

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2024

October 24, 2025

CONTENTS

1.	Executive Summary	1
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
2.	Analysis – General Discussion	3
2.1.	Data	3
2.2.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	4
2.3.	Selection of Claim Count and Claim Amount Development Factors	5
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	16
4.	Oliver Wyman Selected Trend Rates	19
4.1.	Bodily Injury	19
4.2.	Property Damage (including DCPD)	22
4.3.	Accident Benefits	25
4.4.	Uninsured Auto	28
4.5.	Collision	29
4.6.	Comprehensive	32
4.7.	Specified Perils	35
4.8.	All Perils.....	36
4.9.	Underinsured Motorist	38
4.10.	Summary - All Coverages	39
5.	Post-Pandemic Frequency Level.....	40
6.	Distribution and Use	44
7.	Considerations and Limitations.....	45
8.	Summary of Tables and Figures	46
9.	Appendices	47

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 commercial 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 commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of December 31, 2024, 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 and current 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 (October 1, 2024) 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. Although the highest inflation levels have subsided, we recognize the current economic uncertainty. 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.

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

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2024) Trend Rates

Coverage	Prior Review: Data as of June 30, 2024	Current Review: Data as of December 31, 2024
Bodily Injury	-1.7% ¹	-0.1%
Property Damage (including DCPD) ²	-0.5% ³	-1.4%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+2.6%	+2.3%
Comprehensive	-0.4% ⁴	+0.3% ⁵
Specified Perils	-0.4% ⁶	+0.3% ⁷
All Perils	+3.1%	+1.8%
Underinsured Motorist	+3.9%	+5.0%

* * * * *

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

Oliver, Wyman Limited



Felix Chan, FCAS, FCIA

felix.chan@oliverwyman.com



Rajesh Sahasrabuddhe, FCAS, FCIA

rajesh.sahasrabuddhe@oliverwyman.com

¹ Includes a one-time increase of 27.4% at January 2013 (coincident with the reforms).

² 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.

³ Includes a one-time increase of 37.5% at 2021-2.

⁴ Includes a one-time increase of 48.8% at 2021-2.

⁵ Includes a one-time increase of 47.0% at 2021-2.

⁶ Includes a one-time increase of 48.8% at 2021-2.

⁷ Includes a one-time increase of 47.0% at 2021-2.

2. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2024-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2024) provided by GISA. This data included the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

Consistent with the reports published by GISA (and to increase the volume of data), fleet vehicles are included. However, there has been a change in the reporting of fleet vehicles. GISA states:

Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.” The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year⁸ during which the event occurred.

The claim amount data 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 – the case 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 amounts 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 based on the information available to the claim adjusters at 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 the following about case reserves:

- **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

⁸ 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.

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 an investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

- **The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (and 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 cost⁹ of all claims that arise from events that occur in the first and second halves of the year (referred to as “accident half-years”¹⁰), separately, through to December 31, 2024. 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 estimating 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.¹¹ 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 reported to GISA.¹² The selection of loss development factors is based on an analysis we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

⁹ 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.

¹⁰ 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.

¹¹ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

¹² Our selections are based on the Incurred Development Method.

We select loss¹³ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2024 (we group claims by the accident half-year in which the events that give rise to the claims occur), separately for each of the coverages.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2024, separately for each coverage.

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, and a comparison to the selections from our prior review are presented in Appendices C and D.

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.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.¹⁴ 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,¹⁵ 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: Change in Estimates - Bodily Injury

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$290.95	\$86,161	3.38	\$303.69	\$92,006	3.30
2021	\$383.79	\$109,419	3.51	\$395.28	\$110,581	3.57
2022	\$327.38	\$106,659	3.07	\$361.24	\$114,806	3.15
2023	\$271.01	\$94,535	2.87	\$347.74	\$118,488	2.93
2024	\$462.24	\$105,803	4.37	\$325.47	\$95,239	3.42

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 10.6%. This increase is primarily driven by the following:

- Higher than expected emergence. For the four-year period 2020 to 2023, actual incurred amounts were 107.5% higher than expected since the prior report, based on the prior development factors.

¹³ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

¹⁴ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁵ Number of claims per 1,000 insured vehicles.

- Increased loss development factors. Our loss development factors have increased since our prior report to reflect the recent increase in development patterns. We estimate that the revised loss development factors account for 2.8% of the total 10.6% increase shown above for 2020 to 2023. We attribute this increase in development to recent rises in health care costs, which we discuss further in Section 3.2.

The estimates of ultimate loss costs have decreased by 0.1% over the full five-year period, 2020 to 2024.

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

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$63.18	\$7,007	9.02	\$63.64	\$7,055	9.02
2021	\$59.24	\$8,422	7.03	\$59.80	\$8,499	7.04
2022	\$108.82	\$14,622	7.44	\$100.71	\$13,837	7.28
2023	\$90.53	\$11,266	8.04	\$94.93	\$11,721	8.10
2024	\$120.67	\$13,200	9.14	\$102.87	\$12,375	8.31

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.8%. The estimates of ultimate loss costs have decreased by 4.6% over the full five-year period, 2020 to 2024.

Table 4: Change in Estimates – Accident Benefits

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$17.59	\$12,453	1.41	\$17.41	\$12,304	1.42
2021	\$27.60	\$11,479	2.40	\$24.17	\$9,826	2.46
2022	\$11.45	\$7,825	1.46	\$11.28	\$7,847	1.44
2023	\$20.22	\$9,424	2.15	\$17.80	\$8,489	2.10
2024	\$19.70	\$9,736	2.02	\$23.29	\$8,368	2.78

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 8.1%. The estimates of ultimate loss costs have decreased by 2.7% over the full five-year period, 2020 to 2024.

Table 5: Change in Estimates - Collision

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$136.71	\$8,547	16.00	\$136.72	\$8,547	16.00
2021	\$128.70	\$11,636	11.06	\$128.89	\$11,653	11.06
2022	\$151.85	\$10,730	14.15	\$151.29	\$10,846	13.95
2023	\$216.52	\$12,157	17.81	\$219.56	\$12,587	17.44
2024	\$170.89	\$8,860	19.29	\$164.69	\$10,172	16.19

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.4%. The estimates of ultimate loss costs have decreased by 0.4% over the full five-year period, 2020 to 2024.

Table 6: Change in Estimates - Comprehensive

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$90.31	\$2,674	33.78	\$90.31	\$2,674	33.78
2021	\$134.95	\$3,946	34.20	\$135.02	\$3,948	34.20
2022	\$176.14	\$5,079	34.68	\$176.21	\$5,082	34.67
2023	\$143.79	\$4,480	32.10	\$143.07	\$4,454	32.12
2024	\$128.90	\$3,562	36.19	\$165.91	\$5,100	32.53

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.1%. The estimates of ultimate loss costs have increased by 5.4% over the full five-year period, 2020 to 2024.

Table 7: Change in Estimates - All Perils

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$212.82	\$13,330	15.97	\$212.82	\$13,329	15.97
2021	\$257.28	\$15,710	16.38	\$257.27	\$15,710	16.38
2022	\$317.39	\$18,461	17.19	\$310.56	\$18,007	17.25
2023	\$278.91	\$18,243	15.29	\$280.81	\$18,024	15.58
2024	\$146.49	\$13,554	10.81	\$258.51	\$18,136	14.25

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.5%. The estimates of ultimate loss costs have increased by 8.8% over the full five-year period, 2020 to 2024.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,¹⁶ adjusting the losses to the anticipated cost levels 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 expected to occur between the end of the experience period and the period the proposed rate program 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 employ 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 Newfoundland and Labrador ultimate Industry claims frequency, severity, and loss cost¹⁷ 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 change¹⁸ 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 employ a holistic approach to modeling and consider several models with varying parameters that are fit to data from varying 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 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 2005-1 to 2024-2. 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

¹⁶ 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.

¹⁷ 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.

¹⁸ We use “scalar” and “level change” interchangeably throughout this report.

the calculated loss trend rates. We consider models over periods that are longer than the typical rate filing experience periods 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 review 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 or 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 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 and cost 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 parameter¹⁹ is to isolate and remove the impact that reforms or other events had on the level of claim costs, so 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.

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

¹⁹ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

of reform parameters and trend rate changes based on the p -values from t -tests for parameter significance.²⁰

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.

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 greater than or equal to 80% 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 intervals presented correspond 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.
- There are two options when selecting a loss trend:
 - use the implied trend from the combined frequency and severity model; or
 - select a trend based on the direct loss cost model.

We prefer to use the implied trend from the frequency and severity models because certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can more accurately separate the impact of these effects. In the direct loss cost model, some of these effects may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better. However, if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model for the reasons described. We also consider the basis of our selection in the prior report for consistency across reviews.

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

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.

²⁰ A t -test with a resulting p -value of less than 5% is considered significant.

The summary of our trend rates based on industry data as of December 31, 2024, 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 numerous models we considered, 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 cost²¹ during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives in effect during the COVID-19 pandemic.

The trend rates 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 coverages²² that experienced a significant reduction in claims frequency coincident with the COVID-19 pandemic.

In May 2023, the World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new normal” (or post-pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic are likely to continue.

Although it is difficult to identify an exact point in time when the “new normal” post-pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe lower frequency levels from 2022-2 through 2024-1 compared to the pre-pandemic period, the degree of the decrease has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post-pandemic period for their proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in an increase in inflation, which led to increased claim costs during the prospective period. In Figure 1 through Figure 3, we present the consumer price index (left panel) and year-over-year percentage change (right panel)²³ over the last 20 years in Newfoundland, separately, for:

- All-Items
- Transportation

²¹ We find frequency, but not severity has been affected by the COVID-19 pandemic.

²² We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

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

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

Figure 1: Consumer Price Index – All Items & Transportation

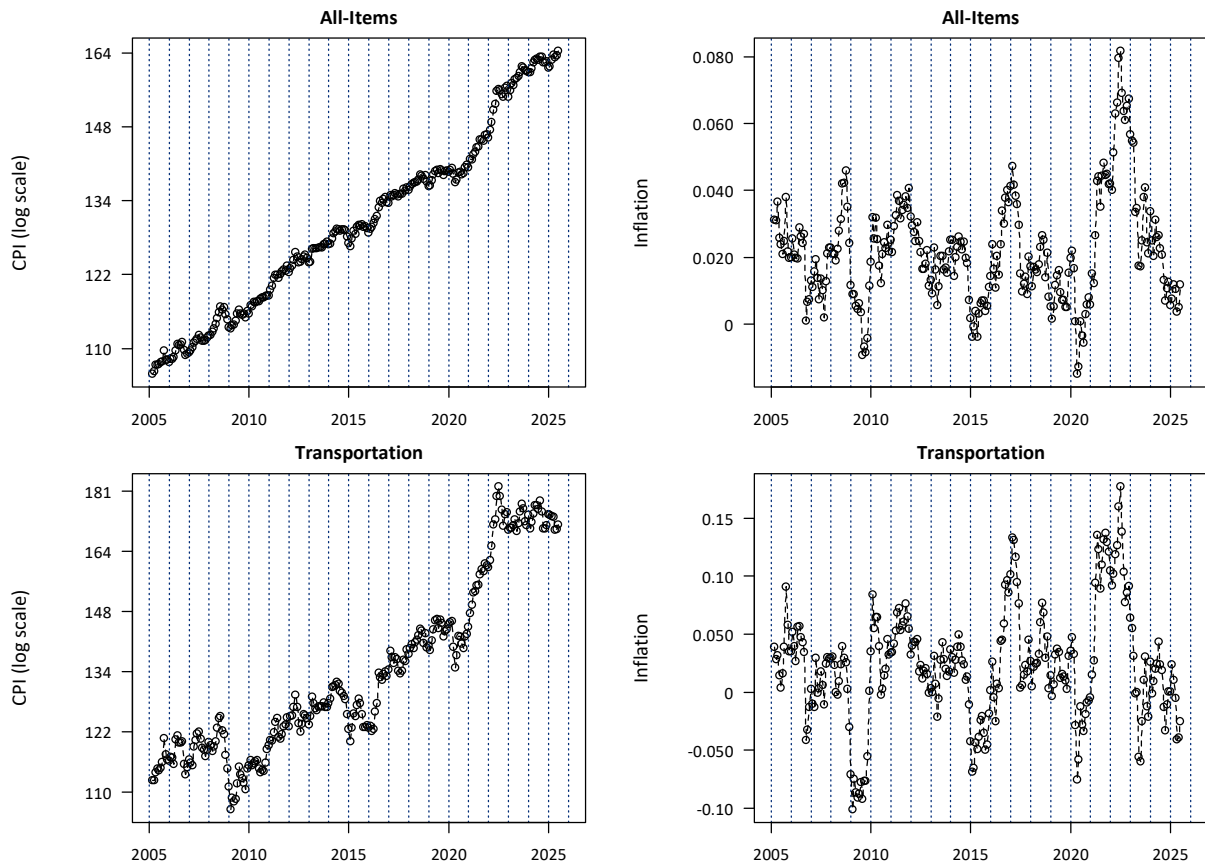
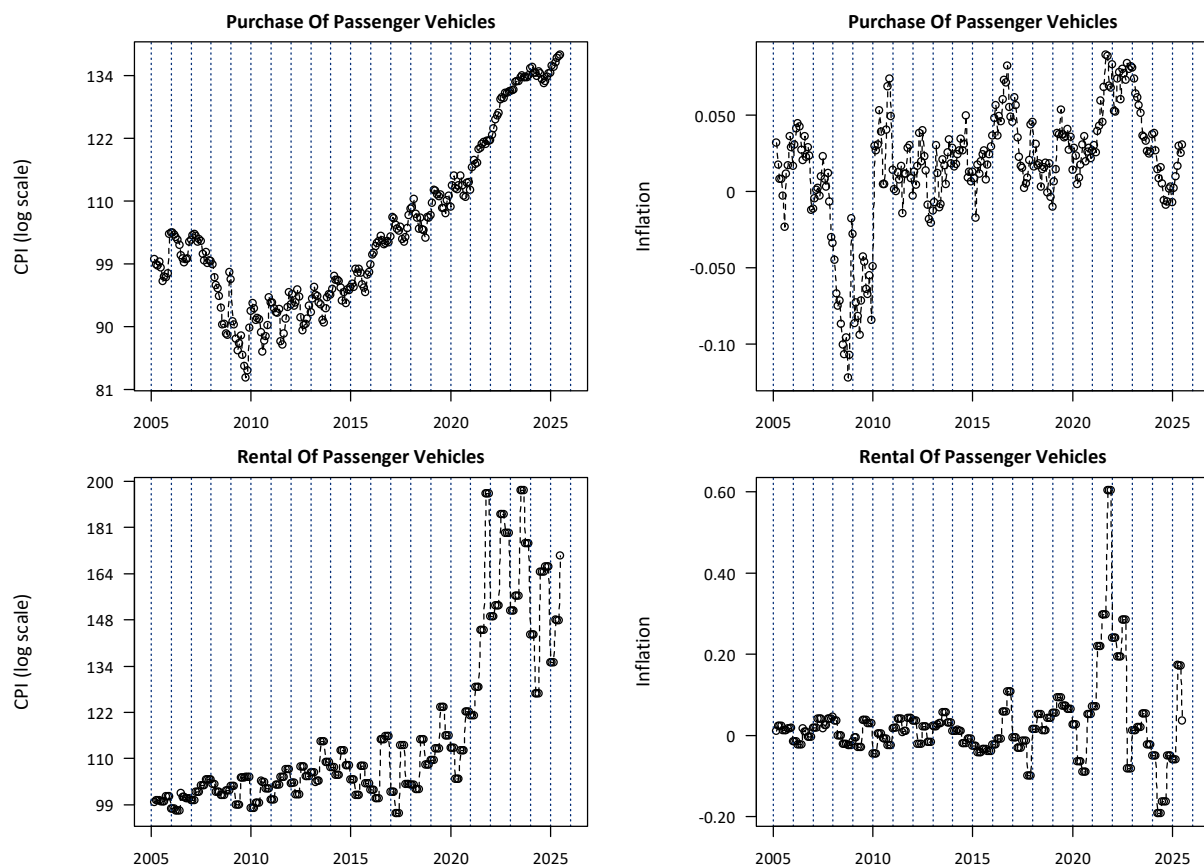
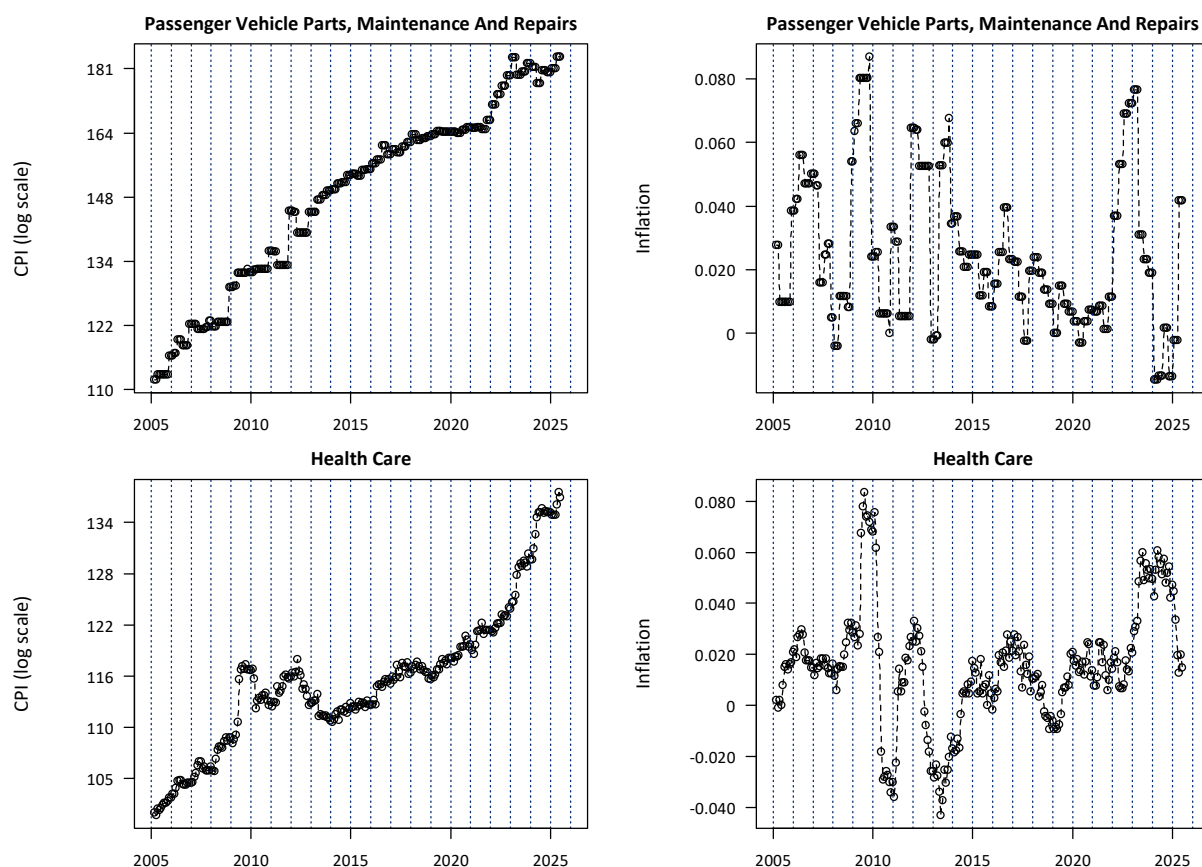


Figure 2²⁴: Consumer Price Index – Purchase & Rental of Passenger Vehicles



²⁴ Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

Figure 3: 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 coverages²⁵ (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) 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. We note that 2024 inflation was below pre-pandemic levels.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022, a steep rise in 2023 and 2024, and moderation beginning in 2025.

As shown in Figure 4, the 2022-1 property damage severity has risen steeply, deviating from historical patterns. After 2022-1, property damage severity declined but stayed significantly higher than pre-2022 levels. For collision and comprehensive, severity appears to be higher between 2021 and 2023. These

²⁵ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

higher claim severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages²⁶ 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 and accident benefits coverages. The lack of an apparent increase for these coverages may be due, in part, to limited data volume for commercial vehicles.

As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.
- The inclusion of 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.²⁷
- The use of an inflation parameter based on the CPI data. We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

- The loss cost trend rate is not equal to the CPI but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing 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.

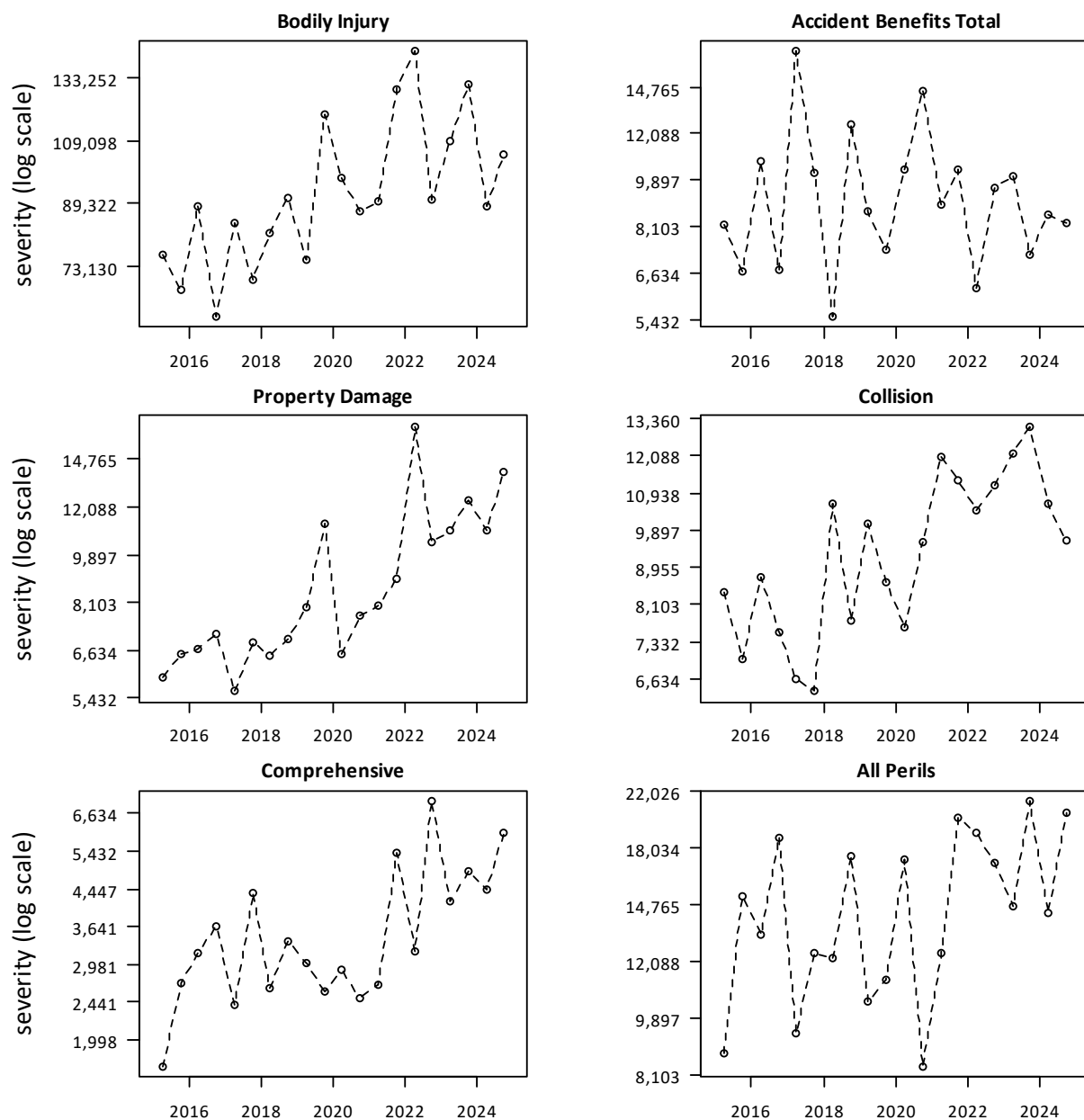
As the higher interest rates caused the inflation surge to subside, higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is evidence inflation moderated in 2023 and 2024 for primary physical damage claims cost components, and this is evident in the severity levels shown in Figure 4.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 3.3 below.

²⁶ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils. We do not include specified perils in Figure 4 due to additional volatility associated with these coverages.

²⁷ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 4: 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. In the absence of a significant change in experience or the economic environment over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future, resulting in equivalent past and future trend rates.

If appropriate, insurers should adjust selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in deriving behaviour post-pandemic and recent increases in inflation may result in different patterns in future.

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.²⁸ As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an 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 provide 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 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

The rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2024, in this review) to the average accident date of the proposed rate program, rate applications should consider the potential changes to the inflation rate over that same future projection period (e.g., moderation beyond 2024).

As described in Section 3.2 the high inflationary environment beginning in late 2021 resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2024, via various parameters 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.

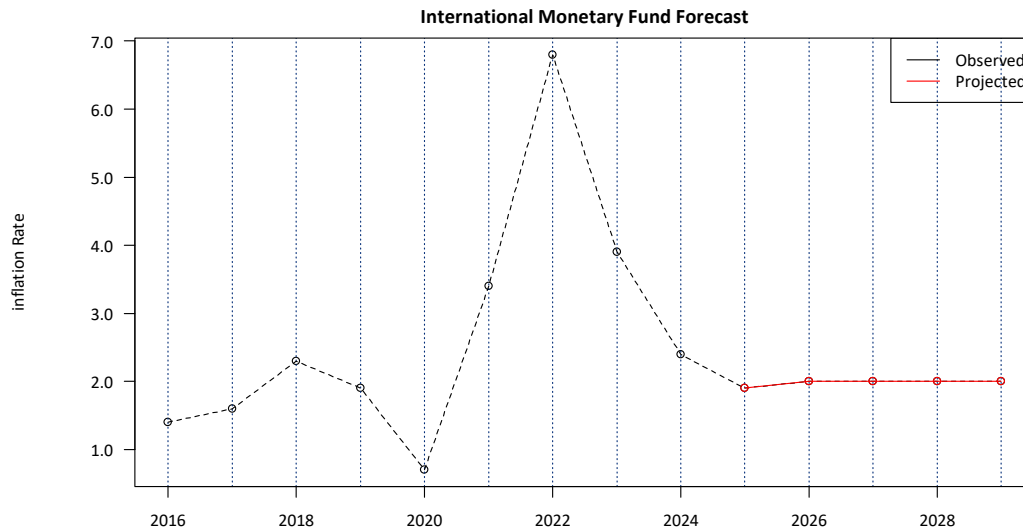
In Figure 5, we present the International Monetary Fund’s (IMF) forecast of future inflation,²⁹ as measured by all items CPI in Canada. As shown, inflation continues to decrease in 2024 and is within the Government’s target range. IMF predicts a further decrease in 2025 and stabilize around 2.0%. The decline for 2024 is evident in the reported CPI data as of December 2024.

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.

²⁸ 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.

²⁹ <https://www.imf.org/en/Countries/CAN>

Figure 5: IMF Forecasted Inflation



Tariffs

Recent tariffs on imported automobiles and auto parts in Canada may have a significant impact to the automobile insurance industry. Repair costs may escalate directly or indirectly due to increased prices for parts and labour. We encourage insurers to monitor the impact of tariffs. We plan to evaluate the impact of recent tariffs as 2025 data becomes available.

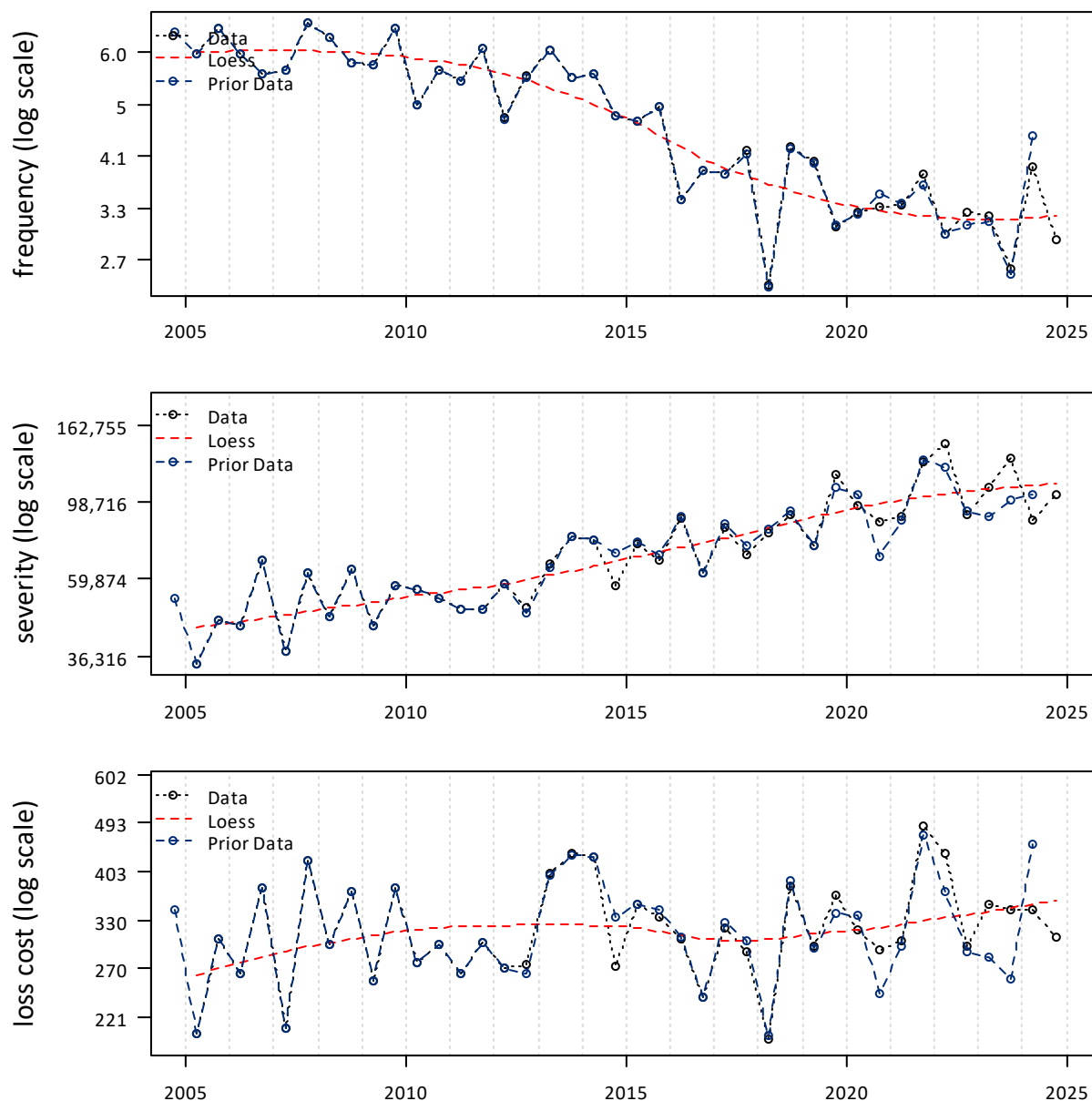
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of -1.7%, which includes a 27.4% one-time increase in January 2013.

In Figure 6, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that our immature severity estimates generally increased and the 2024-1 frequency estimate decreased. We include a Loess curve that models the general trends in the data.

Figure 6: Bodily Injury – Observed Loss Cost Experience



We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004, introduced a \$2,500 deductible 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, we present 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, in Appendix E.

In Figure 7, we present a comparison between the observed values presented above in Figure 6 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2013-1 and 2024-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -4.9%. The adjusted R-squared of our proposed frequency model is 0.553.

We fit a severity model to all accident half-years between 2013-1 and 2024-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +5.0%. The adjusted R-squared of our proposed severity model is 0.506.

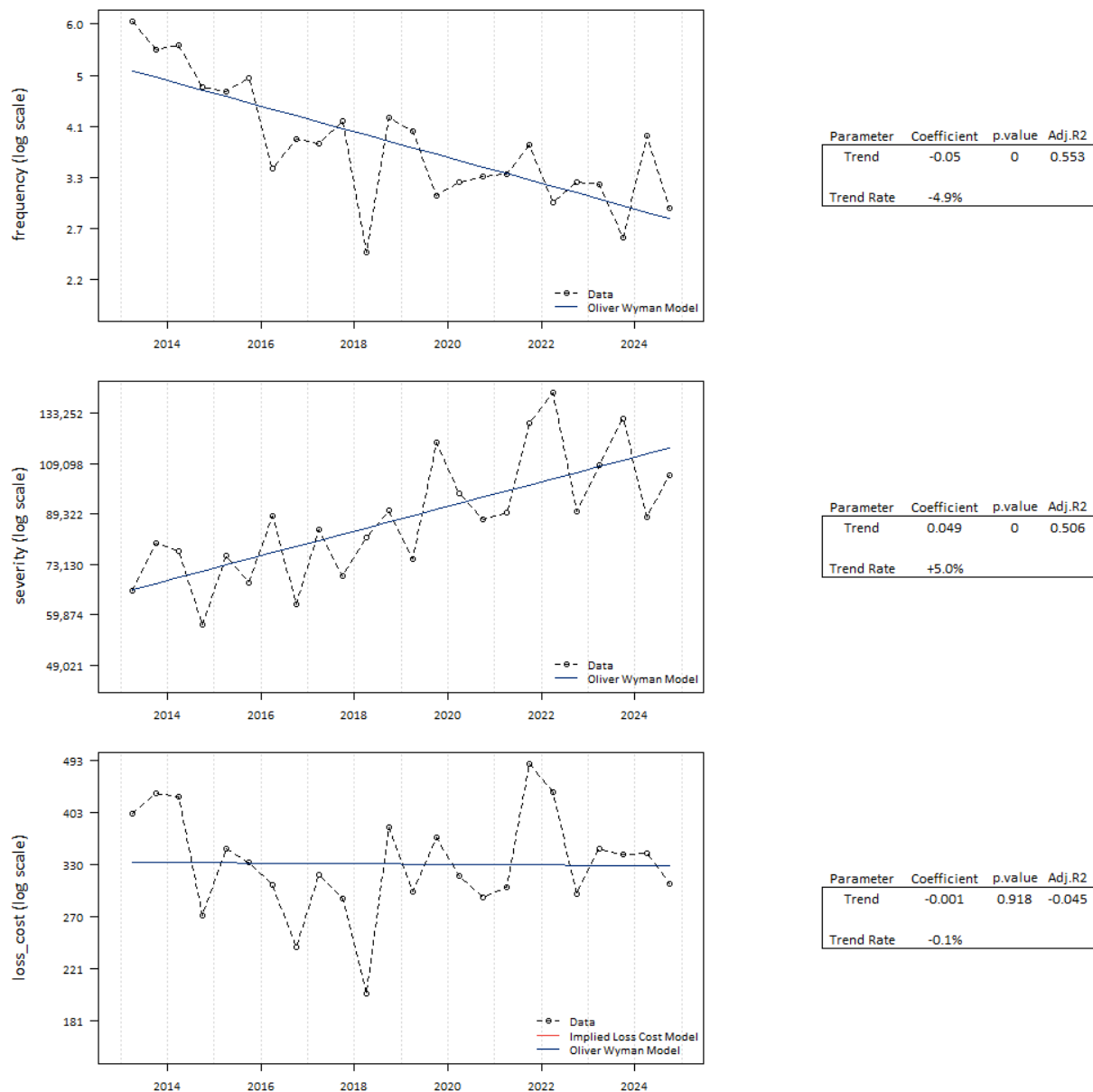
The annual loss cost trend rate implied by the combined frequency and severity model is -0.1%.³⁰ The implied adjusted R-squared of the combined frequency and severity model is -0.095.

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 (-0.045).

Due to the statistical significance of the parameters in the frequency and severity models, we base our selection on the implied loss cost model. We select a loss cost trend rate of -0.1%.

³⁰ = $\exp[-0.050 + 0.049] - 1$

Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



4.2. Property Damage (including DCPD)

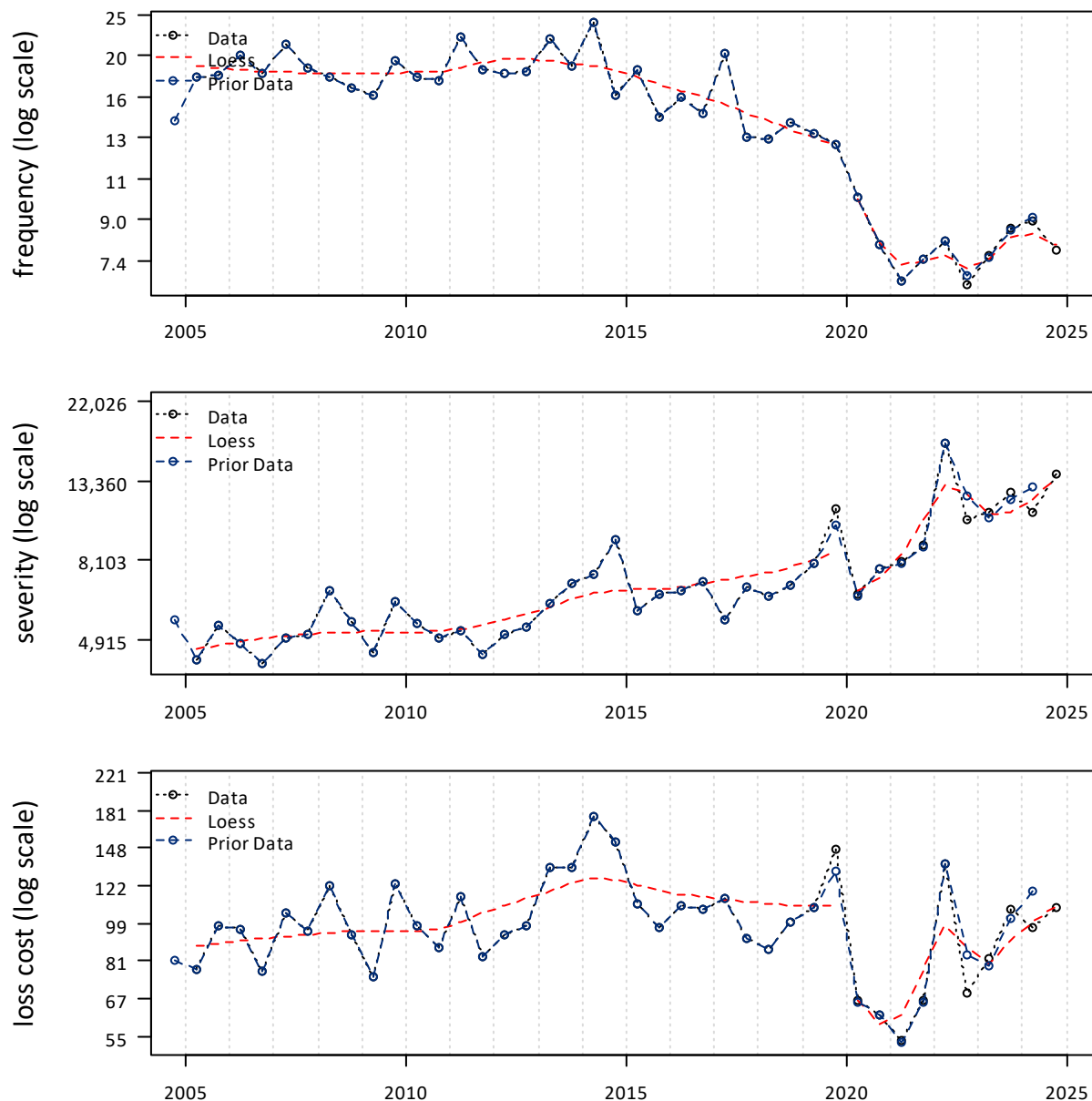
For the prior review, we selected a past and future loss cost trend of -0.5% and a one-time loss cost increase of 37.5% at 2021-2.

In Figure 8, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe

some variability in the immature severity estimates. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic. Subject to trending, the frequency level has remained below pre-pandemic levels.

Figure 8: Property Damage – Observed Loss Cost Experience



For the models we considered, we present 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, in Appendix E.

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

In Figure 9, we present a comparison between the observed values presented above in Figure 8 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, and include time ($p = 0.000$), mobility ($p = 0.000$), seasonality ($p = 0.026$), and a new normal scalar ($p = 0.008$). The implied annual trend rate associated with our fitted frequency model is -5.5%. The adjusted R-squared of our proposed frequency model is 0.915.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, and include time ($p = 0.002$), and a 2021-2 scalar ($p = 0.029$). The implied annual trend rate associated with our fitted severity model is +4.4%. The modeled scalar parameter corresponds to a +31.2%³¹ increase in severity. The adjusted R-squared of our proposed severity model is 0.704.

The annual loss cost trend rate implied by the combined frequency and severity model is -1.4%.³² The implied adjusted R-squared of the combined frequency and severity model is 0.346.

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 higher trend rate and a slightly higher adjusted R-squared (0.393). The impact from higher-than-average inflationary levels is masked by the COVID-19 impact on frequency.

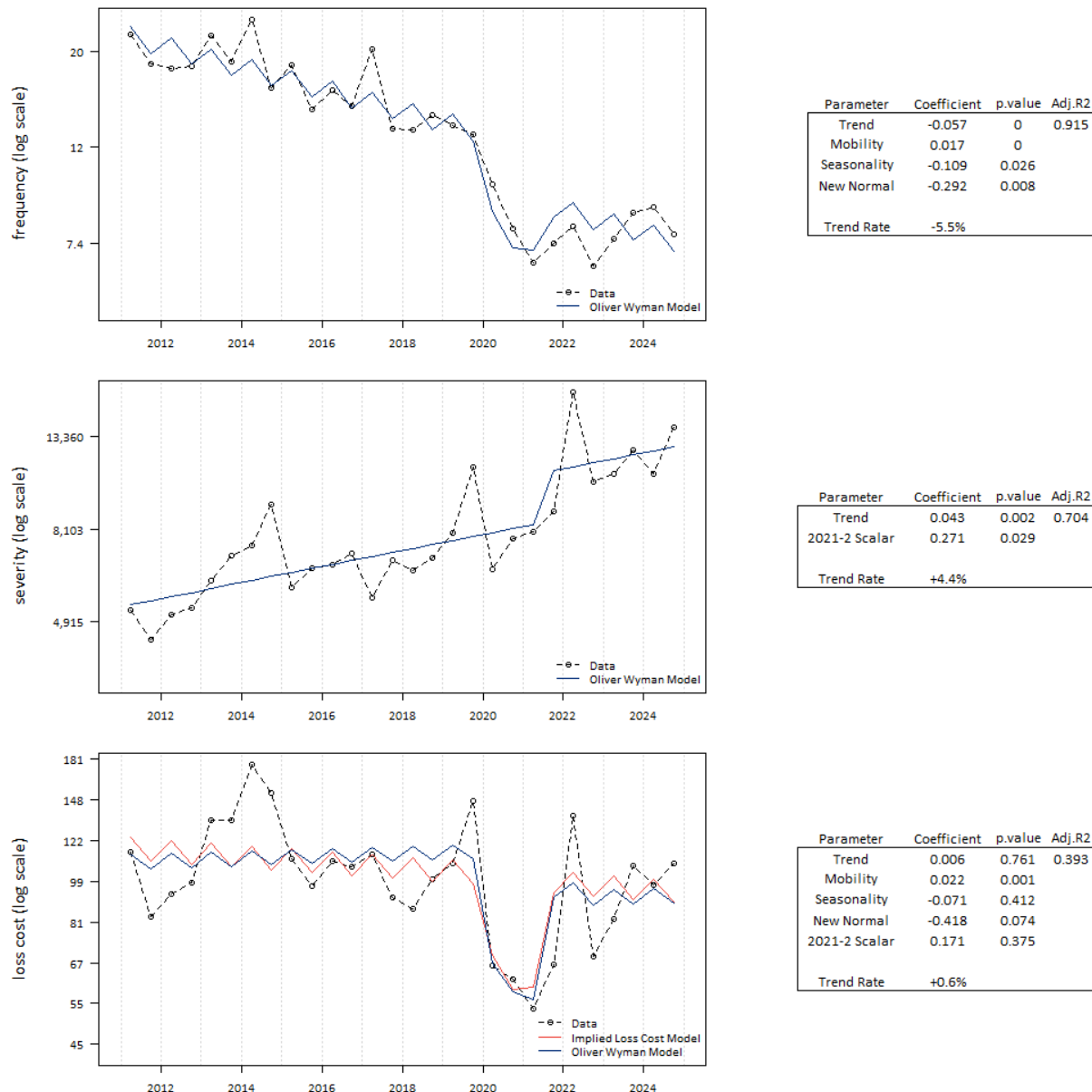
Due to the better statistical results, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.4%. and a one-time loss cost increase of 31.2% at 2021-2.

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

³¹ = $\exp[0.271] - 1$

³² = $\exp[-0.057 + 0.043] - 1$

Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost

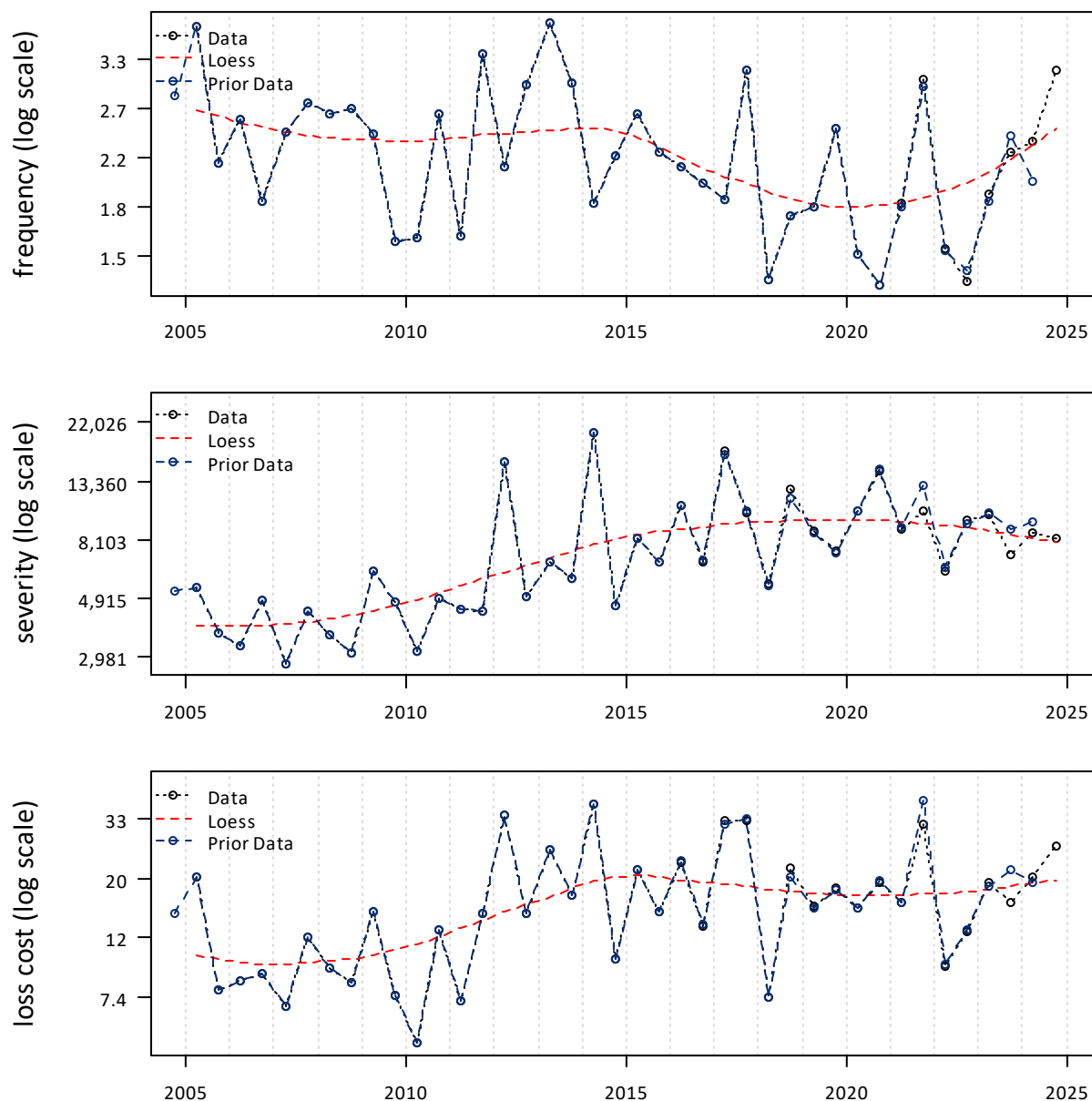


4.3. Accident Benefits

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

In Figure 10, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe some slight variability in the immature frequency and severity estimates. We include a Loess curve that models the general trends in the data.

Figure 10: Accident Benefits – Observed Loss Cost Experience



For the models we considered, we present 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, 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.

In Figure 11, we present a comparison between the observed values presented above in Figure 10 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2014-2 and 2024-2, and include only time ($p = 0.842$). The implied annual trend rate associated with our fitted frequency model is -0.4%. The adjusted R-squared of our proposed frequency model is -0.050.

We fit a severity model to all accident half-years between 2014-2 and 2024-2, and include only time ($p = 0.550$). The implied annual trend rate associated with our fitted severity model is +1.4%. The adjusted R-squared of our proposed severity model is -0.033. The annual loss cost trend rate implied by the combined frequency and severity model is +1.0%.³³ The implied adjusted R-squared of the combined frequency and severity model is -0.100.

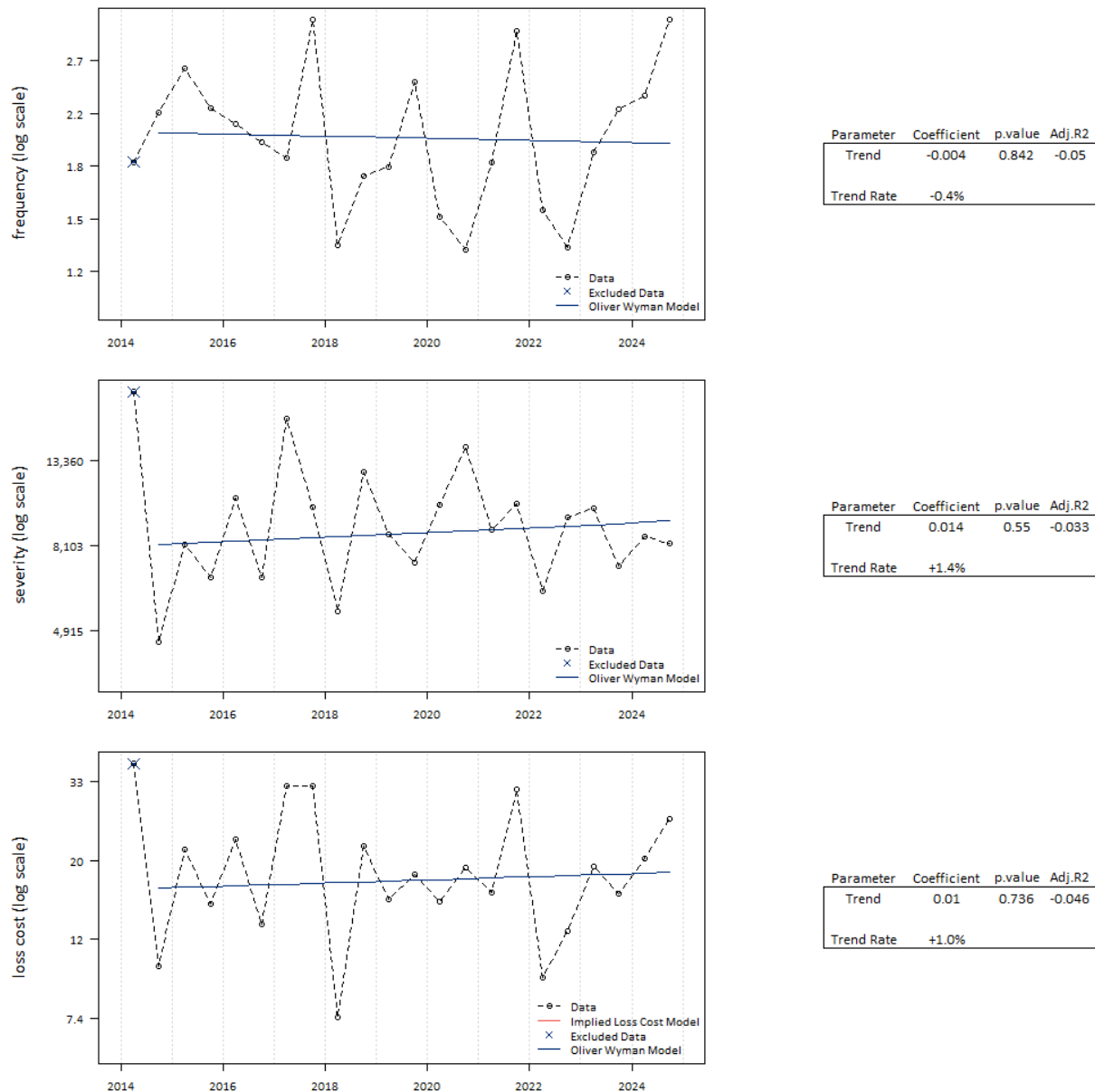
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a slightly higher adjusted R-squared (-0.046).

Due to the variability of the claim experience along with the poor fit of our models, we select a loss cost trend rate of 0.0%, as we find no loss cost trend is discernable.

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

³³ = $\exp[-0.004 + 0.014] - 1$

Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost



4.4. Uninsured Auto

Due to insufficient data, we select the same past loss cost trend rate as we do for accident benefits, 0.0%.

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

4.5. Collision

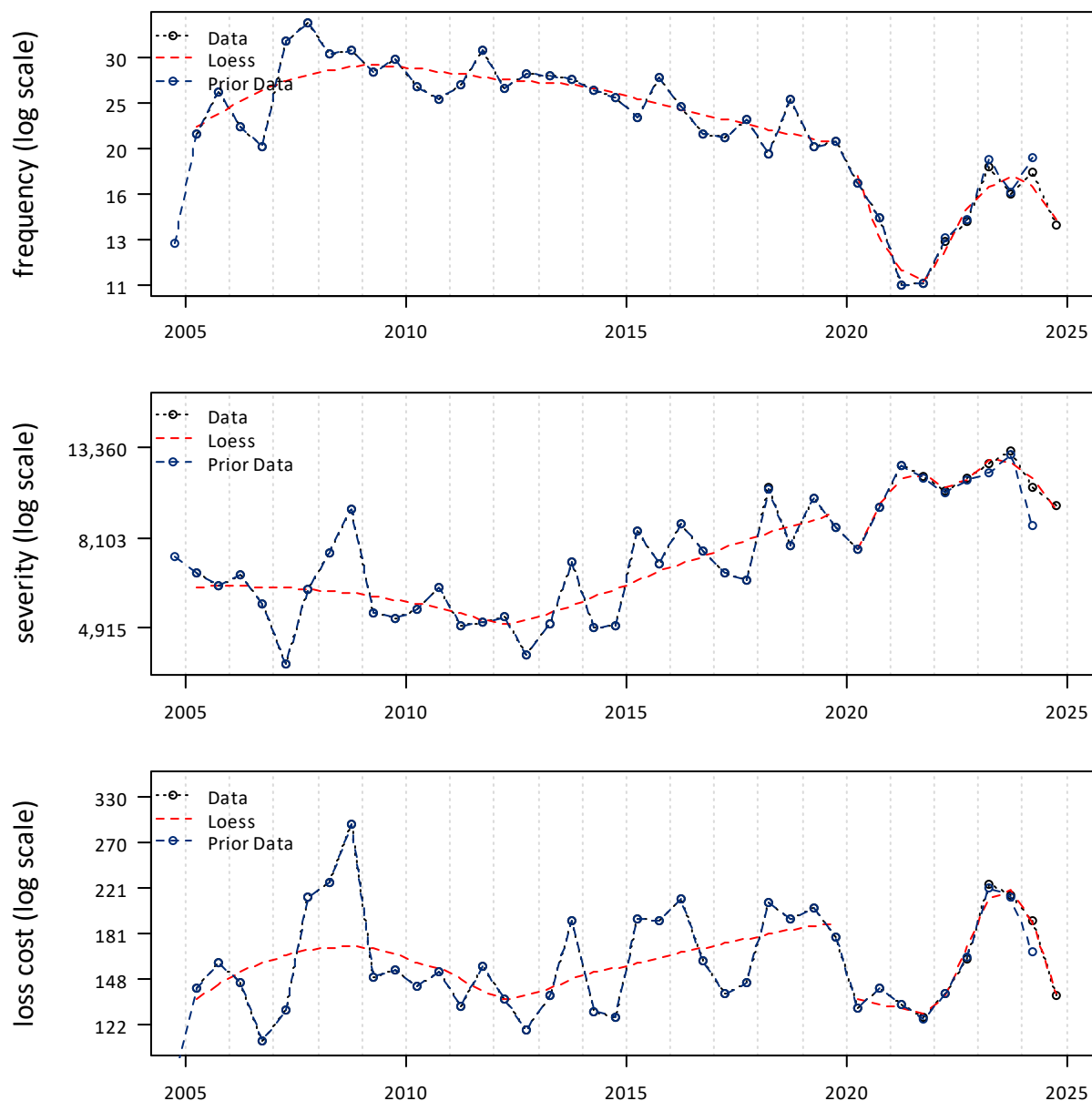
For the prior review, we selected a past and future loss cost trend of +2.6%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that the 2024-1 frequency estimate decreased and the 2024-1 immature severity estimate increased. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic. The frequency level has not fully returned to pre-pandemic levels. As DCPD was introduced on January 1, 2020, part of the decline in the observations post-2019 may be attributed to this reform.³⁴

³⁴ 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.

Figure 12: Collision – Observed Loss Cost Experience



For the models we considered, we present 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, 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.

In Figure 13, we present a comparison between the observed values presented above in Figure 12 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, and include time ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -4.7%. The adjusted R-squared of our proposed frequency model is 0.852.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +7.4%. The adjusted R-squared of our proposed severity model is 0.765.

The annual loss cost trend rate implied by the combined frequency and severity model is +2.3%.³⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.237.

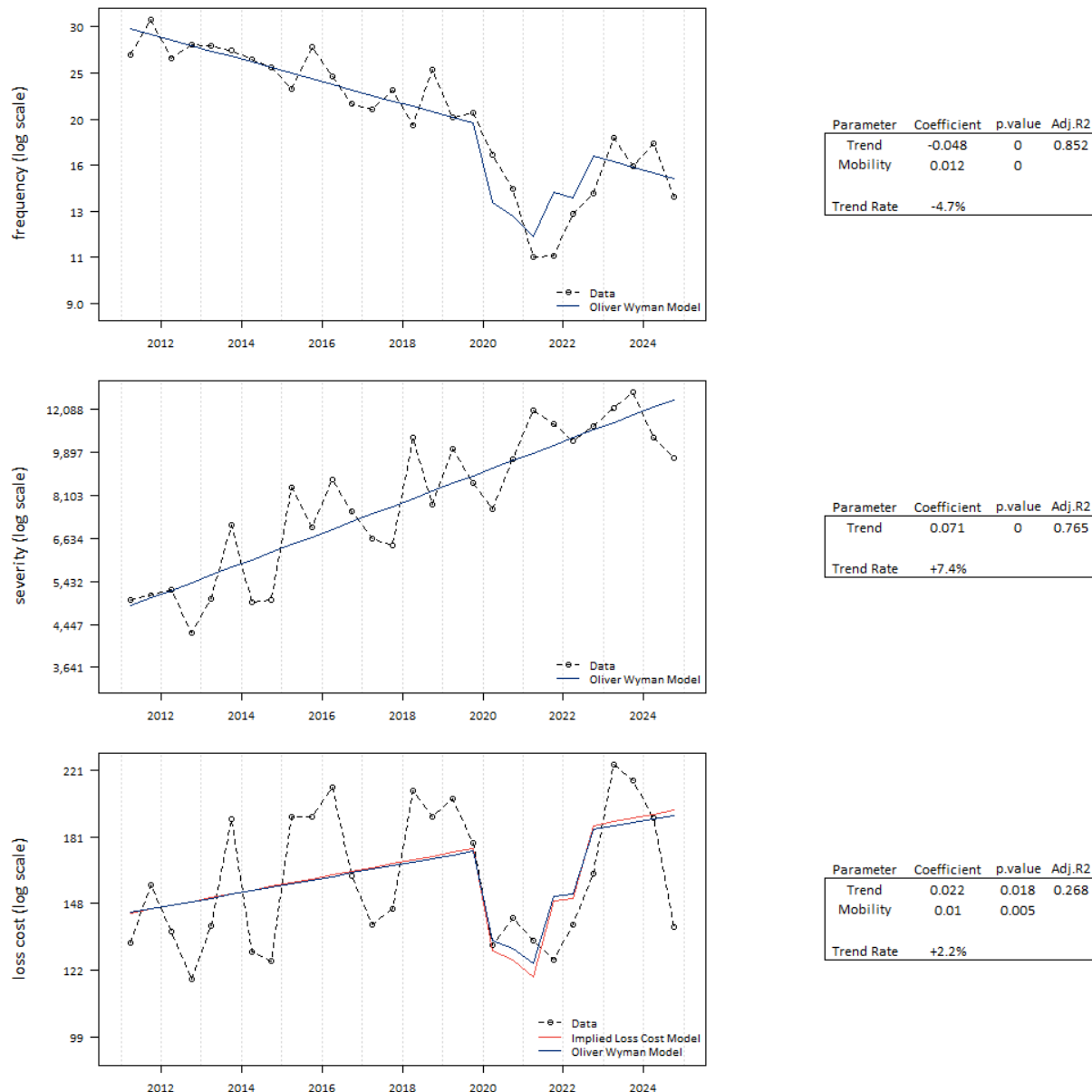
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.268).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.3%.

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.

³⁵ = $\exp[-0.048 + 0.071] - 1$

Figure 13: Collision – Fitted Frequency, Severity and Loss Cost

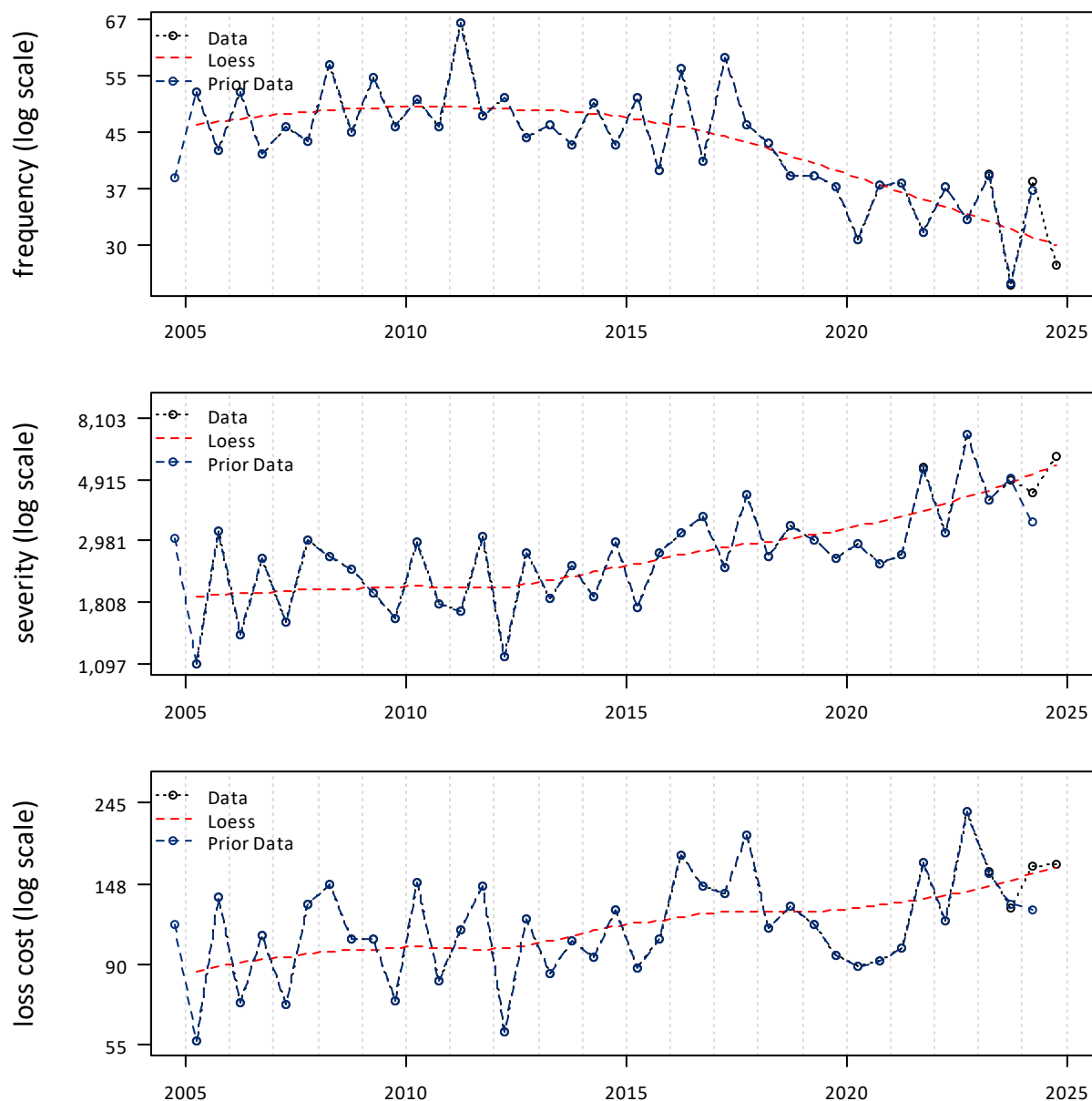


4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of -0.4%, which includes a 48.8% one-time increase at 2021-2.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that our 2024-1 severity estimate has increased slightly. We include a Loess curve that models the general trends in the data.

Figure 14: Comprehensive – Observed Loss Cost Experience



For the models we considered, we present 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, in Appendix E.

In Figure 15, we present a comparison between the observed values presented above in Figure 14 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, excluding 2016-1, 2016-2, 2017-1, and 2017-2, and include time ($p = 0.000$), and seasonality ($p = 0.001$). The implied annual

trend rate associated with our fitted frequency model is -3.8%. The adjusted R-squared of our proposed frequency model is 0.802.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, excluding 2016-1, 2016-2, 2017-1, and 2017-2, and include time ($p = 0.005$), seasonality ($p = 0.000$), and a 2021-2 scalar ($p = 0.007$). The implied annual trend rates associated with our fitted severity model is +4.2%. The modeled scalar parameter corresponds to a 47.0%³⁶ increase in severity. The adjusted R-squared of our proposed severity model is 0.808.

The annual loss cost trend rate implied by the combined frequency and severity model is +0.3%.³⁷ The implied adjusted R-squared of the combined frequency and severity model is 0.276.

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 lower trend rate, a larger 2021-2 scalar, and a higher adjusted R-squared (0.543).

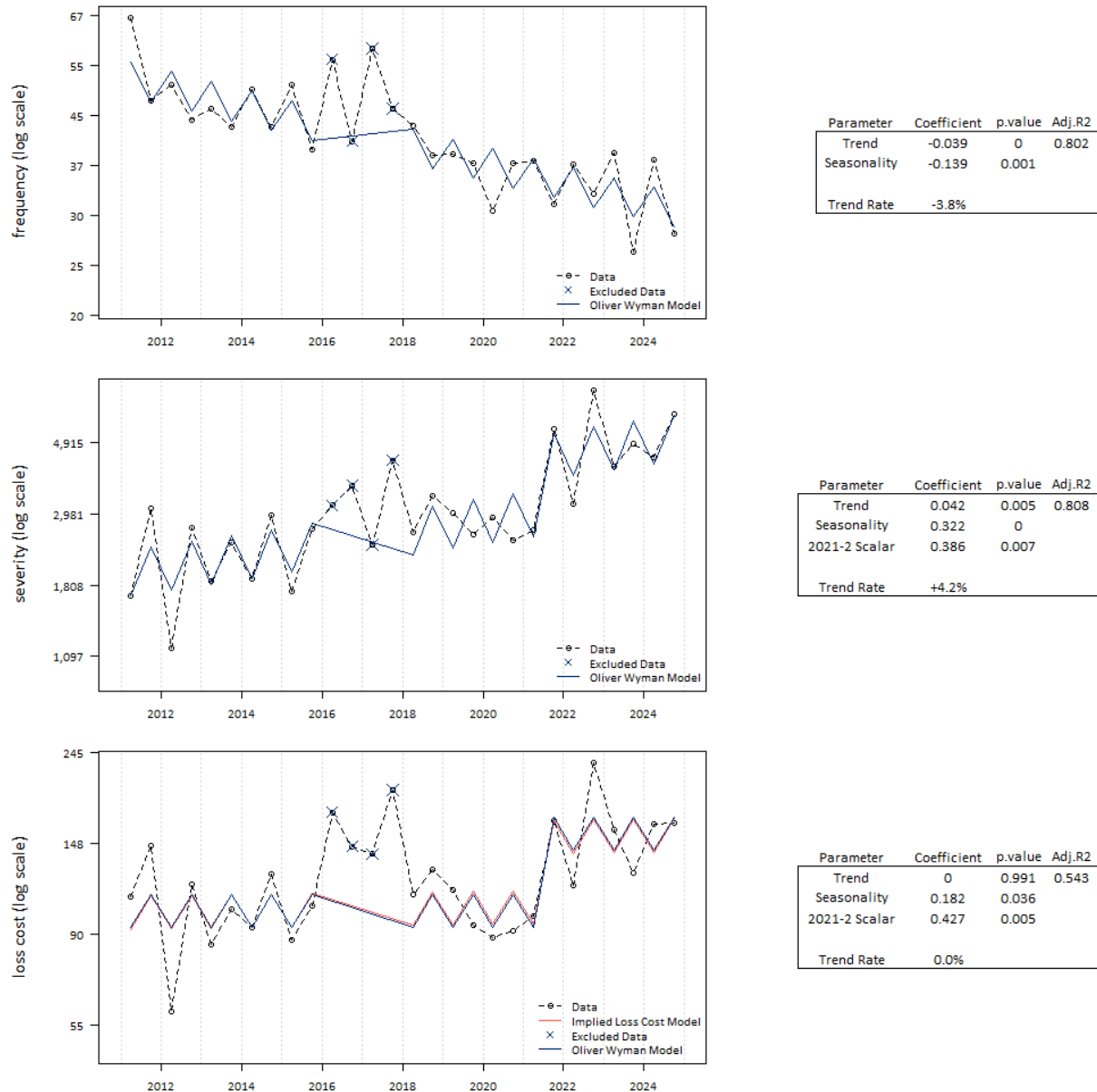
Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of +0.3% and a one-time loss cost increase of 47.0% at 2021-2.

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

³⁶ = $\exp[0.386] - 1$

³⁷ = $\exp[-0.039 + 0.042] - 1$

Figure 15: Comprehensive – Fitted Frequency, Severity and Loss Cost



4.7. Specified Perils

Due to insufficient data, we select a loss cost trend rate of +0.3% and a one-time increase of +47.0% at 2021-2, the same as comprehensive.

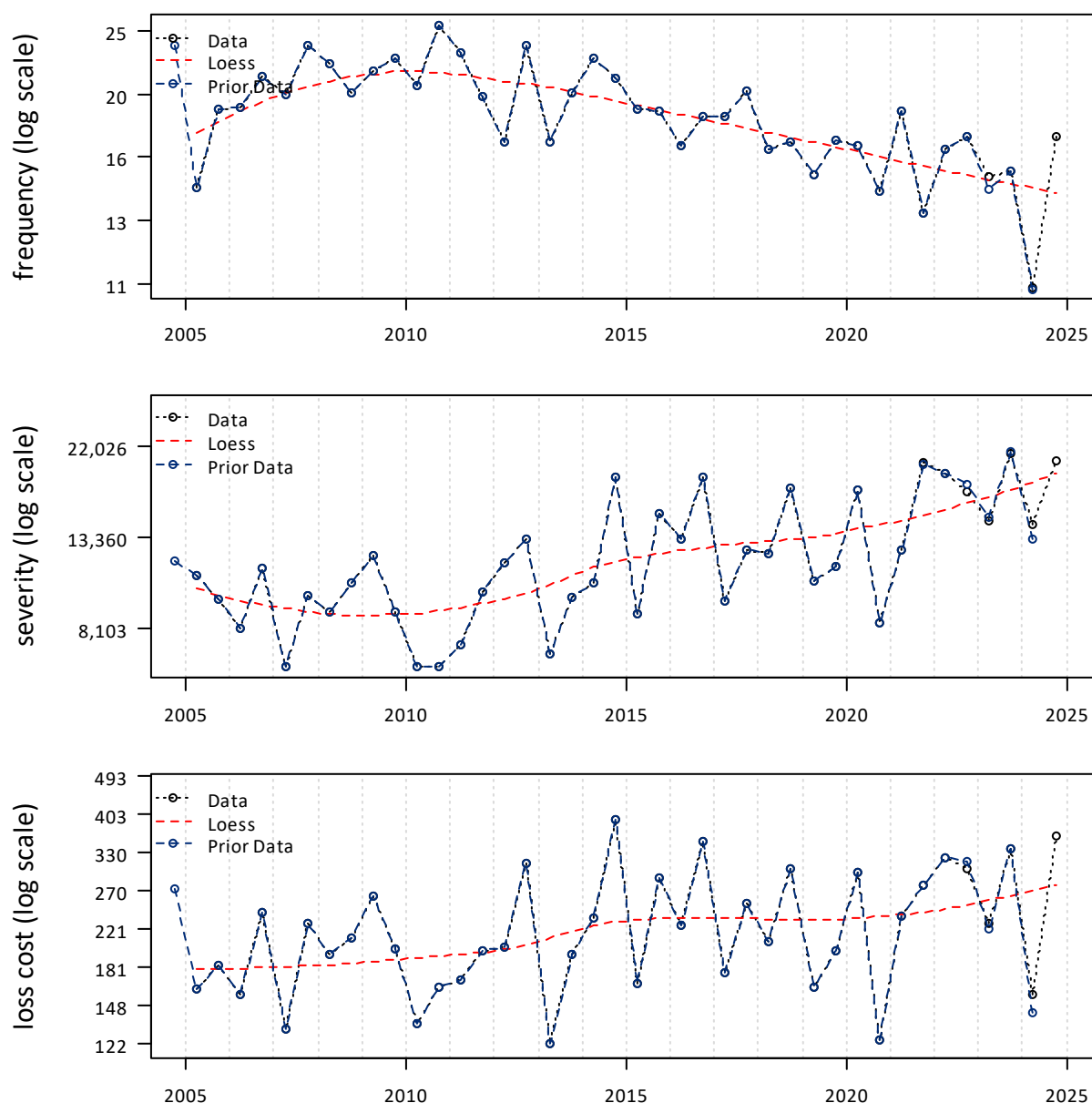
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +3.1%.

In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly. We include a Loess curve that models the general trends in the data.

Figure 16: All Perils – Observed Loss Cost Experience



For the models we considered, we present 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, 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.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.7%. The adjusted R-squared of our proposed frequency model is 0.465.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, and include time ($p = 0.001$), and seasonality ($p = 0.030$). The implied annual trend rate associated with our fitted severity model is +4.6%. The adjusted R-squared of our proposed severity model is 0.421.

The annual loss cost trend rate implied by the combined frequency and severity model is +1.8%.³⁸ The implied adjusted R-squared of the combined frequency and severity model is 0.186.

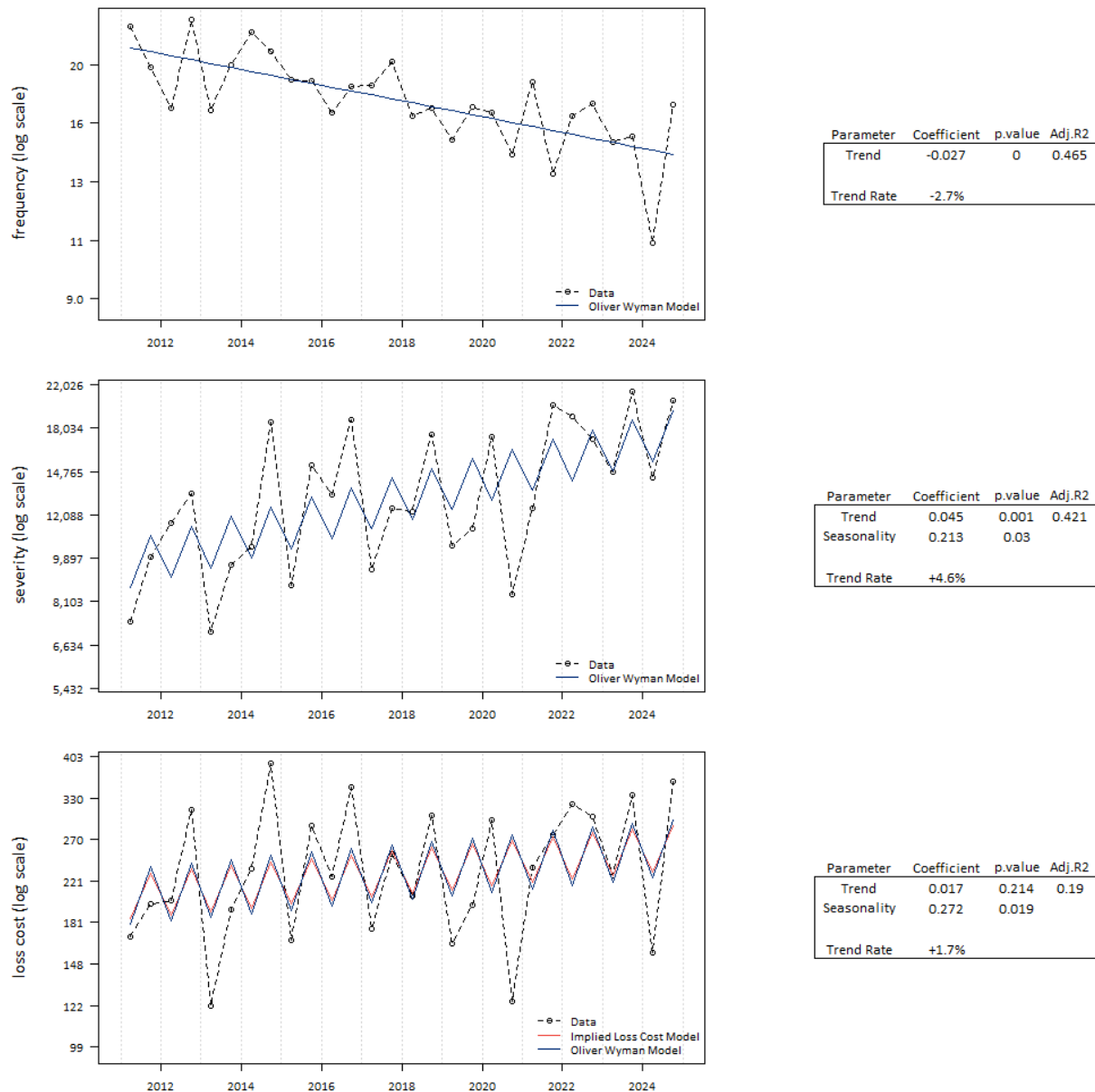
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.190).

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 +1.8%.

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

³⁸ = $\exp[-0.027 + 0.045] - 1$

Figure 17: All Perils – Fitted Frequency, Severity and Loss Cost



4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select as the loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, +5.0%.

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 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of June 30, 2024	As of December 31, 2024
Bodily Injury	-1.7% ³⁹	-0.1%
Property Damage	-0.5% ⁴⁰	-1.4%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+2.6%	+2.3%
Comprehensive	-0.4% ⁴¹	+0.3% ⁴²
Specified Perils	-0.4% ⁴³	+0.3% ⁴⁴
All Perils	+3.1%	+1.8%
Underinsured Motorist	+3.9%	+5.0%

³⁹ Includes a one-time increase of 27.4% at January 2013 (coincident with the reforms).

⁴⁰ Includes a one-time increase of 37.5% at 2021-2.

⁴¹ Includes a one-time increase of 48.8% at 2021-2.

⁴² Includes a one-time increase of 47.0% at 2021-2.

⁴³ Includes a one-time increase of 48.8% at 2021-2.

⁴⁴ Includes a one-time increase of 47.0% at 2021-2.

5. Post-Pandemic Frequency Level

There are effectively three frequency periods in the historical data typically used in a rate application: pre-pandemic, in-pandemic, and post-pandemic. In rate applications, each of the three periods of historical frequency levels should be adjusted to the frequency level *expected* during the proposed rate program considering commonplace hybrid and remote work options that impact claim frequency levels.

A challenge for insurers is evaluating whether remote/hybrid work options have stabilized and represent the “new normal” for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but generally not returned to the pre-pandemic levels, even after consideration of frequency trend.

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the “new normal level” and claims frequency prior to the pandemic period would be expected to be adjusted downward to the “new normal level.”⁴⁵

We observe some stability in the frequency levels in the most recent five accident periods, from 2022-2 to 2024-2; and consider this reflective of the post-pandemic new normal. In general, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2.

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁴⁶ we discuss in Section 4 to bring all accident years to a 2024-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments⁴⁷” included in the models that we discuss in Section 4.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for property damage and collision⁴⁸ 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.

⁴⁵ For some coverages, no adjustment is needed.

⁴⁶ We do not include seasonality, mobility, or other scalars.

⁴⁷ Mobility and scalars, but not seasonality.

⁴⁸ 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. We exclude accident benefits from this analysis as no clear pandemic-related impact was captured in our models.

These 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) adjustments to the cost level under the Insurance Act and Associated Regulations (NLR 56/19) and introduction of DCPD and (3) “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 the average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 18: Property Damage – Frequency Level

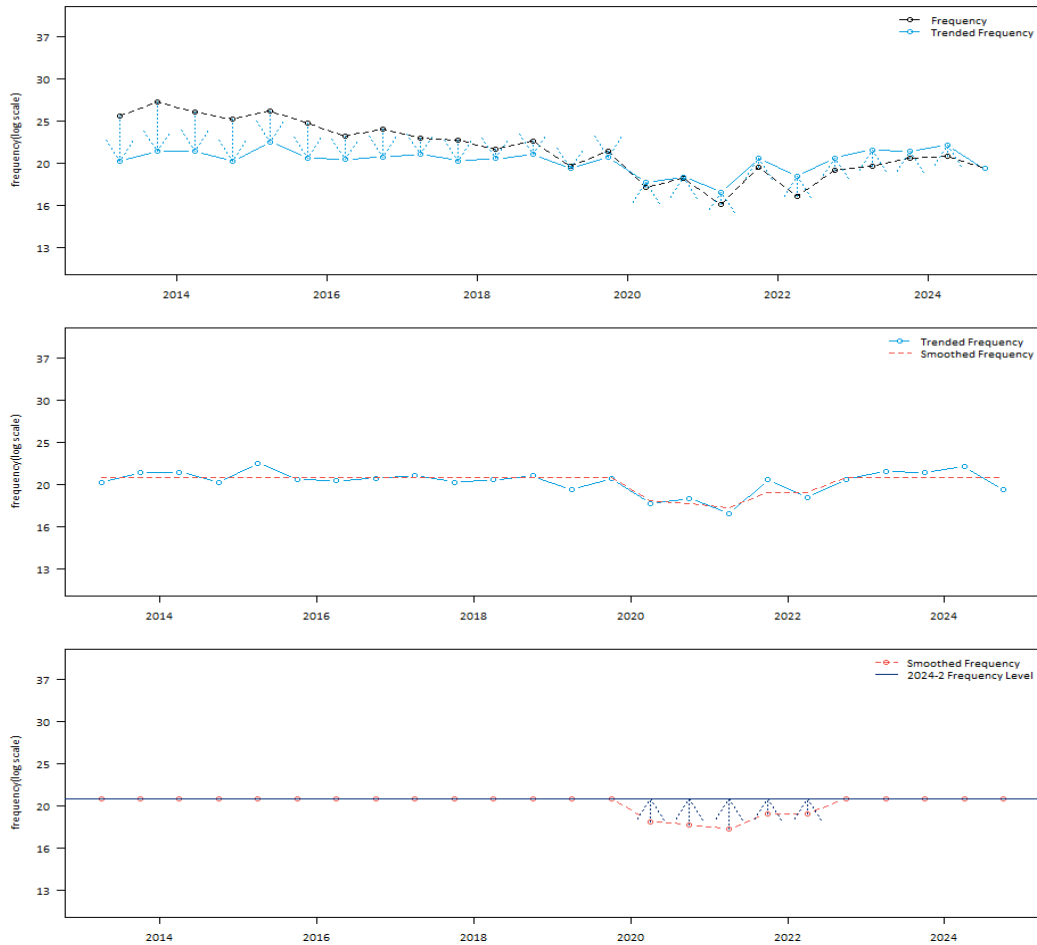


Table 9: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.116
2020-2	1.131
2021-1	1.156
2021-2	1.073
2022-1	1.074
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 19: Collision – Frequency Level

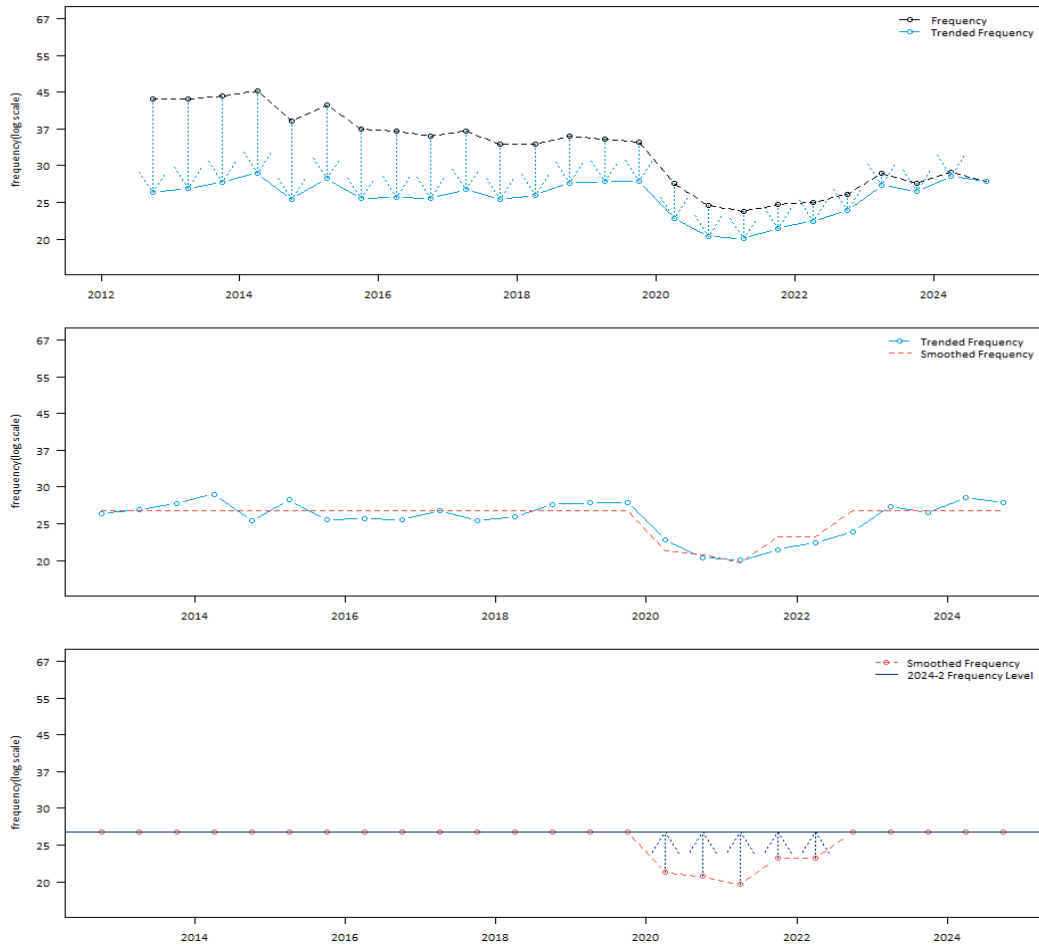


Table 10: Collision Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.240
2020-2	1.272
2021-1	1.328
2021-2	1.147
2022-1	1.149
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	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 October 1, 2024) Trend Rates	2
Table 2: Change in Estimates - Bodily Injury.....	5
Table 3: Change in Estimates - Property Damage (including DCPD).....	6
Table 4: Change in Estimates – Accident Benefits	6
Table 5: Change in Estimates - Collision	7
Table 6: Change in Estimates - Comprehensive.....	7
Table 7: Change in Estimates - All Perils	7
Table 8: Selected Past Loss Cost Trends	39
Table 9: Property Damage (Including DCPD) Adjustment Factors.....	42
Table 10: Collision Adjustment Factors (Excluding Seasonality).....	43

LIST OF FIGURES

Figure 1: Consumer Price Index – All Items & Transportation.....	12
Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles	13
Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare	14
Figure 4: Historical Severity by Coverage	16
Figure 5: IMF Forecasted Inflation.....	18
Figure 6: Bodily Injury – Observed Loss Cost Experience	20
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost	22
Figure 8: Property Damage – Observed Loss Cost Experience	23
Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost	25
Figure 10: Accident Benefits – Observed Loss Cost Experience	26
Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost	28
Figure 12: Collision – Observed Loss Cost Experience	30
Figure 13: Collision – Fitted Frequency, Severity and Loss Cost.....	32
Figure 14: Comprehensive – Observed Loss Cost Experience	33
Figure 15: Comprehensive – Fitted Frequency, Severity and Loss Cost	35
Figure 16: All Perils – Observed Loss Cost Experience.....	36
Figure 17: All Perils – Fitted Frequency, Severity and Loss Cost.....	38
Figure 18: Property Damage – Frequency Level.....	42
Figure 19: Collision – Frequency Level.....	43

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 12

Property Damage: Pages 13 to 21

Accident Benefits: Pages 22 to 30

Collision: Pages 31 to 40

Comprehensive: Pages 41 to 54

All Perils: Pages 55 to 65

Appendix F: Summary of selected loss trend models

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Maturity	Selected Age-to-Ultimate Development Factors					
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	1.343	1.007	0.983	0.927	1.214	0.977
12	1.013	0.991	0.983	0.944	1.013	0.983
18	1.001	1.011	0.995	0.983	1.001	0.993
24	0.991	0.998	0.995	0.995	1.001	0.997
30	0.982	0.998	1.000	0.997	1.000	0.999
36	0.980	0.997	1.000	1.000	1.000	1.000
42	0.974	0.997	0.988	1.000	1.000	1.000
48	0.970	0.998	0.996	1.000	1.000	1.000
54	0.976	0.998	1.000	1.000	1.000	1.000
60	0.979	0.999	1.000	1.000	1.000	1.000
66	0.976	0.999	1.000	1.000	1.000	1.000
72	0.984	0.999	1.000	1.000	1.000	1.000
78	0.989	0.999	1.000	1.000	1.000	1.000
84	0.993	0.999	1.000	1.000	1.000	1.000
90	0.992	0.999	1.000	1.000	1.000	1.000
96	0.995	1.000	1.000	1.000	1.000	1.000
102	0.997	1.000	1.000	1.000	1.000	1.000
108	0.997	1.000	1.000	1.000	1.000	1.000
114	0.997	1.000	1.000	1.000	1.000	1.000
120	0.998	1.000	1.000	1.000	1.000	1.000
126	0.997	1.000	1.000	1.000	1.000	1.000
132	0.997	1.000	1.000	1.000	1.000	1.000
138	0.997	1.000	1.000	1.000	1.000	1.000
144	0.997	1.000	1.000	1.000	1.000	1.000
150	0.998	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Maturity	Selected Age-to-Ultimate Development Factors					
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: All Semesters	1.000	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
84	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
102	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000
126	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
132	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
138	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
144	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
150	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

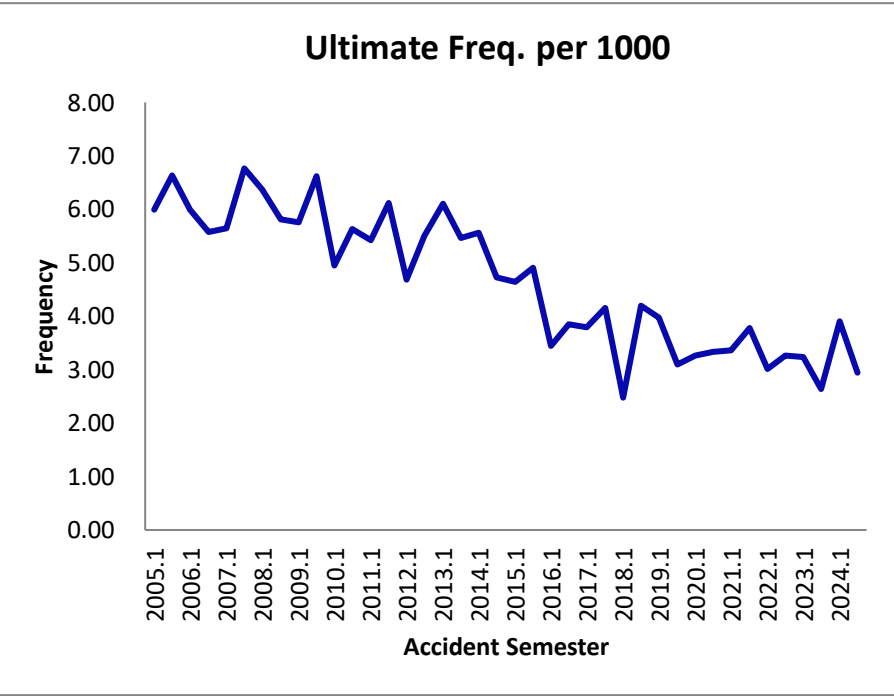
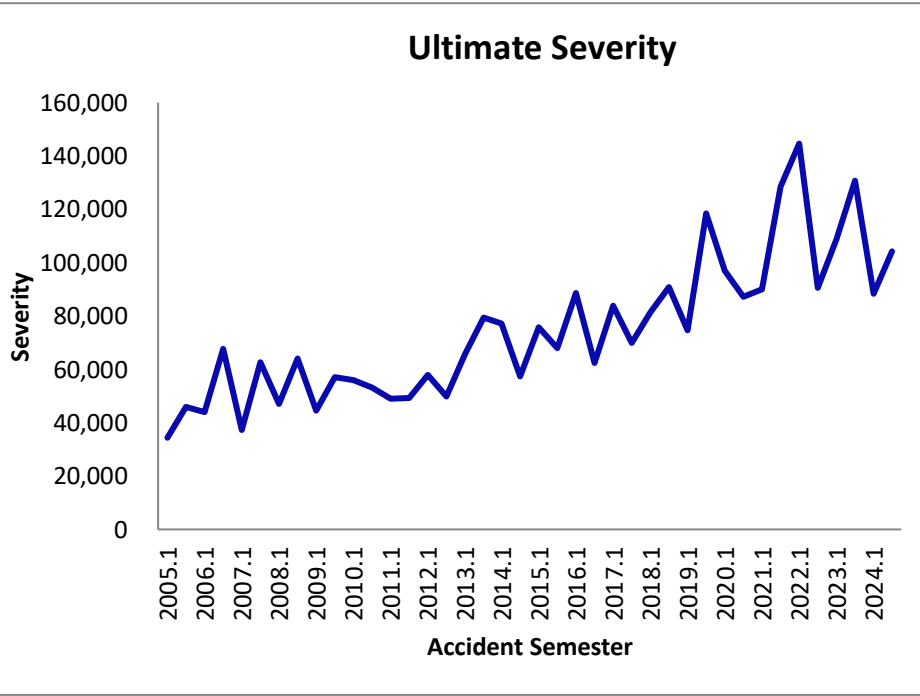
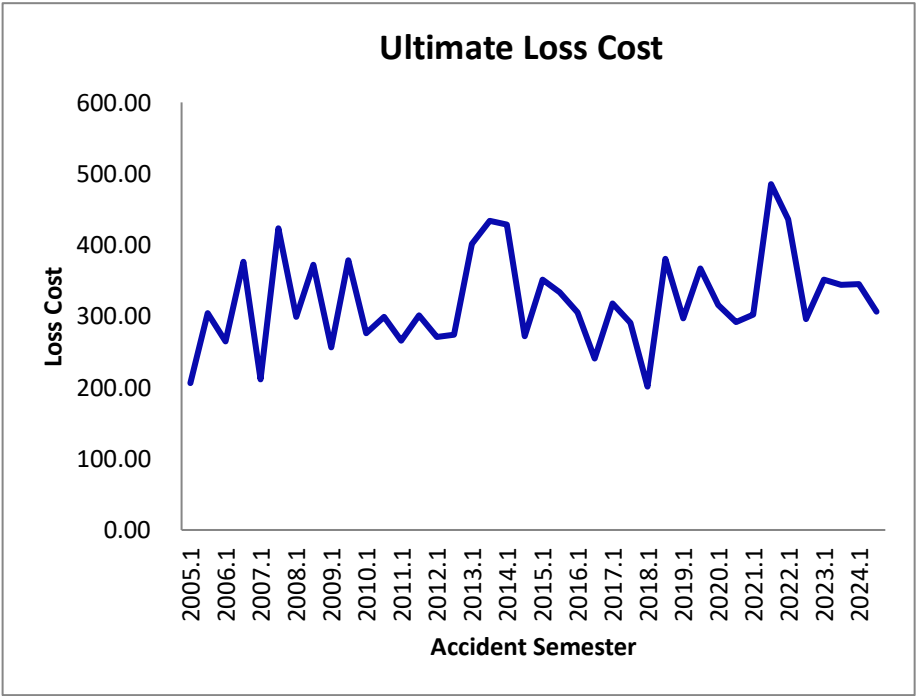
Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Maturity	Selected Age-to-Ultimate Development Factors					
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	3.285	1.238	1.200	1.000	1.065	1.157
12	2.047	0.987	1.154	0.945	1.013	1.012
18	1.798	1.002	1.130	0.974	0.990	1.004
24	1.554	0.981	1.101	0.992	1.000	1.002
30	1.368	1.012	1.084	0.996	1.000	0.999
36	1.204	1.005	1.073	0.997	1.000	0.999
42	1.123	1.008	1.011	0.997	1.000	0.999
48	1.082	1.008	1.001	0.997	1.000	0.999
54	1.047	1.006	1.005	0.997	1.000	0.999
60	1.009	1.007	1.000	0.997	1.000	0.999
66	0.987	1.002	1.004	0.997	1.000	0.999
72	0.997	1.001	1.002	0.997	1.000	0.999
78	0.996	1.001	0.993	0.996	1.000	0.999
84	0.984	1.001	1.004	1.000	1.000	0.999
90	0.984	1.001	0.992	1.000	1.000	0.999
96	0.980	1.001	1.012	0.998	1.000	0.999
102	0.972	1.000	1.001	1.000	1.000	0.999
108	0.979	1.000	1.001	1.000	1.000	0.999
114	0.980	1.000	1.001	1.000	1.000	0.999
120	0.982	1.000	1.000	1.000	1.000	0.999
126	1.006	1.000	1.000	1.000	1.000	0.999
132	1.006	1.000	1.000	1.000	1.000	0.999
138	1.006	1.000	1.000	1.000	1.000	0.999
144	1.005	1.000	1.000	1.000	1.000	0.999
150	1.001	1.000	1.000	1.000	1.000	0.999
156	1.001	1.000	1.000	1.000	1.000	0.999
162	1.001	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland and Labrador Commercial Vehicles (Including Fleets)						
Reported Incurred Claim Amount and ALAE Development Selections Data as of 31 Dec 2024						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Maturity	Selected Age-to-Ultimate Development Factors					
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 10 Semesters	Wght Avg: 5 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters
30	Avg: 6 Semesters ex hi/lo	Avg: All Semester ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
42	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
48	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
54	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
60	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
72	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
78	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
84	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	Wght Avg: 6 Semester
102	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	Wght Avg: 6 Semester
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	Wght Avg: 6 Semester
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	Wght Avg: 6 Semester
120	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
126	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	Wght Avg: 6 Semester
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	Wght Avg: 6 Semester
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000	Wght Avg: 6 Semester
144	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
150	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
156	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
162	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
168	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
174	Wght Avg: 10 Semesters	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

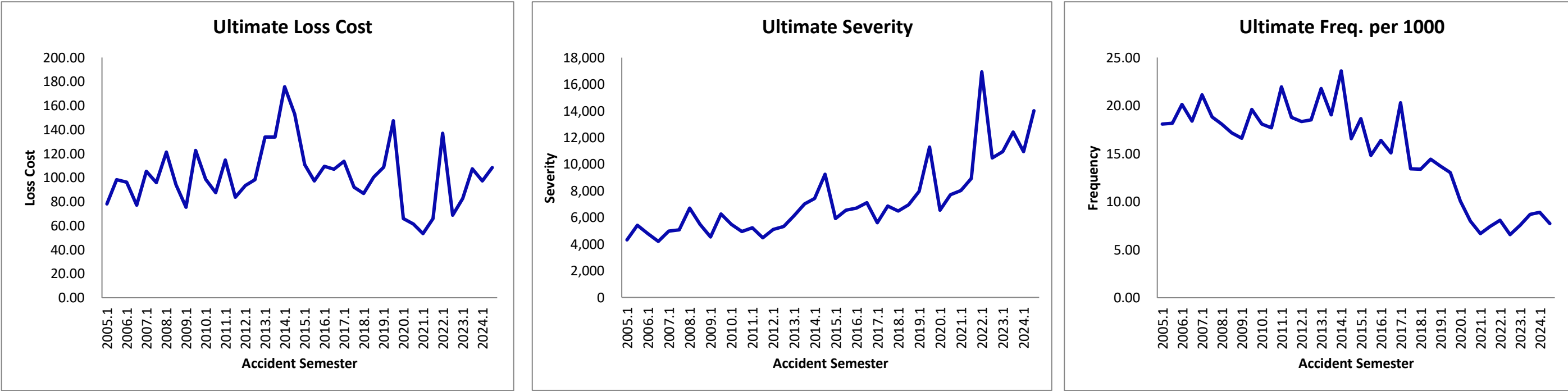
Province of Newfoundland and Labrador Third Party Liability - Bodily Injury Commercial Vehicles (Including Fleets)														
Loss Cost Summary Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	9,682	58	1,869	1.066	1,993	205.85		34,363		5.99			
2005.2	234	9,960	66	2,842	1.066	3,030	304.26		45,915		6.63		255.75	
2006.1	228	9,683	58	2,386	1.072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%		
2006.2	222	10,236	57	3,594	1.072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%	321.78	25.8%
2007.1	216	10,087	57	1,987	1.072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%		
2007.2	210	10,199	69	4,028	1.072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%	317.78	-1.2%
2008.1	204	9,727	62	2,707	1.075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%		
2008.2	198	10,316	60	3,571	1.075	3,838	372.07	-12.1%	63,969	2.3%	5.82	-14.0%	336.63	5.9%
2009.1	192	10,069	58	2,404	1.073	2,579	256.10	-14.4%	44,462	-5.2%	5.76	-9.6%		
2009.2	186	10,724	71	3,781	1.073	4,057	378.26	1.7%	57,135	-10.7%	6.62	13.8%	319.11	-5.2%
2010.1	180	10,515	52	2,755	1.056	2,908	276.56	8.0%	55,926	25.8%	4.95	-14.1%		
2010.2	174	11,187	63	3,172	1.056	3,349	299.37	-20.9%	53,157	-7.0%	5.63	-14.9%	288.31	-9.6%
2011.1	168	11,080	60	2,792	1.052	2,938	265.19	-4.1%	48,971	-12.4%	5.42	9.5%		
2011.2	162	11,779	72	3,373	1.052	3,549	301.31	0.6%	49,294	-7.3%	6.11	8.5%	283.80	-1.6%
2012.1	156	11,735	55	2,953	1.078	3,182	271.15	2.3%	57,853	18.1%	4.69	-13.4%		
2012.2	150	12,521	69	3,186	1.078	3,433	274.15	-9.0%	49,827	1.1%	5.50	-10.0%	272.70	-3.9%
2013.1	144	12,408	76	4,585	1.087	4,983	401.57	48.1%	65,774	13.7%	6.11	30.3%		
2013.2	138	13,667	75	5,461	1.087	5,935	434.27	58.4%	79,390	59.3%	5.47	-0.6%	418.71	53.5%
2014.1	132	13,977	78	5,540	1.082	5,992	428.69	6.8%	77,065	17.2%	5.56	-8.9%		
2014.2	126	14,548	69	3,656	1.082	3,954	271.78	-37.4%	57,487	-27.6%	4.73	-13.6%	348.67	-16.7%
2015.1	120	14,411	67	4,698	1.078	5,064	351.41	-18.0%	75,716	-1.8%	4.64	-16.6%		
2015.2	114	15,251	75	4,715	1.078	5,083	333.26	22.6%	67,983	18.3%	4.90	3.7%	342.08	-1.9%
2016.1	108	15,074	52	4,169	1.103	4,599	305.08	-13.2%	88,718	17.2%	3.44	-25.9%		
2016.2	102	15,525	60	3,383	1.103	3,732	240.35	-27.9%	62,391	-8.2%	3.85	-21.4%	272.24	-20.4%
2017.1	96	15,227	58	4,441	1.091	4,847	318.31	4.3%	83,956	-5.4%	3.79	10.3%		
2017.2	90	15,787	66	4,199	1.091	4,582	290.26	20.8%	69,958	12.1%	4.15	7.7%	304.03	11.7%
2018.1	84	15,242	38	2,769	1.107	3,066	201.17	-36.8%	81,245	-3.2%	2.48	-34.7%		
2018.2	78	15,317	64	5,265	1.107	5,831	380.66	31.1%	90,738	29.7%	4.20	1.1%	291.14	-4.2%
2019.1	72	14,610	58	3,961	1.096	4,341	297.14	47.7%	74,782	-8.0%	3.97	60.5%		
2019.2	66	13,560	42	4,539	1.096	4,974	366.85	-3.6%	118,539	30.6%	3.09	-26.2%	330.69	13.6%
2020.1	60	11,408	37	3,237	1.113	3,604	315.89	6.3%	96,841	29.5%	3.26	-17.9%		
2020.2	54	11,395	38	2,984	1.113	3,321	291.48	-20.5%	87,279	-26.4%	3.34	7.9%	303.69	-8.2%
2021.1	48	11,530	39	3,020	1.155	3,490	302.68	-4.2%	89,931	-7.1%	3.37	3.2%		
2021.2	42	11,860	45	4,981	1.155	5,756	485.31	66.5%	128,468	47.2%	3.78	13.1%	395.28	30.2%
2022.1	36	11,718	35	4,563	1.118	5,102	435.40	43.9%	144,632	60.8%	3.01	-10.6%		
2022.2	30	13,226	43	3,495	1.118	3,908	295.52	-39.1%	90,455	-29.6%	3.27	-13.5%	361.24	-8.6%
2023.1	24	13,478	44	4,239	1.118	4,740	351.65	-19.2%	108,711	-24.8%	3.23	7.5%		
2023.2	18	13,310	35	4,092	1.118	4,576	343.79	16.3%	130,659	44.4%	2.63	-19.5%	347.74	-3.7%
2024.1	12	12,457	49	3,935	1.091	4,292	344.57	-2.0%	88,307	-18.8%	3.90	20.6%		
2024.2	6	12,771	38	3,593	1.091	3,919	306.83	-10.7%	104,198	-20.3%	2.94	11.9%	325.47	-6.4%
Total		497,258	2,265	146,921		160,311								



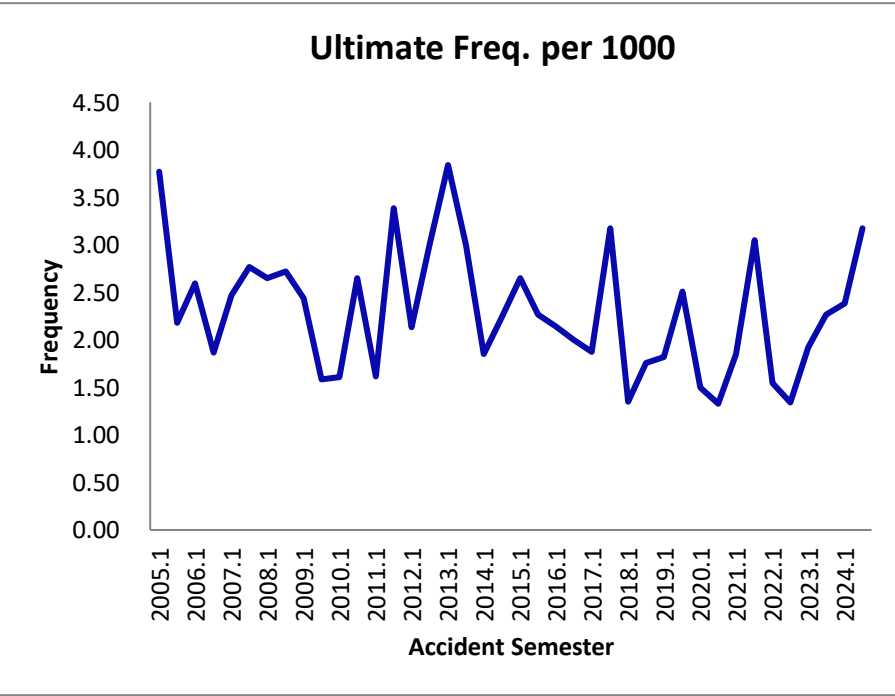
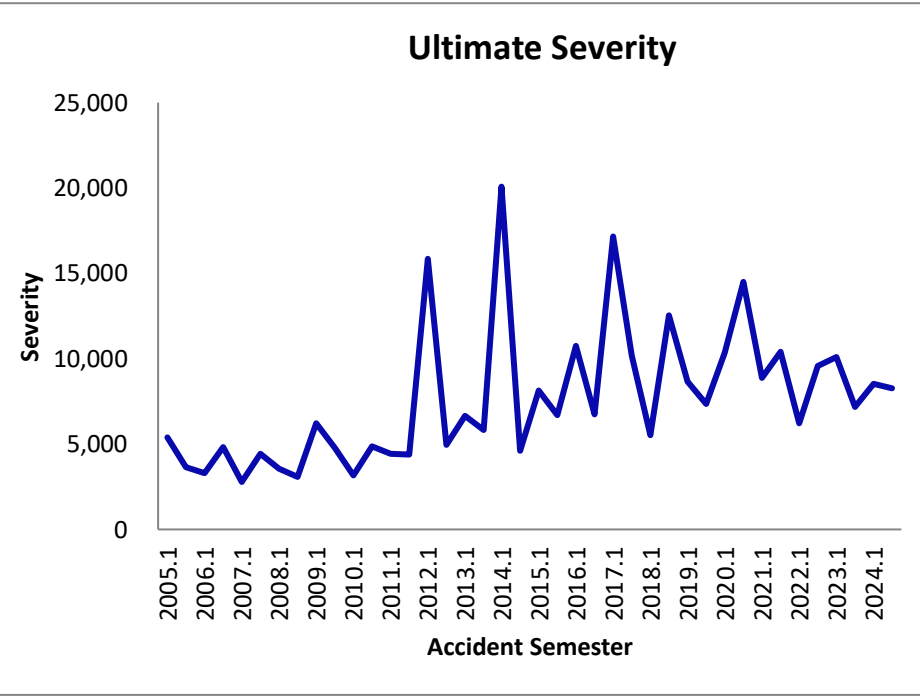
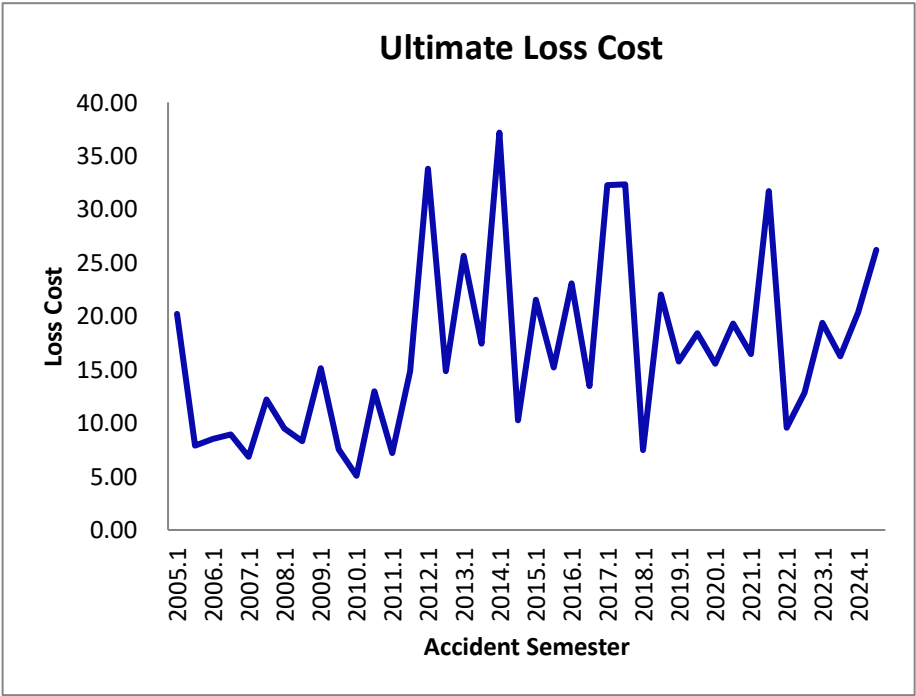
Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

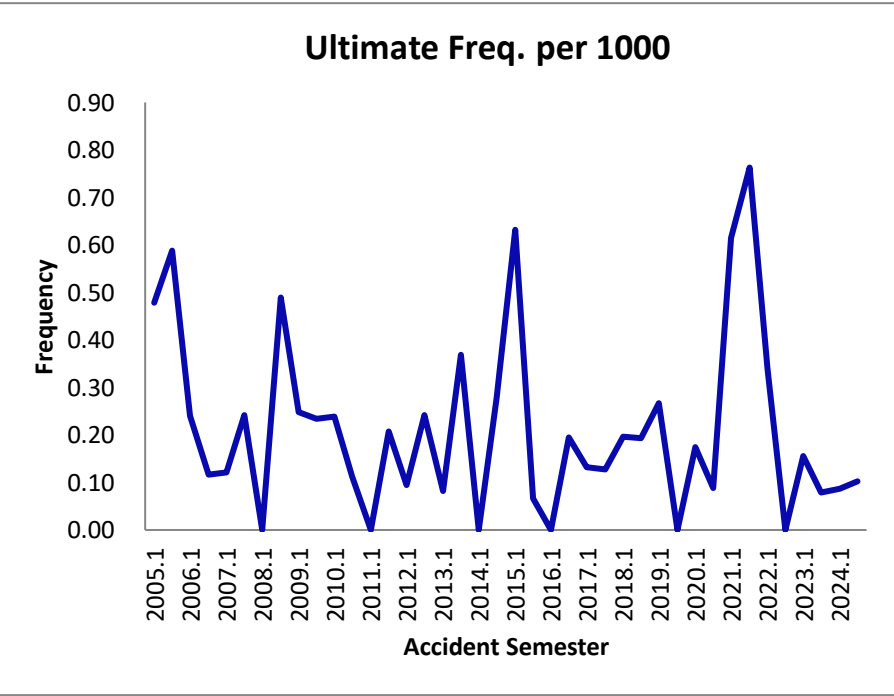
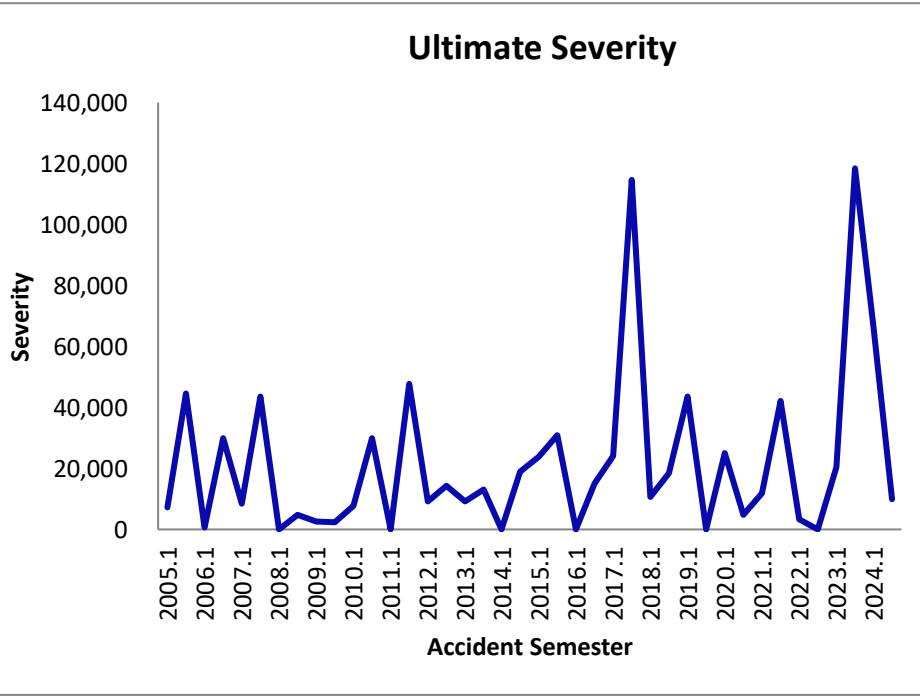
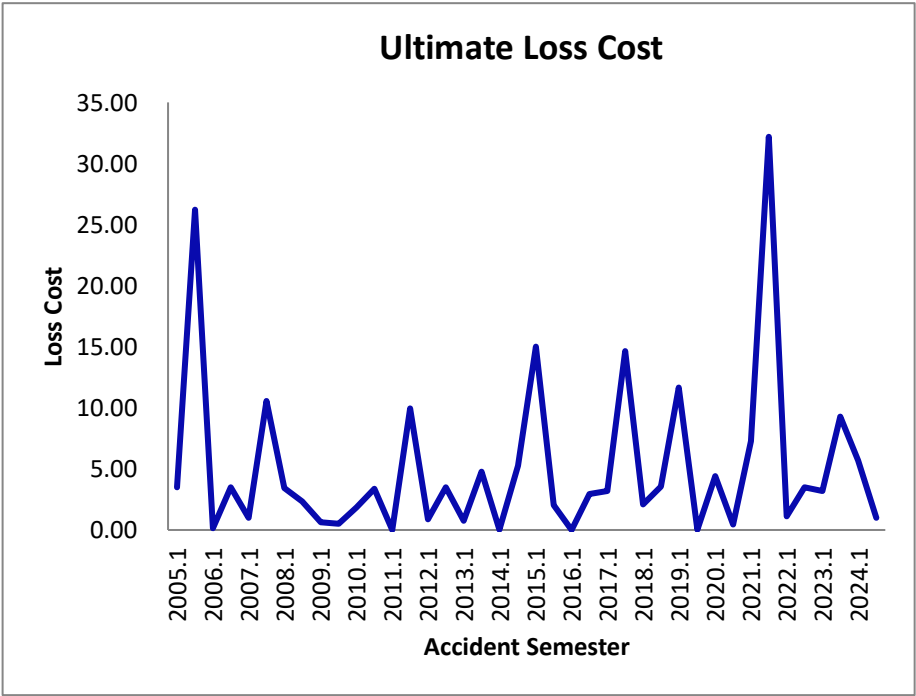
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	9,682	175	708	1.066	755	77.96		4,313		18.07			
2005.2	234	9,960	181	917	1.066	978	98.19		5,403		18.17		88.22	
2006.1	228	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%		
2006.2	222	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%	86.51	-1.9%
2007.1	216	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%		
2007.2	210	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%	100.51	16.2%
2008.1	204	9,727	176	1,098	1.075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%		
2008.2	198	10,316	177	902	1.075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%	107.24	6.7%
2009.1	192	10,069	167	706	1.073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%		
2009.2	186	10,724	210	1,225	1.073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%	99.62	-7.1%
2010.1	180	10,515	190	984	1.056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%		
2010.2	174	11,187	198	927	1.056	979	87.52	-28.6%	4,945	-21.0%	17.70	-9.6%	92.96	-6.7%
2011.1	168	11,080	243	1,206	1.052	1,269	114.57	16.0%	5,224	-4.4%	21.93	21.4%		
2011.2	162	11,779	221	937	1.052	986	83.68	-4.4%	4,460	-9.8%	18.76	6.0%	98.65	6.1%
2012.1	156	11,735	215	1,018	1.078	1,097	93.47	-18.4%	5,101	-2.3%	18.32	-16.5%		
2012.2	150	12,521	232	1,144	1.078	1,232	98.44	17.6%	5,312	19.1%	18.53	-1.2%	96.03	-2.7%
2013.1	144	12,408	270	1,527	1.087	1,660	133.74	43.1%	6,146	20.5%	21.76	18.8%		
2013.2	138	13,667	260	1,681	1.087	1,827	133.66	35.8%	7,026	32.3%	19.02	2.7%	133.70	39.2%
2014.1	132	13,977	330	2,270	1.082	2,456	175.69	31.4%	7,441	21.1%	23.61	8.5%		
2014.2	126	14,548	241	2,057	1.082	2,225	152.93	14.4%	9,232	31.4%	16.57	-12.9%	164.08	22.7%
2015.1	120	14,411	269	1,480	1.078	1,595	110.71	-37.0%	5,933	-20.3%	18.66	-21.0%		
2015.2	114	15,251	226	1,374	1.078	1,481	97.12	-36.5%	6,557	-29.0%	14.81	-10.6%	103.72	-36.8%
2016.1	108	15,074	247	1,497	1.103	1,652	109.57	-1.0%	6,689	12.7%	16.38	-12.2%		
2016.2	102	15,525	234	1,505	1.103	1,660	106.93	10.1%	7,097	8.2%	15.07	1.7%	108.23	4.3%
2017.1	96	15,227	309	1,583	1.091	1,728	113.49	3.6%	5,595	-16.4%	20.28	23.8%		
2017.2	90	15,787	212	1,331	1.091	1,452	91.99	-14.0%	6,856	-3.4%	13.42	-10.9%	102.55	-5.2%
2018.1	84	15,242	204	1,194	1.107	1,322	86.76	-23.6%	6,487	16.0%	13.37	-34.1%		
2018.2	78	15,317	221	1,386	1.107	1,535	100.22	8.9%	6,951	1.4%	14.42	7.4%	93.50	-8.8%
2019.1	72	14,610	200	1,449	1.096	1,588	108.70	25.3%	7,947	22.5%	13.68	2.3%		
2019.2	66	13,560	177	1,822	1.096	1,997	147.29	47.0%	11,293	62.5%	13.04	-9.5%	127.28	36.1%
2020.1	60	11,408	115	675	1.113	752	65.90	-39.4%	6,545	-17.6%	10.07	-26.4%		
2020.2	54	11,395	91	628	1.113	699	61.38	-58.3%	7,699	-31.8%	7.97	-38.9%	63.64	-50.0%
2021.1	48	11,530	77	533	1.155	615	53.37	-19.0%	8,010	22.4%	6.66	-33.8%		
2021.2	42	11,860	88	678	1.155	783	66.05	7.6%	8,927	15.9%	7.40	-7.2%	59.80	-6.0%
2022.1	36	11,718	95	1,434	1.118	1,604	136.86	156.4%	16,933	111.4%	8.08	21.3%		
2022.2	30	13,226	87	812	1.118	908	68.68	4.0%	10,460	17.2%	6.57	-11.3%	100.71	68.4%
2023.1	24	13,478	102	995	1.118	1,112	82.53	-39.7%	10,931	-35.4%	7.55	-6.6%		
2023.2	18	13,310	115	1,279	1.118	1,431	107.48	56.5%	12,418	18.7%	8.66	31.8%	94.93	-5.7%
2024.1	12	12,457	111	1,112	1.091	1,213	97.35	18.0%	10,928	0.0%	8.91	18.0%		
2024.2	6	12,771	99	1,267	1.091	1,382	108.24	0.7%	14,002	12.8%	7.73	-10.7%	102.87	8.4%
Total		497,258	7,550	46,854		50,996								



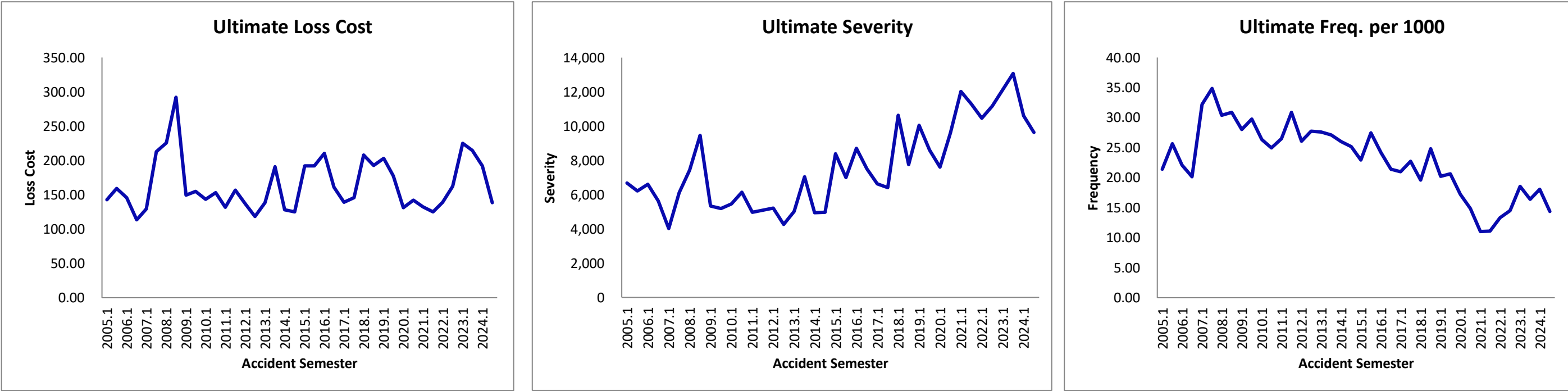
Province of Newfoundland and Labrador														
Accident Benefits - Total														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	7,961	30	151	1.066	161	20.22		5,367		3.77			
2005.2	234	8,270	18	61	1.066	65	7.88		3,623		2.18		13.94	
2006.1	228	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%		
2006.2	222	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%	8.75	-37.2%
2007.1	216	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%		
2007.2	210	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%	9.64	10.1%
2008.1	204	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%		
2008.2	198	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%	8.90	-7.7%
2009.1	192	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%		
2009.2	186	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%	11.22	26.1%
2010.1	180	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%		
2010.2	174	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%	9.13	-18.6%
2011.1	168	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%		
2011.2	162	11,234	38	158	1.052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%	11.15	22.1%
2012.1	156	11,238	24	353	1.078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%		
2012.2	150	12,021	36	166	1.078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%	24.03	115.6%
2013.1	144	11,977	46	282	1.087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%		
2013.2	138	12,653	38	203	1.087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%	21.42	-10.9%
2014.1	132	12,422	23	427	1.082	462	37.17	45.1%	20,076	201.1%	1.85	-51.8%		
2014.2	126	12,960	29	123	1.082	133	10.27	-41.1%	4,589	-21.0%	2.24	-25.5%	23.44	9.4%
2015.1	120	12,843	34	257	1.078	277	21.57	-42.0%	8,149	-59.4%	2.65	43.0%		
2015.2	114	13,655	31	193	1.078	208	15.22	48.2%	6,706	46.1%	2.27	1.4%	18.30	-21.9%
2016.1	108	13,542	29	283	1.103	312	23.05	6.8%	10,763	32.1%	2.14	-19.1%		
2016.2	102	14,004	28	171	1.103	188	13.45	-11.7%	6,725	0.3%	2.00	-11.9%	18.17	-0.7%
2017.1	96	13,848	26	409	1.091	447	32.25	39.9%	17,177	59.6%	1.88	-12.3%		
2017.2	90	14,481	46	429	1.091	468	32.32	140.4%	10,174	51.3%	3.18	58.9%	32.29	77.7%
2018.1	84	14,055	19	95	1.107	105	7.46	-76.9%	5,516	-67.9%	1.35	-28.0%		
2018.2	78	14,253	25	283	1.107	314	22.01	-31.9%	12,550	23.3%	1.75	-44.8%	14.79	-54.2%
2019.1	72	13,747	25	198	1.096	217	15.76	111.4%	8,667	57.1%	1.82	34.5%		
2019.2	66	13,159	33	221	1.096	242	18.42	-16.3%	7,346	-41.5%	2.51	43.0%	17.06	15.4%
2020.1	60	11,322	17	158	1.113	176	15.54	-1.4%	10,350	19.4%	1.50	-17.4%		
2020.2	54	11,290	15	196	1.113	218	19.29	4.7%	14,518	97.6%	1.33	-47.0%	17.41	2.0%
2021.1	48	11,308	21	161	1.155	186	16.43	5.7%	8,881	-14.2%	1.85	23.2%		
2021.2	42	11,663	36	320	1.155	369	31.67	64.2%	10,381	-28.5%	3.05	129.7%	24.17	38.8%
2022.1	36	11,671	18	100	1.118	112	9.57	-41.7%	6,210	-30.1%	1.54	-16.7%		
2022.2	30	12,669	17	146	1.118	163	12.85	-59.4%	9,581	-7.7%	1.34	-56.0%	11.28	-53.3%
2023.1	24	12,431	24	215	1.118	241	19.37	102.3%	10,080	62.3%	1.92	24.6%		
2023.2	18	12,727	29	185	1.118	207	16.27	26.6%	7,173	-25.1%	2.27	69.1%	17.80	57.8%
2024.1	12	12,384	29	231	1.091	252	20.32	4.9%	8,534	-15.3%	2.38	23.9%		
2024.2	6	12,692	40	305	1.091	332	26.19	61.0%	8,246	15.0%	3.18	40.0%	23.29	30.8%
Total		461,785	1,057	7,380		8,069								



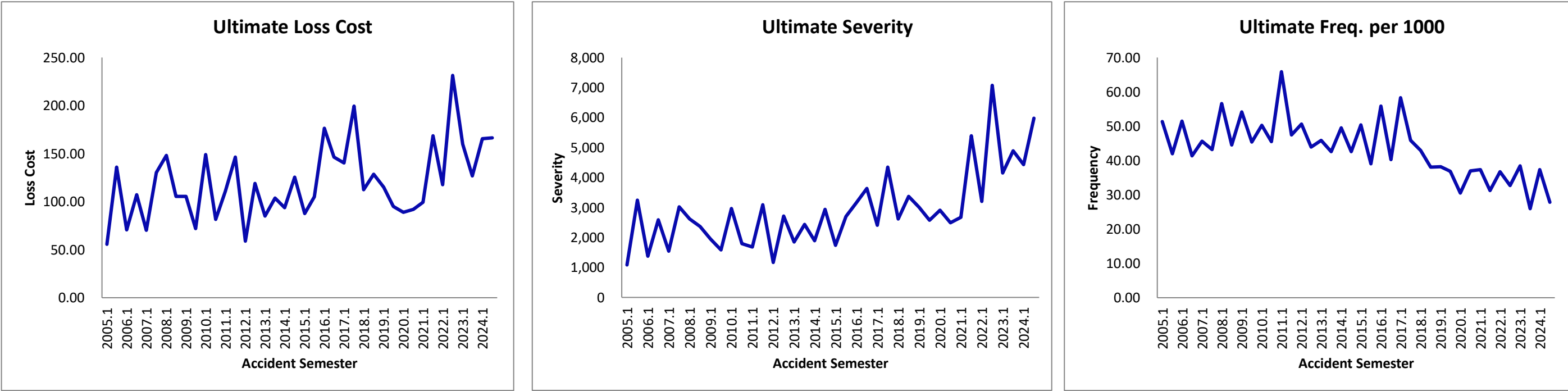
Province of Newfoundland and Labrador														
Uninsured Auto														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	8,353	4	27	1.066	29	3.47		7,240		0.48			
2005.2	234	8,498	5	209	1.066	223	26.25		44,608		0.59		14.95	
2006.1	228	8,323	2	1	1.072	1	0.15	-95.8%	608	-91.6%	0.24	-49.8%		
2006.2	222	8,557	1	28	1.072	30	3.49	-86.7%	29,866	-33.0%	0.12	-80.1%	1.84	-87.7%
2007.1	216	8,273	1	8	1.072	8	1.02	599.9%	8,457	1291.5%	0.12	-49.7%		
2007.2	210	8,257	2	82	1.072	87	10.58	203.2%	43,688	46.3%	0.24	107.3%	5.80	214.8%
2008.1	204	7,795	0	25	1.075	27	3.42	234.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	198	8,184	4	18	1.075	19	2.35	-77.8%	4,810	-89.0%	0.49	101.8%	2.87	-50.5%
2009.1	192	8,054	2	5	1.073	5	0.63	-81.5%	2,541	#DIV/0!	0.25	#DIV/0!		
2009.2	186	8,527	2	4	1.073	5	0.54	-77.1%	2,291	-52.4%	0.23	-52.0%	0.58	-79.7%
2010.1	180	8,374	2	15	1.056	15	1.83	190.6%	7,677	202.1%	0.24	-3.8%		
2010.2	174	8,895	1	28	1.056	30	3.38	528.1%	30,021	1210.4%	0.11	-52.1%	2.63	350.8%
2011.1	168	8,880	0	0	1.052	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	162	9,631	2	91	1.052	96	9.93	194.1%	47,810	59.3%	0.21	84.7%	5.17	96.6%
2012.1	156	10,654	1	8	1.078	9	0.86	#DIV/0!	9,132	#DIV/0!	0.09	#DIV/0!		
2012.2	150	12,375	3	40	1.078	43	3.47	-65.0%	14,315	-70.1%	0.24	16.7%	2.26	-56.2%
2013.1	144	12,306	1	8	1.087	9	0.74	-13.1%	9,162	0.3%	0.08	-13.4%		
2013.2	138	13,582	5	60	1.087	65	4.78	37.8%	12,989	-9.3%	0.37	51.9%	2.86	26.6%
2014.1	132	13,884	0	0	1.082	0	0.00	-99.8%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2014.2	126	14,421	4	70	1.082	76	5.26	10.0%	18,965	46.0%	0.28	-24.7%	2.68	-6.3%
2015.1	120	14,243	9	198	1.078	214	15.00	962443.1%	23,735	#DIV/0!	0.63	#DIV/0!		
2015.2	114	15,054	1	29	1.078	31	2.05	-61.0%	30,857	62.7%	0.07	-76.1%	8.34	211.3%
2016.1	108	14,920	0	0	1.103	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	102	15,348	3	41	1.103	45	2.94	43.5%	15,050	-51.2%	0.20	194.3%	1.49	-82.1%
2017.1	96	15,087	2	44	1.091	48	3.18	#DIV/0!	23,989	#DIV/0!	0.13	#DIV/0!		
2017.2	90	15,661	2	210	1.091	229	14.63	397.2%	114,540	661.1%	0.13	-34.7%	9.01	504.1%
2018.1	84	15,220	3	29	1.107	32	2.11	-33.6%	10,707	-55.4%	0.20	48.7%		
2018.2	78	15,501	3	50	1.107	55	3.56	-75.6%	18,417	-83.9%	0.19	51.5%	2.84	-68.4%
2019.1	72	14,990	4	160	1.096	175	11.66	452.6%	43,705	308.2%	0.27	35.4%		
2019.2	66	13,830	0	0	1.096	0	0.00	-99.9%	#DIV/0!	#DIV/0!	0.00	-100.0%	6.07	113.4%
2020.1	60	11,416	2	45	1.113	50	4.39	-62.4%	25,040	-42.7%	0.18	-34.3%		
2020.2	54	11,384	1	4	1.113	5	0.42	10094.2%	4,808	#DIV/0!	0.09	#DIV/0!	2.41	-60.3%
2021.1	48	11,392	7	72	1.155	83	7.30	66.4%	11,880	-52.6%	0.61	250.7%		
2021.2	42	11,743	9	327	1.155	378	32.18	7520.1%	42,191	777.4%	0.76	768.4%	19.93	727.9%
2022.1	36	11,746	4	12	1.118	13	1.10	-85.0%	3,234	-72.8%	0.34	-44.8%		
2022.2	30	13,241	0	41	1.118	46	3.49	-89.2%	#DIV/0!	#DIV/0!	0.00	-100.0%	2.37	-88.1%
2023.1	24	13,467	2	38	1.118	43	3.17	188.9%	20,314	528.1%	0.16	-54.0%		
2023.2	18	13,274	1	110	1.118	123	9.27	165.3%	118,442	#DIV/0!	0.08	#DIV/0!	6.19	161.8%
2024.1	12	12,429	1	65	1.091	71	5.71	80.4%	66,158	225.7%	0.09	-44.6%		
2024.2	6	12,736	1	12	1.091	13	1.00	-89.2%	9,803	-91.7%	0.10	31.0%	3.33	-46.2%
Total		468,507	97	2,213		2,431								



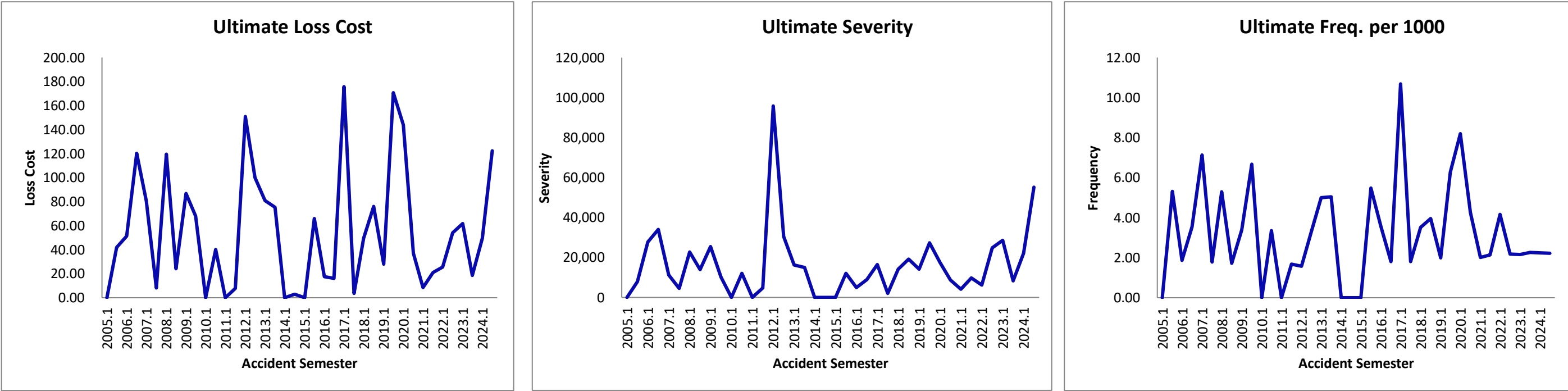
Province of Newfoundland and Labrador														
Collision														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,007	43	269	1.066	287	143.02		6,674		21.43			
2005.2	234	2,068	53	309	1.066	329	159.16		6,211		25.63		151.22	
2006.1	228	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%		
2006.2	222	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%	129.53	-14.3%
2007.1	216	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%		
2007.2	210	2,152	75	428	1.072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%	172.18	32.9%
2008.1	204	2,240	68	470	1.075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%		
2008.2	198	2,428	75	660	1.075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%	260.17	51.1%
2009.1	192	2,359	66	328	1.073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%		
2009.2	186	2,488	74	359	1.073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%	152.06	-41.6%
2010.1	180	2,469	65	336	1.056	355	143.63	-3.8%	5,455	2.2%	26.33	-5.9%		
2010.2	174	2,649	66	384	1.056	406	153.12	-1.0%	6,145	18.2%	24.92	-16.2%	148.54	-2.3%
2011.1	168	2,682	71	336	1.052	354	131.90	-8.2%	4,982	-8.7%	26.48	0.6%		
2011.2	162	2,851	88	425	1.052	447	156.92	2.5%	5,083	-17.3%	30.87	23.9%	144.79	-2.5%
2012.1	156	2,912	76	369	1.078	397	136.37	3.4%	5,226	4.9%	26.09	-1.4%		
2012.2	150	3,101	86	340	1.078	367	118.28	-24.6%	4,264	-16.1%	27.74	-10.1%	127.04	-12.3%
2013.1	144	3,186	88	406	1.087	442	138.67	1.7%	5,020	-4.0%	27.62	5.9%		
2013.2	138	3,434	93	603	1.087	656	190.88	61.4%	7,049	65.3%	27.08	-2.4%	165.76	30.5%
2014.1	132	3,426	89	406	1.082	439	128.20	-7.5%	4,935	-1.7%	25.98	-6.0%		
2014.2	126	3,617	91	418	1.082	452	125.02	-34.5%	4,970	-29.5%	25.16	-7.1%	126.57	-23.6%
2015.1	120	3,618	83	646	1.078	696	192.36	50.0%	8,386	69.9%	22.94	-11.7%		
2015.2	114	3,788	104	675	1.078	728	192.11	53.7%	6,998	40.8%	27.45	9.1%	192.23	51.9%
2016.1	108	3,806	92	726	1.103	801	210.53	9.4%	8,709	3.9%	24.17	5.4%		
2016.2	102	3,920	84	572	1.103	631	161.07	-16.2%	7,516	7.4%	21.43	-21.9%	185.44	-3.5%
2017.1	96	3,766	79	480	1.091	524	139.14	-33.9%	6,634	-23.8%	20.97	-13.2%		
2017.2	90	3,916	89	524	1.091	571	145.90	-9.4%	6,419	-14.6%	22.73	6.1%	142.59	-23.1%
2018.1	84	3,833	75	719	1.107	797	207.85	49.4%	10,623	60.1%	19.56	-6.7%		
2018.2	78	3,866	96	672	1.107	744	192.52	32.0%	7,753	20.8%	24.83	9.3%	200.15	40.4%
2019.1	72	3,710	75	688	1.096	754	203.15	-2.3%	10,049	-5.4%	20.22	3.3%		
2019.2	66	3,774	78	612	1.096	671	177.72	-7.7%	8,600	10.9%	20.67	-16.8%	190.33	-4.9%
2020.1	60	3,661	63	431	1.113	480	131.00	-35.5%	7,612	-24.3%	17.21	-14.9%		
2020.2	54	3,779	56	483	1.113	538	142.26	-20.0%	9,599	11.6%	14.82	-28.3%	136.72	-28.2%
2021.1	48	3,809	42	437	1.155	506	132.71	1.3%	12,036	58.1%	11.03	-35.9%		
2021.2	42	4,056	45	440	1.155	508	125.31	-11.9%	11,295	17.7%	11.09	-25.1%	128.89	-5.7%
2022.1	36	4,127	55	514	1.118	575	139.35	5.0%	10,455	-13.1%	13.33	20.9%		
2022.2	30	4,392	64	638	1.118	714	162.50	29.7%	11,182	-1.0%	14.53	31.0%	151.29	17.4%
2023.1	24	4,405	82	886	1.118	990	224.79	61.3%	12,134	16.1%	18.53	39.0%		
2023.2	18	4,615	76	885	1.118	990	214.56	32.0%	13,076	16.9%	16.41	12.9%	219.56	45.1%
2024.1	12	4,647	84	818	1.091	892	192.05	-14.6%	10,621	-12.5%	18.08	-2.4%		
2024.2	6	4,837	70	614	1.091	670	138.40	-35.5%	9,630	-26.4%	14.37	-12.4%	164.69	-25.0%
Total		132,659	2,913	20,065			21,930							



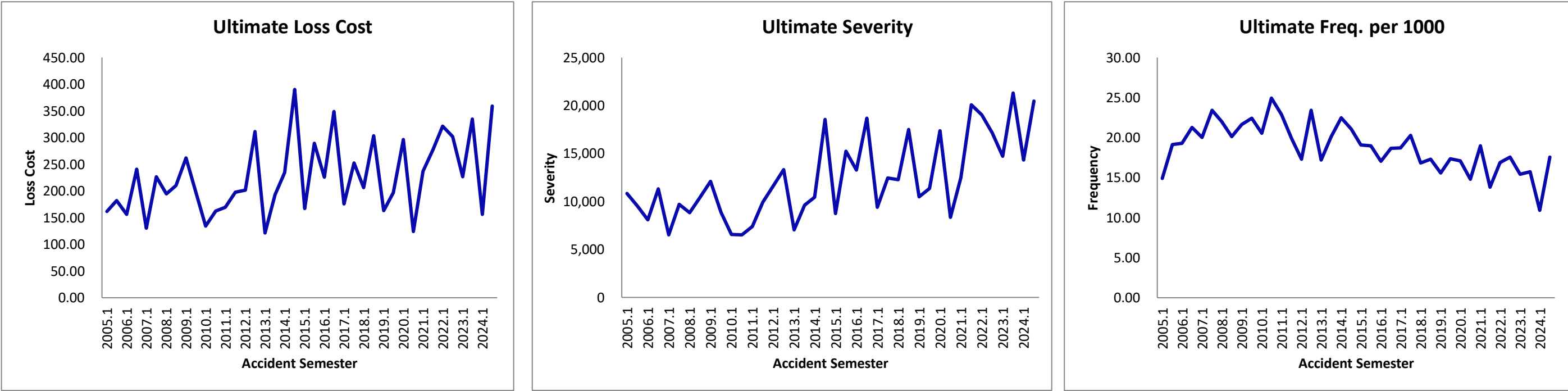
Province of Newfoundland and Labrador Comprehensive - Total Commercial Vehicles (Including Fleets)														
Loss Cost Summary Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,241	115	117	1.066	125	55.63		1,084		51.32			
2005.2	234	2,290	96	292	1.066	311	135.83		3,240		41.92		96.16	
2006.1	228	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%		
2006.2	222	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%	89.12	-7.3%
2007.1	216	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%		
2007.2	210	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%	100.66	12.9%
2008.1	204	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%		
2008.2	198	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%	126.02	25.2%
2009.1	192	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%		
2009.2	186	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%	88.32	-29.9%
2010.1	180	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%		
2010.2	174	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%	114.25	29.4%
2011.1	168	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%		
2011.2	162	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%	129.08	13.0%
2012.1	156	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%		
2012.2	150	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%	89.77	-30.5%
2013.1	144	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%		
2013.2	138	3,900	166	372	1.087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%	94.74	5.5%
2014.1	132	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%		
2014.2	126	4,109	175	476	1.082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%	109.87	16.0%
2015.1	120	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%		
2015.2	114	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%	96.57	-12.1%
2016.1	108	4,370	244	700	1.103	772	176.59	101.6%	3,163	81.9%	55.83	10.8%		
2016.2	102	4,494	181	596	1.103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%	161.28	67.0%
2017.1	96	4,390	256	564	1.091	615	140.16	-20.6%	2,404	-24.0%	58.31	4.4%		
2017.2	90	4,534	208	828	1.091	904	199.38	36.2%	4,346	19.6%	45.88	13.9%	170.25	5.6%
2018.1	84	4,476	192	455	1.107	504	112.50	-19.7%	2,623	9.1%	42.89	-26.4%		
2018.2	78	4,463	170	518	1.107	573	128.49	-35.6%	3,373	-22.4%	38.09	-17.0%	120.48	-29.2%
2019.1	72	4,342	166	456	1.096	500	115.09	2.3%	3,010	14.8%	38.23	-10.9%		
2019.2	66	4,339	160	376	1.096	412	94.84	-26.2%	2,572	-23.7%	36.87	-3.2%	104.97	-12.9%
2020.1	60	4,255	130	339	1.113	378	88.73	-22.9%	2,904	-3.5%	30.55	-20.1%		
2020.2	54	4,330	160	357	1.113	398	91.87	-3.1%	2,486	-3.3%	36.95	0.2%	90.31	-14.0%
2021.1	48	4,371	163	377	1.155	435	99.55	12.2%	2,670	-8.1%	37.29	22.1%		
2021.2	42	4,606	144	672	1.155	777	168.67	83.6%	5,395	117.0%	31.27	-15.4%	135.02	49.5%
2022.1	36	4,706	173	496	1.118	554	117.78	18.3%	3,204	20.0%	36.76	-1.4%		
2022.2	30	4,985	163	1,031	1.118	1,153	231.36	37.2%	7,076	31.2%	32.70	4.6%	176.21	30.5%
2023.1	24	5,019	193	717	1.118	802	159.82	35.7%	4,153	29.6%	38.48	4.7%		
2023.2	18	5,167	134	586	1.118	655	126.80	-45.2%	4,886	-30.9%	25.95	-20.6%	143.07	-18.8%
2024.1	12	5,202	194	789	1.091	860	165.38	3.5%	4,425	6.5%	37.38	-2.9%		
2024.2	6	5,365	149	819	1.091	893	166.41	31.2%	5,978	22.3%	27.84	7.3%	165.91	16.0%
Total		150,995	6,387	17,182			18,816							



Province of Newfoundland and Labrador Specified Perils Commercial Vehicles (Including Fleets)														
Loss Cost Summary Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	567	0	0	1.066	0	0.00		#DIV/0!		0.00			
2005.2	234	566	3	22	1.066	24	41.83		7,888		5.30		20.90	
2006.1	228	539	1	26	1.072	28	51.36	#DIV/0!	27,669	#DIV/0!	1.86	#DIV/0!		
2006.2	222	567	2	64	1.072	68	120.23	187.4%	34,089	332.2%	3.53	-33.5%	86.68	314.8%
2007.1	216	561	4	42	1.072	45	80.56	56.8%	11,293	-59.2%	7.13	284.3%		
2007.2	210	563	1	4	1.072	4	7.95	-93.4%	4,481	-86.9%	1.78	-49.7%	44.17	-49.0%
2008.1	204	567	3	63	1.075	68	119.58	48.4%	22,620	100.3%	5.29	-25.9%		
2008.2	198	580	1	13	1.075	14	24.01	201.8%	13,918	210.6%	1.73	-2.8%	71.28	61.4%
2009.1	192	589	2	48	1.073	51	86.64	-27.5%	25,528	12.9%	3.39	-35.8%		
2009.2	186	600	4	38	1.073	41	67.85	182.6%	10,177	-26.9%	6.67	286.5%	77.16	8.2%
2010.1	180	618	0	0	1.056	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2010.2	174	597	2	23	1.056	24	40.11	-40.9%	11,973	17.6%	3.35	-49.8%	19.71	-74.5%
2011.1	168	601	0	0	1.052	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	162	599	1	4	1.052	5	7.80	-80.6%	4,669	-61.0%	1.67	-50.2%	3.89	-80.3%
2012.1	156	635	1	89	1.078	96	150.88	#DIV/0!	95,807	#DIV/0!	1.57	#DIV/0!		
2012.2	150	612	2	57	1.078	61	99.88	1181.2%	30,550	554.3%	3.27	95.8%	125.85	3134.2%
2013.1	144	599	3	45	1.087	48	80.88	-46.4%	16,151	-83.1%	5.01	218.0%		
2013.2	138	596	3	41	1.087	45	75.45	-24.5%	14,985	-50.9%	5.04	54.0%	78.17	-37.9%
2014.1	132	589	0	0	1.082	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2014.2	126	563	0	1	1.082	2	2.86	-96.2%	#DIV/0!	#DIV/0!	0.00	-100.0%	1.40	-98.2%
2015.1	120	549	0	0	1.078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2015.2	114	547	3	33	1.078	36	66.05	2208.0%	12,035	#DIV/0!	5.49	#DIV/0!	32.95	2255.8%
2016.1	108	562	2	9	1.103	10	17.43	#DIV/0!	4,902	#DIV/0!	3.56	#DIV/0!		
2016.2	102	552	1	8	1.103	9	15.98	-75.8%	8,824	-26.7%	1.81	-67.0%	16.71	-49.3%
2017.1	96	562	6	90	1.091	99	175.74	908.1%	16,450	235.6%	10.68	200.4%		
2017.2	90	555	1	2	1.091	2	3.58	-77.6%	1,985	-77.5%	1.80	-0.5%	90.19	439.6%
2018.1	84	569	2	25	1.107	28	49.47	-71.9%	14,069	-14.5%	3.52	-67.1%		
2018.2	78	507	2	35	1.107	38	75.91	2021.5%	19,239	869.2%	3.95	118.9%	61.93	-31.3%
2019.1	72	505	1	13	1.096	14	27.86	-43.7%	14,064	0.0%	1.98	-43.7%		
2019.2	66	479	3	75	1.096	82	170.75	124.9%	27,243	41.6%	6.27	58.9%	97.41	57.3%
2020.1	60	489	4	63	1.113	70	143.73	415.9%	17,558	24.8%	8.19	313.2%		
2020.2	54	470	2	16	1.113	17	36.88	-78.4%	8,659	-68.2%	4.26	-32.1%	91.36	-6.2%
2021.1	48	497	1	4	1.155	4	8.43	-94.1%	4,191	-76.1%	2.01	-75.4%		
2021.2	42	466	1	8	1.155	10	21.00	-43.1%	9,787	13.0%	2.15	-49.6%	14.51	-84.1%
2022.1	36	480	2	11	1.118	12	25.40	201.2%	6,089	45.3%	4.17	107.3%		
2022.2	30	459	1	22	1.118	25	54.19	158.0%	24,882	154.3%	2.18	1.5%	39.48	172.0%
2023.1	24	463	1	26	1.118	29	61.83	143.5%	28,653	370.6%	2.16	-48.3%		
2023.2	18	443	1	7	1.118	8	18.58	-65.7%	8,237	-66.9%	2.26	3.6%	40.68	3.0%
2024.1	12	448	1	20	1.091	22	49.60	-19.8%	22,198	-22.5%	2.23	3.5%		
2024.2	6	425	1	48	1.091	52	122.39	558.9%	55,095	568.9%	2.22	-1.5%	85.06	109.1%
Total		21,732	69	1,095		1,191								



Province of Newfoundland and Labrador														
All Perils														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 31 Dec 2024														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,548	38	386	1.066	411	161.34		10,818		14.91			
2005.2	234	2,561	49	438	1.066	467	182.20		9,523		19.13		171.80	
2006.1	228	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%		
2006.2	222	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%	199.96	16.4%
2007.1	216	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%		
2007.2	210	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%	180.87	-9.5%
2008.1	204	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%		
2008.2	198	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%	202.48	11.9%
2009.1	192	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%		
2009.2	186	3,344	75	622	1.073	667	199.49	-5.1%	8,894	-14.8%	22.43	11.3%	230.40	13.8%
2010.1	180	3,357	69	428	1.056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%		
2010.2	174	3,650	91	562	1.056	594	162.65	-18.5%	6,524	-26.6%	24.93	11.2%	149.20	-35.2%
2011.1	168	3,673	84	590	1.052	621	169.16	25.7%	7,397	13.0%	22.87	11.3%		
2011.2	162	3,917	78	737	1.052	776	197.98	21.7%	9,943	52.4%	19.91	-20.1%	184.03	23.3%
2012.1	156	3,989	69	745	1.078	803	201.34	19.0%	11,639	57.3%	17.30	-24.4%		
2012.2	150	4,357	102	1,259	1.078	1,357	311.47	57.3%	13,305	33.8%	23.41	17.6%	258.84	40.6%
2013.1	144	4,358	75	487	1.087	529	121.31	-39.7%	7,049	-39.4%	17.21	-0.5%		
2013.2	138	4,675	94	831	1.087	903	193.07	-38.0%	9,603	-27.8%	20.11	-14.1%	158.45	-38.8%
2014.1	132	4,720	106	1,023	1.082	1,106	234.39	93.2%	10,437	48.1%	22.46	30.5%		
2014.2	126	4,801	101	1,732	1.082	1,873	390.13	102.1%	18,544	93.1%	21.04	4.6%	312.92	97.5%
2015.1	120	4,818	92	746	1.078	804	166.83	-28.8%	8,737	-16.3%	19.09	-15.0%		
2015.2	114	5,007	95	1,342	1.078	1,446	288.92	-25.9%	15,226	-17.9%	18.97	-9.8%	229.04	-26.8%
2016.1	108	4,988	85	1,023	1.103	1,128	226.14	35.6%	13,270	51.9%	17.04	-10.7%		
2016.2	102	5,146	96	1,627	1.103	1,795	348.83	20.7%	18,698	22.8%	18.66	-1.7%	288.45	25.9%
2017.1	96	5,286	99	851	1.091	928	175.64	-22.3%	9,378	-29.3%	18.73	9.9%		
2017.2	90	5,476	111	1,267	1.091	1,383	252.47	-27.6%	12,456	-33.4%	20.27	8.6%	214.73	-25.6%
2018.1	84	5,347	90	996	1.107	1,103	206.28	17.4%	12,255	30.7%	16.83	-10.1%		
2018.2	78	5,433	94	1,488	1.107	1,647	303.24	20.1%	17,526	40.7%	17.30	-14.6%	255.14	18.8%
2019.1	72	5,139	80	766	1.096	840	163.39	-20.8%	10,496	-14.4%	15.57	-7.5%		
2019.2	66	4,776	83	859	1.096	942	197.17	-35.0%	11,346	-35.3%	17.38	0.4%	179.66	-29.6%
2020.1	60	3,746	64	998	1.113	1,111	296.50	81.5%	17,356	65.4%	17.08	9.7%		
2020.2	54	3,519	52	391	1.113	435	123.73	-37.2%	8,373	-26.2%	14.78	-15.0%	212.82	18.5%
2021.1	48	3,585	68	735	1.155	849	236.90	-20.1%	12,489	-28.0%	18.97	11.0%		
2021.2	42	3,621	50	869	1.155	1,005	277.45	124.2%	20,091	139.9%	13.81	-6.5%	257.27	20.9%
2022.1	36	3,675	62	1,055	1.118	1,180	321.03	35.5%	19,031	52.4%	16.87	-11.1%		
2022.2	30	4,262	75	1,149	1.118	1,285	301.54	8.7%	17,160	-14.6%	17.57	27.3%	310.56	20.7%
2023.1	24	4,329	67	879	1.118	983	226.99	-29.3%	14,704	-22.7%	15.44	-8.5%		
2023.2	18	4,294	68	1,287	1.118	1,439	335.06	11.1%	21,309	24.2%	15.72	-10.5%	280.81	-9.6%
2024.1	12	4,053	44	581	1.091	634	156.45	-31.1%	14,336	-2.5%	10.91	-29.3%		
2024.2	6	4,120	72	1,356	1.091	1,479	358.91	7.1%	20,460	-4.0%	17.54	11.6%	258.51	-7.9%
Total		161,397	3,019	34,084			37,243							



Province of Newfoundland and Labrador									
Third Party Liability - Bodily Injury									
Commercial Vehicles (Including Fleets)									
Selected Ultimate Loss and ALAE Estimate									
Data as of 31 Dec 2024									
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)		
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference		
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate				
2005.1	240	1,869	1,869	1.000	1,869	1,869	0		
2005.2	234	2,842	2,842	1.000	2,842	2,842	0		
2006.1	228	2,386	2,386	1.000	2,386	2,386	0		
2006.2	222	3,594	3,594	1.000	3,594	3,594	0		
2007.1	216	1,987	1,987	1.000	1,987	1,987	0		
2007.2	210	4,028	4,028	1.000	4,028	4,028	0		
2008.1	204	2,707	2,707	1.000	2,707	2,707	0		
2008.2	198	3,571	3,571	1.000	3,571	3,571	0		
2009.1	192	2,404	2,404	1.000	2,404	2,404	0		
2009.2	186	3,781	3,781	1.000	3,781	3,781	0		
2010.1	180	2,755	2,755	1.000	2,755	2,755	(1)		
2010.2	174	3,171	3,171	1.000	3,172	3,172	(0)		
2011.1	168	2,791	2,791	1.000	2,792	2,794	(1)		
2011.2	162	3,370	3,370	1.001	3,373	3,373	(0)		
2012.1	156	2,951	2,951	1.001	2,953	2,953	(0)		
2012.2	150	2,799	3,183	1.001	3,186	3,065	120		
2013.1	144	4,507	4,563	1.005	4,585	4,527	58		
2013.2	138	5,429	5,429	1.006	5,461	5,440	21		
2014.1	132	5,506	5,506	1.006	5,540	5,518	22		
2014.2	126	3,625	3,633	1.006	3,656	4,511	(855)		
2015.1	120	4,308	4,782	0.982	4,698	4,701	(3)		
2015.2	114	4,811	4,811	0.980	4,715	4,883	(169)		
2016.1	108	4,068	4,258	0.979	4,169	4,216	(47)		
2016.2	102	2,829	3,480	0.972	3,383	3,379	4		
2017.1	96	3,697	4,530	0.980	4,441	4,547	(106)		
2017.2	90	3,602	4,266	0.984	4,199	4,393	(194)		
2018.1	84	2,495	2,814	0.984	2,769	2,814	(46)		
2018.2	78	4,452	5,288	0.996	5,265	5,373	(108)		
2019.1	72	3,679	3,973	0.997	3,961	3,908	53		
2019.2	66	3,251	4,599	0.987	4,539	4,194	345		
2020.1	60	2,066	3,207	1.009	3,237	3,459	(222)		
2020.2	54	1,498	2,850	1.047	2,984	2,501	483		
2021.1	48	1,912	2,791	1.082	3,020	2,959	62		
2021.2	42	1,676	4,436	1.123	4,981	4,810	171		
2022.1	36	1,618	3,789	1.204	4,563	3,886	677		
2022.2	30	1,050	2,554	1.368	3,495	3,417	79		
2023.1	24	466	2,727	1.554	4,239	3,406	832		
2023.2	18	260	2,276	1.798	4,092	3,085	1,007		
2024.1	12	156	1,923	2.047	3,935	5,145	(1,209)		
2024.2	6	9	1,094	3.285	3,593				
Total		113,972	136,969		146,921	142,357	972		

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2005.1	240	708	708	1.000	708	708	0
2005.2	234	917	917	1.000	917	917	0
2006.1	228	870	870	1.000	870	870	0
2006.2	222	737	737	1.000	737	737	0
2007.1	216	992	992	1.000	992	992	0
2007.2	210	911	911	1.000	911	911	0
2008.1	204	1,098	1,098	1.000	1,098	1,098	0
2008.2	198	902	902	1.000	902	902	0
2009.1	192	706	706	1.000	706	706	0
2009.2	186	1,225	1,225	1.000	1,225	1,225	0
2010.1	180	984	984	1.000	984	984	0
2010.2	174	927	927	1.000	927	927	0
2011.1	168	1,206	1,206	1.000	1,206	1,206	0
2011.2	162	937	937	1.000	937	937	0
2012.1	156	1,018	1,018	1.000	1,018	1,018	0
2012.2	150	1,144	1,144	1.000	1,144	1,144	0
2013.1	144	1,527	1,527	1.000	1,527	1,527	0
2013.2	138	1,652	1,681	1.000	1,681	1,681	0
2014.1	132	2,271	2,271	1.000	2,270	2,271	(0)
2014.2	126	2,057	2,057	1.000	2,057	2,057	(0)
2015.1	120	1,480	1,480	1.000	1,480	1,480	(0)
2015.2	114	1,374	1,374	1.000	1,374	1,375	(1)
2016.1	108	1,497	1,497	1.000	1,497	1,497	(0)
2016.2	102	1,505	1,505	1.000	1,505	1,506	(1)
2017.1	96	1,581	1,581	1.001	1,583	1,584	(0)
2017.2	90	1,329	1,329	1.001	1,331	1,330	0
2018.1	84	1,193	1,193	1.001	1,194	1,194	(0)
2018.2	78	1,384	1,384	1.001	1,386	1,386	0
2019.1	72	1,447	1,447	1.001	1,449	1,450	(1)
2019.2	66	1,820	1,820	1.002	1,822	1,629	193
2020.1	60	669	670	1.007	675	670	6
2020.2	54	624	624	1.006	628	624	4
2021.1	48	528	528	1.008	533	528	5
2021.2	42	673	673	1.008	678	672	6
2022.1	36	1,427	1,427	1.005	1,434	1,434	(0)
2022.2	30	788	803	1.012	812	993	(181)
2023.1	24	1,009	1,014	0.981	995	955	40
2023.2	18	982	1,277	1.002	1,279	1,213	66
2024.1	12	997	1,127	0.987	1,112	1,343	(231)
2024.2	6	509	1,024	1.238	1,267		
Total		45,605	46,595		46,854	45,680	(94)

Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2005.1	240	151	151	1.000	151	151	0
2005.2	234	61	61	1.000	61	61	0
2006.1	228	64	64	1.000	64	64	0
2006.2	222	72	72	1.000	72	72	0
2007.1	216	54	54	1.000	54	54	0
2007.2	210	103	103	1.000	103	103	0
2008.1	204	80	80	1.000	80	80	0
2008.2	198	74	74	1.000	74	74	0
2009.1	192	133	133	1.000	133	133	0
2009.2	186	71	71	1.000	71	71	0
2010.1	180	48	48	1.000	48	48	0
2010.2	174	130	130	1.000	130	130	0
2011.1	168	72	72	1.000	72	72	0
2011.2	162	158	158	1.000	158	158	0
2012.1	156	353	353	1.000	353	353	0
2012.2	150	166	166	1.000	166	166	0
2013.1	144	282	282	1.000	282	282	0
2013.2	138	203	203	1.000	203	203	0
2014.1	132	427	427	1.000	427	427	0
2014.2	126	123	123	1.000	123	123	0
2015.1	120	257	257	1.000	257	257	(0)
2015.2	114	193	193	1.001	193	193	(0)
2016.1	108	283	283	1.001	283	284	(1)
2016.2	102	171	171	1.001	171	173	(2)
2017.1	96	404	404	1.012	409	401	8
2017.2	90	432	432	0.992	429	434	(6)
2018.1	84	94	94	1.004	95	94	1
2018.2	78	258	285	0.993	283	261	22
2019.1	72	148	197	1.002	198	197	1
2019.2	66	220	220	1.004	221	219	2
2020.1	60	158	158	1.000	158	158	0
2020.2	54	157	195	1.005	196	200	(4)
2021.1	48	154	161	1.001	161	161	(0)
2021.2	42	284	316	1.011	320	388	(68)
2022.1	36	88	93	1.073	100	102	(2)
2022.2	30	86	134	1.084	146	147	(1)
2023.1	24	134	196	1.101	215	209	6
2023.2	18	97	164	1.130	185	246	(61)
2024.1	12	73	200	1.154	231	218	13
2024.2	6	18	254	1.200	305		
Total		6,535	7,233		7,380	7,167	(91)

Province of Newfoundland and Labrador								
Uninsured Auto								
Commercial Vehicles (Including Fleets)								
Selected Ultimate Loss and ALAE Estimate								
Data as of 31 Dec 2024								
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)	
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference	
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2005.1	240	27	27	1.000	27	27	0	
2005.2	234	209	209	1.000	209	209	0	
2006.1	228	1	1	1.000	1	1	0	
2006.2	222	28	28	1.000	28	28	0	
2007.1	216	8	8	1.000	8	8	0	
2007.2	210	82	82	1.000	82	82	0	
2008.1	204	25	25	1.000	25	25	0	
2008.2	198	18	18	1.000	18	18	0	
2009.1	192	5	5	1.000	5	5	0	
2009.2	186	4	4	1.000	4	4	0	
2010.1	180	15	15	1.000	15	15	0	
2010.2	174	28	28	1.000	28	28	0	
2011.1	168	0	0	1.000	0	0	0	
2011.2	162	91	91	1.000	91	91	0	
2012.1	156	8	8	1.000	8	8	0	
2012.2	150	40	40	1.000	40	40	0	
2013.1	144	8	8	1.000	8	8	0	
2013.2	138	60	60	1.000	60	60	0	
2014.1	132	0	0	1.000	0	0	0	
2014.2	126	70	70	1.000	70	70	0	
2015.1	120	198	198	1.000	198	198	0	
2015.2	114	29	29	1.000	29	29	0	
2016.1	108	0	0	1.000	0	0	0	
2016.2	102	41	41	1.000	41	41	0	
2017.1	96	44	44	1.000	44	44	0	
2017.2	90	210	210	1.000	210	223	(14)	
2018.1	84	29	29	1.000	29	29	(0)	
2018.2	78	50	50	1.004	50	50	(0)	
2019.1	72	159	159	1.005	160	160	(0)	
2019.2	66	0	0	1.006	0	0	(0)	
2020.1	60	44	44	1.015	45	45	0	
2020.2	54	4	4	1.005	4	4	0	
2021.1	48	72	72	0.996	72	107	(35)	
2021.2	42	241	330	0.991	327	354	(26)	
2022.1	36	11	11	1.058	12	12	(0)	
2022.2	30	38	38	1.081	41	47	(6)	
2023.1	24	5	30	1.259	38	38	1	
2023.2	18	36	88	1.248	110	73	37	
2024.1	12	0	47	1.393	65	0	65	
2024.2	6	0	5	2.607	12			
Total		1,938	2,156		2,213	2,180	21	

Province of Newfoundland and Labrador								
Collision								
Commercial Vehicles (Including Fleets)								
Selected Ultimate Loss and ALAE Estimate								
Data as of 31 Dec 2024								
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)	
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference	
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2005.1	240	269	269	1.000	269	269	0	
2005.2	234	309	309	1.000	309	309	0	
2006.1	228	284	284	1.000	284	284	0	
2006.2	222	226	226	1.000	226	226	0	
2007.1	216	248	248	1.000	248	248	0	
2007.2	210	428	428	1.000	428	428	0	
2008.1	204	470	470	1.000	470	470	0	
2008.2	198	660	660	1.000	660	660	0	
2009.1	192	328	328	1.000	328	328	0	
2009.2	186	359	359	1.000	359	359	0	
2010.1	180	336	336	1.000	336	336	0	
2010.2	174	384	384	1.000	384	384	0	
2011.1	168	336	336	1.000	336	336	0	
2011.2	162	425	425	1.000	425	425	0	
2012.1	156	369	369	1.000	369	369	0	
2012.2	150	340	340	1.000	340	340	0	
2013.1	144	406	406	1.000	406	406	0	
2013.2	138	603	603	1.000	603	603	0	
2014.1	132	406	406	1.000	406	406	0	
2014.2	126	418	418	1.000	418	418	0	
2015.1	120	646	646	1.000	646	646	0	
2015.2	114	675	675	1.000	675	675	0	
2016.1	108	726	726	1.000	726	726	0	
2016.2	102	572	572	1.000	572	571	1	
2017.1	96	481	481	0.998	480	481	(1)	
2017.2	90	524	524	1.000	524	524	(0)	
2018.1	84	719	720	1.000	719	717	3	
2018.2	78	675	675	0.996	672	672	(0)	
2019.1	72	690	690	0.997	688	688	0	
2019.2	66	614	614	0.997	612	612	0	
2020.1	60	432	432	0.997	431	431	(0)	
2020.2	54	484	484	0.997	483	483	0	
2021.1	48	439	439	0.997	437	437	0	
2021.2	42	441	441	0.997	440	439	1	
2022.1	36	512	516	0.997	514	516	(1)	
2022.2	30	616	641	0.996	638	641	(3)	
2023.1	24	893	893	0.992	886	872	13	
2023.2	18	908	909	0.974	885	875	11	
2024.1	12	809	866	0.945	818	710	108	
2024.2	6	390	614	1.000	614			
Total		19,848	20,160		20,065	19,319	132	

Province of Newfoundland and Labrador								
Comprehensive - Total								
Commercial Vehicles (Including Fleets)								
Selected Ultimate Loss and ALAE Estimate								
Data as of 31 Dec 2024								
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)	
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference	
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2005.1	240	117	117	1.000	117	117	0	
2005.2	234	292	292	1.000	292	292	0	
2006.1	228	151	151	1.000	151	151	0	
2006.2	222	234	234	1.000	234	234	0	
2007.1	216	151	151	1.000	151	151	0	
2007.2	210	287	287	1.000	287	287	0	
2008.1	204	346	346	1.000	346	346	0	
2008.2	198	267	267	1.000	267	267	0	
2009.1	192	264	264	1.000	264	264	0	
2009.2	186	189	189	1.000	189	189	0	
2010.1	180	401	401	1.000	401	401	0	
2010.2	174	232	232	1.000	232	232	0	
2011.1	168	325	325	1.000	325	325	0	
2011.2	162	452	452	1.000	452	452	0	
2012.1	156	182	182	1.000	182	182	0	
2012.2	150	387	387	1.000	387	387	0	
2013.1	144	283	283	1.000	283	283	0	
2013.2	138	372	372	1.000	372	372	0	
2014.1	132	339	339	1.000	339	339	0	
2014.2	126	476	476	1.000	476	476	0	
2015.1	120	337	337	1.000	337	337	0	
2015.2	114	420	420	1.000	420	420	0	
2016.1	108	700	700	1.000	700	700	0	
2016.2	102	596	596	1.000	596	596	0	
2017.1	96	564	564	1.000	564	564	0	
2017.2	90	828	828	1.000	828	828	0	
2018.1	84	455	455	1.000	455	455	0	
2018.2	78	518	518	1.000	518	518	0	
2019.1	72	456	456	1.000	456	456	0	
2019.2	66	376	376	1.000	376	376	0	
2020.1	60	339	339	1.000	339	339	0	
2020.2	54	357	357	1.000	357	357	0	
2021.1	48	377	377	1.000	377	377	0	
2021.2	42	672	672	1.000	672	672	0	
2022.1	36	496	496	1.000	496	496	0	
2022.2	30	1,032	1,032	1.000	1,031	1,031	1	
2023.1	24	716	718	1.000	717	710	7	
2023.2	18	592	592	0.990	586	600	(14)	
2024.1	12	736	779	1.013	789	600	189	
2024.2	6	604	768	1.065	819			
Total		16,921	17,129		17,182	16,179	183	

Province of Newfoundland and Labrador								
Specified Perils								
Commercial Vehicles (Including Fleets)								
Selected Ultimate Loss and ALAE Estimate								
Data as of 31 Dec 2024								
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)	
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference	
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2005.1	240	0	0	1.000	0	0	0	
2005.2	234	22	22	1.000	22	22	0	
2006.1	228	26	26	1.000	26	26	0	
2006.2	222	64	64	1.000	64	64	0	
2007.1	216	42	42	1.000	42	42	0	
2007.2	210	4	4	1.000	4	4	0	
2008.1	204	63	63	1.000	63	63	0	
2008.2	198	13	13	1.000	13	13	0	
2009.1	192	48	48	1.000	48	48	0	
2009.2	186	38	38	1.000	38	38	0	
2010.1	180	0	0	1.000	0	0	0	
2010.2	174	23	23	1.000	23	23	0	
2011.1	168	0	0	1.000	0	0	0	
2011.2	162	4	4	1.000	4	4	0	
2012.1	156	89	89	1.000	89	89	0	
2012.2	150	57	57	1.000	57	57	0	
2013.1	144	45	45	1.000	45	45	0	
2013.2	138	41	41	1.000	41	41	0	
2014.1	132	0	0	1.000	0	0	0	
2014.2	126	1	1	1.000	1	1	0	
2015.1	120	0	0	1.000	0	0	0	
2015.2	114	33	33	1.000	33	33	0	
2016.1	108	9	9	1.000	9	9	0	
2016.2	102	8	8	1.000	8	8	0	
2017.1	96	90	90	1.000	90	90	0	
2017.2	90	2	2	1.000	2	2	0	
2018.1	84	25	25	1.000	25	25	0	
2018.2	78	35	35	1.000	35	35	0	
2019.1	72	13	13	1.000	13	13	0	
2019.2	66	75	75	1.000	75	75	0	
2020.1	60	63	63	1.000	63	63	0	
2020.2	54	16	16	1.000	16	16	0	
2021.1	48	4	4	1.000	4	4	0	
2021.2	42	8	8	1.000	8	8	0	
2022.1	36	11	11	1.000	11	11	0	
2022.2	30	22	22	1.000	22	22	0	
2023.1	24	26	26	1.000	26	26	(0)	
2023.2	18	7	7	1.000	7	9	(1)	
2024.1	12	21	21	0.976	20	19	1	
2024.2	6	43	50	0.951	48			
Total		1,090	1,098		1,095	1,047	0	

Province of Newfoundland and Labrador								
All Perils								
Commercial Vehicles (Including Fleets)								
Selected Ultimate Loss and ALAE Estimate								
Data as of 31 Dec 2024								
(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)	
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference	
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2005.1	240	386	386	1.000	386	386	0	
2005.2	234	438	438	1.000	438	438	0	
2006.1	228	362	362	1.000	362	362	0	
2006.2	222	602	602	1.000	602	602	0	
2007.1	216	347	347	1.000	347	347	0	
2007.2	210	660	660	1.000	660	660	0	
2008.1	204	558	558	1.000	558	558	0	
2008.2	198	650	650	1.000	650	650	0	
2009.1	192	801	801	1.000	801	801	0	
2009.2	186	622	622	1.000	622	622	0	
2010.1	180	428	428	1.000	428	428	0	
2010.2	174	562	562	1.000	562	562	(0)	
2011.1	168	590	590	1.000	590	590	0	
2011.2	162	737	737	1.000	737	737	1	
2012.1	156	746	746	0.999	745	745	0	
2012.2	150	1,260	1,260	0.999	1,259	1,259	0	
2013.1	144	487	487	0.999	487	486	0	
2013.2	138	831	831	0.999	831	831	0	
2014.1	132	1,024	1,024	0.999	1,023	1,023	0	
2014.2	126	1,733	1,733	0.999	1,732	1,732	0	
2015.1	120	746	746	0.999	746	746	0	
2015.2	114	1,343	1,343	0.999	1,342	1,342	0	
2016.1	108	1,023	1,023	0.999	1,023	1,022	0	
2016.2	102	1,629	1,629	0.999	1,627	1,627	0	
2017.1	96	851	851	0.999	851	851	0	
2017.2	90	1,268	1,268	0.999	1,267	1,267	0	
2018.1	84	997	997	0.999	996	996	0	
2018.2	78	1,489	1,489	0.999	1,488	1,488	0	
2019.1	72	767	767	0.999	766	766	0	
2019.2	66	860	860	0.999	859	859	0	
2020.1	60	999	999	0.999	998	998	(0)	
2020.2	54	391	391	0.999	391	391	0	
2021.1	48	736	736	0.999	735	735	0	
2021.2	42	864	870	0.999	869	869	0	
2022.1	36	1,056	1,056	0.999	1,055	1,055	0	
2022.2	30	1,137	1,150	0.999	1,149	1,198	(48)	
2023.1	24	875	877	1.002	879	859	19	
2023.2	18	1,274	1,282	1.004	1,287	1,289	(3)	
2024.1	12	556	574	1.012	581	530	52	
2024.2	6	873	1,172	1.157	1,356			
Total		33,555	33,903		34,084	32,707	21	

Province of Newfoundland and Labrador							
Third Party Liability - Bodily Injury							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
				(3) * (4)		(5) - (6)	
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference	
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts			
2005.1	240	58	1.000	58	58	0	
2005.2	234	66	1.000	66	66	0	
2006.1	228	58	1.000	58	58	0	
2006.2	222	57	1.000	57	57	0	
2007.1	216	57	1.000	57	57	0	
2007.2	210	69	1.000	69	69	0	
2008.1	204	62	1.000	62	62	0	
2008.2	198	60	1.000	60	60	0	
2009.1	192	58	1.000	58	58	0	
2009.2	186	71	1.000	71	71	0	
2010.1	180	52	1.000	52	52	0	
2010.2	174	63	1.000	63	63	0	
2011.1	168	60	1.000	60	60	0	
2011.2	162	72	1.000	72	72	0	
2012.1	156	55	1.000	55	55	0	
2012.2	150	69	0.998	69	69	0	
2013.1	144	76	0.997	76	76	(0)	
2013.2	138	75	0.997	75	75	(0)	
2014.1	132	78	0.997	78	78	(0)	
2014.2	126	69	0.997	69	69	(0)	
2015.1	120	67	0.998	67	67	0	
2015.2	114	75	0.997	75	75	0	
2016.1	108	52	0.997	52	52	0	
2016.2	102	60	0.997	60	60	0	
2017.1	96	58	0.995	58	58	0	
2017.2	90	66	0.992	66	65	1	
2018.1	84	38	0.993	38	38	0	
2018.2	78	65	0.989	64	64	0	
2019.1	72	59	0.984	58	58	0	
2019.2	66	43	0.976	42	42	(0)	
2020.1	60	38	0.979	37	37	0	
2020.2	54	39	0.976	38	40	(2)	
2021.1	48	40	0.970	39	39	(0)	
2021.2	42	46	0.974	45	43	2	
2022.1	36	36	0.980	35	35	(0)	
2022.2	30	44	0.982	43	41	2	
2023.1	24	44	0.991	44	42	1	
2023.2	18	35	1.001	35	34	1	
2024.1	12	48	1.013	49	54	(6)	
2024.2	6	28	1.343	38			
Total		2,266		2,265	2,227	0	

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate			
			Development Factors	Selected Ultimate Claim Counts		
2005.1	240	175	1.000	175	175	0
2005.2	234	181	1.000	181	181	0
2006.1	228	195	1.000	195	195	0
2006.2	222	188	1.000	188	188	0
2007.1	216	213	1.000	213	213	0
2007.2	210	192	1.000	192	192	0
2008.1	204	176	1.000	176	176	0
2008.2	198	177	1.000	177	177	0
2009.1	192	167	1.000	167	167	0
2009.2	186	210	1.000	210	210	0
2010.1	180	190	1.000	190	190	0
2010.2	174	198	1.000	198	198	0
2011.1	168	243	1.000	243	243	0
2011.2	162	221	1.000	221	221	0
2012.1	156	215	1.000	215	215	0
2012.2	150	232	1.000	232	232	0
2013.1	144	270	1.000	270	270	0
2013.2	138	260	1.000	260	260	0
2014.1	132	330	1.000	330	330	0
2014.2	126	241	1.000	241	241	0
2015.1	120	269	1.000	269	269	0
2015.2	114	226	1.000	226	226	0
2016.1	108	247	1.000	247	247	0
2016.2	102	234	1.000	234	234	0
2017.1	96	309	1.000	309	309	0
2017.2	90	212	0.999	212	212	0
2018.1	84	204	0.999	204	204	0
2018.2	78	221	0.999	221	221	0
2019.1	72	200	0.999	200	200	0
2019.2	66	177	0.999	177	177	0
2020.1	60	115	0.999	115	115	0
2020.2	54	91	0.998	91	91	0
2021.1	48	77	0.998	77	77	0
2021.2	42	88	0.997	88	88	0
2022.1	36	95	0.997	95	95	(0)
2022.2	30	87	0.998	87	91	(4)
2023.1	24	102	0.998	102	101	1
2023.2	18	114	1.011	115	114	1
2024.1	12	112	0.991	111	114	(3)
2024.2	6	98	1.007	99		
Total		7,552		7,550	7,456	(5)

Province of Newfoundland and Labrador						
Accident Benefits - Total						
Commercial Vehicles (Including Fleets)						
Selected Ultimate Claim Counts						
Data as of 31 Dec 2024						
(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2005.1	240	30	1.000	30	30	0
2005.2	234	18	1.000	18	18	0
2006.1	228	21	1.000	21	21	0
2006.2	222	16	1.000	16	16	0
2007.1	216	21	1.000	21	21	0
2007.2	210	25	1.000	25	25	0
2008.1	204	24	1.000	24	24	0
2008.2	198	26	1.000	26	26	0
2009.1	192	23	1.000	23	23	0
2009.2	186	16	1.000	16	16	0
2010.1	180	16	1.000	16	16	0
2010.2	174	28	1.000	28	28	0
2011.1	168	17	1.000	17	17	0
2011.2	162	38	1.000	38	38	0
2012.1	156	24	1.000	24	24	0
2012.2	150	36	1.000	36	36	0
2013.1	144	46	1.000	46	46	0
2013.2	138	38	1.000	38	38	0
2014.1	132	23	1.000	23	23	0
2014.2	126	29	1.000	29	29	0
2015.1	120	34	1.000	34	34	0
2015.2	114	31	1.000	31	31	0
2016.1	108	29	1.000	29	29	0
2016.2	102	28	1.000	28	28	0
2017.1	96	26	1.000	26	26	0
2017.2	90	46	1.000	46	46	0
2018.1	84	19	1.000	19	19	0
2018.2	78	25	1.000	25	25	0
2019.1	72	25	1.000	25	25	0
2019.2	66	33	1.000	33	33	0
2020.1	60	17	1.000	17	17	0
2020.2	54	15	1.000	15	15	0
2021.1	48	21	0.996	21	21	0
2021.2	42	36	0.988	36	35	1
2022.1	36	18	1.000	18	18	0
2022.2	30	17	1.000	17	18	(1)
2023.1	24	24	0.995	24	23	1
2023.2	18	29	0.995	29	31	(2)
2024.1	12	30	0.983	29	25	4
2024.2	6	41	0.983	40		
Total		1,059		1,057	1,013	4

Province of Newfoundland and Labrador							
Uninsured Auto							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
				(3) * (4)		(5) - (6)	
Reported Claim Counts: Development Method							
Selected Age-to-Ultimate							
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference	
2005.1	240	4	1.000	4	4	0	
2005.2	234	5	1.000	5	5	0	
2006.1	228	2	1.000	2	2	0	
2006.2	222	1	1.000	1	1	0	
2007.1	216	1	1.000	1	1	0	
2007.2	210	2	1.000	2	2	0	
2008.1	204	0	1.000	0	0	0	
2008.2	198	4	1.000	4	4	0	
2009.1	192	2	1.000	2	2	0	
2009.2	186	2	1.000	2	2	0	
2010.1	180	2	1.000	2	2	0	
2010.2	174	1	1.000	1	1	0	
2011.1	168	0	1.000	0	0	0	
2011.2	162	2	1.000	2	2	0	
2012.1	156	1	1.000	1	1	0	
2012.2	150	3	1.000	3	3	0	
2013.1	144	1	1.000	1	1	0	
2013.2	138	5	1.000	5	5	0	
2014.1	132	0	1.000	0	0	0	
2014.2	126	4	1.000	4	4	0	
2015.1	120	9	1.000	9	9	0	
2015.2	114	1	1.000	1	1	0	
2016.1	108	0	1.000	0	0	0	
2016.2	102	3	1.000	3	3	0	
2017.1	96	2	1.000	2	2	0	
2017.2	90	2	1.000	2	2	0	
2018.1	84	3	1.000	3	3	0	
2018.2	78	3	1.000	3	3	0	
2019.1	72	4	1.000	4	4	0	
2019.2	66	0	1.000	0	0	0	
2020.1	60	2	1.000	2	2	0	
2020.2	54	1	1.000	1	1	0	
2021.1	48	7	1.000	7	8	(1)	
2021.2	42	9	0.995	9	9	(0)	
2022.1	36	4	0.995	4	4	(0)	
2022.2	30	0	1.004	0	0	0	
2023.1	24	2	1.050	2	2	0	
2023.2	18	1	1.038	1	2	(1)	
2024.1	12	1	1.073	1	0	1	
2024.2	6	1	1.305	1			
Total		97		97	97	(1)	

Province of Newfoundland and Labrador							
Collision							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)	
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference	
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts			
2005.1	240	43	1.000	43	43	0	
2005.2	234	53	1.000	53	53	0	
2006.1	228	46	1.000	46	46	0	
2006.2	222	43	1.000	43	43	0	
2007.1	216	66	1.000	66	66	0	
2007.2	210	75	1.000	75	75	0	
2008.1	204	68	1.000	68	68	0	
2008.2	198	75	1.000	75	75	0	
2009.1	192	66	1.000	66	66	0	
2009.2	186	74	1.000	74	74	0	
2010.1	180	65	1.000	65	65	0	
2010.2	174	66	1.000	66	66	0	
2011.1	168	71	1.000	71	71	0	
2011.2	162	88	1.000	88	88	0	
2012.1	156	76	1.000	76	76	0	
2012.2	150	86	1.000	86	86	0	
2013.1	144	88	1.000	88	88	0	
2013.2	138	93	1.000	93	93	0	
2014.1	132	89	1.000	89	89	0	
2014.2	126	91	1.000	91	91	0	
2015.1	120	83	1.000	83	83	0	
2015.2	114	104	1.000	104	104	0	
2016.1	108	92	1.000	92	92	0	
2016.2	102	84	1.000	84	84	0	
2017.1	96	79	1.000	79	79	0	
2017.2	90	89	1.000	89	89	0	
2018.1	84	75	1.000	75	75	0	
2018.2	78	96	1.000	96	96	0	
2019.1	72	75	1.000	75	75	0	
2019.2	66	78	1.000	78	78	0	
2020.1	60	63	1.000	63	63	0	
2020.2	54	56	1.000	56	56	0	
2021.1	48	42	1.000	42	42	0	
2021.2	42	45	1.000	45	45	0	
2022.1	36	55	1.000	55	56	(1)	
2022.2	30	64	0.997	64	65	(1)	
2023.1	24	82	0.995	82	84	(2)	
2023.2	18	77	0.983	76	77	(1)	
2024.1	12	89	0.944	84	90	(6)	
2024.2	6	75	0.927	70			
Total		2,925		2,913	2,854	(11)	

Province of Newfoundland and Labrador							
Comprehensive - Total							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
				(3) * (4)		(5) - (6)	
Reported Claim Counts: Development Method							
Selected Age-to-Ultimate							
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference	
2005.1	240	115	1.000	115	115	0	
2005.2	234	96	1.000	96	96	0	
2006.1	228	118	1.000	118	118	0	
2006.2	222	97	1.000	97	97	0	
2007.1	216	105	1.000	105	105	0	
2007.2	210	102	1.000	102	102	0	
2008.1	204	142	1.000	142	142	0	
2008.2	198	121	1.000	121	121	0	
2009.1	192	145	1.000	145	145	0	
2009.2	186	128	1.000	128	128	0	
2010.1	180	143	1.000	143	143	0	
2010.2	174	137	1.000	137	137	0	
2011.1	168	203	1.000	203	203	0	
2011.2	162	154	1.000	154	154	0	
2012.1	156	168	1.000	168	168	0	
2012.2	150	154	1.000	154	154	0	
2013.1	144	166	1.000	166	166	0	
2013.2	138	166	1.000	166	166	0	
2014.1	132	194	1.000	194	194	0	
2014.2	126	175	1.000	175	175	0	
2015.1	120	209	1.000	209	209	0	
2015.2	114	168	1.000	168	168	0	
2016.1	108	244	1.000	244	244	0	
2016.2	102	181	1.000	181	181	0	
2017.1	96	256	1.000	256	256	0	
2017.2	90	208	1.000	208	208	0	
2018.1	84	192	1.000	192	192	0	
2018.2	78	170	1.000	170	170	0	
2019.1	72	166	1.000	166	166	0	
2019.2	66	160	1.000	160	160	0	
2020.1	60	130	1.000	130	130	0	
2020.2	54	160	1.000	160	160	0	
2021.1	48	163	1.000	163	163	0	
2021.2	42	144	1.000	144	144	0	
2022.1	36	173	1.000	173	173	0	
2022.2	30	163	1.000	163	163	(0)	
2023.1	24	193	1.001	193	192	1	
2023.2	18	134	1.001	134	135	(1)	
2024.1	12	192	1.013	194	188	6	
2024.2	6	123	1.214	149			
Total		6,358		6,387	6,231	6	

Province of Newfoundland and Labrador							
Specified Perils							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
				(3) * (4)		(5) - (6)	
Reported Claim Counts: Development Method							
Selected Age-to-Ultimate							
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference	
2005.1	240	0	1.000	0	0	0	
2005.2	234	3	1.000	3	3	0	
2006.1	228	1	1.000	1	1	0	
2006.2	222	2	1.000	2	2	0	
2007.1	216	4	1.000	4	4	0	
2007.2	210	1	1.000	1	1	0	
2008.1	204	3	1.000	3	3	0	
2008.2	198	1	1.000	1	1	0	
2009.1	192	2	1.000	2	2	0	
2009.2	186	4	1.000	4	4	0	
2010.1	180	0	1.000	0	0	0	
2010.2	174	2	1.000	2	2	0	
2011.1	168	0	1.000	0	0	0	
2011.2	162	1	1.000	1	1	0	
2012.1	156	1	1.000	1	1	0	
2012.2	150	2	1.000	2	2	0	
2013.1	144	3	1.000	3	3	0	
2013.2	138	3	1.000	3	3	0	
2014.1	132	0	1.000	0	0	0	
2014.2	126	0	1.000	0	0	0	
2015.1	120	0	1.000	0	0	0	
2015.2	114	3	1.000	3	3	0	
2016.1	108	2	1.000	2	2	0	
2016.2	102	1	1.000	1	1	0	
2017.1	96	6	1.000	6	6	0	
2017.2	90	1	1.000	1	1	0	
2018.1	84	2	1.000	2	2	0	
2018.2	78	2	1.000	2	2	0	
2019.1	72	1	1.000	1	1	0	
2019.2	66	3	1.000	3	3	0	
2020.1	60	4	1.000	4	4	0	
2020.2	54	2	1.000	2	2	0	
2021.1	48	1	1.000	1	1	0	
2021.2	42	1	1.000	1	1	0	
2022.1	36	2	1.000	2	2	0	
2022.2	30	1	1.000	1	1	0	
2023.1	24	1	1.000	1	1	0	
2023.2	18	1	1.000	1	1	0	
2024.1	12	1	1.000	1	1	0	
2024.2	6	1	0.944	1			
Total		69		69	68	0	

Province of Newfoundland and Labrador							
All Perils							
Commercial Vehicles (Including Fleets)							
Selected Ultimate Claim Counts							
Data as of 31 Dec 2024							
(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)	
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference	
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts			
2005.1	240	38	1.000	38	38	0	
2005.2	234	49	1.000	49	49	0	
2006.1	228	48	1.000	48	48	0	
2006.2	222	57	1.000	57	57	0	
2007.1	216	57	1.000	57	57	0	
2007.2	210	73	1.000	73	73	0	
2008.1	204	68	1.000	68	68	0	
2008.2	198	67	1.000	67	67	0	
2009.1	192	71	1.000	71	71	0	
2009.2	186	75	1.000	75	75	0	
2010.1	180	69	1.000	69	69	0	
2010.2	174	91	1.000	91	91	0	
2011.1	168	84	1.000	84	84	0	
2011.2	162	78	1.000	78	78	0	
2012.1	156	69	1.000	69	69	0	
2012.2	150	102	1.000	102	102	0	
2013.1	144	75	1.000	75	75	0	
2013.2	138	94	1.000	94	94	0	
2014.1	132	106	1.000	106	106	0	
2014.2	126	101	1.000	101	101	0	
2015.1	120	92	1.000	92	92	0	
2015.2	114	95	1.000	95	95	0	
2016.1	108	85	1.000	85	85	0	
2016.2	102	96	1.000	96	96	0	
2017.1	96	99	1.000	99	99	0	
2017.2	90	111	1.000	111	111	0	
2018.1	84	90	1.000	90	90	0	
2018.2	78	94	1.000	94	94	0	
2019.1	72	80	1.000	80	80	0	
2019.2	66	83	1.000	83	83	0	
2020.1	60	64	1.000	64	64	0	
2020.2	54	52	1.000	52	52	0	
2021.1	48	68	1.000	68	68	0	
2021.2	42	50	1.000	50	50	0	
2022.1	36	62	1.000	62	62	0	
2022.2	30	75	0.999	75	75	0	
2023.1	24	67	0.997	67	64	2	
2023.2	18	68	0.993	68	67	0	
2024.1	12	45	0.983	44	44	1	
2024.2	6	74	0.977	72			
Total		3,022		3,019	2,943	4	

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2007.1	0.007 (CI = +/-0.013; p = 0.287)	0.005	+0.70%
Loss Cost	2007.2	0.003 (CI = +/-0.013; p = 0.601)	-0.022	+0.34%
Loss Cost	2008.1	0.007 (CI = +/-0.013; p = 0.322)	0.000	+0.66%
Loss Cost	2008.2	0.006 (CI = +/-0.014; p = 0.363)	-0.005	+0.64%
Loss Cost	2009.1	0.009 (CI = +/-0.015; p = 0.234)	0.015	+0.89%
Loss Cost	2009.2	0.007 (CI = +/-0.016; p = 0.378)	-0.007	+0.69%
Loss Cost	2010.1	0.010 (CI = +/-0.016; p = 0.231)	0.017	+0.98%
Loss Cost	2010.2	0.009 (CI = +/-0.017; p = 0.319)	0.001	+0.87%
Loss Cost	2011.1	0.008 (CI = +/-0.019; p = 0.364)	-0.005	+0.85%
Loss Cost	2011.2	0.006 (CI = +/-0.020; p = 0.539)	-0.024	+0.61%
Loss Cost	2012.1	0.005 (CI = +/-0.022; p = 0.613)	-0.030	+0.54%
Loss Cost	2012.2	0.002 (CI = +/-0.023; p = 0.835)	-0.041	+0.24%
Loss Cost	2013.1	-0.001 (CI = +/-0.025; p = 0.918)	-0.045	-0.13%
Loss Cost	2013.2	0.003 (CI = +/-0.027; p = 0.807)	-0.045	+0.32%
Loss Cost	2014.1	0.011 (CI = +/-0.027; p = 0.417)	-0.015	+1.09%
Loss Cost	2014.2	0.021 (CI = +/-0.027; p = 0.134)	0.068	+2.07%
Loss Cost	2015.1	0.019 (CI = +/-0.030; p = 0.214)	0.034	+1.88%
Loss Cost	2015.2	0.025 (CI = +/-0.033; p = 0.130)	0.078	+2.50%
Loss Cost	2016.1	0.031 (CI = +/-0.036; p = 0.091)	0.117	+3.10%
Loss Cost	2016.2	0.034 (CI = +/-0.040; p = 0.092)	0.123	+3.47%
Loss Cost	2017.1	0.026 (CI = +/-0.045; p = 0.226)	0.039	+2.68%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.743	+5.56%
Severity	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.721	+5.34%
Severity	2008.1	0.055 (CI = +/-0.011; p = 0.000)	0.742	+5.64%
Severity	2008.2	0.055 (CI = +/-0.012; p = 0.000)	0.722	+5.61%
Severity	2009.1	0.058 (CI = +/-0.012; p = 0.000)	0.745	+5.94%
Severity	2009.2	0.056 (CI = +/-0.013; p = 0.000)	0.719	+5.80%
Severity	2010.1	0.058 (CI = +/-0.014; p = 0.000)	0.713	+5.96%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.701	+6.08%
Severity	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.678	+6.08%
Severity	2011.2	0.057 (CI = +/-0.017; p = 0.000)	0.643	+5.89%
Severity	2012.1	0.055 (CI = +/-0.018; p = 0.000)	0.600	+5.60%
Severity	2012.2	0.054 (CI = +/-0.020; p = 0.000)	0.564	+5.53%
Severity	2013.1	0.049 (CI = +/-0.021; p = 0.000)	0.506	+5.02%
Severity	2013.2	0.049 (CI = +/-0.022; p = 0.000)	0.470	+5.01%
Severity	2014.1	0.053 (CI = +/-0.024; p = 0.000)	0.489	+5.44%
Severity	2014.2	0.057 (CI = +/-0.026; p = 0.000)	0.497	+5.84%
Severity	2015.1	0.052 (CI = +/-0.028; p = 0.001)	0.422	+5.30%
Severity	2015.2	0.053 (CI = +/-0.031; p = 0.002)	0.400	+5.49%
Severity	2016.1	0.051 (CI = +/-0.035; p = 0.007)	0.332	+5.20%
Severity	2016.2	0.057 (CI = +/-0.038; p = 0.006)	0.364	+5.91%
Severity	2017.1	0.048 (CI = +/-0.042; p = 0.027)	0.253	+4.92%
Frequency	2007.1	-0.047 (CI = +/-0.009; p = 0.000)	0.762	-4.60%
Frequency	2007.2	-0.049 (CI = +/-0.009; p = 0.000)	0.765	-4.75%
Frequency	2008.1	-0.048 (CI = +/-0.010; p = 0.000)	0.746	-4.71%
Frequency	2008.2	-0.048 (CI = +/-0.011; p = 0.000)	0.728	-4.70%
Frequency	2009.1	-0.049 (CI = +/-0.011; p = 0.000)	0.716	-4.77%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	0.703	-4.84%
Frequency	2010.1	-0.048 (CI = +/-0.013; p = 0.000)	0.673	-4.70%
Frequency	2010.2	-0.050 (CI = +/-0.013; p = 0.000)	0.679	-4.91%
Frequency	2011.1	-0.051 (CI = +/-0.014; p = 0.000)	0.657	-4.93%
Frequency	2011.2	-0.051 (CI = +/-0.015; p = 0.000)	0.637	-4.99%
Frequency	2012.1	-0.049 (CI = +/-0.016; p = 0.000)	0.595	-4.79%
Frequency	2012.2	-0.051 (CI = +/-0.018; p = 0.000)	0.595	-5.01%
Frequency	2013.1	-0.050 (CI = +/-0.019; p = 0.000)	0.553	-4.90%
Frequency	2013.2	-0.046 (CI = +/-0.020; p = 0.000)	0.492	-4.47%
Frequency	2014.1	-0.042 (CI = +/-0.022; p = 0.001)	0.425	-4.12%
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.003)	0.340	-3.56%
Frequency	2015.1	-0.033 (CI = +/-0.025; p = 0.011)	0.267	-3.25%
Frequency	2015.2	-0.029 (CI = +/-0.027; p = 0.038)	0.185	-2.83%
Frequency	2016.1	-0.020 (CI = +/-0.028; p = 0.145)	0.073	-1.99%
Frequency	2016.2	-0.023 (CI = +/-0.031; p = 0.132)	0.087	-2.30%
Frequency	2017.1	-0.022 (CI = +/-0.035; p = 0.214)	0.044	-2.13%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2007.1	-0.003 (CI = +/-0.023; p = 0.779)	0.136 (CI = +/-0.249; p = 0.273)	0.012	-0.31%
Loss Cost	2007.2	-0.006 (CI = +/-0.022; p = 0.553)	0.134 (CI = +/-0.239; p = 0.264)	-0.013	-0.65%
Loss Cost	2008.1	-0.004 (CI = +/-0.022; p = 0.726)	0.141 (CI = +/-0.233; p = 0.226)	0.017	-0.37%
Loss Cost	2008.2	-0.004 (CI = +/-0.022; p = 0.732)	0.141 (CI = +/-0.237; p = 0.234)	0.010	-0.37%
Loss Cost	2009.1	-0.002 (CI = +/-0.022; p = 0.848)	0.155 (CI = +/-0.236; p = 0.190)	0.041	-0.21%
Loss Cost	2009.2	-0.003 (CI = +/-0.023; p = 0.793)	0.144 (CI = +/-0.241; p = 0.231)	0.010	-0.29%
Loss Cost	2010.1	-0.001 (CI = +/-0.022; p = 0.897)	0.175 (CI = +/-0.241; p = 0.148)	0.058	-0.14%
Loss Cost	2010.2	-0.002 (CI = +/-0.023; p = 0.893)	0.172 (CI = +/-0.252; p = 0.173)	0.035	-0.15%
Loss Cost	2011.1	-0.001 (CI = +/-0.023; p = 0.913)	0.185 (CI = +/-0.268; p = 0.169)	0.032	-0.13%
Loss Cost	2011.2	-0.001 (CI = +/-0.024; p = 0.903)	0.170 (CI = +/-0.295; p = 0.245)	-0.007	-0.14%
Loss Cost	2012.1	-0.001 (CI = +/-0.024; p = 0.917)	0.202 (CI = +/-0.342; p = 0.234)	-0.009	-0.12%
Loss Cost	2012.2	-0.001 (CI = +/-0.025; p = 0.918)	0.196 (CI = +/-0.458; p = 0.384)	-0.051	-0.13%
Loss Cost	2013.1	-0.001 (CI = +/-0.025; p = 0.918)	NA (CI = +/-NA; p = NA)	-0.045	-0.13%
Loss Cost	2013.2	0.003 (CI = +/-0.027; p = 0.807)	NA (CI = +/-NA; p = NA)	-0.045	+0.32%
Loss Cost	2014.1	0.011 (CI = +/-0.027; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.015	+1.09%
Loss Cost	2014.2	0.021 (CI = +/-0.027; p = 0.134)	NA (CI = +/-NA; p = NA)	0.068	+2.07%
Loss Cost	2015.1	0.019 (CI = +/-0.030; p = 0.214)	NA (CI = +/-NA; p = NA)	0.034	+1.88%
Loss Cost	2015.2	0.025 (CI = +/-0.033; p = 0.130)	NA (CI = +/-NA; p = NA)	0.078	+2.50%
Loss Cost	2016.1	0.031 (CI = +/-0.036; p = 0.091)	NA (CI = +/-NA; p = NA)	0.117	+3.10%
Loss Cost	2016.2	0.034 (CI = +/-0.040; p = 0.092)	NA (CI = +/-NA; p = NA)	0.123	+3.47%
Loss Cost	2017.1	0.026 (CI = +/-0.045; p = 0.226)	NA (CI = +/-NA; p = NA)	0.039	+2.68%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.121 (CI = +/-0.207; p = 0.243)	0.746	+4.62%
Severity	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.205; p = 0.244)	0.724	+4.42%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	0.126 (CI = +/-0.198; p = 0.206)	0.747	+4.67%
Severity	2008.2	0.046 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.202; p = 0.215)	0.727	+4.66%
Severity	2009.1	0.048 (CI = +/-0.018; p = 0.000)	0.143 (CI = +/-0.195; p = 0.144)	0.755	+4.88%
Severity	2009.2	0.047 (CI = +/-0.019; p = 0.000)	0.137 (CI = +/-0.200; p = 0.172)	0.728	+4.83%
Severity	2010.1	0.048 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.203; p = 0.131)	0.727	+4.92%
Severity	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.175 (CI = +/-0.210; p = 0.099)	0.721	+4.99%
Severity	2011.1	0.049 (CI = +/-0.019; p = 0.000)	0.192 (CI = +/-0.223; p = 0.089)	0.703	+5.02%
Severity	2011.2	0.049 (CI = +/-0.020; p = 0.000)	0.188 (CI = +/-0.245; p = 0.126)	0.663	+5.02%
Severity	2012.1	0.049 (CI = +/-0.020; p = 0.000)	0.173 (CI = +/-0.285; p = 0.223)	0.610	+5.01%
Severity	2012.2	0.049 (CI = +/-0.021; p = 0.000)	0.258 (CI = +/-0.377; p = 0.169)	0.582	+5.02%
Severity	2013.1	0.049 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.506	+5.02%
Severity	2013.2	0.049 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.470	+5.01%
Severity	2014.1	0.053 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.489	+5.44%
Severity	2014.2	0.057 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.497	+5.84%
Severity	2015.1	0.052 (CI = +/-0.028; p = 0.001)	NA (CI = +/-NA; p = NA)	0.422	+5.30%
Severity	2015.2	0.053 (CI = +/-0.031; p = 0.002)	NA (CI = +/-NA; p = NA)	0.400	+5.49%
Severity	2016.1	0.051 (CI = +/-0.035; p = 0.007)	NA (CI = +/-NA; p = NA)	0.332	+5.20%
Severity	2016.2	0.057 (CI = +/-0.038; p = 0.006)	NA (CI = +/-NA; p = NA)	0.364	+5.91%
Severity	2017.1	0.048 (CI = +/-0.042; p = 0.027)	NA (CI = +/-NA; p = NA)	0.253	+4.92%
Frequency	2007.1	-0.048 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.175; p = 0.859)	0.755	-4.71%
Frequency	2007.2	-0.050 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.174; p = 0.868)	0.758	-4.85%
Frequency	2008.1	-0.049 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.177; p = 0.862)	0.738	-4.81%
Frequency	2008.2	-0.049 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.180; p = 0.861)	0.719	-4.81%
Frequency	2009.1	-0.050 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.184; p = 0.896)	0.707	-4.85%
Frequency	2009.2	-0.050 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.189; p = 0.938)	0.692	-4.88%
Frequency	2010.1	-0.049 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.194; p = 0.833)	0.661	-4.82%
Frequency	2010.2	-0.050 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.199; p = 0.975)	0.667	-4.89%
Frequency	2011.1	-0.050 (CI = +/-0.018; p = 0.000)	-0.007 (CI = +/-0.212; p = 0.947)	0.644	-4.90%
Frequency	2011.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.018 (CI = +/-0.233; p = 0.875)	0.622	-4.91%
Frequency	2012.1	-0.050 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.268; p = 0.821)	0.579	-4.89%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.062 (CI = +/-0.353; p = 0.719)	0.579	-4.90%
Frequency	2013.1	-0.050 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.553	-4.90%
Frequency	2013.2	-0.046 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.492	-4.47%
Frequency	2014.1	-0.042 (CI = +/-0.022; p = 0.001)	NA (CI = +/-NA; p = NA)	0.425	-4.12%
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.003)	NA (CI = +/-NA; p = NA)	0.340	-3.56%
Frequency	2015.1	-0.033 (CI = +/-0.025; p = 0.011)	NA (CI = +/-NA; p = NA)	0.267	-3.25%
Frequency	2015.2	-0.029 (CI = +/-0.027; p = 0.038)	NA (CI = +/-NA; p = NA)	0.185	-2.83%
Frequency	2016.1	-0.020 (CI = +/-0.028; p = 0.145)	NA (CI = +/-NA; p = NA)	0.073	-1.99%
Frequency	2016.2	-0.023 (CI = +/-0.031; p = 0.132)	NA (CI = +/-NA; p = NA)	0.087	-2.30%
Frequency	2017.1	-0.022 (CI = +/-0.035; p = 0.214)	NA (CI = +/-NA; p = NA)	0.044	-2.13%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.005 (CI = +/-0.014; p = 0.450)	-0.083 (CI = +/-0.138; p = 0.233)	-0.002 (CI = +/-0.008; p = 0.653)	-0.008	+0.54%
Loss Cost	2007.2	0.002 (CI = +/-0.014; p = 0.778)	-0.064 (CI = +/-0.136; p = 0.343)	-0.002 (CI = +/-0.008; p = 0.608)	-0.051	+0.20%
Loss Cost	2008.1	0.005 (CI = +/-0.015; p = 0.479)	-0.046 (CI = +/-0.136; p = 0.491)	-0.002 (CI = +/-0.008; p = 0.675)	-0.045	+0.52%
Loss Cost	2008.2	0.005 (CI = +/-0.016; p = 0.501)	-0.046 (CI = +/-0.140; p = 0.502)	-0.002 (CI = +/-0.008; p = 0.680)	-0.053	+0.52%
Loss Cost	2009.1	0.008 (CI = +/-0.017; p = 0.356)	-0.034 (CI = +/-0.143; p = 0.630)	-0.001 (CI = +/-0.008; p = 0.729)	-0.043	+0.76%
Loss Cost	2009.2	0.006 (CI = +/-0.017; p = 0.506)	-0.025 (CI = +/-0.146; p = 0.731)	-0.001 (CI = +/-0.008; p = 0.720)	-0.072	+0.57%
Loss Cost	2010.1	0.009 (CI = +/-0.018; p = 0.333)	-0.009 (CI = +/-0.149; p = 0.897)	-0.001 (CI = +/-0.008; p = 0.773)	-0.055	+0.88%
Loss Cost	2010.2	0.008 (CI = +/-0.019; p = 0.425)	-0.004 (CI = +/-0.154; p = 0.955)	-0.001 (CI = +/-0.008; p = 0.773)	-0.075	+0.77%
Loss Cost	2011.1	0.007 (CI = +/-0.021; p = 0.475)	-0.006 (CI = +/-0.160; p = 0.943)	-0.001 (CI = +/-0.008; p = 0.774)	-0.085	+0.74%
Loss Cost	2011.2	0.005 (CI = +/-0.022; p = 0.646)	0.005 (CI = +/-0.165; p = 0.950)	-0.001 (CI = +/-0.009; p = 0.775)	-0.109	+0.50%
Loss Cost	2012.1	0.004 (CI = +/-0.024; p = 0.717)	0.002 (CI = +/-0.173; p = 0.982)	-0.001 (CI = +/-0.009; p = 0.773)	-0.119	+0.43%
Loss Cost	2012.2	0.001 (CI = +/-0.026; p = 0.919)	0.015 (CI = +/-0.178; p = 0.865)	-0.001 (CI = +/-0.009; p = 0.782)	-0.134	+0.13%
Loss Cost	2013.1	-0.003 (CI = +/-0.028; p = 0.851)	-0.001 (CI = +/-0.184; p = 0.991)	-0.001 (CI = +/-0.009; p = 0.757)	-0.144	-0.25%
Loss Cost	2013.2	0.002 (CI = +/-0.029; p = 0.900)	-0.018 (CI = +/-0.189; p = 0.841)	-0.001 (CI = +/-0.009; p = 0.736)	-0.146	+0.18%
Loss Cost	2014.1	0.010 (CI = +/-0.030; p = 0.503)	0.013 (CI = +/-0.187; p = 0.889)	-0.001 (CI = +/-0.009; p = 0.759)	-0.120	+0.99%
Loss Cost	2014.2	0.019 (CI = +/-0.030; p = 0.198)	-0.022 (CI = +/-0.178; p = 0.796)	-0.002 (CI = +/-0.008; p = 0.666)	-0.028	+1.92%
Loss Cost	2015.1	0.017 (CI = +/-0.033; p = 0.302)	-0.030 (CI = +/-0.189; p = 0.739)	-0.002 (CI = +/-0.008; p = 0.673)	-0.070	+1.68%
Loss Cost	2015.2	0.023 (CI = +/-0.035; p = 0.183)	-0.053 (CI = +/-0.193; p = 0.568)	-0.002 (CI = +/-0.008; p = 0.604)	-0.009	+2.34%
Loss Cost	2016.1	0.028 (CI = +/-0.039; p = 0.140)	-0.036 (CI = +/-0.203; p = 0.708)	-0.002 (CI = +/-0.009; p = 0.595)	0.017	+2.89%
Loss Cost	2016.2	0.033 (CI = +/-0.043; p = 0.124)	-0.051 (CI = +/-0.216; p = 0.618)	-0.003 (CI = +/-0.009; p = 0.552)	0.028	+3.35%
Loss Cost	2017.1	0.024 (CI = +/-0.048; p = 0.293)	-0.074 (CI = +/-0.225; p = 0.485)	-0.002 (CI = +/-0.009; p = 0.606)	-0.060	+2.46%
Severity	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.117; p = 0.667)	-0.002 (CI = +/-0.007; p = 0.475)	0.732	+5.37%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.117; p = 0.816)	-0.003 (CI = +/-0.007; p = 0.450)	0.708	+5.15%
Severity	2008.1	0.053 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.116; p = 0.952)	-0.002 (CI = +/-0.007; p = 0.508)	0.729	+5.47%
Severity	2008.2	0.053 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.120; p = 0.931)	-0.002 (CI = +/-0.007; p = 0.513)	0.708	+5.44%
Severity	2009.1	0.056 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.118; p = 0.685)	-0.002 (CI = +/-0.007; p = 0.575)	0.732	+5.81%
Severity	2009.2	0.055 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.121; p = 0.601)	-0.002 (CI = +/-0.007; p = 0.569)	0.706	+5.65%
Severity	2010.1	0.057 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.124; p = 0.509)	-0.002 (CI = +/-0.007; p = 0.607)	0.701	+5.84%
Severity	2010.2	0.058 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.129; p = 0.561)	-0.002 (CI = +/-0.007; p = 0.616)	0.686	+5.93%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.038 (CI = +/-0.134; p = 0.561)	-0.002 (CI = +/-0.007; p = 0.629)	0.661	+5.96%
Severity	2011.2	0.056 (CI = +/-0.019; p = 0.000)	0.048 (CI = +/-0.138; p = 0.478)	-0.002 (CI = +/-0.007; p = 0.631)	0.626	+5.73%
Severity	2012.1	0.053 (CI = +/-0.020; p = 0.000)	0.037 (CI = +/-0.142; p = 0.597)	-0.002 (CI = +/-0.007; p = 0.605)	0.577	+5.46%
Severity	2012.2	0.052 (CI = +/-0.021; p = 0.000)	0.041 (CI = +/-0.148; p = 0.567)	-0.002 (CI = +/-0.007; p = 0.615)	0.538	+5.35%
Severity	2013.1	0.047 (CI = +/-0.023; p = 0.000)	0.022 (CI = +/-0.150; p = 0.764)	-0.002 (CI = +/-0.007; p = 0.573)	0.470	+4.85%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	0.023 (CI = +/-0.158; p = 0.760)	-0.002 (CI = +/-0.008; p = 0.585)	0.429	+4.81%
Severity	2014.1	0.052 (CI = +/-0.026; p = 0.001)	0.041 (CI = +/-0.162; p = 0.597)	-0.002 (CI = +/-0.008; p = 0.604)	0.453	+5.31%
Severity	2014.2	0.055 (CI = +/-0.028; p = 0.001)	0.029 (CI = +/-0.168; p = 0.718)	-0.002 (CI = +/-0.008; p = 0.584)	0.455	+5.65%
Severity	2015.1	0.050 (CI = +/-0.031; p = 0.003)	0.012 (CI = +/-0.174; p = 0.883)	-0.002 (CI = +/-0.008; p = 0.583)	0.365	+5.13%
Severity	2015.2	0.052 (CI = +/-0.034; p = 0.005)	0.006 (CI = +/-0.185; p = 0.945)	-0.002 (CI = +/-0.008; p = 0.577)	0.336	+5.31%
Severity	2016.1	0.049 (CI = +/-0.038; p = 0.015)	-0.002 (CI = +/-0.198; p = 0.985)	-0.002 (CI = +/-0.008; p = 0.596)	0.253	+5.05%
Severity	2016.2	0.056 (CI = +/-0.041; p = 0.011)	-0.025 (CI = +/-0.205; p = 0.800)	-0.003 (CI = +/-0.008; p = 0.513)	0.292	+5.78%
Severity	2017.1	0.046 (CI = +/-0.045; p = 0.045)	-0.051 (CI = +/-0.211; p = 0.607)	-0.002 (CI = +/-0.008; p = 0.569)	0.166	+4.75%
Frequency	2007.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.095; p = 0.225)	0.001 (CI = +/-0.006; p = 0.822)	0.760	-4.59%
Frequency	2007.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.097; p = 0.292)	0.001 (CI = +/-0.006; p = 0.843)	0.760	-4.71%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.100; p = 0.317)	0.001 (CI = +/-0.006; p = 0.840)	0.739	-4.69%
Frequency	2008.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.103; p = 0.314)	0.001 (CI = +/-0.006; p = 0.838)	0.720	-4.66%
Frequency	2009.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.106; p = 0.275)	0.000 (CI = +/-0.006; p = 0.873)	0.710	-4.77%
Frequency	2009.2	-0.049 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.110; p = 0.305)	0.000 (CI = +/-0.006; p = 0.878)	0.694	-4.80%
Frequency	2010.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.113; p = 0.374)	0.001 (CI = +/-0.006; p = 0.852)	0.660	-4.69%
Frequency	2010.2	-0.050 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.116; p = 0.472)	0.001 (CI = +/-0.006; p = 0.860)	0.662	-4.87%
Frequency	2011.1	-0.051 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.121; p = 0.460)	0.000 (CI = +/-0.006; p = 0.875)	0.639	-4.93%
Frequency	2011.2	-0.051 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.126; p = 0.486)	0.000 (CI = +/-0.006; p = 0.878)	0.615	-4.95%
Frequency	2012.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.035 (CI = +/-0.130; p = 0.583)	0.001 (CI = +/-0.007; p = 0.854)	0.566	-4.77%
Frequency	2012.2	-0.051 (CI = +/-0.019; p = 0.000)	-0.027 (CI = +/-0.135; p = 0.684)	0.001 (CI = +/-0.007; p = 0.850)	0.561	-4.96%
Frequency	2013.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.023 (CI = +/-0.142; p = 0.740)	0.001 (CI = +/-0.007; p = 0.845)	0.513	-4.87%
Frequency	2013.2	-0.045 (CI = +/-0.022; p = 0.000)	-0.042 (CI = +/-0.142; p = 0.546)	0.001 (CI = +/-0.007; p = 0.873)	0.451	-4.42%
Frequency	2014.1	-0.042 (CI = +/-0.024; p = 0.002)	-0.029 (CI = +/-0.147; p = 0.685)	0.001 (CI = +/-0.007; p = 0.856)	0.369	-4.10%
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.006)	-0.051 (CI = +/-0.145; p = 0.464)	0.000 (CI = +/-0.007; p = 0.916)	0.288	-3.53%
Frequency	2015.1	-0.033 (CI = +/-0.027; p = 0.018)	-0.042 (CI = +/-0.153; p = 0.565)	0.000 (CI = +/-0.007; p = 0.915)	0.195	-3.28%
Frequency	2015.2	-0.029 (CI = +/-0.029; p = 0.051)	-0.059 (CI = +/-0.158; p = 0.437)	0.000 (CI = +/-0.007; p = 0.985)	0.115	-2.83%
Frequency	2016.1	-0.021 (CI = +/-0.030; p = 0.164)	-0.034 (CI = +/-0.158; p = 0.647)	0.000 (CI = +/-0.007; p = 0.984)	-0.042	-2.06%
Frequency	2016.2	-0.023 (CI = +/-0.034; p = 0.163)	-0.026 (CI = +/-0.169; p = 0.741)	0.000 (CI = +/-0.007; p = 0.970)	-0.043	-2.29%
Frequency	2017.1	-0.022 (CI = +/-0.039; p = 0.242)	-0.023 (CI = +/-0.182; p = 0.786)	0.000 (CI = +/-0.007; p = 0.981)	-0.107	-2.18%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	0.006 (CI = +/-0.014; p = 0.388)	-0.001 (CI = +/-0.008; p = 0.766)	-0.022	+0.62%
Loss Cost	2007.2	0.002 (CI = +/-0.014; p = 0.744)	-0.002 (CI = +/-0.008; p = 0.687)	-0.048	+0.23%
Loss Cost	2008.1	0.006 (CI = +/-0.015; p = 0.433)	-0.001 (CI = +/-0.008; p = 0.737)	-0.028	+0.57%
Loss Cost	2008.2	0.005 (CI = +/-0.016; p = 0.477)	-0.001 (CI = +/-0.008; p = 0.738)	-0.034	+0.55%
Loss Cost	2009.1	0.008 (CI = +/-0.016; p = 0.323)	-0.001 (CI = +/-0.008; p = 0.774)	-0.016	+0.80%
Loss Cost	2009.2	0.006 (CI = +/-0.017; p = 0.488)	-0.001 (CI = +/-0.008; p = 0.748)	-0.039	+0.59%
Loss Cost	2010.1	0.009 (CI = +/-0.018; p = 0.315)	-0.001 (CI = +/-0.008; p = 0.781)	-0.016	+0.89%
Loss Cost	2010.2	0.008 (CI = +/-0.019; p = 0.413)	-0.001 (CI = +/-0.008; p = 0.773)	-0.034	+0.77%
Loss Cost	2011.1	0.007 (CI = +/-0.020; p = 0.459)	-0.001 (CI = +/-0.008; p = 0.775)	-0.042	+0.75%
Loss Cost	2011.2	0.005 (CI = +/-0.022; p = 0.641)	-0.001 (CI = +/-0.008; p = 0.761)	-0.063	+0.50%
Loss Cost	2012.1	0.004 (CI = +/-0.023; p = 0.711)	-0.001 (CI = +/-0.008; p = 0.763)	-0.071	+0.43%
Loss Cost	2012.2	0.001 (CI = +/-0.025; p = 0.924)	-0.001 (CI = +/-0.009; p = 0.754)	-0.084	+0.12%
Loss Cost	2013.1	-0.003 (CI = +/-0.027; p = 0.847)	-0.001 (CI = +/-0.009; p = 0.749)	-0.089	-0.25%
Loss Cost	2013.2	0.002 (CI = +/-0.028; p = 0.890)	-0.001 (CI = +/-0.009; p = 0.751)	-0.091	+0.19%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.499)	-0.001 (CI = +/-0.008; p = 0.732)	-0.062	+0.96%
Loss Cost	2014.2	0.019 (CI = +/-0.029; p = 0.183)	-0.002 (CI = +/-0.008; p = 0.686)	0.025	+1.93%
Loss Cost	2015.1	0.017 (CI = +/-0.032; p = 0.268)	-0.001 (CI = +/-0.008; p = 0.702)	-0.014	+1.75%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.167)	-0.002 (CI = +/-0.008; p = 0.665)	0.032	+2.37%
Loss Cost	2016.1	0.029 (CI = +/-0.037; p = 0.116)	-0.002 (CI = +/-0.008; p = 0.623)	0.073	+2.98%
Loss Cost	2016.2	0.033 (CI = +/-0.042; p = 0.111)	-0.002 (CI = +/-0.008; p = 0.601)	0.079	+3.37%
Loss Cost	2017.1	0.026 (CI = +/-0.047; p = 0.246)	-0.002 (CI = +/-0.009; p = 0.680)	-0.021	+2.65%
Severity	2007.1	0.053 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.500)	0.739	+5.40%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.457)	0.717	+5.16%
Severity	2008.1	0.053 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.492)	0.737	+5.47%
Severity	2008.2	0.053 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.495)	0.717	+5.43%
Severity	2009.1	0.056 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.529)	0.739	+5.78%
Severity	2009.2	0.055 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.515)	0.714	+5.63%
Severity	2010.1	0.056 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.537)	0.707	+5.79%
Severity	2010.2	0.057 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.554)	0.694	+5.90%
Severity	2011.1	0.057 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.562)	0.670	+5.90%
Severity	2011.2	0.055 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.553)	0.633	+5.70%
Severity	2012.1	0.053 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.540)	0.590	+5.40%
Severity	2012.2	0.052 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.546)	0.552	+5.32%
Severity	2013.1	0.047 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.529)	0.493	+4.81%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.539)	0.455	+4.80%
Severity	2014.1	0.051 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.535)	0.473	+5.23%
Severity	2014.2	0.055 (CI = +/-0.027; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.528)	0.481	+5.62%
Severity	2015.1	0.050 (CI = +/-0.029; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.550)	0.401	+5.10%
Severity	2015.2	0.052 (CI = +/-0.033; p = 0.004)	-0.002 (CI = +/-0.008; p = 0.550)	0.377	+5.31%
Severity	2016.1	0.049 (CI = +/-0.036; p = 0.011)	-0.002 (CI = +/-0.008; p = 0.580)	0.303	+5.05%
Severity	2016.2	0.056 (CI = +/-0.040; p = 0.009)	-0.002 (CI = +/-0.008; p = 0.522)	0.339	+5.79%
Severity	2017.1	0.048 (CI = +/-0.043; p = 0.033)	-0.002 (CI = +/-0.008; p = 0.613)	0.212	+4.88%
Frequency	2007.1	-0.046 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.704)	0.756	-4.54%
Frequency	2007.2	-0.048 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.744)	0.759	-4.69%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.737)	0.739	-4.64%
Frequency	2008.2	-0.047 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.006; p = 0.739)	0.720	-4.63%
Frequency	2009.1	-0.048 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.006; p = 0.757)	0.707	-4.70%
Frequency	2009.2	-0.049 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.006; p = 0.772)	0.693	-4.77%
Frequency	2010.1	-0.047 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.006; p = 0.752)	0.662	-4.63%
Frequency	2010.2	-0.050 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.006; p = 0.781)	0.668	-4.84%
Frequency	2011.1	-0.050 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.006; p = 0.788)	0.645	-4.87%
Frequency	2011.2	-0.050 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.796)	0.623	-4.92%
Frequency	2012.1	-0.048 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.785)	0.579	-4.72%
Frequency	2012.2	-0.051 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.797)	0.578	-4.94%
Frequency	2013.1	-0.049 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.007; p = 0.798)	0.533	-4.83%
Frequency	2013.2	-0.045 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.793)	0.468	-4.40%
Frequency	2014.1	-0.041 (CI = +/-0.023; p = 0.001)	0.001 (CI = +/-0.007; p = 0.799)	0.397	-4.05%
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.006)	0.001 (CI = +/-0.006; p = 0.814)	0.306	-3.50%
Frequency	2015.1	-0.032 (CI = +/-0.026; p = 0.018)	0.001 (CI = +/-0.007; p = 0.835)	0.226	-3.19%
Frequency	2015.2	-0.028 (CI = +/-0.028; p = 0.050)	0.001 (CI = +/-0.007; p = 0.870)	0.135	-2.79%
Frequency	2016.1	-0.020 (CI = +/-0.029; p = 0.165)	0.000 (CI = +/-0.006; p = 0.953)	0.012	-1.98%
Frequency	2016.2	-0.023 (CI = +/-0.033; p = 0.150)	0.000 (CI = +/-0.007; p = 0.914)	0.023	-2.29%
Frequency	2017.1	-0.021 (CI = +/-0.037; p = 0.233)	0.000 (CI = +/-0.007; p = 0.941)	-0.029	-2.13%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.007 (CI = +/-0.013; p = 0.310)	-0.079 (CI = +/-0.135; p = 0.245)	0.016	+0.66%
Loss Cost	2007.2	0.003 (CI = +/-0.013; p = 0.602)	-0.060 (CI = +/-0.133; p = 0.365)	-0.027	+0.34%
Loss Cost	2008.1	0.006 (CI = +/-0.014; p = 0.343)	-0.043 (CI = +/-0.132; p = 0.516)	-0.018	+0.64%
Loss Cost	2008.2	0.006 (CI = +/-0.014; p = 0.368)	-0.043 (CI = +/-0.137; p = 0.526)	-0.024	+0.64%
Loss Cost	2009.1	0.009 (CI = +/-0.015; p = 0.250)	-0.031 (CI = +/-0.139; p = 0.655)	-0.012	+0.87%
Loss Cost	2009.2	0.007 (CI = +/-0.016; p = 0.386)	-0.021 (CI = +/-0.142; p = 0.760)	-0.039	+0.69%
Loss Cost	2010.1	0.010 (CI = +/-0.017; p = 0.242)	-0.007 (CI = +/-0.144; p = 0.927)	-0.019	+0.98%
Loss Cost	2010.2	0.009 (CI = +/-0.018; p = 0.328)	-0.001 (CI = +/-0.149; p = 0.986)	-0.037	+0.87%
Loss Cost	2011.1	0.008 (CI = +/-0.019; p = 0.376)	-0.002 (CI = +/-0.156; p = 0.976)	-0.046	+0.85%
Loss Cost	2011.2	0.006 (CI = +/-0.021; p = 0.547)	0.008 (CI = +/-0.160; p = 0.915)	-0.066	+0.61%
Loss Cost	2012.1	0.005 (CI = +/-0.022; p = 0.618)	0.005 (CI = +/-0.167; p = 0.946)	-0.075	+0.55%
Loss Cost	2012.2	0.002 (CI = +/-0.024; p = 0.838)	0.018 (CI = +/-0.172; p = 0.827)	-0.086	+0.24%
Loss Cost	2013.1	-0.001 (CI = +/-0.026; p = 0.922)	0.003 (CI = +/-0.177; p = 0.969)	-0.095	-0.12%
Loss Cost	2013.2	0.003 (CI = +/-0.027; p = 0.812)	-0.013 (CI = +/-0.181; p = 0.879)	-0.096	+0.32%
Loss Cost	2014.1	0.011 (CI = +/-0.028; p = 0.422)	0.017 (CI = +/-0.179; p = 0.845)	-0.066	+1.12%
Loss Cost	2014.2	0.021 (CI = +/-0.028; p = 0.145)	-0.016 (CI = +/-0.171; p = 0.847)	0.018	+2.07%
Loss Cost	2015.1	0.018 (CI = +/-0.031; p = 0.237)	-0.024 (CI = +/-0.181; p = 0.784)	-0.019	+1.84%
Loss Cost	2015.2	0.025 (CI = +/-0.034; p = 0.139)	-0.044 (CI = +/-0.185; p = 0.617)	0.036	+2.50%
Loss Cost	2016.1	0.030 (CI = +/-0.037; p = 0.108)	-0.028 (CI = +/-0.194; p = 0.766)	0.063	+3.05%
Loss Cost	2016.2	0.034 (CI = +/-0.042; p = 0.102)	-0.039 (CI = +/-0.205; p = 0.689)	0.072	+3.47%
Loss Cost	2017.1	0.025 (CI = +/-0.046; p = 0.266)	-0.065 (CI = +/-0.214; p = 0.521)	-0.002	+2.53%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	-0.020 (CI = +/-0.115; p = 0.730)	0.736	+5.55%
Severity	2007.2	0.052 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.115; p = 0.886)	0.712	+5.34%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.114; p = 0.882)	0.734	+5.64%
Severity	2008.2	0.055 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.118; p = 0.864)	0.713	+5.61%
Severity	2009.1	0.058 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.116; p = 0.623)	0.738	+5.96%
Severity	2009.2	0.056 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.118; p = 0.543)	0.713	+5.80%
Severity	2010.1	0.058 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.121; p = 0.454)	0.709	+5.99%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.126; p = 0.507)	0.695	+6.08%
Severity	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.131; p = 0.504)	0.672	+6.12%
Severity	2011.2	0.057 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.134; p = 0.425)	0.638	+5.89%
Severity	2012.1	0.055 (CI = +/-0.018; p = 0.000)	0.042 (CI = +/-0.138; p = 0.533)	0.590	+5.64%
Severity	2012.2	0.054 (CI = +/-0.020; p = 0.000)	0.047 (CI = +/-0.144; p = 0.506)	0.553	+5.53%
Severity	2013.1	0.049 (CI = +/-0.021; p = 0.000)	0.028 (CI = +/-0.145; p = 0.690)	0.487	+5.05%
Severity	2013.2	0.049 (CI = +/-0.023; p = 0.000)	0.030 (CI = +/-0.152; p = 0.687)	0.449	+5.01%
Severity	2014.1	0.054 (CI = +/-0.025; p = 0.000)	0.048 (CI = +/-0.156; p = 0.528)	0.474	+5.50%
Severity	2014.2	0.057 (CI = +/-0.027; p = 0.000)	0.037 (CI = +/-0.162; p = 0.640)	0.475	+5.84%
Severity	2015.1	0.052 (CI = +/-0.029; p = 0.002)	0.020 (CI = +/-0.168; p = 0.807)	0.390	+5.33%
Severity	2015.2	0.053 (CI = +/-0.032; p = 0.003)	0.015 (CI = +/-0.177; p = 0.861)	0.364	+5.49%
Severity	2016.1	0.051 (CI = +/-0.036; p = 0.010)	0.007 (CI = +/-0.189; p = 0.942)	0.288	+5.21%
Severity	2016.2	0.057 (CI = +/-0.040; p = 0.008)	-0.012 (CI = +/-0.196; p = 0.895)	0.320	+5.91%
Severity	2017.1	0.047 (CI = +/-0.044; p = 0.036)	-0.042 (CI = +/-0.201; p = 0.661)	0.208	+4.82%
Frequency	2007.1	-0.047 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.093; p = 0.205)	0.767	-4.63%
Frequency	2007.2	-0.049 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.094; p = 0.271)	0.767	-4.75%
Frequency	2008.1	-0.048 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.097; p = 0.293)	0.747	-4.73%
Frequency	2008.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.100; p = 0.291)	0.729	-4.70%
Frequency	2009.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.103; p = 0.254)	0.720	-4.80%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.107; p = 0.283)	0.705	-4.84%
Frequency	2010.1	-0.048 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.110; p = 0.347)	0.672	-4.73%
Frequency	2010.2	-0.050 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.112; p = 0.445)	0.675	-4.91%
Frequency	2011.1	-0.051 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.117; p = 0.432)	0.653	-4.97%
Frequency	2011.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.458)	0.631	-4.99%
Frequency	2012.1	-0.049 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.126; p = 0.552)	0.584	-4.83%
Frequency	2012.2	-0.051 (CI = +/-0.018; p = 0.000)	-0.029 (CI = +/-0.130; p = 0.652)	0.580	-5.01%
Frequency	2013.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.025 (CI = +/-0.136; p = 0.707)	0.535	-4.93%
Frequency	2013.2	-0.046 (CI = +/-0.020; p = 0.000)	-0.043 (CI = +/-0.136; p = 0.514)	0.478	-4.47%
Frequency	2014.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.031 (CI = +/-0.141; p = 0.651)	0.401	-4.16%
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.004)	-0.053 (CI = +/-0.139; p = 0.434)	0.327	-3.56%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.012)	-0.044 (CI = +/-0.146; p = 0.535)	0.242	-3.31%
Frequency	2015.2	-0.029 (CI = +/-0.027; p = 0.040)	-0.059 (CI = +/-0.149; p = 0.412)	0.170	-2.83%
Frequency	2016.1	-0.021 (CI = +/-0.029; p = 0.146)	-0.034 (CI = +/-0.149; p = 0.633)	0.027	-2.05%
Frequency	2016.2	-0.023 (CI = +/-0.032; p = 0.145)	-0.027 (CI = +/-0.159; p = 0.721)	0.031	-2.30%
Frequency	2017.1	-0.022 (CI = +/-0.037; p = 0.222)	-0.024 (CI = +/-0.171; p = 0.771)	-0.022	-2.18%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2013-01-01

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate	
Loss Cost	2007.1	-0.006 (CI = +/-0.024; p = 0.598)	-0.089 (CI = +/-0.138; p = 0.197)	-0.002 (CI = +/-0.008; p = 0.583)	0.152 (CI = +/-0.251; p = 0.226)	0.009	-0.62%	
Loss Cost	2007.2	-0.009 (CI = +/-0.023; p = 0.428)	-0.071 (CI = +/-0.135; p = 0.294)	-0.002 (CI = +/-0.008; p = 0.540)	0.148 (CI = +/-0.244; p = 0.225)	-0.033	-0.91%	
Loss Cost	2008.1	-0.006 (CI = +/-0.023; p = 0.589)	-0.053 (CI = +/-0.135; p = 0.429)	-0.002 (CI = +/-0.008; p = 0.601)	0.151 (CI = +/-0.239; p = 0.205)	-0.022	-0.62%	
Loss Cost	2008.2	-0.006 (CI = +/-0.024; p = 0.607)	-0.054 (CI = +/-0.139; p = 0.433)	-0.002 (CI = +/-0.008; p = 0.609)	0.152 (CI = +/-0.244; p = 0.212)	-0.031	-0.60%	
Loss Cost	2009.1	-0.004 (CI = +/-0.024; p = 0.723)	-0.041 (CI = +/-0.141; p = 0.560)	-0.002 (CI = +/-0.008; p = 0.655)	0.163 (CI = +/-0.245; p = 0.183)	-0.012	-0.42%	
Loss Cost	2009.2	-0.005 (CI = +/-0.025; p = 0.687)	-0.033 (CI = +/-0.146; p = 0.644)	-0.002 (CI = +/-0.008; p = 0.656)	0.152 (CI = +/-0.251; p = 0.223)	-0.051	-0.48%	
Loss Cost	2010.1	-0.003 (CI = +/-0.024; p = 0.803)	-0.016 (CI = +/-0.146; p = 0.823)	-0.001 (CI = +/-0.008; p = 0.704)	0.179 (CI = +/-0.251; p = 0.155)	-0.010	-0.30%	
Loss Cost	2010.2	-0.003 (CI = +/-0.025; p = 0.804)	-0.015 (CI = +/-0.152; p = 0.839)	-0.001 (CI = +/-0.008; p = 0.710)	0.177 (CI = +/-0.264; p = 0.181)	-0.038	-0.30%	
Loss Cost	2011.1	-0.003 (CI = +/-0.026; p = 0.829)	-0.011 (CI = +/-0.158; p = 0.885)	-0.001 (CI = +/-0.008; p = 0.726)	0.187 (CI = +/-0.281; p = 0.181)	-0.046	-0.27%	
Loss Cost	2011.2	-0.003 (CI = +/-0.026; p = 0.827)	-0.007 (CI = +/-0.166; p = 0.931)	-0.001 (CI = +/-0.009; p = 0.734)	0.173 (CI = +/-0.311; p = 0.261)	-0.093	-0.28%	
Loss Cost	2012.1	-0.003 (CI = +/-0.027; p = 0.847)	-0.002 (CI = +/-0.172; p = 0.982)	-0.001 (CI = +/-0.009; p = 0.749)	0.203 (CI = +/-0.359; p = 0.252)	-0.100	-0.25%	
Loss Cost	2012.2	-0.003 (CI = +/-0.028; p = 0.851)	-0.001 (CI = +/-0.184; p = 0.991)	-0.001 (CI = +/-0.009; p = 0.757)	0.198 (CI = +/-0.493; p = 0.413)	-0.150	-0.25%	
Loss Cost	2013.1	-0.003 (CI = +/-0.028; p = 0.851)	-0.001 (CI = +/-0.184; p = 0.991)	-0.001 (CI = +/-0.009; p = 0.757)	NA (CI = +/-NA; p = NA)	-0.144	-0.25%	
Loss Cost	2013.2	0.002 (CI = +/-0.029; p = 0.900)	-0.018 (CI = +/-0.189; p = 0.841)	-0.001 (CI = +/-0.009; p = 0.736)	NA (CI = +/-NA; p = NA)	-0.146	+0.18%	
Loss Cost	2014.1	0.010 (CI = +/-0.030; p = 0.503)	0.013 (CI = +/-0.187; p = 0.889)	-0.001 (CI = +/-0.009; p = 0.759)	NA (CI = +/-NA; p = NA)	-0.120	+0.99%	
Loss Cost	2014.2	0.019 (CI = +/-0.030; p = 0.198)	-0.022 (CI = +/-0.178; p = 0.796)	-0.002 (CI = +/-0.008; p = 0.666)	NA (CI = +/-NA; p = NA)	-0.028	+1.92%	
Loss Cost	2015.1	0.017 (CI = +/-0.033; p = 0.302)	-0.030 (CI = +/-0.189; p = 0.739)	-0.002 (CI = +/-0.008; p = 0.673)	NA (CI = +/-NA; p = NA)	-0.070	+1.68%	
Loss Cost	2015.2	0.023 (CI = +/-0.035; p = 0.183)	-0.053 (CI = +/-0.193; p = 0.568)	-0.002 (CI = +/-0.008; p = 0.604)	NA (CI = +/-NA; p = NA)	-0.009	+2.34%	
Loss Cost	2016.1	0.028 (CI = +/-0.039; p = 0.140)	-0.036 (CI = +/-0.203; p = 0.708)	-0.002 (CI = +/-0.009; p = 0.595)	NA (CI = +/-NA; p = NA)	0.017	+2.89%	
Loss Cost	2016.2	0.033 (CI = +/-0.043; p = 0.124)	-0.051 (CI = +/-0.216; p = 0.618)	-0.003 (CI = +/-0.009; p = 0.552)	NA (CI = +/-NA; p = NA)	0.028	+3.35%	
Loss Cost	2017.1	0.024 (CI = +/-0.048; p = 0.293)	-0.074 (CI = +/-0.225; p = 0.485)	-0.002 (CI = +/-0.009; p = 0.606)	NA (CI = +/-NA; p = NA)	-0.060	+2.46%	
Severity	2007.1	0.042 (CI = +/-0.020; p = 0.000)	-0.030 (CI = +/-0.116; p = 0.597)	-0.003 (CI = +/-0.007; p = 0.414)	0.131 (CI = +/-0.212; p = 0.218)	0.737	+4.33%	
Severity	2007.2	0.041 (CI = +/-0.020; p = 0.000)	-0.019 (CI = +/-0.117; p = 0.740)	-0.003 (CI = +/-0.007; p = 0.392)	0.128 (CI = +/-0.210; p = 0.223)	0.713	+4.14%	
Severity	2008.1	0.043 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.115; p = 0.970)	-0.003 (CI = +/-0.007; p = 0.443)	0.131 (CI = +/-0.205; p = 0.199)	0.735	+4.43%	
Severity	2008.2	0.043 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.119; p = 0.982)	-0.003 (CI = +/-0.007; p = 0.450)	0.131 (CI = +/-0.209; p = 0.211)	0.714	+4.42%	
Severity	2009.1	0.046 (CI = +/-0.020; p = 0.000)	0.018 (CI = +/-0.116; p = 0.757)	-0.002 (CI = +/-0.007; p = 0.500)	0.146 (CI = +/-0.201; p = 0.150)	0.743	+4.70%	
Severity	2009.2	0.045 (CI = +/-0.020; p = 0.000)	0.024 (CI = +/-0.120; p = 0.689)	-0.002 (CI = +/-0.007; p = 0.503)	0.137 (CI = +/-0.207; p = 0.184)	0.715	+4.64%	
Severity	2010.1	0.047 (CI = +/-0.020; p = 0.000)	0.035 (CI = +/-0.122; p = 0.562)	-0.002 (CI = +/-0.007; p = 0.539)	0.154 (CI = +/-0.209; p = 0.141)	0.715	+4.77%	
Severity	2010.2	0.047 (CI = +/-0.021; p = 0.000)	0.026 (CI = +/-0.126; p = 0.672)	-0.002 (CI = +/-0.007; p = 0.542)	0.173 (CI = +/-0.218; p = 0.114)	0.706	+4.82%	
Severity	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.033 (CI = +/-0.130; p = 0.607)	-0.002 (CI = +/-0.007; p = 0.566)	0.191 (CI = +/-0.230; p = 0.100)	0.687	+4.87%	
Severity	2011.2	0.048 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.136; p = 0.594)	-0.002 (CI = +/-0.007; p = 0.576)	0.182 (CI = +/-0.255; p = 0.154)	0.644	+4.87%	
Severity	2012.1	0.047 (CI = +/-0.022; p = 0.000)	0.034 (CI = +/-0.141; p = 0.625)	-0.002 (CI = +/-0.007; p = 0.582)	0.172 (CI = +/-0.295; p = 0.240)	0.585	+4.86%	
Severity	2012.2	0.047 (CI = +/-0.023; p = 0.000)	0.022 (CI = +/-0.150; p = 0.764)	-0.002 (CI = +/-0.007; p = 0.573)	0.247 (CI = +/-0.402; p = 0.215)	0.552	+4.85%	
Severity	2013.1	0.047 (CI = +/-0.023; p = 0.000)	0.022 (CI = +/-0.150; p = 0.764)	-0.002 (CI = +/-0.007; p = 0.573)	NA (CI = +/-NA; p = NA)	0.470	+4.85%	
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	0.023 (CI = +/-0.158; p = 0.760)	-0.002 (CI = +/-0.008; p = 0.585)	NA (CI = +/-NA; p = NA)	0.429	+4.81%	
Severity	2014.1	0.052 (CI = +/-0.026; p = 0.001)	0.041 (CI = +/-0.162; p = 0.597)	-0.002 (CI = +/-0.008; p = 0.604)	NA (CI = +/-NA; p = NA)	0.453	+5.31%	
Severity	2014.2	0.055 (CI = +/-0.028; p = 0.001)	0.029 (CI = +/-0.168; p = 0.718)	-0.002 (CI = +/-0.008; p = 0.584)	NA (CI = +/-NA; p = NA)	0.455	+5.65%	
Severity	2015.1	0.050 (CI = +/-0.031; p = 0.003)	0.012 (CI = +/-0.174; p = 0.883)	-0.002 (CI = +/-0.008; p = 0.583)	NA (CI = +/-NA; p = NA)	0.365	+5.13%	
Severity	2015.2	0.052 (CI = +/-0.034; p = 0.005)	0.006 (CI = +/-0.185; p = 0.945)	-0.002 (CI = +/-0.008; p = 0.577)	NA (CI = +/-NA; p = NA)	0.336	+5.31%	
Severity	2016.1	0.049 (CI = +/-0.038; p = 0.015)	-0.002 (CI = +/-0.198; p = 0.985)	-0.002 (CI = +/-0.008; p = 0.596)	NA (CI = +/-NA; p = NA)	0.253	+5.05%	
Severity	2016.2	0.056 (CI = +/-0.041; p = 0.011)	-0.025 (CI = +/-0.205; p = 0.800)	-0.003 (CI = +/-0.008; p = 0.513)	NA (CI = +/-NA; p = NA)	0.292	+5.78%	
Severity	2017.1	0.046 (CI = +/-0.045; p = 0.045)	-0.051 (CI = +/-0.211; p = 0.607)	-0.002 (CI = +/-0.008; p = 0.569)	NA (CI = +/-NA; p = NA)	0.166	+4.75%	
Frequency	2007.1	-0.049 (CI = +/-0.017; p = 0.000)	-0.059 (CI = +/-0.097; p = 0.227)	0.001 (CI = +/-0.006; p = 0.840)	0.021 (CI = +/-0.177; p = 0.806)	0.753	-4.74%	
Frequency	2007.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.052 (CI = +/-0.098; p = 0.293)	0.001 (CI = +/-0.006; p = 0.860)	0.020 (CI = +/-0.178; p = 0.821)	0.752	-4.85%	
Frequency	2008.1	-0.050 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.102; p = 0.319)	0.001 (CI = +/-0.006; p = 0.857)	0.020 (CI = +/-0.181; p = 0.823)	0.731	-4.84%	
Frequency	2008.2	-0.049 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.105; p = 0.314)	0.001 (CI = +/-0.006; p = 0.856)	0.022 (CI = +/-0.185; p = 0.812)	0.711	-4.81%	
Frequency	2009.1	-0.050 (CI = +/-0.018; p = 0.000)	-0.058 (CI = +/-0.108; p = 0.279)	0.000 (CI = +/-0.006; p = 0.886)	0.017 (CI = +/-0.188; p = 0.852)	0.699	-4.89%	
Frequency	2009.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.057 (CI = +/-0.112; p = 0.309)	0.000 (CI = +/-0.006; p = 0.889)	0.015 (CI = +/-0.194; p = 0.874)	0.683	-4.90%	
Frequency	2010.1	-0.050 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.116; p = 0.375)	0.001 (CI = +/-0.006; p = 0.866)	0.024 (CI = +/-0.199; p = 0.805)	0.647	-4.84%	
Frequency	2010.2	-0.050 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.119; p = 0.482)	0.001 (CI = +/-0.006; p = 0.865)	0.003 (CI = +/-0.207; p = 0.973)	0.648	-4.89%	
Frequency	2011.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.124; p = 0.471)	0.000 (CI = +/-0.007; p = 0.877)	-0.004 (CI = +/-0.220; p = 0.972)	0.623	-4.91%	
Frequency	2011.2	-0.050 (CI = +/-0.021; p = 0.000)	-0.042 (CI = +/-0.130; p = 0.505)	0.000 (CI = +/-0.007; p = 0.878)	-0.008 (CI = +/-0.244; p = 0.943)	0.598	-4.91%	
Frequency	2012.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.036 (CI = +/-0.134; p = 0.586)	0.001 (CI = +/-0.007; p = 0.862)	0.032 (CI = +/-0.279; p = 0.816)	0.547	-4.87%	
Frequency	2012.2	-0.050 (CI = +/-0.021; p = 0.000)	-0.023 (CI = +/-0.142; p = 0.740)	0.001 (CI = +/-0.007; p = 0.845)	-0.050 (CI = +/-0.380; p = 0.788)	0.541	-4.87%	
Frequency	2013.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.023 (CI = +/-0.142; p = 0.740)	0.001 (CI = +/-0.007; p = 0.845)	NA (CI = +/-NA; p = NA)	0.513	-4.87%	
Frequency	2013.2	-0.045 (CI = +/-0.022; p = 0.000)	-0.042 (CI = +/-0.142; p = 0.546)	0.001 (CI = +/-0.007; p = 0.873)	NA (CI = +/-NA; p = NA)	0.451	-4.42%	
Frequency	2014.1	-0.042 (CI = +/-0.024; p = 0.002)	-0.029 (CI = +/-0.147; p = 0.685)	0.001 (CI = +/-0.007; p = 0.856)	NA (CI = +/-NA; p = NA)	0.369	-4.10%	
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.006)	-0.051 (CI = +/-0.145; p = 0.464)	0.000 (CI = +/-0.007; p = 0.916)	NA (CI = +/-NA; p = NA)	0.288	-3.53%	
Frequency	2015.1	-0.033 (CI = +/-0.027; p = 0.018)	-0.042 (CI = +/-0.153; p = 0.565)	0.000 (CI = +/-0.007; p = 0.915)	NA (CI = +/-NA; p = NA)	0.195	-3.28%	
Frequency	2015.2	-0.029 (CI = +/-0.029; p = 0.051)	-0.059 (CI = +/-0.158; p = 0.437)	0.000 (CI = +/-0.007; p = 0.985)	NA (CI = +/-NA; p = NA)	0.115	-2.83%	
Frequency	2016.1	-0.021 (CI = +/-0.030; p = 0.164)	-0.034 (CI = +/-0.158; p = 0.647)	0.000 (CI = +/-0.007; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.042	-2.06%	
Frequency	2016.2	-0.023 (CI = +/-0.034; p = 0.163)	-0.026 (CI = +/-0.169; p = 0.741)	0.000 (CI = +/-0.007; p = 0.970)	NA (CI = +/-NA; p = NA)	-0.043	-2.29%	
Frequency	2017.1	-0.022 (CI = +/-0.039; p = 0.242)	-0.023 (CI = +/-0.182; p = 0.786)	0.000 (CI = +/-0.007; p = 0.981)	NA (CI = +/-NA; p = NA)	-0.107	-2.18%	

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time			Implied Trend	
		Mobility			Adjusted R^2	Rate
Loss Cost	2007.1	-0.004 (CI = +/-0.024; p = 0.710)	-0.002 (CI = +/-0.008; p = 0.706)	0.140 (CI = +/-0.253; p = 0.270)	-0.014	-0.44%
Loss Cost	2007.2	-0.008 (CI = +/-0.023; p = 0.485)	-0.002 (CI = +/-0.008; p = 0.629)	0.138 (CI = +/-0.243; p = 0.257)	-0.037	-0.80%
Loss Cost	2008.1	-0.005 (CI = +/-0.023; p = 0.651)	-0.002 (CI = +/-0.008; p = 0.673)	0.144 (CI = +/-0.237; p = 0.222)	-0.010	-0.51%
Loss Cost	2008.2	-0.005 (CI = +/-0.024; p = 0.657)	-0.002 (CI = +/-0.008; p = 0.678)	0.144 (CI = +/-0.241; p = 0.232)	-0.017	-0.52%
Loss Cost	2009.1	-0.003 (CI = +/-0.024; p = 0.772)	-0.001 (CI = +/-0.008; p = 0.709)	0.158 (CI = +/-0.241; p = 0.190)	0.011	-0.34%
Loss Cost	2009.2	-0.004 (CI = +/-0.024; p = 0.716)	-0.002 (CI = +/-0.008; p = 0.694)	0.147 (CI = +/-0.246; p = 0.231)	-0.020	-0.43%
Loss Cost	2010.1	-0.003 (CI = +/-0.024; p = 0.819)	-0.001 (CI = +/-0.008; p = 0.720)	0.177 (CI = +/-0.245; p = 0.150)	0.027	-0.27%
Loss Cost	2010.2	-0.003 (CI = +/-0.024; p = 0.816)	-0.001 (CI = +/-0.008; p = 0.723)	0.174 (CI = +/-0.257; p = 0.176)	0.002	-0.28%
Loss Cost	2011.1	-0.002 (CI = +/-0.025; p = 0.838)	-0.001 (CI = +/-0.008; p = 0.733)	0.186 (CI = +/-0.274; p = 0.173)	-0.003	-0.25%
Loss Cost	2011.2	-0.003 (CI = +/-0.025; p = 0.830)	-0.001 (CI = +/-0.008; p = 0.735)	0.172 (CI = +/-0.301; p = 0.250)	-0.046	-0.27%
Loss Cost	2012.1	-0.002 (CI = +/-0.026; p = 0.844)	-0.001 (CI = +/-0.008; p = 0.743)	0.203 (CI = +/-0.349; p = 0.241)	-0.050	-0.25%
Loss Cost	2012.2	-0.003 (CI = +/-0.027; p = 0.847)	-0.001 (CI = +/-0.009; p = 0.749)	0.197 (CI = +/-0.469; p = 0.392)	-0.096	-0.25%
Loss Cost	2013.1	-0.003 (CI = +/-0.027; p = 0.847)	-0.001 (CI = +/-0.009; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.089	-0.25%
Loss Cost	2013.2	0.002 (CI = +/-0.028; p = 0.890)	-0.001 (CI = +/-0.009; p = 0.751)	NA (CI = +/-NA; p = NA)	-0.091	+0.19%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.499)	-0.001 (CI = +/-0.008; p = 0.732)	NA (CI = +/-NA; p = NA)	-0.062	+0.96%
Loss Cost	2014.2	0.019 (CI = +/-0.029; p = 0.183)	-0.002 (CI = +/-0.008; p = 0.686)	NA (CI = +/-NA; p = NA)	0.025	+1.93%
Loss Cost	2015.1	0.017 (CI = +/-0.032; p = 0.268)	-0.001 (CI = +/-0.008; p = 0.702)	NA (CI = +/-NA; p = NA)	-0.014	+1.75%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.167)	-0.002 (CI = +/-0.008; p = 0.665)	NA (CI = +/-NA; p = NA)	0.032	+2.37%
Loss Cost	2016.1	0.029 (CI = +/-0.037; p = 0.116)	-0.002 (CI = +/-0.008; p = 0.623)	NA (CI = +/-NA; p = NA)	0.073	+2.98%
Loss Cost	2016.2	0.033 (CI = +/-0.042; p = 0.111)	-0.002 (CI = +/-0.008; p = 0.601)	NA (CI = +/-NA; p = NA)	0.079	+3.37%
Loss Cost	2017.1	0.026 (CI = +/-0.047; p = 0.246)	-0.002 (CI = +/-0.009; p = 0.680)	NA (CI = +/-NA; p = NA)	-0.021	+2.65%
Severity	2007.1	0.043 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.445)	0.126 (CI = +/-0.209; p = 0.226)	0.743	+4.39%
Severity	2007.2	0.041 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.404)	0.125 (CI = +/-0.206; p = 0.225)	0.722	+4.17%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.434)	0.131 (CI = +/-0.200; p = 0.191)	0.744	+4.44%
Severity	2008.2	0.043 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.440)	0.131 (CI = +/-0.204; p = 0.202)	0.724	+4.42%
Severity	2009.1	0.046 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.462)	0.148 (CI = +/-0.197; p = 0.136)	0.751	+4.66%
Severity	2009.2	0.045 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.458)	0.141 (CI = +/-0.202; p = 0.163)	0.724	+4.60%
Severity	2010.1	0.046 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.476)	0.158 (CI = +/-0.206; p = 0.126)	0.722	+4.70%
Severity	2010.2	0.047 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.492)	0.178 (CI = +/-0.213; p = 0.097)	0.716	+4.77%
Severity	2011.1	0.047 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.505)	0.194 (CI = +/-0.226; p = 0.089)	0.696	+4.81%
Severity	2011.2	0.047 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.513)	0.190 (CI = +/-0.249; p = 0.127)	0.655	+4.80%
Severity	2012.1	0.047 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.521)	0.174 (CI = +/-0.289; p = 0.225)	0.600	+4.79%
Severity	2012.2	0.047 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.529)	0.260 (CI = +/-0.383; p = 0.174)	0.571	+4.81%
Severity	2013.1	0.047 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.529)	NA (CI = +/-NA; p = NA)	0.493	+4.81%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.539)	NA (CI = +/-NA; p = NA)	0.455	+4.80%
Severity	2014.1	0.051 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.535)	NA (CI = +/-NA; p = NA)	0.473	+5.23%
Severity	2014.2	0.055 (CI = +/-0.027; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.528)	NA (CI = +/-NA; p = NA)	0.481	+5.62%
Severity	2015.1	0.050 (CI = +/-0.029; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.550)	NA (CI = +/-NA; p = NA)	0.401	+5.10%
Severity	2015.2	0.052 (CI = +/-0.033; p = 0.004)	-0.002 (CI = +/-0.008; p = 0.550)	NA (CI = +/-NA; p = NA)	0.377	+5.31%
Severity	2016.1	0.049 (CI = +/-0.036; p = 0.011)	-0.002 (CI = +/-0.008; p = 0.580)	NA (CI = +/-NA; p = NA)	0.303	+5.05%
Severity	2016.2	0.056 (CI = +/-0.040; p = 0.009)	-0.002 (CI = +/-0.008; p = 0.522)	NA (CI = +/-NA; p = NA)	0.339	+5.79%
Severity	2017.1	0.048 (CI = +/-0.043; p = 0.033)	-0.002 (CI = +/-0.008; p = 0.613)	NA (CI = +/-NA; p = NA)	0.212	+4.88%
Frequency	2007.1	-0.047 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.717)	0.013 (CI = +/-0.178; p = 0.881)	0.749	-4.63%
Frequency	2007.2	-0.049 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.756)	0.012 (CI = +/-0.177; p = 0.888)	0.751	-4.78%
Frequency	2008.1	-0.049 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.749)	0.013 (CI = +/-0.180; p = 0.882)	0.731	-4.74%
Frequency	2008.2	-0.048 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.751)	0.014 (CI = +/-0.184; p = 0.880)	0.710	-4.73%
Frequency	2009.1	-0.049 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.767)	0.010 (CI = +/-0.188; p = 0.913)	0.697	-4.77%
Frequency	2009.2	-0.049 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.779)	0.006 (CI = +/-0.193; p = 0.952)	0.682	-4.81%
Frequency	2010.1	-0.049 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.764)	0.019 (CI = +/-0.198; p = 0.848)	0.649	-4.74%
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.784)	-0.004 (CI = +/-0.203; p = 0.966)	0.655	-4.82%
Frequency	2011.1	-0.049 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.006; p = 0.790)	-0.008 (CI = +/-0.217; p = 0.941)	0.630	-4.83%
Frequency	2011.2	-0.050 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.006; p = 0.797)	-0.019 (CI = +/-0.238; p = 0.872)	0.607	-4.84%
Frequency	2012.1	-0.049 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.007; p = 0.793)	0.029 (CI = +/-0.274; p = 0.829)	0.561	-4.81%
Frequency	2012.2	-0.049 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.007; p = 0.798)	-0.063 (CI = +/-0.362; p = 0.723)	0.560	-4.83%
Frequency	2013.1	-0.049 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.007; p = 0.798)	NA (CI = +/-NA; p = NA)	0.533	-4.83%
Frequency	2013.2	-0.045 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.793)	NA (CI = +/-NA; p = NA)	0.468	-4.40%
Frequency	2014.1	-0.041 (CI = +/-0.023; p = 0.001)	0.001 (CI = +/-0.007; p = 0.799)	NA (CI = +/-NA; p = NA)	0.397	-4.05%
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.006)	0.001 (CI = +/-0.006; p = 0.814)	NA (CI = +/-NA; p = NA)	0.306	-3.50%
Frequency	2015.1	-0.032 (CI = +/-0.026; p = 0.018)	0.001 (CI = +/-0.007; p = 0.835)	NA (CI = +/-NA; p = NA)	0.226	-3.19%
Frequency	2015.2	-0.028 (CI = +/-0.028; p = 0.050)	0.001 (CI = +/-0.007; p = 0.870)	NA (CI = +/-NA; p = NA)	0.135	-2.79%
Frequency	2016.1	-0.020 (CI = +/-0.029; p = 0.165)	0.000 (CI = +/-0.006; p = 0.953)	NA (CI = +/-NA; p = NA)	0.012	-1.98%
Frequency	2016.2	-0.023 (CI = +/-0.033; p = 0.150)	0.000 (CI = +/-0.007; p = 0.914)	NA (CI = +/-NA; p = NA)	0.023	-2.29%
Frequency	2017.1	-0.021 (CI = +/-0.037; p = 0.233)	0.000 (CI = +/-0.007; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.029	-2.13%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.986)	-0.082 (CI = +/-0.140; p = 0.240)	0.000 (CI = +/-0.010; p = 0.993)	0.095 (CI = +/-0.295; p = 0.516)	-0.026	+0.02%
Loss Cost	2007.2	-0.007 (CI = +/-0.022; p = 0.542)	-0.061 (CI = +/-0.136; p = 0.367)	0.001 (CI = +/-0.010; p = 0.869)	0.151 (CI = +/-0.289; p = 0.295)	-0.046	-0.66%
Loss Cost	2008.1	-0.002 (CI = +/-0.023; p = 0.883)	-0.046 (CI = +/-0.137; p = 0.498)	0.000 (CI = +/-0.009; p = 0.924)	0.114 (CI = +/-0.292; p = 0.432)	-0.058	-0.17%
Loss Cost	2008.2	-0.002 (CI = +/-0.025; p = 0.849)	-0.044 (CI = +/-0.141; p = 0.529)	0.001 (CI = +/-0.010; p = 0.913)	0.119 (CI = +/-0.305; p = 0.431)	-0.066	-0.23%
Loss Cost	2009.1	0.001 (CI = +/-0.027; p = 0.919)	-0.034 (CI = +/-0.145; p = 0.635)	0.000 (CI = +/-0.010; p = 0.956)	0.093 (CI = +/-0.315; p = 0.552)	-0.068	+0.14%
Loss Cost	2009.2	-0.003 (CI = +/-0.029; p = 0.816)	-0.022 (CI = +/-0.148; p = 0.760)	0.001 (CI = +/-0.010; p = 0.869)	0.127 (CI = +/-0.326; p = 0.428)	-0.087	-0.33%
Loss Cost	2010.1	0.002 (CI = +/-0.031; p = 0.903)	-0.010 (CI = +/-0.151; p = 0.898)	0.000 (CI = +/-0.010; p = 0.930)	0.092 (CI = +/-0.337; p = 0.579)	-0.083	+0.19%
Loss Cost	2010.2	-0.002 (CI = +/-0.034; p = 0.927)	-0.002 (CI = +/-0.156; p = 0.979)	0.001 (CI = +/-0.010; p = 0.871)	0.116 (CI = +/-0.354; p = 0.504)	-0.099	-0.15%
Loss Cost	2011.1	-0.003 (CI = +/-0.038; p = 0.854)	-0.006 (CI = +/-0.163; p = 0.939)	0.001 (CI = +/-0.011; p = 0.853)	0.128 (CI = +/-0.374; p = 0.485)	-0.108	-0.34%
Loss Cost	2011.2	-0.011 (CI = +/-0.041; p = 0.591)	0.008 (CI = +/-0.166; p = 0.918)	0.002 (CI = +/-0.011; p = 0.734)	0.178 (CI = +/-0.391; p = 0.354)	-0.114	-1.08%
Loss Cost	2012.1	-0.015 (CI = +/-0.046; p = 0.505)	0.000 (CI = +/-0.173; p = 0.995)	0.002 (CI = +/-0.011; p = 0.696)	0.205 (CI = +/-0.415; p = 0.318)	-0.117	-1.50%
Loss Cost	2012.2	-0.026 (CI = +/-0.050; p = 0.285)	0.019 (CI = +/-0.175; p = 0.820)	0.003 (CI = +/-0.011; p = 0.541)	0.277 (CI = +/-0.433; p = 0.197)	-0.093	-2.61%
Loss Cost	2013.1	-0.042 (CI = +/-0.055; p = 0.127)	-0.005 (CI = +/-0.176; p = 0.957)	0.005 (CI = +/-0.011; p = 0.405)	0.366 (CI = +/-0.447; p = 0.103)	-0.043	-4.07%
Loss Cost	2013.2	-0.036 (CI = +/-0.062; p = 0.242)	-0.013 (CI = +/-0.184; p = 0.883)	0.004 (CI = +/-0.012; p = 0.495)	0.330 (CI = +/-0.484; p = 0.169)	-0.086	-3.49%
Loss Cost	2014.1	-0.019 (CI = +/-0.069; p = 0.575)	0.009 (CI = +/-0.188; p = 0.916)	0.003 (CI = +/-0.012; p = 0.664)	0.236 (CI = +/-0.511; p = 0.344)	-0.123	-1.84%
Loss Cost	2014.2	0.007 (CI = +/-0.074; p = 0.841)	-0.021 (CI = +/-0.184; p = 0.814)	0.000 (CI = +/-0.012; p = 0.978)	0.093 (CI = +/-0.522; p = 0.711)	-0.083	+0.71%
Loss Cost	2015.1	-0.004 (CI = +/-0.086; p = 0.932)	-0.032 (CI = +/-0.194; p = 0.727)	0.001 (CI = +/-0.013; p = 0.904)	0.148 (CI = +/-0.576; p = 0.592)	-0.119	-0.35%
Loss Cost	2015.2	0.017 (CI = +/-0.098; p = 0.718)	-0.052 (CI = +/-0.201; p = 0.586)	-0.001 (CI = +/-0.014; p = 0.836)	0.043 (CI = +/-0.628; p = 0.885)	-0.079	+1.70%
Loss Cost	2016.1	0.036 (CI = +/-0.115; p = 0.512)	-0.035 (CI = +/-0.212; p = 0.725)	-0.003 (CI = +/-0.015; p = 0.671)	-0.049 (CI = +/-0.698; p = 0.883)	-0.056	+3.66%
Loss Cost	2016.2	0.057 (CI = +/-0.135; p = 0.377)	-0.053 (CI = +/-0.225; p = 0.617)	-0.005 (CI = +/-0.017; p = 0.516)	-0.146 (CI = +/-0.780; p = 0.690)	-0.039	+5.86%
Loss Cost	2017.1	0.028 (CI = +/-0.158; p = 0.700)	-0.074 (CI = +/-0.238; p = 0.507)	-0.003 (CI = +/-0.018; p = 0.759)	-0.024 (CI = +/-0.865; p = 0.953)	-0.156	+2.88%
Severity	2007.1	0.053 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.119; p = 0.671)	-0.003 (CI = +/-0.008; p = 0.503)	-0.019 (CI = +/-0.250; p = 0.879)	0.724	+5.48%
Severity	2007.2	0.050 (CI = +/-0.019; p = 0.000)	-0.013 (CI = +/-0.119; p = 0.823)	-0.002 (CI = +/-0.008; p = 0.574)	0.012 (CI = +/-0.254; p = 0.921)	0.699	+5.08%
Severity	2008.1	0.055 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.118; p = 0.955)	-0.003 (CI = +/-0.008; p = 0.506)	-0.028 (CI = +/-0.253; p = 0.822)	0.720	+5.65%
Severity	2008.2	0.054 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.122; p = 0.939)	-0.003 (CI = +/-0.008; p = 0.525)	-0.024 (CI = +/-0.264; p = 0.852)	0.698	+5.60%
Severity	2009.1	0.061 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.120; p = 0.691)	-0.003 (CI = +/-0.008; p = 0.437)	-0.074 (CI = +/-0.261; p = 0.567)	0.725	+6.33%
Severity	2009.2	0.059 (CI = +/-0.024; p = 0.000)	0.030 (CI = +/-0.123; p = 0.620)	-0.003 (CI = +/-0.008; p = 0.491)	-0.054 (CI = +/-0.272; p = 0.687)	0.697	+6.05%
Severity	2010.1	0.063 (CI = +/-0.026; p = 0.000)	0.041 (CI = +/-0.126; p = 0.514)	-0.003 (CI = +/-0.008; p = 0.448)	-0.083 (CI = +/-0.281; p = 0.548)	0.693	+6.51%
Severity	2010.2	0.066 (CI = +/-0.029; p = 0.000)	0.035 (CI = +/-0.131; p = 0.587)	-0.003 (CI = +/-0.009; p = 0.419)	-0.102 (CI = +/-0.296; p = 0.485)	0.680	+6.78%
Severity	2011.1	0.067 (CI = +/-0.032; p = 0.000)	0.039 (CI = +/-0.136; p = 0.561)	-0.004 (CI = +/-0.009; p = 0.412)	-0.114 (CI = +/-0.313; p = 0.460)	0.655	+6.98%
Severity	2011.2	0.063 (CI = +/-0.035; p = 0.001)	0.047 (CI = +/-0.141; p = 0.500)	-0.003 (CI = +/-0.009; p = 0.485)	-0.087 (CI = +/-0.331; p = 0.592)	0.614	+6.55%
Severity	2012.1	0.058 (CI = +/-0.039; p = 0.005)	0.037 (CI = +/-0.146; p = 0.601)	-0.003 (CI = +/-0.010; p = 0.549)	-0.056 (CI = +/-0.350; p = 0.743)	0.559	+6.02%
Severity	2012.2	0.056 (CI = +/-0.044; p = 0.014)	0.041 (CI = +/-0.153; p = 0.583)	-0.003 (CI = +/-0.010; p = 0.598)	-0.043 (CI = +/-0.376; p = 0.816)	0.516	+5.80%
Severity	2013.1	0.044 (CI = +/-0.048; p = 0.067)	0.022 (CI = +/-0.154; p = 0.773)	-0.002 (CI = +/-0.010; p = 0.745)	0.028 (CI = +/-0.391; p = 0.881)	0.442	+4.53%
Severity	2013.2	0.043 (CI = +/-0.054; p = 0.117)	0.024 (CI = +/-0.163; p = 0.761)	-0.001 (CI = +/-0.010; p = 0.785)	0.038 (CI = +/-0.426; p = 0.853)	0.398	+4.36%
Severity	2014.1	0.056 (CI = +/-0.061; p = 0.069)	0.042 (CI = +/-0.167; p = 0.604)	-0.002 (CI = +/-0.011; p = 0.630)	-0.037 (CI = +/-0.454; p = 0.867)	0.422	+5.78%
Severity	2014.2	0.068 (CI = +/-0.069; p = 0.054)	0.028 (CI = +/-0.173; p = 0.738)	-0.004 (CI = +/-0.011; p = 0.495)	-0.103 (CI = +/-0.492; p = 0.663)	0.428	+7.05%
Severity	2015.1	0.054 (CI = +/-0.080; p = 0.168)	0.013 (CI = +/-0.181; p = 0.883)	-0.003 (CI = +/-0.012; p = 0.654)	-0.032 (CI = +/-0.537; p = 0.902)	0.323	+5.59%
Severity	2015.2	0.062 (CI = +/-0.094; p = 0.178)	0.005 (CI = +/-0.193; p = 0.955)	-0.003 (CI = +/-0.013; p = 0.593)	-0.071 (CI = +/-0.601; p = 0.802)	0.292	+6.41%
Severity	2016.1	0.055 (CI = +/-0.112; p = 0.308)	-0.001 (CI = +/-0.207; p = 0.991)	-0.003 (CI = +/-0.015; p = 0.689)	-0.038 (CI = +/-0.680; p = 0.907)	0.196	+5.66%
Severity	2016.2	0.086 (CI = +/-0.128; p = 0.170)	-0.027 (CI = +/-0.213; p = 0.786)	-0.006 (CI = +/-0.016; p = 0.434)	-0.182 (CI = +/-0.739; p = 0.602)	0.251	+8.97%
Severity	2017.1	0.054 (CI = +/-0.148; p = 0.438)	-0.051 (CI = +/-0.223; p = 0.627)	-0.003 (CI = +/-0.017; p = 0.699)	-0.045 (CI = +/-0.811; p = 0.904)	0.091	+5.58%
Frequency	2007.1	-0.053 (CI = +/-0.015; p = 0.000)	-0.057 (CI = +/-0.095; p = 0.229)	0.003 (CI = +/-0.007; p = 0.410)	0.114 (CI = +/-0.200; p = 0.254)	0.763	-5.18%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.095; p = 0.315)	0.003 (CI = +/-0.007; p = 0.351)	0.138 (CI = +/-0.203; p = 0.174)	0.767	-5.46%
Frequency	2008.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.099; p = 0.316)	0.003 (CI = +/-0.007; p = 0.355)	0.142 (CI = +/-0.211; p = 0.179)	0.747	-5.51%
Frequency	2008.2	-0.057 (CI = +/-0.018; p = 0.000)	-0.049 (CI = +/-0.102; p = 0.337)	0.003 (CI = +/-0.007; p = 0.362)	0.143 (CI = +/-0.220; p = 0.193)	0.728	-5.53%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.057 (CI = +/-0.104; p = 0.268)	0.003 (CI = +/-0.007; p = 0.332)	0.166 (CI = +/-0.226; p = 0.143)	0.722	-5.83%
Frequency	2009.2	-0.062 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.107; p = 0.325)	0.004 (CI = +/-0.007; p = 0.310)	0.181 (CI = +/-0.236; p = 0.127)	0.710	-6.02%
Frequency	2010.1	-0.061 (CI = +/-0.023; p = 0.000)	-0.050 (CI = +/-0.111; p = 0.363)	0.004 (CI = +/-0.007; p = 0.330)	0.175 (CI = +/-0.248; p = 0.158)	0.674	-5.93%
Frequency	2010.2	-0.067 (CI = +/-0.025; p = 0.000)	-0.037 (CI = +/-0.111; p = 0.502)	0.004 (CI = +/-0.007; p = 0.245)	0.218 (CI = +/-0.253; p = 0.088)	0.689	-6.50%
Frequency	2011.1	-0.071 (CI = +/-0.027; p = 0.000)	-0.045 (CI = +/-0.115; p = 0.428)	0.005 (CI = +/-0.007; p = 0.223)	0.242 (CI = +/-0.265; p = 0.071)	0.674	-6.84%
Frequency	2011.2	-0.074 (CI = +/-0.030; p = 0.000)	-0.038 (CI = +/-0.119; p = 0.512)	0.005 (CI = +/-0.008; p = 0.200)	0.265 (CI = +/-0.280; p = 0.062)	0.658	-7.16%
Frequency	2012.1	-0.074 (CI = +/-0.033; p = 0.000)	-0.037 (CI = +/-0.125; p = 0.546)	0.005 (CI = +/-0.008; p = 0.220)	0.260 (CI = +/-0.299; p = 0.084)	0.607	-7.09%
Frequency	2012.2	-0.083 (CI = +/-0.036; p = 0.000)	-0.021 (CI = +/-0.125; p = 0.725)	0.006 (CI = +/-0.008; p = 0.143)	0.319 (CI = +/-0.308; p = 0.043)	0.626	-7.95%
Frequency	2013.1	-0.086 (CI = +/-0.041; p = 0.000)	-0.026 (CI = +/-0.131; p = 0.680)	0.006 (CI = +/-0.008; p = 0.142)	0.337 (CI = +/-0.332; p = 0.047)	0.586	-8.23%
Frequency	2013.2	-0.078 (CI = +/-0.045; p = 0.002)	-0.037 (CI = +/-0.135; p = 0.573)	0.005 (CI = +/-0.009; p = 0.217)	0.292 (CI = +/-0.355; p = 0.102)	0.503	-7.53%
Frequency	2014.1	-0.075 (CI = +/-0.052; p = 0.008)	-0.032 (CI = +/-0.143; p = 0.639)	0.005 (CI = +/-0.009; p = 0.264)	0.272 (CI = +/-0.389; p = 0.157)	0.408	-7.21%
Frequency	2014.2	-0.061 (CI = +/-0.058; p = 0.042)	-0.049 (CI = +/-0.146; p = 0.490)	0.004 (CI = +/-0.010; p = 0.439)	0.196 (CI = +/-0.414; p = 0.331)	0.289	-5.92%
Frequency	2015.1	-0.058 (CI = +/-0.069; p = 0.092)	-0.045 (CI = +/-0.155; p = 0.545)	0.003 (CI = +/-0.010; p = 0.503)	0.180 (CI = +/-0.461; p = 0.419)	0.179	-5.62%
Frequency	2015.2	-0.045 (CI = +/-0.079; p = 0.242)	-0.058 (CI = +/-0.163; p = 0.462)	0.002 (CI = +/-0.011; p = 0.705)	0.115 (CI = +/-0.509; p = 0.636)	0.068	-4.43%
Frequency	2016.1	-0.019 (CI = +/-0.090; p = 0.653)	-0.034 (CI = +/-0.165; p = 0.662)	0.000 (CI = +/-0.012; p = 0.964)	-0.011 (CI = +/-0.543; p = 0.966)	-0.122	-1.89%
Frequency	2016.2	-0.029 (CI = +/-0.106; p = 0.564)	-0.026 (CI = +/-0.177; p = 0.756)	0.003 (CI = +/-0.013; p = 0.903)	0.035 (CI = +/-0.614; p = 0.902)	-0.128	-2.86%
Frequency	2017.1	-0.026 (CI = +/-0.128; p = 0.666)	-0.024 (CI = +/-0.193; p = 0.793)	0.000 (CI = +/-0.015; p = 0.945)	0.022 (CI = +/-0.702; p = 0.947)	-0.208	-2.55%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.001 (CI = +/-0.022; p = 0.937)	0.001 (CI = +/-0.010; p = 0.901)	0.097 (CI = +/-0.296; p = 0.508)	-0.040	+0.09%
Loss Cost	2007.2	-0.007 (CI = +/-0.022; p = 0.538)	0.001 (CI = +/-0.009; p = 0.778)	0.157 (CI = +/-0.288; p = 0.275)	-0.040	-0.67%
Loss Cost	2008.1	-0.001 (CI = +/-0.023; p = 0.912)	0.001 (CI = +/-0.009; p = 0.861)	0.115 (CI = +/-0.289; p = 0.424)	-0.040	-0.12%
Loss Cost	2008.2	-0.002 (CI = +/-0.025; p = 0.845)	0.001 (CI = +/-0.010; p = 0.846)	0.123 (CI = +/-0.301; p = 0.409)	-0.045	-0.24%
Loss Cost	2009.1	0.002 (CI = +/-0.027; p = 0.895)	0.001 (CI = +/-0.010; p = 0.911)	0.093 (CI = +/-0.310; p = 0.544)	-0.038	+0.17%
Loss Cost	2009.2	-0.003 (CI = +/-0.028; p = 0.811)	0.001 (CI = +/-0.010; p = 0.833)	0.130 (CI = +/-0.319; p = 0.412)	-0.050	-0.33%
Loss Cost	2010.1	0.002 (CI = +/-0.031; p = 0.895)	0.001 (CI = +/-0.010; p = 0.916)	0.092 (CI = +/-0.330; p = 0.571)	-0.042	+0.20%
Loss Cost	2010.2	-0.002 (CI = +/-0.034; p = 0.925)	0.001 (CI = +/-0.010; p = 0.864)	0.116 (CI = +/-0.346; p = 0.494)	-0.055	-0.15%
Loss Cost	2011.1	-0.003 (CI = +/-0.037; p = 0.855)	0.001 (CI = +/-0.010; p = 0.842)	0.128 (CI = +/-0.365; p = 0.476)	-0.062	-0.33%
Loss Cost	2011.2	-0.011 (CI = +/-0.040; p = 0.583)	0.002 (CI = +/-0.010; p = 0.737)	0.178 (CI = +/-0.381; p = 0.345)	-0.066	-1.08%
Loss Cost	2012.1	-0.015 (CI = +/-0.045; p = 0.493)	0.002 (CI = +/-0.011; p = 0.688)	0.205 (CI = +/-0.405; p = 0.306)	-0.066	-1.50%
Loss Cost	2012.2	-0.026 (CI = +/-0.049; p = 0.274)	0.003 (CI = +/-0.011; p = 0.549)	0.275 (CI = +/-0.421; p = 0.189)	-0.044	-2.61%
Loss Cost	2013.1	-0.041 (CI = +/-0.053; p = 0.117)	0.005 (CI = +/-0.011; p = 0.387)	0.365 (CI = +/-0.434; p = 0.094)	0.009	-4.06%
Loss Cost	2013.2	-0.036 (CI = +/-0.060; p = 0.229)	0.004 (CI = +/-0.011; p = 0.465)	0.331 (CI = +/-0.469; p = 0.156)	-0.030	-3.50%
Loss Cost	2014.1	-0.019 (CI = +/-0.066; p = 0.557)	0.002 (CI = +/-0.012; p = 0.660)	0.237 (CI = +/-0.494; p = 0.328)	-0.061	-1.87%
Loss Cost	2014.2	0.007 (CI = +/-0.071; p = 0.840)	0.000 (CI = +/-0.012; p = 0.994)	0.095 (CI = +/-0.505; p = 0.695)	-0.023	+0.69%
Loss Cost	2015.1	-0.002 (CI = +/-0.083; p = 0.955)	0.001 (CI = +/-0.012; p = 0.879)	0.144 (CI = +/-0.557; p = 0.592)	-0.058	-0.22%
Loss Cost	2015.2	0.016 (CI = +/-0.095; p = 0.723)	-0.001 (CI = +/-0.013; p = 0.896)	0.050 (CI = +/-0.609; p = 0.862)	-0.030	+1.62%
Loss Cost	2016.1	0.038 (CI = +/-0.110; p = 0.475)	-0.003 (CI = +/-0.014; p = 0.675)	-0.055 (CI = +/-0.670; p = 0.864)	0.009	+3.84%
Loss Cost	2016.2	0.056 (CI = +/-0.130; p = 0.372)	-0.005 (CI = +/-0.016; p = 0.548)	-0.138 (CI = +/-0.750; p = 0.698)	0.020	+5.72%
Loss Cost	2017.1	0.033 (CI = +/-0.153; p = 0.651)	-0.002 (CI = +/-0.018; p = 0.776)	-0.037 (CI = +/-0.836; p = 0.925)	-0.105	+3.31%
Severity	2007.1	0.054 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.526)	-0.018 (CI = +/-0.247; p = 0.882)	0.731	+5.50%
Severity	2007.2	0.050 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.585)	0.014 (CI = +/-0.250; p = 0.911)	0.708	+5.08%
Severity	2008.1	0.055 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.492)	-0.028 (CI = +/-0.248; p = 0.819)	0.729	+5.65%
Severity	2008.2	0.054 (CI = +/-0.021; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.507)	-0.025 (CI = +/-0.259; p = 0.846)	0.708	+5.60%
Severity	2009.1	0.061 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.401)	-0.074 (CI = +/-0.257; p = 0.560)	0.733	+6.30%
Severity	2009.2	0.059 (CI = +/-0.024; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.441)	-0.057 (CI = +/-0.268; p = 0.666)	0.705	+6.06%
Severity	2010.1	0.063 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.397)	-0.083 (CI = +/-0.278; p = 0.544)	0.700	+6.45%
Severity	2010.2	0.066 (CI = +/-0.028; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.367)	-0.105 (CI = +/-0.291; p = 0.464)	0.689	+6.79%
Severity	2011.1	0.067 (CI = +/-0.031; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.367)	-0.113 (CI = +/-0.308; p = 0.457)	0.664	+6.91%
Severity	2011.2	0.064 (CI = +/-0.035; p = 0.001)	-0.004 (CI = +/-0.009; p = 0.419)	-0.091 (CI = +/-0.326; p = 0.567)	0.623	+6.56%
Severity	2012.1	0.058 (CI = +/-0.038; p = 0.005)	-0.003 (CI = +/-0.009; p = 0.502)	-0.054 (CI = +/-0.343; p = 0.745)	0.573	+5.95%
Severity	2012.2	0.057 (CI = +/-0.043; p = 0.012)	-0.003 (CI = +/-0.009; p = 0.535)	-0.047 (CI = +/-0.369; p = 0.795)	0.532	+5.81%
Severity	2013.1	0.044 (CI = +/-0.046; p = 0.063)	-0.002 (CI = +/-0.010; p = 0.716)	0.030 (CI = +/-0.381; p = 0.872)	0.468	+4.48%
Severity	2013.2	0.043 (CI = +/-0.053; p = 0.107)	-0.002 (CI = +/-0.010; p = 0.743)	0.035 (CI = +/-0.414; p = 0.860)	0.427	+4.38%
Severity	2014.1	0.055 (CI = +/-0.059; p = 0.068)	-0.003 (CI = +/-0.010; p = 0.588)	-0.033 (CI = +/-0.442; p = 0.878)	0.445	+5.64%
Severity	2014.2	0.068 (CI = +/-0.067; p = 0.046)	-0.004 (CI = +/-0.011; p = 0.448)	-0.106 (CI = +/-0.476; p = 0.643)	0.457	+7.07%
Severity	2015.1	0.054 (CI = +/-0.077; p = 0.156)	-0.003 (CI = +/-0.011; p = 0.634)	-0.030 (CI = +/-0.517; p = 0.904)	0.365	+5.53%
Severity	2015.2	0.062 (CI = +/-0.090; p = 0.162)	-0.003 (CI = +/-0.013; p = 0.570)	-0.072 (CI = +/-0.577; p = 0.793)	0.339	+6.42%
Severity	2016.1	0.055 (CI = +/-0.107; p = 0.287)	-0.003 (CI = +/-0.014; p = 0.678)	-0.038 (CI = +/-0.649; p = 0.902)	0.254	+5.67%
Severity	2016.2	0.085 (CI = +/-0.122; p = 0.156)	-0.006 (CI = +/-0.015; p = 0.435)	-0.177 (CI = +/-0.705; p = 0.596)	0.304	+8.90%
Severity	2017.1	0.057 (CI = +/-0.142; p = 0.397)	-0.003 (CI = +/-0.017; p = 0.705)	-0.055 (CI = +/-0.776; p = 0.881)	0.148	+5.88%
Frequency	2007.1	-0.053 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.007; p = 0.339)	0.115 (CI = +/-0.201; p = 0.251)	0.759	-5.13%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.007; p = 0.287)	0.143 (CI = +/-0.203; p = 0.160)	0.767	-5.47%
Frequency	2008.1	-0.056 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.007; p = 0.297)	0.143 (CI = +/-0.211; p = 0.176)	0.747	-5.46%
Frequency	2008.2	-0.057 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.007; p = 0.297)	0.148 (CI = +/-0.220; p = 0.178)	0.728	-5.53%
Frequency	2009.1	-0.059 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.007; p = 0.273)	0.167 (CI = +/-0.227; p = 0.144)	0.720	-5.77%
Frequency	2009.2	-0.062 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.007; p = 0.249)	0.187 (CI = +/-0.236; p = 0.116)	0.710	-6.02%
Frequency	2010.1	-0.061 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.007; p = 0.278)	0.175 (CI = +/-0.247; p = 0.157)	0.675	-5.87%
Frequency	2010.2	-0.067 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.007; p = 0.202)	0.221 (CI = +/-0.249; p = 0.079)	0.695	-6.50%
Frequency	2011.1	-0.070 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.007; p = 0.186)	0.241 (CI = +/-0.262; p = 0.070)	0.678	-6.78%
Frequency	2011.2	-0.074 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.008; p = 0.162)	0.269 (CI = +/-0.275; p = 0.055)	0.666	-7.17%
Frequency	2012.1	-0.073 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.008; p = 0.188)	0.259 (CI = +/-0.294; p = 0.081)	0.618	-7.03%
Frequency	2012.2	-0.083 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.008; p = 0.119)	0.321 (CI = +/-0.301; p = 0.037)	0.642	-7.96%
Frequency	2013.1	-0.085 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.008; p = 0.121)	0.336 (CI = +/-0.324; p = 0.043)	0.603	-8.17%
Frequency	2013.2	-0.078 (CI = +/-0.044; p = 0.002)	0.006 (CI = +/-0.008; p = 0.177)	0.296 (CI = +/-0.347; p = 0.091)	0.520	-7.55%
Frequency	2014.1	-0.074 (CI = +/-0.051; p = 0.007)	0.005 (CI = +/-0.009; p = 0.235)	0.269 (CI = +/-0.378; p = 0.152)	0.434	-7.11%
Frequency	2014.2	-0.061 (CI = +/-0.057; p = 0.037)	0.004 (CI = +/-0.009; p = 0.370)	0.202 (CI = +/-0.405; p = 0.309)	0.310	-5.96%
Frequency	2015.1	-0.056 (CI = +/-0.067; p = 0.093)	0.004 (CI = +/-0.010; p = 0.464)	0.174 (CI = +/-0.449; p = 0.425)	0.210	-5.45%
Frequency	2015.2	-0.046 (CI = +/-0.078; p = 0.226)	0.003 (CI = +/-0.011; p = 0.617)	0.123 (CI = +/-0.498; p = 0.607)	0.094	-4.50%
Frequency	2016.1	-0.017 (CI = +/-0.086; p = 0.671)	0.000 (CI = +/-0.011; p = 0.983)	-0.017 (CI = +/-0.523; p = 0.946)	-0.058	-1.72%
Frequency	2016.2	-0.030 (CI = +/-0.102; p = 0.541)	0.001 (CI = +/-0.012; p = 0.860)	0.040 (CI = +/-0.587; p = 0.886)	-0.050	-2.92%
Frequency	2017.1	-0.025 (CI = +/-0.122; p = 0.668)	0.001 (CI = +/-0.014; p = 0.933)	0.018 (CI = +/-0.666; p = 0.955)	-0.114	-2.42%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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 Trend Rate
Loss Cost	2007.1	0.001 (CI = +/-0.021; p = 0.913)	0.087 (CI = +/-0.242; p = 0.469)	-0.009	+0.11%
Loss Cost	2007.2	-0.006 (CI = +/-0.021; p = 0.564)	0.134 (CI = +/-0.235; p = 0.252)	-0.011	-0.60%
Loss Cost	2008.1	-0.001 (CI = +/-0.022; p = 0.941)	0.101 (CI = +/-0.235; p = 0.389)	-0.007	-0.08%
Loss Cost	2008.2	-0.002 (CI = +/-0.024; p = 0.876)	0.107 (CI = +/-0.244; p = 0.378)	-0.011	-0.18%
Loss Cost	2009.1	0.002 (CI = +/-0.025; p = 0.865)	0.083 (CI = +/-0.251; p = 0.502)	-0.003	+0.21%
Loss Cost	2009.2	-0.003 (CI = +/-0.027; p = 0.848)	0.111 (CI = +/-0.257; p = 0.385)	-0.014	-0.25%
Loss Cost	2010.1	0.002 (CI = +/-0.029; p = 0.862)	0.082 (CI = +/-0.263; p = 0.528)	-0.004	+0.25%
Loss Cost	2010.2	-0.001 (CI = +/-0.031; p = 0.966)	0.099 (CI = +/-0.274; p = 0.463)	-0.016	-0.07%
Loss Cost	2011.1	-0.002 (CI = +/-0.034; p = 0.900)	0.107 (CI = +/-0.287; p = 0.450)	-0.022	-0.21%
Loss Cost	2011.2	-0.008 (CI = +/-0.037; p = 0.641)	0.140 (CI = +/-0.297; p = 0.341)	-0.026	-0.84%
Loss Cost	2012.1	-0.012 (CI = +/-0.040; p = 0.558)	0.155 (CI = +/-0.312; p = 0.313)	-0.028	-1.15%
Loss Cost	2012.2	-0.020 (CI = +/-0.044; p = 0.343)	0.197 (CI = +/-0.320; p = 0.216)	-0.014	-2.01%
Loss Cost	2013.1	-0.031 (CI = +/-0.047; p = 0.178)	0.246 (CI = +/-0.327; p = 0.133)	0.019	-3.07%
Loss Cost	2013.2	-0.025 (CI = +/-0.051; p = 0.321)	0.219 (CI = +/-0.343; p = 0.197)	-0.007	-2.47%
Loss Cost	2014.1	-0.011 (CI = +/-0.055; p = 0.669)	0.164 (CI = +/-0.347; p = 0.336)	-0.017	-1.12%
Loss Cost	2014.2	0.007 (CI = +/-0.056; p = 0.794)	0.094 (CI = +/-0.340; p = 0.568)	0.034	+0.71%
Loss Cost	2015.1	0.002 (CI = +/-0.062; p = 0.958)	0.113 (CI = +/-0.358; p = 0.513)	0.003	+0.16%
Loss Cost	2015.2	0.012 (CI = +/-0.068; p = 0.709)	0.080 (CI = +/-0.370; p = 0.653)	0.033	+1.22%
Loss Cost	2016.1	0.022 (CI = +/-0.073; p = 0.537)	0.053 (CI = +/-0.384; p = 0.772)	0.063	+2.20%
Loss Cost	2016.2	0.027 (CI = +/-0.081; p = 0.483)	0.041 (CI = +/-0.402; p = 0.830)	0.064	+2.75%
Loss Cost	2017.1	0.016 (CI = +/-0.086; p = 0.693)	0.059 (CI = +/-0.410; p = 0.761)	-0.028	+1.62%
Severity	2007.1	0.052 (CI = +/-0.017; p = 0.000)	0.025 (CI = +/-0.203; p = 0.802)	0.736	+5.38%
Severity	2007.2	0.048 (CI = +/-0.018; p = 0.000)	0.052 (CI = +/-0.204; p = 0.611)	0.714	+4.96%
Severity	2008.1	0.053 (CI = +/-0.019; p = 0.000)	0.019 (CI = +/-0.204; p = 0.847)	0.734	+5.48%
Severity	2008.2	0.053 (CI = +/-0.020; p = 0.000)	0.023 (CI = +/-0.211; p = 0.824)	0.713	+5.42%
Severity	2009.1	0.059 (CI = +/-0.021; p = 0.000)	-0.013 (CI = +/-0.210; p = 0.899)	0.736	+6.05%
Severity	2009.2	0.056 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.217; p = 0.988)	0.709	+5.79%
Severity	2010.1	0.059 (CI = +/-0.025; p = 0.000)	-0.016 (CI = +/-0.225; p = 0.887)	0.703	+6.11%
Severity	2010.2	0.062 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.235; p = 0.801)	0.691	+6.37%
Severity	2011.1	0.062 (CI = +/-0.029; p = 0.000)	-0.031 (CI = +/-0.246; p = 0.795)	0.666	+6.41%
Severity	2011.2	0.059 (CI = +/-0.032; p = 0.001)	-0.013 (CI = +/-0.257; p = 0.918)	0.628	+6.03%
Severity	2012.1	0.053 (CI = +/-0.035; p = 0.004)	0.015 (CI = +/-0.266; p = 0.906)	0.583	+5.43%
Severity	2012.2	0.051 (CI = +/-0.038; p = 0.011)	0.024 (CI = +/-0.281; p = 0.861)	0.545	+5.23%
Severity	2013.1	0.040 (CI = +/-0.040; p = 0.051)	0.074 (CI = +/-0.283; p = 0.594)	0.490	+4.09%
Severity	2013.2	0.039 (CI = +/-0.045; p = 0.087)	0.080 (CI = +/-0.299; p = 0.586)	0.452	+3.94%
Severity	2014.1	0.046 (CI = +/-0.049; p = 0.061)	0.048 (CI = +/-0.312; p = 0.752)	0.465	+4.76%
Severity	2014.2	0.054 (CI = +/-0.054; p = 0.049)	0.020 (CI = +/-0.326; p = 0.901)	0.469	+5.54%
Severity	2015.1	0.043 (CI = +/-0.058; p = 0.138)	0.059 (CI = +/-0.335; p = 0.717)	0.393	+4.37%
Severity	2015.2	0.046 (CI = +/-0.065; p = 0.154)	0.050 (CI = +/-0.354; p = 0.770)	0.366	+4.66%
Severity	2016.1	0.040 (CI = +/-0.071; p = 0.252)	0.066 (CI = +/-0.372; p = 0.711)	0.294	+4.06%
Severity	2016.2	0.050 (CI = +/-0.077; p = 0.182)	0.042 (CI = +/-0.382; p = 0.816)	0.321	+5.15%
Severity	2017.1	0.037 (CI = +/-0.080; p = 0.340)	0.064 (CI = +/-0.381; p = 0.723)	0.204	+3.74%
Frequency	2007.1	-0.051 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.167; p = 0.455)	0.759	-5.00%
Frequency	2007.2	-0.054 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.168; p = 0.323)	0.765	-5.30%
Frequency	2008.1	-0.054 (CI = +/-0.016; p = 0.000)	0.081 (CI = +/-0.175; p = 0.349)	0.746	-5.28%
Frequency	2008.2	-0.055 (CI = +/-0.018; p = 0.000)	0.084 (CI = +/-0.181; p = 0.352)	0.727	-5.31%
Frequency	2009.1	-0.057 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.187; p = 0.302)	0.717	-5.51%
Frequency	2009.2	-0.059 (CI = +/-0.020; p = 0.000)	0.109 (CI = +/-0.194; p = 0.260)	0.706	-5.71%
Frequency	2010.1	-0.057 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.202; p = 0.329)	0.673	-5.53%
Frequency	2010.2	-0.062 (CI = +/-0.023; p = 0.000)	0.128 (CI = +/-0.204; p = 0.208)	0.687	-6.05%
Frequency	2011.1	-0.064 (CI = +/-0.025; p = 0.000)	0.138 (CI = +/-0.214; p = 0.194)	0.667	-6.22%
Frequency	2011.2	-0.067 (CI = +/-0.028; p = 0.000)	0.153 (CI = +/-0.223; p = 0.172)	0.651	-6.48%
Frequency	2012.1	-0.064 (CI = +/-0.030; p = 0.000)	0.140 (CI = +/-0.235; p = 0.229)	0.604	-6.24%
Frequency	2012.2	-0.071 (CI = +/-0.033; p = 0.000)	0.173 (CI = +/-0.241; p = 0.151)	0.615	-6.89%
Frequency	2013.1	-0.071 (CI = +/-0.036; p = 0.001)	0.172 (CI = +/-0.255; p = 0.174)	0.572	-6.87%
Frequency	2013.2	-0.064 (CI = +/-0.039; p = 0.003)	0.140 (CI = +/-0.263; p = 0.281)	0.497	-6.17%
Frequency	2014.1	-0.058 (CI = +/-0.043; p = 0.011)	0.116 (CI = +/-0.275; p = 0.389)	0.418	-5.62%
Frequency	2014.2	-0.047 (CI = +/-0.046; p = 0.047)	0.075 (CI = +/-0.280; p = 0.582)	0.316	-4.58%
Frequency	2015.1	-0.041 (CI = +/-0.051; p = 0.105)	0.055 (CI = +/-0.293; p = 0.699)	0.231	-4.04%
Frequency	2015.2	-0.033 (CI = +/-0.056; p = 0.220)	0.030 (CI = +/-0.305; p = 0.836)	0.136	-3.29%
Frequency	2016.1	-0.018 (CI = +/-0.057; p = 0.511)	-0.013 (CI = +/-0.297; p = 0.929)	0.012	-1.78%
Frequency	2016.2	-0.023 (CI = +/-0.062; p = 0.441)	-0.001 (CI = +/-0.310; p = 0.994)	0.022	-2.28%
Frequency	2017.1	-0.021 (CI = +/-0.068; p = 0.526)	-0.005 (CI = +/-0.325; p = 0.974)	-0.029	-2.04%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Rate	
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.464)	-0.082 (CI = +/-0.140; p = 0.239)	-0.001 (CI = +/-0.010; p = 0.820)	-0.043 (CI = +/-0.293; p = 0.765)	-0.037	+0.76%	
Loss Cost	2007.2	0.002 (CI = +/-0.021; p = 0.856)	-0.064 (CI = +/-0.138; p = 0.351)	-0.002 (CI = +/-0.009; p = 0.662)	0.002 (CI = +/-0.290; p = 0.990)	-0.086	+0.19%	
Loss Cost	2008.1	0.007 (CI = +/-0.022; p = 0.505)	-0.046 (CI = +/-0.138; p = 0.499)	-0.001 (CI = +/-0.009; p = 0.837)	-0.038 (CI = +/-0.290; p = 0.790)	-0.079	+0.74%	
Loss Cost	2008.2	0.008 (CI = +/-0.024; p = 0.522)	-0.047 (CI = +/-0.143; p = 0.505)	-0.001 (CI = +/-0.010; p = 0.848)	-0.040 (CI = +/-0.302; p = 0.787)	-0.088	+0.77%	
Loss Cost	2009.1	0.012 (CI = +/-0.026; p = 0.344)	-0.034 (CI = +/-0.145; p = 0.638)	0.000 (CI = +/-0.010; p = 0.985)	-0.071 (CI = +/-0.308; p = 0.639)	-0.073	+1.22%	
Loss Cost	2009.2	0.009 (CI = +/-0.028; p = 0.511)	-0.025 (CI = +/-0.149; p = 0.730)	-0.001 (CI = +/-0.010; p = 0.912)	-0.049 (CI = +/-0.319; p = 0.756)	-0.109	+0.90%	
Loss Cost	2010.1	0.015 (CI = +/-0.030; p = 0.302)	-0.009 (CI = +/-0.151; p = 0.906)	0.001 (CI = +/-0.010; p = 0.919)	-0.090 (CI = +/-0.326; p = 0.575)	-0.083	+1.52%	
Loss Cost	2010.2	0.014 (CI = +/-0.032; p = 0.393)	-0.005 (CI = +/-0.157; p = 0.947)	0.000 (CI = +/-0.010; p = 0.953)	-0.079 (CI = +/-0.341; p = 0.636)	-0.109	+1.37%	
Loss Cost	2011.1	0.014 (CI = +/-0.036; p = 0.433)	-0.005 (CI = +/-0.164; p = 0.954)	0.000 (CI = +/-0.011; p = 0.951)	-0.080 (CI = +/-0.360; p = 0.648)	-0.122	+1.39%	
Loss Cost	2011.2	0.009 (CI = +/-0.039; p = 0.622)	0.005 (CI = +/-0.169; p = 0.955)	0.000 (CI = +/-0.011; p = 0.970)	-0.052 (CI = +/-0.377; p = 0.776)	-0.155	+0.94%	
Loss Cost	2012.1	0.008 (CI = +/-0.043; p = 0.690)	0.003 (CI = +/-0.177; p = 0.976)	0.000 (CI = +/-0.012; p = 0.953)	-0.047 (CI = +/-0.400; p = 0.811)	-0.170	+0.85%	
Loss Cost	2012.2	0.002 (CI = +/-0.048; p = 0.932)	0.015 (CI = +/-0.183; p = 0.869)	-0.001 (CI = +/-0.012; p = 0.858)	-0.008 (CI = +/-0.421; p = 0.970)	-0.190	+0.20%	
Loss Cost	2013.1	-0.007 (CI = +/-0.053; p = 0.794)	-0.002 (CI = +/-0.189; p = 0.985)	-0.002 (CI = +/-0.013; p = 0.724)	0.041 (CI = +/-0.442; p = 0.847)	-0.201	-0.67%	
Loss Cost	2013.2	0.004 (CI = +/-0.058; p = 0.901)	-0.018 (CI = +/-0.194; p = 0.845)	-0.001 (CI = +/-0.013; p = 0.852)	-0.016 (CI = +/-0.464; p = 0.943)	-0.209	+0.35%	
Loss Cost	2014.1	0.024 (CI = +/-0.062; p = 0.423)	0.015 (CI = +/-0.192; p = 0.868)	0.001 (CI = +/-0.013; p = 0.856)	-0.124 (CI = +/-0.467; p = 0.582)	-0.164	+2.43%	
Loss Cost	2014.2	0.051 (CI = +/-0.061; p = 0.095)	-0.023 (CI = +/-0.176; p = 0.785)	0.003 (CI = +/-0.012; p = 0.550)	-0.264 (CI = +/-0.440; p = 0.221)	0.008	+5.23%	
Loss Cost	2015.1	0.051 (CI = +/-0.070; p = 0.145)	-0.023 (CI = +/-0.188; p = 0.796)	0.003 (CI = +/-0.012; p = 0.576)	-0.263 (CI = +/-0.481; p = 0.261)	-0.046	+5.21%	
Loss Cost	2015.2	0.075 (CI = +/-0.074; p = 0.048)	-0.054 (CI = +/-0.184; p = 0.542)	0.005 (CI = +/-0.012; p = 0.394)	-0.377 (CI = +/-0.482; p = 0.115)	0.100	+7.77%	
Loss Cost	2016.1	0.100 (CI = +/-0.080; p = 0.018)	-0.022 (CI = +/-0.183; p = 0.796)	0.007 (CI = +/-0.012; p = 0.237)	-0.488 (CI = +/-0.492; p = 0.052)	0.218	+10.52%	
Loss Cost	2016.2	0.125 (CI = +/-0.085; p = 0.008)	-0.051 (CI = +/-0.181; p = 0.551)	0.008 (CI = +/-0.012; p = 0.160)	-0.591 (CI = +/-0.498; p = 0.024)	0.323	+13.28%	
Loss Cost	2017.1	0.118 (CI = +/-0.100; p = 0.025)	-0.059 (CI = +/-0.197; p = 0.525)	0.008 (CI = +/-0.012; p = 0.204)	-0.564 (CI = +/-0.550; p = 0.045)	0.210	+12.50%	
Severity	2007.1	0.060 (CI = +/-0.017; p = 0.000)	-0.025 (CI = +/-0.116; p = 0.665)	0.000 (CI = +/-0.008; p = 0.998)	-0.144 (CI = +/-0.242; p = 0.233)	0.736	+6.15%	
Severity	2007.2	0.057 (CI = +/-0.018; p = 0.000)	-0.015 (CI = +/-0.117; p = 0.794)	-0.001 (CI = +/-0.008; p = 0.897)	-0.121 (CI = +/-0.246; p = 0.325)	0.708	+5.84%	
Severity	2008.1	0.063 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.115; p = 0.946)	0.001 (CI = +/-0.008; p = 0.868)	-0.163 (CI = +/-0.241; p = 0.177)	0.737	+6.45%	
Severity	2008.2	0.063 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.118; p = 0.959)	0.001 (CI = +/-0.008; p = 0.863)	-0.165 (CI = +/-0.251; p = 0.188)	0.716	+6.48%	
Severity	2009.1	0.070 (CI = +/-0.020; p = 0.000)	0.025 (CI = +/-0.114; p = 0.659)	0.002 (CI = +/-0.008; p = 0.592)	-0.216 (CI = +/-0.242; p = 0.078)	0.753	+7.26%	
Severity	2009.2	0.069 (CI = +/-0.022; p = 0.000)	0.029 (CI = +/-0.117; p = 0.619)	0.002 (CI = +/-0.008; p = 0.641)	-0.205 (CI = +/-0.252; p = 0.106)	0.725	+7.10%	
Severity	2010.1	0.074 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.119; p = 0.468)	0.003 (CI = +/-0.008; p = 0.495)	-0.239 (CI = +/-0.256; p = 0.066)	0.729	+7.64%	
Severity	2010.2	0.077 (CI = +/-0.025; p = 0.000)	0.034 (CI = +/-0.122; p = 0.569)	0.003 (CI = +/-0.008; p = 0.431)	-0.263 (CI = +/-0.265; p = 0.052)	0.722	+8.03%	
Severity	2011.1	0.080 (CI = +/-0.027; p = 0.000)	0.042 (CI = +/-0.126; p = 0.501)	0.004 (CI = +/-0.008; p = 0.379)	-0.283 (CI = +/-0.277; p = 0.046)	0.704	+8.37%	
Severity	2011.2	0.078 (CI = +/-0.030; p = 0.000)	0.046 (CI = +/-0.131; p = 0.477)	0.003 (CI = +/-0.009; p = 0.425)	-0.271 (CI = +/-0.292; p = 0.068)	0.665	+8.16%	
Severity	2012.1	0.076 (CI = +/-0.034; p = 0.000)	0.041 (CI = +/-0.137; p = 0.542)	0.003 (CI = +/-0.009; p = 0.488)	-0.257 (CI = +/-0.309; p = 0.098)	0.612	+7.91%	
Severity	2012.2	0.077 (CI = +/-0.037; p = 0.000)	0.040 (CI = +/-0.143; p = 0.570)	0.003 (CI = +/-0.009; p = 0.495)	-0.261 (CI = +/-0.329; p = 0.114)	0.573	+7.98%	
Severity	2013.1	0.070 (CI = +/-0.041; p = 0.002)	0.026 (CI = +/-0.148; p = 0.716)	0.002 (CI = +/-0.010; p = 0.636)	-0.220 (CI = +/-0.345; p = 0.198)	0.490	+7.21%	
Severity	2013.2	0.072 (CI = +/-0.046; p = 0.004)	0.022 (CI = +/-0.155; p = 0.768)	0.002 (CI = +/-0.010; p = 0.616)	-0.234 (CI = +/-0.370; p = 0.201)	0.451	+7.47%	
Severity	2014.1	0.088 (CI = +/-0.049; p = 0.002)	0.049 (CI = +/-0.153; p = 0.512)	0.004 (CI = +/-0.010; p = 0.385)	-0.319 (CI = +/-0.373; p = 0.089)	0.514	+9.22%	
Severity	2014.2	0.103 (CI = +/-0.053; p = 0.001)	0.028 (CI = +/-0.153; p = 0.703)	0.005 (CI = +/-0.010; p = 0.265)	-0.394 (CI = +/-0.382; p = 0.044)	0.554	+10.81%	
Severity	2015.1	0.098 (CI = +/-0.061; p = 0.004)	0.022 (CI = +/-0.163; p = 0.777)	0.005 (CI = +/-0.011; p = 0.328)	-0.374 (CI = +/-0.416; p = 0.074)	0.456	+10.35%	
Severity	2015.2	0.112 (CI = +/-0.068; p = 0.003)	0.005 (CI = +/-0.168; p = 0.945)	0.006 (CI = +/-0.011; p = 0.263)	-0.436 (CI = +/-0.440; p = 0.052)	0.462	+11.81%	
Severity	2016.1	0.116 (CI = +/-0.079; p = 0.007)	0.011 (CI = +/-0.180; p = 0.896)	0.006 (CI = +/-0.012; p = 0.267)	-0.456 (CI = +/-0.485; p = 0.063)	0.389	+12.32%	
Severity	2016.2	0.147 (CI = +/-0.080; p = 0.002)	-0.025 (CI = +/-0.169; p = 0.756)	0.008 (CI = +/-0.011; p = 0.144)	-0.585 (CI = +/-0.463; p = 0.018)	0.529	+15.84%	
Severity	2017.1	0.137 (CI = +/-0.093; p = 0.008)	-0.036 (CI = +/-0.182; p = 0.672)	0.007 (CI = +/-0.011; p = 0.193)	-0.546 (CI = +/-0.508; p = 0.037)	0.397	+14.67%	
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.058 (CI = +/-0.095; p = 0.225)	-0.001 (CI = +/-0.007; p = 0.739)	0.101 (CI = +/-0.198; p = 0.307)	0.761	-5.08%	
Frequency	2007.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.096; p = 0.305)	-0.002 (CI = +/-0.007; p = 0.637)	0.122 (CI = +/-0.201; p = 0.223)	0.764	-5.33%	
Frequency	2008.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.099; p = 0.311)	-0.002 (CI = +/-0.007; p = 0.633)	0.125 (CI = +/-0.209; p = 0.231)	0.744	-5.37%	
Frequency	2008.2	-0.055 (CI = +/-0.017; p = 0.000)	-0.050 (CI = +/-0.103; p = 0.327)	-0.002 (CI = +/-0.007; p = 0.641)	0.125 (CI = +/-0.217; p = 0.248)	0.724	-5.37%	
Frequency	2009.1	-0.058 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.105; p = 0.263)	-0.002 (CI = +/-0.007; p = 0.544)	0.145 (CI = +/-0.223; p = 0.194)	0.718	-5.64%	
Frequency	2009.2	-0.060 (CI = +/-0.020; p = 0.000)	-0.054 (CI = +/-0.108; p = 0.313)	-0.002 (CI = +/-0.007; p = 0.511)	0.156 (CI = +/-0.232; p = 0.177)	0.704	-5.79%	
Frequency	2010.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.051 (CI = +/-0.112; p = 0.357)	-0.002 (CI = +/-0.008; p = 0.558)	0.149 (CI = +/-0.242; p = 0.216)	0.667	-5.69%	
Frequency	2010.2	-0.064 (CI = +/-0.023; p = 0.000)	-0.039 (CI = +/-0.113; p = 0.482)	-0.003 (CI = +/-0.008; p = 0.443)	0.184 (CI = +/-0.246; p = 0.137)	0.679	-6.16%	
Frequency	2011.1	-0.067 (CI = +/-0.026; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.422)	-0.003 (CI = +/-0.008; p = 0.389)	0.203 (CI = +/-0.257; p = 0.117)	0.662	-6.44%	
Frequency	2011.2	-0.069 (CI = +/-0.028; p = 0.000)	-0.041 (CI = +/-0.121; p = 0.490)	-0.004 (CI = +/-0.008; p = 0.362)	0.218 (CI = +/-0.271; p = 0.108)	0.643	-6.67%	
Frequency	2012.1	-0.068 (CI = +/-0.031; p = 0.000)	-0.038 (CI = +/-0.127; p = 0.539)	-0.003 (CI = +/-0.008; p = 0.408)	0.210 (CI = +/-0.287; p = 0.142)	0.591	-6.54%	
Frequency	2012.2	-0.075 (CI = +/-0.034; p = 0.000)	-0.025 (CI = +/-0.129; p = 0.690)	-0.004 (CI = +/-0.009; p = 0.316)	0.253 (CI = +/-0.296; p = 0.090)	0.602	-7.20%	
Frequency	2013.1	-0.076 (CI = +/-0.038; p = 0.000)	-0.028 (CI = +/-0.136; p = 0.672)	-0.004 (CI = +/-0.009; p = 0.319)	0.262 (CI = +/-0.317; p = 0.100)	0.557	-7.34%	
Frequency	2013.2	-0.069 (CI = +/-0.041; p = 0.003)	-0.040 (CI = +/-0.139; p = 0.548)	-0.004 (CI = +/-0.009; p = 0.414)	0.218 (CI = +/-0.332; p = 0.184)	0.476	-6.62%	
Frequency	2014.1	-0.064 (CI = +/-0.047; p = 0.011)	-0.033 (CI = +/-0.146; p = 0.638)	-0.003 (CI = +/-0.010; p = 0.499)	0.195 (CI = +/-0.357; p = 0.264)	0.381	-6.21%	
Frequency	2014.2	-0.052 (CI = +/-0.051; p = 0.048)	-0.051 (CI = +/-0.148; p = 0.474)	-0.002 (CI = +/-0.010; p = 0.647)	0.130 (CI = +/-0.369; p = 0.465)	0.269	-5.04%	
Frequency	2015.1	-0.048 (CI = +/-0.059; p = 0.105)	-0.045 (CI = +/-0.157; p = 0.549)	-0.002 (CI = +/-0.010; p = 0.722)	0.111 (CI = +/-0.402; p = 0.566)	0.160	-4.65%	
Frequency	2015.2	-0.037 (CI = +/-0.066; p = 0.253)	-0.059 (CI = +/-0.164; p = 0.452)	-0.001 (CI = +/-0.011; p = 0.838)	0.059 (CI = +/-0.430; p = 0.772)	0.058	-3.61%	
Frequency	2016.1	-0.016 (CI = +/-0.072; p = 0.638)	-0.033 (CI = +/-0.165; p = 0.669)	0.001 (CI = +/-0.011; p = 0.919)	-0.031 (CI = +/-0.444; p = 0.881)	-0.121	-1.60%	
Frequency	2016.2	-0.022 (CI = +/-0.084; p = 0.571)	-0.026 (CI = +/-0.177; p = 0.752)	0.000 (CI = +/-0.011; p = 0.966)	-0.006 (CI = +/-0.487; p = 0.980)	-0.130	-2.21%	
Frequency	2017.1	-0.019 (CI = +/-0.098; p = 0.678)	-0.023 (CI = +/-0.193; p = 0.800)	0.000 (CI = +/-0.012; p = 0.944)	-0.018 (CI = +/-0.540; p = 0.942)	-0.207	-1.89%	

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

						Implied Trend
Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Rate
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.421)	0.000 (CI = +/-0.010; p = 0.921)	-0.043 (CI = +/-0.294; p = 0.766)	-0.051	+0.84%
Loss Cost	2007.2	0.002 (CI = +/-0.021; p = 0.849)	-0.002 (CI = +/-0.009; p = 0.720)	0.006 (CI = +/-0.289; p = 0.968)	-0.082	+0.20%
Loss Cost	2008.1	0.008 (CI = +/-0.022; p = 0.471)	-0.001 (CI = +/-0.009; p = 0.895)	-0.039 (CI = +/-0.287; p = 0.786)	-0.060	+0.79%
Loss Cost	2008.2	0.008 (CI = +/-0.024; p = 0.514)	-0.001 (CI = +/-0.010; p = 0.893)	-0.037 (CI = +/-0.298; p = 0.800)	-0.067	+0.77%
Loss Cost	2009.1	0.013 (CI = +/-0.025; p = 0.318)	0.000 (CI = +/-0.010; p = 0.970)	-0.072 (CI = +/-0.303; p = 0.630)	-0.043	+1.26%
Loss Cost	2009.2	0.009 (CI = +/-0.027; p = 0.502)	0.000 (CI = +/-0.010; p = 0.936)	-0.047 (CI = +/-0.313; p = 0.759)	-0.073	+0.91%
Loss Cost	2010.1	0.015 (CI = +/-0.029; p = 0.287)	0.001 (CI = +/-0.010; p = 0.905)	-0.090 (CI = +/-0.319; p = 0.566)	-0.042	+1.54%
Loss Cost	2010.2	0.014 (CI = +/-0.032; p = 0.383)	0.000 (CI = +/-0.010; p = 0.947)	-0.079 (CI = +/-0.334; p = 0.630)	-0.065	+1.37%
Loss Cost	2011.1	0.014 (CI = +/-0.035; p = 0.418)	0.000 (CI = +/-0.011; p = 0.943)	-0.081 (CI = +/-0.351; p = 0.640)	-0.076	+1.39%
Loss Cost	2011.2	0.009 (CI = +/-0.038; p = 0.614)	0.000 (CI = +/-0.011; p = 0.965)	-0.053 (CI = +/-0.368; p = 0.770)	-0.105	+0.94%
Loss Cost	2012.1	0.008 (CI = +/-0.042; p = 0.684)	0.000 (CI = +/-0.011; p = 0.948)	-0.047 (CI = +/-0.390; p = 0.807)	-0.116	+0.84%
Loss Cost	2012.2	0.002 (CI = +/-0.046; p = 0.932)	-0.001 (CI = +/-0.012; p = 0.841)	-0.008 (CI = +/-0.409; p = 0.967)	-0.135	+0.19%
Loss Cost	2013.1	-0.007 (CI = +/-0.051; p = 0.789)	-0.002 (CI = +/-0.012; p = 0.717)	0.041 (CI = +/-0.429; p = 0.843)	-0.141	-0.66%
Loss Cost	2013.2	0.004 (CI = +/-0.056; p = 0.896)	-0.001 (CI = +/-0.012; p = 0.863)	-0.016 (CI = +/-0.451; p = 0.943)	-0.148	+0.36%
Loss Cost	2014.1	0.023 (CI = +/-0.059; p = 0.417)	0.001 (CI = +/-0.012; p = 0.870)	-0.122 (CI = +/-0.451; p = 0.577)	-0.101	+2.38%
Loss Cost	2014.2	0.051 (CI = +/-0.059; p = 0.085)	0.004 (CI = +/-0.011; p = 0.517)	-0.264 (CI = +/-0.425; p = 0.208)	0.062	+5.24%
Loss Cost	2015.1	0.052 (CI = +/-0.068; p = 0.124)	0.004 (CI = +/-0.012; p = 0.531)	-0.267 (CI = +/-0.463; p = 0.239)	0.015	+5.32%
Loss Cost	2015.2	0.075 (CI = +/-0.072; p = 0.042)	0.005 (CI = +/-0.012; p = 0.343)	-0.377 (CI = +/-0.469; p = 0.108)	0.136	+7.80%
Loss Cost	2016.1	0.101 (CI = +/-0.076; p = 0.013)	0.007 (CI = +/-0.011; p = 0.200)	-0.492 (CI = +/-0.470; p = 0.041)	0.270	+10.65%
Loss Cost	2016.2	0.125 (CI = +/-0.083; p = 0.006)	0.008 (CI = +/-0.011; p = 0.128)	-0.591 (CI = +/-0.482; p = 0.020)	0.356	+13.30%
Loss Cost	2017.1	0.121 (CI = +/-0.096; p = 0.018)	0.008 (CI = +/-0.012; p = 0.155)	-0.577 (CI = +/-0.530; p = 0.035)	0.247	+12.90%
Severity	2007.1	0.060 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.008; p = 0.964)	-0.144 (CI = +/-0.238; p = 0.226)	0.743	+6.18%
Severity	2007.2	0.057 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.008; p = 0.913)	-0.120 (CI = +/-0.242; p = 0.321)	0.717	+5.84%
Severity	2008.1	0.062 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.008; p = 0.871)	-0.163 (CI = +/-0.237; p = 0.170)	0.745	+6.45%
Severity	2008.2	0.063 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.008; p = 0.863)	-0.165 (CI = +/-0.246; p = 0.180)	0.725	+6.48%
Severity	2009.1	0.070 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.008; p = 0.621)	-0.215 (CI = +/-0.238; p = 0.074)	0.760	+7.23%
Severity	2009.2	0.069 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.008; p = 0.668)	-0.207 (CI = +/-0.248; p = 0.098)	0.732	+7.09%
Severity	2010.1	0.073 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.545)	-0.237 (CI = +/-0.253; p = 0.065)	0.734	+7.57%
Severity	2010.2	0.077 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.008; p = 0.454)	-0.265 (CI = +/-0.261; p = 0.047)	0.729	+8.02%
Severity	2011.1	0.080 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.008; p = 0.417)	-0.281 (CI = +/-0.273; p = 0.044)	0.711	+8.28%
Severity	2011.2	0.078 (CI = +/-0.030; p = 0.000)	0.003 (CI = +/-0.009; p = 0.458)	-0.273 (CI = +/-0.288; p = 0.062)	0.672	+8.14%
Severity	2012.1	0.075 (CI = +/-0.033; p = 0.000)	0.003 (CI = +/-0.009; p = 0.531)	-0.254 (CI = +/-0.304; p = 0.097)	0.623	+7.81%
Severity	2012.2	0.077 (CI = +/-0.037; p = 0.000)	0.003 (CI = +/-0.009; p = 0.522)	-0.262 (CI = +/-0.323; p = 0.106)	0.587	+7.96%
Severity	2013.1	0.069 (CI = +/-0.040; p = 0.002)	0.002 (CI = +/-0.009; p = 0.663)	-0.218 (CI = +/-0.336; p = 0.192)	0.512	+7.13%
Severity	2013.2	0.072 (CI = +/-0.045; p = 0.003)	0.002 (CI = +/-0.010; p = 0.627)	-0.235 (CI = +/-0.360; p = 0.188)	0.477	+7.46%
Severity	2014.1	0.086 (CI = +/-0.048; p = 0.001)	0.004 (CI = +/-0.010; p = 0.428)	-0.313 (CI = +/-0.365; p = 0.089)	0.529	+9.03%
Severity	2014.2	0.103 (CI = +/-0.051; p = 0.001)	0.005 (CI = +/-0.010; p = 0.267)	-0.395 (CI = +/-0.370; p = 0.038)	0.577	+10.80%
Severity	2015.1	0.098 (CI = +/-0.058; p = 0.003)	0.005 (CI = +/-0.010; p = 0.329)	-0.370 (CI = +/-0.401; p = 0.068)	0.487	+10.24%
Severity	2015.2	0.112 (CI = +/-0.065; p = 0.002)	0.006 (CI = +/-0.010; p = 0.246)	-0.436 (CI = +/-0.423; p = 0.044)	0.498	+11.81%
Severity	2016.1	0.116 (CI = +/-0.075; p = 0.005)	0.006 (CI = +/-0.011; p = 0.251)	-0.454 (CI = +/-0.463; p = 0.054)	0.432	+12.25%
Severity	2016.2	0.147 (CI = +/-0.076; p = 0.001)	0.008 (CI = +/-0.010; p = 0.118)	-0.585 (CI = +/-0.443; p = 0.014)	0.562	+15.85%
Severity	2017.1	0.139 (CI = +/-0.088; p = 0.005)	0.008 (CI = +/-0.011; p = 0.151)	-0.554 (CI = +/-0.484; p = 0.028)	0.438	+14.92%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.842)	0.101 (CI = +/-0.200; p = 0.311)	0.757	-5.03%
Frequency	2007.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.701)	0.125 (CI = +/-0.201; p = 0.213)	0.763	-5.33%
Frequency	2008.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.715)	0.124 (CI = +/-0.208; p = 0.233)	0.743	-5.31%
Frequency	2008.2	-0.055 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.704)	0.128 (CI = +/-0.216; p = 0.237)	0.724	-5.36%
Frequency	2009.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.635)	0.143 (CI = +/-0.224; p = 0.200)	0.715	-5.56%
Frequency	2009.2	-0.060 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.571)	0.159 (CI = +/-0.231; p = 0.169)	0.704	-5.78%
Frequency	2010.1	-0.058 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.633)	0.147 (CI = +/-0.241; p = 0.221)	0.669	-5.61%
Frequency	2010.2	-0.064 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.477)	0.186 (CI = +/-0.243; p = 0.129)	0.686	-6.15%
Frequency	2011.1	-0.066 (CI = +/-0.025; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.440)	0.200 (CI = +/-0.255; p = 0.119)	0.666	-6.36%
Frequency	2011.2	-0.069 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.390)	0.220 (CI = +/-0.267; p = 0.101)	0.651	-6.66%
Frequency	2012.1	-0.067 (CI = +/-0.031; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.445)	0.207 (CI = +/-0.282; p = 0.142)	0.602	-6.46%
Frequency	2012.2	-0.075 (CI = +/-0.033; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.322)	0.254 (CI = +/-0.289; p = 0.082)	0.618	-7.20%
Frequency	2013.1	-0.075 (CI = +/-0.037; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.333)	0.259 (CI = +/-0.309; p = 0.096)	0.575	-7.27%
Frequency	2013.2	-0.068 (CI = +/-0.041; p = 0.002)	-0.003 (CI = +/-0.009; p = 0.439)	0.219 (CI = +/-0.325; p = 0.174)	0.493	-6.61%
Frequency	2014.1	-0.063 (CI = +/-0.046; p = 0.010)	-0.003 (CI = +/-0.009; p = 0.531)	0.191 (CI = +/-0.347; p = 0.264)	0.407	-6.11%
Frequency	2014.2	-0.051 (CI = +/-0.050; p = 0.045)	-0.002 (CI = +/-0.009; p = 0.698)	0.131 (CI = +/-0.362; p = 0.455)	0.289	-5.02%
Frequency	2015.1	-0.046 (CI = +/-0.057; p = 0.109)	-0.001 (CI = +/-0.010; p = 0.788)	0.103 (CI = +/-0.391; p = 0.585)	0.193	-4.47%
Frequency	2015.2	-0.037 (CI = +/-0.065; p = 0.248)	-0.001 (CI = +/-0.010; p = 0.905)	0.060 (CI = +/-0.421; p = 0.766)	0.083	-3.58%
Frequency	2016.1	-0.014 (CI = +/-0.069; p = 0.663)	0.001 (CI = +/-0.010; p = 0.857)	-0.038 (CI = +/-0.427; p = 0.851)	-0.056	-1.43%
Frequency	2016.2	-0.022 (CI = +/-0.080; p = 0.558)	0.000 (CI = +/-0.011; p = 0.931)	-0.006 (CI = +/-0.466; p = 0.979)	-0.052	-2.20%
Frequency	2017.1	-0.018 (CI = +/-0.093; p = 0.686)	0.001 (CI = +/-0.011; p = 0.905)	-0.023 (CI = +/-0.511; p = 0.923)	-0.114	-1.75%

Total Property Damage

Coverage = Total PD

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Rate	
Loss Cost	2007.1	0.016 (CI = +/-0.021; p = 0.131)	0.056 (CI = +/-0.143; p = 0.429)	0.022 (CI = +/-0.010; p = 0.000)	-0.328 (CI = +/-0.298; p = 0.032)	0.366	+1.63%	
Loss Cost	2007.2	0.017 (CI = +/-0.023; p = 0.138)	0.053 (CI = +/-0.147; p = 0.464)	0.022 (CI = +/-0.010; p = 0.000)	-0.335 (CI = +/-0.309; p = 0.035)	0.364	+1.72%	
Loss Cost	2008.1	0.017 (CI = +/-0.025; p = 0.168)	0.054 (CI = +/-0.152; p = 0.477)	0.022 (CI = +/-0.010; p = 0.000)	-0.335 (CI = +/-0.320; p = 0.041)	0.361	+1.72%	
Loss Cost	2008.2	0.021 (CI = +/-0.026; p = 0.114)	0.042 (CI = +/-0.155; p = 0.581)	0.023 (CI = +/-0.011; p = 0.000)	-0.364 (CI = +/-0.329; p = 0.031)	0.366	+2.11%	
Loss Cost	2009.1	0.021 (CI = +/-0.029; p = 0.148)	0.042 (CI = +/-0.161; p = 0.599)	0.023 (CI = +/-0.011; p = 0.000)	-0.363 (CI = +/-0.342; p = 0.038)	0.363	+2.10%	
Loss Cost	2009.2	0.014 (CI = +/-0.030; p = 0.359)	0.061 (CI = +/-0.161; p = 0.442)	0.022 (CI = +/-0.011; p = 0.000)	-0.311 (CI = +/-0.344; p = 0.074)	0.387	+1.36%	
Loss Cost	2010.1	0.019 (CI = +/-0.032; p = 0.228)	0.076 (CI = +/-0.164; p = 0.346)	0.023 (CI = +/-0.011; p = 0.000)	-0.349 (CI = +/-0.353; p = 0.052)	0.397	+1.94%	
Loss Cost	2010.2	0.017 (CI = +/-0.035; p = 0.315)	0.081 (CI = +/-0.170; p = 0.336)	0.023 (CI = +/-0.011; p = 0.000)	-0.337 (CI = +/-0.370; p = 0.073)	0.396	+1.76%	
Loss Cost	2011.1	0.013 (CI = +/-0.038; p = 0.489)	0.070 (CI = +/-0.176; p = 0.418)	0.022 (CI = +/-0.012; p = 0.001)	-0.309 (CI = +/-0.387; p = 0.112)	0.397	+1.31%	
Loss Cost	2011.2	0.014 (CI = +/-0.042; p = 0.487)	0.067 (CI = +/-0.183; p = 0.454)	0.022 (CI = +/-0.012; p = 0.001)	-0.318 (CI = +/-0.409; p = 0.121)	0.389	+1.45%	
Loss Cost	2012.1	0.005 (CI = +/-0.046; p = 0.812)	0.048 (CI = +/-0.187; p = 0.601)	0.021 (CI = +/-0.012; p = 0.002)	-0.263 (CI = +/-0.423; p = 0.210)	0.407	+0.53%	
Loss Cost	2012.2	-0.004 (CI = +/-0.050; p = 0.857)	0.066 (CI = +/-0.191; p = 0.480)	0.020 (CI = +/-0.013; p = 0.004)	-0.205 (CI = +/-0.439; p = 0.342)	0.432	-0.44%	
Loss Cost	2013.1	-0.013 (CI = +/-0.055; p = 0.634)	0.050 (CI = +/-0.198; p = 0.604)	0.019 (CI = +/-0.013; p = 0.008)	-0.157 (CI = +/-0.463; p = 0.485)	0.445	-1.27%	
Loss Cost	2013.2	-0.009 (CI = +/-0.062; p = 0.753)	0.044 (CI = +/-0.208; p = 0.658)	0.019 (CI = +/-0.014; p = 0.010)	-0.176 (CI = +/-0.496; p = 0.465)	0.419	-0.94%	
Loss Cost	2014.1	-0.001 (CI = +/-0.070; p = 0.985)	0.059 (CI = +/-0.218; p = 0.576)	0.020 (CI = +/-0.014; p = 0.010)	-0.223 (CI = +/-0.531; p = 0.388)	0.399	-0.06%	
Loss Cost	2014.2	0.028 (CI = +/-0.070; p = 0.410)	0.018 (CI = +/-0.204; p = 0.855)	0.022 (CI = +/-0.013; p = 0.003)	-0.372 (CI = +/-0.509; p = 0.141)	0.418	+2.86%	
Loss Cost	2015.1	0.064 (CI = +/-0.068; p = 0.062)	0.070 (CI = +/-0.182; p = 0.427)	0.026 (CI = +/-0.012; p = 0.000)	-0.548 (CI = +/-0.465; p = 0.024)	0.519	+6.65%	
Loss Cost	2015.2	0.078 (CI = +/-0.076; p = 0.044)	0.052 (CI = +/-0.188; p = 0.564)	0.027 (CI = +/-0.012; p = 0.000)	-0.615 (CI = +/-0.493; p = 0.018)	0.530	+8.16%	
Loss Cost	2016.1	0.089 (CI = +/-0.088; p = 0.047)	0.065 (CI = +/-0.200; p = 0.494)	0.027 (CI = +/-0.013; p = 0.001)	-0.662 (CI = +/-0.538; p = 0.020)	0.533	+9.33%	
Loss Cost	2016.2	0.107 (CI = +/-0.098; p = 0.035)	0.044 (CI = +/-0.209; p = 0.651)	0.028 (CI = +/-0.013; p = 0.001)	-0.736 (CI = +/-0.572; p = 0.016)	0.545	+11.29%	
Loss Cost	2017.1	0.134 (CI = +/-0.109; p = 0.021)	0.074 (CI = +/-0.214; p = 0.462)	0.030 (CI = +/-0.013; p = 0.001)	-0.839 (CI = +/-0.597; p = 0.010)	0.580	+14.32%	
Severity	2007.1	0.045 (CI = +/-0.020; p = 0.000)	-0.034 (CI = +/-0.132; p = 0.600)	0.001 (CI = +/-0.009; p = 0.816)	0.157 (CI = +/-0.276; p = 0.256)	0.657	+4.64%	
Severity	2007.2	0.047 (CI = +/-0.021; p = 0.000)	-0.039 (CI = +/-0.136; p = 0.563)	0.001 (CI = +/-0.009; p = 0.780)	0.145 (CI = +/-0.285; p = 0.305)	0.646	+4.79%	
Severity	2008.1	0.048 (CI = +/-0.023; p = 0.000)	-0.036 (CI = +/-0.140; p = 0.607)	0.001 (CI = +/-0.010; p = 0.755)	0.138 (CI = +/-0.295; p = 0.346)	0.633	+4.89%	
Severity	2008.2	0.055 (CI = +/-0.023; p = 0.000)	-0.058 (CI = +/-0.136; p = 0.392)	0.003 (CI = +/-0.009; p = 0.561)	0.082 (CI = +/-0.287; p = 0.563)	0.677	+5.67%	
Severity	2009.1	0.058 (CI = +/-0.025; p = 0.000)	-0.048 (CI = +/-0.139; p = 0.485)	0.003 (CI = +/-0.009; p = 0.488)	0.060 (CI = +/-0.296; p = 0.681)	0.674	+6.01%	
Severity	2009.2	0.058 (CI = +/-0.027; p = 0.000)	-0.047 (CI = +/-0.144; p = 0.506)	0.003 (CI = +/-0.010; p = 0.505)	0.062 (CI = +/-0.309; p = 0.685)	0.648	+5.98%	
Severity	2010.1	0.065 (CI = +/-0.028; p = 0.000)	-0.029 (CI = +/-0.145; p = 0.684)	0.004 (CI = +/-0.010; p = 0.366)	0.017 (CI = +/-0.313; p = 0.914)	0.667	+6.70%	
Severity	2010.2	0.069 (CI = +/-0.031; p = 0.000)	-0.040 (CI = +/-0.148; p = 0.583)	0.005 (CI = +/-0.010; p = 0.311)	-0.015 (CI = +/-0.323; p = 0.926)	0.664	+7.19%	
Severity	2011.1	0.070 (CI = +/-0.034; p = 0.000)	-0.039 (CI = +/-0.155; p = 0.608)	0.005 (CI = +/-0.010; p = 0.324)	-0.018 (CI = +/-0.341; p = 0.916)	0.640	+7.24%	
Severity	2011.2	0.073 (CI = +/-0.037; p = 0.001)	-0.045 (CI = +/-0.161; p = 0.569)	0.005 (CI = +/-0.011; p = 0.308)	-0.036 (CI = +/-0.359; p = 0.839)	0.619	+7.54%	
Severity	2012.1	0.066 (CI = +/-0.041; p = 0.003)	-0.058 (CI = +/-0.166; p = 0.473)	0.004 (CI = +/-0.012; p = 0.407)	0.002 (CI = +/-0.375; p = 0.990)	0.577	+6.86%	
Severity	2012.2	0.065 (CI = +/-0.045; p = 0.007)	-0.056 (CI = +/-0.174; p = 0.509)	0.004 (CI = +/-0.011; p = 0.440)	0.010 (CI = +/-0.399; p = 0.959)	0.533	+6.73%	
Severity	2013.1	0.060 (CI = +/-0.051; p = 0.022)	-0.065 (CI = +/-0.182; p = 0.466)	0.004 (CI = +/-0.012; p = 0.521)	0.036 (CI = +/-0.425; p = 0.861)	0.489	+6.24%	
Severity	2013.2	0.064 (CI = +/-0.057; p = 0.029)	-0.071 (CI = +/-0.191; p = 0.443)	0.004 (CI = +/-0.013; p = 0.498)	0.014 (CI = +/-0.455; p = 0.950)	0.462	+6.66%	
Severity	2014.1	0.073 (CI = +/-0.064; p = 0.028)	-0.057 (CI = +/-0.200; p = 0.554)	0.005 (CI = +/-0.013; p = 0.427)	-0.031 (CI = +/-0.486; p = 0.895)	0.460	+7.57%	
Severity	2014.2	0.091 (CI = +/-0.069; p = 0.013)	-0.083 (CI = +/-0.200; p = 0.392)	0.007 (CI = +/-0.013; p = 0.304)	-0.126 (CI = +/-0.500; p = 0.601)	0.505	+9.54%	
Severity	2015.1	0.130 (CI = +/-0.064; p = 0.001)	-0.028 (CI = +/-0.172; p = 0.730)	0.010 (CI = +/-0.011; p = 0.073)	-0.312 (CI = +/-0.439; p = 0.150)	0.676	+13.83%	
Severity	2015.2	0.142 (CI = +/-0.072; p = 0.001)	-0.044 (CI = +/-0.178; p = 0.607)	0.011 (CI = +/-0.012; p = 0.062)	-0.370 (CI = +/-0.468; p = 0.112)	0.663	+15.23%	
Severity	2016.1	0.161 (CI = +/-0.080; p = 0.001)	-0.019 (CI = +/-0.183; p = 0.822)	0.013 (CI = +/-0.012; p = 0.041)	-0.456 (CI = +/-0.492; p = 0.066)	0.674	+17.52%	
Severity	2016.2	0.187 (CI = +/-0.085; p = 0.000)	-0.049 (CI = +/-0.181; p = 0.568)	0.014 (CI = +/-0.012; p = 0.024)	-0.562 (CI = +/-0.496; p = 0.030)	0.707	+20.52%	
Severity	2017.1	0.219 (CI = +/-0.088; p = 0.000)	-0.013 (CI = +/-0.173; p = 0.876)	0.015 (CI = +/-0.011; p = 0.010)	-0.686 (CI = +/-0.482; p = 0.010)	0.761	+24.52%	
Frequency	2007.1	-0.029 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.092; p = 0.054)	0.021 (CI = +/-0.006; p = 0.000)	-0.485 (CI = +/-0.192; p = 0.000)	0.882	-2.88%	
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.095; p = 0.056)	0.021 (CI = +/-0.007; p = 0.000)	-0.480 (CI = +/-0.199; p = 0.000)	0.878	-2.93%	
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.089 (CI = +/-0.098; p = 0.073)	0.021 (CI = +/-0.007; p = 0.000)	-0.474 (CI = +/-0.206; p = 0.000)	0.875	-3.02%	
Frequency	2008.2	-0.034 (CI = +/-0.017; p = 0.000)	0.100 (CI = +/-0.098; p = 0.047)	0.020 (CI = +/-0.007; p = 0.000)	-0.447 (CI = +/-0.208; p = 0.000)	0.880	-3.37%	
Frequency	2009.1	-0.038 (CI = +/-0.018; p = 0.000)	0.090 (CI = +/-0.100; p = 0.076)	0.020 (CI = +/-0.007; p = 0.000)	-0.423 (CI = +/-0.212; p = 0.000)	0.884	-3.69%	
Frequency	2009.2	-0.045 (CI = +/-0.017; p = 0.000)	0.108 (CI = +/-0.094; p = 0.025)	0.019 (CI = +/-0.006; p = 0.000)	-0.373 (CI = +/-0.200; p = 0.001)	0.903	-4.36%	
Frequency	2010.1	-0.046 (CI = +/-0.019; p = 0.000)	0.105 (CI = +/-0.097; p = 0.035)	0.018 (CI = +/-0.007; p = 0.000)	-0.366 (CI = +/-0.209; p = 0.001)	0.900	-4.46%	
Frequency	2010.2	-0.052 (CI = +/-0.019; p = 0.000)	0.121 (CI = +/-0.094; p = 0.014)	0.018 (CI = +/-0.006; p = 0.000)	-0.322 (CI = +/-0.205; p = 0.003)	0.911	-5.07%	
Frequency	2011.1	-0.057 (CI = +/-0.021; p = 0.000)	0.109 (CI = +/-0.095; p = 0.026)	0.017 (CI = +/-0.006; p = 0.000)	-0.292 (CI = +/-0.208; p = 0.008)	0.915	-5.53%	
Frequency	2011.2	-0.058 (CI = +/-0.023; p = 0.000)	0.112 (CI = +/-0.098; p = 0.027)	0.017 (CI = +/-0.007; p = 0.000)	-0.282 (CI = +/-0.220; p = 0.014)	0.909	-5.66%	
Frequency	2012.1	-0.061 (CI = +/-0.025; p = 0.000)	0.106 (CI = +/-0.102; p = 0.043)	0.016 (CI = +/-0.007; p = 0.000)	-0.266 (CI = +/-0.231; p = 0.026)	0.906	-5.92%	
Frequency	2012.2	-0.069 (CI = +/-0.026; p = 0.000)	0.122 (CI = +/-0.100; p = 0.019)	0.015 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.229; p = 0.065)	0.915	-6.71%	
Frequency	2013.1	-0.073 (CI = +/-0.029; p = 0.000)	0.115 (CI = +/-0.104; p = 0.032)	0.015 (CI = +/-0.007; p = 0.000)	-0.193 (CI = +/-0.243; p = 0.112)	0.913	-7.07%	
Frequency	2013.2	-0.074 (CI = +/-0.033; p = 0.000)	0.116 (CI = +/-0.109; p = 0.039)	0.015 (CI = +/-0.007; p = 0.000)	-0.190 (CI = +/-0.261; p = 0.143)	0.903	-7.12%	
Frequency	2014.1	-0.074 (CI = +/-0.037; p = 0.001)	0.116 (CI = +/-0.116; p = 0.050)	0.015 (CI = +/-0.008; p = 0.001)	-0.192 (CI = +/-0.282; p = 0.170)	0.894	-7.09%	
Frequency	2014.2	-0.063 (CI = +/-0.040; p = 0.004)	0.101 (CI = +/-0.116; p = 0.084)	0.016 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.290; p = 0.090)	0.884	-6.10%	
Frequency	2015.1	-0.065 (CI = +/-0.046; p = 0.009)	0.098 (CI = +/-0.124; p = 0.113)	0.015 (CI = +/-0.008; p = 0.001)	-0.236 (CI = +/-0.316; p = 0.133)	0.876	-6.31%	
Frequency	2015.2	-0.063 (CI = +/-0.053; p = 0.023)	0.096 (CI = +/-0.132; p = 0.142)	0.016 (CI = +/-0.009; p = 0.002)	-0.244 (CI = +/-0.346; p = 0.152)	0.857	-6.14%	
Frequency	2016.1	-0.072 (CI = +/-0.061; p = 0.024)	0.085 (CI = +/-0.140; p = 0.213)	0.015 (CI = +/-0.009; p = 0.004)	-0.205 (CI = +/-0.375; p = 0.258)	0.851	-6.97%	
Frequency	2016.2	-0.080 (CI = +/-0.070; p = 0.029)	0.093 (CI = +/-0.149; p = 0.198)	0.015 (CI = +/-0.010; p = 0.006)	-0.175 (CI = +/-0.409; p = 0.370)	0.835	-7.65%	
Frequency	2017.1	-0.086 (CI = +/-0.082; p = 0.043)	0.087 (CI = +/-0.161; p = 0.263)	0.014 (CI = +/-0.010; p = 0.010)	-0.152 (CI = +/-0.451; p = 0.473)	0.817	-8.20%	

Total Property Damage

Coverage = Total PD

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	-0.013 (CI = +/-0.023; p = 0.256)	0.028 (CI = +/-0.308; p = 0.857)	0.001	-1.32%
Loss Cost	2007.2	-0.014 (CI = +/-0.025; p = 0.258)	0.033 (CI = +/-0.317; p = 0.832)	0.000	-1.41%
Loss Cost	2008.1	-0.017 (CI = +/-0.027; p = 0.211)	0.049 (CI = +/-0.325; p = 0.759)	0.009	-1.66%
Loss Cost	2008.2	-0.016 (CI = +/-0.029; p = 0.279)	0.042 (CI = +/-0.335; p = 0.801)	-0.007	-1.54%
Loss Cost	2009.1	-0.019 (CI = +/-0.031; p = 0.222)	0.061 (CI = +/-0.344; p = 0.718)	0.004	-1.87%
Loss Cost	2009.2	-0.028 (CI = +/-0.032; p = 0.088)	0.112 (CI = +/-0.341; p = 0.508)	0.060	-2.71%
Loss Cost	2010.1	-0.027 (CI = +/-0.035; p = 0.120)	0.109 (CI = +/-0.354; p = 0.533)	0.040	-2.67%
Loss Cost	2010.2	-0.031 (CI = +/-0.037; p = 0.095)	0.133 (CI = +/-0.365; p = 0.460)	0.056	-3.10%
Loss Cost	2011.1	-0.040 (CI = +/-0.040; p = 0.046)	0.179 (CI = +/-0.369; p = 0.326)	0.104	-3.94%
Loss Cost	2011.2	-0.043 (CI = +/-0.043; p = 0.052)	0.193 (CI = +/-0.384; p = 0.310)	0.098	-4.20%
Loss Cost	2012.1	-0.056 (CI = +/-0.045; p = 0.016)	0.259 (CI = +/-0.381; p = 0.173)	0.181	-5.48%
Loss Cost	2012.2	-0.069 (CI = +/-0.047; p = 0.006)	0.321 (CI = +/-0.381; p = 0.095)	0.252	-6.70%
Loss Cost	2013.1	-0.084 (CI = +/-0.050; p = 0.002)	0.386 (CI = +/-0.382; p = 0.048)	0.325	-8.02%
Loss Cost	2013.2	-0.087 (CI = +/-0.056; p = 0.004)	0.402 (CI = +/-0.403; p = 0.050)	0.298	-8.36%
Loss Cost	2014.1	-0.090 (CI = +/-0.063; p = 0.007)	0.415 (CI = +/-0.428; p = 0.056)	0.264	-8.64%
Loss Cost	2014.2	-0.076 (CI = +/-0.069; p = 0.033)	0.358 (CI = +/-0.443; p = 0.107)	0.148	-7.33%
Loss Cost	2015.1	-0.062 (CI = +/-0.077; p = 0.107)	0.303 (CI = +/-0.464; p = 0.186)	0.045	-6.00%
Loss Cost	2015.2	-0.063 (CI = +/-0.088; p = 0.150)	0.307 (CI = +/-0.500; p = 0.212)	0.016	-6.09%
Loss Cost	2016.1	-0.073 (CI = +/-0.101; p = 0.145)	0.341 (CI = +/-0.538; p = 0.196)	0.022	-7.03%
Loss Cost	2016.2	-0.073 (CI = +/-0.118; p = 0.205)	0.341 (CI = +/-0.585; p = 0.232)	-0.012	-7.03%
Loss Cost	2017.1	-0.072 (CI = +/-0.138; p = 0.282)	0.337 (CI = +/-0.640; p = 0.276)	-0.044	-6.90%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	0.323 (CI = +/-0.198; p = 0.002)	0.737	+3.48%
Severity	2007.2	0.034 (CI = +/-0.016; p = 0.000)	0.323 (CI = +/-0.204; p = 0.003)	0.728	+3.49%
Severity	2008.1	0.034 (CI = +/-0.017; p = 0.000)	0.322 (CI = +/-0.211; p = 0.004)	0.717	+3.50%
Severity	2008.2	0.039 (CI = +/-0.018; p = 0.000)	0.292 (CI = +/-0.208; p = 0.007)	0.742	+4.01%
Severity	2009.1	0.041 (CI = +/-0.019; p = 0.000)	0.282 (CI = +/-0.214; p = 0.012)	0.738	+4.19%
Severity	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.294 (CI = +/-0.220; p = 0.011)	0.721	+3.96%
Severity	2010.1	0.043 (CI = +/-0.022; p = 0.000)	0.271 (CI = +/-0.223; p = 0.019)	0.731	+4.40%
Severity	2010.2	0.044 (CI = +/-0.024; p = 0.001)	0.263 (CI = +/-0.232; p = 0.027)	0.722	+4.54%
Severity	2011.1	0.043 (CI = +/-0.026; p = 0.002)	0.271 (CI = +/-0.241; p = 0.029)	0.704	+4.38%
Severity	2011.2	0.042 (CI = +/-0.028; p = 0.006)	0.276 (CI = +/-0.252; p = 0.033)	0.686	+4.28%
Severity	2012.1	0.035 (CI = +/-0.030; p = 0.026)	0.313 (CI = +/-0.254; p = 0.018)	0.669	+3.52%
Severity	2012.2	0.029 (CI = +/-0.033; p = 0.079)	0.339 (CI = +/-0.262; p = 0.014)	0.649	+2.94%
Severity	2013.1	0.022 (CI = +/-0.035; p = 0.203)	0.369 (CI = +/-0.270; p = 0.010)	0.631	+2.27%
Severity	2013.2	0.020 (CI = +/-0.040; p = 0.316)	0.382 (CI = +/-0.285; p = 0.011)	0.614	+1.97%
Severity	2014.1	0.022 (CI = +/-0.044; p = 0.317)	0.372 (CI = +/-0.303; p = 0.019)	0.607	+2.21%
Severity	2014.2	0.028 (CI = +/-0.050; p = 0.255)	0.348 (CI = +/-0.320; p = 0.035)	0.609	+2.83%
Severity	2015.1	0.050 (CI = +/-0.050; p = 0.049)	0.262 (CI = +/-0.301; p = 0.084)	0.695	+5.15%
Severity	2015.2	0.048 (CI = +/-0.057; p = 0.094)	0.270 (CI = +/-0.325; p = 0.097)	0.669	+4.92%
Severity	2016.1	0.051 (CI = +/-0.066; p = 0.118)	0.258 (CI = +/-0.351; p = 0.138)	0.651	+5.27%
Severity	2016.2	0.056 (CI = +/-0.077; p = 0.139)	0.243 (CI = +/-0.381; p = 0.192)	0.633	+5.75%
Severity	2017.1	0.067 (CI = +/-0.089; p = 0.128)	0.211 (CI = +/-0.411; p = 0.288)	0.625	+6.89%
Frequency	2007.1	-0.048 (CI = +/-0.017; p = 0.000)	-0.296 (CI = +/-0.227; p = 0.012)	0.756	-4.64%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.290 (CI = +/-0.234; p = 0.017)	0.748	-4.73%
Frequency	2008.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.272 (CI = +/-0.238; p = 0.026)	0.749	-4.99%
Frequency	2008.2	-0.055 (CI = +/-0.021; p = 0.000)	-0.250 (CI = +/-0.241; p = 0.042)	0.755	-5.34%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.220 (CI = +/-0.241; p = 0.072)	0.768	-5.81%
Frequency	2009.2	-0.066 (CI = +/-0.022; p = 0.000)	-0.183 (CI = +/-0.237; p = 0.125)	0.789	-6.42%
Frequency	2010.1	-0.070 (CI = +/-0.024; p = 0.000)	-0.162 (CI = +/-0.242; p = 0.180)	0.789	-6.76%
Frequency	2010.2	-0.076 (CI = +/-0.025; p = 0.000)	-0.130 (CI = +/-0.243; p = 0.281)	0.799	-7.31%
Frequency	2011.1	-0.083 (CI = +/-0.026; p = 0.000)	-0.092 (CI = +/-0.241; p = 0.438)	0.814	-7.97%
Frequency	2011.2	-0.085 (CI = +/-0.028; p = 0.000)	-0.084 (CI = +/-0.251; p = 0.499)	0.801	-8.13%
Frequency	2012.1	-0.091 (CI = +/-0.030; p = 0.000)	-0.054 (CI = +/-0.257; p = 0.670)	0.804	-8.69%
Frequency	2012.2	-0.098 (CI = +/-0.032; p = 0.000)	-0.018 (CI = +/-0.261; p = 0.886)	0.809	-9.36%
Frequency	2013.1	-0.106 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.267; p = 0.897)	0.812	-10.06%
Frequency	2013.2	-0.107 (CI = +/-0.039; p = 0.000)	0.021 (CI = +/-0.282; p = 0.881)	0.791	-10.13%
Frequency	2014.1	-0.112 (CI = +/-0.044; p = 0.000)	0.043 (CI = +/-0.297; p = 0.764)	0.779	-10.61%
Frequency	2014.2	-0.104 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.311; p = 0.947)	0.744	-9.88%
Frequency	2015.1	-0.112 (CI = +/-0.054; p = 0.000)	0.041 (CI = +/-0.328; p = 0.794)	0.734	-10.60%
Frequency	2015.2	-0.111 (CI = +/-0.062; p = 0.002)	0.037 (CI = +/-0.353; p = 0.828)	0.695	-10.49%
Frequency	2016.1	-0.124 (CI = +/-0.070; p = 0.002)	0.083 (CI = +/-0.372; p = 0.641)	0.694	-11.69%
Frequency	2016.2	-0.129 (CI = +/-0.081; p = 0.004)	0.098 (CI = +/-0.404; p = 0.611)	0.657	-12.09%
Frequency	2017.1	-0.138 (CI = +/-0.094; p = 0.007)	0.126 (CI = +/-0.438; p = 0.545)	0.626	-12.91%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility, new_normal
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend	
								Rate	
Loss Cost	2007.1	0.013 (CI = +/-0.022; p = 0.227)	0.058 (CI = +/-0.144; p = 0.419)	0.023 (CI = +/-0.010; p = 0.000)	-0.445 (CI = +/-0.407; p = 0.033)	0.149 (CI = +/-0.348; p = 0.390)	0.361		+1.36%
Loss Cost	2007.2	0.014 (CI = +/-0.024; p = 0.239)	0.056 (CI = +/-0.148; p = 0.449)	0.023 (CI = +/-0.010; p = 0.000)	-0.448 (CI = +/-0.415; p = 0.035)	0.146 (CI = +/-0.356; p = 0.407)	0.358		+1.42%
Loss Cost	2008.1	0.014 (CI = +/-0.026; p = 0.284)	0.055 (CI = +/-0.154; p = 0.469)	0.023 (CI = +/-0.011; p = 0.000)	-0.447 (CI = +/-0.425; p = 0.040)	0.147 (CI = +/-0.364; p = 0.415)	0.354		+1.40%
Loss Cost	2008.2	0.018 (CI = +/-0.028; p = 0.203)	0.044 (CI = +/-0.157; p = 0.566)	0.023 (CI = +/-0.011; p = 0.000)	-0.464 (CI = +/-0.430; p = 0.036)	0.133 (CI = +/-0.368; p = 0.463)	0.356		+1.79%
Loss Cost	2009.1	0.017 (CI = +/-0.030; p = 0.256)	0.043 (CI = +/-0.163; p = 0.591)	0.023 (CI = +/-0.011; p = 0.000)	-0.462 (CI = +/-0.442; p = 0.041)	0.135 (CI = +/-0.377; p = 0.468)	0.352		+1.74%
Loss Cost	2009.2	0.009 (CI = +/-0.032; p = 0.574)	0.064 (CI = +/-0.162; p = 0.424)	0.022 (CI = +/-0.011; p = 0.000)	-0.427 (CI = +/-0.434; p = 0.054)	0.163 (CI = +/-0.370; p = 0.372)	0.383		+0.89%
Loss Cost	2010.1	0.015 (CI = +/-0.034; p = 0.394)	0.078 (CI = +/-0.165; p = 0.342)	0.023 (CI = +/-0.011; p = 0.000)	-0.450 (CI = +/-0.439; p = 0.045)	0.147 (CI = +/-0.374; p = 0.425)	0.389		+1.46%
Loss Cost	2010.2	0.012 (CI = +/-0.038; p = 0.525)	0.083 (CI = +/-0.171; p = 0.324)	0.023 (CI = +/-0.011; p = 0.000)	-0.440 (CI = +/-0.452; p = 0.056)	0.156 (CI = +/-0.384; p = 0.411)	0.388		+1.19%
Loss Cost	2011.1	0.006 (CI = +/-0.042; p = 0.761)	0.071 (CI = +/-0.177; p = 0.412)	0.022 (CI = +/-0.012; p = 0.001)	-0.418 (CI = +/-0.462; p = 0.074)	0.171 (CI = +/-0.392; p = 0.375)	0.393		+0.62%
Loss Cost	2011.2	0.007 (CI = +/-0.046; p = 0.766)	0.070 (CI = +/-0.185; p = 0.437)	0.022 (CI = +/-0.012; p = 0.001)	-0.420 (CI = +/-0.479; p = 0.083)	0.169 (CI = +/-0.406; p = 0.395)	0.382		+0.68%
Loss Cost	2012.1	-0.005 (CI = +/-0.051; p = 0.841)	0.049 (CI = +/-0.188; p = 0.593)	0.021 (CI = +/-0.013; p = 0.003)	-0.376 (CI = +/-0.482; p = 0.119)	0.200 (CI = +/-0.407; p = 0.318)	0.408		-0.49%
Loss Cost	2012.2	-0.018 (CI = +/-0.055; p = 0.494)	0.070 (CI = +/-0.189; p = 0.446)	0.019 (CI = +/-0.013; p = 0.005)	-0.329 (CI = +/-0.484; p = 0.171)	0.238 (CI = +/-0.408; p = 0.237)	0.446		-1.81%
Loss Cost	2013.1	-0.031 (CI = +/-0.061; p = 0.302)	0.051 (CI = +/-0.194; p = 0.591)	0.018 (CI = +/-0.013; p = 0.010)	-0.284 (CI = +/-0.495; p = 0.243)	0.269 (CI = +/-0.414; p = 0.190)	0.469		-3.04%
Loss Cost	2013.2	-0.030 (CI = +/-0.070; p = 0.376)	0.050 (CI = +/-0.205; p = 0.616)	0.018 (CI = +/-0.014; p = 0.013)	-0.287 (CI = +/-0.521; p = 0.262)	0.267 (CI = +/-0.436; p = 0.213)	0.440		-2.97%
Loss Cost	2014.1	-0.023 (CI = +/-0.081; p = 0.552)	0.059 (CI = +/-0.217; p = 0.574)	0.019 (CI = +/-0.015; p = 0.016)	-0.310 (CI = +/-0.551; p = 0.251)	0.251 (CI = +/-0.457; p = 0.262)	0.411		-2.30%
Loss Cost	2014.2	0.011 (CI = +/-0.085; p = 0.796)	0.021 (CI = +/-0.207; p = 0.830)	0.006 (CI = +/-0.014; p = 0.006)	-0.417 (CI = +/-0.531; p = 0.115)	0.167 (CI = +/-0.439; p = 0.429)	0.405		+1.06%
Loss Cost	2015.1	0.056 (CI = +/-0.086; p = 0.184)	0.069 (CI = +/-0.188; p = 0.445)	0.025 (CI = +/-0.013; p = 0.001)	-0.560 (CI = +/-0.487; p = 0.027)	0.066 (CI = +/-0.399; p = 0.727)	0.490		+7.79%
Loss Cost	2015.2	0.075 (CI = +/-0.100; p = 0.130)	0.052 (CI = +/-0.197; p = 0.575)	0.026 (CI = +/-0.013; p = 0.001)	-0.616 (CI = +/-0.516; p = 0.023)	0.023 (CI = +/-0.421; p = 0.908)	0.495		+7.78%
Loss Cost	2016.1	0.091 (CI = +/-0.121; p = 0.128)	0.065 (CI = +/-0.210; p = 0.511)	0.028 (CI = +/-0.015; p = 0.002)	-0.662 (CI = +/-0.565; p = 0.025)	-0.010 (CI = +/-0.455; p = 0.964)	0.495		+9.51%
Loss Cost	2016.2	0.122 (CI = +/-0.142; p = 0.085)	0.043 (CI = +/-0.219; p = 0.675)	0.029 (CI = +/-0.015; p = 0.002)	-0.749 (CI = +/-0.606; p = 0.020)	-0.075 (CI = +/-0.485; p = 0.740)	0.509		+12.99%
Loss Cost	2017.1	0.175 (CI = +/-0.163; p = 0.038)	0.077 (CI = +/-0.220; p = 0.455)	0.032 (CI = +/-0.016; p = 0.001)	-0.890 (CI = +/-0.633; p = 0.011)	-0.175 (CI = +/-0.499; p = 0.453)	0.565		+19.15%
Severity	2007.1	0.038 (CI = +/-0.018; p = 0.000)	-0.030 (CI = +/-0.119; p = 0.607)	0.003 (CI = +/-0.008; p = 0.509)	-0.167 (CI = +/-0.336; p = 0.318)	0.411 (CI = +/-0.288; p = 0.007)	0.724		+3.87%
Severity	2007.2	0.039 (CI = +/-0.020; p = 0.000)	-0.033 (CI = +/-0.122; p = 0.591)	0.003 (CI = +/-0.008; p = 0.502)	-0.171 (CI = +/-0.343; p = 0.318)	0.408 (CI = +/-0.294; p = 0.008)	0.713		+3.95%
Severity	2008.1	0.039 (CI = +/-0.022; p = 0.001)	-0.032 (CI = +/-0.127; p = 0.612)	0.003 (CI = +/-0.009; p = 0.508)	-0.172 (CI = +/-0.351; p = 0.325)	0.407 (CI = +/-0.300; p = 0.010)	0.702		+3.97%
Severity	2008.2	0.046 (CI = +/-0.022; p = 0.000)	-0.051 (CI = +/-0.123; p = 0.397)	0.004 (CI = +/-0.008; p = 0.359)	-0.203 (CI = +/-0.336; p = 0.227)	0.382 (CI = +/-0.288; p = 0.011)	0.737		+4.72%
Severity	2009.1	0.049 (CI = +/-0.024; p = 0.000)	-0.045 (CI = +/-0.126; p = 0.475)	0.004 (CI = +/-0.009; p = 0.323)	-0.213 (CI = +/-0.343; p = 0.213)	0.375 (CI = +/-0.293; p = 0.014)	0.733		+4.98%
Severity	2009.2	0.047 (CI = +/-0.026; p = 0.001)	-0.041 (CI = +/-0.131; p = 0.525)	0.004 (CI = +/-0.009; p = 0.357)	-0.207 (CI = +/-0.352; p = 0.237)	0.380 (CI = +/-0.300; p = 0.015)	0.712		+4.82%
Severity	2010.1	0.053 (CI = +/-0.028; p = 0.001)	-0.026 (CI = +/-0.132; p = 0.689)	0.005 (CI = +/-0.009; p = 0.262)	-0.232 (CI = +/-0.351; p = 0.185)	0.362 (CI = +/-0.299; p = 0.020)	0.725		+5.47%
Severity	2010.2	0.057 (CI = +/-0.030; p = 0.001)	-0.034 (CI = +/-0.136; p = 0.612)	0.005 (CI = +/-0.009; p = 0.235)	-0.247 (CI = +/-0.359; p = 0.169)	0.350 (CI = +/-0.305; p = 0.026)	0.719		+5.85%
Severity	2011.1	0.056 (CI = +/-0.033; p = 0.002)	-0.036 (CI = +/-0.142; p = 0.601)	0.005 (CI = +/-0.010; p = 0.268)	-0.242 (CI = +/-0.371; p = 0.190)	0.354 (CI = +/-0.315; p = 0.029)	0.698		+5.73%
Severity	2011.2	0.057 (CI = +/-0.037; p = 0.005)	-0.038 (CI = +/-0.148; p = 0.596)	0.005 (CI = +/-0.010; p = 0.274)	-0.246 (CI = +/-0.384; p = 0.197)	0.350 (CI = +/-0.326; p = 0.036)	0.678		+5.85%
Severity	2012.1	0.047 (CI = +/-0.040; p = 0.025)	-0.056 (CI = +/-0.150; p = 0.444)	0.004 (CI = +/-0.010; p = 0.401)	-0.210 (CI = +/-0.386; p = 0.270)	0.376 (CI = +/-0.326; p = 0.026)	0.655		+4.83%
Severity	2012.2	0.042 (CI = +/-0.045; p = 0.065)	-0.049 (CI = +/-0.156; p = 0.523)	0.004 (CI = +/-0.010; p = 0.470)	-0.193 (CI = +/-0.400; p = 0.325)	0.389 (CI = +/-0.337; p = 0.026)	0.624		+4.32%
Severity	2013.1	0.033 (CI = +/-0.051; p = 0.191)	-0.064 (CI = +/-0.161; p = 0.419)	0.003 (CI = +/-0.011; p = 0.621)	-0.159 (CI = +/-0.410; p = 0.426)	0.413 (CI = +/-0.344; p = 0.021)	0.601		+3.33%
Severity	2013.2	0.032 (CI = +/-0.058; p = 0.255)	-0.063 (CI = +/-0.170; p = 0.445)	0.003 (CI = +/-0.011; p = 0.642)	-0.158 (CI = +/-0.432; p = 0.452)	0.414 (CI = +/-0.362; p = 0.027)	0.576		+3.29%
Severity	2014.1	0.036 (CI = +/-0.067; p = 0.268)	-0.058 (CI = +/-0.180; p = 0.507)	0.003 (CI = +/-0.012; p = 0.612)	-0.172 (CI = +/-0.458; p = 0.439)	0.404 (CI = +/-0.380; p = 0.039)	0.565		+3.72%
Severity	2014.2	0.053 (CI = +/-0.076; p = 0.160)	-0.076 (CI = +/-0.185; p = 0.397)	0.004 (CI = +/-0.012; p = 0.481)	-0.224 (CI = +/-0.474; p = 0.330)	0.364 (CI = +/-0.392; p = 0.066)	0.582		+5.42%
Severity	2015.1	0.096 (CI = +/-0.075; p = 0.015)	-0.030 (CI = +/-0.163; p = 0.699)	0.008 (CI = +/-0.011; p = 0.146)	-0.360 (CI = +/-0.422; p = 0.089)	0.267 (CI = +/-0.346; p = 0.119)	0.710		+10.12%
Severity	2015.2	0.106 (CI = +/-0.088; p = 0.022)	-0.039 (CI = +/-0.173; p = 0.639)	0.009 (CI = +/-0.012; p = 0.140)	-0.389 (CI = +/-0.455; p = 0.088)	0.245 (CI = +/-0.371; p = 0.177)	0.686		+11.19%
Severity	2016.1	0.126 (CI = +/-0.105; p = 0.023)	-0.022 (CI = +/-0.183; p = 0.798)	0.010 (CI = +/-0.013; p = 0.110)	-0.448 (CI = +/-0.491; p = 0.070)	0.204 (CI = +/-0.395; p = 0.284)	0.681		+13.46%
Severity	2016.2	0.160 (CI = +/-0.121; p = 0.014)	-0.046 (CI = +/-0.187; p = 0.600)	0.012 (CI = +/-0.013; p = 0.071)	-0.539 (CI = +/-0.516; p = 0.042)	0.134 (CI = +/-0.413; p = 0.489)	0.695		+17.29%
Severity	2017.1	0.210 (CI = +/-0.135; p = 0.006)	-0.013 (CI = +/-0.183; p = 0.876)	0.015 (CI = +/-0.013; p = 0.030)	-0.675 (CI = +/-0.526; p = 0.017)	0.039 (CI = +/-0.414; p = 0.840)	0.739		+23.39%
Frequency	2007.1	-0.024 (CI = +/-0.013; p = 0.001)	0.088 (CI = +/-0.085; p = 0.043)	0.020 (CI = +/-0.006; p = 0.000)	-0.278 (CI = +/-0.240; p = 0.024)	-0.262 (CI = +/-0.206; p = 0.014)	0.900		-2.42%
Frequency	2007.2	-0.025 (CI = +/-0.014; p = 0.001)	0.088 (CI = +/-0.088; p = 0.048)	0.020 (CI = +/-0.006; p = 0.000)	-0.278 (CI = +/-0.245; p = 0.028)	-0.262 (CI = +/-0.210; p = 0.016)	0.896		-2.43%
Frequency	2008.1	-0.025 (CI = +/-0.015; p = 0.002)	0.087 (CI = +/-0.091; p = 0.060)	0.020 (CI = +/-0.006; p = 0.000)	-0.276 (CI = +/-0.251; p = 0.032)	-0.260 (CI = +/-0.215; p = 0.019)	0.894		-2.48%
Frequency	2008.2	-0.028 (CI = +/-0.016; p = 0.001)	0.096 (CI = +/-0.091; p = 0.040)	0.019 (CI = +/-0.006; p = 0.000)	-0.261 (CI = +/-0.250; p = 0.041)	-0.249 (CI = +/-0.214; p = 0.024)	0.897		-2.80%
Frequency	2009.1	-0.031 (CI = +/-0.017; p = 0.001)	0.088 (CI = +/-0.093; p = 0.064)	0.019 (CI = +/-0.006; p = 0.000)	-0.249 (CI = +/-0.252; p = 0.053)	-0.240 (CI = +/-0.215; p = 0.030)	0.899		-3.09%
Frequency	2009.2	-0.038 (CI = +/-0.017; p = 0.000)	0.105 (CI = +/-0.087; p = 0.021)	0.018 (CI = +/-0.006; p = 0.000)	-0.220 (CI = +/-0.235; p = 0.065)	-0.216 (CI = +/-0.200; p = 0.035)	0.916		-3.76%
Frequency	2010.1	-0.039 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.091; p = 0.027)	0.018 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.242; p = 0.075)	-0.215 (CI = +/-0.206; p = 0.041)	0.913		-3.80%
Frequency	2010.2	-0.045 (CI = +/-0.020; p = 0.000)	0.117 (CI = +/-0.089; p = 0.012)	0.017 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.233; p = 0.100)	-0.195 (CI = +/-0.198; p = 0.054)	0.922		-4.41%
Frequency	2011.1	-0.050 (CI = +/-0.021; p = 0.000)	0.108 (CI = +/-0.090; p = 0.021)	0.017 (CI = +/-0.006; p = 0.000)	-0.176 (CI = +/-0.235; p = 0.135)	-0.183 (CI = +/-0.199; p = 0.070)	0.924		-4.83%
Frequency	2011.2	-0.050 (CI = +/-0.024; p = 0.000)	0.109 (CI = +/-0.094; p = 0.025)	0.017 (CI = +/-0.006; p = 0.000)	-0.174 (CI = +/-0.243; p = 0.153)	-0.181 (CI = +/-0.206; p = 0.082)	0.918		-4.89%
Frequency	2012.1	-0.052 (CI = +/-0.026; p = 0.001)	0.105 (CI = +/-0.098; p = 0.037)	0.016 (CI = +/-0.007; p = 0.000)	-0.166 (CI = +/-0.253; p = 0.185)	-0.176 (CI = +/-0.213; p = 0.101)	0.914		-5.07%
Frequency	2012.2	-0.061 (CI = +/-0.028; p = 0.000)	0.119 (CI = +/-0.097; p = 0.019)	0.016 (CI = +/-0.006; p = 0.000)	-0.136 (CI = +/-0.248; p = 0.266)	-0.152 (CI = +/-0.209; p = 0.145)	0.920		-5.88%
Frequency	2013.1	-0.064 (CI = +/-0.032; p = 0.001)	0.114 (CI = +/-0.102; p = 0.030)	0.015 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.259; p = 0.324)	-0.144 (CI = +/-0.217; p = 0.180)	0.917		-6.16%
Frequency	2013.2	-0.062 (CI = +/-0.037; p = 0.002)	0.113 (CI = +/-0.107; p = 0.041)	0.015 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.273; p = 0.332)	-0.147 (CI = +/-0.228; p = 0.191)	0.907		-6.06%
Frequency	2014.1	-0.060 (CI = +/-0.042; p = 0.009)	0.116 (CI = +/-0.114; p = 0.045)	0.016 (CI = +/-0.008; p = 0.001)	-0.138 (CI = +/-0.289; p = 0.326)	-0.154 (CI = +/-0.240; p = 0.193)	0.899		-5.80%
Frequency	2014.2	-0.042 (CI = +/-0.045; p = 0.063)	0.097 (CI = +/-0.109; p = 0.078)	0.017 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.279; p = 0.160)	-0.197 (CI = +/-0.231; p = 0.090)	0.899		-4.14%
Frequency	2015.1	-0.040 (CI = +/-0.053; p = 0.128)	0.099 (CI = +/-0.117; p = 0.090)	0.017 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.302; p = 0.177)	-0.201 (CI = +/-0.247; p = 0.103)	0.890		-3.94%
Frequency	2015.2	-0.031 (CI = +/-0.063; p = 0.305)	0.091 (CI = +/-0.123; p = 0.135)	0.018 (CI = +/-0.008; p = 0.001)	-0.228 (CI = +/-0.323; p = 0.152)	-0.222 (CI = +/-0.264; p = 0.092)	0.877		-3.05%
Frequency	2016.1	-0.035 (CI = +/-0.077; p = 0.332)	0.087 (CI = +/-0.133; p = 0.178)	0.017 (CI = +/-0.009; p = 0.002)	-0.215 (CI = +/-0.357; p = 0.215)	-0.213 (CI = +/-0.288; p = 0.133)	0.868		-3.49%
Frequency	2016.2	-0.037 (CI = +/-0.094; p = 0.398)	0.089 (CI = +/-0.144; p = 0.204)	0.017 (CI = +/-0.010; p = 0.003)	-0.209 (CI = +/-0.399; p = 0.273)	-0.209 (CI = +/-0.319; p = 0.177)	0.848		-3.67%
Frequency	2017.1	-0.035 (CI = +/-0.117; p = 0.520)	0.090 (CI = +/-0.158; p = 0.233)	0.017 (CI = +/-0.011; p = 0.006)	-0.216 (CI = +/-0.454; p = 0.315)	-0.214 (CI = +/-0.358; p = 0.213)	0.829		-3.44%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2007.1	-0.001 (CI = +/-0.016; p = 0.937)	0.056 (CI = +/-0.151; p = 0.456)	0.017 (CI = +/-0.009; p = 0.001)	0.287	-0.06%
Loss Cost	2007.2	-0.001 (CI = +/-0.017; p = 0.904)	0.058 (CI = +/-0.156; p = 0.453)	0.017 (CI = +/-0.009; p = 0.001)	0.284	-0.10%
Loss Cost	2008.1	-0.002 (CI = +/-0.018; p = 0.823)	0.053 (CI = +/-0.161; p = 0.508)	0.016 (CI = +/-0.009; p = 0.001)	0.285	-0.19%
Loss Cost	2008.2	-0.001 (CI = +/-0.019; p = 0.926)	0.047 (CI = +/-0.166; p = 0.566)	0.016 (CI = +/-0.009; p = 0.001)	0.275	-0.09%
Loss Cost	2009.1	-0.002 (CI = +/-0.020; p = 0.822)	0.040 (CI = +/-0.171; p = 0.637)	0.016 (CI = +/-0.010; p = 0.002)	0.278	-0.22%
Loss Cost	2009.2	-0.007 (CI = +/-0.020; p = 0.465)	0.065 (CI = +/-0.167; p = 0.434)	0.016 (CI = +/-0.009; p = 0.001)	0.332	-0.72%
Loss Cost	2010.1	-0.005 (CI = +/-0.021; p = 0.604)	0.074 (CI = +/-0.173; p = 0.391)	0.016 (CI = +/-0.009; p = 0.001)	0.324	-0.54%
Loss Cost	2010.2	-0.008 (CI = +/-0.023; p = 0.487)	0.084 (CI = +/-0.178; p = 0.338)	0.016 (CI = +/-0.010; p = 0.002)	0.335	-0.77%
Loss Cost	2011.1	-0.011 (CI = +/-0.024; p = 0.330)	0.067 (CI = +/-0.182; p = 0.457)	0.016 (CI = +/-0.010; p = 0.002)	0.354	-1.14%
Loss Cost	2011.2	-0.012 (CI = +/-0.026; p = 0.331)	0.070 (CI = +/-0.189; p = 0.450)	0.016 (CI = +/-0.010; p = 0.002)	0.346	-1.22%
Loss Cost	2012.1	-0.018 (CI = +/-0.027; p = 0.169)	0.044 (CI = +/-0.190; p = 0.637)	0.016 (CI = +/-0.010; p = 0.003)	0.388	-1.80%
Loss Cost	2012.2	-0.024 (CI = +/-0.027; p = 0.087)	0.067 (CI = +/-0.190; p = 0.469)	0.016 (CI = +/-0.009; p = 0.002)	0.434	-2.34%
Loss Cost	2013.1	-0.029 (CI = +/-0.029; p = 0.054)	0.047 (CI = +/-0.195; p = 0.621)	0.016 (CI = +/-0.009; p = 0.003)	0.459	-2.82%
Loss Cost	2013.2	-0.028 (CI = +/-0.032; p = 0.078)	0.045 (CI = +/-0.204; p = 0.648)	0.016 (CI = +/-0.010; p = 0.003)	0.433	-2.79%
Loss Cost	2014.1	-0.026 (CI = +/-0.035; p = 0.134)	0.054 (CI = +/-0.215; p = 0.606)	0.016 (CI = +/-0.010; p = 0.004)	0.406	-2.57%
Loss Cost	2014.2	-0.017 (CI = +/-0.035; p = 0.328)	0.019 (CI = +/-0.211; p = 0.851)	0.015 (CI = +/-0.010; p = 0.004)	0.370	-1.68%
Loss Cost	2015.1	-0.007 (CI = +/-0.037; p = 0.707)	0.055 (CI = +/-0.208; p = 0.582)	0.015 (CI = +/-0.009; p = 0.003)	0.359	-0.66%
Loss Cost	2015.2	-0.006 (CI = +/-0.040; p = 0.760)	0.053 (CI = +/-0.222; p = 0.619)	0.015 (CI = +/-0.010; p = 0.004)	0.338	-0.59%
Loss Cost	2016.1	-0.008 (CI = +/-0.046; p = 0.715)	0.046 (CI = +/-0.237; p = 0.681)	0.015 (CI = +/-0.010; p = 0.006)	0.331	-0.79%
Loss Cost	2016.2	-0.007 (CI = +/-0.051; p = 0.763)	0.045 (CI = +/-0.256; p = 0.713)	0.015 (CI = +/-0.011; p = 0.008)	0.305	-0.73%
Loss Cost	2017.1	-0.005 (CI = +/-0.059; p = 0.854)	0.051 (CI = +/-0.276; p = 0.696)	0.015 (CI = +/-0.011; p = 0.012)	0.281	-0.51%
Severity	2007.1	0.053 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.133; p = 0.602)	0.004 (CI = +/-0.008; p = 0.345)	0.654	+5.49%
Severity	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.136; p = 0.543)	0.004 (CI = +/-0.008; p = 0.341)	0.645	+5.61%
Severity	2008.1	0.056 (CI = +/-0.015; p = 0.000)	-0.035 (CI = +/-0.140; p = 0.610)	0.004 (CI = +/-0.008; p = 0.333)	0.634	+5.72%
Severity	2008.2	0.060 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.134; p = 0.378)	0.004 (CI = +/-0.008; p = 0.281)	0.684	+6.19%
Severity	2009.1	0.062 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.137; p = 0.481)	0.004 (CI = +/-0.008; p = 0.260)	0.684	+6.41%
Severity	2009.2	0.062 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.142; p = 0.493)	0.004 (CI = +/-0.008; p = 0.269)	0.659	+6.42%
Severity	2010.1	0.066 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.142; p = 0.679)	0.005 (CI = +/-0.008; p = 0.225)	0.680	+6.83%
Severity	2010.2	0.068 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.145; p = 0.577)	0.005 (CI = +/-0.008; p = 0.223)	0.678	+7.07%
Severity	2011.1	0.068 (CI = +/-0.020; p = 0.000)	-0.039 (CI = +/-0.151; p = 0.599)	0.005 (CI = +/-0.008; p = 0.233)	0.655	+7.09%
Severity	2011.2	0.070 (CI = +/-0.021; p = 0.000)	-0.044 (CI = +/-0.157; p = 0.563)	0.005 (CI = +/-0.008; p = 0.241)	0.635	+7.22%
Severity	2012.1	0.067 (CI = +/-0.023; p = 0.000)	-0.058 (CI = +/-0.162; p = 0.462)	0.005 (CI = +/-0.008; p = 0.263)	0.596	+6.88%
Severity	2012.2	0.066 (CI = +/-0.024; p = 0.000)	-0.056 (CI = +/-0.169; p = 0.498)	0.005 (CI = +/-0.008; p = 0.273)	0.555	+6.83%
Severity	2013.1	0.064 (CI = +/-0.027; p = 0.000)	-0.064 (CI = +/-0.177; p = 0.459)	0.004 (CI = +/-0.009; p = 0.292)	0.514	+6.62%
Severity	2013.2	0.066 (CI = +/-0.029; p = 0.000)	-0.071 (CI = +/-0.185; p = 0.430)	0.004 (CI = +/-0.009; p = 0.308)	0.490	+6.81%
Severity	2014.1	0.069 (CI = +/-0.031; p = 0.000)	-0.058 (CI = +/-0.193; p = 0.537)	0.004 (CI = +/-0.009; p = 0.308)	0.490	+7.19%
Severity	2014.2	0.076 (CI = +/-0.033; p = 0.000)	-0.083 (CI = +/-0.195; p = 0.383)	0.004 (CI = +/-0.009; p = 0.332)	0.526	+7.89%
Severity	2015.1	0.089 (CI = +/-0.031; p = 0.000)	-0.036 (CI = +/-0.177; p = 0.668)	0.004 (CI = +/-0.008; p = 0.268)	0.650	+9.32%
Severity	2015.2	0.091 (CI = +/-0.034; p = 0.000)	-0.043 (CI = +/-0.188; p = 0.632)	0.004 (CI = +/-0.008; p = 0.297)	0.621	+9.53%
Severity	2016.1	0.094 (CI = +/-0.038; p = 0.000)	-0.032 (CI = +/-0.200; p = 0.734)	0.004 (CI = +/-0.008; p = 0.316)	0.604	+9.91%
Severity	2016.2	0.099 (CI = +/-0.042; p = 0.000)	-0.049 (CI = +/-0.211; p = 0.628)	0.004 (CI = +/-0.009; p = 0.377)	0.592	+10.45%
Severity	2017.1	0.106 (CI = +/-0.048; p = 0.000)	-0.032 (CI = +/-0.224; p = 0.764)	0.003 (CI = +/-0.009; p = 0.418)	0.586	+11.14%
Frequency	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.123; p = 0.145)	0.013 (CI = +/-0.007; p = 0.001)	0.788	-5.26%
Frequency	2007.2	-0.056 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.125; p = 0.117)	0.013 (CI = +/-0.007; p = 0.001)	0.786	-5.41%
Frequency	2008.1	-0.058 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.128; p = 0.170)	0.013 (CI = +/-0.007; p = 0.002)	0.787	-5.59%
Frequency	2008.2	-0.061 (CI = +/-0.014; p = 0.000)	0.106 (CI = +/-0.125; p = 0.095)	0.012 (CI = +/-0.007; p = 0.001)	0.805	-5.91%
Frequency	2009.1	-0.064 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.125; p = 0.161)	0.012 (CI = +/-0.007; p = 0.001)	0.818	-6.23%
Frequency	2009.2	-0.069 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.114; p = 0.053)	0.012 (CI = +/-0.006; p = 0.001)	0.855	-6.70%
Frequency	2010.1	-0.071 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.117; p = 0.084)	0.012 (CI = +/-0.006; p = 0.001)	0.855	-6.90%
Frequency	2010.2	-0.076 (CI = +/-0.014; p = 0.000)	0.124 (CI = +/-0.110; p = 0.029)	0.012 (CI = +/-0.006; p = 0.000)	0.877	-7.32%
Frequency	2011.1	-0.080 (CI = +/-0.014; p = 0.000)	0.106 (CI = +/-0.108; p = 0.055)	0.011 (CI = +/-0.006; p = 0.000)	0.889	-7.68%
Frequency	2011.2	-0.082 (CI = +/-0.015; p = 0.000)	0.115 (CI = +/-0.110; p = 0.043)	0.011 (CI = +/-0.006; p = 0.000)	0.885	-7.87%
Frequency	2012.1	-0.085 (CI = +/-0.016; p = 0.000)	0.102 (CI = +/-0.113; p = 0.073)	0.011 (CI = +/-0.006; p = 0.001)	0.886	-8.13%
Frequency	2012.2	-0.090 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.106; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	0.904	-8.59%
Frequency	2013.1	-0.093 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.108; p = 0.045)	0.011 (CI = +/-0.005; p = 0.000)	0.905	-8.86%
Frequency	2013.2	-0.094 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.113; p = 0.043)	0.011 (CI = +/-0.005; p = 0.000)	0.896	-8.99%
Frequency	2014.1	-0.095 (CI = +/-0.019; p = 0.000)	0.112 (CI = +/-0.119; p = 0.063)	0.011 (CI = +/-0.006; p = 0.001)	0.888	-9.10%
Frequency	2014.2	-0.093 (CI = +/-0.021; p = 0.000)	0.102 (CI = +/-0.123; p = 0.099)	0.011 (CI = +/-0.006; p = 0.001)	0.869	-8.86%
Frequency	2015.1	-0.096 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.129; p = 0.150)	0.011 (CI = +/-0.006; p = 0.001)	0.864	-9.13%
Frequency	2015.2	-0.097 (CI = +/-0.025; p = 0.000)	0.096 (CI = +/-0.137; p = 0.155)	0.011 (CI = +/-0.006; p = 0.001)	0.844	-9.24%
Frequency	2016.1	-0.102 (CI = +/-0.027; p = 0.000)	0.079 (CI = +/-0.140; p = 0.248)	0.011 (CI = +/-0.006; p = 0.001)	0.847	-9.73%
Frequency	2016.2	-0.107 (CI = +/-0.030; p = 0.000)	0.093 (CI = +/-0.147; p = 0.194)	0.011 (CI = +/-0.006; p = 0.001)	0.837	-10.12%
Frequency	2017.1	-0.111 (CI = +/-0.033; p = 0.000)	0.082 (CI = +/-0.156; p = 0.274)	0.012 (CI = +/-0.006; p = 0.002)	0.824	-10.48%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time		Mobility		Adjusted R^2	Implied Trend	
							Rate	
Loss Cost	2007.1	-0.001 (CI = +/-0.015; p = 0.881)	0.016 (CI = +/-0.009; p = 0.001)	0.296	-0.12%			
Loss Cost	2007.2	-0.001 (CI = +/-0.016; p = 0.876)	0.016 (CI = +/-0.009; p = 0.001)	0.294	-0.13%			
Loss Cost	2008.1	-0.003 (CI = +/-0.017; p = 0.771)	0.016 (CI = +/-0.009; p = 0.001)	0.298	-0.25%			
Loss Cost	2008.2	-0.001 (CI = +/-0.018; p = 0.904)	0.016 (CI = +/-0.009; p = 0.001)	0.291	-0.11%			
Loss Cost	2009.1	-0.003 (CI = +/-0.019; p = 0.781)	0.016 (CI = +/-0.009; p = 0.002)	0.297	-0.27%			
Loss Cost	2009.2	-0.008 (CI = +/-0.020; p = 0.439)	0.016 (CI = +/-0.009; p = 0.001)	0.340	-0.75%			
Loss Cost	2010.1	-0.006 (CI = +/-0.021; p = 0.539)	0.016 (CI = +/-0.009; p = 0.002)	0.330	-0.64%			
Loss Cost	2010.2	-0.008 (CI = +/-0.022; p = 0.457)	0.016 (CI = +/-0.009; p = 0.002)	0.336	-0.82%			
Loss Cost	2011.1	-0.012 (CI = +/-0.023; p = 0.286)	0.016 (CI = +/-0.009; p = 0.002)	0.365	-1.23%			
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.309)	0.016 (CI = +/-0.010; p = 0.003)	0.358	-1.26%			
Loss Cost	2012.1	-0.019 (CI = +/-0.026; p = 0.145)	0.015 (CI = +/-0.009; p = 0.002)	0.409	-1.87%			
Loss Cost	2012.2	-0.024 (CI = +/-0.027; p = 0.077)	0.015 (CI = +/-0.009; p = 0.002)	0.446	-2.39%			
Loss Cost	2013.1	-0.029 (CI = +/-0.028; p = 0.043)	0.015 (CI = +/-0.009; p = 0.002)	0.478	-2.90%			
Loss Cost	2013.2	-0.029 (CI = +/-0.031; p = 0.069)	0.015 (CI = +/-0.009; p = 0.003)	0.455	-2.82%			
Loss Cost	2014.1	-0.027 (CI = +/-0.034; p = 0.110)	0.015 (CI = +/-0.010; p = 0.004)	0.429	-2.67%			
Loss Cost	2014.2	-0.017 (CI = +/-0.034; p = 0.311)	0.015 (CI = +/-0.009; p = 0.003)	0.403	-1.69%			
Loss Cost	2015.1	-0.008 (CI = +/-0.035; p = 0.649)	0.015 (CI = +/-0.009; p = 0.003)	0.385	-0.77%			
Loss Cost	2015.2	-0.006 (CI = +/-0.039; p = 0.741)	0.015 (CI = +/-0.009; p = 0.004)	0.368	-0.62%			
Loss Cost	2016.1	-0.009 (CI = +/-0.044; p = 0.668)	0.015 (CI = +/-0.010; p = 0.005)	0.368	-0.90%			
Loss Cost	2016.2	-0.007 (CI = +/-0.049; p = 0.749)	0.015 (CI = +/-0.010; p = 0.007)	0.348	-0.75%			
Loss Cost	2017.1	-0.006 (CI = +/-0.056; p = 0.812)	0.015 (CI = +/-0.011; p = 0.010)	0.328	-0.63%			
Severity	2007.1	0.054 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.304)	0.661	+5.52%			
Severity	2007.2	0.055 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.298)	0.652	+5.63%			
Severity	2008.1	0.056 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.008; p = 0.292)	0.642	+5.76%			
Severity	2008.2	0.060 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.231)	0.686	+6.22%			
Severity	2009.1	0.063 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.215)	0.689	+6.47%			
Severity	2009.2	0.062 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.008; p = 0.225)	0.665	+6.45%			
Severity	2010.1	0.066 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.008; p = 0.193)	0.689	+6.86%			
Severity	2010.2	0.069 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.008; p = 0.187)	0.686	+7.10%			
Severity	2011.1	0.069 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.008; p = 0.194)	0.664	+7.15%			
Severity	2011.2	0.070 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.008; p = 0.200)	0.645	+7.25%			
Severity	2012.1	0.067 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.008; p = 0.211)	0.604	+6.98%			
Severity	2012.2	0.066 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.008; p = 0.222)	0.565	+6.87%			
Severity	2013.1	0.065 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.008; p = 0.234)	0.524	+6.74%			
Severity	2013.2	0.066 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.009; p = 0.244)	0.499	+6.87%			
Severity	2014.1	0.071 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.009; p = 0.251)	0.506	+7.31%			
Severity	2014.2	0.076 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.009; p = 0.257)	0.531	+7.95%			
Severity	2015.1	0.090 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.008; p = 0.223)	0.666	+9.41%			
Severity	2015.2	0.091 (CI = +/-0.033; p = 0.000)	0.004 (CI = +/-0.008; p = 0.241)	0.639	+9.56%			
Severity	2016.1	0.095 (CI = +/-0.037; p = 0.000)	0.004 (CI = +/-0.008; p = 0.270)	0.627	+9.99%			
Severity	2016.2	0.100 (CI = +/-0.041; p = 0.000)	0.004 (CI = +/-0.008; p = 0.307)	0.614	+10.47%			
Severity	2017.1	0.106 (CI = +/-0.046; p = 0.000)	0.004 (CI = +/-0.009; p = 0.366)	0.615	+11.23%			
Frequency	2007.1	-0.055 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.780	-5.34%			
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.775	-5.45%			
Frequency	2008.1	-0.058 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.781	-5.68%			
Frequency	2008.2	-0.061 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.792	-5.96%			
Frequency	2009.1	-0.065 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.811	-6.33%			
Frequency	2009.2	-0.070 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.839	-6.76%			
Frequency	2010.1	-0.073 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.842	-7.02%			
Frequency	2010.2	-0.077 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.857	-7.39%			
Frequency	2011.1	-0.081 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.875	-7.82%			
Frequency	2011.2	-0.083 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.868	-7.94%			
Frequency	2012.1	-0.086 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.874	-8.27%			
Frequency	2012.2	-0.091 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.883	-8.66%			
Frequency	2013.1	-0.095 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.889	-9.04%			
Frequency	2013.2	-0.095 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.876	-9.06%			
Frequency	2014.1	-0.098 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.871	-9.30%			
Frequency	2014.2	-0.094 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.854	-8.93%			
Frequency	2015.1	-0.098 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.853	-9.30%			
Frequency	2015.2	-0.097 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.832	-9.29%			
Frequency	2016.1	-0.104 (CI = +/-0.027; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.843	-9.90%			
Frequency	2016.2	-0.107 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.826	-10.16%			
Frequency	2017.1	-0.113 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.819	-10.67%			

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	-0.012 (CI = +/-0.017; p = 0.169)	0.021 (CI = +/-0.178; p = 0.813)	0.002	-1.17%
Loss Cost	2007.2	-0.012 (CI = +/-0.018; p = 0.173)	0.024 (CI = +/-0.183; p = 0.789)	0.001	-1.23%
Loss Cost	2008.1	-0.014 (CI = +/-0.019; p = 0.151)	0.016 (CI = +/-0.188; p = 0.866)	0.007	-1.38%
Loss Cost	2008.2	-0.013 (CI = +/-0.020; p = 0.202)	0.011 (CI = +/-0.194; p = 0.908)	-0.009	-1.29%
Loss Cost	2009.1	-0.015 (CI = +/-0.022; p = 0.169)	0.001 (CI = +/-0.199; p = 0.995)	0.000	-1.48%
Loss Cost	2009.2	-0.020 (CI = +/-0.022; p = 0.075)	0.027 (CI = +/-0.198; p = 0.783)	0.048	-1.97%
Loss Cost	2010.1	-0.019 (CI = +/-0.024; p = 0.111)	0.032 (CI = +/-0.205; p = 0.754)	0.030	-1.88%
Loss Cost	2010.2	-0.021 (CI = +/-0.025; p = 0.093)	0.043 (CI = +/-0.211; p = 0.678)	0.042	-2.12%
Loss Cost	2011.1	-0.026 (CI = +/-0.027; p = 0.059)	0.023 (CI = +/-0.215; p = 0.830)	0.070	-2.53%
Loss Cost	2011.2	-0.026 (CI = +/-0.029; p = 0.070)	0.026 (CI = +/-0.224; p = 0.811)	0.060	-2.61%
Loss Cost	2012.1	-0.033 (CI = +/-0.030; p = 0.034)	-0.002 (CI = +/-0.226; p = 0.983)	0.110	-3.23%
Loss Cost	2012.2	-0.038 (CI = +/-0.032; p = 0.021)	0.020 (CI = +/-0.229; p = 0.856)	0.150	-3.75%
Loss Cost	2013.1	-0.044 (CI = +/-0.034; p = 0.014)	-0.002 (CI = +/-0.236; p = 0.984)	0.183	-4.27%
Loss Cost	2013.2	-0.043 (CI = +/-0.037; p = 0.026)	-0.006 (CI = +/-0.247; p = 0.962)	0.146	-4.19%
Loss Cost	2014.1	-0.041 (CI = +/-0.041; p = 0.049)	0.001 (CI = +/-0.260; p = 0.996)	0.104	-4.03%
Loss Cost	2014.2	-0.031 (CI = +/-0.043; p = 0.150)	-0.036 (CI = +/-0.259; p = 0.772)	0.017	-3.01%
Loss Cost	2015.1	-0.020 (CI = +/-0.046; p = 0.359)	-0.001 (CI = +/-0.263; p = 0.995)	-0.062	-2.02%
Loss Cost	2015.2	-0.018 (CI = +/-0.051; p = 0.471)	-0.009 (CI = +/-0.278; p = 0.943)	-0.088	-1.75%
Loss Cost	2016.1	-0.019 (CI = +/-0.057; p = 0.493)	-0.013 (CI = +/-0.298; p = 0.924)	-0.097	-1.87%
Loss Cost	2016.2	-0.014 (CI = +/-0.064; p = 0.641)	-0.026 (CI = +/-0.316; p = 0.860)	-0.122	-1.42%
Loss Cost	2017.1	-0.009 (CI = +/-0.074; p = 0.789)	-0.012 (CI = +/-0.341; p = 0.939)	-0.147	-0.93%
Severity	2007.1	0.051 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.131; p = 0.518)	0.654	+5.22%
Severity	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.134; p = 0.467)	0.645	+5.34%
Severity	2008.1	0.053 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.139; p = 0.521)	0.634	+5.42%
Severity	2008.2	0.057 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.133; p = 0.308)	0.682	+5.87%
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.136; p = 0.391)	0.680	+6.05%
Severity	2009.2	0.059 (CI = +/-0.016; p = 0.000)	-0.058 (CI = +/-0.141; p = 0.405)	0.655	+6.06%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.142; p = 0.559)	0.673	+6.41%
Severity	2010.2	0.064 (CI = +/-0.017; p = 0.000)	-0.052 (CI = +/-0.145; p = 0.470)	0.671	+6.65%
Severity	2011.1	0.064 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.151; p = 0.484)	0.648	+6.64%
Severity	2011.2	0.066 (CI = +/-0.020; p = 0.000)	-0.057 (CI = +/-0.156; p = 0.456)	0.628	+6.77%
Severity	2012.1	0.062 (CI = +/-0.021; p = 0.000)	-0.072 (CI = +/-0.161; p = 0.365)	0.590	+6.43%
Severity	2012.2	0.062 (CI = +/-0.023; p = 0.000)	-0.070 (CI = +/-0.168; p = 0.398)	0.549	+6.38%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.078 (CI = +/-0.175; p = 0.363)	0.510	+6.16%
Severity	2013.2	0.062 (CI = +/-0.027; p = 0.000)	-0.086 (CI = +/-0.182; p = 0.339)	0.488	+6.37%
Severity	2014.1	0.065 (CI = +/-0.030; p = 0.000)	-0.073 (CI = +/-0.190; p = 0.431)	0.487	+6.72%
Severity	2014.2	0.072 (CI = +/-0.032; p = 0.000)	-0.098 (CI = +/-0.191; p = 0.296)	0.526	+7.48%
Severity	2015.1	0.085 (CI = +/-0.030; p = 0.000)	-0.052 (CI = +/-0.175; p = 0.539)	0.643	+8.90%
Severity	2015.2	0.088 (CI = +/-0.034; p = 0.000)	-0.060 (CI = +/-0.185; p = 0.500)	0.617	+9.18%
Severity	2016.1	0.092 (CI = +/-0.038; p = 0.000)	-0.048 (CI = +/-0.196; p = 0.607)	0.602	+9.58%
Severity	2016.2	0.098 (CI = +/-0.042; p = 0.000)	-0.066 (CI = +/-0.205; p = 0.501)	0.597	+10.26%
Severity	2017.1	0.105 (CI = +/-0.047; p = 0.000)	-0.046 (CI = +/-0.217; p = 0.653)	0.596	+11.03%
Frequency	2007.1	-0.063 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.143; p = 0.375)	0.711	-6.08%
Frequency	2007.2	-0.064 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.145; p = 0.315)	0.708	-6.24%
Frequency	2008.1	-0.067 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.147; p = 0.415)	0.712	-6.45%
Frequency	2008.2	-0.070 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.146; p = 0.281)	0.729	-6.77%
Frequency	2009.1	-0.074 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.146; p = 0.416)	0.746	-7.10%
Frequency	2009.2	-0.079 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.139; p = 0.219)	0.783	-7.57%
Frequency	2010.1	-0.081 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.141; p = 0.302)	0.783	-7.80%
Frequency	2010.2	-0.086 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.137; p = 0.168)	0.805	-8.22%
Frequency	2011.1	-0.090 (CI = +/-0.017; p = 0.000)	0.075 (CI = +/-0.136; p = 0.270)	0.818	-8.60%
Frequency	2011.2	-0.092 (CI = +/-0.018; p = 0.000)	0.084 (CI = +/-0.140; p = 0.231)	0.809	-8.78%
Frequency	2012.1	-0.095 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.143; p = 0.328)	0.810	-9.08%
Frequency	2012.2	-0.100 (CI = +/-0.020; p = 0.000)	0.090 (CI = +/-0.142; p = 0.202)	0.823	-9.52%
Frequency	2013.1	-0.103 (CI = +/-0.021; p = 0.000)	0.076 (CI = +/-0.146; p = 0.291)	0.822	-9.83%
Frequency	2013.2	-0.105 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.152; p = 0.286)	0.803	-9.93%
Frequency	2014.1	-0.106 (CI = +/-0.025; p = 0.000)	0.074 (CI = +/-0.160; p = 0.346)	0.789	-10.07%
Frequency	2014.2	-0.103 (CI = +/-0.027; p = 0.000)	0.062 (CI = +/-0.166; p = 0.445)	0.752	-9.76%
Frequency	2015.1	-0.106 (CI = +/-0.030; p = 0.000)	0.051 (CI = +/-0.175; p = 0.544)	0.739	-10.03%
Frequency	2015.2	-0.105 (CI = +/-0.034; p = 0.000)	0.051 (CI = +/-0.185; p = 0.570)	0.701	-10.01%
Frequency	2016.1	-0.110 (CI = +/-0.038; p = 0.000)	0.035 (CI = +/-0.195; p = 0.708)	0.692	-10.45%
Frequency	2016.2	-0.112 (CI = +/-0.042; p = 0.000)	0.039 (CI = +/-0.208; p = 0.690)	0.654	-10.60%
Frequency	2017.1	-0.114 (CI = +/-0.049; p = 0.000)	0.034 (CI = +/-0.225; p = 0.750)	0.618	-10.78%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2007.1	-0.012 (CI = +/-0.017; p = 0.160)	0.030	-1.18%
Loss Cost	2007.2	-0.012 (CI = +/-0.018; p = 0.167)	0.029	-1.23%
Loss Cost	2008.1	-0.014 (CI = +/-0.019; p = 0.141)	0.037	-1.38%
Loss Cost	2008.2	-0.013 (CI = +/-0.020; p = 0.194)	0.023	-1.29%
Loss Cost	2009.1	-0.015 (CI = +/-0.021; p = 0.161)	0.033	-1.48%
Loss Cost	2009.2	-0.020 (CI = +/-0.022; p = 0.070)	0.078	-1.97%
Loss Cost	2010.1	-0.019 (CI = +/-0.023; p = 0.101)	0.061	-1.90%
Loss Cost	2010.2	-0.021 (CI = +/-0.025; p = 0.088)	0.071	-2.12%
Loss Cost	2011.1	-0.026 (CI = +/-0.026; p = 0.052)	0.104	-2.55%
Loss Cost	2011.2	-0.026 (CI = +/-0.028; p = 0.064)	0.096	-2.61%
Loss Cost	2012.1	-0.033 (CI = +/-0.029; p = 0.030)	0.147	-3.22%
Loss Cost	2012.2	-0.038 (CI = +/-0.031; p = 0.018)	0.186	-3.75%
Loss Cost	2013.1	-0.044 (CI = +/-0.033; p = 0.012)	0.220	-4.27%
Loss Cost	2013.2	-0.043 (CI = +/-0.036; p = 0.023)	0.186	-4.19%
Loss Cost	2014.1	-0.041 (CI = +/-0.040; p = 0.043)	0.149	-4.03%
Loss Cost	2014.2	-0.031 (CI = +/-0.042; p = 0.140)	0.064	-3.01%
Loss Cost	2015.1	-0.020 (CI = +/-0.044; p = 0.343)	-0.003	-2.02%
Loss Cost	2015.2	-0.018 (CI = +/-0.049; p = 0.458)	-0.024	-1.75%
Loss Cost	2016.1	-0.019 (CI = +/-0.055; p = 0.482)	-0.029	-1.85%
Loss Cost	2016.2	-0.014 (CI = +/-0.062; p = 0.629)	-0.050	-1.42%
Loss Cost	2017.1	-0.009 (CI = +/-0.070; p = 0.786)	-0.066	-0.90%
Severity	2007.1	0.051 (CI = +/-0.013; p = 0.000)	0.660	+5.24%
Severity	2007.2	0.052 (CI = +/-0.013; p = 0.000)	0.650	+5.34%
Severity	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.641	+5.45%
Severity	2008.2	0.057 (CI = +/-0.014; p = 0.000)	0.681	+5.87%
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.683	+6.09%
Severity	2009.2	0.059 (CI = +/-0.016; p = 0.000)	0.659	+6.06%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	0.681	+6.44%
Severity	2010.2	0.064 (CI = +/-0.017; p = 0.000)	0.676	+6.65%
Severity	2011.1	0.065 (CI = +/-0.018; p = 0.000)	0.654	+6.69%
Severity	2011.2	0.066 (CI = +/-0.020; p = 0.000)	0.635	+6.77%
Severity	2012.1	0.063 (CI = +/-0.021; p = 0.000)	0.593	+6.50%
Severity	2012.2	0.062 (CI = +/-0.023; p = 0.000)	0.554	+6.38%
Severity	2013.1	0.061 (CI = +/-0.025; p = 0.000)	0.513	+6.25%
Severity	2013.2	0.062 (CI = +/-0.027; p = 0.000)	0.489	+6.37%
Severity	2014.1	0.066 (CI = +/-0.030; p = 0.000)	0.496	+6.82%
Severity	2014.2	0.072 (CI = +/-0.032; p = 0.000)	0.522	+7.48%
Severity	2015.1	0.086 (CI = +/-0.030; p = 0.000)	0.655	+8.98%
Severity	2015.2	0.088 (CI = +/-0.033; p = 0.000)	0.628	+9.18%
Severity	2016.1	0.092 (CI = +/-0.037; p = 0.000)	0.620	+9.68%
Severity	2016.2	0.098 (CI = +/-0.041; p = 0.000)	0.611	+10.26%
Severity	2017.1	0.106 (CI = +/-0.045; p = 0.000)	0.619	+11.16%
Frequency	2007.1	-0.063 (CI = +/-0.014; p = 0.000)	0.713	-6.11%
Frequency	2007.2	-0.064 (CI = +/-0.014; p = 0.000)	0.707	-6.24%
Frequency	2008.1	-0.067 (CI = +/-0.015; p = 0.000)	0.714	-6.48%
Frequency	2008.2	-0.070 (CI = +/-0.015; p = 0.000)	0.727	-6.77%
Frequency	2009.1	-0.074 (CI = +/-0.016; p = 0.000)	0.749	-7.13%
Frequency	2009.2	-0.079 (CI = +/-0.016; p = 0.000)	0.779	-7.57%
Frequency	2010.1	-0.082 (CI = +/-0.016; p = 0.000)	0.782	-7.84%
Frequency	2010.2	-0.086 (CI = +/-0.017; p = 0.000)	0.797	-8.22%
Frequency	2011.1	-0.091 (CI = +/-0.017; p = 0.000)	0.816	-8.65%
Frequency	2011.2	-0.092 (CI = +/-0.018; p = 0.000)	0.805	-8.78%
Frequency	2012.1	-0.096 (CI = +/-0.019; p = 0.000)	0.810	-9.13%
Frequency	2012.2	-0.100 (CI = +/-0.020; p = 0.000)	0.817	-9.52%
Frequency	2013.1	-0.104 (CI = +/-0.021; p = 0.000)	0.820	-9.90%
Frequency	2013.2	-0.105 (CI = +/-0.023; p = 0.000)	0.801	-9.93%
Frequency	2014.1	-0.107 (CI = +/-0.025; p = 0.000)	0.789	-10.15%
Frequency	2014.2	-0.103 (CI = +/-0.027; p = 0.000)	0.757	-9.76%
Frequency	2015.1	-0.106 (CI = +/-0.030; p = 0.000)	0.748	-10.10%
Frequency	2015.2	-0.105 (CI = +/-0.033; p = 0.000)	0.712	-10.01%
Frequency	2016.1	-0.111 (CI = +/-0.036; p = 0.000)	0.708	-10.51%
Frequency	2016.2	-0.112 (CI = +/-0.041; p = 0.000)	0.674	-10.60%
Frequency	2017.1	-0.115 (CI = +/-0.047; p = 0.000)	0.643	-10.85%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
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	2007.1	0.005 (CI = +/-0.022; p = 0.629)	0.017 (CI = +/-0.009; p = 0.001)	-0.110 (CI = +/-0.270; p = 0.411)	0.289	+0.53%
Loss Cost	2007.2	0.006 (CI = +/-0.024; p = 0.631)	0.017 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.280; p = 0.417)	0.287	+0.57%
Loss Cost	2008.1	0.004 (CI = +/-0.026; p = 0.740)	0.017 (CI = +/-0.010; p = 0.001)	-0.103 (CI = +/-0.289; p = 0.471)	0.287	+0.42%
Loss Cost	2008.2	0.007 (CI = +/-0.027; p = 0.591)	0.017 (CI = +/-0.010; p = 0.001)	-0.123 (CI = +/-0.298; p = 0.406)	0.285	+0.73%
Loss Cost	2009.1	0.005 (CI = +/-0.030; p = 0.716)	0.017 (CI = +/-0.010; p = 0.001)	-0.111 (CI = +/-0.309; p = 0.469)	0.285	+0.53%
Loss Cost	2009.2	-0.003 (CI = +/-0.031; p = 0.852)	0.016 (CI = +/-0.010; p = 0.002)	-0.062 (CI = +/-0.308; p = 0.683)	0.320	-0.28%
Loss Cost	2010.1	0.000 (CI = +/-0.034; p = 0.995)	0.017 (CI = +/-0.010; p = 0.002)	-0.078 (CI = +/-0.321; p = 0.622)	0.311	-0.01%
Loss Cost	2010.2	-0.003 (CI = +/-0.037; p = 0.869)	0.016 (CI = +/-0.010; p = 0.003)	-0.062 (CI = +/-0.335; p = 0.707)	0.313	-0.30%
Loss Cost	2011.1	-0.011 (CI = +/-0.039; p = 0.580)	0.016 (CI = +/-0.010; p = 0.004)	-0.019 (CI = +/-0.343; p = 0.908)	0.339	-1.06%
Loss Cost	2011.2	-0.011 (CI = +/-0.043; p = 0.602)	0.016 (CI = +/-0.011; p = 0.006)	-0.017 (CI = +/-0.361; p = 0.921)	0.330	-1.10%
Loss Cost	2012.1	-0.024 (CI = +/-0.045; p = 0.287)	0.015 (CI = +/-0.010; p = 0.008)	0.049 (CI = +/-0.363; p = 0.782)	0.384	-2.36%
Loss Cost	2012.2	-0.036 (CI = +/-0.048; p = 0.136)	0.014 (CI = +/-0.010; p = 0.011)	0.110 (CI = +/-0.369; p = 0.542)	0.430	-3.54%
Loss Cost	2013.1	-0.050 (CI = +/-0.052; p = 0.059)	0.013 (CI = +/-0.010; p = 0.015)	0.176 (CI = +/-0.375; p = 0.340)	0.477	-4.84%
Loss Cost	2013.2	-0.050 (CI = +/-0.058; p = 0.084)	0.013 (CI = +/-0.011; p = 0.019)	0.180 (CI = +/-0.401; p = 0.360)	0.452	-4.92%
Loss Cost	2014.1	-0.050 (CI = +/-0.065; p = 0.124)	0.013 (CI = +/-0.011; p = 0.023)	0.179 (CI = +/-0.430; p = 0.395)	0.421	-4.90%
Loss Cost	2014.2	-0.029 (CI = +/-0.069; p = 0.387)	0.014 (CI = +/-0.011; p = 0.014)	0.089 (CI = +/-0.434; p = 0.672)	0.375	-2.88%
Loss Cost	2015.1	-0.008 (CI = +/-0.074; p = 0.822)	0.015 (CI = +/-0.011; p = 0.009)	0.002 (CI = +/-0.441; p = 0.993)	0.347	-0.80%
Loss Cost	2015.2	-0.004 (CI = +/-0.085; p = 0.918)	0.015 (CI = +/-0.011; p = 0.011)	-0.013 (CI = +/-0.478; p = 0.955)	0.327	-0.42%
Loss Cost	2016.1	-0.011 (CI = +/-0.097; p = 0.814)	0.015 (CI = +/-0.011; p = 0.015)	0.011 (CI = +/-0.518; p = 0.964)	0.323	-1.08%
Loss Cost	2016.2	-0.007 (CI = +/-0.112; p = 0.888)	0.015 (CI = +/-0.012; p = 0.019)	0.000 (CI = +/-0.563; p = 0.999)	0.298	-0.74%
Loss Cost	2017.1	-0.005 (CI = +/-0.129; p = 0.938)	0.015 (CI = +/-0.013; p = 0.024)	-0.009 (CI = +/-0.614; p = 0.976)	0.272	-0.47%
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.007; p = 0.778)	0.315 (CI = +/-0.209; p = 0.004)	0.730	+3.59%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.007; p = 0.778)	0.314 (CI = +/-0.217; p = 0.006)	0.719	+3.61%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.001 (CI = +/-0.007; p = 0.776)	0.312 (CI = +/-0.225; p = 0.008)	0.709	+3.64%
Severity	2008.2	0.042 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.007; p = 0.640)	0.276 (CI = +/-0.222; p = 0.016)	0.735	+4.24%
Severity	2009.1	0.044 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.007; p = 0.601)	0.262 (CI = +/-0.229; p = 0.026)	0.731	+4.47%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.001)	0.002 (CI = +/-0.008; p = 0.652)	0.276 (CI = +/-0.238; p = 0.024)	0.713	+4.23%
Severity	2010.1	0.047 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.008; p = 0.561)	0.247 (CI = +/-0.242; p = 0.046)	0.724	+4.76%
Severity	2010.2	0.049 (CI = +/-0.028; p = 0.001)	0.002 (CI = +/-0.008; p = 0.539)	0.235 (CI = +/-0.252; p = 0.066)	0.715	+4.97%
Severity	2011.1	0.047 (CI = +/-0.030; p = 0.004)	0.002 (CI = +/-0.008; p = 0.570)	0.243 (CI = +/-0.265; p = 0.070)	0.696	+4.82%
Severity	2011.2	0.046 (CI = +/-0.033; p = 0.009)	0.002 (CI = +/-0.008; p = 0.592)	0.248 (CI = +/-0.279; p = 0.079)	0.677	+4.74%
Severity	2012.1	0.038 (CI = +/-0.036; p = 0.038)	0.002 (CI = +/-0.008; p = 0.698)	0.290 (CI = +/-0.285; p = 0.046)	0.656	+3.87%
Severity	2012.2	0.032 (CI = +/-0.039; p = 0.105)	0.001 (CI = +/-0.008; p = 0.782)	0.322 (CI = +/-0.296; p = 0.035)	0.634	+3.22%
Severity	2013.1	0.024 (CI = +/-0.043; p = 0.250)	0.001 (CI = +/-0.008; p = 0.874)	0.359 (CI = +/-0.309; p = 0.025)	0.613	+2.44%
Severity	2013.2	0.021 (CI = +/-0.048; p = 0.371)	0.000 (CI = +/-0.009; p = 0.913)	0.374 (CI = +/-0.329; p = 0.028)	0.594	+2.10%
Severity	2014.1	0.024 (CI = +/-0.054; p = 0.365)	0.001 (CI = +/-0.009; p = 0.889)	0.361 (CI = +/-0.352; p = 0.045)	0.585	+2.40%
Severity	2014.2	0.031 (CI = +/-0.060; p = 0.291)	0.001 (CI = +/-0.009; p = 0.834)	0.330 (CI = +/-0.375; p = 0.081)	0.587	+3.15%
Severity	2015.1	0.057 (CI = +/-0.060; p = 0.059)	0.002 (CI = +/-0.008; p = 0.635)	0.222 (CI = +/-0.355; p = 0.202)	0.681	+5.89%
Severity	2015.2	0.055 (CI = +/-0.068; p = 0.105)	0.002 (CI = +/-0.009; p = 0.657)	0.229 (CI = +/-0.385; p = 0.223)	0.652	+5.70%
Severity	2016.1	0.060 (CI = +/-0.078; p = 0.125)	0.002 (CI = +/-0.009; p = 0.652)	0.214 (CI = +/-0.417; p = 0.290)	0.632	+6.15%
Severity	2016.2	0.065 (CI = +/-0.090; p = 0.143)	0.002 (CI = +/-0.010; p = 0.651)	0.196 (CI = +/-0.453; p = 0.367)	0.611	+6.72%
Severity	2017.1	0.076 (CI = +/-0.102; p = 0.131)	0.002 (CI = +/-0.010; p = 0.652)	0.162 (CI = +/-0.487; p = 0.483)	0.601	+7.91%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.426 (CI = +/-0.169; p = 0.000)	0.876	-2.95%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.427 (CI = +/-0.175; p = 0.000)	0.871	-2.94%
Frequency	2008.1	-0.032 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.416 (CI = +/-0.180; p = 0.000)	0.870	-3.10%
Frequency	2008.2	-0.034 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.399 (CI = +/-0.184; p = 0.000)	0.872	-3.36%
Frequency	2009.1	-0.038 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.373 (CI = +/-0.184; p = 0.000)	0.879	-3.77%
Frequency	2009.2	-0.044 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.338 (CI = +/-0.180; p = 0.001)	0.892	-4.33%
Frequency	2010.1	-0.047 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.325 (CI = +/-0.187; p = 0.001)	0.890	-4.56%
Frequency	2010.2	-0.051 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.297 (CI = +/-0.189; p = 0.003)	0.895	-5.02%
Frequency	2011.1	-0.058 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.263 (CI = +/-0.188; p = 0.008)	0.903	-5.61%
Frequency	2011.2	-0.057 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.265 (CI = +/-0.198; p = 0.011)	0.896	-5.57%
Frequency	2012.1	-0.062 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.242 (CI = +/-0.205; p = 0.023)	0.896	-6.00%
Frequency	2012.2	-0.068 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.211; p = 0.049)	0.898	-6.55%
Frequency	2013.1	-0.074 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.183 (CI = +/-0.219; p = 0.096)	0.898	-7.11%
Frequency	2013.2	-0.071 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.233; p = 0.097)	0.888	-6.88%
Frequency	2014.1	-0.074 (CI = +/-0.038; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	-0.183 (CI = +/-0.249; p = 0.141)	0.879	-7.13%
Frequency	2014.2	-0.060 (CI = +/-0.039; p = 0.005)	0.013 (CI = +/-0.006; p = 0.000)	-0.241 (CI = +/-0.246; p = 0.054)	0.877	-5.85%
Frequency	2015.1	-0.065 (CI = +/-0.044; p = 0.007)	0.013 (CI = +/-0.006; p = 0.001)	-0.221 (CI = +/-0.264; p = 0.095)	0.870	-6.32%
Frequency	2015.2	-0.060 (CI = +/-0.050; p = 0.023)	0.013 (CI = +/-0.007; p = 0.001)	-0.242 (CI = +/-0.283; p = 0.088)	0.853	-5.79%
Frequency	2016.1	-0.071 (CI = +/-0.056; p = 0.017)	0.013 (CI = +/-0.007; p = 0.001)	-0.203 (CI = +/-0.298; p = 0.166)	0.854	-6.81%
Frequency	2016.2	-0.072 (CI = +/-0.064; p = 0.030)	0.013 (CI = +/-0.007; p = 0.001)	-0.196 (CI = +/-0.324; p = 0.213)	0.835	-6.99%
Frequency	2017.1	-0.081 (CI = +/-0.073; p = 0.033)	0.013 (CI = +/-0.007; p = 0.002)	-0.170 (CI = +/-0.348; p = 0.307)	0.821	-7.77%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
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	2007.1	-0.013 (CI = +/-0.024; p = 0.263)	0.022 (CI = +/-0.181; p = 0.808)	0.029 (CI = +/-0.313; p = 0.849)	-0.028	-1.32%
Loss Cost	2007.2	-0.014 (CI = +/-0.026; p = 0.259)	0.026 (CI = +/-0.186; p = 0.779)	0.037 (CI = +/-0.323; p = 0.818)	-0.030	-1.43%
Loss Cost	2008.1	-0.017 (CI = +/-0.027; p = 0.218)	0.017 (CI = +/-0.191; p = 0.855)	0.051 (CI = +/-0.331; p = 0.755)	-0.023	-1.66%
Loss Cost	2008.2	-0.016 (CI = +/-0.029; p = 0.284)	0.013 (CI = +/-0.198; p = 0.893)	0.044 (CI = +/-0.343; p = 0.796)	-0.041	-1.55%
Loss Cost	2009.1	-0.019 (CI = +/-0.031; p = 0.230)	0.003 (CI = +/-0.203; p = 0.980)	0.062 (CI = +/-0.352; p = 0.722)	-0.031	-1.87%
Loss Cost	2009.2	-0.028 (CI = +/-0.032; p = 0.090)	0.033 (CI = +/-0.201; p = 0.741)	0.116 (CI = +/-0.348; p = 0.498)	0.029	-2.75%
Loss Cost	2010.1	-0.027 (CI = +/-0.035; p = 0.127)	0.035 (CI = +/-0.208; p = 0.731)	0.112 (CI = +/-0.361; p = 0.529)	0.008	-2.67%
Loss Cost	2010.2	-0.032 (CI = +/-0.038; p = 0.094)	0.050 (CI = +/-0.214; p = 0.631)	0.141 (CI = +/-0.372; p = 0.442)	0.027	-3.16%
Loss Cost	2011.1	-0.040 (CI = +/-0.040; p = 0.051)	0.028 (CI = +/-0.216; p = 0.789)	0.182 (CI = +/-0.377; p = 0.329)	0.070	-3.94%
Loss Cost	2011.2	-0.043 (CI = +/-0.044; p = 0.054)	0.037 (CI = +/-0.225; p = 0.735)	0.199 (CI = +/-0.394; p = 0.307)	0.064	-4.25%
Loss Cost	2012.1	-0.056 (CI = +/-0.046; p = 0.019)	0.006 (CI = +/-0.222; p = 0.957)	0.260 (CI = +/-0.391; p = 0.182)	0.144	-5.48%
Loss Cost	2012.2	-0.070 (CI = +/-0.049; p = 0.007)	0.039 (CI = +/-0.221; p = 0.716)	0.328 (CI = +/-0.392; p = 0.097)	0.222	-6.76%
Loss Cost	2013.1	-0.084 (CI = +/-0.052; p = 0.003)	0.010 (CI = +/-0.221; p = 0.926)	0.387 (CI = +/-0.393; p = 0.053)	0.291	-8.02%
Loss Cost	2013.2	-0.088 (CI = +/-0.058; p = 0.005)	0.019 (CI = +/-0.232; p = 0.866)	0.406 (CI = +/-0.417; p = 0.056)	0.262	-8.40%
Loss Cost	2014.1	-0.090 (CI = +/-0.065; p = 0.009)	0.014 (CI = +/-0.243; p = 0.906)	0.417 (CI = +/-0.442; p = 0.063)	0.224	-8.64%
Loss Cost	2014.2	-0.076 (CI = +/-0.072; p = 0.039)	-0.014 (CI = +/-0.251; p = 0.910)	0.355 (CI = +/-0.461; p = 0.123)	0.099	-7.29%
Loss Cost	2015.1	-0.062 (CI = +/-0.079; p = 0.118)	0.009 (CI = +/-0.259; p = 0.943)	0.304 (CI = +/-0.481; p = 0.199)	-0.014	-6.00%
Loss Cost	2015.2	-0.063 (CI = +/-0.092; p = 0.164)	0.011 (CI = +/-0.277; p = 0.933)	0.309 (CI = +/-0.523; p = 0.227)	-0.049	-6.13%
Loss Cost	2016.1	-0.073 (CI = +/-0.105; p = 0.159)	-0.003 (CI = +/-0.293; p = 0.985)	0.341 (CI = +/-0.561; p = 0.213)	-0.048	-7.03%
Loss Cost	2016.2	-0.073 (CI = +/-0.124; p = 0.226)	-0.003 (CI = +/-0.317; p = 0.985)	0.341 (CI = +/-0.618; p = 0.255)	-0.089	-7.02%
Loss Cost	2017.1	-0.072 (CI = +/-0.145; p = 0.302)	-0.001 (CI = +/-0.342; p = 0.994)	0.337 (CI = +/-0.673; p = 0.297)	-0.131	-6.90%
Severity	2007.1	0.034 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.116; p = 0.569)	0.320 (CI = +/-0.201; p = 0.003)	0.732	+3.48%
Severity	2007.2	0.035 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.120; p = 0.566)	0.318 (CI = +/-0.207; p = 0.004)	0.722	+3.52%
Severity	2008.1	0.034 (CI = +/-0.018; p = 0.000)	-0.035 (CI = +/-0.123; p = 0.572)	0.319 (CI = +/-0.214; p = 0.005)	0.711	+3.50%
Severity	2008.2	0.040 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.121; p = 0.369)	0.284 (CI = +/-0.209; p = 0.010)	0.740	+4.06%
Severity	2009.1	0.041 (CI = +/-0.019; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.421)	0.277 (CI = +/-0.216; p = 0.014)	0.735	+4.19%
Severity	2009.2	0.039 (CI = +/-0.021; p = 0.001)	-0.044 (CI = +/-0.129; p = 0.491)	0.288 (CI = +/-0.223; p = 0.013)	0.716	+4.01%
Severity	2010.1	0.043 (CI = +/-0.022; p = 0.000)	-0.033 (CI = +/-0.131; p = 0.613)	0.268 (CI = +/-0.227; p = 0.023)	0.723	+4.40%
Severity	2010.2	0.045 (CI = +/-0.024; p = 0.001)	-0.038 (CI = +/-0.136; p = 0.567)	0.257 (CI = +/-0.236; p = 0.034)	0.715	+4.59%
Severity	2011.1	0.043 (CI = +/-0.026; p = 0.002)	-0.044 (CI = +/-0.140; p = 0.527)	0.267 (CI = +/-0.245; p = 0.034)	0.697	+4.38%
Severity	2011.2	0.043 (CI = +/-0.029; p = 0.006)	-0.043 (CI = +/-0.147; p = 0.554)	0.269 (CI = +/-0.257; p = 0.041)	0.678	+4.34%
Severity	2012.1	0.035 (CI = +/-0.030; p = 0.027)	-0.062 (CI = +/-0.146; p = 0.387)	0.307 (CI = +/-0.256; p = 0.021)	0.665	+3.52%
Severity	2012.2	0.030 (CI = +/-0.033; p = 0.075)	-0.051 (CI = +/-0.151; p = 0.493)	0.330 (CI = +/-0.267; p = 0.018)	0.641	+3.03%
Severity	2013.1	0.022 (CI = +/-0.036; p = 0.205)	-0.067 (CI = +/-0.153; p = 0.375)	0.362 (CI = +/-0.273; p = 0.012)	0.628	+2.27%
Severity	2013.2	0.021 (CI = +/-0.040; p = 0.290)	-0.063 (CI = +/-0.161; p = 0.421)	0.369 (CI = +/-0.290; p = 0.015)	0.608	+2.11%
Severity	2014.1	0.022 (CI = +/-0.045; p = 0.323)	-0.062 (CI = +/-0.170; p = 0.456)	0.366 (CI = +/-0.308; p = 0.022)	0.598	+2.21%
Severity	2014.2	0.030 (CI = +/-0.050; p = 0.227)	-0.077 (CI = +/-0.177; p = 0.371)	0.331 (CI = +/-0.325; p = 0.046)	0.606	+3.04%
Severity	2015.1	0.050 (CI = +/-0.051; p = 0.054)	-0.044 (CI = +/-0.167; p = 0.584)	0.257 (CI = +/-0.310; p = 0.098)	0.682	+5.15%
Severity	2015.2	0.050 (CI = +/-0.059; p = 0.095)	-0.043 (CI = +/-0.178; p = 0.616)	0.260 (CI = +/-0.337; p = 0.121)	0.653	+5.08%
Severity	2016.1	0.051 (CI = +/-0.068; p = 0.128)	-0.040 (CI = +/-0.190; p = 0.656)	0.254 (CI = +/-0.364; p = 0.157)	0.632	+5.27%
Severity	2016.2	0.058 (CI = +/-0.080; p = 0.139)	-0.050 (CI = +/-0.204; p = 0.606)	0.230 (CI = +/-0.398; p = 0.233)	0.613	+5.99%
Severity	2017.1	0.067 (CI = +/-0.092; p = 0.142)	-0.039 (CI = +/-0.218; p = 0.701)	0.206 (CI = +/-0.430; p = 0.317)	0.599	+6.89%
Frequency	2007.1	-0.048 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.132; p = 0.407)	-0.291 (CI = +/-0.229; p = 0.014)	0.754	-4.64%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.136; p = 0.374)	-0.281 (CI = +/-0.235; p = 0.021)	0.747	-4.78%
Frequency	2008.1	-0.051 (CI = +/-0.020; p = 0.000)	0.052 (CI = +/-0.139; p = 0.452)	-0.268 (CI = +/-0.240; p = 0.030)	0.746	-4.99%
Frequency	2008.2	-0.055 (CI = +/-0.021; p = 0.000)	0.067 (CI = +/-0.140; p = 0.335)	-0.241 (CI = +/-0.242; p = 0.052)	0.754	-5.39%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	0.052 (CI = +/-0.141; p = 0.453)	-0.215 (CI = +/-0.243; p = 0.080)	0.765	-5.81%
Frequency	2009.2	-0.067 (CI = +/-0.022; p = 0.000)	0.076 (CI = +/-0.136; p = 0.260)	-0.171 (CI = +/-0.236; p = 0.149)	0.792	-6.49%
Frequency	2010.1	-0.070 (CI = +/-0.024; p = 0.000)	0.068 (CI = +/-0.140; p = 0.329)	-0.156 (CI = +/-0.243; p = 0.198)	0.789	-6.76%
Frequency	2010.2	-0.077 (CI = +/-0.025; p = 0.000)	0.089 (CI = +/-0.138; p = 0.198)	-0.116 (CI = +/-0.241; p = 0.331)	0.805	-7.41%
Frequency	2011.1	-0.083 (CI = +/-0.026; p = 0.000)	0.072 (CI = +/-0.138; p = 0.293)	-0.085 (CI = +/-0.241; p = 0.472)	0.815	-7.97%
Frequency	2011.2	-0.086 (CI = +/-0.028; p = 0.000)	0.080 (CI = +/-0.143; p = 0.261)	-0.070 (CI = +/-0.251; p = 0.570)	0.804	-8.24%
Frequency	2012.1	-0.091 (CI = +/-0.030; p = 0.000)	0.068 (CI = +/-0.147; p = 0.348)	-0.047 (CI = +/-0.258; p = 0.710)	0.803	-8.69%
Frequency	2012.2	-0.100 (CI = +/-0.032; p = 0.000)	0.090 (CI = +/-0.146; p = 0.216)	-0.002 (CI = +/-0.259; p = 0.987)	0.814	-9.51%
Frequency	2013.1	-0.106 (CI = +/-0.035; p = 0.000)	0.077 (CI = +/-0.150; p = 0.299)	0.025 (CI = +/-0.267; p = 0.849)	0.813	-10.06%
Frequency	2013.2	-0.109 (CI = +/-0.039; p = 0.000)	0.082 (CI = +/-0.157; p = 0.288)	0.037 (CI = +/-0.283; p = 0.789)	0.793	-10.29%
Frequency	2014.1	-0.112 (CI = +/-0.044; p = 0.000)	0.075 (CI = +/-0.165; p = 0.349)	0.051 (CI = +/-0.299; p = 0.724)	0.778	-10.61%
Frequency	2014.2	-0.106 (CI = +/-0.049; p = 0.000)	0.063 (CI = +/-0.173; p = 0.450)	0.024 (CI = +/-0.318; p = 0.877)	0.738	-10.03%
Frequency	2015.1	-0.112 (CI = +/-0.056; p = 0.001)	0.053 (CI = +/-0.181; p = 0.544)	0.047 (CI = +/-0.336; p = 0.771)	0.724	-10.60%
Frequency	2015.2	-0.113 (CI = +/-0.064; p = 0.002)	0.054 (CI = +/-0.193; p = 0.561)	0.050 (CI = +/-0.365; p = 0.776)	0.682	-10.66%
Frequency	2016.1	-0.124 (CI = +/-0.072; p = 0.002)	0.038 (CI = +/-0.202; p = 0.695)	0.088 (CI = +/-0.386; p = 0.634)	0.675	-11.69%
Frequency	2016.2	-0.131 (CI = +/-0.085; p = 0.005)	0.047 (CI = +/-0.217; p = 0.646)	0.110 (CI = +/-0.423; p = 0.582)	0.637	-12.28%
Frequency	2017.1	-0.138 (CI = +/-0.098; p = 0.010)	0.038 (CI = +/-0.233; p = 0.727)	0.131 (CI = +/-0.458; p = 0.545)	0.599	-12.91%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = 2014.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.043 (CI = +/-0.029; p = 0.005)	0.196	+4.36%
Loss Cost	2007.2	0.038 (CI = +/-0.030; p = 0.013)	0.152	+3.92%
Loss Cost	2008.1	0.039 (CI = +/-0.032; p = 0.016)	0.146	+4.02%
Loss Cost	2008.2	0.037 (CI = +/-0.034; p = 0.030)	0.119	+3.82%
Loss Cost	2009.1	0.033 (CI = +/-0.036; p = 0.065)	0.082	+3.39%
Loss Cost	2009.2	0.036 (CI = +/-0.038; p = 0.063)	0.087	+3.65%
Loss Cost	2010.1	0.029 (CI = +/-0.040; p = 0.148)	0.042	+2.93%
Loss Cost	2010.2	0.014 (CI = +/-0.038; p = 0.466)	-0.017	+1.39%
Loss Cost	2011.1	0.011 (CI = +/-0.041; p = 0.604)	-0.029	+1.06%
Loss Cost	2011.2	-0.004 (CI = +/-0.041; p = 0.827)	-0.040	-0.43%
Loss Cost	2012.1	-0.009 (CI = +/-0.044; p = 0.676)	-0.035	-0.90%
Loss Cost	2012.2	0.003 (CI = +/-0.046; p = 0.885)	-0.044	+0.32%
Loss Cost	2013.1	-0.001 (CI = +/-0.050; p = 0.975)	-0.048	-0.08%
Loss Cost	2013.2	0.009 (CI = +/-0.054; p = 0.738)	-0.044	+0.88%
Loss Cost	2014.2	0.010 (CI = +/-0.060; p = 0.736)	-0.046	+0.99%
Loss Cost	2015.1	-0.006 (CI = +/-0.064; p = 0.851)	-0.053	-0.58%
Loss Cost	2015.2	-0.001 (CI = +/-0.071; p = 0.980)	-0.059	-0.08%
Loss Cost	2016.1	-0.008 (CI = +/-0.079; p = 0.839)	-0.060	-0.77%
Loss Cost	2016.2	0.001 (CI = +/-0.089; p = 0.977)	-0.067	+0.12%
Loss Cost	2017.1	-0.013 (CI = +/-0.099; p = 0.781)	-0.065	-1.30%
Severity	2007.1	0.058 (CI = +/-0.023; p = 0.000)	0.418	+5.92%
Severity	2007.2	0.053 (CI = +/-0.024; p = 0.000)	0.371	+5.49%
Severity	2008.1	0.053 (CI = +/-0.026; p = 0.000)	0.347	+5.47%
Severity	2008.2	0.050 (CI = +/-0.027; p = 0.001)	0.303	+5.17%
Severity	2009.1	0.045 (CI = +/-0.028; p = 0.003)	0.243	+4.56%
Severity	2009.2	0.047 (CI = +/-0.030; p = 0.003)	0.242	+4.78%
Severity	2010.1	0.045 (CI = +/-0.032; p = 0.007)	0.208	+4.61%
Severity	2010.2	0.036 (CI = +/-0.033; p = 0.030)	0.136	+3.70%
Severity	2011.1	0.033 (CI = +/-0.035; p = 0.067)	0.093	+3.31%
Severity	2011.2	0.026 (CI = +/-0.037; p = 0.164)	0.041	+2.60%
Severity	2012.1	0.016 (CI = +/-0.038; p = 0.388)	-0.009	+1.65%
Severity	2012.2	0.032 (CI = +/-0.037; p = 0.084)	0.090	+3.29%
Severity	2013.1	0.025 (CI = +/-0.040; p = 0.209)	0.030	+2.50%
Severity	2013.2	0.022 (CI = +/-0.044; p = 0.305)	0.005	+2.24%
Severity	2014.2	0.014 (CI = +/-0.048; p = 0.550)	-0.033	+1.40%
Severity	2015.1	-0.004 (CI = +/-0.047; p = 0.855)	-0.054	-0.42%
Severity	2015.2	-0.008 (CI = +/-0.053; p = 0.739)	-0.052	-0.84%
Severity	2016.1	-0.022 (CI = +/-0.056; p = 0.423)	-0.019	-2.16%
Severity	2016.2	-0.019 (CI = +/-0.063; p = 0.531)	-0.038	-1.89%
Severity	2017.1	-0.038 (CI = +/-0.067; p = 0.242)	0.032	-3.75%
Frequency	2007.1	-0.015 (CI = +/-0.018; p = 0.108)	0.048	-1.47%
Frequency	2007.2	-0.015 (CI = +/-0.019; p = 0.126)	0.043	-1.49%
Frequency	2008.1	-0.014 (CI = +/-0.021; p = 0.180)	0.027	-1.37%
Frequency	2008.2	-0.013 (CI = +/-0.022; p = 0.239)	0.014	-1.28%
Frequency	2009.1	-0.011 (CI = +/-0.023; p = 0.328)	0.000	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.025; p = 0.383)	-0.007	-1.07%
Frequency	2010.1	-0.016 (CI = +/-0.026; p = 0.210)	0.023	-1.61%
Frequency	2010.2	-0.023 (CI = +/-0.027; p = 0.095)	0.069	-2.23%
Frequency	2011.1	-0.022 (CI = +/-0.029; p = 0.130)	0.053	-2.18%
Frequency	2011.2	-0.030 (CI = +/-0.030; p = 0.047)	0.119	-2.96%
Frequency	2012.1	-0.025 (CI = +/-0.032; p = 0.112)	0.067	-2.50%
Frequency	2012.2	-0.029 (CI = +/-0.034; p = 0.094)	0.082	-2.87%
Frequency	2013.1	-0.025 (CI = +/-0.038; p = 0.175)	0.042	-2.51%
Frequency	2013.2	-0.013 (CI = +/-0.039; p = 0.484)	-0.024	-1.32%
Frequency	2014.2	-0.004 (CI = +/-0.042; p = 0.842)	-0.050	-0.40%
Frequency	2015.1	-0.002 (CI = +/-0.047; p = 0.943)	-0.055	-0.16%
Frequency	2015.2	0.008 (CI = +/-0.050; p = 0.754)	-0.053	+0.76%
Frequency	2016.1	0.014 (CI = +/-0.056; p = 0.600)	-0.044	+1.42%
Frequency	2016.2	0.020 (CI = +/-0.063; p = 0.501)	-0.034	+2.05%
Frequency	2017.1	0.025 (CI = +/-0.071; p = 0.462)	-0.029	+2.55%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Implied Trend			
		Time	Seasonality	Mobility	Adjusted R^2 Rate
Loss Cost	2007.1	0.045 (CI = +/-0.033; p = 0.011)	0.003 (CI = +/-0.323; p = 0.984)	0.006 (CI = +/-0.019; p = 0.561)	0.117 +4.56%
Loss Cost	2007.2	0.040 (CI = +/-0.035; p = 0.026)	0.029 (CI = +/-0.328; p = 0.858)	0.005 (CI = +/-0.019; p = 0.581)	0.071 +4.07%
Loss Cost	2008.1	0.041 (CI = +/-0.037; p = 0.032)	0.034 (CI = +/-0.339; p = 0.840)	0.005 (CI = +/-0.020; p = 0.580)	0.061 +4.16%
Loss Cost	2008.2	0.038 (CI = +/-0.039; p = 0.055)	0.048 (CI = +/-0.348; p = 0.782)	0.005 (CI = +/-0.020; p = 0.593)	0.033 +3.89%
Loss Cost	2009.1	0.033 (CI = +/-0.041; p = 0.111)	0.022 (CI = +/-0.357; p = 0.903)	0.005 (CI = +/-0.020; p = 0.634)	-0.009 +3.38%
Loss Cost	2009.2	0.035 (CI = +/-0.044; p = 0.113)	0.013 (CI = +/-0.369; p = 0.945)	0.005 (CI = +/-0.020; p = 0.636)	-0.010 +3.57%
Loss Cost	2010.1	0.027 (CI = +/-0.046; p = 0.243)	-0.029 (CI = +/-0.374; p = 0.874)	0.004 (CI = +/-0.020; p = 0.689)	-0.054 +2.71%
Loss Cost	2010.2	0.011 (CI = +/-0.044; p = 0.600)	0.043 (CI = +/-0.348; p = 0.800)	0.004 (CI = +/-0.019; p = 0.683)	-0.103 +1.14%
Loss Cost	2011.1	0.007 (CI = +/-0.047; p = 0.756)	0.024 (CI = +/-0.360; p = 0.894)	0.003 (CI = +/-0.019; p = 0.713)	-0.117 +0.72%
Loss Cost	2011.2	-0.008 (CI = +/-0.046; p = 0.714)	0.092 (CI = +/-0.337; p = 0.576)	0.003 (CI = +/-0.017; p = 0.692)	-0.096 -0.81%
Loss Cost	2012.1	-0.013 (CI = +/-0.049; p = 0.578)	0.070 (CI = +/-0.350; p = 0.684)	0.003 (CI = +/-0.018; p = 0.722)	-0.095 -1.33%
Loss Cost	2012.2	-0.004 (CI = +/-0.051; p = 0.860)	0.032 (CI = +/-0.354; p = 0.855)	0.003 (CI = +/-0.018; p = 0.729)	-0.130 -0.44%
Loss Cost	2013.1	-0.010 (CI = +/-0.055; p = 0.710)	0.008 (CI = +/-0.369; p = 0.963)	0.003 (CI = +/-0.018; p = 0.753)	-0.130 -1.00%
Loss Cost	2013.2	-0.004 (CI = +/-0.060; p = 0.880)	-0.015 (CI = +/-0.383; p = 0.937)	0.003 (CI = +/-0.018; p = 0.771)	-0.148 -0.43%
Loss Cost	2014.1	-0.007 (CI = +/-0.066; p = 0.827)	-0.024 (CI = +/-0.405; p = 0.900)	0.003 (CI = +/-0.019; p = 0.781)	-0.154 -0.69%
Loss Cost	2014.2	0.011 (CI = +/-0.066; p = 0.718)	-0.094 (CI = +/-0.392; p = 0.619)	0.002 (CI = +/-0.018; p = 0.842)	-0.146 +1.15%
Loss Cost	2015.1	-0.007 (CI = +/-0.069; p = 0.837)	-0.158 (CI = +/-0.390; p = 0.403)	0.002 (CI = +/-0.017; p = 0.842)	-0.125 -0.67%
Loss Cost	2015.2	0.000 (CI = +/-0.075; p = 0.997)	-0.182 (CI = +/-0.411; p = 0.359)	0.001 (CI = +/-0.018; p = 0.885)	-0.125 +0.01%
Loss Cost	2016.1	-0.011 (CI = +/-0.083; p = 0.785)	-0.217 (CI = +/-0.432; p = 0.300)	0.001 (CI = +/-0.018; p = 0.871)	-0.110 -1.07%
Loss Cost	2016.2	0.001 (CI = +/-0.091; p = 0.973)	-0.257 (CI = +/-0.455; p = 0.244)	0.000 (CI = +/-0.019; p = 0.958)	-0.098 +0.14%
Loss Cost	2017.1	-0.020 (CI = +/-0.100; p = 0.667)	-0.316 (CI = +/-0.468; p = 0.167)	0.001 (CI = +/-0.019; p = 0.886)	-0.041 -2.01%
Severity	2007.1	0.055 (CI = +/-0.029; p = 0.000)	0.151 (CI = +/-0.278; p = 0.278)	-0.002 (CI = +/-0.016; p = 0.814)	0.320 +5.63%
Severity	2007.2	0.049 (CI = +/-0.029; p = 0.002)	0.181 (CI = +/-0.277; p = 0.193)	-0.002 (CI = +/-0.016; p = 0.780)	0.283 +5.05%
Severity	2008.1	0.049 (CI = +/-0.031; p = 0.003)	0.182 (CI = +/-0.287; p = 0.206)	-0.002 (CI = +/-0.017; p = 0.786)	0.256 +5.07%
Severity	2008.2	0.045 (CI = +/-0.033; p = 0.009)	0.206 (CI = +/-0.291; p = 0.157)	-0.002 (CI = +/-0.017; p = 0.766)	0.224 +4.58%
Severity	2009.1	0.039 (CI = +/-0.034; p = 0.027)	0.175 (CI = +/-0.295; p = 0.234)	-0.003 (CI = +/-0.017; p = 0.706)	0.152 +3.96%
Severity	2009.2	0.039 (CI = +/-0.036; p = 0.037)	0.175 (CI = +/-0.305; p = 0.249)	-0.003 (CI = +/-0.017; p = 0.712)	0.142 +3.96%
Severity	2010.1	0.037 (CI = +/-0.039; p = 0.061)	0.167 (CI = +/-0.317; p = 0.289)	-0.003 (CI = +/-0.017; p = 0.703)	0.102 +3.79%
Severity	2010.2	0.026 (CI = +/-0.039; p = 0.174)	0.218 (CI = +/-0.305; p = 0.153)	-0.003 (CI = +/-0.016; p = 0.671)	0.077 +2.66%
Severity	2011.1	0.022 (CI = +/-0.041; p = 0.275)	0.200 (CI = +/-0.316; p = 0.203)	-0.004 (CI = +/-0.017; p = 0.650)	0.029 +2.27%
Severity	2011.2	0.013 (CI = +/-0.042; p = 0.538)	0.244 (CI = +/-0.312; p = 0.120)	-0.004 (CI = +/-0.016; p = 0.638)	0.030 +1.28%
Severity	2012.1	0.004 (CI = +/-0.044; p = 0.870)	0.203 (CI = +/-0.315; p = 0.195)	-0.004 (CI = +/-0.016; p = 0.586)	-0.023 +0.35%
Severity	2012.2	0.014 (CI = +/-0.045; p = 0.525)	0.158 (CI = +/-0.311; p = 0.302)	-0.004 (CI = +/-0.015; p = 0.562)	-0.023 +1.41%
Severity	2013.1	0.005 (CI = +/-0.048; p = 0.819)	0.123 (CI = +/-0.318; p = 0.430)	-0.005 (CI = +/-0.015; p = 0.530)	-0.075 +0.53%
Severity	2013.2	-0.001 (CI = +/-0.051; p = 0.961)	0.149 (CI = +/-0.327; p = 0.353)	-0.005 (CI = +/-0.016; p = 0.549)	-0.072 -0.12%
Severity	2014.1	-0.011 (CI = +/-0.055; p = 0.688)	0.113 (CI = +/-0.337; p = 0.490)	-0.005 (CI = +/-0.016; p = 0.531)	-0.096 -1.05%
Severity	2014.2	0.009 (CI = +/-0.051; p = 0.720)	0.039 (CI = +/-0.306; p = 0.792)	-0.006 (CI = +/-0.014; p = 0.408)	-0.096 +0.89%
Severity	2015.1	-0.009 (CI = +/-0.051; p = 0.700)	-0.025 (CI = +/-0.290; p = 0.856)	-0.006 (CI = +/-0.013; p = 0.362)	-0.123 -0.94%
Severity	2015.2	-0.013 (CI = +/-0.056; p = 0.636)	-0.013 (CI = +/-0.307; p = 0.927)	-0.005 (CI = +/-0.013; p = 0.394)	-0.134 -1.26%
Severity	2016.1	-0.026 (CI = +/-0.060; p = 0.365)	-0.056 (CI = +/-0.312; p = 0.706)	-0.005 (CI = +/-0.013; p = 0.406)	-0.102 -2.59%
Severity	2016.2	-0.022 (CI = +/-0.067; p = 0.498)	-0.071 (CI = +/-0.335; p = 0.653)	-0.006 (CI = +/-0.014; p = 0.396)	-0.124 -2.14%
Severity	2017.1	-0.042 (CI = +/-0.071; p = 0.221)	-0.127 (CI = +/-0.331; p = 0.422)	-0.005 (CI = +/-0.013; p = 0.441)	-0.032 -4.12%
Frequency	2007.1	-0.010 (CI = +/-0.019; p = 0.275)	-0.147 (CI = +/-0.181; p = 0.108)	0.007 (CI = +/-0.011; p = 0.168)	0.132 -1.02%
Frequency	2007.2	-0.009 (CI = +/-0.020; p = 0.341)	-0.152 (CI = +/-0.186; p = 0.107)	0.007 (CI = +/-0.011; p = 0.171)	0.128 -0.93%
Frequency	2008.1	-0.009 (CI = +/-0.021; p = 0.407)	-0.148 (CI = +/-0.193; p = 0.127)	0.008 (CI = +/-0.011; p = 0.174)	0.108 -0.86%
Frequency	2008.2	-0.007 (CI = +/-0.022; p = 0.548)	-0.159 (CI = +/-0.197; p = 0.110)	0.008 (CI = +/-0.011; p = 0.173)	0.106 -0.66%
Frequency	2009.1	-0.006 (CI = +/-0.024; p = 0.633)	-0.154 (CI = +/-0.204; p = 0.135)	0.008 (CI = +/-0.011; p = 0.176)	0.087 -0.56%
Frequency	2009.2	-0.004 (CI = +/-0.025; p = 0.759)	-0.162 (CI = +/-0.210; p = 0.125)	0.008 (CI = +/-0.012; p = 0.179)	0.086 -0.38%
Frequency	2010.1	-0.010 (CI = +/-0.026; p = 0.407)	-0.196 (CI = +/-0.208; p = 0.063)	0.007 (CI = +/-0.011; p = 0.200)	0.148 -1.04%
Frequency	2010.2	-0.015 (CI = +/-0.027; p = 0.259)	-0.175 (CI = +/-0.210; p = 0.098)	0.007 (CI = +/-0.011; p = 0.201)	0.161 -1.48%
Frequency	2011.1	-0.015 (CI = +/-0.029; p = 0.284)	-0.177 (CI = +/-0.219; p = 0.108)	0.007 (CI = +/-0.011; p = 0.213)	0.143 -1.51%
Frequency	2011.2	-0.021 (CI = +/-0.030; p = 0.158)	-0.151 (CI = +/-0.219; p = 0.167)	0.007 (CI = +/-0.011; p = 0.208)	0.172 -2.07%
Frequency	2012.1	-0.017 (CI = +/-0.032; p = 0.282)	-0.133 (CI = +/-0.226; p = 0.235)	0.007 (CI = +/-0.011; p = 0.198)	0.114 -1.67%
Frequency	2012.2	-0.018 (CI = +/-0.034; p = 0.276)	-0.127 (CI = +/-0.236; p = 0.277)	0.007 (CI = +/-0.012; p = 0.207)	0.113 -1.82%
Frequency	2013.1	-0.015 (CI = +/-0.037; p = 0.398)	-0.114 (CI = +/-0.247; p = 0.345)	0.007 (CI = +/-0.012; p = 0.209)	0.067 -1.52%
Frequency	2013.2	-0.003 (CI = +/-0.036; p = 0.857)	-0.164 (CI = +/-0.230; p = 0.154)	0.007 (CI = +/-0.011; p = 0.190)	0.090 -0.31%
Frequency	2014.1	0.004 (CI = +/-0.038; p = 0.842)	-0.137 (CI = +/-0.236; p = 0.237)	0.007 (CI = +/-0.011; p = 0.181)	0.049 +0.37%
Frequency	2014.2	0.003 (CI = +/-0.042; p = 0.899)	-0.133 (CI = +/-0.249; p = 0.276)	0.007 (CI = +/-0.011; p = 0.191)	0.038 +0.26%
Frequency	2015.1	0.003 (CI = +/-0.047; p = 0.906)	-0.133 (CI = +/-0.265; p = 0.304)	0.007 (CI = +/-0.012; p = 0.205)	0.022 +0.26%
Frequency	2015.2	0.013 (CI = +/-0.049; p = 0.585)	-0.169 (CI = +/-0.268; p = 0.199)	0.007 (CI = +/-0.012; p = 0.238)	0.060 +1.29%
Frequency	2016.1	0.015 (CI = +/-0.055; p = 0.558)	-0.161 (CI = +/-0.287; p = 0.249)	0.007 (CI = +/-0.012; p = 0.256)	0.041 +1.56%
Frequency	2016.2	0.023 (CI = +/-0.061; p = 0.427)	-0.186 (CI = +/-0.303; p = 0.208)	0.006 (CI = +/-0.013; p = 0.312)	0.062 +2.34%
Frequency	2017.1	0.022 (CI = +/-0.070; p = 0.511)	-0.189 (CI = +/-0.327; p = 0.232)	0.006 (CI = +/-0.013; p = 0.330)	0.048 +2.21%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility

Implied Trend					
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2007.1	0.045 (CI = +/-0.033; p = 0.009)	0.005 (CI = +/-0.019; p = 0.554)	0.144	+4.56%
Loss Cost	2007.2	0.040 (CI = +/-0.034; p = 0.024)	0.005 (CI = +/-0.019; p = 0.587)	0.100	+4.06%
Loss Cost	2008.1	0.040 (CI = +/-0.036; p = 0.030)	0.005 (CI = +/-0.019; p = 0.589)	0.090	+4.13%
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.053)	0.005 (CI = +/-0.019; p = 0.609)	0.062	+3.87%
Loss Cost	2009.1	0.033 (CI = +/-0.040; p = 0.105)	0.005 (CI = +/-0.019; p = 0.637)	0.026	+3.36%
Loss Cost	2009.2	0.035 (CI = +/-0.043; p = 0.107)	0.005 (CI = +/-0.020; p = 0.633)	0.026	+3.56%
Loss Cost	2010.1	0.027 (CI = +/-0.045; p = 0.226)	0.004 (CI = +/-0.020; p = 0.664)	-0.016	+2.75%
Loss Cost	2010.2	0.011 (CI = +/-0.043; p = 0.601)	0.003 (CI = +/-0.018; p = 0.700)	-0.064	+1.11%
Loss Cost	2011.1	0.007 (CI = +/-0.046; p = 0.761)	0.003 (CI = +/-0.018; p = 0.719)	-0.073	+0.69%
Loss Cost	2011.2	-0.009 (CI = +/-0.045; p = 0.689)	0.003 (CI = +/-0.017; p = 0.745)	-0.065	-0.87%
Loss Cost	2012.1	-0.014 (CI = +/-0.048; p = 0.537)	0.003 (CI = +/-0.017; p = 0.760)	-0.055	-1.43%
Loss Cost	2012.2	-0.005 (CI = +/-0.050; p = 0.849)	0.003 (CI = +/-0.017; p = 0.741)	-0.081	-0.46%
Loss Cost	2013.1	-0.010 (CI = +/-0.054; p = 0.697)	0.003 (CI = +/-0.017; p = 0.750)	-0.076	-1.01%
Loss Cost	2013.2	-0.004 (CI = +/-0.058; p = 0.880)	0.003 (CI = +/-0.018; p = 0.752)	-0.091	-0.42%
Loss Cost	2014.1	-0.006 (CI = +/-0.063; p = 0.833)	0.003 (CI = +/-0.018; p = 0.757)	-0.094	-0.64%
Loss Cost	2014.2	0.012 (CI = +/-0.064; p = 0.697)	0.002 (CI = +/-0.017; p = 0.770)	-0.099	+1.22%
Loss Cost	2015.1	-0.003 (CI = +/-0.067; p = 0.916)	0.003 (CI = +/-0.017; p = 0.731)	-0.107	-0.34%
Loss Cost	2015.2	0.001 (CI = +/-0.074; p = 0.973)	0.003 (CI = +/-0.017; p = 0.751)	-0.118	+0.12%
Loss Cost	2016.1	-0.006 (CI = +/-0.083; p = 0.883)	0.003 (CI = +/-0.018; p = 0.733)	-0.121	-0.58%
Loss Cost	2016.2	0.002 (CI = +/-0.092; p = 0.957)	0.003 (CI = +/-0.019; p = 0.776)	-0.136	+0.24%
Loss Cost	2017.1	-0.012 (CI = +/-0.103; p = 0.798)	0.003 (CI = +/-0.019; p = 0.708)	-0.135	-1.24%
Severity	2007.1	0.053 (CI = +/-0.029; p = 0.001)	-0.003 (CI = +/-0.016; p = 0.707)	0.316	+5.48%
Severity	2007.2	0.048 (CI = +/-0.030; p = 0.002)	-0.004 (CI = +/-0.016; p = 0.664)	0.266	+4.96%
Severity	2008.1	0.048 (CI = +/-0.032; p = 0.004)	-0.004 (CI = +/-0.017; p = 0.662)	0.240	+4.87%
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.012)	-0.004 (CI = +/-0.017; p = 0.638)	0.195	+4.47%
Severity	2009.1	0.037 (CI = +/-0.034; p = 0.036)	-0.004 (CI = +/-0.016; p = 0.590)	0.138	+3.75%
Severity	2009.2	0.038 (CI = +/-0.036; p = 0.042)	-0.004 (CI = +/-0.017; p = 0.602)	0.130	+3.86%
Severity	2010.1	0.035 (CI = +/-0.039; p = 0.075)	-0.004 (CI = +/-0.017; p = 0.594)	0.096	+3.56%
Severity	2010.2	0.025 (CI = +/-0.039; p = 0.204)	-0.005 (CI = +/-0.016; p = 0.540)	0.035	+2.52%
Severity	2011.1	0.020 (CI = +/-0.042; p = 0.342)	-0.005 (CI = +/-0.017; p = 0.524)	0.001	+1.98%
Severity	2011.2	0.011 (CI = +/-0.043; p = 0.600)	-0.006 (CI = +/-0.016; p = 0.497)	-0.035	+1.12%
Severity	2012.1	0.000 (CI = +/-0.044; p = 0.988)	-0.006 (CI = +/-0.016; p = 0.462)	-0.058	+0.03%
Severity	2012.2	0.013 (CI = +/-0.045; p = 0.558)	-0.006 (CI = +/-0.015; p = 0.459)	-0.029	+1.30%
Severity	2013.1	0.003 (CI = +/-0.047; p = 0.889)	-0.006 (CI = +/-0.015; p = 0.445)	-0.057	+0.32%
Severity	2013.2	-0.002 (CI = +/-0.050; p = 0.927)	-0.006 (CI = +/-0.015; p = 0.450)	-0.067	-0.22%
Severity	2014.1	-0.013 (CI = +/-0.053; p = 0.621)	-0.006 (CI = +/-0.015; p = 0.450)	-0.067	-1.27%
Severity	2014.2	0.009 (CI = +/-0.050; p = 0.720)	-0.006 (CI = +/-0.013; p = 0.364)	-0.040	+0.87%
Severity	2015.1	-0.009 (CI = +/-0.049; p = 0.706)	-0.006 (CI = +/-0.012; p = 0.357)	-0.060	-0.88%
Severity	2015.2	-0.013 (CI = +/-0.054; p = 0.627)	-0.005 (CI = +/-0.013; p = 0.380)	-0.063	-1.25%
Severity	2016.1	-0.025 (CI = +/-0.058; p = 0.370)	-0.005 (CI = +/-0.013; p = 0.420)	-0.040	-2.46%
Severity	2016.2	-0.021 (CI = +/-0.065; p = 0.490)	-0.005 (CI = +/-0.013; p = 0.421)	-0.060	-2.12%
Severity	2017.1	-0.039 (CI = +/-0.069; p = 0.245)	-0.004 (CI = +/-0.013; p = 0.512)	-0.008	-3.82%
Frequency	2007.1	-0.009 (CI = +/-0.019; p = 0.356)	0.009 (CI = +/-0.011; p = 0.121)	0.086	-0.88%
Frequency	2007.2	-0.009 (CI = +/-0.020; p = 0.392)	0.009 (CI = +/-0.011; p = 0.127)	0.080	-0.86%
Frequency	2008.1	-0.007 (CI = +/-0.021; p = 0.503)	0.009 (CI = +/-0.011; p = 0.126)	0.066	-0.71%
Frequency	2008.2	-0.006 (CI = +/-0.023; p = 0.608)	0.009 (CI = +/-0.011; p = 0.127)	0.055	-0.57%
Frequency	2009.1	-0.004 (CI = +/-0.024; p = 0.749)	0.009 (CI = +/-0.012; p = 0.126)	0.044	-0.38%
Frequency	2009.2	-0.003 (CI = +/-0.026; p = 0.820)	0.009 (CI = +/-0.012; p = 0.130)	0.037	-0.29%
Frequency	2010.1	-0.008 (CI = +/-0.027; p = 0.545)	0.009 (CI = +/-0.012; p = 0.139)	0.060	-0.79%
Frequency	2010.2	-0.014 (CI = +/-0.027; p = 0.310)	0.008 (CI = +/-0.011; p = 0.145)	0.098	-1.37%
Frequency	2011.1	-0.013 (CI = +/-0.029; p = 0.382)	0.008 (CI = +/-0.012; p = 0.151)	0.082	-1.26%
Frequency	2011.2	-0.020 (CI = +/-0.030; p = 0.185)	0.008 (CI = +/-0.011; p = 0.151)	0.136	-1.97%
Frequency	2012.1	-0.015 (CI = +/-0.032; p = 0.346)	0.008 (CI = +/-0.011; p = 0.145)	0.096	-1.47%
Frequency	2012.2	-0.018 (CI = +/-0.034; p = 0.300)	0.008 (CI = +/-0.012; p = 0.154)	0.103	-1.73%
Frequency	2013.1	-0.013 (CI = +/-0.037; p = 0.457)	0.008 (CI = +/-0.012; p = 0.157)	0.070	-1.33%
Frequency	2013.2	-0.002 (CI = +/-0.037; p = 0.911)	0.008 (CI = +/-0.011; p = 0.133)	0.035	-0.20%
Frequency	2014.1	0.006 (CI = +/-0.038; p = 0.733)	0.008 (CI = +/-0.011; p = 0.129)	0.024	+0.64%
Frequency	2014.2	0.003 (CI = +/-0.042; p = 0.864)	0.008 (CI = +/-0.011; p = 0.136)	0.023	+0.35%
Frequency	2015.1	0.005 (CI = +/-0.046; p = 0.806)	0.008 (CI = +/-0.012; p = 0.150)	0.015	+0.55%
Frequency	2015.2	0.014 (CI = +/-0.050; p = 0.565)	0.008 (CI = +/-0.012; p = 0.165)	0.013	+1.39%
Frequency	2016.1	0.019 (CI = +/-0.055; p = 0.471)	0.008 (CI = +/-0.012; p = 0.187)	0.012	+1.94%
Frequency	2016.2	0.024 (CI = +/-0.062; p = 0.424)	0.008 (CI = +/-0.013; p = 0.215)	0.011	+2.41%
Frequency	2017.1	0.027 (CI = +/-0.071; p = 0.432)	0.007 (CI = +/-0.013; p = 0.245)	0.005	+2.69%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Implied Trend			Adjusted R^2	Rate
		Time	Mobility	New Normal		
Loss Cost	2007.1	0.069 (CI = +/-0.046; p = 0.005)	0.013 (CI = +/-0.021; p = 0.212)	-0.468 (CI = +/-0.653; p = 0.154)	0.172	+7.09%
Loss Cost	2007.2	0.062 (CI = +/-0.049; p = 0.015)	0.012 (CI = +/-0.022; p = 0.260)	-0.422 (CI = +/-0.670; p = 0.209)	0.117	+6.44%
Loss Cost	2008.1	0.066 (CI = +/-0.053; p = 0.017)	0.013 (CI = +/-0.022; p = 0.250)	-0.447 (CI = +/-0.693; p = 0.198)	0.111	+6.80%
Loss Cost	2008.2	0.064 (CI = +/-0.058; p = 0.031)	0.013 (CI = +/-0.023; p = 0.275)	-0.432 (CI = +/-0.720; p = 0.230)	0.078	+6.58%
Loss Cost	2009.1	0.057 (CI = +/-0.062; p = 0.068)	0.011 (CI = +/-0.024; p = 0.329)	-0.386 (CI = +/-0.744; p = 0.298)	0.030	+5.90%
Loss Cost	2009.2	0.064 (CI = +/-0.067; p = 0.062)	0.012 (CI = +/-0.024; p = 0.300)	-0.430 (CI = +/-0.773; p = 0.264)	0.036	+6.57%
Loss Cost	2010.1	0.052 (CI = +/-0.072; p = 0.153)	0.011 (CI = +/-0.025; p = 0.385)	-0.347 (CI = +/-0.794; p = 0.378)	-0.024	+5.29%
Loss Cost	2010.2	0.023 (CI = +/-0.072; p = 0.523)	0.006 (CI = +/-0.023; p = 0.582)	-0.153 (CI = +/-0.757; p = 0.681)	-0.098	+2.28%
Loss Cost	2011.1	0.015 (CI = +/-0.078; p = 0.692)	0.005 (CI = +/-0.024; p = 0.656)	-0.105 (CI = +/-0.792; p = 0.786)	-0.114	+1.53%
Loss Cost	2011.2	-0.017 (CI = +/-0.078; p = 0.658)	0.001 (CI = +/-0.022; p = 0.937)	0.097 (CI = +/-0.757; p = 0.793)	-0.108	-1.68%
Loss Cost	2012.1	-0.030 (CI = +/-0.085; p = 0.467)	-0.001 (CI = +/-0.023; p = 0.938)	0.180 (CI = +/-0.789; p = 0.640)	-0.092	-3.00%
Loss Cost	2012.2	-0.010 (CI = +/-0.092; p = 0.818)	0.002 (CI = +/-0.023; p = 0.890)	0.061 (CI = +/-0.814; p = 0.878)	-0.131	-1.03%
Loss Cost	2013.1	-0.024 (CI = +/-0.102; p = 0.624)	0.000 (CI = +/-0.024; p = 0.998)	0.141 (CI = +/-0.859; p = 0.735)	-0.123	-2.41%
Loss Cost	2013.2	-0.012 (CI = +/-0.114; p = 0.828)	0.001 (CI = +/-0.025; p = 0.915)	0.073 (CI = +/-0.914; p = 0.870)	-0.147	-1.19%
Loss Cost	2014.1	-0.019 (CI = +/-0.129; p = 0.762)	0.001 (CI = +/-0.026; p = 0.962)	0.110 (CI = +/-0.984; p = 0.817)	-0.151	-1.87%
Loss Cost	2014.2	0.028 (CI = +/-0.136; p = 0.670)	0.005 (CI = +/-0.026; p = 0.692)	-0.131 (CI = +/-0.985; p = 0.782)	-0.158	+2.84%
Loss Cost	2015.1	-0.012 (CI = +/-0.149; p = 0.871)	0.002 (CI = +/-0.026; p = 0.897)	0.063 (CI = +/-1.019; p = 0.897)	-0.175	-1.15%
Loss Cost	2015.2	0.000 (CI = +/-0.171; p = 0.999)	0.002 (CI = +/-0.027; p = 0.850)	0.009 (CI = +/-1.110; p = 0.986)	-0.192	-0.01%
Loss Cost	2016.1	-0.020 (CI = +/-0.196; p = 0.829)	0.001 (CI = +/-0.029; p = 0.933)	0.098 (CI = +/-1.208; p = 0.864)	-0.199	-1.99%
Loss Cost	2016.2	0.000 (CI = +/-0.226; p = 0.998)	0.002 (CI = +/-0.031; p = 0.874)	0.013 (CI = +/-1.319; p = 0.983)	-0.223	+0.03%
Loss Cost	2017.1	-0.040 (CI = +/-0.257; p = 0.739)	0.000 (CI = +/-0.032; p = 0.973)	0.169 (CI = +/-1.416; p = 0.799)	-0.222	-3.95%
Severity	2007.1	0.079 (CI = +/-0.040; p = 0.000)	0.005 (CI = +/-0.018; p = 0.554)	-0.501 (CI = +/-0.563; p = 0.079)	0.360	+8.22%
Severity	2007.2	0.073 (CI = +/-0.042; p = 0.001)	0.004 (CI = +/-0.019; p = 0.645)	-0.453 (CI = +/-0.575; p = 0.118)	0.301	+7.55%
Severity	2008.1	0.074 (CI = +/-0.046; p = 0.003)	0.004 (CI = +/-0.019; p = 0.643)	-0.459 (CI = +/-0.596; p = 0.126)	0.274	+7.64%
Severity	2008.2	0.069 (CI = +/-0.049; p = 0.007)	0.004 (CI = +/-0.020; p = 0.708)	-0.427 (CI = +/-0.616; p = 0.167)	0.221	+7.17%
Severity	2009.1	0.059 (CI = +/-0.052; p = 0.028)	0.002 (CI = +/-0.020; p = 0.841)	-0.355 (CI = +/-0.627; p = 0.256)	0.148	+6.10%
Severity	2009.2	0.064 (CI = +/-0.057; p = 0.029)	0.003 (CI = +/-0.020; p = 0.791)	-0.385 (CI = +/-0.652; p = 0.236)	0.144	+6.56%
Severity	2010.1	0.061 (CI = +/-0.062; p = 0.053)	0.002 (CI = +/-0.021; p = 0.828)	-0.367 (CI = +/-0.682; p = 0.278)	0.104	+6.28%
Severity	2010.2	0.044 (CI = +/-0.065; p = 0.176)	0.000 (CI = +/-0.021; p = 0.977)	-0.253 (CI = +/-0.685; p = 0.454)	0.019	+4.48%
Severity	2011.1	0.035 (CI = +/-0.071; p = 0.315)	-0.002 (CI = +/-0.022; p = 0.885)	-0.197 (CI = +/-0.714; p = 0.575)	-0.027	+3.57%
Severity	2011.2	0.019 (CI = +/-0.076; p = 0.605)	-0.004 (CI = +/-0.022; p = 0.730)	-0.096 (CI = +/-0.733; p = 0.788)	-0.076	+1.94%
Severity	2012.1	-0.004 (CI = +/-0.080; p = 0.928)	-0.007 (CI = +/-0.022; p = 0.532)	0.043 (CI = +/-0.739; p = 0.905)	-0.105	-0.35%
Severity	2012.2	0.025 (CI = +/-0.083; p = 0.544)	-0.003 (CI = +/-0.021; p = 0.756)	-0.124 (CI = +/-0.732; p = 0.728)	-0.071	+2.49%
Severity	2013.1	0.003 (CI = +/-0.090; p = 0.938)	-0.006 (CI = +/-0.021; p = 0.587)	-0.002 (CI = +/-0.754; p = 0.996)	-0.110	+0.34%
Severity	2013.2	-0.010 (CI = +/-0.100; p = 0.837)	-0.007 (CI = +/-0.022; p = 0.511)	0.072 (CI = +/-0.799; p = 0.853)	-0.121	-0.99%
Severity	2014.1	-0.038 (CI = +/-0.108; p = 0.470)	-0.010 (CI = +/-0.022; p = 0.362)	0.222 (CI = +/-0.823; p = 0.577)	-0.106	-3.74%
Severity	2014.2	0.014 (CI = +/-0.106; p = 0.780)	-0.005 (CI = +/-0.020; p = 0.604)	-0.047 (CI = +/-0.766; p = 0.900)	-0.100	+1.44%
Severity	2015.1	-0.033 (CI = +/-0.107; p = 0.529)	-0.009 (CI = +/-0.019; p = 0.325)	0.184 (CI = +/-0.735; p = 0.603)	-0.106	-3.20%
Severity	2015.2	-0.047 (CI = +/-0.122; p = 0.422)	-0.010 (CI = +/-0.020; p = 0.291)	0.253 (CI = +/-0.794; p = 0.508)	-0.100	-4.62%
Severity	2016.1	-0.089 (CI = +/-0.131; p = 0.168)	-0.013 (CI = +/-0.019; p = 0.175)	0.436 (CI = +/-0.806; p = 0.265)	-0.016	-8.48%
Severity	2016.2	-0.090 (CI = +/-0.152; p = 0.224)	-0.013 (CI = +/-0.021; p = 0.197)	0.442 (CI = +/-0.887; p = 0.301)	-0.049	-8.61%
Severity	2017.1	-0.149 (CI = +/-0.155; p = 0.058)	-0.016 (CI = +/-0.019; p = 0.101)	0.669 (CI = +/-0.855; p = 0.114)	0.121	-13.87%
Frequency	2007.1	-0.010 (CI = +/-0.028; p = 0.451)	0.008 (CI = +/-0.013; p = 0.218)	0.033 (CI = +/-0.394; p = 0.866)	0.058	-1.04%
Frequency	2007.2	-0.010 (CI = +/-0.030; p = 0.488)	0.008 (CI = +/-0.013; p = 0.229)	0.032 (CI = +/-0.408; p = 0.874)	0.051	-1.03%
Frequency	2008.1	-0.008 (CI = +/-0.032; p = 0.624)	0.008 (CI = +/-0.014; p = 0.214)	0.013 (CI = +/-0.421; p = 0.950)	0.035	-0.78%
Frequency	2008.2	-0.005 (CI = +/-0.035; p = 0.750)	0.009 (CI = +/-0.014; p = 0.204)	-0.005 (CI = +/-0.437; p = 0.983)	0.023	-0.55%
Frequency	2009.1	-0.002 (CI = +/-0.038; p = 0.920)	0.009 (CI = +/-0.014; p = 0.186)	-0.031 (CI = +/-0.452; p = 0.890)	0.010	-0.19%
Frequency	2009.2	0.000 (CI = +/-0.041; p = 0.996)	0.010 (CI = +/-0.015; p = 0.185)	-0.044 (CI = +/-0.471; p = 0.848)	0.003	+0.01%
Frequency	2010.1	-0.009 (CI = +/-0.043; p = 0.659)	0.008 (CI = +/-0.015; p = 0.259)	0.021 (CI = +/-0.479; p = 0.930)	0.025	-0.94%
Frequency	2010.2	-0.021 (CI = +/-0.045; p = 0.345)	0.007 (CI = +/-0.015; p = 0.368)	0.100 (CI = +/-0.481; p = 0.673)	0.069	-2.11%
Frequency	2011.1	-0.020 (CI = +/-0.050; p = 0.419)	0.007 (CI = +/-0.015; p = 0.371)	0.091 (CI = +/-0.506; p = 0.714)	0.050	-1.97%
Frequency	2011.2	-0.036 (CI = +/-0.052; p = 0.164)	0.005 (CI = +/-0.015; p = 0.536)	0.194 (CI = +/-0.504; p = 0.434)	0.123	-3.55%
Frequency	2012.1	-0.027 (CI = +/-0.057; p = 0.335)	0.006 (CI = +/-0.015; p = 0.447)	0.137 (CI = +/-0.525; p = 0.592)	0.067	-2.66%
Frequency	2012.2	-0.035 (CI = +/-0.063; p = 0.259)	0.005 (CI = +/-0.016; p = 0.539)	0.185 (CI = +/-0.552; p = 0.494)	0.082	-3.44%
Frequency	2013.1	-0.028 (CI = +/-0.070; p = 0.416)	0.006 (CI = +/-0.016; p = 0.488)	0.143 (CI = +/-0.586; p = 0.615)	0.036	-2.74%
Frequency	2013.2	-0.002 (CI = +/-0.073; p = 0.953)	0.008 (CI = +/-0.016; p = 0.288)	0.001 (CI = +/-0.581; p = 0.998)	-0.016	-0.21%
Frequency	2014.1	0.019 (CI = +/-0.078; p = 0.614)	0.010 (CI = +/-0.016; p = 0.187)	-0.113 (CI = +/-0.596; p = 0.696)	-0.021	+1.93%
Frequency	2014.2	0.014 (CI = +/-0.089; p = 0.749)	0.010 (CI = +/-0.017; p = 0.230)	-0.085 (CI = +/-0.644; p = 0.784)	-0.030	+1.38%
Frequency	2015.1	0.021 (CI = +/-0.102; p = 0.668)	0.011 (CI = +/-0.018; p = 0.226)	-0.121 (CI = +/-0.699; p = 0.719)	-0.038	+2.12%
Frequency	2015.2	0.047 (CI = +/-0.113; p = 0.386)	0.013 (CI = +/-0.018; p = 0.160)	-0.244 (CI = +/-0.733; p = 0.489)	-0.019	+4.84%
Frequency	2016.1	0.069 (CI = +/-0.128; p = 0.269)	0.014 (CI = +/-0.019; p = 0.133)	-0.338 (CI = +/-0.786; p = 0.372)	0.002	+7.09%
Frequency	2016.2	0.090 (CI = +/-0.146; p = 0.203)	0.015 (CI = +/-0.020; p = 0.118)	-0.428 (CI = +/-0.848; p = 0.295)	0.025	+9.45%
Frequency	2017.1	0.109 (CI = +/-0.167; p = 0.182)	0.016 (CI = +/-0.021; p = 0.115)	-0.500 (CI = +/-0.922; p = 0.260)	0.034	+11.51%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	0.051 (CI = +/-0.038; p = 0.009)	-0.258 (CI = +/-0.565; p = 0.359)	0.157	+5.25%
Loss Cost	2007.2	0.046 (CI = +/-0.040; p = 0.025)	-0.223 (CI = +/-0.572; p = 0.432)	0.109	+4.67%
Loss Cost	2008.1	0.047 (CI = +/-0.042; p = 0.030)	-0.232 (CI = +/-0.587; p = 0.426)	0.101	+4.82%
Loss Cost	2008.2	0.044 (CI = +/-0.045; p = 0.054)	-0.216 (CI = +/-0.602; p = 0.469)	0.071	+4.54%
Loss Cost	2009.1	0.039 (CI = +/-0.048; p = 0.113)	-0.182 (CI = +/-0.613; p = 0.549)	0.030	+3.93%
Loss Cost	2009.2	0.042 (CI = +/-0.052; p = 0.110)	-0.200 (CI = +/-0.631; p = 0.521)	0.032	+4.27%
Loss Cost	2010.1	0.032 (CI = +/-0.055; p = 0.246)	-0.145 (CI = +/-0.636; p = 0.645)	-0.015	+3.22%
Loss Cost	2010.2	0.010 (CI = +/-0.053; p = 0.706)	-0.029 (CI = +/-0.592; p = 0.921)	-0.069	+1.00%
Loss Cost	2011.1	0.004 (CI = +/-0.058; p = 0.890)	0.002 (CI = +/-0.609; p = 0.995)	-0.078	+0.39%
Loss Cost	2011.2	-0.019 (CI = +/-0.057; p = 0.498)	0.116 (CI = +/-0.570; p = 0.679)	-0.062	-1.88%
Loss Cost	2012.1	-0.028 (CI = +/-0.061; p = 0.350)	0.161 (CI = +/-0.584; p = 0.574)	-0.045	-2.79%
Loss Cost	2012.2	-0.015 (CI = +/-0.066; p = 0.648)	0.097 (CI = +/-0.591; p = 0.736)	-0.080	-1.45%
Loss Cost	2013.1	-0.024 (CI = +/-0.072; p = 0.489)	0.141 (CI = +/-0.611; p = 0.637)	-0.070	-2.40%
Loss Cost	2013.2	-0.016 (CI = +/-0.079; p = 0.675)	0.106 (CI = +/-0.637; p = 0.733)	-0.090	-1.60%
Loss Cost	2014.1	-0.021 (CI = +/-0.088; p = 0.625)	0.126 (CI = +/-0.670; p = 0.699)	-0.091	-2.08%
Loss Cost	2014.2	0.009 (CI = +/-0.093; p = 0.835)	0.005 (CI = +/-0.658; p = 0.986)	-0.104	+0.94%
Loss Cost	2015.1	-0.018 (CI = +/-0.099; p = 0.704)	0.110 (CI = +/-0.662; p = 0.731)	-0.107	-1.80%
Loss Cost	2015.2	-0.011 (CI = +/-0.113; p = 0.836)	0.085 (CI = +/-0.705; p = 0.803)	-0.120	-1.12%
Loss Cost	2016.1	-0.026 (CI = +/-0.130; p = 0.678)	0.135 (CI = +/-0.751; p = 0.708)	-0.119	-2.54%
Loss Cost	2016.2	-0.012 (CI = +/-0.150; p = 0.867)	0.089 (CI = +/-0.808; p = 0.816)	-0.138	-1.19%
Loss Cost	2017.1	-0.043 (CI = +/-0.173; p = 0.598)	0.186 (CI = +/-0.859; p = 0.648)	-0.128	-4.22%
Severity	2007.1	0.072 (CI = +/-0.032; p = 0.000)	-0.416 (CI = +/-0.477; p = 0.085)	0.373	+7.47%
Severity	2007.2	0.067 (CI = +/-0.033; p = 0.000)	-0.384 (CI = +/-0.482; p = 0.114)	0.318	+6.93%
Severity	2008.1	0.067 (CI = +/-0.036; p = 0.001)	-0.386 (CI = +/-0.495; p = 0.122)	0.293	+6.95%
Severity	2008.2	0.064 (CI = +/-0.038; p = 0.002)	-0.364 (CI = +/-0.506; p = 0.152)	0.244	+6.57%
Severity	2009.1	0.056 (CI = +/-0.040; p = 0.008)	-0.320 (CI = +/-0.508; p = 0.208)	0.177	+5.76%
Severity	2009.2	0.059 (CI = +/-0.043; p = 0.009)	-0.336 (CI = +/-0.522; p = 0.198)	0.173	+6.07%
Severity	2010.1	0.057 (CI = +/-0.046; p = 0.018)	-0.324 (CI = +/-0.539; p = 0.227)	0.135	+5.84%
Severity	2010.2	0.044 (CI = +/-0.048; p = 0.069)	-0.259 (CI = +/-0.533; p = 0.327)	0.057	+4.54%
Severity	2011.1	0.038 (CI = +/-0.052; p = 0.140)	-0.228 (CI = +/-0.548; p = 0.399)	0.013	+3.92%
Severity	2011.2	0.028 (CI = +/-0.055; p = 0.310)	-0.175 (CI = +/-0.554; p = 0.521)	-0.037	+2.82%
Severity	2012.1	0.013 (CI = +/-0.058; p = 0.646)	-0.104 (CI = +/-0.552; p = 0.700)	-0.076	+1.31%
Severity	2012.2	0.033 (CI = +/-0.059; p = 0.256)	-0.198 (CI = +/-0.533; p = 0.449)	-0.027	+3.38%
Severity	2013.1	0.020 (CI = +/-0.063; p = 0.522)	-0.138 (CI = +/-0.540; p = 0.601)	-0.073	+2.01%
Severity	2013.2	0.013 (CI = +/-0.070; p = 0.713)	-0.107 (CI = +/-0.563; p = 0.697)	-0.091	+1.26%
Severity	2014.1	-0.004 (CI = +/-0.076; p = 0.916)	-0.039 (CI = +/-0.574; p = 0.889)	-0.099	-0.39%
Severity	2014.2	0.033 (CI = +/-0.072; p = 0.346)	-0.186 (CI = +/-0.513; p = 0.457)	-0.056	+3.38%
Severity	2015.1	0.004 (CI = +/-0.074; p = 0.900)	-0.077 (CI = +/-0.492; p = 0.746)	-0.108	+0.45%
Severity	2015.2	-0.002 (CI = +/-0.084; p = 0.964)	-0.054 (CI = +/-0.524; p = 0.830)	-0.114	-0.18%
Severity	2016.1	-0.025 (CI = +/-0.093; p = 0.566)	0.027 (CI = +/-0.536; p = 0.915)	-0.086	-2.51%
Severity	2016.2	-0.021 (CI = +/-0.108; p = 0.684)	0.013 (CI = +/-0.580; p = 0.964)	-0.112	-2.07%
Severity	2017.1	-0.060 (CI = +/-0.117; p = 0.292)	0.132 (CI = +/-0.582; p = 0.632)	-0.024	-5.79%
Frequency	2007.1	-0.021 (CI = +/-0.023; p = 0.071)	0.158 (CI = +/-0.340; p = 0.352)	0.042	-2.06%
Frequency	2007.2	-0.021 (CI = +/-0.024; p = 0.082)	0.161 (CI = +/-0.349; p = 0.354)	0.036	-2.11%
Frequency	2008.1	-0.020 (CI = +/-0.026; p = 0.122)	0.154 (CI = +/-0.358; p = 0.387)	0.016	-1.99%
Frequency	2008.2	-0.019 (CI = +/-0.028; p = 0.168)	0.148 (CI = +/-0.368; p = 0.417)	0.000	-1.90%
Frequency	2009.1	-0.017 (CI = +/-0.030; p = 0.240)	0.138 (CI = +/-0.378; p = 0.460)	-0.018	-1.73%
Frequency	2009.2	-0.017 (CI = +/-0.032; p = 0.284)	0.136 (CI = +/-0.390; p = 0.480)	-0.028	-1.69%
Frequency	2010.1	-0.025 (CI = +/-0.033; p = 0.136)	0.180 (CI = +/-0.387; p = 0.350)	0.013	-2.47%
Frequency	2010.2	-0.034 (CI = +/-0.034; p = 0.050)	0.230 (CI = +/-0.381; p = 0.226)	0.075	-3.39%
Frequency	2011.1	-0.034 (CI = +/-0.037; p = 0.069)	0.230 (CI = +/-0.395; p = 0.241)	0.056	-3.39%
Frequency	2011.2	-0.047 (CI = +/-0.038; p = 0.019)	0.291 (CI = +/-0.383; p = 0.130)	0.145	-4.57%
Frequency	2012.1	-0.041 (CI = +/-0.041; p = 0.050)	0.265 (CI = +/-0.394; p = 0.177)	0.083	-4.05%
Frequency	2012.2	-0.048 (CI = +/-0.045; p = 0.038)	0.295 (CI = +/-0.405; p = 0.145)	0.107	-4.67%
Frequency	2013.1	-0.044 (CI = +/-0.050; p = 0.078)	0.279 (CI = +/-0.422; p = 0.184)	0.059	-4.32%
Frequency	2013.2	-0.029 (CI = +/-0.052; p = 0.262)	0.212 (CI = +/-0.417; p = 0.301)	-0.026	-2.82%
Frequency	2014.1	-0.017 (CI = +/-0.056; p = 0.532)	0.164 (CI = +/-0.426; p = 0.429)	-0.068	-1.70%
Frequency	2014.2	-0.024 (CI = +/-0.063; p = 0.434)	0.191 (CI = +/-0.447; p = 0.380)	-0.061	-2.37%
Frequency	2015.1	-0.023 (CI = +/-0.071; p = 0.512)	0.187 (CI = +/-0.475; p = 0.419)	-0.074	-2.24%
Frequency	2015.2	-0.009 (CI = +/-0.080; p = 0.806)	0.139 (CI = +/-0.498; p = 0.563)	-0.094	-0.94%
Frequency	2016.1	0.000 (CI = +/-0.092; p = 0.995)	0.107 (CI = +/-0.531; p = 0.673)	-0.100	-0.03%
Frequency	2016.2	0.009 (CI = +/-0.106; p = 0.859)	0.077 (CI = +/-0.572; p = 0.777)	-0.101	+0.90%
Frequency	2017.1	0.016 (CI = +/-0.125; p = 0.781)	0.054 (CI = +/-0.623; p = 0.855)	-0.105	+1.66%

Accident Benefits

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = 2014.1, 2017.1

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2007.1	0.043 (CI = +/-0.031; p = 0.008)	-0.104 (CI = +/-0.308; p = 0.497)	0.002 (CI = +/-0.018; p = 0.780)	0.166	+4.39%
Loss Cost	2007.2	0.039 (CI = +/-0.032; p = 0.019)	-0.081 (CI = +/-0.315; p = 0.604)	0.002 (CI = +/-0.018; p = 0.792)	0.112	+4.01%
Loss Cost	2008.1	0.040 (CI = +/-0.035; p = 0.024)	-0.076 (CI = +/-0.326; p = 0.638)	0.002 (CI = +/-0.018; p = 0.786)	0.104	+4.11%
Loss Cost	2008.2	0.039 (CI = +/-0.037; p = 0.038)	-0.068 (CI = +/-0.338; p = 0.684)	0.002 (CI = +/-0.019; p = 0.792)	0.071	+3.97%
Loss Cost	2009.1	0.034 (CI = +/-0.039; p = 0.081)	-0.092 (CI = +/-0.346; p = 0.587)	0.002 (CI = +/-0.019; p = 0.837)	0.033	+3.48%
Loss Cost	2009.2	0.038 (CI = +/-0.041; p = 0.069)	-0.114 (CI = +/-0.357; p = 0.519)	0.002 (CI = +/-0.019; p = 0.836)	0.044	+3.85%
Loss Cost	2010.1	0.030 (CI = +/-0.043; p = 0.164)	-0.152 (CI = +/-0.360; p = 0.393)	0.001 (CI = +/-0.019; p = 0.895)	0.005	+3.02%
Loss Cost	2010.2	0.016 (CI = +/-0.041; p = 0.432)	-0.075 (CI = +/-0.341; p = 0.655)	0.001 (CI = +/-0.018; p = 0.877)	-0.090	+1.62%
Loss Cost	2011.1	0.013 (CI = +/-0.045; p = 0.567)	-0.090 (CI = +/-0.353; p = 0.602)	0.001 (CI = +/-0.018; p = 0.902)	-0.103	+1.26%
Loss Cost	2011.2	-0.001 (CI = +/-0.044; p = 0.951)	-0.015 (CI = +/-0.339; p = 0.925)	0.001 (CI = +/-0.017; p = 0.867)	-0.140	-0.13%
Loss Cost	2012.1	-0.006 (CI = +/-0.048; p = 0.808)	-0.032 (CI = +/-0.351; p = 0.851)	0.001 (CI = +/-0.017; p = 0.889)	-0.141	-0.56%
Loss Cost	2012.2	0.008 (CI = +/-0.048; p = 0.718)	-0.104 (CI = +/-0.344; p = 0.536)	0.001 (CI = +/-0.016; p = 0.932)	-0.126	+0.85%
Loss Cost	2013.1	0.005 (CI = +/-0.053; p = 0.859)	-0.116 (CI = +/-0.359; p = 0.504)	0.001 (CI = +/-0.017; p = 0.945)	-0.133	+0.46%
Loss Cost	2013.2	0.019 (CI = +/-0.056; p = 0.495)	-0.182 (CI = +/-0.364; p = 0.306)	0.000 (CI = +/-0.016; p = 0.990)	-0.081	+1.87%
Loss Cost	2014.2	0.020 (CI = +/-0.063; p = 0.510)	-0.179 (CI = +/-0.382; p = 0.336)	0.000 (CI = +/-0.017; p = 0.992)	-0.090	+2.01%
Loss Cost	2015.1	0.003 (CI = +/-0.066; p = 0.929)	-0.232 (CI = +/-0.378; p = 0.212)	0.000 (CI = +/-0.016; p = 0.997)	-0.072	+0.28%
Loss Cost	2015.2	0.016 (CI = +/-0.071; p = 0.642)	-0.283 (CI = +/-0.395; p = 0.146)	-0.001 (CI = +/-0.017; p = 0.903)	-0.026	+1.59%
Loss Cost	2016.1	0.008 (CI = +/-0.081; p = 0.843)	-0.304 (CI = +/-0.416; p = 0.139)	-0.001 (CI = +/-0.017; p = 0.925)	-0.025	+0.76%
Loss Cost	2016.2	0.034 (CI = +/-0.086; p = 0.406)	-0.397 (CI = +/-0.420; p = 0.062)	-0.003 (CI = +/-0.017; p = 0.706)	0.101	+3.45%
Severity	2007.1	0.053 (CI = +/-0.024; p = 0.000)	0.028 (CI = +/-0.237; p = 0.811)	-0.005 (CI = +/-0.014; p = 0.425)	0.436	+5.44%
Severity	2007.2	0.049 (CI = +/-0.024; p = 0.000)	0.055 (CI = +/-0.238; p = 0.638)	-0.006 (CI = +/-0.014; p = 0.406)	0.393	+4.98%
Severity	2008.1	0.049 (CI = +/-0.026; p = 0.001)	0.057 (CI = +/-0.246; p = 0.641)	-0.006 (CI = +/-0.014; p = 0.418)	0.369	+5.01%
Severity	2008.2	0.046 (CI = +/-0.027; p = 0.002)	0.076 (CI = +/-0.252; p = 0.540)	-0.006 (CI = +/-0.014; p = 0.414)	0.328	+4.67%
Severity	2009.1	0.040 (CI = +/-0.028; p = 0.007)	0.046 (CI = +/-0.252; p = 0.709)	-0.006 (CI = +/-0.014; p = 0.359)	0.263	+4.07%
Severity	2009.2	0.042 (CI = +/-0.030; p = 0.008)	0.035 (CI = +/-0.261; p = 0.787)	-0.006 (CI = +/-0.014; p = 0.368)	0.261	+4.28%
Severity	2010.1	0.041 (CI = +/-0.032; p = 0.016)	0.029 (CI = +/-0.271; p = 0.828)	-0.006 (CI = +/-0.014; p = 0.370)	0.224	+4.15%
Severity	2010.2	0.032 (CI = +/-0.032; p = 0.052)	0.078 (CI = +/-0.264; p = 0.546)	-0.006 (CI = +/-0.014; p = 0.352)	0.163	+3.24%
Severity	2011.1	0.029 (CI = +/-0.035; p = 0.098)	0.065 (CI = +/-0.274; p = 0.626)	-0.006 (CI = +/-0.014; p = 0.344)	0.110	+2.93%
Severity	2011.2	0.022 (CI = +/-0.036; p = 0.223)	0.103 (CI = +/-0.277; p = 0.449)	-0.006 (CI = +/-0.014; p = 0.349)	0.067	+2.21%
Severity	2012.1	0.014 (CI = +/-0.038; p = 0.461)	0.072 (CI = +/-0.278; p = 0.597)	-0.007 (CI = +/-0.014; p = 0.313)	-0.005	+1.37%
Severity	2012.2	0.031 (CI = +/-0.034; p = 0.073)	-0.015 (CI = +/-0.240; p = 0.900)	-0.007 (CI = +/-0.011; p = 0.194)	0.172	+3.11%
Severity	2013.1	0.024 (CI = +/-0.036; p = 0.179)	-0.036 (CI = +/-0.244; p = 0.760)	-0.007 (CI = +/-0.011; p = 0.183)	0.101	+2.44%
Severity	2013.2	0.024 (CI = +/-0.040; p = 0.225)	-0.036 (CI = +/-0.262; p = 0.776)	-0.007 (CI = +/-0.012; p = 0.197)	0.068	+2.43%
Severity	2014.2	0.018 (CI = +/-0.044; p = 0.402)	-0.051 (CI = +/-0.270; p = 0.692)	-0.008 (CI = +/-0.012; p = 0.200)	0.010	+1.81%
Severity	2015.1	0.001 (CI = +/-0.043; p = 0.967)	-0.104 (CI = +/-0.247; p = 0.382)	-0.007 (CI = +/-0.011; p = 0.157)	-0.014	+0.08%
Severity	2015.2	0.002 (CI = +/-0.048; p = 0.915)	-0.111 (CI = +/-0.267; p = 0.389)	-0.008 (CI = +/-0.011; p = 0.169)	-0.028	+0.24%
Severity	2016.1	-0.009 (CI = +/-0.052; p = 0.721)	-0.139 (CI = +/-0.271; p = 0.289)	-0.007 (CI = +/-0.011; p = 0.181)	-0.016	-0.88%
Severity	2016.2	0.007 (CI = +/-0.057; p = 0.795)	-0.195 (CI = +/-0.278; p = 0.153)	-0.009 (CI = +/-0.011; p = 0.116)	0.076	+0.69%
Frequency	2007.1	-0.010 (CI = +/-0.019; p = 0.300)	-0.132 (CI = +/-0.193; p = 0.173)	0.008 (CI = +/-0.011; p = 0.159)	0.122	-0.99%
Frequency	2007.2	-0.009 (CI = +/-0.020; p = 0.360)	-0.136 (CI = +/-0.199; p = 0.173)	0.008 (CI = +/-0.011; p = 0.165)	0.117	-0.93%
Frequency	2008.1	-0.009 (CI = +/-0.022; p = 0.426)	-0.132 (CI = +/-0.206; p = 0.199)	0.008 (CI = +/-0.012; p = 0.168)	0.098	-0.86%
Frequency	2008.2	-0.007 (CI = +/-0.023; p = 0.555)	-0.144 (CI = +/-0.212; p = 0.176)	0.008 (CI = +/-0.012; p = 0.171)	0.095	-0.67%
Frequency	2009.1	-0.006 (CI = +/-0.025; p = 0.638)	-0.139 (CI = +/-0.220; p = 0.206)	0.008 (CI = +/-0.012; p = 0.174)	0.076	-0.57%
Frequency	2009.2	-0.004 (CI = +/-0.026; p = 0.750)	-0.148 (CI = +/-0.228; p = 0.193)	0.008 (CI = +/-0.012; p = 0.181)	0.073	-0.41%
Frequency	2010.1	-0.011 (CI = +/-0.027; p = 0.408)	-0.181 (CI = +/-0.225; p = 0.109)	0.008 (CI = +/-0.012; p = 0.200)	0.135	-1.08%
Frequency	2010.2	-0.016 (CI = +/-0.028; p = 0.249)	-0.153 (CI = +/-0.228; p = 0.178)	0.008 (CI = +/-0.012; p = 0.194)	0.154	-1.57%
Frequency	2011.1	-0.016 (CI = +/-0.030; p = 0.271)	-0.155 (CI = +/-0.237; p = 0.189)	0.008 (CI = +/-0.012; p = 0.207)	0.137	-1.62%
Frequency	2011.2	-0.023 (CI = +/-0.031; p = 0.135)	-0.118 (CI = +/-0.238; p = 0.312)	0.008 (CI = +/-0.012; p = 0.189)	0.178	-2.29%
Frequency	2012.1	-0.019 (CI = +/-0.033; p = 0.243)	-0.104 (CI = +/-0.245; p = 0.389)	0.008 (CI = +/-0.012; p = 0.185)	0.120	-1.91%
Frequency	2012.2	-0.022 (CI = +/-0.036; p = 0.218)	-0.089 (CI = +/-0.259; p = 0.480)	0.008 (CI = +/-0.012; p = 0.189)	0.124	-2.19%
Frequency	2013.1	-0.019 (CI = +/-0.040; p = 0.319)	-0.080 (CI = +/-0.270; p = 0.539)	0.008 (CI = +/-0.013; p = 0.195)	0.077	-1.93%
Frequency	2013.2	-0.006 (CI = +/-0.040; p = 0.775)	-0.146 (CI = +/-0.262; p = 0.254)	0.007 (CI = +/-0.012; p = 0.202)	0.071	-0.55%
Frequency	2014.2	0.002 (CI = +/-0.044; p = 0.926)	-0.127 (CI = +/-0.267; p = 0.327)	0.007 (CI = +/-0.012; p = 0.201)	0.026	+0.20%
Frequency	2015.1	0.002 (CI = +/-0.049; p = 0.934)	-0.127 (CI = +/-0.283; p = 0.353)	0.007 (CI = +/-0.012; p = 0.216)	0.010	+0.19%
Frequency	2015.2	0.013 (CI = +/-0.053; p = 0.594)	-0.173 (CI = +/-0.291; p = 0.224)	0.007 (CI = +/-0.012; p = 0.265)	0.047	+1.35%
Frequency	2016.1	0.016 (CI = +/-0.060; p = 0.564)	-0.165 (CI = +/-0.309; p = 0.269)	0.007 (CI = +/-0.013; p = 0.287)	0.027	+1.65%
Frequency	2016.2	0.027 (CI = +/-0.068; p = 0.404)	-0.203 (CI = +/-0.334; p = 0.210)	0.006 (CI = +/-0.013; p = 0.372)	0.055	+2.74%

Accident Benefits

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = 2014.1, 2017.1

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.044 (CI = +/-0.031; p = 0.006)	0.003 (CI = +/-0.017; p = 0.694)	0.181	+4.50%
Loss Cost	2007.2	0.040 (CI = +/-0.032; p = 0.016)	0.003 (CI = +/-0.017; p = 0.727)	0.133	+4.06%
Loss Cost	2008.1	0.041 (CI = +/-0.034; p = 0.019)	0.003 (CI = +/-0.018; p = 0.723)	0.128	+4.19%
Loss Cost	2008.2	0.039 (CI = +/-0.036; p = 0.033)	0.003 (CI = +/-0.018; p = 0.738)	0.099	+4.01%
Loss Cost	2009.1	0.035 (CI = +/-0.038; p = 0.068)	0.003 (CI = +/-0.018; p = 0.762)	0.058	+3.58%
Loss Cost	2009.2	0.038 (CI = +/-0.040; p = 0.063)	0.003 (CI = +/-0.019; p = 0.751)	0.065	+3.90%
Loss Cost	2010.1	0.031 (CI = +/-0.042; p = 0.140)	0.003 (CI = +/-0.019; p = 0.778)	0.015	+3.19%
Loss Cost	2010.2	0.016 (CI = +/-0.041; p = 0.418)	0.002 (CI = +/-0.017; p = 0.814)	-0.053	+1.64%
Loss Cost	2011.1	0.013 (CI = +/-0.044; p = 0.533)	0.002 (CI = +/-0.017; p = 0.826)	-0.068	+1.35%
Loss Cost	2011.2	-0.001 (CI = +/-0.043; p = 0.950)	0.002 (CI = +/-0.016; p = 0.848)	-0.088	-0.13%
Loss Cost	2012.1	-0.005 (CI = +/-0.047; p = 0.813)	0.001 (CI = +/-0.016; p = 0.857)	-0.088	-0.54%
Loss Cost	2012.2	0.008 (CI = +/-0.048; p = 0.726)	0.002 (CI = +/-0.016; p = 0.839)	-0.092	+0.81%
Loss Cost	2013.1	0.005 (CI = +/-0.052; p = 0.837)	0.002 (CI = +/-0.016; p = 0.843)	-0.101	+0.52%
Loss Cost	2013.2	0.017 (CI = +/-0.056; p = 0.540)	0.001 (CI = +/-0.016; p = 0.849)	-0.087	+1.67%
Loss Cost	2014.2	0.020 (CI = +/-0.062; p = 0.510)	0.001 (CI = +/-0.017; p = 0.857)	-0.089	+2.01%
Loss Cost	2015.1	0.006 (CI = +/-0.067; p = 0.856)	0.002 (CI = +/-0.016; p = 0.815)	-0.120	+0.58%
Loss Cost	2015.2	0.014 (CI = +/-0.074; p = 0.694)	0.002 (CI = +/-0.017; p = 0.849)	-0.120	+1.40%
Loss Cost	2016.1	0.010 (CI = +/-0.084; p = 0.798)	0.002 (CI = +/-0.018; p = 0.838)	-0.135	+1.03%
Loss Cost	2016.2	0.026 (CI = +/-0.095; p = 0.563)	0.001 (CI = +/-0.018; p = 0.919)	-0.123	+2.63%
Severity	2007.1	0.053 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.391)	0.453	+5.41%
Severity	2007.2	0.048 (CI = +/-0.024; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.356)	0.409	+4.95%
Severity	2008.1	0.048 (CI = +/-0.026; p = 0.001)	-0.006 (CI = +/-0.013; p = 0.364)	0.386	+4.94%
Severity	2008.2	0.045 (CI = +/-0.027; p = 0.002)	-0.006 (CI = +/-0.014; p = 0.352)	0.342	+4.63%
Severity	2009.1	0.039 (CI = +/-0.028; p = 0.007)	-0.007 (CI = +/-0.013; p = 0.315)	0.286	+4.02%
Severity	2009.2	0.042 (CI = +/-0.029; p = 0.007)	-0.007 (CI = +/-0.014; p = 0.331)	0.288	+4.26%
Severity	2010.1	0.040 (CI = +/-0.031; p = 0.014)	-0.007 (CI = +/-0.014; p = 0.335)	0.253	+4.12%
Severity	2010.2	0.032 (CI = +/-0.032; p = 0.050)	-0.007 (CI = +/-0.013; p = 0.291)	0.184	+3.22%
Severity	2011.1	0.028 (CI = +/-0.034; p = 0.099)	-0.007 (CI = +/-0.013; p = 0.289)	0.140	+2.86%
Severity	2011.2	0.022 (CI = +/-0.036; p = 0.219)	-0.007 (CI = +/-0.013; p = 0.276)	0.084	+2.21%
Severity	2012.1	0.013 (CI = +/-0.037; p = 0.471)	-0.007 (CI = +/-0.013; p = 0.255)	0.029	+1.31%
Severity	2012.2	0.031 (CI = +/-0.033; p = 0.066)	-0.007 (CI = +/-0.011; p = 0.183)	0.212	+3.10%
Severity	2013.1	0.024 (CI = +/-0.035; p = 0.164)	-0.007 (CI = +/-0.011; p = 0.182)	0.144	+2.46%
Severity	2013.2	0.024 (CI = +/-0.039; p = 0.218)	-0.007 (CI = +/-0.011; p = 0.195)	0.115	+2.39%
Severity	2014.2	0.018 (CI = +/-0.043; p = 0.390)	-0.007 (CI = +/-0.011; p = 0.206)	0.059	+1.81%
Severity	2015.1	0.002 (CI = +/-0.042; p = 0.914)	-0.007 (CI = +/-0.010; p = 0.195)	-0.002	+0.22%
Severity	2015.2	0.002 (CI = +/-0.048; p = 0.940)	-0.007 (CI = +/-0.011; p = 0.212)	-0.013	+0.17%
Severity	2016.1	-0.008 (CI = +/-0.052; p = 0.760)	-0.006 (CI = +/-0.011; p = 0.246)	-0.032	-0.76%
Severity	2016.2	0.003 (CI = +/-0.059; p = 0.913)	-0.007 (CI = +/-0.011; p = 0.215)	-0.019	+0.30%
Frequency	2007.1	-0.009 (CI = +/-0.020; p = 0.374)	0.009 (CI = +/-0.011; p = 0.108)	0.095	-0.86%
Frequency	2007.2	-0.009 (CI = +/-0.021; p = 0.404)	0.009 (CI = +/-0.011; p = 0.114)	0.089	-0.86%
Frequency	2008.1	-0.007 (CI = +/-0.022; p = 0.507)	0.009 (CI = +/-0.012; p = 0.115)	0.076	-0.72%
Frequency	2008.2	-0.006 (CI = +/-0.023; p = 0.602)	0.009 (CI = +/-0.012; p = 0.118)	0.064	-0.60%
Frequency	2009.1	-0.004 (CI = +/-0.025; p = 0.729)	0.009 (CI = +/-0.012; p = 0.119)	0.052	-0.42%
Frequency	2009.2	-0.004 (CI = +/-0.026; p = 0.788)	0.009 (CI = +/-0.012; p = 0.125)	0.045	-0.35%
Frequency	2010.1	-0.009 (CI = +/-0.027; p = 0.505)	0.009 (CI = +/-0.012; p = 0.130)	0.074	-0.90%
Frequency	2010.2	-0.015 (CI = +/-0.028; p = 0.268)	0.009 (CI = +/-0.012; p = 0.132)	0.121	-1.54%
Frequency	2011.1	-0.015 (CI = +/-0.030; p = 0.324)	0.009 (CI = +/-0.012; p = 0.140)	0.105	-1.47%
Frequency	2011.2	-0.023 (CI = +/-0.031; p = 0.136)	0.009 (CI = +/-0.012; p = 0.134)	0.176	-2.29%
Frequency	2012.1	-0.018 (CI = +/-0.033; p = 0.260)	0.009 (CI = +/-0.012; p = 0.133)	0.129	-1.82%
Frequency	2012.2	-0.022 (CI = +/-0.036; p = 0.205)	0.009 (CI = +/-0.012; p = 0.140)	0.146	-2.22%
Frequency	2013.1	-0.019 (CI = +/-0.039; p = 0.321)	0.009 (CI = +/-0.012; p = 0.148)	0.106	-1.89%
Frequency	2013.2	-0.007 (CI = +/-0.040; p = 0.718)	0.009 (CI = +/-0.012; p = 0.135)	0.051	-0.70%
Frequency	2014.2	0.002 (CI = +/-0.044; p = 0.927)	0.009 (CI = +/-0.012; p = 0.138)	0.025	+0.19%
Frequency	2015.1	0.004 (CI = +/-0.049; p = 0.877)	0.008 (CI = +/-0.012; p = 0.153)	0.015	+0.36%
Frequency	2015.2	0.012 (CI = +/-0.053; p = 0.631)	0.008 (CI = +/-0.012; p = 0.173)	0.007	+1.23%
Frequency	2016.1	0.018 (CI = +/-0.060; p = 0.534)	0.008 (CI = +/-0.013; p = 0.200)	0.004	+1.80%
Frequency	2016.2	0.023 (CI = +/-0.069; p = 0.485)	0.008 (CI = +/-0.013; p = 0.233)	0.000	+2.32%

Accident Benefits

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = 2014.1, 2017.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.041 (CI = +/-0.028; p = 0.005)	-0.110 (CI = +/-0.300; p = 0.458)	0.191	+4.21%
Loss Cost	2007.2	0.038 (CI = +/-0.029; p = 0.014)	-0.087 (CI = +/-0.306; p = 0.566)	0.139	+3.85%
Loss Cost	2008.1	0.038 (CI = +/-0.031; p = 0.018)	-0.083 (CI = +/-0.316; p = 0.597)	0.132	+3.92%
Loss Cost	2008.2	0.037 (CI = +/-0.033; p = 0.030)	-0.075 (CI = +/-0.328; p = 0.645)	0.102	+3.79%
Loss Cost	2009.1	0.033 (CI = +/-0.035; p = 0.067)	-0.098 (CI = +/-0.335; p = 0.552)	0.067	+3.33%
Loss Cost	2009.2	0.036 (CI = +/-0.037; p = 0.057)	-0.119 (CI = +/-0.346; p = 0.484)	0.079	+3.70%
Loss Cost	2010.1	0.029 (CI = +/-0.039; p = 0.142)	-0.156 (CI = +/-0.348; p = 0.365)	0.044	+2.92%
Loss Cost	2010.2	0.015 (CI = +/-0.038; p = 0.425)	-0.079 (CI = +/-0.328; p = 0.625)	-0.045	+1.51%
Loss Cost	2011.1	0.012 (CI = +/-0.041; p = 0.564)	-0.094 (CI = +/-0.339; p = 0.574)	-0.056	+1.17%
Loss Cost	2011.2	-0.002 (CI = +/-0.041; p = 0.901)	-0.020 (CI = +/-0.325; p = 0.899)	-0.089	-0.25%
Loss Cost	2012.1	-0.007 (CI = +/-0.044; p = 0.757)	-0.036 (CI = +/-0.336; p = 0.825)	-0.088	-0.66%
Loss Cost	2012.2	0.008 (CI = +/-0.045; p = 0.719)	-0.106 (CI = +/-0.329; p = 0.508)	-0.071	+0.79%
Loss Cost	2013.1	0.004 (CI = +/-0.050; p = 0.865)	-0.119 (CI = +/-0.342; p = 0.477)	-0.074	+0.41%
Loss Cost	2013.2	0.019 (CI = +/-0.053; p = 0.468)	-0.182 (CI = +/-0.346; p = 0.284)	-0.021	+1.88%
Loss Cost	2014.2	0.020 (CI = +/-0.059; p = 0.485)	-0.178 (CI = +/-0.362; p = 0.313)	-0.026	+2.02%
Loss Cost	2015.1	0.003 (CI = +/-0.062; p = 0.924)	-0.232 (CI = +/-0.358; p = 0.189)	-0.005	+0.28%
Loss Cost	2015.2	0.016 (CI = +/-0.068; p = 0.614)	-0.279 (CI = +/-0.371; p = 0.130)	0.041	+1.65%
Loss Cost	2016.1	0.008 (CI = +/-0.077; p = 0.827)	-0.300 (CI = +/-0.390; p = 0.121)	0.047	+0.80%
Loss Cost	2016.2	0.034 (CI = +/-0.082; p = 0.385)	-0.379 (CI = +/-0.391; p = 0.056)	0.160	+3.48%
Severity	2007.1	0.057 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.232; p = 0.711)	0.443	+5.82%
Severity	2007.2	0.052 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.233; p = 0.546)	0.399	+5.39%
Severity	2008.1	0.053 (CI = +/-0.024; p = 0.000)	0.072 (CI = +/-0.241; p = 0.545)	0.376	+5.43%
Severity	2008.2	0.050 (CI = +/-0.025; p = 0.000)	0.092 (CI = +/-0.247; p = 0.452)	0.335	+5.10%
Severity	2009.1	0.045 (CI = +/-0.026; p = 0.002)	0.065 (CI = +/-0.248; p = 0.595)	0.266	+4.57%
Severity	2009.2	0.047 (CI = +/-0.028; p = 0.002)	0.053 (CI = +/-0.257; p = 0.674)	0.266	+4.78%
Severity	2010.1	0.046 (CI = +/-0.030; p = 0.004)	0.049 (CI = +/-0.266; p = 0.708)	0.229	+4.69%
Severity	2010.2	0.037 (CI = +/-0.030; p = 0.018)	0.098 (CI = +/-0.260; p = 0.442)	0.166	+3.77%
Severity	2011.1	0.034 (CI = +/-0.032; p = 0.039)	0.087 (CI = +/-0.268; p = 0.509)	0.113	+3.50%
Severity	2011.2	0.027 (CI = +/-0.034; p = 0.114)	0.125 (CI = +/-0.272; p = 0.351)	0.070	+2.75%
Severity	2012.1	0.020 (CI = +/-0.036; p = 0.270)	0.096 (CI = +/-0.273; p = 0.473)	-0.008	+1.97%
Severity	2012.2	0.037 (CI = +/-0.033; p = 0.030)	0.013 (CI = +/-0.240; p = 0.910)	0.138	+3.74%
Severity	2013.1	0.031 (CI = +/-0.035; p = 0.086)	-0.007 (CI = +/-0.245; p = 0.955)	0.057	+3.11%
Severity	2013.2	0.030 (CI = +/-0.040; p = 0.130)	-0.004 (CI = +/-0.261; p = 0.975)	0.026	+3.05%
Severity	2014.2	0.024 (CI = +/-0.044; p = 0.263)	-0.019 (CI = +/-0.270; p = 0.884)	-0.035	+2.44%
Severity	2015.1	0.007 (CI = +/-0.043; p = 0.740)	-0.072 (CI = +/-0.250; p = 0.549)	-0.091	+0.69%
Severity	2015.2	0.007 (CI = +/-0.049; p = 0.764)	-0.073 (CI = +/-0.269; p = 0.572)	-0.104	+0.71%
Severity	2016.1	-0.005 (CI = +/-0.054; p = 0.843)	-0.104 (CI = +/-0.273; p = 0.428)	-0.088	-0.50%
Severity	2016.2	0.008 (CI = +/-0.060; p = 0.788)	-0.142 (CI = +/-0.286; p = 0.303)	-0.058	+0.77%
Frequency	2007.1	-0.015 (CI = +/-0.018; p = 0.094)	-0.153 (CI = +/-0.194; p = 0.117)	0.092	-1.52%
Frequency	2007.2	-0.015 (CI = +/-0.019; p = 0.128)	-0.157 (CI = +/-0.200; p = 0.120)	0.087	-1.46%
Frequency	2008.1	-0.014 (CI = +/-0.020; p = 0.162)	-0.155 (CI = +/-0.207; p = 0.136)	0.067	-1.43%
Frequency	2008.2	-0.013 (CI = +/-0.022; p = 0.246)	-0.166 (CI = +/-0.213; p = 0.121)	0.063	-1.25%
Frequency	2009.1	-0.012 (CI = +/-0.023; p = 0.300)	-0.163 (CI = +/-0.220; p = 0.141)	0.043	-1.19%
Frequency	2009.2	-0.010 (CI = +/-0.025; p = 0.398)	-0.173 (CI = +/-0.229; p = 0.133)	0.041	-1.03%
Frequency	2010.1	-0.017 (CI = +/-0.025; p = 0.177)	-0.205 (CI = +/-0.224; p = 0.071)	0.110	-1.69%
Frequency	2010.2	-0.022 (CI = +/-0.026; p = 0.099)	-0.177 (CI = +/-0.228; p = 0.121)	0.126	-2.17%
Frequency	2011.1	-0.023 (CI = +/-0.029; p = 0.113)	-0.181 (CI = +/-0.236; p = 0.128)	0.111	-2.25%
Frequency	2011.2	-0.030 (CI = +/-0.030; p = 0.052)	-0.145 (CI = +/-0.238; p = 0.220)	0.147	-2.92%
Frequency	2012.1	-0.026 (CI = +/-0.032; p = 0.107)	-0.132 (CI = +/-0.246; p = 0.276)	0.083	-2.59%
Frequency	2012.2	-0.029 (CI = +/-0.036; p = 0.106)	-0.119 (CI = +/-0.259; p = 0.348)	0.087	-2.84%
Frequency	2013.1	-0.027 (CI = +/-0.039; p = 0.171)	-0.112 (CI = +/-0.270; p = 0.396)	0.037	-2.62%
Frequency	2013.2	-0.011 (CI = +/-0.040; p = 0.553)	-0.178 (CI = +/-0.261; p = 0.169)	0.032	-1.14%
Frequency	2014.2	-0.004 (CI = +/-0.044; p = 0.844)	-0.159 (CI = +/-0.267; p = 0.224)	-0.018	-0.41%
Frequency	2015.1	-0.004 (CI = +/-0.049; p = 0.861)	-0.159 (CI = +/-0.282; p = 0.249)	-0.032	-0.41%
Frequency	2015.2	0.009 (CI = +/-0.052; p = 0.709)	-0.206 (CI = +/-0.286; p = 0.146)	0.024	+0.94%
Frequency	2016.1	0.013 (CI = +/-0.060; p = 0.647)	-0.196 (CI = +/-0.304; p = 0.187)	0.011	+1.31%
Frequency	2016.2	0.027 (CI = +/-0.067; p = 0.409)	-0.237 (CI = +/-0.319; p = 0.132)	0.066	+2.69%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = 2014.1, 2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2007.1	0.042 (CI = +/-0.028; p = 0.004)	0.202	+4.26%
Loss Cost	2007.2	0.038 (CI = +/-0.029; p = 0.013)	0.158	+3.84%
Loss Cost	2008.1	0.039 (CI = +/-0.031; p = 0.015)	0.153	+3.96%
Loss Cost	2008.2	0.037 (CI = +/-0.033; p = 0.028)	0.126	+3.78%
Loss Cost	2009.1	0.033 (CI = +/-0.035; p = 0.061)	0.089	+3.37%
Loss Cost	2009.2	0.036 (CI = +/-0.037; p = 0.056)	0.096	+3.66%
Loss Cost	2010.1	0.029 (CI = +/-0.039; p = 0.133)	0.049	+2.98%
Loss Cost	2010.2	0.015 (CI = +/-0.037; p = 0.428)	-0.014	+1.47%
Loss Cost	2011.1	0.012 (CI = +/-0.040; p = 0.551)	-0.026	+1.19%
Loss Cost	2011.2	-0.003 (CI = +/-0.040; p = 0.893)	-0.043	-0.26%
Loss Cost	2012.1	-0.007 (CI = +/-0.043; p = 0.753)	-0.041	-0.66%
Loss Cost	2012.2	0.007 (CI = +/-0.044; p = 0.756)	-0.043	+0.67%
Loss Cost	2013.1	0.004 (CI = +/-0.049; p = 0.872)	-0.049	+0.38%
Loss Cost	2013.2	0.015 (CI = +/-0.052; p = 0.548)	-0.032	+1.54%
Loss Cost	2014.2	0.019 (CI = +/-0.059; p = 0.514)	-0.030	+1.89%
Loss Cost	2015.1	0.004 (CI = +/-0.063; p = 0.886)	-0.058	+0.44%
Loss Cost	2015.2	0.013 (CI = +/-0.070; p = 0.703)	-0.053	+1.30%
Loss Cost	2016.1	0.009 (CI = +/-0.080; p = 0.807)	-0.062	+0.94%
Loss Cost	2016.2	0.026 (CI = +/-0.091; p = 0.551)	-0.044	+2.61%
Severity	2007.1	0.056 (CI = +/-0.021; p = 0.000)	0.458	+5.81%
Severity	2007.2	0.053 (CI = +/-0.022; p = 0.000)	0.411	+5.39%
Severity	2008.1	0.053 (CI = +/-0.024; p = 0.000)	0.389	+5.40%
Severity	2008.2	0.050 (CI = +/-0.025; p = 0.000)	0.345	+5.11%
Severity	2009.1	0.044 (CI = +/-0.026; p = 0.001)	0.285	+4.54%
Severity	2009.2	0.047 (CI = +/-0.027; p = 0.002)	0.288	+4.79%
Severity	2010.1	0.046 (CI = +/-0.029; p = 0.004)	0.254	+4.67%
Severity	2010.2	0.037 (CI = +/-0.030; p = 0.016)	0.179	+3.81%
Severity	2011.1	0.034 (CI = +/-0.032; p = 0.038)	0.133	+3.48%
Severity	2011.2	0.028 (CI = +/-0.034; p = 0.101)	0.074	+2.84%
Severity	2012.1	0.019 (CI = +/-0.035; p = 0.266)	0.013	+1.97%
Severity	2012.2	0.037 (CI = +/-0.032; p = 0.026)	0.179	+3.76%
Severity	2013.1	0.031 (CI = +/-0.034; p = 0.078)	0.104	+3.11%
Severity	2013.2	0.030 (CI = +/-0.038; p = 0.118)	0.077	+3.04%
Severity	2014.2	0.024 (CI = +/-0.043; p = 0.252)	0.021	+2.43%
Severity	2015.1	0.007 (CI = +/-0.042; p = 0.717)	-0.050	+0.74%
Severity	2015.2	0.006 (CI = +/-0.048; p = 0.788)	-0.058	+0.62%
Severity	2016.1	-0.005 (CI = +/-0.053; p = 0.856)	-0.064	-0.45%
Severity	2016.2	0.005 (CI = +/-0.060; p = 0.874)	-0.069	+0.45%
Frequency	2007.1	-0.015 (CI = +/-0.019; p = 0.117)	0.046	-1.46%
Frequency	2007.2	-0.015 (CI = +/-0.020; p = 0.134)	0.041	-1.47%
Frequency	2008.1	-0.014 (CI = +/-0.021; p = 0.190)	0.025	-1.36%
Frequency	2008.2	-0.013 (CI = +/-0.022; p = 0.249)	0.013	-1.27%
Frequency	2009.1	-0.011 (CI = +/-0.024; p = 0.337)	-0.002	-1.12%
Frequency	2009.2	-0.011 (CI = +/-0.025; p = 0.389)	-0.008	-1.08%
Frequency	2010.1	-0.016 (CI = +/-0.026; p = 0.214)	0.023	-1.62%
Frequency	2010.2	-0.023 (CI = +/-0.027; p = 0.097)	0.071	-2.25%
Frequency	2011.1	-0.022 (CI = +/-0.029; p = 0.130)	0.055	-2.21%
Frequency	2011.2	-0.031 (CI = +/-0.030; p = 0.047)	0.125	-3.02%
Frequency	2012.1	-0.026 (CI = +/-0.032; p = 0.109)	0.072	-2.58%
Frequency	2012.2	-0.030 (CI = +/-0.035; p = 0.089)	0.090	-2.98%
Frequency	2013.1	-0.027 (CI = +/-0.039; p = 0.164)	0.049	-2.65%
Frequency	2013.2	-0.015 (CI = +/-0.040; p = 0.457)	-0.022	-1.45%
Frequency	2014.2	-0.005 (CI = +/-0.044; p = 0.803)	-0.052	-0.53%
Frequency	2015.1	-0.003 (CI = +/-0.049; p = 0.898)	-0.058	-0.30%
Frequency	2015.2	0.007 (CI = +/-0.054; p = 0.794)	-0.058	+0.68%
Frequency	2016.1	0.014 (CI = +/-0.061; p = 0.633)	-0.050	+1.40%
Frequency	2016.2	0.021 (CI = +/-0.070; p = 0.524)	-0.040	+2.15%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time		Mobility		Adjusted R^2	Implied Trend	
							Rate	
Loss Cost	2007.1	0.006	(CI = +/-0.015; p = 0.439)	0.009	(CI = +/-0.008; p = 0.032)	0.080	+0.57%	
Loss Cost	2007.2	0.003	(CI = +/-0.016; p = 0.655)	0.009	(CI = +/-0.008; p = 0.036)	0.081	+0.34%	
Loss Cost	2008.1	0.006	(CI = +/-0.016; p = 0.424)	0.009	(CI = +/-0.008; p = 0.030)	0.088	+0.64%	
Loss Cost	2008.2	0.011	(CI = +/-0.016; p = 0.194)	0.010	(CI = +/-0.008; p = 0.021)	0.115	+1.06%	
Loss Cost	2009.1	0.019	(CI = +/-0.014; p = 0.008)	0.010	(CI = +/-0.007; p = 0.003)	0.273	+1.89%	
Loss Cost	2009.2	0.019	(CI = +/-0.014; p = 0.010)	0.010	(CI = +/-0.007; p = 0.003)	0.272	+1.95%	
Loss Cost	2010.1	0.020	(CI = +/-0.015; p = 0.011)	0.010	(CI = +/-0.007; p = 0.004)	0.276	+2.07%	
Loss Cost	2010.2	0.021	(CI = +/-0.016; p = 0.016)	0.010	(CI = +/-0.007; p = 0.004)	0.267	+2.08%	
Loss Cost	2011.1	0.022	(CI = +/-0.018; p = 0.018)	0.010	(CI = +/-0.007; p = 0.005)	0.268	+2.18%	
Loss Cost	2011.2	0.020	(CI = +/-0.019; p = 0.038)	0.010	(CI = +/-0.007; p = 0.006)	0.250	+2.02%	
Loss Cost	2012.1	0.021	(CI = +/-0.020; p = 0.042)	0.010	(CI = +/-0.007; p = 0.007)	0.251	+2.13%	
Loss Cost	2012.2	0.019	(CI = +/-0.022; p = 0.079)	0.010	(CI = +/-0.007; p = 0.008)	0.236	+1.96%	
Loss Cost	2013.1	0.014	(CI = +/-0.022; p = 0.211)	0.010	(CI = +/-0.007; p = 0.007)	0.235	+1.40%	
Loss Cost	2013.2	0.011	(CI = +/-0.024; p = 0.370)	0.010	(CI = +/-0.007; p = 0.008)	0.236	+1.06%	
Loss Cost	2014.1	0.014	(CI = +/-0.026; p = 0.257)	0.010	(CI = +/-0.007; p = 0.008)	0.246	+1.44%	
Loss Cost	2014.2	0.008	(CI = +/-0.027; p = 0.544)	0.010	(CI = +/-0.007; p = 0.007)	0.271	+0.79%	
Loss Cost	2015.1	-0.002	(CI = +/-0.026; p = 0.896)	0.011	(CI = +/-0.007; p = 0.003)	0.358	-0.16%	
Loss Cost	2015.2	0.000	(CI = +/-0.029; p = 0.978)	0.011	(CI = +/-0.007; p = 0.004)	0.344	+0.04%	
Loss Cost	2016.1	0.003	(CI = +/-0.032; p = 0.839)	0.010	(CI = +/-0.007; p = 0.006)	0.329	+0.31%	
Loss Cost	2016.2	0.011	(CI = +/-0.034; p = 0.508)	0.010	(CI = +/-0.007; p = 0.007)	0.333	+1.09%	
Loss Cost	2017.1	0.009	(CI = +/-0.039; p = 0.643)	0.010	(CI = +/-0.007; p = 0.009)	0.331	+0.86%	
Severity	2007.1	0.047	(CI = +/-0.015; p = 0.000)	-0.003	(CI = +/-0.009; p = 0.498)	0.588	+4.85%	
Severity	2007.2	0.045	(CI = +/-0.016; p = 0.000)	-0.003	(CI = +/-0.009; p = 0.473)	0.554	+4.64%	
Severity	2008.1	0.048	(CI = +/-0.017; p = 0.000)	-0.003	(CI = +/-0.009; p = 0.502)	0.560	+4.87%	
Severity	2008.2	0.052	(CI = +/-0.017; p = 0.000)	-0.003	(CI = +/-0.008; p = 0.540)	0.611	+5.36%	
Severity	2009.1	0.061	(CI = +/-0.014; p = 0.000)	-0.002	(CI = +/-0.007; p = 0.560)	0.755	+6.25%	
Severity	2009.2	0.062	(CI = +/-0.015; p = 0.000)	-0.002	(CI = +/-0.007; p = 0.587)	0.753	+6.45%	
Severity	2010.1	0.064	(CI = +/-0.015; p = 0.000)	-0.002	(CI = +/-0.007; p = 0.608)	0.744	+6.60%	
Severity	2010.2	0.066	(CI = +/-0.016; p = 0.000)	-0.002	(CI = +/-0.007; p = 0.631)	0.740	+6.81%	
Severity	2011.1	0.070	(CI = +/-0.017; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.658)	0.757	+7.22%	
Severity	2011.2	0.070	(CI = +/-0.018; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.668)	0.738	+7.27%	
Severity	2012.1	0.070	(CI = +/-0.020; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.676)	0.715	+7.30%	
Severity	2012.2	0.071	(CI = +/-0.021; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.683)	0.690	+7.31%	
Severity	2013.1	0.066	(CI = +/-0.022; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.665)	0.650	+6.78%	
Severity	2013.2	0.062	(CI = +/-0.023; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.666)	0.602	+6.42%	
Severity	2014.1	0.066	(CI = +/-0.025; p = 0.000)	-0.002	(CI = +/-0.007; p = 0.662)	0.606	+6.82%	
Severity	2014.2	0.060	(CI = +/-0.026; p = 0.000)	-0.001	(CI = +/-0.007; p = 0.673)	0.545	+6.16%	
Severity	2015.1	0.051	(CI = +/-0.026; p = 0.001)	-0.001	(CI = +/-0.006; p = 0.696)	0.474	+5.22%	
Severity	2015.2	0.056	(CI = +/-0.028; p = 0.001)	-0.001	(CI = +/-0.006; p = 0.657)	0.501	+5.76%	
Severity	2016.1	0.055	(CI = +/-0.031; p = 0.002)	-0.001	(CI = +/-0.007; p = 0.677)	0.441	+5.66%	
Severity	2016.2	0.062	(CI = +/-0.033; p = 0.001)	-0.002	(CI = +/-0.007; p = 0.599)	0.480	+6.39%	
Severity	2017.1	0.063	(CI = +/-0.038; p = 0.003)	-0.002	(CI = +/-0.007; p = 0.601)	0.431	+6.52%	
Frequency	2007.1	-0.042	(CI = +/-0.008; p = 0.000)	0.012	(CI = +/-0.004; p = 0.000)	0.874	-4.08%	
Frequency	2007.2	-0.042	(CI = +/-0.008; p = 0.000)	0.012	(CI = +/-0.004; p = 0.000)	0.868	-4.11%	
Frequency	2008.1	-0.041	(CI = +/-0.008; p = 0.000)	0.012	(CI = +/-0.004; p = 0.000)	0.859	-4.04%	
Frequency	2008.2	-0.042	(CI = +/-0.009; p = 0.000)	0.012	(CI = +/-0.004; p = 0.000)	0.853	-4.09%	
Frequency	2009.1	-0.042	(CI = +/-0.009; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.845	-4.10%	
Frequency	2009.2	-0.043	(CI = +/-0.010; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.844	-4.22%	
Frequency	2010.1	-0.043	(CI = +/-0.011; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.835	-4.25%	
Frequency	2010.2	-0.045	(CI = +/-0.011; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.838	-4.43%	
Frequency	2011.1	-0.048	(CI = +/-0.011; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.852	-4.70%	
Frequency	2011.2	-0.050	(CI = +/-0.012; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.854	-4.90%	
Frequency	2012.1	-0.049	(CI = +/-0.013; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.841	-4.82%	
Frequency	2012.2	-0.051	(CI = +/-0.014; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.839	-4.99%	
Frequency	2013.1	-0.052	(CI = +/-0.015; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.827	-5.03%	
Frequency	2013.2	-0.052	(CI = +/-0.016; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.812	-5.04%	
Frequency	2014.1	-0.052	(CI = +/-0.018; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.795	-5.03%	
Frequency	2014.2	-0.052	(CI = +/-0.019; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.778	-5.06%	
Frequency	2015.1	-0.053	(CI = +/-0.021; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.759	-5.12%	
Frequency	2015.2	-0.056	(CI = +/-0.023; p = 0.000)	0.012	(CI = +/-0.005; p = 0.000)	0.755	-5.41%	
Frequency	2016.1	-0.052	(CI = +/-0.026; p = 0.001)	0.012	(CI = +/-0.006; p = 0.000)	0.720	-5.06%	
Frequency	2016.2	-0.051	(CI = +/-0.029; p = 0.002)	0.012	(CI = +/-0.006; p = 0.001)	0.685	-4.99%	
Frequency	2017.1	-0.055	(CI = +/-0.032; p = 0.003)	0.012	(CI = +/-0.006; p = 0.001)	0.672	-5.32%	

Collision

Coverage = CL
 End Trend Period = 2024.2
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2007.1	0.000 (CI = +/-0.015; p = 0.945)	-0.029	-0.05%
Loss Cost	2007.2	-0.003 (CI = +/-0.015; p = 0.703)	-0.026	-0.29%
Loss Cost	2008.1	0.000 (CI = +/-0.016; p = 0.966)	-0.031	-0.03%
Loss Cost	2008.2	0.003 (CI = +/-0.016; p = 0.676)	-0.026	+0.33%
Loss Cost	2009.1	0.011 (CI = +/-0.014; p = 0.134)	0.042	+1.09%
Loss Cost	2009.2	0.011 (CI = +/-0.015; p = 0.147)	0.039	+1.13%
Loss Cost	2010.1	0.012 (CI = +/-0.016; p = 0.145)	0.041	+1.21%
Loss Cost	2010.2	0.012 (CI = +/-0.018; p = 0.180)	0.031	+1.19%
Loss Cost	2011.1	0.013 (CI = +/-0.019; p = 0.186)	0.030	+1.26%
Loss Cost	2011.2	0.011 (CI = +/-0.020; p = 0.287)	0.007	+1.08%
Loss Cost	2012.1	0.012 (CI = +/-0.022; p = 0.286)	0.008	+1.17%
Loss Cost	2012.2	0.010 (CI = +/-0.024; p = 0.403)	-0.012	+0.98%
Loss Cost	2013.1	0.004 (CI = +/-0.025; p = 0.726)	-0.040	+0.43%
Loss Cost	2013.2	0.001 (CI = +/-0.027; p = 0.947)	-0.047	+0.09%
Loss Cost	2014.1	0.005 (CI = +/-0.029; p = 0.735)	-0.044	+0.48%
Loss Cost	2014.2	-0.002 (CI = +/-0.031; p = 0.918)	-0.052	-0.15%
Loss Cost	2015.1	-0.011 (CI = +/-0.032; p = 0.491)	-0.027	-1.07%
Loss Cost	2015.2	-0.008 (CI = +/-0.036; p = 0.649)	-0.046	-0.78%
Loss Cost	2016.1	-0.004 (CI = +/-0.040; p = 0.845)	-0.060	-0.37%
Loss Cost	2016.2	0.006 (CI = +/-0.043; p = 0.763)	-0.060	+0.62%
Loss Cost	2017.1	0.007 (CI = +/-0.049; p = 0.774)	-0.065	+0.67%
Severity	2007.1	0.049 (CI = +/-0.014; p = 0.000)	0.594	+5.05%
Severity	2007.2	0.048 (CI = +/-0.015; p = 0.000)	0.560	+4.87%
Severity	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.567	+5.09%
Severity	2008.2	0.054 (CI = +/-0.015; p = 0.000)	0.619	+5.56%
Severity	2009.1	0.062 (CI = +/-0.013; p = 0.000)	0.760	+6.40%
Severity	2009.2	0.064 (CI = +/-0.013; p = 0.000)	0.758	+6.60%
Severity	2010.1	0.065 (CI = +/-0.014; p = 0.000)	0.751	+6.75%
Severity	2010.2	0.067 (CI = +/-0.015; p = 0.000)	0.747	+6.95%
Severity	2011.1	0.071 (CI = +/-0.015; p = 0.000)	0.765	+7.36%
Severity	2011.2	0.071 (CI = +/-0.017; p = 0.000)	0.746	+7.41%
Severity	2012.1	0.072 (CI = +/-0.018; p = 0.000)	0.725	+7.44%
Severity	2012.2	0.072 (CI = +/-0.020; p = 0.000)	0.701	+7.46%
Severity	2013.1	0.067 (CI = +/-0.020; p = 0.000)	0.663	+6.92%
Severity	2013.2	0.064 (CI = +/-0.022; p = 0.000)	0.617	+6.57%
Severity	2014.1	0.067 (CI = +/-0.024; p = 0.000)	0.622	+6.97%
Severity	2014.2	0.061 (CI = +/-0.025; p = 0.000)	0.564	+6.30%
Severity	2015.1	0.052 (CI = +/-0.024; p = 0.000)	0.499	+5.33%
Severity	2015.2	0.057 (CI = +/-0.026; p = 0.000)	0.524	+5.88%
Severity	2016.1	0.056 (CI = +/-0.030; p = 0.001)	0.469	+5.75%
Severity	2016.2	0.063 (CI = +/-0.032; p = 0.001)	0.504	+6.47%
Severity	2017.1	0.063 (CI = +/-0.037; p = 0.002)	0.460	+6.56%
Frequency	2007.1	-0.050 (CI = +/-0.010; p = 0.000)	0.753	-4.86%
Frequency	2007.2	-0.050 (CI = +/-0.010; p = 0.000)	0.742	-4.91%
Frequency	2008.1	-0.050 (CI = +/-0.011; p = 0.000)	0.722	-4.87%
Frequency	2008.2	-0.051 (CI = +/-0.012; p = 0.000)	0.711	-4.95%
Frequency	2009.1	-0.051 (CI = +/-0.012; p = 0.000)	0.695	-4.99%
Frequency	2009.2	-0.053 (CI = +/-0.013; p = 0.000)	0.691	-5.13%
Frequency	2010.1	-0.053 (CI = +/-0.014; p = 0.000)	0.674	-5.19%
Frequency	2010.2	-0.055 (CI = +/-0.015; p = 0.000)	0.676	-5.39%
Frequency	2011.1	-0.058 (CI = +/-0.015; p = 0.000)	0.690	-5.68%
Frequency	2011.2	-0.061 (CI = +/-0.016; p = 0.000)	0.688	-5.89%
Frequency	2012.1	-0.060 (CI = +/-0.018; p = 0.000)	0.659	-5.83%
Frequency	2012.2	-0.062 (CI = +/-0.019; p = 0.000)	0.650	-6.02%
Frequency	2013.1	-0.063 (CI = +/-0.021; p = 0.000)	0.625	-6.08%
Frequency	2013.2	-0.063 (CI = +/-0.023; p = 0.000)	0.594	-6.08%
Frequency	2014.1	-0.063 (CI = +/-0.025; p = 0.000)	0.557	-6.06%
Frequency	2014.2	-0.063 (CI = +/-0.027; p = 0.000)	0.520	-6.07%
Frequency	2015.1	-0.063 (CI = +/-0.031; p = 0.000)	0.481	-6.07%
Frequency	2015.2	-0.065 (CI = +/-0.034; p = 0.001)	0.459	-6.28%
Frequency	2016.1	-0.060 (CI = +/-0.037; p = 0.004)	0.380	-5.79%
Frequency	2016.2	-0.057 (CI = +/-0.042; p = 0.012)	0.310	-5.50%
Frequency	2017.1	-0.057 (CI = +/-0.048; p = 0.024)	0.266	-5.53%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Implied Trend									
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate			
Loss Cost	2007.1	0.006 (CI = +/-0.015; p = 0.457)	-0.011 (CI = +/-0.147; p = 0.876)	0.009 (CI = +/-0.009; p = 0.037)	0.052	+0.56%			
Loss Cost	2007.2	0.003 (CI = +/-0.016; p = 0.660)	0.001 (CI = +/-0.149; p = 0.993)	0.009 (CI = +/-0.009; p = 0.040)	0.051	+0.34%			
Loss Cost	2008.1	0.007 (CI = +/-0.016; p = 0.420)	0.018 (CI = +/-0.150; p = 0.807)	0.010 (CI = +/-0.009; p = 0.032)	0.060	+0.66%			
Loss Cost	2008.2	0.011 (CI = +/-0.016; p = 0.203)	-0.003 (CI = +/-0.147; p = 0.972)	0.010 (CI = +/-0.008; p = 0.024)	0.085	+1.06%			
Loss Cost	2009.1	0.019 (CI = +/-0.014; p = 0.008)	0.044 (CI = +/-0.118; p = 0.455)	0.011 (CI = +/-0.007; p = 0.003)	0.262	+1.94%			
Loss Cost	2009.2	0.020 (CI = +/-0.015; p = 0.010)	0.042 (CI = +/-0.122; p = 0.488)	0.011 (CI = +/-0.007; p = 0.003)	0.258	+1.98%			
Loss Cost	2010.1	0.021 (CI = +/-0.016; p = 0.010)	0.050 (CI = +/-0.126; p = 0.426)	0.011 (CI = +/-0.007; p = 0.003)	0.267	+2.14%			
Loss Cost	2010.2	0.021 (CI = +/-0.017; p = 0.016)	0.051 (CI = +/-0.131; p = 0.432)	0.011 (CI = +/-0.007; p = 0.004)	0.257	+2.11%			
Loss Cost	2011.1	0.022 (CI = +/-0.018; p = 0.016)	0.058 (CI = +/-0.136; p = 0.388)	0.011 (CI = +/-0.007; p = 0.004)	0.262	+2.26%			
Loss Cost	2011.2	0.020 (CI = +/-0.019; p = 0.035)	0.067 (CI = +/-0.140; p = 0.333)	0.011 (CI = +/-0.007; p = 0.005)	0.249	+2.06%			
Loss Cost	2012.1	0.022 (CI = +/-0.020; p = 0.034)	0.075 (CI = +/-0.145; p = 0.296)	0.011 (CI = +/-0.007; p = 0.005)	0.256	+2.25%			
Loss Cost	2012.2	0.020 (CI = +/-0.022; p = 0.069)	0.085 (CI = +/-0.150; p = 0.253)	0.011 (CI = +/-0.007; p = 0.006)	0.249	+2.01%			
Loss Cost	2013.1	0.015 (CI = +/-0.023; p = 0.183)	0.064 (CI = +/-0.151; p = 0.385)	0.011 (CI = +/-0.007; p = 0.006)	0.228	+1.51%			
Loss Cost	2013.2	0.011 (CI = +/-0.024; p = 0.344)	0.080 (CI = +/-0.154; p = 0.290)	0.011 (CI = +/-0.007; p = 0.006)	0.243	+1.12%			
Loss Cost	2014.1	0.016 (CI = +/-0.025; p = 0.196)	0.100 (CI = +/-0.157; p = 0.198)	0.011 (CI = +/-0.007; p = 0.005)	0.276	+1.64%			
Loss Cost	2014.2	0.009 (CI = +/-0.025; p = 0.476)	0.129 (CI = +/-0.150; p = 0.089)	0.011 (CI = +/-0.007; p = 0.003)	0.352	+0.88%			
Loss Cost	2015.1	0.000 (CI = +/-0.026; p = 0.969)	0.100 (CI = +/-0.145; p = 0.165)	0.011 (CI = +/-0.006; p = 0.002)	0.398	+0.05%			
Loss Cost	2015.2	0.001 (CI = +/-0.028; p = 0.943)	0.098 (CI = +/-0.155; p = 0.197)	0.011 (CI = +/-0.007; p = 0.003)	0.376	+0.10%			
Loss Cost	2016.1	0.006 (CI = +/-0.031; p = 0.700)	0.113 (CI = +/-0.162; p = 0.157)	0.011 (CI = +/-0.007; p = 0.003)	0.380	+0.57%			
Loss Cost	2016.2	0.011 (CI = +/-0.034; p = 0.489)	0.095 (CI = +/-0.169; p = 0.246)	0.011 (CI = +/-0.007; p = 0.005)	0.355	+1.12%			
Loss Cost	2017.1	0.011 (CI = +/-0.039; p = 0.556)	0.094 (CI = +/-0.182; p = 0.283)	0.011 (CI = +/-0.007; p = 0.007)	0.344	+1.09%			
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.149; p = 0.978)	-0.003 (CI = +/-0.009; p = 0.510)	0.575	+4.85%			
Severity	2007.2	0.045 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.152; p = 0.867)	-0.003 (CI = +/-0.009; p = 0.495)	0.540	+4.65%			
Severity	2008.1	0.048 (CI = +/-0.017; p = 0.000)	0.026 (CI = +/-0.154; p = 0.734)	-0.003 (CI = +/-0.009; p = 0.540)	0.547	+4.90%			
Severity	2008.2	0.052 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.150; p = 0.969)	-0.003 (CI = +/-0.009; p = 0.553)	0.598	+5.37%			
Severity	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.121; p = 0.402)	-0.002 (CI = +/-0.007; p = 0.644)	0.753	+6.31%			
Severity	2009.2	0.063 (CI = +/-0.015; p = 0.000)	0.043 (CI = +/-0.124; p = 0.486)	-0.001 (CI = +/-0.007; p = 0.657)	0.748	+6.47%			
Severity	2010.1	0.065 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.127; p = 0.410)	-0.001 (CI = +/-0.007; p = 0.697)	0.741	+6.67%			
Severity	2010.2	0.066 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.131; p = 0.491)	-0.001 (CI = +/-0.007; p = 0.706)	0.735	+6.84%			
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	0.066 (CI = +/-0.129; p = 0.304)	-0.001 (CI = +/-0.007; p = 0.772)	0.758	+7.32%			
Severity	2011.2	0.071 (CI = +/-0.018; p = 0.000)	0.066 (CI = +/-0.134; p = 0.320)	-0.001 (CI = +/-0.007; p = 0.777)	0.738	+7.31%			
Severity	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.070 (CI = +/-0.140; p = 0.311)	-0.001 (CI = +/-0.007; p = 0.794)	0.716	+7.41%			
Severity	2012.2	0.071 (CI = +/-0.021; p = 0.000)	0.072 (CI = +/-0.147; p = 0.318)	-0.001 (CI = +/-0.007; p = 0.800)	0.691	+7.37%			
Severity	2013.1	0.066 (CI = +/-0.022; p = 0.000)	0.053 (CI = +/-0.148; p = 0.464)	-0.001 (CI = +/-0.007; p = 0.757)	0.643	+6.87%			
Severity	2013.2	0.063 (CI = +/-0.024; p = 0.000)	0.068 (CI = +/-0.152; p = 0.358)	-0.001 (CI = +/-0.007; p = 0.779)	0.600	+6.47%			
Severity	2014.1	0.068 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.155; p = 0.253)	-0.001 (CI = +/-0.007; p = 0.802)	0.614	+7.00%			
Severity	2014.2	0.061 (CI = +/-0.025; p = 0.000)	0.114 (CI = +/-0.150; p = 0.127)	-0.001 (CI = +/-0.007; p = 0.864)	0.581	+6.24%			
Severity	2015.1	0.053 (CI = +/-0.026; p = 0.000)	0.086 (CI = +/-0.146; p = 0.227)	-0.001 (CI = +/-0.006; p = 0.849)	0.491	+5.42%			
Severity	2015.2	0.056 (CI = +/-0.028; p = 0.001)	0.073 (CI = +/-0.152; p = 0.321)	-0.001 (CI = +/-0.007; p = 0.796)	0.502	+5.81%			
Severity	2016.1	0.057 (CI = +/-0.031; p = 0.002)	0.074 (CI = +/-0.163; p = 0.345)	-0.001 (CI = +/-0.007; p = 0.802)	0.439	+5.84%			
Severity	2016.2	0.062 (CI = +/-0.034; p = 0.002)	0.056 (CI = +/-0.170; p = 0.486)	-0.001 (CI = +/-0.007; p = 0.711)	0.461	+6.41%			
Severity	2017.1	0.065 (CI = +/-0.039; p = 0.004)	0.063 (CI = +/-0.183; p = 0.465)	-0.001 (CI = +/-0.007; p = 0.701)	0.412	+6.69%			
Frequency	2007.1	-0.042 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.074; p = 0.715)	0.012 (CI = +/-0.004; p = 0.000)	0.871	-4.09%			
Frequency	2007.2	-0.042 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.076; p = 0.752)	0.012 (CI = +/-0.004; p = 0.000)	0.864	-4.11%			
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.079; p = 0.838)	0.012 (CI = +/-0.005; p = 0.000)	0.855	-4.04%			
Frequency	2008.2	-0.042 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.081; p = 0.891)	0.012 (CI = +/-0.005; p = 0.000)	0.849	-4.09%			
Frequency	2009.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.084; p = 0.876)	0.012 (CI = +/-0.005; p = 0.000)	0.840	-4.11%			
Frequency	2009.2	-0.043 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.086; p = 0.987)	0.012 (CI = +/-0.005; p = 0.000)	0.838	-4.22%			
Frequency	2010.1	-0.043 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.089; p = 0.958)	0.012 (CI = +/-0.005; p = 0.000)	0.828	-4.25%			
Frequency	2010.2	-0.045 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.090; p = 0.885)	0.012 (CI = +/-0.005; p = 0.000)	0.832	-4.43%			
Frequency	2011.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.089; p = 0.857)	0.012 (CI = +/-0.005; p = 0.000)	0.846	-4.71%			
Frequency	2011.2	-0.050 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.090; p = 0.986)	0.012 (CI = +/-0.005; p = 0.000)	0.848	-4.90%			
Frequency	2012.1	-0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.094; p = 0.916)	0.012 (CI = +/-0.005; p = 0.000)	0.834	-4.81%			
Frequency	2012.2	-0.051 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.097; p = 0.788)	0.012 (CI = +/-0.005; p = 0.000)	0.832	-4.98%			
Frequency	2013.1	-0.051 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.102; p = 0.819)	0.012 (CI = +/-0.005; p = 0.000)	0.819	-5.02%			
Frequency	2013.2	-0.052 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.107; p = 0.817)	0.012 (CI = +/-0.005; p = 0.000)	0.803	-5.03%			
Frequency	2014.1	-0.051 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.113; p = 0.812)	0.012 (CI = +/-0.005; p = 0.000)	0.784	-5.01%			
Frequency	2014.2	-0.052 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.119; p = 0.797)	0.012 (CI = +/-0.005; p = 0.000)	0.765	-5.05%			
Frequency	2015.1	-0.052 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.127; p = 0.828)	0.012 (CI = +/-0.006; p = 0.000)	0.745	-5.09%			
Frequency	2015.2	-0.055 (CI = +/-0.024; p = 0.000)	0.025 (CI = +/-0.132; p = 0.696)	0.012 (CI = +/-0.006; p = 0.000)	0.742	-5.40%			
Frequency	2016.1	-0.051 (CI = +/-0.026; p = 0.001)	0.039 (CI = +/-0.137; p = 0.556)	0.012 (CI = +/-0.006; p = 0.001)	0.708	-4.98%			
Frequency	2016.2	-0.051 (CI = +/-0.030; p = 0.003)	0.038 (CI = +/-0.148; p = 0.585)	0.012 (CI = +/-0.006; p = 0.001)	0.669	-4.97%			
Frequency	2017.1	-0.054 (CI = +/-0.034; p = 0.005)	0.031 (CI = +/-0.159; p = 0.683)	0.012 (CI = +/-0.006; p = 0.001)	0.649	-5.25%			

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	-0.001 (CI = +/-0.015; p = 0.931)	-0.031 (CI = +/-0.154; p = 0.683)	-0.055	-0.06%
Loss Cost	2007.2	-0.003 (CI = +/-0.015; p = 0.707)	-0.018 (CI = +/-0.156; p = 0.814)	-0.056	-0.29%
Loss Cost	2008.1	0.000 (CI = +/-0.016; p = 0.965)	-0.003 (CI = +/-0.158; p = 0.965)	-0.064	-0.04%
Loss Cost	2008.2	0.003 (CI = +/-0.016; p = 0.680)	-0.024 (CI = +/-0.156; p = 0.758)	-0.057	+0.33%
Loss Cost	2009.1	0.011 (CI = +/-0.015; p = 0.137)	0.018 (CI = +/-0.135; p = 0.786)	0.012	+1.10%
Loss Cost	2009.2	0.011 (CI = +/-0.016; p = 0.154)	0.017 (CI = +/-0.140; p = 0.806)	0.007	+1.13%
Loss Cost	2010.1	0.012 (CI = +/-0.017; p = 0.148)	0.022 (CI = +/-0.145; p = 0.759)	0.009	+1.22%
Loss Cost	2010.2	0.012 (CI = +/-0.018; p = 0.187)	0.024 (CI = +/-0.150; p = 0.750)	-0.002	+1.19%
Loss Cost	2011.1	0.013 (CI = +/-0.019; p = 0.187)	0.028 (CI = +/-0.156; p = 0.716)	-0.003	+1.28%
Loss Cost	2011.2	0.011 (CI = +/-0.021; p = 0.295)	0.037 (CI = +/-0.161; p = 0.640)	-0.025	+1.08%
Loss Cost	2012.1	0.012 (CI = +/-0.022; p = 0.280)	0.043 (CI = +/-0.168; p = 0.605)	-0.023	+1.21%
Loss Cost	2012.2	0.010 (CI = +/-0.024; p = 0.410)	0.052 (CI = +/-0.174; p = 0.544)	-0.040	+0.98%
Loss Cost	2013.1	0.005 (CI = +/-0.025; p = 0.713)	0.030 (CI = +/-0.176; p = 0.727)	-0.083	+0.46%
Loss Cost	2013.2	0.001 (CI = +/-0.027; p = 0.948)	0.044 (CI = +/-0.182; p = 0.618)	-0.086	+0.09%
Loss Cost	2014.1	0.006 (CI = +/-0.030; p = 0.699)	0.062 (CI = +/-0.188; p = 0.497)	-0.072	+0.56%
Loss Cost	2014.2	-0.002 (CI = +/-0.031; p = 0.918)	0.087 (CI = +/-0.188; p = 0.346)	-0.055	-0.15%
Loss Cost	2015.1	-0.010 (CI = +/-0.033; p = 0.535)	0.058 (CI = +/-0.189; p = 0.528)	-0.062	-0.98%
Loss Cost	2015.2	-0.008 (CI = +/-0.036; p = 0.656)	0.051 (CI = +/-0.200; p = 0.594)	-0.091	-0.78%
Loss Cost	2016.1	-0.002 (CI = +/-0.041; p = 0.900)	0.068 (CI = +/-0.211; p = 0.500)	-0.096	-0.24%
Loss Cost	2016.2	0.006 (CI = +/-0.044; p = 0.769)	0.044 (CI = +/-0.216; p = 0.669)	-0.120	+0.62%
Loss Cost	2017.1	0.008 (CI = +/-0.051; p = 0.746)	0.049 (CI = +/-0.234; p = 0.660)	-0.129	+0.78%
Severity	2007.1	0.049 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.146; p = 0.910)	0.582	+5.06%
Severity	2007.2	0.048 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.149; p = 0.800)	0.547	+4.87%
Severity	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.151; p = 0.669)	0.556	+5.11%
Severity	2008.2	0.054 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.147; p = 0.908)	0.606	+5.56%
Severity	2009.1	0.062 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.118; p = 0.358)	0.759	+6.44%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.121; p = 0.441)	0.755	+6.60%
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.124; p = 0.368)	0.749	+6.79%
Severity	2010.2	0.067 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.127; p = 0.448)	0.743	+6.95%
Severity	2011.1	0.072 (CI = +/-0.015; p = 0.000)	0.068 (CI = +/-0.125; p = 0.271)	0.767	+7.41%
Severity	2011.2	0.071 (CI = +/-0.017; p = 0.000)	0.069 (CI = +/-0.130; p = 0.287)	0.748	+7.41%
Severity	2012.1	0.072 (CI = +/-0.018; p = 0.000)	0.073 (CI = +/-0.136; p = 0.278)	0.728	+7.50%
Severity	2012.2	0.072 (CI = +/-0.020; p = 0.000)	0.075 (CI = +/-0.141; p = 0.285)	0.704	+7.46%
Severity	2013.1	0.068 (CI = +/-0.021; p = 0.000)	0.057 (CI = +/-0.143; p = 0.421)	0.658	+6.99%
Severity	2013.2	0.064 (CI = +/-0.022; p = 0.000)	0.071 (CI = +/-0.146; p = 0.319)	0.618	+6.57%
Severity	2014.1	0.068 (CI = +/-0.023; p = 0.000)	0.090 (CI = +/-0.148; p = 0.219)	0.633	+7.09%
Severity	2014.2	0.061 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.143; p = 0.106)	0.604	+6.30%
Severity	2015.1	0.053 (CI = +/-0.024; p = 0.000)	0.089 (CI = +/-0.139; p = 0.197)	0.520	+5.47%
Severity	2015.2	0.057 (CI = +/-0.026; p = 0.000)	0.077 (CI = +/-0.144; p = 0.278)	0.531	+5.88%
Severity	2016.1	0.057 (CI = +/-0.030; p = 0.001)	0.077 (CI = +/-0.155; p = 0.302)	0.474	+5.91%
Severity	2016.2	0.063 (CI = +/-0.033; p = 0.001)	0.062 (CI = +/-0.160; p = 0.420)	0.494	+6.47%
Severity	2017.1	0.065 (CI = +/-0.038; p = 0.002)	0.069 (CI = +/-0.173; p = 0.404)	0.450	+6.73%
Frequency	2007.1	-0.050 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.102; p = 0.440)	0.750	-4.87%
Frequency	2007.2	-0.050 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.105; p = 0.481)	0.738	-4.91%
Frequency	2008.1	-0.050 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.109; p = 0.509)	0.717	-4.89%
Frequency	2008.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.112; p = 0.561)	0.705	-4.95%
Frequency	2009.1	-0.051 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.116; p = 0.532)	0.689	-5.01%
Frequency	2009.2	-0.053 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.119; p = 0.618)	0.683	-5.13%
Frequency	2010.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.123; p = 0.582)	0.666	-5.21%
Frequency	2010.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.126; p = 0.696)	0.666	-5.39%
Frequency	2011.1	-0.059 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.126; p = 0.515)	0.683	-5.71%
Frequency	2011.2	-0.061 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.130; p = 0.618)	0.679	-5.89%
Frequency	2012.1	-0.060 (CI = +/-0.018; p = 0.000)	-0.030 (CI = +/-0.135; p = 0.648)	0.647	-5.86%
Frequency	2012.2	-0.062 (CI = +/-0.019; p = 0.000)	-0.023 (CI = +/-0.140; p = 0.737)	0.636	-6.02%
Frequency	2013.1	-0.063 (CI = +/-0.021; p = 0.000)	-0.026 (CI = +/-0.147; p = 0.712)	0.610	-6.10%
Frequency	2013.2	-0.063 (CI = +/-0.023; p = 0.000)	-0.027 (CI = +/-0.154; p = 0.716)	0.576	-6.08%
Frequency	2014.1	-0.063 (CI = +/-0.026; p = 0.000)	-0.028 (CI = +/-0.163; p = 0.724)	0.537	-6.10%
Frequency	2014.2	-0.063 (CI = +/-0.028; p = 0.000)	-0.029 (CI = +/-0.171; p = 0.727)	0.497	-6.07%
Frequency	2015.1	-0.063 (CI = +/-0.032; p = 0.001)	-0.031 (CI = +/-0.182; p = 0.725)	0.455	-6.12%
Frequency	2015.2	-0.065 (CI = +/-0.035; p = 0.001)	-0.025 (CI = +/-0.192; p = 0.785)	0.428	-6.28%
Frequency	2016.1	-0.060 (CI = +/-0.039; p = 0.005)	-0.009 (CI = +/-0.203; p = 0.925)	0.339	-5.81%
Frequency	2016.2	-0.057 (CI = +/-0.044; p = 0.015)	-0.018 (CI = +/-0.215; p = 0.859)	0.263	-5.50%
Frequency	2017.1	-0.057 (CI = +/-0.050; p = 0.029)	-0.020 (CI = +/-0.233; p = 0.854)	0.212	-5.57%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.006 (CI = +/-0.022; p = 0.572)	-0.011 (CI = +/-0.149; p = 0.877)	0.009 (CI = +/-0.009; p = 0.046)	-0.009 (CI = +/-0.267; p = 0.945)	0.021	+0.62%
Loss Cost	2007.2	0.002 (CI = +/-0.023; p = 0.833)	0.001 (CI = +/-0.151; p = 0.988)	0.009 (CI = +/-0.009; p = 0.056)	0.017 (CI = +/-0.272; p = 0.902)	0.020	+0.24%
Loss Cost	2008.1	0.008 (CI = +/-0.024; p = 0.533)	0.018 (CI = +/-0.152; p = 0.811)	0.010 (CI = +/-0.009; p = 0.040)	-0.015 (CI = +/-0.274; p = 0.913)	0.028	+0.75%
Loss Cost	2008.2	0.015 (CI = +/-0.025; p = 0.235)	-0.004 (CI = +/-0.149; p = 0.955)	0.010 (CI = +/-0.009; p = 0.025)	-0.062 (CI = +/-0.270; p = 0.642)	0.060	+1.48%
Loss Cost	2009.1	0.030 (CI = +/-0.020; p = 0.005)	0.043 (CI = +/-0.116; p = 0.454)	0.012 (CI = +/-0.007; p = 0.001)	-0.154 (CI = +/-0.210; p = 0.145)	0.294	+3.08%
Loss Cost	2009.2	0.032 (CI = +/-0.022; p = 0.006)	0.038 (CI = +/-0.120; p = 0.522)	0.012 (CI = +/-0.007; p = 0.001)	-0.165 (CI = +/-0.218; p = 0.132)	0.295	+3.27%
Loss Cost	2010.1	0.036 (CI = +/-0.023; p = 0.004)	0.049 (CI = +/-0.122; p = 0.414)	0.013 (CI = +/-0.007; p = 0.001)	-0.188 (CI = +/-0.224; p = 0.095)	0.319	+3.70%
Loss Cost	2010.2	0.038 (CI = +/-0.026; p = 0.006)	0.046 (CI = +/-0.126; p = 0.460)	0.013 (CI = +/-0.007; p = 0.001)	-0.195 (CI = +/-0.234; p = 0.098)	0.311	+3.82%
Loss Cost	2011.1	0.042 (CI = +/-0.028; p = 0.004)	0.058 (CI = +/-0.129; p = 0.364)	0.013 (CI = +/-0.007; p = 0.001)	-0.221 (CI = +/-0.241; p = 0.071)	0.334	+4.33%
Loss Cost	2011.2	0.041 (CI = +/-0.030; p = 0.011)	0.062 (CI = +/-0.135; p = 0.351)	0.013 (CI = +/-0.008; p = 0.001)	-0.211 (CI = +/-0.254; p = 0.098)	0.309	+4.14%
Loss Cost	2012.1	0.047 (CI = +/-0.033; p = 0.007)	0.076 (CI = +/-0.137; p = 0.264)	0.014 (CI = +/-0.008; p = 0.001)	-0.243 (CI = +/-0.262; p = 0.067)	0.338	+4.81%
Loss Cost	2012.2	0.045 (CI = +/-0.036; p = 0.018)	0.079 (CI = +/-0.144; p = 0.262)	0.014 (CI = +/-0.008; p = 0.002)	-0.234 (CI = +/-0.278; p = 0.094)	0.317	+4.62%
Loss Cost	2013.1	0.038 (CI = +/-0.040; p = 0.061)	0.066 (CI = +/-0.148; p = 0.364)	0.013 (CI = +/-0.008; p = 0.003)	-0.201 (CI = +/-0.290; p = 0.164)	0.268	+3.88%
Loss Cost	2013.2	0.032 (CI = +/-0.044; p = 0.146)	0.076 (CI = +/-0.153; p = 0.309)	0.013 (CI = +/-0.008; p = 0.004)	-0.172 (CI = +/-0.306; p = 0.254)	0.259	+3.25%
Loss Cost	2014.1	0.047 (CI = +/-0.047; p = 0.048)	0.102 (CI = +/-0.151; p = 0.171)	0.014 (CI = +/-0.008; p = 0.002)	-0.237 (CI = +/-0.305; p = 0.119)	0.338	+4.82%
Loss Cost	2014.2	0.033 (CI = +/-0.049; p = 0.178)	0.125 (CI = +/-0.149; p = 0.096)	0.013 (CI = +/-0.008; p = 0.002)	-0.174 (CI = +/-0.308; p = 0.248)	0.368	+3.33%
Loss Cost	2015.1	0.017 (CI = +/-0.053; p = 0.508)	0.101 (CI = +/-0.148; p = 0.167)	0.013 (CI = +/-0.008; p = 0.003)	-0.110 (CI = +/-0.310; p = 0.460)	0.382	+1.69%
Loss Cost	2015.2	0.021 (CI = +/-0.060; p = 0.473)	0.095 (CI = +/-0.158; p = 0.216)	0.013 (CI = +/-0.008; p = 0.004)	-0.126 (CI = +/-0.337; p = 0.436)	0.360	+2.08%
Loss Cost	2016.1	0.035 (CI = +/-0.066; p = 0.268)	0.115 (CI = +/-0.162; p = 0.149)	0.013 (CI = +/-0.008; p = 0.003)	-0.178 (CI = +/-0.351; p = 0.292)	0.390	+3.60%
Loss Cost	2016.2	0.054 (CI = +/-0.071; p = 0.124)	0.090 (CI = +/-0.163; p = 0.254)	0.013 (CI = +/-0.008; p = 0.003)	-0.242 (CI = +/-0.357; p = 0.166)	0.408	+5.53%
Loss Cost	2017.1	0.059 (CI = +/-0.082; p = 0.140)	0.096 (CI = +/-0.176; p = 0.255)	0.013 (CI = +/-0.008; p = 0.004)	-0.258 (CI = +/-0.389; p = 0.172)	0.401	+6.10%
Severity	2007.1	0.038 (CI = +/-0.022; p = 0.001)	0.004 (CI = +/-0.148; p = 0.960)	-0.004 (CI = +/-0.009; p = 0.326)	0.168 (CI = +/-0.264; p = 0.204)	0.584	+3.83%
Severity	2007.2	0.033 (CI = +/-0.023; p = 0.006)	0.018 (CI = +/-0.149; p = 0.809)	-0.005 (CI = +/-0.009; p = 0.282)	0.197 (CI = +/-0.268; p = 0.144)	0.558	+3.39%
Severity	2008.1	0.036 (CI = +/-0.024; p = 0.005)	0.027 (CI = +/-0.153; p = 0.717)	-0.004 (CI = +/-0.009; p = 0.329)	0.179 (CI = +/-0.275; p = 0.193)	0.558	+3.69%
Severity	2008.2	0.043 (CI = +/-0.025; p = 0.001)	0.006 (CI = +/-0.150; p = 0.931)	-0.004 (CI = +/-0.009; p = 0.387)	0.134 (CI = +/-0.272; p = 0.321)	0.598	+4.41%
Severity	2009.1	0.058 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.123; p = 0.407)	-0.002 (CI = +/-0.007; p = 0.568)	0.048 (CI = +/-0.223; p = 0.660)	0.745	+5.94%
Severity	2009.2	0.060 (CI = +/-0.023; p = 0.000)	0.043 (CI = +/-0.126; p = 0.486)	-0.002 (CI = +/-0.007; p = 0.613)	0.033 (CI = +/-0.231; p = 0.773)	0.739	+6.21%
Severity	2010.1	0.063 (CI = +/-0.025; p = 0.000)	0.052 (CI = +/-0.130; p = 0.419)	-0.001 (CI = +/-0.008; p = 0.687)	0.015 (CI = +/-0.239; p = 0.896)	0.731	+6.54%
Severity	2010.2	0.066 (CI = +/-0.027; p = 0.000)	0.044 (CI = +/-0.134; p = 0.501)	-0.001 (CI = +/-0.008; p = 0.735)	-0.002 (CI = +/-0.248; p = 0.984)	0.724	+6.86%
Severity	2011.1	0.075 (CI = +/-0.028; p = 0.000)	0.066 (CI = +/-0.132; p = 0.312)	0.000 (CI = +/-0.007; p = 0.912)	-0.049 (CI = +/-0.245; p = 0.686)	0.749	+7.79%
Severity	2011.2	0.075 (CI = +/-0.031; p = 0.000)	0.065 (CI = +/-0.137; p = 0.338)	0.000 (CI = +/-0.008; p = 0.919)	-0.051 (CI = +/-0.259; p = 0.689)	0.728	+7.84%
Severity	2012.1	0.078 (CI = +/-0.034; p = 0.000)	0.070 (CI = +/-0.143; p = 0.319)	0.000 (CI = +/-0.008; p = 0.967)	-0.063 (CI = +/-0.273; p = 0.634)	0.706	+8.11%
Severity	2012.2	0.078 (CI = +/-0.038; p = 0.000)	0.071 (CI = +/-0.150; p = 0.338)	0.000 (CI = +/-0.008; p = 0.967)	-0.063 (CI = +/-0.290; p = 0.657)	0.679	+8.09%
Severity	2013.1	0.069 (CI = +/-0.041; p = 0.002)	0.053 (CI = +/-0.153; p = 0.475)	-0.001 (CI = +/-0.008; p = 0.833)	-0.020 (CI = +/-0.299; p = 0.888)	0.624	+7.12%
Severity	2013.2	0.060 (CI = +/-0.045; p = 0.012)	0.069 (CI = +/-0.156; p = 0.368)	-0.001 (CI = +/-0.008; p = 0.759)	0.021 (CI = +/-0.312; p = 0.889)	0.578	+6.20%
Severity	2014.1	0.071 (CI = +/-0.049; p = 0.007)	0.087 (CI = +/-0.160; p = 0.265)	-0.001 (CI = +/-0.008; p = 0.890)	-0.026 (CI = +/-0.323; p = 0.865)	0.592	+7.36%
Severity	2014.2	0.054 (CI = +/-0.051; p = 0.040)	0.115 (CI = +/-0.155; p = 0.135)	-0.001 (CI = +/-0.008; p = 0.765)	0.050 (CI = +/-0.319; p = 0.745)	0.558	+5.51%
Severity	2015.1	0.034 (CI = +/-0.052; p = 0.191)	0.085 (CI = +/-0.148; p = 0.239)	-0.002 (CI = +/-0.007; p = 0.558)	0.130 (CI = +/-0.310; p = 0.387)	0.485	+3.43%
Severity	2015.2	0.040 (CI = +/-0.059; p = 0.166)	0.075 (CI = +/-0.156; p = 0.318)	-0.002 (CI = +/-0.008; p = 0.594)	0.103 (CI = +/-0.333; p = 0.518)	0.483	+4.12%
Severity	2016.1	0.039 (CI = +/-0.068; p = 0.246)	0.073 (CI = +/-0.168; p = 0.364)	-0.002 (CI = +/-0.008; p = 0.599)	0.110 (CI = +/-0.363; p = 0.526)	0.415	+3.93%
Severity	2016.2	0.049 (CI = +/-0.077; p = 0.188)	0.058 (CI = +/-0.177; p = 0.490)	-0.002 (CI = +/-0.008; p = 0.616)	0.072 (CI = +/-0.389; p = 0.694)	0.424	+5.07%
Severity	2017.1	0.054 (CI = +/-0.090; p = 0.215)	0.063 (CI = +/-0.192; p = 0.486)	-0.002 (CI = +/-0.009; p = 0.641)	0.060 (CI = +/-0.425; p = 0.763)	0.364	+5.50%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.066; p = 0.644)	0.014 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.118; p = 0.005)	0.897	-3.09%
Frequency	2007.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.068; p = 0.621)	0.014 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.122; p = 0.005)	0.892	-3.05%
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.069; p = 0.782)	0.014 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.124; p = 0.003)	0.889	-2.83%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.011 (CI = +/-0.071; p = 0.764)	0.014 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.128; p = 0.004)	0.884	-2.80%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.008 (CI = +/-0.073; p = 0.835)	0.014 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.133; p = 0.004)	0.878	-2.70%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	-0.006 (CI = +/-0.076; p = 0.879)	0.014 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.139; p = 0.007)	0.873	-2.77%
Frequency	2010.1	-0.027 (CI = +/-0.015; p = 0.001)	-0.003 (CI = +/-0.079; p = 0.941)	0.014 (CI = +/-0.005; p = 0.000)	-0.204 (CI = +/-0.144; p = 0.008)	0.866	-2.67%
Frequency	2010.2	-0.029 (CI = +/-0.016; p = 0.001)	0.002 (CI = +/-0.081; p = 0.967)	0.014 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.150; p = 0.014)	0.864	-2.84%
Frequency	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.008 (CI = +/-0.082; p = 0.845)	0.014 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.153; p = 0.029)	0.870	-3.22%
Frequency	2011.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.003 (CI = +/-0.085; p = 0.942)	0.014 (CI = +/-0.005; p = 0.000)	-0.161 (CI = +/-0.160; p = 0.049)	0.867	-3.42%
Frequency	2012.1	-0.031 (CI = +/-0.021; p = 0.005)	0.005 (CI = +/-0.087; p = 0.898)	0.014 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.165; p = 0.034)	0.860	-3.05%
Frequency	2012.2	-0.033 (CI = +/-0.023; p = 0.008)	0.009 (CI = +/-0.091; p = 0.841)	0.014 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.175; p = 0.055)	0.854	-3.21%
Frequency	2013.1	-0.031 (CI = +/-0.026; p = 0.021)	0.012 (CI = +/-0.095; p = 0.787)	0.014 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.186; p = 0.057)	0.844	-3.03%
Frequency	2013.2	-0.028 (CI = +/-0.029; p = 0.053)	0.008 (CI = +/-0.099; p = 0.871)	0.014 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.198; p = 0.056)	0.831	-2.78%
Frequency	2014.1	-0.024 (CI = +/-0.032; p = 0.132)	0.015 (CI = +/-0.104; p = 0.766)	0.014 (CI = +/-0.005; p = 0.000)	-0.211 (CI = +/-0.210; p = 0.049)	0.820	-2.37%
Frequency	2014.2	-0.021 (CI = +/-0.036; p = 0.237)	0.010 (CI = +/-0.109; p = 0.848)	0.015 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.226; p = 0.051)	0.805	-2.07%
Frequency	2015.1	-0.017 (CI = +/-0.041; p = 0.391)	0.016 (CI = +/-0.116; p = 0.773)	0.015 (CI = +/-0.006; p = 0.000)	-0.240 (CI = +/-0.242; p = 0.052)	0.790	-1.68%
Frequency	2015.2	-0.020 (CI = +/-0.047; p = 0.380)	0.020 (CI = +/-0.123; p = 0.734)	0.015 (CI = +/-0.006; p = 0.000)	-0.229 (CI = +/-0.263; p = 0.083)	0.778	-1.96%
Frequency	2016.1	-0.003 (CI = +/-0.049; p = 0.890)	0.042 (CI = +/-0.120; p = 0.463)	0.015 (CI = +/-0.006; p = 0.000)	-0.288 (CI = +/-0.259; p = 0.032)	0.782	-0.32%
Frequency	2016.2	0.004 (CI = +/-0.055; p = 0.867)	0.032 (CI = +/-0.127; p = 0.598)	0.015 (CI = +/-0.006; p = 0.000)	-0.314 (CI = +/-0.278; p = 0.030)	0.761	+0.43%
Frequency	2017.1	0.006 (CI = +/-0.064; p = 0.850)	0.033 (CI = +/-0.138; p = 0.607)	0.015 (CI = +/-0.006; p = 0.000)	-0.318 (CI = +/-0.304; p = 0.042)	0.742	+0.56%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2007.1	0.006 (CI = +/-0.022; p = 0.560)	0.009 (CI = +/-0.009; p = 0.040)	-0.009 (CI = +/-0.263; p = 0.947)	0.051	+0.63%
Loss Cost	2007.2	0.002 (CI = +/-0.023; p = 0.830)	0.009 (CI = +/-0.009; p = 0.051)	0.016 (CI = +/-0.267; p = 0.901)	0.051	+0.24%
Loss Cost	2008.1	0.007 (CI = +/-0.024; p = 0.534)	0.010 (CI = +/-0.009; p = 0.038)	-0.015 (CI = +/-0.269; p = 0.909)	0.058	+0.74%
Loss Cost	2008.2	0.015 (CI = +/-0.024; p = 0.227)	0.010 (CI = +/-0.009; p = 0.021)	-0.062 (CI = +/-0.264; p = 0.637)	0.092	+1.48%
Loss Cost	2009.1	0.030 (CI = +/-0.020; p = 0.005)	0.012 (CI = +/-0.007; p = 0.001)	-0.154 (CI = +/-0.208; p = 0.140)	0.304	+3.03%
Loss Cost	2009.2	0.032 (CI = +/-0.022; p = 0.005)	0.012 (CI = +/-0.007; p = 0.001)	-0.168 (CI = +/-0.215; p = 0.121)	0.310	+3.27%
Loss Cost	2010.1	0.036 (CI = +/-0.023; p = 0.004)	0.013 (CI = +/-0.007; p = 0.001)	-0.189 (CI = +/-0.222; p = 0.092)	0.327	+3.63%
Loss Cost	2010.2	0.038 (CI = +/-0.025; p = 0.005)	0.013 (CI = +/-0.007; p = 0.001)	-0.199 (CI = +/-0.232; p = 0.088)	0.323	+3.83%
Loss Cost	2011.1	0.042 (CI = +/-0.027; p = 0.005)	0.013 (CI = +/-0.007; p = 0.001)	-0.221 (CI = +/-0.240; p = 0.069)	0.338	+4.24%
Loss Cost	2011.2	0.041 (CI = +/-0.030; p = 0.010)	0.013 (CI = +/-0.007; p = 0.002)	-0.217 (CI = +/-0.253; p = 0.089)	0.311	+4.15%
Loss Cost	2012.1	0.046 (CI = +/-0.033; p = 0.009)	0.013 (CI = +/-0.008; p = 0.001)	-0.243 (CI = +/-0.263; p = 0.069)	0.329	+4.68%
Loss Cost	2012.2	0.045 (CI = +/-0.037; p = 0.018)	0.013 (CI = +/-0.008; p = 0.002)	-0.241 (CI = +/-0.279; p = 0.087)	0.306	+4.64%
Loss Cost	2013.1	0.037 (CI = +/-0.040; p = 0.067)	0.013 (CI = +/-0.008; p = 0.003)	-0.199 (CI = +/-0.288; p = 0.165)	0.273	+3.74%
Loss Cost	2013.2	0.032 (CI = +/-0.044; p = 0.143)	0.012 (CI = +/-0.008; p = 0.004)	-0.178 (CI = +/-0.305; p = 0.237)	0.255	+3.28%
Loss Cost	2014.1	0.045 (CI = +/-0.047; p = 0.064)	0.013 (CI = +/-0.008; p = 0.003)	-0.233 (CI = +/-0.312; p = 0.134)	0.300	+4.56%
Loss Cost	2014.2	0.033 (CI = +/-0.052; p = 0.193)	0.013 (CI = +/-0.008; p = 0.004)	-0.186 (CI = +/-0.325; p = 0.245)	0.288	+3.40%
Loss Cost	2015.1	0.014 (CI = +/-0.054; p = 0.593)	0.012 (CI = +/-0.008; p = 0.005)	-0.106 (CI = +/-0.319; p = 0.494)	0.339	+1.39%
Loss Cost	2015.2	0.021 (CI = +/-0.061; p = 0.464)	0.012 (CI = +/-0.008; p = 0.005)	-0.135 (CI = +/-0.342; p = 0.413)	0.332	+2.17%
Loss Cost	2016.1	0.032 (CI = +/-0.068; p = 0.338)	0.012 (CI = +/-0.008; p = 0.005)	-0.172 (CI = +/-0.364; p = 0.328)	0.330	+3.22%
Loss Cost	2016.2	0.055 (CI = +/-0.071; p = 0.119)	0.013 (CI = +/-0.008; p = 0.003)	-0.251 (CI = +/-0.360; p = 0.155)	0.388	+5.67%
Loss Cost	2017.1	0.056 (CI = +/-0.082; p = 0.164)	0.013 (CI = +/-0.008; p = 0.005)	-0.254 (CI = +/-0.392; p = 0.183)	0.379	+5.77%
Severity	2007.1	0.038 (CI = +/-0.021; p = 0.001)	-0.004 (CI = +/-0.009; p = 0.312)	0.168 (CI = +/-0.260; p = 0.197)	0.596	+3.82%
Severity	2007.2	0.033 (CI = +/-0.022; p = 0.005)	-0.005 (CI = +/-0.009; p = 0.262)	0.195 (CI = +/-0.263; p = 0.140)	0.571	+3.39%
Severity	2008.1	0.036 (CI = +/-0.024; p = 0.005)	-0.005 (CI = +/-0.009; p = 0.298)	0.178 (CI = +/-0.270; p = 0.188)	0.571	+3.67%
Severity	2008.2	0.043 (CI = +/-0.025; p = 0.001)	-0.004 (CI = +/-0.009; p = 0.371)	0.134 (CI = +/-0.267; p = 0.314)	0.612	+4.41%
Severity	2009.1	0.057 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.495)	0.047 (CI = +/-0.221; p = 0.664)	0.748	+5.89%
Severity	2009.2	0.060 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.556)	0.029 (CI = +/-0.228; p = 0.796)	0.744	+6.21%
Severity	2010.1	0.063 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.606)	0.015 (CI = +/-0.237; p = 0.899)	0.734	+6.47%
Severity	2010.2	0.066 (CI = +/-0.027; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.675)	-0.006 (CI = +/-0.245; p = 0.959)	0.730	+6.87%
Severity	2011.1	0.074 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.803)	-0.049 (CI = +/-0.245; p = 0.686)	0.749	+7.69%
Severity	2011.2	0.076 (CI = +/-0.031; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.832)	-0.056 (CI = +/-0.258; p = 0.657)	0.729	+7.85%
Severity	2012.1	0.077 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.855)	-0.063 (CI = +/-0.273; p = 0.639)	0.706	+7.98%
Severity	2012.2	0.078 (CI = +/-0.038; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.876)	-0.069 (CI = +/-0.289; p = 0.626)	0.679	+8.11%
Severity	2013.1	0.068 (CI = +/-0.041; p = 0.002)	-0.001 (CI = +/-0.008; p = 0.748)	-0.019 (CI = +/-0.295; p = 0.894)	0.633	+7.01%
Severity	2013.2	0.060 (CI = +/-0.045; p = 0.011)	-0.002 (CI = +/-0.008; p = 0.674)	0.015 (CI = +/-0.309; p = 0.919)	0.581	+6.23%
Severity	2014.1	0.069 (CI = +/-0.049; p = 0.009)	-0.001 (CI = +/-0.008; p = 0.758)	-0.023 (CI = +/-0.325; p = 0.883)	0.585	+7.14%
Severity	2014.2	0.054 (CI = +/-0.053; p = 0.045)	-0.002 (CI = +/-0.008; p = 0.632)	0.040 (CI = +/-0.331; p = 0.804)	0.520	+5.58%
Severity	2015.1	0.031 (CI = +/-0.053; p = 0.227)	-0.003 (CI = +/-0.007; p = 0.443)	0.134 (CI = +/-0.313; p = 0.378)	0.469	+3.18%
Severity	2015.2	0.041 (CI = +/-0.059; p = 0.159)	-0.002 (CI = +/-0.008; p = 0.501)	0.096 (CI = +/-0.332; p = 0.547)	0.481	+4.19%
Severity	2016.1	0.036 (CI = +/-0.068; p = 0.269)	-0.003 (CI = +/-0.008; p = 0.497)	0.114 (CI = +/-0.359; p = 0.509)	0.420	+3.69%
Severity	2016.2	0.050 (CI = +/-0.075; p = 0.171)	-0.002 (CI = +/-0.008; p = 0.534)	0.066 (CI = +/-0.378; p = 0.713)	0.446	+5.16%
Severity	2017.1	0.052 (CI = +/-0.087; p = 0.219)	-0.002 (CI = +/-0.008; p = 0.552)	0.062 (CI = +/-0.412; p = 0.748)	0.389	+5.29%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.117; p = 0.004)	0.900	-3.08%
Frequency	2007.2	-0.031 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.121; p = 0.005)	0.895	-3.05%
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.121; p = 0.003)	0.892	-2.83%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.195 (CI = +/-0.126; p = 0.004)	0.887	-2.80%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.130; p = 0.004)	0.882	-2.70%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.197 (CI = +/-0.136; p = 0.006)	0.878	-2.77%
Frequency	2010.1	-0.027 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.141; p = 0.007)	0.872	-2.66%
Frequency	2010.2	-0.029 (CI = +/-0.016; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.147; p = 0.012)	0.870	-2.84%
Frequency	2011.1	-0.033 (CI = +/-0.017; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.150; p = 0.026)	0.875	-3.21%
Frequency	2011.2	-0.035 (CI = +/-0.019; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.160 (CI = +/-0.156; p = 0.044)	0.873	-3.42%
Frequency	2012.1	-0.031 (CI = +/-0.020; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.161; p = 0.030)	0.866	-3.06%
Frequency	2012.2	-0.033 (CI = +/-0.022; p = 0.006)	0.014 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.170; p = 0.048)	0.861	-3.21%
Frequency	2013.1	-0.031 (CI = +/-0.025; p = 0.017)	0.014 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.181; p = 0.051)	0.851	-3.06%
Frequency	2013.2	-0.028 (CI = +/-0.028; p = 0.047)	0.014 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.192; p = 0.048)	0.840	-2.77%
Frequency	2014.1	-0.024 (CI = +/-0.031; p = 0.116)	0.014 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.204; p = 0.044)	0.829	-2.41%
Frequency	2014.2	-0.021 (CI = +/-0.035; p = 0.224)	0.015 (CI = +/-0.005; p = 0.000)	-0.225 (CI = +/-0.218; p = 0.043)	0.816	-2.07%
Frequency	2015.1	-0.017 (CI = +/-0.039; p = 0.363)	0.015 (CI = +/-0.006; p = 0.000)	-0.239 (CI = +/-0.234; p = 0.046)	0.802	-1.73%
Frequency	2015.2	-0.020 (CI = +/-0.045; p = 0.369)	0.015 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.254; p = 0.071)	0.791	-1.94%
Frequency	2016.1	-0.005 (CI = +/-0.048; p = 0.841)	0.015 (CI = +/-0.006; p = 0.000)	-0.286 (CI = +/-0.253; p = 0.030)	0.789	-0.45%
Frequency	2016.2	0.005 (CI = +/-0.053; p = 0.849)	0.015 (CI = +/-0.006; p = 0.000)	-0.317 (CI = +/-0.268; p = 0.024)	0.774	+0.48%
Frequency	2017.1	0.005 (CI = +/-0.061; p = 0.874)	0.015 (CI = +/-0.006; p = 0.000)	-0.316 (CI = +/-0.292; p = 0.036)	0.757	+0.46%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2007.1	-0.004 (CI = +/-0.020; p = 0.690)	0.067 (CI = +/-0.266; p = 0.611)	-0.052	-0.40%
Loss Cost	2007.2	-0.008 (CI = +/-0.021; p = 0.451)	0.093 (CI = +/-0.268; p = 0.486)	-0.042	-0.79%
Loss Cost	2008.1	-0.004 (CI = +/-0.022; p = 0.692)	0.070 (CI = +/-0.272; p = 0.602)	-0.055	-0.44%
Loss Cost	2008.2	0.001 (CI = +/-0.023; p = 0.922)	0.036 (CI = +/-0.271; p = 0.785)	-0.058	+0.11%
Loss Cost	2009.1	0.013 (CI = +/-0.021; p = 0.212)	-0.035 (CI = +/-0.234; p = 0.763)	0.013	+1.32%
Loss Cost	2009.2	0.014 (CI = +/-0.023; p = 0.221)	-0.039 (CI = +/-0.243; p = 0.743)	0.009	+1.40%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.207)	-0.048 (CI = +/-0.251; p = 0.696)	0.011	+1.56%
Loss Cost	2010.2	0.016 (CI = +/-0.027; p = 0.244)	-0.049 (CI = +/-0.262; p = 0.706)	-0.001	+1.56%
Loss Cost	2011.1	0.017 (CI = +/-0.029; p = 0.238)	-0.057 (CI = +/-0.272; p = 0.670)	-0.001	+1.73%
Loss Cost	2011.2	0.014 (CI = +/-0.032; p = 0.359)	-0.043 (CI = +/-0.283; p = 0.755)	-0.030	+1.46%
Loss Cost	2012.1	0.016 (CI = +/-0.035; p = 0.342)	-0.053 (CI = +/-0.296; p = 0.714)	-0.029	+1.66%
Loss Cost	2012.2	0.014 (CI = +/-0.039; p = 0.472)	-0.040 (CI = +/-0.311; p = 0.792)	-0.054	+1.37%
Loss Cost	2013.1	0.004 (CI = +/-0.041; p = 0.856)	0.006 (CI = +/-0.315; p = 0.970)	-0.089	+0.37%
Loss Cost	2013.2	-0.003 (CI = +/-0.046; p = 0.892)	0.035 (CI = +/-0.329; p = 0.826)	-0.097	-0.30%
Loss Cost	2014.1	0.004 (CI = +/-0.051; p = 0.863)	0.004 (CI = +/-0.345; p = 0.979)	-0.099	+0.43%
Loss Cost	2014.2	-0.009 (CI = +/-0.055; p = 0.741)	0.057 (CI = +/-0.354; p = 0.739)	-0.103	-0.88%
Loss Cost	2015.1	-0.029 (CI = +/-0.058; p = 0.299)	0.136 (CI = +/-0.349; p = 0.422)	-0.046	-2.89%
Loss Cost	2015.2	-0.026 (CI = +/-0.066; p = 0.415)	0.124 (CI = +/-0.376; p = 0.493)	-0.078	-2.58%
Loss Cost	2016.1	-0.020 (CI = +/-0.076; p = 0.580)	0.104 (CI = +/-0.405; p = 0.592)	-0.108	-2.00%
Loss Cost	2016.2	-0.001 (CI = +/-0.085; p = 0.981)	0.041 (CI = +/-0.424; p = 0.837)	-0.132	-0.10%
Loss Cost	2017.1	-0.001 (CI = +/-0.100; p = 0.980)	0.042 (CI = +/-0.463; p = 0.848)	-0.143	-0.12%
Severity	2007.1	0.042 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.250; p = 0.290)	0.596	+4.33%
Severity	2007.2	0.039 (CI = +/-0.020; p = 0.000)	0.153 (CI = +/-0.253; p = 0.226)	0.567	+3.99%
Severity	2008.1	0.042 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.258; p = 0.289)	0.569	+4.26%
Severity	2008.2	0.048 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.252; p = 0.439)	0.614	+4.94%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	0.023 (CI = +/-0.207; p = 0.821)	0.753	+6.25%
Severity	2009.2	0.063 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.212; p = 0.949)	0.750	+6.55%
Severity	2010.1	0.066 (CI = +/-0.021; p = 0.000)	-0.006 (CI = +/-0.218; p = 0.953)	0.742	+6.80%
Severity	2010.2	0.069 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.224; p = 0.823)	0.738	+7.15%
Severity	2011.1	0.076 (CI = +/-0.024; p = 0.000)	-0.060 (CI = +/-0.222; p = 0.583)	0.758	+7.88%
Severity	2011.2	0.077 (CI = +/-0.026; p = 0.000)	-0.067 (CI = +/-0.232; p = 0.558)	0.740	+8.02%
Severity	2012.1	0.078 (CI = +/-0.029; p = 0.000)	-0.073 (CI = +/-0.243; p = 0.543)	0.718	+8.15%
Severity	2012.2	0.079 (CI = +/-0.032; p = 0.000)	-0.078 (CI = +/-0.255; p = 0.533)	0.693	+8.27%
Severity	2013.1	0.071 (CI = +/-0.034; p = 0.000)	-0.039 (CI = +/-0.258; p = 0.755)	0.649	+7.36%
Severity	2013.2	0.065 (CI = +/-0.037; p = 0.002)	-0.013 (CI = +/-0.269; p = 0.918)	0.599	+6.73%
Severity	2014.1	0.073 (CI = +/-0.041; p = 0.001)	-0.046 (CI = +/-0.279; p = 0.736)	0.604	+7.55%
Severity	2014.2	0.061 (CI = +/-0.044; p = 0.010)	0.003 (CI = +/-0.283; p = 0.981)	0.540	+6.25%
Severity	2015.1	0.041 (CI = +/-0.045; p = 0.066)	0.077 (CI = +/-0.269; p = 0.552)	0.481	+4.22%
Severity	2015.2	0.051 (CI = +/-0.050; p = 0.046)	0.043 (CI = +/-0.282; p = 0.750)	0.498	+5.20%
Severity	2016.1	0.047 (CI = +/-0.057; p = 0.101)	0.056 (CI = +/-0.305; p = 0.702)	0.440	+4.82%
Severity	2016.2	0.061 (CI = +/-0.064; p = 0.062)	0.011 (CI = +/-0.320; p = 0.941)	0.469	+6.27%
Severity	2017.1	0.062 (CI = +/-0.075; p = 0.098)	0.007 (CI = +/-0.350; p = 0.966)	0.419	+6.42%
Frequency	2007.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.065 (CI = +/-0.177; p = 0.463)	0.749	-4.53%
Frequency	2007.2	-0.047 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.182; p = 0.505)	0.737	-4.60%
Frequency	2008.1	-0.046 (CI = +/-0.015; p = 0.000)	-0.066 (CI = +/-0.188; p = 0.478)	0.717	-4.51%
Frequency	2008.2	-0.047 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.194; p = 0.529)	0.705	-4.60%
Frequency	2009.1	-0.047 (CI = +/-0.018; p = 0.000)	-0.058 (CI = +/-0.200; p = 0.558)	0.688	-4.64%
Frequency	2009.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.206; p = 0.651)	0.682	-4.84%
Frequency	2010.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.042 (CI = +/-0.214; p = 0.689)	0.664	-4.90%
Frequency	2010.2	-0.054 (CI = +/-0.022; p = 0.000)	-0.024 (CI = +/-0.219; p = 0.824)	0.664	-5.22%
Frequency	2011.1	-0.059 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.222; p = 0.978)	0.677	-5.70%
Frequency	2011.2	-0.063 (CI = +/-0.026; p = 0.000)	0.023 (CI = +/-0.228; p = 0.834)	0.676	-6.08%
Frequency	2012.1	-0.062 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.239; p = 0.869)	0.644	-6.00%
Frequency	2012.2	-0.066 (CI = +/-0.031; p = 0.000)	0.038 (CI = +/-0.249; p = 0.754)	0.636	-6.37%
Frequency	2013.1	-0.067 (CI = +/-0.034; p = 0.001)	0.045 (CI = +/-0.262; p = 0.724)	0.610	-6.51%
Frequency	2013.2	-0.068 (CI = +/-0.039; p = 0.001)	0.049 (CI = +/-0.278; p = 0.719)	0.576	-6.59%
Frequency	2014.1	-0.069 (CI = +/-0.043; p = 0.004)	0.050 (CI = +/-0.295; p = 0.726)	0.537	-6.62%
Frequency	2014.2	-0.069 (CI = +/-0.049; p = 0.008)	0.054 (CI = +/-0.315; p = 0.723)	0.497	-6.71%
Frequency	2015.1	-0.071 (CI = +/-0.056; p = 0.016)	0.059 (CI = +/-0.338; p = 0.719)	0.455	-6.83%
Frequency	2015.2	-0.077 (CI = +/-0.064; p = 0.021)	0.081 (CI = +/-0.362; p = 0.640)	0.433	-7.40%
Frequency	2016.1	-0.067 (CI = +/-0.073; p = 0.067)	0.048 (CI = +/-0.387; p = 0.794)	0.342	-6.51%
Frequency	2016.2	-0.062 (CI = +/-0.084; p = 0.138)	0.030 (CI = +/-0.419; p = 0.879)	0.262	-5.99%
Frequency	2017.1	-0.063 (CI = +/-0.099; p = 0.189)	0.035 (CI = +/-0.459; p = 0.872)	0.211	-6.14%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Rate	
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.974)	-0.011 (CI = +/-0.148; p = 0.877)	0.008 (CI = +/-0.010; p = 0.143)	0.103 (CI = +/-0.310; p = 0.503)	0.036	+0.04%	
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.731)	0.003 (CI = +/-0.149; p = 0.972)	0.007 (CI = +/-0.010; p = 0.185)	0.137 (CI = +/-0.313; p = 0.379)	0.045	-0.39%	
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.954)	0.018 (CI = +/-0.151; p = 0.811)	0.008 (CI = +/-0.010; p = 0.137)	0.103 (CI = +/-0.318; p = 0.512)	0.042	+0.07%	
Loss Cost	2008.2	0.007 (CI = +/-0.025; p = 0.556)	-0.002 (CI = +/-0.149; p = 0.980)	0.009 (CI = +/-0.010; p = 0.087)	0.053 (CI = +/-0.316; p = 0.735)	0.056	+0.74%	
Loss Cost	2009.1	0.023 (CI = +/-0.021; p = 0.038)	0.044 (CI = +/-0.120; p = 0.459)	0.012 (CI = +/-0.008; p = 0.007)	-0.055 (CI = +/-0.255; p = 0.665)	0.240	+2.29%	
Loss Cost	2009.2	0.024 (CI = +/-0.023; p = 0.044)	0.041 (CI = +/-0.124; p = 0.502)	0.012 (CI = +/-0.008; p = 0.008)	-0.062 (CI = +/-0.266; p = 0.636)	0.236	+2.40%	
Loss Cost	2010.1	0.027 (CI = +/-0.025; p = 0.035)	0.050 (CI = +/-0.128; p = 0.426)	0.012 (CI = +/-0.009; p = 0.007)	-0.085 (CI = +/-0.276; p = 0.533)	0.249	+2.75%	
Loss Cost	2010.2	0.027 (CI = +/-0.027; p = 0.051)	0.050 (CI = +/-0.133; p = 0.446)	0.012 (CI = +/-0.009; p = 0.008)	-0.086 (CI = +/-0.290; p = 0.546)	0.238	+2.77%	
Loss Cost	2011.1	0.031 (CI = +/-0.030; p = 0.042)	0.059 (CI = +/-0.137; p = 0.382)	0.013 (CI = +/-0.009; p = 0.008)	-0.110 (CI = +/-0.302; p = 0.459)	0.248	+3.16%	
Loss Cost	2011.2	0.028 (CI = +/-0.033; p = 0.092)	0.066 (CI = +/-0.142; p = 0.346)	0.013 (CI = +/-0.009; p = 0.012)	-0.089 (CI = +/-0.317; p = 0.566)	0.227	+2.83%	
Loss Cost	2012.1	0.033 (CI = +/-0.036; p = 0.072)	0.077 (CI = +/-0.147; p = 0.290)	0.013 (CI = +/-0.010; p = 0.010)	-0.119 (CI = +/-0.333; p = 0.464)	0.241	+3.34%	
Loss Cost	2012.2	0.029 (CI = +/-0.040; p = 0.145)	0.084 (CI = +/-0.153; p = 0.265)	0.013 (CI = +/-0.010; p = 0.015)	-0.096 (CI = +/-0.352; p = 0.576)	0.224	+2.94%	
Loss Cost	2013.1	0.019 (CI = +/-0.043; p = 0.372)	0.065 (CI = +/-0.156; p = 0.392)	0.012 (CI = +/-0.010; p = 0.030)	-0.039 (CI = +/-0.364; p = 0.824)	0.189	+1.92%	
Loss Cost	2013.2	0.010 (CI = +/-0.047; p = 0.672)	0.080 (CI = +/-0.159; p = 0.303)	0.011 (CI = +/-0.011; p = 0.046)	0.013 (CI = +/-0.380; p = 0.944)	0.202	+0.98%	
Loss Cost	2014.1	0.022 (CI = +/-0.052; p = 0.377)	0.101 (CI = +/-0.162; p = 0.205)	0.012 (CI = +/-0.011; p = 0.029)	-0.054 (CI = +/-0.395; p = 0.777)	0.237	+2.27%	
Loss Cost	2014.2	0.003 (CI = +/-0.054; p = 0.905)	0.129 (CI = +/-0.156; p = 0.099)	0.011 (CI = +/-0.010; p = 0.045)	0.047 (CI = +/-0.388; p = 0.803)	0.314	+0.31%	
Loss Cost	2015.1	-0.020 (CI = +/-0.055; p = 0.447)	0.095 (CI = +/-0.147; p = 0.187)	0.008 (CI = +/-0.010; p = 0.087)	0.160 (CI = +/-0.376; p = 0.380)	0.391	-2.00%	
Loss Cost	2015.2	-0.022 (CI = +/-0.063; p = 0.462)	0.098 (CI = +/-0.157; p = 0.201)	0.008 (CI = +/-0.010; p = 0.108)	0.170 (CI = +/-0.411; p = 0.391)	0.367	-2.21%	
Loss Cost	2016.1	-0.014 (CI = +/-0.073; p = 0.697)	0.109 (CI = +/-0.167; p = 0.181)	0.009 (CI = +/-0.011; p = 0.102)	0.131 (CI = +/-0.449; p = 0.539)	0.353	-1.34%	
Loss Cost	2016.2	-0.001 (CI = +/-0.083; p = 0.974)	0.095 (CI = +/-0.176; p = 0.263)	0.009 (CI = +/-0.011; p = 0.093)	0.080 (CI = +/-0.483; p = 0.725)	0.308	-0.12%	
Loss Cost	2017.1	-0.004 (CI = +/-0.098; p = 0.924)	0.091 (CI = +/-0.192; p = 0.316)	0.009 (CI = +/-0.012; p = 0.120)	0.092 (CI = +/-0.535; p = 0.713)	0.294	-0.43%	
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	0.002 (CI = +/-0.149; p = 0.978)	-0.006 (CI = +/-0.010; p = 0.267)	0.165 (CI = +/-0.311; p = 0.286)	0.577	+3.97%	
Severity	2007.2	0.035 (CI = +/-0.023; p = 0.005)	0.015 (CI = +/-0.150; p = 0.836)	-0.006 (CI = +/-0.010; p = 0.216)	0.198 (CI = +/-0.315; p = 0.209)	0.549	+3.54%	
Severity	2008.1	0.038 (CI = +/-0.025; p = 0.004)	0.026 (CI = +/-0.154; p = 0.737)	-0.006 (CI = +/-0.011; p = 0.272)	0.176 (CI = +/-0.324; p = 0.277)	0.550	+3.86%	
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	0.004 (CI = +/-0.151; p = 0.952)	-0.005 (CI = +/-0.010; p = 0.364)	0.121 (CI = +/-0.320; p = 0.444)	0.592	+4.60%	
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.123; p = 0.412)	-0.002 (CI = +/-0.008; p = 0.661)	0.015 (CI = +/-0.262; p = 0.909)	0.744	+6.21%	
Severity	2009.2	0.063 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.126; p = 0.495)	-0.001 (CI = +/-0.009; p = 0.740)	-0.006 (CI = +/-0.271; p = 0.966)	0.738	+6.51%	
Severity	2010.1	0.067 (CI = +/-0.025; p = 0.000)	0.052 (CI = +/-0.130; p = 0.417)	-0.001 (CI = +/-0.009; p = 0.854)	-0.029 (CI = +/-0.280; p = 0.831)	0.731	+6.89%	
Severity	2010.2	0.070 (CI = +/-0.028; p = 0.000)	0.044 (CI = +/-0.134; p = 0.504)	0.000 (CI = +/-0.009; p = 0.942)	-0.053 (CI = +/-0.291; p = 0.710)	0.725	+7.26%	
Severity	2011.1	0.080 (CI = +/-0.028; p = 0.000)	0.067 (CI = +/-0.130; p = 0.298)	0.001 (CI = +/-0.009; p = 0.782)	-0.114 (CI = +/-0.286; p = 0.420)	0.755	+8.29%	
Severity	2011.2	0.081 (CI = +/-0.031; p = 0.000)	0.065 (CI = +/-0.136; p = 0.331)	0.001 (CI = +/-0.009; p = 0.769)	-0.120 (CI = +/-0.303; p = 0.420)	0.734	+8.40%	
Severity	2012.1	0.084 (CI = +/-0.035; p = 0.000)	0.072 (CI = +/-0.141; p = 0.300)	0.002 (CI = +/-0.009; p = 0.698)	-0.140 (CI = +/-0.319; p = 0.371)	0.714	+8.77%	
Severity	2012.2	0.085 (CI = +/-0.039; p = 0.000)	0.071 (CI = +/-0.148; p = 0.328)	0.002 (CI = +/-0.010; p = 0.697)	-0.144 (CI = +/-0.340; p = 0.386)	0.688	+8.84%	
Severity	2013.1	0.076 (CI = +/-0.042; p = 0.001)	0.055 (CI = +/-0.152; p = 0.458)	0.001 (CI = +/-0.010; p = 0.874)	-0.096 (CI = +/-0.354; p = 0.576)	0.630	+7.92%	
Severity	2013.2	0.068 (CI = +/-0.047; p = 0.006)	0.068 (CI = +/-0.156; p = 0.372)	0.000 (CI = +/-0.010; p = 1.000)	-0.051 (CI = +/-0.372; p = 0.776)	0.580	+7.06%	
Severity	2014.1	0.081 (CI = +/-0.051; p = 0.004)	0.090 (CI = +/-0.158; p = 0.247)	0.001 (CI = +/-0.010; p = 0.771)	-0.121 (CI = +/-0.385; p = 0.516)	0.602	+8.48%	
Severity	2014.2	0.065 (CI = +/-0.054; p = 0.021)	0.114 (CI = +/-0.155; p = 0.139)	0.000 (CI = +/-0.010; p = 0.988)	-0.033 (CI = +/-0.387; p = 0.857)	0.556	+6.67%	
Severity	2015.1	0.044 (CI = +/-0.057; p = 0.116)	0.085 (CI = +/-0.151; p = 0.251)	-0.002 (CI = +/-0.010; p = 0.700)	0.065 (CI = +/-0.386; p = 0.724)	0.462	+4.53%	
Severity	2015.2	0.053 (CI = +/-0.064; p = 0.094)	0.073 (CI = +/-0.158; p = 0.338)	-0.001 (CI = +/-0.010; p = 0.803)	0.022 (CI = +/-0.415; p = 0.911)	0.467	+5.49%	
Severity	2016.1	0.054 (CI = +/-0.075; p = 0.145)	0.074 (CI = +/-0.171; p = 0.368)	-0.001 (CI = +/-0.011; p = 0.819)	0.021 (CI = +/-0.459; p = 0.924)	0.396	+5.52%	
Severity	2016.2	0.069 (CI = +/-0.084; p = 0.101)	0.056 (CI = +/-0.178; p = 0.503)	-0.001 (CI = +/-0.011; p = 0.925)	-0.041 (CI = +/-0.489; p = 0.858)	0.418	+7.09%	
Severity	2017.1	0.077 (CI = +/-0.098; p = 0.114)	0.065 (CI = +/-0.193; p = 0.471)	0.000 (CI = +/-0.012; p = 0.989)	-0.072 (CI = +/-0.539; p = 0.774)	0.363	+7.97%	
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	-0.013 (CI = +/-0.075; p = 0.717)	0.013 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.156; p = 0.420)	0.869	-3.78%	
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.077; p = 0.736)	0.013 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.161; p = 0.447)	0.863	-3.80%	
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	-0.008 (CI = +/-0.079; p = 0.843)	0.013 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.166; p = 0.380)	0.854	-3.65%	
Frequency	2008.2	-0.038 (CI = +/-0.014; p = 0.000)	-0.006 (CI = +/-0.081; p = 0.874)	0.013 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.172; p = 0.421)	0.847	-3.70%	
Frequency	2009.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.085; p = 0.884)	0.013 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.180; p = 0.436)	0.837	-3.69%	
Frequency	2009.2	-0.039 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.087; p = 0.975)	0.013 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.186; p = 0.538)	0.834	-3.86%	
Frequency	2010.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.090; p = 0.967)	0.013 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.195; p = 0.564)	0.824	-3.87%	
Frequency	2010.2	-0.043 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.092; p = 0.893)	0.013 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.201; p = 0.738)	0.826	-4.19%	
Frequency	2011.1	-0.049 (CI = +/-0.020; p = 0.000)	-0.008 (CI = +/-0.091; p = 0.860)	0.012 (CI = +/-0.006; p = 0.001)	0.004 (CI = +/-0.201; p = 0.971)	0.839	-4.74%	
Frequency	2011.2	-0.053 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.092; p = 0.982)	0.011 (CI = +/-0.006; p = 0.001)	0.031 (CI = +/-0.206; p = 0.760)	0.841	-5.14%	
Frequency	2012.1	-0.051 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.097; p = 0.924)	0.012 (CI = +/-0.006; p = 0.001)	0.021 (CI = +/-0.218; p = 0.843)	0.826	-4.99%	
Frequency	2012.2	-0.056 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.099; p = 0.786)	0.011 (CI = +/-0.007; p = 0.002)	0.049 (CI = +/-0.227; p = 0.660)	0.825	-5.42%	
Frequency	2013.1	-0.057 (CI = +/-0.029; p = 0.001)	0.010 (CI = +/-0.104; p = 0.839)	0.011 (CI = +/-0.007; p = 0.004)	0.057 (CI = +/-0.243; p = 0.629)	0.812	-5.56%	
Frequency	2013.2	-0.058 (CI = +/-0.033; p = 0.001)	0.012 (CI = +/-0.109; p = 0.816)	0.011 (CI = +/-0.007; p = 0.006)	0.064 (CI = +/-0.261; p = 0.612)	0.795	-5.68%	
Frequency	2014.1	-0.059 (CI = +/-0.037; p = 0.004)	0.011 (CI = +/-0.116; p = 0.838)	0.011 (CI = +/-0.008; p = 0.009)	0.067 (CI = +/-0.282; p = 0.623)	0.775	-5.73%	
Frequency	2014.2	-0.062 (CI = +/-0.042; p = 0.007)	0.015 (CI = +/-0.122; p = 0.798)	0.010 (CI = +/-0.008; p = 0.014)	0.080 (CI = +/-0.305; p = 0.586)	0.755	-5.97%	
Frequency	2015.1	-0.065 (CI = +/-0.049; p = 0.013)	0.011 (CI = +/-0.130; p = 0.863)	0.010 (CI = +/-0.009; p = 0.023)	0.095 (CI = +/-0.333; p = 0.554)	0.734	-6.25%	
Frequency	2015.2	-0.076 (CI = +/-0.054; p = 0.009)	0.025 (CI = +/-0.134; p = 0.695)	0.009 (CI = +/-0.009; p = 0.037)	0.148 (CI = +/-0.351; p = 0.381)	0.738	-7.30%	
Frequency	2016.1	-0.067 (CI = +/-0.062; p = 0.036)	0.035 (CI = +/-0.142; p = 0.598)	0.010 (CI = +/-0.009; p = 0.035)	0.110 (CI = +/-0.381; p = 0.542)	0.695	-6.51%	
Frequency	2016.2	-0.070 (CI = +/-0.072; p = 0.056)	0.038 (CI = +/-0.153; p = 0.594)	0.010 (CI = +/-0.010; p = 0.047)	0.121 (CI = +/-0.420; p = 0.542)	0.653	-6.74%	
Frequency	2017.1	-0.081 (CI = +/-0.083; p = 0.056)	0.026 (CI = +/-0.163; p = 0.733)	0.009 (CI = +/-0.010; p = 0.072)	0.164 (CI = +/-0.457; p = 0.447)	0.638	-7.78%	

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time			Implied Trend	
		Mobility			Adjusted R ²	Rate
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.965)	0.008 (CI = +/-0.010; p = 0.130)	0.103 (CI = +/-0.304; p = 0.496)	0.065	+0.05%
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.726)	0.007 (CI = +/-0.010; p = 0.177)	0.137 (CI = +/-0.308; p = 0.371)	0.075	-0.39%
Loss Cost	2008.1	0.000 (CI = +/-0.024; p = 0.967)	0.008 (CI = +/-0.010; p = 0.135)	0.104 (CI = +/-0.313; p = 0.504)	0.072	+0.05%
Loss Cost	2008.2	0.007 (CI = +/-0.025; p = 0.548)	0.009 (CI = +/-0.010; p = 0.080)	0.053 (CI = +/-0.310; p = 0.730)	0.089	+0.74%
Loss Cost	2009.1	0.022 (CI = +/-0.021; p = 0.040)	0.011 (CI = +/-0.008; p = 0.007)	-0.053 (CI = +/-0.253; p = 0.668)	0.252	+2.23%
Loss Cost	2009.2	0.024 (CI = +/-0.023; p = 0.043)	0.012 (CI = +/-0.008; p = 0.008)	-0.064 (CI = +/-0.263; p = 0.620)	0.252	+2.39%
Loss Cost	2010.1	0.026 (CI = +/-0.025; p = 0.038)	0.012 (CI = +/-0.008; p = 0.008)	-0.083 (CI = +/-0.273; p = 0.539)	0.259	+2.67%
Loss Cost	2010.2	0.027 (CI = +/-0.027; p = 0.049)	0.012 (CI = +/-0.009; p = 0.009)	-0.088 (CI = +/-0.287; p = 0.531)	0.250	+2.75%
Loss Cost	2011.1	0.030 (CI = +/-0.030; p = 0.048)	0.012 (CI = +/-0.009; p = 0.009)	-0.107 (CI = +/-0.300; p = 0.470)	0.255	+3.05%
Loss Cost	2011.2	0.028 (CI = +/-0.033; p = 0.093)	0.012 (CI = +/-0.009; p = 0.013)	-0.092 (CI = +/-0.316; p = 0.552)	0.230	+2.81%
Loss Cost	2012.1	0.031 (CI = +/-0.036; p = 0.087)	0.013 (CI = +/-0.010; p = 0.013)	-0.113 (CI = +/-0.333; p = 0.487)	0.234	+3.16%
Loss Cost	2012.2	0.029 (CI = +/-0.040; p = 0.151)	0.012 (CI = +/-0.010; p = 0.020)	-0.099 (CI = +/-0.353; p = 0.566)	0.213	+2.91%
Loss Cost	2013.1	0.017 (CI = +/-0.043; p = 0.413)	0.011 (CI = +/-0.010; p = 0.035)	-0.033 (CI = +/-0.360; p = 0.852)	0.199	+1.73%
Loss Cost	2013.2	0.009 (CI = +/-0.047; p = 0.683)	0.010 (CI = +/-0.010; p = 0.056)	0.011 (CI = +/-0.380; p = 0.954)	0.196	+0.95%
Loss Cost	2014.1	0.019 (CI = +/-0.053; p = 0.460)	0.011 (CI = +/-0.011; p = 0.044)	-0.040 (CI = +/-0.400; p = 0.835)	0.206	+1.91%
Loss Cost	2014.2	0.003 (CI = +/-0.057; p = 0.926)	0.010 (CI = +/-0.011; p = 0.077)	0.044 (CI = +/-0.409; p = 0.824)	0.230	+0.25%
Loss Cost	2015.1	-0.024 (CI = +/-0.056; p = 0.371)	0.007 (CI = +/-0.010; p = 0.132)	0.176 (CI = +/-0.384; p = 0.345)	0.356	-2.40%
Loss Cost	2015.2	-0.023 (CI = +/-0.065; p = 0.464)	0.007 (CI = +/-0.010; p = 0.147)	0.169 (CI = +/-0.419; p = 0.405)	0.333	-2.25%
Loss Cost	2016.1	-0.019 (CI = +/-0.075; p = 0.588)	0.008 (CI = +/-0.011; p = 0.157)	0.153 (CI = +/-0.460; p = 0.486)	0.307	-1.91%
Loss Cost	2016.2	-0.002 (CI = +/-0.083; p = 0.968)	0.009 (CI = +/-0.011; p = 0.119)	0.080 (CI = +/-0.486; p = 0.728)	0.288	-0.16%
Loss Cost	2017.1	-0.010 (CI = +/-0.096; p = 0.827)	0.008 (CI = +/-0.012; p = 0.153)	0.112 (CI = +/-0.531; p = 0.655)	0.288	-0.98%
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	-0.006 (CI = +/-0.010; p = 0.256)	0.165 (CI = +/-0.305; p = 0.278)	0.590	+3.97%
Severity	2007.2	0.035 (CI = +/-0.023; p = 0.004)	-0.006 (CI = +/-0.010; p = 0.201)	0.197 (CI = +/-0.310; p = 0.204)	0.563	+3.54%
Severity	2008.1	0.038 (CI = +/-0.024; p = 0.004)	-0.006 (CI = +/-0.010; p = 0.246)	0.176 (CI = +/-0.319; p = 0.269)	0.564	+3.83%
Severity	2008.2	0.045 (CI = +/-0.025; p = 0.001)	-0.005 (CI = +/-0.010; p = 0.350)	0.121 (CI = +/-0.314; p = 0.437)	0.606	+4.60%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.588)	0.016 (CI = +/-0.260; p = 0.901)	0.746	+6.14%
Severity	2009.2	0.063 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.689)	-0.008 (CI = +/-0.268; p = 0.952)	0.743	+6.50%
Severity	2010.1	0.066 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.773)	-0.027 (CI = +/-0.278; p = 0.841)	0.735	+6.80%
Severity	2010.2	0.070 (CI = +/-0.027; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.890)	-0.055 (CI = +/-0.287; p = 0.695)	0.731	+7.25%
Severity	2011.1	0.078 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.009; p = 0.887)	-0.110 (CI = +/-0.286; p = 0.436)	0.753	+8.16%
Severity	2011.2	0.080 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.009; p = 0.842)	-0.123 (CI = +/-0.302; p = 0.408)	0.735	+8.38%
Severity	2012.1	0.082 (CI = +/-0.035; p = 0.000)	0.001 (CI = +/-0.009; p = 0.804)	-0.135 (CI = +/-0.319; p = 0.391)	0.713	+8.59%
Severity	2012.2	0.084 (CI = +/-0.038; p = 0.000)	0.001 (CI = +/-0.010; p = 0.771)	-0.147 (CI = +/-0.339; p = 0.377)	0.688	+8.82%
Severity	2013.1	0.075 (CI = +/-0.042; p = 0.001)	0.000 (CI = +/-0.010; p = 0.958)	-0.091 (CI = +/-0.349; p = 0.594)	0.638	+7.75%
Severity	2013.2	0.068 (CI = +/-0.046; p = 0.006)	0.000 (CI = +/-0.010; p = 0.924)	-0.053 (CI = +/-0.369; p = 0.766)	0.583	+7.03%
Severity	2014.1	0.078 (CI = +/-0.051; p = 0.005)	0.001 (CI = +/-0.010; p = 0.910)	-0.109 (CI = +/-0.387; p = 0.562)	0.592	+8.15%
Severity	2014.2	0.064 (CI = +/-0.055; p = 0.026)	-0.001 (CI = +/-0.011; p = 0.883)	-0.036 (CI = +/-0.401; p = 0.853)	0.519	+6.62%
Severity	2015.1	0.041 (CI = +/-0.057; p = 0.148)	-0.003 (CI = +/-0.010; p = 0.569)	0.080 (CI = +/-0.389; p = 0.670)	0.448	+4.15%
Severity	2015.2	0.053 (CI = +/-0.063; p = 0.095)	-0.002 (CI = +/-0.010; p = 0.716)	0.021 (CI = +/-0.412; p = 0.914)	0.468	+5.46%
Severity	2016.1	0.050 (CI = +/-0.073; p = 0.167)	-0.002 (CI = +/-0.011; p = 0.699)	0.036 (CI = +/-0.452; p = 0.868)	0.402	+5.11%
Severity	2016.2	0.068 (CI = +/-0.082; p = 0.093)	-0.001 (CI = +/-0.011; p = 0.854)	-0.041 (CI = +/-0.475; p = 0.855)	0.441	+7.07%
Severity	2017.1	0.073 (CI = +/-0.095; p = 0.121)	-0.001 (CI = +/-0.012; p = 0.889)	-0.058 (CI = +/-0.522; p = 0.813)	0.387	+7.54%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.153; p = 0.414)	0.873	-3.77%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.159; p = 0.446)	0.867	-3.80%
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.163; p = 0.372)	0.858	-3.64%
Frequency	2008.2	-0.038 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.169; p = 0.416)	0.852	-3.69%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.176; p = 0.426)	0.843	-3.68%
Frequency	2009.2	-0.039 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.182; p = 0.531)	0.840	-3.86%
Frequency	2010.1	-0.039 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.191; p = 0.556)	0.831	-3.87%
Frequency	2010.2	-0.043 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.196; p = 0.731)	0.832	-4.19%
Frequency	2011.1	-0.048 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.196; p = 0.974)	0.846	-4.73%
Frequency	2011.2	-0.053 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.031 (CI = +/-0.201; p = 0.755)	0.848	-5.14%
Frequency	2012.1	-0.051 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.021 (CI = +/-0.213; p = 0.836)	0.834	-5.00%
Frequency	2012.2	-0.056 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.048 (CI = +/-0.222; p = 0.656)	0.833	-5.42%
Frequency	2013.1	-0.057 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.058 (CI = +/-0.236; p = 0.614)	0.821	-5.59%
Frequency	2013.2	-0.059 (CI = +/-0.032; p = 0.001)	0.011 (CI = +/-0.007; p = 0.005)	0.064 (CI = +/-0.253; p = 0.604)	0.805	-5.68%
Frequency	2014.1	-0.059 (CI = +/-0.036; p = 0.003)	0.011 (CI = +/-0.007; p = 0.007)	0.069 (CI = +/-0.273; p = 0.605)	0.787	-5.77%
Frequency	2014.2	-0.062 (CI = +/-0.041; p = 0.006)	0.010 (CI = +/-0.008; p = 0.012)	0.080 (CI = +/-0.295; p = 0.576)	0.769	-5.97%
Frequency	2015.1	-0.065 (CI = +/-0.047; p = 0.009)	0.010 (CI = +/-0.008; p = 0.019)	0.096 (CI = +/-0.320; p = 0.532)	0.750	-6.29%
Frequency	2015.2	-0.076 (CI = +/-0.052; p = 0.007)	0.009 (CI = +/-0.008; p = 0.033)	0.148 (CI = +/-0.339; p = 0.368)	0.753	-7.31%
Frequency	2016.1	-0.069 (CI = +/-0.060; p = 0.026)	0.010 (CI = +/-0.009; p = 0.034)	0.118 (CI = +/-0.368; p = 0.504)	0.710	-6.68%
Frequency	2016.2	-0.070 (CI = +/-0.069; p = 0.049)	0.010 (CI = +/-0.009; p = 0.045)	0.121 (CI = +/-0.405; p = 0.530)	0.671	-6.75%
Frequency	2017.1	-0.083 (CI = +/-0.079; p = 0.041)	0.009 (CI = +/-0.010; p = 0.064)	0.169 (CI = +/-0.434; p = 0.412)	0.665	-7.93%

Collision

Coverage = CI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	-0.009 (CI = +/-0.018; p = 0.290)	0.222 (CI = +/-0.266; p = 0.098)	0.025	-0.93%
Loss Cost	2007.2	-0.013 (CI = +/-0.018; p = 0.152)	0.247 (CI = +/-0.265; p = 0.067)	0.049	-1.31%
Loss Cost	2008.1	-0.011 (CI = +/-0.019; p = 0.276)	0.230 (CI = +/-0.269; p = 0.090)	0.031	-1.05%
Loss Cost	2008.2	-0.006 (CI = +/-0.020; p = 0.533)	0.204 (CI = +/-0.268; p = 0.130)	0.019	-0.62%
Loss Cost	2009.1	0.004 (CI = +/-0.018; p = 0.695)	0.148 (CI = +/-0.233; p = 0.206)	0.063	+0.36%
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.725)	0.148 (CI = +/-0.240; p = 0.217)	0.058	+0.34%
Loss Cost	2010.1	0.004 (CI = +/-0.021; p = 0.710)	0.146 (CI = +/-0.248; p = 0.239)	0.056	+0.39%
Loss Cost	2010.2	0.003 (CI = +/-0.023; p = 0.798)	0.151 (CI = +/-0.257; p = 0.237)	0.047	+0.29%
Loss Cost	2011.1	0.003 (CI = +/-0.025; p = 0.803)	0.150 (CI = +/-0.266; p = 0.256)	0.043	+0.31%
Loss Cost	2011.2	-0.001 (CI = +/-0.027; p = 0.967)	0.168 (CI = +/-0.273; p = 0.215)	0.031	-0.06%
Loss Cost	2012.1	0.000 (CI = +/-0.030; p = 0.977)	0.168 (CI = +/-0.284; p = 0.235)	0.027	-0.04%
Loss Cost	2012.2	-0.005 (CI = +/-0.032; p = 0.772)	0.187 (CI = +/-0.293; p = 0.199)	0.020	-0.46%
Loss Cost	2013.1	-0.015 (CI = +/-0.034; p = 0.363)	0.234 (CI = +/-0.287; p = 0.105)	0.042	-1.49%
Loss Cost	2013.2	-0.023 (CI = +/-0.036; p = 0.202)	0.268 (CI = +/-0.292; p = 0.070)	0.071	-2.27%
Loss Cost	2014.1	-0.020 (CI = +/-0.040; p = 0.323)	0.254 (CI = +/-0.306; p = 0.099)	0.052	-1.94%
Loss Cost	2014.2	-0.034 (CI = +/-0.042; p = 0.110)	0.310 (CI = +/-0.299; p = 0.043)	0.121	-3.32%
Loss Cost	2015.1	-0.055 (CI = +/-0.040; p = 0.011)	0.389 (CI = +/-0.268; p = 0.007)	0.299	-5.31%
Loss Cost	2015.2	-0.056 (CI = +/-0.046; p = 0.019)	0.395 (CI = +/-0.286; p = 0.010)	0.277	-5.48%
Loss Cost	2016.1	-0.057 (CI = +/-0.053; p = 0.037)	0.398 (CI = +/-0.308; p = 0.015)	0.249	-5.55%
Loss Cost	2016.2	-0.048 (CI = +/-0.061; p = 0.113)	0.368 (CI = +/-0.327; p = 0.030)	0.198	-4.68%
Loss Cost	2017.1	-0.058 (CI = +/-0.071; p = 0.101)	0.398 (CI = +/-0.352; p = 0.029)	0.215	-5.62%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.076 (CI = +/-0.263; p = 0.561)	0.586	+4.73%
Severity	2007.2	0.044 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.266; p = 0.484)	0.553	+4.46%
Severity	2008.1	0.046 (CI = +/-0.019; p = 0.000)	0.076 (CI = +/-0.270; p = 0.568)	0.558	+4.73%
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	0.041 (CI = +/-0.261; p = 0.752)	0.607	+5.36%
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	-0.023 (CI = +/-0.212; p = 0.823)	0.753	+6.53%
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.215; p = 0.716)	0.751	+6.81%
Severity	2010.1	0.068 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.220; p = 0.640)	0.744	+7.05%
Severity	2010.2	0.071 (CI = +/-0.020; p = 0.000)	-0.067 (CI = +/-0.224; p = 0.543)	0.741	+7.38%
Severity	2011.1	0.077 (CI = +/-0.021; p = 0.000)	-0.098 (CI = +/-0.220; p = 0.369)	0.763	+8.02%
Severity	2011.2	0.078 (CI = +/-0.023; p = 0.000)	-0.104 (CI = +/-0.228; p = 0.355)	0.745	+8.16%
Severity	2012.1	0.080 (CI = +/-0.025; p = 0.000)	-0.110 (CI = +/-0.237; p = 0.348)	0.724	+8.28%
Severity	2012.2	0.081 (CI = +/-0.027; p = 0.000)	-0.115 (CI = +/-0.247; p = 0.344)	0.701	+8.41%
Severity	2013.1	0.074 (CI = +/-0.029; p = 0.000)	-0.084 (CI = +/-0.248; p = 0.487)	0.655	+7.67%
Severity	2013.2	0.069 (CI = +/-0.032; p = 0.000)	-0.065 (CI = +/-0.257; p = 0.603)	0.604	+7.19%
Severity	2014.1	0.076 (CI = +/-0.035; p = 0.000)	-0.094 (CI = +/-0.263; p = 0.466)	0.613	+7.93%
Severity	2014.2	0.067 (CI = +/-0.037; p = 0.001)	-0.056 (CI = +/-0.266; p = 0.662)	0.545	+6.92%
Severity	2015.1	0.052 (CI = +/-0.038; p = 0.011)	0.001 (CI = +/-0.255; p = 0.996)	0.469	+5.32%
Severity	2015.2	0.061 (CI = +/-0.042; p = 0.007)	-0.033 (CI = +/-0.263; p = 0.795)	0.497	+6.30%
Severity	2016.1	0.060 (CI = +/-0.049; p = 0.020)	-0.028 (CI = +/-0.283; p = 0.837)	0.436	+6.15%
Severity	2016.2	0.073 (CI = +/-0.054; p = 0.011)	-0.073 (CI = +/-0.291; p = 0.600)	0.480	+7.62%
Severity	2017.1	0.077 (CI = +/-0.064; p = 0.021)	-0.084 (CI = +/-0.317; p = 0.576)	0.433	+8.02%
Frequency	2007.1	-0.056 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.179; p = 0.105)	0.765	-5.41%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.182; p = 0.094)	0.756	-5.53%
Frequency	2008.1	-0.057 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.187; p = 0.103)	0.737	-5.52%
Frequency	2008.2	-0.058 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.191; p = 0.089)	0.729	-5.68%
Frequency	2009.1	-0.060 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.195; p = 0.084)	0.716	-5.79%
Frequency	2009.2	-0.062 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.197; p = 0.062)	0.718	-6.06%
Frequency	2010.1	-0.064 (CI = +/-0.017; p = 0.000)	0.196 (CI = +/-0.202; p = 0.057)	0.705	-6.22%
Frequency	2010.2	-0.068 (CI = +/-0.018; p = 0.000)	0.218 (CI = +/-0.202; p = 0.036)	0.717	-6.60%
Frequency	2011.1	-0.074 (CI = +/-0.019; p = 0.000)	0.248 (CI = +/-0.197; p = 0.016)	0.746	-7.14%
Frequency	2011.2	-0.079 (CI = +/-0.020; p = 0.000)	0.272 (CI = +/-0.196; p = 0.008)	0.758	-7.59%
Frequency	2012.1	-0.080 (CI = +/-0.021; p = 0.000)	0.277 (CI = +/-0.203; p = 0.010)	0.735	-7.69%
Frequency	2012.2	-0.085 (CI = +/-0.023; p = 0.000)	0.302 (CI = +/-0.204; p = 0.006)	0.744	-8.18%
Frequency	2013.1	-0.089 (CI = +/-0.025; p = 0.000)	0.318 (CI = +/-0.210; p = 0.005)	0.733	-8.51%
Frequency	2013.2	-0.092 (CI = +/-0.027; p = 0.000)	0.333 (CI = +/-0.219; p = 0.005)	0.716	-8.82%
Frequency	2014.1	-0.096 (CI = +/-0.030; p = 0.000)	0.347 (CI = +/-0.228; p = 0.005)	0.697	-9.15%
Frequency	2014.2	-0.101 (CI = +/-0.033; p = 0.000)	0.366 (CI = +/-0.238; p = 0.005)	0.680	-9.57%
Frequency	2015.1	-0.106 (CI = +/-0.037; p = 0.000)	0.388 (CI = +/-0.248; p = 0.004)	0.665	-10.10%
Frequency	2015.2	-0.117 (CI = +/-0.040; p = 0.000)	0.428 (CI = +/-0.251; p = 0.002)	0.683	-11.08%
Frequency	2016.1	-0.117 (CI = +/-0.047; p = 0.000)	0.426 (CI = +/-0.270; p = 0.004)	0.622	-11.02%
Frequency	2016.2	-0.121 (CI = +/-0.054; p = 0.000)	0.441 (CI = +/-0.291; p = 0.006)	0.579	-11.43%
Frequency	2017.1	-0.135 (CI = +/-0.061; p = 0.000)	0.483 (CI = +/-0.306; p = 0.005)	0.583	-12.62%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2016.1,2016.2,2017.1,2017.2

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.022 (CI = +/-0.018; p = 0.016)	-0.107 (CI = +/-0.195; p = 0.269)	0.164	+2.24%
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.036)	-0.092 (CI = +/-0.199; p = 0.350)	0.110	+2.01%
Loss Cost	2008.1	0.023 (CI = +/-0.019; p = 0.024)	-0.074 (CI = +/-0.202; p = 0.459)	0.134	+2.29%
Loss Cost	2008.2	0.028 (CI = +/-0.019; p = 0.006)	-0.109 (CI = +/-0.195; p = 0.260)	0.230	+2.85%
Loss Cost	2009.1	0.029 (CI = +/-0.020; p = 0.007)	-0.101 (CI = +/-0.202; p = 0.313)	0.232	+2.99%
Loss Cost	2009.2	0.032 (CI = +/-0.022; p = 0.005)	-0.117 (CI = +/-0.207; p = 0.254)	0.252	+3.27%
Loss Cost	2010.1	0.028 (CI = +/-0.023; p = 0.017)	-0.140 (CI = +/-0.210; p = 0.181)	0.218	+2.86%
Loss Cost	2010.2	0.036 (CI = +/-0.022; p = 0.002)	-0.185 (CI = +/-0.194; p = 0.061)	0.368	+3.70%
Loss Cost	2011.1	0.033 (CI = +/-0.023; p = 0.007)	-0.201 (CI = +/-0.200; p = 0.050)	0.346	+3.40%
Loss Cost	2011.2	0.039 (CI = +/-0.024; p = 0.003)	-0.227 (CI = +/-0.201; p = 0.029)	0.398	+3.93%
Loss Cost	2012.1	0.046 (CI = +/-0.024; p = 0.001)	-0.188 (CI = +/-0.193; p = 0.055)	0.483	+4.75%
Loss Cost	2012.2	0.040 (CI = +/-0.025; p = 0.003)	-0.160 (CI = +/-0.193; p = 0.097)	0.381	+4.12%
Loss Cost	2013.1	0.045 (CI = +/-0.027; p = 0.003)	-0.140 (CI = +/-0.199; p = 0.155)	0.410	+4.61%
Loss Cost	2013.2	0.045 (CI = +/-0.030; p = 0.006)	-0.142 (CI = +/-0.211; p = 0.174)	0.353	+4.65%
Loss Cost	2014.1	0.047 (CI = +/-0.035; p = 0.011)	-0.135 (CI = +/-0.225; p = 0.221)	0.339	+4.84%
Loss Cost	2014.2	0.050 (CI = +/-0.040; p = 0.017)	-0.145 (CI = +/-0.240; p = 0.215)	0.300	+5.17%
Loss Cost	2015.1	0.062 (CI = +/-0.045; p = 0.010)	-0.111 (CI = +/-0.245; p = 0.347)	0.366	+6.44%
Loss Cost	2015.2	0.066 (CI = +/-0.055; p = 0.022)	-0.119 (CI = +/-0.265; p = 0.346)	0.288	+6.82%
Severity	2007.1	0.051 (CI = +/-0.018; p = 0.000)	-0.247 (CI = +/-0.198; p = 0.016)	0.559	+5.22%
Severity	2007.2	0.051 (CI = +/-0.019; p = 0.000)	-0.247 (CI = +/-0.205; p = 0.020)	0.528	+5.22%
Severity	2008.1	0.055 (CI = +/-0.020; p = 0.000)	-0.218 (CI = +/-0.204; p = 0.036)	0.566	+5.67%
Severity	2008.2	0.061 (CI = +/-0.019; p = 0.000)	-0.255 (CI = +/-0.195; p = 0.012)	0.630	+6.29%
Severity	2009.1	0.064 (CI = +/-0.020; p = 0.000)	-0.239 (CI = +/-0.199; p = 0.021)	0.639	+6.56%
Severity	2009.2	0.067 (CI = +/-0.021; p = 0.000)	-0.259 (CI = +/-0.203; p = 0.014)	0.646	+6.92%
Severity	2010.1	0.064 (CI = +/-0.022; p = 0.000)	-0.276 (CI = +/-0.208; p = 0.012)	0.628	+6.62%
Severity	2010.2	0.074 (CI = +/-0.020; p = 0.000)	-0.329 (CI = +/-0.180; p = 0.001)	0.746	+7.65%
Severity	2011.1	0.072 (CI = +/-0.022; p = 0.000)	-0.339 (CI = +/-0.187; p = 0.001)	0.734	+7.46%
Severity	2011.2	0.074 (CI = +/-0.023; p = 0.000)	-0.349 (CI = +/-0.195; p = 0.001)	0.715	+7.67%
Severity	2012.1	0.081 (CI = +/-0.023; p = 0.000)	-0.313 (CI = +/-0.188; p = 0.002)	0.759	+8.47%
Severity	2012.2	0.075 (CI = +/-0.025; p = 0.000)	-0.287 (CI = +/-0.188; p = 0.005)	0.712	+7.84%
Severity	2013.1	0.081 (CI = +/-0.026; p = 0.000)	-0.265 (CI = +/-0.193; p = 0.010)	0.726	+8.38%
Severity	2013.2	0.083 (CI = +/-0.029; p = 0.000)	-0.276 (CI = +/-0.204; p = 0.011)	0.697	+8.67%
Severity	2014.1	0.086 (CI = +/-0.033; p = 0.000)	-0.266 (CI = +/-0.216; p = 0.019)	0.688	+8.97%
Severity	2014.2	0.089 (CI = +/-0.038; p = 0.000)	-0.275 (CI = +/-0.231; p = 0.023)	0.641	+9.29%
Severity	2015.1	0.100 (CI = +/-0.043; p = 0.000)	-0.242 (CI = +/-0.235; p = 0.045)	0.672	+10.57%
Severity	2015.2	0.100 (CI = +/-0.053; p = 0.001)	-0.240 (CI = +/-0.255; p = 0.063)	0.568	+10.48%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.140 (CI = +/-0.074; p = 0.001)	0.749	-2.83%
Frequency	2007.2	-0.031 (CI = +/-0.006; p = 0.000)	0.155 (CI = +/-0.069; p = 0.000)	0.795	-3.05%
Frequency	2008.1	-0.033 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.068; p = 0.000)	0.814	-3.20%
Frequency	2008.2	-0.033 (CI = +/-0.007; p = 0.000)	0.146 (CI = +/-0.070; p = 0.000)	0.798	-3.23%
Frequency	2009.1	-0.034 (CI = +/-0.007; p = 0.000)	0.138 (CI = +/-0.071; p = 0.000)	0.808	-3.36%
Frequency	2009.2	-0.035 (CI = +/-0.008; p = 0.000)	0.142 (CI = +/-0.073; p = 0.001)	0.796	-3.42%
Frequency	2010.1	-0.036 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.075; p = 0.001)	0.799	-3.52%
Frequency	2010.2	-0.037 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.076; p = 0.001)	0.802	-3.68%
Frequency	2011.1	-0.039 (CI = +/-0.009; p = 0.000)	0.139 (CI = +/-0.079; p = 0.001)	0.802	-3.78%
Frequency	2011.2	-0.035 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.074; p = 0.002)	0.784	-3.47%
Frequency	2012.1	-0.035 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.077; p = 0.003)	0.770	-3.42%
Frequency	2012.2	-0.035 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.081; p = 0.004)	0.738	-3.45%
Frequency	2013.1	-0.035 (CI = +/-0.012; p = 0.000)	0.125 (CI = +/-0.086; p = 0.007)	0.726	-3.48%
Frequency	2013.2	-0.038 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.089; p = 0.006)	0.720	-3.70%
Frequency	2014.1	-0.039 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.095; p = 0.010)	0.709	-3.79%
Frequency	2014.2	-0.038 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.101; p = 0.015)	0.643	-3.77%
Frequency	2015.1	-0.038 (CI = +/-0.020; p = 0.001)	0.131 (CI = +/-0.109; p = 0.022)	0.614	-3.74%
Frequency	2015.2	-0.034 (CI = +/-0.024; p = 0.010)	0.121 (CI = +/-0.115; p = 0.042)	0.461	-3.31%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2016.1, 2016.2, 2017.1, 2017.2

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2007.1	-0.002 (CI = +/-0.022; p = 0.881)	-0.091 (CI = +/-0.171; p = 0.284)	0.446 (CI = +/-0.294; p = 0.004)	0.356	-0.16%
Loss Cost	2007.2	-0.007 (CI = +/-0.023; p = 0.517)	-0.066 (CI = +/-0.170; p = 0.431)	0.485 (CI = +/-0.291; p = 0.002)	0.357	-0.72%
Loss Cost	2008.1	-0.005 (CI = +/-0.024; p = 0.683)	-0.056 (CI = +/-0.174; p = 0.512)	0.471 (CI = +/-0.297; p = 0.003)	0.361	-0.48%
Loss Cost	2008.2	0.002 (CI = +/-0.024; p = 0.867)	-0.085 (CI = +/-0.171; p = 0.316)	0.426 (CI = +/-0.291; p = 0.006)	0.414	+0.20%
Loss Cost	2009.1	0.002 (CI = +/-0.026; p = 0.866)	-0.084 (CI = +/-0.178; p = 0.338)	0.425 (CI = +/-0.301; p = 0.008)	0.410	+0.22%
Loss Cost	2009.2	0.004 (CI = +/-0.029; p = 0.759)	-0.092 (CI = +/-0.185; p = 0.312)	0.413 (CI = +/-0.312; p = 0.012)	0.411	+0.43%
Loss Cost	2010.1	-0.004 (CI = +/-0.029; p = 0.781)	-0.121 (CI = +/-0.180; p = 0.176)	0.454 (CI = +/-0.302; p = 0.005)	0.433	-0.39%
Loss Cost	2010.2	0.007 (CI = +/-0.028; p = 0.623)	-0.159 (CI = +/-0.169; p = 0.063)	0.394 (CI = +/-0.284; p = 0.009)	0.526	+0.68%
Loss Cost	2011.1	0.000 (CI = +/-0.029; p = 0.991)	-0.182 (CI = +/-0.168; p = 0.036)	0.427 (CI = +/-0.281; p = 0.005)	0.543	-0.02%
Loss Cost	2011.2	0.005 (CI = +/-0.032; p = 0.736)	-0.199 (CI = +/-0.174; p = 0.027)	0.399 (CI = +/-0.289; p = 0.009)	0.560	+0.52%
Loss Cost	2012.1	0.015 (CI = +/-0.032; p = 0.348)	-0.172 (CI = +/-0.168; p = 0.046)	0.358 (CI = +/-0.279; p = 0.015)	0.611	+1.49%
Loss Cost	2012.2	0.000 (CI = +/-0.031; p = 0.997)	-0.128 (CI = +/-0.151; p = 0.091)	0.428 (CI = +/-0.249; p = 0.002)	0.630	-0.01%
Loss Cost	2013.1	0.003 (CI = +/-0.034; p = 0.833)	-0.119 (CI = +/-0.158; p = 0.128)	0.415 (CI = +/-0.260; p = 0.004)	0.634	+0.34%
Loss Cost	2013.2	-0.002 (CI = +/-0.038; p = 0.897)	-0.105 (CI = +/-0.166; p = 0.198)	0.439 (CI = +/-0.274; p = 0.004)	0.612	-0.23%
Loss Cost	2014.1	-0.006 (CI = +/-0.043; p = 0.789)	-0.111 (CI = +/-0.176; p = 0.196)	0.450 (CI = +/-0.291; p = 0.005)	0.604	-0.55%
Loss Cost	2014.2	-0.011 (CI = +/-0.051; p = 0.658)	-0.101 (CI = +/-0.189; p = 0.271)	0.469 (CI = +/-0.315; p = 0.007)	0.580	-1.07%
Loss Cost	2015.1	-0.001 (CI = +/-0.061; p = 0.959)	-0.087 (CI = +/-0.200; p = 0.359)	0.440 (CI = +/-0.338; p = 0.015)	0.589	-0.15%
Loss Cost	2015.2	-0.020 (CI = +/-0.078; p = 0.583)	-0.062 (CI = +/-0.214; p = 0.538)	0.502 (CI = +/-0.378; p = 0.014)	0.563	-1.98%
Severity	2007.1	0.024 (CI = +/-0.022; p = 0.029)	-0.229 (CI = +/-0.168; p = 0.009)	0.496 (CI = +/-0.289; p = 0.002)	0.683	+2.47%
Severity	2007.2	0.022 (CI = +/-0.023; p = 0.059)	-0.220 (CI = +/-0.174; p = 0.015)	0.511 (CI = +/-0.297; p = 0.002)	0.665	+2.25%
Severity	2008.1	0.027 (CI = +/-0.024; p = 0.029)	-0.200 (CI = +/-0.174; p = 0.026)	0.484 (CI = +/-0.297; p = 0.002)	0.685	+2.73%
Severity	2008.2	0.034 (CI = +/-0.024; p = 0.008)	-0.230 (CI = +/-0.169; p = 0.010)	0.436 (CI = +/-0.288; p = 0.005)	0.723	+3.48%
Severity	2009.1	0.036 (CI = +/-0.026; p = 0.008)	-0.222 (CI = +/-0.175; p = 0.015)	0.424 (CI = +/-0.296; p = 0.007)	0.724	+3.70%
Severity	2009.2	0.040 (CI = +/-0.028; p = 0.007)	-0.235 (CI = +/-0.181; p = 0.013)	0.405 (CI = +/-0.305; p = 0.012)	0.721	+4.04%
Severity	2010.1	0.033 (CI = +/-0.029; p = 0.027)	-0.257 (CI = +/-0.180; p = 0.007)	0.438 (CI = +/-0.303; p = 0.007)	0.724	+3.37%
Severity	2010.2	0.047 (CI = +/-0.026; p = 0.001)	-0.306 (CI = +/-0.157; p = 0.001)	0.362 (CI = +/-0.263; p = 0.009)	0.808	+4.78%
Severity	2011.1	0.042 (CI = +/-0.028; p = 0.005)	-0.322 (CI = +/-0.160; p = 0.000)	0.386 (CI = +/-0.266; p = 0.007)	0.808	+4.25%
Severity	2011.2	0.042 (CI = +/-0.031; p = 0.011)	-0.323 (CI = +/-0.168; p = 0.001)	0.385 (CI = +/-0.280; p = 0.010)	0.791	+4.26%
Severity	2012.1	0.051 (CI = +/-0.032; p = 0.003)	-0.297 (CI = +/-0.165; p = 0.001)	0.347 (CI = +/-0.273; p = 0.016)	0.817	+5.20%
Severity	2012.2	0.036 (CI = +/-0.030; p = 0.021)	-0.255 (CI = +/-0.149; p = 0.002)	0.414 (CI = +/-0.246; p = 0.002)	0.824	+3.71%
Severity	2013.1	0.041 (CI = +/-0.033; p = 0.020)	-0.245 (CI = +/-0.155; p = 0.004)	0.398 (CI = +/-0.256; p = 0.005)	0.827	+4.14%
Severity	2013.2	0.039 (CI = +/-0.038; p = 0.044)	-0.242 (CI = +/-0.166; p = 0.007)	0.403 (CI = +/-0.274; p = 0.007)	0.805	+4.01%
Severity	2014.1	0.038 (CI = +/-0.044; p = 0.082)	-0.244 (CI = +/-0.177; p = 0.010)	0.407 (CI = +/-0.292; p = 0.010)	0.796	+3.88%
Severity	2014.2	0.034 (CI = +/-0.052; p = 0.185)	-0.235 (CI = +/-0.190; p = 0.019)	0.424 (CI = +/-0.317; p = 0.013)	0.765	+3.41%
Severity	2015.1	0.043 (CI = +/-0.061; p = 0.148)	-0.221 (CI = +/-0.200; p = 0.033)	0.393 (CI = +/-0.339; p = 0.027)	0.768	+4.44%
Severity	2015.2	0.017 (CI = +/-0.076; p = 0.622)	-0.185 (CI = +/-0.208; p = 0.076)	0.479 (CI = +/-0.367; p = 0.015)	0.731	+1.76%
Frequency	2007.1	-0.026 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.075; p = 0.001)	-0.050 (CI = +/-0.128; p = 0.429)	0.746	-2.57%
Frequency	2007.2	-0.030 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.070; p = 0.000)	-0.026 (CI = +/-0.120; p = 0.659)	0.789	-2.91%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.069; p = 0.000)	-0.013 (CI = +/-0.118; p = 0.829)	0.807	-3.13%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.072; p = 0.000)	-0.010 (CI = +/-0.123; p = 0.867)	0.790	-3.17%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.138 (CI = +/-0.073; p = 0.001)	0.001 (CI = +/-0.123; p = 0.988)	0.800	-3.36%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.142 (CI = +/-0.075; p = 0.001)	0.008 (CI = +/-0.127; p = 0.902)	0.787	-3.47%
Frequency	2010.1	-0.037 (CI = +/-0.012; p = 0.000)	0.136 (CI = +/-0.077; p = 0.001)	0.016 (CI = +/-0.130; p = 0.796)	0.790	-3.63%
Frequency	2010.2	-0.040 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.078; p = 0.001)	0.032 (CI = +/-0.131; p = 0.611)	0.795	-3.91%
Frequency	2011.1	-0.042 (CI = +/-0.014; p = 0.000)	0.140 (CI = +/-0.080; p = 0.002)	0.041 (CI = +/-0.134; p = 0.527)	0.797	-4.09%
Frequency	2011.2	-0.037 (CI = +/-0.014; p = 0.000)	0.123 (CI = +/-0.076; p = 0.003)	0.015 (CI = +/-0.127; p = 0.813)	0.773	-3.59%
Frequency	2012.1	-0.036 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.080; p = 0.004)	0.011 (CI = +/-0.132; p = 0.858)	0.758	-3.52%
Frequency	2012.2	-0.036 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.085; p = 0.006)	0.014 (CI = +/-0.140; p = 0.832)	0.723	-3.58%
Frequency	2013.1	-0.037 (CI = +/-0.019; p = 0.001)	0.126 (CI = +/-0.089; p = 0.009)	0.017 (CI = +/-0.148; p = 0.812)	0.710	-3.64%
Frequency	2013.2	-0.042 (CI = +/-0.021; p = 0.001)	0.137 (CI = +/-0.092; p = 0.006)	0.036 (CI = +/-0.152; p = 0.623)	0.706	-4.08%
Frequency	2014.1	-0.044 (CI = +/-0.024; p = 0.002)	0.133 (CI = +/-0.098; p = 0.011)	0.043 (CI = +/-0.161; p = 0.580)	0.695	-4.27%
Frequency	2014.2	-0.044 (CI = +/-0.029; p = 0.005)	0.135 (CI = +/-0.106; p = 0.017)	0.045 (CI = +/-0.176; p = 0.589)	0.625	-4.34%
Frequency	2015.1	-0.045 (CI = +/-0.035; p = 0.016)	0.134 (CI = +/-0.114; p = 0.025)	0.047 (CI = +/-0.193; p = 0.604)	0.592	-4.39%
Frequency	2015.2	-0.037 (CI = +/-0.045; p = 0.095)	0.123 (CI = +/-0.124; p = 0.051)	0.022 (CI = +/-0.219; p = 0.826)	0.415	-3.68%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2007.1	0.031 (CI = +/-0.019; p = 0.002)	-0.079 (CI = +/-0.183; p = 0.387)	0.011 (CI = +/-0.011; p = 0.044)	0.233	+3.17%
Loss Cost	2007.2	0.029 (CI = +/-0.020; p = 0.006)	-0.065 (CI = +/-0.186; p = 0.481)	0.011 (CI = +/-0.011; p = 0.047)	0.185	+2.91%
Loss Cost	2008.1	0.032 (CI = +/-0.021; p = 0.004)	-0.047 (CI = +/-0.189; p = 0.612)	0.011 (CI = +/-0.011; p = 0.041)	0.210	+3.23%
Loss Cost	2008.2	0.037 (CI = +/-0.021; p = 0.001)	-0.076 (CI = +/-0.183; p = 0.405)	0.012 (CI = +/-0.010; p = 0.030)	0.287	+3.79%
Loss Cost	2009.1	0.039 (CI = +/-0.022; p = 0.001)	-0.068 (CI = +/-0.190; p = 0.466)	0.012 (CI = +/-0.011; p = 0.031)	0.286	+3.94%
Loss Cost	2009.2	0.041 (CI = +/-0.023; p = 0.001)	-0.080 (CI = +/-0.194; p = 0.408)	0.012 (CI = +/-0.011; p = 0.032)	0.293	+4.17%
Loss Cost	2010.1	0.036 (CI = +/-0.024; p = 0.005)	-0.102 (CI = +/-0.197; p = 0.299)	0.011 (CI = +/-0.011; p = 0.037)	0.261	+3.71%
Loss Cost	2010.2	0.044 (CI = +/-0.024; p = 0.001)	-0.135 (CI = +/-0.188; p = 0.152)	0.012 (CI = +/-0.010; p = 0.026)	0.359	+4.45%
Loss Cost	2011.1	0.040 (CI = +/-0.025; p = 0.003)	-0.152 (CI = +/-0.193; p = 0.118)	0.011 (CI = +/-0.010; p = 0.030)	0.337	+4.09%
Loss Cost	2011.2	0.043 (CI = +/-0.027; p = 0.003)	-0.167 (CI = +/-0.198; p = 0.094)	0.011 (CI = +/-0.010; p = 0.031)	0.354	+4.44%
Loss Cost	2012.1	0.050 (CI = +/-0.028; p = 0.001)	-0.138 (CI = +/-0.197; p = 0.162)	0.012 (CI = +/-0.010; p = 0.023)	0.403	+5.14%
Loss Cost	2012.2	0.042 (CI = +/-0.027; p = 0.004)	-0.104 (CI = +/-0.190; p = 0.266)	0.012 (CI = +/-0.009; p = 0.016)	0.342	+4.32%
Loss Cost	2013.1	0.045 (CI = +/-0.030; p = 0.005)	-0.095 (CI = +/-0.199; p = 0.330)	0.012 (CI = +/-0.010; p = 0.018)	0.344	+4.55%
Loss Cost	2013.2	0.041 (CI = +/-0.032; p = 0.014)	-0.081 (CI = +/-0.206; p = 0.419)	0.012 (CI = +/-0.010; p = 0.019)	0.297	+4.20%
Loss Cost	2014.1	0.039 (CI = +/-0.035; p = 0.032)	-0.090 (CI = +/-0.217; p = 0.393)	0.012 (CI = +/-0.010; p = 0.023)	0.278	+3.95%
Loss Cost	2014.2	0.035 (CI = +/-0.038; p = 0.069)	-0.076 (CI = +/-0.226; p = 0.489)	0.012 (CI = +/-0.010; p = 0.024)	0.241	+3.56%
Loss Cost	2015.1	0.036 (CI = +/-0.042; p = 0.092)	-0.073 (CI = +/-0.241; p = 0.530)	0.012 (CI = +/-0.011; p = 0.028)	0.233	+3.64%
Loss Cost	2015.2	0.027 (CI = +/-0.044; p = 0.221)	-0.040 (CI = +/-0.244; p = 0.728)	0.013 (CI = +/-0.011; p = 0.022)	0.213	+2.70%
Loss Cost	2016.1	0.017 (CI = +/-0.048; p = 0.451)	-0.069 (CI = +/-0.251; p = 0.564)	0.013 (CI = +/-0.011; p = 0.021)	0.228	+1.76%
Loss Cost	2016.2	0.030 (CI = +/-0.051; p = 0.230)	-0.109 (CI = +/-0.253; p = 0.368)	0.012 (CI = +/-0.010; p = 0.029)	0.279	+3.00%
Loss Cost	2017.1	0.033 (CI = +/-0.058; p = 0.235)	-0.099 (CI = +/-0.272; p = 0.443)	0.012 (CI = +/-0.011; p = 0.037)	0.269	+3.39%
Severity	2007.1	0.056 (CI = +/-0.018; p = 0.000)	-0.241 (CI = +/-0.178; p = 0.010)	0.007 (CI = +/-0.011; p = 0.159)	0.576	+5.80%
Severity	2007.2	0.056 (CI = +/-0.020; p = 0.000)	-0.241 (CI = +/-0.184; p = 0.012)	0.007 (CI = +/-0.011; p = 0.166)	0.546	+5.80%
Severity	2008.1	0.061 (CI = +/-0.020; p = 0.000)	-0.214 (CI = +/-0.182; p = 0.023)	0.008 (CI = +/-0.010; p = 0.126)	0.583	+6.32%
Severity	2008.2	0.067 (CI = +/-0.019; p = 0.000)	-0.245 (CI = +/-0.173; p = 0.007)	0.008 (CI = +/-0.010; p = 0.093)	0.645	+6.96%
Severity	2009.1	0.070 (CI = +/-0.020; p = 0.000)	-0.230 (CI = +/-0.176; p = 0.012)	0.009 (CI = +/-0.010; p = 0.084)	0.653	+7.26%
Severity	2009.2	0.073 (CI = +/-0.021; p = 0.000)	-0.246 (CI = +/-0.179; p = 0.009)	0.009 (CI = +/-0.010; p = 0.080)	0.657	+7.62%
Severity	2010.1	0.070 (CI = +/-0.022; p = 0.000)	-0.262 (CI = +/-0.183; p = 0.007)	0.008 (CI = +/-0.010; p = 0.091)	0.640	+7.28%
Severity	2010.2	0.080 (CI = +/-0.020; p = 0.000)	-0.305 (CI = +/-0.159; p = 0.001)	0.009 (CI = +/-0.009; p = 0.047)	0.746	+8.28%
Severity	2011.1	0.077 (CI = +/-0.022; p = 0.000)	-0.316 (CI = +/-0.165; p = 0.001)	0.008 (CI = +/-0.009; p = 0.055)	0.734	+8.04%
Severity	2011.2	0.079 (CI = +/-0.023; p = 0.000)	-0.321 (CI = +/-0.171; p = 0.001)	0.008 (CI = +/-0.009; p = 0.059)	0.712	+8.17%
Severity	2012.1	0.085 (CI = +/-0.023; p = 0.000)	-0.291 (CI = +/-0.167; p = 0.002)	0.009 (CI = +/-0.008; p = 0.041)	0.747	+8.89%
Severity	2012.2	0.079 (CI = +/-0.023; p = 0.000)	-0.264 (CI = +/-0.162; p = 0.003)	0.009 (CI = +/-0.008; p = 0.031)	0.715	+8.19%
Severity	2013.1	0.082 (CI = +/-0.025; p = 0.000)	-0.250 (CI = +/-0.168; p = 0.006)	0.009 (CI = +/-0.008; p = 0.031)	0.720	+8.56%
Severity	2013.2	0.082 (CI = +/-0.027; p = 0.000)	-0.250 (CI = +/-0.176; p = 0.008)	0.009 (CI = +/-0.008; p = 0.036)	0.687	+8.58%
Severity	2014.1	0.082 (CI = +/-0.030; p = 0.000)	-0.251 (CI = +/-0.186; p = 0.011)	0.009 (CI = +/-0.009; p = 0.041)	0.674	+8.55%
Severity	2014.2	0.081 (CI = +/-0.033; p = 0.000)	-0.246 (CI = +/-0.196; p = 0.017)	0.009 (CI = +/-0.009; p = 0.046)	0.628	+8.39%
Severity	2015.1	0.084 (CI = +/-0.036; p = 0.000)	-0.236 (CI = +/-0.207; p = 0.028)	0.009 (CI = +/-0.009; p = 0.051)	0.626	+8.71%
Severity	2015.2	0.076 (CI = +/-0.039; p = 0.001)	-0.209 (CI = +/-0.211; p = 0.052)	0.010 (CI = +/-0.009; p = 0.042)	0.565	+7.91%
Severity	2016.1	0.072 (CI = +/-0.043; p = 0.003)	-0.221 (CI = +/-0.224; p = 0.053)	0.010 (CI = +/-0.009; p = 0.046)	0.548	+7.49%
Severity	2016.2	0.082 (CI = +/-0.046; p = 0.002)	-0.252 (CI = +/-0.230; p = 0.034)	0.009 (CI = +/-0.009; p = 0.063)	0.583	+8.50%
Severity	2017.1	0.089 (CI = +/-0.052; p = 0.003)	-0.232 (CI = +/-0.242; p = 0.059)	0.009 (CI = +/-0.010; p = 0.077)	0.596	+9.33%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.005; p = 0.129)	0.667	-2.49%
Frequency	2007.2	-0.028 (CI = +/-0.008; p = 0.000)	0.176 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.005; p = 0.121)	0.714	-2.74%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.004; p = 0.140)	0.730	-2.91%
Frequency	2008.2	-0.030 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.080; p = 0.000)	0.003 (CI = +/-0.005; p = 0.148)	0.714	-2.96%
Frequency	2009.1	-0.032 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.005; p = 0.169)	0.723	-3.10%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.083; p = 0.000)	0.003 (CI = +/-0.005; p = 0.177)	0.714	-3.20%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.086; p = 0.001)	0.003 (CI = +/-0.005; p = 0.197)	0.718	-3.33%
Frequency	2010.2	-0.036 (CI = +/-0.011; p = 0.000)	0.170 (CI = +/-0.086; p = 0.000)	0.003 (CI = +/-0.005; p = 0.196)	0.728	-3.53%
Frequency	2011.1	-0.037 (CI = +/-0.012; p = 0.000)	0.164 (CI = +/-0.089; p = 0.001)	0.003 (CI = +/-0.005; p = 0.216)	0.731	-3.66%
Frequency	2011.2	-0.035 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.089; p = 0.002)	0.003 (CI = +/-0.005; p = 0.209)	0.690	-3.44%
Frequency	2012.1	-0.035 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.093; p = 0.002)	0.003 (CI = +/-0.005; p = 0.220)	0.679	-3.44%
Frequency	2012.2	-0.036 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.096; p = 0.002)	0.003 (CI = +/-0.005; p = 0.224)	0.664	-3.58%
Frequency	2013.1	-0.038 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.101; p = 0.004)	0.003 (CI = +/-0.005; p = 0.241)	0.662	-3.69%
Frequency	2013.2	-0.041 (CI = +/-0.015; p = 0.000)	0.169 (CI = +/-0.100; p = 0.002)	0.003 (CI = +/-0.005; p = 0.212)	0.689	-4.04%
Frequency	2014.1	-0.043 (CI = +/-0.017; p = 0.000)	0.161 (CI = +/-0.104; p = 0.004)	0.003 (CI = +/-0.005; p = 0.225)	0.693	-4.24%
Frequency	2014.2	-0.046 (CI = +/-0.018; p = 0.000)	0.170 (CI = +/-0.108; p = 0.004)	0.003 (CI = +/-0.005; p = 0.216)	0.680	-4.46%
Frequency	2015.1	-0.048 (CI = +/-0.020; p = 0.000)	0.163 (CI = +/-0.113; p = 0.008)	0.003 (CI = +/-0.005; p = 0.226)	0.680	-4.66%
Frequency	2015.2	-0.049 (CI = +/-0.022; p = 0.000)	0.169 (CI = +/-0.120; p = 0.009)	0.003 (CI = +/-0.005; p = 0.225)	0.647	-4.82%
Frequency	2016.1	-0.055 (CI = +/-0.023; p = 0.000)	0.152 (CI = +/-0.122; p = 0.018)	0.003 (CI = +/-0.005; p = 0.207)	0.678	-5.33%
Frequency	2016.2	-0.052 (CI = +/-0.026; p = 0.001)	0.143 (CI = +/-0.129; p = 0.033)	0.003 (CI = +/-0.005; p = 0.253)	0.591	-5.07%
Frequency	2017.1	-0.056 (CI = +/-0.029; p = 0.001)	0.133 (CI = +/-0.137; p = 0.057)	0.003 (CI = +/-0.006; p = 0.245)	0.594	-5.43%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2007.1	0.024 (CI = +/-0.018; p = 0.012)	0.149	+2.44%
Loss Cost	2007.2	0.021 (CI = +/-0.019; p = 0.032)	0.106	+2.13%
Loss Cost	2008.1	0.024 (CI = +/-0.020; p = 0.021)	0.130	+2.42%
Loss Cost	2008.2	0.029 (CI = +/-0.020; p = 0.007)	0.184	+2.90%
Loss Cost	2009.1	0.030 (CI = +/-0.022; p = 0.008)	0.184	+3.05%
Loss Cost	2009.2	0.032 (CI = +/-0.023; p = 0.009)	0.185	+3.20%
Loss Cost	2010.1	0.028 (CI = +/-0.024; p = 0.026)	0.135	+2.82%
Loss Cost	2010.2	0.034 (CI = +/-0.025; p = 0.009)	0.195	+3.44%
Loss Cost	2011.1	0.031 (CI = +/-0.027; p = 0.022)	0.154	+3.19%
Loss Cost	2011.2	0.033 (CI = +/-0.029; p = 0.024)	0.156	+3.40%
Loss Cost	2012.1	0.041 (CI = +/-0.029; p = 0.009)	0.222	+4.16%
Loss Cost	2012.2	0.031 (CI = +/-0.030; p = 0.039)	0.137	+3.19%
Loss Cost	2013.1	0.034 (CI = +/-0.032; p = 0.037)	0.147	+3.50%
Loss Cost	2013.2	0.030 (CI = +/-0.035; p = 0.087)	0.092	+3.03%
Loss Cost	2014.1	0.029 (CI = +/-0.038; p = 0.129)	0.067	+2.92%
Loss Cost	2014.2	0.024 (CI = +/-0.041; p = 0.239)	0.023	+2.43%
Loss Cost	2015.1	0.027 (CI = +/-0.046; p = 0.240)	0.025	+2.69%
Loss Cost	2015.2	0.017 (CI = +/-0.049; p = 0.482)	-0.028	+1.70%
Loss Cost	2016.1	0.010 (CI = +/-0.055; p = 0.692)	-0.052	+1.05%
Loss Cost	2016.2	0.024 (CI = +/-0.059; p = 0.399)	-0.016	+2.44%
Loss Cost	2017.1	0.034 (CI = +/-0.066; p = 0.295)	0.012	+3.41%
Severity	2007.1	0.053 (CI = +/-0.019; p = 0.000)	0.465	+5.40%
Severity	2007.2	0.051 (CI = +/-0.020; p = 0.000)	0.432	+5.26%
Severity	2008.1	0.057 (CI = +/-0.020; p = 0.000)	0.487	+5.83%
Severity	2008.2	0.061 (CI = +/-0.021; p = 0.000)	0.520	+6.30%
Severity	2009.1	0.065 (CI = +/-0.022; p = 0.000)	0.538	+6.70%
Severity	2009.2	0.067 (CI = +/-0.023; p = 0.000)	0.528	+6.88%
Severity	2010.1	0.065 (CI = +/-0.025; p = 0.000)	0.493	+6.73%
Severity	2010.2	0.072 (CI = +/-0.025; p = 0.000)	0.551	+7.49%
Severity	2011.1	0.072 (CI = +/-0.027; p = 0.000)	0.525	+7.52%
Severity	2011.2	0.071 (CI = +/-0.029; p = 0.000)	0.487	+7.36%
Severity	2012.1	0.080 (CI = +/-0.029; p = 0.000)	0.552	+8.30%
Severity	2012.2	0.071 (CI = +/-0.029; p = 0.000)	0.497	+7.31%
Severity	2013.1	0.076 (CI = +/-0.031; p = 0.000)	0.520	+7.93%
Severity	2013.2	0.074 (CI = +/-0.034; p = 0.000)	0.471	+7.67%
Severity	2014.1	0.077 (CI = +/-0.037; p = 0.000)	0.459	+7.98%
Severity	2014.2	0.072 (CI = +/-0.040; p = 0.001)	0.395	+7.50%
Severity	2015.1	0.079 (CI = +/-0.044; p = 0.001)	0.414	+8.25%
Severity	2015.2	0.069 (CI = +/-0.047; p = 0.007)	0.323	+7.11%
Severity	2016.1	0.070 (CI = +/-0.053; p = 0.012)	0.291	+7.26%
Severity	2016.2	0.077 (CI = +/-0.059; p = 0.013)	0.303	+8.05%
Severity	2017.1	0.093 (CI = +/-0.063; p = 0.007)	0.374	+9.75%
Frequency	2007.1	-0.028 (CI = +/-0.009; p = 0.000)	0.515	-2.81%
Frequency	2007.2	-0.030 (CI = +/-0.010; p = 0.000)	0.536	-2.98%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.579	-3.22%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.552	-3.19%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.583	-3.43%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.560	-3.44%
Frequency	2010.1	-0.037 (CI = +/-0.012; p = 0.000)	0.583	-3.66%
Frequency	2010.2	-0.038 (CI = +/-0.013; p = 0.000)	0.574	-3.77%
Frequency	2011.1	-0.041 (CI = +/-0.013; p = 0.000)	0.595	-4.02%
Frequency	2011.2	-0.038 (CI = +/-0.014; p = 0.000)	0.548	-3.69%
Frequency	2012.1	-0.039 (CI = +/-0.015; p = 0.000)	0.541	-3.83%
Frequency	2012.2	-0.039 (CI = +/-0.016; p = 0.000)	0.512	-3.84%
Frequency	2013.1	-0.042 (CI = +/-0.017; p = 0.000)	0.526	-4.10%
Frequency	2013.2	-0.044 (CI = +/-0.018; p = 0.000)	0.523	-4.30%
Frequency	2014.1	-0.048 (CI = +/-0.019; p = 0.000)	0.552	-4.69%
Frequency	2014.2	-0.048 (CI = +/-0.021; p = 0.000)	0.518	-4.72%
Frequency	2015.1	-0.053 (CI = +/-0.023; p = 0.000)	0.540	-5.14%
Frequency	2015.2	-0.052 (CI = +/-0.026; p = 0.001)	0.490	-5.05%
Frequency	2016.1	-0.060 (CI = +/-0.027; p = 0.000)	0.558	-5.79%
Frequency	2016.2	-0.053 (CI = +/-0.029; p = 0.001)	0.475	-5.20%
Frequency	2017.1	-0.059 (CI = +/-0.032; p = 0.001)	0.500	-5.77%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.018 (CI = +/-0.027; p = 0.166)	-0.077 (CI = +/-0.181; p = 0.394)	0.009 (CI = +/-0.011; p = 0.103)	0.217 (CI = +/-0.324; p = 0.182)	0.253	+1.87%
Loss Cost	2007.2	0.013 (CI = +/-0.028; p = 0.348)	-0.058 (CI = +/-0.182; p = 0.518)	0.009 (CI = +/-0.011; p = 0.122)	0.255 (CI = +/-0.327; p = 0.122)	0.224	+1.31%
Loss Cost	2008.1	0.017 (CI = +/-0.030; p = 0.257)	-0.046 (CI = +/-0.186; p = 0.620)	0.009 (CI = +/-0.011; p = 0.107)	0.231 (CI = +/-0.335; p = 0.169)	0.235	+1.70%
Loss Cost	2008.2	0.025 (CI = +/-0.031; p = 0.103)	-0.071 (CI = +/-0.183; p = 0.432)	0.010 (CI = +/-0.011; p = 0.075)	0.176 (CI = +/-0.331; p = 0.285)	0.292	+2.55%
Loss Cost	2009.1	0.026 (CI = +/-0.033; p = 0.114)	-0.068 (CI = +/-0.190; p = 0.472)	0.010 (CI = +/-0.011; p = 0.078)	0.169 (CI = +/-0.344; p = 0.323)	0.287	+2.68%
Loss Cost	2009.2	0.029 (CI = +/-0.036; p = 0.104)	-0.076 (CI = +/-0.196; p = 0.434)	0.010 (CI = +/-0.011; p = 0.076)	0.151 (CI = +/-0.358; p = 0.395)	0.287	+2.98%
Loss Cost	2010.1	0.020 (CI = +/-0.038; p = 0.281)	-0.101 (CI = +/-0.196; p = 0.299)	0.009 (CI = +/-0.011; p = 0.106)	0.202 (CI = +/-0.360; p = 0.258)	0.270	+2.04%
Loss Cost	2010.2	0.032 (CI = +/-0.039; p = 0.094)	-0.132 (CI = +/-0.190; p = 0.166)	0.010 (CI = +/-0.011; p = 0.067)	0.130 (CI = +/-0.353; p = 0.454)	0.349	+3.30%
Loss Cost	2011.1	0.024 (CI = +/-0.041; p = 0.235)	-0.152 (CI = +/-0.194; p = 0.119)	0.009 (CI = +/-0.011; p = 0.092)	0.173 (CI = +/-0.362; p = 0.332)	0.337	+2.47%
Loss Cost	2011.2	0.030 (CI = +/-0.045; p = 0.186)	-0.164 (CI = +/-0.200; p = 0.104)	0.010 (CI = +/-0.011; p = 0.087)	0.144 (CI = +/-0.378; p = 0.438)	0.343	+3.01%
Loss Cost	2012.1	0.042 (CI = +/-0.048; p = 0.087)	-0.138 (CI = +/-0.201; p = 0.169)	0.011 (CI = +/-0.011; p = 0.059)	0.085 (CI = +/-0.384; p = 0.651)	0.381	+4.24%
Loss Cost	2012.2	0.023 (CI = +/-0.048; p = 0.338)	-0.100 (CI = +/-0.190; p = 0.286)	0.010 (CI = +/-0.010; p = 0.066)	0.182 (CI = +/-0.368; p = 0.315)	0.344	+2.30%
Loss Cost	2013.1	0.025 (CI = +/-0.054; p = 0.350)	-0.096 (CI = +/-0.200; p = 0.327)	0.010 (CI = +/-0.011; p = 0.072)	0.172 (CI = +/-0.392; p = 0.369)	0.339	+2.51%
Loss Cost	2013.2	0.014 (CI = +/-0.059; p = 0.631)	-0.076 (CI = +/-0.205; p = 0.444)	0.009 (CI = +/-0.011; p = 0.088)	0.225 (CI = +/-0.409; p = 0.263)	0.309	+1.38%
Loss Cost	2014.1	0.004 (CI = +/-0.066; p = 0.897)	-0.093 (CI = +/-0.214; p = 0.372)	0.009 (CI = +/-0.011; p = 0.118)	0.267 (CI = +/-0.432; p = 0.210)	0.305	+0.41%
Loss Cost	2014.2	-0.011 (CI = +/-0.072; p = 0.752)	-0.069 (CI = +/-0.218; p = 0.514)	0.008 (CI = +/-0.011; p = 0.140)	0.333 (CI = +/-0.451; p = 0.137)	0.301	-1.09%
Loss Cost	2015.1	-0.016 (CI = +/-0.082; p = 0.679)	-0.077 (CI = +/-0.232; p = 0.491)	0.008 (CI = +/-0.012; p = 0.168)	0.354 (CI = +/-0.487; p = 0.141)	0.295	-1.62%
Loss Cost	2015.2	-0.049 (CI = +/-0.083; p = 0.231)	-0.030 (CI = +/-0.219; p = 0.770)	0.007 (CI = +/-0.011; p = 0.170)	0.482 (CI = +/-0.467; p = 0.044)	0.375	-4.73%
Loss Cost	2016.1	-0.083 (CI = +/-0.083; p = 0.050)	-0.076 (CI = +/-0.203; p = 0.432)	0.006 (CI = +/-0.010; p = 0.198)	0.605 (CI = +/-0.440; p = 0.011)	0.505	-7.97%
Loss Cost	2016.2	-0.068 (CI = +/-0.093; p = 0.138)	-0.097 (CI = +/-0.213; p = 0.340)	0.006 (CI = +/-0.010; p = 0.198)	0.552 (CI = +/-0.467; p = 0.024)	0.496	-6.55%
Loss Cost	2017.1	-0.073 (CI = +/-0.108; p = 0.164)	-0.104 (CI = +/-0.231; p = 0.345)	0.006 (CI = +/-0.011; p = 0.223)	0.567 (CI = +/-0.510; p = 0.032)	0.484	-7.03%
Severity	2007.1	0.035 (CI = +/-0.024; p = 0.006)	-0.238 (CI = +/-0.165; p = 0.006)	0.004 (CI = +/-0.010; p = 0.423)	0.372 (CI = +/-0.295; p = 0.015)	0.639	+3.53%
Severity	2007.2	0.033 (CI = +/-0.026; p = 0.015)	-0.231 (CI = +/-0.169; p = 0.009)	0.004 (CI = +/-0.010; p = 0.453)	0.385 (CI = +/-0.304; p = 0.015)	0.616	+3.33%
Severity	2008.1	0.039 (CI = +/-0.027; p = 0.007)	-0.211 (CI = +/-0.170; p = 0.016)	0.005 (CI = +/-0.010; p = 0.362)	0.348 (CI = +/-0.305; p = 0.027)	0.637	+3.95%
Severity	2008.2	0.047 (CI = +/-0.027; p = 0.001)	-0.238 (CI = +/-0.165; p = 0.006)	0.005 (CI = +/-0.010; p = 0.269)	0.292 (CI = +/-0.298; p = 0.054)	0.678	+4.84%
Severity	2009.1	0.050 (CI = +/-0.030; p = 0.002)	-0.229 (CI = +/-0.170; p = 0.010)	0.006 (CI = +/-0.010; p = 0.247)	0.274 (CI = +/-0.308; p = 0.079)	0.679	+5.16%
Severity	2009.2	0.054 (CI = +/-0.032; p = 0.002)	-0.240 (CI = +/-0.174; p = 0.009)	0.006 (CI = +/-0.010; p = 0.227)	0.249 (CI = +/-0.318; p = 0.120)	0.676	+5.60%
Severity	2010.1	0.047 (CI = +/-0.034; p = 0.008)	-0.261 (CI = +/-0.175; p = 0.005)	0.005 (CI = +/-0.010; p = 0.295)	0.292 (CI = +/-0.321; p = 0.073)	0.672	+4.79%
Severity	2010.2	0.062 (CI = +/-0.032; p = 0.000)	-0.301 (CI = +/-0.157; p = 0.001)	0.006 (CI = +/-0.009; p = 0.152)	0.200 (CI = +/-0.290; p = 0.168)	0.756	+6.45%
Severity	2011.1	0.056 (CI = +/-0.034; p = 0.002)	-0.316 (CI = +/-0.160; p = 0.000)	0.006 (CI = +/-0.009; p = 0.198)	0.233 (CI = +/-0.298; p = 0.120)	0.751	+5.80%
Severity	2011.2	0.056 (CI = +/-0.038; p = 0.005)	-0.315 (CI = +/-0.167; p = 0.001)	0.006 (CI = +/-0.009; p = 0.211)	0.233 (CI = +/-0.315; p = 0.139)	0.728	+5.78%
Severity	2012.1	0.067 (CI = +/-0.040; p = 0.002)	-0.292 (CI = +/-0.166; p = 0.002)	0.007 (CI = +/-0.009; p = 0.144)	0.180 (CI = +/-0.317; p = 0.253)	0.752	+6.92%
Severity	2012.2	0.050 (CI = +/-0.039; p = 0.015)	-0.258 (CI = +/-0.154; p = 0.002)	0.006 (CI = +/-0.009; p = 0.165)	0.267 (CI = +/-0.298; p = 0.076)	0.745	+5.13%
Severity	2013.1	0.053 (CI = +/-0.044; p = 0.019)	-0.251 (CI = +/-0.161; p = 0.004)	0.006 (CI = +/-0.009; p = 0.162)	0.251 (CI = +/-0.316; p = 0.112)	0.743	+5.48%
Severity	2013.2	0.050 (CI = +/-0.049; p = 0.046)	-0.245 (CI = +/-0.169; p = 0.007)	0.006 (CI = +/-0.009; p = 0.186)	0.269 (CI = +/-0.337; p = 0.110)	0.715	+5.08%
Severity	2014.1	0.044 (CI = +/-0.055; p = 0.109)	-0.254 (CI = +/-0.177; p = 0.008)	0.006 (CI = +/-0.009; p = 0.227)	0.294 (CI = +/-0.359; p = 0.103)	0.707	+4.50%
Severity	2014.2	0.034 (CI = +/-0.061; p = 0.250)	-0.239 (CI = +/-0.184; p = 0.014)	0.005 (CI = +/-0.009; p = 0.261)	0.336 (CI = +/-0.380; p = 0.079)	0.676	+3.48%
Severity	2015.1	0.034 (CI = +/-0.070; p = 0.317)	-0.239 (CI = +/-0.196; p = 0.020)	0.005 (CI = +/-0.010; p = 0.284)	0.338 (CI = +/-0.412; p = 0.101)	0.669	+3.44%
Severity	2015.2	0.007 (CI = +/-0.070; p = 0.845)	-0.200 (CI = +/-0.185; p = 0.036)	0.005 (CI = +/-0.010; p = 0.298)	0.446 (CI = +/-0.395; p = 0.030)	0.672	+0.65%
Severity	2016.1	-0.014 (CI = +/-0.076; p = 0.691)	-0.227 (CI = +/-0.185; p = 0.020)	0.004 (CI = +/-0.009; p = 0.361)	0.520 (CI = +/-0.402; p = 0.015)	0.696	-1.42%
Severity	2016.2	-0.004 (CI = +/-0.086; p = 0.928)	-0.242 (CI = +/-0.197; p = 0.020)	0.004 (CI = +/-0.009; p = 0.367)	0.483 (CI = +/-0.433; p = 0.032)	0.698	-0.36%
Severity	2017.1	0.002 (CI = +/-0.100; p = 0.974)	-0.236 (CI = +/-0.214; p = 0.034)	0.004 (CI = +/-0.010; p = 0.380)	0.468 (CI = +/-0.472; p = 0.052)	0.693	+0.15%
Frequency	2007.1	-0.016 (CI = +/-0.011; p = 0.006)	0.161 (CI = +/-0.077; p = 0.000)	0.005 (CI = +/-0.005; p = 0.034)	-0.155 (CI = +/-0.137; p = 0.028)	0.707	-1.61%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	0.173 (CI = +/-0.074; p = 0.000)	0.005 (CI = +/-0.005; p = 0.039)	-0.130 (CI = +/-0.133; p = 0.055)	0.739	-1.96%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	0.166 (CI = +/-0.075; p = 0.000)	0.004 (CI = +/-0.005; p = 0.052)	-0.117 (CI = +/-0.135; p = 0.087)	0.748	-2.17%
Frequency	2008.2	-0.022 (CI = +/-0.013; p = 0.002)	0.166 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.005; p = 0.059)	-0.116 (CI = +/-0.141; p = 0.103)	0.731	-2.19%
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.002)	0.161 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.005; p = 0.076)	-0.105 (CI = +/-0.145; p = 0.148)	0.735	-2.36%
Frequency	2009.2	-0.025 (CI = +/-0.015; p = 0.002)	0.164 (CI = +/-0.083; p = 0.000)	0.004 (CI = +/-0.005; p = 0.088)	-0.098 (CI = +/-0.151; p = 0.193)	0.722	-2.48%
Frequency	2010.1	-0.027 (CI = +/-0.016; p = 0.003)	0.160 (CI = +/-0.085; p = 0.001)	0.004 (CI = +/-0.005; p = 0.109)	-0.089 (CI = +/-0.157; p = 0.251)	0.722	-2.63%
Frequency	2010.2	-0.030 (CI = +/-0.017; p = 0.002)	0.169 (CI = +/-0.086; p = 0.000)	0.004 (CI = +/-0.005; p = 0.132)	-0.070 (CI = +/-0.160; p = 0.378)	0.726	-2.95%
Frequency	2011.1	-0.032 (CI = +/-0.019; p = 0.002)	0.164 (CI = +/-0.090; p = 0.001)	0.004 (CI = +/-0.005; p = 0.163)	-0.059 (CI = +/-0.167; p = 0.470)	0.726	-3.14%
Frequency	2011.2	-0.027 (CI = +/-0.020; p = 0.012)	0.152 (CI = +/-0.089; p = 0.002)	0.004 (CI = +/-0.005; p = 0.119)	-0.089 (CI = +/-0.168; p = 0.282)	0.693	-2.62%
Frequency	2012.1	-0.025 (CI = +/-0.022; p = 0.027)	0.154 (CI = +/-0.093; p = 0.002)	0.004 (CI = +/-0.005; p = 0.122)	-0.095 (CI = +/-0.177; p = 0.278)	0.683	-2.51%
Frequency	2012.2	-0.027 (CI = +/-0.025; p = 0.031)	0.158 (CI = +/-0.097; p = 0.003)	0.004 (CI = +/-0.005; p = 0.141)	-0.085 (CI = +/-0.187; p = 0.355)	0.663	-2.69%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.043)	0.155 (CI = +/-0.102; p = 0.005)	0.004 (CI = +/-0.006; p = 0.166)	-0.079 (CI = +/-0.199; p = 0.417)	0.657	-2.82%
Frequency	2013.2	-0.036 (CI = +/-0.029; p = 0.020)	0.168 (CI = +/-0.102; p = 0.003)	0.003 (CI = +/-0.005; p = 0.198)	-0.044 (CI = +/-0.204; p = 0.654)	0.675	-3.52%
Frequency	2014.1	-0.040 (CI = +/-0.033; p = 0.021)	0.161 (CI = +/-0.107; p = 0.005)	0.003 (CI = +/-0.006; p = 0.245)	-0.027 (CI = +/-0.217; p = 0.798)	0.676	-3.91%
Frequency	2014.2	-0.045 (CI = +/-0.037; p = 0.019)	0.170 (CI = +/-0.112; p = 0.005)	0.003 (CI = +/-0.006; p = 0.280)	-0.003 (CI = +/-0.230; p = 0.975)	0.660	-4.42%
Frequency	2015.1	-0.050 (CI = +/-0.042; p = 0.022)	0.162 (CI = +/-0.118; p = 0.010)	0.003 (CI = +/-0.006; p = 0.334)	0.016 (CI = +/-0.247; p = 0.889)	0.659	-4.89%
Frequency	2015.2	-0.055 (CI = +/-0.047; p = 0.026)	0.169 (CI = +/-0.124; p = 0.011)	0.003 (CI = +/-0.006; p = 0.365)	0.036 (CI = +/-0.266; p = 0.777)	0.624	-5.35%
Frequency	2016.1	-0.069 (CI = +/-0.051; p = 0.012)	0.151 (CI = +/-0.125; p = 0.022)	0.002 (CI = +/-0.006; p = 0.439)	0.085 (CI = +/-0.271; p = 0.511)	0.665	-6.65%
Frequency	2016.2	-0.064 (CI = +/-0.059; p = 0.035)	0.145 (CI = +/-0.135; p = 0.037)	0.002 (CI = +/-0.006; p = 0.450)	0.068 (CI = +/-0.295; p = 0.623)	0.567	-6.21%
Frequency	2017.1	-0.074 (CI = +/-0.066; p = 0.031)	0.132 (CI = +/-0.142; p = 0.065)	0.002 (CI = +/-0.006; p = 0.485)	0.099 (CI = +/-0.313; p = 0.500)	0.576	-7.17%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Implied Trend			Adjusted R^2	Rate
		Time	Mobility	Scalar Shift		
Loss Cost	2007.1	0.019 (CI = +/-0.026; p = 0.151)	0.010 (CI = +/-0.011; p = 0.081)	0.219 (CI = +/-0.322; p = 0.175)	0.259	+1.93%
Loss Cost	2007.2	0.013 (CI = +/-0.028; p = 0.344)	0.009 (CI = +/-0.011; p = 0.103)	0.260 (CI = +/-0.323; p = 0.111)	0.238	+1.31%
Loss Cost	2008.1	0.017 (CI = +/-0.029; p = 0.239)	0.009 (CI = +/-0.011; p = 0.089)	0.232 (CI = +/-0.330; p = 0.161)	0.254	+1.74%
Loss Cost	2008.2	0.025 (CI = +/-0.030; p = 0.101)	0.010 (CI = +/-0.011; p = 0.060)	0.182 (CI = +/-0.329; p = 0.265)	0.301	+2.55%
Loss Cost	2009.1	0.027 (CI = +/-0.033; p = 0.101)	0.011 (CI = +/-0.011; p = 0.061)	0.170 (CI = +/-0.341; p = 0.315)	0.299	+2.75%
Loss Cost	2009.2	0.029 (CI = +/-0.036; p = 0.102)	0.011 (CI = +/-0.011; p = 0.061)	0.157 (CI = +/-0.355; p = 0.371)	0.296	+2.98%
Loss Cost	2010.1	0.021 (CI = +/-0.038; p = 0.254)	0.010 (CI = +/-0.011; p = 0.080)	0.203 (CI = +/-0.360; p = 0.256)	0.267	+2.16%
Loss Cost	2010.2	0.032 (CI = +/-0.039; p = 0.102)	0.011 (CI = +/-0.011; p = 0.051)	0.141 (CI = +/-0.359; p = 0.425)	0.321	+3.29%
Loss Cost	2011.1	0.027 (CI = +/-0.043; p = 0.210)	0.011 (CI = +/-0.011; p = 0.066)	0.173 (CI = +/-0.373; p = 0.347)	0.292	+2.69%
Loss Cost	2011.2	0.029 (CI = +/-0.047; p = 0.206)	0.011 (CI = +/-0.012; p = 0.067)	0.158 (CI = +/-0.392; p = 0.414)	0.289	+2.99%
Loss Cost	2012.1	0.044 (CI = +/-0.049; p = 0.077)	0.012 (CI = +/-0.011; p = 0.041)	0.083 (CI = +/-0.392; p = 0.664)	0.352	+4.49%
Loss Cost	2012.2	0.022 (CI = +/-0.048; p = 0.344)	0.010 (CI = +/-0.010; p = 0.050)	0.190 (CI = +/-0.368; p = 0.295)	0.338	+2.27%
Loss Cost	2013.1	0.027 (CI = +/-0.054; p = 0.313)	0.011 (CI = +/-0.011; p = 0.051)	0.170 (CI = +/-0.391; p = 0.375)	0.339	+2.71%
Loss Cost	2013.2	0.013 (CI = +/-0.058; p = 0.634)	0.010 (CI = +/-0.011; p = 0.069)	0.232 (CI = +/-0.403; p = 0.243)	0.323	+1.35%
Loss Cost	2014.1	0.006 (CI = +/-0.065; p = 0.840)	0.009 (CI = +/-0.011; p = 0.087)	0.263 (CI = +/-0.428; p = 0.213)	0.312	+0.64%
Loss Cost	2014.2	-0.011 (CI = +/-0.071; p = 0.739)	0.009 (CI = +/-0.011; p = 0.111)	0.339 (CI = +/-0.441; p = 0.123)	0.323	-1.12%
Loss Cost	2015.1	-0.014 (CI = +/-0.080; p = 0.714)	0.009 (CI = +/-0.011; p = 0.129)	0.351 (CI = +/-0.476; p = 0.138)	0.318	-1.40%
Loss Cost	2015.2	-0.049 (CI = +/-0.080; p = 0.213)	0.008 (CI = +/-0.010; p = 0.142)	0.485 (CI = +/-0.450; p = 0.036)	0.413	-4.76%
Loss Cost	2016.1	-0.081 (CI = +/-0.081; p = 0.051)	0.007 (CI = +/-0.010; p = 0.150)	0.601 (CI = +/-0.431; p = 0.010)	0.517	-7.75%
Loss Cost	2016.2	-0.069 (CI = +/-0.092; p = 0.128)	0.007 (CI = +/-0.010; p = 0.151)	0.562 (CI = +/-0.463; p = 0.021)	0.497	-6.68%
Loss Cost	2017.1	-0.070 (CI = +/-0.106; p = 0.179)	0.007 (CI = +/-0.010; p = 0.169)	0.563 (CI = +/-0.504; p = 0.031)	0.485	-6.72%
Severity	2007.1	0.037 (CI = +/-0.027; p = 0.009)	0.006 (CI = +/-0.011; p = 0.304)	0.379 (CI = +/-0.327; p = 0.025)	0.553	+3.73%
Severity	2007.2	0.033 (CI = +/-0.029; p = 0.026)	0.005 (CI = +/-0.011; p = 0.349)	0.405 (CI = +/-0.335; p = 0.019)	0.532	+3.32%
Severity	2008.1	0.041 (CI = +/-0.029; p = 0.008)	0.006 (CI = +/-0.011; p = 0.263)	0.354 (CI = +/-0.332; p = 0.037)	0.571	+4.14%
Severity	2008.2	0.047 (CI = +/-0.031; p = 0.004)	0.007 (CI = +/-0.011; p = 0.210)	0.312 (CI = +/-0.335; p = 0.066)	0.593	+4.83%
Severity	2009.1	0.053 (CI = +/-0.033; p = 0.003)	0.007 (CI = +/-0.011; p = 0.178)	0.278 (CI = +/-0.342; p = 0.106)	0.604	+5.41%
Severity	2009.2	0.054 (CI = +/-0.036; p = 0.004)	0.008 (CI = +/-0.011; p = 0.179)	0.269 (CI = +/-0.356; p = 0.133)	0.592	+5.58%
Severity	2010.1	0.050 (CI = +/-0.039; p = 0.013)	0.007 (CI = +/-0.012; p = 0.210)	0.294 (CI = +/-0.369; p = 0.113)	0.565	+5.12%
Severity	2010.2	0.062 (CI = +/-0.040; p = 0.004)	0.008 (CI = +/-0.011; p = 0.139)	0.225 (CI = +/-0.364; p = 0.215)	0.612	+6.41%
Severity	2011.1	0.061 (CI = +/-0.044; p = 0.008)	0.008 (CI = +/-0.012; p = 0.155)	0.232 (CI = +/-0.383; p = 0.222)	0.588	+6.27%
Severity	2011.2	0.056 (CI = +/-0.048; p = 0.024)	0.008 (CI = +/-0.012; p = 0.185)	0.260 (CI = +/-0.400; p = 0.192)	0.558	+5.73%
Severity	2012.1	0.072 (CI = +/-0.049; p = 0.006)	0.009 (CI = +/-0.011; p = 0.116)	0.176 (CI = +/-0.395; p = 0.365)	0.613	+7.45%
Severity	2012.2	0.049 (CI = +/-0.048; p = 0.045)	0.007 (CI = +/-0.010; p = 0.148)	0.289 (CI = +/-0.367; p = 0.117)	0.609	+5.06%
Severity	2013.1	0.058 (CI = +/-0.053; p = 0.032)	0.008 (CI = +/-0.010; p = 0.126)	0.245 (CI = +/-0.383; p = 0.197)	0.619	+6.02%
Severity	2013.2	0.049 (CI = +/-0.058; p = 0.095)	0.007 (CI = +/-0.011; p = 0.159)	0.290 (CI = +/-0.402; p = 0.147)	0.591	+4.99%
Severity	2014.1	0.050 (CI = +/-0.066; p = 0.125)	0.008 (CI = +/-0.011; p = 0.169)	0.284 (CI = +/-0.431; p = 0.183)	0.574	+5.14%
Severity	2014.2	0.033 (CI = +/-0.071; p = 0.343)	0.007 (CI = +/-0.011; p = 0.212)	0.358 (CI = +/-0.445; p = 0.108)	0.551	+3.35%
Severity	2015.1	0.041 (CI = +/-0.081; p = 0.300)	0.007 (CI = +/-0.011; p = 0.208)	0.326 (CI = +/-0.477; p = 0.167)	0.550	+4.15%
Severity	2015.2	0.005 (CI = +/-0.079; p = 0.900)	0.006 (CI = +/-0.010; p = 0.235)	0.465 (CI = +/-0.446; p = 0.042)	0.576	+0.48%
Severity	2016.1	-0.007 (CI = +/-0.090; p = 0.870)	0.006 (CI = +/-0.011; p = 0.268)	0.508 (CI = +/-0.477; p = 0.039)	0.565	-0.70%
Severity	2016.2	-0.007 (CI = +/-0.103; p = 0.883)	0.006 (CI = +/-0.011; p = 0.287)	0.509 (CI = +/-0.520; p = 0.055)	0.555	-0.71%
Severity	2017.1	0.009 (CI = +/-0.117; p = 0.868)	0.006 (CI = +/-0.011; p = 0.291)	0.459 (CI = +/-0.554; p = 0.097)	0.567	+0.91%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.016)	0.004 (CI = +/-0.006; p = 0.172)	-0.160 (CI = +/-0.170; p = 0.065)	0.548	-1.73%
Frequency	2007.2	-0.020 (CI = +/-0.015; p = 0.011)	0.004 (CI = +/-0.006; p = 0.205)	-0.145 (CI = +/-0.173; p = 0.098)	0.558	-1.95%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.004)	0.003 (CI = +/-0.006; p = 0.254)	-0.121 (CI = +/-0.173; p = 0.163)	0.587	-2.31%
Frequency	2008.2	-0.022 (CI = +/-0.017; p = 0.011)	0.003 (CI = +/-0.006; p = 0.242)	-0.130 (CI = +/-0.179; p = 0.149)	0.563	-2.18%
Frequency	2009.1	-0.026 (CI = +/-0.017; p = 0.006)	0.003 (CI = +/-0.006; p = 0.294)	-0.108 (CI = +/-0.182; p = 0.233)	0.583	-2.53%
Frequency	2009.2	-0.025 (CI = +/-0.019; p = 0.012)	0.003 (CI = +/-0.006; p = 0.296)	-0.112 (CI = +/-0.189; p = 0.235)	0.560	-2.46%
Frequency	2010.1	-0.029 (CI = +/-0.020; p = 0.008)	0.003 (CI = +/-0.006; p = 0.353)	-0.091 (CI = +/-0.194; p = 0.343)	0.573	-2.82%
Frequency	2010.2	-0.030 (CI = +/-0.022; p = 0.010)	0.003 (CI = +/-0.006; p = 0.384)	-0.084 (CI = +/-0.202; p = 0.402)	0.559	-2.94%
Frequency	2011.1	-0.034 (CI = +/-0.024; p = 0.007)	0.002 (CI = +/-0.006; p = 0.456)	-0.059 (CI = +/-0.208; p = 0.562)	0.574	-3.37%
Frequency	2011.2	-0.026 (CI = +/-0.024; p = 0.036)	0.003 (CI = +/-0.006; p = 0.325)	-0.102 (CI = +/-0.205; p = 0.313)	0.539	-2.59%
Frequency	2012.1	-0.028 (CI = +/-0.027; p = 0.043)	0.003 (CI = +/-0.006; p = 0.360)	-0.093 (CI = +/-0.216; p = 0.381)	0.525	-2.76%
Frequency	2012.2	-0.027 (CI = +/-0.030; p = 0.076)	0.003 (CI = +/-0.006; p = 0.362)	-0.098 (CI = +/-0.229; p = 0.381)	0.493	-2.66%
Frequency	2013.1	-0.032 (CI = +/-0.033; p = 0.059)	0.003 (CI = +/-0.007; p = 0.422)	-0.075 (CI = +/-0.240; p = 0.521)	0.499	-3.12%
Frequency	2013.2	-0.035 (CI = +/-0.037; p = 0.060)	0.002 (CI = +/-0.007; p = 0.470)	-0.059 (CI = +/-0.255; p = 0.635)	0.488	-3.46%
Frequency	2014.1	-0.044 (CI = +/-0.040; p = 0.035)	0.002 (CI = +/-0.007; p = 0.555)	-0.021 (CI = +/-0.265; p = 0.872)	0.512	-4.28%
Frequency	2014.2	-0.044 (CI = +/-0.046; p = 0.057)	0.002 (CI = +/-0.007; p = 0.573)	-0.019 (CI = +/-0.285; p = 0.892)	0.472	-4.33%
Frequency	2015.1	-0.055 (CI = +/-0.050; p = 0.035)	0.002 (CI = +/-0.007; p = 0.657)	0.024 (CI = +/-0.298; p = 0.864)	0.496	-5.33%
Frequency	2015.2	-0.054 (CI = +/-0.058; p = 0.066)	0.002 (CI = +/-0.007; p = 0.661)	0.020 (CI = +/-0.324; p = 0.899)	0.436	-5.21%
Frequency	2016.1	-0.074 (CI = +/-0.060; p = 0.020)	0.001 (CI = +/-0.007; p = 0.746)	0.093 (CI = +/-0.320; p = 0.544)	0.526	-7.10%
Frequency	2016.2	-0.062 (CI = +/-0.067; p = 0.068)	0.001 (CI = +/-0.007; p = 0.710)	0.053 (CI = +/-0.339; p = 0.739)	0.417	-6.01%
Frequency	2017.1	-0.079 (CI = +/-0.073; p = 0.038)	0.001 (CI = +/-0.007; p = 0.724)	0.105 (CI = +/-0.349; p = 0.526)	0.463	-7.56%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	0.009 (CI = +/-0.024; p = 0.479)	0.297 (CI = +/-0.320; p = 0.067)	0.209	+0.86%
Loss Cost	2007.2	0.003 (CI = +/-0.025; p = 0.833)	0.336 (CI = +/-0.318; p = 0.039)	0.195	+0.26%
Loss Cost	2008.1	0.006 (CI = +/-0.027; p = 0.674)	0.317 (CI = +/-0.325; p = 0.056)	0.204	+0.56%
Loss Cost	2008.2	0.012 (CI = +/-0.028; p = 0.405)	0.280 (CI = +/-0.326; p = 0.089)	0.235	+1.16%
Loss Cost	2009.1	0.012 (CI = +/-0.030; p = 0.411)	0.276 (CI = +/-0.337; p = 0.105)	0.230	+1.24%
Loss Cost	2009.2	0.013 (CI = +/-0.033; p = 0.417)	0.271 (CI = +/-0.350; p = 0.123)	0.226	+1.32%
Loss Cost	2010.1	0.005 (CI = +/-0.034; p = 0.758)	0.316 (CI = +/-0.351; p = 0.076)	0.203	+0.52%
Loss Cost	2010.2	0.013 (CI = +/-0.036; p = 0.459)	0.272 (CI = +/-0.354; p = 0.126)	0.238	+1.33%
Loss Cost	2011.1	0.007 (CI = +/-0.039; p = 0.719)	0.306 (CI = +/-0.362; p = 0.095)	0.215	+0.69%
Loss Cost	2011.2	0.008 (CI = +/-0.043; p = 0.713)	0.301 (CI = +/-0.379; p = 0.114)	0.210	+0.77%
Loss Cost	2012.1	0.018 (CI = +/-0.045; p = 0.422)	0.251 (CI = +/-0.384; p = 0.190)	0.248	+1.81%
Loss Cost	2012.2	-0.002 (CI = +/-0.044; p = 0.920)	0.346 (CI = +/-0.357; p = 0.057)	0.238	-0.22%
Loss Cost	2013.1	-0.001 (CI = +/-0.049; p = 0.974)	0.340 (CI = +/-0.376; p = 0.074)	0.235	-0.08%
Loss Cost	2013.2	-0.014 (CI = +/-0.053; p = 0.578)	0.400 (CI = +/-0.381; p = 0.041)	0.231	-1.42%
Loss Cost	2014.1	-0.023 (CI = +/-0.059; p = 0.426)	0.435 (CI = +/-0.400; p = 0.034)	0.229	-2.26%
Loss Cost	2014.2	-0.040 (CI = +/-0.063; p = 0.195)	0.506 (CI = +/-0.405; p = 0.017)	0.255	-3.96%
Loss Cost	2015.1	-0.045 (CI = +/-0.072; p = 0.199)	0.525 (CI = +/-0.433; p = 0.020)	0.255	-4.43%
Loss Cost	2015.2	-0.078 (CI = +/-0.071; p = 0.034)	0.646 (CI = +/-0.406; p = 0.004)	0.362	-7.53%
Loss Cost	2016.1	-0.109 (CI = +/-0.073; p = 0.006)	0.752 (CI = +/-0.389; p = 0.001)	0.474	-10.34%
Loss Cost	2016.2	-0.100 (CI = +/-0.084; p = 0.024)	0.722 (CI = +/-0.419; p = 0.002)	0.449	-9.49%
Loss Cost	2017.1	-0.101 (CI = +/-0.099; p = 0.046)	0.725 (CI = +/-0.458; p = 0.005)	0.440	-9.59%
Severity	2007.1	0.030 (CI = +/-0.024; p = 0.015)	0.425 (CI = +/-0.315; p = 0.010)	0.551	+3.08%
Severity	2007.2	0.027 (CI = +/-0.025; p = 0.040)	0.449 (CI = +/-0.320; p = 0.007)	0.534	+2.70%
Severity	2008.1	0.033 (CI = +/-0.026; p = 0.015)	0.409 (CI = +/-0.318; p = 0.013)	0.566	+3.36%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.008)	0.378 (CI = +/-0.321; p = 0.023)	0.584	+3.89%
Severity	2009.1	0.042 (CI = +/-0.029; p = 0.006)	0.353 (CI = +/-0.328; p = 0.036)	0.591	+4.31%
Severity	2009.2	0.043 (CI = +/-0.032; p = 0.010)	0.350 (CI = +/-0.340; p = 0.044)	0.578	+4.37%
Severity	2010.1	0.038 (CI = +/-0.034; p = 0.029)	0.375 (CI = +/-0.349; p = 0.036)	0.555	+3.90%
Severity	2010.2	0.048 (CI = +/-0.036; p = 0.010)	0.324 (CI = +/-0.347; p = 0.066)	0.592	+4.88%
Severity	2011.1	0.045 (CI = +/-0.039; p = 0.023)	0.336 (CI = +/-0.361; p = 0.067)	0.569	+4.65%
Severity	2011.2	0.040 (CI = +/-0.042; p = 0.062)	0.364 (CI = +/-0.373; p = 0.055)	0.542	+4.07%
Severity	2012.1	0.052 (CI = +/-0.044; p = 0.022)	0.304 (CI = +/-0.372; p = 0.105)	0.584	+5.35%
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.137)	0.401 (CI = +/-0.341; p = 0.023)	0.586	+3.21%
Severity	2013.1	0.038 (CI = +/-0.047; p = 0.109)	0.374 (CI = +/-0.356; p = 0.040)	0.591	+3.83%
Severity	2013.2	0.028 (CI = +/-0.051; p = 0.271)	0.418 (CI = +/-0.367; p = 0.028)	0.567	+2.80%
Severity	2014.1	0.027 (CI = +/-0.057; p = 0.338)	0.421 (CI = +/-0.390; p = 0.036)	0.551	+2.73%
Severity	2014.2	0.010 (CI = +/-0.062; p = 0.731)	0.488 (CI = +/-0.396; p = 0.019)	0.535	+1.03%
Severity	2015.1	0.015 (CI = +/-0.070; p = 0.658)	0.470 (CI = +/-0.424; p = 0.032)	0.531	+1.51%
Severity	2015.2	-0.019 (CI = +/-0.069; p = 0.575)	0.593 (CI = +/-0.392; p = 0.006)	0.562	-1.85%
Severity	2016.1	-0.031 (CI = +/-0.078; p = 0.415)	0.635 (CI = +/-0.417; p = 0.005)	0.556	-3.04%
Severity	2016.2	-0.032 (CI = +/-0.091; p = 0.461)	0.639 (CI = +/-0.454; p = 0.009)	0.548	-3.17%
Severity	2017.1	-0.017 (CI = +/-0.105; p = 0.735)	0.593 (CI = +/-0.487; p = 0.021)	0.560	-1.67%
Frequency	2007.1	-0.022 (CI = +/-0.013; p = 0.001)	-0.128 (CI = +/-0.166; p = 0.126)	0.535	-2.16%
Frequency	2007.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.114 (CI = +/-0.168; p = 0.177)	0.548	-2.37%
Frequency	2008.1	-0.027 (CI = +/-0.014; p = 0.000)	-0.092 (CI = +/-0.166; p = 0.268)	0.582	-2.71%
Frequency	2008.2	-0.027 (CI = +/-0.015; p = 0.001)	-0.097 (CI = +/-0.171; p = 0.255)	0.557	-2.62%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.172; p = 0.365)	0.581	-2.94%
Frequency	2009.2	-0.030 (CI = +/-0.017; p = 0.001)	-0.079 (CI = +/-0.178; p = 0.373)	0.558	-2.92%
Frequency	2010.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.060 (CI = +/-0.181; p = 0.504)	0.575	-3.25%
Frequency	2010.2	-0.034 (CI = +/-0.019; p = 0.001)	-0.052 (CI = +/-0.187; p = 0.573)	0.563	-3.39%
Frequency	2011.1	-0.039 (CI = +/-0.020; p = 0.001)	-0.030 (CI = +/-0.190; p = 0.746)	0.581	-3.79%
Frequency	2011.2	-0.032 (CI = +/-0.021; p = 0.004)	-0.063 (CI = +/-0.188; p = 0.497)	0.539	-3.17%
Frequency	2012.1	-0.034 (CI = +/-0.023; p = 0.006)	-0.053 (CI = +/-0.196; p = 0.580)	0.528	-3.36%
Frequency	2012.2	-0.034 (CI = +/-0.026; p = 0.012)	-0.055 (CI = +/-0.206; p = 0.586)	0.496	-3.32%
Frequency	2013.1	-0.038 (CI = +/-0.028; p = 0.010)	-0.034 (CI = +/-0.213; p = 0.745)	0.506	-3.77%
Frequency	2013.2	-0.042 (CI = +/-0.031; p = 0.011)	-0.018 (CI = +/-0.224; p = 0.867)	0.500	-4.11%
Frequency	2014.1	-0.050 (CI = +/-0.034; p = 0.006)	0.015 (CI = +/-0.230; p = 0.895)	0.529	-4.85%
Frequency	2014.2	-0.051 (CI = +/-0.038; p = 0.012)	0.018 (CI = +/-0.245; p = 0.877)	0.492	-4.94%
Frequency	2015.1	-0.060 (CI = +/-0.042; p = 0.007)	0.055 (CI = +/-0.253; p = 0.650)	0.519	-5.85%
Frequency	2015.2	-0.060 (CI = +/-0.048; p = 0.018)	0.053 (CI = +/-0.273; p = 0.686)	0.464	-5.79%
Frequency	2016.1	-0.078 (CI = +/-0.050; p = 0.005)	0.117 (CI = +/-0.269; p = 0.366)	0.554	-7.53%
Frequency	2016.2	-0.068 (CI = +/-0.057; p = 0.024)	0.082 (CI = +/-0.284; p = 0.544)	0.453	-6.53%
Frequency	2017.1	-0.084 (CI = +/-0.063; p = 0.013)	0.132 (CI = +/-0.294; p = 0.349)	0.499	-8.05%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.023 (CI = +/-0.027; p = 0.091)	-0.079 (CI = +/-0.184; p = 0.390)	0.009 (CI = +/-0.013; p = 0.176)	0.151 (CI = +/-0.385; p = 0.431)	0.224	+2.37%
Loss Cost	2007.2	0.018 (CI = +/-0.029; p = 0.204)	-0.062 (CI = +/-0.186; p = 0.500)	0.008 (CI = +/-0.013; p = 0.224)	0.191 (CI = +/-0.391; p = 0.325)	0.185	+1.85%
Loss Cost	2008.1	0.023 (CI = +/-0.031; p = 0.142)	-0.048 (CI = +/-0.190; p = 0.611)	0.009 (CI = +/-0.013; p = 0.184)	0.159 (CI = +/-0.400; p = 0.423)	0.201	+2.30%
Loss Cost	2008.2	0.032 (CI = +/-0.031; p = 0.048)	-0.075 (CI = +/-0.186; p = 0.419)	0.010 (CI = +/-0.013; p = 0.114)	0.090 (CI = +/-0.394; p = 0.643)	0.268	+3.24%
Loss Cost	2009.1	0.034 (CI = +/-0.034; p = 0.053)	-0.069 (CI = +/-0.193; p = 0.470)	0.010 (CI = +/-0.013; p = 0.113)	0.076 (CI = +/-0.410; p = 0.705)	0.264	+3.44%
Loss Cost	2009.2	0.038 (CI = +/-0.037; p = 0.046)	-0.079 (CI = +/-0.198; p = 0.420)	0.011 (CI = +/-0.013; p = 0.103)	0.049 (CI = +/-0.425; p = 0.815)	0.268	+3.83%
Loss Cost	2010.1	0.029 (CI = +/-0.039; p = 0.141)	-0.102 (CI = +/-0.200; p = 0.302)	0.010 (CI = +/-0.013; p = 0.158)	0.107 (CI = +/-0.432; p = 0.615)	0.239	+2.94%
Loss Cost	2010.2	0.043 (CI = +/-0.040; p = 0.037)	-0.135 (CI = +/-0.193; p = 0.161)	0.011 (CI = +/-0.013; p = 0.082)	0.014 (CI = +/-0.420; p = 0.947)	0.333	+4.35%
Loss Cost	2011.1	0.035 (CI = +/-0.043; p = 0.103)	-0.153 (CI = +/-0.198; p = 0.124)	0.010 (CI = +/-0.013; p = 0.123)	0.059 (CI = +/-0.435; p = 0.780)	0.311	+3.60%
Loss Cost	2011.2	0.042 (CI = +/-0.047; p = 0.075)	-0.167 (CI = +/-0.203; p = 0.102)	0.011 (CI = +/-0.014; p = 0.104)	0.015 (CI = +/-0.453; p = 0.945)	0.324	+4.31%
Loss Cost	2012.1	0.056 (CI = +/-0.050; p = 0.028)	-0.137 (CI = +/-0.202; p = 0.175)	0.013 (CI = +/-0.013; p = 0.056)	-0.070 (CI = +/-0.456; p = 0.753)	0.378	+5.80%
Loss Cost	2012.2	0.039 (CI = +/-0.051; p = 0.126)	-0.104 (CI = +/-0.195; p = 0.279)	0.011 (CI = +/-0.013; p = 0.087)	0.036 (CI = +/-0.448; p = 0.869)	0.310	+3.97%
Loss Cost	2013.1	0.044 (CI = +/-0.057; p = 0.127)	-0.095 (CI = +/-0.205; p = 0.342)	0.012 (CI = +/-0.014; p = 0.086)	0.010 (CI = +/-0.478; p = 0.966)	0.310	+4.45%
Loss Cost	2013.2	0.035 (CI = +/-0.063; p = 0.263)	-0.081 (CI = +/-0.212; p = 0.433)	0.011 (CI = +/-0.014; p = 0.120)	0.059 (CI = +/-0.506; p = 0.810)	0.260	+3.54%
Loss Cost	2014.1	0.028 (CI = +/-0.072; p = 0.425)	-0.092 (CI = +/-0.223; p = 0.395)	0.010 (CI = +/-0.015; p = 0.167)	0.096 (CI = +/-0.544; p = 0.715)	0.242	+2.82%
Loss Cost	2014.2	0.016 (CI = +/-0.080; p = 0.682)	-0.075 (CI = +/-0.232; p = 0.501)	0.009 (CI = +/-0.015; p = 0.224)	0.158 (CI = +/-0.579; p = 0.571)	0.210	+1.59%
Loss Cost	2015.1	0.014 (CI = +/-0.093; p = 0.744)	-0.077 (CI = +/-0.248; p = 0.517)	0.009 (CI = +/-0.016; p = 0.258)	0.165 (CI = +/-0.633; p = 0.588)	0.199	+1.46%
Loss Cost	2015.2	-0.015 (CI = +/-0.099; p = 0.749)	-0.040 (CI = +/-0.245; p = 0.731)	0.007 (CI = +/-0.017; p = 0.362)	0.304 (CI = +/-0.643; p = 0.327)	0.215	-1.50%
Loss Cost	2016.1	-0.049 (CI = +/-0.107; p = 0.339)	-0.082 (CI = +/-0.243; p = 0.479)	0.004 (CI = +/-0.016; p = 0.553)	0.454 (CI = +/-0.654; p = 0.158)	0.291	-4.79%
Loss Cost	2016.2	-0.026 (CI = +/-0.119; p = 0.645)	-0.109 (CI = +/-0.252; p = 0.365)	0.006 (CI = +/-0.016; p = 0.467)	0.357 (CI = +/-0.692; p = 0.284)	0.293	-2.55%
Loss Cost	2017.1	-0.026 (CI = +/-0.140; p = 0.696)	-0.109 (CI = +/-0.275; p = 0.403)	0.006 (CI = +/-0.017; p = 0.494)	0.356 (CI = +/-0.769; p = 0.330)	0.271	-2.52%
Severity	2007.1	0.039 (CI = +/-0.025; p = 0.004)	-0.241 (CI = +/-0.171; p = 0.007)	0.002 (CI = +/-0.012; p = 0.771)	0.342 (CI = +/-0.357; p = 0.060)	0.610	+3.97%
Severity	2007.2	0.037 (CI = +/-0.027; p = 0.009)	-0.236 (CI = +/-0.176; p = 0.010)	0.001 (CI = +/-0.012; p = 0.810)	0.355 (CI = +/-0.369; p = 0.059)	0.584	+3.81%
Severity	2008.1	0.044 (CI = +/-0.029; p = 0.004)	-0.215 (CI = +/-0.177; p = 0.019)	0.003 (CI = +/-0.012; p = 0.647)	0.307 (CI = +/-0.371; p = 0.101)	0.607	+4.48%
Severity	2008.2	0.053 (CI = +/-0.029; p = 0.001)	-0.242 (CI = +/-0.171; p = 0.007)	0.004 (CI = +/-0.012; p = 0.465)	0.237 (CI = +/-0.361; p = 0.190)	0.654	+5.45%
Severity	2009.1	0.057 (CI = +/-0.031; p = 0.001)	-0.231 (CI = +/-0.176; p = 0.012)	0.005 (CI = +/-0.012; p = 0.408)	0.211 (CI = +/-0.373; p = 0.256)	0.657	+5.84%
Severity	2009.2	0.062 (CI = +/-0.033; p = 0.001)	-0.244 (CI = +/-0.179; p = 0.009)	0.006 (CI = +/-0.012; p = 0.350)	0.175 (CI = +/-0.384; p = 0.357)	0.656	+6.37%
Severity	2010.1	0.055 (CI = +/-0.036; p = 0.004)	-0.264 (CI = +/-0.182; p = 0.006)	0.004 (CI = +/-0.012; p = 0.470)	0.224 (CI = +/-0.392; p = 0.251)	0.645	+5.60%
Severity	2010.2	0.071 (CI = +/-0.033; p = 0.000)	-0.304 (CI = +/-0.162; p = 0.001)	0.007 (CI = +/-0.011; p = 0.217)	0.108 (CI = +/-0.352; p = 0.534)	0.739	+7.41%
Severity	2011.1	0.066 (CI = +/-0.036; p = 0.001)	-0.317 (CI = +/-0.166; p = 0.001)	0.006 (CI = +/-0.011; p = 0.291)	0.141 (CI = +/-0.366; p = 0.432)	0.730	+6.84%
Severity	2011.2	0.067 (CI = +/-0.040; p = 0.002)	-0.320 (CI = +/-0.173; p = 0.001)	0.006 (CI = +/-0.012; p = 0.297)	0.134 (CI = +/-0.387; p = 0.480)	0.706	+6.96%
Severity	2012.1	0.080 (CI = +/-0.042; p = 0.001)	-0.292 (CI = +/-0.172; p = 0.002)	0.008 (CI = +/-0.011; p = 0.172)	0.057 (CI = +/-0.387; p = 0.761)	0.736	+8.34%
Severity	2012.2	0.064 (CI = +/-0.043; p = 0.005)	-0.263 (CI = +/-0.164; p = 0.003)	0.006 (CI = +/-0.011; p = 0.260)	0.153 (CI = +/-0.376; p = 0.408)	0.711	+6.65%
Severity	2013.1	0.070 (CI = +/-0.048; p = 0.006)	-0.252 (CI = +/-0.171; p = 0.006)	0.007 (CI = +/-0.011; p = 0.228)	0.121 (CI = +/-0.399; p = 0.535)	0.711	+7.25%
Severity	2013.2	0.069 (CI = +/-0.054; p = 0.015)	-0.250 (CI = +/-0.180; p = 0.009)	0.007 (CI = +/-0.012; p = 0.257)	0.128 (CI = +/-0.429; p = 0.538)	0.677	+7.10%
Severity	2014.1	0.066 (CI = +/-0.061; p = 0.037)	-0.255 (CI = +/-0.190; p = 0.012)	0.006 (CI = +/-0.013; p = 0.307)	0.144 (CI = +/-0.463; p = 0.521)	0.664	+6.78%
Severity	2014.2	0.059 (CI = +/-0.069; p = 0.089)	-0.245 (CI = +/-0.200; p = 0.019)	0.006 (CI = +/-0.013; p = 0.369)	0.179 (CI = +/-0.498; p = 0.458)	0.619	+6.07%
Severity	2015.1	0.063 (CI = +/-0.080; p = 0.114)	-0.240 (CI = +/-0.213; p = 0.030)	0.006 (CI = +/-0.014; p = 0.369)	0.160 (CI = +/-0.544; p = 0.540)	0.612	+6.48%
Severity	2015.2	0.038 (CI = +/-0.085; p = 0.353)	-0.209 (CI = +/-0.212; p = 0.053)	0.004 (CI = +/-0.014; p = 0.500)	0.276 (CI = +/-0.555; p = 0.304)	0.569	+3.90%
Severity	2016.1	0.020 (CI = +/-0.097; p = 0.666)	-0.232 (CI = +/-0.221; p = 0.042)	0.003 (CI = +/-0.014; p = 0.652)	0.357 (CI = +/-0.595; p = 0.217)	0.569	+2.00%
Severity	2016.2	0.038 (CI = +/-0.109; p = 0.467)	-0.252 (CI = +/-0.232; p = 0.036)	0.004 (CI = +/-0.015; p = 0.576)	0.282 (CI = +/-0.637; p = 0.353)	0.581	+3.84%
Severity	2017.1	0.050 (CI = +/-0.128; p = 0.404)	-0.238 (CI = +/-0.250; p = 0.060)	0.005 (CI = +/-0.016; p = 0.536)	0.234 (CI = +/-0.700; p = 0.477)	0.580	+5.16%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.009)	0.162 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.011)	-0.191 (CI = +/-0.158; p = 0.019)	0.713	-1.54%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	0.174 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.005; p = 0.015)	-0.163 (CI = +/-0.154; p = 0.039)	0.744	-1.88%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.167 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.005; p = 0.025)	-0.148 (CI = +/-0.157; p = 0.064)	0.753	-2.09%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.002)	0.168 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.029)	-0.147 (CI = +/-0.163; p = 0.076)	0.736	-2.10%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.002)	0.162 (CI = +/-0.079; p = 0.000)	0.006 (CI = +/-0.005; p = 0.043)	-0.135 (CI = +/-0.168; p = 0.113)	0.739	-2.27%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.003)	0.165 (CI = +/-0.082; p = 0.000)	0.005 (CI = +/-0.006; p = 0.055)	-0.127 (CI = +/-0.175; p = 0.150)	0.726	-2.38%
Frequency	2010.1	-0.026 (CI = +/-0.017; p = 0.004)	0.161 (CI = +/-0.085; p = 0.001)	0.005 (CI = +/-0.006; p = 0.075)	-0.117 (CI = +/-0.183; p = 0.200)	0.726	-2.53%
Frequency	2010.2	-0.029 (CI = +/-0.018; p = 0.003)	0.169 (CI = +/-0.086; p = 0.000)	0.005 (CI = +/-0.006; p = 0.105)	-0.094 (CI = +/-0.187; p = 0.311)	0.729	-2.85%
Frequency	2011.1	-0.031 (CI = +/-0.019; p = 0.003)	0.165 (CI = +/-0.089; p = 0.001)	0.004 (CI = +/-0.006; p = 0.140)	-0.082 (CI = +/-0.196; p = 0.396)	0.728	-3.03%
Frequency	2011.2	-0.025 (CI = +/-0.020; p = 0.018)	0.153 (CI = +/-0.088; p = 0.002)	0.005 (CI = +/-0.006; p = 0.085)	-0.119 (CI = +/-0.197; p = 0.223)	0.697	-2.48%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.041)	0.156 (CI = +/-0.092; p = 0.002)	0.005 (CI = +/-0.006; p = 0.086)	-0.127 (CI = +/-0.208; p = 0.217)	0.688	-2.34%
Frequency	2012.2	-0.025 (CI = +/-0.025; p = 0.047)	0.159 (CI = +/-0.096; p = 0.003)	0.005 (CI = +/-0.006; p = 0.110)	-0.117 (CI = +/-0.221; p = 0.284)	0.668	-2.51%
Frequency	2013.1	-0.026 (CI = +/-0.028; p = 0.065)	0.157 (CI = +/-0.101; p = 0.004)	0.005 (CI = +/-0.007; p = 0.137)	-0.111 (CI = +/-0.236; p = 0.339)	0.661	-2.61%
Frequency	2013.2	-0.034 (CI = +/-0.030; p = 0.031)	0.169 (CI = +/-0.102; p = 0.003)	0.004 (CI = +/-0.007; p = 0.199)	-0.069 (CI = +/-0.243; p = 0.556)	0.678	-3.32%
Frequency	2014.1	-0.038 (CI = +/-0.034; p = 0.033)	0.162 (CI = +/-0.107; p = 0.005)	0.004 (CI = +/-0.007; p = 0.270)	-0.048 (CI = +/-0.261; p = 0.700)	0.675	-3.71%
Frequency	2014.2	-0.043 (CI = +/-0.039; p = 0.030)	0.170 (CI = +/-0.111; p = 0.005)	0.003 (CI = +/-0.007; p = 0.342)	-0.021 (CI = +/-0.278; p = 0.877)	0.661	-4.22%
Frequency	2015.1	-0.048 (CI = +/-0.044; p = 0.034)	0.162 (CI = +/-0.118; p = 0.010)	0.003 (CI = +/-0.008; p = 0.438)	0.005 (CI = +/-0.301; p = 0.975)	0.659	-4.72%
Frequency	2015.2	-0.053 (CI = +/-0.050; p = 0.039)	0.169 (CI = +/-0.125; p = 0.012)	0.003 (CI = +/-0.008; p = 0.509)	0.028 (CI = +/-0.327; p = 0.857)	0.623	-5.19%
Frequency	2016.1	-0.069 (CI = +/-0.055; p = 0.018)	0.149 (CI = +/-0.126; p = 0.023)	0.001 (CI = +/-0.008; p = 0.719)	0.097 (CI = +/-0.338; p = 0.548)	0.663	-6.66%
Frequency	2016.2	-0.064 (CI = +/-0.063; p = 0.050)	0.143 (CI = +/-0.135; p = 0.039)	0.002 (CI = +/-0.009; p = 0.685)	0.074 (CI = +/-0.370; p = 0.670)	0.564	-6.15%
Frequency	2017.1	-0.076 (CI = +/-0.073; p = 0.042)	0.130 (CI = +/-0.142; p = 0.071)	0.001 (CI = +/-0.009; p = 0.812)	0.121 (CI = +/-0.398; p = 0.516)	0.574	-7.30%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time			Implied Trend	
		Mobility			Adjusted R^2	Rate
Loss Cost	2007.1	0.024 (CI = +/-0.027; p = 0.079)	0.009 (CI = +/-0.013; p = 0.145)	0.151 (CI = +/-0.383; p = 0.429)	0.230	+2.45%
Loss Cost	2007.2	0.018 (CI = +/-0.029; p = 0.197)	0.008 (CI = +/-0.013; p = 0.197)	0.195 (CI = +/-0.387; p = 0.311)	0.199	+1.86%
Loss Cost	2008.1	0.023 (CI = +/-0.030; p = 0.127)	0.009 (CI = +/-0.013; p = 0.159)	0.159 (CI = +/-0.395; p = 0.418)	0.220	+2.36%
Loss Cost	2008.2	0.032 (CI = +/-0.031; p = 0.045)	0.011 (CI = +/-0.013; p = 0.096)	0.094 (CI = +/-0.391; p = 0.625)	0.276	+3.25%
Loss Cost	2009.1	0.035 (CI = +/-0.034; p = 0.044)	0.011 (CI = +/-0.013; p = 0.091)	0.075 (CI = +/-0.406; p = 0.708)	0.276	+3.53%
Loss Cost	2009.2	0.038 (CI = +/-0.037; p = 0.043)	0.011 (CI = +/-0.013; p = 0.086)	0.053 (CI = +/-0.422; p = 0.798)	0.277	+3.85%
Loss Cost	2010.1	0.031 (CI = +/-0.039; p = 0.121)	0.010 (CI = +/-0.013; p = 0.123)	0.103 (CI = +/-0.432; p = 0.628)	0.236	+3.10%
Loss Cost	2010.2	0.043 (CI = +/-0.040; p = 0.039)	0.012 (CI = +/-0.013; p = 0.066)	0.020 (CI = +/-0.428; p = 0.923)	0.304	+4.38%
Loss Cost	2011.1	0.038 (CI = +/-0.044; p = 0.087)	0.012 (CI = +/-0.013; p = 0.090)	0.051 (CI = +/-0.447; p = 0.816)	0.266	+3.89%
Loss Cost	2011.2	0.043 (CI = +/-0.049; p = 0.082)	0.012 (CI = +/-0.014; p = 0.085)	0.023 (CI = +/-0.470; p = 0.921)	0.268	+4.36%
Loss Cost	2012.1	0.059 (CI = +/-0.050; p = 0.023)	0.014 (CI = +/-0.014; p = 0.040)	-0.080 (CI = +/-0.465; p = 0.723)	0.350	+6.13%
Loss Cost	2012.2	0.039 (CI = +/-0.051; p = 0.124)	0.012 (CI = +/-0.013; p = 0.070)	0.040 (CI = +/-0.449; p = 0.856)	0.303	+4.00%
Loss Cost	2013.1	0.046 (CI = +/-0.057; p = 0.104)	0.013 (CI = +/-0.013; p = 0.063)	0.000 (CI = +/-0.475; p = 1.000)	0.311	+4.73%
Loss Cost	2013.2	0.035 (CI = +/-0.062; p = 0.254)	0.011 (CI = +/-0.014; p = 0.098)	0.061 (CI = +/-0.499; p = 0.800)	0.274	+3.58%
Loss Cost	2014.1	0.031 (CI = +/-0.071; p = 0.368)	0.011 (CI = +/-0.014; p = 0.126)	0.083 (CI = +/-0.537; p = 0.749)	0.252	+3.15%
Loss Cost	2014.2	0.016 (CI = +/-0.079; p = 0.670)	0.010 (CI = +/-0.015; p = 0.188)	0.160 (CI = +/-0.567; p = 0.560)	0.234	+1.63%
Loss Cost	2015.1	0.018 (CI = +/-0.090; p = 0.681)	0.010 (CI = +/-0.016; p = 0.205)	0.152 (CI = +/-0.618; p = 0.610)	0.227	+1.80%
Loss Cost	2015.2	-0.015 (CI = +/-0.095; p = 0.744)	0.007 (CI = +/-0.015; p = 0.324)	0.305 (CI = +/-0.620; p = 0.311)	0.261	-1.48%
Loss Cost	2016.1	-0.045 (CI = +/-0.103; p = 0.370)	0.005 (CI = +/-0.015; p = 0.464)	0.437 (CI = +/-0.637; p = 0.163)	0.315	-4.37%
Loss Cost	2016.2	-0.025 (CI = +/-0.117; p = 0.648)	0.006 (CI = +/-0.016; p = 0.395)	0.357 (CI = +/-0.684; p = 0.280)	0.299	-2.51%
Loss Cost	2017.1	-0.019 (CI = +/-0.136; p = 0.768)	0.007 (CI = +/-0.017; p = 0.400)	0.332 (CI = +/-0.751; p = 0.355)	0.286	-1.87%
Severity	2007.1	0.041 (CI = +/-0.028; p = 0.005)	0.004 (CI = +/-0.013; p = 0.586)	0.342 (CI = +/-0.395; p = 0.088)	0.521	+4.21%
Severity	2007.2	0.038 (CI = +/-0.030; p = 0.015)	0.003 (CI = +/-0.013; p = 0.664)	0.369 (CI = +/-0.406; p = 0.073)	0.496	+3.84%
Severity	2008.1	0.046 (CI = +/-0.031; p = 0.005)	0.004 (CI = +/-0.013; p = 0.495)	0.305 (CI = +/-0.401; p = 0.132)	0.540	+4.73%
Severity	2008.2	0.054 (CI = +/-0.032; p = 0.002)	0.006 (CI = +/-0.013; p = 0.378)	0.251 (CI = +/-0.404; p = 0.214)	0.566	+5.50%
Severity	2009.1	0.060 (CI = +/-0.034; p = 0.001)	0.007 (CI = +/-0.013; p = 0.301)	0.206 (CI = +/-0.412; p = 0.316)	0.580	+6.17%
Severity	2009.2	0.062 (CI = +/-0.037; p = 0.002)	0.007 (CI = +/-0.013; p = 0.288)	0.189 (CI = +/-0.429; p = 0.375)	0.568	+6.42%
Severity	2010.1	0.059 (CI = +/-0.040; p = 0.006)	0.007 (CI = +/-0.014; p = 0.340)	0.213 (CI = +/-0.447; p = 0.335)	0.537	+6.04%
Severity	2010.2	0.072 (CI = +/-0.042; p = 0.001)	0.009 (CI = +/-0.013; p = 0.201)	0.123 (CI = +/-0.439; p = 0.570)	0.592	+7.49%
Severity	2011.1	0.072 (CI = +/-0.046; p = 0.003)	0.009 (CI = +/-0.014; p = 0.218)	0.124 (CI = +/-0.463; p = 0.586)	0.567	+7.47%
Severity	2011.2	0.068 (CI = +/-0.050; p = 0.010)	0.008 (CI = +/-0.014; p = 0.263)	0.148 (CI = +/-0.487; p = 0.535)	0.532	+7.05%
Severity	2012.1	0.087 (CI = +/-0.052; p = 0.002)	0.010 (CI = +/-0.014; p = 0.136)	0.035 (CI = +/-0.477; p = 0.881)	0.598	+9.05%
Severity	2012.2	0.065 (CI = +/-0.052; p = 0.016)	0.008 (CI = +/-0.013; p = 0.231)	0.162 (CI = +/-0.457; p = 0.469)	0.570	+6.74%
Severity	2013.1	0.077 (CI = +/-0.057; p = 0.010)	0.009 (CI = +/-0.013; p = 0.169)	0.094 (CI = +/-0.475; p = 0.683)	0.588	+8.01%
Severity	2013.2	0.070 (CI = +/-0.063; p = 0.033)	0.008 (CI = +/-0.014; p = 0.224)	0.136 (CI = +/-0.505; p = 0.580)	0.549	+7.21%
Severity	2014.1	0.074 (CI = +/-0.071; p = 0.042)	0.009 (CI = +/-0.015; p = 0.220)	0.110 (CI = +/-0.543; p = 0.676)	0.533	+7.73%
Severity	2014.2	0.060 (CI = +/-0.079; p = 0.130)	0.007 (CI = +/-0.015; p = 0.308)	0.184 (CI = +/-0.574; p = 0.508)	0.489	+6.18%
Severity	2015.1	0.073 (CI = +/-0.090; p = 0.103)	0.009 (CI = +/-0.016; p = 0.262)	0.119 (CI = +/-0.615; p = 0.687)	0.496	+7.59%
Severity	2015.2	0.039 (CI = +/-0.094; p = 0.389)	0.006 (CI = +/-0.015; p = 0.409)	0.278 (CI = +/-0.612; p = 0.348)	0.469	+4.00%
Severity	2016.1	0.032 (CI = +/-0.109; p = 0.537)	0.006 (CI = +/-0.016; p = 0.469)	0.310 (CI = +/-0.670; p = 0.338)	0.443	+3.26%
Severity	2016.2	0.039 (CI = +/-0.126; p = 0.520)	0.006 (CI = +/-0.017; p = 0.465)	0.283 (CI = +/-0.735; p = 0.421)	0.432	+3.94%
Severity	2017.1	0.065 (CI = +/-0.142; p = 0.340)	0.007 (CI = +/-0.017; p = 0.394)	0.182 (CI = +/-0.782; p = 0.621)	0.462	+6.70%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.019)	0.006 (CI = +/-0.006; p = 0.082)	-0.191 (CI = +/-0.198; p = 0.058)	0.551	-1.69%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.013)	0.005 (CI = +/-0.007; p = 0.110)	-0.174 (CI = +/-0.202; p = 0.089)	0.560	-1.91%
Frequency	2008.1	-0.023 (CI = +/-0.016; p = 0.005)	0.005 (CI = +/-0.007; p = 0.158)	-0.146 (CI = +/-0.202; p = 0.150)	0.589	-2.27%
Frequency	2008.2	-0.022 (CI = +/-0.017; p = 0.013)	0.005 (CI = +/-0.007; p = 0.147)	-0.156 (CI = +/-0.209; p = 0.137)	0.565	-2.13%
Frequency	2009.1	-0.025 (CI = +/-0.018; p = 0.007)	0.004 (CI = +/-0.007; p = 0.204)	-0.131 (CI = +/-0.212; p = 0.218)	0.584	-2.48%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.015)	0.004 (CI = +/-0.007; p = 0.206)	-0.136 (CI = +/-0.221; p = 0.220)	0.561	-2.41%
Frequency	2010.1	-0.028 (CI = +/-0.021; p = 0.009)	0.004 (CI = +/-0.007; p = 0.275)	-0.111 (CI = +/-0.227; p = 0.326)	0.574	-2.77%
Frequency	2010.2	-0.029 (CI = +/-0.022; p = 0.013)	0.004 (CI = +/-0.007; p = 0.314)	-0.102 (CI = +/-0.238; p = 0.384)	0.560	-2.89%
Frequency	2011.1	-0.034 (CI = +/-0.024; p = 0.008)	0.003 (CI = +/-0.007; p = 0.412)	-0.073 (CI = +/-0.245; p = 0.545)	0.574	-3.33%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.046)	0.004 (CI = +/-0.007; p = 0.247)	-0.126 (CI = +/-0.241; p = 0.293)	0.541	-2.52%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.053)	0.004 (CI = +/-0.007; p = 0.290)	-0.115 (CI = +/-0.255; p = 0.359)	0.527	-2.68%
Frequency	2012.2	-0.026 (CI = +/-0.031; p = 0.094)	0.004 (CI = +/-0.008; p = 0.291)	-0.123 (CI = +/-0.271; p = 0.358)	0.495	-2.56%
Frequency	2013.1	-0.031 (CI = +/-0.034; p = 0.073)	0.003 (CI = +/-0.008; p = 0.376)	-0.094 (CI = +/-0.286; p = 0.499)	0.500	-3.04%
Frequency	2013.2	-0.034 (CI = +/-0.038; p = 0.074)	0.003 (CI = +/-0.008; p = 0.449)	-0.074 (CI = +/-0.305; p = 0.615)	0.489	-3.39%
Frequency	2014.1	-0.043 (CI = +/-0.042; p = 0.043)	0.002 (CI = +/-0.009; p = 0.595)	-0.026 (CI = +/-0.319; p = 0.864)	0.512	-4.25%
Frequency	2014.2	-0.044 (CI = +/-0.048; p = 0.070)	0.002 (CI = +/-0.009; p = 0.620)	-0.024 (CI = +/-0.345; p = 0.884)	0.472	-4.29%
Frequency	2015.1	-0.055 (CI = +/-0.053; p = 0.042)	0.001 (CI = +/-0.009; p = 0.787)	0.032 (CI = +/-0.363; p = 0.853)	0.496	-5.38%
Frequency	2015.2	-0.054 (CI = +/-0.061; p = 0.079)	0.001 (CI = +/-0.010; p = 0.782)	0.026 (CI = +/-0.397; p = 0.890)	0.436	-5.26%
Frequency	2016.1	-0.077 (CI = +/-0.064; p = 0.023)	0.000 (CI = +/-0.009; p = 0.962)	0.127 (CI = +/-0.396; p = 0.502)	0.529	-7.39%
Frequency	2016.2	-0.064 (CI = +/-0.073; p = 0.079)	0.001 (CI = +/-0.010; p = 0.913)	0.074 (CI = +/-0.424; p = 0.712)	0.418	-6.20%
Frequency	2017.1	-0.084 (CI = +/-0.080; p = 0.041)	0.000 (CI = +/-0.010; p = 0.936)	0.149 (CI = +/-0.439; p = 0.473)	0.468	-8.03%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2007.1	0.012 (CI = +/-0.022; p = 0.268)	-0.092 (CI = +/-0.186; p = 0.318)	0.284 (CI = +/-0.335; p = 0.093)	0.202	+1.24%
Loss Cost	2007.2	0.008 (CI = +/-0.023; p = 0.498)	-0.072 (CI = +/-0.187; p = 0.437)	0.315 (CI = +/-0.336; p = 0.065)	0.171	+0.78%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.405)	-0.062 (CI = +/-0.192; p = 0.513)	0.302 (CI = +/-0.342; p = 0.082)	0.178	+1.03%
Loss Cost	2008.2	0.016 (CI = +/-0.025; p = 0.198)	-0.088 (CI = +/-0.191; p = 0.353)	0.262 (CI = +/-0.339; p = 0.125)	0.226	+1.65%
Loss Cost	2009.1	0.017 (CI = +/-0.027; p = 0.223)	-0.087 (CI = +/-0.197; p = 0.374)	0.260 (CI = +/-0.349; p = 0.137)	0.220	+1.68%
Loss Cost	2009.2	0.018 (CI = +/-0.029; p = 0.210)	-0.094 (CI = +/-0.204; p = 0.353)	0.249 (CI = +/-0.360; p = 0.166)	0.217	+1.86%
Loss Cost	2010.1	0.011 (CI = +/-0.031; p = 0.462)	-0.120 (CI = +/-0.203; p = 0.235)	0.286 (CI = +/-0.355; p = 0.110)	0.206	+1.11%
Loss Cost	2010.2	0.020 (CI = +/-0.032; p = 0.205)	-0.151 (CI = +/-0.200; p = 0.132)	0.236 (CI = +/-0.350; p = 0.177)	0.272	+2.01%
Loss Cost	2011.1	0.013 (CI = +/-0.033; p = 0.417)	-0.172 (CI = +/-0.202; p = 0.091)	0.267 (CI = +/-0.351; p = 0.130)	0.266	+1.34%
Loss Cost	2011.2	0.017 (CI = +/-0.036; p = 0.350)	-0.183 (CI = +/-0.209; p = 0.083)	0.249 (CI = +/-0.364; p = 0.171)	0.269	+1.69%
Loss Cost	2012.1	0.024 (CI = +/-0.039; p = 0.218)	-0.163 (CI = +/-0.213; p = 0.127)	0.218 (CI = +/-0.369; p = 0.234)	0.291	+2.39%
Loss Cost	2012.2	0.009 (CI = +/-0.039; p = 0.637)	-0.121 (CI = +/-0.203; p = 0.230)	0.291 (CI = +/-0.352; p = 0.100)	0.237	+0.90%
Loss Cost	2013.1	0.009 (CI = +/-0.043; p = 0.664)	-0.120 (CI = +/-0.213; p = 0.252)	0.291 (CI = +/-0.368; p = 0.115)	0.231	+0.92%
Loss Cost	2013.2	0.000 (CI = +/-0.047; p = 0.984)	-0.098 (CI = +/-0.219; p = 0.360)	0.331 (CI = +/-0.379; p = 0.084)	0.195	+0.05%
Loss Cost	2014.1	-0.007 (CI = +/-0.052; p = 0.772)	-0.116 (CI = +/-0.226; p = 0.298)	0.360 (CI = +/-0.392; p = 0.069)	0.196	-0.72%
Loss Cost	2014.2	-0.018 (CI = +/-0.057; p = 0.506)	-0.090 (CI = +/-0.233; p = 0.425)	0.408 (CI = +/-0.406; p = 0.049)	0.182	-1.82%
Loss Cost	2015.1	-0.023 (CI = +/-0.064; p = 0.465)	-0.099 (CI = +/-0.246; p = 0.407)	0.423 (CI = +/-0.429; p = 0.053)	0.180	-2.24%
Loss Cost	2015.2	-0.046 (CI = +/-0.068; p = 0.165)	-0.052 (CI = +/-0.241; p = 0.649)	0.515 (CI = +/-0.423; p = 0.020)	0.221	-4.53%
Loss Cost	2016.1	-0.071 (CI = +/-0.071; p = 0.049)	-0.093 (CI = +/-0.233; p = 0.404)	0.594 (CI = +/-0.411; p = 0.008)	0.323	-6.86%
Loss Cost	2016.2	-0.055 (CI = +/-0.081; p = 0.165)	-0.120 (CI = +/-0.244; p = 0.307)	0.539 (CI = +/-0.436; p = 0.019)	0.316	-5.36%
Loss Cost	2017.1	-0.058 (CI = +/-0.095; p = 0.211)	-0.124 (CI = +/-0.263; p = 0.326)	0.546 (CI = +/-0.474; p = 0.028)	0.302	-5.61%
Severity	2007.1	0.037 (CI = +/-0.020; p = 0.001)	-0.244 (CI = +/-0.167; p = 0.006)	0.368 (CI = +/-0.302; p = 0.018)	0.621	+3.74%
Severity	2007.2	0.035 (CI = +/-0.021; p = 0.002)	-0.238 (CI = +/-0.173; p = 0.008)	0.377 (CI = +/-0.310; p = 0.019)	0.596	+3.60%
Severity	2008.1	0.040 (CI = +/-0.022; p = 0.001)	-0.219 (CI = +/-0.173; p = 0.015)	0.352 (CI = +/-0.309; p = 0.027)	0.618	+4.07%
Severity	2008.2	0.047 (CI = +/-0.023; p = 0.000)	-0.248 (CI = +/-0.169; p = 0.005)	0.308 (CI = +/-0.300; p = 0.044)	0.660	+4.78%
Severity	2009.1	0.049 (CI = +/-0.024; p = 0.000)	-0.240 (CI = +/-0.173; p = 0.008)	0.297 (CI = +/-0.307; p = 0.057)	0.660	+5.00%
Severity	2009.2	0.052 (CI = +/-0.026; p = 0.000)	-0.252 (CI = +/-0.178; p = 0.007)	0.277 (CI = +/-0.314; p = 0.081)	0.657	+5.33%
Severity	2010.1	0.046 (CI = +/-0.027; p = 0.002)	-0.272 (CI = +/-0.179; p = 0.004)	0.306 (CI = +/-0.313; p = 0.055)	0.652	+4.74%
Severity	2010.2	0.058 (CI = +/-0.026; p = 0.000)	-0.314 (CI = +/-0.162; p = 0.001)	0.238 (CI = +/-0.284; p = 0.097)	0.733	+6.00%
Severity	2011.1	0.054 (CI = +/-0.027; p = 0.000)	-0.328 (CI = +/-0.165; p = 0.000)	0.260 (CI = +/-0.288; p = 0.075)	0.728	+5.51%
Severity	2011.2	0.054 (CI = +/-0.030; p = 0.001)	-0.328 (CI = +/-0.173; p = 0.001)	0.260 (CI = +/-0.300; p = 0.087)	0.704	+5.50%
Severity	2012.1	0.061 (CI = +/-0.031; p = 0.001)	-0.308 (CI = +/-0.173; p = 0.001)	0.228 (CI = +/-0.300; p = 0.129)	0.724	+6.25%
Severity	2012.2	0.048 (CI = +/-0.031; p = 0.004)	-0.272 (CI = +/-0.164; p = 0.002)	0.291 (CI = +/-0.284; p = 0.045)	0.706	+4.93%
Severity	2013.1	0.050 (CI = +/-0.035; p = 0.007)	-0.267 (CI = +/-0.171; p = 0.004)	0.282 (CI = +/-0.296; p = 0.060)	0.703	+5.15%
Severity	2013.2	0.048 (CI = +/-0.039; p = 0.018)	-0.260 (CI = +/-0.180; p = 0.007)	0.294 (CI = +/-0.311; p = 0.063)	0.671	+4.89%
Severity	2014.1	0.044 (CI = +/-0.043; p = 0.045)	-0.269 (CI = +/-0.188; p = 0.008)	0.309 (CI = +/-0.325; p = 0.062)	0.662	+4.48%
Severity	2014.2	0.037 (CI = +/-0.048; p = 0.117)	-0.255 (CI = +/-0.197; p = 0.014)	0.336 (CI = +/-0.342; p = 0.054)	0.622	+3.82%
Severity	2015.1	0.038 (CI = +/-0.054; p = 0.161)	-0.254 (CI = +/-0.208; p = 0.020)	0.335 (CI = +/-0.363; p = 0.068)	0.615	+3.84%
Severity	2015.2	0.018 (CI = +/-0.058; p = 0.508)	-0.217 (CI = +/-0.205; p = 0.040)	0.410 (CI = +/-0.360; p = 0.028)	0.584	+1.85%
Severity	2016.1	0.005 (CI = +/-0.064; p = 0.876)	-0.239 (CI = +/-0.211; p = 0.029)	0.454 (CI = +/-0.372; p = 0.020)	0.594	+0.47%
Severity	2016.2	0.017 (CI = +/-0.074; p = 0.625)	-0.260 (CI = +/-0.222; p = 0.025)	0.411 (CI = +/-0.398; p = 0.044)	0.603	+1.72%
Severity	2017.1	0.024 (CI = +/-0.086; p = 0.557)	-0.250 (CI = +/-0.238; p = 0.041)	0.391 (CI = +/-0.430; p = 0.071)	0.601	+2.42%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.082; p = 0.001)	-0.084 (CI = +/-0.149; p = 0.258)	0.656	-2.41%
Frequency	2007.2	-0.028 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.079; p = 0.000)	-0.062 (CI = +/-0.143; p = 0.381)	0.698	-2.72%
Frequency	2008.1	-0.030 (CI = +/-0.010; p = 0.000)	0.157 (CI = +/-0.080; p = 0.000)	-0.050 (CI = +/-0.142; p = 0.474)	0.715	-2.92%
Frequency	2008.2	-0.030 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.082; p = 0.000)	-0.046 (CI = +/-0.146; p = 0.521)	0.697	-2.98%
Frequency	2009.1	-0.032 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.083; p = 0.001)	-0.037 (CI = +/-0.148; p = 0.616)	0.706	-3.16%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.158 (CI = +/-0.086; p = 0.001)	-0.028 (CI = +/-0.151; p = 0.706)	0.695	-3.30%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.088; p = 0.001)	-0.019 (CI = +/-0.154; p = 0.797)	0.700	-3.46%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	-0.002 (CI = +/-0.155; p = 0.980)	0.709	-3.76%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.091; p = 0.002)	0.008 (CI = +/-0.158; p = 0.921)	0.713	-3.95%
Frequency	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.092; p = 0.003)	-0.011 (CI = +/-0.159; p = 0.889)	0.668	-3.62%
Frequency	2012.1	-0.037 (CI = +/-0.017; p = 0.000)	0.145 (CI = +/-0.096; p = 0.005)	-0.010 (CI = +/-0.166; p = 0.898)	0.656	-3.63%
Frequency	2012.2	-0.039 (CI = +/-0.019; p = 0.000)	0.151 (CI = +/-0.099; p = 0.005)	0.001 (CI = +/-0.172; p = 0.995)	0.639	-3.84%
Frequency	2013.1	-0.041 (CI = +/-0.021; p = 0.001)	0.146 (CI = +/-0.103; p = 0.008)	0.009 (CI = +/-0.179; p = 0.921)	0.637	-4.03%
Frequency	2013.2	-0.047 (CI = +/-0.022; p = 0.000)	0.162 (CI = +/-0.103; p = 0.004)	0.037 (CI = +/-0.178; p = 0.667)	0.665	-4.62%
Frequency	2014.1	-0.051 (CI = +/-0.024; p = 0.000)	0.154 (CI = +/-0.106; p = 0.007)	0.052 (CI = +/-0.184; p = 0.561)	0.672	-4.98%
Frequency	2014.2	-0.056 (CI = +/-0.027; p = 0.000)	0.164 (CI = +/-0.110; p = 0.006)	0.072 (CI = +/-0.192; p = 0.439)	0.662	-5.43%
Frequency	2015.1	-0.060 (CI = +/-0.030; p = 0.001)	0.155 (CI = +/-0.114; p = 0.011)	0.088 (CI = +/-0.199; p = 0.364)	0.667	-5.85%
Frequency	2015.2	-0.065 (CI = +/-0.034; p = 0.001)	0.164 (CI = +/-0.121; p = 0.011)	0.105 (CI = +/-0.212; p = 0.308)	0.637	-6.27%
Frequency	2016.1	-0.076 (CI = +/-0.036; p = 0.001)	0.146 (CI = +/-0.119; p = 0.020)	0.140 (CI = +/-0.211; p = 0.174)	0.684	-7.29%
Frequency	2016.2	-0.072 (CI = +/-0.042; p = 0.003)	0.140 (CI = +/-0.128; p = 0.035)	0.128 (CI = +/-0.229; p = 0.249)	0.592	-6.97%
Frequency	2017.1	-0.082 (CI = +/-0.048; p = 0.003)	0.127 (CI = +/-0.133; p = 0.060)	0.155 (CI = +/-0.241; p = 0.186)	0.608	-7.84%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	0.012 (CI = +/-0.022; p = 0.268)	0.295 (CI = +/-0.334; p = 0.081)	0.201	+1.24%
Loss Cost	2007.2	0.007 (CI = +/-0.023; p = 0.522)	0.327 (CI = +/-0.332; p = 0.054)	0.181	+0.73%
Loss Cost	2008.1	0.010 (CI = +/-0.024; p = 0.400)	0.309 (CI = +/-0.338; p = 0.072)	0.193	+1.03%
Loss Cost	2008.2	0.016 (CI = +/-0.025; p = 0.215)	0.276 (CI = +/-0.336; p = 0.104)	0.229	+1.58%
Loss Cost	2009.1	0.017 (CI = +/-0.027; p = 0.222)	0.271 (CI = +/-0.346; p = 0.121)	0.225	+1.68%
Loss Cost	2009.2	0.018 (CI = +/-0.029; p = 0.229)	0.265 (CI = +/-0.357; p = 0.139)	0.220	+1.78%
Loss Cost	2010.1	0.011 (CI = +/-0.031; p = 0.466)	0.301 (CI = +/-0.357; p = 0.095)	0.192	+1.11%
Loss Cost	2010.2	0.018 (CI = +/-0.032; p = 0.252)	0.262 (CI = +/-0.357; p = 0.143)	0.232	+1.85%
Loss Cost	2011.1	0.013 (CI = +/-0.035; p = 0.435)	0.288 (CI = +/-0.364; p = 0.116)	0.204	+1.34%
Loss Cost	2011.2	0.014 (CI = +/-0.038; p = 0.436)	0.282 (CI = +/-0.378; p = 0.136)	0.200	+1.46%
Loss Cost	2012.1	0.024 (CI = +/-0.040; p = 0.232)	0.238 (CI = +/-0.379; p = 0.207)	0.244	+2.39%
Loss Cost	2012.2	0.007 (CI = +/-0.039; p = 0.707)	0.315 (CI = +/-0.353; p = 0.078)	0.219	+0.72%
Loss Cost	2013.1	0.009 (CI = +/-0.043; p = 0.666)	0.306 (CI = +/-0.369; p = 0.100)	0.217	+0.92%
Loss Cost	2013.2	-0.001 (CI = +/-0.047; p = 0.953)	0.351 (CI = +/-0.374; p = 0.065)	0.200	-0.13%
Loss Cost	2014.1	-0.007 (CI = +/-0.052; p = 0.773)	0.375 (CI = +/-0.391; p = 0.059)	0.190	-0.72%
Loss Cost	2014.2	-0.020 (CI = +/-0.056; p = 0.453)	0.428 (CI = +/-0.397; p = 0.036)	0.197	-2.02%
Loss Cost	2015.1	-0.023 (CI = +/-0.063; p = 0.461)	0.436 (CI = +/-0.422; p = 0.044)	0.193	-2.24%
Loss Cost	2015.2	-0.048 (CI = +/-0.065; p = 0.140)	0.528 (CI = +/-0.407; p = 0.014)	0.259	-4.68%
Loss Cost	2016.1	-0.071 (CI = +/-0.070; p = 0.046)	0.607 (CI = +/-0.404; p = 0.006)	0.334	-6.86%
Loss Cost	2016.2	-0.060 (CI = +/-0.080; p = 0.131)	0.571 (CI = +/-0.430; p = 0.013)	0.310	-5.81%
Loss Cost	2017.1	-0.058 (CI = +/-0.094; p = 0.210)	0.564 (CI = +/-0.470; p = 0.022)	0.299	-5.61%
Severity	2007.1	0.037 (CI = +/-0.022; p = 0.002)	0.397 (CI = +/-0.335; p = 0.022)	0.532	+3.74%
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.006)	0.415 (CI = +/-0.340; p = 0.018)	0.509	+3.44%
Severity	2008.1	0.040 (CI = +/-0.024; p = 0.002)	0.378 (CI = +/-0.335; p = 0.028)	0.547	+4.07%
Severity	2008.2	0.045 (CI = +/-0.025; p = 0.001)	0.348 (CI = +/-0.336; p = 0.042)	0.569	+4.58%
Severity	2009.1	0.049 (CI = +/-0.027; p = 0.001)	0.325 (CI = +/-0.340; p = 0.060)	0.578	+5.00%
Severity	2009.2	0.050 (CI = +/-0.029; p = 0.001)	0.320 (CI = +/-0.351; p = 0.072)	0.566	+5.10%
Severity	2010.1	0.046 (CI = +/-0.031; p = 0.005)	0.339 (CI = +/-0.359; p = 0.064)	0.538	+4.74%
Severity	2010.2	0.055 (CI = +/-0.032; p = 0.002)	0.293 (CI = +/-0.354; p = 0.101)	0.581	+5.65%
Severity	2011.1	0.054 (CI = +/-0.035; p = 0.004)	0.300 (CI = +/-0.366; p = 0.104)	0.556	+5.51%
Severity	2011.2	0.050 (CI = +/-0.038; p = 0.012)	0.320 (CI = +/-0.377; p = 0.093)	0.526	+5.08%
Severity	2012.1	0.061 (CI = +/-0.039; p = 0.004)	0.267 (CI = +/-0.372; p = 0.152)	0.574	+6.25%
Severity	2012.2	0.044 (CI = +/-0.038; p = 0.025)	0.343 (CI = +/-0.344; p = 0.051)	0.560	+4.51%
Severity	2013.1	0.050 (CI = +/-0.042; p = 0.020)	0.316 (CI = +/-0.355; p = 0.078)	0.568	+5.15%
Severity	2013.2	0.043 (CI = +/-0.045; p = 0.063)	0.347 (CI = +/-0.366; p = 0.062)	0.536	+4.39%
Severity	2014.1	0.044 (CI = +/-0.051; p = 0.087)	0.343 (CI = +/-0.385; p = 0.078)	0.518	+4.48%
Severity	2014.2	0.032 (CI = +/-0.055; p = 0.245)	0.392 (CI = +/-0.394; p = 0.051)	0.486	+3.22%
Severity	2015.1	0.038 (CI = +/-0.062; p = 0.221)	0.369 (CI = +/-0.416; p = 0.078)	0.486	+3.84%
Severity	2015.2	0.012 (CI = +/-0.064; p = 0.697)	0.462 (CI = +/-0.398; p = 0.026)	0.478	+1.20%
Severity	2016.1	0.005 (CI = +/-0.073; p = 0.892)	0.487 (CI = +/-0.424; p = 0.027)	0.459	+0.47%
Severity	2016.2	0.007 (CI = +/-0.085; p = 0.865)	0.480 (CI = +/-0.460; p = 0.042)	0.450	+0.69%
Severity	2017.1	0.024 (CI = +/-0.098; p = 0.609)	0.427 (CI = +/-0.490; p = 0.082)	0.471	+2.42%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.175; p = 0.246)	0.521	-2.41%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.176; p = 0.314)	0.537	-2.62%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.173; p = 0.423)	0.574	-2.92%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.178; p = 0.411)	0.547	-2.87%
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.177; p = 0.533)	0.574	-3.16%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.055 (CI = +/-0.183; p = 0.544)	0.551	-3.16%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.184; p = 0.677)	0.570	-3.46%
Frequency	2010.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.189; p = 0.744)	0.559	-3.60%
Frequency	2011.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.011 (CI = +/-0.190; p = 0.903)	0.579	-3.95%
Frequency	2011.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.037 (CI = +/-0.187; p = 0.684)	0.533	-3.45%
Frequency	2012.1	-0.037 (CI = +/-0.020; p = 0.001)	-0.028 (CI = +/-0.194; p = 0.765)	0.523	-3.63%
Frequency	2012.2	-0.037 (CI = +/-0.022; p = 0.003)	-0.029 (CI = +/-0.203; p = 0.773)	0.491	-3.62%
Frequency	2013.1	-0.041 (CI = +/-0.024; p = 0.002)	-0.010 (CI = +/-0.208; p = 0.922)	0.504	-4.03%
Frequency	2013.2	-0.044 (CI = +/-0.027; p = 0.003)	0.004 (CI = +/-0.216; p = 0.969)	0.499	-4.34%
Frequency	2014.1	-0.051 (CI = +/-0.029; p = 0.002)	0.032 (CI = +/-0.219; p = 0.763)	0.530	-4.98%
Frequency	2014.2	-0.052 (CI = +/-0.033; p = 0.003)	0.036 (CI = +/-0.231; p = 0.748)	0.494	-5.07%
Frequency	2015.1	-0.060 (CI = +/-0.036; p = 0.002)	0.067 (CI = +/-0.236; p = 0.557)	0.523	-5.85%
Frequency	2015.2	-0.060 (CI = +/-0.041; p = 0.007)	0.066 (CI = +/-0.253; p = 0.589)	0.468	-5.81%
Frequency	2016.1	-0.076 (CI = +/-0.042; p = 0.002)	0.120 (CI = +/-0.246; p = 0.314)	0.560	-7.29%
Frequency	2016.2	-0.067 (CI = +/-0.048; p = 0.010)	0.091 (CI = +/-0.259; p = 0.465)	0.459	-6.45%
Frequency	2017.1	-0.082 (CI = +/-0.054; p = 0.006)	0.137 (CI = +/-0.266; p = 0.288)	0.508	-7.84%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2016.1,2016.2,2017.2

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	2007.1	0.008 (CI = +/-0.025; p = 0.547)	-0.063 (CI = +/-0.172; p = 0.461)	0.006 (CI = +/-0.010; p = 0.269)	0.358 (CI = +/-0.311; p = 0.026)	0.327			+0.76%			
Loss Cost	2007.2	0.001 (CI = +/-0.026; p = 0.921)	-0.040 (CI = +/-0.171; p = 0.635)	0.005 (CI = +/-0.010; p = 0.318)	0.403 (CI = +/-0.310; p = 0.013)	0.319			+0.13%			
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.720)	-0.027 (CI = +/-0.175; p = 0.751)	0.006 (CI = +/-0.010; p = 0.280)	0.380 (CI = +/-0.317; p = 0.021)	0.330			+0.49%			
Loss Cost	2008.2	0.013 (CI = +/-0.028; p = 0.348)	-0.055 (CI = +/-0.171; p = 0.514)	0.006 (CI = +/-0.010; p = 0.202)	0.324 (CI = +/-0.311; p = 0.042)	0.389			+1.33%			
Loss Cost	2009.1	0.014 (CI = +/-0.031; p = 0.343)	-0.051 (CI = +/-0.178; p = 0.558)	0.007 (CI = +/-0.010; p = 0.204)	0.317 (CI = +/-0.323; p = 0.054)	0.385			+1.45%			
Loss Cost	2009.2	0.017 (CI = +/-0.033; p = 0.297)	-0.060 (CI = +/-0.184; p = 0.510)	0.007 (CI = +/-0.011; p = 0.198)	0.300 (CI = +/-0.337; p = 0.078)	0.387			+1.73%			
Loss Cost	2010.1	0.008 (CI = +/-0.034; p = 0.623)	-0.086 (CI = +/-0.183; p = 0.338)	0.006 (CI = +/-0.010; p = 0.258)	0.348 (CI = +/-0.333; p = 0.041)	0.388			+0.83%			
Loss Cost	2010.2	0.021 (CI = +/-0.034; p = 0.213)	-0.122 (CI = +/-0.172; p = 0.155)	0.007 (CI = +/-0.010; p = 0.160)	0.273 (CI = +/-0.316; p = 0.086)	0.486			+2.11%			
Loss Cost	2011.1	0.014 (CI = +/-0.036; p = 0.438)	-0.142 (CI = +/-0.174; p = 0.105)	0.006 (CI = +/-0.010; p = 0.206)	0.310 (CI = +/-0.320; p = 0.057)	0.485			+1.37%			
Loss Cost	2011.2	0.020 (CI = +/-0.039; p = 0.302)	-0.157 (CI = +/-0.179; p = 0.082)	0.006 (CI = +/-0.010; p = 0.184)	0.277 (CI = +/-0.332; p = 0.097)	0.501			+1.99%			
Loss Cost	2012.1	0.033 (CI = +/-0.039; p = 0.098)	-0.125 (CI = +/-0.173; p = 0.147)	0.007 (CI = +/-0.009; p = 0.107)	0.216 (CI = +/-0.320; p = 0.174)	0.569			+3.32%			
Loss Cost	2012.2	0.015 (CI = +/-0.037; p = 0.394)	-0.085 (CI = +/-0.155; p = 0.260)	0.007 (CI = +/-0.008; p = 0.105)	0.303 (CI = +/-0.289; p = 0.041)	0.583			+1.55%			
Loss Cost	2013.1	0.021 (CI = +/-0.041; p = 0.300)	-0.073 (CI = +/-0.162; p = 0.351)	0.007 (CI = +/-0.008; p = 0.096)	0.280 (CI = +/-0.303; p = 0.068)	0.592			+2.10%			
Loss Cost	2013.2	0.013 (CI = +/-0.045; p = 0.543)	-0.058 (CI = +/-0.168; p = 0.469)	0.007 (CI = +/-0.008; p = 0.114)	0.314 (CI = +/-0.318; p = 0.052)	0.570			+1.34%			
Loss Cost	2014.1	0.010 (CI = +/-0.052; p = 0.676)	-0.064 (CI = +/-0.179; p = 0.455)	0.007 (CI = +/-0.009; p = 0.136)	0.326 (CI = +/-0.340; p = 0.059)	0.557			+1.04%			
Loss Cost	2014.2	0.002 (CI = +/-0.059; p = 0.945)	-0.051 (CI = +/-0.189; p = 0.571)	0.006 (CI = +/-0.009; p = 0.157)	0.360 (CI = +/-0.365; p = 0.053)	0.538			+0.19%			
Loss Cost	2015.1	0.011 (CI = +/-0.070; p = 0.745)	-0.037 (CI = +/-0.203; p = 0.700)	0.007 (CI = +/-0.009; p = 0.155)	0.330 (CI = +/-0.394; p = 0.094)	0.542			+1.07%			
Loss Cost	2015.2	-0.014 (CI = +/-0.079; p = 0.695)	-0.009 (CI = +/-0.203; p = 0.925)	0.006 (CI = +/-0.009; p = 0.161)	0.419 (CI = +/-0.411; p = 0.046)	0.551			-1.43%			
Loss Cost	2017.1	-0.044 (CI = +/-0.100; p = 0.350)	-0.041 (CI = +/-0.214; p = 0.677)	0.006 (CI = +/-0.009; p = 0.195)	0.511 (CI = +/-0.454; p = 0.031)	0.572			-4.29%			
Severity	2007.1	0.027 (CI = +/-0.025; p = 0.034)	-0.223 (CI = +/-0.167; p = 0.011)	0.002 (CI = +/-0.010; p = 0.758)	0.475 (CI = +/-0.301; p = 0.003)	0.674			+2.71%			
Severity	2007.2	0.024 (CI = +/-0.026; p = 0.069)	-0.214 (CI = +/-0.172; p = 0.016)	0.001 (CI = +/-0.010; p = 0.801)	0.493 (CI = +/-0.311; p = 0.003)	0.656			+2.45%			
Severity	2008.1	0.030 (CI = +/-0.027; p = 0.032)	-0.194 (CI = +/-0.172; p = 0.029)	0.002 (CI = +/-0.010; p = 0.678)	0.457 (CI = +/-0.311; p = 0.006)	0.677			+3.06%			
Severity	2008.2	0.039 (CI = +/-0.028; p = 0.008)	-0.223 (CI = +/-0.167; p = 0.011)	0.003 (CI = +/-0.010; p = 0.545)	0.399 (CI = +/-0.303; p = 0.012)	0.718			+3.94%			
Severity	2009.1	0.042 (CI = +/-0.030; p = 0.008)	-0.213 (CI = +/-0.172; p = 0.017)	0.003 (CI = +/-0.010; p = 0.503)	0.381 (CI = +/-0.312; p = 0.019)	0.720			+4.26%			
Severity	2009.2	0.046 (CI = +/-0.032; p = 0.007)	-0.225 (CI = +/-0.177; p = 0.015)	0.004 (CI = +/-0.010; p = 0.467)	0.356 (CI = +/-0.323; p = 0.032)	0.718			+4.68%			
Severity	2010.1	0.038 (CI = +/-0.033; p = 0.026)	-0.247 (CI = +/-0.178; p = 0.008)	0.003 (CI = +/-0.010; p = 0.568)	0.396 (CI = +/-0.324; p = 0.019)	0.718			+3.91%			
Severity	2010.2	0.054 (CI = +/-0.030; p = 0.001)	-0.293 (CI = +/-0.153; p = 0.001)	0.004 (CI = +/-0.008; p = 0.341)	0.301 (CI = +/-0.281; p = 0.037)	0.808			+5.59%			
Severity	2011.1	0.049 (CI = +/-0.032; p = 0.005)	-0.308 (CI = +/-0.156; p = 0.001)	0.003 (CI = +/-0.009; p = 0.411)	0.329 (CI = +/-0.287; p = 0.027)	0.806			+5.01%			
Severity	2011.2	0.049 (CI = +/-0.036; p = 0.009)	-0.309 (CI = +/-0.164; p = 0.001)	0.003 (CI = +/-0.009; p = 0.422)	0.326 (CI = +/-0.304; p = 0.037)	0.788			+5.05%			
Severity	2012.1	0.061 (CI = +/-0.036; p = 0.002)	-0.280 (CI = +/-0.159; p = 0.002)	0.004 (CI = +/-0.008; p = 0.288)	0.272 (CI = +/-0.295; p = 0.068)	0.820			+6.27%			
Severity	2012.2	0.045 (CI = +/-0.034; p = 0.013)	-0.244 (CI = +/-0.143; p = 0.002)	0.004 (CI = +/-0.007; p = 0.318)	0.352 (CI = +/-0.266; p = 0.013)	0.829			+4.60%			
Severity	2013.1	0.051 (CI = +/-0.038; p = 0.011)	-0.230 (CI = +/-0.148; p = 0.005)	0.004 (CI = +/-0.008; p = 0.281)	0.328 (CI = +/-0.277; p = 0.023)	0.833			+5.20%			
Severity	2013.2	0.050 (CI = +/-0.043; p = 0.026)	-0.228 (CI = +/-0.157; p = 0.007)	0.004 (CI = +/-0.008; p = 0.303)	0.333 (CI = +/-0.298; p = 0.031)	0.813			+5.09%			
Severity	2014.1	0.049 (CI = +/-0.049; p = 0.049)	-0.229 (CI = +/-0.169; p = 0.011)	0.004 (CI = +/-0.008; p = 0.326)	0.334 (CI = +/-0.320; p = 0.042)	0.804			+5.04%			
Severity	2014.2	0.045 (CI = +/-0.056; p = 0.112)	-0.222 (CI = +/-0.180; p = 0.019)	0.004 (CI = +/-0.009; p = 0.356)	0.353 (CI = +/-0.347; p = 0.047)	0.777			+4.55%			
Severity	2015.1	0.056 (CI = +/-0.065; p = 0.087)	-0.203 (CI = +/-0.190; p = 0.038)	0.004 (CI = +/-0.009; p = 0.324)	0.314 (CI = +/-0.371; p = 0.090)	0.783			+5.75%			
Severity	2015.2	0.033 (CI = +/-0.075; p = 0.350)	-0.178 (CI = +/-0.192; p = 0.066)	0.004 (CI = +/-0.009; p = 0.342)	0.395 (CI = +/-0.389; p = 0.047)	0.758			+3.37%			
Severity	2017.1	0.023 (CI = +/-0.099; p = 0.610)	-0.189 (CI = +/-0.213; p = 0.076)	0.004 (CI = +/-0.009; p = 0.385)	0.426 (CI = +/-0.451; p = 0.062)	0.744			+2.37%			
Frequency	2007.1	-0.019 (CI = +/-0.012; p = 0.002)	0.160 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.005; p = 0.082)	-0.118 (CI = +/-0.142; p = 0.101)	0.725			-1.90%			
Frequency	2007.2	-0.023 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.076; p = 0.000)	0.004 (CI = +/-0.005; p = 0.096)	-0.090 (CI = +/-0.137; p = 0.187)	0.762			-2.27%			
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	0.167 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.005; p = 0.125)	-0.077 (CI = +/-0.139; p = 0.265)	0.773			-2.49%			
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.001)	0.168 (CI = +/-0.080; p = 0.000)	0.003 (CI = +/-0.005; p = 0.137)	-0.075 (CI = +/-0.144; p = 0.298)	0.755			-2.52%			
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	0.162 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.005; p = 0.170)	-0.064 (CI = +/-0.148; p = 0.383)	0.759			-2.70%			
Frequency	2009.2	-0.029 (CI = +/-0.015; p = 0.001)	0.166 (CI = +/-0.085; p = 0.000)	0.003 (CI = +/-0.005; p = 0.193)	-0.056 (CI = +/-0.154; p = 0.462)	0.745			-2.82%			
Frequency	2010.1	-0.030 (CI = +/-0.016; p = 0.001)	0.161 (CI = +/-0.088; p = 0.001)	0.003 (CI = +/-0.005; p = 0.227)	-0.048 (CI = +/-0.160; p = 0.544)	0.745			-2.97%			
Frequency	2010.2	-0.034 (CI = +/-0.018; p = 0.001)	0.171 (CI = +/-0.089; p = 0.001)	0.003 (CI = +/-0.005; p = 0.267)	-0.027 (CI = +/-0.163; p = 0.732)	0.749			-3.30%			
Frequency	2011.1	-0.035 (CI = +/-0.019; p = 0.001)	0.166 (CI = +/-0.093; p = 0.001)	0.003 (CI = +/-0.005; p = 0.309)	-0.018 (CI = +/-0.170; p = 0.825)	0.747			-3.47%			
Frequency	2011.2	-0.030 (CI = +/-0.020; p = 0.005)	0.151 (CI = +/-0.091; p = 0.002)	0.003 (CI = +/-0.005; p = 0.232)	-0.050 (CI = +/-0.168; p = 0.545)	0.713			-2.92%			
Frequency	2012.1	-0.028 (CI = +/-0.022; p = 0.014)	0.155 (CI = +/-0.096; p = 0.003)	0.003 (CI = +/-0.005; p = 0.230)	-0.056 (CI = +/-0.177; p = 0.512)	0.700			-2.78%			
Frequency	2012.2	-0.030 (CI = +/-0.024; p = 0.020)	0.158 (CI = +/-0.101; p = 0.004)	0.003 (CI = +/-0.005; p = 0.254)	-0.049 (CI = +/-0.188; p = 0.587)	0.672			-2.91%			
Frequency	2013.1	-0.030 (CI = +/-0.027; p = 0.033)	0.157 (CI = +/-0.107; p = 0.007)	0.003 (CI = +/-0.005; p = 0.277)	-0.048 (CI = +/-0.200; p = 0.620)	0.660			-2.95%			
Frequency	2013.2	-0.036 (CI = +/-0.030; p = 0.019)	0.170 (CI = +/-0.109; p = 0.005)	0.003 (CI = +/-0.005; p = 0.313)	-0.018 (CI = +/-0.206; p = 0.851)	0.669			-3.57%			
Frequency	2014.1	-0.039 (CI = +/-0.034; p = 0.027)	0.165 (CI = +/-0.116; p = 0.009)	0.003 (CI = +/-0.006; p = 0.353)	-0.009 (CI = +/-0.221; p = 0.933)	0.661			-3.81%			
Frequency	2014.2	-0.043 (CI = +/-0.039; p = 0.034)	0.171 (CI = +/-0.124; p = 0.010)	0.002 (CI = +/-0.006; p = 0.385)	0.007 (CI = +/-0.239; p = 0.954)	0.620			-4.17%			
Frequency	2015.1	-0.045 (CI = +/-0.046; p = 0.053)	0.167 (CI = +/-0.134; p = 0.019)	0.002 (CI = +/-0.006; p = 0.422)	0.016 (CI = +/-0.261; p = 0.897)	0.603			-4.43%			
Frequency	2015.2	-0.048 (CI = +/-0.056; p = 0.091)	0.169 (CI = +/-0.145; p = 0.026)	0.002 (CI = +/-0.007; p = 0.448)	0.024 (CI = +/-0.294; p = 0.861)	0.514			-4.64%			
Frequency	2017.1	-0.067 (CI = +/-0.072; p = 0.064)	0.147 (CI = +/-0.154; p = 0.059)	0.002 (CI = +/-0.007; p = 0.515)	0.086 (CI = +/-0.327; p = 0.573)	0.541			-6.50%			

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2016.1, 2016.2, 2017.2

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2007.1	0.008 (CI = +/-0.025; p = 0.538)	0.006 (CI = +/-0.010; p = 0.236)	0.364 (CI = +/-0.308; p = 0.022)	0.337	+0.77%
Loss Cost	2007.2	0.001 (CI = +/-0.026; p = 0.937)	0.005 (CI = +/-0.010; p = 0.293)	0.409 (CI = +/-0.304; p = 0.010)	0.338	+0.10%
Loss Cost	2008.1	0.005 (CI = +/-0.027; p = 0.712)	0.006 (CI = +/-0.010; p = 0.257)	0.383 (CI = +/-0.311; p = 0.018)	0.352	+0.50%
Loss Cost	2008.2	0.013 (CI = +/-0.028; p = 0.357)	0.007 (CI = +/-0.010; p = 0.180)	0.333 (CI = +/-0.306; p = 0.034)	0.402	+1.28%
Loss Cost	2009.1	0.015 (CI = +/-0.030; p = 0.332)	0.007 (CI = +/-0.010; p = 0.178)	0.322 (CI = +/-0.318; p = 0.047)	0.401	+1.46%
Loss Cost	2009.2	0.017 (CI = +/-0.033; p = 0.305)	0.007 (CI = +/-0.010; p = 0.175)	0.310 (CI = +/-0.331; p = 0.065)	0.401	+1.67%
Loss Cost	2010.1	0.009 (CI = +/-0.034; p = 0.608)	0.006 (CI = +/-0.010; p = 0.219)	0.356 (CI = +/-0.332; p = 0.036)	0.389	+0.86%
Loss Cost	2010.2	0.020 (CI = +/-0.035; p = 0.250)	0.007 (CI = +/-0.010; p = 0.139)	0.294 (CI = +/-0.322; p = 0.071)	0.458	+1.99%
Loss Cost	2011.1	0.014 (CI = +/-0.037; p = 0.433)	0.007 (CI = +/-0.010; p = 0.169)	0.323 (CI = +/-0.333; p = 0.057)	0.439	+1.45%
Loss Cost	2011.2	0.018 (CI = +/-0.041; p = 0.370)	0.007 (CI = +/-0.010; p = 0.164)	0.304 (CI = +/-0.348; p = 0.084)	0.442	+1.81%
Loss Cost	2012.1	0.034 (CI = +/-0.040; p = 0.099)	0.008 (CI = +/-0.009; p = 0.087)	0.226 (CI = +/-0.329; p = 0.167)	0.539	+3.41%
Loss Cost	2012.2	0.014 (CI = +/-0.037; p = 0.429)	0.007 (CI = +/-0.008; p = 0.088)	0.318 (CI = +/-0.290; p = 0.033)	0.575	+1.45%
Loss Cost	2013.1	0.022 (CI = +/-0.041; p = 0.281)	0.007 (CI = +/-0.008; p = 0.076)	0.285 (CI = +/-0.300; p = 0.061)	0.593	+2.18%
Loss Cost	2013.2	0.012 (CI = +/-0.045; p = 0.560)	0.007 (CI = +/-0.008; p = 0.095)	0.324 (CI = +/-0.310; p = 0.041)	0.582	+1.26%
Loss Cost	2014.1	0.011 (CI = +/-0.051; p = 0.640)	0.007 (CI = +/-0.009; p = 0.109)	0.329 (CI = +/-0.334; p = 0.053)	0.569	+1.14%
Loss Cost	2014.2	0.001 (CI = +/-0.057; p = 0.966)	0.007 (CI = +/-0.009; p = 0.131)	0.369 (CI = +/-0.352; p = 0.041)	0.560	+0.12%
Loss Cost	2015.1	0.012 (CI = +/-0.066; p = 0.710)	0.007 (CI = +/-0.009; p = 0.127)	0.330 (CI = +/-0.378; p = 0.082)	0.572	+1.18%
Loss Cost	2015.2	-0.015 (CI = +/-0.075; p = 0.679)	0.006 (CI = +/-0.009; p = 0.138)	0.421 (CI = +/-0.388; p = 0.036)	0.588	-1.45%
Loss Cost	2017.1	-0.041 (CI = +/-0.094; p = 0.357)	0.006 (CI = +/-0.009; p = 0.157)	0.506 (CI = +/-0.431; p = 0.025)	0.604	-4.00%
Severity	2007.1	0.027 (CI = +/-0.027; p = 0.051)	0.003 (CI = +/-0.011; p = 0.615)	0.498 (CI = +/-0.332; p = 0.005)	0.601	+2.75%
Severity	2007.2	0.023 (CI = +/-0.029; p = 0.116)	0.002 (CI = +/-0.011; p = 0.688)	0.527 (CI = +/-0.339; p = 0.004)	0.587	+2.30%
Severity	2008.1	0.031 (CI = +/-0.029; p = 0.042)	0.003 (CI = +/-0.011; p = 0.559)	0.476 (CI = +/-0.334; p = 0.007)	0.625	+3.10%
Severity	2008.2	0.037 (CI = +/-0.031; p = 0.020)	0.004 (CI = +/-0.011; p = 0.470)	0.435 (CI = +/-0.337; p = 0.013)	0.646	+3.77%
Severity	2009.1	0.042 (CI = +/-0.033; p = 0.013)	0.004 (CI = +/-0.011; p = 0.410)	0.402 (CI = +/-0.344; p = 0.024)	0.658	+4.32%
Severity	2009.2	0.044 (CI = +/-0.035; p = 0.018)	0.005 (CI = +/-0.011; p = 0.407)	0.393 (CI = +/-0.358; p = 0.033)	0.648	+4.47%
Severity	2010.1	0.039 (CI = +/-0.038; p = 0.044)	0.004 (CI = +/-0.011; p = 0.458)	0.419 (CI = +/-0.371; p = 0.028)	0.627	+4.01%
Severity	2010.2	0.052 (CI = +/-0.039; p = 0.011)	0.005 (CI = +/-0.011; p = 0.330)	0.350 (CI = +/-0.361; p = 0.056)	0.678	+5.29%
Severity	2011.1	0.051 (CI = +/-0.042; p = 0.022)	0.005 (CI = +/-0.011; p = 0.352)	0.356 (CI = +/-0.379; p = 0.064)	0.659	+5.18%
Severity	2011.2	0.046 (CI = +/-0.046; p = 0.052)	0.005 (CI = +/-0.012; p = 0.396)	0.380 (CI = +/-0.396; p = 0.059)	0.635	+4.70%
Severity	2012.1	0.063 (CI = +/-0.047; p = 0.011)	0.006 (CI = +/-0.011; p = 0.263)	0.295 (CI = +/-0.378; p = 0.119)	0.699	+6.48%
Severity	2012.2	0.042 (CI = +/-0.044; p = 0.060)	0.005 (CI = +/-0.010; p = 0.315)	0.395 (CI = +/-0.341; p = 0.026)	0.715	+4.29%
Severity	2013.1	0.053 (CI = +/-0.047; p = 0.029)	0.005 (CI = +/-0.009; p = 0.254)	0.344 (CI = +/-0.347; p = 0.051)	0.736	+5.46%
Severity	2013.2	0.047 (CI = +/-0.052; p = 0.078)	0.005 (CI = +/-0.010; p = 0.293)	0.373 (CI = +/-0.366; p = 0.046)	0.713	+4.76%
Severity	2014.1	0.053 (CI = +/-0.059; p = 0.077)	0.005 (CI = +/-0.010; p = 0.284)	0.347 (CI = +/-0.389; p = 0.077)	0.707	+5.43%
Severity	2014.2	0.041 (CI = +/-0.067; p = 0.208)	0.005 (CI = +/-0.010; p = 0.325)	0.392 (CI = +/-0.412; p = 0.060)	0.680	+4.21%
Severity	2015.1	0.062 (CI = +/-0.075; p = 0.098)	0.005 (CI = +/-0.010; p = 0.273)	0.317 (CI = +/-0.426; p = 0.132)	0.709	+6.37%
Severity	2015.2	0.030 (CI = +/-0.083; p = 0.444)	0.005 (CI = +/-0.010; p = 0.299)	0.426 (CI = +/-0.431; p = 0.053)	0.694	+3.06%
Severity	2017.1	0.037 (CI = +/-0.109; p = 0.467)	0.005 (CI = +/-0.010; p = 0.313)	0.403 (CI = +/-0.500; p = 0.104)	0.676	+3.79%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.010)	0.003 (CI = +/-0.006; p = 0.261)	-0.134 (CI = +/-0.178; p = 0.134)	0.571	-1.93%
Frequency	2007.2	-0.022 (CI = +/-0.015; p = 0.007)	0.003 (CI = +/-0.006; p = 0.307)	-0.118 (CI = +/-0.181; p = 0.192)	0.581	-2.15%
Frequency	2008.1	-0.026 (CI = +/-0.016; p = 0.003)	0.003 (CI = +/-0.006; p = 0.376)	-0.093 (CI = +/-0.180; p = 0.298)	0.613	-2.52%
Frequency	2008.2	-0.024 (CI = +/-0.017; p = 0.007)	0.003 (CI = +/-0.006; p = 0.358)	-0.102 (CI = +/-0.187; p = 0.272)	0.587	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.018; p = 0.004)	0.002 (CI = +/-0.006; p = 0.427)	-0.079 (CI = +/-0.189; p = 0.393)	0.608	-2.74%
Frequency	2009.2	-0.027 (CI = +/-0.019; p = 0.008)	0.002 (CI = +/-0.006; p = 0.426)	-0.083 (CI = +/-0.197; p = 0.390)	0.582	-2.68%
Frequency	2010.1	-0.031 (CI = +/-0.021; p = 0.005)	0.002 (CI = +/-0.006; p = 0.495)	-0.063 (CI = +/-0.201; p = 0.525)	0.595	-3.03%
Frequency	2010.2	-0.032 (CI = +/-0.023; p = 0.008)	0.002 (CI = +/-0.006; p = 0.527)	-0.056 (CI = +/-0.210; p = 0.585)	0.578	-3.14%
Frequency	2011.1	-0.036 (CI = +/-0.024; p = 0.005)	0.002 (CI = +/-0.006; p = 0.604)	-0.033 (CI = +/-0.216; p = 0.753)	0.591	-3.55%
Frequency	2011.2	-0.028 (CI = +/-0.024; p = 0.027)	0.002 (CI = +/-0.006; p = 0.452)	-0.076 (CI = +/-0.209; p = 0.457)	0.554	-2.76%
Frequency	2012.1	-0.029 (CI = +/-0.027; p = 0.035)	0.002 (CI = +/-0.006; p = 0.483)	-0.069 (CI = +/-0.220; p = 0.518)	0.533	-2.88%
Frequency	2012.2	-0.028 (CI = +/-0.030; p = 0.069)	0.002 (CI = +/-0.007; p = 0.477)	-0.077 (CI = +/-0.233; p = 0.495)	0.490	-2.72%
Frequency	2013.1	-0.032 (CI = +/-0.033; p = 0.061)	0.002 (CI = +/-0.007; p = 0.528)	-0.059 (CI = +/-0.245; p = 0.617)	0.486	-3.11%
Frequency	2013.2	-0.034 (CI = +/-0.037; p = 0.072)	0.002 (CI = +/-0.007; p = 0.564)	-0.048 (CI = +/-0.261; p = 0.700)	0.462	-3.35%
Frequency	2014.1	-0.041 (CI = +/-0.042; p = 0.051)	0.002 (CI = +/-0.007; p = 0.628)	-0.018 (CI = +/-0.273; p = 0.892)	0.475	-4.06%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.096)	0.002 (CI = +/-0.007; p = 0.632)	-0.023 (CI = +/-0.296; p = 0.869)	0.405	-3.93%
Frequency	2015.1	-0.050 (CI = +/-0.055; p = 0.073)	0.001 (CI = +/-0.008; p = 0.686)	0.013 (CI = +/-0.316; p = 0.928)	0.410	-4.88%
Frequency	2015.2	-0.045 (CI = +/-0.068; p = 0.175)	0.002 (CI = +/-0.008; p = 0.680)	-0.005 (CI = +/-0.351; p = 0.976)	0.287	-4.38%
Frequency	2017.1	-0.078 (CI = +/-0.081; p = 0.056)	0.001 (CI = +/-0.008; p = 0.741)	0.103 (CI = +/-0.371; p = 0.552)	0.394	-7.50%

Comprehensive

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2016.1, 2016.2, 2017.2

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	2007.1	0.000 (CI = +/-0.022; p = 0.971)	0.423 (CI = +/-0.293; p = 0.006)	0.327	+0.04%
Loss Cost	2007.2	-0.006 (CI = +/-0.022; p = 0.611)	0.463 (CI = +/-0.287; p = 0.003)	0.335	-0.56%
Loss Cost	2008.1	-0.003 (CI = +/-0.024; p = 0.818)	0.444 (CI = +/-0.293; p = 0.004)	0.344	-0.27%
Loss Cost	2008.2	0.003 (CI = +/-0.025; p = 0.782)	0.407 (CI = +/-0.289; p = 0.008)	0.382	+0.33%
Loss Cost	2009.1	0.004 (CI = +/-0.026; p = 0.745)	0.402 (CI = +/-0.299; p = 0.010)	0.380	+0.42%
Loss Cost	2009.2	0.005 (CI = +/-0.029; p = 0.705)	0.396 (CI = +/-0.310; p = 0.015)	0.378	+0.53%
Loss Cost	2010.1	-0.002 (CI = +/-0.030; p = 0.883)	0.437 (CI = +/-0.308; p = 0.007)	0.374	-0.21%
Loss Cost	2010.2	0.006 (CI = +/-0.030; p = 0.664)	0.391 (CI = +/-0.302; p = 0.013)	0.426	+0.65%
Loss Cost	2011.1	0.001 (CI = +/-0.033; p = 0.945)	0.419 (CI = +/-0.308; p = 0.010)	0.413	+0.11%
Loss Cost	2011.2	0.003 (CI = +/-0.036; p = 0.852)	0.408 (CI = +/-0.322; p = 0.015)	0.413	+0.32%
Loss Cost	2012.1	0.015 (CI = +/-0.036; p = 0.386)	0.351 (CI = +/-0.311; p = 0.029)	0.487	+1.55%
Loss Cost	2012.2	-0.002 (CI = +/-0.034; p = 0.890)	0.430 (CI = +/-0.272; p = 0.004)	0.525	-0.23%
Loss Cost	2013.1	0.003 (CI = +/-0.037; p = 0.880)	0.409 (CI = +/-0.284; p = 0.007)	0.536	+0.27%
Loss Cost	2013.2	-0.007 (CI = +/-0.040; p = 0.735)	0.447 (CI = +/-0.289; p = 0.005)	0.529	-0.66%
Loss Cost	2014.1	-0.009 (CI = +/-0.046; p = 0.684)	0.456 (CI = +/-0.309; p = 0.006)	0.518	-0.90%
Loss Cost	2014.2	-0.020 (CI = +/-0.052; p = 0.431)	0.495 (CI = +/-0.322; p = 0.005)	0.514	-1.96%
Loss Cost	2015.1	-0.012 (CI = +/-0.062; p = 0.685)	0.468 (CI = +/-0.348; p = 0.012)	0.521	-1.18%
Loss Cost	2015.2	-0.039 (CI = +/-0.070; p = 0.257)	0.556 (CI = +/-0.357; p = 0.005)	0.540	-3.79%
Loss Cost	2017.1	-0.066 (CI = +/-0.090; p = 0.133)	0.643 (CI = +/-0.398; p = 0.004)	0.561	-6.42%
Severity	2007.1	0.024 (CI = +/-0.023; p = 0.046)	0.525 (CI = +/-0.310; p = 0.002)	0.611	+2.41%
Severity	2007.2	0.020 (CI = +/-0.025; p = 0.108)	0.550 (CI = +/-0.314; p = 0.001)	0.599	+2.02%
Severity	2008.1	0.026 (CI = +/-0.025; p = 0.041)	0.510 (CI = +/-0.309; p = 0.002)	0.633	+2.67%
Severity	2008.2	0.031 (CI = +/-0.026; p = 0.021)	0.478 (CI = +/-0.311; p = 0.004)	0.653	+3.20%
Severity	2009.1	0.036 (CI = +/-0.028; p = 0.015)	0.454 (CI = +/-0.316; p = 0.007)	0.662	+3.63%
Severity	2009.2	0.036 (CI = +/-0.030; p = 0.020)	0.450 (CI = +/-0.328; p = 0.009)	0.652	+3.70%
Severity	2010.1	0.032 (CI = +/-0.032; p = 0.052)	0.473 (CI = +/-0.337; p = 0.008)	0.634	+3.27%
Severity	2010.2	0.042 (CI = +/-0.033; p = 0.015)	0.421 (CI = +/-0.328; p = 0.014)	0.678	+4.29%
Severity	2011.1	0.040 (CI = +/-0.036; p = 0.030)	0.429 (CI = +/-0.342; p = 0.016)	0.660	+4.13%
Severity	2011.2	0.036 (CI = +/-0.039; p = 0.072)	0.451 (CI = +/-0.354; p = 0.015)	0.639	+3.65%
Severity	2012.1	0.049 (CI = +/-0.040; p = 0.018)	0.387 (CI = +/-0.341; p = 0.028)	0.694	+5.07%
Severity	2012.2	0.031 (CI = +/-0.038; p = 0.102)	0.471 (CI = +/-0.304; p = 0.004)	0.713	+3.12%
Severity	2013.1	0.040 (CI = +/-0.041; p = 0.056)	0.434 (CI = +/-0.310; p = 0.009)	0.730	+4.03%
Severity	2013.2	0.033 (CI = +/-0.045; p = 0.144)	0.461 (CI = +/-0.323; p = 0.008)	0.710	+3.33%
Severity	2014.1	0.037 (CI = +/-0.051; p = 0.143)	0.443 (CI = +/-0.343; p = 0.015)	0.703	+3.80%
Severity	2014.2	0.026 (CI = +/-0.058; p = 0.362)	0.486 (CI = +/-0.359; p = 0.011)	0.679	+2.60%
Severity	2015.1	0.043 (CI = +/-0.066; p = 0.184)	0.425 (CI = +/-0.374; p = 0.029)	0.703	+4.41%
Severity	2015.2	0.012 (CI = +/-0.074; p = 0.735)	0.528 (CI = +/-0.378; p = 0.010)	0.690	+1.20%
Severity	2017.1	0.017 (CI = +/-0.099; p = 0.723)	0.514 (CI = +/-0.441; p = 0.026)	0.673	+1.67%
Frequency	2007.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.101 (CI = +/-0.168; p = 0.229)	0.566	-2.31%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.170; p = 0.304)	0.580	-2.53%
Frequency	2008.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.066 (CI = +/-0.168; p = 0.431)	0.616	-2.86%
Frequency	2008.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.071 (CI = +/-0.173; p = 0.407)	0.589	-2.77%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.052 (CI = +/-0.173; p = 0.544)	0.613	-3.09%
Frequency	2009.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.054 (CI = +/-0.180; p = 0.544)	0.588	-3.06%
Frequency	2010.1	-0.034 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.182; p = 0.687)	0.604	-3.37%
Frequency	2010.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.030 (CI = +/-0.189; p = 0.749)	0.589	-3.49%
Frequency	2011.1	-0.039 (CI = +/-0.020; p = 0.001)	-0.010 (CI = +/-0.192; p = 0.914)	0.605	-3.86%
Frequency	2011.2	-0.033 (CI = +/-0.021; p = 0.003)	-0.043 (CI = +/-0.186; p = 0.637)	0.562	-3.21%
Frequency	2012.1	-0.034 (CI = +/-0.023; p = 0.005)	-0.036 (CI = +/-0.194; p = 0.703)	0.545	-3.35%
Frequency	2012.2	-0.033 (CI = +/-0.025; p = 0.013)	-0.041 (CI = +/-0.204; p = 0.681)	0.502	-3.25%
Frequency	2013.1	-0.037 (CI = +/-0.028; p = 0.013)	-0.025 (CI = +/-0.213; p = 0.811)	0.503	-3.62%
Frequency	2013.2	-0.039 (CI = +/-0.031; p = 0.017)	-0.014 (CI = +/-0.225; p = 0.895)	0.482	-3.86%
Frequency	2014.1	-0.046 (CI = +/-0.035; p = 0.012)	0.012 (CI = +/-0.233; p = 0.911)	0.500	-4.53%
Frequency	2014.2	-0.045 (CI = +/-0.041; p = 0.031)	0.009 (CI = +/-0.251; p = 0.938)	0.435	-4.44%
Frequency	2015.1	-0.055 (CI = +/-0.047; p = 0.025)	0.043 (CI = +/-0.266; p = 0.737)	0.445	-5.36%
Frequency	2015.2	-0.051 (CI = +/-0.058; p = 0.083)	0.028 (CI = +/-0.296; p = 0.844)	0.332	-4.93%
Frequency	2017.1	-0.083 (CI = +/-0.071; p = 0.025)	0.130 (CI = +/-0.313; p = 0.385)	0.438	-7.96%

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2007.1	0.022 (CI = +/-0.019; p = 0.030)	0.105	+2.18%
Loss Cost	2007.2	0.018 (CI = +/-0.020; p = 0.075)	0.066	+1.84%
Loss Cost	2008.1	0.020 (CI = +/-0.021; p = 0.064)	0.075	+2.03%
Loss Cost	2008.2	0.020 (CI = +/-0.023; p = 0.076)	0.069	+2.06%
Loss Cost	2009.1	0.022 (CI = +/-0.024; p = 0.078)	0.070	+2.18%
Loss Cost	2009.2	0.026 (CI = +/-0.025; p = 0.046)	0.100	+2.60%
Loss Cost	2010.1	0.027 (CI = +/-0.027; p = 0.051)	0.098	+2.72%
Loss Cost	2010.2	0.022 (CI = +/-0.028; p = 0.121)	0.053	+2.24%
Loss Cost	2011.1	0.019 (CI = +/-0.030; p = 0.203)	0.025	+1.94%
Loss Cost	2011.2	0.016 (CI = +/-0.032; p = 0.316)	0.002	+1.62%
Loss Cost	2012.1	0.015 (CI = +/-0.035; p = 0.387)	-0.009	+1.51%
Loss Cost	2012.2	0.014 (CI = +/-0.038; p = 0.462)	-0.019	+1.38%
Loss Cost	2013.1	0.022 (CI = +/-0.040; p = 0.279)	0.010	+2.17%
Loss Cost	2013.2	0.009 (CI = +/-0.041; p = 0.656)	-0.038	+0.89%
Loss Cost	2014.1	0.004 (CI = +/-0.044; p = 0.839)	-0.048	+0.44%
Loss Cost	2014.2	0.004 (CI = +/-0.049; p = 0.866)	-0.051	+0.40%
Loss Cost	2015.1	0.019 (CI = +/-0.050; p = 0.426)	-0.018	+1.97%
Loss Cost	2015.2	0.010 (CI = +/-0.055; p = 0.697)	-0.049	+1.03%
Loss Cost	2016.1	0.019 (CI = +/-0.060; p = 0.514)	-0.034	+1.91%
Loss Cost	2016.2	0.020 (CI = +/-0.068; p = 0.543)	-0.040	+2.01%
Loss Cost	2017.1	0.042 (CI = +/-0.071; p = 0.222)	0.041	+4.33%
Severity	2007.1	0.046 (CI = +/-0.017; p = 0.000)	0.459	+4.71%
Severity	2007.2	0.044 (CI = +/-0.018; p = 0.000)	0.420	+4.50%
Severity	2008.1	0.046 (CI = +/-0.019; p = 0.000)	0.419	+4.68%
Severity	2008.2	0.046 (CI = +/-0.020; p = 0.000)	0.404	+4.75%
Severity	2009.1	0.049 (CI = +/-0.021; p = 0.000)	0.413	+5.02%
Severity	2009.2	0.054 (CI = +/-0.022; p = 0.000)	0.453	+5.51%
Severity	2010.1	0.055 (CI = +/-0.023; p = 0.000)	0.439	+5.63%
Severity	2010.2	0.051 (CI = +/-0.024; p = 0.000)	0.386	+5.24%
Severity	2011.1	0.046 (CI = +/-0.025; p = 0.001)	0.325	+4.73%
Severity	2011.2	0.042 (CI = +/-0.027; p = 0.004)	0.264	+4.28%
Severity	2012.1	0.042 (CI = +/-0.029; p = 0.007)	0.236	+4.24%
Severity	2012.2	0.044 (CI = +/-0.031; p = 0.008)	0.234	+4.48%
Severity	2013.1	0.049 (CI = +/-0.034; p = 0.006)	0.265	+5.05%
Severity	2013.2	0.040 (CI = +/-0.035; p = 0.025)	0.180	+4.13%
Severity	2014.1	0.037 (CI = +/-0.038; p = 0.058)	0.127	+3.73%
Severity	2014.2	0.033 (CI = +/-0.042; p = 0.110)	0.083	+3.40%
Severity	2015.1	0.047 (CI = +/-0.043; p = 0.033)	0.185	+4.79%
Severity	2015.2	0.038 (CI = +/-0.046; p = 0.102)	0.099	+3.83%
Severity	2016.1	0.046 (CI = +/-0.050; p = 0.070)	0.140	+4.71%
Severity	2016.2	0.051 (CI = +/-0.057; p = 0.075)	0.142	+5.20%
Severity	2017.1	0.073 (CI = +/-0.056; p = 0.014)	0.313	+7.60%
Frequency	2007.1	-0.024 (CI = +/-0.007; p = 0.000)	0.568	-2.41%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	0.588	-2.55%
Frequency	2008.1	-0.026 (CI = +/-0.008; p = 0.000)	0.563	-2.53%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	0.548	-2.57%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.559	-2.70%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.546	-2.76%
Frequency	2010.1	-0.028 (CI = +/-0.010; p = 0.000)	0.520	-2.75%
Frequency	2010.2	-0.029 (CI = +/-0.011; p = 0.000)	0.516	-2.86%
Frequency	2011.1	-0.027 (CI = +/-0.011; p = 0.000)	0.465	-2.66%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.416	-2.54%
Frequency	2012.1	-0.027 (CI = +/-0.013; p = 0.000)	0.403	-2.62%
Frequency	2012.2	-0.030 (CI = +/-0.013; p = 0.000)	0.466	-2.97%
Frequency	2013.1	-0.028 (CI = +/-0.014; p = 0.001)	0.402	-2.73%
Frequency	2013.2	-0.032 (CI = +/-0.015; p = 0.000)	0.466	-3.11%
Frequency	2014.1	-0.032 (CI = +/-0.016; p = 0.000)	0.441	-3.17%
Frequency	2014.2	-0.029 (CI = +/-0.017; p = 0.002)	0.368	-2.90%
Frequency	2015.1	-0.027 (CI = +/-0.019; p = 0.007)	0.298	-2.69%
Frequency	2015.2	-0.027 (CI = +/-0.021; p = 0.015)	0.261	-2.69%
Frequency	2016.1	-0.027 (CI = +/-0.024; p = 0.029)	0.219	-2.67%
Frequency	2016.2	-0.031 (CI = +/-0.026; p = 0.025)	0.244	-3.03%
Frequency	2017.1	-0.031 (CI = +/-0.030; p = 0.046)	0.203	-3.04%

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.022 (CI = +/-0.020; p = 0.031)	-0.234 (CI = +/-0.191; p = 0.018)	0.002 (CI = +/-0.011; p = 0.697)	0.213	+2.22%
Loss Cost	2007.2	0.020 (CI = +/-0.021; p = 0.062)	-0.221 (CI = +/-0.195; p = 0.028)	0.002 (CI = +/-0.011; p = 0.716)	0.161	+1.99%
Loss Cost	2008.1	0.020 (CI = +/-0.022; p = 0.067)	-0.216 (CI = +/-0.202; p = 0.036)	0.002 (CI = +/-0.012; p = 0.707)	0.161	+2.07%
Loss Cost	2008.2	0.022 (CI = +/-0.023; p = 0.063)	-0.224 (CI = +/-0.207; p = 0.035)	0.002 (CI = +/-0.012; p = 0.702)	0.160	+2.23%
Loss Cost	2009.1	0.022 (CI = +/-0.025; p = 0.082)	-0.225 (CI = +/-0.215; p = 0.041)	0.002 (CI = +/-0.012; p = 0.709)	0.156	+2.22%
Loss Cost	2009.2	0.028 (CI = +/-0.025; p = 0.034)	-0.253 (CI = +/-0.212; p = 0.021)	0.002 (CI = +/-0.012; p = 0.679)	0.222	+2.80%
Loss Cost	2010.1	0.027 (CI = +/-0.027; p = 0.051)	-0.256 (CI = +/-0.221; p = 0.025)	0.002 (CI = +/-0.012; p = 0.692)	0.216	+2.74%
Loss Cost	2010.2	0.024 (CI = +/-0.029; p = 0.097)	-0.242 (CI = +/-0.227; p = 0.037)	0.002 (CI = +/-0.012; p = 0.701)	0.156	+2.43%
Loss Cost	2011.1	0.019 (CI = +/-0.030; p = 0.211)	-0.267 (CI = +/-0.231; p = 0.025)	0.002 (CI = +/-0.012; p = 0.750)	0.159	+1.90%
Loss Cost	2011.2	0.018 (CI = +/-0.032; p = 0.268)	-0.262 (CI = +/-0.240; p = 0.034)	0.002 (CI = +/-0.012; p = 0.755)	0.125	+1.79%
Loss Cost	2012.1	0.014 (CI = +/-0.035; p = 0.413)	-0.279 (CI = +/-0.249; p = 0.030)	0.002 (CI = +/-0.013; p = 0.786)	0.129	+1.41%
Loss Cost	2012.2	0.015 (CI = +/-0.038; p = 0.407)	-0.284 (CI = +/-0.260; p = 0.033)	0.002 (CI = +/-0.013; p = 0.792)	0.118	+1.54%
Loss Cost	2013.1	0.021 (CI = +/-0.040; p = 0.303)	-0.263 (CI = +/-0.269; p = 0.055)	0.002 (CI = +/-0.013; p = 0.769)	0.112	+2.07%
Loss Cost	2013.2	0.011 (CI = +/-0.041; p = 0.589)	-0.224 (CI = +/-0.266; p = 0.095)	0.002 (CI = +/-0.013; p = 0.728)	0.031	+1.09%
Loss Cost	2014.1	0.003 (CI = +/-0.044; p = 0.886)	-0.254 (CI = +/-0.273; p = 0.067)	0.002 (CI = +/-0.013; p = 0.749)	0.056	+0.31%
Loss Cost	2014.2	0.006 (CI = +/-0.048; p = 0.808)	-0.263 (CI = +/-0.288; p = 0.070)	0.002 (CI = +/-0.013; p = 0.770)	0.054	+0.57%
Loss Cost	2015.1	0.018 (CI = +/-0.051; p = 0.470)	-0.221 (CI = +/-0.290; p = 0.125)	0.002 (CI = +/-0.013; p = 0.759)	0.033	+1.79%
Loss Cost	2015.2	0.012 (CI = +/-0.056; p = 0.652)	-0.200 (CI = +/-0.305; p = 0.181)	0.002 (CI = +/-0.013; p = 0.723)	-0.028	+1.21%
Loss Cost	2016.1	0.017 (CI = +/-0.062; p = 0.570)	-0.185 (CI = +/-0.324; p = 0.241)	0.002 (CI = +/-0.014; p = 0.740)	-0.047	+1.71%
Loss Cost	2016.2	0.021 (CI = +/-0.070; p = 0.533)	-0.198 (CI = +/-0.348; p = 0.242)	0.002 (CI = +/-0.014; p = 0.783)	-0.055	+2.10%
Loss Cost	2017.1	0.039 (CI = +/-0.076; p = 0.282)	-0.148 (CI = +/-0.353; p = 0.380)	0.001 (CI = +/-0.014; p = 0.857)	-0.037	+3.99%
Severity	2007.1	0.047 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.170; p = 0.052)	0.003 (CI = +/-0.010; p = 0.558)	0.500	+4.83%
Severity	2007.2	0.046 (CI = +/-0.019; p = 0.000)	-0.162 (CI = +/-0.175; p = 0.068)	0.003 (CI = +/-0.010; p = 0.572)	0.456	+4.71%
Severity	2008.1	0.047 (CI = +/-0.020; p = 0.000)	-0.157 (CI = +/-0.181; p = 0.087)	0.003 (CI = +/-0.010; p = 0.562)	0.450	+4.82%
Severity	2008.2	0.049 (CI = +/-0.021; p = 0.000)	-0.165 (CI = +/-0.185; p = 0.079)	0.003 (CI = +/-0.011; p = 0.557)	0.440	+4.99%
Severity	2009.1	0.051 (CI = +/-0.022; p = 0.000)	-0.155 (CI = +/-0.191; p = 0.108)	0.003 (CI = +/-0.011; p = 0.538)	0.441	+5.18%
Severity	2009.2	0.056 (CI = +/-0.022; p = 0.000)	-0.184 (CI = +/-0.186; p = 0.052)	0.003 (CI = +/-0.010; p = 0.497)	0.505	+5.80%
Severity	2010.1	0.056 (CI = +/-0.024; p = 0.000)	-0.184 (CI = +/-0.193; p = 0.061)	0.003 (CI = +/-0.011; p = 0.507)	0.489	+5.79%
Severity	2010.2	0.054 (CI = +/-0.025; p = 0.000)	-0.173 (CI = +/-0.199; p = 0.085)	0.003 (CI = +/-0.011; p = 0.516)	0.429	+5.55%
Severity	2011.1	0.047 (CI = +/-0.026; p = 0.001)	-0.206 (CI = +/-0.196; p = 0.040)	0.003 (CI = +/-0.010; p = 0.568)	0.405	+4.83%
Severity	2011.2	0.044 (CI = +/-0.027; p = 0.003)	-0.193 (CI = +/-0.202; p = 0.059)	0.003 (CI = +/-0.010; p = 0.573)	0.335	+4.54%
Severity	2012.1	0.042 (CI = +/-0.029; p = 0.007)	-0.203 (CI = +/-0.210; p = 0.058)	0.003 (CI = +/-0.011; p = 0.597)	0.314	+4.31%
Severity	2012.2	0.046 (CI = +/-0.031; p = 0.006)	-0.221 (CI = +/-0.216; p = 0.045)	0.003 (CI = +/-0.011; p = 0.606)	0.329	+4.74%
Severity	2013.1	0.050 (CI = +/-0.034; p = 0.006)	-0.207 (CI = +/-0.225; p = 0.069)	0.003 (CI = +/-0.011; p = 0.594)	0.337	+5.10%
Severity	2013.2	0.043 (CI = +/-0.035; p = 0.019)	-0.181 (CI = +/-0.228; p = 0.113)	0.003 (CI = +/-0.011; p = 0.568)	0.235	+4.43%
Severity	2014.1	0.037 (CI = +/-0.038; p = 0.057)	-0.206 (CI = +/-0.234; p = 0.081)	0.003 (CI = +/-0.011; p = 0.587)	0.212	+3.74%
Severity	2014.2	0.036 (CI = +/-0.041; p = 0.084)	-0.204 (CI = +/-0.247; p = 0.100)	0.003 (CI = +/-0.011; p = 0.594)	0.160	+3.67%
Severity	2015.1	0.047 (CI = +/-0.044; p = 0.037)	-0.166 (CI = +/-0.248; p = 0.175)	0.003 (CI = +/-0.011; p = 0.579)	0.214	+4.79%
Severity	2015.2	0.040 (CI = +/-0.047; p = 0.089)	-0.142 (CI = +/-0.258; p = 0.257)	0.003 (CI = +/-0.011; p = 0.534)	0.106	+4.10%
Severity	2016.1	0.046 (CI = +/-0.052; p = 0.082)	-0.125 (CI = +/-0.273; p = 0.344)	0.003 (CI = +/-0.012; p = 0.554)	0.116	+4.69%
Severity	2016.2	0.052 (CI = +/-0.058; p = 0.076)	-0.145 (CI = +/-0.290; p = 0.299)	0.003 (CI = +/-0.012; p = 0.625)	0.124	+5.33%
Severity	2017.1	0.071 (CI = +/-0.060; p = 0.024)	-0.092 (CI = +/-0.281; p = 0.489)	0.002 (CI = +/-0.011; p = 0.698)	0.247	+7.41%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.075; p = 0.085)	-0.001 (CI = +/-0.004; p = 0.735)	0.583	-2.49%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.075; p = 0.122)	-0.001 (CI = +/-0.004; p = 0.711)	0.595	-2.60%
Frequency	2008.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.078; p = 0.128)	-0.001 (CI = +/-0.005; p = 0.708)	0.569	-2.62%
Frequency	2008.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.081; p = 0.142)	-0.001 (CI = +/-0.005; p = 0.712)	0.552	-2.63%
Frequency	2009.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.081; p = 0.087)	-0.001 (CI = +/-0.005; p = 0.639)	0.576	-2.82%
Frequency	2009.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.084; p = 0.102)	-0.001 (CI = +/-0.005; p = 0.643)	0.560	-2.84%
Frequency	2010.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.087; p = 0.102)	-0.001 (CI = +/-0.005; p = 0.635)	0.536	-2.89%
Frequency	2010.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.090; p = 0.127)	-0.001 (CI = +/-0.005; p = 0.638)	0.526	-2.95%
Frequency	2011.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.092; p = 0.184)	-0.001 (CI = +/-0.005; p = 0.677)	0.463	-2.79%
Frequency	2011.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.069 (CI = +/-0.094; p = 0.146)	-0.001 (CI = +/-0.005; p = 0.679)	0.423	-2.63%
Frequency	2012.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.098; p = 0.123)	-0.001 (CI = +/-0.005; p = 0.656)	0.418	-2.78%
Frequency	2012.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.098; p = 0.192)	-0.001 (CI = +/-0.005; p = 0.660)	0.463	-3.06%
Frequency	2013.1	-0.029 (CI = +/-0.015; p = 0.001)	-0.056 (CI = +/-0.102; p = 0.266)	-0.001 (CI = +/-0.005; p = 0.687)	0.385	-2.88%
Frequency	2013.2	-0.032 (CI = +/-0.016; p = 0.000)	-0.043 (CI = +/-0.102; p = 0.391)	-0.001 (CI = +/-0.005; p = 0.710)	0.435	-3.19%
Frequency	2014.1	-0.034 (CI = +/-0.017; p = 0.001)	-0.047 (CI = +/-0.107; p = 0.365)	-0.001 (CI = +/-0.005; p = 0.708)	0.409	-3.31%
Frequency	2014.2	-0.030 (CI = +/-0.018; p = 0.003)	-0.060 (CI = +/-0.109; p = 0.263)	-0.001 (CI = +/-0.005; p = 0.662)	0.347	-2.99%
Frequency	2015.1	-0.029 (CI = +/-0.020; p = 0.008)	-0.055 (CI = +/-0.115; p = 0.327)	-0.001 (CI = +/-0.005; p = 0.671)	0.261	-2.86%
Frequency	2015.2	-0.028 (CI = +/-0.022; p = 0.017)	-0.058 (CI = +/-0.123; p = 0.329)	-0.001 (CI = +/-0.005; p = 0.668)	0.219	-2.77%
Frequency	2016.1	-0.029 (CI = +/-0.025; p = 0.028)	-0.060 (CI = +/-0.132; p = 0.342)	-0.001 (CI = +/-0.006; p = 0.681)	0.169	-2.84%
Frequency	2016.2	-0.031 (CI = +/-0.028; p = 0.033)	-0.053 (CI = +/-0.140; p = 0.433)	-0.001 (CI = +/-0.006; p = 0.742)	0.171	-3.07%
Frequency	2017.1	-0.032 (CI = +/-0.032; p = 0.051)	-0.056 (CI = +/-0.152; p = 0.440)	-0.001 (CI = +/-0.006; p = 0.764)	0.119	-3.18%

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time		Mobility		Adjusted R ²	Implied Trend	
							Rate	
Loss Cost	2007.1	0.024	(CI = +/-0.021; p = 0.026)	0.004	(CI = +/-0.012; p = 0.512)	0.090	+2.45%	
Loss Cost	2007.2	0.021	(CI = +/-0.022; p = 0.064)	0.004	(CI = +/-0.012; p = 0.547)	0.047	+2.09%	
Loss Cost	2008.1	0.023	(CI = +/-0.023; p = 0.054)	0.004	(CI = +/-0.012; p = 0.532)	0.058	+2.30%	
Loss Cost	2008.2	0.023	(CI = +/-0.025; p = 0.065)	0.004	(CI = +/-0.012; p = 0.535)	0.050	+2.35%	
Loss Cost	2009.1	0.025	(CI = +/-0.026; p = 0.065)	0.004	(CI = +/-0.013; p = 0.531)	0.051	+2.49%	
Loss Cost	2009.2	0.029	(CI = +/-0.027; p = 0.038)	0.004	(CI = +/-0.013; p = 0.500)	0.084	+2.95%	
Loss Cost	2010.1	0.030	(CI = +/-0.029; p = 0.043)	0.004	(CI = +/-0.013; p = 0.501)	0.080	+3.08%	
Loss Cost	2010.2	0.026	(CI = +/-0.031; p = 0.099)	0.004	(CI = +/-0.013; p = 0.524)	0.032	+2.59%	
Loss Cost	2011.1	0.023	(CI = +/-0.033; p = 0.167)	0.004	(CI = +/-0.013; p = 0.542)	0.002	+2.29%	
Loss Cost	2011.2	0.019	(CI = +/-0.035; p = 0.261)	0.004	(CI = +/-0.013; p = 0.559)	-0.025	+1.97%	
Loss Cost	2012.1	0.018	(CI = +/-0.038; p = 0.323)	0.004	(CI = +/-0.014; p = 0.570)	-0.038	+1.86%	
Loss Cost	2012.2	0.017	(CI = +/-0.041; p = 0.391)	0.004	(CI = +/-0.014; p = 0.581)	-0.050	+1.73%	
Loss Cost	2013.1	0.025	(CI = +/-0.043; p = 0.238)	0.004	(CI = +/-0.014; p = 0.570)	-0.021	+2.54%	
Loss Cost	2013.2	0.012	(CI = +/-0.043; p = 0.556)	0.004	(CI = +/-0.013; p = 0.552)	-0.070	+1.25%	
Loss Cost	2014.1	0.008	(CI = +/-0.047; p = 0.727)	0.004	(CI = +/-0.013; p = 0.556)	-0.082	+0.80%	
Loss Cost	2014.2	0.007	(CI = +/-0.052; p = 0.765)	0.004	(CI = +/-0.014; p = 0.566)	-0.089	+0.75%	
Loss Cost	2015.1	0.022	(CI = +/-0.053; p = 0.381)	0.003	(CI = +/-0.013; p = 0.584)	-0.058	+2.27%	
Loss Cost	2015.2	0.013	(CI = +/-0.057; p = 0.629)	0.004	(CI = +/-0.013; p = 0.555)	-0.090	+1.33%	
Loss Cost	2016.1	0.021	(CI = +/-0.063; p = 0.481)	0.003	(CI = +/-0.014; p = 0.596)	-0.081	+2.14%	
Loss Cost	2016.2	0.021	(CI = +/-0.071; p = 0.525)	0.003	(CI = +/-0.014; p = 0.612)	-0.093	+2.17%	
Loss Cost	2017.1	0.043	(CI = +/-0.074; p = 0.234)	0.002	(CI = +/-0.014; p = 0.736)	-0.024	+4.37%	
Severity	2007.1	0.049	(CI = +/-0.018; p = 0.000)	0.004	(CI = +/-0.010; p = 0.421)	0.454	+5.00%	
Severity	2007.2	0.047	(CI = +/-0.019; p = 0.000)	0.004	(CI = +/-0.011; p = 0.445)	0.413	+4.79%	
Severity	2008.1	0.049	(CI = +/-0.020; p = 0.000)	0.004	(CI = +/-0.011; p = 0.432)	0.413	+4.99%	
Severity	2008.2	0.050	(CI = +/-0.022; p = 0.000)	0.004	(CI = +/-0.011; p = 0.432)	0.397	+5.08%	
Severity	2009.1	0.052	(CI = +/-0.023; p = 0.000)	0.004	(CI = +/-0.011; p = 0.413)	0.407	+5.37%	
Severity	2009.2	0.057	(CI = +/-0.023; p = 0.000)	0.005	(CI = +/-0.011; p = 0.370)	0.450	+5.91%	
Severity	2010.1	0.059	(CI = +/-0.025; p = 0.000)	0.005	(CI = +/-0.011; p = 0.371)	0.435	+6.04%	
Severity	2010.2	0.055	(CI = +/-0.026; p = 0.000)	0.005	(CI = +/-0.011; p = 0.391)	0.381	+5.66%	
Severity	2011.1	0.050	(CI = +/-0.027; p = 0.001)	0.004	(CI = +/-0.011; p = 0.408)	0.317	+5.13%	
Severity	2011.2	0.046	(CI = +/-0.029; p = 0.003)	0.004	(CI = +/-0.011; p = 0.424)	0.254	+4.67%	
Severity	2012.1	0.045	(CI = +/-0.031; p = 0.006)	0.004	(CI = +/-0.011; p = 0.435)	0.224	+4.65%	
Severity	2012.2	0.048	(CI = +/-0.033; p = 0.007)	0.004	(CI = +/-0.011; p = 0.439)	0.221	+4.90%	
Severity	2013.1	0.053	(CI = +/-0.036; p = 0.005)	0.004	(CI = +/-0.011; p = 0.434)	0.252	+5.48%	
Severity	2013.2	0.045	(CI = +/-0.037; p = 0.020)	0.004	(CI = +/-0.011; p = 0.423)	0.167	+4.56%	
Severity	2014.1	0.041	(CI = +/-0.040; p = 0.046)	0.004	(CI = +/-0.011; p = 0.429)	0.112	+4.15%	
Severity	2014.2	0.037	(CI = +/-0.044; p = 0.087)	0.004	(CI = +/-0.012; p = 0.434)	0.066	+3.81%	
Severity	2015.1	0.050	(CI = +/-0.044; p = 0.028)	0.004	(CI = +/-0.011; p = 0.443)	0.167	+5.16%	
Severity	2015.2	0.041	(CI = +/-0.047; p = 0.085)	0.004	(CI = +/-0.011; p = 0.408)	0.084	+4.19%	
Severity	2016.1	0.049	(CI = +/-0.052; p = 0.063)	0.004	(CI = +/-0.011; p = 0.447)	0.118	+4.99%	
Severity	2016.2	0.052	(CI = +/-0.058; p = 0.073)	0.004	(CI = +/-0.012; p = 0.484)	0.114	+5.39%	
Severity	2017.1	0.074	(CI = +/-0.058; p = 0.017)	0.003	(CI = +/-0.011; p = 0.602)	0.276	+7.65%	
Frequency	2007.1	-0.025	(CI = +/-0.008; p = 0.000)	0.000	(CI = +/-0.005; p = 0.909)	0.555	-2.43%	
Frequency	2007.2	-0.026	(CI = +/-0.008; p = 0.000)	0.000	(CI = +/-0.004; p = 0.858)	0.575	-2.57%	
Frequency	2008.1	-0.026	(CI = +/-0.009; p = 0.000)	0.000	(CI = +/-0.005; p = 0.865)	0.549	-2.56%	
Frequency	2008.2	-0.026	(CI = +/-0.009; p = 0.000)	0.000	(CI = +/-0.005; p = 0.856)	0.533	-2.60%	
Frequency	2009.1	-0.028	(CI = +/-0.010; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.820)	0.545	-2.74%	
Frequency	2009.2	-0.028	(CI = +/-0.010; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.810)	0.531	-2.80%	
Frequency	2010.1	-0.028	(CI = +/-0.011; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.814)	0.503	-2.80%	
Frequency	2010.2	-0.029	(CI = +/-0.012; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.798)	0.499	-2.91%	
Frequency	2011.1	-0.027	(CI = +/-0.012; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.825)	0.444	-2.71%	
Frequency	2011.2	-0.026	(CI = +/-0.013; p = 0.000)	0.000	(CI = +/-0.005; p = 0.841)	0.393	-2.59%	
Frequency	2012.1	-0.027	(CI = +/-0.014; p = 0.001)	-0.001	(CI = +/-0.005; p = 0.837)	0.378	-2.67%	
Frequency	2012.2	-0.031	(CI = +/-0.014; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.810)	0.443	-3.02%	
Frequency	2013.1	-0.028	(CI = +/-0.015; p = 0.001)	-0.001	(CI = +/-0.005; p = 0.818)	0.375	-2.78%	
Frequency	2013.2	-0.032	(CI = +/-0.016; p = 0.000)	-0.001	(CI = +/-0.005; p = 0.809)	0.441	-3.16%	
Frequency	2014.1	-0.033	(CI = +/-0.017; p = 0.001)	-0.001	(CI = +/-0.005; p = 0.815)	0.413	-3.22%	
Frequency	2014.2	-0.030	(CI = +/-0.018; p = 0.003)	-0.001	(CI = +/-0.005; p = 0.803)	0.335	-2.95%	
Frequency	2015.1	-0.028	(CI = +/-0.020; p = 0.009)	-0.001	(CI = +/-0.005; p = 0.790)	0.260	-2.74%	
Frequency	2015.2	-0.028	(CI = +/-0.022; p = 0.018)	-0.001	(CI = +/-0.005; p = 0.796)	0.218	-2.74%	
Frequency	2016.1	-0.027	(CI = +/-0.025; p = 0.033)	-0.001	(CI = +/-0.005; p = 0.799)	0.171	-2.71%	
Frequency	2016.2	-0.031	(CI = +/-0.028; p = 0.031)	0.000	(CI = +/-0.006; p = 0.856)	0.191	-3.05%	
Frequency	2017.1	-0.031	(CI = +/-0.032; p = 0.054)	0.000	(CI = +/-0.006; p = 0.861)	0.143	-3.05%	

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.027)	-0.238 (CI = +/-0.187; p = 0.014)	0.234	+2.07%
Loss Cost	2007.2	0.018 (CI = +/-0.019; p = 0.058)	-0.225 (CI = +/-0.191; p = 0.022)	0.184	+1.84%
Loss Cost	2008.1	0.019 (CI = +/-0.020; p = 0.064)	-0.221 (CI = +/-0.197; p = 0.029)	0.184	+1.91%
Loss Cost	2008.2	0.020 (CI = +/-0.021; p = 0.060)	-0.229 (CI = +/-0.202; p = 0.028)	0.183	+2.06%
Loss Cost	2009.1	0.020 (CI = +/-0.023; p = 0.079)	-0.230 (CI = +/-0.210; p = 0.032)	0.181	+2.04%
Loss Cost	2009.2	0.026 (CI = +/-0.023; p = 0.031)	-0.259 (CI = +/-0.207; p = 0.016)	0.245	+2.60%
Loss Cost	2010.1	0.025 (CI = +/-0.025; p = 0.048)	-0.262 (CI = +/-0.215; p = 0.019)	0.240	+2.54%
Loss Cost	2010.2	0.022 (CI = +/-0.026; p = 0.096)	-0.248 (CI = +/-0.221; p = 0.029)	0.184	+2.24%
Loss Cost	2011.1	0.017 (CI = +/-0.028; p = 0.214)	-0.272 (CI = +/-0.224; p = 0.019)	0.190	+1.73%
Loss Cost	2011.2	0.016 (CI = +/-0.030; p = 0.276)	-0.267 (CI = +/-0.233; p = 0.026)	0.158	+1.62%
Loss Cost	2012.1	0.012 (CI = +/-0.032; p = 0.430)	-0.284 (CI = +/-0.240; p = 0.023)	0.164	+1.25%
Loss Cost	2012.2	0.014 (CI = +/-0.035; p = 0.421)	-0.289 (CI = +/-0.251; p = 0.026)	0.155	+1.38%
Loss Cost	2013.1	0.019 (CI = +/-0.037; p = 0.311)	-0.268 (CI = +/-0.259; p = 0.043)	0.151	+1.89%
Loss Cost	2013.2	0.009 (CI = +/-0.039; p = 0.638)	-0.231 (CI = +/-0.256; p = 0.075)	0.074	+0.89%
Loss Cost	2014.1	0.001 (CI = +/-0.041; p = 0.954)	-0.260 (CI = +/-0.262; p = 0.052)	0.101	+0.12%
Loss Cost	2014.2	0.004 (CI = +/-0.045; p = 0.856)	-0.270 (CI = +/-0.275; p = 0.054)	0.102	+0.40%
Loss Cost	2015.1	0.016 (CI = +/-0.048; p = 0.490)	-0.228 (CI = +/-0.277; p = 0.100)	0.085	+1.62%
Loss Cost	2015.2	0.010 (CI = +/-0.053; p = 0.686)	-0.210 (CI = +/-0.290; p = 0.145)	0.028	+1.03%
Loss Cost	2016.1	0.015 (CI = +/-0.059; p = 0.589)	-0.193 (CI = +/-0.308; p = 0.201)	0.015	+1.55%
Loss Cost	2016.2	0.020 (CI = +/-0.067; p = 0.533)	-0.206 (CI = +/-0.328; p = 0.198)	0.014	+2.01%
Loss Cost	2017.1	0.039 (CI = +/-0.072; p = 0.266)	-0.153 (CI = +/-0.332; p = 0.338)	0.040	+3.95%
Severity	2007.1	0.045 (CI = +/-0.016; p = 0.000)	-0.175 (CI = +/-0.167; p = 0.041)	0.510	+4.62%
Severity	2007.2	0.044 (CI = +/-0.017; p = 0.000)	-0.168 (CI = +/-0.172; p = 0.055)	0.468	+4.50%
Severity	2008.1	0.045 (CI = +/-0.018; p = 0.000)	-0.163 (CI = +/-0.177; p = 0.069)	0.462	+4.59%
Severity	2008.2	0.046 (CI = +/-0.019; p = 0.000)	-0.172 (CI = +/-0.182; p = 0.063)	0.452	+4.75%
Severity	2009.1	0.048 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.187; p = 0.086)	0.453	+4.92%
Severity	2009.2	0.054 (CI = +/-0.020; p = 0.000)	-0.192 (CI = +/-0.182; p = 0.040)	0.515	+5.51%
Severity	2010.1	0.053 (CI = +/-0.022; p = 0.000)	-0.193 (CI = +/-0.189; p = 0.046)	0.499	+5.49%
Severity	2010.2	0.051 (CI = +/-0.023; p = 0.000)	-0.182 (CI = +/-0.194; p = 0.066)	0.442	+5.24%
Severity	2011.1	0.045 (CI = +/-0.024; p = 0.001)	-0.213 (CI = +/-0.191; p = 0.030)	0.421	+4.56%
Severity	2011.2	0.042 (CI = +/-0.025; p = 0.002)	-0.201 (CI = +/-0.196; p = 0.045)	0.354	+4.28%
Severity	2012.1	0.040 (CI = +/-0.027; p = 0.006)	-0.211 (CI = +/-0.204; p = 0.043)	0.335	+4.05%
Severity	2012.2	0.044 (CI = +/-0.029; p = 0.005)	-0.229 (CI = +/-0.209; p = 0.033)	0.351	+4.48%
Severity	2013.1	0.047 (CI = +/-0.031; p = 0.005)	-0.216 (CI = +/-0.218; p = 0.052)	0.359	+4.81%
Severity	2013.2	0.040 (CI = +/-0.033; p = 0.019)	-0.191 (CI = +/-0.220; p = 0.086)	0.260	+4.13%
Severity	2014.1	0.034 (CI = +/-0.036; p = 0.060)	-0.216 (CI = +/-0.226; p = 0.060)	0.241	+3.45%
Severity	2014.2	0.033 (CI = +/-0.039; p = 0.090)	-0.214 (CI = +/-0.238; p = 0.075)	0.193	+3.40%
Severity	2015.1	0.044 (CI = +/-0.041; p = 0.038)	-0.177 (CI = +/-0.238; p = 0.136)	0.246	+4.51%
Severity	2015.2	0.038 (CI = +/-0.045; p = 0.096)	-0.156 (CI = +/-0.247; p = 0.200)	0.139	+3.83%
Severity	2016.1	0.043 (CI = +/-0.050; p = 0.086)	-0.137 (CI = +/-0.261; p = 0.280)	0.153	+4.44%
Severity	2016.2	0.051 (CI = +/-0.056; p = 0.072)	-0.158 (CI = +/-0.274; p = 0.237)	0.171	+5.20%
Severity	2017.1	0.071 (CI = +/-0.058; p = 0.020)	-0.101 (CI = +/-0.266; p = 0.427)	0.296	+7.34%
Frequency	2007.1	-0.025 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.073; p = 0.085)	0.594	-2.44%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.074; p = 0.124)	0.606	-2.55%
Frequency	2008.1	-0.026 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.076; p = 0.131)	0.581	-2.56%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.079; p = 0.145)	0.565	-2.57%
Frequency	2009.1	-0.028 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.079; p = 0.091)	0.588	-2.74%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.082; p = 0.106)	0.573	-2.76%
Frequency	2010.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.085; p = 0.106)	0.549	-2.80%
Frequency	2010.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.133)	0.540	-2.86%
Frequency	2011.1	-0.027 (CI = +/-0.011; p = 0.000)	-0.058 (CI = +/-0.090; p = 0.191)	0.481	-2.71%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.066 (CI = +/-0.092; p = 0.150)	0.443	-2.54%
Frequency	2012.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.095; p = 0.127)	0.438	-2.68%
Frequency	2012.2	-0.030 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.095; p = 0.200)	0.482	-2.97%
Frequency	2013.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.098; p = 0.276)	0.409	-2.79%
Frequency	2013.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.407)	0.459	-3.11%
Frequency	2014.1	-0.033 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.103; p = 0.379)	0.435	-3.23%
Frequency	2014.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.056 (CI = +/-0.105; p = 0.275)	0.376	-2.90%
Frequency	2015.1	-0.028 (CI = +/-0.019; p = 0.007)	-0.051 (CI = +/-0.111; p = 0.342)	0.297	-2.77%
Frequency	2015.2	-0.027 (CI = +/-0.021; p = 0.015)	-0.054 (CI = +/-0.117; p = 0.346)	0.259	-2.69%
Frequency	2016.1	-0.028 (CI = +/-0.024; p = 0.026)	-0.056 (CI = +/-0.125; p = 0.355)	0.215	-2.77%
Frequency	2016.2	-0.031 (CI = +/-0.027; p = 0.028)	-0.048 (CI = +/-0.132; p = 0.446)	0.224	-3.03%
Frequency	2017.1	-0.032 (CI = +/-0.031; p = 0.044)	-0.052 (CI = +/-0.143; p = 0.446)	0.180	-3.16%

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.015 (CI = +/-0.028; p = 0.282)	-0.233 (CI = +/-0.193; p = 0.020)	0.001 (CI = +/-0.012; p = 0.849)	0.115 (CI = +/-0.346; p = 0.504)	0.200	+1.54%
Loss Cost	2007.2	0.011 (CI = +/-0.030; p = 0.474)	-0.217 (CI = +/-0.196; p = 0.031)	0.001 (CI = +/-0.012; p = 0.910)	0.146 (CI = +/-0.353; p = 0.404)	0.154	+1.07%
Loss Cost	2008.1	0.011 (CI = +/-0.032; p = 0.484)	-0.215 (CI = +/-0.203; p = 0.038)	0.001 (CI = +/-0.012; p = 0.902)	0.143 (CI = +/-0.365; p = 0.430)	0.150	+1.13%
Loss Cost	2008.2	0.013 (CI = +/-0.035; p = 0.449)	-0.221 (CI = +/-0.210; p = 0.039)	0.001 (CI = +/-0.013; p = 0.882)	0.131 (CI = +/-0.379; p = 0.486)	0.145	+1.32%
Loss Cost	2009.1	0.012 (CI = +/-0.038; p = 0.518)	-0.224 (CI = +/-0.217; p = 0.044)	0.001 (CI = +/-0.013; p = 0.901)	0.137 (CI = +/-0.394; p = 0.483)	0.141	+1.22%
Loss Cost	2009.2	0.022 (CI = +/-0.040; p = 0.269)	-0.251 (CI = +/-0.216; p = 0.025)	0.002 (CI = +/-0.013; p = 0.799)	0.077 (CI = +/-0.395; p = 0.694)	0.197	+2.20%
Loss Cost	2010.1	0.020 (CI = +/-0.043; p = 0.348)	-0.256 (CI = +/-0.225; p = 0.027)	0.001 (CI = +/-0.013; p = 0.828)	0.086 (CI = +/-0.413; p = 0.671)	0.191	+2.03%
Loss Cost	2010.2	0.013 (CI = +/-0.047; p = 0.559)	-0.239 (CI = +/-0.230; p = 0.043)	0.001 (CI = +/-0.013; p = 0.889)	0.125 (CI = +/-0.427; p = 0.551)	0.135	+1.35%
Loss Cost	2011.1	0.002 (CI = +/-0.050; p = 0.932)	-0.267 (CI = +/-0.232; p = 0.026)	0.000 (CI = +/-0.013; p = 0.972)	0.185 (CI = +/-0.433; p = 0.385)	0.152	+0.21%
Loss Cost	2011.2	-0.002 (CI = +/-0.054; p = 0.935)	-0.257 (CI = +/-0.241; p = 0.038)	-0.001 (CI = +/-0.014; p = 0.939)	0.209 (CI = +/-0.456; p = 0.352)	0.121	-0.22%
Loss Cost	2012.1	-0.012 (CI = +/-0.059; p = 0.667)	-0.280 (CI = +/-0.248; p = 0.029)	-0.001 (CI = +/-0.014; p = 0.834)	0.260 (CI = +/-0.472; p = 0.265)	0.141	-1.24%
Loss Cost	2012.2	-0.013 (CI = +/-0.066; p = 0.681)	-0.278 (CI = +/-0.259; p = 0.037)	-0.001 (CI = +/-0.014; p = 0.834)	0.264 (CI = +/-0.502; p = 0.286)	0.126	-1.31%
Loss Cost	2013.1	-0.006 (CI = +/-0.073; p = 0.870)	-0.264 (CI = +/-0.271; p = 0.056)	-0.001 (CI = +/-0.015; p = 0.900)	0.229 (CI = +/-0.531; p = 0.377)	0.104	-0.58%
Loss Cost	2013.2	-0.033 (CI = +/-0.075; p = 0.370)	-0.216 (CI = +/-0.260; p = 0.098)	-0.002 (CI = +/-0.014; p = 0.753)	0.358 (CI = +/-0.519; p = 0.164)	0.085	-3.22%
Loss Cost	2014.1	-0.057 (CI = +/-0.079; p = 0.145)	-0.258 (CI = +/-0.257; p = 0.049)	-0.004 (CI = +/-0.013; p = 0.578)	0.466 (CI = +/-0.520; p = 0.076)	0.175	-5.58%
Loss Cost	2014.2	-0.060 (CI = +/-0.090; p = 0.174)	-0.253 (CI = +/-0.272; p = 0.066)	-0.004 (CI = +/-0.014; p = 0.581)	0.478 (CI = +/-0.561; p = 0.090)	0.165	-5.85%
Loss Cost	2015.1	-0.042 (CI = +/-0.100; p = 0.390)	-0.226 (CI = +/-0.282; p = 0.109)	-0.003 (CI = +/-0.014; p = 0.679)	0.404 (CI = +/-0.591; p = 0.166)	0.097	-4.07%
Loss Cost	2015.2	-0.066 (CI = +/-0.109; p = 0.215)	-0.190 (CI = +/-0.288; p = 0.179)	-0.003 (CI = +/-0.014; p = 0.622)	0.501 (CI = +/-0.615; p = 0.102)	0.096	-6.41%
Loss Cost	2016.1	-0.067 (CI = +/-0.126; p = 0.274)	-0.191 (CI = +/-0.309; p = 0.206)	-0.003 (CI = +/-0.015; p = 0.636)	0.503 (CI = +/-0.671; p = 0.129)	0.062	-6.46%
Loss Cost	2016.2	-0.070 (CI = +/-0.146; p = 0.317)	-0.186 (CI = +/-0.335; p = 0.248)	-0.003 (CI = +/-0.016; p = 0.648)	0.514 (CI = +/-0.734; p = 0.153)	0.043	-6.75%
Loss Cost	2017.1	-0.041 (CI = +/-0.163; p = 0.592)	-0.151 (CI = +/-0.350; p = 0.362)	-0.003 (CI = +/-0.016; p = 0.688)	0.427 (CI = +/-0.773; p = 0.249)	0.003	-4.01%
Severity	2007.1	0.037 (CI = +/-0.025; p = 0.005)	-0.167 (CI = +/-0.170; p = 0.054)	0.001 (CI = +/-0.010; p = 0.794)	0.171 (CI = +/-0.304; p = 0.261)	0.505	+3.79%
Severity	2007.2	0.034 (CI = +/-0.027; p = 0.013)	-0.157 (CI = +/-0.174; p = 0.075)	0.001 (CI = +/-0.011; p = 0.839)	0.190 (CI = +/-0.312; p = 0.223)	0.466	+3.49%
Severity	2008.1	0.035 (CI = +/-0.029; p = 0.019)	-0.155 (CI = +/-0.180; p = 0.088)	0.001 (CI = +/-0.011; p = 0.830)	0.186 (CI = +/-0.323; p = 0.248)	0.457	+3.56%
Severity	2008.2	0.037 (CI = +/-0.031; p = 0.022)	-0.160 (CI = +/-0.185; p = 0.087)	0.001 (CI = +/-0.011; p = 0.811)	0.175 (CI = +/-0.335; p = 0.294)	0.443	+3.74%
Severity	2009.1	0.039 (CI = +/-0.034; p = 0.025)	-0.154 (CI = +/-0.192; p = 0.111)	0.002 (CI = +/-0.011; p = 0.779)	0.163 (CI = +/-0.348; p = 0.346)	0.439	+3.96%
Severity	2009.2	0.049 (CI = +/-0.034; p = 0.008)	-0.181 (CI = +/-0.188; p = 0.059)	0.002 (CI = +/-0.011; p = 0.662)	0.102 (CI = +/-0.344; p = 0.549)	0.494	+4.98%
Severity	2010.1	0.048 (CI = +/-0.038; p = 0.015)	-0.184 (CI = +/-0.196; p = 0.065)	0.002 (CI = +/-0.011; p = 0.685)	0.107 (CI = +/-0.360; p = 0.545)	0.476	+4.88%
Severity	2010.2	0.042 (CI = +/-0.041; p = 0.043)	-0.170 (CI = +/-0.201; p = 0.094)	0.002 (CI = +/-0.012; p = 0.743)	0.140 (CI = +/-0.372; p = 0.445)	0.420	+4.29%
Severity	2011.1	0.027 (CI = +/-0.041; p = 0.183)	-0.206 (CI = +/-0.194; p = 0.039)	0.000 (CI = +/-0.011; p = 0.941)	0.217 (CI = +/-0.362; p = 0.227)	0.418	+2.79%
Severity	2011.2	0.019 (CI = +/-0.045; p = 0.377)	-0.187 (CI = +/-0.198; p = 0.062)	0.000 (CI = +/-0.011; p = 0.981)	0.262 (CI = +/-0.373; p = 0.160)	0.366	+1.96%
Severity	2012.1	0.012 (CI = +/-0.049; p = 0.624)	-0.204 (CI = +/-0.204; p = 0.049)	-0.001 (CI = +/-0.012; p = 0.884)	0.301 (CI = +/-0.388; p = 0.122)	0.360	+1.17%
Severity	2012.2	0.017 (CI = +/-0.054; p = 0.522)	-0.215 (CI = +/-0.212; p = 0.047)	-0.001 (CI = +/-0.011; p = 0.926)	0.274 (CI = +/-0.410; p = 0.178)	0.358	+1.69%
Severity	2013.1	0.020 (CI = +/-0.060; p = 0.496)	-0.208 (CI = +/-0.223; p = 0.065)	0.000 (CI = +/-0.012; p = 0.961)	0.260 (CI = +/-0.436; p = 0.228)	0.355	+2.01%
Severity	2013.2	0.000 (CI = +/-0.063; p = 0.994)	-0.173 (CI = +/-0.218; p = 0.112)	-0.001 (CI = +/-0.012; p = 0.835)	0.354 (CI = +/-0.435; p = 0.104)	0.305	+0.02%
Severity	2014.1	-0.022 (CI = +/-0.066; p = 0.500)	-0.210 (CI = +/-0.214; p = 0.053)	-0.003 (CI = +/-0.011; p = 0.642)	0.449 (CI = +/-0.432; p = 0.043)	0.350	-2.13%
Severity	2014.2	-0.032 (CI = +/-0.073; p = 0.364)	-0.193 (CI = +/-0.222; p = 0.084)	-0.003 (CI = +/-0.011; p = 0.601)	0.496 (CI = +/-0.459; p = 0.036)	0.328	-3.18%
Severity	2015.1	-0.017 (CI = +/-0.082; p = 0.657)	-0.171 (CI = +/-0.230; p = 0.135)	-0.002 (CI = +/-0.012; p = 0.698)	0.437 (CI = +/-0.483; p = 0.073)	0.328	-1.73%
Severity	2015.2	-0.045 (CI = +/-0.085; p = 0.278)	-0.131 (CI = +/-0.225; p = 0.233)	-0.003 (CI = +/-0.011; p = 0.605)	0.546 (CI = +/-0.481; p = 0.029)	0.327	-4.40%
Severity	2016.1	-0.045 (CI = +/-0.099; p = 0.344)	-0.131 (CI = +/-0.242; p = 0.264)	-0.003 (CI = +/-0.012; p = 0.621)	0.546 (CI = +/-0.525; p = 0.043)	0.314	-4.40%
Severity	2016.2	-0.043 (CI = +/-0.114; p = 0.425)	-0.133 (CI = +/-0.262; p = 0.289)	-0.003 (CI = +/-0.012; p = 0.637)	0.540 (CI = +/-0.574; p = 0.063)	0.297	-4.23%
Severity	2017.1	-0.012 (CI = +/-0.123; p = 0.830)	-0.096 (CI = +/-0.264; p = 0.442)	-0.002 (CI = +/-0.012; p = 0.680)	0.447 (CI = +/-0.584; p = 0.120)	0.347	-1.22%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.075; p = 0.084)	0.000 (CI = +/-0.005; p = 0.922)	-0.056 (CI = +/-0.134; p = 0.403)	0.579	-2.17%
Frequency	2007.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.076; p = 0.119)	0.000 (CI = +/-0.005; p = 0.864)	-0.044 (CI = +/-0.137; p = 0.517)	0.587	-2.34%
Frequency	2008.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.060 (CI = +/-0.079; p = 0.130)	0.000 (CI = +/-0.005; p = 0.864)	-0.044 (CI = +/-0.142; p = 0.536)	0.560	-2.35%
Frequency	2008.2	-0.024 (CI = +/-0.014; p = 0.001)	-0.061 (CI = +/-0.082; p = 0.140)	0.000 (CI = +/-0.005; p = 0.870)	-0.044 (CI = +/-0.148; p = 0.544)	0.542	-2.33%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.070 (CI = +/-0.082; p = 0.092)	-0.001 (CI = +/-0.005; p = 0.746)	-0.026 (CI = +/-0.149; p = 0.723)	0.563	-2.64%
Frequency	2009.2	-0.027 (CI = +/-0.016; p = 0.002)	-0.070 (CI = +/-0.085; p = 0.105)	-0.001 (CI = +/-0.005; p = 0.748)	-0.025 (CI = +/-0.156; p = 0.742)	0.545	-2.65%
Frequency	2010.1	-0.028 (CI = +/-0.017; p = 0.003)	-0.072 (CI = +/-0.089; p = 0.108)	-0.001 (CI = +/-0.005; p = 0.730)	-0.021 (CI = +/-0.163; p = 0.792)	0.518	-2.72%
Frequency	2010.2	-0.029 (CI = +/-0.019; p = 0.004)	-0.069 (CI = +/-0.092; p = 0.134)	-0.001 (CI = +/-0.005; p = 0.713)	-0.015 (CI = +/-0.170; p = 0.858)	0.507	-2.82%
Frequency	2011.1	-0.025 (CI = +/-0.020; p = 0.015)	-0.061 (CI = +/-0.094; p = 0.192)	-0.001 (CI = +/-0.005; p = 0.811)	-0.032 (CI = +/-0.176; p = 0.710)	0.443	-2.51%
Frequency	2011.2	-0.022 (CI = +/-0.022; p = 0.051)	-0.070 (CI = +/-0.096; p = 0.145)	0.000 (CI = +/-0.005; p = 0.886)	-0.053 (CI = +/-0.181; p = 0.548)	0.407	-2.13%
Frequency	2012.1	-0.024 (CI = +/-0.024; p = 0.048)	-0.076 (CI = +/-0.100; p = 0.131)	-0.001 (CI = +/-0.006; p = 0.824)	-0.041 (CI = +/-0.190; p = 0.662)	0.396	-2.38%
Frequency	2012.2	-0.030 (CI = +/-0.026; p = 0.024)	-0.064 (CI = +/-0.101; p = 0.202)	-0.001 (CI = +/-0.006; p = 0.730)	-0.010 (CI = +/-0.195; p = 0.913)	0.436	-2.95%
Frequency	2013.1	-0.026 (CI = +/-0.028; p = 0.071)	-0.056 (CI = +/-0.104; p = 0.279)	-0.001 (CI = +/-0.006; p = 0.824)	-0.030 (CI = +/-0.204; p = 0.761)	0.355	-2.54%
Frequency	2013.2	-0.033 (CI = +/-0.030; p = 0.034)	-0.043 (CI = +/-0.105; p = 0.406)	-0.001 (CI = +/-0.006; p = 0.730)	0.005 (CI = +/-0.210; p = 0.964)	0.403	-3.25%
Frequency	2014.1	-0.036 (CI = +/-0.034; p = 0.041)	-0.048 (CI = +/-0.111; p = 0.377)	-0.001 (CI = +/-0.006; p = 0.692)	0.017 (CI = +/-0.224; p = 0.873)	0.375	-3.53%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.132)	-0.060 (CI = +/-0.113; p = 0.275)	-0.001 (CI = +/-0.006; p = 0.763)	-0.018 (CI = +/-0.233; p = 0.872)	0.308	-2.75%
Frequency	2015.1	-0.024 (CI = +/-0.042; p = 0.244)	-0.055 (CI = +/-0.120; p = 0.345)	-0.001 (CI = +/-0.006; p = 0.819)	-0.033 (CI = +/-0.251; p = 0.784)	0.216	-2.39%
Frequency	2015.2	-0.021 (CI = +/-0.048; p = 0.365)	-0.059 (CI = +/-0.128; p = 0.337)	-0.001 (CI = +/-0.006; p = 0.842)	-0.045 (CI = +/-0.272; p = 0.730)	0.171	-2.09%
Frequency	2016.1	-0.022 (CI = +/-0.056; p = 0.416)	-0.060 (CI = +/-0.137; p = 0.362)	-0.001 (CI = +/-0.007; p = 0.844)	-0.043 (CI = +/-0.297; p = 0.762)	0.112	-2.15%
Frequency	2016.2	-0.027 (CI = +/-0.064; p = 0.383)	-0.053 (CI = +/-0.147; p = 0.447)	-0.001 (CI = +/-0.007; p = 0.843)	-0.026 (CI = +/-0.323; p = 0.866)	0.104	-2.64%
Frequency	2017.1	-0.029 (CI = +/-0.075; p = 0.416)	-0.055 (CI = +/-0.160; p = 0.461)	-0.001 (CI = +/-0.007; p = 0.844)	-0.020 (CI = +/-0.353; p = 0.904)	0.040	-2.82%

All Perils

Coverage = AP

End Trend Period = 2024.2

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	2007.1	0.017 (CI = +/-0.030; p = 0.262)	0.003 (CI = +/-0.013; p = 0.657)	0.122 (CI = +/-0.371; p = 0.508)	0.074	+1.72%
Loss Cost	2007.2	0.011 (CI = +/-0.032; p = 0.504)	0.002 (CI = +/-0.013; p = 0.747)	0.165 (CI = +/-0.374; p = 0.376)	0.042	+1.06%
Loss Cost	2008.1	0.013 (CI = +/-0.034; p = 0.439)	0.002 (CI = +/-0.013; p = 0.717)	0.148 (CI = +/-0.387; p = 0.440)	0.046	+1.32%
Loss Cost	2008.2	0.013 (CI = +/-0.037; p = 0.479)	0.002 (CI = +/-0.013; p = 0.725)	0.149 (CI = +/-0.401; p = 0.453)	0.037	+1.31%
Loss Cost	2009.1	0.014 (CI = +/-0.040; p = 0.468)	0.002 (CI = +/-0.014; p = 0.714)	0.140 (CI = +/-0.417; p = 0.496)	0.034	+1.45%
Loss Cost	2009.2	0.022 (CI = +/-0.043; p = 0.310)	0.003 (CI = +/-0.014; p = 0.638)	0.098 (CI = +/-0.427; p = 0.642)	0.057	+2.18%
Loss Cost	2010.1	0.023 (CI = +/-0.047; p = 0.317)	0.003 (CI = +/-0.014; p = 0.631)	0.089 (CI = +/-0.446; p = 0.686)	0.051	+2.34%
Loss Cost	2010.2	0.013 (CI = +/-0.050; p = 0.591)	0.002 (CI = +/-0.014; p = 0.726)	0.145 (CI = +/-0.455; p = 0.517)	0.011	+1.32%
Loss Cost	2011.1	0.006 (CI = +/-0.054; p = 0.825)	0.002 (CI = +/-0.014; p = 0.797)	0.185 (CI = +/-0.472; p = 0.426)	-0.012	+0.59%
Loss Cost	2011.2	-0.003 (CI = +/-0.059; p = 0.928)	0.001 (CI = +/-0.014; p = 0.873)	0.230 (CI = +/-0.491; p = 0.342)	-0.027	-0.26%
Loss Cost	2012.1	-0.008 (CI = +/-0.065; p = 0.807)	0.001 (CI = +/-0.015; p = 0.918)	0.257 (CI = +/-0.517; p = 0.314)	-0.035	-0.77%
Loss Cost	2012.2	-0.014 (CI = +/-0.072; p = 0.692)	0.000 (CI = +/-0.015; p = 0.964)	0.288 (CI = +/-0.546; p = 0.286)	-0.041	-1.37%
Loss Cost	2013.1	0.000 (CI = +/-0.078; p = 0.990)	0.001 (CI = +/-0.016; p = 0.877)	0.223 (CI = +/-0.570; p = 0.424)	-0.037	-0.05%
Loss Cost	2013.2	-0.034 (CI = +/-0.079; p = 0.383)	-0.001 (CI = +/-0.014; p = 0.919)	0.377 (CI = +/-0.543; p = 0.163)	-0.013	-3.30%
Loss Cost	2014.1	-0.051 (CI = +/-0.086; p = 0.227)	-0.002 (CI = +/-0.015; p = 0.819)	0.456 (CI = +/-0.565; p = 0.107)	0.015	-4.99%
Loss Cost	2014.2	-0.062 (CI = +/-0.097; p = 0.196)	-0.002 (CI = +/-0.015; p = 0.774)	0.501 (CI = +/-0.604; p = 0.098)	0.023	-5.98%
Loss Cost	2015.1	-0.035 (CI = +/-0.105; p = 0.488)	-0.001 (CI = +/-0.015; p = 0.881)	0.393 (CI = +/-0.622; p = 0.199)	-0.011	-3.45%
Loss Cost	2015.2	-0.068 (CI = +/-0.112; p = 0.217)	-0.002 (CI = +/-0.014; p = 0.764)	0.519 (CI = +/-0.630; p = 0.099)	0.036	-6.56%
Loss Cost	2016.1	-0.061 (CI = +/-0.129; p = 0.329)	-0.002 (CI = +/-0.015; p = 0.790)	0.493 (CI = +/-0.684; p = 0.144)	0.010	-5.88%
Loss Cost	2016.2	-0.073 (CI = +/-0.147; p = 0.305)	-0.002 (CI = +/-0.016; p = 0.778)	0.534 (CI = +/-0.740; p = 0.143)	0.008	-7.01%
Loss Cost	2017.1	-0.036 (CI = +/-0.160; p = 0.633)	-0.002 (CI = +/-0.016; p = 0.794)	0.421 (CI = +/-0.762; p = 0.252)	0.010	-3.54%
Severity	2007.1	0.038 (CI = +/-0.026; p = 0.005)	0.003 (CI = +/-0.011; p = 0.636)	0.176 (CI = +/-0.317; p = 0.267)	0.458	+3.92%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.017)	0.002 (CI = +/-0.011; p = 0.706)	0.204 (CI = +/-0.323; p = 0.208)	0.424	+3.49%
Severity	2008.1	0.036 (CI = +/-0.030; p = 0.018)	0.002 (CI = +/-0.011; p = 0.679)	0.190 (CI = +/-0.334; p = 0.254)	0.419	+3.70%
Severity	2008.2	0.037 (CI = +/-0.032; p = 0.026)	0.002 (CI = +/-0.011; p = 0.682)	0.188 (CI = +/-0.347; p = 0.275)	0.402	+3.73%
Severity	2009.1	0.040 (CI = +/-0.034; p = 0.023)	0.003 (CI = +/-0.012; p = 0.637)	0.165 (CI = +/-0.358; p = 0.352)	0.405	+4.12%
Severity	2009.2	0.048 (CI = +/-0.036; p = 0.011)	0.004 (CI = +/-0.012; p = 0.538)	0.117 (CI = +/-0.361; p = 0.512)	0.439	+4.97%
Severity	2010.1	0.050 (CI = +/-0.039; p = 0.015)	0.004 (CI = +/-0.012; p = 0.533)	0.109 (CI = +/-0.377; p = 0.558)	0.421	+5.12%
Severity	2010.2	0.042 (CI = +/-0.042; p = 0.052)	0.003 (CI = +/-0.012; p = 0.617)	0.154 (CI = +/-0.386; p = 0.418)	0.373	+4.27%
Severity	2011.1	0.030 (CI = +/-0.044; p = 0.170)	0.002 (CI = +/-0.012; p = 0.733)	0.217 (CI = +/-0.389; p = 0.260)	0.326	+3.09%
Severity	2011.2	0.019 (CI = +/-0.047; p = 0.411)	0.001 (CI = +/-0.012; p = 0.852)	0.278 (CI = +/-0.395; p = 0.159)	0.287	+1.93%
Severity	2012.1	0.015 (CI = +/-0.052; p = 0.553)	0.001 (CI = +/-0.012; p = 0.895)	0.298 (CI = +/-0.416; p = 0.151)	0.263	+1.52%
Severity	2012.2	0.016 (CI = +/-0.058; p = 0.564)	0.001 (CI = +/-0.012; p = 0.888)	0.292 (CI = +/-0.441; p = 0.182)	0.252	+1.64%
Severity	2013.1	0.024 (CI = +/-0.064; p = 0.440)	0.001 (CI = +/-0.013; p = 0.828)	0.254 (CI = +/-0.464; p = 0.267)	0.263	+2.44%
Severity	2013.2	0.000 (CI = +/-0.065; p = 0.990)	0.000 (CI = +/-0.012; p = 0.993)	0.369 (CI = +/-0.453; p = 0.104)	0.240	-0.04%
Severity	2014.1	-0.016 (CI = +/-0.071; p = 0.633)	-0.001 (CI = +/-0.012; p = 0.881)	0.441 (CI = +/-0.468; p = 0.063)	0.230	-1.63%
Severity	2014.2	-0.033 (CI = +/-0.078; p = 0.379)	-0.002 (CI = +/-0.012; p = 0.780)	0.514 (CI = +/-0.487; p = 0.040)	0.234	-3.28%
Severity	2015.1	-0.013 (CI = +/-0.085; p = 0.758)	-0.001 (CI = +/-0.012; p = 0.885)	0.428 (CI = +/-0.503; p = 0.090)	0.265	-1.25%
Severity	2015.2	-0.046 (CI = +/-0.087; p = 0.273)	-0.002 (CI = +/-0.011; p = 0.725)	0.559 (CI = +/-0.486; p = 0.027)	0.302	-4.52%
Severity	2016.1	-0.041 (CI = +/-0.099; p = 0.392)	-0.002 (CI = +/-0.012; p = 0.752)	0.539 (CI = +/-0.527; p = 0.046)	0.297	-4.00%
Severity	2016.2	-0.045 (CI = +/-0.114; p = 0.408)	-0.002 (CI = +/-0.012; p = 0.753)	0.554 (CI = +/-0.574; p = 0.057)	0.285	-4.41%
Severity	2017.1	-0.009 (CI = +/-0.120; p = 0.870)	-0.002 (CI = +/-0.012; p = 0.764)	0.443 (CI = +/-0.569; p = 0.115)	0.367	-0.92%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.000 (CI = +/-0.005; p = 0.915)	-0.054 (CI = +/-0.139; p = 0.435)	0.550	-2.12%
Frequency	2007.2	-0.024 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.005; p = 0.993)	-0.039 (CI = +/-0.140; p = 0.575)	0.566	-2.34%
Frequency	2008.1	-0.023 (CI = +/-0.013; p = 0.001)	0.000 (CI = +/-0.005; p = 0.988)	-0.042 (CI = +/-0.145; p = 0.559)	0.539	-2.29%
Frequency	2008.2	-0.024 (CI = +/-0.014; p = 0.002)	0.000 (CI = +/-0.005; p = 0.995)	-0.039 (CI = +/-0.151; p = 0.599)	0.522	-2.34%
Frequency	2009.1	-0.026 (CI = +/-0.015; p = 0.001)	0.000 (CI = +/-0.005; p = 0.915)	-0.025 (CI = +/-0.154; p = 0.745)	0.531	-2.57%
Frequency	2009.2	-0.027 (CI = +/-0.016; p = 0.002)	0.000 (CI = +/-0.005; p = 0.889)	-0.019 (CI = +/-0.160; p = 0.806)	0.515	-2.65%
Frequency	2010.1	-0.027 (CI = +/-0.018; p = 0.004)	0.000 (CI = +/-0.005; p = 0.896)	-0.020 (CI = +/-0.168; p = 0.805)	0.485	-2.64%
Frequency	2010.2	-0.029 (CI = +/-0.019; p = 0.005)	-0.001 (CI = +/-0.005; p = 0.845)	-0.009 (CI = +/-0.174; p = 0.915)	0.479	-2.83%
Frequency	2011.1	-0.025 (CI = +/-0.020; p = 0.020)	0.000 (CI = +/-0.005; p = 0.951)	-0.032 (CI = +/-0.178; p = 0.714)	0.424	-2.43%
Frequency	2011.2	-0.022 (CI = +/-0.022; p = 0.055)	0.000 (CI = +/-0.005; p = 0.980)	-0.048 (CI = +/-0.186; p = 0.602)	0.374	-2.14%
Frequency	2012.1	-0.023 (CI = +/-0.025; p = 0.067)	0.000 (CI = +/-0.006; p = 0.995)	-0.042 (CI = +/-0.196; p = 0.665)	0.356	-2.26%
Frequency	2012.2	-0.030 (CI = +/-0.026; p = 0.025)	-0.001 (CI = +/-0.006; p = 0.848)	-0.005 (CI = +/-0.197; p = 0.959)	0.416	-2.97%
Frequency	2013.1	-0.025 (CI = +/-0.028; p = 0.083)	0.000 (CI = +/-0.006; p = 0.949)	-0.031 (CI = +/-0.205; p = 0.752)	0.348	-2.43%
Frequency	2013.2	-0.033 (CI = +/-0.030; p = 0.032)	-0.001 (CI = +/-0.005; p = 0.805)	0.008 (CI = +/-0.207; p = 0.934)	0.412	-3.26%
Frequency	2014.1	-0.035 (CI = +/-0.034; p = 0.044)	-0.001 (CI = +/-0.006; p = 0.788)	0.015 (CI = +/-0.222; p = 0.886)	0.381	-3.42%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.130)	0.000 (CI = +/-0.006; p = 0.873)	-0.013 (CI = +/-0.234; p = 0.911)	0.296	-2.78%
Frequency	2015.1	-0.023 (CI = +/-0.042; p = 0.271)	0.000 (CI = +/-0.006; p = 0.935)	-0.036 (CI = +/-0.249; p = 0.766)	0.219	-2.24%
Frequency	2015.2	-0.022 (CI = +/-0.048; p = 0.352)	0.000 (CI = +/-0.006; p = 0.945)	-0.039 (CI = +/-0.270; p = 0.762)	0.171	-2.15%
Frequency	2016.1	-0.020 (CI = +/-0.055; p = 0.453)	0.000 (CI = +/-0.006; p = 0.958)	-0.046 (CI = +/-0.294; p = 0.743)	0.119	-1.97%
Frequency	2016.2	-0.027 (CI = +/-0.063; p = 0.361)	0.000 (CI = +/-0.007; p = 0.931)	-0.020 (CI = +/-0.315; p = 0.893)	0.131	-2.71%
Frequency	2017.1	-0.027 (CI = +/-0.072; p = 0.434)	0.000 (CI = +/-0.007; p = 0.934)	-0.022 (CI = +/-0.344; p = 0.892)	0.073	-2.65%

All Perils

Coverage = AP

End Trend Period = 2024.2

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	2007.1	0.014 (CI = +/-0.025; p = 0.259)	-0.235 (CI = +/-0.189; p = 0.016)	0.124 (CI = +/-0.327; p = 0.448)	0.224	+1.42%	
Loss Cost	2007.2	0.010 (CI = +/-0.026; p = 0.448)	-0.218 (CI = +/-0.192; p = 0.027)	0.152 (CI = +/-0.333; p = 0.359)	0.181	+1.00%	
Loss Cost	2008.1	0.010 (CI = +/-0.028; p = 0.461)	-0.217 (CI = +/-0.198; p = 0.033)	0.149 (CI = +/-0.343; p = 0.381)	0.178	+1.04%	
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.429)	-0.223 (CI = +/-0.205; p = 0.034)	0.139 (CI = +/-0.354; p = 0.429)	0.174	+1.20%	
Loss Cost	2009.1	0.011 (CI = +/-0.033; p = 0.497)	-0.226 (CI = +/-0.211; p = 0.037)	0.144 (CI = +/-0.366; p = 0.426)	0.171	+1.11%	
Loss Cost	2009.2	0.019 (CI = +/-0.034; p = 0.254)	-0.254 (CI = +/-0.211; p = 0.020)	0.093 (CI = +/-0.366; p = 0.607)	0.224	+1.96%	
Loss Cost	2010.1	0.018 (CI = +/-0.037; p = 0.331)	-0.259 (CI = +/-0.218; p = 0.022)	0.101 (CI = +/-0.379; p = 0.587)	0.220	+1.80%	
Loss Cost	2010.2	0.012 (CI = +/-0.040; p = 0.546)	-0.241 (CI = +/-0.224; p = 0.036)	0.136 (CI = +/-0.390; p = 0.480)	0.168	+1.19%	
Loss Cost	2011.1	0.002 (CI = +/-0.042; p = 0.904)	-0.266 (CI = +/-0.225; p = 0.022)	0.183 (CI = +/-0.392; p = 0.346)	0.187	+0.25%	
Loss Cost	2011.2	-0.001 (CI = +/-0.046; p = 0.958)	-0.256 (CI = +/-0.234; p = 0.033)	0.202 (CI = +/-0.410; p = 0.318)	0.159	-0.12%	
Loss Cost	2012.1	-0.009 (CI = +/-0.050; p = 0.700)	-0.276 (CI = +/-0.239; p = 0.026)	0.241 (CI = +/-0.421; p = 0.248)	0.178	-0.93%	
Loss Cost	2012.2	-0.010 (CI = +/-0.055; p = 0.716)	-0.275 (CI = +/-0.251; p = 0.033)	0.243 (CI = +/-0.445; p = 0.269)	0.166	-0.97%	
Loss Cost	2013.1	-0.004 (CI = +/-0.061; p = 0.905)	-0.262 (CI = +/-0.261; p = 0.049)	0.215 (CI = +/-0.465; p = 0.345)	0.148	-0.35%	
Loss Cost	2013.2	-0.027 (CI = +/-0.063; p = 0.379)	-0.211 (CI = +/-0.251; p = 0.094)	0.324 (CI = +/-0.452; p = 0.151)	0.128	-2.66%	
Loss Cost	2014.1	-0.046 (CI = +/-0.066; p = 0.158)	-0.248 (CI = +/-0.248; p = 0.050)	0.401 (CI = +/-0.450; p = 0.078)	0.206	-4.52%	
Loss Cost	2014.2	-0.048 (CI = +/-0.075; p = 0.196)	-0.244 (CI = +/-0.263; p = 0.067)	0.409 (CI = +/-0.484; p = 0.093)	0.199	-4.69%	
Loss Cost	2015.1	-0.031 (CI = +/-0.083; p = 0.435)	-0.217 (CI = +/-0.270; p = 0.107)	0.347 (CI = +/-0.501; p = 0.161)	0.143	-3.08%	
Loss Cost	2015.2	-0.053 (CI = +/-0.092; p = 0.234)	-0.181 (CI = +/-0.276; p = 0.183)	0.432 (CI = +/-0.522; p = 0.098)	0.141	-5.20%	
Loss Cost	2016.1	-0.053 (CI = +/-0.106; p = 0.304)	-0.180 (CI = +/-0.295; p = 0.212)	0.429 (CI = +/-0.564; p = 0.125)	0.114	-5.13%	
Loss Cost	2016.2	-0.055 (CI = +/-0.124; p = 0.353)	-0.176 (CI = +/-0.318; p = 0.254)	0.439 (CI = +/-0.620; p = 0.150)	0.100	-5.39%	
Loss Cost	2017.1	-0.027 (CI = +/-0.140; p = 0.676)	-0.141 (CI = +/-0.330; p = 0.370)	0.359 (CI = +/-0.650; p = 0.252)	0.072	-2.71%	
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.002)	-0.169 (CI = +/-0.166; p = 0.046)	0.181 (CI = +/-0.288; p = 0.209)	0.519	+3.64%	
Severity	2007.2	0.033 (CI = +/-0.023; p = 0.007)	-0.159 (CI = +/-0.170; p = 0.066)	0.199 (CI = +/-0.295; p = 0.178)	0.482	+3.37%	
Severity	2008.1	0.034 (CI = +/-0.025; p = 0.010)	-0.157 (CI = +/-0.175; p = 0.077)	0.196 (CI = +/-0.303; p = 0.196)	0.475	+3.41%	
Severity	2008.2	0.035 (CI = +/-0.027; p = 0.012)	-0.163 (CI = +/-0.181; p = 0.076)	0.187 (CI = +/-0.314; p = 0.233)	0.461	+3.56%	
Severity	2009.1	0.037 (CI = +/-0.029; p = 0.015)	-0.157 (CI = +/-0.187; p = 0.096)	0.178 (CI = +/-0.324; p = 0.269)	0.458	+3.73%	
Severity	2009.2	0.045 (CI = +/-0.030; p = 0.004)	-0.186 (CI = +/-0.184; p = 0.048)	0.126 (CI = +/-0.320; p = 0.425)	0.509	+4.61%	
Severity	2010.1	0.044 (CI = +/-0.032; p = 0.010)	-0.189 (CI = +/-0.191; p = 0.052)	0.132 (CI = +/-0.331; p = 0.420)	0.493	+4.50%	
Severity	2010.2	0.039 (CI = +/-0.035; p = 0.030)	-0.173 (CI = +/-0.196; p = 0.080)	0.162 (CI = +/-0.341; p = 0.338)	0.441	+3.96%	
Severity	2011.1	0.027 (CI = +/-0.035; p = 0.129)	-0.207 (CI = +/-0.188; p = 0.033)	0.222 (CI = +/-0.328; p = 0.174)	0.442	+2.71%	
Severity	2011.2	0.020 (CI = +/-0.038; p = 0.293)	-0.187 (CI = +/-0.192; p = 0.055)	0.261 (CI = +/-0.336; p = 0.122)	0.394	+1.98%	
Severity	2012.1	0.013 (CI = +/-0.041; p = 0.503)	-0.202 (CI = +/-0.197; p = 0.044)	0.290 (CI = +/-0.346; p = 0.096)	0.389	+1.35%	
Severity	2012.2	0.018 (CI = +/-0.045; p = 0.415)	-0.213 (CI = +/-0.205; p = 0.042)	0.267 (CI = +/-0.363; p = 0.141)	0.388	+1.82%	
Severity	2013.1	0.021 (CI = +/-0.050; p = 0.399)	-0.208 (CI = +/-0.214; p = 0.056)	0.255 (CI = +/-0.381; p = 0.178)	0.387	+2.09%	
Severity	2013.2	0.003 (CI = +/-0.052; p = 0.891)	-0.171 (CI = +/-0.210; p = 0.105)	0.334 (CI = +/-0.378; p = 0.080)	0.340	+0.35%	
Severity	2014.1	-0.014 (CI = +/-0.055; p = 0.603)	-0.203 (CI = +/-0.206; p = 0.053)	0.404 (CI = +/-0.373; p = 0.035)	0.378	-1.37%	
Severity	2014.2	-0.023 (CI = +/-0.061; p = 0.443)	-0.186 (CI = +/-0.215; p = 0.085)	0.442 (CI = +/-0.395; p = 0.030)	0.357	-2.26%	
Severity	2015.1	-0.010 (CI = +/-0.068; p = 0.769)	-0.164 (CI = +/-0.220; p = 0.134)	0.393 (CI = +/-0.410; p = 0.059)	0.363	-0.95%	
Severity	2015.2	-0.034 (CI = +/-0.072; p = 0.322)	-0.123 (CI = +/-0.216; p = 0.243)	0.489 (CI = +/-0.409; p = 0.022)	0.359	-3.39%	
Severity	2016.1	-0.033 (CI = +/-0.083; p = 0.401)	-0.122 (CI = +/-0.231; p = 0.276)	0.486 (CI = +/-0.441; p = 0.033)	0.351	-3.29%	
Severity	2016.2	-0.031 (CI = +/-0.097; p = 0.497)	-0.125 (CI = +/-0.249; p = 0.299)	0.479 (CI = +/-0.486; p = 0.053)	0.338	-3.10%	
Severity	2017.1	-0.002 (CI = +/-0.105; p = 0.971)	-0.088 (CI = +/-0.249; p = 0.458)	0.394 (CI = +/-0.491; p = 0.106)	0.392	-0.18%	
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.073; p = 0.079)	-0.058 (CI = +/-0.127; p = 0.363)	0.592	-2.15%	
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.075; p = 0.115)	-0.047 (CI = +/-0.129; p = 0.462)	0.600	-2.29%	
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.077; p = 0.126)	-0.047 (CI = +/-0.133; p = 0.477)	0.575	-2.30%	
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.080; p = 0.135)	-0.048 (CI = +/-0.138; p = 0.484)	0.558	-2.28%	
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.080; p = 0.092)	-0.034 (CI = +/-0.139; p = 0.623)	0.577	-2.53%	
Frequency	2009.2	-0.026 (CI = +/-0.013; p = 0.001)	-0.068 (CI = +/-0.083; p = 0.104)	-0.033 (CI = +/-0.144; p = 0.639)	0.560	-2.54%	
Frequency	2010.1	-0.026 (CI = +/-0.015; p = 0.001)	-0.070 (CI = +/-0.086; p = 0.108)	-0.031 (CI = +/-0.149; p = 0.677)	0.535	-2.59%	
Frequency	2010.2	-0.027 (CI = +/-0.016; p = 0.002)	-0.067 (CI = +/-0.090; p = 0.134)	-0.026 (CI = +/-0.156; p = 0.735)	0.524	-2.67%	
Frequency	2011.1	-0.024 (CI = +/-0.017; p = 0.007)	-0.060 (CI = +/-0.091; p = 0.190)	-0.040 (CI = +/-0.159; p = 0.611)	0.465	-2.40%	
Frequency	2011.2	-0.021 (CI = +/-0.018; p = 0.028)	-0.069 (CI = +/-0.093; p = 0.138)	-0.058 (CI = +/-0.163; p = 0.468)	0.432	-2.06%	
Frequency	2012.1	-0.023 (CI = +/-0.020; p = 0.028)	-0.074 (CI = +/-0.096; p = 0.126)	-0.049 (CI = +/-0.170; p = 0.555)	0.422	-2.25%	
Frequency	2012.2	-0.028 (CI = +/-0.021; p = 0.014)	-0.062 (CI = +/-0.098; p = 0.202)	-0.024 (CI = +/-0.173; p = 0.776)	0.460	-2.74%	
Frequency	2013.1	-0.024 (CI = +/-0.023; p = 0.044)	-0.054 (CI = +/-0.100; p = 0.276)	-0.040 (CI = +/-0.179; p = 0.649)	0.386	-2.39%	
Frequency	2013.2	-0.030 (CI = +/-0.025; p = 0.021)	-0.041 (CI = +/-0.102; p = 0.414)	-0.011 (CI = +/-0.183; p = 0.902)	0.431	-3.00%	
Frequency	2014.1	-0.032 (CI = +/-0.028; p = 0.027)	-0.044 (CI = +/-0.106; p = 0.392)	-0.003 (CI = +/-0.193; p = 0.978)	0.404	-3.20%	
Frequency	2014.2	-0.025 (CI = +/-0.031; p = 0.105)	-0.058 (CI = +/-0.109; p = 0.274)	-0.034 (CI = +/-0.200; p = 0.726)	0.345	-2.48%	
Frequency	2015.1	-0.022 (CI = +/-0.035; p = 0.206)	-0.053 (CI = +/-0.114; p = 0.342)	-0.046 (CI = +/-0.212; p = 0.651)	0.262	-2.15%	
Frequency	2015.2	-0.019 (CI = +/-0.040; p = 0.335)	-0.057 (CI = +/-0.121; p = 0.330)	-0.057 (CI = +/-0.230; p = 0.603)	0.224	-1.87%	
Frequency	2016.1	-0.019 (CI = +/-0.047; p = 0.392)	-0.058 (CI = +/-0.130; p = 0.354)	-0.056 (CI = +/-0.248; p = 0.635)	0.173	-1.90%	
Frequency	2016.2	-0.024 (CI = +/-0.054; p = 0.358)	-0.051 (CI = +/-0.139; p = 0.442)	-0.040 (CI = +/-0.271; p = 0.756)	0.170	-2.37%	
Frequency	2017.1	-0.026 (CI = +/-0.063; p = 0.396)	-0.053 (CI = +/-0.150; p = 0.455)	-0.035 (CI = +/-0.295; p = 0.800)	0.117	-2.53%	

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2007.1	0.014 (CI = +/-0.027; p = 0.295)	0.144 (CI = +/-0.352; p = 0.411)	0.097	+1.42%
Loss Cost	2007.2	0.008 (CI = +/-0.028; p = 0.552)	0.182 (CI = +/-0.353; p = 0.302)	0.068	+0.83%
Loss Cost	2008.1	0.010 (CI = +/-0.030; p = 0.487)	0.169 (CI = +/-0.363; p = 0.350)	0.072	+1.04%
Loss Cost	2008.2	0.010 (CI = +/-0.032; p = 0.532)	0.171 (CI = +/-0.375; p = 0.359)	0.065	+1.00%
Loss Cost	2009.1	0.011 (CI = +/-0.035; p = 0.523)	0.165 (CI = +/-0.388; p = 0.392)	0.063	+1.11%
Loss Cost	2009.2	0.017 (CI = +/-0.037; p = 0.359)	0.131 (CI = +/-0.396; p = 0.503)	0.083	+1.70%
Loss Cost	2010.1	0.018 (CI = +/-0.040; p = 0.371)	0.126 (CI = +/-0.411; p = 0.536)	0.078	+1.80%
Loss Cost	2010.2	0.009 (CI = +/-0.043; p = 0.669)	0.174 (CI = +/-0.416; p = 0.398)	0.044	+0.90%
Loss Cost	2011.1	0.002 (CI = +/-0.046; p = 0.912)	0.208 (CI = +/-0.428; p = 0.326)	0.025	+0.25%
Loss Cost	2011.2	-0.005 (CI = +/-0.050; p = 0.841)	0.245 (CI = +/-0.441; p = 0.262)	0.014	-0.49%
Loss Cost	2012.1	-0.009 (CI = +/-0.054; p = 0.725)	0.268 (CI = +/-0.460; p = 0.241)	0.009	-0.93%
Loss Cost	2012.2	-0.015 (CI = +/-0.060; p = 0.618)	0.293 (CI = +/-0.482; p = 0.221)	0.007	-1.45%
Loss Cost	2013.1	-0.004 (CI = +/-0.065; p = 0.912)	0.242 (CI = +/-0.498; p = 0.324)	0.011	-0.35%
Loss Cost	2013.2	-0.032 (CI = +/-0.065; p = 0.326)	0.365 (CI = +/-0.471; p = 0.121)	0.037	-3.10%
Loss Cost	2014.1	-0.046 (CI = +/-0.071; p = 0.191)	0.427 (CI = +/-0.486; p = 0.082)	0.064	-4.52%
Loss Cost	2014.2	-0.055 (CI = +/-0.080; p = 0.169)	0.461 (CI = +/-0.515; p = 0.076)	0.073	-5.32%
Loss Cost	2015.1	-0.031 (CI = +/-0.087; p = 0.458)	0.371 (CI = +/-0.525; p = 0.154)	0.047	-3.08%
Loss Cost	2015.2	-0.060 (CI = +/-0.093; p = 0.194)	0.475 (CI = +/-0.530; p = 0.076)	0.090	-5.80%
Loss Cost	2016.1	-0.053 (CI = +/-0.108; p = 0.314)	0.450 (CI = +/-0.572; p = 0.114)	0.072	-5.13%
Loss Cost	2016.2	-0.063 (CI = +/-0.124; p = 0.293)	0.485 (CI = +/-0.619; p = 0.115)	0.073	-6.14%
Loss Cost	2017.1	-0.027 (CI = +/-0.138; p = 0.674)	0.377 (CI = +/-0.640; p = 0.226)	0.081	-2.71%
Severity	2007.1	0.036 (CI = +/-0.023; p = 0.003)	0.196 (CI = +/-0.301; p = 0.194)	0.471	+3.64%
Severity	2007.2	0.032 (CI = +/-0.024; p = 0.011)	0.221 (CI = +/-0.305; p = 0.150)	0.440	+3.24%
Severity	2008.1	0.034 (CI = +/-0.026; p = 0.013)	0.211 (CI = +/-0.314; p = 0.181)	0.435	+3.41%
Severity	2008.2	0.034 (CI = +/-0.028; p = 0.020)	0.210 (CI = +/-0.324; p = 0.195)	0.418	+3.42%
Severity	2009.1	0.037 (CI = +/-0.030; p = 0.018)	0.192 (CI = +/-0.333; p = 0.248)	0.421	+3.73%
Severity	2009.2	0.043 (CI = +/-0.031; p = 0.009)	0.154 (CI = +/-0.336; p = 0.355)	0.451	+4.42%
Severity	2010.1	0.044 (CI = +/-0.034; p = 0.013)	0.150 (CI = +/-0.349; p = 0.386)	0.434	+4.50%
Severity	2010.2	0.037 (CI = +/-0.036; p = 0.047)	0.189 (CI = +/-0.354; p = 0.282)	0.391	+3.75%
Severity	2011.1	0.027 (CI = +/-0.038; p = 0.158)	0.242 (CI = +/-0.353; p = 0.170)	0.350	+2.71%
Severity	2011.2	0.017 (CI = +/-0.040; p = 0.390)	0.292 (CI = +/-0.354; p = 0.102)	0.316	+1.71%
Severity	2012.1	0.013 (CI = +/-0.044; p = 0.532)	0.309 (CI = +/-0.370; p = 0.097)	0.294	+1.35%
Severity	2012.2	0.014 (CI = +/-0.048; p = 0.548)	0.305 (CI = +/-0.389; p = 0.118)	0.285	+1.44%
Severity	2013.1	0.021 (CI = +/-0.053; p = 0.430)	0.276 (CI = +/-0.407; p = 0.173)	0.297	+2.09%
Severity	2013.2	0.000 (CI = +/-0.054; p = 0.993)	0.368 (CI = +/-0.392; p = 0.064)	0.278	-0.02%
Severity	2014.1	-0.014 (CI = +/-0.059; p = 0.631)	0.425 (CI = +/-0.402; p = 0.039)	0.269	-1.37%
Severity	2014.2	-0.028 (CI = +/-0.065; p = 0.376)	0.482 (CI = +/-0.415; p = 0.025)	0.273	-2.76%
Severity	2015.1	-0.010 (CI = +/-0.070; p = 0.778)	0.411 (CI = +/-0.424; p = 0.057)	0.307	-0.95%
Severity	2015.2	-0.039 (CI = +/-0.072; p = 0.270)	0.518 (CI = +/-0.409; p = 0.016)	0.340	-3.81%
Severity	2016.1	-0.033 (CI = +/-0.083; p = 0.404)	0.500 (CI = +/-0.442; p = 0.029)	0.339	-3.29%
Severity	2016.2	-0.037 (CI = +/-0.097; p = 0.423)	0.512 (CI = +/-0.481; p = 0.038)	0.330	-3.64%
Severity	2017.1	-0.002 (CI = +/-0.103; p = 0.970)	0.405 (CI = +/-0.478; p = 0.090)	0.411	-0.18%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.131; p = 0.428)	0.563	-2.15%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.132; p = 0.551)	0.580	-2.34%
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.136; p = 0.537)	0.554	-2.30%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.141; p = 0.572)	0.538	-2.33%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.143; p = 0.698)	0.547	-2.53%
Frequency	2009.2	-0.026 (CI = +/-0.014; p = 0.001)	-0.023 (CI = +/-0.148; p = 0.752)	0.532	-2.60%
Frequency	2010.1	-0.026 (CI = +/-0.015; p = 0.001)	-0.024 (CI = +/-0.154; p = 0.750)	0.504	-2.59%
Frequency	2010.2	-0.028 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.159; p = 0.846)	0.499	-2.74%
Frequency	2011.1	-0.024 (CI = +/-0.017; p = 0.008)	-0.034 (CI = +/-0.161; p = 0.667)	0.447	-2.40%
Frequency	2011.2	-0.022 (CI = +/-0.019; p = 0.025)	-0.047 (CI = +/-0.167; p = 0.569)	0.400	-2.16%
Frequency	2012.1	-0.023 (CI = +/-0.021; p = 0.032)	-0.042 (CI = +/-0.175; p = 0.625)	0.384	-2.25%
Frequency	2012.2	-0.029 (CI = +/-0.022; p = 0.011)	-0.013 (CI = +/-0.174; p = 0.881)	0.442	-2.85%
Frequency	2013.1	-0.024 (CI = +/-0.024; p = 0.044)	-0.034 (CI = +/-0.179; p = 0.695)	0.378	-2.39%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.016)	-0.003 (CI = +/-0.180; p = 0.973)	0.439	-3.08%
Frequency	2014.1	-0.032 (CI = +/-0.028; p = 0.025)	0.002 (CI = +/-0.191; p = 0.982)	0.411	-3.20%
Frequency	2014.2	-0.027 (CI = +/-0.031; p = 0.087)	-0.021 (CI = +/-0.199; p = 0.826)	0.334	-2.64%
Frequency	2015.1	-0.022 (CI = +/-0.035; p = 0.204)	-0.040 (CI = +/-0.210; p = 0.691)	0.264	-2.15%
Frequency	2015.2	-0.021 (CI = +/-0.040; p = 0.284)	-0.043 (CI = +/-0.227; p = 0.690)	0.223	-2.07%
Frequency	2016.1	-0.019 (CI = +/-0.046; p = 0.389)	-0.049 (CI = +/-0.245; p = 0.674)	0.177	-1.90%
Frequency	2016.2	-0.026 (CI = +/-0.053; p = 0.305)	-0.026 (CI = +/-0.263; p = 0.833)	0.192	-2.59%
Frequency	2017.1	-0.026 (CI = +/-0.062; p = 0.388)	-0.028 (CI = +/-0.288; p = 0.835)	0.144	-2.53%

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2007.1	0.024 (CI = +/-0.029; p = 0.098)	-0.234 (CI = +/-0.195; p = 0.020)	0.003 (CI = +/-0.013; p = 0.658)	-0.044 (CI = +/-0.406; p = 0.826)	0.189	+2.45%
Loss Cost	2007.2	0.020 (CI = +/-0.031; p = 0.186)	-0.221 (CI = +/-0.199; p = 0.030)	0.002 (CI = +/-0.014; p = 0.734)	-0.014 (CI = +/-0.416; p = 0.948)	0.134	+2.06%
Loss Cost	2008.1	0.022 (CI = +/-0.033; p = 0.189)	-0.216 (CI = +/-0.205; p = 0.040)	0.003 (CI = +/-0.014; p = 0.709)	-0.024 (CI = +/-0.431; p = 0.909)	0.132	+2.21%
Loss Cost	2008.2	0.025 (CI = +/-0.036; p = 0.166)	-0.225 (CI = +/-0.211; p = 0.038)	0.003 (CI = +/-0.014; p = 0.667)	-0.047 (CI = +/-0.447; p = 0.832)	0.131	+2.51%
Loss Cost	2009.1	0.025 (CI = +/-0.039; p = 0.198)	-0.225 (CI = +/-0.219; p = 0.045)	0.003 (CI = +/-0.015; p = 0.674)	-0.048 (CI = +/-0.466; p = 0.835)	0.126	+2.53%
Loss Cost	2009.2	0.036 (CI = +/-0.040; p = 0.075)	-0.255 (CI = +/-0.216; p = 0.022)	0.005 (CI = +/-0.015; p = 0.511)	-0.129 (CI = +/-0.462; p = 0.572)	0.202	+3.68%
Loss Cost	2010.1	0.036 (CI = +/-0.044; p = 0.104)	-0.255 (CI = +/-0.224; p = 0.028)	0.005 (CI = +/-0.015; p = 0.528)	-0.128 (CI = +/-0.484; p = 0.591)	0.194	+3.67%
Loss Cost	2010.2	0.031 (CI = +/-0.048; p = 0.191)	-0.243 (CI = +/-0.231; p = 0.040)	0.004 (CI = +/-0.015; p = 0.597)	-0.094 (CI = +/-0.504; p = 0.705)	0.127	+3.15%
Loss Cost	2011.1	0.021 (CI = +/-0.052; p = 0.400)	-0.266 (CI = +/-0.236; p = 0.029)	0.003 (CI = +/-0.016; p = 0.746)	-0.032 (CI = +/-0.520; p = 0.899)	0.124	+2.16%
Loss Cost	2011.2	0.019 (CI = +/-0.057; p = 0.484)	-0.262 (CI = +/-0.246; p = 0.038)	0.002 (CI = +/-0.016; p = 0.777)	-0.020 (CI = +/-0.549; p = 0.940)	0.085	+1.97%
Loss Cost	2012.1	0.012 (CI = +/-0.063; p = 0.704)	-0.279 (CI = +/-0.255; p = 0.034)	0.001 (CI = +/-0.017; p = 0.889)	0.027 (CI = +/-0.577; p = 0.923)	0.088	+1.17%
Loss Cost	2012.2	0.014 (CI = +/-0.070; p = 0.675)	-0.284 (CI = +/-0.267; p = 0.038)	0.001 (CI = +/-0.018; p = 0.867)	0.011 (CI = +/-0.614; p = 0.969)	0.074	+1.43%
Loss Cost	2013.1	0.026 (CI = +/-0.077; p = 0.488)	-0.261 (CI = +/-0.277; p = 0.063)	0.003 (CI = +/-0.018; p = 0.740)	-0.056 (CI = +/-0.647; p = 0.858)	0.067	+2.65%
Loss Cost	2013.2	0.003 (CI = +/-0.082; p = 0.944)	-0.223 (CI = +/-0.274; p = 0.104)	0.001 (CI = +/-0.018; p = 0.937)	0.076 (CI = +/-0.655; p = 0.811)	-0.019	+0.28%
Loss Cost	2014.1	-0.018 (CI = +/-0.090; p = 0.676)	-0.258 (CI = +/-0.280; p = 0.069)	-0.002 (CI = +/-0.019; p = 0.855)	0.186 (CI = +/-0.682; p = 0.573)	0.020	-1.80%
Loss Cost	2014.2	-0.015 (CI = +/-0.102; p = 0.766)	-0.263 (CI = +/-0.296; p = 0.078)	-0.001 (CI = +/-0.019; p = 0.886)	0.167 (CI = +/-0.739; p = 0.638)	0.010	-1.45%
Loss Cost	2015.1	0.014 (CI = +/-0.113; p = 0.791)	-0.222 (CI = +/-0.302; p = 0.138)	0.001 (CI = +/-0.020; p = 0.884)	0.027 (CI = +/-0.771; p = 0.941)	-0.031	+1.44%
Loss Cost	2015.2	-0.003 (CI = +/-0.128; p = 0.964)	-0.200 (CI = +/-0.316; p = 0.196)	0.000 (CI = +/-0.021; p = 0.980)	0.107 (CI = +/-0.830; p = 0.785)	-0.095	-0.27%
Loss Cost	2016.1	0.008 (CI = +/-0.149; p = 0.906)	-0.187 (CI = +/-0.340; p = 0.256)	0.001 (CI = +/-0.022; p = 0.918)	0.059 (CI = +/-0.913; p = 0.891)	-0.126	+0.83%
Loss Cost	2016.2	0.018 (CI = +/-0.172; p = 0.827)	-0.198 (CI = +/-0.365; p = 0.262)	0.002 (CI = +/-0.023; p = 0.890)	0.020 (CI = +/-1.003; p = 0.966)	-0.143	+1.78%
Loss Cost	2017.1	0.067 (CI = +/-0.189; p = 0.453)	-0.143 (CI = +/-0.372; p = 0.415)	0.004 (CI = +/-0.023; p = 0.706)	-0.168 (CI = +/-1.039; p = 0.729)	-0.119	+6.92%
Severity	2007.1	0.048 (CI = +/-0.026; p = 0.001)	-0.169 (CI = +/-0.173; p = 0.056)	0.003 (CI = +/-0.012; p = 0.574)	-0.023 (CI = +/-0.362; p = 0.897)	0.484	+4.95%
Severity	2007.2	0.046 (CI = +/-0.028; p = 0.002)	-0.162 (CI = +/-0.178; p = 0.072)	0.003 (CI = +/-0.012; p = 0.619)	-0.008 (CI = +/-0.374; p = 0.965)	0.438	+4.75%
Severity	2008.1	0.048 (CI = +/-0.030; p = 0.002)	-0.156 (CI = +/-0.184; p = 0.092)	0.003 (CI = +/-0.013; p = 0.589)	-0.021 (CI = +/-0.387; p = 0.912)	0.432	+4.94%
Severity	2008.2	0.051 (CI = +/-0.032; p = 0.003)	-0.166 (CI = +/-0.189; p = 0.083)	0.004 (CI = +/-0.013; p = 0.544)	-0.045 (CI = +/-0.400; p = 0.821)	0.421	+5.27%
Severity	2009.1	0.055 (CI = +/-0.035; p = 0.003)	-0.155 (CI = +/-0.195; p = 0.115)	0.005 (CI = +/-0.013; p = 0.488)	-0.070 (CI = +/-0.413; p = 0.730)	0.423	+5.65%
Severity	2009.2	0.067 (CI = +/-0.035; p = 0.001)	-0.186 (CI = +/-0.187; p = 0.052)	0.006 (CI = +/-0.013; p = 0.320)	-0.155 (CI = +/-0.402; p = 0.436)	0.499	+6.89%
Severity	2010.1	0.068 (CI = +/-0.038; p = 0.001)	-0.183 (CI = +/-0.195; p = 0.065)	0.006 (CI = +/-0.013; p = 0.324)	-0.161 (CI = +/-0.420; p = 0.436)	0.481	+7.01%
Severity	2010.2	0.064 (CI = +/-0.042; p = 0.004)	-0.175 (CI = +/-0.202; p = 0.086)	0.006 (CI = +/-0.014; p = 0.372)	-0.138 (CI = +/-0.440; p = 0.524)	0.416	+6.64%
Severity	2011.1	0.052 (CI = +/-0.044; p = 0.022)	-0.205 (CI = +/-0.200; p = 0.045)	0.004 (CI = +/-0.013; p = 0.543)	-0.059 (CI = +/-0.440; p = 0.784)	0.381	+5.32%
Severity	2011.2	0.047 (CI = +/-0.048; p = 0.055)	-0.194 (CI = +/-0.207; p = 0.065)	0.003 (CI = +/-0.014; p = 0.619)	-0.025 (CI = +/-0.462; p = 0.912)	0.305	+4.76%
Severity	2012.1	0.042 (CI = +/-0.053; p = 0.114)	-0.203 (CI = +/-0.216; p = 0.064)	0.003 (CI = +/-0.014; p = 0.698)	0.002 (CI = +/-0.488; p = 0.994)	0.281	+4.30%
Severity	2012.2	0.052 (CI = +/-0.058; p = 0.077)	-0.221 (CI = +/-0.221; p = 0.050)	0.004 (CI = +/-0.015; p = 0.598)	-0.056 (CI = +/-0.509; p = 0.820)	0.297	+5.30%
Severity	2013.1	0.060 (CI = +/-0.064; p = 0.065)	-0.205 (CI = +/-0.231; p = 0.079)	0.005 (CI = +/-0.015; p = 0.514)	-0.105 (CI = +/-0.539; p = 0.688)	0.308	+6.22%
Severity	2013.2	0.046 (CI = +/-0.070; p = 0.187)	-0.181 (CI = +/-0.235; p = 0.123)	0.003 (CI = +/-0.016; p = 0.645)	-0.023 (CI = +/-0.560; p = 0.932)	0.193	+4.68%
Severity	2014.1	0.030 (CI = +/-0.078; p = 0.432)	-0.208 (CI = +/-0.242; p = 0.088)	0.002 (CI = +/-0.016; p = 0.827)	0.062 (CI = +/-0.589; p = 0.828)	0.168	+3.01%
Severity	2014.2	0.027 (CI = +/-0.088; p = 0.531)	-0.203 (CI = +/-0.255; p = 0.111)	0.001 (CI = +/-0.017; p = 0.859)	0.077 (CI = +/-0.638; p = 0.801)	0.111	+2.70%
Severity	2015.1	0.054 (CI = +/-0.096; p = 0.252)	-0.164 (CI = +/-0.258; p = 0.194)	0.004 (CI = +/-0.017; p = 0.623)	-0.055 (CI = +/-0.658; p = 0.861)	0.164	+5.54%
Severity	2015.2	0.036 (CI = +/-0.108; p = 0.484)	-0.142 (CI = +/-0.268; p = 0.274)	0.003 (CI = +/-0.018; p = 0.735)	0.028 (CI = +/-0.704; p = 0.933)	0.042	+3.69%
Severity	2016.1	0.051 (CI = +/-0.125; p = 0.391)	-0.124 (CI = +/-0.286; p = 0.367)	0.004 (CI = +/-0.019; p = 0.653)	-0.038 (CI = +/-0.768; p = 0.916)	0.049	+5.27%
Severity	2016.2	0.070 (CI = +/-0.143; p = 0.307)	-0.145 (CI = +/-0.303; p = 0.317)	0.005 (CI = +/-0.019; p = 0.597)	-0.115 (CI = +/-0.831; p = 0.768)	0.058	+7.23%
Severity	2017.1	0.126 (CI = +/-0.146; p = 0.084)	-0.083 (CI = +/-0.287; p = 0.538)	0.008 (CI = +/-0.018; p = 0.363)	-0.329 (CI = +/-0.801; p = 0.385)	0.236	+13.42%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.076; p = 0.089)	0.000 (CI = +/-0.005; p = 0.881)	-0.021 (CI = +/-0.158; p = 0.790)	0.570	-2.38%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.077; p = 0.128)	-0.001 (CI = +/-0.005; p = 0.783)	-0.005 (CI = +/-0.161; p = 0.946)	0.581	-2.57%
Frequency	2008.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.080; p = 0.134)	-0.001 (CI = +/-0.005; p = 0.772)	-0.003 (CI = +/-0.167; p = 0.969)	0.554	-2.60%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.001)	-0.060 (CI = +/-0.082; p = 0.149)	-0.001 (CI = +/-0.006; p = 0.771)	-0.002 (CI = +/-0.174; p = 0.980)	0.536	-2.62%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.070 (CI = +/-0.082; p = 0.093)	-0.001 (CI = +/-0.006; p = 0.598)	0.022 (CI = +/-0.175; p = 0.795)	0.562	-2.96%
Frequency	2009.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.069 (CI = +/-0.085; p = 0.110)	-0.002 (CI = +/-0.006; p = 0.591)	0.026 (CI = +/-0.183; p = 0.774)	0.545	-3.00%
Frequency	2010.1	-0.032 (CI = +/-0.017; p = 0.001)	-0.072 (CI = +/-0.088; p = 0.106)	-0.002 (CI = +/-0.006; p = 0.556)	0.034 (CI = +/-0.191; p = 0.718)	0.520	-3.12%
Frequency	2010.2	-0.033 (CI = +/-0.019; p = 0.001)	-0.068 (CI = +/-0.091; p = 0.137)	-0.002 (CI = +/-0.006; p = 0.522)	0.044 (CI = +/-0.199; p = 0.651)	0.511	-3.27%
Frequency	2011.1	-0.030 (CI = +/-0.021; p = 0.006)	-0.062 (CI = +/-0.094; p = 0.191)	-0.001 (CI = +/-0.006; p = 0.629)	0.027 (CI = +/-0.208; p = 0.794)	0.441	-3.00%
Frequency	2011.2	-0.027 (CI = +/-0.022; p = 0.020)	-0.069 (CI = +/-0.097; p = 0.156)	-0.001 (CI = +/-0.006; p = 0.732)	0.005 (CI = +/-0.216; p = 0.963)	0.397	-2.67%
Frequency	2012.1	-0.030 (CI = +/-0.025; p = 0.018)	-0.076 (CI = +/-0.100; p = 0.130)	-0.002 (CI = +/-0.007; p = 0.630)	0.025 (CI = +/-0.226; p = 0.817)	0.392	-3.00%
Frequency	2012.2	-0.037 (CI = +/-0.026; p = 0.007)	-0.063 (CI = +/-0.100; p = 0.202)	-0.002 (CI = +/-0.007; p = 0.470)	0.068 (CI = +/-0.229; p = 0.545)	0.447	-3.68%
Frequency	2013.1	-0.034 (CI = +/-0.029; p = 0.024)	-0.057 (CI = +/-0.104; p = 0.269)	-0.002 (CI = +/-0.007; p = 0.569)	0.049 (CI = +/-0.243; p = 0.679)	0.358	-3.36%
Frequency	2013.2	-0.043 (CI = +/-0.031; p = 0.009)	-0.042 (CI = +/-0.103; p = 0.401)	-0.003 (CI = +/-0.007; p = 0.404)	0.099 (CI = +/-0.246; p = 0.410)	0.426	-4.21%
Frequency	2014.1	-0.048 (CI = +/-0.035; p = 0.010)	-0.050 (CI = +/-0.108; p = 0.339)	-0.003 (CI = +/-0.007; p = 0.341)	0.124 (CI = +/-0.263; p = 0.331)	0.409	-4.67%
Frequency	2014.2	-0.041 (CI = +/-0.038; p = 0.037)	-0.060 (CI = +/-0.111; p = 0.273)	-0.003 (CI = +/-0.007; p = 0.436)	0.090 (CI = +/-0.278; p = 0.501)	0.326	-4.04%
Frequency	2015.1	-0.040 (CI = +/-0.045; p = 0.077)	-0.057 (CI = +/-0.119; p = 0.321)	-0.003 (CI = +/-0.008; p = 0.488)	0.082 (CI = +/-0.304; p = 0.573)	0.229	-3.88%
Frequency	2015.2	-0.039 (CI = +/-0.051; p = 0.124)	-0.058 (CI = +/-0.127; p = 0.343)	-0.003 (CI = +/-0.008; p = 0.517)	0.079 (CI = +/-0.333; p = 0.618)	0.179	-3.82%
Frequency	2016.1	-0.043 (CI = +/-0.060; p = 0.143)	-0.063 (CI = +/-0.136; p = 0.335)	-0.003 (CI = +/-0.009; p = 0.495)	0.097 (CI = +/-0.366; p = 0.576)	0.127	-4.22%
Frequency	2016.2	-0.052 (CI = +/-0.068; p = 0.120)	-0.053 (CI = +/-0.144; p = 0.442)	-0.003 (CI = +/-0.009; p = 0.450)	0.135 (CI = +/-0.396; p = 0.471)	0.142	-5.09%
Frequency	2017.1	-0.059 (CI = +/-0.079; p = 0.130)	-0.060 (CI = +/-0.156; p = 0.414)	-0.004 (CI = +/-0.010; p = 0.429)	0.161 (CI = +/-0.436; p = 0.432)	0.093	-5.73%

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.026 (CI = +/-0.031; p = 0.092)	0.005 (CI = +/-0.014; p = 0.510)	-0.044 (CI = +/-0.436; p = 0.837)	0.063	+2.68%
Loss Cost	2007.2	0.021 (CI = +/-0.033; p = 0.206)	0.004 (CI = +/-0.014; p = 0.614)	0.000 (CI = +/-0.443; p = 0.999)	0.017	+2.09%
Loss Cost	2008.1	0.024 (CI = +/-0.035; p = 0.167)	0.004 (CI = +/-0.015; p = 0.560)	-0.027 (CI = +/-0.456; p = 0.905)	0.027	+2.46%
Loss Cost	2008.2	0.025 (CI = +/-0.038; p = 0.184)	0.004 (CI = +/-0.015; p = 0.557)	-0.034 (CI = +/-0.474; p = 0.886)	0.018	+2.55%
Loss Cost	2009.1	0.028 (CI = +/-0.041; p = 0.174)	0.005 (CI = +/-0.016; p = 0.528)	-0.053 (CI = +/-0.492; p = 0.827)	0.019	+2.83%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.095)	0.006 (CI = +/-0.016; p = 0.419)	-0.115 (CI = +/-0.501; p = 0.642)	0.057	+3.74%
Loss Cost	2010.1	0.040 (CI = +/-0.047; p = 0.094)	0.007 (CI = +/-0.016; p = 0.396)	-0.137 (CI = +/-0.523; p = 0.594)	0.056	+4.08%
Loss Cost	2010.2	0.032 (CI = +/-0.051; p = 0.213)	0.006 (CI = +/-0.016; p = 0.494)	-0.081 (CI = +/-0.539; p = 0.758)	-0.003	+3.21%
Loss Cost	2011.1	0.026 (CI = +/-0.056; p = 0.339)	0.005 (CI = +/-0.017; p = 0.566)	-0.047 (CI = +/-0.564; p = 0.864)	-0.039	+2.67%
Loss Cost	2011.2	0.020 (CI = +/-0.061; p = 0.502)	0.004 (CI = +/-0.018; p = 0.645)	-0.008 (CI = +/-0.592; p = 0.977)	-0.069	+2.04%
Loss Cost	2012.1	0.018 (CI = +/-0.068; p = 0.590)	0.004 (CI = +/-0.018; p = 0.681)	0.006 (CI = +/-0.627; p = 0.986)	-0.085	+1.81%
Loss Cost	2012.2	0.015 (CI = +/-0.076; p = 0.682)	0.003 (CI = +/-0.019; p = 0.721)	0.022 (CI = +/-0.667; p = 0.946)	-0.100	+1.52%
Loss Cost	2013.1	0.033 (CI = +/-0.082; p = 0.405)	0.005 (CI = +/-0.019; p = 0.565)	-0.083 (CI = +/-0.689; p = 0.804)	-0.069	+3.40%
Loss Cost	2013.2	0.004 (CI = +/-0.086; p = 0.930)	0.002 (CI = +/-0.019; p = 0.807)	0.082 (CI = +/-0.684; p = 0.804)	-0.122	+0.36%
Loss Cost	2014.1	-0.009 (CI = +/-0.096; p = 0.842)	0.001 (CI = +/-0.020; p = 0.920)	0.151 (CI = +/-0.729; p = 0.668)	-0.131	-0.92%
Loss Cost	2014.2	-0.013 (CI = +/-0.109; p = 0.798)	0.001 (CI = +/-0.021; p = 0.955)	0.173 (CI = +/-0.789; p = 0.650)	-0.138	-1.34%
Loss Cost	2015.1	0.024 (CI = +/-0.117; p = 0.670)	0.004 (CI = +/-0.020; p = 0.705)	-0.011 (CI = +/-0.799; p = 0.977)	-0.125	+2.42%
Loss Cost	2015.2	-0.002 (CI = +/-0.130; p = 0.977)	0.002 (CI = +/-0.021; p = 0.860)	0.109 (CI = +/-0.848; p = 0.787)	-0.157	-0.18%
Loss Cost	2016.1	0.018 (CI = +/-0.149; p = 0.797)	0.003 (CI = +/-0.022; p = 0.767)	0.021 (CI = +/-0.917; p = 0.962)	-0.159	+1.83%
Loss Cost	2016.2	0.018 (CI = +/-0.173; p = 0.823)	0.003 (CI = +/-0.023; p = 0.779)	0.020 (CI = +/-1.009; p = 0.966)	-0.177	+1.85%
Loss Cost	2017.1	0.076 (CI = +/-0.184; p = 0.388)	0.006 (CI = +/-0.023; p = 0.598)	-0.199 (CI = +/-1.013; p = 0.676)	-0.093	+7.85%
Severity	2007.1	0.050 (CI = +/-0.027; p = 0.001)	0.005 (CI = +/-0.012; p = 0.457)	-0.023 (CI = +/-0.377; p = 0.900)	0.437	+5.12%
Severity	2007.2	0.047 (CI = +/-0.029; p = 0.002)	0.004 (CI = +/-0.013; p = 0.526)	0.002 (CI = +/-0.387; p = 0.992)	0.394	+4.78%
Severity	2008.1	0.050 (CI = +/-0.031; p = 0.002)	0.005 (CI = +/-0.013; p = 0.475)	-0.023 (CI = +/-0.399; p = 0.907)	0.393	+5.13%
Severity	2008.2	0.052 (CI = +/-0.033; p = 0.003)	0.005 (CI = +/-0.013; p = 0.460)	-0.035 (CI = +/-0.414; p = 0.864)	0.377	+5.30%
Severity	2009.1	0.057 (CI = +/-0.035; p = 0.003)	0.006 (CI = +/-0.013; p = 0.388)	-0.074 (CI = +/-0.425; p = 0.725)	0.388	+5.87%
Severity	2009.2	0.067 (CI = +/-0.037; p = 0.001)	0.007 (CI = +/-0.013; p = 0.264)	-0.144 (CI = +/-0.424; p = 0.490)	0.440	+6.93%
Severity	2010.1	0.071 (CI = +/-0.040; p = 0.001)	0.008 (CI = +/-0.014; p = 0.244)	-0.168 (CI = +/-0.441; p = 0.440)	0.427	+7.31%
Severity	2010.2	0.065 (CI = +/-0.043; p = 0.005)	0.007 (CI = +/-0.014; p = 0.309)	-0.129 (CI = +/-0.457; p = 0.566)	0.365	+6.68%
Severity	2011.1	0.056 (CI = +/-0.046; p = 0.021)	0.006 (CI = +/-0.014; p = 0.410)	-0.070 (CI = +/-0.470; p = 0.760)	0.291	+5.72%
Severity	2011.2	0.047 (CI = +/-0.050; p = 0.066)	0.005 (CI = +/-0.014; p = 0.517)	-0.016 (CI = +/-0.487; p = 0.945)	0.222	+4.82%
Severity	2012.1	0.047 (CI = +/-0.056; p = 0.097)	0.005 (CI = +/-0.015; p = 0.538)	-0.014 (CI = +/-0.516; p = 0.955)	0.189	+4.78%
Severity	2012.2	0.052 (CI = +/-0.062; p = 0.094)	0.005 (CI = +/-0.016; p = 0.494)	-0.048 (CI = +/-0.546; p = 0.857)	0.186	+5.38%
Severity	2013.1	0.066 (CI = +/-0.068; p = 0.055)	0.007 (CI = +/-0.016; p = 0.385)	-0.126 (CI = +/-0.568; p = 0.648)	0.223	+6.82%
Severity	2013.2	0.046 (CI = +/-0.073; p = 0.197)	0.005 (CI = +/-0.016; p = 0.545)	-0.018 (CI = +/-0.582; p = 0.950)	0.124	+4.76%
Severity	2014.1	0.037 (CI = +/-0.082; p = 0.355)	0.004 (CI = +/-0.017; p = 0.643)	0.033 (CI = +/-0.621; p = 0.911)	0.063	+3.76%
Severity	2014.2	0.028 (CI = +/-0.093; p = 0.538)	0.003 (CI = +/-0.018; p = 0.732)	0.081 (CI = +/-0.668; p = 0.800)	0.015	+2.79%
Severity	2015.1	0.061 (CI = +/-0.098; p = 0.205)	0.006 (CI = +/-0.017; p = 0.489)	-0.083 (CI = +/-0.671; p = 0.796)	0.119	+6.29%
Severity	2015.2	0.037 (CI = +/-0.109; p = 0.480)	0.004 (CI = +/-0.017; p = 0.642)	0.030 (CI = +/-0.706; p = 0.930)	0.024	+3.76%
Severity	2016.1	0.058 (CI = +/-0.123; p = 0.329)	0.005 (CI = +/-0.018; p = 0.541)	-0.063 (CI = +/-0.757; p = 0.860)	0.057	+5.96%
Severity	2016.2	0.070 (CI = +/-0.142; p = 0.304)	0.006 (CI = +/-0.019; p = 0.511)	-0.115 (CI = +/-0.827; p = 0.769)	0.052	+7.29%
Severity	2017.1	0.131 (CI = +/-0.140; p = 0.064)	0.009 (CI = +/-0.017; p = 0.294)	-0.347 (CI = +/-0.771; p = 0.346)	0.274	+14.00%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.005; p = 0.970)	-0.021 (CI = +/-0.163; p = 0.795)	0.542	-2.32%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.005; p = 0.890)	-0.002 (CI = +/-0.165; p = 0.983)	0.562	-2.56%
Frequency	2008.1	-0.026 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.006; p = 0.908)	-0.004 (CI = +/-0.171; p = 0.963)	0.534	-2.54%
Frequency	2008.2	-0.026 (CI = +/-0.014; p = 0.001)	0.000 (CI = +/-0.006; p = 0.875)	0.001 (CI = +/-0.177; p = 0.988)	0.517	-2.61%
Frequency	2009.1	-0.029 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.752)	0.021 (CI = +/-0.181; p = 0.816)	0.530	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.706)	0.030 (CI = +/-0.188; p = 0.749)	0.515	-2.99%
Frequency	2010.1	-0.031 (CI = +/-0.018; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.707)	0.031 (CI = +/-0.197; p = 0.748)	0.486	-3.01%
Frequency	2010.2	-0.033 (CI = +/-0.019; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.626)	0.048 (CI = +/-0.204; p = 0.635)	0.484	-3.25%
Frequency	2011.1	-0.029 (CI = +/-0.021; p = 0.008)	-0.001 (CI = +/-0.006; p = 0.757)	0.023 (CI = +/-0.211; p = 0.823)	0.422	-2.89%
Frequency	2011.2	-0.027 (CI = +/-0.023; p = 0.023)	-0.001 (CI = +/-0.007; p = 0.843)	0.008 (CI = +/-0.221; p = 0.942)	0.366	-2.65%
Frequency	2012.1	-0.029 (CI = +/-0.025; p = 0.027)	-0.001 (CI = +/-0.007; p = 0.791)	0.020 (CI = +/-0.233; p = 0.863)	0.351	-2.84%
Frequency	2012.2	-0.037 (CI = +/-0.026; p = 0.008)	-0.002 (CI = +/-0.007; p = 0.557)	0.070 (CI = +/-0.232; p = 0.538)	0.427	-3.66%
Frequency	2013.1	-0.033 (CI = +/-0.029; p = 0.030)	-0.001 (CI = +/-0.007; p = 0.681)	0.043 (CI = +/-0.244; p = 0.717)	0.349	-3.20%
Frequency	2013.2	-0.043 (CI = +/-0.030; p = 0.008)	-0.002 (CI = +/-0.007; p = 0.448)	0.100 (CI = +/-0.243; p = 0.400)	0.434	-4.19%
Frequency	2014.1	-0.046 (CI = +/-0.034; p = 0.011)	-0.003 (CI = +/-0.007; p = 0.411)	0.118 (CI = +/-0.261; p = 0.356)	0.410	-4.51%
Frequency	2014.2	-0.041 (CI = +/-0.039; p = 0.039)	-0.002 (CI = +/-0.007; p = 0.509)	0.091 (CI = +/-0.279; p = 0.499)	0.315	-4.02%
Frequency	2015.1	-0.037 (CI = +/-0.044; p = 0.093)	-0.002 (CI = +/-0.008; p = 0.588)	0.072 (CI = +/-0.302; p = 0.619)	0.227	-3.65%
Frequency	2015.2	-0.039 (CI = +/-0.051; p = 0.125)	-0.002 (CI = +/-0.008; p = 0.586)	0.080 (CI = +/-0.330; p = 0.614)	0.181	-3.80%
Frequency	2016.1	-0.040 (CI = +/-0.059; p = 0.169)	-0.002 (CI = +/-0.009; p = 0.595)	0.084 (CI = +/-0.362; p = 0.625)	0.127	-3.90%
Frequency	2016.2	-0.052 (CI = +/-0.066; p = 0.114)	-0.003 (CI = +/-0.009; p = 0.498)	0.135 (CI = +/-0.387; p = 0.464)	0.166	-5.07%
Frequency	2017.1	-0.055 (CI = +/-0.077; p = 0.144)	-0.003 (CI = +/-0.009; p = 0.499)	0.148 (CI = +/-0.425; p = 0.462)	0.114	-5.39%

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2007.1	0.020 (CI = +/-0.025; p = 0.101)	0.029 (CI = +/-0.370; p = 0.874)	0.078	+2.06%
Loss Cost	2007.2	0.016 (CI = +/-0.026; p = 0.221)	0.058 (CI = +/-0.372; p = 0.751)	0.039	+1.59%
Loss Cost	2008.1	0.018 (CI = +/-0.027; p = 0.188)	0.044 (CI = +/-0.380; p = 0.814)	0.047	+1.83%
Loss Cost	2008.2	0.018 (CI = +/-0.029; p = 0.211)	0.042 (CI = +/-0.391; p = 0.826)	0.039	+1.86%
Loss Cost	2009.1	0.020 (CI = +/-0.032; p = 0.207)	0.034 (CI = +/-0.402; p = 0.865)	0.039	+2.01%
Loss Cost	2009.2	0.026 (CI = +/-0.033; p = 0.126)	0.001 (CI = +/-0.406; p = 0.996)	0.068	+2.60%
Loss Cost	2010.1	0.027 (CI = +/-0.036; p = 0.133)	-0.008 (CI = +/-0.418; p = 0.971)	0.065	+2.76%
Loss Cost	2010.2	0.020 (CI = +/-0.038; p = 0.282)	0.029 (CI = +/-0.424; p = 0.891)	0.017	+2.07%
Loss Cost	2011.1	0.016 (CI = +/-0.041; p = 0.433)	0.052 (CI = +/-0.435; p = 0.809)	-0.011	+1.61%
Loss Cost	2011.2	0.011 (CI = +/-0.045; p = 0.617)	0.077 (CI = +/-0.448; p = 0.728)	-0.034	+1.10%
Loss Cost	2012.1	0.009 (CI = +/-0.049; p = 0.717)	0.087 (CI = +/-0.466; p = 0.702)	-0.046	+0.87%
Loss Cost	2012.2	0.006 (CI = +/-0.054; p = 0.817)	0.100 (CI = +/-0.486; p = 0.675)	-0.056	+0.61%
Loss Cost	2013.1	0.017 (CI = +/-0.058; p = 0.538)	0.049 (CI = +/-0.495; p = 0.840)	-0.035	+1.76%
Loss Cost	2013.2	-0.003 (CI = +/-0.059; p = 0.903)	0.139 (CI = +/-0.477; p = 0.551)	-0.070	-0.35%
Loss Cost	2014.1	-0.013 (CI = +/-0.066; p = 0.694)	0.176 (CI = +/-0.496; p = 0.466)	-0.072	-1.25%
Loss Cost	2014.2	-0.016 (CI = +/-0.074; p = 0.663)	0.188 (CI = +/-0.524; p = 0.460)	-0.075	-1.55%
Loss Cost	2015.1	0.009 (CI = +/-0.078; p = 0.820)	0.097 (CI = +/-0.521; p = 0.700)	-0.068	+0.86%
Loss Cost	2015.2	-0.010 (CI = +/-0.087; p = 0.815)	0.163 (CI = +/-0.539; p = 0.530)	-0.087	-0.97%
Loss Cost	2016.1	0.003 (CI = +/-0.099; p = 0.950)	0.119 (CI = +/-0.572; p = 0.663)	-0.088	+0.30%
Loss Cost	2016.2	0.002 (CI = +/-0.115; p = 0.974)	0.123 (CI = +/-0.619; p = 0.676)	-0.100	+0.18%
Loss Cost	2017.1	0.043 (CI = +/-0.125; p = 0.470)	-0.005 (CI = +/-0.622; p = 0.987)	-0.033	+4.41%
Severity	2007.1	0.044 (CI = +/-0.021; p = 0.000)	0.048 (CI = +/-0.321; p = 0.761)	0.444	+4.50%
Severity	2007.2	0.041 (CI = +/-0.023; p = 0.001)	0.066 (CI = +/-0.326; p = 0.682)	0.405	+4.21%
Severity	2008.1	0.043 (CI = +/-0.024; p = 0.001)	0.053 (CI = +/-0.333; p = 0.747)	0.403	+4.43%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.001)	0.049 (CI = +/-0.342; p = 0.773)	0.386	+4.51%
Severity	2009.1	0.048 (CI = +/-0.027; p = 0.001)	0.029 (CI = +/-0.349; p = 0.867)	0.393	+4.87%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	-0.008 (CI = +/-0.347; p = 0.961)	0.434	+5.56%
Severity	2010.1	0.056 (CI = +/-0.031; p = 0.001)	-0.017 (CI = +/-0.358; p = 0.923)	0.418	+5.73%
Severity	2010.2	0.050 (CI = +/-0.033; p = 0.004)	0.011 (CI = +/-0.364; p = 0.953)	0.363	+5.18%
Severity	2011.1	0.043 (CI = +/-0.035; p = 0.017)	0.048 (CI = +/-0.365; p = 0.788)	0.300	+4.41%
Severity	2011.2	0.036 (CI = +/-0.037; p = 0.054)	0.082 (CI = +/-0.371; p = 0.651)	0.240	+3.70%
Severity	2012.1	0.035 (CI = +/-0.041; p = 0.085)	0.087 (CI = +/-0.386; p = 0.643)	0.210	+3.59%
Severity	2012.2	0.038 (CI = +/-0.045; p = 0.089)	0.074 (CI = +/-0.401; p = 0.706)	0.205	+3.89%
Severity	2013.1	0.046 (CI = +/-0.048; p = 0.061)	0.039 (CI = +/-0.412; p = 0.846)	0.231	+4.71%
Severity	2013.2	0.031 (CI = +/-0.051; p = 0.212)	0.102 (CI = +/-0.409; p = 0.610)	0.151	+3.19%
Severity	2014.1	0.024 (CI = +/-0.056; p = 0.385)	0.133 (CI = +/-0.425; p = 0.521)	0.101	+2.42%
Severity	2014.2	0.017 (CI = +/-0.063; p = 0.585)	0.162 (CI = +/-0.446; p = 0.456)	0.063	+1.68%
Severity	2015.1	0.037 (CI = +/-0.066; p = 0.251)	0.083 (CI = +/-0.442; p = 0.698)	0.145	+3.81%
Severity	2015.2	0.019 (CI = +/-0.073; p = 0.579)	0.148 (CI = +/-0.451; p = 0.497)	0.071	+1.96%
Severity	2016.1	0.032 (CI = +/-0.082; p = 0.421)	0.105 (CI = +/-0.477; p = 0.646)	0.096	+3.24%
Severity	2016.2	0.038 (CI = +/-0.096; p = 0.405)	0.084 (CI = +/-0.515; p = 0.732)	0.089	+3.91%
Severity	2017.1	0.081 (CI = +/-0.099; p = 0.100)	-0.048 (CI = +/-0.491; p = 0.836)	0.262	+8.44%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.138; p = 0.776)	0.556	-2.33%
Frequency	2007.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.008 (CI = +/-0.138; p = 0.910)	0.575	-2.52%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.009 (CI = +/-0.141; p = 0.896)	0.549	-2.49%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.145; p = 0.931)	0.533	-2.54%
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.147; p = 0.947)	0.544	-2.72%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.151; p = 0.900)	0.530	-2.80%
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.156; p = 0.902)	0.503	-2.80%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.160; p = 0.819)	0.499	-2.96%
Frequency	2011.1	-0.027 (CI = +/-0.015; p = 0.001)	0.003 (CI = +/-0.162; p = 0.967)	0.443	-2.68%
Frequency	2011.2	-0.025 (CI = +/-0.017; p = 0.004)	-0.006 (CI = +/-0.167; p = 0.944)	0.392	-2.51%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.006)	0.000 (CI = +/-0.173; p = 1.000)	0.377	-2.62%
Frequency	2012.2	-0.032 (CI = +/-0.019; p = 0.002)	0.026 (CI = +/-0.170; p = 0.758)	0.444	-3.16%
Frequency	2013.1	-0.029 (CI = +/-0.020; p = 0.009)	0.010 (CI = +/-0.174; p = 0.909)	0.374	-2.81%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.003)	0.037 (CI = +/-0.172; p = 0.656)	0.445	-3.43%
Frequency	2014.1	-0.036 (CI = +/-0.024; p = 0.005)	0.043 (CI = +/-0.181; p = 0.622)	0.419	-3.57%
Frequency	2014.2	-0.032 (CI = +/-0.026; p = 0.020)	0.027 (CI = +/-0.188; p = 0.769)	0.336	-3.17%
Frequency	2015.1	-0.029 (CI = +/-0.030; p = 0.056)	0.014 (CI = +/-0.198; p = 0.884)	0.258	-2.84%
Frequency	2015.2	-0.029 (CI = +/-0.034; p = 0.088)	0.015 (CI = +/-0.212; p = 0.883)	0.216	-2.87%
Frequency	2016.1	-0.029 (CI = +/-0.039; p = 0.137)	0.014 (CI = +/-0.228; p = 0.895)	0.168	-2.85%
Frequency	2016.2	-0.037 (CI = +/-0.045; p = 0.102)	0.039 (CI = +/-0.241; p = 0.732)	0.197	-3.59%
Frequency	2017.1	-0.038 (CI = +/-0.053; p = 0.146)	0.043 (CI = +/-0.263; p = 0.728)	0.149	-3.72%

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Observed			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	6.105	65,774	401.57	5.042	66,119	333.38	0.999	-0.1%	0.986
2013.75	5.470	79,390	434.27	4.917	67,760	333.17	0.999	-0.1%	0.986
2014.25	5.563	77,065	428.69	4.795	69,441	332.97	0.999	-0.1%	0.987
2014.75	4.728	57,487	271.78	4.676	71,163	332.76	0.999	-0.1%	0.988
2015.25	4.641	75,716	351.41	4.560	72,929	332.55	0.999	-0.1%	0.988
2015.75	4.902	67,983	333.26	4.447	74,738	332.34	0.999	-0.1%	0.989
2016.25	3.439	88,718	305.08	4.336	76,592	332.13	0.999	-0.1%	0.989
2016.75	3.852	62,391	240.35	4.229	78,492	331.92	0.999	-0.1%	0.990
2017.25	3.791	83,956	318.31	4.124	80,439	331.72	0.999	-0.1%	0.991
2017.75	4.149	69,958	290.26	4.021	82,435	331.51	0.999	-0.1%	0.991
2018.25	2.476	81,245	201.17	3.922	84,480	331.30	0.999	-0.1%	0.992
2018.75	4.195	90,738	380.66	3.824	86,576	331.09	0.999	-0.1%	0.993
2019.25	3.973	74,782	297.14	3.729	88,723	330.88	0.999	-0.1%	0.993
2019.75	3.095	118,539	366.85	3.637	90,924	330.68	0.999	-0.1%	0.994
2020.25	3.262	96,841	315.89	3.547	93,180	330.47	0.999	-0.1%	0.994
2020.75	3.340	87,279	291.48	3.459	95,491	330.26	0.999	-0.1%	0.995
2021.25	3.366	89,931	302.68	3.373	97,860	330.06	0.999	-0.1%	0.996
2021.75	3.778	128,468	485.31	3.289	100,288	329.85	0.999	-0.1%	0.996
2022.25	3.010	144,632	435.40	3.207	102,776	329.64	0.999	-0.1%	0.997
2022.75	3.267	90,455	295.52	3.128	105,326	329.44	0.999	-0.1%	0.997
2023.25	3.235	108,711	351.65	3.050	107,939	329.23	0.999	-0.1%	0.998
2023.75	2.631	130,659	343.79	2.974	110,616	329.02	0.999	-0.1%	0.999
2024.25	3.902	88,307	344.57	2.901	113,360	328.82	0.999	-0.1%	0.999
2024.75	2.945	104,198	306.83	2.829	116,173	328.61			1.000

Implied Loss Cost		
	Frequency Model	Severity Model
A.	102.811	(87.570)
B.	(0.050)	0.049

Model
8.333
(0.001)

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Property Damage (including DCPD)
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2021-2 Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	21.760	6,146	133.74	0	0.00	0	0	20.341	5,883	119.68	0.993	-0.7%	0.852
2013.75	19.024	7,026	133.66	1	0.00	0	0	17.723	6,011	106.53	0.993	-0.7%	0.858
2014.25	23.610	7,441	175.69	0	0.00	0	0	19.217	6,141	118.02	0.993	-0.7%	0.864
2014.75	16.566	9,232	152.93	1	0.00	0	0	16.744	6,274	105.06	0.993	-0.7%	0.870
2015.25	18.658	5,933	110.71	0	0.00	0	0	18.155	6,410	116.38	0.993	-0.7%	0.876
2015.75	14.813	6,557	97.12	1	0.00	0	0	15.819	6,549	103.60	0.993	-0.7%	0.882
2016.25	16.379	6,689	109.57	0	0.00	0	0	17.152	6,691	114.77	0.993	-0.7%	0.888
2016.75	15.066	7,097	106.93	1	0.00	0	0	14.945	6,836	102.17	0.993	-0.7%	0.894
2017.25	20.285	5,595	113.49	0	0.00	0	0	16.204	6,985	113.18	0.993	-0.7%	0.901
2017.75	13.418	6,856	91.99	1	0.00	0	0	14.119	7,136	100.75	0.993	-0.7%	0.907
2018.25	13.373	6,487	86.76	0	0.00	0	0	15.309	7,291	111.62	0.993	-0.7%	0.913
2018.75	14.417	6,951	100.22	1	0.00	0	0	13.339	7,449	99.36	0.993	-0.7%	0.920
2019.25	13.679	7,947	108.70	0	0.00	0	0	14.463	7,610	110.07	0.993	-0.7%	0.926
2019.75	13.043	11,293	147.29	1	0.00	0	0	12.602	7,775	97.98	0.993	-0.7%	0.933
2020.25	10.069	6,545	65.90	0	(26.69)	0	0	8.728	7,944	69.33	0.993	-0.7%	0.939
2020.75	7.973	7,699	61.38	1	(29.87)	0	0	7.209	8,116	58.51	0.993	-0.7%	0.946
2021.25	6.663	8,010	53.37	0	(35.22)	0	0	7.144	8,292	59.24	0.993	-0.7%	0.952
2021.75	7.400	8,927	66.05	1	(17.04)	1	0	8.448	11,113	93.88	0.993	-0.7%	0.959
2022.25	8.082	16,933	136.86	0	(17.23)	1	0	9.130	11,354	103.66	0.993	-0.7%	0.966
2022.75	6.566	10,460	68.68	1	0.00	1	1	13.938	11,600	161.68	0.993	-0.7%	0.972
2023.25	7.550	10,931	82.53	0	0.00	1	1	15.113	11,851	179.11	0.993	-0.7%	0.979
2023.75	8.655	12,418	107.48	1	0.00	1	1	13.168	12,108	159.44	0.993	-0.7%	0.986
2024.25	8.909	10,928	97.35	0	0.00	1	1	14.278	12,371	176.63	0.993	-0.7%	0.993
2024.75	7.731	14,002	108.24	1	0.00	1	1	12.440	12,639	157.23			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	117.453	(77.679)	32.866
B.	Time	(0.057)	0.043	(0.014)
C.	Seasonality	(0.109)		(0.109)
D.	Mobility	0.017		0.017
E.	2021-2 Scalar		0.271	0.271
F.	New Normal	0.271		0.271

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Accident Benefits - Total
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Observed			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	3.841	6,669	25.61	2.084	7,980	16.63	1.005	0.5%	1.120
2013.75	3.003	5,810	17.45	2.079	8,035	16.71	1.005	0.5%	1.115
2014.25	1.852	20,076	37.17	2.075	8,092	16.79	1.005	0.5%	1.109
2014.75	2.238	4,589	10.27	2.071	8,148	16.87	1.005	0.5%	1.104
2015.25	2.647	8,149	21.57	2.067	8,205	16.96	1.005	0.5%	1.099
2015.75	2.270	6,706	15.22	2.063	8,263	17.04	1.005	0.5%	1.093
2016.25	2.141	10,763	23.05	2.058	8,321	17.13	1.005	0.5%	1.088
2016.75	1.999	6,725	13.45	2.054	8,379	17.21	1.005	0.5%	1.082
2017.25	1.878	17,177	32.25	2.050	8,437	17.30	1.005	0.5%	1.077
2017.75	3.177	10,174	32.32	2.046	8,496	17.38	1.005	0.5%	1.072
2018.25	1.352	5,516	7.46	2.042	8,556	17.47	1.005	0.5%	1.066
2018.75	1.754	12,550	22.01	2.038	8,616	17.56	1.005	0.5%	1.061
2019.25	1.819	8,667	15.76	2.033	8,676	17.64	1.005	0.5%	1.056
2019.75	2.508	7,346	18.42	2.029	8,737	17.73	1.005	0.5%	1.051
2020.25	1.502	10,350	15.54	2.025	8,798	17.82	1.005	0.5%	1.046
2020.75	1.329	14,518	19.29	2.021	8,860	17.91	1.005	0.5%	1.040
2021.25	1.850	8,881	16.43	2.017	8,922	17.99	1.005	0.5%	1.035
2021.75	3.051	10,381	31.67	2.013	8,984	18.08	1.005	0.5%	1.030
2022.25	1.542	6,210	9.57	2.009	9,047	18.17	1.005	0.5%	1.025
2022.75	1.342	9,581	12.85	2.005	9,110	18.26	1.005	0.5%	1.020
2023.25	1.922	10,080	19.37	2.001	9,174	18.35	1.005	0.5%	1.015
2023.75	2.268	7,173	16.27	1.997	9,238	18.45	1.005	0.5%	1.010
2024.25	2.382	8,534	20.32	1.993	9,303	18.54	1.005	0.5%	1.005
2024.75	3.176	8,246	26.19	1.989	9,368	18.63			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	8.903	(19.098)	(17.102)
B.	Time	(0.004)	0.014	0.010

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Observed				Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	27.625	5,020	138.67	0.00	26.991	5,592	150.93	1.011	1.1%	1.300
2013.75	27.079	7,049	190.88	0.00	26.348	5,794	152.67	1.011	1.1%	1.285
2014.25	25.978	4,935	128.20	0.00	25.721	6,004	154.42	1.011	1.1%	1.271
2014.75	25.157	4,970	125.02	0.00	25.109	6,220	156.19	1.011	1.1%	1.256
2015.25	22.939	8,386	192.36	0.00	24.512	6,445	157.98	1.011	1.1%	1.242
2015.75	27.453	6,998	192.11	0.00	23.929	6,678	159.80	1.011	1.1%	1.228
2016.25	24.174	8,709	210.53	0.00	23.359	6,919	161.63	1.011	1.1%	1.214
2016.75	21.431	7,516	161.07	0.00	22.803	7,169	163.48	1.011	1.1%	1.200
2017.25	20.975	6,634	139.14	0.00	22.261	7,428	165.36	1.011	1.1%	1.187
2017.75	22.728	6,419	145.90	0.00	21.731	7,697	167.26	1.011	1.1%	1.173
2018.25	19.565	10,623	207.85	0.00	21.214	7,975	169.18	1.011	1.1%	1.160
2018.75	24.833	7,753	192.52	0.00	20.709	8,263	171.12	1.011	1.1%	1.147
2019.25	20.216	10,049	203.15	0.00	20.216	8,561	173.08	1.011	1.1%	1.134
2019.75	20.665	8,600	177.72	0.00	19.735	8,871	175.07	1.011	1.1%	1.121
2020.25	17.210	7,612	131.00	(26.69)	14.012	9,191	128.79	1.011	1.1%	1.108
2020.75	14.820	9,599	142.26	(29.87)	13.168	9,523	125.41	1.011	1.1%	1.096
2021.25	11.026	12,036	132.71	(35.22)	12.060	9,867	119.00	1.011	1.1%	1.083
2021.75	11.094	11,295	125.31	(17.04)	14.625	10,224	149.53	1.011	1.1%	1.071
2022.25	13.328	10,455	139.35	(17.23)	14.244	10,593	150.89	1.011	1.1%	1.059
2022.75	14.532	11,182	162.50	0.00	17.080	10,976	187.47	1.011	1.1%	1.047
2023.25	18.526	12,134	224.79	0.00	16.674	11,373	189.62	1.011	1.1%	1.035
2023.75	16.409	13,076	214.56	0.00	16.277	11,783	191.80	1.011	1.1%	1.023
2024.25	18.082	10,621	192.05	0.00	15.890	12,209	194.00	1.011	1.1%	1.011
2024.75	14.373	9,630	138.40	0.00	15.512	12,650	196.23			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	100.262	(134.280)	(40.926)
B.	Time	(0.048)	0.071	0.023
C.	Mobility	0.012		0.012

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	45.827	1,855	85.02	0	0	51.202	1,820	93.18	1.002	0.2%	1.036
2013.75	42.565	2,438	103.77	1	0	43.722	2,564	112.12	1.002	0.2%	1.035
2014.25	49.464	1,892	93.58	0	0	49.267	1,897	93.47	1.002	0.2%	1.033
2014.75	42.591	2,945	125.41	1	0	42.070	2,673	112.47	1.002	0.2%	1.031
2015.25	50.392	1,739	87.61	0	0	47.406	1,978	93.76	1.002	0.2%	1.030
2015.75	39.034	2,695	105.20	1	0	40.480	2,787	112.82	1.002	0.2%	1.028
2016.25	55.829	3,163	176.59	0	0	45.614	2,062	94.05	1.002	0.2%	1.027
2016.75	40.275	3,635	146.39	1	0	38.951	2,905	113.17	1.002	0.2%	1.025
2017.25	58.310	2,404	140.16	0	0	43.891	2,149	94.34	1.002	0.2%	1.023
2017.75	45.877	4,346	199.38	1	0	37.479	3,029	113.52	1.002	0.2%	1.022
2018.25	42.891	2,623	112.50	0	0	42.232	2,241	94.63	1.002	0.2%	1.020
2018.75	38.093	3,373	128.49	1	0	36.063	3,158	113.87	1.002	0.2%	1.019
2019.25	38.233	3,010	115.09	0	0	40.636	2,336	94.93	1.002	0.2%	1.017
2019.75	36.873	2,572	94.84	1	0	34.700	3,292	114.22	1.002	0.2%	1.016
2020.25	30.549	2,904	88.73	0	0	39.101	2,435	95.22	1.002	0.2%	1.014
2020.75	36.954	2,486	91.87	1	0	33.389	3,432	114.58	1.002	0.2%	1.012
2021.25	37.291	2,670	99.55	0	0	37.623	2,539	95.51	1.002	0.2%	1.011
2021.75	31.267	5,395	168.67	1	1	32.127	5,260	169.00	1.002	0.2%	1.009
2022.25	36.764	3,204	117.78	0	1	36.202	3,891	140.88	1.002	0.2%	1.008
2022.75	32.696	7,076	231.36	1	1	30.913	5,484	169.52	1.002	0.2%	1.006
2023.25	38.480	4,153	159.82	0	1	34.834	4,057	141.31	1.002	0.2%	1.005
2023.75	25.950	4,886	126.80	1	1	29.745	5,717	170.05	1.002	0.2%	1.003
2024.25	37.376	4,425	165.38	0	1	33.517	4,229	141.75	1.002	0.2%	1.002
2024.75	27.835	5,978	166.41	1	1	28.621	5,960	170.57			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	81.486	(76.269)	(1.691)
B.	Time	(0.039)	0.042	0.003
C.	Seasonality	(0.139)	0.322	0.184
D.	2021-2 Scalar		0.386	0.386

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: All Perils
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	17.209	7,049	121.31	0	20.177	9,468	191.03	1.009	0.9%	1.224
2013.75	20.106	9,603	193.07	1	19.906	11,985	238.58	1.009	0.9%	1.213
2014.25	22.457	10,437	234.39	0	19.639	9,899	194.41	1.009	0.9%	1.203
2014.75	21.038	18,544	390.13	1	19.376	12,532	242.81	1.009	0.9%	1.192
2015.25	19.094	8,737	166.83	0	19.116	10,351	197.86	1.009	0.9%	1.182
2015.75	18.975	15,226	288.92	1	18.860	13,103	247.12	1.009	0.9%	1.171
2016.25	17.042	13,270	226.14	0	18.607	10,822	201.37	1.009	0.9%	1.161
2016.75	18.656	18,698	348.83	1	18.358	13,700	251.50	1.009	0.9%	1.151
2017.25	18.729	9,378	175.64	0	18.112	11,316	204.94	1.009	0.9%	1.141
2017.75	20.269	12,456	252.47	1	17.869	14,325	255.96	1.009	0.9%	1.131
2018.25	16.832	12,255	206.28	0	17.629	11,832	208.58	1.009	0.9%	1.121
2018.75	17.302	17,526	303.24	1	17.393	14,978	260.50	1.009	0.9%	1.111
2019.25	15.567	10,496	163.39	0	17.160	12,371	212.28	1.009	0.9%	1.102
2019.75	17.378	11,346	197.17	1	16.930	15,660	265.12	1.009	0.9%	1.092
2020.25	17.084	17,356	296.50	0	16.703	12,935	216.05	1.009	0.9%	1.082
2020.75	14.777	8,373	123.73	1	16.479	16,374	269.83	1.009	0.9%	1.073
2021.25	18.969	12,489	236.90	0	16.258	13,524	219.88	1.009	0.9%	1.063
2021.75	13.809	20,091	277.45	1	16.040	17,121	274.61	1.009	0.9%	1.054
2022.25	16.869	19,031	321.03	0	15.825	14,141	223.78	1.009	0.9%	1.045
2022.75	17.573	17,160	301.54	1	15.613	17,901	279.48	1.009	0.9%	1.036
2023.25	15.437	14,704	226.99	0	15.403	14,786	227.75	1.009	0.9%	1.027
2023.75	15.724	21,309	335.06	1	15.197	18,717	284.44	1.009	0.9%	1.018
2024.25	10.912	14,336	156.45	0	14.993	15,460	231.79	1.009	0.9%	1.009
2024.75	17.542	20,460	358.91	1	14.792	19,570	289.49			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	57.350	(80.588)	(30.146)
B.	Time	(0.027)	0.045	0.018
C.	Seasonality		0.213	0.213



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

Oliver Wyman
30 South 17th Street
United Plaza, Floor 19
Philadelphia, PA 19103