OliverWyman

ONTARIO PRIVATE PASSENGER VEHICLES ANNUAL REVIEW

Based on Industry Data Through December 31, 2020

15 September 2021

CONFIDENTIALITY

Our clients' industries are extremely competitive, and the maintenance of confidentiality with respect to our clients' plans and data is critical. Oliver Wyman rigorously applies internal confidentiality practices to protect the confidentiality of all client information.

Similarly, our industry is very competitive. We view our approaches and insights as proprietary and therefore look to our clients to protect our interests in our proposals, presentations, methodologies, and analytical techniques. Under no circumstances should this material be shared with any third party without the prior written consent of Oliver Wyman.

CONTENTS

LIST OF TABLES

LIST OF FIGURES

1. Executive Summary

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to review the private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of December 31, 2020. The specific objectives of our review include:

- A summary of changes in the number of vehicles insured, average premiums and average loss costs per vehicle over the last ten years as reported by GISA as of December 31, 2020.
- A summary of historical expense costs, return on investment income rates, and profit levels as reported by federally licensed automobile insurers operating in Ontario.
- An estimate of the private passenger vehicle ultimate loss amounts and claim counts using industry data as of December 31, 2020.
- A comparison of our selected development factors for loss amounts and claim counts to those of GISA.
- The determination of loss trend rates and the cost impact of recent reforms that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses private passenger loss and loss adjustment expense data as of December 31, 2020 to determine past and future loss trend rates.
- An assessment of the cost impact of Bill 15 and Bill 91 reforms.
- An assessment of the impact of COVID-19 on the 2020 loss experience.
- An assessment of a full credibility standard for loss trend purposes.

1.2. Actuarial Findings

Based on our analysis, in this report, we present our selected past and future annual loss cost trend rates based on insurance industry data as of December 31, 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	+0.0% up to March 31, 2016 -6.2% after April 1, 2016	-6.2%
Property Damage	+4.6%	+4.6%
DCPD	+0.5% up to Dec 31, 2012 +9.2% after Jan 1, 2013	+9.2%

Coverage	Past Loss Cost	Future Loss Cost
Accident Benefits	+7.0% up to May 31, 2016 -1.4% after June 1, 2016[1]	-1.4%
Uninsured Auto	−6.2%	−6.2%
Collision	+9.6%	+9.6%
Comprehensive	+10.0%	+10.0%
Specified Perils	+10.0%	+10.0%
All Perils	+8.8%	+8.8%
Underinsured Motorist	+0.7%	+0.7%

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 18.3% 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).

Oliver, Wyman Limited

Paula Elliott, FCAS, FCIA
Paula.elliott@oliverwyman.com

Rajesh Sahasrabuddhe, FCAS, ACIA
rajesh.sahasrabuddhe@oliverwyman.com

Chris Schneider, ACAS, ACIA
chris.schneider@oliverwyman.com

[1] See Table 21 for more details; applies when reforms are fully implemented.

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 non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996): reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003): introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010): amended the SABS with reduced benefits.
- Bill 15 (January 2015): introduced changes intended to improve efficiency, regulation and licensing of third-party vendors; reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages): included changes to the tort deductible and 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 analysis is based on the twenty-year period from 2001-1 to 2020-2, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not exhibited in the data we review.

Further, while Bill 198/Bill 5 and Reg 34/10 were effective during the twenty-year data period, we find 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%: The rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Bodily Injury - effective on or after August 1, 2015

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

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

Accident Benefits- effective on or after April 1, 2016

- On April 1, 2016 the replacement[2] of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be

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

resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

Accident Benefits- effective on or after January 1, 2015

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

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

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

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

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

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

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

Other Changes

- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of $2,000 or less subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly instalment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.
- A requirement that winter tire discounts be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.

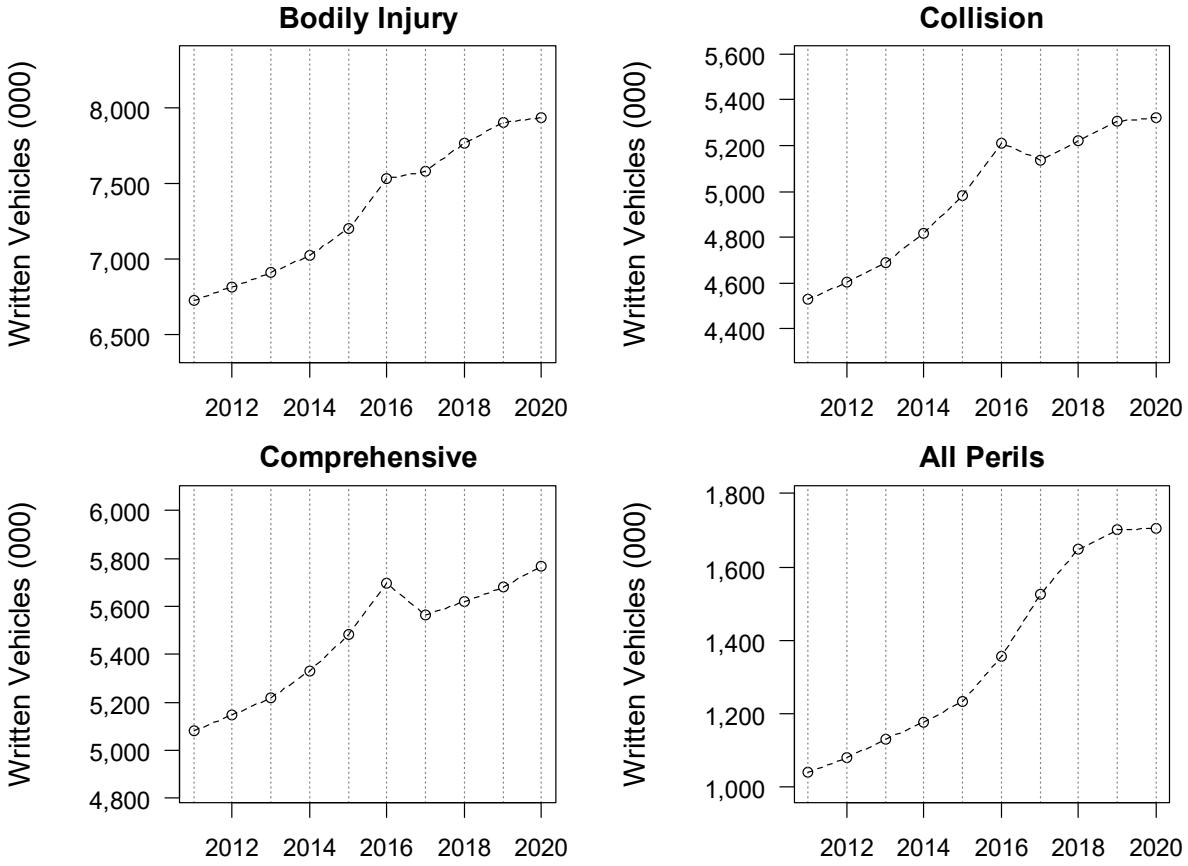
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

3. SUMMARY OF ONTARIO PRIVATE PASSENGER VEHICLE 2011 TO 2020 EXPERIENCE

3.1. Growth of Insured Vehicles

Since 2011, the number of private passenger vehicles in Ontario has increased annually, with more modest growth in 2020, likely due to COVID-19. The following Figure 1 presents the number of written vehicles insured over each of the last ten years for bodily injury[3], collision, comprehensive and all perils coverages.

Figure 1: Written Vehicles



At the same time as the growth in the number of vehicles insured each year, there has been a steady increase in the percentage of vehicles with (optional) collision, comprehensive and all perils coverages,

[3] The growth in bodily injury is representative of all mandatory coverages which includes; bodily injury, property damage-tort, direct compensation property damage, accident benefits and uninsured automobile.

presented in Figure 2. The number of vehicles is on a semi-annual basis to highlight the zig-zag pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. In 2016, with a shift towards higher deductibles, policyholders transitioned their collision and comprehensive coverage to the all perils coverage. This growth in the percentage of risks with optional coverages has added to the total average premiums paid by consumers over time. In Figure 3 we plot the number of written vehicles at various deductible levels against time and include a line plot representing the average deductible for each accident year. We observe a consistent shift toward larger deductibles for collisions and comprehensive over the most recent ten years. We note this shift is more severe since 2015.

Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages

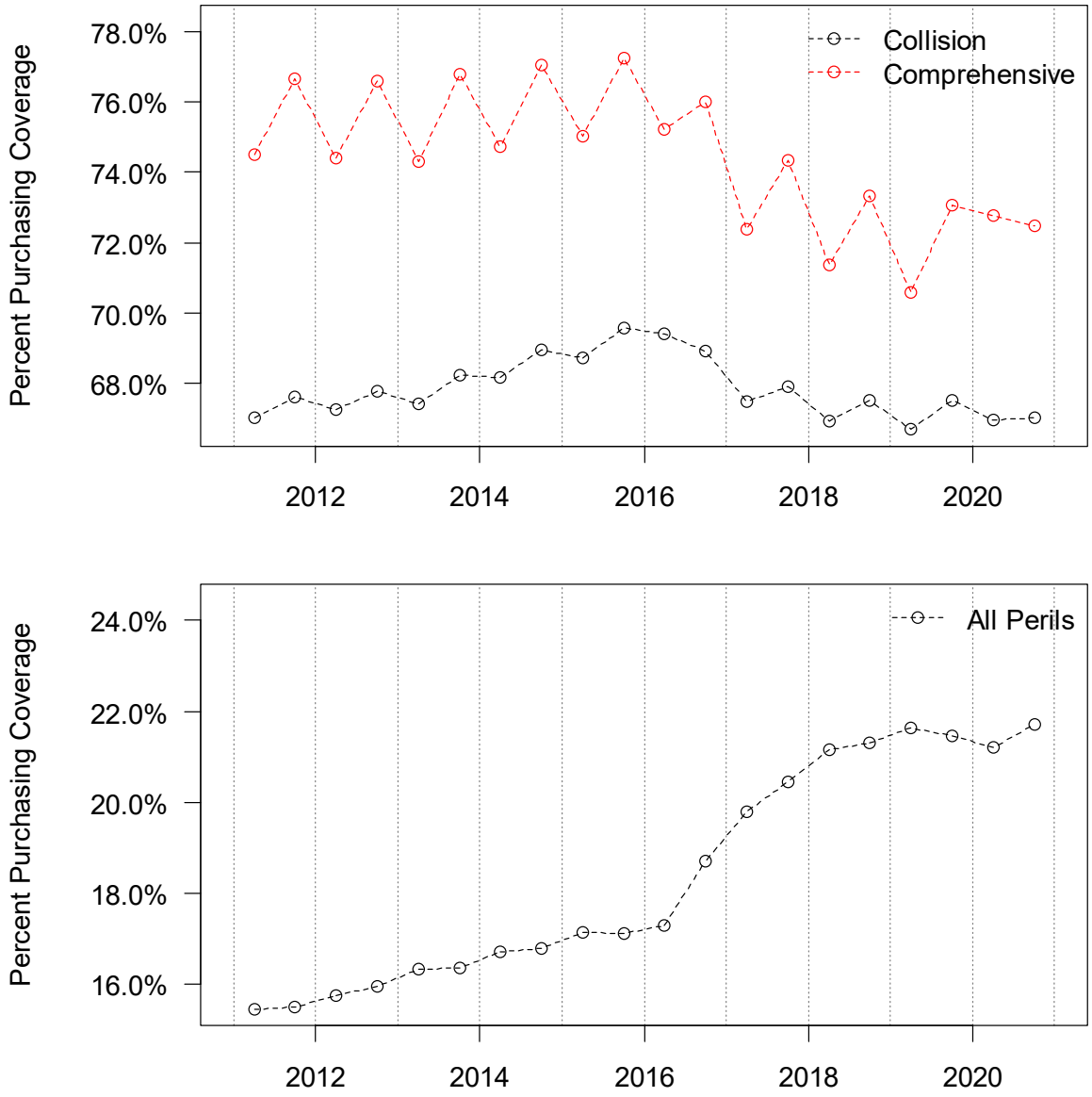
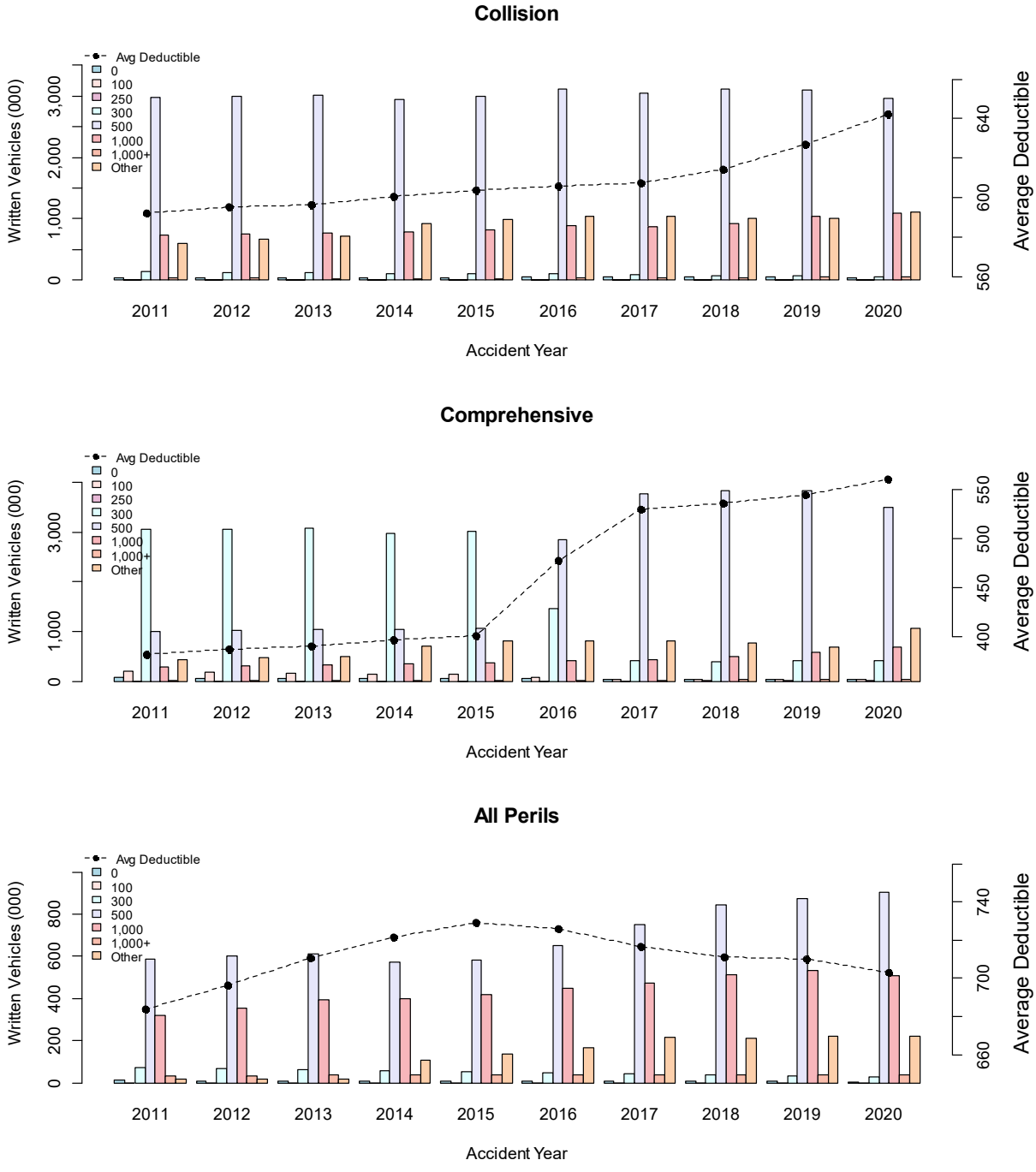


Figure 3: Average Deductible Summary



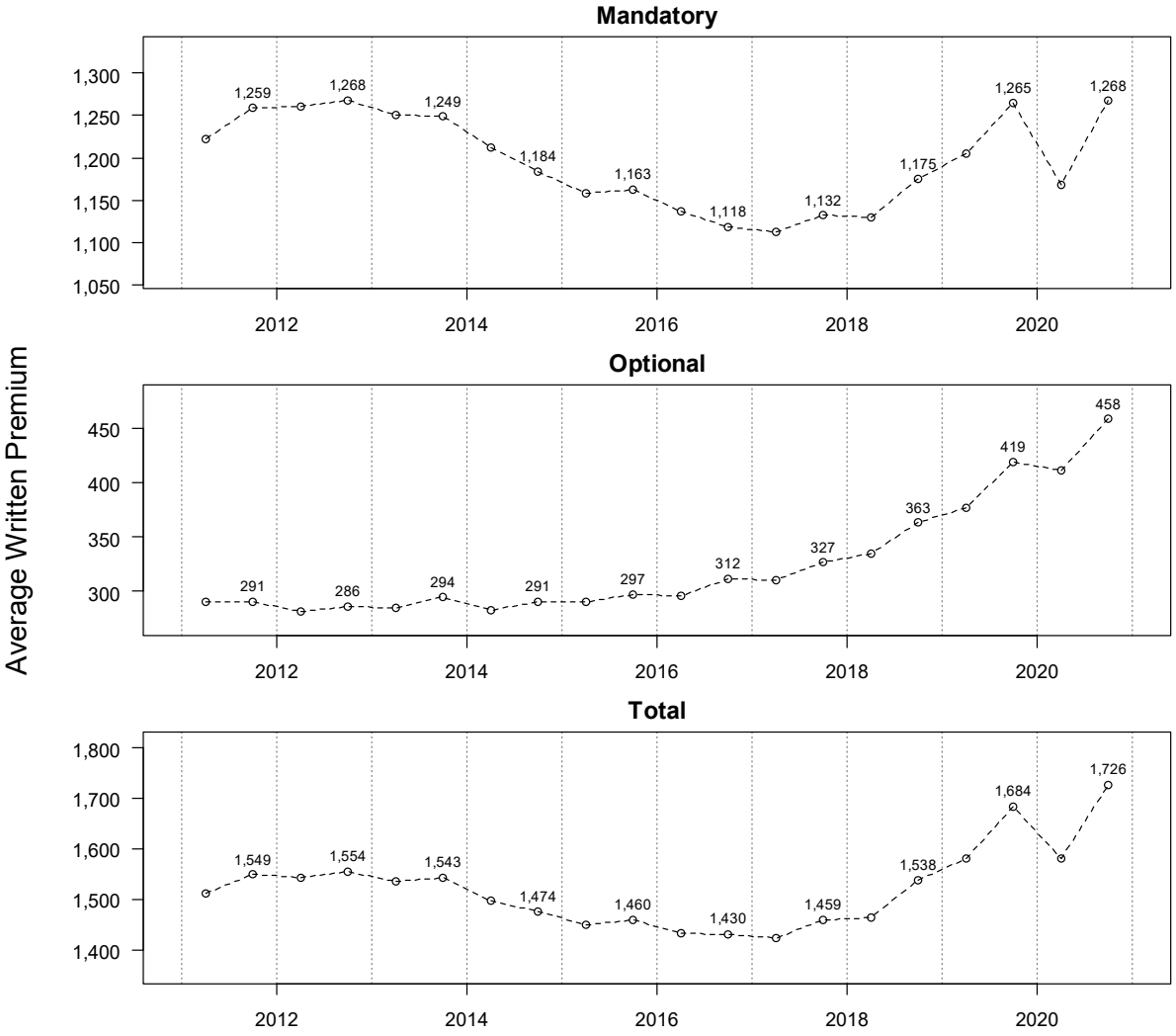
3.2. Change in Average Premiums

In Ontario, there are specific coverages that are mandatory (bodily injury, property damage, direct compensation, accident benefits and uninsured auto), while the remainder are optional. In Figure 4, we

present the average written premiums for the mandatory, optional, and total coverages, respectively, over the ten year period, 2011 to 2020, in half-year increments.

In Section 2 we described the historical reform changes. These reform changes can affect the level of benefits, and in turn, the average premium. Many of the reforms focussed on bodily injury and accident benefits, which are included in the mandatory coverage category. These reforms helped temper the growth in claims cost, and therefore average premiums. The mandatory coverages average premium has declined since 2013 until beginning to rise in 2018 through to 2020, except for a temporary drop in the first half of 2020. In contrast, the average premiums for optional coverages were relatively flat until 2016, and then began to rise. This increase may be due to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary

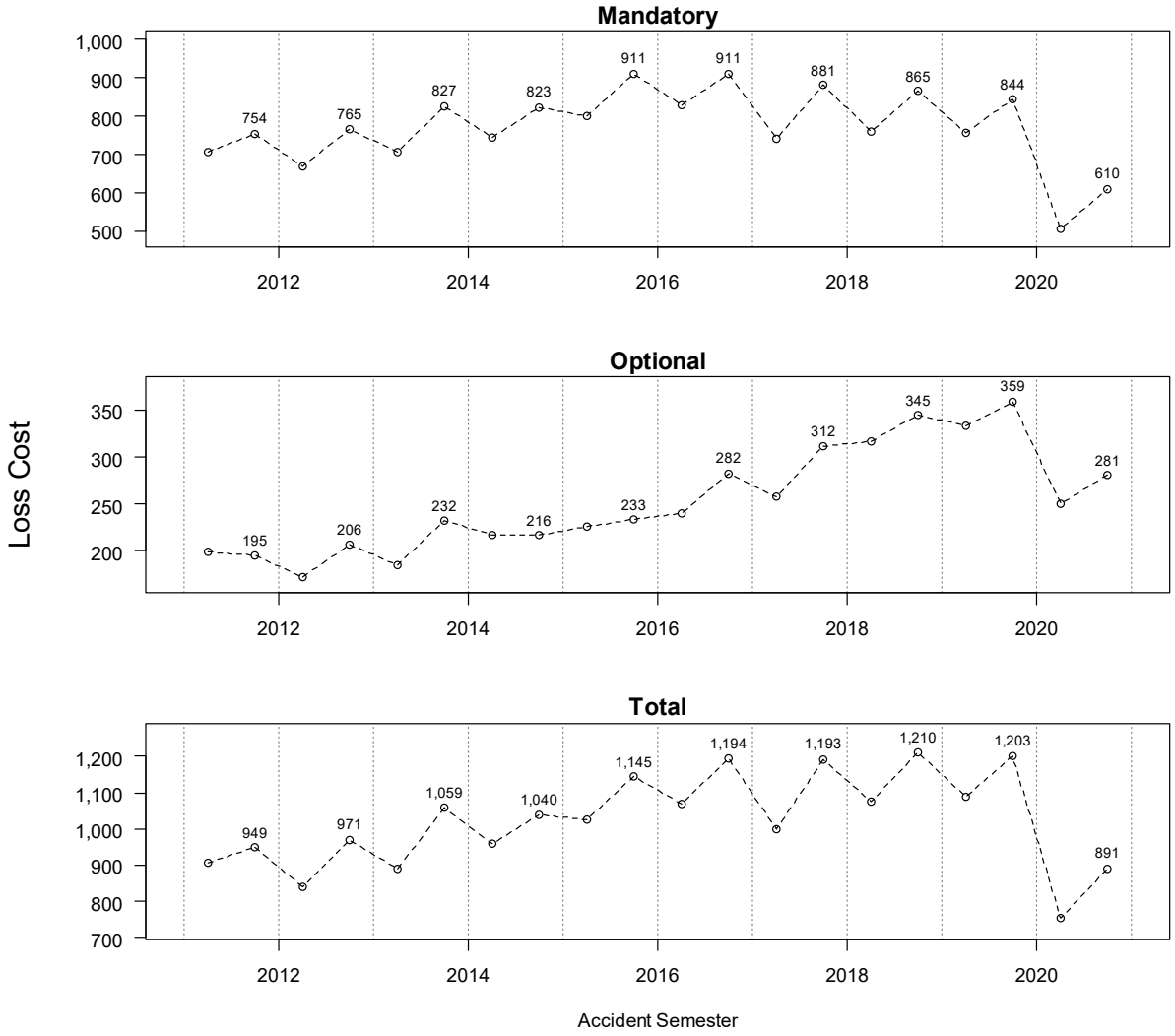


3.3. Change in Average Claims Costs

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

- indemnity amounts (i.e., cost to fully settle and close the claim)[4], and
- all internal and external claims settlement costs[5] (e.g., legal fees and claims adjusters).[6]

Figure 5: Claim Costs - Summary



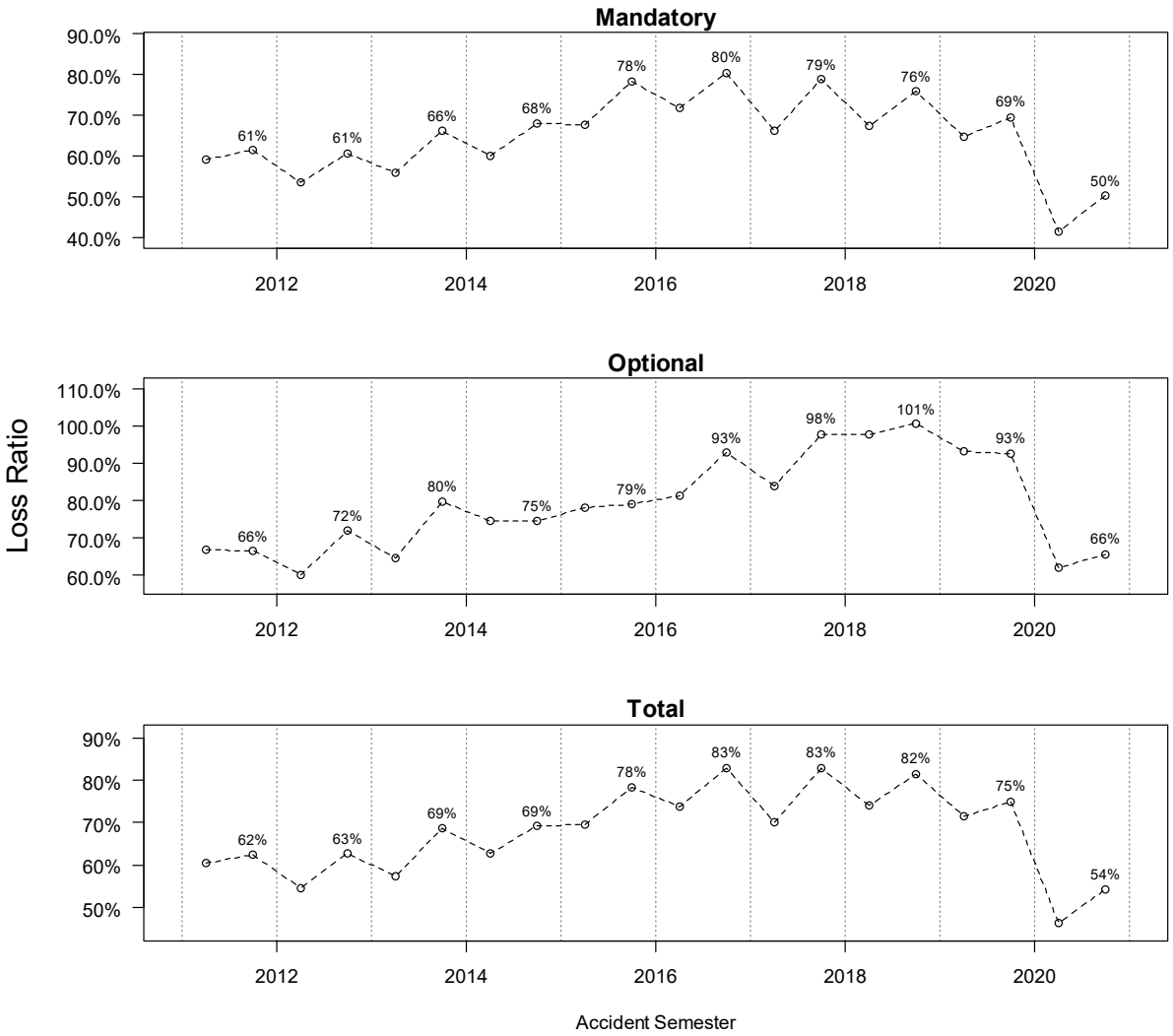
[4] The claims costs presented are on an ultimate basis. See Section 5.3 for more details.

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

[6] A separate Health Levy provision of $142 million from the Ministry of Health is allocated to claims costs. Each insurer is charged a proportion of the total based on all automobile direct written premiums in the province. In 2020, this provision is approximately 0.92% of premiums. The Health Levy is not included in the noted average claim costs.

The claims data presented for each half-year represents amounts for claims where the event that gave rise to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. We include in Figure 6 the ratio of the loss and loss adjustment expense amount to the average earned premiums to provide an indication of the relative change over time.

Figure 6: Loss Ratio - Summary[7]



Claims costs are a combination of the claims frequency rate (i.e., the average number of claims per 100 insured vehicles) and the average cost of each claim (referred to as the claim severity, measured as the total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 7.

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

4. SUMMARY OF ONTARIO PRIVATE PASSENGER VEHICLE PREMIUM COMPONENTS

4.1. Components of Premium

Insurance companies submit rate applications following the FSRA rate filing guidelines and processes to receive approval of the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as "rate level indications") by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate to the average premium currently charged. In Sections 5 we discuss the estimates of ultimate claims costs, and in Section 7, the trend rates to project those claims costs to the future. In this section, we discuss expenses, investment income and the profit provision.

4.2. Expense Components

In Ontario, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurer choices to obtain their automobile insurance. There are many reasons for price differences between insurers for the same risk with the same coverages. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three main categories of expenses:

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

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged. These would include some of the general expense sub-categorizes such as rent and salaries that do not change when a premium change is implemented.

Premium Tax

In Ontario a 3% premium tax is included in all premiums. This is a variable expense, as the actual dollar amount is based on a percentage of the premium, rather than a fixed dollar amount.

General Administrative Expenses

General administrative and head office expenses are associated with policy processing including underwriting, information technology, actuarial and general management. The largest subcomponent

would include associated rent and salaries. These expenses are usually a mix of fixed and variable expenses, as some of the general expense sub-categorizes such as rent and salaries do not change when a premium change is implemented.

Some insurers charge fees for the payment plans they offer. In Ontario the maximum fee is 1.3% of the total premium charge for the monthly payment plan option. While some insurers report these fees as additional revenues, most insurers reduce their reported general expenses for these fees.[8]

Acquisition Costs

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

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the client to explain the coverages and options amongst the insurers that the broker represents. Between 2016 to 2020, the share of written premiums by independent brokers was relatively stable at 54%, a modest decline from 2015 at 57%. Brokers are generally compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

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

4.3. Reported Expenses

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the expense data each year. In Table 2, we presents a summary of the GISA expense data for 2016 to 2020[9] categorized by commissions, profit commissions, premium tax and general expenses – for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums. [10]

We observe the reported premium tax rate is not exactly 3.0% in the expense data summarized by GISA as presented in the Tables below, despite the premium tax at a set rate of 3% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

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

[8] Regardless of reporting approach, these fees, and delay in the receipt of premiums, is considered in calculating the rate level change need.

[9] The 2020 expense data was provided to Oliver Wyman by FSRA.

[10] The term “direct written premiums” is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios.

Table 2: Expense by Category (All Insurers)

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2016	10.5%	1.1%	2.8%	11.5%	25.9%
2017	11.1%	1.0%	2.9%	10.4%	25.4%
2018	11.2%	1.1%	2.9%	10.7%	25.9%
2019	11.1%	1.1%	2.8%	10.0%	24.9%
2020	11.1%	1.7%	2.8%	10.3%	26.0%

The rise in the 2020 total expense ratio over 2019 is primarily attributed to the rise in the contingent commission provision. The rise in the 2020 contingent commission provision is likely, in part, due to the favorable loss ratio experience of 2020 during COVID-19.

The separate data for independent broker, direct insurers and internal agent insurers was provided by FSRA based on data reported to GISA[11] by each insurer. In Table 3, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

Table 3: Total Expenses by Distribution Channel

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
2016	28.5%	25.8%	21.0%	25.9%
2017	27.2%	23.5%	23.2%	25.4%
2018	28.3%	21.1%	23.6%	25.9%
2019	26.9%	20.0%	25.0%	24.9%
2020	28.3%	21.2%	24.6%	26.0%

In general, based on industry-wide averages, the total expense costs for broker-based insurers are higher than for agent-based insurers; and agent-based insurer expense costs are higher than for direct writers.

Over the last five years the independent broker expense ratio has been relatively stable in the range of 27%-28%. The direct writer expense ratio has generally declined, from a high of 25.8% in 2016, with a low in 2019 at 20.0%. The internal agent expense ratio has generally increased over the last five years, with 2016 at 21.0%, and a high of 25.0% for 2019.

As noted, there is a rise in the total expense ratio for 2020 over 2019 for both direct writers and independent broker insurers. This is due, in part, to the increase in contingent commissions which is likely due to the favorable loss ratio for 2020 during COVID-19.

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

[11] In addition to the broker, direct writer and agency insurers, FSRA separately identified an "other" category. As the "other" category only represented less than 0.02% of the total premiums, we excluded this segment for simplification purposes.

4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers' mix of bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.[12]

Company-wide pre-tax investment income rates are reported annually to the Office of the Superintendent of Financial Institution (OSFI), and not specific to any line of business or province. Any allocation of investment income to a line of business, province, capital or cashflow is notional. We refer to this as the pre-tax return on investment rate or pre-tax ROI.[13]

While historical investment income earnings are not a predictor of future investment income earnings, a review of the historical investment income (i.e., ROI) is insightful. The company's chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

In Table 4, we present the average pre-tax ROI for 2016 to 2020 for insurers in Ontario. To determine the ROI for each year, we calculate a weighted average using the Ontario automobile insurance premiums[14] for each insurer with their respective reported ROI.

Table 4: Ontario Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2016	2.56%
2017	3.22%
2018	1.94%
2019	3.93%
2020	4.07%

The average pre-tax ROI over the five-year period 2016 to 2020 is 3.14%. However, the actual return realized by individual insurers can vary from these industry averages as each insurer operates under their own Board approved investment strategy.

4.5. Discounting of Cash Flows

FSRA is considering replacing its current discount rate for cashflow of 2.25% for rate applications with a rate selected by each individual insurer that reflects its own unique investment portfolio of assets.

Section 2620.01 of the Canadian Institute of Actuaries Standard of Practice provides guidance to the pricing actuary in determining indicated rates for property and casualty policies and states:

> "The best estimate present value of cash flows relating to the revenue at the indicated rate should equal the best estimate present value of cash flows relating to the corresponding claim

[12] Federally licensed insurers are regulated by OSFI and provincially licensed insurers are regulated by FSRA.

[13] Any reference to the term ROI is meant to infer a pre-tax basis.

[14] Only insurers reporting to OSFI are included. As stated on OSFI's website, the Q4 financial data for insurers is available at Beyond 20/20 website.

costs and expense costs, plus the present value of a provision for profit, over a specified period of time."

FSRA's philosophy has been, and continues to be, consistent with the CIA SOP that revenues are included in the determination of indicated rates. Sources of revenue include premiums, finance fees, and investment income from all sources of funds. In so doing, FSRA rate setting policy fairly considers the investment income earned on assets associated with both cash flow and capital.

Although FSRA is proposing to consider the recent investment returns for each *individual insurer* and remove its current 2.25% discount rate benchmark, FSRA has not stated that it is proposing to change its view of the fair consideration of the actual investment return the insurer earned in the recent past to derive the discount rate. FSRA's current technical notes state: "While expected investment returns should consider new money rates, we anticipate that the expected investment return will be close to the actual investment return the insurer earned within the recent past."

The CIA SOP provides guidance in sections 2620.15-17 on this matter, and, states:

> "Among various possible sets of such assets the actuary would consider
>
> - Risk-free assets of appropriate duration;
> - Fixed-income assets of appropriate duration; and
> - Assets which are expected to be acquired.
>
> The actuary would consider the fact that the provision for profit is not independent of the selected investment return rate and its associated uncertainty."

The CIA SOP guides the actuary to consider all revenues and not limit consideration of investment income revenues to only risk-free assets.

4.6. Profit

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

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

- Explicit target provision of 5% of premium included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The total profit for insurers would be greater than the 5% of premium allowance by FSRA, as the later source, the investment income earned on capital, is considered outside of the rate setting process. Hence, when insurers consider their total profits when setting rates, they would include this investment income on capital along with the 5% of premium profit provision explicitly allowed by FRSA.[15]

[15] While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common rule of thumb is a notional $1 of capital for every $2 of premium. Under this basis, and assuming rates are adequate, in 2020 with an average ROI of 4.07%, insurers would, on average, have an additional 2.035% of premium on top of the 5% of premium profit provision for a total of 7.035% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

4.7. Realization of the 5% of Premium Profit Provision

While insurers include FSRA's provision of 5% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be higher or lower than the target 5%.

We provide a high-level comparison of the target 5% provision compared to that realized over the last five years (2016 to 2020). We do so by making the following calculations and assumptions:

- The historical claims payment pattern across all coverages have an estimated average claim settlement duration of approximately 2.66 years.
- The actual pre-tax ROIs over 2016 to 2020 we presented in Section 4.4 are reasonable estimates of the investment income earned on the cash flow for calculating the discount factor for each year assuming the 2.66 claim settlement duration period.[16]
- We use GISA's estimate of the ultimate loss ratios including loss adjustment expenses[17] and a 0.9% of premiums Health Levy provision.
- We assume the GISA reported expense ratios for private passenger automobile for each of 2016 to 2020 apply to those years; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the FRSA 5% of premium provision.

We present these summary statistics and metrics in Table 5.

Table 5: Comparison of Target to Realized 5% Profit Provision

Calendar Year	Loss & LAE Ratio	Discount Factor	Expense Ratio	Realized Profit Provision[18]
2016	79.3%	0.937	25.9%	-0.3%
2017	77.5%	0.923	25.4%	3.0%
2018	78.9%	0.952	25.9%	-1.0%
2019	74.2%	0.908	24.9%	7.7%
2020	51.3%	0.905	26.0%	27.6%

* Realized Profit Provision = 1 – Discounted Loss & LAE Ratio – Expense Ratio

As presented in Table 5, on average, insurers have exceeded the 5% profit provision target set by FSRA in two of the last five years. This Table is not intended to imply that the excess profit for 2020 and 2019 was intended by insurers. The 2020 result was an exception due to COVID-19. Further, this is not a representation of target levels achieved prior to 2016, nor a reflection of future target levels for 2021 and beyond.

[16] The actual ROI attributable to automobiles in Ontario may be higher or lower than for the entity as a whole.

[17] The loss ratios based on the ultimate loss amounts and earned premiums as reported by GISA as of December 31, 2020 in the AUTO 7001 Exhibit.

[18] We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.

5. ANALYSIS – GENERAL DISCUSSION

5.1. 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.

5.2. 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 AUTO7001 Automobile Industry Exhibit (as of December 31, 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.

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

We present the final (ultimate) number of claims and cost[19] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[20]), separately, through to December 31, 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[21]. In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We apply loss[22] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 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 C through F

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

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

[20] Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms "accident half-year" and "semester" (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

[21] The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

[22] 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).

Loss and Claim Count Development

As requested by FSRA, we independently review the reported claim count and claim amount experience to estimate the ultimate claim counts and claim amounts. Then, we compare our estimate of the ultimate claim count and claim amounts to those based on the GISA Consulting Actuary's loss development factor selections.

In Appendix A, we include a graphical comparison between GISA's and our frequency, severity and loss cost. Based upon our review, we find there are no differences in the GISA consulting actuary's selected factors compared to our selections that would have a material impact on our selected loss trend rates. We therefore accept and apply the GISA development factors.

5.4. 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.

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

The selection of development factors, and resulting estimate of claim counts and ultimate loss amounts, has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.[23] As a

[23] We present a summary of the GISA selected ultimate loss costs, severity and frequency by accident half-year in Appendix D.

result of the claim experience that has emerged and the development factors GISA selects, the estimates of ultimate loss costs, frequencies,[24] and severities by accident year have changed from those used for the prior evaluation. The changes are as follows:

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

	As of June 30, 2020			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$273.86	$135,579	2.02	$272.13	$134,259	2.03
2017	$243.84	$135,128	1.80	$244.06	$133,932	1.82
2018	$229.47	$142,791	1.61	$232.87	$139,175	1.67
2019	$202.80	$140,624	1.44	$206.91	$138,224	1.50
2020*	$130.86	$162,210	0.81	$161.93	$161,501	1.00

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

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

	As of June 30, 2020			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$9.40	$7,203	1.31	$9.37	$7,176	1.31
2017	$9.18	$7,159	1.28	$9.21	$7,173	1.28
2018	$10.15	$8,345	1.22	$10.19	$8,384	1.22
2019	$10.74	$9,349	1.15	$11.38	$9,562	1.19
2020*	$6.40	$8,835	0.72	$8.00	$9,221	0.87

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

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

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

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$193.65	$5,913	32.75	$193.57	$5,912	32.74
2017	$213.01	$6,347	33.56	$212.95	$6,349	33.54
2018	$234.31	$6,894	33.99	$234.22	$6,892	33.98
2019	$251.44	$7,294	34.47	$251.58	$7,300	34.47
2020*	$147.58	$7,328	20.14	$155.69	$7,603	20.48

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have not changed materially.

Table 9: Changes in AB Total Medical Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$229.14	$16,558	13.84	$229.24	$16,661	13.76
2017	$210.02	$15,710	13.37	$212.78	$15,984	13.31
2018	$202.63	$15,450	13.12	$206.67	$15,834	13.05
2019	$193.52	$14,624	13.23	$199.24	$15,165	13.14
2020*	$116.02	$16,065	7.22	$134.75	$16,760	8.04

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by 1.5%.

Table 10: Changes in AB Total Rehab & Attendant Care Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$71.07	$55,564	1.28	$70.41	$55,285	1.27
2017	$49.67	$43,206	1.15	$49.06	$42,190	1.16
2018	$43.66	$40,687	1.07	$43.31	$39,426	1.10
2019	$46.09	$44,030	1.05	$45.73	$42,906	1.07
2020*	$34.65	$51,491	0.67	$38.20	$49,488	0.77

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by 0.9%.

Table 11: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$83.93	$35,835	2.34	$83.76	$35,835	2.34
2017	$75.20	$33,181	2.27	$74.06	$32,653	2.27
2018	$74.73	$35,470	2.11	$74.91	$35,451	2.11
2019	$73.55	$35,106	2.10	$75.44	$35,976	2.10
2020*	$45.28	$34,583	1.31	$50.76	$35,725	1.42

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

Table 12: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$1.97	$16,068	0.12	$1.97	$16,051	0.12
2017	$2.20	$17,428	0.13	$2.17	$17,191	0.13
2018	$1.98	$17,879	0.11	$1.97	$17,847	0.11
2019	$1.75	$17,520	0.10	$1.82	$18,122	0.10
2020*	$1.15	$17,984	0.06	$1.50	$17,986	0.08

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

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

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$208.20	$6,950	29.96	$208.25	$6,954	29.95
2017	$228.00	$7,326	31.12	$228.04	$7,356	31.00
2018	$256.40	$7,849	32.66	$256.45	$7,867	32.60
2019	$276.30	$8,333	33.16	$276.63	$8,332	33.20
2020*	$176.67	$8,545	20.68	$182.44	$8,792	20.75

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have not changed materially.

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

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$68.16	$2,504	27.22	$68.16	$2,505	27.21
2017	$70.49	$2,797	25.20	$70.49	$2,801	25.17
2018	$89.77	$3,343	26.85	$89.70	$3,344	26.83
2019	$90.53	$3,510	25.79	$90.31	$3,497	25.83
2020*	$76.27	$3,956	19.28	$92.88	$4,168	22.28

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

Table 15: Changes in All Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$320.68	$6,333	50.64	$320.91	$6,340	50.61
2017	$350.54	$6,605	53.07	$350.94	$6,616	53.05
2018	$401.82	$7,120	56.43	$402.35	$7,128	56.44
2019	$410.15	$7,346	55.84	$410.80	$7,346	55.92
2020*	$281.68	$7,465	37.74	$313.42	$7,573	41.39

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

Table 16: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	$20.69	$7,435	2.78	$20.69	$7,022	2.95
2017	$37.58	$6,669	5.64	$37.58	$6,669	5.64
2018	$17.12	$4,130	4.15	$17.00	$4,101	4.14
2019	$49.49	$8,036	6.16	$49.04	$7,789	6.30
2020*	$13.73	$5,976	2.30	$32.61	$5,534	5.89

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have decreased by 0.5%.

Table 17: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$10.75	$52,636	0.20	$10.38	$50,935	0.20
2017	$8.95	$44,948	0.20	$8.95	$44,724	0.20
2018	$8.39	$44,176	0.19	$9.28	$48,323	0.19
2019	$9.42	$51,296	0.18	$9.05	$48,314	0.19
2020*	$6.02	$45,835	0.13	$7.73	$51,455	0.15

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

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

Table 18: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

	As of June 30, 2020			As of December 31, 2020		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2016	$7.90	$228,853	0.03	$8.15	$218,687	0.04
2017	$8.25	$267,414	0.03	$8.53	$234,872	0.04
2018	$7.51	$267,775	0.03	$7.93	$243,783	0.03
2019	$7.34	$239,750	0.03	$7.55	$225,245	0.03
2020*	$7.80	$363,979	0.02	$9.11	$340,585	0.03

* The 2020 data from our prior evaluation only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in the current review.

In aggregate, for the four-year period 2016 to 2019, the estimates of ultimate loss costs have increased by 3.7%.

6. 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 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 coincident with historical reforms. These observations guide us in our design of each individual coverage regression model.

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

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

The various trend patterns that we review and associated statistical results are summarized in Appendix G[25] for each of frequency, severity, and loss cost.

6.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2001-1 to 2020-2. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

6.2. 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 specific discussion that follows, we state whether a seasonality parameter is applied. We note, however, that seasonality may be statistically significant for some, but not all time periods; or statistically significant for loss cost, or severity, or frequency, but not for all three.

6.3. 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

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

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.

6.4. 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) to all claims that occur on or after a specified date, (ii) to all claims reported after a specified date, or (iii) to policies effective on or after a specified date. Reforms that are effective for all *claims occurring* on or after a specified date versus reforms that are effective for all *policies effectiv*e on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years.

In general, we find:

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

regimes. In this case our identification of the impact of the reform is phased in over several accident half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use a parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of the accident benefit reforms under Bill 15 and Bill 91 are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows:[26]

- 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 7 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.

6.5. 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.

6.6. 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 G.

- 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.”

[26] 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.

6.7. 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 October 1, 2020 in this review.

A discussion of our selected trend rates for each coverage follows in Section 7.

6.8. 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 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[27])
  - 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[28] (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)

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

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

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 presented in Section 7.4, 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[29] loss trend rate(s), and associated reform factor(s).

6.9. Selected Trend Models

As presented in Appendix G, 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 holistic view of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 7, 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 G) were not selected as the best fit.

6.10. COVID-19

COVID-19 “stay-at-home” orders and other directives in 2020 resulted in a dramatic decline in traffic. While vaccine distribution achieving “herd immunity” appears likely for later in 2021, there remains uncertainty as to the new post COVID-19 traffic patterns and levels.

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 due to COVID-19 in the 2020-1 and 2020-2 frequency level[30] by the addition of a pandemic traffic decline parameter in our frequency model that we refer to as a mobility parameter. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or severity) due to COVID-19 in 2020-1 and 2020-2 and therefore the mobility parameter should be included in our model design.

In Appendix I we present our findings on the impact of COVID-19 on the loss experience by use of the mobility parameters that we calculate in our trend models.

Application of Trend Rates

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

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

[30] As discussed in Section 7, we observe a change in the 2020 bodily injury and accident benefits-medical/rehab/attendant care severity that we attribute to COVID-19. We include a mobility parameter in these severity models only.

For those rating programs intended to be in effect while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during[31] the proposed rating program.

6.11 Credibility Claim Count Standards for Loss Trends

In determining loss trend rates, a large body of data may be needed to separate "noise" from the "signal" that is intended to be measured. Use of industry data for purposes of loss trend analysis has the advantage of being, effectively, a closed sample of risks. In contrast, the mix of risks in an individual insurer's database changes over time, and these changes can add additional noise to the data. Generally, for coverages with small volumes or volatility, actuaries tend to choose longer time periods so as to avoid wide swings in the selected trend rate from review to review. But this does not address the issue of whether the data used in the regression model is sufficiently credible for the intended purpose.

In Appendix B we consider the issue of credibility for loss trend purposes. We consider a holistic approach that expands beyond the context of how credible each individual data point might be and how many data points are sufficient within a selected model to consider the aggregated data credible. We also consider the influence of additional noise in individual insurer data compared to industry data (due to the changing mix over time) and how this may influence the credibility standard criteria and model design.

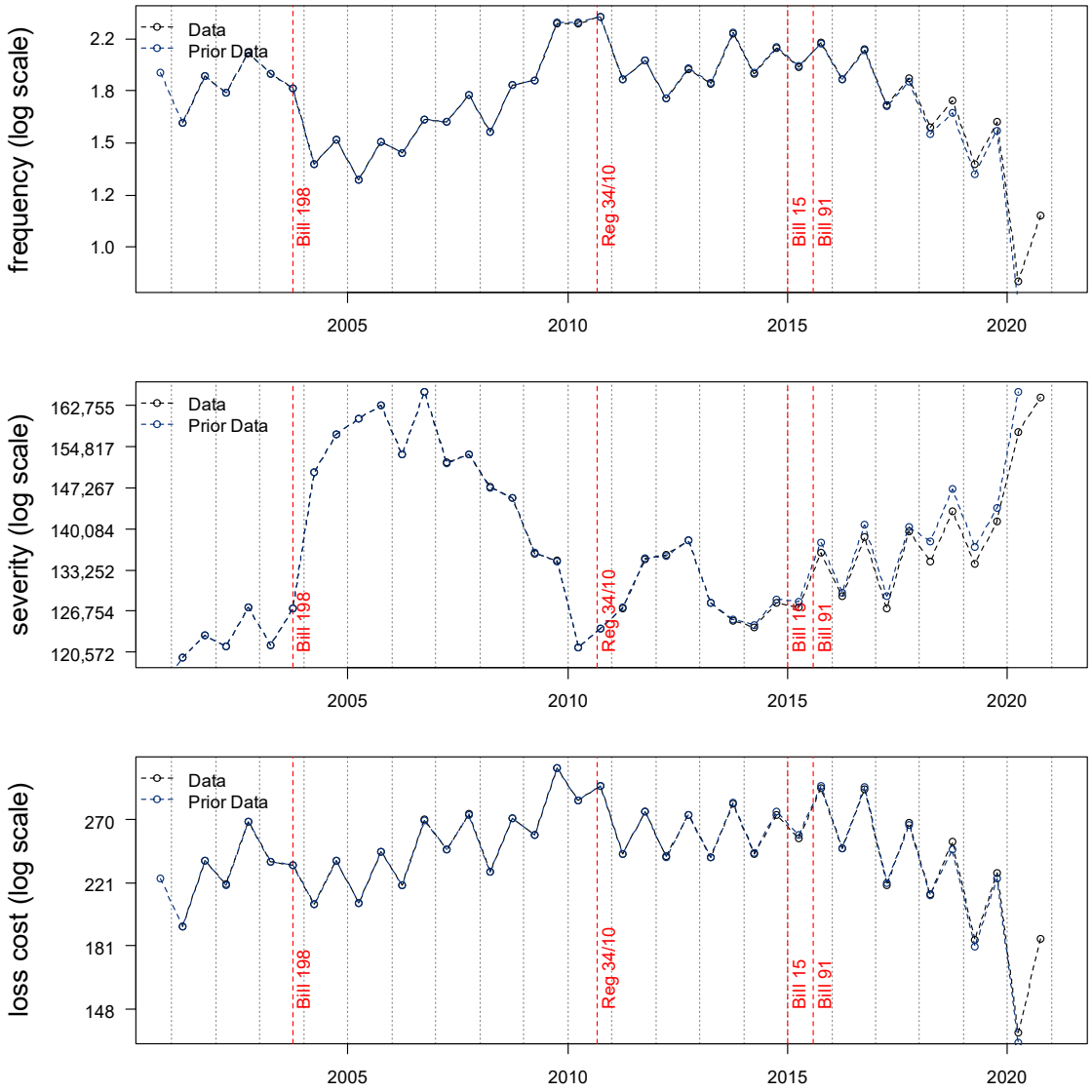
[31] This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

7. OLIVER WYMAN SELECTED TREND RATES

7.1. Bodily Injury

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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe the immature frequency estimates have increased slightly, while severity estimates have decreased.

Figure 7: Observed Bodily Injury Loss Cost Experience



A review of the historical data points (as presented in Figure 7) shows that subject to variability:

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

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable.[32]

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[33], a change in trend parameter at April 1, 2016, and a mobility parameter[34] are presented in Appendix G.

We fit a frequency model to all accident half-years between 2011-1 and 2020-2, and include seasonality (p = 0.000), a change in trend rate parameter beginning April 1, 2016 (p = 0.000), and a mobility parameter (p = 0.000). The implied annual trend rates associated from our fitted frequency model[35] is +0.0% up to April 1, 2016 and -7.9% thereafter. The adjusted R-squared of our proposed frequency model is 0.945. The rise in our frequency trend rate from our prior review is attributed to the rise in the estimated frequency levels as noted in Figure 7.

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

[33] 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.

[34] See Section 6.10 for a discussion of this parameter.

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

The indicated frequency trend rate of -7.9% is largely unaffected[36] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -7.8%.

It has been theorized that lower traffic density during the pandemic will result in higher claims severity due to increased speeding and unsafe driving behaviors. Although we agree that this is plausible, we have no evidence to substantiate this theory as the cause for the rise in the 2020 severity of +17% over 2019. Therefore, we consider two models: (i) a model which excludes the mobility parameter[37], because we consider 2020 to be an outlier and exclude these observations from consideration; and (ii) a model which includes the 2020 observations and the mobility parameter.

Without the use of a mobility parameter, we fit a severity model to all accident half-years between 2011-1 and 2019-2, and include seasonality (p = 0.017), and a change in trend rate parameter beginning April 1, 2016 (p = 0.052). The implied annual trend rates associated from our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.390. Even though the trend rate parameter is insignificant (p-value slightly above 5%), we believe a small positive severity trend rate is appropriate for this coverage. We note the significant variability between 2011 and 2015 makes it difficult to discern a trend over this time period, however there is a strong positive trend in more recent periods.

Our severity trend rate of +0.7% is largely unaffected[38] by the additional mobility parameter. Using the same model design with data ending 2020-2 and with a mobility parameter, also results in a (rounded) severity trend rate of +0.7%.

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 +0.7%[39] up to April 1, 2016 and -7.3%[40] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.930.

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. The model includes a trend rate parameter beginning April 1, 2016 (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.001). We note the time parameter (for time periods prior to April 2016) is insignificant (p = 0.120) in the direct loss cost model and therefore is excluded. The implied annual trend rates associated from our fitted direct loss cost model is 0.0% up to April 1, 2016 and -6.2% thereafter. The adjusted R-squared of the direct loss cost model is 0.928.

[36] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[37] Although we do not include a mobility parameter in this severity model, an adjustment for the unusual 2020 severity experience may be pertinent for ratemaking purposes. We base our COVID-19 adjustment factors in Appendix I on the direct loss cost model, including a mobility parameter, which implicitly includes the unusual frequency and severity experience.

[38] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[39] =(1 + 0.0%) * (1 + 0.7%) - 1

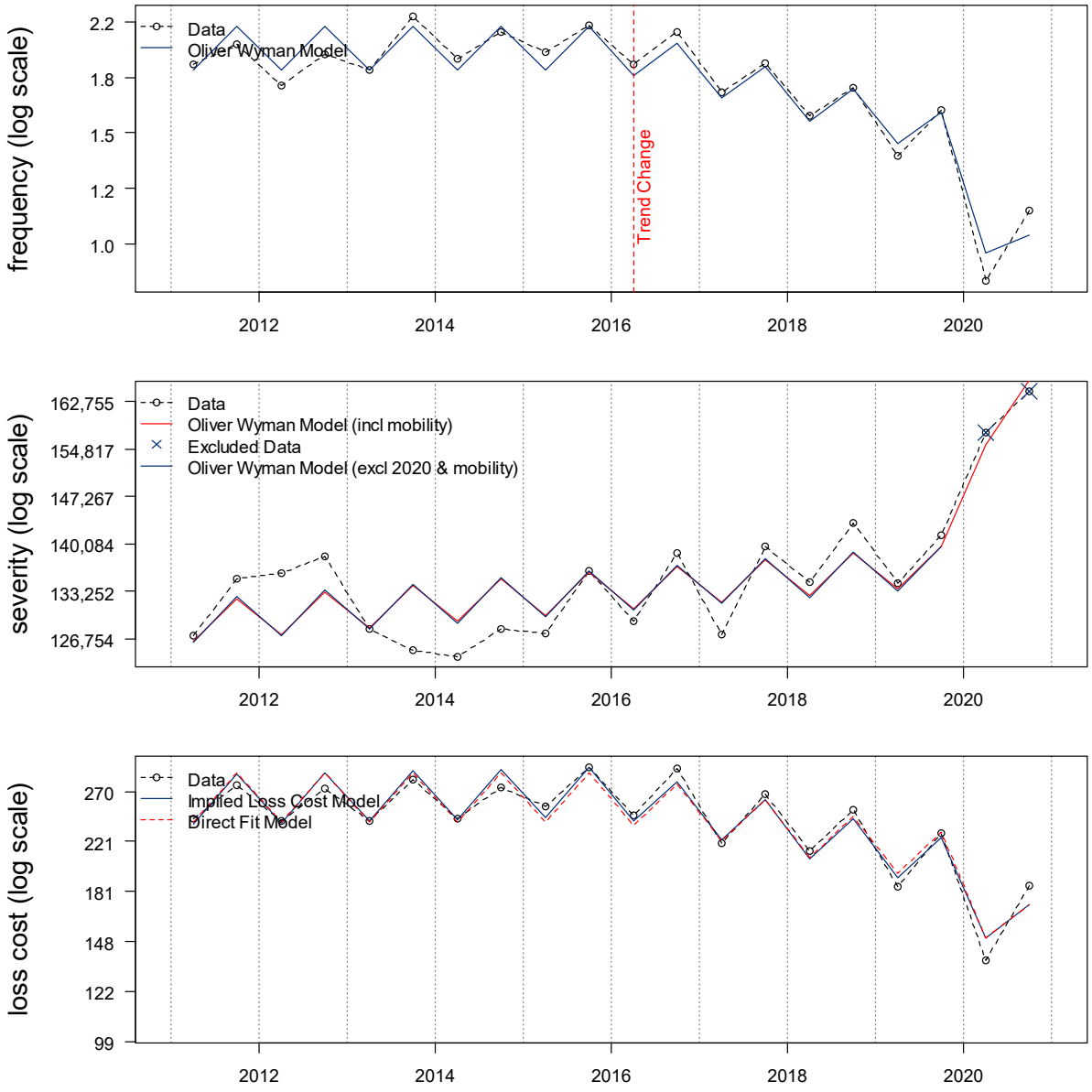
[40] =(1 – 7.9%) * (1 + 0.7%) - 1

Our selected loss cost trend rate of -6.2% is largely unaffected[41] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a loss cost trend rate of -6.1%.

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 of -6.2%, but a 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 0.0% trend rate up to April 1, 2016 and -6.2% thereafter.

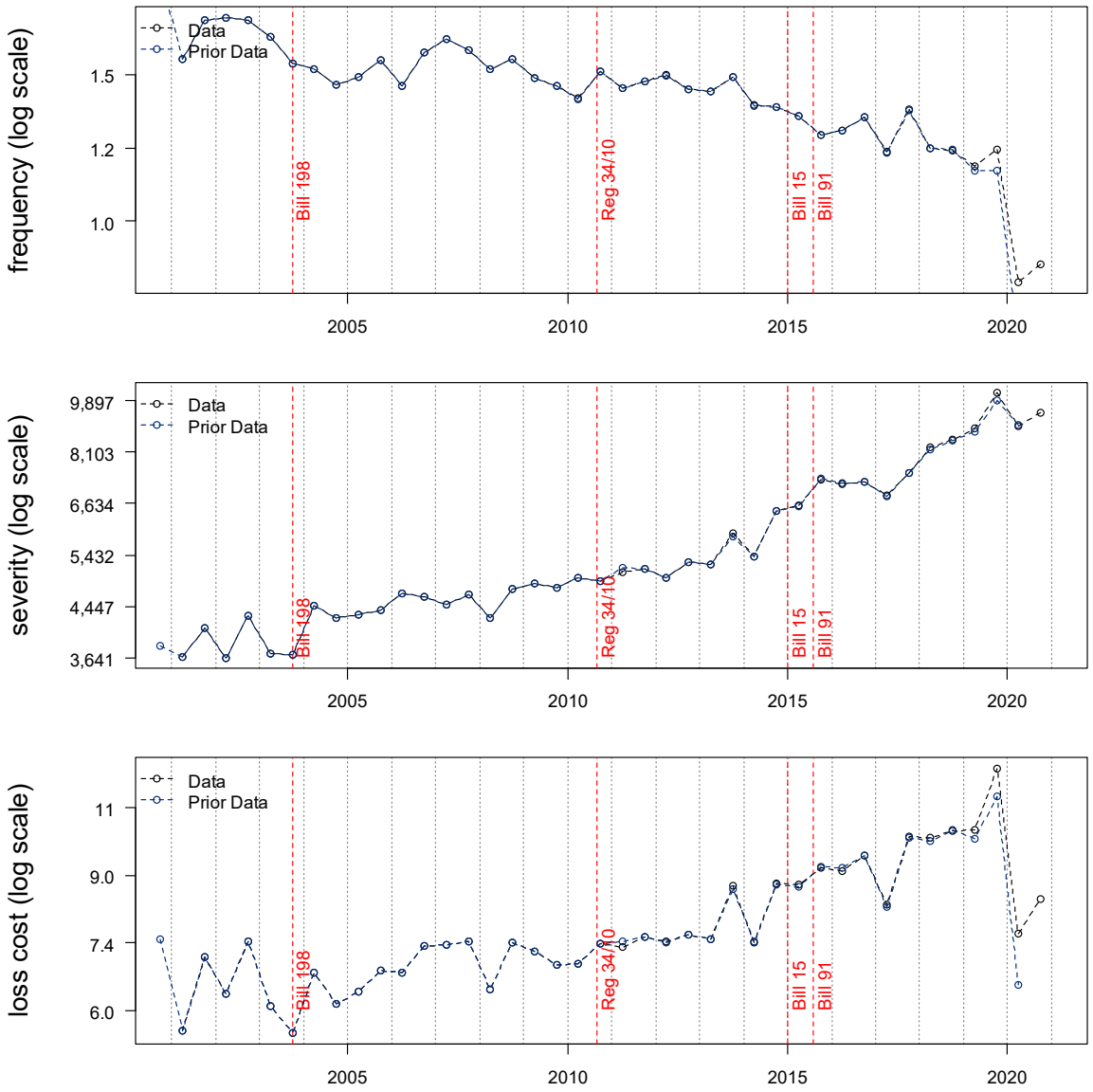
Figure 8: Bodily Injury - Fitted Frequency, Severity and Loss Cost



7.2. Property Damage

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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe increases in the immature frequency and loss cost estimates.

Figure 9: Observed Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 9) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012, with the exception of a downward spike in 2008-1. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and upward spike in 2019-2. We observe a large decrease during 2020 coincident with 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 during 2020 coincident with 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 G. 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 2020-2, and include time (p = 0.000) and mobility (p = 0.000) parameters. The implied annual trend rates associated with our fitted frequency model is -2.2%. The adjusted R-squared is 0.935.

The indicated frequency trend rate of -2.2% is largely unaffected[42] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -2.2%.

We fit a severity model to all accident half-years between 2007-1 and 2020-2, 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 0.963.

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 fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.8%[43] before January 1, 2013 and +5.8%[44] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.826.

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[45] and 2020-2, and include time (p = 0.000), seasonality (p = 0.009), and mobility (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +4.6%. The adjusted R-squared of the direct loss cost model is 0.872.

Our selected loss cost trend rate of +4.6% is largely unaffected[46] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +4.6%.

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 +4.6%, 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 +4.6% annual trend rate.

[42] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

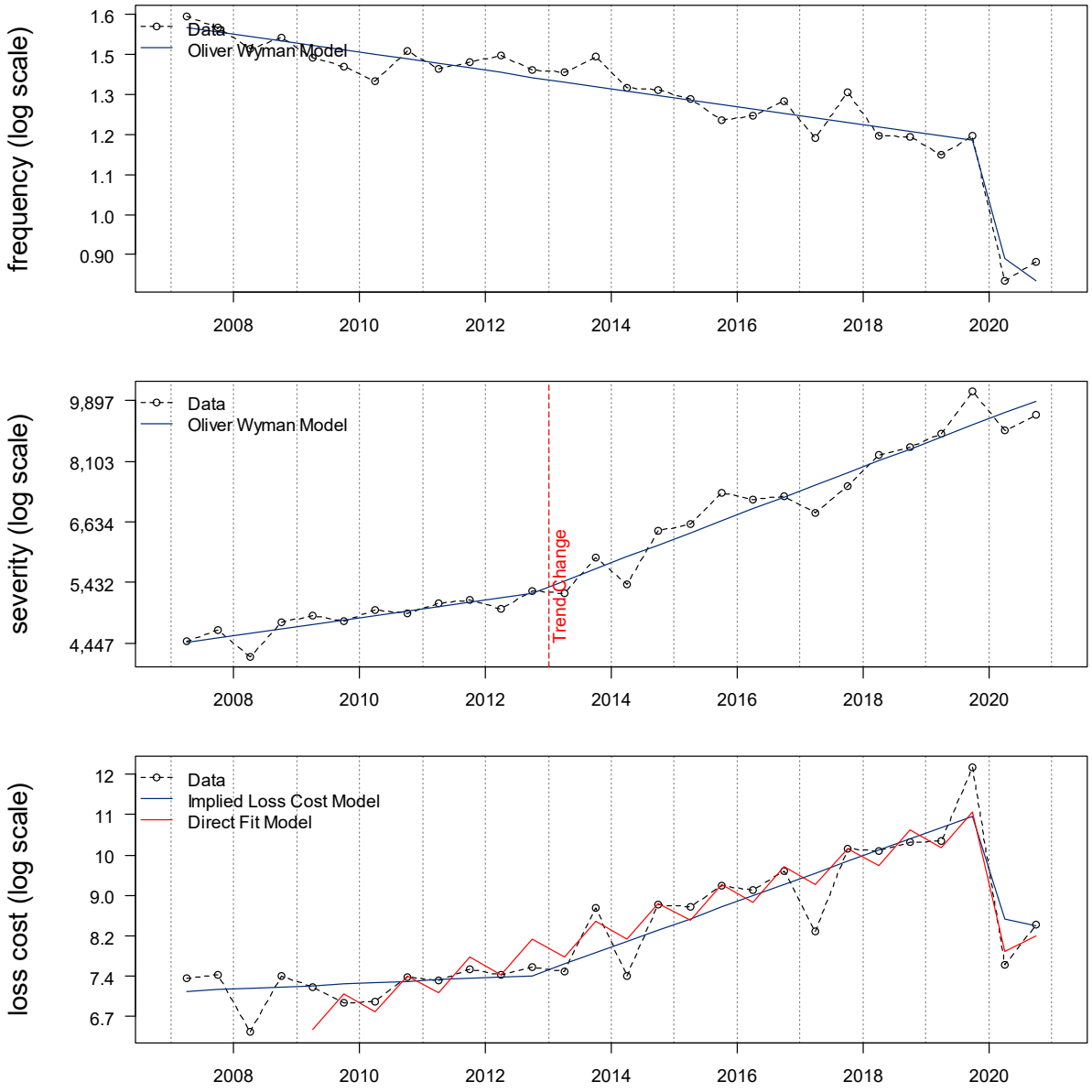
[43] =(1 – 2.2%) * (1 + 3.0%) - 1

[44] =(1 – 2.2%) * (1 + 8.2%) - 1

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

[46] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

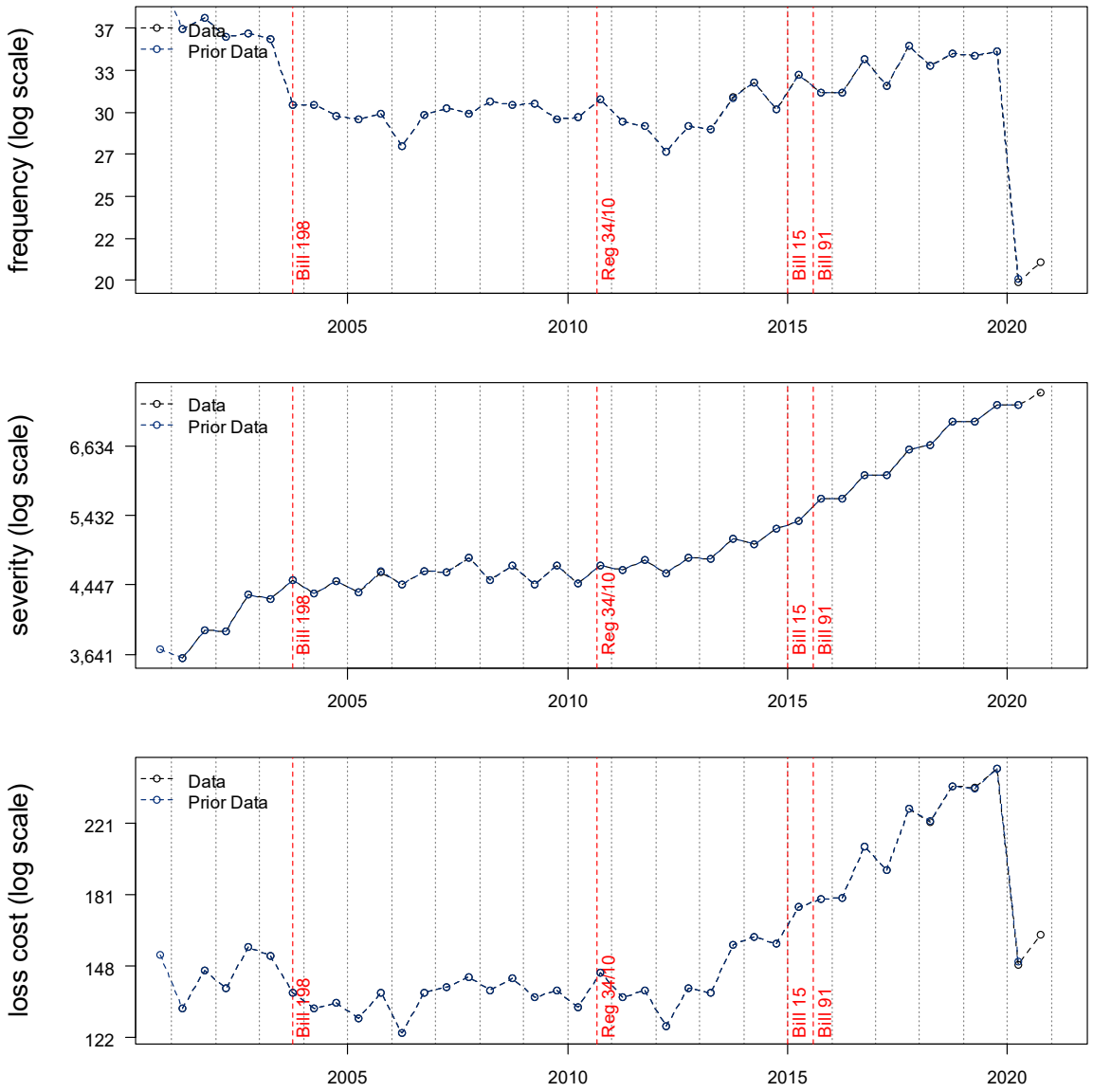
Figure 10: Property Damage - Fitted Frequency, Severity and Loss Cost



7.3. Direct Compensation Property Damage

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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 11: Observed Direct Compensation Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 11) 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 during 2020 coincident with 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 during 2020 coincident with 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 G.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2020-2 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 +2.4% thereafter. The adjusted R-squared of our proposed frequency model is 0.906.

Our selected frequency trend rate of +2.4% is largely unaffected[47] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +2.5%.

Our selected severity model is fit to all accident half-years between 2004-1 and 2020-2 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 0.992.

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 +0.5[48]% before January 1, 2013 and +9.2%[49] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.967.

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.

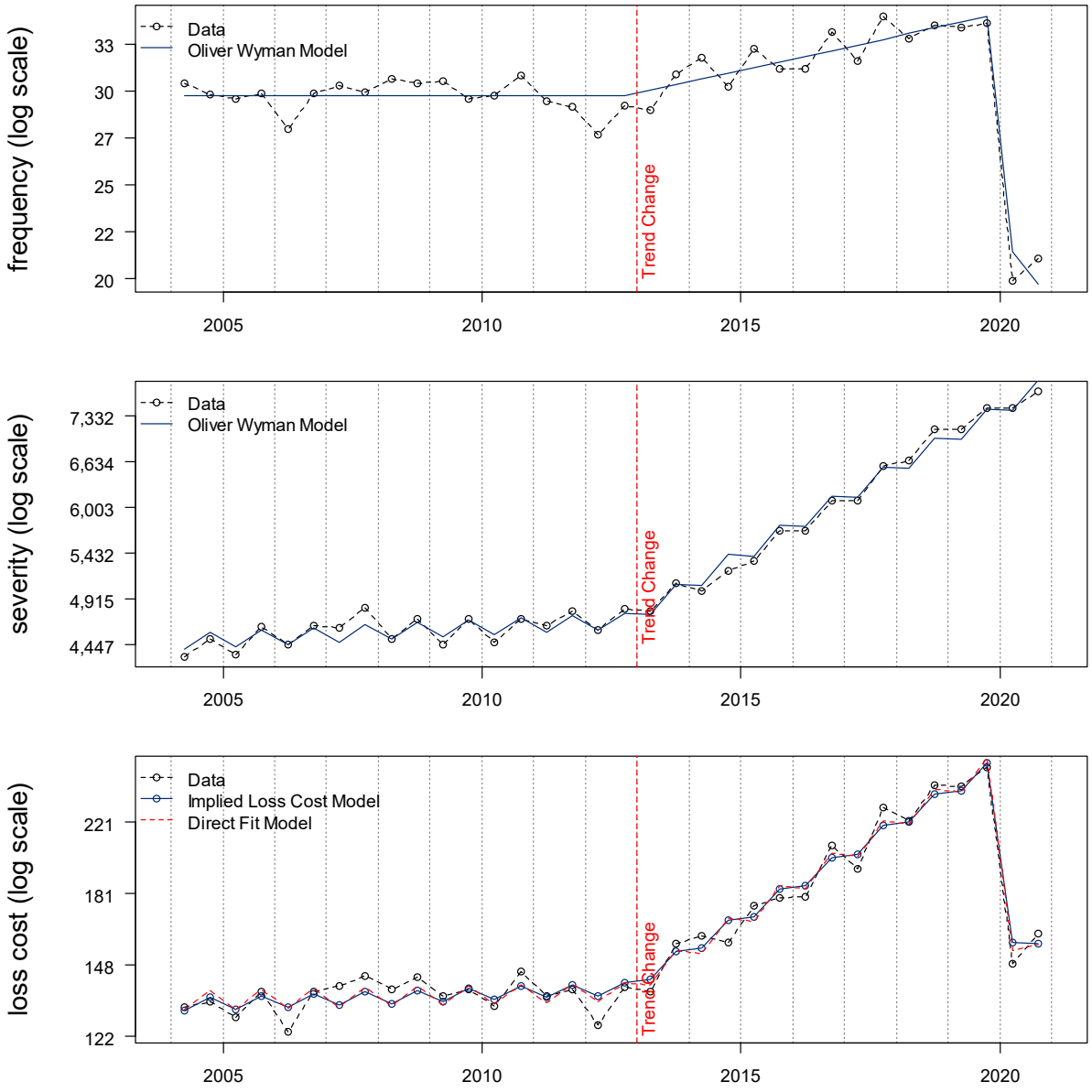
As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +0.5% prior to January 1, 2013 and +9.2% thereafter. Our selected future loss cost trend is +9.2%.

[47] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[48] = (1 + 0.0%) * (1 + 0.5%) - 1

[49] = (1 + 2.4%) * (1 + 6.6%) – 1

Figure 12: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost



7.4. Accident Benefits

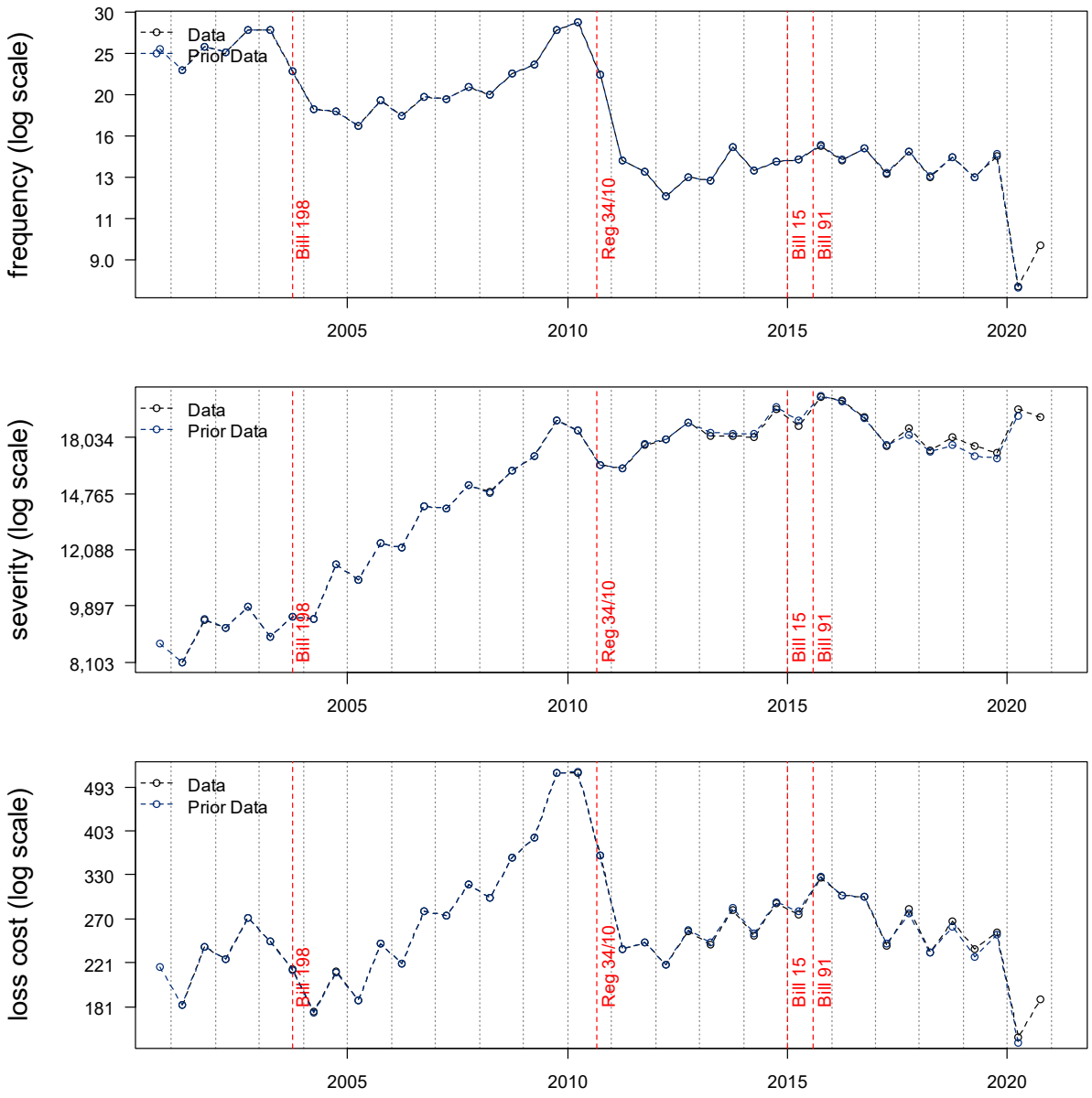
We present our analysis of the accident benefits sub-coverages below.

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 13, 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation. We

include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 13: 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 13) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a decrease in 2017. We observe a large decrease during 2020 coincident with 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 during 2020 coincident with the COVID-19 pandemic.
- Frequency exhibited an increasing trend after 2011 and may have begun decreasing after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[50] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix G.

We fit a frequency model to all accident half-years between 2011-2[51] and 2020-2, and includes time (p = 0.004), seasonality (p = 0.000), a change in trend rate parameter beginning June 1, 2016 (p = 0.014), 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 -3.0% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.916.

Our selected frequency trend rate of -3.0% is largely unaffected[52] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -3.0%.

It has been theorized that the pandemic has created an avoidance or lag in treatment resulting in untreated injuries for claimants with minor injuries. If this is true, the average severity would represent more seriously injured claimants than typical. Although we agree that this is plausible, we have no evidence to substantiate this. Therefore, we consider two models: (i) a model which excludes the mobility parameter[53], because we consider 2020 to be an outlier and exclude these observations from consideration; and (ii) a model which includes the 2020 observations and the mobility parameter.

Without the use of a mobility parameter, we fit a severity model to all accident half-years between 2011-1 and 2019-2 that includes time (p = 0.000), seasonality (p = 0.021), a reform scalar parameter beginning June 1, 2016 (p = 0.006), a change in trend rate parameter beginning June 1, 2016 (p = 0.011). The implied annual trend rates associated with our fitted severity model is +3.7% up to June 1, 2016 and -1.4% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1,

[50] 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.

[51] 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[52] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[53] Although we do not include a mobility parameter in this severity model an adjustment for the unusual 2020 severity experience may be pertinent for ratemaking purposes. We base our COVID-19 adjustment factors in Appendix I on the direct loss cost model, including a mobility parameter, which implicitly includes the unusual frequency and severity experience.

2016 corresponds to a 12.8% decrease in severity. The adjusted R-squared of our proposed severity model is 0.769.

Our severity trend rate of -1.4% after June 1, 2016 is largely unaffected[54] by the additional mobility parameter. Using the same model design with data ending 2020-2 and with a mobility parameter, results in a severity trend rate of -1.5%.

In summary[55], 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 to -3.0% after the reforms were fully in effect.
- a decrease in the severity level of 12.8% once the reforms were fully in effect, and a change to the severity trend rate, from +3.7% before the reforms to -1.4% after the reforms were fully in effect.

In Figure 14, 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[56] models is +6.8%[57] up to June 1, 2016 and -4.4%[58] thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 12.5% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.902.

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 (0.958) 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 +7.3% up to June 1, 2016 and -1.2% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 20.5% decrease in loss cost.

[54] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

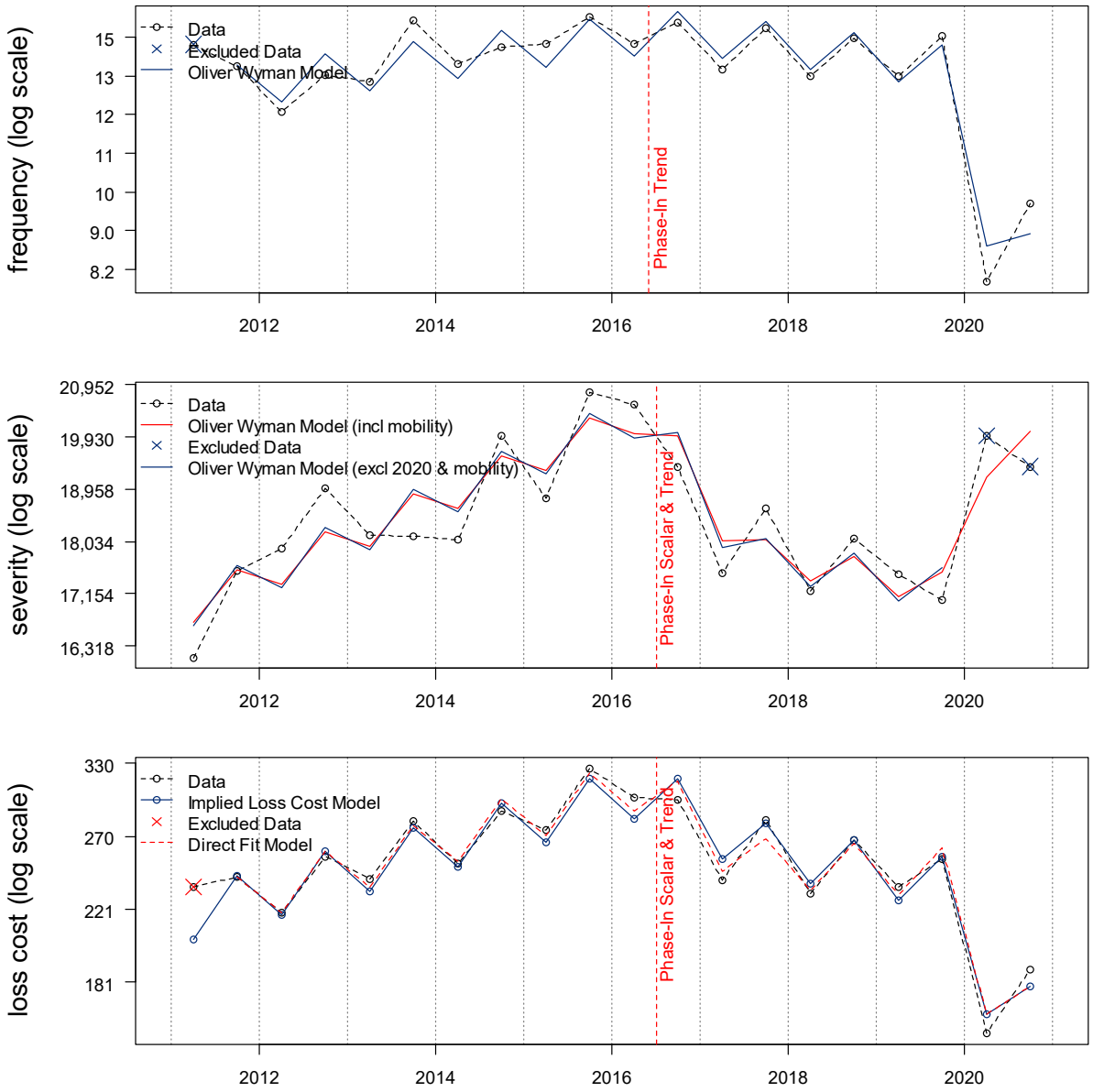
[55] Refer to Appendix H for details on the phase-in.

[56] The severity model including the mobility parameter is used to calculate the implied loss costs.

[57] =(1 + 3.0%) * (1 + 3.7%) - 1

[58] =(1 – 3.0%) * (1 – 1.4%) - 1

Figure 14: 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 19.

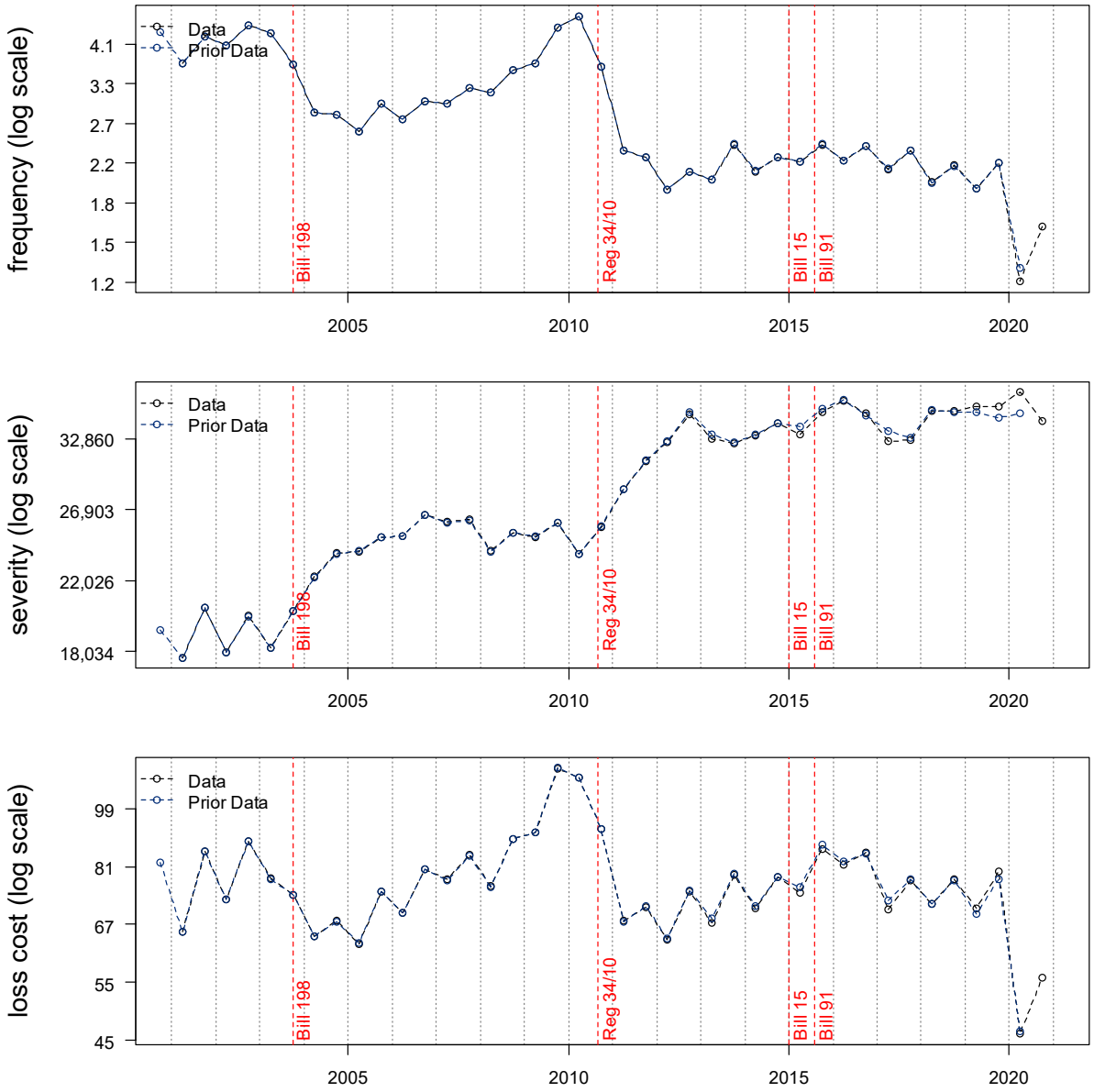
Table 19: Accident Benefits Total Medical & Rehabilitation including Attendant Care – Semi-Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2020	Scalar Reform Factor
2015-01	3.6%	1.050	0.795
2015-02	3.6%	1.013	0.795
2016-01	2.2%	0.979	0.796
2016-02	0.1%	0.958	0.858
2017-01	-0.6%	0.957	0.961
2017-02	-0.6%	0.963	1.000
2018-01	-0.6%	0.969	1.000
2018-02	-0.6%	0.975	1.000
2019-01	-0.6%	0.981	1.000
2019-02	-0.6%	0.988	1.000
2020-01	-0.6%	0.994	1.000
2020-02		1.000	1.000

Accident Benefits – Total Disability Income

In Figure 15, 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the most immature severity estimates have slightly increased.

Figure 15: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 15) shows that subject to variability:

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

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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[59] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix G.

Our selected frequency model is fit to all accident half-years between 2012-1[60] and 2020-2, and includes time (p = 0.028), seasonality (p = 0.000), a reform change in trend rate parameter at June 1, 2016 (p = 0.010), and a mobility parameter (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +2.8% up to June 1, 2016 and -4.8% thereafter. The adjusted R-squared of our proposed frequency model is 0.891.

Our selected frequency trend rate of -4.8% is largely unaffected[61] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -4.5%.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-2, and includes time (p = 0.000), and a phased-in scalar parameter at June 1, 2016 (p = 0.013). 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 10.6% decrease in severity. The adjusted R-squared of our proposed severity model is 0.618. 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[62], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +2.8% before the reforms that turned negative after the reforms were fully in effect to -4.8%.
- a decrease in the severity level by 10.6% 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 20.

[59] 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.

[60] 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

[61] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[62] Refer to Appendix H for details on the phase-in.

Table 20: Accident Benefits Total Disability Income – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2020	Scalar Reform Factor
2015-01	3.0%	1.012	0.894
2015-02	3.0%	0.982	0.894
2016-01	1.7%	0.953	0.895
2016-02	-0.2%	0.938	0.928
2017-01	-0.9%	0.940	0.981
2017-02	-0.9%	0.948	1.000
2018-01	-0.9%	0.956	1.000
2018-02	-0.9%	0.965	1.000
2019-01	-0.9%	0.974	1.000
2019-02	-0.9%	0.982	1.000
2020-01	-0.9%	0.991	1.000
2020-02		1.000	1.000

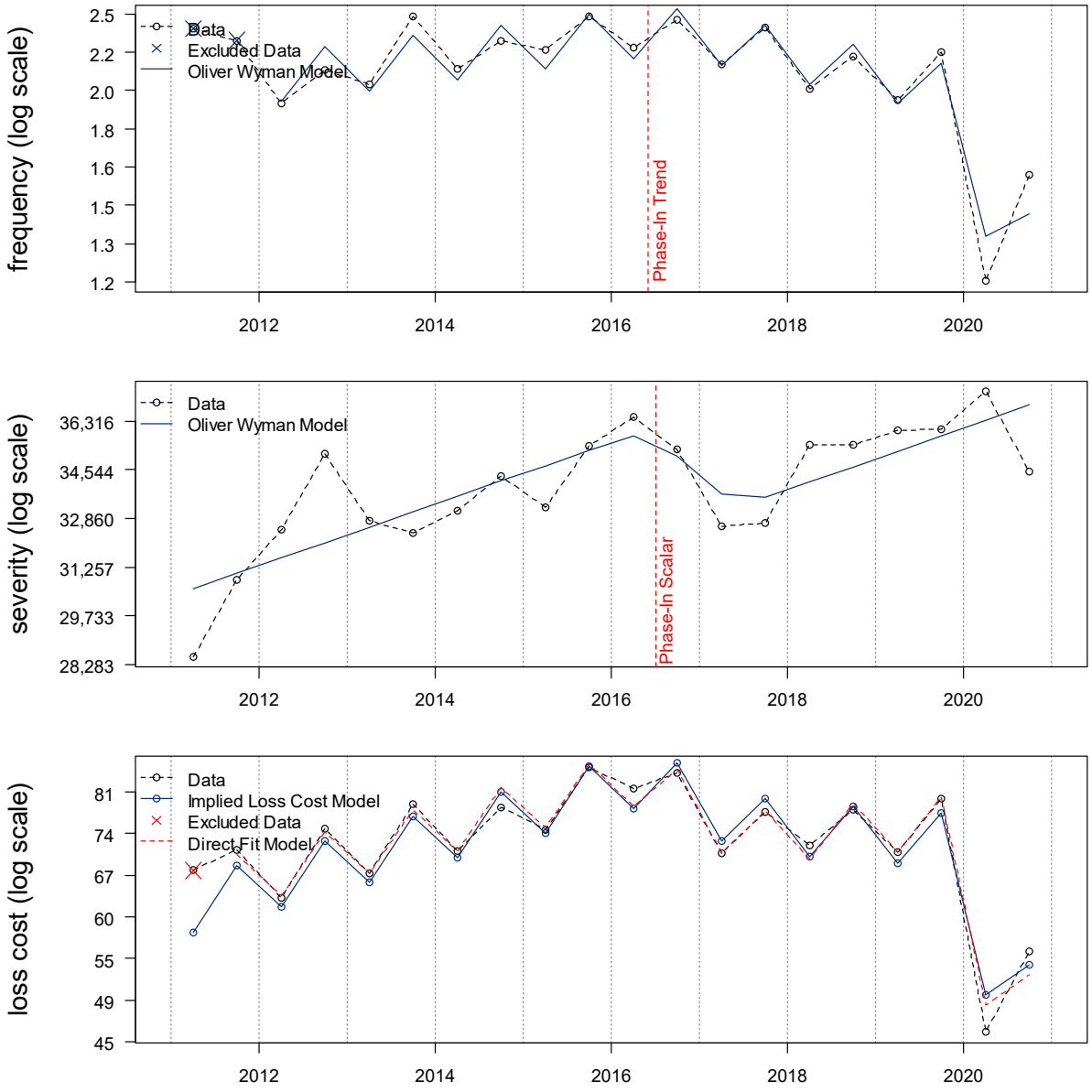
In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +6.2%[63] up to June 1, 2016 and -1.7%[64] thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 10.6% decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.862.

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.

[63] =(1 + 2.8%) * (1 + 3.2%) – 1 (may not exactly match due to rounding)

[64] =(1 – 4.8%) * (1 + 3.2%) – 1 (may not exactly match due to rounding)

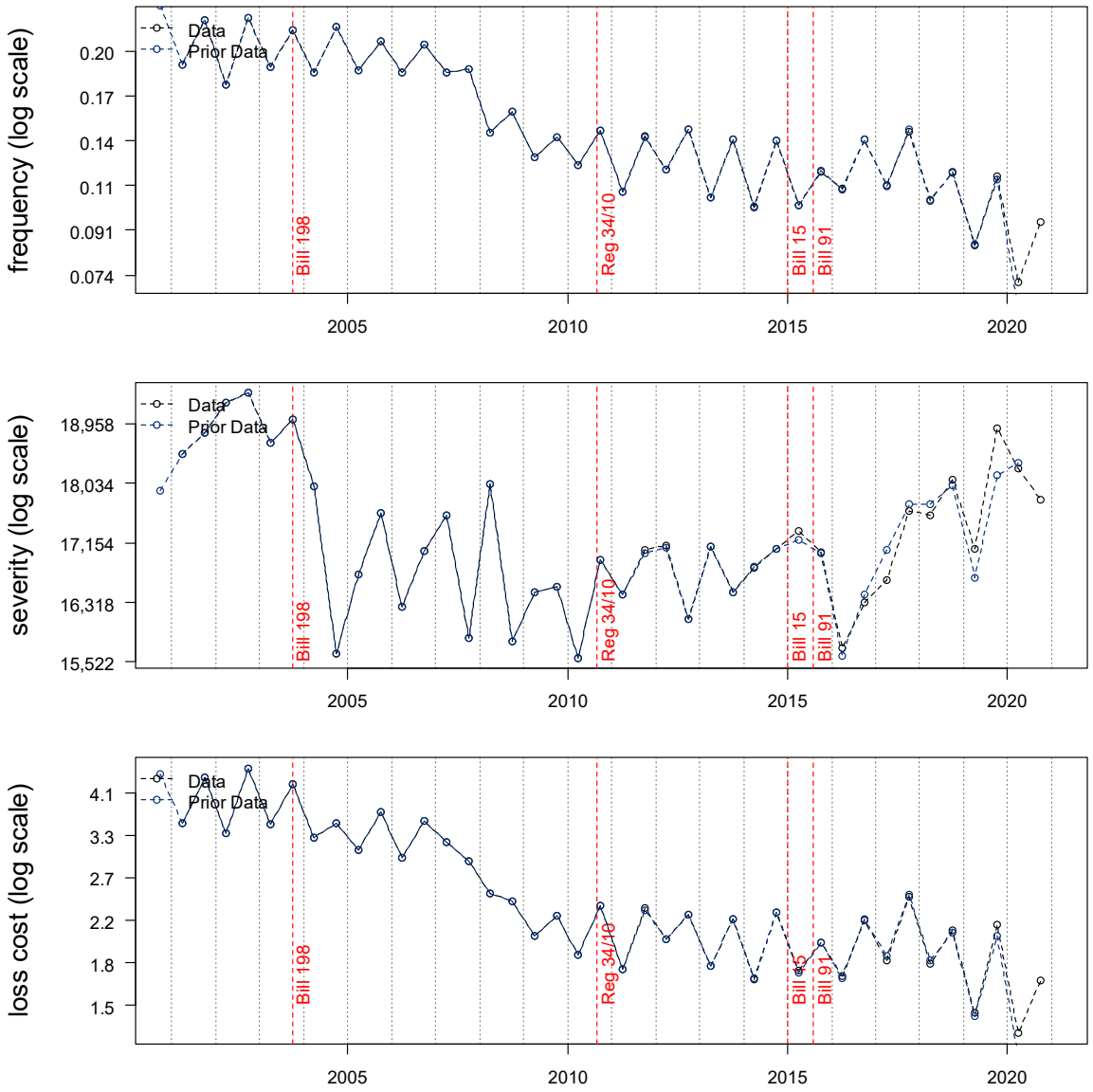
Figure 16: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost



Accident Benefits – Funeral & Death Benefits

In Figure 17, 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 17: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 17) 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 during 2020 coincident with 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 G.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2020-2, and includes time (p = 0.007), seasonality (p = 0.000) and mobility parameter (p = 0.001). The implied annual trend rates associated with our fitted frequency model is -2.0%. The adjusted R-squared of our proposed frequency model is 0.840.

Our selected frequency trend rate of -2.0% is largely unaffected[65] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of -2.0%.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-2, and only includes a time parameter (p = 0.005). The implied annual trend rates associated with our fitted severity model is +0.9%. The adjusted R-squared of our proposed severity model is 0.328. We attribute this low R-squared to the model's inability to explain the 2016-1 through 2017-1 data points.

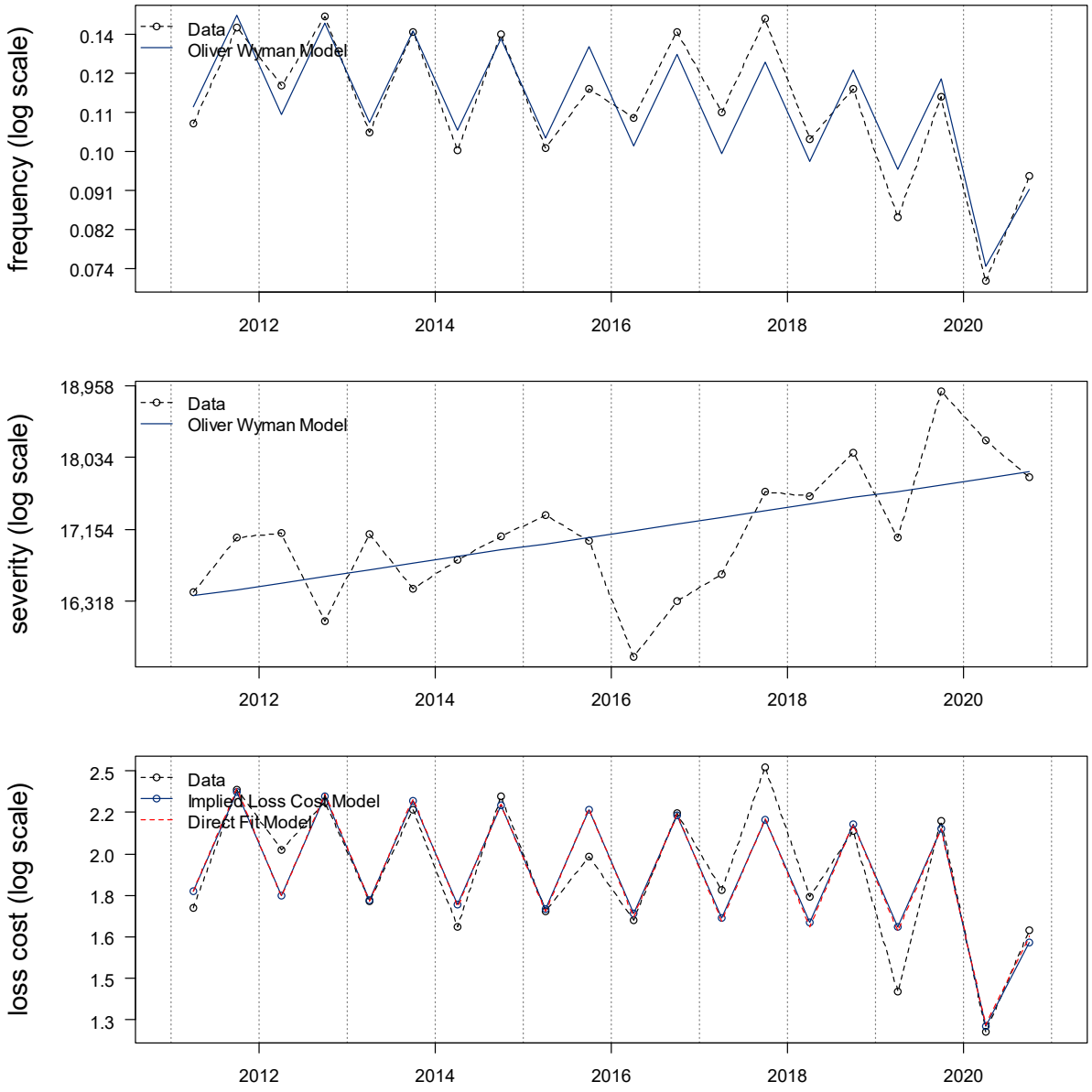
In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.1%[66]. The implied adjusted R-squared of the combined frequency and severity model is 0.836.

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 -1.2%, however the time parameter is not significant (p = 0.079). Based on these findings, we select a past and future trend rate of -1.1% based on our separate frequency and severity models.

[65] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[66] = (1 – 2.0%) * (1 + 0.9%) – 1 (may not exactly match due to rounding)

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

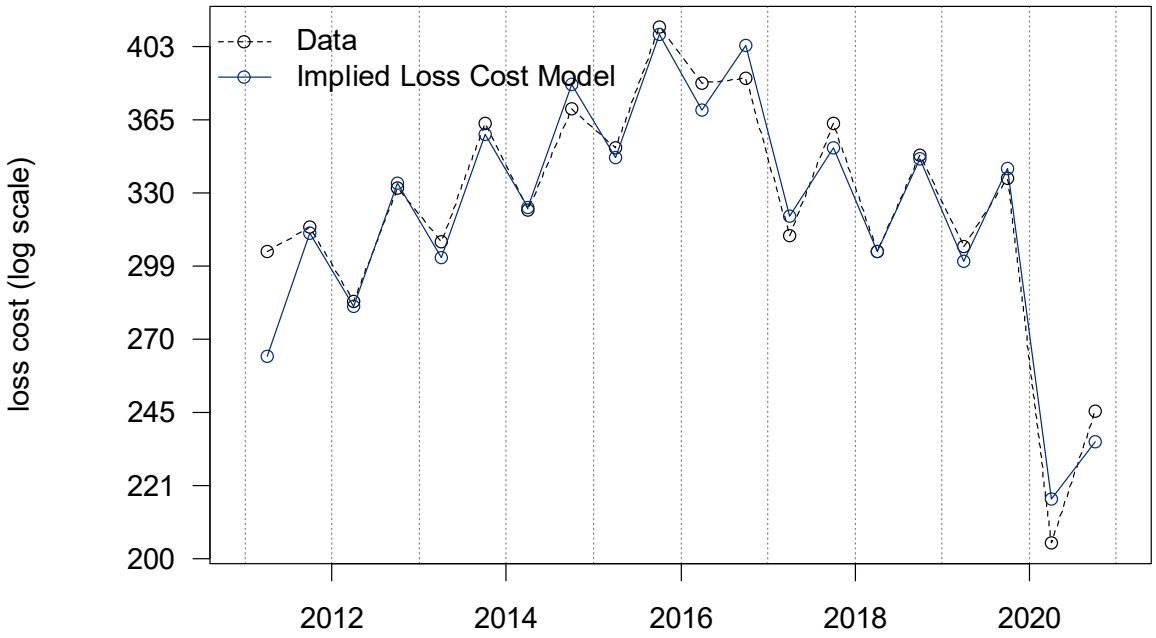


Accident Benefits – Total

In Figure 19, we present the loss cost fitted values as implied by our selected models in this section[67]. The implied adjusted R-squared of the implied loss cost model is 0.901.

[67] See Appendix H, page 4, for the fitted values.

Figure 19: Accident Benefits Total - Implied Loss Cost



The weighted average annual loss cost trend rate implied by our selected models in this section is +7.0% before June 1, 2016 and -1.4% thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a 18.3% 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 H.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 21.

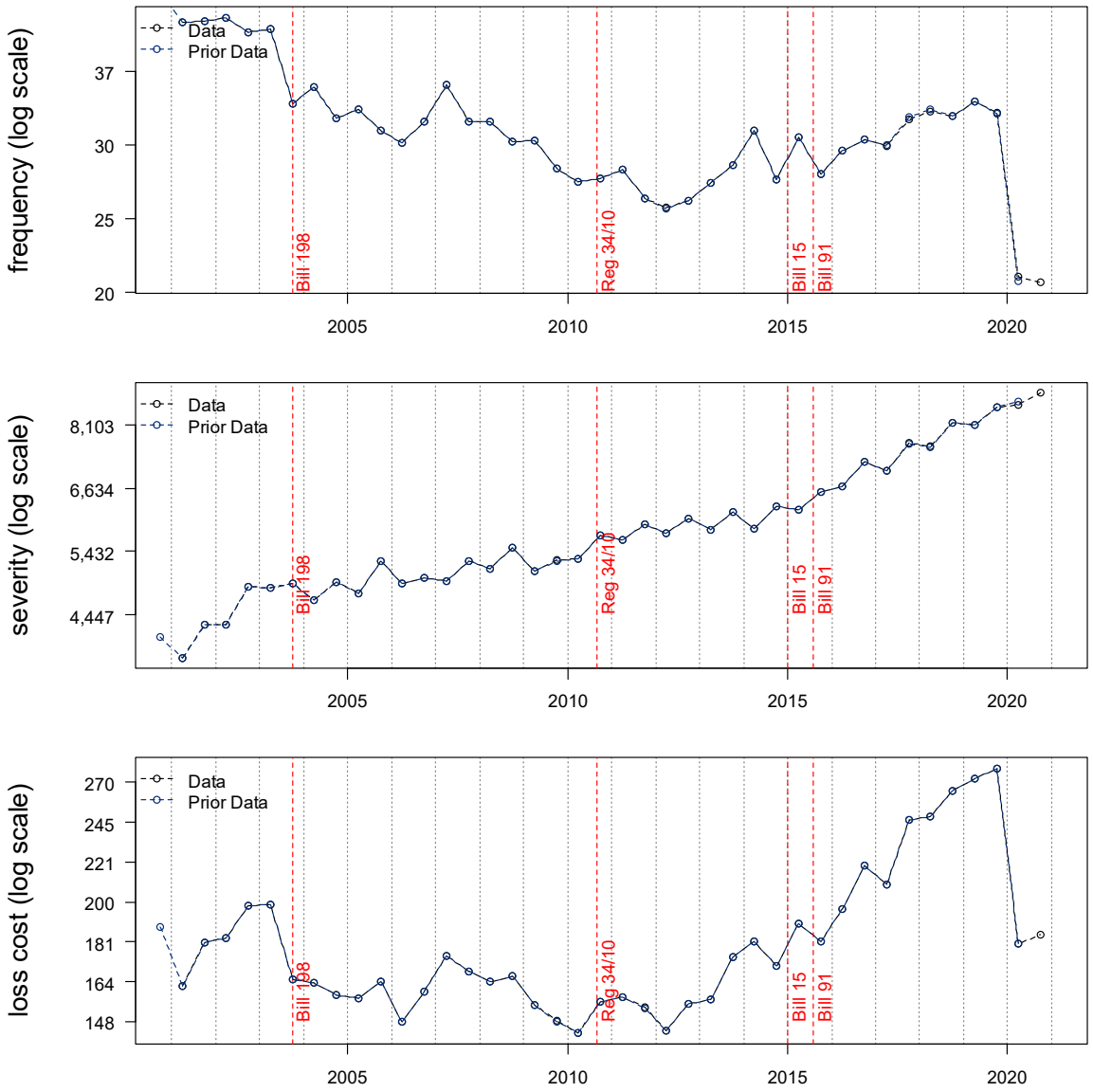
Table 21: Accident Benefits Total – Semi Annual Loss Cost Trend and Reform Factors

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 10/1/2020	Scalar Reform Factor
2015-01	3.4%	1.041	0.817
2015-02	3.4%	1.006	0.817
2016-01	2.1%	0.973	0.818
2016-02	0.0%	0.953	0.874
2017-01	-0.7%	0.953	0.966
2017-02	-0.7%	0.960	1.000
2018-01	-0.7%	0.966	1.000
2018-02	-0.7%	0.973	1.000
2019-01	-0.7%	0.980	1.000
2019-02	-0.7%	0.986	1.000
2020-01	-0.7%	0.993	1.000
2020-02		1.000	1.000

7.5. Collision

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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 20: Observed Collision Loss Cost Experience



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

- Loss cost has exhibited a somewhat flat to modestly declining trend between 2004 and 2011, then a steep increasing trend thereafter. We observe a large decrease during 2020 coincident with 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 during 2020 coincident with 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 G.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2020-2, and includes time (p = 0.004) 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 0.913.

Our selected frequency trend rate of +2.8% is largely unaffected[68] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +2.8%.

Our selected severity model is fit to all accident half-years between 2014-1 and 2020-2, and includes time (p = 0.000), seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +6.6%. The adjusted R-squared of our proposed severity model is 0.992.

In Figure 21, 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 +9.6%.[69] The implied adjusted R-squared of the combined frequency and severity model is 0.891.

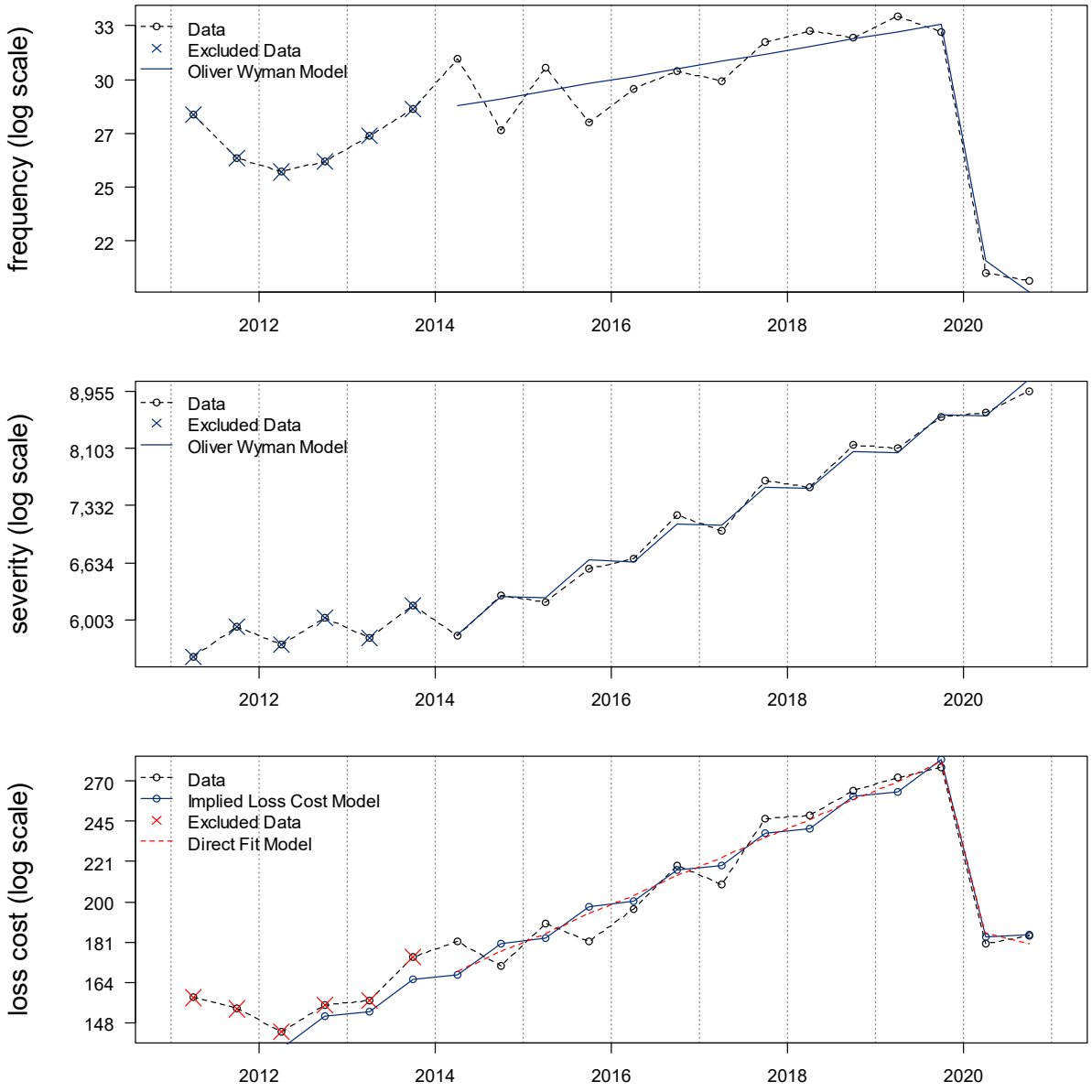
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity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

As a result, we select past and future loss cost trend of +9.6% based on our selected frequency and severity models.

[68] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[69] =(1+2.8%)*(1+6.6%); subject to rounding

Figure 21: Collision - Fitted Frequency, Severity and Loss Cost



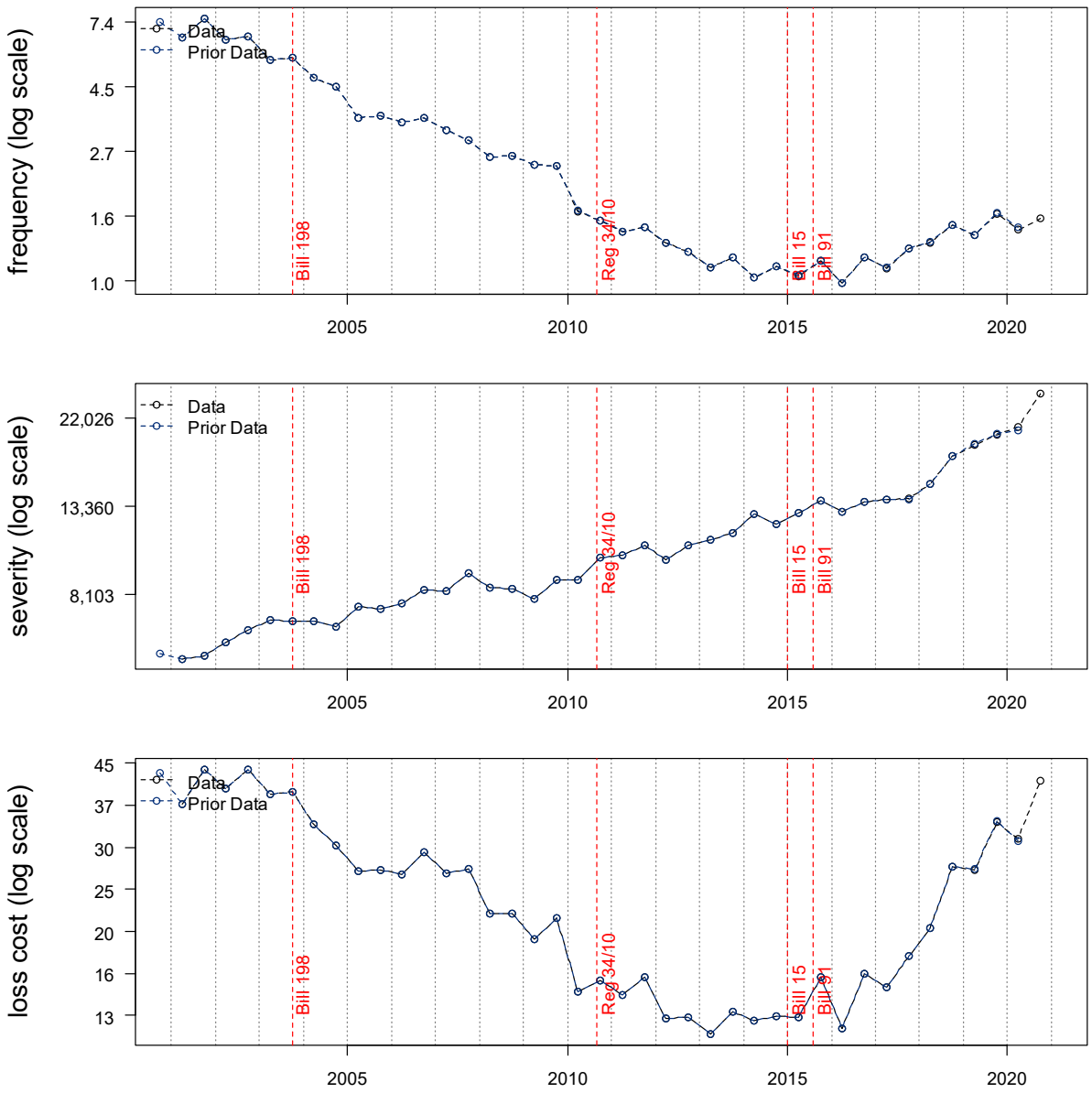
7.6. Comprehensive

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 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 2001-1 through 2020-2.

Figure 22: Observed Comprehensive – Theft 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/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.

- Severity has been generally increasing since 2001, including a lift at 2018-2. We observe spike in severity at 2020-2
- Frequency, following a period of decline through 2015, has exhibited a positive trend. We note the lack of a decrease during 2020 coincident 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 G.

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 stability and responsiveness to the more recent trend patterns.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2020-2 and includes a time (p = 0.000) and change in trend parameter at 2016-1 (p = 0.000) and seasonality (p = 0.003). We note the mobility parameter is insignificant, implying there has not been a significant change in the theft rate during 2020. The implied annual trend rates associated with our fitted frequency model is -7.4% up to January 1, 2016 and +10.6% thereafter. The adjusted R-squared of our proposed severity model is 0.863.

Our selected severity model is fit to all accident half-years between 2011-1 and 2020-2, and includes time (p = 0.001), and change in trend parameter at 2016-1 (p = 0.003). The implied annual trend rates associated with our fitted frequency model is +4.7% up to January 1, 2016 and +12.4% thereafter. The adjusted R-squared of our proposed severity model is 0.937.

In Figure 25, 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 -3.1%[70] up to January 1, 2016 and +24.4%[71] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.945.

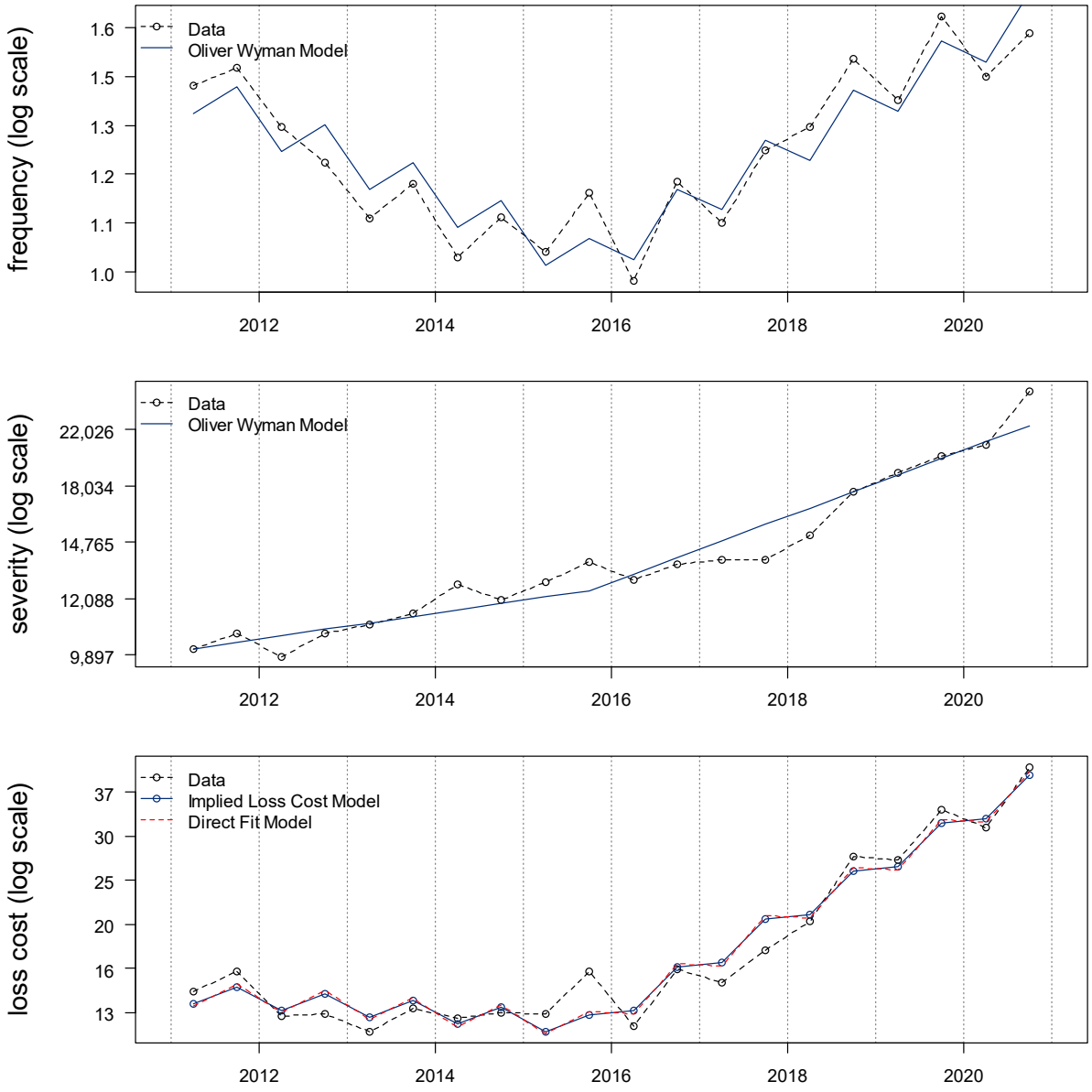
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity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

As a result, based on our frequency and severity models, the loss cost trend is -3.1% up to January 1, 2016 and +24.4% thereafter.

[70] =(1-7.4%)*(1+4.7%)-1; subject to rounding

[71] =(1+10.6%)*(1+12.4%)-1; subject to rounding

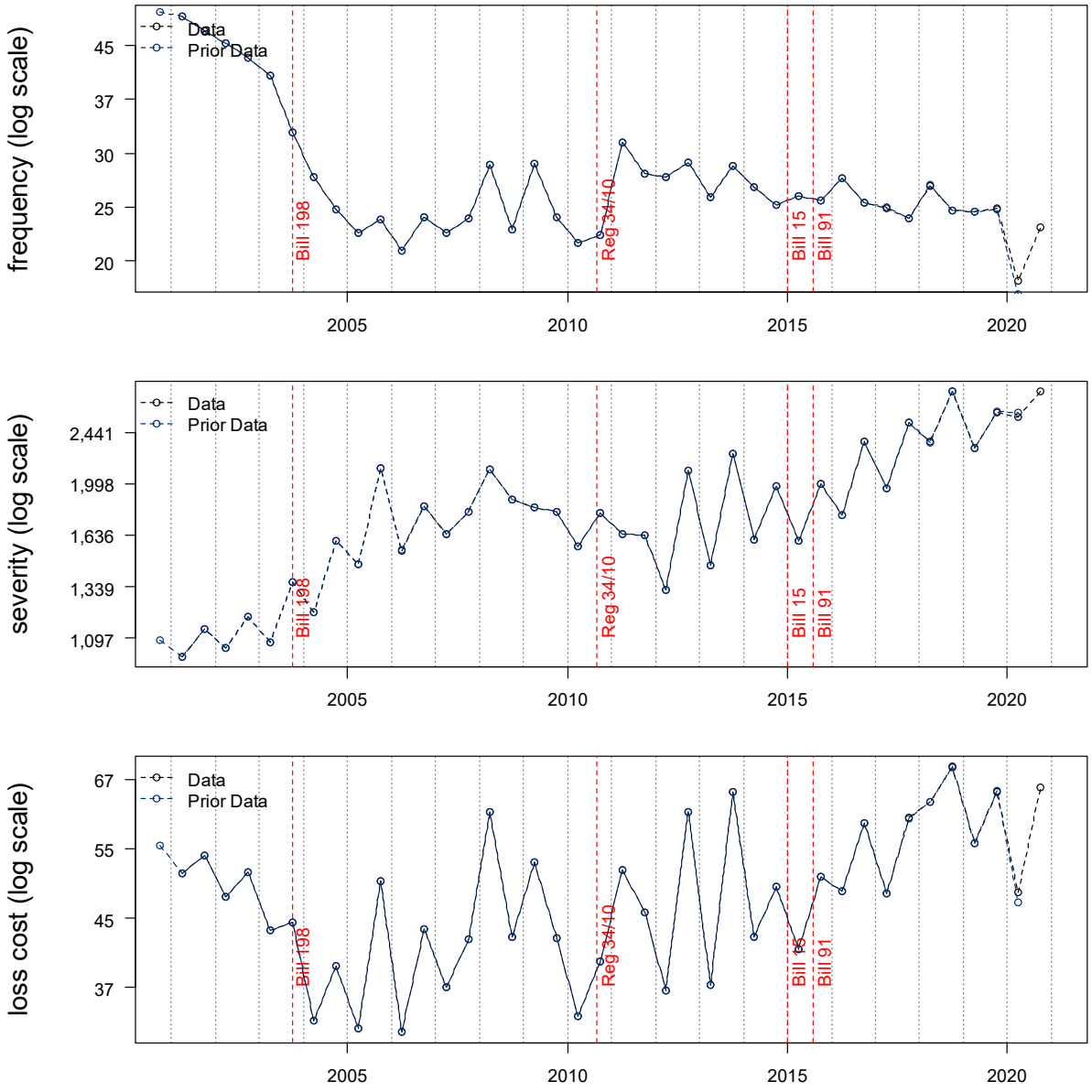
Figure 23: Comprehensive Theft- Fitted Frequency, Severity and Loss Cost



Comprehensive – All Other

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 2001-1 through 2020-2.

Figure 24: Observed Comprehensive – All Other Loss Cost Experience



A review of the historical data points (as presented in Figure 24) 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 modest decrease at 2020-1 which we consider, in part, is coincident with the impact of the COVID-19 pandemic on frequency.
- 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 decrease at 2020-1 coincident with the COVID-19 pandemic, but that reversed in 2020-2.

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

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.

To remove any potential bias introduced by the pandemic, our selected frequency model is fit to all accident half-years between 2014-1 and 2019-2, and only includes the intercept parameter, as the time parameter is insignificant ($p = 0.120$). The implied annual trend rate associated with our fitted frequency model is 0.0%.

Our selected severity model is fit to all accident half-years between 2014-1 and 2020-2, and includes time ($p = 0.000$), seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +7.9%. The adjusted R-squared of our proposed severity model is 0.911.

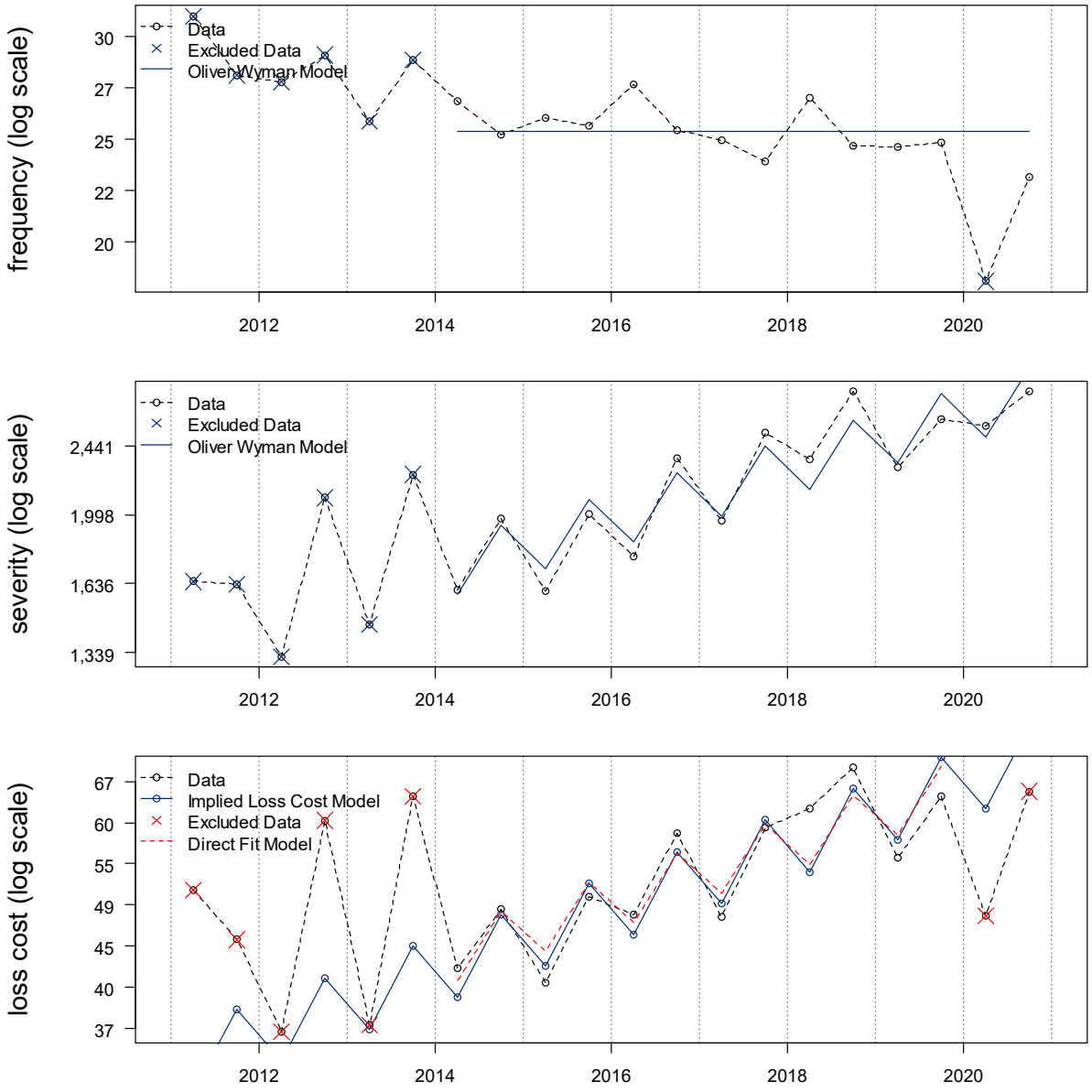
In Figure 25, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +7.9%[72]. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.618.

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.

The resulting annual loss cost trend rate is +7.9% based on the combined frequency and severity models.

[72] =(1+0.0%)*(1+7.9%)-1; subject to rounding

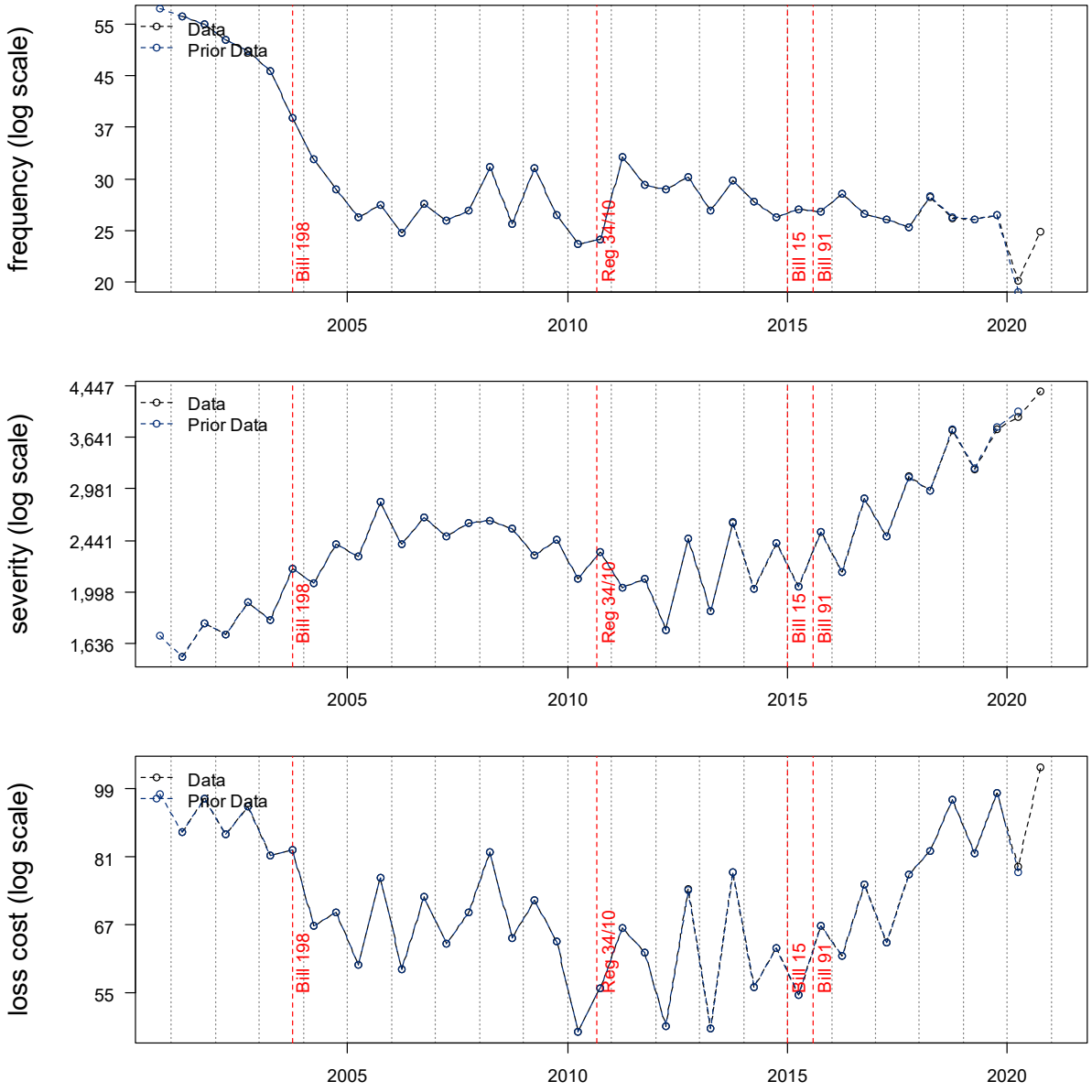
Figure 25: Comprehensive – All Other - Fitted Frequency, Severity and Loss Cost



Comprehensive – Total

In Figure 26, 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 2001-1 through 2020-2.

Figure 26: Observed Comprehensive - Total Loss Cost Experience



A review of the historical data points (as presented in Figure 26) 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.
- Severity has been generally increasing since 2012, with a relatively steep rise beginning 2015/2016.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010. We observe a modest decrease at 2020-1 which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency, which appears to have reversed in 2020-2.

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

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 stability of and responsiveness to the more recent trend patterns.

To remove any potential bias introduced by the pandemic, our selected frequency model is fit to all accident half-years between 2014-1 and 2020-2, and only includes the intercept parameter, as the time parameter is insignificant ($p = 0.293$). The implied annual trend rate associated with our fitted frequency model is 0.0%.

Our selected severity model is fit to all accident half-years between 2014-1 and 2020-2, and includes time ($p = 0.000$), seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +11.4%. The adjusted R-squared of our proposed severity model is 0.955.

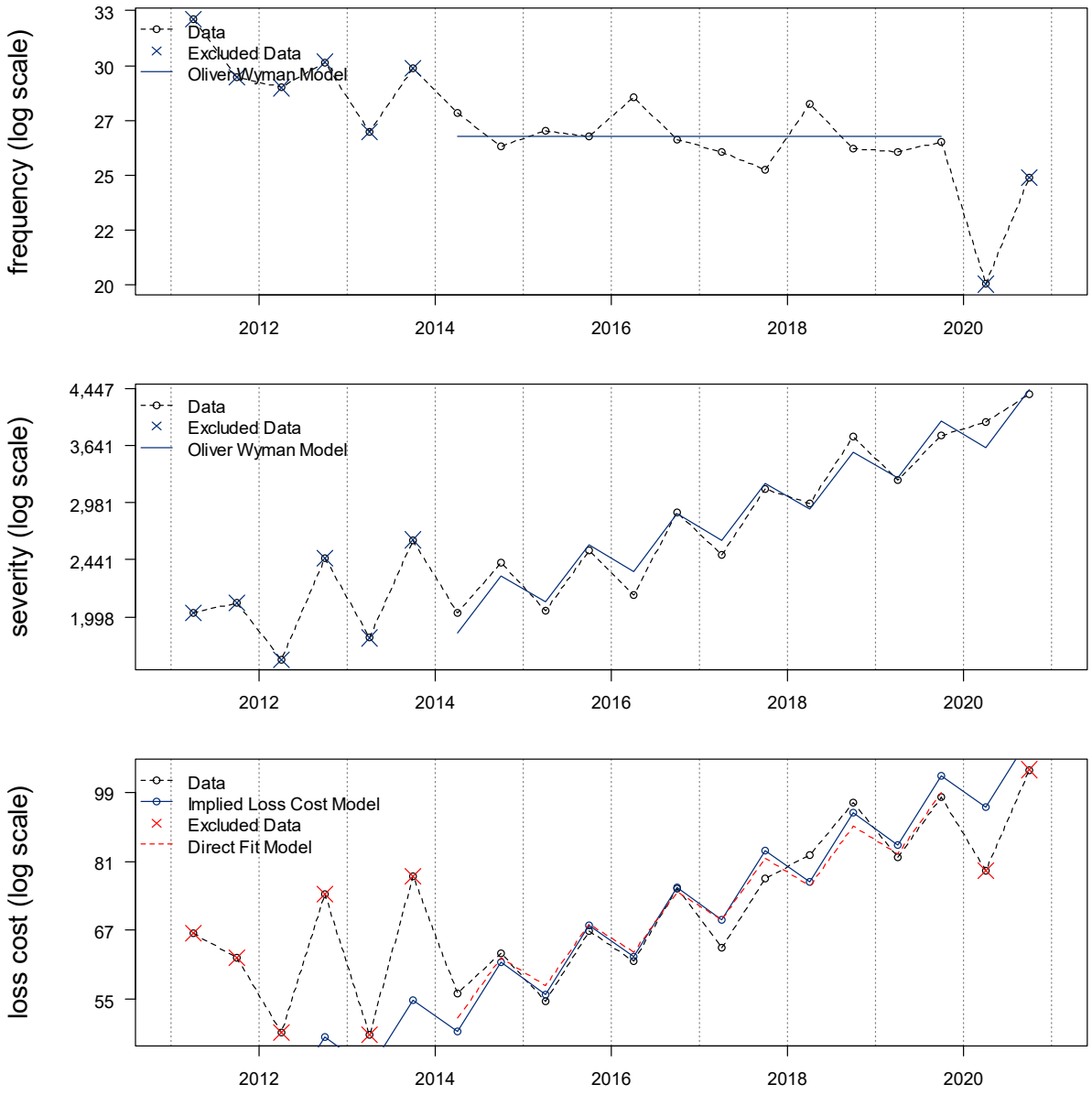
In Figure 25, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +11.4%.[73] The implied adjusted R-squared of the combined frequency and severity 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, rather than on a combination of frequency and severity, results in a slightly lower trend rate at +10.0%, and a higher adjusted R-squared (0.913) and appears to fit the data better than the implied loss cost model.

We base our trend selection on direct loss cost model, with an implied annual loss cost trend rate of +10.0%

[73] =(1+0.0%)*(1+11.4%)-1; subject to rounding

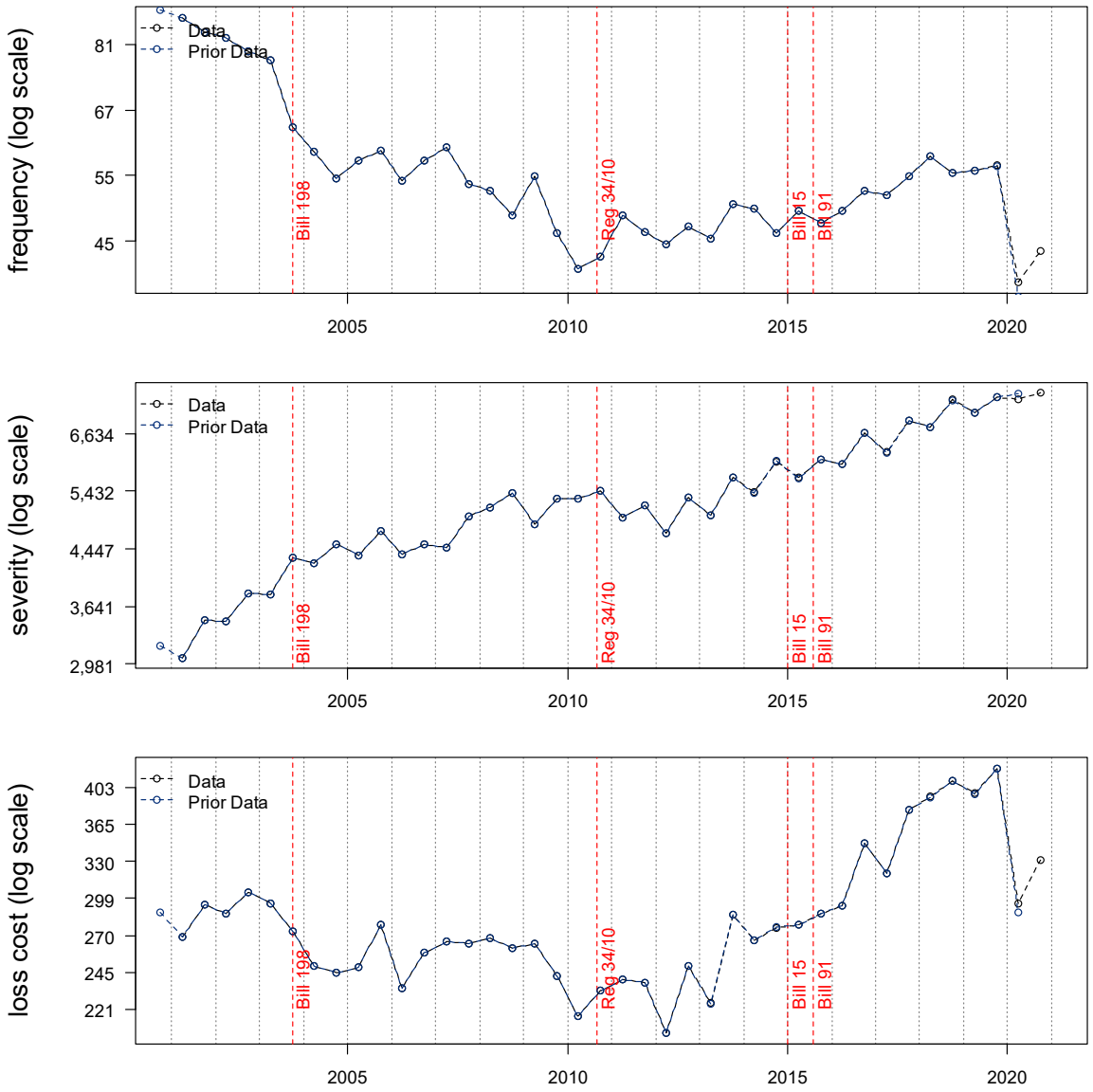
Figure 27: Comprehensive - Fitted Frequency, Severity and Loss Cost



7.7. All Perils

In Figure 28, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 28: Observed All Perils Loss Cost Experience



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

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern. We observe a large decrease during 2020 coincident with 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 during 2020 coincident with 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 G.

We fit our selected frequency model to all accident half-years between 2013-1 and 2020-2, 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 0.806.

Our selected frequency trend rate of +3.4% is largely unaffected[74] by the additional mobility parameter. Using the same model design with data ending 2019-2 and without a mobility parameter, results in a frequency trend rate of +3.4%.

Our selected severity model is fit to all accident half-years between 2013-1 and 2020-2, and includes time (p = 0.000), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.967.

In Figure 29, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +8.8%[75]. The implied adjusted R-squared of the combined frequency and severity model is 0.887.

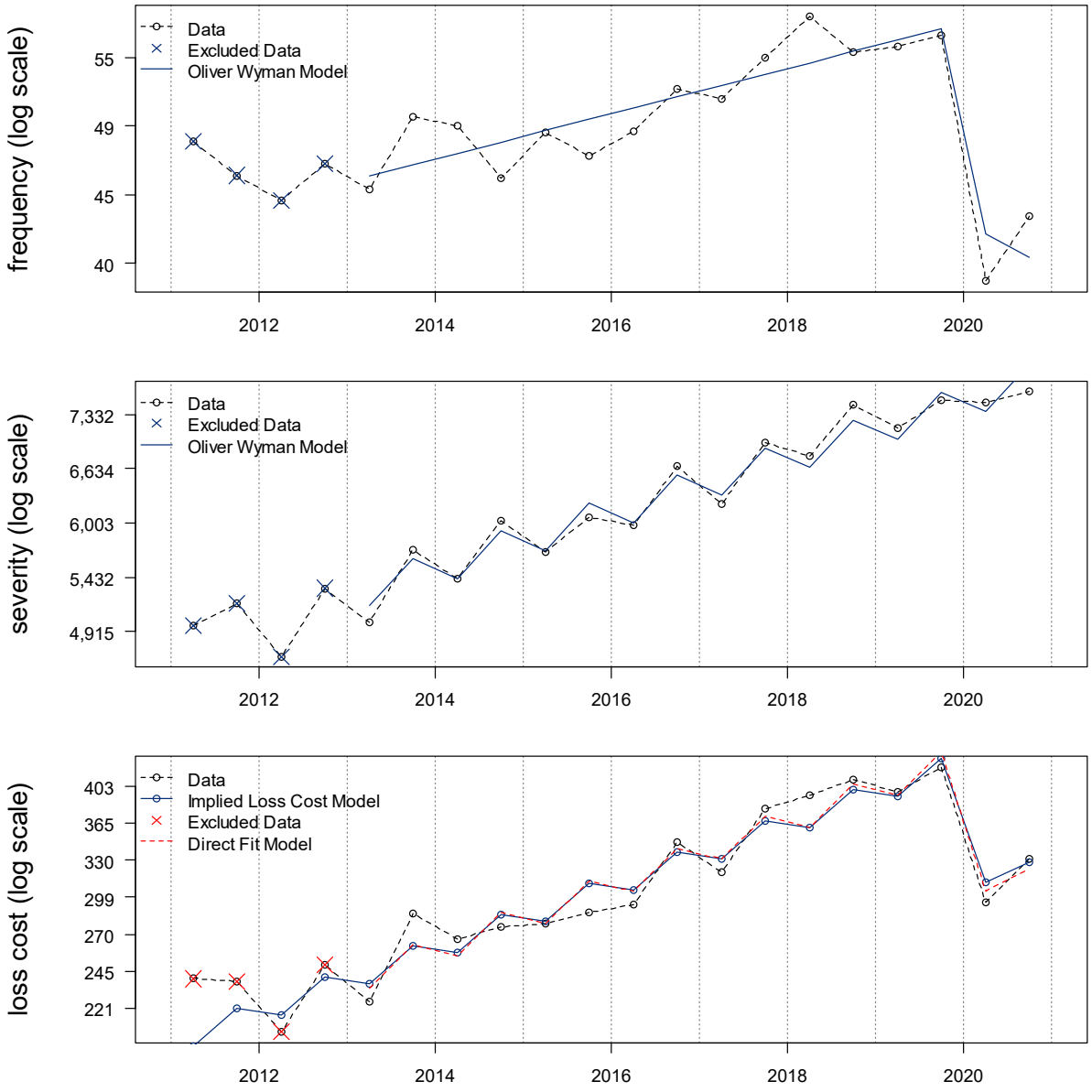
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity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

As a result, we select past and future loss cost trend of +8.8% based on our selected frequency and severity models.

[74] As the additional mobility parameter is only non-zero for 2020-1 and 2020-2, most of the variance is explained by the additional parameter. Therefore, the 2020 observations have little influence over the indicated trend rate.

[75] =(1+3.4%)*(1+5.6%)-1; subject to rounding

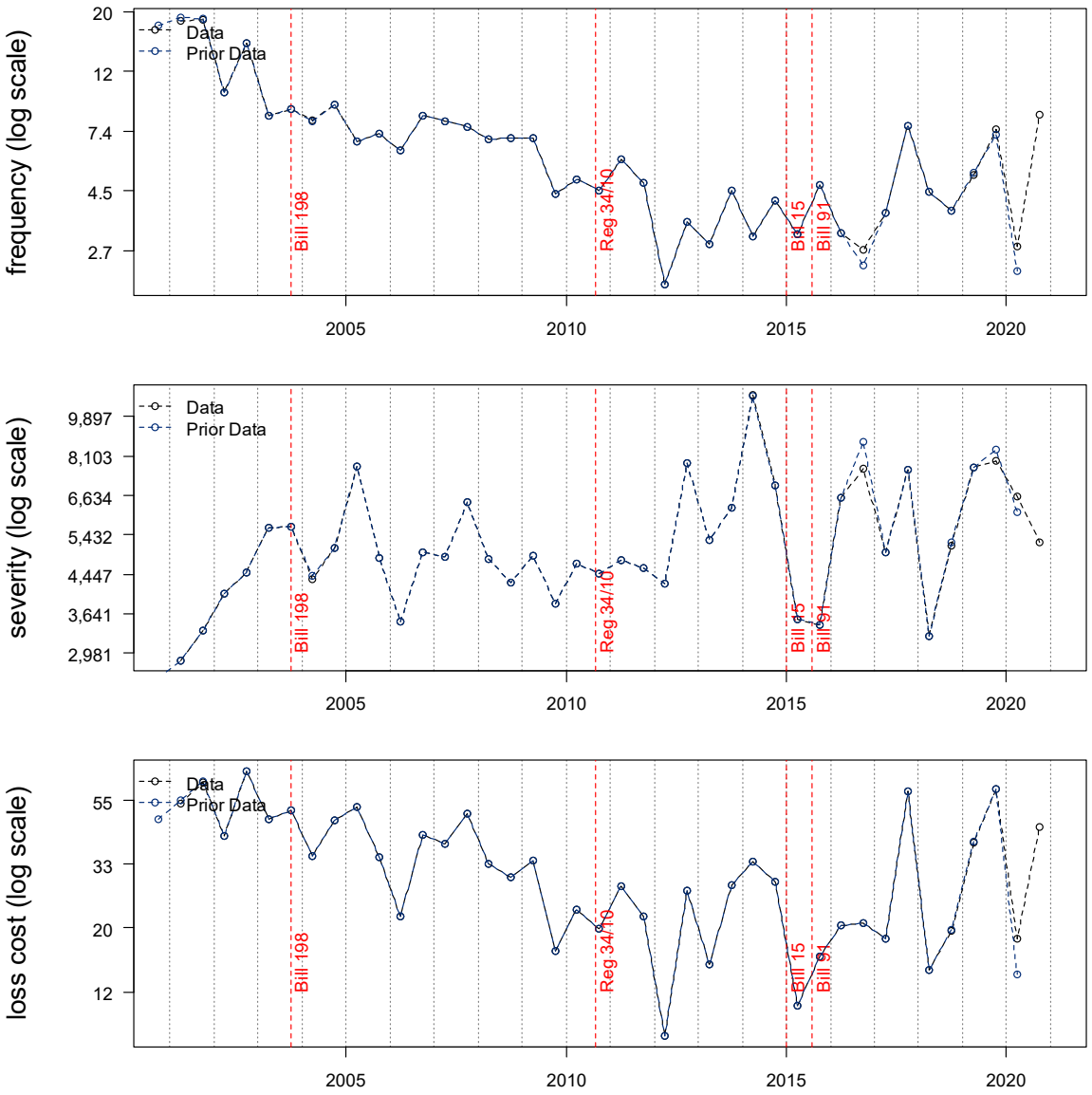
Figure 29: All Perils - Fitted Frequency, Severity and Loss Cost



7.8. Specified Perils

In Figure 30, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 30: Observed Specified Perils Loss Cost Experience



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

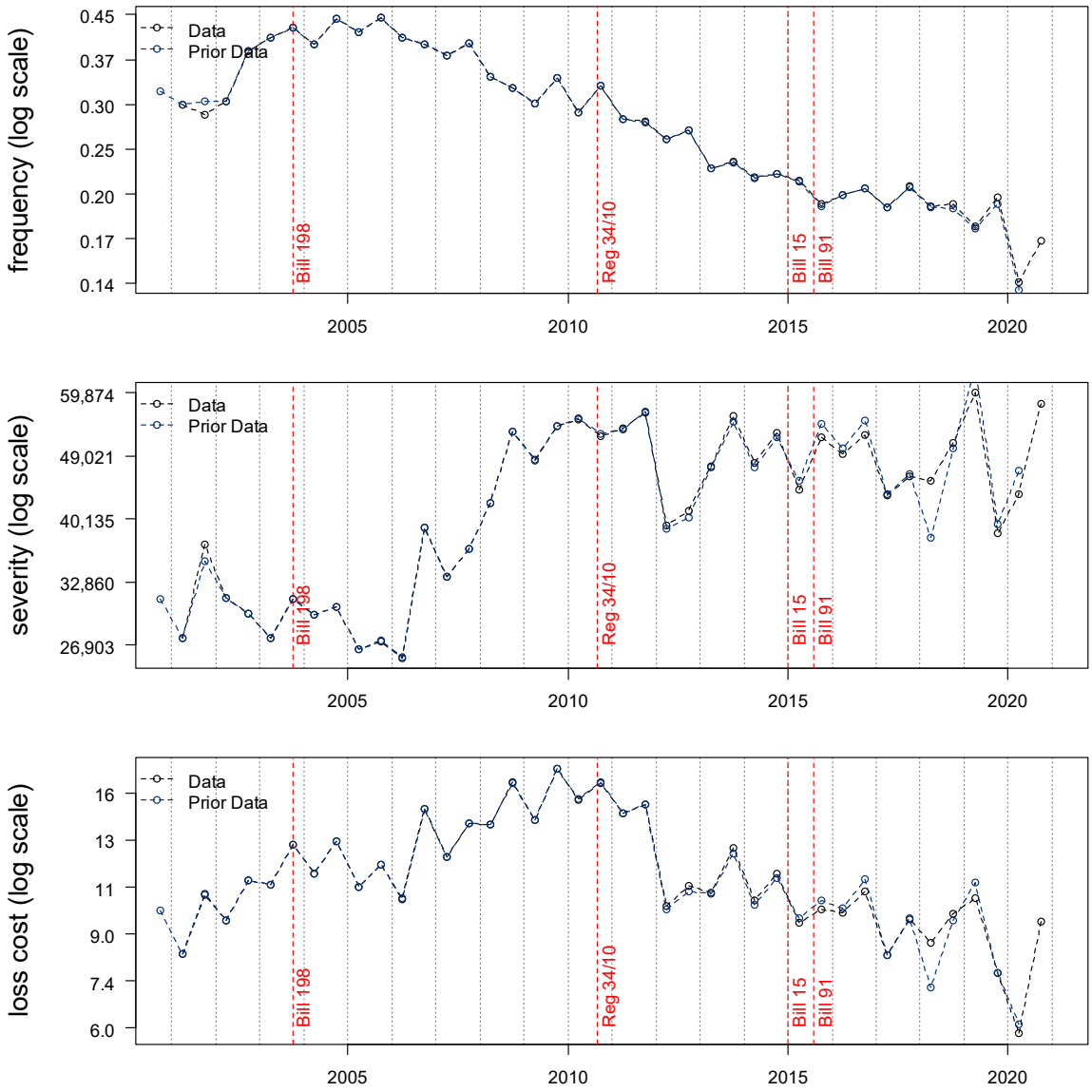
- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability.

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.

7.9. Uninsured Auto

In Figure 31, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 31: Observed Uninsured Auto Loss Cost Experience



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

- Except for a spike in 2019-1, loss cost has exhibited a declining pattern since 2012. We observe a decrease at 2020-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency.
- 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 modest decrease at 2020-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend rate at July 1, 2018, and a mobility parameter are presented in Appendix G.

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 2020-2 and include time (p = 0.000) and seasonality (p = 0.005). The implied annual trend rate associated with this frequency model is -6.2%. The adjusted R-squared of our proposed frequency model is 0.948.

We select a severity model between accident half-years between 2009-1 and 2020-2; and only include an intercept parameter as time is insignificant (p = 0.484). The annual trend rate for our severity model is not discernably different from 0.0%.

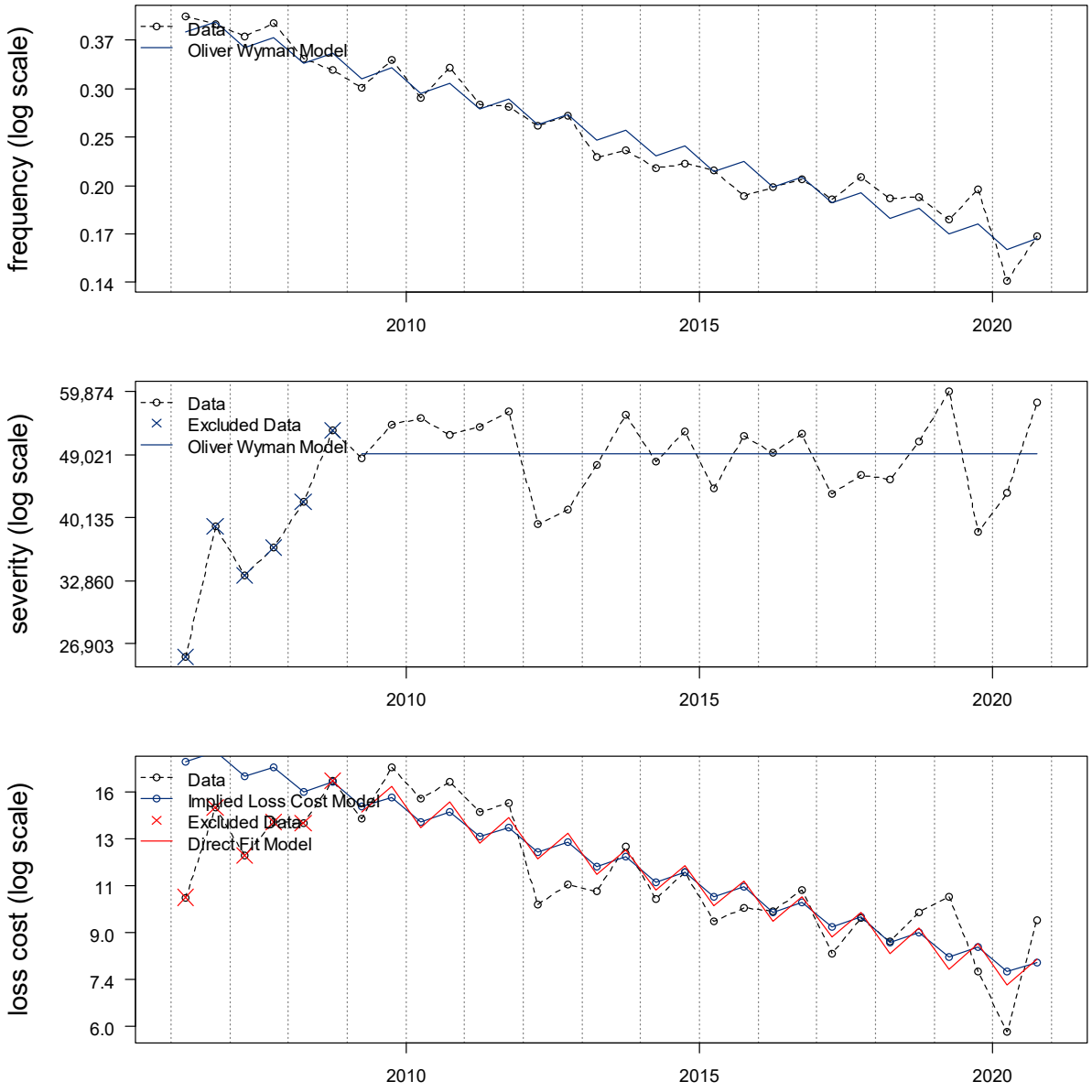
In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -6.2%.[76] The implied adjusted R-squared of the combined frequency and severity model is 0.605.

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 −6.2% based on our selected frequency and severity models.

[76] =(1-6.2%)*(1+0.0%)-1; subject to rounding

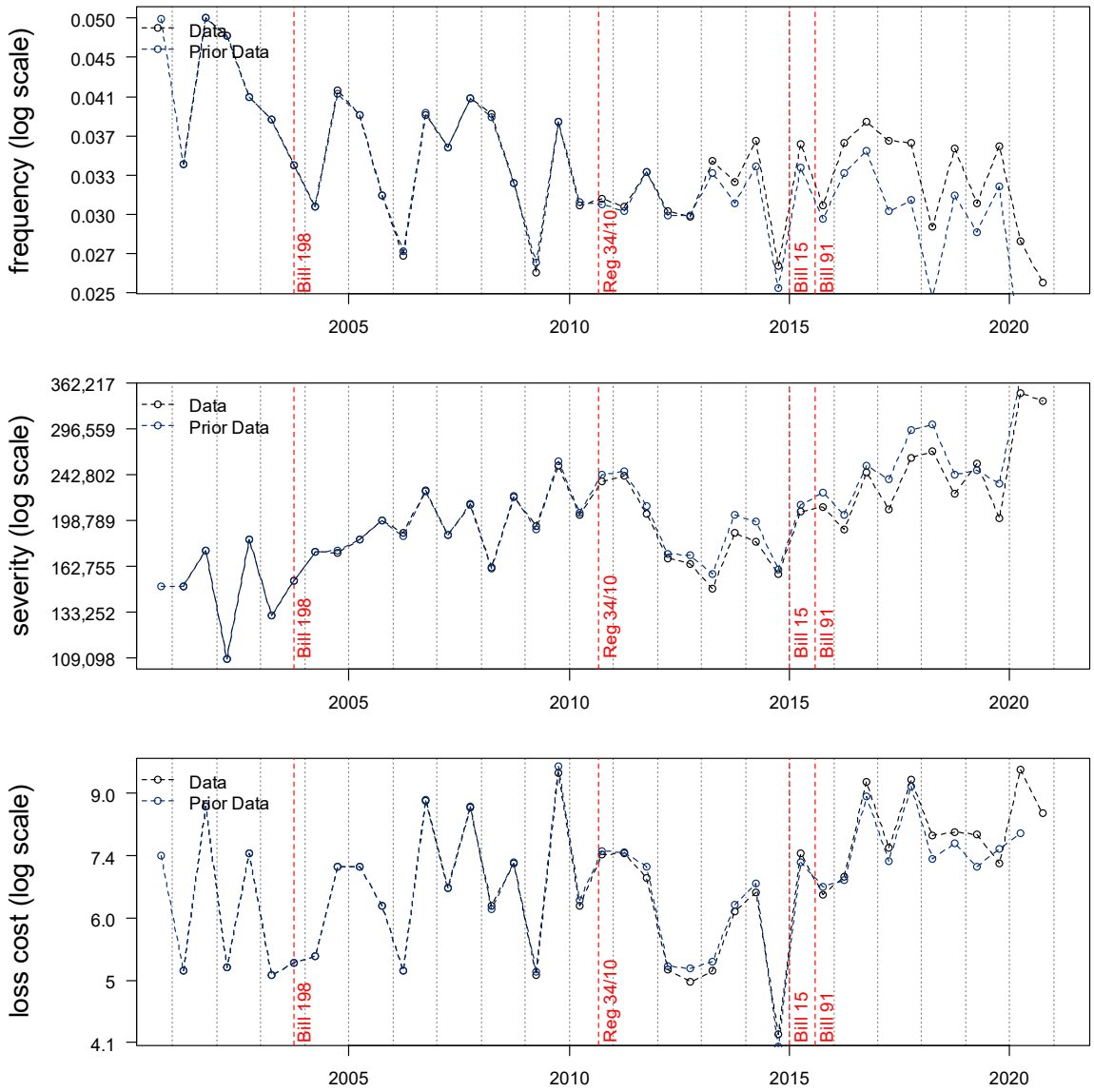
Figure 32: Uninsured Auto - Fitted Frequency, Severity and Loss Cost



7.10. Underinsured Motorist

In Figure 33, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior evaluation and observe reduced frequency and increased severity estimates for 2015 and subsequent, but consistent loss cost estimates. This is likely due to the volatility associated with this low claim count and high severity coverage.

Figure 33: Observed Underinsured Motorist Loss Cost Experience



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

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability.
- 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, +0.7%.

As a result, we select past and future loss cost trend of +0.7% based on our selected frequency and severity models.

7.11. Summary- All Coverages

We summarize our trend analyses in Table 22.

Table 22: Selected Loss Cost Trends as of December 31, 2020

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+0.0% up to March 31, 2016 -6.2% after April 1, 2016	-6.2%
Property Damage	+4.6%	+4.6%
DCPD	+0.5% up to Dec 31, 2012 +9.2% after Jan 1, 2013	+9.2%
Accident Benefits	+7.0% up to May 31, 2016 -1.4% after June 1, 2016[77]	-1.4%
Uninsured Auto	−6.2%	−6.2%
Collision	+9.6%	+9.6%
Comprehensive	+10.0%	+10.0%
Specified Perils	+10.0%	+10.0%
All Perils	+8.8%	+8.8%
Underinsured Motorist	+0.7%	+0.7%

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 18.3% 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 June 30, 2020, in Table 23.

[77] See Table 21 for more details; applies when reforms are fully implemented.

Table 23: Prior 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 -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[78]	-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%

[78] Applies when reforms are fully implemented.

APPENDIX A. GISA LDF REASONABILITY

As requested by FSRA, we independently review the reported claim count and claim amount experience to estimate the ultimate claim counts and claim amounts.

Both GISA and Oliver Wyman determine loss development factors (to derive ultimate loss amounts and claim counts) using the chain ladder method (Incurred Loss Method). GISA has traditionally selected loss development factors using this method. We find this approach to be reasonable, particularly in the context of the development of aggregated industry data used in regression models.

In Figure 34 through Figure 46 we present a graphical comparison between GISA's and our frequency, severity and loss cost estimates based on the separate selection of development factors. Since we use the same method as GISA and the development factor is the only assumption in the calculation, if our ultimate estimates are similar, we can infer that we would consider the underlying development factors to also be reasonable.

Based upon our review, we find there are no differences in the GISA consulting actuary's selected factors compared to our selections that would have a material impact on our purpose of selecting loss trend rates.[79] We therefore accept and apply the GISA development factors.

[79] We observe some larger differences for Accident Benefits- death and funeral, and Underinsured Auto. However, these coverages have limited claim counts and are subject to high volatility- both from year to year, as well as from review to review.

Figure 34: Bodily Injury Loss Cost Comparison

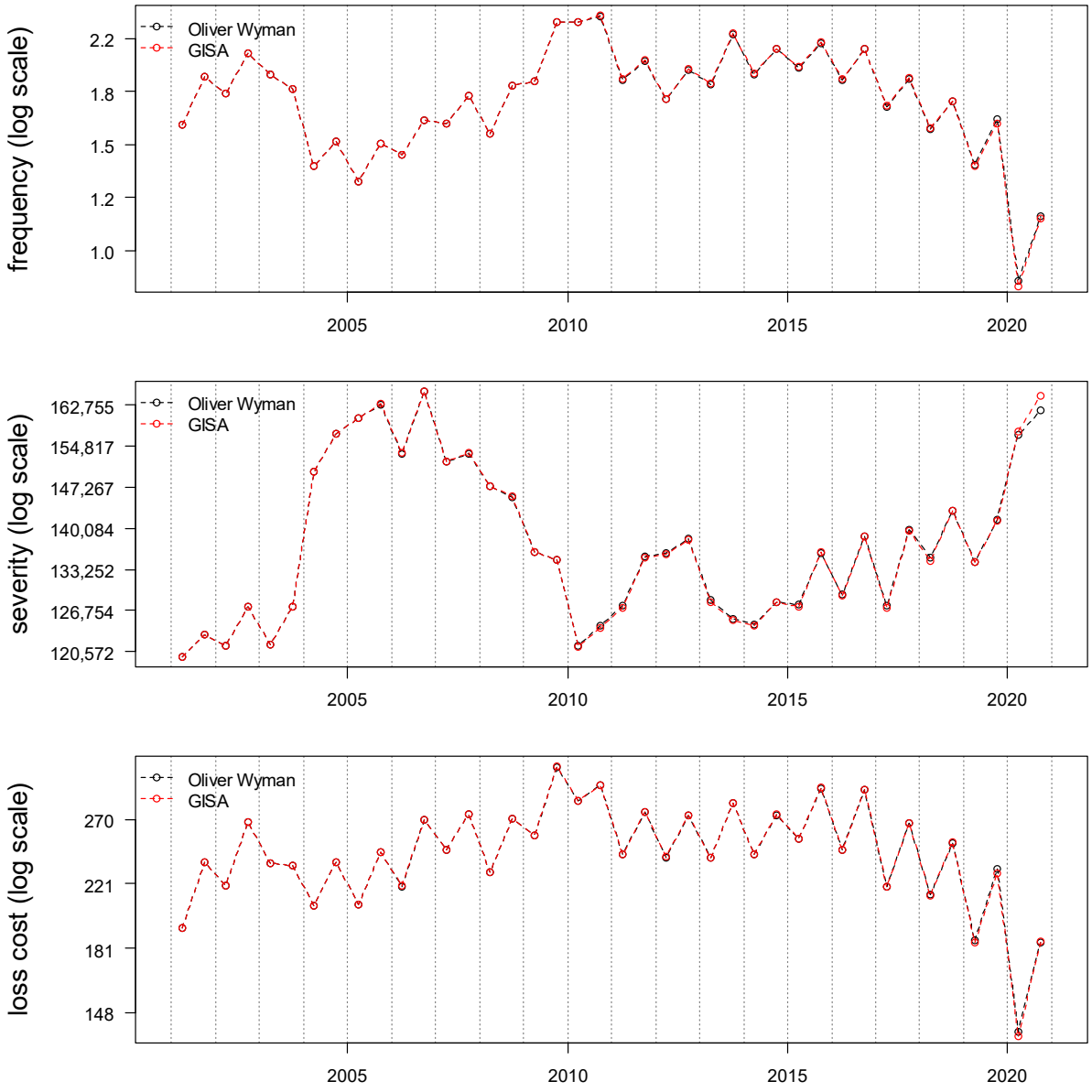


Figure 35: Property Damage Loss Cost Comparison

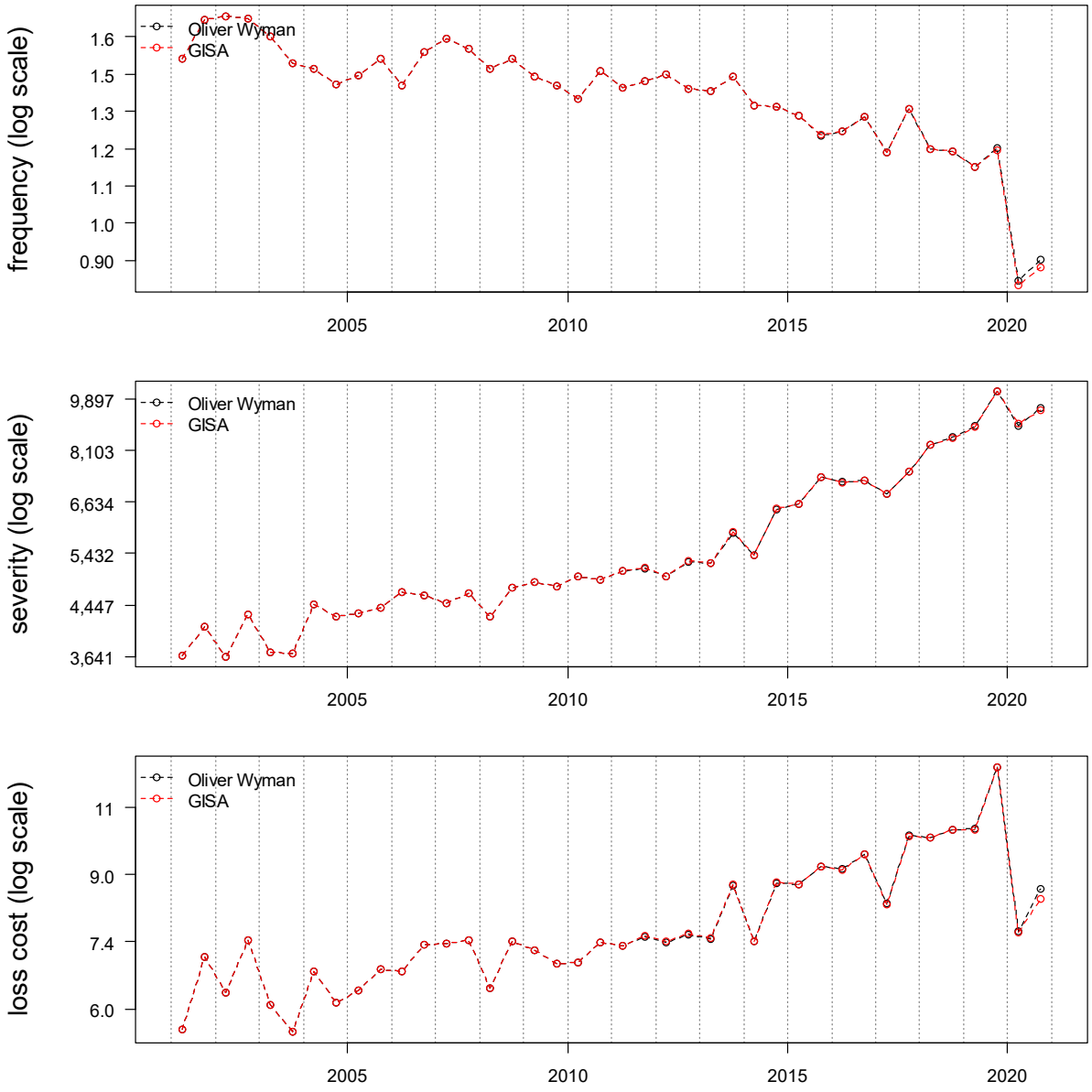


Figure 36: Direct Compensation Property Damage Loss Cost Comparison

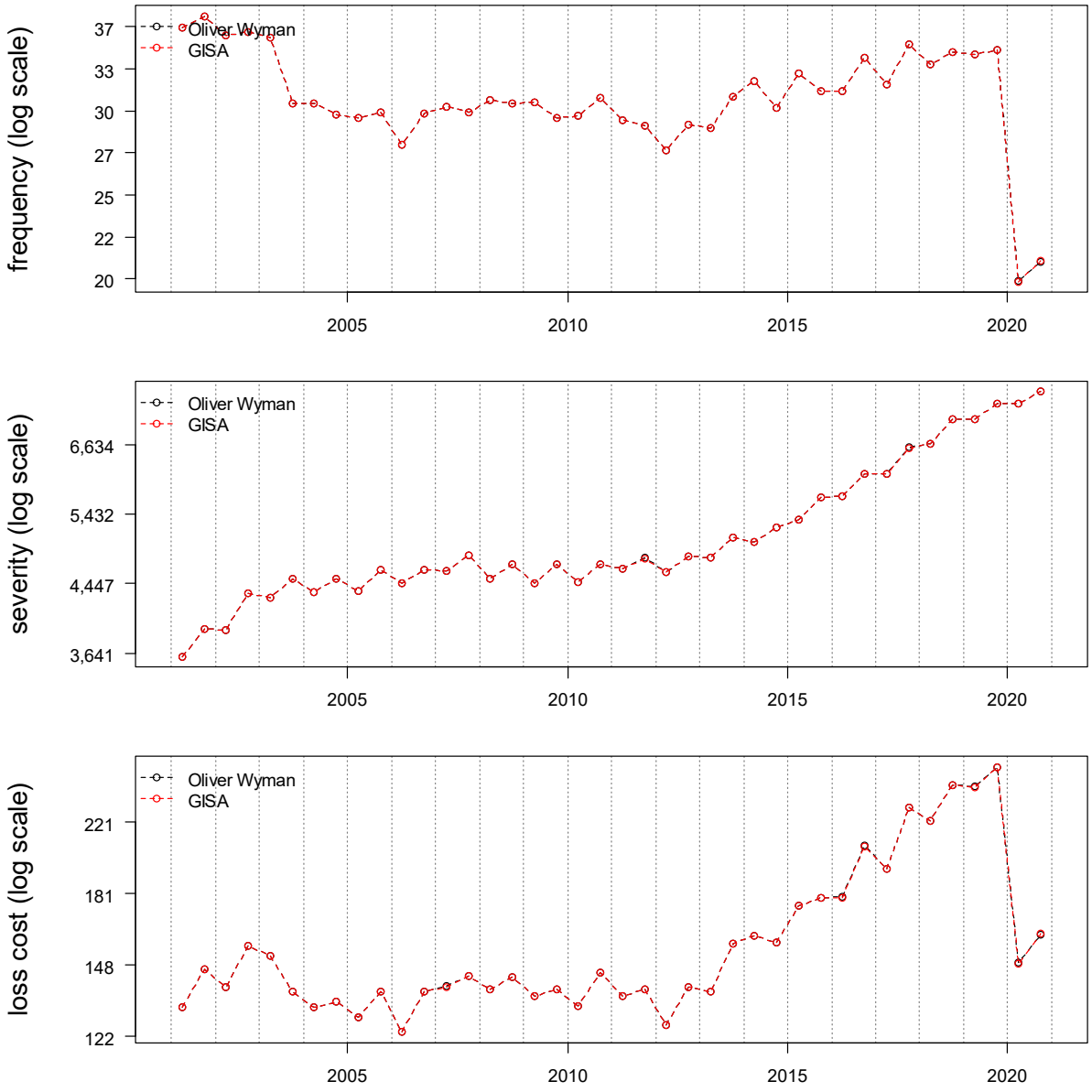


Figure 37: Accident Benefits – Total Medical Loss Cost Comparison

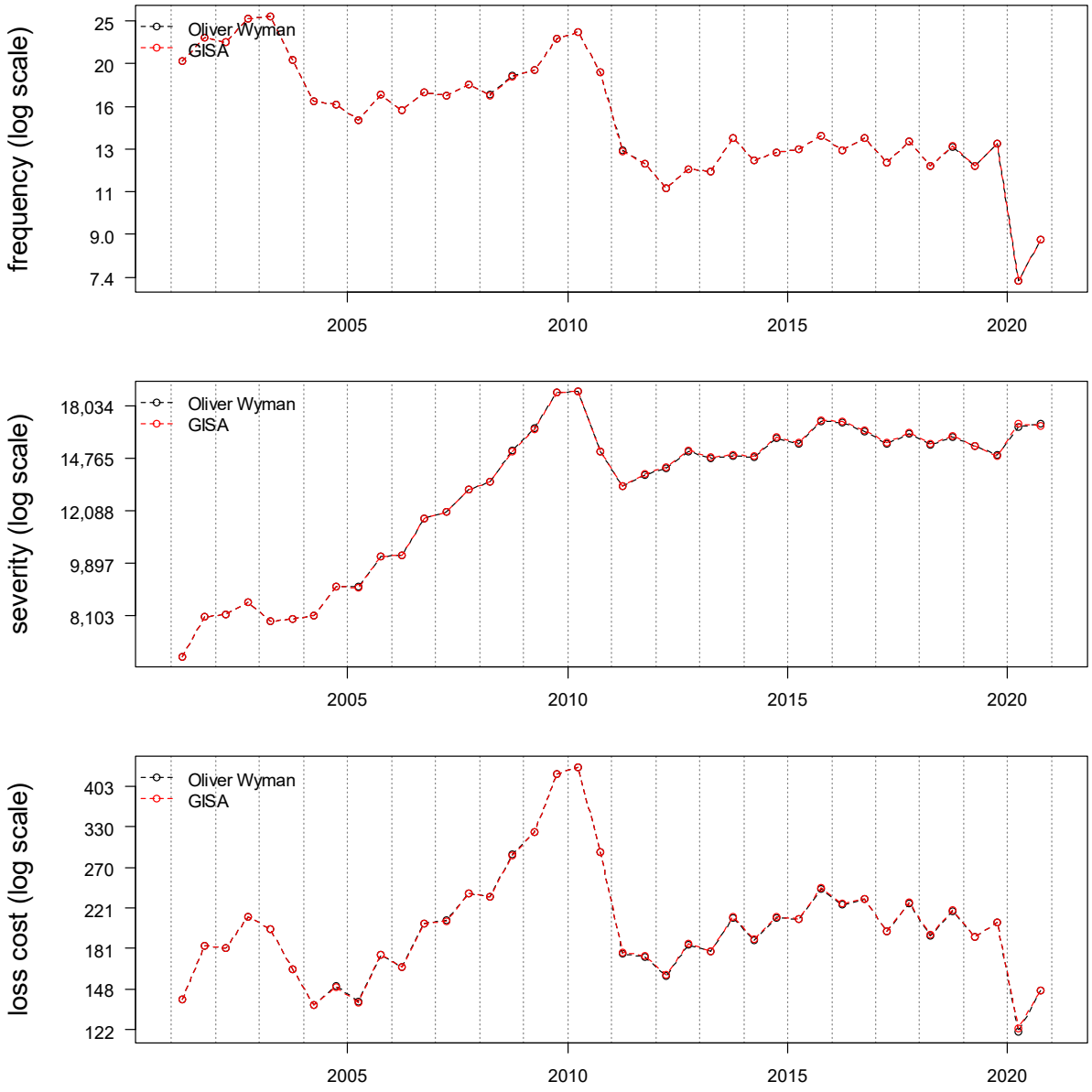


Figure 38: Accident Benefits Total Rehab & Attendant Care Loss Cost Comparison

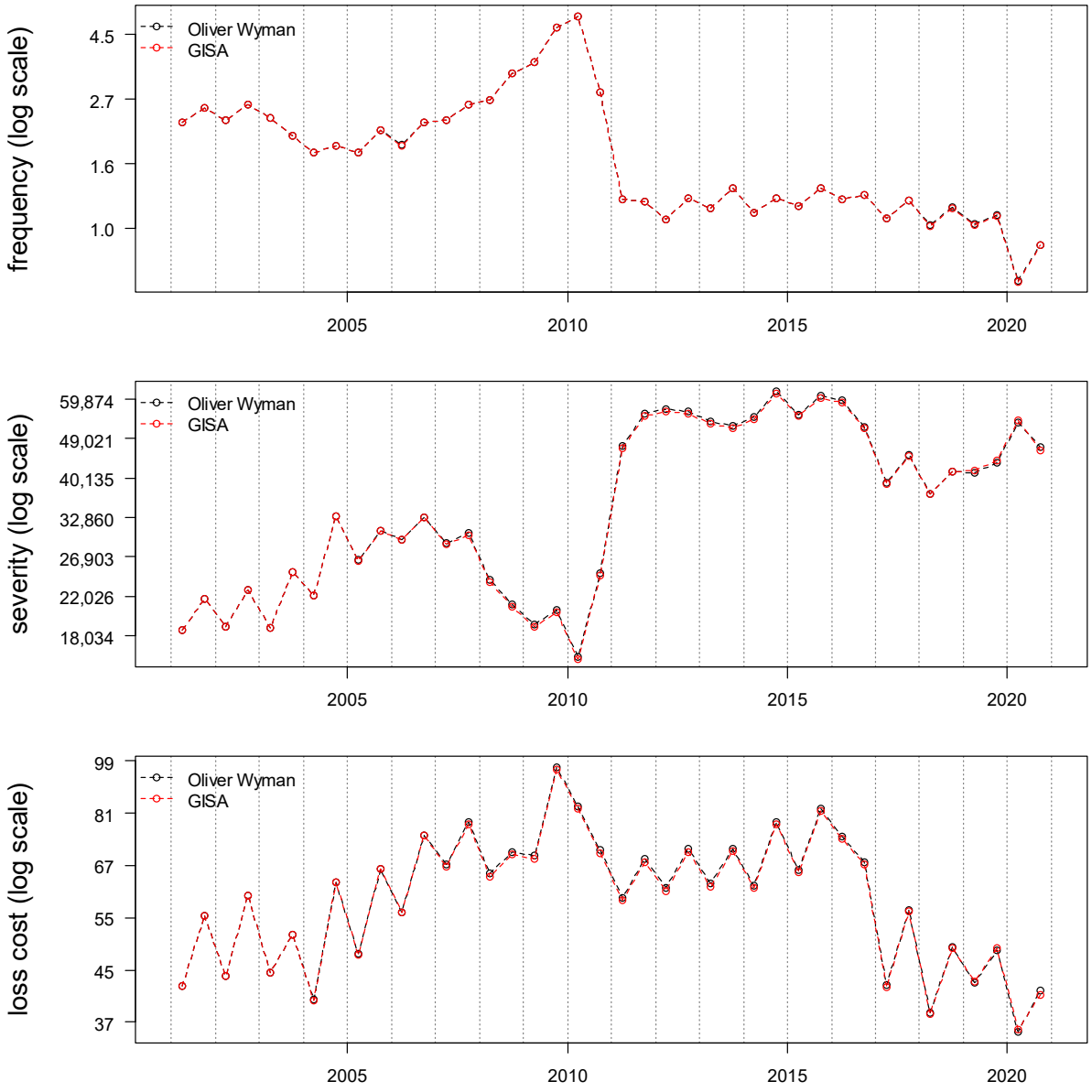


Figure 39: Accident Benefits Total Disability Income Loss Cost Comparison

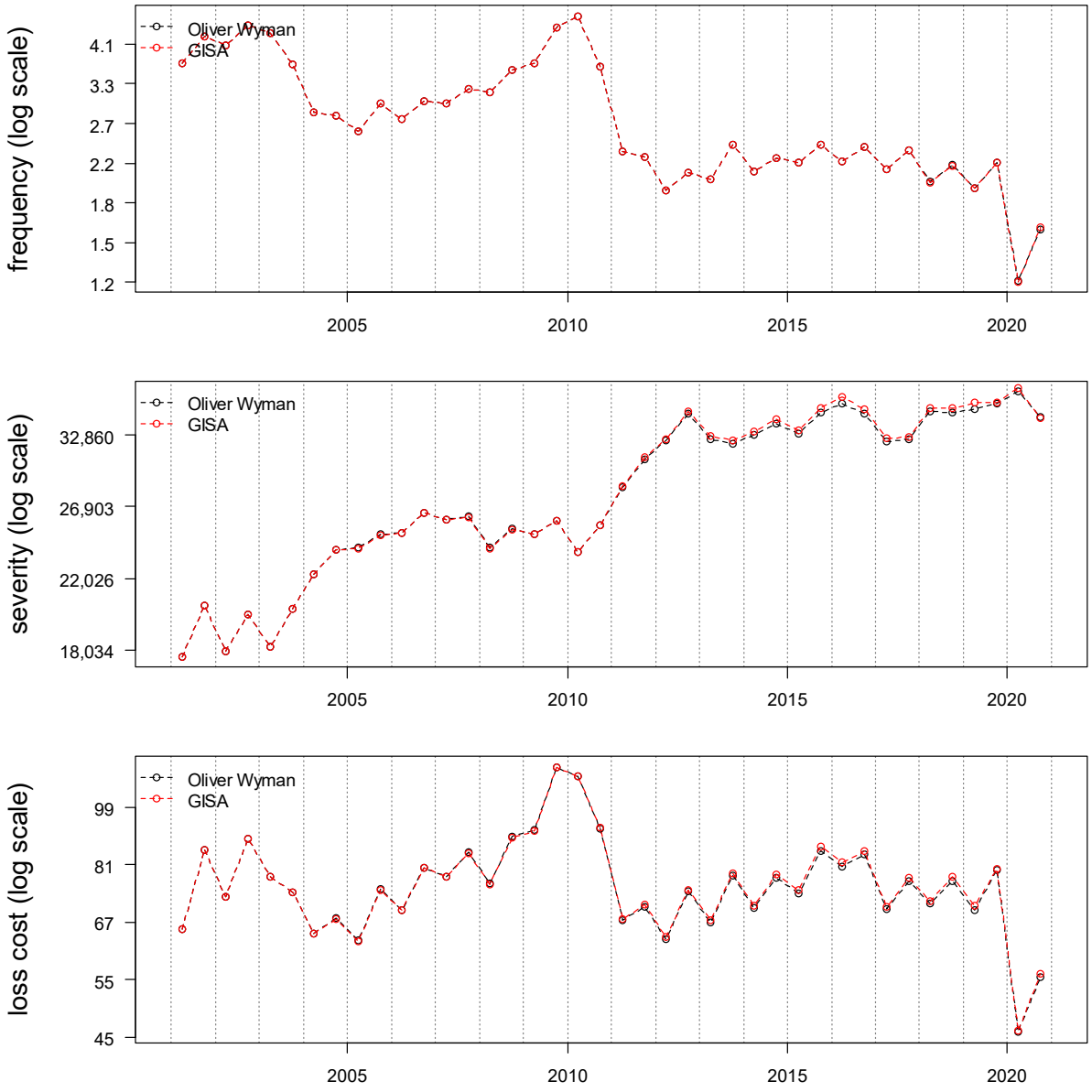


Figure 40: Accident Benefits Total Funeral & Death Benefits Loss Cost Comparison

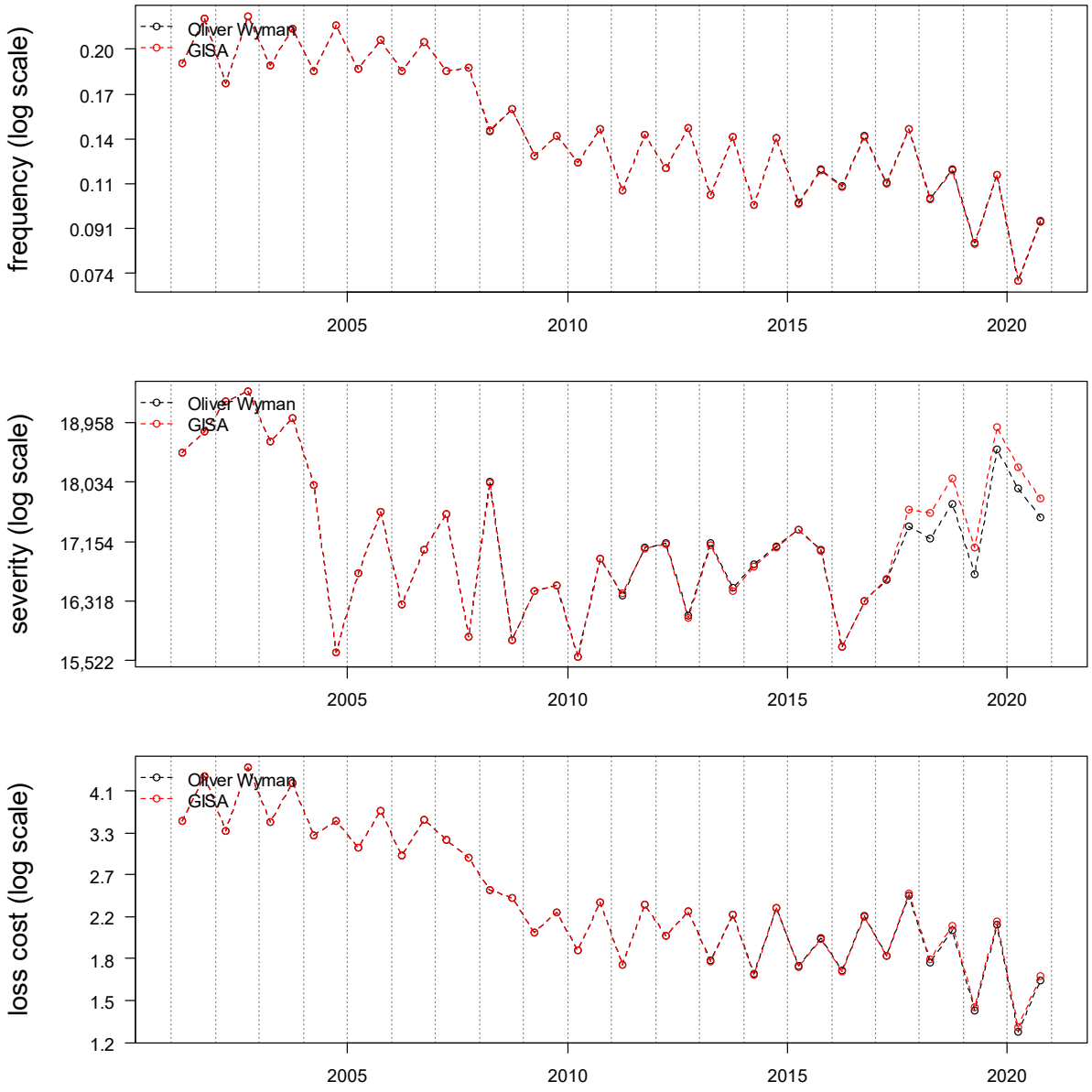


Figure 41: Collision Loss Cost Comparison

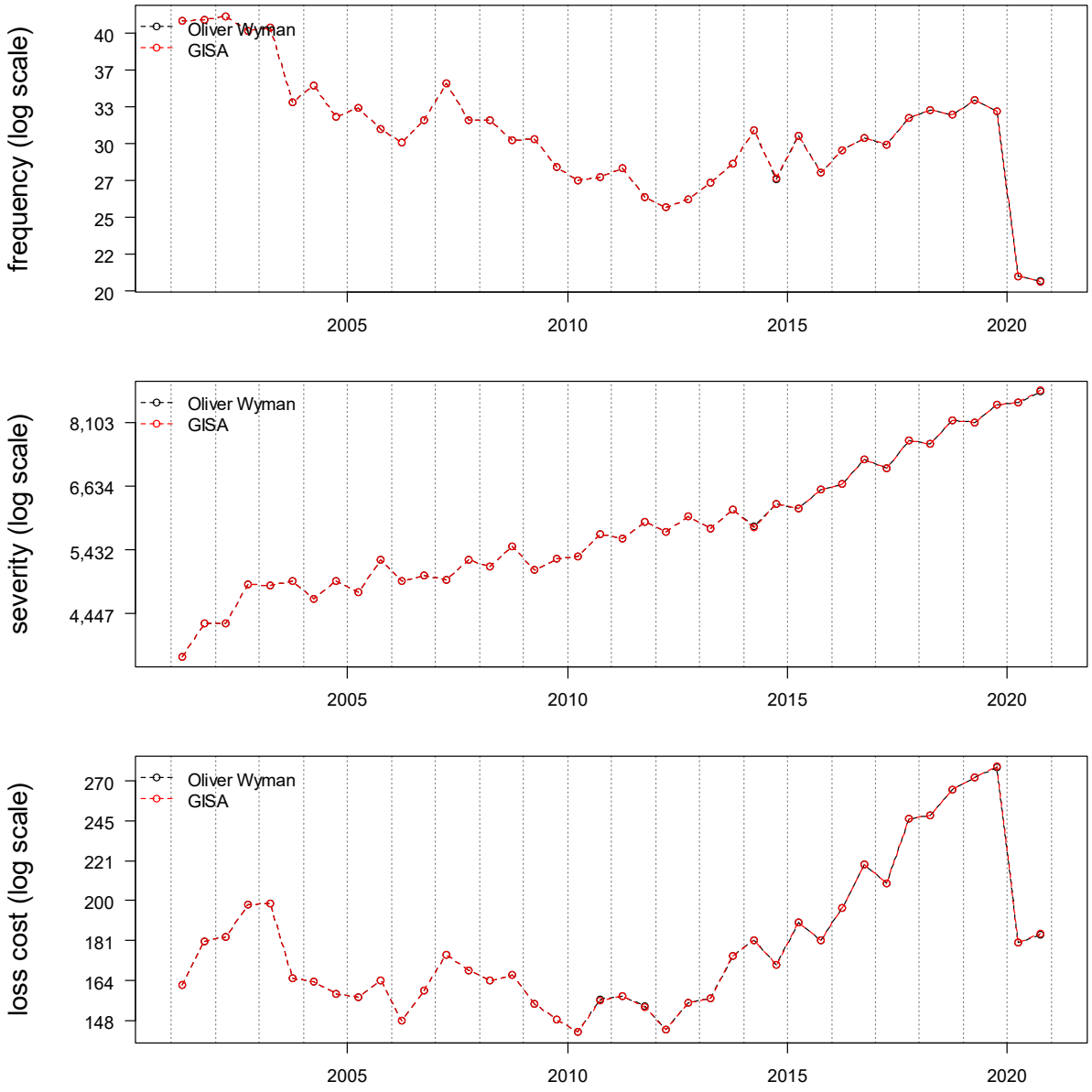


Figure 42: Comprehensive Loss Cost Comparison

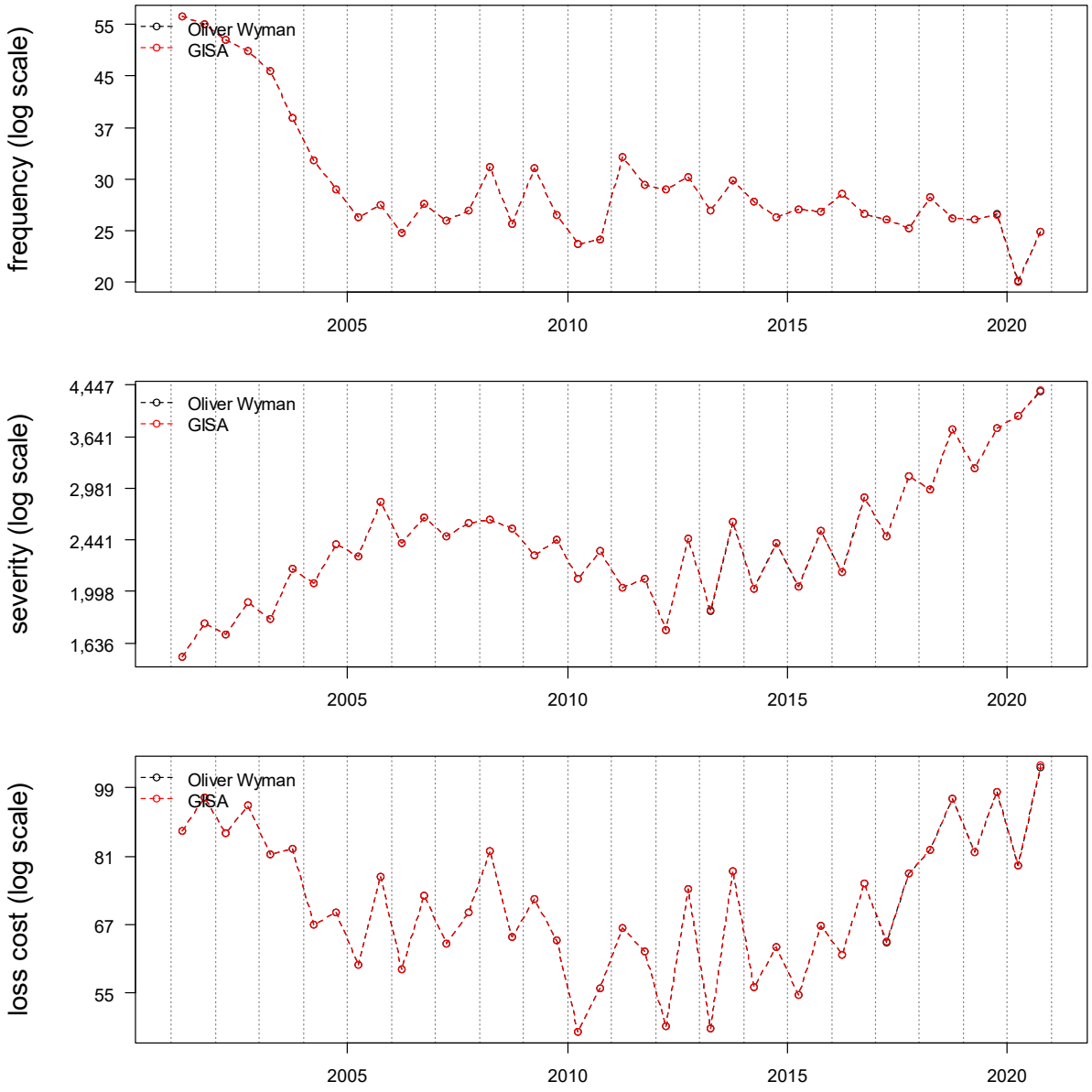


Figure 43: All Perils Loss Cost Comparison

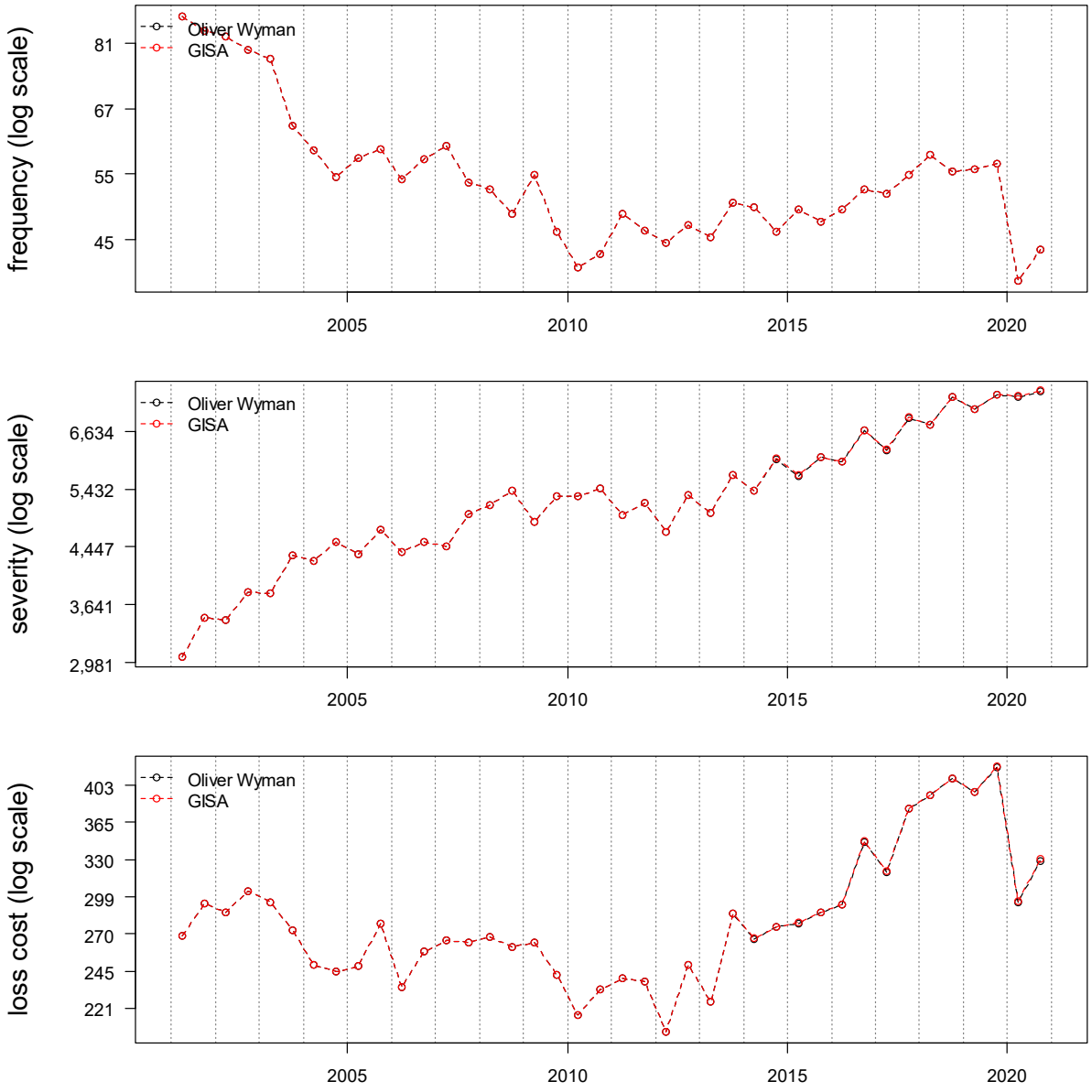


Figure 44: Specified Perils Loss Cost Comparison

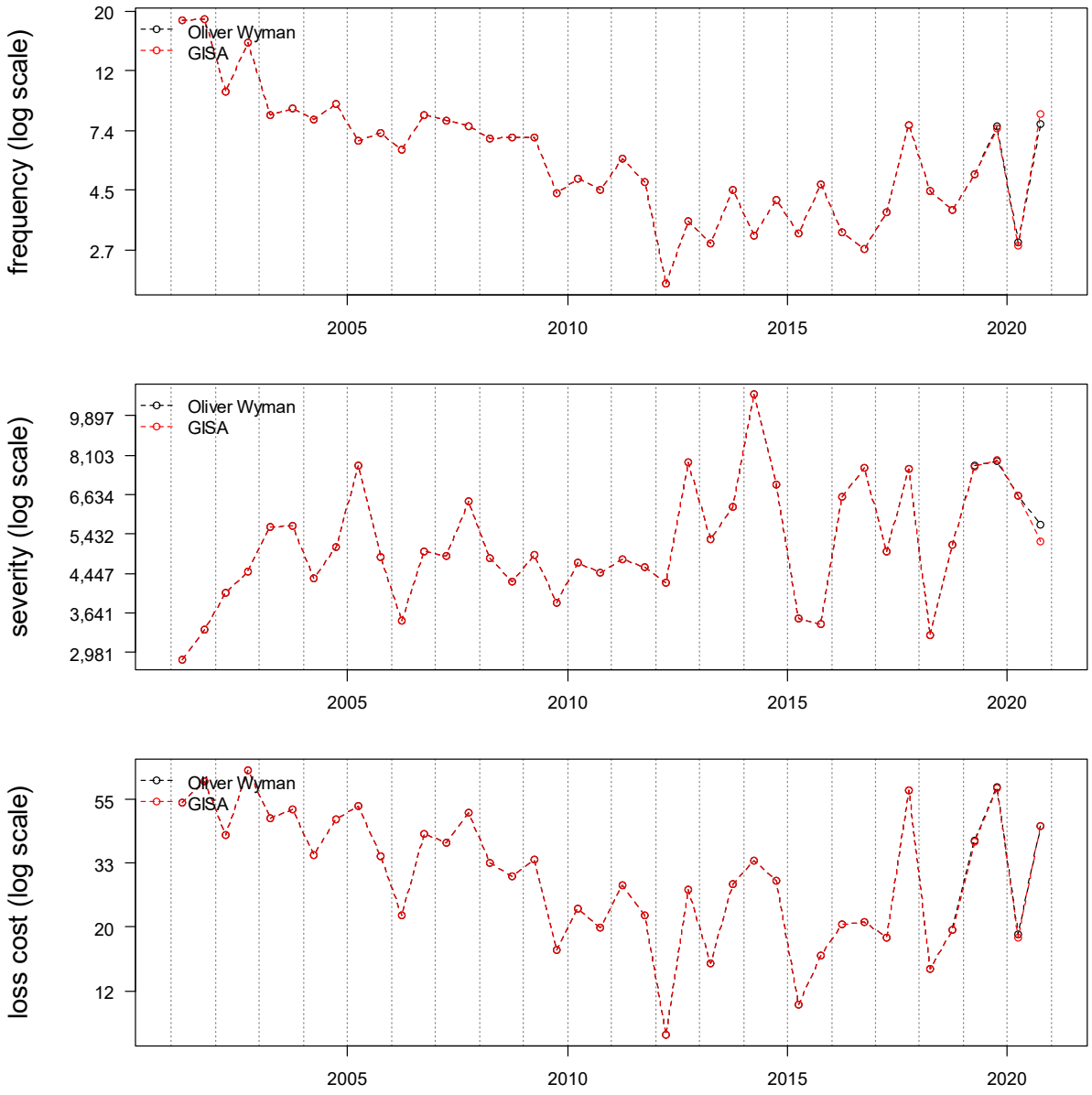


Figure 45: Uninsured Automobile Loss Cost Comparison

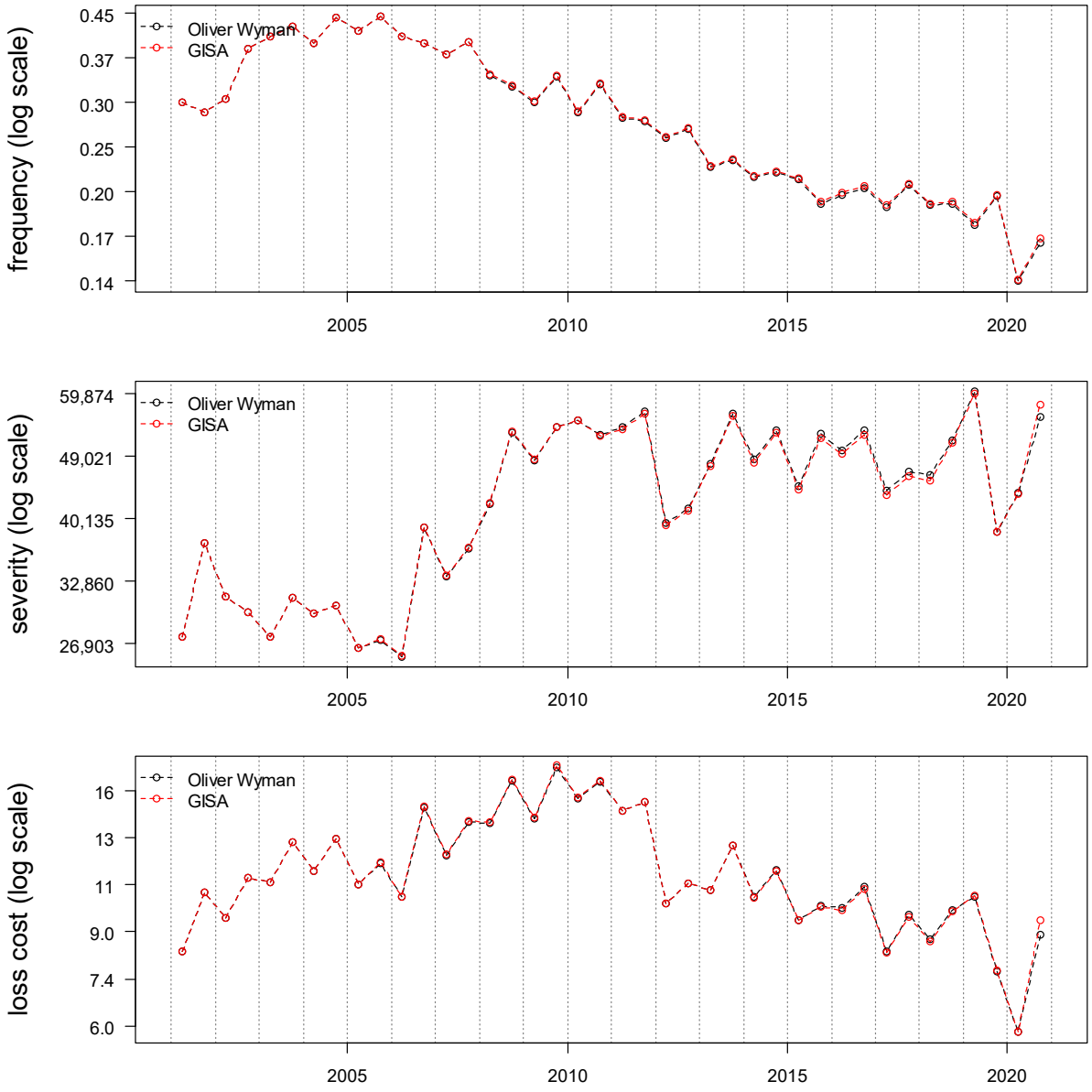
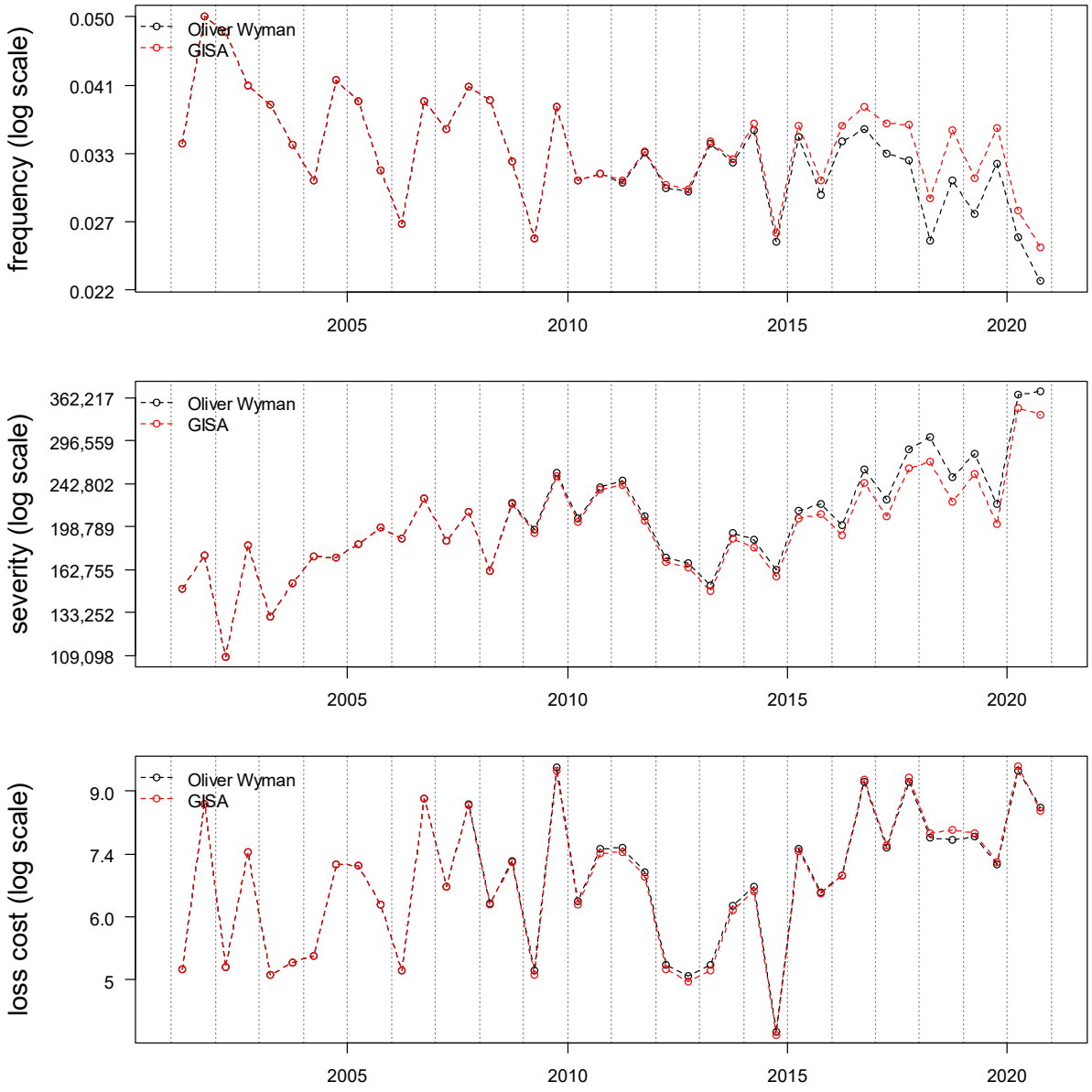


Figure 46: Underinsured Motorist Loss Cost Comparison



APPENDIX B. TREND CREDIBILITY

B.1. Introduction

As noted in Section 1120.20 of the Canadian Institute of Actuaries Standards of Practice, "*Credibility is a measure of the predictive value attached to an estimate based on a particular body of data.*" Generally, in developing an overall rate indication, actuaries use limited fluctuation credibility[80] (also known as classical credibility). The goal of limited fluctuation credibility is to control random variance.

When individual companies measure trend using their own data, they should recognize that the data may not be fully credible. In this section, we introduce a suggested approach for consideration to develop the credibility of the individual company data for loss trend purposes. Our suggested approach to credibility[81] considers the following principles.

- The foundational paper "An Introduction to Credibility Theory" (Longley-Cook, 1962)[82] introduced the commonly used 1,082 (expected) claims standard for full credibility to a wider actuarial audience. Moreover, the paper also described "that credibility is not a simple property of data which can be calculated by some mathematical formula as can the standard deviation or other measures of the effect of chance variation on a body of statistical data."
- We acknowledge that the criteria for full credibility (for example the 90% probability of being within 5% of the true value which underlies the 1,082 claims standard) are arbitrary.
- We recognize that credibility is function of both homogeneity and volume. That is, a greater volume of homogenous data will be more credible than smaller volumes of less homogenous data.
- Credibility is a relative – not absolute - measure.
- In "Classical Partial Credibility with Application to Trend,"[83] (Venter, 1986), the author states that "following the principles of classical credibility, the partial credibility for the particular case at hand would be the ratio of the full credibility interval to the actual interval."

B.2. Trend Credibility

The purpose of limited fluctuation credibility is to limit the random variance caused by partly credible data. We suggest an approach to credibility of trend that is consistent with the **principles** described above. That is, we suggest the calculation of credibility that considers the homogeneity and volume of the data. We recommend developing the credibility that is a function of the width of the 90% credible

[80] In contrast, actuaries often use greatest accuracy credibility or least squares credibility in developing rates for classes of risk or individual risks.

[81] Which is not the "only approach."

[82] Longley-Cook, L. H. (1962). An Introduction to Credibility Theory. Proceedings of the Casualty Actuarial Society, 194-221.

[83] Venter, G. G. (1986). Classical Partial Credibility with Application to Trend. Proceedings of the Casualty Actuarial Society, 27-51.

interval for the indicated trend. This width of the credible interval for trend using log-linear trend models is:

$$\left[e^{b_1 - t_{df,0.90} \times \text{se}}, e^{b_1 + t_{df,0.90} \times \text{se}}\right]$$

Where:

$$\begin{aligned} b_1 &= \text{the time covariate} \\ \text{df} &= \text{the degrees of freedom for the model} \\ t_{df,90\%} &= \text{The inverse of the Student's t distribution} \\ se &= \text{standard error of the time covariate} \end{aligned}$$

Each of these metrics is available in standard statistical models. In Microsoft Excel, using **LINEST** function with the following specification:

- **known y's** should be the natural logarithm (**LN**) of the values for the trends measured.
- the optional **stats** argument should be **TRUE**

The output of the **LINEST** function is a matrix which provides the necessary regression statistics.

- The covariate value appears in the first row.
- The standard error appears below the covariate value.
- The degrees of freedom appear in the fourth row second column.

Finally, the *t*-statistic for the 90% interval is available using the **=T.INV.2T(1-90%, d.f.)** function in Microsoft Excel.

We suggest calculating credibility as the ratio of the width of reference models that we present in this report to the width of the 90% credible intervals for partly credible insurer models.[84] The partly credible insurer models should be based on data with a consistent exposure base, without large changes in mix of business.

Our approach:

- Considers homogeneity through the standard error: Data that are more consistent (homogeneous) will have lower standard errors. We assume that data points with greater numbers of underlying claims are likely to be more consistent.
- Volume through the degrees of freedom: Models based on fewer underlying data points will have larger *t*-statistics.
- A 90% width is consistent with the 1,082 claim standard.
- Reduction in standard error though the use of ratios of intervals.
- Consideration of our industry trend models as the full credibility standard.

We present the widths for the reference models in Table 24 and associated trends in Table 25.

[84] The reference widths will change with subsequent reviews as trend model change over time as new data emerges.

Table 24: 90% Credible Interval Reference Models

	Reference Model Width		
Coverage	**Frequency**	**Severity**	**Loss Cost**
Bodily Injury	0.033	0.011	0.031
Property Damage	0.007	0.035	0.014
DCPD	0.010	0.008	0.021
Accident Benefits[85]	0.071	0.058	0.056
Uninsured Auto	0.009	0.016	0.025
Collision	0.028	0.006	0.032
Comprehensive	0.011	0.029	0.040
All Perils	0.022	0.010	0.027

In Table 25, we present a summary of our frequency, severity[86] and loss cost trend models.

Table 25: 90% Credible Interval Reference Models – Trend Rates

	Reference Model Trends		
Coverage	**Frequency**	**Severity**	**Loss Cost**
Bodily Injury	-6.9%	+0.7%	-6.2%
Property Damage	-2.2%	+6.9%	+4.6%
DCPD	+2.4%	+6.6%	+9.2%
Accident Benefits	-1.4%	0.0%	-1.4%
Uninsured Auto	-6.2%	0.0%	−6.2%
Collision	+2.8%	+6.6%	+9.6%
Comprehensive	0.0%	+10.0%	+10.0%
All Perils	+3.4%	+5.3%	+8.8%

[85] The large width for accident benefits is caused by the limited amount of information available since the most recent reforms. Any credibility weight developed for this coverage *should include a similar reform parameter* to measure the impact of the reforms on company specific data.

[86] For bodily injury, property damage, accident benefits, and comprehensive, we have judgmentally selected frequency and severity trend rates that are consistent with our direct loss cost model (and trend rate) based on our review of frequency and severity trends in Section 7 and our actuarial judgment.

APPENDIX C. DEVELOPMENT FACTOR EXHIBITS

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

Claim Count Development Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
											OW Selected				
	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Total Medical	Accident Benefits - Total Rehab & Attendant Care	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.724	1.420	1.047	0.775	1.012	1.214	1.045	0.620	0.995	1.132	1.008	1.033	1.129	1.116	1.462
12	0.900	1.241	1.004	0.896	0.833	0.871	0.957	0.826	1.002	1.011	0.999	1.004	0.999	0.963	1.081
18	0.976	1.097	1.000	0.961	0.852	0.910	0.986	1.021	1.000	1.001	0.999	1.000	0.997	0.968	0.950
24	0.951	1.033	1.000	0.989	0.901	0.945	0.995	0.964	1.000	1.000	1.000	1.000	1.000	0.971	0.782
30	0.876	1.004	1.000	0.998	0.936	0.961	0.996	0.887	1.000	1.000	1.000	1.000	1.000	0.972	0.498
36	0.884	1.001	1.000	0.999	0.957	0.967	0.996	0.957	1.000	1.000	1.000	1.000	1.000	0.975	0.510
42	0.901	1.000	1.000	1.001	0.972	0.976	0.998	0.978	1.000	1.000	1.000	1.000	1.000	0.976	0.565
48	0.919	1.000	1.000	1.000	0.982	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.619
54	0.937	1.000	1.000	1.000	0.984	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.686
60	0.954	1.000	1.000	1.000	0.989	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	0.742
66	0.968	1.000	1.000	1.000	0.992	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984	0.802
72	0.976	1.000	1.000	1.000	0.995	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.986	0.850
78	0.982	1.000	1.000	1.000	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	0.891
84	0.987	1.000	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.917
90	0.991	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.942
96	0.994	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	0.969
102	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.979
108	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.983
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.993
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Reported Incurred Claims and ALAE Development Summary
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
											OW Selected				
	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Total Medical	Accident Benefits - Total Rehab & Attendant Care	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	2.760	2.077	1.077	1.828	2.765	2.644	1.021	1.778	1.042	1.081	1.052	1.045	1.049	3.143	4.456
12	1.893	1.479	1.006	1.480	1.638	1.562	0.932	1.477	1.004	1.007	0.996	1.000	1.012	1.862	2.228
18	1.627	1.225	1.002	1.344	1.434	1.406	0.982	1.438	1.002	1.001	0.998	0.999	1.007	1.520	1.745
24	1.398	1.099	1.001	1.294	1.360	1.323	0.987	1.313	1.001	1.000	0.999	0.999	1.004	1.229	1.426
30	1.214	1.030	1.000	1.239	1.270	1.226	0.994	1.267	1.000	1.000	1.000	0.999	1.000	0.909	1.097
36	1.110	1.010	1.000	1.164	1.156	1.112	0.996	1.141	1.000	1.000	1.001	0.999	1.000	0.833	1.004
42	1.053	1.004	1.000	1.110	1.058	1.048	0.998	1.109	1.000	1.000	1.000	1.000	1.000	0.844	0.983
48	1.017	1.000	1.000	1.073	1.011	1.021	1.000	1.025	1.000	1.000	1.000	1.000	1.000	0.836	0.968
54	1.003	1.000	1.000	1.048	0.981	0.997	1.000	1.078	1.000	1.000	1.000	1.000	1.000	0.862	0.952
60	0.995	1.000	1.000	1.030	0.969	0.998	1.000	1.088	1.000	1.000	1.000	1.000	1.000	0.880	0.954
66	0.996	1.000	1.000	1.021	0.977	0.993	1.000	1.122	1.000	1.000	1.000	1.000	1.000	0.893	0.958
72	0.994	1.000	1.000	1.016	0.980	0.995	1.000	1.141	1.000	1.000	1.000	1.000	1.000	0.907	0.956
78	0.997	1.000	1.000	1.016	0.984	1.001	1.000	1.069	1.000	1.000	1.000	1.000	1.000	0.928	0.965
84	0.996	1.000	1.000	1.011	0.987	1.000	1.000	1.083	1.000	1.000	1.000	1.000	1.000	0.956	0.962
90	0.996	1.000	1.000	1.009	0.986	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.974	0.967
96	0.996	1.000	1.000	1.008	0.989	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	0.969
102	0.999	1.000	1.000	1.008	0.995	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	0.978
108	1.000	1.000	1.000	1.007	0.998	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.986	0.979
114	1.000	1.000	1.000	1.007	0.999	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	0.984
120	1.000	1.000	1.000	1.006	0.998	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.988
126	1.000	1.000	1.000	1.005	0.998	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.987
132	1.000	1.000	1.000	1.004	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.987
138	1.001	1.000	1.000	1.004	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.988
144	1.000	1.000	1.000	1.003	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.988
150	1.000	1.000	1.000	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995
156	1.000	1.000	1.000	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997
162	1.000	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998
168	1.000	1.000	1.000	1.000	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
174	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

APPENDIX D. LOSS COST SUMMARY EXHIBITS

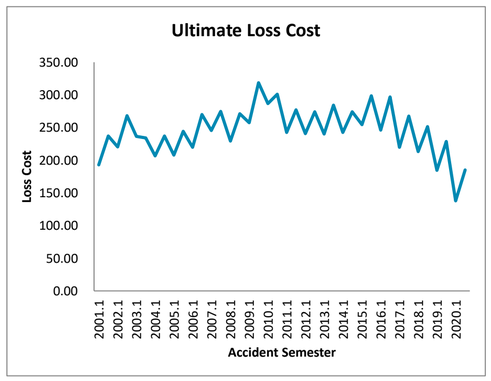
Financial Services Regulatory Authority of Ontario

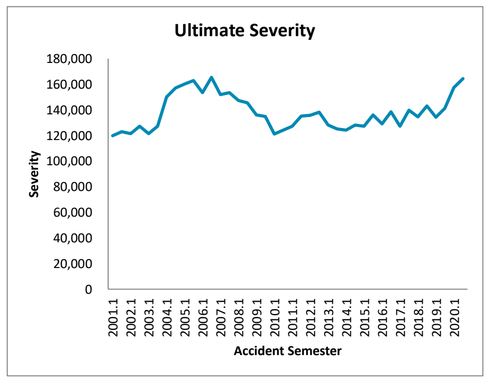
Third Party Liability - Bodily Injury

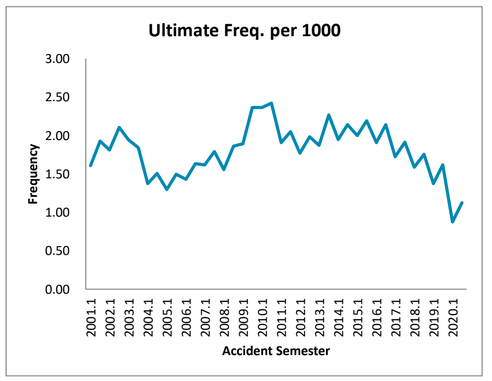
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,941,343	4,737	519,887	1.092	567,717	193.01		119,847		1.61			
2001.2	234	2,950,461	5,686	640,700	1.092	699,644	237.13		123,047		1.93		215.11	
2002.1	228	2,870,887	5,199	580,162	1.089	631,796	220.07	14.0%	121,523	1.4%	1.81	12.4%		
2002.2	222	2,975,929	6,271	733,132	1.089	798,381	268.28	13.1%	127,313	3.5%	2.11	9.3%	244.61	13.7%
2003.1	216	2,905,827	5,646	633,489	1.084	686,702	236.32	7.4%	121,626	0.1%	1.94	7.3%		
2003.2	210	2,986,756	5,497	645,322	1.084	699,529	234.21	-12.7%	127,261	0.0%	1.84	-12.7%	235.25	-3.8%
2004.1	204	2,931,824	4,036	550,764	1.100	605,840	206.64	-12.6%	150,117	23.4%	1.38	-29.2%		
2004.2	198	3,007,799	4,538	648,031	1.100	712,834	237.00	1.2%	157,081	23.4%	1.51	-18.0%	222.01	-5.6%
2005.1	192	2,969,536	3,850	564,514	1.092	616,449	207.59	0.5%	160,117	6.7%	1.30	-5.8%		
2005.2	186	3,087,170	4,624	689,870	1.092	753,338	244.02	3.0%	162,919	3.7%	1.50	-0.7%	226.16	1.9%
2006.1	180	3,043,445	4,359	618,201	1.082	668,894	219.78	5.9%	153,451	-4.2%	1.43	10.5%		
2006.2	174	3,148,733	5,139	785,763	1.082	850,195	270.01	10.7%	165,440	1.5%	1.63	9.0%	245.32	8.5%
2007.1	168	3,101,579	5,016	702,105	1.085	761,784	245.61	11.8%	151,871	-1.0%	1.62	12.9%		
2007.2	162	3,210,609	5,751	813,324	1.085	882,456	274.86	1.8%	153,444	-7.3%	1.79	9.8%	260.49	6.2%
2008.1	156	3,181,769	4,951	678,389	1.076	729,947	229.42	-6.6%	147,434	-2.9%	1.56	-3.8%		
2008.2	150	3,268,339	6,092	824,108	1.076	886,740	271.31	-1.3%	145,558	-5.1%	1.86	4.1%	250.64	-3.8%
2009.1	144	3,200,180	6,058	766,439	1.075	823,922	257.46	12.2%	136,006	-7.8%	1.89	21.7%		
2009.2	138	3,294,855	7,789	976,481	1.075	1,049,717	318.59	17.4%	134,769	-7.4%	2.36	26.8%	288.47	15.1%
2010.1	132	3,229,722	7,638	869,185	1.066	926,551	286.88	11.4%	121,308	-10.8%	2.36	24.9%		
2010.2	126	3,334,891	8,078	941,048	1.066	1,003,158	300.81	-5.6%	124,184	-7.9%	2.42	2.5%	293.96	1.9%
2011.1	120	3,274,000	6,243	733,300	1.083	794,164	242.57	-15.4%	127,209	4.9%	1.91	-19.4%		
2011.2	114	3,377,110	6,923	863,499	1.083	935,170	276.91	-7.9%	135,080	8.8%	2.05	-15.4%	260.01	-11.5%
2012.1	108	3,336,208	5,912	743,246	1.080	802,408	240.52	-0.8%	135,722	6.7%	1.77	-7.1%		
2012.2	102	3,429,876	6,801	870,215	1.080	939,484	273.91	-1.1%	138,145	2.3%	1.98	-3.3%	257.44	-1.0%
2013.1	96	3,371,246	6,319	749,675	1.080	809,349	240.07	-0.2%	128,085	-5.6%	1.87	5.8%		
2013.2	90	3,484,403	7,906	917,387	1.080	990,411	284.24	3.8%	125,270	-9.3%	2.27	14.4%	262.52	2.0%
2014.1	84	3,417,316	6,660	763,183	1.085	828,272	242.37	1.0%	124,360	-2.9%	1.95	4.0%		
2014.2	78	3,536,471	7,580	894,243	1.085	970,509	274.43	-3.5%	128,035	2.2%	2.14	-5.5%	258.68	-1.5%
2015.1	72	3,481,626	6,953	802,548	1.104	885,772	254.41	5.0%	127,394	2.4%	2.00	2.5%		
2015.2	66	3,610,267	7,916	976,426	1.104	1,077,682	298.50	8.8%	136,134	6.3%	2.19	2.3%	276.86	7.0%
2016.1	60	3,577,818	6,825	801,658	1.099	881,343	246.34	-3.2%	129,136	1.4%	1.91	-4.5%		
2016.2	54	3,705,888	7,938	1,001,231	1.099	1,100,753	297.03	-0.5%	138,664	1.9%	2.14	-2.3%	272.13	-1.7%
2017.1	48	3,662,842	6,321	731,749	1.099	804,192	219.55	-10.9%	127,228	-1.5%	1.73	-9.5%		
2017.2	42	3,815,188	7,306	928,950	1.099	1,020,916	267.59	-9.9%	139,733	0.8%	1.92	-10.6%	244.06	-10.3%
2018.1	36	3,761,348	5,963	726,588	1.104	802,509	213.36	-2.8%	134,571	5.8%	1.59	-8.1%		
2018.2	30	3,902,653	6,860	889,273	1.104	982,194	251.67	-5.9%	143,178	2.5%	1.76	-8.2%	232.87	-4.6%
2019.1	24	3,857,188	5,298	639,812	1.113	711,804	184.54	-13.5%	134,353	-0.2%	1.37	-13.4%		
2019.2	18	3,976,723	6,429	817,189	1.113	909,139	228.62	-9.2%	141,414	-1.2%	1.62	-8.0%	206.91	-11.1%
2020.1	12	3,894,446	3,407	472,979	1.135	536,715	137.82	-25.3%	157,556	17.3%	0.87	-36.3%		
2020.2	6	4,009,565	4,518	654,925	1.135	743,178	185.35	-18.9%	164,475	16.3%	1.13	-30.3%	161.93	-21.7%
Total		134,123,836	241,034	30,158,989		32,881,560								







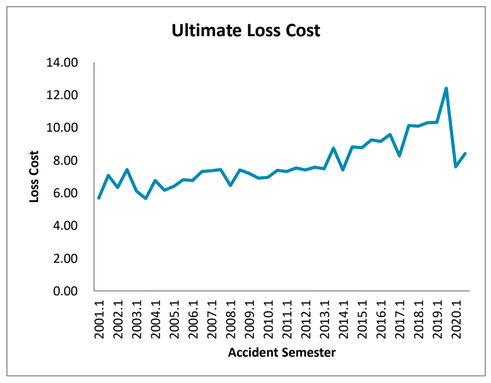
Financial Services Regulatory Authority of Ontario

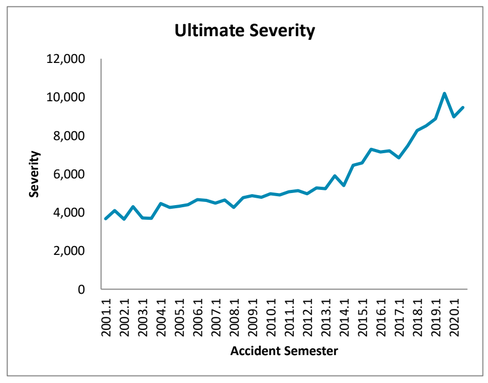
Third Party Liability - Property Damage Only

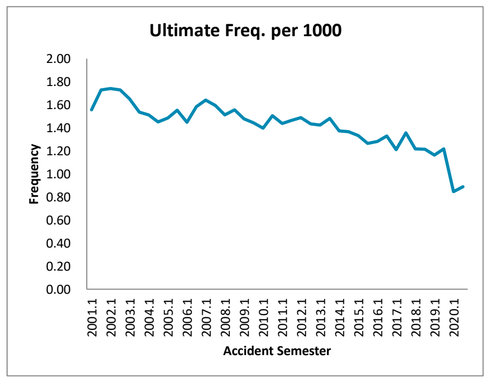
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,941,343	4,573	15,331	1.092	16,742	5.69		3,661		1.55			
2001.2	234	2,950,461	5,097	19,105	1.092	20,863	7.07		4,093		1.73		6.38	
2002.1	228	2,870,887	4,998	16,716	1.089	18,204	6.34	11.4%	3,642	-0.5%	1.74	12.0%		
2002.2	222	2,975,929	5,150	20,285	1.089	22,090	7.42	5.0%	4,289	4.8%	1.73	0.2%	6.89	8.0%
2003.1	216	2,905,827	4,798	16,407	1.084	17,786	6.12	-3.5%	3,707	1.8%	1.65	-5.2%		
2003.2	210	2,986,756	4,587	15,572	1.084	16,880	5.65	-23.9%	3,680	-14.2%	1.54	-11.3%	5.88	-14.6%
2004.1	204	2,931,824	4,437	18,003	1.100	19,803	6.75	10.4%	4,464	20.4%	1.51	-8.4%		
2004.2	198	3,007,799	4,367	16,862	1.100	18,548	6.17	9.1%	4,247	15.4%	1.45	-5.5%	6.46	9.8%
2005.1	192	2,969,536	4,406	17,396	1.092	18,996	6.40	-5.3%	4,311	-3.4%	1.48	-1.9%		
2005.2	186	3,087,170	4,790	19,269	1.092	21,042	6.82	10.5%	4,393	3.4%	1.55	6.9%	6.61	2.4%
2006.1	180	3,043,445	4,403	19,000	1.082	20,558	6.75	5.6%	4,669	8.3%	1.45	-2.5%		
2006.2	174	3,148,733	4,985	21,305	1.082	23,051	7.32	7.4%	4,624	5.3%	1.58	2.0%	7.04	6.5%
2007.1	168	3,101,579	5,090	21,024	1.085	22,811	7.35	8.9%	4,482	-4.0%	1.64	13.4%		
2007.2	162	3,210,609	5,121	21,953	1.085	23,819	7.42	1.3%	4,651	0.6%	1.60	0.7%	7.39	4.9%
2008.1	156	3,181,769	4,815	19,038	1.076	20,485	6.44	-12.5%	4,254	-5.1%	1.51	-7.8%		
2008.2	150	3,268,339	5,082	22,465	1.076	24,172	7.40	-0.3%	4,756	2.3%	1.55	-2.5%	6.92	-6.3%
2009.1	144	3,200,180	4,734	21,430	1.075	23,037	7.20	11.8%	4,866	14.4%	1.48	-2.2%		
2009.2	138	3,294,855	4,763	21,191	1.075	22,780	6.91	-6.5%	4,783	0.6%	1.45	-7.0%	7.05	1.9%
2010.1	132	3,229,722	4,512	21,028	1.066	22,416	6.94	-3.6%	4,968	2.1%	1.40	-5.6%		
2010.2	126	3,334,891	5,017	23,058	1.066	24,579	7.37	6.6%	4,899	2.4%	1.50	4.1%	7.16	1.5%
2011.1	120	3,274,000	4,709	22,083	1.083	23,916	7.30	5.2%	5,079	2.2%	1.44	3.0%		
2011.2	114	3,377,110	4,946	23,453	1.083	25,400	7.52	2.0%	5,135	4.8%	1.46	-2.6%	7.41	3.6%
2012.1	108	3,336,208	4,969	22,885	1.080	24,706	7.41	1.4%	4,972	-2.1%	1.49	3.6%		
2012.2	102	3,429,876	4,916	24,040	1.080	25,953	7.57	0.6%	5,279	2.8%	1.43	-2.1%	7.49	1.0%
2013.1	96	3,371,246	4,806	23,335	1.080	25,193	7.47	0.9%	5,242	5.4%	1.43	-4.3%		
2013.2	90	3,484,403	5,168	28,245	1.080	30,494	8.75	15.7%	5,900	11.8%	1.48	3.5%	8.12	8.5%
2014.1	84	3,417,316	4,689	23,309	1.085	25,297	7.40	-0.9%	5,395	2.9%	1.37	-3.7%		
2014.2	78	3,536,471	4,831	28,722	1.085	31,171	8.81	0.7%	6,452	9.4%	1.37	-7.9%	8.12	0.0%
2015.1	72	3,481,626	4,641	27,661	1.104	30,529	8.77	18.5%	6,578	21.9%	1.33	-2.9%		
2015.2	66	3,610,267	4,573	30,219	1.104	33,353	9.24	4.8%	7,293	13.0%	1.27	-7.3%	9.01	10.9%
2016.1	60	3,577,818	4,584	29,780	1.099	32,740	9.15	4.4%	7,142	8.6%	1.28	-3.9%		
2016.2	54	3,705,888	4,926	32,296	1.099	35,506	9.58	3.7%	7,208	-1.2%	1.33	4.9%	9.37	4.0%
2017.1	48	3,662,842	4,430	27,556	1.099	30,284	8.27	-9.6%	6,836	-4.3%	1.21	-5.6%		
2017.2	42	3,815,188	5,175	35,138	1.099	38,617	10.12	5.6%	7,462	3.5%	1.36	2.0%	9.21	-1.7%
2018.1	36	3,761,348	4,586	34,331	1.104	37,919	10.08	21.9%	8,269	21.0%	1.22	0.8%		
2018.2	30	3,902,653	4,733	36,407	1.104	40,211	10.30	1.8%	8,496	13.9%	1.21	-10.6%	10.19	10.6%
2019.1	24	3,857,188	4,481	35,765	1.113	39,789	10.32	2.3%	8,879	7.4%	1.16	-4.7%		
2019.2	18	3,976,723	4,840	44,353	1.113	49,343	12.41	20.4%	10,195	20.0%	1.22	0.4%	11.38	11.6%
2020.1	12	3,894,446	3,296	26,060	1.135	29,572	7.59	-26.4%	8,972	1.0%	0.85	-27.1%		
2020.2	6	4,009,565	3,564	29,685	1.135	33,685	8.40	-32.3%	9,451	-7.3%	0.89	-27.0%	8.00	-29.7%
Total		134,123,836	188,587	971,760		1,062,341								







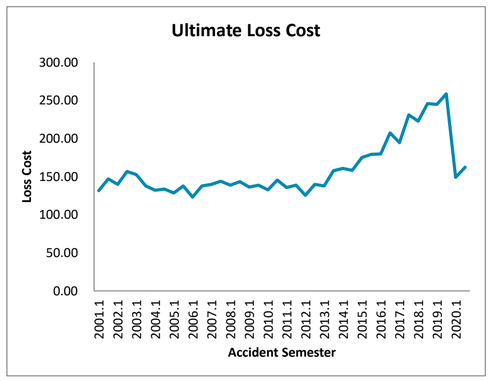
Financial Services Regulatory Authority of Ontario

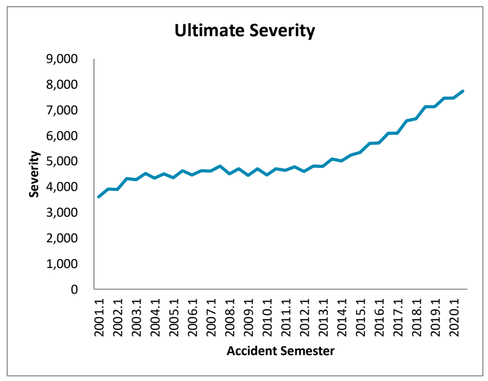
Third Party Liability - Direct Compensation

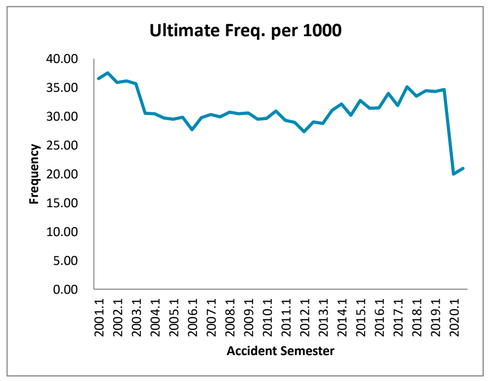
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,941,343	107,543	354,910	1.092	387,562	131.76		3,604		36.56			
2001.2	234	2,950,461	110,747	396,252	1.092	432,708	146.66		3,907		37.54		139.22	
2002.1	228	2,870,887	102,939	367,826	1.089	400,563	139.53	5.9%	3,891	8.0%	35.86	-1.9%		
2002.2	222	2,975,929	107,597	427,475	1.089	465,520	156.43	6.7%	4,327	10.7%	36.16	-3.7%	148.13	6.4%
2003.1	216	2,905,827	103,699	408,851	1.084	443,194	152.52	9.3%	4,274	9.8%	35.69	-0.5%		
2003.2	210	2,986,756	91,219	379,775	1.084	411,677	137.83	-11.9%	4,513	4.3%	30.54	-15.5%	145.08	-2.1%
2004.1	204	2,931,824	89,363	351,949	1.100	387,143	132.05	-13.4%	4,332	1.4%	30.48	-14.6%		
2004.2	198	3,007,799	89,365	365,698	1.100	402,267	133.74	-3.0%	4,501	-0.3%	29.71	-2.7%	132.91	-8.4%
2005.1	192	2,969,536	87,538	348,925	1.092	381,026	128.31	-2.8%	4,353	0.5%	29.48	-3.3%		
2005.2	186	3,087,170	92,094	389,598	1.092	425,441	137.81	3.0%	4,620	2.6%	29.83	0.4%	133.15	0.2%
2006.1	180	3,043,445	84,133	346,126	1.082	374,508	123.05	-4.1%	4,451	2.3%	27.64	-6.2%		
2006.2	174	3,148,733	93,776	401,313	1.082	434,221	137.90	0.1%	4,630	0.2%	29.78	-0.2%	130.60	-1.9%
2007.1	168	3,101,579	93,931	399,398	1.085	433,347	139.72	13.5%	4,613	3.6%	30.28	9.6%		
2007.2	162	3,210,609	95,977	426,006	1.085	462,217	143.97	4.4%	4,816	4.0%	29.89	0.4%	141.88	8.6%
2008.1	156	3,181,769	97,786	409,604	1.076	440,734	138.52	-0.9%	4,507	-2.3%	30.73	1.5%		
2008.2	150	3,268,339	99,608	435,715	1.076	468,829	143.45	-0.4%	4,707	-2.3%	30.48	2.0%	141.02	-0.6%
2009.1	144	3,200,180	97,882	404,970	1.075	435,343	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%		
2009.2	138	3,294,855	97,100	424,605	1.075	456,451	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%	137.30	-2.6%
2010.1	132	3,229,722	95,794	401,128	1.066	427,602	132.40	-2.7%	4,464	0.4%	29.66	-3.0%		
2010.2	126	3,334,891	103,175	455,179	1.066	485,221	145.50	5.0%	4,703	0.0%	30.94	5.0%	139.05	1.3%
2011.1	120	3,274,000	95,921	410,720	1.083	444,810	135.86	2.6%	4,637	3.9%	29.30	-1.2%		
2011.2	114	3,377,110	97,830	432,074	1.083	467,936	138.56	-4.8%	4,783	1.7%	28.97	-6.4%	137.23	-1.3%
2012.1	108	3,336,208	91,079	387,667	1.080	418,525	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	102	3,429,876	99,476	443,407	1.080	478,703	139.57	0.7%	4,812	0.6%	29.00	0.1%	132.61	-3.4%
2013.1	96	3,371,246	96,933	430,027	1.080	464,257	137.71	9.8%	4,789	4.2%	28.75	5.3%		
2013.2	90	3,484,403	108,153	509,110	1.080	549,635	157.74	13.0%	5,082	5.6%	31.04	7.0%	147.89	11.5%
2014.1	84	3,417,316	109,864	506,603	1.085	549,809	160.89	16.8%	5,004	4.5%	32.15	11.8%		
2014.2	78	3,536,471	106,831	514,724	1.085	558,623	157.96	0.1%	5,229	2.9%	30.21	-2.7%	159.40	7.8%
2015.1	72	3,481,626	114,077	552,634	1.104	609,942	175.19	8.9%	5,347	6.8%	32.77	1.9%		
2015.2	66	3,610,267	113,355	585,397	1.104	646,103	178.96	13.3%	5,700	9.0%	31.40	3.9%	177.11	11.1%
2016.1	60	3,577,818	112,470	583,907	1.099	641,947	179.42	2.4%	5,708	6.8%	31.44	-4.1%		
2016.2	54	3,705,888	126,002	698,539	1.099	767,974	207.23	15.8%	6,095	6.9%	34.00	8.3%	193.57	9.3%
2017.1	48	3,662,842	116,838	647,902	1.099	712,044	194.40	8.3%	6,094	6.8%	31.90	1.5%		
2017.2	42	3,815,188	133,993	801,101	1.099	880,410	230.76	11.4%	6,571	7.8%	35.12	3.3%	212.95	10.0%
2018.1	36	3,761,348	125,938	757,731	1.104	836,907	222.50	14.5%	6,645	9.0%	33.48	5.0%		
2018.2	30	3,902,653	134,514	867,524	1.104	958,172	245.52	6.4%	7,123	8.4%	34.47	-1.9%	234.22	10.0%
2019.1	24	3,857,188	132,254	847,552	1.113	942,919	244.46	9.9%	7,130	7.3%	34.29	2.4%		
2019.2	18	3,976,723	137,746	923,984	1.113	1,027,951	258.49	5.3%	7,463	4.8%	34.64	0.5%	251.58	7.4%
2020.1	12	3,894,446	77,790	511,466	1.135	580,388	149.03	-39.0%	7,461	4.6%	19.97	-41.7%		
2020.2	6	4,009,565	84,069	572,971	1.135	650,181	162.16	-37.3%	7,734	3.6%	20.97	-39.5%	155.69	-38.1%
Total		134,123,836	4,156,399	19,880,344		21,742,810								







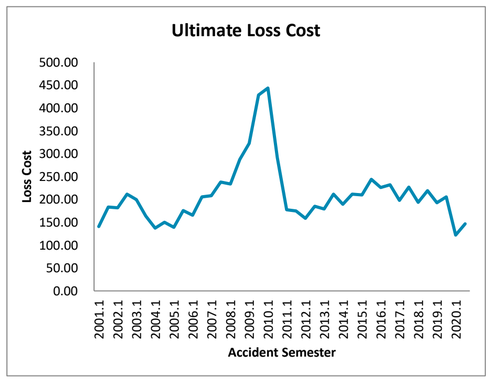
Financial Services Regulatory Authority of Ontario

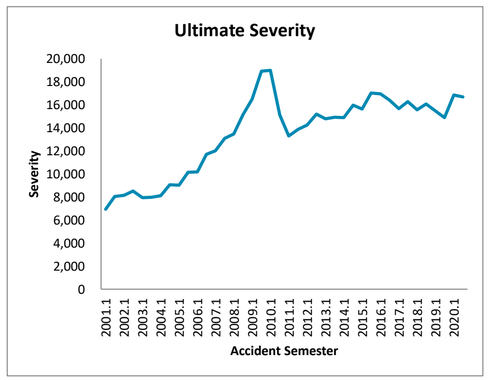
Accident Benefits - Total Medical

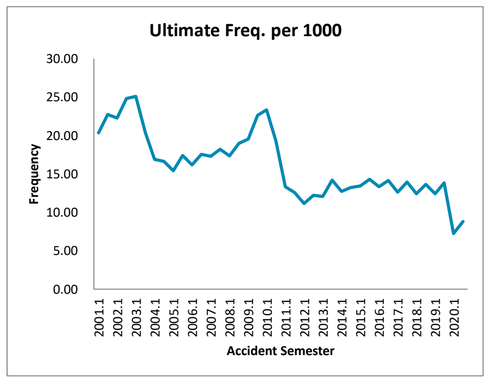
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,815,932	57,232	363,622	1.092	397,075	141.01		6,938		20.32			
2001.2	234	2,831,592	64,407	475,248	1.092	518,971	183.28		8,058		22.75		162.20	
2002.1	228	2,860,798	63,769	476,715	1.089	519,143	181.47	28.7%	8,141	17.3%	22.29	9.7%		
2002.2	222	2,966,799	73,589	576,317	1.089	627,609	211.54	15.4%	8,529	5.8%	24.80	9.0%	196.78	21.3%
2003.1	216	2,896,602	72,697	532,786	1.084	577,539	199.39	9.9%	7,944	-2.4%	25.10	12.6%		
2003.2	210	2,979,855	60,951	449,239	1.084	486,975	163.42	-22.7%	7,990	-6.3%	20.45	-17.5%	181.15	-7.9%
2004.1	204	2,925,523	49,424	364,788	1.100	401,266	137.16	-31.2%	8,119	2.2%	16.89	-32.7%		
2004.2	198	3,001,192	49,861	410,040	1.100	451,044	150.29	-8.0%	9,046	13.2%	16.61	-18.8%	143.81	-20.6%
2005.1	192	2,960,878	45,619	377,207	1.092	411,911	139.12	1.4%	9,029	11.2%	15.41	-8.8%		
2005.2	186	3,078,978	53,501	496,438	1.092	542,110	176.07	17.2%	10,133	12.0%	17.38	4.6%	157.95	9.8%
2006.1	180	3,038,070	49,217	463,605	1.082	501,621	165.11	18.7%	10,192	12.9%	16.20	5.1%		
2006.2	174	3,144,172	55,157	596,674	1.082	645,601	205.33	16.6%	11,705	15.5%	17.54	1.0%	185.57	17.5%
2007.1	168	3,098,547	53,576	593,338	1.085	643,772	207.77	25.8%	12,016	17.9%	17.29	6.7%		
2007.2	162	3,207,341	58,393	703,925	1.085	763,758	238.13	16.0%	13,080	11.7%	18.21	3.8%	223.21	20.3%
2008.1	156	3,178,859	55,137	690,199	1.076	742,654	233.62	12.4%	13,469	12.1%	17.34	0.3%		
2008.2	150	3,266,405	61,924	872,034	1.076	938,308	287.26	20.6%	15,153	15.8%	18.96	4.1%	260.81	16.8%
2009.1	144	3,198,658	62,526	958,374	1.075	1,030,252	322.09	37.9%	16,477	22.3%	19.55	12.7%		
2009.2	138	3,293,419	74,585	1,312,520	1.075	1,410,959	428.42	49.1%	18,917	24.8%	22.65	19.5%	376.03	44.2%
2010.1	132	3,228,356	75,405	1,343,238	1.066	1,431,892	443.54	37.7%	18,989	15.2%	23.36	19.5%		
2010.2	126	3,335,563	64,367	912,194	1.066	972,399	291.52	-32.0%	15,107	-20.1%	19.30	-14.8%	366.29	-2.6%
2011.1	120	3,280,499	43,797	537,029	1.083	581,602	177.29	-60.0%	13,279	-30.1%	13.35	-42.8%		
2011.2	114	3,385,347	42,593	545,629	1.083	590,916	174.55	-40.1%	13,874	-8.2%	12.58	-34.8%	175.90	-52.0%
2012.1	108	3,341,384	37,340	492,214	1.080	531,394	159.03	-10.3%	14,231	7.2%	11.18	-16.3%		
2012.2	102	3,431,977	41,933	589,603	1.080	636,535	185.47	6.3%	15,180	9.4%	12.22	-2.9%	172.43	-2.0%
2013.1	96	3,373,609	40,781	559,060	1.080	603,561	178.91	12.5%	14,800	4.0%	12.09	8.2%		
2013.2	90	3,486,730	49,490	683,408	1.080	737,808	211.60	14.1%	14,908	-1.8%	14.19	16.2%	195.53	13.4%
2014.1	84	3,420,272	43,599	597,474	1.085	648,430	189.58	6.0%	14,873	0.5%	12.75	5.4%		
2014.2	78	3,539,691	46,849	689,671	1.085	748,491	211.46	-0.1%	15,977	7.2%	13.24	-6.8%	200.71	2.7%
2015.1	72	3,484,947	46,891	663,669	1.104	732,491	210.19	10.9%	15,621	5.0%	13.46	5.6%		
2015.2	66	3,613,625	51,742	798,644	1.104	881,463	243.93	15.4%	17,036	6.6%	14.32	8.2%	227.36	13.3%
2016.1	60	3,581,773	47,845	737,822	1.099	811,162	226.47	7.7%	16,954	8.5%	13.36	-0.7%		
2016.2	54	3,711,448	52,505	782,942	1.099	860,767	231.92	-4.9%	16,394	-3.8%	14.15	-1.2%	229.24	0.8%
2017.1	48	3,670,761	46,359	660,510	1.099	725,900	197.75	-12.7%	15,658	-7.6%	12.63	-5.5%		
2017.2	42	3,819,166	53,348	789,631	1.099	867,804	227.22	-2.0%	16,267	-0.8%	13.97	-1.3%	212.78	-7.2%
2018.1	36	3,767,112	46,842	660,349	1.104	729,349	193.61	-2.1%	15,570	-0.6%	12.43	-1.5%		
2018.2	30	3,904,727	53,293	775,195	1.104	856,196	219.27	-3.5%	16,066	-1.2%	13.65	-2.3%	206.67	-2.9%
2019.1	24	3,853,249	47,893	666,254	1.113	741,222	192.36	-0.6%	15,476	-0.6%	12.43	0.0%		
2019.2	18	3,972,330	54,920	735,220	1.113	817,948	205.91	-6.1%	14,893	-7.3%	13.83	1.3%	199.24	-3.6%
2020.1	12	3,890,391	28,177	418,371	1.135	474,748	122.03	-36.6%	16,849	8.9%	7.24	-41.7%		
2020.2	6	4,007,199	35,318	519,443	1.135	589,440	147.10	-28.6%	16,689	12.1%	8.81	-36.3%	134.75	-32.4%
Total		133,843,778	2,112,855	25,870,638		28,182,086								







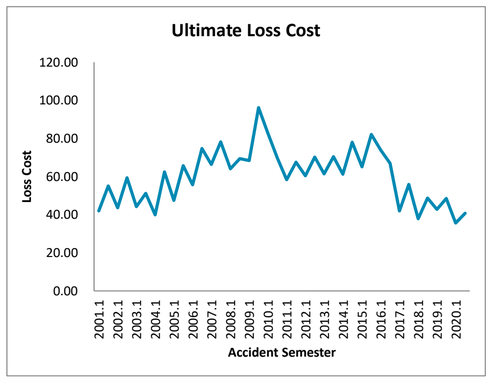
Financial Services Regulatory Authority of Ontario

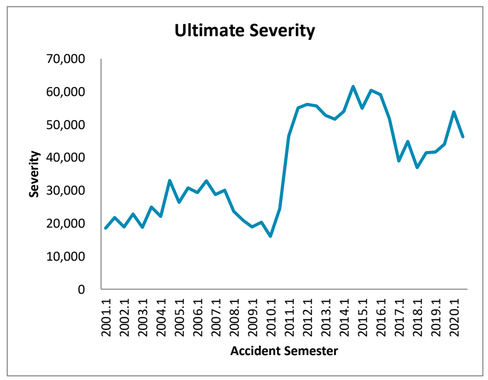
Accident Benefits - Total Rehab & Attendant Care

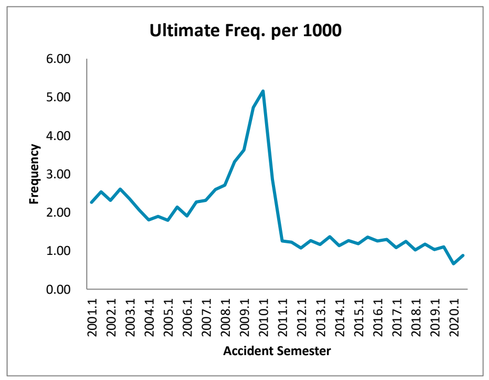
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,815,932	6,379	108,272	1.092	118,233	41.99		18,534		2.27			
2001.2	234	2,831,592	7,169	142,781	1.092	155,917	55.06		21,747		2.53		48.54	
2002.1	228	2,860,798	6,609	114,648	1.089	124,852	43.64	3.9%	18,893	1.9%	2.31	2.0%		
2002.2	222	2,966,799	7,730	161,913	1.089	176,323	59.43	7.9%	22,810	4.9%	2.61	2.9%	51.68	6.5%
2003.1	216	2,896,602	6,826	118,272	1.084	128,207	44.26	1.4%	18,783	-0.6%	2.36	2.0%		
2003.2	210	2,979,855	6,120	140,749	1.084	152,572	51.20	-13.8%	24,930	9.3%	2.05	-21.2%	47.78	-7.5%
2004.1	204	2,925,523	5,279	105,957	1.100	116,552	39.84	-10.0%	22,081	17.6%	1.80	-23.4%		
2004.2	198	3,001,192	5,681	170,496	1.100	187,546	62.49	22.0%	33,013	32.4%	1.89	-7.8%	51.31	7.4%
2005.1	192	2,960,878	5,319	128,731	1.092	140,574	47.48	19.2%	26,429	19.7%	1.80	-0.4%		
2005.2	186	3,078,978	6,578	185,533	1.092	202,602	65.80	5.3%	30,800	-6.7%	2.14	12.9%	56.82	10.7%
2006.1	180	3,038,070	5,779	156,556	1.082	169,394	55.76	17.4%	29,312	10.9%	1.90	5.9%		
2006.2	174	3,144,172	7,136	216,927	1.082	234,715	74.65	13.4%	32,892	6.8%	2.27	6.2%	65.37	15.0%
2007.1	168	3,098,547	7,157	189,573	1.085	205,687	66.38	19.1%	28,739	-2.0%	2.31	21.4%		
2007.2	162	3,207,341	8,332	230,931	1.085	250,560	78.12	4.6%	30,072	-8.6%	2.60	14.5%	72.35	10.7%
2008.1	156	3,178,859	8,594	189,036	1.076	203,403	63.99	-3.6%	23,668	-17.6%	2.70	17.0%		
2008.2	150	3,266,405	10,837	211,012	1.076	227,049	69.51	-11.0%	20,951	-30.3%	3.32	27.7%	66.79	-7.7%
2009.1	144	3,198,658	11,576	203,434	1.075	218,692	68.37	6.9%	18,892	-20.2%	3.62	33.9%		
2009.2	138	3,293,419	15,562	294,611	1.075	316,707	96.16	38.3%	20,351	-2.9%	4.73	42.4%	82.47	23.5%
2010.1	132	3,228,356	16,654	250,735	1.066	267,283	82.79	21.1%	16,049	-15.0%	5.16	42.5%		
2010.2	126	3,335,563	9,526	218,313	1.066	232,722	69.77	-27.4%	24,430	20.0%	2.86	-39.6%	76.17	-7.6%
2011.1	120	3,280,499	4,107	176,672	1.083	191,336	58.33	-29.6%	46,588	190.3%	1.25	-75.7%		
2011.2	114	3,385,347	4,157	211,488	1.083	229,041	67.66	-3.0%	55,095	125.5%	1.23	-57.0%	63.06	-17.2%
2012.1	108	3,341,384	3,594	186,918	1.080	201,796	60.39	3.5%	56,151	20.5%	1.08	-14.1%		
2012.2	102	3,431,977	4,325	223,059	1.080	240,815	70.17	3.7%	55,682	1.1%	1.26	2.6%	65.35	3.6%
2013.1	96	3,373,609	3,928	191,954	1.080	207,233	61.43	1.7%	52,762	-6.0%	1.16	8.2%		
2013.2	90	3,486,730	4,752	227,183	1.080	245,267	70.34	0.2%	51,611	-7.3%	1.36	8.2%	65.96	0.9%
2014.1	84	3,420,272	3,869	192,629	1.085	209,057	61.12	-0.5%	54,038	2.4%	1.13	-2.8%		
2014.2	78	3,539,691	4,485	254,394	1.085	276,090	78.00	10.9%	61,563	19.3%	1.27	-7.0%	69.71	5.7%
2015.1	72	3,484,947	4,129	205,483	1.104	226,792	65.08	6.5%	54,926	1.6%	1.18	4.8%		
2015.2	66	3,613,625	4,911	268,872	1.104	296,754	82.12	5.3%	60,425	-1.8%	1.36	7.3%	73.75	5.8%
2016.1	60	3,581,773	4,483	240,844	1.099	264,784	73.93	13.6%	59,060	7.5%	1.25	5.6%		
2016.2	54	3,711,448	4,805	226,224	1.099	248,711	67.01	-18.4%	51,762	-14.3%	1.29	-4.7%	70.41	-4.5%
2017.1	48	3,670,761	3,956	140,109	1.099	153,980	41.95	-43.3%	38,924	-34.1%	1.08	-13.9%		
2017.2	42	3,819,166	4,754	194,255	1.099	213,486	55.90	-16.6%	44,907	-13.2%	1.24	-3.9%	49.06	-30.3%
2018.1	36	3,767,112	3,849	128,823	1.104	142,284	37.77	-10.0%	36,970	-5.0%	1.02	-5.2%		
2018.2	30	3,904,727	4,580	172,030	1.104	190,005	48.66	-12.9%	41,489	-7.6%	1.17	-5.8%	43.31	-11.7%
2019.1	24	3,853,249	3,958	148,349	1.113	165,042	42.83	13.4%	41,695	12.8%	1.03	0.6%		
2019.2	18	3,972,330	4,383	173,339	1.113	192,843	48.55	-0.2%	44,000	6.1%	1.10	-5.9%	45.73	5.6%
2020.1	12	3,890,391	2,574	122,136	1.135	138,594	35.62	-16.8%	53,854	29.2%	0.66	-35.6%		
2020.2	6	4,007,199	3,523	143,718	1.135	163,084	40.70	-16.2%	46,298	5.2%	0.88	-20.3%	38.20	-16.5%
Total		133,843,778	247,962	7,366,958		8,026,583								







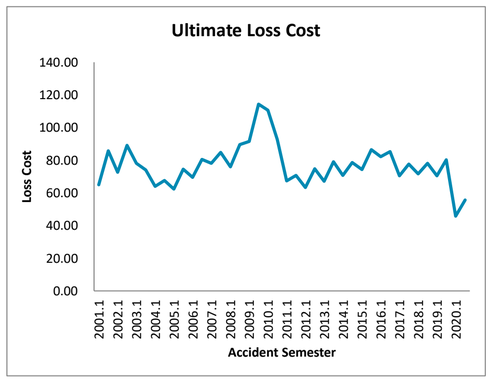
Financial Services Regulatory Authority of Ontario

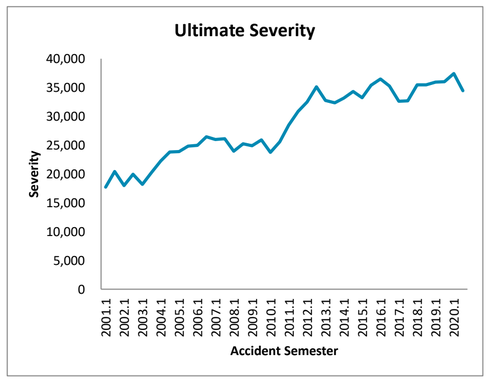
Accident Benefits - Total Disability Income

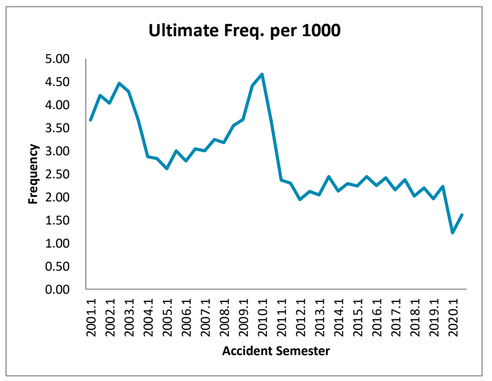
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,815,932	10,345	167,806	1.092	183,244	65.07		17,713		3.67			
2001.2	234	2,831,592	11,908	222,399	1.092	242,860	85.77		20,395		4.21		75.45	
2002.1	228	2,860,798	11,551	190,955	1.089	207,950	72.69	11.7%	18,003	1.6%	4.04	9.9%		
2002.2	222	2,966,799	13,255	242,447	1.089	264,024	88.99	3.8%	19,919	-2.3%	4.47	6.2%	80.99	7.3%
2003.1	216	2,896,602	12,429	208,837	1.084	226,380	78.15	7.5%	18,214	1.2%	4.29	6.3%		
2003.2	210	2,979,855	10,902	203,278	1.084	220,353	73.95	-16.9%	20,212	1.5%	3.66	-18.1%	76.02	-6.1%
2004.1	204	2,925,523	8,420	170,303	1.100	187,333	64.03	-18.1%	22,248	22.1%	2.88	-32.9%		
2004.2	198	3,001,192	8,503	184,156	1.100	202,572	67.50	-8.7%	23,824	17.9%	2.83	-22.6%	65.79	-13.5%
2005.1	192	2,960,878	7,736	169,286	1.092	184,860	62.43	-2.5%	23,896	7.4%	2.61	-9.2%		
2005.2	186	3,078,978	9,245	210,383	1.092	229,739	74.62	10.5%	24,850	4.3%	3.00	6.0%	68.64	4.3%
2006.1	180	3,038,070	8,443	194,950	1.082	210,936	69.43	11.2%	24,984	4.6%	2.78	6.4%		
2006.2	174	3,144,172	9,569	234,035	1.082	253,226	80.54	7.9%	26,463	6.5%	3.04	1.4%	75.08	9.4%
2007.1	168	3,098,547	9,305	222,739	1.085	241,672	78.00	12.3%	25,972	4.0%	3.00	8.1%		
2007.2	162	3,207,341	10,404	250,616	1.085	271,919	84.78	5.3%	26,136	-1.2%	3.24	6.6%	81.45	8.5%
2008.1	156	3,178,859	10,095	224,657	1.076	241,731	76.04	-2.5%	23,946	-7.8%	3.18	5.7%		
2008.2	150	3,266,405	11,602	271,802	1.076	292,459	89.54	5.6%	25,208	-3.6%	3.55	9.5%	82.88	1.8%
2009.1	144	3,198,658	11,757	272,276	1.075	292,697	91.51	20.3%	24,896	4.0%	3.68	15.7%		
2009.2	138	3,293,419	14,541	350,250	1.075	376,519	114.32	27.7%	25,894	2.7%	4.42	24.3%	103.08	24.4%
2010.1	132	3,228,356	15,058	335,268	1.066	357,396	110.71	21.0%	23,735	-4.7%	4.66	26.9%		
2010.2	126	3,335,563	12,072	289,666	1.066	308,784	92.57	-19.0%	25,579	-1.2%	3.62	-18.0%	101.49	-1.5%
2011.1	120	3,280,499	7,760	204,338	1.083	221,298	67.46	-39.1%	28,518	20.2%	2.37	-49.3%		
2011.2	114	3,385,347	7,769	221,362	1.083	239,735	70.82	-23.5%	30,858	20.6%	2.29	-36.6%	69.16	-31.9%
2012.1	108	3,341,384	6,500	195,617	1.080	211,188	63.20	-6.3%	32,490	13.9%	1.95	-17.8%		
2012.2	102	3,431,977	7,294	237,321	1.080	256,212	74.65	5.4%	35,126	13.8%	2.13	-7.4%	69.01	-0.2%
2013.1	96	3,373,609	6,904	209,551	1.080	226,232	67.06	6.1%	32,768	0.9%	2.05	5.2%		
2013.2	90	3,486,730	8,515	255,363	1.080	275,690	79.07	5.9%	32,377	-7.8%	2.44	14.9%	73.16	6.0%
2014.1	84	3,420,272	7,290	222,530	1.085	241,509	70.61	5.3%	33,127	1.1%	2.13	4.2%		
2014.2	78	3,539,691	8,105	256,186	1.085	278,036	78.55	-0.7%	34,306	6.0%	2.29	-6.2%	74.65	2.0%
2015.1	72	3,484,947	7,799	234,875	1.104	259,231	74.39	5.3%	33,240	0.3%	2.24	5.0%		
2015.2	66	3,613,625	8,833	283,371	1.104	312,756	86.55	10.2%	35,409	3.2%	2.44	6.8%	80.58	7.9%
2016.1	60	3,581,773	8,059	267,431	1.099	294,014	82.09	10.4%	36,483	9.8%	2.25	0.5%		
2016.2	54	3,711,448	8,988	288,205	1.099	316,853	85.37	-1.4%	35,254	-0.4%	2.42	-0.9%	83.76	3.9%
2017.1	48	3,670,761	7,924	234,965	1.099	258,227	70.35	-14.3%	32,588	-10.7%	2.16	-4.1%		
2017.2	42	3,819,166	9,063	269,748	1.099	296,453	77.62	-9.1%	32,710	-7.2%	2.37	-2.0%	74.06	-11.6%
2018.1	36	3,767,112	7,620	244,558	1.104	270,112	71.70	1.9%	35,448	8.8%	2.02	-6.3%		
2018.2	30	3,904,727	8,590	275,753	1.104	304,567	78.00	0.5%	35,454	8.4%	2.20	-7.3%	74.91	1.1%
2019.1	24	3,853,249	7,560	244,285	1.113	271,773	70.53	-1.6%	35,949	1.4%	1.96	-3.0%		
2019.2	18	3,972,330	8,850	286,364	1.113	318,586	80.20	2.8%	35,999	1.5%	2.23	1.3%	75.44	0.7%
2020.1	12	3,890,391	4,757	156,900	1.135	178,043	45.76	-35.1%	37,424	4.1%	1.22	-37.7%		
2020.2	6	4,007,199	6,463	196,353	1.135	222,813	55.60	-30.7%	34,473	-4.2%	1.61	-27.6%	50.76	-32.7%
Total		133,843,778	371,784	9,401,188		10,249,979								







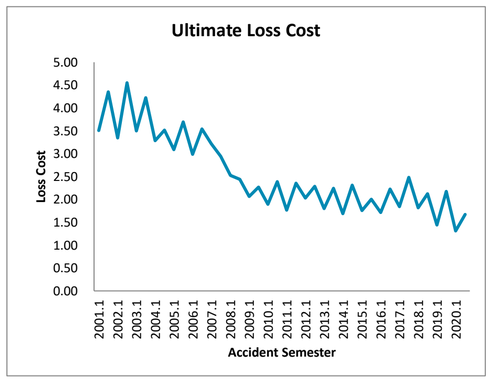
Financial Services Regulatory Authority of Ontario

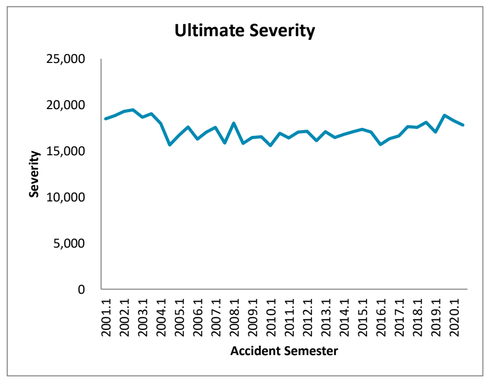
Accident Benefits - Funeral & Death Benefits

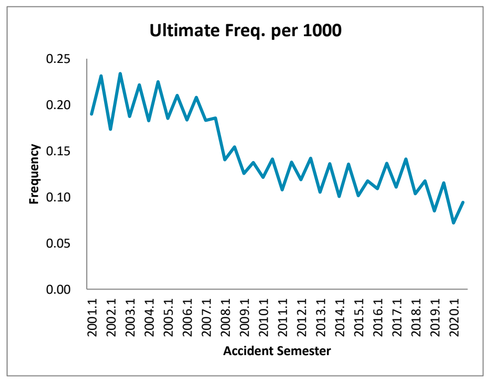
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,815,932	534	9,044	1.092	9,876	3.51		18,486		0.19			
2001.2	234	2,831,592	655	11,285	1.092	12,324	4.35		18,813		0.23		3.93	
2002.1	228	2,860,798	496	8,783	1.089	9,565	3.34	-4.7%	19,288	4.3%	0.17	-8.6%		
2002.2	222	2,966,799	694	12,396	1.089	13,499	4.55	4.5%	19,451	3.4%	0.23	1.1%	3.96	0.7%
2003.1	216	2,896,602	543	9,342	1.084	10,126	3.50	4.6%	18,649	-3.3%	0.19	8.1%		
2003.2	210	2,979,855	661	11,606	1.084	12,580	4.22	-7.2%	19,032	-2.2%	0.22	-5.2%	3.86	-2.4%
2004.1	204	2,925,523	535	8,744	1.100	9,618	3.29	-6.0%	17,978	-3.6%	0.18	-2.4%		
2004.2	198	3,001,192	675	9,588	1.100	10,547	3.51	-16.8%	15,625	-17.9%	0.22	1.4%	3.40	-11.9%
2005.1	192	2,960,878	548	8,382	1.092	9,153	3.09	-6.0%	16,702	-7.1%	0.19	1.2%		
2005.2	186	3,078,978	647	10,424	1.092	11,383	3.70	5.2%	17,594	12.6%	0.21	-6.6%	3.40	-0.1%
2006.1	180	3,038,070	557	8,373	1.082	9,059	2.98	-3.5%	16,264	-2.6%	0.18	-0.9%		
2006.2	174	3,144,172	654	10,296	1.082	11,140	3.54	-4.2%	17,034	-3.2%	0.21	-1.0%	3.27	-3.9%
2007.1	168	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,556	7.9%	0.18	0.0%		
2007.2	162	3,207,341	596	8,699	1.085	9,438	2.94	-16.9%	15,836	-7.0%	0.19	-10.7%	3.08	-5.8%
2008.1	156	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%		
2008.2	150	3,266,405	504	7,398	1.076	7,960	2.44	-17.2%	15,793	-0.3%	0.15	-17.0%	2.48	-19.4%
2009.1	144	3,198,658	402	6,154	1.075	6,615	2.07	-18.2%	16,456	-8.7%	0.13	-10.4%		
2009.2	138	3,293,419	452	6,952	1.075	7,474	2.27	-6.9%	16,535	4.7%	0.14	-11.1%	2.17	-12.6%
2010.1	132	3,228,356	392	5,728	1.066	6,106	1.89	-8.6%	15,576	-5.4%	0.12	-3.4%		
2010.2	126	3,335,563	471	7,473	1.066	7,966	2.39	5.2%	16,913	2.3%	0.14	2.9%	2.14	-1.2%
2011.1	120	3,280,499	353	5,353	1.083	5,798	1.77	-6.6%	16,424	5.5%	0.11	-11.4%		
2011.2	114	3,385,347	467	7,355	1.083	7,965	2.35	-1.5%	17,056	0.8%	0.14	-2.3%	2.06	-3.7%
2012.1	108	3,341,384	397	6,293	1.080	6,794	2.03	15.0%	17,112	4.2%	0.12	10.4%		
2012.2	102	3,431,977	487	7,258	1.080	7,836	2.28	-3.0%	16,091	-5.7%	0.14	2.9%	2.16	4.6%
2013.1	96	3,373,609	355	5,621	1.080	6,068	1.80	-11.5%	17,093	-0.1%	0.11	-11.4%		
2013.2	90	3,486,730	475	7,243	1.080	7,819	2.24	-1.8%	16,461	2.3%	0.14	-4.0%	2.02	-6.3%
2014.1	84	3,420,272	344	5,326	1.085	5,780	1.69	-6.1%	16,802	-1.7%	0.10	-4.4%		
2014.2	78	3,539,691	480	7,550	1.085	8,194	2.31	3.2%	17,071	3.7%	0.14	-0.5%	2.01	-0.8%
2015.1	72	3,484,947	353	5,540	1.104	6,115	1.75	3.8%	17,323	3.1%	0.10	0.7%		
2015.2	66	3,613,625	425	6,556	1.104	7,236	2.00	-13.5%	17,025	-0.3%	0.12	-13.3%	1.88	-6.3%
2016.1	60	3,581,773	391	5,585	1.099	6,140	1.71	-2.3%	15,704	-9.3%	0.11	7.8%		
2016.2	54	3,711,448	506	7,511	1.099	8,257	2.22	11.1%	16,319	-4.1%	0.14	15.9%	1.97	5.0%
2017.1	48	3,670,761	407	6,160	1.099	6,769	1.84	7.6%	16,632	5.9%	0.11	1.6%		
2017.2	42	3,819,166	539	8,633	1.099	9,487	2.48	11.7%	17,613	7.9%	0.14	3.5%	2.17	9.9%
2018.1	36	3,767,112	390	6,193	1.104	6,840	1.82	-1.5%	17,561	5.6%	0.10	-6.7%		
2018.2	30	3,904,727	459	7,522	1.104	8,308	2.13	-14.3%	18,090	2.7%	0.12	-16.6%	1.97	-9.0%
2019.1	24	3,853,249	326	5,003	1.113	5,566	1.44	-20.4%	17,060	-2.9%	0.08	-18.1%		
2019.2	18	3,972,330	458	7,778	1.113	8,653	2.18	2.4%	18,878	4.4%	0.12	-1.9%	1.82	-8.0%
2020.1	12	3,890,391	279	4,495	1.135	5,100	1.31	-9.2%	18,249	7.0%	0.07	-15.2%		
2020.2	6	4,007,199	377	5,915	1.135	6,712	1.67	-23.1%	17,791	-5.8%	0.09	-18.4%	1.50	-17.7%
Total		133,843,778	19,299	306,215		333,878								







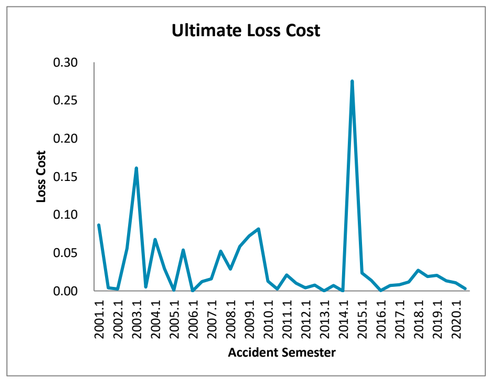
Financial Services Regulatory Authority of Ontario

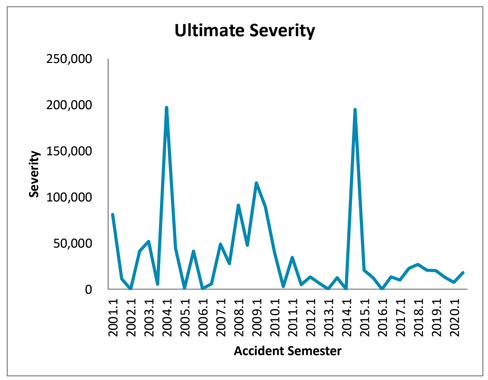
Accident Benefits - Quebec Excess

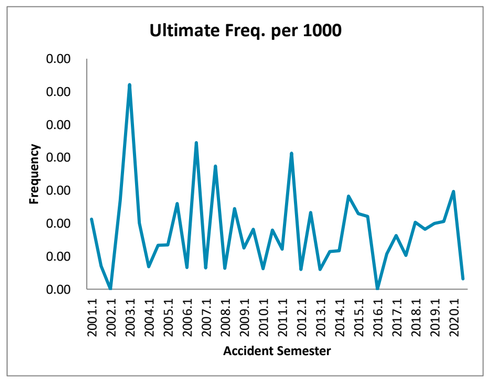
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,815,932	3	223	1.092	243	0.09		81,026		0.00			
2001.2	234	2,831,592	1	10	1.092	11	0.00		11,213		0.00		0.05	
2002.1	228	2,860,798	0	6	1.089	6	0.00	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2002.2	222	2,966,799	4	151	1.089	165	0.06	1302.9%	41,204	267.5%	0.00	281.8%	0.03	-34.7%
2003.1	216	2,896,602	9	430	1.084	466	0.16	7011.4%	51,813	#DIV/0!	0.00	#DIV/0!		
2003.2	210	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%	0.08	178.8%
2004.1	204	2,925,523	1	179	1.100	197	0.07	-58.1%	197,201	280.6%	0.00	-89.0%		
2004.2	198	3,001,192	2	80	1.100	88	0.03	474.4%	44,070	767.7%	0.00	-33.8%	0.05	-41.2%
2005.1	192	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%		
2005.2	186	3,078,978	4	152	1.092	166	0.05	83.5%	41,481	-5.9%	0.00	94.9%	0.03	-42.1%
2006.1	180	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.0%	0.00	-51.3%		
2006.2	174	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%	0.01	-77.2%
2007.1	168	3,098,547	1	45	1.085	49	0.02	10808.4%	48,874	11025.6%	0.00	-2.0%		
2007.2	162	3,207,341	6	154	1.085	168	0.05	323.2%	27,928	403.7%	0.00	-16.0%	0.03	440.6%
2008.1	156	3,178,859	1	85	1.076	91	0.03	82.1%	91,307	86.8%	0.00	-2.5%		
2008.2	150	3,266,405	4	177	1.076	191	0.06	11.7%	47,638	70.6%	0.00	-34.5%	0.04	27.4%
2009.1	144	3,198,658	2	215	1.075	231	0.07	151.2%	115,403	26.4%	0.00	98.8%		
2009.2	138	3,293,419	3	249	1.075	268	0.08	39.6%	89,381	87.6%	0.00	-25.6%	0.08	75.7%
2010.1	132	3,228,356	1	38	1.066	41	0.01	-82.6%	40,649	-64.8%	0.00	-50.5%		
2010.2	126	3,335,563	3	7	1.066	8	0.00	-97.1%	2,645	-97.0%	0.00	-1.3%	0.01	-90.4%
2011.1	120	3,280,499	2	64	1.083	69	0.02	67.7%	34,631	-14.8%	0.00	96.8%		
2011.2	114	3,385,347	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%	0.02	109.4%
2012.1	108	3,341,384	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%		
2012.2	102	3,431,977	4	24	1.080	26	0.01	-25.2%	6,448	32.6%	0.00	-43.6%	0.01	-62.6%
2013.1	96	3,373,609	1	0	1.080	0	0.00	-99.3%	94	-99.3%	0.00	-1.0%		
2013.2	90	3,486,730	2	23	1.080	25	0.01	-4.2%	12,554	94.7%	0.00	-50.8%	0.00	-36.5%
2014.1	84	3,420,272	2	1	1.085	1	0.00	517.2%	294	212.8%	0.00	97.3%		
2014.2	78	3,539,691	5	898	1.085	975	0.28	3723.7%	194,928	1452.7%	0.00	146.3%	0.14	3714.2%
2015.1	72	3,484,947	4	75	1.104	82	0.02	13673.4%	20,619	6916.9%	0.00	96.3%		
2015.2	66	3,613,625	4	46	1.104	50	0.01	-94.9%	12,583	-93.5%	0.00	-21.6%	0.02	-86.6%
2016.1	60	3,581,773	0	2	1.099	2	0.00	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	54	3,711,448	2	24	1.099	26	0.01	-49.2%	13,143	4.5%	0.00	-51.3%	0.00	-79.1%
2017.1	48	3,670,761	3	27	1.099	29	0.01	1199.1%	9,762	#DIV/0!	0.00	#DIV/0!		
2017.2	42	3,819,166	2	40	1.099	44	0.01	64.0%	22,675	72.5%	0.00	-5.0%	0.01	151.7%
2018.1	36	3,767,112	4	93	1.104	103	0.03	241.6%	26,822	174.8%	0.00	24.3%		
2018.2	30	3,904,727	4	66	1.104	73	0.02	60.4%	20,495	-9.6%	0.00	77.4%	0.02	132.5%
2019.1	24	3,853,249	4	70	1.113	78	0.02	-25.6%	20,265	-24.4%	0.00	-1.5%		
2019.2	18	3,972,330	4	47	1.113	52	0.01	-29.0%	12,853	-37.3%	0.00	13.1%	0.02	-27.0%
2020.1	12	3,890,391	6	37	1.135	42	0.01	-46.6%	7,292	-64.0%	0.00	48.5%		
2020.2	6	4,007,199	1	10	1.135	11	0.00	-79.0%	17,898	39.2%	0.00	-85.0%	0.01	-59.6%
Total		133,843,778	119	3,845		4,183								







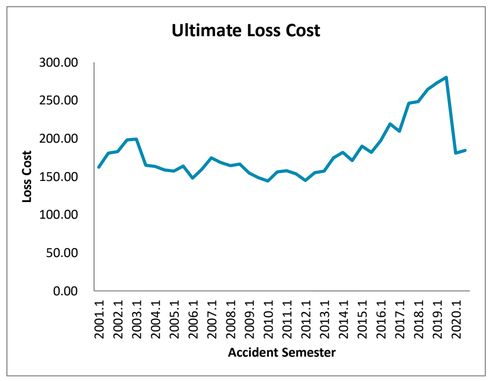
Financial Services Regulatory Authority of Ontario

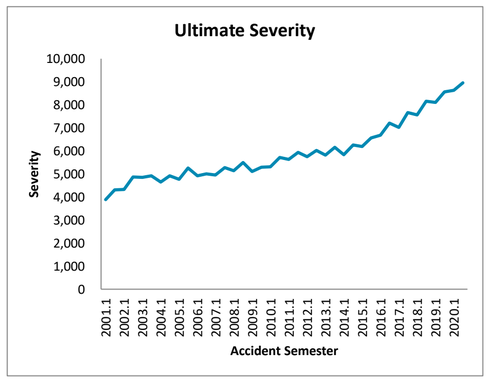
Collision

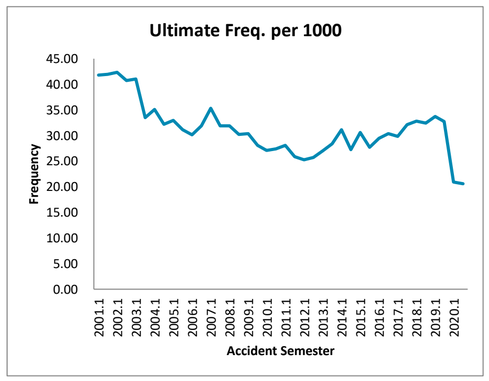
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,043,712	85,351	303,681	1.092	331,620	162.26		3,885		41.76			
2001.2	234	2,012,910	84,395	333,197	1.092	363,851	180.76		4,311		41.93		171.44	
2002.1	228	1,946,838	82,436	326,912	1.089	356,007	182.86	12.7%	4,319	11.2%	42.34	1.4%		
2002.2	222	2,010,055	81,872	366,042	1.089	398,620	198.31	9.7%	4,869	12.9%	40.73	-2.9%	190.71	11.2%
2003.1	216	1,956,293	80,333	359,484	1.084	389,680	199.19	8.9%	4,851	12.3%	41.06	-3.0%		
2003.2	210	1,984,399	66,491	301,813	1.084	327,165	164.87	-16.9%	4,920	1.1%	33.51	-17.7%	181.91	-4.6%
2004.1	204	1,924,769	67,595	286,034	1.100	314,638	163.47	-17.9%	4,655	-4.0%	35.12	-14.5%		
2004.2	198	1,975,186	63,633	284,742	1.100	313,216	158.58	-3.8%	4,922	0.0%	32.22	-3.9%	160.99	-11.5%
2005.1	192	1,972,280	65,072	283,783	1.092	309,892	157.12	-3.9%	4,762	2.3%	32.99	-6.1%		
2005.2	186	2,056,467	64,078	308,761	1.092	337,167	163.95	3.4%	5,262	6.9%	31.16	-3.3%	160.61	-0.2%
2006.1	180	2,030,101	61,122	277,935	1.082	300,726	148.13	-5.7%	4,920	3.3%	30.11	-8.7%		
2006.2	174	2,101,498	67,054	310,332	1.082	335,779	159.78	-2.5%	5,008	-4.8%	31.91	2.4%	154.06	-4.1%
2007.1	168	2,077,455	73,390	334,639	1.085	363,083	174.77	18.0%	4,947	0.6%	35.33	17.3%		
2007.2	162	2,151,716	68,702	333,830	1.085	362,206	168.33	5.4%	5,272	5.3%	31.93	0.1%	171.50	11.3%
2008.1	156	2,144,444	68,424	327,229	1.076	352,099	164.19	-6.1%	5,146	4.0%	31.91	-9.7%		
2008.2	150	2,209,010	66,800	341,157	1.076	367,085	166.18	-1.3%	5,495	4.2%	30.24	-5.3%	165.20	-3.7%
2009.1	144	2,165,335	65,729	311,869	1.075	335,259	154.83	-5.7%	5,101	-0.9%	30.36	-4.9%		
2009.2	138	2,221,654	62,458	307,273	1.075	330,319	148.68	-10.5%	5,289	-3.8%	28.11	-7.0%	151.72	-8.2%
2010.1	132	2,177,012	59,047	294,471	1.066	313,906	144.19	-6.9%	5,316	4.2%	27.12	-10.6%		
2010.2	126	2,245,514	61,452	329,007	1.066	350,722	156.19	5.0%	5,707	7.9%	27.37	-2.7%	150.28	-0.9%
2011.1	120	2,206,420	61,896	321,646	1.083	348,342	157.88	9.5%	5,628	5.9%	28.05	3.4%		
2011.2	114	2,273,410	58,899	322,424	1.083	349,185	153.60	-1.7%	5,929	3.9%	25.91	-5.3%	155.70	3.6%
2012.1	108	2,248,832	56,728	302,088	1.080	326,134	145.02	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	102	2,313,887	59,542	332,170	1.080	358,610	154.98	0.9%	6,023	1.6%	25.73	-0.7%	150.07	-3.6%
2013.1	96	2,278,071	61,483	331,113	1.080	357,469	156.92	8.2%	5,814	1.1%	26.99	7.0%		
2013.2	90	2,358,779	66,885	381,265	1.080	411,614	174.50	12.6%	6,154	2.2%	28.36	10.2%	165.86	10.5%
2014.1	84	2,325,832	72,362	389,097	1.085	422,282	181.56	15.7%	5,836	0.4%	31.11	15.3%		
2014.2	78	2,418,273	65,895	380,430	1.085	412,875	170.73	-2.2%	6,266	1.8%	27.25	-3.9%	176.04	6.1%
2015.1	72	2,391,582	73,250	410,963	1.104	453,580	189.66	4.5%	6,192	6.1%	30.63	-1.6%		
2015.2	66	2,491,746	68,960	409,760	1.104	452,252	181.50	6.3%	6,558	4.7%	27.68	1.6%	185.49	5.4%
2016.1	60	2,475,390	72,956	443,350	1.099	487,419	196.91	3.8%	6,681	7.9%	29.47	-3.8%		
2016.2	54	2,550,928	77,563	508,738	1.099	559,306	219.26	20.8%	7,211	10.0%	30.41	9.9%	208.25	12.3%
2017.1	48	2,507,538	74,853	477,774	1.099	525,074	209.40	6.3%	7,015	5.0%	29.85	1.3%		
2017.2	42	2,588,729	83,134	579,694	1.099	637,084	246.10	12.2%	7,663	6.3%	32.11	5.6%	228.04	9.5%
2018.1	36	2,541,546	83,397	571,252	1.104	630,943	248.25	18.6%	7,566	7.9%	32.81	9.9%		
2018.2	30	2,626,993	85,095	628,840	1.104	694,548	264.39	7.4%	8,162	6.5%	32.39	0.9%	256.45	12.5%
2019.1	24	2,591,978	87,350	635,995	1.113	707,558	272.98	10.0%	8,100	7.1%	33.70	2.7%		
2019.2	18	2,668,133	87,300	671,958	1.113	747,567	280.18	6.0%	8,563	4.9%	32.72	1.0%	276.63	7.9%
2020.1	12	2,616,010	54,728	416,092	1.135	472,162	180.49	-33.9%	8,627	6.5%	20.92	-37.9%		
2020.2	6	2,693,393	55,448	437,503	1.135	496,459	184.32	-34.2%	8,954	4.6%	20.59	-37.1%	182.44	-34.1%
Total		90,574,116	2,803,158	15,274,344		16,703,502								







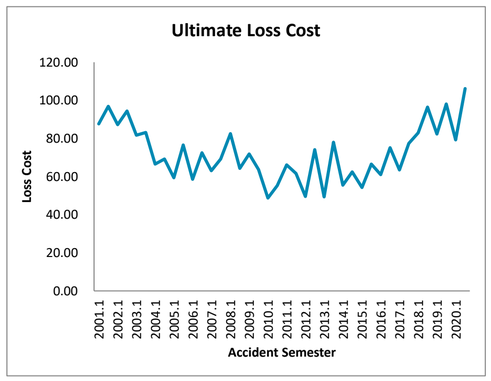
Financial Services Regulatory Authority of Ontario

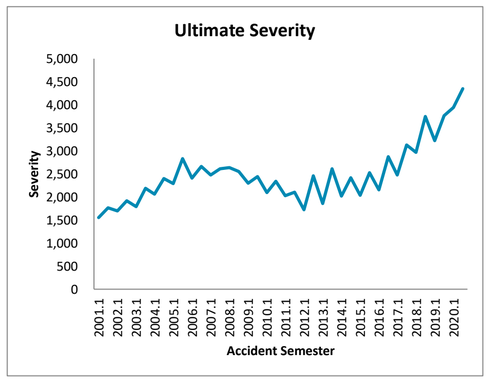
Comprehensive - Total

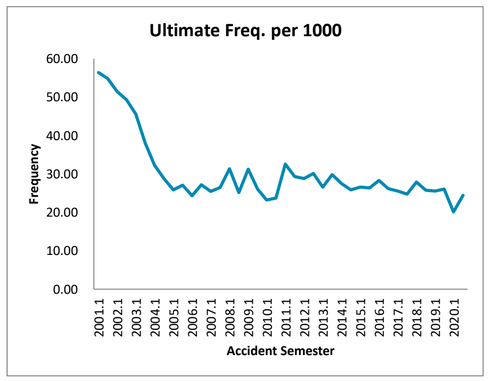
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,262,203	127,568	181,494	1.092	198,192	87.61		1,554		56.39			
2001.2	234	2,268,198	124,265	201,156	1.092	219,662	96.84		1,768		54.79		92.23	
2002.1	228	2,229,710	114,769	178,542	1.089	194,432	87.20	-0.5%	1,694	9.0%	51.47	-8.7%		
2002.2	222	2,280,555	112,503	197,839	1.089	215,446	94.47	-2.5%	1,915	8.3%	49.33	-10.0%	90.88	-1.5%
2003.1	216	2,230,854	101,653	168,244	1.084	182,376	81.75	-6.2%	1,794	5.9%	45.57	-11.5%		
2003.2	210	2,245,339	85,363	172,266	1.084	186,737	83.17	-12.0%	2,188	14.2%	38.02	-22.9%	82.46	-9.3%
2004.1	204	2,195,365	70,841	132,935	1.100	146,229	66.61	-18.5%	2,064	15.1%	32.27	-29.2%		
2004.2	198	2,235,020	64,415	140,537	1.100	154,591	69.17	-16.8%	2,400	9.7%	28.82	-24.2%	67.90	-17.7%
2005.1	192	2,243,151	57,986	121,792	1.092	132,997	59.29	-11.0%	2,294	11.1%	25.85	-19.9%		
2005.2	186	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%	68.17	0.4%
2006.1	180	2,301,105	55,934	124,469	1.082	134,676	58.53	-1.3%	2,408	5.0%	24.31	-6.0%		
2006.2	174	2,359,048	64,144	158,082	1.082	171,044	72.51	-5.4%	2,667	-5.9%	27.19	0.5%	65.60	-3.8%
2007.1	168	2,345,541	59,797	136,324	1.085	147,911	63.06	7.7%	2,474	2.7%	25.49	4.9%		
2007.2	162	2,411,946	63,881	153,673	1.085	166,735	69.13	-4.7%	2,610	-2.1%	26.49	-2.6%	66.14	0.8%
2008.1	156	2,417,924	75,755	185,651	1.076	199,761	82.62	31.0%	2,637	6.6%	31.33	22.9%		
2008.2	150	2,472,259	62,233	147,680	1.076	158,904	64.27	-7.0%	2,553	-2.2%	25.17	-5.0%	73.34	10.9%
2009.1	144	2,445,739	76,361	163,409	1.075	175,664	71.82	-13.1%	2,300	-12.8%	31.22	-0.3%		
2009.2	138	2,491,932	64,878	147,424	1.075	158,480	63.60	-1.1%	2,443	-4.3%	26.04	3.4%	67.67	-7.7%
2010.1	132	2,461,169	57,135	112,497	1.066	119,921	48.73	-32.2%	2,099	-8.8%	23.21	-25.6%		
2010.2	126	2,517,236	59,635	130,754	1.066	139,383	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%	52.09	-23.0%
2011.1	120	2,492,508	81,291	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%		
2011.2	114	2,541,850	74,505	144,591	1.083	156,592	61.61	11.3%	2,102	-10.1%	29.31	23.7%	63.83	22.5%
2012.1	108	2,530,582	72,820	116,137	1.080	125,382	49.55	-25.0%	1,722	-15.0%	28.78	-11.8%		
2012.2	102	2,578,831	77,751	176,854	1.080	190,931	74.04	20.2%	2,456	16.8%	30.15	2.9%	61.91	-3.0%
2013.1	96	2,556,533	67,830	116,656	1.080	125,941	49.26	-0.6%	1,857	7.8%	26.53	-7.8%		
2013.2	90	2,616,632	77,992	189,011	1.080	204,057	77.98	5.3%	2,616	6.5%	29.81	-1.1%	63.79	3.0%
2014.1	84	2,598,866	71,371	133,019	1.085	144,364	55.55	12.8%	2,023	8.9%	27.46	3.5%		
2014.2	78	2,667,583	68,973	153,374	1.085	166,454	62.40	-20.0%	2,413	-7.8%	25.86	-13.3%	59.02	-7.5%
2015.1	72	2,657,873	70,715	130,717	1.104	144,272	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	66	2,736,409	72,097	164,943	1.104	182,048	66.53	6.6%	2,525	4.6%	26.35	1.9%	60.49	2.5%
2016.1	60	2,729,546	77,140	151,346	1.099	166,390	60.96	12.3%	2,157	5.7%	28.26	6.2%		
2016.2	54	2,776,533	72,665	189,996	1.099	208,882	75.23	13.1%	2,875	13.8%	26.17	-0.7%	68.16	12.7%
2017.1	48	2,746,288	70,226	158,372	1.099	174,051	63.38	4.0%	2,478	14.9%	25.57	-9.5%		
2017.2	42	2,798,252	69,309	197,237	1.099	216,764	77.46	3.0%	3,127	8.8%	24.77	-5.4%	70.49	3.4%
2018.1	36	2,763,211	77,184	207,221	1.104	228,874	82.83	30.7%	2,965	19.6%	27.93	9.2%		
2018.2	30	2,821,547	72,631	246,362	1.104	272,105	96.44	24.5%	3,746	19.8%	25.74	3.9%	89.70	27.3%
2019.1	24	2,794,121	71,449	206,693	1.113	229,950	82.30	-0.6%	3,218	8.5%	25.57	-8.5%		
2019.2	18	2,847,239	74,250	251,229	1.113	279,498	98.16	1.8%	3,764	0.5%	26.08	1.3%	90.31	0.7%
2020.1	12	2,836,422	57,039	198,212	1.135	224,922	79.30	-3.6%	3,943	22.5%	20.11	-21.4%		
2020.2	6	2,901,673	70,827	271,467	1.135	308,048	106.16	8.1%	4,349	15.5%	24.41	-6.4%	92.88	2.9%
Total		100,760,722	3,010,836	6,675,536		7,297,824								







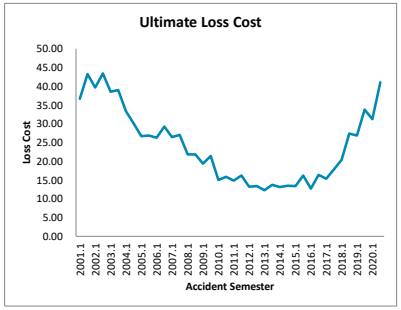
Financial Services Regulatory Authority of Ontario

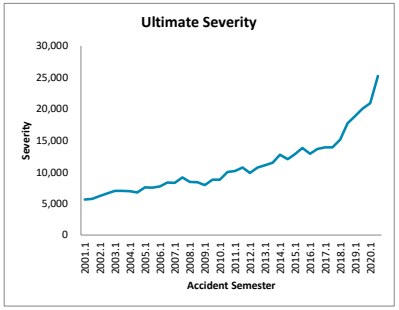
Comprehensive - Theft

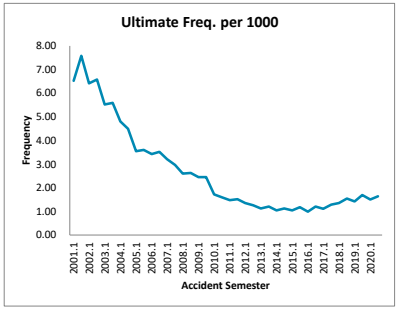
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,262,203	14,772	76,027	1.092	83,021	36.70		5,620		6.53			
2001.2	234	2,268,198	17,208	89,891	1.092	98,161	43.28		5,704		7.59		39.99	
2002.1	228	2,229,710	14,303	81,163	1.089	88,387	39.64	8.0%	6,180	10.0%	6.41	-1.8%		
2002.2	222	2,280,555	15,010	91,016	1.089	99,117	43.46	0.4%	6,603	15.8%	6.58	-13.2%	41.57	4.0%
2003.1	216	2,230,854	12,319	79,318	1.084	85,981	38.54	-2.8%	6,980	12.9%	5.52	-13.9%		
2003.2	210	2,245,339	12,560	80,838	1.084	87,629	39.03	-10.2%	6,977	5.7%	5.59	-15.0%	38.79	-6.7%
2004.1	204	2,195,365	10,539	66,573	1.100	73,231	33.36	-13.5%	6,949	-0.4%	4.80	-13.1%		
2004.2	198	2,235,020	10,028	61,274	1.100	67,402	30.16	-22.7%	6,721	-3.7%	4.49	-19.8%	31.74	-18.2%
2005.1	192	2,243,151	7,934	54,886	1.092	59,935	26.72	-19.9%	7,554	8.7%	3.54	-26.3%		
2005.2	186	2,353,927	8,468	58,010	1.092	63,347	26.91	-10.8%	7,481	11.3%	3.60	-19.8%	26.82	-15.5%
2006.1	180	2,301,105	7,861	55,927	1.082	60,513	26.30	-1.6%	7,698	1.9%	3.42	-3.4%		
2006.2	174	2,359,048	8,299	63,779	1.082	69,009	29.25	8.7%	8,315	11.2%	3.52	-2.2%	27.79	3.6%
2007.1	168	2,345,541	7,515	57,197	1.085	62,058	26.46	0.6%	8,258	7.3%	3.20	-6.2%		
2007.2	162	2,411,946	7,151	60,128	1.085	65,239	27.05	-7.5%	9,123	9.7%	2.96	-15.7%	26.76	-3.7%
2008.1	156	2,417,924	6,288	49,162	1.076	52,898	21.88	-17.3%	8,413	1.9%	2.60	-18.8%		
2008.2	150	2,472,259	6,478	50,251	1.076	54,070	21.87	-19.1%	8,347	-8.5%	2.62	-11.6%	21.87	-18.3%
2009.1	144	2,445,739	5,990	44,102	1.075	47,410	19.38	-11.4%	7,915	-5.9%	2.45	-5.8%		
2009.2	138	2,491,932	6,083	49,617	1.075	53,339	21.40	-2.1%	8,769	5.1%	2.44	-6.8%	20.40	-6.7%
2010.1	132	2,461,169	4,225	34,728	1.066	37,020	15.04	-22.4%	8,762	10.7%	1.72	-29.9%		
2010.2	126	2,517,236	4,003	37,517	1.066	39,993	15.89	-25.8%	9,991	13.9%	1.59	-34.9%	15.47	-24.2%
2011.1	120	2,492,508	3,648	34,116	1.083	36,947	14.82	-1.5%	10,128	15.6%	1.46	-14.7%		
2011.2	114	2,541,850	3,856	38,008	1.083	41,163	16.19	1.9%	10,675	6.8%	1.52	-4.6%	15.52	0.3%
2012.1	108	2,530,582	3,403	31,040	1.080	33,510	13.24	-10.7%	9,848	-2.8%	1.34	-8.1%		
2012.2	102	2,578,831	3,227	31,936	1.080	34,478	13.37	-17.4%	10,685	0.1%	1.25	-17.5%	13.31	-14.2%
2013.1	96	2,556,533	2,851	29,175	1.080	31,497	12.32	-7.0%	11,049	12.2%	1.12	-17.1%		
2013.2	90	2,616,632	3,132	33,254	1.080	35,901	13.72	2.6%	11,463	7.3%	1.20	-4.3%	13.03	-2.1%
2014.1	84	2,598,866	2,677	31,438	1.085	34,119	13.13	6.6%	12,746	15.4%	1.03	-7.6%		
2014.2	78	2,667,583	2,982	33,034	1.085	35,851	13.44	-2.0%	12,023	4.9%	1.12	-6.6%	13.29	2.0%
2015.1	72	2,657,873	2,769	32,163	1.104	35,498	13.36	1.7%	12,820	0.6%	1.04	1.1%		
2015.2	66	2,736,409	3,215	40,143	1.104	44,306	16.19	20.5%	13,780	14.6%	1.17	5.1%	14.79	11.4%
2016.1	60	2,729,546	2,679	31,447	1.099	34,573	12.67	-5.2%	12,904	0.6%	0.98	-5.8%		
2016.2	54	2,776,533	3,339	41,436	1.099	45,554	16.41	1.3%	13,642	-1.0%	1.20	2.4%	14.55	-1.6%
2017.1	48	2,746,288	3,037	38,410	1.099	42,213	15.37	21.4%	13,898	7.7%	1.11	12.7%		
2017.2	42	2,798,252	3,590	45,435	1.099	49,933	17.84	8.8%	13,907	1.9%	1.28	6.7%	16.62	14.2%
2018.1	36	2,763,211	3,721	50,983	1.104	56,310	20.38	32.6%	15,134	8.9%	1.35	21.8%		
2018.2	30	2,821,547	4,358	69,873	1.104	77,175	27.35	53.3%	17,710	27.3%	1.54	20.4%	23.90	43.8%
2019.1	24	2,794,121	3,975	67,442	1.113	75,030	26.85	31.8%	18,877	24.7%	1.42	5.6%		
2019.2	18	2,847,239	4,801	86,542	1.113	96,280	33.82	23.6%	20,053	13.2%	1.69	9.2%	30.37	27.0%
2020.1	12	2,836,422	4,232	77,966	1.135	88,472	31.19	16.2%	20,908	10.8%	1.49	4.9%		
2020.2	6	2,901,673	4,726	105,020	1.135	119,171	41.07	21.5%	25,219	25.8%	1.63	-3.4%	36.19	19.2%
Total		100,760,722	257,249	2,190,264		2,395,741								







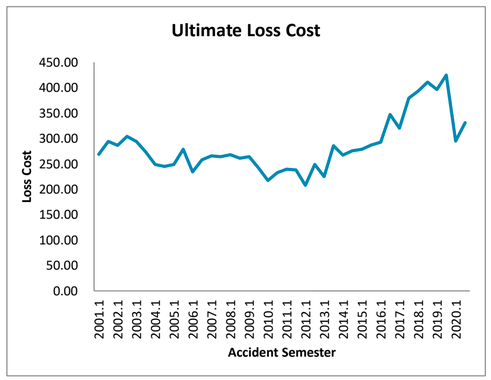
Financial Services Regulatory Authority of Ontario

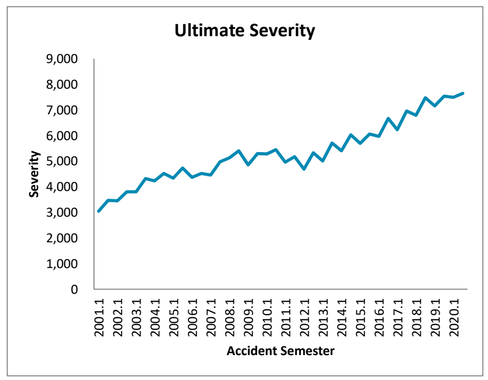
All Perils

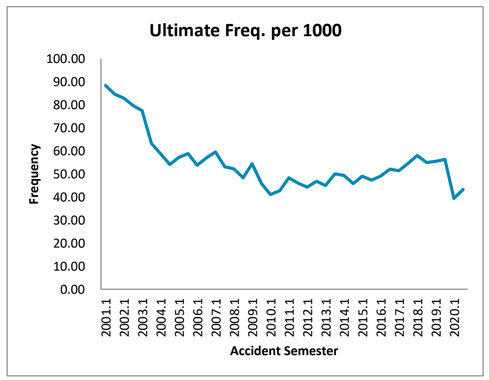
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	403,422	35,643	99,380	1.092	108,522	269.00		3,045		88.35			
2001.2	234	435,813	36,859	117,280	1.092	128,069	293.86		3,475		84.57		281.91	
2002.1	228	450,207	37,346	118,406	1.089	128,944	286.41	6.5%	3,453	13.4%	82.95	-6.1%		
2002.2	222	480,717	38,335	134,071	1.089	146,003	303.72	3.4%	3,809	9.6%	79.75	-5.7%	295.35	4.8%
2003.1	216	474,580	36,792	128,835	1.084	139,657	294.28	2.7%	3,796	9.9%	77.53	-6.5%		
2003.2	210	494,649	31,259	124,556	1.084	135,018	272.96	-10.1%	4,319	13.4%	63.19	-20.8%	283.40	-4.0%
2004.1	204	498,709	29,316	112,890	1.100	124,179	249.00	-15.4%	4,236	11.6%	58.78	-24.2%		
2004.2	198	499,457	27,023	111,113	1.100	122,224	244.71	-10.3%	4,523	4.7%	54.10	-14.4%	246.86	-12.9%
2005.1	192	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	2.5%	57.23	-2.6%		
2005.2	186	478,892	28,197	122,071	1.092	133,302	278.35	13.7%	4,728	4.5%	58.88	8.8%	263.49	6.7%
2006.1	180	476,216	25,566	103,044	1.082	111,494	234.12	-5.7%	4,361	0.5%	53.69	-6.2%		
2006.2	174	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%	246.25	-6.5%
2007.1	168	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%		
2007.2	162	506,755	26,935	123,465	1.085	133,959	264.35	2.5%	4,973	10.0%	53.15	-6.8%	265.11	7.7%
2008.1	156	505,206	26,368	125,851	1.076	135,415	268.04	0.8%	5,136	15.1%	52.19	-12.4%		
2008.2	150	516,669	24,969	125,472	1.076	135,008	261.31	-1.2%	5,407	8.7%	48.33	-9.1%	264.63	-0.2%
2009.1	144	505,880	27,538	124,318	1.075	133,642	264.18	-1.4%	4,853	-5.5%	54.44	4.3%		
2009.2	138	517,717	23,703	116,647	1.075	125,395	242.21	-7.3%	5,290	-2.2%	45.78	-5.3%	253.07	-4.4%
2010.1	132	506,047	20,781	103,088	1.066	109,892	217.16	-17.8%	5,288	9.0%	41.07	-24.6%		
2010.2	126	514,596	21,982	112,398	1.066	119,817	232.84	-3.9%	5,451	3.0%	42.72	-6.7%	225.06	-11.1%
2011.1	120	504,220	24,362	111,654	1.083	120,921	239.82	10.4%	4,964	-6.1%	48.32	17.7%		
2011.2	114	521,112	23,947	114,452	1.083	123,952	237.86	2.2%	5,176	-5.0%	45.95	7.6%	238.82	6.1%
2012.1	108	521,040	23,075	100,277	1.080	108,259	207.78	-13.4%	4,692	-5.5%	44.29	-8.3%		
2012.2	102	540,540	25,281	124,606	1.080	134,524	248.87	4.6%	5,321	2.8%	46.77	1.8%	228.70	-4.2%
2013.1	96	541,802	24,390	112,984	1.080	121,977	225.13	8.4%	5,001	6.6%	45.02	1.6%		
2013.2	90	568,491	28,457	150,485	1.080	162,463	285.78	14.8%	5,709	7.3%	50.06	7.0%	256.18	12.0%
2014.1	84	563,948	27,850	138,825	1.085	150,665	267.16	18.7%	5,410	8.2%	49.38	9.7%		
2014.2	78	588,794	26,942	149,682	1.085	162,448	275.90	-3.5%	6,030	5.6%	45.76	-8.6%	271.62	6.0%
2015.1	72	586,904	28,733	148,140	1.104	163,502	278.58	4.3%	5,690	5.2%	48.96	-0.9%		
2015.2	66	614,093	29,038	159,568	1.104	176,115	286.79	3.9%	6,065	0.6%	47.29	3.3%	282.78	4.1%
2016.1	60	619,475	30,354	164,917	1.099	181,310	292.68	5.1%	5,973	5.0%	49.00	0.1%		
2016.2	54	667,221	34,770	210,659	1.099	231,599	347.11	21.0%	6,661	9.8%	52.11	10.2%	320.91	13.5%
2017.1	48	691,935	35,573	201,376	1.099	221,312	319.85	9.3%	6,221	4.2%	51.41	4.9%		
2017.2	42	753,697	41,114	260,249	1.099	286,014	379.48	9.3%	6,957	4.4%	54.55	4.7%	350.94	9.4%
2018.1	36	770,809	44,672	274,413	1.104	303,086	393.21	22.9%	6,785	9.1%	57.95	12.7%		
2018.2	30	820,157	45,128	305,154	1.104	337,040	410.95	8.3%	7,469	7.4%	55.02	0.9%	402.35	14.7%
2019.1	24	821,807	45,558	292,796	1.113	325,741	396.37	0.8%	7,150	5.4%	55.44	-4.3%		
2019.2	18	853,924	48,152	325,964	1.113	362,641	424.68	3.3%	7,531	0.8%	56.39	2.5%	410.80	2.1%
2020.1	12	832,391	32,785	216,393	1.135	245,553	295.00	-25.6%	7,490	4.8%	39.39	-29.0%		
2020.2	6	855,783	37,082	249,874	1.135	283,546	331.33	-22.0%	7,647	1.5%	43.33	-23.2%	313.42	-23.7%
Total		22,955,787	1,240,048	6,159,638		6,747,159								







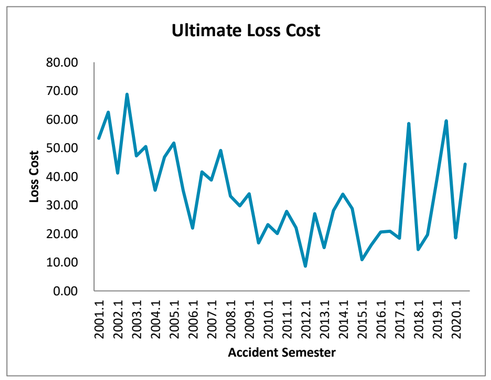
Financial Services Regulatory Authority of Ontario

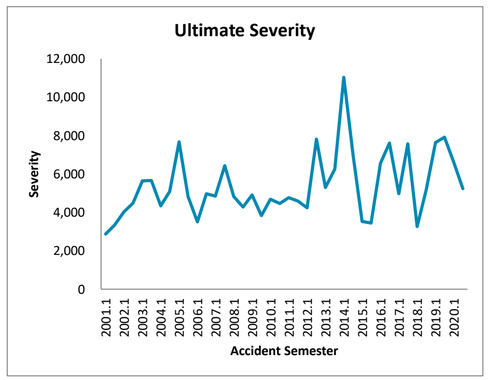
Specified Perils

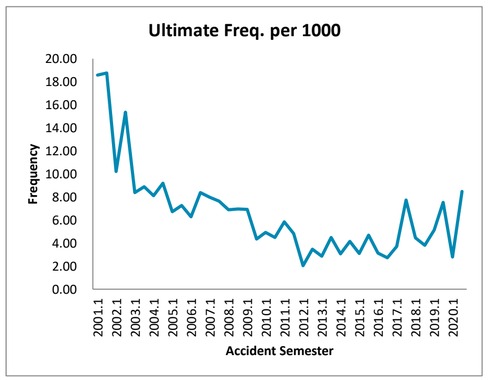
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	9,631	179	471	1.092	514	53.40		2,873		18.59			
2001.2	234	9,168	172	525	1.092	574	62.57		3,335		18.76		57.87	
2002.1	228	9,192	94	347	1.089	378	41.16	-22.9%	4,025	40.1%	10.23	-45.0%		
2002.2	222	8,849	136	559	1.089	609	68.80	10.0%	4,476	34.2%	15.37	-18.1%	54.72	-5.5%
2003.1	216	8,821	74	384	1.084	417	47.24	14.8%	5,631	39.9%	8.39	-18.0%		
2003.2	210	8,757	78	408	1.084	442	50.45	-26.7%	5,664	26.5%	8.91	-42.1%	48.84	-10.7%
2004.1	204	9,622	78	308	1.100	339	35.24	-25.4%	4,347	-22.8%	8.11	-3.4%		
2004.2	198	9,347	86	398	1.100	438	46.81	-7.2%	5,087	-10.2%	9.20	3.3%	40.94	-16.2%
2005.1	192	9,348	63	443	1.092	484	51.76	46.9%	7,680	76.7%	6.74	-16.9%		
2005.2	186	9,378	68	301	1.092	329	35.04	-25.1%	4,833	-5.0%	7.25	-21.2%	43.39	6.0%
2006.1	180	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%		
2006.2	174	9,070	76	349	1.082	378	41.65	18.9%	4,970	2.8%	8.38	15.6%	31.57	-27.2%
2007.1	168	8,768	70	313	1.085	340	38.77	76.2%	4,856	38.4%	7.98	27.3%		
2007.2	162	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%	43.93	39.2%
2008.1	156	8,846	61	273	1.076	294	33.22	-14.3%	4,818	-0.8%	6.90	-13.6%		
2008.2	150	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%	31.46	-28.4%
2009.1	144	9,520	66	301	1.075	323	33.96	2.2%	4,898	1.7%	6.93	0.5%		
2009.2	138	9,842	43	153	1.075	164	16.71	-43.9%	3,826	-10.4%	4.37	-37.3%	25.19	-19.9%
2010.1	132	9,913	49	216	1.066	230	23.19	-31.7%	4,692	-4.2%	4.94	-28.7%		
2010.2	126	9,596	43	180	1.066	192	19.99	19.6%	4,461	16.6%	4.48	2.6%	21.62	-14.2%
2011.1	120	8,723	51	224	1.083	243	27.86	20.1%	4,765	1.5%	5.85	18.3%		
2011.2	114	7,485	36	152	1.083	165	22.06	10.4%	4,587	2.8%	4.81	7.3%	25.18	16.5%
2012.1	108	6,866	14	55	1.080	59	8.63	-69.0%	4,234	-11.1%	2.04	-65.1%		
2012.2	102	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%	17.25	-31.5%
2013.1	96	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%		
2013.2	90	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%	21.18	22.8%
2014.1	84	4,561	14	142	1.085	154	33.86	123.6%	11,031	108.4%	3.07	7.3%		
2014.2	78	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%	31.49	48.7%
2015.1	72	3,868	12	38	1.104	42	10.97	-67.6%	3,535	-68.0%	3.10	1.1%		
2015.2	66	3,415	16	50	1.104	55	16.13	-44.1%	3,443	-50.6%	4.68	13.1%	13.39	-57.5%
2016.1	60	3,187	10	60	1.099	66	20.55	87.4%	6,550	85.3%	3.14	1.1%		
2016.2	54	2,921	8	55	1.099	61	20.85	29.3%	7,611	121.1%	2.74	-41.5%	20.69	54.6%
2017.1	48	2,689	10	45	1.099	50	18.47	-10.1%	4,966	-24.2%	3.72	18.5%		
2017.2	42	2,457	19	131	1.099	144	58.51	180.7%	7,565	-0.6%	7.73	182.3%	37.58	81.6%
2018.1	36	2,242	10	29	1.104	33	14.52	-21.4%	3,256	-34.4%	4.46	19.9%		
2018.2	30	2,101	8	37	1.104	41	19.64	-66.4%	5,156	-31.8%	3.81	-50.8%	17.00	-54.8%
2019.1	24	1,952	10	69	1.113	76	39.05	168.9%	7,624	134.1%	5.12	14.9%		
2019.2	18	1,853	14	99	1.113	110	59.57	203.4%	7,907	53.3%	7.53	97.8%	49.04	188.5%
2020.1	12	1,780	5	29	1.135	33	18.50	-52.6%	6,592	-13.5%	2.81	-45.2%		
2020.2	6	2,132	18	83	1.135	95	44.40	-25.5%	5,241	-33.7%	8.47	12.4%	32.61	-33.5%
Total		264,089	1,958	8,542		9,290								







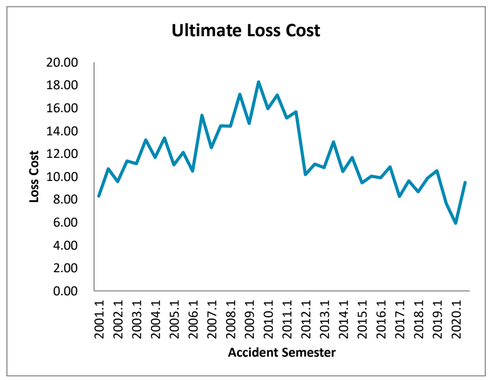
Financial Services Regulatory Authority of Ontario

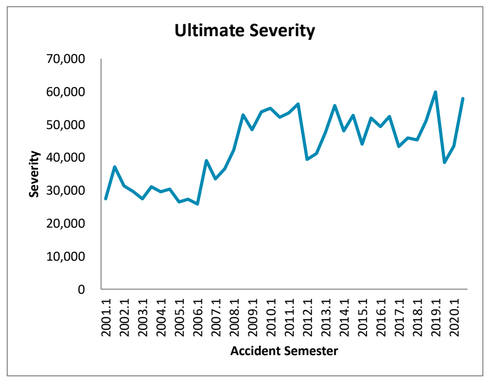
Uninsured Auto

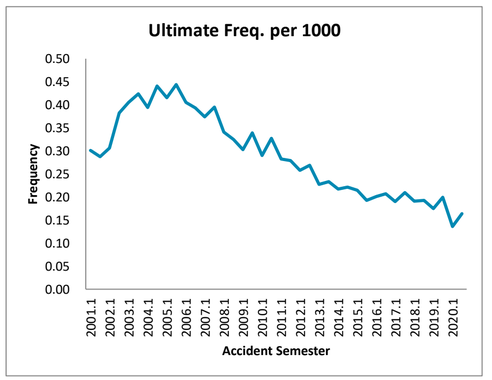
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,873,281	866	21,802	1.092	23,808	8.29		27,492		0.30			
2001.2	234	2,908,996	837	28,451	1.092	31,068	10.68		37,118		0.29		9.49	
2002.1	228	2,845,011	870	25,003	1.089	27,228	9.57	15.5%	31,297	13.8%	0.31	1.5%		
2002.2	222	2,955,830	1,131	30,857	1.089	33,603	11.37	6.4%	29,711	-20.0%	0.38	33.0%	10.49	10.5%
2003.1	216	2,893,532	1,172	29,732	1.084	32,230	11.14	16.4%	27,500	-12.1%	0.41	32.5%		
2003.2	210	2,980,517	1,263	36,299	1.084	39,348	13.20	16.1%	31,155	4.9%	0.42	10.7%	12.19	16.2%
2004.1	204	2,926,763	1,153	31,041	1.100	34,145	11.67	4.7%	29,614	7.7%	0.39	-2.7%		
2004.2	198	3,005,958	1,325	36,592	1.100	40,251	13.39	1.4%	30,378	-2.5%	0.44	4.0%	12.54	2.9%
2005.1	192	2,967,180	1,232	29,950	1.092	32,706	11.02	-5.5%	26,547	-10.4%	0.42	5.4%		
2005.2	186	3,081,801	1,368	34,157	1.092	37,300	12.10	-9.6%	27,266	-10.2%	0.44	0.7%	11.57	-7.7%
2006.1	180	3,037,809	1,232	29,435	1.082	31,848	10.48	-4.9%	25,851	-2.6%	0.41	-2.3%		
2006.2	174	3,139,912	1,234	44,581	1.082	48,237	15.36	26.9%	39,090	43.4%	0.39	-11.5%	12.96	12.0%
2007.1	168	3,088,104	1,155	35,621	1.085	38,649	12.52	19.4%	33,462	29.4%	0.37	-7.8%		
2007.2	162	3,201,986	1,264	42,588	1.085	46,208	14.43	-6.1%	36,557	-6.5%	0.39	0.4%	13.49	4.1%
2008.1	156	3,179,948	1,084	42,535	1.076	45,768	14.39	15.0%	42,221	26.2%	0.34	-8.9%		
2008.2	150	3,267,042	1,061	52,244	1.076	56,214	17.21	19.2%	52,982	44.9%	0.32	-17.7%	15.82	17.3%
2009.1	144	3,197,695	967	43,584	1.075	46,852	14.65	1.8%	48,451	14.8%	0.30	-11.3%		
2009.2	138	3,292,891	1,118	56,010	1.075	60,210	18.28	6.3%	53,855	1.6%	0.34	4.5%	16.50	4.3%
2010.1	132	3,227,447	936	48,291	1.066	51,478	15.95	8.9%	54,998	13.5%	0.29	-4.1%		
2010.2	126	3,332,948	1,092	53,533	1.066	57,066	17.12	-6.4%	52,258	-3.0%	0.33	-3.5%	16.55	0.3%
2011.1	120	3,270,338	923	45,613	1.083	49,399	15.11	-5.3%	53,520	-2.7%	0.28	-2.7%		
2011.2	114	3,373,441	940	48,809	1.083	52,860	15.67	-8.5%	56,227	7.6%	0.28	-14.9%	15.39	-7.0%
2012.1	108	3,332,062	860	31,378	1.080	33,876	10.17	-32.7%	39,372	-26.4%	0.26	-8.5%		
2012.2	102	3,426,804	921	35,183	1.080	37,983	11.08	-29.3%	41,228	-26.7%	0.27	-3.5%	10.63	-30.9%
2013.1	96	3,369,562	765	33,678	1.080	36,359	10.79	6.1%	47,539	20.7%	0.23	-12.1%		
2013.2	90	3,483,606	814	42,023	1.080	45,368	13.02	17.5%	55,750	35.2%	0.23	-13.1%	11.93	12.2%
2014.1	84	3,416,719	742	32,847	1.085	35,648	10.43	-3.3%	48,060	1.1%	0.22	-4.4%		
2014.2	78	3,537,521	783	38,086	1.085	41,335	11.68	-10.3%	52,811	-5.3%	0.22	-5.3%	11.07	-7.2%
2015.1	72	3,482,614	748	29,861	1.104	32,958	9.46	-9.3%	44,039	-8.4%	0.21	-1.0%		
2015.2	66	3,611,141	697	32,814	1.104	36,217	10.03	-14.2%	51,986	-1.6%	0.19	-12.8%	9.75	-11.9%
2016.1	60	3,579,214	719	32,247	1.099	35,452	9.90	4.7%	49,336	12.0%	0.20	-6.6%		
2016.2	54	3,708,757	767	36,577	1.099	40,213	10.84	8.1%	52,433	0.9%	0.21	7.2%	10.38	6.5%
2017.1	48	3,667,304	698	27,518	1.099	30,242	8.25	-16.7%	43,353	-12.1%	0.19	-5.3%		
2017.2	42	3,816,373	799	33,400	1.099	36,706	9.62	-11.3%	45,921	-12.4%	0.21	1.3%	8.95	-13.8%
2018.1	36	3,763,905	720	29,567	1.104	32,657	8.68	5.2%	45,385	4.7%	0.19	0.5%		
2018.2	30	3,902,319	752	34,830	1.104	38,470	9.86	2.5%	51,134	11.4%	0.19	-8.0%	9.28	3.7%
2019.1	24	3,851,548	675	36,336	1.113	40,425	10.50	21.0%	59,902	32.0%	0.18	-8.3%		
2019.2	18	3,972,106	791	27,315	1.113	30,388	7.65	-22.4%	38,425	-24.9%	0.20	3.3%	9.05	-2.4%
2020.1	12	3,881,062	528	20,220	1.135	22,945	5.91	-43.7%	43,479	-27.4%	0.14	-22.4%		
2020.2	6	3,993,347	655	33,414	1.135	37,917	9.50	24.1%	57,881	50.6%	0.16	-17.6%	7.73	-14.6%
Total		133,844,394	37,656	1,434,023		1,561,636								







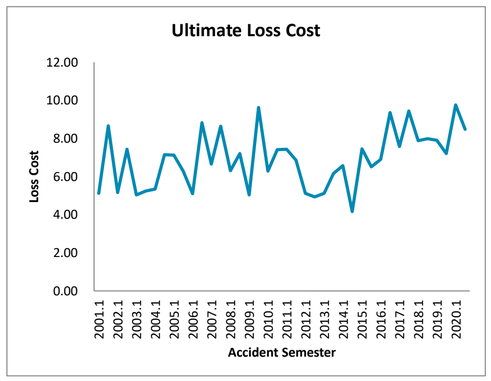
Financial Services Regulatory Authority of Ontario

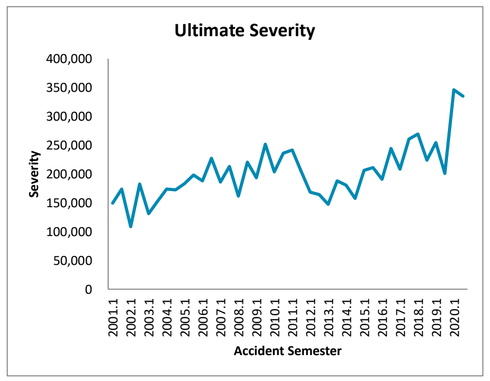
Underinsured Motorist

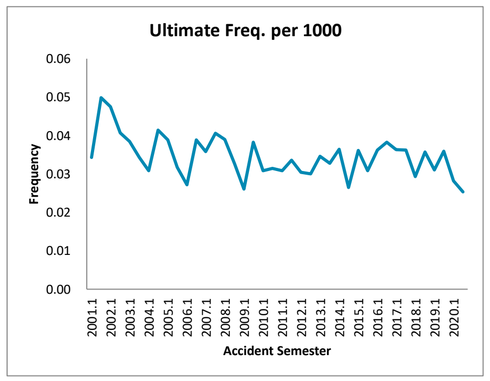
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/20

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3 GISA	(5) Exhibit 2 GISA	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240	2,594,470	89	12,151	1.092	13,269	5.11		149,090		0.03			
2001.2	234	2,788,392	139	22,101	1.092	24,135	8.66		173,631		0.05		6.95	
2002.1	228	2,775,967	132	13,154	1.089	14,324	5.16	0.9%	108,519	-27.2%	0.05	38.6%		
2002.2	222	2,898,090	118	19,787	1.089	21,548	7.44	-14.1%	182,613	5.2%	0.04	-18.3%	6.32	-9.0%
2003.1	216	2,835,316	109	13,170	1.084	14,277	5.04	-2.4%	130,860	20.6%	0.04	-19.1%		
2003.2	210	2,922,616	100	14,105	1.084	15,289	5.23	-29.6%	152,741	-16.4%	0.03	-15.9%	5.13	-18.8%
2004.1	204	2,881,487	89	14,002	1.100	15,402	5.35	6.2%	173,447	32.5%	0.03	-19.9%		
2004.2	198	2,962,479	123	19,229	1.100	21,152	7.14	36.5%	172,390	12.9%	0.04	20.9%	6.26	21.8%
2005.1	192	2,920,889	114	19,049	1.092	20,801	7.12	33.2%	183,112	5.6%	0.04	26.2%		
2005.2	186	3,027,626	96	17,439	1.092	19,043	6.29	-11.9%	198,365	15.1%	0.03	-23.4%	6.70	7.1%
2006.1	180	2,984,177	81	14,078	1.082	15,233	5.10	-28.3%	188,061	2.7%	0.03	-30.2%		
2006.2	174	3,089,926	120	25,175	1.082	27,240	8.82	40.2%	226,999	14.4%	0.04	22.5%	6.99	4.4%
2007.1	168	3,046,567	109	18,696	1.085	20,285	6.66	30.4%	186,104	-1.0%	0.04	31.8%		
2007.2	162	3,155,079	128	25,107	1.085	27,241	8.63	-2.1%	212,823	-6.2%	0.04	4.5%	7.66	9.6%
2008.1	156	3,127,988	122	18,303	1.076	19,694	6.30	-5.4%	161,427	-13.3%	0.04	9.0%		
2008.2	150	3,216,724	105	21,517	1.076	23,152	7.20	-16.6%	220,500	3.6%	0.03	-19.5%	6.75	-11.9%
2009.1	144	3,149,704	82	14,754	1.075	15,861	5.04	-20.0%	193,423	19.8%	0.03	-33.3%		
2009.2	138	3,243,238	124	29,047	1.075	31,225	9.63	33.8%	251,818	14.2%	0.04	17.1%	7.37	9.1%
2010.1	132	3,178,048	98	18,734	1.066	19,970	6.28	24.8%	203,777	5.4%	0.03	18.4%		
2010.2	126	3,277,362	103	22,783	1.066	24,286	7.41	-23.0%	235,788	-6.4%	0.03	-17.8%	6.86	-6.9%
2011.1	120	3,212,747	99	22,061	1.083	23,892	7.44	18.3%	241,331	18.4%	0.03	-0.1%		
2011.2	114	3,308,996	111	20,985	1.083	22,727	6.87	-7.3%	204,348	-13.3%	0.03	6.9%	7.15	4.3%
2012.1	108	3,264,953	99	15,505	1.080	16,739	5.13	-31.1%	168,601	-30.1%	0.03	-1.3%		
2012.2	102	3,356,140	101	15,326	1.080	16,546	4.93	-28.2%	164,086	-19.7%	0.03	-10.6%	5.03	-29.7%
2013.1	96	3,302,996	114	15,629	1.080	16,873	5.11	-0.4%	147,567	-12.5%	0.03	13.8%		
2013.2	90	3,415,975	112	19,528	1.080	21,082	6.17	25.2%	188,072	14.6%	0.03	9.2%	5.65	12.4%
2014.1	84	3,350,721	122	20,293	1.085	22,023	6.57	28.7%	180,577	22.4%	0.04	5.1%		
2014.2	78	3,466,009	92	13,294	1.085	14,428	4.16	-32.6%	157,213	-16.4%	0.03	-19.3%	5.35	-5.3%
2015.1	72	3,410,743	123	23,033	1.104	25,421	7.45	13.4%	206,258	14.2%	0.04	-0.7%		
2015.2	66	3,534,631	109	20,855	1.104	23,018	6.51	56.4%	211,035	34.2%	0.03	16.5%	6.97	30.4%
2016.1	60	3,503,627	127	21,994	1.099	24,180	6.90	-7.4%	190,572	-7.6%	0.04	0.2%		
2016.2	54	3,621,584	139	30,809	1.099	33,871	9.35	43.6%	244,429	15.8%	0.04	24.0%	8.15	16.8%
2017.1	48	3,573,689	130	24,650	1.099	27,090	7.58	9.8%	208,404	9.4%	0.04	0.4%		
2017.2	42	3,710,164	134	31,869	1.099	35,024	9.44	0.9%	260,459	6.6%	0.04	-5.3%	8.53	4.7%
2018.1	36	3,657,077	107	26,103	1.104	28,831	7.88	4.0%	269,193	29.2%	0.03	-19.5%		
2018.2	30	3,782,513	135	27,324	1.104	30,179	7.98	-15.5%	223,618	-14.1%	0.04	-1.6%	7.93	-7.0%
2019.1	24	3,725,501	116	26,455	1.113	29,431	7.90	0.2%	254,296	-5.5%	0.03	6.1%		
2019.2	18	3,836,203	138	24,867	1.113	27,665	7.21	-9.6%	200,836	-10.2%	0.04	0.6%	7.55	-4.8%
2020.1	12	3,756,824	106	32,308	1.135	36,661	9.76	23.5%	346,065	36.1%	0.03	-9.2%		
2020.2	6	3,867,212	98	28,888	1.135	32,781	8.48	17.5%	334,658	66.6%	0.03	-29.5%	9.11	20.6%
Total		130,734,451	4,492	834,157		911,894								







APPENDIX E. ULTIMATE CLAIMS AND ALAE EXHIBITS

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	519,768	519,887	1.000	519,887	519,888	(1)
2001.2	234	639,877	640,700	1.000	640,700	640,700	0
2002.1	228	579,412	580,162	1.000	580,162	579,935	227
2002.2	222	731,601	733,132	1.000	733,132	732,983	149
2003.1	216	633,487	633,489	1.000	633,489	633,489	0
2003.2	210	645,107	645,322	1.000	645,322	645,318	4
2004.1	204	550,442	550,764	1.000	550,764	550,781	(17)
2004.2	198	647,191	648,031	1.000	648,031	648,034	(2)
2005.1	192	564,312	564,514	1.000	564,514	564,501	13
2005.2	186	687,263	689,870	1.000	689,870	689,897	(27)
2006.1	180	613,712	618,201	1.000	618,201	618,090	111
2006.2	174	781,140	785,763	1.000	785,763	785,631	132
2007.1	168	699,725	702,105	1.000	702,105	701,991	114
2007.2	162	808,220	813,324	1.000	813,324	813,118	206
2008.1	156	673,922	678,389	1.000	678,389	678,346	43
2008.2	150	817,934	824,108	1.000	824,108	824,084	24
2009.1	144	764,021	766,439	1.000	766,439	766,674	(234)
2009.2	138	967,628	975,505	1.001	976,481	976,705	(224)
2010.1	132	857,205	869,185	1.000	869,185	869,643	(458)
2010.2	126	929,174	941,048	1.000	941,048	942,180	(1,132)
2011.1	120	722,790	733,300	1.000	733,300	733,889	(589)
2011.2	114	831,453	863,499	1.000	863,499	864,256	(757)
2012.1	108	705,683	743,246	1.000	743,246	741,986	1,260
2012.2	102	820,048	871,086	0.999	870,215	871,413	(1,198)
2013.1	96	691,690	752,686	0.996	749,675	750,376	(701)
2013.2	90	827,937	921,071	0.996	917,387	921,640	(4,253)
2014.1	84	655,392	766,248	0.996	763,183	766,481	(3,299)
2014.2	78	743,530	896,933	0.997	894,243	902,599	(8,357)
2015.1	72	620,821	807,392	0.994	802,548	811,546	(8,998)
2015.2	66	705,779	980,348	0.996	976,426	983,843	(7,417)
2016.1	60	499,590	805,687	0.995	801,658	803,363	(1,704)
2016.2	54	561,131	998,236	1.003	1,001,231	1,010,990	(9,759)
2017.1	48	320,828	719,517	1.017	731,749	737,286	(5,537)
2017.2	42	315,486	882,193	1.053	928,950	921,905	7,045
2018.1	36	161,021	654,584	1.110	726,588	723,876	2,711
2018.2	30	143,675	732,515	1.214	889,273	868,405	20,868
2019.1	24	51,128	457,663	1.398	639,812	626,926	12,886
2019.2	18	30,953	502,267	1.627	817,189	801,197	15,992
2020.1	12	10,376	249,857	1.893	472,979	457,267	15,712
2020.2	6	1,093	237,291	2.760	654,925		
Total		23,531,545	28,755,558		30,158,989	29,481,232	22,833

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 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	15,331	15,331	1.000	15,331	15,331	0
2001.2	234	19,105	19,105	1.000	19,105	19,105	0
2002.1	228	16,716	16,716	1.000	16,716	16,716	0
2002.2	222	20,285	20,285	1.000	20,285	20,285	(0)
2003.1	216	16,407	16,407	1.000	16,407	16,407	0
2003.2	210	15,572	15,572	1.000	15,572	15,572	0
2004.1	204	18,003	18,003	1.000	18,003	18,003	0
2004.2	198	16,862	16,862	1.000	16,862	16,862	0
2005.1	192	17,396	17,396	1.000	17,396	17,395	1
2005.2	186	19,267	19,269	1.000	19,269	19,268	1
2006.1	180	19,000	19,000	1.000	19,000	18,999	1
2006.2	174	21,304	21,305	1.000	21,305	21,300	4
2007.1	168	21,024	21,024	1.000	21,024	21,018	6
2007.2	162	21,953	21,953	1.000	21,953	21,947	6
2008.1	156	19,038	19,038	1.000	19,038	19,035	4
2008.2	150	22,465	22,465	1.000	22,465	22,461	3
2009.1	144	21,428	21,430	1.000	21,430	21,442	(12)
2009.2	138	21,191	21,191	1.000	21,191	21,201	(10)
2010.1	132	21,028	21,028	1.000	21,028	21,028	(0)
2010.2	126	23,055	23,058	1.000	23,058	23,055	2
2011.1	120	22,080	22,083	1.000	22,083	22,404	(321)
2011.2	114	23,453	23,453	1.000	23,453	23,457	(4)
2012.1	108	22,855	22,885	1.000	22,885	22,875	10
2012.2	102	24,040	24,040	1.000	24,040	24,035	4
2013.1	96	23,166	23,335	1.000	23,335	23,328	7
2013.2	90	28,126	28,245	1.000	28,245	27,944	301
2014.1	84	23,307	23,309	1.000	23,309	23,328	(19)
2014.2	78	28,611	28,722	1.000	28,722	28,645	77
2015.1	72	26,574	27,661	1.000	27,661	27,556	105
2015.2	66	29,942	30,219	1.000	30,219	30,279	(60)
2016.1	60	29,385	29,780	1.000	29,780	30,023	(244)
2016.2	54	31,808	32,296	1.000	32,296	32,254	42
2017.1	48	27,176	27,556	1.000	27,556	27,364	192
2017.2	42	34,201	34,998	1.004	35,138	35,078	61
2018.1	36	31,969	33,991	1.010	34,331	34,017	315
2018.2	30	33,212	35,346	1.030	36,407	36,449	(42)
2019.1	24	28,848	32,543	1.099	35,765	34,892	873
2019.2	18	27,771	36,206	1.225	44,353	40,718	3,634
2020.1	12	13,052	17,620	1.479	26,060	22,361	3,700
2020.2	6	4,701	14,292	2.077	29,685		
Total		900,707	935,019		971,760	933,437	8,639

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 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	354,910	354,910	1.000	354,910	354,912	(1)
2001.2	234	396,252	396,252	1.000	396,252	396,257	(5)
2002.1	228	367,826	367,826	1.000	367,826	367,826	(0)
2002.2	222	427,472	427,475	1.000	427,475	427,476	(1)
2003.1	216	408,851	408,851	1.000	408,851	408,854	(3)
2003.2	210	379,775	379,775	1.000	379,775	379,776	(0)
2004.1	204	351,949	351,949	1.000	351,949	351,945	4
2004.2	198	365,687	365,698	1.000	365,698	365,697	0
2005.1	192	348,925	348,925	1.000	348,925	348,933	(8)
2005.2	186	389,591	389,598	1.000	389,598	389,634	(36)
2006.1	180	346,126	346,126	1.000	346,126	346,157	(31)
2006.2	174	401,313	401,313	1.000	401,313	401,345	(32)
2007.1	168	399,398	399,398	1.000	399,398	399,433	(36)
2007.2	162	426,006	426,006	1.000	426,006	426,025	(19)
2008.1	156	409,610	409,604	1.000	409,604	409,611	(6)
2008.2	150	435,711	435,715	1.000	435,715	435,721	(6)
2009.1	144	404,969	404,970	1.000	404,970	404,970	(0)
2009.2	138	424,609	424,605	1.000	424,605	424,594	11
2010.1	132	401,124	401,128	1.000	401,128	401,123	4
2010.2	126	455,170	455,179	1.000	455,179	455,178	1
2011.1	120	410,719	410,720	1.000	410,720	410,734	(14)
2011.2	114	432,070	432,074	1.000	432,074	432,113	(39)
2012.1	108	387,675	387,667	1.000	387,667	387,710	(44)
2012.2	102	443,382	443,407	1.000	443,407	443,471	(64)
2013.1	96	429,995	430,027	1.000	430,027	430,099	(72)
2013.2	90	509,092	509,110	1.000	509,110	509,216	(106)
2014.1	84	506,572	506,603	1.000	506,603	506,720	(117)
2014.2	78	514,701	514,724	1.000	514,724	514,658	66
2015.1	72	552,592	552,634	1.000	552,634	552,821	(187)
2015.2	66	585,340	585,397	1.000	585,397	585,614	(217)
2016.1	60	583,819	583,907	1.000	583,907	584,154	(247)
2016.2	54	698,443	698,539	1.000	698,539	698,828	(289)
2017.1	48	647,781	647,902	1.000	647,902	648,158	(256)
2017.2	42	800,713	801,101	1.000	801,101	801,271	(170)
2018.1	36	757,129	757,731	1.000	757,731	758,009	(278)
2018.2	30	867,204	867,524	1.000	867,524	867,888	(364)
2019.1	24	845,708	846,706	1.001	847,552	846,966	586
2019.2	18	920,398	922,140	1.002	923,984	923,663	321
2020.1	12	505,404	508,416	1.006	511,466	515,661	(4,195)
2020.2	6	440,005	532,007	1.077	572,971		
Total		19,734,015	19,833,638		19,880,344	19,313,222	(5,850)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	361,868	363,622	1.000	363,622	363,638	(16)
2001.2	234	472,955	475,248	1.000	475,248	475,340	(93)
2002.1	228	475,130	476,715	1.000	476,715	476,468	247
2002.2	222	572,791	576,317	1.000	576,317	576,206	111
2003.1	216	530,724	532,786	1.000	532,786	532,850	(64)
2003.2	210	447,154	449,239	1.000	449,239	449,115	123
2004.1	204	361,930	364,788	1.000	364,788	364,596	191
2004.2	198	405,742	410,040	1.000	410,040	408,844	1,195
2005.1	192	373,658	377,207	1.000	377,207	377,080	127
2005.2	186	491,560	496,438	1.000	496,438	495,875	563
2006.1	180	461,032	463,605	1.000	463,605	463,697	(92)
2006.2	174	592,347	596,598	1.000	596,674	596,470	203
2007.1	168	589,665	593,163	1.000	593,338	593,259	79
2007.2	162	691,724	703,375	1.001	703,925	703,692	233
2008.1	156	683,373	689,216	1.001	690,199	689,763	436
2008.2	150	866,375	870,238	1.002	872,034	872,118	(84)
2009.1	144	949,414	955,400	1.003	958,374	958,579	(205)
2009.2	138	1,296,761	1,307,604	1.004	1,312,520	1,312,319	201
2010.1	132	1,325,670	1,337,506	1.004	1,343,238	1,343,633	(394)
2010.2	126	897,575	907,910	1.005	912,194	913,084	(890)
2011.1	120	520,464	533,561	1.006	537,029	537,066	(38)
2011.2	114	523,703	542,054	1.007	545,629	547,261	(1,632)
2012.1	108	470,494	488,633	1.007	492,214	491,521	693
2012.2	102	562,779	584,737	1.008	589,603	589,216	387
2013.1	96	522,726	554,539	1.008	559,060	562,868	(3,808)
2013.2	90	639,693	677,298	1.009	683,408	687,210	(3,802)
2014.1	84	544,271	590,713	1.011	597,474	598,351	(877)
2014.2	78	610,737	678,943	1.016	689,671	691,918	(2,247)
2015.1	72	579,567	653,412	1.016	663,669	671,625	(7,957)
2015.2	66	659,370	782,145	1.021	798,644	797,011	1,633
2016.1	60	579,710	716,561	1.030	737,822	735,931	1,892
2016.2	54	596,643	747,348	1.048	782,942	784,154	(1,212)
2017.1	48	476,257	615,700	1.073	660,510	658,285	2,225
2017.2	42	502,540	711,573	1.110	789,631	773,050	16,580
2018.1	36	382,270	567,525	1.164	660,349	654,147	6,203
2018.2	30	372,149	625,631	1.239	775,195	753,389	21,806
2019.1	24	258,486	514,692	1.294	666,254	641,525	24,730
2019.2	18	202,026	547,227	1.344	735,220	719,862	15,358
2020.1	12	63,054	282,699	1.480	418,371	405,044	13,327
2020.2	6	21,611	284,102	1.828	519,443		
Total		21,935,998	24,646,108		25,870,638	25,266,061	85,133

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Rehab & Attendant Care

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	106,238	108,272	1.000	108,272	108,261	11
2001.2	234	139,716	142,781	1.000	142,781	142,846	(65)
2002.1	228	112,598	114,648	1.000	114,648	114,553	96
2002.2	222	158,483	161,913	1.000	161,913	162,195	(283)
2003.1	216	115,898	118,272	1.000	118,272	117,949	323
2003.2	210	136,714	140,749	1.000	140,749	140,195	554
2004.1	204	102,136	105,957	1.000	105,957	104,993	963
2004.2	198	167,505	170,496	1.000	170,496	169,935	561
2005.1	192	126,333	128,731	1.000	128,731	128,921	(190)
2005.2	186	181,718	185,547	1.000	185,533	185,297	235
2006.1	180	155,121	156,579	1.000	156,556	156,219	337
2006.2	174	209,917	217,025	1.000	216,927	216,993	(67)
2007.1	168	186,049	189,821	0.999	189,573	189,623	(50)
2007.2	162	223,478	231,230	0.999	230,931	231,472	(541)
2008.1	156	179,721	189,179	0.999	189,036	187,699	1,338
2008.2	150	207,878	211,170	0.999	211,012	209,868	1,143
2009.1	144	197,015	203,625	0.999	203,434	204,207	(773)
2009.2	138	284,616	294,891	0.999	294,611	295,078	(466)
2010.1	132	241,789	251,061	0.999	250,735	251,391	(656)
2010.2	126	203,081	218,830	0.998	218,313	218,416	(103)
2011.1	120	163,868	177,065	0.998	176,672	177,635	(963)
2011.2	114	193,796	211,787	0.999	211,488	212,495	(1,007)
2012.1	108	170,312	187,336	0.998	186,918	187,491	(573)
2012.2	102	202,848	224,274	0.995	223,059	226,373	(3,314)
2013.1	96	163,681	194,119	0.989	191,954	196,527	(4,573)
2013.2	90	200,555	230,437	0.986	227,183	231,794	(4,611)
2014.1	84	149,682	195,215	0.987	192,629	199,695	(7,066)
2014.2	78	183,793	258,471	0.984	254,394	259,496	(5,102)
2015.1	72	146,287	209,590	0.980	205,483	214,261	(8,777)
2015.2	66	167,750	275,231	0.977	268,872	276,073	(7,201)
2016.1	60	134,852	248,626	0.969	240,844	244,152	(3,308)
2016.2	54	114,892	230,540	0.981	226,224	227,320	(1,095)
2017.1	48	59,446	138,541	1.011	140,109	146,891	(6,782)
2017.2	42	68,087	183,597	1.058	194,255	191,610	2,645
2018.1	36	39,207	111,419	1.156	128,823	135,093	(6,270)
2018.2	30	33,941	135,416	1.270	172,030	168,203	3,827
2019.1	24	22,505	109,063	1.360	148,349	145,200	3,150
2019.2	18	14,999	120,887	1.434	173,339	179,044	(5,705)
2020.1	12	4,459	74,557	1.638	122,136	120,970	1,166
2020.2	6	2,619	51,971	2.765	143,718		
Total		5,673,584	7,108,918		7,366,958	7,276,432	(53,192)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	166,729	167,806	1.000	167,806	167,791	15
2001.2	234	221,350	222,399	1.000	222,399	222,520	(120)
2002.1	228	189,570	190,955	1.000	190,955	190,968	(13)
2002.2	222	239,554	242,447	1.000	242,447	242,256	190
2003.1	216	207,801	208,837	1.000	208,837	208,640	197
2003.2	210	201,385	203,278	1.000	203,278	203,268	10
2004.1	204	167,564	170,303	1.000	170,303	170,103	200
2004.2	198	182,222	184,156	1.000	184,156	183,472	684
2005.1	192	167,629	169,625	0.998	169,286	169,623	(337)
2005.2	186	208,514	210,383	1.000	210,383	210,472	(89)
2006.1	180	193,222	194,950	1.000	194,950	194,735	216
2006.2	174	231,709	233,801	1.001	234,035	234,518	(483)
2007.1	168	220,332	222,294	1.002	222,739	222,080	659
2007.2	162	246,351	250,366	1.001	250,616	249,861	755
2008.1	156	221,118	224,209	1.002	224,657	224,059	598
2008.2	150	269,732	271,530	1.001	271,802	271,924	(122)
2009.1	144	267,608	271,733	1.002	272,276	272,468	(192)
2009.2	138	343,372	349,551	1.002	350,250	351,035	(785)
2010.1	132	330,743	334,599	1.002	335,268	335,686	(418)
2010.2	126	280,646	288,800	1.003	289,666	290,406	(740)
2011.1	120	196,916	203,322	1.005	204,338	204,162	176
2011.2	114	212,234	219,823	1.007	221,362	221,865	(503)
2012.1	108	186,864	194,450	1.006	195,617	196,426	(810)
2012.2	102	225,305	236,140	1.005	237,321	238,801	(1,480)
2013.1	96	197,919	209,133	1.002	209,551	212,488	(2,937)
2013.2	90	237,657	255,108	1.001	255,363	256,966	(1,603)
2014.1	84	199,473	222,530	1.000	222,530	224,177	(1,647)
2014.2	78	222,860	255,931	1.001	256,186	256,384	(197)
2015.1	72	198,333	236,055	0.995	234,875	239,883	(5,008)
2015.2	66	224,582	285,368	0.993	283,371	287,352	(3,981)
2016.1	60	195,823	267,967	0.998	267,431	269,614	(2,183)
2016.2	54	201,110	289,073	0.997	288,205	287,174	1,031
2017.1	48	156,264	230,132	1.021	234,965	241,988	(7,023)
2017.2	42	154,152	257,393	1.048	269,748	270,537	(789)
2018.1	36	121,520	219,926	1.112	244,558	244,385	174
2018.2	30	118,554	224,921	1.226	275,753	274,707	1,046
2019.1	24	86,556	184,645	1.323	244,285	239,273	5,012
2019.2	18	78,150	203,673	1.406	286,364	278,112	8,253
2020.1	12	27,044	100,448	1.562	156,900	158,061	(1,160)
2020.2	6	7,917	74,264	2.644	196,353		
Total		7,806,381	8,982,325		9,401,188	9,218,236	(13,401)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	9,044	9,044	1.000	9,044	9,044	0
2001.2	234	11,285	11,285	1.000	11,285	11,285	0
2002.1	228	8,783	8,783	1.000	8,783	8,783	0
2002.2	222	12,396	12,396	1.000	12,396	12,396	0
2003.1	216	9,342	9,342	1.000	9,342	9,342	0
2003.2	210	11,606	11,606	1.000	11,606	11,606	0
2004.1	204	8,744	8,744	1.000	8,744	8,744	0
2004.2	198	9,588	9,588	1.000	9,588	9,588	0
2005.1	192	8,382	8,382	1.000	8,382	8,382	0
2005.2	186	10,424	10,424	1.000	10,424	10,424	0
2006.1	180	8,373	8,373	1.000	8,373	8,373	0
2006.2	174	10,296	10,296	1.000	10,296	10,296	0
2007.1	168	9,191	9,191	1.000	9,191	9,191	0
2007.2	162	8,699	8,699	1.000	8,699	8,699	0
2008.1	156	7,471	7,471	1.000	7,471	7,471	0
2008.2	150	7,398	7,398	1.000	7,398	7,398	0
2009.1	144	6,154	6,154	1.000	6,154	6,154	0
2009.2	138	6,952	6,952	1.000	6,952	6,952	0
2010.1	132	5,728	5,728	1.000	5,728	5,728	0
2010.2	126	7,473	7,473	1.000	7,473	7,473	0
2011.1	120	5,353	5,353	1.000	5,353	5,353	0
2011.2	114	7,267	7,355	1.000	7,355	7,303	52
2012.1	108	6,293	6,293	1.000	6,293	6,299	(6)
2012.2	102	7,258	7,258	1.000	7,258	7,258	0
2013.1	96	5,621	5,621	1.000	5,621	5,621	0
2013.2	90	7,243	7,243	1.000	7,243	7,243	0
2014.1	84	5,326	5,326	1.000	5,326	5,346	(20)
2014.2	78	7,550	7,550	1.000	7,550	7,550	0
2015.1	72	5,414	5,540	1.000	5,540	5,501	39
2015.2	66	6,532	6,556	1.000	6,556	6,577	(21)
2016.1	60	5,429	5,585	1.000	5,585	5,522	63
2016.2	54	7,407	7,511	1.000	7,511	7,559	(48)
2017.1	48	6,062	6,161	1.000	6,160	6,283	(124)
2017.2	42	8,374	8,651	0.998	8,633	8,740	(108)
2018.1	36	6,014	6,217	0.996	6,193	6,302	(109)
2018.2	30	6,652	7,566	0.994	7,522	7,443	79
2019.1	24	4,627	5,067	0.987	5,003	4,922	81
2019.2	18	6,683	7,923	0.982	7,778	7,369	409
2020.1	12	3,519	4,825	0.932	4,495	4,015	480
2020.2	6	2,289	5,794	1.021	5,915		
Total		298,238	306,720		306,215	299,531	769

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	223	223	1.000	223	223	0
2001.2	234	10	10	1.000	10	10	0
2002.1	228	6	6	1.000	6	6	0
2002.2	222	151	151	1.000	151	151	0
2003.1	216	430	430	1.000	430	430	0
2003.2	210	14	14	1.000	14	14	0
2004.1	204	179	179	1.000	179	179	0
2004.2	198	80	80	1.000	80	80	0
2005.1	192	2	2	1.000	2	2	0
2005.2	186	152	152	1.000	152	152	0
2006.1	180	0	0	1.000	0	0	0
2006.2	174	36	36	1.000	36	36	0
2007.1	168	45	45	1.000	45	45	0
2007.2	162	154	154	1.000	154	154	0
2008.1	156	85	85	1.000	85	85	0
2008.2	150	177	177	1.000	177	177	0
2009.1	144	215	215	1.000	215	215	0
2009.2	138	249	249	1.000	249	249	0
2010.1	132	38	38	1.000	38	38	0
2010.2	126	7	7	1.000	7	7	0
2011.1	120	64	64	1.000	64	64	0
2011.2	114	31	31	1.000	31	31	0
2012.1	108	12	12	1.000	12	12	0
2012.2	102	24	24	1.000	24	24	0
2013.1	96	0	0	1.000	0	0	0
2013.2	90	23	23	1.000	23	25	(2)
2014.1	84	1	1	1.083	1	1	0
2014.2	78	840	840	1.069	898	961	(63)
2015.1	72	65	65	1.141	75	74	1
2015.2	66	41	41	1.122	46	45	1
2016.1	60	2	2	1.088	2	2	0
2016.2	54	22	22	1.078	24	23	1
2017.1	48	22	26	1.025	27	29	(2)
2017.2	42	36	36	1.109	40	41	(0)
2018.1	36	31	81	1.141	93	110	(17)
2018.2	30	52	52	1.267	66	66	(0)
2019.1	24	40	53	1.313	70	45	25
2019.2	18	15	33	1.438	47	82	(35)
2020.1	12	1	25	1.477	37	58	(21)
2020.2	6	0	6	1.778	10		
Total		3,579	3,694		3,845	3,949	(113)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	303,681	303,681	1.000	303,681	303,681	0
2001.2	234	333,197	333,197	1.000	333,197	333,198	(1)
2002.1	228	326,912	326,912	1.000	326,912	326,912	0
2002.2	222	366,042	366,042	1.000	366,042	366,042	0
2003.1	216	359,484	359,484	1.000	359,484	359,485	(1)
2003.2	210	301,810	301,813	1.000	301,813	301,812	0
2004.1	204	286,034	286,034	1.000	286,034	286,034	1
2004.2	198	284,742	284,742	1.000	284,742	284,740	1
2005.1	192	283,783	283,783	1.000	283,783	283,781	2
2005.2	186	308,761	308,761	1.000	308,761	308,760	0
2006.1	180	277,934	277,935	1.000	277,935	277,932	4
2006.2	174	310,332	310,332	1.000	310,332	310,324	8
2007.1	168	334,627	334,639	1.000	334,639	334,628	11
2007.2	162	333,830	333,830	1.000	333,830	333,816	14
2008.1	156	327,229	327,229	1.000	327,229	327,214	16
2008.2	150	341,156	341,157	1.000	341,157	341,142	15
2009.1	144	311,868	311,869	1.000	311,869	311,848	21
2009.2	138	307,043	307,273	1.000	307,273	306,744	529
2010.1	132	294,460	294,471	1.000	294,471	294,444	26
2010.2	126	329,007	329,007	1.000	329,007	328,980	27
2011.1	120	321,648	321,646	1.000	321,646	321,634	12
2011.2	114	322,414	322,424	1.000	322,424	322,388	35
2012.1	108	302,085	302,088	1.000	302,088	302,052	35
2012.2	102	332,157	332,170	1.000	332,170	332,110	60
2013.1	96	331,102	331,113	1.000	331,113	331,047	66
2013.2	90	381,250	381,265	1.000	381,265	381,196	69
2014.1	84	389,081	389,097	1.000	389,097	389,026	71
2014.2	78	380,400	380,430	1.000	380,430	380,299	131
2015.1	72	410,879	410,963	1.000	410,963	410,829	134
2015.2	66	409,699	409,760	1.000	409,760	409,862	(102)
2016.1	60	443,197	443,350	1.000	443,350	443,211	139
2016.2	54	508,659	508,738	1.000	508,738	508,653	84
2017.1	48	477,613	477,774	1.000	477,774	477,702	73
2017.2	42	579,538	579,694	1.000	579,694	579,592	102
2018.1	36	571,261	571,252	1.000	571,252	571,149	103
2018.2	30	628,776	628,840	1.000	628,840	628,698	142
2019.1	24	635,355	635,360	1.001	635,995	635,768	228
2019.2	18	669,741	670,617	1.002	671,958	670,696	1,262
2020.1	12	411,472	414,434	1.004	416,092	414,514	1,578
2020.2	6	338,658	419,869	1.042	437,503		
Total		15,166,921	15,253,076		15,274,344	14,831,942	4,899

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(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)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	181,494	181,494	1.000	181,494	181,494	0
2001.2	234	201,156	201,156	1.000	201,156	201,156	0
2002.1	228	178,542	178,542	1.000	178,542	178,542	0
2002.2	222	197,839	197,839	1.000	197,839	197,839	0
2003.1	216	168,244	168,244	1.000	168,244	168,244	(0)
2003.2	210	172,266	172,266	1.000	172,266	172,266	0
2004.1	204	132,935	132,935	1.000	132,935	132,934	1
2004.2	198	140,537	140,537	1.000	140,537	140,537	0
2005.1	192	121,792	121,792	1.000	121,792	121,793	(0)
2005.2	186	165,203	165,203	1.000	165,203	165,203	(0)
2006.1	180	124,469	124,469	1.000	124,469	124,471	(2)
2006.2	174	158,081	158,082	1.000	158,082	158,081	0
2007.1	168	136,324	136,324	1.000	136,324	136,322	2
2007.2	162	153,673	153,673	1.000	153,673	153,672	1
2008.1	156	185,651	185,651	1.000	185,651	185,648	3
2008.2	150	147,677	147,680	1.000	147,680	147,676	4
2009.1	144	163,408	163,409	1.000	163,409	163,404	5
2009.2	138	147,424	147,424	1.000	147,424	147,418	5
2010.1	132	112,496	112,497	1.000	112,497	112,492	4
2010.2	126	130,752	130,754	1.000	130,754	130,750	4
2011.1	120	152,127	152,127	1.000	152,127	152,122	5
2011.2	114	144,594	144,591	1.000	144,591	144,584	7
2012.1	108	116,126	116,137	1.000	116,137	116,128	10
2012.2	102	176,856	176,854	1.000	176,854	176,841	12
2013.1	96	116,643	116,656	1.000	116,656	116,638	18
2013.2	90	188,986	189,011	1.000	189,011	189,012	(1)
2014.1	84	133,001	133,019	1.000	133,019	133,021	(2)
2014.2	78	153,370	153,374	1.000	153,374	153,361	13
2015.1	72	130,707	130,717	1.000	130,717	130,706	11
2015.2	66	164,933	164,943	1.000	164,943	164,929	14
2016.1	60	151,312	151,346	1.000	151,346	151,331	15
2016.2	54	189,869	189,996	1.000	189,996	190,027	(31)
2017.1	48	158,258	158,372	1.000	158,372	158,480	(107)
2017.2	42	197,070	197,237	1.000	197,237	197,131	107
2018.1	36	206,984	207,221	1.000	207,221	207,276	(55)
2018.2	30	246,120	246,362	1.000	246,362	246,646	(284)
2019.1	24	206,370	206,693	1.000	206,693	207,190	(497)
2019.2	18	250,726	250,978	1.001	251,229	251,902	(672)
2020.1	12	194,287	196,834	1.007	198,212	194,014	4,198
2020.2	6	211,378	251,126	1.081	271,467		
Total		6,609,680	6,653,566		6,675,536	6,401,284	2,785

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(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)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	76,027	76,027	1.000	76,027	76,027	0
2001.2	234	89,891	89,891	1.000	89,891	89,891	0
2002.1	228	81,163	81,163	1.000	81,163	81,163	0
2002.2	222	91,016	91,016	1.000	91,016	91,016	0
2003.1	216	79,318	79,318	1.000	79,318	79,318	(0)
2003.2	210	80,838	80,838	1.000	80,838	80,838	0
2004.1	204	66,573	66,573	1.000	66,573	66,573	0
2004.2	198	61,275	61,275	1.000	61,274	61,274	0
2005.1	192	54,886	54,886	1.000	54,886	54,887	(1)
2005.2	186	58,009	58,009	1.000	58,010	58,010	0
2006.1	180	55,927	55,927	1.000	55,927	55,927	0
2006.2	174	63,779	63,779	1.000	63,779	63,779	0
2007.1	168	57,196	57,196	1.000	57,197	57,196	1
2007.2	162	60,129	60,129	1.000	60,128	60,129	(0)
2008.1	156	49,162	49,162	1.000	49,162	49,161	1
2008.2	150	50,252	50,252	1.000	50,251	50,251	0
2009.1	144	44,103	44,103	1.000	44,102	44,099	3
2009.2	138	49,622	49,622	1.000	49,617	49,618	(0)
2010.1	132	34,731	34,731	1.000	34,728	34,728	(0)
2010.2	126	37,520	37,520	1.000	37,517	37,518	(1)
2011.1	120	34,118	34,118	1.000	34,116	34,116	0
2011.2	114	38,010	38,010	1.000	38,008	38,008	0
2012.1	108	31,041	31,041	1.000	31,040	31,038	1
2012.2	102	31,936	31,936	1.000	31,936	31,935	1
2013.1	96	29,175	29,175	1.000	29,175	29,176	(1)
2013.2	90	33,233	33,252	1.000	33,254	33,280	(25)
2014.1	84	31,440	31,440	1.000	31,438	31,445	(7)
2014.2	78	33,031	33,032	1.000	33,034	33,039	(5)
2015.1	72	32,155	32,159	1.000	32,163	32,167	(5)
2015.2	66	40,139	40,144	1.000	40,143	40,153	(11)
2016.1	60	31,424	31,456	1.000	31,447	31,471	(24)
2016.2	54	41,324	41,436	1.000	41,436	41,488	(53)
2017.1	48	38,370	38,402	1.000	38,410	38,446	(36)
2017.2	42	45,379	45,413	1.000	45,435	45,392	43
2018.1	36	50,856	50,948	1.001	50,983	51,046	(63)
2018.2	30	69,758	69,847	1.000	69,873	69,868	6
2019.1	24	67,358	67,540	0.999	67,442	67,821	(379)
2019.2	18	86,602	86,733	0.998	86,542	86,972	(429)
2020.1	12	76,739	78,314	0.996	77,966	77,190	776
2020.2	6	84,617	99,833	1.052	105,020		
Total		2,168,123	2,185,646		2,190,264	2,085,453	(208)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	99,380	99,380	1.000	99,380	99,380	(0)
2001.2	234	117,278	117,280	1.000	117,280	117,280	0
2002.1	228	118,406	118,406	1.000	118,406	118,406	0
2002.2	222	134,071	134,071	1.000	134,071	134,071	0
2003.1	216	128,835	128,835	1.000	128,835	128,835	0
2003.2	210	124,556	124,556	1.000	124,556	124,555	0
2004.1	204	112,890	112,890	1.000	112,890	112,889	1
2004.2	198	111,113	111,113	1.000	111,113	111,118	(6)
2005.1	192	107,165	107,165	1.000	107,165	107,165	(0)
2005.2	186	122,071	122,071	1.000	122,071	122,071	0
2006.1	180	103,044	103,044	1.000	103,044	103,044	1
2006.2	174	117,578	117,578	1.000	117,578	117,577	1
2007.1	168	119,544	119,544	1.000	119,544	119,543	1
2007.2	162	123,465	123,465	1.000	123,465	123,461	4
2008.1	156	125,851	125,851	1.000	125,851	125,847	4
2008.2	150	125,472	125,472	1.000	125,472	125,469	4
2009.1	144	124,318	124,318	1.000	124,318	124,314	4
2009.2	138	116,646	116,647	1.000	116,647	116,645	2
2010.1	132	103,088	103,088	1.000	103,088	103,086	2
2010.2	126	112,398	112,398	1.000	112,398	112,390	9
2011.1	120	111,654	111,654	1.000	111,654	111,648	6
2011.2	114	114,447	114,452	1.000	114,452	114,443	10
2012.1	108	100,271	100,277	1.000	100,277	100,263	14
2012.2	102	124,583	124,606	1.000	124,606	124,562	44
2013.1	96	112,980	112,984	1.000	112,984	112,907	76
2013.2	90	150,480	150,485	1.000	150,485	150,461	24
2014.1	84	138,803	138,825	1.000	138,825	138,803	22
2014.2	78	149,663	149,682	1.000	149,682	150,140	(458)
2015.1	72	147,974	148,140	1.000	148,140	148,094	46
2015.2	66	159,470	159,568	1.000	159,568	159,544	24
2016.1	60	164,760	164,917	1.000	164,917	164,814	103
2016.2	54	210,502	210,659	1.000	210,659	210,500	160
2017.1	48	201,234	201,376	1.000	201,376	201,203	173
2017.2	42	260,158	260,249	1.000	260,249	259,901	348
2018.1	36	274,206	274,687	0.999	274,413	274,114	298
2018.2	30	305,173	305,460	0.999	305,154	304,705	450
2019.1	24	292,665	293,089	0.999	292,796	292,563	232
2019.2	18	325,253	326,290	0.999	325,964	325,292	671
2020.1	12	213,651	216,393	1.000	216,393	210,717	5,677
2020.2	6	192,930	239,114	1.045	249,874		
Total		6,098,023	6,150,077		6,159,638	5,901,816	7,948

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	471	471	1.000	471	471	0
2001.2	234	525	525	1.000	525	525	0
2002.1	228	347	347	1.000	347	347	0
2002.2	222	559	559	1.000	559	559	0
2003.1	216	384	384	1.000	384	384	0
2003.2	210	408	408	1.000	408	408	0
2004.1	204	308	308	1.000	308	308	0
2004.2	198	398	398	1.000	398	398	0
2005.1	192	443	443	1.000	443	443	0
2005.2	186	301	301	1.000	301	301	0
2006.1	180	194	194	1.000	194	194	0
2006.2	174	349	349	1.000	349	349	0
2007.1	168	313	313	1.000	313	313	0
2007.2	162	397	397	1.000	397	397	0
2008.1	156	273	273	1.000	273	273	0
2008.2	150	254	254	1.000	254	254	0
2009.1	144	301	301	1.000	301	301	0
2009.2	138	153	153	1.000	153	153	0
2010.1	132	216	216	1.000	216	216	0
2010.2	126	180	180	1.000	180	180	0
2011.1	120	217	224	1.000	224	224	0
2011.2	114	152	152	1.000	152	152	0
2012.1	108	55	55	1.000	55	55	0
2012.2	102	152	152	1.000	152	152	0
2013.1	96	78	78	1.000	78	78	0
2013.2	90	127	127	1.000	127	127	0
2014.1	84	142	142	1.000	142	141	1
2014.2	78	109	109	1.000	109	109	0
2015.1	72	38	38	1.000	38	38	0
2015.2	66	50	50	1.000	50	50	0
2016.1	60	60	60	1.000	60	60	0
2016.2	54	55	55	1.000	55	55	0
2017.1	48	45	45	1.000	45	45	0
2017.2	42	131	131	1.000	131	131	0
2018.1	36	29	29	1.000	29	29	0
2018.2	30	37	37	1.000	37	38	(0)
2019.1	24	68	68	1.004	69	70	(1)
2019.2	18	99	99	1.007	99	100	(0)
2020.1	12	29	29	1.012	29	22	7
2020.2	6	25	80	1.049	83		
Total		8,475	8,537		8,542	8,453	6

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(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)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	21,802	21,802	1.000	21,802	21,802	0
2001.2	234	28,451	28,451	1.000	28,451	28,562	(111)
2002.1	228	25,003	25,003	1.000	25,003	25,004	(1)
2002.2	222	30,815	30,857	1.000	30,857	30,857	(1)
2003.1	216	29,732	29,732	1.000	29,732	29,735	(3)
2003.2	210	36,299	36,299	1.000	36,299	36,305	(6)
2004.1	204	31,040	31,041	1.000	31,041	31,045	(3)
2004.2	198	36,590	36,592	1.000	36,592	36,598	(6)
2005.1	192	29,947	29,950	1.000	29,950	29,954	(4)
2005.2	186	34,155	34,157	1.000	34,157	34,166	(9)
2006.1	180	29,310	29,435	1.000	29,435	29,556	(121)
2006.2	174	44,579	44,581	1.000	44,581	44,590	(8)
2007.1	168	35,556	35,621	1.000	35,621	35,623	(2)
2007.2	162	42,006	42,588	1.000	42,588	42,593	(5)
2008.1	156	41,230	42,535	1.000	42,535	42,580	(45)
2008.2	150	52,231	52,244	1.000	52,244	52,189	55
2009.1	144	43,163	43,627	0.999	43,584	43,521	63
2009.2	138	55,971	56,178	0.997	56,010	55,977	33
2010.1	132	47,726	48,534	0.995	48,291	48,529	(238)
2010.2	126	53,200	54,074	0.990	53,533	53,919	(386)
2011.1	120	45,537	46,120	0.989	45,613	45,505	108
2011.2	114	48,368	49,452	0.987	48,809	48,778	30
2012.1	108	30,601	31,824	0.986	31,378	30,934	444
2012.2	102	34,095	35,791	0.983	35,183	34,331	852
2013.1	96	31,742	34,261	0.983	33,678	33,474	204
2013.2	90	35,712	43,145	0.974	42,023	41,000	1,023
2014.1	84	27,485	34,359	0.956	32,847	32,242	605
2014.2	78	31,147	41,041	0.928	38,086	37,387	699
2015.1	72	22,287	32,923	0.907	29,861	30,470	(609)
2015.2	66	22,729	36,746	0.893	32,814	33,999	(1,185)
2016.1	60	19,365	36,644	0.880	32,247	32,859	(613)
2016.2	54	19,928	42,433	0.862	36,577	38,381	(1,803)
2017.1	48	12,708	32,916	0.836	27,518	27,497	21
2017.2	42	13,058	39,573	0.844	33,400	33,470	(71)
2018.1	36	6,907	35,495	0.833	29,567	24,505	5,062
2018.2	30	7,080	38,317	0.909	34,830	33,710	1,120
2019.1	24	6,480	29,566	1.229	36,336	38,960	(2,624)
2019.2	18	4,952	17,970	1.520	27,315	27,300	15
2020.1	12	3,234	10,859	1.862	20,220	20,990	(770)
2020.2	6	3,359	10,631	3.143	33,414		
Total		1,175,580	1,433,367		1,434,023	1,398,898	1,710

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior Report	
			Reported Incurred Claims and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2001.1	240	12,151	12,151	1.000	12,151	12,152	(1)
2001.2	234	22,101	22,101	1.000	22,101	22,101	0
2002.1	228	13,154	13,154	1.000	13,154	13,154	0
2002.2	222	19,786	19,787	1.000	19,787	19,786	1
2003.1	216	13,170	13,170	1.000	13,170	13,170	0
2003.2	210	14,105	14,105	1.000	14,105	14,105	0
2004.1	204	14,002	14,002	1.000	14,002	14,002	0
2004.2	198	19,217	19,229	1.000	19,229	19,217	13
2005.1	192	19,049	19,049	1.000	19,049	19,050	(2)
2005.2	186	17,414	17,439	1.000	17,439	17,439	0
2006.1	180	14,078	14,078	1.000	14,078	14,088	(10)
2006.2	174	25,201	25,201	0.999	25,175	25,248	(73)
2007.1	168	18,715	18,715	0.999	18,696	18,715	(19)
2007.2	162	25,136	25,157	0.998	25,107	25,187	(80)
2008.1	156	18,125	18,358	0.997	18,303	18,121	182
2008.2	150	21,506	21,625	0.995	21,517	21,625	(108)
2009.1	144	14,898	14,933	0.988	14,754	14,914	(160)
2009.2	138	27,711	29,400	0.988	29,047	29,703	(656)
2010.1	132	18,874	18,980	0.987	18,734	19,079	(345)
2010.2	126	20,650	23,083	0.987	22,783	23,060	(278)
2011.1	120	21,769	22,329	0.988	22,061	22,175	(114)
2011.2	114	19,865	21,326	0.984	20,985	21,755	(770)
2012.1	108	14,687	15,838	0.979	15,505	15,649	(144)
2012.2	102	14,271	15,671	0.978	15,326	15,977	(651)
2013.1	96	14,205	16,129	0.969	15,629	16,096	(467)
2013.2	90	15,062	20,194	0.967	19,528	19,984	(456)
2014.1	84	15,977	21,094	0.962	20,293	20,840	(548)
2014.2	78	8,242	13,776	0.965	13,294	12,804	490
2015.1	72	14,770	24,093	0.956	23,033	22,318	715
2015.2	66	10,808	21,770	0.958	20,855	21,425	(569)
2016.1	60	11,409	23,055	0.954	21,994	21,734	260
2016.2	54	13,391	32,362	0.952	30,809	29,483	1,326
2017.1	48	7,291	25,465	0.968	24,650	23,577	1,073
2017.2	42	5,616	32,420	0.983	31,869	31,131	738
2018.1	36	5,777	25,999	1.004	26,103	24,249	1,855
2018.2	30	1,305	24,908	1.097	27,324	26,356	968
2019.1	24	1,683	18,552	1.426	26,455	23,885	2,569
2019.2	18	599	14,250	1.745	24,867	26,015	(1,148)
2020.1	12	262	14,501	2.228	32,308	26,306	6,002
2020.2	6	166	6,483	4.456	28,888		
Total		566,200	783,933		834,157	795,677	9,592

APPENDIX F. ULTIMATE CLAIM COUNT EXHIBITS

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	4,737	1.000	4,737	4,737	0
2001.2	234	5,686	1.000	5,686	5,686	0
2002.1	228	5,199	1.000	5,199	5,199	0
2002.2	222	6,271	1.000	6,271	6,271	0
2003.1	216	5,646	1.000	5,646	5,646	0
2003.2	210	5,497	1.000	5,497	5,497	0
2004.1	204	4,036	1.000	4,036	4,036	0
2004.2	198	4,538	1.000	4,538	4,538	0
2005.1	192	3,850	1.000	3,850	3,850	0
2005.2	186	4,624	1.000	4,624	4,624	0
2006.1	180	4,359	1.000	4,359	4,359	0
2006.2	174	5,139	1.000	5,139	5,139	0
2007.1	168	5,016	1.000	5,016	5,018	(2)
2007.2	162	5,751	1.000	5,751	5,750	1
2008.1	156	4,951	1.000	4,951	4,954	(3)
2008.2	150	6,092	1.000	6,092	6,092	0
2009.1	144	6,058	1.000	6,058	6,059	(1)
2009.2	138	7,789	1.000	7,789	7,794	(5)
2010.1	132	7,638	1.000	7,638	7,643	(5)
2010.2	126	8,078	1.000	8,078	8,088	(10)
2011.1	120	6,243	1.000	6,243	6,241	2
2011.2	114	6,930	0.999	6,923	6,921	2
2012.1	108	5,924	0.998	5,912	5,909	3
2012.2	102	6,828	0.996	6,801	6,810	(9)
2013.1	96	6,357	0.994	6,319	6,327	(8)
2013.2	90	7,978	0.991	7,906	7,933	(27)
2014.1	84	6,748	0.987	6,660	6,678	(18)
2014.2	78	7,719	0.982	7,580	7,621	(41)
2015.1	72	7,124	0.976	6,953	6,986	(32)
2015.2	66	8,178	0.968	7,916	7,880	37
2016.1	60	7,154	0.954	6,825	6,818	7
2016.2	54	8,472	0.937	7,938	7,894	44
2017.1	48	6,878	0.919	6,321	6,281	40
2017.2	42	8,109	0.901	7,306	7,214	93
2018.1	36	6,746	0.884	5,963	5,794	170
2018.2	30	7,831	0.876	6,860	6,522	337
2019.1	24	5,571	0.951	5,298	5,093	205
2019.2	18	6,587	0.976	6,429	6,205	224
2020.1	12	3,785	0.900	3,407	3,136	270
2020.2	6	6,241	0.724	4,518		
Total		248,358		241,034	235,243	1,272

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	4,573	1.000	4,573	4,573	0
2001.2	234	5,097	1.000	5,097	5,097	0
2002.1	228	4,998	1.000	4,998	4,998	0
2002.2	222	5,150	1.000	5,150	5,150	0
2003.1	216	4,798	1.000	4,798	4,798	0
2003.2	210	4,587	1.000	4,587	4,587	0
2004.1	204	4,437	1.000	4,437	4,436	0
2004.2	198	4,367	1.000	4,367	4,367	0
2005.1	192	4,406	1.000	4,406	4,407	(1)
2005.2	186	4,790	1.000	4,790	4,790	0
2006.1	180	4,403	1.000	4,403	4,403	0
2006.2	174	4,985	1.000	4,985	4,984	1
2007.1	168	5,090	1.000	5,090	5,089	1
2007.2	162	5,121	1.000	5,121	5,119	2
2008.1	156	4,815	1.000	4,815	4,813	2
2008.2	150	5,082	1.000	5,082	5,079	3
2009.1	144	4,734	1.000	4,734	4,731	3
2009.2	138	4,763	1.000	4,763	4,759	4
2010.1	132	4,512	1.000	4,512	4,509	3
2010.2	126	5,017	1.000	5,017	5,012	5
2011.1	120	4,709	1.000	4,709	4,704	5
2011.2	114	4,946	1.000	4,946	4,941	5
2012.1	108	4,969	1.000	4,969	4,964	5
2012.2	102	4,916	1.000	4,916	4,911	5
2013.1	96	4,806	1.000	4,806	4,801	5
2013.2	90	5,168	1.000	5,168	5,163	5
2014.1	84	4,689	1.000	4,689	4,685	4
2014.2	78	4,831	1.000	4,831	4,826	5
2015.1	72	4,641	1.000	4,641	4,639	2
2015.2	66	4,573	1.000	4,573	4,572	1
2016.1	60	4,584	1.000	4,584	4,585	(1)
2016.2	54	4,926	1.000	4,926	4,921	5
2017.1	48	4,430	1.000	4,430	4,418	12
2017.2	42	5,175	1.000	5,175	5,168	7
2018.1	36	4,581	1.001	4,586	4,584	2
2018.2	30	4,714	1.004	4,733	4,742	(10)
2019.1	24	4,338	1.033	4,481	4,425	56
2019.2	18	4,412	1.097	4,840	4,573	267
2020.1	12	2,656	1.241	3,296	2,816	481
2020.2	6	2,510	1.420	3,564		
Total		186,299		188,587	184,138	885

Financial Services Regulatory Authority of Ontario

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	107,543	1.000	107,543	107,544	(1)
2001.2	234	110,747	1.000	110,747	110,747	0
2002.1	228	102,939	1.000	102,939	102,939	0
2002.2	222	107,597	1.000	107,597	107,597	0
2003.1	216	103,699	1.000	103,699	103,699	0
2003.2	210	91,219	1.000	91,219	91,219	(0)
2004.1	204	89,363	1.000	89,363	89,363	0
2004.2	198	89,365	1.000	89,365	89,365	0
2005.1	192	87,538	1.000	87,538	87,539	(1)
2005.2	186	92,094	1.000	92,094	92,094	0
2006.1	180	84,133	1.000	84,133	84,133	(0)
2006.2	174	93,776	1.000	93,776	93,776	(0)
2007.1	168	93,931	1.000	93,931	93,930	1
2007.2	162	95,977	1.000	95,977	95,977	0
2008.1	156	97,786	1.000	97,786	97,784	2
2008.2	150	99,608	1.000	99,608	99,608	0
2009.1	144	97,882	1.000	97,882	97,882	(0)
2009.2	138	97,100	1.000	97,100	97,094	6
2010.1	132	95,794	1.000	95,794	95,783	11
2010.2	126	103,175	1.000	103,175	103,166	9
2011.1	120	95,921	1.000	95,921	95,911	10
2011.2	114	97,830	1.000	97,830	97,820	10
2012.1	108	91,079	1.000	91,079	91,073	6
2012.2	102	99,476	1.000	99,476	99,466	10
2013.1	96	96,933	1.000	96,933	96,923	10
2013.2	90	108,153	1.000	108,153	108,140	13
2014.1	84	109,864	1.000	109,864	109,850	14
2014.2	78	106,831	1.000	106,831	106,810	21
2015.1	72	114,077	1.000	114,077	114,059	18
2015.2	66	113,355	1.000	113,355	113,337	18
2016.1	60	112,470	1.000	112,470	112,520	(50)
2016.2	54	126,002	1.000	126,002	126,040	(38)
2017.1	48	116,838	1.000	116,838	116,888	(50)
2017.2	42	133,993	1.000	133,993	134,099	(106)
2018.1	36	125,938	1.000	125,938	126,009	(71)
2018.2	30	134,514	1.000	134,514	134,490	24
2019.1	24	132,254	1.000	132,254	132,306	(52)
2019.2	18	137,746	1.000	137,746	137,749	(3)
2020.1	12	77,480	1.004	77,790	78,284	(494)
2020.2	6	80,295	1.047	84,069		
Total		4,152,315		4,156,399	4,073,014	(684)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	57,232	1.000	57,232	57,232	0
2001.2	234	64,407	1.000	64,407	64,409	(2)
2002.1	228	63,769	1.000	63,769	63,769	0
2002.2	222	73,589	1.000	73,589	73,589	0
2003.1	216	72,697	1.000	72,697	72,678	19
2003.2	210	60,951	1.000	60,951	60,955	(4)
2004.1	204	49,424	1.000	49,424	49,424	0
2004.2	198	49,861	1.000	49,861	49,861	0
2005.1	192	45,619	1.000	45,619	45,619	0
2005.2	186	53,501	1.000	53,501	53,500	1
2006.1	180	49,217	1.000	49,217	49,218	(1)
2006.2	174	55,157	1.000	55,157	55,160	(3)
2007.1	168	53,576	1.000	53,576	53,576	0
2007.2	162	58,393	1.000	58,393	58,390	3
2008.1	156	55,137	1.000	55,137	55,135	2
2008.2	150	61,924	1.000	61,924	61,927	(3)
2009.1	144	62,526	1.000	62,526	62,526	0
2009.2	138	74,585	1.000	74,585	74,586	(1)
2010.1	132	75,405	1.000	75,405	75,406	(1)
2010.2	126	64,367	1.000	64,367	64,372	(5)
2011.1	120	43,797	1.000	43,797	43,793	4
2011.2	114	42,593	1.000	42,593	42,592	1
2012.1	108	37,341	1.000	37,340	37,340	1
2012.2	102	41,932	1.000	41,933	41,938	(6)
2013.1	96	40,782	1.000	40,781	40,791	(10)
2013.2	90	49,491	1.000	49,490	49,509	(19)
2014.1	84	43,601	1.000	43,599	43,619	(21)
2014.2	78	46,848	1.000	46,849	46,879	(29)
2015.1	72	46,891	1.000	46,891	46,914	(22)
2015.2	66	51,741	1.000	51,742	51,780	(37)
2016.1	60	47,846	1.000	47,845	48,140	(295)
2016.2	54	52,513	1.000	52,505	52,790	(285)
2017.1	48	46,351	1.000	46,359	46,565	(206)
2017.2	42	53,318	1.001	53,348	53,565	(217)
2018.1	36	46,869	0.999	46,842	47,102	(260)
2018.2	30	53,423	0.998	53,293	53,523	(230)
2019.1	24	48,450	0.989	47,893	48,052	(158)
2019.2	18	57,143	0.961	54,920	55,512	(592)
2020.1	12	31,457	0.896	28,177	28,050	127
2020.2	6	45,556	0.775	35,318		
Total		2,129,280		2,112,855	2,079,786	(2,250)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Rehab & Attendant Care

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	6,379	1.000	6,379	6,379	0
2001.2	234	7,169	1.000	7,169	7,169	0
2002.1	228	6,609	1.000	6,609	6,609	0
2002.2	222	7,730	1.000	7,730	7,730	0
2003.1	216	6,826	1.000	6,826	6,818	8
2003.2	210	6,120	1.000	6,120	6,119	1
2004.1	204	5,279	1.000	5,279	5,279	0
2004.2	198	5,681	1.000	5,681	5,681	0
2005.1	192	5,319	1.000	5,319	5,319	0
2005.2	186	6,578	1.000	6,578	6,578	0
2006.1	180	5,779	1.000	5,779	5,779	0
2006.2	174	7,136	1.000	7,136	7,136	0
2007.1	168	7,157	1.000	7,157	7,157	0
2007.2	162	8,332	1.000	8,332	8,331	1
2008.1	156	8,594	1.000	8,594	8,595	(1)
2008.2	150	10,837	1.000	10,837	10,837	0
2009.1	144	11,576	1.000	11,576	11,578	(2)
2009.2	138	15,562	1.000	15,562	15,564	(2)
2010.1	132	16,654	1.000	16,654	16,657	(3)
2010.2	126	9,526	1.000	9,526	9,529	(3)
2011.1	120	4,107	1.000	4,107	4,107	(0)
2011.2	114	4,157	1.000	4,157	4,168	(11)
2012.1	108	3,594	1.000	3,594	3,593	1
2012.2	102	4,325	1.000	4,325	4,344	(19)
2013.1	96	3,929	1.000	3,928	3,926	2
2013.2	90	4,754	1.000	4,752	4,769	(16)
2014.1	84	3,872	0.999	3,869	3,878	(10)
2014.2	78	4,495	0.998	4,485	4,498	(14)
2015.1	72	4,150	0.995	4,129	4,167	(37)
2015.2	66	4,953	0.992	4,911	4,953	(42)
2016.1	60	4,534	0.989	4,483	4,515	(32)
2016.2	54	4,881	0.984	4,805	4,814	(9)
2017.1	48	4,030	0.982	3,956	3,933	23
2017.2	42	4,890	0.972	4,754	4,677	77
2018.1	36	4,022	0.957	3,849	3,777	72
2018.2	30	4,891	0.936	4,580	4,456	123
2019.1	24	4,391	0.901	3,958	3,884	74
2019.2	18	5,142	0.852	4,383	4,309	74
2020.1	12	3,089	0.833	2,574	2,614	(40)
2020.2	6	3,480	1.012	3,523		
Total		250,528		247,962	244,224	215

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	10,345	1.000	10,345	10,345	0
2001.2	234	11,908	1.000	11,908	11,906	2
2002.1	228	11,551	1.000	11,551	11,551	0
2002.2	222	13,255	1.000	13,255	13,255	0
2003.1	216	12,429	1.000	12,429	12,415	14
2003.2	210	10,902	1.000	10,902	10,904	(2)
2004.1	204	8,420	1.000	8,420	8,419	1
2004.2	198	8,503	1.000	8,503	8,503	0
2005.1	192	7,736	1.000	7,736	7,735	1
2005.2	186	9,245	1.000	9,245	9,245	0
2006.1	180	8,443	1.000	8,443	8,443	0
2006.2	174	9,569	1.000	9,569	9,569	0
2007.1	168	9,305	1.000	9,305	9,305	0
2007.2	162	10,404	1.000	10,404	10,402	2
2008.1	156	10,095	1.000	10,095	10,094	1
2008.2	150	11,602	1.000	11,602	11,603	(1)
2009.1	144	11,757	1.000	11,757	11,758	(1)
2009.2	138	14,541	1.000	14,541	14,546	(5)
2010.1	132	15,058	1.000	15,058	15,066	(8)
2010.2	126	12,072	1.000	12,072	12,079	(7)
2011.1	120	7,760	1.000	7,760	7,764	(4)
2011.2	114	7,769	1.000	7,769	7,776	(7)
2012.1	108	6,500	1.000	6,500	6,507	(7)
2012.2	102	7,294	1.000	7,294	7,295	(1)
2013.1	96	6,911	0.999	6,904	6,909	(5)
2013.2	90	8,532	0.998	8,515	8,529	(14)
2014.1	84	7,305	0.998	7,290	7,314	(23)
2014.2	78	8,129	0.997	8,105	8,112	(8)
2015.1	72	7,830	0.996	7,799	7,806	(7)
2015.2	66	8,886	0.994	8,833	8,868	(35)
2016.1	60	8,124	0.992	8,059	8,082	(23)
2016.2	54	9,097	0.988	8,988	9,000	(12)
2017.1	48	8,061	0.983	7,924	7,929	(6)
2017.2	42	9,286	0.976	9,063	9,046	17
2018.1	36	7,880	0.967	7,620	7,588	32
2018.2	30	8,939	0.961	8,590	8,576	14
2019.1	24	8,000	0.945	7,560	7,525	35
2019.2	18	9,725	0.910	8,850	8,871	(21)
2020.1	12	5,462	0.871	4,757	5,085	(327)
2020.2	6	5,324	1.214	6,463		
Total		373,954		371,784	365,726	(405)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	534	1.000	534	534	0
2001.2	234	655	1.000	655	655	0
2002.1	228	496	1.000	496	496	0
2002.2	222	694	1.000	694	694	0
2003.1	216	543	1.000	543	543	0
2003.2	210	661	1.000	661	661	0
2004.1	204	535	1.000	535	535	0
2004.2	198	675	1.000	675	675	0
2005.1	192	548	1.000	548	548	0
2005.2	186	647	1.000	647	647	0
2006.1	180	557	1.000	557	557	0
2006.2	174	654	1.000	654	654	0
2007.1	168	568	1.000	568	568	0
2007.2	162	596	1.000	596	596	0
2008.1	156	446	1.000	446	446	0
2008.2	150	504	1.000	504	504	0
2009.1	144	402	1.000	402	402	0
2009.2	138	452	1.000	452	452	0
2010.1	132	392	1.000	392	392	0
2010.2	126	471	1.000	471	471	0
2011.1	120	353	1.000	353	353	0
2011.2	114	467	1.000	467	465	2
2012.1	108	397	1.000	397	398	(1)
2012.2	102	487	1.000	487	487	0
2013.1	96	355	1.000	355	355	0
2013.2	90	475	1.000	475	475	0
2014.1	84	344	1.000	344	345	(1)
2014.2	78	480	1.000	480	480	0
2015.1	72	353	1.000	353	353	0
2015.2	66	425	1.000	425	427	(2)
2016.1	60	391	1.000	391	389	2
2016.2	54	506	1.000	506	506	0
2017.1	48	407	1.000	407	405	2
2017.2	42	540	0.998	539	542	(4)
2018.1	36	391	0.996	390	393	(3)
2018.2	30	461	0.996	459	456	3
2019.1	24	328	0.995	326	329	(3)
2019.2	18	465	0.986	458	452	7
2020.1	12	292	0.957	279	248	31
2020.2	6	361	1.045	377		
Total		19,308		19,299	18,889	33

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	3	1.000	3	3	0
2001.2	234	1	1.000	1	1	0
2002.1	228	0	1.000	0	0	0
2002.2	222	4	1.000	4	4	0
2003.1	216	9	1.000	9	9	0
2003.2	210	3	1.000	3	3	0
2004.1	204	1	1.000	1	1	0
2004.2	198	2	1.000	2	2	0
2005.1	192	2	1.000	2	2	0
2005.2	186	4	1.000	4	4	0
2006.1	180	1	1.000	1	1	0
2006.2	174	7	1.000	7	7	0
2007.1	168	1	1.000	1	1	0
2007.2	162	6	1.000	6	6	0
2008.1	156	1	1.000	1	1	0
2008.2	150	4	1.000	4	4	0
2009.1	144	2	1.000	2	2	0
2009.2	138	3	1.000	3	3	0
2010.1	132	1	1.000	1	1	0
2010.2	126	3	1.000	3	3	0
2011.1	120	2	1.000	2	2	0
2011.2	114	7	1.000	7	7	0
2012.1	108	1	1.000	1	1	0
2012.2	102	4	1.000	4	4	0
2013.1	96	1	1.000	1	1	0
2013.2	90	2	1.000	2	2	0
2014.1	84	2	1.000	2	2	0
2014.2	78	5	1.000	5	5	0
2015.1	72	4	1.000	4	4	0
2015.2	66	4	1.000	4	4	0
2016.1	60	0	1.000	0	0	0
2016.2	54	2	1.000	2	2	0
2017.1	48	3	1.000	3	2	1
2017.2	42	2	0.978	2	2	0
2018.1	36	4	0.957	4	5	(2)
2018.2	30	4	0.887	4	4	(0)
2019.1	24	4	0.964	4	3	1
2019.2	18	4	1.021	4	8	(4)
2020.1	12	7	0.826	6	5	1
2020.2	6	1	0.620	1		
Total		121		119	121	(3)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	85,351	1.000	85,351	85,351	0
2001.2	234	84,395	1.000	84,395	84,394	1
2002.1	228	82,436	1.000	82,436	82,436	0
2002.2	222	81,872	1.000	81,872	81,872	0
2003.1	216	80,333	1.000	80,333	80,333	0
2003.2	210	66,491	1.000	66,491	66,489	2
2004.1	204	67,595	1.000	67,595	67,594	1
2004.2	198	63,633	1.000	63,633	63,632	1
2005.1	192	65,072	1.000	65,072	65,070	2
2005.2	186	64,078	1.000	64,078	64,078	(0)
2006.1	180	61,122	1.000	61,122	61,122	0
2006.2	174	67,054	1.000	67,054	67,054	0
2007.1	168	73,390	1.000	73,390	73,389	0
2007.2	162	68,702	1.000	68,702	68,702	1
2008.1	156	68,424	1.000	68,424	68,423	1
2008.2	150	66,800	1.000	66,800	66,799	1
2009.1	144	65,729	1.000	65,729	65,728	1
2009.2	138	62,458	1.000	62,458	62,455	3
2010.1	132	59,047	1.000	59,047	59,045	2
2010.2	126	61,452	1.000	61,452	61,451	1
2011.1	120	61,896	1.000	61,896	61,895	1
2011.2	114	58,899	1.000	58,899	58,897	2
2012.1	108	56,728	1.000	56,728	56,726	2
2012.2	102	59,542	1.000	59,542	59,539	3
2013.1	96	61,483	1.000	61,483	61,483	(0)
2013.2	90	66,885	1.000	66,885	66,883	2
2014.1	84	72,362	1.000	72,362	72,359	3
2014.2	78	65,895	1.000	65,895	65,888	7
2015.1	72	73,250	1.000	73,250	73,243	7
2015.2	66	68,960	1.000	68,960	68,957	3
2016.1	60	72,956	1.000	72,956	72,990	(34)
2016.2	54	77,563	1.000	77,563	77,577	(14)
2017.1	48	74,853	1.000	74,853	75,031	(178)
2017.2	42	83,134	1.000	83,134	83,578	(444)
2018.1	36	83,397	1.000	83,397	83,753	(356)
2018.2	30	85,095	1.000	85,095	85,079	16
2019.1	24	87,350	1.000	87,350	87,351	(1)
2019.2	18	87,300	1.000	87,300	87,077	223
2020.1	12	54,619	1.002	54,728	53,970	758
2020.2	6	55,727	0.995	55,448		
Total		2,803,327		2,803,158	2,747,692	17

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	127,568	1.000	127,568	127,568	0
2001.2	234	124,265	1.000	124,265	124,265	0
2002.1	228	114,769	1.000	114,769	114,769	0
2002.2	222	112,503	1.000	112,503	112,503	0
2003.1	216	101,653	1.000	101,653	101,653	0
2003.2	210	85,363	1.000	85,363	85,363	0
2004.1	204	70,841	1.000	70,841	70,842	(1)
2004.2	198	64,415	1.000	64,415	64,415	0
2005.1	192	57,986	1.000	57,986	57,986	0
2005.2	186	63,655	1.000	63,655	63,655	0
2006.1	180	55,934	1.000	55,934	55,934	0
2006.2	174	64,144	1.000	64,144	64,144	(0)
2007.1	168	59,797	1.000	59,797	59,797	0
2007.2	162	63,881	1.000	63,881	63,881	0
2008.1	156	75,755	1.000	75,755	75,755	0
2008.2	150	62,233	1.000	62,233	62,233	(0)
2009.1	144	76,361	1.000	76,361	76,361	(0)
2009.2	138	64,878	1.000	64,878	64,878	(0)
2010.1	132	57,135	1.000	57,135	57,135	(0)
2010.2	126	59,635	1.000	59,635	59,635	(0)
2011.1	120	81,291	1.000	81,291	81,291	(0)
2011.2	114	74,505	1.000	74,505	74,505	0
2012.1	108	72,820	1.000	72,820	72,819	1
2012.2	102	77,751	1.000	77,751	77,751	0
2013.1	96	67,830	1.000	67,830	67,830	0
2013.2	90	77,992	1.000	77,992	77,990	2
2014.1	84	71,371	1.000	71,371	71,371	0
2014.2	78	68,973	1.000	68,973	68,972	1
2015.1	72	70,715	1.000	70,715	70,714	1
2015.2	66	72,097	1.000	72,097	72,096	1
2016.1	60	77,140	1.000	77,140	77,190	(50)
2016.2	54	72,665	1.000	72,665	72,683	(18)
2017.1	48	70,226	1.000	70,226	70,296	(70)
2017.2	42	69,309	1.000	69,309	69,445	(136)
2018.1	36	77,184	1.000	77,184	77,316	(132)
2018.2	30	72,631	1.000	72,631	72,648	(17)
2019.1	24	71,449	1.000	71,449	71,492	(43)
2019.2	18	74,176	1.001	74,250	74,035	216
2020.1	12	56,418	1.011	57,039	54,565	2,473
2020.2	6	62,568	1.132	70,827		
Total		3,001,882		3,010,836	2,937,780	2,229

Financial Services Regulatory Authority of Ontario

Comprehensive - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	14,772	1.000	14,772	14,772	0
2001.2	234	17,208	1.000	17,208	17,208	0
2002.1	228	14,303	1.000	14,303	14,303	0
2002.2	222	15,010	1.000	15,010	15,010	0
2003.1	216	12,319	1.000	12,319	12,319	0
2003.2	210	12,560	1.000	12,560	12,560	0
2004.1	204	10,539	1.000	10,539	10,540	(1)
2004.2	198	10,028	1.000	10,028	10,028	0
2005.1	192	7,934	1.000	7,934	7,934	0
2005.2	186	8,468	1.000	8,468	8,468	0
2006.1	180	7,861	1.000	7,861	7,861	0
2006.2	174	8,299	1.000	8,299	8,299	0
2007.1	168	7,515	1.000	7,515	7,515	0
2007.2	162	7,151	1.000	7,151	7,151	(0)
2008.1	156	6,288	1.000	6,288	6,288	(0)
2008.2	150	6,478	1.000	6,478	6,478	(0)
2009.1	144	5,990	1.000	5,990	5,990	(0)
2009.2	138	6,083	1.000	6,083	6,083	(0)
2010.1	132	4,225	1.000	4,225	4,225	(0)
2010.2	126	4,003	1.000	4,003	4,003	(0)
2011.1	120	3,648	1.000	3,648	3,648	(0)
2011.2	114	3,856	1.000	3,856	3,856	0
2012.1	108	3,403	1.000	3,403	3,403	(0)
2012.2	102	3,227	1.000	3,227	3,227	(0)
2013.1	96	2,851	1.000	2,851	2,851	(0)
2013.2	90	3,132	1.000	3,132	3,132	(0)
2014.1	84	2,677	1.000	2,677	2,677	(0)
2014.2	78	2,982	1.000	2,982	2,982	(0)
2015.1	72	2,769	1.000	2,769	2,769	(0)
2015.2	66	3,215	1.000	3,215	3,216	(0)
2016.1	60	2,679	1.000	2,679	2,679	(0)
2016.2	54	3,339	1.000	3,339	3,341	(2)
2017.1	48	3,037	1.000	3,037	3,043	(6)
2017.2	42	3,590	1.000	3,590	3,608	(17)
2018.1	36	3,721	1.000	3,721	3,736	(15)
2018.2	30	4,358	1.000	4,358	4,364	(6)
2019.1	24	3,974	1.000	3,975	3,981	(7)
2019.2	18	4,804	0.999	4,801	4,811	(10)
2020.1	12	4,236	0.999	4,232	4,284	(52)
2020.2	6	4,689	1.008	4,726		
Total		257,221		257,249	252,642	(118)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	35,643	1.000	35,643	35,643	0
2001.2	234	36,859	1.000	36,859	36,859	0
2002.1	228	37,346	1.000	37,346	37,346	0
2002.2	222	38,335	1.000	38,335	38,335	0
2003.1	216	36,792	1.000	36,792	36,792	0
2003.2	210	31,259	1.000	31,259	31,259	0
2004.1	204	29,316	1.000	29,316	29,316	0
2004.2	198	27,023	1.000	27,023	27,023	0
2005.1	192	26,965	1.000	26,965	26,965	0
2005.2	186	28,197	1.000	28,197	28,197	0
2006.1	180	25,566	1.000	25,566	25,566	0
2006.2	174	28,139	1.000	28,139	28,139	0
2007.1	168	29,070	1.000	29,070	29,069	1
2007.2	162	26,935	1.000	26,935	26,934	1
2008.1	156	26,368	1.000	26,368	26,368	0
2008.2	150	24,969	1.000	24,969	24,969	0
2009.1	144	27,538	1.000	27,538	27,538	0
2009.2	138	23,703	1.000	23,703	23,703	0
2010.1	132	20,781	1.000	20,781	20,781	(0)
2010.2	126	21,982	1.000	21,982	21,982	0
2011.1	120	24,362	1.000	24,362	24,361	1
2011.2	114	23,947	1.000	23,947	23,946	1
2012.1	108	23,075	1.000	23,075	23,074	1
2012.2	102	25,281	1.000	25,281	25,279	2
2013.1	96	24,390	1.000	24,390	24,388	2
2013.2	90	28,457	1.000	28,457	28,455	2
2014.1	84	27,850	1.000	27,850	27,848	2
2014.2	78	26,942	1.000	26,942	26,937	5
2015.1	72	28,733	1.000	28,733	28,731	2
2015.2	66	29,038	1.000	29,038	29,036	2
2016.1	60	30,354	1.000	30,354	30,374	(20)
2016.2	54	34,770	1.000	34,770	34,785	(15)
2017.1	48	35,573	1.000	35,573	35,586	(13)
2017.2	42	41,114	1.000	41,114	41,134	(20)
2018.1	36	44,672	1.000	44,672	44,668	4
2018.2	30	45,128	1.000	45,128	45,117	11
2019.1	24	45,558	1.000	45,558	45,550	8
2019.2	18	48,152	1.000	48,152	48,027	125
2020.1	12	32,654	1.004	32,785	31,405	1,379
2020.2	6	35,897	1.033	37,082		
Total		1,238,733		1,240,048	1,201,485	1,482

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	179	1.000	179	179	0
2001.2	234	172	1.000	172	172	0
2002.1	228	94	1.000	94	94	0
2002.2	222	136	1.000	136	136	0
2003.1	216	74	1.000	74	74	0
2003.2	210	78	1.000	78	78	0
2004.1	204	78	1.000	78	77	1
2004.2	198	86	1.000	86	86	0
2005.1	192	63	1.000	63	63	0
2005.2	186	68	1.000	68	68	0
2006.1	180	60	1.000	60	60	0
2006.2	174	76	1.000	76	76	0
2007.1	168	70	1.000	70	70	0
2007.2	162	67	1.000	67	67	0
2008.1	156	61	1.000	61	61	0
2008.2	150	64	1.000	64	64	0
2009.1	144	66	1.000	66	66	0
2009.2	138	43	1.000	43	43	0
2010.1	132	49	1.000	49	49	0
2010.2	126	43	1.000	43	43	0
2011.1	120	51	1.000	51	51	0
2011.2	114	36	1.000	36	36	0
2012.1	108	14	1.000	14	14	0
2012.2	102	21	1.000	21	21	0
2013.1	96	16	1.000	16	16	0
2013.2	90	22	1.000	22	22	0
2014.1	84	14	1.000	14	14	0
2014.2	78	17	1.000	17	17	0
2015.1	72	12	1.000	12	12	0
2015.2	66	16	1.000	16	16	0
2016.1	60	10	1.000	10	10	0
2016.2	54	8	1.000	8	7	1
2017.1	48	10	1.000	10	10	0
2017.2	42	19	1.000	19	19	0
2018.1	36	10	1.000	10	10	0
2018.2	30	8	1.000	8	8	0
2019.1	24	10	1.000	10	10	(0)
2019.2	18	14	0.997	14	13	1
2020.1	12	5	0.999	5	4	1
2020.2	6	16	1.129	18		
Total		1,956		1,958	1,937	3

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	866	1.000	866	866	0
2001.2	234	837	1.000	837	887	(50)
2002.1	228	870	1.000	870	870	0
2002.2	222	1,131	1.000	1,131	1,131	0
2003.1	216	1,172	1.000	1,172	1,172	0
2003.2	210	1,263	1.000	1,263	1,263	0
2004.1	204	1,153	1.000	1,153	1,153	0
2004.2	198	1,325	1.000	1,325	1,326	(1)
2005.1	192	1,232	1.000	1,232	1,232	0
2005.2	186	1,368	1.000	1,368	1,367	1
2006.1	180	1,232	1.000	1,232	1,233	(1)
2006.2	174	1,234	1.000	1,234	1,234	0
2007.1	168	1,155	1.000	1,155	1,154	1
2007.2	162	1,264	1.000	1,264	1,265	(1)
2008.1	156	1,084	1.000	1,084	1,085	(1)
2008.2	150	1,061	1.000	1,061	1,061	0
2009.1	144	967	1.000	967	969	(2)
2009.2	138	1,118	1.000	1,118	1,118	0
2010.1	132	936	1.000	936	936	0
2010.2	126	1,092	1.000	1,092	1,092	0
2011.1	120	923	1.000	923	922	1
2011.2	114	942	0.998	940	936	4
2012.1	108	863	0.997	860	859	2
2012.2	102	925	0.996	921	918	4
2013.1	96	771	0.992	765	763	2
2013.2	90	822	0.990	814	811	3
2014.1	84	750	0.989	742	739	3
2014.2	78	793	0.987	783	780	3
2015.1	72	759	0.986	748	742	6
2015.2	66	708	0.984	697	691	6
2016.1	60	734	0.979	719	718	0
2016.2	54	785	0.977	767	770	(3)
2017.1	48	714	0.977	698	696	1
2017.2	42	819	0.976	799	794	5
2018.1	36	738	0.975	720	715	5
2018.2	30	774	0.972	752	741	12
2019.1	24	695	0.971	675	668	7
2019.2	18	817	0.968	791	769	22
2020.1	12	548	0.963	528	509	18
2020.2	6	587	1.116	655		
Total		37,827		37,656	36,955	46

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	GISA Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240	89	1.000	89	89	0
2001.2	234	139	1.000	139	139	0
2002.1	228	132	1.000	132	132	0
2002.2	222	118	1.000	118	118	0
2003.1	216	109	1.000	109	109	0
2003.2	210	100	1.000	100	100	0
2004.1	204	89	1.000	89	89	0
2004.2	198	123	1.000	123	122	1
2005.1	192	114	1.000	114	114	0
2005.2	186	96	1.000	96	96	0
2006.1	180	81	1.000	81	82	(1)
2006.2	174	120	1.000	120	121	(1)
2007.1	168	109	1.000	109	109	0
2007.2	162	128	1.000	128	128	0
2008.1	156	122	1.000	122	121	1
2008.2	150	105	1.000	105	105	0
2009.1	144	82	1.000	82	84	(2)
2009.2	138	124	1.000	124	124	0
2010.1	132	98	1.000	98	99	(1)
2010.2	126	103	1.000	103	101	2
2011.1	120	99	1.000	99	98	1
2011.2	114	112	0.993	111	111	(0)
2012.1	108	101	0.983	99	98	1
2012.2	102	103	0.979	101	101	(0)
2013.1	96	118	0.969	114	111	4
2013.2	90	119	0.942	112	106	6
2014.1	84	133	0.917	122	114	8
2014.2	78	103	0.891	92	87	5
2015.1	72	145	0.850	123	116	7
2015.2	66	136	0.802	109	105	4
2016.1	60	171	0.742	127	118	9
2016.2	54	202	0.686	139	128	10
2017.1	48	210	0.619	130	109	21
2017.2	42	238	0.565	134	116	18
2018.1	36	210	0.510	107	89	18
2018.2	30	271	0.498	135	120	15
2019.1	24	148	0.782	116	107	8
2019.2	18	145	0.950	138	124	14
2020.1	12	98	1.081	106	80	26
2020.2	6	67	1.462	98		
Total		5,109		4,492	4,221	174

APPENDIX G. TREND MODEL EXHIBITS

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.041 (CI = +/-0.019; p = 0.000)	-0.198 (CI = +/-0.111; p = 0.002)	0.608	-3.99%
Loss Cost	2011.2	-0.044 (CI = +/-0.021; p = 0.000)	-0.189 (CI = +/-0.115; p = 0.003)	0.620	-4.26%
Loss Cost	2012.1	-0.049 (CI = +/-0.022; p = 0.000)	-0.207 (CI = +/-0.116; p = 0.002)	0.648	-4.81%
Loss Cost	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	-0.196 (CI = +/-0.121; p = 0.004)	0.665	-5.20%
Loss Cost	2013.1	-0.062 (CI = +/-0.026; p = 0.000)	-0.220 (CI = +/-0.118; p = 0.001)	0.716	-6.01%
Loss Cost	2013.2	-0.068 (CI = +/-0.028; p = 0.000)	-0.206 (CI = +/-0.121; p = 0.003)	0.739	-6.55%
Loss Cost	2014.1	-0.078 (CI = +/-0.029; p = 0.000)	-0.231 (CI = +/-0.119; p = 0.001)	0.775	-7.48%
Loss Cost	2014.2	-0.085 (CI = +/-0.033; p = 0.000)	-0.216 (CI = +/-0.123; p = 0.003)	0.795	-8.13%
Loss Cost	2015.1	-0.103 (CI = +/-0.028; p = 0.000)	-0.255 (CI = +/-0.098; p = 0.000)	0.889	-9.76%
Loss Cost	2015.2	-0.107 (CI = +/-0.034; p = 0.000)	-0.246 (CI = +/-0.107; p = 0.001)	0.890	-10.17%
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)	0.909	-11.47%
Severity	2011.1	0.015 (CI = +/-0.009; p = 0.002)	-0.040 (CI = +/-0.052; p = 0.127)	0.436	+1.55%
Severity	2011.2	0.016 (CI = +/-0.010; p = 0.003)	-0.043 (CI = +/-0.054; p = 0.114)	0.421	+1.65%
Severity	2012.1	0.018 (CI = +/-0.011; p = 0.003)	-0.037 (CI = +/-0.056; p = 0.187)	0.452	+1.86%
Severity	2012.2	0.023 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.052; p = 0.066)	0.588	+2.28%
Severity	2013.1	0.027 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.048; p = 0.132)	0.697	+2.74%
Severity	2013.2	0.031 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.046; p = 0.059)	0.745	+3.10%
Severity	2014.1	0.031 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.051; p = 0.083)	0.719	+3.11%
Severity	2014.2	0.032 (CI = +/-0.015; p = 0.001)	-0.048 (CI = +/-0.055; p = 0.079)	0.688	+3.30%
Severity	2015.1	0.032 (CI = +/-0.018; p = 0.003)	-0.048 (CI = +/-0.061; p = 0.109)	0.653	+3.29%
Severity	2015.2	0.035 (CI = +/-0.021; p = 0.005)	-0.053 (CI = +/-0.067; p = 0.104)	0.616	+3.58%
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)	0.641	+4.11%
Frequency	2011.1	-0.056 (CI = +/-0.026; p = 0.000)	-0.158 (CI = +/-0.153; p = 0.043)	0.527	-5.45%
Frequency	2011.2	-0.060 (CI = +/-0.029; p = 0.000)	-0.146 (CI = +/-0.159; p = 0.069)	0.539	-5.82%
Frequency	2012.1	-0.068 (CI = +/-0.031; p = 0.000)	-0.171 (CI = +/-0.161; p = 0.039)	0.575	-6.55%
Frequency	2012.2	-0.076 (CI = +/-0.033; p = 0.000)	-0.147 (CI = +/-0.161; p = 0.070)	0.624	-7.31%
Frequency	2013.1	-0.089 (CI = +/-0.033; p = 0.000)	-0.184 (CI = +/-0.151; p = 0.021)	0.708	-8.52%
Frequency	2013.2	-0.098 (CI = +/-0.035; p = 0.000)	-0.161 (CI = +/-0.152; p = 0.039)	0.745	-9.36%
Frequency	2014.1	-0.108 (CI = +/-0.038; p = 0.000)	-0.187 (CI = +/-0.155; p = 0.022)	0.756	-10.28%
Frequency	2014.2	-0.117 (CI = +/-0.043; p = 0.000)	-0.168 (CI = +/-0.161; p = 0.043)	0.771	-11.06%
Frequency	2015.1	-0.135 (CI = +/-0.044; p = 0.000)	-0.206 (CI = +/-0.153; p = 0.014)	0.819	-12.64%
Frequency	2015.2	-0.142 (CI = +/-0.052; p = 0.000)	-0.193 (CI = +/-0.167; p = 0.028)	0.816	-13.27%
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)	0.835	-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.022 (CI = +/-0.024; p = 0.066)	-0.198 (CI = +/-0.062; p = 0.000)	-0.126 (CI = +/-0.043; p = 0.000)	0.878	+2.27%	-9.87%	
Loss Cost	2011.2	0.030 (CI = +/-0.028; p = 0.035)	-0.206 (CI = +/-0.063; p = 0.000)	-0.137 (CI = +/-0.047; p = 0.000)	0.887	+3.05%	-10.10%	
Loss Cost	2012.1	0.031 (CI = +/-0.034; p = 0.070)	-0.205 (CI = +/-0.068; p = 0.000)	-0.137 (CI = +/-0.053; p = 0.000)	0.882	+3.13%	-10.11%	
Loss Cost	2012.2	0.042 (CI = +/-0.040; p = 0.041)	-0.214 (CI = +/-0.070; p = 0.000)	-0.152 (CI = +/-0.060; p = 0.000)	0.891	+4.33%	-10.36%	
Loss Cost	2013.1	0.040 (CI = +/-0.052; p = 0.121)	-0.216 (CI = +/-0.075; p = 0.000)	-0.149 (CI = +/-0.072; p = 0.001)	0.886	+4.06%	-10.32%	
Loss Cost	2013.2	0.058 (CI = +/-0.068; p = 0.084)	-0.225 (CI = +/-0.079; p = 0.000)	-0.170 (CI = +/-0.088; p = 0.001)	0.892	+6.01%	-10.58%	
Loss Cost	2014.1	0.063 (CI = +/-0.097; p = 0.176)	-0.223 (CI = +/-0.087; p = 0.000)	-0.176 (CI = +/-0.117; p = 0.008)	0.883	+6.53%	-10.62%	
Loss Cost	2014.2	0.120 (CI = +/-0.144; p = 0.091)	-0.237 (CI = +/-0.090; p = 0.000)	-0.237 (CI = +/-0.164; p = 0.010)	0.896	+12.77%	-11.02%	
Loss Cost	2015.1	0.040 (CI = +/-0.264; p = 0.734)	-0.247 (CI = +/-0.097; p = 0.000)	-0.154 (CI = +/-0.282; p = 0.244)	0.896	+4.10%	-10.75%	
Loss Cost	2015.2	0.514 (CI = +/-0.789; p = 0.167)	-0.273 (CI = +/-0.101; p = 0.000)	-0.635 (CI = +/-0.806; p = 0.105)	0.916	+67.14%	-11.47%	
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)		0.909			-11.47%
Severity	2011.1	-0.009 (CI = +/-0.015; p = 0.242)	-0.040 (CI = +/-0.039; p = 0.048)	0.048 (CI = +/-0.027; p = 0.002)	0.681	-0.87%	+4.02%	
Severity	2011.2	-0.012 (CI = +/-0.018; p = 0.184)	-0.036 (CI = +/-0.041; p = 0.079)	0.052 (CI = +/-0.030; p = 0.002)	0.675	-1.17%	+4.13%	
Severity	2012.1	-0.013 (CI = +/-0.022; p = 0.228)	-0.037 (CI = +/-0.044; p = 0.090)	0.054 (CI = +/-0.035; p = 0.005)	0.672	-1.28%	+4.16%	
Severity	2012.2	-0.005 (CI = +/-0.026; p = 0.668)	-0.043 (CI = +/-0.045; p = 0.060)	0.044 (CI = +/-0.039; p = 0.029)	0.697	-0.53%	+3.97%	
Severity	2013.1	0.005 (CI = +/-0.032; p = 0.719)	-0.037 (CI = +/-0.046; p = 0.107)	0.032 (CI = +/-0.044; p = 0.142)	0.728	+0.54%	+3.78%	
Severity	2013.2	0.017 (CI = +/-0.041; p = 0.383)	-0.042 (CI = +/-0.048; p = 0.079)	0.018 (CI = +/-0.054; p = 0.468)	0.735	+1.72%	+3.59%	
Severity	2014.1	0.008 (CI = +/-0.058; p = 0.758)	-0.045 (CI = +/-0.052; p = 0.081)	0.028 (CI = +/-0.071; p = 0.400)	0.713	+0.83%	+3.68%	
Severity	2014.2	0.010 (CI = +/-0.093; p = 0.817)	-0.046 (CI = +/-0.058; p = 0.110)	0.026 (CI = +/-0.106; p = 0.590)	0.665	+0.98%	+3.67%	
Severity	2015.1	-0.038 (CI = +/-0.172; p = 0.626)	-0.052 (CI = +/-0.064; p = 0.096)	0.076 (CI = +/-0.184; p = 0.371)	0.649	-3.72%	+3.85%	
Severity	2015.2	-0.184 (CI = +/-0.575; p = 0.474)	-0.044 (CI = +/-0.074; p = 0.201)	0.224 (CI = +/-0.588; p = 0.397)	0.607	-16.82%	+4.11%	
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)		0.641			+4.11%
Frequency	2011.1	0.031 (CI = +/-0.033; p = 0.063)	-0.158 (CI = +/-0.085; p = 0.001)	-0.174 (CI = +/-0.059; p = 0.000)	0.854	+3.16%	-13.35%	
Frequency	2011.2	0.042 (CI = +/-0.038; p = 0.033)	-0.170 (CI = +/-0.087; p = 0.001)	-0.189 (CI = +/-0.064; p = 0.000)	0.865	+4.27%	-13.66%	
Frequency	2012.1	0.044 (CI = +/-0.046; p = 0.062)	-0.168 (CI = +/-0.093; p = 0.002)	-0.191 (CI = +/-0.073; p = 0.000)	0.860	+4.46%	-13.70%	
Frequency	2012.2	0.048 (CI = +/-0.058; p = 0.098)	-0.171 (CI = +/-0.100; p = 0.003)	-0.196 (CI = +/-0.086; p = 0.000)	0.859	+4.89%	-13.78%	
Frequency	2013.1	0.034 (CI = +/-0.073; p = 0.324)	-0.179 (CI = +/-0.106; p = 0.003)	-0.181 (CI = +/-0.101; p = 0.002)	0.860	+3.51%	-13.59%	
Frequency	2013.2	0.041 (CI = +/-0.099; p = 0.376)	-0.182 (CI = +/-0.115; p = 0.005)	-0.188 (CI = +/-0.128; p = 0.008)	0.857	+4.22%	-13.68%	
Frequency	2014.1	0.055 (CI = +/-0.141; p = 0.404)	-0.178 (CI = +/-0.126; p = 0.011)	-0.203 (CI = +/-0.171; p = 0.024)	0.842	+5.65%	-13.80%	
Frequency	2014.2	0.110 (CI = +/-0.218; p = 0.282)	-0.191 (CI = +/-0.137; p = 0.011)	-0.263 (CI = +/-0.249; p = 0.040)	0.845	+11.67%	-14.16%	
Frequency	2015.1	0.078 (CI = +/-0.416; p = 0.677)	-0.195 (CI = +/-0.154; p = 0.019)	-0.230 (CI = +/-0.446; p = 0.269)	0.827	+8.12%	-14.06%	
Frequency	2015.2	0.698 (CI = +/-1.306; p = 0.247)	-0.229 (CI = +/-0.168; p = 0.015)	-0.860 (CI = +/-1.335; p = 0.172)	0.842	+100.94%	-14.96%	
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)		0.835			-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
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	-0.200 (CI = +/-0.067; p = 0.000)	-0.090 (CI = +/-0.021; p = 0.000)	0.857	0.00%	-8.64%
Loss Cost	2011.2	-0.200 (CI = +/-0.071; p = 0.000)	-0.090 (CI = +/-0.022; p = 0.000)	0.856	0.00%	-8.64%
Loss Cost	2012.1	-0.208 (CI = +/-0.073; p = 0.000)	-0.093 (CI = +/-0.022; p = 0.000)	0.860	0.00%	-8.84%
Loss Cost	2012.2	-0.207 (CI = +/-0.078; p = 0.000)	-0.093 (CI = +/-0.024; p = 0.000)	0.859	0.00%	-8.87%
Loss Cost	2013.1	-0.219 (CI = +/-0.079; p = 0.000)	-0.096 (CI = +/-0.024; p = 0.000)	0.870	0.00%	-9.18%
Loss Cost	2013.2	-0.217 (CI = +/-0.086; p = 0.000)	-0.097 (CI = +/-0.026; p = 0.000)	0.869	0.00%	-9.25%
Loss Cost	2014.1	-0.228 (CI = +/-0.090; p = 0.000)	-0.101 (CI = +/-0.027; p = 0.000)	0.871	0.00%	-9.58%
Loss Cost	2014.2	-0.225 (CI = +/-0.098; p = 0.000)	-0.102 (CI = +/-0.030; p = 0.000)	0.869	0.00%	-9.67%
Loss Cost	2015.1	-0.250 (CI = +/-0.090; p = 0.000)	-0.111 (CI = +/-0.028; p = 0.000)	0.906	0.00%	-10.52%
Loss Cost	2015.2	-0.251 (CI = +/-0.101; p = 0.000)	-0.111 (CI = +/-0.032; p = 0.000)	0.901	0.00%	-10.47%
Loss Cost	2016.1	-0.273 (CI = +/-0.101; p = 0.000)	-0.122 (CI = +/-0.035; p = 0.000)	0.909	0.00%	-11.47%
Severity	2011.1	-0.039 (CI = +/-0.040; p = 0.055)	0.034 (CI = +/-0.012; p = 0.000)	0.672	0.00%	+3.48%
Severity	2011.2	-0.039 (CI = +/-0.042; p = 0.069)	0.034 (CI = +/-0.013; p = 0.000)	0.656	0.00%	+3.48%
Severity	2012.1	-0.036 (CI = +/-0.044; p = 0.104)	0.035 (CI = +/-0.014; p = 0.000)	0.659	0.00%	+3.55%
Severity	2012.2	-0.044 (CI = +/-0.043; p = 0.047)	0.037 (CI = +/-0.013; p = 0.000)	0.714	0.00%	+3.75%
Severity	2013.1	-0.037 (CI = +/-0.044; p = 0.091)	0.039 (CI = +/-0.013; p = 0.000)	0.746	0.00%	+3.95%
Severity	2013.2	-0.040 (CI = +/-0.047; p = 0.088)	0.040 (CI = +/-0.014; p = 0.000)	0.739	0.00%	+4.04%
Severity	2014.1	-0.046 (CI = +/-0.049; p = 0.064)	0.038 (CI = +/-0.015; p = 0.000)	0.736	0.00%	+3.84%
Severity	2014.2	-0.045 (CI = +/-0.054; p = 0.094)	0.037 (CI = +/-0.016; p = 0.000)	0.696	0.00%	+3.79%
Severity	2015.1	-0.050 (CI = +/-0.059; p = 0.089)	0.035 (CI = +/-0.018; p = 0.002)	0.678	0.00%	+3.60%
Severity	2015.2	-0.052 (CI = +/-0.066; p = 0.108)	0.036 (CI = +/-0.021; p = 0.004)	0.628	0.00%	+3.69%
Severity	2016.1	-0.044 (CI = +/-0.074; p = 0.201)	0.040 (CI = +/-0.026; p = 0.008)	0.641	0.00%	+4.11%
Frequency	2011.1	-0.162 (CI = +/-0.092; p = 0.002)	-0.125 (CI = +/-0.029; p = 0.000)	0.829	0.00%	-11.72%
Frequency	2011.2	-0.162 (CI = +/-0.098; p = 0.003)	-0.125 (CI = +/-0.030; p = 0.000)	0.827	0.00%	-11.71%
Frequency	2012.1	-0.172 (CI = +/-0.101; p = 0.002)	-0.127 (CI = +/-0.031; p = 0.000)	0.831	0.00%	-11.96%
Frequency	2012.2	-0.163 (CI = +/-0.106; p = 0.005)	-0.130 (CI = +/-0.032; p = 0.000)	0.837	0.00%	-12.16%
Frequency	2013.1	-0.182 (CI = +/-0.105; p = 0.002)	-0.135 (CI = +/-0.032; p = 0.000)	0.859	0.00%	-12.64%
Frequency	2013.2	-0.177 (CI = +/-0.113; p = 0.005)	-0.137 (CI = +/-0.034; p = 0.000)	0.859	0.00%	-12.77%
Frequency	2014.1	-0.182 (CI = +/-0.123; p = 0.008)	-0.138 (CI = +/-0.037; p = 0.000)	0.846	0.00%	-12.92%
Frequency	2014.2	-0.180 (CI = +/-0.135; p = 0.014)	-0.139 (CI = +/-0.041; p = 0.000)	0.840	0.00%	-12.98%
Frequency	2015.1	-0.200 (CI = +/-0.142; p = 0.011)	-0.146 (CI = +/-0.044; p = 0.000)	0.843	0.00%	-13.62%
Frequency	2015.2	-0.199 (CI = +/-0.160; p = 0.021)	-0.147 (CI = +/-0.052; p = 0.000)	0.830	0.00%	-13.65%
Frequency	2016.1	-0.229 (CI = +/-0.168; p = 0.015)	-0.162 (CI = +/-0.058; p = 0.000)	0.835	0.00%	-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.080 (CI = +/-0.029; p = 0.000)	-0.218 (CI = +/-0.089; p = 0.000)	0.269 (CI = +/-0.172; p = 0.004)	0.753	-7.67%
Loss Cost	2011.2	-0.084 (CI = +/-0.030; p = 0.000)	-0.207 (CI = +/-0.090; p = 0.000)	0.274 (CI = +/-0.171; p = 0.004)	0.772	-8.05%
Loss Cost	2012.1	-0.092 (CI = +/-0.028; p = 0.000)	-0.229 (CI = +/-0.084; p = 0.000)	0.284 (CI = +/-0.154; p = 0.001)	0.822	-8.78%
Loss Cost	2012.2	-0.094 (CI = +/-0.029; p = 0.000)	-0.219 (CI = +/-0.087; p = 0.000)	0.279 (CI = +/-0.155; p = 0.002)	0.833	-9.01%
Loss Cost	2013.1	-0.100 (CI = +/-0.026; p = 0.000)	-0.239 (CI = +/-0.078; p = 0.000)	0.268 (CI = +/-0.136; p = 0.001)	0.878	-9.54%
Loss Cost	2013.2	-0.101 (CI = +/-0.027; p = 0.000)	-0.233 (CI = +/-0.085; p = 0.000)	0.258 (CI = +/-0.146; p = 0.003)	0.880	-9.60%
Loss Cost	2014.1	-0.103 (CI = +/-0.027; p = 0.000)	-0.243 (CI = +/-0.087; p = 0.000)	0.233 (CI = +/-0.155; p = 0.008)	0.883	-9.76%
Loss Cost	2014.2	-0.103 (CI = +/-0.028; p = 0.000)	-0.255 (CI = +/-0.098; p = 0.000)	0.272 (CI = +/-0.206; p = 0.015)	0.886	-9.76%
Loss Cost	2015.1	-0.103 (CI = +/-0.028; p = 0.000)	-0.255 (CI = +/-0.098; p = 0.000)		0.889	-9.76%
Loss Cost	2015.2	-0.107 (CI = +/-0.034; p = 0.000)	-0.246 (CI = +/-0.107; p = 0.001)		0.890	-10.17%
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)		0.909	-11.47%
Severity	2011.1	0.021 (CI = +/-0.018; p = 0.022)	-0.037 (CI = +/-0.053; p = 0.163)	-0.038 (CI = +/-0.103; p = 0.442)	0.423	+2.11%
Severity	2011.2	0.022 (CI = +/-0.019; p = 0.021)	-0.040 (CI = +/-0.056; p = 0.145)	-0.040 (CI = +/-0.105; p = 0.432)	0.408	+2.25%
Severity	2012.1	0.025 (CI = +/-0.019; p = 0.016)	-0.033 (CI = +/-0.058; p = 0.236)	-0.043 (CI = +/-0.106; p = 0.398)	0.443	+2.52%
Severity	2012.2	0.028 (CI = +/-0.018; p = 0.005)	-0.045 (CI = +/-0.054; p = 0.091)	-0.037 (CI = +/-0.096; p = 0.422)	0.578	+2.84%
Severity	2013.1	0.031 (CI = +/-0.016; p = 0.001)	-0.034 (CI = +/-0.050; p = 0.166)	-0.030 (CI = +/-0.086; p = 0.462)	0.686	+3.19%
Severity	2013.2	0.032 (CI = +/-0.016; p = 0.001)	-0.043 (CI = +/-0.050; p = 0.083)	-0.015 (CI = +/-0.086; p = 0.710)	0.725	+3.30%
Severity	2014.1	0.032 (CI = +/-0.017; p = 0.002)	-0.043 (CI = +/-0.054; p = 0.104)	-0.016 (CI = +/-0.096; p = 0.719)	0.695	+3.29%
Severity	2014.2	0.032 (CI = +/-0.018; p = 0.003)	-0.048 (CI = +/-0.061; p = 0.109)	0.002 (CI = +/-0.130; p = 0.977)	0.653	+3.29%
Severity	2015.1	0.032 (CI = +/-0.018; p = 0.003)	-0.048 (CI = +/-0.061; p = 0.109)		0.653	+3.29%
Severity	2015.2	0.035 (CI = +/-0.021; p = 0.005)	-0.053 (CI = +/-0.067; p = 0.104)		0.616	+3.58%
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)		0.641	+4.11%
Frequency	2011.1	-0.101 (CI = +/-0.045; p = 0.000)	-0.181 (CI = +/-0.136; p = 0.012)	0.307 (CI = +/-0.261; p = 0.024)	0.638	-9.58%
Frequency	2011.2	-0.106 (CI = +/-0.046; p = 0.000)	-0.167 (CI = +/-0.139; p = 0.022)	0.314 (CI = +/-0.263; p = 0.022)	0.657	-10.08%
Frequency	2012.1	-0.117 (CI = +/-0.045; p = 0.000)	-0.195 (CI = +/-0.135; p = 0.008)	0.327 (CI = +/-0.247; p = 0.013)	0.711	-11.02%
Frequency	2012.2	-0.122 (CI = +/-0.044; p = 0.000)	-0.174 (CI = +/-0.133; p = 0.015)	0.316 (CI = +/-0.238; p = 0.013)	0.751	-11.52%
Frequency	2013.1	-0.132 (CI = +/-0.039; p = 0.000)	-0.206 (CI = +/-0.119; p = 0.003)	0.298 (CI = +/-0.206; p = 0.009)	0.826	-12.33%
Frequency	2013.2	-0.133 (CI = +/-0.040; p = 0.000)	-0.191 (CI = +/-0.125; p = 0.006)	0.273 (CI = +/-0.216; p = 0.018)	0.836	-12.48%
Frequency	2014.1	-0.135 (CI = +/-0.042; p = 0.000)	-0.200 (CI = +/-0.133; p = 0.007)	0.249 (CI = +/-0.237; p = 0.042)	0.826	-12.64%
Frequency	2014.2	-0.135 (CI = +/-0.044; p = 0.000)	-0.206 (CI = +/-0.153; p = 0.014)	0.270 (CI = +/-0.323; p = 0.090)	0.818	-12.64%
Frequency	2015.1	-0.135 (CI = +/-0.044; p = 0.000)	-0.206 (CI = +/-0.153; p = 0.014)		0.819	-12.64%
Frequency	2015.2	-0.142 (CI = +/-0.052; p = 0.000)	-0.193 (CI = +/-0.167; p = 0.028)		0.816	-13.27%
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)		0.835	-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	-0.004 (CI = +/-0.040; p = 0.846)	-0.206 (CI = +/-0.060; p = 0.000)	0.108 (CI = +/-0.137; p = 0.114)	-0.105 (CI = +/-0.049; p = 0.000)	0.891	-0.37%	-10.34%	
Loss Cost	2011.2	0.005 (CI = +/-0.050; p = 0.840)	-0.209 (CI = +/-0.063; p = 0.000)	0.092 (CI = +/-0.150; p = 0.212)	-0.115 (CI = +/-0.058; p = 0.001)	0.892	+0.48%	-10.40%	
Loss Cost	2012.1	-0.005 (CI = +/-0.065; p = 0.873)	-0.214 (CI = +/-0.068; p = 0.000)	0.110 (CI = +/-0.173; p = 0.193)	-0.104 (CI = +/-0.074; p = 0.009)	0.889	-0.49%	-10.36%	
Loss Cost	2012.2	0.010 (CI = +/-0.085; p = 0.810)	-0.218 (CI = +/-0.071; p = 0.000)	0.087 (CI = +/-0.197; p = 0.355)	-0.120 (CI = +/-0.094; p = 0.017)	0.890	+0.96%	-10.46%	
Loss Cost	2013.1	-0.020 (CI = +/-0.119; p = 0.716)	-0.227 (CI = +/-0.077; p = 0.000)	0.132 (CI = +/-0.237; p = 0.245)	-0.089 (CI = +/-0.129; p = 0.160)	0.890	-2.00%	-10.31%	
Loss Cost	2013.2	0.002 (CI = +/-0.164; p = 0.981)	-0.230 (CI = +/-0.082; p = 0.000)	0.106 (CI = +/-0.279; p = 0.417)	-0.112 (CI = +/-0.177; p = 0.189)	0.889	+0.18%	-10.46%	
Loss Cost	2014.1	-0.017 (CI = +/-0.240; p = 0.879)	-0.234 (CI = +/-0.094; p = 0.000)	0.124 (CI = +/-0.340; p = 0.429)	-0.093 (CI = +/-0.257; p = 0.435)	0.879	-1.65%	-10.36%	
Loss Cost	2014.2	0.040 (CI = +/-0.264; p = 0.734)	-0.247 (CI = +/-0.097; p = 0.000)	0.125 (CI = +/-0.339; p = 0.421)	-0.154 (CI = +/-0.282; p = 0.244)	0.893	+4.10%	-10.75%	
Loss Cost	2015.1	0.040 (CI = +/-0.264; p = 0.734)	-0.247 (CI = +/-0.097; p = 0.000)		-0.154 (CI = +/-0.282; p = 0.244)	0.896	+4.10%	-10.75%	
Loss Cost	2015.2	0.514 (CI = +/-0.789; p = 0.167)	-0.273 (CI = +/-0.101; p = 0.000)		-0.635 (CI = +/-0.806; p = 0.105)	0.916	+67.14%	-11.47%	
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)			0.909			-11.47%
Severity	2011.1	-0.021 (CI = +/-0.027; p = 0.114)	-0.043 (CI = +/-0.039; p = 0.034)	0.050 (CI = +/-0.090; p = 0.253)	0.058 (CI = +/-0.032; p = 0.002)	0.689	-2.07%	+3.77%	
Severity	2011.2	-0.031 (CI = +/-0.031; p = 0.053)	-0.039 (CI = +/-0.040; p = 0.054)	0.070 (CI = +/-0.095; p = 0.138)	0.069 (CI = +/-0.037; p = 0.001)	0.704	-3.06%	+3.86%	
Severity	2012.1	-0.043 (CI = +/-0.040; p = 0.038)	-0.045 (CI = +/-0.042; p = 0.038)	0.092 (CI = +/-0.107; p = 0.084)	0.081 (CI = +/-0.045; p = 0.002)	0.722	-4.20%	+3.92%	
Severity	2012.2	-0.036 (CI = +/-0.053; p = 0.160)	-0.046 (CI = +/-0.044; p = 0.041)	0.082 (CI = +/-0.122; p = 0.170)	0.074 (CI = +/-0.058; p = 0.017)	0.721	-3.55%	+3.86%	
Severity	2013.1	-0.022 (CI = +/-0.075; p = 0.528)	-0.042 (CI = +/-0.048; p = 0.084)	0.061 (CI = +/-0.149; p = 0.390)	0.059 (CI = +/-0.081; p = 0.136)	0.723	-2.19%	+3.78%	
Severity	2013.2	-0.003 (CI = +/-0.102; p = 0.943)	-0.044 (CI = +/-0.051; p = 0.083)	0.038 (CI = +/-0.174; p = 0.635)	0.039 (CI = +/-0.110; p = 0.447)	0.716	-0.34%	+3.64%	
Severity	2014.1	-0.039 (CI = +/-0.144; p = 0.552)	-0.052 (CI = +/-0.057; p = 0.069)	0.074 (CI = +/-0.205; p = 0.433)	0.077 (CI = +/-0.155; p = 0.287)	0.703	-3.87%	+3.86%	
Severity	2014.2	-0.038 (CI = +/-0.172; p = 0.626)	-0.052 (CI = +/-0.064; p = 0.096)	0.074 (CI = +/-0.221; p = 0.461)	0.076 (CI = +/-0.184; p = 0.371)	0.649	-3.72%	+3.85%	
Severity	2015.1	-0.038 (CI = +/-0.172; p = 0.626)	-0.052 (CI = +/-0.064; p = 0.096)		0.076 (CI = +/-0.184; p = 0.371)	0.649	-3.72%	+3.85%	
Severity	2015.2	-0.184 (CI = +/-0.575; p = 0.474)	-0.044 (CI = +/-0.074; p = 0.201)		0.224 (CI = +/-0.588; p = 0.397)	0.607	-16.82%	+4.11%	
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)			0.641			+4.11%
Frequency	2011.1	0.017 (CI = +/-0.060; p = 0.549)	-0.163 (CI = +/-0.089; p = 0.001)	0.058 (CI = +/-0.203; p = 0.554)	-0.163 (CI = +/-0.072; p = 0.000)	0.848	+1.73%	-13.59%	
Frequency	2011.2	0.036 (CI = +/-0.072; p = 0.304)	-0.170 (CI = +/-0.091; p = 0.001)	0.022 (CI = +/-0.218; p = 0.834)	-0.183 (CI = +/-0.084; p = 0.000)	0.856	+3.64%	-13.73%	
Frequency	2012.1	0.038 (CI = +/-0.096; p = 0.406)	-0.169 (CI = +/-0.099; p = 0.003)	0.018 (CI = +/-0.254; p = 0.883)	-0.186 (CI = +/-0.108; p = 0.003)	0.850	+3.87%	-13.74%	
Frequency	2012.2	0.046 (CI = +/-0.126; p = 0.444)	-0.171 (CI = +/-0.105; p = 0.004)	0.005 (CI = +/-0.292; p = 0.970)	-0.194 (CI = +/-0.140; p = 0.010)	0.847	+4.68%	-13.79%	
Frequency	2013.1	0.002 (CI = +/-0.177; p = 0.981)	-0.185 (CI = +/-0.115; p = 0.005)	0.072 (CI = +/-0.352; p = 0.663)	-0.148 (CI = +/-0.192; p = 0.118)	0.850	+0.19%	-13.58%	
Frequency	2013.2	0.005 (CI = +/-0.247; p = 0.964)	-0.186 (CI = +/-0.123; p = 0.007)	0.068 (CI = +/-0.419; p = 0.726)	-0.151 (CI = +/-0.266; p = 0.234)	0.845	+0.52%	-13.60%	
Frequency	2014.1	0.023 (CI = +/-0.361; p = 0.890)	-0.182 (CI = +/-0.141; p = 0.017)	0.050 (CI = +/-0.511; p = 0.829)	-0.170 (CI = +/-0.386; p = 0.345)	0.826	+2.30%	-13.69%	
Frequency	2014.2	0.078 (CI = +/-0.416; p = 0.677)	-0.195 (CI = +/-0.154; p = 0.019)	0.050 (CI = +/-0.535; p = 0.833)	-0.230 (CI = +/-0.446; p = 0.269)	0.826	+8.12%	-14.06%	
Frequency	2015.1	0.078 (CI = +/-0.416; p = 0.677)	-0.195 (CI = +/-0.154; p = 0.019)		-0.230 (CI = +/-0.446; p = 0.269)	0.827	+8.12%	-14.06%	
Frequency	2015.2	0.698 (CI = +/-1.306; p = 0.247)	-0.229 (CI = +/-0.168; p = 0.015)		-0.860 (CI = +/-1.335; p = 0.172)	0.842	+100.94%	-14.96%	
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)			0.835			-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.068 (CI = +/-0.038; p = 0.002)	-0.196 (CI = +/-0.105; p = 0.001)	0.181 (CI = +/-0.221; p = 0.102)	0.650	-6.54%
Loss Cost	2011.2	-0.075 (CI = +/-0.040; p = 0.001)	-0.183 (CI = +/-0.107; p = 0.002)	0.203 (CI = +/-0.223; p = 0.072)	0.676	-7.22%
Loss Cost	2012.1	-0.085 (CI = +/-0.039; p = 0.000)	-0.204 (CI = +/-0.103; p = 0.001)	0.226 (CI = +/-0.210; p = 0.037)	0.727	-8.18%
Loss Cost	2012.2	-0.092 (CI = +/-0.040; p = 0.000)	-0.190 (CI = +/-0.104; p = 0.002)	0.237 (CI = +/-0.208; p = 0.028)	0.755	-8.80%
Loss Cost	2013.1	-0.101 (CI = +/-0.037; p = 0.000)	-0.215 (CI = +/-0.096; p = 0.000)	0.239 (CI = +/-0.185; p = 0.016)	0.815	-9.61%
Loss Cost	2013.2	-0.105 (CI = +/-0.037; p = 0.000)	-0.202 (CI = +/-0.098; p = 0.001)	0.233 (CI = +/-0.183; p = 0.018)	0.833	-9.98%
Loss Cost	2014.1	-0.109 (CI = +/-0.036; p = 0.000)	-0.222 (CI = +/-0.097; p = 0.000)	0.209 (CI = +/-0.179; p = 0.026)	0.853	-10.32%
Loss Cost	2014.2	-0.110 (CI = +/-0.038; p = 0.000)	-0.216 (CI = +/-0.106; p = 0.001)	0.194 (CI = +/-0.198; p = 0.054)	0.853	-10.39%
Loss Cost	2015.1	-0.110 (CI = +/-0.034; p = 0.000)	-0.246 (CI = +/-0.102; p = 0.001)	0.092 (CI = +/-0.219; p = 0.362)	0.888	-10.45%
Loss Cost	2015.2	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)	0.943 (CI = +/-1.197; p = 0.105)	0.916	-11.47%
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)		0.909	-11.47%
Severity	2011.1	0.018 (CI = +/-0.019; p = 0.067)	-0.040 (CI = +/-0.054; p = 0.136)	-0.016 (CI = +/-0.112; p = 0.765)	0.404	+1.79%
Severity	2011.2	0.020 (CI = +/-0.021; p = 0.059)	-0.044 (CI = +/-0.056; p = 0.120)	-0.023 (CI = +/-0.117; p = 0.684)	0.390	+2.01%
Severity	2012.1	0.023 (CI = +/-0.022; p = 0.041)	-0.037 (CI = +/-0.058; p = 0.195)	-0.030 (CI = +/-0.119; p = 0.598)	0.424	+2.34%
Severity	2012.2	0.029 (CI = +/-0.020; p = 0.009)	-0.049 (CI = +/-0.053; p = 0.066)	-0.040 (CI = +/-0.106; p = 0.430)	0.578	+2.95%
Severity	2013.1	0.034 (CI = +/-0.019; p = 0.002)	-0.037 (CI = +/-0.049; p = 0.127)	-0.041 (CI = +/-0.094; p = 0.365)	0.694	+3.43%
Severity	2013.2	0.036 (CI = +/-0.018; p = 0.001)	-0.045 (CI = +/-0.047; p = 0.060)	-0.037 (CI = +/-0.089; p = 0.382)	0.741	+3.71%
Severity	2014.1	0.036 (CI = +/-0.019; p = 0.002)	-0.046 (CI = +/-0.052; p = 0.079)	-0.038 (CI = +/-0.096; p = 0.401)	0.712	+3.69%
Severity	2014.2	0.037 (CI = +/-0.021; p = 0.003)	-0.048 (CI = +/-0.057; p = 0.089)	-0.032 (CI = +/-0.107; p = 0.517)	0.670	+3.73%
Severity	2015.1	0.036 (CI = +/-0.022; p = 0.005)	-0.053 (CI = +/-0.065; p = 0.097)	-0.049 (CI = +/-0.140; p = 0.442)	0.639	+3.71%
Severity	2015.2	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)	-0.333 (CI = +/-0.873; p = 0.397)	0.607	+4.11%
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)		0.641	+4.11%
Frequency	2011.1	-0.085 (CI = +/-0.054; p = 0.004)	-0.157 (CI = +/-0.150; p = 0.042)	0.197 (CI = +/-0.315; p = 0.204)	0.547	-8.18%
Frequency	2011.2	-0.095 (CI = +/-0.057; p = 0.003)	-0.140 (CI = +/-0.154; p = 0.072)	0.226 (CI = +/-0.321; p = 0.155)	0.572	-9.06%
Frequency	2012.1	-0.109 (CI = +/-0.057; p = 0.001)	-0.168 (CI = +/-0.151; p = 0.032)	0.256 (CI = +/-0.308; p = 0.097)	0.629	-10.29%
Frequency	2012.2	-0.121 (CI = +/-0.056; p = 0.000)	-0.141 (CI = +/-0.146; p = 0.058)	0.277 (CI = +/-0.292; p = 0.061)	0.694	-11.42%
Frequency	2013.1	-0.135 (CI = +/-0.050; p = 0.000)	-0.178 (CI = +/-0.130; p = 0.012)	0.279 (CI = +/-0.251; p = 0.032)	0.787	-12.61%
Frequency	2013.2	-0.142 (CI = +/-0.049; p = 0.000)	-0.157 (CI = +/-0.129; p = 0.021)	0.269 (CI = +/-0.241; p = 0.032)	0.820	-13.20%
Frequency	2014.1	-0.145 (CI = +/-0.050; p = 0.000)	-0.176 (CI = +/-0.135; p = 0.016)	0.247 (CI = +/-0.247; p = 0.051)	0.820	-13.51%
Frequency	2014.2	-0.146 (CI = +/-0.053; p = 0.000)	-0.168 (CI = +/-0.147; p = 0.029)	0.226 (CI = +/-0.275; p = 0.096)	0.816	-13.61%
Frequency	2015.1	-0.147 (CI = +/-0.054; p = 0.000)	-0.193 (CI = +/-0.160; p = 0.024)	0.141 (CI = +/-0.343; p = 0.371)	0.817	-13.66%
Frequency	2015.2	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)	1.276 (CI = +/-1.981; p = 0.172)	0.842	-14.96%
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)		0.835	-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-08-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.007 (CI = +/-0.035; p = 0.698)	-0.197 (CI = +/-0.061; p = 0.000)	0.082 (CI = +/-0.133; p = 0.210)	-0.119 (CI = +/-0.044; p = 0.000)	0.884	+0.65%	-10.63%	
Loss Cost	2011.2	0.015 (CI = +/-0.043; p = 0.457)	-0.203 (CI = +/-0.064; p = 0.000)	0.064 (CI = +/-0.144; p = 0.353)	-0.128 (CI = +/-0.051; p = 0.000)	0.887	+1.55%	-10.63%	
Loss Cost	2012.1	0.012 (CI = +/-0.055; p = 0.642)	-0.205 (CI = +/-0.068; p = 0.000)	0.070 (CI = +/-0.159; p = 0.358)	-0.124 (CI = +/-0.061; p = 0.001)	0.881	+1.21%	-10.63%	
Loss Cost	2012.2	0.028 (CI = +/-0.072; p = 0.413)	-0.212 (CI = +/-0.073; p = 0.000)	0.044 (CI = +/-0.179; p = 0.597)	-0.140 (CI = +/-0.077; p = 0.002)	0.885	+2.83%	-10.64%	
Loss Cost	2013.1	0.015 (CI = +/-0.098; p = 0.740)	-0.215 (CI = +/-0.078; p = 0.000)	0.062 (CI = +/-0.206; p = 0.520)	-0.128 (CI = +/-0.102; p = 0.019)	0.880	+1.52%	-10.64%	
Loss Cost	2013.2	0.048 (CI = +/-0.148; p = 0.490)	-0.223 (CI = +/-0.086; p = 0.000)	0.021 (CI = +/-0.254; p = 0.856)	-0.160 (CI = +/-0.152; p = 0.040)	0.882	+4.87%	-10.65%	
Loss Cost	2014.1	0.053 (CI = +/-0.243; p = 0.632)	-0.223 (CI = +/-0.093; p = 0.000)	0.015 (CI = +/-0.334; p = 0.920)	-0.166 (CI = +/-0.246; p = 0.162)	0.870	+5.47%	-10.66%	
Loss Cost	2014.2	0.409 (CI = +/-0.475; p = 0.082)	-0.263 (CI = +/-0.095; p = 0.000)	-0.310 (CI = +/-0.488; p = 0.181)	-0.525 (CI = +/-0.480; p = 0.036)	0.908	+50.58%	-10.93%	
Loss Cost	2015.1	1.019 (CI = +/-1.565; p = 0.168)	-0.273 (CI = +/-0.101; p = 0.000)	-0.750 (CI = +/-1.183; p = 0.178)	-1.141 (CI = +/-1.581; p = 0.132)	0.910	+176.97%	-11.47%	
Loss Cost	2015.2	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)	0.943 (CI = +/-1.197; p = 0.105)		0.916			-11.47%
Loss Cost	2016.1	-0.122 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.101; p = 0.000)			0.909			-11.47%
Severity	2011.1	-0.014 (CI = +/-0.023; p = 0.225)	-0.039 (CI = +/-0.040; p = 0.055)	0.026 (CI = +/-0.088; p = 0.541)	0.050 (CI = +/-0.029; p = 0.002)	0.668	-1.36%	+3.75%	
Severity	2011.2	-0.021 (CI = +/-0.028; p = 0.135)	-0.035 (CI = +/-0.042; p = 0.098)	0.040 (CI = +/-0.094; p = 0.379)	0.058 (CI = +/-0.033; p = 0.002)	0.671	-2.06%	+3.75%	
Severity	2012.1	-0.026 (CI = +/-0.035; p = 0.138)	-0.037 (CI = +/-0.044; p = 0.095)	0.048 (CI = +/-0.103; p = 0.328)	0.063 (CI = +/-0.040; p = 0.005)	0.673	-2.55%	+3.74%	
Severity	2012.2	-0.016 (CI = +/-0.046; p = 0.472)	-0.041 (CI = +/-0.047; p = 0.081)	0.032 (CI = +/-0.116; p = 0.555)	0.053 (CI = +/-0.050; p = 0.041)	0.681	-1.57%	+3.74%	
Severity	2013.1	0.003 (CI = +/-0.061; p = 0.918)	-0.037 (CI = +/-0.048; p = 0.124)	0.006 (CI = +/-0.128; p = 0.918)	0.034 (CI = +/-0.064; p = 0.267)	0.703	+0.29%	+3.74%	
Severity	2013.2	0.034 (CI = +/-0.089; p = 0.417)	-0.045 (CI = +/-0.052; p = 0.083)	-0.033 (CI = +/-0.153; p = 0.640)	0.003 (CI = +/-0.091; p = 0.948)	0.716	+3.44%	+3.72%	
Severity	2014.1	0.021 (CI = +/-0.146; p = 0.749)	-0.046 (CI = +/-0.056; p = 0.097)	-0.020 (CI = +/-0.201; p = 0.828)	0.015 (CI = +/-0.148; p = 0.820)	0.682	+2.15%	+3.73%	
Severity	2014.2	0.068 (CI = +/-0.343; p = 0.659)	-0.051 (CI = +/-0.069; p = 0.127)	-0.063 (CI = +/-0.353; p = 0.692)	-0.032 (CI = +/-0.347; p = 0.837)	0.631	+7.06%	+3.69%	
Severity	2015.1	-0.340 (CI = +/-1.142; p = 0.504)	-0.044 (CI = +/-0.074; p = 0.201)	0.232 (CI = +/-0.863; p = 0.546)	0.381 (CI = +/-1.153; p = 0.461)	0.620	-28.85%	+4.11%	
Severity	2015.2	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)	-0.333 (CI = +/-0.873; p = 0.397)		0.607			+4.11%
Severity	2016.1	0.040 (CI = +/-0.026; p = 0.008)	-0.044 (CI = +/-0.074; p = 0.201)			0.641			+4.11%
Frequency	2011.1	0.020 (CI = +/-0.050; p = 0.404)	-0.158 (CI = +/-0.087; p = 0.002)	0.056 (CI = +/-0.190; p = 0.539)	-0.169 (CI = +/-0.063; p = 0.000)	0.849	+2.04%	-13.85%	
Frequency	2011.2	0.036 (CI = +/-0.061; p = 0.223)	-0.169 (CI = +/-0.091; p = 0.001)	0.025 (CI = +/-0.203; p = 0.797)	-0.185 (CI = +/-0.072; p = 0.000)	0.856	+3.68%	-13.86%	
Frequency	2012.1	0.038 (CI = +/-0.077; p = 0.309)	-0.168 (CI = +/-0.097; p = 0.002)	0.022 (CI = +/-0.225; p = 0.837)	-0.187 (CI = +/-0.087; p = 0.000)	0.850	+3.85%	-13.86%	
Frequency	2012.2	0.044 (CI = +/-0.104; p = 0.377)	-0.170 (CI = +/-0.106; p = 0.004)	0.012 (CI = +/-0.258; p = 0.919)	-0.193 (CI = +/-0.112; p = 0.003)	0.847	+4.47%	-13.86%	
Frequency	2013.1	0.012 (CI = +/-0.139; p = 0.850)	-0.178 (CI = +/-0.111; p = 0.005)	0.056 (CI = +/-0.293; p = 0.682)	-0.161 (CI = +/-0.146; p = 0.033)	0.850	+1.23%	-13.86%	
Frequency	2013.2	0.014 (CI = +/-0.215; p = 0.890)	-0.179 (CI = +/-0.124; p = 0.009)	0.054 (CI = +/-0.369; p = 0.750)	-0.163 (CI = +/-0.220; p = 0.130)	0.844	+1.38%	-13.86%	
Frequency	2014.1	0.032 (CI = +/-0.353; p = 0.842)	-0.177 (CI = +/-0.135; p = 0.016)	0.035 (CI = +/-0.485; p = 0.874)	-0.181 (CI = +/-0.358; p = 0.281)	0.825	+3.24%	-13.87%	
Frequency	2014.2	0.341 (CI = +/-0.787; p = 0.347)	-0.212 (CI = +/-0.158; p = 0.015)	-0.248 (CI = +/-0.809; p = 0.500)	-0.493 (CI = +/-0.795; p = 0.190)	0.835	+40.64%	-14.10%	
Frequency	2015.1	1.359 (CI = +/-2.592; p = 0.255)	-0.229 (CI = +/-0.168; p = 0.015)	-0.981 (CI = +/-1.959; p = 0.275)	-1.521 (CI = +/-2.617; p = 0.212)	0.836	+289.26%	-14.96%	
Frequency	2015.2	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)	1.276 (CI = +/-1.981; p = 0.172)		0.842			-14.96%
Frequency	2016.1	-0.162 (CI = +/-0.058; p = 0.000)	-0.229 (CI = +/-0.168; p = 0.015)			0.835			-14.96%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2016-06-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.040 (CI = +/-0.041; p = 0.055)	-0.198 (CI = +/-0.115; p = 0.002)	-0.005 (CI = +/-0.240; p = 0.967)	0.584	-3.92%
Loss Cost	2011.2	-0.047 (CI = +/-0.046; p = 0.046)	-0.188 (CI = +/-0.120; p = 0.004)	0.020 (CI = +/-0.254; p = 0.869)	0.595	-4.56%
Loss Cost	2012.1	-0.059 (CI = +/-0.048; p = 0.020)	-0.207 (CI = +/-0.120; p = 0.002)	0.060 (CI = +/-0.254; p = 0.620)	0.630	-5.76%
Loss Cost	2012.2	-0.069 (CI = +/-0.053; p = 0.014)	-0.193 (CI = +/-0.124; p = 0.005)	0.090 (CI = +/-0.263; p = 0.471)	0.654	-6.69%
Loss Cost	2013.1	-0.086 (CI = +/-0.052; p = 0.004)	-0.218 (CI = +/-0.117; p = 0.002)	0.129 (CI = +/-0.245; p = 0.273)	0.723	-8.21%
Loss Cost	2013.2	-0.096 (CI = +/-0.054; p = 0.002)	-0.201 (CI = +/-0.118; p = 0.003)	0.151 (CI = +/-0.242; p = 0.198)	0.757	-9.20%
Loss Cost	2014.1	-0.109 (CI = +/-0.051; p = 0.001)	-0.227 (CI = +/-0.112; p = 0.001)	0.161 (CI = +/-0.221; p = 0.136)	0.804	-10.32%
Loss Cost	2014.2	-0.115 (CI = +/-0.053; p = 0.001)	-0.213 (CI = +/-0.116; p = 0.002)	0.159 (CI = +/-0.221; p = 0.138)	0.824	-10.90%
Loss Cost	2015.1	-0.124 (CI = +/-0.040; p = 0.000)	-0.249 (CI = +/-0.092; p = 0.000)	0.121 (CI = +/-0.169; p = 0.139)	0.907	-11.69%
Loss Cost	2015.2	-0.125 (CI = +/-0.044; p = 0.000)	-0.246 (CI = +/-0.104; p = 0.001)	0.115 (CI = +/-0.196; p = 0.209)	0.901	-11.72%
Loss Cost	2016.1	-0.125 (CI = +/-0.045; p = 0.001)	-0.269 (CI = +/-0.117; p = 0.001)	0.036 (CI = +/-0.269; p = 0.757)	0.896	-11.73%
Severity	2011.1	0.013 (CI = +/-0.019; p = 0.167)	-0.039 (CI = +/-0.054; p = 0.139)	0.015 (CI = +/-0.112; p = 0.776)	0.403	+1.32%
Severity	2011.2	0.015 (CI = +/-0.022; p = 0.151)	-0.043 (CI = +/-0.057; p = 0.130)	0.007 (CI = +/-0.120; p = 0.901)	0.383	+1.54%
Severity	2012.1	0.019 (CI = +/-0.024; p = 0.101)	-0.037 (CI = +/-0.059; p = 0.203)	-0.006 (CI = +/-0.125; p = 0.922)	0.413	+1.96%
Severity	2012.2	0.028 (CI = +/-0.023; p = 0.018)	-0.050 (CI = +/-0.054; p = 0.067)	-0.034 (CI = +/-0.114; p = 0.536)	0.569	+2.89%
Severity	2013.1	0.037 (CI = +/-0.021; p = 0.002)	-0.036 (CI = +/-0.048; p = 0.123)	-0.053 (CI = +/-0.100; p = 0.268)	0.705	+3.75%
Severity	2013.2	0.043 (CI = +/-0.020; p = 0.001)	-0.046 (CI = +/-0.044; p = 0.041)	-0.066 (CI = +/-0.090; p = 0.137)	0.775	+4.41%
Severity	2014.1	0.043 (CI = +/-0.022; p = 0.001)	-0.046 (CI = +/-0.049; p = 0.063)	-0.066 (CI = +/-0.096; p = 0.155)	0.750	+4.45%
Severity	2014.2	0.045 (CI = +/-0.024; p = 0.002)	-0.050 (CI = +/-0.053; p = 0.062)	-0.066 (CI = +/-0.101; p = 0.173)	0.721	+4.62%
Severity	2015.1	0.045 (CI = +/-0.026; p = 0.004)	-0.052 (CI = +/-0.060; p = 0.080)	-0.068 (CI = +/-0.110; p = 0.190)	0.689	+4.56%
Severity	2015.2	0.045 (CI = +/-0.029; p = 0.008)	-0.054 (CI = +/-0.067; p = 0.101)	-0.064 (CI = +/-0.127; p = 0.273)	0.635	+4.59%
Severity	2016.1	0.045 (CI = +/-0.032; p = 0.014)	-0.051 (CI = +/-0.083; p = 0.183)	-0.055 (CI = +/-0.190; p = 0.507)	0.613	+4.59%
Frequency	2011.1	-0.053 (CI = +/-0.056; p = 0.063)	-0.159 (CI = +/-0.158; p = 0.049)	-0.020 (CI = +/-0.331; p = 0.899)	0.498	-5.17%
Frequency	2011.2	-0.062 (CI = +/-0.063; p = 0.053)	-0.146 (CI = +/-0.166; p = 0.080)	0.013 (CI = +/-0.351; p = 0.938)	0.508	-6.01%
Frequency	2012.1	-0.079 (CI = +/-0.067; p = 0.025)	-0.170 (CI = +/-0.167; p = 0.046)	0.066 (CI = +/-0.353; p = 0.695)	0.550	-7.57%
Frequency	2012.2	-0.098 (CI = +/-0.070; p = 0.010)	-0.143 (CI = +/-0.165; p = 0.084)	0.124 (CI = +/-0.350; p = 0.459)	0.612	-9.31%
Frequency	2013.1	-0.122 (CI = +/-0.066; p = 0.002)	-0.182 (CI = +/-0.149; p = 0.021)	0.182 (CI = +/-0.311; p = 0.227)	0.721	-11.53%
Frequency	2013.2	-0.140 (CI = +/-0.065; p = 0.001)	-0.155 (CI = +/-0.144; p = 0.037)	0.217 (CI = +/-0.295; p = 0.134)	0.775	-13.03%
Frequency	2014.1	-0.152 (CI = +/-0.065; p = 0.000)	-0.182 (CI = +/-0.143; p = 0.018)	0.227 (CI = +/-0.283; p = 0.104)	0.796	-14.14%
Frequency	2014.2	-0.161 (CI = +/-0.067; p = 0.000)	-0.163 (CI = +/-0.148; p = 0.034)	0.225 (CI = +/-0.283; p = 0.106)	0.813	-14.83%
Frequency	2015.1	-0.169 (CI = +/-0.063; p = 0.000)	-0.197 (CI = +/-0.144; p = 0.013)	0.189 (CI = +/-0.265; p = 0.139)	0.848	-15.54%
Frequency	2015.2	-0.170 (CI = +/-0.069; p = 0.001)	-0.193 (CI = +/-0.162; p = 0.026)	0.179 (CI = +/-0.306; p = 0.210)	0.835	-15.60%
Frequency	2016.1	-0.170 (CI = +/-0.074; p = 0.001)	-0.218 (CI = +/-0.192; p = 0.032)	0.090 (CI = +/-0.440; p = 0.633)	0.815	-15.60%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2016-06-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.011 (CI = +/-0.026; p = 0.375)	-0.197 (CI = +/-0.058; p = 0.000)	0.109 (CI = +/-0.127; p = 0.088)	-0.136 (CI = +/-0.042; p = 0.000)	0.894	+1.13%	-11.75%	
Loss Cost	2011.2	0.018 (CI = +/-0.031; p = 0.230)	-0.203 (CI = +/-0.061; p = 0.000)	0.098 (CI = +/-0.131; p = 0.128)	-0.143 (CI = +/-0.045; p = 0.000)	0.898	+1.82%	-11.75%	
Loss Cost	2012.1	0.016 (CI = +/-0.038; p = 0.367)	-0.204 (CI = +/-0.065; p = 0.000)	0.101 (CI = +/-0.138; p = 0.141)	-0.141 (CI = +/-0.051; p = 0.000)	0.893	+1.65%	-11.75%	
Loss Cost	2012.2	0.027 (CI = +/-0.047; p = 0.240)	-0.211 (CI = +/-0.069; p = 0.000)	0.089 (CI = +/-0.145; p = 0.206)	-0.152 (CI = +/-0.059; p = 0.000)	0.897	+2.71%	-11.74%	
Loss Cost	2013.1	0.019 (CI = +/-0.061; p = 0.503)	-0.215 (CI = +/-0.074; p = 0.000)	0.095 (CI = +/-0.154; p = 0.200)	-0.144 (CI = +/-0.071; p = 0.001)	0.893	+1.93%	-11.75%	
Loss Cost	2013.2	0.035 (CI = +/-0.083; p = 0.371)	-0.221 (CI = +/-0.080; p = 0.000)	0.083 (CI = +/-0.166; p = 0.291)	-0.160 (CI = +/-0.091; p = 0.003)	0.895	+3.53%	-11.75%	
Loss Cost	2014.1	0.031 (CI = +/-0.120; p = 0.570)	-0.222 (CI = +/-0.088; p = 0.000)	0.085 (CI = +/-0.183; p = 0.321)	-0.156 (CI = +/-0.126; p = 0.020)	0.884	+3.16%	-11.75%	
Loss Cost	2014.2	0.086 (CI = +/-0.189; p = 0.326)	-0.233 (CI = +/-0.095; p = 0.000)	0.060 (CI = +/-0.200; p = 0.506)	-0.211 (CI = +/-0.193; p = 0.036)	0.890	+8.96%	-11.73%	
Loss Cost	2015.1	-0.050 (CI = +/-0.335; p = 0.734)	-0.246 (CI = +/-0.099; p = 0.001)	0.096 (CI = +/-0.213; p = 0.323)	-0.075 (CI = +/-0.336; p = 0.613)	0.897	-4.88%	-11.77%	
Loss Cost	2015.2	0.405 (CI = +/-1.200; p = 0.441)	-0.269 (CI = +/-0.117; p = 0.001)	0.036 (CI = +/-0.269; p = 0.757)	-0.530 (CI = +/-1.199; p = 0.321)	0.903	+49.92%	-11.73%	
Loss Cost	2016.1	-0.125 (CI = +/-0.045; p = 0.001)	-0.269 (CI = +/-0.117; p = 0.001)	0.036 (CI = +/-0.269; p = 0.757)		0.896			-11.73%
Severity	2011.1	-0.006 (CI = +/-0.018; p = 0.492)	-0.040 (CI = +/-0.040; p = 0.052)	-0.027 (CI = +/-0.087; p = 0.523)	0.051 (CI = +/-0.029; p = 0.002)	0.669	-0.59%	+4.57%	
Severity	2011.2	-0.009 (CI = +/-0.022; p = 0.387)	-0.037 (CI = +/-0.043; p = 0.083)	-0.022 (CI = +/-0.091; p = 0.610)	0.054 (CI = +/-0.032; p = 0.003)	0.658	-0.90%	+4.57%	
Severity	2012.1	-0.010 (CI = +/-0.027; p = 0.441)	-0.038 (CI = +/-0.046; p = 0.098)	-0.021 (CI = +/-0.097; p = 0.643)	0.054 (CI = +/-0.036; p = 0.006)	0.653	-0.97%	+4.56%	
Severity	2012.2	0.001 (CI = +/-0.032; p = 0.971)	-0.044 (CI = +/-0.047; p = 0.061)	-0.033 (CI = +/-0.098; p = 0.477)	0.044 (CI = +/-0.040; p = 0.033)	0.686	+0.05%	+4.57%	
Severity	2013.1	0.015 (CI = +/-0.038; p = 0.393)	-0.037 (CI = +/-0.046; p = 0.104)	-0.046 (CI = +/-0.097; p = 0.315)	0.029 (CI = +/-0.044; p = 0.172)	0.730	+1.55%	+4.59%	
Severity	2013.2	0.035 (CI = +/-0.049; p = 0.145)	-0.045 (CI = +/-0.047; p = 0.058)	-0.062 (CI = +/-0.098; p = 0.191)	0.010 (CI = +/-0.053; p = 0.672)	0.757	+3.51%	+4.60%	
Severity	2014.1	0.031 (CI = +/-0.070; p = 0.351)	-0.046 (CI = +/-0.052; p = 0.074)	-0.059 (CI = +/-0.108; p = 0.245)	0.014 (CI = +/-0.074; p = 0.672)	0.727	+3.11%	+4.60%	
Severity	2014.2	0.048 (CI = +/-0.115; p = 0.364)	-0.050 (CI = +/-0.058; p = 0.083)	-0.067 (CI = +/-0.122; p = 0.239)	-0.003 (CI = +/-0.117; p = 0.954)	0.686	+4.92%	+4.60%	
Severity	2015.1	0.018 (CI = +/-0.220; p = 0.852)	-0.053 (CI = +/-0.065; p = 0.098)	-0.059 (CI = +/-0.140; p = 0.350)	0.027 (CI = +/-0.221; p = 0.782)	0.649	+1.82%	+4.59%	
Severity	2015.2	-0.017 (CI = +/-0.849; p = 0.963)	-0.051 (CI = +/-0.083; p = 0.183)	-0.055 (CI = +/-0.190; p = 0.507)	0.061 (CI = +/-0.848; p = 0.865)	0.576	-1.65%	+4.59%	
Severity	2016.1	0.045 (CI = +/-0.032; p = 0.014)	-0.051 (CI = +/-0.083; p = 0.183)	-0.055 (CI = +/-0.190; p = 0.507)		0.613			+4.59%
Frequency	2011.1	0.017 (CI = +/-0.037; p = 0.333)	-0.157 (CI = +/-0.082; p = 0.001)	0.136 (CI = +/-0.178; p = 0.124)	-0.187 (CI = +/-0.059; p = 0.000)	0.868	+1.73%	-15.61%	
Frequency	2011.2	0.027 (CI = +/-0.043; p = 0.199)	-0.166 (CI = +/-0.085; p = 0.001)	0.121 (CI = +/-0.182; p = 0.177)	-0.197 (CI = +/-0.063; p = 0.000)	0.873	+2.74%	-15.60%	
Frequency	2012.1	0.026 (CI = +/-0.053; p = 0.306)	-0.167 (CI = +/-0.091; p = 0.002)	0.122 (CI = +/-0.194; p = 0.197)	-0.196 (CI = +/-0.072; p = 0.000)	0.868	+2.65%	-15.60%	
Frequency	2012.2	0.026 (CI = +/-0.068; p = 0.416)	-0.167 (CI = +/-0.099; p = 0.003)	0.122 (CI = +/-0.208; p = 0.226)	-0.196 (CI = +/-0.084; p = 0.000)	0.866	+2.66%	-15.60%	
Frequency	2013.1	0.004 (CI = +/-0.085; p = 0.925)	-0.177 (CI = +/-0.102; p = 0.003)	0.142 (CI = +/-0.215; p = 0.174)	-0.174 (CI = +/-0.098; p = 0.003)	0.872	+0.37%	-15.63%	
Frequency	2013.2	0.000 (CI = +/-0.117; p = 0.997)	-0.176 (CI = +/-0.113; p = 0.006)	0.145 (CI = +/-0.236; p = 0.201)	-0.170 (CI = +/-0.129; p = 0.015)	0.868	+0.02%	-15.63%	
Frequency	2014.1	0.001 (CI = +/-0.170; p = 0.995)	-0.176 (CI = +/-0.125; p = 0.011)	0.144 (CI = +/-0.260; p = 0.241)	-0.170 (CI = +/-0.179; p = 0.059)	0.851	+0.05%	-15.63%	
Frequency	2014.2	0.038 (CI = +/-0.278; p = 0.762)	-0.184 (CI = +/-0.140; p = 0.017)	0.128 (CI = +/-0.294; p = 0.347)	-0.208 (CI = +/-0.284; p = 0.130)	0.845	+3.85%	-15.62%	
Frequency	2015.1	-0.068 (CI = +/-0.526; p = 0.769)	-0.194 (CI = +/-0.156; p = 0.022)	0.155 (CI = +/-0.335; p = 0.310)	-0.102 (CI = +/-0.529; p = 0.662)	0.832	-6.58%	-15.65%	
Frequency	2015.2	0.422 (CI = +/-1.963; p = 0.618)	-0.218 (CI = +/-0.192; p = 0.032)	0.090 (CI = +/-0.440; p = 0.633)	-0.591 (CI = +/-1.962; p = 0.489)	0.823	+52.43%	-15.60%	
Frequency	2016.1	-0.170 (CI = +/-0.074; p = 0.001)	-0.218 (CI = +/-0.192; p = 0.032)	0.090 (CI = +/-0.440; p = 0.633)		0.815			-15.60%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.194 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.837	-2.26%
Loss Cost	2011.2	-0.024 (CI = +/-0.016; p = 0.006)	-0.190 (CI = +/-0.076; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.838	-2.39%
Loss Cost	2012.1	-0.029 (CI = +/-0.018; p = 0.004)	-0.202 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.849	-2.83%
Loss Cost	2012.2	-0.031 (CI = +/-0.020; p = 0.005)	-0.197 (CI = +/-0.081; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.852	-3.07%
Loss Cost	2013.1	-0.039 (CI = +/-0.021; p = 0.002)	-0.214 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.877	-3.80%
Loss Cost	2013.2	-0.043 (CI = +/-0.023; p = 0.002)	-0.206 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.883	-4.18%
Loss Cost	2014.1	-0.052 (CI = +/-0.025; p = 0.001)	-0.223 (CI = +/-0.081; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.899	-5.02%
Loss Cost	2014.2	-0.056 (CI = +/-0.029; p = 0.002)	-0.216 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.903	-5.48%
Loss Cost	2015.1	-0.076 (CI = +/-0.022; p = 0.000)	-0.246 (CI = +/-0.058; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.963	-7.28%
Loss Cost	2015.2	-0.076 (CI = +/-0.028; p = 0.000)	-0.245 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.961	-7.33%
Loss Cost	2016.1	-0.089 (CI = +/-0.031; p = 0.000)	-0.261 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	0.968	-8.52%
Severity	2011.1	0.007 (CI = +/-0.007; p = 0.044)	-0.041 (CI = +/-0.032; p = 0.015)	-0.005 (CI = +/-0.002; p = 0.000)	0.782	+0.68%
Severity	2011.2	0.007 (CI = +/-0.007; p = 0.060)	-0.042 (CI = +/-0.034; p = 0.020)	-0.005 (CI = +/-0.002; p = 0.000)	0.771	+0.71%
Severity	2012.1	0.008 (CI = +/-0.008; p = 0.052)	-0.039 (CI = +/-0.036; p = 0.036)	-0.005 (CI = +/-0.002; p = 0.000)	0.776	+0.83%
Severity	2012.2	0.012 (CI = +/-0.008; p = 0.004)	-0.048 (CI = +/-0.031; p = 0.005)	-0.005 (CI = +/-0.002; p = 0.000)	0.858	+1.23%
Severity	2013.1	0.016 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.025; p = 0.006)	-0.004 (CI = +/-0.001; p = 0.000)	0.919	+1.66%
Severity	2013.2	0.019 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	0.943	+1.96%
Severity	2014.1	0.017 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.022; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	0.947	+1.74%
Severity	2014.2	0.017 (CI = +/-0.008; p = 0.001)	-0.048 (CI = +/-0.025; p = 0.002)	-0.004 (CI = +/-0.001; p = 0.000)	0.939	+1.74%
Severity	2015.1	0.013 (CI = +/-0.009; p = 0.007)	-0.055 (CI = +/-0.022; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	0.956	+1.33%
Severity	2015.2	0.013 (CI = +/-0.011; p = 0.026)	-0.054 (CI = +/-0.025; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	0.948	+1.30%
Severity	2016.1	0.014 (CI = +/-0.015; p = 0.065)	-0.053 (CI = +/-0.030; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.001)	0.945	+1.37%
Frequency	2011.1	-0.030 (CI = +/-0.018; p = 0.003)	-0.152 (CI = +/-0.087; p = 0.002)	0.016 (CI = +/-0.005; p = 0.000)	0.850	-2.92%
Frequency	2011.2	-0.031 (CI = +/-0.020; p = 0.004)	-0.148 (CI = +/-0.091; p = 0.003)	0.015 (CI = +/-0.006; p = 0.000)	0.849	-3.08%
Frequency	2012.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.163 (CI = +/-0.092; p = 0.002)	0.015 (CI = +/-0.006; p = 0.000)	0.863	-3.63%
Frequency	2012.2	-0.043 (CI = +/-0.022; p = 0.001)	-0.149 (CI = +/-0.091; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	0.882	-4.25%
Frequency	2013.1	-0.055 (CI = +/-0.020; p = 0.000)	-0.175 (CI = +/-0.076; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.927	-5.37%
Frequency	2013.2	-0.062 (CI = +/-0.021; p = 0.000)	-0.162 (CI = +/-0.074; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.940	-6.02%
Frequency	2014.1	-0.069 (CI = +/-0.024; p = 0.000)	-0.175 (CI = +/-0.076; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.943	-6.65%
Frequency	2014.2	-0.074 (CI = +/-0.028; p = 0.000)	-0.167 (CI = +/-0.080; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	0.945	-7.10%
Frequency	2015.1	-0.089 (CI = +/-0.025; p = 0.000)	-0.191 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.967	-8.49%
Frequency	2015.2	-0.089 (CI = +/-0.032; p = 0.000)	-0.191 (CI = +/-0.076; p = 0.001)	0.010 (CI = +/-0.004; p = 0.001)	0.964	-8.52%
Frequency	2016.1	-0.103 (CI = +/-0.037; p = 0.001)	-0.208 (CI = +/-0.076; p = 0.001)	0.010 (CI = +/-0.004; p = 0.001)	0.969	-9.75%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.022 (CI = +/-0.014; p = 0.004)	-0.176 (CI = +/-0.072; p = 0.000)	0.665	-2.21%
Loss Cost	2011.2	-0.024 (CI = +/-0.015; p = 0.005)	-0.171 (CI = +/-0.076; p = 0.000)	0.670	-2.37%
Loss Cost	2012.1	-0.028 (CI = +/-0.017; p = 0.003)	-0.182 (CI = +/-0.077; p = 0.000)	0.690	-2.77%
Loss Cost	2012.2	-0.031 (CI = +/-0.019; p = 0.004)	-0.175 (CI = +/-0.081; p = 0.001)	0.702	-3.05%
Loss Cost	2013.1	-0.038 (CI = +/-0.020; p = 0.001)	-0.193 (CI = +/-0.079; p = 0.000)	0.755	-3.73%
Loss Cost	2013.2	-0.043 (CI = +/-0.022; p = 0.001)	-0.183 (CI = +/-0.082; p = 0.001)	0.776	-4.17%
Loss Cost	2014.1	-0.051 (CI = +/-0.024; p = 0.001)	-0.200 (CI = +/-0.081; p = 0.000)	0.806	-4.93%
Loss Cost	2014.2	-0.056 (CI = +/-0.027; p = 0.001)	-0.189 (CI = +/-0.085; p = 0.001)	0.827	-5.48%
Loss Cost	2015.1	-0.074 (CI = +/-0.016; p = 0.000)	-0.222 (CI = +/-0.046; p = 0.000)	0.960	-7.16%
Loss Cost	2015.2	-0.076 (CI = +/-0.020; p = 0.000)	-0.219 (CI = +/-0.052; p = 0.000)	0.960	-7.36%
Loss Cost	2016.1	-0.087 (CI = +/-0.019; p = 0.000)	-0.235 (CI = +/-0.043; p = 0.000)	0.975	-8.34%
Severity	2011.1	0.007 (CI = +/-0.007; p = 0.052)	-0.044 (CI = +/-0.035; p = 0.017)	0.390	+0.67%
Severity	2011.2	0.007 (CI = +/-0.008; p = 0.068)	-0.045 (CI = +/-0.038; p = 0.022)	0.349	+0.71%
Severity	2012.1	0.008 (CI = +/-0.009; p = 0.063)	-0.042 (CI = +/-0.040; p = 0.040)	0.360	+0.82%
Severity	2012.2	0.012 (CI = +/-0.008; p = 0.005)	-0.052 (CI = +/-0.034; p = 0.005)	0.605	+1.23%
Severity	2013.1	0.016 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.028; p = 0.006)	0.763	+1.64%
Severity	2013.2	0.019 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.001)	0.845	+1.96%
Severity	2014.1	0.017 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.023; p = 0.001)	0.859	+1.72%
Severity	2014.2	0.017 (CI = +/-0.008; p = 0.001)	-0.054 (CI = +/-0.026; p = 0.001)	0.815	+1.74%
Severity	2015.1	0.013 (CI = +/-0.007; p = 0.004)	-0.063 (CI = +/-0.021; p = 0.000)	0.896	+1.29%
Severity	2015.2	0.013 (CI = +/-0.009; p = 0.015)	-0.063 (CI = +/-0.024; p = 0.001)	0.860	+1.31%
Severity	2016.1	0.013 (CI = +/-0.013; p = 0.054)	-0.063 (CI = +/-0.030; p = 0.003)	0.853	+1.30%
Frequency	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	-0.131 (CI = +/-0.087; p = 0.006)	0.536	-2.86%
Frequency	2011.2	-0.031 (CI = +/-0.019; p = 0.003)	-0.126 (CI = +/-0.092; p = 0.011)	0.544	-3.06%
Frequency	2012.1	-0.036 (CI = +/-0.020; p = 0.002)	-0.140 (CI = +/-0.094; p = 0.006)	0.583	-3.56%
Frequency	2012.2	-0.043 (CI = +/-0.021; p = 0.001)	-0.123 (CI = +/-0.090; p = 0.011)	0.662	-4.23%
Frequency	2013.1	-0.054 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.073; p = 0.001)	0.809	-5.28%
Frequency	2013.2	-0.062 (CI = +/-0.017; p = 0.000)	-0.134 (CI = +/-0.065; p = 0.001)	0.872	-6.01%
Frequency	2014.1	-0.068 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.067; p = 0.001)	0.872	-6.53%
Frequency	2014.2	-0.074 (CI = +/-0.021; p = 0.000)	-0.135 (CI = +/-0.067; p = 0.002)	0.895	-7.10%
Frequency	2015.1	-0.087 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.041; p = 0.000)	0.965	-8.34%
Frequency	2015.2	-0.089 (CI = +/-0.018; p = 0.000)	-0.156 (CI = +/-0.046; p = 0.000)	0.964	-8.56%
Frequency	2016.1	-0.100 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.032; p = 0.000)	0.984	-9.52%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.014 (CI = +/-0.018; p = 0.120)	-0.196 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.089 (CI = +/-0.038; p = 0.000)	0.935	+1.42%	-7.19%	
Loss Cost	2011.2	0.020 (CI = +/-0.021; p = 0.054)	-0.202 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	-0.098 (CI = +/-0.040; p = 0.000)	0.941	+2.06%	-7.45%	
Loss Cost	2012.1	0.020 (CI = +/-0.025; p = 0.120)	-0.203 (CI = +/-0.049; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.097 (CI = +/-0.046; p = 0.001)	0.938	+1.98%	-7.43%	
Loss Cost	2012.2	0.029 (CI = +/-0.030; p = 0.061)	-0.210 (CI = +/-0.051; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.109 (CI = +/-0.051; p = 0.001)	0.944	+2.93%	-7.71%	
Loss Cost	2013.1	0.023 (CI = +/-0.039; p = 0.216)	-0.213 (CI = +/-0.054; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	-0.102 (CI = +/-0.059; p = 0.003)	0.942	+2.34%	-7.59%	
Loss Cost	2013.2	0.037 (CI = +/-0.051; p = 0.138)	-0.219 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	-0.119 (CI = +/-0.072; p = 0.004)	0.945	+3.75%	-7.86%	
Loss Cost	2014.1	0.035 (CI = +/-0.073; p = 0.306)	-0.220 (CI = +/-0.063; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.117 (CI = +/-0.095; p = 0.021)	0.940	+3.58%	-7.84%	
Loss Cost	2014.2	0.079 (CI = +/-0.109; p = 0.132)	-0.231 (CI = +/-0.066; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	-0.166 (CI = +/-0.130; p = 0.019)	0.947	+8.23%	-8.29%	
Loss Cost	2015.1	-0.030 (CI = +/-0.173; p = 0.695)	-0.244 (CI = +/-0.062; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	-0.051 (CI = +/-0.191; p = 0.548)	0.960	-2.94%	-7.75%	
Loss Cost	2015.2	0.295 (CI = +/-0.506; p = 0.203)	-0.261 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	-0.384 (CI = +/-0.523; p = 0.122)	0.970	+34.35%	-8.52%	
Loss Cost	2016.1	-0.089 (CI = +/-0.031; p = 0.000)	-0.261 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)		0.968			-8.52%
Severity	2011.1	-0.004 (CI = +/-0.012; p = 0.528)	-0.041 (CI = +/-0.029; p = 0.009)	-0.004 (CI = +/-0.002; p = 0.002)	0.025 (CI = +/-0.024; p = 0.046)	0.823	-0.36%	+2.15%	
Severity	2011.2	-0.006 (CI = +/-0.014; p = 0.399)	-0.039 (CI = +/-0.031; p = 0.018)	-0.004 (CI = +/-0.002; p = 0.003)	0.028 (CI = +/-0.027; p = 0.044)	0.818	-0.57%	+2.25%	
Severity	2012.1	-0.006 (CI = +/-0.017; p = 0.478)	-0.039 (CI = +/-0.033; p = 0.025)	-0.004 (CI = +/-0.002; p = 0.004)	0.028 (CI = +/-0.031; p = 0.069)	0.815	-0.58%	+2.26%	
Severity	2012.2	0.004 (CI = +/-0.019; p = 0.656)	-0.046 (CI = +/-0.031; p = 0.007)	-0.004 (CI = +/-0.002; p = 0.002)	0.015 (CI = +/-0.031; p = 0.307)	0.860	+0.39%	+1.93%	
Severity	2013.1	0.017 (CI = +/-0.019; p = 0.072)	-0.039 (CI = +/-0.026; p = 0.008)	-0.004 (CI = +/-0.002; p = 0.000)	-0.001 (CI = +/-0.029; p = 0.941)	0.912	+1.72%	+1.62%	
Severity	2013.2	0.033 (CI = +/-0.018; p = 0.002)	-0.047 (CI = +/-0.021; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	-0.021 (CI = +/-0.026; p = 0.103)	0.953	+3.39%	+1.26%	
Severity	2014.1	0.029 (CI = +/-0.026; p = 0.031)	-0.048 (CI = +/-0.022; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	-0.016 (CI = +/-0.034; p = 0.300)	0.949	+2.98%	+1.31%	
Severity	2014.2	0.043 (CI = +/-0.039; p = 0.036)	-0.051 (CI = +/-0.024; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	-0.032 (CI = +/-0.047; p = 0.161)	0.947	+4.41%	+1.16%	
Severity	2015.1	0.015 (CI = +/-0.069; p = 0.634)	-0.055 (CI = +/-0.025; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	-0.002 (CI = +/-0.076; p = 0.964)	0.949	+1.47%	+1.31%	
Severity	2015.2	-0.006 (CI = +/-0.244; p = 0.951)	-0.053 (CI = +/-0.030; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.001)	0.020 (CI = +/-0.252; p = 0.852)	0.939	-0.64%	+1.37%	
Severity	2016.1	0.014 (CI = +/-0.015; p = 0.065)	-0.053 (CI = +/-0.030; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.001)		0.945			+1.37%
Frequency	2011.1	0.018 (CI = +/-0.020; p = 0.073)	-0.155 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.040; p = 0.000)	0.953	+1.78%	-9.15%	
Frequency	2011.2	0.026 (CI = +/-0.022; p = 0.021)	-0.163 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.126 (CI = +/-0.042; p = 0.000)	0.960	+2.64%	-9.49%	
Frequency	2012.1	0.025 (CI = +/-0.026; p = 0.058)	-0.164 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.125 (CI = +/-0.047; p = 0.000)	0.958	+2.57%	-9.47%	
Frequency	2012.2	0.025 (CI = +/-0.033; p = 0.129)	-0.164 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.055; p = 0.000)	0.957	+2.52%	-9.46%	
Frequency	2013.1	0.006 (CI = +/-0.037; p = 0.724)	-0.174 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.101 (CI = +/-0.057; p = 0.003)	0.967	+0.62%	-9.06%	
Frequency	2013.2	0.003 (CI = +/-0.051; p = 0.882)	-0.173 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.072; p = 0.013)	0.966	+0.35%	-9.01%	
Frequency	2014.1	0.006 (CI = +/-0.073; p = 0.863)	-0.172 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.100 (CI = +/-0.095; p = 0.041)	0.961	+0.58%	-9.03%	
Frequency	2014.2	0.036 (CI = +/-0.114; p = 0.489)	-0.179 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.004; p = 0.001)	-0.134 (CI = +/-0.137; p = 0.054)	0.962	+3.67%	-9.34%	
Frequency	2015.1	-0.044 (CI = +/-0.202; p = 0.620)	-0.189 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.004; p = 0.001)	-0.049 (CI = +/-0.223; p = 0.617)	0.964	-4.35%	-8.95%	
Frequency	2015.2	0.302 (CI = +/-0.615; p = 0.276)	-0.208 (CI = +/-0.076; p = 0.001)	0.010 (CI = +/-0.004; p = 0.001)	-0.404 (CI = +/-0.636; p = 0.171)	0.970	+35.22%	-9.75%	
Frequency	2016.1	-0.103 (CI = +/-0.037; p = 0.001)	-0.208 (CI = +/-0.076; p = 0.001)	0.010 (CI = +/-0.004; p = 0.001)		0.969			-9.75%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.015 (CI = +/-0.014; p = 0.039)	-0.177 (CI = +/-0.037; p = 0.000)	-0.089 (CI = +/-0.029; p = 0.000)	0.913	+1.50%	-7.17%	
Loss Cost	2011.2	0.020 (CI = +/-0.016; p = 0.016)	-0.183 (CI = +/-0.037; p = 0.000)	-0.097 (CI = +/-0.030; p = 0.000)	0.924	+2.04%	-7.40%	
Loss Cost	2012.1	0.021 (CI = +/-0.019; p = 0.038)	-0.182 (CI = +/-0.040; p = 0.000)	-0.098 (CI = +/-0.035; p = 0.000)	0.919	+2.09%	-7.41%	
Loss Cost	2012.2	0.028 (CI = +/-0.023; p = 0.019)	-0.189 (CI = +/-0.040; p = 0.000)	-0.108 (CI = +/-0.038; p = 0.000)	0.929	+2.88%	-7.65%	
Loss Cost	2013.1	0.025 (CI = +/-0.029; p = 0.087)	-0.191 (CI = +/-0.044; p = 0.000)	-0.104 (CI = +/-0.045; p = 0.000)	0.926	+2.53%	-7.58%	
Loss Cost	2013.2	0.036 (CI = +/-0.039; p = 0.067)	-0.197 (CI = +/-0.047; p = 0.000)	-0.117 (CI = +/-0.054; p = 0.001)	0.931	+3.62%	-7.79%	
Loss Cost	2014.1	0.039 (CI = +/-0.056; p = 0.146)	-0.195 (CI = +/-0.052; p = 0.000)	-0.121 (CI = +/-0.073; p = 0.005)	0.923	+3.99%	-7.83%	
Loss Cost	2014.2	0.074 (CI = +/-0.082; p = 0.068)	-0.205 (CI = +/-0.054; p = 0.000)	-0.160 (CI = +/-0.098; p = 0.006)	0.937	+7.73%	-8.20%	
Loss Cost	2015.1	-0.016 (CI = +/-0.118; p = 0.751)	-0.219 (CI = +/-0.046; p = 0.000)	-0.065 (CI = +/-0.130; p = 0.268)	0.962	-1.59%	-7.76%	
Loss Cost	2015.2	0.230 (CI = +/-0.313; p = 0.117)	-0.235 (CI = +/-0.043; p = 0.000)	-0.317 (CI = +/-0.323; p = 0.053)	0.979	+25.91%	-8.34%	
Loss Cost	2016.1	-0.087 (CI = +/-0.019; p = 0.000)	-0.235 (CI = +/-0.043; p = 0.000)		0.975			-8.34%
Severity	2011.1	-0.004 (CI = +/-0.012; p = 0.524)	-0.044 (CI = +/-0.032; p = 0.010)	0.025 (CI = +/-0.025; p = 0.050)	0.508	-0.37%	+2.15%	
Severity	2011.2	-0.006 (CI = +/-0.014; p = 0.414)	-0.042 (CI = +/-0.034; p = 0.019)	0.028 (CI = +/-0.028; p = 0.050)	0.484	-0.56%	+2.24%	
Severity	2012.1	-0.006 (CI = +/-0.018; p = 0.478)	-0.042 (CI = +/-0.037; p = 0.028)	0.028 (CI = +/-0.032; p = 0.076)	0.472	-0.59%	+2.25%	
Severity	2012.2	0.004 (CI = +/-0.019; p = 0.654)	-0.050 (CI = +/-0.034; p = 0.008)	0.015 (CI = +/-0.032; p = 0.323)	0.607	+0.40%	+1.91%	
Severity	2013.1	0.017 (CI = +/-0.020; p = 0.086)	-0.042 (CI = +/-0.029; p = 0.009)	-0.001 (CI = +/-0.030; p = 0.958)	0.740	+1.69%	+1.61%	
Severity	2013.2	0.034 (CI = +/-0.018; p = 0.002)	-0.051 (CI = +/-0.022; p = 0.000)	-0.021 (CI = +/-0.025; p = 0.089)	0.877	+3.42%	+1.24%	
Severity	2014.1	0.029 (CI = +/-0.025; p = 0.032)	-0.053 (CI = +/-0.024; p = 0.001)	-0.016 (CI = +/-0.033; p = 0.307)	0.862	+2.90%	+1.31%	
Severity	2014.2	0.044 (CI = +/-0.037; p = 0.026)	-0.058 (CI = +/-0.024; p = 0.001)	-0.033 (CI = +/-0.044; p = 0.122)	0.853	+4.53%	+1.13%	
Severity	2015.1	0.010 (CI = +/-0.060; p = 0.694)	-0.063 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.066; p = 0.917)	0.879	+1.02%	+1.32%	
Severity	2015.2	0.017 (CI = +/-0.221; p = 0.853)	-0.063 (CI = +/-0.030; p = 0.003)	-0.004 (CI = +/-0.228; p = 0.967)	0.832	+1.69%	+1.30%	
Severity	2016.1	0.013 (CI = +/-0.013; p = 0.054)	-0.063 (CI = +/-0.030; p = 0.003)		0.853			+1.30%
Frequency	2011.1	0.019 (CI = +/-0.014; p = 0.012)	-0.133 (CI = +/-0.037; p = 0.000)	-0.114 (CI = +/-0.029; p = 0.000)	0.920	+1.87%	-9.13%	
Frequency	2011.2	0.026 (CI = +/-0.014; p = 0.002)	-0.141 (CI = +/-0.034; p = 0.000)	-0.125 (CI = +/-0.028; p = 0.000)	0.940	+2.62%	-9.43%	
Frequency	2012.1	0.027 (CI = +/-0.018; p = 0.006)	-0.140 (CI = +/-0.036; p = 0.000)	-0.126 (CI = +/-0.032; p = 0.000)	0.938	+2.70%	-9.45%	
Frequency	2012.2	0.024 (CI = +/-0.022; p = 0.035)	-0.139 (CI = +/-0.040; p = 0.000)	-0.123 (CI = +/-0.037; p = 0.000)	0.937	+2.46%	-9.38%	
Frequency	2013.1	0.008 (CI = +/-0.021; p = 0.411)	-0.149 (CI = +/-0.032; p = 0.000)	-0.103 (CI = +/-0.033; p = 0.000)	0.964	+0.83%	-9.05%	
Frequency	2013.2	0.002 (CI = +/-0.029; p = 0.883)	-0.146 (CI = +/-0.035; p = 0.000)	-0.095 (CI = +/-0.040; p = 0.000)	0.966	+0.19%	-8.92%	
Frequency	2014.1	0.011 (CI = +/-0.040; p = 0.562)	-0.142 (CI = +/-0.038; p = 0.000)	-0.105 (CI = +/-0.052; p = 0.002)	0.961	+1.06%	-9.03%	
Frequency	2014.2	0.030 (CI = +/-0.062; p = 0.289)	-0.148 (CI = +/-0.041; p = 0.000)	-0.127 (CI = +/-0.074; p = 0.005)	0.964	+3.06%	-9.23%	
Frequency	2015.1	-0.026 (CI = +/-0.101; p = 0.551)	-0.156 (CI = +/-0.040; p = 0.000)	-0.068 (CI = +/-0.112; p = 0.189)	0.970	-2.58%	-8.96%	
Frequency	2015.2	0.214 (CI = +/-0.232; p = 0.064)	-0.172 (CI = +/-0.032; p = 0.000)	-0.314 (CI = +/-0.240; p = 0.020)	0.987	+23.81%	-9.52%	
Frequency	2016.1	-0.100 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.032; p = 0.000)		0.984			-9.52%

Bodily Injury

Coverage = BI
End Trend Period = 2020.2
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	-0.197 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	-0.064 (CI = +/-0.020; p = 0.000)	0.928	0.00%	-6.16%
Loss Cost	2011.2	-0.198 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.021; p = 0.000)	0.928	0.00%	-6.12%
Loss Cost	2012.1	-0.204 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.065 (CI = +/-0.021; p = 0.000)	0.930	0.00%	-6.33%
Loss Cost	2012.2	-0.204 (CI = +/-0.056; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.065 (CI = +/-0.023; p = 0.000)	0.929	0.00%	-6.32%
Loss Cost	2013.1	-0.215 (CI = +/-0.055; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.069 (CI = +/-0.022; p = 0.000)	0.938	0.00%	-6.68%
Loss Cost	2013.2	-0.214 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	-0.069 (CI = +/-0.024; p = 0.000)	0.937	0.00%	-6.70%
Loss Cost	2014.1	-0.222 (CI = +/-0.063; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	-0.073 (CI = +/-0.026; p = 0.000)	0.938	0.00%	-7.03%
Loss Cost	2014.2	-0.222 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	-0.073 (CI = +/-0.028; p = 0.000)	0.937	0.00%	-7.03%
Loss Cost	2015.1	-0.242 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.003; p = 0.004)	-0.083 (CI = +/-0.024; p = 0.000)	0.964	0.00%	-8.00%
Loss Cost	2015.2	-0.249 (CI = +/-0.061; p = 0.000)	0.006 (CI = +/-0.003; p = 0.005)	-0.079 (CI = +/-0.027; p = 0.000)	0.966	0.00%	-7.64%
Loss Cost	2016.1	-0.261 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	-0.089 (CI = +/-0.031; p = 0.000)	0.968	0.00%	-8.52%
Severity	2011.1	-0.041 (CI = +/-0.029; p = 0.008)	-0.004 (CI = +/-0.002; p = 0.001)	0.019 (CI = +/-0.012; p = 0.005)	0.830	0.00%	+1.87%
Severity	2011.2	-0.040 (CI = +/-0.030; p = 0.013)	-0.004 (CI = +/-0.002; p = 0.001)	0.018 (CI = +/-0.013; p = 0.008)	0.821	0.00%	+1.85%
Severity	2012.1	-0.039 (CI = +/-0.032; p = 0.023)	-0.004 (CI = +/-0.002; p = 0.002)	0.019 (CI = +/-0.013; p = 0.009)	0.821	0.00%	+1.90%
Severity	2012.2	-0.045 (CI = +/-0.030; p = 0.006)	-0.004 (CI = +/-0.002; p = 0.001)	0.021 (CI = +/-0.012; p = 0.002)	0.868	0.00%	+2.13%
Severity	2013.1	-0.040 (CI = +/-0.029; p = 0.011)	-0.004 (CI = +/-0.002; p = 0.001)	0.023 (CI = +/-0.012; p = 0.001)	0.890	0.00%	+2.35%
Severity	2013.2	-0.042 (CI = +/-0.031; p = 0.014)	-0.004 (CI = +/-0.002; p = 0.002)	0.024 (CI = +/-0.013; p = 0.002)	0.887	0.00%	+2.41%
Severity	2014.1	-0.050 (CI = +/-0.028; p = 0.002)	-0.004 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.011; p = 0.002)	0.920	0.00%	+2.06%
Severity	2014.2	-0.047 (CI = +/-0.029; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.001)	0.019 (CI = +/-0.012; p = 0.006)	0.915	0.00%	+1.91%
Severity	2015.1	-0.055 (CI = +/-0.023; p = 0.001)	-0.004 (CI = +/-0.001; p = 0.000)	0.014 (CI = +/-0.010; p = 0.009)	0.954	0.00%	+1.45%
Severity	2015.2	-0.054 (CI = +/-0.025; p = 0.002)	-0.004 (CI = +/-0.001; p = 0.000)	0.013 (CI = +/-0.011; p = 0.025)	0.948	0.00%	+1.35%
Severity	2016.1	-0.053 (CI = +/-0.030; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.001)	0.014 (CI = +/-0.015; p = 0.065)	0.945	0.00%	+1.37%
Frequency	2011.1	-0.156 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.022; p = 0.000)	0.945	0.00%	-7.88%
Frequency	2011.2	-0.158 (CI = +/-0.056; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.023; p = 0.000)	0.944	0.00%	-7.83%
Frequency	2012.1	-0.166 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.084 (CI = +/-0.023; p = 0.000)	0.948	0.00%	-8.08%
Frequency	2012.2	-0.159 (CI = +/-0.058; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.024; p = 0.000)	0.952	0.00%	-8.28%
Frequency	2013.1	-0.175 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.020; p = 0.000)	0.969	0.00%	-8.82%
Frequency	2013.2	-0.172 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.022; p = 0.000)	0.969	0.00%	-8.90%
Frequency	2014.1	-0.173 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.024; p = 0.000)	0.965	0.00%	-8.90%
Frequency	2014.2	-0.176 (CI = +/-0.065; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.092 (CI = +/-0.027; p = 0.000)	0.964	0.00%	-8.78%
Frequency	2015.1	-0.187 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.028; p = 0.000)	0.967	0.00%	-9.32%
Frequency	2015.2	-0.195 (CI = +/-0.071; p = 0.000)	0.010 (CI = +/-0.004; p = 0.001)	-0.093 (CI = +/-0.031; p = 0.000)	0.968	0.00%	-8.87%
Frequency	2016.1	-0.208 (CI = +/-0.076; p = 0.001)	0.010 (CI = +/-0.004; p = 0.001)	-0.103 (CI = +/-0.037; p = 0.001)	0.969	0.00%	-9.75%

Bodily Injury

Coverage = BI
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 (CI = +/-0.041; p = 0.000)	-0.063 (CI = +/-0.017; p = 0.000)	0.889	0.00%	-6.09%
Loss Cost	2011.2	-0.179 (CI = +/-0.044; p = 0.000)	-0.063 (CI = +/-0.017; p = 0.000)	0.887	0.00%	-6.08%
Loss Cost	2012.1	-0.185 (CI = +/-0.046; p = 0.000)	-0.065 (CI = +/-0.018; p = 0.000)	0.892	0.00%	-6.26%
Loss Cost	2012.2	-0.183 (CI = +/-0.049; p = 0.000)	-0.065 (CI = +/-0.019; p = 0.000)	0.890	0.00%	-6.28%
Loss Cost	2013.1	-0.193 (CI = +/-0.048; p = 0.000)	-0.068 (CI = +/-0.018; p = 0.000)	0.909	0.00%	-6.60%
Loss Cost	2013.2	-0.191 (CI = +/-0.053; p = 0.000)	-0.069 (CI = +/-0.020; p = 0.000)	0.908	0.00%	-6.67%
Loss Cost	2014.1	-0.199 (CI = +/-0.055; p = 0.000)	-0.072 (CI = +/-0.021; p = 0.000)	0.909	0.00%	-6.94%
Loss Cost	2014.2	-0.196 (CI = +/-0.062; p = 0.000)	-0.073 (CI = +/-0.023; p = 0.000)	0.908	0.00%	-7.01%
Loss Cost	2015.1	-0.218 (CI = +/-0.041; p = 0.000)	-0.082 (CI = +/-0.016; p = 0.000)	0.967	0.00%	-7.89%
Loss Cost	2015.2	-0.223 (CI = +/-0.045; p = 0.000)	-0.080 (CI = +/-0.018; p = 0.000)	0.970	0.00%	-7.66%
Loss Cost	2016.1	-0.235 (CI = +/-0.043; p = 0.000)	-0.087 (CI = +/-0.019; p = 0.000)	0.975	0.00%	-8.34%
Severity	2011.1	-0.044 (CI = +/-0.031; p = 0.009)	0.018 (CI = +/-0.012; p = 0.006)	0.527	0.00%	+1.86%
Severity	2011.2	-0.043 (CI = +/-0.033; p = 0.015)	0.018 (CI = +/-0.013; p = 0.009)	0.494	0.00%	+1.84%
Severity	2012.1	-0.041 (CI = +/-0.036; p = 0.026)	0.019 (CI = +/-0.014; p = 0.012)	0.491	0.00%	+1.89%
Severity	2012.2	-0.050 (CI = +/-0.032; p = 0.006)	0.021 (CI = +/-0.012; p = 0.003)	0.633	0.00%	+2.13%
Severity	2013.1	-0.044 (CI = +/-0.032; p = 0.012)	0.023 (CI = +/-0.012; p = 0.002)	0.677	0.00%	+2.33%
Severity	2013.2	-0.046 (CI = +/-0.035; p = 0.015)	0.024 (CI = +/-0.013; p = 0.002)	0.668	0.00%	+2.41%
Severity	2014.1	-0.056 (CI = +/-0.030; p = 0.002)	0.020 (CI = +/-0.011; p = 0.003)	0.774	0.00%	+2.03%
Severity	2014.2	-0.052 (CI = +/-0.032; p = 0.005)	0.019 (CI = +/-0.012; p = 0.007)	0.726	0.00%	+1.91%
Severity	2015.1	-0.063 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.008; p = 0.005)	0.893	0.00%	+1.41%
Severity	2015.2	-0.062 (CI = +/-0.025; p = 0.001)	0.013 (CI = +/-0.010; p = 0.015)	0.859	0.00%	+1.35%
Severity	2016.1	-0.063 (CI = +/-0.030; p = 0.003)	0.013 (CI = +/-0.013; p = 0.054)	0.853	0.00%	+1.30%
Frequency	2011.1	-0.135 (CI = +/-0.044; p = 0.000)	-0.081 (CI = +/-0.018; p = 0.000)	0.881	0.00%	-7.80%
Frequency	2011.2	-0.136 (CI = +/-0.047; p = 0.000)	-0.081 (CI = +/-0.019; p = 0.000)	0.881	0.00%	-7.78%
Frequency	2012.1	-0.143 (CI = +/-0.048; p = 0.000)	-0.083 (CI = +/-0.019; p = 0.000)	0.891	0.00%	-7.99%
Frequency	2012.2	-0.134 (CI = +/-0.046; p = 0.000)	-0.086 (CI = +/-0.018; p = 0.000)	0.912	0.00%	-8.24%
Frequency	2013.1	-0.150 (CI = +/-0.031; p = 0.000)	-0.091 (CI = +/-0.012; p = 0.000)	0.965	0.00%	-8.73%
Frequency	2013.2	-0.145 (CI = +/-0.032; p = 0.000)	-0.093 (CI = +/-0.012; p = 0.000)	0.969	0.00%	-8.86%
Frequency	2014.1	-0.143 (CI = +/-0.035; p = 0.000)	-0.092 (CI = +/-0.013; p = 0.000)	0.964	0.00%	-8.79%
Frequency	2014.2	-0.144 (CI = +/-0.040; p = 0.000)	-0.092 (CI = +/-0.015; p = 0.000)	0.963	0.00%	-8.75%
Frequency	2015.1	-0.154 (CI = +/-0.036; p = 0.000)	-0.096 (CI = +/-0.014; p = 0.000)	0.973	0.00%	-9.17%
Frequency	2015.2	-0.160 (CI = +/-0.037; p = 0.000)	-0.093 (CI = +/-0.015; p = 0.000)	0.977	0.00%	-8.89%
Frequency	2016.1	-0.172 (CI = +/-0.032; p = 0.000)	-0.100 (CI = +/-0.014; p = 0.000)	0.984	0.00%	-9.52%

Property Damage

Coverage = PD
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.064; p = 0.074)	0.697	+2.75%
Loss Cost	2004.2	0.028 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.064; p = 0.054)	0.699	+2.85%
Loss Cost	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.066; p = 0.045)	0.678	+2.77%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.068; p = 0.048)	0.655	+2.79%
Loss Cost	2006.1	0.028 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.071; p = 0.057)	0.639	+2.79%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	-0.072 (CI = +/-0.073; p = 0.053)	0.623	+2.86%
Loss Cost	2007.1	0.029 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.076; p = 0.075)	0.619	+2.95%
Loss Cost	2007.2	0.031 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.076; p = 0.047)	0.637	+3.15%
Loss Cost	2008.1	0.032 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.079; p = 0.070)	0.635	+3.26%
Loss Cost	2008.2	0.032 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.082; p = 0.087)	0.591	+3.22%
Loss Cost	2009.1	0.032 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.086; p = 0.114)	0.579	+3.30%
Loss Cost	2009.2	0.034 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.089; p = 0.100)	0.567	+3.45%
Loss Cost	2010.1	0.032 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.093; p = 0.090)	0.533	+3.29%
Loss Cost	2010.2	0.032 (CI = +/-0.016; p = 0.001)	-0.079 (CI = +/-0.098; p = 0.107)	0.481	+3.29%
Loss Cost	2011.1	0.031 (CI = +/-0.018; p = 0.002)	-0.084 (CI = +/-0.104; p = 0.107)	0.448	+3.16%
Loss Cost	2011.2	0.032 (CI = +/-0.020; p = 0.004)	-0.085 (CI = +/-0.110; p = 0.121)	0.396	+3.20%
Loss Cost	2012.1	0.029 (CI = +/-0.022; p = 0.014)	-0.092 (CI = +/-0.116; p = 0.111)	0.359	+2.96%
Loss Cost	2012.2	0.029 (CI = +/-0.025; p = 0.030)	-0.091 (CI = +/-0.124; p = 0.140)	0.283	+2.90%
Loss Cost	2013.1	0.023 (CI = +/-0.028; p = 0.098)	-0.106 (CI = +/-0.130; p = 0.101)	0.252	+2.35%
Loss Cost	2013.2	0.020 (CI = +/-0.032; p = 0.198)	-0.098 (CI = +/-0.138; p = 0.149)	0.138	+2.02%
Loss Cost	2014.1	0.018 (CI = +/-0.038; p = 0.311)	-0.103 (CI = +/-0.152; p = 0.164)	0.122	+1.83%
Loss Cost	2014.2	0.010 (CI = +/-0.042; p = 0.622)	-0.084 (CI = +/-0.158; p = 0.262)	-0.028	+0.97%
Loss Cost	2015.1	0.002 (CI = +/-0.050; p = 0.922)	-0.100 (CI = +/-0.173; p = 0.222)	-0.018	+0.22%
Loss Cost	2015.2	0.000 (CI = +/-0.061; p = 0.992)	-0.097 (CI = +/-0.193; p = 0.283)	-0.072	+0.03%
Loss Cost	2016.1	-0.011 (CI = +/-0.076; p = 0.753)	-0.116 (CI = +/-0.219; p = 0.248)	-0.047	-1.05%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.061; p = 0.398)	0.895	+5.19%
Severity	2004.2	0.052 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.058; p = 0.215)	0.907	+5.39%
Severity	2005.1	0.054 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.301)	0.906	+5.50%
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.058; p = 0.194)	0.909	+5.65%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.059; p = 0.284)	0.909	+5.79%
Severity	2006.2	0.059 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.055; p = 0.115)	0.924	+6.05%
Severity	2007.1	0.061 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.200)	0.930	+6.25%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.052; p = 0.103)	0.935	+6.45%
Severity	2008.1	0.064 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.051; p = 0.179)	0.939	+6.65%
Severity	2008.2	0.065 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.166)	0.933	+6.71%
Severity	2009.1	0.067 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.054; p = 0.265)	0.934	+6.90%
Severity	2009.2	0.069 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.115)	0.943	+7.19%
Severity	2010.1	0.071 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.052; p = 0.178)	0.940	+7.33%
Severity	2010.2	0.074 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.073)	0.948	+7.63%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.052; p = 0.111)	0.943	+7.74%
Severity	2011.2	0.077 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.053)	0.946	+8.03%
Severity	2012.1	0.078 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.082)	0.940	+8.13%
Severity	2012.2	0.078 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.057; p = 0.098)	0.928	+8.15%
Severity	2013.1	0.077 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.062; p = 0.099)	0.916	+8.03%
Severity	2013.2	0.076 (CI = +/-0.015; p = 0.000)	-0.047 (CI = +/-0.066; p = 0.144)	0.894	+7.88%
Severity	2014.1	0.076 (CI = +/-0.018; p = 0.000)	-0.047 (CI = +/-0.073; p = 0.180)	0.875	+7.89%
Severity	2014.2	0.070 (CI = +/-0.019; p = 0.000)	-0.034 (CI = +/-0.070; p = 0.307)	0.850	+7.23%
Severity	2015.1	0.069 (CI = +/-0.023; p = 0.000)	-0.035 (CI = +/-0.079; p = 0.344)	0.818	+7.19%
Severity	2015.2	0.071 (CI = +/-0.028; p = 0.000)	-0.038 (CI = +/-0.088; p = 0.355)	0.771	+7.35%
Severity	2016.1	0.079 (CI = +/-0.033; p = 0.001)	-0.024 (CI = +/-0.095; p = 0.578)	0.780	+8.17%
Frequency	2004.1	-0.023 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.062; p = 0.299)	0.627	-2.32%
Frequency	2004.2	-0.024 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.063; p = 0.383)	0.631	-2.41%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.062; p = 0.227)	0.667	-2.59%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.062; p = 0.319)	0.680	-2.71%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.237)	0.685	-2.83%
Frequency	2006.2	-0.030 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.063; p = 0.356)	0.711	-3.00%
Frequency	2007.1	-0.032 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.064; p = 0.286)	0.707	-3.11%
Frequency	2007.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.067; p = 0.298)	0.685	-3.10%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.070; p = 0.270)	0.668	-3.17%
Frequency	2008.2	-0.033 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.072; p = 0.337)	0.660	-3.27%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.075; p = 0.297)	0.645	-3.37%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.078; p = 0.376)	0.639	-3.49%
Frequency	2010.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.078; p = 0.249)	0.659	-3.76%
Frequency	2010.2	-0.041 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.079; p = 0.370)	0.683	-4.04%
Frequency	2011.1	-0.043 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.082; p = 0.292)	0.677	-4.25%
Frequency	2011.2	-0.046 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.085; p = 0.396)	0.678	-4.47%
Frequency	2012.1	-0.049 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.088; p = 0.289)	0.681	-4.78%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.043 (CI = +/-0.094; p = 0.340)	0.654	-4.86%
Frequency	2013.1	-0.054 (CI = +/-0.021; p = 0.000)	-0.055 (CI = +/-0.098; p = 0.243)	0.658	-5.26%
Frequency	2013.2	-0.056 (CI = +/-0.024; p = 0.000)	-0.051 (CI = +/-0.105; p = 0.312)	0.636	-5.43%
Frequency	2014.1	-0.058 (CI = +/-0.028; p = 0.001)	-0.055 (CI = +/-0.114; p = 0.308)	0.585	-5.61%
Frequency	2014.2	-0.060 (CI = +/-0.033; p = 0.002)	-0.050 (CI = +/-0.125; p = 0.390)	0.558	-5.84%
Frequency	2015.1	-0.067 (CI = +/-0.039; p = 0.004)	-0.065 (CI = +/-0.134; p = 0.300)	0.551	-6.50%
Frequency	2015.2	-0.071 (CI = +/-0.047; p = 0.009)	-0.059 (CI = +/-0.150; p = 0.389)	0.519	-6.82%
Frequency	2016.1	-0.089 (CI = +/-0.052; p = 0.005)	-0.093 (CI = +/-0.148; p = 0.182)	0.629	-8.53%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.007; p = 0.000)	0.674	+2.78%
Loss Cost	2004.2	0.028 (CI = +/-0.007; p = 0.000)	0.669	+2.85%
Loss Cost	2005.1	0.028 (CI = +/-0.008; p = 0.000)	0.642	+2.81%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.616	+2.79%
Loss Cost	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.601	+2.84%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.579	+2.86%
Loss Cost	2007.1	0.030 (CI = +/-0.010; p = 0.000)	0.583	+3.00%
Loss Cost	2007.2	0.031 (CI = +/-0.010; p = 0.000)	0.587	+3.15%
Loss Cost	2008.1	0.033 (CI = +/-0.011; p = 0.000)	0.595	+3.33%
Loss Cost	2008.2	0.032 (CI = +/-0.012; p = 0.000)	0.552	+3.22%
Loss Cost	2009.1	0.033 (CI = +/-0.013; p = 0.000)	0.547	+3.37%
Loss Cost	2009.2	0.034 (CI = +/-0.014; p = 0.000)	0.526	+3.45%
Loss Cost	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.482	+3.39%
Loss Cost	2010.2	0.032 (CI = +/-0.017; p = 0.001)	0.430	+3.29%
Loss Cost	2011.1	0.032 (CI = +/-0.019; p = 0.002)	0.390	+3.29%
Loss Cost	2011.2	0.032 (CI = +/-0.021; p = 0.005)	0.336	+3.20%
Loss Cost	2012.1	0.031 (CI = +/-0.023; p = 0.013)	0.285	+3.13%
Loss Cost	2012.2	0.029 (CI = +/-0.026; p = 0.036)	0.213	+2.90%
Loss Cost	2013.1	0.026 (CI = +/-0.030; p = 0.086)	0.139	+2.60%
Loss Cost	2013.2	0.020 (CI = +/-0.033; p = 0.217)	0.046	+2.02%
Loss Cost	2014.1	0.021 (CI = +/-0.039; p = 0.254)	0.032	+2.15%
Loss Cost	2014.2	0.010 (CI = +/-0.042; p = 0.627)	-0.067	+0.97%
Loss Cost	2015.1	0.006 (CI = +/-0.050; p = 0.782)	-0.091	+0.65%
Loss Cost	2015.2	0.000 (CI = +/-0.061; p = 0.992)	-0.111	+0.03%
Loss Cost	2016.1	-0.003 (CI = +/-0.076; p = 0.918)	-0.123	-0.35%
Severity	2004.1	0.051 (CI = +/-0.006; p = 0.000)	0.896	+5.20%
Severity	2004.2	0.052 (CI = +/-0.006; p = 0.000)	0.905	+5.39%
Severity	2005.1	0.054 (CI = +/-0.006; p = 0.000)	0.905	+5.52%
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	0.906	+5.65%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	0.908	+5.81%
Severity	2006.2	0.059 (CI = +/-0.007; p = 0.000)	0.920	+6.05%
Severity	2007.1	0.061 (CI = +/-0.007; p = 0.000)	0.928	+6.28%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	0.930	+6.45%
Severity	2008.1	0.065 (CI = +/-0.007; p = 0.000)	0.936	+6.68%
Severity	2008.2	0.065 (CI = +/-0.008; p = 0.000)	0.930	+6.71%
Severity	2009.1	0.067 (CI = +/-0.008; p = 0.000)	0.933	+6.93%
Severity	2009.2	0.069 (CI = +/-0.008; p = 0.000)	0.938	+7.19%
Severity	2010.1	0.071 (CI = +/-0.008; p = 0.000)	0.938	+7.38%
Severity	2010.2	0.074 (CI = +/-0.009; p = 0.000)	0.941	+7.63%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	0.937	+7.80%
Severity	2011.2	0.077 (CI = +/-0.010; p = 0.000)	0.936	+8.03%
Severity	2012.1	0.079 (CI = +/-0.011; p = 0.000)	0.931	+8.22%
Severity	2012.2	0.078 (CI = +/-0.012; p = 0.000)	0.918	+8.15%
Severity	2013.1	0.078 (CI = +/-0.014; p = 0.000)	0.903	+8.16%
Severity	2013.2	0.076 (CI = +/-0.016; p = 0.000)	0.882	+7.88%
Severity	2014.1	0.077 (CI = +/-0.018; p = 0.000)	0.864	+8.04%
Severity	2014.2	0.070 (CI = +/-0.019; p = 0.000)	0.848	+7.23%
Severity	2015.1	0.071 (CI = +/-0.022; p = 0.000)	0.818	+7.35%
Severity	2015.2	0.071 (CI = +/-0.027; p = 0.000)	0.772	+7.35%
Severity	2016.1	0.080 (CI = +/-0.031; p = 0.000)	0.798	+8.33%
Frequency	2004.1	-0.023 (CI = +/-0.006; p = 0.000)	0.626	-2.31%
Frequency	2004.2	-0.024 (CI = +/-0.007; p = 0.000)	0.634	-2.41%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.661	-2.56%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.680	-2.71%
Frequency	2006.1	-0.028 (CI = +/-0.007; p = 0.000)	0.680	-2.81%
Frequency	2006.2	-0.030 (CI = +/-0.007; p = 0.000)	0.712	-3.00%
Frequency	2007.1	-0.031 (CI = +/-0.008; p = 0.000)	0.705	-3.09%
Frequency	2007.2	-0.031 (CI = +/-0.009; p = 0.000)	0.683	-3.10%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.664	-3.14%
Frequency	2008.2	-0.033 (CI = +/-0.010; p = 0.000)	0.661	-3.27%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.642	-3.33%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	0.642	-3.49%
Frequency	2010.1	-0.038 (CI = +/-0.012; p = 0.000)	0.652	-3.71%
Frequency	2010.2	-0.041 (CI = +/-0.013; p = 0.000)	0.685	-4.04%
Frequency	2011.1	-0.043 (CI = +/-0.014; p = 0.000)	0.673	-4.19%
Frequency	2011.2	-0.046 (CI = +/-0.015; p = 0.000)	0.682	-4.47%
Frequency	2012.1	-0.048 (CI = +/-0.017; p = 0.000)	0.677	-4.70%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	0.654	-4.86%
Frequency	2013.1	-0.053 (CI = +/-0.021; p = 0.000)	0.646	-5.14%
Frequency	2013.2	-0.056 (CI = +/-0.024; p = 0.000)	0.633	-5.43%
Frequency	2014.1	-0.056 (CI = +/-0.028; p = 0.001)	0.581	-5.45%
Frequency	2014.2	-0.060 (CI = +/-0.032; p = 0.002)	0.566	-5.84%
Frequency	2015.1	-0.064 (CI = +/-0.038; p = 0.004)	0.542	-6.24%
Frequency	2015.2	-0.071 (CI = +/-0.046; p = 0.007)	0.528	-6.82%
Frequency	2016.1	-0.083 (CI = +/-0.053; p = 0.007)	0.573	-8.01%

Property Damage

Coverage = PD
End Trend Period = 2020.2
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	0.022 (CI = +/-0.015; p = 0.005)	0.012 (CI = +/-0.027; p = 0.362)	0.673	+2.18%	+3.43%
Loss Cost	2004.2	0.023 (CI = +/-0.016; p = 0.006)	0.010 (CI = +/-0.029; p = 0.466)	0.664	+2.32%	+3.38%
Loss Cost	2005.1	0.021 (CI = +/-0.018; p = 0.021)	0.013 (CI = +/-0.030; p = 0.386)	0.639	+2.11%	+3.45%
Loss Cost	2005.2	0.019 (CI = +/-0.019; p = 0.054)	0.015 (CI = +/-0.032; p = 0.342)	0.615	+1.93%	+3.50%
Loss Cost	2006.1	0.019 (CI = +/-0.022; p = 0.081)	0.015 (CI = +/-0.035; p = 0.386)	0.598	+1.96%	+3.50%
Loss Cost	2006.2	0.019 (CI = +/-0.025; p = 0.135)	0.016 (CI = +/-0.038; p = 0.396)	0.575	+1.88%	+3.52%
Loss Cost	2007.1	0.022 (CI = +/-0.028; p = 0.115)	0.012 (CI = +/-0.042; p = 0.573)	0.572	+2.25%	+3.44%
Loss Cost	2007.2	0.028 (CI = +/-0.032; p = 0.089)	0.005 (CI = +/-0.046; p = 0.814)	0.571	+2.79%	+3.33%
Loss Cost	2008.1	0.036 (CI = +/-0.037; p = 0.057)	-0.004 (CI = +/-0.050; p = 0.862)	0.578	+3.64%	+3.19%
Loss Cost	2008.2	0.031 (CI = +/-0.044; p = 0.160)	0.002 (CI = +/-0.057; p = 0.953)	0.532	+3.10%	+3.27%
Loss Cost	2009.1	0.040 (CI = +/-0.052; p = 0.126)	-0.009 (CI = +/-0.066; p = 0.781)	0.527	+4.08%	+3.16%
Loss Cost	2009.2	0.049 (CI = +/-0.065; p = 0.127)	-0.019 (CI = +/-0.078; p = 0.614)	0.508	+5.06%	+3.06%
Loss Cost	2010.1	0.052 (CI = +/-0.083; p = 0.207)	-0.022 (CI = +/-0.097; p = 0.642)	0.461	+5.32%	+3.04%
Loss Cost	2010.2	0.049 (CI = +/-0.112; p = 0.371)	-0.019 (CI = +/-0.126; p = 0.756)	0.401	+5.02%	+3.06%
Loss Cost	2011.1	0.065 (CI = +/-0.163; p = 0.414)	-0.035 (CI = +/-0.176; p = 0.679)	0.361	+6.69%	+3.00%
Loss Cost	2011.2	0.078 (CI = +/-0.270; p = 0.548)	-0.049 (CI = +/-0.281; p = 0.718)	0.301	+8.12%	+2.97%
Loss Cost	2012.1	0.159 (CI = +/-0.587; p = 0.573)	-0.130 (CI = +/-0.597; p = 0.649)	0.248	+17.19%	+2.90%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.014; p = 0.000)	0.968	+2.37%	+8.39%
Severity	2004.2	0.025 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.014; p = 0.000)	0.968	+2.52%	+8.33%
Severity	2005.1	0.025 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.015; p = 0.000)	0.967	+2.50%	+8.34%
Severity	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.016; p = 0.000)	0.965	+2.47%	+8.35%
Severity	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.017; p = 0.000)	0.963	+2.46%	+8.35%
Severity	2006.2	0.027 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.019; p = 0.000)	0.964	+2.74%	+8.28%
Severity	2007.1	0.030 (CI = +/-0.014; p = 0.000)	0.049 (CI = +/-0.020; p = 0.000)	0.963	+3.01%	+8.22%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.049 (CI = +/-0.022; p = 0.000)	0.961	+3.05%	+8.22%
Severity	2008.1	0.033 (CI = +/-0.018; p = 0.001)	0.046 (CI = +/-0.025; p = 0.001)	0.959	+3.33%	+8.17%
Severity	2008.2	0.025 (CI = +/-0.021; p = 0.020)	0.055 (CI = +/-0.027; p = 0.000)	0.959	+2.51%	+8.29%
Severity	2009.1	0.025 (CI = +/-0.025; p = 0.047)	0.054 (CI = +/-0.031; p = 0.002)	0.956	+2.56%	+8.28%
Severity	2009.2	0.028 (CI = +/-0.031; p = 0.070)	0.051 (CI = +/-0.037; p = 0.010)	0.954	+2.87%	+8.25%
Severity	2010.1	0.026 (CI = +/-0.040; p = 0.183)	0.053 (CI = +/-0.046; p = 0.027)	0.950	+2.67%	+8.27%
Severity	2010.2	0.031 (CI = +/-0.054; p = 0.234)	0.048 (CI = +/-0.060; p = 0.112)	0.946	+3.20%	+8.24%
Severity	2011.1	0.027 (CI = +/-0.078; p = 0.470)	0.052 (CI = +/-0.084; p = 0.210)	0.940	+2.77%	+8.25%
Severity	2011.2	0.040 (CI = +/-0.129; p = 0.521)	0.039 (CI = +/-0.134; p = 0.546)	0.933	+4.07%	+8.22%
Severity	2012.1	0.117 (CI = +/-0.277; p = 0.382)	-0.039 (CI = +/-0.282; p = 0.774)	0.927	+12.42%	+8.15%
Frequency	2004.1	-0.002 (CI = +/-0.011; p = 0.730)	-0.045 (CI = +/-0.020; p = 0.000)	0.771	-0.18%	-4.57%
Frequency	2004.2	-0.002 (CI = +/-0.012; p = 0.735)	-0.045 (CI = +/-0.021; p = 0.000)	0.768	-0.20%	-4.57%
Frequency	2005.1	-0.004 (CI = +/-0.013; p = 0.558)	-0.042 (CI = +/-0.022; p = 0.001)	0.770	-0.37%	-4.52%
Frequency	2005.2	-0.005 (CI = +/-0.014; p = 0.463)	-0.041 (CI = +/-0.024; p = 0.002)	0.769	-0.52%	-4.47%
Frequency	2006.1	-0.005 (CI = +/-0.016; p = 0.536)	-0.041 (CI = +/-0.026; p = 0.003)	0.762	-0.49%	-4.48%
Frequency	2006.2	-0.008 (CI = +/-0.018; p = 0.342)	-0.037 (CI = +/-0.028; p = 0.012)	0.767	-0.84%	-4.40%
Frequency	2007.1	-0.007 (CI = +/-0.021; p = 0.465)	-0.038 (CI = +/-0.030; p = 0.017)	0.757	-0.74%	-4.42%
Frequency	2007.2	-0.002 (CI = +/-0.023; p = 0.828)	-0.044 (CI = +/-0.033; p = 0.012)	0.748	-0.25%	-4.51%
Frequency	2008.1	0.003 (CI = +/-0.027; p = 0.823)	-0.050 (CI = +/-0.037; p = 0.010)	0.740	+0.29%	-4.60%
Frequency	2008.2	0.006 (CI = +/-0.032; p = 0.710)	-0.053 (CI = +/-0.042; p = 0.015)	0.731	+0.58%	-4.63%
Frequency	2009.1	0.015 (CI = +/-0.038; p = 0.427)	-0.063 (CI = +/-0.048; p = 0.012)	0.725	+1.48%	-4.73%
Frequency	2009.2	0.021 (CI = +/-0.047; p = 0.359)	-0.070 (CI = +/-0.057; p = 0.018)	0.718	+2.12%	-4.79%
Frequency	2010.1	0.026 (CI = +/-0.060; p = 0.385)	-0.075 (CI = +/-0.070; p = 0.037)	0.711	+2.59%	-4.82%
Frequency	2010.2	0.018 (CI = +/-0.081; p = 0.654)	-0.067 (CI = +/-0.091; p = 0.140)	0.707	+1.77%	-4.78%
Frequency	2011.1	0.037 (CI = +/-0.117; p = 0.509)	-0.087 (CI = +/-0.126; p = 0.164)	0.693	+3.81%	-4.85%
Frequency	2011.2	0.038 (CI = +/-0.193; p = 0.681)	-0.088 (CI = +/-0.202; p = 0.370)	0.680	+3.90%	-4.85%
Frequency	2012.1	0.042 (CI = +/-0.423; p = 0.837)	-0.091 (CI = +/-0.430; p = 0.657)	0.660	+4.25%	-4.86%

Property Damage

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

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.014; p = 0.007)	0.022 (CI = +/-0.026; p = 0.098)	0.727	+1.95%	+4.21%
Loss Cost	2004.2	0.021 (CI = +/-0.015; p = 0.009)	0.020 (CI = +/-0.028; p = 0.146)	0.720	+2.08%	+4.17%
Loss Cost	2005.1	0.018 (CI = +/-0.016; p = 0.031)	0.023 (CI = +/-0.029; p = 0.114)	0.701	+1.84%	+4.25%
Loss Cost	2005.2	0.016 (CI = +/-0.018; p = 0.079)	0.026 (CI = +/-0.031; p = 0.099)	0.683	+1.63%	+4.32%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.118)	0.026 (CI = +/-0.034; p = 0.123)	0.668	+1.62%	+4.32%
Loss Cost	2006.2	0.015 (CI = +/-0.023; p = 0.197)	0.028 (CI = +/-0.037; p = 0.133)	0.650	+1.50%	+4.35%
Loss Cost	2007.1	0.018 (CI = +/-0.026; p = 0.167)	0.024 (CI = +/-0.040; p = 0.233)	0.647	+1.83%	+4.28%
Loss Cost	2007.2	0.023 (CI = +/-0.030; p = 0.129)	0.018 (CI = +/-0.044; p = 0.406)	0.646	+2.32%	+4.17%
Loss Cost	2008.1	0.031 (CI = +/-0.035; p = 0.081)	0.009 (CI = +/-0.048; p = 0.703)	0.652	+3.10%	+4.03%
Loss Cost	2008.2	0.024 (CI = +/-0.041; p = 0.227)	0.016 (CI = +/-0.055; p = 0.548)	0.617	+2.47%	+4.13%
Loss Cost	2009.1	0.033 (CI = +/-0.049; p = 0.177)	0.006 (CI = +/-0.063; p = 0.832)	0.613	+3.34%	+4.01%
Loss Cost	2009.2	0.041 (CI = +/-0.061; p = 0.175)	-0.002 (CI = +/-0.075; p = 0.948)	0.597	+4.17%	+3.93%
Loss Cost	2010.1	0.041 (CI = +/-0.078; p = 0.281)	-0.003 (CI = +/-0.092; p = 0.948)	0.557	+4.22%	+3.92%
Loss Cost	2010.2	0.036 (CI = +/-0.106; p = 0.488)	0.003 (CI = +/-0.120; p = 0.955)	0.507	+3.62%	+3.96%
Loss Cost	2011.1	0.047 (CI = +/-0.154; p = 0.529)	-0.008 (CI = +/-0.168; p = 0.917)	0.472	+4.78%	+3.91%
Loss Cost	2011.2	0.052 (CI = +/-0.255; p = 0.671)	-0.014 (CI = +/-0.268; p = 0.916)	0.420	+5.31%	+3.90%
Loss Cost	2012.1	0.113 (CI = +/-0.556; p = 0.669)	-0.076 (CI = +/-0.567; p = 0.779)	0.372	+11.99%	+3.84%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.014; p = 0.000)	0.966	+2.31%	+8.60%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.015; p = 0.000)	0.966	+2.46%	+8.53%
Severity	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.016; p = 0.000)	0.964	+2.43%	+8.55%
Severity	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.017; p = 0.000)	0.963	+2.39%	+8.56%
Severity	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.018; p = 0.000)	0.961	+2.38%	+8.56%
Severity	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.019; p = 0.000)	0.961	+2.65%	+8.49%
Severity	2007.1	0.029 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.021; p = 0.000)	0.960	+2.91%	+8.42%
Severity	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.052 (CI = +/-0.023; p = 0.000)	0.958	+2.94%	+8.42%
Severity	2008.1	0.032 (CI = +/-0.019; p = 0.002)	0.049 (CI = +/-0.026; p = 0.001)	0.956	+3.21%	+8.37%
Severity	2008.2	0.023 (CI = +/-0.021; p = 0.030)	0.058 (CI = +/-0.028; p = 0.000)	0.956	+2.36%	+8.51%
Severity	2009.1	0.024 (CI = +/-0.025; p = 0.066)	0.058 (CI = +/-0.032; p = 0.001)	0.953	+2.38%	+8.50%
Severity	2009.2	0.026 (CI = +/-0.031; p = 0.096)	0.055 (CI = +/-0.039; p = 0.008)	0.950	+2.66%	+8.47%
Severity	2010.1	0.024 (CI = +/-0.040; p = 0.233)	0.058 (CI = +/-0.048; p = 0.020)	0.946	+2.40%	+8.49%
Severity	2010.2	0.028 (CI = +/-0.055; p = 0.291)	0.053 (CI = +/-0.062; p = 0.088)	0.941	+2.86%	+8.46%
Severity	2011.1	0.023 (CI = +/-0.080; p = 0.550)	0.059 (CI = +/-0.086; p = 0.170)	0.935	+2.32%	+8.49%
Severity	2011.2	0.033 (CI = +/-0.131; p = 0.595)	0.048 (CI = +/-0.138; p = 0.472)	0.928	+3.40%	+8.46%
Severity	2012.1	0.106 (CI = +/-0.283; p = 0.435)	-0.026 (CI = +/-0.289; p = 0.851)	0.921	+11.21%	+8.38%
Frequency	2004.1	-0.003 (CI = +/-0.010; p = 0.480)	-0.038 (CI = +/-0.019; p = 0.000)	0.740	-0.35%	-4.03%
Frequency	2004.2	-0.004 (CI = +/-0.011; p = 0.486)	-0.037 (CI = +/-0.020; p = 0.001)	0.736	-0.38%	-4.02%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.335)	-0.035 (CI = +/-0.022; p = 0.003)	0.741	-0.58%	-3.96%
Frequency	2005.2	-0.007 (CI = +/-0.013; p = 0.261)	-0.032 (CI = +/-0.023; p = 0.007)	0.741	-0.74%	-3.91%
Frequency	2006.1	-0.007 (CI = +/-0.015; p = 0.318)	-0.032 (CI = +/-0.025; p = 0.012)	0.732	-0.74%	-3.91%
Frequency	2006.2	-0.011 (CI = +/-0.017; p = 0.173)	-0.028 (CI = +/-0.026; p = 0.041)	0.743	-1.12%	-3.81%
Frequency	2007.1	-0.011 (CI = +/-0.019; p = 0.261)	-0.028 (CI = +/-0.029; p = 0.053)	0.729	-1.05%	-3.83%
Frequency	2007.2	-0.006 (CI = +/-0.022; p = 0.568)	-0.034 (CI = +/-0.031; p = 0.035)	0.716	-0.60%	-3.92%
Frequency	2008.1	-0.001 (CI = +/-0.025; p = 0.929)	-0.040 (CI = +/-0.035; p = 0.027)	0.703	-0.11%	-4.00%
Frequency	2008.2	0.001 (CI = +/-0.029; p = 0.937)	-0.042 (CI = +/-0.039; p = 0.037)	0.692	+0.11%	-4.03%
Frequency	2009.1	0.009 (CI = +/-0.035; p = 0.584)	-0.052 (CI = +/-0.045; p = 0.027)	0.682	+0.94%	-4.14%
Frequency	2009.2	0.015 (CI = +/-0.043; p = 0.491)	-0.057 (CI = +/-0.053; p = 0.037)	0.672	+1.47%	-4.19%
Frequency	2010.1	0.018 (CI = +/-0.056; p = 0.516)	-0.061 (CI = +/-0.066; p = 0.069)	0.663	+1.78%	-4.21%
Frequency	2010.2	0.007 (CI = +/-0.075; p = 0.839)	-0.050 (CI = +/-0.085; p = 0.235)	0.661	+0.74%	-4.15%
Frequency	2011.1	0.024 (CI = +/-0.109; p = 0.650)	-0.067 (CI = +/-0.119; p = 0.250)	0.640	+2.41%	-4.22%
Frequency	2011.2	0.018 (CI = +/-0.181; p = 0.832)	-0.061 (CI = +/-0.190; p = 0.501)	0.625	+1.85%	-4.20%
Frequency	2012.1	0.007 (CI = +/-0.395; p = 0.971)	-0.050 (CI = +/-0.403; p = 0.795)	0.599	+0.69%	-4.19%

Property Damage

Coverage = PD
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.796	+3.31%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.801	+3.44%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.784	+3.43%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.768	+3.45%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.764	+3.56%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.755	+3.64%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.775	+3.87%
Loss Cost	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.798	+4.12%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.828	+4.42%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.807	+4.39%
Loss Cost	2009.1	0.046 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.827	+4.68%
Loss Cost	2009.2	0.048 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.833	+4.91%
Loss Cost	2010.1	0.049 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.819	+5.01%
Loss Cost	2010.2	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.800	+5.06%
Loss Cost	2011.1	0.051 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.794	+5.28%
Loss Cost	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.778	+5.42%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.767	+5.64%
Loss Cost	2012.2	0.055 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.739	+5.70%
Loss Cost	2013.1	0.056 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.708	+5.75%
Loss Cost	2013.2	0.054 (CI = +/-0.025; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	0.662	+5.50%
Loss Cost	2014.1	0.062 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.707	+6.36%
Loss Cost	2014.2	0.053 (CI = +/-0.031; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	0.671	+5.49%
Loss Cost	2015.1	0.059 (CI = +/-0.037; p = 0.006)	0.012 (CI = +/-0.006; p = 0.001)	0.673	+6.07%
Loss Cost	2015.2	0.063 (CI = +/-0.046; p = 0.014)	0.012 (CI = +/-0.006; p = 0.002)	0.662	+6.52%
Loss Cost	2016.1	0.076 (CI = +/-0.057; p = 0.016)	0.013 (CI = +/-0.007; p = 0.002)	0.691	+7.89%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.301)	0.896	+5.05%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.362)	0.904	+5.26%
Severity	2005.1	0.053 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.419)	0.904	+5.39%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.485)	0.905	+5.54%
Severity	2006.1	0.056 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.563)	0.906	+5.71%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.687)	0.917	+5.98%
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.827)	0.926	+6.24%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.946)	0.927	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.889)	0.934	+6.71%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.871)	0.926	+6.74%
Severity	2009.1	0.068 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.004; p = 0.719)	0.930	+7.01%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.544)	0.936	+7.33%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.435)	0.936	+7.58%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.298)	0.941	+7.92%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.233)	0.939	+8.16%
Severity	2011.2	0.082 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.161)	0.940	+8.49%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.117)	0.938	+8.80%
Severity	2012.2	0.084 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.137)	0.925	+8.79%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.144)	0.912	+8.91%
Severity	2013.2	0.083 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.004; p = 0.194)	0.890	+8.66%
Severity	2014.1	0.087 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.004; p = 0.170)	0.876	+9.04%
Severity	2014.2	0.078 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.004; p = 0.270)	0.853	+8.08%
Severity	2015.1	0.081 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.004; p = 0.253)	0.826	+8.45%
Severity	2015.2	0.084 (CI = +/-0.037; p = 0.001)	0.003 (CI = +/-0.005; p = 0.263)	0.783	+8.74%
Severity	2016.1	0.102 (CI = +/-0.037; p = 0.000)	0.004 (CI = +/-0.004; p = 0.085)	0.853	+10.76%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.888	-1.66%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.892	-1.73%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.908	-1.86%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.918	-1.98%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.918	-2.03%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.937	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.935	-2.23%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.932	-2.18%
Frequency	2008.1	-0.022 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.928	-2.15%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.926	-2.20%
Frequency	2009.1	-0.022 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.922	-2.18%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.921	-2.25%
Frequency	2010.1	-0.024 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.924	-2.39%
Frequency	2010.2	-0.027 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.939	-2.65%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.936	-2.67%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.938	-2.83%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.935	-2.91%
Frequency	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.929	-2.84%
Frequency	2013.1	-0.029 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.925	-2.90%
Frequency	2013.2	-0.030 (CI = +/-0.014; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.919	-2.91%
Frequency	2014.1	-0.025 (CI = +/-0.015; p = 0.005)	0.009 (CI = +/-0.003; p = 0.000)	0.922	-2.46%
Frequency	2014.2	-0.024 (CI = +/-0.019; p = 0.016)	0.010 (CI = +/-0.003; p = 0.000)	0.915	-2.40%
Frequency	2015.1	-0.022 (CI = +/-0.023; p = 0.056)	0.010 (CI = +/-0.003; p = 0.000)	0.909	-2.20%
Frequency	2015.2	-0.021 (CI = +/-0.029; p = 0.138)	0.010 (CI = +/-0.004; p = 0.000)	0.901	-2.04%
Frequency	2016.1	-0.026 (CI = +/-0.037; p = 0.134)	0.009 (CI = +/-0.004; p = 0.001)	0.902	-2.59%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.810	+3.32%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.815	+3.44%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.799	+3.44%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.784	+3.46%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.781	+3.57%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.773	+3.65%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.793	+3.88%
Loss Cost	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.817	+4.13%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.846	+4.43%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.827	+4.40%
Loss Cost	2009.1	0.046 (CI = +/-0.009; p = 0.000)	0.847	+4.69%
Loss Cost	2009.2	0.048 (CI = +/-0.009; p = 0.000)	0.853	+4.93%
Loss Cost	2010.1	0.049 (CI = +/-0.010; p = 0.000)	0.840	+5.02%
Loss Cost	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.821	+5.07%
Loss Cost	2011.1	0.052 (CI = +/-0.013; p = 0.000)	0.815	+5.29%
Loss Cost	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.799	+5.44%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.786	+5.65%
Loss Cost	2012.2	0.056 (CI = +/-0.018; p = 0.000)	0.754	+5.72%
Loss Cost	2013.1	0.056 (CI = +/-0.021; p = 0.000)	0.714	+5.76%
Loss Cost	2013.2	0.054 (CI = +/-0.025; p = 0.001)	0.646	+5.51%
Loss Cost	2014.1	0.062 (CI = +/-0.027; p = 0.000)	0.696	+6.36%
Loss Cost	2014.2	0.053 (CI = +/-0.030; p = 0.003)	0.602	+5.48%
Loss Cost	2015.1	0.059 (CI = +/-0.037; p = 0.006)	0.586	+6.05%
Loss Cost	2015.2	0.063 (CI = +/-0.046; p = 0.015)	0.535	+6.48%
Loss Cost	2016.1	0.075 (CI = +/-0.058; p = 0.019)	0.566	+7.81%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.875	+5.06%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.885	+5.26%
Severity	2005.1	0.053 (CI = +/-0.007; p = 0.000)	0.885	+5.39%
Severity	2005.2	0.054 (CI = +/-0.008; p = 0.000)	0.885	+5.54%
Severity	2006.1	0.056 (CI = +/-0.008; p = 0.000)	0.887	+5.71%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	0.901	+5.98%
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	0.911	+6.24%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.913	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.921	+6.71%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.912	+6.75%
Severity	2009.1	0.068 (CI = +/-0.009; p = 0.000)	0.917	+7.01%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.924	+7.33%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.925	+7.58%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.930	+7.92%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.928	+8.16%
Severity	2011.2	0.082 (CI = +/-0.012; p = 0.000)	0.929	+8.49%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.927	+8.81%
Severity	2012.2	0.084 (CI = +/-0.015; p = 0.000)	0.912	+8.79%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.897	+8.91%
Severity	2013.2	0.083 (CI = +/-0.020; p = 0.000)	0.870	+8.66%
Severity	2014.1	0.087 (CI = +/-0.024; p = 0.000)	0.855	+9.04%
Severity	2014.2	0.078 (CI = +/-0.025; p = 0.000)	0.823	+8.08%
Severity	2015.1	0.081 (CI = +/-0.031; p = 0.000)	0.794	+8.44%
Severity	2015.2	0.084 (CI = +/-0.040; p = 0.002)	0.746	+8.73%
Severity	2016.1	0.102 (CI = +/-0.042; p = 0.001)	0.834	+10.75%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.728	-1.65%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.737	-1.72%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.780	-1.85%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.807	-1.97%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.805	-2.03%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.856	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.846	-2.23%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.827	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.005; p = 0.000)	0.805	-2.14%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.795	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	0.768	-2.17%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	0.760	-2.24%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.770	-2.38%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.827	-2.64%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.804	-2.66%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.811	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.792	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	0.749	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.715	-2.89%
Frequency	2013.2	-0.029 (CI = +/-0.013; p = 0.000)	0.667	-2.91%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.003)	0.577	-2.45%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.010)	0.490	-2.40%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.038)	0.363	-2.21%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.105)	0.235	-2.07%
Frequency	2016.1	-0.027 (CI = +/-0.034; p = 0.100)	0.284	-2.66%

Property Damage

Coverage = PD
End Trend Period = 2020.2
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 (CI = +/-0.005; p = 0.000)	-0.057 (CI = +/-0.049; p = 0.022)	0.009 (CI = +/-0.004; p = 0.000)	0.824	+3.28%
Loss Cost	2004.2	0.034 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.047; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.838	+3.44%
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.049; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.826	+3.39%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.050; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.816	+3.46%
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.052; p = 0.012)	0.009 (CI = +/-0.004; p = 0.000)	0.809	+3.51%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.052; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.810	+3.65%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.819	+3.81%
Loss Cost	2007.2	0.040 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.862	+4.13%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.071 (CI = +/-0.046; p = 0.004)	0.010 (CI = +/-0.003; p = 0.000)	0.878	+4.35%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.047; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.864	+4.40%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.011 (CI = +/-0.003; p = 0.000)	0.872	+4.60%
Loss Cost	2009.2	0.048 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.044; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.896	+4.92%
Loss Cost	2010.1	0.048 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.046; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.885	+4.90%
Loss Cost	2010.2	0.049 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.047; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.880	+5.07%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.050; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.871	+5.13%
Loss Cost	2011.2	0.053 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.050; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.876	+5.43%
Loss Cost	2012.1	0.053 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.054; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	0.865	+5.44%
Loss Cost	2012.2	0.056 (CI = +/-0.014; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.859	+5.71%
Loss Cost	2013.1	0.053 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.059; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	0.849	+5.44%
Loss Cost	2013.2	0.054 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.064; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	0.821	+5.50%
Loss Cost	2014.1	0.058 (CI = +/-0.021; p = 0.000)	-0.091 (CI = +/-0.068; p = 0.014)	0.012 (CI = +/-0.004; p = 0.000)	0.830	+5.96%
Loss Cost	2014.2	0.053 (CI = +/-0.025; p = 0.001)	-0.084 (CI = +/-0.072; p = 0.027)	0.012 (CI = +/-0.004; p = 0.000)	0.795	+5.48%
Loss Cost	2015.1	0.054 (CI = +/-0.031; p = 0.004)	-0.083 (CI = +/-0.082; p = 0.046)	0.012 (CI = +/-0.005; p = 0.000)	0.783	+5.52%
Loss Cost	2015.2	0.063 (CI = +/-0.036; p = 0.004)	-0.094 (CI = +/-0.084; p = 0.033)	0.012 (CI = +/-0.005; p = 0.000)	0.807	+6.49%
Loss Cost	2016.1	0.067 (CI = +/-0.049; p = 0.015)	-0.089 (CI = +/-0.100; p = 0.071)	0.013 (CI = +/-0.006; p = 0.001)	0.800	+6.92%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.061; p = 0.396)	-0.002 (CI = +/-0.005; p = 0.303)	0.895	+5.04%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.058; p = 0.221)	-0.002 (CI = +/-0.004; p = 0.366)	0.906	+5.26%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.303)	-0.002 (CI = +/-0.004; p = 0.416)	0.905	+5.37%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.059; p = 0.201)	-0.001 (CI = +/-0.004; p = 0.490)	0.907	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.060; p = 0.288)	-0.001 (CI = +/-0.004; p = 0.558)	0.907	+5.68%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.056; p = 0.122)	-0.001 (CI = +/-0.004; p = 0.692)	0.922	+5.98%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.055; p = 0.208)	0.000 (CI = +/-0.004; p = 0.817)	0.927	+6.21%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.053; p = 0.111)	0.000 (CI = +/-0.004; p = 0.960)	0.932	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.189)	0.000 (CI = +/-0.004; p = 0.899)	0.936	+6.67%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.055; p = 0.175)	0.000 (CI = +/-0.004; p = 0.856)	0.930	+6.75%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.055; p = 0.278)	0.001 (CI = +/-0.004; p = 0.729)	0.931	+6.98%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.051; p = 0.119)	0.001 (CI = +/-0.003; p = 0.518)	0.941	+7.33%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.188)	0.001 (CI = +/-0.003; p = 0.439)	0.939	+7.52%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.070)	0.002 (CI = +/-0.003; p = 0.258)	0.949	+7.92%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.112)	0.002 (CI = +/-0.003; p = 0.226)	0.945	+8.09%
Severity	2011.2	0.082 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.048; p = 0.043)	0.002 (CI = +/-0.003; p = 0.118)	0.952	+8.50%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.074)	0.003 (CI = +/-0.003; p = 0.103)	0.947	+8.69%
Severity	2012.2	0.084 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.054; p = 0.079)	0.003 (CI = +/-0.003; p = 0.107)	0.937	+8.80%
Severity	2013.1	0.084 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.095)	0.003 (CI = +/-0.003; p = 0.134)	0.925	+8.75%
Severity	2013.2	0.083 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.064; p = 0.129)	0.003 (CI = +/-0.004; p = 0.168)	0.903	+8.67%
Severity	2014.1	0.085 (CI = +/-0.022; p = 0.000)	-0.045 (CI = +/-0.070; p = 0.187)	0.003 (CI = +/-0.004; p = 0.177)	0.886	+8.83%
Severity	2014.2	0.078 (CI = +/-0.024; p = 0.000)	-0.034 (CI = +/-0.070; p = 0.301)	0.002 (CI = +/-0.004; p = 0.269)	0.856	+8.08%
Severity	2015.1	0.079 (CI = +/-0.030; p = 0.000)	-0.032 (CI = +/-0.079; p = 0.385)	0.002 (CI = +/-0.004; p = 0.291)	0.823	+8.24%
Severity	2015.2	0.084 (CI = +/-0.038; p = 0.001)	-0.037 (CI = +/-0.088; p = 0.353)	0.003 (CI = +/-0.005; p = 0.272)	0.783	+8.73%
Severity	2016.1	0.101 (CI = +/-0.042; p = 0.001)	-0.016 (CI = +/-0.086; p = 0.670)	0.004 (CI = +/-0.005; p = 0.118)	0.835	+10.59%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.033; p = 0.055)	0.011 (CI = +/-0.002; p = 0.000)	0.898	-1.67%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.033; p = 0.081)	0.011 (CI = +/-0.002; p = 0.000)	0.900	-1.73%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.030; p = 0.018)	0.011 (CI = +/-0.002; p = 0.000)	0.922	-1.88%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.030; p = 0.031)	0.010 (CI = +/-0.002; p = 0.000)	0.929	-1.97%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.029; p = 0.017)	0.010 (CI = +/-0.002; p = 0.000)	0.932	-2.06%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.027; p = 0.029)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.028; p = 0.022)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-2.26%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.028; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-2.18%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.016)	0.010 (CI = +/-0.002; p = 0.000)	0.942	-2.18%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.030; p = 0.023)	0.010 (CI = +/-0.002; p = 0.000)	0.940	-2.20%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.032; p = 0.027)	0.010 (CI = +/-0.002; p = 0.000)	0.936	-2.22%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.033; p = 0.039)	0.010 (CI = +/-0.002; p = 0.000)	0.934	-2.25%
Frequency	2010.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.032; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	0.943	-2.44%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.031; p = 0.024)	0.009 (CI = +/-0.002; p = 0.000)	0.953	-2.64%
Frequency	2011.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.032; p = 0.021)	0.009 (CI = +/-0.002; p = 0.000)	0.952	-2.73%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.033; p = 0.035)	0.009 (CI = +/-0.002; p = 0.000)	0.951	-2.83%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.034; p = 0.023)	0.009 (CI = +/-0.002; p = 0.000)	0.952	-2.99%
Frequency	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.035; p = 0.018)	0.009 (CI = +/-0.002; p = 0.000)	0.951	-2.84%
Frequency	2013.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.037; p = 0.014)	0.009 (CI = +/-0.002; p = 0.000)	0.952	-3.04%
Frequency	2013.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.015)	0.009 (CI = +/-0.002; p = 0.000)	0.949	-2.91%
Frequency	2014.1	-0.027 (CI = +/-0.013; p = 0.001)	-0.046 (CI = +/-0.042; p = 0.033)	0.009 (CI = +/-0.002; p = 0.000)	0.946	-2.64%
Frequency	2014.2	-0.024 (CI = +/-0.015; p = 0.006)	-0.050 (CI = +/-0.044; p = 0.032)	0.010 (CI = +/-0.003; p = 0.000)	0.945	-2.40%
Frequency	2015.1	-0.025 (CI = +/-0.019; p = 0.016)	-0.052 (CI = +/-0.050; p = 0.046)	0.009 (CI = +/-0.003; p = 0.000)	0.940	-2.51%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.069)	-0.057 (CI = +/-0.054; p = 0.040)	0.010 (CI = +/-0.003; p = 0.000)	0.941	-2.06%
Frequency	2016.1	-0.034 (CI = +/-0.022; p = 0.009)	-0.073 (CI = +/-0.045; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.969	-3.32%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.051; p = 0.040)	0.830	+3.29%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.049; p = 0.017)	0.844	+3.44%
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.051; p = 0.017)	0.832	+3.39%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.823	+3.46%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.054; p = 0.023)	0.816	+3.52%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.015)	0.817	+3.65%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.055; p = 0.028)	0.826	+3.82%
Loss Cost	2007.2	0.040 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.050; p = 0.005)	0.868	+4.13%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.010)	0.884	+4.36%
Loss Cost	2008.2	0.043 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.050; p = 0.011)	0.870	+4.40%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.050; p = 0.021)	0.879	+4.62%
Loss Cost	2009.2	0.048 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.047; p = 0.005)	0.900	+4.93%
Loss Cost	2010.1	0.048 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.049; p = 0.008)	0.890	+4.91%
Loss Cost	2010.2	0.049 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.051; p = 0.006)	0.883	+5.07%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.054; p = 0.011)	0.874	+5.15%
Loss Cost	2011.2	0.053 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.006)	0.876	+5.44%
Loss Cost	2012.1	0.053 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.059; p = 0.011)	0.862	+5.45%
Loss Cost	2012.2	0.056 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.062; p = 0.009)	0.851	+5.72%
Loss Cost	2013.1	0.053 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.066; p = 0.010)	0.834	+5.46%
Loss Cost	2013.2	0.054 (CI = +/-0.019; p = 0.000)	-0.094 (CI = +/-0.072; p = 0.016)	0.789	+5.51%
Loss Cost	2014.1	0.058 (CI = +/-0.022; p = 0.000)	-0.085 (CI = +/-0.077; p = 0.036)	0.799	+5.98%
Loss Cost	2014.2	0.053 (CI = +/-0.026; p = 0.001)	-0.076 (CI = +/-0.083; p = 0.067)	0.713	+5.48%
Loss Cost	2015.1	0.054 (CI = +/-0.033; p = 0.006)	-0.074 (CI = +/-0.096; p = 0.110)	0.680	+5.57%
Loss Cost	2015.2	0.063 (CI = +/-0.040; p = 0.008)	-0.087 (CI = +/-0.103; p = 0.084)	0.684	+6.48%
Loss Cost	2016.1	0.068 (CI = +/-0.055; p = 0.025)	-0.080 (CI = +/-0.126; p = 0.164)	0.660	+6.99%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.064; p = 0.408)	0.874	+5.04%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.061; p = 0.228)	0.887	+5.26%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.062; p = 0.314)	0.885	+5.37%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.062; p = 0.209)	0.888	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.063; p = 0.300)	0.888	+5.68%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.059; p = 0.128)	0.906	+5.98%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.058; p = 0.220)	0.913	+6.21%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.057; p = 0.118)	0.919	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.056; p = 0.203)	0.924	+6.67%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.059; p = 0.188)	0.915	+6.75%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.299)	0.917	+6.97%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.055; p = 0.130)	0.930	+7.33%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.057; p = 0.205)	0.927	+7.52%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.053; p = 0.077)	0.939	+7.92%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.056; p = 0.125)	0.935	+8.08%
Severity	2011.2	0.082 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.053; p = 0.048)	0.943	+8.49%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.056; p = 0.083)	0.938	+8.68%
Severity	2012.2	0.084 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.060; p = 0.088)	0.926	+8.79%
Severity	2013.1	0.084 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.066; p = 0.106)	0.912	+8.73%
Severity	2013.2	0.083 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.072; p = 0.144)	0.886	+8.66%
Severity	2014.1	0.084 (CI = +/-0.023; p = 0.000)	-0.048 (CI = +/-0.081; p = 0.208)	0.866	+8.82%
Severity	2014.2	0.078 (CI = +/-0.026; p = 0.000)	-0.036 (CI = +/-0.082; p = 0.343)	0.824	+8.08%
Severity	2015.1	0.079 (CI = +/-0.033; p = 0.001)	-0.034 (CI = +/-0.095; p = 0.434)	0.786	+8.22%
Severity	2015.2	0.084 (CI = +/-0.042; p = 0.003)	-0.041 (CI = +/-0.109; p = 0.396)	0.740	+8.73%
Severity	2016.1	0.101 (CI = +/-0.048; p = 0.003)	-0.015 (CI = +/-0.111; p = 0.739)	0.805	+10.59%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.033; p = 0.107)	0.743	-1.67%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.034; p = 0.155)	0.747	-1.72%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.031; p = 0.041)	0.805	-1.88%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.030; p = 0.071)	0.824	-1.97%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.030; p = 0.041)	0.829	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.027; p = 0.073)	0.870	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.028; p = 0.056)	0.864	-2.25%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.028; p = 0.035)	0.853	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.030; p = 0.043)	0.832	-2.17%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.031; p = 0.059)	0.821	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.033; p = 0.069)	0.796	-2.20%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.034; p = 0.095)	0.784	-2.24%
Frequency	2010.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.033; p = 0.037)	0.812	-2.43%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.031; p = 0.066)	0.852	-2.64%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.032; p = 0.059)	0.837	-2.71%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.034; p = 0.097)	0.835	-2.82%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.067)	0.828	-2.97%
Frequency	2012.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.054)	0.803	-2.83%
Frequency	2013.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.042)	0.791	-3.01%
Frequency	2013.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.046)	0.758	-2.91%
Frequency	2014.1	-0.026 (CI = +/-0.013; p = 0.001)	-0.036 (CI = +/-0.044; p = 0.097)	0.660	-2.60%
Frequency	2014.2	-0.024 (CI = +/-0.015; p = 0.006)	-0.040 (CI = +/-0.048; p = 0.092)	0.607	-2.40%
Frequency	2015.1	-0.025 (CI = +/-0.019; p = 0.019)	-0.041 (CI = +/-0.056; p = 0.127)	0.490	-2.45%
Frequency	2015.2	-0.021 (CI = +/-0.024; p = 0.075)	-0.047 (CI = +/-0.062; p = 0.116)	0.429	-2.07%
Frequency	2016.1	-0.033 (CI = +/-0.023; p = 0.015)	-0.065 (CI = +/-0.053; p = 0.026)	0.708	-3.26%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.010; p = 0.000)	0.599	+3.42%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.597	+3.53%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.596	+3.66%
Loss Cost	2005.2	0.037 (CI = +/-0.011; p = 0.000)	0.584	+3.73%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.588	+3.90%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.562	+3.91%
Loss Cost	2007.1	0.040 (CI = +/-0.014; p = 0.000)	0.560	+4.07%
Loss Cost	2007.2	0.042 (CI = +/-0.015; p = 0.000)	0.560	+4.25%
Loss Cost	2008.1	0.044 (CI = +/-0.016; p = 0.000)	0.569	+4.51%
Loss Cost	2008.2	0.046 (CI = +/-0.017; p = 0.000)	0.564	+4.70%
Loss Cost	2009.1	0.048 (CI = +/-0.018; p = 0.000)	0.569	+4.97%
Loss Cost	2009.2	0.050 (CI = +/-0.020; p = 0.000)	0.553	+5.12%
Loss Cost	2010.1	0.052 (CI = +/-0.021; p = 0.000)	0.538	+5.31%
Loss Cost	2010.2	0.052 (CI = +/-0.024; p = 0.000)	0.504	+5.34%
Loss Cost	2011.1	0.055 (CI = +/-0.026; p = 0.000)	0.493	+5.60%
Loss Cost	2011.2	0.055 (CI = +/-0.029; p = 0.001)	0.451	+5.61%
Loss Cost	2012.1	0.054 (CI = +/-0.033; p = 0.003)	0.404	+5.58%
Loss Cost	2012.2	0.048 (CI = +/-0.036; p = 0.012)	0.312	+4.96%
Loss Cost	2013.1	0.044 (CI = +/-0.041; p = 0.035)	0.229	+4.51%
Loss Cost	2013.2	0.036 (CI = +/-0.045; p = 0.110)	0.122	+3.65%
Loss Cost	2014.1	0.031 (CI = +/-0.052; p = 0.217)	0.051	+3.17%
Loss Cost	2014.2	0.024 (CI = +/-0.061; p = 0.395)	-0.018	+2.47%
Loss Cost	2015.1	0.011 (CI = +/-0.070; p = 0.736)	-0.087	+1.09%
Loss Cost	2015.2	-0.001 (CI = +/-0.083; p = 0.980)	-0.111	-0.09%
Loss Cost	2016.1	-0.018 (CI = +/-0.100; p = 0.681)	-0.100	-1.83%
Severity	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.820	+3.39%
Severity	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.821	+3.49%
Severity	2005.1	0.036 (CI = +/-0.006; p = 0.000)	0.830	+3.63%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.830	+3.73%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.845	+3.91%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.849	+4.05%
Severity	2007.1	0.042 (CI = +/-0.007; p = 0.000)	0.865	+4.25%
Severity	2007.2	0.044 (CI = +/-0.007; p = 0.000)	0.878	+4.46%
Severity	2008.1	0.046 (CI = +/-0.006; p = 0.000)	0.909	+4.76%
Severity	2008.2	0.048 (CI = +/-0.006; p = 0.000)	0.917	+4.95%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	0.938	+5.24%
Severity	2009.2	0.053 (CI = +/-0.006; p = 0.000)	0.941	+5.40%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	0.958	+5.70%
Severity	2010.2	0.057 (CI = +/-0.005; p = 0.000)	0.959	+5.84%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	0.971	+6.12%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	0.975	+6.33%
Severity	2012.1	0.064 (CI = +/-0.004; p = 0.000)	0.986	+6.62%
Severity	2012.2	0.065 (CI = +/-0.004; p = 0.000)	0.984	+6.69%
Severity	2013.1	0.066 (CI = +/-0.005; p = 0.000)	0.985	+6.86%
Severity	2013.2	0.067 (CI = +/-0.005; p = 0.000)	0.982	+6.88%
Severity	2014.1	0.068 (CI = +/-0.005; p = 0.000)	0.983	+7.09%
Severity	2014.2	0.068 (CI = +/-0.006; p = 0.000)	0.980	+7.00%
Severity	2015.1	0.067 (CI = +/-0.007; p = 0.000)	0.974	+6.96%
Severity	2015.2	0.065 (CI = +/-0.009; p = 0.000)	0.967	+6.76%
Severity	2016.1	0.066 (CI = +/-0.011; p = 0.000)	0.959	+6.86%
Frequency	2004.1	0.000 (CI = +/-0.008; p = 0.954)	-0.031	+0.02%
Frequency	2004.2	0.000 (CI = +/-0.009; p = 0.928)	-0.032	+0.04%
Frequency	2005.1	0.000 (CI = +/-0.010; p = 0.953)	-0.033	+0.03%
Frequency	2005.2	0.000 (CI = +/-0.010; p = 0.995)	-0.034	+0.00%
Frequency	2006.1	0.000 (CI = +/-0.011; p = 0.985)	-0.036	-0.01%
Frequency	2006.2	-0.001 (CI = +/-0.012; p = 0.808)	-0.035	-0.14%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.771)	-0.035	-0.18%
Frequency	2007.2	-0.002 (CI = +/-0.013; p = 0.765)	-0.036	-0.20%
Frequency	2008.1	-0.002 (CI = +/-0.015; p = 0.734)	-0.037	-0.24%
Frequency	2008.2	-0.002 (CI = +/-0.016; p = 0.754)	-0.039	-0.24%
Frequency	2009.1	-0.003 (CI = +/-0.017; p = 0.760)	-0.041	-0.26%
Frequency	2009.2	-0.003 (CI = +/-0.019; p = 0.773)	-0.043	-0.26%
Frequency	2010.1	-0.004 (CI = +/-0.021; p = 0.714)	-0.043	-0.37%
Frequency	2010.2	-0.005 (CI = +/-0.023; p = 0.664)	-0.042	-0.48%
Frequency	2011.1	-0.005 (CI = +/-0.025; p = 0.690)	-0.046	-0.49%
Frequency	2011.2	-0.007 (CI = +/-0.028; p = 0.615)	-0.043	-0.68%
Frequency	2012.1	-0.010 (CI = +/-0.031; p = 0.517)	-0.034	-0.97%
Frequency	2012.2	-0.016 (CI = +/-0.034; p = 0.326)	0.002	-1.62%
Frequency	2013.1	-0.022 (CI = +/-0.038; p = 0.232)	0.036	-2.20%
Frequency	2013.2	-0.031 (CI = +/-0.042; p = 0.141)	0.094	-3.02%
Frequency	2014.1	-0.037 (CI = +/-0.048; p = 0.119)	0.123	-3.66%
Frequency	2014.2	-0.043 (CI = +/-0.056; p = 0.119)	0.134	-4.23%
Frequency	2015.1	-0.056 (CI = +/-0.064; p = 0.079)	0.204	-5.49%
Frequency	2015.2	-0.066 (CI = +/-0.077; p = 0.083)	0.218	-6.42%
Frequency	2016.1	-0.085 (CI = +/-0.091; p = 0.065)	0.285	-8.13%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.094; p = 0.255)	0.604	+3.39%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.096; p = 0.203)	0.606	+3.53%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.099; p = 0.255)	0.601	+3.62%
Loss Cost	2005.2	0.037 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.101; p = 0.224)	0.592	+3.73%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	-0.055 (CI = +/-0.104; p = 0.288)	0.590	+3.86%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	-0.057 (CI = +/-0.108; p = 0.288)	0.565	+3.91%
Loss Cost	2007.1	0.039 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.112; p = 0.353)	0.558	+4.03%
Loss Cost	2007.2	0.042 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.114; p = 0.279)	0.564	+4.25%
Loss Cost	2008.1	0.044 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.118; p = 0.366)	0.566	+4.46%
Loss Cost	2008.2	0.046 (CI = +/-0.017; p = 0.000)	-0.062 (CI = +/-0.121; p = 0.299)	0.566	+4.70%
Loss Cost	2009.1	0.048 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.126; p = 0.384)	0.564	+4.91%
Loss Cost	2009.2	0.050 (CI = +/-0.020; p = 0.000)	-0.062 (CI = +/-0.130; p = 0.337)	0.552	+5.12%
Loss Cost	2010.1	0.051 (CI = +/-0.022; p = 0.000)	-0.058 (CI = +/-0.137; p = 0.391)	0.533	+5.23%
Loss Cost	2010.2	0.052 (CI = +/-0.024; p = 0.000)	-0.061 (CI = +/-0.144; p = 0.386)	0.498	+5.34%
Loss Cost	2011.1	0.054 (CI = +/-0.026; p = 0.001)	-0.055 (CI = +/-0.153; p = 0.457)	0.481	+5.52%
Loss Cost	2011.2	0.055 (CI = +/-0.029; p = 0.001)	-0.058 (CI = +/-0.162; p = 0.459)	0.437	+5.61%
Loss Cost	2012.1	0.053 (CI = +/-0.033; p = 0.004)	-0.062 (CI = +/-0.173; p = 0.454)	0.388	+5.46%
Loss Cost	2012.2	0.048 (CI = +/-0.037; p = 0.014)	-0.049 (CI = +/-0.181; p = 0.573)	0.280	+4.96%
Loss Cost	2013.1	0.043 (CI = +/-0.042; p = 0.046)	-0.065 (CI = +/-0.192; p = 0.476)	0.203	+4.35%
Loss Cost	2013.2	0.036 (CI = +/-0.047; p = 0.122)	-0.048 (CI = +/-0.203; p = 0.613)	0.069	+3.65%
Loss Cost	2014.1	0.029 (CI = +/-0.054; p = 0.262)	-0.065 (CI = +/-0.219; p = 0.528)	0.003	+2.96%
Loss Cost	2014.2	0.024 (CI = +/-0.064; p = 0.413)	-0.055 (CI = +/-0.239; p = 0.621)	-0.092	+2.47%
Loss Cost	2015.1	0.007 (CI = +/-0.073; p = 0.833)	-0.092 (CI = +/-0.251; p = 0.426)	-0.121	+0.70%
Loss Cost	2015.2	-0.001 (CI = +/-0.087; p = 0.981)	-0.078 (CI = +/-0.278; p = 0.536)	-0.188	-0.09%
Loss Cost	2016.1	-0.026 (CI = +/-0.104; p = 0.574)	-0.124 (CI = +/-0.299; p = 0.360)	-0.105	-2.56%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.054; p = 0.201)	0.824	+3.37%
Severity	2004.2	0.034 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.054; p = 0.134)	0.828	+3.49%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.054; p = 0.207)	0.834	+3.61%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.139)	0.837	+3.73%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.054; p = 0.228)	0.848	+3.89%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.053; p = 0.135)	0.857	+4.05%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.052; p = 0.226)	0.867	+4.23%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.095)	0.887	+4.46%
Severity	2008.1	0.046 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.045; p = 0.182)	0.913	+4.73%
Severity	2008.2	0.048 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.071)	0.925	+4.95%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.138)	0.942	+5.21%
Severity	2009.2	0.053 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.055)	0.949	+5.40%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.032; p = 0.106)	0.962	+5.66%
Severity	2010.2	0.057 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.030; p = 0.041)	0.966	+5.84%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.027; p = 0.078)	0.974	+6.08%
Severity	2011.2	0.061 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.022; p = 0.008)	0.983	+6.33%
Severity	2012.1	0.064 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.017; p = 0.008)	0.990	+6.57%
Severity	2012.2	0.065 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.016; p = 0.003)	0.991	+6.69%
Severity	2013.1	0.066 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.016; p = 0.006)	0.991	+6.80%
Severity	2013.2	0.067 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.017; p = 0.005)	0.990	+6.88%
Severity	2014.1	0.068 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.017; p = 0.012)	0.990	+7.01%
Severity	2014.2	0.068 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.019; p = 0.021)	0.987	+7.00%
Severity	2015.1	0.066 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.019; p = 0.014)	0.986	+6.84%
Severity	2015.2	0.065 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.021; p = 0.028)	0.981	+6.76%
Severity	2016.1	0.065 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.025; p = 0.041)	0.975	+6.70%
Frequency	2004.1	0.000 (CI = +/-0.009; p = 0.974)	-0.019 (CI = +/-0.084; p = 0.644)	-0.057	+0.01%
Frequency	2004.2	0.000 (CI = +/-0.009; p = 0.929)	-0.021 (CI = +/-0.087; p = 0.630)	-0.058	+0.04%
Frequency	2005.1	0.000 (CI = +/-0.010; p = 0.975)	-0.022 (CI = +/-0.090; p = 0.620)	-0.060	+0.02%
Frequency	2005.2	0.000 (CI = +/-0.010; p = 0.995)	-0.021 (CI = +/-0.093; p = 0.640)	-0.063	+0.00%
Frequency	2006.1	0.000 (CI = +/-0.011; p = 0.963)	-0.023 (CI = +/-0.096; p = 0.630)	-0.065	-0.03%
Frequency	2006.2	-0.001 (CI = +/-0.012; p = 0.811)	-0.017 (CI = +/-0.099; p = 0.721)	-0.069	-0.14%
Frequency	2007.1	-0.002 (CI = +/-0.013; p = 0.757)	-0.020 (CI = +/-0.103; p = 0.692)	-0.070	-0.19%
Frequency	2007.2	-0.002 (CI = +/-0.014; p = 0.769)	-0.020 (CI = +/-0.107; p = 0.705)	-0.073	-0.20%
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.718)	-0.023 (CI = +/-0.112; p = 0.676)	-0.073	-0.26%
Frequency	2008.2	-0.002 (CI = +/-0.016; p = 0.759)	-0.024 (CI = +/-0.117; p = 0.678)	-0.077	-0.24%
Frequency	2009.1	-0.003 (CI = +/-0.018; p = 0.742)	-0.025 (CI = +/-0.122; p = 0.670)	-0.081	-0.28%
Frequency	2009.2	-0.003 (CI = +/-0.019; p = 0.777)	-0.026 (CI = +/-0.128; p = 0.675)	-0.086	-0.26%
Frequency	2010.1	-0.004 (CI = +/-0.021; p = 0.692)	-0.032 (CI = +/-0.135; p = 0.629)	-0.084	-0.41%
Frequency	2010.2	-0.005 (CI = +/-0.023; p = 0.671)	-0.029 (CI = +/-0.142; p = 0.672)	-0.089	-0.48%
Frequency	2011.1	-0.005 (CI = +/-0.026; p = 0.671)	-0.031 (CI = +/-0.151; p = 0.669)	-0.095	-0.53%
Frequency	2011.2	-0.007 (CI = +/-0.029; p = 0.625)	-0.026 (CI = +/-0.159; p = 0.730)	-0.099	-0.68%
Frequency	2012.1	-0.010 (CI = +/-0.032; p = 0.501)	-0.038 (CI = +/-0.168; p = 0.638)	-0.086	-1.04%
Frequency	2012.2	-0.016 (CI = +/-0.036; p = 0.342)	-0.021 (CI = +/-0.175; p = 0.797)	-0.064	-1.62%
Frequency	2013.1	-0.023 (CI = +/-0.040; p = 0.230)	-0.041 (CI = +/-0.184; p = 0.639)	-0.020	-2.29%
Frequency	2013.2	-0.031 (CI = +/-0.044; p = 0.157)	-0.022 (CI = +/-0.192; p = 0.806)	0.024	-3.02%
Frequency	2014.1	-0.039 (CI = +/-0.051; p = 0.124)	-0.042 (CI = +/-0.205; p = 0.663)	0.060	-3.78%
Frequency	2014.2	-0.043 (CI = +/-0.060; p = 0.137)	-0.032 (CI = +/-0.223; p = 0.759)	0.057	-4.23%
Frequency	2015.1	-0.059 (CI = +/-0.068; p = 0.081)	-0.066 (CI = +/-0.235; p = 0.540)	0.153	-5.75%
Frequency	2015.2	-0.066 (CI = +/-0.082; p = 0.100)	-0.053 (CI = +/-0.261; p = 0.651)	0.144	-6.42%
Frequency	2016.1	-0.091 (CI = +/-0.097; p = 0.063)	-0.098 (CI = +/-0.279; p = 0.434)	0.256	-8.68%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: seasonality

Fit	Start Date	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.070 (CI = +/-0.150; p = 0.346)	-0.003	0.00%
Loss Cost	2004.2	-0.061 (CI = +/-0.153; p = 0.422)	-0.011	0.00%
Loss Cost	2005.1	-0.074 (CI = +/-0.156; p = 0.341)	-0.002	0.00%
Loss Cost	2005.2	-0.062 (CI = +/-0.159; p = 0.436)	-0.013	0.00%
Loss Cost	2006.1	-0.074 (CI = +/-0.163; p = 0.360)	-0.005	0.00%
Loss Cost	2006.2	-0.057 (CI = +/-0.165; p = 0.485)	-0.018	0.00%
Loss Cost	2007.1	-0.071 (CI = +/-0.169; p = 0.393)	-0.009	0.00%
Loss Cost	2007.2	-0.061 (CI = +/-0.174; p = 0.475)	-0.019	0.00%
Loss Cost	2008.1	-0.074 (CI = +/-0.179; p = 0.400)	-0.011	0.00%
Loss Cost	2008.2	-0.062 (CI = +/-0.185; p = 0.495)	-0.022	0.00%
Loss Cost	2009.1	-0.078 (CI = +/-0.191; p = 0.407)	-0.013	0.00%
Loss Cost	2009.2	-0.062 (CI = +/-0.197; p = 0.523)	-0.027	0.00%
Loss Cost	2010.1	-0.083 (CI = +/-0.201; p = 0.398)	-0.012	0.00%
Loss Cost	2010.2	-0.061 (CI = +/-0.206; p = 0.543)	-0.032	0.00%
Loss Cost	2011.1	-0.082 (CI = +/-0.212; p = 0.428)	-0.018	0.00%
Loss Cost	2011.2	-0.058 (CI = +/-0.219; p = 0.584)	-0.040	0.00%
Loss Cost	2012.1	-0.089 (CI = +/-0.220; p = 0.406)	-0.016	0.00%
Loss Cost	2012.2	-0.049 (CI = +/-0.218; p = 0.640)	-0.051	0.00%
Loss Cost	2013.1	-0.087 (CI = +/-0.215; p = 0.401)	-0.017	0.00%
Loss Cost	2013.2	-0.048 (CI = +/-0.215; p = 0.634)	-0.058	0.00%
Loss Cost	2014.1	-0.080 (CI = +/-0.219; p = 0.444)	-0.030	0.00%
Loss Cost	2014.2	-0.055 (CI = +/-0.233; p = 0.616)	-0.065	0.00%
Loss Cost	2015.1	-0.096 (CI = +/-0.232; p = 0.379)	-0.014	0.00%
Loss Cost	2015.2	-0.078 (CI = +/-0.257; p = 0.510)	-0.056	0.00%
Loss Cost	2016.1	-0.111 (CI = +/-0.275; p = 0.380)	-0.015	0.00%
Severity	2004.1	-0.051 (CI = +/-0.128; p = 0.424)	-0.011	0.00%
Severity	2004.2	-0.041 (CI = +/-0.131; p = 0.532)	-0.019	0.00%
Severity	2005.1	-0.052 (CI = +/-0.133; p = 0.432)	-0.012	0.00%
Severity	2005.2	-0.040 (CI = +/-0.135; p = 0.548)	-0.021	0.00%
Severity	2006.1	-0.051 (CI = +/-0.138; p = 0.453)	-0.015	0.00%
Severity	2006.2	-0.040 (CI = +/-0.141; p = 0.569)	-0.024	0.00%
Severity	2007.1	-0.052 (CI = +/-0.144; p = 0.463)	-0.017	0.00%
Severity	2007.2	-0.041 (CI = +/-0.148; p = 0.569)	-0.026	0.00%
Severity	2008.1	-0.053 (CI = +/-0.152; p = 0.480)	-0.020	0.00%
Severity	2008.2	-0.038 (CI = +/-0.156; p = 0.615)	-0.032	0.00%
Severity	2009.1	-0.054 (CI = +/-0.159; p = 0.492)	-0.023	0.00%
Severity	2009.2	-0.035 (CI = +/-0.162; p = 0.655)	-0.037	0.00%
Severity	2010.1	-0.053 (CI = +/-0.165; p = 0.508)	-0.027	0.00%
Severity	2010.2	-0.032 (CI = +/-0.168; p = 0.695)	-0.044	0.00%
Severity	2011.1	-0.054 (CI = +/-0.170; p = 0.516)	-0.030	0.00%
Severity	2011.2	-0.032 (CI = +/-0.174; p = 0.706)	-0.050	0.00%
Severity	2012.1	-0.056 (CI = +/-0.175; p = 0.506)	-0.033	0.00%
Severity	2012.2	-0.027 (CI = +/-0.176; p = 0.744)	-0.059	0.00%
Severity	2013.1	-0.057 (CI = +/-0.174; p = 0.490)	-0.034	0.00%
Severity	2013.2	-0.026 (CI = +/-0.173; p = 0.748)	-0.068	0.00%
Severity	2014.1	-0.057 (CI = +/-0.171; p = 0.481)	-0.038	0.00%
Severity	2014.2	-0.023 (CI = +/-0.169; p = 0.770)	-0.082	0.00%
Severity	2015.1	-0.059 (CI = +/-0.160; p = 0.429)	-0.030	0.00%
Severity	2015.2	-0.025 (CI = +/-0.158; p = 0.730)	-0.096	0.00%
Severity	2016.1	-0.058 (CI = +/-0.151; p = 0.399)	-0.023	0.00%
Frequency	2004.1	-0.019 (CI = +/-0.082; p = 0.637)	-0.024	0.00%
Frequency	2004.2	-0.021 (CI = +/-0.085; p = 0.625)	-0.024	0.00%
Frequency	2005.1	-0.022 (CI = +/-0.088; p = 0.612)	-0.024	0.00%
Frequency	2005.2	-0.021 (CI = +/-0.091; p = 0.634)	-0.026	0.00%
Frequency	2006.1	-0.023 (CI = +/-0.094; p = 0.625)	-0.027	0.00%
Frequency	2006.2	-0.017 (CI = +/-0.097; p = 0.716)	-0.032	0.00%
Frequency	2007.1	-0.019 (CI = +/-0.101; p = 0.701)	-0.032	0.00%
Frequency	2007.2	-0.020 (CI = +/-0.105; p = 0.700)	-0.034	0.00%
Frequency	2008.1	-0.022 (CI = +/-0.109; p = 0.688)	-0.035	0.00%
Frequency	2008.2	-0.024 (CI = +/-0.114; p = 0.671)	-0.035	0.00%
Frequency	2009.1	-0.024 (CI = +/-0.119; p = 0.680)	-0.037	0.00%
Frequency	2009.2	-0.026 (CI = +/-0.125; p = 0.668)	-0.038	0.00%
Frequency	2010.1	-0.030 (CI = +/-0.131; p = 0.643)	-0.038	0.00%
Frequency	2010.2	-0.029 (CI = +/-0.138; p = 0.665)	-0.042	0.00%
Frequency	2011.1	-0.028 (CI = +/-0.146; p = 0.688)	-0.046	0.00%
Frequency	2011.2	-0.026 (CI = +/-0.155; p = 0.724)	-0.051	0.00%
Frequency	2012.1	-0.033 (CI = +/-0.164; p = 0.678)	-0.051	0.00%
Frequency	2012.2	-0.021 (CI = +/-0.173; p = 0.796)	-0.062	0.00%
Frequency	2013.1	-0.029 (CI = +/-0.185; p = 0.740)	-0.063	0.00%
Frequency	2013.2	-0.022 (CI = +/-0.199; p = 0.814)	-0.072	0.00%
Frequency	2014.1	-0.022 (CI = +/-0.216; p = 0.825)	-0.079	0.00%
Frequency	2014.2	-0.032 (CI = +/-0.236; p = 0.774)	-0.082	0.00%
Frequency	2015.1	-0.037 (CI = +/-0.260; p = 0.760)	-0.089	0.00%
Frequency	2015.2	-0.053 (CI = +/-0.289; p = 0.687)	-0.090	0.00%
Frequency	2016.1	-0.052 (CI = +/-0.326; p = 0.721)	-0.106	0.00%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
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	0.013 (CI = +/-0.019; p = 0.194)	0.044 (CI = +/-0.036; p = 0.018)	0.656	+1.27%	+5.82%
Loss Cost	2004.2	0.013 (CI = +/-0.021; p = 0.224)	0.043 (CI = +/-0.038; p = 0.026)	0.647	+1.30%	+5.80%
Loss Cost	2005.1	0.014 (CI = +/-0.024; p = 0.245)	0.043 (CI = +/-0.041; p = 0.041)	0.639	+1.38%	+5.78%
Loss Cost	2005.2	0.013 (CI = +/-0.026; p = 0.336)	0.044 (CI = +/-0.044; p = 0.048)	0.626	+1.26%	+5.81%
Loss Cost	2006.1	0.014 (CI = +/-0.029; p = 0.329)	0.042 (CI = +/-0.047; p = 0.079)	0.619	+1.44%	+5.77%
Loss Cost	2006.2	0.010 (CI = +/-0.033; p = 0.550)	0.047 (CI = +/-0.051; p = 0.066)	0.602	+0.98%	+5.88%
Loss Cost	2007.1	0.010 (CI = +/-0.038; p = 0.579)	0.047 (CI = +/-0.056; p = 0.097)	0.591	+1.04%	+5.87%
Loss Cost	2007.2	0.012 (CI = +/-0.044; p = 0.580)	0.045 (CI = +/-0.062; p = 0.148)	0.581	+1.19%	+5.84%
Loss Cost	2008.1	0.017 (CI = +/-0.051; p = 0.502)	0.039 (CI = +/-0.069; p = 0.255)	0.575	+1.69%	+5.75%
Loss Cost	2008.2	0.020 (CI = +/-0.060; p = 0.509)	0.036 (CI = +/-0.079; p = 0.356)	0.562	+1.97%	+5.71%
Loss Cost	2009.1	0.029 (CI = +/-0.073; p = 0.423)	0.026 (CI = +/-0.092; p = 0.563)	0.555	+2.90%	+5.60%
Loss Cost	2009.2	0.033 (CI = +/-0.091; p = 0.456)	0.021 (CI = +/-0.109; p = 0.692)	0.534	+3.35%	+5.55%
Loss Cost	2010.1	0.043 (CI = +/-0.116; p = 0.446)	0.010 (CI = +/-0.135; p = 0.877)	0.515	+4.41%	+5.47%
Loss Cost	2010.2	0.042 (CI = +/-0.157; p = 0.586)	0.012 (CI = +/-0.176; p = 0.889)	0.477	+4.24%	+5.48%
Loss Cost	2011.1	0.087 (CI = +/-0.226; p = 0.428)	-0.035 (CI = +/-0.244; p = 0.763)	0.466	+9.11%	+5.31%
Loss Cost	2011.2	0.137 (CI = +/-0.373; p = 0.447)	-0.087 (CI = +/-0.389; p = 0.644)	0.425	+14.71%	+5.19%
Loss Cost	2012.1	0.385 (CI = +/-0.800; p = 0.321)	-0.337 (CI = +/-0.813; p = 0.391)	0.396	+47.01%	+4.96%
Severity	2004.1	0.005 (CI = +/-0.004; p = 0.005)	0.058 (CI = +/-0.007; p = 0.000)	0.983	+0.55%	+6.59%
Severity	2004.2	0.004 (CI = +/-0.004; p = 0.033)	0.060 (CI = +/-0.007; p = 0.000)	0.983	+0.43%	+6.63%
Severity	2005.1	0.004 (CI = +/-0.004; p = 0.059)	0.060 (CI = +/-0.008; p = 0.000)	0.983	+0.42%	+6.64%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.281)	0.062 (CI = +/-0.008; p = 0.000)	0.984	+0.25%	+6.69%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.260)	0.062 (CI = +/-0.008; p = 0.000)	0.984	+0.29%	+6.68%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.652)	0.064 (CI = +/-0.009; p = 0.000)	0.984	+0.12%	+6.72%
Severity	2007.1	0.001 (CI = +/-0.006; p = 0.654)	0.064 (CI = +/-0.009; p = 0.000)	0.984	+0.14%	+6.72%
Severity	2007.2	0.001 (CI = +/-0.007; p = 0.717)	0.064 (CI = +/-0.011; p = 0.000)	0.983	+0.13%	+6.72%
Severity	2008.1	0.005 (CI = +/-0.008; p = 0.177)	0.059 (CI = +/-0.011; p = 0.000)	0.986	+0.53%	+6.65%
Severity	2008.2	0.004 (CI = +/-0.009; p = 0.396)	0.061 (CI = +/-0.012; p = 0.000)	0.985	+0.39%	+6.67%
Severity	2009.1	0.008 (CI = +/-0.011; p = 0.158)	0.057 (CI = +/-0.014; p = 0.000)	0.986	+0.76%	+6.62%
Severity	2009.2	0.003 (CI = +/-0.013; p = 0.656)	0.062 (CI = +/-0.016; p = 0.000)	0.986	+0.28%	+6.67%
Severity	2010.1	0.007 (CI = +/-0.016; p = 0.359)	0.057 (CI = +/-0.019; p = 0.000)	0.986	+0.73%	+6.64%
Severity	2010.2	-0.004 (CI = +/-0.020; p = 0.652)	0.069 (CI = +/-0.022; p = 0.000)	0.987	-0.43%	+6.70%
Severity	2011.1	-0.004 (CI = +/-0.029; p = 0.792)	0.069 (CI = +/-0.031; p = 0.000)	0.986	-0.37%	+6.70%
Severity	2011.2	-0.018 (CI = +/-0.047; p = 0.436)	0.083 (CI = +/-0.049; p = 0.003)	0.985	-1.76%	+6.73%
Severity	2012.1	0.028 (CI = +/-0.099; p = 0.548)	0.036 (CI = +/-0.100; p = 0.452)	0.985	+2.88%	+6.69%
Frequency	2004.1	0.007 (CI = +/-0.018; p = 0.433)	-0.014 (CI = +/-0.034; p = 0.393)	-0.039	+0.72%	-0.73%
Frequency	2004.2	0.009 (CI = +/-0.020; p = 0.390)	-0.016 (CI = +/-0.036; p = 0.360)	-0.036	+0.86%	-0.78%
Frequency	2005.1	0.009 (CI = +/-0.022; p = 0.393)	-0.018 (CI = +/-0.038; p = 0.359)	-0.038	+0.95%	-0.80%
Frequency	2005.2	0.010 (CI = +/-0.025; p = 0.412)	-0.018 (CI = +/-0.041; p = 0.370)	-0.041	+1.01%	-0.82%
Frequency	2006.1	0.011 (CI = +/-0.028; p = 0.409)	-0.020 (CI = +/-0.045; p = 0.366)	-0.041	+1.14%	-0.86%
Frequency	2006.2	0.008 (CI = +/-0.031; p = 0.583)	-0.016 (CI = +/-0.048; p = 0.492)	-0.055	+0.85%	-0.79%
Frequency	2007.1	0.009 (CI = +/-0.036; p = 0.614)	-0.017 (CI = +/-0.053; p = 0.518)	-0.058	+0.89%	-0.80%
Frequency	2007.2	0.011 (CI = +/-0.041; p = 0.604)	-0.019 (CI = +/-0.059; p = 0.515)	-0.060	+1.06%	-0.83%
Frequency	2008.1	0.011 (CI = +/-0.048; p = 0.630)	-0.020 (CI = +/-0.066; p = 0.540)	-0.064	+1.15%	-0.84%
Frequency	2008.2	0.016 (CI = +/-0.058; p = 0.578)	-0.025 (CI = +/-0.075; p = 0.504)	-0.064	+1.58%	-0.90%
Frequency	2009.1	0.021 (CI = +/-0.070; p = 0.538)	-0.031 (CI = +/-0.088; p = 0.475)	-0.064	+2.12%	-0.96%
Frequency	2009.2	0.030 (CI = +/-0.086; p = 0.474)	-0.041 (CI = +/-0.104; p = 0.425)	-0.060	+3.06%	-1.05%
Frequency	2010.1	0.036 (CI = +/-0.111; p = 0.506)	-0.047 (CI = +/-0.129; p = 0.456)	-0.065	+3.66%	-1.09%
Frequency	2010.2	0.046 (CI = +/-0.150; p = 0.528)	-0.057 (CI = +/-0.168; p = 0.481)	-0.069	+4.69%	-1.14%
Frequency	2011.1	0.091 (CI = +/-0.216; p = 0.387)	-0.104 (CI = +/-0.233; p = 0.359)	-0.052	+9.51%	-1.31%
Frequency	2011.2	0.155 (CI = +/-0.354; p = 0.367)	-0.169 (CI = +/-0.370; p = 0.346)	-0.046	+16.76%	-1.44%
Frequency	2012.1	0.357 (CI = +/-0.763; p = 0.335)	-0.373 (CI = +/-0.776; p = 0.322)	-0.031	+42.90%	-1.62%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.065 (CI = +/-0.017; p = 0.000)	0.648	0.00%	+6.68%
Loss Cost	2004.2	0.064 (CI = +/-0.017; p = 0.000)	0.641	0.00%	+6.63%
Loss Cost	2005.1	0.064 (CI = +/-0.018; p = 0.000)	0.634	0.00%	+6.59%
Loss Cost	2005.2	0.063 (CI = +/-0.018; p = 0.000)	0.627	0.00%	+6.50%
Loss Cost	2006.1	0.063 (CI = +/-0.019; p = 0.000)	0.619	0.00%	+6.48%
Loss Cost	2006.2	0.061 (CI = +/-0.019; p = 0.000)	0.611	0.00%	+6.32%
Loss Cost	2007.1	0.061 (CI = +/-0.019; p = 0.000)	0.602	0.00%	+6.29%
Loss Cost	2007.2	0.061 (CI = +/-0.020; p = 0.000)	0.592	0.00%	+6.27%
Loss Cost	2008.1	0.061 (CI = +/-0.021; p = 0.000)	0.585	0.00%	+6.28%
Loss Cost	2008.2	0.061 (CI = +/-0.022; p = 0.000)	0.572	0.00%	+6.25%
Loss Cost	2009.1	0.061 (CI = +/-0.023; p = 0.000)	0.562	0.00%	+6.26%
Loss Cost	2009.2	0.060 (CI = +/-0.024; p = 0.000)	0.544	0.00%	+6.18%
Loss Cost	2010.1	0.059 (CI = +/-0.025; p = 0.000)	0.524	0.00%	+6.12%
Loss Cost	2010.2	0.058 (CI = +/-0.027; p = 0.000)	0.496	0.00%	+5.95%
Loss Cost	2011.1	0.058 (CI = +/-0.028; p = 0.000)	0.476	0.00%	+5.96%
Loss Cost	2011.2	0.056 (CI = +/-0.031; p = 0.001)	0.438	0.00%	+5.79%
Loss Cost	2012.1	0.055 (CI = +/-0.033; p = 0.003)	0.394	0.00%	+5.62%
Severity	2004.1	0.067 (CI = +/-0.004; p = 0.000)	0.978	0.00%	+6.96%
Severity	2004.2	0.067 (CI = +/-0.003; p = 0.000)	0.981	0.00%	+6.91%
Severity	2005.1	0.067 (CI = +/-0.003; p = 0.000)	0.981	0.00%	+6.89%
Severity	2005.2	0.066 (CI = +/-0.003; p = 0.000)	0.984	0.00%	+6.82%
Severity	2006.1	0.066 (CI = +/-0.003; p = 0.000)	0.984	0.00%	+6.82%
Severity	2006.2	0.066 (CI = +/-0.003; p = 0.000)	0.985	0.00%	+6.78%
Severity	2007.1	0.066 (CI = +/-0.003; p = 0.000)	0.984	0.00%	+6.77%
Severity	2007.2	0.065 (CI = +/-0.003; p = 0.000)	0.984	0.00%	+6.77%
Severity	2008.1	0.066 (CI = +/-0.003; p = 0.000)	0.985	0.00%	+6.82%
Severity	2008.2	0.066 (CI = +/-0.003; p = 0.000)	0.985	0.00%	+6.78%
Severity	2009.1	0.066 (CI = +/-0.003; p = 0.000)	0.985	0.00%	+6.80%
Severity	2009.2	0.065 (CI = +/-0.003; p = 0.000)	0.987	0.00%	+6.73%
Severity	2010.1	0.065 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.75%
Severity	2010.2	0.064 (CI = +/-0.003; p = 0.000)	0.988	0.00%	+6.66%
Severity	2011.1	0.065 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+6.67%
Severity	2011.2	0.064 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.66%
Severity	2012.1	0.065 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.74%
Frequency	2004.1	-0.003 (CI = +/-0.016; p = 0.727)	-0.027	0.00%	-0.27%
Frequency	2004.2	-0.003 (CI = +/-0.016; p = 0.739)	-0.028	0.00%	-0.26%
Frequency	2005.1	-0.003 (CI = +/-0.016; p = 0.729)	-0.029	0.00%	-0.28%
Frequency	2005.2	-0.003 (CI = +/-0.017; p = 0.712)	-0.030	0.00%	-0.31%
Frequency	2006.1	-0.003 (CI = +/-0.017; p = 0.705)	-0.030	0.00%	-0.33%
Frequency	2006.2	-0.004 (CI = +/-0.018; p = 0.626)	-0.028	0.00%	-0.43%
Frequency	2007.1	-0.005 (CI = +/-0.018; p = 0.614)	-0.028	0.00%	-0.46%
Frequency	2007.2	-0.005 (CI = +/-0.019; p = 0.617)	-0.029	0.00%	-0.47%
Frequency	2008.1	-0.005 (CI = +/-0.020; p = 0.607)	-0.030	0.00%	-0.50%
Frequency	2008.2	-0.005 (CI = +/-0.021; p = 0.623)	-0.032	0.00%	-0.50%
Frequency	2009.1	-0.005 (CI = +/-0.022; p = 0.632)	-0.034	0.00%	-0.51%
Frequency	2009.2	-0.005 (CI = +/-0.023; p = 0.645)	-0.037	0.00%	-0.51%
Frequency	2010.1	-0.006 (CI = +/-0.024; p = 0.615)	-0.036	0.00%	-0.59%
Frequency	2010.2	-0.007 (CI = +/-0.025; p = 0.589)	-0.036	0.00%	-0.67%
Frequency	2011.1	-0.007 (CI = +/-0.027; p = 0.612)	-0.040	0.00%	-0.67%
Frequency	2011.2	-0.008 (CI = +/-0.029; p = 0.563)	-0.038	0.00%	-0.82%
Frequency	2012.1	-0.011 (CI = +/-0.032; p = 0.491)	-0.030	0.00%	-1.05%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
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	0.012 (CI = +/-0.019; p = 0.200)	-0.054 (CI = +/-0.087; p = 0.217)	0.044 (CI = +/-0.035; p = 0.017)	0.662	+1.24%	+5.79%
Loss Cost	2004.2	0.014 (CI = +/-0.021; p = 0.201)	-0.056 (CI = +/-0.090; p = 0.212)	0.042 (CI = +/-0.038; p = 0.029)	0.655	+1.36%	+5.74%
Loss Cost	2005.1	0.013 (CI = +/-0.023; p = 0.255)	-0.057 (CI = +/-0.093; p = 0.224)	0.043 (CI = +/-0.040; p = 0.039)	0.646	+1.33%	+5.75%
Loss Cost	2005.2	0.013 (CI = +/-0.026; p = 0.306)	-0.057 (CI = +/-0.097; p = 0.239)	0.043 (CI = +/-0.043; p = 0.054)	0.632	+1.34%	+5.75%
Loss Cost	2006.1	0.014 (CI = +/-0.029; p = 0.344)	-0.056 (CI = +/-0.100; p = 0.261)	0.042 (CI = +/-0.047; p = 0.076)	0.624	+1.38%	+5.74%
Loss Cost	2006.2	0.011 (CI = +/-0.033; p = 0.516)	-0.052 (CI = +/-0.104; p = 0.314)	0.046 (CI = +/-0.051; p = 0.075)	0.602	+1.07%	+5.82%
Loss Cost	2007.1	0.010 (CI = +/-0.038; p = 0.604)	-0.053 (CI = +/-0.108; p = 0.322)	0.047 (CI = +/-0.056; p = 0.095)	0.591	+0.97%	+5.84%
Loss Cost	2007.2	0.013 (CI = +/-0.044; p = 0.541)	-0.057 (CI = +/-0.112; p = 0.308)	0.043 (CI = +/-0.062; p = 0.165)	0.582	+1.32%	+5.77%
Loss Cost	2008.1	0.016 (CI = +/-0.051; p = 0.530)	-0.054 (CI = +/-0.117; p = 0.348)	0.040 (CI = +/-0.070; p = 0.247)	0.574	+1.58%	+5.73%
Loss Cost	2008.2	0.021 (CI = +/-0.061; p = 0.471)	-0.059 (CI = +/-0.122; p = 0.329)	0.033 (CI = +/-0.080; p = 0.392)	0.562	+2.16%	+5.64%
Loss Cost	2009.1	0.027 (CI = +/-0.073; p = 0.454)	-0.055 (CI = +/-0.128; p = 0.380)	0.027 (CI = +/-0.092; p = 0.544)	0.551	+2.72%	+5.57%
Loss Cost	2009.2	0.036 (CI = +/-0.091; p = 0.420)	-0.060 (CI = +/-0.134; p = 0.361)	0.017 (CI = +/-0.111; p = 0.746)	0.531	+3.66%	+5.48%
Loss Cost	2010.1	0.040 (CI = +/-0.118; p = 0.487)	-0.058 (CI = +/-0.142; p = 0.398)	0.013 (CI = +/-0.137; p = 0.840)	0.508	+4.06%	+5.45%
Loss Cost	2010.2	0.047 (CI = +/-0.160; p = 0.542)	-0.061 (CI = +/-0.150; p = 0.405)	0.006 (CI = +/-0.179; p = 0.948)	0.469	+4.82%	+5.41%
Loss Cost	2011.1	0.079 (CI = +/-0.232; p = 0.481)	-0.053 (CI = +/-0.159; p = 0.485)	-0.027 (CI = +/-0.250; p = 0.819)	0.450	+8.21%	+5.29%
Loss Cost	2011.2	0.152 (CI = +/-0.381; p = 0.408)	-0.062 (CI = +/-0.167; p = 0.439)	-0.102 (CI = +/-0.398; p = 0.592)	0.411	+16.44%	+5.12%
Loss Cost	2012.1	0.334 (CI = +/-0.845; p = 0.411)	-0.049 (CI = +/-0.181; p = 0.573)	-0.285 (CI = +/-0.859; p = 0.488)	0.368	+39.61%	+4.96%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.005; p = 0.000)	0.992	+0.53%	+6.57%
Severity	2004.2	0.005 (CI = +/-0.003; p = 0.001)	-0.034 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.005; p = 0.000)	0.992	+0.47%	+6.59%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.009)	-0.035 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.005; p = 0.000)	0.992	+0.40%	+6.62%
Severity	2005.2	0.003 (CI = +/-0.003; p = 0.065)	-0.033 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.005; p = 0.000)	0.993	+0.29%	+6.65%
Severity	2006.1	0.003 (CI = +/-0.003; p = 0.137)	-0.033 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.005; p = 0.000)	0.993	+0.26%	+6.66%
Severity	2006.2	0.002 (CI = +/-0.004; p = 0.347)	-0.032 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.006; p = 0.000)	0.993	+0.18%	+6.68%
Severity	2007.1	0.001 (CI = +/-0.004; p = 0.644)	-0.033 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.006; p = 0.000)	0.993	+0.10%	+6.70%
Severity	2007.2	0.002 (CI = +/-0.005; p = 0.386)	-0.035 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.007; p = 0.000)	0.993	+0.21%	+6.68%
Severity	2008.1	0.005 (CI = +/-0.005; p = 0.074)	-0.032 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.007; p = 0.000)	0.994	+0.47%	+6.63%
Severity	2008.2	0.005 (CI = +/-0.006; p = 0.114)	-0.032 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.008; p = 0.000)	0.994	+0.49%	+6.63%
Severity	2009.1	0.007 (CI = +/-0.007; p = 0.074)	-0.031 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.009; p = 0.000)	0.994	+0.67%	+6.61%
Severity	2009.2	0.004 (CI = +/-0.009; p = 0.330)	-0.030 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.011; p = 0.000)	0.993	+0.43%	+6.63%
Severity	2010.1	0.006 (CI = +/-0.011; p = 0.326)	-0.029 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.013; p = 0.000)	0.993	+0.55%	+6.62%
Severity	2010.2	-0.002 (CI = +/-0.014; p = 0.788)	-0.027 (CI = +/-0.014; p = 0.001)	0.066 (CI = +/-0.016; p = 0.000)	0.993	-0.19%	+6.67%
Severity	2011.1	-0.008 (CI = +/-0.021; p = 0.419)	-0.029 (CI = +/-0.014; p = 0.001)	0.073 (CI = +/-0.022; p = 0.000)	0.993	-0.80%	+6.69%
Severity	2011.2	-0.011 (CI = +/-0.034; p = 0.505)	-0.028 (CI = +/-0.015; p = 0.001)	0.076 (CI = +/-0.036; p = 0.000)	0.992	-1.09%	+6.70%
Severity	2012.1	-0.001 (CI = +/-0.076; p = 0.987)	-0.027 (CI = +/-0.016; p = 0.003)	0.065 (CI = +/-0.077; p = 0.091)	0.992	-0.06%	+6.69%
Frequency	2004.1	0.007 (CI = +/-0.019; p = 0.446)	-0.019 (CI = +/-0.085; p = 0.647)	-0.014 (CI = +/-0.034; p = 0.399)	-0.066	+0.70%	-0.74%
Frequency	2004.2	0.009 (CI = +/-0.020; p = 0.384)	-0.023 (CI = +/-0.087; p = 0.599)	-0.017 (CI = +/-0.037; p = 0.353)	-0.062	+0.89%	-0.80%
Frequency	2005.1	0.009 (CI = +/-0.023; p = 0.407)	-0.022 (CI = +/-0.090; p = 0.624)	-0.017 (CI = +/-0.039; p = 0.367)	-0.065	+0.93%	-0.81%
Frequency	2005.2	0.010 (CI = +/-0.025; p = 0.405)	-0.024 (CI = +/-0.093; p = 0.608)	-0.019 (CI = +/-0.042; p = 0.363)	-0.068	+1.05%	-0.85%
Frequency	2006.1	0.011 (CI = +/-0.028; p = 0.425)	-0.022 (CI = +/-0.097; p = 0.637)	-0.020 (CI = +/-0.045; p = 0.375)	-0.072	+1.12%	-0.87%
Frequency	2006.2	0.009 (CI = +/-0.032; p = 0.576)	-0.019 (CI = +/-0.100; p = 0.695)	-0.017 (CI = +/-0.049; p = 0.486)	-0.090	+0.89%	-0.81%
Frequency	2007.1	0.009 (CI = +/-0.037; p = 0.630)	-0.020 (CI = +/-0.104; p = 0.703)	-0.017 (CI = +/-0.054; p = 0.530)	-0.096	+0.87%	-0.80%
Frequency	2007.2	0.011 (CI = +/-0.042; p = 0.595)	-0.022 (CI = +/-0.109; p = 0.679)	-0.020 (CI = +/-0.060; p = 0.508)	-0.098	+1.11%	-0.85%
Frequency	2008.1	0.011 (CI = +/-0.050; p = 0.649)	-0.022 (CI = +/-0.114; p = 0.692)	-0.020 (CI = +/-0.068; p = 0.554)	-0.104	+1.11%	-0.85%
Frequency	2008.2	0.017 (CI = +/-0.059; p = 0.566)	-0.026 (CI = +/-0.119; p = 0.649)	-0.026 (CI = +/-0.077; p = 0.494)	-0.103	+1.66%	-0.93%
Frequency	2009.1	0.020 (CI = +/-0.071; p = 0.561)	-0.024 (CI = +/-0.124; p = 0.693)	-0.030 (CI = +/-0.090; p = 0.494)	-0.108	+2.04%	-0.97%
Frequency	2009.2	0.032 (CI = +/-0.089; p = 0.463)	-0.030 (CI = +/-0.130; p = 0.634)	-0.043 (CI = +/-0.107; p = 0.416)	-0.103	+3.22%	-1.08%
Frequency	2010.1	0.034 (CI = +/-0.114; p = 0.537)	-0.029 (CI = +/-0.137; p = 0.663)	-0.045 (CI = +/-0.133; p = 0.482)	-0.112	+3.48%	-1.10%
Frequency	2010.2	0.049 (CI = +/-0.154; p = 0.513)	-0.033 (CI = +/-0.145; p = 0.632)	-0.061 (CI = +/-0.173; p = 0.467)	-0.116	+5.02%	-1.18%
Frequency	2011.1	0.087 (CI = +/-0.224; p = 0.422)	-0.025 (CI = +/-0.153; p = 0.734)	-0.100 (CI = +/-0.241; p = 0.391)	-0.110	+9.09%	-1.32%
Frequency	2011.2	0.163 (CI = +/-0.367; p = 0.359)	-0.034 (CI = +/-0.161; p = 0.657)	-0.178 (CI = +/-0.383; p = 0.338)	-0.101	+17.72%	-1.48%
Frequency	2012.1	0.334 (CI = +/-0.814; p = 0.394)	-0.021 (CI = +/-0.175; p = 0.797)	-0.351 (CI = +/-0.828; p = 0.379)	-0.099	+39.69%	-1.62%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
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	0.013 (CI = +/-0.019; p = 0.194)	0.044 (CI = +/-0.036; p = 0.018)	0.656	+1.27%	+5.82%
Loss Cost	2004.2	0.013 (CI = +/-0.021; p = 0.224)	0.043 (CI = +/-0.038; p = 0.026)	0.647	+1.30%	+5.80%
Loss Cost	2005.1	0.014 (CI = +/-0.024; p = 0.245)	0.043 (CI = +/-0.041; p = 0.041)	0.639	+1.38%	+5.78%
Loss Cost	2005.2	0.013 (CI = +/-0.026; p = 0.336)	0.044 (CI = +/-0.044; p = 0.048)	0.626	+1.26%	+5.81%
Loss Cost	2006.1	0.014 (CI = +/-0.029; p = 0.329)	0.042 (CI = +/-0.047; p = 0.079)	0.619	+1.44%	+5.77%
Loss Cost	2006.2	0.010 (CI = +/-0.033; p = 0.550)	0.047 (CI = +/-0.051; p = 0.066)	0.602	+0.98%	+5.88%
Loss Cost	2007.1	0.010 (CI = +/-0.038; p = 0.579)	0.047 (CI = +/-0.056; p = 0.097)	0.591	+1.04%	+5.87%
Loss Cost	2007.2	0.012 (CI = +/-0.044; p = 0.580)	0.045 (CI = +/-0.062; p = 0.148)	0.581	+1.19%	+5.84%
Loss Cost	2008.1	0.017 (CI = +/-0.051; p = 0.502)	0.039 (CI = +/-0.069; p = 0.255)	0.575	+1.69%	+5.75%
Loss Cost	2008.2	0.020 (CI = +/-0.060; p = 0.509)	0.036 (CI = +/-0.079; p = 0.356)	0.562	+1.97%	+5.71%
Loss Cost	2009.1	0.029 (CI = +/-0.073; p = 0.423)	0.026 (CI = +/-0.092; p = 0.563)	0.555	+2.90%	+5.60%
Loss Cost	2009.2	0.033 (CI = +/-0.091; p = 0.456)	0.021 (CI = +/-0.109; p = 0.692)	0.534	+3.35%	+5.55%
Loss Cost	2010.1	0.043 (CI = +/-0.116; p = 0.446)	0.010 (CI = +/-0.135; p = 0.877)	0.515	+4.41%	+5.47%
Loss Cost	2010.2	0.042 (CI = +/-0.157; p = 0.586)	0.012 (CI = +/-0.176; p = 0.889)	0.477	+4.24%	+5.48%
Loss Cost	2011.1	0.087 (CI = +/-0.226; p = 0.428)	-0.035 (CI = +/-0.244; p = 0.763)	0.466	+9.11%	+5.31%
Loss Cost	2011.2	0.137 (CI = +/-0.373; p = 0.447)	-0.087 (CI = +/-0.389; p = 0.644)	0.425	+14.71%	+5.19%
Loss Cost	2012.1	0.385 (CI = +/-0.800; p = 0.321)	-0.337 (CI = +/-0.813; p = 0.391)	0.396	+47.01%	+4.96%
Severity	2004.1	0.005 (CI = +/-0.004; p = 0.005)	0.058 (CI = +/-0.007; p = 0.000)	0.983	+0.55%	+6.59%
Severity	2004.2	0.004 (CI = +/-0.004; p = 0.033)	0.060 (CI = +/-0.007; p = 0.000)	0.983	+0.43%	+6.63%
Severity	2005.1	0.004 (CI = +/-0.004; p = 0.059)	0.060 (CI = +/-0.008; p = 0.000)	0.983	+0.42%	+6.64%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.281)	0.062 (CI = +/-0.008; p = 0.000)	0.984	+0.25%	+6.69%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.260)	0.062 (CI = +/-0.008; p = 0.000)	0.984	+0.29%	+6.68%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.652)	0.064 (CI = +/-0.009; p = 0.000)	0.984	+0.12%	+6.72%
Severity	2007.1	0.001 (CI = +/-0.006; p = 0.654)	0.064 (CI = +/-0.009; p = 0.000)	0.984	+0.14%	+6.72%
Severity	2007.2	0.001 (CI = +/-0.007; p = 0.717)	0.064 (CI = +/-0.011; p = 0.000)	0.983	+0.13%	+6.72%
Severity	2008.1	0.005 (CI = +/-0.008; p = 0.177)	0.059 (CI = +/-0.011; p = 0.000)	0.986	+0.53%	+6.65%
Severity	2008.2	0.004 (CI = +/-0.009; p = 0.396)	0.061 (CI = +/-0.012; p = 0.000)	0.985	+0.39%	+6.67%
Severity	2009.1	0.008 (CI = +/-0.011; p = 0.158)	0.057 (CI = +/-0.014; p = 0.000)	0.986	+0.76%	+6.62%
Severity	2009.2	0.003 (CI = +/-0.013; p = 0.656)	0.062 (CI = +/-0.016; p = 0.000)	0.986	+0.28%	+6.67%
Severity	2010.1	0.007 (CI = +/-0.016; p = 0.359)	0.057 (CI = +/-0.019; p = 0.000)	0.986	+0.73%	+6.64%
Severity	2010.2	-0.004 (CI = +/-0.020; p = 0.652)	0.069 (CI = +/-0.022; p = 0.000)	0.987	-0.43%	+6.70%
Severity	2011.1	-0.004 (CI = +/-0.029; p = 0.792)	0.069 (CI = +/-0.031; p = 0.000)	0.986	-0.37%	+6.70%
Severity	2011.2	-0.018 (CI = +/-0.047; p = 0.436)	0.083 (CI = +/-0.049; p = 0.003)	0.985	-1.76%	+6.73%
Severity	2012.1	0.028 (CI = +/-0.099; p = 0.548)	0.036 (CI = +/-0.100; p = 0.452)	0.985	+2.88%	+6.69%
Frequency	2004.1	0.007 (CI = +/-0.018; p = 0.433)	-0.014 (CI = +/-0.034; p = 0.393)	-0.039	+0.72%	-0.73%
Frequency	2004.2	0.009 (CI = +/-0.020; p = 0.390)	-0.016 (CI = +/-0.036; p = 0.360)	-0.036	+0.86%	-0.78%
Frequency	2005.1	0.009 (CI = +/-0.022; p = 0.393)	-0.018 (CI = +/-0.038; p = 0.359)	-0.038	+0.95%	-0.80%
Frequency	2005.2	0.010 (CI = +/-0.025; p = 0.412)	-0.018 (CI = +/-0.041; p = 0.370)	-0.041	+1.01%	-0.82%
Frequency	2006.1	0.011 (CI = +/-0.028; p = 0.409)	-0.020 (CI = +/-0.045; p = 0.366)	-0.041	+1.14%	-0.86%
Frequency	2006.2	0.008 (CI = +/-0.031; p = 0.583)	-0.016 (CI = +/-0.048; p = 0.492)	-0.055	+0.85%	-0.79%
Frequency	2007.1	0.009 (CI = +/-0.036; p = 0.614)	-0.017 (CI = +/-0.053; p = 0.518)	-0.058	+0.89%	-0.80%
Frequency	2007.2	0.011 (CI = +/-0.041; p = 0.604)	-0.019 (CI = +/-0.059; p = 0.515)	-0.060	+1.06%	-0.83%
Frequency	2008.1	0.011 (CI = +/-0.048; p = 0.630)	-0.020 (CI = +/-0.066; p = 0.540)	-0.064	+1.15%	-0.84%
Frequency	2008.2	0.016 (CI = +/-0.058; p = 0.578)	-0.025 (CI = +/-0.075; p = 0.504)	-0.064	+1.58%	-0.90%
Frequency	2009.1	0.021 (CI = +/-0.070; p = 0.538)	-0.031 (CI = +/-0.088; p = 0.475)	-0.064	+2.12%	-0.96%
Frequency	2009.2	0.030 (CI = +/-0.086; p = 0.474)	-0.041 (CI = +/-0.104; p = 0.425)	-0.060	+3.06%	-1.05%
Frequency	2010.1	0.036 (CI = +/-0.111; p = 0.506)	-0.047 (CI = +/-0.129; p = 0.456)	-0.065	+3.66%	-1.09%
Frequency	2010.2	0.046 (CI = +/-0.150; p = 0.528)	-0.057 (CI = +/-0.168; p = 0.481)	-0.069	+4.69%	-1.14%
Frequency	2011.1	0.091 (CI = +/-0.216; p = 0.387)	-0.104 (CI = +/-0.233; p = 0.359)	-0.052	+9.51%	-1.31%
Frequency	2011.2	0.155 (CI = +/-0.354; p = 0.367)	-0.169 (CI = +/-0.370; p = 0.346)	-0.046	+16.76%	-1.44%
Frequency	2012.1	0.357 (CI = +/-0.763; p = 0.335)	-0.373 (CI = +/-0.776; p = 0.322)	-0.031	+42.90%	-1.62%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.010; p = 0.472)	-0.029	+0.34%
Loss Cost	2004.2	0.003 (CI = +/-0.011; p = 0.613)	-0.051	+0.27%
Loss Cost	2005.1	0.002 (CI = +/-0.013; p = 0.704)	-0.065	+0.23%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.876)	-0.081	-0.10%
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.926)	-0.090	-0.07%
Loss Cost	2006.2	-0.010 (CI = +/-0.014; p = 0.120)	0.146	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.016; p = 0.087)	0.212	-1.35%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.089)	0.234	-1.63%
Loss Cost	2008.1	-0.015 (CI = +/-0.025; p = 0.195)	0.116	-1.50%
Loss Cost	2008.2	-0.019 (CI = +/-0.032; p = 0.196)	0.137	-1.91%
Loss Cost	2009.1	-0.015 (CI = +/-0.045; p = 0.418)	-0.039	-1.54%
Loss Cost	2009.2	-0.024 (CI = +/-0.066; p = 0.361)	0.012	-2.42%
Loss Cost	2010.1	-0.031 (CI = +/-0.114; p = 0.446)	-0.062	-3.08%
Loss Cost	2010.2	-0.085 (CI = +/-0.133; p = 0.111)	0.687	-8.15%
Loss Cost	2011.1	-0.080 (CI = +/-0.874; p = 0.453)	0.147	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NaN	-18.03%
Loss Cost	2012.1		0.000	0.00%
Severity	2004.1	0.006 (CI = +/-0.006; p = 0.030)	0.230	+0.65%
Severity	2004.2	0.005 (CI = +/-0.006; p = 0.106)	0.117	+0.51%
Severity	2005.1	0.005 (CI = +/-0.007; p = 0.161)	0.080	+0.50%
Severity	2005.2	0.002 (CI = +/-0.008; p = 0.492)	-0.040	+0.25%
Severity	2006.1	0.003 (CI = +/-0.009; p = 0.458)	-0.035	+0.31%
Severity	2006.2	0.001 (CI = +/-0.010; p = 0.896)	-0.098	+0.06%
Severity	2007.1	0.001 (CI = +/-0.012; p = 0.894)	-0.109	+0.07%
Severity	2007.2	0.000 (CI = +/-0.015; p = 0.950)	-0.124	+0.04%
Severity	2008.1	0.007 (CI = +/-0.016; p = 0.331)	0.011	+0.70%
Severity	2008.2	0.005 (CI = +/-0.021; p = 0.583)	-0.105	+0.49%
Severity	2009.1	0.012 (CI = +/-0.026; p = 0.274)	0.078	+1.23%
Severity	2009.2	0.005 (CI = +/-0.035; p = 0.736)	-0.210	+0.46%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.439)	-0.055	+1.51%
Severity	2010.2	-0.008 (CI = +/-0.079; p = 0.716)	-0.379	-0.77%
Severity	2011.1	-0.009 (CI = +/-0.521; p = 0.861)	-0.906	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NaN	-7.71%
Severity	2012.1		0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.382)	-0.012	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.555)	-0.044	-0.23%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.559)	-0.048	-0.26%
Frequency	2005.2	-0.004 (CI = +/-0.011; p = 0.497)	-0.041	-0.35%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.527)	-0.050	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.045)	0.280	-1.10%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.025)	0.383	-1.42%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.028)	0.405	-1.67%
Frequency	2008.1	-0.022 (CI = +/-0.016; p = 0.015)	0.537	-2.19%
Frequency	2008.2	-0.024 (CI = +/-0.021; p = 0.033)	0.487	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.029; p = 0.060)	0.447	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.045; p = 0.147)	0.308	-2.86%
Frequency	2010.1	-0.046 (CI = +/-0.062; p = 0.097)	0.540	-4.53%
Frequency	2010.2	-0.077 (CI = +/-0.056; p = 0.027)	0.920	-7.44%
Frequency	2011.1	-0.071 (CI = +/-0.352; p = 0.238)	0.733	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NaN	-11.19%
Frequency	2012.1		0.000	0.00%

Direct Compensation Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.008; p = 0.374)	-0.056 (CI = +/-0.039; p = 0.009)	0.337	+0.34%
Loss Cost	2004.2	0.004 (CI = +/-0.009; p = 0.355)	-0.058 (CI = +/-0.042; p = 0.011)	0.321	+0.41%
Loss Cost	2005.1	0.002 (CI = +/-0.010; p = 0.627)	-0.062 (CI = +/-0.044; p = 0.010)	0.352	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.892)	-0.058 (CI = +/-0.048; p = 0.021)	0.288	+0.07%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.909)	-0.061 (CI = +/-0.052; p = 0.024)	0.297	-0.07%
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.118)	-0.044 (CI = +/-0.039; p = 0.030)	0.453	-0.86%
Loss Cost	2007.1	-0.014 (CI = +/-0.011; p = 0.018)	-0.053 (CI = +/-0.034; p = 0.006)	0.669	-1.35%
Loss Cost	2007.2	-0.013 (CI = +/-0.014; p = 0.057)	-0.054 (CI = +/-0.039; p = 0.013)	0.657	-1.30%
Loss Cost	2008.1	-0.015 (CI = +/-0.017; p = 0.073)	-0.057 (CI = +/-0.044; p = 0.019)	0.615	-1.50%
Loss Cost	2008.2	-0.014 (CI = +/-0.024; p = 0.203)	-0.060 (CI = +/-0.055; p = 0.038)	0.598	-1.35%
Loss Cost	2009.1	-0.015 (CI = +/-0.034; p = 0.276)	-0.062 (CI = +/-0.069; p = 0.067)	0.492	-1.54%
Loss Cost	2009.2	-0.013 (CI = +/-0.059; p = 0.524)	-0.064 (CI = +/-0.102; p = 0.137)	0.441	-1.33%
Loss Cost	2010.1	-0.031 (CI = +/-0.087; p = 0.262)	-0.079 (CI = +/-0.126; p = 0.113)	0.660	-3.08%
Loss Cost	2010.2	-0.064 (CI = +/-0.196; p = 0.150)	-0.052 (CI = +/-0.219; p = 0.205)	0.937	-6.23%
Loss Cost	2011.1	-0.080 (CI = +/-NaN; p = NaN)	-0.060 (CI = +/-NaN; p = NaN)	NaN	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)		NaN	-18.03%
Loss Cost	2012.1			0.000	0.00%
Severity	2004.1	0.006 (CI = +/-0.003; p = 0.001)	-0.042 (CI = +/-0.017; p = 0.000)	0.733	+0.65%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.005)	-0.041 (CI = +/-0.018; p = 0.000)	0.670	+0.60%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.023)	-0.044 (CI = +/-0.018; p = 0.000)	0.699	+0.50%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.099)	-0.040 (CI = +/-0.018; p = 0.000)	0.640	+0.37%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.217)	-0.042 (CI = +/-0.020; p = 0.001)	0.647	+0.31%
Severity	2006.2	0.002 (CI = +/-0.006; p = 0.433)	-0.040 (CI = +/-0.022; p = 0.002)	0.584	+0.23%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.819)	-0.043 (CI = +/-0.023; p = 0.002)	0.628	+0.07%
Severity	2007.2	0.003 (CI = +/-0.008; p = 0.365)	-0.047 (CI = +/-0.023; p = 0.002)	0.704	+0.33%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.059)	-0.042 (CI = +/-0.019; p = 0.002)	0.801	+0.70%
Severity	2008.2	0.009 (CI = +/-0.009; p = 0.052)	-0.045 (CI = +/-0.021; p = 0.003)	0.808	+0.93%
Severity	2009.1	0.012 (CI = +/-0.011; p = 0.039)	-0.042 (CI = +/-0.023; p = 0.007)	0.848	+1.23%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.155)	-0.041 (CI = +/-0.033; p = 0.029)	0.737	+1.17%
Severity	2010.1	0.015 (CI = +/-0.037; p = 0.225)	-0.038 (CI = +/-0.054; p = 0.092)	0.722	+1.51%
Severity	2010.2	0.004 (CI = +/-0.165; p = 0.814)	-0.029 (CI = +/-0.185; p = 0.296)	0.446	+0.39%
Severity	2011.1	-0.009 (CI = +/-NaN; p = NaN)	-0.036 (CI = +/-NaN; p = NaN)	NaN	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)		NaN	-7.71%
Severity	2012.1			0.000	0.00%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.388)	-0.014 (CI = +/-0.036; p = 0.430)	-0.035	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.628)	-0.017 (CI = +/-0.038; p = 0.358)	-0.051	-0.19%
Frequency	2005.1	-0.003 (CI = +/-0.010; p = 0.560)	-0.019 (CI = +/-0.041; p = 0.342)	-0.050	-0.26%
Frequency	2005.2	-0.003 (CI = +/-0.011; p = 0.574)	-0.018 (CI = +/-0.045; p = 0.403)	-0.062	-0.30%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.532)	-0.020 (CI = +/-0.049; p = 0.393)	-0.070	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.012; p = 0.062)	-0.004 (CI = +/-0.040; p = 0.807)	0.205	-1.08%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	-0.011 (CI = +/-0.041; p = 0.557)	0.338	-1.42%
Frequency	2007.2	-0.016 (CI = +/-0.016; p = 0.046)	-0.007 (CI = +/-0.046; p = 0.729)	0.332	-1.63%
Frequency	2008.1	-0.022 (CI = +/-0.017; p = 0.020)	-0.016 (CI = +/-0.045; p = 0.426)	0.518	-2.19%
Frequency	2008.2	-0.023 (CI = +/-0.024; p = 0.060)	-0.015 (CI = +/-0.056; p = 0.531)	0.435	-2.26%
Frequency	2009.1	-0.028 (CI = +/-0.033; p = 0.079)	-0.020 (CI = +/-0.066; p = 0.445)	0.413	-2.73%
Frequency	2009.2	-0.025 (CI = +/-0.057; p = 0.256)	-0.023 (CI = +/-0.097; p = 0.501)	0.227	-2.47%
Frequency	2010.1	-0.046 (CI = +/-0.055; p = 0.067)	-0.041 (CI = +/-0.079; p = 0.154)	0.804	-4.53%
Frequency	2010.2	-0.068 (CI = +/-0.031; p = 0.023)	-0.023 (CI = +/-0.034; p = 0.075)	0.998	-6.59%
Frequency	2011.1	-0.071 (CI = +/-NaN; p = NaN)	-0.024 (CI = +/-NaN; p = NaN)	NaN	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)		NaN	-11.19%
Frequency	2012.1			0.000	0.00%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
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	0.019 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.007; p = 0.000)	0.955	0.00%	+9.73%
Loss Cost	2004.2	0.019 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.007; p = 0.000)	0.954	0.00%	+9.69%
Loss Cost	2005.1	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.007; p = 0.000)	0.953	0.00%	+9.67%
Loss Cost	2005.2	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.007; p = 0.000)	0.955	0.00%	+9.59%
Loss Cost	2006.1	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.954	0.00%	+9.60%
Loss Cost	2006.2	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.45%
Loss Cost	2007.1	0.019 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.46%
Loss Cost	2007.2	0.019 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.959	0.00%	+9.48%
Loss Cost	2008.1	0.019 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+9.56%
Loss Cost	2008.2	0.019 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.008; p = 0.000)	0.959	0.00%	+9.58%
Loss Cost	2009.1	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+9.67%
Loss Cost	2009.2	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.009; p = 0.000)	0.958	0.00%	+9.66%
Loss Cost	2010.1	0.019 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.009; p = 0.000)	0.956	0.00%	+9.70%
Loss Cost	2010.2	0.019 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.010; p = 0.000)	0.954	0.00%	+9.62%
Loss Cost	2011.1	0.019 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.010; p = 0.000)	0.957	0.00%	+9.82%
Loss Cost	2011.2	0.019 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.011; p = 0.000)	0.953	0.00%	+9.83%
Loss Cost	2012.1	0.019 (CI = +/-0.003; p = 0.000)	0.095 (CI = +/-0.012; p = 0.000)	0.950	0.00%	+9.93%
Severity	2004.1	0.001 (CI = +/-0.002; p = 0.224)	0.069 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+7.11%
Severity	2004.2	0.001 (CI = +/-0.001; p = 0.221)	0.068 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+7.05%
Severity	2005.1	0.001 (CI = +/-0.001; p = 0.235)	0.068 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+7.02%
Severity	2005.2	0.001 (CI = +/-0.001; p = 0.229)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.95%
Severity	2006.1	0.001 (CI = +/-0.001; p = 0.239)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.95%
Severity	2006.2	0.001 (CI = +/-0.001; p = 0.251)	0.067 (CI = +/-0.004; p = 0.000)	0.985	0.00%	+6.90%
Severity	2007.1	0.001 (CI = +/-0.001; p = 0.261)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.90%
Severity	2007.2	0.001 (CI = +/-0.001; p = 0.276)	0.067 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.89%
Severity	2008.1	0.001 (CI = +/-0.001; p = 0.224)	0.067 (CI = +/-0.004; p = 0.000)	0.985	0.00%	+6.96%
Severity	2008.2	0.001 (CI = +/-0.001; p = 0.245)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.91%
Severity	2009.1	0.001 (CI = +/-0.001; p = 0.235)	0.067 (CI = +/-0.004; p = 0.000)	0.985	0.00%	+6.94%
Severity	2009.2	0.001 (CI = +/-0.001; p = 0.254)	0.066 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+6.85%
Severity	2010.1	0.001 (CI = +/-0.001; p = 0.247)	0.067 (CI = +/-0.004; p = 0.000)	0.986	0.00%	+6.88%
Severity	2010.2	0.001 (CI = +/-0.001; p = 0.276)	0.066 (CI = +/-0.004; p = 0.000)	0.988	0.00%	+6.78%
Severity	2011.1	0.001 (CI = +/-0.001; p = 0.271)	0.066 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+6.81%
Severity	2011.2	0.001 (CI = +/-0.001; p = 0.296)	0.066 (CI = +/-0.005; p = 0.000)	0.986	0.00%	+6.79%
Severity	2012.1	0.001 (CI = +/-0.001; p = 0.220)	0.067 (CI = +/-0.005; p = 0.000)	0.986	0.00%	+6.91%
Frequency	2004.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.906	0.00%	+2.44%
Frequency	2004.2	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.908	0.00%	+2.47%
Frequency	2005.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.908	0.00%	+2.47%
Frequency	2005.2	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.907	0.00%	+2.47%
Frequency	2006.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.907	0.00%	+2.48%
Frequency	2006.2	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.918	0.00%	+2.39%
Frequency	2007.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.917	0.00%	+2.39%
Frequency	2007.2	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.006; p = 0.000)	0.918	0.00%	+2.42%
Frequency	2008.1	0.018 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	0.918	0.00%	+2.43%
Frequency	2008.2	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.921	0.00%	+2.49%
Frequency	2009.1	0.018 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	0.923	0.00%	+2.55%
Frequency	2009.2	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.007; p = 0.000)	0.926	0.00%	+2.63%
Frequency	2010.1	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.008; p = 0.000)	0.926	0.00%	+2.64%
Frequency	2010.2	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.008; p = 0.000)	0.926	0.00%	+2.66%
Frequency	2011.1	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.008; p = 0.000)	0.933	0.00%	+2.82%
Frequency	2011.2	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.009; p = 0.000)	0.933	0.00%	+2.84%
Frequency	2012.1	0.018 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.010; p = 0.000)	0.932	0.00%	+2.82%

Direct Compensation Property Damage

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

Fit	Start Date	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.74%
Loss Cost	2004.2	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.71%
Loss Cost	2005.1	0.092 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.69%
Loss Cost	2005.2	0.092 (CI = +/-0.007; p = 0.000)	0.962	0.00%	+9.61%
Loss Cost	2006.1	0.092 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.62%
Loss Cost	2006.2	0.090 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.47%
Loss Cost	2007.1	0.090 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.47%
Loss Cost	2007.2	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.49%
Loss Cost	2008.1	0.091 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.57%
Loss Cost	2008.2	0.092 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.59%
Loss Cost	2009.1	0.092 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+9.69%
Loss Cost	2009.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.68%
Loss Cost	2010.1	0.093 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+9.72%
Loss Cost	2010.2	0.092 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+9.64%
Loss Cost	2011.1	0.094 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+9.83%
Loss Cost	2011.2	0.094 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+9.84%
Loss Cost	2012.1	0.095 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+9.94%
Severity	2004.1	0.069 (CI = +/-0.004; p = 0.000)	0.972	0.00%	+7.11%
Severity	2004.2	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.05%
Severity	2005.1	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.03%
Severity	2005.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.96%
Severity	2006.1	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.2	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.1	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.89%
Severity	2008.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.96%
Severity	2008.2	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.91%
Severity	2009.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.94%
Severity	2009.2	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.86%
Severity	2010.1	0.067 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.88%
Severity	2010.2	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.78%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.81%
Severity	2011.2	0.066 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.79%
Severity	2012.1	0.067 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.91%
Frequency	2004.1	0.024 (CI = +/-0.005; p = 0.000)	0.744	0.00%	+2.45%
Frequency	2004.2	0.025 (CI = +/-0.005; p = 0.000)	0.749	0.00%	+2.48%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.746	0.00%	+2.49%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.742	0.00%	+2.48%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.739	0.00%	+2.49%
Frequency	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.753	0.00%	+2.40%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.748	0.00%	+2.41%
Frequency	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.749	0.00%	+2.43%
Frequency	2008.1	0.024 (CI = +/-0.006; p = 0.000)	0.745	0.00%	+2.45%
Frequency	2008.2	0.025 (CI = +/-0.006; p = 0.000)	0.757	0.00%	+2.51%
Frequency	2009.1	0.025 (CI = +/-0.006; p = 0.000)	0.764	0.00%	+2.57%
Frequency	2009.2	0.026 (CI = +/-0.006; p = 0.000)	0.777	0.00%	+2.64%
Frequency	2010.1	0.026 (CI = +/-0.007; p = 0.000)	0.768	0.00%	+2.65%
Frequency	2010.2	0.026 (CI = +/-0.007; p = 0.000)	0.759	0.00%	+2.67%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.792	0.00%	+2.83%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.778	0.00%	+2.85%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.754	0.00%	+2.84%

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2020.2
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 (CI = +/-0.006; p = 0.335)	-0.053 (CI = +/-0.026; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.012; p = 0.000)	0.971	+0.27%	+9.45%
Loss Cost	2004.2	0.003 (CI = +/-0.006; p = 0.328)	-0.054 (CI = +/-0.026; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.012; p = 0.000)	0.970	+0.31%	+9.43%
Loss Cost	2005.1	0.002 (CI = +/-0.007; p = 0.595)	-0.056 (CI = +/-0.027; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.013; p = 0.000)	0.970	+0.18%	+9.48%
Loss Cost	2005.2	0.001 (CI = +/-0.008; p = 0.876)	-0.054 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.014; p = 0.000)	0.970	+0.06%	+9.53%
Loss Cost	2006.1	0.000 (CI = +/-0.009; p = 0.936)	-0.055 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.015; p = 0.000)	0.970	-0.03%	+9.56%
Loss Cost	2006.2	-0.005 (CI = +/-0.008; p = 0.206)	-0.049 (CI = +/-0.026; p = 0.001)	0.019 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.014; p = 0.000)	0.976	-0.53%	+9.72%
Loss Cost	2007.1	-0.008 (CI = +/-0.009; p = 0.075)	-0.052 (CI = +/-0.026; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.102 (CI = +/-0.014; p = 0.000)	0.977	-0.82%	+9.80%
Loss Cost	2007.2	-0.007 (CI = +/-0.011; p = 0.169)	-0.053 (CI = +/-0.027; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.016; p = 0.000)	0.977	-0.72%	+9.78%
Loss Cost	2008.1	-0.008 (CI = +/-0.012; p = 0.219)	-0.054 (CI = +/-0.028; p = 0.001)	0.019 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.018; p = 0.000)	0.976	-0.75%	+9.78%
Loss Cost	2008.2	-0.006 (CI = +/-0.015; p = 0.428)	-0.055 (CI = +/-0.029; p = 0.001)	0.019 (CI = +/-0.002; p = 0.000)	0.099 (CI = +/-0.020; p = 0.000)	0.975	-0.57%	+9.75%
Loss Cost	2009.1	-0.005 (CI = +/-0.018; p = 0.568)	-0.055 (CI = +/-0.030; p = 0.001)	0.019 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.023; p = 0.000)	0.975	-0.49%	+9.74%
Loss Cost	2009.2	-0.002 (CI = +/-0.022; p = 0.816)	-0.056 (CI = +/-0.032; p = 0.002)	0.019 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.028; p = 0.000)	0.974	-0.25%	+9.70%
Loss Cost	2010.1	-0.008 (CI = +/-0.028; p = 0.583)	-0.058 (CI = +/-0.033; p = 0.002)	0.019 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.034; p = 0.000)	0.973	-0.75%	+9.75%
Loss Cost	2010.2	-0.014 (CI = +/-0.038; p = 0.451)	-0.056 (CI = +/-0.035; p = 0.004)	0.019 (CI = +/-0.002; p = 0.000)	0.107 (CI = +/-0.044; p = 0.000)	0.971	-1.38%	+9.80%
Loss Cost	2011.1	-0.002 (CI = +/-0.055; p = 0.926)	-0.054 (CI = +/-0.037; p = 0.007)	0.019 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.060; p = 0.004)	0.970	-0.24%	+9.75%
Loss Cost	2011.2	0.032 (CI = +/-0.088; p = 0.442)	-0.058 (CI = +/-0.038; p = 0.006)	0.019 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.093; p = 0.189)	0.970	+3.29%	+9.64%
Loss Cost	2012.1	0.126 (CI = +/-0.186; p = 0.166)	-0.051 (CI = +/-0.039; p = 0.015)	0.019 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.189; p = 0.695)	0.971	+13.45%	+9.53%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.233)	0.060 (CI = +/-0.005; p = 0.000)	0.992	+0.50%	+6.68%
Severity	2004.2	0.004 (CI = +/-0.003; p = 0.003)	-0.033 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.211)	0.061 (CI = +/-0.005; p = 0.000)	0.992	+0.44%	+6.71%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.018)	-0.035 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.186)	0.062 (CI = +/-0.005; p = 0.000)	0.993	+0.36%	+6.74%
Severity	2005.2	0.002 (CI = +/-0.003; p = 0.114)	-0.033 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.144)	0.063 (CI = +/-0.005; p = 0.000)	0.993	+0.24%	+6.78%
Severity	2006.1	0.002 (CI = +/-0.003; p = 0.226)	-0.033 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.144)	0.064 (CI = +/-0.006; p = 0.000)	0.993	+0.21%	+6.80%
Severity	2006.2	0.001 (CI = +/-0.004; p = 0.520)	-0.032 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.130)	0.065 (CI = +/-0.006; p = 0.000)	0.993	+0.12%	+6.82%
Severity	2007.1	0.000 (CI = +/-0.004; p = 0.882)	-0.033 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.121)	0.066 (CI = +/-0.007; p = 0.000)	0.993	+0.03%	+6.85%
Severity	2007.2	0.001 (CI = +/-0.005; p = 0.570)	-0.034 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.134)	0.065 (CI = +/-0.007; p = 0.000)	0.993	+0.13%	+6.82%
Severity	2008.1	0.004 (CI = +/-0.005; p = 0.129)	-0.032 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.134)	0.062 (CI = +/-0.007; p = 0.000)	0.994	+0.39%	+6.77%
Severity	2008.2	0.004 (CI = +/-0.006; p = 0.191)	-0.032 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.001; p = 0.145)	0.061 (CI = +/-0.008; p = 0.000)	0.994	+0.40%	+6.77%
Severity	2009.1	0.006 (CI = +/-0.007; p = 0.126)	-0.031 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.162)	0.060 (CI = +/-0.010; p = 0.000)	0.994	+0.56%	+6.74%
Severity	2009.2	0.003 (CI = +/-0.009; p = 0.492)	-0.030 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.143)	0.063 (CI = +/-0.011; p = 0.000)	0.994	+0.30%	+6.78%
Severity	2010.1	0.004 (CI = +/-0.011; p = 0.477)	-0.029 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.160)	0.062 (CI = +/-0.014; p = 0.000)	0.993	+0.39%	+6.77%
Severity	2010.2	-0.004 (CI = +/-0.014; p = 0.546)	-0.027 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.109)	0.070 (CI = +/-0.016; p = 0.000)	0.994	-0.41%	+6.83%
Severity	2011.1	-0.011 (CI = +/-0.020; p = 0.248)	-0.029 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.096)	0.078 (CI = +/-0.022; p = 0.000)	0.994	-1.11%	+6.86%
Severity	2011.2	-0.016 (CI = +/-0.033; p = 0.324)	-0.028 (CI = +/-0.014; p = 0.001)	0.001 (CI = +/-0.001; p = 0.102)	0.082 (CI = +/-0.034; p = 0.000)	0.993	-1.55%	+6.87%
Severity	2012.1	-0.009 (CI = +/-0.073; p = 0.803)	-0.027 (CI = +/-0.015; p = 0.002)	0.001 (CI = +/-0.001; p = 0.119)	0.075 (CI = +/-0.074; p = 0.048)	0.993	-0.85%	+6.87%
Frequency	2004.1	-0.002 (CI = +/-0.006; p = 0.417)	-0.019 (CI = +/-0.025; p = 0.132)	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.011; p = 0.000)	0.909	-0.22%	+2.59%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.666)	-0.020 (CI = +/-0.025; p = 0.108)	0.018 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.012; p = 0.000)	0.911	-0.13%	+2.55%
Frequency	2005.1	-0.002 (CI = +/-0.007; p = 0.588)	-0.021 (CI = +/-0.026; p = 0.105)	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.012; p = 0.000)	0.911	-0.18%	+2.57%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.613)	-0.021 (CI = +/-0.027; p = 0.119)	0.018 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.013; p = 0.000)	0.911	-0.19%	+2.57%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.559)	-0.022 (CI = +/-0.028; p = 0.119)	0.018 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.014; p = 0.000)	0.910	-0.24%	+2.59%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.134)	-0.017 (CI = +/-0.027; p = 0.207)	0.018 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.014; p = 0.000)	0.924	-0.65%	+2.71%
Frequency	2007.1	-0.009 (CI = +/-0.010; p = 0.080)	-0.019 (CI = +/-0.027; p = 0.159)	0.018 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.015; p = 0.000)	0.927	-0.85%	+2.77%
Frequency	2007.2	-0.009 (CI = +/-0.011; p = 0.126)	-0.019 (CI = +/-0.028; p = 0.176)	0.018 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.017; p = 0.000)	0.926	-0.86%	+2.77%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.078)	-0.022 (CI = +/-0.029; p = 0.135)	0.018 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.019; p = 0.000)	0.929	-1.14%	+2.82%
Frequency	2008.2	-0.010 (CI = +/-0.015; p = 0.201)	-0.023 (CI = +/-0.030; p = 0.128)	0.018 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.021; p = 0.001)	0.929	-0.96%	+2.79%
Frequency	2009.1	-0.011 (CI = +/-0.019; p = 0.249)	-0.024 (CI = +/-0.032; p = 0.137)	0.018 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.024; p = 0.004)	0.929	-1.05%	+2.80%
Frequency	2009.2	-0.005 (CI = +/-0.023; p = 0.621)	-0.026 (CI = +/-0.033; p = 0.110)	0.018 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.029; p = 0.028)	0.931	-0.54%	+2.74%
Frequency	2010.1	-0.011 (CI = +/-0.029; p = 0.415)	-0.029 (CI = +/-0.034; p = 0.094)	0.018 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.035; p = 0.029)	0.932	-1.14%	+2.79%
Frequency	2010.2	-0.010 (CI = +/-0.039; p = 0.603)	-0.029 (CI = +/-0.036; p = 0.106)	0.018 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.045; p = 0.098)	0.931	-0.98%	+2.78%
Frequency	2011.1	0.009 (CI = +/-0.056; p = 0.743)	-0.025 (CI = +/-0.037; p = 0.172)	0.018 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.061; p = 0.540)	0.935	+0.88%	+2.70%
Frequency	2011.2	0.048 (CI = +/-0.088; p = 0.260)	-0.030 (CI = +/-0.038; p = 0.113)	0.018 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.092; p = 0.611)	0.940	+4.92%	+2.59%
Frequency	2012.1	0.135 (CI = +/-0.187; p = 0.143)	-0.023 (CI = +/-0.040; p = 0.225)	0.018 (CI = +/-0.002; p = 0.000)	-0.110 (CI = +/-0.191; p = 0.234)	0.944	+14.42%	+2.50%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.017 (CI = +/-0.027; p = 0.211)	0.034	-1.64%
Loss Cost	2011.2	-0.021 (CI = +/-0.029; p = 0.139)	0.072	-2.12%
Loss Cost	2012.1	-0.027 (CI = +/-0.032; p = 0.096)	0.111	-2.63%
Loss Cost	2012.2	-0.038 (CI = +/-0.033; p = 0.027)	0.239	-3.70%
Loss Cost	2013.1	-0.045 (CI = +/-0.036; p = 0.018)	0.291	-4.39%
Loss Cost	2013.2	-0.058 (CI = +/-0.037; p = 0.005)	0.421	-5.60%
Loss Cost	2014.1	-0.064 (CI = +/-0.042; p = 0.006)	0.433	-6.22%
Loss Cost	2014.2	-0.081 (CI = +/-0.043; p = 0.002)	0.570	-7.77%
Loss Cost	2015.1	-0.091 (CI = +/-0.050; p = 0.002)	0.586	-8.67%
Loss Cost	2015.2	-0.108 (CI = +/-0.055; p = 0.002)	0.653	-10.19%
Loss Cost	2016.1	-0.107 (CI = +/-0.068; p = 0.007)	0.573	-10.14%
Severity	2011.1	0.004 (CI = +/-0.011; p = 0.401)	-0.014	+0.45%
Severity	2011.2	0.001 (CI = +/-0.011; p = 0.920)	-0.058	+0.05%
Severity	2012.1	-0.002 (CI = +/-0.012; p = 0.778)	-0.057	-0.16%
Severity	2012.2	-0.004 (CI = +/-0.013; p = 0.565)	-0.043	-0.36%
Severity	2013.1	-0.004 (CI = +/-0.015; p = 0.617)	-0.052	-0.36%
Severity	2013.2	-0.006 (CI = +/-0.017; p = 0.462)	-0.031	-0.60%
Severity	2014.1	-0.009 (CI = +/-0.019; p = 0.309)	0.010	-0.93%
Severity	2014.2	-0.015 (CI = +/-0.021; p = 0.163)	0.093	-1.44%
Severity	2015.1	-0.013 (CI = +/-0.025; p = 0.285)	0.025	-1.29%
Severity	2015.2	-0.016 (CI = +/-0.031; p = 0.265)	0.040	-1.60%
Severity	2016.1	-0.007 (CI = +/-0.035; p = 0.653)	-0.095	-0.72%
Frequency	2011.1	-0.021 (CI = +/-0.026; p = 0.105)	0.092	-2.08%
Frequency	2011.2	-0.022 (CI = +/-0.029; p = 0.126)	0.081	-2.17%
Frequency	2012.1	-0.025 (CI = +/-0.032; p = 0.117)	0.093	-2.47%
Frequency	2012.2	-0.034 (CI = +/-0.034; p = 0.050)	0.181	-3.35%
Frequency	2013.1	-0.041 (CI = +/-0.037; p = 0.033)	0.234	-4.05%
Frequency	2013.2	-0.052 (CI = +/-0.041; p = 0.017)	0.319	-5.03%
Frequency	2014.1	-0.055 (CI = +/-0.047; p = 0.026)	0.296	-5.33%
Frequency	2014.2	-0.066 (CI = +/-0.053; p = 0.018)	0.358	-6.42%
Frequency	2015.1	-0.078 (CI = +/-0.061; p = 0.017)	0.394	-7.48%
Frequency	2015.2	-0.091 (CI = +/-0.071; p = 0.017)	0.428	-8.73%
Frequency	2016.1	-0.100 (CI = +/-0.088; p = 0.030)	0.396	-9.49%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.018 (CI = +/-0.025; p = 0.141)	-0.131 (CI = +/-0.146; p = 0.075)	0.156	-1.83%
Loss Cost	2011.2	-0.021 (CI = +/-0.028; p = 0.122)	-0.121 (CI = +/-0.153; p = 0.111)	0.163	-2.12%
Loss Cost	2012.1	-0.029 (CI = +/-0.029; p = 0.051)	-0.147 (CI = +/-0.153; p = 0.059)	0.258	-2.89%
Loss Cost	2012.2	-0.038 (CI = +/-0.031; p = 0.020)	-0.123 (CI = +/-0.152; p = 0.104)	0.329	-3.70%
Loss Cost	2013.1	-0.049 (CI = +/-0.032; p = 0.006)	-0.154 (CI = +/-0.148; p = 0.043)	0.450	-4.74%
Loss Cost	2013.2	-0.058 (CI = +/-0.034; p = 0.003)	-0.131 (CI = +/-0.148; p = 0.078)	0.521	-5.60%
Loss Cost	2014.1	-0.069 (CI = +/-0.037; p = 0.002)	-0.160 (CI = +/-0.147; p = 0.036)	0.593	-6.68%
Loss Cost	2014.2	-0.081 (CI = +/-0.038; p = 0.001)	-0.134 (CI = +/-0.144; p = 0.066)	0.669	-7.77%
Loss Cost	2015.1	-0.098 (CI = +/-0.039; p = 0.000)	-0.171 (CI = +/-0.133; p = 0.018)	0.762	-9.33%
Loss Cost	2015.2	-0.108 (CI = +/-0.044; p = 0.000)	-0.153 (CI = +/-0.140; p = 0.035)	0.783	-10.19%
Loss Cost	2016.1	-0.117 (CI = +/-0.054; p = 0.001)	-0.171 (CI = +/-0.155; p = 0.035)	0.752	-11.06%
Severity	2011.1	0.004 (CI = +/-0.011; p = 0.454)	-0.032 (CI = +/-0.063; p = 0.303)	-0.007	+0.40%
Severity	2011.2	0.001 (CI = +/-0.011; p = 0.922)	-0.021 (CI = +/-0.061; p = 0.480)	-0.089	+0.05%
Severity	2012.1	-0.002 (CI = +/-0.012; p = 0.708)	-0.029 (CI = +/-0.063; p = 0.333)	-0.057	-0.22%
Severity	2012.2	-0.004 (CI = +/-0.013; p = 0.570)	-0.025 (CI = +/-0.066; p = 0.427)	-0.066	-0.36%
Severity	2013.1	-0.004 (CI = +/-0.015; p = 0.565)	-0.027 (CI = +/-0.071; p = 0.431)	-0.078	-0.42%
Severity	2013.2	-0.006 (CI = +/-0.018; p = 0.473)	-0.022 (CI = +/-0.076; p = 0.533)	-0.080	-0.60%
Severity	2014.1	-0.010 (CI = +/-0.020; p = 0.269)	-0.034 (CI = +/-0.079; p = 0.372)	-0.001	-1.04%
Severity	2014.2	-0.015 (CI = +/-0.022; p = 0.176)	-0.025 (CI = +/-0.083; p = 0.524)	0.044	-1.44%
Severity	2015.1	-0.014 (CI = +/-0.027; p = 0.275)	-0.023 (CI = +/-0.094; p = 0.585)	-0.046	-1.38%
Severity	2015.2	-0.016 (CI = +/-0.033; p = 0.289)	-0.019 (CI = +/-0.104; p = 0.680)	-0.056	-1.60%
Severity	2016.1	-0.007 (CI = +/-0.039; p = 0.671)	-0.003 (CI = +/-0.113; p = 0.948)	-0.251	-0.74%
Frequency	2011.1	-0.022 (CI = +/-0.025; p = 0.078)	-0.099 (CI = +/-0.146; p = 0.171)	0.142	-2.22%
Frequency	2011.2	-0.022 (CI = +/-0.028; p = 0.118)	-0.101 (CI = +/-0.155; p = 0.187)	0.127	-2.17%
Frequency	2012.1	-0.027 (CI = +/-0.031; p = 0.081)	-0.117 (CI = +/-0.161; p = 0.142)	0.166	-2.68%
Frequency	2012.2	-0.034 (CI = +/-0.034; p = 0.047)	-0.098 (CI = +/-0.165; p = 0.224)	0.214	-3.35%
Frequency	2013.1	-0.044 (CI = +/-0.036; p = 0.019)	-0.127 (CI = +/-0.165; p = 0.121)	0.319	-4.33%
Frequency	2013.2	-0.052 (CI = +/-0.040; p = 0.015)	-0.108 (CI = +/-0.171; p = 0.193)	0.363	-5.03%
Frequency	2014.1	-0.059 (CI = +/-0.045; p = 0.016)	-0.126 (CI = +/-0.183; p = 0.159)	0.364	-5.70%
Frequency	2014.2	-0.066 (CI = +/-0.052; p = 0.018)	-0.109 (CI = +/-0.196; p = 0.241)	0.388	-6.42%
Frequency	2015.1	-0.084 (CI = +/-0.057; p = 0.009)	-0.147 (CI = +/-0.198; p = 0.126)	0.488	-8.05%
Frequency	2015.2	-0.091 (CI = +/-0.069; p = 0.015)	-0.134 (CI = +/-0.218; p = 0.194)	0.485	-8.73%
Frequency	2016.1	-0.110 (CI = +/-0.082; p = 0.016)	-0.168 (CI = +/-0.237; p = 0.137)	0.507	-10.40%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.051; p = 0.445)	-0.125 (CI = +/-0.138; p = 0.073)	-0.257 (CI = +/-0.310; p = 0.098)	0.249	+1.90%
Loss Cost	2011.2	0.017 (CI = +/-0.059; p = 0.536)	-0.123 (CI = +/-0.147; p = 0.093)	-0.252 (CI = +/-0.338; p = 0.134)	0.236	+1.76%
Loss Cost	2012.1	0.003 (CI = +/-0.066; p = 0.916)	-0.141 (CI = +/-0.152; p = 0.066)	-0.198 (CI = +/-0.359; p = 0.257)	0.277	+0.33%
Loss Cost	2012.2	-0.014 (CI = +/-0.073; p = 0.691)	-0.123 (CI = +/-0.155; p = 0.109)	-0.137 (CI = +/-0.374; p = 0.445)	0.311	-1.36%
Loss Cost	2013.1	-0.038 (CI = +/-0.079; p = 0.317)	-0.152 (CI = +/-0.155; p = 0.054)	-0.058 (CI = +/-0.379; p = 0.744)	0.409	-3.69%
Loss Cost	2013.2	-0.058 (CI = +/-0.084; p = 0.159)	-0.131 (CI = +/-0.156; p = 0.092)	0.001 (CI = +/-0.384; p = 0.998)	0.477	-5.61%
Loss Cost	2014.1	-0.081 (CI = +/-0.087; p = 0.065)	-0.161 (CI = +/-0.156; p = 0.044)	0.059 (CI = +/-0.377; p = 0.733)	0.557	-7.83%
Loss Cost	2014.2	-0.100 (CI = +/-0.087; p = 0.029)	-0.136 (CI = +/-0.152; p = 0.074)	0.090 (CI = +/-0.360; p = 0.587)	0.644	-9.53%
Loss Cost	2015.1	-0.120 (CI = +/-0.079; p = 0.008)	-0.173 (CI = +/-0.140; p = 0.021)	0.100 (CI = +/-0.316; p = 0.485)	0.749	-11.27%
Loss Cost	2015.2	-0.124 (CI = +/-0.083; p = 0.009)	-0.157 (CI = +/-0.150; p = 0.043)	0.079 (CI = +/-0.330; p = 0.587)	0.763	-11.65%
Loss Cost	2016.1	-0.125 (CI = +/-0.090; p = 0.014)	-0.170 (CI = +/-0.172; p = 0.052)	0.046 (CI = +/-0.383; p = 0.781)	0.715	-11.77%
Severity	2011.1	0.036 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.040; p = 0.176)	-0.219 (CI = +/-0.090; p = 0.000)	0.597	+3.64%
Severity	2011.2	0.032 (CI = +/-0.016; p = 0.001)	-0.022 (CI = +/-0.041; p = 0.263)	-0.204 (CI = +/-0.095; p = 0.000)	0.516	+3.25%
Severity	2012.1	0.031 (CI = +/-0.019; p = 0.004)	-0.024 (CI = +/-0.044; p = 0.261)	-0.199 (CI = +/-0.104; p = 0.001)	0.487	+3.12%
Severity	2012.2	0.032 (CI = +/-0.022; p = 0.008)	-0.026 (CI = +/-0.047; p = 0.258)	-0.204 (CI = +/-0.113; p = 0.002)	0.471	+3.28%
Severity	2013.1	0.037 (CI = +/-0.025; p = 0.007)	-0.020 (CI = +/-0.049; p = 0.395)	-0.220 (CI = +/-0.120; p = 0.002)	0.498	+3.77%
Severity	2013.2	0.038 (CI = +/-0.029; p = 0.014)	-0.021 (CI = +/-0.053; p = 0.401)	-0.223 (CI = +/-0.131; p = 0.003)	0.483	+3.89%
Severity	2014.1	0.034 (CI = +/-0.032; p = 0.041)	-0.027 (CI = +/-0.057; p = 0.327)	-0.213 (CI = +/-0.139; p = 0.007)	0.491	+3.45%
Severity	2014.2	0.030 (CI = +/-0.035; p = 0.086)	-0.021 (CI = +/-0.061; p = 0.462)	-0.206 (CI = +/-0.143; p = 0.010)	0.511	+3.00%
Severity	2015.1	0.031 (CI = +/-0.039; p = 0.105)	-0.018 (CI = +/-0.068; p = 0.556)	-0.207 (CI = +/-0.154; p = 0.015)	0.462	+3.13%
Severity	2015.2	0.029 (CI = +/-0.040; p = 0.136)	-0.010 (CI = +/-0.073; p = 0.764)	-0.217 (CI = +/-0.160; p = 0.015)	0.511	+2.90%
Severity	2016.1	0.029 (CI = +/-0.045; p = 0.163)	-0.006 (CI = +/-0.085; p = 0.871)	-0.208 (CI = +/-0.190; p = 0.037)	0.335	+2.94%
Frequency	2011.1	-0.017 (CI = +/-0.056; p = 0.527)	-0.098 (CI = +/-0.151; p = 0.188)	-0.038 (CI = +/-0.339; p = 0.815)	0.091	-1.68%
Frequency	2011.2	-0.015 (CI = +/-0.064; p = 0.635)	-0.101 (CI = +/-0.160; p = 0.199)	-0.048 (CI = +/-0.369; p = 0.786)	0.074	-1.45%
Frequency	2012.1	-0.027 (CI = +/-0.073; p = 0.434)	-0.117 (CI = +/-0.168; p = 0.157)	0.001 (CI = +/-0.396; p = 0.995)	0.107	-2.70%
Frequency	2012.2	-0.046 (CI = +/-0.081; p = 0.240)	-0.098 (CI = +/-0.171; p = 0.240)	0.068 (CI = +/-0.414; p = 0.729)	0.162	-4.49%
Frequency	2013.1	-0.075 (CI = +/-0.085; p = 0.081)	-0.132 (CI = +/-0.169; p = 0.114)	0.162 (CI = +/-0.412; p = 0.408)	0.305	-7.19%
Frequency	2013.2	-0.096 (CI = +/-0.092; p = 0.042)	-0.110 (CI = +/-0.170; p = 0.184)	0.224 (CI = +/-0.419; p = 0.265)	0.383	-9.14%
Frequency	2014.1	-0.115 (CI = +/-0.100; p = 0.028)	-0.135 (CI = +/-0.178; p = 0.123)	0.272 (CI = +/-0.432; p = 0.190)	0.416	-10.90%
Frequency	2014.2	-0.130 (CI = +/-0.107; p = 0.023)	-0.115 (CI = +/-0.187; p = 0.197)	0.296 (CI = +/-0.442; p = 0.165)	0.458	-12.16%
Frequency	2015.1	-0.150 (CI = +/-0.104; p = 0.010)	-0.155 (CI = +/-0.183; p = 0.087)	0.307 (CI = +/-0.413; p = 0.125)	0.579	-13.96%
Frequency	2015.2	-0.152 (CI = +/-0.114; p = 0.016)	-0.147 (CI = +/-0.207; p = 0.138)	0.297 (CI = +/-0.455; p = 0.167)	0.561	-14.14%
Frequency	2016.1	-0.154 (CI = +/-0.124; p = 0.023)	-0.165 (CI = +/-0.239; p = 0.143)	0.254 (CI = +/-0.531; p = 0.287)	0.532	-14.29%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
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	0.053 (CI = +/-0.025; p = 0.000)	-0.134 (CI = +/-0.075; p = 0.002)	-0.177 (CI = +/-0.054; p = 0.000)	0.780	+5.39%	-11.73%
Loss Cost	2011.2	0.061 (CI = +/-0.028; p = 0.000)	-0.145 (CI = +/-0.075; p = 0.001)	-0.190 (CI = +/-0.056; p = 0.000)	0.802	+6.32%	-12.11%
Loss Cost	2012.1	0.059 (CI = +/-0.033; p = 0.002)	-0.147 (CI = +/-0.080; p = 0.001)	-0.187 (CI = +/-0.062; p = 0.000)	0.800	+6.09%	-12.03%
Loss Cost	2012.2	0.058 (CI = +/-0.041; p = 0.009)	-0.146 (CI = +/-0.086; p = 0.003)	-0.185 (CI = +/-0.071; p = 0.000)	0.790	+5.95%	-11.99%
Loss Cost	2013.1	0.051 (CI = +/-0.050; p = 0.046)	-0.152 (CI = +/-0.092; p = 0.004)	-0.177 (CI = +/-0.081; p = 0.000)	0.792	+5.22%	-11.82%
Loss Cost	2013.2	0.052 (CI = +/-0.065; p = 0.104)	-0.153 (CI = +/-0.100; p = 0.007)	-0.178 (CI = +/-0.098; p = 0.002)	0.787	+5.34%	-11.85%
Loss Cost	2014.1	0.048 (CI = +/-0.086; p = 0.243)	-0.155 (CI = +/-0.110; p = 0.011)	-0.173 (CI = +/-0.121; p = 0.010)	0.778	+4.92%	-11.78%
Loss Cost	2014.2	0.043 (CI = +/-0.123; p = 0.448)	-0.153 (CI = +/-0.123; p = 0.020)	-0.168 (CI = +/-0.161; p = 0.043)	0.773	+4.42%	-11.72%
Loss Cost	2015.1	-0.003 (CI = +/-0.183; p = 0.973)	-0.166 (CI = +/-0.133; p = 0.021)	-0.117 (CI = +/-0.220; p = 0.255)	0.774	-0.28%	-11.31%
Loss Cost	2015.2	-0.030 (CI = +/-0.335; p = 0.836)	-0.160 (CI = +/-0.153; p = 0.042)	-0.087 (CI = +/-0.376; p = 0.599)	0.763	-3.00%	-11.12%
Loss Cost	2016.1	-0.221 (CI = +/-0.824; p = 0.536)	-0.176 (CI = +/-0.176; p = 0.050)	0.109 (CI = +/-0.866; p = 0.768)	0.715	-19.83%	-10.57%
Severity	2011.1	0.019 (CI = +/-0.020; p = 0.060)	-0.032 (CI = +/-0.059; p = 0.263)	-0.038 (CI = +/-0.043; p = 0.080)	0.122	+1.92%	-1.84%
Severity	2011.2	0.013 (CI = +/-0.022; p = 0.241)	-0.024 (CI = +/-0.060; p = 0.402)	-0.028 (CI = +/-0.045; p = 0.200)	-0.037	+1.29%	-1.54%
Severity	2012.1	0.008 (CI = +/-0.026; p = 0.512)	-0.030 (CI = +/-0.063; p = 0.333)	-0.022 (CI = +/-0.049; p = 0.353)	-0.062	+0.83%	-1.37%
Severity	2012.2	0.006 (CI = +/-0.032; p = 0.676)	-0.028 (CI = +/-0.068; p = 0.396)	-0.019 (CI = +/-0.056; p = 0.469)	-0.101	+0.64%	-1.30%
Severity	2013.1	0.008 (CI = +/-0.040; p = 0.686)	-0.027 (CI = +/-0.073; p = 0.445)	-0.021 (CI = +/-0.065; p = 0.495)	-0.122	+0.76%	-1.33%
Severity	2013.2	0.005 (CI = +/-0.052; p = 0.845)	-0.025 (CI = +/-0.080; p = 0.514)	-0.017 (CI = +/-0.078; p = 0.635)	-0.153	+0.47%	-1.26%
Severity	2014.1	-0.012 (CI = +/-0.066; p = 0.688)	-0.034 (CI = +/-0.084; p = 0.395)	0.003 (CI = +/-0.093; p = 0.949)	-0.101	-1.22%	-0.95%
Severity	2014.2	-0.043 (CI = +/-0.088; p = 0.294)	-0.020 (CI = +/-0.087; p = 0.611)	0.039 (CI = +/-0.114; p = 0.462)	0.003	-4.23%	-0.44%
Severity	2015.1	-0.064 (CI = +/-0.133; p = 0.302)	-0.026 (CI = +/-0.097; p = 0.551)	0.062 (CI = +/-0.161; p = 0.403)	-0.073	-6.18%	-0.23%
Severity	2015.2	-0.189 (CI = +/-0.202; p = 0.062)	-0.003 (CI = +/-0.092; p = 0.940)	0.196 (CI = +/-0.227; p = 0.080)	0.244	-17.21%	+0.71%
Severity	2016.1	-0.418 (CI = +/-0.445; p = 0.062)	-0.021 (CI = +/-0.095; p = 0.606)	0.432 (CI = +/-0.468; p = 0.065)	0.212	-34.14%	+1.46%
Frequency	2011.1	0.033 (CI = +/-0.037; p = 0.073)	-0.101 (CI = +/-0.110; p = 0.070)	-0.140 (CI = +/-0.079; p = 0.002)	0.514	+3.41%	-10.08%
Frequency	2011.2	0.048 (CI = +/-0.040; p = 0.022)	-0.121 (CI = +/-0.108; p = 0.031)	-0.162 (CI = +/-0.081; p = 0.001)	0.580	+4.96%	-10.73%
Frequency	2012.1	0.051 (CI = +/-0.048; p = 0.039)	-0.118 (CI = +/-0.115; p = 0.046)	-0.165 (CI = +/-0.090; p = 0.001)	0.576	+5.22%	-10.81%
Frequency	2012.2	0.051 (CI = +/-0.059; p = 0.081)	-0.119 (CI = +/-0.125; p = 0.060)	-0.166 (CI = +/-0.103; p = 0.004)	0.562	+5.28%	-10.83%
Frequency	2013.1	0.043 (CI = +/-0.073; p = 0.218)	-0.125 (CI = +/-0.133; p = 0.064)	-0.156 (CI = +/-0.118; p = 0.014)	0.563	+4.42%	-10.63%
Frequency	2013.2	0.047 (CI = +/-0.094; p = 0.291)	-0.128 (CI = +/-0.146; p = 0.079)	-0.161 (CI = +/-0.142; p = 0.030)	0.555	+4.84%	-10.73%
Frequency	2014.1	0.060 (CI = +/-0.124; p = 0.306)	-0.121 (CI = +/-0.159; p = 0.120)	-0.176 (CI = +/-0.175; p = 0.049)	0.535	+6.21%	-10.94%
Frequency	2014.2	0.087 (CI = +/-0.176; p = 0.294)	-0.132 (CI = +/-0.175; p = 0.121)	-0.207 (CI = +/-0.229; p = 0.072)	0.535	+9.04%	-11.33%
Frequency	2015.1	0.061 (CI = +/-0.270; p = 0.616)	-0.139 (CI = +/-0.196; p = 0.139)	-0.179 (CI = +/-0.325; p = 0.240)	0.521	+6.30%	-11.10%
Frequency	2015.2	0.158 (CI = +/-0.483; p = 0.464)	-0.157 (CI = +/-0.221; p = 0.136)	-0.283 (CI = +/-0.543; p = 0.257)	0.517	+17.16%	-11.75%
Frequency	2016.1	0.197 (CI = +/-1.228; p = 0.709)	-0.154 (CI = +/-0.262; p = 0.199)	-0.323 (CI = +/-1.290; p = 0.563)	0.459	+21.74%	-11.86%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.055 (CI = +/-0.031; p = 0.002)	-0.133 (CI = +/-0.077; p = 0.002)	-0.028 (CI = +/-0.192; p = 0.761)	-0.174 (CI = +/-0.061; p = 0.000)	0.767	+5.66%	-11.17%
Loss Cost	2011.2	0.067 (CI = +/-0.035; p = 0.001)	-0.145 (CI = +/-0.077; p = 0.001)	-0.052 (CI = +/-0.189; p = 0.567)	-0.184 (CI = +/-0.062; p = 0.000)	0.793	+6.90%	-11.10%
Loss Cost	2012.1	0.065 (CI = +/-0.042; p = 0.006)	-0.146 (CI = +/-0.083; p = 0.002)	-0.048 (CI = +/-0.203; p = 0.614)	-0.183 (CI = +/-0.067; p = 0.000)	0.789	+6.72%	-11.13%
Loss Cost	2012.2	0.065 (CI = +/-0.053; p = 0.020)	-0.146 (CI = +/-0.090; p = 0.004)	-0.048 (CI = +/-0.218; p = 0.640)	-0.183 (CI = +/-0.075; p = 0.000)	0.776	+6.69%	-11.13%
Loss Cost	2013.1	0.057 (CI = +/-0.067; p = 0.088)	-0.151 (CI = +/-0.097; p = 0.006)	-0.036 (CI = +/-0.236; p = 0.744)	-0.176 (CI = +/-0.086; p = 0.001)	0.775	+5.89%	-11.20%
Loss Cost	2013.2	0.061 (CI = +/-0.089; p = 0.158)	-0.152 (CI = +/-0.106; p = 0.009)	-0.041 (CI = +/-0.260; p = 0.735)	-0.180 (CI = +/-0.104; p = 0.003)	0.768	+6.28%	-11.19%
Loss Cost	2014.1	0.059 (CI = +/-0.124; p = 0.311)	-0.153 (CI = +/-0.118; p = 0.016)	-0.038 (CI = +/-0.294; p = 0.775)	-0.178 (CI = +/-0.133; p = 0.015)	0.756	+6.06%	-11.20%
Loss Cost	2014.2	0.057 (CI = +/-0.185; p = 0.495)	-0.153 (CI = +/-0.132; p = 0.029)	-0.037 (CI = +/-0.338; p = 0.808)	-0.176 (CI = +/-0.189; p = 0.064)	0.746	+5.89%	-11.21%
Loss Cost	2015.1	-0.012 (CI = +/-0.297; p = 0.929)	-0.166 (CI = +/-0.146; p = 0.031)	0.016 (CI = +/-0.396; p = 0.927)	-0.111 (CI = +/-0.292; p = 0.400)	0.743	-1.15%	-11.50%
Loss Cost	2015.2	-0.076 (CI = +/-0.594; p = 0.765)	-0.159 (CI = +/-0.171; p = 0.062)	0.050 (CI = +/-0.513; p = 0.819)	-0.048 (CI = +/-0.582; p = 0.848)	0.726	-7.30%	-11.62%
Loss Cost	2016.1	-0.956 (CI = +/-1.822; p = 0.235)	-0.200 (CI = +/-0.187; p = 0.041)	0.360 (CI = +/-0.792; p = 0.295)	0.817 (CI = +/-1.790; p = 0.294)	0.732	-61.54%	-12.95%
Severity	2011.1	0.038 (CI = +/-0.017; p = 0.000)	-0.027 (CI = +/-0.041; p = 0.178)	-0.206 (CI = +/-0.102; p = 0.001)	-0.010 (CI = +/-0.033; p = 0.533)	0.581	+3.85%	+2.84%
Severity	2011.2	0.034 (CI = +/-0.019; p = 0.002)	-0.023 (CI = +/-0.043; p = 0.266)	-0.198 (CI = +/-0.105; p = 0.001)	-0.006 (CI = +/-0.034; p = 0.721)	0.487	+3.41%	+2.81%
Severity	2012.1	0.032 (CI = +/-0.024; p = 0.011)	-0.024 (CI = +/-0.046; p = 0.276)	-0.195 (CI = +/-0.112; p = 0.002)	-0.005 (CI = +/-0.037; p = 0.786)	0.451	+3.28%	+2.79%
Severity	2012.2	0.036 (CI = +/-0.029; p = 0.020)	-0.027 (CI = +/-0.049; p = 0.260)	-0.201 (CI = +/-0.120; p = 0.003)	-0.008 (CI = +/-0.041; p = 0.684)	0.435	+3.63%	+2.81%
Severity	2013.1	0.046 (CI = +/-0.035; p = 0.014)	-0.020 (CI = +/-0.050; p = 0.404)	-0.218 (CI = +/-0.123; p = 0.002)	-0.017 (CI = +/-0.045; p = 0.408)	0.487	+4.75%	+2.94%
Severity	2013.2	0.055 (CI = +/-0.045; p = 0.022)	-0.024 (CI = +/-0.054; p = 0.340)	-0.229 (CI = +/-0.132; p = 0.003)	-0.026 (CI = +/-0.053; p = 0.303)	0.492	+5.67%	+2.99%
Severity	2014.1	0.052 (CI = +/-0.063; p = 0.095)	-0.026 (CI = +/-0.060; p = 0.358)	-0.225 (CI = +/-0.149; p = 0.008)	-0.023 (CI = +/-0.068; p = 0.466)	0.468	+5.33%	+2.96%
Severity	2014.2	0.037 (CI = +/-0.092; p = 0.377)	-0.021 (CI = +/-0.066; p = 0.475)	-0.212 (CI = +/-0.169; p = 0.020)	-0.009 (CI = +/-0.094; p = 0.835)	0.453	+3.82%	+2.91%
Severity	2015.1	0.065 (CI = +/-0.150; p = 0.338)	-0.016 (CI = +/-0.074; p = 0.625)	-0.234 (CI = +/-0.200; p = 0.028)	-0.035 (CI = +/-0.148; p = 0.589)	0.412	+6.75%	+3.04%
Severity	2015.2	-0.018 (CI = +/-0.286; p = 0.881)	-0.007 (CI = +/-0.082; p = 0.840)	-0.189 (CI = +/-0.247; p = 0.110)	0.046 (CI = +/-0.280; p = 0.699)	0.444	-1.80%	+2.86%
Severity	2016.1	-0.068 (CI = +/-1.014; p = 0.871)	-0.009 (CI = +/-0.104; p = 0.827)	-0.172 (CI = +/-0.441; p = 0.363)	0.095 (CI = +/-0.996; p = 0.816)	0.212	-6.54%	+2.78%
Frequency	2011.1	0.017 (CI = +/-0.043; p = 0.410)	-0.106 (CI = +/-0.108; p = 0.054)	0.179 (CI = +/-0.266; p = 0.174)	-0.164 (CI = +/-0.085; p = 0.001)	0.543	+1.74%	-13.63%
Frequency	2011.2	0.033 (CI = +/-0.049; p = 0.165)	-0.122 (CI = +/-0.107; p = 0.029)	0.146 (CI = +/-0.264; p = 0.256)	-0.179 (CI = +/-0.086; p = 0.001)	0.591	+3.37%	-13.54%
Frequency	2012.1	0.033 (CI = +/-0.059; p = 0.253)	-0.122 (CI = +/-0.116; p = 0.040)	0.147 (CI = +/-0.283; p = 0.283)	-0.178 (CI = +/-0.093; p = 0.001)	0.584	+3.33%	-13.54%
Frequency	2012.2	0.029 (CI = +/-0.074; p = 0.406)	-0.119 (CI = +/-0.125; p = 0.059)	0.153 (CI = +/-0.304; p = 0.295)	-0.175 (CI = +/-0.105; p = 0.003)	0.569	+2.96%	-13.56%
Frequency	2013.1	0.011 (CI = +/-0.092; p = 0.800)	-0.131 (CI = +/-0.132; p = 0.052)	0.182 (CI = +/-0.323; p = 0.241)	-0.159 (CI = +/-0.117; p = 0.012)	0.581	+1.09%	-13.74%
Frequency	2013.2	0.006 (CI = +/-0.122; p = 0.918)	-0.128 (CI = +/-0.145; p = 0.077)	0.189 (CI = +/-0.356; p = 0.264)	-0.154 (CI = +/-0.142; p = 0.037)	0.571	+0.58%	-13.76%
Frequency	2014.1	0.007 (CI = +/-0.170; p = 0.928)	-0.128 (CI = +/-0.161; p = 0.106)	0.187 (CI = +/-0.402; p = 0.319)	-0.155 (CI = +/-0.182; p = 0.086)	0.540	+0.70%	-13.75%
Frequency	2014.2	0.020 (CI = +/-0.252; p = 0.861)	-0.131 (CI = +/-0.181; p = 0.132)	0.175 (CI = +/-0.462; p = 0.407)	-0.167 (CI = +/-0.258; p = 0.174)	0.523	+2.00%	-13.72%
Frequency	2015.1	-0.077 (CI = +/-0.405; p = 0.667)	-0.150 (CI = +/-0.200; p = 0.118)	0.249 (CI = +/-0.540; p = 0.311)	-0.075 (CI = +/-0.398; p = 0.668)	0.532	-7.40%	-14.11%
Frequency	2015.2	-0.058 (CI = +/-0.816; p = 0.868)	-0.152 (CI = +/-0.235; p = 0.163)	0.239 (CI = +/-0.704; p = 0.438)	-0.094 (CI = +/-0.800; p = 0.783)	0.495	-5.60%	-14.08%
Frequency	2016.1	-0.888 (CI = +/-2.720; p = 0.440)	-0.191 (CI = +/-0.280; p = 0.140)	0.532 (CI = +/-1.183; p = 0.300)	0.722 (CI = +/-2.673; p = 0.518)	0.487	-58.85%	-15.30%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	-0.130 (CI = +/-0.057; p = 0.000)	-0.124 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.872	+4.49%	-7.69%
Loss Cost	2011.2	0.051 (CI = +/-0.022; p = 0.000)	-0.139 (CI = +/-0.057; p = 0.000)	-0.137 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.887	+5.28%	-8.17%
Loss Cost	2012.1	0.048 (CI = +/-0.026; p = 0.002)	-0.143 (CI = +/-0.060; p = 0.000)	-0.131 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.005; p = 0.004)	0.889	+4.89%	-7.99%
Loss Cost	2012.2	0.044 (CI = +/-0.032; p = 0.011)	-0.139 (CI = +/-0.064; p = 0.000)	-0.125 (CI = +/-0.066; p = 0.001)	0.007 (CI = +/-0.005; p = 0.005)	0.885	+4.45%	-7.79%
Loss Cost	2013.1	0.034 (CI = +/-0.038; p = 0.074)	-0.147 (CI = +/-0.066; p = 0.000)	-0.111 (CI = +/-0.072; p = 0.006)	0.008 (CI = +/-0.005; p = 0.005)	0.893	+3.43%	-7.43%
Loss Cost	2013.2	0.030 (CI = +/-0.049; p = 0.208)	-0.144 (CI = +/-0.073; p = 0.001)	-0.105 (CI = +/-0.086; p = 0.021)	0.008 (CI = +/-0.005; p = 0.007)	0.891	+3.01%	-7.29%
Loss Cost	2014.1	0.020 (CI = +/-0.065; p = 0.507)	-0.149 (CI = +/-0.079; p = 0.002)	-0.093 (CI = +/-0.103; p = 0.071)	0.008 (CI = +/-0.005; p = 0.009)	0.889	+2.00%	-7.05%
Loss Cost	2014.2	0.002 (CI = +/-0.092; p = 0.958)	-0.142 (CI = +/-0.087; p = 0.006)	-0.071 (CI = +/-0.133; p = 0.253)	0.008 (CI = +/-0.006; p = 0.011)	0.891	+0.22%	-6.64%
Loss Cost	2015.1	-0.063 (CI = +/-0.118; p = 0.250)	-0.159 (CI = +/-0.082; p = 0.003)	0.004 (CI = +/-0.154; p = 0.958)	0.009 (CI = +/-0.005; p = 0.006)	0.919	-6.07%	-5.74%
Loss Cost	2015.2	-0.145 (CI = +/-0.198; p = 0.124)	-0.143 (CI = +/-0.086; p = 0.007)	0.096 (CI = +/-0.235; p = 0.357)	0.009 (CI = +/-0.005; p = 0.005)	0.931	-13.51%	-4.82%
Loss Cost	2016.1	-0.486 (CI = +/-0.276; p = 0.006)	-0.168 (CI = +/-0.056; p = 0.001)	0.454 (CI = +/-0.298; p = 0.011)	0.010 (CI = +/-0.003; p = 0.001)	0.974	-38.48%	-3.17%
Severity	2011.1	0.027 (CI = +/-0.014; p = 0.001)	-0.036 (CI = +/-0.040; p = 0.079)	-0.085 (CI = +/-0.037; p = 0.000)	-0.007 (CI = +/-0.003; p = 0.000)	0.597	+2.71%	-5.67%
Severity	2011.2	0.022 (CI = +/-0.016; p = 0.010)	-0.029 (CI = +/-0.041; p = 0.141)	-0.077 (CI = +/-0.038; p = 0.001)	-0.007 (CI = +/-0.003; p = 0.001)	0.540	+2.19%	-5.34%
Severity	2012.1	0.018 (CI = +/-0.018; p = 0.050)	-0.033 (CI = +/-0.042; p = 0.115)	-0.071 (CI = +/-0.041; p = 0.002)	-0.006 (CI = +/-0.003; p = 0.001)	0.532	+1.84%	-5.17%
Severity	2012.2	0.019 (CI = +/-0.023; p = 0.098)	-0.033 (CI = +/-0.046; p = 0.138)	-0.072 (CI = +/-0.047; p = 0.006)	-0.006 (CI = +/-0.003; p = 0.001)	0.510	+1.87%	-5.19%
Severity	2013.1	0.022 (CI = +/-0.028; p = 0.107)	-0.031 (CI = +/-0.049; p = 0.196)	-0.077 (CI = +/-0.053; p = 0.009)	-0.007 (CI = +/-0.004; p = 0.002)	0.509	+2.24%	-5.32%
Severity	2013.2	0.024 (CI = +/-0.036; p = 0.180)	-0.032 (CI = +/-0.054; p = 0.221)	-0.079 (CI = +/-0.064; p = 0.020)	-0.007 (CI = +/-0.004; p = 0.003)	0.490	+2.38%	-5.37%
Severity	2014.1	0.010 (CI = +/-0.046; p = 0.620)	-0.038 (CI = +/-0.056; p = 0.160)	-0.062 (CI = +/-0.073; p = 0.087)	-0.006 (CI = +/-0.004; p = 0.005)	0.524	+1.05%	-5.05%
Severity	2014.2	-0.013 (CI = +/-0.061; p = 0.647)	-0.029 (CI = +/-0.058; p = 0.288)	-0.033 (CI = +/-0.088; p = 0.407)	-0.006 (CI = +/-0.004; p = 0.006)	0.582	-1.25%	-4.50%
Severity	2015.1	-0.022 (CI = +/-0.095; p = 0.595)	-0.031 (CI = +/-0.065; p = 0.298)	-0.022 (CI = +/-0.123; p = 0.681)	-0.006 (CI = +/-0.004; p = 0.012)	0.536	-2.20%	-4.36%
Severity	2015.2	-0.122 (CI = +/-0.130; p = 0.061)	-0.013 (CI = +/-0.056; p = 0.593)	0.089 (CI = +/-0.154; p = 0.207)	-0.005 (CI = +/-0.003; p = 0.009)	0.741	-11.46%	-3.24%
Severity	2016.1	-0.287 (CI = +/-0.262; p = 0.037)	-0.025 (CI = +/-0.053; p = 0.282)	0.263 (CI = +/-0.282; p = 0.062)	-0.005 (CI = +/-0.003; p = 0.010)	0.778	-24.98%	-2.43%
Frequency	2011.1	0.017 (CI = +/-0.020; p = 0.090)	-0.094 (CI = +/-0.058; p = 0.004)	-0.039 (CI = +/-0.053; p = 0.139)	0.014 (CI = +/-0.005; p = 0.000)	0.866	+1.73%	-2.14%
Frequency	2011.2	0.030 (CI = +/-0.019; p = 0.004)	-0.110 (CI = +/-0.049; p = 0.000)	-0.060 (CI = +/-0.046; p = 0.014)	0.014 (CI = +/-0.004; p = 0.000)	0.916	+3.02%	-2.99%
Frequency	2012.1	0.029 (CI = +/-0.023; p = 0.014)	-0.110 (CI = +/-0.052; p = 0.001)	-0.060 (CI = +/-0.051; p = 0.025)	0.014 (CI = +/-0.004; p = 0.000)	0.915	+2.99%	-2.98%
Frequency	2012.2	0.025 (CI = +/-0.027; p = 0.069)	-0.106 (CI = +/-0.056; p = 0.001)	-0.053 (CI = +/-0.057; p = 0.066)	0.014 (CI = +/-0.004; p = 0.000)	0.914	+2.53%	-2.74%
Frequency	2013.1	0.012 (CI = +/-0.030; p = 0.413)	-0.116 (CI = +/-0.053; p = 0.001)	-0.034 (CI = +/-0.057; p = 0.214)	0.014 (CI = +/-0.004; p = 0.000)	0.933	+1.16%	-2.23%
Frequency	2013.2	0.006 (CI = +/-0.039; p = 0.734)	-0.112 (CI = +/-0.057; p = 0.001)	-0.026 (CI = +/-0.067; p = 0.402)	0.014 (CI = +/-0.004; p = 0.000)	0.933	+0.61%	-2.02%
Frequency	2014.1	0.009 (CI = +/-0.052; p = 0.693)	-0.111 (CI = +/-0.063; p = 0.003)	-0.031 (CI = +/-0.082; p = 0.420)	0.014 (CI = +/-0.004; p = 0.000)	0.929	+0.94%	-2.11%
Frequency	2014.2	0.015 (CI = +/-0.075; p = 0.661)	-0.113 (CI = +/-0.071; p = 0.006)	-0.037 (CI = +/-0.108; p = 0.449)	0.014 (CI = +/-0.005; p = 0.000)	0.927	+1.49%	-2.24%
Frequency	2015.1	-0.040 (CI = +/-0.094; p = 0.346)	-0.127 (CI = +/-0.065; p = 0.002)	0.026 (CI = +/-0.123; p = 0.634)	0.015 (CI = +/-0.004; p = 0.000)	0.949	-3.96%	-1.44%
Frequency	2015.2	-0.024 (CI = +/-0.177; p = 0.757)	-0.130 (CI = +/-0.077; p = 0.006)	0.007 (CI = +/-0.210; p = 0.937)	0.015 (CI = +/-0.005; p = 0.000)	0.946	-2.32%	-1.63%
Frequency	2016.1	-0.198 (CI = +/-0.403; p = 0.262)	-0.143 (CI = +/-0.082; p = 0.006)	0.191 (CI = +/-0.435; p = 0.311)	0.015 (CI = +/-0.005; p = 0.001)	0.952	-17.99%	-0.76%

AB Total Medical+Rehab+Attendant Care

Coverage = AB 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	0.044 (CI = +/-0.019; p = 0.000)	-0.116 (CI = +/-0.058; p = 0.001)	-0.125 (CI = +/-0.050; p = 0.000)	0.725	+4.55%	-7.70%
Loss Cost	2011.2	0.052 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.058; p = 0.000)	-0.137 (CI = +/-0.052; p = 0.000)	0.748	+5.29%	-8.15%
Loss Cost	2012.1	0.048 (CI = +/-0.025; p = 0.001)	-0.130 (CI = +/-0.062; p = 0.001)	-0.132 (CI = +/-0.057; p = 0.000)	0.741	+4.97%	-8.01%
Loss Cost	2012.2	0.044 (CI = +/-0.031; p = 0.010)	-0.124 (CI = +/-0.066; p = 0.002)	-0.124 (CI = +/-0.064; p = 0.001)	0.684	+4.45%	-7.76%
Loss Cost	2013.1	0.035 (CI = +/-0.037; p = 0.061)	-0.132 (CI = +/-0.070; p = 0.002)	-0.112 (CI = +/-0.070; p = 0.005)	0.701	+3.55%	-7.45%
Loss Cost	2013.2	0.029 (CI = +/-0.048; p = 0.201)	-0.128 (CI = +/-0.077; p = 0.004)	-0.105 (CI = +/-0.084; p = 0.020)	0.670	+2.97%	-7.25%
Loss Cost	2014.1	0.022 (CI = +/-0.065; p = 0.457)	-0.132 (CI = +/-0.085; p = 0.007)	-0.095 (CI = +/-0.102; p = 0.065)	0.663	+2.21%	-7.07%
Loss Cost	2014.2	0.001 (CI = +/-0.091; p = 0.982)	-0.122 (CI = +/-0.094; p = 0.018)	-0.069 (CI = +/-0.132; p = 0.255)	0.666	+0.09%	-6.58%
Loss Cost	2015.1	-0.058 (CI = +/-0.120; p = 0.280)	-0.141 (CI = +/-0.091; p = 0.009)	-0.001 (CI = +/-0.156; p = 0.984)	0.753	-5.64%	-5.77%
Loss Cost	2015.2	-0.152 (CI = +/-0.190; p = 0.094)	-0.120 (CI = +/-0.091; p = 0.019)	0.104 (CI = +/-0.225; p = 0.289)	0.824	-14.12%	-4.72%
Loss Cost	2016.1	-0.459 (CI = +/-0.223; p = 0.005)	-0.149 (CI = +/-0.051; p = 0.001)	0.426 (CI = +/-0.240; p = 0.008)	0.946	-36.80%	-3.25%
Severity	2011.1	0.026 (CI = +/-0.014; p = 0.001)	-0.043 (CI = +/-0.042; p = 0.046)	-0.085 (CI = +/-0.037; p = 0.000)	0.604	+2.67%	-5.67%
Severity	2011.2	0.022 (CI = +/-0.016; p = 0.010)	-0.037 (CI = +/-0.043; p = 0.086)	-0.077 (CI = +/-0.038; p = 0.001)	0.546	+2.19%	-5.35%
Severity	2012.1	0.018 (CI = +/-0.018; p = 0.054)	-0.041 (CI = +/-0.044; p = 0.066)	-0.071 (CI = +/-0.041; p = 0.003)	0.551	+1.79%	-5.16%
Severity	2012.2	0.019 (CI = +/-0.022; p = 0.095)	-0.042 (CI = +/-0.049; p = 0.082)	-0.072 (CI = +/-0.047; p = 0.006)	0.534	+1.88%	-5.21%
Severity	2013.1	0.021 (CI = +/-0.028; p = 0.119)	-0.040 (CI = +/-0.053; p = 0.124)	-0.076 (CI = +/-0.053; p = 0.010)	0.528	+2.17%	-5.31%
Severity	2013.2	0.024 (CI = +/-0.037; p = 0.178)	-0.042 (CI = +/-0.059; p = 0.144)	-0.079 (CI = +/-0.064; p = 0.021)	0.514	+2.40%	-5.40%
Severity	2014.1	0.009 (CI = +/-0.046; p = 0.664)	-0.050 (CI = +/-0.061; p = 0.093)	-0.061 (CI = +/-0.073; p = 0.092)	0.573	+0.90%	-5.03%
Severity	2014.2	-0.012 (CI = +/-0.062; p = 0.665)	-0.040 (CI = +/-0.064; p = 0.180)	-0.035 (CI = +/-0.089; p = 0.390)	0.625	-1.18%	-4.54%
Severity	2015.1	-0.026 (CI = +/-0.097; p = 0.539)	-0.045 (CI = +/-0.073; p = 0.187)	-0.019 (CI = +/-0.126; p = 0.730)	0.578	-2.54%	-4.34%
Severity	2015.2	-0.118 (CI = +/-0.134; p = 0.074)	-0.025 (CI = +/-0.065; p = 0.370)	0.085 (CI = +/-0.159; p = 0.231)	0.769	-11.14%	-3.30%
Severity	2016.1	-0.312 (CI = +/-0.217; p = 0.016)	-0.043 (CI = +/-0.049; p = 0.073)	0.289 (CI = +/-0.234; p = 0.027)	0.867	-26.84%	-2.35%
Frequency	2011.1	0.018 (CI = +/-0.017; p = 0.038)	-0.073 (CI = +/-0.051; p = 0.009)	-0.040 (CI = +/-0.044; p = 0.075)	0.415	+1.83%	-2.16%
Frequency	2011.2	0.030 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)	0.714	+3.03%	-2.95%
Frequency	2012.1	0.031 (CI = +/-0.017; p = 0.002)	-0.088 (CI = +/-0.041; p = 0.001)	-0.061 (CI = +/-0.038; p = 0.004)	0.707	+3.12%	-3.00%
Frequency	2012.2	0.025 (CI = +/-0.020; p = 0.017)	-0.082 (CI = +/-0.042; p = 0.001)	-0.052 (CI = +/-0.041; p = 0.016)	0.603	+2.52%	-2.69%
Frequency	2013.1	0.013 (CI = +/-0.020; p = 0.157)	-0.092 (CI = +/-0.037; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.055)	0.716	+1.35%	-2.26%
Frequency	2013.2	0.006 (CI = +/-0.024; p = 0.609)	-0.086 (CI = +/-0.038; p = 0.001)	-0.025 (CI = +/-0.041; p = 0.199)	0.694	+0.56%	-1.96%
Frequency	2014.1	0.013 (CI = +/-0.031; p = 0.360)	-0.082 (CI = +/-0.040; p = 0.002)	-0.035 (CI = +/-0.049; p = 0.139)	0.671	+1.30%	-2.15%
Frequency	2014.2	0.013 (CI = +/-0.045; p = 0.526)	-0.082 (CI = +/-0.047; p = 0.004)	-0.034 (CI = +/-0.065; p = 0.253)	0.632	+1.28%	-2.14%
Frequency	2015.1	-0.032 (CI = +/-0.035; p = 0.065)	-0.096 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.045; p = 0.389)	0.909	-3.18%	-1.49%
Frequency	2015.2	-0.034 (CI = +/-0.068; p = 0.252)	-0.096 (CI = +/-0.033; p = 0.001)	0.019 (CI = +/-0.080; p = 0.563)	0.903	-3.36%	-1.47%
Frequency	2016.1	-0.146 (CI = +/-0.071; p = 0.005)	-0.106 (CI = +/-0.016; p = 0.000)	0.137 (CI = +/-0.076; p = 0.008)	0.981	-13.61%	-0.92%

AB Total Medical+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.018; p = 0.000)	-0.123 (CI = +/-0.044; p = 0.000)	-0.205 (CI = +/-0.127; p = 0.004)	-0.072 (CI = +/-0.051; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.926	+6.04%	-1.35%
Loss Cost	2011.2	0.070 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.035; p = 0.000)	-0.230 (CI = +/-0.100; p = 0.000)	-0.083 (CI = +/-0.040; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.958	+7.30%	-1.25%
Loss Cost	2012.1	0.070 (CI = +/-0.019; p = 0.000)	-0.135 (CI = +/-0.038; p = 0.000)	-0.229 (CI = +/-0.107; p = 0.001)	-0.083 (CI = +/-0.043; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.957	+7.29%	-1.25%
Loss Cost	2012.2	0.070 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	-0.229 (CI = +/-0.115; p = 0.001)	-0.083 (CI = +/-0.047; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.954	+7.30%	-1.25%
Loss Cost	2013.1	0.066 (CI = +/-0.031; p = 0.001)	-0.138 (CI = +/-0.044; p = 0.000)	-0.221 (CI = +/-0.124; p = 0.003)	-0.079 (CI = +/-0.051; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	0.954	+6.81%	-1.35%
Loss Cost	2013.2	0.071 (CI = +/-0.041; p = 0.003)	-0.140 (CI = +/-0.048; p = 0.000)	-0.227 (CI = +/-0.136; p = 0.004)	-0.084 (CI = +/-0.058; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	0.953	+7.31%	-1.32%
Loss Cost	2014.1	0.075 (CI = +/-0.057; p = 0.016)	-0.138 (CI = +/-0.054; p = 0.000)	-0.234 (CI = +/-0.154; p = 0.008)	-0.088 (CI = +/-0.070; p = 0.020)	0.011 (CI = +/-0.004; p = 0.000)	0.951	+7.82%	-1.25%
Loss Cost	2014.2	0.077 (CI = +/-0.086; p = 0.071)	-0.139 (CI = +/-0.062; p = 0.001)	-0.236 (CI = +/-0.177; p = 0.016)	-0.090 (CI = +/-0.095; p = 0.060)	0.011 (CI = +/-0.005; p = 0.001)	0.948	+8.05%	-1.23%
Loss Cost	2015.1	0.031 (CI = +/-0.134; p = 0.587)	-0.148 (CI = +/-0.066; p = 0.002)	-0.197 (CI = +/-0.200; p = 0.052)	-0.048 (CI = +/-0.133; p = 0.411)	0.011 (CI = +/-0.005; p = 0.001)	0.952	+3.19%	-1.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.273; p = 0.960)	-0.144 (CI = +/-0.078; p = 0.005)	-0.176 (CI = +/-0.259; p = 0.140)	-0.012 (CI = +/-0.266; p = 0.909)	0.011 (CI = +/-0.005; p = 0.003)	0.948	-0.55%	-1.78%
Loss Cost	2016.1	-0.535 (CI = +/-0.707; p = 0.104)	-0.170 (CI = +/-0.071; p = 0.003)	0.026 (CI = +/-0.332; p = 0.839)	0.499 (CI = +/-0.684; p = 0.113)	0.010 (CI = +/-0.004; p = 0.004)	0.968	-41.41%	-3.48%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.033; p = 0.060)	-0.134 (CI = +/-0.095; p = 0.009)	-0.051 (CI = +/-0.038; p = 0.012)	-0.005 (CI = +/-0.003; p = 0.007)	0.738	+3.70%	-1.49%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.001)	-0.027 (CI = +/-0.033; p = 0.103)	-0.125 (CI = +/-0.095; p = 0.014)	-0.047 (CI = +/-0.038; p = 0.019)	-0.005 (CI = +/-0.003; p = 0.007)	0.694	+3.25%	-1.53%
Severity	2012.1	0.030 (CI = +/-0.018; p = 0.004)	-0.029 (CI = +/-0.036; p = 0.105)	-0.120 (CI = +/-0.101; p = 0.024)	-0.046 (CI = +/-0.041; p = 0.029)	-0.005 (CI = +/-0.003; p = 0.008)	0.674	+3.06%	-1.58%
Severity	2012.2	0.033 (CI = +/-0.023; p = 0.008)	-0.031 (CI = +/-0.038; p = 0.101)	-0.126 (CI = +/-0.107; p = 0.026)	-0.049 (CI = +/-0.044; p = 0.031)	-0.005 (CI = +/-0.003; p = 0.011)	0.667	+3.39%	-1.56%
Severity	2013.1	0.043 (CI = +/-0.027; p = 0.005)	-0.025 (CI = +/-0.038; p = 0.177)	-0.143 (CI = +/-0.108; p = 0.014)	-0.056 (CI = +/-0.044; p = 0.017)	-0.004 (CI = +/-0.003; p = 0.011)	0.713	+4.39%	-1.34%
Severity	2013.2	0.051 (CI = +/-0.034; p = 0.008)	-0.029 (CI = +/-0.040; p = 0.138)	-0.154 (CI = +/-0.113; p = 0.013)	-0.064 (CI = +/-0.049; p = 0.015)	-0.004 (CI = +/-0.003; p = 0.013)	0.724	+5.27%	-1.28%
Severity	2014.1	0.045 (CI = +/-0.047; p = 0.059)	-0.032 (CI = +/-0.045; p = 0.143)	-0.146 (CI = +/-0.127; p = 0.029)	-0.059 (CI = +/-0.058; p = 0.046)	-0.004 (CI = +/-0.003; p = 0.018)	0.715	+4.63%	-1.38%
Severity	2014.2	0.029 (CI = +/-0.068; p = 0.345)	-0.027 (CI = +/-0.049; p = 0.231)	-0.131 (CI = +/-0.141; p = 0.063)	-0.044 (CI = +/-0.075; p = 0.209)	-0.004 (CI = +/-0.004; p = 0.023)	0.718	+2.97%	-1.47%
Severity	2015.1	0.048 (CI = +/-0.114; p = 0.345)	-0.023 (CI = +/-0.056; p = 0.347)	-0.147 (CI = +/-0.170; p = 0.079)	-0.061 (CI = +/-0.113; p = 0.237)	-0.004 (CI = +/-0.004; p = 0.036)	0.690	+4.89%	-1.30%
Severity	2015.2	-0.048 (CI = +/-0.196; p = 0.558)	-0.013 (CI = +/-0.056; p = 0.565)	-0.093 (CI = +/-0.186; p = 0.254)	0.031 (CI = +/-0.191; p = 0.689)	-0.005 (CI = +/-0.004; p = 0.028)	0.767	-4.67%	-1.62%
Severity	2016.1	-0.277 (CI = +/-0.675; p = 0.319)	-0.024 (CI = +/-0.068; p = 0.375)	-0.006 (CI = +/-0.317; p = 0.962)	0.253 (CI = +/-0.653; p = 0.343)	-0.005 (CI = +/-0.004; p = 0.033)	0.723	-24.16%	-2.36%
Frequency	2011.1	0.022 (CI = +/-0.024; p = 0.065)	-0.092 (CI = +/-0.059; p = 0.005)	-0.071 (CI = +/-0.171; p = 0.387)	-0.021 (CI = +/-0.069; p = 0.525)	0.015 (CI = +/-0.005; p = 0.000)	0.865	+2.25%	+0.14%
Frequency	2011.2	0.038 (CI = +/-0.021; p = 0.002)	-0.108 (CI = +/-0.046; p = 0.000)	-0.105 (CI = +/-0.131; p = 0.108)	-0.036 (CI = +/-0.053; p = 0.171)	0.016 (CI = +/-0.004; p = 0.000)	0.926	+3.92%	+0.29%
Frequency	2012.1	0.040 (CI = +/-0.025; p = 0.005)	-0.106 (CI = +/-0.050; p = 0.001)	-0.109 (CI = +/-0.141; p = 0.117)	-0.037 (CI = +/-0.056; p = 0.179)	0.016 (CI = +/-0.004; p = 0.000)	0.925	+4.11%	+0.34%
Frequency	2012.2	0.037 (CI = +/-0.032; p = 0.025)	-0.104 (CI = +/-0.053; p = 0.001)	-0.104 (CI = +/-0.150; p = 0.157)	-0.034 (CI = +/-0.061; p = 0.245)	0.016 (CI = +/-0.005; p = 0.000)	0.923	+3.78%	+0.31%
Frequency	2013.1	0.023 (CI = +/-0.037; p = 0.195)	-0.113 (CI = +/-0.053; p = 0.001)	-0.078 (CI = +/-0.148; p = 0.268)	-0.023 (CI = +/-0.061; p = 0.417)	0.015 (CI = +/-0.004; p = 0.000)	0.935	+2.32%	-0.01%
Frequency	2013.2	0.019 (CI = +/-0.049; p = 0.397)	-0.111 (CI = +/-0.058; p = 0.002)	-0.073 (CI = +/-0.163; p = 0.336)	-0.020 (CI = +/-0.070; p = 0.543)	0.015 (CI = +/-0.005; p = 0.000)	0.933	+1.94%	-0.04%
Frequency	2014.1	0.030 (CI = +/-0.068; p = 0.335)	-0.107 (CI = +/-0.064; p = 0.005)	-0.087 (CI = +/-0.182; p = 0.299)	-0.029 (CI = +/-0.083; p = 0.446)	0.015 (CI = +/-0.005; p = 0.000)	0.931	+3.06%	+0.14%
Frequency	2014.2	0.048 (CI = +/-0.099; p = 0.289)	-0.112 (CI = +/-0.071; p = 0.007)	-0.105 (CI = +/-0.204; p = 0.265)	-0.046 (CI = +/-0.109; p = 0.354)	0.015 (CI = +/-0.005; p = 0.000)	0.931	+4.94%	+0.23%
Frequency	2015.1	-0.016 (CI = +/-0.146; p = 0.794)	-0.125 (CI = +/-0.072; p = 0.005)	-0.050 (CI = +/-0.218; p = 0.594)	0.013 (CI = +/-0.146; p = 0.838)	0.015 (CI = +/-0.005; p = 0.000)	0.944	-1.62%	-0.36%
Frequency	2015.2	0.042 (CI = +/-0.293; p = 0.725)	-0.131 (CI = +/-0.084; p = 0.010)	-0.083 (CI = +/-0.278; p = 0.477)	-0.044 (CI = +/-0.285; p = 0.709)	0.015 (CI = +/-0.006; p = 0.001)	0.942	+4.32%	-0.16%
Frequency	2016.1	-0.258 (CI = +/-1.035; p = 0.527)	-0.145 (CI = +/-0.104; p = 0.018)	0.032 (CI = +/-0.486; p = 0.865)	0.247 (CI = +/-1.002; p = 0.532)	0.015 (CI = +/-0.007; p = 0.003)	0.941	-22.75%	-1.14%

AB Total Medical+Rehab+Attendant Care

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.043; p = 0.000)	-0.199 (CI = +/-0.117; p = 0.003)	-0.074 (CI = +/-0.047; p = 0.005)	0.855	+6.05%	-1.54%
Loss Cost	2011.2	0.070 (CI = +/-0.014; p = 0.000)	-0.124 (CI = +/-0.032; p = 0.000)	-0.223 (CI = +/-0.086; p = 0.000)	-0.084 (CI = +/-0.035; p = 0.000)	0.926	+7.25%	-1.42%
Loss Cost	2012.1	0.071 (CI = +/-0.017; p = 0.000)	-0.123 (CI = +/-0.034; p = 0.000)	-0.225 (CI = +/-0.092; p = 0.000)	-0.085 (CI = +/-0.037; p = 0.000)	0.922	+7.32%	-1.40%
Loss Cost	2012.2	0.070 (CI = +/-0.021; p = 0.000)	-0.122 (CI = +/-0.038; p = 0.000)	-0.223 (CI = +/-0.100; p = 0.001)	-0.084 (CI = +/-0.040; p = 0.001)	0.900	+7.21%	-1.41%
Loss Cost	2013.1	0.066 (CI = +/-0.027; p = 0.000)	-0.125 (CI = +/-0.041; p = 0.000)	-0.217 (CI = +/-0.109; p = 0.001)	-0.081 (CI = +/-0.044; p = 0.003)	0.898	+6.86%	-1.48%
Loss Cost	2013.2	0.069 (CI = +/-0.036; p = 0.002)	-0.126 (CI = +/-0.046; p = 0.000)	-0.221 (CI = +/-0.121; p = 0.003)	-0.084 (CI = +/-0.052; p = 0.006)	0.885	+7.15%	-1.46%
Loss Cost	2014.1	0.077 (CI = +/-0.051; p = 0.009)	-0.123 (CI = +/-0.052; p = 0.001)	-0.231 (CI = +/-0.136; p = 0.005)	-0.090 (CI = +/-0.062; p = 0.011)	0.883	+7.96%	-1.35%
Loss Cost	2014.2	0.074 (CI = +/-0.078; p = 0.060)	-0.122 (CI = +/-0.061; p = 0.003)	-0.228 (CI = +/-0.161; p = 0.013)	-0.088 (CI = +/-0.086; p = 0.047)	0.870	+7.66%	-1.36%
Loss Cost	2015.1	0.036 (CI = +/-0.124; p = 0.495)	-0.131 (CI = +/-0.067; p = 0.004)	-0.196 (CI = +/-0.185; p = 0.041)	-0.053 (CI = +/-0.124; p = 0.323)	0.881	+3.62%	-1.70%
Loss Cost	2015.2	-0.022 (CI = +/-0.254; p = 0.822)	-0.123 (CI = +/-0.080; p = 0.013)	-0.164 (CI = +/-0.240; p = 0.132)	0.003 (CI = +/-0.247; p = 0.977)	0.884	-2.17%	-1.90%
Loss Cost	2016.1	-0.473 (CI = +/-0.631; p = 0.097)	-0.149 (CI = +/-0.071; p = 0.007)	0.007 (CI = +/-0.294; p = 0.941)	0.439 (CI = +/-0.611; p = 0.106)	0.929	-37.68%	-3.34%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.021)	-0.137 (CI = +/-0.090; p = 0.006)	-0.050 (CI = +/-0.036; p = 0.011)	0.769	+3.69%	-1.37%
Severity	2011.2	0.032 (CI = +/-0.014; p = 0.000)	-0.035 (CI = +/-0.033; p = 0.040)	-0.129 (CI = +/-0.090; p = 0.009)	-0.047 (CI = +/-0.036; p = 0.017)	0.728	+3.29%	-1.41%
Severity	2012.1	0.030 (CI = +/-0.017; p = 0.003)	-0.038 (CI = +/-0.036; p = 0.041)	-0.124 (CI = +/-0.096; p = 0.016)	-0.045 (CI = +/-0.038; p = 0.026)	0.717	+3.04%	-1.48%
Severity	2012.2	0.034 (CI = +/-0.021; p = 0.005)	-0.041 (CI = +/-0.038; p = 0.038)	-0.131 (CI = +/-0.101; p = 0.016)	-0.048 (CI = +/-0.041; p = 0.025)	0.720	+3.45%	-1.44%
Severity	2013.1	0.043 (CI = +/-0.025; p = 0.004)	-0.035 (CI = +/-0.038; p = 0.072)	-0.146 (CI = +/-0.101; p = 0.010)	-0.055 (CI = +/-0.041; p = 0.014)	0.760	+4.35%	-1.25%
Severity	2013.2	0.052 (CI = +/-0.031; p = 0.005)	-0.040 (CI = +/-0.040; p = 0.047)	-0.159 (CI = +/-0.104; p = 0.008)	-0.064 (CI = +/-0.044; p = 0.010)	0.788	+5.39%	-1.18%
Severity	2014.1	0.044 (CI = +/-0.043; p = 0.045)	-0.044 (CI = +/-0.044; p = 0.049)	-0.149 (CI = +/-0.115; p = 0.019)	-0.057 (CI = +/-0.053; p = 0.036)	0.790	+4.52%	-1.30%
Severity	2014.2	0.032 (CI = +/-0.064; p = 0.265)	-0.040 (CI = +/-0.049; p = 0.095)	-0.137 (CI = +/-0.131; p = 0.043)	-0.046 (CI = +/-0.070; p = 0.161)	0.790	+3.25%	-1.37%
Severity	2015.1	0.045 (CI = +/-0.110; p = 0.346)	-0.037 (CI = +/-0.059; p = 0.169)	-0.147 (CI = +/-0.164; p = 0.069)	-0.057 (CI = +/-0.110; p = 0.237)	0.755	+4.56%	-1.26%
Severity	2015.2	-0.038 (CI = +/-0.198; p = 0.625)	-0.026 (CI = +/-0.063; p = 0.305)	-0.101 (CI = +/-0.188; p = 0.209)	0.022 (CI = +/-0.193; p = 0.766)	0.815	-3.69%	-1.54%
Severity	2016.1	-0.334 (CI = +/-0.613; p = 0.181)	-0.044 (CI = +/-0.069; p = 0.138)	0.012 (CI = +/-0.286; p = 0.905)	0.309 (CI = +/-0.593; p = 0.196)	0.824	-28.43%	-2.49%
Frequency	2011.1	0.023 (CI = +/-0.020; p = 0.030)	-0.071 (CI = +/-0.052; p = 0.011)	-0.062 (CI = +/-0.143; p = 0.368)	-0.024 (CI = +/-0.058; p = 0.380)	0.409	+2.28%	-0.18%
Frequency	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.034; p = 0.000)	-0.094 (CI = +/-0.091; p = 0.044)	-0.038 (CI = +/-0.037; p = 0.045)	0.782	+3.84%	-0.01%
Frequency	2012.1	0.041 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.036; p = 0.000)	-0.101 (CI = +/-0.096; p = 0.041)	-0.040 (CI = +/-0.038; p = 0.043)	0.785	+4.15%	+0.08%
Frequency	2012.2	0.036 (CI = +/-0.021; p = 0.003)	-0.081 (CI = +/-0.038; p = 0.001)	-0.092 (CI = +/-0.100; p = 0.065)	-0.035 (CI = +/-0.040; p = 0.079)	0.694	+3.64%	+0.03%
Frequency	2013.1	0.024 (CI = +/-0.022; p = 0.038)	-0.090 (CI = +/-0.034; p = 0.000)	-0.071 (CI = +/-0.089; p = 0.104)	-0.026 (CI = +/-0.036; p = 0.139)	0.769	+2.40%	-0.23%
Frequency	2013.2	0.017 (CI = +/-0.028; p = 0.211)	-0.086 (CI = +/-0.036; p = 0.001)	-0.062 (CI = +/-0.094; p = 0.169)	-0.020 (CI = +/-0.040; p = 0.297)	0.732	+1.68%	-0.29%
Frequency	2014.1	0.032 (CI = +/-0.034; p = 0.059)	-0.079 (CI = +/-0.035; p = 0.001)	-0.082 (CI = +/-0.091; p = 0.072)	-0.033 (CI = +/-0.042; p = 0.104)	0.771	+3.28%	-0.05%
Frequency	2014.2	0.042 (CI = +/-0.050; p = 0.088)	-0.082 (CI = +/-0.039; p = 0.002)	-0.091 (CI = +/-0.104; p = 0.075)	-0.042 (CI = +/-0.055; p = 0.115)	0.757	+4.28%	+0.01%
Frequency	2015.1	-0.009 (CI = +/-0.043; p = 0.613)	-0.094 (CI = +/-0.023; p = 0.000)	-0.049 (CI = +/-0.064; p = 0.108)	0.004 (CI = +/-0.043; p = 0.798)	0.938	-0.90%	-0.45%
Frequency	2015.2	0.016 (CI = +/-0.085; p = 0.634)	-0.097 (CI = +/-0.027; p = 0.001)	-0.063 (CI = +/-0.080; p = 0.096)	-0.019 (CI = +/-0.082; p = 0.550)	0.944	+1.58%	-0.37%
Frequency	2016.1	-0.138 (CI = +/-0.200; p = 0.115)	-0.106 (CI = +/-0.023; p = 0.001)	-0.004 (CI = +/-0.093; p = 0.897)	0.130 (CI = +/-0.194; p = 0.123)	0.974	-12.93%	-0.86%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.011 (CI = +/-0.024; p = 0.376)	-0.009	-1.05%
Loss Cost	2011.2	-0.014 (CI = +/-0.027; p = 0.269)	0.017	-1.44%
Loss Cost	2012.1	-0.018 (CI = +/-0.030; p = 0.225)	0.034	-1.75%
Loss Cost	2012.2	-0.027 (CI = +/-0.031; p = 0.087)	0.128	-2.64%
Loss Cost	2013.1	-0.031 (CI = +/-0.035; p = 0.081)	0.144	-3.03%
Loss Cost	2013.2	-0.042 (CI = +/-0.037; p = 0.031)	0.259	-4.09%
Loss Cost	2014.1	-0.046 (CI = +/-0.043; p = 0.037)	0.256	-4.50%
Loss Cost	2014.2	-0.060 (CI = +/-0.046; p = 0.017)	0.367	-5.79%
Loss Cost	2015.1	-0.069 (CI = +/-0.054; p = 0.018)	0.391	-6.64%
Loss Cost	2015.2	-0.086 (CI = +/-0.060; p = 0.010)	0.488	-8.24%
Loss Cost	2016.1	-0.090 (CI = +/-0.075; p = 0.024)	0.428	-8.60%
Severity	2011.1	0.015 (CI = +/-0.008; p = 0.000)	0.475	+1.56%
Severity	2011.2	0.012 (CI = +/-0.007; p = 0.002)	0.396	+1.20%
Severity	2012.1	0.010 (CI = +/-0.007; p = 0.012)	0.294	+1.00%
Severity	2012.2	0.009 (CI = +/-0.008; p = 0.032)	0.222	+0.92%
Severity	2013.1	0.012 (CI = +/-0.009; p = 0.011)	0.332	+1.19%
Severity	2013.2	0.011 (CI = +/-0.010; p = 0.029)	0.264	+1.15%
Severity	2014.1	0.010 (CI = +/-0.011; p = 0.092)	0.153	+0.96%
Severity	2014.2	0.008 (CI = +/-0.013; p = 0.205)	0.064	+0.82%
Severity	2015.1	0.009 (CI = +/-0.016; p = 0.253)	0.041	+0.87%
Severity	2015.2	0.006 (CI = +/-0.019; p = 0.517)	-0.058	+0.56%
Severity	2016.1	0.008 (CI = +/-0.023; p = 0.426)	-0.034	+0.84%
Frequency	2011.1	-0.026 (CI = +/-0.024; p = 0.035)	0.181	-2.56%
Frequency	2011.2	-0.026 (CI = +/-0.027; p = 0.052)	0.157	-2.60%
Frequency	2012.1	-0.028 (CI = +/-0.030; p = 0.068)	0.142	-2.72%
Frequency	2012.2	-0.036 (CI = +/-0.032; p = 0.029)	0.231	-3.53%
Frequency	2013.1	-0.043 (CI = +/-0.035; p = 0.021)	0.278	-4.17%
Frequency	2013.2	-0.053 (CI = +/-0.037; p = 0.009)	0.375	-5.18%
Frequency	2014.1	-0.056 (CI = +/-0.043; p = 0.016)	0.342	-5.41%
Frequency	2014.2	-0.068 (CI = +/-0.048; p = 0.010)	0.418	-6.55%
Frequency	2015.1	-0.077 (CI = +/-0.056; p = 0.011)	0.438	-7.44%
Frequency	2015.2	-0.092 (CI = +/-0.064; p = 0.010)	0.485	-8.75%
Frequency	2016.1	-0.098 (CI = +/-0.079; p = 0.021)	0.443	-9.36%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.023; p = 0.266)	-0.124 (CI = +/-0.131; p = 0.062)	0.135	-1.23%
Loss Cost	2011.2	-0.014 (CI = +/-0.025; p = 0.242)	-0.118 (CI = +/-0.138; p = 0.089)	0.132	-1.44%
Loss Cost	2012.1	-0.020 (CI = +/-0.027; p = 0.137)	-0.136 (CI = +/-0.142; p = 0.059)	0.193	-2.00%
Loss Cost	2012.2	-0.027 (CI = +/-0.029; p = 0.071)	-0.117 (CI = +/-0.144; p = 0.103)	0.233	-2.64%
Loss Cost	2013.1	-0.034 (CI = +/-0.032; p = 0.040)	-0.138 (CI = +/-0.149; p = 0.066)	0.296	-3.34%
Loss Cost	2013.2	-0.042 (CI = +/-0.035; p = 0.023)	-0.118 (CI = +/-0.152; p = 0.115)	0.353	-4.09%
Loss Cost	2014.1	-0.050 (CI = +/-0.039; p = 0.017)	-0.140 (CI = +/-0.159; p = 0.078)	0.396	-4.91%
Loss Cost	2014.2	-0.060 (CI = +/-0.044; p = 0.013)	-0.120 (CI = +/-0.165; p = 0.136)	0.449	-5.79%
Loss Cost	2015.1	-0.075 (CI = +/-0.048; p = 0.006)	-0.154 (CI = +/-0.165; p = 0.064)	0.548	-7.24%
Loss Cost	2015.2	-0.086 (CI = +/-0.055; p = 0.007)	-0.134 (CI = +/-0.174; p = 0.115)	0.586	-8.24%
Loss Cost	2016.1	-0.100 (CI = +/-0.067; p = 0.010)	-0.159 (CI = +/-0.192; p = 0.091)	0.578	-9.47%
Severity	2011.1	0.015 (CI = +/-0.008; p = 0.001)	-0.006 (CI = +/-0.045; p = 0.801)	0.446	+1.55%
Severity	2011.2	0.012 (CI = +/-0.007; p = 0.003)	0.005 (CI = +/-0.040; p = 0.778)	0.361	+1.20%
Severity	2012.1	0.010 (CI = +/-0.008; p = 0.015)	-0.001 (CI = +/-0.040; p = 0.961)	0.247	+1.00%
Severity	2012.2	0.009 (CI = +/-0.009; p = 0.039)	0.001 (CI = +/-0.043; p = 0.959)	0.166	+0.92%
Severity	2013.1	0.012 (CI = +/-0.009; p = 0.013)	0.009 (CI = +/-0.042; p = 0.646)	0.293	+1.21%
Severity	2013.2	0.011 (CI = +/-0.010; p = 0.035)	0.011 (CI = +/-0.045; p = 0.611)	0.220	+1.15%
Severity	2014.1	0.010 (CI = +/-0.012; p = 0.102)	0.007 (CI = +/-0.049; p = 0.766)	0.084	+0.98%
Severity	2014.2	0.008 (CI = +/-0.014; p = 0.223)	0.010 (CI = +/-0.052; p = 0.670)	-0.010	+0.82%
Severity	2015.1	0.009 (CI = +/-0.017; p = 0.252)	0.013 (CI = +/-0.058; p = 0.638)	-0.038	+0.92%
Severity	2015.2	0.006 (CI = +/-0.020; p = 0.530)	0.019 (CI = +/-0.062; p = 0.500)	-0.120	+0.56%
Severity	2016.1	0.010 (CI = +/-0.024; p = 0.359)	0.027 (CI = +/-0.069; p = 0.384)	-0.052	+1.01%
Frequency	2011.1	-0.028 (CI = +/-0.022; p = 0.018)	-0.119 (CI = +/-0.129; p = 0.069)	0.290	-2.74%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.039)	-0.123 (CI = +/-0.137; p = 0.074)	0.271	-2.60%
Frequency	2012.1	-0.030 (CI = +/-0.028; p = 0.035)	-0.135 (CI = +/-0.144; p = 0.064)	0.278	-2.97%
Frequency	2012.2	-0.036 (CI = +/-0.030; p = 0.023)	-0.119 (CI = +/-0.148; p = 0.107)	0.320	-3.53%
Frequency	2013.1	-0.046 (CI = +/-0.032; p = 0.008)	-0.147 (CI = +/-0.145; p = 0.048)	0.432	-4.50%
Frequency	2013.2	-0.053 (CI = +/-0.035; p = 0.006)	-0.129 (CI = +/-0.150; p = 0.084)	0.477	-5.18%
Frequency	2014.1	-0.060 (CI = +/-0.039; p = 0.006)	-0.147 (CI = +/-0.159; p = 0.067)	0.478	-5.84%
Frequency	2014.2	-0.068 (CI = +/-0.045; p = 0.007)	-0.130 (CI = +/-0.168; p = 0.115)	0.506	-6.55%
Frequency	2015.1	-0.084 (CI = +/-0.048; p = 0.003)	-0.166 (CI = +/-0.166; p = 0.050)	0.602	-8.09%
Frequency	2015.2	-0.092 (CI = +/-0.057; p = 0.006)	-0.153 (CI = +/-0.182; p = 0.088)	0.606	-8.75%
Frequency	2016.1	-0.110 (CI = +/-0.067; p = 0.006)	-0.186 (CI = +/-0.192; p = 0.056)	0.636	-10.38%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
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	0.012 (CI = +/-0.052; p = 0.625)	-0.158 (CI = +/-0.318; p = 0.309)	-0.004	+1.24%
Loss Cost	2011.2	0.006 (CI = +/-0.060; p = 0.838)	-0.132 (CI = +/-0.343; p = 0.428)	-0.003	+0.59%
Loss Cost	2012.1	0.001 (CI = +/-0.069; p = 0.979)	-0.112 (CI = +/-0.374; p = 0.531)	-0.003	+0.08%
Loss Cost	2012.2	-0.020 (CI = +/-0.075; p = 0.567)	-0.036 (CI = +/-0.384; p = 0.843)	0.069	-2.02%
Loss Cost	2013.1	-0.030 (CI = +/-0.086; p = 0.468)	-0.006 (CI = +/-0.415; p = 0.977)	0.079	-2.93%
Loss Cost	2013.2	-0.056 (CI = +/-0.090; p = 0.204)	0.071 (CI = +/-0.414; p = 0.715)	0.206	-5.43%
Loss Cost	2014.1	-0.066 (CI = +/-0.102; p = 0.181)	0.096 (CI = +/-0.440; p = 0.642)	0.205	-6.38%
Loss Cost	2014.2	-0.088 (CI = +/-0.103; p = 0.086)	0.134 (CI = +/-0.428; p = 0.500)	0.337	-8.46%
Loss Cost	2015.1	-0.098 (CI = +/-0.111; p = 0.075)	0.138 (CI = +/-0.442; p = 0.498)	0.359	-9.37%
Loss Cost	2015.2	-0.108 (CI = +/-0.111; p = 0.056)	0.106 (CI = +/-0.443; p = 0.598)	0.445	-10.21%
Loss Cost	2016.1	-0.108 (CI = +/-0.122; p = 0.075)	0.102 (CI = +/-0.522; p = 0.659)	0.366	-10.22%
Severity	2011.1	0.032 (CI = +/-0.014; p = 0.000)	-0.112 (CI = +/-0.085; p = 0.013)	0.618	+3.21%
Severity	2011.2	0.025 (CI = +/-0.014; p = 0.002)	-0.085 (CI = +/-0.080; p = 0.039)	0.513	+2.54%
Severity	2012.1	0.022 (CI = +/-0.016; p = 0.009)	-0.074 (CI = +/-0.085; p = 0.086)	0.385	+2.23%
Severity	2012.2	0.022 (CI = +/-0.018; p = 0.020)	-0.075 (CI = +/-0.093; p = 0.109)	0.310	+2.25%
Severity	2013.1	0.031 (CI = +/-0.017; p = 0.002)	-0.104 (CI = +/-0.082; p = 0.017)	0.543	+3.18%
Severity	2013.2	0.033 (CI = +/-0.019; p = 0.003)	-0.109 (CI = +/-0.089; p = 0.021)	0.499	+3.35%
Severity	2014.1	0.031 (CI = +/-0.022; p = 0.010)	-0.105 (CI = +/-0.095; p = 0.034)	0.397	+3.18%
Severity	2014.2	0.030 (CI = +/-0.025; p = 0.021)	-0.103 (CI = +/-0.102; p = 0.048)	0.318	+3.06%
Severity	2015.1	0.031 (CI = +/-0.027; p = 0.030)	-0.103 (CI = +/-0.109; p = 0.060)	0.297	+3.14%
Severity	2015.2	0.029 (CI = +/-0.027; p = 0.042)	-0.111 (CI = +/-0.108; p = 0.045)	0.302	+2.89%
Severity	2016.1	0.028 (CI = +/-0.030; p = 0.058)	-0.115 (CI = +/-0.127; p = 0.071)	0.283	+2.89%
Frequency	2011.1	-0.019 (CI = +/-0.052; p = 0.447)	-0.046 (CI = +/-0.320; p = 0.766)	0.138	-1.92%
Frequency	2011.2	-0.019 (CI = +/-0.060; p = 0.511)	-0.046 (CI = +/-0.349; p = 0.782)	0.109	-1.90%
Frequency	2012.1	-0.021 (CI = +/-0.070; p = 0.528)	-0.039 (CI = +/-0.381; p = 0.832)	0.088	-2.10%
Frequency	2012.2	-0.043 (CI = +/-0.076; p = 0.250)	0.038 (CI = +/-0.392; p = 0.837)	0.179	-4.18%
Frequency	2013.1	-0.061 (CI = +/-0.085; p = 0.144)	0.099 (CI = +/-0.411; p = 0.613)	0.239	-5.92%
Frequency	2013.2	-0.089 (CI = +/-0.088; p = 0.049)	0.180 (CI = +/-0.404; p = 0.351)	0.373	-8.49%
Frequency	2014.1	-0.097 (CI = +/-0.100; p = 0.055)	0.201 (CI = +/-0.431; p = 0.328)	0.345	-9.27%
Frequency	2014.2	-0.119 (CI = +/-0.102; p = 0.027)	0.237 (CI = +/-0.421; p = 0.238)	0.447	-11.18%
Frequency	2015.1	-0.129 (CI = +/-0.108; p = 0.024)	0.241 (CI = +/-0.432; p = 0.239)	0.469	-12.13%
Frequency	2015.2	-0.136 (CI = +/-0.113; p = 0.024)	0.217 (CI = +/-0.450; p = 0.299)	0.498	-12.73%
Frequency	2016.1	-0.136 (CI = +/-0.124; p = 0.035)	0.216 (CI = +/-0.531; p = 0.367)	0.438	-12.74%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
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	0.047 (CI = +/-0.035; p = 0.012)	-0.143 (CI = +/-0.075; p = 0.001)	0.454	+4.80%	-9.19%
Loss Cost	2011.2	0.049 (CI = +/-0.041; p = 0.022)	-0.147 (CI = +/-0.082; p = 0.002)	0.448	+5.06%	-9.29%
Loss Cost	2012.1	0.056 (CI = +/-0.048; p = 0.026)	-0.157 (CI = +/-0.091; p = 0.002)	0.457	+5.79%	-9.54%
Loss Cost	2012.2	0.048 (CI = +/-0.058; p = 0.097)	-0.146 (CI = +/-0.102; p = 0.008)	0.441	+4.93%	-9.28%
Loss Cost	2013.1	0.059 (CI = +/-0.071; p = 0.097)	-0.160 (CI = +/-0.116; p = 0.011)	0.450	+6.08%	-9.58%
Loss Cost	2013.2	0.048 (CI = +/-0.091; p = 0.271)	-0.146 (CI = +/-0.137; p = 0.039)	0.445	+4.92%	-9.33%
Loss Cost	2014.1	0.071 (CI = +/-0.118; p = 0.213)	-0.174 (CI = +/-0.166; p = 0.042)	0.452	+7.36%	-9.75%
Loss Cost	2014.2	0.056 (CI = +/-0.166; p = 0.470)	-0.156 (CI = +/-0.216; p = 0.139)	0.447	+5.75%	-9.54%
Loss Cost	2015.1	0.074 (CI = +/-0.254; p = 0.526)	-0.176 (CI = +/-0.307; p = 0.226)	0.430	+7.68%	-9.72%
Loss Cost	2015.2	-0.007 (CI = +/-0.445; p = 0.970)	-0.089 (CI = +/-0.500; p = 0.692)	0.436	-0.74%	-9.20%
Loss Cost	2016.1	0.089 (CI = +/-1.103; p = 0.854)	-0.189 (CI = +/-1.162; p = 0.712)	0.360	+9.32%	-9.51%
Severity	2011.1	0.023 (CI = +/-0.015; p = 0.004)	-0.019 (CI = +/-0.031; p = 0.228)	0.491	+2.31%	+0.43%
Severity	2011.2	0.015 (CI = +/-0.015; p = 0.047)	-0.007 (CI = +/-0.030; p = 0.621)	0.368	+1.51%	+0.80%
Severity	2012.1	0.010 (CI = +/-0.017; p = 0.225)	0.000 (CI = +/-0.031; p = 0.995)	0.247	+0.99%	+1.00%
Severity	2012.2	0.008 (CI = +/-0.020; p = 0.435)	0.003 (CI = +/-0.035; p = 0.844)	0.169	+0.75%	+1.09%
Severity	2013.1	0.017 (CI = +/-0.023; p = 0.136)	-0.009 (CI = +/-0.037; p = 0.621)	0.295	+1.69%	+0.81%
Severity	2013.2	0.017 (CI = +/-0.029; p = 0.233)	-0.009 (CI = +/-0.044; p = 0.673)	0.215	+1.69%	+0.81%
Severity	2014.1	0.010 (CI = +/-0.038; p = 0.581)	0.000 (CI = +/-0.054; p = 0.986)	0.076	+0.99%	+0.95%
Severity	2014.2	0.000 (CI = +/-0.053; p = 0.992)	0.011 (CI = +/-0.069; p = 0.737)	-0.018	+0.02%	+1.10%
Severity	2015.1	-0.002 (CI = +/-0.081; p = 0.957)	0.013 (CI = +/-0.098; p = 0.769)	-0.054	-0.20%	+1.12%
Severity	2015.2	-0.072 (CI = +/-0.125; p = 0.220)	0.088 (CI = +/-0.141; p = 0.186)	0.057	-6.97%	+1.62%
Severity	2016.1	-0.229 (CI = +/-0.269; p = 0.084)	0.251 (CI = +/-0.284; p = 0.075)	0.273	-20.50%	+2.20%
Frequency	2011.1	0.024 (CI = +/-0.038; p = 0.196)	-0.125 (CI = +/-0.080; p = 0.004)	0.468	+2.43%	-9.58%
Frequency	2011.2	0.034 (CI = +/-0.043; p = 0.107)	-0.140 (CI = +/-0.086; p = 0.003)	0.488	+3.50%	-10.00%
Frequency	2012.1	0.046 (CI = +/-0.049; p = 0.062)	-0.157 (CI = +/-0.092; p = 0.003)	0.512	+4.75%	-10.44%
Frequency	2012.2	0.041 (CI = +/-0.059; p = 0.164)	-0.149 (CI = +/-0.104; p = 0.008)	0.508	+4.15%	-10.26%
Frequency	2013.1	0.042 (CI = +/-0.074; p = 0.237)	-0.151 (CI = +/-0.121; p = 0.018)	0.503	+4.32%	-10.30%
Frequency	2013.2	0.031 (CI = +/-0.094; p = 0.482)	-0.137 (CI = +/-0.142; p = 0.057)	0.505	+3.17%	-10.06%
Frequency	2014.1	0.061 (CI = +/-0.121; p = 0.289)	-0.173 (CI = +/-0.170; p = 0.047)	0.508	+6.30%	-10.59%
Frequency	2014.2	0.056 (CI = +/-0.170; p = 0.483)	-0.167 (CI = +/-0.222; p = 0.125)	0.500	+5.72%	-10.52%
Frequency	2015.1	0.076 (CI = +/-0.260; p = 0.526)	-0.189 (CI = +/-0.315; p = 0.206)	0.482	+7.89%	-10.72%
Frequency	2015.2	0.065 (CI = +/-0.464; p = 0.756)	-0.177 (CI = +/-0.521; p = 0.455)	0.462	+6.70%	-10.65%
Frequency	2016.1	0.318 (CI = +/-1.127; p = 0.525)	-0.440 (CI = +/-1.187; p = 0.410)	0.426	+37.50%	-11.46%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
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	0.043 (CI = +/-0.043; p = 0.050)	0.037 (CI = +/-0.267; p = 0.770)	-0.148 (CI = +/-0.085; p = 0.002)	0.423	+4.44%	-9.95%
Loss Cost	2011.2	0.046 (CI = +/-0.052; p = 0.078)	0.032 (CI = +/-0.282; p = 0.812)	-0.150 (CI = +/-0.091; p = 0.003)	0.413	+4.70%	-9.92%
Loss Cost	2012.1	0.054 (CI = +/-0.062; p = 0.082)	0.016 (CI = +/-0.297; p = 0.911)	-0.158 (CI = +/-0.098; p = 0.004)	0.419	+5.58%	-9.84%
Loss Cost	2012.2	0.043 (CI = +/-0.076; p = 0.244)	0.036 (CI = +/-0.315; p = 0.810)	-0.148 (CI = +/-0.108; p = 0.011)	0.401	+4.39%	-9.94%
Loss Cost	2013.1	0.056 (CI = +/-0.096; p = 0.223)	0.015 (CI = +/-0.337; p = 0.926)	-0.160 (CI = +/-0.122; p = 0.015)	0.405	+5.81%	-9.84%
Loss Cost	2013.2	0.040 (CI = +/-0.125; p = 0.497)	0.037 (CI = +/-0.366; p = 0.827)	-0.145 (CI = +/-0.145; p = 0.051)	0.397	+4.07%	-9.95%
Loss Cost	2014.1	0.070 (CI = +/-0.169; p = 0.375)	0.002 (CI = +/-0.401; p = 0.991)	-0.173 (CI = +/-0.182; p = 0.060)	0.397	+7.29%	-9.78%
Loss Cost	2014.2	0.047 (CI = +/-0.248; p = 0.681)	0.025 (CI = +/-0.456; p = 0.905)	-0.151 (CI = +/-0.253; p = 0.210)	0.387	+4.76%	-9.88%
Loss Cost	2015.1	0.070 (CI = +/-0.404; p = 0.699)	0.007 (CI = +/-0.542; p = 0.977)	-0.173 (CI = +/-0.399; p = 0.346)	0.359	+7.27%	-9.80%
Loss Cost	2015.2	-0.095 (CI = +/-0.776; p = 0.781)	0.098 (CI = +/-0.679; p = 0.744)	-0.013 (CI = +/-0.759; p = 0.969)	0.365	-9.03%	-10.20%
Loss Cost	2016.1	-0.123 (CI = +/-2.549; p = 0.910)	0.107 (CI = +/-1.133; p = 0.824)	0.015 (CI = +/-2.508; p = 0.989)	0.260	-11.55%	-10.24%
Severity	2011.1	0.033 (CI = +/-0.016; p = 0.000)	-0.106 (CI = +/-0.096; p = 0.033)	-0.004 (CI = +/-0.031; p = 0.775)	0.597	+3.30%	+2.87%
Severity	2011.2	0.024 (CI = +/-0.016; p = 0.006)	-0.089 (CI = +/-0.089; p = 0.051)	0.003 (CI = +/-0.029; p = 0.825)	0.482	+2.45%	+2.77%
Severity	2012.1	0.020 (CI = +/-0.019; p = 0.045)	-0.080 (CI = +/-0.091; p = 0.083)	0.007 (CI = +/-0.030; p = 0.620)	0.353	+1.98%	+2.72%
Severity	2012.2	0.019 (CI = +/-0.024; p = 0.108)	-0.078 (CI = +/-0.098; p = 0.108)	0.008 (CI = +/-0.034; p = 0.626)	0.271	+1.91%	+2.71%
Severity	2013.1	0.035 (CI = +/-0.024; p = 0.009)	-0.103 (CI = +/-0.086; p = 0.022)	-0.007 (CI = +/-0.031; p = 0.634)	0.515	+3.57%	+2.85%
Severity	2013.2	0.041 (CI = +/-0.031; p = 0.014)	-0.112 (CI = +/-0.092; p = 0.021)	-0.013 (CI = +/-0.036; p = 0.453)	0.482	+4.23%	+2.90%
Severity	2014.1	0.041 (CI = +/-0.043; p = 0.058)	-0.112 (CI = +/-0.103; p = 0.035)	-0.013 (CI = +/-0.047; p = 0.550)	0.362	+4.24%	+2.90%
Severity	2014.2	0.043 (CI = +/-0.064; p = 0.158)	-0.114 (CI = +/-0.117; p = 0.056)	-0.015 (CI = +/-0.065; p = 0.619)	0.263	+4.44%	+2.91%
Severity	2015.1	0.072 (CI = +/-0.099; p = 0.134)	-0.135 (CI = +/-0.133; p = 0.048)	-0.042 (CI = +/-0.098; p = 0.351)	0.295	+7.46%	+3.02%
Severity	2015.2	0.026 (CI = +/-0.190; p = 0.756)	-0.110 (CI = +/-0.166; p = 0.161)	0.003 (CI = +/-0.185; p = 0.974)	0.202	+2.62%	+2.89%
Severity	2016.1	-0.100 (CI = +/-0.608; p = 0.702)	-0.066 (CI = +/-0.270; p = 0.574)	0.126 (CI = +/-0.598; p = 0.623)	0.199	-9.50%	+2.70%
Frequency	2011.1	0.011 (CI = +/-0.045; p = 0.613)	0.144 (CI = +/-0.277; p = 0.287)	-0.144 (CI = +/-0.089; p = 0.003)	0.475	+1.10%	-12.46%
Frequency	2011.2	0.022 (CI = +/-0.053; p = 0.392)	0.121 (CI = +/-0.286; p = 0.383)	-0.154 (CI = +/-0.092; p = 0.003)	0.482	+2.20%	-12.35%
Frequency	2012.1	0.035 (CI = +/-0.062; p = 0.251)	0.095 (CI = +/-0.297; p = 0.502)	-0.165 (CI = +/-0.098; p = 0.003)	0.494	+3.53%	-12.22%
Frequency	2012.2	0.024 (CI = +/-0.076; p = 0.508)	0.114 (CI = +/-0.315; p = 0.448)	-0.155 (CI = +/-0.108; p = 0.008)	0.494	+2.43%	-12.31%
Frequency	2013.1	0.021 (CI = +/-0.097; p = 0.639)	0.118 (CI = +/-0.341; p = 0.465)	-0.153 (CI = +/-0.124; p = 0.019)	0.486	+2.16%	-12.33%
Frequency	2013.2	-0.002 (CI = +/-0.125; p = 0.978)	0.149 (CI = +/-0.367; p = 0.390)	-0.132 (CI = +/-0.146; p = 0.072)	0.497	-0.16%	-12.48%
Frequency	2014.1	0.029 (CI = +/-0.169; p = 0.712)	0.114 (CI = +/-0.402; p = 0.541)	-0.160 (CI = +/-0.183; p = 0.079)	0.479	+2.93%	-12.32%
Frequency	2014.2	0.003 (CI = +/-0.248; p = 0.978)	0.138 (CI = +/-0.457; p = 0.510)	-0.136 (CI = +/-0.253; p = 0.255)	0.472	+0.31%	-12.43%
Frequency	2015.1	-0.002 (CI = +/-0.405; p = 0.992)	0.142 (CI = +/-0.543; p = 0.563)	-0.131 (CI = +/-0.400; p = 0.471)	0.443	-0.17%	-12.45%
Frequency	2015.2	-0.121 (CI = +/-0.788; p = 0.728)	0.207 (CI = +/-0.690; p = 0.500)	-0.015 (CI = +/-0.771; p = 0.963)	0.426	-11.36%	-12.72%
Frequency	2016.1	-0.023 (CI = +/-2.587; p = 0.983)	0.173 (CI = +/-1.150; p = 0.725)	-0.112 (CI = +/-2.545; p = 0.918)	0.345	-2.26%	-12.59%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.012; p = 0.057)	-0.119 (CI = +/-0.061; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	0.817	+1.20%
Loss Cost	2011.2	0.012 (CI = +/-0.014; p = 0.078)	-0.120 (CI = +/-0.064; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	0.814	+1.24%
Loss Cost	2012.1	0.009 (CI = +/-0.015; p = 0.231)	-0.129 (CI = +/-0.066; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	0.828	+0.89%
Loss Cost	2012.2	0.004 (CI = +/-0.016; p = 0.564)	-0.119 (CI = +/-0.066; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	0.843	+0.44%
Loss Cost	2013.1	0.000 (CI = +/-0.018; p = 0.986)	-0.128 (CI = +/-0.068; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.857	+0.02%
Loss Cost	2013.2	-0.005 (CI = +/-0.020; p = 0.600)	-0.119 (CI = +/-0.069; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	0.871	-0.48%
Loss Cost	2014.1	-0.009 (CI = +/-0.023; p = 0.394)	-0.127 (CI = +/-0.073; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	0.875	-0.91%
Loss Cost	2014.2	-0.014 (CI = +/-0.026; p = 0.252)	-0.120 (CI = +/-0.077; p = 0.007)	0.012 (CI = +/-0.004; p = 0.000)	0.883	-1.42%
Loss Cost	2015.1	-0.026 (CI = +/-0.028; p = 0.070)	-0.137 (CI = +/-0.074; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.912	-2.52%
Loss Cost	2015.2	-0.030 (CI = +/-0.035; p = 0.078)	-0.132 (CI = +/-0.082; p = 0.007)	0.011 (CI = +/-0.005; p = 0.001)	0.914	-2.99%
Loss Cost	2016.1	-0.033 (CI = +/-0.047; p = 0.136)	-0.135 (CI = +/-0.097; p = 0.014)	0.011 (CI = +/-0.005; p = 0.003)	0.901	-3.27%
Severity	2011.1	0.017 (CI = +/-0.009; p = 0.002)	-0.005 (CI = +/-0.047; p = 0.815)	0.001 (CI = +/-0.003; p = 0.582)	0.423	+1.68%
Severity	2011.2	0.012 (CI = +/-0.009; p = 0.009)	0.005 (CI = +/-0.041; p = 0.786)	0.000 (CI = +/-0.003; p = 0.801)	0.322	+1.26%
Severity	2012.1	0.010 (CI = +/-0.010; p = 0.042)	-0.001 (CI = +/-0.042; p = 0.963)	0.000 (CI = +/-0.003; p = 0.966)	0.193	+1.01%
Severity	2012.2	0.009 (CI = +/-0.011; p = 0.095)	0.001 (CI = +/-0.044; p = 0.960)	0.000 (CI = +/-0.003; p = 0.976)	0.102	+0.92%
Severity	2013.1	0.013 (CI = +/-0.012; p = 0.033)	0.009 (CI = +/-0.044; p = 0.651)	0.000 (CI = +/-0.003; p = 0.797)	0.239	+1.30%
Severity	2013.2	0.012 (CI = +/-0.014; p = 0.076)	0.011 (CI = +/-0.048; p = 0.627)	0.000 (CI = +/-0.003; p = 0.850)	0.152	+1.22%
Severity	2014.1	0.010 (CI = +/-0.016; p = 0.198)	0.007 (CI = +/-0.052; p = 0.775)	0.000 (CI = +/-0.003; p = 0.959)	-0.008	+1.01%
Severity	2014.2	0.008 (CI = +/-0.019; p = 0.387)	0.010 (CI = +/-0.056; p = 0.687)	0.000 (CI = +/-0.003; p = 0.940)	-0.122	+0.77%
Severity	2015.1	0.009 (CI = +/-0.024; p = 0.408)	0.013 (CI = +/-0.063; p = 0.660)	0.000 (CI = +/-0.004; p = 0.998)	-0.168	+0.92%
Severity	2015.2	0.004 (CI = +/-0.029; p = 0.772)	0.019 (CI = +/-0.068; p = 0.530)	0.000 (CI = +/-0.004; p = 0.827)	-0.271	+0.37%
Severity	2016.1	0.010 (CI = +/-0.038; p = 0.533)	0.027 (CI = +/-0.078; p = 0.425)	0.000 (CI = +/-0.004; p = 0.982)	-0.227	+1.03%
Frequency	2011.1	-0.005 (CI = +/-0.014; p = 0.479)	-0.114 (CI = +/-0.068; p = 0.003)	0.014 (CI = +/-0.004; p = 0.000)	0.803	-0.47%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.982)	-0.125 (CI = +/-0.066; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	0.831	-0.02%
Frequency	2012.1	-0.001 (CI = +/-0.016; p = 0.883)	-0.128 (CI = +/-0.071; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	0.827	-0.11%
Frequency	2012.2	-0.005 (CI = +/-0.018; p = 0.582)	-0.120 (CI = +/-0.073; p = 0.004)	0.014 (CI = +/-0.004; p = 0.000)	0.836	-0.47%
Frequency	2013.1	-0.013 (CI = +/-0.018; p = 0.143)	-0.138 (CI = +/-0.067; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.882	-1.26%
Frequency	2013.2	-0.017 (CI = +/-0.020; p = 0.086)	-0.130 (CI = +/-0.069; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	0.891	-1.68%
Frequency	2014.1	-0.019 (CI = +/-0.024; p = 0.101)	-0.134 (CI = +/-0.076; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	0.885	-1.90%
Frequency	2014.2	-0.022 (CI = +/-0.028; p = 0.112)	-0.130 (CI = +/-0.082; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	0.885	-2.17%
Frequency	2015.1	-0.035 (CI = +/-0.030; p = 0.027)	-0.150 (CI = +/-0.078; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.917	-3.41%
Frequency	2015.2	-0.034 (CI = +/-0.037; p = 0.069)	-0.151 (CI = +/-0.088; p = 0.005)	0.011 (CI = +/-0.005; p = 0.001)	0.912	-3.35%
Frequency	2016.1	-0.044 (CI = +/-0.048; p = 0.070)	-0.163 (CI = +/-0.099; p = 0.007)	0.011 (CI = +/-0.006; p = 0.003)	0.910	-4.26%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.042 (CI = +/-0.015; p = 0.000)	-0.114 (CI = +/-0.039; p = 0.000)	-0.203 (CI = +/-0.088; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.925	+4.33%
Loss Cost	2011.2	0.050 (CI = +/-0.016; p = 0.000)	-0.122 (CI = +/-0.036; p = 0.000)	-0.232 (CI = +/-0.084; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	+5.13%
Loss Cost	2012.1	0.050 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.039; p = 0.000)	-0.232 (CI = +/-0.093; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.943	+5.14%
Loss Cost	2012.2	0.048 (CI = +/-0.022; p = 0.001)	-0.120 (CI = +/-0.041; p = 0.000)	-0.223 (CI = +/-0.104; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.940	+4.87%
Loss Cost	2013.1	0.047 (CI = +/-0.028; p = 0.003)	-0.120 (CI = +/-0.045; p = 0.000)	-0.222 (CI = +/-0.119; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	0.939	+4.82%
Loss Cost	2013.2	0.044 (CI = +/-0.034; p = 0.016)	-0.118 (CI = +/-0.048; p = 0.000)	-0.213 (CI = +/-0.134; p = 0.005)	0.015 (CI = +/-0.003; p = 0.000)	0.937	+4.49%
Loss Cost	2014.1	0.044 (CI = +/-0.042; p = 0.041)	-0.118 (CI = +/-0.054; p = 0.001)	-0.214 (CI = +/-0.154; p = 0.012)	0.015 (CI = +/-0.004; p = 0.000)	0.934	+4.54%
Loss Cost	2014.2	0.041 (CI = +/-0.050; p = 0.100)	-0.115 (CI = +/-0.060; p = 0.002)	-0.206 (CI = +/-0.173; p = 0.025)	0.015 (CI = +/-0.004; p = 0.000)	0.933	+4.14%
Loss Cost	2015.1	0.025 (CI = +/-0.052; p = 0.290)	-0.129 (CI = +/-0.059; p = 0.001)	-0.179 (CI = +/-0.165; p = 0.038)	0.014 (CI = +/-0.004; p = 0.000)	0.948	+2.54%
Loss Cost	2015.2	0.020 (CI = +/-0.056; p = 0.410)	-0.123 (CI = +/-0.064; p = 0.003)	-0.179 (CI = +/-0.174; p = 0.045)	0.014 (CI = +/-0.004; p = 0.000)	0.951	+2.05%
Loss Cost	2016.1	0.017 (CI = +/-0.060; p = 0.499)	-0.132 (CI = +/-0.072; p = 0.005)	-0.194 (CI = +/-0.189; p = 0.046)	0.013 (CI = +/-0.005; p = 0.001)	0.950	+1.72%
Severity	2011.1	0.034 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.039; p = 0.895)	-0.116 (CI = +/-0.089; p = 0.014)	0.001 (CI = +/-0.002; p = 0.347)	0.594	+3.46%
Severity	2011.2	0.027 (CI = +/-0.016; p = 0.003)	0.005 (CI = +/-0.037; p = 0.792)	-0.089 (CI = +/-0.086; p = 0.044)	0.001 (CI = +/-0.002; p = 0.525)	0.462	+2.74%
Severity	2012.1	0.024 (CI = +/-0.019; p = 0.018)	0.001 (CI = +/-0.039; p = 0.937)	-0.079 (CI = +/-0.095; p = 0.097)	0.001 (CI = +/-0.002; p = 0.652)	0.302	+2.43%
Severity	2012.2	0.025 (CI = +/-0.023; p = 0.037)	0.001 (CI = +/-0.042; p = 0.968)	-0.081 (CI = +/-0.107; p = 0.122)	0.001 (CI = +/-0.003; p = 0.645)	0.210	+2.51%
Severity	2013.1	0.040 (CI = +/-0.020; p = 0.001)	0.014 (CI = +/-0.033; p = 0.361)	-0.131 (CI = +/-0.087; p = 0.007)	0.002 (CI = +/-0.002; p = 0.140)	0.582	+4.13%
Severity	2013.2	0.045 (CI = +/-0.024; p = 0.002)	0.012 (CI = +/-0.035; p = 0.475)	-0.144 (CI = +/-0.096; p = 0.008)	0.002 (CI = +/-0.002; p = 0.110)	0.559	+4.60%
Severity	2014.1	0.048 (CI = +/-0.030; p = 0.006)	0.014 (CI = +/-0.039; p = 0.446)	-0.151 (CI = +/-0.110; p = 0.013)	0.002 (CI = +/-0.003; p = 0.122)	0.460	+4.89%
Severity	2014.2	0.048 (CI = +/-0.036; p = 0.015)	0.013 (CI = +/-0.043; p = 0.493)	-0.152 (CI = +/-0.124; p = 0.022)	0.002 (CI = +/-0.003; p = 0.162)	0.369	+4.93%
Severity	2015.1	0.056 (CI = +/-0.041; p = 0.014)	0.020 (CI = +/-0.046; p = 0.333)	-0.166 (CI = +/-0.129; p = 0.019)	0.003 (CI = +/-0.003; p = 0.110)	0.422	+5.77%
Severity	2015.2	0.051 (CI = +/-0.041; p = 0.023)	0.027 (CI = +/-0.047; p = 0.207)	-0.166 (CI = +/-0.126; p = 0.018)	0.002 (CI = +/-0.003; p = 0.156)	0.456	+5.20%
Severity	2016.1	0.052 (CI = +/-0.047; p = 0.035)	0.030 (CI = +/-0.056; p = 0.226)	-0.161 (CI = +/-0.146; p = 0.037)	0.002 (CI = +/-0.004; p = 0.182)	0.432	+5.32%
Frequency	2011.1	0.008 (CI = +/-0.027; p = 0.520)	-0.112 (CI = +/-0.068; p = 0.003)	-0.087 (CI = +/-0.153; p = 0.245)	0.014 (CI = +/-0.004; p = 0.000)	0.809	+0.83%
Frequency	2011.2	0.023 (CI = +/-0.026; p = 0.078)	-0.126 (CI = +/-0.059; p = 0.000)	-0.143 (CI = +/-0.139; p = 0.045)	0.015 (CI = +/-0.004; p = 0.000)	0.865	+2.33%
Frequency	2012.1	0.026 (CI = +/-0.031; p = 0.093)	-0.123 (CI = +/-0.064; p = 0.001)	-0.154 (CI = +/-0.154; p = 0.051)	0.015 (CI = +/-0.004; p = 0.000)	0.863	+2.65%
Frequency	2012.2	0.023 (CI = +/-0.037; p = 0.209)	-0.121 (CI = +/-0.068; p = 0.002)	-0.142 (CI = +/-0.172; p = 0.098)	0.015 (CI = +/-0.004; p = 0.000)	0.860	+2.29%
Frequency	2013.1	0.007 (CI = +/-0.041; p = 0.731)	-0.134 (CI = +/-0.067; p = 0.001)	-0.092 (CI = +/-0.177; p = 0.278)	0.014 (CI = +/-0.004; p = 0.000)	0.885	+0.66%
Frequency	2013.2	-0.001 (CI = +/-0.049; p = 0.961)	-0.130 (CI = +/-0.071; p = 0.002)	-0.069 (CI = +/-0.196; p = 0.450)	0.013 (CI = +/-0.005; p = 0.000)	0.887	-0.11%
Frequency	2014.1	-0.003 (CI = +/-0.062; p = 0.906)	-0.131 (CI = +/-0.080; p = 0.005)	-0.063 (CI = +/-0.226; p = 0.542)	0.013 (CI = +/-0.005; p = 0.000)	0.878	-0.33%
Frequency	2014.2	-0.008 (CI = +/-0.074; p = 0.818)	-0.129 (CI = +/-0.088; p = 0.010)	-0.054 (CI = +/-0.254; p = 0.638)	0.013 (CI = +/-0.006; p = 0.001)	0.875	-0.76%
Frequency	2015.1	-0.031 (CI = +/-0.075; p = 0.362)	-0.149 (CI = +/-0.086; p = 0.004)	-0.013 (CI = +/-0.240; p = 0.902)	0.011 (CI = +/-0.006; p = 0.003)	0.905	-3.06%
Frequency	2015.2	-0.030 (CI = +/-0.087; p = 0.424)	-0.150 (CI = +/-0.099; p = 0.010)	-0.013 (CI = +/-0.268; p = 0.910)	0.011 (CI = +/-0.007; p = 0.006)	0.898	-2.99%
Frequency	2016.1	-0.035 (CI = +/-0.095; p = 0.389)	-0.162 (CI = +/-0.114; p = 0.014)	-0.034 (CI = +/-0.297; p = 0.782)	0.011 (CI = +/-0.007; p = 0.012)	0.894	-3.42%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.016; p = 0.001)	-0.121 (CI = +/-0.047; p = 0.000)	-0.069 (CI = +/-0.043; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.890	+3.37%	-3.49%
Loss Cost	2011.2	0.039 (CI = +/-0.018; p = 0.000)	-0.129 (CI = +/-0.047; p = 0.000)	-0.079 (CI = +/-0.044; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.902	+4.01%	-3.90%
Loss Cost	2012.1	0.038 (CI = +/-0.022; p = 0.002)	-0.131 (CI = +/-0.050; p = 0.000)	-0.077 (CI = +/-0.049; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	0.902	+3.84%	-3.82%
Loss Cost	2012.2	0.034 (CI = +/-0.026; p = 0.016)	-0.128 (CI = +/-0.054; p = 0.000)	-0.071 (CI = +/-0.055; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	0.898	+3.47%	-3.63%
Loss Cost	2013.1	0.031 (CI = +/-0.033; p = 0.060)	-0.130 (CI = +/-0.058; p = 0.000)	-0.067 (CI = +/-0.063; p = 0.038)	0.011 (CI = +/-0.004; p = 0.000)	0.896	+3.19%	-3.53%
Loss Cost	2013.2	0.027 (CI = +/-0.043; p = 0.191)	-0.127 (CI = +/-0.064; p = 0.001)	-0.061 (CI = +/-0.075; p = 0.099)	0.011 (CI = +/-0.004; p = 0.000)	0.893	+2.73%	-3.36%
Loss Cost	2014.1	0.025 (CI = +/-0.058; p = 0.348)	-0.127 (CI = +/-0.070; p = 0.003)	-0.059 (CI = +/-0.091; p = 0.178)	0.011 (CI = +/-0.005; p = 0.001)	0.888	+2.56%	-3.32%
Loss Cost	2014.2	0.021 (CI = +/-0.084; p = 0.580)	-0.126 (CI = +/-0.079; p = 0.006)	-0.054 (CI = +/-0.121; p = 0.336)	0.011 (CI = +/-0.005; p = 0.001)	0.884	+2.11%	-3.22%
Loss Cost	2015.1	-0.024 (CI = +/-0.118; p = 0.638)	-0.137 (CI = +/-0.081; p = 0.005)	-0.002 (CI = +/-0.153; p = 0.982)	0.011 (CI = +/-0.005; p = 0.001)	0.900	-2.41%	-2.56%
Loss Cost	2015.2	-0.088 (CI = +/-0.208; p = 0.342)	-0.126 (CI = +/-0.090; p = 0.014)	0.069 (CI = +/-0.247; p = 0.519)	0.012 (CI = +/-0.006; p = 0.002)	0.907	-8.39%	-1.84%
Loss Cost	2016.1	-0.397 (CI = +/-0.369; p = 0.040)	-0.148 (CI = +/-0.075; p = 0.004)	0.394 (CI = +/-0.398; p = 0.051)	0.012 (CI = +/-0.004; p = 0.001)	0.948	-32.75%	-0.29%
Severity	2011.1	0.023 (CI = +/-0.016; p = 0.008)	-0.006 (CI = +/-0.047; p = 0.788)	-0.021 (CI = +/-0.043; p = 0.306)	0.000 (CI = +/-0.004; p = 0.836)	0.427	+2.35%	+0.20%
Severity	2011.2	0.015 (CI = +/-0.017; p = 0.075)	0.005 (CI = +/-0.043; p = 0.825)	-0.007 (CI = +/-0.040; p = 0.713)	0.000 (CI = +/-0.003; p = 0.976)	0.281	+1.50%	+0.78%
Severity	2012.1	0.010 (CI = +/-0.019; p = 0.285)	-0.001 (CI = +/-0.044; p = 0.965)	0.001 (CI = +/-0.042; p = 0.969)	0.000 (CI = +/-0.003; p = 0.955)	0.131	+0.98%	+1.05%
Severity	2012.2	0.007 (CI = +/-0.023; p = 0.513)	0.002 (CI = +/-0.047; p = 0.942)	0.005 (CI = +/-0.048; p = 0.832)	0.000 (CI = +/-0.003; p = 0.919)	0.031	+0.72%	+1.20%
Severity	2013.1	0.017 (CI = +/-0.026; p = 0.178)	0.009 (CI = +/-0.046; p = 0.668)	-0.009 (CI = +/-0.050; p = 0.696)	0.000 (CI = +/-0.003; p = 0.983)	0.181	+1.72%	+0.81%
Severity	2013.2	0.016 (CI = +/-0.034; p = 0.317)	0.010 (CI = +/-0.051; p = 0.674)	-0.008 (CI = +/-0.060; p = 0.779)	0.000 (CI = +/-0.004; p = 0.994)	0.075	+1.63%	+0.84%
Severity	2014.1	0.010 (CI = +/-0.045; p = 0.631)	0.007 (CI = +/-0.055; p = 0.787)	0.000 (CI = +/-0.072; p = 0.999)	0.000 (CI = +/-0.004; p = 0.967)	-0.120	+1.00%	+1.01%
Severity	2014.2	-0.003 (CI = +/-0.064; p = 0.927)	0.012 (CI = +/-0.061; p = 0.660)	0.016 (CI = +/-0.093; p = 0.705)	0.000 (CI = +/-0.004; p = 0.893)	-0.238	-0.26%	+1.32%
Severity	2015.1	-0.002 (CI = +/-0.100; p = 0.965)	0.012 (CI = +/-0.069; p = 0.688)	0.015 (CI = +/-0.130; p = 0.794)	0.000 (CI = +/-0.004; p = 0.903)	-0.321	-0.19%	+1.31%
Severity	2015.2	-0.095 (CI = +/-0.150; p = 0.173)	0.029 (CI = +/-0.065; p = 0.316)	0.119 (CI = +/-0.178; p = 0.154)	0.001 (CI = +/-0.004; p = 0.630)	-0.027	-9.05%	+2.42%
Severity	2016.1	-0.244 (CI = +/-0.341; p = 0.126)	0.018 (CI = +/-0.069; p = 0.522)	0.275 (CI = +/-0.368; p = 0.113)	0.001 (CI = +/-0.004; p = 0.482)	0.152	-21.62%	+3.19%
Frequency	2011.1	0.010 (CI = +/-0.023; p = 0.363)	-0.115 (CI = +/-0.065; p = 0.002)	-0.048 (CI = +/-0.059; p = 0.108)	0.011 (CI = +/-0.005; p = 0.000)	0.824	+1.00%	-3.69%
Frequency	2011.2	0.024 (CI = +/-0.021; p = 0.024)	-0.134 (CI = +/-0.054; p = 0.000)	-0.072 (CI = +/-0.050; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	0.891	+2.47%	-4.65%
Frequency	2012.1	0.028 (CI = +/-0.024; p = 0.028)	-0.130 (CI = +/-0.057; p = 0.000)	-0.077 (CI = +/-0.055; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.891	+2.83%	-4.82%
Frequency	2012.2	0.027 (CI = +/-0.030; p = 0.075)	-0.129 (CI = +/-0.061; p = 0.001)	-0.076 (CI = +/-0.063; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	0.888	+2.73%	-4.77%
Frequency	2013.1	0.014 (CI = +/-0.034; p = 0.379)	-0.139 (CI = +/-0.061; p = 0.000)	-0.058 (CI = +/-0.066; p = 0.076)	0.011 (CI = +/-0.004; p = 0.000)	0.905	+1.44%	-4.30%
Frequency	2013.2	0.011 (CI = +/-0.045; p = 0.603)	-0.136 (CI = +/-0.067; p = 0.001)	-0.053 (CI = +/-0.078; p = 0.159)	0.011 (CI = +/-0.005; p = 0.000)	0.903	+1.09%	-4.17%
Frequency	2014.1	0.015 (CI = +/-0.060; p = 0.579)	-0.134 (CI = +/-0.073; p = 0.003)	-0.059 (CI = +/-0.095; p = 0.194)	0.011 (CI = +/-0.005; p = 0.001)	0.895	+1.54%	-4.28%
Frequency	2014.2	0.024 (CI = +/-0.087; p = 0.549)	-0.138 (CI = +/-0.082; p = 0.005)	-0.069 (CI = +/-0.125; p = 0.238)	0.011 (CI = +/-0.005; p = 0.002)	0.893	+2.38%	-4.48%
Frequency	2015.1	-0.023 (CI = +/-0.123; p = 0.677)	-0.150 (CI = +/-0.085; p = 0.004)	-0.016 (CI = +/-0.160; p = 0.814)	0.011 (CI = +/-0.005; p = 0.002)	0.906	-2.23%	-3.83%
Frequency	2015.2	0.007 (CI = +/-0.229; p = 0.941)	-0.155 (CI = +/-0.099; p = 0.009)	-0.050 (CI = +/-0.271; p = 0.669)	0.011 (CI = +/-0.006; p = 0.005)	0.901	+0.73%	-4.16%
Frequency	2016.1	-0.153 (CI = +/-0.559; p = 0.512)	-0.167 (CI = +/-0.113; p = 0.013)	0.119 (CI = +/-0.602; p = 0.634)	0.011 (CI = +/-0.007; p = 0.008)	0.898	-14.21%	-3.38%

AB Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.034 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.044; p = 0.000)	-0.070 (CI = +/-0.038; p = 0.001)	0.753	+3.44%	-3.50%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.043; p = 0.000)	-0.079 (CI = +/-0.038; p = 0.001)	0.770	+4.01%	-3.87%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.001)	-0.114 (CI = +/-0.047; p = 0.000)	-0.078 (CI = +/-0.043; p = 0.002)	0.760	+3.93%	-3.83%
Loss Cost	2012.2	0.034 (CI = +/-0.023; p = 0.007)	-0.109 (CI = +/-0.049; p = 0.000)	-0.071 (CI = +/-0.047; p = 0.007)	0.674	+3.46%	-3.60%
Loss Cost	2013.1	0.033 (CI = +/-0.029; p = 0.029)	-0.110 (CI = +/-0.054; p = 0.001)	-0.069 (CI = +/-0.055; p = 0.018)	0.666	+3.34%	-3.55%
Loss Cost	2013.2	0.027 (CI = +/-0.037; p = 0.138)	-0.106 (CI = +/-0.059; p = 0.003)	-0.060 (CI = +/-0.064; p = 0.064)	0.577	+2.69%	-3.31%
Loss Cost	2014.1	0.028 (CI = +/-0.050; p = 0.234)	-0.105 (CI = +/-0.066; p = 0.007)	-0.062 (CI = +/-0.080; p = 0.109)	0.560	+2.84%	-3.35%
Loss Cost	2014.2	0.019 (CI = +/-0.073; p = 0.553)	-0.100 (CI = +/-0.075; p = 0.016)	-0.051 (CI = +/-0.105; p = 0.290)	0.485	+1.94%	-3.14%
Loss Cost	2015.1	-0.018 (CI = +/-0.104; p = 0.689)	-0.112 (CI = +/-0.079; p = 0.013)	-0.009 (CI = +/-0.136; p = 0.883)	0.565	-1.77%	-2.61%
Loss Cost	2015.2	-0.097 (CI = +/-0.168; p = 0.199)	-0.095 (CI = +/-0.081; p = 0.029)	0.080 (CI = +/-0.200; p = 0.351)	0.668	-9.25%	-1.70%
Loss Cost	2016.1	-0.356 (CI = +/-0.236; p = 0.014)	-0.119 (CI = +/-0.054; p = 0.003)	0.352 (CI = +/-0.255; p = 0.019)	0.874	-29.94%	-0.42%
Severity	2011.1	0.023 (CI = +/-0.016; p = 0.008)	-0.016 (CI = +/-0.048; p = 0.479)	-0.021 (CI = +/-0.041; p = 0.302)	0.448	+2.30%	+0.21%
Severity	2011.2	0.015 (CI = +/-0.016; p = 0.067)	-0.005 (CI = +/-0.044; p = 0.803)	-0.007 (CI = +/-0.039; p = 0.696)	0.281	+1.50%	+0.77%
Severity	2012.1	0.009 (CI = +/-0.018; p = 0.289)	-0.012 (CI = +/-0.044; p = 0.561)	0.001 (CI = +/-0.040; p = 0.937)	0.148	+0.91%	+1.07%
Severity	2012.2	0.007 (CI = +/-0.022; p = 0.488)	-0.010 (CI = +/-0.048; p = 0.655)	0.004 (CI = +/-0.046; p = 0.834)	0.040	+0.72%	+1.17%
Severity	2013.1	0.016 (CI = +/-0.025; p = 0.181)	-0.002 (CI = +/-0.047; p = 0.927)	-0.008 (CI = +/-0.048; p = 0.715)	0.181	+1.63%	+0.82%
Severity	2013.2	0.016 (CI = +/-0.033; p = 0.293)	-0.002 (CI = +/-0.053; p = 0.930)	-0.008 (CI = +/-0.058; p = 0.754)	0.072	+1.65%	+0.81%
Severity	2014.1	0.008 (CI = +/-0.044; p = 0.674)	-0.007 (CI = +/-0.058; p = 0.791)	0.002 (CI = +/-0.069; p = 0.951)	-0.110	+0.83%	+1.03%
Severity	2014.2	-0.002 (CI = +/-0.063; p = 0.951)	-0.002 (CI = +/-0.065; p = 0.943)	0.014 (CI = +/-0.091; p = 0.720)	-0.253	-0.17%	+1.28%
Severity	2015.1	-0.006 (CI = +/-0.101; p = 0.890)	-0.003 (CI = +/-0.076; p = 0.916)	0.019 (CI = +/-0.131; p = 0.731)	-0.329	-0.59%	+1.34%
Severity	2015.2	-0.090 (CI = +/-0.154; p = 0.191)	0.015 (CI = +/-0.074; p = 0.629)	0.114 (CI = +/-0.182; p = 0.170)	-0.037	-8.65%	+2.35%
Severity	2016.1	-0.272 (CI = +/-0.318; p = 0.076)	-0.002 (CI = +/-0.072; p = 0.943)	0.305 (CI = +/-0.342; p = 0.069)	0.356	-23.84%	+3.29%
Frequency	2011.1	0.011 (CI = +/-0.018; p = 0.203)	-0.090 (CI = +/-0.054; p = 0.003)	-0.049 (CI = +/-0.047; p = 0.041)	0.461	+1.11%	-3.71%
Frequency	2011.2	0.024 (CI = +/-0.013; p = 0.001)	-0.108 (CI = +/-0.036; p = 0.000)	-0.072 (CI = +/-0.032; p = 0.000)	0.780	+2.48%	-4.60%
Frequency	2012.1	0.029 (CI = +/-0.014; p = 0.001)	-0.102 (CI = +/-0.035; p = 0.000)	-0.079 (CI = +/-0.032; p = 0.000)	0.809	+2.99%	-4.85%
Frequency	2012.2	0.027 (CI = +/-0.018; p = 0.006)	-0.099 (CI = +/-0.038; p = 0.000)	-0.075 (CI = +/-0.037; p = 0.001)	0.767	+2.72%	-4.71%
Frequency	2013.1	0.017 (CI = +/-0.018; p = 0.063)	-0.108 (CI = +/-0.034; p = 0.000)	-0.061 (CI = +/-0.034; p = 0.002)	0.843	+1.68%	-4.34%
Frequency	2013.2	0.010 (CI = +/-0.022; p = 0.320)	-0.103 (CI = +/-0.035; p = 0.000)	-0.052 (CI = +/-0.038; p = 0.013)	0.841	+1.02%	-4.09%
Frequency	2014.1	0.020 (CI = +/-0.027; p = 0.128)	-0.098 (CI = +/-0.035; p = 0.000)	-0.064 (CI = +/-0.043; p = 0.008)	0.845	+1.99%	-4.33%
Frequency	2014.2	0.021 (CI = +/-0.040; p = 0.251)	-0.098 (CI = +/-0.041; p = 0.001)	-0.066 (CI = +/-0.057; p = 0.030)	0.832	+2.11%	-4.36%
Frequency	2015.1	-0.012 (CI = +/-0.043; p = 0.524)	-0.109 (CI = +/-0.033; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.272)	0.916	-1.19%	-3.90%
Frequency	2015.2	-0.007 (CI = +/-0.084; p = 0.847)	-0.110 (CI = +/-0.040; p = 0.001)	-0.034 (CI = +/-0.099; p = 0.421)	0.911	-0.66%	-3.96%
Frequency	2016.1	-0.083 (CI = +/-0.198; p = 0.306)	-0.117 (CI = +/-0.045; p = 0.002)	0.047 (CI = +/-0.213; p = 0.574)	0.909	-8.01%	-3.59%

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.045 (CI = +/-0.015; p = 0.000)	-0.116 (CI = +/-0.038; p = 0.000)	-0.158 (CI = +/-0.111; p = 0.008)	-0.029 (CI = +/-0.045; p = 0.189)	0.013 (CI = +/-0.004; p = 0.000)	0.929	+4.56%	+1.60%
Loss Cost	2011.2	0.054 (CI = +/-0.015; p = 0.000)	-0.126 (CI = +/-0.032; p = 0.000)	-0.178 (CI = +/-0.092; p = 0.001)	-0.037 (CI = +/-0.037; p = 0.049)	0.013 (CI = +/-0.003; p = 0.000)	0.955	+5.55%	+1.68%
Loss Cost	2012.1	0.056 (CI = +/-0.018; p = 0.000)	-0.124 (CI = +/-0.035; p = 0.000)	-0.182 (CI = +/-0.098; p = 0.002)	-0.038 (CI = +/-0.039; p = 0.054)	0.013 (CI = +/-0.003; p = 0.000)	0.955	+5.72%	+1.73%
Loss Cost	2012.2	0.055 (CI = +/-0.022; p = 0.000)	-0.124 (CI = +/-0.038; p = 0.000)	-0.181 (CI = +/-0.105; p = 0.003)	-0.038 (CI = +/-0.043; p = 0.075)	0.013 (CI = +/-0.003; p = 0.000)	0.952	+5.69%	+1.73%
Loss Cost	2013.1	0.059 (CI = +/-0.028; p = 0.001)	-0.122 (CI = +/-0.041; p = 0.000)	-0.187 (CI = +/-0.114; p = 0.005)	-0.041 (CI = +/-0.047; p = 0.081)	0.013 (CI = +/-0.003; p = 0.000)	0.951	+6.04%	+1.81%
Loss Cost	2013.2	0.061 (CI = +/-0.038; p = 0.005)	-0.123 (CI = +/-0.045; p = 0.000)	-0.191 (CI = +/-0.126; p = 0.007)	-0.043 (CI = +/-0.054; p = 0.104)	0.013 (CI = +/-0.004; p = 0.000)	0.949	+6.32%	+1.83%
Loss Cost	2014.1	0.075 (CI = +/-0.050; p = 0.009)	-0.118 (CI = +/-0.048; p = 0.000)	-0.209 (CI = +/-0.136; p = 0.008)	-0.055 (CI = +/-0.062; p = 0.076)	0.014 (CI = +/-0.004; p = 0.000)	0.951	+7.76%	+2.04%
Loss Cost	2014.2	0.093 (CI = +/-0.072; p = 0.019)	-0.123 (CI = +/-0.052; p = 0.001)	-0.226 (CI = +/-0.149; p = 0.009)	-0.072 (CI = +/-0.080; p = 0.070)	0.014 (CI = +/-0.004; p = 0.000)	0.953	+9.74%	+2.14%
Loss Cost	2015.1	0.077 (CI = +/-0.122; p = 0.172)	-0.126 (CI = +/-0.060; p = 0.002)	-0.212 (CI = +/-0.181; p = 0.029)	-0.057 (CI = +/-0.121; p = 0.291)	0.014 (CI = +/-0.004; p = 0.000)	0.951	+8.00%	+1.99%
Loss Cost	2015.2	0.083 (CI = +/-0.252; p = 0.433)	-0.127 (CI = +/-0.072; p = 0.006)	-0.216 (CI = +/-0.239; p = 0.068)	-0.063 (CI = +/-0.246; p = 0.536)	0.014 (CI = +/-0.005; p = 0.001)	0.946	+8.70%	+2.02%
Loss Cost	2016.1	-0.181 (CI = +/-0.888; p = 0.602)	-0.140 (CI = +/-0.090; p = 0.012)	-0.115 (CI = +/-0.417; p = 0.487)	0.192 (CI = +/-0.859; p = 0.569)	0.013 (CI = +/-0.006; p = 0.003)	0.943	-16.53%	+1.13%
Severity	2011.1	0.033 (CI = +/-0.016; p = 0.001)	-0.001 (CI = +/-0.041; p = 0.938)	-0.137 (CI = +/-0.117; p = 0.025)	0.013 (CI = +/-0.047; p = 0.556)	0.002 (CI = +/-0.004; p = 0.295)	0.576	+3.36%	+4.74%
Severity	2011.2	0.025 (CI = +/-0.017; p = 0.007)	0.007 (CI = +/-0.037; p = 0.699)	-0.119 (CI = +/-0.107; p = 0.031)	0.021 (CI = +/-0.043; p = 0.315)	0.002 (CI = +/-0.003; p = 0.249)	0.466	+2.51%	+4.66%
Severity	2012.1	0.021 (CI = +/-0.020; p = 0.045)	0.003 (CI = +/-0.039; p = 0.867)	-0.110 (CI = +/-0.111; p = 0.052)	0.024 (CI = +/-0.044; p = 0.266)	0.002 (CI = +/-0.003; p = 0.271)	0.321	+2.08%	+4.53%
Severity	2012.2	0.020 (CI = +/-0.025; p = 0.110)	0.004 (CI = +/-0.042; p = 0.854)	-0.108 (CI = +/-0.119; p = 0.071)	0.024 (CI = +/-0.048; p = 0.290)	0.002 (CI = +/-0.004; p = 0.293)	0.225	+2.00%	+4.53%
Severity	2013.1	0.037 (CI = +/-0.024; p = 0.006)	0.015 (CI = +/-0.035; p = 0.360)	-0.140 (CI = +/-0.097; p = 0.009)	0.011 (CI = +/-0.040; p = 0.554)	0.002 (CI = +/-0.003; p = 0.145)	0.557	+3.81%	+4.95%
Severity	2013.2	0.043 (CI = +/-0.031; p = 0.013)	0.012 (CI = +/-0.037; p = 0.475)	-0.147 (CI = +/-0.105; p = 0.011)	0.006 (CI = +/-0.045; p = 0.766)	0.002 (CI = +/-0.003; p = 0.158)	0.515	+4.35%	+4.98%
Severity	2014.1	0.046 (CI = +/-0.044; p = 0.043)	0.014 (CI = +/-0.042; p = 0.473)	-0.151 (CI = +/-0.119; p = 0.019)	0.003 (CI = +/-0.054; p = 0.891)	0.002 (CI = +/-0.003; p = 0.179)	0.394	+4.69%	+5.04%
Severity	2014.2	0.046 (CI = +/-0.067; p = 0.150)	0.014 (CI = +/-0.048; p = 0.517)	-0.151 (CI = +/-0.137; p = 0.035)	0.004 (CI = +/-0.073; p = 0.910)	0.002 (CI = +/-0.004; p = 0.211)	0.280	+4.66%	+5.04%
Severity	2015.1	0.087 (CI = +/-0.100; p = 0.078)	0.022 (CI = +/-0.049; p = 0.316)	-0.185 (CI = +/-0.149; p = 0.023)	-0.034 (CI = +/-0.099; p = 0.438)	0.002 (CI = +/-0.003; p = 0.165)	0.395	+9.05%	+5.44%
Severity	2015.2	0.025 (CI = +/-0.188; p = 0.751)	0.028 (CI = +/-0.054; p = 0.234)	-0.151 (CI = +/-0.179; p = 0.082)	0.026 (CI = +/-0.184; p = 0.728)	0.002 (CI = +/-0.004; p = 0.189)	0.365	+2.48%	+5.21%
Severity	2016.1	0.079 (CI = +/-0.719; p = 0.776)	0.031 (CI = +/-0.073; p = 0.301)	-0.172 (CI = +/-0.338; p = 0.232)	-0.026 (CI = +/-0.696; p = 0.922)	0.002 (CI = +/-0.005; p = 0.240)	0.292	+8.21%	+5.40%
Frequency	2011.1	0.012 (CI = +/-0.027; p = 0.382)	-0.115 (CI = +/-0.068; p = 0.003)	-0.022 (CI = +/-0.196; p = 0.815)	-0.042 (CI = +/-0.079; p = 0.273)	0.011 (CI = +/-0.006; p = 0.002)	0.813	+1.16%	-3.00%
Frequency	2011.2	0.029 (CI = +/-0.025; p = 0.024)	-0.133 (CI = +/-0.055; p = 0.000)	-0.059 (CI = +/-0.156; p = 0.429)	-0.058 (CI = +/-0.063; p = 0.068)	0.011 (CI = +/-0.005; p = 0.000)	0.889	+2.97%	-2.85%
Frequency	2012.1	0.035 (CI = +/-0.030; p = 0.024)	-0.127 (CI = +/-0.058; p = 0.000)	-0.072 (CI = +/-0.163; p = 0.355)	-0.062 (CI = +/-0.065; p = 0.060)	0.012 (CI = +/-0.005; p = 0.000)	0.890	+3.57%	-2.68%
Frequency	2012.2	0.036 (CI = +/-0.037; p = 0.058)	-0.128 (CI = +/-0.063; p = 0.001)	-0.073 (CI = +/-0.176; p = 0.380)	-0.063 (CI = +/-0.071; p = 0.080)	0.012 (CI = +/-0.005; p = 0.001)	0.886	+3.61%	-2.67%
Frequency	2013.1	0.021 (CI = +/-0.044; p = 0.312)	-0.137 (CI = +/-0.064; p = 0.001)	-0.047 (CI = +/-0.179; p = 0.569)	-0.052 (CI = +/-0.073; p = 0.147)	0.011 (CI = +/-0.005; p = 0.001)	0.899	+2.14%	-2.99%
Frequency	2013.2	0.019 (CI = +/-0.059; p = 0.492)	-0.136 (CI = +/-0.070; p = 0.002)	-0.044 (CI = +/-0.197; p = 0.626)	-0.049 (CI = +/-0.085; p = 0.220)	0.011 (CI = +/-0.006; p = 0.001)	0.895	+1.89%	-3.01%
Frequency	2014.1	0.029 (CI = +/-0.083; p = 0.443)	-0.132 (CI = +/-0.078; p = 0.005)	-0.057 (CI = +/-0.222; p = 0.568)	-0.058 (CI = +/-0.101; p = 0.223)	0.011 (CI = +/-0.006; p = 0.002)	0.887	+2.93%	-2.85%
Frequency	2014.2	0.047 (CI = +/-0.122; p = 0.388)	-0.137 (CI = +/-0.087; p = 0.008)	-0.075 (CI = +/-0.251; p = 0.503)	-0.075 (CI = +/-0.134; p = 0.226)	0.012 (CI = +/-0.007; p = 0.004)	0.885	+4.86%	-2.75%
Frequency	2015.1	-0.010 (CI = +/-0.194; p = 0.907)	-0.148 (CI = +/-0.096; p = 0.009)	-0.027 (CI = +/-0.290; p = 0.828)	-0.024 (CI = +/-0.193; p = 0.776)	0.011 (CI = +/-0.007; p = 0.007)	0.891	-0.96%	-3.27%
Frequency	2015.2	0.059 (CI = +/-0.391; p = 0.715)	-0.155 (CI = +/-0.112; p = 0.016)	-0.065 (CI = +/-0.372; p = 0.671)	-0.090 (CI = +/-0.382; p = 0.572)	0.011 (CI = +/-0.008; p = 0.012)	0.886	+6.07%	-3.04%
Frequency	2016.1	-0.260 (CI = +/-1.430; p = 0.641)	-0.171 (CI = +/-0.144; p = 0.030)	0.057 (CI = +/-0.672; p = 0.827)	0.218 (CI = +/-1.384; p = 0.684)	0.011 (CI = +/-0.009; p = 0.029)	0.874	-22.86%	-4.05%

AB Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.027; p = 0.117)	0.083	-2.06%
Loss Cost	2011.2	-0.027 (CI = +/-0.028; p = 0.058)	0.149	-2.69%
Loss Cost	2012.1	-0.024 (CI = +/-0.031; p = 0.120)	0.091	-2.41%
Loss Cost	2012.2	-0.026 (CI = +/-0.036; p = 0.134)	0.086	-2.60%
Loss Cost	2013.1	-0.023 (CI = +/-0.040; p = 0.246)	0.030	-2.24%
Loss Cost	2013.2	-0.030 (CI = +/-0.045; p = 0.170)	0.074	-2.98%
Loss Cost	2014.1	-0.026 (CI = +/-0.052; p = 0.296)	0.015	-2.58%
Loss Cost	2014.2	-0.040 (CI = +/-0.058; p = 0.151)	0.103	-3.96%
Loss Cost	2015.1	-0.033 (CI = +/-0.068; p = 0.308)	0.014	-3.23%
Loss Cost	2015.2	-0.049 (CI = +/-0.079; p = 0.199)	0.084	-4.74%
Loss Cost	2016.1	-0.055 (CI = +/-0.098; p = 0.233)	0.069	-5.36%
Severity	2011.1	0.009 (CI = +/-0.006; p = 0.005)	0.328	+0.91%
Severity	2011.2	0.009 (CI = +/-0.007; p = 0.010)	0.294	+0.92%
Severity	2012.1	0.011 (CI = +/-0.007; p = 0.007)	0.340	+1.07%
Severity	2012.2	0.013 (CI = +/-0.008; p = 0.003)	0.407	+1.26%
Severity	2013.1	0.012 (CI = +/-0.009; p = 0.011)	0.332	+1.19%
Severity	2013.2	0.014 (CI = +/-0.010; p = 0.008)	0.390	+1.41%
Severity	2014.1	0.014 (CI = +/-0.011; p = 0.017)	0.342	+1.44%
Severity	2014.2	0.016 (CI = +/-0.013; p = 0.022)	0.336	+1.58%
Severity	2015.1	0.019 (CI = +/-0.015; p = 0.019)	0.383	+1.89%
Severity	2015.2	0.024 (CI = +/-0.016; p = 0.007)	0.520	+2.46%
Severity	2016.1	0.030 (CI = +/-0.018; p = 0.004)	0.615	+3.04%
Frequency	2011.1	-0.030 (CI = +/-0.026; p = 0.028)	0.199	-2.94%
Frequency	2011.2	-0.036 (CI = +/-0.028; p = 0.013)	0.269	-3.58%
Frequency	2012.1	-0.035 (CI = +/-0.031; p = 0.030)	0.215	-3.45%
Frequency	2012.2	-0.039 (CI = +/-0.035; p = 0.031)	0.224	-3.82%
Frequency	2013.1	-0.035 (CI = +/-0.039; p = 0.081)	0.145	-3.40%
Frequency	2013.2	-0.044 (CI = +/-0.043; p = 0.045)	0.218	-4.33%
Frequency	2014.1	-0.040 (CI = +/-0.050; p = 0.104)	0.139	-3.96%
Frequency	2014.2	-0.056 (CI = +/-0.054; p = 0.043)	0.260	-5.46%
Frequency	2015.1	-0.052 (CI = +/-0.064; p = 0.105)	0.165	-5.02%
Frequency	2015.2	-0.073 (CI = +/-0.071; p = 0.046)	0.304	-7.03%
Frequency	2016.1	-0.085 (CI = +/-0.087; p = 0.053)	0.315	-8.16%

AB Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.025 (CI = +/-0.015; p = 0.004)	-0.257 (CI = +/-0.089; p = 0.000)	0.695	-2.43%
Loss Cost	2011.2	-0.027 (CI = +/-0.017; p = 0.003)	-0.248 (CI = +/-0.092; p = 0.000)	0.703	-2.69%
Loss Cost	2012.1	-0.029 (CI = +/-0.019; p = 0.005)	-0.254 (CI = +/-0.097; p = 0.000)	0.683	-2.87%
Loss Cost	2012.2	-0.026 (CI = +/-0.021; p = 0.017)	-0.262 (CI = +/-0.102; p = 0.000)	0.690	-2.60%
Loss Cost	2013.1	-0.029 (CI = +/-0.024; p = 0.020)	-0.270 (CI = +/-0.109; p = 0.000)	0.673	-2.86%
Loss Cost	2013.2	-0.030 (CI = +/-0.027; p = 0.032)	-0.266 (CI = +/-0.118; p = 0.000)	0.669	-2.98%
Loss Cost	2014.1	-0.035 (CI = +/-0.031; p = 0.033)	-0.277 (CI = +/-0.126; p = 0.001)	0.655	-3.40%
Loss Cost	2014.2	-0.040 (CI = +/-0.036; p = 0.030)	-0.265 (CI = +/-0.134; p = 0.001)	0.664	-3.96%
Loss Cost	2015.1	-0.044 (CI = +/-0.043; p = 0.046)	-0.273 (CI = +/-0.149; p = 0.003)	0.623	-4.33%
Loss Cost	2015.2	-0.049 (CI = +/-0.052; p = 0.064)	-0.265 (CI = +/-0.165; p = 0.006)	0.619	-4.74%
Loss Cost	2016.1	-0.074 (CI = +/-0.051; p = 0.011)	-0.312 (CI = +/-0.146; p = 0.002)	0.770	-7.13%
Severity	2011.1	0.009 (CI = +/-0.006; p = 0.007)	-0.009 (CI = +/-0.035; p = 0.584)	0.301	+0.90%
Severity	2011.2	0.009 (CI = +/-0.007; p = 0.011)	-0.010 (CI = +/-0.037; p = 0.575)	0.265	+0.92%
Severity	2012.1	0.011 (CI = +/-0.007; p = 0.009)	-0.006 (CI = +/-0.039; p = 0.750)	0.301	+1.06%
Severity	2012.2	0.013 (CI = +/-0.008; p = 0.004)	-0.012 (CI = +/-0.039; p = 0.531)	0.383	+1.26%
Severity	2013.1	0.012 (CI = +/-0.009; p = 0.016)	-0.014 (CI = +/-0.042; p = 0.464)	0.311	+1.16%
Severity	2013.2	0.014 (CI = +/-0.010; p = 0.008)	-0.021 (CI = +/-0.042; p = 0.300)	0.398	+1.41%
Severity	2014.1	0.014 (CI = +/-0.011; p = 0.023)	-0.022 (CI = +/-0.046; p = 0.318)	0.347	+1.37%
Severity	2014.2	0.016 (CI = +/-0.013; p = 0.022)	-0.026 (CI = +/-0.048; p = 0.255)	0.362	+1.58%
Severity	2015.1	0.018 (CI = +/-0.015; p = 0.028)	-0.022 (CI = +/-0.053; p = 0.379)	0.374	+1.80%
Severity	2015.2	0.024 (CI = +/-0.015; p = 0.006)	-0.034 (CI = +/-0.047; p = 0.141)	0.595	+2.46%
Severity	2016.1	0.028 (CI = +/-0.018; p = 0.007)	-0.026 (CI = +/-0.051; p = 0.269)	0.635	+2.88%
Frequency	2011.1	-0.034 (CI = +/-0.016; p = 0.000)	-0.247 (CI = +/-0.093; p = 0.000)	0.704	-3.30%
Frequency	2011.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.238 (CI = +/-0.096; p = 0.000)	0.717	-3.58%
Frequency	2012.1	-0.040 (CI = +/-0.019; p = 0.001)	-0.248 (CI = +/-0.100; p = 0.000)	0.709	-3.89%
Frequency	2012.2	-0.039 (CI = +/-0.022; p = 0.002)	-0.250 (CI = +/-0.106; p = 0.000)	0.705	-3.82%
Frequency	2013.1	-0.041 (CI = +/-0.025; p = 0.004)	-0.255 (CI = +/-0.115; p = 0.000)	0.668	-3.97%
Frequency	2013.2	-0.044 (CI = +/-0.028; p = 0.005)	-0.246 (CI = +/-0.121; p = 0.001)	0.677	-4.33%
Frequency	2014.1	-0.048 (CI = +/-0.033; p = 0.008)	-0.256 (CI = +/-0.131; p = 0.001)	0.649	-4.71%
Frequency	2014.2	-0.056 (CI = +/-0.036; p = 0.006)	-0.238 (CI = +/-0.135; p = 0.003)	0.679	-5.46%
Frequency	2015.1	-0.062 (CI = +/-0.043; p = 0.010)	-0.251 (CI = +/-0.149; p = 0.004)	0.646	-6.02%
Frequency	2015.2	-0.073 (CI = +/-0.049; p = 0.009)	-0.231 (CI = +/-0.155; p = 0.009)	0.683	-7.03%
Frequency	2016.1	-0.102 (CI = +/-0.037; p = 0.000)	-0.286 (CI = +/-0.108; p = 0.000)	0.882	-9.73%

AB Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.014; p = 0.079)	-0.254 (CI = +/-0.067; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.827	-1.20%
Loss Cost	2011.2	-0.014 (CI = +/-0.015; p = 0.071)	-0.249 (CI = +/-0.070; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.828	-1.37%
Loss Cost	2012.1	-0.014 (CI = +/-0.017; p = 0.099)	-0.250 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.812	-1.42%
Loss Cost	2012.2	-0.009 (CI = +/-0.018; p = 0.323)	-0.263 (CI = +/-0.074; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	0.841	-0.86%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.368)	-0.264 (CI = +/-0.080; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.827	-0.91%
Loss Cost	2013.2	-0.008 (CI = +/-0.025; p = 0.515)	-0.267 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.824	-0.75%
Loss Cost	2014.1	-0.009 (CI = +/-0.030; p = 0.519)	-0.269 (CI = +/-0.096; p = 0.000)	0.008 (CI = +/-0.006; p = 0.011)	0.809	-0.89%
Loss Cost	2014.2	-0.012 (CI = +/-0.036; p = 0.458)	-0.264 (CI = +/-0.104; p = 0.000)	0.007 (CI = +/-0.006; p = 0.019)	0.803	-1.22%
Loss Cost	2015.1	-0.011 (CI = +/-0.045; p = 0.602)	-0.262 (CI = +/-0.118; p = 0.001)	0.008 (CI = +/-0.007; p = 0.030)	0.773	-1.06%
Loss Cost	2015.2	-0.009 (CI = +/-0.057; p = 0.712)	-0.264 (CI = +/-0.134; p = 0.002)	0.008 (CI = +/-0.008; p = 0.047)	0.762	-0.93%
Loss Cost	2016.1	-0.037 (CI = +/-0.061; p = 0.187)	-0.299 (CI = +/-0.125; p = 0.001)	0.006 (CI = +/-0.007; p = 0.082)	0.844	-3.65%
Severity	2011.1	0.008 (CI = +/-0.007; p = 0.034)	-0.010 (CI = +/-0.036; p = 0.585)	-0.001 (CI = +/-0.002; p = 0.639)	0.268	+0.81%
Severity	2011.2	0.008 (CI = +/-0.008; p = 0.051)	-0.010 (CI = +/-0.039; p = 0.587)	0.000 (CI = +/-0.002; p = 0.667)	0.226	+0.83%
Severity	2012.1	0.010 (CI = +/-0.009; p = 0.040)	-0.006 (CI = +/-0.040; p = 0.751)	0.000 (CI = +/-0.002; p = 0.777)	0.255	+0.99%
Severity	2012.2	0.012 (CI = +/-0.010; p = 0.019)	-0.012 (CI = +/-0.041; p = 0.546)	0.000 (CI = +/-0.002; p = 0.947)	0.336	+1.24%
Severity	2013.1	0.011 (CI = +/-0.012; p = 0.060)	-0.015 (CI = +/-0.044; p = 0.478)	0.000 (CI = +/-0.003; p = 0.867)	0.256	+1.11%
Severity	2013.2	0.014 (CI = +/-0.013; p = 0.030)	-0.021 (CI = +/-0.044; p = 0.322)	0.000 (CI = +/-0.003; p = 0.941)	0.344	+1.44%
Severity	2014.1	0.014 (CI = +/-0.015; p = 0.071)	-0.022 (CI = +/-0.049; p = 0.344)	0.000 (CI = +/-0.003; p = 0.971)	0.282	+1.39%
Severity	2014.2	0.017 (CI = +/-0.018; p = 0.061)	-0.026 (CI = +/-0.052; p = 0.280)	0.000 (CI = +/-0.003; p = 0.835)	0.295	+1.69%
Severity	2015.1	0.020 (CI = +/-0.022; p = 0.066)	-0.021 (CI = +/-0.057; p = 0.422)	0.001 (CI = +/-0.003; p = 0.715)	0.308	+2.04%
Severity	2015.2	0.031 (CI = +/-0.021; p = 0.010)	-0.033 (CI = +/-0.048; p = 0.146)	0.001 (CI = +/-0.003; p = 0.322)	0.602	+3.10%
Severity	2016.1	0.039 (CI = +/-0.023; p = 0.006)	-0.022 (CI = +/-0.048; p = 0.303)	0.002 (CI = +/-0.003; p = 0.154)	0.705	+4.02%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.007)	-0.244 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.840	-2.00%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.008)	-0.239 (CI = +/-0.072; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	0.842	-2.19%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.010)	-0.244 (CI = +/-0.076; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.833	-2.39%
Frequency	2012.2	-0.021 (CI = +/-0.020; p = 0.037)	-0.251 (CI = +/-0.079; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.839	-2.08%
Frequency	2013.1	-0.020 (CI = +/-0.023; p = 0.079)	-0.249 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	0.816	-1.99%
Frequency	2013.2	-0.022 (CI = +/-0.027; p = 0.098)	-0.246 (CI = +/-0.093; p = 0.000)	0.008 (CI = +/-0.005; p = 0.009)	0.814	-2.16%
Frequency	2014.1	-0.023 (CI = +/-0.032; p = 0.146)	-0.248 (CI = +/-0.103; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.790	-2.25%
Frequency	2014.2	-0.029 (CI = +/-0.038; p = 0.114)	-0.238 (CI = +/-0.110; p = 0.001)	0.007 (CI = +/-0.006; p = 0.029)	0.796	-2.86%
Frequency	2015.1	-0.031 (CI = +/-0.047; p = 0.173)	-0.241 (CI = +/-0.124; p = 0.002)	0.007 (CI = +/-0.007; p = 0.048)	0.763	-3.03%
Frequency	2015.2	-0.040 (CI = +/-0.058; p = 0.148)	-0.230 (CI = +/-0.136; p = 0.005)	0.006 (CI = +/-0.008; p = 0.086)	0.770	-3.91%
Frequency	2016.1	-0.077 (CI = +/-0.046; p = 0.007)	-0.276 (CI = +/-0.095; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.915	-7.38%

AB Funeral & Death Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.014; p = 0.091)	-0.250 (CI = +/-0.073; p = 0.000)	0.754	-1.19%
Loss Cost	2011.2	-0.014 (CI = +/-0.016; p = 0.081)	-0.245 (CI = +/-0.077; p = 0.000)	0.749	-1.37%
Loss Cost	2012.1	-0.014 (CI = +/-0.018; p = 0.115)	-0.246 (CI = +/-0.084; p = 0.000)	0.725	-1.41%
Loss Cost	2012.2	-0.009 (CI = +/-0.019; p = 0.343)	-0.260 (CI = +/-0.082; p = 0.000)	0.768	-0.86%
Loss Cost	2013.1	-0.009 (CI = +/-0.022; p = 0.395)	-0.261 (CI = +/-0.090; p = 0.000)	0.748	-0.90%
Loss Cost	2013.2	-0.008 (CI = +/-0.026; p = 0.535)	-0.264 (CI = +/-0.099; p = 0.000)	0.739	-0.75%
Loss Cost	2014.1	-0.009 (CI = +/-0.032; p = 0.547)	-0.267 (CI = +/-0.110; p = 0.000)	0.717	-0.88%
Loss Cost	2014.2	-0.012 (CI = +/-0.039; p = 0.484)	-0.261 (CI = +/-0.122; p = 0.001)	0.694	-1.22%
Loss Cost	2015.1	-0.010 (CI = +/-0.049; p = 0.635)	-0.257 (CI = +/-0.142; p = 0.004)	0.646	-1.03%
Loss Cost	2015.2	-0.009 (CI = +/-0.064; p = 0.732)	-0.259 (CI = +/-0.166; p = 0.009)	0.614	-0.93%
Loss Cost	2016.1	-0.037 (CI = +/-0.071; p = 0.232)	-0.301 (CI = +/-0.162; p = 0.005)	0.750	-3.67%
Severity	2011.1	0.008 (CI = +/-0.008; p = 0.039)	-0.014 (CI = +/-0.039; p = 0.449)	0.194	+0.80%
Severity	2011.2	0.008 (CI = +/-0.008; p = 0.056)	-0.015 (CI = +/-0.042; p = 0.452)	0.155	+0.83%
Severity	2012.1	0.010 (CI = +/-0.010; p = 0.047)	-0.011 (CI = +/-0.044; p = 0.601)	0.185	+0.97%
Severity	2012.2	0.012 (CI = +/-0.010; p = 0.022)	-0.018 (CI = +/-0.044; p = 0.404)	0.289	+1.24%
Severity	2013.1	0.011 (CI = +/-0.012; p = 0.070)	-0.021 (CI = +/-0.048; p = 0.343)	0.217	+1.08%
Severity	2013.2	0.014 (CI = +/-0.013; p = 0.031)	-0.029 (CI = +/-0.048; p = 0.205)	0.337	+1.44%
Severity	2014.1	0.013 (CI = +/-0.015; p = 0.081)	-0.031 (CI = +/-0.053; p = 0.222)	0.288	+1.35%
Severity	2014.2	0.017 (CI = +/-0.018; p = 0.061)	-0.037 (CI = +/-0.057; p = 0.169)	0.334	+1.69%
Severity	2015.1	0.020 (CI = +/-0.022; p = 0.078)	-0.032 (CI = +/-0.064; p = 0.277)	0.342	+1.97%
Severity	2015.2	0.031 (CI = +/-0.018; p = 0.006)	-0.049 (CI = +/-0.048; p = 0.046)	0.725	+3.12%
Severity	2016.1	0.038 (CI = +/-0.021; p = 0.005)	-0.037 (CI = +/-0.048; p = 0.101)	0.809	+3.91%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.009)	-0.236 (CI = +/-0.074; p = 0.000)	0.746	-1.97%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.010)	-0.230 (CI = +/-0.077; p = 0.000)	0.749	-2.18%
Frequency	2012.1	-0.024 (CI = +/-0.018; p = 0.013)	-0.235 (CI = +/-0.083; p = 0.000)	0.730	-2.36%
Frequency	2012.2	-0.021 (CI = +/-0.020; p = 0.043)	-0.242 (CI = +/-0.087; p = 0.000)	0.740	-2.07%
Frequency	2013.1	-0.020 (CI = +/-0.024; p = 0.093)	-0.240 (CI = +/-0.096; p = 0.000)	0.696	-1.96%
Frequency	2013.2	-0.022 (CI = +/-0.028; p = 0.110)	-0.235 (CI = +/-0.104; p = 0.001)	0.688	-2.16%
Frequency	2014.1	-0.022 (CI = +/-0.034; p = 0.171)	-0.236 (CI = +/-0.117; p = 0.001)	0.641	-2.20%
Frequency	2014.2	-0.029 (CI = +/-0.039; p = 0.128)	-0.224 (CI = +/-0.125; p = 0.003)	0.641	-2.86%
Frequency	2015.1	-0.030 (CI = +/-0.051; p = 0.205)	-0.225 (CI = +/-0.146; p = 0.008)	0.571	-2.95%
Frequency	2015.2	-0.040 (CI = +/-0.062; p = 0.165)	-0.210 (CI = +/-0.161; p = 0.019)	0.570	-3.93%
Frequency	2016.1	-0.076 (CI = +/-0.052; p = 0.013)	-0.263 (CI = +/-0.118; p = 0.002)	0.843	-7.29%

AB Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.249 (CI = +/-0.071; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.802	0.00%
Loss Cost	2011.2	-0.249 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.798	0.00%
Loss Cost	2012.1	-0.244 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.785	0.00%
Loss Cost	2012.2	-0.263 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.841	0.00%
Loss Cost	2013.1	-0.260 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.829	0.00%
Loss Cost	2013.2	-0.267 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.832	0.00%
Loss Cost	2014.1	-0.266 (CI = +/-0.091; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	0.818	0.00%
Loss Cost	2014.2	-0.264 (CI = +/-0.101; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	0.811	0.00%
Loss Cost	2015.1	-0.257 (CI = +/-0.110; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.790	0.00%
Loss Cost	2015.2	-0.263 (CI = +/-0.124; p = 0.001)	0.009 (CI = +/-0.005; p = 0.005)	0.787	0.00%
Loss Cost	2016.1	-0.283 (CI = +/-0.129; p = 0.001)	0.009 (CI = +/-0.005; p = 0.005)	0.817	0.00%
Severity	2011.1	-0.013 (CI = +/-0.040; p = 0.507)	-0.002 (CI = +/-0.002; p = 0.096)	0.079	0.00%
Severity	2011.2	-0.010 (CI = +/-0.042; p = 0.628)	-0.002 (CI = +/-0.002; p = 0.112)	0.057	0.00%
Severity	2012.1	-0.010 (CI = +/-0.045; p = 0.635)	-0.002 (CI = +/-0.002; p = 0.127)	0.049	0.00%
Severity	2012.2	-0.011 (CI = +/-0.048; p = 0.620)	-0.002 (CI = +/-0.002; p = 0.138)	0.045	0.00%
Severity	2013.1	-0.019 (CI = +/-0.048; p = 0.401)	-0.002 (CI = +/-0.002; p = 0.159)	0.066	0.00%
Severity	2013.2	-0.021 (CI = +/-0.052; p = 0.406)	-0.002 (CI = +/-0.002; p = 0.173)	0.057	0.00%
Severity	2014.1	-0.028 (CI = +/-0.054; p = 0.284)	-0.002 (CI = +/-0.002; p = 0.209)	0.081	0.00%
Severity	2014.2	-0.026 (CI = +/-0.059; p = 0.347)	-0.001 (CI = +/-0.003; p = 0.240)	0.042	0.00%
Severity	2015.1	-0.030 (CI = +/-0.065; p = 0.333)	-0.001 (CI = +/-0.003; p = 0.286)	0.036	0.00%
Severity	2015.2	-0.034 (CI = +/-0.073; p = 0.317)	-0.001 (CI = +/-0.003; p = 0.290)	0.039	0.00%
Severity	2016.1	-0.039 (CI = +/-0.082; p = 0.300)	-0.001 (CI = +/-0.003; p = 0.356)	0.034	0.00%
Frequency	2011.1	-0.236 (CI = +/-0.083; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.760	0.00%
Frequency	2011.2	-0.240 (CI = +/-0.088; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.761	0.00%
Frequency	2012.1	-0.234 (CI = +/-0.093; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.747	0.00%
Frequency	2012.2	-0.252 (CI = +/-0.090; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.788	0.00%
Frequency	2013.1	-0.241 (CI = +/-0.093; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.778	0.00%
Frequency	2013.2	-0.246 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.779	0.00%
Frequency	2014.1	-0.238 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.761	0.00%
Frequency	2014.2	-0.238 (CI = +/-0.118; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.755	0.00%
Frequency	2015.1	-0.228 (CI = +/-0.128; p = 0.003)	0.010 (CI = +/-0.006; p = 0.003)	0.730	0.00%
Frequency	2015.2	-0.229 (CI = +/-0.146; p = 0.007)	0.010 (CI = +/-0.006; p = 0.005)	0.722	0.00%
Frequency	2016.1	-0.244 (CI = +/-0.161; p = 0.009)	0.010 (CI = +/-0.006; p = 0.007)	0.728	0.00%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.009; p = 0.000)	0.509	+2.78%
Loss Cost	2004.2	0.029 (CI = +/-0.010; p = 0.000)	0.524	+2.94%
Loss Cost	2005.1	0.030 (CI = +/-0.010; p = 0.000)	0.529	+3.08%
Loss Cost	2005.2	0.032 (CI = +/-0.011; p = 0.000)	0.530	+3.21%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.546	+3.41%
Loss Cost	2006.2	0.034 (CI = +/-0.012; p = 0.000)	0.529	+3.47%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.532	+3.64%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.572	+3.98%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.599	+4.30%
Loss Cost	2008.2	0.045 (CI = +/-0.015; p = 0.000)	0.618	+4.60%
Loss Cost	2009.1	0.048 (CI = +/-0.015; p = 0.000)	0.643	+4.97%
Loss Cost	2009.2	0.051 (CI = +/-0.017; p = 0.000)	0.641	+5.20%
Loss Cost	2010.1	0.052 (CI = +/-0.018; p = 0.000)	0.620	+5.32%
Loss Cost	2010.2	0.052 (CI = +/-0.020; p = 0.000)	0.584	+5.31%
Loss Cost	2011.1	0.053 (CI = +/-0.022; p = 0.000)	0.564	+5.48%
Loss Cost	2011.2	0.055 (CI = +/-0.025; p = 0.000)	0.540	+5.65%
Loss Cost	2012.1	0.055 (CI = +/-0.028; p = 0.001)	0.496	+5.66%
Loss Cost	2012.2	0.051 (CI = +/-0.031; p = 0.003)	0.418	+5.27%
Loss Cost	2013.1	0.048 (CI = +/-0.035; p = 0.011)	0.339	+4.93%
Loss Cost	2013.2	0.043 (CI = +/-0.040; p = 0.036)	0.241	+4.37%
Loss Cost	2014.1	0.040 (CI = +/-0.046; p = 0.080)	0.170	+4.12%
Loss Cost	2014.2	0.038 (CI = +/-0.054; p = 0.149)	0.105	+3.89%
Loss Cost	2015.1	0.027 (CI = +/-0.063; p = 0.355)	-0.005	+2.77%
Loss Cost	2015.2	0.019 (CI = +/-0.076; p = 0.576)	-0.071	+1.96%
Loss Cost	2016.1	-0.002 (CI = +/-0.088; p = 0.969)	-0.125	-0.15%
Severity	2004.1	0.037 (CI = +/-0.004; p = 0.000)	0.923	+3.74%
Severity	2004.2	0.037 (CI = +/-0.004; p = 0.000)	0.920	+3.78%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	0.922	+3.88%
Severity	2005.2	0.039 (CI = +/-0.004; p = 0.000)	0.918	+3.93%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.934	+4.10%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.933	+4.18%
Severity	2007.1	0.042 (CI = +/-0.004; p = 0.000)	0.933	+4.27%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	0.928	+4.33%
Severity	2008.1	0.044 (CI = +/-0.005; p = 0.000)	0.934	+4.48%
Severity	2008.2	0.045 (CI = +/-0.005; p = 0.000)	0.932	+4.57%
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	0.946	+4.79%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.940	+4.82%
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	0.936	+4.90%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.929	+4.95%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.936	+5.18%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.936	+5.33%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.952	+5.66%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	0.952	+5.84%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	0.967	+6.19%
Severity	2013.2	0.061 (CI = +/-0.007; p = 0.000)	0.963	+6.31%
Severity	2014.1	0.065 (CI = +/-0.006; p = 0.000)	0.975	+6.68%
Severity	2014.2	0.063 (CI = +/-0.007; p = 0.000)	0.970	+6.54%
Severity	2015.1	0.065 (CI = +/-0.008; p = 0.000)	0.966	+6.71%
Severity	2015.2	0.063 (CI = +/-0.009; p = 0.000)	0.958	+6.47%
Severity	2016.1	0.062 (CI = +/-0.012; p = 0.000)	0.944	+6.42%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.031)	0.110	-0.92%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.069)	0.073	-0.81%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.102)	0.056	-0.77%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.165)	0.033	-0.69%
Frequency	2006.1	-0.007 (CI = +/-0.011; p = 0.209)	0.022	-0.67%
Frequency	2006.2	-0.007 (CI = +/-0.011; p = 0.230)	0.018	-0.68%
Frequency	2007.1	-0.006 (CI = +/-0.012; p = 0.318)	0.001	-0.60%
Frequency	2007.2	-0.003 (CI = +/-0.013; p = 0.597)	-0.028	-0.33%
Frequency	2008.1	-0.002 (CI = +/-0.014; p = 0.798)	-0.039	-0.17%
Frequency	2008.2	0.000 (CI = +/-0.015; p = 0.964)	-0.043	+0.03%
Frequency	2009.1	0.002 (CI = +/-0.016; p = 0.823)	-0.043	+0.17%
Frequency	2009.2	0.004 (CI = +/-0.017; p = 0.666)	-0.038	+0.36%
Frequency	2010.1	0.004 (CI = +/-0.019; p = 0.662)	-0.040	+0.40%
Frequency	2010.2	0.003 (CI = +/-0.021; p = 0.733)	-0.046	+0.34%
Frequency	2011.1	0.003 (CI = +/-0.023; p = 0.793)	-0.051	+0.29%
Frequency	2011.2	0.003 (CI = +/-0.026; p = 0.807)	-0.055	+0.30%
Frequency	2012.1	0.000 (CI = +/-0.029; p = 1.000)	-0.062	+0.00%
Frequency	2012.2	-0.005 (CI = +/-0.031; p = 0.719)	-0.057	-0.54%
Frequency	2013.1	-0.012 (CI = +/-0.035; p = 0.471)	-0.031	-1.19%
Frequency	2013.2	-0.018 (CI = +/-0.039; p = 0.322)	0.004	-1.83%
Frequency	2014.1	-0.024 (CI = +/-0.044; p = 0.256)	0.032	-2.40%
Frequency	2014.2	-0.025 (CI = +/-0.052; p = 0.311)	0.010	-2.49%
Frequency	2015.1	-0.038 (CI = +/-0.060; p = 0.191)	0.081	-3.69%
Frequency	2015.2	-0.043 (CI = +/-0.072; p = 0.209)	0.077	-4.23%
Frequency	2016.1	-0.064 (CI = +/-0.084; p = 0.118)	0.187	-6.17%

Collision

Coverage = CL
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.094; p = 0.716)	0.495	+2.78%
Loss Cost	2004.2	0.029 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.095; p = 0.581)	0.513	+2.94%
Loss Cost	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.019 (CI = +/-0.097; p = 0.688)	0.515	+3.07%
Loss Cost	2005.2	0.032 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.099; p = 0.589)	0.518	+3.21%
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	-0.017 (CI = +/-0.101; p = 0.730)	0.531	+3.40%
Loss Cost	2006.2	0.034 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.105; p = 0.689)	0.514	+3.47%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	-0.013 (CI = +/-0.108; p = 0.805)	0.514	+3.63%
Loss Cost	2007.2	0.039 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.107; p = 0.589)	0.560	+3.98%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	-0.015 (CI = +/-0.108; p = 0.773)	0.583	+4.28%
Loss Cost	2008.2	0.045 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.108; p = 0.599)	0.606	+4.60%
Loss Cost	2009.1	0.048 (CI = +/-0.016; p = 0.000)	-0.014 (CI = +/-0.110; p = 0.793)	0.628	+4.95%
Loss Cost	2009.2	0.051 (CI = +/-0.017; p = 0.000)	-0.023 (CI = +/-0.113; p = 0.674)	0.626	+5.20%
Loss Cost	2010.1	0.052 (CI = +/-0.019; p = 0.000)	-0.020 (CI = +/-0.119; p = 0.735)	0.603	+5.30%
Loss Cost	2010.2	0.052 (CI = +/-0.021; p = 0.000)	-0.020 (CI = +/-0.125; p = 0.740)	0.564	+5.31%
Loss Cost	2011.1	0.053 (CI = +/-0.023; p = 0.000)	-0.015 (CI = +/-0.133; p = 0.811)	0.540	+5.46%
Loss Cost	2011.2	0.055 (CI = +/-0.025; p = 0.000)	-0.021 (CI = +/-0.140; p = 0.753)	0.514	+5.65%
Loss Cost	2012.1	0.055 (CI = +/-0.029; p = 0.001)	-0.022 (CI = +/-0.150; p = 0.755)	0.466	+5.61%
Loss Cost	2012.2	0.051 (CI = +/-0.032; p = 0.004)	-0.013 (CI = +/-0.158; p = 0.862)	0.378	+5.27%
Loss Cost	2013.1	0.048 (CI = +/-0.037; p = 0.015)	-0.024 (CI = +/-0.169; p = 0.767)	0.293	+4.87%
Loss Cost	2013.2	0.043 (CI = +/-0.042; p = 0.045)	-0.012 (CI = +/-0.180; p = 0.890)	0.179	+4.37%
Loss Cost	2014.1	0.040 (CI = +/-0.049; p = 0.100)	-0.019 (CI = +/-0.197; p = 0.834)	0.098	+4.06%
Loss Cost	2014.2	0.038 (CI = +/-0.057; p = 0.169)	-0.016 (CI = +/-0.216; p = 0.874)	0.018	+3.89%
Loss Cost	2015.1	0.026 (CI = +/-0.067; p = 0.413)	-0.043 (CI = +/-0.232; p = 0.684)	-0.095	+2.59%
Loss Cost	2015.2	0.019 (CI = +/-0.081; p = 0.597)	-0.032 (CI = +/-0.258; p = 0.783)	-0.193	+1.96%
Loss Cost	2016.1	-0.006 (CI = +/-0.095; p = 0.879)	-0.079 (CI = +/-0.272; p = 0.515)	-0.204	-0.63%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.034; p = 0.017)	0.934	+3.72%
Severity	2004.2	0.037 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.011)	0.933	+3.78%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.035; p = 0.020)	0.934	+3.85%
Severity	2005.2	0.039 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.012)	0.933	+3.93%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.033; p = 0.024)	0.943	+4.07%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.032; p = 0.010)	0.946	+4.18%
Severity	2007.1	0.042 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.018)	0.944	+4.24%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.033; p = 0.011)	0.943	+4.33%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.022)	0.946	+4.44%
Severity	2008.2	0.045 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.032; p = 0.009)	0.948	+4.57%
Severity	2009.1	0.046 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.030; p = 0.017)	0.957	+4.75%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.031; p = 0.013)	0.954	+4.82%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.032; p = 0.021)	0.949	+4.85%
Severity	2010.2	0.048 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.015)	0.946	+4.95%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.030)	0.949	+5.12%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.031; p = 0.009)	0.956	+5.33%
Severity	2012.1	0.054 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.028; p = 0.017)	0.966	+5.59%
Severity	2012.2	0.057 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.025; p = 0.002)	0.974	+5.84%
Severity	2013.1	0.059 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.021; p = 0.003)	0.982	+6.10%
Severity	2013.2	0.061 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.018; p = 0.000)	0.986	+6.31%
Severity	2014.1	0.064 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.014; p = 0.000)	0.992	+6.57%
Severity	2014.2	0.063 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.016; p = 0.001)	0.990	+6.54%
Severity	2015.1	0.064 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.017; p = 0.002)	0.988	+6.56%
Severity	2015.2	0.063 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.019; p = 0.005)	0.983	+6.47%
Severity	2016.1	0.060 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.018; p = 0.002)	0.985	+6.18%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.036)	0.025 (CI = +/-0.083; p = 0.541)	0.092	-0.91%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.073)	0.020 (CI = +/-0.085; p = 0.640)	0.050	-0.81%
Frequency	2005.1	-0.008 (CI = +/-0.010; p = 0.113)	0.022 (CI = +/-0.088; p = 0.605)	0.033	-0.76%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.172)	0.019 (CI = +/-0.090; p = 0.671)	0.005	-0.69%
Frequency	2006.1	-0.007 (CI = +/-0.011; p = 0.226)	0.021 (CI = +/-0.094; p = 0.651)	-0.006	-0.65%
Frequency	2006.2	-0.007 (CI = +/-0.012; p = 0.237)	0.022 (CI = +/-0.097; p = 0.640)	-0.011	-0.68%
Frequency	2007.1	-0.006 (CI = +/-0.012; p = 0.343)	0.027 (CI = +/-0.101; p = 0.584)	-0.026	-0.58%
Frequency	2007.2	-0.003 (CI = +/-0.013; p = 0.604)	0.016 (CI = +/-0.101; p = 0.752)	-0.067	-0.33%
Frequency	2008.1	-0.001 (CI = +/-0.014; p = 0.826)	0.024 (CI = +/-0.104; p = 0.641)	-0.074	-0.15%
Frequency	2008.2	0.000 (CI = +/-0.015; p = 0.965)	0.016 (CI = +/-0.108; p = 0.756)	-0.086	+0.03%
Frequency	2009.1	0.002 (CI = +/-0.016; p = 0.803)	0.023 (CI = +/-0.112; p = 0.671)	-0.083	+0.20%
Frequency	2009.2	0.004 (CI = +/-0.018; p = 0.673)	0.017 (CI = +/-0.116; p = 0.765)	-0.085	+0.36%
Frequency	2010.1	0.004 (CI = +/-0.019; p = 0.652)	0.019 (CI = +/-0.123; p = 0.745)	-0.088	+0.42%
Frequency	2010.2	0.003 (CI = +/-0.021; p = 0.739)	0.022 (CI = +/-0.129; p = 0.722)	-0.096	+0.34%
Frequency	2011.1	0.003 (CI = +/-0.024; p = 0.778)	0.021 (CI = +/-0.137; p = 0.745)	-0.106	+0.32%
Frequency	2011.2	0.003 (CI = +/-0.026; p = 0.812)	0.022 (CI = +/-0.145; p = 0.751)	-0.114	+0.30%
Frequency	2012.1	0.000 (CI = +/-0.030; p = 0.986)	0.013 (CI = +/-0.154; p = 0.856)	-0.131	+0.03%
Frequency	2012.2	-0.005 (CI = +/-0.033; p = 0.727)	0.029 (CI = +/-0.160; p = 0.699)	-0.120	-0.54%
Frequency	2013.1	-0.012 (CI = +/-0.036; p = 0.500)	0.012 (CI = +/-0.168; p = 0.884)	-0.108	-1.16%
Frequency	2013.2	-0.018 (CI = +/-0.040; p = 0.340)	0.028 (CI = +/-0.175; p = 0.730)	-0.068	-1.83%
Frequency	2014.1	-0.024 (CI = +/-0.047; p = 0.289)	0.015 (CI = +/-0.190; p = 0.865)	-0.053	-2.36%
Frequency	2014.2	-0.025 (CI = +/-0.055; p = 0.334)	0.018 (CI = +/-0.208; p = 0.851)	-0.084	-2.49%
Frequency	2015.1	-0.038 (CI = +/-0.065; p = 0.216)	-0.010 (CI = +/-0.223; p = 0.924)	-0.020	-3.73%
Frequency	2015.2	-0.043 (CI = +/-0.078; p = 0.238)	0.000 (CI = +/-0.248; p = 0.999)	-0.039	-4.23%
Frequency	2016.1	-0.066 (CI = +/-0.093; p = 0.134)	-0.042 (CI = +/-0.266; p = 0.718)	0.089	-6.41%

Collision

Coverage = 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	0.030 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.093; p = 0.518)	0.538	+3.01%
Loss Cost	2004.2	0.032 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.093; p = 0.376)	0.562	+3.22%
Loss Cost	2005.1	0.033 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.095; p = 0.469)	0.567	+3.36%
Loss Cost	2005.2	0.035 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.097; p = 0.363)	0.577	+3.55%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.098; p = 0.481)	0.592	+3.76%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.101; p = 0.426)	0.581	+3.88%
Loss Cost	2007.1	0.040 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.104; p = 0.532)	0.585	+4.06%
Loss Cost	2007.2	0.044 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.100; p = 0.299)	0.646	+4.51%
Loss Cost	2008.1	0.047 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.099; p = 0.438)	0.674	+4.85%
Loss Cost	2008.2	0.052 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.097; p = 0.248)	0.713	+5.29%
Loss Cost	2009.1	0.055 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.096; p = 0.383)	0.742	+5.69%
Loss Cost	2009.2	0.059 (CI = +/-0.015; p = 0.000)	-0.055 (CI = +/-0.096; p = 0.241)	0.758	+6.09%
Loss Cost	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.100; p = 0.303)	0.745	+6.24%
Loss Cost	2010.2	0.062 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.105; p = 0.275)	0.723	+6.41%
Loss Cost	2011.1	0.064 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.111; p = 0.352)	0.711	+6.62%
Loss Cost	2011.2	0.068 (CI = +/-0.022; p = 0.000)	-0.064 (CI = +/-0.115; p = 0.256)	0.711	+7.08%
Loss Cost	2012.1	0.069 (CI = +/-0.025; p = 0.000)	-0.062 (CI = +/-0.122; p = 0.293)	0.681	+7.12%
Loss Cost	2012.2	0.068 (CI = +/-0.029; p = 0.000)	-0.060 (CI = +/-0.132; p = 0.347)	0.618	+7.02%
Loss Cost	2013.1	0.065 (CI = +/-0.033; p = 0.001)	-0.067 (CI = +/-0.141; p = 0.322)	0.560	+6.71%
Loss Cost	2013.2	0.063 (CI = +/-0.038; p = 0.004)	-0.063 (CI = +/-0.155; p = 0.391)	0.465	+6.53%
Loss Cost	2014.1	0.062 (CI = +/-0.045; p = 0.013)	-0.066 (CI = +/-0.170; p = 0.403)	0.399	+6.35%
Loss Cost	2014.2	0.066 (CI = +/-0.055; p = 0.023)	-0.076 (CI = +/-0.189; p = 0.386)	0.342	+6.83%
Loss Cost	2015.1	0.055 (CI = +/-0.064; p = 0.083)	-0.097 (CI = +/-0.202; p = 0.303)	0.239	+5.63%
Loss Cost	2015.2	0.057 (CI = +/-0.082; p = 0.142)	-0.101 (CI = +/-0.235; p = 0.342)	0.126	+5.90%
Loss Cost	2016.1	0.033 (CI = +/-0.094; p = 0.422)	-0.138 (CI = +/-0.244; p = 0.215)	0.076	+3.35%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.029)	0.930	+3.64%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.034; p = 0.020)	0.928	+3.70%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.033)	0.928	+3.78%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.035; p = 0.022)	0.926	+3.85%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.033; p = 0.040)	0.938	+4.00%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.019)	0.940	+4.11%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.031)	0.938	+4.17%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.034; p = 0.020)	0.936	+4.25%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.036)	0.938	+4.37%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.016)	0.941	+4.51%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.031; p = 0.029)	0.950	+4.69%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.032; p = 0.023)	0.946	+4.77%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.034; p = 0.033)	0.941	+4.80%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.035; p = 0.025)	0.936	+4.91%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.035; p = 0.045)	0.939	+5.08%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.033; p = 0.014)	0.946	+5.32%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.030; p = 0.023)	0.958	+5.59%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.026; p = 0.003)	0.969	+5.90%
Severity	2013.1	0.060 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.022; p = 0.003)	0.980	+6.19%
Severity	2013.2	0.063 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.018; p = 0.000)	0.986	+6.47%
Severity	2014.1	0.065 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.012; p = 0.000)	0.995	+6.75%
Severity	2014.2	0.066 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.013; p = 0.000)	0.993	+6.78%
Severity	2015.1	0.066 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.014; p = 0.000)	0.992	+6.82%
Severity	2015.2	0.066 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.017; p = 0.001)	0.988	+6.78%
Severity	2016.1	0.063 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.014; p = 0.000)	0.991	+6.50%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.137)	0.008 (CI = +/-0.077; p = 0.826)	0.012	-0.60%
Frequency	2004.2	-0.005 (CI = +/-0.008; p = 0.272)	0.001 (CI = +/-0.078; p = 0.988)	-0.025	-0.46%
Frequency	2005.1	-0.004 (CI = +/-0.009; p = 0.370)	0.004 (CI = +/-0.081; p = 0.922)	-0.040	-0.40%
Frequency	2005.2	-0.003 (CI = +/-0.010; p = 0.543)	-0.002 (CI = +/-0.083; p = 0.961)	-0.059	-0.29%
Frequency	2006.1	-0.002 (CI = +/-0.010; p = 0.643)	0.001 (CI = +/-0.086; p = 0.989)	-0.068	-0.23%
Frequency	2006.2	-0.002 (CI = +/-0.011; p = 0.687)	0.000 (CI = +/-0.089; p = 0.998)	-0.073	-0.22%
Frequency	2007.1	-0.001 (CI = +/-0.012; p = 0.864)	0.005 (CI = +/-0.092; p = 0.907)	-0.081	-0.10%
Frequency	2007.2	0.002 (CI = +/-0.012; p = 0.672)	-0.010 (CI = +/-0.090; p = 0.813)	-0.076	+0.25%
Frequency	2008.1	0.005 (CI = +/-0.013; p = 0.459)	-0.002 (CI = +/-0.091; p = 0.972)	-0.063	+0.46%
Frequency	2008.2	0.007 (CI = +/-0.013; p = 0.255)	-0.014 (CI = +/-0.092; p = 0.762)	-0.026	+0.75%
Frequency	2009.1	0.010 (CI = +/-0.014; p = 0.180)	-0.006 (CI = +/-0.095; p = 0.900)	-0.002	+0.96%
Frequency	2009.2	0.013 (CI = +/-0.015; p = 0.102)	-0.017 (CI = +/-0.097; p = 0.712)	0.046	+1.26%
Frequency	2010.1	0.014 (CI = +/-0.017; p = 0.105)	-0.014 (CI = +/-0.102; p = 0.783)	0.047	+1.37%
Frequency	2010.2	0.014 (CI = +/-0.019; p = 0.126)	-0.016 (CI = +/-0.108; p = 0.762)	0.032	+1.44%
Frequency	2011.1	0.015 (CI = +/-0.021; p = 0.156)	-0.015 (CI = +/-0.114; p = 0.790)	0.016	+1.47%
Frequency	2011.2	0.017 (CI = +/-0.023; p = 0.154)	-0.021 (CI = +/-0.122; p = 0.723)	0.018	+1.66%
Frequency	2012.1	0.014 (CI = +/-0.026; p = 0.260)	-0.027 (CI = +/-0.129; p = 0.664)	-0.027	+1.45%
Frequency	2012.2	0.011 (CI = +/-0.030; p = 0.458)	-0.016 (CI = +/-0.137; p = 0.807)	-0.102	+1.06%
Frequency	2013.1	0.005 (CI = +/-0.033; p = 0.753)	-0.030 (CI = +/-0.143; p = 0.657)	-0.137	+0.49%
Frequency	2013.2	0.001 (CI = +/-0.039; p = 0.975)	-0.019 (CI = +/-0.155; p = 0.791)	-0.174	+0.06%
Frequency	2014.1	-0.004 (CI = +/-0.045; p = 0.855)	-0.029 (CI = +/-0.168; p = 0.713)	-0.179	-0.38%
Frequency	2014.2	0.000 (CI = +/-0.054; p = 0.985)	-0.038 (CI = +/-0.187; p = 0.660)	-0.194	+0.05%
Frequency	2015.1	-0.011 (CI = +/-0.063; p = 0.694)	-0.059 (CI = +/-0.200; p = 0.516)	-0.159	-1.11%
Frequency	2015.2	-0.008 (CI = +/-0.081; p = 0.815)	-0.064 (CI = +/-0.232; p = 0.534)	-0.191	-0.83%
Frequency	2016.1	-0.030 (CI = +/-0.095; p = 0.469)	-0.097 (CI = +/-0.246; p = 0.374)	-0.064	-2.95%

Collision

Coverage = CL
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.006; p = 0.014)	0.585	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.006; p = 0.009)	0.608	+3.51%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.006; p = 0.007)	0.622	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.633	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.660	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.652	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.669	+4.59%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.730	+5.07%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.780	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.822	+6.03%
Loss Cost	2009.1	0.064 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.876	+6.61%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.901	+7.07%
Loss Cost	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.910	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.907	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.925	+8.16%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.947	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.954	+9.16%
Loss Cost	2012.2	0.088 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.946	+9.16%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.938	+9.33%
Loss Cost	2013.2	0.089 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.926	+9.31%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.933	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.952	+10.80%
Loss Cost	2015.1	0.102 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.942	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.949	+11.50%
Loss Cost	2016.1	0.102 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.946	+10.74%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.020)	0.934	+3.55%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.024)	0.930	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.030)	0.932	+3.68%
Severity	2005.2	0.036 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.037)	0.928	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.040)	0.941	+3.90%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.051)	0.940	+3.98%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.065)	0.939	+4.07%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.079)	0.934	+4.11%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.102)	0.939	+4.27%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.128)	0.936	+4.36%
Severity	2009.1	0.045 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.163)	0.948	+4.60%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.185)	0.943	+4.62%
Severity	2010.1	0.046 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.224)	0.938	+4.70%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.256)	0.930	+4.74%
Severity	2011.1	0.049 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.344)	0.936	+4.99%
Severity	2011.2	0.050 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.435)	0.934	+5.16%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.617)	0.950	+5.55%
Severity	2012.2	0.056 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.769)	0.949	+5.77%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.888)	0.965	+6.22%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.763)	0.961	+6.39%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.342)	0.975	+6.91%
Severity	2014.2	0.065 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.447)	0.968	+6.77%
Severity	2015.1	0.068 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.318)	0.966	+7.06%
Severity	2015.2	0.066 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.462)	0.956	+6.78%
Severity	2016.1	0.066 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.002; p = 0.506)	0.940	+6.80%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.489)	0.011 (CI = +/-0.005; p = 0.000)	0.481	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.855)	0.012 (CI = +/-0.005; p = 0.000)	0.492	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.935)	0.012 (CI = +/-0.005; p = 0.000)	0.493	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.641)	0.012 (CI = +/-0.005; p = 0.000)	0.503	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.507)	0.012 (CI = +/-0.005; p = 0.000)	0.505	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.459)	0.012 (CI = +/-0.005; p = 0.000)	0.505	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.287)	0.013 (CI = +/-0.005; p = 0.000)	0.518	+0.50%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.043)	0.013 (CI = +/-0.004; p = 0.000)	0.604	+0.92%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.009)	0.014 (CI = +/-0.004; p = 0.000)	0.653	+1.23%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	0.724	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.774	+1.93%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.843	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.867	+2.60%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.875	+2.79%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.887	+3.02%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.912	+3.39%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.909	+3.42%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.910	+3.21%
Frequency	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+2.92%
Frequency	2013.2	0.027 (CI = +/-0.014; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.914	+2.75%
Frequency	2014.1	0.028 (CI = +/-0.017; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	0.913	+2.80%
Frequency	2014.2	0.037 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.951	+3.78%
Frequency	2015.1	0.033 (CI = +/-0.018; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.954	+3.39%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	0.975	+4.42%
Frequency	2016.1	0.036 (CI = +/-0.018; p = 0.002)	0.017 (CI = +/-0.002; p = 0.000)	0.981	+3.69%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.621	+3.52%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.634	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.645	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.673	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.665	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.681	+4.59%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.741	+5.08%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.789	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.830	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.882	+6.62%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.906	+7.07%
Loss Cost	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.915	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.912	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.16%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.17%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.941	+9.33%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.102 (CI = +/-0.021; p = 0.000)	0.933	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.48%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.912	+10.71%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	0.915	+3.55%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.910	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.912	+3.68%
Severity	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.906	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.924	+3.90%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.922	+3.98%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.920	+4.07%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.914	+4.11%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.919	+4.27%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.916	+4.36%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.932	+4.60%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.923	+4.62%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.916	+4.70%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.905	+4.74%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.913	+4.99%
Severity	2011.2	0.050 (CI = +/-0.008; p = 0.000)	0.910	+5.16%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.55%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.77%
Severity	2013.1	0.060 (CI = +/-0.008; p = 0.000)	0.952	+6.23%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.39%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.966	+6.91%
Severity	2014.2	0.065 (CI = +/-0.010; p = 0.000)	0.956	+6.77%
Severity	2015.1	0.068 (CI = +/-0.012; p = 0.000)	0.952	+7.06%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.935	+6.78%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.907	+6.79%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.500)	-0.017	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.862)	-0.033	-0.06%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.931)	-0.035	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.642)	-0.029	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.511)	-0.021	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.464)	-0.017	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.293)	0.006	+0.51%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	0.125	+0.93%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.011)	0.227	+1.23%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.380	+1.61%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.495	+1.93%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.652	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.704	+2.61%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	0.715	+2.79%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.736	+3.02%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.794	+3.39%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.764	+3.42%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.712	+3.21%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.644	+2.93%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.561	+2.75%
Frequency	2014.1	0.028 (CI = +/-0.018; p = 0.006)	0.503	+2.80%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.735	+3.78%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.643	+3.39%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.816	+4.40%
Frequency	2016.1	0.036 (CI = +/-0.018; p = 0.003)	0.757	+3.67%

Collision

Coverage = CL
End Trend Period = 2020.2
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 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.087; p = 0.697)	0.008 (CI = +/-0.006; p = 0.015)	0.573	+3.29%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.086; p = 0.521)	0.009 (CI = +/-0.006; p = 0.010)	0.601	+3.51%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.087; p = 0.662)	0.009 (CI = +/-0.006; p = 0.008)	0.611	+3.70%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.088; p = 0.518)	0.009 (CI = +/-0.006; p = 0.006)	0.625	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	-0.016 (CI = +/-0.088; p = 0.704)	0.010 (CI = +/-0.006; p = 0.004)	0.649	+4.18%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.090; p = 0.615)	0.010 (CI = +/-0.006; p = 0.004)	0.642	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	-0.012 (CI = +/-0.091; p = 0.790)	0.010 (CI = +/-0.006; p = 0.003)	0.656	+4.58%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.084; p = 0.467)	0.011 (CI = +/-0.006; p = 0.001)	0.725	+5.08%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.080; p = 0.733)	0.012 (CI = +/-0.005; p = 0.000)	0.771	+5.54%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.074; p = 0.406)	0.012 (CI = +/-0.005; p = 0.000)	0.820	+6.03%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	-0.011 (CI = +/-0.065; p = 0.722)	0.013 (CI = +/-0.004; p = 0.000)	0.871	+6.60%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.059; p = 0.377)	0.014 (CI = +/-0.004; p = 0.000)	0.900	+7.07%
Loss Cost	2010.1	0.071 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.058; p = 0.581)	0.014 (CI = +/-0.004; p = 0.000)	0.907	+7.40%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.059; p = 0.432)	0.014 (CI = +/-0.004; p = 0.000)	0.905	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	-0.010 (CI = +/-0.055; p = 0.717)	0.015 (CI = +/-0.003; p = 0.000)	0.921	+8.14%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.046; p = 0.302)	0.015 (CI = +/-0.003; p = 0.000)	0.947	+8.73%
Loss Cost	2012.1	0.087 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.045; p = 0.514)	0.016 (CI = +/-0.003; p = 0.000)	0.953	+9.13%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.048; p = 0.518)	0.016 (CI = +/-0.003; p = 0.000)	0.943	+9.16%
Loss Cost	2013.1	0.089 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.052; p = 0.617)	0.016 (CI = +/-0.003; p = 0.000)	0.935	+9.29%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.056; p = 0.629)	0.016 (CI = +/-0.003; p = 0.000)	0.921	+9.32%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.057; p = 0.918)	0.016 (CI = +/-0.003; p = 0.000)	0.926	+9.89%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	-0.015 (CI = +/-0.050; p = 0.504)	0.017 (CI = +/-0.003; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.100 (CI = +/-0.021; p = 0.000)	-0.019 (CI = +/-0.056; p = 0.464)	0.017 (CI = +/-0.003; p = 0.000)	0.940	+10.57%
Loss Cost	2015.2	0.109 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.053; p = 0.242)	0.018 (CI = +/-0.003; p = 0.000)	0.953	+11.49%
Loss Cost	2016.1	0.098 (CI = +/-0.024; p = 0.000)	-0.042 (CI = +/-0.049; p = 0.080)	0.017 (CI = +/-0.003; p = 0.000)	0.964	+10.27%
Severity	2004.1	0.035 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.031; p = 0.009)	-0.003 (CI = +/-0.002; p = 0.011)	0.946	+3.52%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.031; p = 0.006)	-0.003 (CI = +/-0.002; p = 0.014)	0.944	+3.58%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.032; p = 0.012)	-0.003 (CI = +/-0.002; p = 0.018)	0.944	+3.65%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.032; p = 0.008)	-0.003 (CI = +/-0.002; p = 0.022)	0.943	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.030; p = 0.015)	-0.003 (CI = +/-0.002; p = 0.024)	0.952	+3.87%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.030; p = 0.007)	-0.002 (CI = +/-0.002; p = 0.031)	0.954	+3.98%
Severity	2007.1	0.040 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.031; p = 0.012)	-0.002 (CI = +/-0.002; p = 0.039)	0.951	+4.03%
Severity	2007.2	0.040 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.031; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.051)	0.950	+4.11%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.031; p = 0.015)	-0.002 (CI = +/-0.002; p = 0.066)	0.951	+4.23%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.031; p = 0.007)	-0.002 (CI = +/-0.002; p = 0.085)	0.953	+4.36%
Severity	2009.1	0.045 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.029; p = 0.013)	-0.002 (CI = +/-0.002; p = 0.107)	0.960	+4.55%
Severity	2009.2	0.045 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.030; p = 0.012)	-0.001 (CI = +/-0.002; p = 0.136)	0.957	+4.63%
Severity	2010.1	0.045 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.031; p = 0.017)	-0.001 (CI = +/-0.002; p = 0.155)	0.952	+4.64%
Severity	2010.2	0.046 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.032; p = 0.014)	-0.001 (CI = +/-0.002; p = 0.197)	0.949	+4.74%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.028)	-0.001 (CI = +/-0.002; p = 0.263)	0.950	+4.92%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.031; p = 0.010)	-0.001 (CI = +/-0.002; p = 0.357)	0.956	+5.17%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.018)	-0.001 (CI = +/-0.002; p = 0.502)	0.964	+5.46%
Severity	2012.2	0.056 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.026; p = 0.003)	0.000 (CI = +/-0.002; p = 0.709)	0.972	+5.77%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.022; p = 0.005)	0.000 (CI = +/-0.001; p = 0.963)	0.981	+6.11%
Severity	2013.2	0.062 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.019; p = 0.001)	0.000 (CI = +/-0.001; p = 0.612)	0.985	+6.40%
Severity	2014.1	0.065 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.001; p = 0.145)	0.993	+6.76%
Severity	2014.2	0.065 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.001; p = 0.176)	0.991	+6.77%
Severity	2015.1	0.066 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.017; p = 0.002)	0.001 (CI = +/-0.001; p = 0.174)	0.989	+6.85%
Severity	2015.2	0.066 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.019; p = 0.005)	0.001 (CI = +/-0.001; p = 0.248)	0.985	+6.77%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.019; p = 0.004)	0.000 (CI = +/-0.001; p = 0.444)	0.985	+6.41%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.517)	0.026 (CI = +/-0.063; p = 0.415)	0.011 (CI = +/-0.005; p = 0.000)	0.476	-0.23%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.855)	0.018 (CI = +/-0.063; p = 0.568)	0.012 (CI = +/-0.005; p = 0.000)	0.480	-0.07%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.906)	0.023 (CI = +/-0.064; p = 0.467)	0.012 (CI = +/-0.005; p = 0.000)	0.485	+0.04%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.647)	0.017 (CI = +/-0.065; p = 0.596)	0.012 (CI = +/-0.005; p = 0.000)	0.490	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.489)	0.022 (CI = +/-0.067; p = 0.504)	0.012 (CI = +/-0.005; p = 0.000)	0.495	+0.29%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.467)	0.020 (CI = +/-0.069; p = 0.550)	0.012 (CI = +/-0.005; p = 0.000)	0.493	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.270)	0.029 (CI = +/-0.070; p = 0.405)	0.013 (CI = +/-0.005; p = 0.000)	0.513	+0.53%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.047)	0.013 (CI = +/-0.063; p = 0.663)	0.013 (CI = +/-0.004; p = 0.000)	0.590	+0.92%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.009)	0.026 (CI = +/-0.060; p = 0.377)	0.014 (CI = +/-0.004; p = 0.000)	0.650	+1.25%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.014 (CI = +/-0.055; p = 0.606)	0.014 (CI = +/-0.004; p = 0.000)	0.715	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.051; p = 0.296)	0.015 (CI = +/-0.003; p = 0.000)	0.775	+1.96%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.045; p = 0.512)	0.015 (CI = +/-0.003; p = 0.000)	0.838	+2.34%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.043; p = 0.257)	0.016 (CI = +/-0.003; p = 0.000)	0.869	+2.64%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.044; p = 0.357)	0.016 (CI = +/-0.003; p = 0.000)	0.874	+2.78%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.043; p = 0.192)	0.016 (CI = +/-0.003; p = 0.000)	0.892	+3.07%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.041; p = 0.319)	0.016 (CI = +/-0.003; p = 0.000)	0.912	+3.39%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.044; p = 0.301)	0.016 (CI = +/-0.003; p = 0.000)	0.910	+3.47%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.044; p = 0.203)	0.016 (CI = +/-0.003; p = 0.000)	0.915	+3.21%
Frequency	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.047; p = 0.308)	0.016 (CI = +/-0.003; p = 0.000)	0.915	+2.99%
Frequency	2013.2	0.027 (CI = +/-0.014; p = 0.001)	0.027 (CI = +/-0.049; p = 0.246)	0.016 (CI = +/-0.003; p = 0.000)	0.917	+2.74%
Frequency	2014.1	0.029 (CI = +/-0.017; p = 0.003)	0.031 (CI = +/-0.054; p = 0.230)	0.016 (CI = +/-0.003; p = 0.000)	0.917	+2.93%
Frequency	2014.2	0.037 (CI = +/-0.015; p = 0.000)	0.018 (CI = +/-0.045; p = 0.380)	0.017 (CI = +/-0.003; p = 0.000)	0.950	+3.78%
Frequency	2015.1	0.034 (CI = +/-0.019; p = 0.003)	0.014 (CI = +/-0.050; p = 0.539)	0.016 (CI = +/-0.003; p = 0.000)	0.951	+3.48%
Frequency	2015.2	0.043 (CI = +/-0.018; p = 0.001)	0.003 (CI = +/-0.042; p = 0.866)	0.017 (CI = +/-0.002; p = 0.000)	0.971	+4.42%
Frequency	2016.1	0.036 (CI = +/-0.021; p = 0.006)	-0.006 (CI = +/-0.043; p = 0.725)	0.016 (CI = +/-0.002; p = 0.000)	0.978	+3.63%

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.011 (CI = +/-0.025; p = 0.379)	-0.006	-1.09%
Loss Cost	2004.2	-0.006 (CI = +/-0.026; p = 0.629)	-0.024	-0.62%
Loss Cost	2005.1	-0.002 (CI = +/-0.027; p = 0.900)	-0.033	-0.17%
Loss Cost	2005.2	0.002 (CI = +/-0.028; p = 0.874)	-0.034	+0.22%
Loss Cost	2006.1	0.007 (CI = +/-0.030; p = 0.633)	-0.027	+0.71%
Loss Cost	2006.2	0.013 (CI = +/-0.031; p = 0.419)	-0.012	+1.26%
Loss Cost	2007.1	0.021 (CI = +/-0.032; p = 0.191)	0.029	+2.11%
Loss Cost	2007.2	0.029 (CI = +/-0.033; p = 0.077)	0.085	+2.97%
Loss Cost	2008.1	0.040 (CI = +/-0.033; p = 0.018)	0.177	+4.08%
Loss Cost	2008.2	0.049 (CI = +/-0.034; p = 0.006)	0.251	+5.00%
Loss Cost	2009.1	0.060 (CI = +/-0.034; p = 0.001)	0.348	+6.13%
Loss Cost	2009.2	0.070 (CI = +/-0.035; p = 0.000)	0.430	+7.21%
Loss Cost	2010.1	0.085 (CI = +/-0.033; p = 0.000)	0.575	+8.82%
Loss Cost	2010.2	0.093 (CI = +/-0.034; p = 0.000)	0.610	+9.72%
Loss Cost	2011.1	0.104 (CI = +/-0.035; p = 0.000)	0.669	+10.96%
Loss Cost	2011.2	0.115 (CI = +/-0.036; p = 0.000)	0.712	+12.18%
Loss Cost	2012.1	0.131 (CI = +/-0.034; p = 0.000)	0.798	+14.01%
Loss Cost	2012.2	0.142 (CI = +/-0.035; p = 0.000)	0.821	+15.26%
Loss Cost	2013.1	0.154 (CI = +/-0.036; p = 0.000)	0.848	+16.70%
Loss Cost	2013.2	0.163 (CI = +/-0.039; p = 0.000)	0.850	+17.76%
Loss Cost	2014.1	0.179 (CI = +/-0.040; p = 0.000)	0.877	+19.56%
Loss Cost	2014.2	0.192 (CI = +/-0.043; p = 0.000)	0.887	+21.13%
Loss Cost	2015.1	0.206 (CI = +/-0.047; p = 0.000)	0.895	+22.87%
Loss Cost	2015.2	0.218 (CI = +/-0.055; p = 0.000)	0.890	+24.32%
Loss Cost	2016.1	0.249 (CI = +/-0.045; p = 0.000)	0.948	+28.28%
Severity	2004.1	0.066 (CI = +/-0.006; p = 0.000)	0.932	+6.83%
Severity	2004.2	0.067 (CI = +/-0.007; p = 0.000)	0.929	+6.91%
Severity	2005.1	0.067 (CI = +/-0.007; p = 0.000)	0.923	+6.93%
Severity	2005.2	0.068 (CI = +/-0.007; p = 0.000)	0.922	+7.07%
Severity	2006.1	0.069 (CI = +/-0.008; p = 0.000)	0.919	+7.18%
Severity	2006.2	0.070 (CI = +/-0.008; p = 0.000)	0.916	+7.30%
Severity	2007.1	0.072 (CI = +/-0.009; p = 0.000)	0.918	+7.52%
Severity	2007.2	0.074 (CI = +/-0.009; p = 0.000)	0.918	+7.71%
Severity	2008.1	0.078 (CI = +/-0.009; p = 0.000)	0.932	+8.07%
Severity	2008.2	0.079 (CI = +/-0.009; p = 0.000)	0.932	+8.27%
Severity	2009.1	0.081 (CI = +/-0.010; p = 0.000)	0.928	+8.41%
Severity	2009.2	0.080 (CI = +/-0.011; p = 0.000)	0.918	+8.36%
Severity	2010.1	0.081 (CI = +/-0.012; p = 0.000)	0.910	+8.46%
Severity	2010.2	0.081 (CI = +/-0.013; p = 0.000)	0.898	+8.46%
Severity	2011.1	0.084 (CI = +/-0.014; p = 0.000)	0.898	+8.78%
Severity	2011.2	0.087 (CI = +/-0.015; p = 0.000)	0.896	+9.10%
Severity	2012.1	0.092 (CI = +/-0.015; p = 0.000)	0.903	+9.59%
Severity	2012.2	0.092 (CI = +/-0.017; p = 0.000)	0.888	+9.65%
Severity	2013.1	0.095 (CI = +/-0.019; p = 0.000)	0.878	+9.94%
Severity	2013.2	0.098 (CI = +/-0.022; p = 0.000)	0.866	+10.27%
Severity	2014.1	0.101 (CI = +/-0.025; p = 0.000)	0.855	+10.68%
Severity	2014.2	0.111 (CI = +/-0.026; p = 0.000)	0.883	+11.79%
Severity	2015.1	0.117 (CI = +/-0.030; p = 0.000)	0.874	+12.40%
Severity	2015.2	0.127 (CI = +/-0.033; p = 0.000)	0.883	+13.49%
Severity	2016.1	0.145 (CI = +/-0.028; p = 0.000)	0.938	+15.55%
Frequency	2004.1	-0.077 (CI = +/-0.020; p = 0.000)	0.639	-7.41%
Frequency	2004.2	-0.073 (CI = +/-0.021; p = 0.000)	0.605	-7.04%
Frequency	2005.1	-0.069 (CI = +/-0.022; p = 0.000)	0.566	-6.64%
Frequency	2005.2	-0.066 (CI = +/-0.023; p = 0.000)	0.527	-6.40%
Frequency	2006.1	-0.062 (CI = +/-0.024; p = 0.000)	0.480	-6.04%
Frequency	2006.2	-0.058 (CI = +/-0.025; p = 0.000)	0.428	-5.63%
Frequency	2007.1	-0.052 (CI = +/-0.026; p = 0.000)	0.365	-5.03%
Frequency	2007.2	-0.045 (CI = +/-0.027; p = 0.002)	0.295	-4.39%
Frequency	2008.1	-0.038 (CI = +/-0.027; p = 0.009)	0.219	-3.69%
Frequency	2008.2	-0.031 (CI = +/-0.028; p = 0.036)	0.142	-3.02%
Frequency	2009.1	-0.021 (CI = +/-0.028; p = 0.136)	0.057	-2.10%
Frequency	2009.2	-0.011 (CI = +/-0.028; p = 0.438)	-0.017	-1.05%
Frequency	2010.1	0.003 (CI = +/-0.024; p = 0.779)	-0.046	+0.33%
Frequency	2010.2	0.012 (CI = +/-0.025; p = 0.341)	-0.002	+1.16%
Frequency	2011.1	0.020 (CI = +/-0.025; p = 0.113)	0.085	+2.00%
Frequency	2011.2	0.028 (CI = +/-0.026; p = 0.036)	0.188	+2.82%
Frequency	2012.1	0.040 (CI = +/-0.024; p = 0.003)	0.397	+4.04%
Frequency	2012.2	0.050 (CI = +/-0.023; p = 0.000)	0.556	+5.11%
Frequency	2013.1	0.060 (CI = +/-0.023; p = 0.000)	0.674	+6.15%
Frequency	2013.2	0.066 (CI = +/-0.025; p = 0.000)	0.698	+6.79%
Frequency	2014.1	0.077 (CI = +/-0.023; p = 0.000)	0.797	+8.02%
Frequency	2014.2	0.080 (CI = +/-0.027; p = 0.000)	0.776	+8.36%
Frequency	2015.1	0.089 (CI = +/-0.030; p = 0.000)	0.801	+9.32%
Frequency	2015.2	0.091 (CI = +/-0.036; p = 0.000)	0.761	+9.54%
Frequency	2016.1	0.104 (CI = +/-0.039; p = 0.000)	0.804	+11.01%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.012 (CI = +/-0.025; p = 0.356)	-0.113 (CI = +/-0.246; p = 0.358)	-0.010	-1.15%
Loss Cost	2004.2	-0.006 (CI = +/-0.026; p = 0.627)	-0.142 (CI = +/-0.246; p = 0.247)	-0.012	-0.62%
Loss Cost	2005.1	-0.002 (CI = +/-0.027; p = 0.858)	-0.121 (CI = +/-0.250; p = 0.331)	-0.034	-0.24%
Loss Cost	2005.2	0.002 (CI = +/-0.028; p = 0.874)	-0.145 (CI = +/-0.254; p = 0.251)	-0.021	+0.22%
Loss Cost	2006.1	0.006 (CI = +/-0.030; p = 0.674)	-0.124 (CI = +/-0.260; p = 0.334)	-0.028	+0.62%
Loss Cost	2006.2	0.013 (CI = +/-0.031; p = 0.415)	-0.155 (CI = +/-0.260; p = 0.232)	0.007	+1.26%
Loss Cost	2007.1	0.020 (CI = +/-0.032; p = 0.213)	-0.119 (CI = +/-0.260; p = 0.354)	0.025	+2.02%
Loss Cost	2007.2	0.029 (CI = +/-0.032; p = 0.074)	-0.161 (CI = +/-0.252; p = 0.199)	0.111	+2.97%
Loss Cost	2008.1	0.039 (CI = +/-0.033; p = 0.022)	-0.118 (CI = +/-0.246; p = 0.333)	0.177	+3.97%
Loss Cost	2008.2	0.049 (CI = +/-0.033; p = 0.006)	-0.159 (CI = +/-0.238; p = 0.181)	0.280	+5.00%
Loss Cost	2009.1	0.058 (CI = +/-0.034; p = 0.002)	-0.119 (CI = +/-0.235; p = 0.302)	0.352	+6.00%
Loss Cost	2009.2	0.070 (CI = +/-0.034; p = 0.000)	-0.163 (CI = +/-0.223; p = 0.143)	0.464	+7.21%
Loss Cost	2010.1	0.083 (CI = +/-0.032; p = 0.000)	-0.112 (CI = +/-0.206; p = 0.272)	0.581	+8.67%
Loss Cost	2010.2	0.093 (CI = +/-0.033; p = 0.000)	-0.145 (CI = +/-0.201; p = 0.147)	0.635	+9.72%
Loss Cost	2011.1	0.102 (CI = +/-0.035; p = 0.000)	-0.112 (CI = +/-0.200; p = 0.255)	0.676	+10.77%
Loss Cost	2011.2	0.115 (CI = +/-0.034; p = 0.000)	-0.152 (CI = +/-0.188; p = 0.106)	0.742	+12.18%
Loss Cost	2012.1	0.129 (CI = +/-0.033; p = 0.000)	-0.107 (CI = +/-0.173; p = 0.208)	0.806	+13.79%
Loss Cost	2012.2	0.142 (CI = +/-0.032; p = 0.000)	-0.143 (CI = +/-0.159; p = 0.075)	0.849	+15.26%
Loss Cost	2013.1	0.152 (CI = +/-0.035; p = 0.000)	-0.116 (CI = +/-0.160; p = 0.143)	0.862	+16.38%
Loss Cost	2013.2	0.163 (CI = +/-0.036; p = 0.000)	-0.145 (CI = +/-0.154; p = 0.063)	0.879	+17.76%
Loss Cost	2014.1	0.175 (CI = +/-0.038; p = 0.000)	-0.116 (CI = +/-0.154; p = 0.127)	0.892	+19.13%
Loss Cost	2014.2	0.192 (CI = +/-0.036; p = 0.000)	-0.152 (CI = +/-0.135; p = 0.031)	0.923	+21.13%
Loss Cost	2015.1	0.200 (CI = +/-0.042; p = 0.000)	-0.133 (CI = +/-0.144; p = 0.067)	0.921	+22.19%
Loss Cost	2015.2	0.218 (CI = +/-0.041; p = 0.000)	-0.165 (CI = +/-0.130; p = 0.019)	0.940	+24.32%
Loss Cost	2016.1	0.242 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.094; p = 0.019)	0.974	+27.35%
Severity	2004.1	0.066 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.063; p = 0.400)	0.931	+6.81%
Severity	2004.2	0.067 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.064; p = 0.319)	0.929	+6.91%
Severity	2005.1	0.067 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.066; p = 0.335)	0.923	+6.91%
Severity	2005.2	0.068 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.066; p = 0.232)	0.924	+7.07%
Severity	2006.1	0.069 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.068; p = 0.294)	0.919	+7.15%
Severity	2006.2	0.070 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.069; p = 0.222)	0.917	+7.30%
Severity	2007.1	0.072 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.069; p = 0.331)	0.918	+7.49%
Severity	2007.2	0.074 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.069; p = 0.215)	0.920	+7.71%
Severity	2008.1	0.077 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.065; p = 0.377)	0.932	+8.04%
Severity	2008.2	0.079 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.065; p = 0.248)	0.933	+8.27%
Severity	2009.1	0.080 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.068; p = 0.320)	0.928	+8.38%
Severity	2009.2	0.080 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.071; p = 0.351)	0.918	+8.36%
Severity	2010.1	0.081 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.075; p = 0.406)	0.909	+8.42%
Severity	2010.2	0.081 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.078; p = 0.406)	0.896	+8.46%
Severity	2011.1	0.084 (CI = +/-0.014; p = 0.000)	-0.023 (CI = +/-0.081; p = 0.561)	0.894	+8.74%
Severity	2011.2	0.087 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.082; p = 0.402)	0.894	+9.10%
Severity	2012.1	0.091 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.082; p = 0.606)	0.898	+9.54%
Severity	2012.2	0.092 (CI = +/-0.018; p = 0.000)	-0.023 (CI = +/-0.088; p = 0.581)	0.882	+9.65%
Severity	2013.1	0.094 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.094; p = 0.705)	0.870	+9.89%
Severity	2013.2	0.098 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.099; p = 0.587)	0.859	+10.27%
Severity	2014.1	0.101 (CI = +/-0.027; p = 0.000)	-0.017 (CI = +/-0.107; p = 0.727)	0.844	+10.62%
Severity	2014.2	0.111 (CI = +/-0.026; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.383)	0.881	+11.79%
Severity	2015.1	0.116 (CI = +/-0.031; p = 0.000)	-0.031 (CI = +/-0.108; p = 0.530)	0.867	+12.25%
Severity	2015.2	0.127 (CI = +/-0.033; p = 0.000)	-0.051 (CI = +/-0.104; p = 0.289)	0.887	+13.49%
Severity	2016.1	0.143 (CI = +/-0.031; p = 0.000)	-0.021 (CI = +/-0.089; p = 0.601)	0.932	+15.41%
Frequency	2004.1	-0.077 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.201; p = 0.386)	0.637	-7.45%
Frequency	2004.2	-0.073 (CI = +/-0.021; p = 0.000)	-0.111 (CI = +/-0.200; p = 0.268)	0.609	-7.04%
Frequency	2005.1	-0.069 (CI = +/-0.022; p = 0.000)	-0.090 (CI = +/-0.202; p = 0.373)	0.564	-6.69%
Frequency	2005.2	-0.066 (CI = +/-0.023; p = 0.000)	-0.106 (CI = +/-0.206; p = 0.303)	0.529	-6.40%
Frequency	2006.1	-0.063 (CI = +/-0.024; p = 0.000)	-0.089 (CI = +/-0.211; p = 0.395)	0.476	-6.10%
Frequency	2006.2	-0.058 (CI = +/-0.025; p = 0.000)	-0.113 (CI = +/-0.212; p = 0.283)	0.432	-5.63%
Frequency	2007.1	-0.052 (CI = +/-0.026; p = 0.000)	-0.086 (CI = +/-0.213; p = 0.415)	0.358	-5.09%
Frequency	2007.2	-0.045 (CI = +/-0.027; p = 0.002)	-0.119 (CI = +/-0.208; p = 0.250)	0.306	-4.39%
Frequency	2008.1	-0.038 (CI = +/-0.028; p = 0.009)	-0.089 (CI = +/-0.208; p = 0.383)	0.212	-3.77%
Frequency	2008.2	-0.031 (CI = +/-0.028; p = 0.034)	-0.122 (CI = +/-0.203; p = 0.228)	0.162	-3.02%
Frequency	2009.1	-0.022 (CI = +/-0.029; p = 0.124)	-0.086 (CI = +/-0.199; p = 0.377)	0.049	-2.19%
Frequency	2009.2	-0.011 (CI = +/-0.027; p = 0.424)	-0.131 (CI = +/-0.180; p = 0.145)	0.042	-1.05%
Frequency	2010.1	0.002 (CI = +/-0.024; p = 0.845)	-0.081 (CI = +/-0.155; p = 0.287)	-0.036	+0.23%
Frequency	2010.2	0.012 (CI = +/-0.024; p = 0.321)	-0.113 (CI = +/-0.144; p = 0.115)	0.082	+1.16%
Frequency	2011.1	0.018 (CI = +/-0.025; p = 0.133)	-0.089 (CI = +/-0.143; p = 0.205)	0.121	+1.87%
Frequency	2011.2	0.028 (CI = +/-0.024; p = 0.027)	-0.119 (CI = +/-0.132; p = 0.076)	0.296	+2.82%
Frequency	2012.1	0.038 (CI = +/-0.023; p = 0.003)	-0.086 (CI = +/-0.121; p = 0.150)	0.442	+3.87%
Frequency	2012.2	0.050 (CI = +/-0.020; p = 0.000)	-0.120 (CI = +/-0.097; p = 0.019)	0.684	+5.11%
Frequency	2013.1	0.057 (CI = +/-0.020; p = 0.000)	-0.099 (CI = +/-0.092; p = 0.038)	0.752	+5.90%
Frequency	2013.2	0.066 (CI = +/-0.019; p = 0.000)	-0.120 (CI = +/-0.083; p = 0.008)	0.821	+6.79%
Frequency	2014.1	0.074 (CI = +/-0.019; p = 0.000)	-0.098 (CI = +/-0.075; p = 0.015)	0.874	+7.70%
Frequency	2014.2	0.080 (CI = +/-0.020; p = 0.000)	-0.112 (CI = +/-0.074; p = 0.007)	0.885	+8.36%
Frequency	2015.1	0.085 (CI = +/-0.023; p = 0.000)	-0.102 (CI = +/-0.079; p = 0.017)	0.886	+8.85%
Frequency	2015.2	0.091 (CI = +/-0.026; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.012)	0.883	+9.54%
Frequency	2016.1	0.098 (CI = +/-0.030; p = 0.000)	-0.100 (CI = +/-0.088; p = 0.030)	0.890	+10.34%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2020.2
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	-0.086 (CI = +/-0.013; p = 0.000)	0.333 (CI = +/-0.042; p = 0.000)	0.892	-8.28%	+27.93%	
Loss Cost	2004.2	-0.085 (CI = +/-0.013; p = 0.000)	0.330 (CI = +/-0.043; p = 0.000)	0.885	-8.16%	+27.77%	
Loss Cost	2005.1	-0.085 (CI = +/-0.015; p = 0.000)	0.329 (CI = +/-0.045; p = 0.000)	0.879	-8.12%	+27.73%	
Loss Cost	2005.2	-0.086 (CI = +/-0.016; p = 0.000)	0.332 (CI = +/-0.046; p = 0.000)	0.877	-8.25%	+27.88%	
Loss Cost	2006.1	-0.087 (CI = +/-0.017; p = 0.000)	0.333 (CI = +/-0.049; p = 0.000)	0.872	-8.30%	+27.93%	
Loss Cost	2006.2	-0.087 (CI = +/-0.019; p = 0.000)	0.333 (CI = +/-0.051; p = 0.000)	0.868	-8.31%	+27.94%	
Loss Cost	2007.1	-0.082 (CI = +/-0.020; p = 0.000)	0.325 (CI = +/-0.052; p = 0.000)	0.868	-7.86%	+27.52%	
Loss Cost	2007.2	-0.077 (CI = +/-0.022; p = 0.000)	0.318 (CI = +/-0.054; p = 0.000)	0.868	-7.45%	+27.17%	
Loss Cost	2008.1	-0.069 (CI = +/-0.022; p = 0.000)	0.304 (CI = +/-0.052; p = 0.000)	0.882	-6.63%	+26.54%	
Loss Cost	2008.2	-0.065 (CI = +/-0.025; p = 0.000)	0.298 (CI = +/-0.055; p = 0.000)	0.883	-6.25%	+26.27%	
Loss Cost	2009.1	-0.057 (CI = +/-0.027; p = 0.000)	0.287 (CI = +/-0.057; p = 0.000)	0.891	-5.54%	+25.81%	
Loss Cost	2009.2	-0.052 (CI = +/-0.030; p = 0.002)	0.279 (CI = +/-0.060; p = 0.000)	0.894	-5.02%	+25.51%	
Loss Cost	2010.1	-0.034 (CI = +/-0.029; p = 0.025)	0.254 (CI = +/-0.055; p = 0.000)	0.924	-3.33%	+24.64%	
Loss Cost	2010.2	-0.035 (CI = +/-0.034; p = 0.043)	0.256 (CI = +/-0.061; p = 0.000)	0.923	-3.46%	+24.70%	
Loss Cost	2011.1	-0.030 (CI = +/-0.040; p = 0.133)	0.249 (CI = +/-0.067; p = 0.000)	0.924	-2.93%	+24.49%	
Loss Cost	2011.2	-0.027 (CI = +/-0.048; p = 0.242)	0.246 (CI = +/-0.076; p = 0.000)	0.923	-2.70%	+24.41%	
Loss Cost	2012.1	-0.006 (CI = +/-0.054; p = 0.822)	0.219 (CI = +/-0.081; p = 0.000)	0.933	-0.58%	+23.81%	
Loss Cost	2012.2	-0.006 (CI = +/-0.068; p = 0.855)	0.220 (CI = +/-0.096; p = 0.000)	0.930	-0.59%	+23.81%	
Loss Cost	2013.1	-0.002 (CI = +/-0.089; p = 0.955)	0.215 (CI = +/-0.118; p = 0.002)	0.926	-0.24%	+23.74%	
Loss Cost	2013.2	-0.029 (CI = +/-0.120; p = 0.603)	0.245 (CI = +/-0.148; p = 0.004)	0.922	-2.90%	+24.11%	
Loss Cost	2014.1	-0.025 (CI = +/-0.177; p = 0.758)	0.241 (CI = +/-0.206; p = 0.026)	0.916	-2.51%	+24.08%	
Loss Cost	2014.2	-0.054 (CI = +/-0.297; p = 0.694)	0.271 (CI = +/-0.324; p = 0.092)	0.907	-5.24%	+24.24%	
Loss Cost	2015.1	-0.086 (CI = +/-0.656; p = 0.774)	0.303 (CI = +/-0.681; p = 0.340)	0.895	-8.22%	+24.32%	
Loss Cost	2015.2	0.218 (CI = +/-0.055; p = 0.000)		0.890			+24.32%
Loss Cost	2016.1	0.249 (CI = +/-0.045; p = 0.000)		0.948			+28.28%
Severity	2004.1	0.051 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.022; p = 0.000)	0.967	+5.25%	+12.36%	
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.023; p = 0.000)	0.965	+5.26%	+12.35%	
Severity	2005.1	0.050 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.024; p = 0.000)	0.963	+5.13%	+12.47%	
Severity	2005.2	0.051 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.025; p = 0.000)	0.961	+5.20%	+12.41%	
Severity	2006.1	0.051 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.026; p = 0.000)	0.959	+5.20%	+12.41%	
Severity	2006.2	0.051 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.027; p = 0.000)	0.956	+5.20%	+12.41%	
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.028; p = 0.000)	0.955	+5.38%	+12.28%	
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.030; p = 0.000)	0.952	+5.50%	+12.20%	
Severity	2008.1	0.058 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.029; p = 0.001)	0.957	+6.00%	+11.90%	
Severity	2008.2	0.060 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.031; p = 0.002)	0.954	+6.14%	+11.82%	
Severity	2009.1	0.060 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.033; p = 0.004)	0.950	+6.14%	+11.83%	
Severity	2009.2	0.054 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.034; p = 0.002)	0.949	+5.57%	+12.09%	
Severity	2010.1	0.052 (CI = +/-0.019; p = 0.000)	0.064 (CI = +/-0.037; p = 0.002)	0.944	+5.29%	+12.20%	
Severity	2010.2	0.045 (CI = +/-0.022; p = 0.000)	0.072 (CI = +/-0.039; p = 0.001)	0.942	+4.61%	+12.46%	
Severity	2011.1	0.046 (CI = +/-0.025; p = 0.001)	0.072 (CI = +/-0.043; p = 0.003)	0.937	+4.68%	+12.44%	
Severity	2011.2	0.046 (CI = +/-0.031; p = 0.006)	0.072 (CI = +/-0.049; p = 0.007)	0.931	+4.68%	+12.44%	
Severity	2012.1	0.051 (CI = +/-0.037; p = 0.011)	0.065 (CI = +/-0.056; p = 0.024)	0.927	+5.20%	+12.31%	
Severity	2012.2	0.037 (CI = +/-0.045; p = 0.097)	0.081 (CI = +/-0.063; p = 0.016)	0.922	+3.81%	+12.59%	
Severity	2013.1	0.027 (CI = +/-0.058; p = 0.337)	0.093 (CI = +/-0.076; p = 0.020)	0.914	+2.70%	+12.77%	
Severity	2013.2	0.008 (CI = +/-0.077; p = 0.828)	0.114 (CI = +/-0.096; p = 0.023)	0.908	+0.79%	+13.00%	
Severity	2014.1	-0.028 (CI = +/-0.109; p = 0.580)	0.153 (CI = +/-0.127; p = 0.022)	0.904	-2.78%	+13.32%	
Severity	2014.2	-0.015 (CI = +/-0.183; p = 0.861)	0.139 (CI = +/-0.200; p = 0.152)	0.896	-1.46%	+13.25%	
Severity	2015.1	-0.125 (CI = +/-0.394; p = 0.490)	0.252 (CI = +/-0.409; p = 0.196)	0.885	-11.78%	+13.49%	
Severity	2015.2	0.127 (CI = +/-0.033; p = 0.000)		0.883			+13.49%
Severity	2016.1	0.145 (CI = +/-0.028; p = 0.000)		0.938			+15.55%
Frequency	2004.1	-0.138 (CI = +/-0.011; p = 0.000)	0.267 (CI = +/-0.037; p = 0.000)	0.953	-12.86%	+13.86%	
Frequency	2004.2	-0.136 (CI = +/-0.012; p = 0.000)	0.265 (CI = +/-0.038; p = 0.000)	0.947	-12.75%	+13.73%	
Frequency	2005.1	-0.135 (CI = +/-0.013; p = 0.000)	0.262 (CI = +/-0.039; p = 0.000)	0.939	-12.61%	+13.57%	
Frequency	2005.2	-0.137 (CI = +/-0.014; p = 0.000)	0.266 (CI = +/-0.041; p = 0.000)	0.934	-12.79%	+13.77%	
Frequency	2006.1	-0.137 (CI = +/-0.015; p = 0.000)	0.267 (CI = +/-0.043; p = 0.000)	0.924	-12.83%	+13.80%	
Frequency	2006.2	-0.137 (CI = +/-0.017; p = 0.000)	0.267 (CI = +/-0.045; p = 0.000)	0.913	-12.84%	+13.81%	
Frequency	2007.1	-0.134 (CI = +/-0.018; p = 0.000)	0.262 (CI = +/-0.046; p = 0.000)	0.897	-12.57%	+13.57%	
Frequency	2007.2	-0.131 (CI = +/-0.020; p = 0.000)	0.256 (CI = +/-0.048; p = 0.000)	0.879	-12.27%	+13.34%	
Frequency	2008.1	-0.127 (CI = +/-0.021; p = 0.000)	0.250 (CI = +/-0.050; p = 0.000)	0.856	-11.91%	+13.08%	
Frequency	2008.2	-0.124 (CI = +/-0.024; p = 0.000)	0.246 (CI = +/-0.053; p = 0.000)	0.828	-11.68%	+12.92%	
Frequency	2009.1	-0.117 (CI = +/-0.026; p = 0.000)	0.234 (CI = +/-0.054; p = 0.000)	0.796	-11.00%	+12.50%	
Frequency	2009.2	-0.106 (CI = +/-0.027; p = 0.000)	0.219 (CI = +/-0.054; p = 0.000)	0.767	-10.03%	+11.97%	
Frequency	2010.1	-0.085 (CI = +/-0.022; p = 0.000)	0.190 (CI = +/-0.042; p = 0.000)	0.807	-8.19%	+11.08%	
Frequency	2010.2	-0.080 (CI = +/-0.025; p = 0.000)	0.183 (CI = +/-0.045; p = 0.000)	0.789	-7.71%	+10.88%	
Frequency	2011.1	-0.075 (CI = +/-0.030; p = 0.000)	0.177 (CI = +/-0.050; p = 0.000)	0.775	-7.27%	+10.72%	
Frequency	2011.2	-0.073 (CI = +/-0.035; p = 0.000)	0.174 (CI = +/-0.056; p = 0.000)	0.766	-7.05%	+10.65%	
Frequency	2012.1	-0.057 (CI = +/-0.040; p = 0.009)	0.154 (CI = +/-0.060; p = 0.000)	0.785	-5.50%	+10.23%	
Frequency	2012.2	-0.043 (CI = +/-0.049; p = 0.077)	0.138 (CI = +/-0.068; p = 0.001)	0.797	-4.24%	+9.96%	
Frequency	2013.1	-0.029 (CI = +/-0.062; p = 0.330)	0.122 (CI = +/-0.082; p = 0.007)	0.805	-2.87%	+9.73%	
Frequency	2013.2	-0.037 (CI = +/-0.085; p = 0.358)	0.131 (CI = +/-0.105; p = 0.019)	0.797	-3.66%	+9.83%	
Frequency	2014.1	0.003 (CI = +/-0.120; p = 0.959)	0.088 (CI = +/-0.139; p = 0.192)	0.812	+0.28%	+9.49%	
Frequency	2014.2	-0.039 (CI = +/-0.198; p = 0.668)	0.132 (CI = +/-0.216; p = 0.204)	0.792	-3.84%	+9.70%	
Frequency	2015.1	0.040 (CI = +/-0.432; p = 0.841)	0.052 (CI = +/-0.449; p = 0.801)	0.780	+4.03%	+9.54%	
Frequency	2015.2	0.091 (CI = +/-0.036; p = 0.000)		0.761			+9.54%
Frequency	2016.1	0.104 (CI = +/-0.039; p = 0.000)		0.804			+11.01%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-01-01

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	-0.087 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.549)	0.342 (CI = +/-0.053; p = 0.000)	0.889	-8.35%	+29.04%	
Loss Cost	2004.2	-0.086 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.570)	0.339 (CI = +/-0.054; p = 0.000)	0.883	-8.23%	+28.85%	
Loss Cost	2005.1	-0.086 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.581)	0.339 (CI = +/-0.056; p = 0.000)	0.876	-8.20%	+28.80%	
Loss Cost	2005.2	-0.087 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.569)	0.342 (CI = +/-0.058; p = 0.000)	0.874	-8.34%	+29.01%	
Loss Cost	2006.1	-0.088 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.570)	0.343 (CI = +/-0.061; p = 0.000)	0.869	-8.40%	+29.09%	
Loss Cost	2006.2	-0.088 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.008; p = 0.577)	0.343 (CI = +/-0.064; p = 0.000)	0.864	-8.42%	+29.11%	
Loss Cost	2007.1	-0.083 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.008; p = 0.617)	0.334 (CI = +/-0.065; p = 0.000)	0.864	-7.96%	+28.57%	
Loss Cost	2007.2	-0.078 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.655)	0.326 (CI = +/-0.067; p = 0.000)	0.864	-7.55%	+28.11%	
Loss Cost	2008.1	-0.070 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.008; p = 0.714)	0.311 (CI = +/-0.065; p = 0.000)	0.877	-6.72%	+27.26%	
Loss Cost	2008.2	-0.066 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.008; p = 0.750)	0.304 (CI = +/-0.068; p = 0.000)	0.878	-6.34%	+26.91%	
Loss Cost	2009.1	-0.058 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.008; p = 0.806)	0.291 (CI = +/-0.070; p = 0.000)	0.886	-5.61%	+26.30%	
Loss Cost	2009.2	-0.052 (CI = +/-0.032; p = 0.003)	0.001 (CI = +/-0.008; p = 0.848)	0.283 (CI = +/-0.074; p = 0.000)	0.889	-5.09%	+25.90%	
Loss Cost	2010.1	-0.034 (CI = +/-0.031; p = 0.033)	0.000 (CI = +/-0.007; p = 0.963)	0.255 (CI = +/-0.068; p = 0.000)	0.920	-3.34%	+24.72%	
Loss Cost	2010.2	-0.035 (CI = +/-0.036; p = 0.054)	0.000 (CI = +/-0.007; p = 0.955)	0.257 (CI = +/-0.074; p = 0.000)	0.919	-3.48%	+24.80%	
Loss Cost	2011.1	-0.030 (CI = +/-0.042; p = 0.156)	0.000 (CI = +/-0.007; p = 0.988)	0.249 (CI = +/-0.081; p = 0.000)	0.919	-2.94%	+24.52%	
Loss Cost	2011.2	-0.027 (CI = +/-0.051; p = 0.272)	0.000 (CI = +/-0.008; p = 1.000)	0.246 (CI = +/-0.091; p = 0.000)	0.917	-2.70%	+24.41%	
Loss Cost	2012.1	-0.005 (CI = +/-0.058; p = 0.856)	0.000 (CI = +/-0.007; p = 0.905)	0.217 (CI = +/-0.097; p = 0.000)	0.928	-0.50%	+23.57%	
Loss Cost	2012.2	-0.005 (CI = +/-0.074; p = 0.887)	0.000 (CI = +/-0.008; p = 0.909)	0.217 (CI = +/-0.114; p = 0.001)	0.924	-0.49%	+23.57%	
Loss Cost	2013.1	-0.001 (CI = +/-0.097; p = 0.983)	0.000 (CI = +/-0.008; p = 0.903)	0.212 (CI = +/-0.139; p = 0.006)	0.920	-0.10%	+23.47%	
Loss Cost	2013.2	-0.029 (CI = +/-0.131; p = 0.640)	0.000 (CI = +/-0.008; p = 0.958)	0.244 (CI = +/-0.173; p = 0.010)	0.915	-2.82%	+23.99%	
Loss Cost	2014.1	-0.024 (CI = +/-0.194; p = 0.788)	0.000 (CI = +/-0.009; p = 0.954)	0.239 (CI = +/-0.237; p = 0.049)	0.908	-2.38%	+23.93%	
Loss Cost	2014.2	-0.053 (CI = +/-0.327; p = 0.723)	0.000 (CI = +/-0.010; p = 0.978)	0.269 (CI = +/-0.369; p = 0.133)	0.897	-5.15%	+24.16%	
Loss Cost	2015.1	-0.085 (CI = +/-0.725; p = 0.794)	0.000 (CI = +/-0.011; p = 0.989)	0.302 (CI = +/-0.764; p = 0.388)	0.882	-8.13%	+24.27%	
Loss Cost	2015.2	0.217 (CI = +/-0.080; p = 0.000)	0.000 (CI = +/-0.011; p = 0.989)		0.876			+24.27%
Loss Cost	2016.1	0.268 (CI = +/-0.065; p = 0.000)	0.003 (CI = +/-0.007; p = 0.365)		0.947			+30.68%
Severity	2004.1	0.053 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.044)	0.049 (CI = +/-0.026; p = 0.001)	0.971	+5.39%	+10.67%	
Severity	2004.2	0.053 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.047)	0.048 (CI = +/-0.027; p = 0.001)	0.969	+5.41%	+10.65%	
Severity	2005.1	0.052 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.052)	0.051 (CI = +/-0.028; p = 0.001)	0.967	+5.29%	+10.79%	
Severity	2005.2	0.052 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.053)	0.049 (CI = +/-0.029; p = 0.002)	0.965	+5.38%	+10.69%	
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.057)	0.049 (CI = +/-0.030; p = 0.003)	0.963	+5.39%	+10.68%	
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.062)	0.049 (CI = +/-0.032; p = 0.004)	0.960	+5.41%	+10.67%	
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.056)	0.045 (CI = +/-0.033; p = 0.009)	0.959	+5.62%	+10.48%	
Severity	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.056)	0.042 (CI = +/-0.034; p = 0.017)	0.957	+5.77%	+10.35%	
Severity	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.031)	0.034 (CI = +/-0.033; p = 0.044)	0.964	+6.30%	+9.94%	
Severity	2008.2	0.063 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.031)	0.031 (CI = +/-0.034; p = 0.077)	0.962	+6.49%	+9.81%	
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.035)	0.030 (CI = +/-0.037; p = 0.102)	0.958	+6.53%	+9.79%	
Severity	2009.2	0.058 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.038)	0.038 (CI = +/-0.037; p = 0.046)	0.957	+5.99%	+10.10%	
Severity	2010.1	0.056 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.046)	0.041 (CI = +/-0.040; p = 0.044)	0.953	+5.76%	+10.23%	
Severity	2010.2	0.050 (CI = +/-0.020; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.051)	0.050 (CI = +/-0.042; p = 0.022)	0.951	+5.12%	+10.54%	
Severity	2011.1	0.051 (CI = +/-0.024; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.057)	0.048 (CI = +/-0.046; p = 0.043)	0.947	+5.28%	+10.47%	
Severity	2011.2	0.052 (CI = +/-0.029; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.064)	0.047 (CI = +/-0.052; p = 0.076)	0.942	+5.39%	+10.43%	
Severity	2012.1	0.059 (CI = +/-0.035; p = 0.003)	-0.004 (CI = +/-0.004; p = 0.063)	0.038 (CI = +/-0.059; p = 0.184)	0.939	+6.08%	+10.21%	
Severity	2012.2	0.047 (CI = +/-0.043; p = 0.034)	-0.004 (CI = +/-0.005; p = 0.075)	0.053 (CI = +/-0.066; p = 0.107)	0.935	+4.83%	+10.54%	
Severity	2013.1	0.039 (CI = +/-0.056; p = 0.157)	-0.004 (CI = +/-0.005; p = 0.093)	0.063 (CI = +/-0.079; p = 0.108)	0.927	+3.93%	+10.73%	
Severity	2013.2	0.023 (CI = +/-0.075; p = 0.518)	-0.004 (CI = +/-0.005; p = 0.115)	0.082 (CI = +/-0.099; p = 0.097)	0.920	+2.30%	+10.99%	
Severity	2014.1	-0.009 (CI = +/-0.107; p = 0.855)	-0.004 (CI = +/-0.005; p = 0.141)	0.117 (CI = +/-0.130; p = 0.074)	0.916	-0.90%	+11.37%	
Severity	2014.2	0.015 (CI = +/-0.179; p = 0.856)	-0.004 (CI = +/-0.005; p = 0.152)	0.091 (CI = +/-0.202; p = 0.333)	0.909	+1.49%	+11.20%	
Severity	2015.1	-0.075 (CI = +/-0.388; p = 0.667)	-0.004 (CI = +/-0.006; p = 0.189)	0.184 (CI = +/-0.409; p = 0.330)	0.897	-7.25%	+11.48%	
Severity	2015.2	0.109 (CI = +/-0.043; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.189)		0.896			+11.48%
Severity	2016.1	0.132 (CI = +/-0.041; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.338)		0.939			+14.13%
Frequency	2004.1	-0.140 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.006; p = 0.058)	0.293 (CI = +/-0.045; p = 0.000)	0.957	-13.04%	+16.60%	
Frequency	2004.2	-0.139 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.007; p = 0.065)	0.291 (CI = +/-0.046; p = 0.000)	0.951	-12.94%	+16.45%	
Frequency	2005.1	-0.137 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.072)	0.288 (CI = +/-0.047; p = 0.000)	0.944	-12.81%	+16.26%	
Frequency	2005.2	-0.140 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.066)	0.293 (CI = +/-0.048; p = 0.000)	0.940	-13.02%	+16.55%	
Frequency	2006.1	-0.140 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.007; p = 0.070)	0.294 (CI = +/-0.050; p = 0.000)	0.931	-13.08%	+16.63%	
Frequency	2006.2	-0.141 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.075)	0.295 (CI = +/-0.053; p = 0.000)	0.920	-13.11%	+16.66%	
Frequency	2007.1	-0.138 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.007; p = 0.084)	0.289 (CI = +/-0.054; p = 0.000)	0.906	-12.86%	+16.37%	
Frequency	2007.2	-0.135 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.007; p = 0.094)	0.284 (CI = +/-0.057; p = 0.000)	0.888	-12.59%	+16.09%	
Frequency	2008.1	-0.131 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.007; p = 0.105)	0.277 (CI = +/-0.059; p = 0.000)	0.866	-12.25%	+15.76%	
Frequency	2008.2	-0.128 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.007; p = 0.118)	0.273 (CI = +/-0.062; p = 0.000)	0.840	-12.05%	+15.58%	
Frequency	2009.1	-0.121 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.261 (CI = +/-0.063; p = 0.000)	0.810	-11.40%	+15.04%	
Frequency	2009.2	-0.110 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	0.244 (CI = +/-0.063; p = 0.000)	0.783	-10.45%	+14.35%	
Frequency	2010.1	-0.090 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.005; p = 0.074)	0.214 (CI = +/-0.047; p = 0.000)	0.831	-8.61%	+13.15%	
Frequency	2010.2	-0.085 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.005; p = 0.086)	0.207 (CI = +/-0.051; p = 0.000)	0.813	-8.18%	+12.91%	
Frequency	2011.1	-0.081 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.005; p = 0.101)	0.201 (CI = +/-0.056; p = 0.000)	0.799	-7.81%	+12.72%	
Frequency	2011.2	-0.080 (CI = +/-0.035; p = 0.000)	0.004 (CI = +/-0.005; p = 0.116)	0.199 (CI = +/-0.062; p = 0.000)	0.789	-7.67%	+12.66%	
Frequency	2012.1	-0.064 (CI = +/-0.040; p = 0.004)	0.004 (CI = +/-0.005; p = 0.127)	0.178 (CI = +/-0.066; p = 0.000)	0.806	-6.20%	+12.13%	
Frequency	2012.2	-0.052 (CI = +/-0.049; p = 0.037)	0.004 (CI = +/-0.005; p = 0.150)	0.164 (CI = +/-0.075; p = 0.000)	0.814	-5.07%	+11.79%	
Frequency	2013.1	-0.040 (CI = +/-0.062; p = 0.192)	0.003 (CI = +/-0.005; p = 0.178)	0.148 (CI = +/-0.089; p = 0.003)	0.819	-3.88%	+11.51%	
Frequency	2013.2	-0.051 (CI = +/-0.085; p = 0.212)	0.004 (CI = +/-0.006; p = 0.182)	0.162 (CI = +/-0.112; p = 0.009)	0.813	-5.00%	+11.71%	
Frequency	2014.1	-0.015 (CI = +/-0.121; p = 0.787)	0.003 (CI = +/-0.006; p = 0.218)	0.122 (CI = +/-0.148; p = 0.096)	0.824	-1.50%	+11.28%	
Frequency	2014.2	-0.068 (CI = +/-0.198; p = 0.460)	0.004 (CI = +/-0.006; p = 0.206)	0.178 (CI = +/-0.224; p = 0.106)	0.809	-6.54%	+11.66%	
Frequency	2015.1	-0.010 (CI = +/-0.437; p = 0.961)	0.003 (CI = +/-0.006; p = 0.246)	0.118 (CI = +/-0.460; p = 0.570)	0.793	-0.96%	+11.48%	
Frequency	2015.2	0.109 (CI = +/-0.048; p = 0.001)	0.003 (CI = +/-0.006; p = 0.246)		0.775			+11.48%
Frequency	2016.1	0.135 (CI = +/-0.045; p = 0.000)	0.005 (CI = +/-0.005; p = 0.055)		0.873			+14.50%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-01-01

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	-0.087 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.073; p = 0.008)	0.332 (CI = +/-0.038; p = 0.000)	0.912	-8.31%	+27.77%	
Loss Cost	2004.2	-0.084 (CI = +/-0.012; p = 0.000)	-0.109 (CI = +/-0.074; p = 0.005)	0.327 (CI = +/-0.038; p = 0.000)	0.910	-8.09%	+27.49%	
Loss Cost	2005.1	-0.085 (CI = +/-0.013; p = 0.000)	-0.111 (CI = +/-0.076; p = 0.006)	0.329 (CI = +/-0.040; p = 0.000)	0.905	-8.16%	+27.56%	
Loss Cost	2005.2	-0.085 (CI = +/-0.014; p = 0.000)	-0.111 (CI = +/-0.079; p = 0.008)	0.329 (CI = +/-0.041; p = 0.000)	0.902	-8.18%	+27.58%	
Loss Cost	2006.1	-0.087 (CI = +/-0.015; p = 0.000)	-0.116 (CI = +/-0.081; p = 0.007)	0.332 (CI = +/-0.043; p = 0.000)	0.900	-8.35%	+27.75%	
Loss Cost	2006.2	-0.086 (CI = +/-0.017; p = 0.000)	-0.120 (CI = +/-0.084; p = 0.007)	0.329 (CI = +/-0.045; p = 0.000)	0.898	-8.21%	+27.61%	
Loss Cost	2007.1	-0.083 (CI = +/-0.018; p = 0.000)	-0.112 (CI = +/-0.085; p = 0.012)	0.324 (CI = +/-0.046; p = 0.000)	0.895	-7.92%	+27.35%	
Loss Cost	2007.2	-0.076 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.083; p = 0.004)	0.314 (CI = +/-0.046; p = 0.000)	0.904	-7.31%	+26.81%	
Loss Cost	2008.1	-0.069 (CI = +/-0.020; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.008)	0.303 (CI = +/-0.046; p = 0.000)	0.910	-6.71%	+26.37%	
Loss Cost	2008.2	-0.063 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.080; p = 0.004)	0.293 (CI = +/-0.046; p = 0.000)	0.919	-6.09%	+25.91%	
Loss Cost	2009.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.082; p = 0.007)	0.286 (CI = +/-0.048; p = 0.000)	0.921	-5.65%	+25.64%	
Loss Cost	2009.2	-0.049 (CI = +/-0.024; p = 0.000)	-0.132 (CI = +/-0.080; p = 0.003)	0.273 (CI = +/-0.049; p = 0.000)	0.932	-4.79%	+25.12%	
Loss Cost	2010.1	-0.035 (CI = +/-0.024; p = 0.006)	-0.113 (CI = +/-0.071; p = 0.004)	0.254 (CI = +/-0.045; p = 0.000)	0.951	-3.47%	+24.48%	
Loss Cost	2010.2	-0.032 (CI = +/-0.027; p = 0.024)	-0.117 (CI = +/-0.075; p = 0.004)	0.250 (CI = +/-0.049; p = 0.000)	0.950	-3.18%	+24.34%	
Loss Cost	2011.1	-0.032 (CI = +/-0.033; p = 0.053)	-0.117 (CI = +/-0.079; p = 0.007)	0.250 (CI = +/-0.055; p = 0.000)	0.950	-3.16%	+24.33%	
Loss Cost	2011.2	-0.023 (CI = +/-0.038; p = 0.217)	-0.125 (CI = +/-0.082; p = 0.005)	0.238 (CI = +/-0.060; p = 0.000)	0.952	-2.27%	+24.01%	
Loss Cost	2012.1	-0.010 (CI = +/-0.044; p = 0.653)	-0.114 (CI = +/-0.083; p = 0.011)	0.222 (CI = +/-0.066; p = 0.000)	0.956	-0.95%	+23.66%	
Loss Cost	2012.2	0.001 (CI = +/-0.055; p = 0.979)	-0.121 (CI = +/-0.088; p = 0.011)	0.210 (CI = +/-0.078; p = 0.000)	0.955	+0.07%	+23.41%	
Loss Cost	2013.1	-0.010 (CI = +/-0.072; p = 0.762)	-0.127 (CI = +/-0.094; p = 0.012)	0.222 (CI = +/-0.094; p = 0.000)	0.953	-1.02%	+23.60%	
Loss Cost	2013.2	-0.017 (CI = +/-0.099; p = 0.713)	-0.124 (CI = +/-0.102; p = 0.022)	0.230 (CI = +/-0.122; p = 0.002)	0.948	-1.68%	+23.69%	
Loss Cost	2014.1	-0.047 (CI = +/-0.145; p = 0.488)	-0.133 (CI = +/-0.111; p = 0.023)	0.262 (CI = +/-0.167; p = 0.006)	0.946	-4.57%	+23.96%	
Loss Cost	2014.2	-0.018 (CI = +/-0.243; p = 0.868)	-0.138 (CI = +/-0.122; p = 0.031)	0.232 (CI = +/-0.266; p = 0.080)	0.941	-1.82%	+23.79%	
Loss Cost	2015.1	-0.266 (CI = +/-0.514; p = 0.267)	-0.165 (CI = +/-0.130; p = 0.019)	0.483 (CI = +/-0.531; p = 0.069)	0.943	-23.33%	+24.32%	
Loss Cost	2015.2	0.218 (CI = +/-0.041; p = 0.000)	-0.165 (CI = +/-0.130; p = 0.019)		0.940			+24.32%
Loss Cost	2016.1	0.242 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.094; p = 0.019)		0.974			+27.35%
Severity	2004.1	0.051 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.043; p = 0.262)	0.065 (CI = +/-0.022; p = 0.000)	0.968	+5.25%	+12.33%	
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.258)	0.064 (CI = +/-0.023; p = 0.000)	0.966	+5.28%	+12.29%	
Severity	2005.1	0.050 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.045; p = 0.189)	0.067 (CI = +/-0.023; p = 0.000)	0.964	+5.12%	+12.43%	
Severity	2005.2	0.051 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.046; p = 0.160)	0.065 (CI = +/-0.024; p = 0.000)	0.963	+5.23%	+12.33%	
Severity	2006.1	0.051 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.048; p = 0.159)	0.066 (CI = +/-0.025; p = 0.000)	0.960	+5.18%	+12.37%	
Severity	2006.2	0.051 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.159)	0.065 (CI = +/-0.027; p = 0.000)	0.957	+5.23%	+12.33%	
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.051; p = 0.208)	0.063 (CI = +/-0.028; p = 0.000)	0.956	+5.36%	+12.24%	
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.053; p = 0.172)	0.060 (CI = +/-0.029; p = 0.000)	0.954	+5.55%	+12.11%	
Severity	2008.1	0.058 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.278)	0.054 (CI = +/-0.029; p = 0.001)	0.958	+5.97%	+11.87%	
Severity	2008.2	0.060 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.234)	0.051 (CI = +/-0.031; p = 0.002)	0.955	+6.19%	+11.74%	
Severity	2009.1	0.059 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.056; p = 0.234)	0.052 (CI = +/-0.033; p = 0.003)	0.951	+6.10%	+11.78%	
Severity	2009.2	0.055 (CI = +/-0.017; p = 0.000)	-0.026 (CI = +/-0.056; p = 0.352)	0.059 (CI = +/-0.034; p = 0.002)	0.948	+5.62%	+12.02%	
Severity	2010.1	0.051 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.058; p = 0.284)	0.064 (CI = +/-0.037; p = 0.002)	0.945	+5.25%	+12.17%	
Severity	2010.2	0.046 (CI = +/-0.022; p = 0.000)	-0.024 (CI = +/-0.059; p = 0.413)	0.071 (CI = +/-0.039; p = 0.001)	0.941	+4.67%	+12.40%	
Severity	2011.1	0.045 (CI = +/-0.026; p = 0.002)	-0.024 (CI = +/-0.063; p = 0.431)	0.072 (CI = +/-0.044; p = 0.003)	0.936	+4.63%	+12.41%	
Severity	2011.2	0.047 (CI = +/-0.031; p = 0.006)	-0.025 (CI = +/-0.067; p = 0.434)	0.070 (CI = +/-0.050; p = 0.009)	0.930	+4.77%	+12.37%	
Severity	2012.1	0.050 (CI = +/-0.038; p = 0.014)	-0.023 (CI = +/-0.072; p = 0.508)	0.066 (CI = +/-0.057; p = 0.027)	0.924	+5.12%	+12.29%	
Severity	2012.2	0.038 (CI = +/-0.047; p = 0.102)	-0.015 (CI = +/-0.075; p = 0.675)	0.080 (CI = +/-0.066; p = 0.021)	0.917	+3.90%	+12.55%	
Severity	2013.1	0.025 (CI = +/-0.060; p = 0.376)	-0.022 (CI = +/-0.079; p = 0.559)	0.095 (CI = +/-0.079; p = 0.023)	0.910	+2.57%	+12.75%	
Severity	2013.2	0.009 (CI = +/-0.081; p = 0.804)	-0.015 (CI = +/-0.084; p = 0.697)	0.112 (CI = +/-0.101; p = 0.032)	0.901	+0.95%	+12.96%	
Severity	2014.1	-0.033 (CI = +/-0.114; p = 0.537)	-0.028 (CI = +/-0.087; p = 0.491)	0.158 (CI = +/-0.132; p = 0.024)	0.899	-3.22%	+13.30%	
Severity	2014.2	-0.006 (CI = +/-0.191; p = 0.941)	-0.032 (CI = +/-0.096; p = 0.464)	0.130 (CI = +/-0.209; p = 0.193)	0.892	-0.64%	+13.15%	
Severity	2015.1	-0.181 (CI = +/-0.411; p = 0.339)	-0.051 (CI = +/-0.104; p = 0.289)	0.308 (CI = +/-0.425; p = 0.134)	0.889	-16.58%	+13.49%	
Severity	2015.2	0.127 (CI = +/-0.033; p = 0.000)	-0.051 (CI = +/-0.104; p = 0.289)		0.887			+13.49%
Severity	2016.1	0.143 (CI = +/-0.031; p = 0.000)	-0.021 (CI = +/-0.089; p = 0.601)		0.932			+15.41%
Frequency	2004.1	-0.138 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.067; p = 0.026)	0.267 (CI = +/-0.035; p = 0.000)	0.959	-12.88%	+13.75%	
Frequency	2004.2	-0.136 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.068; p = 0.018)	0.263 (CI = +/-0.035; p = 0.000)	0.955	-12.70%	+13.53%	
Frequency	2005.1	-0.135 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.070; p = 0.025)	0.261 (CI = +/-0.037; p = 0.000)	0.947	-12.63%	+13.46%	
Frequency	2005.2	-0.136 (CI = +/-0.013; p = 0.000)	-0.078 (CI = +/-0.073; p = 0.036)	0.264 (CI = +/-0.038; p = 0.000)	0.942	-12.74%	+13.58%	
Frequency	2006.1	-0.138 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.075; p = 0.033)	0.266 (CI = +/-0.040; p = 0.000)	0.934	-12.87%	+13.69%	
Frequency	2006.2	-0.137 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.078; p = 0.034)	0.264 (CI = +/-0.042; p = 0.000)	0.924	-12.77%	+13.60%	
Frequency	2007.1	-0.135 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.080; p = 0.049)	0.261 (CI = +/-0.044; p = 0.000)	0.909	-12.61%	+13.47%	
Frequency	2007.2	-0.130 (CI = +/-0.018; p = 0.000)	-0.091 (CI = +/-0.080; p = 0.028)	0.253 (CI = +/-0.044; p = 0.000)	0.898	-12.18%	+13.11%	
Frequency	2008.1	-0.127 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.083; p = 0.043)	0.249 (CI = +/-0.047; p = 0.000)	0.875	-11.97%	+12.96%	
Frequency	2008.2	-0.123 (CI = +/-0.022; p = 0.000)	-0.094 (CI = +/-0.085; p = 0.030)	0.242 (CI = +/-0.049; p = 0.000)	0.856	-11.56%	+12.67%	
Frequency	2009.1	-0.117 (CI = +/-0.024; p = 0.000)	-0.085 (CI = +/-0.086; p = 0.052)	0.234 (CI = +/-0.051; p = 0.000)	0.824	-11.08%	+12.39%	
Frequency	2009.2	-0.104 (CI = +/-0.023; p = 0.000)	-0.106 (CI = +/-0.076; p = 0.009)	0.214 (CI = +/-0.046; p = 0.000)	0.831	-9.86%	+11.69%	
Frequency	2010.1	-0.087 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.056; p = 0.006)	0.191 (CI = +/-0.035; p = 0.000)	0.868	-8.29%	+10.98%	
Frequency	2010.2	-0.078 (CI = +/-0.020; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.179 (CI = +/-0.035; p = 0.000)	0.876	-7.50%	+10.63%	
Frequency	2011.1	-0.077 (CI = +/-0.023; p = 0.000)	-0.092 (CI = +/-0.057; p = 0.003)	0.178 (CI = +/-0.039; p = 0.000)	0.863	-7.44%	+10.60%	
Frequency	2011.2	-0.070 (CI = +/-0.027; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.002)	0.168 (CI = +/-0.042; p = 0.000)	0.869	-6.72%	+10.36%	
Frequency	2012.1	-0.059 (CI = +/-0.031; p = 0.001)	-0.092 (CI = +/-0.058; p = 0.004)	0.156 (CI = +/-0.046; p = 0.000)	0.873	-5.78%	+10.13%	
Frequency	2012.2	-0.038 (CI = +/-0.032; p = 0.024)	-0.106 (CI = +/-0.051; p = 0.001)	0.130 (CI = +/-0.045; p = 0.000)	0.915	-3.68%	+9.65%	
Frequency	2013.1	-0.036 (CI = +/-0.042; p = 0.088)	-0.105 (CI = +/-0.055; p = 0.001)	0.127 (CI = +/-0.055; p = 0.000)	0.914	-3.49%	+9.62%	
Frequency	2013.2	-0.026 (CI = +/-0.057; p = 0.329)	-0.109 (CI = +/-0.059; p = 0.002)	0.117 (CI = +/-0.070; p = 0.004)	0.912	-2.60%	+9.50%	
Frequency	2014.1	-0.014 (CI = +/-0.084; p = 0.717)	-0.105 (CI = +/-0.064; p = 0.004)	0.104 (CI = +/-0.097; p = 0.038)	0.911	-1.39%	+9.41%	
Frequency	2014.2	-0.012 (CI = +/-0.142; p = 0.853)	-0.106 (CI = +/-0.071; p = 0.008)	0.102 (CI = +/-0.155; p = 0.172)	0.897	-1.19%	+9.40%	
Frequency	2015.1	-0.084 (CI = +/-0.321; p = 0.562)	-0.114 (CI = +/-0.081; p = 0.012)	0.175 (CI = +/-0.332; p = 0.258)	0.892	-8.09%	+9.54%	
Frequency	2015.2	0.091 (CI = +/-0.026; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.012)		0.883			+9.54%
Frequency	2016.1	0.098 (CI = +/-0.030; p = 0.000)	-0.100 (CI = +/-0.088; p = 0.030)		0.890			+10.34%

Comprehensive - All Other

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.416	+3.01%
Loss Cost	2004.2	0.029 (CI = +/-0.013; p = 0.000)	0.376	+2.89%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.360	+2.93%
Loss Cost	2005.2	0.027 (CI = +/-0.014; p = 0.001)	0.309	+2.72%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	0.354	+3.05%
Loss Cost	2006.2	0.027 (CI = +/-0.016; p = 0.001)	0.295	+2.76%
Loss Cost	2007.1	0.028 (CI = +/-0.017; p = 0.002)	0.289	+2.87%
Loss Cost	2007.2	0.026 (CI = +/-0.018; p = 0.006)	0.240	+2.68%
Loss Cost	2008.1	0.027 (CI = +/-0.019; p = 0.010)	0.217	+2.69%
Loss Cost	2008.2	0.034 (CI = +/-0.019; p = 0.001)	0.343	+3.43%
Loss Cost	2009.1	0.035 (CI = +/-0.021; p = 0.002)	0.326	+3.53%
Loss Cost	2009.2	0.041 (CI = +/-0.021; p = 0.001)	0.401	+4.14%
Loss Cost	2010.1	0.042 (CI = +/-0.023; p = 0.001)	0.385	+4.29%
Loss Cost	2010.2	0.037 (CI = +/-0.025; p = 0.006)	0.303	+3.75%
Loss Cost	2011.1	0.034 (CI = +/-0.027; p = 0.016)	0.240	+3.50%
Loss Cost	2011.2	0.040 (CI = +/-0.030; p = 0.012)	0.280	+4.05%
Loss Cost	2012.1	0.041 (CI = +/-0.033; p = 0.018)	0.261	+4.23%
Loss Cost	2012.2	0.033 (CI = +/-0.036; p = 0.068)	0.153	+3.36%
Loss Cost	2013.1	0.046 (CI = +/-0.037; p = 0.017)	0.295	+4.70%
Loss Cost	2013.2	0.035 (CI = +/-0.039; p = 0.075)	0.164	+3.56%
Loss Cost	2014.1	0.054 (CI = +/-0.036; p = 0.007)	0.426	+5.56%
Loss Cost	2014.2	0.049 (CI = +/-0.042; p = 0.025)	0.322	+5.07%
Loss Cost	2015.1	0.053 (CI = +/-0.050; p = 0.041)	0.291	+5.42%
Loss Cost	2015.2	0.036 (CI = +/-0.055; p = 0.175)	0.105	+3.66%
Loss Cost	2016.1	0.032 (CI = +/-0.069; p = 0.315)	0.016	+3.24%
Severity	2004.1	0.030 (CI = +/-0.011; p = 0.000)	0.465	+3.05%
Severity	2004.2	0.028 (CI = +/-0.012; p = 0.000)	0.416	+2.82%
Severity	2005.1	0.028 (CI = +/-0.012; p = 0.000)	0.402	+2.87%
Severity	2005.2	0.028 (CI = +/-0.013; p = 0.000)	0.365	+2.79%
Severity	2006.1	0.032 (CI = +/-0.013; p = 0.000)	0.442	+3.20%
Severity	2006.2	0.031 (CI = +/-0.014; p = 0.000)	0.415	+3.20%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	0.435	+3.44%
Severity	2007.2	0.035 (CI = +/-0.016; p = 0.000)	0.420	+3.53%
Severity	2008.1	0.037 (CI = +/-0.017; p = 0.000)	0.430	+3.77%
Severity	2008.2	0.043 (CI = +/-0.017; p = 0.000)	0.523	+4.38%
Severity	2009.1	0.047 (CI = +/-0.018; p = 0.000)	0.568	+4.85%
Severity	2009.2	0.052 (CI = +/-0.018; p = 0.000)	0.603	+5.31%
Severity	2010.1	0.056 (CI = +/-0.019; p = 0.000)	0.634	+5.79%
Severity	2010.2	0.058 (CI = +/-0.021; p = 0.000)	0.613	+5.94%
Severity	2011.1	0.063 (CI = +/-0.022; p = 0.000)	0.640	+6.49%
Severity	2011.2	0.066 (CI = +/-0.025; p = 0.000)	0.630	+6.81%
Severity	2012.1	0.068 (CI = +/-0.028; p = 0.000)	0.611	+7.07%
Severity	2012.2	0.061 (CI = +/-0.029; p = 0.001)	0.536	+6.29%
Severity	2013.1	0.072 (CI = +/-0.030; p = 0.000)	0.634	+7.48%
Severity	2013.2	0.065 (CI = +/-0.033; p = 0.001)	0.554	+6.74%
Severity	2014.1	0.081 (CI = +/-0.030; p = 0.000)	0.722	+8.49%
Severity	2014.2	0.077 (CI = +/-0.035; p = 0.000)	0.655	+8.06%
Severity	2015.1	0.087 (CI = +/-0.040; p = 0.001)	0.675	+9.05%
Severity	2015.2	0.074 (CI = +/-0.044; p = 0.004)	0.575	+7.68%
Severity	2016.1	0.077 (CI = +/-0.055; p = 0.012)	0.513	+7.97%
Frequency	2004.1	0.000 (CI = +/-0.008; p = 0.912)	-0.031	-0.04%
Frequency	2004.2	0.001 (CI = +/-0.008; p = 0.865)	-0.031	+0.07%
Frequency	2005.1	0.001 (CI = +/-0.009; p = 0.893)	-0.033	+0.06%
Frequency	2005.2	-0.001 (CI = +/-0.009; p = 0.883)	-0.034	-0.07%
Frequency	2006.1	-0.002 (CI = +/-0.010; p = 0.755)	-0.032	-0.15%
Frequency	2006.2	-0.004 (CI = +/-0.010; p = 0.393)	-0.009	-0.42%
Frequency	2007.1	-0.006 (CI = +/-0.011; p = 0.293)	0.006	-0.56%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.137)	0.050	-0.82%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.075)	0.090	-1.04%
Frequency	2008.2	-0.009 (CI = +/-0.012; p = 0.144)	0.051	-0.91%
Frequency	2009.1	-0.013 (CI = +/-0.013; p = 0.053)	0.122	-1.25%
Frequency	2009.2	-0.011 (CI = +/-0.014; p = 0.108)	0.076	-1.11%
Frequency	2010.1	-0.014 (CI = +/-0.015; p = 0.055)	0.131	-1.42%
Frequency	2010.2	-0.021 (CI = +/-0.014; p = 0.004)	0.319	-2.07%
Frequency	2011.1	-0.028 (CI = +/-0.011; p = 0.000)	0.595	-2.81%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.527	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.013; p = 0.001)	0.500	-2.66%
Frequency	2012.2	-0.028 (CI = +/-0.015; p = 0.001)	0.475	-2.76%
Frequency	2013.1	-0.026 (CI = +/-0.017; p = 0.005)	0.395	-2.59%
Frequency	2013.2	-0.030 (CI = +/-0.019; p = 0.004)	0.439	-2.97%
Frequency	2014.1	-0.027 (CI = +/-0.022; p = 0.017)	0.338	-2.70%
Frequency	2014.2	-0.028 (CI = +/-0.025; p = 0.034)	0.289	-2.76%
Frequency	2015.1	-0.034 (CI = +/-0.029; p = 0.027)	0.341	-3.33%
Frequency	2015.2	-0.038 (CI = +/-0.035; p = 0.036)	0.336	-3.74%
Frequency	2016.1	-0.045 (CI = +/-0.042; p = 0.040)	0.357	-4.39%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.108; p = 0.007)	0.526	+2.93%
Loss Cost	2004.2	0.029 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.112; p = 0.009)	0.487	+2.89%
Loss Cost	2005.1	0.028 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.115; p = 0.010)	0.474	+2.84%
Loss Cost	2005.2	0.027 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.119; p = 0.016)	0.421	+2.72%
Loss Cost	2006.1	0.029 (CI = +/-0.014; p = 0.000)	-0.137 (CI = +/-0.121; p = 0.027)	0.442	+2.95%
Loss Cost	2006.2	0.027 (CI = +/-0.015; p = 0.001)	-0.128 (CI = +/-0.124; p = 0.042)	0.377	+2.76%
Loss Cost	2007.1	0.027 (CI = +/-0.016; p = 0.002)	-0.128 (CI = +/-0.129; p = 0.051)	0.367	+2.77%
Loss Cost	2007.2	0.026 (CI = +/-0.017; p = 0.004)	-0.124 (CI = +/-0.134; p = 0.066)	0.314	+2.68%
Loss Cost	2008.1	0.025 (CI = +/-0.019; p = 0.009)	-0.129 (CI = +/-0.139; p = 0.067)	0.296	+2.58%
Loss Cost	2008.2	0.034 (CI = +/-0.017; p = 0.000)	-0.164 (CI = +/-0.120; p = 0.010)	0.496	+3.43%
Loss Cost	2009.1	0.033 (CI = +/-0.018; p = 0.001)	-0.167 (CI = +/-0.126; p = 0.012)	0.482	+3.35%
Loss Cost	2009.2	0.041 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.113; p = 0.002)	0.621	+4.14%
Loss Cost	2010.1	0.040 (CI = +/-0.019; p = 0.000)	-0.200 (CI = +/-0.118; p = 0.002)	0.610	+4.03%
Loss Cost	2010.2	0.037 (CI = +/-0.020; p = 0.001)	-0.191 (CI = +/-0.123; p = 0.004)	0.538	+3.75%
Loss Cost	2011.1	0.031 (CI = +/-0.021; p = 0.007)	-0.211 (CI = +/-0.123; p = 0.002)	0.546	+3.17%
Loss Cost	2011.2	0.040 (CI = +/-0.020; p = 0.001)	-0.237 (CI = +/-0.112; p = 0.000)	0.662	+4.05%
Loss Cost	2012.1	0.037 (CI = +/-0.023; p = 0.004)	-0.246 (CI = +/-0.118; p = 0.000)	0.660	+3.75%
Loss Cost	2012.2	0.033 (CI = +/-0.025; p = 0.013)	-0.236 (CI = +/-0.123; p = 0.001)	0.589	+3.36%
Loss Cost	2013.1	0.041 (CI = +/-0.027; p = 0.006)	-0.213 (CI = +/-0.123; p = 0.002)	0.636	+4.17%
Loss Cost	2013.2	0.035 (CI = +/-0.029; p = 0.023)	-0.199 (CI = +/-0.126; p = 0.005)	0.542	+3.56%
Loss Cost	2014.1	0.049 (CI = +/-0.027; p = 0.002)	-0.164 (CI = +/-0.111; p = 0.008)	0.681	+5.03%
Loss Cost	2014.2	0.049 (CI = +/-0.032; p = 0.007)	-0.164 (CI = +/-0.121; p = 0.013)	0.610	+5.07%
Loss Cost	2015.1	0.046 (CI = +/-0.039; p = 0.027)	-0.173 (CI = +/-0.134; p = 0.017)	0.594	+4.66%
Loss Cost	2015.2	0.036 (CI = +/-0.044; p = 0.099)	-0.155 (CI = +/-0.141; p = 0.035)	0.442	+3.66%
Loss Cost	2016.1	0.021 (CI = +/-0.051; p = 0.366)	-0.183 (CI = +/-0.146; p = 0.021)	0.502	+2.10%
Severity	2004.1	0.029 (CI = +/-0.009; p = 0.000)	-0.174 (CI = +/-0.093; p = 0.001)	0.625	+2.96%
Severity	2004.2	0.028 (CI = +/-0.010; p = 0.000)	-0.166 (CI = +/-0.094; p = 0.001)	0.579	+2.82%
Severity	2005.1	0.027 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.097; p = 0.001)	0.569	+2.77%
Severity	2005.2	0.028 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.101; p = 0.002)	0.539	+2.79%
Severity	2006.1	0.030 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.099; p = 0.004)	0.581	+3.10%
Severity	2006.2	0.031 (CI = +/-0.012; p = 0.000)	-0.159 (CI = +/-0.102; p = 0.004)	0.564	+3.20%
Severity	2007.1	0.033 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.106; p = 0.006)	0.567	+3.32%
Severity	2007.2	0.035 (CI = +/-0.014; p = 0.000)	-0.163 (CI = +/-0.108; p = 0.005)	0.569	+3.53%
Severity	2008.1	0.036 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.113; p = 0.008)	0.566	+3.62%
Severity	2008.2	0.043 (CI = +/-0.013; p = 0.000)	-0.189 (CI = +/-0.094; p = 0.000)	0.722	+4.38%
Severity	2009.1	0.045 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.095; p = 0.001)	0.736	+4.65%
Severity	2009.2	0.052 (CI = +/-0.012; p = 0.000)	-0.202 (CI = +/-0.082; p = 0.000)	0.821	+5.31%
Severity	2010.1	0.054 (CI = +/-0.013; p = 0.000)	-0.194 (CI = +/-0.085; p = 0.000)	0.826	+5.54%
Severity	2010.2	0.058 (CI = +/-0.014; p = 0.000)	-0.207 (CI = +/-0.083; p = 0.000)	0.839	+5.94%
Severity	2011.1	0.060 (CI = +/-0.015; p = 0.000)	-0.200 (CI = +/-0.087; p = 0.000)	0.841	+6.17%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.079; p = 0.000)	0.876	+6.81%
Severity	2012.1	0.064 (CI = +/-0.016; p = 0.000)	-0.224 (CI = +/-0.083; p = 0.000)	0.870	+6.63%
Severity	2012.2	0.061 (CI = +/-0.018; p = 0.000)	-0.215 (CI = +/-0.086; p = 0.000)	0.837	+6.29%
Severity	2013.1	0.067 (CI = +/-0.018; p = 0.000)	-0.197 (CI = +/-0.083; p = 0.000)	0.870	+6.98%
Severity	2013.2	0.065 (CI = +/-0.020; p = 0.000)	-0.191 (CI = +/-0.088; p = 0.000)	0.831	+6.74%
Severity	2014.1	0.076 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.070; p = 0.000)	0.911	+7.94%
Severity	2014.2	0.077 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.076; p = 0.001)	0.886	+8.06%
Severity	2015.1	0.080 (CI = +/-0.025; p = 0.000)	-0.160 (CI = +/-0.085; p = 0.002)	0.881	+8.32%
Severity	2015.2	0.074 (CI = +/-0.028; p = 0.000)	-0.149 (CI = +/-0.089; p = 0.005)	0.833	+7.68%
Severity	2016.1	0.067 (CI = +/-0.034; p = 0.002)	-0.162 (CI = +/-0.098; p = 0.006)	0.826	+6.92%
Frequency	2004.1	0.000 (CI = +/-0.008; p = 0.934)	0.020 (CI = +/-0.078; p = 0.607)	-0.055	-0.03%
Frequency	2004.2	0.001 (CI = +/-0.008; p = 0.867)	0.014 (CI = +/-0.080; p = 0.717)	-0.061	+0.07%
Frequency	2005.1	0.001 (CI = +/-0.009; p = 0.880)	0.014 (CI = +/-0.083; p = 0.729)	-0.064	+0.07%
Frequency	2005.2	-0.001 (CI = +/-0.009; p = 0.884)	0.021 (CI = +/-0.084; p = 0.612)	-0.061	-0.07%
Frequency	2006.1	-0.001 (CI = +/-0.010; p = 0.777)	0.017 (CI = +/-0.087; p = 0.686)	-0.064	-0.14%
Frequency	2006.2	-0.004 (CI = +/-0.010; p = 0.397)	0.031 (CI = +/-0.085; p = 0.458)	-0.025	-0.42%
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.317)	0.026 (CI = +/-0.088; p = 0.552)	-0.019	-0.54%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.139)	0.038 (CI = +/-0.086; p = 0.368)	0.044	-0.82%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.087)	0.030 (CI = +/-0.088; p = 0.495)	0.069	-1.01%
Frequency	2008.2	-0.009 (CI = +/-0.013; p = 0.150)	0.025 (CI = +/-0.091; p = 0.574)	0.023	-0.91%
Frequency	2009.1	-0.012 (CI = +/-0.013; p = 0.061)	0.011 (CI = +/-0.091; p = 0.802)	0.083	-1.24%
Frequency	2009.2	-0.011 (CI = +/-0.014; p = 0.117)	0.006 (CI = +/-0.094; p = 0.896)	0.031	-1.11%
Frequency	2010.1	-0.014 (CI = +/-0.015; p = 0.061)	-0.006 (CI = +/-0.096; p = 0.891)	0.086	-1.43%
Frequency	2010.2	-0.021 (CI = +/-0.014; p = 0.006)	0.016 (CI = +/-0.084; p = 0.688)	0.288	-2.07%
Frequency	2011.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.011 (CI = +/-0.066; p = 0.740)	0.574	-2.82%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.068; p = 0.570)	0.508	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.022 (CI = +/-0.072; p = 0.520)	0.481	-2.70%
Frequency	2012.2	-0.028 (CI = +/-0.016; p = 0.002)	-0.020 (CI = +/-0.077; p = 0.578)	0.450	-2.76%
Frequency	2013.1	-0.027 (CI = +/-0.018; p = 0.007)	-0.016 (CI = +/-0.082; p = 0.674)	0.357	-2.62%
Frequency	2013.2	-0.030 (CI = +/-0.020; p = 0.006)	-0.007 (CI = +/-0.086; p = 0.854)	0.394	-2.97%
Frequency	2014.1	-0.027 (CI = +/-0.023; p = 0.024)	0.000 (CI = +/-0.093; p = 0.994)	0.277	-2.70%
Frequency	2014.2	-0.028 (CI = +/-0.027; p = 0.043)	0.001 (CI = +/-0.101; p = 0.981)	0.218	-2.76%
Frequency	2015.1	-0.034 (CI = +/-0.031; p = 0.035)	-0.013 (CI = +/-0.108; p = 0.798)	0.273	-3.38%
Frequency	2015.2	-0.038 (CI = +/-0.038; p = 0.049)	-0.006 (CI = +/-0.120; p = 0.912)	0.254	-3.74%
Frequency	2016.1	-0.046 (CI = +/-0.047; p = 0.052)	-0.021 (CI = +/-0.134; p = 0.725)	0.280	-4.51%

Comprehensive - All Other

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.114; p = 0.015)	0.502	+3.07%
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	-0.143 (CI = +/-0.118; p = 0.020)	0.461	+3.03%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	-0.145 (CI = +/-0.123; p = 0.022)	0.447	+2.99%
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.001)	-0.139 (CI = +/-0.126; p = 0.032)	0.389	+2.86%
Loss Cost	2006.1	0.031 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.128; p = 0.055)	0.416	+3.14%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	-0.116 (CI = +/-0.132; p = 0.081)	0.345	+2.93%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	-0.115 (CI = +/-0.138; p = 0.098)	0.335	+2.96%
Loss Cost	2007.2	0.028 (CI = +/-0.020; p = 0.007)	-0.111 (CI = +/-0.143; p = 0.123)	0.278	+2.87%
Loss Cost	2008.1	0.027 (CI = +/-0.022; p = 0.016)	-0.115 (CI = +/-0.150; p = 0.127)	0.259	+2.77%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	-0.153 (CI = +/-0.129; p = 0.023)	0.476	+3.79%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.002)	-0.154 (CI = +/-0.136; p = 0.028)	0.460	+3.74%
Loss Cost	2009.2	0.046 (CI = +/-0.020; p = 0.000)	-0.187 (CI = +/-0.120; p = 0.004)	0.622	+4.72%
Loss Cost	2010.1	0.046 (CI = +/-0.022; p = 0.000)	-0.189 (CI = +/-0.127; p = 0.006)	0.609	+4.66%
Loss Cost	2010.2	0.043 (CI = +/-0.024; p = 0.002)	-0.180 (CI = +/-0.133; p = 0.011)	0.531	+4.37%
Loss Cost	2011.1	0.037 (CI = +/-0.026; p = 0.009)	-0.199 (CI = +/-0.135; p = 0.007)	0.527	+3.74%
Loss Cost	2011.2	0.048 (CI = +/-0.024; p = 0.001)	-0.231 (CI = +/-0.120; p = 0.001)	0.671	+4.90%
Loss Cost	2012.1	0.046 (CI = +/-0.028; p = 0.004)	-0.237 (CI = +/-0.129; p = 0.002)	0.664	+4.66%
Loss Cost	2012.2	0.042 (CI = +/-0.032; p = 0.014)	-0.228 (CI = +/-0.137; p = 0.003)	0.581	+4.25%
Loss Cost	2013.1	0.054 (CI = +/-0.033; p = 0.004)	-0.197 (CI = +/-0.131; p = 0.007)	0.663	+5.53%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.017)	-0.183 (CI = +/-0.139; p = 0.015)	0.554	+4.87%
Loss Cost	2014.1	0.070 (CI = +/-0.027; p = 0.000)	-0.134 (CI = +/-0.094; p = 0.010)	0.818	+7.30%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	-0.140 (CI = +/-0.104; p = 0.014)	0.778	+7.66%
Loss Cost	2015.1	0.076 (CI = +/-0.042; p = 0.004)	-0.136 (CI = +/-0.120; p = 0.031)	0.761	+7.88%
Loss Cost	2015.2	0.066 (CI = +/-0.050; p = 0.018)	-0.122 (CI = +/-0.131; p = 0.063)	0.629	+6.83%
Loss Cost	2016.1	0.055 (CI = +/-0.067; p = 0.090)	-0.139 (CI = +/-0.154; p = 0.068)	0.599	+5.62%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	-0.181 (CI = +/-0.095; p = 0.001)	0.578	+2.64%
Severity	2004.2	0.024 (CI = +/-0.011; p = 0.000)	-0.172 (CI = +/-0.096; p = 0.001)	0.524	+2.46%
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	-0.176 (CI = +/-0.099; p = 0.001)	0.515	+2.37%
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.001)	-0.176 (CI = +/-0.103; p = 0.002)	0.479	+2.37%
Severity	2006.1	0.026 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.102; p = 0.003)	0.518	+2.69%
Severity	2006.2	0.027 (CI = +/-0.014; p = 0.000)	-0.166 (CI = +/-0.106; p = 0.004)	0.496	+2.78%
Severity	2007.1	0.028 (CI = +/-0.015; p = 0.001)	-0.161 (CI = +/-0.110; p = 0.006)	0.497	+2.88%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	-0.170 (CI = +/-0.114; p = 0.005)	0.497	+3.09%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	-0.167 (CI = +/-0.119; p = 0.008)	0.493	+3.15%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	-0.199 (CI = +/-0.099; p = 0.000)	0.676	+4.01%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.102; p = 0.001)	0.689	+4.29%
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	-0.215 (CI = +/-0.088; p = 0.000)	0.792	+5.06%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	-0.207 (CI = +/-0.091; p = 0.000)	0.796	+5.29%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	-0.222 (CI = +/-0.090; p = 0.000)	0.814	+5.78%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	-0.215 (CI = +/-0.095; p = 0.000)	0.816	+6.01%
Severity	2011.2	0.066 (CI = +/-0.017; p = 0.000)	-0.237 (CI = +/-0.084; p = 0.000)	0.864	+6.83%
Severity	2012.1	0.064 (CI = +/-0.019; p = 0.000)	-0.244 (CI = +/-0.090; p = 0.000)	0.860	+6.56%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	-0.235 (CI = +/-0.094; p = 0.000)	0.820	+6.17%
Severity	2013.1	0.068 (CI = +/-0.023; p = 0.000)	-0.215 (CI = +/-0.092; p = 0.000)	0.855	+7.00%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	-0.210 (CI = +/-0.100; p = 0.001)	0.807	+6.76%
Severity	2014.1	0.080 (CI = +/-0.022; p = 0.000)	-0.178 (CI = +/-0.077; p = 0.001)	0.905	+8.37%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	-0.184 (CI = +/-0.085; p = 0.001)	0.881	+8.70%
Severity	2015.1	0.088 (CI = +/-0.034; p = 0.000)	-0.176 (CI = +/-0.097; p = 0.004)	0.879	+9.15%
Severity	2015.2	0.082 (CI = +/-0.042; p = 0.003)	-0.168 (CI = +/-0.109; p = 0.009)	0.813	+8.52%
Severity	2016.1	0.071 (CI = +/-0.055; p = 0.021)	-0.184 (CI = +/-0.126; p = 0.013)	0.810	+7.34%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.269)	0.036 (CI = +/-0.071; p = 0.306)	0.007	+0.42%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.163)	0.029 (CI = +/-0.072; p = 0.413)	0.024	+0.56%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.161)	0.031 (CI = +/-0.074; p = 0.395)	0.023	+0.60%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.291)	0.037 (CI = +/-0.076; p = 0.319)	0.007	+0.48%
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.356)	0.036 (CI = +/-0.079; p = 0.355)	-0.012	+0.45%
Frequency	2006.2	0.001 (CI = +/-0.010; p = 0.758)	0.049 (CI = +/-0.076; p = 0.191)	-0.004	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.877)	0.046 (CI = +/-0.079; p = 0.237)	-0.021	+0.08%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.675)	0.059 (CI = +/-0.077; p = 0.128)	0.028	-0.22%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.508)	0.052 (CI = +/-0.080; p = 0.186)	0.020	-0.37%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.720)	0.046 (CI = +/-0.082; p = 0.253)	-0.022	-0.22%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.411)	0.035 (CI = +/-0.083; p = 0.393)	-0.020	-0.52%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.635)	0.028 (CI = +/-0.086; p = 0.506)	-0.070	-0.32%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.424)	0.018 (CI = +/-0.088; p = 0.671)	-0.060	-0.59%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.048)	0.042 (CI = +/-0.073; p = 0.243)	0.183	-1.33%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.051; p = 0.523)	0.554	-2.14%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.001)	0.006 (CI = +/-0.049; p = 0.796)	0.459	-1.80%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	0.007 (CI = +/-0.053; p = 0.791)	0.400	-1.78%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.010)	0.007 (CI = +/-0.057; p = 0.783)	0.343	-1.81%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.052)	0.018 (CI = +/-0.057; p = 0.491)	0.223	-1.38%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.026)	0.027 (CI = +/-0.057; p = 0.317)	0.333	-1.77%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.136)	0.044 (CI = +/-0.047; p = 0.063)	0.366	-0.99%
Frequency	2014.2	-0.010 (CI = +/-0.017; p = 0.220)	0.044 (CI = +/-0.053; p = 0.093)	0.253	-0.96%
Frequency	2015.1	-0.012 (CI = +/-0.021; p = 0.232)	0.040 (CI = +/-0.061; p = 0.164)	0.249	-1.16%
Frequency	2015.2	-0.016 (CI = +/-0.026; p = 0.191)	0.046 (CI = +/-0.068; p = 0.148)	0.267	-1.56%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.310)	0.045 (CI = +/-0.084; p = 0.226)	0.227	-1.60%

Comprehensive - All Other

Coverage = CM- All Other
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	-0.154 (CI = +/-0.110; p = 0.008)	0.002 (CI = +/-0.008; p = 0.608)	0.514	+3.06%
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	-0.152 (CI = +/-0.113; p = 0.010)	0.002 (CI = +/-0.008; p = 0.626)	0.474	+3.03%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	-0.155 (CI = +/-0.117; p = 0.012)	0.002 (CI = +/-0.009; p = 0.648)	0.459	+2.97%
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.001)	-0.149 (CI = +/-0.121; p = 0.017)	0.002 (CI = +/-0.009; p = 0.690)	0.403	+2.85%
Loss Cost	2006.1	0.031 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.123; p = 0.030)	0.002 (CI = +/-0.009; p = 0.617)	0.427	+3.12%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	-0.129 (CI = +/-0.126; p = 0.045)	0.002 (CI = +/-0.009; p = 0.676)	0.357	+2.92%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	-0.128 (CI = +/-0.131; p = 0.055)	0.002 (CI = +/-0.009; p = 0.679)	0.345	+2.94%
Loss Cost	2007.2	0.028 (CI = +/-0.020; p = 0.007)	-0.125 (CI = +/-0.136; p = 0.071)	0.002 (CI = +/-0.009; p = 0.707)	0.288	+2.85%
Loss Cost	2008.1	0.027 (CI = +/-0.021; p = 0.016)	-0.129 (CI = +/-0.142; p = 0.074)	0.002 (CI = +/-0.010; p = 0.740)	0.268	+2.74%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	-0.164 (CI = +/-0.122; p = 0.011)	0.003 (CI = +/-0.008; p = 0.451)	0.486	+3.78%
Loss Cost	2009.1	0.036 (CI = +/-0.021; p = 0.002)	-0.167 (CI = +/-0.128; p = 0.013)	0.003 (CI = +/-0.008; p = 0.477)	0.470	+3.71%
Loss Cost	2009.2	0.046 (CI = +/-0.019; p = 0.000)	-0.197 (CI = +/-0.112; p = 0.002)	0.004 (CI = +/-0.007; p = 0.242)	0.630	+4.71%
Loss Cost	2010.1	0.045 (CI = +/-0.021; p = 0.000)	-0.199 (CI = +/-0.118; p = 0.002)	0.004 (CI = +/-0.008; p = 0.269)	0.616	+4.64%
Loss Cost	2010.2	0.043 (CI = +/-0.024; p = 0.001)	-0.192 (CI = +/-0.123; p = 0.004)	0.004 (CI = +/-0.008; p = 0.320)	0.540	+4.36%
Loss Cost	2011.1	0.036 (CI = +/-0.025; p = 0.007)	-0.209 (CI = +/-0.124; p = 0.003)	0.003 (CI = +/-0.008; p = 0.412)	0.538	+3.72%
Loss Cost	2011.2	0.048 (CI = +/-0.024; p = 0.001)	-0.238 (CI = +/-0.109; p = 0.000)	0.004 (CI = +/-0.007; p = 0.191)	0.680	+4.89%
Loss Cost	2012.1	0.045 (CI = +/-0.027; p = 0.003)	-0.244 (CI = +/-0.117; p = 0.001)	0.004 (CI = +/-0.007; p = 0.236)	0.672	+4.63%
Loss Cost	2012.2	0.042 (CI = +/-0.030; p = 0.011)	-0.236 (CI = +/-0.123; p = 0.001)	0.004 (CI = +/-0.007; p = 0.297)	0.594	+4.24%
Loss Cost	2013.1	0.053 (CI = +/-0.031; p = 0.003)	-0.210 (CI = +/-0.118; p = 0.002)	0.005 (CI = +/-0.007; p = 0.158)	0.668	+5.48%
Loss Cost	2013.2	0.047 (CI = +/-0.036; p = 0.014)	-0.199 (CI = +/-0.124; p = 0.005)	0.004 (CI = +/-0.007; p = 0.220)	0.567	+4.86%
Loss Cost	2014.1	0.069 (CI = +/-0.028; p = 0.000)	-0.157 (CI = +/-0.091; p = 0.003)	0.006 (CI = +/-0.005; p = 0.026)	0.792	+7.19%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	-0.164 (CI = +/-0.098; p = 0.004)	0.006 (CI = +/-0.006; p = 0.028)	0.754	+7.66%
Loss Cost	2015.1	0.074 (CI = +/-0.042; p = 0.004)	-0.163 (CI = +/-0.111; p = 0.009)	0.007 (CI = +/-0.006; p = 0.043)	0.734	+7.72%
Loss Cost	2015.2	0.066 (CI = +/-0.052; p = 0.019)	-0.154 (CI = +/-0.122; p = 0.020)	0.006 (CI = +/-0.007; p = 0.077)	0.605	+6.87%
Loss Cost	2016.1	0.052 (CI = +/-0.066; p = 0.102)	-0.172 (CI = +/-0.136; p = 0.022)	0.005 (CI = +/-0.008; p = 0.150)	0.600	+5.37%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	-0.174 (CI = +/-0.091; p = 0.000)	-0.005 (CI = +/-0.007; p = 0.141)	0.640	+2.65%
Severity	2004.2	0.024 (CI = +/-0.011; p = 0.000)	-0.165 (CI = +/-0.092; p = 0.001)	-0.005 (CI = +/-0.007; p = 0.117)	0.601	+2.46%
Severity	2005.1	0.024 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.095; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.114)	0.592	+2.38%
Severity	2005.2	0.024 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.098; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.122)	0.563	+2.38%
Severity	2006.1	0.027 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.097; p = 0.003)	-0.005 (CI = +/-0.007; p = 0.150)	0.598	+2.70%
Severity	2006.2	0.027 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.101; p = 0.003)	-0.005 (CI = +/-0.007; p = 0.171)	0.580	+2.78%
Severity	2007.1	0.029 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.104; p = 0.006)	-0.005 (CI = +/-0.007; p = 0.195)	0.580	+2.89%
Severity	2007.2	0.031 (CI = +/-0.015; p = 0.000)	-0.162 (CI = +/-0.107; p = 0.005)	-0.004 (CI = +/-0.007; p = 0.232)	0.578	+3.10%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	-0.159 (CI = +/-0.112; p = 0.007)	-0.004 (CI = +/-0.008; p = 0.255)	0.573	+3.17%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	-0.189 (CI = +/-0.094; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.319)	0.723	+4.02%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	-0.179 (CI = +/-0.096; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.383)	0.734	+4.31%
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	-0.202 (CI = +/-0.084; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.509)	0.815	+5.07%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	-0.194 (CI = +/-0.087; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.589)	0.819	+5.32%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	-0.207 (CI = +/-0.085; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.728)	0.831	+5.80%
Severity	2011.1	0.059 (CI = +/-0.018; p = 0.000)	-0.200 (CI = +/-0.089; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.815)	0.832	+6.06%
Severity	2011.2	0.066 (CI = +/-0.018; p = 0.000)	-0.219 (CI = +/-0.082; p = 0.000)	0.000 (CI = +/-0.005; p = 0.935)	0.868	+6.85%
Severity	2012.1	0.064 (CI = +/-0.020; p = 0.000)	-0.224 (CI = +/-0.087; p = 0.000)	0.000 (CI = +/-0.005; p = 0.993)	0.861	+6.62%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	-0.215 (CI = +/-0.090; p = 0.000)	0.000 (CI = +/-0.005; p = 0.866)	0.825	+6.19%
Severity	2013.1	0.068 (CI = +/-0.023; p = 0.000)	-0.197 (CI = +/-0.087; p = 0.000)	0.000 (CI = +/-0.005; p = 0.885)	0.859	+7.08%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	-0.191 (CI = +/-0.093; p = 0.001)	0.000 (CI = +/-0.005; p = 0.971)	0.816	+6.77%
Severity	2014.1	0.081 (CI = +/-0.023; p = 0.000)	-0.162 (CI = +/-0.072; p = 0.001)	0.001 (CI = +/-0.004; p = 0.476)	0.907	+8.44%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	-0.165 (CI = +/-0.079; p = 0.001)	0.002 (CI = +/-0.005; p = 0.453)	0.881	+8.70%
Severity	2015.1	0.089 (CI = +/-0.033; p = 0.000)	-0.157 (CI = +/-0.088; p = 0.003)	0.002 (CI = +/-0.005; p = 0.389)	0.878	+9.26%
Severity	2015.2	0.082 (CI = +/-0.040; p = 0.002)	-0.149 (CI = +/-0.095; p = 0.008)	0.001 (CI = +/-0.005; p = 0.534)	0.820	+8.49%
Severity	2016.1	0.073 (CI = +/-0.053; p = 0.015)	-0.160 (CI = +/-0.109; p = 0.011)	0.001 (CI = +/-0.006; p = 0.724)	0.802	+7.52%
Frequency	2004.1	0.004 (CI = +/-0.008; p = 0.315)	0.020 (CI = +/-0.072; p = 0.568)	0.007 (CI = +/-0.005; p = 0.011)	0.125	+0.40%
Frequency	2004.2	0.005 (CI = +/-0.008; p = 0.190)	0.013 (CI = +/-0.072; p = 0.712)	0.007 (CI = +/-0.005; p = 0.008)	0.140	+0.55%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.196)	0.015 (CI = +/-0.075; p = 0.692)	0.007 (CI = +/-0.005; p = 0.009)	0.138	+0.58%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.328)	0.020 (CI = +/-0.076; p = 0.597)	0.007 (CI = +/-0.006; p = 0.012)	0.132	+0.46%
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.408)	0.018 (CI = +/-0.079; p = 0.645)	0.007 (CI = +/-0.006; p = 0.015)	0.124	+0.42%
Frequency	2006.2	0.001 (CI = +/-0.010; p = 0.799)	0.030 (CI = +/-0.077; p = 0.433)	0.007 (CI = +/-0.005; p = 0.018)	0.150	+0.13%
Frequency	2007.1	0.000 (CI = +/-0.011; p = 0.937)	0.026 (CI = +/-0.080; p = 0.504)	0.007 (CI = +/-0.006; p = 0.023)	0.146	+0.04%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.669)	0.037 (CI = +/-0.080; p = 0.342)	0.006 (CI = +/-0.005; p = 0.030)	0.190	-0.24%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.489)	0.030 (CI = +/-0.082; p = 0.448)	0.006 (CI = +/-0.006; p = 0.040)	0.201	-0.42%
Frequency	2008.2	-0.002 (CI = +/-0.013; p = 0.712)	0.024 (CI = +/-0.084; p = 0.557)	0.006 (CI = +/-0.006; p = 0.035)	0.175	-0.24%
Frequency	2009.1	-0.006 (CI = +/-0.014; p = 0.399)	0.012 (CI = +/-0.084; p = 0.765)	0.006 (CI = +/-0.006; p = 0.047)	0.213	-0.57%
Frequency	2009.2	-0.003 (CI = +/-0.015; p = 0.634)	0.005 (CI = +/-0.087; p = 0.905)	0.006 (CI = +/-0.006; p = 0.040)	0.187	-0.35%
Frequency	2010.1	-0.007 (CI = +/-0.016; p = 0.408)	-0.005 (CI = +/-0.089; p = 0.912)	0.006 (CI = +/-0.006; p = 0.055)	0.218	-0.65%
Frequency	2010.2	-0.014 (CI = +/-0.015; p = 0.073)	0.016 (CI = +/-0.079; p = 0.679)	0.005 (CI = +/-0.005; p = 0.063)	0.389	-1.36%
Frequency	2011.1	-0.022 (CI = +/-0.012; p = 0.002)	-0.009 (CI = +/-0.061; p = 0.754)	0.004 (CI = +/-0.004; p = 0.055)	0.642	-2.21%
Frequency	2011.2	-0.018 (CI = +/-0.013; p = 0.008)	-0.019 (CI = +/-0.060; p = 0.506)	0.004 (CI = +/-0.004; p = 0.030)	0.621	-1.83%
Frequency	2012.1	-0.019 (CI = +/-0.015; p = 0.016)	-0.020 (CI = +/-0.064; p = 0.512)	0.004 (CI = +/-0.004; p = 0.040)	0.594	-1.87%
Frequency	2012.2	-0.018 (CI = +/-0.017; p = 0.034)	-0.021 (CI = +/-0.069; p = 0.523)	0.004 (CI = +/-0.004; p = 0.049)	0.566	-1.83%
Frequency	2013.1	-0.015 (CI = +/-0.019; p = 0.113)	-0.013 (CI = +/-0.072; p = 0.698)	0.004 (CI = +/-0.004; p = 0.042)	0.515	-1.49%
Frequency	2013.2	-0.018 (CI = +/-0.022; p = 0.099)	-0.008 (CI = +/-0.077; p = 0.830)	0.004 (CI = +/-0.005; p = 0.064)	0.523	-1.79%
Frequency	2014.1	-0.012 (CI = +/-0.025; p = 0.321)	0.004 (CI = +/-0.079; p = 0.904)	0.005 (CI = +/-0.005; p = 0.044)	0.482	-1.16%
Frequency	2014.2	-0.010 (CI = +/-0.030; p = 0.488)	0.001 (CI = +/-0.087; p = 0.975)	0.005 (CI = +/-0.005; p = 0.053)	0.440	-0.95%
Frequency	2015.1	-0.014 (CI = +/-0.037; p = 0.403)	-0.006 (CI = +/-0.097; p = 0.889)	0.005 (CI = +/-0.005; p = 0.091)	0.441	-1.41%
Frequency	2015.2	-0.015 (CI = +/-0.047; p = 0.475)	-0.005 (CI = +/-0.110; p = 0.916)	0.005 (CI = +/-0.006; p = 0.129)	0.401	-1.49%
Frequency	2016.1	-0.020 (CI = +/-0.064; p = 0.466)	-0.012 (CI = +/-0.130; p = 0.835)	0.004 (CI = +/-0.007; p = 0.207)	0.370	-2.00%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.016 (CI = +/-0.013; p = 0.015)	0.146	+1.60%
Loss Cost	2004.2	0.017 (CI = +/-0.013; p = 0.013)	0.156	+1.73%
Loss Cost	2005.1	0.019 (CI = +/-0.014; p = 0.010)	0.177	+1.91%
Loss Cost	2005.2	0.019 (CI = +/-0.015; p = 0.014)	0.162	+1.92%
Loss Cost	2006.1	0.023 (CI = +/-0.015; p = 0.006)	0.217	+2.28%
Loss Cost	2006.2	0.023 (CI = +/-0.017; p = 0.009)	0.199	+2.30%
Loss Cost	2007.1	0.026 (CI = +/-0.017; p = 0.004)	0.243	+2.64%
Loss Cost	2007.2	0.028 (CI = +/-0.018; p = 0.005)	0.247	+2.81%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.003)	0.282	+3.16%
Loss Cost	2008.2	0.039 (CI = +/-0.019; p = 0.000)	0.417	+3.95%
Loss Cost	2009.1	0.042 (CI = +/-0.020; p = 0.000)	0.448	+4.34%
Loss Cost	2009.2	0.049 (CI = +/-0.020; p = 0.000)	0.543	+5.07%
Loss Cost	2010.1	0.055 (CI = +/-0.021; p = 0.000)	0.587	+5.62%
Loss Cost	2010.2	0.053 (CI = +/-0.023; p = 0.000)	0.538	+5.46%
Loss Cost	2011.1	0.054 (CI = +/-0.025; p = 0.000)	0.511	+5.59%
Loss Cost	2011.2	0.061 (CI = +/-0.026; p = 0.000)	0.562	+6.32%
Loss Cost	2012.1	0.067 (CI = +/-0.029; p = 0.000)	0.580	+6.90%
Loss Cost	2012.2	0.063 (CI = +/-0.032; p = 0.001)	0.512	+6.54%
Loss Cost	2013.1	0.077 (CI = +/-0.031; p = 0.000)	0.644	+8.00%
Loss Cost	2013.2	0.071 (CI = +/-0.035; p = 0.001)	0.568	+7.39%
Loss Cost	2014.1	0.091 (CI = +/-0.029; p = 0.000)	0.776	+9.51%
Loss Cost	2014.2	0.091 (CI = +/-0.034; p = 0.000)	0.734	+9.56%
Loss Cost	2015.1	0.098 (CI = +/-0.040; p = 0.000)	0.727	+10.34%
Loss Cost	2015.2	0.090 (CI = +/-0.047; p = 0.002)	0.642	+9.37%
Loss Cost	2016.1	0.096 (CI = +/-0.057; p = 0.005)	0.605	+10.03%
Severity	2004.1	0.023 (CI = +/-0.013; p = 0.001)	0.258	+2.32%
Severity	2004.2	0.023 (CI = +/-0.014; p = 0.002)	0.235	+2.29%
Severity	2005.1	0.024 (CI = +/-0.015; p = 0.002)	0.243	+2.44%
Severity	2005.2	0.025 (CI = +/-0.016; p = 0.003)	0.240	+2.54%
Severity	2006.1	0.029 (CI = +/-0.016; p = 0.001)	0.300	+2.94%
Severity	2006.2	0.031 (CI = +/-0.017; p = 0.001)	0.315	+3.16%
Severity	2007.1	0.035 (CI = +/-0.018; p = 0.000)	0.366	+3.58%
Severity	2007.2	0.039 (CI = +/-0.019; p = 0.000)	0.398	+3.94%
Severity	2008.1	0.044 (CI = +/-0.019; p = 0.000)	0.456	+4.45%
Severity	2008.2	0.049 (CI = +/-0.019; p = 0.000)	0.530	+5.07%
Severity	2009.1	0.056 (CI = +/-0.019; p = 0.000)	0.601	+5.74%
Severity	2009.2	0.061 (CI = +/-0.020; p = 0.000)	0.636	+6.27%
Severity	2010.1	0.068 (CI = +/-0.020; p = 0.000)	0.703	+7.04%
Severity	2010.2	0.072 (CI = +/-0.021; p = 0.000)	0.712	+7.50%
Severity	2011.1	0.080 (CI = +/-0.021; p = 0.000)	0.767	+8.35%
Severity	2011.2	0.085 (CI = +/-0.023; p = 0.000)	0.769	+8.82%
Severity	2012.1	0.090 (CI = +/-0.024; p = 0.000)	0.779	+9.43%
Severity	2012.2	0.087 (CI = +/-0.027; p = 0.000)	0.738	+9.12%
Severity	2013.1	0.099 (CI = +/-0.027; p = 0.000)	0.803	+10.37%
Severity	2013.2	0.097 (CI = +/-0.031; p = 0.000)	0.762	+10.13%
Severity	2014.1	0.113 (CI = +/-0.027; p = 0.000)	0.863	+11.94%
Severity	2014.2	0.114 (CI = +/-0.032; p = 0.000)	0.835	+12.03%
Severity	2015.1	0.126 (CI = +/-0.033; p = 0.000)	0.864	+13.40%
Severity	2015.2	0.121 (CI = +/-0.040; p = 0.000)	0.821	+12.84%
Severity	2016.1	0.133 (CI = +/-0.046; p = 0.000)	0.828	+14.17%
Frequency	2004.1	-0.007 (CI = +/-0.007; p = 0.044)	0.093	-0.70%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.117)	0.048	-0.55%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.169)	0.031	-0.51%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.129)	0.046	-0.60%
Frequency	2006.1	-0.006 (CI = +/-0.008; p = 0.129)	0.048	-0.64%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.055)	0.097	-0.84%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.054)	0.102	-0.90%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.029)	0.143	-1.09%
Frequency	2008.1	-0.012 (CI = +/-0.010; p = 0.021)	0.170	-1.23%
Frequency	2008.2	-0.011 (CI = +/-0.011; p = 0.055)	0.114	-1.07%
Frequency	2009.1	-0.013 (CI = +/-0.012; p = 0.026)	0.171	-1.33%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.070)	0.108	-1.13%
Frequency	2010.1	-0.013 (CI = +/-0.013; p = 0.049)	0.139	-1.33%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.005)	0.314	-1.90%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.568	-2.55%
Frequency	2011.2	-0.023 (CI = +/-0.011; p = 0.000)	0.495	-2.30%
Frequency	2012.1	-0.023 (CI = +/-0.013; p = 0.001)	0.454	-2.32%
Frequency	2012.2	-0.024 (CI = +/-0.014; p = 0.003)	0.418	-2.37%
Frequency	2013.1	-0.022 (CI = +/-0.016; p = 0.012)	0.328	-2.15%
Frequency	2013.2	-0.025 (CI = +/-0.018; p = 0.010)	0.369	-2.49%
Frequency	2014.1	-0.022 (CI = +/-0.020; p = 0.037)	0.257	-2.17%
Frequency	2014.2	-0.022 (CI = +/-0.024; p = 0.066)	0.210	-2.21%
Frequency	2015.1	-0.027 (CI = +/-0.028; p = 0.052)	0.259	-2.70%
Frequency	2015.2	-0.031 (CI = +/-0.033; p = 0.063)	0.259	-3.07%
Frequency	2016.1	-0.037 (CI = +/-0.040; p = 0.068)	0.277	-3.63%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.015 (CI = +/-0.012; p = 0.013)	-0.139 (CI = +/-0.115; p = 0.019)	0.263	+1.53%
Loss Cost	2004.2	0.017 (CI = +/-0.012; p = 0.007)	-0.150 (CI = +/-0.116; p = 0.013)	0.292	+1.73%
Loss Cost	2005.1	0.018 (CI = +/-0.013; p = 0.008)	-0.145 (CI = +/-0.120; p = 0.020)	0.296	+1.83%
Loss Cost	2005.2	0.019 (CI = +/-0.014; p = 0.009)	-0.149 (CI = +/-0.123; p = 0.019)	0.288	+1.92%
Loss Cost	2006.1	0.022 (CI = +/-0.014; p = 0.005)	-0.136 (CI = +/-0.125; p = 0.034)	0.314	+2.19%
Loss Cost	2006.2	0.023 (CI = +/-0.015; p = 0.006)	-0.141 (CI = +/-0.129; p = 0.033)	0.303	+2.30%
Loss Cost	2007.1	0.025 (CI = +/-0.016; p = 0.004)	-0.129 (CI = +/-0.132; p = 0.054)	0.324	+2.54%
Loss Cost	2007.2	0.028 (CI = +/-0.017; p = 0.003)	-0.141 (CI = +/-0.135; p = 0.041)	0.343	+2.81%
Loss Cost	2008.1	0.030 (CI = +/-0.019; p = 0.003)	-0.131 (CI = +/-0.139; p = 0.064)	0.357	+3.04%
Loss Cost	2008.2	0.039 (CI = +/-0.016; p = 0.000)	-0.167 (CI = +/-0.118; p = 0.007)	0.564	+3.95%
Loss Cost	2009.1	0.041 (CI = +/-0.018; p = 0.000)	-0.159 (CI = +/-0.122; p = 0.013)	0.571	+4.17%
Loss Cost	2009.2	0.049 (CI = +/-0.015; p = 0.000)	-0.192 (CI = +/-0.101; p = 0.001)	0.732	+5.07%
Loss Cost	2010.1	0.052 (CI = +/-0.016; p = 0.000)	-0.180 (CI = +/-0.103; p = 0.002)	0.745	+5.38%
Loss Cost	2010.2	0.053 (CI = +/-0.018; p = 0.000)	-0.183 (CI = +/-0.108; p = 0.002)	0.712	+5.46%
Loss Cost	2011.1	0.052 (CI = +/-0.020; p = 0.000)	-0.188 (CI = +/-0.114; p = 0.003)	0.697	+5.29%
Loss Cost	2011.2	0.061 (CI = +/-0.017; p = 0.000)	-0.219 (CI = +/-0.094; p = 0.000)	0.815	+6.32%
Loss Cost	2012.1	0.063 (CI = +/-0.019; p = 0.000)	-0.214 (CI = +/-0.100; p = 0.000)	0.812	+6.48%
Loss Cost	2012.2	0.063 (CI = +/-0.022; p = 0.000)	-0.216 (CI = +/-0.107; p = 0.001)	0.776	+6.54%
Loss Cost	2013.1	0.072 (CI = +/-0.021; p = 0.000)	-0.190 (CI = +/-0.099; p = 0.001)	0.835	+7.51%
Loss Cost	2013.2	0.071 (CI = +/-0.025; p = 0.000)	-0.187 (CI = +/-0.107; p = 0.002)	0.789	+7.39%
Loss Cost	2014.1	0.086 (CI = +/-0.019; p = 0.000)	-0.150 (CI = +/-0.076; p = 0.001)	0.910	+9.00%
Loss Cost	2014.2	0.091 (CI = +/-0.021; p = 0.000)	-0.161 (CI = +/-0.077; p = 0.001)	0.907	+9.56%
Loss Cost	2015.1	0.092 (CI = +/-0.025; p = 0.000)	-0.160 (CI = +/-0.087; p = 0.002)	0.897	+9.60%
Loss Cost	2015.2	0.090 (CI = +/-0.030; p = 0.000)	-0.156 (CI = +/-0.097; p = 0.006)	0.853	+9.37%
Loss Cost	2016.1	0.086 (CI = +/-0.039; p = 0.001)	-0.163 (CI = +/-0.111; p = 0.010)	0.835	+8.94%
Severity	2004.1	0.022 (CI = +/-0.012; p = 0.001)	-0.153 (CI = +/-0.119; p = 0.014)	0.372	+2.23%
Severity	2004.2	0.023 (CI = +/-0.013; p = 0.001)	-0.156 (CI = +/-0.123; p = 0.015)	0.354	+2.29%
Severity	2005.1	0.023 (CI = +/-0.014; p = 0.002)	-0.153 (CI = +/-0.127; p = 0.020)	0.352	+2.35%
Severity	2005.2	0.025 (CI = +/-0.015; p = 0.001)	-0.163 (CI = +/-0.130; p = 0.016)	0.363	+2.54%
Severity	2006.1	0.028 (CI = +/-0.015; p = 0.001)	-0.148 (CI = +/-0.131; p = 0.028)	0.394	+2.84%
Severity	2006.2	0.031 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.131; p = 0.017)	0.431	+3.16%
Severity	2007.1	0.034 (CI = +/-0.016; p = 0.000)	-0.149 (CI = +/-0.133; p = 0.030)	0.456	+3.46%
Severity	2007.2	0.039 (CI = +/-0.017; p = 0.000)	-0.169 (CI = +/-0.130; p = 0.013)	0.518	+3.94%
Severity	2008.1	0.042 (CI = +/-0.018; p = 0.000)	-0.153 (CI = +/-0.132; p = 0.024)	0.547	+4.30%
Severity	2008.2	0.049 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.118; p = 0.004)	0.668	+5.07%
Severity	2009.1	0.054 (CI = +/-0.017; p = 0.000)	-0.165 (CI = +/-0.116; p = 0.008)	0.705	+5.56%
Severity	2009.2	0.061 (CI = +/-0.016; p = 0.000)	-0.190 (CI = +/-0.105; p = 0.001)	0.777	+6.27%
Severity	2010.1	0.066 (CI = +/-0.016; p = 0.000)	-0.171 (CI = +/-0.102; p = 0.002)	0.810	+6.82%
Severity	2010.2	0.072 (CI = +/-0.015; p = 0.000)	-0.193 (CI = +/-0.093; p = 0.000)	0.853	+7.50%
Severity	2011.1	0.078 (CI = +/-0.016; p = 0.000)	-0.174 (CI = +/-0.089; p = 0.001)	0.877	+8.07%
Severity	2011.2	0.085 (CI = +/-0.014; p = 0.000)	-0.196 (CI = +/-0.078; p = 0.000)	0.912	+8.82%
Severity	2012.1	0.087 (CI = +/-0.016; p = 0.000)	-0.190 (CI = +/-0.082; p = 0.000)	0.910	+9.05%
Severity	2012.2	0.087 (CI = +/-0.018; p = 0.000)	-0.191 (CI = +/-0.087; p = 0.000)	0.891	+9.12%
Severity	2013.1	0.095 (CI = +/-0.018; p = 0.000)	-0.170 (CI = +/-0.081; p = 0.001)	0.918	+9.93%
Severity	2013.2	0.097 (CI = +/-0.020; p = 0.000)	-0.175 (CI = +/-0.086; p = 0.001)	0.902	+10.13%
Severity	2014.1	0.108 (CI = +/-0.016; p = 0.000)	-0.146 (CI = +/-0.064; p = 0.000)	0.955	+11.44%
Severity	2014.2	0.114 (CI = +/-0.016; p = 0.000)	-0.157 (CI = +/-0.062; p = 0.000)	0.957	+12.03%
Severity	2015.1	0.120 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.061; p = 0.000)	0.964	+12.72%
Severity	2015.2	0.121 (CI = +/-0.021; p = 0.000)	-0.146 (CI = +/-0.068; p = 0.001)	0.950	+12.84%
Severity	2016.1	0.124 (CI = +/-0.027; p = 0.000)	-0.140 (CI = +/-0.077; p = 0.004)	0.945	+13.21%
Frequency	2004.1	-0.007 (CI = +/-0.007; p = 0.050)	0.014 (CI = +/-0.068; p = 0.686)	0.069	-0.69%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.123)	0.006 (CI = +/-0.068; p = 0.859)	0.017	-0.55%
Frequency	2005.1	-0.005 (CI = +/-0.008; p = 0.181)	0.008 (CI = +/-0.070; p = 0.807)	-0.001	-0.51%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.135)	0.013 (CI = +/-0.072; p = 0.707)	0.017	-0.60%
Frequency	2006.1	-0.006 (CI = +/-0.009; p = 0.141)	0.012 (CI = +/-0.074; p = 0.752)	0.016	-0.63%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.058)	0.022 (CI = +/-0.073; p = 0.548)	0.076	-0.84%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.062)	0.019 (CI = +/-0.076; p = 0.606)	0.076	-0.89%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.031)	0.028 (CI = +/-0.077; p = 0.455)	0.129	-1.09%
Frequency	2008.1	-0.012 (CI = +/-0.011; p = 0.025)	0.022 (CI = +/-0.079; p = 0.563)	0.146	-1.21%
Frequency	2008.2	-0.011 (CI = +/-0.011; p = 0.060)	0.017 (CI = +/-0.081; p = 0.678)	0.081	-1.07%
Frequency	2009.1	-0.013 (CI = +/-0.012; p = 0.030)	0.006 (CI = +/-0.082; p = 0.880)	0.132	-1.32%
Frequency	2009.2	-0.011 (CI = +/-0.013; p = 0.077)	-0.001 (CI = +/-0.084; p = 0.976)	0.063	-1.13%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.053)	-0.009 (CI = +/-0.087; p = 0.823)	0.097	-1.34%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.006)	0.010 (CI = +/-0.078; p = 0.787)	0.279	-1.90%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.063; p = 0.648)	0.548	-2.57%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.023 (CI = +/-0.063; p = 0.456)	0.482	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.025 (CI = +/-0.068; p = 0.447)	0.440	-2.36%
Frequency	2012.2	-0.024 (CI = +/-0.015; p = 0.004)	-0.025 (CI = +/-0.072; p = 0.477)	0.399	-2.37%
Frequency	2013.1	-0.022 (CI = +/-0.017; p = 0.014)	-0.020 (CI = +/-0.078; p = 0.591)	0.292	-2.20%
Frequency	2013.2	-0.025 (CI = +/-0.019; p = 0.013)	-0.012 (CI = +/-0.081; p = 0.749)	0.323	-2.49%
Frequency	2014.1	-0.022 (CI = +/-0.022; p = 0.046)	-0.004 (CI = +/-0.087; p = 0.915)	0.191	-2.18%
Frequency	2014.2	-0.022 (CI = +/-0.025; p = 0.080)	-0.004 (CI = +/-0.096; p = 0.932)	0.131	-2.21%
Frequency	2015.1	-0.028 (CI = +/-0.030; p = 0.062)	-0.016 (CI = +/-0.103; p = 0.729)	0.189	-2.77%
Frequency	2015.2	-0.031 (CI = +/-0.036; p = 0.080)	-0.011 (CI = +/-0.114; p = 0.836)	0.171	-3.07%
Frequency	2016.1	-0.038 (CI = +/-0.044; p = 0.080)	-0.024 (CI = +/-0.128; p = 0.672)	0.196	-3.77%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.089)	-0.132 (CI = +/-0.116; p = 0.027)	0.184	+1.09%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.059)	-0.142 (CI = +/-0.118; p = 0.020)	0.209	+1.28%
Loss Cost	2005.1	0.014 (CI = +/-0.014; p = 0.060)	-0.138 (CI = +/-0.122; p = 0.029)	0.211	+1.36%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.065)	-0.141 (CI = +/-0.127; p = 0.030)	0.199	+1.43%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.039)	-0.128 (CI = +/-0.129; p = 0.051)	0.218	+1.70%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.044)	-0.132 (CI = +/-0.134; p = 0.054)	0.203	+1.78%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.033)	-0.120 (CI = +/-0.138; p = 0.084)	0.219	+2.03%
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.026)	-0.131 (CI = +/-0.142; p = 0.068)	0.235	+2.29%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.024)	-0.121 (CI = +/-0.147; p = 0.101)	0.247	+2.53%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	-0.159 (CI = +/-0.126; p = 0.016)	0.471	+3.54%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	-0.150 (CI = +/-0.131; p = 0.027)	0.478	+3.77%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	-0.185 (CI = +/-0.110; p = 0.002)	0.665	+4.80%
Loss Cost	2010.1	0.050 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.114; p = 0.005)	0.681	+5.16%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	-0.174 (CI = +/-0.121; p = 0.007)	0.636	+5.22%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	-0.181 (CI = +/-0.128; p = 0.009)	0.618	+4.99%
Loss Cost	2011.2	0.060 (CI = +/-0.022; p = 0.000)	-0.214 (CI = +/-0.107; p = 0.001)	0.763	+6.23%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	-0.209 (CI = +/-0.115; p = 0.002)	0.759	+6.43%
Loss Cost	2012.2	0.063 (CI = +/-0.029; p = 0.000)	-0.210 (CI = +/-0.125; p = 0.003)	0.709	+6.48%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	-0.179 (CI = +/-0.115; p = 0.006)	0.789	+7.80%
Loss Cost	2013.2	0.074 (CI = +/-0.034; p = 0.001)	-0.176 (CI = +/-0.126; p = 0.011)	0.724	+7.64%
Loss Cost	2014.1	0.095 (CI = +/-0.023; p = 0.000)	-0.129 (CI = +/-0.078; p = 0.005)	0.913	+10.01%
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	-0.143 (CI = +/-0.075; p = 0.002)	0.922	+10.89%
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	-0.134 (CI = +/-0.084; p = 0.007)	0.920	+11.43%
Loss Cost	2015.2	0.107 (CI = +/-0.038; p = 0.000)	-0.133 (CI = +/-0.098; p = 0.016)	0.877	+11.33%
Loss Cost	2016.1	0.109 (CI = +/-0.053; p = 0.003)	-0.130 (CI = +/-0.122; p = 0.040)	0.857	+11.55%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.019)	-0.161 (CI = +/-0.109; p = 0.005)	0.315	+1.44%
Severity	2004.2	0.014 (CI = +/-0.013; p = 0.025)	-0.162 (CI = +/-0.112; p = 0.006)	0.291	+1.46%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.036)	-0.162 (CI = +/-0.117; p = 0.008)	0.288	+1.46%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.029)	-0.170 (CI = +/-0.120; p = 0.007)	0.296	+1.61%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.017)	-0.157 (CI = +/-0.122; p = 0.014)	0.316	+1.88%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	-0.170 (CI = +/-0.123; p = 0.008)	0.355	+2.19%
Severity	2007.1	0.024 (CI = +/-0.017; p = 0.007)	-0.159 (CI = +/-0.126; p = 0.015)	0.373	+2.45%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	-0.178 (CI = +/-0.123; p = 0.007)	0.444	+2.92%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	-0.165 (CI = +/-0.126; p = 0.013)	0.468	+3.25%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.111; p = 0.002)	0.621	+4.06%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	-0.178 (CI = +/-0.111; p = 0.003)	0.657	+4.52%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.099; p = 0.000)	0.750	+5.29%
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.098; p = 0.001)	0.784	+5.82%
Severity	2010.2	0.064 (CI = +/-0.016; p = 0.000)	-0.208 (CI = +/-0.088; p = 0.000)	0.839	+6.56%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	-0.192 (CI = +/-0.086; p = 0.000)	0.863	+7.12%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	-0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.97%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	-0.211 (CI = +/-0.078; p = 0.000)	0.907	+8.09%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	-0.211 (CI = +/-0.084; p = 0.000)	0.882	+8.11%
Severity	2013.1	0.086 (CI = +/-0.020; p = 0.000)	-0.192 (CI = +/-0.080; p = 0.000)	0.910	+8.94%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	-0.196 (CI = +/-0.087; p = 0.001)	0.887	+9.13%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	-0.166 (CI = +/-0.064; p = 0.000)	0.951	+10.63%
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	-0.179 (CI = +/-0.059; p = 0.000)	0.958	+11.43%
Severity	2015.1	0.115 (CI = +/-0.021; p = 0.000)	-0.167 (CI = +/-0.061; p = 0.000)	0.964	+12.15%
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	-0.171 (CI = +/-0.070; p = 0.001)	0.948	+12.40%
Severity	2016.1	0.118 (CI = +/-0.038; p = 0.000)	-0.168 (CI = +/-0.087; p = 0.004)	0.940	+12.58%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.300)	0.028 (CI = +/-0.063; p = 0.363)	0.003	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.595)	0.020 (CI = +/-0.062; p = 0.522)	-0.045	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.796)	0.024 (CI = +/-0.064; p = 0.442)	-0.047	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.635)	0.028 (CI = +/-0.065; p = 0.378)	-0.036	-0.18%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.670)	0.029 (CI = +/-0.068; p = 0.392)	-0.039	-0.18%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.347)	0.039 (CI = +/-0.067; p = 0.243)	0.013	-0.40%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.379)	0.038 (CI = +/-0.070; p = 0.265)	0.010	-0.40%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.204)	0.047 (CI = +/-0.070; p = 0.175)	0.065	-0.61%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.183)	0.044 (CI = +/-0.073; p = 0.228)	0.069	-0.70%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.358)	0.036 (CI = +/-0.074; p = 0.322)	-0.004	-0.50%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.223)	0.028 (CI = +/-0.076; p = 0.455)	0.016	-0.72%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.454)	0.019 (CI = +/-0.077; p = 0.616)	-0.061	-0.46%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.366)	0.013 (CI = +/-0.081; p = 0.733)	-0.053	-0.62%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.049)	0.034 (CI = +/-0.069; p = 0.316)	0.167	-1.26%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	0.010 (CI = +/-0.052; p = 0.673)	0.500	-1.99%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.993)	0.400	-1.62%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.011)	0.002 (CI = +/-0.052; p = 0.936)	0.319	-1.54%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.026)	0.001 (CI = +/-0.056; p = 0.970)	0.243	-1.50%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.118)	0.013 (CI = +/-0.055; p = 0.625)	0.097	-1.04%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.070)	0.020 (CI = +/-0.057; p = 0.459)	0.184	-1.37%
Frequency	2014.1	-0.006 (CI = +/-0.013; p = 0.364)	0.037 (CI = +/-0.046; p = 0.099)	0.210	-0.56%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.512)	0.036 (CI = +/-0.051; p = 0.145)	0.097	-0.48%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.485)	0.033 (CI = +/-0.059; p = 0.229)	0.072	-0.64%
Frequency	2015.2	-0.010 (CI = +/-0.026; p = 0.401)	0.038 (CI = +/-0.067; p = 0.219)	0.081	-0.95%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.544)	0.038 (CI = +/-0.083; p = 0.293)	0.034	-0.92%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.011 (CI = +/-0.012; p = 0.088)	-0.140 (CI = +/-0.111; p = 0.016)	-0.007 (CI = +/-0.008; p = 0.080)	0.314	+1.08%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.057)	-0.149 (CI = +/-0.113; p = 0.011)	-0.007 (CI = +/-0.008; p = 0.096)	0.335	+1.27%
Loss Cost	2005.1	0.013 (CI = +/-0.014; p = 0.058)	-0.145 (CI = +/-0.117; p = 0.017)	-0.007 (CI = +/-0.009; p = 0.109)	0.336	+1.35%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.062)	-0.148 (CI = +/-0.120; p = 0.018)	-0.007 (CI = +/-0.009; p = 0.123)	0.325	+1.42%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.037)	-0.137 (CI = +/-0.122; p = 0.030)	-0.006 (CI = +/-0.009; p = 0.150)	0.344	+1.69%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.042)	-0.140 (CI = +/-0.127; p = 0.032)	-0.006 (CI = +/-0.009; p = 0.168)	0.330	+1.77%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.032)	-0.130 (CI = +/-0.130; p = 0.050)	-0.006 (CI = +/-0.009; p = 0.199)	0.343	+2.01%
Loss Cost	2007.2	0.023 (CI = +/-0.019; p = 0.024)	-0.140 (CI = +/-0.134; p = 0.041)	-0.005 (CI = +/-0.009; p = 0.237)	0.356	+2.28%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.022)	-0.132 (CI = +/-0.139; p = 0.062)	-0.005 (CI = +/-0.009; p = 0.275)	0.364	+2.51%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	-0.167 (CI = +/-0.118; p = 0.008)	-0.004 (CI = +/-0.008; p = 0.349)	0.562	+3.53%
Loss Cost	2009.1	0.037 (CI = +/-0.020; p = 0.001)	-0.159 (CI = +/-0.123; p = 0.014)	-0.003 (CI = +/-0.008; p = 0.398)	0.566	+3.75%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	-0.191 (CI = +/-0.103; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.534)	0.723	+4.79%
Loss Cost	2010.1	0.050 (CI = +/-0.019; p = 0.000)	-0.181 (CI = +/-0.106; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.624)	0.734	+5.14%
Loss Cost	2010.2	0.051 (CI = +/-0.021; p = 0.000)	-0.182 (CI = +/-0.111; p = 0.003)	-0.002 (CI = +/-0.007; p = 0.654)	0.699	+5.21%
Loss Cost	2011.1	0.048 (CI = +/-0.024; p = 0.001)	-0.189 (CI = +/-0.118; p = 0.004)	-0.002 (CI = +/-0.007; p = 0.611)	0.683	+4.97%
Loss Cost	2011.2	0.060 (CI = +/-0.021; p = 0.000)	-0.219 (CI = +/-0.098; p = 0.000)	0.000 (CI = +/-0.006; p = 0.869)	0.803	+6.22%
Loss Cost	2012.1	0.062 (CI = +/-0.024; p = 0.000)	-0.215 (CI = +/-0.104; p = 0.001)	0.000 (CI = +/-0.006; p = 0.923)	0.799	+6.41%
Loss Cost	2012.2	0.063 (CI = +/-0.028; p = 0.000)	-0.216 (CI = +/-0.112; p = 0.001)	0.000 (CI = +/-0.007; p = 0.943)	0.759	+6.48%
Loss Cost	2013.1	0.075 (CI = +/-0.027; p = 0.000)	-0.189 (CI = +/-0.104; p = 0.002)	0.001 (CI = +/-0.006; p = 0.756)	0.823	+7.76%
Loss Cost	2013.2	0.074 (CI = +/-0.032; p = 0.000)	-0.187 (CI = +/-0.112; p = 0.004)	0.001 (CI = +/-0.007; p = 0.797)	0.771	+7.63%
Loss Cost	2014.1	0.095 (CI = +/-0.023; p = 0.000)	-0.147 (CI = +/-0.074; p = 0.001)	0.003 (CI = +/-0.004; p = 0.216)	0.916	+9.93%
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	-0.161 (CI = +/-0.071; p = 0.001)	0.003 (CI = +/-0.004; p = 0.106)	0.924	+10.90%
Loss Cost	2015.1	0.107 (CI = +/-0.030; p = 0.000)	-0.155 (CI = +/-0.079; p = 0.002)	0.004 (CI = +/-0.004; p = 0.108)	0.918	+11.31%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	-0.155 (CI = +/-0.090; p = 0.005)	0.004 (CI = +/-0.005; p = 0.142)	0.879	+11.37%
Loss Cost	2016.1	0.107 (CI = +/-0.052; p = 0.002)	-0.156 (CI = +/-0.107; p = 0.012)	0.004 (CI = +/-0.006; p = 0.198)	0.858	+11.34%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.016)	-0.153 (CI = +/-0.104; p = 0.005)	-0.013 (CI = +/-0.008; p = 0.002)	0.525	+1.45%
Severity	2004.2	0.015 (CI = +/-0.012; p = 0.023)	-0.154 (CI = +/-0.107; p = 0.007)	-0.013 (CI = +/-0.008; p = 0.003)	0.509	+1.47%
Severity	2005.1	0.015 (CI = +/-0.013; p = 0.032)	-0.154 (CI = +/-0.111; p = 0.008)	-0.013 (CI = +/-0.008; p = 0.004)	0.506	+1.47%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.027)	-0.161 (CI = +/-0.114; p = 0.008)	-0.012 (CI = +/-0.008; p = 0.005)	0.510	+1.62%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.015)	-0.149 (CI = +/-0.116; p = 0.014)	-0.012 (CI = +/-0.008; p = 0.007)	0.529	+1.90%
Severity	2006.2	0.022 (CI = +/-0.015; p = 0.008)	-0.161 (CI = +/-0.116; p = 0.009)	-0.011 (CI = +/-0.008; p = 0.009)	0.553	+2.20%
Severity	2007.1	0.024 (CI = +/-0.016; p = 0.006)	-0.150 (CI = +/-0.119; p = 0.016)	-0.011 (CI = +/-0.008; p = 0.012)	0.568	+2.46%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	-0.168 (CI = +/-0.117; p = 0.007)	-0.010 (CI = +/-0.008; p = 0.015)	0.614	+2.93%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.001)	-0.155 (CI = +/-0.119; p = 0.013)	-0.010 (CI = +/-0.008; p = 0.020)	0.632	+3.27%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	-0.182 (CI = +/-0.105; p = 0.002)	-0.009 (CI = +/-0.007; p = 0.019)	0.734	+4.07%
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	-0.166 (CI = +/-0.105; p = 0.004)	-0.008 (CI = +/-0.007; p = 0.025)	0.760	+4.55%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.095; p = 0.001)	-0.007 (CI = +/-0.006; p = 0.027)	0.820	+5.30%
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	-0.173 (CI = +/-0.093; p = 0.001)	-0.006 (CI = +/-0.006; p = 0.036)	0.844	+5.85%
Severity	2010.2	0.064 (CI = +/-0.016; p = 0.000)	-0.192 (CI = +/-0.085; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.042)	0.879	+6.58%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.082; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.057)	0.896	+7.16%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	-0.196 (CI = +/-0.072; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.066)	0.926	+7.99%
Severity	2012.1	0.078 (CI = +/-0.018; p = 0.000)	-0.192 (CI = +/-0.077; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.089)	0.922	+8.16%
Severity	2012.2	0.078 (CI = +/-0.020; p = 0.000)	-0.191 (CI = +/-0.082; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.103)	0.905	+8.12%
Severity	2013.1	0.086 (CI = +/-0.021; p = 0.000)	-0.173 (CI = +/-0.078; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.151)	0.926	+9.02%
Severity	2013.2	0.087 (CI = +/-0.024; p = 0.000)	-0.175 (CI = +/-0.084; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.189)	0.909	+9.14%
Severity	2014.1	0.102 (CI = +/-0.020; p = 0.000)	-0.148 (CI = +/-0.063; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.266)	0.956	+10.72%
Severity	2014.2	0.108 (CI = +/-0.022; p = 0.000)	-0.157 (CI = +/-0.063; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.393)	0.956	+11.42%
Severity	2015.1	0.116 (CI = +/-0.025; p = 0.000)	-0.145 (CI = +/-0.065; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.594)	0.961	+12.29%
Severity	2015.2	0.117 (CI = +/-0.031; p = 0.000)	-0.146 (CI = +/-0.073; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.649)	0.945	+12.36%
Severity	2016.1	0.120 (CI = +/-0.042; p = 0.000)	-0.141 (CI = +/-0.087; p = 0.007)	-0.001 (CI = +/-0.005; p = 0.775)	0.937	+12.80%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.292)	0.014 (CI = +/-0.064; p = 0.664)	0.005 (CI = +/-0.005; p = 0.033)	0.176	-0.37%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.586)	0.005 (CI = +/-0.063; p = 0.871)	0.006 (CI = +/-0.005; p = 0.021)	0.157	-0.19%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.756)	0.009 (CI = +/-0.065; p = 0.783)	0.006 (CI = +/-0.005; p = 0.020)	0.150	-0.12%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.626)	0.012 (CI = +/-0.066; p = 0.706)	0.006 (CI = +/-0.005; p = 0.025)	0.157	-0.20%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.639)	0.012 (CI = +/-0.069; p = 0.723)	0.006 (CI = +/-0.005; p = 0.029)	0.153	-0.20%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.357)	0.021 (CI = +/-0.069; p = 0.537)	0.005 (CI = +/-0.005; p = 0.036)	0.196	-0.41%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.370)	0.020 (CI = +/-0.071; p = 0.570)	0.005 (CI = +/-0.005; p = 0.043)	0.192	-0.44%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.222)	0.027 (CI = +/-0.072; p = 0.441)	0.005 (CI = +/-0.005; p = 0.055)	0.228	-0.63%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.188)	0.023 (CI = +/-0.075; p = 0.528)	0.005 (CI = +/-0.005; p = 0.069)	0.235	-0.74%
Frequency	2008.2	-0.005 (CI = +/-0.012; p = 0.372)	0.016 (CI = +/-0.076; p = 0.674)	0.005 (CI = +/-0.005; p = 0.055)	0.196	-0.52%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.224)	0.007 (CI = +/-0.078; p = 0.852)	0.005 (CI = +/-0.005; p = 0.072)	0.228	-0.77%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.464)	-0.002 (CI = +/-0.079; p = 0.957)	0.005 (CI = +/-0.005; p = 0.053)	0.194	-0.48%
Frequency	2010.1	-0.007 (CI = +/-0.015; p = 0.356)	-0.008 (CI = +/-0.082; p = 0.839)	0.005 (CI = +/-0.005; p = 0.070)	0.209	-0.67%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.072)	0.010 (CI = +/-0.074; p = 0.787)	0.004 (CI = +/-0.005; p = 0.086)	0.361	-1.28%
Frequency	2011.1	-0.021 (CI = +/-0.012; p = 0.002)	-0.013 (CI = +/-0.060; p = 0.658)	0.003 (CI = +/-0.004; p = 0.091)	0.601	-2.05%
Frequency	2011.2	-0.016 (CI = +/-0.012; p = 0.012)	-0.023 (CI = +/-0.057; p = 0.398)	0.004 (CI = +/-0.004; p = 0.044)	0.582	-1.63%
Frequency	2012.1	-0.016 (CI = +/-0.014; p = 0.027)	-0.023 (CI = +/-0.062; p = 0.438)	0.004 (CI = +/-0.004; p = 0.054)	0.544	-1.62%
Frequency	2012.2	-0.015 (CI = +/-0.016; p = 0.062)	-0.025 (CI = +/-0.066; p = 0.424)	0.004 (CI = +/-0.004; p = 0.060)	0.512	-1.52%
Frequency	2013.1	-0.012 (CI = +/-0.018; p = 0.191)	-0.017 (CI = +/-0.069; p = 0.603)	0.004 (CI = +/-0.004; p = 0.047)	0.456	-1.15%
Frequency	2013.2	-0.014 (CI = +/-0.021; p = 0.174)	-0.012 (CI = +/-0.073; p = 0.716)	0.004 (CI = +/-0.004; p = 0.070)	0.459	-1.38%
Frequency	2014.1	-0.007 (CI = +/-0.023; p = 0.508)	0.000 (CI = +/-0.075; p = 0.996)	0.004 (CI = +/-0.004; p = 0.044)	0.420	-0.72%
Frequency	2014.2	-0.005 (CI = +/-0.028; p = 0.712)	-0.004 (CI = +/-0.082; p = 0.922)	0.005 (CI = +/-0.005; p = 0.051)	0.383	-0.47%
Frequency	2015.1	-0.009 (CI = +/-0.035; p = 0.581)	-0.010 (CI = +/-0.092; p = 0.809)	0.004 (CI = +/-0.005; p = 0.086)	0.383	-0.87%
Frequency	2015.2	-0.009 (CI = +/-0.044; p = 0.650)	-0.010 (CI = +/-0.104; p = 0.831)	0.004 (CI = +/-0.006; p = 0.121)	0.344	-0.88%
Frequency	2016.1	-0.013 (CI = +/-0.060; p = 0.616)	-0.015 (CI = +/-0.123; p = 0.778)	0.004 (CI = +/-0.007; p = 0.192)	0.310	-1.29%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.010; p = 0.000)	0.488	+2.72%
Loss Cost	2004.2	0.028 (CI = +/-0.010; p = 0.000)	0.493	+2.85%
Loss Cost	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.492	+2.96%
Loss Cost	2005.2	0.030 (CI = +/-0.011; p = 0.000)	0.495	+3.09%
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.542	+3.39%
Loss Cost	2006.2	0.034 (CI = +/-0.012; p = 0.000)	0.528	+3.47%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.545	+3.70%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.576	+4.01%
Loss Cost	2008.1	0.043 (CI = +/-0.014; p = 0.000)	0.608	+4.35%
Loss Cost	2008.2	0.047 (CI = +/-0.014; p = 0.000)	0.650	+4.76%
Loss Cost	2009.1	0.050 (CI = +/-0.015; p = 0.000)	0.684	+5.17%
Loss Cost	2009.2	0.055 (CI = +/-0.015; p = 0.000)	0.728	+5.67%
Loss Cost	2010.1	0.058 (CI = +/-0.016; p = 0.000)	0.737	+6.01%
Loss Cost	2010.2	0.059 (CI = +/-0.017; p = 0.000)	0.709	+6.03%
Loss Cost	2011.1	0.060 (CI = +/-0.019; p = 0.000)	0.691	+6.19%
Loss Cost	2011.2	0.062 (CI = +/-0.021; p = 0.000)	0.674	+6.41%
Loss Cost	2012.1	0.063 (CI = +/-0.024; p = 0.000)	0.646	+6.55%
Loss Cost	2012.2	0.058 (CI = +/-0.026; p = 0.000)	0.579	+5.96%
Loss Cost	2013.1	0.058 (CI = +/-0.029; p = 0.001)	0.526	+5.92%
Loss Cost	2013.2	0.050 (CI = +/-0.032; p = 0.005)	0.424	+5.09%
Loss Cost	2014.1	0.052 (CI = +/-0.037; p = 0.010)	0.392	+5.34%
Loss Cost	2014.2	0.048 (CI = +/-0.043; p = 0.032)	0.296	+4.96%
Loss Cost	2015.1	0.043 (CI = +/-0.051; p = 0.089)	0.189	+4.44%
Loss Cost	2015.2	0.034 (CI = +/-0.061; p = 0.239)	0.056	+3.45%
Loss Cost	2016.1	0.019 (CI = +/-0.072; p = 0.559)	-0.075	+1.92%
Severity	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.881	+3.42%
Severity	2004.2	0.034 (CI = +/-0.005; p = 0.000)	0.872	+3.43%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	0.870	+3.50%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	0.859	+3.51%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.862	+3.62%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.848	+3.61%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.834	+3.61%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.815	+3.57%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.814	+3.69%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.823	+3.87%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.859	+4.17%
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.849	+4.24%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.868	+4.51%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.888	+4.80%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.926	+5.21%
Severity	2011.2	0.052 (CI = +/-0.008; p = 0.000)	0.921	+5.32%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.923	+5.55%
Severity	2012.2	0.051 (CI = +/-0.008; p = 0.000)	0.916	+5.27%
Severity	2013.1	0.053 (CI = +/-0.009; p = 0.000)	0.908	+5.41%
Severity	2013.2	0.050 (CI = +/-0.010; p = 0.000)	0.896	+5.09%
Severity	2014.1	0.052 (CI = +/-0.011; p = 0.000)	0.895	+5.34%
Severity	2014.2	0.050 (CI = +/-0.012; p = 0.000)	0.870	+5.09%
Severity	2015.1	0.053 (CI = +/-0.013; p = 0.000)	0.877	+5.49%
Severity	2015.2	0.051 (CI = +/-0.016; p = 0.000)	0.840	+5.19%
Severity	2016.1	0.051 (CI = +/-0.020; p = 0.000)	0.795	+5.19%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.080)	0.064	-0.68%
Frequency	2004.2	-0.006 (CI = +/-0.008; p = 0.159)	0.033	-0.57%
Frequency	2005.1	-0.005 (CI = +/-0.009; p = 0.214)	0.019	-0.53%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.358)	-0.004	-0.41%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.629)	-0.027	-0.22%
Frequency	2006.2	-0.001 (CI = +/-0.010; p = 0.794)	-0.034	-0.13%
Frequency	2007.1	0.001 (CI = +/-0.010; p = 0.866)	-0.037	+0.09%
Frequency	2007.2	0.004 (CI = +/-0.010; p = 0.403)	-0.011	+0.43%
Frequency	2008.1	0.006 (CI = +/-0.011; p = 0.238)	0.018	+0.64%
Frequency	2008.2	0.009 (CI = +/-0.011; p = 0.135)	0.055	+0.86%
Frequency	2009.1	0.010 (CI = +/-0.012; p = 0.122)	0.065	+0.96%
Frequency	2009.2	0.014 (CI = +/-0.012; p = 0.033)	0.160	+1.37%
Frequency	2010.1	0.014 (CI = +/-0.014; p = 0.042)	0.150	+1.43%
Frequency	2010.2	0.012 (CI = +/-0.015; p = 0.114)	0.081	+1.17%
Frequency	2011.1	0.009 (CI = +/-0.016; p = 0.238)	0.025	+0.93%
Frequency	2011.2	0.010 (CI = +/-0.018; p = 0.240)	0.026	+1.03%
Frequency	2012.1	0.009 (CI = +/-0.020; p = 0.330)	0.001	+0.95%
Frequency	2012.2	0.006 (CI = +/-0.022; p = 0.542)	-0.040	+0.65%
Frequency	2013.1	0.005 (CI = +/-0.025; p = 0.688)	-0.059	+0.48%
Frequency	2013.2	0.000 (CI = +/-0.028; p = 0.996)	-0.077	+0.01%
Frequency	2014.1	0.000 (CI = +/-0.033; p = 0.999)	-0.083	0.00%
Frequency	2014.2	-0.001 (CI = +/-0.039; p = 0.946)	-0.090	-0.12%
Frequency	2015.1	-0.010 (CI = +/-0.044; p = 0.627)	-0.073	-1.00%
Frequency	2015.2	-0.017 (CI = +/-0.053; p = 0.498)	-0.053	-1.65%
Frequency	2016.1	-0.032 (CI = +/-0.062; p = 0.272)	0.042	-3.11%

All Perils

Coverage = AP
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.094; p = 0.227)	0.496	+2.69%
Loss Cost	2004.2	0.028 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.095; p = 0.173)	0.508	+2.85%
Loss Cost	2005.1	0.029 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.098; p = 0.213)	0.502	+2.92%
Loss Cost	2005.2	0.030 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.099; p = 0.163)	0.512	+3.09%
Loss Cost	2006.1	0.033 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.099; p = 0.255)	0.547	+3.35%
Loss Cost	2006.2	0.034 (CI = +/-0.012; p = 0.000)	-0.062 (CI = +/-0.102; p = 0.225)	0.538	+3.47%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	-0.053 (CI = +/-0.105; p = 0.307)	0.547	+3.66%
Loss Cost	2007.2	0.039 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.103; p = 0.185)	0.590	+4.01%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.105; p = 0.280)	0.611	+4.30%
Loss Cost	2008.2	0.047 (CI = +/-0.014; p = 0.000)	-0.074 (CI = +/-0.100; p = 0.138)	0.669	+4.76%
Loss Cost	2009.1	0.050 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.101; p = 0.225)	0.692	+5.11%
Loss Cost	2009.2	0.055 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.094; p = 0.086)	0.755	+5.67%
Loss Cost	2010.1	0.057 (CI = +/-0.015; p = 0.000)	-0.072 (CI = +/-0.097; p = 0.135)	0.755	+5.91%
Loss Cost	2010.2	0.059 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.102; p = 0.133)	0.730	+6.03%
Loss Cost	2011.1	0.059 (CI = +/-0.019; p = 0.000)	-0.075 (CI = +/-0.108; p = 0.162)	0.709	+6.07%
Loss Cost	2011.2	0.062 (CI = +/-0.020; p = 0.000)	-0.085 (CI = +/-0.112; p = 0.126)	0.702	+6.41%
Loss Cost	2012.1	0.062 (CI = +/-0.023; p = 0.000)	-0.086 (CI = +/-0.119; p = 0.146)	0.674	+6.38%
Loss Cost	2012.2	0.058 (CI = +/-0.025; p = 0.000)	-0.075 (CI = +/-0.124; p = 0.219)	0.596	+5.96%
Loss Cost	2013.1	0.056 (CI = +/-0.029; p = 0.001)	-0.081 (CI = +/-0.134; p = 0.214)	0.549	+5.72%
Loss Cost	2013.2	0.050 (CI = +/-0.032; p = 0.006)	-0.066 (CI = +/-0.139; p = 0.320)	0.427	+5.09%
Loss Cost	2014.1	0.050 (CI = +/-0.038; p = 0.014)	-0.065 (CI = +/-0.153; p = 0.367)	0.386	+5.13%
Loss Cost	2014.2	0.048 (CI = +/-0.045; p = 0.036)	-0.062 (CI = +/-0.167; p = 0.429)	0.275	+4.96%
Loss Cost	2015.1	0.040 (CI = +/-0.053; p = 0.119)	-0.080 (CI = +/-0.182; p = 0.347)	0.188	+4.09%
Loss Cost	2015.2	0.034 (CI = +/-0.063; p = 0.252)	-0.069 (CI = +/-0.201; p = 0.455)	0.014	+3.45%
Loss Cost	2016.1	0.012 (CI = +/-0.073; p = 0.697)	-0.108 (CI = +/-0.209; p = 0.261)	-0.013	+1.26%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.037; p = 0.002)	0.910	+3.39%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	-0.064 (CI = +/-0.038; p = 0.002)	0.904	+3.43%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.003)	0.901	+3.47%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.003)	0.894	+3.51%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.006)	0.892	+3.58%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.006)	0.882	+3.61%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.044; p = 0.007)	0.872	+3.56%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.046; p = 0.009)	0.856	+3.57%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.048; p = 0.014)	0.851	+3.63%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.045; p = 0.003)	0.875	+3.87%
Severity	2009.1	0.040 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.042; p = 0.007)	0.897	+4.10%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.043; p = 0.004)	0.896	+4.24%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.042; p = 0.009)	0.905	+4.44%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.033; p = 0.000)	0.944	+4.80%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.027; p = 0.000)	0.967	+5.11%
Severity	2011.2	0.052 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.024; p = 0.000)	0.975	+5.32%
Severity	2012.1	0.053 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.024; p = 0.000)	0.974	+5.42%
Severity	2012.2	0.051 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.024; p = 0.000)	0.971	+5.27%
Severity	2013.1	0.051 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.026; p = 0.000)	0.967	+5.26%
Severity	2013.2	0.050 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.026; p = 0.000)	0.962	+5.09%
Severity	2014.1	0.050 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.028; p = 0.001)	0.958	+5.17%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.030; p = 0.003)	0.944	+5.09%
Severity	2015.1	0.051 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.033; p = 0.007)	0.941	+5.27%
Severity	2015.2	0.051 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.016)	0.917	+5.19%
Severity	2016.1	0.047 (CI = +/-0.014; p = 0.000)	-0.054 (CI = +/-0.039; p = 0.014)	0.907	+4.85%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.087)	0.005 (CI = +/-0.077; p = 0.901)	0.035	-0.67%
Frequency	2004.2	-0.006 (CI = +/-0.008; p = 0.166)	-0.001 (CI = +/-0.078; p = 0.974)	0.001	-0.57%
Frequency	2005.1	-0.005 (CI = +/-0.009; p = 0.223)	0.001 (CI = +/-0.080; p = 0.984)	-0.014	-0.53%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.367)	-0.005 (CI = +/-0.082; p = 0.893)	-0.039	-0.41%
Frequency	2006.1	-0.002 (CI = +/-0.010; p = 0.640)	0.004 (CI = +/-0.083; p = 0.913)	-0.065	-0.22%
Frequency	2006.2	-0.001 (CI = +/-0.010; p = 0.798)	0.000 (CI = +/-0.085; p = 1.000)	-0.074	-0.13%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.856)	0.011 (CI = +/-0.086; p = 0.798)	-0.076	+0.09%
Frequency	2007.2	0.004 (CI = +/-0.011; p = 0.413)	-0.004 (CI = +/-0.082; p = 0.918)	-0.052	+0.43%
Frequency	2008.1	0.006 (CI = +/-0.011; p = 0.246)	0.005 (CI = +/-0.083; p = 0.893)	-0.024	+0.64%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.144)	-0.003 (CI = +/-0.084; p = 0.932)	0.013	+0.86%
Frequency	2009.1	0.010 (CI = +/-0.013; p = 0.132)	0.001 (CI = +/-0.088; p = 0.984)	0.020	+0.96%
Frequency	2009.2	0.014 (CI = +/-0.013; p = 0.037)	-0.015 (CI = +/-0.085; p = 0.723)	0.123	+1.37%
Frequency	2010.1	0.014 (CI = +/-0.014; p = 0.050)	-0.013 (CI = +/-0.089; p = 0.763)	0.110	+1.41%
Frequency	2010.2	0.012 (CI = +/-0.015; p = 0.124)	-0.005 (CI = +/-0.092; p = 0.917)	0.030	+1.17%
Frequency	2011.1	0.009 (CI = +/-0.017; p = 0.263)	-0.014 (CI = +/-0.095; p = 0.768)	-0.027	+0.91%
Frequency	2011.2	0.010 (CI = +/-0.018; p = 0.252)	-0.017 (CI = +/-0.101; p = 0.720)	-0.026	+1.03%
Frequency	2012.1	0.009 (CI = +/-0.021; p = 0.365)	-0.021 (CI = +/-0.107; p = 0.680)	-0.054	+0.91%
Frequency	2012.2	0.006 (CI = +/-0.023; p = 0.556)	-0.014 (CI = +/-0.113; p = 0.797)	-0.109	+0.65%
Frequency	2013.1	0.004 (CI = +/-0.026; p = 0.727)	-0.020 (CI = +/-0.122; p = 0.729)	-0.129	+0.44%
Frequency	2013.2	0.000 (CI = +/-0.030; p = 0.996)	-0.009 (CI = +/-0.128; p = 0.878)	-0.164	+0.01%
Frequency	2014.1	0.000 (CI = +/-0.035; p = 0.983)	-0.010 (CI = +/-0.141; p = 0.876)	-0.179	-0.03%
Frequency	2014.2	-0.001 (CI = +/-0.041; p = 0.948)	-0.008 (CI = +/-0.154; p = 0.907)	-0.198	-0.12%
Frequency	2015.1	-0.011 (CI = +/-0.048; p = 0.605)	-0.030 (CI = +/-0.164; p = 0.689)	-0.170	-1.12%
Frequency	2015.2	-0.017 (CI = +/-0.057; p = 0.522)	-0.020 (CI = +/-0.182; p = 0.804)	-0.175	-1.65%
Frequency	2016.1	-0.035 (CI = +/-0.067; p = 0.257)	-0.054 (CI = +/-0.192; p = 0.529)	-0.031	-3.43%

All Perils

Coverage = AP
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 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.096; p = 0.202)	0.489	+2.78%
Loss Cost	2004.2	0.029 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.097; p = 0.147)	0.503	+2.96%
Loss Cost	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.100; p = 0.182)	0.498	+3.04%
Loss Cost	2005.2	0.032 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.102; p = 0.132)	0.512	+3.24%
Loss Cost	2006.1	0.035 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.101; p = 0.206)	0.549	+3.52%
Loss Cost	2006.2	0.036 (CI = +/-0.013; p = 0.000)	-0.071 (CI = +/-0.105; p = 0.173)	0.543	+3.67%
Loss Cost	2007.1	0.038 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.107; p = 0.240)	0.554	+3.88%
Loss Cost	2007.2	0.042 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.104; p = 0.124)	0.606	+4.30%
Loss Cost	2008.1	0.045 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.105; p = 0.192)	0.630	+4.61%
Loss Cost	2008.2	0.050 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.099; p = 0.069)	0.702	+5.18%
Loss Cost	2009.1	0.054 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.098; p = 0.117)	0.728	+5.56%
Loss Cost	2009.2	0.061 (CI = +/-0.014; p = 0.000)	-0.103 (CI = +/-0.086; p = 0.022)	0.810	+6.28%
Loss Cost	2010.1	0.064 (CI = +/-0.015; p = 0.000)	-0.094 (CI = +/-0.088; p = 0.038)	0.814	+6.56%
Loss Cost	2010.2	0.066 (CI = +/-0.016; p = 0.000)	-0.102 (CI = +/-0.092; p = 0.031)	0.802	+6.81%
Loss Cost	2011.1	0.067 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.097; p = 0.045)	0.788	+6.89%
Loss Cost	2011.2	0.072 (CI = +/-0.019; p = 0.000)	-0.116 (CI = +/-0.097; p = 0.022)	0.802	+7.46%
Loss Cost	2012.1	0.072 (CI = +/-0.021; p = 0.000)	-0.115 (CI = +/-0.103; p = 0.031)	0.783	+7.48%
Loss Cost	2012.2	0.070 (CI = +/-0.024; p = 0.000)	-0.108 (CI = +/-0.110; p = 0.055)	0.725	+7.21%
Loss Cost	2013.1	0.068 (CI = +/-0.027; p = 0.000)	-0.112 (CI = +/-0.119; p = 0.063)	0.691	+7.03%
Loss Cost	2013.2	0.064 (CI = +/-0.032; p = 0.001)	-0.101 (CI = +/-0.128; p = 0.110)	0.593	+6.57%
Loss Cost	2014.1	0.065 (CI = +/-0.037; p = 0.003)	-0.098 (CI = +/-0.140; p = 0.150)	0.564	+6.72%
Loss Cost	2014.2	0.068 (CI = +/-0.045; p = 0.008)	-0.103 (CI = +/-0.156; p = 0.170)	0.486	+6.99%
Loss Cost	2015.1	0.060 (CI = +/-0.054; p = 0.032)	-0.117 (CI = +/-0.171; p = 0.154)	0.417	+6.20%
Loss Cost	2015.2	0.059 (CI = +/-0.069; p = 0.082)	-0.115 (CI = +/-0.198; p = 0.213)	0.261	+6.10%
Loss Cost	2016.1	0.038 (CI = +/-0.079; p = 0.280)	-0.146 (CI = +/-0.204; p = 0.130)	0.237	+3.89%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.039; p = 0.003)	0.900	+3.37%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.040; p = 0.003)	0.893	+3.42%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.005)	0.889	+3.45%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.042; p = 0.005)	0.881	+3.50%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.043; p = 0.008)	0.879	+3.57%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.045; p = 0.009)	0.867	+3.60%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.046; p = 0.009)	0.855	+3.55%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.048; p = 0.012)	0.837	+3.56%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.050; p = 0.019)	0.831	+3.62%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.047; p = 0.005)	0.859	+3.89%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.044; p = 0.008)	0.884	+4.14%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.045; p = 0.005)	0.883	+4.30%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.044; p = 0.009)	0.893	+4.51%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.034; p = 0.000)	0.943	+4.95%
Severity	2011.1	0.051 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.025; p = 0.000)	0.970	+5.28%
Severity	2011.2	0.054 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.019; p = 0.000)	0.983	+5.56%
Severity	2012.1	0.055 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.019; p = 0.000)	0.984	+5.68%
Severity	2012.2	0.054 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.019; p = 0.000)	0.982	+5.56%
Severity	2013.1	0.054 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.020; p = 0.000)	0.980	+5.57%
Severity	2013.2	0.053 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.021; p = 0.000)	0.975	+5.42%
Severity	2014.1	0.054 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.022; p = 0.000)	0.974	+5.53%
Severity	2014.2	0.054 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.025; p = 0.000)	0.965	+5.55%
Severity	2015.1	0.056 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.025; p = 0.001)	0.969	+5.79%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.028; p = 0.002)	0.955	+5.86%
Severity	2016.1	0.054 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.030; p = 0.002)	0.952	+5.56%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.164)	-0.001 (CI = +/-0.078; p = 0.978)	0.001	-0.57%
Frequency	2004.2	-0.004 (CI = +/-0.009; p = 0.302)	-0.008 (CI = +/-0.079; p = 0.833)	-0.027	-0.44%
Frequency	2005.1	-0.004 (CI = +/-0.009; p = 0.379)	-0.006 (CI = +/-0.082; p = 0.881)	-0.041	-0.40%
Frequency	2005.2	-0.003 (CI = +/-0.010; p = 0.596)	-0.014 (CI = +/-0.083; p = 0.740)	-0.058	-0.25%
Frequency	2006.1	0.000 (CI = +/-0.010; p = 0.921)	-0.004 (CI = +/-0.084; p = 0.926)	-0.076	-0.05%
Frequency	2006.2	0.001 (CI = +/-0.011; p = 0.889)	-0.010 (CI = +/-0.086; p = 0.818)	-0.077	+0.07%
Frequency	2007.1	0.003 (CI = +/-0.011; p = 0.566)	0.001 (CI = +/-0.086; p = 0.981)	-0.068	+0.31%
Frequency	2007.2	0.007 (CI = +/-0.011; p = 0.187)	-0.017 (CI = +/-0.081; p = 0.669)	-0.001	+0.71%
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.097)	-0.007 (CI = +/-0.082; p = 0.855)	0.041	+0.95%
Frequency	2008.2	0.012 (CI = +/-0.012; p = 0.042)	-0.019 (CI = +/-0.082; p = 0.630)	0.109	+1.24%
Frequency	2009.1	0.014 (CI = +/-0.013; p = 0.039)	-0.014 (CI = +/-0.085; p = 0.727)	0.121	+1.37%
Frequency	2009.2	0.019 (CI = +/-0.012; p = 0.005)	-0.034 (CI = +/-0.078; p = 0.366)	0.294	+1.90%
Frequency	2010.1	0.019 (CI = +/-0.013; p = 0.007)	-0.032 (CI = +/-0.082; p = 0.421)	0.282	+1.97%
Frequency	2010.2	0.018 (CI = +/-0.015; p = 0.023)	-0.025 (CI = +/-0.086; p = 0.538)	0.189	+1.77%
Frequency	2011.1	0.015 (CI = +/-0.016; p = 0.064)	-0.033 (CI = +/-0.089; p = 0.442)	0.126	+1.53%
Frequency	2011.2	0.018 (CI = +/-0.018; p = 0.052)	-0.041 (CI = +/-0.093; p = 0.362)	0.150	+1.79%
Frequency	2012.1	0.017 (CI = +/-0.020; p = 0.094)	-0.043 (CI = +/-0.099; p = 0.364)	0.116	+1.71%
Frequency	2012.2	0.015 (CI = +/-0.023; p = 0.173)	-0.039 (CI = +/-0.107; p = 0.441)	0.031	+1.56%
Frequency	2013.1	0.014 (CI = +/-0.027; p = 0.280)	-0.044 (CI = +/-0.115; p = 0.426)	-0.003	+1.39%
Frequency	2013.2	0.011 (CI = +/-0.031; p = 0.459)	-0.036 (CI = +/-0.125; p = 0.539)	-0.094	+1.09%
Frequency	2014.1	0.011 (CI = +/-0.037; p = 0.510)	-0.035 (CI = +/-0.137; p = 0.580)	-0.112	+1.13%
Frequency	2014.2	0.014 (CI = +/-0.044; p = 0.509)	-0.040 (CI = +/-0.154; p = 0.567)	-0.131	+1.36%
Frequency	2015.1	0.004 (CI = +/-0.052; p = 0.865)	-0.058 (CI = +/-0.164; p = 0.438)	-0.150	+0.39%
Frequency	2015.2	0.002 (CI = +/-0.066; p = 0.938)	-0.055 (CI = +/-0.190; p = 0.517)	-0.205	+0.23%
Frequency	2016.1	-0.016 (CI = +/-0.077; p = 0.633)	-0.082 (CI = +/-0.201; p = 0.356)	-0.103	-1.58%

All Perils

Coverage = AP
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.007; p = 0.250)	0.494	+2.97%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.222)	0.502	+3.13%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.201)	0.504	+3.28%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.177)	0.510	+3.45%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.116)	0.567	+3.83%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.110)	0.557	+3.96%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.083)	0.582	+4.27%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.007; p = 0.052)	0.624	+4.68%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.007; p = 0.028)	0.669	+5.14%
Loss Cost	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.006; p = 0.011)	0.729	+5.71%
Loss Cost	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.783	+6.30%
Loss Cost	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.852	+7.02%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.883	+7.58%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.874	+7.79%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.881	+8.21%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.895	+8.75%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.901	+9.26%
Loss Cost	2012.2	0.085 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.881	+8.87%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.876	+9.30%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.849	+8.73%
Loss Cost	2014.1	0.093 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.891	+9.79%
Loss Cost	2014.2	0.097 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.876	+10.17%
Loss Cost	2015.1	0.101 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.859	+10.60%
Loss Cost	2015.2	0.101 (CI = +/-0.036; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.824	+10.65%
Loss Cost	2016.1	0.097 (CI = +/-0.047; p = 0.002)	0.013 (CI = +/-0.005; p = 0.001)	0.777	+10.23%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.283)	0.882	+3.31%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.295)	0.873	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.336)	0.870	+3.39%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.348)	0.859	+3.40%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.407)	0.860	+3.51%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.403)	0.846	+3.48%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.415)	0.832	+3.48%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.396)	0.813	+3.42%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.458)	0.810	+3.55%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.550)	0.818	+3.75%
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.709)	0.854	+4.10%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.761)	0.842	+4.17%
Severity	2010.1	0.044 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.939)	0.861	+4.49%
Severity	2010.2	0.047 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.848)	0.882	+4.85%
Severity	2011.1	0.052 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.489)	0.924	+5.36%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.417)	0.919	+5.52%
Severity	2012.1	0.057 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.278)	0.925	+5.83%
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.384)	0.915	+5.52%
Severity	2013.1	0.056 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.313)	0.909	+5.75%
Severity	2013.2	0.052 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.003; p = 0.444)	0.893	+5.36%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.003; p = 0.302)	0.897	+5.77%
Severity	2014.2	0.054 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.003; p = 0.405)	0.867	+5.51%
Severity	2015.1	0.060 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.213)	0.886	+6.19%
Severity	2015.2	0.057 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.003; p = 0.308)	0.844	+5.90%
Severity	2016.1	0.060 (CI = +/-0.028; p = 0.001)	0.001 (CI = +/-0.003; p = 0.316)	0.799	+6.13%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.402)	0.006 (CI = +/-0.005; p = 0.035)	0.165	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.659)	0.006 (CI = +/-0.005; p = 0.027)	0.152	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.798)	0.006 (CI = +/-0.005; p = 0.027)	0.145	-0.11%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.900)	0.006 (CI = +/-0.005; p = 0.021)	0.143	+0.06%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.505)	0.007 (CI = +/-0.005; p = 0.012)	0.160	+0.31%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.350)	0.007 (CI = +/-0.005; p = 0.010)	0.171	+0.46%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.134)	0.008 (CI = +/-0.005; p = 0.005)	0.217	+0.76%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.013)	0.008 (CI = +/-0.004; p = 0.001)	0.348	+1.22%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.431	+1.54%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.526	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.562	+2.11%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.784	+2.73%
Frequency	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.806	+2.95%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.790	+2.80%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.772	+2.70%
Frequency	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.817	+3.06%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.820	+3.23%
Frequency	2012.2	0.031 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.807	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.807	+3.36%
Frequency	2013.2	0.031 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.795	+3.20%
Frequency	2014.1	0.037 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.834	+3.79%
Frequency	2014.2	0.043 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.865	+4.42%
Frequency	2015.1	0.041 (CI = +/-0.022; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.858	+4.15%
Frequency	2015.2	0.044 (CI = +/-0.027; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	0.859	+4.48%
Frequency	2016.1	0.038 (CI = +/-0.034; p = 0.033)	0.011 (CI = +/-0.004; p = 0.000)	0.861	+3.86%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.501	+2.98%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.510	+3.14%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.513	+3.29%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.521	+3.46%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.578	+3.84%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.569	+3.97%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.595	+4.28%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.638	+4.69%
Loss Cost	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.683	+5.15%
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.743	+5.72%
Loss Cost	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.796	+6.31%
Loss Cost	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.864	+7.03%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.895	+7.59%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.888	+7.80%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.895	+8.22%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.76%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.27%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.903	+8.89%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.900	+9.31%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.879	+8.74%
Loss Cost	2014.1	0.093 (CI = +/-0.018; p = 0.000)	0.920	+9.79%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.909	+10.17%
Loss Cost	2015.1	0.101 (CI = +/-0.026; p = 0.000)	0.894	+10.59%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.857	+10.61%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.793	+10.14%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	0.858	+3.31%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.846	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.842	+3.39%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.828	+3.40%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.829	+3.51%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.811	+3.48%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.48%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.767	+3.42%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.764	+3.55%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.774	+3.75%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.819	+4.10%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.805	+4.17%
Severity	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.49%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.855	+4.85%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.908	+5.36%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.902	+5.52%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.909	+5.83%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.895	+5.52%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.888	+5.75%
Severity	2013.2	0.052 (CI = +/-0.013; p = 0.000)	0.866	+5.36%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.871	+5.77%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.831	+5.51%
Severity	2015.1	0.060 (CI = +/-0.019; p = 0.000)	0.859	+6.19%
Severity	2015.2	0.057 (CI = +/-0.023; p = 0.001)	0.803	+5.90%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.750	+6.13%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.414)	-0.010	-0.32%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.674)	-0.028	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.812)	-0.034	-0.10%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.886)	-0.036	+0.07%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.496)	-0.020	+0.32%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.343)	-0.003	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.131)	0.055	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.211	+1.23%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.321	+1.55%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.446	+1.90%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.492	+2.13%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.776	+2.74%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.803	+2.96%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.770	+2.82%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.729	+2.71%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.797	+3.07%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.795	+3.25%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.755	+3.19%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.742	+3.37%
Frequency	2013.2	0.032 (CI = +/-0.014; p = 0.000)	0.679	+3.20%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.766	+3.80%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.832	+4.42%
Frequency	2015.1	0.041 (CI = +/-0.017; p = 0.000)	0.773	+4.14%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.745	+4.44%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.011)	0.630	+3.78%

All Perils

Coverage = AP
End Trend Period = 2020.2
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 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.093; p = 0.226)	0.004 (CI = +/-0.007; p = 0.248)	0.503	+2.94%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.094; p = 0.164)	0.004 (CI = +/-0.007; p = 0.209)	0.519	+3.14%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.097; p = 0.210)	0.005 (CI = +/-0.007; p = 0.198)	0.515	+3.24%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.098; p = 0.152)	0.005 (CI = +/-0.007; p = 0.164)	0.530	+3.46%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.097; p = 0.246)	0.005 (CI = +/-0.007; p = 0.116)	0.573	+3.79%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.099; p = 0.203)	0.006 (CI = +/-0.007; p = 0.103)	0.569	+3.97%
Loss Cost	2007.1	0.041 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.101; p = 0.293)	0.006 (CI = +/-0.007; p = 0.084)	0.584	+4.23%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	-0.069 (CI = +/-0.097; p = 0.151)	0.007 (CI = +/-0.007; p = 0.045)	0.642	+4.69%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.096; p = 0.249)	0.007 (CI = +/-0.007; p = 0.028)	0.675	+5.09%
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.087; p = 0.083)	0.008 (CI = +/-0.006; p = 0.008)	0.755	+5.71%
Loss Cost	2009.1	0.060 (CI = +/-0.014; p = 0.000)	-0.059 (CI = +/-0.083; p = 0.154)	0.009 (CI = +/-0.005; p = 0.003)	0.795	+6.23%
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.064; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.888	+7.03%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.060; p = 0.026)	0.010 (CI = +/-0.004; p = 0.000)	0.907	+7.47%
Loss Cost	2010.2	0.075 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.060; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	0.908	+7.79%
Loss Cost	2011.1	0.078 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.061; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	0.908	+8.07%
Loss Cost	2011.2	0.084 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+8.76%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.051; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+9.06%
Loss Cost	2012.2	0.085 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.054; p = 0.009)	0.012 (CI = +/-0.003; p = 0.000)	0.926	+8.88%
Loss Cost	2013.1	0.087 (CI = +/-0.015; p = 0.000)	-0.072 (CI = +/-0.058; p = 0.018)	0.012 (CI = +/-0.003; p = 0.000)	0.917	+9.06%
Loss Cost	2013.2	0.084 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.061; p = 0.034)	0.012 (CI = +/-0.004; p = 0.000)	0.893	+8.74%
Loss Cost	2014.1	0.091 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.058; p = 0.068)	0.012 (CI = +/-0.003; p = 0.000)	0.915	+9.54%
Loss Cost	2014.2	0.097 (CI = +/-0.020; p = 0.000)	-0.062 (CI = +/-0.057; p = 0.039)	0.013 (CI = +/-0.003; p = 0.000)	0.917	+10.17%
Loss Cost	2015.1	0.097 (CI = +/-0.025; p = 0.000)	-0.061 (CI = +/-0.065; p = 0.063)	0.013 (CI = +/-0.004; p = 0.000)	0.900	+10.19%
Loss Cost	2015.2	0.101 (CI = +/-0.031; p = 0.000)	-0.066 (CI = +/-0.072; p = 0.067)	0.013 (CI = +/-0.004; p = 0.000)	0.879	+10.63%
Loss Cost	2016.1	0.089 (CI = +/-0.037; p = 0.001)	-0.081 (CI = +/-0.075; p = 0.039)	0.012 (CI = +/-0.004; p = 0.000)	0.879	+9.33%
Severity	2004.1	0.032 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.037; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.214)	0.912	+3.28%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.038; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.240)	0.906	+3.32%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.265)	0.902	+3.35%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.297)	0.894	+3.40%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.042; p = 0.006)	-0.001 (CI = +/-0.003; p = 0.338)	0.892	+3.47%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.007)	-0.001 (CI = +/-0.003; p = 0.360)	0.881	+3.49%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.045; p = 0.007)	-0.001 (CI = +/-0.003; p = 0.340)	0.872	+3.43%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.046; p = 0.009)	-0.001 (CI = +/-0.003; p = 0.352)	0.856	+3.43%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.048; p = 0.015)	-0.001 (CI = +/-0.003; p = 0.391)	0.850	+3.49%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	-0.071 (CI = +/-0.046; p = 0.004)	-0.001 (CI = +/-0.003; p = 0.499)	0.872	+3.75%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.008)	-0.001 (CI = +/-0.003; p = 0.634)	0.893	+4.02%
Severity	2009.2	0.041 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.044; p = 0.005)	0.000 (CI = +/-0.003; p = 0.740)	0.891	+4.18%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.044; p = 0.010)	0.000 (CI = +/-0.003; p = 0.888)	0.899	+4.41%
Severity	2010.2	0.047 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.002; p = 0.752)	0.941	+4.85%
Severity	2011.1	0.051 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.002; p = 0.354)	0.967	+5.25%
Severity	2011.2	0.054 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.001; p = 0.128)	0.977	+5.53%
Severity	2012.1	0.055 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.001; p = 0.082)	0.978	+5.68%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.001; p = 0.118)	0.974	+5.53%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.001; p = 0.131)	0.970	+5.56%
Severity	2013.2	0.052 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.001; p = 0.192)	0.964	+5.37%
Severity	2014.1	0.054 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.027; p = 0.001)	0.001 (CI = +/-0.002; p = 0.156)	0.962	+5.54%
Severity	2014.2	0.054 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.029; p = 0.003)	0.001 (CI = +/-0.002; p = 0.198)	0.948	+5.50%
Severity	2015.1	0.057 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.030; p = 0.006)	0.001 (CI = +/-0.002; p = 0.116)	0.952	+5.88%
Severity	2015.2	0.057 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.034; p = 0.013)	0.001 (CI = +/-0.002; p = 0.154)	0.931	+5.89%
Severity	2016.1	0.054 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.039; p = 0.018)	0.001 (CI = +/-0.002; p = 0.259)	0.914	+5.58%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.414)	0.005 (CI = +/-0.072; p = 0.891)	0.006 (CI = +/-0.005; p = 0.038)	0.137	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.665)	-0.002 (CI = +/-0.073; p = 0.950)	0.006 (CI = +/-0.005; p = 0.030)	0.123	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.803)	0.001 (CI = +/-0.075; p = 0.976)	0.006 (CI = +/-0.006; p = 0.030)	0.115	-0.11%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.901)	-0.007 (CI = +/-0.076; p = 0.862)	0.006 (CI = +/-0.006; p = 0.023)	0.112	+0.06%
Frequency	2006.1	0.003 (CI = +/-0.010; p = 0.509)	0.005 (CI = +/-0.075; p = 0.892)	0.007 (CI = +/-0.005; p = 0.014)	0.128	+0.31%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.360)	-0.001 (CI = +/-0.076; p = 0.974)	0.007 (CI = +/-0.005; p = 0.012)	0.138	+0.46%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.138)	0.012 (CI = +/-0.074; p = 0.750)	0.008 (CI = +/-0.005; p = 0.006)	0.188	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.010; p = 0.015)	-0.006 (CI = +/-0.066; p = 0.864)	0.008 (CI = +/-0.005; p = 0.001)	0.320	+1.22%
Frequency	2008.1	0.015 (CI = +/-0.010; p = 0.003)	0.007 (CI = +/-0.064; p = 0.825)	0.009 (CI = +/-0.004; p = 0.000)	0.407	+1.54%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.060; p = 0.862)	0.009 (CI = +/-0.004; p = 0.000)	0.504	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.060; p = 0.922)	0.010 (CI = +/-0.004; p = 0.000)	0.541	+2.12%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.043; p = 0.432)	0.010 (CI = +/-0.003; p = 0.000)	0.780	+2.73%
Frequency	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.043; p = 0.628)	0.011 (CI = +/-0.003; p = 0.000)	0.798	+2.94%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.044; p = 0.767)	0.010 (CI = +/-0.003; p = 0.000)	0.778	+2.80%
Frequency	2011.1	0.026 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.046; p = 0.666)	0.010 (CI = +/-0.003; p = 0.000)	0.761	+2.68%
Frequency	2011.2	0.030 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.043; p = 0.363)	0.011 (CI = +/-0.003; p = 0.000)	0.816	+3.06%
Frequency	2012.1	0.031 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.045; p = 0.476)	0.011 (CI = +/-0.003; p = 0.000)	0.815	+3.20%
Frequency	2012.2	0.031 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.049; p = 0.515)	0.011 (CI = +/-0.003; p = 0.000)	0.799	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.052; p = 0.625)	0.011 (CI = +/-0.003; p = 0.000)	0.795	+3.32%
Frequency	2013.2	0.031 (CI = +/-0.016; p = 0.001)	-0.010 (CI = +/-0.056; p = 0.708)	0.011 (CI = +/-0.003; p = 0.000)	0.779	+3.20%
Frequency	2014.1	0.037 (CI = +/-0.018; p = 0.001)	0.001 (CI = +/-0.056; p = 0.965)	0.011 (CI = +/-0.003; p = 0.000)	0.818	+3.80%
Frequency	2014.2	0.043 (CI = +/-0.019; p = 0.001)	-0.008 (CI = +/-0.055; p = 0.750)	0.012 (CI = +/-0.003; p = 0.000)	0.852	+4.42%
Frequency	2015.1	0.040 (CI = +/-0.023; p = 0.004)	-0.013 (CI = +/-0.061; p = 0.627)	0.012 (CI = +/-0.003; p = 0.000)	0.846	+4.07%
Frequency	2015.2	0.044 (CI = +/-0.029; p = 0.009)	-0.018 (CI = +/-0.067; p = 0.547)	0.012 (CI = +/-0.004; p = 0.000)	0.847	+4.47%
Frequency	2016.1	0.035 (CI = +/-0.036; p = 0.055)	-0.029 (CI = +/-0.074; p = 0.371)	0.011 (CI = +/-0.004; p = 0.001)	0.859	+3.55%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.034 (CI = +/-0.014; p = 0.000)	0.423	-3.33%
Loss Cost	2004.2	-0.037 (CI = +/-0.014; p = 0.000)	0.464	-3.63%
Loss Cost	2005.1	-0.039 (CI = +/-0.015; p = 0.000)	0.470	-3.80%
Loss Cost	2005.2	-0.043 (CI = +/-0.015; p = 0.000)	0.537	-4.23%
Loss Cost	2006.1	-0.047 (CI = +/-0.015; p = 0.000)	0.579	-4.60%
Loss Cost	2006.2	-0.054 (CI = +/-0.014; p = 0.000)	0.686	-5.22%
Loss Cost	2007.1	-0.055 (CI = +/-0.015; p = 0.000)	0.678	-5.36%
Loss Cost	2007.2	-0.060 (CI = +/-0.015; p = 0.000)	0.725	-5.82%
Loss Cost	2008.1	-0.063 (CI = +/-0.016; p = 0.000)	0.732	-6.09%
Loss Cost	2008.2	-0.066 (CI = +/-0.016; p = 0.000)	0.738	-6.38%
Loss Cost	2009.1	-0.065 (CI = +/-0.018; p = 0.000)	0.709	-6.31%
Loss Cost	2009.2	-0.067 (CI = +/-0.019; p = 0.000)	0.699	-6.51%
Loss Cost	2010.1	-0.064 (CI = +/-0.021; p = 0.000)	0.655	-6.15%
Loss Cost	2010.2	-0.061 (CI = +/-0.023; p = 0.000)	0.609	-5.96%
Loss Cost	2011.1	-0.056 (CI = +/-0.024; p = 0.000)	0.546	-5.40%
Loss Cost	2011.2	-0.051 (CI = +/-0.026; p = 0.001)	0.473	-4.97%
Loss Cost	2012.1	-0.042 (CI = +/-0.027; p = 0.004)	0.378	-4.13%
Severity	2004.1	0.029 (CI = +/-0.014; p = 0.000)	0.358	+2.97%
Severity	2004.2	0.028 (CI = +/-0.014; p = 0.000)	0.312	+2.79%
Severity	2005.1	0.026 (CI = +/-0.015; p = 0.002)	0.265	+2.59%
Severity	2005.2	0.021 (CI = +/-0.015; p = 0.007)	0.197	+2.16%
Severity	2006.1	0.016 (CI = +/-0.015; p = 0.032)	0.124	+1.65%
Severity	2006.2	0.009 (CI = +/-0.013; p = 0.157)	0.038	+0.95%
Severity	2007.1	0.007 (CI = +/-0.014; p = 0.290)	0.006	+0.75%
Severity	2007.2	0.002 (CI = +/-0.014; p = 0.746)	-0.036	+0.22%
Severity	2008.1	-0.003 (CI = +/-0.013; p = 0.673)	-0.034	-0.28%
Severity	2008.2	-0.006 (CI = +/-0.014; p = 0.374)	-0.007	-0.61%
Severity	2009.1	-0.005 (CI = +/-0.015; p = 0.474)	-0.021	-0.53%
Severity	2009.2	-0.006 (CI = +/-0.016; p = 0.431)	-0.016	-0.63%
Severity	2010.1	-0.005 (CI = +/-0.018; p = 0.577)	-0.033	-0.49%
Severity	2010.2	-0.002 (CI = +/-0.020; p = 0.809)	-0.049	-0.23%
Severity	2011.1	0.000 (CI = +/-0.022; p = 0.968)	-0.055	-0.04%
Severity	2011.2	0.003 (CI = +/-0.024; p = 0.794)	-0.054	+0.30%
Severity	2012.1	0.009 (CI = +/-0.025; p = 0.432)	-0.021	+0.95%
Frequency	2004.1	-0.063 (CI = +/-0.005; p = 0.000)	0.945	-6.11%
Frequency	2004.2	-0.064 (CI = +/-0.005; p = 0.000)	0.947	-6.24%
Frequency	2005.1	-0.064 (CI = +/-0.006; p = 0.000)	0.942	-6.23%
Frequency	2005.2	-0.065 (CI = +/-0.006; p = 0.000)	0.937	-6.25%
Frequency	2006.1	-0.064 (CI = +/-0.007; p = 0.000)	0.932	-6.15%
Frequency	2006.2	-0.063 (CI = +/-0.007; p = 0.000)	0.925	-6.11%
Frequency	2007.1	-0.062 (CI = +/-0.007; p = 0.000)	0.916	-6.06%
Frequency	2007.2	-0.062 (CI = +/-0.008; p = 0.000)	0.906	-6.02%
Frequency	2008.1	-0.060 (CI = +/-0.008; p = 0.000)	0.899	-5.83%
Frequency	2008.2	-0.060 (CI = +/-0.009; p = 0.000)	0.887	-5.81%
Frequency	2009.1	-0.060 (CI = +/-0.010; p = 0.000)	0.874	-5.82%
Frequency	2009.2	-0.061 (CI = +/-0.011; p = 0.000)	0.865	-5.92%
Frequency	2010.1	-0.059 (CI = +/-0.011; p = 0.000)	0.848	-5.69%
Frequency	2010.2	-0.059 (CI = +/-0.012; p = 0.000)	0.831	-5.75%
Frequency	2011.1	-0.055 (CI = +/-0.013; p = 0.000)	0.813	-5.36%
Frequency	2011.2	-0.054 (CI = +/-0.014; p = 0.000)	0.782	-5.25%
Frequency	2012.1	-0.052 (CI = +/-0.015; p = 0.000)	0.743	-5.04%

Uninsured Auto

Coverage = UA
End Trend Period = 2020.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.126; p = 0.022)	0.499	-3.40%
Loss Cost	2004.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.136 (CI = +/-0.127; p = 0.036)	0.522	-3.63%
Loss Cost	2005.1	-0.040 (CI = +/-0.014; p = 0.000)	-0.151 (CI = +/-0.127; p = 0.022)	0.545	-3.89%
Loss Cost	2005.2	-0.043 (CI = +/-0.014; p = 0.000)	-0.133 (CI = +/-0.125; p = 0.038)	0.589	-4.23%
Loss Cost	2006.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.158 (CI = +/-0.118; p = 0.011)	0.659	-4.70%
Loss Cost	2006.2	-0.054 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.107; p = 0.018)	0.739	-5.22%
Loss Cost	2007.1	-0.056 (CI = +/-0.013; p = 0.000)	-0.144 (CI = +/-0.108; p = 0.011)	0.743	-5.46%
Loss Cost	2007.2	-0.060 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.105; p = 0.020)	0.772	-5.82%
Loss Cost	2008.1	-0.064 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.102; p = 0.007)	0.797	-6.21%
Loss Cost	2008.2	-0.066 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.105; p = 0.012)	0.796	-6.38%
Loss Cost	2009.1	-0.067 (CI = +/-0.016; p = 0.000)	-0.142 (CI = +/-0.110; p = 0.014)	0.773	-6.45%
Loss Cost	2009.2	-0.067 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.115; p = 0.020)	0.760	-6.51%
Loss Cost	2010.1	-0.065 (CI = +/-0.019; p = 0.000)	-0.131 (CI = +/-0.120; p = 0.034)	0.715	-6.31%
Loss Cost	2010.2	-0.061 (CI = +/-0.020; p = 0.000)	-0.144 (CI = +/-0.123; p = 0.024)	0.691	-5.96%
Loss Cost	2011.1	-0.057 (CI = +/-0.022; p = 0.000)	-0.130 (CI = +/-0.126; p = 0.045)	0.623	-5.59%
Loss Cost	2011.2	-0.051 (CI = +/-0.023; p = 0.000)	-0.151 (CI = +/-0.124; p = 0.020)	0.605	-4.97%
Loss Cost	2012.1	-0.045 (CI = +/-0.024; p = 0.001)	-0.131 (CI = +/-0.124; p = 0.041)	0.503	-4.36%
Loss Cost	2012.2	-0.048 (CI = +/-0.027; p = 0.002)	-0.121 (CI = +/-0.131; p = 0.067)	0.515	-4.70%
Loss Cost	2013.1	-0.054 (CI = +/-0.029; p = 0.002)	-0.138 (CI = +/-0.135; p = 0.046)	0.534	-5.29%
Loss Cost	2013.2	-0.055 (CI = +/-0.034; p = 0.004)	-0.136 (CI = +/-0.146; p = 0.066)	0.516	-5.39%
Loss Cost	2014.1	-0.052 (CI = +/-0.039; p = 0.015)	-0.126 (CI = +/-0.159; p = 0.108)	0.389	-5.03%
Loss Cost	2014.2	-0.051 (CI = +/-0.046; p = 0.034)	-0.127 (CI = +/-0.174; p = 0.135)	0.358	-4.98%
Loss Cost	2015.1	-0.049 (CI = +/-0.056; p = 0.082)	-0.122 (CI = +/-0.195; p = 0.189)	0.223	-4.77%
Loss Cost	2015.2	-0.052 (CI = +/-0.069; p = 0.117)	-0.116 (CI = +/-0.218; p = 0.254)	0.207	-5.10%
Loss Cost	2016.1	-0.064 (CI = +/-0.086; p = 0.120)	-0.138 (CI = +/-0.246; p = 0.227)	0.197	-6.22%
Severity	2004.1	0.029 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.133; p = 0.292)	0.361	+2.93%
Severity	2004.2	0.028 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.136; p = 0.358)	0.310	+2.79%
Severity	2005.1	0.025 (CI = +/-0.015; p = 0.002)	-0.075 (CI = +/-0.138; p = 0.274)	0.271	+2.54%
Severity	2005.2	0.021 (CI = +/-0.015; p = 0.008)	-0.056 (CI = +/-0.136; p = 0.409)	0.189	+2.16%
Severity	2006.1	0.016 (CI = +/-0.015; p = 0.036)	-0.084 (CI = +/-0.127; p = 0.188)	0.149	+1.60%
Severity	2006.2	0.009 (CI = +/-0.013; p = 0.158)	-0.053 (CI = +/-0.112; p = 0.338)	0.037	+0.95%
Severity	2007.1	0.007 (CI = +/-0.014; p = 0.320)	-0.065 (CI = +/-0.114; p = 0.246)	0.022	+0.69%
Severity	2007.2	0.002 (CI = +/-0.014; p = 0.747)	-0.044 (CI = +/-0.107; p = 0.405)	-0.047	+0.22%
Severity	2008.1	-0.003 (CI = +/-0.013; p = 0.599)	-0.069 (CI = +/-0.098; p = 0.160)	0.012	-0.34%
Severity	2008.2	-0.006 (CI = +/-0.014; p = 0.369)	-0.058 (CI = +/-0.099; p = 0.240)	0.012	-0.61%
Severity	2009.1	-0.006 (CI = +/-0.015; p = 0.425)	-0.057 (CI = +/-0.104; p = 0.268)	-0.007	-0.59%
Severity	2009.2	-0.006 (CI = +/-0.016; p = 0.430)	-0.055 (CI = +/-0.109; p = 0.303)	-0.011	-0.63%
Severity	2010.1	-0.006 (CI = +/-0.018; p = 0.530)	-0.052 (CI = +/-0.115; p = 0.354)	-0.038	-0.55%
Severity	2010.2	-0.002 (CI = +/-0.019; p = 0.807)	-0.064 (CI = +/-0.118; p = 0.272)	-0.034	-0.23%
Severity	2011.1	-0.001 (CI = +/-0.022; p = 0.899)	-0.060 (CI = +/-0.125; p = 0.324)	-0.054	-0.13%
Severity	2011.2	0.003 (CI = +/-0.023; p = 0.791)	-0.074 (CI = +/-0.128; p = 0.240)	-0.025	+0.30%
Severity	2012.1	0.008 (CI = +/-0.025; p = 0.489)	-0.056 (CI = +/-0.131; p = 0.375)	-0.032	+0.85%
Severity	2012.2	0.003 (CI = +/-0.027; p = 0.838)	-0.040 (CI = +/-0.134; p = 0.532)	-0.107	+0.27%
Severity	2013.1	-0.006 (CI = +/-0.029; p = 0.639)	-0.066 (CI = +/-0.132; p = 0.303)	-0.050	-0.64%
Severity	2013.2	-0.007 (CI = +/-0.033; p = 0.630)	-0.063 (CI = +/-0.143; p = 0.356)	-0.063	-0.75%
Severity	2014.1	-0.002 (CI = +/-0.038; p = 0.901)	-0.050 (CI = +/-0.153; p = 0.491)	-0.130	-0.22%
Severity	2014.2	-0.002 (CI = +/-0.045; p = 0.938)	-0.051 (CI = +/-0.168; p = 0.515)	-0.147	-0.16%
Severity	2015.1	0.004 (CI = +/-0.054; p = 0.872)	-0.039 (CI = +/-0.186; p = 0.647)	-0.185	+0.40%
Severity	2015.2	-0.003 (CI = +/-0.065; p = 0.927)	-0.027 (CI = +/-0.206; p = 0.771)	-0.235	-0.27%
Severity	2016.1	0.005 (CI = +/-0.082; p = 0.901)	-0.014 (CI = +/-0.237; p = 0.895)	-0.278	+0.45%
Frequency	2004.1	-0.063 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.045; p = 0.001)	0.960	-6.15%
Frequency	2004.2	-0.064 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.045; p = 0.002)	0.960	-6.24%
Frequency	2005.1	-0.065 (CI = +/-0.005; p = 0.000)	-0.076 (CI = +/-0.047; p = 0.002)	0.957	-6.27%
Frequency	2005.2	-0.065 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.048; p = 0.003)	0.953	-6.25%
Frequency	2006.1	-0.064 (CI = +/-0.006; p = 0.000)	-0.074 (CI = +/-0.050; p = 0.005)	0.948	-6.20%
Frequency	2006.2	-0.063 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.050; p = 0.004)	0.944	-6.11%
Frequency	2007.1	-0.063 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.053; p = 0.005)	0.937	-6.11%
Frequency	2007.2	-0.062 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.054; p = 0.004)	0.932	-6.02%
Frequency	2008.1	-0.061 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.055; p = 0.008)	0.923	-5.89%
Frequency	2008.2	-0.060 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.056; p = 0.007)	0.916	-5.81%
Frequency	2009.1	-0.061 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.058; p = 0.006)	0.908	-5.90%
Frequency	2009.2	-0.061 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.061; p = 0.009)	0.900	-5.92%
Frequency	2010.1	-0.060 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.063; p = 0.017)	0.882	-5.79%
Frequency	2010.2	-0.059 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.067; p = 0.021)	0.869	-5.75%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.067; p = 0.041)	0.846	-5.46%
Frequency	2011.2	-0.054 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.069; p = 0.030)	0.829	-5.25%
Frequency	2012.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.074 (CI = +/-0.073; p = 0.047)	0.791	-5.17%
Frequency	2012.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.076; p = 0.040)	0.765	-4.95%
Frequency	2013.1	-0.048 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.080; p = 0.073)	0.700	-4.68%
Frequency	2013.2	-0.048 (CI = +/-0.020; p = 0.000)	-0.073 (CI = +/-0.087; p = 0.093)	0.670	-4.68%
Frequency	2014.1	-0.049 (CI = +/-0.024; p = 0.001)	-0.076 (CI = +/-0.095; p = 0.105)	0.614	-4.82%
Frequency	2014.2	-0.049 (CI = +/-0.028; p = 0.003)	-0.076 (CI = +/-0.104; p = 0.135)	0.577	-4.83%
Frequency	2015.1	-0.053 (CI = +/-0.033; p = 0.006)	-0.083 (CI = +/-0.116; p = 0.137)	0.522	-5.15%
Frequency	2015.2	-0.050 (CI = +/-0.040; p = 0.022)	-0.089 (CI = +/-0.128; p = 0.147)	0.462	-4.84%
Frequency	2016.1	-0.069 (CI = +/-0.040; p = 0.005)	-0.124 (CI = +/-0.116; p = 0.039)	0.663	-6.65%

APPENDIX H. ACCIDENT BENEFITS – REFORM FACTOR EXHIBITS

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Medical & Rehabilitation including Attendant Care - Reform Factors
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					exp(A + Sumproduct[(1):(5), (B):(F)])	Exp[Δ(1) * B]	Exp[Δ(3) * D]	(7) * (8) - 1	per (10)	Exp[Δ(2) * C]
		Design Matrix			Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 10/01/20	Scalar Reform Factor
2011.25	0.00	0.00	0	0.00	199.9	1.036	1.000	3.6%	1.391	0.795
2011.75	0.00	0.00	1	0.00	236.9	1.036	1.000	3.6%	1.343	0.795
2012.25	0.00	0.00	0	0.00	214.5	1.036	1.000	3.6%	1.297	0.795
2012.75	0.00	0.00	1	0.00	254.2	1.036	1.000	3.6%	1.252	0.795
2013.25	0.00	0.00	0	0.00	230.1	1.036	1.000	3.6%	1.209	0.795
2013.75	0.00	0.00	1	0.00	272.8	1.036	1.000	3.6%	1.167	0.795
2014.25	0.00	0.00	0	0.00	246.9	1.036	1.000	3.6%	1.126	0.795
2014.75	0.00	0.00	1	0.00	292.7	1.036	1.000	3.6%	1.087	0.795
2015.25	0.00	0.00	0	0.00	264.9	1.036	1.000	3.6%	1.050	0.795
2015.75	0.00	0.00	1	0.00	314.1	1.036	1.000	3.6%	1.013	0.795
2016.25	0.01	0.00	0	0.00	283.7	1.036	0.986	2.2%	0.979	0.796
2016.75	0.33	0.17	1	0.00	307.8	1.036	0.966	0.1%	0.958	0.858
2017.25	0.83	0.58	0	0.00	240.4	1.036	0.959	-0.6%	0.957	0.961
2017.75	1.00	1.08	1	0.00	262.7	1.036	0.959	-0.6%	0.963	1.000
2018.25	1.00	1.58	0	0.00	228.1	1.036	0.959	-0.6%	0.969	1.000
2018.75	1.00	2.08	1	0.00	259.4	1.036	0.959	-0.6%	0.975	1.000
2019.25	1.00	2.58	0	0.00	225.3	1.036	0.959	-0.6%	0.981	1.000
2019.75	1.00	3.08	1	0.00	256.2	1.036	0.959	-0.6%	0.988	1.000
2020.25	1.00	3.58	0	(28.63)	162.4	1.036	0.959	-0.6%	0.994	1.000
2020.75	1.00	4.08	1	(33.22)	175.6				1.000	1.000

		Loss Cost Model
A.	Intercept	(136.400)
B.	Time	0.070
C.	Phase-in Scalar	(0.230)
D.	Phase-in Trend	(0.083)
E.	Seasonality	0.135
F.	Mobility	0.011

Note

(7) semi-annual past trend factor assuming 7.3% annual trend rate

(8) semi-annual change in trend factor assuming -1.2% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Disability Income - Reform Factors
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						exp(A + Sumproduct[(1):(5), (B):(F)])		Exp[Δ(1) * B]	Exp[Δ(3) * D]	(9) * (10) - 1	per (10)	Exp[Δ(2) * C]
Design Matrix					Predicted			Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Frequency (000)	Severity	Implied Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 10/01/20	Scalar Reform Factor
2011.25	0.00	0.00	0	0	1.90	30,568	58.2	1.030	1.000	3.0%	1.284	0.894
2011.75	0.00	0.00	1	0	2.20	31,055	68.3	1.030	1.000	3.0%	1.246	0.894
2012.25	0.00	0.00	0	0	1.96	31,550	61.7	1.030	1.000	3.0%	1.209	0.894
2012.75	0.00	0.00	1	0	2.26	32,053	72.4	1.030	1.000	3.0%	1.174	0.894
2013.25	0.00	0.00	0	0	2.01	32,563	65.5	1.030	1.000	3.0%	1.140	0.894
2013.75	0.00	0.00	1	0	2.32	33,082	76.9	1.030	1.000	3.0%	1.106	0.894
2014.25	0.00	0.00	0	0	2.07	33,609	69.5	1.030	1.000	3.0%	1.074	0.894
2014.75	0.00	0.00	1	0	2.39	34,144	81.6	1.030	1.000	3.0%	1.042	0.894
2015.25	0.00	0.00	0	0	2.13	34,688	73.8	1.030	1.000	3.0%	1.012	0.894
2015.75	0.00	0.00	1	0	2.46	35,241	86.6	1.030	1.000	3.0%	0.982	0.894
2016.25	0.01	0.00	0	0	2.19	35,775	78.3	1.030	0.987	1.7%	0.953	0.895
2016.75	0.33	0.17	1	0	2.49	35,041	87.4	1.030	0.969	-0.2%	0.938	0.928
2017.25	0.83	0.58	0	0	2.15	33,689	72.5	1.030	0.962	-0.9%	0.940	0.981
2017.75	1.00	1.08	1	0	2.39	33,567	80.2	1.030	0.962	-0.9%	0.948	1.000
2018.25	1.00	1.58	0	0	2.05	34,102	69.8	1.030	0.962	-0.9%	0.956	1.000
2018.75	1.00	2.08	1	0	2.27	34,646	78.8	1.030	0.962	-0.9%	0.965	1.000
2019.25	1.00	2.58	0	0	1.95	35,197	68.6	1.030	0.962	-0.9%	0.974	1.000
2019.75	1.00	3.08	1	0	2.16	35,758	77.4	1.030	0.962	-0.9%	0.982	1.000
2020.25	1.00	3.58	0	(29)	1.38	36,328	50.0	1.030	0.962	-0.9%	0.991	1.000
2020.75	1.00	4.08	1	(33.22)	1.46	36,907	53.8				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(55.505)	(53.250)	(115.663)
B.	Time	0.028	0.032	0.060
C.	Phase-in Scalar		(0.112)	(0.112)
D.	Phase-in Trend	(0.077)		(0.077)
E.	Seasonality	0.130		0.130
F.	Mobility	0.010		0.010

Note
(9) semi-annual past trend factor assuming 6.1% annual trend rate
(10) semi-annual change in trend factor assuming -1.8% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total Funeral & Death Benefits - Reform Factors
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						exp(A + Sumproduct[(1):(4), (B):(E)])		Exp[Δ(1) * B]	Exp[Δ(3) * D]	(9) * (10) - 1	per (10)	Exp[Δ(2) * C]
Design Matrix					Predicted		Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 10/01/20	Scalar Reform Factor
2011.25	0.00	0.00	0	0	0.11	16,379	1.8	0.994	1.000	-0.6%	0.900	1.000
2011.75	0.00	0.00	1	0	0.14	16,453	2.3	0.994	1.000	-0.6%	0.905	1.000
2012.25	0.00	0.00	0	0	0.11	16,528	1.8	0.994	1.000	-0.6%	0.910	1.000
2012.75	0.00	0.00	1	0	0.14	16,604	2.3	0.994	1.000	-0.6%	0.915	1.000
2013.25	0.00	0.00	0	0	0.11	16,679	1.8	0.994	1.000	-0.6%	0.920	1.000
2013.75	0.00	0.00	1	0	0.14	16,755	2.3	0.994	1.000	-0.6%	0.926	1.000
2014.25	0.00	0.00	0	0	0.11	16,832	1.8	0.994	1.000	-0.6%	0.931	1.000
2014.75	0.00	0.00	1	0	0.13	16,908	2.3	0.994	1.000	-0.6%	0.936	1.000
2015.25	0.00	0.00	0	0	0.10	16,985	1.8	0.994	1.000	-0.6%	0.941	1.000
2015.75	0.00	0.00	1	0	0.13	17,063	2.2	0.994	1.000	-0.6%	0.946	1.000
2016.25	0.01	0.00	0	0	0.10	17,140	1.7	0.994	1.000	-0.6%	0.951	1.000
2016.75	0.33	0.17	1	0	0.13	17,219	2.2	0.994	1.000	-0.6%	0.957	1.000
2017.25	0.83	0.58	0	0	0.10	17,297	1.7	0.994	1.000	-0.6%	0.962	1.000
2017.75	1.00	1.08	1	0	0.13	17,376	2.2	0.994	1.000	-0.6%	0.967	1.000
2018.25	1.00	1.58	0	0	0.10	17,455	1.7	0.994	1.000	-0.6%	0.973	1.000
2018.75	1.00	2.08	1	0	0.12	17,535	2.2	0.994	1.000	-0.6%	0.978	1.000
2019.25	1.00	2.58	0	0	0.10	17,614	1.7	0.994	1.000	-0.6%	0.984	1.000
2019.75	1.00	3.08	1	0			2.1	0.994	1.000	-0.6%	0.989	1.000
2020.25	1.00	3.58	0	(29)			1.3	0.994	1.000	-0.6%	0.994	1.000
2020.75	1.00	4.08	1	(33.22)			1.6				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	38.346	(8.584)	22.855
B.	Time	(0.020)	0.009	(0.011)
C.	Phase-in Scalar			
D.	Phase-in Trend			
E.	Seasonality	0.244		0.244
F.	Mobility	0.008		0.008

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

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

AB Total - Reform Factors
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				(2) / SUM((2):(4))	(3) / SUM((2):(4))	(4) / SUM((2):(4))	weighted average of pages 1:3 using columns (5):(7) as weights		
	Predicted Loss Cost			Weights					
time	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	Semi-Annual Trend Rate	Trend Factor to 10/01/20	Scalar Reform Factor
2011.25	199.9	58.2	1.8	77%	22%	1%	3.4%	1.364	0.819
2011.75	236.9	68.3	2.3	77%	22%	1%	3.4%	1.318	0.818
2012.25	214.5	61.7	1.8	77%	22%	1%	3.4%	1.275	0.818
2012.75	254.2	72.4	2.3	77%	22%	1%	3.4%	1.232	0.818
2013.25	230.1	65.5	1.8	77%	22%	1%	3.4%	1.192	0.818
2013.75	272.8	76.9	2.3	78%	22%	1%	3.4%	1.152	0.818
2014.25	246.9	69.5	1.8	78%	22%	1%	3.4%	1.114	0.818
2014.75	292.7	81.6	2.3	78%	22%	1%	3.4%	1.077	0.818
2015.25	264.9	73.8	1.8	78%	22%	1%	3.4%	1.041	0.817
2015.75	314.1	86.6	2.2	78%	21%	1%	3.4%	1.006	0.817
2016.25	283.7	78.3	1.7	78%	22%	0%	2.1%	0.973	0.818
2016.75	307.8	87.4	2.2	77%	22%	1%	0.0%	0.953	0.874
2017.25	240.4	72.5	1.7	76%	23%	1%	-0.7%	0.953	0.966
2017.75	262.7	80.2	2.2	76%	23%	1%	-0.7%	0.960	1.000
2018.25	228.1	69.8	1.7	76%	23%	1%	-0.7%	0.966	1.000
2018.75	259.4	78.8	2.2	76%	23%	1%	-0.7%	0.973	1.000
2019.25	225.3	68.6	1.7	76%	23%	1%	-0.7%	0.980	1.000
2019.75	256.2	77.4	2.1	76%	23%	1%	-0.7%	0.986	1.000
2020.25	162.4	50.0	1.3	76%	23%	1%	-0.7%	0.993	1.000
2020.75	175.6	53.8	1.6	76%	23%	1%		1.000	1.000

APPENDIX I. IMPACT OF COVID-19 ON CLAIMS COST

OLIVER WYMAN

PRELIMINARY ONTARIO SELECTED PRIVATE PASSENGER VEHICLES COVID-19 LOSS ADJUSTMENT FACTORS

Based on Insurance Industry Data
Through December 31, 2020

August 31, 2021

CONTENTS

LIST OF TABLES

LIST OF FIGURES

1. EXECUTIVE SUMMARY

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to:

- Summarize the observed COVID-19 impact on historical private passenger vehicle claims costs.
- Provide estimates of COVID-19 impact on future rate level and estimated rate level adjustments for private passenger vehicles.

We developed the estimates presented in this report using:

- Insurance industry Ontario private passenger vehicle loss and expense experience reported as of December 31, 2020 to the General Insurance Statistical Agency (GISA).
- The loss trend models presented in our loss trend report for FSRA[1] – "Ontario Selected Private Passenger Vehicles Loss Trend Rates and Reform Factors Based on Industry Data through December 31, 2020."
- COVID-19 projection data specific to Ontario from the University of Washington Institute of Health Metrics and Evaluation.[2]

Our findings are specific to industry-wide private passenger vehicles only and may not be suitable for any individual insurer.[3] Our estimates are preliminary and subject to material change as the claim experience under COVID-19 emerges.

1.2. Actuarial Findings

In Table 1, we present our estimated COVID-19 adjustment factors by accident half-year for 2020 and 2021 by coverage.[4] These factors should be applied to industry claims experience for each accident semester to restate that experience to remove the effect of the pandemic. For example, we estimate that bodily injury loss costs in 2020-01 declined by 18.2% due to the pandemic. As a result, the experience should be adjusted by a factor of 1 / (1 – 18.2%) = 1.222 to remove the effect of pandemic.

[1] This report is included as an appendix in our PPV Loss Trend Report.

[2] www.healthdata.org

[3] Individual insurers may have a different impact due to COVID on their loss experience compared to the industry.

[4] The factors presented are based on the "Projection Scenario" defined later in this report. See the "Projection Scenario" presented in Table 3 later in this report.

Table 1: Selected COVID-19 Loss Adjustment Factors

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.222	1.262	1.331	1.111
Property Damage	1.370	1.441	1.566	1.179
Direct Compensation Property Damage	1.674	1.818	2.084	1.310
AB - Medical/Rehab/Attendant Care	1.370	1.441	1.566	1.179
AB - Disability Income	1.332	1.394	1.504	1.162
AB - Funeral/Death Benefit	1.257	1.304	1.386	1.127
AB - Total	1.360	1.429	1.550	1.175
Collision	1.581	1.701	1.921	1.271
Comprehensive	1.000	1.000	1.000	1.000
All Perils	1.370	1.441	1.566	1.179
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	1.000	1.000	1.000

* * * * *

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

Oliver, Wyman Limited

Paula Elliott, FCAS, FCIA
Paula.elliott@oliverwyman.com

Rajesh Sahasrabuddhe, FCAS, ACIA
rajesh.sahasrabuddhe@oliverwyman.com

Chris Schneider, ACAS, ACIA
chris.schneider@oliverwyman.com

2. ANALYSIS – GENERAL DISCUSSION

2.1. Introduction

In the sections that follow we present:

- an analysis and discussion of data we rely upon;
- rationale for the assumptions, and calculations that we present, as well as information to facilitate FSRA's evaluation of their reasonableness; and
- the supporting summary exhibits of the data we used and analysis we performed.

Our selected COVID-19 loss adjustment factors presented in this report are preliminary and expected to change, and likely materially, as the pandemic unfolds in Ontario and new data emerges.

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses, is the 2020-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2020) provided by GISA. This data includes the experience of all private passenger vehicles in Ontario.

The source of information we use to understand the impact of COVID-19 in Ontario, and in particular, vehicle mobility, is from the University of Washington Institute of Health Metrics and Evaluation (IHME). The IHME provides historical daily information on (i) COVID-19 hospital resource use, (ii) infections and testing, (iii) daily and cumulative deaths, (iv) mask use and (v) social distancing specific to Ontario. The IHME models this historical data, along with relevant social/government restrictions and behaviours to develop forecasts. We rely upon the IHME "Social distancing" data and forecasts. These data and forecast present the change in mobility (using cell phone data) since the pandemic began. We assume that mobility and traffic levels are highly correlated. The IHME states, "Mobility refers to personal movement by a population and is based on anonymous cellphone data several technology companies have made available for the purposes of fighting COVID-19." IHME provides regular data updates, with the forecast currently through to October 1, 2021. We use IHME's data and forecast published July 2, 2021.

2.3. Estimating Ultimate Loss Amounts and Claim Counts

In our *Ontario Private Passenger Vehicles Annual Review based on Industry Data through December 31, 2020 report*[5] (hereafter referred to as the PPV Loss Trend Report), we describe how estimates of ultimate loss amounts and claims for each accident half-year through December 31, 2020, separately for each of the coverages, are determined.

We use this industry ultimate claim count and loss amount data which is organized by accident half-year to select loss trend models and derive loss trend rates. This data, and our loss trend model design, is integral to our analysis of the impact of COVID-19 on claims experience.

[5] This report is included as an appendix in our PPV Loss Trend Report.

2.4. COVID-19 in 2020

Since mid-March 2020 "stay-at-home" orders and other directives introduced to control the spread of COVID-19 dramatically reduced traffic in Ontario and resulted in a steep decline in the claims frequency level. This is evident in the 2020-2 AUTO 7001 claim count experience reported for the first and second half of 2020, as of December 31, 2020.

In Section 4, we provide triangle diagnostics as-of six-months to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts during 2020.

At this time, accident half-year 2020-1 and 2020-2 are the only observations available (i.e., two data points) to measure the impact of COVID-19 on claims experience. The monthly impact of COVID-19 during 2020-1 is mixed; with January through mid-March unaffected by COVID-19, mid-March through April likely strongly affected, and May and June likely less affected. Although the full 2020-2 accident half-year is impacted by COVID-19, the severity of government imposed restriction on mobility varied from month to month.[6]

Limited and mixed as this may be, we rely on the 2020-1 and 2020-2 observations to provide insights as to how COVID-19 may affect claims costs from January 1, 2021 and onward.

2.5. Loss Trend Models - Isolation of COVID-19

Loss trend rates are annual rates of change that provide an understanding of how claims costs have changed in the past and are commonly used to extrapolate claim costs into the near future. In our PPV Loss Trend Report, we describe our selected loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in the PPV Loss Trend Report measure the rate of change in loss costs without the influence of COVID-19.

In order to isolate the impact of COVID-19 from the loss trend rate, our selected trend models include, if significant[7], an additional (mobility) parameter which measures the relationship between the decline in mobility to the change in claims experience during 2020. Using the modelled relationship implied by the mobility parameter and the forecasts from the IHME, we estimate the expected future change to claim costs due to COVID-19 for the 2021-1 and 2021-2 accident semesters.

2.6. COVID-19 Loss Adjustment Factors

At some point in the future there will be a return to (a new) normalcy and traffic levels will no longer be impacted by COVID-19. However, it is highly uncertain when this return to normalcy will occur. It is also uncertain as to whether certain changes (such as increased use of work from home arrangements; increased use of personal vehicle rather than public transit, etc.) persist beyond end of the pandemic.

[6] In early July, case counts were low and Ontario was in the process of lifting COVID-19 restrictions. In early September Ontario announces a moratorium on further lifting of restrictions including banning social gatherings, closing high schools and limiting attendance at places of worship to combat the second wave of COVID-19. On December 21 a strict Provincewide shutdown was announced.

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

An adjustment is required to bring the experience prior to and within the pandemic period (2020-1, 2020-2, 2021-1 and 2021-2) to the cost level of the proposed rating program. In the next section we discuss how we calculate COVID-19 loss adjustment factors that would be applied to the industry accident year (2020-1, 2020-2, 2021-1 and 2021-2) claims experience affected (or expected to be affected) by the pandemic, so as to *fully remove the impact of the pandemic* from the claims experience.

To the extent that a rate program is proposed to be in effect during the pandemic, the historical claims experience should be first adjusted to fully remove the impact of the pandemic by the application of the COVID-19 loss adjustment factors and then, an adjustment applied for the impact the pandemic is expected to have on the loss experience during the proposed rating program.

3. COVID-19 LOSS ADJUSTMENT FACTORS

In this section we discuss our approach to calculating COVID-19 industry loss adjustment factors.

In order to measure the effect the pandemic has had and will have on claims, we consider the use of the mobility composite metric published by the IHME.[8] We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic.

In Figure 1, we plot the IHME observed and predicted Ontario mobility composite metric[9] against time under the following future scenarios[10] considering the effects of different stay-at-home orders and restrictions.

- **Projection**[11] – Governments re-impose restrictions when daily death counts reach 8 per million. Mobility in the unvaccinated follows the pattern seen last year associated with seasonality. In 25% of those vaccinated, mobility returns toward pre-COVID-19 levels. Mask use declines among those vaccinated 90 days after completed vaccination.
- **Easing**[12] – Governments do not re-impose mandates if cases increase. Mobility in the unvaccinated follows the pattern seen last year associated with seasonality. In 100% of those vaccinated, mobility returns toward pre-COVID-19 levels. Under this scenario mobility increases due to the lack of government restrictions. Mask use declines among those vaccinated 30 days after completed vaccination.

With a population of 14.57 million people, the daily death count threshold of 8 per million equates to 116.56 daily deaths. We observe IHME's model predicts deaths will continue to decline under its "Projection" scenario, while deaths will increase under its "Easing" scenario. However under both scenarios the number of deaths do not exceed the estimated threshold for re-imposing restrictions.

Although we are not experts in the IHME model, our review indicates mobility will continue to increase throughout 2021.

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

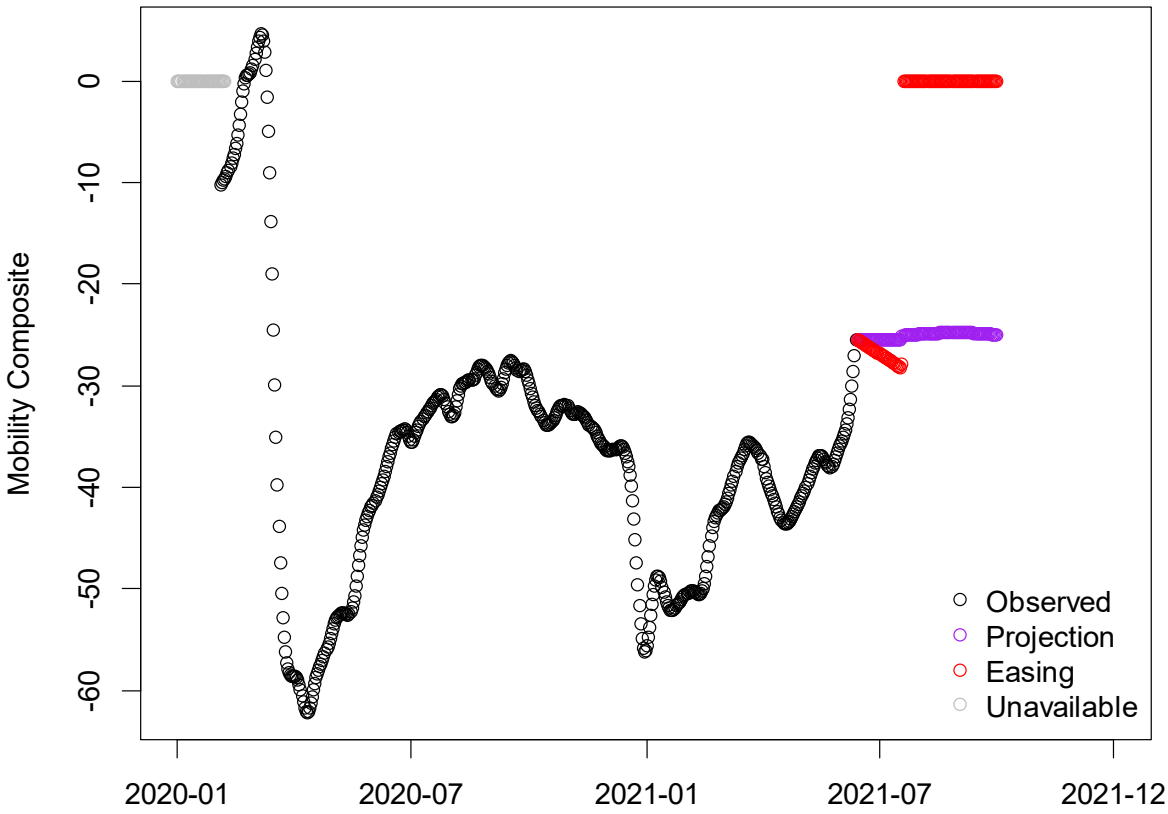
[9] The IHME information that we present in Figure 1 was published by IHME on July 2, 2021.

[10] http://www.healthdata.org/covid/faqs#Scenarios

[11] IHME considers an additional "Masks" scenario which has the same mobility composite metrics as their "Projection" scenario. Masks Scenario – Assumes 95% mask usage is adopted immediately in public. This chart compares the current level of mask use to the universal mask use target (95% mask use). IHME's current estimate for Ontario is 77% mask use. Governments re-impose restrictions when daily death counts reach 8 per million.

[12] IHME refers to this as the "Worse" case scenario.

Figure 1: Mobility Composite Data



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

In Table 2, we present the IHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 2: Average Mobility Composite

	Average Mobility			
Scenario	**2020-1**	**2020-2**	**2021-1**	**2021-2 (Through October 1st)**
Easing	-28.6	-33.2	-40.8	-7.3
Projection	-28.6	-33.2	-40.8	-23.6

As presented in Figure 1 and Table 2, the mobility composite metric is only forecasted through to October 1, 2021 based on IHME's report, dated July 2, 2021. Therefore, we must select an average mobility composite score for 2021-2.

In selecting the average mobility for this accident period, we consider the historical relationship between the IHME data for mobility and ICU bed need.[13] Based upon our review of that data, we observe mobility decreases as government restrictions are implemented to fight the rise in ICU bed need. This view is consistent with the observed mobility decline during December 2020 and January 2021 in response to the wave of government restrictions put in place. However, as these restrictions are lifted and more people become vaccinated we expect the mobility to rise and eventually return to "normal." IHME projects ICU bed need to continue to be low through October 2021.

The rate at which mobility returns to normal is very uncertain and likely dependent on the efficiency of the vaccine rollout and the reaction to the perceived resulting from community immunity. We consider both of IHME's scenarios in selecting future mobility composite values.

- The IHME "Projection" scenario assumes: "Mobility in the unvaccinated follows the pattern seen last year associated with seasonality. In 25% of those vaccinated, Mobility returns toward pre-COVID-19 levels." We consider this to be IHME's mean estimate of future mobility.
- The IHME "Easing" scenario assumes: "Mobility in the unvaccinated follows the pattern seen last year associated with seasonality. In 100% of those vaccinated, Mobility returns toward pre-COVID-19 levels." We consider this to be IHME's "best-case" scenario for mobility.

Based on the average mobility composite scores in Table 2, IHME's projected case counts, deaths, and ICU bed need, and expected wide spread immunity and wind-down of COVID-19 spread around the late 2021/early 2022 time frame, we use our professional judgement to select the following average mobility values for 2020 and 2021 accident half years under the two scenarios:

- 2020-1: -28.6 (Projection and Easing)
- 2020-2: -33.2 (Projection and Easing)
- 2021-1: -40.8 (Projection) -40.8 (Easing)
- 2021-2: -15.0[14] (Projection) and -2.5[15] (Easing)

We estimate the relationship between the change in claims experience due to COVID-19 and mobility through inclusion of the "mobility parameter" in our loss trend models. By applying the mobility

[13] ICU bed need is related to increased usage and limited number of available beds.

[14] -15.0=50% of -25.0 selected for 2021Q3 & 50% of -5.0 selected for 2021Q4

[15] -2.5=50% of -5.0 selected for 2021Q3 & 50% of 0 selected for 2021Q4

parameter's coefficient to the selected forecasted mobility, we are able to estimate the forecasted change in claims experience due to COVID-19.

In Table 3 and Table 4 we summarize our projected COVID-19 adjustment factors for each coverage under the "Projection" and "Easing" scenarios.[16] These estimates are highly dependent upon:

- the assumption that mobility is correlated with a decline in traffic and change in claims experience,
- the assumption that this relationship is measurable and meaningful given two data observations, and
- the accuracy of the selected average mobility values.

Given the fluid environment, these estimates are subject to significant uncertainty and are almost certain to change as more information becomes available with time.

Subject to the uncertainty of these factors, which we expect to change as more data emerges, we provide an example of how these factors should be applied in an industry rate indication model and interpreted. In the case of accident half-year 2020-1, our bodily injury factor of 1.222 implies the bodily injury loss cost experience should increase by 22.2% so as to adjust the loss experience to a level without influence of COVID-19. Our factor of 1.222 implies that the 2020-1 bodily injury loss experience was 18.2%[17] less in 2020-1, than it otherwise would be, due to COVID-19.

The estimates presented in Table 3 and Table 4 are based on the measured relationship between the decline in mobility and claims frequency, and implicitly assume COVID-19 has not materially impacted severity for all coverages except bodily injury and accident medical/rehab/attendant care. Our assumption on severity effects on these two coverages are based on our review of the industry data.

Individual insurers may have had different COVID-19 impacts on frequency and severity, and on different coverages, than the industry.

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

[17] -18.2%= (1/1.222)-1 is derived from the bodily injury trend model.

Table 3: COVID-19 Adjustment Factors – Projection Scenario

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.222	1.262	1.331	1.111
Property Damage	1.370	1.441	1.566	1.179
Direct Compensation Property Damage	1.674	1.818	2.084	1.310
AB - Medical/Rehab/Attendant Care	1.370	1.441	1.566	1.179
AB - Disability Income	1.332	1.394	1.504	1.162
AB - Funeral/Death Benefit	1.257	1.304	1.386	1.127
AB - Total	1.360	1.429	1.550	1.175
Collision	1.581	1.701	1.921	1.271
Comprehensive	1.000	1.000	1.000	1.000
All Perils	1.370	1.441	1.566	1.179
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	1.000	1.000	1.000

Table 4: COVID-19 Adjustment Factors – Easing Scenario

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	1.222	1.262	1.331	1.018
Property Damage	1.370	1.441	1.566	1.028
Direct Compensation Property Damage	1.674	1.818	2.084	1.046
AB - Medical/Rehab/Attendant Care	1.370	1.441	1.566	1.028
AB - Disability Income	1.332	1.394	1.504	1.025
AB - Funeral/Death Benefit	1.257	1.304	1.386	1.020
AB - Total	1.360	1.429	1.550	1.027
Collision	1.581	1.701	1.921	1.041
Comprehensive	1.000	1.000	1.000	1.000
All Perils	1.370	1.441	1.566	1.028
Specified Perils	1.000	1.000	1.000	1.000
Uninsured Auto	1.000	1.000	1.000	1.000
Underinsured Motorist	1.000	1.000	1.000	1.000

4. COVID-19 2020-1 DIAGNOSTICS

In Figure 2 through Figure 13, we plot the following triangle metrics for each accident half-year over 2001-1 to 2020-2 as of December 31, 2020.

- Reported Frequency
- Reported Severity
- Reported Loss Cost
- Closed Claim Counts / Reported Claim Counts
- Total Paid Loss / Total Incurred Loss
- Case Reserve / Open Counts
- Paid Loss / Ultimate Loss
- Incurred Loss / Ultimate Loss

We focus on the change to these metrics between 2020 and prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts[18] used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1 and 2020-2 ultimate estimates for each coverage; and therefore our loss trend model design. We summarize our findings below:

- All coverages have seen a significant reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months[19]. We note comprehensive only experience a significant decline in reported frequency during 2020-1.
- Bodily injury and accident benefits –medical/rehab/attendant care have seen a slight increase in reported severity as of 6-months. For all other coverages, the 2020 reported severity as of 6-months appears consistent with historical trends.
- Regarding bodily injury, we observe spikes[20] in actual claim payments as of 6 months, indicating a potential increase in how fast claims are being paid out. This claims payment rate change may contribute to the unusually high ultimate severity for the 2020 period. It has been theorized that lower traffic density during the pandemic will result in higher claims severity due to increased speeding and unsafe driving behaviors. Although we agree that this is plausible, we have no additional evidence to substantiate this theory.
- Regarding accident benefits –medical/rehab/attendant care, it has been theorized that the pandemic has created an avoidance or lag in treatment resulting in untreated injuries for claimants with minor injuries. If this is true, the average severity would represent more seriously injured claimants than typical. Although we agree that this is plausible, we have no additional evidence to substantiate this.

[18] All reference to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

[19] Note, the experience data for underinsured motorist and specified perils is too thin to reach a conclusion on a measurable loss trend rate and the impact of COVID-19.

[20] 2020-1 was materially larger than historical experience, while 2020-2 was materially smaller. We observe a similar pattern in the other coverages as well, however it is less severe.

Figure 2: Bodily Injury – Triangle Diagnostics

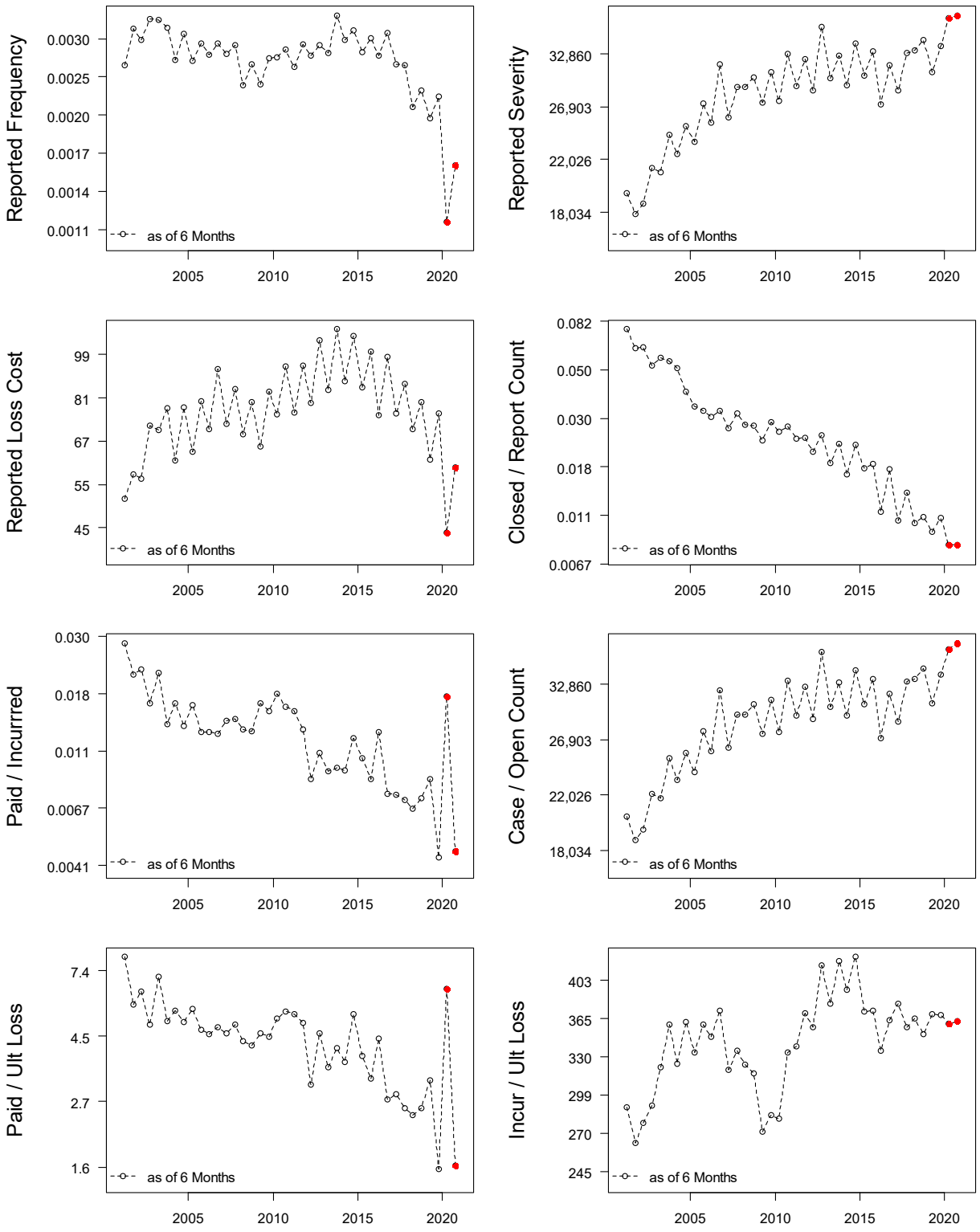


Figure 3: Property Damage – Triangle Diagnostics

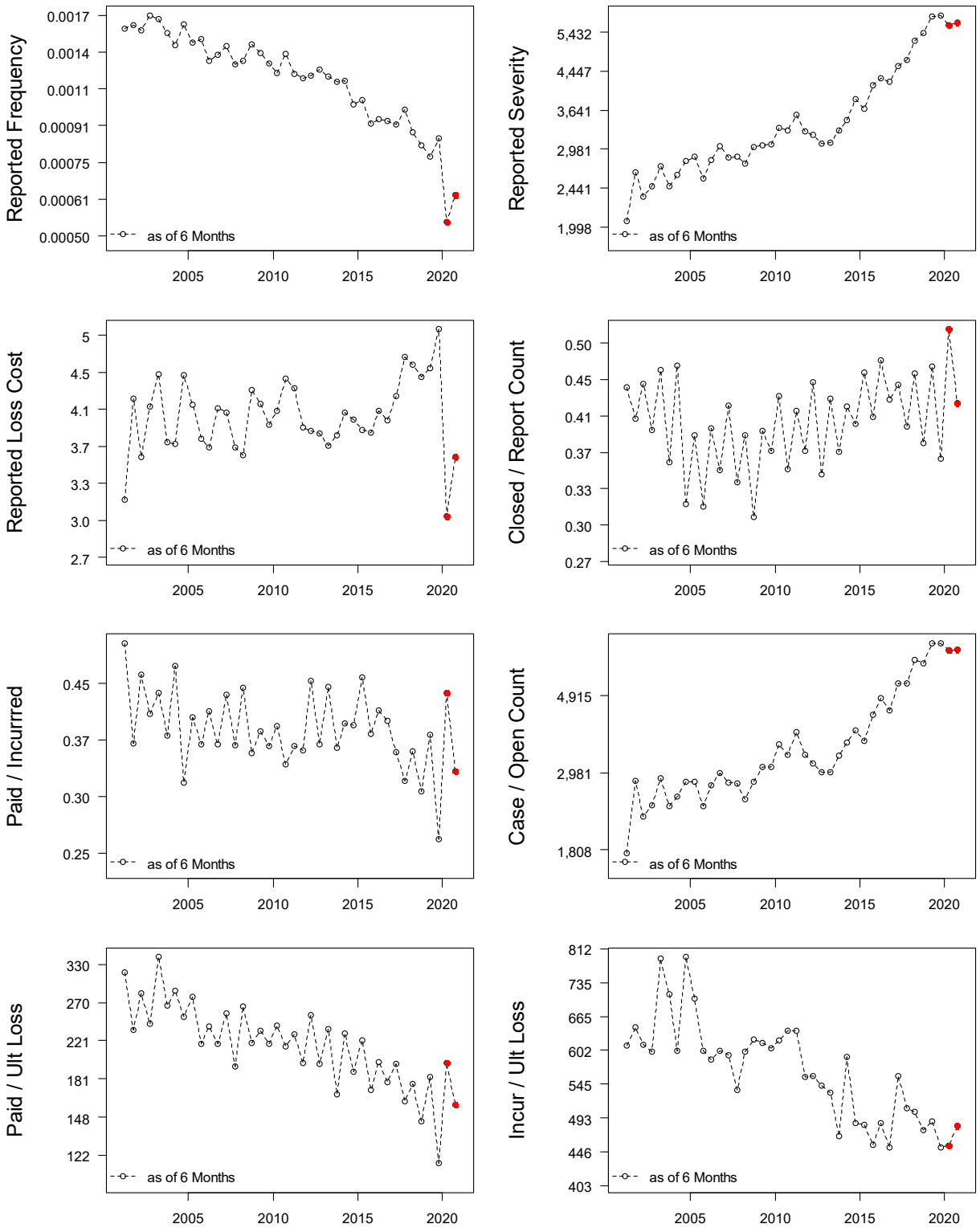


Figure 4: Direct Compensation Property Damage – Triangle Diagnostics

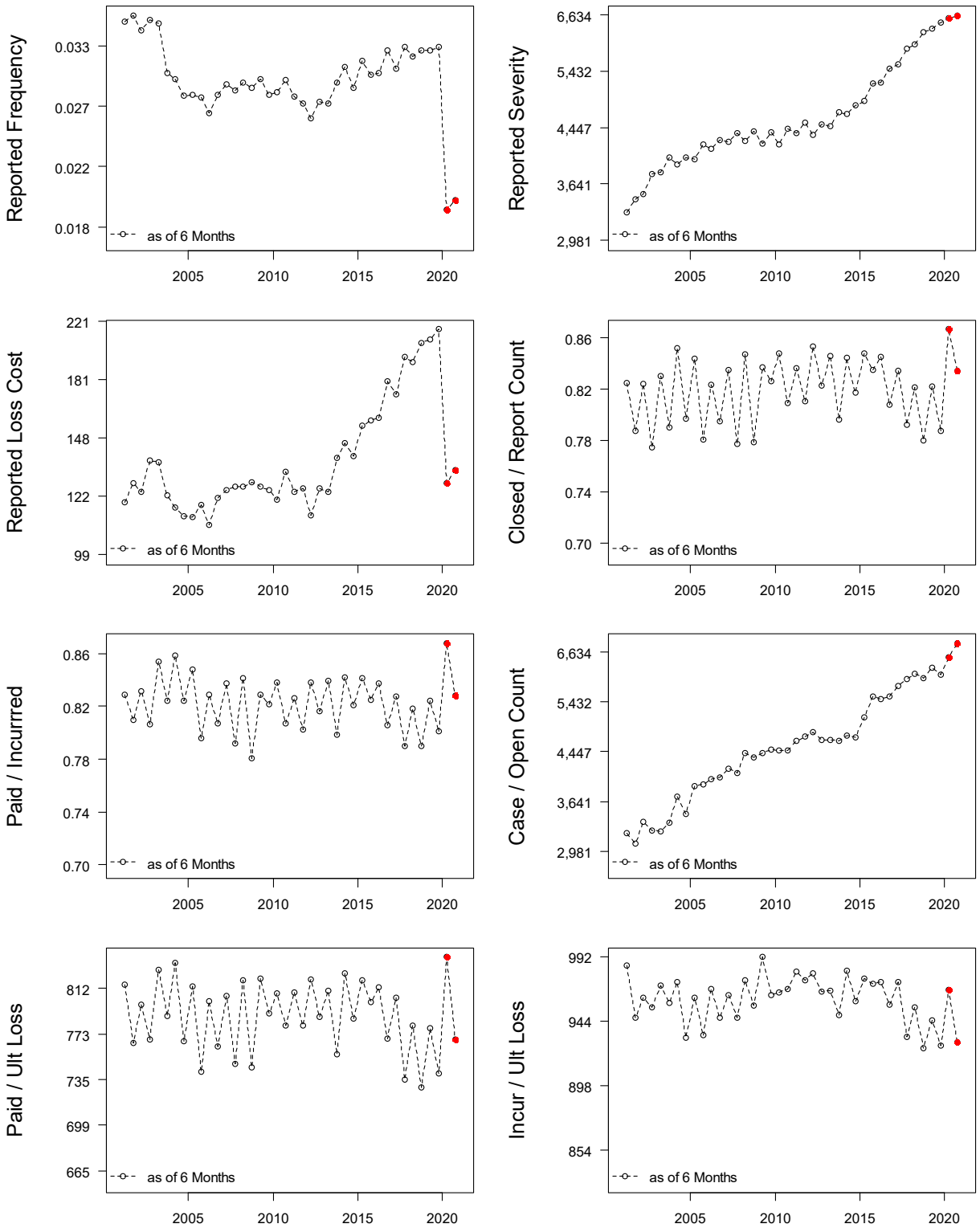


Figure 5: Accident Benefits – Total Medical – Triangle Diagnostics

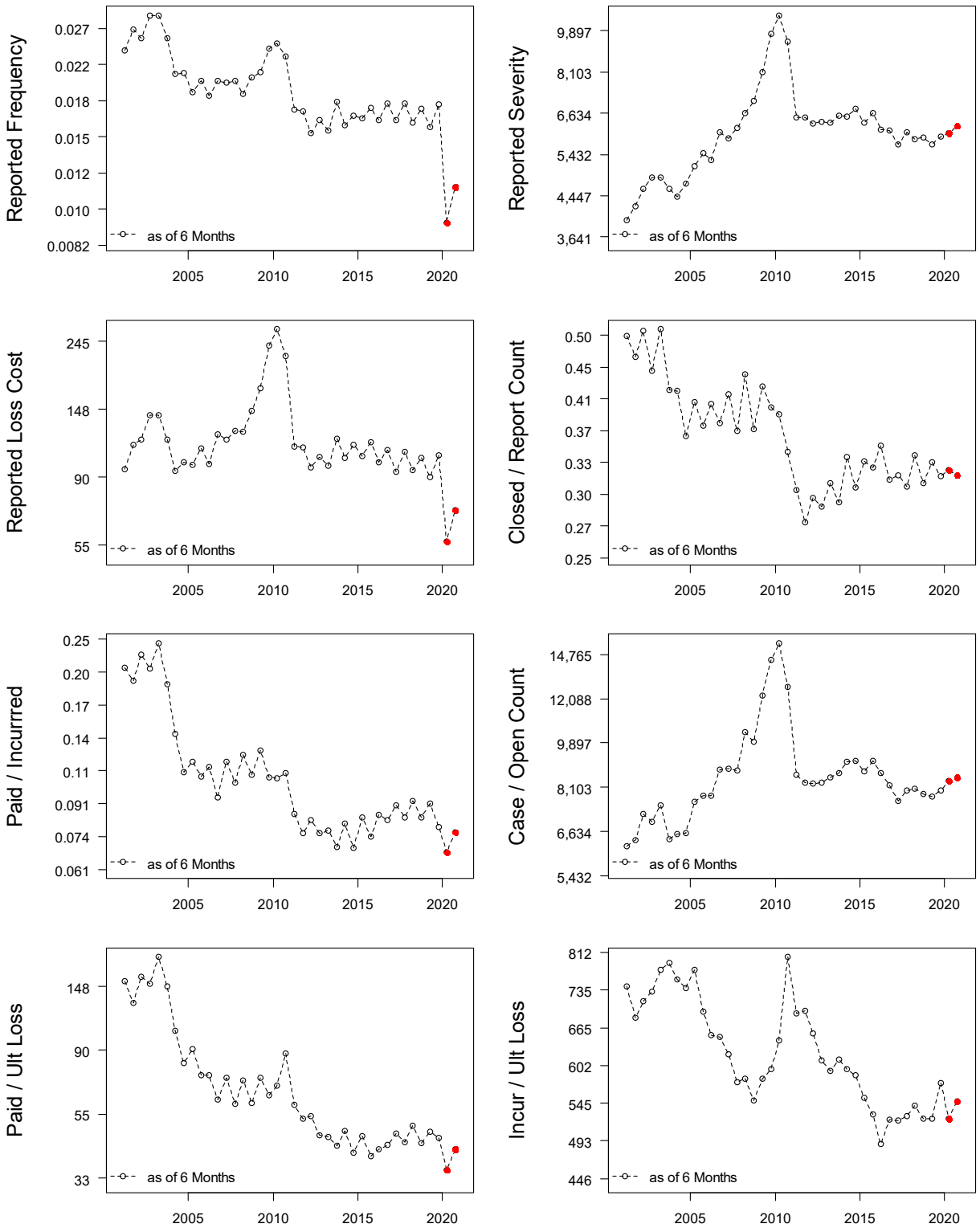


Figure 6: Accident Benefits – Total Rehab – Triangle Diagnostics

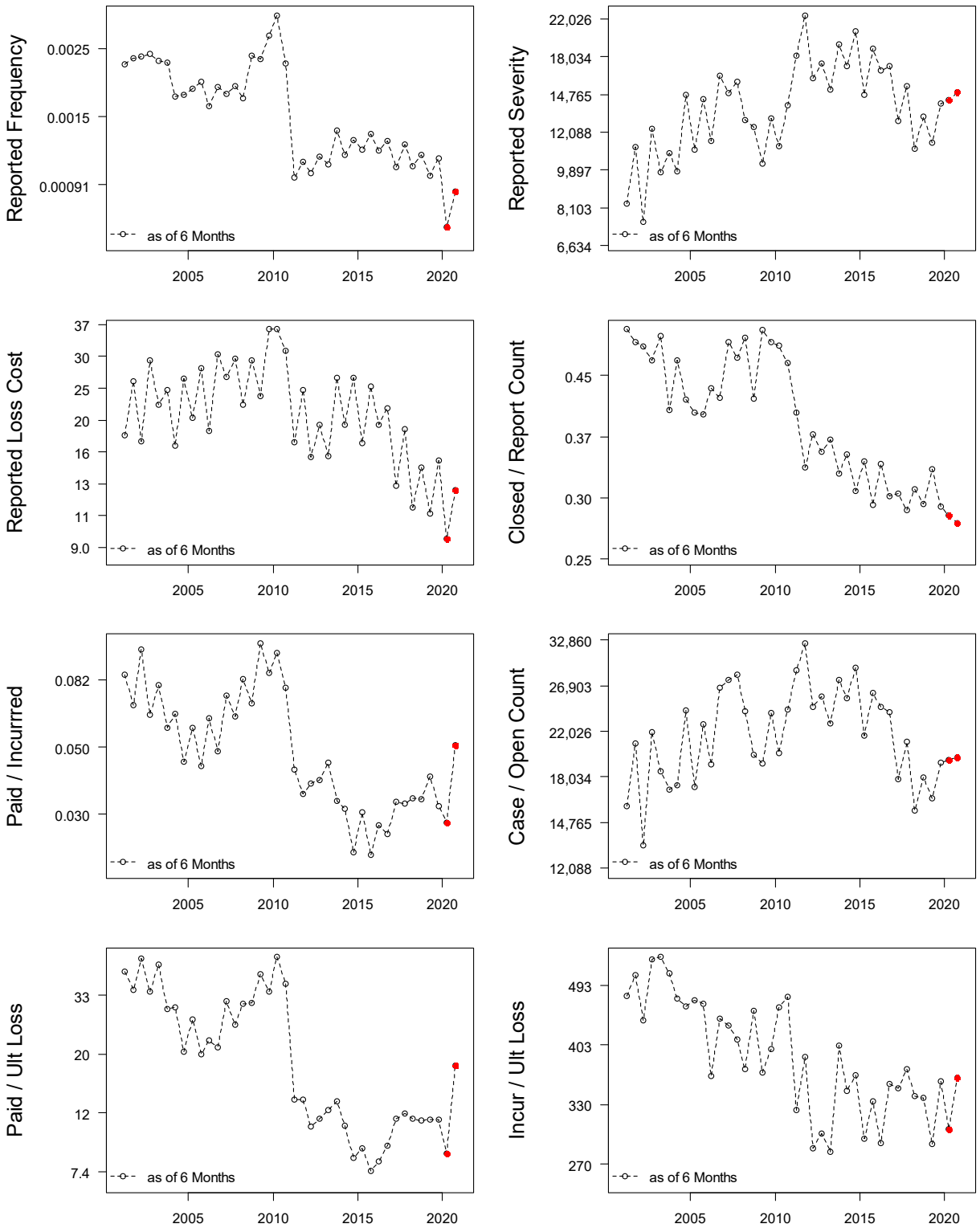


Figure 7: Accident Benefits – Total Disability Income – Triangle Diagnostics

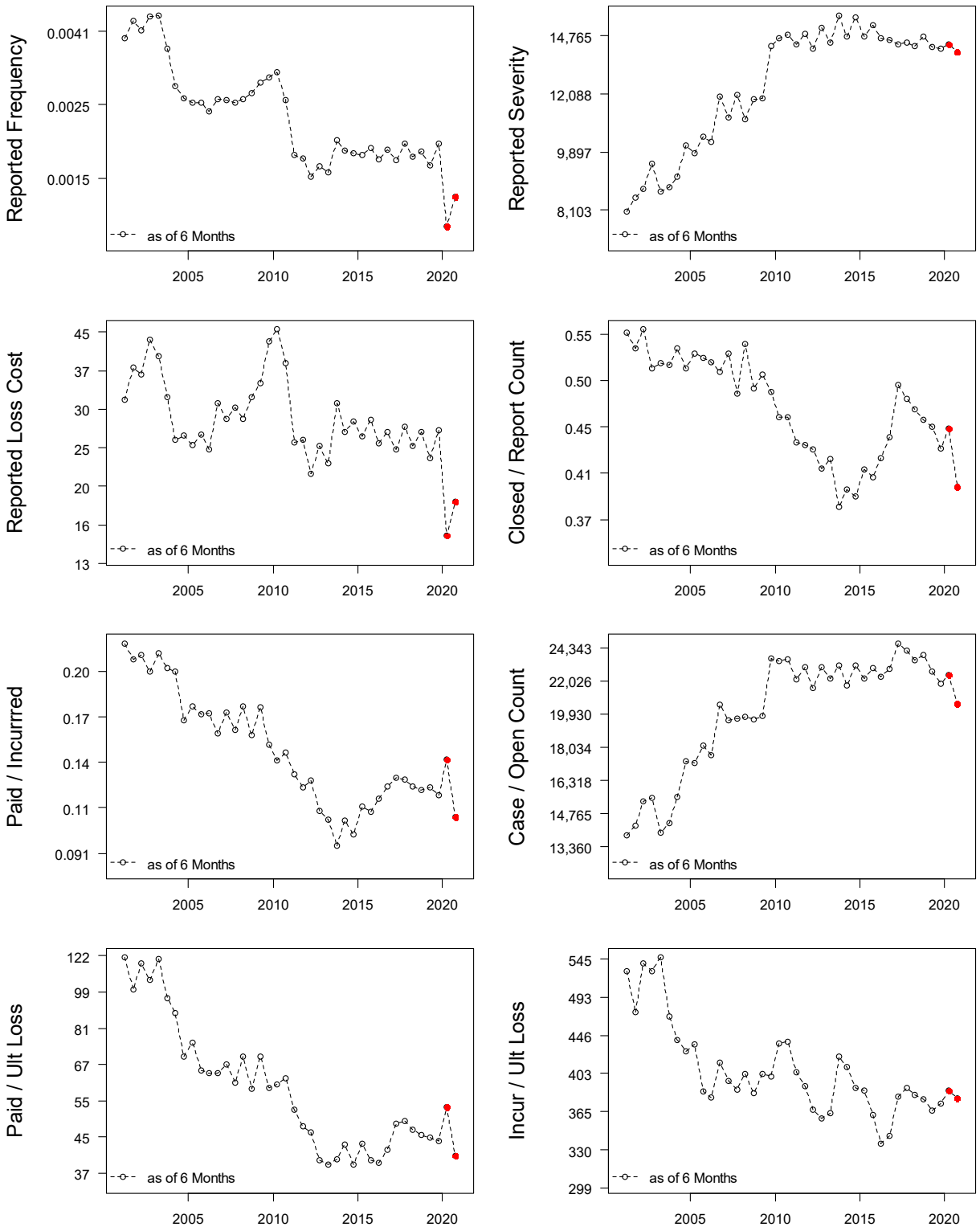


Figure 8: Accident Benefits – Funeral & Death Benefits– Triangle Diagnostics

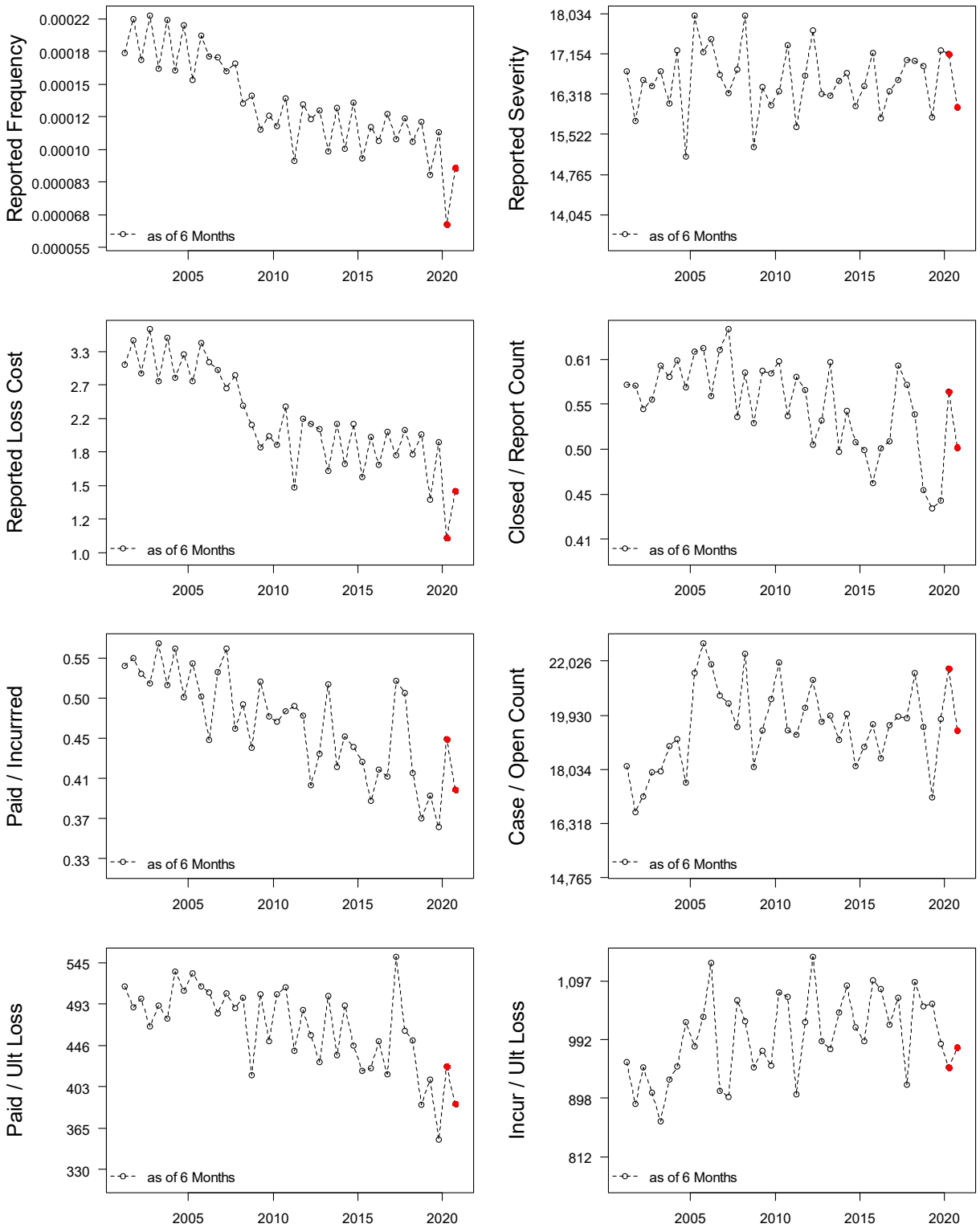


Figure 9: Collision – Triangle Diagnostics

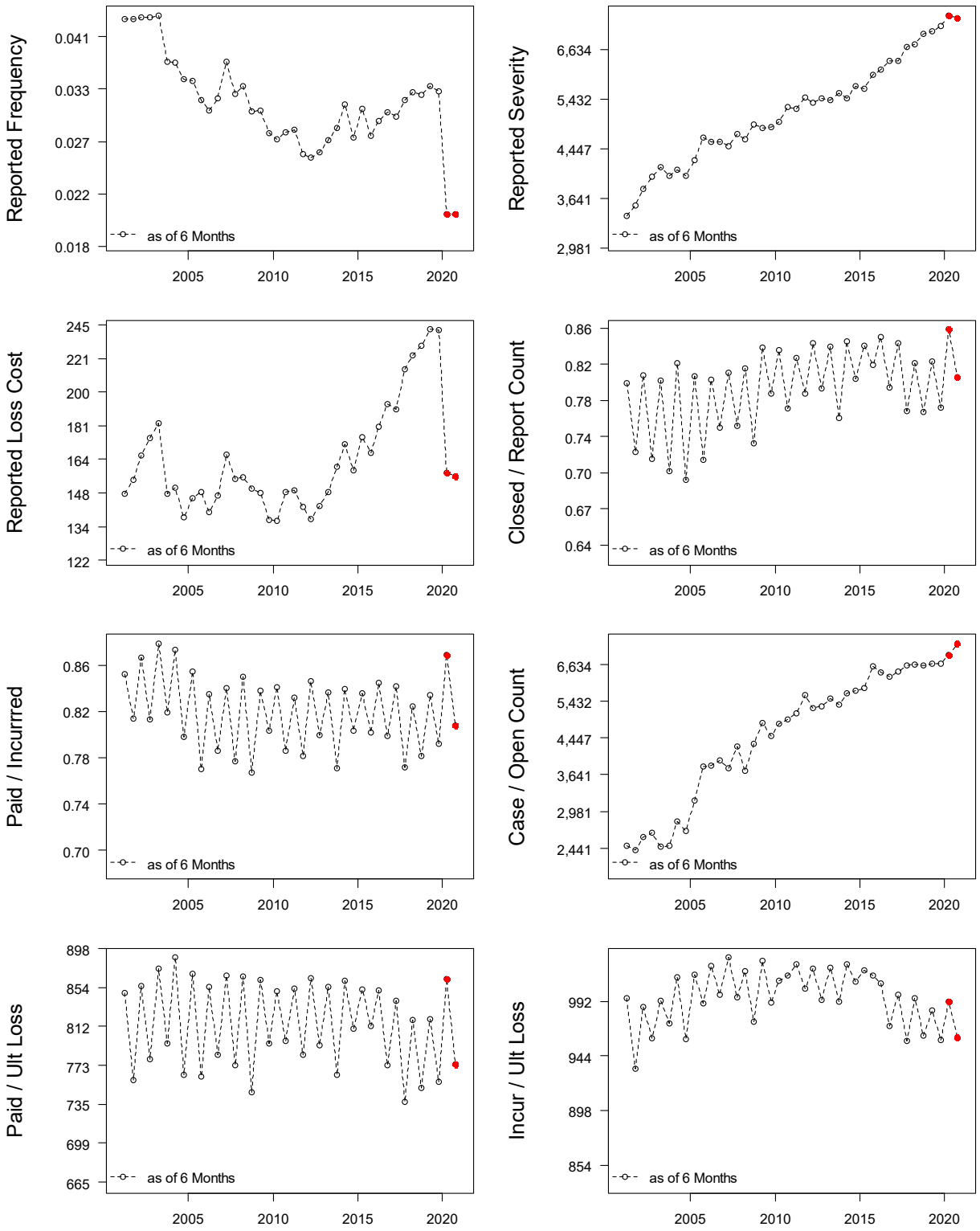


Figure 10: Comprehensive – Triangle Diagnostics

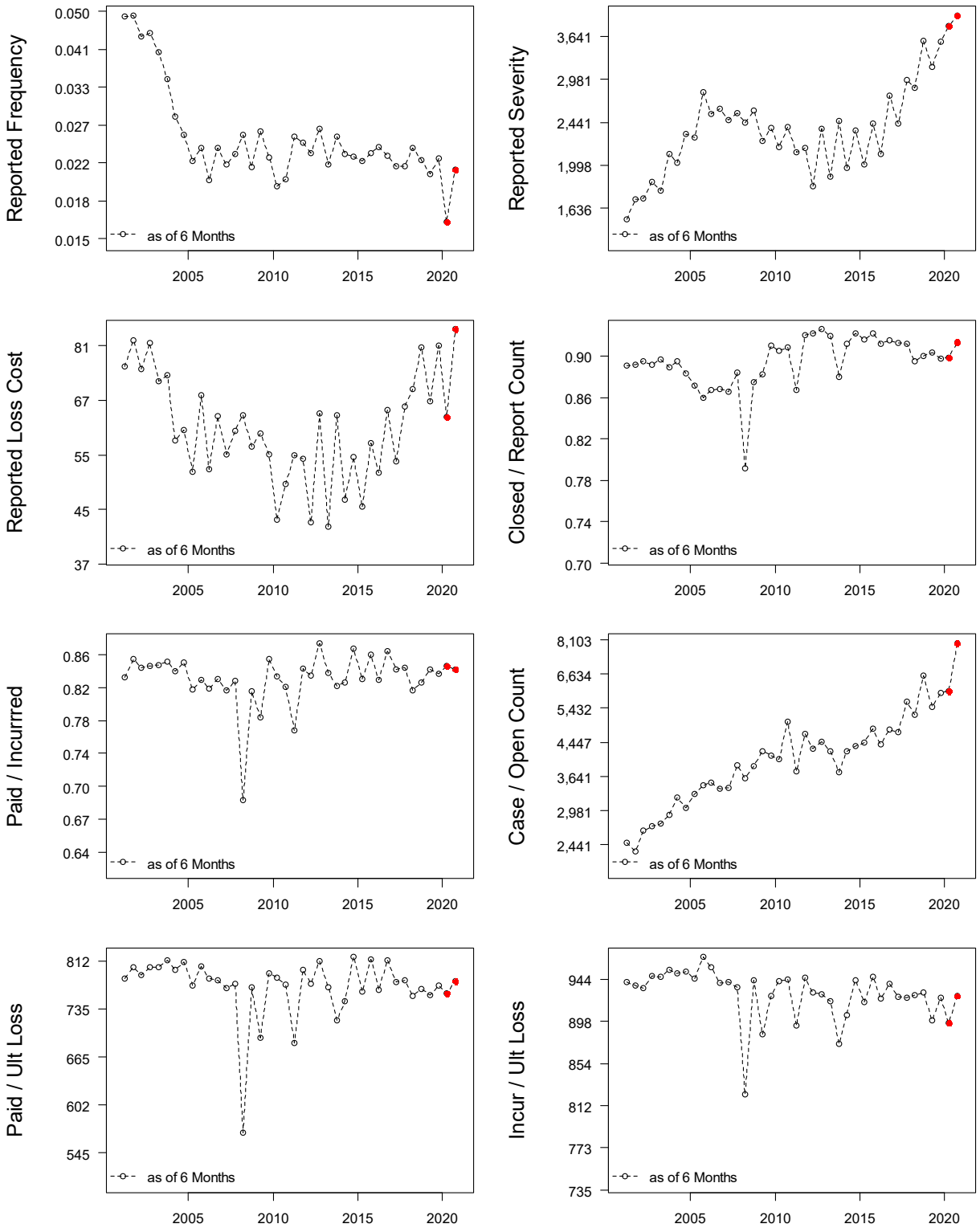


Figure 11: All Perils – Triangle Diagnostics

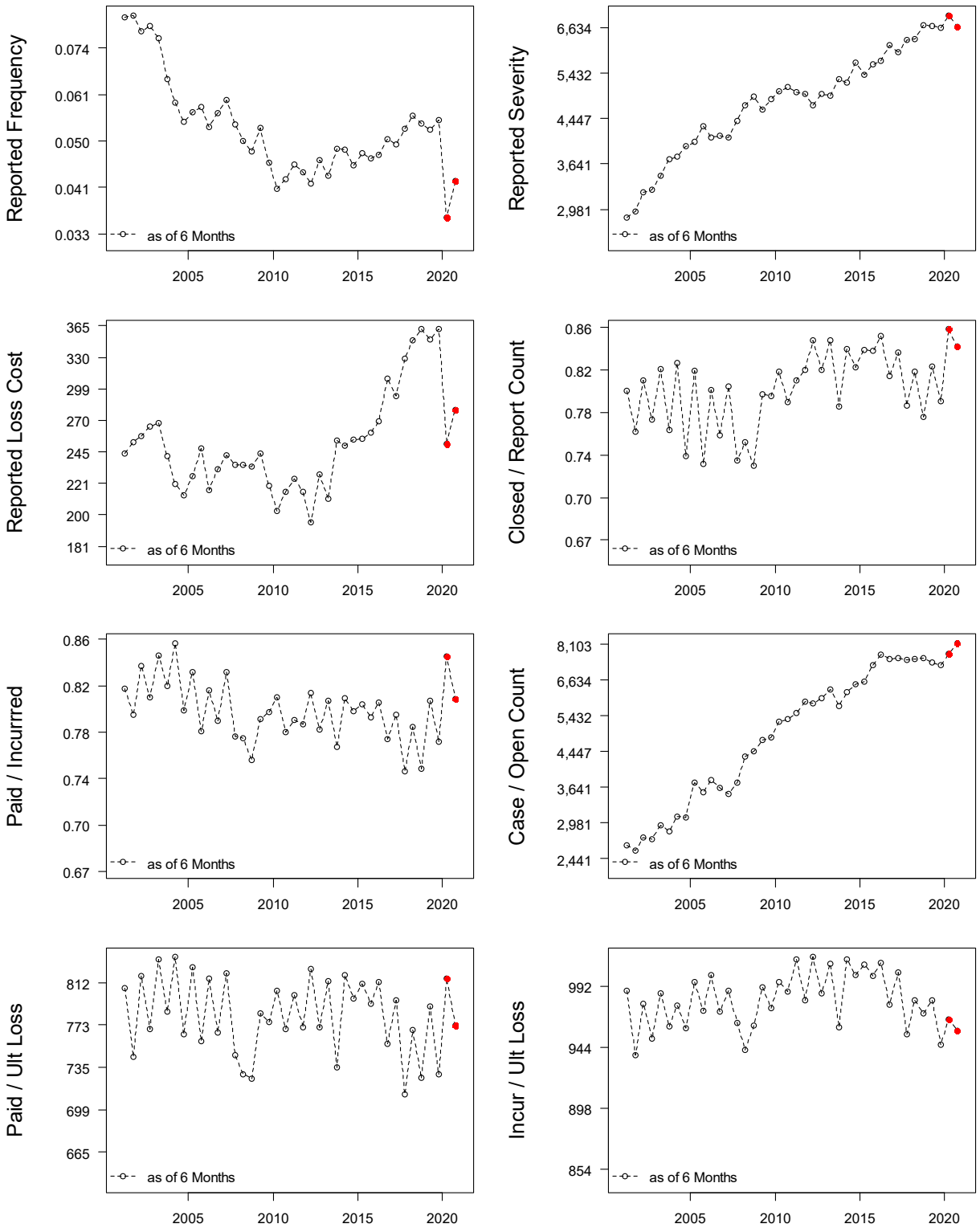


Figure 12: Uninsured Auto – Triangle Diagnostics

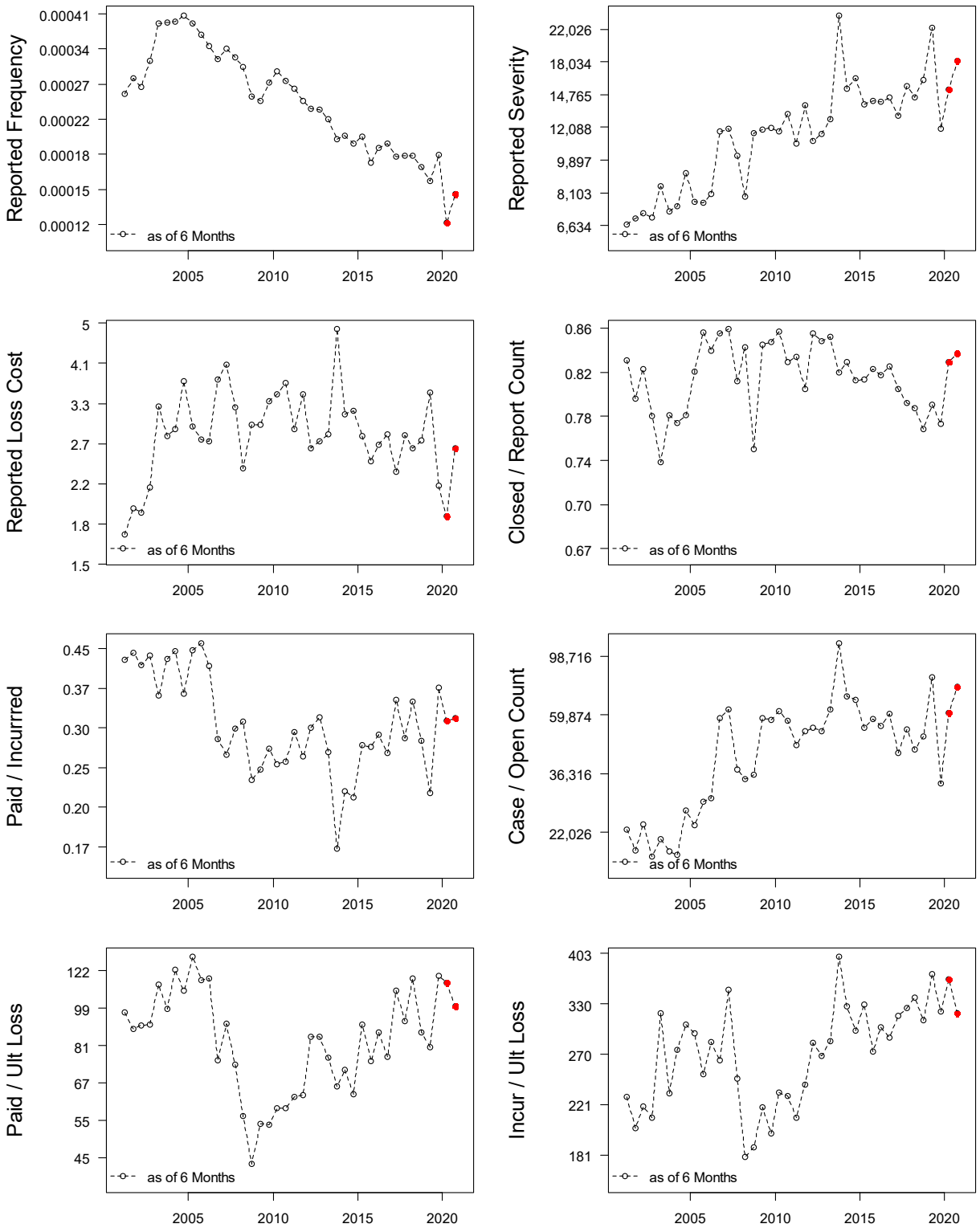
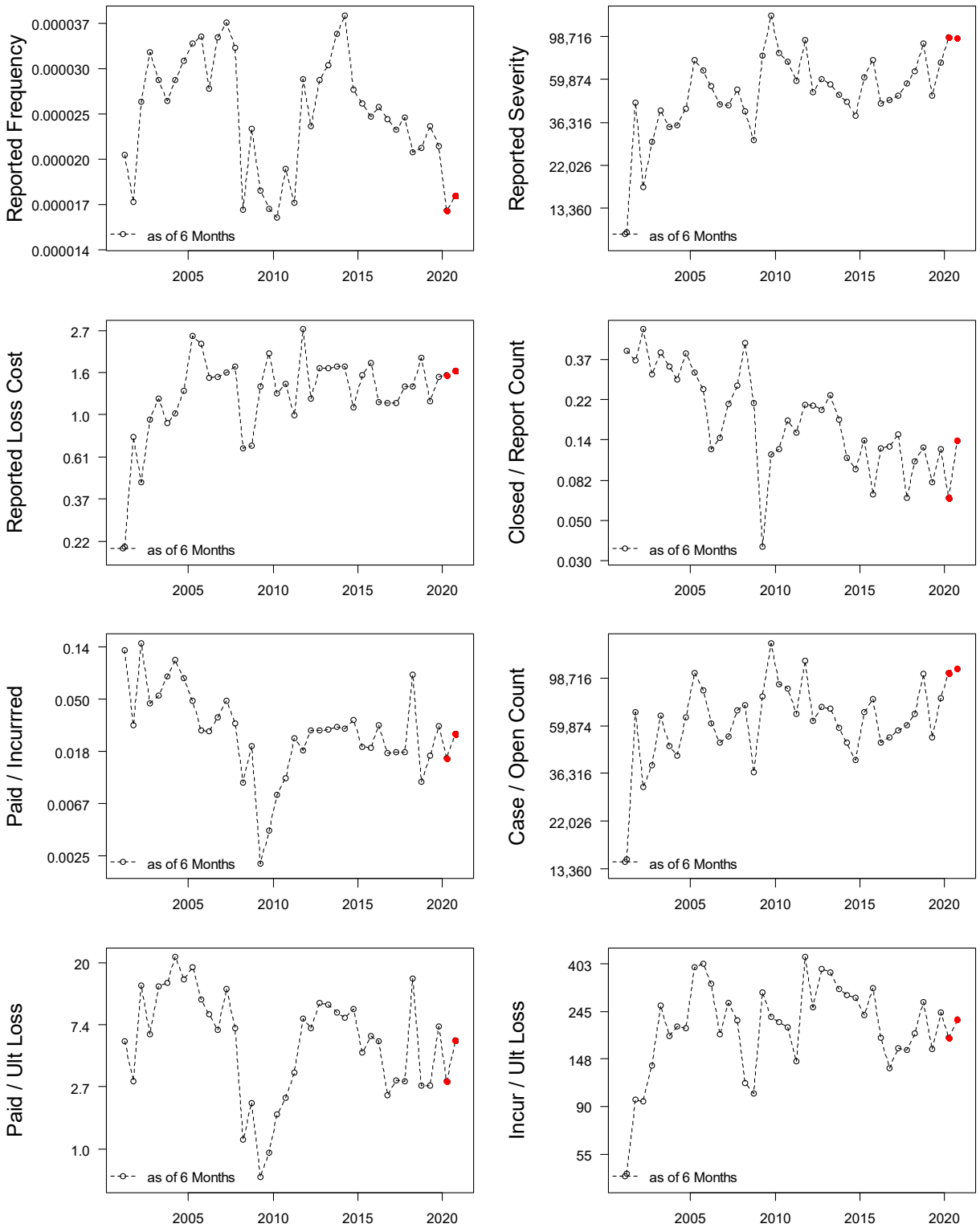


Figure 13: Underinsured Motorist – Triangle Diagnostics



5. DISTRIBUTION AND USE

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the FSRA for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the FSRA, as needed, in the case of distribution to FSRA's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of FSRA.
- **Distribution, Circulation, and Publication** - This report is not intended for general circulation or publication, nor is it to be used, quoted or distributed to others for any purpose other than those that may be set forth herein or in the written agreement pursuant to which we issued this report without the prior written consent of Oliver Wyman. Neither all nor any part of the contents of this report, any opinions expressed herein, or the firm with which this report is connected, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Oliver Wyman.
- **Third Party Reliance and Due Diligence** – Oliver Wyman's consent to any distribution of this report (whether herein or in the written agreement pursuant to which we issued this report) to parties other than FSRA does not constitute advice by Oliver Wyman to any such third parties. Any distribution to third parties shall be solely for informational purposes and not for purposes of reliance by any such parties. Oliver Wyman assumes no liability related to third party use of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. This report should not replace the due diligence on behalf of any such third party.

6. 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.
- **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, 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.

Oliver Wyman
120 Bremner Boulevard
Suite 800
Toronto, ON M5J 0A8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103

APPENDIX J. SUMMARY OF COMMENTS ON PRELIMINARY REPORT

In this section we provide a summary of the issues raised in the four submissions received that provided specific comments on the findings in our preliminary report. Comments related to FRSA's processes and rate filing review framework are outside the scope of our review and this report. Any general observations, comments or anecdotal information provide in the submissions are not included in our summary below.

We have consolidated similar comments where appropriate.

Table 26: Industry Comments

No.	Issue	Summarized Comment (Submitters)	Response
1	Bodily Injury Future Loss Cost Trend Rate	IBC's future BI trend is lower (-8.6%) than the recommendation of -6.2%. IBC's estimate is calculated by Deloitte. Desjardins finds the -6.2% "optimistic" and suggests 0.0%. (IBC, Desjardins)	As working papers were not provided by IBC (for Deloitte's selected -8.6% future BI trend rate) we can't comment on the underlying analysis. Desjardins' selected value of 0.0% is not based on any statistical support.
2	Bodily Injury Frequency Trend Rate-Future	There is uncertainty around the future BI frequency trend rate. Reasons include: uncertainty as to why the past trend rate has been declining; uncertainty of the GISA data; potential reporting lags; court backlogs; slow production of materials from plaintiffs; and limited amount of post-reform data. Judgment should be used to select a higher future BI trend rate than the past rate. (Desjardins, Co-operators, IBC)	We find this to be insufficient objective rationale to change the recommended future frequency trend rate.
3	Accident Benefits Future Trends Rate	The future AB trend rate of -1.4% is optimistic. Issues around discovery rules, Licence Appeal Tribunal caseload and catastrophe claims could affect the future trend rate; suggests 0.0%. (Desjardins)	We find this to be insufficient objective rationale to change the recommended future trend rate. The suggested trend rate of 0.0% is not based on any statistical support.

No.	Issue	Summarized Comment (Submitters)	Response
4	Accident Benefit Reform Factors	The reform factor derivation is overly complicated and may lead to future significant change in coefficients. (FA)	We agree the analysis is complicated; but find the approach to be a reasonable reflection of the "complicated" phase-in of the reforms which is not captured by the binary variables suggested by FA. The reader is provided with the factors to adjust each accident half-year, so while the analysis is complex, the application of the resulting reform factors is not complex. We will consider this in future reviews.
5	Limited Post Reform Data	The limited post-reform data adds uncertainty to the trend rate estimates and frequency may increase a few years after introduction. (Co-operators)	We agree the number of years of post-reform data is limited and increases the uncertainty of selecting future trend rates. However, there is a large volume of claim counts underlying each data point which increases the stability/credibility of the data and partially offsets this additional uncertainty. We find the selected trend rates well supported by the statistical metrics. As additional post-reform data is collected, we will address any new patterns in our future review.
6	Comprehensive Loss Trend Rate	Comprehensive trend rate should be split between theft and non-theft data. (Desjardins)	The report includes a separate analysis of the data split between theft and non-theft comprehensive claims, as well as separate trend rates. See Section 7.6.
7	COVID-19 Adjustment Factors	COVID-19 adjustment factors don't address possible long-term impacts nor the impact on severity. Use of IHME data is limited by the short projection period. (Co-operators)	We agree, it is difficult to know what the new "normal" will be and the longer-term impact of COVID-19 on future traffic patterns. We analyzed the impact of COVID-19 on severity in our review; and if statistically significant, we include this in our adjustment factors. More specifically, we observe significant severity increases on bodily injury and accident benefits. Unfortunately, longer-term projections from IHME are not available. IHME provides bi-monthly updates which extend the forecast period.

No.	Issue	Summarized Comment (Submitters)	Response
8	COVID-19 Adjustment Factors	The COVID-19 adjustment factors are complicated and difficult to follow. (FA)	We agree that our approach is complicated. We have also considered the model FA proposes which replaces the mobility parameter with binary scalars and results in a similar estimate of the observed reduction in 2020 claim costs. However, this alternative approach does not lend itself to forecasting the reduction in *2021* claims costs which is the purpose of the exercise. That is, our approach is complicated due to the necessary forecasting of 2021 mobility so as to provide *future adjustment factors to the accident-half year loss experience for 2021-1 and 2021-2*; not just 2020. No alternative COVID-19 adjustment factors for 2020 and 2021 were provided in any submissions.
9	Hindsight Profit- ROI Assumption	The actual ROI of the insurer may not be an appropriate investment rate for automobile to measure the hindsight profit. (Desjardins)	We agree, the ROI associated with automobile insurance could be higher or lower than the ROI for the company as a whole. As stated in Section 4.7, this is a high-level estimate of the historical profit within the industry. Additional footnote added.
10	ROI Source	What is the source of the average ROI?	Source has been stated in footnote added to report.
11	Profit Provision Section 4.6	"In Section 4.6, Oliver Wyman asserts that when insurers consider their total profits when setting rates, they should include investment income on capital along with the 5% of premium profit provision explicitly allowed by FSRA." (Co-operators)	This submission makes an incorrect statement. Section 4.6, last bullet point, states: "We **do not consider the investment income earned on supporting capital** as this is separate and in addition to the FRSA 5% of premium provision." {Emphasis added} We did state, that we expect insurers will consider the investment income earned on capital along with the 5% profit provision when they internally assess the profitability of their automobile insurance operations in Ontario. This does not imply the investment income on capital should be included in the rate setting process for applications submitted to FSRA.

No.	Issue	Summarized Comment (Submitters)	Response
12	Loss Adjustment Expenses	Indemnity only data should be used for loss trend analyses to avoid use of unallocated loss adjustment expense (ULAE) data reported by insurers to GISA. ULAE is on a calendar year basis. (FA)	As insurers generally use losses and allocated loss adjustment data on a combined basis in the historical experience period in rate applications, this would add unnecessary complexity and additional work for insurers. Specifically, insurers would have to separately quantify a claims handling expense trend, as it may not be appropriate to assume the same trend rate for both indemnity amounts and claims handling expenses. GISA calculates and applies the ULAE factors to the accident year experience. Suggestions for change to the ULAE factors should be directed to GISA as this is outside the scope of this review.
13	Valuation Methodologies	A weakness is that the analysis does not consider individual company reserving changes; although this is challenging to address with aggregated industry data and lack of information on individual insurer changes in reserve practice. Only the Incurred Method was used. (Co-operators, FA)	As noted, when working with aggregated industry data, it is not typical to address individual company reserve changes. We have independently reviewed the data and found the selections of the GISA actuary to be reasonable for purposes of our work, which is to evaluate the loss trend rates.

QUALIFICATIONS, ASSUMPTIONS, AND LIMITING CONDITIONS

This report is for the exclusive use of the Oliver Wyman client named herein. This report is not intended for general circulation or publication, nor is it to be reproduced, quoted, or distributed for any purpose without the prior written permission of Oliver Wyman. There are no third-party beneficiaries with respect to this report, and Oliver Wyman does not accept any liability to any third party.

Information furnished by others, upon which all or portions of this report are based, is believed to be reliable but has not been independently verified, unless otherwise expressly indicated. Public information and industry and statistical data are from sources we deem to be reliable; however, we make no representation as to the accuracy or completeness of such information. The findings contained in this report may contain predictions based on current data and historical trends. Any such predictions are subject to inherent risks and uncertainties. Oliver Wyman accepts no responsibility for actual results or future events.

The opinions expressed in this report are valid only for the purpose stated herein and as of the date of this report. No obligation is assumed to revise this report to reflect changes, events, or conditions, which occur subsequent to the date hereof.

All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client. This report does not represent investment advice nor does it provide an opinion regarding the fairness of any transaction to any and all parties. In addition, this report does not represent legal, medical, accounting, safety, or other specialized advice. For any such advice, Oliver Wyman recommends seeking and obtaining advice from a qualified professional.

Oliver Wyman
120 Bremner Boulevard, Floor 13
Toronto, Ontario, M5J 0A8
Canada