

# NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data Through June 30, 2023

April 3, 2024

### **CONTENTS**

1.	Executive Summary	1
1.1.	Purpose and Scope	1
1.2.	Actuarial Findings	1
2.	Analysis Data	3
2.1.	Data	3
2.2.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year General Approach	
2.3.	Selection of Claim Count and Claim Amount Development Factors	4
2.4.	Changes in Loss Cost, Frequency and Severity Estimates	5
3.	Loss Trend Rate Considerations	8
3.1.	Introduction	8
3.2.	Past Trend - Model Considerations	8
3.3.	Future Trend Considerations	17
4.	Oliver Wyman Selected Trend Rates	20
4.1.	Bodily Injury	20
4.2.	Property Damage (Including DCPD)	23
4.3.	Accident Benefits – Total	26
4.4.	Uninsured Auto	29
4.5.	Collision	32
4.6.	Comprehensive	35
4.7.	Specified Perils	38
4.8.	All Perils	39
4.9.	Underinsured Motorist	41
4.10.	Summary - All Coverages	41
5.	Post-Pandemic Frequency Level	43
6.	Distribution and Use	48
7.	Considerations and Limitations	49
8.	Summary of Tables and Figures	50
LIST OF	TABLES	50
LIST OF	FIGURES	50
9.	Appendices	52

# 1. Executive Summary

#### 1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

- Mandatory Coverages: bodily injury, property damage (PD)-tort, direct compensation property damage and uninsured automobile
- Optional Coverages: accident benefits, collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry private passenger vehicles loss and expense experience in Newfoundland and Labrador reported as of June 30, 2023, to the General Insurance Statistical Agency (GISA).

Our preliminary report will be provided to insurers for their review and comment, and we will consider comments received from interested parties before issuing a final report.

#### 1.2. Actuarial Findings

In Table 1, we present our selected past annual loss cost trend rates.

The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest data point considered in the model that supports the selected loss trend rates. Absent a significant change in experience or economic conditions, we find it reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates.

During this period of inflation rate changes, to the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2023) Trend Rates

Coverage	Prior Review: Data as of December 31, 2022	Current Review: Data as of June 30, 2023		
Bodily Injury	-2.0%	+0.3%1		
Property Damage (including DCPD) <sup>2</sup>	+1.0%	+1.7%³		
Accident Benefits	0.0%	+1.5%		
Uninsured Auto	+1.5%	-1.5%		
Collision	+2.5%4	+3.6%5		
Comprehensive	+3.5%	+4.0%		
Specified Perils	+3.5%	+4.0%		
All Perils	+3.0%	+3.0%		
Underinsured Motorist	+3.0%	+3.8%		

We discuss and present our methodology and assumptions in selecting our trend rates in this report.

\* \* \* \* \*

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

Oliver, Wyman Limited

Kaula L Elliott

Paula Elliott, FCAS, FCIA

paula.elliott@oliverwyman.com

(July

Rajesh Sahasrabuddhe, FCAS, FCIA

rajesh.sahasrabuddhe@oliverwyman.com

<sup>&</sup>lt;sup>1</sup> Includes one-time decrease of 9.7% at 2020-1.

<sup>&</sup>lt;sup>2</sup> We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

<sup>&</sup>lt;sup>3</sup> Includes one-time increase of 7.0% at 2021-2.

 $<sup>^{\</sup>rm 4}$  Includes one-time increase of 10% at 2021-2.

<sup>&</sup>lt;sup>5</sup> Includes one-time decrease of 13.0% at 2020-1.

## 2. Analysis Data

#### 2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2023-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2023) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

The claim amount data that is available through the AIX report is in two categories:

- Paid Claim Amounts claim payments made by an insurance company; includes payments that were
  made on claims that are now closed, as well as payments made on claims that are still open
  (referred to as partial payments).
- Case Reserves an adjuster's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number and cost<sup>6</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"), separately, through to June 30, 2023. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA. 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 they are not reported to GISA.

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss<sup>9</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2023, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2023, separately for each of the coverages.

#### 2.3. Selection of Claim Count and Claim Amount Development Factors

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

GISA reports an insurer group with 5% total incurred losses has overstated its 2023-1 accident half-year reserve amounts. We consider this in our review and selection of claim amount development factors.

In Section 2.4 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

<sup>&</sup>lt;sup>6</sup> By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

<sup>&</sup>lt;sup>7</sup> Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms "accident half-year" and "semester" (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

<sup>&</sup>lt;sup>8</sup> The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

<sup>&</sup>lt;sup>9</sup> We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, these terms include a provision for allocated loss adjustment expenses (ALAE).

#### 2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.<sup>10</sup> As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,<sup>11</sup> and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

**Table 2: Bodily Injury: Change in Estimates** 

\$261.85

2022

2023

As of December 31, 2022 As of June 30, 2023 ΑY **Loss Cost Loss Cost** Severity Frequency Severity **Frequency** 2019 \$401.99 \$75,766 \$384.89 \$73,447 5.24 5.31 2020 \$283.90 \$70,055 4.05 \$296.64 \$71,495 4.15 2021 \$286.62 \$71,838 3.99 \$309.96 \$76,426 4.06

3.93

\$283.13

\$268.81

\$68,473

\$65,208

4.13

4.12

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 6.1%.

Table 3: Property Damage (including DCPD): Change in Estimates

\$66,624

As of December 31, 2022 As of June 30, 2023 AY **Loss Cost** Severity Frequency **Loss Cost** Severity Frequency 2019 \$122.01 \$5,926 20.59 \$121.97 \$5,925 20.58 2020 \$112.44 \$6,127 18.35 \$112.46 \$6,127 18.36 2021 \$113.10 \$6,231 18.15 \$112.61 \$6,209 18.14 2022 18.66 \$126.20 \$6,764 \$132.41 \$7,228 18.32 2023 \$150.20 \$7,478 20.08

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.2%.

<sup>&</sup>lt;sup>10</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>&</sup>lt;sup>11</sup> Number of claims per 1,000 insured vehicles.

**Table 4: Accident Benefits: Change in Estimates** 

	As of December 31, 2022			As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$65.48	\$9,571	6.84	\$64.55	\$9,448	6.83
2020	\$45.62	\$8,574	5.32	\$45.16	\$8,496	5.32
2021	\$48.91	\$8,729	5.60	\$48.88	\$8,806	5.55
2022	\$50.19	\$8,493	5.91	\$54.08	\$9,107	5.94
2023				\$61.20	\$9,755	6.27

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.2%.

**Table 5: Uninsured Auto: Change in Estimates** 

As of December 31, 2022				As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$15.34	\$47,702	0.32	\$16.11	\$49,314	0.33
2020	\$12.40	\$37,432	0.33	\$12.56	\$36,696	0.34
2021	\$11.91	\$40,090	0.30	\$11.57	\$39,302	0.29
2022	\$9.87	\$42,063	0.23	\$11.99	\$41,173	0.29
2023				\$9.48	\$39,307	0.24

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 5.5%.

**Table 6: Collision: Change in Estimates** 

	As of	December 31, 2	022	As of June 30, 2023			
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency	
2019	\$229.32	\$6,676	34.35	\$229.42	\$6,676	34.36	
2020	\$177.29	\$6,898	25.70	\$177.63	\$6,911	25.70	
2021	\$179.21	\$7,520	23.83	\$179.67	\$7,548	23.80	
2022	\$207.07	\$8,116	25.51	\$216.95	\$8,640	25.11	
2023				\$254.35	\$8,688	29.28	

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.4%.

61.27

69.96

\$2,041

\$1,897

**Table 7: Comprehensive: Change in Estimates** 

As of December 31, 2022 As of June 30, 2023 ΑΥ **Loss Cost Loss Cost** Severity Frequency Severity Frequency 2019 \$107.63 \$1,584 67.94 \$107.67 \$1,585 67.93 2020 \$110.98 \$1,737 63.90 \$111.10 \$1,739 63.89 2021 \$111.86 \$1,895 59.02 \$111.94 \$1,898 58.97

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.2%.

62.03

\$125.06

\$132.72

**Table 8: All Perils: Change in Estimates** 

\$124.52

\$2,008

2022

2023

As of December 31, 2022				As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$325.19	\$4,488	72.46	\$323.91	\$4,471	72.46
2020	\$293.43	\$4,465	65.71	\$292.59	\$4,455	65.68
2021	\$299.84	\$4,257	70.44	\$302.74	\$4,288	70.61
2022	\$270.50	\$4,203	64.36	\$310.82	\$4,807	64.66
2023				\$432.49	\$5,657	76.45

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 3.5%.

## 3. Loss Trend Rate Considerations

#### 3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period<sup>12</sup> to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

#### 3.2. Past Trend - Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Newfoundland and Labrador ultimate claim frequency, claim severity and loss  $\cos^{13}$  by accident half-year that we derive (as we discuss in Section 2.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level<sup>14</sup> change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling, and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 4 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

#### **Time Period**

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2003-2 to 2023-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

<sup>&</sup>lt;sup>12</sup> We refer to the accident year loss amounts considered in an insurer's rate indications as the "experience period" data. Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

<sup>&</sup>lt;sup>13</sup> Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

<sup>&</sup>lt;sup>14</sup> We use "scalar" and "level change" interchangeably throughout this report.

the calculated loss trend rates. We consider models over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

#### Seasonality

Some coverages exhibit "seasonality" – where the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured *p*-values and, if appropriate, include seasonality in the regression model used as the basis for our trend selection.

#### Weather / Unemployment

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

- GISA notes the 2014 and 2022 hurricanes' (Arthur and Fiona) impact on comprehensive, all perils and specified perils.
- GISA notes the possible increase in the number of and claim amounts of physical damage claims since 2015-1 due to severe weather.

We do not include a variable in the model to control for historical weather events due to the difficulty of forecasting future values for these parameters. For similar reasons, we also do not typically consider economic variables such as unemployment.

#### **Reforms and Level Changes**

The purpose of a reform parameter<sup>15</sup> 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 models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect 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 reform 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 the *p*-values from *t*-tests for parameter significance.<sup>16</sup>

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the

<sup>&</sup>lt;sup>15</sup> We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

<sup>&</sup>lt;sup>16</sup> A *t*-test with a resulting *p*-value of less than 5% is considered significant.

trend rate to change in magnitude; or even change direction. We determine the statistical significance of a trend rate change based on the p-values from t-tests for parameter significance.

#### 2020 Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) includes limited bodily injury post-reform data under the new regulations for analysis purposes. In our October 21, 2019, report for the Board, we estimated preliminary reform impacts for bodily injury severity to be between -3.0% and -4.0%. Consistent with our expectation, we observe a decrease in bodily injury severity in the most recent accident semesters since the reform. In this review, we consider that data has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible – as a preliminary assessment.

In Section 4, we include additional January 2020 scalar parameters in the bodily injury severity and collision frequency regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight into the reform's actual impact on bodily injury severity. As discussed further in Section 4.5, the reforms may also influence frequency with the introduction of DCPD. However due to the concurrent effect of the COVID-19 pandemic, more data is needed to estimate the impact of the reform and the COVID-19 pandemic on collision and DCPD frequency.

#### **Statistical Results**

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

- With respect to the adjusted R-squared, we generally refer to values of 80% and greater as "high," values between 40% and 80% as "moderate," and values less than 40% as "low."
- We consider p-values less than 5% to be statistically "significant."
- The confidence interval presented corresponds to a 95% probability level range.

#### **Other Considerations**

In selecting past loss trend rates, we also consider:

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

We discuss the issue of inflation in the context of the past and future trend rate below.

A discussion of our selected past and future trend rates for each coverage follows in Section 4.

#### **Summary of Trend Rates**

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

The summary of our trend rates based on industry data as of June 30, 2023, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

In Section 4 we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all the models presented in Appendix E.

#### COVID-19

As described in our prior reports, we find the traffic volume and claims cost<sup>17</sup> during the pandemic were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the "new-normal" (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point.

While we continue to observe a decline in 2022-2 and 2023-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 1, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022.

At this time, it appears that the hybrid work environment and reduced commuting traffic is likely to continue. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction between 2019-2 versus 2022-2 and 2023-1 is likely to persist into the future period of a proposed rate program.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 3.3.

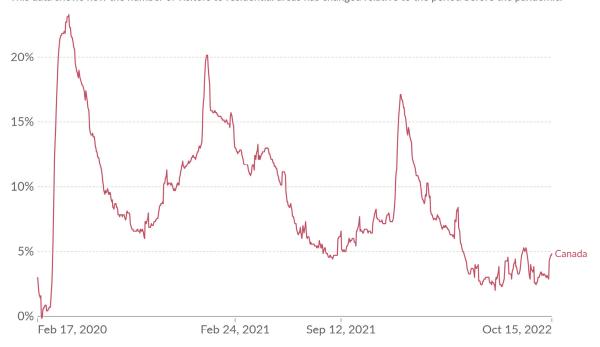
<sup>&</sup>lt;sup>17</sup> We find frequency, but not severity has been affected by the COVID-19 pandemic.

Figure 1: Google Mobility Data

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



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



Source: Google COVID-19 Community Mobility Trends – Last updated 21 October 2022

OurWorldInData.org/coronavirus • CC BY

Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

#### **Inflation**

Supply chain issues and pent-up consumer demand have resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)<sup>18</sup> over the last 20 years in Newfoundland, separately, for:

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

 $<sup>^{\</sup>rm 18}$  As measured by the 12-month change in CPI.

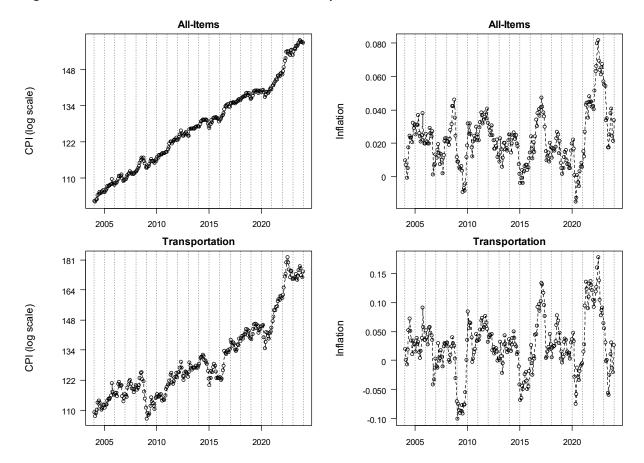


Figure 2: Consumer Price Index – All Items & Transportation

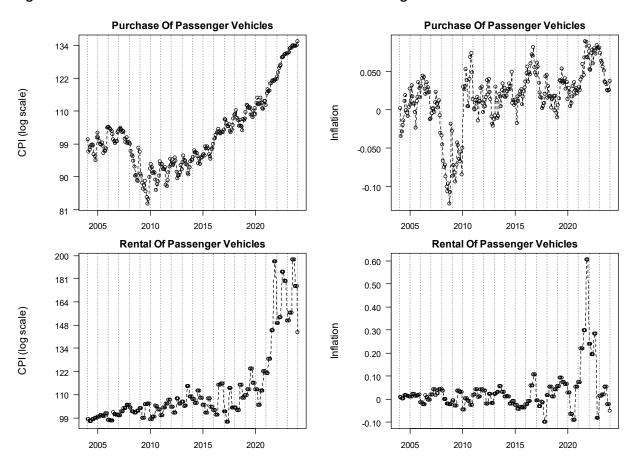


Figure 3<sup>19</sup>: Consumer Price Index – Purchase & Rental of Passenger Vehicles

 $<sup>^{19}</sup>$  Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

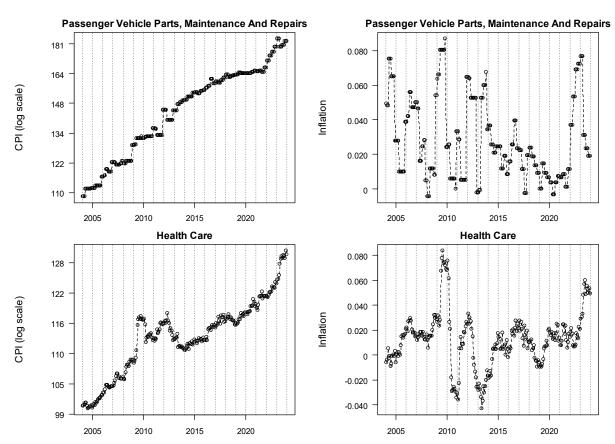


Figure 4: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare

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

- Inflationary pressures on physical damage coverages<sup>20</sup> (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022 and a steep rise in 2023.

As shown in Figure 5, the 2021-2 through 2023-1 property damage and collision severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces

© Oliver Wyman Page 15

-

<sup>&</sup>lt;sup>20</sup> We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

higher claim costs for physical damage coverages<sup>21</sup> since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, comprehensive, or all perils coverages.

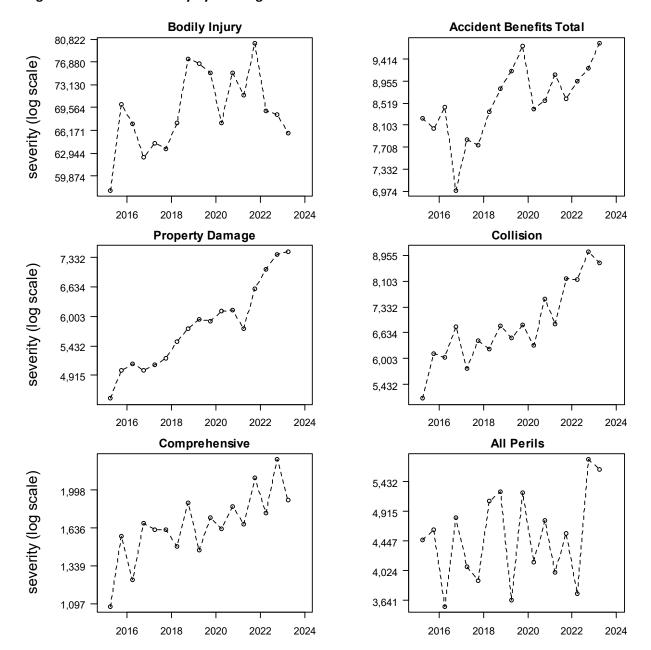
As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.<sup>22</sup>
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce
  inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will
  affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate
  changes over time to curb inflation is a challenge for the government; and as a result, a challenge for
  the insurance industry.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 2 through Figure 4 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 3.3 below.

<sup>&</sup>lt;sup>21</sup> We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 5 due to additional volatility associated with these coverages.

<sup>&</sup>lt;sup>22</sup> Forecasting changes to the future inflation level for a parameter is also challenging.



**Figure 5: Historical Severity by Coverage** 

#### 3.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. Absent a significant change in experience or economic conditions over the recent accident periods, we find it is most reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates. If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging.

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year included in the regression (April 1, 2023, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the trend rates below.

#### Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.<sup>23</sup> As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post-pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 5 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate preliminary expectation for the prospective period.

#### Inflation

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 3.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2023, via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

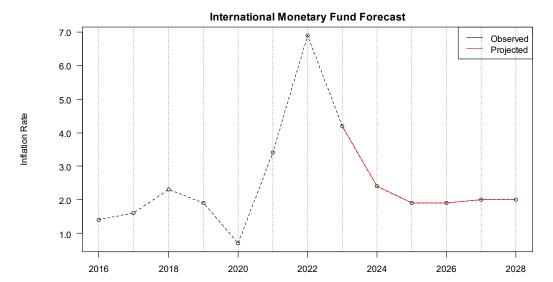
In Figure  $6^{24}$  we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government's target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of November 2023.

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

<sup>&</sup>lt;sup>23</sup> Historical experience period loss data should be first adjusted to remove the impact of COVID-19; and then adjusted to the "new-normal" post-pandemic level.

<sup>&</sup>lt;sup>24</sup> https://www.imf.org/en/Countries/CAN

Figure 6: IMF Forecasted Inflation



# 4. Oliver Wyman Selected Trend Rates

#### 4.1. Bodily Injury

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

In Figure 7, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the severity estimates for 2016-1 to 2022-1 have increased.

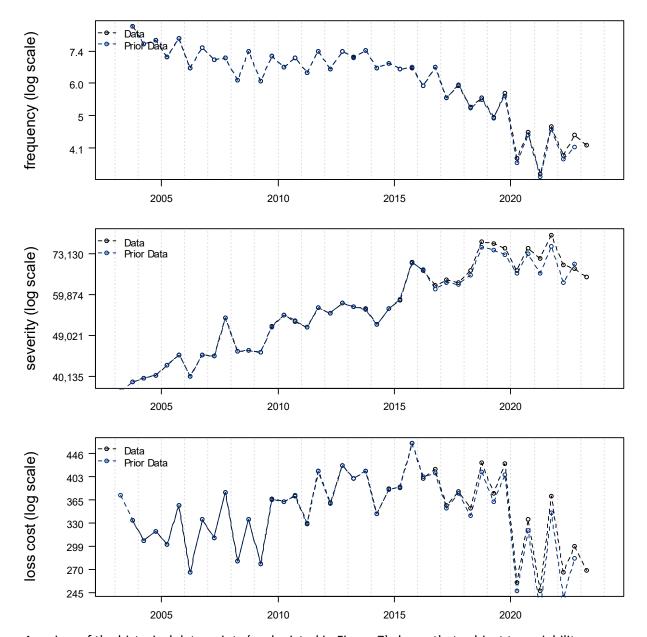


Figure 7: Bodily Injury – Observed Loss Cost Experience

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

- Frequency exhibited a relatively flat trend from 2008 through 2013, followed by a negative trend.
   Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and has yet to fully recover.
- Severity has been increasing for most of the historical period, including large spikes at 2015-2 and 2018-2, but began leveling off following a small decrease in severity level at 2020-1, coincident with the reform changes.

• Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. Loss cost decreased significantly during 2020, coincident with the COVID-19 pandemic, and has yet to fully recover.

We begin our review at 2005-1, as legislation enacted for accidents occurring on or after August 1, 2004, introduced a \$2,500 deductible for non-pecuniary (i.e., pain and suffering) awards to all bodily injury tort claims. Effective January 1, 2020, the non-pecuniary deductible increased from \$2,500 to \$5,000.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E. <sup>25</sup>

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), and a 2022-2 new-normal scalar (p = 0.023). The implied annual trend rate associated with our fitted frequency model is -3.4%. The adjusted R-squared of our proposed frequency model is 0.938.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time (p = 0.000) and a 2020-1 reform scalar (p = 0.048). The implied annual trend rate associated with our fitted severity model is +3.8%. The modelled scalar parameter at January 1, 2020, corresponds to a 9.7%<sup>26</sup> decrease in severity. The adjusted R-squared of our proposed severity model is 0.718.

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 +0.3%.<sup>27</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.734.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a higher adjusted R-squared (0.811), but insignificant p-value for all factors but seasonality (p = 0.149).

Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of +0.3%. We estimate a one-time loss cost decrease of 9.7% at January 2020 (coincident with the reforms).

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

<sup>&</sup>lt;sup>25</sup> For this reason, we no longer present heatmaps which provided a sample of the models presented in Appendix E.

 $<sup>^{26} = \</sup>exp[-0.102] - 1$ 

 $<sup>^{27} = \</sup>exp[-0.034 + 0.037] - 1$ 

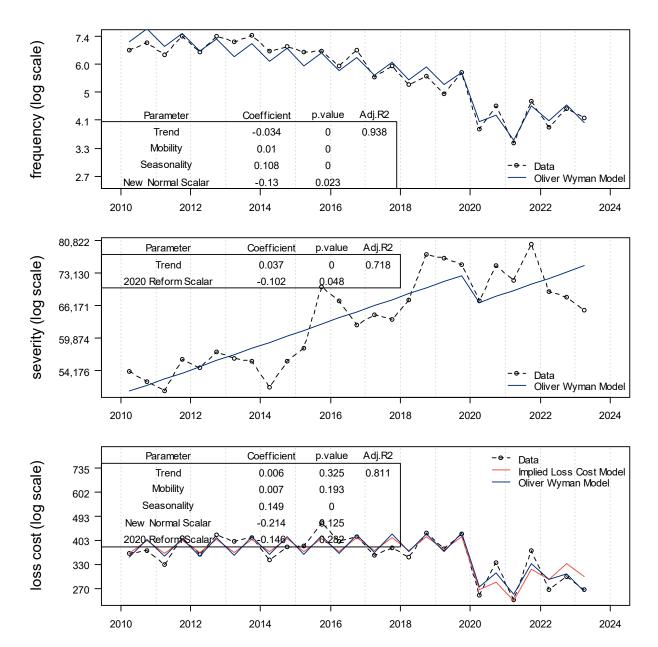


Figure 8: Bodily Injury – Fitted Frequency, Severity and Loss Cost

#### 4.2. Property Damage (Including DCPD)

For the prior review, we selected a past and future loss cost trend of +1.0%.

In Figure 9, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that our 2022-2 severity and loss cost estimates have increased.

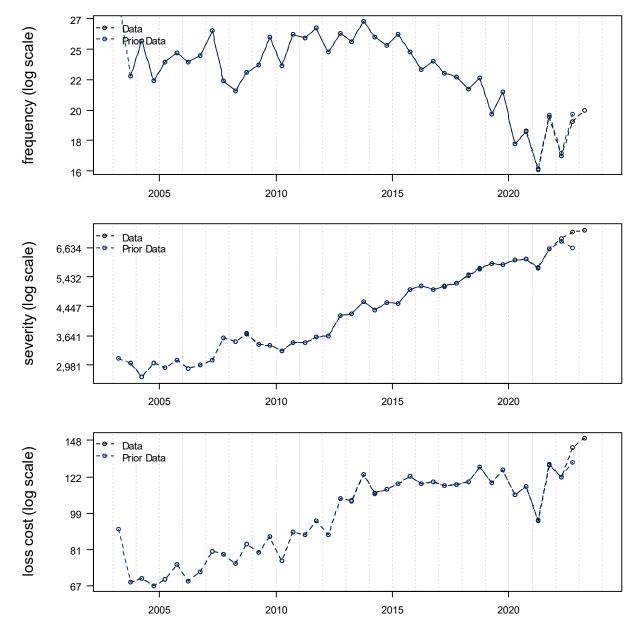


Figure 9: Property Damage - Observed Loss Cost Experience

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

- Frequency had been somewhat flat, then changed to a declining pattern beginning in 2014. We
  observe the 2020, 2021, and 2022 observations are slightly lower than the historical trend would
  imply. This may be due to the result of two offsetting effects. COVID-19 may result in a lower
  reported frequency due to a decrease in traffic volume, while the introduction of DCPD may have
  resulted in a shift of claims away from collision toward DCPD.
- Severity has generally exhibited an upward trend. We note larger increases at 2021-2 and 2022-1 which may be related to the high inflationary environment observed during those periods.

Loss cost had exhibited an upward trend between 2004 and 2015, followed by a flatter trend. Like
frequency, the impact of COVID-19 on the 2020, 2021, and 2022 observations may be, in part, offset
by the introduction of DCPD in January 2020.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

We tested models including a new-normal scalar parameter, but they were not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2012-2 and 2023-1, and include time (p = 0.000), seasonality (p = 0.046), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -3.0%. The adjusted R-squared of our proposed frequency model is 0.928.

We fit a severity model to all accident half-years between 2012-2 and 2023-1 that includes time (p = 0.000) and a 2021-2 inflation scalar (p = 0.014). The implied annual trend rate associated with our fitted severity model is +4.8%. 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 selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.7%.<sup>28</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.786.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.812).

Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.7% and a one-time increase of 7.0% at 2021-2 (coincident with the spike in inflation).

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

 $<sup>^{28} = \</sup>exp[-0.030 + 0.047] - 1$ 

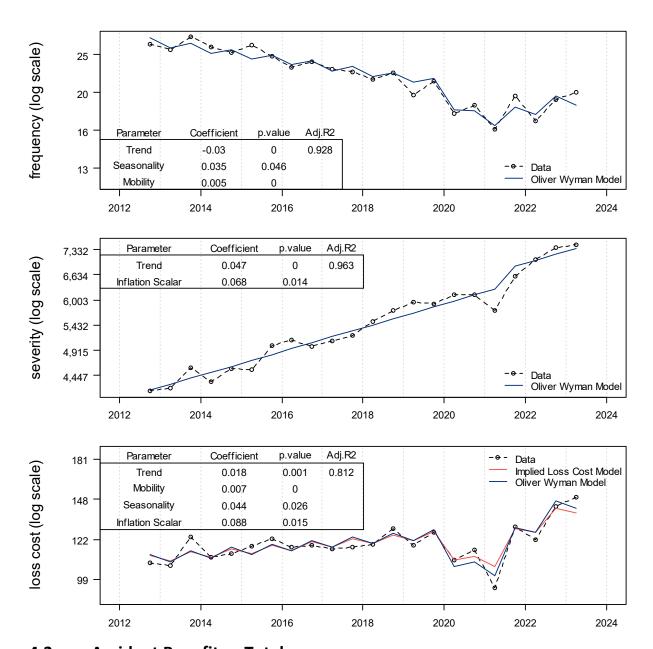


Figure 10: Property Damage – Fitted Frequency, Severity and Loss Cost

#### 4.3. Accident Benefits – Total

For the prior review, we selected a past and future loss cost trend of +0.0%.

In Figure 11,we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe slight increases in the immature severity estimates.

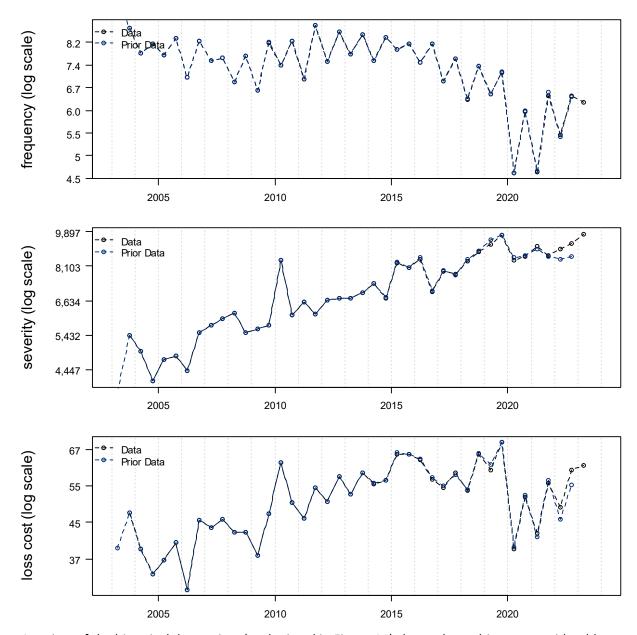


Figure 11: Accident Benefits - Observed Loss Cost Experience

A review of the historical data points (as depicted in Figure 11) shows that subject to considerable variability:

Frequency has been relatively flat with a modest downward trend beginning in 2011. Frequency
decreased significantly during 2020 coincident with the COVID-19 pandemic and is now nearing prepandemic levels.

- Severity has generally exhibited an upward trend, including a spike in 2010-1. We observe a slight flattening or decreasing pattern beginning in 2020 which may be a result of the variance in the data rather than associated with any impact from the COVID-19 pandemic.<sup>29</sup>
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

We tested models including a new-normal scalar parameter, but the parameter was not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-2 and 2023-1, and include time (p = 0.000), mobility (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -1.9%. The adjusted R-squared of our proposed frequency model is 0.888.

We fit a severity model to all accident half-years between 2010-2 and 2023-1 that includes time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +3.5%. The adjusted R-squared of our proposed severity model is 0.823.

In Figure 12, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.5%.<sup>30</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.533.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.622).

Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.5%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

<sup>&</sup>lt;sup>29</sup> We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

 $<sup>^{30} = \</sup>exp[-0.020 + 0.034] - 1$ 

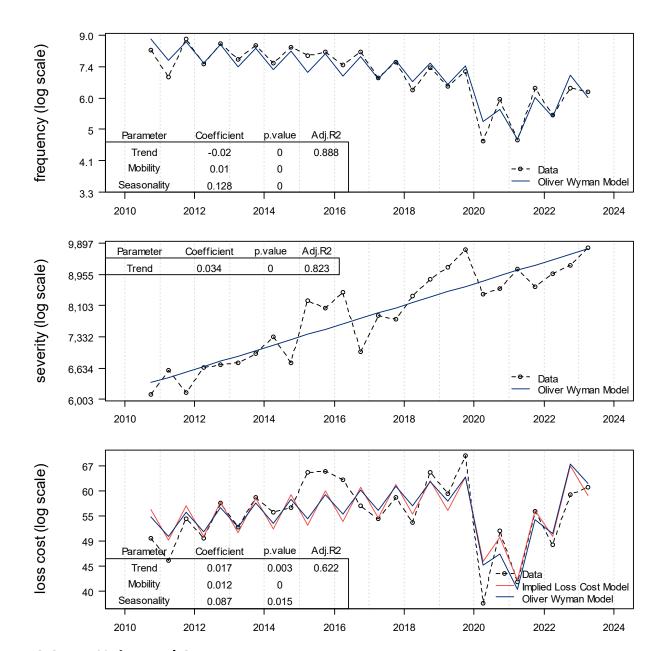


Figure 12: Accident Benefits – Fitted Frequency, Severity and Loss Cost

#### 4.4. Uninsured Auto

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

In Figure 13, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe an increase in immature frequency, severity, and loss cost estimates.

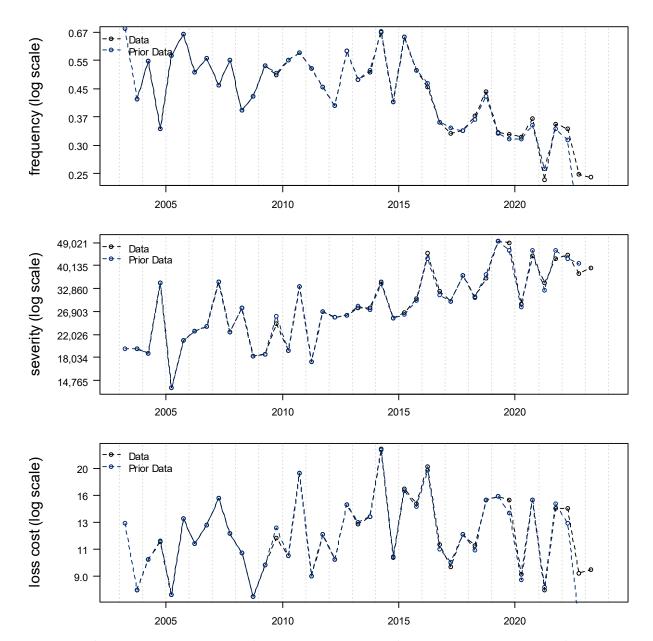


Figure 13: Uninsured Auto - Observed Loss Cost Experience

A review of the historical data points (as depicted in Figure 13) shows that subject to significant variability:

- Frequency was relatively flat between 2005 and 2015, followed by a decrease in frequency level.
- Severity has generally exhibited a positive, yet volatile, trend.
- It is difficult to discern a loss cost trend pattern due to the high variance in the data.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

Due to the low claim count and associated volatility, we considered the annual data for frequency and severity to increase the credibility of each data observation.

We fit a frequency model to all accident years between 2011 and 2023 and include only time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -6.1%. The adjusted R-squared of our proposed frequency model is 0.785.

We fit a severity model to all accident years between 2011 and 2023 and include only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +4.9%. The adjusted R-squared of our proposed severity model is 0.671.

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 models is -1.5%.<sup>31</sup> The implied adjusted R-squared of the combined frequency and severity model is -0.133.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.022).

Due to the higher adjusted R-squared values and significant *p*-value for time in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.5%.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

 $<sup>^{31} = \</sup>exp[-0.063 + 0.048] - 1$ 

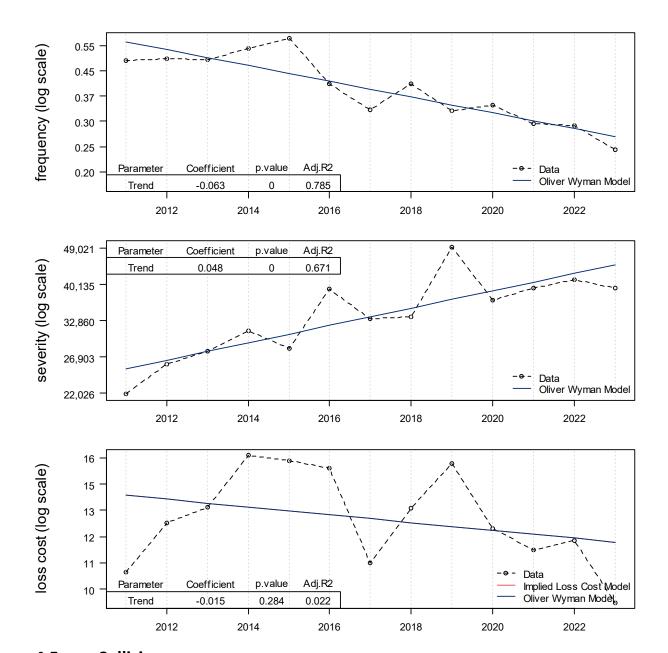


Figure 14: Uninsured Auto - Fitted Frequency, Severity and Loss Cost (Annual Data)

#### 4.5. Collision

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

In Figure 15, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the 2022-2 severity and loss cost estimates have increased.

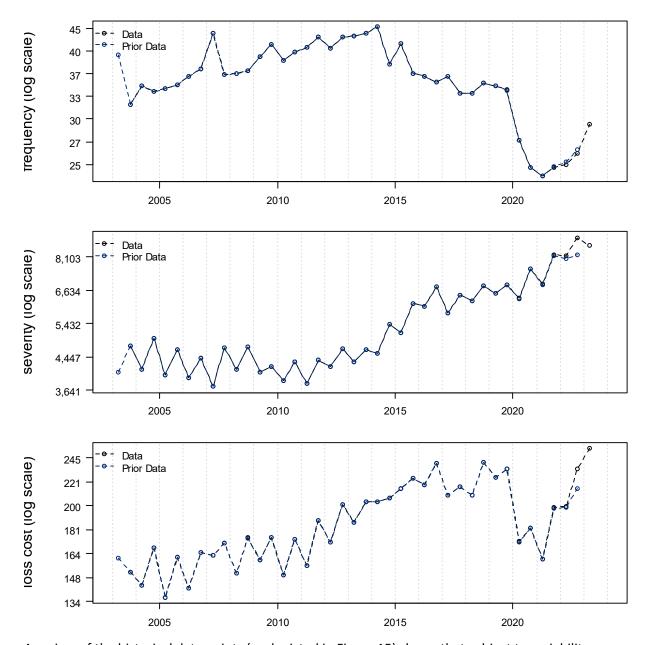


Figure 15: Collision – Observed Loss Cost Experience

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

Frequency exhibited an upward trend through 2014, followed by a negative trend. We observe a
very large decrease in 2020, 2021, and 2022 coincident with the COVID-19 pandemic. As DCPD was
introduced on January 1, 2020, part of the decline in the 2020, 2021, and 2022 frequency
observations may be attributed to this reform.<sup>32</sup>

© Oliver Wyman Page 33

-

<sup>&</sup>lt;sup>32</sup> The decrease in collision frequency may (possibly) be attributed to both a shift of claims to DCPD and COVID-19. We have observed a similar phenomenon in other provinces where DCPD was introduced.

- Severity exhibited a somewhat flat/downward trend through 2009/2010, followed by a more
  pronounced upward trend beginning 2014, generally aligned with the beginning of the frequency
  decline.
- Loss cost exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015. We observe a large decrease in 2020, 2021, and 2022-1 coincident with the COVID-19 pandemic, along with the introduction of DCPD.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

We tested models including a new-normal scalar parameter but found that the parameter was not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time (p = 0.000), mobility (p = 0.007) and a 2020-1 reform scalar (p = 0.024). The implied annual trend rate associated with our fitted frequency model is -2.6%. The modelled scalar parameter at January 1, 2020, corresponds to a 13.0%<sup>33</sup> decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.908.

We fit a severity model to all accident half-years between 2010-1 and 2023-1, and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +6.4%. The adjusted R-squared of our proposed severity model is 0.956.

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 +3.6%.<sup>34</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.797.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.846).

Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.6% and a one-time decrease of 13.0% at 2020-1 related to the 2020 reforms.

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

 $<sup>^{33} = \</sup>exp[-0.140] - 1$ 

 $<sup>^{34} = \</sup>exp[-0.026 + 0.062] - 1$ 

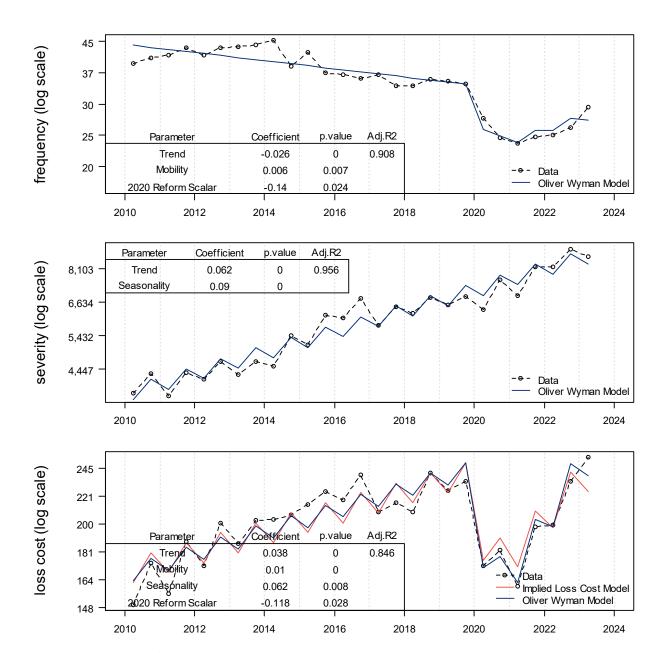


Figure 16: Collision - Fitted Frequency, Severity and Loss Cost

#### 4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of +3.5%.

In Figure 17, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that our estimates are generally consistent with our prior report.

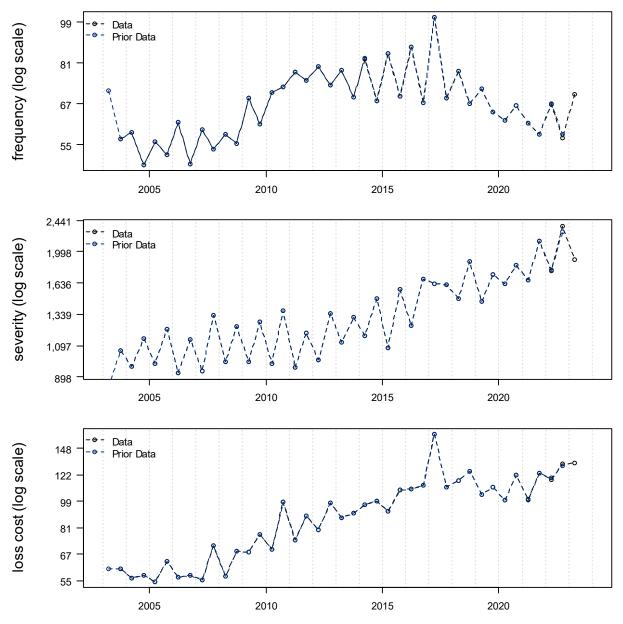


Figure 17: Comprehensive – Observed Loss Cost Experience

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

Frequency trended upward beginning in 2005 and changed to a relatively flat pattern beginning in 2011, with a spike in 2017-1 coincident with the March 29, 2017, windstorm. We observe that 2022 comprehensive frequency may be nearing pre-pandemic levels. As comprehensive is not typically considered a "moving" coverage it is unclear whether any frequency reduction may be attributed to the pandemic, or if a negative frequency trend is emerging. As the impact of the pandemic on comprehensive frequency has been shown to be relatively minimal in other provinces, we find it

reasonable to consider frequency (and loss cost) regression models that are inclusive of the pandemic period.

- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend, then changing to a flatter pattern since 2017. We observe a modest increase in 2021-2 and 2022-2.
- Loss cost has exhibited an upward trend since 2008 with a sharp spike in 2017-1, like frequency, likely associated with the March 29, 2017, windstorm.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

We tested models including a new-normal scalar parameter, but found that the parameter was not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1 excluding the spike at 2017-1, and include time (p = 0.006), seasonality (p = 0.000) and mobility (p = 0.027). The implied annual trend rate associated with our fitted frequency model is -1.2%. The adjusted R-squared of our proposed frequency model is 0.632.

We fit a severity model to all accident half-years between 2010-1 and 2023-1, and include 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 0.920.

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 +4.0%.<sup>35</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.557.

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 fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.834).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +4.0%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

 $<sup>^{35} = \</sup>exp[-0.012 + 0.052] - 1$ 

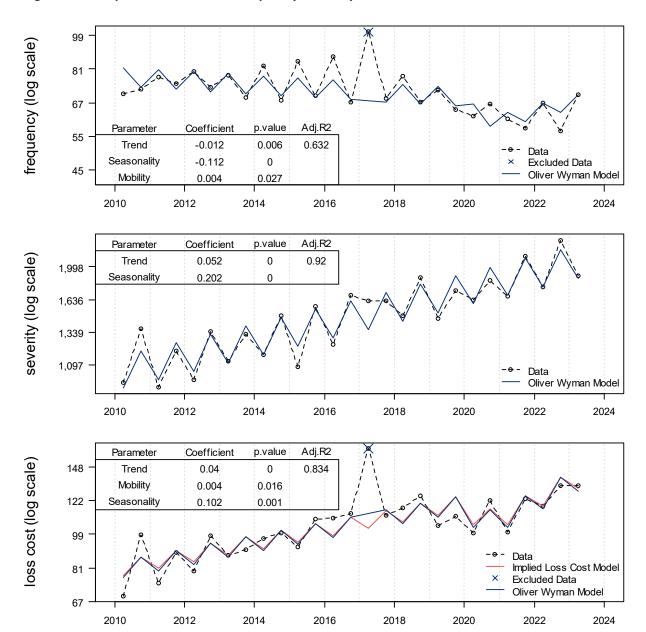


Figure 18: Comprehensive – Fitted Frequency, Severity and Loss Cost

#### 4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, +4.0%.

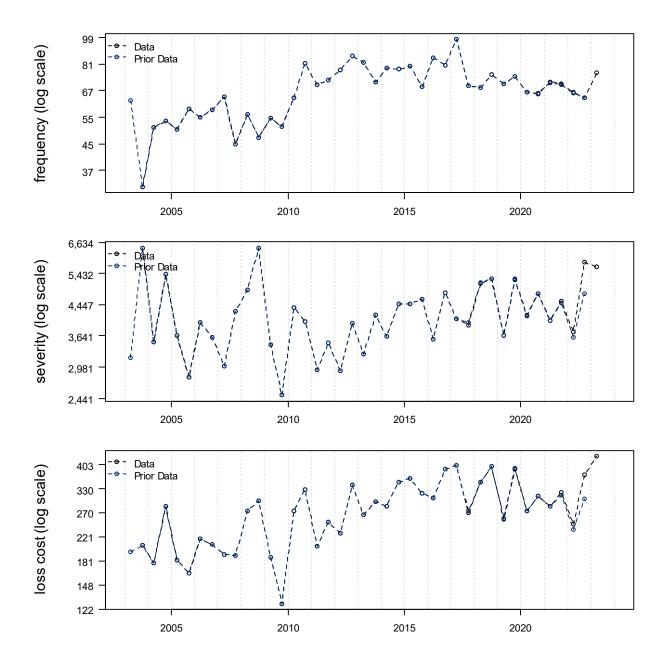
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

#### 4.8. All Perils

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

In Figure 19, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have increased.

Figure 19: All Perils - Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 19) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010-2. There is no apparent impact of the COVID-19 pandemic.<sup>36</sup>
- Severity has generally been increasing since 2009-2, with potential flattening over the past several vears.
- Loss cost has generally been increasing since 2005, with a downward spike in 2009-2, followed by a flatter trend since 2015.

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E.

Due to the volume and variability of the claim experience, we only consider the loss cost data.

In Figure 20, we fit a direct loss cost model to all accident half-years between 2010-1 and 2023-1, and include time (p = 0.003), mobility (p = 0.019), and seasonality (p = 0.078). The implied annual trend rates associated with our fitted loss cost model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.344.

We select a loss cost trend of +3.0%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

<sup>&</sup>lt;sup>36</sup> Although there is no apparent impact, the underlying coverage of collision and comprehensive for all perils show evidence of impact.

p.value Parameter Coefficient Adj.R2 Trend 0.03 0.003 0.344 493 Mobility 0.01 0.019 loss cost (log scale) 0.109 Seasonality 0.078 403 330 270 Data 221 Oliver Wyman Model 2010 2012 2014 2016 2018 2020 2022 2024

Figure 20: All Perils – Fitted Loss Cost

#### 4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select:

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate (+3.8%), and
- selected a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +3.8%.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

## 4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 9.

**Table 9: Selected Past Loss Cost Trends** 

Coverage	As of December 31, 2022	As of June 30, 2023
Bodily Injury	-2.0%*	+0.3% <sup>37</sup>
Property Damage (including DCPD) <sup>38</sup>	+1.0%*	+1.7% <sup>39</sup>
Accident Benefits	+0.0%*	+1.5%
Uninsured Auto	+1.5%**	-1.5%
Collision	+2.5% <sup>40</sup> *	+3.6% <sup>41</sup>
Comprehensive	+3.5%*	+4.0%
Specified Perils	+3.5%*	+4.0%
All Perils	+3.0%*	+3.0%
Underinsured Motorist	+3.0%*	+3.8%

<sup>\*</sup> Based on regression models fit to data through 2022-2 accident half-year (October 2022 trend date)

<sup>\*\*</sup> Based on regression models fit to data through 2022 accident year (July 2022 trend date)

<sup>&</sup>lt;sup>37</sup> Includes one-time decrease of 9.7% at 2020-1.

<sup>&</sup>lt;sup>38</sup> We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

 $<sup>^{\</sup>rm 39}$  Includes one-time increase of 7.0% at 2021-2.

 $<sup>^{\</sup>rm 40}$  Includes one-time increase of 10% at 2021-2.

 $<sup>^{\</sup>rm 41}$  Includes one-time decrease of 13.0% at 2020-1.

## 5. Post-Pandemic Frequency Level

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years may be needed to reflect the reduction in claims frequency expected from commonplace hybrid and remote workplace options expected during the proposed rate program.

As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level, we quantify adjustments to the claim frequency prior to 2022-2. Due to the comingling effect of COVID-19 and the reforms during the same time period, there is some uncertainty in the estimate of the impact of each (the reform and COVID-19) on bodily injury, collision or DCPD claims frequency. Claims frequency during the pandemic period (2020 through to 2022-1) would be expected to rise to the "new normal level" and claims frequency prior to the pandemic period would be expected to decline to the "new normal" level.

The following figures include three panels.

- In the top panel, we apply the trend adjustments<sup>42</sup> we discuss in Section 4.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments" included in the models that we discuss in Section 4.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both prepandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage<sup>44</sup> that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

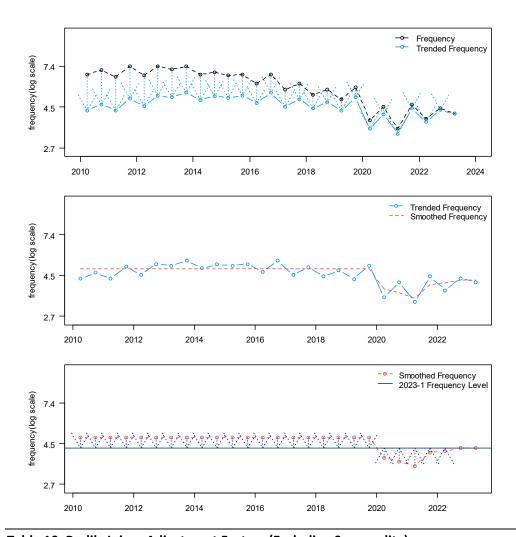
The factors we present below, when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, (2) changes to the cost level under the Insurance Act and Associated Regulations (NLR 56/19) and introduction of DCPD and (3) the "new normal" of the post-pandemic era. For this reason, we refer to the adjustment factors as "Combined New Normal Factors." In addition to these post-pandemic adjustment factors (Combined Factors), the historical loss cost data would be projected to average accident date of the proposed rate program using the selected loss cost trend rates.

<sup>&</sup>lt;sup>42</sup> We do not include seasonality, mobility, or other scalars.

<sup>&</sup>lt;sup>43</sup> Mobility and scalars, but not seasonality.

<sup>&</sup>lt;sup>44</sup> We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a "moving" coverage.

Figure 21: Bodily Injury – Frequency Level



**Table 10: Bodily Injury Adjustment Factors (Excluding Seasonality)** 

Accident Half Year	Combined New Normal Factor
201801	0.873
201802	0.873
201901	0.873
201902	0.873
202001	1.119
202002	1.172
202101	1.242
202102	1.052
202201	1.032
202202	1.000
202301	1.000

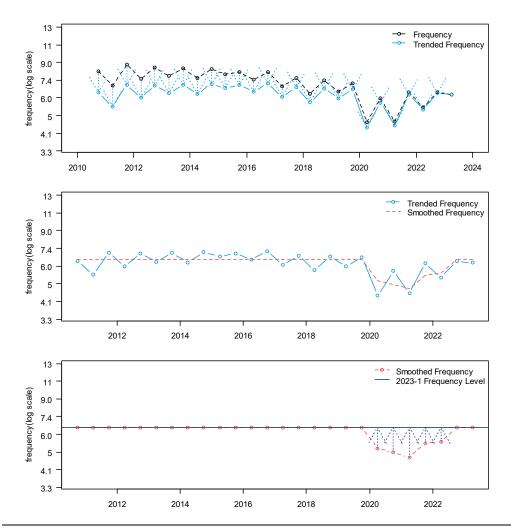
Frequency Trended Frequency frequency(log scale) Trended Frequency Smoothed Frequency frequency(log scale) Smoothed Frequency 2023-1 Frequency Level frequency(log scale) 

Figure 22: Property Damage (Including DCPD) - Frequency Level

Table 11: Property Damage (Including DCPD) Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
201801	1.000
201802	1.000
201901	1.000
201902	1.000
202001	1.129
202002	1.155
202101	1.189
202102	1.096
202201	1.085
202202	1.000
202301	1.000

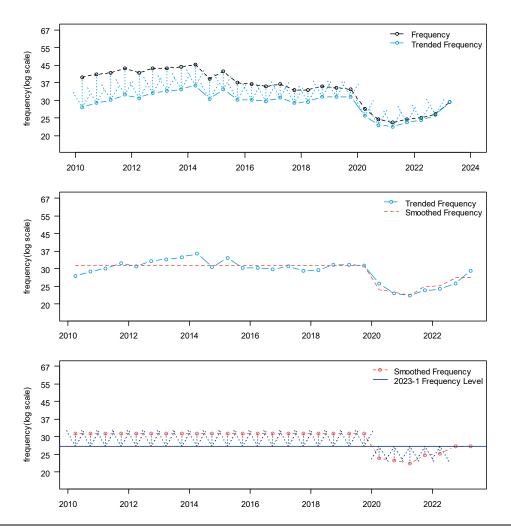
Figure 23: Accident Benefits – Frequency Level



**Table 12: Accident Benefits Adjustment Factors (Excluding Seasonality)** 

Accident Half Year	Combined New Normal Factor
201801	1.000
201802	1.000
201901	1.000
201902	1.000
202001	1.266
202002	1.324
202101	1.399
202102	1.194
202201	1.172
202202	1.000
202301	1.000

Figure 24: Collision – Frequency Level



**Table 13: Collision Adjustment Factors (Excluding Seasonality)** 

Accident Half Year	Combined New Normal Factor
201801	0.870
201802	0.870
201901	0.870
201902	0.870
202001	1.149
202002	1.179
202101	1.217
202102	1.110
202201	1.098
202202	1.000
202301	1.000

### 6. Distribution and Use

- Usage and Responsibility of Client Oliver Wyman prepared this report for the sole use of the
  client named herein 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 client to whom this
  report was issued, as needed, in the case of distribution to such client'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 the client named herein.
- **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 of the client named herein 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.

## 7. Considerations and Limitations

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

## 8. Summary of Tables and Figures

### **LIST OF TABLES**

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2023) Trend Rates	2
Table 2: Bodily Injury: Change in Estimates	5
Table 3: Property Damage (including DCPD): Change in Estimates	5
Table 4: Accident Benefits: Change in Estimates	6
Table 5: Uninsured Auto: Change in Estimates	6
Table 6: Collision: Change in Estimates	6
Table 7: Comprehensive: Change in Estimates	7
Table 8: All Perils: Change in Estimates	7
Table 9: Selected Past Loss Cost Trends	42
Table 10: Bodily Injury Adjustment Factors (Excluding Seasonality)	44
Table 11: Property Damage (Including DCPD) Adjustment Factors (Excluding Seasonality)	45
Table 12: Accident Benefits Adjustment Factors (Excluding Seasonality)	46
Table 13: Collision Adjustment Factors (Excluding Seasonality)	47
LIST OF FIGURES	
Figure 1: Google Mobility Data	12
Figure 2: Consumer Price Index – All Items & Transportation	13
Figure 3: Consumer Price Index – Purchase & Rental of Passenger Vehicles	14
Figure 4: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare	15
Figure 5: Historical Severity by Coverage	17
Figure 6: IMF Forecasted Inflation	19
Figure 7: Bodily Injury – Observed Loss Cost Experience	21
Figure 8: Bodily Injury – Fitted Frequency, Severity and Loss Cost	23
Figure 9: Property Damage – Observed Loss Cost Experience	24
Figure 10: Property Damage – Fitted Frequency, Severity and Loss Cost	26
Figure 11: Accident Benefits – Observed Loss Cost Experience	27
Figure 12: Accident Benefits – Fitted Frequency, Severity and Loss Cost	29
Figure 13: Uninsured Auto – Observed Loss Cost Experience	30
Figure 14: Uninsured Auto - Fitted Frequency, Severity and Loss Cost (Annual Data)	32
Figure 15: Collision – Observed Loss Cost Experience	33
Figure 16: Collision – Fitted Frequency, Severity and Loss Cost	35
Figure 17: Comprehensive – Observed Loss Cost Experience	36
Figure 18: Comprehensive – Fitted Frequency, Severity and Loss Cost	38
Figure 19: All Perils – Observed Loss Cost Experience	39
Figure 20: All Perils – Fitted Loss Cost	41
Figure 21: Rodily Injury – Frequency Level	44

Figure 22: Property Damage (Including DCPD) – Frequency Level	45
Figure 23: Accident Benefits – Frequency Level	46
Figure 24: Collision – Frequency Level	47

## 9. Appendices

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

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

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

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

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

Bodily Injury: Pages 1 to 13

Property Damage: Pages 14 to 25

Accident Benefits: Pages 26 to 37

Uninsured Auto: Pages 38 to 41

Uninsured Auto - Annual: Pages 42 to 43

Collision: Pages 44 to 55

Comprehensive: Pages 56 to 63

All Perils: Pages 64 to 67

#### Province of Newfoundland and Labrador Private Passengers Vehicles (Excluding Farmers)

#### Claim Count Development Summary Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (8)

	<u> </u>		Selected A	Age-to-Ultimate Development F	Factors		ĺ
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	1.186	1.024	0.900	1.510	0.978	1.355	1.105
12.0	1.030	0.991	0.965	1.107	0.992	1.020	0.995
18.0	1.033	0.994	0.991	1.051	0.999	1.004	0.995
24.0	1.026	0.995	0.994	1.023	1.001	1.002	0.999
30.0	1.021	0.999	0.999	0.998	1.000	1.001	1.000
36.0	1.016	1.000	0.999	0.995	1.000	1.000	0.999
42.0	1.015	0.999	0.999	0.986	1.000	1.000	1.000
48.0	1.016	1.000	1.001	0.979	1.000	1.000	1.000
54.0	1.013	1.000	1.001	0.981	1.000	1.000	1.000
60.0	1.008	1.000	1.000	0.986	1.000	1.000	1.000
66.0	1.004	1.000	1.000	0.983	1.000	1.000	1.000
72.0	1.002	1.000	1.000	0.985	1.000	1.000	1.000
78.0	1.001	1.000	0.999	0.991	1.000	1.000	1.000
84.0	1.002	1.000	0.999	0.996	1.000	1.000	1.000
90.0	1.001	1.000	1.000	1.000	1.000	1.000	1.000
96.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
102.0	1.000	1.000	0.999	1.000	1.000	1.000	1.000
108.0	1.000	1.000	0.999	1.000	1.000	1.000	1.000
114.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000

#### Province of Newfoundland and Labrador Private Passengers Vehicles (Excluding Farmers)

#### Claim Count Development Selections Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Selected	d Age-to-Ultimate Development	Factors		
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	3 Semester Avg ending in 6	Wght Avg: 5 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 5 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 4 Semester
12.0	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
174.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
180.0	1	1	1	1	1	1	1
186.0	1	1	1	1	1	1	1
192.0	1	1	1	1	1	1	1
198.0	1	1	1	1	1	1	1
204.0	1	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1

#### Province of Newfoundland and Labrador Private Passengers Vehicles (Excluding Farmers)

#### Reported Incurred Claim Amount and ALAE Loss Development Summary Data as of 06/30/23

(1) (2) (3) (4) (6) (7) Selected Age-to-Ultimate Development Factors Third Party Liability - Bodily Third Party Liability - Property Accident Benefits - Total Maturity Damage (including DCPD) Uninsured Auto Collision Comprehensive - Total All Perils 1.049 1.049 2.131 1.010 1.234 0.924 1.903 6.0 1.057 1.270 1.003 1.302 0.995 0.984 0.939 12.0 1.198 1.004 1.018 1.171 0.996 1.002 0.975 1.127 1.003 0.994 1.082 0.998 1.001 0.992 24.0 1.067 0.999 0.991 0.982 0.997 1.001 0.999 30.0 1.034 0.992 1.001 36.0 1.013 1.002 0.939 1.000 1.000 1.000 0.999 42.0 0.995 1.000 0.997 0.926 0.999 1.000 0.997 48.0 0.992 1.000 1.014 0.949 1.000 1.000 0.997 1.020 0.968 0.999 0.990 1.000 1.000 0.997 0.986 1.000 1.021 0.969 0.999 1.000 0.997 66.0 0.989 1.000 1.017 0.957 0.999 1.000 1.000 72.0 0.985 1.008 0.986 1.000 78.0 1.000 0.989 0.999 1.006 1.001 0.999 1.000 84.0 1.000 0.989 0.999 1.002 1.004 0.999 1.000 90.0 0.992 0.999 1.007 1.002 0.999 1.000 1.000 96.0 0.993 0.999 1.002 1.011 0.999 1.000 1.000 0.995 0.998 1.002 1.011 0.999 1.000 1.000 0.995 0.999 1.000 1.010 0.999 1.000 1.000 114.0 0.994 0.999 1.000 1.015 0.999 1.000 1.000 120.0 126.0 1.000 0.996 1.000 0.999 132.0 0.999 1.000 1.000 1.000 1.000 1.000 1.000 138.0 1.000 0.999 1.000 1.000 1.000 1.000 1.000 0.999 1.000 1.000 1.000 1.000 1.000 1.000 150.0 0.998 1.000 1.000 1.000 1.000 1.000 1.000 156.0 1.000 1.000 1.000 1.000 1.000 1.000 162.0 1.000 1.000 1.000 1.000 1.000 168.0 1.000 1.000 1.000 1.000 1.000 0.998 1.000 174.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 180.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 186.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 192.0 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 1.000 204.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 210.0 216.0 1.000 1.000 1.000 1.000 1.000 222.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 228.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000 234.0 1.000 1.000 1.000 1.000 1.000 1.000 1.000

#### Province of Newfoundland and Labrador Private Passengers Vehicles (Excluding Farmers)

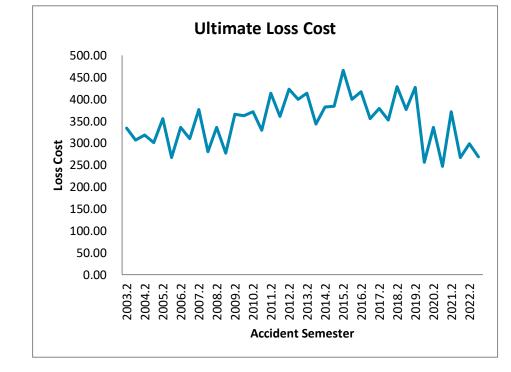
## Reported Incurred Claim Amount and ALAE Loss Development Selections Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	1		Selecte	d Age-to-Ultimate Development	Factors		1
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 5 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 5 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester
12.0	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
42.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
48.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
54.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
60.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
66.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
72.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
78.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
84.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
102.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
108.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
180.0	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	1	1
186.0	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	1	1
192.0	Wght Avg: 6 Semester	1	1	1	1	1	1
198.0	Wght Avg: 6 Semester	1	1	1	1	1	1
204.0	Wght Avg: 6 Semester	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1

# Province of Newfoundland and Labrador Third Party Liability - Bodily Injury Private Passengers Vehicles (Excluding Farmers)

# Loss Cost Summary Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate 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
2003.2	240.0	107,233	921	33,315	1.076	35,860	334.42		38,936		8.59			
2004.1	234.0		859	31,523	1.080	34,045	306.47		39,633		7.73		320.20	
2004.2	228.0		917	34,184	1.080	36,919	318.54	-4.7%	40,260	3.4%	7.91	-7.9%		
2005.1	222.0		804	31,901	1.066	34,016	301.23	-1.7%	42,309	6.7%	7.12	-7.9%		-3.2%
2005.2	216.0		933	38,925	1.066	41,506	355.80	11.7%	44,487	10.5%	8.00	1.1%		
2006.1	210.0		780	29,135	1.072		266.87	-11.4%	40,039	-5.4%	6.67	-6.4%		0.4%
2006.2	204.0		930	38,651	1.072	41,430	336.24	-5.5%	44,549	0.1%	7.55	-5.6%		
2007.1	198.0	119,866	839	34,665	1.072	37,150	309.93	16.1%	44,279	10.6%	7.00	5.0%	323.27	3.9%
2007.2	192.0	125,531	888	44,141	1.072	47,306	376.85	12.1%	53,273	19.6%	7.07	-6.3%		
2008.1	186.0	124,972	772	32,585	1.075	35,019	280.21	-9.6%	45,361	2.4%	6.18	-11.7%	328.64	1.7%
2008.2	180.0	132,545	977	41,432	1.075	44,527	335.94	-10.9%	45,575	-14.4%	7.37	4.2%		
2009.1	174.0	131,660	809	34,018	1.073	36,495	277.19	-1.1%	45,120	-0.5%	6.14	-0.5%	306.66	-6.7%
2009.2	168.0	138,506	991	47,264	1.073	50,705	366.09	9.0%	51,166	12.3%	7.15	-2.9%		
2010.1	162.0	136,816	916	46,970	1.056	49,587	362.44	30.8%	54,134	20.0%	6.70	9.0%	364.27	18.8%
2010.2	156.0	143,649	1,017	50,498	1.056	53,311	371.12	1.4%	52,420	2.5%	7.08	-1.1%		
2011.1	150.0	141,299	914	44,217	1.052	46,530	329.30	-9.1%	50,898	-6.0%	6.47	-3.4%	350.38	-3.8%
2011.2	144.0	147,646	1,089	58,006	1.052	61,040	413.42	11.4%	56,051	6.9%	7.38	4.2%		
2012.1	138.0	145,750	961	48,745	1.078	52,523	360.36	9.4%	54,654	7.4%	6.59	1.9%	387.06	10.5%
2012.2	132.0	152,631	1,125	59,928	1.078	64,573	423.06	2.3%	57,398	2.4%	7.37	-0.1%		
2013.1	126.0	150,496	1,069	55,371	1.087	60,174	399.84	11.0%	56,290	3.0%	7.10	7.7%	411.53	6.3%
2013.2	120.0	157,090	1,166	59,854	1.087	65,046	414.07	-2.1%	55,795	-2.8%	7.42	0.7%		
2014.1	114.0	153,432	1,022	48,696	1.082	52,670	343.28	-14.1%	51,552	-8.4%	6.66	-6.3%	379.09	-7.9%
2014.2	108.0	160,277	1,098	56,702	1.082	61,329	382.64	-7.6%	55,855	0.1%	6.85	-7.7%		
2015.1	102.0	156,896	1,039	55,927	1.078	60,289	384.26	11.9%	58,027	12.6%	6.62	-0.5%	383.44	1.1%
2015.2	96.0	163,411	1,087	70,643	1.078	76,153	466.02	21.8%	70,058	25.4%	6.65	-2.9%		
2016.1	90.0	160,665	958	58,283	1.103	64,286	400.12	4.1%	67,123	15.7%	5.96	-10.0%	433.35	13.0%
2016.2	84.0	165,146	1,103	62,420	1.103	68,850	416.90	-10.5%	62,437	-10.9%	6.68	0.4%		
2017.1	78.0	159,747	884	52,111	1.091	56,869	355.99	-11.0%	64,345	-4.1%	5.53	-7.2%	386.95	-10.7%
2017.2	72.0	164,448	980	57,049	1.091	62,257	378.58	-9.2%	63,517	1.7%	5.96	-10.7%		
2018.1	66.0	159,226	833	50,635	1.107	56,073	352.16	-1.1%	67,319	4.6%	5.23	-5.4%	365.59	-5.5%
2018.2	60.0	163,647	907	63,403	1.107	70,213	429.05	13.3%	77,418	21.9%	5.54	-7.0%		
2019.1	54.0	158,268	777	54,320	1.096	59,529	376.13	6.8%	76,580	13.8%	4.91	-6.1%	403.03	10.2%
2019.2	48.0	162,299	923	63,268	1.096	69,335	427.20	-0.4%	75,080	-3.0%	5.69	2.7%		
2020.1	42.0	155,980	594	35,873	1.113	39,933	256.01	-31.9%	67,256	-12.2%	3.81	-22.5%	343.31	-14.8%
2020.2	36.0		721	48,572	1.113	54,069	336.03	-21.3%	74,986	-0.1%	4.48	-21.2%		
2021.1	30.0		553	34,228	1.155	39,548	246.90	-3.6%	71,464	6.3%	3.45	-9.2%		-15.1%
2021.2	24.0		764	52,912	1.155		371.31	10.5%	80,020	6.7%	4.64	3.5%		
2022.1	18.0	159,896	618	38,204	1.118	42,720	267.17	8.2%	69,148	-3.2%	3.86	11.8%	320.01	9.8%



12.0

160,881

5,806,846

38,674

1,881,156

35,924

1.118

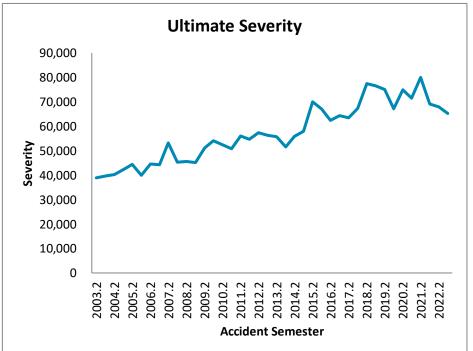
43,246

2,046,594

2022.2

2023.1

Total



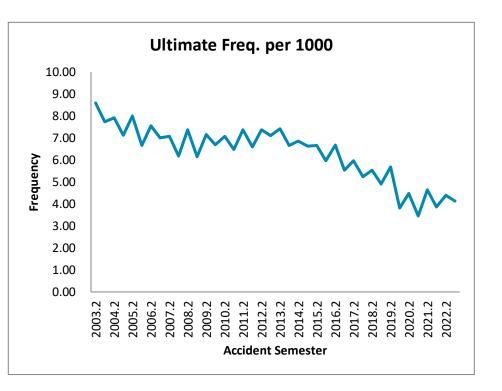
268.81

0.6%

65,208

-5.7%

4.12



-5.2%

6.7%

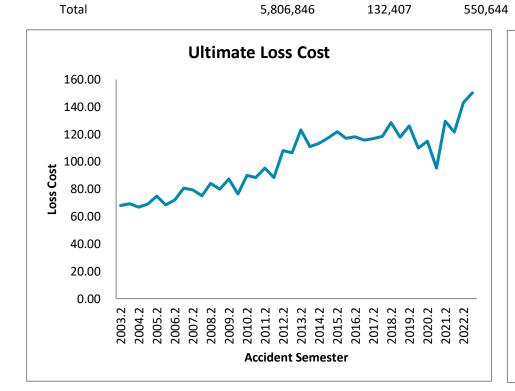
283.89

-11.3%

# Province of Newfoundland and Labrador Third Party Liability - Property Damage (including DCPD) Private Passengers Vehicles (Excluding Farmers)

# Loss Cost Summary Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate 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
2003.2	240.0	0 107,233	2,408	6,774	1.076	7,292	68.00		3,028		22.46			
2004.1	234.0		2,801	7,132	1.080	7,703	69.34		2,750		25.21		68.68	
2004.2	228.0		2,561	7,166	1.080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%		
2005.1	222.0		2,659	7,315	1.066		69.07	-0.4%	2,933	6.7%	23.55	-6.6%		-1.1%
2005.2	216.0		2,828	8,181	1.066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%		,
2006.1	210.0		2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		5.5%
2006.2	204.0		2,963	8,255	1.072		71.81	-4.0%	2,986	-3.2%	24.05	-0.8%		2.2,2
2007.1	198.0		3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		6.3%
2007.2	192.0	•	2,774	9,304	1.072		79.44	10.6%	3,595	20.4%	22.10	-8.1%		
2008.1	186.0		2,674	8,737	1.075		75.13	-6.7%	3,511	13.8%	21.40	-18.0%		1.5%
2008.2	180.0		3,014	10,367	1.075		84.05	5.8%	3,696	2.8%	22.74	2.9%		
2009.1	174.0		3,071	9,814	1.073	10,528	79.96	6.4%	3,428	-2.4%	23.32	9.0%		6.1%
2009.2	168.0		3,540	11,261	1.073	12,081	87.22	3.8%	3,413	-7.7%	25.56	12.4%		
2010.1	162.0		3,183	9,911	1.056		76.47	-4.4%	3,287	-4.1%	23.26	-0.3%		-0.2%
2010.2	156.0		3,705	12,222	1.056		89.82	3.0%	3,483	2.0%	25.79	0.9%		
2011.1	150.0		3,593	11,873	1.052	12,493	88.42	15.6%	3,477	5.8%	25.43	9.3%		8.8%
2011.2	144.0		3,883	13,362	1.052	14,061	95.24	6.0%	3,621	4.0%	26.30	2.0%		
2012.1	138.0		3,545	11,966	1.078		88.47	0.1%	3,637	4.6%	24.32	-4.4%		3.1%
2012.2	132.0		3,944	15,295	1.078		107.97	13.4%	4,179	15.4%	25.84	-1.7%		
2013.1	126.0		3,788	14,746	1.087	16,025	106.48	20.4%	4,231	16.3%	25.17	3.5%		16.7%
2013.2	120.0		4,220	17,811	1.087	19,356	123.21	14.1%	4,587	9.8%	26.86	4.0%		
2014.1	114.0		3,924	15,753	1.082	17,039	111.05	4.3%	4,342	2.6%	25.57	1.6%		9.3%
2014.2	108.0	•	3,977	16,799	1.082		113.37	-8.0%	4,568	-0.4%	24.82	-7.6%		
2015.1	102.0	•	4,046	17,064	1.078	•	117.24	5.6%	4,546	4.7%	25.79	0.8%		-1.6%
2015.2	96.0		3,978	18,455	1.078	•	121.75	7.4%	5,001	9.5%	24.34	-1.9%		
2016.1	90.0		3,682	17,063	1.103	18,821	117.14	-0.1%	5,111	12.4%	22.92	-11.1%		3.6%
2016.2	84.0	165,146	3,901	17,668	1.103	19,488	118.00	-3.1%	4,996	-0.1%	23.62	-3.0%	•	
2017.1	78.0	159,747	3,623	16,933	1.091	18,479	115.68	-1.3%	5,101	-0.2%	22.68	-1.0%	116.86	-2.2%
2017.2	72.0	164,448	3,685	17,576	1.091	19,181	116.64	-1.2%	5,205	4.2%	22.41	-5.1%	<b>,</b>	
2018.1	66.0		3,424	17,028	1.107	18,857	118.43	2.4%	5,507	8.0%	21.50	-5.2%		0.6%
2018.2	60.0		3,651	18,969	1.107	21,007	128.37	10.1%	5,753	10.5%	22.31	-0.4%		
2019.1	54.0		3,138	17,009	1.096		117.78	-0.6%	5,940	7.9%	19.83	-7.8%		4.8%
2019.2	48.0		3,460	18,669	1.096		126.06	-1.8%	5,912	2.8%	21.32	-4.4%		
2020.1	42.0		2,800	15,388	1.113		109.82	-6.8%	6,117	3.0%	17.95	-9.5%		-4.1%
2020.2	36.0		3,017	16,626	1.113		115.02	-8.8%	6,135	3.8%	18.75	-12.1%		
2021.1	30.0		2,653	13,205	1.155		95.25	-13.3%	5,751	-6.0%	16.56	-7.7%		-11.0%
2021.2	24.0		3,238	18,453	1.155		129.50	12.6%	6,584	7.3%	19.67	4.9%		
2022.1	18.0		2,759	17,361	1.118		121.41	27.5%	7,036	22.3%	17.25	4.2%		19.4%
			, , , ,	, , , , , , , , , , , , , , , , , , ,						40.554				



12.0

164,399

160,881

2022.2

2023.1

3,182

3,231

21,041

21,610

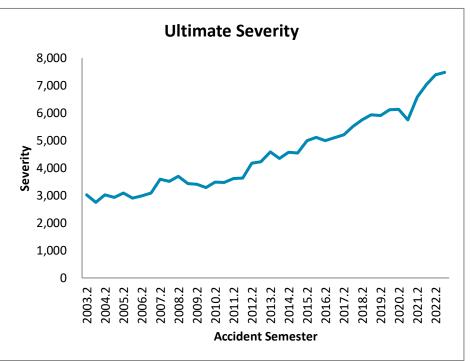
1.118

1.118

23,528

24,164

601,308



143.12

150.20

7,393

7,478

12.3%

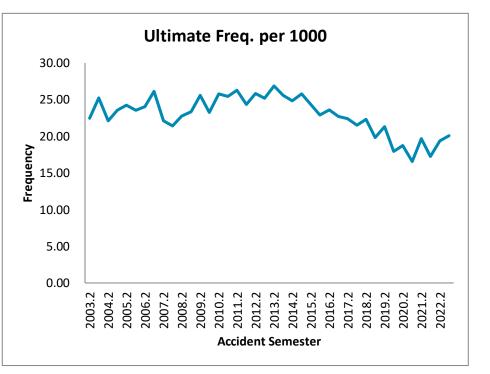
6.3%

19.36

20.08

10.5%

23.7%



-1.6%

16.4%

146.62

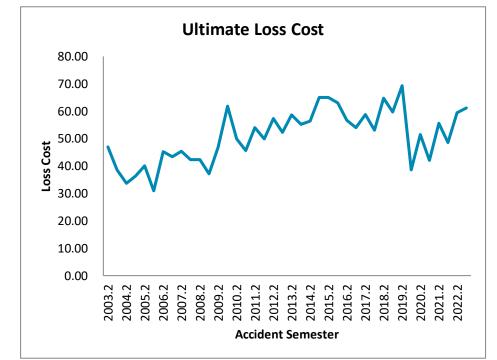
16.8%

# Province of Newfoundland and Labrador Accident Benefits - Total Private Passengers Vehicles (Excluding Farmers)

# Loss Cost Summary Data as of 06/30/23

				% Change	% Change	% Change	

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
2003.2	240.0		674	3,387	1.076	3,646	46.99		5,409		8.69			
2004.1	234.0	•	636	2,922	1.080	3,156	38.65	20.20/	4,962	22.00/	7.79	6.00/	42.72	
2004.2	228.0		693	2,671	1.080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%		40.00/
2005.1	222.0		648	2,862	1.066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%		-18.0%
2005.2	216.0	•	729	3,291	1.066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%		4.50/
2006.1	210.0	•	607	2,507	1.072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%		1.5%
2006.2	204.0		758	3,892	1.072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%		24.70/
2007.1	198.0		695	3,735	1.072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		24.7%
2007.2	192.0		755	4,205	1.072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%		1.00/
2008.1	186.0	•	687	3,941	1.075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		-1.0%
2008.2	180.0	•	826	4,231	1.075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	1.0%		0.40/
2009.1	174.0	•	717	3,759	1.073	4,033	37.19	-12.1%	5,624	-8.8%	6.61	-3.6%		-9.4%
2009.2	168.0		949	5,078	1.073	5,448	46.84	10.7%	5,741 8,381	4.3%	8.16	6.2%		26.90/
2010.1 2010.2	162.0 156.0		858	6,813	1.056 1.056	7,193	61.89 49.94	66.4% 6.6%	6,095	49.0% 6.2%	7.38 8.19	11.7% 0.4%		36.8%
2010.2	150.0		1,009 846	5,827	1.050	6,152 5,568	45.60	-26.3%	6,578		6.93			12 10/
2011.1	144.0		1,129	5,291 6,593	1.052	6,937	53.96	-26.5% 8.1%	6,142	-21.5% 0.8%	8.78	-6.1% 7.2%		-12.1%
	138.0		962		1.052		49.95				7.51			8.8%
2012.1		•	1,157	5,941	1.078	6,401		9.5%	6,651	1.1%		8.3%		8.8%
2012.2	132.0		· ·	7,208	1.078	7,766	57.36	6.3% 4.6%	6,710 6,739	9.2%	8.55 7.75	-2.7%		Г Г0/
2013.1 2013.2	126.0 120.0		1,045 1,203	6,483	1.087	7,046 8,362	52.23 58.64	2.2%	6,739	1.3% 3.6%	7.75 8.44	3.2% -1.3%		5.5%
2013.2	114.0		1,203	7,694 7,190	1.087	7,777	55.26	5.8%	7,331	8.8%	7.54	-1.5% -2.7%		3.9%
2014.1	108.0		1,239	7,190 7,723	1.082	8,353	56.34	-3.9%	6,740	-3.0%	8.36	-0.9%		3.9%
2015.1	108.0	•	1,152	8,797	1.078	9,483	64.99	17.6%	8,229	12.2%	7.90	4.8%		6.4%
2015.1	96.0		1,132	9,220	1.078	9,939	65.06	15.5%	8,035	19.2%	8.10	-3.1%		0.470
2016.1	90.0		1,124	8,602	1.103	9,488	62.97	-3.1%	8,443	2.6%	7.46	-5.6%		5.6%
2016.2	84.0		1,264	8,002	1.103	8,833	56.69	-12.9%	6,986	-13.1%	8.11	0.2%		3.070
2017.1	78.0		1,041	7,487	1.091	8,170	53.95	-14.3%	7,845	-7.1%	6.88	-7.8%		-13.6%
2017.2	72.0	•	1,187	8,429	1.091	9,199	58.77	3.7%	7,750	10.9%	7.58	-6.6%		13.070
2018.1	66.0	•	966	7,286	1.107	8,069	53.10	-1.6%	8,356	6.5%	6.36	-7.6%		1.1%
2018.2	60.0		1,152	9,166	1.107	10,150	64.76	10.2%	8,810	13.7%	7.35	-3.1%		1.170
2019.1	54.0		990	8,278	1.096	9,072	59.65	12.3%	9,164	9.7%	6.51	2.4%		11.2%
2019.2	48.0		1,121	9,919	1.096	10,871	69.30	7.0%	9,699	10.1%	7.14	-2.8%		11.2,0
2020.1	42.0		696	5,252	1.113	5,846	38.61	-35.3%	8,404	-8.3%	4.59	-29.4%		-12.9%
2020.2	36.0		944	7,264	1.113	8,086	51.49	-25.7%	8,564	-11.7%	6.01	-15.9%		12.370
2021.1	30.0		724	5,702	1.155	6,588	42.01	8.8%	9,095	8.2%	4.62	0.5%		-13.8%
2021.2	24.0		1,043	7,767	1.155	8,975	55.54	7.9%	8,606	0.5%	6.45	7.4%		20.070
2022.1	18.0		853	6,837	1.118	7,645	48.57	15.6%	8,960	-1.5%	5.42	17.3%		11.4%
2022.2	12.0		1,044	8,614	1.118	9,632	59.43	7.0%	9,227	7.2%	6.44	-0.2%		
2023.1	6.0		996	8,686	1.118	9,713	61.20	26.0%	9,755	8.9%	6.27	15.8%		15.8%

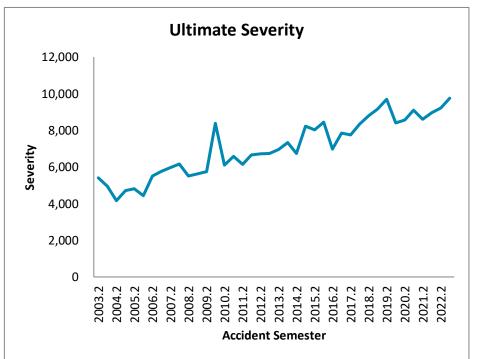


5,175,341

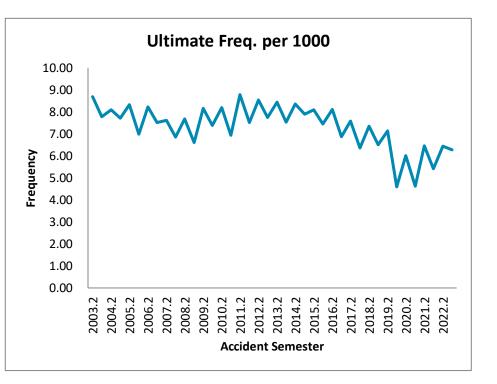
37,420

248,559

Total



271,192

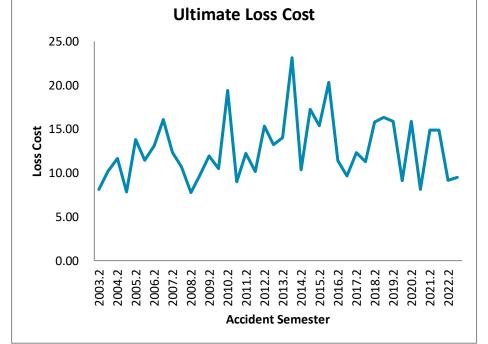


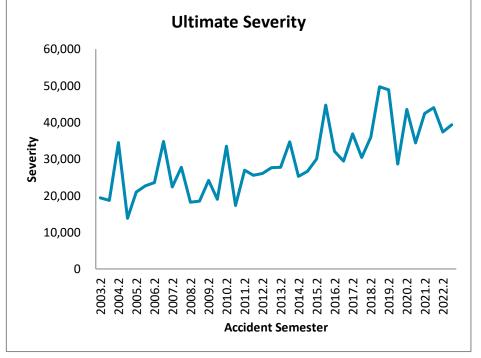
# Province of Newfoundland and Labrador Uninsured Auto Private Passengers Vehicles (Excluding Farmers)

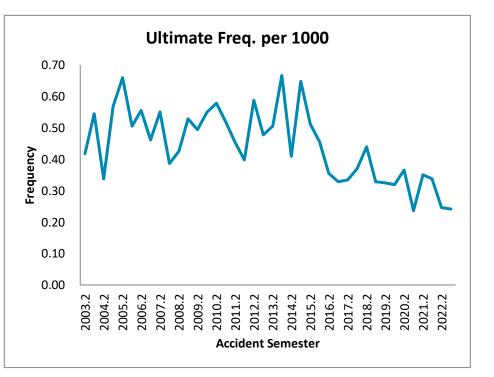
# Loss Cost Summary Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15)

	Maturity (in		Ultimate Claim	Ultimate Claims	ULAE	Ultimate Losses	Ultimate Loss	% Change Seasonal Accident Half	Ultimate	% Change Seasonal Accident Half	Ultimate Freq.	% Change Seasonal Accident Half	Annual Loss Cost	% Change
Accident Semester	Months)	Earned Car Years		and ALAE (000)	Adjustment	& LAE (000)	Cost	Years	Severity	Years	per 1000	Years	& LAE	Accident Years
2003.2	240.0		44	795	1.076	856	8.11		19,447		0.42			
2004.1	234.0		60	1,041	1.080	1,124	10.20		18,738		0.54		9.18	
2004.2	228.0	•	39	1,244	1.080	1,344	11.65	43.7%	34,462	77.2%	0.34	-18.9%		
2005.1	222.0		64	829	1.066	884	7.84	-23.1%	13,818	-26.3%	0.57	4.3%		6.5%
2005.2	216.0		77	1,514	1.066	1,614	13.81	18.5%	20,962	-39.2%	0.66	94.9%		
2006.1	210.0		58	1,226	1.072	1,315	11.46	46.1%	22,665	64.0%	0.51	-11.0%		29.4%
2006.2	204.0	•	67	1,476	1.072	1,582	13.12	-5.0%	23,618	12.7%	0.56	-15.7%		
2007.1	198.0	•	55	1,787	1.072	1,916	16.07	40.3%	34,830	53.7%	0.46	-8.7%		15.4%
2007.2	192.0	•	69	1,443	1.072	1,547	12.34	-5.9%	22,419	-5.1%	0.55	-0.9%		
2008.1	186.0	•	48	1,237	1.075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%		-21.0%
2008.2	180.0		56	949	1.075	1,020	7.76	-37.2%	18,209	-18.8%	0.43	-22.6%		
2009.1	174.0	•	69	1,189	1.073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		-24.0%
2009.2	168.0		68	1,532	1.073	1,643	11.92	53.7%	24,168	32.7%	0.49	15.8%		27.00/
2010.1	162.0	•	75	1,353	1.056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%		27.8%
2010.2	156.0	•	83	2,633	1.056	2,780	19.38	62.6%	33,496	38.6%	0.58	17.3%		27.00/
2011.1	150.0		73	1,202	1.052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%		27.0%
2011.2	144.0	•	67	1,713	1.052	1,803	12.24	-36.9%	26,905	-19.7%	0.45	-21.4%		24 20/
2012.1	138.0		58	1,378	1.078	1,485	10.18	13.3%	25,604	47.8%	0.40	-23.3%		-21.2%
2012.2	132.0	•	90	2,178	1.078 1.087	2,347	15.33 13.22	25.3%	26,077	-3.1% 8.0%	0.59	29.3%		27.40/
2013.1	126.0		72	1,833		1,992		29.9%	27,663		0.48	20.2%		27.4%
2013.2	120.0 114.0		80 103	2,041 3,307	1.087 1.082	2,219 3,577	14.03 23.13	-8.5% 75.1%	27,732 34,726	6.3% 25.5%	0.51 0.67	-13.9% 39.4%		29.8%
2014.1 2014.2	108.0	•	66	1,544	1.082	1,670	10.35	-26.2%	25,304	-8.8%	0.41	-19.2%		29.0%
2014.2	108.0	•	102	2,517	1.082	2,713	10.33 17.24	-25.5%	25,504	-23.4%	0.41	-19.2% -2.7%		-25.8%
2015.1	96.0	•	84	2,338	1.078	2,713 2,521	15.38	48.6%	30,008	18.6%	0.51	25.3%		-23.870
2016.1	90.0	•	73	2,960	1.103	3,264	20.31	17.8%	44,718	68.1%	0.45	-29.9%		29.6%
2016.2	84.0	•	59	1,712	1.103	1,888	11.40	-25.8%	32,135	7.1%	0.35	-30.8%		25.070
2017.1	78.0		52	1,416	1.091	1,545	9.66	-52.5%	29,436	-34.2%	0.33	-27.8%		-40.8%
2017.2	72.0	•	55	1,863	1.091	2,033	12.32	8.0%	36,855	14.7%	0.33	-5.8%		40.070
2018.1	66.0		59	1,623	1.107	1,797	11.28	16.8%	30,460	3.5%	0.37	12.9%		12.0%
2018.2	60.0		72	2,337	1.107	2,588	15.79	28.2%	35,969	-2.4%	0.44	31.4%		22.070
2019.1	54.0		52	2,359	1.096	2,585	16.34	44.9%	49,708	63.2%	0.33	-11.2%		36.0%
2019.2	48.0		53	2,361	1.096	2,587	15.89	0.6%	48,927	36.0%	0.32	-26.0%		
2020.1	42.0		50	1,292	1.113	1,438	9.11	-44.2%	28,598	-42.5%	0.32	-3.1%		-21.8%
2020.2	36.0		60	2,334	1.113	2,598	15.88	-0.1%	43,517	-11.1%	0.36	12.3%		
2021.1	30.0		38	1,130	1.155	1,305	8.14	-10.7%	34,420	20.4%	0.24	-25.8%		-4.1%
2021.2	24.0		58	2,144	1.155	2,478	14.89	-6.2%	42,476	-2.4%	0.35	-3.9%		
2022.1	18.0		55	2,153	1.118	2,407	14.88	82.9%	44,053	28.0%	0.34	42.9%		23.6%
2022.2	12.0		41	1,367	1.118	1,529	9.18	-38.4%	37,330	-12.1%	0.25	-29.9%		
2023.1	6.0		39	1,380	1.118	1,543	9.48	-36.3%	39,307	-10.8%	0.24	-28.6%		-37.4%
Total		5,812,475	2,543	68,732		74,836								







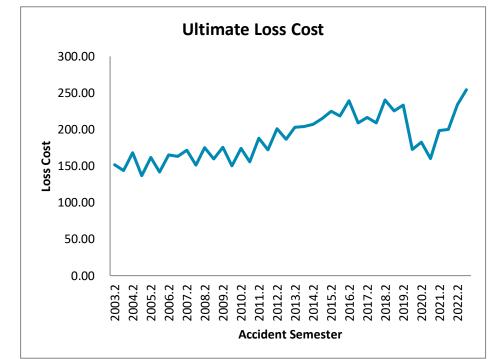
# Province of Newfoundland and Labrador Collision Private Passengers Vehicles (Excluding Farmers)

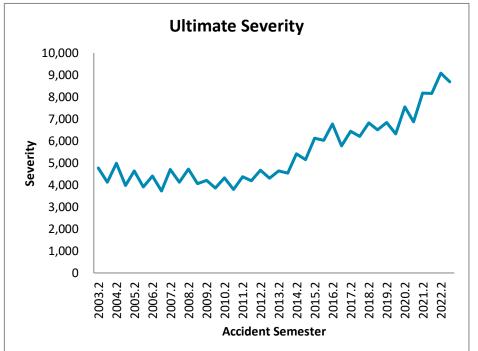
#### Tittate Lassengers verneres (Exeracing Larmer

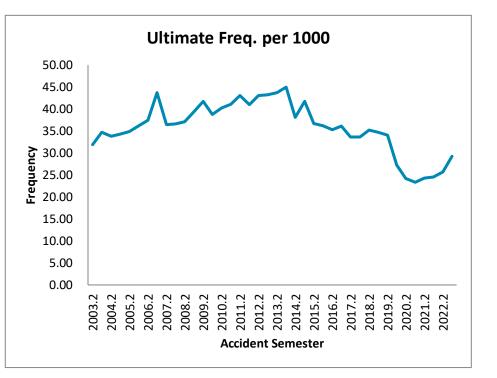
Loss Cost Summary
Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

								% Change Seasonal		% Change Seasonal		% Change Seasonal		
Accident Semester	Maturity (in Months)	Earned Car Years		Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	Accident Half Years	Ultimate Severity	Accident Half Years	Ultimate Freq. per 1000	Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
Addition Semester	14101111137	zamed car rears	counts	ana / 12/12 (000)	rajustinent	Q 2/12 (000)	0031	160.5	Severity	100.5	pc: 1000	Tears	Q 2.12	rediaent rears
2003.2	240.0		2,193	9,707	1.076	10,449	151.93		4,765		31.89			
2004.1	234.0		2,514	9,617	1.080	10,387	143.52		4,132		34.74		147.61	
2004.2	228.0		2,553	11,772	1.080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%		
2005.1	222.0		2,569	9,603	1.066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		3.4%
2005.2	216.0		2,725	11,857	1.066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%		0.50/
2006.1	210.0		2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		-0.5%
2006.2	204.0 198.0		3,079 3,590	12,664	1.072	13,575	164.92 163.00	2.0% 15.0%	4,409	-5.0% -4.8%	37.41 43.73	7.3% 20.8%		0.10/
2007.1 2007.2	198.0	· ·	3,155	12,487 13,867	1.072 1.072	13,383 14,861	171.52	4.0%	3,728 4,710	6.8%	36.41	-2.7%		8.1%
2007.2	186.0		3,214	12,345	1.072	13,267	151.11	-7.3%	4,710	10.7%	36.61	-16.3%		-1.7%
2008.2	180.0		3,474	15,254	1.075	16,394	175.08	2.1%	4,719	0.2%	37.10	1.9%		-1.770
2009.1	174.0		3,694	13,959	1.073	14,975	159.80	5.8%	4,054	-1.8%	39.42	7.7%		3.8%
2009.2	168.0	· ·	4,113	16,146	1.073	17,322	175.67	0.3%	4,211	-10.8%	41.71	12.4%		0.070
2010.1	162.0	•	3,813	13,975	1.056	14,754	150.07	-6.1%	3,869	-4.6%	38.79	-1.6%		-2.7%
2010.2	156.0	· ·	4,168	17,081	1.056	18,033	174.13	-0.9%	4,326	2.7%	40.25	-3.5%		
2011.1	150.0	102,512	4,212	15,182	1.052	15,977	155.85	3.8%	3,793	-2.0%	41.09	5.9%	165.04	1.3%
2011.2	144.0	107,366	4,626	19,204	1.052	20,209	188.22	8.1%	4,368	1.0%	43.09	7.1%		
2012.1	138.0	107,389	4,405	17,153	1.078	18,482	172.11	10.4%	4,196	10.6%	41.02	-0.2%	180.16	9.2%
2012.2	132.0	112,846	4,854	21,034	1.078	22,665	200.84	6.7%	4,669	6.9%	43.01	-0.2%		
2013.1	126.0	112,647	4,865	19,323	1.087	20,999	186.42	8.3%	4,316	2.9%	43.19	5.3%	193.64	7.5%
2013.2	120.0		5,191	22,202	1.087	24,128	203.19	1.2%	4,648	-0.5%	43.71	1.6%		
2014.1	114.0		5,275	22,112	1.082	23,917	203.82	9.3%	4,534	5.0%	44.95	4.1%		5.1%
2014.2	108.0	· ·	4,663	23,386	1.082	25,294	206.76	1.8%	5,424	16.7%	38.12	-12.8%		
2015.1	102.0		5,019	23,960	1.078	25,829	214.79	5.4%	5,146	13.5%	41.74	-7.2%		3.6%
2015.2	96.0	•	4,607	26,180	1.078	28,222	224.65	8.7%	6,126	12.9%	36.67	-3.8%		F 40/
2016.1	90.0		4,511	24,660	1.103	27,200	218.18	1.6%	6,030	17.2%	36.18	-13.3%		5.1%
2016.2 2017.1	84.0 78.0		4,476 4,424	27,512 23,445	1.103 1.091	30,346 25,586	239.18 208.91	6.5% -4.2%	6,780 5,783	10.7% -4.1%	35.28 36.12	-3.8% -0.2%		1.3%
2017.1	78.0 72.0		4,424	23,443 24,747	1.091	27,006	216.36	-4.2% -9.5%	6,435	-5.1%	33.62	-0.2 <i>%</i> -4.7%		1.5%
2017.2	66.0		4,058	22,790	1.107	25,238	209.15	0.1%	6,219	7.5%	33.63	-6.9%		-5.1%
2018.2	60.0		4,332	26,697	1.107	29,564	240.10	11.0%	6,825	6.1%	35.18	4.6%		3.170
2019.1	54.0		4,129	24,516	1.096	26,867	225.54	7.8%	6,507	4.6%	34.66	3.1%		9.5%
2019.2	48.0		4,159	25,976	1.096	28,467	233.21	-2.9%	6,845	0.3%	34.07	-3.2%		
2020.1	42.0		3,218	18,288	1.113	20,357	172.52	-23.5%	6,326	-2.8%	27.27	-21.3%		-12.7%
2020.2	36.0		2,950	20,004	1.113	22,268	182.57	-21.7%	7,549	10.3%	24.19	-29.0%		
2021.1	30.0	122,522	2,859	17,001	1.155	19,643	160.33	-7.1%	6,871	8.6%	23.33	-14.4%	171.42	-15.7%
2021.2	24.0	125,943	3,055	21,636	1.155	24,999	198.49	8.7%	8,183	8.4%	24.26	0.3%		
2022.1	18.0	123,038	3,013	21,983	1.118	24,582	199.79	24.6%	8,158	18.7%	24.49	5.0%	199.13	16.2%
2022.2	12.0		3,259	26,477	1.118	29,607	233.62	17.7%	9,086	11.0%	25.71	6.0%		
2023.1	6.0	125,114	3,663	28,459	1.118	31,823	254.35	27.3%	8,688	6.5%	29.28	19.5%	243.92	22.5%
Total		4,268,498	151,692	754,557		823,302								





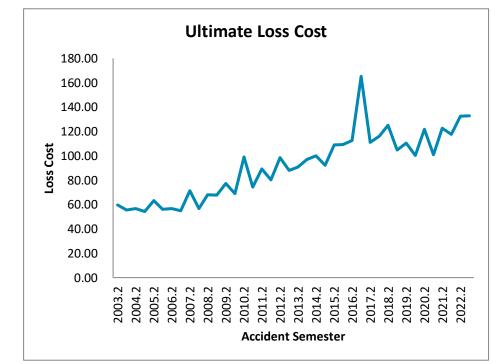


# Province of Newfoundland and Labrador Comprehensive - Total Private Passengers Vehicles (Excluding Farmers)

# Loss Cost Summary Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate 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
2003.2	240.0	72,617	4,081	4,031	1.076	4,339	59.75		1,063		56.20			
2004.1	234.0	77,039	4,453	3,964	1.080	4,281	55.57		961		57.80		57.60	
2004.2	228.0	80,084	3,958	4,203	1.080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%		
2005.1	222.0	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%	55.48	-3.7%
2005.2	216.0	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%		
2006.1	210.0	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%	59.58	7.4%
2006.2	204.0	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%		
2007.1	198.0	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%	55.73	-6.5%
2007.2	192.0	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%		
2008.1	186.0	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%	63.84	14.6%
2008.2	180.0	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%		
2009.1	174.0	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%	67.95	6.4%
2009.2	168.0	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%		
2010.1	162.0	104,942	7,391	6,864	1.056	7,246	69.05	1.7%	980	-0.8%	70.43	2.6%	73.09	7.6%
2010.2	156.0	109,964	7,961	10,309	1.056	10,884	98.98	28.3%	1,367	7.1%	72.40	19.7%		
2011.1	150.0	109,740	8,544	7,741	1.052	8,146	74.23	7.5%	953	-2.8%	77.86	10.5%	86.62	18.5%
2011.2	144.0	114,052	8,538	9,664	1.052	10,170	89.17	-9.9%	1,191	-12.9%	74.86	3.4%		
2012.1	138.0	114,839	9,200	8,542	1.078	9,204	80.14	8.0%	1,000	4.9%	80.11	2.9%	84.64	-2.3%
2012.2	132.0	119,390	8,727	10,903	1.078	11,748	98.40	10.4%	1,346	13.0%	73.10	-2.4%		
2013.1	126.0	119,975	9,413	9,711	1.087	10,553	87.96	9.8%	1,121	12.1%	78.46	-2.1%	93.17	10.1%
2013.2	120.0	125,463	8,641	10,478	1.087	11,386	90.76	-7.8%	1,318	-2.1%	68.87	-5.8%		
2014.1	114.0	125,267	10,424	11,242	1.082	12,159	97.07	10.3%	1,167	4.1%	83.21	6.1%	93.91	0.8%
2014.2	108.0	129,148	8,743	11,940	1.082	12,915	100.00	10.2%	1,477	12.1%	67.69	-1.7%		
2015.1	102.0		10,931	10,967	1.078	•	92.24	-5.0%	1,082	-7.3%	85.28	2.5%		2.4%
2015.2	96.0		9,118	13,278	1.078	•	108.86	8.9%	1,570	6.3%	69.35	2.4%		
2016.1	90.0		11,523	12,991	1.103	14,329	109.34	18.5%	1,243	15.0%	87.93	3.1%		13.5%
2016.2	84.0		8,896	13,556	1.103	14,953	112.60	3.4%	1,681	7.1%	67.00	-3.4%		
2017.1	78.0		13,257	19,741	1.091	21,544	165.27	51.1%	1,625	30.7%	101.70	15.7%		27.1%
2017.2	72.0	,	9,030	13,430	1.091	14,656	111.04	-1.4%	1,623	-3.4%	68.42	2.1%		
2018.1	66.0		10,132	13,560	1.107	15,016	116.07	-29.8%	1,482	-8.8%	78.32	-23.0%		-18.1%
2018.2	60.0		8,733	14,757	1.107	•	124.96	12.5%	1,871	15.3%	66.77	-2.4%		
2019.1	54.0		9,197	12,235	1.096		104.77	-9.7%	1,458	-1.6%	71.87	-8.2%		1.3%
2019.2	48.0	•	8,295	13,062	1.096		110.53	-11.5%	1,726	-7.8%	64.05	-4.1%		
2020.1	42.0		7,809	11,438	1.113		100.25	-4.3%	1,631	11.8%	61.48	-14.4%		-8.3%
2020.2	36.0		8,606	14,203	1.113		121.71	10.1%	1,837	6.5%	66.25	3.4%		
2021.1	30.0		7,967	11,490	1.155		100.93	0.7%	1,666	2.2%	60.57	-1.5%		5.5%
2021.2	24.0		7,667	14,196	1.155		122.77	0.9%	2,139	16.4%	57.39	-13.4%		
2022.1	18.0		8,743	13,845	1.118		117.47	16.4%	1,771	6.3%	66.34	9.5%		8.0%
2022.2	12.0		7,564	15,922	1.118		132.50	7.9%	2,354	10.0%	56.29	-1.9%		
2023.1	6.0	133,685	9,353	15,867	1.118	17,742	132.72	13.0%	1,897	7.1%	69.96	5.5%	132.61	10.4%

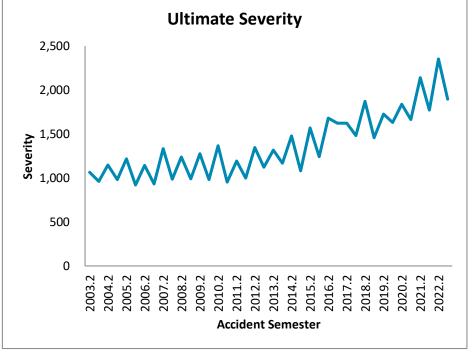


4,536,237

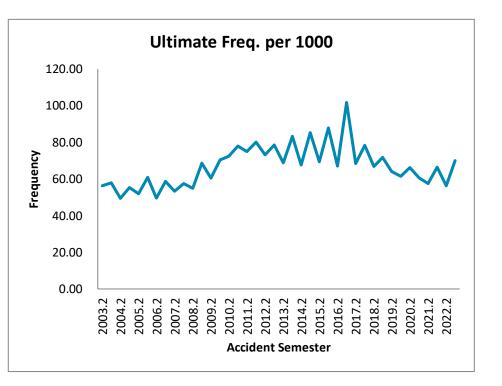
308,967

397,602

Total



434,826

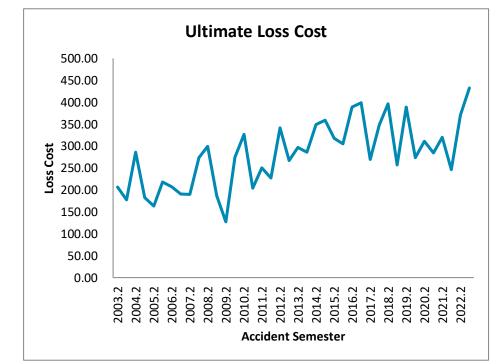


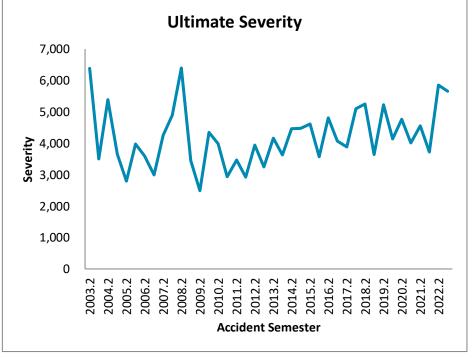
# Province of Newfoundland and Labrador All Perils Private Passengers Vehicles (Excluding Farmers)

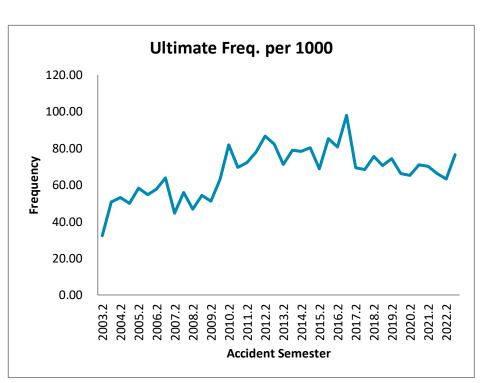
# Loss Cost Summary Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(0)	(9)	(10)	(11)	(12)	(13)	(14)	(12)

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
2003.2	240.0	1,299	42	249	1.076	268	206.58		6,387		32.34			
2004.1	234.0	1,441	73	237	1.080	256	177.71		3,508		50.66		191.39	
2004.2	228.0	1,546	82	409	1.080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%		
2005.1	222.0	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%	234.41	22.5%
2005.2	216.0	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%		
2006.1	210.0	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%	190.09	-18.9%
2006.2	204.0	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%		
2007.1	198.0	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%	198.99	4.7%
2007.2	192.0	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%		
2008.1	186.0	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		15.6%
2008.2	180.0	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%		
2009.1	174.0	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		5.6%
2009.2	168.0	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%		
2010.1	162.0		126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		-17.4%
2010.2	156.0	2,150	176		1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%		
2011.1	150.0	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		31.4%
2011.2	144.0	2,441	176		1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%		2.22/
2012.1	138.0	2,262	176		1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		-9.2%
2012.2	132.0	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%		
2013.1	126.0	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		27.3%
2013.2	120.0	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%		4.20/
2014.1	114.0	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%		-4.3%
2014.2	108.0	2,769	217	895	1.082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%		24.60/
2015.1	102.0	•	226	937	1.078	1,011	358.74	25.5%	4,471	23.3% 3.6%	80.23	1.7%		21.6%
2015.2 2016.1	96.0 90.0	•	213 267	912 865	1.078 1.103	983 954	317.42 304.77	-9.1% -15.0%	4,617 3,573	-20.1%	68.75 85.31	-12.3% 6.3%		-12.2%
2016.2	84.0		264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%		-12.2/0
2017.1	78.0	3,270 3,155	309	1,154	1.091	1,259	399.21	31.0%	4,013	14.1%	97.95	14.8%		26.6%
2017.1	72.0	3,202	222	791	1.091	863	269.52	-30.7%	3,887	-19.3%	69.34	-14.1%		20.070
2018.1	66.0		210		1.107	1,070	348.61	-12.7%	5,096	25.0%	68.41	-30.2%		-21.7%
2018.2	60.0		239		1.107	1,254	396.25	47.0%	5,247	35.0%	75.51	8.9%		221770
2019.1	54.0		219	728	1.096	798	256.76	-26.3%	3,643	-28.5%	70.48	3.0%		6.1%
2019.2	48.0		238	1,136	1.096	1,245	389.12	-1.8%	5,232	-0.3%	74.37	-1.5%		5.2.7
2020.1	42.0		200	743	1.113	828	273.84	6.7%	4,138	13.6%	66.18	-6.1%		1.8%
2020.2	36.0		205	877	1.113	976	310.62	-20.2%	4,764	-9.0%	65.21	-12.3%		
2021.1	30.0		222	770	1.155	890	284.56	3.9%	4,008	-3.2%	71.01	7.3%		-10.7%
2021.2	24.0		231	910	1.155	1,052	320.03	3.0%	4,557	-4.3%	70.23	7.7%		
2022.1	18.0		220	733	1.118	820	246.50	-13.4%	3,728	-7.0%	66.12	-6.9%		-4.9%
2022.2	12.0		227	1,188	1.118	1,328	370.51	15.8%	5,853	28.4%	63.30	-9.9%		
2023.1	6.0		280		1.118	1,582	432.49	75.4%	5,657	51.7%	76.45	15.6%		42.0%
Total		100,237	6,957	26,974		29,515								







Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
	·						
2003.2	240.0	33,315	33,315	1.000	33,315	33,315	0
2004.1	234.0	31,523	31,523	1.000	31,523	31,523	0
2004.2	228.0	34,184	34,184	1.000	34,184	34,184	0
2005.1	222.0	31,901	31,901	1.000	31,901	31,901	0
2005.2	216.0	38,925	38,925	1.000	38,925	38,925	0
2006.1	210.0	29,135	29,135	1.000	29,135	29,138	(3)
2006.2	204.0	38,648	38,648	1.000	38,651	38,631	20
2007.1	198.0	34,679	34,679	1.000	34,665	34,612	52
2007.2	192.0	43,768	44,150	1.000	44,141	44,130	12
2008.1	186.0	32,487	32,591	1.000	32,585	32,575	10
2008.2	180.0	41,442	41,442	1.000	41,432	41,419	13
2009.1	174.0	33,812	34,027	1.000	34,018	33,999	19
2009.2	168.0	46,826	47,288	1.000	47,264	47,095	170
2010.1	162.0	46,982	46,982	1.000	46,970	46,857	113
2010.2	156.0	50,529	50,583	0.998	50,498	50,592	(94)
2011.1	150.0	44,160	44,261	0.999	44,217	44,306	(88)
2011.2	144.0	58,012	58,051	0.999	58,006	58,023	(16)
2012.1	138.0	48,714	48,803	0.999	48,745	48,622	124
2012.2	132.0	59,962	60,188	0.996	59,928	59,960	(31)
2013.1	126.0	54,725	55,615	0.996	55,371	55,366	4
2013.2	120.0	58,701	60,189	0.994	59,854	59,726	128
2014.1	114.0	47,541	48,946	0.995	48,696	48,819	(123)
2014.2	108.0	55,534	57,009	0.995	56,702	56,539	162
2015.1	102.0	52,981	56,315	0.993	55,927	56,304	(377)
2015.2	96.0	64,954	71,225	0.992	70,643	70,602	40
2016.1	90.0	55,000	58,939	0.989	58,283	58,791	(509)
2016.2	84.0	55,189	63,093	0.989	62,420	61,390	1,030
2017.1	78.0	45,086	52,884	0.985	52,111	51,472	639
2017.2	72.0	48,883	57,709	0.989	57,049	56,653	396
2018.1	66.0	39,245	51,355	0.986	50,635	49,056	1,579
2018.2	60.0	47,936	64,047	0.990	63,403	60,839	2,565
2019.1	54.0	38,825	54,758	0.992	54,320	52,252	2,068
2019.2	48.0	37,793	63,598	0.995	63,268	60,336	2,932
2020.1	42.0	17,908	35,413	1.013	35,873	34,536	1,337
2020.2	36.0	20,923	46,960	1.034	48,572	46,282	2,290
2021.1	30.0	10,891	32,077	1.067	34,228	31,357	2,871
2021.2	24.0	10,335	46,936	1.127	52,912	49,223	3,689
2022.1	18.0	3,818	31,901	1.198	38,204	34,249	3,955
2022.2	12.0	880	33,733	1.302	43,906	41,668	2,238
2023.1	6.0	187	20,326	1.903	38,674	41,000	2,233
2020.1	0.0	137	20,320	1.505	30,074		
Total		1,546,339	1,843,702		1,881,156	1,815,267	27,215

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

## Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

			Reported Incurred	Selected Age-to-	Selected Ultimate		
	Maturity (in	Paid Claim Amount	Claim Amount and	Ultimate Development	Claim Amount and		
Accident Semester	Months)	and ALAE (000)	ALAE (000)	Factors	ALAE Estimate	Prior	Difference
2003.2	240.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	234.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	228.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	222.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	216.0	8,181	8,181	1.000	8,181	8,181	0
2006.1	210.0	7,475	7,475	1.000	7,475	7,475	0
2006.2	204.0	8,255	8,255	1.000	8,255	8,255	0
2007.1	198.0	9,009	9,009	1.000	9,009	9,009	0
2007.2	192.0	9,304	9,304	1.000	9,304	9,304	0
2008.1	186.0	8,737	8,737	1.000	8,737	8,737	0
2008.2	180.0	10,367	10,367	1.000	10,367	10,343	24
2009.1	174.0	9,835	9,835	0.998	9,814	9,833	(20)
2009.2	168.0	11,263	11,263	1.000	11,261	11,263	(1)
2010.1	162.0	9,913	9,913	1.000	9,911	9,912	(1)
2010.2	156.0	12,225	12,225	1.000	12,222	12,208	14
2011.1	150.0	11,875	11,875	1.000	11,873	11,871	2
2011.2	144.0	13,368	13,368	1.000	13,362	13,349	14
2012.1	138.0	11,972	11,972	1.000	11,966	11,954	12
2012.2	132.0	15,303	15,303	0.999	15,295	15,280	15
2013.1	126.0	14,754	14,754	0.999	14,746	14,731	15
2013.2	120.0	17,820	17,821	0.999	17,811	17,790	21
2014.1	114.0	15,762	15,762	0.999	15,753	15,706	47
2014.2	108.0	16,839	16,840	0.998	16,799	16,806	(6)
2015.1	102.0	17,080	17,080	0.999	17,064	17,040	23
2015.2	96.0	18,478	18,478	0.999	18,455	18,438	17
2016.1	90.0	17,073	17,081	0.999	17,063	17,048	16
2016.2	84.0	17,689	17,689	0.999	17,668	17,654	14
2017.1	78.0	16,937	16,937	1.000	16,933	16,918	15
2017.2	72.0	17,579	17,579	1.000	17,576	17,565	11
2018.1	66.0	16,985	17,026	1.000	17,028	17,000	28
2018.2	60.0	18,922	18,960	1.000	18,969	18,947	22
2019.1	54.0	16,990	17,005	1.000	17,009	16,996	13
2019.2	48.0	18,622	18,665	1.000	18,669	18,695	(26)
2020.1	42.0	15,357	15,385	1.000	15,388	15,374	14
2020.2	36.0	16,618	16,631	1.000	16,626	16,636	(10)
2021.1	30.0	13,192	13,213	0.999	13,205	13,256	(51)
2021.2	24.0	18,049	18,406	1.003	18,453	18,541	(88)
2022.1	18.0	16,732	17,288	1.004	17,361	17,297	64
2022.2	12.0	20,029	21,153	0.995	21,041	19,291	1,750
2023.1	6.0	14,390	20,606	1.049	21,610		
Total		541,365	549,828		550,644	527,088	1,947

### Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

	Maturity (in	Paid Claim Amount	Reported Incurred Claim Amount and	Selected Age-to- Ultimate Development	Selected Ultimate Claim Amount and		
Accident Semester	Months)	and ALAE (000)	ALAE (000)	Factors	ALAE Estimate	Prior	Difference
2003.2	240.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	234.0	2,922	2,922		2,922	2,922	0
2004.2	228.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	222.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	216.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	210.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	204.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	198.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	192.0	4,205	4,205	1.000	4,205	4,205	0
2008.1	186.0	3,941	3,941	1.000	3,941	3,941	0
2008.2	180.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	174.0	3,759	3,759	1.000	3,759	3,759	0
2009.2	168.0	5,078	5,078	1.000	5,078	5,078	0
2010.1	162.0	6,613	6,813	1.000	6,813	6,813	0
2010.2	156.0	5,827	5,827	1.000	5,827	5,827	0
2011.1	150.0	5,291	5,291	1.000	5,291	5,291	0
2011.2	144.0	6,530	6,593	1.000	6,593	6,593	0
2012.1	138.0	5,860	5,941	1.000	5,941	5,948	(7)
2012.2	132.0	7,208	7,208	1.000	7,208	7,208	0
2013.1	126.0	6,483	6,483	1.000	6,483	6,483	0
2013.2	120.0	7,634	7,694	1.000	7,694	7,703	(9)
2014.1	114.0	7,160	7,190	1.000	7,190	7,195	(5)
2014.2	108.0	7,564	7,706	1.002	7,723	7,733	(10)
2015.1	102.0	8,715	8,779	1.002	8,797	8,858	(61)
2015.2	96.0	9,157	9,157	1.007	9,220	9,206	14
2016.1	90.0	8,352	8,582	1.002	8,602	8,656	(54)
2016.2	84.0	7,945	7,959	1.006	8,008	8,060	(52)
2017.1	78.0	7,107	7,424	1.008	7,487	7,556	(70)
2017.2	72.0	7,933	8,288	1.017	8,429	8,344	85
2018.1	66.0	6,984	7,136	1.021	7,286	7,356	(70)
2018.2	60.0	8,148	8,989	1.020	9,166	9,218	(52)
2019.1	54.0	7,184	8,167	1.014	8,278	8,536	(258)
2019.2	48.0	8,547	9,948	0.997	9,919	9,924	(4)
2020.1	42.0	4,466	5,242	1.002	5,252	5,318	(66)
2020.2	36.0	6,042	7,319	0.992	7,264	7,325	(61)
2021.1	30.0	4,361	5,754	0.991	5,702	5,614	88
2021.2	24.0	5,363	7,816	0.994	7,767	7,864	(97)
2022.1	18.0	3,576	6,717	1.018	6,837	6,384	453
2022.2	12.0	2,564	8,148	1.057	8,614	7,951	663
2023.1	6.0	747	8,283	1.049	8,686		
Total		219,842	246,937		248,559	239,447	426

### **Uninsured Auto**

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

	Maturity (in	Paid Claim Amount	Reported Incurred Claim Amount and	Selected Age-to- Ultimate Development	Selected Ultimate Claim Amount and		
Accident Semester	Months)	and ALAE (000)	ALAE (000)	Factors	ALAE Estimate	Prior	Difference
2003.2	240.0	795	795	1.000	795	795	0
2004.1	234.0	1,041	1,041	1.000	1,041	1,041	(0)
2004.2	228.0	1,244	1,244	1.000	1,244	1,245	(1)
2005.1	222.0	829	829	1.000	829	829	0
2005.2	216.0	1,514	1,514	1.000	1,514	1,515	(1)
2006.1	210.0	1,226	1,226	1.000	1,226	1,226	0
2006.2	204.0	1,476	1,476	1.000	1,476	1,476	0
2007.1	198.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	192.0	1,443	1,443	1.000	1,443	1,443	0
2008.1	186.0	1,237	1,237	1.000	1,237	1,237	0
2008.2	180.0	949	949	1.000	949	948	1
2009.1	174.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	168.0	1,532	1,532	1.000	1,532	1,657	(125)
2010.1	162.0	1,353	1,353	1.000	1,353	1,353	0
2010.2	156.0	2,100	2,633	1.000	2,633	2,629	4
2011.1	150.0	1,202	1,202	1.000	1,202	1,202	0
2011.2	144.0	1,713	1,713	1.000	1,713	1,713	0
2012.1	138.0	1,378	1,378	1.000	1,378	1,379	(1)
2012.2	132.0	2,178	2,178	1.000	2,178	2,178	0
2013.1	126.0	1,833	1,833	1.000	1,833	1,861	(29)
2013.2	120.0	1,959	2,011	1.015	2,041	2,033	8
2014.1	114.0	3,001	3,273	1.010	3,307	3,292	15
2014.2	108.0	1,350	1,528	1.011	1,544	1,553	(9)
2015.1	102.0	2,462	2,490	1.011	2,517	2,477	39
2015.2	96.0	2,263	2,334	1.002	2,338	2,303	35
2016.1	90.0	2,538	2,949	1.004	2,960	2,879	81
2016.2	84.0	1,506	1,710	1.001	1,712	1,650	62
2017.1	78.0	1,284	1,437	0.986	1,416	1,467	(51)
2017.2	72.0	1,803	1,948	0.957	1,863	1,860	3
2018.1	66.0	1,125	1,675	0.969	1,623	1,566	56
2018.2	60.0	1,821	2,415	0.968	2,337	2,342	(4)
2019.1	54.0	1,562	2,486	0.949	2,359	2,350	9
2019.2	48.0	1,213	2,550	0.926	2,361	2,142	219
2020.1	42.0	955	1,376	0.939	1,292	1,245	47
2020.2	36.0	1,582	2,429	0.961	2,334	2,336	(2)
2021.1	30.0	448	1,150	0.982	1,130	1,147	(17)
2021.2	24.0	672	1,982	1.082	2,144	2,223	(79)
2022.1	18.0	324	1,839	1.171	2,153	1,931	221
2022.2	12.0	222	1,076	1.270	1,367	965	402
2023.1	6.0	83	648	2.131	1,380		
Total		56,194	67,861		68,732	66,468	883

### Collision

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

	Maturity (in	Paid Claim Amount	Reported Incurred Claim Amount and	Selected Age-to- Ultimate Development	Selected Ultimate Claim Amount and		
Accident Semester	Months)	and ALAE (000)	ALAE (000)	Factors	ALAE Estimate	Prior	Difference
2003.2	240.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	234.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	228.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	222.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	216.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	210.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	204.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	198.0	12,487	12,487	1.000	12,487	12,487	0
2007.2	192.0	13,867	13,867	1.000	13,867	13,867	0
2008.1	186.0	12,345	12,345	1.000	12,345	12,345	(0)
2008.2	180.0	15,254	15,254	1.000	15,254	15,251	4
2009.1	174.0	13,962	13,962	1.000	13,959	13,958	1
2009.2	168.0	16,150	16,150	1.000	16,146	16,146	0
2010.1	162.0	13,979	13,979	1.000	13,975	13,976	(0)
2010.2	156.0	17,085	17,085	1.000	17,081	17,080	1
2011.1	150.0	15,187	15,187	1.000	15,182	15,182	1
2011.2	144.0	19,210	19,210	1.000	19,204	19,202	2
2012.1	138.0	17,144	17,159	1.000	17,153	17,148	5
2012.2	132.0	21,050	21,050	0.999	21,034	21,034	1
2013.1	126.0	19,337	19,337	0.999	19,323	19,322	1
2013.2	120.0	22,219	22,219	0.999	22,202	22,199	3
2014.1	114.0	22,130	22,130	0.999	22,112	22,111	2
2014.2	108.0	23,405	23,405	0.999	23,386	23,384	2
2015.1	102.0	23,980	23,979	0.999	23,960	23,957	2
2015.2	96.0	26,202	26,202	0.999	26,180	26,177	3
2016.1	90.0	24,680	24,681	0.999	24,660	24,657	3
2016.2	84.0	27,529	27,535	0.999	27,512	27,507	4
2017.1	78.0	23,458	23,465	0.999	23,445	23,441	4
2017.2	72.0	24,767	24,767	0.999	24,747	24,745	2
2018.1	66.0	22,804	22,809	0.999	22,790	22,793	(3)
2018.2	60.0	26,659	26,711	0.999	26,697	26,661	36
2019.1	54.0	24,520	24,525	1.000	24,516	24,499	17
2019.2	48.0	25,981	25,991	0.999	25,976	25,971	5
2020.1	42.0	18,271	18,293	1.000	18,288	18,231	56
2020.2	36.0	20,010	20,024	0.999	20,004	19,987	17
2021.1	30.0	17,033	17,048	0.997	17,001	16,968	33
2021.2	24.0	21,610	21,673	0.998	21,636	21,570	66
2022.1	18.0	21,795	22,071	0.996	21,983	21,896	87
2022.2	12.0	25,685	26,904	0.984	26,477	24,339	2,138
2023.1	6.0	19,280	28,169	1.010	28,459		
Total		744,590	755,190		754,557	723,606	2,492

## Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	234.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	228.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	222.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	216.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	210.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	204.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	198.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	192.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	186.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	180.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	174.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	168.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	162.0	6,864	6,864	1.000	6,864	6,864	0
2010.2	156.0	10,309	10,309	1.000	10,309	10,309	0
2011.1	150.0	7,741	7,741	1.000	7,741	7,740	1
2011.2	144.0	9,665	9,665	1.000	9,664	9,662	2
2012.1	138.0	8,544	8,544	1.000	8,542	8,541	0
2012.2	132.0	10,906	10,906	1.000	10,903	10,904	(0)
2013.1	126.0	9,713	9,713	1.000	9,711	9,711	0
2013.2	120.0	10,480	10,480	1.000	10,478	10,477	0
2014.1	114.0	11,245	11,245	1.000	11,242	11,242	0
2014.2	108.0	11,944	11,944	1.000	11,940	11,940	0
2015.1	102.0	10,970	10,970	1.000	10,967	10,967	0
2015.2	96.0	13,282	13,282	1.000	13,278	13,278	0
2016.1	90.0	12,994	12,994	1.000	12,991	12,991	0
2016.2	84.0	13,560	13,560	1.000	13,556	13,556	1
2017.1	78.0	19,747	19,747	1.000	19,741	19,742	(0)
2017.2	72.0	13,433	13,433	1.000	13,430	13,430	(0)
2018.1	66.0	13,564	13,564	1.000	13,560	13,561	(1)
2018.2	60.0	14,760	14,761	1.000	14,757	14,759	(2)
2019.1	54.0	12,237	12,237	1.000	12,235	12,224	11
2019.2	48.0	13,061	13,062	1.000	13,062	13,064	(2)
2020.1	42.0	11,429	11,432	1.000	11,438	11,437	0
2020.2	36.0	14,192	14,193	1.001	14,203	14,176	27
2021.1	30.0	11,471	11,480	1.001	11,490	11,470	21
2021.2	24.0	14,174	14,182	1.001	14,196	14,199	(3)
2022.1	18.0	13,754	13,824	1.002	13,845	14,000	(156)
2022.2	12.0	15,513	15,877	1.003	15,922	15,625	297
2023.1	6.0	10,520	12,858	1.234	15,867		
Total		391,742	394,537		397,602	381,538	197

#### All Perils

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/23

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)

Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	249	249	1.000	249	249	0
2004.1	234.0	237	237	1.000	237	237	0
2004.2	228.0	409	409	1.000	409	409	0
2005.1	222.0	264	264	1.000	264	264	0
2005.2	216.0	260	260	1.000	260	260	0
2006.1	210.0	338	338	1.000	338	338	0
2006.2	204.0	336	336	1.000	336	336	0
2007.1	198.0	321	321	1.000	321	321	0
2007.2	192.0	341	341	1.000	341	341	0
2008.1	186.0	450	450	1.000	450	450	0
2008.2	180.0	518	518	1.000	518	518	0
2009.1	174.0	327	327	1.000	327	327	0
2009.2	168.0	239	239	1.000	239	239	0
2010.1	162.0	519	519	1.000	519	519	0
2010.2	156.0	665	665	1.000	665	665	0
2011.1	150.0	443	443	1.000	443	443	0
2011.2	144.0	580	580	1.000	580	580	0
2012.1	138.0	477	477	1.000	477	477	0
2012.2	132.0	750	750	1.000	750	750	0
2013.1	126.0	579	579	1.000	579	579	0
2013.2	120.0	690	690	1.000	690	690	0
2014.1	114.0	674	674	1.000	674	674	0
2014.2	108.0	895	895	1.000	895	895	0
2015.1	102.0	937	937	1.000	937	937	0
2015.2	96.0	912	912	1.000	912	912	0
2016.1	90.0	865	865	1.000	865	865	0
2016.2	84.0	1,152	1,152	1.000	1,152	1,152	0
2017.1	78.0	1,154	1,154	1.000	1,154	1,154	0
2017.2	72.0	784	791	1.000	791	808	(17)
2018.1	66.0	969	969	0.997	966	969	(3)
2018.2	60.0	1,136	1,136	0.997	1,133	1,136	(3)
2019.1	54.0	730	730	0.997	728	730	(2)
2019.2	48.0	1,140	1,140	0.997	1,136	1,142	(5)
2020.1	42.0	744	744	0.999	743	747	(3)
2020.2	36.0	877	877	1.000	877	878	(2)
2021.1	30.0	771	771	0.999	770	771	(1)
2021.2	24.0	910	918	0.992	910	893	17
2022.1	18.0	752	753	0.975	733	702	31
2022.2	12.0	1,240	1,265	0.939	1,188	970	218
2023.1	6.0	1,203	1,531	0.924	1,415		
Total		26,839	27,208		26,974	25,329	230

Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (7) (3) \* (4) Prior (5) - (6)

			Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
2003.2	240.0	921	1.000	921	921	0
2004.1	234.0	859	1.000	859	859	0
2004.2	228.0	917	1.000	917	917	0
2005.1	222.0	804	1.000	804	804	0
2005.2	216.0	933	1.000	933	933	0
2006.1	210.0	780	1.000	780	780	0
2006.2	204.0	930	1.000	930	930	0
2007.1	198.0	839	1.000	839	839	0
2007.2	192.0	888	1.000	888	888	0
2008.1	186.0	772	1.000	772	772	0
2008.2	180.0	977	1.000	977	977	0
2009.1	174.0	809	1.000	809	809	(0)
2009.2	168.0	991	1.000	991	991	0
2010.1	162.0	916	1.000	916	916	0
2010.2	156.0	1,017	1.000	1,017	1,017	(0)
2011.1	150.0	914	1.000	914	914	0
2011.2	144.0	1,089	1.000	1,089	1,089	0
2012.1	138.0	961	1.000	961	961	0
2012.2	132.0	1,125	1.000	1,125	1,125	0
2013.1	126.0	1,069	1.000	1,069	1,069	0
2013.2	120.0	1,166	1.000	1,166	1,167	(1)
2014.1	114.0	1,022	1.000	1,022	1,021	1
2014.2	108.0	1,098	1.000	1,098	1,098	0
2015.1	102.0	1,039	1.000	1,039	1,039	0
2015.2	96.0	1,087	1.000	1,087	1,090	(3)
2016.1	90.0	957	1.001	958	960	(2)
2016.2	84.0	1,101	1.002	1,103	1,103	(1)
2017.1	78.0	883	1.001	884	886	(2)
2017.2	72.0	978	1.002	980	985	(5)
2018.1	66.0	830	1.004	833	827	6
2018.2	60.0	900	1.008	907	896	11
2019.1	54.0	767	1.013	777	772	5
2019.2	48.0	909	1.016	923	908	15
2020.1	42.0	585	1.015	594	578	16
2020.2	36.0	710	1.016	721	706	15
2021.1	30.0	542	1.021	553	545	8
2021.2	24.0	745	1.026	764	751	13
2022.1	18.0	598	1.033	618	604	14
2022.2	12.0	702	1.030	723	671	52
2023.1	6.0	559	1.186	663		
Total		35,689		35,924	35,116	145

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

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (3) \* (4) Prior (5) - (6)

			Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
2003.2	240.0	2,408	1.000	2,408	2,408	0
2004.1	234.0	2,801	1.000	2,801	2,801	0
2004.2	228.0	2,561	1.000	2,561	2,561	0
2005.1	222.0	2,659	1.000	2,659	2,659	0
2005.2	216.0	2,828	1.000	2,828	2,828	0
2006.1	210.0	2,754	1.000	2,754	2,754	0
2006.2	204.0	2,963	1.000	2,963	2,963	0
2007.1	198.0	3,129	1.000	3,129	3,129	0
2007.2	192.0	2,774	1.000	2,774	2,774	0
2008.1	186.0	2,674	1.000	2,674	2,674	0
2008.2	180.0	3,014	1.000	3,014	3,014	0
2009.1	174.0	3,071	1.000	3,071	3,071	(0)
2009.2	168.0	3,540	1.000	3,540	3,540	(0)
2010.1	162.0	3,183	1.000	3,183	3,183	(0)
2010.2	156.0	3,705	1.000	3,705	3,705	(0)
2011.1	150.0	3,593	1.000	3,593	3,594	(1)
2011.2	144.0	3,883	1.000	3,883	3,883	(0)
2012.1	138.0	3,545	1.000	3,545	3,545	(0)
2012.2	132.0	3,944	1.000	3,944	3,944	(0)
2013.1	126.0	3,788	1.000	3,788	3,788	(0)
2013.2	120.0	4,220	1.000	4,220	4,220	(0)
2014.1	114.0	3,924	1.000	3,924	3,924	0
2014.2	108.0	3,978	1.000	3,977	3,978	(0)
2015.1	102.0	4,047	1.000	4,046	4,046	0
2015.2	96.0	3,979	1.000	3,978	3,978	(0)
2016.1	90.0	3,683	1.000	3,682	3,682	0
2016.2	84.0	3,902	1.000	3,901	3,901	(1)
2017.1	78.0	3,624	1.000	3,623	3,624	(1)
2017.2	72.0	3,686	1.000	3,685	3,686	(1)
2018.1	66.0	3,425	1.000	3,424	3,425	(1)
2018.2	60.0	3,652	1.000	3,651	3,652	(0)
2019.1	54.0	3,139	1.000	3,138	3,138	0
2019.2	48.0	3,462	1.000	3,460	3,462	(2)
2020.1	42.0	2,802	0.999	2,800	2,802	(1)
2020.2	36.0	3,018	1.000	3,017	3,014	2
2021.1	30.0	2,656	0.999	2,653	2,644	9
2021.2	24.0	3,254	0.995	3,238	3,252	(14)
2022.1	18.0	2,775	0.994	2,759	2,790	(31)
2022.2	12.0	3,212	0.991	3,182	3,259	(77)
2023.1	6.0	3,155	1.024	3,231		
Tetal		422.440		422.407	420.205	(446)
Total		132,410		132,407	129,295	(119)

### Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (7) (3) \* (4) Prior (5) - (6)

	L	- F - 333	Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
Accident Semester	WOITHIS)	Counts	Development Factors	Claim Counts	FIIOI	Difference
2003.2	240.0	674	1.000	674	674	0
2004.1	234.0	636	1.000	636	636	0
2004.2	228.0	693	1.000	693	693	0
2005.1	222.0	648	1.000	648	648	0
2005.2	216.0	729	1.000	729	729	0
2006.1	210.0	607	1.000	607	607	0
2006.2	204.0	758	1.000	758	758	0
2007.1	198.0	695	1.000	695	695	0
2007.2	192.0	755	1.000	755	755	0
2008.1	186.0	687	1.000	687	687	0
2008.2	180.0	826	1.000	826	826	0
2009.1	174.0	717	1.000	717	717	0
2009.2	168.0	949	1.000	949	949	(0)
2010.1	162.0	858	1.000	858	858	(0)
2010.2	156.0	1,009	1.000	1,009	1,009	(0)
2011.1	150.0	846	1.000	846	846	(0)
2011.2	144.0	1,129	1.000	1,129	1,129	(0)
2012.1	138.0	962	1.000	962	962	(0)
2012.2	132.0	1,157	1.000	1,157	1,158	(0)
2013.1	126.0	1,045	1.000	1,045	1,045	0
2013.2	120.0	1,203	1.000	1,203	1,204	(1)
2014.1	114.0	1,061	1.000	1,061	1,062	(1)
2014.2	108.0	1,240	0.999	1,239	1,240	(0)
2015.1	102.0	1,153	0.999	1,152	1,153	(1)
2015.2	96.0	1,237	1.000	1,237	1,237	(0)
2016.1	90.0	1,124	1.000	1,124	1,124	0
2016.2	84.0	1,265	0.999	1,264	1,265	(0)
2017.1	78.0	1,042	0.999	1,041	1,041	0
2017.2	72.0	1,187	1.000	1,187	1,187	0
2018.1	66.0	966	1.000	966	969	(3)
2018.2	60.0	1,152	1.000	1,152	1,151	1
2019.1	54.0	989	1.001	990	990	(0)
2019.2	48.0	1,120	1.001	1,121	1,123	(3)
2020.1	42.0	696	0.999	696	694	2
2020.2	36.0	945	0.999	944	947	(3)
2021.1	30.0	725	0.999	724	726	(1)
2021.2	24.0	1,049	0.994	1,043	1,058	(16)
2022.1	18.0	861	0.991	853	848	5
2022.2	12.0	1,082	0.965	1,044	1,039	4
2023.1	6.0	1,106	0.900	996		
Total		37,583		37,420	36,441	(16)

### **Uninsured Auto**

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (3) \* (4) Prior (5) - (6)

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.2	240.0	44	1.000	44	44	0
2004.1	234.0	60	1.000	60	60	0
2004.2	228.0	39	1.000	39	39	0
2005.1	222.0	64	1.000	64	64	0
2005.2	216.0	77	1.000	77	77	0
2006.1	210.0	58	1.000	58	58	0
2006.2	204.0	67	1.000	67	67	0
2007.1	198.0	55	1.000	55	55	0
2007.1	192.0	69	1.000	69	69	0
2008.1	186.0	48	1.000	48	48	0
2008.2	180.0	56	1.000	56	56	0
2008.2	174.0	69	1.000	69	69	0
2009.1	168.0	68	1.000	68	69	
2010.1	162.0	75	1.000	75	75	(1) 0
	156.0	83		83	83	
2010.2			1.000			0
2011.1	150.0	73	1.000	73	73	0
2011.2	144.0	67	1.000	67	67	0
2012.1	138.0	58	1.000	58	58	0
2012.2	132.0	90	1.000	90	90	0
2013.1	126.0	72	1.000	72	72	0
2013.2	120.0	80	1.000	80	81	(1)
2014.1	114.0	103	1.000	103	104	(1)
2014.2	108.0	66	1.000	66	66	0
2015.1	102.0	102	1.000	102	102	0
2015.2	96.0	84	1.000	84	84	0
2016.1	90.0	73	1.000	73	75	(2)
2016.2	84.0	59	0.996	59	59	0
2017.1	78.0	53	0.991	52	54	(2)
2017.2	72.0	56	0.985	55	55	(0)
2018.1	66.0	60	0.983	59	57	2
2018.2	60.0	73	0.986	72	70	2
2019.1	54.0	53	0.981	52	52	0
2019.2	48.0	54	0.979	53	51	2
2020.1	42.0	51	0.986	50	50	1
2020.2	36.0	60	0.995	60	57	3
2021.1	30.0	38	0.998	38	41	(3)
2021.2	24.0	57	1.023	58	56	2
2022.1	18.0	52	1.051	55	51	4
2022.2	12.0	37	1.107	41	26	15
2023.1	6.0	26	1.510	39		
Total		2,529		2,543	2,484	20

### Collision

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (7) (3) \* (4) Prior (5) - (6)

			Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
2003.2	240.0	2,193	1.000	2,193	2,193	0
2004.1	234.0	2,514	1.000	2,514	2,514	0
2004.2	228.0	2,553	1.000	2,553	2,553	0
2005.1	222.0	2,569	1.000	2,569	2,569	0
2005.2	216.0	2,725	1.000	2,725	2,725	0
2006.1	210.0	2,818	1.000	2,818	2,818	0
2006.2	204.0	3,079	1.000	3,079	3,079	0
2007.1	198.0	3,590	1.000	3,590	3,590	0
2007.2	192.0	3,155	1.000	3,155	3,155	0
2008.1	186.0	3,214	1.000	3,214	3,214	0
2008.2	180.0	3,474	1.000	3,474	3,474	0
2009.1	174.0	3,694	1.000	3,694	3,694	0
2009.2	168.0	4,113	1.000	4,113	4,113	0
2010.1	162.0	3,813	1.000	3,813	3,813	0
2010.2	156.0	4,168	1.000	4,168	4,168	0
2011.1	150.0	4,212	1.000	4,212	4,212	0
2011.2	144.0	4,626	1.000	4,626	4,626	0
2012.1	138.0	4,405	1.000	4,405	4,405	0
2012.2	132.0	4,854	1.000	4,854	4,854	0
2013.1	126.0	4,865	1.000	4,865	4,865	0
2013.2	120.0	5,191	1.000	5,191	5,192	(1)
2014.1	114.0	5,275	1.000	5,275	5,275	0
2014.2	108.0	4,663	1.000	4,663	4,663	0
2015.1	102.0	5,019	1.000	5,019	5,019	0
2015.2	96.0	4,607	1.000	4,607	4,607	0
2016.1	90.0	4,511	1.000	4,511	4,512	(1)
2016.2	84.0	4,476	1.000	4,476	4,476	0
2017.1	78.0	4,424	1.000	4,424	4,424	0
2017.2	72.0	4,197	1.000	4,197	4,196	1
2018.1	66.0	4,058	1.000	4,058	4,055	3
2018.2	60.0	4,332	1.000	4,332	4,333	(1)
2019.1	54.0	4,129	1.000	4,129	4,128	1
2019.2	48.0	4,159	1.000	4,159	4,157	2
2020.1	42.0	3,218	1.000	3,218	3,217	1
2020.2	36.0	2,950	1.000	2,950	2,951	(1)
2021.1	30.0	2,859	1.000	2,859	2,859	0
2021.2	24.0	3,053	1.001	3,055	3,062	(7)
2022.1	18.0	3,016	0.999	3,013	3,051	(38)
2022.2	12.0	3,285	0.992	3,259	3,319	(61)
2023.1	6.0	3,745	0.978	3,663		
Total		151,801		151,692	148,130	(101)

## Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (7) (3) \* (4) Prior (5) - (6)

			Selected Age-to-			
	Maturity (in	Reported Claim	Ultimate	Selected Ultimate		
Accident Semester	Months)	Counts	Development Factors	Claim Counts	Prior	Difference
	,					
2003.2	240.0	4,081	1.000	4,081	4,081	0
2004.1	234.0	4,453	1.000	4,453	4,453	0
2004.2	228.0	3,958	1.000	3,958	3,958	0
2005.1	222.0	4,430	1.000	4,430	4,430	0
2005.2	216.0	4,307	1.000	4,307	4,307	0
2006.1	210.0	5,073	1.000	5,073	5,073	0
2006.2	204.0	4,316	1.000	4,316	4,316	0
2007.1	198.0	5,111	1.000	5,111	5,111	0
2007.2	192.0	4,883	1.000	4,883	4,883	0
2008.1	186.0	5,353	1.000	5,353	5,353	0
2008.2	180.0	5,433	1.000	5,433	5,433	0
2009.1	174.0	6,849	1.000	6,849	6,849	0
2009.2	168.0	6,316	1.000	6,316	6,316	0
2010.1	162.0	7,391	1.000	7,391	7,391	0
2010.1	156.0	7,961	1.000	7,961	7,961	0
2010.2	150.0	8,544	1.000	7,901 8,544	7,901 8,544	0
2011.1	144.0	8,538	1.000	8,538	8,538	0
2011.2	138.0	9,200	1.000	9,200	9,200	0
2012.2	132.0	8,727	1.000	8,727	8,728	(1)
2013.1	126.0	9,414	1.000	9,413	9,414	(0)
2013.2	120.0	8,641	1.000	8,641	8,641	(0)
2014.1	114.0	10,424	1.000	10,424	10,424	(0)
2014.2	108.0	8,743	1.000	8,743	8,743	(0)
2015.1	102.0	10,931	1.000	10,931	10,931	(0)
2015.2	96.0	9,119	1.000	9,118	9,119	(0)
2016.1	90.0	11,524	1.000	11,523	11,524	(0)
2016.2	84.0	8,897	1.000	8,896	8,897	(0)
2017.1	78.0	13,258	1.000	13,257	13,257	(0)
2017.2	72.0	9,031	1.000	9,030	9,031	(0)
2018.1	66.0	10,133	1.000	10,132	10,133	(1)
2018.2	60.0	8,733	1.000	8,733	8,733	(1)
2019.1	54.0	9,197	1.000	9,197	9,198	(1)
2019.2	48.0	8,295	1.000	8,295	8,296	(1)
2020.1	42.0	7,808	1.000	7,809	7,808	0
2020.2	36.0	8,603	1.000	8,606	8,608	(2)
2021.1	30.0	7,961	1.001	7,967	7,970	(3)
2021.2	24.0	7,653	1.002	7,667	7,680	(13)
2022.1	18.0	8,705	1.004	8,743	8,806	(62)
2022.2	12.0	7,415	1.020	7,564	7,695	(132)
2023.1	6.0	6,900	1.355	9,353		
Total		306,309		308,967	299,830	(216)

### All Perils

Private Passengers Vehicles (Excluding Farmers)

# Selected Ultimate Claim Counts Data as of 06/30/23

(1) (2) (3) (4) (5) (6) (7) (7) (3) \* (4) Prior (5) - (6)

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.2	240.0	42	1.000	42	42	0
2004.1	234.0	73	1.000	73	73	0
2004.2	228.0	82	1.000	82	82	0
2005.1	222.0	77	1.000	77	77	0
2005.2	216.0	99	1.000	99	99	0
2006.1	210.0	91	1.000	91	91	0
2006.2	204.0	100	1.000	100	100	0
2007.1	198.0	115	1.000	115	115	0
2007.2	192.0	86	1.000	86	86	0
2008.1	186.0	99	1.000	99	99	0
2008.2	180.0	87	1.000	87	87	0
2009.1	174.0	102	1.000	102	102	0
2009.2	168.0	103	1.000	103	103	0
2010.1	162.0	126	1.000	126	126	0
2010.2	156.0	176	1.000	176	176	0
2011.1	150.0	159	1.000	159	159	0
2011.2	144.0	176	1.000	176	176	0
2012.1	138.0	176	1.000	176	176	0
2012.2	132.0	205	1.000	205	205	0
2013.1	126.0	194	1.000	194	194	0
2013.2	120.0	180	1.000	180	180	0
2014.1	114.0	201	1.000	201	201	0
2014.2	108.0	217	1.000	217	217	0
2015.1	102.0	226	1.000	226	226	0
2015.2	96.0	213	1.000	213	213	0
2016.1	90.0	267	1.000	267	267	0
2016.2	84.0	264	1.000	264	264	0
2017.1	78.0	309	1.000	309	309	0
2017.2	72.0	222	1.000	222	222	0
2018.1	66.0	210	1.000	210	210	0
2018.2	60.0	239	1.000	239	239	0
2019.1	54.0	219	1.000	219	219	0
2019.2	48.0	238	1.000	238	238	0
2020.1	42.0	200	1.000	200	200	0
2020.2	36.0	205	0.999	205	205	(0)
2021.1	30.0	222	1.000	222	222	0
2021.2	24.0	231	0.999	231	230	1
2022.1	18.0	221	0.995	220	218	2
2022.2	12.0	228	0.995	227	227	0
2023.1	6.0	253	1.105	280		
Total		6,933		6,957	6,675	3

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.018 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.059; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.438 (CI = +/-0.150; p = 0.000)	0.740	+1.87%
Loss Cost	2006.2	0.017 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.059; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.425 (CI = +/-0.149; p = 0.000)	0.735	+1.69%
Loss Cost	2007.1	0.017 (CI = +/-0.008, p = 0.000) 0.016 (CI = +/-0.009; p = 0.001)	-0.157 (CI = +/-0.061; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.418 (CI = +/-0.151; p = 0.000)	0.738	+1.58%
					-0.417 (CI = +/-0.156; p = 0.000)	0.732	
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.157 (CI = +/-0.063; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)			+1.58%
Loss Cost	2008.1	0.016 (CI = +/-0.010; p = 0.003)	-0.155 (CI = +/-0.065; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.421 (CI = +/-0.160; p = 0.000)	0.731	+1.64%
Loss Cost	2008.2	0.014 (CI = +/-0.011; p = 0.013)	-0.147 (CI = +/-0.065; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.405 (CI = +/-0.159; p = 0.000)	0.734	+1.38%
Loss Cost	2009.1	0.011 (CI = +/-0.011; p = 0.051)	-0.155 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.387 (CI = +/-0.158; p = 0.000)	0.754	+1.10%
Loss Cost	2009.2	0.006 (CI = +/-0.011; p = 0.230)	-0.142 (CI = +/-0.059; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.357 (CI = +/-0.143; p = 0.000)	0.794	+0.63%
Loss Cost	2010.1	0.004 (CI = +/-0.011; p = 0.504)	-0.149 (CI = +/-0.059; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.341 (CI = +/-0.143; p = 0.000)	0.809	+0.36%
Loss Cost	2010.2	0.004 (CI = +/-0.012; p = 0.454)	-0.151 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.346 (CI = +/-0.148; p = 0.000)	0.809	+0.45%
Loss Cost	2011.1	0.001 (CI = +/-0.013; p = 0.876)	-0.160 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.325 (CI = +/-0.147; p = 0.000)	0.826	+0.10%
Loss Cost	2011.2	-0.002 (CI = +/-0.014; p = 0.733)	-0.153 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.307 (CI = +/-0.148; p = 0.000)	0.838	-0.23%
Loss Cost	2012.1	-0.004 (CI = +/-0.015; p = 0.619)	-0.156 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.300 (CI = +/-0.155; p = 0.001)	0.834	-0.36%
Loss Cost	2012.2	-0.005 (CI = +/-0.017; p = 0.572)	-0.154 (CI = +/-0.068; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.295 (CI = +/-0.163; p = 0.001)	0.833	-0.46%
Loss Cost	2013.1	-0.006 (CI = +/-0.019; p = 0.541)	-0.156 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.289 (CI = +/-0.174; p = 0.003)	0.825	-0.57%
Loss Cost	2013.2	-0.001 (CI = +/-0.021; p = 0.931)	-0.165 (CI = +/-0.073; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.312 (CI = +/-0.177; p = 0.002)	0.834	-0.09%
Loss Cost	2014.1	-0.003 (CI = +/-0.024; p = 0.822)	-0.168 (CI = +/-0.078; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.304 (CI = +/-0.190; p = 0.004)	0.826	-0.26%
Loss Cost	2014.2	-0.007 (CI = +/-0.027; p = 0.603)	-0.161 (CI = +/-0.082; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	-0.286 (CI = +/-0.201; p = 0.009)	0.831	-0.67%
Loss Cost	2015.1	-0.019 (CI = +/-0.028; p = 0.168)	-0.179 (CI = +/-0.076; p = 0.000)	0.010 (CI = +/-0.005; p = 0.002)	-0.235 (CI = +/-0.189; p = 0.019)	0.871	-1.84%
	2015.2					0.867	
Loss Cost		-0.017 (CI = +/-0.032; p = 0.276)	-0.181 (CI = +/-0.082; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	-0.241 (CI = +/-0.208; p = 0.027)		-1.68%
Loss Cost	2016.1	-0.011 (CI = +/-0.038; p = 0.526)	-0.174 (CI = +/-0.088; p = 0.001)	0.010 (CI = +/-0.006; p = 0.004)	-0.263 (CI = +/-0.226; p = 0.027)	0.846	-1.12%
Loss Cost	2016.2	0.002 (CI = +/-0.040; p = 0.894)	-0.191 (CI = +/-0.086; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	-0.311 (CI = +/-0.221; p = 0.011)	0.872	+0.24%
Loss Cost	2017.1	0.001 (CI = +/-0.049; p = 0.946)	-0.192 (CI = +/-0.096; p = 0.002)	0.011 (CI = +/-0.007; p = 0.004)	-0.308 (CI = +/-0.252; p = 0.022)	0.852	+0.15%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.043; p = 0.021)	0.002 (CI = +/-0.003; p = 0.154)	-0.217 (CI = +/-0.107; p = 0.000)	0.890	+3.95%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.043; p = 0.032)	0.002 (CI = +/-0.003; p = 0.190)	-0.211 (CI = +/-0.109; p = 0.000)	0.877	+3.87%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.033)	0.002 (CI = +/-0.003; p = 0.220)	-0.208 (CI = +/-0.112; p = 0.001)	0.865	+3.83%
Severity	2007.2	0.038 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.046; p = 0.038)	0.002 (CI = +/-0.003; p = 0.231)	-0.209 (CI = +/-0.115; p = 0.001)	0.849	+3.84%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.071)	0.003 (CI = +/-0.003; p = 0.112)	-0.226 (CI = +/-0.109; p = 0.000)	0.869	+4.09%
Severity	2008.2	0.040 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.079)	0.003 (CI = +/-0.003; p = 0.121)	-0.226 (CI = +/-0.113; p = 0.000)	0.853	+4.10%
Severity	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.047; p = 0.060)	0.002 (CI = +/-0.003; p = 0.170)	-0.218 (CI = +/-0.115; p = 0.001)	0.837	+3.97%
Severity	2009.2	0.038 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.048; p = 0.090)	0.002 (CI = +/-0.004; p = 0.218)	-0.210 (CI = +/-0.117; p = 0.001)	0.810	+3.83%
Severity	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.107)	0.002 (CI = +/-0.004; p = 0.229)	-0.211 (CI = +/-0.122; p = 0.002)	0.791	+3.85%
						0.802	
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.050; p = 0.059)	0.003 (CI = +/-0.004; p = 0.147)	-0.226 (CI = +/-0.120; p = 0.001)		+4.13%
Severity	2011.1	0.041 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.052; p = 0.074)	0.003 (CI = +/-0.004; p = 0.159)	-0.228 (CI = +/-0.126; p = 0.001)	0.782	+4.15%
Severity	2011.2	0.041 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.055; p = 0.084)	0.003 (CI = +/-0.004; p = 0.170)	-0.229 (CI = +/-0.132; p = 0.002)	0.747	+4.18%
Severity	2012.1	0.043 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.057; p = 0.123)	0.003 (CI = +/-0.004; p = 0.150)	-0.238 (CI = +/-0.137; p = 0.002)	0.735	+4.35%
Severity	2012.2	0.045 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.102)	0.003 (CI = +/-0.004; p = 0.127)	-0.249 (CI = +/-0.143; p = 0.002)	0.715	+4.57%
Severity	2013.1	0.047 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.062; p = 0.150)	0.004 (CI = +/-0.004; p = 0.112)	-0.260 (CI = +/-0.150; p = 0.002)	0.701	+4.79%
Severity	2013.2	0.050 (CI = +/-0.019; p = 0.000)	-0.050 (CI = +/-0.064; p = 0.118)	0.004 (CI = +/-0.005; p = 0.091)	-0.275 (CI = +/-0.156; p = 0.002)	0.683	+5.12%
Severity	2014.1	0.049 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.069; p = 0.128)	0.004 (CI = +/-0.005; p = 0.123)	-0.270 (CI = +/-0.168; p = 0.004)	0.635	+5.02%
Severity	2014.2	0.043 (CI = +/-0.023; p = 0.002)	-0.043 (CI = +/-0.070; p = 0.208)	0.003 (CI = +/-0.005; p = 0.188)	-0.245 (CI = +/-0.172; p = 0.009)	0.516	+4.41%
Severity	2015.1	0.035 (CI = +/-0.025; p = 0.010)	-0.055 (CI = +/-0.068; p = 0.106)	0.002 (CI = +/-0.005; p = 0.331)	-0.209 (CI = +/-0.171; p = 0.021)	0.448	+3.54%
Severity	2015.2	0.030 (CI = +/-0.028; p = 0.042)	-0.048 (CI = +/-0.072; p = 0.172)	0.002 (CI = +/-0.005; p = 0.443)	-0.188 (CI = +/-0.181; p = 0.044)	0.280	+3.00%
Severity	2016.1	0.037 (CI = +/-0.032; p = 0.030)	-0.039 (CI = +/-0.075; p = 0.275)	0.002 (CI = +/-0.005; p = 0.321)	-0.215 (CI = +/-0.192; p = 0.031)	0.334	+3.74%
Severity	2016.2	0.046 (CI = +/-0.036; p = 0.019)	-0.050 (CI = +/-0.077; p = 0.178)	0.003 (CI = +/-0.005; p = 0.231)	-0.247 (CI = +/-0.199; p = 0.021)	0.397	+4.67%
Severity	2017.1	0.037 (CI = +/-0.042; p = 0.076)	-0.059 (CI = +/-0.081; p = 0.132)	0.003 (CI = +/-0.006; p = 0.343)	-0.218 (CI = +/-0.214; p = 0.047)	0.335	+3.77%
Severity	2017.1	0.037 (Cl = +/-0.042, p = 0.070)	-0.035 (Ci = +/-0.081, p = 0.132)	0.002 (CI = +/-0.000, p = 0.343)	-0.218 (Ci = +/-0.214, p = 0.047)	0.333	+3.77/0
F	2006.1	0.030 (61 - + / 0.006+ = - 0.000)	0.100 (61 - 1/ 0.047; 0.000)	0.013 (01 - + / 0.004; 0.000)	0.331 (0) / 0.130 0.001)	0.002	2.010/
Frequency	2006.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.221 (Cl = +/-0.120; p = 0.001)	0.902	-2.01%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.214 (CI = +/-0.121; p = 0.001)	0.904	-2.10%
Frequency	2007.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.124; p = 0.002)	0.901	-2.17%
Frequency	2007.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.128; p = 0.002)	0.898	-2.17%
Frequency	2008.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.114 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.127; p = 0.004)	0.903	-2.36%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.122; p = 0.006)	0.915	-2.61%
Frequency	2009.1	-0.028 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.124; p = 0.009)	0.915	-2.75%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.148 (CI = +/-0.114; p = 0.014)	0.932	-3.09%
Frequency	2010.1	-0.034 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.111; p = 0.023)	0.938	-3.36%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.112; p = 0.037)	0.940	-3.53%
Frequency	2011.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.104; p = 0.066)	0.950	-3.89%
Frequency	2011.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.041; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.098; p = 0.112)	0.959	-4.23%
Frequency	2012.1	-0.046 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.096; p = 0.195)	0.962	-4.51%
Frequency	2012.2	-0.049 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.094; p = 0.323)	0.966	-4.82%
Frequency	2013.1	-0.052 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.039; p = 0.000) -0.112 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.093; p = 0.516)	0.967	-5.11%
Frequency	2013.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.431)	0.965	-4.96%
Frequency	2014.1	-0.052 (CI = +/-0.013; p = 0.000)	-0.116 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.105; p = 0.501)	0.960	-5.02%
Frequency	2014.2	-0.050 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.113; p = 0.443)	0.957	-4.87%
Frequency	2015.1	-0.053 (CI = +/-0.017; p = 0.000)	-0.124 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.119; p = 0.644)	0.954	-5.20%
Frequency	2015.2	-0.047 (CI = +/-0.018; p = 0.000)	-0.133 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.318)	0.961	-4.54%
Frequency	2016.1	-0.048 (CI = +/-0.021; p = 0.000)	-0.135 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.125; p = 0.414)	0.953	-4.68%
Frequency	2016.2	-0.043 (CI = +/-0.024; p = 0.003)	-0.141 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.065 (CI = +/-0.133; p = 0.302)	0.952	-4.23%
Frequency	2017.1	-0.035 (CI = +/-0.027; p = 0.015)	-0.133 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.136; p = 0.162)	0.947	-3.49%
		, ,, ,,	,, ,	, ,, ,,	,		

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, scalar\_level\_change Scalar Level Change Start Date = 2020-01-01

-					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	-0.420 (CI = +/-0.140; p = 0.000)	0.512	+2.13%
Loss Cost	2006.2	0.018 (CI = +/-0.011; p = 0.003)	-0.401 (CI = +/-0.138; p = 0.000)	0.511	+1.83%
Loss Cost	2007.1	0.019 (CI = +/-0.012; p = 0.004)	-0.404 (CI = +/-0.143; p = 0.000)	0.510	+1.87%
Loss Cost	2007.2	0.017 (CI = +/-0.013; p = 0.012)	-0.396 (CI = +/-0.147; p = 0.000) -0.410 (CI = +/-0.150; p = 0.000)	0.505	+1.74%
Loss Cost Loss Cost	2008.1 2008.2	0.020 (CI = +/-0.014; p = 0.008) 0.016 (CI = +/-0.014; p = 0.036)	-0.410 (Cl = +/-0.150; p = 0.000) -0.387 (Cl = +/-0.148; p = 0.000)	0.520 0.535	+1.98% +1.57%
Loss Cost	2008.2	0.016 (CI = +/-0.014; p = 0.066) 0.015 (CI = +/-0.016; p = 0.066)	-0.382 (CI = +/-0.153; p = 0.000)	0.534	+1.48%
Loss Cost	2009.2	0.008 (CI = +/-0.015; p = 0.291)	-0.347 (CI = +/-0.143; p = 0.000)	0.593	+0.81%
Loss Cost	2010.1	0.008 (CI = +/-0.017; p = 0.362)	-0.345 (CI = +/-0.149; p = 0.000)	0.592	+0.76%
Loss Cost	2010.2	0.007 (CI = +/-0.018; p = 0.474)	-0.339 (CI = +/-0.156; p = 0.000)	0.592	+0.65%
Loss Cost	2011.1	0.006 (CI = +/-0.020; p = 0.561)	-0.336 (CI = +/-0.164; p = 0.000)	0.591	+0.58%
Loss Cost	2011.2	0.000 (CI = +/-0.022; p = 0.987)	-0.309 (CI = +/-0.165; p = 0.001)	0.625	-0.02%
Loss Cost	2012.1	0.002 (CI = +/-0.024; p = 0.864)	-0.318 (CI = +/-0.174; p = 0.001)	0.617	+0.20%
Loss Cost	2012.2	-0.002 (CI = +/-0.027; p = 0.870)	-0.301 (CI = +/-0.182; p = 0.003)	0.627	-0.21%
Loss Cost	2013.1	0.001 (CI = +/-0.030; p = 0.921)	-0.315 (CI = +/-0.192; p = 0.003)	0.617	+0.14%
Loss Cost Loss Cost	2013.2 2014.1	0.003 (CI = +/-0.034; p = 0.863) 0.007 (CI = +/-0.039; p = 0.687)	-0.321 (CI = +/-0.206; p = 0.004) -0.338 (CI = +/-0.219; p = 0.005)	0.607	+0.28% +0.75%
Loss Cost	2014.1	-0.002 (CI = +/-0.043; p = 0.918)	-0.304 (CI = +/-0.229; p = 0.013)	0.596 0.623	-0.21%
Loss Cost	2015.1	-0.002 (CI = 1/-0.050; p = 0.800)	-0.292 (CI = +/-0.248; p = 0.024)	0.618	-0.60%
Loss Cost	2015.2	-0.011 (CI = +/-0.058; p = 0.680)	-0.276 (CI = +/-0.269; p = 0.045)	0.614	-1.12%
Loss Cost	2016.1	0.006 (CI = +/-0.064; p = 0.845)	-0.323 (CI = +/-0.276; p = 0.025)	0.596	+0.59%
Loss Cost	2016.2	0.011 (CI = +/-0.075; p = 0.761)	-0.335 (CI = +/-0.302; p = 0.033)	0.570	+1.07%
Loss Cost	2017.1	0.023 (CI = +/-0.086; p = 0.556)	-0.363 (CI = +/-0.322; p = 0.031)	0.541	+2.38%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.086; p = 0.013)	0.849	+3.98%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.087; p = 0.022)	0.833	+3.84%
Severity	2007.1	0.038 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.090; p = 0.026)	0.817	+3.85%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.093; p = 0.035)	0.797	+3.80%
Severity Severity	2008.1 2008.2	0.040 (CI = +/-0.008; p = 0.000) 0.040 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.089; p = 0.012) -0.115 (CI = +/-0.092; p = 0.017)	0.822 0.800	+4.10% +4.06%
Severity	2009.1	0.039 (CI = +/-0.010; p = 0.000)	-0.113 (CI = +/-0.095; p = 0.026)	0.773	+3.97%
Severity	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.097; p = 0.046)	0.740	+3.76%
Severity	2010.1	0.037 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.101; p = 0.048)	0.718	+3.82%
Severity	2010.2	0.040 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.104; p = 0.036)	0.712	+4.03%
Severity	2011.1	0.040 (CI = +/-0.014; p = 0.000)	-0.117 (CI = +/-0.110; p = 0.038)	0.686	+4.12%
Severity	2011.2	0.040 (CI = +/-0.015; p = 0.000)	-0.113 (CI = +/-0.115; p = 0.055)	0.639	+4.03%
Severity	2012.1	0.042 (CI = +/-0.017; p = 0.000)	-0.123 (CI = +/-0.121; p = 0.046)	0.625	+4.27%
Severity	2012.2	0.043 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.128; p = 0.052)	0.586	+4.37%
Severity	2013.1 2013.2	0.046 (CI = +/-0.021; p = 0.000) 0.047 (CI = +/-0.024; p = 0.001)	-0.138 (CI = +/-0.135; p = 0.045) -0.144 (CI = +/-0.144; p = 0.050)	0.569	+4.67% +4.83%
Severity Severity	2014.1	0.047 (CI = +/-0.024; p = 0.001) 0.047 (CI = +/-0.027; p = 0.002)	-0.144 (CI = +/-0.144; p = 0.050) -0.143 (CI = +/-0.155; p = 0.069)	0.526 0.456	+4.80%
Severity	2014.1	0.037 (CI = +/-0.029; p = 0.016)	-0.111 (CI = +/-0.156; p = 0.152)	0.309	+3.82%
Severity	2015.1	0.029 (CI = +/-0.032; p = 0.075)	-0.084 (CI = +/-0.162; p = 0.286)	0.147	+2.96%
Severity	2015.2	0.019 (CI = +/-0.035; p = 0.274)	-0.052 (CI = +/-0.165; p = 0.506)	-0.024	+1.89%
Severity	2016.1	0.025 (CI = +/-0.041; p = 0.201)	-0.070 (CI = +/-0.176; p = 0.401)	0.014	+2.56%
Severity	2016.2	0.028 (CI = +/-0.048; p = 0.229)	-0.076 (CI = +/-0.193; p = 0.403)	-0.012	+2.81%
Severity	2017.1	0.018 (CI = +/-0.054; p = 0.474)	-0.056 (CI = +/-0.203; p = 0.556)	-0.136	+1.83%
-	2005.4	0.040 (5) / 0.000 0.000	0.000 (6) ( 0.400 0.000)	0.007	4 700/
Frequency	2006.1 2006.2	-0.018 (CI = +/-0.009; p = 0.000) -0.020 (CI = +/-0.009; p = 0.000)	-0.309 (CI = +/-0.109; p = 0.000) -0.298 (CI = +/-0.110; p = 0.000)	0.827 0.833	-1.78% -1.94%
Frequency Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000) -0.019 (CI = +/-0.010; p = 0.000)	-0.298 (CI = +/-0.110; p = 0.000) -0.301 (CI = +/-0.113; p = 0.000)	0.826	-1.90%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.296 (CI = +/-0.117; p = 0.000)	0.824	-1.98%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.292 (CI = +/-0.121; p = 0.000)	0.820	-2.04%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.272 (CI = +/-0.118; p = 0.000)	0.840	-2.40%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.000)	-0.272 (CI = +/-0.122; p = 0.000)	0.833	-2.39%
Frequency	2009.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.117; p = 0.000)	0.858	-2.84%
Frequency	2010.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.242 (CI = +/-0.122; p = 0.000)	0.853	-2.95%
Frequency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.227 (CI = +/-0.124; p = 0.001)	0.858	-3.25%
Frequency	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.220 (Cl = +/-0.130; p = 0.002)	0.854	-3.40%
Frequency	2011.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.129; p = 0.005)	0.867	-3.89%
Frequency	2012.1	-0.040 (CI = +/-0.019; p = 0.000) -0.045 (CI = +/-0.021; p = 0.000)	-0.195 (CI = +/-0.137; p = 0.007) -0.174 (CI = +/-0.140; p = 0.017)	0.857 0.864	-3.91% -4.39%
Frequency Frequency	2012.2 2013.1	-0.045 (CI = +/-0.021; p = 0.000) -0.044 (CI = +/-0.023; p = 0.001)	-0.174 (CI = +/-0.140; p = 0.017) -0.177 (CI = +/-0.149; p = 0.023)	0.864 0.851	-4.33% -4.33%
Frequency	2013.1	-0.044 (CI = +/-0.026; p = 0.001)	-0.177 (CI = +/-0.149, p = 0.023) -0.177 (CI = +/-0.160; p = 0.033)	0.837	-4.33%
Frequency	2014.1	-0.039 (CI = +/-0.030; p = 0.013)	-0.177 (CI = 1/-0.160; p = 0.033) -0.195 (CI = +/-0.169; p = 0.027)	0.820	-3.86%
Frequency	2014.2	-0.040 (CI = +/-0.034; p = 0.027)	-0.194 (CI = +/-0.183; p = 0.040)	0.804	-3.88%
Frequency	2015.1	-0.035 (CI = +/-0.040; p = 0.078)	-0.208 (CI = +/-0.197; p = 0.040)	0.782	-3.45%
Frequency	2015.2	-0.030 (CI = +/-0.046; p = 0.182)	-0.224 (CI = +/-0.214; p = 0.041)	0.757	-2.96%
Frequency	2016.1	-0.019 (CI = +/-0.052; p = 0.432)	-0.253 (CI = +/-0.225; p = 0.031)	0.733	-1.92%
Frequency	2016.2	-0.017 (CI = +/-0.061; p = 0.553)	-0.259 (CI = +/-0.247; p = 0.041)	0.705	-1.69%
Frequency	2017.1	0.005 (CI = +/-0.062; p = 0.851)	-0.308 (CI = +/-0.234; p = 0.015)	0.705	+0.54%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2020-01-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	-0.161 (CI = +/-0.059; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.590)	-0.424 (CI = +/-0.142; p = 0.000)	0.745	+2.03%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.059; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.626)	-0.411 (CI = +/-0.142; p = 0.000)	0.738	+1.86%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.060; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.643)	-0.404 (CI = +/-0.145; p = 0.000)	0.740	+1.76%
Loss Cost	2007.2	0.018 (CI = +/-0.010; p = 0.001)	-0.158 (CI = +/-0.063; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.647)	-0.405 (CI = +/-0.150; p = 0.000)	0.734	+1.77%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.001)	-0.156 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.641)	-0.411 (CI = +/-0.155; p = 0.000)	0.734	+1.85%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.007)	-0.148 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.692)	-0.394 (CI = +/-0.155; p = 0.000)	0.734	+1.60%
Loss Cost	2009.1	0.013 (CI = +/-0.012; p = 0.030)	-0.156 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.730)	-0.375 (CI = +/-0.155; p = 0.000)	0.751	+1.32%
Loss Cost	2009.2 2010.1	0.008 (CI = +/-0.011; p = 0.148)	-0.143 (CI = +/-0.060; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.832)	-0.343 (CI = +/-0.143; p = 0.000) -0.327 (CI = +/-0.145; p = 0.000)	0.785 0.797	+0.82% +0.56%
Loss Cost Loss Cost	2010.1	0.006 (CI = +/-0.012; p = 0.352) 0.007 (CI = +/-0.013; p = 0.305)	-0.150 (CI = +/-0.061; p = 0.000) -0.153 (CI = +/-0.063; p = 0.000)	0.000 (CI = +/-0.005; p = 0.880) 0.000 (CI = +/-0.005; p = 0.851)	-0.334 (CI = +/-0.151; p = 0.000)	0.798	+0.68%
Loss Cost	2011.1	0.007 (CI = +/-0.013, p = 0.503) 0.003 (CI = +/-0.014; p = 0.651)	-0.161 (CI = +/-0.063; p = 0.000)	0.000 (CI = +/-0.005; p = 0.918)	-0.312 (CI = +/-0.151; p = 0.000)	0.738	+0.31%
Loss Cost	2011.1	0.000 (CI = +/-0.014; p = 0.031) 0.000 (CI = +/-0.015; p = 0.981)	-0.154 (CI = +/-0.064; p = 0.000)	0.000 (CI = +/-0.005; p = 0.994)	-0.293 (CI = +/-0.155; p = 0.000)	0.822	-0.02%
Loss Cost	2012.1	-0.001 (CI = +/-0.017; p = 0.859)	-0.157 (CI = +/-0.068; p = 0.000)	0.000 (CI = +/-0.006; p = 0.969)	-0.285 (CI = +/-0.165; p = 0.002)	0.817	-0.15%
Loss Cost	2012.2	-0.002 (CI = +/-0.020; p = 0.810)	-0.156 (CI = +/-0.071; p = 0.000)	0.000 (CI = +/-0.006; p = 0.951)	-0.281 (CI = +/-0.175; p = 0.004)	0.815	-0.23%
Loss Cost	2013.1	-0.003 (CI = +/-0.022; p = 0.774)	-0.157 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.006; p = 0.937)	-0.277 (CI = +/-0.189; p = 0.007)	0.805	-0.31%
Loss Cost	2013.2	0.003 (CI = +/-0.025; p = 0.784)	-0.167 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.006; p = 0.915)	-0.309 (CI = +/-0.194; p = 0.004)	0.818	+0.32%
Loss Cost	2014.1	0.002 (CI = +/-0.029; p = 0.890)	-0.169 (CI = +/-0.082; p = 0.001)	0.000 (CI = +/-0.006; p = 0.942)	-0.302 (CI = +/-0.213; p = 0.009)	0.808	+0.19%
Loss Cost	2014.2	-0.002 (CI = +/-0.034; p = 0.881)	-0.163 (CI = +/-0.087; p = 0.001)	0.000 (CI = +/-0.007; p = 0.965)	-0.282 (CI = +/-0.232; p = 0.021)	0.809	-0.24%
Loss Cost	2015.1	-0.017 (CI = +/-0.036; p = 0.322)	-0.180 (CI = +/-0.083; p = 0.000)	0.001 (CI = +/-0.006; p = 0.696)	-0.214 (CI = +/-0.231; p = 0.066)	0.846	-1.68%
Loss Cost	2015.2	-0.014 (CI = +/-0.043; p = 0.487)	-0.183 (CI = +/-0.090; p = 0.001)	0.001 (CI = +/-0.007; p = 0.771)	-0.227 (CI = +/-0.260; p = 0.082)	0.841	-1.40%
Loss Cost	2016.1	-0.005 (CI = +/-0.053; p = 0.828)	-0.175 (CI = +/-0.096; p = 0.002)	0.000 (CI = +/-0.007; p = 0.931)	-0.265 (CI = +/-0.294; p = 0.073)	0.816	-0.53%
Loss Cost	2016.2	0.018 (CI = +/-0.057; p = 0.484)	-0.195 (CI = +/-0.092; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.624)	-0.360 (CI = +/-0.297; p = 0.023)	0.852	+1.86%
Loss Cost	2017.1	0.022 (CI = +/-0.073; p = 0.512)	-0.192 (CI = +/-0.103; p = 0.003)	-0.002 (CI = +/-0.008; p = 0.618)	-0.374 (CI = +/-0.356; p = 0.042)	0.829	+2.21%
		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.043; p = 0.020)	-0.006 (CI = +/-0.004; p = 0.006)	-0.208 (CI = +/-0.103; p = 0.000)	0.890	+4.03%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.043; p = 0.030)	-0.006 (CI = +/-0.004; p = 0.007)	-0.202 (CI = +/-0.105; p = 0.000)	0.876	+3.95%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.045; p = 0.032)	-0.006 (CI = +/-0.004; p = 0.009)	-0.200 (CI = +/-0.108; p = 0.001)	0.865	+3.91%
Severity	2007.2	0.039 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.047; p = 0.036)	-0.006 (CI = +/-0.004; p = 0.010)	-0.201 (CI = +/-0.112; p = 0.001)	0.849	+3.93%
Severity	2008.1	0.041 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.067)	-0.006 (CI = +/-0.004; p = 0.005)	-0.220 (CI = +/-0.106; p = 0.000)	0.870	+4.21%
Severity	2008.2	0.041 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.046; p = 0.073)	-0.006 (CI = +/-0.004; p = 0.006)	-0.221 (CI = +/-0.109; p = 0.000)	0.854	+4.23%
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.047; p = 0.057)	-0.006 (CI = +/-0.004; p = 0.007)	-0.213 (CI = +/-0.112; p = 0.001)	0.837	+4.10%
Severity	2009.2	0.039 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.048; p = 0.084)	-0.006 (CI = +/-0.004; p = 0.009)	-0.204 (CI = +/-0.115; p = 0.001)	0.808	+3.97%
Severity	2010.1	0.039 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.104)	-0.006 (CI = +/-0.004; p = 0.010)	-0.207 (CI = +/-0.120; p = 0.002)	0.790	+4.00%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.049; p = 0.053)	-0.006 (CI = +/-0.004; p = 0.006)	-0.226 (CI = +/-0.118; p = 0.001)	0.804	+4.33%
Severity	2011.1	0.043 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.052; p = 0.069)	-0.006 (CI = +/-0.004; p = 0.007)	-0.229 (CI = +/-0.124; p = 0.001)	0.785	+4.38%
Severity	2011.2	0.043 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.054; p = 0.075)	-0.006 (CI = +/-0.005; p = 0.009)	-0.232 (CI = +/-0.131; p = 0.001)	0.751	+4.44%
Severity	2012.1	0.046 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.115)	-0.006 (CI = +/-0.005; p = 0.008)	-0.245 (CI = +/-0.137; p = 0.001)	0.742	+4.67%
Severity	2012.2	0.049 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.058; p = 0.086)	-0.007 (CI = +/-0.005; p = 0.007)	-0.262 (CI = +/-0.142; p = 0.001)	0.728	+4.99%
Severity	2013.1	0.052 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.135)	-0.007 (CI = +/-0.005; p = 0.007)	-0.278 (CI = +/-0.150; p = 0.001)	0.720	+5.32%
Severity	2013.2	0.057 (CI = +/-0.020; p = 0.000)	-0.052 (CI = +/-0.061; p = 0.090)	-0.007 (CI = +/-0.005; p = 0.005)	-0.303 (CI = +/-0.155; p = 0.001)	0.715	+5.83%
Severity	2014.1	0.057 (CI = +/-0.023; p = 0.000)	-0.052 (CI = +/-0.065; p = 0.111)	-0.007 (CI = +/-0.005; p = 0.007)	-0.303 (CI = +/-0.170; p = 0.002)	0.670	+5.83%
Severity	2014.2	0.051 (CI = +/-0.026; p = 0.001)	-0.045 (CI = +/-0.068; p = 0.177)	-0.007 (CI = +/-0.005; p = 0.013)	-0.276 (CI = +/-0.181; p = 0.006)	0.545	+5.24%
Severity	2015.1	0.042 (CI = +/-0.029; p = 0.009)	-0.055 (CI = +/-0.068; p = 0.104)	-0.006 (CI = +/-0.005; p = 0.021)	-0.234 (CI = +/-0.189; p = 0.019)	0.455	+4.29%
Severity	2015.2	0.037 (CI = +/-0.035; p = 0.041)	-0.049 (CI = +/-0.073; p = 0.162)	-0.006 (CI = +/-0.005; p = 0.039)	-0.211 (CI = +/-0.210; p = 0.049)	0.266	+3.74%
Severity	2016.1	0.049 (CI = +/-0.040; p = 0.021)	-0.038 (CI = +/-0.073; p = 0.270)	-0.007 (CI = +/-0.006; p = 0.023)	-0.264 (CI = +/-0.224; p = 0.025)	0.359	+5.03%
Severity	2016.2	0.067 (CI = +/-0.043; p = 0.007)	-0.053 (CI = +/-0.070; p = 0.119)	-0.008 (CI = +/-0.005; p = 0.008)	-0.337 (CI = +/-0.226; p = 0.008)	0.502	+6.96%
Severity	2017.1	0.060 (CI = +/-0.055; p = 0.036)	-0.058 (CI = +/-0.077; p = 0.118)	-0.008 (CI = +/-0.006; p = 0.021)	-0.308 (CI = +/-0.266; p = 0.028)	0.406	+6.15%
_							
Frequency	2006.1	-0.019 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.047; p = 0.000)	0.005 (CI = +/-0.005; p = 0.057)	-0.216 (CI = +/-0.114; p = 0.001)	0.904	-1.92%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.048; p = 0.000)	0.005 (CI = +/-0.005; p = 0.054)	-0.209 (CI = +/-0.116; p = 0.001)	0.905	-2.01%
Frequency	2007.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.049; p = 0.000)	0.005 (CI = +/-0.005; p = 0.056)	-0.204 (CI = +/-0.119; p = 0.001)	0.902	-2.08%
Frequency	2007.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.051; p = 0.000)	0.005 (CI = +/-0.005; p = 0.061)	-0.205 (CI = +/-0.123; p = 0.002)	0.899	-2.07%
Frequency	2008.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.051; p = 0.000)	0.005 (CI = +/-0.005; p = 0.052)	-0.191 (CI = +/-0.123; p = 0.004)	0.903	-2.26%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.050; p = 0.000)	0.005 (CI = +/-0.005; p = 0.034)	-0.173 (CI = +/-0.119; p = 0.006)	0.915	-2.52%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.051; p = 0.000)	0.005 (CI = +/-0.005; p = 0.032)	-0.163 (CI = +/-0.121; p = 0.011)	0.914	-2.67%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.048; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	-0.139 (CI = +/-0.113; p = 0.018)	0.930	-3.02%
Frequency	2010.1	-0.034 (CI = +/-0.009; p = 0.000) -0.036 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	-0.120 (CI = +/-0.111; p = 0.035)	0.936	-3.31%
Frequency	2010.2	-0.040 (CI = +/-0.010; p = 0.000)	-0.104 (CI = +/-0.047; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	-0.108 (CI = +/-0.113; p = 0.060)	0.938	-3.50%
Frequency	2011.1	-0.044 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.044; p = 0.000) -0.105 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003) 0.006 (CI = +/-0.004; p = 0.001)	-0.083 (CI = +/-0.107; p = 0.120) -0.060 (CI = +/-0.102; p = 0.229)	0.948	-3.90%
Frequency	2011.2	-0.044 (CI = +/-0.010; p = 0.000) -0.047 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.042; p = 0.000) -0.113 (CI = +/-0.041; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001) 0.007 (CI = +/-0.003; p = 0.001)	-0.040 (CI = +/-0.102; p = 0.229) -0.040 (CI = +/-0.100; p = 0.408)	0.956	-4.27% -4.61%
Frequency Frequency	2012.1 2012.2	-0.047 (CI = +/-0.011; p = 0.000) -0.051 (CI = +/-0.011; p = 0.000)	-0.113 (Cl = +/-0.041; p = 0.000) -0.106 (Cl = +/-0.040; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001) 0.007 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.100; p = 0.408) -0.020 (CI = +/-0.098; p = 0.680)	0.959 0.964	-4.61% -4.97%
	2013.1	-0.051 (CI = +/-0.011; p = 0.000) -0.055 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000) 0.007 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.098; p = 0.970)	0.967	-4.97%
Frequency Frequency	2013.1	-0.055 (CI = +/-0.012; p = 0.000) -0.053 (CI = +/-0.013; p = 0.000)	-0.112 (CI = +/-0.039; p = 0.000) -0.115 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000) 0.007 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.098; p = 0.970) -0.006 (CI = +/-0.105; p = 0.903)	0.967	-5.35% -5.20%
		-0.055 (CI = +/-0.015; p = 0.000)		0.007 (CI = +/-0.003; p = 0.000) 0.007 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.114; p = 0.986)	0.959	
Frequency	2014.1		-0.117 (CI = +/-0.044; p = 0.000) -0.119 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000) 0.007 (CI = +/-0.004; p = 0.001)			-5.33%
Frequency	2014.2	-0.053 (CI = +/-0.018; p = 0.000) -0.059 (CI = +/-0.021; p = 0.000)			-0.006 (CI = +/-0.125; p = 0.923) 0.020 (CI = +/-0.133; p = 0.744)	0.955 0.954	-5.20% -5.72%
Frequency	2015.1		-0.125 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)			-5.73%
Frequency	2015.2	-0.051 (CI = +/-0.022; p = 0.000) -0.054 (CI = +/-0.028; p = 0.001)	-0.133 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001) 0.007 (CI = +/-0.004; p = 0.002)	-0.016 (CI = +/-0.135; p = 0.801)	0.957	-4.96%
Frequency	2016.1	-0.054 (CI = +/-0.028; p = 0.001) -0.049 (CI = +/-0.034; p = 0.010)	-0.136 (CI = +/-0.050; p = 0.000) -0.141 (CI = +/-0.055; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002) 0.007 (CI = +/-0.004; p = 0.007)	-0.001 (CI = +/-0.154; p = 0.992) -0.023 (CI = +/-0.176; p = 0.774)	0.950 0.946	-5.29% -4.77%
Frequency Frequency	2016.2 2017.1	-0.049 (CI = +/-0.034; p = 0.010) -0.038 (CI = +/-0.041; p = 0.063)	-0.141 (Cl = +/-0.055; p = 0.000) -0.134 (Cl = +/-0.057; p = 0.001)	0.007 (CI = +/-0.004; p = 0.007) 0.006 (CI = +/-0.005; p = 0.019)	-0.023 (CI = +/-0.176; p = 0.774) -0.066 (CI = +/-0.196; p = 0.464)	0.946	-4.77% -3.72%
rrequericy	2017.1	0.030 (Ci = +/-0.041, p = 0.063)	0.134 (Ci = +/-0.03/, p = 0.001)	5.500 (Ci = +/-0.005, p = 0.019)	5.000 (Ci = +/-0.130, p = 0.464)	0.550	-3.7270

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.006 (CI = +/-0.010; p = 0.187)	-0.165 (CI = +/-0.086; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.449	+0.65%
Loss Cost	2006.2	0.004 (CI = +/-0.010; p = 0.385)	-0.154 (CI = +/-0.086; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.441	+0.44%
Loss Cost	2007.1	0.003 (CI = +/-0.011; p = 0.606)	-0.162 (CI = +/-0.087; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.459	+0.27%
Loss Cost	2007.2	0.002 (CI = +/-0.011; p = 0.745)	-0.158 (CI = +/-0.090; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	0.452	+0.18%
Loss Cost	2008.1	0.001 (CI = +/-0.012; p = 0.834)	-0.161 (CI = +/-0.093; p = 0.001)	0.010 (CI = +/-0.006; p = 0.004)	0.450	+0.12%
Loss Cost	2008.2	-0.002 (CI = +/-0.012; p = 0.778)	-0.148 (CI = +/-0.092; p = 0.003)	0.009 (CI = +/-0.006; p = 0.005)	0.462	-0.17%
Loss Cost	2009.1	-0.005 (CI = +/-0.013; p = 0.428)	-0.161 (CI = +/-0.091; p = 0.001)	0.009 (CI = +/-0.006; p = 0.006)	0.511	-0.49%
Loss Cost	2009.2	-0.009 (CI = +/-0.012; p = 0.119)	-0.143 (CI = +/-0.084; p = 0.002)	0.008 (CI = +/-0.006; p = 0.005)	0.573	-0.94%
Loss Cost	2010.1	-0.013 (CI = +/-0.012; p = 0.047)	-0.155 (CI = +/-0.084; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.613	-1.25%
Loss Cost	2010.2	-0.013 (CI = +/-0.013; p = 0.053)	-0.153 (CI = +/-0.087; p = 0.001)	0.008 (CI = +/-0.006; p = 0.009)	0.613	-1.32%
Loss Cost	2011.1	-0.017 (CI = +/-0.014; p = 0.017)	-0.167 (CI = +/-0.085; p = 0.001)	0.007 (CI = +/-0.005; p = 0.011)	0.659	-1.70%
Loss Cost	2011.2	-0.021 (CI = +/-0.014; p = 0.006)	-0.154 (CI = +/-0.084; p = 0.001)	0.007 (CI = +/-0.005; p = 0.012)	0.693	-2.06%
Loss Cost	2012.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.163 (CI = +/-0.086; p = 0.001)	0.007 (CI = +/-0.005; p = 0.016)	0.699	-2.31%
Loss Cost	2012.2	-0.026 (CI = +/-0.016; p = 0.004)	-0.155 (CI = +/-0.089; p = 0.002)	0.006 (CI = +/-0.005; p = 0.020)	0.708	-2.54%
Loss Cost	2013.1	-0.028 (CI = +/-0.018; p = 0.003)	-0.163 (CI = +/-0.092; p = 0.002)	0.006 (CI = +/-0.005; p = 0.027)	0.707	-2.80%
Loss Cost	2013.2	-0.028 (CI = +/-0.019; p = 0.009)	-0.166 (CI = +/-0.098; p = 0.002)	0.006 (CI = +/-0.006; p = 0.031)	0.698	-2.72%
Loss Cost	2014.1	-0.031 (CI = +/-0.021; p = 0.007)	-0.176 (CI = +/-0.101; p = 0.002)	0.006 (CI = +/-0.006; p = 0.041)	0.701	-3.07%
Loss Cost	2014.2	-0.036 (CI = +/-0.022; p = 0.004)	-0.162 (CI = +/-0.103; p = 0.004)	0.006 (CI = +/-0.006; p = 0.043)	0.729	-3.55%
Loss Cost	2015.1	-0.045 (CI = +/-0.021; p = 0.000)	-0.185 (CI = +/-0.091; p = 0.001)	0.005 (CI = +/-0.005; p = 0.034)	0.809	-4.41%
Loss Cost	2015.2	-0.047 (CI = +/-0.024; p = 0.001)	-0.181 (CI = +/-0.098; p = 0.002)	0.005 (CI = +/-0.005; p = 0.042)	0.805	-4.57%
Loss Cost	2016.1	-0.047 (CI = +/-0.027; p = 0.003)	-0.182 (CI = +/-0.107; p = 0.003)	0.005 (CI = +/-0.005; p = 0.053)	0.766	-4.61%
Loss Cost	2016.2	-0.044 (CI = +/-0.031; p = 0.010)	-0.190 (CI = +/-0.117; p = 0.005)	0.005 (CI = +/-0.006; p = 0.064)	0.754	-4.31%
Loss Cost	2017.1	-0.049 (CI = +/-0.035; p = 0.012)	-0.200 (CI = +/-0.125; p = 0.005)	0.005 (CI = +/-0.006; p = 0.072)	0.737	-4.78%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.052; p = 0.046)	0.000 (CI = +/-0.004; p = 0.950)	0.834	+3.34%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.053; p = 0.071)	0.000 (CI = +/-0.004; p = 0.881)	0.816	+3.23%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.054; p = 0.061)	0.000 (CI = +/-0.004; p = 0.823)	0.802	+3.16%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.056; p = 0.079)	0.000 (CI = +/-0.004; p = 0.802)	0.780	+3.12%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.124)	0.000 (CI = +/-0.004; p = 0.907)	0.787	+3.26%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.156)	0.000 (CI = +/-0.004; p = 0.882)	0.762	+3.21%
Severity	2009.1	0.030 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.059; p = 0.103)	-0.001 (CI = +/-0.004; p = 0.770)	0.743	+3.04%
Severity	2009.2	0.028 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.159)	-0.001 (CI = +/-0.004; p = 0.698)	0.708	+2.88%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.062; p = 0.150)	-0.001 (CI = +/-0.004; p = 0.668)	0.684	+2.81%
Severity	2010.2	0.029 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.064; p = 0.129)	-0.001 (CI = +/-0.004; p = 0.713)	0.672	+2.92%
Severity	2011.1	0.028 (CI = +/-0.011; p = 0.000)	-0.052 (CI = +/-0.066; p = 0.121)	-0.001 (CI = +/-0.004; p = 0.679)	0.644	+2.84%
Severity	2011.2	0.027 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.069; p = 0.160)	-0.001 (CI = +/-0.004; p = 0.660)	0.592	+2.75%
Severity	2012.1	0.027 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.073; p = 0.173)	-0.001 (CI = +/-0.004; p = 0.661)	0.564	+2.72%
Severity	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.049 (CI = +/-0.077; p = 0.195)	-0.001 (CI = +/-0.005; p = 0.671)	0.516	+2.72%
Severity	2013.1	0.026 (CI = +/-0.015; p = 0.002)	-0.051 (CI = +/-0.081; p = 0.205)	-0.001 (CI = +/-0.005; p = 0.668)	0.482	+2.68%
Severity	2013.2	0.026 (CI = +/-0.017; p = 0.005)	-0.051 (CI = +/-0.086; p = 0.230)	-0.001 (CI = +/-0.005; p = 0.678)	0.424	+2.68%
Severity	2014.1	0.024 (CI = +/-0.019; p = 0.017)	-0.059 (CI = +/-0.090; p = 0.179)	-0.001 (CI = +/-0.005; p = 0.617)	0.370	+2.38%
Severity	2014.2	0.018 (CI = +/-0.019; p = 0.064)	-0.043 (CI = +/-0.088; p = 0.309)	-0.001 (CI = +/-0.005; p = 0.547)	0.223	+1.82%
Severity	2015.1	0.011 (CI = +/-0.019; p = 0.222)	-0.061 (CI = +/-0.082; p = 0.132)	-0.002 (CI = +/-0.004; p = 0.405)	0.190	+1.13%
Severity	2015.2	0.006 (CI = +/-0.020; p = 0.501)	-0.048 (CI = +/-0.083; p = 0.233)	-0.002 (CI = +/-0.004; p = 0.377)	0.028	+0.64%
Severity	2016.1	0.007 (CI = +/-0.023; p = 0.494)	-0.045 (CI = +/-0.090; p = 0.290)	-0.002 (CI = +/-0.004; p = 0.405)	0.016	+0.73%
Severity	2016.2	0.009 (CI = +/-0.026; p = 0.474)	-0.049 (CI = +/-0.099; p = 0.293)	-0.002 (CI = +/-0.005; p = 0.422)	-0.015	+0.88%
Severity	2017.1	0.001 (CI = +/-0.028; p = 0.915)	-0.065 (CI = +/-0.097; p = 0.165)	-0.002 (CI = +/-0.005; p = 0.390)	0.002	+0.13%
_						
Frequency	2006.1	-0.026 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.860	-2.60%
Frequency	2006.2	-0.027 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.057; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.865	-2.71%
Frequency	2007.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.058; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.863	-2.80%
Frequency	2007.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.060; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.861	-2.85%
Frequency	2008.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.870	-3.04%
Frequency	2008.2	-0.033 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.889	-3.27%
Frequency	2009.1	-0.035 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.057; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.891	-3.43%
Frequency	2009.2	-0.038 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.053; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.914	-3.71%
Frequency	2010.1	-0.040 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.925	-3.95%
Frequency	2010.2	-0.042 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.050; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.930	-4.12%
Frequency	2011.1	-0.045 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.944	-4.42%
Frequency	2011.2	-0.048 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.955	-4.68%
Frequency	2012.1	-0.050 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.960	-4.90%
Frequency	2012.2	-0.053 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.966	-5.12%
Frequency	2013.1	-0.055 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.968	-5.33%
Frequency	2013.2	-0.054 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.966	-5.26%
Frequency	2014.1	-0.055 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.962	-5.32%
Frequency	2014.2	-0.054 (CI = +/-0.010; p = 0.000)	-0.119 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.958	-5.27%
Frequency	2015.1	-0.056 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-5.48%
Frequency	2015.2	-0.053 (CI = +/-0.011; p = 0.000)	-0.133 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.960	-5.17%
Frequency	2016.1	-0.054 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.954	-5.30%
Frequency Frequency	2016.2 2017.1	-0.053 (CI = +/-0.014; p = 0.000) -0.050 (CI = +/-0.015; p = 0.000)	-0.141 (CI = +/-0.051; p = 0.000) -0.135 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000) 0.007 (CI = +/-0.003; p = 0.000)	0.951 0.939	-5.15% -4.91%

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

Loss Cost	Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost 2006.2 0.004 (cl = +0.0012, p = 0.473) 0.011 (cl = +0.007, p = 0.004) 0.217						
Loss Cost						+0.42%
Loss Cott 2007.2 0.007 (cl = +0.013, p = 0.810) 0.011 (cl = +0.007, p = 0.006) 0.225 -0.25						+0.36%
Loss Cost 2008.1						+0.17%
Loss Cost						+0.23%
Loss Cost 2009.2	Loss Cost					-0.19%
Loss Cost						-0.38%
Loss Cost						-0.97%
Loss Cost						-1.13%
Lass Cost 2011.2	Loss Cost	2010.2	-0.014 (CI = +/-0.017; p = 0.104)	0.009 (CI = +/-0.007; p = 0.016)	0.408	-1.35%
Loss Cost	Loss Cost	2011.1	-0.016 (CI = +/-0.018; p = 0.082)	0.008 (CI = +/-0.007; p = 0.021)	0.419	-1.56%
Loss Cost	Loss Cost	2011.2	-0.021 (CI = +/-0.018; p = 0.023)	0.008 (CI = +/-0.007; p = 0.024)	0.495	-2.10%
Lass Cost 2013.1	Loss Cost	2012.1	-0.022 (CI = +/-0.020; p = 0.032)	0.008 (CI = +/-0.007; p = 0.029)	0.479	-2.16%
Loss Cost	Loss Cost	2012.2	-0.026 (CI = +/-0.021; p = 0.016)	0.007 (CI = +/-0.007; p = 0.036)	0.520	-2.60%
Loss Cost	Loss Cost	2013.1	-0.027 (CI = +/-0.023; p = 0.026)	0.007 (CI = +/-0.007; p = 0.043)	0.496	-2.62%
Loss Cost	Loss Cost	2013.2	-0.028 (CI = +/-0.025; p = 0.030)	0.007 (CI = +/-0.007; p = 0.053)	0.488	-2.81%
Loss Cost	Loss Cost	2014.1	-0.029 (CI = +/-0.028; p = 0.044)	0.007 (CI = +/-0.007; p = 0.062)	0.463	-2.86%
Loss Cost	Loss Cost	2014.2	-0.037 (CI = +/-0.029; p = 0.015)	0.007 (CI = +/-0.007; p = 0.066)	0.541	-3.67%
Loss Cost	Loss Cost	2015.1	-0.043 (CI = +/-0.032; p = 0.012)	0.006 (CI = +/-0.007; p = 0.076)	0.560	-4.18%
Loss Cost 2016.2	Loss Cost	2015.2	-0.049 (CI = +/-0.035; p = 0.009)	0.006 (CI = +/-0.007; p = 0.085)	0.580	-4.77%
Loss Cost   2017.1	Loss Cost	2016.1	-0.045 (CI = +/-0.039; p = 0.027)	0.006 (CI = +/-0.008; p = 0.092)	0.513	-4.38%
Severity 2006.1 0.033 (CI = +/-0.006; p = 0.000) 0.000 (CI = +/-0.004; p = 0.996) 0.817 +3.36 Severity 2007.2 0.032 (CI = +/-0.007; p = 0.000) 0.000 (CI = +/-0.004; p = 0.993) 0.802 +3.23 Severity 2007.1 0.031 (CI = +/-0.007; p = 0.000) 0.000 (CI = +/-0.004; p = 0.997) 0.784 +3.19 Severity 2007.2 0.032 (CI = +/-0.007; p = 0.000) 0.000 (CI = +/-0.004; p = 0.996) 0.783 +3.11 Severity 2008.1 0.032 (CI = +/-0.007; p = 0.000) 0.000 (CI = +/-0.004; p = 0.9973) 0.775 +3.29 Severity 2008.2 0.032 (CI = +/-0.008; p = 0.000) 0.000 (CI = +/-0.004; p = 0.973) 0.775 +3.29 Severity 2009.1 0.032 (CI = +/-0.008; p = 0.000) 0.000 (CI = +/-0.004; p = 0.973) 0.752 +3.20 Severity 2009.2 0.032 (CI = +/-0.009; p = 0.000) 0.000 (CI = +/-0.004; p = 0.993) 0.724 +3.08 Severity 2009.2 0.028 (CI = +/-0.009; p = 0.000) 0.000 (CI = +/-0.004; p = 0.993) 0.724 +3.08 Severity 2010.1 0.028 (CI = +/-0.009; p = 0.000) 0.001 (CI = +/-0.004; p = 0.993) 0.724 +3.08 Severity 2010.1 0.028 (CI = +/-0.009; p = 0.000) 0.001 (CI = +/-0.004; p = 0.993) 0.724 +3.08 Severity 2010.1 0.028 (CI = +/-0.009; p = 0.000) 0.001 (CI = +/-0.004; p = 0.983) 0.651 +2.87 Severity 2011.2 0.027 (CI = +/-0.014; p = 0.000) 0.000 (CI = +/-0.004; p = 0.798) 0.668 +2.88 Severity 2011.2 0.027 (CI = +/-0.014; p = 0.000) 0.000 (CI = +/-0.004; p = 0.789) 0.570 +2.73 Severity 2012.1 0.027 (CI = +/-0.014; p = 0.000) 0.000 (CI = +/-0.004; p = 0.789) 0.570 +2.73 Severity 2012.2 0.027 (CI = +/-0.014; p = 0.000) 0.000 (CI = +/-0.005; p = 0.789) 0.570 +2.73 Severity 2013.1 0.027 (CI = +/-0.014; p = 0.001) 0.001 (CI = +/-0.005; p = 0.789) 0.570 +2.73 Severity 2013.2 0.026 (CI = +/-0.015; p = 0.001) 0.001 (CI = +/-0.005; p = 0.789) 0.460 +2.73 Severity 2013.2 0.026 (CI = +/-0.015; p = 0.001) 0.001 (CI = +/-0.005; p = 0.789) 0.450 +2.65 Severity 2014.2 0.038 (CI = +/-0.019; p = 0.016) 0.001 (CI = +/-0.005; p = 0.079) 0.450 +2.65 Severity 2015.1 0.012 (CI = +/-0.005; p = 0.000) 0.001 (CI = +/-0.005; p = 0.009) 0.009 (CI = +/-0.005; p = 0.000) 0.009 (CI = +/-0.005; p = 0.000) 0.009 (CI = +/-0.	Loss Cost	2016.2	-0.047 (CI = +/-0.045; p = 0.039)	0.006 (CI = +/-0.008; p = 0.106)	0.483	-4.63%
Severity   2006.2   0.032 (CI = +/-0.005; p = 0.000)   0.000 (CI = +/-0.004; p = 0.967)   0.784   +3.19	Loss Cost	2017.1	-0.046 (CI = +/-0.052; p = 0.073)	0.006 (CI = +/-0.008; p = 0.125)	0.415	-4.54%
Severity   2006.2   0.032 (CI = +/-0.005; p = 0.000)   0.000 (CI = +/-0.004; p = 0.967)   0.784   +3.19						
Severity   2007.1   0.031 (Cl = +/-0.007; p = 0.000)   0.000 (Cl = +/-0.004; p = 0.916)   0.763   43.19	Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.004; p = 0.906)	0.817	+3.36%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.004; p = 0.993)	0.802	+3.23%
Severity 2008.1 0.032 (CI = $+/-0.007$ ; p = 0.000) 0.000 (CI = $+/-0.004$ ; p = 0.973) 0.755 4.3.20 Severity 2009.1 0.030 (CI = $+/-0.008$ ; p = 0.000) 0.000 (CI = $+/-0.004$ ; p = 0.974) 0.752 4.3.20 Severity 2009.1 0.030 (CI = $+/-0.008$ ; p = 0.000) 0.000 (CI = $+/-0.004$ ; p = 0.903) 0.724 4.3.08 Severity 2009.2 0.028 (CI = $+/-0.009$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.791) 0.695 4.287 Severity 2010.1 0.028 (CI = $+/-0.009$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.785) 0.668 4.2.85 Severity 2010.2 0.029 (CI = $+/-0.010$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.819) 0.651 4.291 Severity 2011.1 0.028 (CI = $+/-0.011$ ; p = 0.000) 0.000 (CI = $+/-0.004$ ; p = 0.812) 0.651 4.291 Severity 2011.2 0.027 (CI = $+/-0.012$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.785) 0.570 4.273 Severity 2011.2 0.027 (CI = $+/-0.012$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.778) 0.512 4.277 Severity 2012.1 0.027 (CI = $+/-0.012$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.778) 0.542 4.2.77 Severity 2012.2 0.027 (CI = $+/-0.012$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.778) 0.542 4.2.77 Severity 2013.1 0.027 (CI = $+/-0.012$ ; p = 0.006) -0.001 (CI = $+/-0.004$ ; p = 0.779) 0.460 4.2.73 Severity 2013.1 0.027 (CI = $+/-0.017$ ; p = 0.006) -0.001 (CI = $+/-0.005$ ; p = 0.765) 0.495 4.2.70 (Severity 2013.1 0.027 (CI = $+/-0.017$ ; p = 0.006) -0.001 (CI = $+/-0.005$ ; p = 0.769) 0.405 4.265 Severity 2014.1 0.024 (CI = $+/-0.019$ ; p = 0.016) -0.001 (CI = $+/-0.005$ ; p = 0.739) 0.331 4.245 Severity 2015.1 0.012 (CI = $+/-0.019$ ; p = 0.016) -0.001 (CI = $+/-0.005$ ; p = 0.533) 0.988 4.121 Severity 2015.1 0.012 (CI = $+/-0.002$ ; p = 0.321) -0.001 (CI = $+/-0.005$ ; p = 0.533) 0.988 4.121 Severity 2015.2 0.006 (CI = $+/-0.002$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.480) -0.015 -0.055 Severity 2016.2 0.008 (CI = $+/-0.002$ ; p = 0.520) -0.001 (CI = $+/-0.005$ ; p = 0.000) 0.036 +0.805 Severity 2016.2 0.008 (CI = $+/-0.002$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.036 +0.805 Severity 2016.2 0.008 (CI = $+/-0.002$ ; p = 0.000) 0.011	Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.004; p = 0.967)	0.784	+3.19%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.004; p = 0.916)	0.763	+3.11%
Severity 2009.1	Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.004; p = 0.973)	0.775	+3.29%
Severity   2009.2   0.028 (CI = +/-0.009; p = 0.000)   -0.001 (CI = +/-0.004; p = 0.791)   0.695   +2.87	Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.974)	0.752	+3.20%
Severity   2010.1   0.028 (CI = +/-0.009; p = 0.000)   -0.001 (CI = +/-0.004; p = 0.785)   0.668   +2.85	Severity	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.903)	0.724	+3.08%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2009.2	0.028 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.791)	0.695	+2.87%
Severity 2011.1 0.028 (CI = $+/-0.011$ ; p = 0.000) 0.000 (CI = $+/-0.004$ ; p = 0.812) 0.618 +2.88 Severity 2011.2 0.027 (CI = $+/-0.012$ ; p = 0.000) -0.001 (CI = $+/-0.004$ ; p = 0.759) 0.570 42.73 Severity 2012.2 0.027 (CI = $+/-0.014$ ; p = 0.001) -0.001 (CI = $+/-0.004$ ; p = 0.778) 0.542 +2.77 Severity 2012.2 0.027 (CI = $+/-0.014$ ; p = 0.001) -0.001 (CI = $+/-0.005$ ; p = 0.765) 0.495 +2.70 Severity 2013.1 0.027 (CI = $+/-0.016$ ; p = 0.002) -0.001 (CI = $+/-0.005$ ; p = 0.769) 0.460 +2.73 Severity 2013.2 0.026 (CI = $+/-0.017$ ; p = 0.006) -0.001 (CI = $+/-0.005$ ; p = 0.769) 0.460 +2.73 Severity 2014.1 0.024 (CI = $+/-0.017$ ; p = 0.006) -0.001 (CI = $+/-0.005$ ; p = 0.769) 0.465 +2.65 Severity 2014.1 0.024 (CI = $+/-0.019$ ; p = 0.016) -0.001 (CI = $+/-0.005$ ; p = 0.739) 0.331 +2.45 Severity 2014.2 0.018 (CI = $+/-0.002$ ; p = 0.067) -0.001 (CI = $+/-0.005$ ; p = 0.533) 0.398 +1.21 Severity 2015.2 0.006 (CI = $+/-0.023$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.533) 0.098 +1.21 Severity 2015.2 0.006 (CI = $+/-0.023$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.456) -0.015 +0.58 Severity 2016.1 0.008 (CI = $+/-0.023$ ; p = 0.529) -0.001 (CI = $+/-0.004$ ; p = 0.480) -0.004 +0.80 Severity 2016.2 0.008 (CI = $+/-0.026$ ; p = 0.529) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.036 +0.80 Severity 2017.1 0.002 (CI = $+/-0.003$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.501) 0.807 +2.74 Frequency 2006.2 -0.028 (CI = $+/-0.003$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.795 +2.54 Frequency 2006.2 -0.028 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 +2.74 Frequency 2006.2 -0.028 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 +2.74 Frequency 2008.1 -0.028 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 +2.75 Frequency 2008.2 -0.033 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 +2.76 Frequency 2008.1 -0.039 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.806 -3.35 Frequency 2010.1 -0.039 (CI = $+/-0.009$ ; p = 0.000) 0.000	Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.785)	0.668	+2.85%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2010.2	0.029 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.819)	0.651	+2.91%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2011.1	0.028 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.004; p = 0.812)	0.618	+2.88%
	Severity	2011.2	0.027 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.759)	0.570	+2.73%
Severity 2013.1	Severity	2012.1	0.027 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.778)	0.542	+2.77%
Severity 2013.2 $0.026 \ (Cl = +/-0.017; p = 0.006)$ $-0.001 \ (Cl = +/-0.005; p = 0.769)$ $0.405$ $+2.65$ Severity 2014.1 $0.024 \ (Cl = +/-0.019; p = 0.016)$ $-0.001 \ (Cl = +/-0.005; p = 0.739)$ $0.331$ $+2.45$ Severity 2014.2 $0.018 \ (Cl = +/-0.019; p = 0.067)$ $-0.001 \ (Cl = +/-0.005; p = 0.617)$ $0.217$ $+1.78$ Severity 2015.1 $0.012 \ (Cl = +/-0.020; p = 0.621)$ $-0.001 \ (Cl = +/-0.005; p = 0.533)$ $0.098$ $+1.21$ Severity 2015.2 $0.006 \ (Cl = +/-0.020; p = 0.545)$ $-0.002 \ (Cl = +/-0.004; p = 0.456)$ $-0.015$ $+0.58$ Severity 2016.1 $0.008 \ (Cl = +/-0.023; p = 0.462)$ $-0.001 \ (Cl = +/-0.004; p = 0.480)$ $-0.004$ $+0.80$ Severity 2016.2 $0.008 \ (Cl = +/-0.025; p = 0.520)$ $-0.001 \ (Cl = +/-0.005; p = 0.500)$ $-0.036 \ (Cl = +/-0.025; p = 0.520)$ $-0.001 \ (Cl = +/-0.005; p = 0.500)$ $-0.036 \ (Cl = +/-0.029; p = 0.872)$ $-0.001 \ (Cl = +/-0.005; p = 0.500)$ $-0.036 \ (Cl = +/-0.029; p = 0.872)$ $-0.001 \ (Cl = +/-0.005; p = 0.500)$ $0.795$ $-2.54$ Frequency 2006.1 $-0.028 \ (Cl = +/-0.008; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.807$ $-2.72$ Frequency 2007.1 $-0.028 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-2.76$ Frequency 2007.2 $-0.029 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.799$ $-2.74$ Frequency 2008.1 $-0.030 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.799$ $-2.74$ Frequency 2008.2 $-0.033 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-2.86$ Frequency 2008.1 $-0.030 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-2.86$ Frequency 2009.1 $-0.034 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-2.86$ Frequency 2010.1 $-0.033 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-2.86$ Frequency 2010.1 $-0.033 \ (Cl = +/-0.009; p = 0.000)$ $0.001 \ (Cl = +/-0.005; p = 0.000)$ $0.890$ $-3.38$ Frequency 2010.2 $-0.033 \ (Cl = +/-0.009; p = 0.000)$ $0.000 \ (Cl = +/-0.004; p = 0.000)$ $0$	Severity	2012.2	0.027 (CI = +/-0.014; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.765)	0.495	+2.70%
Severity 2014.1 0.024 (CI = $+/-0.019$ ; p = 0.016) -0.001 (CI = $+/-0.005$ ; p = 0.739) 0.331 +2.45 Severity 2014.2 0.018 (CI = $+/-0.019$ ; p = 0.067) -0.001 (CI = $+/-0.005$ ; p = 0.617) 0.217 +1.78 Severity 2015.1 0.012 (CI = $+/-0.020$ ; p = 0.513) -0.001 (CI = $+/-0.005$ ; p = 0.513) 0.098 +1.21 Severity 2015.2 0.006 (CI = $+/-0.020$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.456) -0.015 +0.58 Severity 2016.1 0.008 (CI = $+/-0.026$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.456) -0.015 +0.58 Severity 2016.1 0.008 (CI = $+/-0.026$ ; p = 0.520) -0.001 (CI = $+/-0.004$ ; p = 0.480) -0.004 +0.80 Severity 2016.2 0.008 (CI = $+/-0.026$ ; p = 0.520) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.036 +0.80 Severity 2017.1 0.002 (CI = $+/-0.029$ ; p = 0.872) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.126 +0.21 Frequency 2006.1 -0.026 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 -2.72 Frequency 2007.1 -0.028 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 -2.72 Frequency 2007.1 -0.028 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.74 Frequency 2007.2 -0.029 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.800 -2.86 Frequency 2008.1 -0.030 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.800 -2.86 Frequency 2008.2 -0.033 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.832 -3.28 Frequency 2009.1 -0.034 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.864 -3.37 Frequency 2009.1 -0.034 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.009$ ; p = 0.000) 0.864 -3.37 Frequency 2010.1 -0.039 (CI = $+/-0.009$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.864 -3.73 Frequency 2011.1 -0.039 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.877 -4.32 Frequency 2011.2 -0.042 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.877 -4.32 Frequency 2011.1 -0.049 (CI = $+/-0.010$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.999 -5.16 Frequency 2012.2 -0.053 (CI = $+/-0.012$ ; p = 0.	Severity	2013.1	0.027 (CI = +/-0.016; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.779)	0.460	+2.73%
Severity 2014.2 0.018 (CI = $+/-0.019$ ; p = 0.067) -0.001 (CI = $+/-0.005$ ; p = 0.617) 0.217 +1.78 Severity 2015.1 0.012 (CI = $+/-0.020$ ; p = 0.213) -0.001 (CI = $+/-0.005$ ; p = 0.533) 0.098 +1.21 Severity 2015.2 0.006 (CI = $+/-0.020$ ; p = 0.545) -0.002 (CI = $+/-0.004$ ; p = 0.456) -0.015 +0.58 Severity 2016.1 0.008 (CI = $+/-0.023$ ; p = 0.462) -0.001 (CI = $+/-0.004$ ; p = 0.480) -0.004 +0.80 Severity 2016.2 0.008 (CI = $+/-0.025$ ; p = 0.520) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.036 +0.80 Severity 2017.1 0.002 (CI = $+/-0.029$ ; p = 0.872) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.036 +0.80 Severity 2017.1 0.002 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.512) -0.126 +0.21 Frequency 2006.1 -0.026 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.795 -2.54 Frequency 2006.2 -0.028 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 -2.72 Frequency 2007.1 -0.028 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.74 Frequency 2007.2 -0.029 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.96 Frequency 2008.1 -0.030 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.96 Frequency 2008.2 -0.033 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.832 -3.28 Frequency 2009.1 -0.034 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.864 -3.35 Frequency 2009.2 -0.038 (CI = $+/-0.009$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.864 -3.35 Frequency 2010.1 -0.039 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.864 -3.35 Frequency 2010.1 -0.049 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.876 -4.15 Frequency 2011.1 -0.044 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.876 -4.15 Frequency 2011.1 -0.044 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.990 -5.16 Frequency 2012.2 -0.053 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.999 -5.16 Frequency 2013.1 -0.053 (CI = $+/-0.011$ ; p = 0.	Severity	2013.2	0.026 (CI = +/-0.017; p = 0.006)	-0.001 (CI = +/-0.005; p = 0.769)	0.405	+2.65%
Severity 2015.1 $0.012 (CI = +/-0.020; p = 0.213)$ $-0.001 (CI = +/-0.005; p = 0.533)$ $0.098$ $+1.21$ Severity 2015.2 $0.006 (CI = +/-0.020; p = 0.545)$ $-0.002 (CI = +/-0.004; p = 0.456)$ $-0.015$ $+0.58$ Severity 2016.1 $0.008 (CI = +/-0.023; p = 0.462)$ $-0.001 (CI = +/-0.004; p = 0.480)$ $-0.004$ $+0.80$ Severity 2016.2 $0.008 (CI = +/-0.026; p = 0.520)$ $-0.001 (CI = +/-0.005; p = 0.500)$ $-0.036$ $+0.80$ Severity 2017.1 $0.002 (CI = +/-0.029; p = 0.872)$ $-0.001 (CI = +/-0.005; p = 0.500)$ $-0.036$ $+0.80$ Severity 2017.1 $0.002 (CI = +/-0.009; p = 0.872)$ $-0.001 (CI = +/-0.005; p = 0.512)$ $-0.126$ $+0.21$ Frequency 2006.1 $-0.026 (CI = +/-0.008; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.795$ $-2.54$ Frequency 2006.2 $-0.028 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.807$ $-2.72$ Frequency 2007.1 $-0.028 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.799$ $-2.74$ Frequency 2007.2 $-0.029 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.800$ $-2.86$ Frequency 2008.1 $-0.030 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.799$ $-2.96$ Frequency 2008.2 $-0.033 (CI = +/-0.009; p = 0.000)$ $0.010 (CI = +/-0.005; p = 0.000)$ $0.832$ $-3.28$ Frequency 2009.1 $-0.034 (CI = +/-0.009; p = 0.000)$ $0.010 (CI = +/-0.005; p = 0.000)$ $0.826$ $-3.35$ Frequency 2009.2 $-0.038 (CI = +/-0.009; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.1 $-0.039 (CI = +/-0.010; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.1 $-0.039 (CI = +/-0.011; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.876$ $-4.15$ Frequency 2011.1 $-0.044 (CI = +/-0.011; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.877$ $-4.32$ Frequency 2012.1 $-0.049 (CI = +/-0.011; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.049 (CI = +/-0.012; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.049 (CI = +/-0.012; p = 0.000)$ $0.008 (CI = +/-0$	Severity	2014.1	0.024 (CI = +/-0.019; p = 0.016)	-0.001 (CI = +/-0.005; p = 0.739)	0.331	+2.45%
Severity 2015.2 $0.006 (CI = +/-0.020; p = 0.545)$ $-0.002 (CI = +/-0.004; p = 0.456)$ $-0.015$ $+0.58$ Severity 2016.1 $0.008 (CI = +/-0.023; p = 0.462)$ $-0.001 (CI = +/-0.004; p = 0.480)$ $-0.004$ $+0.80$ Severity 2016.2 $0.008 (CI = +/-0.026; p = 0.520)$ $-0.001 (CI = +/-0.005; p = 0.500)$ $-0.036$ $+0.80$ Severity 2017.1 $0.002 (CI = +/-0.029; p = 0.872)$ $-0.001 (CI = +/-0.005; p = 0.512)$ $-0.126$ $+0.21$ $+0.2$	Severity	2014.2	0.018 (CI = +/-0.019; p = 0.067)	-0.001 (CI = +/-0.005; p = 0.617)	0.217	+1.78%
Severity 2016.1 0.008 (CI = $+/-0.023$ ; p = 0.462) -0.001 (CI = $+/-0.004$ ; p = 0.480) -0.004 +0.80 Severity 2016.2 0.008 (CI = $+/-0.026$ ; p = 0.520) -0.001 (CI = $+/-0.005$ ; p = 0.500) -0.036 +0.80 Severity 2017.1 0.002 (CI = $+/-0.008$ ; p = 0.020) -0.001 (CI = $+/-0.005$ ; p = 0.512) -0.126 +0.21 Frequency 2017.1 0.002 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.795 -2.54 Frequency 2006.2 -0.028 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.807 -2.72 Frequency 2007.1 -0.028 (CI = $+/-0.008$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.74 Frequency 2007.2 -0.029 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.74 Frequency 2008.1 -0.030 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.96 Frequency 2008.2 -0.033 (CI = $+/-0.009$ ; p = 0.000) 0.011 (CI = $+/-0.005$ ; p = 0.000) 0.799 -2.96 Frequency 2008.2 -0.033 (CI = $+/-0.009$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.832 -3.28 Frequency 2009.1 -0.034 (CI = $+/-0.010$ ; p = 0.000) 0.010 (CI = $+/-0.005$ ; p = 0.000) 0.826 -3.35 Frequency 2009.2 -0.038 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.864 -3.73 Frequency 2010.1 -0.039 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.863 -3.87 Frequency 2010.2 -0.042 (CI = $+/-0.010$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.876 -4.15 Frequency 2011.1 -0.044 (CI = $+/-0.011$ ; p = 0.000) 0.009 (CI = $+/-0.004$ ; p = 0.000) 0.877 -4.32 Frequency 2011.2 -0.048 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.990 -4.71 Frequency 2012.2 -0.053 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.990 -5.16 Frequency 2012.2 -0.053 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.991 -5.21 Frequency 2013.1 -0.053 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.000) 0.991 -5.21 Frequency 2015.2 -0.055 (CI = $+/-0.011$ ; p = 0.000) 0.008 (CI = $+/-0.004$ ; p = 0.001) 0.893 -5.32 Frequency 2015.1 -0.055 (CI = $+/-0.011$ ; p =	Severity	2015.1	0.012 (CI = +/-0.020; p = 0.213)	-0.001 (CI = +/-0.005; p = 0.533)	0.098	+1.21%
Severity 2016.2 $0.008 \ (Cl = +/-0.026; p = 0.520)$ $-0.001 \ (Cl = +/-0.005; p = 0.500)$ $-0.036$ $+0.80$ Severity 2017.1 $0.002 \ (Cl = +/-0.029; p = 0.872)$ $-0.001 \ (Cl = +/-0.005; p = 0.512)$ $-0.126$ $+0.21$ Frequency 206.1 $-0.026 \ (Cl = +/-0.008; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.795$ $-2.54$ Frequency 2006.2 $-0.028 \ (Cl = +/-0.008; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.807$ $-2.72$ Frequency 2007.1 $-0.028 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.799$ $-2.74$ Frequency 2007.2 $-0.029 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.800$ $-2.86$ Frequency 2008.1 $-0.030 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.799$ $-2.96$ Frequency 2008.2 $-0.033 \ (Cl = +/-0.009; p = 0.000)$ $0.011 \ (Cl = +/-0.005; p = 0.000)$ $0.799$ $-2.96$ Frequency 2009.1 $-0.034 \ (Cl = +/-0.010; p = 0.000)$ $0.010 \ (Cl = +/-0.005; p = 0.000)$ $0.832$ $-3.28$ Frequency 2009.1 $-0.034 \ (Cl = +/-0.010; p = 0.000)$ $0.010 \ (Cl = +/-0.005; p = 0.000)$ $0.826$ $-3.35$ Frequency 2009.2 $-0.038 \ (Cl = +/-0.009; p = 0.000)$ $0.009 \ (Cl = +/-0.004; p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.1 $-0.039 \ (Cl = +/-0.001; p = 0.000)$ $0.009 \ (Cl = +/-0.004; p = 0.000)$ $0.863$ $-3.87$ Frequency 2010.2 $-0.042 \ (Cl = +/-0.010; p = 0.000)$ $0.009 \ (Cl = +/-0.004; p = 0.000)$ $0.876$ $-4.15$ Frequency 2011.1 $-0.044 \ (Cl = +/-0.011; p = 0.000)$ $0.009 \ (Cl = +/-0.004; p = 0.000)$ $0.877$ $-4.32$ Frequency 2011.2 $-0.048 \ (Cl = +/-0.011; p = 0.000)$ $0.008 \ (Cl = +/-0.004; p = 0.000)$ $0.894$ $-4.80$ Frequency 2012.2 $-0.055 \ (Cl = +/-0.012; p = 0.000)$ $0.008 \ (Cl = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.049 \ (Cl = +/-0.012; p = 0.000)$ $0.008 \ (Cl = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.053 \ (Cl = +/-0.012; p = 0.000)$ $0.008 \ (Cl = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.053 \ (Cl = +/-0.012; p = 0.000)$ $0.008 \ (Cl = +/-0.004; p = 0.000)$ $0.991$	Severity	2015.2	0.006 (CI = +/-0.020; p = 0.545)	-0.002 (CI = +/-0.004; p = 0.456)	-0.015	+0.58%
Severity 2017.1 $0.002 (CI = +/-0.029; p = 0.872)$ $-0.001 (CI = +/-0.005; p = 0.512)$ $-0.126$ $+0.21$ Frequency 2006.1 $-0.026 (CI = +/-0.008; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.795$ $-2.54$ Frequency 2006.2 $-0.028 (CI = +/-0.008; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.807$ $-2.72$ Frequency 2007.1 $-0.028 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.800$ $-2.86$ Frequency 2007.2 $-0.029 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.800$ $-2.86$ Frequency 2008.1 $-0.030 (CI = +/-0.009; p = 0.000)$ $0.011 (CI = +/-0.005; p = 0.000)$ $0.999$ $-2.96$ Frequency 2008.2 $-0.033 (CI = +/-0.009; p = 0.000)$ $0.010 (CI = +/-0.005; p = 0.000)$ $0.832$ $-3.28$ Frequency 2009.1 $-0.034 (CI = +/-0.010; p = 0.000)$ $0.010 (CI = +/-0.005; p = 0.000)$ $0.826$ $-3.35$ Frequency 2009.2 $-0.038 (CI = +/-0.009; p = 0.000)$ $0.009 (CI = +/-0.005; p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.1 $-0.039 (CI = +/-0.010; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.863$ $-3.87$ Frequency 2010.2 $-0.042 (CI = +/-0.010; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.876$ $-4.15$ Frequency 2011.1 $-0.044 (CI = +/-0.011; p = 0.000)$ $0.009 (CI = +/-0.004; p = 0.000)$ $0.877$ $-4.32$ Frequency 2011.2 $-0.048 (CI = +/-0.011; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.894$ $-4.80$ Frequency 2012.1 $-0.049 (CI = +/-0.012; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.990$ $-4.71$ Frequency 2013.1 $-0.049 (CI = +/-0.012; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.2 $-0.053 (CI = +/-0.012; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.053 (CI = +/-0.013; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.991$ $-5.21$ Frequency 2014.1 $-0.053 (CI = +/-0.013; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.000)$ $0.991$ $-5.19$ Frequency 2015.1 $-0.055 (CI = +/-0.013; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.001)$ $0.879$ $-5.19$ Frequency 2016.1 $-0.055 (CI = +/-0.015; p = 0.000$	Severity	2016.1	0.008 (CI = +/-0.023; p = 0.462)	-0.001 (CI = +/-0.004; p = 0.480)	-0.004	+0.80%
Frequency 2006.1   -0.026 (Cl = $+/-0.008$ ; p = 0.000)	Severity	2016.2			-0.036	+0.80%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Severity	2017.1	0.002 (CI = +/-0.029; p = 0.872)	-0.001 (CI = +/-0.005; p = 0.512)	-0.126	+0.21%
Frequency 2006.2 $-0.028$ (CI = $+/-0.008$ ; p = 0.000) $0.011$ (CI = $+/-0.005$ ; p = 0.000) $0.807$ $-2.72$ Frequency 2007.1 $-0.028$ (CI = $+/-0.009$ ; p = 0.000) $0.011$ (CI = $+/-0.005$ ; p = 0.000) $0.799$ $-2.74$ Frequency 2008.1 $-0.030$ (CI = $+/-0.009$ ; p = 0.000) $0.011$ (CI = $+/-0.005$ ; p = 0.000) $0.800$ $-2.86$ Frequency 2008.1 $-0.030$ (CI = $+/-0.009$ ; p = 0.000) $0.011$ (CI = $+/-0.005$ ; p = 0.000) $0.799$ $-2.96$ Frequency 2008.2 $-0.033$ (CI = $+/-0.009$ ; p = 0.000) $0.011$ (CI = $+/-0.005$ ; p = 0.000) $0.832$ $-3.28$ Frequency 2009.1 $-0.034$ (CI = $+/-0.010$ ; p = 0.000) $0.010$ (CI = $+/-0.005$ ; p = 0.000) $0.826$ $-3.35$ Frequency 2009.2 $-0.038$ (CI = $+/-0.010$ ; p = 0.000) $0.009$ (CI = $+/-0.004$ ; p = 0.000) $0.864$ $-3.73$ Frequency 2010.1 $-0.039$ (CI = $+/-0.010$ ; p = 0.000) $0.009$ (CI = $+/-0.004$ ; p = 0.000) $0.863$ $-3.87$ Frequency 2010.2 $-0.042$ (CI = $+/-0.010$ ; p = 0.000) $0.009$ (CI = $+/-0.004$ ; p = 0.000) $0.863$ $-3.87$ Frequency 2010.2 $-0.042$ (CI = $+/-0.011$ ; p = 0.000) $0.009$ (CI = $+/-0.004$ ; p = 0.000) $0.876$ $-4.15$ Frequency 2011.1 $-0.044$ (CI = $+/-0.011$ ; p = 0.000) $0.009$ (CI = $+/-0.004$ ; p = 0.000) $0.877$ $-4.32$ Frequency 2011.2 $-0.048$ (CI = $+/-0.011$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.000) $0.900$ $-4.71$ Frequency 2012.1 $-0.049$ (CI = $+/-0.012$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.000) $0.990$ $-4.71$ Frequency 2013.1 $-0.049$ (CI = $+/-0.012$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.000) $0.990$ $-5.16$ Frequency 2013.1 $-0.053$ (CI = $+/-0.012$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.000) $0.990$ $-5.16$ Frequency 2013.2 $-0.055$ (CI = $+/-0.012$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $0.893$ $-5.32$ Frequency 2014.1 $-0.053$ (CI = $+/-0.015$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $0.893$ $-5.32$ Frequency 2015.1 $-0.055$ (CI = $+/-0.015$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $0.893$ $-5.32$ Frequency 2015.1 $-0.055$ (CI = $+/-0.015$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $0.893$	F	2005 4	0.026/51/ 0.000 0.000	0.011/01 1/0.005 - 0.000	0.705	2.540/
Frequency 2007.1 $-0.028  (\text{Cl} = +/-0.009;  p = 0.000)$ $0.011  (\text{Cl} = +/-0.005;  p = 0.000)$ $0.799$ $-2.74$ Frequency 2007.2 $-0.029  (\text{Cl} = +/-0.009;  p = 0.000)$ $0.011  (\text{Cl} = +/-0.005;  p = 0.000)$ $0.800$ $-2.86$ Frequency 2008.1 $-0.030  (\text{Cl} = +/-0.009;  p = 0.000)$ $0.011  (\text{Cl} = +/-0.005;  p = 0.000)$ $0.799$ $-2.96$ Frequency 2008.2 $-0.033  (\text{Cl} = +/-0.009;  p = 0.000)$ $0.010  (\text{Cl} = +/-0.005;  p = 0.000)$ $0.332$ $-3.28$ Frequency 2009.1 $-0.034  (\text{Cl} = +/-0.010;  p = 0.000)$ $0.010  (\text{Cl} = +/-0.005;  p = 0.000)$ $0.826$ $-3.35$ Frequency 2009.2 $-0.038  (\text{Cl} = +/-0.009;  p = 0.000)$ $0.009  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.1 $-0.039  (\text{Cl} = +/-0.010;  p = 0.000)$ $0.009  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.863$ $-3.87$ Frequency 2010.2 $-0.042  (\text{Cl} = +/-0.010;  p = 0.000)$ $0.009  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.876$ $-4.15$ Frequency 2011.1 $-0.044  (\text{Cl} = +/-0.011;  p = 0.000)$ $0.009  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.877$ $-4.32$ Frequency 2011.2 $-0.044  (\text{Cl} = +/-0.011;  p = 0.000)$ $0.009  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.877$ $-4.32$ Frequency 2011.2 $-0.048  (\text{Cl} = +/-0.011;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.990$ $-4.71$ Frequency 2012.1 $-0.049  (\text{Cl} = +/-0.012;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.1 $-0.053  (\text{Cl} = +/-0.012;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.990$ $-5.16$ Frequency 2013.2 $-0.055  (\text{Cl} = +/-0.013;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.000)$ $0.991$ $-5.21$ Frequency 2014.1 $-0.053  (\text{Cl} = +/-0.015;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.001)$ $0.893$ $-5.32$ Frequency 2015.1 $-0.055  (\text{Cl} = +/-0.015;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.001)$ $0.871$ $-5.35$ Frequency 2015.1 $-0.055  (\text{Cl} = +/-0.015;  p = 0.000)$ $0.008  (\text{Cl} = +/-0.004;  p = 0.001)$ $0.871$ $-5.35$ Frequency 2015.1 $-0.055  (\text{Cl} = +/-$						
Frequency 2007.2 $-0.029 (\text{Cl} = +/-0.009; p = 0.000)$ $0.011 (\text{Cl} = +/-0.005; p = 0.000)$ $0.800$ $-2.86$ Frequency 2008.1 $-0.030 (\text{Cl} = +/-0.019; p = 0.000)$ $0.011 (\text{Cl} = +/-0.005; p = 0.000)$ $0.799$ $-2.96$ Frequency 2008.2 $-0.033 (\text{Cl} = +/-0.009; p = 0.000)$ $0.010 (\text{Cl} = +/-0.005; p = 0.000)$ $0.832$ $-3.28$ Frequency 2009.1 $-0.034 (\text{Cl} = +/-0.019; p = 0.000)$ $0.010 (\text{Cl} = +/-0.005; p = 0.000)$ $0.832$ $-3.28$ Frequency 2009.2 $-0.038 (\text{Cl} = +/-0.009; p = 0.000)$ $0.010 (\text{Cl} = +/-0.005; p = 0.000)$ $0.826$ $-3.35$ Frequency 2010.1 $-0.039 (\text{Cl} = +/-0.010; p = 0.000)$ $0.009 (\text{Cl} = +/-0.004; p = 0.000)$ $0.864$ $-3.73$ Frequency 2010.2 $-0.042 (\text{Cl} = +/-0.011; p = 0.000)$ $0.009 (\text{Cl} = +/-0.004; p = 0.000)$ $0.876$ $-4.15$ Frequency 2011.1 $-0.044 (\text{Cl} = +/-0.011; p = 0.000)$ $0.009 (\text{Cl} = +/-0.004; p = 0.000)$ $0.877$ $-4.32$ Frequency 2011.2 $-0.048 (\text{Cl} = +/-0.011; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.877$ $-4.32$ Frequency 2012.2 $-0.048 (\text{Cl} = +/-0.012; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.900$ $-4.71$ Frequency 2012.1 $-0.049 (\text{Cl} = +/-0.012; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.900$ $-4.71$ Frequency 2012.2 $-0.053 (\text{Cl} = +/-0.012; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.909$ $-5.16$ Frequency 2013.1 $-0.055 (\text{Cl} = +/-0.013; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.901$ $-5.21$ Frequency 2013.2 $-0.055 (\text{Cl} = +/-0.014; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.000)$ $0.901$ $-5.21$ Frequency 2014.1 $-0.053 (\text{Cl} = +/-0.014; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.001)$ $0.893$ $-5.32$ Frequency 2014.1 $-0.055 (\text{Cl} = +/-0.014; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.001)$ $0.893$ $-5.32$ Frequency 2015.1 $-0.055 (\text{Cl} = +/-0.015; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.001)$ $0.871$ $-5.35$ Frequency 2015.1 $-0.055 (\text{Cl} = +/-0.015; p = 0.000)$ $0.008 (\text{Cl} = +/-0.004; p = 0.001)$ $0.871$ $-5.35$ Frequency 2015.1 $-0.055 (\text{Cl} = +/-0.015; p = 0.000)$ $0.008 (\text$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
Frequency 2016.1 -0.053 (CI = +/-0.025; p = 0.001) 0.008 (CI = +/-0.005; p = 0.004) 0.805 -5.13						
116quency 2010.2 -0.000 (ci = 1/-0.020, p = 0.001) 0.000 (ci = 1/-0.000) 0.790 -5.38						
						-5.38% -4.75%

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2006.1	-0.002 (CI = +/-0.010; p = 0.688)	-0.178 (CI = +/-0.100; p = 0.001)	0.250	-0.20%
Loss Cost	2006.2	-0.004 (CI = +/-0.010; p = 0.410)	-0.165 (CI = +/-0.100; p = 0.002)	0.241	-0.42%
Loss Cost	2007.1	-0.006 (CI = +/-0.011; p = 0.254)	-0.175 (CI = +/-0.100; p = 0.001)	0.274	-0.60%
Loss Cost	2007.2	-0.007 (CI = +/-0.011; p = 0.201)	-0.169 (CI = +/-0.103; p = 0.002)	0.271	-0.71%
Loss Cost	2008.1	-0.008 (CI = +/-0.012; p = 0.171)	-0.174 (CI = +/-0.106; p = 0.002)	0.274	-0.81%
Loss Cost	2008.2	-0.011 (CI = +/-0.012; p = 0.072)	-0.159 (CI = +/-0.105; p = 0.004)	0.290	-1.10%
Loss Cost	2009.1 2009.2	-0.014 (CI = +/-0.012; p = 0.025) -0.019 (CI = +/-0.012; p = 0.004)	-0.174 (CI = +/-0.103; p = 0.002) -0.153 (CI = +/-0.097; p = 0.003)	0.361 0.427	-1.42% -1.85%
Loss Cost Loss Cost	2010.1	-0.019 (CI = +/-0.012; p = 0.004) -0.022 (CI = +/-0.012; p = 0.001)	-0.153 (CI = +/-0.097; p = 0.003) -0.167 (CI = +/-0.096; p = 0.001)	0.486	-1.85% -2.16%
Loss Cost	2010.1	-0.022 (CI = 1/-0.012; p = 0.001) -0.023 (CI = +/-0.013; p = 0.002)	-0.167 (CI = 1/-0.099; p = 0.001) -0.163 (CI = +/-0.099; p = 0.003)	0.489	-2.27%
Loss Cost	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.097; p = 0.001)	0.554	-2.64%
Loss Cost	2011.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.096; p = 0.002)	0.595	-3.00%
Loss Cost	2012.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.097; p = 0.001)	0.609	-3.27%
Loss Cost	2012.2	-0.036 (CI = +/-0.016; p = 0.000)	-0.165 (CI = +/-0.100; p = 0.003)	0.624	-3.51%
Loss Cost	2013.1	-0.039 (CI = +/-0.017; p = 0.000)	-0.175 (CI = +/-0.103; p = 0.002)	0.628	-3.79%
Loss Cost	2013.2	-0.038 (CI = +/-0.019; p = 0.001)	-0.176 (CI = +/-0.109; p = 0.003)	0.617	-3.77%
Loss Cost	2014.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.188 (CI = +/-0.112; p = 0.003)	0.626	-4.14%
Loss Cost	2014.2	-0.047 (CI = +/-0.022; p = 0.000)	-0.172 (CI = +/-0.114; p = 0.006)	0.658	-4.62%
Loss Cost	2015.1	-0.056 (CI = +/-0.021; p = 0.000)	-0.197 (CI = +/-0.104; p = 0.001)	0.746	-5.45%
Loss Cost	2015.2	-0.058 (CI = +/-0.024; p = 0.000)	-0.192 (CI = +/-0.112; p = 0.003)	0.743	-5.62%
Loss Cost	2016.1	-0.059 (CI = +/-0.028; p = 0.001)	-0.195 (CI = +/-0.120; p = 0.004)	0.694	-5.71%
Loss Cost	2016.2	-0.055 (CI = +/-0.032; p = 0.003)	-0.203 (CI = +/-0.130; p = 0.006)	0.680	-5.39%
Loss Cost	2017.1	-0.060 (CI = +/-0.037; p = 0.005)	-0.214 (CI = +/-0.140; p = 0.007)	0.654	-5.86%
Covority	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.051; p = 0.042)	0.839	+3.34%
Severity Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.051; p = 0.042) -0.048 (CI = +/-0.052; p = 0.068)	0.822	+3.26%
Severity	2007.1	0.032 (CI = 1/-0.005; p = 0.000) 0.031 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.053; p = 0.058)	0.809	+3.20%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.055; p = 0.076)	0.787	+3.16%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.055; p = 0.118)	0.794	+3.28%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.150)	0.770	+3.24%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.057; p = 0.101)	0.752	+3.10%
Severity	2009.2	0.029 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.058; p = 0.159)	0.718	+2.96%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.060; p = 0.153)	0.694	+2.91%
Severity	2010.2	0.030 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.062; p = 0.127)	0.684	+3.02%
Severity	2011.1	0.029 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.065; p = 0.121)	0.657	+2.95%
Severity	2011.2	0.028 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.067; p = 0.161)	0.608	+2.88%
Severity	2012.1	0.028 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.071; p = 0.176)	0.582	+2.87%
Severity	2012.2	0.028 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.075; p = 0.195)	0.537	+2.87%
Severity Severity	2013.1 2013.2	0.028 (CI = +/-0.013; p = 0.000) 0.028 (CI = +/-0.014; p = 0.001)	-0.049 (CI = +/-0.079; p = 0.208) -0.049 (CI = +/-0.083; p = 0.230)	0.505 0.452	+2.84% +2.86%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.001)	-0.057 (CI = +/-0.086; p = 0.183)	0.399	+2.61%
Severity	2014.2	0.021 (CI = +/-0.016; p = 0.017)	-0.041 (CI = +/-0.085; p = 0.325)	0.255	+2.09%
Severity	2015.1	0.015 (CI = +/-0.016; p = 0.072)	-0.057 (CI = +/-0.080; p = 0.148)	0.205	+1.49%
Severity	2015.2	0.010 (CI = +/-0.018; p = 0.236)	-0.044 (CI = +/-0.081; p = 0.263)	0.040	+1.01%
Severity	2016.1	0.011 (CI = +/-0.020; p = 0.248)	-0.041 (CI = +/-0.087; p = 0.325)	0.036	+1.13%
Severity	2016.2	0.013 (CI = +/-0.024; p = 0.265)	-0.044 (CI = +/-0.095; p = 0.326)	0.013	+1.27%
Severity	2017.1	0.005 (CI = +/-0.025; p = 0.650)	-0.060 (CI = +/-0.094; p = 0.185)	0.020	+0.53%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.078; p = 0.002)	0.735	-3.43%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.078; p = 0.005)	0.744	-3.55%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.079; p = 0.003)	0.743	-3.68%
Frequency	2007.2	-0.038 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.082; p = 0.005)	0.741	-3.76%
Frequency	2008.1 2008.2	-0.040 (CI = +/-0.009; p = 0.000) -0.043 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.081; p = 0.003) -0.118 (CI = +/-0.079; p = 0.005)	0.756	-3.96% -4.20%
Frequency Frequency	2009.1	-0.045 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.079; p = 0.003) -0.127 (CI = +/-0.079; p = 0.003)	0.782 0.787	-4.39%
Frequency	2009.2	-0.048 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.006)	0.818	-4.68%
Frequency	2010.1	-0.051 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.074; p = 0.002)	0.834	-4.94%
Frequency	2010.2	-0.053 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.075; p = 0.004)	0.841	-5.13%
Frequency	2011.1	-0.056 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.072; p = 0.001)	0.860	-5.43%
Frequency	2011.2	-0.059 (CI = +/-0.010; p = 0.000)	-0.116 (CI = +/-0.070; p = 0.002)	0.875	-5.71%
Frequency	2012.1	-0.061 (CI = +/-0.010; p = 0.000)	-0.127 (CI = +/-0.070; p = 0.001)	0.880	-5.96%
Frequency	2012.2	-0.064 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.070; p = 0.002)	0.887	-6.21%
Frequency	2013.1	-0.067 (CI = +/-0.012; p = 0.000)	-0.126 (CI = +/-0.070; p = 0.001)	0.888	-6.46%
Frequency	2013.2	-0.067 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.075; p = 0.002)	0.878	-6.44%
Frequency	2014.1	-0.068 (CI = +/-0.014; p = 0.000)	-0.132 (Cl = +/-0.078; p = 0.003)	0.863	-6.58%
Frequency	2014.2	-0.068 (CI = +/-0.016; p = 0.000)	-0.132 (CI = +/-0.084; p = 0.004)	0.850	-6.57%
Frequency	2015.1	-0.071 (CI = +/-0.018; p = 0.000)	-0.140 (CI = +/-0.087; p = 0.004) -0.148 (CI = +/-0.092; p = 0.004)	0.839	-6.84%
Frequency	2015.2 2016.1	-0.068 (CI = +/-0.020; p = 0.000) -0.070 (CI = +/-0.023; p = 0.000)	-0.148 (CI = +/-0.092; p = 0.004) -0.154 (CI = +/-0.099; p = 0.005)	0.825	-6.57% -6.77%
Frequency Frequency	2016.1	-0.070 (CI = +/-0.023; p = 0.000) -0.068 (CI = +/-0.027; p = 0.000)	-0.154 (CI = +/-0.099; p = 0.005) -0.159 (CI = +/-0.108; p = 0.008)	0.796 0.777	-6.77% -6.57%
Frequency	2017.1	-0.066 (CI = +/-0.031; p = 0.001)	-0.154 (CI = +/-0.117; p = 0.015)	0.704	-6.35%
		, ,, ,,	. ,		

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

				to all ad Too ad
Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.002 (CI = +/-0.012; p = 0.731)	-0.027	-0.20%
Loss Cost	2006.2	-0.005 (CI = +/-0.012; p = 0.388)	-0.007	-0.50%
Loss Cost	2007.1	-0.006 (CI = +/-0.012; p = 0.329)	-0.001	-0.60%
Loss Cost	2007.2	-0.008 (CI = +/-0.013; p = 0.207)	0.021	-0.81%
Loss Cost	2008.1	-0.008 (CI = +/-0.014; p = 0.237)	0.015	-0.81%
Loss Cost	2008.2	-0.012 (CI = +/-0.014; p = 0.083)	0.072	-1.21%
Loss Cost	2009.1	-0.014 (CI = +/-0.015; p = 0.055)	0.098	-1.42%
Loss Cost	2009.2	-0.020 (CI = +/-0.014; p = 0.007)	0.218	-1.97%
Loss Cost	2010.1	-0.022 (CI = +/-0.015; p = 0.006)	0.238	-2.16%
Loss Cost	2010.2	-0.024 (CI = +/-0.016; p = 0.004)	0.267	-2.41%
Loss Cost	2011.1	-0.027 (CI = +/-0.017; p = 0.003)	0.288	-2.64%
Loss Cost	2011.2	-0.032 (CI = +/-0.017; p = 0.001)	0.383	-3.16%
Loss Cost	2012.1	-0.033 (CI = +/-0.019; p = 0.001)	0.368	-3.27%
Loss Cost	2012.2	-0.038 (CI = +/-0.020; p = 0.001)	0.422	-3.71%
Loss Cost	2013.1	-0.039 (CI = +/-0.022; p = 0.001)	0.397	-3.79%
Loss Cost	2013.2	-0.041 (CI = +/-0.024; p = 0.002)	0.393	-4.02%
Loss Cost	2014.1	-0.042 (CI = +/-0.026; p = 0.004)	0.367	-4.14%
Loss Cost	2014.2	-0.050 (CI = +/-0.027; p = 0.001)	0.456	-4.92%
Loss Cost	2015.1	-0.056 (CI = +/-0.030; p = 0.001)	0.481	-5.45%
Loss Cost	2015.2	-0.062 (CI = +/-0.033; p = 0.001)	0.506	-6.05%
Loss Cost	2016.1	-0.059 (CI = +/-0.038; p = 0.005)	0.425	-5.71%
Loss Cost	2016.2	-0.062 (CI = +/-0.044; p = 0.010)	0.393	-5.98%
Loss Cost	2017.1	-0.060 (CI = +/-0.052; p = 0.026)	0.319	-5.86%
		, , , , , ,		
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.822	+3.34%
Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	0.808	+3.23%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.791	+3.20%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	0.770	+3.13%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	0.783	+3.28%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.760	+3.21%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	0.734	+3.10%
Severity	2009.2	0.029 (CI = +/-0.007; p = 0.000)	0.706	+2.93%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.680	+2.91%
Severity	2010.2	0.029 (CI = +/-0.009; p = 0.000)	0.665	+2.97%
Severity	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.633	+2.95%
Severity	2011.2	0.028 (CI = +/-0.010; p = 0.000)	0.588	+2.83%
Severity	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.562	+2.87%
Severity	2012.2	0.028 (CI = +/-0.012; p = 0.000)	0.518	+2.81%
Severity	2013.1	0.028 (CI = +/-0.013; p = 0.000)	0.486	+2.84%
Severity	2013.2	0.027 (CI = +/-0.015; p = 0.001)	0.435	+2.78%
Severity	2014.1	0.026 (CI = +/-0.016; p = 0.004)	0.366	+2.61%
Severity	2014.2	0.020 (CI = +/-0.016; p = 0.019)	0.254	+2.01%
Severity	2015.1	0.015 (CI = +/-0.017; p = 0.082)	0.134	+1.49%
Severity	2015.2	0.009 (CI = +/-0.018; p = 0.287)	0.015	+0.91%
Severity	2016.1	0.011 (CI = +/-0.020; p = 0.247)	0.032	+1.13%
Severity	2016.2	0.011 (CI = +/-0.023; p = 0.313)	0.008	+1.13%
Severity	2017.1	0.005 (CI = +/-0.026; p = 0.664)	-0.071	+0.53%
,				
Frequency	2006.1	-0.035 (CI = +/-0.009; p = 0.000)	0.657	-3.43%
Frequency	2006.2	-0.037 (CI = +/-0.009; p = 0.000)	0.677	-3.61%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.667	-3.68%
Frequency	2007.2	-0.039 (CI = +/-0.010; p = 0.000)	0.671	-3.82%
Frequency	2008.1	-0.040 (CI = +/-0.010; p = 0.000)	0.672	-3.96%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.717	-4.28%
Frequency	2009.1	-0.045 (CI = +/-0.011; p = 0.000)	0.710	-4.39%
Frequency	2009.2	-0.049 (CI = +/-0.011; p = 0.000)	0.760	-4.76%
Frequency	2010.1	-0.051 (CI = +/-0.011; p = 0.000)	0.761	-4.94%
Frequency	2010.2	-0.054 (CI = +/-0.012; p = 0.000)	0.780	-5.22%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.782	-5.43%
Frequency	2011.2	-0.060 (CI = +/-0.012; p = 0.000)	0.813	-5.82%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.804	-5.96%
Frequency	2012.2	-0.066 (CI = +/-0.014; p = 0.000)	0.824	-6.34%
Frequency	2013.1	-0.067 (CI = +/-0.015; p = 0.000)	0.810	-6.46%
Frequency	2013.2	-0.068 (CI = +/-0.017; p = 0.000)	0.797	-6.62%
Frequency	2014.1	-0.068 (CI = +/-0.018; p = 0.000)	0.768	-6.58%
Frequency	2014.2	-0.070 (CI = +/-0.020; p = 0.000)	0.754	-6.80%
Frequency	2015.1	-0.071 (CI = +/-0.023; p = 0.000)	0.722	-6.84%
Frequency	2015.2	-0.071 (CI = +/-0.026; p = 0.000)	0.685	-6.90%
Frequency	2016.1	-0.070 (CI = +/-0.030; p = 0.000)	0.630	-6.77%
Frequency	2016.2	-0.073 (CI = +/-0.035; p = 0.001)	0.599	-7.03%
Frequency	2017.1	-0.066 (CI = +/-0.040; p = 0.004)	0.501	-6.35%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2020-01-01

Fit Loss Cost	2006.1 2006.2 2007.1 2007.2	Time  0.021 (CI = +/-0.011; p = 0.001)  0.018 (CI = +/-0.012; p = 0.003)	Mobility -0.001 (CI = +/-0.008; p = 0.849)	Scalar Shift -0.433 (CI = +/-0.200; p = 0.000)	Adjusted R^2 0.497	Implied Trend Rate
Loss Cost	2006.1 2006.2 2007.1 2007.2	0.021 (CI = +/-0.011; p = 0.001)				
Loss Cost	2006.2 2007.1 2007.2				0.497	+2.14%
Loss Cost	2007.2		-0.001 (CI = +/-0.008; p = 0.890)	-0.411 (CI = +/-0.197; p = 0.000)	0.495	+1.84%
Loss Cost Loss Cost Loss Cost Loss Cost Loss Cost Loss Cost		0.019 (CI = +/-0.013; p = 0.005)	-0.001 (CI = +/-0.008; p = 0.886)	-0.414 (CI = +/-0.203; p = 0.000)	0.493	+1.88%
Loss Cost Loss Cost Loss Cost Loss Cost Loss Cost		0.017 (CI = +/-0.014; p = 0.014)	0.000 (CI = +/-0.008; p = 0.906)	-0.404 (CI = +/-0.208; p = 0.000)	0.488	+1.75%
Loss Cost Loss Cost Loss Cost Loss Cost	2008.1	0.020 (CI = +/-0.014; p = 0.009)	-0.001 (CI = +/-0.008; p = 0.871)	-0.421 (CI = +/-0.211; p = 0.000)	0.503	+2.00%
Loss Cost Loss Cost Loss Cost	2008.2	0.016 (CI = +/-0.015; p = 0.040)	0.000 (CI = +/-0.008; p = 0.930)	-0.393 (CI = +/-0.208; p = 0.001)	0.517	+1.58%
Loss Cost Loss Cost	2009.1	0.015 (CI = +/-0.016; p = 0.073)	0.000 (CI = +/-0.008; p = 0.945)	-0.387 (CI = +/-0.215; p = 0.001)	0.515	+1.49%
Loss Cost	2009.2	0.008 (CI = +/-0.016; p = 0.312)	0.000 (CI = +/-0.007; p = 0.949)	-0.343 (CI = +/-0.200; p = 0.002)	0.576	+0.80%
	2010.1	0.007 (CI = +/-0.017; p = 0.386)	0.000 (CI = +/-0.008; p = 0.942)	-0.340 (CI = +/-0.209; p = 0.003)	0.574	+0.75%
Loss Cost	2010.2	0.006 (CI = +/-0.019; p = 0.502)	0.000 (CI = +/-0.008; p = 0.926)	-0.333 (CI = +/-0.218; p = 0.005)	0.574	+0.64%
	2011.1	0.006 (CI = +/-0.021; p = 0.592)	0.000 (CI = +/-0.008; p = 0.917)	-0.328 (CI = +/-0.229; p = 0.007)	0.572	+0.56%
Loss Cost	2011.2	-0.001 (CI = +/-0.023; p = 0.948)	0.001 (CI = +/-0.008; p = 0.817)	-0.291 (CI = +/-0.230; p = 0.016)	0.607	-0.07%
Loss Cost	2012.1	0.001 (CI = +/-0.025; p = 0.905)	0.001 (CI = +/-0.008; p = 0.854)	-0.304 (CI = +/-0.243; p = 0.017)	0.597	+0.15%
Loss Cost	2012.2	-0.003 (CI = +/-0.028; p = 0.824)	0.001 (CI = +/-0.008; p = 0.791)	-0.279 (CI = +/-0.254; p = 0.034)	0.608	-0.30%
Loss Cost	2013.1	0.001 (CI = +/-0.032; p = 0.969)	0.001 (CI = +/-0.009; p = 0.848)	-0.298 (CI = +/-0.271; p = 0.033)	0.595	+0.06%
Loss Cost	2013.2	0.002 (CI = +/-0.037; p = 0.913)	0.001 (CI = +/-0.009; p = 0.872)	-0.305 (CI = +/-0.292; p = 0.042)	0.583	+0.19%
Loss Cost	2014.1	0.007 (CI = +/-0.043; p = 0.733)	0.000 (CI = +/-0.009; p = 0.945)	-0.330 (CI = +/-0.316; p = 0.042)	0.570	+0.70%
Loss Cost	2014.2	-0.004 (CI = +/-0.048; p = 0.848)	0.001 (CI = +/-0.009; p = 0.796)	-0.276 (CI = +/-0.334; p = 0.099)	0.598	-0.44%
Loss Cost	2015.1	-0.010 (CI = +/-0.057; p = 0.716)	0.002 (CI = +/-0.010; p = 0.739)	-0.250 (CI = +/-0.370; p = 0.168)	0.592	-0.99%
Loss Cost	2015.2	-0.018 (CI = +/-0.069; p = 0.577)	0.002 (CI = +/-0.011; p = 0.664)	-0.214 (CI = +/-0.414; p = 0.283)	0.589	-1.79%
Loss Cost	2016.1	0.004 (CI = +/-0.080; p = 0.921)	0.001 (CI = +/-0.011; p = 0.915)	-0.307 (CI = +/-0.448; p = 0.161)	0.559	+0.37%
Loss Cost	2016.2	0.010 (CI = +/-0.100; p = 0.822)	0.000 (CI = +/-0.012; p = 0.993)	-0.334 (CI = +/-0.521; p = 0.184)	0.527	+1.04%
Loss Cost	2017.1	0.034 (CI = +/-0.123; p = 0.552)	-0.002 (CI = +/-0.014; p = 0.787)	-0.424 (CI = +/-0.599; p = 0.144)	0.494	+3.42%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.014)	-0.211 (CI = +/-0.111; p = 0.001)	0.872	+4.06%
Severity	2006.2	0.039 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.015)	-0.202 (CI = +/-0.112; p = 0.001)	0.859	+3.94%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.017)	-0.203 (CI = +/-0.115; p = 0.001)	0.845	+3.95%
Severity	2007.2	0.038 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.019)	-0.200 (CI = +/-0.119; p = 0.002)	0.828	+3.92%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.009)	-0.222 (CI = +/-0.110; p = 0.000)	0.857	+4.25%
Severity	2008.2	0.041 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.010)	-0.221 (CI = +/-0.114; p = 0.001)	0.840	+4.22%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.012)	-0.216 (CI = +/-0.118; p = 0.001)	0.817	+4.15%
Severity	2009.2	0.039 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.014)	-0.204 (CI = +/-0.120; p = 0.002)	0.790	+3.96%
Severity	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.015)	-0.210 (CI = +/-0.125; p = 0.002)	0.773	+4.05%
Severity	2010.2	0.042 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.012)	-0.226 (CI = +/-0.126; p = 0.001)	0.775	+4.32%
Severity	2011.1	0.044 (CI = +/-0.012; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.012)	-0.234 (CI = +/-0.131; p = 0.001)	0.758	+4.46%
Severity	2011.2	0.043 (CI = +/-0.014; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.015)	-0.232 (CI = +/-0.139; p = 0.002)	0.720	+4.43%
Severity	2012.1	0.047 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.013)	-0.250 (CI = +/-0.143; p = 0.002)	0.718	+4.76%
Severity	2012.2	0.048 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.013)	-0.261 (CI = +/-0.151; p = 0.002)	0.693	+4.96%
Severity	2013.1	0.053 (CI = +/-0.018; p = 0.000)	-0.007 (CI = +/-0.005; p = 0.010)	-0.285 (CI = +/-0.155; p = 0.001)	0.696	+5.43%
Severity	2013.2	0.056 (CI = +/-0.021; p = 0.000)	-0.007 (CI = +/-0.005; p = 0.009)	-0.302 (CI = +/-0.165; p = 0.001)	0.674	+5.78%
Severity	2014.1	0.058 (CI = +/-0.024; p = 0.000)	-0.007 (CI = +/-0.005; p = 0.011)	-0.312 (CI = +/-0.179; p = 0.002)	0.628	+6.00%
Severity	2014.2	0.050 (CI = +/-0.027; p = 0.001)	-0.007 (CI = +/-0.005; p = 0.018)	-0.275 (CI = +/-0.186; p = 0.007)	0.511	+5.18%
Severity	2015.1	0.044 (CI = +/-0.031; p = 0.009)	-0.006 (CI = +/-0.005; p = 0.031)	-0.245 (CI = +/-0.201; p = 0.021)	0.367	+4.52%
Severity	2015.2	0.036 (CI = +/-0.036; p = 0.054)	-0.005 (CI = +/-0.006; p = 0.057)	-0.207 (CI = +/-0.218; p = 0.061)	0.190	+3.63%
Severity	2016.1	0.051 (CI = +/-0.040; p = 0.017)	-0.007 (CI = +/-0.006; p = 0.024)	-0.273 (CI = +/-0.224; p = 0.021)	0.337	+5.24%
Severity	2016.2	0.065 (CI = +/-0.047; p = 0.011)	-0.008 (CI = +/-0.006; p = 0.015)	-0.330 (CI = +/-0.243; p = 0.013)	0.404	+6.72%
Severity	2017.1	0.063 (CI = +/-0.060; p = 0.039)	-0.008 (CI = +/-0.007; p = 0.031)	-0.323 (CI = +/-0.289; p = 0.032)	0.269	+6.54%
_						
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.099)	-0.222 (CI = +/-0.148; p = 0.005)	0.837	-1.85%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.088)	-0.209 (CI = +/-0.148; p = 0.007)	0.844	-2.02%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.095)	-0.211 (CI = +/-0.153; p = 0.009)	0.837	-1.99%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.095)	-0.204 (CI = +/-0.157; p = 0.013)	0.835	-2.09%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.006; p = 0.097)	-0.199 (CI = +/-0.162; p = 0.018)	0.831	-2.16% -2.54%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.006; p = 0.066)	-0.172 (CI = +/-0.155; p = 0.031)	0.855	-2.54%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.006; p = 0.071)	-0.171 (CI = +/-0.161; p = 0.038)	0.848	-2.55%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.006; p = 0.038)	-0.138 (CI = +/-0.150; p = 0.069)	0.877	-3.04%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.006; p = 0.038)	-0.129 (CI = +/-0.155; p = 0.098)	0.873	-3.18%
Frequency	2010.2	-0.036 (CI = +/-0.014; p = 0.000) -0.038 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.028) 0.007 (CI = +/-0.006; p = 0.027)	-0.107 (CI = +/-0.155; p = 0.167)	0.882	-3.53%
Frequency	2011.1		0.007 (CI = +/-0.006; p = 0.027) 0.007 (CI = +/-0.005; p = 0.013)	-0.094 (CI = +/-0.161; p = 0.237)	0.879	-3.73%
Frequency	2011.2	-0.044 (CI = +/-0.015; p = 0.000)		-0.059 (CI = +/-0.154; p = 0.433)	0.898	-4.31%
Frequency	2012.1	-0.045 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.005; p = 0.015)	-0.053 (CI = +/-0.163; p = 0.501)	0.891	-4.40% = 0.2%
Frequency	2012.2 2013.1	-0.052 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	-0.018 (CI = +/-0.160; p = 0.816)	0.905	-5.02% -5.10%
Frequency		-0.052 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.005; p = 0.009)	-0.014 (CI = +/-0.172; p = 0.868)	0.895	-5.10%
Frequency	2013.2	-0.054 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	-0.003 (CI = +/-0.185; p = 0.970)	0.887	-5.28%
Frequency	2014.1	-0.051 (CI = +/-0.027; p = 0.001)	0.008 (CI = +/-0.006; p = 0.016)	-0.018 (CI = +/-0.199; p = 0.847)	0.871	-5.00%
Frequency	2014.2	-0.055 (CI = +/-0.032; p = 0.002)	0.008 (CI = +/-0.006; p = 0.017)	-0.001 (CI = +/-0.218; p = 0.992)	0.862	-5.34% 5.37%
Frequency	2015.1	-0.054 (CI = +/-0.038; p = 0.008)	0.008 (CI = +/-0.007; p = 0.025)	-0.005 (CI = +/-0.243; p = 0.968)	0.842	-5.27%
Frequency	2015.2	-0.054 (CI = +/-0.046; p = 0.025)	0.008 (CI = +/-0.007; p = 0.037)	-0.006 (CI = +/-0.274; p = 0.961)	0.820	-5.23%
Frequency	2016.1	-0.047 (CI = +/-0.056; p = 0.087)	0.007 (CI = +/-0.008; p = 0.066)	-0.033 (CI = +/-0.311; p = 0.818)	0.789	-4.63%
Frequency	2016.2	-0.055 (CI = +/-0.069; p = 0.108)	0.008 (CI = +/-0.009; p = 0.073)	-0.004 (CI = +/-0.360; p = 0.982)	0.769	-5.32%
Frequency	2017.1	-0.030 (CI = +/-0.081; p = 0.429)	0.006 (CI = +/-0.009; p = 0.179)	-0.100 (CI = +/-0.393; p = 0.578)	0.734	-2.92%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2020-01-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.058; p = 0.000)	-0.398 (CI = +/-0.100; p = 0.000)	0.751	+2.01%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.058; p = 0.000)	-0.387 (CI = +/-0.100; p = 0.000)	0.745	+1.83%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.060; p = 0.000)	-0.381 (CI = +/-0.103; p = 0.000)	0.747	+1.73%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	-0.158 (CI = +/-0.062; p = 0.000)	-0.382 (CI = +/-0.107; p = 0.000)	0.742	+1.74%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.155 (CI = +/-0.064; p = 0.000)	-0.386 (CI = +/-0.110; p = 0.000)	0.741	+1.82%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.006)	-0.147 (CI = +/-0.064; p = 0.000)	-0.373 (CI = +/-0.110; p = 0.000)	0.742	+1.57%
Loss Cost	2009.1	0.013 (CI = +/-0.011; p = 0.028)	-0.156 (CI = +/-0.064; p = 0.000)	-0.357 (CI = +/-0.111; p = 0.000)	0.759	+1.29%
Loss Cost	2009.2	0.008 (CI = +/-0.011; p = 0.143)	-0.143 (CI = +/-0.059; p = 0.000)	-0.333 (CI = +/-0.102; p = 0.000)	0.794	+0.81%
Loss Cost Loss Cost	2010.1	0.005 (CI = +/-0.012; p = 0.347) 0.007 (CI = +/-0.013; p = 0.302)	-0.150 (CI = +/-0.059; p = 0.000)	-0.319 (CI = +/-0.104; p = 0.000)	0.806	+0.54%
Loss Cost	2010.2 2011.1	0.007 (CI = +/-0.013; p = 0.502) 0.003 (CI = +/-0.014; p = 0.651)	-0.153 (CI = +/-0.061; p = 0.000) -0.161 (CI = +/-0.062; p = 0.000)	-0.324 (CI = +/-0.108; p = 0.000) -0.307 (CI = +/-0.109; p = 0.000)	0.807 0.822	+0.65% +0.30%
Loss Cost	2011.1	0.000 (CI = +/-0.014; p = 0.051) 0.000 (CI = +/-0.015; p = 0.981)	-0.154 (CI = +/-0.062; p = 0.000)	-0.293 (CI = +/-0.111; p = 0.000)	0.831	-0.02%
Loss Cost	2011.2	-0.001 (CI = +/-0.016; p = 0.858)	-0.157 (CI = +/-0.065; p = 0.000)	-0.287 (CI = +/-0.111; p = 0.000)	0.826	-0.02%
Loss Cost	2012.1	-0.001 (CI = +/-0.018; p = 0.811)	-0.156 (CI = +/-0.069; p = 0.000)	-0.287 (CI = +/-0.118; p = 0.000) -0.285 (CI = +/-0.125; p = 0.000)	0.826	-0.21%
Loss Cost	2012.2	-0.002 (CI = +/-0.018; p = 0.811) -0.003 (CI = +/-0.021; p = 0.775)	-0.157 (CI = +/-0.069; p = 0.000)	-0.285 (CI = +/-0.125; p = 0.000) -0.281 (CI = +/-0.134; p = 0.000)	0.817	-0.21%
Loss Cost	2013.1	0.003 (CI = +/-0.021; p = 0.773) 0.003 (CI = +/-0.023; p = 0.793)	-0.166 (CI = +/-0.073; p = 0.000)	-0.281 (CI = +/-0.134, p = 0.000) -0.302 (CI = +/-0.137; p = 0.000)	0.829	+0.28%
Loss Cost	2014.1	0.002 (CI = +/-0.026; p = 0.900)	-0.168 (CI = +/-0.078; p = 0.000)	-0.302 (CI = +/-0.137, p = 0.000) -0.297 (CI = +/-0.148; p = 0.001)	0.820	+0.16%
Loss Cost	2014.1	-0.002 (CI = +/-0.030; p = 0.881)	-0.163 (CI = +/-0.083; p = 0.000)	-0.285 (CI = +/-0.158; p = 0.002)	0.823	-0.21%
Loss Cost	2015.1	-0.014 (CI = +/-0.031; p = 0.343)	-0.180 (CI = +/-0.080; p = 0.000)	-0.244 (CI = +/-0.155; p = 0.005)	0.856	-1.41%
Loss Cost	2015.2	-0.011 (CI = +/-0.036; p = 0.508)	-0.184 (CI = +/-0.085; p = 0.001)	-0.252 (CI = +/-0.168; p = 0.007)	0.853	-1.12%
Loss Cost	2016.1	-0.004 (CI = +/-0.042; p = 0.831)	-0.175 (CI = +/-0.091; p = 0.001)	-0.273 (CI = +/-0.181; p = 0.007)	0.833	-0.41%
Loss Cost	2016.2	0.011 (CI = +/-0.043; p = 0.593)	-0.192 (CI = +/-0.087; p = 0.001)	-0.308 (CI = +/-0.174; p = 0.003)	0.863	+1.07%
Loss Cost	2017.1	0.011 (CI = +/-0.051; p = 0.645)	-0.192 (CI = +/-0.097; p = 0.001)	-0.308 (CI = +/-0.193; p = 0.006)	0.843	+1.09%
		οιου <u>σ</u> (οι	(e. ,, p,	, c, p,		
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.047; p = 0.046)	-0.104 (CI = +/-0.082; p = 0.015)	0.863	+3.94%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.048; p = 0.066)	-0.099 (CI = +/-0.084; p = 0.022)	0.846	+3.84%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.067)	-0.096 (CI = +/-0.087; p = 0.030)	0.832	+3.80%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.052; p = 0.077)	-0.096 (CI = +/-0.089; p = 0.036)	0.812	+3.80%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.135)	-0.112 (CI = +/-0.087; p = 0.014)	0.830	+4.06%
Severity	2008.2	0.040 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.150)	-0.111 (CI = +/-0.091; p = 0.018)	0.809	+4.06%
Severity	2009.1	0.038 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.118)	-0.103 (CI = +/-0.093; p = 0.031)	0.786	+3.91%
Severity	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.055; p = 0.166)	-0.096 (CI = +/-0.096; p = 0.050)	0.751	+3.76%
Severity	2010.1	0.037 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.057; p = 0.185)	-0.096 (CI = +/-0.100; p = 0.060)	0.727	+3.76%
Severity	2010.2	0.040 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.058; p = 0.127)	-0.108 (CI = +/-0.102; p = 0.038)	0.730	+4.03%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.061; p = 0.146)	-0.109 (CI = +/-0.107; p = 0.047)	0.703	+4.04%
Severity	2011.2	0.040 (CI = +/-0.015; p = 0.000)	-0.044 (CI = +/-0.063; p = 0.166)	-0.108 (CI = +/-0.113; p = 0.060)	0.657	+4.03%
Severity	2012.1	0.041 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.067; p = 0.217)	-0.115 (CI = +/-0.120; p = 0.059)	0.637	+4.18%
Severity	2012.2	0.043 (CI = +/-0.018; p = 0.000)	-0.044 (CI = +/-0.069; p = 0.200)	-0.122 (CI = +/-0.126; p = 0.057)	0.602	+4.37%
Severity	2013.1	0.045 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.073; p = 0.259)	-0.130 (CI = +/-0.135; p = 0.058)	0.578	+4.56%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	-0.045 (CI = +/-0.077; p = 0.235)	-0.139 (CI = +/-0.143; p = 0.056)	0.540	+4.83%
Severity	2014.1	0.045 (CI = +/-0.027; p = 0.003)	-0.048 (CI = +/-0.082; p = 0.231)	-0.132 (CI = +/-0.155; p = 0.090)	0.474	+4.62%
Severity	2014.2	0.037 (CI = +/-0.030; p = 0.017)	-0.037 (CI = +/-0.083; p = 0.351)	-0.106 (CI = +/-0.158; p = 0.171)	0.306	+3.82%
Severity	2015.1	0.027 (CI = +/-0.032; p = 0.093)	-0.052 (CI = +/-0.082; p = 0.190)	-0.070 (CI = +/-0.159; p = 0.361)	0.199	+2.71%
Severity	2015.2	0.019 (CI = +/-0.035; p = 0.273)	-0.042 (CI = +/-0.084; p = 0.293)	-0.047 (CI = +/-0.165; p = 0.549)	-0.008	+1.89%
Severity	2016.1	0.023 (CI = +/-0.042; p = 0.248)	-0.037 (CI = +/-0.091; p = 0.392)	-0.060 (CI = +/-0.181; p = 0.483)	-0.003	+2.35%
Severity	2016.2	0.028 (CI = +/-0.049; p = 0.234)	-0.042 (CI = +/-0.098; p = 0.364)	-0.070 (CI = +/-0.197; p = 0.444)	-0.021	+2.81%
Severity	2017.1	0.014 (CI = +/-0.054; p = 0.561)	-0.058 (CI = +/-0.101; p = 0.229)	-0.039 (CI = +/-0.202; p = 0.672)	-0.066	+1.44%
F	2006.4	0.010 (61 / 0.007 0.000)	0.111 (6) . / 0.040 0.000	0.303 (01 / 0.005 0.000)	0.005	1.00%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.049; p = 0.000)	-0.293 (CI = +/-0.085; p = 0.000)	0.895	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000) -0.020 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.050; p = 0.000)	-0.289 (CI = +/-0.087; p = 0.000) -0.285 (CI = +/-0.090; p = 0.000)	0.895	-1.94%
Frequency	2007.1 2007.2	-0.020 (CI = +/-0.008; p = 0.000) -0.020 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.052; p = 0.000)	-0.286 (CI = +/-0.093; p = 0.000)	0.892 0.889	-2.00% -1.98%
Frequency Frequency	2007.2	-0.020 (CI = +/-0.008, p = 0.000) -0.022 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.054; p = 0.000) -0.117 (CI = +/-0.054; p = 0.000)	-0.286 (CI = +/-0.094; p = 0.000)	0.892	-2.16%
Frequency	2008.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.054, p = 0.000) -0.110 (CI = +/-0.053; p = 0.000)	-0.262 (CI = +/-0.092; p = 0.000)	0.902	-2.40%
Frequency	2009.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.055; p = 0.000)	-0.254 (CI = +/-0.095; p = 0.000)	0.900	-2.53%
Frequency	2009.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.053; p = 0.000)	-0.238 (CI = +/-0.092; p = 0.000)	0.913	-2.84%
Frequency	2010.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.053; p = 0.000)	-0.223 (CI = +/-0.093; p = 0.000)	0.916	-3.10%
Frequency	2010.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.055; p = 0.000)	-0.225 (CI = 1/-0.095; p = 0.000) -0.216 (CI = +/-0.096; p = 0.000)	0.916	-3.25%
Frequency	2011.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.054; p = 0.000)	-0.198 (CI = +/-0.095; p = 0.000)	0.922	-3.60%
Frequency	2011.2	-0.040 (CI = +/-0.013; p = 0.000)	-0.111 (CI = +/-0.054; p = 0.000)	-0.185 (CI = +/-0.096; p = 0.001)	0.927	-3.89%
Frequency	2012.1	-0.042 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.056; p = 0.000)	-0.173 (CI = +/-0.100; p = 0.002)	0.925	-4.15%
Frequency	2012.2	-0.045 (CI = +/-0.015; p = 0.000)	-0.112 (CI = +/-0.057; p = 0.001)	-0.163 (CI = +/-0.104; p = 0.004)	0.926	-4.39%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	-0.117 (CI = +/-0.060; p = 0.001)	-0.152 (CI = +/-0.110; p = 0.010)	0.921	-4.63%
Frequency	2013.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.062; p = 0.001)	-0.163 (CI = +/-0.115; p = 0.008)	0.917	-4.33%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.001)	-0.121 (CI = +/-0.066; p = 0.001)	-0.166 (CI = +/-0.125; p = 0.013)	0.904	-4.27%
Frequency	2014.2	-0.040 (CI = +/-0.025; p = 0.004)	-0.126 (CI = +/-0.069; p = 0.002)	-0.179 (CI = +/-0.132; p = 0.011)	0.900	-3.88%
Frequency	2015.1	-0.041 (CI = +/-0.029; p = 0.009)	-0.128 (CI = +/-0.074; p = 0.003)	-0.174 (CI = +/-0.145; p = 0.022)	0.886	-4.01%
Frequency	2015.2	-0.030 (CI = +/-0.030; p = 0.051)	-0.142 (CI = +/-0.071; p = 0.001)	-0.206 (CI = +/-0.140; p = 0.008)	0.897	-2.96%
Frequency	2016.1	-0.027 (CI = +/-0.036; p = 0.120)	-0.138 (CI = +/-0.078; p = 0.002)	-0.214 (CI = +/-0.155; p = 0.011)	0.879	-2.70%
Frequency	2016.2	-0.017 (CI = +/-0.039; p = 0.348)	-0.150 (CI = +/-0.078; p = 0.002)	-0.238 (CI = +/-0.156; p = 0.007)	0.886	-1.69%
Frequency	2017.1	-0.003 (CI = +/-0.040; p = 0.848)	-0.134 (CI = +/-0.076; p = 0.003)	-0.269 (CI = +/-0.151; p = 0.003)	0.883	-0.35%

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, scalar\_level\_change Scalar Level Change Start Date = 2020-01-01

		_			Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	-0.420 (CI = +/-0.140; p = 0.000)	0.512	+2.13%
Loss Cost	2006.2	0.018 (CI = +/-0.011; p = 0.003)	-0.401 (CI = +/-0.138; p = 0.000)	0.511	+1.83%
Loss Cost	2007.1	0.019 (CI = +/-0.012; p = 0.004)	-0.404 (CI = +/-0.143; p = 0.000)	0.510	+1.87%
Loss Cost	2007.2	0.017 (CI = +/-0.013; p = 0.012)	-0.396 (CI = +/-0.147; p = 0.000)	0.505	+1.74%
Loss Cost	2008.1	0.020 (CI = +/-0.014; p = 0.008)	-0.410 (CI = +/-0.150; p = 0.000)	0.520	+1.98%
Loss Cost	2008.2	0.016 (CI = +/-0.014; p = 0.036)	-0.387 (CI = +/-0.148; p = 0.000)	0.535	+1.57%
Loss Cost	2009.1	0.015 (CI = +/-0.016; p = 0.066)	-0.382 (CI = +/-0.153; p = 0.000)	0.534	+1.48%
Loss Cost	2009.2	0.008 (CI = +/-0.015; p = 0.291)	-0.347 (CI = +/-0.143; p = 0.000)	0.593	+0.81%
Loss Cost	2010.1	0.008 (CI = +/-0.017; p = 0.362)	-0.345 (CI = +/-0.149; p = 0.000)	0.592	+0.76%
Loss Cost	2010.2	0.007 (CI = +/-0.018; p = 0.474)	-0.339 (CI = +/-0.156; p = 0.000)	0.592	+0.65%
Loss Cost	2011.1	0.006 (CI = +/-0.020; p = 0.561)	-0.336 (CI = +/-0.164; p = 0.000)	0.591	+0.58%
Loss Cost	2011.2	0.000 (CI = +/-0.022; p = 0.987)	-0.309 (CI = +/-0.165; p = 0.001)	0.625	-0.02%
Loss Cost	2012.1	0.002 (CI = +/-0.024; p = 0.864)	-0.318 (CI = +/-0.174; p = 0.001)	0.617	+0.20%
Loss Cost	2012.2	-0.002 (CI = +/-0.027; p = 0.870)	-0.301 (CI = +/-0.182; p = 0.003)	0.627	-0.21%
Loss Cost	2013.1	0.001 (CI = +/-0.030; p = 0.921)	-0.315 (CI = +/-0.192; p = 0.003)	0.617	+0.14%
Loss Cost	2013.2	0.003 (CI = +/-0.034; p = 0.863)	-0.321 (CI = +/-0.206; p = 0.004)	0.607	+0.28%
Loss Cost	2014.1	0.007 (CI = +/-0.039; p = 0.687)	-0.338 (CI = +/-0.219; p = 0.005)	0.596	+0.75%
Loss Cost	2014.1	-0.002 (CI = +/-0.043; p = 0.918)	-0.304 (CI = +/-0.229; p = 0.013)	0.623	-0.21%
Loss Cost	2015.1	-0.006 (CI = +/-0.050; p = 0.800)	-0.292 (CI = +/-0.248; p = 0.024)	0.618	-0.60%
Loss Cost	2015.2	-0.011 (CI = +/-0.058; p = 0.680)	-0.276 (CI = +/-0.269; p = 0.045)	0.614	-1.12%
Loss Cost	2016.1	0.006 (CI = +/-0.064; p = 0.845)	-0.323 (CI = +/-0.276; p = 0.025)	0.596	+0.59%
Loss Cost	2016.2	0.011 (CI = +/-0.075; p = 0.761)	-0.335 (CI = +/-0.302; p = 0.033)	0.570	+1.07%
Loss Cost	2017.1	0.023 (CI = +/-0.086; p = 0.556)	-0.363 (CI = +/-0.322; p = 0.031)	0.541	+2.38%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.086; p = 0.013)	0.849	+3.98%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.087; p = 0.022)	0.833	+3.84%
Severity	2007.1	0.038 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.090; p = 0.026)	0.817	+3.85%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.093; p = 0.035)	0.797	+3.80%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.089; p = 0.012)	0.822	+4.10%
Severity	2008.2	0.040 (CI = +/-0.009; p = 0.000)	-0.115 (CI = +/-0.092; p = 0.017)	0.800	+4.06%
Severity	2009.1	0.039 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.095; p = 0.026)	0.773	+3.97%
Severity	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.097; p = 0.046)	0.740	+3.76%
Severity	2010.1	0.037 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.101; p = 0.048)	0.718	+3.82%
Severity	2010.2	0.040 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.104; p = 0.036)	0.712	+4.03%
Severity	2011.1	0.040 (CI = +/-0.014; p = 0.000)	-0.117 (CI = +/-0.110; p = 0.038)	0.686	+4.12%
Severity	2011.2	0.040 (CI = +/-0.015; p = 0.000)	-0.113 (CI = +/-0.115; p = 0.055)	0.639	+4.03%
Severity	2012.1	0.042 (CI = +/-0.017; p = 0.000)	-0.123 (CI = +/-0.121; p = 0.046)	0.625	+4.27%
Severity	2012.2	0.043 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.128; p = 0.052)	0.586	+4.37%
Severity	2013.1	0.046 (CI = +/-0.021; p = 0.000)	-0.138 (CI = +/-0.135; p = 0.045)	0.569	+4.67%
Severity	2013.1	0.047 (CI = +/-0.021; p = 0.000)	-0.138 (Cl = 1/-0.135, p = 0.043) -0.144 (Cl = +/-0.144; p = 0.050)	0.526	+4.83%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001) 0.047 (CI = +/-0.027; p = 0.002)	-0.144 (Cl = +/-0.1544, p = 0.050) -0.143 (Cl = +/-0.155; p = 0.069)	0.456	+4.80%
Severity	2014.1	0.037 (CI = +/-0.029; p = 0.016)	-0.111 (CI = +/-0.156; p = 0.152)	0.309	+3.82%
	2014.2	0.037 (CI = +/-0.023, p = 0.010) 0.029 (CI = +/-0.032; p = 0.075)	-0.111 (CI = +/-0.130, p = 0.132) -0.084 (CI = +/-0.162; p = 0.286)	0.147	+2.96%
Severity					
Severity	2015.2	0.019 (CI = +/-0.035; p = 0.274)	-0.052 (CI = +/-0.165; p = 0.506)	-0.024	+1.89%
Severity	2016.1	0.025 (CI = +/-0.041; p = 0.201)	-0.070 (CI = +/-0.176; p = 0.401)	0.014	+2.56%
Severity	2016.2	0.028 (CI = +/-0.048; p = 0.229)	-0.076 (CI = +/-0.193; p = 0.403)	-0.012	+2.81%
Severity	2017.1	0.018 (CI = +/-0.054; p = 0.474)	-0.056 (CI = +/-0.203; p = 0.556)	-0.136	+1.83%
requency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.309 (CI = +/-0.109; p = 0.000)	0.827	-1.78%
requency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.298 (CI = +/-0.110; p = 0.000)	0.833	-1.94%
requency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.301 (CI = +/-0.113; p = 0.000)	0.826	-1.90%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.296 (CI = +/-0.117; p = 0.000)	0.824	-1.98%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.292 (CI = +/-0.121; p = 0.000)	0.820	-2.04%
requency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.272 (CI = +/-0.118; p = 0.000)	0.840	-2.40%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.000)	-0.272 (CI = +/-0.122; p = 0.000)	0.833	-2.39%
Frequency	2009.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.117; p = 0.000)	0.858	-2.84%
requency	2010.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.242 (CI = +/-0.122; p = 0.000)	0.853	-2.95%
requency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.227 (CI = +/-0.124; p = 0.001)	0.858	-3.25%
Frequency	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.220 (CI = +/-0.130; p = 0.002)	0.854	-3.40%
Frequency	2011.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.129; p = 0.005)	0.867	-3.89%
Frequency	2012.1	-0.040 (CI = +/-0.019; p = 0.000)	-0.195 (CI = +/-0.137; p = 0.007)	0.857	-3.91%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	-0.174 (CI = +/-0.140; p = 0.017)	0.864	-4.39%
Frequency	2013.1	-0.044 (CI = +/-0.023; p = 0.001)	-0.177 (CI = +/-0.149; p = 0.023)	0.851	-4.33%
		-0.044 (CI = +/-0.025; p = 0.001) -0.044 (CI = +/-0.026; p = 0.003)	-0.177 (CI = +/-0.149; p = 0.023) -0.177 (CI = +/-0.160; p = 0.033)		
Frequency	2013.2			0.837	-4.33%
Frequency	2014.1	-0.039 (CI = +/-0.030; p = 0.013)	-0.195 (CI = +/-0.169; p = 0.027)	0.820	-3.86%
Frequency	2014.2	-0.040 (CI = +/-0.034; p = 0.027)	-0.194 (CI = +/-0.183; p = 0.040)	0.804	-3.88%
Frequency	2015.1	-0.035 (CI = +/-0.040; p = 0.078)	-0.208 (CI = +/-0.197; p = 0.040)	0.782	-3.45%
Frequency	2015.2	-0.030 (CI = +/-0.046; p = 0.182)	-0.224 (CI = +/-0.214; p = 0.041)	0.757	-2.96%
Frequency	2016.1	-0.019 (CI = +/-0.052; p = 0.432)	-0.253 (CI = +/-0.225; p = 0.031)	0.733	-1.92%
	20462	0.047/01 ./0.004 0.553\	-0.259 (CI = +/-0.247; p = 0.041)	0.705	1 (00/
Frequency	2016.2	-0.017 (CI = +/-0.061; p = 0.553) 0.005 (CI = +/-0.062; p = 0.851)	-0.239 (CI = +/-0.247, p = 0.041) -0.308 (CI = +/-0.234; p = 0.015)	0.705	-1.69% +0.54%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.020 (CI = +/-0.011; p = 0.001)	0.017 (CI = +/-0.006; p = 0.000)	-0.449 (CI = +/-0.208; p = 0.000)	0.495	+1.98%
Loss Cost	2006.2	0.017 (CI = +/-0.011; p = 0.005)	0.016 (CI = +/-0.006; p = 0.000)	-0.428 (CI = +/-0.204; p = 0.000)	0.497	+1.69%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.008)	0.016 (CI = +/-0.006; p = 0.000)	-0.430 (CI = +/-0.210; p = 0.000)	0.495	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.013; p = 0.020)	0.016  (CI = +/-0.006; p = 0.000)	-0.420 (CI = +/-0.214; p = 0.000)	0.491	+1.57%
Loss Cost	2008.1	0.018 (CI = +/-0.014; p = 0.014)	0.016 (CI = +/-0.007; p = 0.000)	-0.434 (CI = +/-0.217; p = 0.000)	0.503	+1.79%
Loss Cost	2008.2	0.014 (CI = +/-0.014; p = 0.057)	0.015 (CI = +/-0.006; p = 0.000)	-0.408 (CI = +/-0.212; p = 0.001)	0.522	+1.38%
Loss Cost	2009.1	0.013 (CI = +/-0.015; p = 0.102)	0.015 (CI = +/-0.007; p = 0.000)	-0.401 (CI = +/-0.219; p = 0.001)	0.521	+1.27%
Loss Cost	2009.2	0.006 (CI = +/-0.015; p = 0.399)	0.014 (CI = +/-0.006; p = 0.000)	-0.360 (CI = +/-0.201; p = 0.001)	0.590	+0.62%
Loss Cost	2010.1	0.006 (CI = +/-0.016; p = 0.487)	0.014 (CI = +/-0.006; p = 0.000)	-0.356 (CI = +/-0.209; p = 0.002)	0.588	+0.56%
Loss Cost	2010.2	0.004 (CI = +/-0.018; p = 0.621)	0.014 (CI = +/-0.007; p = 0.000)	-0.349 (CI = +/-0.217; p = 0.003)	0.589	+0.43%
Loss Cost	2011.1	0.003 (CI = +/-0.020; p = 0.723)	0.013 (CI = +/-0.007; p = 0.000)	-0.343 (CI = +/-0.226; p = 0.005)	0.587	+0.34%
Loss Cost	2011.2	-0.003 (CI = +/-0.021; p = 0.803)	0.013 (CI = +/-0.007; p = 0.001)	-0.310 (CI = +/-0.224; p = 0.009)	0.626	-0.25%
Loss Cost	2012.1	-0.001 (CI = +/-0.023; p = 0.942)	0.013 (CI = +/-0.007; p = 0.001)	-0.320 (CI = +/-0.234; p = 0.010)	0.617	-0.08%
Loss Cost	2012.2	-0.005 (CI = +/-0.025; p = 0.680)	0.012 (CI = +/-0.007; p = 0.002)	-0.297 (CI = +/-0.242; p = 0.019)	0.630	-0.50%
Loss Cost	2013.1	-0.002 (CI = +/-0.028; p = 0.871)	0.013 (CI = +/-0.008; p = 0.003)	-0.312 (CI = +/-0.255; p = 0.020)	0.616	-0.22%
Loss Cost	2013.2	-0.002 (CI = +/-0.032; p = 0.921)	0.013 (CI = +/-0.008; p = 0.004)	-0.315 (CI = +/-0.272; p = 0.026)	0.604	-0.15%
Loss Cost	2014.1	0.002 (CI = +/-0.037; p = 0.909)	0.013 (CI = +/-0.008; p = 0.005)	-0.332 (CI = +/-0.290; p = 0.028)	0.590	+0.20%
Loss Cost	2014.2	-0.008 (CI = +/-0.040; p = 0.685)	0.012 (CI = +/-0.009; p = 0.009)	-0.287 (CI = +/-0.298; p = 0.058)	0.623	-0.78%
Loss Cost	2015.1	-0.013 (CI = +/-0.047; p = 0.571)	0.012 (CI = +/-0.009; p = 0.017)	-0.267 (CI = +/-0.322; p = 0.096)	0.620	-1.25%
Loss Cost	2015.2	-0.019 (CI = +/-0.054; p = 0.462)	0.011 (CI = +/-0.010; p = 0.030)	-0.241 (CI = +/-0.348; p = 0.157)	0.618	-1.88%
Loss Cost	2016.1	-0.004 (CI = +/-0.061; p = 0.881)	0.012 (CI = +/-0.010; p = 0.021)	-0.298 (CI = +/-0.363; p = 0.099)	0.590	-0.42%
Loss Cost	2016.2	-0.002 (CI = +/-0.073; p = 0.964)	0.012 (CI = +/-0.011; p = 0.030)	-0.307 (CI = +/-0.404; p = 0.121)	0.558	-0.15%
Loss Cost	2017.1	0.010 (CI = +/-0.087; p = 0.803)	0.013 (CI = +/-0.012; p = 0.032)	-0.345 (CI = +/-0.445; p = 0.113)	0.516	+0.99%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.124)	-0.220 (CI = +/-0.115; p = 0.000)	0.873	+3.99%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.167)	-0.212 (CI = +/-0.116; p = 0.001)	0.860	+3.87%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.175)	-0.212 (CI = +/-0.119; p = 0.001)	0.847	+3.87%
Severity	2007.2	0.038 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.202)	-0.209 (CI = +/-0.122; p = 0.002)	0.829	+3.83%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.089)	-0.229 (CI = +/-0.114; p = 0.000)	0.857	+4.13%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.106)	-0.227 (CI = +/-0.117; p = 0.001)	0.839	+4.10%
Severity	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.135)	-0.222 (CI = +/-0.121; p = 0.001)	0.818	+4.02%
Severity	2009.2	0.038 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.190)	-0.210 (CI = +/-0.122; p = 0.002)	0.793	+3.83%
Severity	2010.1	0.038 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.182)	-0.215 (CI = +/-0.126; p = 0.002)	0.775	+3.90%
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.133)	-0.227 (CI = +/-0.128; p = 0.001)	0.775	+4.12%
Severity	2011.1	0.041 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.125)	-0.233 (CI = +/-0.132; p = 0.001)	0.756	+4.23%
Severity	2011.2	0.041 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.152)	-0.230 (CI = +/-0.139; p = 0.002)	0.718	+4.17%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.117)	-0.244 (CI = +/-0.142; p = 0.002)	0.712	+4.43%
Severity	2012.2	0.045 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.004; p = 0.115)	-0.250 (CI = +/-0.150; p = 0.003)	0.683	+4.56%
Severity	2013.1	0.048 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.005; p = 0.087)	-0.266 (CI = +/-0.155; p = 0.002)	0.678	+4.89%
Severity	2013.2	0.050 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.005; p = 0.083)	-0.276 (CI = +/-0.164; p = 0.003)	0.648	+5.10%
Severity	2014.1	0.050 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.005; p = 0.096)	-0.279 (CI = +/-0.176; p = 0.004)	0.595	+5.16%
Severity	2014.2	0.043 (CI = +/-0.024; p = 0.002)	0.003 (CI = +/-0.005; p = 0.166)	-0.245 (CI = +/-0.175; p = 0.010)	0.490	+4.38%
Severity	2015.1	0.037 (CI = +/-0.026; p = 0.010)	0.003 (CI = +/-0.005; p = 0.261)	-0.219 (CI = +/-0.182; p = 0.022)	0.361	+3.74%
Severity	2015.2	0.029 (CI = +/-0.029; p = 0.052)	0.002 (CI = +/-0.005; p = 0.399)	-0.188 (CI = +/-0.188; p = 0.050)	0.212	+2.95%
Severity	2016.1	0.038 (CI = +/-0.032; p = 0.024)	0.003 (CI = +/-0.005; p = 0.256)	-0.223 (CI = +/-0.192; p = 0.027)	0.314	+3.90%
Severity	2016.2	0.045 (CI = +/-0.038; p = 0.025)	0.003 (CI = +/-0.006; p = 0.213)	-0.246 (CI = +/-0.207; p = 0.025)	0.329	+4.56%
Severity	2017.1	0.040 (CI = +/-0.045; p = 0.077)	0.003 (CI = +/-0.006; p = 0.284)	-0.229 (CI = +/-0.229; p = 0.050)	0.202	+4.04%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.229 (CI = +/-0.155; p = 0.005)	0.836	-1.93%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.154; p = 0.008)	0.843	-2.10%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.218 (CI = +/-0.159; p = 0.009)	0.837	-2.08%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.211 (Cl = +/-0.162; p = 0.013)	0.835	-2.18%
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.166; p = 0.017)	0.832	-2.25%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.181 (Cl = +/-0.158; p = 0.027)	0.856	-2.62%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.179 (CI = +/-0.164; p = 0.033)	0.849	-2.64%
Frequency	2009.2	-0.031 (Cl = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.152; p = 0.053)	0.879	-3.09%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.141 (Cl = +/-0.156; p = 0.074)	0.876	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.155; p = 0.119)	0.884	-3.55%
Frequency	2011.1	-0.038 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.160; p = 0.166)	0.882	-3.73%
Frequency	2011.2	-0.043 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.152; p = 0.283)	0.901	-4.24%
Frequency	2012.1	-0.044 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	-0.076 (CI = +/-0.159; p = 0.331)	0.894	-4.32%
Frequency	2012.2	-0.050 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	-0.047 (CI = +/-0.155; p = 0.531)	0.906	-4.84%
Frequency	2013.1	-0.050 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.045 (CI = +/-0.165; p = 0.570)	0.897	-4.88%
Frequency	2013.2	-0.051 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	-0.039 (CI = +/-0.175; p = 0.644)	0.888	-5.00%
Frequency	2014.1	-0.048 (CI = +/-0.023; p = 0.001)	0.009 (CI = +/-0.005; p = 0.003)	-0.053 (CI = +/-0.185; p = 0.554)	0.874	-4.72%
Frequency	2014.2	-0.051 (CI = +/-0.027; p = 0.001)	0.009 (CI = +/-0.006; p = 0.006)	-0.042 (CI = +/-0.199; p = 0.655)	0.864	-4.94%
Frequency	2015.1	-0.049 (CI = +/-0.031; p = 0.005)	0.009 (CI = +/-0.006; p = 0.009)	-0.048 (CI = +/-0.216; p = 0.637)	0.845	-4.81%
Frequency	2015.2	-0.048 (CI = +/-0.037; p = 0.015)	0.009 (CI = +/-0.007; p = 0.013)	-0.053 (CI = +/-0.237; p = 0.632)	0.823	-4.69%
				-0.075 (CI = +/-0.258; p = 0.537)	0.795	-4.16%
Frequency	2016.1	-0.043 (CI = +/-0.043; p = 0.054)	0.009 (CI = +/-0.007; p = 0.015)			
	2016.1 2016.2 2017.1	-0.045 (CI = +/-0.045; p = 0.054) -0.046 (CI = +/-0.052; p = 0.075) -0.030 (CI = +/-0.057; p = 0.268)	0.009 (CI = +/-0.007; p = 0.015) 0.009 (CI = +/-0.008; p = 0.025) 0.010 (CI = +/-0.008; p = 0.015)	-0.062 (CI = +/-0.285; p = 0.641) -0.116 (CI = +/-0.291; p = 0.390)	0.774 0.747	-4.51% -2.92%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.003 (CI = +/-0.010; p = 0.607)	-0.179 (CI = +/-0.094; p = 0.001)	-0.247 (CI = +/-0.221; p = 0.030)	0.336	+0.26%
Loss Cost	2006.2	0.000 (CI = +/-0.011; p = 0.935)	-0.168 (CI = +/-0.094; p = 0.001)	-0.234 (CI = +/-0.219; p = 0.037)	0.322	+0.04%
Loss Cost	2007.1	-0.001 (CI = +/-0.011; p = 0.800)	-0.176 (CI = +/-0.095; p = 0.001)	-0.224 (CI = +/-0.219; p = 0.046)	0.347	-0.14%
Loss Cost	2007.2	-0.002 (CI = +/-0.012; p = 0.687)	-0.172 (CI = +/-0.098; p = 0.001)	-0.218 (CI = +/-0.223; p = 0.055)	0.339	-0.23%
Loss Cost	2008.1	-0.003 (CI = +/-0.013; p = 0.612)	-0.175 (CI = +/-0.101; p = 0.001)	-0.214 (CI = +/-0.228; p = 0.065)	0.338	-0.31%
Loss Cost	2008.2	-0.006 (CI = +/-0.013; p = 0.338)	-0.161 (CI = +/-0.101; p = 0.003)	-0.198 (CI = +/-0.225; p = 0.082)	0.345	-0.61%
Loss Cost	2009.1	-0.009 (CI = +/-0.013; p = 0.153)	-0.175 (CI = +/-0.100; p = 0.001)	-0.181 (CI = +/-0.219; p = 0.101)	0.404	-0.95%
Loss Cost	2009.2	-0.014 (CI = +/-0.013; p = 0.035)	-0.155 (CI = +/-0.095; p = 0.002)	-0.157 (CI = +/-0.205; p = 0.126)	0.460	-1.41%
Loss Cost Loss Cost	2010.1	-0.018 (CI = +/-0.013; p = 0.013)	-0.168 (CI = +/-0.094; p = 0.001) -0.165 (CI = +/-0.098; p = 0.002)	-0.142 (CI = +/-0.201; p = 0.157)	0.509	-1.74%
Loss Cost	2010.2 2011.1	-0.018 (CI = +/-0.015; p = 0.017) -0.023 (CI = +/-0.015; p = 0.005)	-0.180 (CI = +/-0.096; p = 0.002)	-0.138 (CI = +/-0.207; p = 0.180) -0.120 (CI = +/-0.200; p = 0.226)	0.509 0.565	-1.82% -2.23%
Loss Cost	2011.1	-0.025 (CI = +/-0.015; p = 0.005) -0.026 (CI = +/-0.016; p = 0.002)	-0.166 (CI = +/-0.096; p = 0.001) -0.166 (CI = +/-0.096; p = 0.002)	-0.120 (CI = +/-0.200; p = 0.226) -0.103 (CI = +/-0.197; p = 0.289)	0.599	-2.23% -2.61%
Loss Cost	2012.1	-0.020 (CI = +/-0.010, p = 0.002) -0.029 (CI = +/-0.017; p = 0.002)	-0.175 (CI = +/-0.098; p = 0.001)	-0.103 (Cl = +/-0.197, p = 0.289) -0.091 (Cl = +/-0.199; p = 0.350)	0.608	-2.90%
Loss Cost	2012.1	-0.023 (CI = +/-0.017; p = 0.002)	-0.167 (CI = +/-0.102; p = 0.003)	-0.080 (CI = +/-0.204; p = 0.418)	0.618	-3.16%
Loss Cost	2013.1	-0.035 (CI = +/-0.020; p = 0.002)	-0.176 (CI = +/-0.105; p = 0.003)	-0.069 (CI = +/-0.207; p = 0.494)	0.617	-3.47%
Loss Cost	2013.1	-0.035 (CI = 1/-0.026, p = 0.002) -0.034 (CI = +/-0.023; p = 0.005)	-0.178 (CI = +/-0.112; p = 0.004)	-0.072 (CI = +/-0.217; p = 0.494)	0.605	-3.39%
Loss Cost	2014.1	-0.039 (CI = +/-0.025; p = 0.004)	-0.189 (CI = +/-0.115; p = 0.003)	-0.057 (CI = +/-0.221; p = 0.590)	0.609	-3.81%
Loss Cost	2014.2	-0.045 (CI = +/-0.027; p = 0.003)	-0.174 (CI = +/-0.118; p = 0.007)	-0.037 (CI = +/-0.224; p = 0.726)	0.637	-4.38%
Loss Cost	2015.1	-0.056 (CI = +/-0.027; p = 0.001)	-0.197 (CI = +/-0.108; p = 0.002)	-0.004 (CI = +/-0.203; p = 0.963)	0.727	-5.42%
Loss Cost	2015.2	-0.058 (CI = +/-0.031; p = 0.002)	-0.192 (CI = +/-0.117; p = 0.004)	0.003 (CI = +/-0.216; p = 0.979)	0.721	-5.65%
Loss Cost	2016.1	-0.059 (CI = +/-0.036; p = 0.004)	-0.194 (CI = +/-0.127; p = 0.006)	0.006 (CI = +/-0.231; p = 0.954)	0.666	-5.77%
Loss Cost	2016.2	-0.055 (CI = +/-0.043; p = 0.019)	-0.204 (CI = +/-0.139; p = 0.009)	-0.007 (CI = +/-0.248; p = 0.954)	0.648	-5.32%
Loss Cost	2017.1	-0.061 (CI = +/-0.051; p = 0.024)	-0.214 (CI = +/-0.150; p = 0.010)	0.009 (CI = +/-0.265; p = 0.938)	0.616	-5.96%
		, , , , ,	, , , , ,	, , , , ,		
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.043; p = 0.016)	-0.188 (CI = +/-0.101; p = 0.001)	0.886	+3.70%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.044; p = 0.027)	-0.184 (CI = +/-0.102; p = 0.001)	0.874	+3.63%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.025)	-0.181 (CI = +/-0.104; p = 0.001)	0.863	+3.59%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.047; p = 0.032)	-0.181 (CI = +/-0.106; p = 0.002)	0.847	+3.57%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.056)	-0.189 (CI = +/-0.102; p = 0.001)	0.861	+3.74%
Severity	2008.2	0.037 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.047; p = 0.069)	-0.188 (CI = +/-0.105; p = 0.001)	0.844	+3.72%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.048; p = 0.047)	-0.183 (CI = +/-0.104; p = 0.001)	0.830	+3.60%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.048; p = 0.077)	-0.177 (CI = +/-0.105; p = 0.002)	0.805	+3.48%
Severity	2010.1	0.034 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.050; p = 0.084)	-0.176 (CI = +/-0.108; p = 0.003)	0.787	+3.47%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.051; p = 0.051)	-0.184 (CI = +/-0.107; p = 0.002)	0.791	+3.64%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.053; p = 0.057)	-0.183 (CI = +/-0.111; p = 0.002)	0.770	+3.62%
Severity	2011.2	0.035 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.056; p = 0.073)	-0.182 (CI = +/-0.115; p = 0.003)	0.734	+3.60%
Severity	2012.1	0.036 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.058; p = 0.095)	-0.184 (CI = +/-0.119; p = 0.004)	0.717	+3.66%
Severity	2012.2	0.037 (CI = +/-0.011; p = 0.000)	-0.052 (CI = +/-0.061; p = 0.091)	-0.188 (CI = +/-0.123; p = 0.005)	0.690	+3.76%
Severity	2013.1	0.037 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.065; p = 0.117)	-0.190 (CI = +/-0.128; p = 0.006)	0.669	+3.82%
Severity	2013.2	0.039 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.068; p = 0.109)	-0.195 (CI = +/-0.133; p = 0.007)	0.638	+3.96%
Severity	2014.1	0.037 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.071; p = 0.100)	-0.189 (CI = +/-0.137; p = 0.010)	0.594	+3.78%
Severity	2014.2	0.032 (CI = +/-0.016; p = 0.001)	-0.046 (CI = +/-0.071; p = 0.185)	-0.173 (CI = +/-0.135; p = 0.015)	0.483	+3.27%
Severity	2015.1	0.026 (CI = +/-0.017; p = 0.005)	-0.059 (CI = +/-0.067; p = 0.079)	-0.155 (CI = +/-0.126; p = 0.019)	0.447	+2.66%
Severity	2015.2	0.022 (CI = +/-0.018; p = 0.024)	-0.050 (CI = +/-0.070; p = 0.146)	-0.143 (CI = +/-0.128; p = 0.032)	0.302	+2.22%
Severity	2016.1	0.025 (CI = +/-0.021; p = 0.023)	-0.044 (CI = +/-0.073; p = 0.217)	-0.151 (CI = +/-0.134; p = 0.030)	0.329	+2.56%
Severity	2016.2	0.030 (CI = +/-0.024; p = 0.020)	-0.053 (CI = +/-0.078; p = 0.159)	-0.165 (CI = +/-0.139; p = 0.025)	0.358	+3.07%
Severity	2017.1	0.023 (CI = +/-0.027; p = 0.084)	-0.064 (CI = +/-0.079; p = 0.101)	-0.148 (CI = +/-0.140; p = 0.041)	0.334	+2.35%
Fraguena	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.078; p = 0.003)	-0.059 (CI = +/-0.184; p = 0.521)	0.731	-3.32%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000) -0.035 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.078; p = 0.005) -0.118 (CI = +/-0.079; p = 0.005)	-0.059 (CI = +/-0.184; p = 0.521) -0.050 (CI = +/-0.185; p = 0.583)	0.738	-3.46%
Frequency Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.081; p = 0.004)	-0.030 (CI = +/-0.185; p = 0.645)	0.736	-3.59%
Frequency	2007.1	-0.037 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.081; p = 0.004) -0.120 (CI = +/-0.083; p = 0.006)	-0.042 (CI = +/-0.183, p = 0.688) -0.037 (CI = +/-0.189; p = 0.688)	0.733	-3.68%
Frequency	2008.1	-0.040 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.082; p = 0.003)	-0.037 (CI = 1/-0.185; p = 0.088) -0.025 (CI = +/-0.185; p = 0.786)	0.748	-3.91%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.081; p = 0.006)	-0.009 (CI = +/-0.179; p = 0.916)	0.774	-4.18%
Frequency	2009.1	-0.045 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.081; p = 0.003)	0.002 (CI = +/-0.178; p = 0.985)	0.779	-4.39%
Frequency	2009.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.078; p = 0.007)	0.019 (CI = +/-0.169; p = 0.814)	0.810	-4.73%
Frequency	2010.1	-0.052 (CI = +/-0.011; p = 0.000)	-0.124 (CI = +/-0.076; p = 0.002)	0.034 (CI = +/-0.162; p = 0.665)	0.828	-5.03%
Frequency	2010.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.076; p = 0.005)	0.046 (CI = +/-0.161; p = 0.560)	0.836	-5.27%
Frequency	2011.1	-0.058 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.072; p = 0.001)	0.063 (CI = +/-0.151; p = 0.396)	0.858	-5.64%
Frequency	2011.2	-0.062 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.070; p = 0.003)	0.079 (CI = +/-0.144; p = 0.266)	0.877	-5.99%
Frequency	2012.1	-0.065 (CI = +/-0.012; p = 0.000)	-0.126 (CI = +/-0.068; p = 0.001)	0.093 (CI = +/-0.139; p = 0.175)	0.886	-6.33%
Frequency	2012.2	-0.069 (CI = +/-0.012; p = 0.000)	-0.114 (CI = +/-0.067; p = 0.002)	0.108 (CI = +/-0.135; p = 0.109)	0.897	-6.67%
Frequency	2013.1	-0.073 (CI = +/-0.013; p = 0.000)	-0.125 (CI = +/-0.066; p = 0.001)	0.122 (CI = +/-0.129; p = 0.064)	0.904	-7.02%
Frequency	2013.2	-0.073 (CI = +/-0.014; p = 0.000)	-0.123 (CI = +/-0.070; p = 0.002)	0.124 (CI = +/-0.135; p = 0.071)	0.895	-7.07%
Frequency	2014.1	-0.076 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.072; p = 0.002)	0.132 (CI = +/-0.138; p = 0.059)	0.885	-7.31%
Frequency	2014.2	-0.077 (CI = +/-0.018; p = 0.000)	-0.127 (CI = +/-0.077; p = 0.003)	0.136 (CI = +/-0.146; p = 0.065)	0.875	-7.41%
Frequency	2015.1	-0.082 (CI = +/-0.019; p = 0.000)	-0.138 (CI = +/-0.077; p = 0.002)	0.151 (CI = +/-0.144; p = 0.041)	0.876	-7.87%
Frequency	2015.2	-0.080 (CI = +/-0.022; p = 0.000)	-0.142 (CI = +/-0.083; p = 0.003)	0.145 (CI = +/-0.153; p = 0.061)	0.860	-7.70%
Frequency	2016.1	-0.085 (CI = +/-0.025; p = 0.000)	-0.151 (CI = +/-0.087; p = 0.003)	0.158 (CI = +/-0.158; p = 0.050)	0.845	-8.12%
Frequency	2016.2	-0.085 (CI = +/-0.030; p = 0.000)	-0.150 (CI = +/-0.096; p = 0.006)	0.158 (CI = +/-0.172; p = 0.067)	0.827	-8.14%
Frequency	2017.1	-0.085 (CI = +/-0.036; p = 0.000)	-0.150 (CI = +/-0.106; p = 0.011)	0.158 (CI = +/-0.188; p = 0.090)	0.765	-8.12%

Coverage = BI End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, scalar\_level\_change Scalar Level Change Start Date = 2022-07-01

-					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.003 (CI = +/-0.012; p = 0.675)	-0.243 (CI = +/-0.265; p = 0.071)	0.046	+0.25%
Loss Cost	2006.2	-0.001 (CI = +/-0.012; p = 0.919)	-0.225 (CI = +/-0.258; p = 0.086)	0.056	-0.06%
Loss Cost	2007.1	-0.001 (CI = +/-0.013; p = 0.824)	-0.220 (CI = +/-0.263; p = 0.098)	0.058	-0.14%
Loss Cost	2007.2	-0.004 (CI = +/-0.014; p = 0.604)	-0.208 (CI = +/-0.264; p = 0.118)	0.070	-0.35%
Loss Cost	2008.1	-0.003 (CI = +/-0.015; p = 0.661)	-0.210 (CI = +/-0.271; p = 0.123)	0.064	-0.32%
Loss Cost	2008.2	-0.007 (CI = +/-0.015; p = 0.317)	-0.188 (CI = +/-0.261; p = 0.152)	0.109	-0.75%
Loss Cost	2009.1 2009.2	-0.010 (CI = +/-0.016; p = 0.229) -0.016 (CI = +/-0.016; p = 0.048)	-0.177 (CI = +/-0.265; p = 0.181) -0.147 (CI = +/-0.244; p = 0.226)	0.127 0.234	-0.96%
Loss Cost Loss Cost	2010.1	-0.018 (CI = +/-0.016; p = 0.048) -0.018 (CI = +/-0.017; p = 0.038)	-0.147 (CI = +/-0.244; p = 0.226) -0.138 (CI = +/-0.248; p = 0.263)	0.248	-1.56% -1.75%
Loss Cost	2010.1	-0.020 (CI = +/-0.018; p = 0.028)	-0.136 (CI = +/-0.251; p = 0.311)	0.269	-2.00%
Loss Cost	2011.1	-0.023 (CI = +/-0.019; p = 0.023)	-0.115 (CI = +/-0.256; p = 0.361)	0.284	-2.24%
Loss Cost	2011.2	-0.029 (CI = +/-0.020; p = 0.006)	-0.090 (CI = +/-0.246; p = 0.458)	0.371	-2.83%
Loss Cost	2012.1	-0.030 (CI = +/-0.022; p = 0.010)	-0.086 (CI = +/-0.255; p = 0.492)	0.352	-2.92%
Loss Cost	2012.2	-0.035 (CI = +/-0.023; p = 0.005)	-0.065 (CI = +/-0.254; p = 0.597)	0.400	-3.42%
Loss Cost	2013.1	-0.036 (CI = +/-0.026; p = 0.009)	-0.062 (CI = +/-0.264; p = 0.625)	0.372	-3.50%
Loss Cost	2013.2	-0.038 (CI = +/-0.028; p = 0.012)	-0.053 (CI = +/-0.274; p = 0.687)	0.363	-3.74%
Loss Cost	2014.1	-0.039 (CI = +/-0.032; p = 0.019)	-0.049 (CI = +/-0.287; p = 0.720)	0.333	-3.86%
Loss Cost	2014.2	-0.049 (CI = +/-0.034; p = 0.007)	-0.017 (CI = +/-0.280; p = 0.901)	0.421	-4.82%
Loss Cost	2015.1	-0.056 (CI = +/-0.038; p = 0.006)	0.005 (CI = +/-0.287; p = 0.970)	0.444	-5.49%
Loss Cost	2015.2	-0.065 (CI = +/-0.042; p = 0.005)	0.030 (CI = +/-0.294; p = 0.831)	0.470	-6.28%
Loss Cost	2016.1	-0.060 (CI = +/-0.049; p = 0.020)	0.018 (CI = +/-0.312; p = 0.904)	0.378	-5.87%
Loss Cost	2016.2	-0.065 (CI = +/-0.058; p = 0.032)	0.028 (CI = +/-0.335; p = 0.856)	0.339	-6.25%
Loss Cost	2017.1	-0.063 (CI = +/-0.070; p = 0.072)	0.025 (CI = +/-0.364; p = 0.880)	0.253	-6.15%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.110; p = 0.001)	0.867	+3.70%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	-0.187 (Cl = +/-0.110, p = 0.001) -0.181 (Cl = +/-0.109; p = 0.002)	0.855	+3.60%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.180 (CI = +/-0.111; p = 0.002)	0.842	+3.58%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.178 (CI = +/-0.113; p = 0.003)	0.825	+3.54%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.107; p = 0.001)	0.846	+3.74%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.186 (CI = +/-0.109; p = 0.002)	0.829	+3.69%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	-0.181 (CI = +/-0.111; p = 0.002)	0.808	+3.60%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	-0.174 (CI = +/-0.110; p = 0.003)	0.786	+3.44%
Severity	2010.1	0.034 (CI = +/-0.008; p = 0.000)	-0.175 (CI = +/-0.113; p = 0.004)	0.766	+3.47%
Severity	2010.2	0.035 (CI = +/-0.008; p = 0.000)	-0.180 (CI = +/-0.114; p = 0.003)	0.761	+3.58%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	-0.182 (CI = +/-0.118; p = 0.004)	0.738	+3.62%
Severity	2011.2	0.035 (CI = +/-0.010; p = 0.000)	-0.178 (CI = +/-0.121; p = 0.006)	0.701	+3.53%
Severity	2012.1	0.036 (CI = +/-0.011; p = 0.000)	-0.183 (CI = +/-0.124; p = 0.006)	0.688	+3.65%
Severity Severity	2012.2 2013.1	0.036 (CI = +/-0.012; p = 0.000) 0.037 (CI = +/-0.013; p = 0.000)	-0.183 (CI = +/-0.129; p = 0.008) -0.188 (CI = +/-0.133; p = 0.008)	0.654 0.637	+3.67% +3.81%
Severity	2013.1	0.037 (CI = +/-0.013; p = 0.000) 0.038 (CI = +/-0.014; p = 0.000)	-0.188 (CI = +/-0.135; p = 0.008) -0.190 (CI = +/-0.139; p = 0.010)	0.598	+3.84%
Severity	2014.1	0.037 (CI = +/-0.016; p = 0.000)	-0.187 (CI = +/-0.145; p = 0.015)	0.541	+3.76%
Severity	2014.2	0.031 (CI = +/-0.017; p = 0.001)	-0.168 (CI = +/-0.138; p = 0.020)	0.451	+3.15%
Severity	2015.1	0.026 (CI = +/-0.018; p = 0.008)	-0.152 (CI = +/-0.136; p = 0.031)	0.343	+2.63%
Severity	2015.2	0.020 (CI = +/-0.019; p = 0.040)	-0.136 (CI = +/-0.133; p = 0.047)	0.226	+2.04%
Severity	2016.1	0.025 (CI = +/-0.021; p = 0.026)	-0.149 (CI = +/-0.136; p = 0.035)	0.289	+2.53%
Severity	2016.2	0.028 (CI = +/-0.025; p = 0.034)	-0.156 (CI = +/-0.145; p = 0.038)	0.282	+2.80%
Severity	2017.1	0.023 (CI = +/-0.030; p = 0.119)	-0.143 (CI = +/-0.153; p = 0.064)	0.178	+2.29%
Frequency	2006.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.210; p = 0.588)	0.650	-3.33%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.207; p = 0.669)	0.669	-3.53%
Frequency	2007.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.211; p = 0.703) -0.031 (CI = +/-0.212; p = 0.771)	0.657 0.661	-3.60%
Frequency Frequency	2007.2 2008.1	-0.038 (CI = +/-0.011; p = 0.000) -0.040 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.212; p = 0.771) -0.022 (CI = +/-0.214; p = 0.835)	0.661	-3.76% -3.91%
Frequency	2008.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.214, p = 0.883) -0.002 (CI = +/-0.204; p = 0.984)	0.707	-4.27%
Frequency	2009.1	-0.045 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.207; p = 0.965)	0.699	-4.40%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	0.027 (CI = +/-0.193; p = 0.776)	0.751	-4.83%
Frequency	2010.1	-0.052 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.194; p = 0.694)	0.752	-5.04%
Frequency	2010.2	-0.055 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.188; p = 0.557)	0.774	-5.39%
Frequency	2011.1	-0.058 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.189; p = 0.472)	0.778	-5.65%
Frequency	2011.2	-0.063 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.177; p = 0.309)	0.814	-6.14%
Frequency	2012.1	-0.066 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.180; p = 0.273)	0.806	-6.34%
Frequency	2012.2	-0.071 (CI = +/-0.015; p = 0.000)	0.118 (CI = +/-0.170; p = 0.163)	0.833	-6.84%
Frequency	2013.1	-0.073 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.175; p = 0.148)	0.822	-7.04%
Frequency	2013.2	-0.076 (CI = +/-0.019; p = 0.000)	0.136 (CI = +/-0.179; p = 0.127)	0.813	-7.30%
Frequency	2014.1	-0.076 (CI = +/-0.021; p = 0.000)	0.138 (CI = +/-0.188; p = 0.139)	0.786	-7.34%
Frequency	2014.2	-0.080 (CI = +/-0.023; p = 0.000) -0.082 (CI = +/-0.027; p = 0.000)	0.151 (CI = +/-0.192; p = 0.114) 0.158 (CI = +/-0.202; p = 0.116)	0.779	-7.72% 7.02%
Frequency Frequency	2015.1 2015.2	-0.082 (CI = +/-0.027; p = 0.000) -0.085 (CI = +/-0.031; p = 0.000)	0.158 (CI = +/-0.202; p = 0.116) 0.165 (CI = +/-0.213; p = 0.118)	0.752 0.721	-7.92% -8.16%
Frequency	2016.1	-0.086 (CI = +/-0.031; p = 0.000)	0.165 (CI = +/-0.213; p = 0.118) 0.166 (CI = +/-0.228; p = 0.138)	0.669	-8.20%
Frequency	2016.2	-0.092 (CI = +/-0.042; p = 0.000)	0.184 (CI = +/-0.239; p = 0.119)	0.653	-8.81%
Frequency	2017.1	-0.086 (CI = +/-0.049; p = 0.003)	0.169 (CI = +/-0.256; p = 0.173)	0.548	-8.24%
		·	·		

Coverage = Total PD End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.043 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	0.904	+4.42%
Loss Cost	2006.2	0.043 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.026)	0.010 (CI = +/-0.003; p = 0.000)	0.893	+4.36%
Loss Cost	2007.1	0.042 (CI = +/-0.005; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.015)	0.009 (CI = +/-0.003; p = 0.000)	0.887	+4.24%
Loss Cost	2007.2	0.042 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.046; p = 0.011)	0.009 (CI = +/-0.003; p = 0.000)	0.882	+4.32%
Loss Cost	2008.1	0.042 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.048; p = 0.011)	0.009 (CI = +/-0.003; p = 0.000)	0.872	+4.27%
Loss Cost	2008.2	0.041 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.049; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	0.854	+4.19%
Loss Cost	2009.1	0.041 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.051; p = 0.019)	0.009 (CI = +/-0.003; p = 0.000)	0.842	+4.14%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.052; p = 0.029)	0.009 (CI = +/-0.003; p = 0.000)	0.819	+4.06%
Loss Cost	2010.1	0.039 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.054; p = 0.026)	0.009 (CI = +/-0.003; p = 0.000)	0.803	+3.98%
Loss Cost	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.050; p = 0.047)	0.009 (CI = +/-0.003; p = 0.000)	0.793	+3.67%
Loss Cost	2011.1	0.034 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.050; p = 0.027)	0.008 (CI = +/-0.003; p = 0.000)	0.780	+3.48%
Loss Cost	2011.2	0.032 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.050; p = 0.048)	0.008 (CI = +/-0.003; p = 0.000)	0.750	+3.30%
Loss Cost	2012.1	0.030 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.050; p = 0.025)	0.008 (CI = +/-0.003; p = 0.000)	0.741	+3.08%
Loss Cost	2012.2	0.026 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.044; p = 0.041)	0.008 (CI = +/-0.003; p = 0.000)	0.747	+2.68%
Loss Cost	2013.1	0.026 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.043)	0.008 (CI = +/-0.003; p = 0.000)	0.735	+2.62%
Loss Cost	2013.2	0.026 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.056)	0.008 (CI = +/-0.003; p = 0.000)	0.711	+2.61%
Loss Cost	2014.1	0.029 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.102)	0.008 (CI = +/-0.003; p = 0.000)	0.769	+2.96%
Loss Cost	2014.2	0.030 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.092)	0.008 (CI = +/-0.003; p = 0.000)	0.765	+3.08%
Loss Cost	2015.1	0.030 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.052; p = 0.114)	0.008 (CI = +/-0.003; p = 0.000)	0.756	+3.08%
Loss Cost	2015.2	0.034 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.052; p = 0.060)	0.008 (CI = +/-0.003; p = 0.000)	0.788	+3.41%
Loss Cost	2016.1	0.037 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.106)	0.008 (CI = +/-0.003; p = 0.000)	0.814	+3.74%
Loss Cost	2016.2	0.041 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.053; p = 0.050)	0.008 (CI = +/-0.003; p = 0.000)	0.846	+4.15%
Loss Cost	2017.1	0.042 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.058; p = 0.080)	0.008 (CI = +/-0.003; p = 0.000)	0.844	+4.27%
Severity	2006.1	0.054 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.241)	0.002 (CI = +/-0.003; p = 0.195)	0.962	+5.53%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.038; p = 0.238)	0.002 (CI = +/-0.003; p = 0.196)	0.958	+5.55%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.040; p = 0.242)	0.002 (CI = +/-0.003; p = 0.212)	0.954	+5.54%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.041; p = 0.232)	0.002 (CI = +/-0.003; p = 0.211)	0.950	+5.57%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.038; p = 0.403)	0.002 (CI = +/-0.003; p = 0.102)	0.959	+5.77%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.035; p = 0.178)	0.002 (CI = +/-0.002; p = 0.049)	0.965	+5.97%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.029; p = 0.341)	0.003 (CI = +/-0.002; p = 0.007)	0.977	+6.22%
Severity	2009.2	0.062 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.028; p = 0.182)	0.003 (CI = +/-0.002; p = 0.003)	0.978	+6.35%
Severity	2010.1	0.062 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.029; p = 0.244)	0.003 (CI = +/-0.002; p = 0.003)	0.977	+6.40%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.316)	0.003 (CI = +/-0.002; p = 0.004)	0.974	+6.34%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.291)	0.003 (CI = +/-0.002; p = 0.006)	0.970	+6.30%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	-0.013 (CI = +/-0.032; p = 0.405)	0.003 (CI = +/-0.002; p = 0.007)	0.967	+6.21%
Severity	2012.1	0.059 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.264)	0.003 (CI = +/-0.002; p = 0.010)	0.965	+6.06%
Severity	2012.2	0.057 (CI = +/-0.005; p = 0.000)	-0.011 (CI = +/-0.029; p = 0.453)	0.002 (CI = +/-0.002; p = 0.008)	0.965	+5.85%
Severity	2013.1	0.057 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.031; p = 0.548)	0.003 (CI = +/-0.002; p = 0.008)	0.961	+5.91%
Severity	2013.2	0.058 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.033; p = 0.502)	0.003 (CI = +/-0.002; p = 0.010)	0.956	+5.97%
Severity	2014.1 2014.2	0.060 (CI = +/-0.006; p = 0.000) 0.060 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.030; p = 0.804) -0.003 (CI = +/-0.032; p = 0.843)	0.003 (CI = +/-0.002; p = 0.003) 0.003 (CI = +/-0.002; p = 0.005)	0.964 0.956	+6.22% +6.20%
Severity	2014.2	0.060 (CI = +/-0.007; p = 0.000) 0.061 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.843) -0.001 (CI = +/-0.034; p = 0.929)	0.003 (CI = +/-0.002; p = 0.005) 0.003 (CI = +/-0.002; p = 0.006)	0.949	+6.27%
Severity Severity	2015.1	0.061 (CI = +/-0.008; p = 0.000) 0.060 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.034; p = 0.929) 0.001 (CI = +/-0.037; p = 0.943)	0.003 (CI = +/-0.002; p = 0.008) 0.003 (CI = +/-0.002; p = 0.008)	0.939	+6.27%
Severity	2015.2	0.062 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.037, p = 0.543) 0.007 (CI = +/-0.036; p = 0.657)	0.003 (CI = +/-0.002; p = 0.008) 0.003 (CI = +/-0.002; p = 0.005)	0.943	+6.44%
Severity	2016.1	0.065 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.035; p = 0.037) 0.000 (CI = +/-0.035; p = 1.000)	0.003 (CI = +/-0.002; p = 0.003) 0.003 (CI = +/-0.002; p = 0.004)	0.950	+6.75%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.033; p = 1.000) 0.001 (CI = +/-0.039; p = 0.972)	0.003 (CI = +/-0.002; p = 0.004) 0.003 (CI = +/-0.002; p = 0.006)	0.938	+6.78%
Severity	2017.1	0.000 (CI = +/-0.011, p = 0.000)	0.001 (CI = +/-0.035, p = 0.572)	0.003 (Ci = +/-0.002, p = 0.000)	0.558	₹0.76%
Frequency	2006.1	-0.011 (CI = +/-0.006; p = 0.001)	-0.033 (CI = +/-0.051; p = 0.196)	0.008 (CI = +/-0.004; p = 0.000)	0.662	-1.06%
Frequency	2006.2	-0.011 (CI = +/-0.006; p = 0.001)	-0.029 (CI = +/-0.052; p = 0.259)	0.008 (CI = +/-0.004; p = 0.000)	0.668	-1.13%
Frequency	2007.1	-0.012 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.197)	0.008 (CI = +/-0.004; p = 0.000)	0.678	-1.23%
Frequency	2007.2	-0.012 (CI = +/-0.007; p = 0.001)	-0.037 (CI = +/-0.055; p = 0.179)	0.008 (CI = +/-0.004; p = 0.000)	0.667	-1.18%
Frequency	2008.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.051; p = 0.068)	0.007 (CI = +/-0.003; p = 0.000)	0.724	-1.42%
Frequency	2008.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.047; p = 0.123)	0.007 (CI = +/-0.003; p = 0.000)	0.787	-1.68%
Frequency	2009.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.041; p = 0.023)	0.006 (CI = +/-0.003; p = 0.000)	0.849	-1.95%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.038; p = 0.041)	0.006 (CI = +/-0.003; p = 0.000)	0.876	-2.15%
Frequency	2010.1	-0.023 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.038; p = 0.023)	0.006 (CI = +/-0.002; p = 0.000)	0.882	-2.27%
Frequency	2010.2	-0.025 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.037)	0.006 (CI = +/-0.002; p = 0.000)	0.916	-2.52%
Frequency	2011.1	-0.027 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.033; p = 0.017)	0.006  (CI = +/-0.002; p = 0.000)	0.922	-2.66%
Frequency	2011.2	-0.028 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.034; p = 0.030)	0.005 (CI = +/-0.002; p = 0.000)	0.921	-2.74%
Frequency	2012.1	-0.029 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.035; p = 0.025)	0.005 (CI = +/-0.002; p = 0.000)	0.918	-2.82%
Frequency	2012.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.034; p = 0.046)	0.005 (CI = +/-0.002; p = 0.000)	0.928	-3.00%
Frequency	2013.1	-0.032 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.035; p = 0.033)	0.005 (CI = +/-0.002; p = 0.000)	0.926	-3.11%
Frequency	2013.2	-0.032 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.037; p = 0.051)	0.005 (CI = +/-0.002; p = 0.000)	0.922	-3.17%
Frequency	2014.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.039; p = 0.081)	0.005 (CI = +/-0.002; p = 0.000)	0.911	-3.08%
Frequency	2014.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.041; p = 0.063)	0.005 (CI = +/-0.002; p = 0.000)	0.903	-2.94%
	2015.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.069)	0.005 (CI = +/-0.002; p = 0.000)	0.891	-3.00%
				0.005 (CI = +/-0.002; p = 0.000)		-2.59%
Frequency Frequency	2015 2	-().()26 (() = +/-() ()09· n = () ()00)	-U.U51 (Cl = +/-U U3/: D = U U1 I			
Frequency	2015.2 2016.1	-0.026 (CI = +/-0.009; p = 0.000) -0.026 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.037; p = 0.011) -0.050 (CI = +/-0.040; p = 0.020)		0.913 0.896	
	2015.2 2016.1 2016.2	-0.026 (CI = +/-0.009; p = 0.000) -0.026 (CI = +/-0.010; p = 0.000) -0.025 (CI = +/-0.012; p = 0.001)	-0.051 (Cl = +/-0.037; p = 0.011) -0.050 (Cl = +/-0.040; p = 0.020) -0.053 (Cl = +/-0.044; p = 0.024)	0.005 (CI = +/-0.002; p = 0.000) 0.005 (CI = +/-0.002; p = 0.000) 0.005 (CI = +/-0.002; p = 0.000)	0.896 0.886	-2.54% -2.43%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.131; p = 0.937)	0.760	+3.64%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.132; p = 0.952)	0.738	+3.48%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.133; p = 0.855)	0.713	+3.34%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.137; p = 0.851)	0.692	+3.33%
Loss Cost	2008.1	0.033 (CI = +/-0.013, p = 0.000)	0.016 (CI = +/-0.140; p = 0.812)	0.665	+3.26%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000) 0.030 (CI = +/-0.011; p = 0.000)	, , , , ,		
			0.028 (CI = +/-0.141; p = 0.686)	0.631	+3.04%
Loss Cost	2009.1	0.029 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.145; p = 0.652)	0.599	+2.96%
Loss Cost	2009.2	0.027 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.146; p = 0.538)	0.557	+2.71%
Loss Cost	2010.1	0.025 (CI = +/-0.014; p = 0.001)	0.051 (CI = +/-0.150; p = 0.493)	0.517	+2.58%
Loss Cost	2010.2	0.020 (CI = +/-0.013; p = 0.005)	0.076 (CI = +/-0.139; p = 0.269)	0.479	+2.02%
Loss Cost	2011.1	0.017 (CI = +/-0.014; p = 0.021)	0.089 (CI = +/-0.141; p = 0.201)	0.433	+1.73%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.090)	0.109 (CI = +/-0.137; p = 0.112)	0.390	+1.27%
Loss Cost	2012.1	0.009 (CI = +/-0.016; p = 0.253)	0.125 (CI = +/-0.137; p = 0.072)	0.353	+0.89%
Loss Cost	2012.2	0.001 (CI = +/-0.014; p = 0.920)	0.159 (CI = +/-0.117; p = 0.011)	0.386	+0.07%
Loss Cost	2013.1	-0.002 (CI = +/-0.016; p = 0.789)	0.169 (CI = +/-0.121; p = 0.009)	0.380	-0.20%
Loss Cost	2013.2	-0.007 (CI = +/-0.017; p = 0.424)	0.186 (CI = +/-0.121; p = 0.005)	0.397	-0.65%
Loss Cost	2014.1	-0.005 (CI = +/-0.019; p = 0.610)	0.179 (CI = +/-0.127; p = 0.009)	0.399	-0.46%
Loss Cost	2014.2	-0.008 (CI = +/-0.021; p = 0.411)	0.192 (CI = +/-0.133; p = 0.007)	0.404	-0.84%
Loss Cost	2015.1	-0.012 (CI = +/-0.024; p = 0.292)	0.205 (CI = +/-0.139; p = 0.007)	0.411	-1.23%
Loss Cost	2015.2	-0.015 (CI = +/-0.028; p = 0.271)	0.213 (CI = +/-0.150; p = 0.009)	0.411	-1.49%
Loss Cost	2016.1	-0.015 (CI = +/-0.034; p = 0.362)	0.212 (CI = +/-0.164; p = 0.016)	0.404	-1.45%
Loss Cost	2016.2	-0.018 (CI = +/-0.040; p = 0.352)	0.220 (CI = +/-0.180; p = 0.021)	0.400	-1.76%
Loss Cost	2017.1	-0.021 (CI = +/-0.049; p = 0.366)	0.229 (CI = +/-0.201; p = 0.029)	0.393	-2.08%
		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.069; p = 0.080)	0.963	+5.16%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.071; p = 0.081)	0.959	+5.14%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.072; p = 0.081)	0.956	+5.12%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.074; p = 0.085)	0.951	+5.10%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.069; p = 0.124)	0.958	+5.31%
		0.052 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.067; p = 0.179)		
Severity	2008.2			0.961	+5.47%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.059; p = 0.272)	0.970	+5.73%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.060; p = 0.348)	0.969	+5.83%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.062; p = 0.393)	0.966	+5.87%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.062; p = 0.300)	0.963	+5.74%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.064; p = 0.264)	0.959	+5.66%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.063; p = 0.162)	0.957	+5.45%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.062; p = 0.090)	0.955	+5.23%
Severity	2012.2	0.047 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.052; p = 0.014)	0.963	+4.84%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.055; p = 0.018)	0.958	+4.83%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.058; p = 0.019)	0.953	+4.75%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.059; p = 0.036)	0.953	+4.97%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.061; p = 0.027)	0.947	+4.77%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.065; p = 0.031)	0.938	+4.68%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.065; p = 0.015)	0.934	+4.28%
Severity	2016.1	0.044 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.071; p = 0.030)	0.927	+4.45%
Severity	2016.2	0.046 (CI = +/-0.017; p = 0.000)	0.073 (CI = +/-0.076; p = 0.060)	0.921	+4.73%
Severity	2017.1	0.044 (CI = +/-0.021; p = 0.001)	0.079 (CI = +/-0.084; p = 0.065)	0.906	+4.49%
Severity	2017.1	0.044 (ci = 1/ 0.021, p = 0.001)	0.075 (CI = 17 0.004, p = 0.005)	0.500	14.4370
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.066 (CI = +/-0.123; p = 0.278)	0.451	-1.45%
	2006.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.059 (CI = +/-0.123; p = 0.341)	0.468	-1.58%
Frequency					
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.125; p = 0.404)	0.476	-1.69%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.052 (CI = +/-0.128; p = 0.414)	0.453	-1.69%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.125; p = 0.546)	0.509	-1.95%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.115; p = 0.762)	0.602	-2.31%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.109; p = 0.996)	0.665	-2.63%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.103; p = 0.747)	0.718	-2.94%
Frequency	2010.1	-0.032 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.104; p = 0.631)	0.721	-3.11%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.094; p = 0.339)	0.787	-3.51%
Frequency	2011.1	-0.038 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.095; p = 0.250)	0.792	-3.71%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.094; p = 0.162)	0.802	-3.96%
Frequency	2012.1	-0.042 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.097; p = 0.133)	0.794	-4.12%
Frequency	2012.2	-0.047 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.090; p = 0.049)	0.831	-4.55%
Frequency	2013.1	-0.049 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.092; p = 0.033)	0.829	-4.80%
Frequency	2013.2	-0.053 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.091; p = 0.016)	0.840	-5.15%
Frequency	2014.1	-0.053 (CI = +/-0.014; p = 0.000)	0.116 (CI = +/-0.097; p = 0.022)	0.812	-5.18%
Frequency	2014.1	-0.055 (CI = +/-0.014; p = 0.000)	0.122 (CI = +/-0.102; p = 0.022)	0.790	-5.36%
Frequency	2015.1	-0.058 (CI = +/-0.016, p = 0.000)	0.132 (CI = +/-0.102, p = 0.022) 0.132 (CI = +/-0.107; p = 0.020)	0.773	-5.64%
Frequency	2015.1	-0.057 (CI = +/-0.022; p = 0.000)	0.132 (CI = +/-0.107, p = 0.020) 0.128 (CI = +/-0.116; p = 0.033)	0.716	-5.53%
Frequency	2015.2	-0.057 (CI = +/-0.022; p = 0.000) -0.058 (CI = +/-0.026; p = 0.000)	0.132 (CI = +/-0.116; p = 0.033) 0.132 (CI = +/-0.126; p = 0.042)	0.661	-5.64%
	2016.1	-0.058 (CI = +/-0.026; p = 0.000) -0.064 (CI = +/-0.030; p = 0.001)	0.148 (CI = +/-0.135; p = 0.042)		-5.64% -6.20%
Frequency		-0.064 (CI = +/-0.030; p = 0.001) -0.065 (CI = +/-0.037; p = 0.003)		0.646	
Frequency	2017.1	-0.003 (Ci - +/-0.03/; p = 0.003)	0.150 (CI = +/-0.151; p = 0.051)	0.561	-6.29%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1		-0.055 (CI = +/-0.045; p = 0.017)			0.903	+4.54%
		0.044 (CI = +/-0.006; p = 0.000)		0.010 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.084; p = 0.473)		
Loss Cost	2006.2	0.044 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.046; p = 0.026)	0.010 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.086; p = 0.540)	0.891	+4.46%
Loss Cost	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.046; p = 0.016)	0.009 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.086; p = 0.657)	0.883	+4.32%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.047; p = 0.012)	0.010 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.087; p = 0.558)	0.879	+4.44%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.048; p = 0.012)	0.009 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.089; p = 0.610)	0.868	+4.39%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.050; p = 0.020)	0.009 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.091; p = 0.700)	0.850	+4.28%
Loss Cost	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.052; p = 0.021)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.094; p = 0.752)	0.836	+4.23%
Loss Cost	2009.2	0.040 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.053; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	-0.010 (CI = +/-0.097; p = 0.837)	0.812	+4.13%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.055; p = 0.030)	0.009 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.101; p = 0.924)	0.794	+4.01%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.053)	0.009 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.093; p = 0.722)	0.784	+3.55%
Loss Cost	2011.1	0.032 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.051; p = 0.029)	0.008 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.092; p = 0.526)	0.774	+3.25%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.053)	0.008 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.092; p = 0.354)	0.748	+2.94%
Loss Cost	2012.1	0.025 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.049; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.090; p = 0.190)	0.752	+2.53%
Loss Cost	2012.2	0.018 (CI = +/-0.010; p = 0.001)	-0.044 (CI = +/-0.038; p = 0.026)	0.007 (CI = +/-0.002; p = 0.000)	0.088 (CI = +/-0.069; p = 0.015)	0.812	+1.79%
Loss Cost	2013.1	0.015 (CI = +/-0.011; p = 0.008)	-0.048 (CI = +/-0.038; p = 0.017)	0.007 (CI = +/-0.002; p = 0.000)	0.098 (CI = +/-0.071; p = 0.010)	0.817	+1.54%
Loss Cost	2013.2	0.013 (CI = +/-0.012; p = 0.031)	-0.044 (CI = +/-0.040; p = 0.032)	0.006 (CI = +/-0.002; p = 0.000)	0.106 (CI = +/-0.074; p = 0.008)	0.809	+1.33%
Loss Cost	2014.1	0.017 (CI = +/-0.013; p = 0.011)	-0.038 (CI = +/-0.039; p = 0.056)	0.007 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.074; p = 0.020)	0.835	+1.74%
Loss Cost	2014.2	0.017 (CI = +/-0.015; p = 0.026)	-0.038 (CI = +/-0.042; p = 0.074)	0.007 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.081; p = 0.030)	0.826	+1.74%
Loss Cost	2015.1	0.015 (CI = +/-0.017; p = 0.089)	-0.042 (CI = +/-0.045; p = 0.065)	0.007 (CI = +/-0.003; p = 0.000)	0.100 (CI = +/-0.087; p = 0.027)	0.827	+1.46%
Loss Cost	2015.2	0.018 (CI = +/-0.020; p = 0.068)	-0.047 (CI = +/-0.047; p = 0.053)	0.007 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.094; p = 0.064)	0.833	+1.84%
Loss Cost	2016.1	0.022 (CI = +/-0.023; p = 0.060)	-0.042 (CI = +/-0.050; p = 0.087)	0.007 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.103; p = 0.131)	0.839	+2.25%
Loss Cost	2016.2	0.029 (CI = +/-0.027; p = 0.042)	-0.050 (CI = +/-0.053; p = 0.062)	0.007 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.112; p = 0.281)	0.851	+2.91%
Loss Cost	2017.1	0.029 (CI = +/-0.034; p = 0.087)	-0.050 (CI = +/-0.059; p = 0.087)	0.007 (CI = +/-0.003; p = 0.001)	0.056 (CI = +/-0.129; p = 0.346)	0.844	+2.93%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.036; p = 0.230)	0.002 (CI = +/-0.003; p = 0.237)	0.057 (CI = +/-0.068; p = 0.097)	0.964	+5.31%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.242)	0.002 (CI = +/-0.003; p = 0.246)	0.057 (CI = +/-0.070; p = 0.107)	0.961	+5.31%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.039; p = 0.230)	0.001 (CI = +/-0.003; p = 0.276)	0.059 (CI = +/-0.072; p = 0.105)	0.957	+5.27%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.236)	0.001 (CI = +/-0.003; p = 0.280)	0.058 (CI = +/-0.074; p = 0.120)	0.953	+5.29%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.037; p = 0.397)	0.002 (CI = +/-0.003; p = 0.145)	0.046 (CI = +/-0.069; p = 0.181)	0.960	+5.54%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.035; p = 0.187)	0.002 (CI = +/-0.002; p = 0.072)	0.034 (CI = +/-0.064; p = 0.283)	0.966	+5.78%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.029; p = 0.346)	0.003 (CI = +/-0.002; p = 0.011)	0.019 (CI = +/-0.054; p = 0.465)	0.976	+6.10%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.029; p = 0.194)	0.003 (CI = +/-0.002; p = 0.005)	0.011 (CI = +/-0.052; p = 0.658)	0.978	+6.27%
		0.061 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.029; p = 0.194) -0.017 (CI = +/-0.029; p = 0.253)	0.003 (CI = +/-0.002; p = 0.005)			
Severity	2010.1				0.008 (CI = +/-0.054; p = 0.749)	0.976	+6.34%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.333)	0.003 (CI = +/-0.002; p = 0.008)	0.012 (CI = +/-0.055; p = 0.650)	0.973	+6.25%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.032; p = 0.298)	0.003 (CI = +/-0.002; p = 0.012)	0.015 (CI = +/-0.057; p = 0.586)	0.969	+6.18%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.032; p = 0.427)	0.003 (CI = +/-0.002; p = 0.017)	0.022 (CI = +/-0.058; p = 0.433)	0.966	+6.01%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.031; p = 0.257)	0.002 (CI = +/-0.002; p = 0.026)	0.032 (CI = +/-0.057; p = 0.254)	0.965	+5.76%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.027; p = 0.469)	0.002 (CI = +/-0.002; p = 0.026)	0.048 (CI = +/-0.050; p = 0.059)	0.971	+5.35%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.029; p = 0.511)	0.002 (CI = +/-0.002; p = 0.032)	0.047 (CI = +/-0.053; p = 0.080)	0.966	+5.38%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.031; p = 0.533)	0.002 (CI = +/-0.002; p = 0.040)	0.047 (CI = +/-0.057; p = 0.102)	0.961	+5.38%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.030; p = 0.790)	0.002 (CI = +/-0.002; p = 0.016)	0.034 (CI = +/-0.056; p = 0.210)	0.965	+5.75%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.031; p = 0.906)	0.002 (CI = +/-0.002; p = 0.025)	0.039 (CI = +/-0.060; p = 0.188)	0.959	+5.62%
Severity	2015.1	0.055 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.034; p = 0.919)	0.002 (CI = +/-0.002; p = 0.034)	0.038 (CI = +/-0.066; p = 0.231)	0.952	+5.63%
Severity	2015.2	0.051 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.035; p = 0.841)	0.002 (CI = +/-0.002; p = 0.052)	0.051 (CI = +/-0.070; p = 0.140)	0.946	+5.24%
Severity	2016.1	0.055 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.036; p = 0.655)	0.002 (CI = +/-0.002; p = 0.037)	0.038 (CI = +/-0.074; p = 0.279)	0.945	+5.67%
Severity	2016.2	0.061 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.037; p = 0.949)	0.003 (CI = +/-0.002; p = 0.025)	0.021 (CI = +/-0.078; p = 0.554)	0.947	+6.27%
Severity	2017.1	0.060 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.041; p = 0.965)	0.002 (CI = +/-0.002; p = 0.039)	0.022 (CI = +/-0.090; p = 0.587)	0.933	+6.23%
,		,,					
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.030)	-0.033 (CI = +/-0.049; p = 0.176)	0.008 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.093; p = 0.065)	0.689	-0.73%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.036)	-0.033 (CI = +/-0.043, p = 0.170) -0.031 (CI = +/-0.051; p = 0.225)	0.008 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.095; p = 0.084)	0.691	-0.80%
Frequency	2007.1	-0.008 (CI = +/-0.007; p = 0.020) -0.009 (CI = +/-0.007; p = 0.019)	-0.031 (CI = +/-0.051; p = 0.223) -0.034 (CI = +/-0.052; p = 0.183)	0.008 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.095; p = 0.084) -0.077 (CI = +/-0.096; p = 0.110)	0.696	-0.90%
		-0.008 (CI = +/-0.007; p = 0.013)		0.008 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.098; p = 0.094)	0.689	
Frequency	2007.2		-0.038 (CI = +/-0.053; p = 0.152)				-0.80%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.009)	-0.048 (CI = +/-0.050; p = 0.062)	0.008 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.093; p = 0.142)	0.737	-1.09%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.037 (CI = +/-0.046; p = 0.112)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.085; p = 0.225)	0.791	-1.41%
Frequency	2009.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.041; p = 0.023)	0.007 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.075; p = 0.361)	0.848	-1.77%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.042)	0.006 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.071; p = 0.546)	0.872	-2.02%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.039; p = 0.025)	0.006 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.071; p = 0.708)	0.877	-2.19%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.043)	0.006 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.063; p = 0.899)	0.912	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.034; p = 0.020)	0.005 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.061; p = 0.655)	0.919	-2.76%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.035)	0.005 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.063; p = 0.523)	0.919	-2.89%
Frequency	2012.1	-0.031 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.026)	0.005 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.065; p = 0.408)	0.917	-3.05%
Frequency	2012.2	-0.034 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.047)	0.005 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.061; p = 0.182)	0.931	-3.38%
Frequency	2013.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.025)	0.005 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.061; p = 0.098)	0.934	-3.64%
Frequency	2013.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.034; p = 0.045)	0.004 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.064; p = 0.069)	0.934	-3.84%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.037; p = 0.064)	0.004 (CI = +/-0.002; p = 0.001)	0.057 (CI = +/-0.069; p = 0.098)	0.922	-3.79%
Frequency	2014.2	-0.037 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.039; p = 0.066)	0.005 (CI = +/-0.002; p = 0.001)	0.052 (CI = +/-0.075; p = 0.155)	0.911	-3.67%
	2015.1	-0.040 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.055)	0.003 (CI = +/-0.002; p = 0.001) 0.004 (CI = +/-0.002; p = 0.002)	0.052 (CI = +/-0.075, p = 0.135) 0.062 (CI = +/-0.080; p = 0.118)	0.905	
Frequency							-3.94%
Frequency	2015.2	-0.033 (CI = +/-0.016; p = 0.001)	-0.050 (CI = +/-0.037; p = 0.014)	0.005 (CI = +/-0.002; p = 0.001)	0.037 (CI = +/-0.075; p = 0.296)	0.915	-3.22%
Frequency	2016.1	-0.033 (CI = +/-0.019; p = 0.003)	-0.050 (CI = +/-0.041; p = 0.022)	0.005 (CI = +/-0.002; p = 0.001)	0.038 (CI = +/-0.084; p = 0.341)	0.897	-3.24%
Frequency	2016.2	-0.032 (CI = +/-0.024; p = 0.014)	-0.051 (CI = +/-0.046; p = 0.033)	0.005 (CI = +/-0.003; p = 0.003)	0.035 (CI = +/-0.097; p = 0.430)	0.882	-3.16%
Frequency	2017.1	-0.032 (CI = +/-0.030; p = 0.039)	-0.050 (CI = +/-0.051; p = 0.051)	0.005 (CI = +/-0.003; p = 0.005)	0.034 (CI = +/-0.112; p = 0.504)	0.851	-3.11%

Coverage = Total PD End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

					Implied Trend
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.044 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.888	+4.45%
Loss Cost	2006.2	0.043 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.878	+4.35%
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.865	+4.27%
Loss Cost	2007.2	0.042 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.856	+4.32%
Loss Cost	2008.1	0.042 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.842	+4.32%
Loss Cost	2008.2	0.041 (Cl = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.826	+4.18%
Loss Cost Loss Cost	2009.1 2009.2	0.041 (CI = +/-0.008; p = 0.000) 0.040 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	0.809 0.787	+4.19% +4.05%
Loss Cost	2010.1	0.040 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.765	+4.03%
Loss Cost	2010.2	0.036 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.762	+3.66%
Loss Cost	2011.1	0.035 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.734	+3.53%
Loss Cost	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.708	+3.29%
Loss Cost	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.677	+3.13%
Loss Cost	2012.2	0.026 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.696	+2.66%
Loss Cost	2013.1	0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.679	+2.67%
Loss Cost	2013.2	0.026 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.656	+2.58%
Loss Cost	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.740	+3.00%
Loss Cost	2014.2	0.030 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.729	+3.04%
Loss Cost	2015.1	0.031 (Cl = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.723	+3.13%
Loss Cost Loss Cost	2015.2 2016.1	0.033 (CI = +/-0.014; p = 0.000) 0.037 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000) 0.008 (CI = +/-0.003; p = 0.000)	0.734 0.781	+3.35% +3.80%
Loss Cost	2016.1	0.040 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.790	+4.05%
Loss Cost	2017.1	0.042 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.799	+4.34%
2033 C031	2017.1	0.042 (ci = 1, 0.010, p = 0.000)	σ.σσσ (ει = 1, σ.σσσ, μ = σ.σσσ)	0.755	14.5470
Severity	2006.1	0.054 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.003; p = 0.162)	0.961	+5.54%
Severity	2006.2	0.054 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.169)	0.958	+5.55%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.177)	0.954	+5.55%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.181)	0.949	+5.56%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.084)	0.959	+5.78%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.041)	0.964	+5.96%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.977	+6.23%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.978	+6.34%
Severity	2010.1	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.976	+6.41%
Severity	2010.2 2011.1	0.061 (CI = +/-0.005; p = 0.000) 0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003) 0.003 (CI = +/-0.002; p = 0.004)	0.974 0.970	+6.34% +6.32%
Severity Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004) 0.003 (CI = +/-0.002; p = 0.006)	0.967	+6.20%
Severity	2012.1	0.059 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.964	+6.08%
Severity	2012.2	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.966	+5.85%
Severity	2013.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.963	+5.92%
Severity	2013.2	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.957	+5.96%
Severity	2014.1	0.060 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.966	+6.23%
Severity	2014.2	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.959	+6.20%
Severity	2015.1	0.061 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.953	+6.27%
Severity	2015.2	0.060 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.943	+6.17%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.947	+6.43%
Severity	2016.2	0.065 (Cl = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.955	+6.75%
Severity	2017.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.944	+6.78%
Frequency	2006.1	-0.010 (CI = +/-0.006; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.654	-1.04%
Frequency	2006.2	-0.010 (CI = 1/-0.000; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.665	-1.13%
Frequency	2007.1	-0.012 (CI = +/-0.006; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.670	-1.21%
Frequency	2007.2	-0.012 (CI = +/-0.007; p = 0.001)	0.008  (CI = +/-0.004; p = 0.000)	0.656	-1.18%
Frequency	2008.1	-0.014 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.699	-1.39%
Frequency	2008.2	-0.017 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.774	-1.68%
Frequency	2009.1	-0.019 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.820	-1.92%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.857	-2.15%
Frequency	2010.1	-0.023 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.857	-2.24%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.902	-2.52%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.902	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.905	-2.75%
Frequency Frequency	2012.1 2012.2	-0.028 (CI = +/-0.007; p = 0.000) -0.031 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000) 0.005 (CI = +/-0.002; p = 0.000)	0.898 0.914	-2.78% -3.01%
Frequency	2013.1	-0.031 (CI = +/-0.007; p = 0.000) -0.031 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000) 0.005 (CI = +/-0.002; p = 0.000)	0.908	-3.07%
Frequency	2013.1	-0.031 (CI = +/-0.007, p = 0.000) -0.032 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.906	-3.19%
Frequency	2014.1	-0.032 (CI = 1/-0.008, p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.897	-3.04%
Frequency	2014.2	-0.030 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.883	-2.97%
Frequency	2015.1	-0.030 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.869	-2.95%
Frequency	2015.2	-0.027 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.860	-2.65%
Frequency	2016.1	-0.025 (CI = +/-0.013; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.841	-2.47%
Frequency	2016.2	-0.026 (CI = +/-0.014; p = 0.003)	0.006 (CI = +/-0.003; p = 0.001)	0.823	-2.52%
Frequency	2017.1	-0.023 (CI = +/-0.016; p = 0.010)	0.006 (CI = +/-0.003; p = 0.001)	0.794	-2.28%

Coverage = Total PD End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.065; p = 0.044)	0.789	+3.62%
Loss Cost	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.067; p = 0.066)	0.766	+3.53%
Loss Cost	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.067; p = 0.041)	0.751	+3.39%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.069; p = 0.042)	0.734	+3.43%
Loss Cost	2008.1	0.033 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.071; p = 0.035)	0.715	+3.33%
Loss Cost	2008.2	0.032 (CI = +/-0.008; p = 0.000)	-0.071 (CI = +/-0.072; p = 0.054)	0.677	+3.22%
Loss Cost	2009.1 2009.2	0.031 (CI = +/-0.009; p = 0.000) 0.030 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.074; p = 0.047) -0.070 (CI = +/-0.077; p = 0.070)	0.654	+3.12%
Loss Cost Loss Cost	2010.1	0.030 (CI = +/-0.009; p = 0.000) 0.028 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.077; p = 0.070) -0.076 (CI = +/-0.078; p = 0.056)	0.607 0.578	+3.01% +2.87%
Loss Cost	2010.1	0.025 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.076; p = 0.105)	0.511	+2.55%
Loss Cost	2011.1	0.023 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.077; p = 0.066)	0.477	+2.32%
Loss Cost	2011.2	0.021 (CI = +/-0.011; p = 0.001)	-0.063 (CI = +/-0.078; p = 0.109)	0.391	+2.11%
Loss Cost	2012.1	0.018 (CI = +/-0.012; p = 0.004)	-0.073 (CI = +/-0.078; p = 0.066)	0.357	+1.85%
Loss Cost	2012.2	0.014 (CI = +/-0.012; p = 0.021)	-0.058 (CI = +/-0.076; p = 0.126)	0.231	+1.44%
Loss Cost	2013.1	0.013 (CI = +/-0.013; p = 0.051)	-0.063 (CI = +/-0.079; p = 0.112)	0.205	+1.30%
Loss Cost	2013.2	0.012 (CI = +/-0.014; p = 0.091)	-0.060 (CI = +/-0.083; p = 0.145)	0.140	+1.24%
Loss Cost	2014.1	0.014 (CI = +/-0.016; p = 0.076)	-0.054 (CI = +/-0.087; p = 0.205)	0.157	+1.43%
Loss Cost	2014.2	0.015 (CI = +/-0.018; p = 0.099)	-0.056 (CI = +/-0.093; p = 0.219)	0.121	+1.49%
Loss Cost	2015.1	0.014 (CI = +/-0.020; p = 0.167)	-0.059 (CI = +/-0.099; p = 0.222)	0.099	+1.38%
Loss Cost	2015.2	0.017 (CI = +/-0.023; p = 0.141)	-0.067 (CI = +/-0.106; p = 0.192)	0.114	+1.68%
Loss Cost	2016.1	0.019 (CI = +/-0.026; p = 0.146)	-0.062 (CI = +/-0.113; p = 0.255)	0.117	+1.89%
Loss Cost	2016.2	0.023 (CI = +/-0.030; p = 0.118)	-0.074 (CI = +/-0.122; p = 0.210)	0.142	+2.35%
Loss Cost	2017.1	0.024 (CI = +/-0.035; p = 0.160)	-0.071 (CI = +/-0.133; p = 0.260)	0.126	+2.45%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.201)	0.961	+5.39%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000) 0.053 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.037, p = 0.201) -0.025 (CI = +/-0.039; p = 0.205)	0.957	+5.40%
Severity	2007.1	0.052 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.202)	0.953	+5.38%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.200)	0.949	+5.40%
Severity	2008.1	0.054 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.039; p = 0.333)	0.956	+5.56%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.037; p = 0.153)	0.961	+5.71%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.275)	0.970	+5.90%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.174)	0.970	+6.00%
Severity	2010.1	0.058 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.034; p = 0.206)	0.967	+6.02%
Severity	2010.2	0.058 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.282)	0.963	+5.96%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.241)	0.959	+5.90%
Severity	2011.2	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.037; p = 0.352)	0.954	+5.79%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.221)	0.952	+5.65%
Severity	2012.2	0.053 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.035; p = 0.391)	0.951	+5.44%
Severity Severity	2013.1 2013.2	0.053 (CI = +/-0.006; p = 0.000) 0.053 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.037; p = 0.436) -0.015 (CI = +/-0.039; p = 0.430)	0.944 0.936	+5.46% +5.49%
Severity	2014.1	0.055 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.039; p = 0.430) -0.009 (CI = +/-0.039; p = 0.618)	0.938	+5.68%
Severity	2014.2	0.055 (CI = +/-0.008; p = 0.000)	-0.008 (CI = +/-0.041; p = 0.680)	0.926	+5.64%
Severity	2015.1	0.055 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.044; p = 0.714)	0.914	+5.66%
Severity	2015.2	0.054 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.047; p = 0.833)	0.895	+5.55%
Severity	2016.1	0.056 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.049; p = 0.981)	0.890	+5.77%
Severity	2016.2	0.059 (CI = +/-0.013; p = 0.000)	-0.007 (CI = +/-0.051; p = 0.758)	0.891	+6.10%
Severity	2017.1	0.059 (CI = +/-0.015; p = 0.000)	-0.007 (CI = +/-0.056; p = 0.791)	0.867	+6.12%
Frequency	2006.1	-0.017 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.064; p = 0.179)	0.462	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.066; p = 0.246)	0.475	-1.77%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000) -0.019 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.066; p = 0.178) -0.046 (CI = +/-0.068; p = 0.183)	0.496	-1.89%
Frequency Frequency	2007.2 2008.1	-0.019 (CI = +/-0.007; p = 0.000) -0.021 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.065; p = 0.183) -0.058 (CI = +/-0.065; p = 0.078)	0.474 0.555	-1.87% -2.11%
Frequency	2008.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.061; p = 0.146)	0.632	-2.36%
Frequency	2009.1	-0.027 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.056; p = 0.042)	0.715	-2.63%
Frequency	2009.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.054; p = 0.079)	0.751	-2.82%
Frequency	2010.1	-0.030 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.054; p = 0.047)	0.762	-2.97%
Frequency	2010.2	-0.033 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.051; p = 0.090)	0.805	-3.22%
Frequency	2011.1	-0.034 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.051)	0.815	-3.38%
Frequency	2011.2	-0.035 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.052; p = 0.081)	0.813	-3.48%
Frequency	2012.1	-0.037 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.054; p = 0.062)	0.807	-3.60%
Frequency	2012.2	-0.039 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.054; p = 0.110)	0.818	-3.79%
Frequency	2013.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.055; p = 0.080)	0.815	-3.95%
Frequency	2013.2	-0.041 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.058; p = 0.117)	0.804	-4.03%
Frequency	2014.1	-0.041 (CI = +/-0.011; p = 0.000) -0.040 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.142)	0.770	-4.02%
Frequency	2014.2 2015.1	-0.040 (CI = +/-0.013; p = 0.000) -0.041 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.066; p = 0.140) -0.051 (CI = +/-0.070; p = 0.135)	0.741	-3.93% -4.04%
Frequency Frequency	2015.1	-0.041 (CI = +/-0.014; p = 0.000) -0.037 (CI = +/-0.015; p = 0.000)	-0.051 (CI = +/-0.070; p = 0.135) -0.063 (CI = +/-0.071; p = 0.078)	0.712 0.681	-4.04% -3.67%
Frequency	2016.1	-0.037 (CI = +/-0.015; p = 0.000) -0.037 (CI = +/-0.018; p = 0.001)	-0.063 (CI = +/-0.071; p = 0.078) -0.063 (CI = +/-0.076; p = 0.098)	0.618	-3.67%
Frequency	2016.2	-0.036 (CI = +/-0.021; p = 0.003)	-0.066 (CI = +/-0.083; p = 0.108)	0.577	-3.54%
Frequency	2017.1	-0.035 (CI = +/-0.024; p = 0.009)	-0.065 (CI = +/-0.091; p = 0.146)	0.477	-3.46%
•					

Coverage = Total PD End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.767	+3.62%
Loss Cost	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.746	+3.50%
Loss Cost	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.722	+3.39%
Loss Cost	2007.2	0.033 (CI = +/-0.008; p = 0.000)	0.702	+3.38%
Loss Cost	2008.1	0.033 (CI = +/-0.008; p = 0.000)	0.676	+3.33%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.642	+3.17%
Loss Cost	2009.1	0.031 (CI = +/-0.009; p = 0.000)	0.611	+3.12%
Loss Cost	2009.2	0.029 (CI = +/-0.010; p = 0.000)	0.568	+2.95%
Loss Cost	2010.1	0.028 (CI = +/-0.011; p = 0.000)	0.527	+2.87%
Loss Cost	2010.2	0.025 (CI = +/-0.010; p = 0.000)	0.473	+2.49%
Loss Cost	2011.1	0.023 (CI = +/-0.011; p = 0.000)	0.414	+2.32%
Loss Cost	2011.2	0.020 (CI = +/-0.012; p = 0.002)	0.341	+2.04%
Loss Cost	2012.1	0.018 (CI = +/-0.013; p = 0.006)	0.272	+1.85%
Loss Cost	2012.2	0.014 (CI = +/-0.012; p = 0.032)	0.171	+1.37%
Loss Cost	2013.1	0.013 (CI = +/-0.014; p = 0.060)	0.130	+1.30%
Loss Cost	2013.2	0.011 (CI = +/-0.015; p = 0.125)	0.077	+1.14%
Loss Cost	2014.1	0.014 (CI = +/-0.016; p = 0.081) 0.014 (CI = +/-0.018; p = 0.127)	0.120	+1.43%
Loss Cost	2014.2		0.086	+1.39%
Loss Cost Loss Cost	2015.1 2015.2	0.014 (CI = +/-0.021; p = 0.174)	0.061	+1.38% +1.52%
Loss Cost	2015.2	0.015 (CI = +/-0.023; p = 0.188) 0.019 (CI = +/-0.026; p = 0.150)	0.057 0.087	+1.89%
Loss Cost Loss Cost	2016.2 2017.1	0.021 (CI = +/-0.031; p = 0.161)	0.086	+2.12% +2.45%
LOSS COST	2017.1	0.024 (CI = +/-0.036; p = 0.164)	0.092	T2.43/0
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.960	+5.39%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	0.956	+5.38%
Severity	2000.2	0.052 (CI = +/-0.004; p = 0.000)	0.952	+5.38%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.948	+5.38%
Severity	2008.1	0.054 (CI = +/-0.004; p = 0.000)	0.956	+5.56%
Severity	2008.2	0.055 (CI = +/-0.004; p = 0.000)	0.959	+5.70%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	0.970	+5.90%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	0.969	+5.98%
Severity	2010.1	0.058 (CI = +/-0.004; p = 0.000)	0.966	+6.02%
Severity	2010.2	0.058 (CI = +/-0.005; p = 0.000)	0.963	+5.94%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.958	+5.90%
Severity	2011.2	0.056 (CI = +/-0.005; p = 0.000)	0.955	+5.77%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.950	+5.65%
Severity	2012.2	0.053 (CI = +/-0.005; p = 0.000)	0.951	+5.42%
Severity	2013.1	0.053 (CI = +/-0.006; p = 0.000)	0.946	+5.46%
Severity	2013.2	0.053 (CI = +/-0.007; p = 0.000)	0.937	+5.47%
Severity	2014.1	0.055 (CI = +/-0.007; p = 0.000)	0.941	+5.68%
Severity	2014.2	0.055 (CI = +/-0.008; p = 0.000)	0.930	+5.62%
Severity	2015.1	0.055 (CI = +/-0.009; p = 0.000)	0.919	+5.66%
Severity	2015.2	0.054 (CI = +/-0.010; p = 0.000)	0.902	+5.53%
Severity	2016.1	0.056 (CI = +/-0.011; p = 0.000)	0.899	+5.77%
Severity	2016.2	0.059 (CI = +/-0.012; p = 0.000)	0.899	+6.08%
Severity	2017.1	0.059 (CI = +/-0.014; p = 0.000)	0.878	+6.12%
Frequency	2006.1	-0.017 (CI = +/-0.006; p = 0.000)	0.448	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.469	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	0.481	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.007; p = 0.000)	0.459	-1.90%
Frequency	2008.1	-0.021 (CI = +/-0.008; p = 0.000)	0.519	-2.11%
Frequency	2008.2	-0.024 (CI = +/-0.007; p = 0.000)	0.615	-2.39%
Frequency	2009.1	-0.027 (CI = +/-0.007; p = 0.000)	0.677	-2.63%
Frequency	2009.2	-0.029 (CI = +/-0.007; p = 0.000)	0.728	-2.86%
Frequency	2010.1	-0.030 (CI = +/-0.007; p = 0.000)	0.729	-2.97%
Frequency	2010.2	-0.033 (CI = +/-0.007; p = 0.000)	0.788	-3.25%
Frequency	2011.1	-0.034 (CI = +/-0.007; p = 0.000)	0.788	-3.38%
Frequency	2011.2	-0.036 (CI = +/-0.008; p = 0.000)	0.793	-3.53%
Frequency	2012.1	-0.037 (CI = +/-0.009; p = 0.000)	0.780	-3.60%
Frequency	2012.2	-0.039 (CI = +/-0.009; p = 0.000)	0.802	-3.84%
Frequency	2013.1	-0.040 (CI = +/-0.010; p = 0.000)	0.791	-3.95%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	0.785	-4.10%
Frequency	2014.1	-0.041 (CI = +/-0.012; p = 0.000)	0.751	-4.02%
Frequency	2014.2	-0.041 (CI = +/-0.013; p = 0.000)	0.717	-4.01%
Frequency	2015.1	-0.041 (CI = +/-0.015; p = 0.000)	0.683	-4.04%
Frequency	2015.2	-0.039 (CI = +/-0.016; p = 0.000)	0.620	-3.81%
Frequency	2016.1	-0.037 (CI = +/-0.019; p = 0.001)	0.553	-3.67%
		0.020 (01 - 1/ 0.022, 5 - 0.002)	0.504	2 720/
Frequency	2016.2	-0.038 (CI = +/-0.022; p = 0.003) -0.035 (CI = +/-0.026; p = 0.011)	0.504	-3.73%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Ei+	Start Data	Time	Mobility	Scalar Shift	Adjusted BA2	Implied Trend
Fit Loss Cost	Start Date 2006.1	Time 0.045 (CI = +/-0.006; p = 0.000)	Mobility 0.010 (CI = +/-0.003; p = 0.000)	Scalar Shift -0.030 (CI = +/-0.091; p = 0.513)	Adjusted R^2	Rate
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000) 0.010 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.091; p = 0.513) -0.023 (CI = +/-0.092; p = 0.607)	0.886 0.875	+4.56% +4.45%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000) 0.043 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000) 0.010 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.092; p = 0.607) -0.018 (CI = +/-0.094; p = 0.689)	0.861	+4.35%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000) 0.043 (CI = +/-0.008; p = 0.000)	0.010 (Cl = +/-0.003; p = 0.000) 0.010 (Cl = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.094; p = 0.689) -0.022 (CI = +/-0.096; p = 0.644)	0.852	+4.42%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.099; p = 0.647)	0.838	+4.43%
Loss Cost	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.100; p = 0.775)	0.820	+4.26%
Loss Cost	2009.1	0.042 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.103; p = 0.773)	0.802	+4.27%
Loss Cost	2009.2	0.040 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.006 (CI = +/-0.105; p = 0.902)	0.779	+4.09%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.009  (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.110; p = 0.927)	0.755	+4.06%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.099; p = 0.690)	0.753	+3.51%
Loss Cost	2011.1	0.033 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.028  (CI = +/-0.101; p = 0.570)	0.726	+3.31%
Loss Cost	2011.2	0.029 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.099; p = 0.351)	0.707	+2.90%
Loss Cost	2012.1	0.026 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.101; p = 0.248)	0.683	+2.60%
Loss Cost	2012.2	0.017 (CI = +/-0.011; p = 0.004)	0.007 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.078; p = 0.023)	0.761	+1.74%
Loss Cost	2013.1	0.016 (CI = +/-0.012; p = 0.014)	0.007 (CI = +/-0.003; p = 0.000)	0.097 (CI = +/-0.082; p = 0.023)	0.751	+1.60%
Loss Cost	2013.2	0.012 (CI = +/-0.013; p = 0.065)	0.007 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.084; p = 0.013)	0.754	+1.26%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.015)	0.007 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.081; p = 0.032)	0.798	+1.80%
Loss Cost	2014.2	0.016 (CI = +/-0.016; p = 0.047)	0.007 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.088; p = 0.035)	0.791	+1.65%
Loss Cost	2015.1	0.015 (CI = +/-0.019; p = 0.105)	0.007 (CI = +/-0.003; p = 0.000)	0.100 (CI = +/-0.096; p = 0.044)	0.785	+1.53%
Loss Cost	2015.2	0.016 (CI = +/-0.022; p = 0.136)	0.007 (CI = +/-0.003; p = 0.000)	0.095 (CI = +/-0.106; p = 0.074)	0.781	+1.66%
Loss Cost	2016.1	0.023 (CI = +/-0.026; p = 0.076)	0.007 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.113; p = 0.168)	0.800	+2.31%
Loss Cost	2016.2	0.025 (CI = +/-0.031; p = 0.099)	0.007 (CI = +/-0.003; p = 0.001)	0.068 (CI = +/-0.128; p = 0.261)	0.798	+2.58%
Loss Cost	2017.1	0.029 (CI = +/-0.038; p = 0.121)	0.008 (CI = +/-0.004; p = 0.001)	0.058 (CI = +/-0.145; p = 0.388)	0.795	+2.95%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.199)	0.057 (CI = +/-0.068; p = 0.098)	0.963	+5.32%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.215)	0.058 (CI = +/-0.070; p = 0.103)	0.960	+5.30%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.232)	0.059 (CI = +/-0.072; p = 0.107)	0.956	+5.29%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.246)	0.059 (CI = +/-0.074; p = 0.115)	0.952	+5.28%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.121)	0.046 (CI = +/-0.068; p = 0.178)	0.960	+5.55%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.062)	0.035 (CI = +/-0.065; p = 0.273)	0.964	+5.77%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.019 (CI = +/-0.053; p = 0.464)	0.977	+6.11%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.012 (CI = +/-0.053; p = 0.633)	0.977	+6.26%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.008 (CI = +/-0.054; p = 0.753)	0.975	+6.35%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.013 (CI = +/-0.055; p = 0.625)	0.973	+6.24%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	0.015 (CI = +/-0.057; p = 0.590)	0.969	+6.19%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.013)	0.023 (CI = +/-0.058; p = 0.411)	0.967	+6.00%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.020)	0.032 (CI = +/-0.058; p = 0.261)	0.965	+5.78%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.049 (CI = +/-0.049; p = 0.052)	0.971	+5.34%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.024)	0.047 (CI = +/-0.052; p = 0.075)	0.967	+5.39%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.032)	0.048 (CI = +/-0.056; p = 0.089)	0.962	+5.36%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.012)	0.034 (CI = +/-0.054; p = 0.196)	0.967	+5.76%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.019)	0.039 (CI = +/-0.058; p = 0.169)	0.962	+5.61%
Severity	2015.1	0.055 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.026)	0.038 (CI = +/-0.063; p = 0.212)	0.955	+5.63%
Severity	2015.2	0.051 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.043)	0.050 (CI = +/-0.066; p = 0.126)	0.950	+5.25%
Severity	2016.1	0.055 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.032)	0.038 (CI = +/-0.071; p = 0.260)	0.949	+5.66%
Severity	2016.2	0.061 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.002; p = 0.018)	0.021 (CI = +/-0.073; p = 0.534)	0.952	+6.28%
Severity	2017.1	0.060 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.002; p = 0.028)	0.022 (CI = +/-0.084; p = 0.564)	0.941	+6.23%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.094; p = 0.070)	0.679	-0.72%
Frequency	2006.2	-0.007 (CI = 1/-0.007; p = 0.036) -0.008 (CI = +/-0.007; p = 0.025)	0.008 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.092)	0.686	-0.81%
Frequency	2007.1	-0.009 (CI = +/-0.008; p = 0.023)	0.008 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.097; p = 0.116)	0.687	-0.89%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.048)	0.008 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.100; p = 0.108)	0.676	-0.82%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.014)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.097; p = 0.161)	0.710	-1.06%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.088; p = 0.258)	0.777	-1.43%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.082; p = 0.402)	0.818	-1.73%
Frequency	2009.2	-0.021 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.076; p = 0.617)	0.853	-2.04%
Frequency	2010.1	-0.021 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.076, p = 0.017)	0.852	-2.15%
Frequency	2010.1	-0.022 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.067; p = 0.725)	0.898	-2.57%
Frequency	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.069; p = 0.698)	0.898	-2.72%
	2011.1	-0.030 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.069; p = 0.509)		
Frequency Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000) -0.031 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000) 0.005 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.069; p = 0.369) 0.026 (CI = +/-0.072; p = 0.467)	0.902 0.895	-2.93% -3.00%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000) -0.035 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000) 0.005 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.067; p = 0.192)	0.918	-3.42%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.070; p = 0.147)	0.915	-3.59%
Frequency	2013.1	-0.037 (CI = +/-0.010, p = 0.000) -0.040 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.062 (CI = +/-0.071; p = 0.080)	0.918	-3.90%
	2013.2	-0.040 (CI = +/-0.011; p = 0.000) -0.038 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001) 0.005 (CI = +/-0.002; p = 0.001)	0.056 (CI = +/-0.075; p = 0.131)	0.906	-3.74%
	2014.1	-0.038 (CI = +/-0.015; p = 0.000) -0.038 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001) 0.005 (CI = +/-0.003; p = 0.002)	0.056 (CI = +/-0.075; p = 0.151) 0.057 (CI = +/-0.082; p = 0.159)	0.892	-3.74%
Frequency	2014.2	-0.038 (CI = +/-0.015; p = 0.000) -0.040 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002) 0.005 (CI = +/-0.003; p = 0.003)	0.057 (CI = +/-0.082; p = 0.159) 0.061 (CI = +/-0.089; p = 0.163)	0.892	-3.76% -3.88%
Frequency	201 € 1			0.001 (CI - T/-0.003; D = 0.103)		
Frequency Frequency	2015.1					
Frequency Frequency Frequency	2015.2	-0.035 (CI = +/-0.020; p = 0.003)	0.005 (CI = +/-0.003; p = 0.002)	0.045 (CI = +/-0.094; p = 0.315)	0.861	-3.41%
Frequency Frequency						

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2021-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.067; p = 0.047)	-0.007 (CI = +/-0.125; p = 0.914)	0.783	+3.64%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.068; p = 0.070)	0.000 (CI = +/-0.127; p = 0.999)	0.758	+3.53%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.068; p = 0.044)	0.010 (CI = +/-0.126; p = 0.870)	0.743	+3.35%
Loss Cost	2007.2	0.033 (CI = +/-0.009; p = 0.000)	-0.072 (CI = +/-0.070; p = 0.046)	0.008 (CI = +/-0.130; p = 0.904)	0.724	+3.39%
Loss Cost	2008.1	0.032 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.038)	0.014 (CI = +/-0.132; p = 0.826)	0.705	+3.27%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.074; p = 0.061)	0.023 (CI = +/-0.134; p = 0.731)	0.666	+3.11%
Loss Cost	2009.1	0.029 (CI = +/-0.011; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.051)	0.030 (CI = +/-0.137; p = 0.658)	0.643	+2.97%
Loss Cost	2009.2	0.028 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.078; p = 0.079)	0.038 (CI = +/-0.140; p = 0.577)	0.596	+2.80%
Loss Cost	2010.1	0.026 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.080; p = 0.061)	0.048 (CI = +/-0.142; p = 0.492)	0.569	+2.59%
Loss Cost	2010.2	0.021 (CI = +/-0.013; p = 0.003)	-0.060 (CI = +/-0.076; p = 0.116)	0.071 (CI = +/-0.135; p = 0.290)	0.514	+2.11%
Loss Cost	2011.1	0.017 (CI = +/-0.014; p = 0.014)	-0.070 (CI = +/-0.075; p = 0.066)	0.087 (CI = +/-0.133; p = 0.190)	0.496	+1.75%
Loss Cost	2011.2	0.014 (CI = +/-0.014; p = 0.060)	-0.059 (CI = +/-0.076; p = 0.117)	0.103 (CI = +/-0.133; p = 0.121)	0.435	+1.38%
Loss Cost	2012.1	0.009 (CI = +/-0.015; p = 0.209)	-0.071 (CI = +/-0.073; p = 0.057)	0.122 (CI = +/-0.128; p = 0.061)	0.440	+0.92%
Loss Cost	2012.2	0.002 (CI = +/-0.014; p = 0.781)	-0.051 (CI = +/-0.065; p = 0.113)	0.152 (CI = +/-0.113; p = 0.011)	0.438	+0.19%
Loss Cost	2013.1	-0.002 (CI = +/-0.015; p = 0.806)	-0.060 (CI = +/-0.065; p = 0.070)	0.166 (CI = +/-0.113; p = 0.007)	0.462	-0.17%
Loss Cost	2013.2	-0.005 (CI = +/-0.016; p = 0.521)	-0.052 (CI = +/-0.067; p = 0.123)	0.178 (CI = +/-0.116; p = 0.005)	0.450	-0.50%
Loss Cost	2014.1	-0.004 (CI = +/-0.018; p = 0.625)	-0.050 (CI = +/-0.071; p = 0.153)	0.176 (CI = +/-0.123; p = 0.008)	0.443	-0.43%
Loss Cost	2014.2	-0.007 (CI = +/-0.021; p = 0.509)	-0.045 (CI = +/-0.076; p = 0.221)	0.184 (CI = +/-0.131; p = 0.009)	0.428	-0.67%
Loss Cost	2015.1	-0.012 (CI = +/-0.023; p = 0.296)	-0.054 (CI = +/-0.078; p = 0.160)	0.200 (CI = +/-0.135; p = 0.007)	0.458	-1.17%
Loss Cost	2015.2	-0.012 (CI = +/-0.028; p = 0.362)	-0.053 (CI = +/-0.085; p = 0.199)	0.201 (CI = +/-0.148; p = 0.012)	0.447	-1.21%
Loss Cost	2016.1	-0.014 (CI = +/-0.033; p = 0.382)	-0.055 (CI = +/-0.091; p = 0.213)	0.206 (CI = +/-0.161; p = 0.017)	0.439	-1.35%
Loss Cost	2016.2	-0.013 (CI = +/-0.041; p = 0.482)	-0.055 (CI = +/-0.102; p = 0.256)	0.205 (CI = +/-0.181; p = 0.030)	0.424	-1.33%
Loss Cost	2017.1	-0.019 (CI = +/-0.049; p = 0.399)	-0.061 (CI = +/-0.110; p = 0.241)	0.219 (CI = +/-0.199; p = 0.034)	0.426	-1.90%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.193)	0.061 (CI = +/-0.068; p = 0.079)	0.963	+5.17%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.212)	0.061 (CI = +/-0.070; p = 0.085)	0.960	+5.16%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.194)	0.063 (CI = +/-0.071; p = 0.081)	0.957	+5.12%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.207)	0.063 (CI = +/-0.073; p = 0.090)	0.953	+5.12%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.038; p = 0.333)	0.053 (CI = +/-0.069; p = 0.128)	0.958	+5.31%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.036; p = 0.164)	0.043 (CI = +/-0.066; p = 0.190)	0.962	+5.50%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.282)	0.032 (CI = +/-0.059; p = 0.278)	0.970	+5.74%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.189)	0.026 (CI = +/-0.059; p = 0.373)	0.970	+5.86%
Severity	2010.1	$0.057$ (CI = $\pm$ /-0.006; p = 0.000)	-0.021 (CI = +/-0.034; p = 0.215)	0.025 (CI = +/-0.061; p = 0.401)	0.967	+5.87%
Severity	2010.2	$0.056$ (CI = $\pm$ /-0.006; p = 0.000)	-0.018 (CI = +/-0.035; p = 0.307)	0.030 (CI = +/-0.062; p = 0.326)	0.963	+5.76%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.249)	0.035 (CI = +/-0.064; p = 0.271)	0.960	+5.66%
Severity	2011.2	$0.053$ (CI = $\pm$ /-0.007; p = 0.000)	-0.015 (CI = +/-0.036; p = 0.386)	0.042 (CI = +/-0.064; p = 0.181)	0.956	+5.48%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.035; p = 0.215)	0.052  (CI = +/-0.061; p = 0.091)	0.956	+5.24%
Severity	2012.2	0.048 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.426)	0.066 (CI = +/-0.053; p = 0.017)	0.962	+4.87%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.032; p = 0.419)	0.068 (CI = +/-0.056; p = 0.021)	0.958	+4.83%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.034; p = 0.487)	0.070 (CI = +/-0.059; p = 0.024)	0.951	+4.78%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.035; p = 0.637)	0.063 (CI = +/-0.061; p = 0.042)	0.950	+4.98%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.037; p = 0.813)	0.069 (CI = +/-0.064; p = 0.035)	0.943	+4.79%
Severity	2015.1	0.046 (CI = +/-0.012; p = 0.000)	-0.006 (CI = +/-0.039; p = 0.758)	0.072 (CI = +/-0.068; p = 0.038)	0.934	+4.69%
Severity	2015.2	0.042 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.040; p = 0.943)	0.085 (CI = +/-0.069; p = 0.020)	0.929	+4.28%
Severity	2016.1	0.043 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.042; p = 0.862)	0.080 (CI = +/-0.074; p = 0.037)	0.921	+4.44%
Severity	2016.2	0.046 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.046; p = 0.970)	0.072 (CI = +/-0.082; p = 0.077)	0.914	+4.74%
Severity	2017.1	0.044 (CI = +/-0.022; p = 0.002)	-0.003 (CI = +/-0.050; p = 0.892)	0.078 (CI = +/-0.090; p = 0.083)	0.896	+4.50%
Sevency	2017.1	0.044 (CI = 1) 0.022, p = 0.002)	0.003 (CI = 1, 0.030, p = 0.032)	0.070 (CI = 17 0.030, p = 0.003)	0.050	14.50%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.064; p = 0.173)	-0.067 (CI = +/-0.121; p = 0.265)	0.467	-1.45%
Frequency	2006.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.066; p = 0.233)	-0.061 (CI = +/-0.123; p = 0.318)	0.476	-1.55%
Frequency	2007.1	-0.010 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.066; p = 0.177)	-0.053 (CI = +/-0.123; p = 0.387)	0.492	-1.69%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.043 (CI = 1/-0.060; p = 0.177) -0.047 (CI = +/-0.069; p = 0.175)	-0.055 (CI = +/-0.127; p = 0.379)	0.470	-1.65%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.066; p = 0.080)	-0.039 (CI = +/-0.120; p = 0.513)	0.546	-1.94%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.149)	-0.021 (CI = +/-0.113; p = 0.711)	0.619	-2.27%
Frequency	2009.1	-0.023 (CI = +/-0.003; p = 0.000) -0.027 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.057; p = 0.047)	-0.002 (CI = +/-0.113, p = 0.711) -0.002 (CI = +/-0.103; p = 0.967)	0.703	-2.62%
Frequency	2009.2	-0.027 (CI = +/-0.008; p = 0.000) -0.029 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.055; p = 0.088)	0.012 (CI = +/-0.099; p = 0.801)	0.741	-2.89%
Frequency	2010.1	-0.029 (CI = +/-0.009; p = 0.000) -0.031 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.055; p = 0.051)	0.012 (CI = +/-0.098; p = 0.638)	0.754	-3.10%
	2010.1	-0.031 (CI = +/-0.009; p = 0.000) -0.035 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.055; p = 0.051) -0.042 (CI = +/-0.051; p = 0.100)	0.040 (CI = +/-0.091; p = 0.366)	0.804	
Frequency		-0.038 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.051; p = 0.100) -0.050 (CI = +/-0.050; p = 0.052)			-3.45%
Frequency	2011.1	-0.038 (CI = +/-0.009; p = 0.000) -0.040 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.050; p = 0.052) -0.044 (CI = +/-0.051; p = 0.089)	0.052 (CI = +/-0.089; p = 0.236) 0.061 (CI = +/-0.090; p = 0.174)	0.819	-3.70%
Frequency	2011.2 2012.1	-0.040 (CI = +/-0.010; p = 0.000) -0.042 (CI = +/-0.010; p = 0.000)	, , , ,		0.821 0.821	-3.89% -4.11%
Frequency			-0.050 (CI = +/-0.052; p = 0.058)	0.070 (CI = +/-0.090; p = 0.120) 0.086 (CI = +/-0.087; p = 0.053)		-4.11% -4.47%
Frequency	2012.2	-0.046 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.114)		0.845	-4.47%
Frequency	2013.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.060)	0.098 (CI = +/-0.085; p = 0.027)	0.854	-4.78%
Frequency	2013.2	-0.052 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.110)	0.109 (CI = +/-0.087; p = 0.017)	0.856	-5.04%
Frequency	2014.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.109)	0.113 (CI = +/-0.092; p = 0.019)	0.832	-5.15%
Frequency	2014.2	-0.053 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.144)	0.115 (CI = +/-0.099; p = 0.026)	0.808	-5.21%
Frequency	2015.1	-0.058 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.058; p = 0.097)	0.128 (CI = +/-0.101; p = 0.017)	0.804	-5.60%
Frequency	2015.2	-0.054 (CI = +/-0.020; p = 0.000)	-0.054 (CI = +/-0.062; p = 0.079)	0.117 (CI = +/-0.107; p = 0.036)	0.764	-5.26%
Frequency	2016.1	-0.057 (CI = +/-0.024; p = 0.000)	-0.058 (CI = +/-0.065; p = 0.075)	0.125 (CI = +/-0.115; p = 0.035)	0.726	-5.55%
	2016.2	-0.060 (CI = +/-0.029; p = 0.001)	-0.054 (CI = +/-0.072; p = 0.125)	0.132 (CI = +/-0.128; p = 0.044)	0.696	-5.79%
Frequency Frequency	2010.2	-0.063 (CI = +/-0.035; p = 0.003)	-0.058 (CI = +/-0.078; p = 0.129)	0.141 (CI = +/-0.142; p = 0.051)	0.628	-6.12%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2021-07-01

					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.131; p = 0.937)	0.760	+3.64%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.132; p = 0.952)	0.738	+3.48%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.133; p = 0.855)	0.713	+3.34%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.137; p = 0.851)	0.692	+3.33%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.140; p = 0.812)	0.665	+3.26%
Loss Cost	2008.2	0.030 (Cl = +/-0.011; p = 0.000)	0.028 (CI = +/-0.141; p = 0.686)	0.631	+3.04%
Loss Cost Loss Cost	2009.1 2009.2	0.029 (CI = +/-0.012; p = 0.000) 0.027 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.145; p = 0.652) 0.044 (CI = +/-0.146; p = 0.538)	0.599 0.557	+2.96% +2.71%
Loss Cost	2010.1	0.025 (CI = +/-0.014; p = 0.001)	0.051 (CI = +/-0.150; p = 0.493)	0.517	+2.58%
Loss Cost	2010.2	0.020 (CI = +/-0.013; p = 0.005)	0.076 (CI = +/-0.139; p = 0.269)	0.479	+2.02%
Loss Cost	2011.1	0.017 (CI = +/-0.014; p = 0.021)	0.089 (CI = +/-0.141; p = 0.201)	0.433	+1.73%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.090)	0.109 (CI = +/-0.137; p = 0.112)	0.390	+1.27%
Loss Cost	2012.1	0.009 (CI = +/-0.016; p = 0.253)	0.125 (CI = +/-0.137; p = 0.072)	0.353	+0.89%
Loss Cost	2012.2	0.001 (CI = +/-0.014; p = 0.920)	0.159 (CI = +/-0.117; p = 0.011)	0.386	+0.07%
Loss Cost	2013.1	-0.002 (CI = +/-0.016; p = 0.789)	0.169 (CI = +/-0.121; p = 0.009)	0.380	-0.20%
Loss Cost	2013.2	-0.007 (CI = +/-0.017; p = 0.424)	0.186 (CI = +/-0.121; p = 0.005)	0.397	-0.65%
Loss Cost	2014.1	-0.005 (CI = +/-0.019; p = 0.610)	0.179 (CI = +/-0.127; p = 0.009)	0.399	-0.46%
Loss Cost	2014.2	-0.008 (CI = +/-0.021; p = 0.411)	0.192 (CI = +/-0.133; p = 0.007)	0.404	-0.84%
Loss Cost	2015.1	-0.012 (CI = +/-0.024; p = 0.292)	0.205 (CI = +/-0.139; p = 0.007)	0.411	-1.23%
Loss Cost Loss Cost	2015.2 2016.1	-0.015 (CI = +/-0.028; p = 0.271) -0.015 (CI = +/-0.034; p = 0.362)	0.213 (CI = +/-0.150; p = 0.009) 0.212 (CI = +/-0.164; p = 0.016)	0.411 0.404	-1.49% -1.45%
Loss Cost	2016.2	-0.013 (CI = +/-0.034, p = 0.352) -0.018 (CI = +/-0.040; p = 0.352)	0.220 (CI = +/-0.180; p = 0.021)	0.400	-1.76%
Loss Cost	2017.1	-0.018 (CI = +/-0.040, p = 0.332) -0.021 (CI = +/-0.049; p = 0.366)	0.229 (CI = +/-0.201; p = 0.029)	0.393	-2.08%
2033 6031	2017.1	0.021 (Ci = 1) 0.043, p = 0.300)	0.225 (ci = 1, 0.201, p = 0.025)	0.333	2.0070
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.069; p = 0.080)	0.963	+5.16%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.071; p = 0.081)	0.959	+5.14%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.072; p = 0.081)	0.956	+5.12%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.074; p = 0.085)	0.951	+5.10%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.069; p = 0.124)	0.958	+5.31%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.067; p = 0.179)	0.961	+5.47%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.059; p = 0.272)	0.970	+5.73%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.060; p = 0.348)	0.969	+5.83%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.062; p = 0.393)	0.966	+5.87%
Severity	2010.2 2011.1	0.056 (CI = +/-0.006; p = 0.000) 0.055 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.062; p = 0.300) 0.035 (CI = +/-0.064; p = 0.264)	0.963 0.959	+5.74% +5.66%
Severity Severity	2011.1	0.053 (CI = +/-0.007; p = 0.000) 0.053 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.063; p = 0.162)	0.957	+5.45%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.062; p = 0.090)	0.955	+5.23%
Severity	2012.2	0.047 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.052; p = 0.014)	0.963	+4.84%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.055; p = 0.018)	0.958	+4.83%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.058; p = 0.019)	0.953	+4.75%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.059; p = 0.036)	0.953	+4.97%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.061; p = 0.027)	0.947	+4.77%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.065; p = 0.031)	0.938	+4.68%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.065; p = 0.015)	0.934	+4.28%
Severity	2016.1	0.044 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.071; p = 0.030)	0.927	+4.45%
Severity	2016.2 2017.1	0.046 (CI = +/-0.017; p = 0.000)	0.073 (CI = +/-0.076; p = 0.060)	0.921	+4.73%
Severity	2017.1	0.044 (CI = +/-0.021; p = 0.001)	0.079 (CI = +/-0.084; p = 0.065)	0.906	+4.49%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.066 (CI = +/-0.123; p = 0.278)	0.451	-1.45%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.123; p = 0.341)	0.468	-1.58%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.125; p = 0.404)	0.476	-1.69%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.052 (CI = +/-0.128; p = 0.414)	0.453	-1.69%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.125; p = 0.546)	0.509	-1.95%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.115; p = 0.762)	0.602	-2.31%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.109; p = 0.996)	0.665	-2.63%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.103; p = 0.747)	0.718	-2.94%
Frequency	2010.1	-0.032 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.104; p = 0.631)	0.721	-3.11%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000) -0.038 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.094; p = 0.339)	0.787	-3.51%
Frequency	2011.1	-0.038 (CI = +/-0.010; p = 0.000) -0.040 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.095; p = 0.250) 0.066 (CI = +/-0.094; p = 0.162)	0.792	-3.71%
Frequency Frequency	2011.2 2012.1	-0.040 (CI = +/-0.010; p = 0.000) -0.042 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.094, p = 0.102) 0.072 (CI = +/-0.097; p = 0.133)	0.802 0.794	-3.96% -4.12%
Frequency	2012.1	-0.042 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.097, p = 0.133) 0.091 (CI = +/-0.090; p = 0.049)	0.831	-4.55%
Frequency	2013.1	-0.049 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.092; p = 0.033)	0.829	-4.80%
Frequency	2013.2	-0.053 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.091; p = 0.016)	0.840	-5.15%
Frequency	2014.1	-0.053 (CI = +/-0.014; p = 0.000)	0.116 (CI = +/-0.097; p = 0.022)	0.812	-5.18%
Frequency	2014.2	-0.055 (CI = +/-0.016; p = 0.000)	0.122 (CI = +/-0.102; p = 0.022)	0.790	-5.36%
Frequency	2015.1	-0.058 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.107; p = 0.020)	0.773	-5.64%
Frequency	2015.2	-0.057 (CI = +/-0.022; p = 0.000)	0.128 (CI = +/-0.116; p = 0.033)	0.716	-5.53%
Frequency	2016.1	-0.058 (CI = +/-0.026; p = 0.000)	0.132 (CI = +/-0.126; p = 0.042)	0.661	-5.64%
Frequency	2016.2	-0.064 (CI = +/-0.030; p = 0.001)	0.148 (CI = +/-0.135; p = 0.035)	0.646	-6.20%
Frequency	2017.1	-0.065 (CI = +/-0.037; p = 0.003)	0.150 (CI = +/-0.151; p = 0.051)	0.561	-6.29%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.121; p = 0.324)	0.888	+4.62%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.122; p = 0.394)	0.877	+4.51%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.124; p = 0.459)	0.863	+4.42%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.127; p = 0.423)	0.854	+4.49%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.131; p = 0.428)	0.840	+4.51%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.133; p = 0.528)	0.822	+4.35%
Loss Cost	2009.1	0.043 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.137; p = 0.528)	0.805	+4.37%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.140; p = 0.635)	0.781	+4.20%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.145; p = 0.658)	0.757	+4.18%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.132; p = 0.981)	0.751	+3.66%
Loss Cost	2011.1	0.034 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.136; p = 0.895)	0.721	+3.48%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.134; p = 0.653)	0.697	+3.10%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.137; p = 0.520)	0.667	+2.84%
Loss Cost	2012.2	0.020 (CI = +/-0.012; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.084 (CI = +/-0.111; p = 0.131)	0.718	+2.05%
Loss Cost	2013.1	0.020 (CI = +/-0.013; p = 0.006)	0.007 (CI = +/-0.003; p = 0.001)	0.087 (CI = +/-0.118; p = 0.135)	0.703	+1.97%
Loss Cost	2013.2	0.017 (CI = +/-0.014; p = 0.025)	0.006 (CI = +/-0.004; p = 0.002)	0.100 (CI = +/-0.122; p = 0.102)	0.692	+1.71%
Loss Cost	2014.1	0.023 (CI = +/-0.015; p = 0.005)	0.007 (CI = +/-0.003; p = 0.001)	0.073 (CI = +/-0.117; p = 0.205)	0.752	+2.30%
Loss Cost	2014.2	0.022 (CI = +/-0.017; p = 0.015)	0.007 (CI = +/-0.004; p = 0.001)	0.075 (CI = +/-0.126; p = 0.224)	0.740	+2.25%
Loss Cost	2015.1	0.022 (CI = +/-0.020; p = 0.031)	0.007 (CI = +/-0.004; p = 0.002)	0.074 (CI = +/-0.138; p = 0.265)	0.730	+2.27%
Loss Cost	2015.2	0.025 (CI = +/-0.023; p = 0.037)	0.007 (CI = +/-0.004; p = 0.003)	0.064 (CI = +/-0.149; p = 0.371)	0.731	+2.54%
Loss Cost	2016.1	0.032 (CI = +/-0.026; p = 0.018)	0.008 (CI = +/-0.004; p = 0.002)	0.035 (CI = +/-0.152; p = 0.621)	0.766	+3.30%
Loss Cost	2016.2	0.037 (CI = +/-0.030; p = 0.021)	0.008  (CI = +/-0.004; p = 0.002)	0.020 (CI = +/-0.166; p = 0.796)	0.771	+3.75%
Loss Cost	2017.1	0.042 (CI = +/-0.035; p = 0.025)	0.008 (CI = +/-0.005; p = 0.003)	0.002 (CI = +/-0.181; p = 0.981)	0.777	+4.30%
2000 0000	2017.1	ο.ο.ε. (ο γ ο.οοο, ρ ο.οεο,	ο.ουσ (ε, ο.ουσ, ρ. ο.ουσ,	0.002 (c. 1, 0.101, p 0.501)	0.,,,	113070
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.380)	0.055 (CI = +/-0.094; p = 0.239)	0.962	+5.38%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.399)	0.056 (CI = +/-0.096; p = 0.245)	0.958	+5.38%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.419)	0.057 (CI = +/-0.099; p = 0.252)	0.954	+5.37%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.432)	0.056 (CI = +/-0.102; p = 0.265)	0.950	+5.37%
Severity	2008.1	0.055 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.432)	0.039 (CI = +/-0.093; p = 0.399)	0.959	+5.64%
Severity	2008.2	0.057 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.108)	0.025 (CI = +/-0.088; p = 0.570)	0.963	+5.86%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.003 (CI = +/-0.072; p = 0.924)	0.976	+6.21%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	-0.006 (CI = +/-0.070; p = 0.859)	0.977	+6.37%
Severity	2010.1	0.063 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	-0.000 (CI = +/-0.070; p = 0.833) -0.012 (CI = +/-0.072; p = 0.732)	0.975	+6.47%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003) 0.003 (CI = +/-0.002; p = 0.008)	-0.012 (CI = +/-0.072, p = 0.732) -0.007 (CI = +/-0.074; p = 0.853)	0.973	+6.38%
Severity	2010.2	0.062 (CI = +/-0.000; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003) 0.003 (CI = +/-0.002; p = 0.012)	-0.007 (CI = +/-0.074; p = 0.892)	0.969	+6.35%
	2011.1		0.003 (CI = +/-0.002; p = 0.012) 0.003 (CI = +/-0.002; p = 0.021)		0.966	+6.18%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.021) 0.003 (CI = +/-0.002; p = 0.036)	0.004 (CI = +/-0.078; p = 0.915)	0.962	
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.058)	0.014 (CI = +/-0.078; p = 0.719)		+5.99%
Severity		0.054 (CI = +/-0.007; p = 0.000)		0.033 (CI = +/-0.070; p = 0.337)	0.966	+5.60%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.057)	0.029 (CI = +/-0.074; p = 0.423)	0.962	+5.69%
Severity	2013.2	0.056 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.067)	0.028 (CI = +/-0.079; p = 0.469)	0.956	+5.71%
Severity	2014.1	0.060 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.019)	0.008 (CI = +/-0.074; p = 0.810)	0.964	+6.14%
Severity	2014.2	0.059 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.002; p = 0.030)	0.011 (CI = +/-0.079; p = 0.766)	0.957	+6.08%
Severity	2015.1	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.035)	0.007 (CI = +/-0.086; p = 0.866)	0.949	+6.19%
Severity	2015.2	0.058 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.059)	0.016 (CI = +/-0.092; p = 0.720)	0.939	+5.96%
Severity	2016.1	0.063 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.032)	-0.003 (CI = +/-0.093; p = 0.948)	0.942	+6.47%
Severity	2016.2	0.069 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	-0.026 (CI = +/-0.089; p = 0.525)	0.952	+7.17%
Severity	2017.1	0.071 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.003; p = 0.015)	-0.031 (CI = +/-0.099; p = 0.497)	0.942	+7.32%
requency	2006.1	-0.007 (CI = +/-0.007; p = 0.033)	0.009 (CI = +/-0.004; p = 0.000)	-0.115 (CI = +/-0.126; p = 0.074)	0.678	-0.73%
requency	2006.2	-0.008 (CI = +/-0.007; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.128; p = 0.096)	0.685	-0.82%
Frequency	2007.1	-0.009 (CI = +/-0.008; p = 0.021)	0.009 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.131; p = 0.120)	0.686	-0.90%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.044)	0.009 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.134; p = 0.113)	0.675	-0.83%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.012)	0.009 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.130; p = 0.166)	0.709	-1.07%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.117; p = 0.258)	0.777	-1.43%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.109; p = 0.395)	0.818	-1.73%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.101; p = 0.596)	0.853	-2.04%
Frequency	2010.1	-0.022 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.104; p = 0.702)	0.852	-2.15%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.090; p = 0.906)	0.898	-2.55%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.091; p = 0.757)	0.898	-2.70%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.025 (CI = +/-0.092; p = 0.573)	0.902	-2.89%
Frequency	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.029 (CI = +/-0.096; p = 0.532)	0.895	-2.97%
Frequency	2012.2	-0.034 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.051 (CI = +/-0.089; p = 0.248)	0.916	-3.36%
Frequency	2013.1	-0.036 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.059 (CI = +/-0.093; p = 0.200)	0.912	-3.51%
Frequency	2013.2	-0.039 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.072 (CI = +/-0.094; p = 0.122)	0.915	-3.79%
Frequency	2014.1	-0.037 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.064 (CI = +/-0.100; p = 0.188)	0.902	-3.62%
Frequency	2014.2	-0.037 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.064 (CI = +/-0.107; p = 0.224)	0.888	-3.61%
Frequency	2015.1	-0.038 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	0.067 (CI = +/-0.117; p = 0.234)	0.874	-3.69%
Frequency	2015.2	-0.033 (CI = +/-0.019; p = 0.003)	0.005 (CI = +/-0.003; p = 0.011)	0.048 (CI = +/-0.121; p = 0.404)	0.858	-3.23%
Frequency	2016.1	-0.030 (CI = +/-0.022; p = 0.012)	0.005 (CI = +/-0.004; p = 0.013)	0.038 (CI = +/-0.132; p = 0.538)	0.833	-2.98%
Frequency	2016.2	-0.032 (CI = +/-0.026; p = 0.021)	0.005 (CI = +/-0.004; p = 0.023)	0.046 (CI = +/-0.146; p = 0.498)	0.815	-3.19%
rreduentiv						

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.066; p = 0.045)	0.071 (CI = +/-0.154; p = 0.354)	0.788	+3.48%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.067; p = 0.069)	0.078 (CI = +/-0.155; p = 0.317)	0.766	+3.37%
Loss Cost Loss Cost	2007.1 2007.2	0.032 (CI = +/-0.008; p = 0.000) 0.032 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.067; p = 0.041) -0.071 (CI = +/-0.069; p = 0.044)	0.087 (CI = +/-0.153; p = 0.256) 0.085 (CI = +/-0.157; p = 0.274)	0.754 0.736	+3.20% +3.23%
Loss Cost	2007.2	0.032 (CI = +/-0.008; p = 0.000) 0.031 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.069; p = 0.044) -0.076 (CI = +/-0.070; p = 0.035)	0.085 (CI = +/-0.157; p = 0.274) 0.091 (CI = +/-0.158; p = 0.246)	0.719	+3.23%
Loss Cost	2008.1	0.031 (CI = +/-0.003; p = 0.000) 0.029 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.070, p = 0.056)	0.099 (CI = +/-0.159; p = 0.212)	0.684	+2.96%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.073; p = 0.045)	0.106 (CI = +/-0.161; p = 0.189)	0.664	+2.83%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.075; p = 0.072)	0.113 (CI = +/-0.163; p = 0.165)	0.622	+2.67%
Loss Cost	2010.1	0.025 (CI = +/-0.011; p = 0.000)	-0.076 (CI = +/-0.077; p = 0.053)	0.122 (CI = +/-0.164; p = 0.138)	0.601	+2.49%
Loss Cost	2010.2	0.021 (CI = +/-0.011; p = 0.001)	-0.060 (CI = +/-0.072; p = 0.100)	0.141 (CI = +/-0.153; p = 0.070)	0.561	+2.07%
Loss Cost	2011.1	0.018 (CI = +/-0.011; p = 0.004)	-0.071 (CI = +/-0.071; p = 0.052)	0.154 (CI = +/-0.148; p = 0.043)	0.551	+1.77%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.018)	-0.060 (CI = +/-0.071; p = 0.094)	0.167 (CI = +/-0.146; p = 0.027)	0.502	+1.46%
Loss Cost	2012.1	0.011 (CI = +/-0.012; p = 0.072)	-0.072 (CI = +/-0.068; p = 0.041)	0.182 (CI = +/-0.139; p = 0.013)	0.515	+1.08%
Loss Cost	2012.2	0.005 (CI = +/-0.011; p = 0.342)	-0.053 (CI = +/-0.059; p = 0.076)	0.205 (CI = +/-0.119; p = 0.002)	0.531	+0.50%
Loss Cost	2013.1	0.002 (CI = +/-0.011; p = 0.671)	-0.061 (CI = +/-0.059; p = 0.046)	0.214 (CI = +/-0.118; p = 0.001)	0.550	+0.23%
Loss Cost	2013.2	0.000 (CI = +/-0.013; p = 0.979)	-0.054 (CI = +/-0.062; p = 0.081)	0.222 (CI = +/-0.120; p = 0.001)	0.535	+0.02%
Loss Cost	2014.1	0.001 (CI = +/-0.014; p = 0.863)	-0.052 (CI = +/-0.065; p = 0.111)	0.219 (CI = +/-0.125; p = 0.002)	0.533	+0.12%
Loss Cost	2014.2	0.000 (CI = +/-0.016; p = 0.994)	-0.049 (CI = +/-0.070; p = 0.157)	0.223 (CI = +/-0.132; p = 0.003)	0.515	-0.01%
Loss Cost	2015.1	-0.003 (CI = +/-0.018; p = 0.685)	-0.056 (CI = +/-0.072; p = 0.117)	0.233 (CI = +/-0.134; p = 0.002)	0.533	-0.34%
Loss Cost	2015.2	-0.003 (CI = +/-0.021; p = 0.790)	-0.058 (CI = +/-0.078; p = 0.134)	0.231 (CI = +/-0.144; p = 0.004)	0.525	-0.26%
Loss Cost	2016.1	-0.003 (CI = +/-0.024; p = 0.804)	-0.058 (CI = +/-0.085; p = 0.160)	0.231 (CI = +/-0.154; p = 0.007)	0.516	-0.28%
Loss Cost	2016.2	-0.001 (CI = +/-0.029; p = 0.935)	-0.061 (CI = +/-0.094; p = 0.175)	0.227 (CI = +/-0.167; p = 0.013)	0.506	-0.11%
Loss Cost	2017.1	-0.004 (CI = +/-0.035; p = 0.798)	-0.066 (CI = +/-0.102; p = 0.179)	0.234 (CI = +/-0.181; p = 0.017)	0.501	-0.41%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.194)	0.070 (CI = +/-0.086; p = 0.106)	0.963	+5.25%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000) 0.051 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.038; p = 0.207)	0.070 (CI = +/-0.088; p = 0.113)	0.959	+5.25%
Severity	2007.1	0.051 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.039; p = 0.195)	0.072 (CI = +/-0.089; p = 0.112)	0.956	+5.22%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.040; p = 0.202)	0.071 (CI = +/-0.091; p = 0.122)	0.952	+5.23%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.038; p = 0.330)	0.063 (CI = +/-0.086; p = 0.146)	0.958	+5.40%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.036; p = 0.158)	0.054 (CI = +/-0.081; p = 0.181)	0.962	+5.57%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.032; p = 0.276)	0.044 (CI = +/-0.071; p = 0.213)	0.971	+5.78%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.182)	0.039 (CI = +/-0.071; p = 0.263)	0.970	+5.88%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.034; p = 0.210)	0.039 (CI = +/-0.073; p = 0.283)	0.967	+5.90%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.035; p = 0.297)	0.042 (CI = +/-0.074; p = 0.244)	0.964	+5.81%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.242)	0.046 (CI = +/-0.075; p = 0.215)	0.960	+5.73%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.036; p = 0.369)	0.052 (CI = +/-0.074; p = 0.161)	0.957	+5.58%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.035; p = 0.210)	0.059 (CI = +/-0.071; p = 0.098)	0.956	+5.39%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.032; p = 0.397)	0.070 (CI = +/-0.063; p = 0.032)	0.960	+5.11%
Severity	2013.1	0.050 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.033; p = 0.412)	0.070 (CI = +/-0.066; p = 0.038)	0.955	+5.10%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.035; p = 0.449)	0.071 (CI = +/-0.069; p = 0.045)	0.948	+5.09%
Severity	2014.1	0.051 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.036; p = 0.616)	0.065 (CI = +/-0.069; p = 0.063)	0.948	+5.27%
Severity	2014.2 2015.1	0.050 (CI = +/-0.009; p = 0.000) 0.050 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.038; p = 0.743) -0.007 (CI = +/-0.041; p = 0.725)	0.068 (CI = +/-0.072; p = 0.061) 0.069 (CI = +/-0.076; p = 0.070)	0.939 0.929	+5.16% +5.12%
Severity Severity	2015.1	0.048 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.041; p = 0.725) -0.002 (CI = +/-0.042; p = 0.938)	0.076 (CI = +/-0.078; p = 0.070)	0.917	+4.88%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.042; p = 0.931)	0.071 (CI = +/-0.082; p = 0.081)	0.910	+5.07%
Severity	2016.2	0.052 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.048; p = 0.861)	0.064 (CI = +/-0.086; p = 0.129)	0.906	+5.38%
Severity	2017.1	0.051 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.053; p = 0.827)	0.066 (CI = +/-0.093; p = 0.146)	0.884	+5.28%
Sevency	2017.11	0.031 (c. 1, 0.010, p 0.000)	οιους (ει τη οιους, μ' οιουτη	0.000 (c. 1, 0.035, p 0.110)	0.00 .	.5.2070
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.066; p = 0.186)	0.001 (CI = +/-0.154; p = 0.988)	0.445	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.067; p = 0.255)	0.008 (CI = +/-0.155; p = 0.922)	0.458	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.067; p = 0.186)	0.015 (CI = +/-0.155; p = 0.842)	0.479	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.070; p = 0.193)	0.014 (CI = +/-0.158; p = 0.855)	0.456	-1.90%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.066; p = 0.084)	0.029 (CI = +/-0.149; p = 0.692)	0.541	-2.17%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.062; p = 0.156)	0.045 (CI = +/-0.137; p = 0.505)	0.624	-2.47%
Frequency	2009.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.056; p = 0.044)	0.061 (CI = +/-0.122; p = 0.312)	0.715	-2.79%
Frequency	2009.2	-0.031 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.053; p = 0.082)	0.074 (CI = +/-0.116; p = 0.200)	0.758	-3.03%
Frequency	2010.1	-0.033 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.053; p = 0.043)	0.083 (CI = +/-0.113; p = 0.142)	0.774	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.048; p = 0.083)	0.098 (CI = +/-0.101; p = 0.057)	0.828	-3.53%
Frequency	2011.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.046; p = 0.037)	0.108 (CI = +/-0.097; p = 0.031)	0.845	-3.74%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.047; p = 0.066)	0.115 (CI = +/-0.097; p = 0.022)	0.850	-3.91%
Frequency	2012.1 2012.2	-0.042 (CI = +/-0.008; p = 0.000) -0.045 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.047; p = 0.038) -0.040 (CI = +/-0.045; p = 0.075)	0.123 (CI = +/-0.095; p = 0.014) 0.135 (CI = +/-0.089; p = 0.005)	0.853	-4.09% -4.38%
Frequency Frequency	2012.2	-0.045 (CI = +/-0.008; p = 0.000) -0.047 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.045; p = 0.075) -0.047 (CI = +/-0.043; p = 0.033)	0.135 (CI = +/-0.089; p = 0.005) 0.144 (CI = +/-0.085; p = 0.002)	0.877 0.888	-4.63% -4.63%
Frequency	2013.1	-0.047 (CI = +/-0.008; p = 0.000) -0.049 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.043; p = 0.053) -0.041 (CI = +/-0.044; p = 0.063)	0.144 (CI = +/-0.085; p = 0.002) 0.152 (CI = +/-0.085; p = 0.002)	0.890	-4.83% -4.83%
Frequency	2014.1	-0.049 (CI = +/-0.009; p = 0.000) -0.050 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.065) -0.043 (CI = +/-0.046; p = 0.065)	0.152 (CI = +/-0.085; p = 0.002) 0.154 (CI = +/-0.089; p = 0.002)	0.872	-4.83% -4.90%
Frequency	2014.1	-0.050 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.086)	0.155 (CI = +/-0.094; p = 0.003)	0.853	-4.91%
Frequency	2015.1	-0.053 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.050; p = 0.054)	0.164 (CI = +/-0.094; p = 0.002)	0.852	-5.19%
Frequency	2015.2	-0.050 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.052; p = 0.037)	0.154 (CI = +/-0.096; p = 0.004)	0.830	-4.90%
Frequency	2016.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.060 (CI = +/-0.055; p = 0.037)	0.160 (CI = +/-0.101; p = 0.005)	0.802	-5.09%
Frequency	2016.2	-0.054 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.061; p = 0.063)	0.163 (CI = +/-0.109; p = 0.008)	0.779	-5.21%
Frequency	2017.1	-0.056 (CI = +/-0.023; p = 0.000)	-0.061 (CI = +/-0.067; p = 0.070)	0.168 (CI = +/-0.118; p = 0.011)	0.729	-5.41%

Coverage = Total PD
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2022-07-01

					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.162; p = 0.369)	0.766	+3.48%
Loss Cost	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.161; p = 0.315)	0.747	+3.33%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.162; p = 0.274)	0.724	+3.20%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.165; p = 0.278)	0.704	+3.18%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.169; p = 0.268)	0.679	+3.11%
Loss Cost Loss Cost	2008.2 2009.1	0.029 (CI = +/-0.010; p = 0.000) 0.028 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.167; p = 0.216) 0.107 (CI = +/-0.171; p = 0.209)	0.650 0.620	+2.91% +2.83%
Loss Cost	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.118 (CI = +/-0.171; p = 0.167)	0.584	+2.61%
Loss Cost	2010.1	0.025 (CI = +/-0.012; p = 0.000)	0.124 (CI = +/-0.174; p = 0.156)	0.548	+2.48%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	0.145 (CI = +/-0.159; p = 0.072)	0.524	+2.01%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.006)	0.156 (CI = +/-0.159; p = 0.054)	0.485	+1.76%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.029)	0.172 (CI = +/-0.152; p = 0.029)	0.453	+1.38%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.099)	0.184 (CI = +/-0.151; p = 0.019)	0.422	+1.07%
Loss Cost	2012.2	0.004 (CI = +/-0.011; p = 0.457)	0.209 (CI = +/-0.126; p = 0.002)	0.468	+0.41%
Loss Cost	2013.1	0.002 (CI = +/-0.012; p = 0.711)	0.217 (CI = +/-0.128; p = 0.002)	0.460	+0.22%
Loss Cost	2013.2	-0.001 (CI = +/-0.013; p = 0.880)	0.228 (CI = +/-0.128; p = 0.002)	0.467	-0.10%
Loss Cost	2014.1	0.001 (CI = +/-0.015; p = 0.884)	0.221 (CI = +/-0.132; p = 0.003)	0.478	+0.10%
Loss Cost	2014.2	-0.001 (CI = +/-0.016; p = 0.864)	0.229 (CI = +/-0.136; p = 0.003)	0.475	-0.13%
Loss Cost	2015.1	-0.004 (CI = +/-0.019; p = 0.686)	0.236 (CI = +/-0.142; p = 0.003)	0.473	-0.36%
Loss Cost	2015.2	-0.005 (CI = +/-0.022; p = 0.652)	0.239 (CI = +/-0.150; p = 0.004)	0.467	-0.46%
Loss Cost	2016.1	-0.003 (CI = +/-0.025; p = 0.792)	0.235 (CI = +/-0.160; p = 0.008)	0.465	-0.31%
Loss Cost	2016.2 2017.1	-0.004 (CI = +/-0.030; p = 0.770) -0.005 (CI = +/-0.036; p = 0.780)	0.237 (CI = +/-0.173; p = 0.012) 0.239 (CI = +/-0.188; p = 0.018)	0.455 0.445	-0.41%
Loss Cost	2017.1	-0.005 (Ci = +/-0.036; ρ = 0.780)	0.239 (CI = +/-0.188; p = 0.018)	0.445	-0.47%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.071 (CI = +/-0.087; p = 0.107)	0.962	+5.25%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.071 (CI = +/-0.088; p = 0.110)	0.959	+5.24%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.090; p = 0.113)	0.955	+5.22%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.092; p = 0.119)	0.951	+5.21%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.085; p = 0.143)	0.958	+5.40%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.082; p = 0.177)	0.961	+5.55%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.071; p = 0.211)	0.970	+5.78%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.072; p = 0.254)	0.969	+5.86%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.073; p = 0.283)	0.967	+5.90%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.073; p = 0.230)	0.964	+5.79%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.075; p = 0.213)	0.959	+5.72%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	0.053 (CI = +/-0.074; p = 0.149)	0.957	+5.56%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.072; p = 0.099)	0.955	+5.39%
Severity	2012.2 2013.1	0.050 (CI = +/-0.006; p = 0.000) 0.050 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.062; p = 0.028) 0.071 (CI = +/-0.065; p = 0.035)	0.961 0.955	+5.08% +5.10%
Severity Severity	2013.1	0.049 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.068; p = 0.039)	0.949	+5.06%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.067; p = 0.055)	0.950	+5.27%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.069; p = 0.050)	0.943	+5.14%
Severity	2015.1	0.050 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.073; p = 0.060)	0.933	+5.12%
Severity	2015.2	0.048 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.074; p = 0.044)	0.924	+4.87%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.077; p = 0.068)	0.918	+5.07%
Severity	2016.2	0.052 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.080; p = 0.107)	0.914	+5.36%
Severity	2017.1	0.051 (CI = +/-0.017; p = 0.000)	0.066 (CI = +/-0.087; p = 0.123)	0.895	+5.28%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.156; p = 0.980)	0.430	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.156; p = 0.902)	0.452	-1.81%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.157; p = 0.835)	0.464	-1.92%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.160; p = 0.832) 0.030 (CI = +/-0.154; p = 0.692)	0.441 0.505	-1.93% -2.18%
Frequency Frequency	2008.1 2008.2	-0.022 (CI = +/-0.008; p = 0.000) -0.025 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.140; p = 0.489)	0.608	-2.18% -2.51%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.130; p = 0.331)	0.677	-2.79%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.121; p = 0.200)	0.736	-3.07%
Frequency	2010.1	-0.033 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.121; p = 0.162)	0.741	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.008; p = 0.000)	0.101  (CI = +/-0.106; p = 0.060)	0.811	-3.58%
Frequency	2011.1	-0.038 (CI = +/-0.008; p = 0.000)	0.109 (CI = +/-0.105; p = 0.042)	0.817	-3.75%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.119 (CI = +/-0.102; p = 0.025)	0.830	-3.96%
Frequency	2012.1	-0.042 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.104; p = 0.022)	0.824	-4.10%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	0.138 (CI = +/-0.094; p = 0.006)	0.861	-4.44%
Frequency	2013.1	-0.047 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.095; p = 0.004)	0.861	-4.64%
Frequency	2013.2	-0.050 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.092; p = 0.002)	0.871	-4.91%
Frequency	2014.1	-0.050 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.096; p = 0.003)	0.848	-4.91%
Frequency	2014.2	-0.052 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.100; p = 0.004)	0.830	-5.02%
Frequency	2015.1	-0.054 (CI = +/-0.014; p = 0.000) -0.052 (CI = +/-0.016; p = 0.000)	0.166 (CI = +/-0.104; p = 0.004) 0.162 (CI = +/-0.110; p = 0.007)	0.815	-5.21%
Frequency Frequency	2015.2 2016.1	-0.052 (CI = +/-0.016; p = 0.000) -0.053 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.110; p = 0.007) 0.163 (CI = +/-0.117; p = 0.010)	0.771 0.726	-5.09% -5.12%
Frequency	2016.2	-0.056 (CI = +/-0.021; p = 0.000)	0.103 (CI = +/-0.117, p = 0.010) 0.173 (CI = +/-0.123; p = 0.010)	0.711	-5.48%
Frequency	2017.1	-0.056 (CI = +/-0.026; p = 0.001)	0.173 (CI = +/-0.134; p = 0.017)	0.642	-5.46%

Coverage = AB Total End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.029 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.080; p = 0.036)	0.014 (CI = +/-0.006; p = 0.000)	0.602	+2.94%
Loss Cost	2006.2	0.026 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.073; p = 0.064)	0.014 (CI = +/-0.005; p = 0.000)	0.585	+2.59%
Loss Cost	2007.1	0.025 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.076; p = 0.068)	0.014 (CI = +/-0.005; p = 0.000)	0.572	+2.56%
Loss Cost	2007.2	0.025 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.078; p = 0.079)	0.014 (CI = +/-0.005; p = 0.000)	0.549	+2.55%
Loss Cost	2008.1	0.025 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.081; p = 0.076)	0.013 (CI = +/-0.005; p = 0.000)	0.536	+2.49%
Loss Cost	2008.2	0.024 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.083; p = 0.104)	0.013 (CI = +/-0.006; p = 0.000)	0.504	+2.38%
Loss Cost	2009.1	0.021 (CI = +/-0.011; p = 0.001)	-0.080 (CI = +/-0.083; p = 0.057)	0.013 (CI = +/-0.005; p = 0.000)	0.505	+2.10%
Loss Cost	2009.2	0.016 (CI = +/-0.011; p = 0.005)	-0.061 (CI = +/-0.075; p = 0.103)	0.012 (CI = +/-0.005; p = 0.000)	0.516	+1.63%
Loss Cost	2010.1	0.013 (CI = +/-0.011; p = 0.019)	-0.072 (CI = +/-0.074; p = 0.056)	0.012 (CI = +/-0.005; p = 0.000)	0.536	+1.35%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.003)	-0.087 (CI = +/-0.069; p = 0.015)	0.012 (CI = +/-0.004; p = 0.000)	0.622	+1.76%
Loss Cost	2011.1	0.015 (CI = +/-0.011; p = 0.010)	-0.095 (CI = +/-0.070; p = 0.010)	0.012 (CI = +/-0.004; p = 0.000)	0.634	+1.55%
Loss Cost	2011.2	0.013 (CI = +/-0.012; p = 0.036)	-0.085 (CI = +/-0.069; p = 0.019)	0.012 (CI = +/-0.004; p = 0.000)	0.638	+1.26%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.085)	-0.091 (CI = +/-0.072; p = 0.016)	0.012 (CI = +/-0.004; p = 0.000)	0.646	+1.10%
Loss Cost	2012.2	0.009 (CI = +/-0.014; p = 0.182)	-0.084 (CI = +/-0.074; p = 0.029)	0.011 (CI = +/-0.004; p = 0.000)	0.647	+0.90%
Loss Cost	2013.1	0.008 (CI = +/-0.015; p = 0.281)	-0.088 (CI = +/-0.078; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	0.647	+0.79%
Loss Cost	2013.2	0.006 (CI = +/-0.016; p = 0.444)	-0.082 (CI = +/-0.082; p = 0.050)	0.011 (CI = +/-0.005; p = 0.000)	0.649	+0.61%
Loss Cost	2014.1	0.005 (CI = +/-0.018; p = 0.592)	-0.086 (CI = +/-0.087; p = 0.052)	0.011 (CI = +/-0.005; p = 0.000)	0.648	+0.47%
Loss Cost	2014.2	0.004 (CI = +/-0.020; p = 0.696)	-0.083 (CI = +/-0.093; p = 0.075)	0.011 (CI = +/-0.005; p = 0.000)	0.645	+0.38%
Loss Cost	2015.1	-0.001 (CI = +/-0.022; p = 0.939)	-0.095 (CI = +/-0.095; p = 0.049)	0.011 (CI = +/-0.005; p = 0.000)	0.675	-0.08%
Loss Cost	2015.2	0.006 (CI = +/-0.022; p = 0.600)	-0.113 (CI = +/-0.093; p = 0.022)	0.011 (CI = +/-0.005; p = 0.000)	0.712	+0.56%
Loss Cost	2016.1	0.008 (CI = +/-0.025; p = 0.491)	-0.106 (CI = +/-0.100; p = 0.039)	0.011 (CI = +/-0.005; p = 0.000)	0.694	+0.83%
Loss Cost	2016.2	0.017 (CI = +/-0.025; p = 0.153)	-0.130 (CI = +/-0.093; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	0.765	+1.74%
Loss Cost	2017.1	0.013 (CI = +/-0.028; p = 0.328)	-0.139 (CI = +/-0.099; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	0.778	+1.28%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.057; p = 0.135)	0.003 (CI = +/-0.004; p = 0.177)	0.826	+3.78%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.051; p = 0.034)	0.002 (CI = +/-0.004; p = 0.198)	0.837	+3.51%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.053; p = 0.037)	0.002 (CI = +/-0.004; p = 0.201)	0.822	+3.52%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.055; p = 0.040)	0.002 (CI = +/-0.004; p = 0.216)	0.808	+3.50%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.056; p = 0.032)	0.002 (CI = +/-0.004; p = 0.189)	0.801	+3.60%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.058; p = 0.043)	0.003 (CI = +/-0.004; p = 0.189)	0.791	+3.64%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.060; p = 0.062)	0.002 (CI = +/-0.004; p = 0.221)	0.762	+3.56%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.060; p = 0.034)	0.002 (CI = +/-0.004; p = 0.256)	0.746	+3.36%
Severity	2010.1	0.032 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.061; p = 0.054)	0.002 (CI = +/-0.004; p = 0.303)	0.706	+3.24%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.046; p = 0.077)	0.003 (CI = +/-0.003; p = 0.084)	0.849	+3.77%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.048; p = 0.097)	0.002 (CI = +/-0.003; p = 0.097)	0.826	+3.74%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.050; p = 0.116)	0.002 (CI = +/-0.003; p = 0.106)	0.810	+3.75%
Severity	2012.1	0.036 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.052; p = 0.169)	0.002 (CI = +/-0.003; p = 0.131)	0.776	+3.63%
Severity	2012.2	0.035 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.054; p = 0.159)	0.002 (CI = +/-0.003; p = 0.150)	0.749	+3.55%
Severity	2013.1	0.035 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.057; p = 0.185)	0.002 (CI = +/-0.003; p = 0.166)	0.708	+3.53%
Severity	2013.2	0.033 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.059; p = 0.135)	0.002 (CI = +/-0.003; p = 0.186)	0.672	+3.33%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.063; p = 0.171)	0.002 (CI = +/-0.004; p = 0.210)	0.611	+3.27%
Severity	2014.2	0.031 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.067; p = 0.171)	0.002 (CI = +/-0.004; p = 0.231)	0.566	+3.17%
Severity	2015.1	0.027 (CI = +/-0.015; p = 0.002)	0.034 (CI = +/-0.066; p = 0.284)	0.002 (CI = +/-0.004; p = 0.263)	0.454	+2.75%
Severity	2015.2	0.029 (CI = +/-0.017; p = 0.003)	0.028 (CI = +/-0.070; p = 0.401)	0.002 (CI = +/-0.004; p = 0.266)	0.462	+2.98%
Severity	2016.1	0.032 (CI = +/-0.019; p = 0.003)	0.035 (CI = +/-0.074; p = 0.324)	0.002 (CI = +/-0.004; p = 0.256)	0.463	+3.27%
Severity	2016.2	0.036 (CI = +/-0.021; p = 0.003)	0.024 (CI = +/-0.077; p = 0.508)	0.002 (CI = +/-0.004; p = 0.263)	0.514	+3.71%
Severity	2017.1	0.029 (CI = +/-0.020; p = 0.009)	0.008 (CI = +/-0.070; p = 0.811)	0.002 (CI = +/-0.003; p = 0.210)	0.400	+2.94%
Frequency	2006.1	-0.008 (CI = +/-0.005; p = 0.005)	-0.129 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.800	-0.81%
Frequency	2006.2	-0.009 (CI = +/-0.006; p = 0.004)	-0.125 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.805	-0.88%
Frequency	2007.1	-0.009 (CI = +/-0.006; p = 0.004)	-0.127 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.801	-0.93%
Frequency	2007.2	-0.009 (CI = +/-0.007; p = 0.007)	-0.127 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.799	-0.92%
Frequency	2008.1	-0.011 (CI = +/-0.007; p = 0.003)	-0.135 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.815	-1.08%
Frequency	2008.2	-0.012 (CI = +/-0.007; p = 0.001)	-0.128 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.827	-1.22%
Frequency	2009.1	-0.014 (CI = +/-0.007; p = 0.000)	-0.137 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.846	-1.42%
Frequency	2009.2	-0.017 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.878	-1.67%
Frequency	2010.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.884	-1.83%
Frequency	2010.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.888	-1.93%
Frequency	2011.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.894	-2.11%
Frequency	2011.2	-0.024 (CI = +/-0.007; p = 0.000)	-0.124 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.918	-2.40%
Frequency	2012.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.126 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.912	-2.44%
Frequency	2012.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.913	-2.56%
Frequency	2013.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.908	-2.65%
Frequency	2013.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.126 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.904	-2.63%
Frequency	2014.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.896	-2.72%
Frequency	2014.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.128 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.891	-2.71%
Frequency	2015.1	-0.028 (CI = +/-0.015; p = 0.001)	-0.130 (CI = +/-0.064; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.878	-2.75%
	2015.2	-0.024 (CI = +/-0.015; p = 0.006)	-0.141 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.887	-2.35%
Frequency				, , , , , , , , , , , , , , , , , , , ,		
	2016.1	-0.024 (CI = +/-0.018; p = 0.013)	-0.141 (CI = +/-0.069; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.870	-2.36%
Frequency Frequency Frequency		-0.024 (CI = +/-0.018; p = 0.013) -0.019 (CI = +/-0.019; p = 0.046)	-0.141 (CI = +/-0.069; p = 0.001) -0.153 (CI = +/-0.070; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000) 0.009 (CI = +/-0.003; p = 0.000)	0.870 0.882	-2.36% -1.90%

Coverage = AB Total End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.011; p = 0.002)	0.225	+1.79%
Loss Cost	2006.2	0.014 (CI = +/-0.011; p = 0.012)	0.157	+1.39%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.020)	0.134	+1.35%
Loss Cost	2007.2	0.012 (CI = +/-0.012; p = 0.042)	0.102	+1.24%
Loss Cost	2008.1	0.012 (CI = +/-0.013; p = 0.072)	0.077	+1.16%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.072)	0.038	+0.96%
	2009.1	0.007 (CI = +/-0.014; p = 0.311)	0.002	+0.70%
Loss Cost	2009.1	0.007 (CI = +/-0.014, p = 0.311) 0.002 (CI = +/-0.013; p = 0.788)		+0.18%
Loss Cost	2010.1		-0.036 -0.039	-0.08%
Loss Cost		-0.001 (CI = +/-0.014; p = 0.911)		
Loss Cost	2010.2	0.001 (Cl = +/-0.015; p = 0.871)	-0.040	+0.12%
Loss Cost	2011.1	-0.001 (CI = +/-0.016; p = 0.937)	-0.043	-0.06% -0.49%
Loss Cost	2011.2 2012.1	-0.005 (CI = +/-0.017; p = 0.548) -0.006 (CI = +/-0.018; p = 0.474)	-0.028 -0.022	-0.49%
Loss Cost				
Loss Cost	2012.2	-0.010 (CI = +/-0.019; p = 0.285) -0.011 (CI = +/-0.021; p = 0.289)	0.010	-1.01%
Loss Cost	2013.1	, , , ,	0.009	-1.10%
Loss Cost	2013.2	-0.015 (CI = +/-0.023; p = 0.185)	0.045	-1.50%
Loss Cost	2014.1	-0.016 (CI = +/-0.026; p = 0.201)	0.041	-1.60%
Loss Cost	2014.2	-0.020 (CI = +/-0.028; p = 0.162)	0.063	-1.95%
Loss Cost	2015.1	-0.023 (CI = +/-0.032; p = 0.140)	0.082	-2.30%
Loss Cost	2015.2	-0.021 (CI = +/-0.036; p = 0.240)	0.033	-2.04%
Loss Cost	2016.1	-0.016 (CI = +/-0.041; p = 0.410)	-0.020	-1.60%
Loss Cost	2016.2	-0.011 (CI = +/-0.047; p = 0.617)	-0.060	-1.11%
Loss Cost	2017.1	-0.011 (CI = +/-0.056; p = 0.672)	-0.072	-1.10%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.816	+3.56%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.815	+3.34%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.799	+3.31%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.784	+3.32%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.771	+3.35%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.762	+3.41%
Severity	2009.1	0.032 (CI = +/-0.007; p = 0.000)	0.736	+3.29%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	0.706	+3.15%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.672	+2.99%
Severity	2010.2	0.034 (CI = +/-0.007; p = 0.000)	0.823	+3.48%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.800	+3.40%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	0.783	+3.43%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.754	+3.26%
Severity	2012.2	0.032 (CI = +/-0.009; p = 0.000)	0.723	+3.22%
Severity	2013.1	0.031 (CI = +/-0.010; p = 0.000)	0.684	+3.14%
Severity	2013.2	0.029 (CI = +/-0.011; p = 0.000)	0.635	+2.99%
Severity	2014.1	0.028 (CI = +/-0.012; p = 0.000)	0.579	+2.86%
Severity	2014.2	0.028 (CI = +/-0.013; p = 0.000)	0.530	+2.83%
Severity	2015.1	0.023 (CI = +/-0.013; p = 0.002)	0.441	+2.34%
Severity	2015.2	0.026 (CI = +/-0.015; p = 0.002)	0.466	+2.62%
Severity	2016.1	0.028 (CI = +/-0.017; p = 0.004)	0.454	+2.81%
Severity	2016.2	0.033 (CI = +/-0.018; p = 0.002)	0.526	+3.33%
Severity	2017.1	0.025 (CI = +/-0.018; p = 0.011)	0.410	+2.50%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.000)	0.302	-1.70%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	0.340	-1.88%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	0.322	-1.90%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	0.332	-2.01%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.000)	0.338	-2.12%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	0.391	-2.38%
Frequency	2009.1	-0.025 (CI = +/-0.012; p = 0.000)	0.398	-2.51%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.485	-2.89%
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	0.475	-2.98%
Frequency	2010.2	-0.033 (CI = +/-0.013; p = 0.000)	0.508	-3.24%
Frequency	2011.1	-0.034 (CI = +/-0.014; p = 0.000)	0.495	-3.35%
Frequency	2011.2	-0.039 (CI = +/-0.014; p = 0.000)	0.570	-3.79%
Frequency	2012.1	-0.038 (CI = +/-0.016; p = 0.000)	0.535	-3.78%
Frequency	2012.2	-0.042 (CI = +/-0.017; p = 0.000)	0.560	-4.10%
Frequency	2013.1	-0.042 (CI = +/-0.018; p = 0.000)	0.525	-4.11%
Frequency	2013.2	-0.045 (CI = +/-0.020; p = 0.000)	0.524	-4.36%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.001)	0.479	-4.34%
Frequency	2014.2	-0.048 (CI = +/-0.025; p = 0.001)	0.480	-4.64%
Frequency	2015.1	-0.046 (CI = +/-0.028; p = 0.003)	0.420	-4.54%
Frequency	2015.2	-0.046 (CI = +/-0.032; p = 0.007)	0.370	-4.54%
Frequency	2016.1	-0.044 (CI = +/-0.036; p = 0.022)	0.291	-4.29%
Frequency	2016.2	-0.044 (CI = +/-0.042; p = 0.044)	0.239	-4.29%
Frequency	2017.1	-0.036 (CI = +/-0.049; p = 0.134)	0.119	-3.51%

Coverage = AB Total End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2006.1	0.018 (CI = +/-0.010; p = 0.002)	-0.104 (CI = +/-0.106; p = 0.054)	0.290	+1.79%
Loss Cost	2006.2	0.014 (CI = +/-0.010; p = 0.008)	-0.084 (CI = +/-0.101; p = 0.101)	0.203	+1.44%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.017)	-0.088 (CI = +/-0.104; p = 0.092)	0.188	+1.35%
Loss Cost	2007.2	0.013 (CI = +/-0.012; p = 0.031)	-0.085 (CI = +/-0.107; p = 0.115)	0.148	+1.29%
Loss Cost	2008.1	0.012 (CI = +/-0.012; p = 0.064)	-0.092 (CI = +/-0.110; p = 0.098)	0.134	+1.16%
Loss Cost	2008.2	0.010 (CI = +/-0.013; p = 0.123)	-0.084 (CI = +/-0.113; p = 0.137)	0.083	+1.02%
Loss Cost	2009.1	0.007 (CI = +/-0.013; p = 0.292)	-0.099 (CI = +/-0.112; p = 0.080)	0.081	+0.70%
Loss Cost	2009.2	0.002 (CI = +/-0.013; p = 0.714)	-0.077 (CI = +/-0.106; p = 0.149)	0.011	+0.24%
Loss Cost	2010.1	-0.001 (CI = +/-0.014; p = 0.907)	-0.091 (CI = +/-0.106; p = 0.088)	0.043	-0.08%
Loss Cost	2010.2 2011.1	0.002 (CI = +/-0.014; p = 0.761)	-0.104 (CI = +/-0.107; p = 0.056) -0.115 (CI = +/-0.108; p = 0.038)	0.077 0.108	+0.21% -0.06%
Loss Cost Loss Cost	2011.1	-0.001 (CI = +/-0.015; p = 0.932) -0.004 (CI = +/-0.016; p = 0.619)	-0.113 (CI = +/-0.108; p = 0.038) -0.102 (CI = +/-0.110; p = 0.067)	0.086	-0.38%
Loss Cost	2011.2	-0.004 (CI = 1/-0.010, p = 0.015) -0.006 (CI = +/-0.017; p = 0.443)	-0.102 (CI = +/-0.113; p = 0.052)	0.116	-0.63%
Loss Cost	2012.2	-0.009 (CI = +/-0.018; p = 0.324)	-0.102 (CI = +/-0.117; p = 0.084)	0.113	-0.89%
Loss Cost	2013.1	-0.011 (CI = +/-0.020; p = 0.261)	-0.109 (CI = +/-0.122; p = 0.075)	0.128	-1.10%
Loss Cost	2013.2	-0.014 (CI = +/-0.022; p = 0.213)	-0.101 (CI = +/-0.128; p = 0.114)	0.131	-1.35%
Loss Cost	2014.1	-0.016 (CI = +/-0.024; p = 0.179)	-0.109 (CI = +/-0.134; p = 0.103)	0.141	-1.60%
Loss Cost	2014.2	-0.018 (CI = +/-0.028; p = 0.190)	-0.104 (CI = +/-0.143; p = 0.141)	0.139	-1.76%
Loss Cost	2015.1	-0.023 (CI = +/-0.030; p = 0.119)	-0.120 (CI = +/-0.147; p = 0.103)	0.192	-2.30%
Loss Cost	2015.2	-0.017 (CI = +/-0.034; p = 0.282)	-0.136 (CI = +/-0.155; p = 0.080)	0.185	-1.73%
Loss Cost	2016.1	-0.016 (CI = +/-0.039; p = 0.378)	-0.133 (CI = +/-0.167; p = 0.108)	0.117	-1.60%
Loss Cost	2016.2	-0.006 (CI = +/-0.043; p = 0.754)	-0.158 (CI = +/-0.173; p = 0.070)	0.153	-0.63%
Loss Cost	2017.1	-0.011 (CI = +/-0.050; p = 0.634)	-0.168 (CI = +/-0.188; p = 0.074)	0.156	-1.10%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.058; p = 0.173)	0.821	+3.56%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.052; p = 0.043)	0.833	+3.31%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.053; p = 0.049)	0.818	+3.31%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.055; p = 0.051)	0.804	+3.28%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.057; p = 0.044)	0.796	+3.35%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.059; p = 0.056)	0.785	+3.38%
Severity	2009.1	0.032 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.060; p = 0.080)	0.757	+3.29%
Severity	2009.2	0.031 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.060; p = 0.042)	0.742	+3.10%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.061; p = 0.065)	0.704	+2.99%
Severity	2010.2	0.034 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.047; p = 0.117)	0.834	+3.44%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.049; p = 0.149)	0.811	+3.40%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.052; p = 0.166)	0.793	+3.39%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.053; p = 0.237)	0.760	+3.26%
Severity	2012.2	0.031 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.056; p = 0.211)	0.732	+3.17%
Severity	2013.1	0.031 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.058; p = 0.249)	0.691	+3.14%
Severity	2013.2	0.029 (CI = +/-0.010; p = 0.000) 0.028 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.060; p = 0.177) 0.038 (CI = +/-0.063; p = 0.224)	0.654	+2.93%
Severity	2014.1 2014.2	0.028 (CI = +/-0.012; p = 0.000) 0.027 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.067; p = 0.224)	0.593 0.550	+2.86% +2.75%
Severity Severity	2015.1	0.027 (CI = +/-0.013; p = 0.000) 0.023 (CI = +/-0.013; p = 0.002)	0.030 (CI = +/-0.066; p = 0.348)	0.439	+2.34%
Severity	2015.1	0.025 (CI = +/-0.015; p = 0.002) 0.025 (CI = +/-0.015; p = 0.003)	0.024 (CI = +/-0.070; p = 0.474)	0.448	+2.56%
Severity	2016.1	0.028 (CI = +/-0.017; p = 0.004)	0.030 (CI = +/-0.074; p = 0.397)	0.444	+2.81%
Severity	2016.2	0.032 (CI = +/-0.019; p = 0.003)	0.019 (CI = +/-0.077; p = 0.604)	0.496	+3.27%
Severity	2017.1	0.025 (CI = +/-0.019; p = 0.016)	0.003 (CI = +/-0.071; p = 0.939)	0.351	+2.50%
Severity	2017.1	0.025 (Ci = 1, 0.015, p = 0.010)	0.005 (ci = 1, 0.071, p = 0.555)	0.331	12.50%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.143 (CI = +/-0.075; p = 0.000)	0.513	-1.70%
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.076; p = 0.001)	0.526	-1.81%
Frequency	2007.1	$-0.019$ (CI = $\pm$ / $-0.008$ ; p = 0.000)	-0.142 (CI = +/-0.078; p = 0.001)	0.522	-1.90%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.080; p = 0.001)	0.520	-1.93%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.150 (CI = +/-0.080; p = 0.001)	0.551	-2.12%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.141 (CI = +/-0.081; p = 0.001)	0.572	-2.28%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.080; p = 0.001)	0.607	-2.51%
Frequency	2009.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.078; p = 0.001)	0.652	-2.78%
Frequency	2010.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.148 (CI = +/-0.078; p = 0.001)	0.665	-2.98%
Frequency	2010.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.081; p = 0.001)	0.673	-3.12%
Frequency	2011.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.081; p = 0.001)	0.685	-3.35%
Frequency	2011.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.080; p = 0.002)	0.720	-3.65%
Frequency	2012.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.143 (CI = +/-0.083; p = 0.002)	0.702	-3.78%
Frequency	2012.2	-0.040 (CI = +/-0.014; p = 0.000)	-0.136 (CI = +/-0.087; p = 0.004)	0.705	-3.94%
Frequency	2013.1	-0.042 (CI = +/-0.015; p = 0.000)	-0.143 (CI = +/-0.090; p = 0.004)	0.690	-4.11%
Frequency	2013.2	-0.042 (CI = +/-0.017; p = 0.000)	-0.141 (CI = +/-0.095; p = 0.006)	0.679	-4.16%
Frequency	2014.1	-0.044 (CI = +/-0.018; p = 0.000)	-0.147 (CI = +/-0.100; p = 0.007)	0.655	-4.34%
Frequency	2014.2	-0.045 (CI = +/-0.021; p = 0.000)	-0.145 (CI = +/-0.107; p = 0.011)	0.644	-4.39%
Frequency	2015.1	-0.046 (CI = +/-0.023; p = 0.001)	-0.150 (CI = +/-0.114; p = 0.014)	0.604	-4.54%
Frequency	2015.2	-0.043 (CI = +/-0.026; p = 0.004)	-0.160 (CI = +/-0.121; p = 0.013)	0.584	-4.18%
Frequency	2016.1	-0.044 (CI = +/-0.030; p = 0.008)	-0.163 (CI = +/-0.130; p = 0.018)	0.526	-4.29%
Frequency	2016.2	-0.038 (CI = +/-0.035; p = 0.032)	-0.176 (CI = +/-0.139; p = 0.018)	0.513	-3.77%
Frequency	2017.1	-0.036 (CI = +/-0.040; p = 0.077)	-0.171 (CI = +/-0.152; p = 0.031)	0.404	-3.51%

Coverage = AB Total End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.011; p = 0.002)	0.225	+1.79%
Loss Cost	2006.2	0.014 (CI = +/-0.011; p = 0.012)	0.157	+1.39%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.020)	0.134	+1.35%
Loss Cost	2007.2	0.012 (CI = +/-0.012; p = 0.042)	0.102	+1.24%
Loss Cost	2008.1	0.012 (CI = +/-0.013; p = 0.072)	0.077	+1.16%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.072)	0.038	+0.96%
	2009.1	0.007 (CI = +/-0.014; p = 0.311)	0.002	+0.70%
Loss Cost	2009.1	0.007 (CI = +/-0.014, p = 0.311) 0.002 (CI = +/-0.013; p = 0.788)		+0.18%
Loss Cost	2010.1		-0.036 -0.039	-0.08%
Loss Cost		-0.001 (CI = +/-0.014; p = 0.911)		
Loss Cost	2010.2	0.001 (Cl = +/-0.015; p = 0.871)	-0.040	+0.12%
Loss Cost	2011.1	-0.001 (CI = +/-0.016; p = 0.937)	-0.043	-0.06% -0.49%
Loss Cost	2011.2 2012.1	-0.005 (CI = +/-0.017; p = 0.548) -0.006 (CI = +/-0.018; p = 0.474)	-0.028 -0.022	-0.49%
Loss Cost				
Loss Cost	2012.2	-0.010 (CI = +/-0.019; p = 0.285) -0.011 (CI = +/-0.021; p = 0.289)	0.010	-1.01%
Loss Cost	2013.1	, , , ,	0.009	-1.10%
Loss Cost	2013.2	-0.015 (CI = +/-0.023; p = 0.185)	0.045	-1.50%
Loss Cost	2014.1	-0.016 (CI = +/-0.026; p = 0.201)	0.041	-1.60%
Loss Cost	2014.2	-0.020 (CI = +/-0.028; p = 0.162)	0.063	-1.95%
Loss Cost	2015.1	-0.023 (CI = +/-0.032; p = 0.140)	0.082	-2.30%
Loss Cost	2015.2	-0.021 (CI = +/-0.036; p = 0.240)	0.033	-2.04%
Loss Cost	2016.1	-0.016 (CI = +/-0.041; p = 0.410)	-0.020	-1.60%
Loss Cost	2016.2	-0.011 (CI = +/-0.047; p = 0.617)	-0.060	-1.11%
Loss Cost	2017.1	-0.011 (CI = +/-0.056; p = 0.672)	-0.072	-1.10%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.816	+3.56%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.815	+3.34%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.799	+3.31%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.784	+3.32%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.771	+3.35%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.762	+3.41%
Severity	2009.1	0.032 (CI = +/-0.007; p = 0.000)	0.736	+3.29%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	0.706	+3.15%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.672	+2.99%
Severity	2010.2	0.034 (CI = +/-0.007; p = 0.000)	0.823	+3.48%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.800	+3.40%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	0.783	+3.43%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.754	+3.26%
Severity	2012.2	0.032 (CI = +/-0.009; p = 0.000)	0.723	+3.22%
Severity	2013.1	0.031 (CI = +/-0.010; p = 0.000)	0.684	+3.14%
Severity	2013.2	0.029 (CI = +/-0.011; p = 0.000)	0.635	+2.99%
Severity	2014.1	0.028 (CI = +/-0.012; p = 0.000)	0.579	+2.86%
Severity	2014.2	0.028 (CI = +/-0.013; p = 0.000)	0.530	+2.83%
Severity	2015.1	0.023 (CI = +/-0.013; p = 0.002)	0.441	+2.34%
Severity	2015.2	0.026 (CI = +/-0.015; p = 0.002)	0.466	+2.62%
Severity	2016.1	0.028 (CI = +/-0.017; p = 0.004)	0.454	+2.81%
Severity	2016.2	0.033 (CI = +/-0.018; p = 0.002)	0.526	+3.33%
Severity	2017.1	0.025 (CI = +/-0.018; p = 0.011)	0.410	+2.50%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.000)	0.302	-1.70%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	0.340	-1.88%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	0.322	-1.90%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	0.332	-2.01%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.000)	0.338	-2.12%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	0.391	-2.38%
Frequency	2009.1	-0.025 (CI = +/-0.012; p = 0.000)	0.398	-2.51%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.485	-2.89%
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	0.475	-2.98%
Frequency	2010.2	-0.033 (CI = +/-0.013; p = 0.000)	0.508	-3.24%
Frequency	2011.1	-0.034 (CI = +/-0.014; p = 0.000)	0.495	-3.35%
Frequency	2011.2	-0.039 (CI = +/-0.014; p = 0.000)	0.570	-3.79%
Frequency	2012.1	-0.038 (CI = +/-0.016; p = 0.000)	0.535	-3.78%
Frequency	2012.2	-0.042 (CI = +/-0.017; p = 0.000)	0.560	-4.10%
Frequency	2013.1	-0.042 (CI = +/-0.018; p = 0.000)	0.525	-4.11%
Frequency	2013.2	-0.045 (CI = +/-0.020; p = 0.000)	0.524	-4.36%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.001)	0.479	-4.34%
Frequency	2014.2	-0.048 (CI = +/-0.025; p = 0.001)	0.480	-4.64%
Frequency	2015.1	-0.046 (CI = +/-0.028; p = 0.003)	0.420	-4.54%
Frequency	2015.2	-0.046 (CI = +/-0.032; p = 0.007)	0.370	-4.54%
Frequency	2016.1	-0.044 (CI = +/-0.036; p = 0.022)	0.291	-4.29%
Frequency	2016.2	-0.044 (CI = +/-0.042; p = 0.044)	0.239	-4.29%
Frequency	2017.1	-0.036 (CI = +/-0.049; p = 0.134)	0.119	-3.51%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.077; p = 0.029)	0.015 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.144; p = 0.067)	0.633	+3.46%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.071; p = 0.052)	0.014 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.133; p = 0.098)	0.610	+3.05%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.074; p = 0.060)	0.014 (CI = +/-0.005; p = 0.000)	-0.112 (CI = +/-0.137; p = 0.106)	0.597	+3.05%
Loss Cost	2007.2	0.030 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.076; p = 0.065)	0.014 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.141; p = 0.111)	0.575	+3.08%
Loss Cost	2008.1	0.030 (CI = +/-0.012; p = 0.000)	-0.073 (CI = +/-0.079; p = 0.069)	0.014 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.145; p = 0.128)	0.560	+3.04%
Loss Cost	2008.2	0.029 (CI = +/-0.013; p = 0.000)	-0.070 (CI = +/-0.082; p = 0.090)	0.014 (CI = +/-0.006; p = 0.000)	-0.107 (CI = +/-0.150; p = 0.156)	0.525	+2.95%
Loss Cost	2009.1	0.026 (CI = +/-0.014; p = 0.001)	-0.080 (CI = +/-0.082; p = 0.055)	0.013 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.150; p = 0.222)	0.516	+2.62%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.006)	-0.062 (CI = +/-0.075; p = 0.099)	0.013 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.137; p = 0.364)	0.513	+2.01%
Loss Cost	2010.1	0.016 (CI = +/-0.014; p = 0.027)	-0.072 (CI = +/-0.075; p = 0.060)	0.012 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.137; p = 0.501)	0.525	+1.65%
Loss Cost	2010.2	0.023 (CI = +/-0.014; p = 0.002)	-0.089 (Cl = +/-0.068; p = 0.013)	0.013 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.124; p = 0.221)	0.632	+2.30%
Loss Cost	2011.1	0.020 (CI = +/-0.015; p = 0.010)	-0.095 (CI = +/-0.070; p = 0.010)	0.013 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.127; p = 0.303)	0.636	+2.05%
Loss Cost	2011.2	0.017 (CI = +/-0.016; p = 0.042)	-0.086 (CI = +/-0.070; p = 0.019)	0.012 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.128; p = 0.445)	0.630	+1.67%
Loss Cost	2012.1 2012.2	0.014 (CI = +/-0.018; p = 0.103)	-0.091 (CI = +/-0.073; p = 0.018)	0.012 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.134; p = 0.547) -0.028 (CI = +/-0.140; p = 0.681)	0.634 0.630	+1.46%
Loss Cost Loss Cost	2012.2	0.012 (CI = +/-0.020; p = 0.226) 0.010 (CI = +/-0.022; p = 0.342)	-0.085 (CI = +/-0.076; p = 0.032) -0.087 (CI = +/-0.081; p = 0.036)	0.012 (CI = +/-0.005; p = 0.000) 0.012 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.140, p = 0.081) -0.022 (CI = +/-0.149; p = 0.755)	0.627	+1.18% +1.03%
	2013.1	0.007 (CI = +/-0.025; p = 0.546)	-0.087 (CI = +/-0.081; p = 0.058) -0.082 (CI = +/-0.085; p = 0.058)	0.012 (CI = +/-0.005; p = 0.000) 0.011 (CI = +/-0.005; p = 0.000)		0.626	+0.74%
Loss Cost Loss Cost	2013.2	0.007 (CI = +/-0.023; p = 0.346) 0.005 (CI = +/-0.029; p = 0.720)	-0.082 (CI = +/-0.083, p = 0.061)	0.011 (CI = +/-0.006; p = 0.001)	-0.011 (CI = +/-0.158; p = 0.886) -0.002 (CI = +/-0.170; p = 0.977)	0.623	+0.50%
Loss Cost	2014.1	0.003 (CI = +/-0.023; p = 0.720) 0.003 (CI = +/-0.034; p = 0.841)	-0.083 (CI = +/-0.097; p = 0.087)	0.011 (CI = +/-0.006; p = 0.001)	0.002 (CI = +/-0.176; p = 0.965)	0.618	+0.32%
Loss Cost	2014.2	-0.006 (CI = +/-0.038; p = 0.716)	-0.085 (CI = +/-0.097; p = 0.087) -0.095 (CI = +/-0.099; p = 0.057)	0.011 (CI = +/-0.006; p = 0.001) 0.010 (CI = +/-0.006; p = 0.003)	0.036 (CI = +/-0.193; p = 0.689)	0.653	-0.65%
Loss Cost	2015.1	0.007 (CI = +/-0.042; p = 0.724)	-0.093 (CI = +/-0.099; p = 0.029)	0.010 (CI = +/-0.006; p = 0.003) 0.011 (CI = +/-0.006; p = 0.002)	-0.008 (CI = +/-0.197; p = 0.935)	0.686	+0.69%
Loss Cost	2015.2	0.014 (CI = +/-0.042; p = 0.724)	-0.113 (CI = +/-0.106; p = 0.049)	0.011 (CI = +/-0.006; p = 0.002)	-0.008 (CI = +/-0.218; p = 0.781)	0.667	+1.36%
Loss Cost	2016.2	0.039 (CI = +/-0.048; p = 0.333)	-0.135 (CI = +/-0.100, p = 0.043) -0.135 (CI = +/-0.093; p = 0.010)	0.012 (CI = +/-0.005; p = 0.002)	-0.104 (CI = +/-0.198; p = 0.266)	0.774	+3.99%
Loss Cost	2017.1	0.033 (CI = +/-0.059; p = 0.241)	-0.140 (CI = +/-0.102; p = 0.013)	0.012 (CI = +/-0.006; p = 0.001)	-0.104 (CI = +/-0.138, p = 0.200) -0.086 (CI = +/-0.225; p = 0.403)	0.772	+3.31%
2033 C030	2017.1	0.035 (CI = 17 0.035, p = 0.241)	0.140 (ci = 1/ 0.102, p = 0.013)	0.012 (C1 = 17 0.000, p = 0.001)	0.000 (ci = 1/ 0.223, p = 0.403)	0.772	13.3170
Severity	2006.1	0.040 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.056; p = 0.131)	0.003 (CI = +/-0.004; p = 0.137)	-0.075 (CI = +/-0.106; p = 0.159)	0.832	+4.07%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.051; p = 0.035)	0.003 (CI = +/-0.004; p = 0.160)	-0.056 (CI = +/-0.095; p = 0.236)	0.839	+3.74%
Severity	2007.1	0.037 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.053; p = 0.036)	0.003 (CI = +/-0.004; p = 0.157)	-0.059 (CI = +/-0.098; p = 0.230)	0.825	+3.78%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.055; p = 0.042)	0.003 (CI = +/-0.004; p = 0.168)	-0.059 (CI = +/-0.101; p = 0.244)	0.811	+3.78%
Severity	2008.1	0.039 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.055; p = 0.030)	0.003 (CI = +/-0.004; p = 0.134)	-0.066 (CI = +/-0.102; p = 0.194)	0.807	+3.94%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.057; p = 0.043)	0.003 (CI = +/-0.004; p = 0.128)	-0.071 (CI = +/-0.105; p = 0.177)	0.798	+4.03%
Severity	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.059; p = 0.059)	0.003 (CI = +/-0.004; p = 0.152)	-0.067 (CI = +/-0.108; p = 0.211)	0.768	+3.96%
Severity	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.060; p = 0.037)	0.003 (CI = +/-0.004; p = 0.191)	-0.056 (CI = +/-0.109; p = 0.301)	0.747	+3.71%
Severity	2010.1	0.035 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.062; p = 0.055)	0.002 (CI = +/-0.004; p = 0.235)	-0.050 (CI = +/-0.112; p = 0.369)	0.704	+3.57%
Severity	2010.2	0.043 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.041; p = 0.063)	0.003 (CI = +/-0.003; p = 0.021)	-0.087 (CI = +/-0.075; p = 0.025)	0.876	+4.41%
Severity	2011.1	0.044 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.043; p = 0.069)	0.003 (CI = +/-0.003; p = 0.024)	-0.089 (CI = +/-0.079; p = 0.029)	0.857	+4.45%
Severity	2011.2	0.045 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.045; p = 0.099)	0.003 (CI = +/-0.003; p = 0.023)	-0.094 (CI = +/-0.082; p = 0.027)	0.846	+4.57%
Severity	2012.1	0.044 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.047; p = 0.131)	0.003 (CI = +/-0.003; p = 0.033)	-0.090 (CI = +/-0.086; p = 0.041)	0.814	+4.48%
Severity	2012.2	0.044 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.050; p = 0.150)	0.003 (CI = +/-0.003; p = 0.041)	-0.090 (CI = +/-0.092; p = 0.054)	0.787	+4.47%
Severity	2013.1	0.045 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.053; p = 0.146)	0.003 (CI = +/-0.003; p = 0.043)	-0.095 (CI = +/-0.097; p = 0.056)	0.755	+4.60%
Severity	2013.2	0.043 (CI = +/-0.017; p = 0.000)	0.041 (CI = +/-0.056; p = 0.134)	0.003 (CI = +/-0.003; p = 0.059)	-0.088 (CI = +/-0.104; p = 0.092)	0.712	+4.40%
Severity	2014.1	0.044 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.059; p = 0.144)	0.003 (CI = +/-0.004; p = 0.067)	-0.091 (CI = +/-0.112; p = 0.103)	0.657	+4.50%
Severity	2014.2	0.044 (CI = +/-0.022; p = 0.001)	0.042 (CI = +/-0.064; p = 0.178)	0.003 (CI = +/-0.004; p = 0.080)	-0.092 (CI = +/-0.122; p = 0.126)	0.612	+4.55%
Severity	2015.1	0.039 (CI = +/-0.025; p = 0.006)	0.035 (CI = +/-0.066; p = 0.273)	0.003 (CI = +/-0.004; p = 0.128)	-0.073 (CI = +/-0.128; p = 0.240)	0.475	+3.93%
Severity	2015.2	0.046 (CI = +/-0.028; p = 0.004)	0.024 (CI = +/-0.067; p = 0.443)	0.003 (CI = +/-0.004; p = 0.086)	-0.099 (CI = +/-0.133; p = 0.131)	0.528	+4.76%
Severity	2016.1	0.057 (CI = +/-0.030; p = 0.002)	0.035 (CI = +/-0.065; p = 0.257)	0.004 (CI = +/-0.004; p = 0.041)	-0.131 (CI = +/-0.133; p = 0.053)	0.601	+5.88%
Severity	2016.2	0.076 (CI = +/-0.026; p = 0.000)	0.014 (CI = +/-0.050; p = 0.536)	0.005 (CI = +/-0.003; p = 0.005)	-0.186 (CI = +/-0.106; p = 0.003)	0.803	+7.85%
Severity	2017.1	0.065 (CI = +/-0.028; p = 0.001)	0.006 (CI = +/-0.048; p = 0.769)	0.004 (CI = +/-0.003; p = 0.006)	-0.158 (CI = +/-0.105; p = 0.008)	0.731	+6.76%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.069)	-0.129 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.060 (CI = +/-0.090; p = 0.184)	0.805	-0.58%
Frequency	2006.2	-0.007 (CI = +/-0.007; p = 0.051)	-0.126 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.091; p = 0.228)	0.808	-0.67%
Frequency	2007.1	-0.007 (CI = +/-0.007; p = 0.056)	-0.127 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.093; p = 0.257)	0.803	-0.70%
Frequency	2007.2	-0.007 (CI = +/-0.008; p = 0.089)	-0.128 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.096; p = 0.254)	0.802	-0.67%
Frequency	2008.1	-0.009 (CI = +/-0.008; p = 0.038)	-0.135 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.095; p = 0.343)	0.815	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.009; p = 0.020)	-0.129 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.096; p = 0.448)	0.824	-1.03%
Frequency	2009.1	-0.013 (CI = +/-0.009; p = 0.006)	-0.137 (CI = +/-0.051; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.094; p = 0.611)	0.841	-1.29%
Frequency	2009.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.126 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.087; p = 0.895)	0.873	-1.64%
Frequency	2010.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.087; p = 0.914)	0.879	-1.86%
Frequency	2010.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.128 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.089; p = 0.776)	0.883	-2.02%
Frequency	2011.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.088; p = 0.565)	0.890	-2.30%
Frequency	2011.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.079; p = 0.234)	0.920	-2.77%
Frequency	2012.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.082; p = 0.205)	0.915	-2.90%
Frequency	2012.2	-0.032 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.084; p = 0.134)	0.920	-3.16%
Frequency	2013.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.125 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.086; p = 0.094)	0.918	-3.41%
Frequency	2013.2	-0.036 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.050; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.077 (CI = +/-0.093; p = 0.098)	0.915	-3.51%
Frequency	2014.1	-0.039 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.097; p = 0.071)	0.912	-3.83%
Frequency	2014.2	-0.041 (CI = +/-0.019; p = 0.000)	-0.125 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.105; p = 0.069)	0.910	-4.04%
Frequency	2015.1	-0.045 (CI = +/-0.022; p = 0.001)	-0.130 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.109 (CI = +/-0.112; p = 0.056)	0.903	-4.40%
Frequency	2015.2	-0.040 (CI = +/-0.025; p = 0.006)	-0.137 (CI = +/-0.060; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.091 (CI = +/-0.121; p = 0.124)	0.902	-3.89%
Frequency	2016.1	-0.044 (CI = +/-0.030; p = 0.009)	-0.141 (CI = +/-0.065; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.103 (CI = +/-0.133; p = 0.115)	0.890	-4.27%
Frequency	2016.2	-0.036 (CI = +/-0.036; p = 0.048)	-0.149 (CI = +/-0.070; p = 0.001)	0.008 (CI = +/-0.004; p = 0.002)	0.082 (CI = +/-0.147; p = 0.239)	0.888	-3.58%
Frequency	2017.1	-0.033 (CI = +/-0.045; p = 0.127)	-0.146 (CI = +/-0.076; p = 0.002)	0.008 (CI = +/-0.004; p = 0.003)	0.072 (CI = +/-0.169; p = 0.351)		-3.23%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2021-07-01

						Implied Trend
Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.154; p = 0.086)	0.583	+3.51%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.108 (CI = +/-0.140; p = 0.125)	0.569	+3.03%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.143; p = 0.123)	0.558	+3.09%
Loss Cost	2007.2	0.030 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.147; p = 0.139)	0.534	+3.06%
Loss Cost	2008.1	0.030 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.152; p = 0.146)	0.517	+3.09%
Loss Cost	2008.2	0.029 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.156; p = 0.186)	0.487	+2.92%
Loss Cost	2009.1	0.026 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.158; p = 0.248)	0.457	+2.68%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.142; p = 0.410)	0.474	+1.97%
Loss Cost	2010.1	0.017 (CI = +/-0.015; p = 0.030)	0.013 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.145; p = 0.523)	0.464	+1.71%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.007)	0.013 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.140; p = 0.315)	0.525	+2.24%
Loss Cost	2011.1	0.021 (CI = +/-0.017; p = 0.018)	0.013 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.146; p = 0.365)	0.514	+2.14%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.080)	0.013 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.144; p = 0.553)	0.528	+1.59%
Loss Cost	2012.1	0.015 (CI = +/-0.020; p = 0.123)	0.013 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.152; p = 0.586)	0.524	+1.56%
Loss Cost	2012.2	0.011 (CI = +/-0.022; p = 0.317)	0.012 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.156; p = 0.781)	0.538	+1.07%
Loss Cost	2013.1	0.011 (CI = +/-0.025; p = 0.345)	0.012 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.166; p = 0.767)	0.534	+1.15%
Loss Cost	2013.2	0.006 (CI = +/-0.028; p = 0.652)	0.012 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.172; p = 0.971)	0.550	+0.60%
Loss Cost	2014.1	0.006 (CI = +/-0.032; p = 0.683)	0.012 (CI = +/-0.006; p = 0.001)	-0.004 (CI = +/-0.186; p = 0.965)	0.544	+0.62%
Loss Cost	2014.2	0.001 (CI = +/-0.036; p = 0.947)	0.011 (CI = +/-0.006; p = 0.002)	0.014 (CI = +/-0.199; p = 0.884)	0.552	+0.12%
Loss Cost	2015.1	-0.005 (CI = +/-0.042; p = 0.803)	0.011 (CI = +/-0.007; p = 0.003)	0.035 (CI = +/-0.215; p = 0.733)	0.561	-0.50%
Loss Cost	2015.2	0.002 (CI = +/-0.049; p = 0.916)	0.011 (CI = +/-0.007; p = 0.004)	0.011 (CI = +/-0.234; p = 0.923)	0.546	+0.24%
Loss Cost	2016.1	0.015 (CI = +/-0.057; p = 0.573)	0.012 (CI = +/-0.007; p = 0.003)	-0.028 (CI = +/-0.251; p = 0.809)	0.545	+1.52%
Loss Cost	2016.2	0.030 (CI = +/-0.066; p = 0.334)	0.013 (CI = +/-0.007; p = 0.003)	-0.073 (CI = +/-0.272; p = 0.564)	0.555	+3.07%
Loss Cost	2017.1	0.033 (CI = +/-0.082; p = 0.388)	0.013 (CI = +/-0.008; p = 0.005)	-0.080 (CI = +/-0.312; p = 0.575)	0.542	+3.35%
Severity	2006.1	0.040 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.182)	-0.075 (CI = +/-0.108; p = 0.166)	0.824	+4.05%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.236)	-0.059 (CI = +/-0.101; p = 0.242)	0.818	+3.76%
Severity	2007.1	0.037 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.248)	-0.059 (CI = +/-0.104; p = 0.256)	0.802	+3.75%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.244)	-0.062 (CI = +/-0.107; p = 0.249)	0.787	+3.80%
Severity	2008.1	0.038 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.226)	-0.066 (CI = +/-0.110; p = 0.224)	0.776	+3.90%
Severity	2008.2	0.040 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.194)	-0.074 (CI = +/-0.112; p = 0.185)	0.771	+4.05%
Severity	2009.1	0.038 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.004; p = 0.233)	-0.067 (CI = +/-0.114; p = 0.236)	0.741	+3.91%
Severity	2009.2	0.037 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.004; p = 0.283)	-0.059 (CI = +/-0.117; p = 0.305)	0.706	+3.74%
Severity	2010.1	0.035 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.004; p = 0.347)	-0.049 (CI = +/-0.119; p = 0.400)	0.664	+3.52%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	-0.090 (CI = +/-0.080; p = 0.029)	0.860	+4.44%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	-0.089 (CI = +/-0.083; p = 0.038)	0.839	+4.41%
Severity	2011.2	0.045 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	-0.096 (CI = +/-0.086; p = 0.029)	0.831	+4.60%
Severity	2012.1	0.043 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	-0.090 (CI = +/-0.089; p = 0.048)	0.799	+4.44%
Severity	2012.2	0.044 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.056)	-0.093 (CI = +/-0.094; p = 0.053)	0.772	+4.52%
Severity	2013.1	0.044 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	-0.094 (CI = +/-0.101; p = 0.065)	0.736	+4.55%
Severity	2013.2	0.044 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.083)	-0.091 (CI = +/-0.108; p = 0.090)	0.685	+4.47%
Severity	2014.1	0.043 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.004; p = 0.101)	-0.090 (CI = +/-0.116; p = 0.119)	0.625	+4.43%
Severity	2014.2	0.046 (CI = +/-0.023; p = 0.001)	0.003 (CI = +/-0.004; p = 0.102)	-0.098 (CI = +/-0.126; p = 0.118)	0.584	+4.66%
Severity	2015.1	0.038 (CI = +/-0.025; p = 0.006)	0.003 (CI = +/-0.004; p = 0.158)	-0.072 (CI = +/-0.129; p = 0.247)	0.462	+3.87%
Severity	2015.2	0.047 (CI = +/-0.027; p = 0.003)	0.003 (CI = +/-0.004; p = 0.085)	-0.103 (CI = +/-0.130; p = 0.110)	0.542	+4.86%
Severity	2016.1	0.057 (CI = +/-0.030; p = 0.002)	0.004 (CI = +/-0.004; p = 0.052)	-0.131 (CI = +/-0.134; p = 0.055)	0.585	+5.83%
Severity	2016.2	0.076 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	-0.189 (CI = +/-0.101; p = 0.002)	0.815	+7.95%
Severity	2017.1	0.065 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	-0.159 (CI = +/-0.098; p = 0.005)	0.758	+6.76%
Frequency	2006.1	-0.005 (CI = +/-0.009; p = 0.237)	0.012 (CI = +/-0.005; p = 0.000)	-0.059 (CI = +/-0.125; p = 0.347)	0.618	-0.52%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.132)	0.012 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.125; p = 0.435)	0.636	-0.70%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.201)	0.012 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.128; p = 0.413)	0.628	-0.64%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.182)	0.012 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.132; p = 0.461)	0.628	-0.71%
Frequency	2008.1	-0.008 (CI = +/-0.012; p = 0.176)	0.012 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.135; p = 0.506)	0.626	-0.78%
Frequency	2008.2	-0.011 (CI = +/-0.012; p = 0.073)	0.012 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.134; p = 0.662)	0.656	-1.08%
Frequency	2009.1	-0.012 (CI = +/-0.013; p = 0.070)	0.011 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.138; p = 0.728)	0.654	-1.19%
Frequency	2009.2	-0.017 (CI = +/-0.013; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.129; p = 0.978)	0.718	-1.70%
Frequency	2010.1	-0.018 (CI = +/-0.014; p = 0.016)	0.011 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.134; p = 0.951)	0.709	-1.75%
Frequency	2010.2	-0.021 (CI = +/-0.015; p = 0.007)	0.010 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.134; p = 0.756)	0.729	-2.10%
Frequency	2011.1	-0.022 (CI = +/-0.016; p = 0.011)	0.010 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.140; p = 0.730)	0.719	-2.17%
Frequency	2011.2	-0.029 (CI = +/-0.016; p = 0.001)	0.009 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.129; p = 0.388)	0.782	-2.88%
Frequency	2012.1	-0.028 (CI = +/-0.018; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.136; p = 0.453)	0.764	-2.76%
Frequency	2012.2	-0.033 (CI = +/-0.019; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	0.072 (CI = +/-0.136; p = 0.280)	0.787	-3.29%
Frequency	2013.1	-0.033 (CI = +/-0.022; p = 0.005)	0.009 (CI = +/-0.005; p = 0.001)	0.071 (CI = +/-0.145; p = 0.318)	0.768	-3.25%
Frequency	2013.2	-0.038 (CI = +/-0.024; p = 0.004)	0.009 (CI = +/-0.005; p = 0.002)	0.088 (CI = +/-0.151; p = 0.231)	0.773	-3.71%
Frequency	2014.1	-0.037 (CI = +/-0.028; p = 0.012)	0.009 (CI = +/-0.005; p = 0.003)	0.086 (CI = +/-0.163; p = 0.277)	0.750	-3.65%
Frequency	2014.2	-0.044 (CI = +/-0.031; p = 0.008)	0.008 (CI = +/-0.005; p = 0.005)	0.111 (CI = +/-0.170; p = 0.181)	0.761	-4.34%
Frequency	2015.1	-0.043 (CI = +/-0.037; p = 0.025)	0.008 (CI = +/-0.006; p = 0.008)	0.107 (CI = +/-0.186; p = 0.237)	0.731	-4.21%
Frequency	2015.2	-0.045 (CI = +/-0.043; p = 0.043)	0.008 (CI = +/-0.006; p = 0.013)	0.113 (CI = +/-0.206; p = 0.254)	0.705	-4.40%
Frequency	2016.1	-0.042 (CI = +/-0.052; p = 0.107)	0.008 (CI = +/-0.007; p = 0.017)	0.103 (CI = +/-0.230; p = 0.347)	0.663	-4.08%
			, , , , ,	0.116 (CI = +/-0.260; p = 0.343)	0.636	
Frequency	2016.2	-0.046 (CI = +/-0.064; p = 0.137)	0.008 (CI = +/-0.007; p = 0.028)	0.110 (CI = +/=0.200. D = 0.343)	0.030	-4.52%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2021-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.021 (CI = +/-0.013; p = 0.002)	-0.105 (CI = +/-0.106; p = 0.053)	-0.100 (CI = +/-0.200; p = 0.317)	0.290	+2.14%
Loss Cost	2006.2	0.017 (CI = +/-0.012; p = 0.009)	-0.085 (CI = +/-0.102; p = 0.098)	-0.074 (CI = +/-0.190; p = 0.435)	0.194	+1.71%
Loss Cost	2007.1	0.016 (CI = +/-0.013; p = 0.020)	-0.089 (CI = +/-0.105; p = 0.093)	-0.068 (CI = +/-0.194; p = 0.478)	0.174	+1.62%
Loss Cost	2007.2	0.016 (CI = +/-0.014; p = 0.035)	-0.086 (CI = +/-0.108; p = 0.113)	-0.065 (CI = +/-0.200; p = 0.510)	0.132	+1.56%
Loss Cost	2008.1	0.014 (CI = +/-0.015; p = 0.070)	-0.092 (CI = +/-0.111; p = 0.101)	-0.057 (CI = +/-0.204; p = 0.572)	0.113	+1.41%
Loss Cost	2008.2	0.012 (CI = +/-0.016; p = 0.136)	-0.085 (CI = +/-0.115; p = 0.139)	-0.047 (CI = +/-0.209; p = 0.645)	0.055	+1.24%
Loss Cost	2009.1	0.008 (CI = +/-0.017; p = 0.324)	-0.099 (CI = +/-0.114; p = 0.085)	-0.027 (CI = +/-0.206; p = 0.792)	0.047	+0.84%
Loss Cost	2009.2	0.002 (CI = +/-0.017; p = 0.802)	-0.077 (CI = +/-0.109; p = 0.159)	0.005 (CI = +/-0.195; p = 0.955)	-0.030	+0.21%
Loss Cost	2010.1	-0.002 (CI = +/-0.018; p = 0.793)	-0.091 (CI = +/-0.108; p = 0.096)	0.026 (CI = +/-0.193; p = 0.780)	0.005	-0.22%
Loss Cost	2010.2	0.002 (CI = +/-0.019; p = 0.854)	-0.104 (CI = +/-0.110; p = 0.062)	0.007 (CI = +/-0.194; p = 0.938)	0.036	+0.17%
Loss Cost	2011.1	-0.002 (CI = +/-0.020; p = 0.817)	-0.115 (CI = +/-0.111; p = 0.042)	0.025 (CI = +/-0.196; p = 0.794)	0.069	-0.22%
Loss Cost	2011.2	-0.007 (CI = +/-0.021; p = 0.492)	-0.100 (CI = +/-0.112; p = 0.077)	0.047 (CI = +/-0.197; p = 0.624)	0.052	-0.71%
Loss Cost	2012.1	-0.011 (CI = +/-0.023; p = 0.321)	-0.111 (CI = +/-0.115; p = 0.058)	0.064 (CI = +/-0.200; p = 0.515)	0.091	-1.11%
Loss Cost	2012.2	-0.016 (CI = +/-0.025; p = 0.207)	-0.098 (CI = +/-0.118; p = 0.098)	0.082 (CI = +/-0.206; p = 0.412)	0.099	-1.55%
Loss Cost	2013.1	-0.020 (CI = +/-0.028; p = 0.149)	-0.108 (CI = +/-0.122; p = 0.081)	0.098 (CI = +/-0.213; p = 0.345)	0.125	-1.96%
Loss Cost	2013.2	-0.025 (CI = +/-0.031; p = 0.103)	-0.095 (CI = +/-0.128; p = 0.134)	0.118 (CI = +/-0.221; p = 0.273)	0.145	-2.47%
Loss Cost	2014.1	-0.031 (CI = +/-0.034; p = 0.074)	-0.106 (CI = +/-0.132; p = 0.108)	0.138 (CI = +/-0.229; p = 0.218)	0.175	-3.02%
Loss Cost	2014.2	-0.036 (CI = +/-0.039; p = 0.068)	-0.095 (CI = +/-0.140; p = 0.168)	0.156 (CI = +/-0.242; p = 0.189)	0.189	-3.53%
Loss Cost	2015.1	-0.048 (CI = +/-0.042; p = 0.028)	-0.114 (CI = +/-0.139; p = 0.099)	0.194 (CI = +/-0.241; p = 0.106)	0.294	-4.68%
Loss Cost	2015.2	-0.043 (CI = +/-0.049; p = 0.084)	-0.123 (CI = +/-0.150; p = 0.099)	0.178 (CI = +/-0.262; p = 0.165)	0.253	-4.19%
Loss Cost	2016.1	-0.045 (CI = +/-0.058; p = 0.117)	-0.126 (CI = +/-0.162; p = 0.114)	0.184 (CI = +/-0.285; p = 0.183)	0.186	-4.41%
Loss Cost	2016.2	-0.033 (CI = +/-0.071; p = 0.319)	-0.144 (CI = +/-0.177; p = 0.099)	0.151 (CI = +/-0.313; p = 0.308)	0.164	-3.27%
Loss Cost	2017.1	-0.048 (CI = +/-0.083; p = 0.222)	-0.159 (CI = +/-0.186; p = 0.085)	0.187 (CI = +/-0.336; p = 0.240)	0.202	-4.69%
		, , , , ,	, , , , ,	, , , , ,		
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.057; p = 0.174)	-0.068 (CI = +/-0.107; p = 0.208)	0.825	+3.80%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.052; p = 0.047)	-0.050 (CI = +/-0.097; p = 0.301)	0.833	+3.50%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.053; p = 0.051)	-0.051 (CI = +/-0.099; p = 0.303)	0.818	+3.51%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.055; p = 0.055)	-0.050 (CI = +/-0.102; p = 0.326)	0.804	+3.50%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.056; p = 0.045)	-0.055 (CI = +/-0.103; p = 0.283)	0.797	+3.60%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.059; p = 0.061)	-0.058 (CI = +/-0.106; p = 0.272)	0.787	+3.65%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.060; p = 0.083)	-0.054 (CI = +/-0.109; p = 0.319)	0.757	+3.57%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.060; p = 0.048)	-0.042 (CI = +/-0.108; p = 0.430)	0.738	+3.33%
Severity	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.062; p = 0.071)	-0.036 (CI = +/-0.111; p = 0.511)	0.697	+3.20%
Severity	2010.2	0.038 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.046; p = 0.124)	-0.067 (CI = +/-0.081; p = 0.103)	0.847	+3.86%
Severity	2011.1	0.038 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.048; p = 0.146)	-0.066 (CI = +/-0.084; p = 0.121)	0.823	+3.84%
Severity	2011.2	0.038 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.050; p = 0.180)	-0.068 (CI = +/-0.088; p = 0.126)	0.807	+3.88%
Severity	2012.1	0.037 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.052; p = 0.240)	-0.062 (CI = +/-0.091; p = 0.169)	0.772	+3.75%
Severity	2012.2	0.036 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.055; p = 0.237)	-0.059 (CI = +/-0.095; p = 0.209)	0.741	+3.67%
Severity	2013.1	0.036 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.058; p = 0.259)	-0.059 (CI = +/-0.100; p = 0.229)	0.700	+3.68%
Severity	2013.2	0.034 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.061; p = 0.205)	-0.050 (CI = +/-0.105; p = 0.322)	0.655	+3.43%
Severity	2014.1	0.033 (CI = +/-0.017; p = 0.001)	0.037 (CI = +/-0.064; p = 0.240)	-0.049 (CI = +/-0.111; p = 0.364)	0.590	+3.38%
Severity	2014.2	0.032 (CI = +/-0.019; p = 0.003)	0.038 (CI = +/-0.069; p = 0.252)	-0.046 (CI = +/-0.119; p = 0.423)	0.540	+3.30%
Severity	2015.1	0.027 (CI = +/-0.021; p = 0.015)	0.029 (CI = +/-0.069; p = 0.375)	-0.028 (CI = +/-0.119; p = 0.623)	0.408	+2.71%
Severity	2015.2	0.031 (CI = +/-0.024; p = 0.014)	0.021 (CI = +/-0.073; p = 0.542)	-0.042 (CI = +/-0.126; p = 0.480)	0.427	+3.18%
Severity	2016.1	0.037 (CI = +/-0.027; p = 0.013)	0.028 (CI = +/-0.075; p = 0.433)	-0.057 (CI = +/-0.133; p = 0.362)	0.439	+3.74%
Severity	2016.2	0.048 (CI = +/-0.030; p = 0.005)	0.011 (CI = +/-0.075; p = 0.756)	-0.089 (CI = +/-0.132; p = 0.163)	0.548	+4.93%
Severity	2017.1	0.037 (CI = +/-0.032; p = 0.028)	0.000 (CI = +/-0.072; p = 0.989)	-0.062 (CI = +/-0.130; p = 0.307)	0.362	+3.77%
Severity	2017.1	0.037 (CI = 17-0.032, p = 0.028)	0.000 (Ci = 17-0.072, p = 0.983)	-0.002 (ci = 1/-0.130, p = 0.307)	0.302	13.7770
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.143 (CI = +/-0.076; p = 0.001)	-0.032 (CI = +/-0.142; p = 0.652)	0.501	-1.60%
Frequency	2006.2	-0.010 (CI = 1/-0.009; p = 0.001)	-0.143 (CI = +/-0.070; p = 0.001)	-0.032 (CI = 1/-0.142, p = 0.032) -0.024 (CI = +/-0.144; p = 0.738)	0.512	-1.72%
Frequency	2000.2	-0.017 (CI = 1/-0.005, p = 0.001) -0.018 (CI = +/-0.010; p = 0.001)	-0.142 (CI = +/-0.079; p = 0.001)	-0.018 (CI = +/-0.147; p = 0.808)	0.506	-1.83%
Frequency	2007.1	-0.018 (CI = 1/-0.010; p = 0.001)	-0.142 (CI = +/-0.082; p = 0.002)	-0.015 (CI = +/-0.151; p = 0.836)	0.504	-1.87%
Frequency	2007.2	-0.015 (CI = 1/-0.011; p = 0.001)	-0.150 (CI = +/-0.082; p = 0.001)	-0.013 (CI = +/-0.149; p = 0.982)	0.535	-2.11%
Frequency	2008.2	-0.021 (CI = +/-0.011; p = 0.001) -0.024 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.083; p = 0.002)	0.011 (CI = +/-0.150; p = 0.884)	0.556	-2.33%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000) -0.027 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.081; p = 0.002) -0.152 (CI = +/-0.081; p = 0.001)	0.027 (CI = +/-0.147; p = 0.709)	0.594	-2.64%
	2009.1	-0.027 (CI = +/-0.012; p = 0.000) -0.031 (CI = +/-0.012; p = 0.000)	-0.132 (CI = +/-0.081, p = 0.001) -0.138 (CI = +/-0.079; p = 0.001)	0.048 (CI = +/-0.142; p = 0.496)		
Frequency		-0.031 (CI = +/-0.012; p = 0.000) -0.034 (CI = +/-0.013; p = 0.000)	-0.138 (CI = +/-0.079; p = 0.001) -0.147 (CI = +/-0.079; p = 0.001)	0.062 (CI = +/-0.141; p = 0.372)	0.645	-3.03%
Frequency Frequency	2010.1 2010.2	-0.034 (CI = +/-0.013; p = 0.000) -0.036 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.079; p = 0.001) -0.139 (CI = +/-0.081; p = 0.002)	0.074 (CI = +/-0.141; p = 0.372) 0.074 (CI = +/-0.143; p = 0.296)	0.663	-3.31% -3.55%
		-0.040 (CI = +/-0.014; p = 0.000)			0.675	
Frequency	2011.1		-0.150 (CI = +/-0.080; p = 0.001)	0.090 (CI = +/-0.141; p = 0.197) 0.114 (CI = +/-0.134; p = 0.091)	0.696	-3.91%
Frequency	2011.2	-0.045 (CI = +/-0.015; p = 0.000) -0.048 (CI = +/-0.016; p = 0.000)	-0.134 (CI = +/-0.077; p = 0.002)		0.746	-4.42% -4.68%
Frequency	2012.1		-0.141 (CI = +/-0.078; p = 0.001)	0.126 (CI = +/-0.137; p = 0.070)	0.737	
Frequency	2012.2	-0.052 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.080; p = 0.003)	0.142 (CI = +/-0.139; p = 0.046)	0.752	-5.04%
Frequency	2013.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.140 (CI = +/-0.081; p = 0.002)	0.157 (CI = +/-0.140; p = 0.030)	0.753	-5.43%
Frequency	2013.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.133 (CI = +/-0.085; p = 0.004)	0.169 (CI = +/-0.146; p = 0.027)	0.752	-5.71%
Frequency	2014.1	-0.064 (CI = +/-0.022; p = 0.000)	-0.143 (CI = +/-0.085; p = 0.003)	0.187 (CI = +/-0.148; p = 0.017)	0.752	-6.20%
Frequency	2014.2	-0.068 (CI = +/-0.025; p = 0.000)	-0.133 (CI = +/-0.090; p = 0.007)	0.202 (CI = +/-0.155; p = 0.014)	0.755	-6.61%
Frequency	2015.1	-0.075 (CI = +/-0.027; p = 0.000)	-0.144 (CI = +/-0.091; p = 0.005)	0.222 (CI = +/-0.159; p = 0.010)	0.749	-7.19%
Frequency	2015.2	-0.074 (CI = +/-0.033; p = 0.000)	-0.144 (CI = +/-0.100; p = 0.008)	0.220 (CI = +/-0.174; p = 0.017)	0.724	-7.15%
Frequency	2016.1	-0.082 (CI = +/-0.037; p = 0.001)	-0.154 (CI = +/-0.103; p = 0.007)	0.241 (CI = +/-0.182; p = 0.014)	0.709	-7.85%
Eroguoneu	2016.2	-0.081 (CI = +/-0.046; p = 0.003)	-0.155 (CI = +/-0.115; p = 0.013)	0.240 (CI = +/-0.204; p = 0.026)	0.683	-7.81%
Frequency Frequency	2017.1	-0.085 (CI = +/-0.056; p = 0.007)	-0.159 (CI = +/-0.126; p = 0.019)	0.249 (CI = +/-0.227; p = 0.035)	0.607	-8.15%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2021-07-01

					Implied Tren
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.021 (CI = +/-0.013; p = 0.003)	-0.097 (CI = +/-0.209; p = 0.350)	0.223	+2.13%
Loss Cost	2006.2	0.016 (CI = +/-0.013; p = 0.014)	-0.068 (CI = +/-0.195; p = 0.483)	0.144	+1.65%
Loss Cost	2007.1	0.016 (CI = +/-0.014; p = 0.024)	-0.066 (CI = +/-0.200; p = 0.506)	0.119	+1.61%
Loss Cost	2007.2	0.015 (CI = +/-0.015; p = 0.049)	-0.059 (CI = +/-0.205; p = 0.560)	0.082	+1.49%
Loss Cost	2008.1	0.014 (CI = +/-0.016; p = 0.081)	-0.054 (CI = +/-0.210; p = 0.601)	0.053	+1.40%
Loss Cost	2008.2	0.011 (CI = +/-0.017; p = 0.173)	-0.041 (CI = +/-0.213; p = 0.698)	0.008	+1.15%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.352)	-0.024 (CI = +/-0.215; p = 0.822)	-0.034	+0.82%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.892)	0.012 (CI = +/-0.199; p = 0.903)	-0.076	+0.11%
Loss Cost	2010.1	-0.002 (CI = +/-0.018; p = 0.786)	0.029 (CI = +/-0.200; p = 0.764)	-0.079	-0.24%
Loss Cost	2010.2	0.000 (CI = +/-0.020; p = 0.987)	0.017 (CI = +/-0.205; p = 0.864)	-0.084	+0.02%
Loss Cost	2011.1	-0.003 (CI = +/-0.021; p = 0.808)	0.030 (CI = +/-0.211; p = 0.774)	-0.086	-0.25%
Loss Cost	2011.2	-0.009 (CI = +/-0.022; p = 0.414)	0.058 (CI = +/-0.207; p = 0.568)	-0.060	-0.89%
Loss Cost	2012.1	-0.012 (CI = +/-0.025; p = 0.338)	0.069 (CI = +/-0.214; p = 0.512)	-0.049	-1.15%
Loss Cost	2012.2	-0.018 (CI = +/-0.026; p = 0.170)	0.094 (CI = +/-0.215; p = 0.370)	0.002	-1.77%
Loss Cost	2013.1	-0.020 (CI = +/-0.029; p = 0.163)	0.104 (CI = +/-0.225; p = 0.346)	0.006	-2.01%
Loss Cost	2013.2	-0.028 (CI = +/-0.032; p = 0.082)	0.132 (CI = +/-0.228; p = 0.239)	0.070	-2.74%
Loss Cost	2014.1	-0.031 (CI = +/-0.036; p = 0.081)	0.145 (CI = +/-0.240; p = 0.220)	0.075	-3.09%
Loss Cost	2014.1	-0.040 (CI = +/-0.040; p = 0.051)	0.173 (CI = +/-0.248; p = 0.159)	0.129	-3.88%
Loss Cost	2015.1	-0.049 (CI = +/-0.045; p = 0.033)	0.203 (CI = +/-0.257; p = 0.112)	0.184	-4.80%
Loss Cost	2015.2	-0.049 (CI = +/-0.052; p = 0.062)	0.204 (CI = +/-0.278; p = 0.137)	0.127	-4.83%
Loss Cost	2016.1	-0.047 (CI = +/-0.062; p = 0.124)	0.198 (CI = +/-0.304; p = 0.181)	0.054	-4.62%
Loss Cost	2016.2	-0.045 (CI = +/-0.075; p = 0.217)	0.191 (CI = +/-0.335; p = 0.236)	-0.012	-4.38%
Loss Cost	2017.1	-0.053 (CI = +/-0.092; p = 0.228)	0.212 (CI = +/-0.373; p = 0.234)	-0.016	-5.16%
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.109; p = 0.208)	0.820	+3.80%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.101; p = 0.294)	0.816	+3.54%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.104; p = 0.314)	0.799	+3.52%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.107; p = 0.314)	0.784	+3.54%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.109; p = 0.296)	0.772	+3.61%
Severity	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.111; p = 0.261)	0.764	+3.71%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.113; p = 0.324)	0.736	+3.58%
Severity	2009.1	0.033 (CI = +/-0.003, p = 0.000) 0.034 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.115; p = 0.324) -0.047 (CI = +/-0.115; p = 0.405)	0.703	+3.41%
		0.032 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.113, p = 0.403) -0.038 (CI = +/-0.116; p = 0.510)		+3.41%
Severity	2010.1			0.665	
Severity	2010.2	0.038 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.084; p = 0.097)	0.836	+3.91%
Severity	2011.1	0.038 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.087; p = 0.123)	0.813	+3.85%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.090; p = 0.114)	0.799	+3.94%
Severity	2012.1	0.037 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.092; p = 0.164)	0.766	+3.76%
Severity	2012.2	0.037 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.096; p = 0.185)	0.735	+3.75%
Severity	2013.1	0.036 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.101; p = 0.220)	0.694	+3.69%
Severity	2013.2	0.035 (CI = +/-0.015; p = 0.000)	-0.056 (CI = +/-0.106; p = 0.282)	0.640	+3.55%
Severity	2014.1	0.034 (CI = +/-0.017; p = 0.001)	-0.051 (CI = +/-0.112; p = 0.347)	0.577	+3.41%
Severity	2014.2	0.034 (CI = +/-0.019; p = 0.002)	-0.053 (CI = +/-0.120; p = 0.363)	0.527	+3.45%
Severity	2015.1	0.027 (CI = +/-0.020; p = 0.013)	-0.030 (CI = +/-0.118; p = 0.590)	0.414	+2.74%
Severity	2015.2	0.032 (CI = +/-0.023; p = 0.009)	-0.047 (CI = +/-0.122; p = 0.420)	0.454	+3.30%
Severity	2016.1	0.037 (CI = +/-0.026; p = 0.010)	-0.060 (CI = +/-0.129; p = 0.329)	0.455	+3.79%
Severity	2016.2	0.049 (CI = +/-0.028; p = 0.003)	-0.092 (CI = +/-0.124; p = 0.128)	0.585	+5.02%
Severity	2017.1	0.037 (CI = +/-0.030; p = 0.020)	-0.062 (CI = +/-0.121; p = 0.279)	0.426	+3.77%
Frequency Frequency	2006.1 2006.2	-0.016 (CI = +/-0.011; p = 0.004) -0.018 (CI = +/-0.011; p = 0.002)	-0.028 (CI = +/-0.170; p = 0.736) -0.015 (CI = +/-0.170; p = 0.858)	0.283 0.319	-1.61% -1.83%
Frequency	2007.1	-0.018 (CI = 1/-0.011; p = 0.002) -0.019 (CI = +/-0.012; p = 0.003)	-0.013 (CI = 1/-0.174; p = 0.838) -0.014 (CI = +/-0.174; p = 0.871)	0.300	-1.84%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.003)	-0.006 (CI = +/-0.177; p = 0.949)	0.309	-1.99%
Frequency	2008.1	-0.022 (CI = +/-0.014; p = 0.003)	0.003 (CI = +/-0.181; p = 0.977)	0.315	-2.13%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.001)	0.022 (CI = +/-0.178; p = 0.806)	0.370	-2.47%
Frequency	2009.1	-0.027 (CI = +/-0.015; p = 0.001)	0.032 (CI = +/-0.182; p = 0.723)	0.378	-2.66%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.059 (CI = +/-0.172; p = 0.485)	0.475	-3.19%
Frequency	2010.1	-0.034 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.177; p = 0.441)	0.467	-3.34%
Frequency	2010.2	-0.038 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.175; p = 0.314)	0.509	-3.75%
Frequency	2011.1	-0.040 (CI = +/-0.018; p = 0.000)	0.096 (CI = +/-0.180; p = 0.280)	0.500	-3.95%
Frequency	2011.2	-0.048 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.168; p = 0.127)	0.598	-4.65%
Frequency	2012.1	-0.048 (CI = +/-0.020; p = 0.000)	0.132 (CI = +/-0.176; p = 0.132)	0.565	-4.73%
Frequency	2012.2	-0.055 (CI = +/-0.021; p = 0.000)	0.158 (CI = +/-0.173; p = 0.071)	0.612	-5.32%
Frequency	2013.1	-0.057 (CI = +/-0.023; p = 0.000)	0.165 (CI = +/-0.181; p = 0.071)	0.583	-5.50%
Frequency	2013.2	-0.063 (CI = +/-0.025; p = 0.000)	0.188 (CI = +/-0.183; p = 0.045)	0.605	-6.07%
Frequency	2014.1	-0.065 (CI = +/-0.029; p = 0.000)	0.196 (CI = +/-0.193; p = 0.047)	0.571	-6.29%
Frequency	2014.1	-0.003 (CI = +/-0.023, p = 0.000) -0.074 (CI = +/-0.031; p = 0.000)	0.225 (CI = +/-0.195; p = 0.026)	0.605	-7.09%
		-0.074 (CI = +/-0.031; p = 0.000) -0.076 (CI = +/-0.036; p = 0.000)	0.234 (CI = +/-0.195; p = 0.026) 0.234 (CI = +/-0.208; p = 0.031)		
Frequency	2015.1			0.560	-7.34%
Frequency	2015.2	-0.082 (CI = +/-0.042; p = 0.001)	0.251 (CI = +/-0.222; p = 0.029)	0.536	-7.87%
	2016.1	-0.084 (CI = +/-0.050; p = 0.003)	0.259 (CI = +/-0.242; p = 0.038)	0.471	-8.10%
	2017 7	0.004/01 ./ 0.000			c:
Frequency Frequency Frequency	2016.2 2017.1	-0.094 (CI = +/-0.059; p = 0.005) -0.090 (CI = +/-0.072; p = 0.019)	0.284 (CI = +/-0.262; p = 0.036) 0.274 (CI = +/-0.292; p = 0.063)	0.453 0.326	-8.95% -8.60%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.076; p = 0.032)	0.016 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.191; p = 0.045)	0.641	+3.50%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.070; p = 0.055)	0.016 (CI = +/-0.005; p = 0.000)	-0.167 (CI = +/-0.176; p = 0.062)	0.620	+3.09%
Loss Cost	2007.1	0.031 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.073; p = 0.065)	0.016 (CI = +/-0.005; p = 0.000)	-0.168 (CI = +/-0.181; p = 0.068)	0.608	+3.10%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.075; p = 0.070)	0.016 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.186; p = 0.072)	0.586	+3.14%
Loss Cost	2008.1	0.031 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.078; p = 0.075)	0.016 (CI = +/-0.006; p = 0.000)	-0.168 (CI = +/-0.192; p = 0.084)	0.571	+3.10%
Loss Cost	2008.2	0.030 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.081; p = 0.096)	0.015 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.198; p = 0.103)	0.538	+3.02%
Loss Cost	2009.1	0.027 (CI = +/-0.014; p = 0.001)	-0.078 (Cl = +/-0.081; p = 0.059)	0.015 (CI = +/-0.006; p = 0.000)	-0.142 (CI = +/-0.198; p = 0.152)	0.528	+2.69%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.004)	-0.061 (Cl = +/-0.074; p = 0.103)	0.014 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.180; p = 0.238)	0.525	+2.10%
Loss Cost	2010.1	0.017 (CI = +/-0.014; p = 0.017)	-0.071 (CI = +/-0.074; p = 0.062)	0.013 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.180; p = 0.340)	0.535	+1.76%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	-0.087 (Cl = +/-0.067; p = 0.013)	0.014 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.161; p = 0.131)	0.645	+2.40%
Loss Cost	2011.1	0.021 (CI = +/-0.014; p = 0.006)	-0.093 (CI = +/-0.069; p = 0.011) -0.085 (CI = +/-0.069; p = 0.019)	0.014 (CI = +/-0.005; p = 0.000)	-0.108 (CI = +/-0.166; p = 0.188)	0.648	+2.16%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.024)		0.013 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.167; p = 0.278)	0.642	+1.81%
Loss Cost	2012.1 2012.2	0.016 (CI = +/-0.017; p = 0.063) 0.014 (CI = +/-0.019; p = 0.145)	-0.089 (CI = +/-0.072; p = 0.019)	0.013 (CI = +/-0.005; p = 0.000) 0.013 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.174; p = 0.354) -0.066 (CI = +/-0.182; p = 0.452)	0.644 0.639	+1.62%
Loss Cost Loss Cost	2012.2	0.014 (CI = +/-0.013, p = 0.143) 0.013 (CI = +/-0.022; p = 0.230)	-0.084 (CI = +/-0.075; p = 0.031) -0.086 (CI = +/-0.080; p = 0.037)	0.013 (CI = +/-0.005; p = 0.000) 0.012 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.194; p = 0.513)	0.635	+1.38% +1.27%
	2013.1	0.010 (CI = +/-0.024; p = 0.381)	-0.086 (CI = +/-0.084; p = 0.057)	0.012 (CI = +/-0.006; p = 0.000) 0.012 (CI = +/-0.006; p = 0.001)		0.632	
Loss Cost	2013.2	0.009 (CI = +/-0.028; p = 0.522)	-0.082 (CI = +/-0.084, p = 0.063)	0.012 (CI = +/-0.006; p = 0.001) 0.012 (CI = +/-0.006; p = 0.001)	-0.050 (CI = +/-0.205; p = 0.613)	0.627	+1.03% +0.86%
Loss Cost	2014.1	0.008 (CI = +/-0.032; p = 0.620)	-0.083 (CI = +/-0.097; p = 0.085)	0.012 (CI = +/-0.006, p = 0.001) 0.012 (CI = +/-0.007; p = 0.003)	-0.041 (CI = +/-0.220; p = 0.693) -0.037 (CI = +/-0.238; p = 0.741)	0.621	
Loss Cost	2014.2					0.648	+0.76% -0.06%
Loss Cost Loss Cost	2015.1	-0.001 (CI = +/-0.036; p = 0.972) 0.012 (CI = +/-0.038; p = 0.506)	-0.095 (CI = +/-0.100; p = 0.059) -0.113 (CI = +/-0.097; p = 0.027)	0.011 (CI = +/-0.007; p = 0.006) 0.012 (CI = +/-0.007; p = 0.003)	-0.002 (CI = +/-0.249; p = 0.989) -0.052 (CI = +/-0.246; p = 0.650)	0.692	+1.21%
	2016.1	0.012 (CI = +/-0.038, p = 0.366)	-0.113 (CI = +/-0.097, p = 0.027) -0.104 (CI = +/-0.104; p = 0.050)	0.012 (CI = +/-0.007; p = 0.003) 0.013 (CI = +/-0.007; p = 0.003)	-0.080 (CI = +/-0.267; p = 0.520)	0.678	+1.93%
Loss Cost Loss Cost	2016.1	0.040 (CI = +/-0.042; p = 0.056)	-0.104 (CI = +/-0.104; p = 0.050) -0.130 (CI = +/-0.089; p = 0.009)	0.013 (Cl = +/-0.007; p = 0.003) 0.014 (Cl = +/-0.006; p = 0.001)	-0.155 (CI = +/-0.230; p = 0.162)	0.792	+4.12%
	2017.1	0.035 (CI = +/-0.050; p = 0.146)				0.790	+3.59%
Loss Cost	2017.1	0.033 (CI = +7-0.030, p = 0.140)	-0.136 (CI = +/-0.098; p = 0.013)	0.014 (CI = +/-0.007; p = 0.002)	-0.138 (CI = +/-0.258; p = 0.253)	0.790	+3.39%
Severity	2006.1	0.039 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.057; p = 0.129)	0.004 (CI = +/-0.004; p = 0.110)	-0.069 (CI = +/-0.144; p = 0.335)	0.826	+3.98%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.052; p = 0.035)	0.004 (CI = +/-0.004; p = 0.110) 0.003 (CI = +/-0.004; p = 0.149)	-0.046 (CI = +/-0.130; p = 0.476)	0.834	+3.64%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.054; p = 0.037)	0.003 (CI = +/-0.004; p = 0.148)	-0.048 (CI = +/-0.133; p = 0.464)	0.819	+3.68%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.055; p = 0.042)	0.003 (CI = +/-0.004; p = 0.163)	-0.047 (CI = +/-0.137; p = 0.484)	0.805	+3.67%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.057; p = 0.031)	0.003 (CI = +/-0.004; p = 0.128)	-0.057 (CI = +/-0.139; p = 0.406)	0.799	+3.81%
Severity	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.058; p = 0.043)	0.003 (CI = +/-0.004; p = 0.123)	-0.062 (CI = +/-0.143; p = 0.382)	0.789	+3.89%
Severity	2009.1	0.037 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.061; p = 0.060)	0.003 (CI = +/-0.004; p = 0.155)	-0.057 (CI = +/-0.148; p = 0.437)	0.759	+3.80%
Severity	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.065 (CI = +/-0.061; p = 0.036)	0.003 (CI = +/-0.004; p = 0.212)	-0.041 (CI = +/-0.147; p = 0.570)	0.738	+3.55%
Severity	2010.1	0.033 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.063; p = 0.056)	0.002 (CI = +/-0.005; p = 0.275)	-0.032 (CI = +/-0.152; p = 0.666)	0.695	+3.40%
Severity	2010.2	0.041 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.045; p = 0.069)	0.004 (CI = +/-0.003; p = 0.029)	-0.077 (CI = +/-0.107; p = 0.153)	0.857	+4.18%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.047; p = 0.080)	0.004 (CI = +/-0.003; p = 0.035)	-0.077 (CI = +/-0.113; p = 0.168)	0.835	+4.19%
Severity	2011.2	0.042 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.049; p = 0.106)	0.004 (CI = +/-0.004; p = 0.037)	-0.081 (CI = +/-0.118; p = 0.166)	0.820	+4.26%
Severity	2012.1	0.041 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.051; p = 0.147)	0.004 (CI = +/-0.004; p = 0.057)	-0.075 (CI = +/-0.123; p = 0.220)	0.783	+4.14%
Severity	2012.2	0.040 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.054; p = 0.154)	0.003 (CI = +/-0.004; p = 0.073)	-0.071 (CI = +/-0.130; p = 0.263)	0.753	+4.08%
Severity	2013.1	0.041 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.057; p = 0.164)	0.004 (CI = +/-0.004; p = 0.083)	-0.075 (CI = +/-0.138; p = 0.270)	0.714	+4.14%
Severity	2013.2	0.038 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.060; p = 0.137)	0.003 (CI = +/-0.004; p = 0.120)	-0.062 (CI = +/-0.145; p = 0.373)	0.668	+3.88%
Severity	2014.1	0.038 (CI = +/-0.020; p = 0.001)	0.044 (CI = +/-0.064; p = 0.162)	0.003 (CI = +/-0.005; p = 0.144)	-0.063 (CI = +/-0.156; p = 0.406)	0.604	+3.88%
Severity	2014.2	0.037 (CI = +/-0.023; p = 0.004)	0.045 (CI = +/-0.069; p = 0.178)	0.003 (CI = +/-0.005; p = 0.176)	-0.059 (CI = +/-0.169; p = 0.463)	0.553	+3.80%
Severity	2015.1	0.030 (CI = +/-0.025; p = 0.022)	0.035 (CI = +/-0.069; p = 0.292)	0.002 (CI = +/-0.005; p = 0.299)	-0.029 (CI = +/-0.173; p = 0.718)	0.415	+3.09%
Severity	2015.2	0.036 (CI = +/-0.029; p = 0.020)	0.028 (CI = +/-0.073; p = 0.415)	0.003 (CI = +/-0.005; p = 0.244)	-0.050 (CI = +/-0.184; p = 0.565)	0.432	+3.61%
Severity	2016.1	0.043 (CI = +/-0.033; p = 0.016)	0.037 (CI = +/-0.076; p = 0.302)	0.004 (CI = +/-0.005; p = 0.173)	-0.078 (CI = +/-0.195; p = 0.394)	0.453	+4.37%
Severity	2016.2	0.054 (CI = +/-0.035; p = 0.007)	0.023 (CI = +/-0.075; p = 0.499)	0.004 (CI = +/-0.005; p = 0.099)	-0.117 (CI = +/-0.194; p = 0.205)	0.553	+5.54%
Severity	2017.1	0.041 (CI = +/-0.037; p = 0.034)	0.010 (CI = +/-0.072; p = 0.765)	0.003 (CI = +/-0.005; p = 0.157)	-0.074 (CI = +/-0.189; p = 0.395)	0.387	+4.19%
•				, , , , ,	, , , , ,		
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.128)	-0.127 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.114; p = 0.031)	0.823	-0.46%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.098)	-0.124 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.116; p = 0.041)	0.826	-0.53%
Frequency	2007.1	-0.006 (CI = +/-0.007; p = 0.108)	-0.125 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.120 (CI = +/-0.119; p = 0.050)	0.821	-0.56%
Frequency	2007.2	-0.005 (CI = +/-0.007; p = 0.166)	-0.127 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.123; p = 0.050)	0.820	-0.51%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.078)	-0.133 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.122; p = 0.074)	0.831	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.044)	-0.128 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.100 (CI = +/-0.123; p = 0.105)	0.838	-0.84%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.015)	-0.136 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.121; p = 0.159)	0.852	-1.07%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.126 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.112; p = 0.247)	0.880	-1.39%
Frequency	2010.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.131 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.113; p = 0.344)	0.884	-1.58%
Frequency	2010.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.128 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.116; p = 0.428)	0.886	-1.71%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.134 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.117; p = 0.584)	0.890	-1.94%
Frequency	2011.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.108; p = 0.879)	0.914	-2.35%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.114; p = 0.936)	0.907	-2.41%
Frequency	2012.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.118; p = 0.930)	0.908	-2.59%
Frequency	2013.1	-0.028 (CI = +/-0.014; p = 0.001)	-0.125 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.124; p = 0.821)	0.902	-2.75%
Frequency	2013.2	-0.028 (CI = +/-0.016; p = 0.002)	-0.126 (CI = +/-0.055; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.133; p = 0.840)	0.898	-2.74%
Frequency	2014.1	-0.030 (CI = +/-0.018; p = 0.003)	-0.129 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	0.021 (CI = +/-0.142; p = 0.755)	0.889	-2.91%
Frequency	2014.2	-0.030 (CI = +/-0.021; p = 0.009)	-0.128 (CI = +/-0.062; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.022 (CI = +/-0.154; p = 0.762)	0.884	-2.93%
Frequency	2015.1	-0.031 (CI = +/-0.024; p = 0.017)	-0.130 (CI = +/-0.067; p = 0.001)	0.008 (CI = +/-0.005; p = 0.002)	0.028 (CI = +/-0.168; p = 0.725)	0.869	-3.06%
Frequency	2015.2	-0.023 (CI = +/-0.027; p = 0.078)	-0.141 (CI = +/-0.067; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	-0.002 (CI = +/-0.170; p = 0.975)	0.877	-2.32%
		-0.024 (CI = +/-0.032; p = 0.130)	-0.141 (CI = +/-0.074; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	-0.002 (CI = +/-0.190; p = 0.983)	0.857	-2.34%
Frequency	2016.1	-0.024 (CI = +/-0.032, p = 0.130)	0.141 (Ci - 1/ 0.074, p - 0.002)				
	2016.1 2016.2	-0.024 (CI = +/-0.032; p = 0.130) -0.014 (CI = +/-0.035; p = 0.402)	-0.153 (CI = +/-0.074; p = 0.001)	0.010 (CI = +/-0.005; p = 0.002)	-0.037 (CI = +/-0.192; p = 0.669)	0.871	-1.35%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Ei+	Start Date	Timo	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
Fit Loss Cost	2006.1	Time 0.035 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.203; p = 0.051)	0.594	+3.56%
Loss Cost	2006.2	0.030 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000) 0.016 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.203, p = 0.031) -0.168 (CI = +/-0.184; p = 0.072)	0.582	+3.09%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.173 (CI = +/-0.189; p = 0.071)	0.571	+3.16%
Loss Cost	2007.1	0.031 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.173 (CI = +/-0.185, p = 0.071) -0.171 (CI = +/-0.194; p = 0.081)	0.548	+3.13%
Loss Cost	2008.1	0.031 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.174 (CI = +/-0.200; p = 0.086)	0.532	+3.17%
Loss Cost	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.164 (CI = +/-0.205; p = 0.113)	0.502	+3.01%
Loss Cost	2009.1	0.027 (CI = +/-0.015; p = 0.001)	0.015 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.208; p = 0.154)	0.472	+2.78%
Loss Cost	2009.2	0.021 (CI = +/-0.014; p = 0.005)	0.014 (CI = +/-0.006; p = 0.000)	-0.107 (CI = +/-0.187; p = 0.249)	0.488	+2.10%
Loss Cost	2010.1	0.018 (CI = +/-0.015; p = 0.017)	0.014 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.190; p = 0.328)	0.477	+1.85%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.004)	0.015 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.182; p = 0.174)	0.543	+2.39%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.009)	0.014 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.190; p = 0.208)	0.532	+2.31%
Loss Cost	2011.2	0.018 (CI = +/-0.017; p = 0.044)	0.014 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.188; p = 0.326)	0.543	+1.80%
Loss Cost	2012.1	0.018 (CI = +/-0.019; p = 0.070)	0.014 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.198; p = 0.351)	0.538	+1.79%
Loss Cost	2012.2	0.013 (CI = +/-0.021; p = 0.196)	0.013 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.203; p = 0.490)	0.548	+1.36%
Loss Cost	2013.1	0.015 (CI = +/-0.024; p = 0.214)	0.013 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.215; p = 0.480)	0.545	+1.47%
Loss Cost	2013.2	0.010 (CI = +/-0.026; p = 0.437)	0.013 (CI = +/-0.007; p = 0.001)	-0.051 (CI = +/-0.224; p = 0.636)	0.557	+1.00%
Loss Cost	2014.1	0.011 (CI = +/-0.030; p = 0.457)	0.013 (CI = +/-0.007; p = 0.001)	-0.055 (CI = +/-0.240; p = 0.631)	0.551	+1.09%
Loss Cost	2014.2	0.007 (CI = +/-0.035; p = 0.671)	0.012 (CI = +/-0.007; p = 0.003)	-0.038 (CI = +/-0.256; p = 0.755)	0.554	+0.71%
Loss Cost	2015.1	0.003 (CI = +/-0.040; p = 0.891)	0.012 (CI = +/-0.008; p = 0.006)	-0.019 (CI = +/-0.276; p = 0.884)	0.558	+0.26%
Loss Cost	2015.2	0.011 (CI = +/-0.046; p = 0.620)	0.013 (CI = +/-0.008; p = 0.006)	-0.052 (CI = +/-0.294; p = 0.706)	0.551	+1.08%
Loss Cost	2016.1	0.023 (CI = +/-0.052; p = 0.341)	0.014 (CI = +/-0.008; p = 0.004)	-0.100 (CI = +/-0.306; p = 0.486)	0.563	+2.36%
Loss Cost	2016.2	0.038 (CI = +/-0.058; p = 0.179)	0.015 (CI = +/-0.009; p = 0.003)	-0.152 (CI = +/-0.320; p = 0.315)	0.585	+3.84%
Loss Cost	2017.1	0.041 (CI = +/-0.070; p = 0.216)	0.015 (CI = +/-0.009; p = 0.006)	-0.164 (CI = +/-0.358; p = 0.328)	0.576	+4.21%
Severity	2006.1	0.039 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	-0.066 (CI = +/-0.147; p = 0.367)	0.818	+3.95%
Severity	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.222)	-0.045 (CI = +/-0.138; p = 0.511)	0.813	+3.65%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.240)	-0.044 (CI = +/-0.142; p = 0.530)	0.795	+3.63%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.238)	-0.046 (CI = +/-0.146; p = 0.519)	0.780	+3.67%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.221)	-0.052 (CI = +/-0.149; p = 0.481)	0.768	+3.75%
Severity	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.189)	-0.061 (CI = +/-0.152; p = 0.420)	0.761	+3.89%
Severity	2009.1	0.037 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.241)	-0.051 (CI = +/-0.156; p = 0.503)	0.731	+3.74%
Severity	2009.2	0.035 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.311)	-0.040 (CI = +/-0.159; p = 0.609)	0.695	+3.55%
Severity	2010.1	0.033 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.005; p = 0.405)	-0.026 (CI = +/-0.161; p = 0.743)	0.655	+3.32%
Severity	2010.2	0.041 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.049)	-0.076 (CI = +/-0.113; p = 0.180)	0.840	+4.18%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.065)	-0.072 (CI = +/-0.118; p = 0.217)	0.816	+4.12%
Severity	2011.2	0.042 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.004; p = 0.057)	-0.080 (CI = +/-0.123; p = 0.187)	0.803	+4.27%
Severity	2012.1	0.040 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.087)	-0.070 (CI = +/-0.127; p = 0.263)	0.768	+4.07%
Severity	2012.2	0.040 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.100)	-0.071 (CI = +/-0.134; p = 0.281)	0.736	+4.09%
Severity	2013.1	0.040 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.122)	-0.069 (CI = +/-0.142; p = 0.320)	0.694	+4.05%
Severity	2013.2	0.038 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.163)	-0.062 (CI = +/-0.151; p = 0.398)	0.638	+3.90%
Severity	2014.1	0.037 (CI = +/-0.020; p = 0.002)	0.003 (CI = +/-0.005; p = 0.208)	-0.055 (CI = +/-0.161; p = 0.475)	0.572	+3.76%
Severity	2014.2	0.038 (CI = +/-0.024; p = 0.004)	0.003 (CI = +/-0.005; p = 0.223)	-0.059 (CI = +/-0.174; p = 0.481)	0.520	+3.83%
Severity	2015.1	0.029 (CI = +/-0.025; p = 0.026)	0.002 (CI = +/-0.005; p = 0.366)	-0.023 (CI = +/-0.173; p = 0.779)	0.405	+2.97%
Severity	2015.2	0.036 (CI = +/-0.028; p = 0.017)	0.003 (CI = +/-0.005; p = 0.260)	-0.050 (CI = +/-0.180; p = 0.559)	0.445	+3.65%
Severity	2016.1	0.041 (CI = +/-0.033; p = 0.018)	0.003 (CI = +/-0.005; p = 0.214)	-0.071 (CI = +/-0.194; p = 0.439)	0.444	+4.22%
Severity	2016.2	0.054 (CI = +/-0.034; p = 0.005)	0.004 (CI = +/-0.005; p = 0.096)	-0.118 (CI = +/-0.186; p = 0.189)	0.575	+5.59%
Severity	2017.1	0.041 (CI = +/-0.034; p = 0.026)	0.003 (CI = +/-0.005; p = 0.140)	-0.072 (CI = +/-0.176; p = 0.378)	0.449	+4.14%
-						
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.382)	0.014 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.163; p = 0.099)	0.641	-0.37%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.230)	0.013 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.163; p = 0.132)	0.656	-0.54%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.338)	0.014 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.167; p = 0.124)	0.649	-0.46%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.313)	0.013 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.171; p = 0.146)	0.648	-0.52%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.307)	0.013 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.176; p = 0.168)	0.646	-0.56%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.146)	0.013 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.175; p = 0.237)	0.671	-0.84%
Frequency	2009.1	-0.009 (CI = +/-0.013; p = 0.141)	0.013 (CI = +/-0.005; p = 0.000)	-0.098 (CI = +/-0.180; p = 0.275)	0.669	-0.92%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.028)	0.012 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.169; p = 0.423)	0.726	-1.40%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.042)	0.012 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.176; p = 0.445)	0.717	-1.42%
Frequency	2010.2	-0.017 (CI = +/-0.015; p = 0.022)	0.011 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.177; p = 0.583)	0.732	-1.72%
Frequency	2011.1	-0.018 (CI = +/-0.016; p = 0.034)	0.011 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.185; p = 0.609)	0.721	-1.74%
Frequency	2011.2	-0.024 (CI = +/-0.016; p = 0.006)	0.010 (CI = +/-0.005; p = 0.001)	-0.010 (CI = +/-0.175; p = 0.903)	0.774	-2.37%
Frequency	2012.1	-0.022 (CI = +/-0.018; p = 0.018)	0.010 (CI = +/-0.005; p = 0.001)	-0.020 (CI = +/-0.182; p = 0.817)	0.758	-2.19%
Frequency	2012.2	-0.027 (CI = +/-0.019; p = 0.010)	0.010 (CI = +/-0.005; p = 0.002)	0.003 (CI = +/-0.185; p = 0.975)	0.772	-2.62%
Frequency	2013.1	-0.025 (CI = +/-0.022; p = 0.026)	0.010 (CI = +/-0.006; p = 0.002)	-0.005 (CI = +/-0.196; p = 0.961)	0.754	-2.48%
Frequency	2013.2	-0.028 (CI = +/-0.024; p = 0.026)	0.010 (CI = +/-0.006; p = 0.004)	0.011 (CI = +/-0.206; p = 0.913)	0.751	-2.79%
Frequency	2014.1	-0.026 (CI = +/-0.028; p = 0.065)	0.010 (CI = +/-0.006; p = 0.005)	0.000 (CI = +/-0.220; p = 0.999)	0.728	-2.57%
Frequency	2014.2	-0.031 (CI = +/-0.032; p = 0.057)	0.009 (CI = +/-0.007; p = 0.010)	0.021 (CI = +/-0.234; p = 0.852)	0.728	-3.01%
Frequency	2015.1	-0.031 (CI = +/-0.032; p = 0.037) -0.027 (CI = +/-0.037; p = 0.140)	0.010 (CI = +/-0.007; p = 0.012)	0.004 (CI = +/-0.251; p = 0.974)	0.699	-2.63%
Frequency	2015.1	-0.027 (CI = +/-0.037, p = 0.140) -0.025 (CI = +/-0.043; p = 0.228)	0.010 (CI = +/-0.007, p = 0.012) 0.010 (CI = +/-0.008; p = 0.016)	-0.002 (CI = +/-0.275; p = 0.986)	0.670	-2.48%
	2016 1	-U U18 (CI = T/-U UEU: v = U 3/47)				
Frequency Frequency	2016.1 2016.2	-0.018 (CI = +/-0.050; p = 0.447) -0.017 (CI = +/-0.060; p = 0.550)	0.010 (CI = +/-0.008; p = 0.017) 0.011 (CI = +/-0.009; p = 0.025)	-0.030 (CI = +/-0.298; p = 0.830) -0.034 (CI = +/-0.332; p = 0.823)	0.635 0.602	-1.78% -1.66%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.004)	-0.104 (CI = +/-0.108; p = 0.058)	0.006 (CI = +/-0.253; p = 0.963)	0.267	+1.78%
Loss Cost	2006.2	0.014 (CI = +/-0.011; p = 0.021)	-0.083 (CI = +/-0.103; p = 0.107)	0.029 (CI = +/-0.238; p = 0.803)	0.179	+1.38%
Loss Cost	2007.1	0.013 (CI = +/-0.012; p = 0.041)	-0.088 (CI = +/-0.105; p = 0.098)	0.035 (CI = +/-0.242; p = 0.770)	0.162	+1.28%
Loss Cost	2007.2	0.012 (CI = +/-0.013; p = 0.069)	-0.085 (CI = +/-0.109; p = 0.123)	0.039 (CI = +/-0.248; p = 0.749)	0.121	+1.21%
Loss Cost	2008.1	0.010 (CI = +/-0.014; p = 0.131)	-0.092 (CI = +/-0.112; p = 0.104)	0.047 (CI = +/-0.251; p = 0.703)	0.107	+1.05%
Loss Cost	2008.2	0.009 (CI = +/-0.015; p = 0.236)	-0.084 (CI = +/-0.115; p = 0.147)	0.057 (CI = +/-0.255; p = 0.651)	0.055	+0.87%
Loss Cost	2009.1	0.005 (CI = +/-0.015; p = 0.501)	-0.099 (CI = +/-0.113; p = 0.085)	0.075 (CI = +/-0.249; p = 0.540)	0.059	+0.50%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.936)	-0.075 (CI = +/-0.107; p = 0.158)	0.103 (CI = +/-0.231; p = 0.367)	0.005	-0.06%
Loss Cost Loss Cost	2010.1	-0.004 (CI = +/-0.015; p = 0.548)	-0.090 (CI = +/-0.105; p = 0.089) -0.102 (CI = +/-0.107; p = 0.061)	0.121 (CI = +/-0.225; p = 0.278)	0.052	-0.45%
Loss Cost	2010.2 2011.1	-0.001 (CI = +/-0.016; p = 0.858) -0.005 (CI = +/-0.017; p = 0.549)	-0.102 (CI = +/-0.107; p = 0.081) -0.115 (CI = +/-0.108; p = 0.038)	0.107 (CI = +/-0.226; p = 0.338) 0.122 (CI = +/-0.225; p = 0.271)	0.076 0.119	-0.14% -0.49%
Loss Cost	2011.1	-0.005 (CI = +/-0.017; p = 0.349) -0.009 (CI = +/-0.018; p = 0.290)	-0.115 (CI = +/-0.108; p = 0.038) -0.099 (CI = +/-0.108; p = 0.070)	0.141 (CI = +/-0.222; p = 0.271) 0.141 (CI = +/-0.222; p = 0.201)	0.119	-0.49%
Loss Cost	2012.1	-0.003 (CI = +/-0.018, p = 0.230) -0.013 (CI = +/-0.019; p = 0.174)	-0.110 (CI = +/-0.110; p = 0.049)	0.141 (CI = +/-0.222, p = 0.201) 0.155 (CI = +/-0.223; p = 0.163)	0.163	-1.27%
Loss Cost	2012.1	-0.013 (CI = +/-0.021; p = 0.105)	-0.098 (CI = +/-0.113; p = 0.085)	0.170 (CI = +/-0.226; p = 0.130)	0.179	-1.65%
Loss Cost	2013.1	-0.017 (Cl = +/-0.021, p = 0.103) -0.020 (Cl = +/-0.022; p = 0.074)	-0.108 (CI = +/-0.116; p = 0.067)	0.170 (CI = +/-0.220; p = 0.130) 0.183 (CI = +/-0.230; p = 0.111)	0.208	-1.99%
Loss Cost	2013.1	-0.020 (CI = +/-0.022, p = 0.074) -0.024 (CI = +/-0.025; p = 0.051)	-0.108 (CI = +/-0.110, p = 0.007) -0.095 (CI = +/-0.121; p = 0.114)	0.199 (CI = +/-0.235; p = 0.091)	0.231	-2.41%
Loss Cost	2014.1	-0.024 (CI = 1/-0.025; p = 0.031) -0.029 (CI = +/-0.027; p = 0.037)	-0.107 (CI = +/-0.125; p = 0.088)	0.214 (CI = +/-0.240; p = 0.076)	0.262	-2.85%
Loss Cost	2014.1	-0.033 (CI = +/-0.030; p = 0.036)	-0.096 (CI = +/-0.132; p = 0.140)	0.227 (CI = +/-0.250; p = 0.071)	0.275	-3.23%
Loss Cost	2015.1	-0.042 (CI = +/-0.032; p = 0.014)	-0.116 (CI = +/-0.131; p = 0.077)	0.254 (CI = +/-0.244; p = 0.042)	0.374	-4.11%
Loss Cost	2015.2	-0.038 (CI = +/-0.037; p = 0.048)	-0.126 (CI = +/-0.140; p = 0.074)	0.241 (CI = +/-0.257; p = 0.064)	0.344	-3.68%
Loss Cost	2016.1	-0.039 (CI = +/-0.043; p = 0.074)	-0.129 (CI = +/-0.152; p = 0.089)	0.245 (CI = +/-0.276; p = 0.077)	0.285	-3.81%
Loss Cost	2016.2	-0.030 (CI = +/-0.051; p = 0.220)	-0.146 (CI = +/-0.163; p = 0.074)	0.221 (CI = +/-0.291; p = 0.122)	0.275	-2.95%
Loss Cost	2017.1	-0.041 (CI = +/-0.059; p = 0.151)	-0.162 (CI = +/-0.172; p = 0.062)	0.246 (CI = +/-0.305; p = 0.101)	0.315	-3.99%
			отте (ат , отте, р отте,	0.2.0 (c. , 0.000), p 0.202,	0.020	
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.058; p = 0.180)	-0.026 (CI = +/-0.137; p = 0.702)	0.816	+3.60%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.053 (CI = +/-0.053; p = 0.047)	-0.010 (CI = +/-0.122; p = 0.870)	0.827	+3.33%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.054; p = 0.053)	-0.010 (CI = +/-0.125; p = 0.869)	0.812	+3.33%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.056; p = 0.055)	-0.009 (CI = +/-0.128; p = 0.891)	0.798	+3.30%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.058; p = 0.048)	-0.013 (CI = +/-0.130; p = 0.843)	0.788	+3.38%
Severity	2008.2	0.034 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.060; p = 0.061)	-0.014 (CI = +/-0.133; p = 0.828)	0.777	+3.41%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.061; p = 0.086)	-0.010 (CI = +/-0.135; p = 0.883)	0.747	+3.32%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.061; p = 0.046)	0.001 (CI = +/-0.132; p = 0.990)	0.731	+3.10%
Severity	2010.1	0.029 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.062; p = 0.071)	0.007 (CI = +/-0.134; p = 0.916)	0.692	+2.97%
Severity	2010.2	0.034 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.049; p = 0.127)	-0.017 (CI = +/-0.103; p = 0.732)	0.828	+3.50%
Severity	2011.1	0.034 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.051; p = 0.159)	-0.015 (CI = +/-0.106; p = 0.768)	0.802	+3.45%
Severity	2011.2	0.034 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.053; p = 0.179)	-0.015 (CI = +/-0.109; p = 0.776)	0.784	+3.45%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.055; p = 0.250)	-0.009 (CI = +/-0.111; p = 0.861)	0.747	+3.30%
Severity	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.057; p = 0.225)	-0.005 (CI = +/-0.115; p = 0.924)	0.717	+3.20%
Severity	2013.1	0.031 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.060; p = 0.264)	-0.004 (CI = +/-0.119; p = 0.947)	0.673	+3.16%
Severity	2013.2	0.029 (CI = +/-0.013; p = 0.000)	0.040 (CI = +/-0.062; p = 0.189)	0.005 (CI = +/-0.121; p = 0.927)	0.632	+2.90%
Severity	2014.1	0.028 (CI = +/-0.014; p = 0.001)	0.038 (CI = +/-0.066; p = 0.238)	0.008 (CI = +/-0.127; p = 0.889)	0.567	+2.80%
Severity	2014.2	0.026 (CI = +/-0.016; p = 0.004)	0.042 (CI = +/-0.070; p = 0.225)	0.013 (CI = +/-0.133; p = 0.836)	0.519	+2.66%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.018)	0.030 (CI = +/-0.069; p = 0.356)	0.029 (CI = +/-0.128; p = 0.637)	0.407	+2.13%
Severity	2015.2	0.024 (CI = +/-0.019; p = 0.022)	0.025 (CI = +/-0.074; p = 0.476)	0.021 (CI = +/-0.135; p = 0.738)	0.407	+2.38%
Severity	2016.1	0.026 (CI = +/-0.022; p = 0.025)	0.030 (CI = +/-0.078; p = 0.414)	0.014 (CI = +/-0.142; p = 0.838)	0.396	+2.68%
Severity	2016.2	0.032 (CI = +/-0.026; p = 0.018)	0.019 (CI = +/-0.082; p = 0.625)	-0.003 (CI = +/-0.146; p = 0.970)	0.446	+3.30%
Severity	2017.1	0.022 (CI = +/-0.026; p = 0.084)	0.003 (CI = +/-0.075; p = 0.930)	0.022 (CI = +/-0.134; p = 0.723)	0.289	+2.23%
F	2006.4	0.010 (61 / 0.000 0.000)	0.142 (6) / 0.076 0.001)	0.022 (61 . / 0.470 0.740)	0.400	4.700/
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.076; p = 0.001)	0.032 (CI = +/-0.178; p = 0.719)	0.499	-1.76%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000) -0.020 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.077; p = 0.001)	0.039 (CI = +/-0.179; p = 0.658)	0.513	-1.88%
Frequency	2007.1 2007.2	-0.020 (CI = +/-0.009; p = 0.000) -0.021 (CI = +/-0.010; p = 0.000)	-0.142 (CI = +/-0.079; p = 0.001) -0.140 (CI = +/-0.081; p = 0.002)	0.045 (CI = +/-0.181; p = 0.614) 0.048 (CI = +/-0.185; p = 0.602)	0.510 0.508	-1.99% -2.03%
Frequency Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000) -0.023 (CI = +/-0.010; p = 0.000)	-0.150 (CI = +/-0.081; p = 0.001)	0.060 (CI = +/-0.182; p = 0.505)	0.543	-2.25%
	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.081; p = 0.001)	0.000 (CI = +/-0.182, p = 0.303) 0.071 (CI = +/-0.181; p = 0.429)	0.567	-2.46%
Frequency Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.080; p = 0.001)	0.071 (CI = +/-0.181, p = 0.425) 0.085 (CI = +/-0.176; p = 0.330)	0.607	-2.73%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.077; p = 0.001)	0.102 (CI = +/-0.167; p = 0.220)	0.660	-3.07%
Frequency	2010.1	-0.031 (CI = +/-0.011; p = 0.000) -0.034 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.077; p = 0.001)	0.102 (CI = +/-0.167, p = 0.220) 0.114 (CI = +/-0.165; p = 0.165)	0.679	-3.32%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.079; p = 0.001)	0.124 (CI = +/-0.166; p = 0.135)	0.692	-3.52%
Frequency	2011.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.150 (CI = +/-0.078; p = 0.001)	0.137 (CI = +/-0.162; p = 0.093)	0.713	-3.81%
Frequency	2011.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.074; p = 0.001)	0.156 (CI = +/-0.153; p = 0.046)	0.760	-4.23%
Frequency	2012.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.141 (CI = +/-0.076; p = 0.001)	0.164 (CI = +/-0.155; p = 0.039)	0.751	-4.43%
Frequency	2012.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.132 (CI = +/-0.078; p = 0.002)	0.176 (CI = +/-0.156; p = 0.030)	0.763	-4.70%
Frequency	2013.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.141 (CI = +/-0.079; p = 0.002)	0.187 (CI = +/-0.157; p = 0.022)	0.761	-4.99%
Frequency	2013.2	-0.053 (CI = +/-0.017; p = 0.000)	-0.136 (CI = +/-0.084; p = 0.003)	0.194 (CI = +/-0.163; p = 0.023)	0.756	-5.16%
Frequency	2014.1	-0.057 (CI = +/-0.018; p = 0.000)	-0.145 (CI = +/-0.086; p = 0.003)	0.206 (CI = +/-0.165; p = 0.018)	0.750	-5.50%
Frequency	2014.2	-0.059 (CI = +/-0.021; p = 0.000)	-0.138 (CI = +/-0.091; p = 0.006)	0.214 (CI = +/-0.172; p = 0.018)	0.747	-5.74%
Frequency	2015.1	-0.063 (CI = +/-0.023; p = 0.000)	-0.147 (CI = +/-0.094; p = 0.005)	0.226 (CI = +/-0.177; p = 0.016)	0.731	-6.11%
Frequency	2015.2	-0.061 (CI = +/-0.027; p = 0.000)	-0.151 (CI = +/-0.102; p = 0.007)	0.220 (CI = +/-0.188; p = 0.026)	0.708	-5.92%
Frequency	2016.1	-0.065 (CI = +/-0.031; p = 0.001)	-0.159 (CI = +/-0.108; p = 0.008)	0.231 (CI = +/-0.197; p = 0.026)	0.678	-6.32%
Frequency	2016.2	-0.062 (CI = +/-0.037; p = 0.004)	-0.164 (CI = +/-0.120; p = 0.012)	0.223 (CI = +/-0.213; p = 0.042)	0.653	-6.05%
Frequency	2017.1	-0.063 (CI = +/-0.045; p = 0.012)	-0.165 (CI = +/-0.132; p = 0.019)	0.224 (CI = +/-0.233; p = 0.058)	0.566	-6.09%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.006)	0.008 (CI = +/-0.264; p = 0.953)	0.201	+1.78%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.029)	0.034 (CI = +/-0.245; p = 0.780)	0.132	+1.33%
Loss Cost	2007.1	0.013 (CI = +/-0.013; p = 0.047)	0.037 (CI = +/-0.250; p = 0.766)	0.108	+1.28%
Loss Cost	2007.2	0.011 (CI = +/-0.013; p = 0.091)	0.044 (CI = +/-0.254; p = 0.726)	0.075	+1.14%
Loss Cost	2008.1	0.011 (CI = +/-0.013, p = 0.031) 0.010 (CI = +/-0.014; p = 0.145)	0.049 (CI = +/-0.259; p = 0.700)	0.049	+1.05%
Loss Cost	2008.1	0.008 (CI = +/-0.015; p = 0.283)	0.062 (CI = +/-0.260; p = 0.629)		
				0.012	+0.80%
Loss Cost	2009.1	0.005 (CI = +/-0.016; p = 0.523)	0.077 (CI = +/-0.259; p = 0.545)	-0.021	+0.50%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.860)	0.108 (CI = +/-0.236; p = 0.354)	-0.040	-0.13%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.558)	0.123 (CI = +/-0.235; p = 0.289)	-0.032	-0.45%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.759)	0.114 (CI = +/-0.239; p = 0.333)	-0.041	-0.26%
Loss Cost	2011.1	-0.005 (CI = +/-0.018; p = 0.572)	0.125 (CI = +/-0.243; p = 0.297)	-0.037	-0.51%
Loss Cost	2011.2	-0.011 (CI = +/-0.019; p = 0.253)	0.149 (CI = +/-0.235; p = 0.202)	0.005	-1.06%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.202)	0.158 (CI = +/-0.241; p = 0.185)	0.019	-1.29%
Loss Cost	2012.2	-0.018 (CI = +/-0.022; p = 0.092)	0.179 (CI = +/-0.238; p = 0.131)	0.078	-1.81%
Loss Cost	2013.1	-0.020 (CI = +/-0.024; p = 0.091)	0.187 (CI = +/-0.246; p = 0.128)	0.084	-2.01%
Loss Cost	2013.2	-0.026 (CI = +/-0.026; p = 0.044)	0.209 (CI = +/-0.245; p = 0.091)	0.150	-2.61%
Loss Cost	2014.1	-0.029 (CI = +/-0.029; p = 0.046)	0.218 (CI = +/-0.255; p = 0.088)	0.155	-2.88%
Loss Cost	2014.2	-0.035 (CI = +/-0.031; p = 0.030)	0.239 (CI = +/-0.259; p = 0.069)	0.205	-3.48%
Loss Cost	2015.1	-0.042 (CI = +/-0.035; p = 0.020)	0.260 (CI = +/-0.264; p = 0.053)	0.254	-4.15%
Loss Cost	2015.2	-0.042 (CI = +/-0.040; p = 0.043)	0.259 (CI = +/-0.281; p = 0.068)	0.201	-4.11%
Loss Cost	2016.1	-0.040 (CI = +/-0.047; p = 0.092)	0.252 (CI = +/-0.300; p = 0.092)	0.137	-3.88%
Loss Cost	2016.2	-0.037 (CI = +/-0.056; p = 0.173)	0.246 (CI = +/-0.323; p = 0.122)	0.079	-3.64%
Loss Cost	2017.1	-0.042 (CI = +/-0.067; p = 0.193)	0.258 (CI = +/-0.349; p = 0.130)	0.072	-4.14%
		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.139; p = 0.698)	0.811	+3.61%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.128; p = 0.841)	0.809	+3.36%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.131; p = 0.862)	0.792	+3.34%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.134; p = 0.859)	0.777	+3.34%
Severity	2008.1	0.033 (CI = +/-0.007, p = 0.000)	-0.012 (CI = 1/-0.134, p = 0.835) -0.014 (CI = +/-0.137; p = 0.837)	0.763	+3.39%
		0.034 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.137, p = 0.837) -0.018 (CI = +/-0.139; p = 0.796)		
Severity	2008.2			0.754	+3.46%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.140; p = 0.873)	0.726	+3.32%
Severity	2009.2	0.031 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.141; p = 0.961)	0.695	+3.16%
Severity	2010.1	0.029 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.140; p = 0.936)	0.659	+2.97%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.106; p = 0.700)	0.816	+3.54%
Severity	2011.1	0.034 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.108; p = 0.759)	0.792	+3.46%
Severity	2011.2	0.034 (CI = +/-0.009; p = 0.000)	-0.018 (CI = +/-0.111; p = 0.740)	0.774	+3.50%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.112; p = 0.848)	0.742	+3.31%
Severity	2012.2	0.032 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.116; p = 0.881)	0.708	+3.26%
Severity	2013.1	0.031 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.120; p = 0.932)	0.666	+3.16%
Severity	2013.2	0.029 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.123; p = 0.985)	0.613	+2.99%
Severity	2014.1	0.028 (CI = +/-0.014; p = 0.001)	0.007 (CI = +/-0.128; p = 0.911)	0.553	+2.81%
Severity	2014.2	0.027 (CI = +/-0.016; p = 0.003)	0.008 (CI = +/-0.134; p = 0.899)	0.500	+2.77%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.016)	0.027 (CI = +/-0.127; p = 0.653)	0.410	+2.14%
Severity	2015.2	0.024 (CI = +/-0.019; p = 0.015)	0.018 (CI = +/-0.131; p = 0.774)	0.428	+2.47%
Severity	2016.1	0.027 (CI = +/-0.022; p = 0.021)	0.012 (CI = +/-0.139; p = 0.857)	0.410	+2.69%
Severity	2016.2	0.033 (CI = +/-0.024; p = 0.011)	-0.006 (CI = +/-0.139; p = 0.930)	0.483	+3.39%
Severity	2017.1	0.022 (CI = +/-0.024; p = 0.068)	0.021 (CI = +/-0.125; p = 0.711)	0.360	+2.24%
Severity	2017.1	0.022 (ci = 1/ 0.024, p = 0.000)	0.021 (Ci = 1/ 0.125, p = 0.711)	0.500	. 2.2470
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.034 (CI = +/-0.213; p = 0.745)	0.282	-1.77%
	2006.2	-0.018 (CI = +/-0.010; p = 0.001) -0.020 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.211; p = 0.656)	0.323	-1.97%
Frequency					
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.048 (CI = +/-0.215; p = 0.653)	0.305	-1.99%
Frequency	2007.2	-0.022 (CI = +/-0.011; p = 0.001)	0.056 (CI = +/-0.218; p = 0.606)	0.316	-2.13%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.001)	0.063 (CI = +/-0.221; p = 0.564)	0.323	-2.26%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	0.080 (CI = +/-0.216; p = 0.456)	0.382	-2.57%
Frequency	2009.1	-0.028 (CI = +/-0.013; p = 0.000)	0.088 (CI = +/-0.219; p = 0.413)	0.391	-2.74%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.111 (CI = +/-0.205; p = 0.273)	0.490	-3.19%
Frequency	2010.1	-0.034 (CI = +/-0.014; p = 0.000)	0.118 (CI = +/-0.209; p = 0.255)	0.482	-3.33%
Frequency	2010.2	-0.037 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.205; p = 0.190)	0.525	-3.67%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.210; p = 0.176)	0.516	-3.83%
Frequency	2011.2	-0.045 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.195; p = 0.089)	0.609	-4.40%
Frequency	2012.1	-0.045 (CI = +/-0.017; p = 0.000)	0.169 (CI = +/-0.202; p = 0.096)	0.576	-4.45%
Frequency	2012.2	-0.050 (CI = +/-0.018; p = 0.000)	0.188 (CI = +/-0.197; p = 0.061)	0.617	-4.91%
Frequency	2013.1	-0.051 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.205; p = 0.065)	0.587	-5.01%
Frequency	2013.2	-0.056 (CI = +/-0.022; p = 0.000)	0.208 (CI = +/-0.207; p = 0.049)	0.602	-5.43%
Frequency	2014.1	-0.057 (CI = +/-0.024; p = 0.000)	0.212 (CI = +/-0.216; p = 0.055)	0.564	-5.54%
Frequency	2014.1	-0.063 (CI = +/-0.026; p = 0.000)	0.230 (CI = +/-0.218; p = 0.040)	0.585	-6.08%
Frequency	2015.1	-0.064 (CI = +/-0.030; p = 0.001)	0.233 (CI = +/-0.230; p = 0.048)	0.535	-6.16%
Frequency	2015.1	-0.066 (CI = +/-0.035; p = 0.001)	0.241 (CI = +/-0.243; p = 0.052)	0.498	-6.42%
Frequency	2015.2	-0.066 (CI = +/-0.041; p = 0.004)	0.241 (CI = +/-0.243; p = 0.052) 0.241 (CI = +/-0.260; p = 0.067)	0.426	-6.40%
	2016.1	-0.066 (CI = +/-0.041; p = 0.004) -0.070 (CI = +/-0.048; p = 0.008)	0.251 (CI = +/-0.279; p = 0.073)		-6.80%
Frequency				0.388	
Frequency	2017.1	-0.064 (CI = +/-0.058; p = 0.033)	0.237 (CI = +/-0.300; p = 0.109)	0.260	-6.23%

Coverage = UA
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.007 (CI = +/-0.022; p = 0.536)	-0.059 (CI = +/-0.191; p = 0.535)	0.006 (CI = +/-0.013; p = 0.373)	-0.051	+0.67%
Loss Cost	2006.2	0.006 (CI = +/-0.023; p = 0.583)	-0.057 (CI = +/-0.197; p = 0.561)	0.006 (CI = +/-0.014; p = 0.387)	-0.057	+0.63%
Loss Cost	2007.1	0.007 (CI = +/-0.025; p = 0.575)	-0.054 (CI = +/-0.204; p = 0.591)	0.006 (CI = +/-0.014; p = 0.389)	-0.060	+0.69%
Loss Cost	2007.2	0.011 (CI = +/-0.026; p = 0.382)	-0.074 (CI = +/-0.206; p = 0.468)	0.007 (CI = +/-0.014; p = 0.342)	-0.041	+1.12%
Loss Cost	2008.1	0.011 (CI = +/-0.028; p = 0.408)	-0.073 (CI = +/-0.214; p = 0.487)	0.007 (CI = +/-0.014; p = 0.352)	-0.045	+1.14%
Loss Cost	2008.2	0.010 (CI = +/-0.030; p = 0.481)	-0.069 (CI = +/-0.221; p = 0.528)	0.007 (CI = +/-0.015; p = 0.372)	-0.058	+1.03%
Loss Cost	2009.1	0.002 (CI = +/-0.030; p = 0.903)	-0.105 (CI = +/-0.216; p = 0.328)	0.005 (CI = +/-0.014; p = 0.468)	-0.045	+0.18%
Loss Cost	2009.2	-0.003 (CI = +/-0.032; p = 0.871)	-0.087 (CI = +/-0.221; p = 0.424)	0.005 (CI = +/-0.014; p = 0.515)	-0.055	-0.25%
Loss Cost	2010.1	-0.006 (CI = +/-0.034; p = 0.724)	-0.100 (CI = +/-0.229; p = 0.374)	0.004 (CI = +/-0.015; p = 0.570)	-0.046	-0.59%
Loss Cost	2010.2	-0.011 (CI = +/-0.036; p = 0.545)	-0.082 (CI = +/-0.235; p = 0.478)	0.004 (CI = +/-0.015; p = 0.619)	-0.042	-1.07%
Loss Cost	2011.1	-0.004 (CI = +/-0.039; p = 0.820)	-0.058 (CI = +/-0.241; p = 0.621)	0.004 (CI = +/-0.015; p = 0.541)	-0.085	-0.43%
Loss Cost	2011.2	-0.014 (CI = +/-0.040; p = 0.472)	-0.023 (CI = +/-0.239; p = 0.841)	0.004 (CI = +/-0.015; p = 0.607)	-0.058	-1.40%
Loss Cost	2012.1	-0.019 (CI = +/-0.043; p = 0.367)	-0.040 (CI = +/-0.248; p = 0.737)	0.003 (CI = +/-0.015; p = 0.671)	-0.041	-1.90%
Loss Cost	2012.2	-0.030 (CI = +/-0.045; p = 0.179)	-0.004 (CI = +/-0.248; p = 0.971)	0.002 (CI = +/-0.015; p = 0.739)	0.022	-2.96%
Loss Cost	2013.1	-0.031 (CI = +/-0.050; p = 0.208)	-0.007 (CI = +/-0.262; p = 0.953)	0.002 (CI = +/-0.015; p = 0.757)	0.002	-3.05%
Loss Cost	2013.2	-0.037 (CI = +/-0.055; p = 0.172)	0.011 (CI = +/-0.275; p = 0.933)	0.002 (CI = +/-0.016; p = 0.792)	0.018	-3.62%
Loss Cost	2014.1	-0.042 (CI = +/-0.061; p = 0.163)	-0.003 (CI = +/-0.290; p = 0.983)	0.002 (CI = +/-0.016; p = 0.835)	0.019	-4.09%
Loss Cost	2014.2	-0.025 (CI = +/-0.063; p = 0.403)	-0.051 (CI = +/-0.289; p = 0.713)	0.002 (CI = +/-0.016; p = 0.776)	-0.085	-2.51%
Loss Cost	2015.1	-0.043 (CI = +/-0.066; p = 0.182)	-0.097 (CI = +/-0.286; p = 0.477)	0.001 (Cl = +/-0.015; p = 0.869)	0.029	-4.21%
Loss Cost	2015.2	-0.035 (CI = +/-0.074; p = 0.327)	-0.120 (CI = +/-0.305; p = 0.407)	0.001 (CI = +/-0.016; p = 0.862)	-0.028	-3.39%
Loss Cost	2016.1	-0.035 (CI = +/-0.084; p = 0.383)	-0.121 (CI = +/-0.332; p = 0.438)	0.001 (CI = +/-0.017; p = 0.869)	-0.085	-3.43%
Loss Cost	2016.2	-0.006 (CI = +/-0.084; p = 0.871)	-0.195 (CI = +/-0.316; p = 0.198)	0.001 (CI = +/-0.015; p = 0.892)	-0.068	-0.63%
Loss Cost	2017.1	-0.021 (CI = +/-0.095; p = 0.637)	-0.226 (CI = +/-0.336; p = 0.162)	0.001 (CI = +/-0.016; p = 0.901)	-0.022	-2.04%
Carranter	2006.4	0.043 (6) / 0.046 0.000)	-0.027 (CI = +/-0.139; p = 0.697)	0.002/61 ./0.010 0.616	0.400	. 4 240/
Severity	2006.1	0.042 (CI = +/-0.016; p = 0.000) 0.043 (CI = +/-0.017; p = 0.000)		0.002 (CI = +/-0.010; p = 0.646)	0.499	+4.31%
Severity	2006.2		-0.032 (CI = +/-0.143; p = 0.650) -0.026 (CI = +/-0.147; p = 0.717)	0.002 (CI = +/-0.010; p = 0.626)	0.486	+4.43%
Severity	2007.1	0.044 (CI = +/-0.018; p = 0.000)		0.003 (CI = +/-0.010; p = 0.599)	0.475	+4.55%
Severity Severity	2007.2	0.052 (CI = +/-0.017; p = 0.000) 0.052 (CI = +/-0.018; p = 0.000)	-0.059 (CI = +/-0.133; p = 0.371)	0.004 (CI = +/-0.009; p = 0.417) 0.004 (CI = +/-0.009; p = 0.407)	0.594	+5.30%
Severity	2008.1		-0.055 (CI = +/-0.138; p = 0.419) -0.077 (CI = +/-0.134; p = 0.249)	, , , , ,	0.579	+5.39%
	2008.2	0.058 (CI = +/-0.018; p = 0.000)		0.004 (CI = +/-0.009; p = 0.314)	0.626	+5.92%
Severity	2009.1	0.055 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.137; p = 0.191)	0.004 (CI = +/-0.009; p = 0.373)	0.591	+5.61%
Severity	2009.2	0.052 (CI = +/-0.020; p = 0.000)	-0.080 (CI = +/-0.141; p = 0.251)	0.004 (CI = +/-0.009; p = 0.410)	0.537	+5.38%
Severity	2010.1	0.053 (CI = +/-0.022; p = 0.000)	-0.079 (CI = +/-0.147; p = 0.280)	0.004 (CI = +/-0.009; p = 0.415)	0.514	+5.43%
Severity	2010.2	0.049 (CI = +/-0.023; p = 0.000)	-0.065 (CI = +/-0.150; p = 0.379)	0.003 (CI = +/-0.010; p = 0.461)	0.442	+5.06%
Severity	2011.1	0.056 (CI = +/-0.024; p = 0.000)	-0.040 (CI = +/-0.147; p = 0.574)	0.004 (CI = +/-0.009; p = 0.336)	0.512	+5.77%
Severity	2011.2	0.048 (CI = +/-0.023; p = 0.000)	-0.013 (CI = +/-0.140; p = 0.854)	0.004 (CI = +/-0.009; p = 0.380)	0.436	+4.95%
Severity	2012.1	0.049 (CI = +/-0.026; p = 0.001)	-0.010 (CI = +/-0.147; p = 0.891)	0.004 (CI = +/-0.009; p = 0.383)	0.404	+5.03%
Severity	2012.2	0.048 (CI = +/-0.028; p = 0.002)	-0.007 (CI = +/-0.155; p = 0.927)	0.004 (Cl = +/-0.009; p = 0.405)	0.347	+4.94%
Severity	2013.1	0.047 (CI = +/-0.031; p = 0.006)	-0.012 (CI = +/-0.163; p = 0.878)	0.004 (Cl = +/-0.010; p = 0.440)	0.283	+4.77%
Severity	2013.2 2014.1	0.046 (CI = +/-0.035; p = 0.012) 0.044 (CI = +/-0.039; p = 0.028)	-0.010 (CI = +/-0.174; p = 0.901) -0.016 (CI = +/-0.184; p = 0.853)	0.004 (CI = +/-0.010; p = 0.458) 0.003 (CI = +/-0.010; p = 0.493)	0.225 0.156	+4.71%
Severity	2014.1	0.044 (CI = +/-0.039; p = 0.028) 0.051 (CI = +/-0.042; p = 0.021)	-0.016 (CI = +/-0.184; p = 0.853) -0.036 (CI = +/-0.192; p = 0.692)	0.003 (CI = +/-0.010; p = 0.493) 0.004 (CI = +/-0.010; p = 0.470)	0.196	+4.49%
Severity	2014.2	0.042 (CI = +/-0.045; p = 0.066)	-0.056 (CI = +/-0.192; p = 0.692) -0.059 (CI = +/-0.197; p = 0.529)	0.004 (CI = +/-0.010; p = 0.470) 0.003 (CI = +/-0.010; p = 0.527)	0.196	+5.21% +4.30%
Severity	2015.1	0.042 (CI = +/-0.043; p = 0.066) 0.034 (CI = +/-0.050; p = 0.162)		0.003 (CI = +/-0.010; p = 0.527) 0.003 (CI = +/-0.011; p = 0.543)	-0.047	
Severity Severity	2016.1	0.034 (CI = +/-0.056; p = 0.162) 0.026 (CI = +/-0.056; p = 0.325)	-0.037 (CI = +/-0.207; p = 0.702) -0.057 (CI = +/-0.219; p = 0.580)	0.003 (CI = +/-0.011; p = 0.543) 0.003 (CI = +/-0.011; p = 0.582)	-0.120	+3.47% +2.64%
Severity	2016.1	0.044 (CI = +/-0.056; p = 0.110)	-0.104 (CI = +/-0.210; p = 0.297)	0.003 (CI = +/-0.011, p = 0.382) 0.003 (CI = +/-0.010; p = 0.577)	0.075	+4.52%
	2010.2	0.038 (CI = +/-0.065; p = 0.219)	-0.104 (CI = +/-0.216, p = 0.237) -0.118 (CI = +/-0.228; p = 0.273)	0.003 (CI = +/-0.010, p = 0.577) 0.003 (CI = +/-0.011; p = 0.595)	0.024	+3.85%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.219)	-0.118 (CI = +/-0.228; p = 0.273)	0.003 (CI = +/-0.011; p = 0.595)	0.024	+3.63%
Frequency	2006.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.133; p = 0.628)	0.004 (CI = +/-0.009; p = 0.423)	0.499	-3.49%
Frequency	2006.2	-0.030 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.137; p = 0.714)	0.004 (CI = +/-0.010; p = 0.458)	0.497	-3.64%
Frequency	2007.1	-0.037 (CI = 1/-0.010; p = 0.000) -0.038 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.141; p = 0.689)	0.003 (CI = +/-0.010; p = 0.484)	0.479	-3.70%
Frequency	2007.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.015 (CI = +/-0.141; p = 0.881)	0.003 (CI = +/-0.010; p = 0.537)	0.496	-3.96%
Frequency	2008.1	-0.041 (CI = +/-0.019; p = 0.000)	-0.018 (CI = +/-0.148; p = 0.802)	0.003 (CI = +/-0.010; p = 0.564)	0.476	-4.03%
Frequency	2008.2	-0.047 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.142; p = 0.909)	0.002 (CI = +/-0.009; p = 0.657)	0.552	-4.61%
Frequency	2009.1	-0.053 (CI = +/-0.019; p = 0.000)	-0.016 (CI = +/-0.138; p = 0.819)	0.001 (CI = +/-0.009; p = 0.800)	0.606	-5.14%
Frequency	2009.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.142; p = 0.921)	0.001 (CI = +/-0.009; p = 0.844)	0.600	-5.34%
Frequency	2010.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.022 (CI = +/-0.145; p = 0.756)	0.000 (CI = +/-0.009; p = 0.945)	0.612	-5.70%
Frequency	2010.2	-0.060 (CI = +/-0.023; p = 0.000)	-0.017 (CI = +/-0.151; p = 0.820)	0.000 (CI = +/-0.010; p = 0.969)	0.594	-5.83%
Frequency	2011.1	-0.060 (CI = +/-0.025; p = 0.000)	-0.018 (CI = +/-0.158; p = 0.817)	0.000 (CI = +/-0.010; p = 0.977)	0.561	-5.86%
Frequency	2011.1	-0.062 (CI = +/-0.028; p = 0.000)	-0.011 (CI = +/-0.165; p = 0.893)	0.000 (CI = +/-0.010; p = 0.996)	0.544	-6.05%
Frequency	2012.1	-0.068 (CI = +/-0.029; p = 0.000)	-0.031 (CI = +/-0.167; p = 0.705)	-0.001 (CI = +/-0.010; p = 0.887)	0.567	-6.60%
Frequency	2012.1	-0.038 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.158; p = 0.974)	-0.001 (CI = +/-0.009; p = 0.763)	0.650	-7.53%
Frequency	2013.1	-0.078 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.167; p = 0.953)	-0.001 (CI = +/-0.010; p = 0.782)	0.607	-7.46%
Frequency	2013.2	-0.083 (CI = +/-0.034; p = 0.000)	0.021 (CI = +/-0.173; p = 0.796)	-0.002 (CI = +/-0.010; p = 0.740)	0.609	-7.96%
Frequency	2014.1	-0.086 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.183; p = 0.879)	-0.002 (CI = +/-0.010; p = 0.716)	0.584	-8.22%
Frequency	2014.1	-0.036 (CI = +/-0.036; p = 0.000) -0.076 (CI = +/-0.040; p = 0.001)	-0.014 (CI = +/-0.184; p = 0.869)	-0.002 (CI = +/-0.010; p = 0.710) -0.001 (CI = +/-0.010; p = 0.755)	0.504	-7.34%
Frequency	2015.1	-0.076 (CI = +/-0.043; p = 0.001)	-0.038 (CI = +/-0.188; p = 0.669)	-0.001 (CI = 1/-0.010; p = 0.733) -0.002 (CI = +/-0.010; p = 0.678)	0.537	-8.16%
Frequency	2015.2	-0.069 (CI = +/-0.041; p = 0.003)	-0.083 (CI = +/-0.171; p = 0.309)	-0.002 (CI = +/-0.009; p = 0.666)	0.483	-6.64%
Frequency	2016.1	-0.061 (CI = +/-0.045; p = 0.013)	-0.065 (CI = +/-0.178; p = 0.442)	-0.002 (CI = +/-0.009; p = 0.710)	0.342	-5.91%
Frequency	2016.2	-0.051 (CI = +/-0.049; p = 0.046)	-0.092 (CI = +/-0.185; p = 0.297)	-0.002 (CI = +/-0.009; p = 0.686)	0.247	-4.93%
Frequency	2017.1	-0.058 (CI = +/-0.056; p = 0.043)	-0.108 (CI = +/-0.198; p = 0.248)	-0.002 (CI = +/-0.009; p = 0.687)	0.257	-5.66%

Coverage = UA End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

Fit   Start Obto   Time						Implied Trend
Loss Cot 2006.2	Fit	Start Date	Time	Mobility	Adjusted R^2	•
Loss Cost 2007.1	Loss Cost	2006.1	0.007 (CI = +/-0.021; p = 0.513)	0.006 (CI = +/-0.013; p = 0.338)	-0.031	+0.70%
Loss Cott 2007.2 0.011 (1 = + 0.025; p = 0.83) 0.007 (1 = + 0.015; p = 0.83) 0.025 = 1.11% (1055 Cott 2008.2 0.010) (1 = + 0.025; p = 0.84) 0.007 (1 = + 0.015; p = 0.83) - 0.035 = 1.03% (1055 Cott 2009.2 0.003) (1 = + 0.038) p = 0.86) 0.007 (1 = + 0.015; p = 0.048) 0.045 = 0.25% (1055 Cott 2009.2 0.003) (1 = + 0.038) p = 0.863 0.005 (1 = + 0.003; p = 0.085) 0.005 (1 = + 0.003; p = 0.003) 0.005 (1 = +						
Loss Cost						
Loss Cott 2008.2						
Loss Cost   2009.1   0.033 (c1 = +/0.033); p = 0.883   0.006 (c1 = +/0.014); p = 0.489   -0.045   -0.27%   1.055 Cost   2010.1   -0.005 (c1 = +/0.034); p = 0.878   0.005 (c1 = +/0.015); p = 0.505   -0.038   -0.51%   1.055 Cost   2011.2   -0.011 (c1 = +/0.038); p = 0.838   0.005 (c1 = +/0.015); p = 0.579   -0.038   -0.51%   1.055 Cost   2011.2   -0.014 (c1 = +/0.038); p = 0.838   0.005 (c1 = +/0.015); p = 0.579   -0.048   -0.38%   1.055 Cost   2011.2   -0.014 (c1 = +/0.038); p = 0.459   0.000 (c1 = +/0.015); p = 0.579   -0.048   -0.38%   1.055 Cost   2011.2   -0.019 (c1 = +/0.014); p = 0.403 (c1 = +/0.014); p = 0.758   -0.010   -1.40%   1.055 Cost   2011.2   -0.030 (c1 = +/0.015); p = 0.075   -0.010   -1.40%   1.055 Cost   2011.2   -0.031 (c1 = +/0.015); p = 0.078   -0.000 (c1 = +/0.015); p = 0.738   -0.074   -2.56%   1.055 Cost   2011.3   -0.031 (c1 = +/0.015); p = 0.078   -0.000 (c1 = +/0.015); p = 0.738   -0.075   -3.62%   1.055 Cost   2011.4   -0.042 (c1 = +/0.005); p = 0.149   -0.002 (c1 = +/0.015); p = 0.738   -0.075   -3.62%   1.055 Cost   2011.5   -0.002 (c1 = +/0.015); p = 0.738   -0.002 (c1 = +/0.015); p = 0.738   -0.023   -2.55%   1.055 Cost   2015.2   -0.005 (c1 = +/0.015); p = 0.388   -0.002 (c1 = +/0.015); p = 0.738   -0.023   -2.55%   1.055 Cost   2015.2   -0.005 (c1 = +/0.015); p = 0.389   -0.002 (c1 = +/0.015); p = 0.738   -0.023   -2.55%   -0.005   -2.55%						
Loss Cost 2009.2						
Loss Cost 2010.1						
Loss Cost 2010.2						
Loss Cost 2011.2	Loss Cost	2010.2	-0.011 (CI = +/-0.036; p = 0.534)	0.004 (CI = +/-0.015; p = 0.572)	-0.020	-1.09%
Loss Cost 2012.2	Loss Cost	2011.1	-0.004 (CI = +/-0.038; p = 0.838)	0.005 (CI = +/-0.015; p = 0.497)	-0.048	-0.38%
Loss Cost   2012.2   -0.030 (Cl = +/0.044; p = 0.167)   .0002 (Cl = +/0.015; p = 0.728)   .0074   .2.96%   .0ss Cost   .2013.2   -0.037 (Cl = +/0.005; p = 0.159)   .0002 (Cl = +/0.015; p = 0.731)   .0075   .3.62%   .0ss Cost   .2014.2   -0.042 (Cl = +/0.065; p = 0.188)   .0002 (Cl = +/0.015; p = 0.738)   .0003   .2.55%   .2014.2   .0042 (Cl = +/0.066; p = 0.381)   .0002 (Cl = +/0.015; p = 0.738)   .0003   .2.55%   .2015.2   .0046 (Cl = +/0.066; p = 0.380)   .0002 (Cl = +/0.015; p = 0.738)   .0003   .2.55%   .2015.2   .0036 (Cl = +/0.007; p = 0.302)   .0002 (Cl = +/0.015; p = 0.738)   .0003   .2.55%   .2015.2   .0036 (Cl = +/0.007; p = 0.302)   .0002 (Cl = +/0.015; p = 0.738)   .0007   .3.53%   .2015.2   .2016.2   .0031 (Cl = +/0.007; p = 0.302)   .0002 (Cl = +/0.015; p = 0.786)   .0007   .3.53%   .2015.2   .2015.2   .0031 (Cl = +/0.008; p = 0.369)   .0002 (Cl = +/0.015; p = 0.770)   .0.155   .0.776   .2015.2	Loss Cost	2011.2		0.004 (CI = +/-0.014; p = 0.585)	-0.010	-1.40%
Loss Cost 2013.1						
Loss Cost						
Loss Cost						
Loss Cost 2015.1 - 0.042 (CI = +/-0.064; p = 0.381)						
Loss Cost 2015.1						
Loss Cost						
Loss Cost						
Loss Cost						
Loss Cost   2017.1   -0.018 (CI = +/-0.100; p = 0.699)   0.002 (CI = +/-0.016; p = 0.772)   -0.156   -1.76%						
Severity   2006.2			, c. c. , c. c. c. , c. c. c. , p	,,, p		
Severity   2007.1	Severity	2006.1	0.042 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.010; p = 0.614)	0.512	+4.33%
Severity   2007.2   0.052 (CI = +/-0.017; p = 0.000)   0.004 (CI = +/-0.009; p = 0.375)   0.596   +5.29%	Severity	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.010; p = 0.596)	0.499	+4.42%
Severity 2008.1 0.053 (CI = +/- 0.018; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.360) 0.520 +5.31% Severity 2009.2 0.057 (CI = +/- 0.018; p = 0.000) 0.005 (CI = +/- 0.009; p = 0.360) 0.520 +5.91% Severity 2009.1 0.055 (CI = +/- 0.029; p = 0.000) 0.005 (CI = +/- 0.009; p = 0.360) 0.529 +5.36% Severity 2010.1 0.053 (CI = +/- 0.029; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.360) 0.529 +5.36% Severity 2010.1 0.053 (CI = +/- 0.029; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.364) 0.510 +5.49% Severity 2010.2 0.049 (CI = +/- 0.023; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.413) 0.447 +5.04% Severity 2011.1 0.056 (CI = +/- 0.023; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.381) 0.427 +5.81% Severity 2011.2 0.048 (CI = +/- 0.023; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.389) 0.462 +4.95% Severity 2012.1 0.049 (CI = +/- 0.023; p = 0.000) 0.004 (CI = +/- 0.008; p = 0.389) 0.462 +4.95% Severity 2012.2 0.048 (CI = +/- 0.023; p = 0.000) 0.004 (CI = +/- 0.009; p = 0.389) 0.462 +4.95% Severity 2012.2 0.048 (CI = +/- 0.025; p = 0.001) 0.004 (CI = +/- 0.009; p = 0.389) 0.381 +4.94% Severity 2013.1 0.047 (CI = +/- 0.030; p = 0.004) 0.004 (CI = +/- 0.009; p = 0.389) 0.381 +4.94% Severity 2013.2 0.046 (CI = +/- 0.037; p = 0.001) 0.004 (CI = +/- 0.009; p = 0.413) 0.322 +4.78% Severity 2013.2 0.046 (CI = +/- 0.037; p = 0.023) 0.003 (CI = +/- 0.010; p = 0.483) 0.322 +4.78% Severity 2014.1 0.044 (CI = +/- 0.037; p = 0.023) 0.003 (CI = +/- 0.010; p = 0.462) 0.207 +4.51% Severity 2015.1 0.043 (CI = +/- 0.049; p = 0.018) 0.004 (CI = +/- 0.010; p = 0.462) 0.207 +4.51% Severity 2015.1 0.043 (CI = +/- 0.049; p = 0.055) 0.004 (CI = +/- 0.010; p = 0.467) 0.132 +4.38% Severity 2015.1 0.043 (CI = +/- 0.049; p = 0.055) 0.004 (CI = +/- 0.010; p = 0.480) 0.211 +3.43% Severity 2016.2 0.042 (CI = +/- 0.048; p = 0.055) 0.003 (CI = +/- 0.010; p = 0.498) 0.021 +3.43% Severity 2016.2 0.042 (CI = +/- 0.048; p = 0.055) 0.003 (CI = +/- 0.010; p = 0.049) 0.058 +4.33% Severity 2016.2 0.042 (CI = +/- 0.056; p = 0.020) 0.003 (CI = +/- 0.010; p = 0.049) 0.058 +4.33% Severity	Severity	2007.1	0.045 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.010; p = 0.569)	0.490	+4.57%
Severity   2008.2	Severity					
Severity   2009.1						
Severity 2010.2 0.052 (Cl = +/-0.02C) p = 0.000) 0.004 (Cl = +/-0.00S) p = 0.3560) 0.529 +5.36% Severity 2010.2 0.043 (Cl = +/-0.02S) p = 0.000) 0.004 (Cl = +/-0.00S) p = 0.354) 0.510 +5.49% Severity 2010.2 0.049 (Cl = +/-0.02S) p = 0.000) 0.004 (Cl = +/-0.00S) p = 0.413) 0.447 +5.04% Severity 2011.1 0.056 (Cl = +/-0.02S) p = 0.000) 0.004 (Cl = +/-0.00S) p = 0.297) 0.527 +5.81% Severity 2011.2 0.048 (Cl = +/-0.2S) p = 0.000) 0.004 (Cl = +/-0.00S) p = 0.297) 0.527 +5.81% Severity 2011.2 0.048 (Cl = +/-0.02S) p = 0.001) 0.004 (Cl = +/-0.00S) p = 0.3580 0.462 +4.95% Severity 2012.1 0.049 (Cl = +/-0.02S) p = 0.001) 0.004 (Cl = +/-0.00S) p = 0.3580 0.433 +5.04% Severity 2012.2 0.048 (Cl = +/-0.02S) p = 0.002) 0.004 (Cl = +/-0.00S) p = 0.381 4.494% Severity 2013.1 0.047 (Cl = +/-0.03S) p = 0.004) 0.004 (Cl = +/-0.00S) p = 0.385) 0.322 44.78% Severity 2013.2 0.046 (Cl = +/-0.03S) p = 0.010) 0.004 (Cl = +/-0.00S) p = 0.433 0.322 44.78% Severity 2013.2 0.046 (Cl = +/-0.03S) p = 0.010) 0.004 (Cl = +/-0.01C) p = 0.435 0.270 44.51% Severity 2014.2 0.050 (Cl = +/-0.04C) p = 0.018) 0.004 (Cl = +/-0.01C) p = 0.435 0.270 44.51% Severity 2015.1 0.043 (Cl = +/-0.04C) p = 0.018 0.004 (Cl = +/-0.01C) p = 0.489 0.21 +5.18% Severity 2015.2 0.034 (Cl = +/-0.03S) p = 0.296 0.003 (Cl = +/-0.01C) p = 0.489 0.021 +3.43% Severity 2015.1 0.027 (Cl = +/-0.05S) p = 0.296 0.003 (Cl = +/-0.01C) p = 0.489 0.021 +3.43% Severity 2015.1 0.027 (Cl = +/-0.05S) p = 0.296 0.003 (Cl = +/-0.01C) p = 0.498 0.021 +3.43% Severity 2015.1 0.037 (Cl = +/-0.05S) p = 0.296 0.003 (Cl = +/-0.01C) p = 0.492 0.05S 0.007 +2.72% Severity 2017.1 0.039 (Cl = +/-0.05S) p = 0.123 0.003 (Cl = +/-0.01C) p = 0.493 0.021 +3.43% Severity 2017.1 0.039 (Cl = +/-0.05S) p = 0.029 0.003 (Cl = +/-0.01C) p = 0.493 0.021 +3.43% Severity 2015.2 0.042 (Cl = +/-0.05S) p = 0.029 0.003 (Cl = +/-0.01C) p = 0.493 0.051 +3.40% Frequency 2005.1 0.035 (Cl = +/-0.01S) p = 0.000 0.003 (Cl = +/-0.01C) p = 0.493 0.051 +3.40% Severity 2015.1 0.035 (Cl = +/-0.05S) p = 0.029 0.003 (Cl = +/-0.01C) p =						
Severity   2010.1   0.053 (Cl = +/-0.022; p = 0.000)   0.004 (Cl = +/-0.009; p = 0.413)   0.447   +5.04%   Severity   2011.1   0.056 (Cl = +/-0.023; p = 0.000)   0.005 (Cl = +/-0.009; p = 0.413)   0.447   +5.04%   Severity   2011.1   0.056 (Cl = +/-0.023; p = 0.000)   0.005 (Cl = +/-0.009; p = 0.297)   0.527   +5.81%   Severity   2011.1   0.048 (Cl = +/-0.023; p = 0.000)   0.004 (Cl = +/-0.009; p = 0.358)   0.462   +4.95%   Severity   2012.1   0.049 (Cl = +/-0.025; p = 0.001)   0.004 (Cl = +/-0.009; p = 0.358)   0.462   +4.95%   Severity   2012.2   0.048 (Cl = +/-0.027; p = 0.002)   0.004 (Cl = +/-0.009; p = 0.385)   0.381   +4.94%   Severity   2013.1   0.047 (Cl = +/-0.037; p = 0.002)   0.004 (Cl = +/-0.009; p = 0.385)   0.381   +4.94%   Severity   2013.2   0.046 (Cl = +/-0.037; p = 0.004)   0.004 (Cl = +/-0.009; p = 0.413)   0.322   +4.76%   Severity   2014.1   0.044 (Cl = +/-0.037; p = 0.023)   0.003 (Cl = +/-0.010; p = 0.462)   0.207   +4.51%   Severity   2014.2   0.050 (Cl = +/-0.040; p = 0.018)   0.004 (Cl = +/-0.010; p = 0.462)   0.207   +4.518%   Severity   2015.1   0.043 (Cl = +/-0.044; p = 0.055)   0.003 (Cl = +/-0.010; p = 0.467)   0.132   +4.38%   Severity   2015.2   0.034 (Cl = +/-0.064; p = 0.152)   0.003 (Cl = +/-0.010; p = 0.489)   0.021   +3.43%   Severity   2015.2   0.034 (Cl = +/-0.056; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.207)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.207)   0.003 (Cl = +/-0.010; p = 0.522)   0.055 (Cl = +/-0.056; p = 0.207)   0.003 (Cl = +/-0.010; p = 0.523)   0.058   +4.33%   Severity   2015.1   0.035 (Cl = +/-0.056; p = 0.207)   0.003 (Cl = +/-0.010; p = 0.588)   0.011   +4.00%   Frequency   2005.2   0.055 (Cl = +/-0.056; p = 0.0000)   0.004 (Cl = +/-0.009; p = 0.331)   0.511   -3.64%   Frequency   2005						
Severity   2010.2   0.049 (Cl = +/-0.023; p = 0.000)   0.004 (Cl = +/-0.009; p = 0.413)   0.447   +5.04%   Severity   2011.1   0.056 (Cl = +/-0.023; p = 0.000)   0.005 (Cl = +/-0.009; p = 0.297)   0.427   +5.81%   Severity   2012.1   0.048 (Cl = +/-0.023; p = 0.001)   0.004 (Cl = +/-0.008; p = 0.358)   0.462   +4.95%   Severity   2012.2   0.048 (Cl = +/-0.027; p = 0.001)   0.004 (Cl = +/-0.009; p = 0.380)   0.433   +5.04%   Severity   2012.2   0.048 (Cl = +/-0.027; p = 0.001)   0.004 (Cl = +/-0.009; p = 0.385)   0.381   +4.94%   Severity   2013.1   0.047 (Cl = +/-0.037; p = 0.004)   0.004 (Cl = +/-0.009; p = 0.413)   0.322   +4.78%   Severity   2013.2   0.046 (Cl = +/-0.037; p = 0.023)   0.004 (Cl = +/-0.010; p = 0.435)   0.270   +4.70%   Severity   2014.2   0.056 (Cl = +/-0.037; p = 0.023)   0.004 (Cl = +/-0.010; p = 0.462)   0.270   +4.51%   Severity   2014.2   0.056 (Cl = +/-0.040; p = 0.018)   0.004 (Cl = +/-0.010; p = 0.435)   0.241   +5.18%   Severity   2015.1   0.043 (Cl = +/-0.040; p = 0.018)   0.004 (Cl = +/-0.010; p = 0.467)   0.321   +4.38%   Severity   2015.2   0.034 (Cl = +/-0.048; p = 0.152)   0.003 (Cl = +/-0.010; p = 0.469)   0.021   +3.43%   Severity   2015.2   0.034 (Cl = +/-0.053; p = 0.296)   0.003 (Cl = +/-0.010; p = 0.489)   0.021   +3.43%   Severity   2015.2   0.034 (Cl = +/-0.053; p = 0.296)   0.003 (Cl = +/-0.010; p = 0.588)   0.021   +3.43%   Severity   2016.2   0.042 (Cl = +/-0.055; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.508)   0.058   +4.33%   Severity   2016.2   0.042 (Cl = +/-0.055; p = 0.123)   0.003 (Cl = +/-0.010; p = 0.592)   0.057   +2.72%   Severity   2017.1   0.039 (Cl = +/-0.055; p = 0.027)   0.003 (Cl = +/-0.010; p = 0.598)   0.051   +4.009   Severity   2017.1   0.039 (Cl = +/-0.055; p = 0.020)   0.004 (Cl = +/-0.010; p = 0.391)   0.511   -3.48%   Severity   2017.1   0.039 (Cl = +/-0.055; p = 0.000)   0.004 (Cl = +/-0.010; p = 0.333)   0.511   -3.63%   Severity   2017.1   0.039 (Cl = +/-0.015; p = 0.000)   0.004 (Cl = +/-0.010; p = 0.333)   0.511   -3.63%   Severity	•					
Severity 2011.1 0.056 (Cl = +/-0.023; p = 0.000) 0.005 (Cl = +/-0.008; p = 0.297) 0.527 +5.81% Severity 2011.2 0.048 (Cl = +/-0.025; p = 0.001) 0.004 (Cl = +/-0.008; p = 0.358) 0.462 +4.95% Severity 2012.1 0.049 (Cl = +/-0.025; p = 0.001) 0.004 (Cl = +/-0.009; p = 0.360) 0.433 +5.04% Severity 2012.2 0.048 (Cl = +/-0.037; p = 0.002) 0.004 (Cl = +/-0.009; p = 0.385) 0.381 +4.94% Severity 2013.2 0.046 (Cl = +/-0.033; p = 0.001) 0.004 (Cl = +/-0.009; p = 0.413) 0.322 +4.78% Severity 2013.2 0.046 (Cl = +/-0.033; p = 0.001) 0.004 (Cl = +/-0.010; p = 0.443) 0.322 +4.78% Severity 2014.1 0.044 (Cl = +/-0.037; p = 0.023) 0.003 (Cl = +/-0.010; p = 0.455) 0.270 +4.51% Severity 2014.2 0.050 (Cl = +/-0.040; p = 0.018) 0.004 (Cl = +/-0.010; p = 0.430) 0.241 +5.18% Severity 2015.1 0.043 (Cl = +/-0.044; p = 0.055) 0.004 (Cl = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2015.2 0.034 (Cl = +/-0.044; p = 0.055) 0.004 (Cl = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2015.1 0.043 (Cl = +/-0.048; p = 0.152) 0.003 (Cl = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2016.1 0.027 (Cl = +/-0.033; p = 0.296) 0.003 (Cl = +/-0.010; p = 0.452) 0.055 +2.72% Severity 2016.1 0.027 (Cl = +/-0.033; p = 0.296) 0.003 (Cl = +/-0.010; p = 0.452) 0.055 +2.72% Severity 2016.2 0.042 (Cl = +/-0.055; p = 0.123) 0.003 (Cl = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (Cl = +/-0.015; p = 0.027) 0.003 (Cl = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (Cl = +/-0.015; p = 0.027) 0.003 (Cl = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2006.2 -0.037 (Cl = +/-0.015; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2006.2 -0.037 (Cl = +/-0.015; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (Cl = +/-0.017; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2008.1 -0.041 (Cl = +/-0.019; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.543) 0.512 -3.97% Frequency 2008.2 -0.047 (Cl = +/-0.019; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.540) 0.594 -3.68% Frequency 2010.1 -0.055 (Cl = +/-0.019; p	•					
Severity 2011.2						
Severity 2012.1 0.049 (CI = +/-0.025; p = 0.001) 0.004 (CI = +/-0.009; p = 0.360) 0.433 +5.04% Severity 2012.2 0.048 (CI = +/-0.027; p = 0.002) 0.004 (CI = +/-0.009; p = 0.385) 0.381 +4.94% Severity 2013.1 0.047 (CI = +/-0.030; p = 0.004) 0.004 (CI = +/-0.009; p = 0.413) 0.322 +4.78% Severity 2013.2 0.046 (CI = +/-0.033; p = 0.010) 0.004 (CI = +/-0.010; p = 0.435) 0.270 +4.70% Severity 2014.1 0.044 (CI = +/-0.037; p = 0.023) 0.003 (CI = +/-0.010; p = 0.435) 0.270 +4.51% Severity 2014.2 0.050 (CI = +/-0.040; p = 0.018) 0.003 (CI = +/-0.010; p = 0.430) 0.241 +5.18% Severity 2015.1 0.043 (CI = +/-0.044; p = 0.055) 0.003 (CI = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2015.2 0.034 (CI = +/-0.048; p = 0.152) 0.003 (CI = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2015.2 0.034 (CI = +/-0.048; p = 0.152) 0.003 (CI = +/-0.010; p = 0.498) 0.021 +3.43% Severity 2016.2 0.042 (CI = +/-0.056; p = 0.123) 0.003 (CI = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2016.2 0.042 (CI = +/-0.056; p = 0.123) 0.003 (CI = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.015; p = 0.027) 0.003 (CI = +/-0.011; p = 0.522) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.391) 0.511 +4.00% Frequency 2006.2 -0.037 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.393) 0.511 -3.46% Frequency 2007.2 -0.040 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.483) 0.511 -3.66% Frequency 2007.2 -0.040 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.010; p = 0.453) 0.494 -4.02% Frequency 2008.1 -0.041 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.540) 0.494 -4.02% Frequency 2008.2 -0.047 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.540) 0.494 -4.02% Frequency 2009.1 -0.053 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.540) 0.494 -4.02% Frequency 2010.1 -0.053 (CI = +/-0.029; p = 0.000) 0.001 (CI = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2011.2 -0.056 (CI = +/-0.029; p = 0.000) 0.001 (CI = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2011.2 -0.066 (CI = +/-0.						
Severity 2012.2 0.048 (Cl = +/-0.027; p = 0.002) 0.004 (Cl = +/-0.009; p = 0.385) 0.381 +4.94% Severity 2013.1 0.047 (Cl = +/-0.030; p = 0.004) 0.004 (Cl = +/-0.009; p = 0.413) 0.322 +4.78% Severity 2013.2 0.046 (Cl = +/-0.037; p = 0.010) 0.004 (Cl = +/-0.010; p = 0.435) 0.270 +4.70% Severity 2014.1 0.044 (Cl = +/-0.037; p = 0.023) 0.003 (Cl = +/-0.010; p = 0.462) 0.207 +4.51% Severity 2014.2 0.050 (Cl = +/-0.040; p = 0.018) 0.004 (Cl = +/-0.010; p = 0.462) 0.207 +4.51% Severity 2015.1 0.043 (Cl = +/-0.044; p = 0.055) 0.004 (Cl = +/-0.010; p = 0.463) 0.241 +5.18% Severity 2015.2 0.034 (Cl = +/-0.048; p = 0.152) 0.003 (Cl = +/-0.010; p = 0.467) 0.132 +3.43% Severity 2015.2 0.034 (Cl = +/-0.048; p = 0.152) 0.003 (Cl = +/-0.010; p = 0.498) 0.021 +3.43% Severity 2016.1 0.027 (Cl = +/-0.053; p = 0.296) 0.003 (Cl = +/-0.010; p = 0.498) 0.021 +3.43% Severity 2016.2 0.042 (Cl = +/-0.056; p = 0.123) 0.003 (Cl = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (Cl = +/-0.055; p = 0.207) 0.003 (Cl = +/-0.011; p = 0.508) -0.011 +4.00% Frequency 2006.1 -0.035 (Cl = +/-0.015; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.391) 0.511 -3.48% Frequency 2006.2 -0.037 (Cl = +/-0.016; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.453) 0.511 -3.46% Frequency 2007.1 -0.038 (Cl = +/-0.016; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.453) 0.494 -3.68% Frequency 2007.2 -0.040 (Cl = +/-0.018; p = 0.000) 0.003 (Cl = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (Cl = +/-0.019; p = 0.000) 0.003 (Cl = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.2 -0.047 (Cl = +/-0.019; p = 0.000) 0.003 (Cl = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2009.1 -0.053 (Cl = +/-0.019; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2009.1 -0.053 (Cl = +/-0.019; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.78) 0.620 -5.13% Frequency 2011.1 -0.060 (Cl = +/-0.029; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2011.2 -0.066 (Cl = +/-0.028; p = 0.000) 0.000 (Cl = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2011.1 -0.060 (Cl = +						
Severity 2013.1 $0.047 (CI = +/-0.030; p = 0.004)$ $0.004 (CI = +/-0.009; p = 0.413)$ $0.322$ $+4.78\%$ Severity 2013.2 $0.046 (CI = +/-0.037; p = 0.023)$ $0.003 (CI = +/-0.010; p = 0.435)$ $0.270$ $+4.70\%$ Severity 2014.1 $0.044 (CI = +/-0.037; p = 0.023)$ $0.003 (CI = +/-0.010; p = 0.485)$ $0.270$ $+4.51\%$ Severity 2014.2 $0.050 (CI = +/-0.040; p = 0.018)$ $0.004 (CI = +/-0.010; p = 0.430)$ $0.241$ $+5.18\%$ Severity 2015.1 $0.043 (CI = +/-0.044; p = 0.055)$ $0.004 (CI = +/-0.010; p = 0.467)$ $0.132$ $+4.38\%$ Severity 2015.2 $0.034 (CI = +/-0.048; p = 0.152)$ $0.003 (CI = +/-0.010; p = 0.467)$ $0.132$ $+4.38\%$ Severity 2016.1 $0.027 (CI = +/-0.056; p = 0.123)$ $0.003 (CI = +/-0.010; p = 0.492)$ $0.058$ $+4.33\%$ Severity 2016.2 $0.042 (CI = +/-0.056; p = 0.123)$ $0.003 (CI = +/-0.010; p = 0.492)$ $0.058$ $+4.33\%$ Severity 2017.1 $0.039 (CI = +/-0.015; p = 0.007)$ $0.003 (CI = +/-0.011; p = 0.492)$ $0.058$ $+4.33\%$ Severity 2017.1 $0.039 (CI = +/-0.015; p = 0.007)$ $0.003 (CI = +/-0.011; p = 0.492)$ $0.058$ $+4.33\%$ Frequency 2006.1 $-0.035 (CI = +/-0.015; p = 0.007)$ $0.004 (CI = +/-0.009; p = 0.391)$ $0.511$ $-3.48\%$ Frequency 2007.2 $-0.037 (CI = +/-0.016; p = 0.000)$ $0.004 (CI = +/-0.009; p = 0.433)$ $0.511$ $-3.64\%$ Frequency 2007.2 $-0.040 (CI = +/-0.019; p = 0.000)$ $0.004 (CI = +/-0.019; p = 0.518)$ $0.512$ $-3.97\%$ Frequency 2007.2 $-0.040 (CI = +/-0.019; p = 0.000)$ $0.003 (CI = +/-0.010; p = 0.518)$ $0.512$ $-3.97\%$ Frequency 2008.1 $-0.041 (CI = +/-0.019; p = 0.000)$ $0.003 (CI = +/-0.010; p = 0.540)$ $0.494$ $-4.02\%$ Frequency 2008.2 $-0.047 (CI = +/-0.019; p = 0.000)$ $0.003 (CI = +/-0.010; p = 0.540)$ $0.494$ $-4.02\%$ Frequency 2009.1 $-0.053 (CI = +/-0.019; p = 0.000)$ $0.003 (CI = +/-0.010; p = 0.556)$ $0.568$ $-4.61\%$ Frequency 2009.1 $-0.053 (CI = +/-0.029; p = 0.000)$ $0.003 (CI = +/-0.009; p = 0.978)$ $0.620$ $-5.13\%$ Frequency 2010.1 $-0.053 (CI = +/-0.029; p = 0.000)$ $0.001 (CI = +/-0.009; p = 0.556)$ $0.568$ $-5.54\%$ Frequency 2011.1 $-0.060 (CI = +/-0.029; p = 0.000)$ $0.001 (CI = +/-0$						
Severity 2014.1						
Severity 2014.2 0.050 (Cl = $+/-0.040$ ; p = 0.018) 0.004 (Cl = $+/-0.010$ ; p = 0.430) 0.241 +5.18% Severity 2015.1 0.043 (Cl = $+/-0.048$ ; p = 0.055) 0.004 (Cl = $+/-0.010$ ; p = 0.467) 0.132 +4.38% Severity 2015.2 0.034 (Cl = $+/-0.048$ ; p = 0.152) 0.003 (Cl = $+/-0.010$ ; p = 0.498) 0.021 +3.43% Severity 2016.1 0.027 (Cl = $+/-0.053$ ; p = 0.296) 0.003 (Cl = $+/-0.010$ ; p = 0.522) -0.057 +2.72% Severity 2016.2 0.042 (Cl = $+/-0.055$ ; p = 0.296) 0.003 (Cl = $+/-0.010$ ; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (Cl = $+/-0.015$ ; p = 0.027) 0.003 (Cl = $+/-0.011$ ; p = 0.508) -0.011 +4.00%	Severity	2013.2	0.046 (CI = +/-0.033; p = 0.010)	0.004 (CI = +/-0.010; p = 0.435)	0.270	+4.70%
Severity 2015.1 0.043 (CI = +/-0.044; p = 0.055) 0.004 (CI = +/-0.010; p = 0.467) 0.132 +4.38% Severity 2015.2 0.034 (CI = +/-0.048; p = 0.152) 0.003 (CI = +/-0.010; p = 0.498) 0.021 +3.43% Severity 2016.1 0.027 (CI = +/-0.035; p = 0.296) 0.003 (CI = +/-0.010; p = 0.522) -0.057 +2.77% Severity 2016.2 0.042 (CI = +/-0.05; p = 0.123) 0.003 (CI = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.065; p = 0.123) 0.003 (CI = +/-0.011; p = 0.508) -0.011 +4.00%    Frequency 2006.1 -0.035 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.391) 0.511 -3.48% Frequency 2006.2 -0.037 (CI = +/-0.016; p = 0.000) 0.004 (CI = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (CI = +/-0.017; p = 0.000) 0.004 (CI = +/-0.010; p = 0.453) 0.494 -3.68% Frequency 2007.2 -0.040 (CI = +/-0.018; p = 0.000) 0.003 (CI = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.019; p = 0.540) 0.494 -4.02% Frequency 2008.2 -0.047 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.009; p = 0.565) 0.568 -4.61% Frequency 2009.1 -0.053 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.565) 0.568 -4.61% Frequency 2009.2 -0.055 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2010.1 -0.059 (CI = +/-0.02; p = 0.000) 0.001 (CI = +/-0.009; p = 0.974) 0.626 -5.69% Frequency 2010.1 -0.059 (CI = +/-0.02; p = 0.000) 0.000 (CI = +/-0.009; p = 0.917) 0.626 -5.69% Frequency 2011.1 -0.060 (CI = +/-0.02; p = 0.000) 0.000 (CI = +/-0.009; p = 0.917) 0.626 -5.69% Frequency 2011.1 -0.060 (CI = +/-0.02; p = 0.000) 0.000 (CI = +/-0.009; p = 0.956) 0.580 -5.85% Frequency 2012.2 -0.060 (CI = +/-0.02; p = 0.000) 0.000 (CI = +/-0.009; p = 0.956) 0.580 -5.85% Frequency 2012.1 -0.068 (CI = +/-0.02; p = 0.000) -0.000 (CI = +/-0.009; p = 0.956) 0.580 -5.85% Frequency 2013.1 -0.078 (CI = +/-0.02; p = 0.000) -0.000 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.1 -0.078 (CI = +/-0.03; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2014.1 -0.	Severity	2014.1	0.044 (CI = +/-0.037; p = 0.023)	0.003 (CI = +/-0.010; p = 0.462)	0.207	+4.51%
Severity 2015.2 0.034 (CI = +/-0.048; p = 0.152) 0.003 (CI = +/-0.010; p = 0.498) 0.021 +3.43% Severity 2016.1 0.027 (CI = +/-0.035; p = 0.296) 0.003 (CI = +/-0.010; p = 0.522) -0.057 +2.72% Severity 2016.2 0.042 (CI = +/-0.056; p = 0.123) 0.003 (CI = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.05; p = 0.207) 0.003 (CI = +/-0.011; p = 0.092) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.015; p = 0.007) 0.003 (CI = +/-0.011; p = 0.508) -0.011 +4.00% Frequency 2006.1 -0.035 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.433) 0.511 -3.48% Frequency 2006.2 -0.037 (CI = +/-0.017; p = 0.000) 0.004 (CI = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (CI = +/-0.017; p = 0.000) 0.004 (CI = +/-0.010; p = 0.453) 0.494 -3.68% Frequency 2007.2 -0.040 (CI = +/-0.018; p = 0.000) 0.003 (CI = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.2 -0.047 (CI = +/-0.019; p = 0.000) 0.002 (CI = +/-0.009; p = 0.666) 0.568 -4.61% Frequency 2009.1 -0.053 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.666) 0.568 -4.61% Frequency 2009.2 -0.055 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.778) 0.620 -5.13% Frequency 2010.1 -0.059 (CI = +/-0.021; p = 0.000) 0.001 (CI = +/-0.009; p = 0.834) 0.616 -5.34% Frequency 2010.1 -0.059 (CI = +/-0.022; p = 0.000) 0.001 (CI = +/-0.009; p = 0.953) 0.610 -5.84% Frequency 2011.1 -0.060 (CI = +/-0.022; p = 0.000) 0.000 (CI = +/-0.009; p = 0.953) 0.610 -5.84% Frequency 2011.1 -0.060 (CI = +/-0.022; p = 0.000) 0.000 (CI = +/-0.009; p = 0.956) 0.580 -5.85% Frequency 2011.1 -0.068 (CI = +/-0.023; p = 0.000) 0.000 (CI = +/-0.009; p = 0.733) 0.668 -5.55% Frequency 2012.2 -0.078 (CI = +/-0.023; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -5.55% Frequency 2013.1 -0.078 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2014.1 -0.066 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.55% Frequency 2014.	Severity	2014.2	0.050 (CI = +/-0.040; p = 0.018)	0.004 (CI = +/-0.010; p = 0.430)	0.241	+5.18%
Severity 2016.1 0.027 (CI = +/-0.053; p = 0.296) 0.003 (CI = +/-0.010; p = 0.522) -0.057 +2.72% Severity 2016.2 0.042 (CI = +/-0.056; p = 0.123) 0.003 (CI = +/-0.010; p = 0.492) 0.058 +4.33% Severity 2017.1 0.039 (CI = +/-0.065; p = 0.207) 0.003 (CI = +/-0.011; p = 0.508) -0.011 +4.00%   Frequency 2006.1 -0.035 (CI = +/-0.015; p = 0.000) 0.004 (CI = +/-0.009; p = 0.391) 0.511 -3.48% Frequency 2006.2 -0.037 (CI = +/-0.016; p = 0.000) 0.004 (CI = +/-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (CI = +/-0.017; p = 0.000) 0.004 (CI = +/-0.010; p = 0.543) 0.511 -3.68% Frequency 2007.2 -0.040 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (CI = +/-0.019; p = 0.000) 0.003 (CI = +/-0.010; p = 0.540) 0.494 -4.02% Frequency 2008.2 -0.047 (CI = +/-0.019; p = 0.000) 0.002 (CI = +/-0.009; p = 0.656) 0.568 -4.61% Frequency 2009.1 -0.053 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.656) 0.568 -4.61% Frequency 2009.2 -0.055 (CI = +/-0.019; p = 0.000) 0.001 (CI = +/-0.009; p = 0.834) 0.616 -5.34% Frequency 2010.1 -0.059 (CI = +/-0.020; p = 0.000) 0.000 (CI = +/-0.009; p = 0.834) 0.616 -5.34% Frequency 2010.2 -0.060 (CI = +/-0.025; p = 0.000) 0.000 (CI = +/-0.009; p = 0.917) 0.626 -5.69% Frequency 2011.1 -0.069 (CI = +/-0.025; p = 0.000) 0.000 (CI = +/-0.010; p = 0.955) 0.580 -5.85% Frequency 2011.2 -0.068 (CI = +/-0.025; p = 0.000) 0.000 (CI = +/-0.010; p = 0.955) 0.580 -5.85% Frequency 2011.1 -0.068 (CI = +/-0.025; p = 0.000) 0.000 (CI = +/-0.010; p = 0.955) 0.580 -5.85% Frequency 2012.2 -0.078 (CI = +/-0.025; p = 0.000) 0.000 (CI = +/-0.010; p = 0.955) 0.668 -7.52% Frequency 2013.1 -0.068 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.1 -0.068 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.2 -0.085 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.1 -0.068 (CI = +/-0.033; p = 0.000) -0.001 (CI = +/-0.009; p = 0.759) 0.536 -7.35% Frequen	Severity	2015.1			0.132	+4.38%
Severity 2016.2 0.042 (Cl = +/-0.056; p = 0.123) 0.003 (Cl = +/-0.010; p = 0.492) 0.058 +4.33%   Severity 2017.1 0.039 (Cl = +/-0.065; p = 0.207) 0.003 (Cl = +/-0.011; p = 0.508) -0.011 +4.00%    Frequency 2006.1 -0.035 (Cl = +/-0.015; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.391) 0.511 -3.48%   Frequency 2006.2 -0.037 (Cl = +/-0.016; p = 0.000) 0.004 (Cl = +/-0.009; p = 0.433) 0.511 -3.64%   Frequency 2007.1 -0.038 (Cl = +/-0.017; p = 0.000) 0.004 (Cl = +/-0.010; p = 0.453) 0.494 -3.68%   Frequency 2007.2 -0.040 (Cl = +/-0.018; p = 0.000) 0.003 (Cl = +/-0.010; p = 0.518) 0.512 -3.97%   Frequency 2008.1 -0.041 (Cl = +/-0.019; p = 0.000) 0.003 (Cl = +/-0.010; p = 0.518) 0.512 -3.97%   Frequency 2008.2 -0.047 (Cl = +/-0.019; p = 0.000) 0.003 (Cl = +/-0.009; p = 0.656) 0.568 -4.61%   Frequency 2009.1 -0.053 (Cl = +/-0.019; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.656) 0.568 -4.61%   Frequency 2009.2 -0.055 (Cl = +/-0.029; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.834) 0.616 -5.34%   Frequency 2011.1 -0.059 (Cl = +/-0.021; p = 0.000) 0.001 (Cl = +/-0.009; p = 0.947) 0.626 -5.69%   Frequency 2011.1 -0.060 (Cl = +/-0.023; p = 0.000) 0.000 (Cl = +/-0.009; p = 0.953) 0.610 -5.84%   Frequency 2011.2 -0.060 (Cl = +/-0.025; p = 0.000) 0.000 (Cl = +/-0.010; p = 0.994) 0.565 -6.05%   Frequency 2012.1 -0.068 (Cl = +/-0.025; p = 0.000) 0.000 (Cl = +/-0.010; p = 0.994) 0.565 -6.05%   Frequency 2012.2 -0.078 (Cl = +/-0.028; p = 0.000) -0.001 (Cl = +/-0.009; p = 0.773) 0.668 -7.52%   Frequency 2013.1 -0.078 (Cl = +/-0.031; p = 0.000) -0.001 (Cl = +/-0.009; p = 0.753) 0.668 -7.52%   Frequency 2013.2 -0.083 (Cl = +/-0.031; p = 0.000) -0.001 (Cl = +/-0.009; p = 0.759) 0.536 -7.35%   Frequency 2015.1 -0.086 (Cl = +/-0.033; p = 0.000) -0.001 (Cl = +/-0.009; p = 0.759) 0.536 -7.35%   Frequency 2015.1 -0.086 (Cl = +/-0.033; p = 0.001) -0.001 (Cl = +/-0.010; p = 0.759) 0.536 -7.35%   Frequency 2015.1 -0.086 (Cl = +/-0.042; p = 0.001) -0.001 (Cl = +/-0.009; p = 0.750) 0.478 -6.73%   Frequency 2016.2 -0.076 (Cl = +/-0.042; p = 0.001) -0.001 (Cl						
Severity 2017.1 $0.039  (\text{Cl} = +/-0.065;  p = 0.207)$ $0.003  (\text{Cl} = +/-0.011;  p = 0.508)$ $-0.011$ $+4.00\%$ Frequency 2006.1 $-0.035  (\text{Cl} = +/-0.015;  p = 0.000)$ $0.004  (\text{Cl} = +/-0.009;  p = 0.391)$ $0.511$ $-3.48\%$ Frequency 2006.2 $-0.037  (\text{Cl} = +/-0.016;  p = 0.000)$ $0.004  (\text{Cl} = +/-0.019;  p = 0.433)$ $0.511$ $-3.64\%$ Frequency 2007.1 $-0.038  (\text{Cl} = +/-0.017;  p = 0.000)$ $0.004  (\text{Cl} = +/-0.010;  p = 0.453)$ $0.494$ $-3.68\%$ Frequency 2007.2 $-0.040  (\text{Cl} = +/-0.018;  p = 0.000)$ $0.003  (\text{Cl} = +/-0.010;  p = 0.518)$ $0.512$ $-3.97\%$ Frequency 2008.1 $-0.041  (\text{Cl} = +/-0.019;  p = 0.000)$ $0.003  (\text{Cl} = +/-0.010;  p = 0.540)$ $0.494$ $-4.02\%$ Frequency 2008.2 $-0.047  (\text{Cl} = +/-0.019;  p = 0.000)$ $0.002  (\text{Cl} = +/-0.009;  p = 0.656)$ $0.568$ $-4.61\%$ Frequency 2009.1 $-0.053  (\text{Cl} = +/-0.019;  p = 0.000)$ $0.001  (\text{Cl} = +/-0.009;  p = 0.778)$ $0.620$ $-5.13\%$ Frequency 2009.2 $-0.055  (\text{Cl} = +/-0.021;  p = 0.000)$ $0.001  (\text{Cl} = +/-0.009;  p = 0.784)$ $0.616$ $-5.34\%$ Frequency 2010.1 $-0.059  (\text{Cl} = +/-0.023;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.009;  p = 0.917)$ $0.626$ $-5.69\%$ Frequency 2011.1 $-0.060  (\text{Cl} = +/-0.023;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.010;  p = 0.956)$ $0.580$ $-5.85\%$ Frequency 2011.2 $-0.060  (\text{Cl} = +/-0.025;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.010;  p = 0.956)$ $0.580$ $-5.85\%$ Frequency 2011.2 $-0.068  (\text{Cl} = +/-0.025;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.010;  p = 0.956)$ $0.580$ $-5.85\%$ Frequency 2012.1 $-0.068  (\text{Cl} = +/-0.028;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.010;  p = 0.994)$ $0.565$ $-6.05\%$ Frequency 2013.1 $-0.078  (\text{Cl} = +/-0.028;  p = 0.000)$ $0.000  (\text{Cl} = +/-0.010;  p = 0.994)$ $0.566$ $-6.57\%$ Frequency 2013.2 $-0.078  (\text{Cl} = +/-0.033;  p = 0.000)$ $-0.001  (\text{Cl} = +/-0.009;  p = 0.753)$ $0.668$ $-7.52\%$ Frequency 2015.1 $-0.086  (\text{Cl} = +/-0.033;  p = 0.000)$ $-0.001  (\text{Cl} = +/-0.009;  p = 0.759)$ $0.629$ $-7.46\%$ Frequency 2015.1 $-0.$						
Frequency 2006.1 $-0.035$ (CI = $+/-0.015$ ; p = 0.000) $0.004$ (CI = $+/-0.009$ ; p = 0.391) 0.511 $-3.48\%$ Frequency 2006.2 $-0.037$ (CI = $+/-0.016$ ; p = 0.000) $0.004$ (CI = $+/-0.009$ ; p = 0.433) 0.511 $-3.64\%$ Frequency 2007.1 $-0.038$ (CI = $+/-0.017$ ; p = 0.000) $0.004$ (CI = $+/-0.010$ ; p = 0.453) $0.494$ $-3.68\%$ Frequency 2007.2 $-0.040$ (CI = $+/-0.018$ ; p = 0.000) $0.003$ (CI = $+/-0.010$ ; p = 0.518) 0.512 $-3.97\%$ Frequency 2008.1 $-0.041$ (CI = $+/-0.019$ ; p = 0.000) $0.003$ (CI = $+/-0.010$ ; p = 0.540) $0.494$ $-4.02\%$ Frequency 2008.2 $-0.047$ (CI = $+/-0.019$ ; p = 0.000) $0.003$ (CI = $+/-0.009$ ; p = 0.656) 0.568 $-4.61\%$ Frequency 2009.1 $-0.053$ (CI = $+/-0.019$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.834) 0.616 $-5.34\%$ Frequency 2009.2 $-0.055$ (CI = $+/-0.021$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.834) 0.616 $-5.34\%$ Frequency 2010.1 $-0.059$ (CI = $+/-0.021$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.917) 0.626 $-5.69\%$ Frequency 2010.2 $-0.060$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.953) 0.610 $-5.84\%$ Frequency 2011.1 $-0.060$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.019$ ; p = 0.956) 0.580 $-5.85\%$ Frequency 2011.2 $-0.062$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.956) 0.580 $-5.85\%$ Frequency 2011.2 $-0.062$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.994) 0.565 $-6.05\%$ Frequency 2012.2 $-0.078$ (CI = $+/-0.023$ ; p = 0.000) $-0.001$ (CI = $+/-0.010$ ; p = 0.917) 0.586 $-6.57\%$ Frequency 2013.1 $-0.078$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) 0.668 $-7.52\%$ Frequency 2013.1 $-0.078$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) 0.668 $-7.52\%$ Frequency 2013.2 $-0.083$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) 0.668 $-7.52\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.759) 0.536 $-7.35\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.759) 0.536 $-7.35\%$ Fr						
Frequency 2006.2 $-0.037$ (CI = $\pm$ /-0.016; p = 0.000) 0.004 (CI = $\pm$ /-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (CI = $\pm$ /-0.017; p = 0.000) 0.004 (CI = $\pm$ /-0.010; p = 0.453) 0.494 -3.68% Frequency 2007.2 -0.040 (CI = $\pm$ /-0.018; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (CI = $\pm$ /-0.019; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.540) 0.494 -4.02% Frequency 2008.2 -0.047 (CI = $\pm$ /-0.019; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.556) 0.568 -4.61% Frequency 2009.1 -0.053 (CI = $\pm$ /-0.019; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.656) 0.568 -4.61% Frequency 2009.2 -0.055 (CI = $\pm$ /-0.029; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.778) 0.620 -5.13% Frequency 2010.1 -0.059 (CI = $\pm$ /-0.021; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.917) 0.626 -5.69% Frequency 2010.2 -0.060 (CI = $\pm$ /-0.021; p = 0.000) 0.000 (CI = $\pm$ /-0.009; p = 0.953) 0.610 -5.84% Frequency 2011.1 -0.060 (CI = $\pm$ /-0.025; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.956) 0.580 -5.85% Frequency 2011.2 -0.062 (CI = $\pm$ /-0.025; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.956) 0.580 -5.85% Frequency 2012.1 -0.068 (CI = $\pm$ /-0.028; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.994) 0.565 -6.05% Frequency 2012.1 -0.068 (CI = $\pm$ /-0.028; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.917) 0.586 -6.57% Frequency 2013.1 -0.078 (CI = $\pm$ /-0.028; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.1 -0.078 (CI = $\pm$ /-0.033; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.753) 0.661 -7.94% Frequency 2014.2 -0.078 (CI = $\pm$ /-0.033; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.759) 0.629 -7.46% Frequency 2015.2 -0.086 (CI = $\pm$ /-0.039; p = 0.001) -0.001 (CI = $\pm$ /-0.009; p = 0.759) 0.536 -7.35% Frequency 2015.1 -0.086 (CI = $\pm$ /-0.039; p = 0.001) -0.001 (CI = $\pm$ /-0.010; p = 0.759) 0.536 -7.35% Frequency 2015.2 -0.076 (CI = $\pm$ /-0.042; p = 0.001) -0.001 (CI = $\pm$ /-0.010; p = 0.750) 0.478 -6.73% Frequency 2015.2 -0.070 (CI = $\pm$ /-0.042; p = 0.001) -0.001 (CI = $\pm$ /-0.009; p = 0.750) 0.478 -6.73% Frequency 2016.2	Severity	2017.1	0.039 (CI = +/-0.065; p = 0.207)	0.003 (CI = +/-0.011; p = 0.508)	-0.011	+4.00%
Frequency 2006.2 $-0.037$ (CI = $\pm$ /-0.016; p = 0.000) 0.004 (CI = $\pm$ /-0.009; p = 0.433) 0.511 -3.64% Frequency 2007.1 -0.038 (CI = $\pm$ /-0.017; p = 0.000) 0.004 (CI = $\pm$ /-0.010; p = 0.453) 0.494 -3.68% Frequency 2007.2 -0.040 (CI = $\pm$ /-0.018; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.518) 0.512 -3.97% Frequency 2008.1 -0.041 (CI = $\pm$ /-0.019; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.540) 0.494 -4.02% Frequency 2008.2 -0.047 (CI = $\pm$ /-0.019; p = 0.000) 0.003 (CI = $\pm$ /-0.010; p = 0.556) 0.568 -4.61% Frequency 2009.1 -0.053 (CI = $\pm$ /-0.019; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.656) 0.568 -4.61% Frequency 2009.2 -0.055 (CI = $\pm$ /-0.029; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.778) 0.620 -5.13% Frequency 2010.1 -0.059 (CI = $\pm$ /-0.021; p = 0.000) 0.001 (CI = $\pm$ /-0.009; p = 0.917) 0.626 -5.69% Frequency 2010.2 -0.060 (CI = $\pm$ /-0.021; p = 0.000) 0.000 (CI = $\pm$ /-0.009; p = 0.953) 0.610 -5.84% Frequency 2011.1 -0.060 (CI = $\pm$ /-0.025; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.956) 0.580 -5.85% Frequency 2011.2 -0.062 (CI = $\pm$ /-0.025; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.956) 0.580 -5.85% Frequency 2012.1 -0.068 (CI = $\pm$ /-0.028; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.994) 0.565 -6.05% Frequency 2012.1 -0.068 (CI = $\pm$ /-0.028; p = 0.000) 0.000 (CI = $\pm$ /-0.010; p = 0.917) 0.586 -6.57% Frequency 2013.1 -0.078 (CI = $\pm$ /-0.028; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.753) 0.668 -7.52% Frequency 2013.1 -0.078 (CI = $\pm$ /-0.033; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.753) 0.661 -7.94% Frequency 2014.2 -0.078 (CI = $\pm$ /-0.033; p = 0.000) -0.001 (CI = $\pm$ /-0.009; p = 0.759) 0.629 -7.46% Frequency 2015.2 -0.086 (CI = $\pm$ /-0.039; p = 0.001) -0.001 (CI = $\pm$ /-0.009; p = 0.759) 0.536 -7.35% Frequency 2015.1 -0.086 (CI = $\pm$ /-0.039; p = 0.001) -0.001 (CI = $\pm$ /-0.010; p = 0.759) 0.536 -7.35% Frequency 2015.2 -0.076 (CI = $\pm$ /-0.042; p = 0.001) -0.001 (CI = $\pm$ /-0.010; p = 0.750) 0.478 -6.73% Frequency 2015.2 -0.070 (CI = $\pm$ /-0.042; p = 0.001) -0.001 (CI = $\pm$ /-0.009; p = 0.750) 0.478 -6.73% Frequency 2016.2	Frequency	2006.1	-0.035 (CI = ±/-0.015; n = 0.000)	0.004 (Cl = ±/-0.000· p = 0.391)	0.511	-3 /18%
Frequency 2007.1   -0.038 (CI = $+/$ -0.017; p = 0.000)   0.004 (CI = $+/$ -0.010; p = 0.453)   0.494   -3.68%   Frequency 2007.2   -0.040 (CI = $+/$ -0.018; p = 0.000)   0.003 (CI = $+/$ -0.010; p = 0.518)   0.512   -3.97%   Frequency 2008.1   -0.041 (CI = $+/$ -0.019; p = 0.000)   0.003 (CI = $+/$ -0.010; p = 0.540)   0.494   -4.02%   Frequency 2008.2   -0.047 (CI = $+/$ -0.019; p = 0.000)   0.002 (CI = $+/$ -0.009; p = 0.656)   0.568   -4.61%   Frequency 2009.1   -0.053 (CI = $+/$ -0.019; p = 0.000)   0.001 (CI = $+/$ -0.009; p = 0.778)   0.620   -5.13%   Frequency 2009.2   -0.055 (CI = $+/$ -0.02; p = 0.000)   0.001 (CI = $+/$ -0.009; p = 0.834)   0.616   -5.34%   Frequency 2010.1   -0.059 (CI = $+/$ -0.021; p = 0.000)   0.000 (CI = $+/$ -0.009; p = 0.917)   0.626   -5.69%   Frequency 2010.2   -0.060 (CI = $+/$ -0.023; p = 0.000)   0.000 (CI = $+/$ -0.009; p = 0.953)   0.610   -5.84%   Frequency 2011.1   -0.060 (CI = $+/$ -0.025; p = 0.000)   0.000 (CI = $+/$ -0.010; p = 0.956)   0.580   -5.85%   Frequency 2011.2   -0.062 (CI = $+/$ -0.025; p = 0.000)   0.000 (CI = $+/$ -0.010; p = 0.994)   0.565   -6.05%   Frequency 2012.1   -0.068 (CI = $+/$ -0.028; p = 0.000)   0.000 (CI = $+/$ -0.010; p = 0.994)   0.565   -6.57%   Frequency 2012.2   -0.078 (CI = $+/$ -0.028; p = 0.000)   -0.001 (CI = $+/$ -0.009; p = 0.753)   0.668   -7.52%   Frequency 2013.1   -0.078 (CI = $+/$ -0.031; p = 0.000)   -0.001 (CI = $+/$ -0.009; p = 0.759)   0.629   -7.46%   Frequency 2013.2   -0.083 (CI = $+/$ -0.033; p = 0.000)   -0.001 (CI = $+/$ -0.009; p = 0.759)   0.629   -7.46%   Frequency 2014.2   -0.086 (CI = $+/$ -0.037; p = 0.000)   -0.001 (CI = $+/$ -0.009; p = 0.759)   0.629   -7.46%   Frequency 2015.1   -0.086 (CI = $+/$ -0.037; p = 0.000)   -0.001 (CI = $+/$ -0.010; p = 0.991)   0.629   -7.46%   Frequency 2015.2   -0.076 (CI = $+/$ -0.039; p = 0.001)   -0.001 (CI = $+/$ -0.009; p = 0.759)   0.536   -7.35%   Frequency 2015.1   -0.086 (CI = $+/$ -0.039; p = 0.001)   -0.001 (CI = $+/$ -0.010; p = 0.991)   0.563   -5.83%   Frequency 2015.2   -0.076 (CI = $+/$ -0.04						
Frequency 2007.2 $-0.040$ (CI = $+/-0.018$ , p = 0.000) $0.003$ (CI = $+/-0.010$ ; p = 0.518) $0.512$ $-3.97\%$ Frequency 2008.1 $-0.041$ (CI = $+/-0.019$ ; p = 0.000) $0.003$ (CI = $+/-0.010$ ; p = 0.540) $0.494$ $-4.02\%$ Frequency 2008.2 $-0.047$ (CI = $+/-0.019$ ; p = 0.000) $0.002$ (CI = $+/-0.009$ ; p = 0.656) $0.568$ $-4.61\%$ Frequency 2009.1 $-0.053$ (CI = $+/-0.019$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.778) $0.620$ $-5.13\%$ Frequency 2009.2 $-0.055$ (CI = $+/-0.021$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.834) $0.616$ $-5.34\%$ Frequency 2010.1 $-0.059$ (CI = $+/-0.021$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.917) $0.626$ $-5.69\%$ Frequency 2010.2 $-0.060$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.953) $0.610$ $-5.84\%$ Frequency 2011.1 $-0.060$ (CI = $+/-0.025$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.956) $0.580$ $-5.85\%$ Frequency 2011.2 $-0.060$ (CI = $+/-0.025$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.994) $0.565$ $-6.05\%$ Frequency 2012.1 $-0.068$ (CI = $+/-0.028$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.917) $0.586$ $-6.57\%$ Frequency 2012.2 $-0.078$ (CI = $+/-0.028$ ; p = 0.000) $-0.001$ (CI = $+/-0.010$ ; p = 0.917) $0.586$ $-6.57\%$ Frequency 2013.1 $-0.078$ (CI = $+/-0.028$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) $0.668$ $-7.52\%$ Frequency 2013.2 $-0.083$ (CI = $+/-0.031$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.713) $0.631$ $-7.94\%$ Frequency 2014.1 $-0.086$ (CI = $+/-0.037$ ; p = 0.000) $-0.002$ (CI = $+/-0.010$ ; p = 0.991) $0.629$ $-7.46\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.037$ ; p = 0.000) $-0.002$ (CI = $+/-0.010$ ; p = 0.759) $0.629$ $-7.46\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.039$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.759) $0.636$ $-7.35\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.759) $0.536$ $-7.35\%$ Frequency 2015.2 $-0.076$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.759) $0.536$ $-7.35\%$ Frequency 2015.2 $-0.070$ (CI = $+/-0.042$ ; p = 0.001) $-0.001$ (CI = $+/-0$						
Frequency 2008.1 $-0.041$ (CI = $+/-0.019$ ; p = 0.000) $0.003$ (CI = $+/-0.010$ ; p = 0.540) $0.494$ $-4.02\%$ Frequency 2008.2 $-0.047$ (CI = $+/-0.019$ ; p = 0.000) $0.002$ (CI = $+/-0.009$ ; p = 0.656) $0.568$ $-4.61\%$ Frequency 2009.1 $-0.053$ (CI = $+/-0.019$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.656) $0.568$ $-4.61\%$ Frequency 2009.2 $-0.055$ (CI = $+/-0.019$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.834) $0.616$ $-5.34\%$ Frequency 2010.1 $-0.059$ (CI = $+/-0.021$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.917) $0.626$ $-5.69\%$ Frequency 2010.2 $-0.060$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.953) $0.610$ $-5.84\%$ Frequency 2011.1 $-0.060$ (CI = $+/-0.025$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.956) $0.580$ $-5.85\%$ Frequency 2011.2 $-0.062$ (CI = $+/-0.027$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.994) $0.565$ $-6.05\%$ Frequency 2012.1 $-0.068$ (CI = $+/-0.028$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.917) $0.586$ $-6.57\%$ Frequency 2012.2 $-0.078$ (CI = $+/-0.028$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) $0.668$ $-7.52\%$ Frequency 2013.1 $-0.078$ (CI = $+/-0.031$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) $0.668$ $-7.52\%$ Frequency 2013.2 $-0.083$ (CI = $+/-0.031$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) $0.668$ $-7.52\%$ Frequency 2013.2 $-0.083$ (CI = $+/-0.031$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) $0.668$ $-7.52\%$ Frequency 2014.1 $-0.086$ (CI = $+/-0.033$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.759) $0.629$ $-7.46\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.037$ ; p = 0.001) $-0.001$ (CI = $+/-0.009$ ; p = 0.759) $0.631$ $-7.94\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.059) $0.536$ $-7.35\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.042$ ; p = 0.001) $-0.001$ (CI = $+/-0.009$ ; p = 0.750) $0.563$ $-7.35\%$ Frequency 2015.2 $-0.070$ (CI = $+/-0.042$ ; p = 0.001) $-0.001$ (CI = $+/-0.009$ ; p = 0.750) $0.478$ $-6.73\%$ Frequency 2016.2 $-0.000$ (CI = $+/-0.044$ ; p = 0.001) $-0.001$ (CI = $+/-$						
Frequency 2008.2 $-0.047$ (CI = $+/-0.019$ ; p = 0.000) $0.002$ (CI = $+/-0.009$ ; p = 0.656) 0.568 $-4.61\%$ Frequency 2009.1 $-0.053$ (CI = $+/-0.029$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.778) 0.620 $-5.13\%$ Frequency 2009.2 $-0.055$ (CI = $+/-0.020$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.834) 0.616 $-5.34\%$ Frequency 2010.1 $-0.059$ (CI = $+/-0.021$ ; p = 0.000) $0.001$ (CI = $+/-0.009$ ; p = 0.934) 0.616 $-5.34\%$ Frequency 2010.2 $-0.060$ (CI = $+/-0.023$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.917) 0.626 $-5.69\%$ Frequency 2011.1 $-0.060$ (CI = $+/-0.025$ ; p = 0.000) $0.000$ (CI = $+/-0.009$ ; p = 0.956) 0.580 $-5.85\%$ Frequency 2011.2 $-0.062$ (CI = $+/-0.027$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.994) 0.565 $-6.05\%$ Frequency 2012.1 $-0.068$ (CI = $+/-0.028$ ; p = 0.000) $0.000$ (CI = $+/-0.010$ ; p = 0.917) 0.586 $-6.57\%$ Frequency 2012.2 $-0.078$ (CI = $+/-0.028$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.753) 0.668 $-7.52\%$ Frequency 2013.1 $-0.078$ (CI = $+/-0.031$ ; p = 0.000) $-0.001$ (CI = $+/-0.009$ ; p = 0.759) 0.629 $-7.46\%$ Frequency 2013.2 $-0.083$ (CI = $+/-0.033$ ; p = 0.000) $-0.002$ (CI = $+/-0.009$ ; p = 0.713) 0.631 $-7.94\%$ Frequency 2014.1 $-0.086$ (CI = $+/-0.033$ ; p = 0.000) $-0.002$ (CI = $+/-0.009$ ; p = 0.759) 0.536 $-7.35\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.039$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.691) 0.610 $-8.23\%$ Frequency 2015.1 $-0.086$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.010$ ; p = 0.759) 0.536 $-7.35\%$ Frequency 2015.2 $-0.076$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.009$ ; p = 0.759) 0.536 $-7.35\%$ Frequency 2015.2 $-0.076$ (CI = $+/-0.042$ ; p = 0.001) $-0.002$ (CI = $+/-0.009$ ; p = 0.750) 0.478 $-6.73\%$ Frequency 2016.2 $-0.006$ (CI = $+/-0.044$ ; p = 0.004) $-0.001$ (CI = $+/-0.009$ ; p = 0.750) 0.478 $-6.73\%$ Frequency 2016.2 $-0.006$ (CI = $+/-0.044$ ; p = 0.004) $-0.001$ (CI = $+/-0.009$ ; p = 0.750) 0.478 $-6.73\%$ Frequency 2016.2 $-0.006$ (CI = $+/-0.044$ ; p = 0.004) $-0.001$ (CI = $+/-0.009$ ; p = 0.750) 0.478 $-6.73\%$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$		2008.2			0.568	-4.61%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Frequency	2009.1	-0.053 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.009; p = 0.778)	0.620	-5.13%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	Frequency	2009.2			0.616	-5.34%
$\begin{array}{llllllllllllllllllllllllllllllllllll$	Frequency					
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						
Frequency 2016.2 $-0.052$ (CI = +/-0.049; p = 0.040) $-0.001$ (CI = +/-0.009; p = 0.784) 0.233 -5.08%						
Frequency 2017.1 $-0.057$ (CI = +/-0.057; p = 0.049) $-0.001$ (CI = +/-0.009; p = 0.800) 0.218 $-5.54\%$		2016.2				
	Frequency	2017.1	-0.057 (CI = +/-0.057; p = 0.049)	-0.001 (CI = +/-0.009; p = 0.800)	0.218	-5.54%

Coverage = UA
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2006.1	0.002 (CI = +/-0.019; p = 0.839)	-0.066 (CI = +/-0.189; p = 0.481)	-0.045	+0.19%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.891)	-0.063 (CI = +/-0.196; p = 0.514)	-0.049	+0.14%
Loss Cost	2007.1	0.002 (CI = +/-0.021; p = 0.884)	-0.062 (CI = +/-0.202; p = 0.533)	-0.052	+0.15%
Loss Cost	2007.2	0.005 (CI = +/-0.022; p = 0.644)	-0.082 (CI = +/-0.205; p = 0.421)	-0.039	+0.51%
Loss Cost	2008.1	0.005 (CI = +/-0.024; p = 0.679)	-0.083 (CI = +/-0.212; p = 0.430)	-0.041	+0.48%
Loss Cost Loss Cost	2008.2 2009.1	0.004 (CI = +/-0.025; p = 0.770) -0.004 (CI = +/-0.025; p = 0.767)	-0.077 (CI = +/-0.220; p = 0.479) -0.112 (CI = +/-0.213; p = 0.288)	-0.051 -0.027	+0.37% -0.37%
Loss Cost	2009.2	-0.004 (CI = +/-0.023; p = 0.767) -0.008 (CI = +/-0.027; p = 0.561)	-0.112 (CI = +/-0.213; p = 0.288) -0.093 (CI = +/-0.218; p = 0.387)	-0.027	-0.77%
Loss Cost	2010.1	-0.011 (CI = +/-0.029; p = 0.445)	-0.107 (CI = +/-0.224; p = 0.334)	-0.017	-1.08%
Loss Cost	2010.2	-0.015 (CI = +/-0.031; p = 0.312)	-0.087 (CI = +/-0.230; p = 0.444)	-0.008	-1.52%
Loss Cost	2011.1	-0.010 (CI = +/-0.033; p = 0.519)	-0.066 (CI = +/-0.235; p = 0.568)	-0.054	-1.02%
Loss Cost	2011.2	-0.019 (CI = +/-0.034; p = 0.249)	-0.029 (CI = +/-0.233; p = 0.801)	-0.021	-1.90%
Loss Cost	2012.1	-0.024 (CI = +/-0.036; p = 0.187)	-0.046 (CI = +/-0.241; p = 0.694)	0.001	-2.35%
Loss Cost	2012.2	-0.034 (CI = +/-0.038; p = 0.078)	-0.008 (CI = +/-0.240; p = 0.945)	0.068	-3.31%
Loss Cost	2013.1	-0.035 (CI = +/-0.042; p = 0.096)	-0.012 (CI = +/-0.252; p = 0.923)	0.052	-3.42%
Loss Cost	2013.2	-0.040 (CI = +/-0.046; p = 0.081)	0.008 (CI = +/-0.265; p = 0.952)	0.071	-3.96%
Loss Cost	2014.1	-0.045 (CI = +/-0.051; p = 0.080)	-0.006 (CI = +/-0.278; p = 0.962)	0.077	-4.38%
Loss Cost	2014.2	-0.030 (CI = +/-0.053; p = 0.256)	-0.055 (CI = +/-0.277; p = 0.680)	-0.019	-2.91%
Loss Cost Loss Cost	2015.1 2015.2	-0.045 (CI = +/-0.055; p = 0.100) -0.037 (CI = +/-0.063; p = 0.223)	-0.100 (CI = +/-0.272; p = 0.445) -0.123 (CI = +/-0.290; p = 0.375)	0.097 0.049	-4.45% -3.65%
Loss Cost	2016.1	-0.037 (CI = +/-0.063; p = 0.223) -0.038 (CI = +/-0.072; p = 0.278)	-0.123 (CI = +/-0.290; p = 0.375) -0.124 (CI = +/-0.313; p = 0.403)	0.003	-3.70%
Loss Cost	2016.2	-0.008 (CI = +/-0.072; p = 0.278) -0.008 (CI = +/-0.073; p = 0.807)	-0.124 (CI = +/-0.295; p = 0.169)	0.027	-0.83%
Loss Cost	2017.1	-0.023 (CI = +/-0.083; p = 0.560)	-0.138 (CI = 1/-0.233, p = 0.103) -0.228 (CI = +/-0.312; p = 0.134)	0.027	-2.23%
2033 2031	2017.1	0.023 (CI = 1) 0.003, p = 0.300)	0.220 (ci = 1/ 0.312, p = 0.134)	0.075	2.2370
Severity	2006.1	0.040 (CI = +/-0.013; p = 0.000)	-0.030 (CI = +/-0.136; p = 0.661)	0.511	+4.13%
Severity	2006.2	0.041 (CI = +/-0.014; p = 0.000)	-0.035 (CI = +/-0.140; p = 0.618)	0.498	+4.22%
Severity	2007.1	0.042 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.144; p = 0.676)	0.488	+4.31%
Severity	2007.2	0.048 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.132; p = 0.334)	0.598	+4.94%
Severity	2008.1	0.049 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.136; p = 0.370)	0.583	+5.00%
Severity	2008.2	0.053 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.134; p = 0.217)	0.625	+5.44%
Severity	2009.1	0.050 (CI = +/-0.016; p = 0.000)	-0.095 (CI = +/-0.135; p = 0.160)	0.594	+5.16%
Severity	2009.2	0.048 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.139; p = 0.220)	0.542	+4.94%
Severity	2010.1	0.048 (CI = +/-0.019; p = 0.000)	-0.085 (CI = +/-0.145; p = 0.240)	0.520	+4.95%
Severity	2010.2	0.045 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.148; p = 0.340)	0.453	+4.60%
Severity	2011.1 2011.2	0.050 (CI = +/-0.020; p = 0.000) 0.043 (CI = +/-0.020; p = 0.000)	-0.048 (CI = +/-0.146; p = 0.504) -0.018 (CI = +/-0.138; p = 0.791)	0.512 0.441	+5.16% +4.41%
Severity Severity	2012.1	0.043 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.138, p = 0.731) -0.017 (CI = +/-0.145; p = 0.813)	0.410	+4.44%
Severity	2012.2	0.042 (CI = +/-0.024; p = 0.002)	-0.013 (CI = +/-0.153; p = 0.865)	0.356	+4.33%
Severity	2013.1	0.041 (CI = +/-0.026; p = 0.005)	-0.019 (CI = +/-0.160; p = 0.806)	0.298	+4.14%
Severity	2013.2	0.040 (CI = +/-0.029; p = 0.011)	-0.016 (CI = +/-0.170; p = 0.841)	0.244	+4.06%
Severity	2014.1	0.038 (CI = +/-0.033; p = 0.027)	-0.023 (CI = +/-0.179; p = 0.786)	0.183	+3.83%
Severity	2014.2	0.044 (CI = +/-0.036; p = 0.020)	-0.043 (CI = +/-0.187; p = 0.631)	0.220	+4.48%
Severity	2015.1	0.036 (CI = +/-0.039; p = 0.069)	-0.066 (CI = +/-0.190; p = 0.468)	0.132	+3.62%
Severity	2015.2	0.028 (CI = +/-0.043; p = 0.189)	-0.044 (CI = +/-0.199; p = 0.643)	0.002	+2.81%
Severity	2016.1	0.020 (CI = +/-0.048; p = 0.388)	-0.064 (CI = +/-0.209; p = 0.520)	-0.057	+2.00%
Severity	2016.2	0.039 (CI = +/-0.050; p = 0.114)	-0.110 (CI = +/-0.200; p = 0.249)	0.132	+3.94%
Severity	2017.1	0.032 (CI = +/-0.057; p = 0.241)	-0.125 (CI = +/-0.215; p = 0.226)	0.092	+3.26%
F	2006.4	0.030 (6) 1/ 0.013 - 0.000	0.027 (01 - 1.0.122 - 0.574)	0.504	2.700/
Frequency	2006.1 2006.2	-0.039 (CI = +/-0.013; p = 0.000) -0.040 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.132; p = 0.574) -0.029 (CI = +/-0.135; p = 0.669)	0.504 0.504	-3.78% -3.92%
Frequency Frequency	2007.1	-0.040 (Cl = +/-0.014, p = 0.000) -0.041 (Cl = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.139; p = 0.638)	0.488	-3.98%
Frequency	2007.2	-0.043 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.141; p = 0.791)	0.506	-4.23%
Frequency	2008.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.022 (CI = +/-0.146; p = 0.756)	0.489	-4.30%
Frequency	2008.2	-0.049 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.139; p = 0.936)	0.565	-4.81%
Frequency	2009.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.135; p = 0.795)	0.620	-5.26%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	-0.008 (CI = +/-0.139; p = 0.906)	0.615	-5.44%
Frequency	2010.1	-0.059 (CI = +/-0.018; p = 0.000)	-0.022 (CI = +/-0.141; p = 0.744)	0.628	-5.74%
Frequency	2010.2	-0.060 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.146; p = 0.813)	0.611	-5.86%
Frequency	2011.1	-0.061 (CI = +/-0.021; p = 0.000)	-0.018 (CI = +/-0.153; p = 0.809)	0.581	-5.88%
Frequency	2011.2	-0.062 (CI = +/-0.023; p = 0.000)	-0.011 (CI = +/-0.160; p = 0.890)	0.565	-6.04%
Frequency	2012.1	-0.067 (CI = +/-0.024; p = 0.000)	-0.029 (CI = +/-0.161; p = 0.708)	0.589	-6.50%
Frequency	2012.2	-0.076 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.153; p = 0.950)	0.666	-7.33% 7.26%
Frequency Frequency	2013.1	-0.075 (CI = +/-0.027; p = 0.000) -0.080 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.161; p = 0.926) 0.024 (CI = +/-0.167; p = 0.764)	0.627	-7.26% -7.70%
Frequency	2013.2 2014.1	-0.080 (CI = +/-0.029; p = 0.000) -0.082 (CI = +/-0.032; p = 0.000)	0.024 (CI = +/-0.167; p = 0.764) 0.017 (CI = +/-0.176; p = 0.840)	0.630 0.607	-7.70% -7.91%
Frequency	2014.1	-0.082 (CI = +/-0.032; p = 0.000) -0.073 (CI = +/-0.034; p = 0.000)	-0.012 (CI = +/-0.176; p = 0.890)	0.534	-7.07%
Frequency	2015.1	-0.081 (CI = +/-0.037; p = 0.000)	-0.034 (CI = +/-0.180; p = 0.694)	0.564	-7.79%
Frequency	2015.2	-0.065 (CI = +/-0.035; p = 0.002)	-0.079 (CI = +/-0.163; p = 0.312)	0.515	-6.29%
Frequency	2016.1	-0.057 (CI = +/-0.039; p = 0.008)	-0.061 (CI = +/-0.169; p = 0.448)	0.389	-5.59%
Frequency	2016.2	-0.047 (CI = +/-0.043; p = 0.036)	-0.087 (CI = +/-0.175; p = 0.295)	0.304	-4.59%
Frequency	2017.1	-0.055 (CI = +/-0.049; p = 0.034)	-0.104 (CI = +/-0.186; p = 0.241)	0.319	-5.32%

Coverage = UA End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.019; p = 0.838)	-0.029	+0.19%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.916)	-0.031	+0.10%
Loss Cost	2007.1	0.002 (CI = +/-0.021; p = 0.882)	-0.032	+0.15%
Loss Cost	2007.2	0.005 (CI = +/-0.022; p = 0.673)	-0.027	+0.46%
Loss Cost	2008.1	0.005 (CI = +/-0.024; p = 0.677)	-0.028	+0.48%
Loss Cost	2008.2	0.003 (CI = +/-0.025; p = 0.799)	-0.033	+0.32%
Loss Cost	2009.1	-0.004 (CI = +/-0.025; p = 0.767)	-0.034	-0.37%
Loss Cost	2009.2	-0.008 (CI = +/-0.027; p = 0.523)	-0.022	-0.84%
Loss Cost	2010.1	-0.011 (CI = +/-0.029; p = 0.444)	-0.015	-1.08%
Loss Cost	2010.2	-0.016 (CI = +/-0.030; p = 0.284)	0.008	-1.60%
Loss Cost	2011.1	-0.010 (CI = +/-0.032; p = 0.513)	-0.024	-1.02%
Loss Cost	2011.2	-0.020 (CI = +/-0.033; p = 0.230)	0.022	-1.93%
Loss Cost	2012.1	-0.024 (CI = +/-0.035; p = 0.177)	0.041	-2.35%
Loss Cost	2012.2	-0.034 (CI = +/-0.037; p = 0.068)	0.114	-3.32%
Loss Cost	2013.1	-0.035 (CI = +/-0.040; p = 0.087)	0.101	-3.42%
Loss Cost	2013.2	-0.040 (CI = +/-0.044; p = 0.072)	0.123	-3.94%
Loss Cost	2014.1	-0.045 (CI = +/-0.049; p = 0.070)	0.131	-4.38%
Loss Cost	2014.2	-0.031 (CI = +/-0.051; p = 0.226)	0.033	-3.01%
Loss Cost	2015.1	-0.045 (CI = +/-0.054; p = 0.095)	0.120	-4.45%
Loss Cost	2015.2	-0.040 (CI = +/-0.062; p = 0.185)	0.059	-3.93%
Loss Cost	2016.1	-0.038 (CI = +/-0.071; p = 0.272)	0.022	-3.70%
Loss Cost	2016.2	-0.014 (CI = +/-0.075; p = 0.684)	-0.068	-1.43%
Loss Cost	2017.1	-0.023 (CI = +/-0.088; p = 0.585)	-0.060	-2.23%
2033 C031	2017.1	0.023 (ει = 1/ 0.000, β = 0.303)	0.000	2.2370
Severity	2006.1	0.040 (CI = +/-0.013; p = 0.000)	0.523	+4.13%
Severity	2006.2	0.041 (CI = +/-0.014; p = 0.000)	0.510	+4.20%
Severity	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.501	+4.31%
Severity	2007.2	0.048 (CI = +/-0.014; p = 0.000)	0.599	+4.90%
Severity	2008.1	0.049 (CI = +/-0.015; p = 0.000)	0.585	+5.00%
Severity	2008.2	0.052 (CI = +/-0.016; p = 0.000)	0.617	+5.38%
Severity	2009.1	0.050 (CI = +/-0.016; p = 0.000)	0.578	+5.16%
Severity	2009.2	0.048 (CI = +/-0.017; p = 0.000)	0.532	+4.87%
Severity	2010.1	0.048 (CI = +/-0.019; p = 0.000)	0.512	+4.95%
Severity	2010.1	0.044 (CI = +/-0.020; p = 0.000)	0.454	+4.54%
Severity	2010.2	0.050 (CI = +/-0.020; p = 0.000)	0.524	+5.16%
Severity	2011.1	0.043 (CI = +/-0.019; p = 0.000)	0.465	+4.39%
Severity	2012.1	0.043 (CI = +/-0.021; p = 0.000)	0.437	+4.44%
Severity	2012.2	0.042 (CI = +/-0.023; p = 0.001)	0.387	+4.31%
Severity	2013.1	0.041 (CI = +/-0.026; p = 0.004)	0.333	+4.14%
Severity	2013.1	0.041 (CI = +/-0.026; p = 0.004) 0.040 (CI = +/-0.028; p = 0.009)	0.284	+4.04%
Severity	2013.2	0.038 (CI = +/-0.032; p = 0.023)	0.227	+3.83%
Severity	2014.1	0.043 (CI = +/-0.035; p = 0.018)	0.257	+4.39%
Severity	2015.1	0.036 (CI = +/-0.038; p = 0.064)	0.158	+3.62%
Severity	2015.2	0.027 (CI = +/-0.041; p = 0.189)	0.057	+2.70%
Severity	2016.1	0.020 (CI = +/-0.047; p = 0.376)	-0.012	+2.00%
Severity	2016.2	0.035 (CI = +/-0.050; p = 0.148)	0.097	+3.58%
Severity	2017.1	0.032 (CI = +/-0.058; p = 0.251)	0.037	+3.26%
Severity	2017.1	0.032 (CI = 17-0.038, p = 0.231)	0.037	13.20/0
Frequency	2006.1	-0.039 (CI = +/-0.013; p = 0.000)	0.514	-3.78%
Frequency	2006.2	-0.040 (CI = +/-0.014; p = 0.000)	0.517	-3.93%
Frequency	2007.1	-0.040 (CI = 1/-0.014; p = 0.000)	0.501	-3.98%
Frequency	2007.1	-0.041 (CI = 1/-0.014; p = 0.000)	0.521	-4.24%
Frequency	2007.2	-0.044 (CI = +/-0.016; p = 0.000)	0.505	-4.30%
Frequency	2008.2	-0.049 (CI = +/-0.016; p = 0.000)	0.581	-4.81%
Frequency	2009.1	-0.054 (CI = +/-0.016; p = 0.000)	0.633	-5.26%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	0.630	-5.44%
Frequency	2010.1	-0.059 (CI = +/-0.018; p = 0.000)	0.641	-5.74%
Frequency	2010.1	-0.060 (CI = +/-0.019; p = 0.000)	0.627	-5.87%
Frequency	2011.1	-0.061 (CI = +/-0.021; p = 0.000)	0.598	-5.88%
Frequency	2011.1	-0.062 (CI = +/-0.022; p = 0.000)	0.585	-6.06%
Frequency	2011.2	-0.067 (CI = +/-0.024; p = 0.000)	0.605	-6.50%
Frequency	2012.1	-0.007 (CI = +/-0.024, p = 0.000) -0.076 (CI = +/-0.023; p = 0.000)	0.683	-7.32%
Frequency	2013.1	-0.075 (CI = +/-0.026; p = 0.000)	0.646	-7.26%
Frequency	2013.1	-0.073 (CI = +/-0.028; p = 0.000) -0.080 (CI = +/-0.028; p = 0.000)	0.648	-7.20% -7.67%
Frequency	2013.2	-0.080 (CI = +/-0.028; p = 0.000) -0.082 (CI = +/-0.031; p = 0.000)	0.629	-7.91%
Frequency	2014.1	-0.082 (CI = +/-0.031; p = 0.000) -0.074 (CI = +/-0.033; p = 0.000)	0.562	-7.91% -7.09%
Frequency	2015.1	-0.074 (CI = +/-0.035; p = 0.000) -0.081 (CI = +/-0.035; p = 0.000)	0.588	-7.09% -7.79%
Frequency	2015.1	-0.061 (CI = +/-0.035; p = 0.000) -0.067 (CI = +/-0.035; p = 0.001)	0.512	-6.46%
Frequency	2016.1	-0.057 (CI = +/-0.038; p = 0.001) -0.057 (CI = +/-0.038; p = 0.006)	0.407	-5.59%
Frequency	2016.1	-0.057 (CI = +/-0.058; p = 0.006) -0.050 (CI = +/-0.043; p = 0.027)	0.407	-3.59% -4.84%
Frequency	2017.1	-0.055 (CI = +/-0.050; p = 0.035)	0.284	-5.32%
rrequericy	2017.1	5.055 (ci = 1, 0.050, p = 0.055)	0.204	5.52/0

# **Uninsured Auto - Annual**

Coverage = UA - Annual End Trend Period = 2023 Excluded Points = NA Parameters Included: time

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2003	0.009 (CI = +/-0.015; p = 0.212)	0.032	+0.92%
Loss Cost	2004	0.004 (CI = +/-0.015; p = 0.582)	-0.037	+0.40%
Loss Cost	2005	0.002 (CI = +/-0.016; p = 0.782)	-0.054	+0.22%
Loss Cost	2006	0.000 (CI = +/-0.018; p = 0.962)	-0.062	-0.04%
Loss Cost	2007	-0.001 (CI = +/-0.020; p = 0.893)	-0.065	-0.13%
Loss Cost	2008	0.001 (CI = +/-0.023; p = 0.933)	-0.071	+0.09%
Loss Cost	2009	-0.008 (CI = +/-0.023; p = 0.461)	-0.031	-0.81%
Loss Cost	2010	-0.016 (CI = +/-0.025; p = 0.184)	0.071	-1.58%
Loss Cost	2011	-0.015 (CI = +/-0.029; p = 0.284)	0.022	-1.47%
Loss Cost	2012	-0.028 (CI = +/-0.028; p = 0.051)	0.262	-2.77%
Loss Cost	2013	-0.038 (CI = +/-0.030; p = 0.019)	0.417	-3.77%
Loss Cost	2014	-0.050 (CI = +/-0.033; p = 0.009)	0.544	-4.84%
Loss Cost	2015	-0.050 (CI = +/-0.043; p = 0.029)	0.446	-4.83%
Loss Cost	2016	-0.046 (CI = +/-0.057; p = 0.095)	0.295	-4.51%
Loss Cost	2017	-0.037 (CI = +/-0.078; p = 0.281)	0.071	-3.60%
Severity	2003	0.039 (CI = +/-0.010; p = 0.000)	0.767	+3.99%
Severity	2004	0.039 (CI = +/-0.011; p = 0.000)	0.738	+3.98%
Severity	2005	0.043 (CI = +/-0.011; p = 0.000)	0.771	+4.35%
Severity	2006	0.040 (CI = +/-0.012; p = 0.000)	0.731	+4.07%
Severity	2007	0.041 (CI = +/-0.014; p = 0.000)	0.711	+4.21%
Severity	2008	0.047 (CI = +/-0.014; p = 0.000)	0.777	+4.79%
Severity	2009	0.047 (CI = +/-0.016; p = 0.000)	0.745	+4.85%
Severity	2010	0.045 (CI = +/-0.018; p = 0.000)	0.686	+4.58%
Severity	2011	0.048 (CI = +/-0.021; p = 0.000)	0.671	+4.89%
Severity	2012	0.041 (CI = +/-0.023; p = 0.002)	0.579	+4.23%
Severity	2013	0.038 (CI = +/-0.027; p = 0.013)	0.465	+3.84%
Severity	2014	0.033 (CI = +/-0.033; p = 0.051)	0.321	+3.39%
Severity	2015	0.032 (CI = +/-0.043; p = 0.122)	0.207	+3.25%
Severity	2016	0.015 (CI = +/-0.049; p = 0.470)	-0.062	+1.55%
Severity	2017	0.025 (CI = +/-0.066; p = 0.383)	-0.015	+2.49%
Frequency	2003	-0.030 (CI = +/-0.014; p = 0.000)	0.497	-2.96%
Frequency	2004	-0.035 (CI = +/-0.014; p = 0.000)	0.595	-3.45%
Frequency	2005	-0.040 (CI = +/-0.013; p = 0.000)	0.684	-3.96%
Frequency	2006	-0.040 (CI = +/-0.015; p = 0.000)	0.644	-3.95%
Frequency	2007	-0.043 (CI = +/-0.017; p = 0.000)	0.636	-4.17%
Frequency	2008	-0.046 (CI = +/-0.019; p = 0.000)	0.640	-4.48%
Frequency	2009	-0.056 (CI = +/-0.016; p = 0.000)	0.788	-5.40%
Frequency	2010	-0.061 (CI = +/-0.018; p = 0.000)	0.810	-5.90%
Frequency	2011	-0.063 (CI = +/-0.021; p = 0.000)	0.785	-6.07%
Frequency	2012	-0.070 (CI = +/-0.022; p = 0.000)	0.811	-6.72%
Frequency	2013	-0.076 (CI = +/-0.025; p = 0.000)	0.821	-7.33%
Frequency	2014	-0.083 (CI = +/-0.029; p = 0.000)	0.821	-7.96%
Frequency	2015	-0.081 (CI = +/-0.038; p = 0.001)	0.758	-7.83%
Frequency	2016	-0.062 (CI = +/-0.035; p = 0.005)	0.717	-5.96%
Frequency	2017	-0.061 (CI = +/-0.049; p = 0.024)	0.609	-5.95%

# **Uninsured Auto - Annual**

Coverage = UA - Annual End Trend Period = 2023 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2003	0.009 (CI = +/-0.015; p = 0.212)	NA (CI = +/-NA; p = NA)	0.032	+0.92%
Loss Cost	2004	0.004 (CI = +/-0.015; p = 0.582)	NA (CI = +/-NA; p = NA)	-0.037	+0.40%
Loss Cost	2005	0.002 (CI = +/-0.016; p = 0.782)	NA (CI = +/-NA; p = NA)	-0.054	+0.22%
Loss Cost	2006	0.000 (CI = +/-0.018; p = 0.962)	NA (CI = $+/-NA$ ; p = NA)	-0.062	-0.04%
Loss Cost	2007	-0.001 (CI = +/-0.020; p = 0.893)	NA (CI = +/-NA; p = NA)	-0.065	-0.13%
Loss Cost	2008	0.001 (CI = +/-0.023; p = 0.933)	NA (CI = +/-NA; p = NA)	-0.071	+0.09%
Loss Cost	2009	-0.008 (CI = +/-0.023; p = 0.461)	NA (CI = $+/-NA$ ; p = NA)	-0.031	-0.81%
Loss Cost	2010	-0.016 (CI = +/-0.025; p = 0.184)	NA (CI = +/-NA; p = NA)	0.071	-1.58%
Loss Cost	2011	-0.015 (CI = +/-0.029; p = 0.284)	NA (CI = +/-NA; p = NA)	0.022	-1.47%
Loss Cost	2012	-0.028 (CI = +/-0.028; p = 0.051)	NA (CI = $+/-NA$ ; p = NA)	0.262	-2.77%
Loss Cost	2013	-0.038 (CI = +/-0.030; p = 0.019)	NA (CI = $+/-NA$ ; p = NA)	0.417	-3.77%
Loss Cost	2014	-0.050 (CI = +/-0.033; p = 0.009)	NA (CI = +/-NA; p = NA)	0.544	-4.84%
Loss Cost	2015	-0.050 (CI = +/-0.043; p = 0.029)	NA (CI = $+/-NA$ ; p = NA)	0.446	-4.83%
Loss Cost	2016	-0.046 (CI = +/-0.057; p = 0.095)	NA (CI = $\pm$ -NA; p = NA)	0.295	-4.51%
Severity	2003	0.039 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.767	+3.99%
Severity	2004	0.039 (CI = +/-0.011; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.738	+3.98%
Severity	2005	0.043 (CI = +/-0.011; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.771	+4.35%
Severity	2006	0.040 (CI = +/-0.012; p = 0.000)	NA (CI = $\pm$ /-NA; p = NA)	0.731	+4.07%
Severity	2007	0.041 (CI = +/-0.014; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.711	+4.21%
Severity	2008	0.047 (CI = +/-0.014; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.777	+4.79%
Severity	2009	0.047 (CI = +/-0.016; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.745	+4.85%
Severity	2010	0.045 (CI = +/-0.018; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.686	+4.58%
Severity	2011	0.048 (CI = +/-0.021; p = 0.000)	NA (CI = $\pm$ -NA; p = NA)	0.671	+4.89%
Severity	2012	0.041 (CI = +/-0.023; p = 0.002)	NA (CI = $\pm$ -NA; p = NA)	0.579	+4.23%
Severity	2013	0.038 (CI = +/- $0.027$ ; p = $0.013$ )	NA (CI = +/-NA; p = NA)	0.465	+3.84%
Severity	2014	0.033 (CI = +/- $0.033$ ; p = $0.051$ )	NA (CI = $+/-NA$ ; p = NA)	0.321	+3.39%
Severity	2015	0.032 (CI = +/-0.043; p = 0.122)	NA (CI = $\pm$ -NA; p = NA)	0.207	+3.25%
Severity	2016	0.015 (CI = +/-0.049; p = 0.470)	NA (CI = $+/-NA$ ; p = NA)	-0.062	+1.55%
Frequency	2003	-0.030 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.497	-2.96%
Frequency	2004	-0.035 (CI = +/-0.014; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.595	-3.45%
Frequency	2005	-0.040 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.684	-3.96%
Frequency	2006	-0.040 (CI = +/-0.015; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.644	-3.95%
Frequency	2007	-0.043 (CI = +/-0.017; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.636	-4.17%
Frequency	2008	-0.046 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.640	-4.48%
Frequency	2009	-0.056 (CI = +/-0.016; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.788	-5.40%
Frequency	2010	-0.061 (CI = +/-0.018; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.810	-5.90%
Frequency	2011	-0.063 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.785	-6.07%
Frequency	2012	-0.070 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.811	-6.72%
Frequency	2013	-0.076 (CI = +/-0.025; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.821	-7.33%
requency	2014	-0.083 (CI = +/-0.029; p = 0.000)	NA (CI = $+/-NA$ ; p = NA)	0.821	-7.96%
Frequency	2015	-0.081 (CI = +/-0.038; p = 0.001)	NA (CI = $+/-NA$ ; p = NA)	0.758	-7.83%
Frequency	2016	-0.062 (CI = +/-0.035; p = 0.005)	NA (CI = $\pm$ -NA; p = NA)	0.717	-5.96%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2020-01-01

Lace   Start   Date						
Loss Cost 2006.2 0.034 (1= +/0.005; p = 0.000) 0.031 (1= +/0.005; p = 0.000) 0.022 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.022 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.022 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.022 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.025 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.025 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.025 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.025 (1= +/0.105; p = 0.005) 0.435 (1= +/0.005; p = 0.000) 0.025 (1= +/0.005;		Start Date Tin	Mobility	Scalar Shift	Adjusted RA2	Implied Trend Rate
Loss Cost 2006.2 0.33   C1 = -4.0006; p = 0.0000   0.010   C1 = -4.0006; p = 0.0000   0.951   C1 = -4.0006; p = 0.0000   0.010   C1 = -4.0006; p = 0.0000   0.951   C1 = -4.0006; p = 0.0000   0.951   C1 = -4.0006; p = 0.0000   0.010   C1 = -4.0006; p = 0.0000   0.010   C1 = -4.0016; p = 0.0000	5. n					+3.46%
Loss Cost 2007.2 0.034 (C1 = 7-0.007; p = 0.000) 0.010 (C1 = 7-0.004; p = 0.000) 0.097 (C1 = 7-0.010; p = 0.005) 0.818 (C1 = 7-0.004; p = 0.000) 0.097 (C1 = 7-0.010; p = 0.005) 0.818 (C1 = 7-0.004; p = 0.000) 0.007 (C1 = 7-0.004; p = 0.000) 0.097 (C1 = 7-0.010; p = 0.005) 0.818 (C1 = 7-0.004; p = 0.000) 0.010 (C1 = 7-0.004; p = 0.000) 0.007 (C1 = 7						+3.35%
Loss Cost 2008.1 0.08; (0=+0.007; p=0.000) 0.010 (0=+0.001; p=0.000) 0.10 (0=+0.010; p=0.008) 0.823 (10s Cost 2008.2 0.08; (0=+0.008; p=0.000) 0.010 (0=+0.001; p=0.000) 0.10 (0=+0.010; p=0.000) 0.10 (0=+0.011; p=0.000) 0.10 (0=+0.011; p=0.000) 0.10 (0=+0.011; p=0.000) 0.11 (0=+0.011; p=0.005) 0.795 (10s Cost 2010.1 0.085; (0=+0.011; p=0.000) 0.010 (0=+0.001; p=0.000) 0.11 (0=+0.011; p=0.005) 0.795 (10s Cost 2010.1 0.085; (0=+0.001; p=0.000) 0.010 (0=+0.001; p=0.000) 0.11 (0=+0.011; p=0.005) 0.795 (10s Cost 2010.1 0.085; (0=+0.001; p=0.000) 0.010 (0=+0.001; p=0.000) 0.11 (0=+0.011; p=0.004) 0.793 (10s Cost 2010.1 0.000; (0=+0.001; p=0.000) 0.010 (0=+0.001; p=0.000) 0.10 (0=+0.011; p=0.004) 0.793 (10s Cost 2010.1 0.000; (0=+0.001; p=0.000) 0.010 (0=+0.001; p=0.000) 0.000 (0		, ,				+3.47%
Loss Cost		, ,				+3.56%
Loss Cost 2008.2						+3.75%
Loss Cost		· · ·				+3.65%
Loss Cost 2009.2		, ,	, , , , , , , , , , , , , , , , , , , ,			+3.85%
Loss Cost 2010.1 0.039 (C1 = \( \tau \) 0.001 (C1 = \( \tau \) 0.0001 (C1 = \( \tau \) 0.001 (C1 = \( \tau \) 0.001 (C1 = \( \tau \) 0.0001						+3.79%
Loss Cost 2010.2						+3.97%
Loss Cost						+3.57%
Loss Cost 2012.1 0.029 (a = \(\sigma 0.012 \) p = 0.0000						+3.54%
Loss Cost 2012.1 0.029 (a = +/0.001; p = 0.000)						+2.93%
Loss Cost 2012.2 0.024 (cl = +/0.013; p = 0.000) 0.011 (cl = +/0.003; p = 0.000) 0.025 (cl = +/0.013; p = 0.001) 0.11 (cl = +/0.003; p = 0.000) 0.011 (cl = +/0.003; p = 0.000) 0.003 (cl = +/0.013; p = 0.003) 0.005 (cl = +/						+2.95%
Loss Cot 2013.1						+2.39%
Loss Cost 2013.2						+2.48%
Loss Cost						+1.98%
Loss Cost 2014.2		, ,				+1.86%
Loss Cost 2015.1						+1.60%
Loss Cost 2015.2						+1.26%
Loss Cost						+1.13%
Loss Cost 2016.2 0.17 (Cl = +/-0.008; p = 0.032) 0.10 (Cl = +/-0.005; p = 0.000) 0.001 (Cl = +/-0.126; p = 0.994) 0.941 (Loss Cost 2017.1 0.042 (Cl = +/-0.038; p = 0.032) 0.10 (Cl = +/-0.004; p = 0.001) -0.997 (Cl = +/-0.182; p = 0.262) 0.906 (Severity 2006.2 0.044 (Cl = +/-0.009; p = 0.000) 0.005 (Cl = +/-0.007; p = 0.101) 0.157 (Cl = +/-0.182; p = 0.052) 0.865 (Severity 2007.1 0.047 (Cl = +/-0.010; p = 0.000) 0.005 (Cl = +/-0.007; p = 0.101) 0.159 (Cl = +/-0.163; p = 0.055) 0.865 (Severity 2007.1 0.047 (Cl = +/-0.010; p = 0.000) 0.005 (Cl = +/-0.007; p = 0.109) 0.159 (Cl = +/-0.163; p = 0.058) 0.865 (Severity 2007.1 0.047 (Cl = +/-0.010; p = 0.000) 0.005 (Cl = +/-0.005; p = 0.117) 0.158 (Cl = +/-0.168; p = 0.099) 0.869 (Severity 2008.1 0.054 (Cl = +/-0.010; p = 0.000) 0.005 (Cl = +/-0.005; p = 0.117) 0.158 (Cl = +/-0.168; p = 0.099) 0.869 (Severity 2008.1 0.054 (Cl = +/-0.010; p = 0.000) 0.005 (Cl = +/-0.005; p = 0.115) 0.088 (Cl = +/-0.169; p = 0.237) 0.896 (Severity 2009.1 0.066 (Cl = +/-0.010; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.013) 0.081 (Cl = +/-0.128; p = 0.029) 0.896 (Severity 2009.1 0.066 (Cl = +/-0.010; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.013) 0.051 (Cl = +/-0.128; p = 0.0797) 0.931 (Severity 2010.1 0.065 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.114) 0.056 (Cl = +/-0.012; p = 0.000) 0.004 (Cl = +/-0.005; p = 0.014) 0.016 (Cl = +/-0.						+1.63%
Loss Cost   2017.1   0.042 (CI = $+/-0.038$ ; p = 0.032)   0.010 (CI = $+/-0.007$ ; p = 0.001)   0.097 (CI = $+/-0.182$ ; p = 0.262)   0.906   Severity   2006.1   0.043 (CI = $+/-0.007$ ; p = 0.000)   0.005 (CI = $+/-0.007$ ; p = 0.101)   0.167 (CI = $+/-0.163$ ; p = 0.056)   0.865   Severity   2007.1   0.047 (CI = $+/-0.010$ ; p = 0.000)   0.005 (CI = $+/-0.007$ ; p = 0.109)   0.159 (CI = $+/-0.163$ ; p = 0.056)   0.865   Severity   2007.1   0.047 (CI = $+/-0.010$ ; p = 0.000)   0.005 (CI = $+/-0.006$ ; p = 0.1197)   0.136 (CI = $+/-0.185$ ; p = 0.093)   0.865   Severity   2008.1   0.052 (CI = $+/-0.010$ ; p = 0.000)   0.005 (CI = $+/-0.006$ ; p = 0.1197)   0.136 (CI = $+/-0.149$ ; p = 0.0166)   0.896   Severity   2009.1   0.060 (CI = $+/-0.010$ ; p = 0.000)   0.005 (CI = $+/-0.006$ ; p = 0.115)   0.088 (CI = $+/-0.149$ ; p = 0.062)   0.962 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.0193)   0.053 (CI = $+/-0.149$ ; p = 0.062)   0.962 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.065 (CI = $+/-0.010$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.015 (CI = $+/-0.138$ ; p = 0.821)   0.922   Severity   2011.2   0.066 (CI = $+/-0.016$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.015 (CI = $+/-0.138$ ; p = 0.821)   0.922   Severity   2012.2   0.066 (CI = $+/-0.016$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.015 (CI = $+/-0.138$ ; p = 0.831)   0.922   Severity   2012.2   0.066 (CI = $+/-0.016$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.015 (CI = $+/-0.138$ ; p = 0.881)   0.922   Severity   2012.2   0.066 (CI = $+/-0.016$ ; p = 0.000)   0.004 (CI = $+/-0.006$ ; p = 0.014)   0.016 (CI = $+/-0.006$ ; p =		· · ·				+1.72%
Severity 2006.1						+4.32%
Severity   2006.2   0.044 (cl = +/0.010; p = 0.000)   0.055 (cl = +/0.000; p = 0.109)   0.159 (cl = +/0.163; p = 0.056)   0.855	э, р	2017.1 0.042 (CI = 17-0.	- 0.032) 0.010 (CI = 17-0.004, p = 0.00	-0.037 (Cl = 1/-0.162, p = 0.202)	0.300	14.32/0
Severity   2006.2   0.044 (cl = +/0.010; p = 0.000)   0.055 (cl = +/0.007; p = 0.109)   0.159 (cl = +/0.163; p = 0.056)   0.855	2· n ·	2006 1 0.043 (CI = ±/-0	= 0.000) 0.005 (CI = ±/-0.007: n = 0.10	0.167 (CI = ±/-0.160: p = 0.042)	0.870	+4.40%
Severity 2007.1 0.047 (cl = $+/0.010$ , p = 0.000) 0.005 (cl = $+/0.006$ , p = 0.107) 0.136 (cl = $+/0.185$ , p = 0.088) 0.878 Severity 2008.1 0.052 (cl = $+/0.010$ , p = 0.000) 0.005 (cl = $+/0.006$ , p = 0.117) 0.136 (cl = $+/0.163$ , p = 0.099) 0.899 Severity 2008.1 0.052 (cl = $+/0.010$ , p = 0.000) 0.005 (cl = $+/0.006$ , p = 0.105) 0.103 (cl = $+/0.163$ , p = 0.099) 0.895 Severity 2008.2 0.054 (cl = $+/0.010$ , p = 0.000) 0.005 (cl = $+/0.006$ , p = 0.115) 0.088 (cl = $+/0.159$ , p = 0.166) 0.896 Severity 2009.1 0.066 (cl = $+/0.010$ , p = 0.000) 0.004 (cl = $+/0.000$ , p = 0.003) 0.005 (cl = $+/0.000$ , p = 0.003) 0.005 (cl = $+/0.000$ , p = 0.003) 0.005 (cl = $+/0.000$ , p = 0.003) 0.004 (cl = $+/0.000$ , p = 0.004) 0.004 (cl = $+/0.005$ , p = 0.104) 0.005 (cl = $+/0.013$ , p = 0.079) 0.931 Severity 2010.2 0.065 (cl = $+/0.012$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.124) 0.015 (cl = $+/0.135$ , p = 0.937) 0.922 Severity 2011.2 0.066 (cl = $+/0.013$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.124) 0.015 (cl = $+/0.135$ , p = 0.937) 0.924 Severity 2011.2 0.066 (cl = $+/0.013$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.124) 0.016 (cl = $+/0.015$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.126) 0.010 (cl = $+/0.135$ , p = 0.937) 0.936 Severity 2012.1 0.068 (cl = $+/0.015$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.126) 0.010 (cl = $+/0.135$ , p = 0.885) 0.914 Severity 2013.1 0.068 (cl = $+/0.002$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.145) 0.000 (cl = $+/0.015$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.145) 0.000 (cl = $+/0.015$ , p = 0.939) 0.880 Severity 2013.1 0.068 (cl = $+/0.002$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.137) 0.002 (cl = $+/0.015$ , p = 0.000) 0.004 (cl = $+/0.005$ , p = 0.015) 0.004 (						+4.51%
Severity 2008.1 $0.052 \ (1 = +/-0.012; p = 0.000)  0.005 \ (1 = +/-0.006; p = 0.117)  0.136 \ (1 = +/-0.13; p = 0.099)  0.869 \\ Severity 2008.2   0.054 \ (1 = +/-0.012; p = 0.000)  0.005 \ (1 = +/-0.006; p = 0.115)  0.038 \ (1 = +/-0.159; p = 0.237)  0.896 \\ Severity 2009.1   0.050 \ (1 = +/-0.012; p = 0.000)  0.005 \ (1 = +/-0.006; p = 0.115)  0.038 \ (1 = +/-0.159; p = 0.237)  0.896 \\ Severity 2009.1   0.050 \ (1 = +/-0.012; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.013)  0.031 \ (1 = +/-0.159; p = 0.237)  0.896 \\ Severity 2009.1   0.052 \ (1 = +/-0.012; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.013)  0.031 \ (1 = +/-0.139; p = 0.5711)  0.927 \\ Severity 2010.1   0.055 \ (1 = +/-0.012; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.104)  0.016 \ (1 = +/-0.139; p = 0.071)  0.927 \\ Severity 2011.1   0.069 \ (1 = +/-0.013; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.124)  0.016 \ (1 = +/-0.135; p = 0.821)  0.922 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.124)  0.005 \ (1 = +/-0.135; p = 0.885)  0.914 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.126)  0.010 \ (1 = +/-0.135; p = 0.997)  0.965 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.148)  0.001 \ (1 = +/-0.16; p = 0.997)  0.965 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.148)  0.010 \ (1 = +/-0.16; p = 0.997)  0.965 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.148)  0.010 \ (1 = +/-0.16; p = 0.997)  0.965 \\ Severity 2011.2   0.066 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.145)  0.010 \ (1 = +/-0.16; p = 0.997)  0.965 \\ Severity 2011.2   0.065 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.145)  0.010 \ (1 = +/-0.16; p = 0.997)  0.880 \\ Severity 2013.2   0.063 \ (1 = +/-0.015; p = 0.000)  0.004 \ (1 = +/-0.005; p = 0.015)  0.010 \ (1 = +/-0.15; p = 0.997)  0.880 \\ Severity 2014.0  \ 0.055 \ (1 = +/-$		, ,				+4.83%
Severity   2008.1						+4.84%
Severity 2008.2 0.054 ( $Cl = +/-0.011$ ; p = 0.000) 0.005 ( $Cl = +/-0.005$ ; p = 0.155) 0.088 ( $Cl = +/-0.150$ ; p = 0.237) 0.896 Severity 2009.2 0.065 ( $Cl = +/-0.010$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.003) 0.051 ( $Cl = +/-0.129$ ; p = 0.426) 0.927 Severity 2010.1 0.065 ( $Cl = +/-0.011$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.144) 0.016 ( $Cl = +/-0.128$ ; p = 0.977) 0.931 Severity 2010.2 0.065 ( $Cl = +/-0.013$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.124) 0.016 ( $Cl = +/-0.128$ ; p = 0.977) 0.931 Severity 2011.2 0.066 ( $Cl = +/-0.013$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.124) 0.016 ( $Cl = +/-0.128$ ; p = 0.397) 0.932 Severity 2011.2 0.066 ( $Cl = +/-0.015$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.124) 0.016 ( $Cl = +/-0.128$ ; p = 0.397) 0.932 Severity 2011.2 0.066 ( $Cl = +/-0.015$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.124) 0.010 ( $Cl = +/-0.128$ ; p = 0.397) 0.942 Severity 2012.2 0.066 ( $Cl = +/-0.017$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.124) 0.000 ( $Cl = +/-0.128$ ; p = 0.397) 0.906 Severity 2013.1 0.068 ( $Cl = +/-0.017$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.148) 0.000 ( $Cl = +/-0.165$ ; p = 0.399) 0.880 Severity 2013.1 0.063 ( $Cl = +/-0.002$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.145) 0.010 ( $Cl = +/-0.155$ ; p = 0.399) 0.880 Severity 2014.1 0.059 ( $Cl = +/-0.005$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.138) 0.024 ( $Cl = +/-0.172$ ; p = 0.774) 0.862 Severity 2014.2 0.047 ( $Cl = +/-0.005$ ; p = 0.000) 0.004 ( $Cl = +/-0.005$ ; p = 0.013) 0.024 ( $Cl = +/-0.172$ ; p = 0.774) 0.862 Severity 2015.2 0.032 ( $Cl = +/-0.005$ ; p = 0.000) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.005 ( $Cl = +/-0.005$ ; p = 0.003) 0.103 ( $Cl = +/$		, ,				+5.32%
Severity 2009.1 0.060 (Cl = $+/-0.010$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.033) 0.051 (Cl = $+/-0.128$ ; p = 0.426) 0.927 Severity 2010.1 0.065 (Cl = $+/-0.010$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.104) 0.036 (Cl = $+/-0.130$ ; p = 0.571) 0.927 Severity 2010.2 0.065 (Cl = $+/-0.012$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.124) 0.015 (Cl = $+/-0.135$ ; p = 0.821) 0.922 Severity 2011.1 0.069 (Cl = $+/-0.012$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.124) 0.015 (Cl = $+/-0.135$ ; p = 0.821) 0.922 Severity 2011.2 0.066 (Cl = $+/-0.014$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.124) 0.015 (Cl = $+/-0.135$ ; p = 0.937) 0.924 Severity 2011.2 0.066 (Cl = $+/-0.015$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.148) 0.010 (Cl = $+/-0.138$ ; p = 0.887) 0.924 Severity 2012.2 0.066 (Cl = $+/-0.015$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.148) 0.000 (Cl = $+/-0.138$ ; p = 0.887) 0.906 Severity 2012.2 0.066 (Cl = $+/-0.015$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.148) 0.000 (Cl = $+/-0.165$ ; p = 0.997) 0.906 Severity 2013.1 0.068 (Cl = $+/-0.025$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.145) 0.010 (Cl = $+/-0.165$ ; p = 0.997) 0.880 Severity 2013.2 0.063 (Cl = $+/-0.025$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.135) 0.002 (Cl = $+/-0.165$ ; p = 0.797) 0.882 Severity 2014.1 0.059 (Cl = $+/-0.025$ ; p = 0.000) 0.004 (Cl = $+/-0.005$ ; p = 0.139) 0.004 (Cl = $+/-0.015$ ; p = 0.007) 0.005 (Cl = $+/-0.015$ ; p = 0.007) 0.005 (Cl = $+/-0.005$ ; p = 0.004) 0.005 (Cl = $+/-0.005$ ; p = 0.007) 0.004 (Cl = $+/-0.005$ ; p = 0.005) 0.005 (Cl = $+/-0.005$ ; p = 0.005) 0.005 (Cl = $+/-0.005$ ;						+5.56%
Severity 2010.2 $0.062 (Cl = +/-0.016; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.104)$ $0.036 (Cl = +/-0.136; p = 0.571)$ $0.927$ Severity 2010.2 $0.065 (Cl = +/-0.011; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.114)$ $0.016 (Cl = +/-0.128; p = 0.797)$ $0.931$ Severity 2011.2 $0.065 (Cl = +/-0.012; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.124)$ $0.015 (Cl = +/-0.135; p = 0.937)$ $0.924$ Severity 2011.1 $0.069 (Cl = +/-0.013; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.124)$ $0.005 (Cl = +/-0.135; p = 0.881)$ $0.924$ Severity 2011.2 $0.068 (Cl = +/-0.015; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.124)$ $0.010 (Cl = +/-0.135; p = 0.937)$ $0.924$ Severity 2012.1 $0.068 (Cl = +/-0.015; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.148)$ $0.000 (Cl = +/-0.135; p = 0.997)$ $0.965$ Severity 2012.2 $0.066 (Cl = +/-0.012; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.148)$ $0.000 (Cl = +/-0.155; p = 0.898)$ $0.891$ Severity 2013.1 $0.068 (Cl = +/-0.022; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.148)$ $0.000 (Cl = +/-0.155; p = 0.898)$ $0.891$ Severity 2013.2 $0.063 (Cl = +/-0.022; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.175)$ $0.002 (Cl = +/-0.165; p = 0.979)$ $0.880$ Severity 2014.1 $0.059 (Cl = +/-0.022; p = 0.000)$ $0.004 (Cl = +/-0.005; p = 0.128)$ $0.024 (Cl = +/-0.165; p = 0.979)$ $0.882$ Severity 2014.2 $0.047 (Cl = +/-0.025; p = 0.001)$ $0.005 (Cl = +/-0.005; p = 0.013)$ $0.03 (Cl = +/-0.124; p = 0.024)$ $0.852 (Cl = +/-0.005; p = 0.012)$ $0.047 (Cl = +/-0.005; p = 0.012)$ $0.057 (Cl = +/-0.005; p = 0.012)$ $0.057 (Cl = +/-0.005; p = 0.003)$ $0.057 (Cl = +/-0.005; p = 0.005)$ $0.04$						+6.15%
Severity   2010.1   0.065 (Cl = +/-0.011; p = 0.000)   0.004 (Cl = +/-0.005; p = 0.114)   0.016 (Cl = +/-0.135; p = 0.821)   0.922						
Severity 2010.2 $0.065 (CI = +/-0.012; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.124)$ $0.015 (CI = +/-0.135; p = 0.821)$ $0.922$ Severity 2011.2 $0.066 (CI = +/-0.013; p = 0.000)$ $0.003 (CI = +/-0.005; p = 0.126)$ $0.010 (CI = +/-0.135; p = 0.835)$ $0.924$ Severity 2011.2 $0.066 (CI = +/-0.014; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.126)$ $0.010 (CI = +/-0.139; p = 0.885)$ $0.914$ Severity 2012.1 $0.068 (CI = +/-0.017; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.148)$ $0.000 (CI = +/-0.165; p = 0.997)$ $0.906$ Severity 2012.2 $0.066 (CI = +/-0.017; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.175)$ $0.010 (CI = +/-0.155; p = 0.898)$ $0.891$ Severity 2013.1 $0.068 (CI = +/-0.022; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.175)$ $0.010 (CI = +/-0.155; p = 0.979)$ $0.880$ Severity 2013.2 $0.063 (CI = +/-0.022; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.138)$ $0.024 (CI = +/-0.172; p = 0.774)$ $0.862$ Severity 2014.1 $0.059 (CI = +/-0.025; p = 0.001)$ $0.004 (CI = +/-0.005; p = 0.038)$ $0.024 (CI = +/-0.172; p = 0.774)$ $0.862$ Severity 2014.2 $0.047 (CI = +/-0.025; p = 0.001)$ $0.05 (CI = +/-0.005; p = 0.043)$ $0.044 (CI = +/-0.174; p = 0.225)$ $0.835$ Severity 2015.1 $0.045 (CI = +/-0.005; p = 0.066)$ $0.005 (CI = +/-0.005; p = 0.033)$ $0.130 (CI = +/-0.194; p = 0.224)$ $0.831$ Severity 2015.2 $0.032 (CI = +/-0.032; p = 0.052)$ $0.006 (CI = +/-0.005; p = 0.032)$ $0.130 (CI = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.1 $0.036 (CI = +/-0.039; p = 0.070)$ $0.006 (CI = +/-0.005; p = 0.037)$ $0.153 (CI = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.2 $0.036 (CI = +/-0.039; p = 0.070)$ $0.006 (CI = +/-0.005; p = 0.037)$ $0.153 (CI = +/-0.124; p = 0.156)$ $0.791$ Severity 2016.2 $0.036 (CI = +/-0.009; p = 0.031)$ $0.036 (CI = +/-0.005; p = 0.037)$ $0.153 (CI = +/-0.124; p = 0.156)$ $0.791$ Severity 2016.1 $0.036 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.052)$ $0.034 (CI = +/-0.124; p = 0.056)$ $0.036 (CI = +/-0.005; p = 0.052)$ $0.036 (CI = +/-0.005; p = 0.052)$ $0.036 (CI = +/-0.005; p = 0.052)$ $0.036 (CI = +$						+6.39%
Severity 2011.1						+6.72%
Severity 2011.2 $0.066 \ (Cl = +/-0.014; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.126)$ $0.010 \ (Cl = +/-0.138; p = 0.885)$ $0.914$ Severity 2012.1 $0.068 \ (Cl = +/-0.017; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.148)$ $0.000 \ (Cl = +/-0.15; p = 0.997)$ $0.906$ Severity 2013.1 $0.068 \ (Cl = +/-0.002; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.145)$ $0.010 \ (Cl = +/-0.155; p = 0.898)$ $0.881$ Severity 2013.2 $0.063 \ (Cl = +/-0.025; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.175)$ $0.002 \ (Cl = +/-0.165; p = 0.979)$ $0.880$ Severity 2013.2 $0.063 \ (Cl = +/-0.025; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.138)$ $0.024 \ (Cl = +/-0.184; p = 0.615)$ $0.882$ Severity 2014.1 $0.059 \ (Cl = +/-0.025; p = 0.001)$ $0.005 \ (Cl = +/-0.005; p = 0.120)$ $0.044 \ (Cl = +/-0.184; p = 0.615)$ $0.838$ Severity 2015.2 $0.045 \ (Cl = +/-0.035; p = 0.001)$ $0.005 \ (Cl = +/-0.005; p = 0.043)$ $0.103 \ (Cl = +/-0.174; p = 0.225)$ $0.835 \ Severity 2015.1 0.045 \ (Cl = +/-0.035; p = 0.052) 0.006 \ (Cl = +/-0.005; p = 0.052) 0.110 \ (Cl = +/-0.194; p = 0.284) 0.881 \ Severity 2015.2 0.032 \ (Cl = +/-0.032; p = 0.052) 0.006 \ (Cl = +/-0.005; p = 0.019) 0.170 \ (Cl = +/-0.194; p = 0.080) 0.804 \ Severity 2015.1 0.035 \ (Cl = +/-0.039; p = 0.070) 0.006 \ (Cl = +/-0.005; p = 0.037) 0.153 \ (Cl = +/-0.219; p = 0.156) 0.791 \ Severity 2016.2 0.036 \ (Cl = +/-0.008; p = 0.070) 0.006 \ (Cl = +/-0.006; p = 0.058) 0.152 \ (Cl = +/-0.224; p = 0.691) 0.850 \ Severity 2016.1 0.036 \ (Cl = +/-0.008; p = 0.070) 0.006 \ (Cl = +/-0.006; p = 0.078) 0.152 \ (Cl = +/-0.240; p = 0.691) 0.850 \ Severity 2017.1 0.064 \ (Cl = +/-0.008; p = 0.023) 0.005 \ (Cl = +/-0.006; p = 0.078) 0.152 \ (Cl = +/-0.240; p = 0.691) 0.850 \ Severity 2017.1 0.064 \ (Cl = +/-0.008; p = 0.007) 0.005 \ (Cl = +/-0.006; p = 0.078) 0.152 \ (Cl = +/-0.136; p = 0.001) 0.850 \ Frequency 2006.2 0.011 \ (Cl = +/-0.008; p = 0.007) 0.005 \ (Cl = +/-0.006; p = 0.078) 0.024 \ (Cl = +/-0.136; p = 0.001) 0.035 \ (Cl = +/-0.$						+6.74%
Severity 2012.1						+7.10%
Severity 2012.2 $0.066 (CI = +/-0.017; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.145)$ $0.010 (CI = +/-0.155; p = 0.898)$ $0.891$ Severity 2013.1 $0.068 (CI = +/-0.02; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.175)$ $-0.002 (CI = +/-0.165; p = 0.979)$ $0.880$ Severity 2013.2 $0.063 (CI = +/-0.022; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.138)$ $0.024 (CI = +/-0.152; p = 0.079)$ $0.880$ Severity 2014.1 $0.059 (CI = +/-0.025; p = 0.000)$ $0.004 (CI = +/-0.005; p = 0.138)$ $0.024 (CI = +/-0.124; p = 0.615)$ $0.838$ Severity 2014.2 $0.047 (CI = +/-0.032; p = 0.001)$ $0.005 (CI = +/-0.005; p = 0.020)$ $0.044 (CI = +/-0.124; p = 0.615)$ $0.838$ Severity 2015.1 $0.045 (CI = +/-0.032; p = 0.001)$ $0.005 (CI = +/-0.005; p = 0.052)$ $0.103 (CI = +/-0.174; p = 0.224)$ $0.881$ Severity 2015.2 $0.032 (CI = +/-0.032; p = 0.052)$ $0.006 (CI = +/-0.005; p = 0.052)$ $0.107 (CI = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.1 $0.036 (CI = +/-0.032; p = 0.070)$ $0.006 (CI = +/-0.005; p = 0.019)$ $0.170 (CI = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.2 $0.036 (CI = +/-0.049; p = 0.134)$ $0.006 (CI = +/-0.005; p = 0.058)$ $0.152 (CI = +/-0.221; p = 0.156)$ $0.791$ Severity 2017.1 $0.064 (CI = +/-0.008; p = 0.023)$ $0.005 (CI = +/-0.006; p = 0.058)$ $0.152 (CI = +/-0.240; p = 0.691)$ $0.850$ Frequency 2006.1 $0.009 (CI = +/-0.008; p = 0.023)$ $0.005 (CI = +/-0.006; p = 0.078)$ $0.044 (CI = +/-0.134; p = 0.001)$ $0.833$ Frequency 2006.2 $0.011 (CI = +/-0.008; p = 0.002)$ $0.005 (CI = +/-0.006; p = 0.058)$ $0.024 (CI = +/-0.134; p = 0.001)$ $0.833$ Frequency 2007.1 $0.013 (CI = +/-0.009; p = 0.0003)$ $0.005 (CI = +/-0.005; p = 0.052)$ $0.024 (CI = +/-0.134; p = 0.001)$ $0.833$ Frequency 2008.1 $0.015 (CI = +/-0.009; p = 0.000)$ $0.005 (CI = +/-0.005; p = 0.058)$ $0.023 (CI = +/-0.133; p = 0.000)$ $0.035 (CI = +/-0.005; p = 0.005)$ $0.024 (CI = +/-0.133; p = 0.000)$ $0.035 (CI = +/-0.005; p = 0.005)$ $0.024 (CI = +/-0.133; p = 0.000)$ $0.035 (CI = +/-0.005; p = 0.005)$ $0.024 (CI = +/-0.133; p = 0.003)$ $0.035 (CI = +/-0.005; p = 0.005$						+6.83%
Severity 2013.1 0.068 (CI = $+/-0.020$ ; p = 0.000) 0.004 (CI = $+/-0.005$ ; p = 0.175) -0.002 (CI = $+/-0.165$ ; p = 0.979) 0.880 Severity 2014.2 0.063 (CI = $+/-0.025$ ; p = 0.000) 0.004 (CI = $+/-0.005$ ; p = 0.130) 0.024 (CI = $+/-0.172$ ; p = 0.0774) 0.862 Severity 2014.1 0.059 (CI = $+/-0.025$ ; p = 0.000) 0.004 (CI = $+/-0.005$ ; p = 0.120) 0.044 (CI = $+/-0.172$ ; p = 0.0774) 0.862 Severity 2014.2 0.047 (CI = $+/-0.025$ ; p = 0.001) 0.005 (CI = $+/-0.005$ ; p = 0.020) 0.004 (CI = $+/-0.174$ ; p = 0.225) 0.835 Severity 2015.1 0.045 (CI = $+/-0.032$ ; p = 0.052) 0.006 (CI = $+/-0.005$ ; p = 0.043) 0.103 (CI = $+/-0.174$ ; p = 0.225) 0.835 Severity 2015.2 0.032 (CI = $+/-0.032$ ; p = 0.052) 0.006 (CI = $+/-0.005$ ; p = 0.019) 0.170 (CI = $+/-0.194$ ; p = 0.080) 0.804 Severity 2016.1 0.036 (CI = $+/-0.032$ ; p = 0.070) 0.006 (CI = $+/-0.005$ ; p = 0.019) 0.170 (CI = $+/-0.214$ ; p = 0.080) 0.804 Severity 2016.2 0.036 (CI = $+/-0.039$ ; p = 0.070) 0.006 (CI = $+/-0.005$ ; p = 0.037) 0.153 (CI = $+/-0.221$ ; p = 0.156) 0.791 Severity 2017.1 0.064 (CI = $+/-0.008$ ; p = 0.017) 0.006 (CI = $+/-0.006$ ; p = 0.038) 0.152 (CI = $+/-0.241$ ; p = 0.691) 0.850 Severity 2017.1 0.064 (CI = $+/-0.008$ ; p = 0.023) 0.005 (CI = $+/-0.006$ ; p = 0.078) 0.154 (CI = $+/-0.136$ ; p = 0.001) 0.831 Frequency 2006.2 0.011 (CI = $+/-0.008$ ; p = 0.003) 0.005 (CI = $+/-0.006$ ; p = 0.078) 0.227 (CI = $+/-0.136$ ; p = 0.001) 0.833 Frequency 2007.1 0.013 (CI = $+/-0.008$ ; p = 0.003) 0.005 (CI = $+/-0.005$ ; p = 0.052) 0.227 (CI = $+/-0.136$ ; p = 0.001) 0.833 Frequency 2008.1 0.015 (CI = $+/-0.008$ ; p = 0.003) 0.005 (CI = $+/-0.005$ ; p = 0.052) 0.227 (CI = $+/-0.136$ ; p = 0.001) 0.839 Frequency 2008.1 0.015 (CI = $+/-0.008$ ; p = 0.000) 0.005 (CI = $+/-0.005$ ; p = 0.052) 0.231 (CI = $+/-0.136$ ; p = 0.000) 0.839 Frequency 2008.1 0.005 (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.005) 0.141 (CI = $+/-0.136$ ; p = 0.000) 0.839 Frequency 2010.1 0.026 (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.009$ ; p = 0.001) 0.033 (CI = $+/-0.117$ ; p = 0.004) 0.939 Freq						+7.01%
Severity 2013.2 $0.063 \ (Cl = +/-0.022; p = 0.000)$ $0.004 \ (Cl = +/-0.005; p = 0.138)$ $0.024 \ (Cl = +/-0.172; p = 0.774)$ $0.862 \ Severity$ 2014.1 $0.059 \ (Cl = +/-0.025; p = 0.001)$ $0.004 \ (Cl = +/-0.005; p = 0.013)$ $0.004 \ (Cl = +/-0.184; p = 0.615)$ $0.838 \ Severity$ 2015.1 $0.045 \ (Cl = +/-0.03; p = 0.001)$ $0.005 \ (Cl = +/-0.005; p = 0.052)$ $0.010 \ (Cl = +/-0.174; p = 0.225)$ $0.835 \ Severity$ 2015.1 $0.045 \ (Cl = +/-0.032; p = 0.052)$ $0.006 \ (Cl = +/-0.005; p = 0.052)$ $0.110 \ (Cl = +/-0.194; p = 0.244)$ $0.811 \ Severity$ 2015.2 $0.032 \ (Cl = +/-0.032; p = 0.052)$ $0.006 \ (Cl = +/-0.005; p = 0.019)$ $0.170 \ (Cl = +/-0.194; p = 0.080)$ $0.804 \ Severity$ 2016.1 $0.036 \ (Cl = +/-0.039; p = 0.070)$ $0.006 \ (Cl = +/-0.005; p = 0.037)$ $0.153 \ (Cl = +/-0.221; p = 0.156)$ $0.804 \ Severity$ 2016.2 $0.036 \ (Cl = +/-0.039; p = 0.070)$ $0.006 \ (Cl = +/-0.006; p = 0.038)$ $0.152 \ (Cl = +/-0.257; p = 0.218)$ $0.765 \ Severity$ 2017.1 $0.064 \ (Cl = +/-0.059; p = 0.017)$ $0.004 \ (Cl = +/-0.006; p = 0.156)$ $0.044 \ (Cl = +/-0.240; p = 0.691)$ $0.850 \ Severity$ 2017.1 $0.064 \ (Cl = +/-0.008; p = 0.023)$ $0.005 \ (Cl = +/-0.006; p = 0.078)$ $0.0257 \ (Cl = +/-0.136; p = 0.001)$ $0.850 \ Severity$ 2007.1 $0.003 \ (Cl = +/-0.008; p = 0.003)$ $0.005 \ (Cl = +/-0.005; p = 0.062)$ $0.241 \ (Cl = +/-0.136; p = 0.001)$ $0.833 \ Frequency$ 2006.2 $0.011 \ (Cl = +/-0.008; p = 0.003)$ $0.005 \ (Cl = +/-0.005; p = 0.052)$ $0.227 \ (Cl = +/-0.136; p = 0.001)$ $0.833 \ Frequency$ 2007.2 $0.012 \ (Cl = +/-0.008; p = 0.008)$ $0.005 \ (Cl = +/-0.005; p = 0.052)$ $0.227 \ (Cl = +/-0.136; p = 0.002)$ $0.844 \ Frequency$ 2008.1 $0.015 \ (Cl = +/-0.009; p = 0.002)$ $0.005 \ (Cl = +/-0.005; p = 0.052)$ $0.227 \ (Cl = +/-0.136; p = 0.002)$ $0.839 \ Frequency$ 2008.2 $0.015 \ (Cl = +/-0.009; p = 0.002)$ $0.005 \ (Cl = +/-0.005; p = 0.051)$ $0.214 \ (Cl = +/-0.136; p = 0.002)$ $0.839 \ Frequency$ 2009.1 $0.016 \ (Cl = +/-0.009; p = 0.000)$ $0.006 \ (Cl = +/-0.005; p = 0.001)$ $0.011 \ (Cl = +/-0.136; p = 0.0$		· · ·				+6.82%
Severity   2014.1   0.059   CI = +/-0.025; p = 0.000   0.004   CI = +/-0.005; p = 0.120   0.044   CI = +/-0.184; p = 0.615   0.838						+7.06%
Severity 2014.2 $0.047 (Cl = +/-0.025; p = 0.001)$ $0.005 (Cl = +/-0.005; p = 0.043)$ $0.103 (Cl = +/-0.174; p = 0.225)$ $0.835$ Severity 2015.1 $0.045 (Cl = +/-0.032; p = 0.005)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $0.110 (Cl = +/-0.174; p = 0.224)$ $0.811$ Severity 2015.2 $0.032 (Cl = +/-0.032; p = 0.052)$ $0.006 (Cl = +/-0.005; p = 0.019)$ $0.170 (Cl = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.1 $0.036 (Cl = +/-0.039; p = 0.070)$ $0.006 (Cl = +/-0.005; p = 0.037)$ $0.153 (Cl = +/-0.21; p = 0.156)$ $0.791$ Severity 2016.2 $0.036 (Cl = +/-0.049; p = 0.134)$ $0.006 (Cl = +/-0.006; p = 0.058)$ $0.152 (Cl = +/-0.240; p = 0.218)$ $0.765$ Severity 2017.1 $0.064 (Cl = +/-0.050; p = 0.017)$ $0.004 (Cl = +/-0.006; p = 0.0156)$ $0.044 (Cl = +/-0.240; p = 0.691)$ $0.850$ Frequency 2006.1 $-0.009 (Cl = +/-0.008; p = 0.023)$ $0.005 (Cl = +/-0.006; p = 0.078)$ $-0.257 (Cl = +/-0.136; p = 0.001)$ $0.818$ Frequency 2006.2 $-0.011 (Cl = +/-0.008; p = 0.003)$ $0.005 (Cl = +/-0.005; p = 0.062)$ $-0.227 (Cl = +/-0.134; p = 0.001)$ $0.833$ Frequency 2007.1 $-0.013 (Cl = +/-0.008; p = 0.003)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.227 (Cl = +/-0.133; p = 0.002)$ $0.844$ Frequency 2007.2 $-0.012 (Cl = +/-0.009; p = 0.008)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.227 (Cl = +/-0.133; p = 0.002)$ $0.844$ Frequency 2008.1 $-0.015 (Cl = +/-0.009; p = 0.000)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.227 (Cl = +/-0.133; p = 0.002)$ $0.839$ Frequency 2009.2 $-0.012 (Cl = +/-0.009; p = 0.000)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.227 (Cl = +/-0.133; p = 0.002)$ $0.839$ Frequency 2009.1 $-0.022 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.005; p = 0.012)$ $-0.167 (Cl = +/-0.133; p = 0.002)$ $0.877$ Frequency 2009.1 $-0.022 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.005; p = 0.012)$ $-0.167 (Cl = +/-0.117; p = 0.005)$ $0.877$ Frequency 2010.1 $-0.026 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.004; p = 0.001)$ $-0.140 (Cl = +/-0.117; p = 0.004)$ $0.999$ Frequency 2010.2 $-0.030 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.004; p = 0.0$						+6.53%
Severity 2015.1 $0.045 (Cl = +/-0.030; p = 0.006)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $0.110 (Cl = +/-0.194; p = 0.244)$ $0.811$ Severity 2015.2 $0.032 (Cl = +/-0.032; p = 0.052)$ $0.006 (Cl = +/-0.005; p = 0.019)$ $0.170 (Cl = +/-0.194; p = 0.080)$ $0.804$ Severity 2016.1 $0.036 (Cl = +/-0.039; p = 0.070)$ $0.006 (Cl = +/-0.005; p = 0.037)$ $0.153 (Cl = +/-0.21; p = 0.156)$ $0.791$ Severity 2016.2 $0.036 (Cl = +/-0.049; p = 0.134)$ $0.006 (Cl = +/-0.006; p = 0.058)$ $0.152 (Cl = +/-0.257; p = 0.218)$ $0.765$ Severity 2017.1 $0.064 (Cl = +/-0.050; p = 0.017)$ $0.004 (Cl = +/-0.006; p = 0.058)$ $0.152 (Cl = +/-0.257; p = 0.218)$ $0.765$ Severity 2017.1 $0.064 (Cl = +/-0.050; p = 0.017)$ $0.004 (Cl = +/-0.006; p = 0.058)$ $0.152 (Cl = +/-0.136; p = 0.0691)$ $0.850$ Frequency 2006.1 $-0.009 (Cl = +/-0.008; p = 0.023)$ $0.005 (Cl = +/-0.006; p = 0.078)$ $-0.257 (Cl = +/-0.136; p = 0.001)$ $0.818$ Frequency 2007.1 $-0.013 (Cl = +/-0.008; p = 0.003)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.241 (Cl = +/-0.134; p = 0.001)$ $0.833$ Frequency 2007.1 $-0.013 (Cl = +/-0.009; p = 0.003)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.227 (Cl = +/-0.134; p = 0.002)$ $0.839$ Frequency 2008.1 $-0.015 (Cl = +/-0.009; p = 0.002)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.223 (Cl = +/-0.133; p = 0.002)$ $0.839$ Frequency 2008.1 $-0.015 (Cl = +/-0.009; p = 0.002)$ $0.005 (Cl = +/-0.005; p = 0.052)$ $-0.233 (Cl = +/-0.133; p = 0.002)$ $0.839$ Frequency 2009.1 $-0.022 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.005; p = 0.025)$ $-0.191 (Cl = +/-0.133; p = 0.003)$ $0.856$ Frequency 2009.1 $-0.022 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.005; p = 0.025)$ $-0.191 (Cl = +/-0.133; p = 0.003)$ $0.856$ Frequency 2009.1 $-0.022 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.005; p = 0.012)$ $-0.167 (Cl = +/-0.119; p = 0.008)$ $0.899$ Frequency 2010.1 $-0.026 (Cl = +/-0.009; p = 0.000)$ $0.006 (Cl = +/-0.009; p = 0.001)$ $-0.140 (Cl = +/-0.117; p = 0.014)$ $0.999$ Frequency 2011.2 $-0.030 (Cl = +/-0.010; p = 0.000)$ $0.006 (Cl = +/-0.004; p = 0.0$						+6.09%
Severity 2015.2 $0.032$ (Cl = $+/-0.032$ ; p = 0.052) $0.006$ (Cl = $+/-0.005$ ; p = 0.019) $0.170$ (Cl = $+/-0.194$ ; p = 0.080) $0.804$ Severity 2016.1 $0.036$ (Cl = $+/-0.039$ ; p = 0.070) $0.006$ (Cl = $+/-0.005$ ; p = 0.037) $0.153$ (Cl = $+/-0.221$ ; p = 0.156) $0.791$ Severity 2016.2 $0.036$ (Cl = $+/-0.049$ ; p = 0.134) $0.006$ (Cl = $+/-0.005$ ; p = 0.058) $0.152$ (Cl = $+/-0.227$ ; p = 0.218) $0.765$ Severity 2017.1 $0.064$ (Cl = $+/-0.050$ ; p = 0.017) $0.004$ (Cl = $+/-0.006$ ; p = 0.156) $0.044$ (Cl = $+/-0.240$ ; p = 0.691) $0.850$ Frequency 2006.1 $-0.009$ (Cl = $+/-0.008$ ; p = 0.023) $0.005$ (Cl = $+/-0.006$ ; p = 0.078) $-0.257$ (Cl = $+/-0.136$ ; p = 0.001) $0.833$ Frequency 2006.2 $-0.011$ (Cl = $+/-0.008$ ; p = 0.007) $0.005$ (Cl = $+/-0.005$ ; p = 0.062) $-0.241$ (Cl = $+/-0.133$ ; p = 0.001) $0.833$ Frequency 2007.1 $-0.013$ (Cl = $+/-0.008$ ; p = 0.003) $0.005$ (Cl = $+/-0.005$ ; p = 0.052) $-0.227$ (Cl = $+/-0.133$ ; p = 0.002) $0.844$ Frequency 2007.2 $-0.012$ (Cl = $+/-0.009$ ; p = 0.008) $0.005$ (Cl = $+/-0.005$ ; p = 0.052) $-0.23$ (Cl = $+/-0.133$ ; p = 0.002) $0.844$ Frequency 2008.1 $-0.015$ (Cl = $+/-0.009$ ; p = 0.008) $0.005$ (Cl = $+/-0.005$ ; p = 0.058) $-0.23$ (Cl = $+/-0.133$ ; p = 0.002) $0.839$ Frequency 2008.1 $-0.015$ (Cl = $+/-0.009$ ; p = 0.000) $0.005$ (Cl = $+/-0.005$ ; p = 0.058) $-0.23$ (Cl = $+/-0.136$ ; p = 0.002) $0.839$ Frequency 2008.1 $-0.015$ (Cl = $+/-0.009$ ; p = 0.000) $0.006$ (Cl = $+/-0.005$ ; p = 0.021) $-0.141$ (Cl = $+/-0.138$ ; p = 0.003) $0.856$ Frequency 2009.1 $-0.022$ (Cl = $+/-0.009$ ; p = 0.000) $0.006$ (Cl = $+/-0.005$ ; p = 0.011) $-0.141$ (Cl = $+/-0.138$ ; p = 0.003) $0.856$ Frequency 2010.1 $-0.022$ (Cl = $+/-0.009$ ; p = 0.000) $0.006$ (Cl = $+/-0.005$ ; p = 0.012) $-0.167$ (Cl = $+/-0.138$ ; p = 0.003) $0.856$ Frequency 2011.1 $0.026$ (Cl = $+/-0.009$ ; p = 0.000) $0.006$ (Cl = $+/-0.009$ ; p = 0.001) $0.006$ (Cl = $+/-0.009$ ; p						+4.80%
Severity 2016.1 0.036 (CI = $+/-0.039$ ; p = 0.070) 0.006 (CI = $+/-0.005$ ; p = 0.037) 0.153 (CI = $+/-0.221$ ; p = 0.156) 0.791 Severity 2016.2 0.036 (CI = $+/-0.049$ ; p = 0.134) 0.006 (CI = $+/-0.006$ ; p = 0.058) 0.152 (CI = $+/-0.257$ ; p = 0.218) 0.765 Severity 2017.1 0.064 (CI = $+/-0.050$ ; p = 0.017) 0.004 (CI = $+/-0.006$ ; p = 0.156) 0.044 (CI = $+/-0.240$ ; p = 0.691) 0.850 Frequency 2006.1 -0.009 (CI = $+/-0.008$ ; p = 0.023) 0.005 (CI = $+/-0.006$ ; p = 0.078) -0.257 (CI = $+/-0.136$ ; p = 0.001) 0.818 Frequency 2006.2 -0.011 (CI = $+/-0.008$ ; p = 0.003) 0.005 (CI = $+/-0.005$ ; p = 0.062) -0.241 (CI = $+/-0.134$ ; p = 0.001) 0.833 Frequency 2007.1 -0.013 (CI = $+/-0.008$ ; p = 0.003) 0.005 (CI = $+/-0.005$ ; p = 0.052) -0.227 (CI = $+/-0.136$ ; p = 0.002) 0.844 Frequency 2007.2 -0.012 (CI = $+/-0.009$ ; p = 0.008) 0.005 (CI = $+/-0.005$ ; p = 0.052) -0.227 (CI = $+/-0.136$ ; p = 0.002) 0.839 Frequency 2008.1 -0.015 (CI = $+/-0.009$ ; p = 0.002) 0.005 (CI = $+/-0.005$ ; p = 0.041) -0.214 (CI = $+/-0.136$ ; p = 0.002) 0.856 Frequency 2008.2 -0.018 (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.025) -0.191 (CI = $+/-0.137$ ; p = 0.005) 0.877 Frequency 2009.1 -0.022 (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.012) -0.167 (CI = $+/-0.117$ ; p = 0.005) 0.879 Frequency 2009.2 -0.025 (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.008) -0.149 (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.1 -0.026 (CI = $+/-0.019$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.007) -0.149 (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2011.1 -0.034 (CI = $+/-0.019$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.007) -0.149 (CI = $+/-0.117$ ; p = 0.044) 0.933 Frequency 2011.1 -0.034 (CI = $+/-0.019$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) -0.093 (CI = $+/-0.119$ ; p = 0.049) 0.933 Frequency 2012.1 -0.034 (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) -0.093 (CI = $+/-0.119$ ; p = 0.059) 0.936 Frequency 2013.1 -0.044 (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) -0.093 (CI = $+/$						+4.65%
Severity 2016.2 $0.036 \ (\text{Cl} = +/-0.049; p = 0.134)$ $0.006 \ (\text{Cl} = +/-0.006; p = 0.058)$ $0.152 \ (\text{Cl} = +/-0.257; p = 0.218)$ $0.765 \ \text{Severity}$ 2017.1 $0.064 \ (\text{Cl} = +/-0.05; p = 0.017)$ $0.004 \ (\text{Cl} = +/-0.006; p = 0.156)$ $0.044 \ (\text{Cl} = +/-0.240; p = 0.691)$ $0.850 \ \text{Prequency}$ 2006.1 $-0.009 \ (\text{Cl} = +/-0.008; p = 0.023)$ $0.005 \ (\text{Cl} = +/-0.006; p = 0.078)$ $-0.257 \ (\text{Cl} = +/-0.136; p = 0.001)$ $0.818 \ \text{Frequency}$ 2006.2 $-0.011 \ (\text{Cl} = +/-0.008; p = 0.007)$ $0.005 \ (\text{Cl} = +/-0.005; p = 0.062)$ $-0.241 \ (\text{Cl} = +/-0.134; p = 0.001)$ $0.833 \ \text{Frequency}$ 2007.1 $-0.013 \ (\text{Cl} = +/-0.009; p = 0.003)$ $0.005 \ (\text{Cl} = +/-0.005; p = 0.052)$ $-0.227 \ (\text{Cl} = +/-0.133; p = 0.002)$ $0.844 \ \text{Frequency}$ 2007.2 $-0.012 \ (\text{Cl} = +/-0.009; p = 0.008)$ $0.005 \ (\text{Cl} = +/-0.005; p = 0.058)$ $-0.233 \ (\text{Cl} = +/-0.136; p = 0.002)$ $0.839 \ \text{Frequency}$ 2008.1 $-0.015 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.005 \ (\text{Cl} = +/-0.005; p = 0.041)$ $-0.214 \ (\text{Cl} = +/-0.136; p = 0.002)$ $0.839 \ \text{Frequency}$ 2008.2 $-0.018 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.005; p = 0.041)$ $-0.214 \ (\text{Cl} = +/-0.136; p = 0.002)$ $0.856 \ \text{Frequency}$ 2008.2 $-0.018 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.005; p = 0.025)$ $-0.191 \ (\text{Cl} = +/-0.136; p = 0.003)$ $0.856 \ \text{Frequency}$ 2009.1 $-0.022 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.005; p = 0.025)$ $-0.191 \ (\text{Cl} = +/-0.136; p = 0.003)$ $0.877 \ \text{Frequency}$ 2009.1 $-0.022 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.005; p = 0.012)$ $-0.167 \ (\text{Cl} = +/-0.117; p = 0.008)$ $0.899 \ \text{Frequency}$ 2010.1 $-0.026 \ (\text{Cl} = +/-0.009; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.004; p = 0.008)$ $-0.149 \ (\text{Cl} = +/-0.117; p = 0.014)$ $0.909 \ \text{Frequency}$ 2010.2 $-0.030 \ (\text{Cl} = +/-0.010; p = 0.000)$ $0.006 \ (\text{Cl} = +/-0.004; p = 0.003)$ $-0.149 \ (\text{Cl} = +/-0.117; p = 0.014)$ $0.909 \ \text{Frequency}$ 2011.1 $-0.034 \ (\text{Cl} = +/-0.010; p = 0.000)$ $0.006 \ (\text{Cl} = $						+3.24%
Severity 2017.1 $0.064 (CI = +/-0.050; p = 0.017)$ $0.004 (CI = +/-0.006; p = 0.156)$ $0.044 (CI = +/-0.240; p = 0.691)$ $0.850$ Frequency 2006.1 $-0.009 (CI = +/-0.008; p = 0.023)$ $0.005 (CI = +/-0.006; p = 0.078)$ $-0.257 (CI = +/-0.136; p = 0.001)$ $0.818$ Frequency 2006.2 $-0.011 (CI = +/-0.008; p = 0.007)$ $0.005 (CI = +/-0.005; p = 0.062)$ $-0.241 (CI = +/-0.136; p = 0.001)$ $0.833$ Frequency 2007.1 $-0.013 (CI = +/-0.008; p = 0.003)$ $0.005 (CI = +/-0.005; p = 0.052)$ $-0.227 (CI = +/-0.136; p = 0.002)$ $0.844$ Frequency 2007.2 $-0.012 (CI = +/-0.009; p = 0.008)$ $0.005 (CI = +/-0.005; p = 0.052)$ $-0.227 (CI = +/-0.136; p = 0.002)$ $0.849$ Frequency 2008.1 $-0.015 (CI = +/-0.009; p = 0.002)$ $0.005 (CI = +/-0.005; p = 0.058)$ $-0.233 (CI = +/-0.136; p = 0.002)$ $0.839$ Frequency 2008.2 $-0.018 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.025)$ $-0.191 (CI = +/-0.137; p = 0.003)$ $0.856$ Frequency 2009.1 $-0.022 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.025)$ $-0.191 (CI = +/-0.127; p = 0.005)$ $0.877$ Frequency 2009.2 $-0.025 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.004; p = 0.002)$ $-0.140 (CI = +/-0.117; p = 0.008)$ $0.899$ Frequency 2010.1 $-0.026 (CI = +/-0.010; p = 0.000)$ $0.006 (CI = +/-0.004; p = 0.007)$ $-0.140 (CI = +/-0.117; p = 0.014)$ $0.909$ Frequency 2010.2 $-0.030 (CI = +/-0.010; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.007)$ $-0.140 (CI = +/-0.113; p = 0.094)$ $0.993$ Frequency 2011.1 $-0.034 (CI = +/-0.010; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.093 (CI = +/-0.115; p = 0.094)$ $0.993$ Frequency 2011.2 $-0.037 (CI = +/-0.011; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.093 (CI = +/-0.115; p = 0.094)$ $0.993$ Frequency 2012.2 $-0.042 (CI = +/-0.012; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.065 (CI = +/-0.115; p = 0.054)$ $0.993$ Frequency 2013.1 $-0.044 (CI = +/-0.012; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.065 (CI = +/-0.113; p = 0.053)$ $0.993$ Frequency 2013.1 $-0.044 (CI = +/-0.0$						+3.66%
Frequency 2006.1 $-0.009$ (CI = $+/-0.008$ ; p = 0.023) $0.005$ (CI = $+/-0.006$ ; p = 0.078) $-0.257$ (CI = $+/-0.136$ ; p = 0.001) 0.818 Frequency 2006.2 $-0.011$ (CI = $+/-0.008$ ; p = 0.007) $0.005$ (CI = $+/-0.005$ ; p = 0.062) $-0.241$ (CI = $+/-0.134$ ; p = 0.001) 0.833 Frequency 2007.1 $-0.013$ (CI = $+/-0.008$ ; p = 0.003) $0.005$ (CI = $+/-0.005$ ; p = 0.052) $-0.227$ (CI = $+/-0.134$ ; p = 0.002) 0.844 Frequency 2007.2 $-0.012$ (CI = $+/-0.009$ ; p = 0.008) $0.005$ (CI = $+/-0.005$ ; p = 0.058) $-0.233$ (CI = $+/-0.136$ ; p = 0.002) 0.839 Frequency 2008.1 $-0.015$ (CI = $+/-0.009$ ; p = 0.002) 0.005 (CI = $+/-0.005$ ; p = 0.058) $-0.233$ (CI = $+/-0.138$ ; p = 0.002) 0.856 Frequency 2008.2 $-0.018$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.041) $-0.214$ (CI = $+/-0.133$ ; p = 0.003) 0.856 Frequency 2009.1 $-0.022$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.012) $-0.191$ (CI = $+/-0.127$ ; p = 0.005) 0.877 Frequency 2009.2 $-0.025$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.012) $-0.167$ (CI = $+/-0.117$ ; p = 0.008) 0.899 Frequency 2010.1 $-0.026$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.007) $-0.140$ (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.007) $-0.140$ (CI = $+/-0.113$ ; p = 0.048) 0.924 Frequency 2011.1 $-0.034$ (CI = $+/-0.010$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.094) 0.933 Frequency 2011.2 $-0.037$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.059) 0.936 Frequency 2012.1 $-0.039$ (CI = $+/-0.013$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (CI = $+/-0.013$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.119$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (CI = $+/-0.013$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.113$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (						+3.68%
Frequency 2006.2 $-0.011$ (CI = $+/-0.008$ ; p = 0.007) $0.005$ (CI = $+/-0.005$ ; p = 0.062) $-0.241$ (CI = $+/-0.134$ ; p = 0.001) 0.833 Frequency 2007.1 $-0.013$ (CI = $+/-0.008$ ; p = 0.003) $0.005$ (CI = $+/-0.005$ ; p = 0.052) $-0.227$ (CI = $+/-0.134$ ; p = 0.002) 0.844 Frequency 2007.2 $-0.012$ (CI = $+/-0.009$ ; p = 0.008) $0.005$ (CI = $+/-0.005$ ; p = 0.058) $-0.237$ (CI = $+/-0.136$ ; p = 0.002) 0.839 Frequency 2008.1 $-0.015$ (CI = $+/-0.009$ ; p = 0.002) 0.005 (CI = $+/-0.005$ ; p = 0.041) $-0.214$ (CI = $+/-0.133$ ; p = 0.003) 0.856 Frequency 2008.2 $-0.018$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.025) 0.191 (CI = $+/-0.127$ ; p = 0.005) 0.877 Frequency 2009.1 $-0.022$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.012) $-0.167$ (CI = $+/-0.117$ ; p = 0.008) 0.899 Frequency 2009.2 $-0.025$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.008) 0.499 (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.1 $-0.026$ (CI = $+/-0.010$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.007) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.990 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.003) 0.114 (CI = $+/-0.117$ ; p = 0.048) 0.924 Frequency 2011.1 $-0.034$ (CI = $+/-0.010$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.048) 0.933 Frequency 2011.2 $-0.037$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.094) 0.933 Frequency 2012.1 $-0.039$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.119$ ; p = 0.048) 0.934 Frequency 2012.1 $-0.039$ (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.119$ ; p = 0.039 (DI = $+/-0.019$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.119$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.531) 0.935 Frequency 2014.1 $-0.044$ (CI = $+/-0.019$ ; p = 0.000) 0.000 (CI = $+/-$	); p :	2017.1 0.064 (CI = +/-0.	= 0.017) 0.004 (CI = +/-0.006; p = 0.15	6) 0.044 (CI = +/-0.240; p = 0.691)	0.850	+6.63%
Frequency 2006.2 $-0.011$ (CI = $+/-0.008$ ; p = 0.007) $0.005$ (CI = $+/-0.005$ ; p = 0.062) $-0.241$ (CI = $+/-0.134$ ; p = 0.001) 0.833 Frequency 2007.1 $-0.013$ (CI = $+/-0.008$ ; p = 0.003) $0.005$ (CI = $+/-0.005$ ; p = 0.052) $-0.227$ (CI = $+/-0.134$ ; p = 0.002) 0.844 Frequency 2007.2 $-0.012$ (CI = $+/-0.009$ ; p = 0.008) $0.005$ (CI = $+/-0.005$ ; p = 0.058) $-0.237$ (CI = $+/-0.136$ ; p = 0.002) 0.839 Frequency 2008.1 $-0.015$ (CI = $+/-0.009$ ; p = 0.002) 0.005 (CI = $+/-0.005$ ; p = 0.041) $-0.214$ (CI = $+/-0.133$ ; p = 0.003) 0.856 Frequency 2008.2 $-0.018$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.025) 0.191 (CI = $+/-0.127$ ; p = 0.005) 0.877 Frequency 2009.1 $-0.022$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.005$ ; p = 0.012) $-0.167$ (CI = $+/-0.117$ ; p = 0.008) 0.899 Frequency 2009.2 $-0.025$ (CI = $+/-0.009$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.008) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.1 $-0.026$ (CI = $+/-0.010$ ; p = 0.000) 0.006 (CI = $+/-0.004$ ; p = 0.003) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.990 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.003) 0.114 (CI = $+/-0.117$ ; p = 0.048) 0.924 Frequency 2011.1 $-0.034$ (CI = $+/-0.010$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.003) 0.114 (CI = $+/-0.117$ ; p = 0.048) 0.924 Frequency 2011.2 $-0.037$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.119$ ; p = 0.094) 0.933 Frequency 2011.2 $-0.037$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.119$ ; p = 0.048) 0.934 Frequency 2012.1 $-0.039$ (CI = $+/-0.011$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.119$ ; p = 0.048) 0.935 Frequency 2013.1 $-0.044$ (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.115$ ; p = 0.433) 0.940 Frequency 2013.2 $-0.044$ (CI = $+/-0.012$ ; p = 0.000) 0.007 (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.115$ ; p = 0.531) 0.935 Frequency 2014.1 $-0.044$ (CI = $+/-0.$	_	2005 4 2000 (5) 1/0	0.000	10) 0.257 (0) 1.0 1.25 0.001)	0.040	0.000/
Frequency 2007.1 $-0.013$ (CI = $+/-0.008$ , p = 0.003) $0.005$ (CI = $+/-0.005$ ; p = 0.052) $-0.227$ (CI = $+/-0.136$ ; p = 0.002) 0.844 Frequency 2007.2 $-0.012$ (CI = $+/-0.009$ ; p = 0.008) $0.005$ (CI = $+/-0.005$ ; p = 0.058) $-0.233$ (CI = $+/-0.136$ ; p = 0.002) 0.839 Frequency 2008.1 $-0.015$ (CI = $+/-0.009$ ; p = 0.002) $0.005$ (CI = $+/-0.005$ ; p = 0.041) $-0.214$ (CI = $+/-0.136$ ; p = 0.003) 0.856 Frequency 2008.2 $-0.018$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.005$ ; p = 0.025) $-0.191$ (CI = $+/-0.127$ ; p = 0.005) 0.877 Frequency 2009.1 $-0.022$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.005$ ; p = 0.012) $-0.167$ (CI = $+/-0.117$ ; p = 0.008) 0.899 Frequency 2009.2 $-0.025$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.008) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.1 $-0.026$ (CI = $+/-0.010$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.007) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.007) $-0.149$ (CI = $+/-0.117$ ; p = 0.048) 0.924 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.003) $-0.114$ (CI = $+/-0.113$ ; p = 0.048) 0.924 Frequency 2011.1 $-0.034$ (CI = $+/-0.011$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.115$ ; p = 0.094) 0.933 Frequency 2011.2 $-0.037$ (CI = $+/-0.012$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.115$ ; p = 0.094) 0.939 Frequency 2012.1 $-0.039$ (CI = $+/-0.012$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.115$ ; p = 0.531) 0.936 Frequency 2013.1 $-0.044$ (CI = $+/-0.012$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.065$ (CI = $+/-0.115$ ; p = 0.531) 0.935 Frequency 2013.1 $-0.044$ (CI = $+/-0.013$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.559) 0.928 Frequency 2013.1 $-0.044$ (CI = $+/-0.013$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.037$ (CI = $+/-0.143$ ; p = 0.551) 0.935 Frequ		, ,				-0.90%
Frequency 2007.2 $-0.012 (CI = +/-0.009; p = 0.008)$ $0.005 (CI = +/-0.005; p = 0.058)$ $-0.233 (CI = +/-0.136; p = 0.002)$ $0.839$ Frequency 2008.1 $-0.015 (CI = +/-0.009; p = 0.002)$ $0.005 (CI = +/-0.005; p = 0.041)$ $-0.214 (CI = +/-0.133; p = 0.003)$ $0.856$ Frequency 2008.2 $-0.018 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.025)$ $-0.191 (CI = +/-0.127; p = 0.005)$ $0.877$ Frequency 2009.1 $-0.022 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.012)$ $-0.191 (CI = +/-0.117; p = 0.008)$ $0.899$ Frequency 2009.2 $-0.025 (CI = +/-0.009; p = 0.000)$ $0.006 (CI = +/-0.005; p = 0.012)$ $-0.149 (CI = +/-0.117; p = 0.014)$ $0.999$ Frequency 2010.1 $-0.026 (CI = +/-0.010; p = 0.000)$ $0.006 (CI = +/-0.004; p = 0.007)$ $-0.140 (CI = +/-0.117; p = 0.014)$ $0.999$ Frequency 2010.2 $-0.030 (CI = +/-0.010; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.007)$ $-0.141 (CI = +/-0.113; p = 0.048)$ $0.924$ Frequency 2011.1 $-0.034 (CI = +/-0.010; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.093 (CI = +/-0.110; p = 0.094)$ $0.933$ Frequency 2011.2 $-0.037 (CI = +/-0.011; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.093 (CI = +/-0.110; p = 0.094)$ $0.933$ Frequency 2012.1 $-0.039 (CI = +/-0.013; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.093 (CI = +/-0.115; p = 0.250)$ $0.936$ Frequency 2012.2 $-0.042 (CI = +/-0.013; p = 0.000)$ $0.007 (CI = +/-0.004; p = 0.001)$ $-0.065 (CI = +/-0.115; p = 0.433)$ $0.940$ Frequency 2013.1 $-0.044 (CI = +/-0.015; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.001)$ $-0.037 (CI = +/-0.113; p = 0.433)$ $0.940$ Frequency 2013.2 $-0.044 (CI = +/-0.015; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.001)$ $-0.038 (CI = +/-0.113; p = 0.433)$ $0.940$ Frequency 2013.2 $-0.044 (CI = +/-0.017; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.001)$ $-0.038 (CI = +/-0.133; p = 0.559)$ $0.928$ Frequency 2014.1 $-0.041 (CI = +/-0.017; p = 0.000)$ $0.008 (CI = +/-0.004; p = 0.001)$ $-0.039 (CI = +/-0.133; p = 0.559)$ $0.928$ Frequency 2015.1 $-0.033 (CI = +/-0.019; p = 0.000)$ $0.007 (CI =$						-1.11%
Frequency 2008.1 $-0.015$ (CI = $+/-0.009$ , p = 0.002) $0.005$ (CI = $+/-0.005$ ; p = 0.041) $-0.214$ (CI = $+/-0.133$ ; p = 0.003) 0.856 Frequency 2008.2 $-0.018$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.005$ ; p = 0.025) $-0.191$ (CI = $+/-0.127$ ; p = 0.005) 0.877 Frequency 2009.1 $-0.022$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.005$ ; p = 0.012) $-0.167$ (CI = $+/-0.119$ ; p = 0.008) 0.899 Frequency 2009.2 $-0.025$ (CI = $+/-0.009$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.008) $-0.149$ (CI = $+/-0.117$ ; p = 0.014) 0.909 Frequency 2010.1 $-0.026$ (CI = $+/-0.010$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.007) $-0.140$ (CI = $+/-0.117$ ; p = 0.014) 0.908 Frequency 2010.2 $-0.030$ (CI = $+/-0.010$ ; p = 0.000) $0.006$ (CI = $+/-0.004$ ; p = 0.007) $-0.140$ (CI = $+/-0.113$ ; p = 0.048) 0.924 Frequency 2011.1 $-0.034$ (CI = $+/-0.010$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.110$ ; p = 0.094) 0.933 Frequency 2011.2 $-0.037$ (CI = $+/-0.011$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.093$ (CI = $+/-0.109$ ; p = 0.176) 0.933 Frequency 2012.1 $-0.039$ (CI = $+/-0.012$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.073$ (CI = $+/-0.115$ ; p = 0.250) 0.936 Frequency 2012.2 $-0.042$ (CI = $+/-0.012$ ; p = 0.000) $0.007$ (CI = $+/-0.004$ ; p = 0.001) $-0.036$ (CI = $+/-0.115$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (CI = $+/-0.015$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.123$ ; p = 0.433) 0.940 Frequency 2013.2 $-0.044$ (CI = $+/-0.017$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.559) 0.928 Frequency 2013.1 $-0.044$ (CI = $+/-0.017$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.559) 0.928 Frequency 2013.1 $-0.044$ (CI = $+/-0.017$ ; p = 0.000) $0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.433) 0.940 Frequency 2013.1 $-0.044$ (CI = $+/-0.017$ ; p = 0.000) $-0.008$ (CI = $+/-0.004$ ; p = 0.001) $-0.038$ (CI = $+/-0.133$ ; p = 0.559) 0.928 Freq		, ,				-1.30%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-1.22%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-1.49%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-1.81%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-2.17%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$				, , , , , ,		-2.43%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-2.58%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-2.98%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-3.32%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-3.64%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$		, ,				-3.79%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-4.15%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-4.27%
$ \begin{array}{llllllllllllllllllllllllllllllllllll$						-4.27%
Frequency 2015.1 $-0.033$ (CI = $+/-0.023$ ; p = 0.009) $0.007$ (CI = $+/-0.004$ ; p = 0.003) $-0.090$ (CI = $+/-0.149$ ; p = 0.217) 0.924 Frequency 2015.2 $-0.021$ (CI = $+/-0.023$ ; p = 0.078) $0.006$ (CI = $+/-0.004$ ; p = 0.005) $-0.145$ (CI = $+/-0.140$ ; p = 0.044) 0.936						-3.99%
Frequency 2015.2 $-0.021$ (CI = $+/-0.023$ ; p = $0.078$ ) $0.006$ (CI = $+/-0.004$ ; p = $0.005$ ) $-0.145$ (CI = $+/-0.140$ ; p = $0.044$ ) $0.936$		, ,				-3.05%
						-3.25%
		, ,				-2.04%
					0.929	-1.96%
Frequency 2016.2 $-0.019$ (CI = $+/-0.036$ ; p = 0.265) $0.006$ (CI = $+/-0.004$ ; p = 0.018) $-0.151$ (CI = $+/-0.188$ ; p = 0.103) 0.920	6; p	2016.2 -0.019 (CI = +/-0	= 0.265) 0.006 (CI = +/-0.004; p = 0.03	.8) -0.151 (CI = +/-0.188; p = 0.103)	0.920	-1.89%
Frequency 2017.1 $-0.022$ (CI = $+/-0.046$ ; p = 0.305) $0.006$ (CI = $+/-0.005$ ; p = 0.028) $-0.140$ (CI = $+/-0.222$ ; p = 0.187) 0.911	6; p	2017.1 -0.022 (CI = +/-0.	= 0.305) 0.006 (CI = +/-0.005; p = 0.02	-0.140 (CI = +/-0.222; p = 0.187)	0.911	-2.17%

Coverage = CL End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Tren
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.073; p = 0.021)	0.527	+2.10%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.075; p = 0.033)	0.476	+2.01%
Loss Cost	2007.1	0.019 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.077; p = 0.034)	0.458	+1.97%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.080; p = 0.037)	0.432	+2.00%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.083; p = 0.040)	0.416	+1.97%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	-0.081 (CI = +/-0.085; p = 0.060)	0.356	+1.87%
Loss Cost	2009.1	0.018 (CI = +/-0.011; p = 0.002)	-0.083 (CI = +/-0.088; p = 0.062)	0.338	+1.83%
Loss Cost	2009.2	0.017 (CI = +/-0.011; p = 0.004)	-0.080 (CI = +/-0.091; p = 0.085)	0.280	+1.75%
Loss Cost	2010.1	0.016 (CI = +/-0.012; p = 0.010)	-0.084 (CI = +/-0.095; p = 0.081)	0.260	+1.65%
Loss Cost	2010.2	0.014 (CI = +/-0.013; p = 0.036)	-0.071 (CI = +/-0.095; p = 0.136)	0.164	+1.37%
Loss Cost	2011.1	0.012 (CI = +/-0.013; p = 0.089)	-0.080 (CI = +/-0.097; p = 0.103)	0.145	+1.16%
Loss Cost	2011.1	0.008 (CI = +/-0.014; p = 0.255)	-0.064 (CI = +/-0.096; p = 0.180)	0.045	+0.78%
Loss Cost	2012.1	0.006 (CI = +/-0.015; p = 0.421)	-0.072 (CI = +/-0.099; p = 0.148)	0.041	+0.59%
Loss Cost	2012.2	0.003 (CI = +/-0.016; p = 0.737)	-0.059 (CI = +/-0.101; p = 0.237)	-0.022	+0.26%
Loss Cost	2013.1	0.001 (CI = +/-0.017; p = 0.909)	-0.065 (CI = +/-0.105; p = 0.214)	-0.017	+0.10%
Loss Cost	2013.2	-0.002 (CI = +/-0.019; p = 0.845)	-0.055 (CI = +/-0.110; p = 0.305)	-0.044	-0.18%
Loss Cost	2014.1	-0.004 (CI = +/-0.021; p = 0.663)	-0.063 (CI = +/-0.115; p = 0.259)	-0.025	-0.44%
Loss Cost	2014.2	-0.005 (CI = +/-0.024; p = 0.628)	-0.060 (CI = +/-0.122; p = 0.315)	-0.034	-0.55%
Loss Cost	2015.1	-0.009 (CI = +/-0.026; p = 0.478)	-0.069 (CI = +/-0.129; p = 0.266)	-0.008	-0.89%
Loss Cost	2015.2	-0.008 (CI = +/-0.030; p = 0.557)	-0.071 (CI = +/-0.139; p = 0.291)	-0.018	-0.84%
Loss Cost	2016.1	-0.009 (CI = +/-0.035; p = 0.585)	-0.072 (CI = +/-0.150; p = 0.315)	-0.044	-0.89%
Loss Cost	2016.2	-0.006 (CI = +/-0.041; p = 0.735)	-0.078 (CI = +/-0.164; p = 0.315)	-0.054	-0.64%
Loss Cost	2017.1	-0.001 (CI = +/-0.047; p = 0.953)	-0.067 (CI = +/-0.177; p = 0.417)	-0.119	-0.13%
		, , , , ,			
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.003)	0.890	+4.91%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.060; p = 0.001)	0.895	+5.06%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	0.904	+5.23%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.899	+5.32%
Severity	2007.2	0.052 (CI = 1/-0.006; p = 0.000)	-0.087 (CI = +/-0.055; p = 0.002)	0.919	+5.58%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.929	+5.80%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.045; p = 0.001)	0.950	+6.08%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.957	+6.29%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.042; p = 0.000)	0.956	+6.39%
Severity	2010.2	0.063 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.953	+6.47%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.000)	0.950	+6.55%
Severity	2011.2	0.063 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.942	+6.48%
Severity	2012.1	0.062 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.049; p = 0.001)	0.936	+6.44%
Severity	2012.2	0.062 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.052; p = 0.002)	0.925	+6.44%
Severity	2013.1	0.062 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.054; p = 0.003)	0.917	+6.40%
Severity	2013.2	0.061 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.057; p = 0.005)	0.900	+6.28%
Severity	2014.1	0.058 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.899	+5.95%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.055; p = 0.004)	0.880	+5.63%
Severity	2015.1	0.053 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.058; p = 0.005)	0.865	+5.49%
Severity	2015.2	0.052 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.062; p = 0.011)	0.827	+5.33%
Severity	2016.1	0.053 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.066; p = 0.019)	0.818	+5.48%
Severity	2016.2	0.059 (CI = +/-0.016; p = 0.000)	-0.095 (CI = +/-0.066; p = 0.009)	0.833	+6.03%
Severity	2017.1	0.066 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.056; p = 0.011)	0.896	+6.82%
Severity	2017.1	0.000 (Ci = 17-0.013, p = 0.000)	-0.075 (ci = 1/-0.050, p = 0.011)	0.050	10.8270
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.092; p = 0.859)	0.508	-2.68%
	2006.2	-0.029 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.090; p = 0.625)	0.553	-2.90%
Frequency		-0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.090; p = 0.810)		-3.10%
Frequency	2007.1			0.584	
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.093; p = 0.763)	0.568	-3.16%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.091; p = 0.999)	0.612	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.088; p = 0.708)	0.663	-3.71%
Frequency	2009.1	-0.041 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.084; p = 0.977)	0.709	-4.01%
Frequency	2009.2	-0.044 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.083; p = 0.720)	0.736	-4.28%
Frequency	2010.1	-0.046 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.084; p = 0.879)	0.740	-4.45%
Frequency	2010.2	-0.049 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.081; p = 0.573)	0.777	-4.79%
Frequency	2011.1	-0.052 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.080; p = 0.785)	0.795	-5.06%
Frequency	2011.2	-0.055 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.079; p = 0.546)	0.811	-5.35%
Frequency	2012.1	-0.057 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.081; p = 0.664)	0.805	-5.50%
Frequency	2012.2	-0.060 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.081; p = 0.452)	0.817	-5.81%
Frequency	2013.1	-0.061 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.085; p = 0.537)	0.805	-5.93%
Frequency	2013.2	-0.063 (CI = +/-0.016; p = 0.000)	0.031 (CI = +/-0.089; p = 0.477)	0.788	-6.07%
Frequency	2014.1	-0.062 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.095; p = 0.478)	0.759	-6.03%
	2014.1	-0.062 (CI = +/-0.017; p = 0.000) -0.060 (CI = +/-0.019; p = 0.000)	0.032 (CI = +/-0.093; p = 0.478) 0.026 (CI = +/-0.100; p = 0.583)		-5.85%
Frequency				0.712	
Frequency	2015.1	-0.062 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.106; p = 0.686)	0.695	-6.05%
Frequency	2015.2	-0.060 (CI = +/-0.025; p = 0.000)	0.015 (CI = +/-0.114; p = 0.785)	0.633	-5.86%
Frequency	2016.1	-0.062 (CI = +/-0.028; p = 0.000)	0.010 (CI = +/-0.123; p = 0.862)	0.600	-6.04%
			0.017 (CI = +/-0.134; p = 0.788)	0.561	-6.29%
Frequency Frequency	2016.2 2017.1	-0.065 (CI = +/-0.033; p = 0.001) -0.067 (CI = +/-0.039; p = 0.003)	0.012 (CI = +/-0.146; p = 0.861)	0.518	-6.50%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2020-01-01

Loss Cost Loss C	Start Date  2006.1 2006.2 2007.1 2007.2 2008.1 2009.2 2009.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.2 2007.1 2006.2 2007.1 2008.2	Time  0.034 (CI = +/-0.005; p = 0.000) 0.035 (CI = +/-0.005; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.036 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.034 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.012; p = 0.000) 0.024 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.015; p = 0.005) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.039; p = 0.259) 0.011 (CI = +/-0.039; p = 0.321) 0.019 (CI = +/-0.039; p = 0.321) 0.019 (CI = +/-0.039; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000) 0.049 (CI = +/-0.008; p = 0.000) 0.041 (CI = +/-0.008; p = 0.000) 0.045 (CI = +/-0.008; p = 0.000)	Seasonality -0.070 (CI = +/-0.036; p = 0.000) -0.068 (CI = +/-0.037; p = 0.001) -0.068 (CI = +/-0.038; p = 0.001) -0.067 (CI = +/-0.038; p = 0.001) -0.071 (CI = +/-0.038; p = 0.001) -0.066 (CI = +/-0.038; p = 0.001) -0.066 (CI = +/-0.039; p = 0.002) -0.063 (CI = +/-0.040; p = 0.004) -0.064 (CI = +/-0.042; p = 0.005) -0.062 (CI = +/-0.042; p = 0.014) -0.057 (CI = +/-0.044; p = 0.013) -0.057 (CI = +/-0.044; p = 0.013) -0.047 (CI = +/-0.043; p = 0.019) -0.049 (CI = +/-0.044; p = 0.019) -0.049 (CI = +/-0.049; p = 0.049) -0.041 (CI = +/-0.040; p = 0.044) -0.036 (CI = +/-0.040; p = 0.078) -0.039 (CI = +/-0.045; p = 0.064) -0.038 (CI = +/-0.045; p = 0.064) -0.038 (CI = +/-0.045; p = 0.064) -0.045 (CI = +/-0.045; p = 0.064) -0.045 (CI = +/-0.045; p = 0.064) -0.045 (CI = +/-0.045; p = 0.094) -0.045 (CI = +/-0.049; p = 0.094) -0.045 (CI = +/-0.059; p = 0.091) -0.035 (CI = +/-0.049; p = 0.035)	Mobility  0.010 (CI = +/-0.004; p = 0.000) 0.011 (CI = +/-0.003; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.010 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.005; p = 0.008) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.005; p = 0.088)	Scalar Shift  -0.087 (CI = +/-0.087; p = 0.051) -0.083 (CI = +/-0.089; p = 0.067) -0.087 (CI = +/-0.099; p = 0.067) -0.087 (CI = +/-0.090; p = 0.034) -0.098 (CI = +/-0.090; p = 0.034) -0.103 (CI = +/-0.091; p = 0.024) -0.103 (CI = +/-0.096; p = 0.025) -0.113 (CI = +/-0.106; p = 0.025) -0.113 (CI = +/-0.104; p = 0.028) -0.104 (CI = +/-0.104; p = 0.028) -0.1092 (CI = +/-0.105; p = 0.082) -0.092 (CI = +/-0.105; p = 0.082) -0.059 (CI = +/-0.105; p = 0.082) -0.059 (CI = +/-0.109; p = 0.224) -0.035 (CI = +/-0.109; p = 0.485) -0.015 (CI = +/-0.109; p = 0.948) -0.001 (CI = +/-0.109; p = 0.977) 0.003 (CI = +/-0.120; p = 0.964) 0.029 (CI = +/-0.127; p = 0.628) 0.022 (CI = +/-0.143; p = 0.741) 0.015 (CI = +/-0.165; p = 0.842) -0.006 (CI = +/-0.171; p = 0.9244) -0.087 (CI = +/-0.171; p = 0.9272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025) 0.142 (CI = +/-0.137; p = 0.025)	Adjusted R^2  0.888  0.875  0.871  0.876  0.878  0.863  0.864  0.851  0.846  0.838  0.830  0.849  0.845  0.865  0.866  0.879  0.877  0.873  0.874  0.921	Rate +3.41% +3.36% +3.42% +3.57% +3.69% +3.66% +3.78% +3.81% +3.88% +3.45% +2.95% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09% +4.33% +4.433% +4.55%
Loss Cost	2006.2 2007.1 2007.2 2008.1 2008.2 2009.1 2010.2 2010.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.1 2015.2 2016.1 2016.2 2017.1	0.033 (CI = +/-0.005; p = 0.000) 0.034 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.036 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.009; p = 0.000) 0.037 (CI = +/-0.009; p = 0.000) 0.035 (CI = +/-0.009; p = 0.000) 0.035 (CI = +/-0.009; p = 0.000) 0.036 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.012; p = 0.000) 0.024 (CI = +/-0.012; p = 0.001) 0.024 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.017; p = 0.005) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.037; p = 0.267) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.035; p = 0.321) 0.019 (CI = +/-0.035; p = 0.030) 0.044 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000)	$-0.068 (CI = +/-0.037; p = 0.001) \\ -0.066 (CI = +/-0.038; p = 0.001) \\ -0.071 (CI = +/-0.038; p = 0.001) \\ -0.071 (CI = +/-0.038; p = 0.001) \\ -0.067 (CI = +/-0.039; p = 0.002) \\ -0.063 (CI = +/-0.040; p = 0.004) \\ -0.064 (CI = +/-0.042; p = 0.005) \\ -0.064 (CI = +/-0.042; p = 0.005) \\ -0.062 (CI = +/-0.044; p = 0.008) \\ -0.054 (CI = +/-0.042; p = 0.014) \\ -0.057 (CI = +/-0.041; p = 0.013) \\ -0.047 (CI = +/-0.041; p = 0.021) \\ -0.041 (CI = +/-0.038; p = 0.036) \\ -0.041 (CI = +/-0.038; p = 0.036) \\ -0.041 (CI = +/-0.040; p = 0.044) \\ -0.036 (CI = +/-0.040; p = 0.078) \\ -0.039 (CI = +/-0.042; p = 0.064) \\ -0.038 (CI = +/-0.045; p = 0.089) \\ -0.045 (CI = +/-0.049; p = 0.094) \\ -0.045 (CI = +/-0.054; p = 0.094) \\ -0.045 (CI = +/-0.054; p = 0.094) \\ -0.045 (CI = +/-0.054; p = 0.094) \\ -0.045 (CI = +/-0.057; p = 0.091) \\ -0.035 (CI = +/-0.057; p = 0.002) \\ -0.013 (CI = +/-0.057; p = 0.001) \\ -0.095 (CI = +/-0.056; p = 0.002) \\ -0.095 (CI = +/-0.056; p = 0.0002) \\ -0.005 (CI = +/-0.056; p = 0.0002) $	$\begin{array}{lll} 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.005; p = 0.000) \\ 0.010 & (CI = +/-0.005; p = 0.000) \\ 0.010 & (CI = +/-0.005; p = 0.000) \\ 0.005 & (CI = +/-0.006; p = 0.082) \\ 0.005 & (CI = +/-0.006; p = 0.088) \\ 0.005 & (CI = +/-0.005; p = 0.088) \\ 0.$	$\begin{array}{l} -0.083 \ (\text{Cl} = +/-0.089; \ p = 0.067) \\ -0.087 \ (\text{Cl} = +/-0.091; \ p = 0.060) \\ -0.098 \ (\text{Cl} = +/-0.090; \ p = 0.034) \\ -0.106 \ (\text{Cl} = +/-0.090; \ p = 0.024) \\ -0.103 \ (\text{Cl} = +/-0.096; \ p = 0.025) \\ -0.112 \ (\text{Cl} = +/-0.096; \ p = 0.025) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.113 \ (\text{Cl} = +/-0.104; \ p = 0.028) \\ -0.113 \ (\text{Cl} = +/-0.104; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.103; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.093; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.38) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.964) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.974) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.875 0.871 0.876 0.878 0.863 0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.36% +3.42% +3.57% +3.69% +3.66% +3.78% +3.81% +3.88% +3.45% +2.95% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2007.1 2007.2 2008.1 2008.2 2009.1 2010.2 2010.1 2010.2 2011.1 2012.2 2013.1 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.2 2007.1 2007.2 2008.1	0.034 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.006; p = 0.000) 0.036 (CI = +/-0.006; p = 0.000) 0.036 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.034 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.012; p = 0.000) 0.024 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.017; p = 0.063) 0.012 (CI = +/-0.017; p = 0.063) 0.014 (CI = +/-0.007; p = 0.259) 0.015 (CI = +/-0.007; p = 0.250) 0.016 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000)	$\begin{array}{l} -0.066 \ (\text{Cl} = +/-0.038; \ p = 0.001) \\ -0.071 \ (\text{Cl} = +/-0.038; \ p = 0.001) \\ -0.067 \ (\text{Cl} = +/-0.038; \ p = 0.002) \\ -0.066 \ (\text{Cl} = +/-0.039; \ p = 0.002) \\ -0.063 \ (\text{Cl} = +/-0.040; \ p = 0.004) \\ -0.064 \ (\text{Cl} = +/-0.042; \ p = 0.005) \\ -0.062 \ (\text{Cl} = +/-0.042; \ p = 0.008) \\ -0.054 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.057 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.047 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.047 \ (\text{Cl} = +/-0.044; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.057; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = $	$\begin{array}{lll} 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.005; p = 0.000) \\ 0.010 & (CI = +/-0.005; p = 0.0082) \\ 0.005 & (CI = +/-0.005; p = 0.088) \\ 0$	$\begin{array}{l} -0.087 \ (\text{Cl} = +/-0.091; \ p = 0.060) \\ -0.098 \ (\text{Cl} = +/-0.090; \ p = 0.034) \\ -0.106 \ (\text{Cl} = +/-0.091; \ p = 0.024) \\ -0.103 \ (\text{Cl} = +/-0.094; \ p = 0.032) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.025) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.100 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.092 \ (\text{Cl} = +/-0.109; \ p = 0.082) \\ -0.059 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.055 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.102; \ p = 0.628) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.774) \\ -0.001 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ -0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ -0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ -0.066 \ (\text{Cl} = +/-0.190; \ p = 0.984) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ \end{array}$	0.871 0.876 0.878 0.863 0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.865 0.865 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.42% +3.57% +3.69% +3.66% +3.78% +3.81% +3.58% +3.45% +2.95% +2.25% +2.25% +2.00% +1.74% +1.05% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2007.2 2008.1 2009.2 2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2014.1 2014.2 2015.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1	$0.035 \ (Cl = +/-0.006; p = 0.000)$ $0.036 \ (Cl = +/-0.006; p = 0.000)$ $0.036 \ (Cl = +/-0.007; p = 0.000)$ $0.036 \ (Cl = +/-0.007; p = 0.000)$ $0.037 \ (Cl = +/-0.007; p = 0.000)$ $0.037 \ (Cl = +/-0.008; p = 0.000)$ $0.038 \ (Cl = +/-0.009; p = 0.000)$ $0.038 \ (Cl = +/-0.009; p = 0.000)$ $0.034 \ (Cl = +/-0.009; p = 0.000)$ $0.029 \ (Cl = +/-0.009; p = 0.000)$ $0.028 \ (Cl = +/-0.010; p = 0.000)$ $0.028 \ (Cl = +/-0.012; p = 0.000)$ $0.024 \ (Cl = +/-0.012; p = 0.001)$ $0.020 \ (Cl = +/-0.013; p = 0.005)$ $0.017 \ (Cl = +/-0.013; p = 0.026)$ $0.016 \ (Cl = +/-0.017; p = 0.063)$ $0.011 \ (Cl = +/-0.020; p = 0.259)$ $0.012 \ (Cl = +/-0.037; p = 0.321)$ $0.019 \ (Cl = +/-0.037; p = 0.321)$ $0.019 \ (Cl = +/-0.037; p = 0.321)$ $0.040 \ (Cl = +/-0.035; p = 0.000)$ $0.044 \ (Cl = +/-0.008; p = 0.000)$ $0.044 \ (Cl = +/-0.008; p = 0.000)$ $0.046 \ (Cl = +/-0.008; p = 0.000)$	$-0.071 \ (\text{CI} = +/-0.038; \ p = 0.001) \\ -0.067 \ (\text{CI} = +/-0.038; \ p = 0.002) \\ -0.066 \ (\text{CI} = +/-0.039; \ p = 0.002) \\ -0.063 \ (\text{CI} = +/-0.040; \ p = 0.004) \\ -0.064 \ (\text{CI} = +/-0.042; \ p = 0.005) \\ -0.062 \ (\text{CI} = +/-0.042; \ p = 0.013) \\ -0.054 \ (\text{CI} = +/-0.044; \ p = 0.013) \\ -0.057 \ (\text{CI} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{CI} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{CI} = +/-0.040; \ p = 0.049) \\ -0.041 \ (\text{CI} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{CI} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{CI} = +/-0.040; \ p = 0.064) \\ -0.038 \ (\text{CI} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{CI} = +/-0.049; \ p = 0.064) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.064) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.091) \\ -0.035 \ (\text{CI} = +/-0.057; \ p = 0.091) \\ -0.035 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.040 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.050 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.050 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.057; \ p = 0.005) \\ -0.060 \ (\text{CI} = +/-0.$	$\begin{array}{lll} 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.011 & (CI = +/-0.003; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.012 & (CI = +/-0.004; p = 0.000) \\ 0.011 & (CI = +/-0.004; p = 0.000) \\ 0.010 & (CI = +/-0.006; p = 0.000) \\ 0.005 & (CI = +/-0.006; p = 0.082) \\ 0.005 & (CI = +/-0.006; p = 0.089) \\ 0.005 & (CI = +/-0.005; p = 0.088) \\ 0.$	$\begin{array}{l} -0.098 \ (\text{Cl} = +/-0.090; \ p = 0.034) \\ -0.106 \ (\text{Cl} = +/-0.091; \ p = 0.024) \\ -0.103 \ (\text{Cl} = +/-0.094; \ p = 0.032) \\ -0.112 \ (\text{Cl} = +/-0.109; \ p = 0.025) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.113 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.113 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.103; \ p = 0.082) \\ -0.092 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.095 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.093; \ p = 0.438) \\ -0.034 \ (\text{Cl} = +/-0.100; \ p = 0.764) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.171; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.171; \ p = 0.722) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.133; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.876 0.878 0.863 0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.866 0.879 0.877 0.873 0.874 0.921	+3.57% +3.69% +3.66% +3.78% +3.81% +3.89% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +4.09%
Loss Cost	2008.1 2008.2 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.2 2015.1 2016.2 2017.1 2006.2 2007.1 2006.2 2007.1 2008.2	$0.036 \ (Cl = +/-0.006; p = 0.000)$ $0.036 \ (Cl = +/-0.007; p = 0.000)$ $0.037 \ (Cl = +/-0.007; p = 0.000)$ $0.037 \ (Cl = +/-0.008; p = 0.000)$ $0.037 \ (Cl = +/-0.009; p = 0.000)$ $0.038 \ (Cl = +/-0.009; p = 0.000)$ $0.038 \ (Cl = +/-0.009; p = 0.000)$ $0.034 \ (Cl = +/-0.010; p = 0.000)$ $0.029 \ (Cl = +/-0.009; p = 0.000)$ $0.028 \ (Cl = +/-0.010; p = 0.000)$ $0.024 \ (Cl = +/-0.012; p = 0.000)$ $0.024 \ (Cl = +/-0.012; p = 0.000)$ $0.024 \ (Cl = +/-0.013; p = 0.005)$ $0.017 \ (Cl = +/-0.013; p = 0.005)$ $0.017 \ (Cl = +/-0.017; p = 0.063)$ $0.011 \ (Cl = +/-0.020; p = 0.259)$ $0.012 \ (Cl = +/-0.037; p = 0.282)$ $0.014 \ (Cl = +/-0.037; p = 0.321)$ $0.019 \ (Cl = +/-0.037; p = 0.321)$ $0.019 \ (Cl = +/-0.037; p = 0.030)$ $0.044 \ (Cl = +/-0.008; p = 0.000)$ $0.044 \ (Cl = +/-0.008; p = 0.000)$ $0.044 \ (Cl = +/-0.008; p = 0.000)$	$\begin{array}{l} -0.067\ (\text{Cl} = +/-0.038;\ p = 0.001)\\ -0.066\ (\text{Cl} = +/-0.039;\ p = 0.002)\\ -0.063\ (\text{Cl} = +/-0.040;\ p = 0.004)\\ -0.064\ (\text{Cl} = +/-0.042;\ p = 0.005)\\ -0.062\ (\text{Cl} = +/-0.042;\ p = 0.014)\\ -0.057\ (\text{Cl} = +/-0.042;\ p = 0.014)\\ -0.057\ (\text{Cl} = +/-0.042;\ p = 0.013)\\ -0.057\ (\text{Cl} = +/-0.043;\ p = 0.019)\\ -0.049\ (\text{Cl} = +/-0.041;\ p = 0.021)\\ -0.041\ (\text{Cl} = +/-0.043;\ p = 0.036)\\ -0.041\ (\text{Cl} = +/-0.040;\ p = 0.078)\\ -0.036\ (\text{Cl} = +/-0.040;\ p = 0.078)\\ -0.039\ (\text{Cl} = +/-0.042;\ p = 0.064)\\ -0.038\ (\text{Cl} = +/-0.042;\ p = 0.064)\\ -0.045\ (\text{Cl} = +/-0.045;\ p = 0.089)\\ -0.045\ (\text{Cl} = +/-0.054;\ p = 0.094)\\ -0.045\ (\text{Cl} = +/-0.054;\ p = 0.094)\\ -0.045\ (\text{Cl} = +/-0.059;\ p = 0.091)\\ -0.035\ (\text{Cl} = +/-0.057;\ p = 0.002)\\ -0.013\ (\text{Cl} = +/-0.057;\ p = 0.002)\\ -0.013\ (\text{Cl} = +/-0.057;\ p = 0.002)\\ -0.013\ (\text{Cl} = +/-0.056;\ p = 0.002)\\ \end{array}$	$\begin{array}{l} 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.003; p = 0.000) \\ 0.010 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.005; p = 0.000) \\ 0.011 \ (CI = +/-0.005; p = 0.000) \\ 0.010 \ (CI = +/-0.005; p = 0.000) \\ 0.010 \ (CI = +/-0.005; p = 0.000) \\ 0.005 \ (CI = +/-0.005; p = 0.082) \\ 0.005 \ (CI = +/-0.005; p = 0.089) \\ 0.005 \ (CI = +/-0.005; p = 0.089) \\ 0.005 \ (CI = +/-0.005; p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.106 \ (\text{Cl} = +/-0.091; \ p = 0.024) \\ -0.103 \ (\text{Cl} = +/-0.094; \ p = 0.032) \\ -0.112 \ (\text{Cl} = +/-0.096; \ p = 0.025) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.113 \ (\text{Cl} = +/-0.101; \ p = 0.028) \\ -0.100 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.103; \ p = 0.082) \\ -0.092 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.093; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.38) \\ -0.035 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.974) \\ -0.002 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.190; \ p = 0.944) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ \end{array}$	0.878 0.863 0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.921	+3.69% +3.66% +3.78% +3.81% +3.88% +3.45% +2.95% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2008.2 2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2013.2 2014.1 2015.2 2015.1 2016.2 2017.1 2006.2 2007.1 2006.2 2007.1 2008.2	$0.036 \ (Cl = +/-0.007; p = 0.000) \ 0.037 \ (Cl = +/-0.007; p = 0.000) \ 0.037 \ (Cl = +/-0.008; p = 0.000) \ 0.037 \ (Cl = +/-0.008; p = 0.000) \ 0.038 \ (Cl = +/-0.009; p = 0.000) \ 0.038 \ (Cl = +/-0.009; p = 0.000) \ 0.034 \ (Cl = +/-0.010; p = 0.000) \ 0.029 \ (Cl = +/-0.010; p = 0.000) \ 0.029 \ (Cl = +/-0.010; p = 0.000) \ 0.024 \ (Cl = +/-0.012; p = 0.000) \ 0.024 \ (Cl = +/-0.012; p = 0.000) \ 0.024 \ (Cl = +/-0.013; p = 0.005) \ 0.017 \ (Cl = +/-0.015; p = 0.026) \ 0.016 \ (Cl = +/-0.017; p = 0.063) \ 0.011 \ (Cl = +/-0.017; p = 0.053) \ 0.011 \ (Cl = +/-0.020; p = 0.259) \ 0.012 \ (Cl = +/-0.037; p = 0.252) \ 0.014 \ (Cl = +/-0.037; p = 0.267) \ 0.040 \ (Cl = +/-0.008; p = 0.000) \ 0.044 \ (Cl = +/-0.008; p = 0.000) \ 0.046 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.008; p = 0.000) \ 0.047 \ (Cl = +/-0.009; p = 0.000) \ 0.047 \ ($	$\begin{array}{l} -0.066 \ (\text{Cl} = +/-0.039; \ p = 0.002) \\ -0.063 \ (\text{Cl} = +/-0.040; \ p = 0.0004) \\ -0.064 \ (\text{Cl} = +/-0.042; \ p = 0.008) \\ -0.062 \ (\text{Cl} = +/-0.042; \ p = 0.0018) \\ -0.054 \ (\text{Cl} = +/-0.042; \ p = 0.014) \\ -0.057 \ (\text{Cl} = +/-0.042; \ p = 0.013) \\ -0.047 \ (\text{Cl} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{Cl} = +/-0.039; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.038; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{Cl} = +/-0.042; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.049; \ p = 0.064) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.025 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.035 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = -/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = -/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = -/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} $	$\begin{array}{l} 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.011 \ (CI = +/-0.005; p = 0.000) \\ 0.010 \ (CI = +/-0.005; p = 0.000) \\ 0.010 \ (CI = +/-0.005; p = 0.000) \\ 0.005 \ (CI = +/-0.005; p = 0.082) \\ 0.005 \ (CI = +/-0.005; p = 0.089) \\ 0.005 \ (CI = +/-0.005; p = 0.089) \\ 0.005 \ (CI = +/-0.005; p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.103 \ (\text{Cl} = +/-0.094; \ p = 0.032) \\ -0.112 \ (\text{Cl} = +/-0.096; \ p = 0.025) \\ -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.118 \ (\text{Cl} = +/-0.104; \ p = 0.028) \\ -0.100 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.092 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.095 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.055 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.055 \ (\text{Cl} = +/-0.099; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.863 0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.66% +3.78% +3.81% +3.89% +3.58% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2009.1 2009.2 2010.1 2010.2 2011.1 2012.2 2012.1 2012.2 2013.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2008.2	0.037 (CI = +/-0.007; p = 0.000) 0.037 (CI = +/-0.008; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.009; p = 0.000) 0.034 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.012; p = 0.000) 0.024 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.017; p = 0.056) 0.016 (CI = +/-0.017; p = 0.259) 0.012 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000)	$\begin{array}{l} -0.063 \ (\text{Cl} = +/-0.040; \ p = 0.004) \\ -0.064 \ (\text{Cl} = +/-0.042; \ p = 0.005) \\ -0.062 \ (\text{Cl} = +/-0.044; \ p = 0.014) \\ -0.054 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.057 \ (\text{Cl} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{Cl} = +/-0.038; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.064) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.022) \\ -0.103 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.055 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = -/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = -/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = $	$\begin{array}{l} 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.005; p = 0.000) \\ 0.013 \ (CI = +/-0.005; p = 0.000) \\ 0.005 \ (CI = +/-0.006; p = 0.082) \\ 0.005 \ (CI = +/-0.006; p = 0.089) \\ 0.005 \ (CI = +/-0.005; p = 0.088) \\ 0.00$	$\begin{array}{lll} -0.112 \ (Cl = +/-0.096; \ p = 0.025) \\ -0.113 \ (Cl = +/-0.100; \ p = 0.028) \\ -0.113 \ (Cl = +/-0.104; \ p = 0.028) \\ -0.100 \ (Cl = +/-0.101; \ p = 0.052) \\ -0.092 \ (Cl = +/-0.105; \ p = 0.082) \\ -0.064 \ (Cl = +/-0.093; \ p = 0.165) \\ -0.059 \ (Cl = +/-0.099; \ p = 0.224) \\ -0.035 \ (Cl = +/-0.093; \ p = 0.488) \\ -0.034 \ (Cl = +/-0.100; \ p = 0.485) \\ -0.015 \ (Cl = +/-0.102; \ p = 0.764) \\ -0.001 \ (Cl = +/-0.102; \ p = 0.964) \\ -0.003 \ (Cl = +/-0.127; \ p = 0.628) \\ 0.022 \ (Cl = +/-0.143; \ p = 0.741) \\ 0.015 \ (Cl = +/-0.165; \ p = 0.842) \\ -0.087 \ (Cl = +/-0.171; \ p = 0.272) \\ \end{array}$	0.864 0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.78% +3.81% +3.89% +3.58% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.1 2015.2 2016.1 2016.2 2017.1	$\begin{array}{l} 0.037 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.038 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.038 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.035 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.034 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.029 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.028 \ (\text{Cl} = +/-0.012; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.001) \\ 0.020 \ (\text{Cl} = +/-0.013; \ p = 0.005) \\ 0.017 \ (\text{Cl} = +/-0.013; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.017; \ p = 0.063) \\ 0.011 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.012 \ (\text{Cl} = +/-0.030; \ p = 0.321) \\ 0.019 \ (\text{Cl} = +/-0.037; \ p = 0.321) \\ 0.019 \ (\text{Cl} = +/-0.037; \ p = 0.321) \\ 0.040 \ (\text{Cl} = +/-0.035; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.0$	$\begin{array}{l} -0.064 \ (\text{CI} = +/-0.042; \ p = 0.005) \\ -0.062 \ (\text{CI} = +/-0.044; \ p = 0.008) \\ -0.054 \ (\text{CI} = +/-0.044; \ p = 0.013) \\ -0.057 \ (\text{CI} = +/-0.042; \ p = 0.013) \\ -0.047 \ (\text{CI} = +/-0.041; \ p = 0.021) \\ -0.049 \ (\text{CI} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{CI} = +/-0.042; \ p = 0.036) \\ -0.041 \ (\text{CI} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{CI} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{CI} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{CI} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.054) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.035 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.055 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.008 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.0095 \ (\text{CI} = +/-0.056; \ p = 0.002)$	$\begin{array}{l} 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.004; p = 0.000) \\ 0.010 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.011 \ (CI = +/-0.003; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.011 \ (CI = +/-0.004; p = 0.000) \\ 0.011 \ (CI = +/-0.004; p = 0.000) \\ 0.012 \ (CI = +/-0.004; p = 0.000) \\ 0.013 \ (CI = +/-0.006; p = 0.082) \\ 0.005 \ (CI = +/-0.005; p = 0.088) \\ 0.00$	$\begin{array}{l} -0.113 \ (\text{Cl} = +/-0.100; \ p = 0.028) \\ -0.118 \ (\text{Cl} = +/-0.104; \ p = 0.028) \\ -0.100 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.064 \ (\text{Cl} = +/-0.095; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.009; \ p = 0.085) \\ -0.015 \ (\text{Cl} = +/-0.100; \ p = 0.648) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.190; \ p = 0.944) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.851 0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.81% +3.85% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Severity Severity Severity Severity Severity Severity Severity	2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.2 2015.1 2016.2 2017.1 2006.2 2007.1 2006.2 2007.1 2008.2	$\begin{array}{l} 0.038 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.035 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.034 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.029 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.028 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.001) \\ 0.020 \ (\text{Cl} = +/-0.013; \ p = 0.005) \\ 0.017 \ (\text{Cl} = +/-0.013; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.017; \ p = 0.026) \\ 0.011 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.012 \ (\text{Cl} = +/-0.020; \ p = 0.282) \\ 0.012 \ (\text{Cl} = +/-0.037; \ p = 0.282) \\ 0.014 \ (\text{Cl} = +/-0.037; \ p = 0.321) \\ 0.040 \ (\text{Cl} = +/-0.035; \ p = 0.030) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.046 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.049 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.049 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.049 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.040 \ (\text{Cl} = +/-0.0$	$\begin{array}{l} -0.062 \ (\text{Cl} = +/-0.044; \ p = 0.008) \\ -0.054 \ (\text{Cl} = +/-0.042; \ p = 0.014) \\ -0.057 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.057 \ (\text{Cl} = +/-0.039; \ p = 0.019) \\ -0.047 \ (\text{Cl} = +/-0.039; \ p = 0.019) \\ -0.041 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.013 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ \end{array}$	$\begin{array}{l} 0.010 \ (CI = +/-0.004; \ p = 0.000) \\ 0.010 \ (CI = +/-0.004; \ p = 0.000) \\ 0.010 \ (CI = +/-0.004; \ p = 0.000) \\ 0.010 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.011 \ (CI = +/-0.003; \ p = 0.000) \\ 0.012 \ (CI = +/-0.003; \ p = 0.000) \\ 0.012 \ (CI = +/-0.004; \ p = 0.000) \\ 0.012 \ (CI = +/-0.004; \ p = 0.000) \\ 0.012 \ (CI = +/-0.005; \ p = 0.000) \\ 0.012 \ (CI = +/-0.005; \ p = 0.000) \\ 0.012 \ (CI = +/-0.005; \ p = 0.000) \\ 0.005 \ (CI = +/-0.005; \ p = 0.082) \\ 0.005 \ (CI = +/-0.005; \ p = 0.089) \\ 0.005 \ (CI = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.118 \ (\text{Cl} = +/-0.104; \ p = 0.028) \\ -0.100 \ (\text{Cl} = +/-0.101; \ p = 0.052) \\ -0.092 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.064 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.093; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \end{array}$	0.846 0.838 0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.89% +3.58% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.2 2015.1 2016.2 2017.1 2006.1 2006.2 2007.1 2008.2	$\begin{array}{l} 0.035 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.034 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.029 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.029 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.001) \\ 0.020 \ (\text{Cl} = +/-0.013; \ p = 0.005) \\ 0.017 \ (\text{Cl} = +/-0.013; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.017; \ p = 0.063) \\ 0.011 \ (\text{Cl} = +/-0.017; \ p = 0.063) \\ 0.011 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.012 \ (\text{Cl} = +/-0.030; \ p = 0.321) \\ 0.019 \ (\text{Cl} = +/-0.037; \ p = 0.267) \\ 0.040 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.046 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.0$	$\begin{array}{l} -0.054 \ (\text{CI} = +/-0.042; \ p = 0.014) \\ -0.057 \ (\text{CI} = +/-0.044; \ p = 0.013) \\ -0.047 \ (\text{CI} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{CI} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{CI} = +/-0.040; \ p = 0.036) \\ -0.041 \ (\text{CI} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{CI} = +/-0.040; \ p = 0.078) \\ -0.036 \ (\text{CI} = +/-0.045; \ p = 0.089) \\ -0.038 \ (\text{CI} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.054) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{CI} = +/-0.057; \ p = 0.0135) \\ -0.035 \ (\text{CI} = +/-0.057; \ p = 0.0135) \\ -0.097 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.103 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ \end{array}$	$\begin{array}{l} 0.010 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.005; \ p = 0.002) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.082) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.100 \; (\text{Cl} = +/-0.101; \; p = 0.052) \\ -0.092 \; (\text{Cl} = +/-0.015; \; p = 0.082) \\ -0.064 \; (\text{Cl} = +/-0.093; \; p = 0.165) \\ -0.059 \; (\text{Cl} = +/-0.099; \; p = 0.224) \\ -0.035 \; (\text{Cl} = +/-0.093; \; p = 0.438) \\ -0.034 \; (\text{Cl} = +/-0.100; \; p = 0.485) \\ -0.015 \; (\text{Cl} = +/-0.100; \; p = 0.764) \\ -0.001 \; (\text{Cl} = +/-0.102; \; p = 0.977) \\ 0.003 \; (\text{Cl} = +/-0.120; \; p = 0.964) \\ 0.029 \; (\text{Cl} = +/-0.127; \; p = 0.628) \\ 0.022 \; (\text{Cl} = +/-0.143; \; p = 0.741) \\ 0.015 \; (\text{Cl} = +/-0.165; \; p = 0.842) \\ -0.086 \; (\text{Cl} = +/-0.171; \; p = 0.272) \\ 0.172 \; (\text{Cl} = +/-0.138; \; p = 0.016) \\ 0.158 \; (\text{Cl} = +/-0.137; \; p = 0.025) \\ \end{array}$	0.838 0.830 0.849 0.845 0.865 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.58% +3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2014.2 2015.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.034 (CI = +/-0.010; p = 0.000) 0.029 (CI = +/-0.009; p = 0.000) 0.028 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.012; p = 0.000) 0.024 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.013; p = 0.025) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.30) 0.040 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000)	$\begin{array}{l} -0.057 \ (\text{Cl} = +/-0.044; \ p = 0.013) \\ -0.047 \ (\text{Cl} = +/-0.043; \ p = 0.019) \\ -0.049 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.046 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.030 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = $	$\begin{array}{l} 0.010 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.013 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.014 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.015 \ (\text{CI} = +/-0.005; \ p = 0.0082) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.092 \ (\text{Cl} = +/-0.105; \ p = 0.082) \\ -0.064 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.099; \ p = 0.438) \\ -0.034 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.149; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.830 0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+3.45% +2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2008.2	$\begin{array}{l} 0.029 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.028 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.001) \\ 0.020 \ (\text{Cl} = +/-0.013; \ p = 0.005) \\ 0.017 \ (\text{Cl} = +/-0.013; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.017; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.011 \ (\text{Cl} = +/-0.020; \ p = 0.282) \\ 0.012 \ (\text{Cl} = +/-0.033; \ p = 0.321) \\ 0.019 \ (\text{Cl} = +/-0.037; \ p = 0.267) \\ 0.040 \ (\text{Cl} = +/-0.035; \ p = 0.030) \\ 0.042 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.046 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.048 \ (\text{Cl} = +/-0.0$	$\begin{array}{l} -0.047 \ (\text{Cl} = +/-0.039; \ p = 0.019) \\ -0.049 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.037 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ \end{array}$	$\begin{array}{l} 0.010 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.082) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.089) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.064 \ (\text{Cl} = +/-0.093; \ p = 0.165) \\ -0.059 \ (\text{Cl} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.438) \\ -0.034 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.109; \ p = 0.9764) \\ -0.001 \ (\text{Cl} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.849 0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+2.95% +2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Severity Severity Severity Severity Severity Severity Severity	2012.1 2012.2 2013.1 2013.2 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.2 2007.1 2007.2 2008.1	$\begin{array}{l} 0.028 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.010; \ p = 0.000) \\ 0.024 \ (\text{Cl} = +/-0.012; \ p = 0.001) \\ 0.020 \ (\text{Cl} = +/-0.013; \ p = 0.005) \\ 0.017 \ (\text{Cl} = +/-0.013; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.017; \ p = 0.026) \\ 0.016 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.011 \ (\text{Cl} = +/-0.020; \ p = 0.259) \\ 0.012 \ (\text{Cl} = +/-0.024; \ p = 0.282) \\ 0.014 \ (\text{Cl} = +/-0.037; \ p = 0.267) \\ 0.040 \ (\text{Cl} = +/-0.035; \ p = 0.030) \\ 0.042 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.044 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.046 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.008; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.009; \ p = 0.000) \\ 0.047 \ (\text{Cl} = +/-0.0$	$\begin{array}{l} -0.049 \ (\text{Cl} = +/-0.041; \ p = 0.021) \\ -0.041 \ (\text{Cl} = +/-0.038; \ p = 0.036) \\ -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.045 \ (\text{Cl} = +/-0.049; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.045 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.0135) \\ -0.097 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.103 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \end{array}$	$\begin{array}{l} 0.011 \left(\text{CI} = +/-0.003; p = 0.000\right) \\ 0.012 \left(\text{CI} = +/-0.003; p = 0.000\right) \\ 0.012 \left(\text{CI} = +/-0.004; p = 0.000\right) \\ 0.012 \left(\text{CI} = +/-0.004; p = 0.000\right) \\ 0.012 \left(\text{CI} = +/-0.005; p = 0.000\right) \\ 0.011 \left(\text{CI} = +/-0.005; p = 0.000\right) \\ 0.010 \left(\text{CI} = +/-0.005; p = 0.000\right) \\ 0.010 \left(\text{CI} = +/-0.005; p = 0.000\right) \\ 0.005 \left(\text{CI} = +/-0.005; p = 0.082\right) \\ 0.005 \left(\text{CI} = +/-0.005; p = 0.088\right) \\$	$\begin{array}{l} -0.059 \ (\text{CI} = +/-0.099; \ p = 0.224) \\ -0.035 \ (\text{CI} = +/-0.093; \ p = 0.438) \\ -0.034 \ (\text{CI} = +/-0.109; \ p = 0.485) \\ -0.015 \ (\text{CI} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{CI} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{CI} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{CI} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{CI} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{CI} = +/-0.165; \ p = 0.842) \\ -0.086 \ (\text{CI} = +/-0.199; \ p = 0.944) \\ -0.087 \ (\text{CI} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{CI} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{CI} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.845 0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+2.86% +2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss C	2012.2 2013.1 2013.2 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2007.2 2007.1 2008.2	0.024 (CI = +/-0.010; p = 0.000) 0.024 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.024; p = 0.282) 0.014 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.40 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000)	$ \begin{array}{lll} -0.041 \ (Cl = +/-0.038; \ p = 0.036) \\ -0.041 \ (Cl = +/-0.040; \ p = 0.078) \\ -0.036 \ (Cl = +/-0.040; \ p = 0.078) \\ -0.039 \ (Cl = +/-0.042; \ p = 0.064) \\ -0.038 \ (Cl = +/-0.045; \ p = 0.089) \\ -0.045 \ (Cl = +/-0.046; \ p = 0.054) \\ -0.045 \ (Cl = +/-0.054; \ p = 0.064) \\ -0.045 \ (Cl = +/-0.054; \ p = 0.094) \\ -0.049 \ (Cl = +/-0.059; \ p = 0.091) \\ -0.035 \ (Cl = +/-0.057; \ p = 0.013) \\ -0.097 \ (Cl = +/-0.057; \ p = 0.002) \\ -0.103 \ (Cl = +/-0.057; \ p = 0.002) \\ -0.095 \ (Cl = +/-0.056; \ p = 0.002) \end{array} $	$\begin{array}{l} 0.011 \ (\text{Cl} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.003; p = 0.000) \\ 0.012 \ (\text{Cl} = +/-0.004; p = 0.000) \\ 0.012 \ (\text{Cl} = +/-0.004; p = 0.000) \\ 0.012 \ (\text{Cl} = +/-0.004; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.004; p = 0.000) \\ 0.011 \ (\text{Cl} = +/-0.005; p = 0.000) \\ 0.010 \ (\text{Cl} = +/-0.005; p = 0.000) \\ 0.010 \ (\text{Cl} = +/-0.005; p = 0.082) \\ 0.005 \ (\text{Cl} = +/-0.005; p = 0.089) \\ 0.005 \ (\text{Cl} = +/-0.005; p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.035 \ (\text{Cl} = +/-0.093; \ p = 0.438) \\ -0.034 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.102; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.143; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.190; \ p = 0.944) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ \end{array}$	0.860 0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+2.41% +2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Severity Severity Severity Severity Severity Severity Severity	2013.1 2013.2 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.024 (CI = +/-0.012; p = 0.001) 0.020 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.020; p = 0.282) 0.012 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.035; p = 0.000) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000)	$ \begin{array}{l} -0.041 \ (\text{Cl} = +/-0.040; \ p = 0.044) \\ -0.036 \ (\text{Cl} = +/-0.040; \ p = 0.078) \\ -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.046 \ (\text{Cl} = +/-0.049; \ p = 0.064) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.049 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.049; \ p = 0.135) \\ \end{array} $	$\begin{array}{l} 0.011 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.006; p = 0.082) \\ 0.005 \ (\text{CI} = +/-0.006; p = 0.089) \\ 0.005 \ (\text{CI} = +/-0.005; p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.034 \ (\text{Cl} = +/-0.100; \ p = 0.485) \\ -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.857 0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+2.39% +2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Severity Severity Severity Severity Severity Severity Severity Severity	2013.2 2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1	0.020 (CI = +/-0.013; p = 0.005) 0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.035; p = 0.030) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.078) -0.039 (CI = +/-0.042; p = 0.064) -0.038 (CI = +/-0.045; p = 0.089) -0.045 (CI = +/-0.046; p = 0.054) -0.046 (CI = +/-0.054; p = 0.094) -0.045 (CI = +/-0.054; p = 0.094) -0.049 (CI = +/-0.059; p = 0.091) -0.035 (CI = +/-0.057; p = 0.002) -0.097 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	$\begin{array}{l} 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.082) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.089) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.015 \ (\text{Cl} = +/-0.102; \ p = 0.764) \\ -0.001 \ (\text{Cl} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.190; \ p = 0.944) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.865 0.868 0.866 0.879 0.877 0.873 0.874 0.921	+2.00% +1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Severity Severity Severity Severity Severity Severity Severity Severity	2014.1 2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1	0.017 (CI = +/-0.015; p = 0.026) 0.016 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.024; p = 0.282) 0.014 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.008; p = 0.000) 0.042 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	$\begin{array}{l} -0.039 \ (\text{Cl} = +/-0.042; \ p = 0.064) \\ -0.038 \ (\text{Cl} = +/-0.045; \ p = 0.089) \\ -0.045 \ (\text{Cl} = +/-0.046; \ p = 0.054) \\ -0.046 \ (\text{Cl} = +/-0.049; \ p = 0.064) \\ -0.045 \ (\text{Cl} = +/-0.054; \ p = 0.094) \\ -0.049 \ (\text{Cl} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{Cl} = +/-0.057; \ p = 0.0135) \\ -0.097 \ (\text{Cl} = +/-0.057; \ p = 0.002) \\ -0.103 \ (\text{Cl} = +/-0.057; \ p = 0.001) \\ -0.095 \ (\text{Cl} = +/-0.056; \ p = 0.002) \\ \end{array}$	$\begin{array}{l} 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.003; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.012 \ (\text{CI} = +/-0.004; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.011 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.010 \ (\text{CI} = +/-0.005; \ p = 0.000) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.082) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ 0.005 \ (\text{CI} = +/-0.005; \ p = 0.088) \\ \end{array}$	$\begin{array}{l} -0.001 \ (\text{Cl} = +/-0.109; \ p = 0.977) \\ 0.003 \ (\text{Cl} = +/-0.120; \ p = 0.964) \\ 0.029 \ (\text{Cl} = +/-0.127; \ p = 0.628) \\ 0.022 \ (\text{Cl} = +/-0.143; \ p = 0.741) \\ 0.015 \ (\text{Cl} = +/-0.165; \ p = 0.842) \\ -0.006 \ (\text{Cl} = +/-0.190; \ p = 0.944) \\ -0.087 \ (\text{Cl} = +/-0.171; \ p = 0.272) \\ \\ 0.172 \ (\text{Cl} = +/-0.138; \ p = 0.016) \\ 0.158 \ (\text{Cl} = +/-0.137; \ p = 0.025) \\ \end{array}$	0.868 0.866 0.879 0.877 0.873 0.874 0.921	+1.74% +1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss Cost Loss Cost Loss Cost Loss Cost Loss Cost Severity Severity Severity Severity Severity Severity Severity	2014.2 2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.016 (CI = +/-0.017; p = 0.063) 0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.024; p = 0.282) 0.014 (CI = +/-0.037; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.035; p = 0.000) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.038 (CI = $+/$ -0.045; p = 0.089) -0.045 (CI = $+/$ -0.046; p = 0.054) -0.046 (CI = $+/$ -0.049; p = 0.064) -0.045 (CI = $+/$ -0.054; p = 0.094) -0.049 (CI = $+/$ -0.059; p = 0.091) -0.035 (CI = $+/$ -0.057; p = 0.02) -0.030 (CI = $+/$ -0.057; p = 0.001) -0.095 (CI = $+/$ -0.056; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000) 0.012 (CI = +/-0.003; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.011 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.003 (CI = +/-0.120; p = 0.964) 0.029 (CI = +/-0.127; p = 0.628) 0.022 (CI = +/-0.143; p = 0.741) 0.015 (CI = +/-0.165; p = 0.842) -0.006 (CI = +/-0.190; p = 0.944) -0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.866 0.879 0.877 0.873 0.874 0.921	+1.65% +1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss Cost Loss Cost Loss Cost Severity Severity Severity Severity Severity Severity Severity	2015.1 2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.011 (CI = +/-0.020; p = 0.259) 0.012 (CI = +/-0.024; p = 0.282) 0.014 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.035; p = 0.030) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.046; p = 0.054) -0.046 (CI = +/-0.049; p = 0.064) -0.045 (CI = +/-0.054; p = 0.094) -0.049 (CI = +/-0.059; p = 0.091) -0.035 (CI = +/-0.049; p = 0.135) -0.097 (CI = +/-0.057; p = 0.002) -0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.011 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.029 (CI = +/-0.127; p = 0.628) 0.022 (CI = +/-0.143; p = 0.741) 0.015 (CI = +/-0.165; p = 0.842) -0.006 (CI = +/-0.190; p = 0.944) -0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.879 0.877 0.873 0.874 0.921 0.904	+1.08% +1.23% +1.40% +1.93% +4.09%
Loss Cost Loss Cost Loss Cost Severity Severity Severity Severity Severity Severity Severity	2015.2 2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.012 (CI = +/-0.024; p = 0.282) 0.014 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.035; p = 0.267) 0.040 (CI = +/-0.035; p = 0.030) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	$ \begin{array}{l} -0.046 \ (\text{CI} = +/-0.049; \ p = 0.064) \\ -0.045 \ (\text{CI} = +/-0.054; \ p = 0.094) \\ -0.049 \ (\text{CI} = +/-0.059; \ p = 0.091) \\ -0.035 \ (\text{CI} = +/-0.049; \ p = 0.135) \\ \\ -0.097 \ (\text{CI} = +/-0.057; \ p = 0.002) \\ -0.103 \ (\text{CI} = +/-0.057; \ p = 0.001) \\ -0.095 \ (\text{CI} = +/-0.056; \ p = 0.002) \\ \end{array} $	0.012 (CI = +/-0.004; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000) 0.011 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.022 (CI = +/-0.143; p = 0.741) 0.015 (CI = +/-0.165; p = 0.842) -0.006 (CI = +/-0.197; p = 0.944) -0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.877 0.873 0.874 0.921 0.904 0.906	+1.23% +1.40% +1.93% +4.09%
Loss Cost Loss Cost Severity Severity Severity Severity Severity Severity Severity Severity	2016.1 2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.014 (CI = +/-0.030; p = 0.321) 0.019 (CI = +/-0.037; p = 0.267) 0.040 (CI = +/-0.035; p = 0.030) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.054; p = 0.094) -0.049 (CI = +/-0.059; p = 0.091) -0.035 (CI = +/-0.049; p = 0.135) -0.097 (CI = +/-0.057; p = 0.002) -0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000) 0.011 (CI = +/-0.005; p = 0.000) 0.101 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.005; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.015 (CI = +/-0.165; p = 0.842) -0.006 (CI = +/-0.190; p = 0.944) -0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.873 0.874 0.921 0.904 0.906	+1.40% +1.93% +4.09% +4.33%
Loss Cost Loss Cost Severity Severity Severity Severity Severity Severity	2016.2 2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.019 (Cl = +/-0.037; p = 0.267) 0.040 (Cl = +/-0.035; p = 0.030) 0.042 (Cl = +/-0.008; p = 0.000) 0.044 (Cl = +/-0.008; p = 0.000) 0.046 (Cl = +/-0.008; p = 0.000) 0.047 (Cl = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.091) -0.035 (CI = +/-0.049; p = 0.135) -0.097 (CI = +/-0.057; p = 0.002) -0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000) 0.010 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	-0.006 (CI = +/-0.190; p = 0.944) -0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.874 0.921 0.904 0.906	+1.93% +4.09% +4.33%
Severity Severity Severity Severity Severity Severity Severity	2017.1 2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.040 (CI = +/-0.035; p = 0.030) 0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.135) -0.097 (CI = +/-0.057; p = 0.002) -0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000) 0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	-0.087 (CI = +/-0.171; p = 0.272) 0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.921 0.904 0.906	+4.09%
Severity Severity Severity Severity Severity Severity Severity	2006.1 2006.2 2007.1 2007.2 2008.1 2008.2	0.042 (CI = +/-0.008; p = 0.000) 0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.002) -0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.005 (CI = +/-0.006; p = 0.082) 0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.172 (CI = +/-0.138; p = 0.016) 0.158 (CI = +/-0.137; p = 0.025)	0.904 0.906	+4.33%
Severity Severity Severity Severity Severity Severity	2006.2 2007.1 2007.2 2008.1 2008.2	0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.158 (CI = +/-0.137; p = 0.025)	0.906	
Severity Severity Severity Severity Severity Severity	2006.2 2007.1 2007.2 2008.1 2008.2	0.044 (CI = +/-0.008; p = 0.000) 0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001) -0.095 (CI = +/-0.056; p = 0.002)	0.005 (CI = +/-0.006; p = 0.089) 0.005 (CI = +/-0.005; p = 0.088)	0.158 (CI = +/-0.137; p = 0.025)	0.906	
Severity Severity Severity Severity	2007.1 2007.2 2008.1 2008.2	0.046 (CI = +/-0.008; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.005 (CI = +/-0.005; p = 0.088)			T4.3270
Severity Severity Severity Severity	2007.2 2008.1 2008.2	0.047 (CI = +/-0.009; p = 0.000)			0.142 (CI = +/-0.155, p = 0.059)	0.012	+4.75%
Severity Severity Severity	2008.1 2008.2		-0.036 (CI = +/-0.036, p = 0.002)	0.005 (CI = +/-0.005; p = 0.098)	0.135 (CI = +/-0.138; p = 0.054)	0.912 0.906	+4.85%
Severity Severity	2008.2	0.031 (CI = +/-0.003, p = 0.000)	-0.086 (CI = +/-0.053; p = 0.003)	0.003 (CI = +/-0.005; p = 0.085)	0.109 (CI = +/-0.128; p = 0.090)	0.924	+5.24%
Severity		0.054 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.051; p = 0.001)	0.004 (CI = +/-0.005; p = 0.086)	0.103 (CI = +/-0.123; p = 0.030) 0.088 (CI = +/-0.121; p = 0.148)	0.933	+5.57%
		0.059 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.043; p = 0.001)	0.004 (CI = +/-0.004; p = 0.058)	0.088 (CI = +/-0.121, p = 0.148) 0.057 (CI = +/-0.103; p = 0.266)	0.954	+6.06%
	2009.1 2009.2	0.062 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.004; p = 0.055)	0.036 (CI = +/-0.095; p = 0.446)	0.961	+6.40%
Severity	2010.1	0.062 (CI = +/-0.008; p = 0.000) 0.064 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000) -0.086 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.004; p = 0.060)	0.036 (CI = +/-0.095; p = 0.446) 0.024 (CI = +/-0.096; p = 0.615)	0.962	+6.61%
Severity	2010.1	0.065 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.004; p = 0.000) 0.003 (CI = +/-0.004; p = 0.072)	0.014 (CI = +/-0.098; p = 0.767)	0.959	+6.77%
Severity	2010.2	0.067 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.042; p = 0.000)	0.003 (CI = +/-0.004; p = 0.072) 0.003 (CI = +/-0.004; p = 0.083)	0.014 (CI = +/-0.101; p = 0.946)	0.958	+6.96%
Severity	2011.1	0.066 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.042; p = 0.000) -0.083 (CI = +/-0.044; p = 0.001)	0.003 (CI = +/-0.004; p = 0.083)	0.003 (CI = +/-0.101; p = 0.946) 0.009 (CI = +/-0.106; p = 0.862)	0.950	+6.86%
Severity	2011.2	0.066 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	0.003 (CI = +/-0.004; p = 0.091)	0.010 (CI = +/-0.113; p = 0.855)	0.945	+6.84%
Severity	2012.2	0.066 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.003 (CI = +/-0.004; p = 0.106)	0.008 (CI = +/-0.120; p = 0.885)	0.935	+6.87%
Severity	2012.2	0.066 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.052; p = 0.003)	0.003 (CI = +/-0.004; p = 0.117)	0.010 (CI = +/-0.120; p = 0.883)	0.927	+6.85%
Severity	2013.2	0.064 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.054; p = 0.006)	0.003 (CI = +/-0.004; p = 0.117)	0.022 (CI = +/-0.138; p = 0.742)	0.912	+6.59%
Severity	2014.1	0.056 (CI = +/-0.018; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.002)	0.004 (CI = +/-0.004; p = 0.053)	0.059 (CI = +/-0.135; p = 0.361)	0.914	+5.79%
Severity	2014.2	0.048 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.048; p = 0.003)	0.005 (CI = +/-0.004; p = 0.017)	0.100 (CI = +/-0.128; p = 0.116)	0.912	+4.90%
Severity	2015.1	0.042 (CI = +/-0.021; p = 0.001)	-0.087 (CI = +/-0.049; p = 0.002)	0.005 (CI = +/-0.004; p = 0.012)	0.127 (CI = +/-0.136; p = 0.064)	0.910	+4.29%
Severity	2015.2	0.034 (CI = +/-0.023; p = 0.008)	-0.079 (CI = +/-0.048; p = 0.004)	0.006 (CI = +/-0.004; p = 0.005)	0.164 (CI = +/-0.138; p = 0.024)	0.903	+3.42%
Severity	2016.1	0.032 (CI = +/-0.028; p = 0.032)	-0.080 (CI = +/-0.052; p = 0.006)	0.006 (CI = +/-0.004; p = 0.008)	0.172 (CI = +/-0.159; p = 0.037)	0.895	+3.24%
Severity	2016.2	0.040 (CI = +/-0.034; p = 0.027)	-0.087 (CI = +/-0.055; p = 0.006)	0.005 (CI = +/-0.004; p = 0.023)	0.140 (CI = +/-0.178; p = 0.108)	0.892	+4.05%
Severity	2017.1	0.060 (CI = +/-0.032; p = 0.003)	-0.074 (CI = +/-0.045; p = 0.006)	0.004 (CI = +/-0.004; p = 0.044)	0.063 (CI = +/-0.157; p = 0.384)	0.939	+6.15%
Severity	2017.1	0.000 (ci -1, 0.002, p -0.003)	0.07 (c. 1, 0.0 15, p 0.000)	0.00 r (cr 1, 0.00 r, p - 0.0 r r,	0.005 (ci. 1, 0.157, p. 0.501,	0.555	.0.1570
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.026)	0.026 (CI = +/-0.056; p = 0.346)	0.005 (CI = +/-0.006; p = 0.072)	-0.259 (CI = +/-0.136; p = 0.001)	0.817	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.007)	0.035 (CI = +/-0.055; p = 0.204)	0.005 (CI = +/-0.005; p = 0.052)	-0.241 (CI = +/-0.132; p = 0.001)	0.837	-1.11%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.003)	0.029 (CI = +/-0.055; p = 0.293)	0.005 (CI = +/-0.005; p = 0.046)	-0.229 (CI = +/-0.133; p = 0.001)	0.844	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.009)	0.027 (CI = +/-0.057; p = 0.340)	0.005 (CI = +/-0.005; p = 0.052)	-0.233 (CI = +/-0.137; p = 0.002)	0.838	-1.22%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.019 (CI = +/-0.056; p = 0.502)	0.005 (CI = +/-0.005; p = 0.041)	-0.215 (CI = +/-0.134; p = 0.003)	0.853	-1.47%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.053; p = 0.269)	0.006 (CI = +/-0.005; p = 0.021)	-0.191 (CI = +/-0.126; p = 0.005)	0.878	-1.81%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.050; p = 0.443)	0.006 (CI = +/-0.005; p = 0.012)	-0.169 (CI = +/-0.120; p = 0.008)	0.898	-2.15%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.049; p = 0.261)	0.006 (CI = +/-0.004; p = 0.007)	-0.149 (CI = +/-0.116; p = 0.014)	0.910	-2.44%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.051; p = 0.332)	0.006 (CI = +/-0.004; p = 0.007)	-0.142 (CI = +/-0.120; p = 0.023)	0.908	-2.55%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.046; p = 0.129)	0.007 (CI = +/-0.004; p = 0.002)	-0.114 (CI = +/-0.110; p = 0.043)	0.929	-2.99%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.045; p = 0.215)	0.007 (CI = +/-0.004; p = 0.001)	-0.096 (CI = +/-0.109; p = 0.082)	0.935	-3.28%
Frequency	2011.2	-0.037 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.043; p = 0.097)	0.007 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.160)	0.944	-3.66%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.046; p = 0.127)	0.007 (CI = +/-0.004; p = 0.001)	-0.069 (CI = +/-0.111; p = 0.207)	0.941	-3.73%
Frequency	2012.2	-0.043 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.043; p = 0.050)	0.008 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.106; p = 0.400)	0.950	-4.17%
Frequency	2013.1	-0.043 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.046; p = 0.063)	0.008 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.114; p = 0.434)	0.945	-4.18%
Frequency	2013.2	-0.044 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.048; p = 0.065)	0.008 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.123; p = 0.538)	0.940	-4.30%
Frequency	2014.1	-0.039 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.049; p = 0.038)	0.008 (CI = +/-0.004; p = 0.001)	-0.061 (CI = +/-0.127; p = 0.322)	0.938	-3.84%
Frequency	2014.2	-0.032 (CI = +/-0.018; p = 0.002)	0.042 (CI = +/-0.046; p = 0.067)	0.007 (CI = +/-0.004; p = 0.001)	-0.097 (CI = +/-0.123; p = 0.111)	0.942	-3.10%
Frequency	2015.1	-0.031 (CI = +/-0.021; p = 0.008)	0.043 (CI = +/-0.050; p = 0.086)	0.007 (CI = +/-0.004; p = 0.002)	-0.098 (CI = +/-0.138; p = 0.147)	0.936	-3.08%
Frequency	2015.2	-0.021 (CI = +/-0.022; p = 0.059)	0.032 (CI = +/-0.046; p = 0.153)	0.006 (CI = +/-0.004; p = 0.003)	-0.142 (CI = +/-0.134; p = 0.040)	0.942	-2.11%
Frequency	2016.1	-0.018 (CI = +/-0.027; p = 0.174)	0.035 (CI = +/-0.050; p = 0.148)	0.006 (CI = +/-0.004; p = 0.007)	-0.157 (CI = +/-0.153; p = 0.046)	0.937	-1.79%
Frequency	2016.2	-0.021 (CI = +/-0.034; p = 0.208)	0.037 (CI = +/-0.056; p = 0.148)	0.006 (CI = +/-0.004; p = 0.011)	-0.146 (CI = +/-0.179; p = 0.098)	0.930	-2.04%
Frequency	2017.1	-0.020 (CI = +/-0.044; p = 0.338)	0.038 (CI = +/-0.062; p = 0.194)	0.006 (CI = +/-0.005; p = 0.025)	-0.150 (CI = +/-0.215; p = 0.146)	0.920	-1.94%

Coverage = CL End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Tren Rate
Loss Cost	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.823	+3.16%
Loss Cost	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.810	+3.06%
Loss Cost	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.807	+3.13%
Loss Cost	2007.2	0.031 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.799	+3.17%
Loss Cost	2008.1	0.032 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.802	+3.28%
Loss Cost	2008.2	0.031 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.787	+3.17%
Loss Cost	2009.1	0.032 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.788	+3.27%
Loss Cost	2009.2	0.031 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.771	+3.19%
Loss Cost	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.765	+3.26%
Loss Cost	2010.2	0.029 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.772	+2.95%
Loss Cost	2011.1	0.028 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.759	+2.88%
Loss Cost	2011.2	0.024 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.802	+2.47%
Loss Cost	2012.1	0.024 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.796	+2.44%
Loss Cost	2012.2	0.021 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.832	+2.09%
Loss Cost	2013.1	0.021 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.830	+2.12%
Loss Cost	2013.2	0.018 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.852	+1.84%
Loss Cost	2014.1	0.018 (CI = +/-0.009; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.851	+1.77%
Loss Cost	2014.2	0.016 (CI = +/-0.010; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	0.853	+1.65%
Loss Cost	2015.1	0.015 (CI = +/-0.011; p = 0.012)	0.012 (CI = +/-0.003; p = 0.000)	0.856	+1.52%
Loss Cost	2015.2	0.015 (CI = +/-0.013; p = 0.025)	0.012 (CI = +/-0.003; p = 0.000)	0.855	+1.50%
Loss Cost	2016.1	0.017 (CI = +/-0.014; p = 0.024)	0.012 (CI = +/-0.003; p = 0.000)	0.858	+1.70%
Loss Cost	2016.2	0.017 (CI = +/-0.016; p = 0.041)	0.012 (CI = +/-0.003; p = 0.000)	0.855	+1.74%
Loss Cost	2017.1	0.024 (CI = +/-0.015; p = 0.005)	0.012 (CI = +/-0.002; p = 0.000)	0.901	+2.43%
Severity	2006.1	0.048 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.792)	0.855	+4.96%
Severity	2006.2	0.050 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.729)	0.852	+5.08%
Severity	2007.1	0.052 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.573)	0.870	+5.35%
Severity	2007.2	0.053 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.563)	0.860	+5.39%
Severity	2008.1	0.056 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.356)	0.892	+5.78%
Severity	2008.2	0.058 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.286)	0.895	+5.97%
Severity	2009.1	0.062 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.004; p = 0.111)	0.928	+6.41%
Severity	2009.2	0.064 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.083)	0.929	+6.58%
Severity	2010.1	0.066 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	0.933	+6.82%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.056)	0.926	+6.84%
Severity	2011.1	0.068 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.039)	0.927	+7.07%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.049)	0.918	+6.90%
Severity	2012.1	0.068 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.004; p = 0.048)	0.911	+7.01%
Severity	2012.2	0.067 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.059)	0.897	+6.91%
Severity	2013.1	0.068 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.004; p = 0.059)	0.887	+7.04%
Severity	2013.2	0.066 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.071)	0.869	+6.78%
Severity	2014.1	0.064 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.085)	0.845	+6.60%
Severity	2014.2	0.059 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.087)	0.829	+6.10%
Severity	2015.1	0.060 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.096)	0.804	+6.17%
Severity	2015.2	0.056 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.105)	0.764	+5.80%
Severity	2016.1	0.060 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.100)	0.768	+6.19%
Severity	2016.2	0.062 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.004; p = 0.109)	0.749	+6.45%
Severity	2017.1	0.072 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	0.862	+7.52%
Severity	2017.1	0.072 (Cl = 17-0.013, p = 0.000)	0.003 (CI = 17-0.003, p = 0.032)	0.802	17.52/0
Eroguoney	2006.1	-0.017 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.739	-1.71%
Frequency	2006.2		, , , ,		-1.71%
Frequency		-0.019 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.765	
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.785	-2.11%
Frequency	2007.2	-0.021 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.776	-2.11%
Frequency	2008.1	-0.024 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.805	-2.36%
Frequency	2008.2	-0.027 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.838	-2.64%
Frequency	2009.1	-0.030 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.870	-2.95%
Frequency	2009.2	-0.032 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.887	-3.18%
Frequency	2010.1	-0.034 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.890	-3.33%
Frequency	2010.2	-0.037 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.913	-3.64%
Frequency	2011.1	-0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.927	-3.91%
Frequency	2011.2	-0.042 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.936	-4.14%
Frequency	2012.1	-0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.934	-4.27%
Frequency	2012.2	-0.046 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.941	-4.51%
			, , , ,		-4.51% -4.60%
Frequency	2013.1	-0.047 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.938	
Frequency	2013.2	-0.047 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.931	-4.63%
Frequency	2014.1	-0.046 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.923	-4.53%
Frequency	2014.2	-0.043 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.922	-4.19%
Frequency	2015.1	-0.045 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.920	-4.38%
Frequency	2015.2	-0.041 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.916	-4.06%
	2016.1	-0.043 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.910	-4.23%
Frequency	2010.1	0.043 (Ci = 1) 0.013, p = 0.000)			
	2016.2	-0.045 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.904	-4.42%

Coverage = CL End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Tren
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.073; p = 0.021)	0.527	+2.10%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.075; p = 0.033)	0.476	+2.01%
Loss Cost	2007.1	0.019 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.077; p = 0.034)	0.458	+1.97%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.080; p = 0.037)	0.432	+2.00%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.083; p = 0.040)	0.416	+1.97%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	-0.081 (CI = +/-0.085; p = 0.060)	0.356	+1.87%
Loss Cost	2009.1	0.018 (CI = +/-0.011; p = 0.002)	-0.083 (CI = +/-0.088; p = 0.062)	0.338	+1.83%
Loss Cost	2009.2	0.017 (CI = +/-0.011; p = 0.004)	-0.080 (CI = +/-0.091; p = 0.085)	0.280	+1.75%
Loss Cost	2010.1	0.016 (CI = +/-0.012; p = 0.010)	-0.084 (CI = +/-0.095; p = 0.081)	0.260	+1.65%
Loss Cost	2010.2	0.014 (CI = +/-0.013; p = 0.036)	-0.071 (CI = +/-0.095; p = 0.136)	0.164	+1.37%
Loss Cost	2011.1	0.012 (CI = +/-0.013; p = 0.089)	-0.080 (CI = +/-0.097; p = 0.103)	0.145	+1.16%
Loss Cost	2011.1	0.008 (CI = +/-0.014; p = 0.255)	-0.064 (CI = +/-0.096; p = 0.180)	0.045	+0.78%
Loss Cost	2012.1	0.006 (CI = +/-0.015; p = 0.421)	-0.072 (CI = +/-0.099; p = 0.148)	0.041	+0.59%
Loss Cost	2012.2	0.003 (CI = +/-0.016; p = 0.737)	-0.059 (CI = +/-0.101; p = 0.237)	-0.022	+0.26%
Loss Cost	2013.1	0.001 (CI = +/-0.017; p = 0.909)	-0.065 (CI = +/-0.105; p = 0.214)	-0.017	+0.10%
Loss Cost	2013.2	-0.002 (CI = +/-0.019; p = 0.845)	-0.055 (CI = +/-0.110; p = 0.305)	-0.044	-0.18%
Loss Cost	2014.1	-0.004 (CI = +/-0.021; p = 0.663)	-0.063 (CI = +/-0.115; p = 0.259)	-0.025	-0.44%
Loss Cost	2014.2	-0.005 (CI = +/-0.024; p = 0.628)	-0.060 (CI = +/-0.122; p = 0.315)	-0.034	-0.55%
Loss Cost	2015.1	-0.009 (CI = +/-0.026; p = 0.478)	-0.069 (CI = +/-0.129; p = 0.266)	-0.008	-0.89%
Loss Cost	2015.2	-0.008 (CI = +/-0.030; p = 0.557)	-0.071 (CI = +/-0.139; p = 0.291)	-0.018	-0.84%
Loss Cost	2016.1	-0.009 (CI = +/-0.035; p = 0.585)	-0.072 (CI = +/-0.150; p = 0.315)	-0.044	-0.89%
Loss Cost	2016.2	-0.006 (CI = +/-0.041; p = 0.735)	-0.078 (CI = +/-0.164; p = 0.315)	-0.054	-0.64%
Loss Cost	2017.1	-0.001 (CI = +/-0.047; p = 0.953)	-0.067 (CI = +/-0.177; p = 0.417)	-0.119	-0.13%
		, , , , ,			
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.003)	0.890	+4.91%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.060; p = 0.001)	0.895	+5.06%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	0.904	+5.23%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.899	+5.32%
Severity	2007.2	0.052 (CI = 1/-0.006; p = 0.000)	-0.087 (CI = +/-0.055; p = 0.002)	0.919	+5.58%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.929	+5.80%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.045; p = 0.001)	0.950	+6.08%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.957	+6.29%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.042; p = 0.000)	0.956	+6.39%
Severity	2010.2	0.063 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.953	+6.47%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.000)	0.950	+6.55%
Severity	2011.2	0.063 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.942	+6.48%
Severity	2012.1	0.062 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.049; p = 0.001)	0.936	+6.44%
Severity	2012.2	0.062 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.052; p = 0.002)	0.925	+6.44%
Severity	2013.1	0.062 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.054; p = 0.003)	0.917	+6.40%
Severity	2013.2	0.061 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.057; p = 0.005)	0.900	+6.28%
Severity	2014.1	0.058 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.899	+5.95%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.055; p = 0.004)	0.880	+5.63%
Severity	2015.1	0.053 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.058; p = 0.005)	0.865	+5.49%
Severity	2015.2	0.052 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.062; p = 0.011)	0.827	+5.33%
Severity	2016.1	0.053 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.066; p = 0.019)	0.818	+5.48%
Severity	2016.2	0.059 (CI = +/-0.016; p = 0.000)	-0.095 (CI = +/-0.066; p = 0.009)	0.833	+6.03%
Severity	2017.1	0.066 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.056; p = 0.011)	0.896	+6.82%
Severity	2017.1	0.000 (Ci = 17-0.013, p = 0.000)	-0.075 (ci = 1/-0.050, p = 0.011)	0.050	10.8270
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.092; p = 0.859)	0.508	-2.68%
	2006.2	-0.029 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.090; p = 0.625)	0.553	-2.90%
Frequency		-0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.090; p = 0.810)		-3.10%
Frequency	2007.1			0.584	
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.093; p = 0.763)	0.568	-3.16%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.091; p = 0.999)	0.612	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.088; p = 0.708)	0.663	-3.71%
Frequency	2009.1	-0.041 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.084; p = 0.977)	0.709	-4.01%
Frequency	2009.2	-0.044 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.083; p = 0.720)	0.736	-4.28%
Frequency	2010.1	-0.046 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.084; p = 0.879)	0.740	-4.45%
Frequency	2010.2	-0.049 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.081; p = 0.573)	0.777	-4.79%
Frequency	2011.1	-0.052 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.080; p = 0.785)	0.795	-5.06%
Frequency	2011.2	-0.055 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.079; p = 0.546)	0.811	-5.35%
Frequency	2012.1	-0.057 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.081; p = 0.664)	0.805	-5.50%
Frequency	2012.2	-0.060 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.081; p = 0.452)	0.817	-5.81%
Frequency	2013.1	-0.061 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.085; p = 0.537)	0.805	-5.93%
Frequency	2013.2	-0.063 (CI = +/-0.016; p = 0.000)	0.031 (CI = +/-0.089; p = 0.477)	0.788	-6.07%
Frequency	2014.1	-0.062 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.095; p = 0.478)	0.759	-6.03%
	2014.1	-0.062 (CI = +/-0.017; p = 0.000) -0.060 (CI = +/-0.019; p = 0.000)	0.032 (CI = +/-0.093; p = 0.478) 0.026 (CI = +/-0.100; p = 0.583)		-5.85%
Frequency				0.712	
Frequency	2015.1	-0.062 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.106; p = 0.686)	0.695	-6.05%
Frequency	2015.2	-0.060 (CI = +/-0.025; p = 0.000)	0.015 (CI = +/-0.114; p = 0.785)	0.633	-5.86%
Frequency	2016.1	-0.062 (CI = +/-0.028; p = 0.000)	0.010 (CI = +/-0.123; p = 0.862)	0.600	-6.04%
			0.017 (CI = +/-0.134; p = 0.788)	0.561	-6.29%
Frequency Frequency	2016.2 2017.1	-0.065 (CI = +/-0.033; p = 0.001) -0.067 (CI = +/-0.039; p = 0.003)	0.012 (CI = +/-0.146; p = 0.861)	0.518	-6.50%

Coverage = CL End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

-				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	0.457	+2.10%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	0.411	+1.96%
Loss Cost	2007.1	0.019 (CI = +/-0.009; p = 0.000)	0.389	+1.97%
Loss Cost	2007.2	0.019 (CI = +/-0.009; p = 0.000)	0.360	+1.95%
Loss Cost	2008.1	0.020 (CI = +/-0.010; p = 0.000)	0.343	+1.97%
Loss Cost	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.290	+1.81%
Loss Cost	2009.1	0.018 (CI = +/-0.011; p = 0.002)	0.270	+1.83%
Loss Cost	2009.2	0.017 (CI = +/-0.012; p = 0.007)	0.219	+1.68%
Loss Cost	2010.1	0.016 (CI = +/-0.013; p = 0.013)	0.191	+1.65%
Loss Cost	2010.2	0.013 (CI = +/-0.013; p = 0.050)	0.116	+1.31%
Loss Cost	2011.1	0.012 (CI = +/-0.014; p = 0.101)	0.074	+1.16%
Loss Cost Loss Cost	2011.2 2012.1	0.007 (CI = +/-0.014; p = 0.305) 0.006 (CI = +/-0.015; p = 0.434)	0.004	+0.72% +0.59%
	2012.1	0.006 (CI = +/-0.015; p = 0.434) 0.002 (CI = +/-0.016; p = 0.811)	-0.017	+0.19%
Loss Cost Loss Cost	2012.2	0.002 (CI = +/-0.016; p = 0.811) 0.001 (CI = +/-0.018; p = 0.911)	-0.047	
Loss Cost	2013.1	-0.003 (CI = +/-0.019; p = 0.775)	-0.052 -0.051	+0.10% -0.26%
Loss Cost	2013.2	-0.003 (CI = +/-0.013, p = 0.773) -0.004 (CI = +/-0.021; p = 0.666)	-0.031	-0.44%
Loss Cost	2014.1	-0.004 (CI = 1/-0.021; p = 0.000) -0.007 (CI = +/-0.023; p = 0.559)	-0.039	-0.66%
Loss Cost	2015.1	-0.009 (CI = +/-0.026; p = 0.482)	-0.031	-0.89%
Loss Cost	2015.2	-0.010 (CI = +/-0.030; p = 0.483)	-0.033	-1.00%
Loss Cost	2016.1	-0.009 (CI = +/-0.035; p = 0.586)	-0.052	-0.89%
Loss Cost	2016.2	-0.009 (CI = +/-0.040; p = 0.641)	-0.063	-0.88%
Loss Cost	2017.1	-0.001 (CI = +/-0.046; p = 0.952)	-0.091	-0.13%
		,, p,		
Severity	2006.1	0.048 (CI = +/-0.007; p = 0.000)	0.859	+4.91%
Severity	2006.2	0.049 (CI = +/-0.007; p = 0.000)	0.856	+5.00%
Severity	2007.1	0.051 (CI = +/-0.007; p = 0.000)	0.872	+5.23%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.863	+5.26%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.892	+5.58%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.894	+5.73%
Severity	2009.1	0.059 (CI = +/-0.007; p = 0.000)	0.924	+6.08%
Severity	2009.2	0.060 (CI = +/-0.007; p = 0.000)	0.923	+6.22%
Severity	2010.1	0.062 (CI = +/-0.007; p = 0.000)	0.925	+6.39%
Severity	2010.2	0.062 (CI = +/-0.008; p = 0.000)	0.916	+6.39%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	0.915	+6.55%
Severity	2011.2	0.062 (CI = +/-0.009; p = 0.000)	0.905	+6.38%
Severity	2012.1	0.062 (CI = +/-0.009; p = 0.000)	0.896	+6.44%
Severity	2012.2	0.061 (CI = +/-0.010; p = 0.000)	0.881	+6.33%
Severity	2013.1	0.062 (CI = +/-0.011; p = 0.000)	0.869	+6.40%
Severity	2013.2	0.060 (CI = +/-0.012; p = 0.000)	0.849	+6.14%
Severity	2014.1	0.058 (CI = +/-0.013; p = 0.000)	0.824	+5.95%
Severity	2014.2	0.053 (CI = +/-0.013; p = 0.000)	0.803	+5.46%
Severity	2015.1	0.053 (CI = +/-0.015; p = 0.000)	0.776	+5.49%
Severity	2015.2 2016.1	0.050 (Cl = +/-0.017; p = 0.000)	0.730 0.729	+5.12% +5.48%
Severity	2016.1	0.053 (CI = +/-0.019; p = 0.000)		+5.72%
Severity		0.056 (CI = +/-0.021; p = 0.000) 0.066 (CI = +/-0.020; p = 0.000)	0.707 0.814	
Severity	2017.1	0.000 (CI = +7-0.020, p = 0.000)	0.814	+6.82%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.523	-2.68%
Frequency	2006.2	-0.027 (CI = 1/-0.003, p = 0.000) -0.029 (CI = +/-0.009; p = 0.000)	0.564	-2.89%
Frequency	2007.1	-0.032 (CI = +/-0.009; p = 0.000)	0.596	-3.10%
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	0.581	-3.15%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.626	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	0.673	-3.70%
Frequency	2009.1	-0.041 (CI = +/-0.010; p = 0.000)	0.719	-4.01%
Frequency	2009.2	-0.044 (CI = +/-0.010; p = 0.000)	0.744	-4.27%
Frequency	2010.1	-0.046 (CI = +/-0.011; p = 0.000)	0.750	-4.45%
Frequency	2010.2	-0.049 (CI = +/-0.011; p = 0.000)	0.783	-4.77%
Frequency	2011.1	-0.052 (CI = +/-0.011; p = 0.000)	0.803	-5.06%
Frequency	2011.2	-0.055 (CI = +/-0.011; p = 0.000)	0.816	-5.33%
Frequency	2012.1	-0.057 (CI = +/-0.012; p = 0.000)	0.812	-5.50%
Frequency	2012.2	-0.059 (CI = +/-0.013; p = 0.000)	0.820	-5.77%
Frequency	2013.1	-0.061 (CI = +/-0.014; p = 0.000)	0.811	-5.93%
Frequency	2013.2	-0.062 (CI = +/-0.015; p = 0.000)	0.794	-6.03%
Frequency	2014.1	-0.062 (CI = +/-0.017; p = 0.000)	0.766	-6.03%
Frequency	2014.2	-0.060 (CI = +/-0.019; p = 0.000)	0.724	-5.80%
Frequency	2015.1	-0.062 (CI = +/-0.021; p = 0.000)	0.712	-6.05%
Frequency	2015.2	-0.060 (CI = +/-0.024; p = 0.000)	0.657	-5.83%
Frequency	2016.1	-0.062 (CI = +/-0.027; p = 0.000)	0.629	-6.04%
Frequency	2016.2	-0.064 (CI = +/-0.031; p = 0.001)	0.595	-6.24%
Frequency	2017.1	-0.067 (CI = +/-0.037; p = 0.002)	0.560	-6.50%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.051; p = 0.005)	-0.259 (CI = +/-0.089; p = 0.000)	0.772	+3.56%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.053; p = 0.007)	-0.257 (CI = +/-0.091; p = 0.000)	0.742	+3.53%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	-0.261 (CI = +/-0.094; p = 0.000)	0.735	+3.60%
Loss Cost	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.055; p = 0.007)	-0.271 (CI = +/-0.094; p = 0.000)	0.737	+3.78%
Loss Cost	2008.1	0.038 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.056; p = 0.013)	-0.279 (CI = +/-0.097; p = 0.000)	0.737	+3.92%
Loss Cost	2008.2	0.038 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.058; p = 0.016)	-0.279 (CI = +/-0.100; p = 0.000)	0.704	+3.92%
Loss Cost	2009.1	0.040  (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.059; p = 0.026)	-0.288 (CI = +/-0.103; p = 0.000)	0.702	+4.08%
Loss Cost	2009.2	0.041 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.062; p = 0.027)	-0.292 (CI = +/-0.107; p = 0.000)	0.675	+4.15%
Loss Cost	2010.1	0.042 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.064; p = 0.040)	-0.298 (CI = +/-0.112; p = 0.000)	0.666	+4.28%
Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.066; p = 0.063)	-0.288 (CI = +/-0.115; p = 0.000)	0.606	+4.05%
Loss Cost	2011.1	0.039 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.069; p = 0.069)	-0.285 (CI = +/-0.122; p = 0.000)	0.579	+3.99%
Loss Cost	2011.2	0.036 (CI = +/-0.016; p = 0.000)	-0.056 (CI = +/-0.069; p = 0.110)	-0.270 (CI = +/-0.124; p = 0.000)	0.506	+3.63%
Loss Cost	2012.1	0.036 (CI = +/-0.018; p = 0.001)	-0.055 (CI = +/-0.073; p = 0.131)	-0.271 (CI = +/-0.132; p = 0.000)	0.488	+3.65%
Loss Cost	2012.2	0.033 (CI = +/-0.020; p = 0.003)	-0.051 (CI = +/-0.076; p = 0.180)	-0.261 (CI = +/-0.138; p = 0.001)	0.424	+3.40%
Loss Cost	2013.1	0.035 (CI = +/-0.023; p = 0.005)	-0.048 (CI = +/-0.081; p = 0.229)	-0.268 (CI = +/-0.148; p = 0.001)	0.419	+3.56%
Loss Cost	2013.2	0.034 (CI = +/-0.026; p = 0.013)	-0.047 (CI = +/-0.085; p = 0.263)	-0.265 (CI = +/-0.158; p = 0.003)	0.379	+3.50%
Loss Cost	2014.1	0.035 (CI = +/-0.030; p = 0.026)	-0.045 (CI = +/-0.091; p = 0.305)	-0.268 (CI = +/-0.172; p = 0.005)	0.370	+3.58%
Loss Cost	2014.2	0.039 (CI = +/-0.035; p = 0.030)	-0.051 (CI = +/-0.096; p = 0.276)	-0.281 (CI = +/-0.184; p = 0.006)	0.372	+3.97%
Loss Cost	2015.1	0.040 (CI = +/-0.041; p = 0.055)	-0.050 (CI = +/-0.104; p = 0.319)	-0.283 (CI = +/-0.203; p = 0.010)	0.362	+4.05%
Loss Cost	2015.2	0.049 (CI = +/-0.046; p = 0.039)	-0.061 (CI = +/-0.108; p = 0.244)	-0.309 (CI = +/-0.213; p = 0.008)	0.398	+4.97%
Loss Cost	2016.1	0.059 (CI = +/-0.052; p = 0.031)	-0.048 (CI = +/-0.114; p = 0.374)	-0.339 (CI = +/-0.228; p = 0.007)	0.423	+6.06%
Loss Cost	2016.2	0.074 (CI = +/-0.057; p = 0.017)	-0.065 (CI = +/-0.115; p = 0.236)	-0.373 (CI = +/-0.230; p = 0.005)	0.497	+7.63%
Loss Cost	2017.1	0.098 (CI = +/-0.054; p = 0.003)	-0.037 (CI = +/-0.102; p = 0.439)	-0.430 (CI = +/-0.204; p = 0.001)	0.647	+10.29%
Severity	2006.1	0.043 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.087 (CI = +/-0.102; p = 0.090)	0.897	+4.40%
Severity	2006.2	0.045 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.058; p = 0.001)	0.076 (CI = +/-0.101; p = 0.135)	0.899	+4.60%
Severity	2007.1	0.047 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.002)	0.061 (CI = +/-0.100; p = 0.220)	0.905	+4.84%
Severity	2007.2	0.048 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.059; p = 0.002)	0.056 (CI = +/-0.103; p = 0.277)	0.900	+4.95%
Severity	2008.1	0.052 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.055; p = 0.003)	0.033 (CI = +/-0.096; p = 0.492)	0.918	+5.34%
Severity	2008.2	0.055 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.053; p = 0.001)	0.016 (CI = +/-0.091; p = 0.730)	0.927	+5.68%
Severity	2009.1	0.060 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.046; p = 0.001)	-0.011 (CI = +/-0.080; p = 0.777)	0.948	+6.17%
Severity	2009.2	0.063 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.042; p = 0.000)	-0.028 (CI = +/-0.074; p = 0.443)	0.956	+6.53%
Severity	2010.1	0.065 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	-0.039 (CI = +/-0.075; p = 0.295)	0.957	+6.74%
Severity	2010.2	0.067 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.043; p = 0.000)	-0.047 (CI = +/-0.076; p = 0.217)	0.954	+6.93%
Severity	2011.1	0.069 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.001)	-0.056 (CI = +/-0.078; p = 0.149)	0.953	+7.13%
Severity	2011.2	0.068 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	-0.054 (CI = +/-0.082; p = 0.187)	0.945	+7.07%
Severity	2012.1	0.068 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.049; p = 0.002)	-0.055 (CI = +/-0.088; p = 0.208)	0.938	+7.09%
Severity	2012.2	0.069 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.051; p = 0.002)	-0.058 (CI = +/-0.093; p = 0.208)	0.928	+7.17%
Severity	2013.1	0.070 (CI = +/-0.015; p = 0.000)	-0.086 (CI = +/-0.054; p = 0.004)	-0.059 (CI = +/-0.100; p = 0.229)	0.920	+7.21%
Severity	2013.2	0.068 (CI = +/-0.018; p = 0.000)	-0.084 (CI = +/-0.057; p = 0.007)	-0.054 (CI = +/-0.106; p = 0.296)	0.901	+7.06%
Severity	2014.1	0.062 (CI = +/-0.019; p = 0.000)	-0.094 (CI = +/-0.057; p = 0.003)	-0.032 (CI = +/-0.108; p = 0.537)	0.895	+6.45%
Severity	2014.2	0.057 (CI = +/-0.021; p = 0.000)	-0.086 (CI = +/-0.057; p = 0.006)	-0.014 (CI = +/-0.110; p = 0.791)	0.872	+5.86%
Severity	2015.1	0.054 (CI = +/-0.024; p = 0.000)	-0.090 (CI = +/-0.061; p = 0.008)	-0.005 (CI = +/-0.119; p = 0.934)	0.855	+5.58%
Severity	2015.2	0.051 (CI = +/-0.028; p = 0.002)	-0.086 (CI = +/-0.065; p = 0.014)	0.004 (CI = +/-0.129; p = 0.945)	0.813	+5.25%
Severity	2016.1	0.054 (CI = +/-0.033; p = 0.004)	-0.082 (CI = +/-0.071; p = 0.027)	-0.005 (CI = +/-0.141; p = 0.937)	0.801	+5.59%
Severity	2016.2	0.065 (CI = +/-0.034; p = 0.002)	-0.094 (CI = +/-0.069; p = 0.013)	-0.030 (CI = +/-0.139; p = 0.643)	0.821	+6.71%
Severity	2017.1	0.082 (CI = +/-0.029; p = 0.000)	-0.074 (CI = +/-0.055; p = 0.014)	-0.070 (CI = +/-0.110; p = 0.184)	0.907	+8.55%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.046)	0.024 (CI = +/-0.058; p = 0.411)	-0.346 (CI = +/-0.101; p = 0.000)	0.803	-0.81%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.015)	0.032 (CI = +/-0.057; p = 0.267)	-0.333 (CI = +/-0.099; p = 0.000)	0.820	-1.03%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.009)	0.026 (CI = +/-0.058; p = 0.367)	-0.323 (CI = +/-0.101; p = 0.000)	0.826	-1.18%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.020)	0.024 (CI = +/-0.060; p = 0.424)	-0.327 (CI = +/-0.104; p = 0.000)	0.820	-1.11%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.008)	0.016 (CI = +/-0.060; p = 0.596)	-0.312 (CI = +/-0.103; p = 0.000)	0.834	-1.35%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.002)	0.025 (CI = +/-0.058; p = 0.375)	-0.295 (CI = +/-0.100; p = 0.000)	0.855	-1.66%
Frequency	2009.1	-0.020 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.056; p = 0.571)	-0.277 (CI = +/-0.098; p = 0.000)	0.871	-1.98%
Frequency	2009.2	-0.023 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.056; p = 0.409)	-0.264 (CI = +/-0.098; p = 0.000)	0.880	-2.23%
Frequency	2010.1	-0.023 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.058; p = 0.474)	-0.259 (CI = +/-0.102; p = 0.000)	0.877	-2.31%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.057; p = 0.284)	-0.241 (CI = +/-0.099; p = 0.000)	0.892	-2.69%
Frequency	2011.1	-0.030 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.058; p = 0.401)	-0.229 (CI = +/-0.102; p = 0.000)	0.894	-2.93%
Frequency	2011.2	-0.033 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.058; p = 0.294)	-0.216 (CI = +/-0.104; p = 0.000)	0.897	-3.22%
Frequency	2012.1	-0.033 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.062; p = 0.316)	-0.216 (CI = +/-0.111; p = 0.001)	0.890	-3.21%
Frequency	2012.2	-0.036 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.063; p = 0.242)	-0.203 (CI = +/-0.114; p = 0.002)	0.891	-3.52%
Frequency	2013.1	-0.035 (CI = +/-0.019; p = 0.001)	0.039 (CI = +/-0.067; p = 0.238)	-0.209 (CI = +/-0.123; p = 0.002)	0.882	-3.40%
Frequency	2013.2	-0.034 (CI = +/-0.022; p = 0.004)	0.038 (CI = +/-0.071; p = 0.276)	-0.211 (CI = +/-0.131; p = 0.004)	0.870	-3.33%
Frequency	2014.1	-0.027 (CI = +/-0.024; p = 0.027)	0.048 (CI = +/-0.071; p = 0.170)	-0.236 (CI = +/-0.135; p = 0.002)	0.867	-2.70%
Frequency	2014.2	-0.018 (CI = +/-0.024; p = 0.135)	0.035 (CI = +/-0.068; p = 0.286)	-0.267 (CI = +/-0.129; p = 0.001)	0.871	-1.78%
Frequency	2015.1	-0.015 (CI = +/-0.028; p = 0.284)	0.040 (CI = +/-0.072; p = 0.255)	-0.279 (CI = +/-0.141; p = 0.001)	0.863	-1.45%
Frequency	2015.2	-0.003 (CI = +/-0.028; p = 0.841)	0.025 (CI = +/-0.067; p = 0.430)	-0.313 (CI = +/-0.131; p = 0.000)	0.877	-0.27%
Frequency	2016.1	0.004 (CI = +/-0.032; p = 0.764)	0.034 (CI = +/-0.070; p = 0.307)	-0.334 (CI = +/-0.139; p = 0.000)	0.877	+0.45%
Frequency	2016.2	0.009 (CI = +/-0.037; p = 0.616)	0.029 (CI = +/-0.075; p = 0.409)	-0.343 (CI = +/-0.150; p = 0.000)	0.866	+0.87%
Frequency	2017.1	0.016 (CI = +/-0.043; p = 0.421)	0.037 (CI = +/-0.080; p = 0.319)	-0.360 (CI = +/-0.161; p = 0.001)	0.861	+1.60%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Tre Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.269 (CI = +/-0.099; p = 0.000)	0.715	+3.62%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	-0.263 (CI = +/-0.101; p = 0.000)	0.682	+3.53%
	2007.1				
Loss Cost		0.036 (CI = +/-0.009; p = 0.000)	-0.272 (CI = +/-0.103; p = 0.000)	0.679	+3.67%
Loss Cost	2007.2	0.037 (CI = +/-0.009; p = 0.000)	-0.278 (CI = +/-0.106; p = 0.000)	0.669	+3.78%
Loss Cost	2008.1	0.039 (CI = +/-0.010; p = 0.000)	-0.290 (CI = +/-0.106; p = 0.000)	0.679	+4.00%
Loss Cost	2008.2	0.038 (CI = +/-0.011; p = 0.000)	-0.286 (CI = +/-0.110; p = 0.000)	0.641	+3.92%
Loss Cost	2009.1	0.041 (CI = +/-0.011; p = 0.000)	-0.299 (CI = +/-0.112; p = 0.000)	0.650	+4.16%
Loss Cost	2009.2	0.041 (CI = +/-0.012; p = 0.000)	-0.298 (CI = +/-0.116; p = 0.000)	0.616	+4.15%
Loss Cost	2010.1	0.043 (CI = +/-0.013; p = 0.000)	-0.309 (CI = +/-0.120; p = 0.000)	0.614	+4.38%
Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	-0.294 (CI = +/-0.122; p = 0.000)	0.557	+4.05%
Loss Cost	2011.1	0.040 (CI = +/-0.016; p = 0.000)	-0.296 (CI = +/-0.128; p = 0.000)	0.528	+4.11%
		0.036 (CI = +/-0.017; p = 0.000)			+3.63%
Loss Cost	2011.2		-0.275 (CI = +/-0.128; p = 0.000)	0.464	
Loss Cost	2012.1	0.037 (CI = +/-0.019; p = 0.001)	-0.281 (CI = +/-0.135; p = 0.000)	0.450	+3.77%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.003)	-0.266 (CI = +/-0.141; p = 0.001)	0.395	+3.40%
Loss Cost	2013.1	0.036 (CI = +/-0.023; p = 0.004)	-0.278 (CI = +/-0.149; p = 0.001)	0.401	+3.70%
Loss Cost	2013.2	0.034 (CI = +/-0.026; p = 0.013)	-0.270 (CI = +/-0.159; p = 0.002)	0.367	+3.50%
Loss Cost	2014.1	0.037 (CI = +/-0.030; p = 0.020)	-0.279 (CI = +/-0.171; p = 0.003)	0.365	+3.74%
Loss Cost	2014.2	0.039 (CI = +/-0.035; p = 0.030)	-0.287 (CI = +/-0.184; p = 0.005)	0.360	+3.97%
Loss Cost	2015.1	0.042 (CI = +/-0.040; p = 0.042)	-0.296 (CI = +/-0.200; p = 0.007)	0.359	+4.28%
Loss Cost	2015.2	0.049 (CI = +/-0.046; p = 0.041)	-0.316 (CI = +/-0.215; p = 0.007)	0.375	+4.97%
Loss Cost	2016.1	0.062 (CI = +/-0.051; p = 0.022)	-0.353 (CI = +/-0.222; p = 0.005)	0.430	+6.35%
Loss Cost	2016.2	0.074 (CI = +/-0.058; p = 0.017)	-0.382 (CI = +/-0.233; p = 0.004)	0.470	+7.63%
Loss Cost	2017.1	0.100 (CI = +/-0.052; p = 0.002)	-0.441 (CI = +/-0.196; p = 0.001)	0.659	+10.569
2033 C031	2017.1	0.100 (ci = 1/ 0.032, p = 0.002)	0.441 (Ci = 1/ 0.150, p = 0.001)	0.033	10.507
	2005.4	0.044/61 / 0.000 0.000	0.074 (0) . (0.447	0.050	4 400/
Severity	2006.1	0.044 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.117; p = 0.209)	0.862	+4.48%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.120; p = 0.266)	0.858	+4.60%
Severity	2007.1	0.048 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.116; p = 0.412)	0.871	+4.93%
Severity	2007.2	0.048 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.120; p = 0.438)	0.861	+4.95%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.111; p = 0.723)	0.889	+5.44%
Severity	2008.2	0.055 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.112; p = 0.908)	0.890	+5.68%
Severity	2009.1	0.061 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.097; p = 0.610)	0.922	+6.28%
Severity	2009.2	0.063 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.449)	0.921	+6.53%
Severity	2010.1	0.067 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.097; p = 0.267)	0.926	+6.88%
Severity	2010.2	0.067 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.102; p = 0.270)	0.917	+6.93%
Severity	2011.1	0.070 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.102; p = 0.156)	0.919	+7.30%
Severity	2011.2	0.068 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.106; p = 0.233)	0.908	+7.07%
Severity	2012.1	0.070 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.111; p = 0.194)	0.900	+7.29%
Severity	2012.2	0.069 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.117; p = 0.248)	0.883	+7.17%
Severity	2013.1	0.072 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.124; p = 0.204)	0.874	+7.46%
Severity	2013.2	0.068 (CI = +/-0.021; p = 0.000)	-0.063 (CI = +/-0.130; p = 0.317)	0.850	+7.06%
Severity	2014.1	0.066 (CI = +/-0.024; p = 0.000)	-0.054 (CI = +/-0.139; p = 0.419)	0.821	+6.80%
Severity	2014.2	0.057 (CI = +/-0.026; p = 0.000)	-0.024 (CI = +/-0.138; p = 0.719)	0.792	+5.86%
Severity	2015.1	0.058 (CI = +/-0.030; p = 0.001)	-0.028 (CI = +/-0.150; p = 0.693)	0.762	+6.01%
Severity	2015.2	0.051 (CI = +/-0.034; p = 0.006)	-0.007 (CI = +/-0.159; p = 0.928)	0.710	+5.25%
Severity	2016.1	0.059 (CI = +/-0.039; p = 0.006)	-0.029 (CI = +/-0.167; p = 0.717)	0.710	+6.08%
Severity	2016.2	0.065 (CI = +/-0.045; p = 0.009)	-0.043 (CI = +/-0.180; p = 0.609)	0.688	+6.71%
Severity	2017.1	0.087 (CI = +/-0.039; p = 0.001)	-0.091 (CI = +/-0.145; p = 0.192)	0.829	+9.09%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.040)	-0.342 (CI = +/-0.100; p = 0.000)	0.805	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.015)	-0.330 (CI = +/-0.099; p = 0.000)	0.818	-1.03%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.007)	-0.319 (CI = +/-0.100; p = 0.000)	0.827	-1.20%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.019)	-0.325 (CI = +/-0.103; p = 0.000)	0.823	-1.11%
		-0.014 (CI = +/-0.009; p = 0.006)	-0.310 (CI = +/-0.102; p = 0.000)	0.838	
Frequency	2008.1				-1.37%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.293 (CI = +/-0.099; p = 0.000)	0.856	-1.66%
Frequency	2009.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.274 (CI = +/-0.096; p = 0.000)	0.875	-1.99%
Frequency	2009.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.262 (CI = +/-0.097; p = 0.000)	0.881	-2.23%
Frequency	2010.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.256 (CI = +/-0.101; p = 0.000)	0.879	-2.34%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.238 (CI = $+/-0.099$ ; p = 0.000)	0.891	-2.69%
Frequency	2011.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.101; p = 0.000)	0.895	-2.97%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.213 (CI = +/-0.104; p = 0.000)	0.897	-3.22%
Frequency	2012.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.110; p = 0.001)	0.890	-3.28%
Frequency	2012.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.199 (CI = +/-0.115; p = 0.002)	0.888	-3.52%
Frequency	2013.1	-0.036 (CI = +/-0.019; p = 0.001)	-0.200 (CI = +/-0.123; p = 0.003)	0.879	-3.50%
Frequency	2013.2	-0.034 (CI = +/-0.022; p = 0.004)	-0.207 (CI = +/-0.131; p = 0.004)	0.868	-3.33%
Frequency	2014.1	-0.029 (CI = +/-0.024; p = 0.022)	-0.225 (CI = +/-0.137; p = 0.003)	0.858	-2.86%
Frequency	2014.2	-0.018 (CI = +/-0.024; p = 0.136)	-0.263 (CI = +/-0.129; p = 0.001)	0.869	-1.78%
Frequency	2015.1	-0.016 (CI = +/-0.028; p = 0.234)	-0.268 (CI = +/-0.140; p = 0.001)	0.859	-1.63%
Frequency	2015.2	-0.003 (CI = +/-0.028; p = 0.838)	-0.310 (CI = +/-0.128; p = 0.000)	0.881	-0.27%
Frequency	2016.1	0.003 (CI = +/-0.032; p = 0.864)	-0.324 (CI = +/-0.137; p = 0.000)	0.875	+0.26%
Frequency	2016.2	0.009 (CI = +/-0.036; p = 0.611)	-0.339 (CI = +/-0.146; p = 0.000)	0.869	+0.87%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.092; p = 0.098)	0.884	+3.34%
Loss Cost	2006.2	0.032 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.094; p = 0.122)	0.870	+3.29%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.096; p = 0.113)	0.867	+3.34%
Loss Cost	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.038; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.095; p = 0.075)	0.870	+3.47%
Loss Cost Loss Cost	2008.1 2008.2	0.035 (CI = +/-0.006; p = 0.000) 0.035 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.039; p = 0.002) -0.066 (CI = +/-0.041; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000) 0.014 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.097; p = 0.059) -0.090 (CI = +/-0.099; p = 0.073)	0.871 0.855	+3.58% +3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.042; p = 0.005)	0.014 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.102; p = 0.061)	0.855	+3.64%
Loss Cost	2009.2	0.036 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.043; p = 0.006)	0.014 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.105; p = 0.068)	0.840	+3.65%
Loss Cost	2010.1	0.036 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.045; p = 0.010)	0.014 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.109; p = 0.069)	0.835	+3.70%
Loss Cost	2010.2	0.033 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.044; p = 0.017)	0.014 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.105; p = 0.112)	0.828	+3.41%
Loss Cost	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.015)	0.013 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.108; p = 0.160)	0.821	+3.27%
Loss Cost	2011.2	0.028 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.022)	0.013 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.095; p = 0.275)	0.843	+2.80%
Loss Cost	2012.1	0.027 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.022)	0.013 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.099; p = 0.349)	0.839	+2.70%
Loss Cost	2012.2	0.023 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.038)	0.012 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.092; p = 0.579)	0.857	+2.29%
Loss Cost	2013.1 2013.2	0.022 (CI = +/-0.011; p = 0.001)	-0.042 (CI = +/-0.041; p = 0.045)	0.012 (CI = +/-0.003; p = 0.000) 0.012 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.098; p = 0.629)	0.855 0.864	+2.25% +1.92%
Loss Cost Loss Cost	2013.2	0.019 (CI = +/-0.012; p = 0.003) 0.017 (CI = +/-0.013; p = 0.016)	-0.036 (CI = +/-0.040; p = 0.079) -0.040 (CI = +/-0.042; p = 0.063)	0.012 (CI = +/-0.003; p = 0.000) 0.011 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.098; p = 0.883) 0.004 (CI = +/-0.103; p = 0.934)	0.868	+1.68%
Loss Cost	2014.2	0.016 (CI = +/-0.015; p = 0.040)	-0.038 (CI = +/-0.045; p = 0.088)	0.011 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.111; p = 0.888)	0.866	+1.60%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.156)	-0.045 (CI = +/-0.046; p = 0.054)	0.011 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.114; p = 0.623)	0.879	+1.16%
Loss Cost	2015.2	0.013 (CI = +/-0.020; p = 0.177)	-0.047 (CI = +/-0.049; p = 0.062)	0.011 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.125; p = 0.713)	0.878	+1.29%
Loss Cost	2016.1	0.014 (CI = +/-0.023; p = 0.212)	-0.045 (CI = +/-0.054; p = 0.093)	0.011 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.139; p = 0.794)	0.873	+1.41%
Loss Cost	2016.2	0.017 (CI = +/-0.028; p = 0.190)	-0.049 (CI = +/-0.059; p = 0.091)	0.011 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.152; p = 0.943)	0.874	+1.75%
Loss Cost	2017.1	0.029 (CI = +/-0.027; p = 0.036)	-0.036 (CI = +/-0.052; p = 0.147)	0.012 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.137; p = 0.567)	0.911	+2.98%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.059; p = 0.002)	-0.002 (CI = +/-0.004; p = 0.457)	0.149 (Cl = +/-0.148; p = 0.048)	0.898	+4.48%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.058; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.560)	0.136 (CI = +/-0.146; p = 0.067)	0.900	+4.67%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	-0.001 (CI = +/-0.004; p = 0.733)	0.120 (CI = +/-0.143; p = 0.098)	0.907	+4.90%
Severity Severity	2007.2 2008.1	0.049 (CI = +/-0.009; p = 0.000) 0.052 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002) -0.086 (CI = +/-0.055; p = 0.003)	-0.001 (CI = +/-0.004; p = 0.805) 0.000 (CI = +/-0.004; p = 0.884)	0.113 (CI = +/-0.146; p = 0.125) 0.088 (CI = +/-0.135; p = 0.191)	0.901 0.920	+5.01% +5.39%
Severity	2008.1	0.052 (CI = +/-0.003, p = 0.000)	-0.086 (CI = +/-0.052; p = 0.001)	0.000 (CI = +/-0.004; p = 0.653)	0.068 (CI = +/-0.137; p = 0.131) 0.068 (CI = +/-0.127; p = 0.282)	0.930	+5.71%
Severity	2009.1	0.060 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.044; p = 0.001)	0.002 (CI = +/-0.003; p = 0.269)	0.039 (CI = +/-0.107; p = 0.463)	0.952	+6.18%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.003; p = 0.121)	0.019 (CI = +/-0.098; p = 0.687)	0.960	+6.51%
Severity	2010.1	0.065 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.003; p = 0.074)	0.008 (CI = +/-0.098; p = 0.871)	0.961	+6.71%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	-0.001 (CI = +/-0.099; p = 0.984)	0.959	+6.87%
Severity	2011.1	0.068 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.042; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	-0.011 (CI = +/-0.101; p = 0.820)	0.958	+7.05%
Severity	2011.2	0.067 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.003 (CI = +/-0.003; p = 0.054)	-0.007 (CI = +/-0.106; p = 0.891)	0.950	+6.97%
Severity	2012.1	0.067 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.046; p = 0.001)	0.003 (CI = +/-0.003; p = 0.067)	-0.007 (CI = +/-0.112; p = 0.897)	0.945	+6.97%
Severity	2012.2	0.068 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.003 (CI = +/-0.004; p = 0.074)	-0.009 (CI = +/-0.118; p = 0.872)	0.935	+7.02%
Severity	2013.1	0.068 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.052; p = 0.003)	0.003 (CI = +/-0.004; p = 0.091)	-0.009 (CI = +/-0.126; p = 0.878)	0.927	+7.02%
Severity	2013.2	0.066 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.055; p = 0.006)	0.003 (CI = +/-0.004; p = 0.126)	-0.001 (CI = +/-0.133; p = 0.988)	0.911	+6.83%
Severity	2014.1	0.060 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.053; p = 0.003)	0.002 (CI = +/-0.004; p = 0.229)	0.026 (CI = +/-0.130; p = 0.671)	0.910 0.899	+6.22% +5.59%
Severity	2014.2 2015.1	0.054 (CI = +/-0.017; p = 0.000) 0.051 (CI = +/-0.020; p = 0.000)	-0.081 (CI = +/-0.051; p = 0.004) -0.086 (CI = +/-0.054; p = 0.005)	0.002 (CI = +/-0.004; p = 0.350) 0.001 (CI = +/-0.004; p = 0.482)	0.052 (CI = +/-0.127; p = 0.387) 0.066 (CI = +/-0.135; p = 0.307)	0.889	+5.26%
Severity Severity	2015.1	0.047 (CI = +/-0.022; p = 0.001)	-0.080 (CI = +/-0.057; p = 0.010)	0.001 (CI = +/-0.004; p = 0.482) 0.001 (CI = +/-0.004; p = 0.620)	0.083 (CI = +/-0.143; p = 0.226)	0.863	+4.81%
Severity	2016.1	0.049 (CI = +/-0.027; p = 0.002)	-0.078 (CI = +/-0.062; p = 0.018)	0.001 (CI = +/-0.004; p = 0.598)	0.077 (CI = +/-0.159; p = 0.304)	0.851	+4.97%
Severity	2016.2	0.057 (CI = +/-0.029; p = 0.002)	-0.088 (CI = +/-0.063; p = 0.011)	0.002 (CI = +/-0.004; p = 0.427)	0.048 (CI = +/-0.162; p = 0.518)	0.860	+5.85%
Severity	2017.1	0.072 (CI = +/-0.025; p = 0.000)	-0.072 (CI = +/-0.048; p = 0.008)	0.003 (CI = +/-0.003; p = 0.103)	-0.003 (CI = +/-0.125; p = 0.952)	0.932	+7.48%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.009)	0.027 (CI = +/-0.060; p = 0.375)	0.015 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.152; p = 0.005)	0.791	-1.09%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.002)	0.036 (CI = +/-0.059; p = 0.224)	0.015 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.147; p = 0.007)	0.813	-1.32%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.029 (CI = +/-0.059; p = 0.323)	0.014 (CI = +/-0.004; p = 0.000)	-0.197 (CI = +/-0.147; p = 0.010)	0.823	-1.49%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.003)	0.028 (CI = +/-0.061; p = 0.358)	0.014 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.151; p = 0.012)	0.815	-1.46%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.019 (CI = +/-0.060; p = 0.530)	0.014 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.148; p = 0.018)	0.833	-1.72%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.056; p = 0.289)	0.013 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.138; p = 0.027)	0.862	-2.06%
Frequency	2009.1 2009.2	-0.024 (CI = +/-0.009; p = 0.000) -0.027 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.054; p = 0.474) 0.028 (CI = +/-0.052; p = 0.279)	0.012 (CI = +/-0.004; p = 0.000) 0.012 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.131; p = 0.043) -0.117 (CI = +/-0.126; p = 0.067)	0.884 0.898	-2.39% -2.69%
Frequency Frequency	2010.1	-0.027 (CI = +/-0.003, p = 0.000) -0.029 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.053; p = 0.363)	0.012 (CI = +/-0.004; p = 0.000)	-0.117 (CI = +/-0.120, p = 0.007) -0.108 (CI = +/-0.129; p = 0.096)	0.897	-2.82%
Frequency	2010.1	-0.025 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.048; p = 0.143)	0.011 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.117; p = 0.156)	0.921	-3.24%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.047; p = 0.241)	0.010 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.114; p = 0.251)	0.929	-3.53%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.045; p = 0.106)	0.010 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.108; p = 0.406)	0.940	-3.90%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.047; p = 0.145)	0.010 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.113; p = 0.484)	0.937	-3.99%
Frequency	2012.2	-0.045 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.044; p = 0.053)	0.009 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.106; p = 0.761)	0.948	-4.42%
Frequency	2013.1	-0.046 (CI = +/-0.013; p = 0.000)	0.043 (CI = +/-0.047; p = 0.071)	0.009 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.113; p = 0.803)	0.943	-4.45%
Frequency	2013.2	-0.047 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.049; p = 0.067)	0.009 (CI = +/-0.004; p = 0.000)	-0.006 (CI = +/-0.119; p = 0.917)	0.938	-4.60%
Frequency	2014.1	-0.044 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.050; p = 0.047)	0.009 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.123; p = 0.705)	0.934	-4.27%
Frequency	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.043 (CI = +/-0.050; p = 0.083)	0.010 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.122; p = 0.440)	0.932	-3.78%
Frequency	2015.1	-0.040 (CI = +/-0.019; p = 0.001)	0.041 (CI = +/-0.054; p = 0.118)	0.010 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.134; p = 0.528)	0.926	-3.90%
Frequency	2015.2	-0.034 (CI = +/-0.021; p = 0.005)	0.034 (Cl = +/-0.054; p = 0.201)	0.010 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.137; p = 0.340)	0.921	-3.36%
Frequency	2016.1	-0.035 (CI = +/-0.026; p = 0.014)	0.033 (CI = +/-0.060; p = 0.244)	0.010 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.153; p = 0.398)	0.911	-3.40%
Frequency	2016.2	-0.040 (CI = +/-0.030; p = 0.016) -0.043 (CI = +/-0.036; p = 0.027)	0.039 (CI = +/-0.064; p = 0.198)	0.010 (CI = +/-0.004; p = 0.001)	-0.043 (CI = +/-0.165; p = 0.569) -0.032 (CI = +/-0.186; p = 0.700)	0.906 0.896	-3.87%
Frequency	2017.1	0.043 (Ci = +/-0.030, p = 0.027)	0.036 (CI = +/-0.071; p = 0.277)	0.009 (CI = +/-0.005; p = 0.002)	0.032 (Ci = +/-0.100, p = 0.700)	0.030	-4.19%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.111; p = 0.142)	0.830	+3.39%
Loss Cost	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.112; p = 0.185)	0.815	+3.28%
Loss Cost	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.113; p = 0.150)	0.814	+3.39%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.087 (CI = +/-0.116; p = 0.133)	0.808	+3.47%
Loss Cost	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.099 (CI = +/-0.115; p = 0.090)	0.816	+3.64%
Loss Cost	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.117; p = 0.121)	0.798	+3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.118; p = 0.085)	0.804	+3.71%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.121; p = 0.107)	0.787	+3.64%
Loss Cost	2010.1	0.037 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.124; p = 0.089)	0.784	+3.78%
Loss Cost	2010.2	0.033 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.117; p = 0.149)	0.784	+3.40%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.123; p = 0.177)	0.769	+3.36%
Loss Cost	2011.2	0.028 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.106; p = 0.321)	0.802	+2.79%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.111; p = 0.344)	0.795	+2.79%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.101; p = 0.605)	0.825	+2.28%
Loss Cost	2013.1	0.023 (CI = +/-0.012; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.107; p = 0.581)	0.823	+2.35%
Loss Cost	2013.2	0.019 (CI = +/-0.012; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.105; p = 0.882)	0.843	+1.90%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.017)	0.012 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.112; p = 0.964)	0.841	+1.79%
Loss Cost	2014.2	0.016 (CI = +/-0.016; p = 0.056)	0.012 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.119; p = 0.902)	0.843	+1.58%
Loss Cost	2015.1	0.013 (CI = +/-0.019; p = 0.152)	0.011 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.127; p = 0.762)	0.846	+1.31%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.244)	0.011 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.139; p = 0.743)	0.844	+1.23%
Loss Cost	2016.1	0.016 (CI = +/-0.025; p = 0.198)	0.011 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.151; p = 0.911)	0.845	+1.59%
Loss Cost	2016.2	0.016 (CI = +/-0.031; p = 0.261)	0.012 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.168; p = 0.939)	0.841	+1.64%
Loss Cost	2017.1	0.031 (CI = +/-0.028; p = 0.036)	0.012 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.146; p = 0.525)	0.896	+3.14%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.707)	0.142 (CI = +/-0.171; p = 0.099)	0.863	+4.55%
Severity	2006.2	0.046 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.786)	0.134 (CI = +/-0.173; p = 0.124)	0.859	+4.67%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.991)	0.113 (CI = +/-0.167; p = 0.179)	0.873	+4.98%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.996)	0.111 (CI = +/-0.172; p = 0.196)	0.864	+5.00%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.684)	0.081 (CI = +/-0.156; p = 0.298)	0.892	+5.47%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.551)	0.066 (CI = +/-0.156; p = 0.393)	0.894	+5.71%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.226)	0.031 (CI = +/-0.133; p = 0.633)	0.926	+6.27%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.160)	0.018 (CI = +/-0.134; p = 0.788)	0.926	+6.50%
Severity	2010.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.090)	-0.001 (CI = +/-0.131; p = 0.988)	0.930	+6.82%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.097)	-0.003 (CI = +/-0.136; p = 0.968)	0.922	+6.85%
Severity	2011.1	0.069 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.004; p = 0.057)	-0.021 (CI = +/-0.135; p = 0.752)	0.924	+7.19%
Severity	2011.2	0.067 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.004; p = 0.087)	-0.009 (CI = +/-0.139; p = 0.898)	0.914	+6.96%
Severity	2012.1	0.069 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.004; p = 0.078)	-0.018 (CI = +/-0.145; p = 0.802)	0.906	+7.13%
Severity	2012.2	0.068 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.005; p = 0.107)	-0.011 (CI = +/-0.152; p = 0.885)	0.891	+6.99%
Severity	2013.1	0.070 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.005; p = 0.096)	-0.021 (CI = +/-0.159; p = 0.781)	0.881	+7.22%
Severity	2013.2	0.066 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.152)	-0.002 (CI = +/-0.165; p = 0.978)	0.861	+6.80%
Severity	2014.1	0.063 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.214)	0.012 (CI = +/-0.174; p = 0.890)	0.835	+6.49%
Severity	2014.2	0.054 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.005; p = 0.364)	0.052 (CI = +/-0.167; p = 0.518)	0.822	+5.54%
Severity	2015.1	0.054 (CI = +/-0.026; p = 0.001)	0.002 (CI = +/-0.005; p = 0.389)	0.051 (CI = +/-0.182; p = 0.558)	0.795	+5.57%
Severity	2015.2	0.046 (CI = +/-0.029; p = 0.005)	0.001 (CI = +/-0.005; p = 0.573)	0.084 (CI = +/-0.186; p = 0.347)	0.764	+4.71%
Severity	2016.1	0.052 (CI = +/-0.034; p = 0.006)	0.002 (CI = +/-0.005; p = 0.474)	0.062 (CI = +/-0.200; p = 0.509)	0.758	+5.30%
Severity	2016.2	0.055 (CI = +/-0.040; p = 0.012)	0.002 (CI = +/-0.006; p = 0.451)	0.050 (CI = +/-0.221; p = 0.625)	0.731	+5.65%
Severity	2017.1	0.075 (CI = +/-0.036; p = 0.001)	0.003 (CI = +/-0.005; p = 0.153)	-0.017 (CI = +/-0.184; p = 0.836)	0.848	+7.82%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.008)	0.015 (CI = +/-0.005; p = 0.000)	-0.225 (CI = +/-0.151; p = 0.005)	0.792	-1.11%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.148; p = 0.007)	0.810	-1.32%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.147; p = 0.011)	0.822	-1.52%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.150; p = 0.012)	0.816	-1.46%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.146; p = 0.018)	0.837	-1.74%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.139; p = 0.028)	0.861	-2.06%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.129; p = 0.043)	0.886	-2.41%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.126; p = 0.069)	0.897	-2.68%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.106 (CI = +/-0.128; p = 0.101)	0.898	-2.84%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.120; p = 0.170)	0.917	-3.23%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.115; p = 0.278)	0.927	-3.58%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.112; p = 0.433)	0.935	-3.89%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.116; p = 0.547)	0.932	-4.05%
Frequency	2012.2	-0.045 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.115; p = 0.790)	0.938	-4.40%
Frequency	2013.1	-0.047 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.121; p = 0.899)	0.934	-4.54%
Frequency	2013.2	-0.047 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.129; p = 0.932)	0.927	-4.59%
Frequency	2014.1	-0.045 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.137; p = 0.831)	0.918	-4.41%
Frequency	2014.2	-0.038 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.132; p = 0.480)	0.920	-3.75%
Frequency	2015.1	-0.041 (CI = +/-0.021; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.141; p = 0.629)	0.916	-4.03%
Frequency	2015.2	-0.034 (CI = +/-0.022; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.140; p = 0.354)	0.915	-3.32%
Frequency	2016.1	-0.036 (CI = +/-0.026; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.154; p = 0.457)	0.907	-3.52%
Frequency	2016.2	-0.039 (CI = +/-0.031; p = 0.019)	0.009 (CI = +/-0.005; p = 0.001)	-0.044 (CI = +/-0.170; p = 0.577)	0.898	-3.79%
Frequency	2017.1	-0.044 (CI = +/-0.036; p = 0.022)	0.009 (CI = +/-0.005; p = 0.002)	-0.025 (CI = +/-0.186; p = 0.765)	0.892	-4.34%
,		, , ,	, ,	, , , , , , , , , , , , , , , , , , , ,		

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change, seasonality
Scalar Level Change Start Date = 2022-07-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.073; p = 0.022)	0.088 (CI = +/-0.173; p = 0.308)	0.528	+1.93%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.075; p = 0.035)	0.095 (CI = +/-0.174; p = 0.276)	0.480	+1.82%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.077; p = 0.034)	0.098 (CI = +/-0.177; p = 0.269)	0.463	+1.76%
Loss Cost	2007.2	0.018 (CI = +/-0.010; p = 0.001)	-0.084 (CI = +/-0.080; p = 0.039)	0.097 (CI = +/-0.181; p = 0.284)	0.436	+1.78%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	-0.086 (CI = +/-0.082; p = 0.041)	0.099 (CI = +/-0.185; p = 0.283)	0.420	+1.74%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.006)	-0.080 (CI = +/-0.085; p = 0.063)	0.106 (CI = +/-0.188; p = 0.256)	0.364	+1.60%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.013)	-0.083 (CI = +/-0.088; p = 0.063)	0.109 (CI = +/-0.192; p = 0.252)	0.348	+1.53%
Loss Cost	2009.2	0.014 (CI = +/-0.013; p = 0.030)	-0.078 (CI = +/-0.091; p = 0.089)	0.115 (CI = +/-0.196; p = 0.237)	0.293	+1.41%
Loss Cost	2010.1	0.013 (CI = +/-0.013; p = 0.064)	-0.083 (CI = +/-0.094; p = 0.080)	0.122 (CI = +/-0.201; p = 0.223)	0.277	+1.28%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.193)	-0.069 (CI = +/-0.093; p = 0.140)	0.139 (CI = +/-0.196; p = 0.158)	0.203	+0.91%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.393)	-0.079 (CI = +/-0.094; p = 0.097)	0.151 (CI = +/-0.196; p = 0.125)	0.201	+0.62%
Loss Cost	2011.2	0.001 (CI = +/-0.015; p = 0.872)	-0.061 (CI = +/-0.091; p = 0.177)	0.173 (CI = +/-0.187; p = 0.068)	0.154	+0.12%
Loss Cost	2012.1	-0.002 (CI = +/-0.016; p = 0.819)	-0.070 (CI = +/-0.092; p = 0.129)	0.184 (CI = +/-0.188; p = 0.054)	0.174	-0.18%
Loss Cost	2012.2	-0.007 (CI = +/-0.017; p = 0.408)	-0.054 (CI = +/-0.091; p = 0.227)	0.204 (CI = +/-0.182; p = 0.030)	0.175	-0.67%
Loss Cost	2013.1	-0.010 (CI = +/-0.018; p = 0.272)	-0.063 (CI = +/-0.094; p = 0.176)	0.215 (CI = +/-0.185; p = 0.025)	0.204	-0.96%
Loss Cost	2013.2	-0.014 (CI = +/-0.019; p = 0.130)	-0.049 (CI = +/-0.095; p = 0.291)	0.233 (CI = +/-0.184; p = 0.016)	0.235	-1.44%
Loss Cost	2014.1	-0.019 (CI = +/-0.021; p = 0.065)	-0.061 (CI = +/-0.096; p = 0.197)	0.248 (CI = +/-0.184; p = 0.011)	0.297	-1.90%
Loss Cost	2014.2	-0.023 (CI = +/-0.023; p = 0.052)	-0.051 (CI = +/-0.100; p = 0.294)	0.261 (CI = +/-0.190; p = 0.011)	0.316	-2.26%
Loss Cost	2015.1	-0.030 (CI = +/-0.025; p = 0.022)	-0.066 (CI = +/-0.100; p = 0.179)	0.281 (CI = +/-0.186; p = 0.006)	0.402	-2.91%
Loss Cost	2015.2	-0.033 (CI = +/-0.028; p = 0.028)	-0.059 (CI = +/-0.108; p = 0.256)	0.290 (CI = +/-0.197; p = 0.008)	0.405	-3.20%
Loss Cost	2016.1	-0.037 (CI = +/-0.033; p = 0.030)	-0.067 (CI = +/-0.114; p = 0.224)	0.301 (CI = +/-0.207; p = 0.008)	0.410	-3.62%
Loss Cost	2016.2	-0.039 (CI = +/-0.039; p = 0.050)	-0.062 (CI = +/-0.126; p = 0.299)	0.308 (CI = +/-0.225; p = 0.012)	0.400	-3.87%
Loss Cost	2017.1	-0.038 (CI = +/-0.047; p = 0.102)	-0.060 (CI = +/-0.139; p = 0.353)	0.305 (CI = +/-0.246; p = 0.020)	0.337	-3.74%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	0.129 (CI = +/-0.136; p = 0.063)	0.899	+4.66%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.058; p = 0.001)	0.120 (CI = +/-0.134; p = 0.077)	0.902	+4.81%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.056; p = 0.002)	0.110 (CI = +/-0.130; p = 0.092)	0.910	+4.99%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.002)	0.106 (CI = +/-0.131; p = 0.110)	0.905	+5.07%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.003)	0.092 (CI = +/-0.120; p = 0.127)	0.923	+5.35%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.051; p = 0.001)	0.080 (CI = +/-0.113; p = 0.157)	0.932	+5.59%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	0.065 (CI = +/-0.096; p = 0.177)	0.952	+5.90%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.054 (CI = +/-0.090; p = 0.224)	0.958	+6.13%
Severity	2010.1	0.060 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.042; p = 0.000)	0.050 (CI = +/-0.090; p = 0.266)	0.957	+6.23%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.046 (CI = +/-0.092; p = 0.310)	0.953	+6.31%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.000)	0.043 (CI = +/-0.094; p = 0.353)	0.950	+6.39%
Severity	2011.2	0.061 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.047; p = 0.001)	0.047 (CI = +/-0.097; p = 0.320)	0.942	+6.29%
Severity	2012.1	0.060 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.049; p = 0.001)	0.050 (CI = +/-0.100; p = 0.311)	0.937	+6.23%
Severity	2012.2	0.060 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.052; p = 0.002)	0.051 (CI = +/-0.104; p = 0.320)	0.926	+6.20%
Severity	2013.1	0.059 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.055; p = 0.003)	0.053 (CI = +/-0.108; p = 0.313)	0.917	+6.13%
Severity	2013.2	0.058 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.057; p = 0.006)	0.060 (CI = +/-0.110; p = 0.267)	0.902	+5.93%
Severity	2014.1	0.053 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.053; p = 0.002)	0.074 (CI = +/-0.102; p = 0.144)	0.907	+5.48%
Severity	2014.2	0.049 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.051; p = 0.003)	0.089 (CI = +/-0.096; p = 0.066)	0.900	+5.00%
Severity	2015.1	0.046 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.052; p = 0.003)	0.096 (CI = +/-0.098; p = 0.052)	0.893	+4.75%
Severity	2015.2	0.043 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.054; p = 0.007)	0.106 (CI = +/-0.099; p = 0.038)	0.871	+4.40%
Severity	2016.1	0.044 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.059; p = 0.012)	0.105 (CI = +/-0.107; p = 0.053)	0.861	+4.45%
Severity	2016.2	0.049 (CI = +/-0.019; p = 0.000)	-0.090 (CI = +/-0.060; p = 0.008)	0.091 (CI = +/-0.108; p = 0.089)	0.865	+5.00%
Severity	2017.1	0.057 (CI = +/-0.018; p = 0.000)	-0.077 (CI = +/-0.052; p = 0.008)	0.071 (CI = +/-0.092; p = 0.116)	0.914	+5.90%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.093; p = 0.864)	-0.041 (CI = +/-0.219; p = 0.704)	0.495	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.092; p = 0.635)	-0.025 (CI = +/-0.213; p = 0.809)	0.539	-2.86%
Frequency	2007.1	-0.031 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.091; p = 0.814)	-0.013 (CI = +/-0.210; p = 0.903)	0.569	-3.08%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.094; p = 0.769)	-0.009 (Cl = +/-0.214; p = 0.932)	0.553	-3.14%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.092; p = 0.999)	0.007 (CI = +/-0.208; p = 0.945)	0.598	-3.43%
Frequency	2008.2	-0.039 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.089; p = 0.707)	0.026 (CI = +/-0.198; p = 0.787)	0.651	-3.78%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.086; p = 0.973)	0.044 (CI = +/-0.188; p = 0.630)	0.700	-4.13%
Frequency	2009.2	-0.045 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.084; p = 0.708)	0.061 (CI = +/-0.182; p = 0.494)	0.730	-4.44%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.085; p = 0.872)	0.072 (CI = +/-0.182; p = 0.422)	0.737	-4.66%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.080; p = 0.546)	0.092 (CI = +/-0.170; p = 0.272)	0.780	-5.08%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.078; p = 0.767)	0.108 (CI = +/-0.164; p = 0.185)	0.803	-5.42%
Frequency	2011.2	-0.060 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.076; p = 0.488)	0.125 (CI = +/-0.156; p = 0.110)	0.826	-5.80%
Frequency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.078; p = 0.628)	0.135 (CI = +/-0.158; p = 0.089)	0.824	-6.03%
Frequency	2012.2	-0.067 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.075; p = 0.362)	0.154 (CI = +/-0.150; p = 0.045)	0.846	-6.47%
Frequency	2013.1	-0.069 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.077; p = 0.472)	0.162 (CI = +/-0.153; p = 0.039)	0.840	-6.68%
Frequency	2013.2	-0.072 (CI = +/-0.016; p = 0.000)	0.036 (CI = +/-0.080; p = 0.359)	0.173 (CI = +/-0.155; p = 0.031)	0.833	-6.96%
Frequency	2014.1	-0.073 (CI = +/-0.018; p = 0.000)	0.034 (CI = +/-0.085; p = 0.400)	0.174 (CI = +/-0.163; p = 0.037)	0.809	-7.00%
Frequency	2014.2	-0.072 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.091; p = 0.461)	0.172 (CI = +/-0.172; p = 0.050)	0.767	-6.92%
Frequency	2015.1	-0.076 (CI = +/-0.023; p = 0.000)	0.023 (CI = +/-0.094; p = 0.606)	0.184 (CI = +/-0.176; p = 0.041)	0.764	-7.31%
Frequency	2015.2	-0.076 (CI = +/-0.027; p = 0.000)	0.022 (CI = +/-0.102; p = 0.643)	0.183 (CI = +/-0.188; p = 0.055)	0.711	-7.29%
Lecauconou	2016.1	-0.080 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.108; p = 0.788)	0.196 (CI = +/-0.196; p = 0.050)	0.697	-7.73%
Frequency	204	0.000 (0) . ( 0.000	0.000 (0) . ( 0.000			0
Frequency Frequency	2016.2 2017.1	-0.088 (CI = +/-0.036; p = 0.000) -0.096 (CI = +/-0.041; p = 0.001)	0.028 (CI = +/-0.114; p = 0.592) 0.017 (CI = +/-0.121; p = 0.753)	0.217 (CI = +/-0.204; p = 0.039) 0.234 (CI = +/-0.214; p = 0.035)	0.691 0.681	-8.44% -9.11%

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar\_level\_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Tren Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.185; p = 0.332)	0.457	+1.93%
Loss Cost	2006.2	0.018 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.184; p = 0.282)	0.415	+1.77%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.001)	0.099 (CI = +/-0.188; p = 0.289)	0.392	+1.76%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.102 (CI = +/-0.192; p = 0.289)	0.364	+1.72%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.003)	0.101 (CI = +/-0.197; p = 0.303)	0.346	+1.73%
Loss Cost	2008.2	0.015 (CI = +/-0.011; p = 0.011)	0.111 (CI = +/-0.197; p = 0.257)	0.298	+1.53%
		0.015 (CI = +/-0.011; p = 0.011) 0.015 (CI = +/-0.012; p = 0.017)	0.111 (CI = +/-0.137, p = 0.237) 0.111 (CI = +/-0.202; p = 0.268)		
Loss Cost	2009.1			0.277	+1.53%
Loss Cost	2009.2	0.013 (CI = +/-0.013; p = 0.046)	0.121 (CI = +/-0.204; p = 0.235)	0.233	+1.33%
Loss Cost	2010.1	0.013 (CI = +/-0.014; p = 0.077)	0.124 (CI = +/-0.210; p = 0.235)	0.206	+1.27%
Loss Cost	2010.2	0.008 (CI = +/-0.014; p = 0.244)	0.144 (CI = +/-0.202; p = 0.154)	0.157	+0.83%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.419)	0.153 (CI = +/-0.205; p = 0.135)	0.127	+0.61%
Loss Cost	2011.2	0.000 (CI = +/-0.015; p = 0.963)	0.178 (CI = +/-0.190; p = 0.066)	0.116	+0.03%
Loss Cost	2012.1	-0.002 (CI = +/-0.016; p = 0.817)	0.187 (CI = +/-0.194; p = 0.059)	0.111	-0.19%
Loss Cost	2012.2	-0.008 (CI = +/-0.017; p = 0.354)	0.209 (CI = +/-0.184; p = 0.028)	0.151	-0.76%
Loss Cost	2013.1	-0.010 (CI = +/-0.018; p = 0.279)	0.217 (CI = +/-0.189; p = 0.027)	0.160	-0.97%
Loss Cost	2013.2	-0.015 (CI = +/-0.019; p = 0.106)	0.238 (CI = +/-0.184; p = 0.014)	0.226	-1.54%
Loss Cost	2014.1	-0.019 (CI = +/-0.021; p = 0.068)	0.251 (CI = +/-0.187; p = 0.012)	0.261	-1.92%
Loss Cost	2014.2	-0.024 (CI = +/-0.023; p = 0.040)	0.267 (CI = +/-0.189; p = 0.009)	0.308	-2.39%
Loss Cost	2015.1	-0.030 (CI = +/-0.025; p = 0.024)	0.284 (CI = +/-0.192; p = 0.007)	0.358	-2.93%
Loss Cost	2015.2	-0.035 (CI = +/-0.028; p = 0.024)	0.298 (CI = +/-0.198; p = 0.006)	0.386	-3.40%
Loss Cost	2016.1	-0.037 (CI = +/-0.033; p = 0.031)	0.305 (CI = +/-0.211; p = 0.008)	0.377	-3.66%
Loss Cost	2016.2	-0.042 (CI = +/-0.039; p = 0.035)	0.319 (CI = +/-0.223; p = 0.009)	0.389	-4.16%
Loss Cost	2017.1	-0.039 (CI = +/-0.047; p = 0.094)	0.310 (CI = +/-0.241; p = 0.017)	0.340	-3.80%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.131 (CI = +/-0.156; p = 0.098)	0.867	+4.65%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.158; p = 0.115)	0.863	+4.75%
Severity	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.112 (CI = +/-0.151; p = 0.139)	0.878	+4.99%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.154; p = 0.150)	0.868	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.139; p = 0.179)	0.896	+5.34%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.139; p = 0.216)	0.896	+5.50%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.120; p = 0.263)	0.925	+5.90%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.121; p = 0.312)	0.923	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.120; p = 0.378)	0.924	+6.22%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.123; p = 0.383)	0.915	+6.20%
	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.124; p = 0.454)	0.914	+6.38%
Severity					
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.124; p = 0.372)	0.905	+6.16%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.128; p = 0.404)	0.895	+6.21%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.131; p = 0.362)	0.880	+6.05%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.136; p = 0.397)	0.867	+6.11%
Severity	2013.2	0.056 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.135; p = 0.300)	0.851	+5.75%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.138; p = 0.249)	0.828	+5.45%
Severity	2014.2	0.047 (CI = +/-0.015; p = 0.000)	0.099 (CI = +/-0.126; p = 0.115)	0.823	+4.77%
Severity	2015.1	0.046 (CI = +/-0.018; p = 0.000)	0.101 (CI = +/-0.133; p = 0.127)	0.798	+4.71%
Severity	2015.2	0.040 (CI = +/-0.019; p = 0.000)	0.118 (CI = +/-0.130; p = 0.072)	0.776	+4.11%
Severity	2016.1	0.043 (CI = +/-0.021; p = 0.001)	0.110 (CI = +/-0.136; p = 0.105)	0.767	+4.41%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.003)	0.107 (CI = +/-0.147; p = 0.138)	0.740	+4.53%
Severity	2017.1	0.057 (CI = +/-0.025; p = 0.000)	0.077 (CI = +/-0.130; p = 0.215)	0.826	+5.83%
Severity	2017.1	0.037 (CI = 17 0.023, p = 0.000)	0.077 (CI = 1, 0.130, p = 0.213)	0.020	13.0370
requency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.215; p = 0.698)	0.510	-2.60%
requency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.210; p = 0.798)	0.551	-2.84%
requency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.206; p = 0.900)	0.583	-3.08%
		-0.031 (CI = +/-0.010; p = 0.000) -0.032 (CI = +/-0.011; p = 0.000)	-0.013 (CI = +/-0.206; p = 0.900) -0.010 (CI = +/-0.211; p = 0.924)		
requency	2007.2			0.567	-3.13%
requency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.204; p = 0.944)	0.612	-3.43%
requency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.195; p = 0.791)	0.662	-3.76%
requency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.184; p = 0.624)	0.711	-4.13%
requency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.178; p = 0.494)	0.739	-4.43%
requency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.177; p = 0.413)	0.747	-4.66%
requency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.167; p = 0.274)	0.786	-5.06%
requency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.160; p = 0.176)	0.811	-5.42%
requency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.123 (CI = +/-0.154; p = 0.110)	0.830	-5.77%
requency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.154; p = 0.084)	0.831	-6.02%
requency	2012.2	-0.066 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.148; p = 0.047)	0.847	-6.41%
requency	2012.2	-0.069 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.150; p = 0.037)	0.844	-6.67%
requency	2013.2	-0.071 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.154; p = 0.033)	0.834	-6.89%
requency	2014.1	-0.072 (CI = +/-0.018; p = 0.000)	0.173 (CI = +/-0.161; p = 0.036)	0.812	-6.99%
requency	2014.2	-0.071 (CI = +/-0.020; p = 0.000)	0.168 (CI = +/-0.168; p = 0.050)	0.774	-6.84%
requency	2015.1	-0.076 (CI = +/-0.022; p = 0.000)	0.183 (CI = +/-0.170; p = 0.036)	0.776	-7.30%
requency	2015.2	-0.075 (CI = +/-0.026; p = 0.000)	0.180 (CI = +/-0.180; p = 0.050)	0.728	-7.21%
	2016 1	-0.080 (CI = $+/-0.029$ ; p = 0.000)	0.196 (CI = +/-0.186; p = 0.041)	0.720	-7.73%
requency	2016.1	-0.000 (Ci - +/-0.023, p - 0.000)	0.130 (Ci ·/ 0.100) p 0.0 (1)	0.7 20	
	2016.1	-0.087 (CI = +/-0.034; p = 0.000)	0.212 (CI = +/-0.194; p = 0.035)	0.711	-8.31%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2017.1
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.051 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.058; p = 0.001)	0.006 (CI = +/-0.004; p = 0.004)	0.902	+5.25%
Loss Cost	2006.2	0.051 (CI = +/-0.007; p = 0.000)	-0.104 (CI = 1/-0.060; p = 0.001)	0.006 (CI = +/-0.004; p = 0.005)	0.890	+5.21%
Loss Cost	2007.1	0.049 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.058; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.891	+4.99%
Loss Cost	2007.1	0.047 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.880	+4.81%
Loss Cost	2007.2	0.047 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.059; p = 0.001)	0.005 (CI = +/-0.004; p = 0.009)	0.872	+4.80%
Loss Cost	2008.1	0.044 (CI = +/-0.008, p = 0.000) 0.044 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.055; p = 0.001) -0.093 (CI = +/-0.055; p = 0.002)	0.005 (CI = +/-0.004; p = 0.003) 0.005 (CI = +/-0.004; p = 0.007)	0.866	+4.53%
Loss Cost	2008.2	0.042 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.054; p = 0.001)	0.005 (CI = +/-0.004; p = 0.007) 0.005 (CI = +/-0.004; p = 0.009)	0.865	+4.30%
Loss Cost	2009.1	0.042 (Cl = +/-0.007, p = 0.000) 0.041 (Cl = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.055; p = 0.001)	0.005 (CI = +/-0.004; p = 0.003) 0.005 (CI = +/-0.004; p = 0.012)	0.844	+4.18%
Loss Cost	2010.1	0.041 (Cl = +/-0.008; p = 0.000) 0.040 (Cl = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.056; p = 0.001)	0.003 (CI = +/-0.004; p = 0.012) 0.004 (CI = +/-0.004; p = 0.016)	0.834	+4.04%
Loss Cost	2010.1	0.040 (CI = +/-0.008; p = 0.000) 0.037 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.056, p = 0.001) -0.093 (CI = +/-0.054; p = 0.002)	0.004 (CI = +/-0.004; p = 0.016) 0.004 (CI = +/-0.003; p = 0.016)	0.813	+4.04%
Loss Cost	2010.2	0.040 (CI = +/-0.008; p = 0.000)		0.004 (CI = +/-0.003; p = 0.016) 0.005 (CI = +/-0.003; p = 0.006)	0.847	+4.09%
	2011.1	0.038 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.051; p = 0.003) -0.074 (CI = +/-0.050; p = 0.006)	0.003 (CI = +/-0.003; p = 0.006) 0.004 (CI = +/-0.003; p = 0.006)	0.823	
Loss Cost	2011.2			0.004 (CI = +/-0.003; p = 0.008) 0.004 (CI = +/-0.003; p = 0.008)	0.808	+3.87%
Loss Cost		0.038 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.053; p = 0.008)			+3.83%
Loss Cost	2012.2	0.036 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.053; p = 0.016)	0.004 (CI = +/-0.003; p = 0.009)	0.769	+3.62%
Loss Cost	2013.1	0.037 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.056; p = 0.027)	0.004 (CI = +/-0.003; p = 0.010)	0.766	+3.75%
Loss Cost	2013.2	0.036 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.059; p = 0.045)	0.004 (CI = +/-0.003; p = 0.012)	0.716	+3.67%
Loss Cost	2014.1	0.033 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.059; p = 0.024)	0.004 (CI = +/-0.003; p = 0.014)	0.700	+3.34%
Loss Cost	2014.2	0.034 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.063; p = 0.027)	0.004 (CI = +/-0.003; p = 0.017)	0.665	+3.45%
Loss Cost	2015.1	0.032 (CI = +/-0.015; p = 0.001)	-0.077 (CI = +/-0.067; p = 0.028)	0.004 (CI = +/-0.003; p = 0.023)	0.638	+3.29%
Loss Cost	2015.2	0.029 (CI = +/-0.016; p = 0.003)	-0.065 (CI = +/-0.070; p = 0.066)	0.004 (CI = +/-0.003; p = 0.022)	0.543	+2.89%
Loss Cost	2016.1	0.028 (CI = +/-0.019; p = 0.008)	-0.065 (CI = +/-0.075; p = 0.084)	0.004 (CI = +/-0.004; p = 0.030)	0.521	+2.88%
Loss Cost	2016.2	0.033 (CI = +/-0.022; p = 0.007)	-0.079 (CI = +/-0.082; p = 0.056)	0.004 (CI = +/-0.004; p = 0.035)	0.553	+3.40%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.395)	0.918	+4.11%
Severity	2006.2	0.041 (CI = +/-0.006; p = 0.000)	-0.229 (CI = +/-0.052; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.436)	0.914	+4.20%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.054; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.486)	0.913	+4.26%
Severity	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.229 (CI = +/-0.055; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.527)	0.907	+4.34%
Severity	2008.1	0.045 (CI = +/-0.006; p = 0.000)	-0.217 (CI = +/-0.050; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.695)	0.928	+4.62%
Severity	2008.2	0.047 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.050; p = 0.000)	0.000 (CI = +/-0.003; p = 0.773)	0.929	+4.78%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	-0.217 (CI = +/-0.049; p = 0.000)	0.000 (CI = +/-0.003; p = 0.911)	0.935	+4.96%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.049; p = 0.000)	0.000 (CI = +/-0.003; p = 0.987)	0.934	+5.11%
Severity	2010.1	0.052 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.003; p = 0.841)	0.942	+5.33%
Severity	2010.2	0.053 (CI = +/-0.007; p = 0.000)	-0.219 (CI = +/-0.049; p = 0.000)	0.000 (CI = +/-0.003; p = 0.796)	0.937	+5.44%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.001 (CI = +/-0.003; p = 0.491)	0.959	+5.81%
Severity	2011.1	0.056 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.044; p = 0.000)	0.001 (CI = +/-0.003; p = 0.508)	0.950	+5.79%
Severity	2011.2	0.056 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.044, p = 0.000)	0.001 (CI = +/-0.003; p = 0.549)	0.948	+5.74%
Severity	2012.1	0.055 (CI = +/-0.008; p = 0.000) 0.055 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.040, p = 0.000) -0.205 (CI = +/-0.049; p = 0.000)	0.001 (CI = +/-0.003; p = 0.574)	0.936	+5.68%
	2012.2				0.937	+5.84%
Severity		0.057 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.050; p = 0.000)	0.001 (CI = +/-0.003; p = 0.515)		
Severity	2013.2	0.058 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.052; p = 0.000)	0.001 (CI = +/-0.003; p = 0.491)	0.929	+6.00%
Severity	2014.1	0.058 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.055; p = 0.000)	0.001 (CI = +/-0.003; p = 0.529)	0.925	+5.93%
Severity	2014.2	0.059 (CI = +/-0.012; p = 0.000)	-0.214 (CI = +/-0.059; p = 0.000)	0.001 (CI = +/-0.003; p = 0.525)	0.911	+6.10%
Severity	2015.1	0.061 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.061; p = 0.000)	0.001 (CI = +/-0.003; p = 0.491)	0.913	+6.32%
Severity	2015.2	0.056 (CI = +/-0.014; p = 0.000)	-0.193 (CI = +/-0.059; p = 0.000)	0.001 (CI = +/-0.003; p = 0.445)	0.895	+5.78%
Severity	2016.1	0.059 (CI = +/-0.016; p = 0.000)	-0.188 (CI = +/-0.062; p = 0.000)	0.001 (CI = +/-0.003; p = 0.432)	0.897	+6.03%
Severity	2016.2	0.056 (CI = +/-0.019; p = 0.000)	-0.182 (CI = +/-0.070; p = 0.000)	0.001 (CI = +/-0.003; p = 0.431)	0.844	+5.79%
Frequency	2006.1	0.011 (CI = +/-0.009; p = 0.025)	0.121 (CI = +/-0.083; p = 0.006)	0.008 (CI = +/-0.006; p = 0.011)	0.278	+1.09%
Frequency	2006.2	0.010 (CI = +/-0.010; p = 0.055)	0.127 (CI = +/-0.085; p = 0.005)	0.008 (CI = +/-0.006; p = 0.014)	0.282	+0.97%
Frequency	2007.1	0.007 (CI = +/-0.010; p = 0.165)	0.114 (CI = +/-0.083; p = 0.009)	0.007 (CI = +/-0.006; p = 0.018)	0.238	+0.70%
Frequency	2007.2	0.004 (CI = +/-0.010; p = 0.372)	0.126 (CI = +/-0.082; p = 0.004)	0.007 (CI = +/-0.006; p = 0.020)	0.279	+0.45%
Frequency	2008.1	0.002 (CI = +/-0.010; p = 0.743)	0.113 (CI = +/-0.080; p = 0.008)	0.006 (CI = +/-0.005; p = 0.027)	0.266	+0.17%
Frequency	2008.2	-0.002 (CI = +/-0.009; p = 0.602)	0.131 (CI = +/-0.072; p = 0.001)	0.006 (CI = +/-0.005; p = 0.022)	0.406	-0.24%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.157)	0.115 (CI = +/-0.065; p = 0.001)	0.005 (CI = +/-0.004; p = 0.024)	0.476	-0.62%
Frequency	2009.2	-0.009 (CI = +/-0.009; p = 0.049)	0.126 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.004; p = 0.024)	0.550	-0.88%
Frequency	2010.1	-0.012 (CI = +/-0.008; p = 0.006)	0.112 (CI = +/-0.057; p = 0.000)	0.004 (CI = +/-0.004; p = 0.027)	0.632	-1.23%
Frequency	2010.2	-0.016 (CI = +/-0.008; p = 0.000)	0.126 (CI = +/-0.051; p = 0.000)	0.004 (CI = +/-0.003; p = 0.020)	0.732	-1.56%
Frequency	2011.1	-0.016 (CI = +/-0.008; p = 0.001)	0.124 (CI = +/-0.053; p = 0.000)	0.004 (CI = +/-0.003; p = 0.026)	0.733	-1.63%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	0.131 (CI = +/-0.053; p = 0.000)	0.004 (CI = +/-0.003; p = 0.029)	0.750	-1.82%
Frequency	2012.1	-0.018 (CI = +/-0.010; p = 0.001)	0.132 (CI = +/-0.056; p = 0.000)	0.004 (CI = +/-0.003; p = 0.023) 0.004 (CI = +/-0.003; p = 0.034)	0.744	-1.81%
Frequency	2012.1	-0.020 (CI = +/-0.010; p = 0.001)	0.132 (CI = +/-0.058; p = 0.000)	0.004 (CI = +/-0.003; p = 0.034) 0.004 (CI = +/-0.003; p = 0.039)	0.737	-1.95%
Frequency	2012.2	-0.020 (CI = +/-0.010; p = 0.001) -0.020 (CI = +/-0.011; p = 0.002)	0.137 (CI = +/-0.058, p = 0.000) 0.137 (CI = +/-0.061; p = 0.000)	0.004 (CI = +/-0.003; p = 0.048)	0.732	-1.95%
		-0.020 (CI = +/-0.011; p = 0.002) -0.022 (CI = +/-0.012; p = 0.001)	0.137 (CI = +/-0.061; p = 0.000) 0.145 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.003; p = 0.048) 0.003 (CI = +/-0.003; p = 0.052)		
Frequency	2013.2				0.737	-2.21%
Frequency	2014.1	-0.025 (CI = +/-0.013; p = 0.001)	0.138 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.004; p = 0.065)	0.753	-2.44%
Frequency	2014.2	-0.025 (CI = +/-0.015; p = 0.003)	0.140 (CI = +/-0.070; p = 0.001)	0.003 (CI = +/-0.004; p = 0.076)	0.710	-2.50%
Frequency	2015.1	-0.029 (CI = +/-0.016; p = 0.002)	0.132 (CI = +/-0.070; p = 0.001)	0.003 (CI = +/-0.004; p = 0.087)	0.741	-2.85%
Frequency	2015.2	-0.028 (CI = +/-0.018; p = 0.007)	0.128 (CI = +/-0.077; p = 0.004)	0.003 (CI = +/-0.004; p = 0.101)	0.661	-2.73%
Frequency	2016.1	-0.030 (CI = +/-0.021; p = 0.009)	0.124 (CI = +/-0.082; p = 0.007)	0.003 (CI = +/-0.004; p = 0.118)	0.666	-2.97%
Frequency	2016.2	-0.023 (CI = +/-0.023; p = 0.048)	0.103 (CI = +/-0.084; p = 0.022)	0.003 (CI = +/-0.004; p = 0.118)	0.506	-2.26%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality

Ei+	Start Date	Timo	Soconality	Adjusted PA2	Implied Trend
Fit Loss Cost	Start Date 2006.1	Time 0.048 (CI = +/-0.009; p = 0.000)	Seasonality -0.084 (CI = +/-0.089; p = 0.062)	Adjusted R^2 0.784	+4.87%
	2006.1	0.048 (CI = +/-0.009; p = 0.000) 0.047 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.089; p = 0.082) -0.080 (CI = +/-0.091; p = 0.083)		
Loss Cost				0.761	+4.80%
Loss Cost	2007.1	0.045 (CI = +/-0.010; p = 0.000) 0.043 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.091; p = 0.052)	0.746	+4.60%
Loss Cost	2007.2		-0.080 (CI = +/-0.092; p = 0.086)	0.716	+4.40%
Loss Cost	2008.1	0.043 (CI = +/-0.011; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.090)	0.698	+4.37%
Loss Cost	2008.2	0.040 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.094; p = 0.154)	0.661	+4.07%
Loss Cost	2009.1	0.038 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.095; p = 0.108)	0.634	+3.87%
Loss Cost	2009.2	0.036 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.097; p = 0.159)	0.584	+3.69%
Loss Cost	2010.1	0.035 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.100; p = 0.136)	0.552	+3.54%
Loss Cost	2010.2	0.032 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.100; p = 0.218)	0.482	+3.24%
Loss Cost	2011.1	0.034 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.103; p = 0.295)	0.494	+3.45%
Loss Cost	2011.2	0.031 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.104; p = 0.427)	0.416	+3.14%
Loss Cost	2012.1	0.030 (CI = +/-0.016; p = 0.001)	-0.044 (CI = +/-0.109; p = 0.411)	0.375	+3.05%
Loss Cost	2012.2	0.027 (CI = +/-0.018; p = 0.005)	-0.031 (CI = +/-0.112; p = 0.565)	0.281	+2.71%
Loss Cost	2013.1	0.027 (CI = +/-0.019; p = 0.009)	-0.030 (CI = +/-0.118; p = 0.594)	0.254	+2.73%
Loss Cost	2013.2	0.024 (CI = +/-0.021; p = 0.029)	-0.021 (CI = +/-0.123; p = 0.729)	0.164	+2.44%
Loss Cost	2014.1	0.020 (CI = +/-0.023; p = 0.081)	-0.033 (CI = +/-0.127; p = 0.592)	0.089	+2.05%
Loss Cost	2014.2	0.018 (CI = +/-0.026; p = 0.158)	-0.026 (CI = +/-0.135; p = 0.688)	0.016	+1.83%
Loss Cost	2015.1	0.015 (CI = +/-0.029; p = 0.289)	-0.035 (CI = +/-0.142; p = 0.605)	-0.033	+1.50%
Loss Cost	2015.2	0.007 (CI = +/-0.031; p = 0.646)	-0.012 (CI = +/-0.144; p = 0.857)	-0.133	+0.68%
Loss Cost	2016.1	0.004 (CI = +/-0.036; p = 0.827)	-0.020 (CI = +/-0.155; p = 0.780)	-0.154	+0.37%
Loss Cost	2016.2	0.000 (CI = +/-0.042; p = 0.994)	-0.011 (CI = +/-0.168; p = 0.891)	-0.180	-0.02%
Loss Cost	2017.1	-0.005 (CI = +/-0.049; p = 0.838)	-0.020 (CI = +/-0.182; p = 0.809)	-0.188	-0.46%
Severity	2006.1	0.042 (CI = +/-0.005; p = 0.000)	-0.212 (CI = +/-0.054; p = 0.000)	0.905	+4.30%
Severity	2006.2	0.043 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.899	+4.37%
Severity	2007.1	0.043 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.056; p = 0.000)	0.899	+4.43%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.058; p = 0.000)	0.891	+4.50%
Severity	2008.1	0.046 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.053; p = 0.000)	0.913	+4.74%
Severity	2008.2	0.048 (CI = +/-0.006; p = 0.000)	-0.211 (CI = +/-0.054; p = 0.000)	0.911	+4.87%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.053; p = 0.000)	0.917	+5.02%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.054; p = 0.000)	0.913	+5.13%
Severity	2010.1	0.052 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.054; p = 0.000)	0.920	+5.32%
Severity	2010.2	0.052 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.911	+5.38%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.931	+5.69%
Severity	2011.2	0.055 (CI = +/-0.008; p = 0.000)	-0.191 (CI = +/-0.053; p = 0.000)	0.918	+5.63%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.056; p = 0.000)	0.914	+5.57%
Severity	2012.2	0.053 (CI = +/-0.009; p = 0.000)	-0.189 (CI = +/-0.058; p = 0.000)	0.896	+5.47%
Severity	2013.1	0.054 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.061; p = 0.000)	0.894	+5.57%
Severity	2013.2	0.055 (CI = +/-0.011; p = 0.000)	-0.187 (CI = +/-0.064; p = 0.000)	0.876	+5.64%
Severity	2014.1	0.054 (CI = +/-0.012; p = 0.000)	-0.191 (CI = +/-0.067; p = 0.000)	0.870	+5.53%
	2014.1				+5.55%
Severity		0.054 (CI = +/-0.014; p = 0.000)	-0.191 (CI = +/-0.072; p = 0.000)	0.842	
Severity	2015.1	0.055 (CI = +/-0.016; p = 0.000)	-0.188 (CI = +/-0.077; p = 0.000)	0.838	+5.66%
Severity	2015.2	0.049 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.072; p = 0.000)	0.809	+4.99%
Severity	2016.1	0.050 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.077; p = 0.000)	0.803	+5.08%
Severity	2016.2	0.045 (CI = +/-0.020; p = 0.000)	-0.156 (CI = +/-0.079; p = 0.001)	0.739	+4.56%
Severity	2017.1	0.046 (CI = +/-0.023; p = 0.001)	-0.152 (CI = +/-0.086; p = 0.003)	0.737	+4.76%
Frequency	2006.1	0.006 (CI = +/-0.010; p = 0.252)	0.128 (CI = +/-0.097; p = 0.012)	0.162	+0.55%
Frequency	2006.2	0.004 (CI = +/-0.010; p = 0.413)	0.136 (CI = +/-0.099; p = 0.009)	0.171	+0.41%
Frequency	2007.1	0.002 (CI = +/-0.010; p = 0.749)	0.122 (CI = +/-0.097; p = 0.015)	0.128	+0.16%
Frequency	2007.2	-0.001 (CI = +/-0.010; p = 0.850)	0.136 (CI = +/-0.096; p = 0.007)	0.172	-0.10%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.498)	0.123 (CI = +/-0.095; p = 0.013)	0.156	-0.35%
	2008.2	-0.004 (CI = +/-0.011; p = 0.436)	0.144 (CI = +/-0.088; p = 0.002)		
Frequency	2009.1	-0.008 (CI = +/-0.010; p = 0.130) -0.011 (CI = +/-0.010; p = 0.031)		0.278	-0.76%
Frequency			0.128 (CI = +/-0.083; p = 0.004)	0.321	-1.09%
Frequency	2009.2	-0.014 (CI = +/-0.010; p = 0.009)	0.141 (CI = +/-0.081; p = 0.001)	0.396	-1.37%
Frequency	2010.1	-0.017 (CI = +/-0.010; p = 0.002)	0.127 (CI = +/-0.078; p = 0.003)	0.454	-1.68%
Frequency	2010.2	-0.021 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.074; p = 0.001)	0.551	-2.03%
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.076; p = 0.001)	0.555	-2.12%
Frequency	2011.2	-0.024 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.077; p = 0.001)	0.582	-2.36%
Frequency	2012.1	-0.024 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.081; p = 0.001)	0.578	-2.39%
Frequency	2012.2	-0.027 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.083; p = 0.001)	0.584	-2.62%
Frequency	2013.1	-0.027 (CI = +/-0.014; p = 0.001)	0.155 (CI = +/-0.087; p = 0.001)	0.583	-2.69%
Frequency	2013.2	-0.031 (CI = +/-0.015; p = 0.001)	0.167 (CI = +/-0.088; p = 0.001)	0.605	-3.03%
Frequency	2014.1	-0.034 (CI = +/-0.017; p = 0.001)	0.158 (CI = +/-0.091; p = 0.002)	0.625	-3.30%
Frequency	2014.1	-0.034 (Cl = +/-0.017, p = 0.001)	0.138 (CI = +/-0.091, p = 0.002) 0.165 (CI = +/-0.096; p = 0.002)	0.605	-3.53%
		-0.036 (CI = +/-0.018; p = 0.001) -0.040 (CI = +/-0.020; p = 0.001)	0.163 (CI = +/-0.096; p = 0.002) 0.153 (CI = +/-0.097; p = 0.005)		
Frequency	2015.1			0.638	-3.94%
Frequency	2015.2	-0.042 (CI = +/-0.023; p = 0.002)	0.158 (CI = +/-0.105; p = 0.006)	0.593	-4.10%
Frequency	2016.1	-0.046 (CI = +/-0.025; p = 0.002)	0.148 (CI = +/-0.110; p = 0.013)	0.611	-4.49%
	2016.2	0.045 (CL., (0.030,	0.145 (CI = +/-0.121; p = 0.023)	0.517	-4.38%
Frequency Frequency	2016.2 2017.1	-0.045 (CI = +/-0.030; p = 0.007) -0.051 (CI = +/-0.034; p = 0.007)	0.131 (CI = +/-0.127; p = 0.044)	0.551	-4.58%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.054 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.081; p = 0.071)	0.008 (CI = +/-0.006; p = 0.009)	0.822	+5.53%
Loss Cost	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.083; p = 0.089)	0.008 (CI = +/-0.006; p = 0.010)	0.802	+5.48%
Loss Cost	2007.1	0.051 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.084; p = 0.060)	0.007 (CI = +/-0.006; p = 0.014)	0.787	+5.28%
Loss Cost	2007.2	0.050  (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.085; p = 0.094)	$0.007$ (CI = $\pm$ -0.006; p = 0.017)	0.760	+5.08%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.088; p = 0.108)	0.007 (CI = +/-0.006; p = 0.020)	0.744	+5.09%
Loss Cost	2008.2	0.047 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.087; p = 0.175)	0.007 (CI = +/-0.006; p = 0.023)	0.712	+4.79%
Loss Cost	2009.1	0.045 (CI = +/-0.012; p = 0.000)	-0.067 (CI = +/-0.088; p = 0.132)	0.006 (CI = +/-0.006; p = 0.031)	0.685	+4.59%
Loss Cost	2009.2	0.043 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.091; p = 0.183)	0.006 (CI = +/-0.006; p = 0.038)	0.639	+4.43%
Loss Cost	2010.1	0.042 (CI = +/-0.014; p = 0.000)	-0.065 (CI = +/-0.094; p = 0.167)	0.006 (CI = +/-0.006; p = 0.048)	0.607	+4.30%
Loss Cost	2010.2	0.039 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.095; p = 0.253)	0.006 (CI = +/-0.006; p = 0.057)	0.543	+4.00%
Loss Cost	2011.1	0.042 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.096; p = 0.366)	0.006 (CI = +/-0.006; p = 0.043)	0.566	+4.31%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.098; p = 0.501)	0.006 (CI = +/-0.006; p = 0.051)	0.495	+4.00%
Loss Cost	2012.1	0.039 (CI = +/-0.018; p = 0.000)	-0.033 (CI = +/-0.103; p = 0.507)	0.006 (CI = +/-0.006; p = 0.060)	0.456	+3.97%
Loss Cost	2012.2	0.036 (CI = +/-0.019; p = 0.001)	-0.022 (CI = +/-0.105; p = 0.661)	0.006 (CI = +/-0.006; p = 0.071)	0.370	+3.63%
Loss Cost	2013.1	0.037 (CI = +/-0.021; p = 0.002)	-0.019 (CI = +/-0.111; p = 0.721)	0.006 (CI = +/-0.006; p = 0.076)	0.347	+3.74%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.007)	-0.011 (CI = +/-0.117; p = 0.845)	0.006 (CI = +/-0.007; p = 0.088)	0.263	+3.47%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.022)	-0.021 (CI = +/-0.121; p = 0.711)	0.005 (CI = +/-0.007; p = 0.109)	0.185	+3.09%
Loss Cost	2014.2	0.028 (CI = +/-0.028; p = 0.049)	-0.016 (CI = +/-0.129; p = 0.796)	0.005 (CI = +/-0.007; p = 0.125)	0.115	+2.89%
Loss Cost	2015.1	0.026 (CI = +/-0.032; p = 0.104)	-0.023 (CI = +/-0.138; p = 0.719)	0.005 (CI = +/-0.007; p = 0.148)	0.059	+2.60%
Loss Cost	2015.2	0.018 (CI = +/-0.034; p = 0.276)	-0.001 (CI = +/-0.139; p = 0.984)	0.005 (CI = +/-0.007; p = 0.145)	-0.020	+1.77%
Loss Cost	2016.1	0.015 (CI = +/-0.038; p = 0.412)	-0.008 (CI = +/-0.150; p = 0.909)	0.005 (CI = +/-0.007; p = 0.167)	-0.050	+1.49%
Loss Cost	2016.2	0.011 (CI = +/-0.044; p = 0.595)	0.002 (CI = +/-0.164; p = 0.975)	0.005 (CI = +/-0.008; p = 0.181)	-0.075	+1.08%
Loss Cost	2017.1	0.006 (CI = +/-0.051; p = 0.779)	-0.007 (CI = +/-0.179; p = 0.932)	0.005 (CI = +/-0.008; p = 0.202)	-0.090	+0.65%
Coupritu	2006 1	0.041 (CI = +/-0.006; p = 0.000)	0.212 (CI = 1/ 0.0551 = 0.000)	0.001 (61 - 1/ 0.004; 5 - 0.643)	0.002	. 4 220/
Severity Severity	2006.1 2006.2	0.041 (CI = +/-0.006; p = 0.000) 0.042 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.055; p = 0.000) -0.217 (CI = +/-0.056; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.642) -0.001 (CI = +/-0.004; p = 0.691)	0.902 0.897	+4.22% +4.30%
Severity	2006.2	0.042 (CI = +/-0.007; p = 0.000) 0.043 (CI = +/-0.007; p = 0.000)	-0.217 (CI = +/-0.056; p = 0.000) -0.214 (CI = +/-0.057; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.691) -0.001 (CI = +/-0.004; p = 0.749)	0.896	+4.38%
Severity	2007.1	0.044 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.059; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.743) -0.001 (CI = +/-0.004; p = 0.791)	0.888	+4.45%
Severity	2007.2	0.044 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.004; p = 0.791)	0.909	+4.74%
Severity	2008.2	0.048 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.004; p = 0.924)	0.908	+4.89%
Severity	2009.1	0.049 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.004; p = 0.793)	0.914	+5.07%
Severity	2009.2	0.051 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.056; p = 0.000)	0.001 (CI = +/-0.004; p = 0.730)	0.910	+5.21%
Severity	2010.1	0.053 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.055; p = 0.000)	0.001 (CI = +/-0.004; p = 0.586)	0.918	+5.44%
Severity	2010.2	0.054 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.057; p = 0.000)	0.001 (CI = +/-0.004; p = 0.562)	0.909	+5.52%
Severity	2011.1	0.057 (CI = +/-0.008; p = 0.000)	-0.190 (CI = +/-0.051; p = 0.000)	0.001 (CI = +/-0.003; p = 0.345)	0.931	+5.90%
Severity	2011.2	0.057 (CI = +/-0.009; p = 0.000)	-0.188 (CI = +/-0.054; p = 0.000)	0.001 (CI = +/-0.003; p = 0.369)	0.918	+5.85%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	-0.190 (CI = +/-0.056; p = 0.000)	0.001 (CI = +/-0.003; p = 0.402)	0.913	+5.80%
Severity	2012.2	0.055 (CI = +/-0.011; p = 0.000)	-0.187 (CI = +/-0.059; p = 0.000)	0.001 (CI = +/-0.004; p = 0.435)	0.894	+5.69%
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	-0.182 (CI = +/-0.062; p = 0.000)	0.001 (CI = +/-0.004; p = 0.403)	0.893	+5.83%
Severity	2013.2	0.057 (CI = +/-0.013; p = 0.000)	-0.185 (CI = +/-0.065; p = 0.000)	0.002 (CI = +/-0.004; p = 0.404)	0.874	+5.92%
Severity	2014.1	0.057 (CI = +/-0.014; p = 0.000)	-0.188 (CI = +/-0.069; p = 0.000)	0.001 (CI = +/-0.004; p = 0.442)	0.866	+5.82%
Severity	2014.2	0.057 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.074; p = 0.000)	0.001 (CI = +/-0.004; p = 0.456)	0.837	+5.85%
Severity	2015.1	0.058 (CI = +/-0.018; p = 0.000)	-0.185 (CI = +/-0.079; p = 0.000)	0.002 (CI = +/-0.004; p = 0.449)	0.833	+6.00%
Severity	2015.2	0.052 (CI = +/-0.018; p = 0.000)	-0.167 (CI = +/-0.074; p = 0.000)	0.001 (CI = +/-0.004; p = 0.421)	0.804	+5.31%
Severity	2016.1	0.053 (CI = +/-0.020; p = 0.000)	-0.164 (CI = +/-0.080; p = 0.001)	0.001 (CI = +/-0.004; p = 0.431)	0.798	+5.42%
Severity	2016.2	0.048 (CI = +/-0.022; p = 0.001)	-0.152 (CI = +/-0.082; p = 0.002)	0.002 (CI = +/-0.004; p = 0.405)	0.733	+4.91%
Severity	2017.1	0.050 (CI = +/-0.025; p = 0.002)	-0.148 (CI = +/-0.090; p = 0.005)	0.002 (CI = +/-0.004; p = 0.424)	0.729	+5.11%
Frequency	2006.1	0.012 (CI = +/-0.010; p = 0.016)	0.139 (CI = +/-0.088; p = 0.003)	0.009 (CI = +/-0.006; p = 0.007)	0.316	+1.26%
Frequency	2006.2	0.011 (CI = +/-0.011; p = 0.037)	0.145 (CI = +/-0.090; p = 0.002)	0.009 (CI = +/-0.006; p = 0.009)	0.320	+1.13%
Frequency	2007.1	0.009 (CI = +/-0.011; p = 0.110)	0.133 (CI = +/-0.089; p = 0.005)	0.008 (CI = +/-0.006; p = 0.012)	0.276	+0.87%
Frequency	2007.2	0.006 (CI = +/-0.011; p = 0.270)	0.145 (CI = +/-0.088; p = 0.002)	0.008 (CI = +/-0.006; p = 0.015)	0.310	+0.61%
Frequency	2008.1	0.003 (CI = +/-0.011; p = 0.542)	0.133 (CI = +/-0.088; p = 0.004)	0.007 (CI = +/-0.006; p = 0.019)	0.288	+0.34%
Frequency	2008.2	-0.001 (CI = +/-0.011; p = 0.866)	0.152 (CI = +/-0.080; p = 0.001)	0.007 (CI = +/-0.005; p = 0.018)	0.398	-0.09%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.384) -0.007 (CI = +/-0.011; p = 0.165)	0.137 (CI = +/-0.076; p = 0.001)	0.006 (CI = +/-0.005; p = 0.022)	0.431	-0.45%
Frequency	2009.2		0.148 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.005; p = 0.024)	0.492	-0.74%
Frequency	2010.1	-0.011 (CI = +/-0.011; p = 0.050) -0.015 (CI = +/-0.011; p = 0.009)	0.135 (CI = +/-0.072; p = 0.001)	0.005 (CI = +/-0.005; p = 0.031)	0.536	-1.07%
Frequency	2010.2	-0.015 (CI = +/-0.011; p = 0.009) -0.015 (CI = +/-0.011; p = 0.012)	0.150 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.004; p = 0.031) 0.005 (CI = +/-0.004; p = 0.038)	0.622	-1.44%
Frequency Frequency	2011.1 2011.2	-0.015 (CI = +/-0.011; p = 0.012) -0.018 (CI = +/-0.012; p = 0.006)	0.147 (CI = +/-0.071; p = 0.000) 0.156 (CI = +/-0.072; p = 0.000)	0.005 (CI = +/-0.004; p = 0.038) 0.005 (CI = +/-0.004; p = 0.045)	0.622 0.643	-1.50% -1.75%
Frequency	2011.2	-0.018 (CI = +/-0.012, p = 0.000) -0.017 (CI = +/-0.013; p = 0.012)	0.157 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.004; p = 0.043) 0.005 (CI = +/-0.005; p = 0.051)	0.638	-1.73%
Frequency	2012.1	-0.017 (CI = +/-0.013, p = 0.012) -0.020 (CI = +/-0.014; p = 0.009)	0.164 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031) 0.004 (CI = +/-0.005; p = 0.060)	0.641	-1.95%
Frequency	2012.2	-0.020 (CI = +/-0.014; p = 0.005) -0.020 (CI = +/-0.016; p = 0.015)	0.163 (CI = +/-0.082; p = 0.001)	0.004 (CI = +/-0.005; p = 0.000) 0.004 (CI = +/-0.005; p = 0.071)	0.637	-1.98%
Frequency	2013.1	-0.020 (CI = +/-0.017; p = 0.009)	0.174 (CI = +/-0.083; p = 0.000)	0.004 (CI = +/-0.005; p = 0.080)	0.656	-2.31%
Frequency	2013.2	-0.025 (CI = 1/-0.017; p = 0.005)	0.166 (CI = +/-0.087; p = 0.001)	0.004 (CI = +/-0.005; p = 0.099)	0.668	-2.58%
Frequency	2014.2	-0.028 (CI = +/-0.020; p = 0.009)	0.173 (CI = +/-0.091; p = 0.001)	0.004 (CI = +/-0.005; p = 0.113)	0.649	-2.79%
Frequency	2015.1	-0.033 (CI = +/-0.022; p = 0.006)	0.161 (CI = +/-0.094; p = 0.003)	0.004 (CI = +/-0.005; p = 0.113)	0.674	-3.21%
Frequency	2015.2	-0.034 (CI = +/-0.024; p = 0.010)	0.166 (CI = +/-0.101; p = 0.004)	0.004 (CI = +/-0.005; p = 0.150)	0.632	-3.36%
				0.004 (CI = +/-0.005; p = 0.171)		
	2016.1	-0.038 (CI = +/-0.027; p = 0.011)	0.156 (Cl = +/-0.10/: p = 0.008)	0.004 (CI = +/-0.005; D = 0.1711	0.645	-3./3%
Frequency Frequency	2016.1 2016.2	-0.038 (CI = +/-0.027; p = 0.011) -0.037 (CI = +/-0.032; p = 0.026)	0.156 (CI = +/-0.107; p = 0.008) 0.154 (CI = +/-0.118; p = 0.016)	0.004 (CI = +/-0.005; p = 0.171) 0.004 (CI = +/-0.006; p = 0.194)	0.645 0.555	-3.73% -3.64%

Coverage = CM End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

					Implied Trend
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.054 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.808	+5.57%
Loss Cost	2006.2	0.053 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.789	+5.47%
Loss Cost	2007.1	0.052 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.006; p = 0.012)	0.767	+5.33%
Loss Cost	2007.2	0.049 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.006; p = 0.015)	0.744	+5.07%
Loss Cost	2008.1	0.050 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.728	+5.14%
Loss Cost	2008.2	0.047 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.006; p = 0.019)	0.702	+4.79%
Loss Cost Loss Cost	2009.1 2009.2	0.045 (CI = +/-0.013; p = 0.000) 0.043 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.006; p = 0.025) 0.007 (CI = +/-0.006; p = 0.032)	0.668 0.626	+4.64% +4.42%
Loss Cost	2010.1	0.043 (CI = +/-0.013; p = 0.000) 0.043 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.006; p = 0.032) 0.007 (CI = +/-0.006; p = 0.038)	0.590	+4.36%
Loss Cost	2010.1	0.039 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.047)	0.535	+3.99%
Loss Cost	2011.1	0.043 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.033)	0.569	+4.35%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.006; p = 0.042)	0.508	+3.99%
Loss Cost	2012.1	0.039 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.006; p = 0.048)	0.471	+4.00%
Loss Cost	2012.2	0.036 (CI = +/-0.019; p = 0.001)	0.006 (CI = +/-0.006; p = 0.059)	0.396	+3.62%
Loss Cost	2013.1	0.037 (CI = +/-0.021; p = 0.001)	0.006 (CI = +/-0.006; p = 0.062)	0.379	+3.76%
Loss Cost	2013.2	0.034 (CI = +/-0.022; p = 0.005)	0.006 (CI = +/-0.006; p = 0.075)	0.305	+3.46%
Loss Cost	2014.1	0.031 (CI = +/-0.025; p = 0.017)	0.006 (CI = +/-0.007; p = 0.090)	0.229	+3.11%
Loss Cost	2014.2	0.028 (CI = +/-0.027; p = 0.042)	0.005 (CI = +/-0.007; p = 0.105)	0.170	+2.88%
Loss Cost	2015.1	0.026 (CI = +/-0.030; p = 0.089)	0.005 (CI = +/-0.007; p = 0.122)	0.117	+2.63%
Loss Cost	2015.2	0.018 (CI = +/-0.032; p = 0.256)	0.005 (CI = +/-0.007; p = 0.126)	0.058	+1.77%
Loss Cost	2016.1	0.015 (CI = +/-0.036; p = 0.387)	0.005 (CI = +/-0.007; p = 0.143)	0.036	+1.50%
Loss Cost	2016.2	0.011 (CI = +/-0.041; p = 0.574)	0.005 (CI = +/-0.007; p = 0.157)	0.023	+1.09%
Loss Cost	2017.1	0.007 (CI = +/-0.047; p = 0.764)	0.005 (CI = +/-0.008; p = 0.171)	0.018	+0.66%
Loss Cost	2017.2	0.033 (CI = +/-0.030; p = 0.033)	0.005 (CI = +/-0.004; p = 0.045)	0.390	+3.36%
Loss Cost	2018.1	0.034 (CI = +/-0.036; p = 0.062)	0.004 (CI = +/-0.005; p = 0.062)	0.365	+3.43%
Severity	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.884)	0.712	+4.33%
Severity	2006.2	0.042 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.884) 0.000 (CI = +/-0.007; p = 0.907)	0.689	+4.29%
Severity	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.007; p = 0.820)	0.697	+4.50%
Severity	2007.2	0.043 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.852)	0.670	+4.43%
Severity	2008.1	0.048 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.006; p = 0.678)	0.722	+4.87%
Severity	2008.2	0.047 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.689)	0.699	+4.86%
Severity	2009.1	0.051 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.006; p = 0.571)	0.723	+5.22%
Severity	2009.2	0.050 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.007; p = 0.593)	0.696	+5.17%
Severity	2010.1	0.055 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.006; p = 0.472)	0.726	+5.60%
Severity	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.007; p = 0.510)	0.693	+5.48%
Severity	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.006; p = 0.358)	0.748	+6.08%
Severity	2011.2	0.056 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.411)	0.712	+5.79%
Severity	2012.1	0.058 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.006; p = 0.387)	0.700	+6.00%
Severity	2012.2	0.055 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.006; p = 0.444)	0.653	+5.61%
Severity	2013.1	0.059 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.006; p = 0.384)	0.667	+6.04%
Severity	2013.2	0.056 (CI = +/-0.023; p = 0.000)	0.003 (Cl = +/-0.006; p = 0.422)	0.614	+5.81%
Severity Severity	2014.1 2014.2	0.059 (CI = +/-0.025; p = 0.000) 0.055 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.007; p = 0.410) 0.002 (CI = +/-0.007; p = 0.448)	0.595 0.524	+6.06% +5.69%
Severity	2015.1	0.061 (CI = +/-0.030; p = 0.001)	0.002 (CI = +/-0.007; p = 0.448) 0.003 (CI = +/-0.007; p = 0.415)	0.541	+6.25%
Severity	2015.2	0.050 (CI = +/-0.029; p = 0.003)	0.002 (CI = +/-0.006; p = 0.423)	0.450	+5.11%
Severity	2016.1	0.055 (CI = +/-0.033; p = 0.003)	0.002 (CI = +/-0.006; p = 0.412)	0.467	+5.66%
Severity	2016.2	0.045 (CI = +/-0.034; p = 0.013)	0.002 (CI = +/-0.006; p = 0.394)	0.343	+4.63%
Severity	2017.1	0.052 (CI = +/-0.038; p = 0.012)	0.002 (CI = +/-0.006; p = 0.409)	0.380	+5.30%
Severity	2017.2	0.056 (CI = +/-0.044; p = 0.017)	0.002 (CI = +/-0.006; p = 0.447)	0.372	+5.81%
Severity	2018.1	0.061 (CI = +/-0.052; p = 0.026)	0.002 (CI = +/-0.007; p = 0.505)	0.350	+6.32%
Frequency	2006.1	0.012 (CI = +/-0.011; p = 0.042)	0.008 (CI = +/-0.007; p = 0.030)	0.116	+1.19%
Frequency	2006.2	0.011 (CI = +/-0.012; p = 0.065)	0.008 (CI = +/-0.007; p = 0.035)	0.102	+1.14%
Frequency	2007.1	0.008 (CI = +/-0.012; p = 0.193)	0.007 (CI = +/-0.007; p = 0.043)	0.075	+0.80%
Frequency	2007.2	0.006 (CI = +/-0.013; p = 0.331)	0.007 (CI = +/-0.007; p = 0.053)	0.062 0.065	+0.62% +0.26%
Frequency	2008.1	0.003 (CI = +/-0.013; p = 0.687)	0.006 (CI = +/-0.007; p = 0.066)		
Frequency	2008.2	-0.001 (CI = +/-0.013; p = 0.913) -0.006 (CI = +/-0.013; p = 0.385)	0.006 (CI = +/-0.007; p = 0.082)	0.085	-0.07%
Frequency Frequency	2009.1 2009.2	-0.006 (CI = +/-0.013; p = 0.383) -0.007 (CI = +/-0.014; p = 0.287)	0.005 (CI = +/-0.006; p = 0.097) 0.005 (CI = +/-0.006; p = 0.117)	0.156	-0.55% -0.72%
Frequency	2010.1	-0.012 (CI = +/-0.014; p = 0.083)	0.003 (CI = +/-0.006; p = 0.117) 0.004 (CI = +/-0.006; p = 0.141)	0.173 0.267	-1.18%
Frequency	2010.2	-0.014 (CI = +/-0.014; p = 0.051)	0.004 (CI = +/-0.006; p = 0.171)	0.297	-1.41%
Frequency	2011.1	-0.014 (CI = +/-0.015; p = 0.036)	0.004 (CI = +/-0.006; p = 0.202)	0.319	-1.63%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.044)	0.004 (CI = +/-0.006; p = 0.223)	0.307	-1.70%
Frequency	2012.1	-0.019 (CI = +/-0.018; p = 0.040)	0.003 (CI = +/-0.006; p = 0.255)	0.313	-1.88%
Frequency	2012.2	-0.019 (CI = +/-0.020; p = 0.059)	0.003 (CI = +/-0.006; p = 0.270)	0.285	-1.88%
Frequency	2013.1	-0.022 (CI = +/-0.022; p = 0.048)	0.003 (CI = +/-0.007; p = 0.307)	0.301	-2.15%
Frequency	2013.2	-0.022 (CI = +/-0.024; p = 0.063)	0.003 (CI = +/-0.007; p = 0.330)	0.279	-2.22%
Frequency	2014.1	-0.028 (CI = +/-0.025; p = 0.031)	0.003 (CI = +/-0.007; p = 0.373)	0.342	-2.77%
Frequency	2014.2	-0.027 (CI = +/-0.028; p = 0.060)	0.003 (CI = +/-0.007; p = 0.381)	0.287	-2.67%
Frequency	2015.1	-0.035 (CI = +/-0.030; p = 0.025)	0.003 (CI = +/-0.007; p = 0.414)	0.376	-3.41%
Frequency	2015.2	-0.032 (CI = +/-0.033; p = 0.057)	0.003 (CI = +/-0.007; p = 0.418)	0.300	-3.18%
Frequency	2016.1	-0.040 (CI = +/-0.036; p = 0.031)	0.003 (CI = +/-0.007; p = 0.433)	0.369	-3.93%
Frequency	2016.2	-0.034 (CI = +/-0.040; p = 0.087)	0.003 (CI = +/-0.007; p = 0.438)	0.254	-3.38%
Frequency	2017.1	-0.045 (CI = +/-0.043; p = 0.042)	0.003 (CI = +/-0.007; p = 0.409)	0.358	-4.41%
Frequency	2017.2	-0.023 (CI = +/-0.033; p = 0.145)	0.002 (CI = +/-0.005; p = 0.326)	0.217	-2.31%
Frequency	2018.1	-0.028 (CI = +/-0.039; p = 0.145)	0.002 (CI = +/-0.005; p = 0.322)	0.210	-2.71%

Coverage = CM End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.048 (CI = +/-0.009; p = 0.000)	0.766	+4.87%
Loss Cost	2006.2	0.046 (CI = +/-0.010; p = 0.000)	0.745	+4.75%
Loss Cost	2007.1	0.045 (CI = +/-0.010; p = 0.000)	0.721	+4.60%
Loss Cost	2007.2	0.043 (CI = +/-0.010; p = 0.000)	0.695	+4.35%
Loss Cost	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.676	+4.37%
Loss Cost	2008.2	0.039 (CI = +/-0.011; p = 0.000)	0.647	+4.03%
Loss Cost	2009.1	0.038 (CI = +/-0.012; p = 0.000)	0.610	+3.87%
Loss Cost	2009.2	0.036 (CI = +/-0.012; p = 0.000)	0.566	+3.64%
Loss Cost	2010.1	0.035 (CI = +/-0.013; p = 0.000)	0.527	+3.54%
Loss Cost	2010.2	0.031 (CI = +/-0.013; p = 0.000)	0.469	+3.19%
Loss Cost	2011.1	0.034 (CI = +/-0.014; p = 0.000)	0.491	+3.45%
Loss Cost	2011.2	0.030 (CI = +/-0.015; p = 0.000)	0.425	+3.09%
Loss Cost	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.384	+3.05%
Loss Cost	2012.2	0.026 (CI = +/-0.017; p = 0.005)	0.304	+2.67%
Loss Cost	2013.1	0.027 (CI = +/-0.017; p = 0.003)	0.282	+2.73%
Loss Cost	2013.1	0.024 (CI = +/-0.021; p = 0.026)	0.204	+2.41%
Loss Cost	2013.2	0.020 (CI = +/-0.023; p = 0.075)	0.126	+2.05%
Loss Cost	2014.1	0.018 (CI = +/-0.025; p = 0.075)	0.067	+1.78%
Loss Cost	2015.1	0.015 (CI = +/-0.023; p = 0.133) 0.015 (CI = +/-0.028; p = 0.277)		
Loss Cost	2015.1	0.007 (CI = +/-0.030; p = 0.646)	0.017 -0.055	+1.50% +0.66%
Loss Cost	2016.1	0.004 (CI = +/-0.034; p = 0.821)	-0.073	+0.37%
Loss Cost	2016.2	0.000 (CI = +/-0.039; p = 0.979)	-0.083	-0.05%
Loss Cost	2017.1	-0.005 (CI = +/-0.046; p = 0.831)	-0.086	-0.46%
C	2006.4	0.042 (CI = +/-0.009; p = 0.000)	0.724	. 4 200/
Severity	2006.1		0.721	+4.30%
Severity	2006.2	0.042 (CI = +/-0.010; p = 0.000)	0.699	+4.25%
Severity	2007.1	0.043 (CI = +/-0.010; p = 0.000)	0.706	+4.43%
Severity	2007.2	0.043 (CI = +/-0.011; p = 0.000)	0.681	+4.37%
Severity	2008.1	0.046 (CI = +/-0.010; p = 0.000)	0.730	+4.74%
Severity	2008.2	0.046 (CI = +/-0.011; p = 0.000)	0.708	+4.72%
Severity	2009.1	0.049 (CI = +/-0.011; p = 0.000)	0.730	+5.02%
Severity	2009.2	0.048 (CI = +/-0.012; p = 0.000)	0.704	+4.97%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	0.731	+5.32%
Severity	2010.2	0.051 (CI = +/-0.014; p = 0.000)	0.701	+5.19%
Severity	2011.1	0.055 (CI = +/-0.013; p = 0.000)	0.749	+5.69%
Severity	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.716	+5.42%
Severity	2012.1	0.054 (CI = +/-0.015; p = 0.000)	0.703	+5.57%
Severity	2012.2	0.051 (CI = +/-0.016; p = 0.000)	0.660	+5.22%
Severity	2013.1	0.054 (CI = +/-0.018; p = 0.000)	0.670	+5.57%
Severity	2013.2	0.052 (CI = +/-0.019; p = 0.000)	0.621	+5.34%
Severity	2014.1	0.054 (CI = +/-0.021; p = 0.000)	0.602	+5.53%
Severity	2014.2	0.050 (CI = +/-0.024; p = 0.000)	0.536	+5.18%
Severity	2015.1	0.055 (CI = +/-0.026; p = 0.000)	0.550	+5.66%
Severity	2015.2	0.045 (CI = +/-0.026; p = 0.002)	0.463	+4.57%
Severity	2016.1	0.050 (CI = +/-0.029; p = 0.003)	0.478	+5.08%
Severity	2016.2	0.040 (CI = +/-0.030; p = 0.014)	0.355	+4.06%
Severity	2017.1	0.046 (CI = +/-0.034; p = 0.013)	0.394	+4.76%
Frequency	2006.1	0.006 (CI = +/-0.010; p = 0.292)	0.004	+0.55%
Frequency	2006.2	0.005 (CI = +/-0.011; p = 0.383)	-0.007	+0.48%
Frequency	2007.1	0.002 (CI = +/-0.011; p = 0.768)	-0.029	+0.16%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.976)	-0.033	-0.02%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.537)	-0.021	-0.35%
Frequency	2008.2	-0.007 (CI = +/-0.012; p = 0.260)	0.011	-0.66%
Frequency	2009.1	-0.011 (CI = +/-0.011; p = 0.058)	0.094	-1.09%
Frequency	2009.2	-0.013 (CI = +/-0.012; p = 0.039)	0.121	-1.27%
Frequency	2010.1	-0.017 (CI = +/-0.012; p = 0.007)	0.228	-1.68%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.004)	0.268	-1.91%
Frequency	2011.1	-0.021 (CI = +/-0.013; p = 0.003)	0.297	-2.12%
Frequency	2011.2	-0.022 (CI = +/-0.014; p = 0.004)	0.289	-2.21%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.004)	0.300	-2.39%
Frequency	2012.2	-0.025 (CI = +/-0.017; p = 0.007)	0.275	-2.43%
Frequency	2013.1	-0.027 (CI = +/-0.019; p = 0.006)	0.298	-2.69%
Frequency	2013.2	-0.028 (CI = +/-0.021; p = 0.010)	0.278	-2.78%
Frequency	2014.1	-0.034 (CI = +/-0.022; p = 0.005)	0.348	-3.30%
Frequency	2014.2	-0.033 (CI = +/-0.024; p = 0.012)	0.296	-3.23%
Frequency	2015.1	-0.040 (CI = +/-0.026; p = 0.004)	0.388	-3.94%
Frequency	2015.2	-0.038 (CI = +/-0.029; p = 0.014)	0.315	-3.74%
Frequency	2016.1	-0.046 (CI = +/-0.032; p = 0.008)	0.386	-4.49%
Frequency	2016.2	-0.040 (CI = +/-0.036; p = 0.031)	0.276	-3.95%
Frequency	2017.1	-0.051 (CI = +/-0.039; p = 0.016)	0.373	-4.98%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Tre
Loss Cost	2006.1	0.052 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.863	+5.34%
Loss Cost	2006.2	0.051 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	0.849	+5.23%
Loss Cost	2007.1	0.050 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.835	+5.09%
Loss Cost	2007.2	0.047 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.005; p = 0.010)	0.824	+4.83%
Loss Cost	2008.1	0.048 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.011)	0.814	+4.90%
Loss Cost	2008.2	0.044 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.810	+4.55%
Loss Cost	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.004; p = 0.014)	0.787	+4.41%
Loss Cost	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.017)	0.763	+4.19%
Loss Cost	2010.1	0.041 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.021)	0.737	+4.15%
Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.023)	0.713	+3.79%
Loss Cost	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.771	+4.18%
Loss Cost	2011.2	0.038 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.749	+3.86%
Loss Cost	2012.1	0.038 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.004; p = 0.010)	0.727	+3.92%
Loss Cost	2012.2	0.035 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.004; p = 0.011)	0.691	+3.60%
Loss Cost	2013.1	0.037 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.004; p = 0.010)	0.699	+3.82%
Loss Cost	2013.2	0.036 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.649	+3.62%
Loss Cost	2014.1	0.033 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.004; p = 0.016)	0.591	+3.41%
Loss Cost	2014.2	0.033 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.004; p = 0.020)	0.540	+3.34%
Loss Cost	2015.1	0.033 (CI = +/-0.018; p = 0.002)	0.005 (CI = +/-0.004; p = 0.026)	0.492	+3.32%
Loss Cost	2015.1	0.027 (CI = +/-0.018; p = 0.002)	0.005 (CI = +/-0.004; p = 0.022)	0.423	+2.72%
Loss Cost	2016.1	0.027 (CI = +/-0.018, p = 0.007) 0.028 (CI = +/-0.021; p = 0.014)	0.005 (CI = +/-0.004; p = 0.022) 0.005 (CI = +/-0.004; p = 0.028)	0.404	+2.72%
Loss Cost	2016.2	0.028 (CI = +/-0.021; p = 0.014) 0.029 (CI = +/-0.025; p = 0.025)	0.005 (CI = +/-0.004; p = 0.028) 0.005 (CI = +/-0.004; p = 0.036)	0.382	+2.83%
LUSS CUST	2010.2	0.029 (Ci = +/-0.025, p = 0.025)	0.005 (CI = +/-0.004, p = 0.056)	0.562	+2.96%
Carranter	2006.1	0.042 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.934)	0.710	. 4 200/
Severity	2006.1	0.042 (CI = +/-0.011; p = 0.000) 0.042 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.954) 0.000 (CI = +/-0.007; p = 0.956)	0.710	+4.30%
Severity		, , , , ,		0.687	+4.25%
Severity	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.007; p = 0.870)	0.695	+4.46%
Severity	2007.2	0.043 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.901)	0.668	+4.39%
Severity	2008.1	0.047 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.731)	0.720	+4.83%
Severity	2008.2	0.047 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.741)	0.698	+4.82%
Severity	2009.1	0.051 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.007; p = 0.623)	0.723	+5.18%
Severity	2009.2	0.050 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.007; p = 0.644)	0.696	+5.14%
Severity	2010.1	0.054 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.007; p = 0.523)	0.727	+5.57%
Severity	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.007; p = 0.560)	0.694	+5.44%
Severity	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.006; p = 0.407)	0.750	+6.04%
Severity	2011.2	0.056 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.459)	0.715	+5.77%
Severity	2012.1	0.058 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.006; p = 0.434)	0.704	+5.98%
Severity	2012.2	0.055 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.006; p = 0.489)	0.657	+5.61%
Severity	2013.1	0.059 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.006; p = 0.428)	0.673	+6.06%
Severity	2013.2	0.057 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.007; p = 0.463)	0.620	+5.84%
Severity	2014.1	0.059 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.007; p = 0.450)	0.603	+6.12%
Severity	2014.2	0.056 (CI = +/-0.028; p = 0.001)	0.002 (CI = +/-0.007; p = 0.485)	0.530	+5.78%
Severity	2015.1	0.062 (CI = +/-0.031; p = 0.001)	0.003 (CI = +/-0.007; p = 0.451)	0.552	+6.41%
Severity	2015.2	0.051 (CI = +/-0.031; p = 0.004)	0.002 (CI = +/-0.006; p = 0.454)	0.449	+5.24%
Severity	2016.1	0.058 (CI = +/-0.035; p = 0.004)	0.002 (CI = +/-0.007; p = 0.445)	0.473	+5.93%
Severity	2016.2	0.047 (CI = +/-0.038; p = 0.020)	0.002 (CI = +/-0.006; p = 0.425)	0.319	+4.80%
Frequency	2006.1	0.010 (CI = +/-0.010; p = 0.063)	0.007 (CI = +/-0.006; p = 0.041)	0.096	+0.99%
Frequency	2006.2	0.009 (CI = +/-0.011; p = 0.095)	0.007 (CI = +/-0.007; p = 0.048)	0.082	+0.94%
Frequency	2007.1	0.006 (CI = +/-0.011; p = 0.278)	0.006 (CI = +/-0.006; p = 0.058)	0.058	+0.60%
Frequency	2007.2	0.004 (CI = +/-0.012; p = 0.461)	0.006 (CI = +/-0.006; p = 0.072)	0.050	+0.42%
Frequency	2008.1	0.001 (CI = +/-0.011; p = 0.914)	0.005 (CI = +/-0.006; p = 0.087)	0.066	+0.06%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.643)	0.005 (CI = +/-0.006; p = 0.106)	0.103	-0.26%
Frequency	2009.1	-0.007 (CI = +/-0.011; p = 0.170)	0.004 (CI = +/-0.005; p = 0.119)	0.217	-0.74%
Frequency	2009.2	-0.009 (CI = +/-0.011; p = 0.116)	0.004 (CI = +/-0.005; p = 0.143)	0.241	-0.90%
Frequency	2010.1	-0.014 (CI = +/-0.011; p = 0.016)	0.003 (CI = +/-0.005; p = 0.164)	0.381	-1.34%
Frequency	2010.2	-0.016 (CI = +/-0.011; p = 0.008)	0.003 (CI = +/-0.005; p = 0.197)	0.420	-1.56%
Frequency	2011.1	-0.018 (CI = +/-0.012; p = 0.006)	0.003 (CI = +/-0.005; p = 0.232)	0.444	-1.76%
Frequency	2011.2	-0.018 (CI = +/-0.013; p = 0.009)	0.003 (CI = +/-0.005; p = 0.253)	0.425	-1.81%
Frequency	2012.1	-0.020 (CI = +/-0.014; p = 0.009)	0.003 (CI = +/-0.005; p = 0.286)	0.426	-1.95%
Frequency	2012.2	-0.019 (CI = +/-0.016; p = 0.018)	0.003 (CI = +/-0.005; p = 0.294)	0.385	-1.90%
Frequency	2013.1	-0.021 (CI = +/-0.017; p = 0.017)	0.003 (CI = +/-0.005; p = 0.234)	0.395	-2.11%
Frequency	2013.1	-0.021 (CI = +/-0.017, p = 0.017) -0.021 (CI = +/-0.019; p = 0.030)	0.002 (CI = +/-0.005; p = 0.346)	0.355	-2.11%
Frequency	2014.1	-0.021 (CI = +/-0.019; p = 0.030) -0.026 (CI = +/-0.020; p = 0.014)	0.002 (CI = +/-0.005; p = 0.346) 0.002 (CI = +/-0.005; p = 0.385)	0.419	-2.10%
		-0.028 (CI = +/-0.020; p = 0.014) -0.023 (CI = +/-0.022; p = 0.040)	0.002 (CI = +/-0.005; p = 0.383) 0.002 (CI = +/-0.005; p = 0.374)	0.339	
Frequency	2014.2				-2.30%
Frequency	2015.1	-0.029 (CI = +/-0.023; p = 0.017)	0.002 (CI = +/-0.005; p = 0.397)	0.427	-2.90%
Frequency	2015.2	-0.024 (CI = +/-0.026; p = 0.060)	0.002 (CI = +/-0.005; p = 0.374)	0.314	-2.40%
	2016.1	-0.030 (CI = +/-0.029; p = 0.044)	0.002 (CI = +/-0.005; p = 0.388)	0.353	-2.91%
Frequency Frequency	2016.2	-0.018 (CI = +/-0.028; p = 0.195)	0.002 (CI = +/-0.005; p = 0.329)	0.178	-1.74%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.065; p = 0.001)	0.874	+4.72%
Loss Cost	2006.2	0.046 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.067; p = 0.002)	0.860	+4.66%
Loss Cost	2007.1	0.044 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.064; p = 0.001)	0.861	+4.45%
Loss Cost	2007.2	0.042 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.064; p = 0.001)	0.848	+4.28%
Loss Cost	2008.1	0.041 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.066; p = 0.001)	0.838	+4.23%
Loss Cost	2008.2	0.039 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.062; p = 0.003)	0.828	+3.98%
Loss Cost	2009.1	0.037 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.060; p = 0.001)	0.828	+3.76%
Loss Cost	2009.2	0.036 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.061; p = 0.002)	0.802	+3.63%
Loss Cost	2010.1	0.034 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.062; p = 0.001)	0.792	+3.48%
Loss Cost	2010.2	0.032 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.060; p = 0.002)	0.763	+3.24%
Loss Cost	2011.1	0.034 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.060; p = 0.004)	0.785	+3.45%
Loss Cost	2011.2	0.032 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.009)	0.748	+3.23%
Loss Cost	2012.1	0.031 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.062; p = 0.010)	0.729	+3.15%
Loss Cost	2012.2	0.029 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.063; p = 0.020)	0.672	+2.94%
Loss Cost	2013.1	0.029 (CI = +/-0.011; p = 0.000)	-0.074 (CI = +/-0.066; p = 0.030)	0.660	+2.99%
Loss Cost	2013.2	0.029 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.071; p = 0.049)	0.591	+2.89%
Loss Cost	2014.1	0.025 (CI = +/-0.012; p = 0.001)	-0.080 (CI = +/-0.070; p = 0.027)	0.564	+2.56%
oss Cost	2014.2	0.026 (CI = +/-0.014; p = 0.002)	-0.083 (CI = +/-0.075; p = 0.033)	0.510	+2.64%
Loss Cost	2015.1	0.024 (CI = +/-0.016; p = 0.006)	-0.088 (CI = +/-0.079; p = 0.032)	0.477	+2.45%
Loss Cost	2015.2	0.020 (CI = +/-0.018; p = 0.031)	-0.076 (CI = +/-0.084; p = 0.072)	0.312	+2.06%
Loss Cost	2016.1	0.020 (CI = +/-0.021; p = 0.064)	-0.077 (CI = +/-0.090; p = 0.087)	0.285	+2.00%
Loss Cost	2016.2	0.026 (CI = +/-0.025; p = 0.046)	-0.093 (CI = +/-0.098; p = 0.061)	0.321	+2.61%
Severity	2006.1	0.042 (CI = +/-0.005; p = 0.000)	-0.222 (CI = +/-0.051; p = 0.000)	0.918	+4.24%
Severity	2006.2	0.042 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.052; p = 0.000)	0.915	+4.32%
Severity	2007.1	0.043 (CI = +/-0.005; p = 0.000)	-0.224 (CI = +/-0.053; p = 0.000)	0.915	+4.38%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	-0.228 (CI = +/-0.054; p = 0.000)	0.909	+4.46%
Severity	2008.1	0.046 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.049; p = 0.000)	0.930	+4.69%
Severity	2008.2	0.047 (CI = +/-0.006; p = 0.000)	-0.223 (CI = +/-0.049; p = 0.000)	0.931	+4.83%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.048; p = 0.000)	0.937	+4.98%
Severity	2009.2	0.050 (CI = +/-0.006; p = 0.000)	-0.223 (CI = +/-0.048; p = 0.000)	0.936	+5.11%
Severity	2010.1	0.052 (CI = +/-0.006; p = 0.000)	-0.215 (CI = +/-0.046; p = 0.000)	0.944	+5.29%
Severity	2010.2	0.052 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.048; p = 0.000)	0.939	+5.38%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	-0.208 (CI = +/-0.041; p = 0.000)	0.960	+5.69%
Severity	2011.2	0.055 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.043; p = 0.000)	0.952	+5.67%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.045; p = 0.000)	0.949	+5.62%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.047; p = 0.000)	0.938	+5.56%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.049; p = 0.000)	0.939	+5.68%
Severity	2013.2	0.057 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.051; p = 0.000)	0.931	+5.83%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	-0.210 (CI = +/-0.053; p = 0.000)	0.928	+5.75%
Severity	2014.2	0.057 (CI = +/-0.011; p = 0.000)	-0.216 (CI = +/-0.057; p = 0.000)	0.915	+5.91%
Severity	2015.1	0.059 (CI = +/-0.012; p = 0.000)	-0.211 (CI = +/-0.059; p = 0.000)	0.916	+6.10%
Severity	2015.2	0.054 (CI = +/-0.012; p = 0.000)	-0.196 (CI = +/-0.057; p = 0.000)	0.898	+5.56%
Severity	2016.1	0.056 (CI = +/-0.014; p = 0.000)	-0.192 (CI = +/-0.060; p = 0.000)	0.900	+5.79%
Severity	2016.2	0.054 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.067; p = 0.000)	0.849	+5.56%
requency	2006.1	0.005 (CI = +/-0.009; p = 0.307)	0.108 (CI = +/-0.091; p = 0.021)	0.130	+0.45%
requency	2006.2	0.003 (CI = +/-0.009; p = 0.480)	0.116 (CI = +/-0.092; p = 0.016)	0.141	+0.33%
requency	2007.1	0.001 (CI = +/-0.009; p = 0.882)	0.102 (CI = +/-0.090; p = 0.028)	0.098	+0.07%
requency	2007.2	-0.002 (CI = +/-0.009; p = 0.711)	0.116 (CI = +/-0.088; p = 0.012)	0.149	-0.17%
requency	2008.1	-0.004 (CI = +/-0.009; p = 0.350)	0.102 (CI = +/-0.086; p = 0.022)	0.144	-0.44%
requency	2008.2	-0.008 (CI = +/-0.009; p = 0.068)	0.122 (CI = +/-0.078; p = 0.003)	0.292	-0.81%
Frequency	2009.1	-0.012 (CI = +/-0.008; p = 0.007)	0.105 (CI = +/-0.070; p = 0.005)	0.375	-1.16%
requency	2009.2	-0.014 (CI = +/-0.008; p = 0.002)	0.118 (CI = +/-0.068; p = 0.001)	0.460	-1.41%
requency	2010.1	-0.017 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.062; p = 0.002)	0.558	-1.72%
requency	2010.2	-0.021 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.056; p = 0.000)	0.667	-2.03%
requency	2011.1	-0.021 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.058; p = 0.000)	0.673	-2.12%
requency	2011.2	-0.023 (CI = +/-0.008; p = 0.000)	0.124 (CI = +/-0.058; p = 0.000)	0.692	-2.31%
requency	2012.1	-0.024 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.061; p = 0.000)	0.687	-2.33%
requency	2012.2	-0.025 (CI = +/-0.010; p = 0.000)	0.130 (CI = +/-0.063; p = 0.000)	0.679	-2.49%
requency	2013.1	-0.026 (CI = +/-0.011; p = 0.000)	0.128 (CI = +/-0.066; p = 0.001)	0.676	-2.54%
requency	2013.2	-0.028 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.068; p = 0.001)	0.680	-2.78%
requency	2014.1	-0.031 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.069; p = 0.001)	0.704	-3.02%
requency	2014.2	-0.031 (CI = +/-0.014; p = 0.000)	0.133 (CI = +/-0.075; p = 0.002)	0.654	-3.09%
requency	2015.1	-0.035 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.075; p = 0.004)	0.692	-3.44%
Frequency	2015.2	-0.034 (CI = +/-0.018; p = 0.001)	0.120 (CI = +/-0.083; p = 0.008)	0.599	-3.32%
Frequency	2016.1	-0.036 (CI = +/-0.020; p = 0.002)	0.115 (CI = +/-0.087; p = 0.014)	0.607	-3.58%

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2017.1
Parameters Included: time

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.828	+4.73%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.813	+4.62%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.796	+4.47%
Loss Cost	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.785	+4.22%
Loss Cost Loss Cost	2008.1 2008.2	0.042 (CI = +/-0.009; p = 0.000) 0.038 (CI = +/-0.008; p = 0.000)	0.770 0.763	+4.25% +3.92%
Loss Cost	2009.1	0.037 (CI = +/-0.009; p = 0.000)	0.738	+3.77%
Loss Cost	2009.2	0.035 (CI = +/-0.009; p = 0.000)	0.711	+3.56%
Loss Cost	2010.1	0.034 (CI = +/-0.010; p = 0.000)	0.680	+3.49%
Loss Cost	2010.2	0.031 (CI = +/-0.010; p = 0.000)	0.651	+3.15%
Loss Cost	2011.1	0.034 (CI = +/-0.010; p = 0.000)	0.694	+3.45%
Loss Cost	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.660	+3.13%
Loss Cost	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.631	+3.14%
Loss Cost	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.578	+2.82%
Loss Cost	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.573	+2.97%
Loss Cost Loss Cost	2013.2 2014.1	0.027 (CI = +/-0.013; p = 0.000) 0.025 (CI = +/-0.014; p = 0.002)	0.506 0.427	+2.75% +2.52%
Loss Cost	2014.1	0.024 (CI = +/-0.014; p = 0.002)	0.361	+2.41%
Loss Cost	2015.1	0.023 (CI = +/-0.018; p = 0.017)	0.299	+2.36%
Loss Cost	2015.2	0.017 (CI = +/-0.020; p = 0.078)	0.159	+1.75%
Loss Cost	2016.1	0.018 (CI = +/-0.023; p = 0.108)	0.134	+1.85%
Loss Cost	2016.2	0.020 (CI = +/-0.028; p = 0.146)	0.108	+1.98%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	0.719	+4.28%
Severity	2006.2	0.041 (CI = +/-0.010; p = 0.000)	0.697	+4.23%
Severity	2007.1	0.043 (CI = +/-0.010; p = 0.000)	0.705	+4.41%
Severity	2007.2 2008.1	0.043 (CI = +/-0.011; p = 0.000) 0.046 (CI = +/-0.011; p = 0.000)	0.680	+4.35% +4.72%
Severity Severity	2008.1	0.046 (CI = +/-0.011; p = 0.000) 0.046 (CI = +/-0.011; p = 0.000)	0.729 0.708	+4.72%
Severity	2009.1	0.049 (CI = +/-0.012; p = 0.000)	0.731	+5.00%
Severity	2009.2	0.048 (CI = +/-0.013; p = 0.000)	0.705	+4.95%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	0.733	+5.31%
Severity	2010.2	0.051 (CI = +/-0.014; p = 0.000)	0.703	+5.19%
Severity	2011.1	0.055 (CI = +/-0.014; p = 0.000)	0.754	+5.69%
Severity	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.721	+5.43%
Severity	2012.1	0.054 (CI = +/-0.016; p = 0.000)	0.709	+5.59%
Severity	2012.2	0.051 (CI = +/-0.017; p = 0.000)	0.666	+5.25%
Severity Severity	2013.1 2013.2	0.055 (CI = +/-0.018; p = 0.000) 0.053 (CI = +/-0.020; p = 0.000)	0.679 0.630	+5.62% +5.41%
Severity	2014.1	0.055 (CI = +/-0.022; p = 0.000)	0.613	+5.63%
Severity	2014.2	0.052 (CI = +/-0.025; p = 0.000)	0.545	+5.30%
Severity	2015.1	0.057 (CI = +/-0.027; p = 0.000)	0.565	+5.87%
Severity	2015.2	0.046 (CI = +/-0.028; p = 0.003)	0.466	+4.74%
Severity	2016.1	0.053 (CI = +/-0.031; p = 0.003)	0.490	+5.39%
Severity	2016.2	0.042 (CI = +/-0.034; p = 0.022)	0.338	+4.27%
_				
Frequency	2006.1	0.004 (CI = +/-0.010; p = 0.357)	-0.004	+0.44%
Frequency Frequency	2006.2 2007.1	0.004 (CI = +/-0.010; p = 0.460) 0.001 (CI = +/-0.010; p = 0.912)	-0.014 -0.033	+0.37% +0.05%
Frequency	2007.1	-0.001 (CI = +/-0.010; p = 0.815)	-0.033	-0.12%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.374)	-0.006	-0.45%
Frequency	2008.2	-0.008 (CI = +/-0.010; p = 0.144)	0.043	-0.75%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.017)	0.169	-1.17%
Frequency	2009.2	-0.013 (CI = +/-0.010; p = 0.011)	0.202	-1.33%
Frequency	2010.1	-0.017 (CI = +/-0.009; p = 0.001)	0.353	-1.73%
Frequency	2010.2	-0.020 (CI = +/-0.010; p = 0.000)	0.400	-1.93%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	0.431	-2.12%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.001) -0.023 (CI = +/-0.012; p = 0.001)	0.414	-2.18%
Frequency Frequency	2012.1 2012.2	-0.023 (CI = +/-0.012; p = 0.001) -0.023 (CI = +/-0.013; p = 0.002)	0.420 0.380	-2.32% -2.31%
Frequency	2012.2	-0.025 (CI = +/-0.015; p = 0.002)	0.395	-2.51%
Frequency	2013.2	-0.026 (CI = +/-0.016; p = 0.004)	0.357	-2.52%
Frequency	2014.1	-0.030 (CI = +/-0.017; p = 0.002)	0.426	-2.95%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.008)	0.346	-2.74%
Frequency	2015.1	-0.034 (CI = +/-0.020; p = 0.003)	0.436	-3.32%
Frequency	2015.2	-0.029 (CI = +/-0.023; p = 0.016)	0.321	-2.86%
Frequency	2016.1	-0.034 (CI = +/-0.026; p = 0.013)	0.364	-3.36%
Frequency	2016.2	-0.022 (CI = +/-0.026; p = 0.087)	0.174	-2.20%

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Tr
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	-0.056 (CI = +/-0.138; p = 0.414)	0.011 (CI = +/-0.010; p = 0.023)	0.445	+4.23%
Loss Cost	2006.2	0.042 (CI = +/-0.017; p = 0.000)	-0.061 (CI = +/-0.142; p = 0.384)	0.012 (CI = +/-0.010; p = 0.024)	0.431	+4.34%
Loss Cost	2007.1	0.042 (CI = +/-0.018; p = 0.000)	-0.064 (CI = +/-0.147; p = 0.383)	0.011 (CI = +/-0.010; p = 0.028)	0.404	+4.29%
Loss Cost	2007.2	0.041 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.152; p = 0.436)	0.011 (CI = +/-0.010; p = 0.033)	0.357	+4.18%
Loss Cost	2008.1	0.038 (CI = +/-0.020; p = 0.001)	-0.071 (CI = +/-0.155; p = 0.356)	0.011 (CI = +/-0.010; p = 0.043)	0.314	+3.89%
Loss Cost	2008.2	0.042 (CI = +/-0.021; p = 0.000)	-0.086 (CI = +/-0.157; p = 0.272)	0.011 (CI = +/-0.010; p = 0.036)	0.339	+4.25%
Loss Cost	2009.1	0.046 (CI = +/-0.022; p = 0.000)	-0.068 (CI = +/-0.158; p = 0.385)	0.012 (CI = +/-0.010; p = 0.027)	0.375	+4.69%
Loss Cost	2009.2	0.043 (CI = +/-0.023; p = 0.001)	-0.057 (CI = +/-0.163; p = 0.480)	0.012 (CI = +/-0.011; p = 0.033)	0.309	+4.39%
Loss Cost	2010.1	0.030 (CI = +/-0.018; p = 0.003)	-0.109 (CI = +/-0.122; p = 0.078)	0.010 (CI = +/-0.008; p = 0.019)	0.344	+3.01%
Loss Cost	2010.2	0.032 (CI = +/-0.020; p = 0.003)	-0.116 (CI = +/-0.127; p = 0.070)	0.010 (CI = +/-0.008; p = 0.019)	0.341	+3.21%
Loss Cost	2011.1	0.035 (CI = +/-0.021; p = 0.002)	-0.103 (CI = +/-0.129; p = 0.112)	0.010 (CI = +/-0.008; p = 0.015)	0.369	+3.58%
Loss Cost	2011.2	0.030 (CI = +/-0.022; p = 0.009)	-0.085 (CI = +/-0.129; p = 0.185)	0.010 (CI = +/-0.008; p = 0.017)	0.288	+3.03%
Loss Cost	2012.1	0.026 (CI = +/-0.023; p = 0.030)	-0.099 (CI = +/-0.131; p = 0.131)	0.009 (CI = +/-0.008; p = 0.023)	0.270	+2.60%
Loss Cost	2012.2	0.020 (CI = +/-0.024; p = 0.098)	-0.079 (CI = +/-0.130; p = 0.218)	0.009 (CI = +/-0.008; p = 0.025)	0.207	+1.99%
Loss Cost	2013.1	0.022 (CI = +/-0.026; p = 0.090)	-0.071 (CI = +/-0.137; p = 0.285)	0.009 (CI = +/-0.008; p = 0.026)	0.210	+2.24%
Loss Cost	2013.2	0.019 (CI = +/-0.028; p = 0.180)	-0.061 (CI = +/-0.143; p = 0.379)	0.009 (CI = +/-0.008; p = 0.031)	0.170	+1.90%
Loss Cost	2014.1	0.015 (CI = +/-0.031; p = 0.315)	-0.071 (CI = +/-0.150; p = 0.330)	0.009 (CI = +/-0.008; p = 0.041)	0.168	+1.54%
Loss Cost	2014.2	0.012 (CI = +/-0.035; p = 0.487)	-0.060 (CI = +/-0.159; p = 0.431)	0.009 (CI = +/-0.009; p = 0.049)	0.148	+1.16%
Loss Cost	2015.1	0.013 (CI = +/-0.039; p = 0.497)	-0.057 (CI = +/-0.170; p = 0.483)	0.009 (CI = +/-0.009; p = 0.057)	0.132	+1.28%
Loss Cost	2015.2	0.019 (CI = +/-0.043; p = 0.370)	-0.073 (CI = +/-0.180; p = 0.395)	0.009 (CI = +/-0.009; p = 0.061)	0.146	+1.88%
Loss Cost	2016.1	0.015 (CI = +/-0.050; p = 0.518)	-0.082 (CI = +/-0.195; p = 0.376)	0.009 (CI = +/-0.010; p = 0.075)	0.141	+1.51%
Loss Cost	2016.2	0.012 (CI = +/-0.057; p = 0.656)	-0.073 (CI = +/-0.214; p = 0.463)	0.009 (CI = +/-0.010; p = 0.087)	0.120	+1.19%
Loss Cost	2017.1	0.019 (CI = +/-0.066; p = 0.520)	-0.057 (CI = +/-0.231; p = 0.592)	0.009 (CI = +/-0.011; p = 0.098)	0.079	+1.96%
Severity	2006.1	0.020 (CI = +/-0.015; p = 0.011)	-0.116 (CI = +/-0.130; p = 0.079)	0.004 (CI = +/-0.009; p = 0.399)	0.197	+1.99%
Severity	2006.2	0.022 (CI = +/-0.015; p = 0.007)	-0.127 (CI = +/-0.132; p = 0.058)	0.004 (CI = +/-0.009; p = 0.358)	0.223	+2.22%
Severity	2007.1	0.022 (CI = +/-0.016; p = 0.012)	-0.129 (CI = +/-0.136; p = 0.063)	0.004 (CI = +/-0.009; p = 0.377)	0.212	+2.19%
Severity	2007.2	0.020 (CI = +/-0.017; p = 0.025)	-0.122 (CI = +/-0.140; p = 0.085)	0.004 (CI = +/-0.010; p = 0.408)	0.157	+2.04%
Severity	2008.1	0.022 (CI = +/-0.019; p = 0.023)	-0.115 (CI = +/-0.144; p = 0.115)	0.004 (CI = +/-0.010; p = 0.382)	0.164	+2.21%
Severity	2008.2	0.028 (CI = +/-0.018; p = 0.004)	-0.141 (CI = +/-0.138; p = 0.045)	0.005 (CI = +/-0.009; p = 0.273)	0.277	+2.83%
Severity	2009.1	0.038 (CI = +/-0.015; p = 0.000)	-0.099 (CI = +/-0.109; p = 0.074)	0.007 (CI = +/-0.007; p = 0.068)	0.503	+3.85%
Severity	2009.2	0.040 (CI = +/-0.016; p = 0.000)	-0.108 (CI = +/-0.112; p = 0.057)	0.007 (CI = +/-0.007; p = 0.061)	0.505	+4.08%
Severity	2010.1	0.034 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.102; p = 0.012)	0.006 (CI = +/-0.007; p = 0.073)	0.507	+3.41%
Severity	2010.2	0.040 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.089; p = 0.001)	0.007 (CI = +/-0.006; p = 0.024)	0.649	+4.10%
Severity	2011.1	0.043 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.091; p = 0.003)	0.007 (CI = +/-0.006; p = 0.020)	0.663	+4.35%
Severity	2011.2	0.041 (CI = +/-0.016; p = 0.000)	-0.145 (CI = +/-0.095; p = 0.005)	0.007 (CI = +/-0.006; p = 0.024)	0.606	+4.20%
Severity	2012.1	0.039 (CI = +/-0.017; p = 0.000)	-0.151 (CI = +/-0.099; p = 0.005)	0.007 (CI = +/-0.006; p = 0.032)	0.589	+4.00%
Severity	2012.2	0.035 (CI = +/-0.018; p = 0.001)	-0.138 (CI = +/-0.100; p = 0.009)	0.006 (CI = +/-0.006; p = 0.037)	0.510	+3.61%
Severity	2013.1	0.035 (CI = +/-0.020; p = 0.002)	-0.140 (CI = +/-0.106; p = 0.013)	0.006 (CI = +/-0.006; p = 0.046)	0.497	+3.56%
Severity	2013.2	0.032 (CI = +/-0.022; p = 0.007)	-0.130 (CI = +/-0.110; p = 0.023)	0.006 (CI = +/-0.006; p = 0.054)	0.410	+3.22%
Severity	2014.1	0.031 (CI = +/-0.024; p = 0.015)	-0.131 (CI = +/-0.117; p = 0.031)	0.006 (CI = +/-0.007; p = 0.064)	0.399	+3.18%
Severity	2014.2	0.030 (CI = +/-0.027; p = 0.035)	-0.126 (CI = +/-0.125; p = 0.048)	0.006 (CI = +/-0.007; p = 0.076)	0.327	+3.01%
Severity	2015.1 2015.2	0.030 (CI = +/-0.031; p = 0.052)	-0.124 (CI = +/-0.134; p = 0.067)	0.006 (CI = +/-0.007; p = 0.086)	0.318 0.389	+3.10%
Severity	2016.1	0.038 (CI = +/-0.033; p = 0.028)	-0.144 (CI = +/-0.137; p = 0.040)	0.006 (CI = +/-0.007; p = 0.078)		+3.86% +4.19%
Severity	2016.2	0.041 (CI = +/-0.037; p = 0.034) 0.036 (CI = +/-0.043; p = 0.087)	-0.136 (CI = +/-0.147; p = 0.066) -0.124 (CI = +/-0.159; p = 0.114)	0.006 (CI = +/-0.007; p = 0.086) 0.006 (CI = +/-0.008; p = 0.094)	0.389 0.294	+3.69%
Severity	2017.1	0.041 (CI = +/-0.049; p = 0.094)	-0.124 (CI = +/-0.135, p = 0.114) -0.114 (CI = +/-0.174; p = 0.171)	0.006 (CI = +/-0.008; p = 0.108)	0.289	
Severity	2017.1	0.041 (Cl = +/-0.049; p = 0.094)	-0.114 (Ci = +/-0.1/4; p = 0.1/1)	0.006 (CI = +/-0.008; p = 0.108)	0.289	+4.15%
requency	2006.1	0.022 (CI = +/-0.012; p = 0.001)	0.060 (CI = +/-0.105; p = 0.255)	0.008 (CI = +/-0.007; p = 0.046)	0.259	+2.20%
requency	2006.2	0.021 (CI = +/-0.013; p = 0.002)	0.066 (CI = +/-0.107; p = 0.223)	0.007 (CI = +/-0.008; p = 0.054)	0.229	+2.07%
requency	2007.1	0.020 (CI = +/-0.013; p = 0.004)	0.065 (CI = +/-0.111; p = 0.240)	0.007 (CI = +/-0.008; p = 0.060)	0.198	+2.06%
requency	2007.2	0.021 (CI = +/-0.014; p = 0.006)	0.064 (CI = +/-0.115; p = 0.266)	0.007 (CI = +/-0.008; p = 0.064)	0.190	+2.10%
requency	2008.1	0.016 (CI = +/-0.014; p = 0.027)	0.044 (CI = +/-0.111; p = 0.424)	0.007 (CI = +/-0.008; p = 0.083)	0.101	+1.65%
requency	2008.2	0.014 (CI = +/-0.015; p = 0.071)	0.055 (CI = +/-0.112; p = 0.322)	0.006  (CI = +/-0.008; p = 0.099)	0.071	+1.38%
requency	2009.1	0.008 (CI = +/-0.014; p = 0.261)	0.031 (CI = +/-0.104; p = 0.544)	0.005 (CI = +/-0.007; p = 0.125)	-0.004	+0.81%
requency	2009.2	0.003 (CI = +/-0.014; p = 0.664)	0.052 (CI = +/-0.098; p = 0.286)	0.005 (CI = +/-0.006; p = 0.139)	0.015	+0.309
requency	2010.1	-0.004 (CI = $+/-0.012$ ; p = 0.510)	0.024 (CI = +/-0.081; p = 0.541)	0.004  (CI = +/-0.005; p = 0.161)	0.074	-0.39%
requency	2010.2	-0.009 (CI = +/-0.012; p = 0.136)	0.042 (CI = +/-0.075; p = 0.252)	0.003 (CI = +/-0.005; p = 0.173)	0.212	-0.86%
requency	2011.1	-0.007 (CI = +/-0.012; p = 0.228)	0.046 (CI = +/-0.078; p = 0.226)	0.003 (CI = +/-0.005; p = 0.164)	0.192	-0.74%
requency	2011.2	-0.011 (CI = +/-0.013; p = 0.076)	0.060 (CI = +/-0.075; p = 0.111)	0.003 (CI = +/-0.005; p = 0.183)	0.296	-1.12%
requency	2012.1	-0.014 (CI = +/-0.013; p = 0.048)	0.052 (CI = +/-0.077; p = 0.171)	0.003 (CI = +/-0.005; p = 0.225)	0.327	-1.35%
requency	2012.2	-0.016 (CI = +/-0.014; p = 0.034)	0.059 (CI = +/-0.079; p = 0.133)	0.003 (CI = +/-0.005; p = 0.254)	0.346	-1.56%
requency	2013.1	-0.013 (CI = +/-0.015; p = 0.098)	0.068 (CI = +/-0.081; p = 0.092)	0.003 (CI = +/-0.005; p = 0.209)	0.318	-1.27%
requency	2013.2	-0.013 (CI = +/-0.017; p = 0.129)	0.069 (CI = +/-0.086; p = 0.108)	0.003 (CI = +/-0.005; p = 0.226)	0.272	-1.29%
requency	2014.1	-0.016 (CI = +/-0.019; p = 0.086)	0.060 (CI = +/-0.089; p = 0.170)	0.003 (CI = +/-0.005; p = 0.268)	0.303	-1.59%
requency	2014.2	-0.018 (CI = +/-0.021; p = 0.080)	0.066 (CI = +/-0.094; p = 0.153)	0.003 (CI = +/-0.005; p = 0.291)	0.295	-1.80%
requency	2015.1	-0.018 (CI = +/-0.023; p = 0.122)	0.067 (CI = +/-0.101; p = 0.176)	0.003 (CI = +/-0.005; p = 0.309)	0.269	-1.77%
requency	2015.2	-0.019 (CI = +/-0.026; p = 0.137)	0.071 (CI = +/-0.109; p = 0.182)	0.003 (CI = +/-0.006; p = 0.330)	0.228	-1.91%
requency	2016.1	-0.026 (CI = +/-0.028; p = 0.066)	0.055 (CI = +/-0.110; p = 0.297)	0.002 (CI = +/-0.005; p = 0.355)	0.313	-2.57%
requency	2016.2	-0.024 (CI = +/-0.032; p = 0.124)	0.051 (CI = +/-0.121; p = 0.374)	0.002 (CI = +/-0.006; p = 0.380)	0.189	-2.41%
				. , . ,, ,,		

Coverage = AP End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, Mobility

					Implied Trend
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2006.1	0.042 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.010; p = 0.018)	0.450	+4.26%
Loss Cost	2006.2	0.042 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.010; p = 0.019)	0.435	+4.34%
Loss Cost	2007.1	0.042 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.010; p = 0.022)	0.408	+4.33%
Loss Cost	2007.2	0.041 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.010; p = 0.027)	0.366	+4.17%
Loss Cost	2008.1	0.039 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.010; p = 0.034)	0.316	+3.94%
Loss Cost	2008.2	0.042 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.010; p = 0.030)	0.333	+4.24%
Loss Cost	2009.1	0.046 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.010; p = 0.021)	0.380	+4.74%
Loss Cost	2009.2	0.043 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.010; p = 0.027)	0.323	+4.39%
Loss Cost	2010.1	0.031 (CI = +/-0.019; p = 0.003)	0.010 (CI = +/-0.008; p = 0.015)	0.278	+3.10%
Loss Cost	2010.2	0.031 (CI = +/-0.021; p = 0.005)	0.010 (CI = +/-0.008; p = 0.017)	0.266	+3.18%
Loss Cost	2011.1	0.036 (CI = +/-0.022; p = 0.002)	0.011 (CI = +/-0.008; p = 0.012)	0.319	+3.67%
Loss Cost	2011.2	0.030 (CI = +/-0.022; p = 0.010)	0.010 (CI = +/-0.008; p = 0.014)	0.258	+3.01%
Loss Cost	2012.1	0.027 (CI = +/-0.024; p = 0.029)	0.010 (CI = +/-0.008; p = 0.018)	0.215	+2.70%
Loss Cost	2012.2	0.019 (CI = +/-0.024; p = 0.107)	0.009 (CI = +/-0.008; p = 0.020)	0.180	+1.96%
Loss Cost	2013.1	0.023 (CI = +/-0.026; p = 0.080)	0.010 (CI = +/-0.008; p = 0.019)	0.200	+2.32%
Loss Cost	2013.2	0.018 (CI = +/-0.028; p = 0.184)	0.009 (CI = +/-0.008; p = 0.024)	0.179	+1.86%
Loss Cost	2014.1	0.016 (CI = +/-0.031; p = 0.287)	0.009 (CI = +/-0.008; p = 0.031)	0.168	+1.63%
Loss Cost	2014.2	0.011 (CI = +/-0.034; p = 0.498)	0.009 (CI = +/-0.008; p = 0.038)	0.168	+1.12%
Loss Cost	2015.1	0.013 (CI = +/-0.038; p = 0.463)	0.009 (CI = +/-0.009; p = 0.043)	0.162	+1.35%
Loss Cost	2015.2	0.018 (CI = +/-0.043; p = 0.386)	0.009 (CI = +/-0.009; p = 0.046)	0.160	+1.79%
Loss Cost	2016.1	0.016 (CI = +/-0.049; p = 0.484)	0.009 (CI = +/-0.009; p = 0.056)	0.151	+1.63%
Loss Cost	2016.2	0.011 (CI = +/-0.055; p = 0.684)	0.009 (CI = +/-0.010; p = 0.066)	0.154	+1.06%
Loss Cost	2017.1	0.020 (CI = +/-0.062; p = 0.488)	0.009 (CI = +/-0.010; p = 0.074)	0.142	+2.03%
Severity	2006.1	0.020 (CI = +/-0.015; p = 0.011)	0.005 (CI = +/-0.009; p = 0.330)	0.140	+2.05%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	0.005 (CI = +/-0.010; p = 0.306)	0.151	+2.21%
Severity	2007.1	0.022 (CI = +/-0.013, p = 0.003) 0.022 (CI = +/-0.017; p = 0.012)	0.005 (CI = +/-0.010; p = 0.308)	0.140	+2.26%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.012) 0.020 (CI = +/-0.018; p = 0.031)	0.005 (CI = +/-0.010; p = 0.351)	0.093	+2.03%
Severity	2008.1	0.023 (CI = +/-0.019; p = 0.023)	0.005 (CI = +/-0.010; p = 0.316)	0.115	+2.28%
Severity	2008.2	0.028 (CI = +/-0.019; p = 0.007)	0.006 (CI = +/-0.010; p = 0.234)	0.185	+2.81%
Severity	2009.1	0.038 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.008; p = 0.055)	0.456	+3.92%
Severity	2009.2	0.040 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.008; p = 0.054)	0.446	+4.07%
Severity	2010.1	0.035 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.065)	0.377	+3.52%
Severity	2010.2	0.040 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.037)	0.458	+4.06%
Severity	2011.1	0.044 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.007; p = 0.026)	0.501	+4.49%
Severity	2011.2	0.041 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.007; p = 0.033)	0.437	+4.16%
Severity	2012.1	0.041 (CI = +/-0.021; p = 0.001)	0.008 (CI = +/-0.007; p = 0.039)	0.400	+4.16%
Severity	2012.2	0.035 (CI = +/-0.021; p = 0.003)	0.007 (CI = +/-0.007; p = 0.046)	0.319	+3.55%
Severity	2013.1	0.037 (CI = +/-0.024; p = 0.004)	0.007 (CI = +/-0.007; p = 0.048)	0.308	+3.72%
Severity	2013.2	0.031 (CI = +/-0.025; p = 0.018)	0.007 (CI = +/-0.007; p = 0.057)	0.227	+3.15%
Severity	2014.1	0.033 (CI = +/-0.028; p = 0.022)	0.007 (CI = +/-0.007; p = 0.061)	0.222	+3.35%
Severity	2014.2	0.029 (CI = +/-0.030; p = 0.061)	0.007 (CI = +/-0.007; p = 0.073)	0.161	+2.91%
Severity	2015.1	0.032 (CI = +/-0.034; p = 0.060)	0.007 (CI = +/-0.008; p = 0.076)	0.173	+3.26%
Severity	2015.2	0.036 (CI = +/-0.038; p = 0.058)	0.007 (CI = +/-0.008; p = 0.080)	0.188	+3.69%
Severity	2016.1	0.043 (CI = +/-0.042; p = 0.044)	0.007 (CI = +/-0.008; p = 0.080)	0.228	+4.38%
Severity	2016.2	0.034 (CI = +/-0.046; p = 0.129)	0.007 (CI = +/-0.008; p = 0.082)	0.165	+3.46%
Severity	2017.1	0.042 (CI = +/-0.051; p = 0.097)	0.007 (CI = +/-0.008; p = 0.091)	0.203	+4.30%
Frequency	2006.1	0.021 (CI = +/-0.012; p = 0.001)	0.007 (CI = +/-0.007; p = 0.057)	0.251	+2.16%
Frequency	2006.2	0.021 (CI = +/-0.013; p = 0.002)	0.007 (CI = +/-0.008; p = 0.067)	0.215	+2.08%
Frequency	2007.1	0.020 (CI = +/-0.013; p = 0.005)	0.007 (CI = +/-0.008; p = 0.076)	0.187	+2.03%
Frequency	2007.2	0.021 (CI = +/-0.014; p = 0.006)	0.007 (CI = +/-0.008; p = 0.076)	0.182	+2.10%
Frequency	2008.1	0.016 (CI = +/-0.014; p = 0.028)	0.006 (CI = +/-0.007; p = 0.093)	0.112	+1.62%
Frequency	2008.2	0.014 (CI = +/-0.015; p = 0.069)	0.006 (CI = +/-0.007; p = 0.113)	0.070	+1.39%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.267)	0.005 (CI = +/-0.007; p = 0.133)	0.020	+0.78%
Frequency	2009.2	0.003 (CI = +/-0.014; p = 0.656)	0.004 (CI = +/-0.006; p = 0.162)	0.007	+0.31%
Frequency	2010.1	-0.004 (CI = +/-0.012; p = 0.483)	0.004 (CI = +/-0.005; p = 0.171)	0.097	-0.41%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.143) -0.008 (CI = +/-0.013; p = 0.208)	0.003 (CI = +/-0.005; p = 0.206) 0.003 (CI = +/-0.005; p = 0.206)	0.199	-0.85%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.208) -0.011 (CI = +/-0.013; p = 0.092)	0.003 (CI = +/-0.005; p = 0.248)	0.172	-0.78%
Frequency	2011.2	-0.011 (CI = +/-0.013, p = 0.032) -0.014 (CI = +/-0.014; p = 0.044)	0.003 (CI = +/-0.003, p = 0.248) 0.002 (CI = +/-0.005; p = 0.294)	0.237	-1.10%
Frequency Frequency	2012.1 2012.2	-0.014 (CI = +/-0.014; p = 0.044) -0.015 (CI = +/-0.015; p = 0.043)	0.002 (CI = +/-0.005; p = 0.294) 0.002 (CI = +/-0.005; p = 0.329)	0.292 0.295	-1.40% -1.54%
Frequency	2013.1	-0.013 (CI = +/-0.015; p = 0.043) -0.014 (CI = +/-0.016; p = 0.097)	0.002 (CI = +/-0.005; p = 0.329) 0.002 (CI = +/-0.005; p = 0.308)	0.235	-1.35%
Frequency	2013.1	-0.014 (CI = +/-0.018; p = 0.097) -0.013 (CI = +/-0.018; p = 0.158)	0.002 (CI = +/-0.005; p = 0.308) 0.003 (CI = +/-0.005; p = 0.310)	0.235	-1.35% -1.25%
Frequency	2014.1	-0.013 (CI = +/-0.018; p = 0.138) -0.017 (CI = +/-0.019; p = 0.081)	0.003 (CI = +/-0.005; p = 0.310) 0.002 (CI = +/-0.005; p = 0.352)	0.191	-1.66%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.081) -0.018 (CI = +/-0.021; p = 0.098)	0.002 (CI = +/-0.005; p = 0.332) 0.002 (CI = +/-0.005; p = 0.377)	0.235	-1.75%
Frequency	2015.1	-0.018 (CI = +/-0.021; p = 0.038) -0.019 (CI = +/-0.024; p = 0.116)	0.002 (CI = +/-0.005; p = 0.402)	0.214	-1.85%
Frequency	2015.1	-0.015 (CI = 1/-0.024, p = 0.116) -0.018 (CI = +/-0.027; p = 0.165)	0.002 (CI = +/-0.006; p = 0.420)	0.168	-1.83%
Frequency	2016.1	-0.018 (CI = 1/-0.027, p = 0.103) -0.027 (CI = +/-0.028; p = 0.059)	0.002 (CI = +/-0.005; p = 0.421)	0.302	-2.64%
Frequency	2016.2	-0.024 (CI = +/-0.032; p = 0.131)	0.002 (CI = +/-0.006; p = 0.433)	0.199	-2.32%
Frequency	2017.1	-0.022 (CI = +/-0.037; p = 0.213)	0.002 (CI = +/-0.006; p = 0.457)	0.114	-2.17%
		. ,			

Coverage = AP End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Tren Rate
Loss Cost	2006.1	0.032 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.147; p = 0.335)	0.363	+3.28%
Loss Cost	2006.2	0.033 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.152; p = 0.327)	0.345	+3.34%
Loss Cost	2007.1	0.032 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.156; p = 0.310)	0.318	+3.25%
Loss Cost	2007.2	0.031 (CI = +/-0.017; p = 0.001)	-0.071 (CI = +/-0.161; p = 0.372)	0.268	+3.10%
Loss Cost	2008.1	0.028 (CI = +/-0.018; p = 0.004)	-0.086 (CI = +/-0.163; p = 0.288)	0.228	+2.81%
Loss Cost	2008.2	0.030 (CI = +/-0.019; p = 0.003)	-0.099 (CI = +/-0.167; p = 0.233)	0.245	+3.07%
		0.033 (CI = +/-0.020; p = 0.003)	-0.086 (CI = +/-0.171; p = 0.309)		
Loss Cost	2009.1			0.265	+3.35%
Loss Cost	2009.2	0.030 (CI = +/-0.022; p = 0.009)	-0.071 (CI = +/-0.175; p = 0.408)	0.195	+3.04%
Loss Cost	2010.1	0.018 (CI = +/-0.017; p = 0.040)	-0.125 (CI = +/-0.134; p = 0.068)	0.196	+1.83%
Loss Cost	2010.2	0.019 (CI = +/-0.019; p = 0.044)	-0.130 (CI = +/-0.140; p = 0.068)	0.186	+1.94%
Loss Cost	2011.1	0.021 (CI = +/-0.020; p = 0.038)	-0.121 (CI = +/-0.145; p = 0.098)	0.197	+2.16%
Loss Cost	2011.2	0.016 (CI = +/-0.021; p = 0.123)	-0.099 (CI = +/-0.144; p = 0.169)	0.091	+1.62%
Loss Cost	2012.1	0.012 (CI = +/-0.022; p = 0.281)	-0.116 (CI = +/-0.146; p = 0.112)	0.083	+1.17%
Loss Cost	2012.2	0.006 (CI = +/-0.023; p = 0.610)	-0.093 (CI = +/-0.145; p = 0.195)	-0.001	+0.57%
Loss Cost	2013.1	0.007 (CI = +/-0.025; p = 0.580)	-0.089 (CI = +/-0.153; p = 0.235)	-0.009	+0.68%
Loss Cost	2013.2	0.003 (CI = +/-0.028; p = 0.822)	-0.076 (CI = +/-0.159; p = 0.327)	-0.053	+0.30%
Loss Cost	2014.1	-0.001 (CI = +/-0.030; p = 0.937)	-0.089 (CI = +/-0.166; p = 0.271)	-0.040	-0.11%
Loss Cost	2014.2	-0.005 (CI = +/-0.034; p = 0.745)	-0.076 (CI = +/-0.175; p = 0.368)	-0.060	-0.52%
Loss Cost	2015.1	-0.005 (CI = +/-0.038; p = 0.767)	-0.077 (CI = +/-0.187; p = 0.394)	-0.076	-0.54%
Loss Cost	2015.2	0.000 (CI = +/-0.043; p = 0.997)	-0.092 (CI = +/-0.199; p = 0.336)	-0.071	+0.01%
Loss Cost	2016.1			-0.065	-0.42%
		-0.004 (CI = +/-0.049; p = 0.854)	-0.103 (CI = +/-0.213; p = 0.314)		
Loss Cost	2016.2	-0.007 (CI = +/-0.058; p = 0.794)	-0.096 (CI = +/-0.233; p = 0.386)	-0.087	-0.70%
Loss Cost	2017.1	0.000 (CI = +/-0.067; p = 0.993)	-0.080 (CI = +/-0.252; p = 0.496)	-0.143	+0.03%
Severity	2006.1	0.017 (CI = +/-0.013; p = 0.012)	-0.121 (CI = +/-0.129; p = 0.065)	0.204	+1.68%
Severity	2006.2	0.018 (CI = +/-0.013; p = 0.008)	-0.131 (CI = +/-0.131; p = 0.049)	0.226	+1.87%
Severity	2007.1	0.018 (CI = +/-0.014; p = 0.015)	-0.134 (CI = +/-0.135; p = 0.051)	0.217	+1.82%
Severity	2007.2	0.017 (CI = +/-0.015; p = 0.032)	-0.127 (CI = +/-0.139; p = 0.072)	0.166	+1.67%
Severity	2008.1	0.018 (CI = +/-0.016; p = 0.031)	-0.121 (CI = +/-0.143; p = 0.095)	0.170	+1.79%
Severity	2008.2	0.023 (CI = +/-0.016; p = 0.007)	-0.147 (CI = +/-0.138; p = 0.037)	0.270	+2.30%
Severity	2009.1	0.031 (CI = +/-0.014; p = 0.000)	-0.109 (CI = +/-0.114; p = 0.060)	0.453	+3.11%
Severity	2009.2	0.032 (CI = +/-0.015; p = 0.000)	-0.117 (CI = +/-0.117; p = 0.051)	0.449	+3.28%
	2010.1	0.032 (CI = +/-0.013, p = 0.000) 0.026 (CI = +/-0.014; p = 0.001)	-0.117 (CI = +/-0.117, p = 0.031) -0.143 (CI = +/-0.106; p = 0.010)		+2.68%
Severity				0.455	
Severity	2010.2	0.032 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.098; p = 0.002)	0.575	+3.24%
Severity	2011.1	0.033 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.101; p = 0.003)	0.581	+3.39%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.105; p = 0.006)	0.514	+3.21%
Severity	2012.1	0.029 (CI = +/-0.016; p = 0.001)	-0.163 (CI = +/-0.108; p = 0.005)	0.500	+2.98%
Severity	2012.2	0.026 (CI = +/-0.017; p = 0.006)	-0.148 (CI = +/-0.109; p = 0.011)	0.406	+2.58%
Severity	2013.1	0.024 (CI = +/-0.019; p = 0.014)	-0.152 (CI = +/-0.115; p = 0.012)	0.395	+2.47%
Severity	2013.2	0.021 (CI = +/-0.021; p = 0.047)	-0.140 (CI = +/-0.119; p = 0.024)	0.295	+2.12%
Severity	2014.1	0.020 (CI = +/-0.023; p = 0.085)	-0.144 (CI = +/-0.126; p = 0.028)	0.287	+2.01%
Severity	2014.2	0.018 (CI = +/-0.026; p = 0.160)	-0.137 (CI = +/-0.134; p = 0.045)	0.206	+1.81%
Severity	2015.1	0.018 (CI = +/-0.029; p = 0.210)	-0.138 (CI = +/-0.143; p = 0.058)	0.199	+1.80%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.119)	-0.157 (CI = +/-0.148; p = 0.039)	0.262	+2.51%
Severity	2016.1	0.027 (CI = +/-0.037; p = 0.134)	-0.152 (CI = +/-0.159; p = 0.060)	0.259	+2.75%
Severity	2016.2	0.023 (CI = +/-0.043; p = 0.272)	-0.140 (CI = +/-0.173; p = 0.101)	0.138	+2.28%
	2017.1	0.027 (CI = +/-0.050; p = 0.260)	-0.131 (CI = +/-0.187; p = 0.150)		+2.71%
Severity	2017.1	0.027 (CI = +7-0.030; p = 0.260)	-0.131 (CI = +/-0.187; p = 0.130)	0.134	+2.71%
Fraguanas	2006.1	0.016 (01 - 1/ 0.011, 2 - 0.006)	0.050 (01 - 1/ 0.110, 5 - 0.361)	0.101	.1 500/
Frequency	2006.1	0.016 (CI = +/-0.011; p = 0.006)	0.050 (CI = +/-0.110; p = 0.361)	0.181	+1.58%
Frequency	2006.2	0.014 (CI = +/-0.011; p = 0.015)	0.057 (CI = +/-0.112; p = 0.304)	0.153	+1.45%
Frequency	2007.1	0.014 (CI = +/-0.012; p = 0.026)	0.055 (CI = +/-0.116; p = 0.337)	0.123	+1.41%
Frequency	2007.2	0.014 (CI = +/-0.013; p = 0.036)	0.055 (CI = +/-0.120; p = 0.353)	0.114	+1.41%
Frequency	2008.1	0.010 (CI = +/-0.013; p = 0.123)	0.035 (CI = +/-0.115; p = 0.542)	0.029	+1.00%
Frequency	2008.2	0.007 (CI = +/-0.013; p = 0.265)	0.048 (CI = +/-0.116; p = 0.406)	0.004	+0.74%
Frequency	2009.1	0.002 (CI = +/-0.013; p = 0.707)	0.023 (CI = +/-0.106; p = 0.658)	-0.063	+0.24%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.703)	0.046 (CI = +/-0.100; p = 0.354)	-0.038	-0.23%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.119)	0.019 (CI = +/-0.083; p = 0.646)	0.031	-0.83%
Frequency	2010.2	-0.013 (CI = +/-0.010; p = 0.017)	0.038 (CI = +/-0.076; p = 0.310)	0.179	-1.25%
Frequency	2011.1	-0.012 (CI = +/-0.011; p = 0.033)	0.041 (CI = +/-0.079; p = 0.295)	0.152	-1.19%
Frequency	2011.1	-0.016 (CI = +/-0.011; p = 0.008)	0.056 (CI = +/-0.076; p = 0.143)	0.266	-1.54%
Frequency	2012.1	-0.018 (CI = +/-0.012; p = 0.005)	0.047 (CI = +/-0.077; p = 0.217)	0.308	-1.76%
		-0.018 (CI = +/-0.012; p = 0.003) -0.020 (CI = +/-0.013; p = 0.004)	0.047 (CI = +/-0.077; p = 0.217) 0.055 (CI = +/-0.079; p = 0.162)		
Frequency	2012.2			0.333	-1.96%
Frequency	2013.1	-0.018 (CI = +/-0.013; p = 0.013)	0.063 (CI = +/-0.082; p = 0.123)	0.292	-1.75%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.021)	0.064 (CI = +/-0.087; p = 0.137)	0.247	-1.78%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.014)	0.054 (CI = +/-0.089; p = 0.211)	0.289	-2.08%
Frequency	2014.2	-0.023 (CI = +/-0.018; p = 0.015)	0.061 (CI = +/-0.094; p = 0.183)	0.285	-2.29%
Frequency	2015.1	-0.023 (CI = +/-0.020; p = 0.028)	0.061 (CI = +/-0.100; p = 0.211)	0.263	-2.30%
Frequency	2015.2	-0.025 (CI = +/-0.023; p = 0.040)	0.065 (CI = +/-0.108; p = 0.213)	0.226	-2.44%
Frequency	2016.1	-0.031 (CI = +/-0.025; p = 0.018)	0.049 (CI = +/-0.108; p = 0.343)	0.317	-3.08%
,		-0.030 (CI = +/-0.029; p = 0.048)	0.044 (CI = +/-0.118; p = 0.424)	0.200	-2.91%
Frequency	201h 7				
Frequency Frequency	2016.2 2017.1	-0.030 (CI = +/-0.029; p = 0.048) -0.027 (CI = +/-0.034; p = 0.114)	0.051 (CI = +/-0.128; p = 0.395)	0.130	-2.62%

Coverage = AP End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.032 (CI = +/-0.015; p = 0.000)	0.364	+3.28%
Loss Cost	2006.2	0.032 (CI = +/-0.015; p = 0.000)	0.345	+3.30%
Loss Cost	2007.1	0.032 (CI = +/-0.016; p = 0.000)	0.316	+3.25%
Loss Cost	2007.2	0.030 (CI = +/-0.017; p = 0.001)	0.273	+3.06%
Loss Cost	2008.1	0.028 (CI = +/-0.018; p = 0.004)	0.223	+2.81%
Loss Cost	2008.2	0.030 (CI = +/-0.019; p = 0.004)	0.231	+3.00%
	2009.1	0.033 (CI = +/-0.020; p = 0.003)		+3.35%
Loss Cost	2009.1	0.029 (CI = +/-0.021; p = 0.009)	0.263 0.204	+2.98%
Loss Cost	2010.1			+1.83%
Loss Cost Loss Cost		0.018 (CI = +/-0.018; p = 0.050) 0.018 (CI = +/-0.020; p = 0.069)	0.111	
	2010.2		0.095	+1.83%
Loss Cost	2011.1	0.021 (CI = +/-0.021; p = 0.045)	0.127	+2.16%
Loss Cost	2011.2	0.015 (CI = +/-0.021; p = 0.155)	0.049	+1.52%
Loss Cost	2012.1	0.012 (CI = +/-0.023; p = 0.300)	0.006	+1.17%
Loss Cost	2012.2	0.005 (CI = +/-0.023; p = 0.688)	-0.041	+0.45%
Loss Cost	2013.1	0.007 (CI = +/-0.025; p = 0.585)	-0.036	+0.68%
Loss Cost	2013.2	0.002 (CI = +/-0.027; p = 0.889)	-0.054	+0.18%
Loss Cost	2014.1	-0.001 (CI = +/-0.030; p = 0.938)	-0.058	-0.11%
Loss Cost	2014.2	-0.007 (CI = +/-0.033; p = 0.677)	-0.051	-0.66%
Loss Cost	2015.1	-0.005 (CI = +/-0.038; p = 0.765)	-0.060	-0.54%
Loss Cost	2015.2	-0.002 (CI = +/-0.043; p = 0.918)	-0.071	-0.21%
Loss Cost	2016.1	-0.004 (CI = +/-0.049; p = 0.855)	-0.074	-0.42%
Loss Cost	2016.2	-0.010 (CI = +/-0.056; p = 0.707)	-0.070	-0.99%
Loss Cost	2017.1	0.000 (CI = +/-0.065; p = 0.993)	-0.091	+0.03%
Severity	2006.1	0.017 (CI = +/-0.013; p = 0.015)	0.140	+1.68%
Severity	2006.2	0.018 (CI = +/-0.014; p = 0.014)	0.149	+1.80%
Severity	2007.1	0.018 (CI = +/-0.015; p = 0.019)	0.138	+1.82%
Severity	2007.2	0.016 (CI = +/-0.016; p = 0.047)	0.097	+1.60%
Severity	2008.1	0.018 (CI = +/-0.016; p = 0.036)	0.113	+1.79%
Severity	2008.2	0.022 (CI = +/-0.017; p = 0.013)	0.171	+2.20%
Severity	2009.1	0.031 (CI = +/-0.014; p = 0.000)	0.395	+3.11%
Severity	2009.2	0.031 (CI = +/-0.015; p = 0.000)	0.381	+3.18%
Severity	2010.1	0.026 (CI = +/-0.015; p = 0.002)	0.309	+2.68%
Severity	2010.2	0.030 (CI = +/-0.016; p = 0.001)	0.371	+3.08%
Severity	2011.1	0.033 (CI = +/-0.017; p = 0.000)	0.399	+3.39%
Severity	2011.2	0.030 (CI = +/-0.018; p = 0.002)	0.330	+3.05%
Severity	2012.1	0.029 (CI = +/-0.019; p = 0.005)	0.289	+2.98%
Severity	2012.2	0.024 (CI = +/-0.020; p = 0.022)	0.197	+2.40%
Severity	2013.1	0.024 (CI = +/-0.022; p = 0.031)	0.181	+2.47%
Severity	2013.2	0.019 (CI = +/-0.023; p = 0.105)	0.092	+1.91%
Severity	2014.1	0.020 (CI = +/-0.026; p = 0.124)	0.083	+2.01%
Severity	2014.2	0.015 (CI = +/-0.028; p = 0.268)	0.018	+1.55%
Severity	2015.1	0.018 (CI = +/-0.032; p = 0.252)	0.025	+1.80%
Severity	2015.2	0.021 (CI = +/-0.036; p = 0.231)	0.036	+2.13%
Severity	2016.1	0.027 (CI = +/-0.041; p = 0.175)	0.070	+2.75%
Severity	2016.2	0.018 (CI = +/-0.046; p = 0.403)	-0.020	+1.84%
Severity	2017.1	0.027 (CI = +/-0.052; p = 0.285)	0.022	+2.71%
Frequency	2006.1	0.016 (CI = +/-0.011; p = 0.006)	0.185	+1.58%
Frequency	2006.2	0.015 (CI = +/-0.011; p = 0.013)	0.151	+1.48%
Frequency	2007.1	0.014 (CI = +/-0.012; p = 0.025)	0.124	+1.41%
Frequency	2007.2	0.014 (CI = +/-0.013; p = 0.031)	0.117	+1.44%
Frequency	2008.1	0.010 (CI = +/-0.013; p = 0.119)	0.050	+1.00%
Frequency	2008.2	0.008 (CI = +/-0.013; p = 0.242)	0.015	+0.78%
Frequency	2009.1	0.002 (CI = +/-0.012; p = 0.702)	-0.031	+0.24%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.745)	-0.034	-0.20%
Frequency	2010.1	-0.008 (CI = +/-0.010; p = 0.113)	0.061	-0.83%
Frequency	2010.2	-0.012 (CI = +/-0.010; p = 0.019)	0.176	-1.22%
Frequency	2011.1	-0.012 (CI = +/-0.011; p = 0.033)	0.147	-1.19%
Frequency	2011.2	-0.015 (CI = +/-0.011; p = 0.012)	0.222	-1.48%
Frequency	2012.1	-0.018 (CI = +/-0.012; p = 0.005)	0.287	-1.76%
Frequency	2012.2	-0.019 (CI = +/-0.013; p = 0.005)	0.295	-1.90%
Frequency	2013.1	-0.018 (CI = +/-0.014; p = 0.016)	0.232	-1.75%
Frequency	2013.2	-0.017 (CI = +/-0.015; p = 0.033)	0.187	-1.69%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.015)	0.259	-2.08%
Frequency	2014.1	-0.021 (CI = 1/-0.016, p = 0.015) -0.022 (CI = +/-0.018; p = 0.022)	0.243	-2.18%
Frequency	2015.1	-0.023 (CI = +/-0.021; p = 0.030)	0.228	-2.30%
Frequency	2015.1	-0.023 (CI = +/-0.024; p = 0.054)	0.186	-2.29%
Frequency	2016.1	-0.023 (CI = 1/-0.024, p = 0.034) -0.031 (CI = +/-0.025; p = 0.017)	0.318	-3.08%
Frequency	2016.2	-0.031 (CI = +/-0.028; p = 0.051)	0.221	-2.78%
Frequency	2017.1	-0.028 (CI = +/-0.033; p = 0.108)	0.147	-2.62%
rrequericy	2017.1	3.327 (Ci - 1, 3.033, p = 0.106)	0.147	2.02/0



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

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