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NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER VEHICLES SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2024

October 17, 2025

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1. Executive Summary

1.1. Purpose and Scope

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

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

We developed our analysis using insurance industry private passenger vehicles loss and expense experience in Newfoundland and Labrador reported as of 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 annual loss cost trend rates from our current and prior reviews. The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest accident semester data (October 1, 2024) 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.

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Table 1: Selected Loss Cost Trend Rates (Up to October 1, 2024)

Coverage	Prior Review: Data as of June 30, 2024	Current Review: Data as of December 31, 2024
Bodily Injury	−0.4%	−1.5%
Property Damage (including DCPD)[1]	+1.0%/+10.9%[2]	+1.3%/+8.0%[3]
Accident Benefits	+1.9%/-2.2%[4]	+2.0%/-2.8%[5]
Uninsured Auto	+1.4%	+0.5%
Collision	+3.9%[6]	+2.4%
Comprehensive	+5.0%/-1.2%/+11.1%[7]	+5.1%/-2.6%/+11.7%[8]
Specified Perils	+5.0%/-1.2%/+11.1%[9]	+5.1%/-2.6%/+11.7%[10]
All Perils	+3.6%	+3.9%
Underinsured Motorist	+4.5%	+4.1%

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

* * * * *

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

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[1] 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.
[2] +10.9% trend rate begins July 1, 2022 and a 13.5% increase between 2021-2 to 2022-2.
[3] +8.0% trend rate begins July 1, 2022.
[4] -2.2% trend rate begins January 1, 2022.
[5] -2.8% trend rate begins January 1, 2022.
[6] Includes one-time decrease of 9.5% at 2020-1 (coincident with the reforms).
[7] -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.
[8] -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.
[9] -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.
[10] -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

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2. Analysis Data

2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data we analyzed was the 2024−2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2024) provided by GISA. This data included the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

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

The total of the paid claim amount 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 as of a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or 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 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 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 cost[11] of all claims that arise from events that occur in the first and second halves of the year (referred to as "accident half-years"[12]), 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.[13] 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.[14] 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.

We select loss[15] 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 coverage.

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

[11] 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.

[12] 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.

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

[14] Our selections are based on the Incurred Development Method.

[15] 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).

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.[16] 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,[17] and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Bodily Injury: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$312.96	$75,426	4.15	$312.49	$75,922	4.12
2021	$343.34	$85,405	4.02	$340.68	$85,583	3.98
2022	$356.00	$84,975	4.19	$350.97	$84,891	4.13
2023	$387.72	$89,220	4.35	$384.40	$88,139	4.36
2024	$365.55	$83,795	4.36	$302.96	$78,139	3.88

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 4.2% over the full five-year period, 2020 to 2024.

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

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$111.83	$6,098	18.34	$112.06	$6,110	18.34
2021	$112.20	$6,169	18.19	$112.28	$6,179	18.17
2022	$133.11	$7,241	18.38	$135.03	$7,358	18.35
2023	$161.20	$7,999	20.15	$161.20	$7,979	20.20
2024	$170.52	$8,143	20.94	$167.14	$8,280	20.18

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 0.2% over the full five-year period, 2020 to 2024.

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

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

Table 4: Accident Benefits: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$44.65	$8,405	5.31	$45.02	$8,494	5.30
2021	$48.84	$8,833	5.53	$48.57	$8,815	5.51
2022	$49.83	$8,537	5.84	$51.15	$8,831	5.79
2023	$58.39	$8,801	6.64	$61.17	$9,274	6.60
2024	$57.96	$9,204	6.30	$53.76	$8,403	6.40

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have increased by 2.1%. The estimates of ultimate loss costs have not changed materially, in total, over the full five-year period, 2020 to 2024.

Table 5: Uninsured Auto: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$13.18	$36,895	0.36	$13.93	$38,947	0.36
2021	$12.16	$38,209	0.32	$12.60	$39,114	0.32
2022	$13.68	$46,193	0.30	$13.30	$43,567	0.31
2023	$15.58	$50,614	0.31	$13.09	$45,638	0.29
2024	$17.04	$67,703	0.25	$14.23	$42,258	0.34

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 3.1%. The estimates of ultimate loss costs have decreased by 6.3% over the full five-year period, 2020 to 2024.

Table 6: Collision: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$177.72	$6,914	25.70	$177.79	$6,918	25.70
2021	$180.06	$7,565	23.80	$179.97	$7,566	23.79
2022	$217.26	$8,626	25.19	$216.94	$8,644	25.10
2023	$258.19	$9,187	28.11	$259.07	$9,260	27.98
2024	$272.75	$9,451	28.86	$268.34	$9,515	28.20

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.1%. The estimates of ultimate loss costs have decreased by 0.3% over the full five-year period, 2020 to 2024.

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Table 7: Comprehensive: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$110.98	$1,737	63.88	$110.88	$1,736	63.87
2021	$111.96	$1,899	58.95	$111.87	$1,898	58.95
2022	$126.12	$2,058	61.27	$125.87	$2,056	61.23
2023	$140.13	$2,164	64.74	$140.22	$2,169	64.65
2024	$139.32	$2,172	64.16	$158.69	$2,427	65.38

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 3.0% over the full five-year period, 2020 to 2024.

Table 8: All Perils: Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$291.66	$4,439	65.71	$292.31	$4,449	65.71
2021	$304.58	$4,229	72.02	$306.45	$4,254	72.04
2022	$323.58	$4,961	65.22	$326.38	$5,012	65.12
2023	$451.15	$6,167	73.15	$456.47	$6,231	73.26
2024	$443.19	$5,519	80.30	$473.09	$5,788	81.73

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.8%. The estimates of ultimate loss costs have increased by 2.2% over the full five-year period, 2020 to 2024.

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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,[18] 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 new premiums will be in effect (i.e., "future trend").

Therefore, past trend rates should reflect the cost level changes during the experience period. Future trend rates should consider those changes and 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 Industry ultimate claims frequency, severity and loss cost[19] 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 change[20] parameters to reflect changes in the cost level.

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

Time Period

In this review, we present and consider the claim experience by accident half−year, spanning the twenty−year period from 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 the calculated loss trend rates. We consider models over periods that are longer than the typical rate

[18] 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.

[19] 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.

[20] We use "scalar" and "level change" interchangeably throughout this report.

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

Seasonality

Some coverages exhibit "seasonality" – where the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage−by−coverage discussion that follows, we state whether seasonality is statistically significant based on the measured *p-value*s 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 observed frequency for 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 parameter[21] 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

[21] 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-value*s from *t*−tests for parameter significance.[22]

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. In our October 21, 2019, report for the Board, we estimated preliminary reform impacts for bodily injury severity to be between −3.0% and −4.0%. We had previously observed a decrease in bodily injury severity in the most recent accident semesters since the reform. As noted above, there has been a deterioration in bodily injury ultimate loss costs, and those reductions are no longer apparent. In this review, we consider that data has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible.

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

Statistical Results

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

- With respect to the adjusted R−squared, we generally refer to values of 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-value*s 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

[22] A *t*-test with a resulting *p*-value of less than 5% is considered significant.

the direct loss cost model may be slightly better, but 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 rates 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.

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 cost[23] from 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 coverages[24] that experienced a significant reduction in claims frequency coincident with COVID−19 pandemic.

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

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

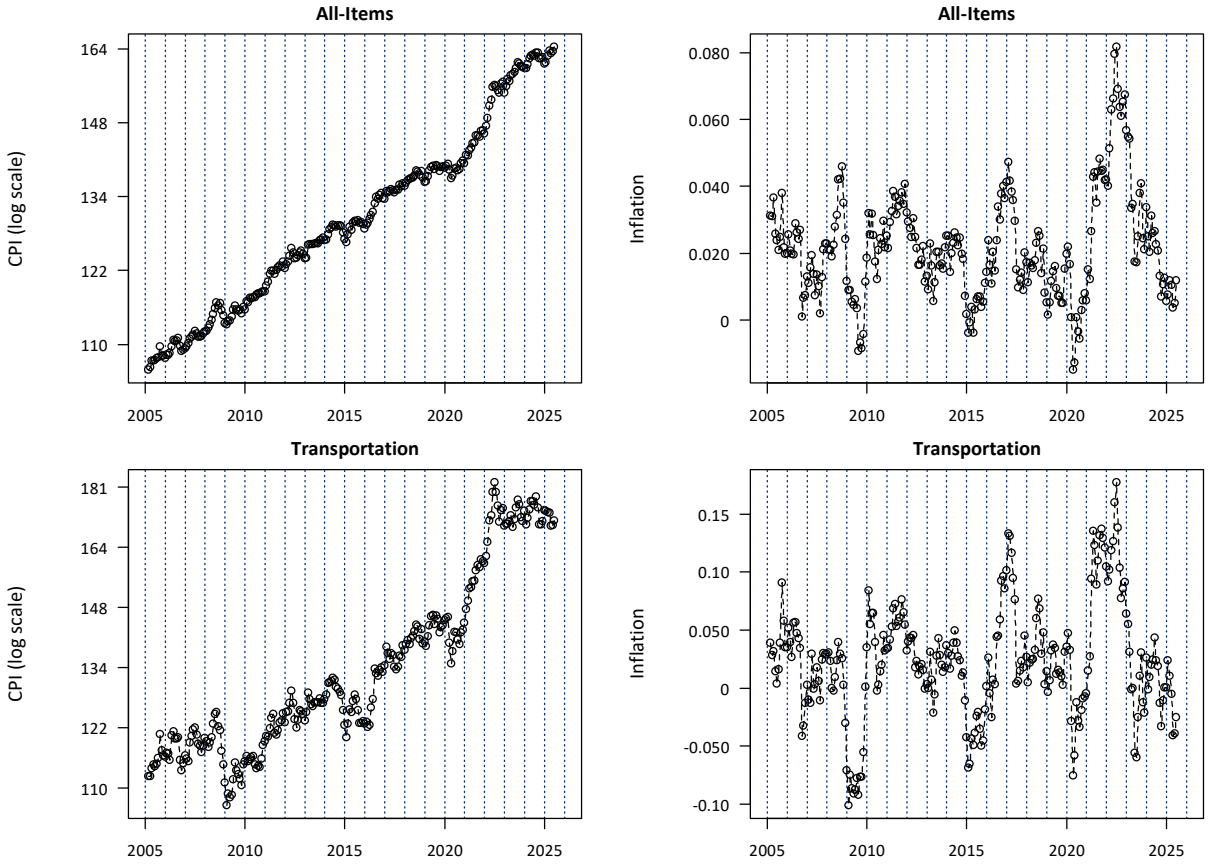
[24] We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with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

Inflation

Supply chain issues and pent−up consumer demand resulted in an increase in inflation which led to increased claim costs. In Figure 1 through Figure 3, we present the consumer price index (left panel) and year−over year percentage change (right panel)[25] over the last 20 years in Newfoundland, separately, for:

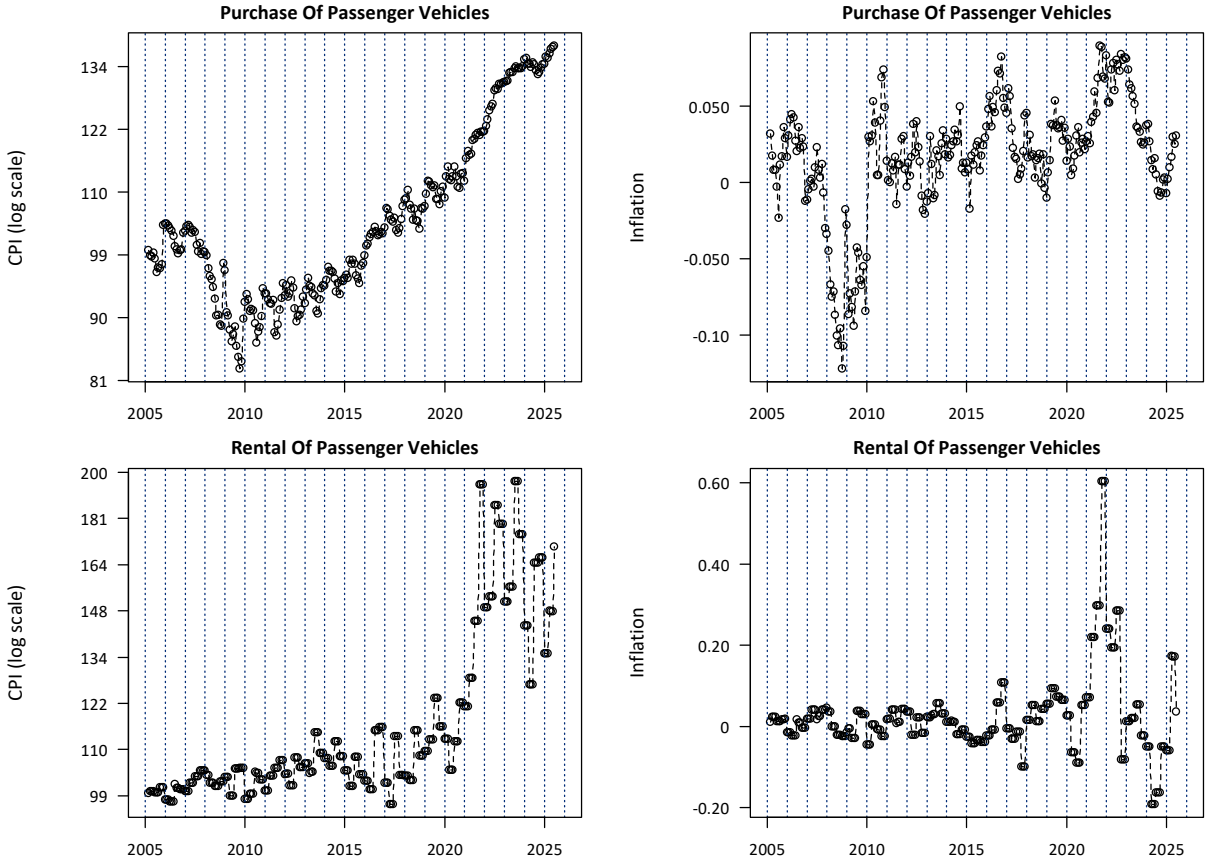
- All−Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 1: Consumer Price Index – All Items & Transportation



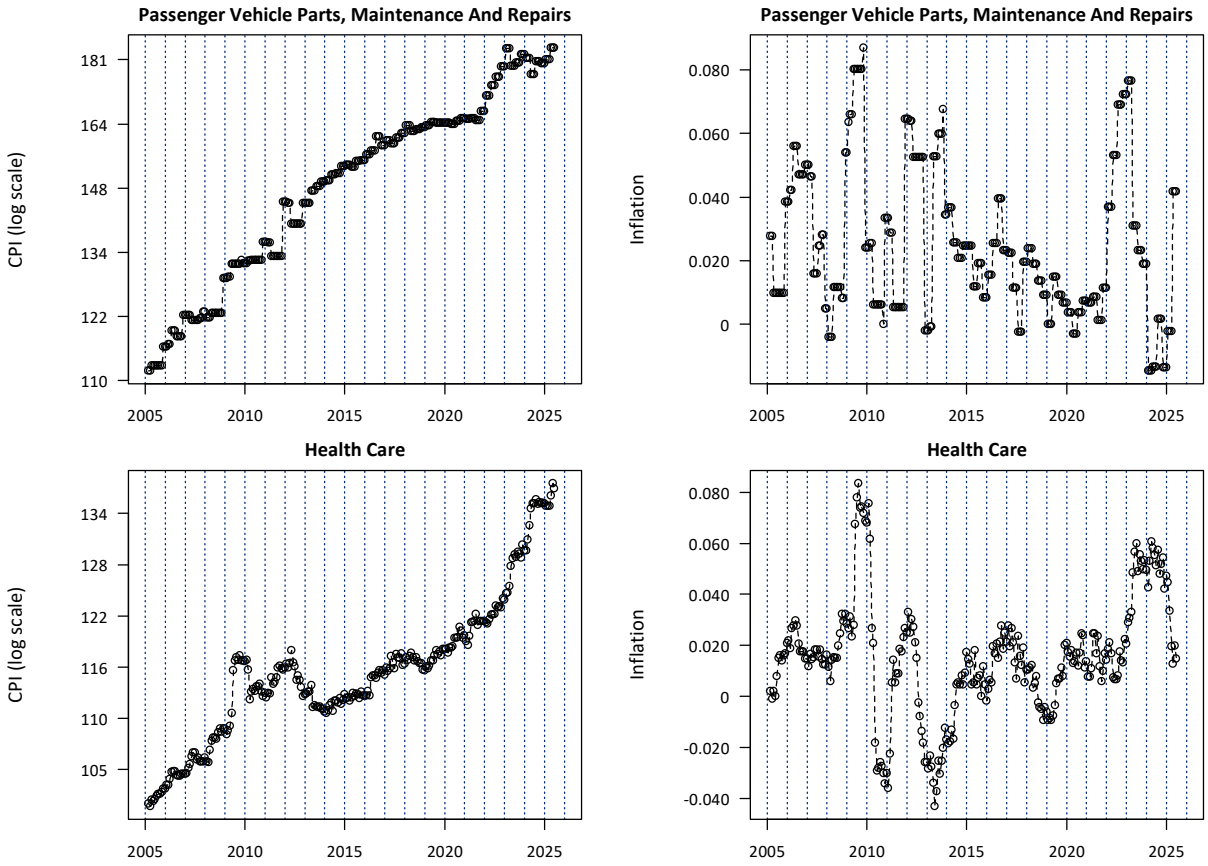
[25] As measured by the 12-month change in CPI.

Figure 2[26]: Consumer Price Index – Purchase & Rental of Passenger Vehicles



[26] 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 above) shows that subject to variability:

- Underlying costs related to physical damage coverages[27] (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) experienced 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 2021−2 through 2022−2 property damage and collision severity rose steeply, deviating from historical patterns. In addition, there appears to be a modest uptick at 2023−2 followed by some flattening in 2024. Comprehensive severity also rose steeply between 2021−2 and 2023−1. The pattern flattens in the 2023−2 and 2024−1 accident semesters, but there appears to be a sharp rise at

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

2024-2. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces higher claim costs for physical damage coverages[28] 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.

There also appears to be an increase in bodily injury severity in the 2021-2 through 2023-2 accident semesters. As shown in Figure 3, inflationary pressures on health care costs lagged behind physical damage coverages but demonstrated a modest rise in 2022 and a steep rise in 2023 and 2024.

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 accident benefits. All perils severity increased significantly starting with 2022−2. This jump may be due to the higher inflation levels, but given the volatility exhibited by this coverage, it is unclear.

As described in Section 3.2, we employ 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.[29]
- 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 is 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.

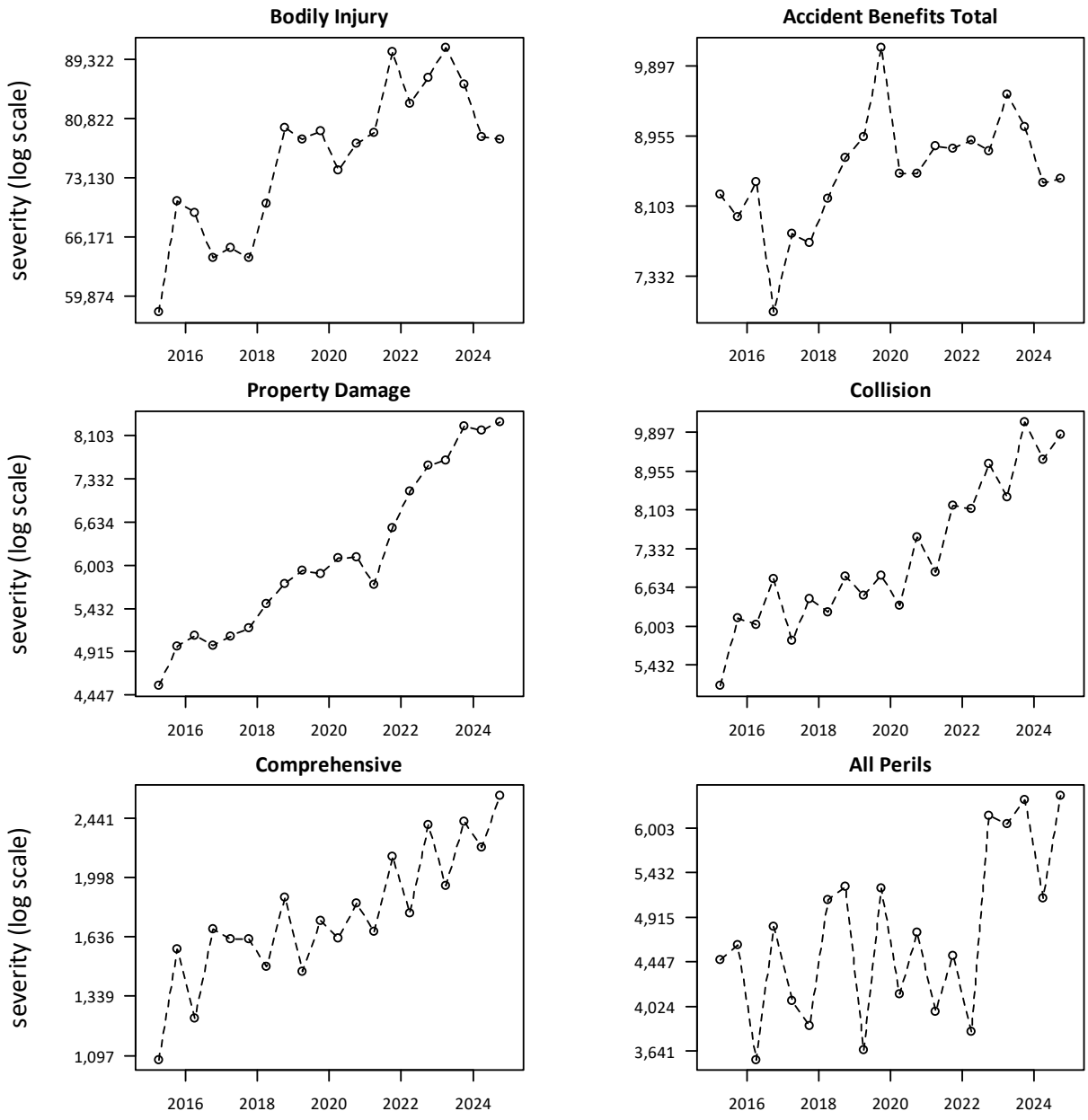
As the higher interest rates caused the inflation surge to subside, higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is evidence that inflation moderated in 2023 and 2024 for primary physical damage claims cost components, and this is evident in the severity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

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

[29] Forecasting changes to the future inflation level for a parameter is also challenging.

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.

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 costs 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.[30] As noted above, we view 2022−2 as the (possible) beginning of the "new−normal" post−pandemic period and may serve as an indicator of the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency 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).

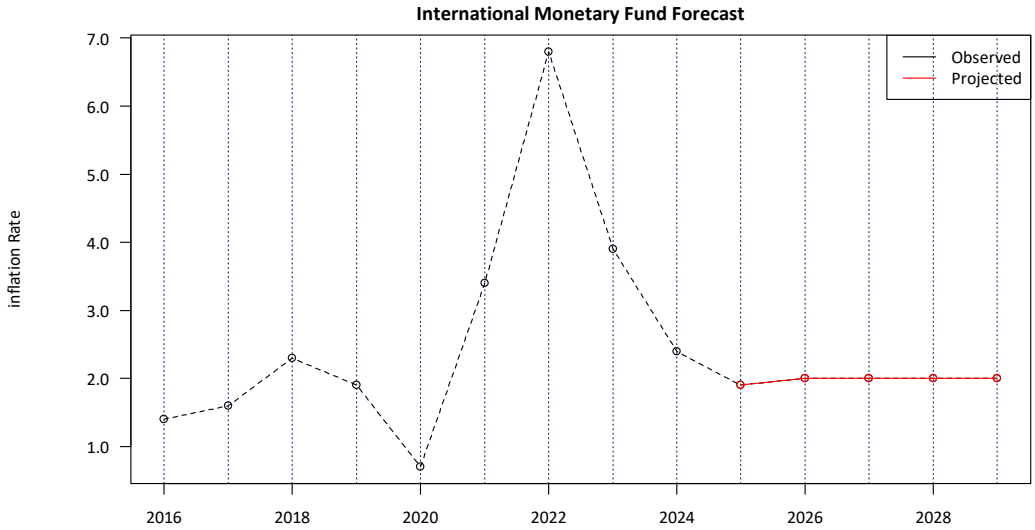
As described in Section 3.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2024, via various parameters included in the model, if significant.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

[30] 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.
[31] 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 labor. 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

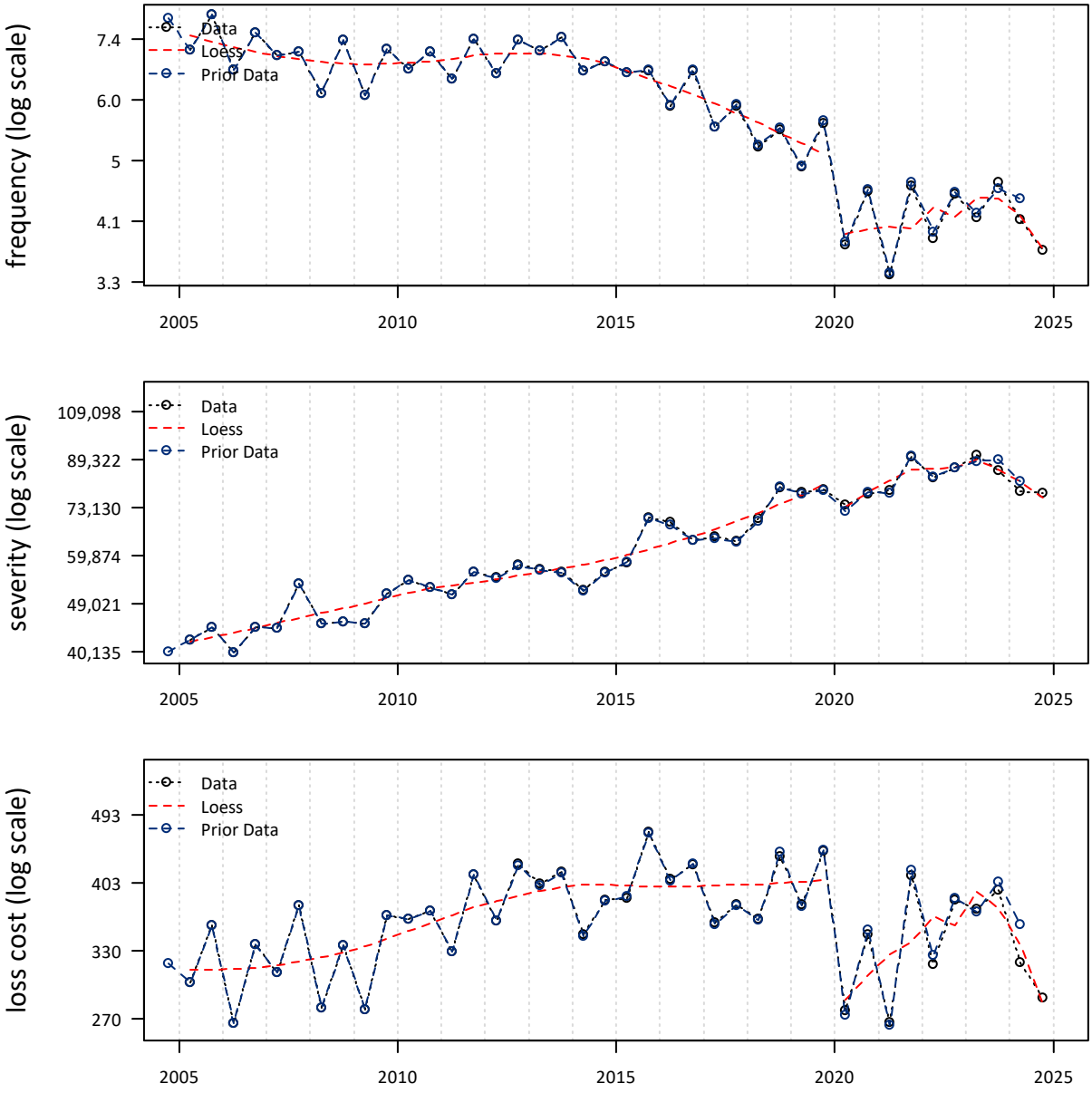
4.1. Bodily Injury

For the prior review, we selected a loss cost trend of -0.4%.

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 the immature severity estimates have decreased slightly. 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 returned to pre-pandemic levels.

Figure 6: Bodily Injury – Observed Loss Cost Experience



Our selected model considers that legislation enacted for accidents occurring on or after August 1, 2004, introduced a $2,500 deductible for non−pecuniary (i.e., pain and suffering) awards to all bodily injury tort claims. Effective January 1, 2020, this 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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.[32]

We fit a frequency model to all accident half-years between 2014−1 and 2024−2, and include time (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is −5.3%. The adjusted R−squared of our proposed frequency model is 0.948.

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 rates associated with our fitted severity model is +4.1%. The adjusted R−squared of our proposed severity model is 0.838.

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. The annual loss cost trend rate implied by the combined frequency and severity model is -1.5%.[33] The implied adjusted R−squared of the combined frequency and severity model is 0.465.

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 (0.537).

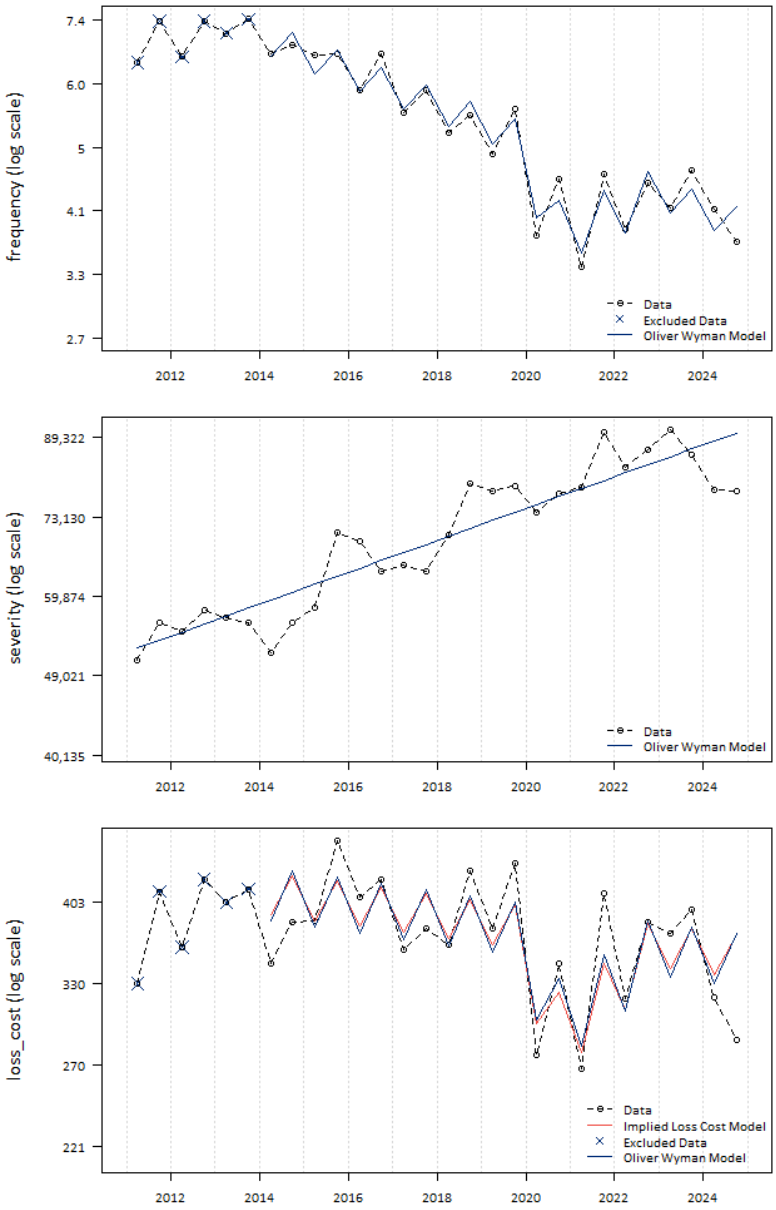
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.5%.

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

[32] For this reason, we no longer present heatmaps which provided a sample of the models presented in Appendix E.

[33] = exp[-0.055 + 0.040] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.055	0	0.948
Mobility	0.007	0	
Seasonality	0.103	0	
Trend Rate	-5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.04	0	0.838
Trend Rate	+4.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.016	0.043	0.537
Mobility	0.006	0.012	
Seasonality	0.13	0.009	
Trend Rate	-1.5%		

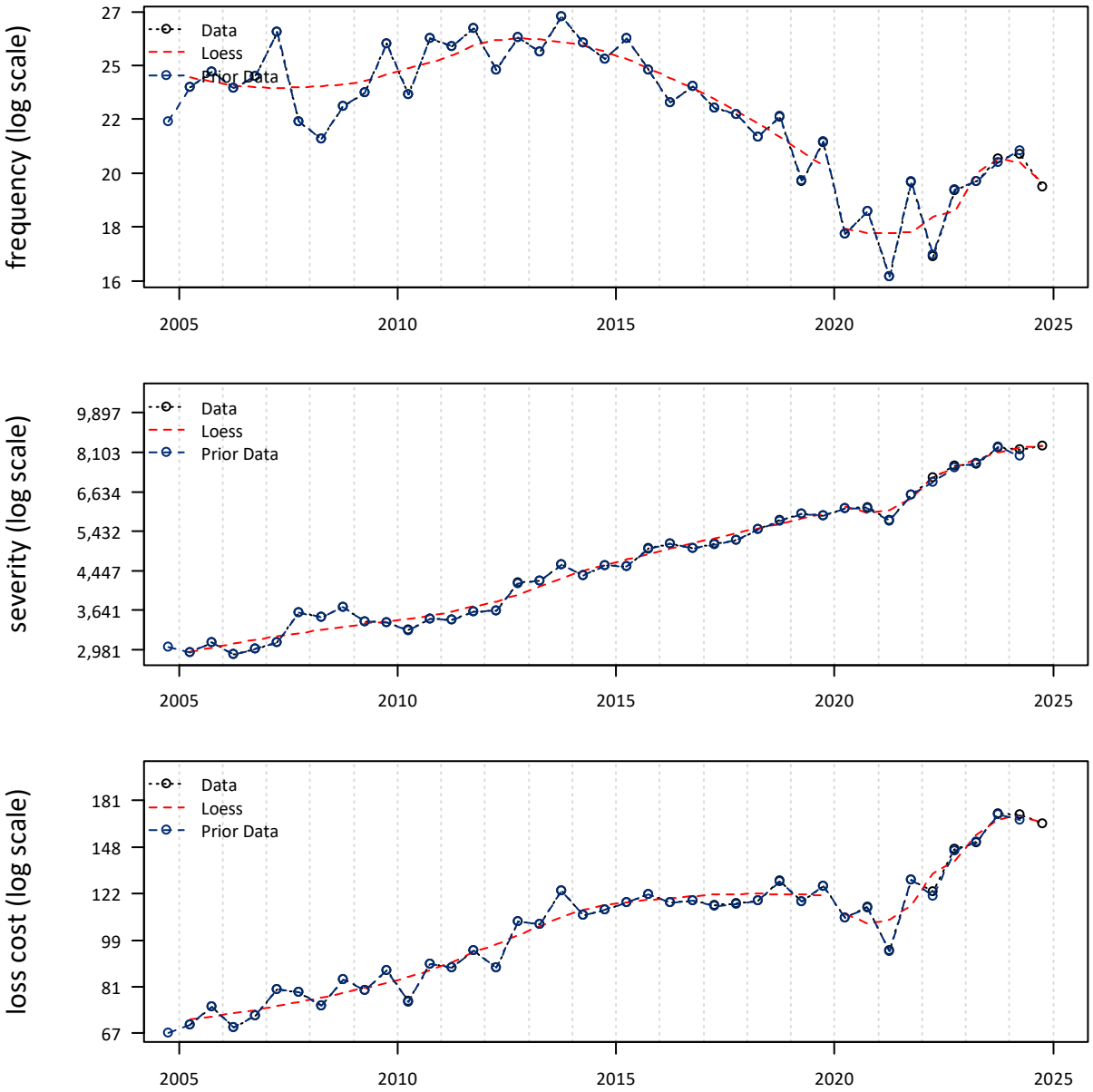
4.2. Property Damage (Including DCPD)

For the prior review, we selected a past loss cost trend rate of +1.0% up to 2022-2 and +10.9% thereafter. Our model included a one−time increase of 13.5% between 2021−2 and 2022-2.

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 that our estimates have not changed significantly. 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 generally returned to pre-pandemic levels.
- The introduction of DCPD in 2020 may have resulted in a shift of claims away from collision toward DCPD. The impact of COVID-19 may mask the impact of the introduction of DCPD in frequency for 2020 and 2021, however, we observe an increasing trend in frequency, severity, and loss cost estimates thereafter.

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 fit a frequency model to all accident half-years between 2013−1 and 2024−2, and include time (p = 0.000), seasonality (p = 0.029), mobility (p = 0.000), and a 2022−2 trend change (p = 0.004). The implied annual trend rates associated with our fitted frequency model is −3.4% up to 2022−2 and +2.9%[34] thereafter. The adjusted R−squared of our proposed frequency model is 0.927.

We fit a severity model to all accident half-years between 2013-1 and 2024-1 and include time (p = 0.000) and excess inflation (p = 0.000). The implied annual trend rates associated with our fitted severity model is +4.9%. The adjusted R−squared of our proposed severity model is 0.977.

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. The annual loss cost trend rate implied by the combined frequency and severity model is +1.3%[35] up to 2022-2 and +8.0%[36] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.898.

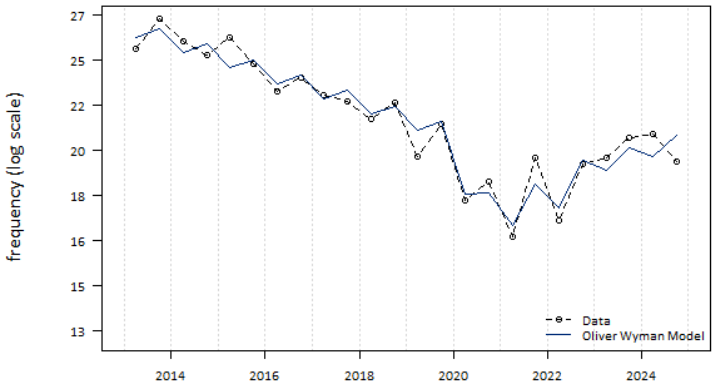
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate up to 2022-2, a lower trend rate after 2022-2, and a slightly higher adjusted R-squared (0.909).

Due to the statistical significance of all parameters in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.3% up to 2022-2 and +8.0% thereafter.

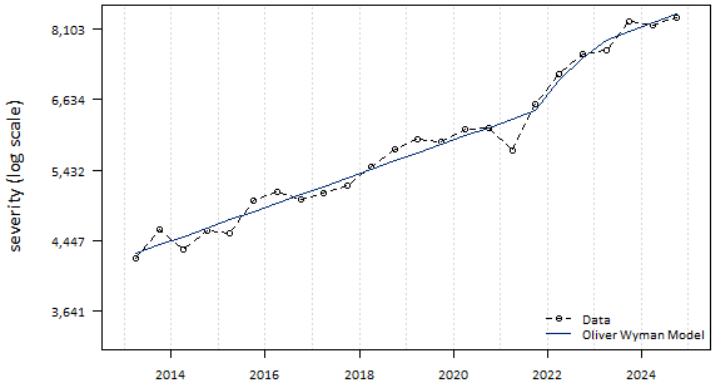
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate and Section 6 on additional guidance on the excess inflation parameter.

[34] = exp[-0.034 + 0.063] - 1
[35] = exp[-0.034 + 0.048] - 1
[36] = exp[-0.034 + 0.063 + 0.048] - 1

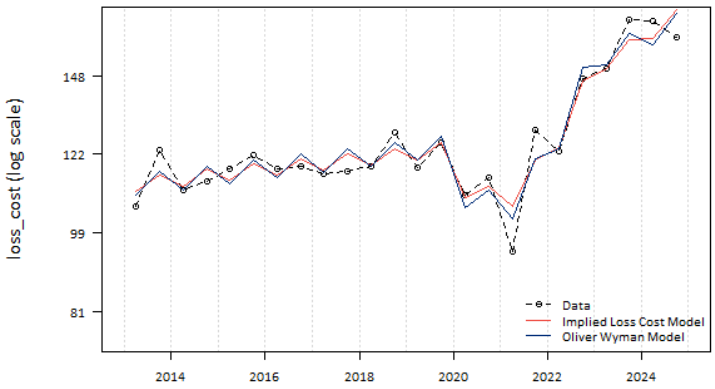
Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.034	0	0.927
Mobility	0.004	0	
Seasonality	0.035	0.029	
2022-2 Trend Change	0.063	0.004	
Trend Rate (Period 1)	-3.4%		
Trend Rate (Period 2)	+2.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.048	0	0.977
Excess Inflation	0.131	0	
Trend Rate	+4.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.017	0.909
Mobility	0.005	0.001	
Seasonality	0.053	0.012	
2022-2 Trend Change	0.038	0.22	
Excess Inflation	0.154	0.018	
Trend Rate (Period 1)	+1.5%		
Trend Rate (Period 2)	+5.4%		

4.3. Accident Benefits – Total

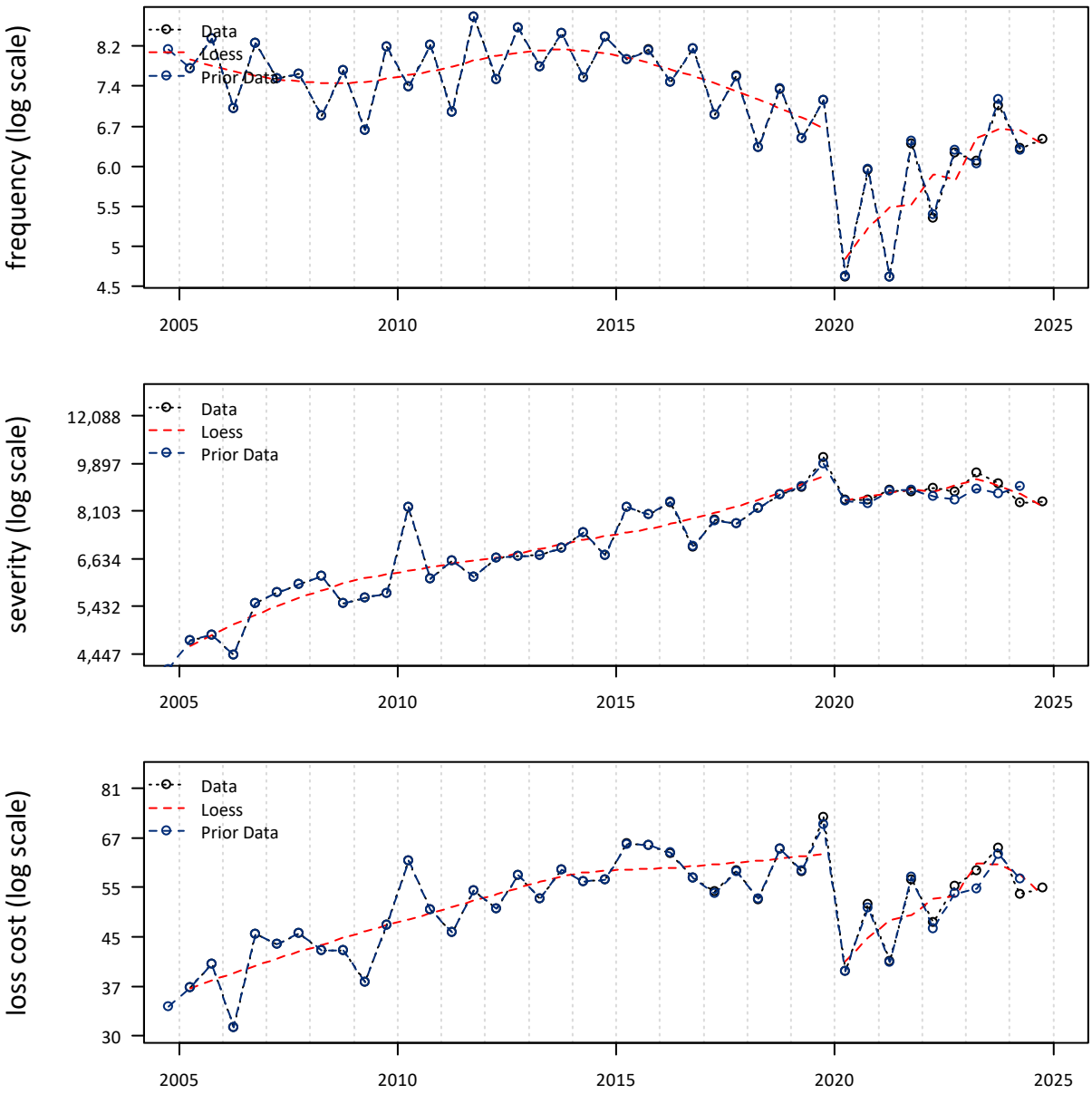
For the prior review, we selected a past loss cost trend of +1.9% up to 2020-1 and -2.2% thereafter.

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 minor variability in our 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 generally returned to pre-pandemic levels.

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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

We fit a frequency model to all accident half-years between 2011−1 and 2024−2, and include time (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is −2.1%. The adjusted R-squared of our proposed frequency model is 0.892.

We fit a severity model to all accident half-years between 2011−1 and 2024−2 and include time (p = 0.000) and a 2020-1 trend change (p = 0.001). The implied annual trend rates associated with our fitted severity model is +4.1% up to 2020-1 and -0.8%[37] thereafter. The adjusted R-squared of our proposed severity model is 0.792.

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. The annual loss cost trend rate implied by the combined frequency and severity model is +2.0%[38] up to 2020-1 and -2.8%[39] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.596.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate before 2020-1, a slightly higher trend rate after 2020-1, and a slightly higher adjusted R-squared (0.624).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.0% up to 2020-1 and -2.8% thereafter.

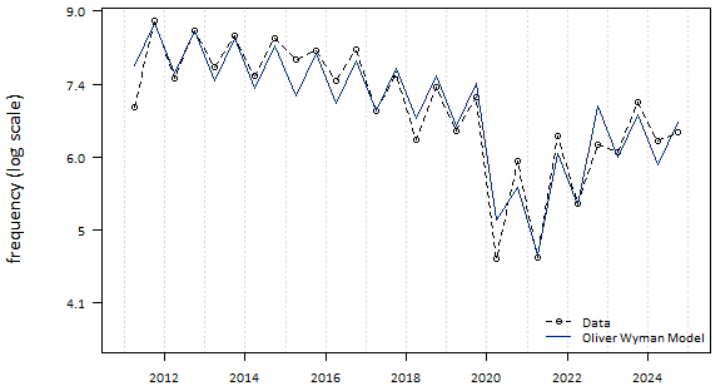
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[37] = exp[0.040 – 0.048] - 1

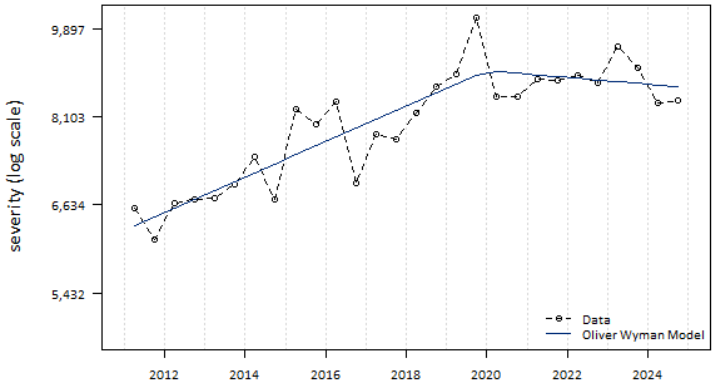
[38] = exp[-0.021 + 0.040] – 1

[39] = exp[-0.021 + 0.040 – 0.048] - 1

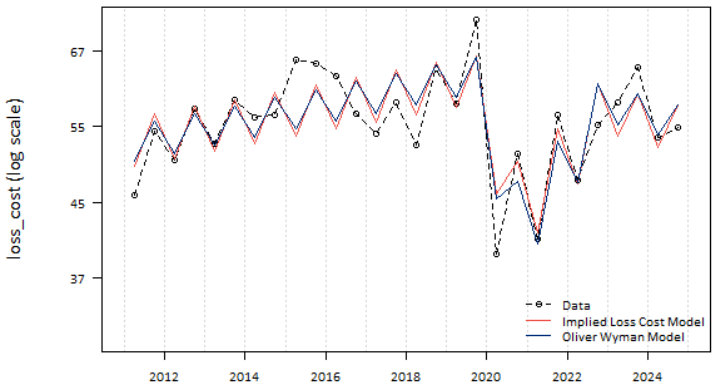
Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.021	0	0.892
Mobility	0.009	0	
Seasonality	0.128	0	
Trend Rate	-2.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.04	0	0.792
2020-1 Trend Change	-0.048	0.001	
Trend Rate (Period 1)	+4.1%		
Trend Rate (Period 2)	-0.8%		



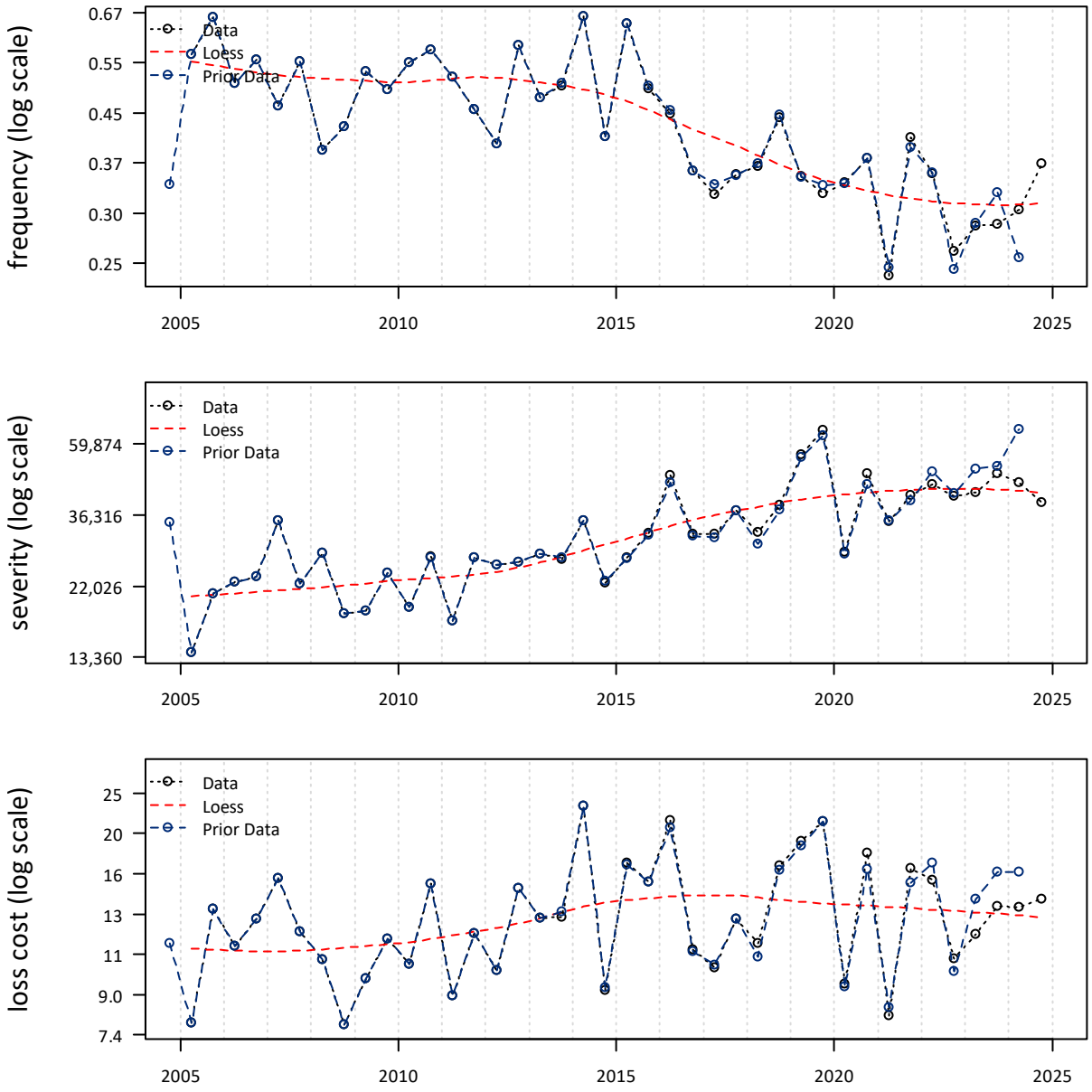
Parameter	Coefficient	p.value	Adj.R2
Trend	0.021	0.009	0.624
Mobility	0.01	0	
Seasonality	0.095	0.007	
2020-1 Trend Change	-0.049	0.018	
Trend Rate (Period 1)	+2.2%		
Trend Rate (Period 2)	-2.7%		

4.4. Uninsured Auto

For the prior review, we selected a past and future loss cost trend of +1.4%.

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 some variability in the immature frequency, severity, and loss cost estimates. We include a Loess curve that models the general trends in the data.

Figure 12: Uninsured Auto – 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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

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

We fit a frequency model to all accident years between 2011 and 2024 and include time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is −4.5%. The adjusted R-squared of our proposed frequency model is 0.733.

We fit a severity model to all accident years between 2011 and 2024 and include time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.631.

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. The annual loss cost trend rate implied by the combined frequency and severity model is +0.5%.[40] The implied adjusted R-squared of the combined frequency and severity model is −0.160. The very low adjusted R-squared results from offsetting frequency and severity effects, with the resulting loss costs appearing to be largely noise and limited signal.

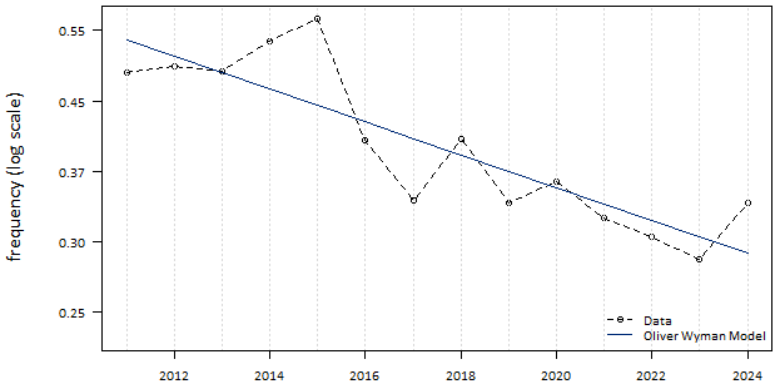
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in an equivalent trend rate but has a slightly higher adjusted R-squared (-0.063).

Consistent with both models, we select a loss cost trend rate of +0.5%.

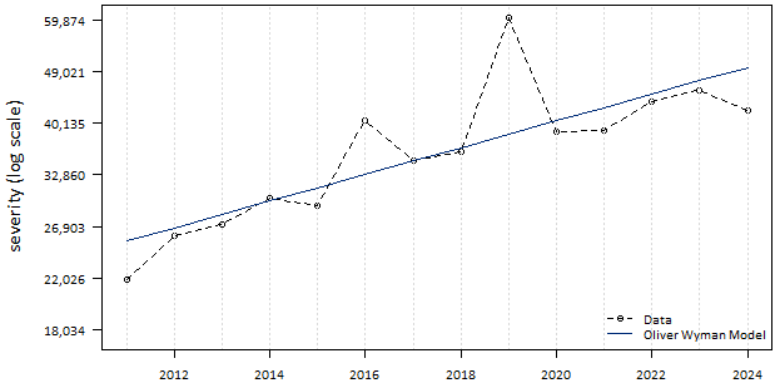
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

[40] = exp[-0.047 + 0.052] - 1

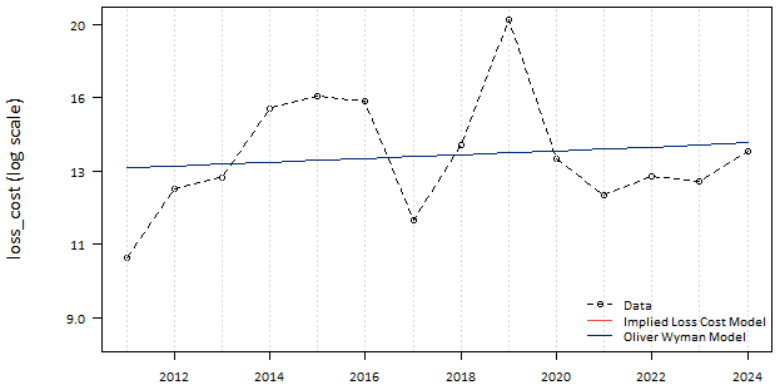
Figure 13: Uninsured Auto – Fitted Frequency, Severity and Loss Cost (Annual Data)



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.047	0	0.733
Trend Rate	-4.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.052	0	0.631
Trend Rate	+5.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.644	-0.063
Trend Rate	+0.5%		

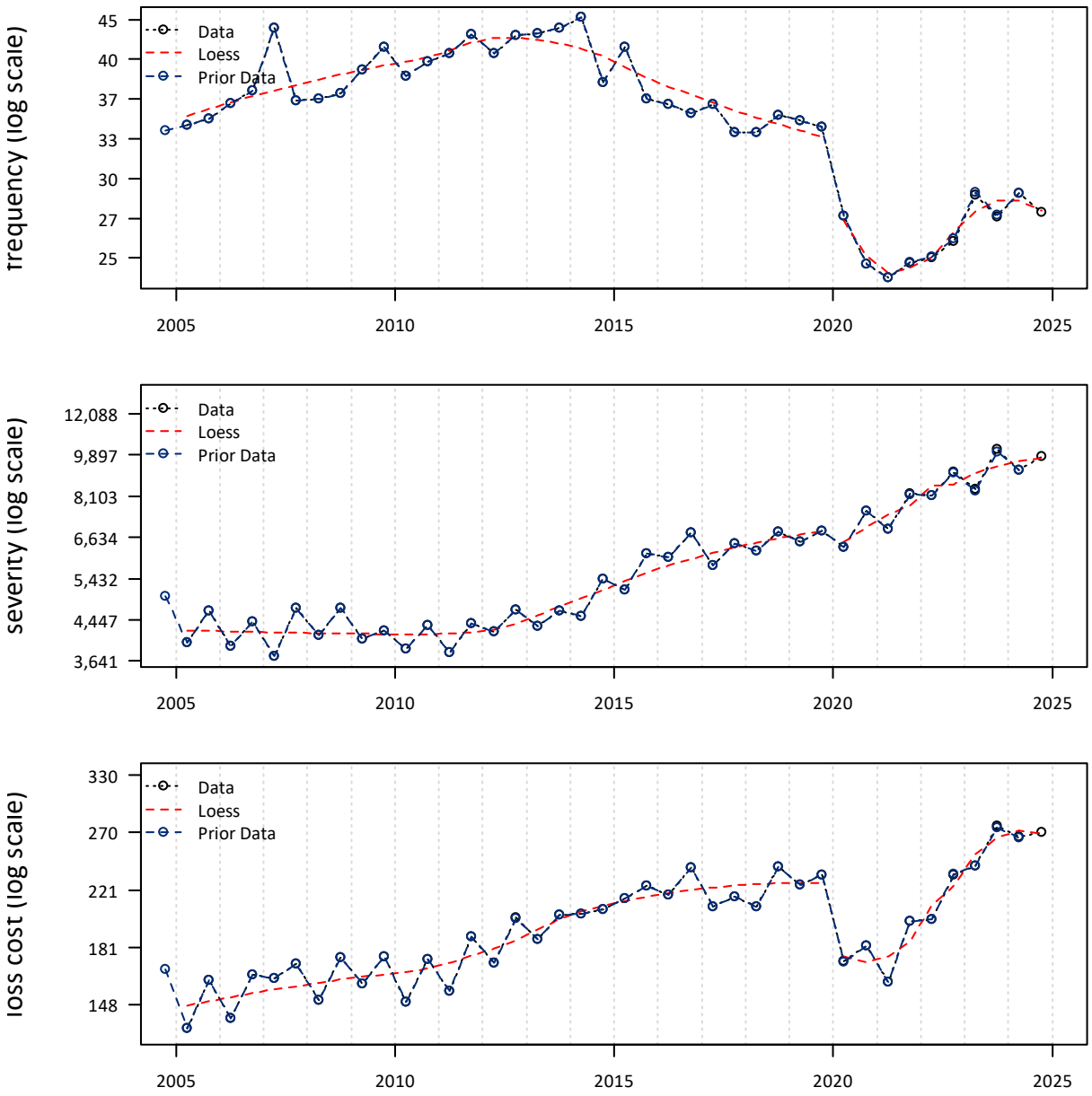
4.5. Collision

For the prior review, we selected a past loss cost trend of +3.9%, which includes a one−time decrease of 9.5% at 2020−1.

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 estimates have not changed significantly. 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 and the introduction of DCPD on January 1, 2020. Both of these factors would reduce frequency as a result of reduced driving (COVID-19) and a shift of claims from collision to DCPC. The frequency level has not fully returned to pre-pandemic levels.

Figure 14: 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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

We fit a frequency model to all accident half-years between 2012-2 and 2024-2, and include time (p = 0.000) and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is −4.1%. The adjusted R-squared of our proposed frequency model is 0.934.

In our prior frequency model, we included a one-time scalar parameter at 2020-1 to reflect the impact of the DCPD introduction. When using more recent data in our model, the one-time scalar parameter had a p-value that was not significant and was subsequently removed from our model. This may be because the model is unable to separate the effect of the mobility (COVID-19) parameter from the effect of the DCPD introduction.

We fit a severity model to all accident half-years between 2010−1 and 2024−1 and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +6.5%. The adjusted R-squared of our proposed severity model is 0.948.

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. The annual loss cost trend rate implied by the combined frequency and severity model is +2.1%.[41] The implied adjusted R-squared of the combined frequency and severity model is 0.823.

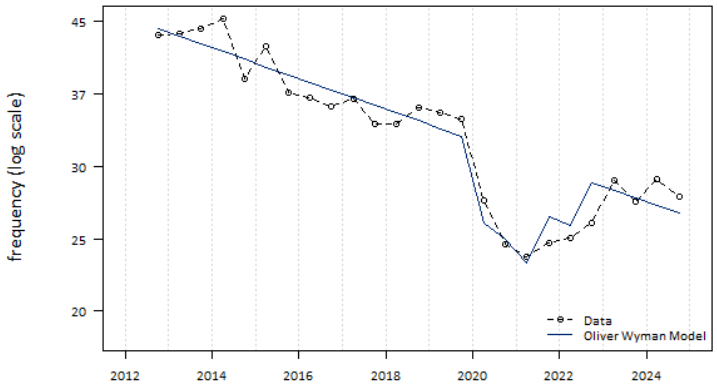
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.895).

Due to the slightly higher adjusted R-squared and similar trend rates, we base our selection on the direct loss cost model. We select a loss cost trend rate of +2.4%.

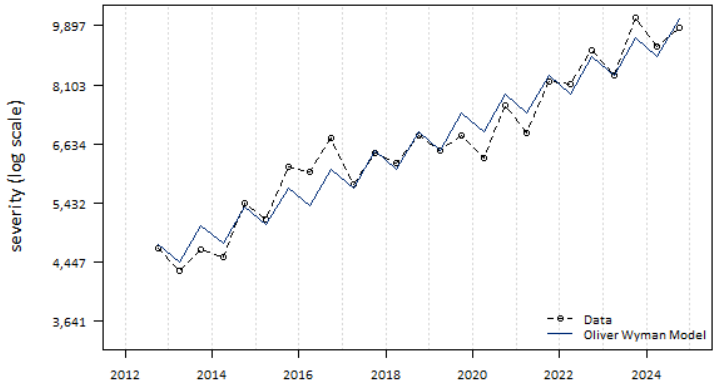
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[41] = exp[-0.042 + 0.063] - 1

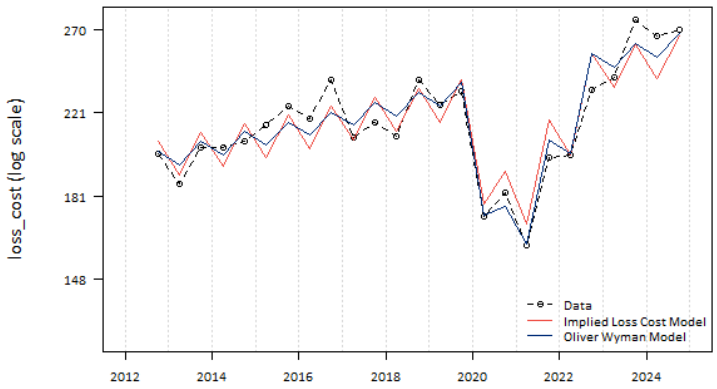
Figure 15: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.042	0	0.934
Mobility	0.008	0	
Trend Rate	-4.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.063	0	0.948
Seasonality	0.094	0	
Trend Rate	+6.5%		



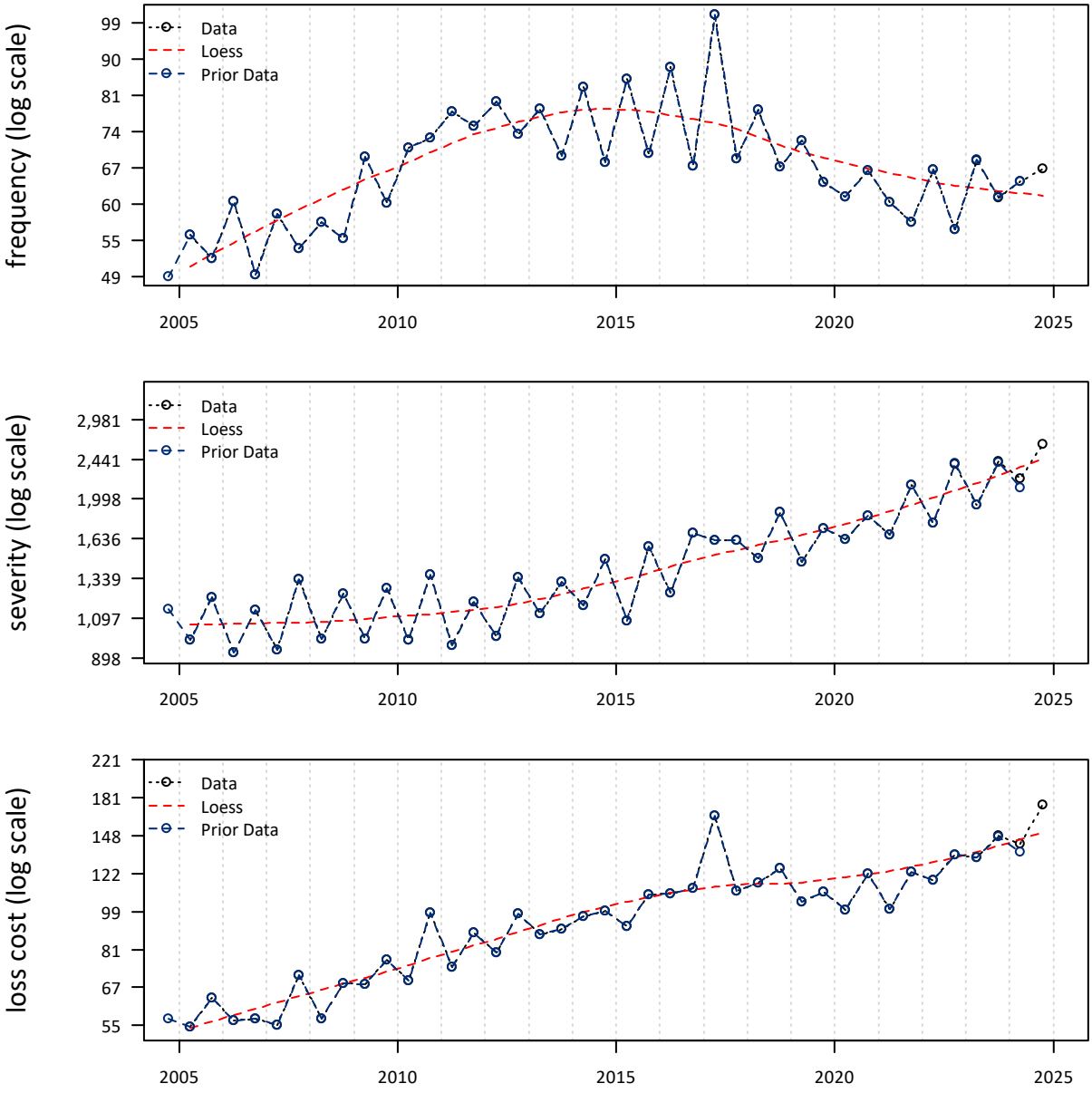
Parameter	Coefficient	p.value	Adj.R2
Trend	0.023	0	0.895
Mobility	0.011	0	
Seasonality	0.044	0.019	
Trend Rate	+2.4%		

4.6. Comprehensive

For the prior review, we selected a past loss cost trend of +5.0% up to 2018-1, -1.2% up to 2021-1, and +11.1% thereafter.

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: 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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, excluding 2017-1, and include seasonality (p = 0.000), a 2018-1 trend change (p = 0.000), and a 2021-1 trend change (p = 0.006). The implied annual trend rates associated with our fitted frequency model is 0.0% up to 2018-1, -7.2% up to 2021-1, and +2.5% thereafter. The adjusted R-squared of our proposed frequency model is 0.730.

We fit a severity model to all accident half-years between 2010-1 and 2024-2 and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +5.6%. The adjusted R-squared of our proposed severity model is 0.938.

In Figure 17, we present a comparison between the observed values presented above in Figure 16 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.6%[42] up to 2018-1, -1.9%[43] up to 2021-1 and, +8.2%[44] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.749.

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 slightly lower trends up to 2021-1, a higher trend rate after 2021-1 and a higher adjusted R-squared (0.919).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.1% up to 2018-1, -2.6% up to 2021-1 and, +11.7% thereafter.

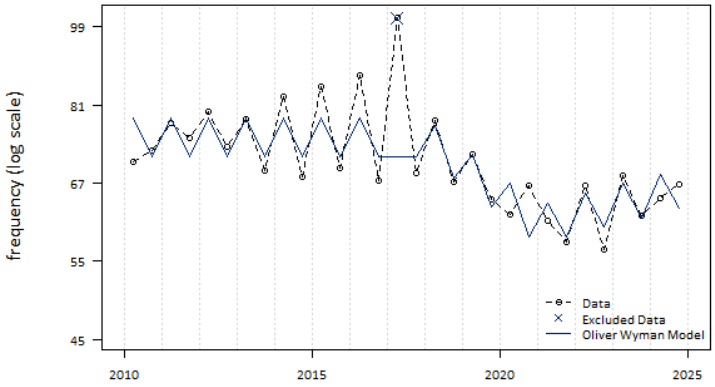
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[42] = exp[0.055] - 1

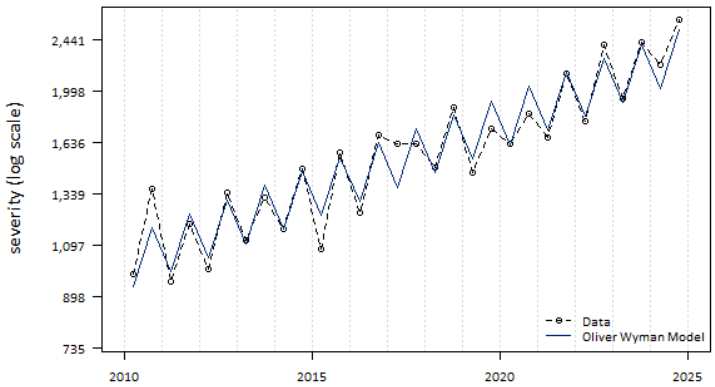
[43] = exp[-0.074 + 0.055] - 1

[44] = exp[-0.074 + 0.099 + 0.055] - 1

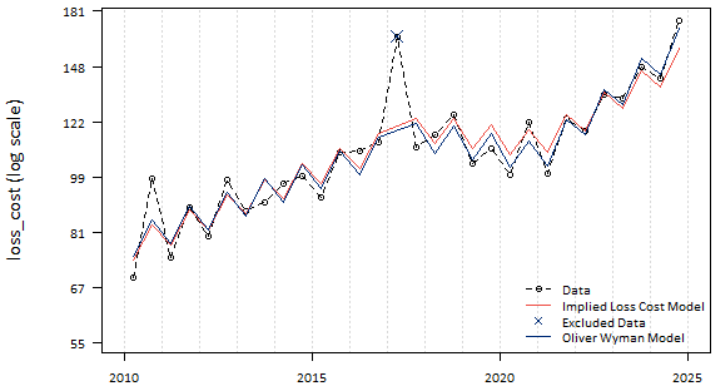
Figure 17: Comprehensive – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Seasonality	-0.099	0	0.73
2018-1 Trend Change	-0.074	0	
2021-1 Trend Change	0.099	0	
Trend Rate (Period 1)	0.0%		
Trend Rate (Period 2)	-7.2%		
Trend Rate (Period 3)	+2.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.055	0	0.938
Seasonality	0.198	0	
Trend Rate	+5.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.049	0	0.919
Seasonality	0.11	0	
2018-1 Trend Change	-0.076	0	
2021-1 Trend Change	0.137	0	
Trend Rate (Period 1)	+5.1%		
Trend Rate (Period 2)	-2.6%		
Trend Rate (Period 3)	+11.7%		

4.7. Specified Perils

For the prior review, we selected a past loss cost trend of +5.0% up to 2018-1, -1.2% up to 2021-1, and +11.1% thereafter.

Due to insufficient data, we select the same past loss cost trend rate as comprehensive: +5.1% up to 2018-1, -2.6% up to 2021-1 and, +11.7% thereafter.

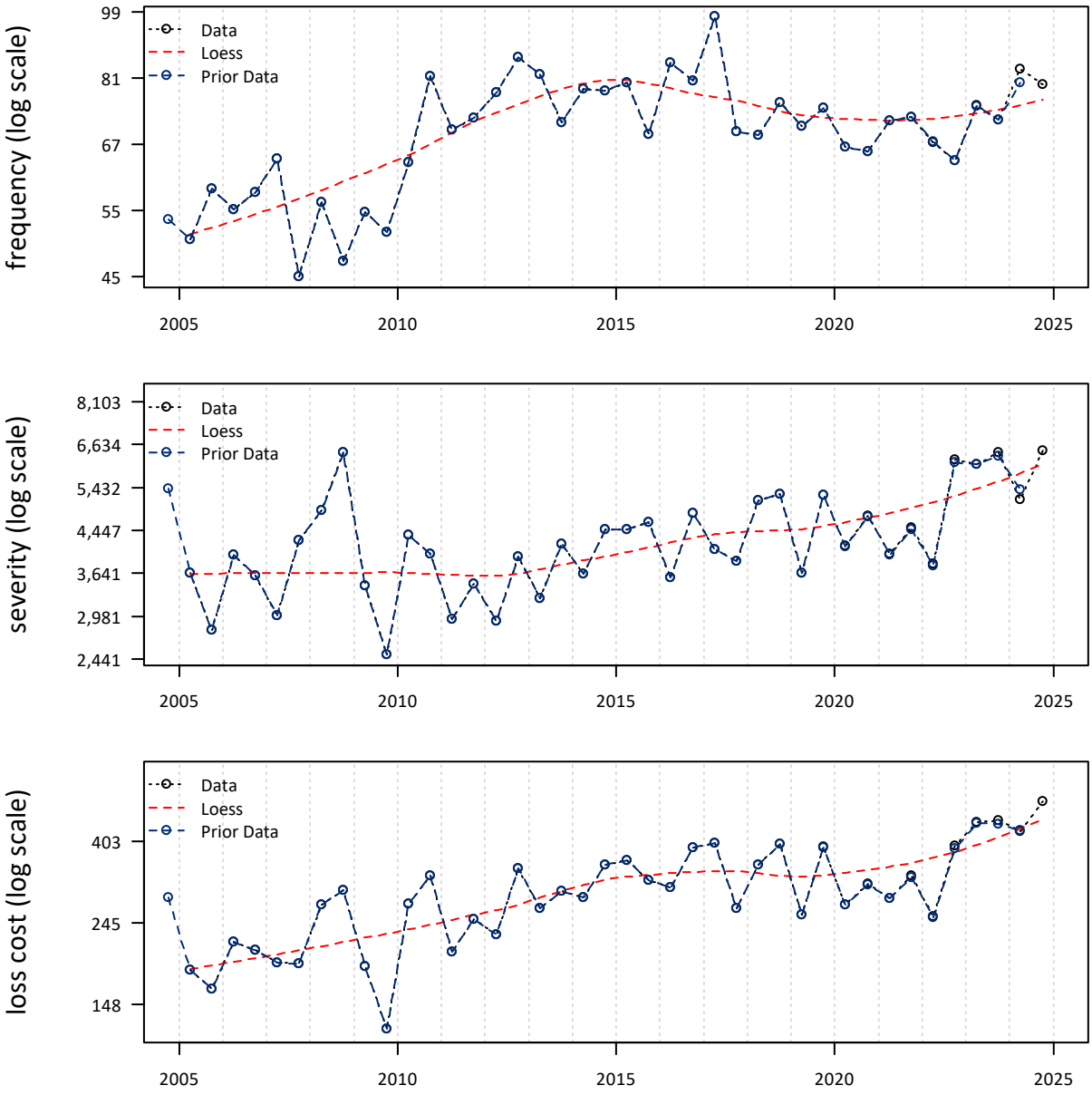
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +3.6%.

In Figure 18, 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 18: 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-value*s, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2 and include only mobility (p = 0.041). The implied annual trend rates associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.115.

We fit a severity model to all accident half-years between 2010−1 and 2024−2 and include only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +3.4%. The

adjusted R-squared of our proposed severity model is 0.461. In our review, we considered several models that included additional parameters like changes in trend and scalars, but we chose to exclude these and instead select a more parsimonious model. Please refer to Appendix E for some of these alternative models.

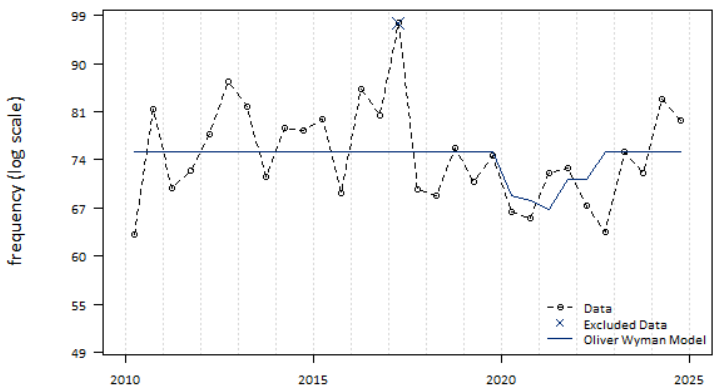
In Figure 19, we present a comparison between the observed values presented above in Figure 18 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.4%. The implied adjusted R-squared of the combined frequency and severity model is 0.394.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a higher adjusted R-squared (0.523).

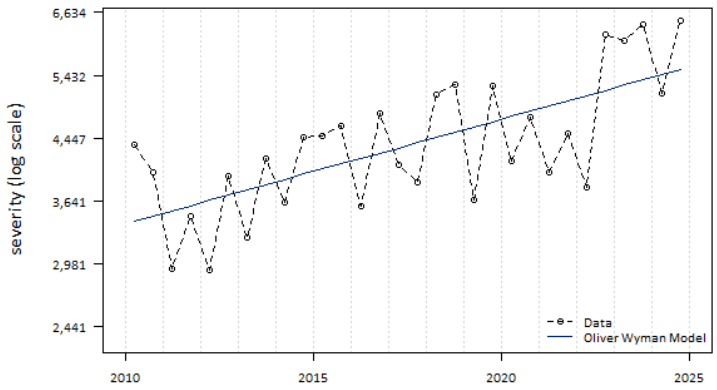
Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +3.9%.

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

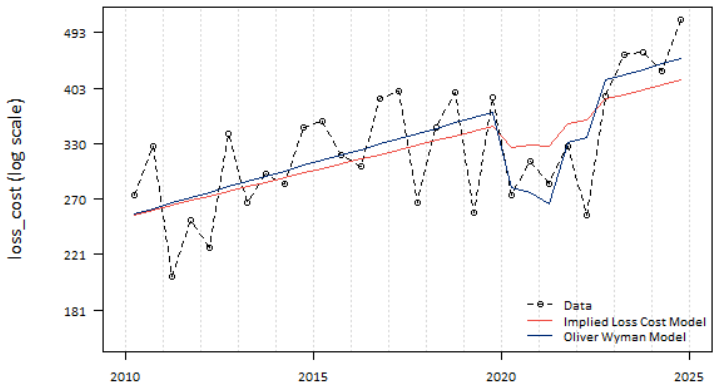
Figure 19: All Perils – Fitted Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.003	0.041	0.115
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.033	0	0.461
Trend Rate	+3.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0	0.523
Mobility	0.011	0.001	
Trend Rate	+3.9%		

4.9. Underinsured Motorist

For the prior review, we selected a past loss cost trend of +4.5%.

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

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate +4.1%, and
- selected a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +4.1%.

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

4.10. Summary – All Coverages

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

Table 9: Selected Past Loss Cost Trends

Coverage	As of June 30, 2024	As of December 31, 2024
Bodily Injury	−0.4%	−1.5%
Property Damage (including DCPD)[45]	+1.0%/+10.9%[46]	+1.3%/+8.0%[47]
Accident Benefits	+1.9%/-2.2%[48]	+2.0%/-2.8%[49]
Uninsured Auto	+1.4%	+0.5%
Collision	+3.9%[50]	+2.4%
Comprehensive	+5.0%/-1.2%/+11.1%[51]	+5.1%/-2.6%/+11.7%[52]
Specified Perils	+5.0%/-1.2%/+11.1%[53]	+5.1%/-2.6%/+11.7%[54]
All Perils	+3.6%	+3.9%
Underinsured Motorist	+4.5%	+4.1%

[45] 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.

[46] +10.9% trend rate begins July 1, 2022 and a 13.5% increase between 2021-2 to 2022-2.

[47] +8.0% trend rate begins July 1, 2022.

[48] -2.2% trend rate begins January 1, 2022.

[49] -2.8% trend rate begins January 1, 2022.

[50] Includes one-time decrease of 9.5% at 2020-1 (coincident with the reforms).

[51] -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

[52] -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

[53] -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

[54] -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

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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 if 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 for certain coverages has 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."[55]

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 adjustments[56] 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 adjustments"[57] 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 each major coverage[58] impacted by the pandemic. Under the presumption that the 2022−2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

The factors we present below, when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID−19 pandemic,

[55] For some coverages, no adjustment is needed.

[56] We do not include seasonality, mobility, or other scalars.

[57] Mobility and scalars, but not seasonality.

[58] 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.

(2) changes to the cost level under the Insurance Act and Associated Regulations (NLR 56/19) and introduction of DCPD and (3) the "new normal" of the post−pandemic era. For this reason, we refer to the adjustment factors as "Combined New Normal Factors." In addition to these post−pandemic adjustment factors (Combined Factors), the historical loss cost data would be projected to the average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 20: Bodily Injury – Frequency Level

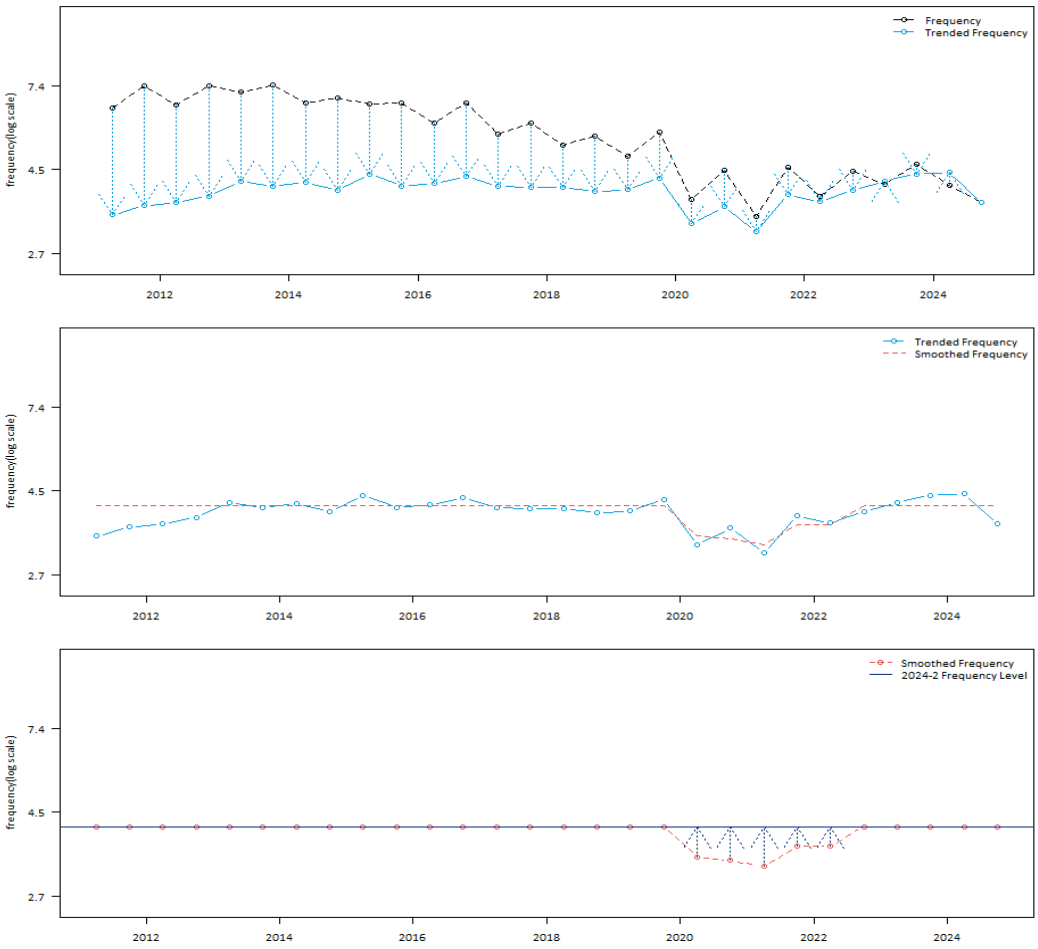

Table 10: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020−1	1.196
2020−2	1.222
2021−1	1.267
2021−2	1.121
2022−1	1.123
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024−2	1.000

Figure 21: Property Damage (Including DCPD) – Frequency Level

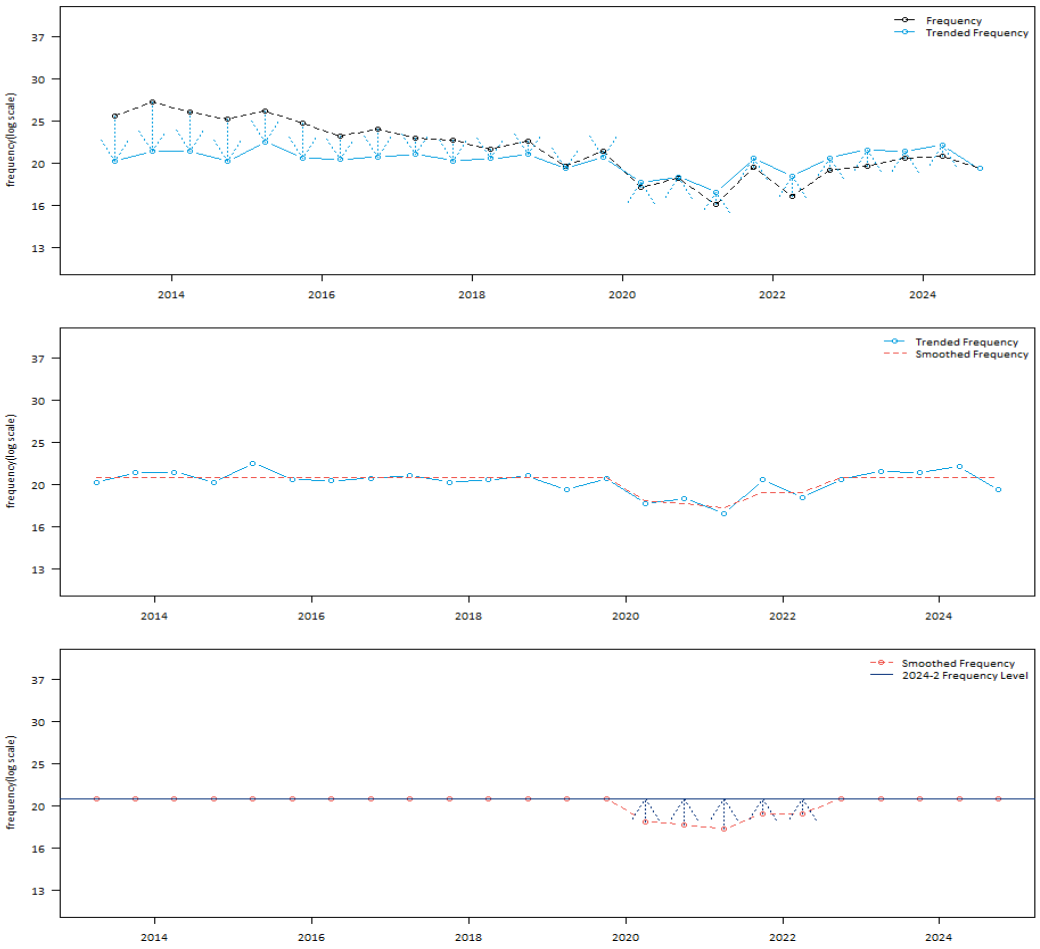

Table 11: Property Damage (Including DCPD) Adjustment Factors

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 22: Accident Benefits – Frequency Level

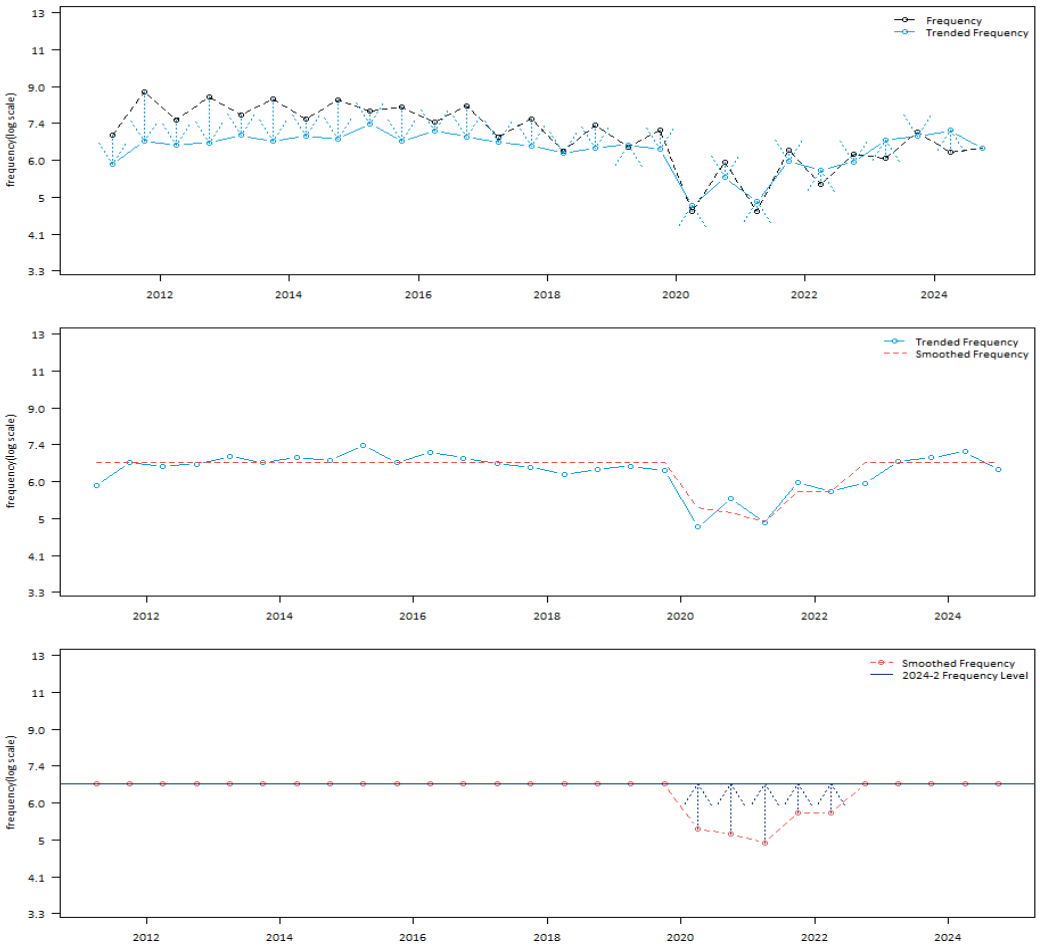

Table 12: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020−1	1.272
2020−2	1.309
2021−1	1.374
2021−2	1.166
2022−1	1.168
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024−2	1.000

Figure 23: Collision – Frequency Level

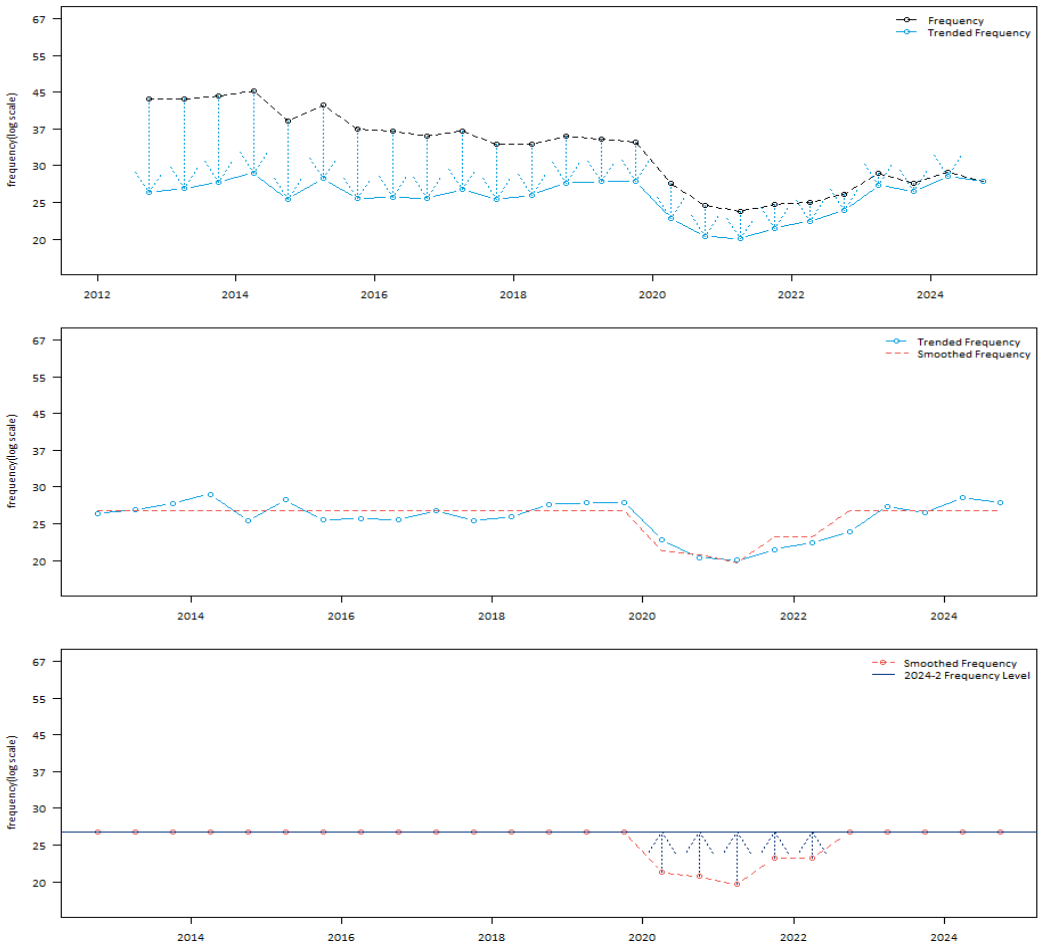

Table 13: Collision Adjustment Factors

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. Excess Inflation

We include an excess inflation parameter, where significant, to estimate the inflation impact on claim severity. We find the inflation impact differs between the physical damage and non-physical damage coverages. Therefore, we calculate two separate inflation parameters. For the physical damage parameter, we use the passenger vehicle parts, maintenance, and repairs CPI; for the non-physical damage parameter, we use the health care CPI. We calculate the inflation parameter as follows:

- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-2.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.

We present the CPI values, in Figure 24, and the excess inflation parameter values, in Table 14.

Table 14: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.000
2020-2	0.000	0.000
2021-1	0.000	0.000
2021-2	0.000	0.000
2022-1	0.475	0.000
2022-2	0.786	0.113
2023-1	1.000	0.358
2023-2	1.000	0.545
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

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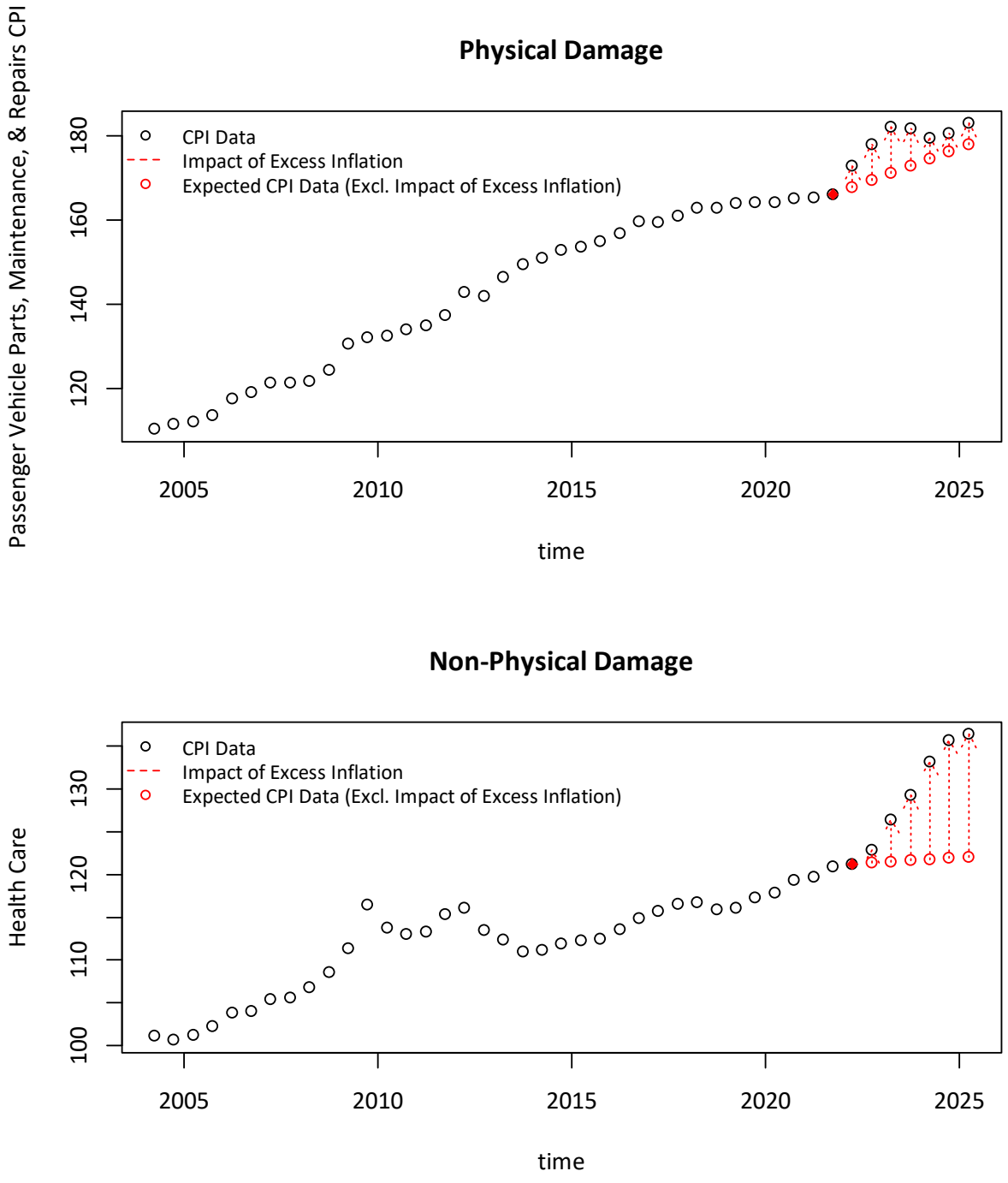
Figure 24: CPI Inflation



We include an excess inflation parameter in our property damage (including DCPD) severity model. The combination of the modelled coefficient and the parameter values, in Table 14, adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 15.

Table 15: Excess Inflation Adjustment Factors

Accident Semester	Total PD
2019-2	1.140
2020-1	1.140
2020-2	1.140
2021-1	1.140
2021-2	1.140
2022-1	1.071
2022-2	1.028
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

The factors we present above, when applied to historical experience period data, would adjust that experience data for the influence of higher-than-average inflationary levels. The application of these adjustments to historical experience data would be similar to that discussed for post-pandemic frequency in Section 5. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

7. 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.
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8. 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.

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10. 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 24
- Accident Benefits: Pages 25 to 37
- Uninsured Auto: Pages 38 to 39
- Collision: Pages 40 to 51
- Comprehensive: Pages 52 to 59
- All Perils: Pages 60 to 64

Appendix F: Summary of selected loss trend models

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Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	1.222	1.016	0.883	1.805	0.968	1.273	1.109	1.082	2.423
12	1.032	0.995	0.951	1.130	0.990	1.018	1.010	0.966	1.668
18	1.027	0.995	0.979	1.078	0.998	1.004	1.001	1.000	1.424
24	1.019	0.998	0.987	1.035	1.000	1.001	1.001	1.000	1.162
30	1.014	0.999	0.993	1.003	1.000	1.000	1.001	1.000	0.778
36	1.014	0.999	0.997	1.002	1.000	1.000	0.999	1.000	0.704
42	1.012	0.999	0.998	0.996	1.000	1.000	1.000	1.000	0.662
48	1.013	0.999	1.000	0.989	1.000	1.000	1.000	1.000	0.655
54	1.011	0.999	1.000	0.989	1.000	1.000	1.000	1.000	0.648
60	1.004	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.670
66	1.001	1.000	0.999	0.980	1.000	1.000	1.000	1.000	0.737
72	1.000	1.000	0.999	0.985	1.000	1.000	1.000	1.000	0.737
78	0.999	1.000	0.999	0.990	1.000	1.000	1.000	1.000	0.742
84	0.999	1.000	1.000	0.997	1.000	1.000	1.000	1.000	0.754
90	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.792
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.846
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.863
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.912
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.966
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.966
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 7 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	2.502	1.088	0.997	2.481	1.020	1.194	1.036	1.022	5.593
12	1.619	1.009	1.038	1.332	0.986	1.009	0.999	0.997	3.104
18	1.408	1.000	1.011	1.214	0.995	1.003	0.994	1.041	2.789
24	1.272	0.999	0.992	1.116	0.997	1.001	0.993	1.037	1.911
30	1.149	0.998	0.988	1.020	0.999	1.000	1.000	1.000	1.482
36	1.087	0.997	0.999	0.992	0.999	1.000	1.000	1.000	1.253
42	1.054	0.998	1.004	0.969	1.000	1.000	0.999	1.000	1.277
48	1.033	0.998	0.997	0.955	0.999	0.999	0.999	1.000	1.352
54	1.010	0.998	1.004	0.971	1.000	0.999	0.998	1.000	1.385
60	1.000	0.998	1.011	0.972	0.999	0.999	0.998	1.000	1.441
66	0.996	0.998	1.007	0.971	0.999	0.999	0.998	1.000	1.481
72	0.994	0.998	1.005	0.959	0.999	0.999	1.000	1.000	1.477
78	0.992	0.998	1.006	0.983	0.999	1.000	1.000	1.000	1.441
84	0.997	0.998	1.002	0.991	0.999	1.000	1.000	1.000	1.441
90	0.994	0.998	1.002	0.996	0.999	1.000	1.000	1.000	1.642
96	0.996	0.998	1.005	1.000	0.999	1.000	1.000	1.000	1.587
102	0.998	0.998	1.000	1.004	0.999	1.000	1.000	1.000	1.488
108	0.997	0.998	1.000	1.003	0.999	1.000	1.000	1.000	1.495
114	0.997	0.998	1.000	1.004	0.999	1.000	1.000	1.000	1.486
120	0.999	0.998	1.000	1.013	0.999	1.000	1.000	1.000	1.504
126	1.000	0.998	1.000	1.000	0.999	1.000	1.000	1.000	0.985
132	1.001	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.005
138	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
144	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
150	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
156	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
168	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
174	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
180	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
186	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
198	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 7 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
36	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
48	Avg: 6 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
54	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
60	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: All Semesters
72	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000	Wght Avg: All Semesters
78	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
84	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
102	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
174	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
180	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
186	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
192	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
198	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester
204	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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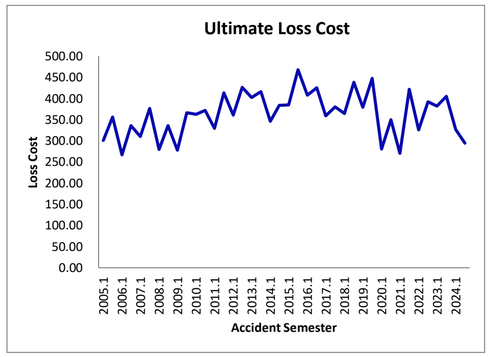
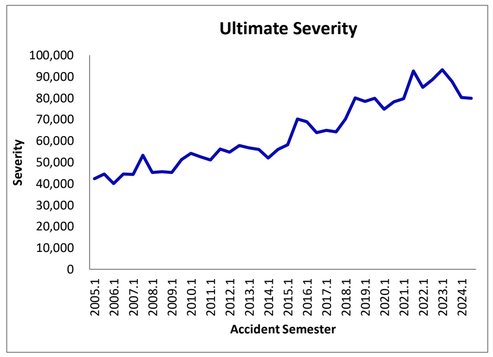
Exhibit 1.2

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

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	112,925	804	31,901	1.066	34,016	301.23		42,309		7.12			
2005.2	234	116,657	933	38,925	1.066	41,506	355.80		44,487		8.00		328.96	
2006.1	228	117,023	780	29,135	1.072	31,230	266.87	-11.4%	40,039	-5.4%	6.67	-100.0%		
2006.2	222	123,215	930	38,648	1.072	41,427	336.21	-5.5%	44,545	0.1%	7.55	-5.6%	302.44	-8.1%
2007.1	216	119,866	839	34,684	1.072	37,171	310.10	16.2%	44,304	10.7%	7.00	5.0%		
2007.2	210	125,531	888	44,143	1.072	47,308	376.87	12.1%	53,275	19.6%	7.07	-6.3%	344.26	13.8%
2008.1	204	124,972	772	32,512	1.075	34,941	279.59	-9.8%	45,260	2.2%	6.18	-11.7%		
2008.2	198	132,545	977	41,419	1.075	44,513	335.84	-10.9%	45,561	-14.5%	7.37	4.2%	308.54	-10.4%
2009.1	192	131,660	809	34,088	1.073	36,570	277.76	-0.7%	45,204	-0.1%	6.14	-0.5%		
2009.2	186	138,506	991	47,300	1.073	50,743	366.36	9.1%	51,204	12.4%	7.15	-2.9%	323.18	4.7%
2010.1	180	136,816	916	46,947	1.056	49,563	362.26	30.4%	54,108	19.7%	6.70	9.0%		
2010.2	174	143,649	1,017	50,555	1.056	53,371	371.54	1.4%	52,489	2.5%	7.08	-1.1%	367.01	13.6%
2011.1	168	141,299	914	44,280	1.052	46,596	329.77	-9.0%	50,990	-5.8%	6.47	-3.4%		
2011.2	162	147,646	1,089	58,031	1.052	61,066	413.60	11.3%	56,086	6.9%	7.37	4.2%	372.60	1.5%
2012.1	156	145,750	961	48,819	1.078	52,603	360.91	9.4%	54,748	7.4%	6.59	1.9%		
2012.2	150	152,631	1,125	60,361	1.078	65,039	426.12	3.0%	57,823	3.1%	7.37	-0.1%	394.26	5.8%
2013.1	144	150,496	1,068	55,731	1.087	60,566	402.44	11.5%	56,720	3.6%	7.10	7.6%		
2013.2	138	157,090	1,166	60,147	1.087	65,364	416.10	-2.4%	56,069	-3.0%	7.42	0.7%	409.41	3.8%
2014.1	132	153,432	1,021	49,118	1.082	53,126	346.25	-14.0%	52,043	-8.2%	6.65	-6.2%		
2014.2	126	160,277	1,098	56,828	1.082	61,465	383.49	-7.8%	55,998	-0.1%	6.85	-7.7%	365.28	-10.8%
2015.1	120	156,896	1,038	56,076	1.078	60,449	385.28	11.3%	58,256	11.9%	6.61	-0.6%		
2015.2	114	163,411	1,088	70,944	1.078	76,478	468.01	22.0%	70,295	25.5%	6.66	-2.8%	427.49	17.0%
2016.1	108	160,665	952	59,435	1.103	65,557	408.04	5.9%	68,856	18.2%	5.93	-10.4%		
2016.2	102	165,146	1,100	63,689	1.103	70,249	425.37	-9.1%	63,876	-9.1%	6.66	0.0%	416.83	-2.5%
2017.1	96	159,747	883	52,497	1.091	57,290	358.63	-12.1%	64,900	-5.7%	5.53	-6.8%		
2017.2	90	164,448	974	57,244	1.091	62,471	379.88	-10.7%	64,119	0.4%	5.92	-11.0%	369.41	-11.4%
2018.1	84	159,226	825	52,370	1.107	57,994	364.23	1.6%	70,288	8.3%	5.18	-6.2%		
2018.2	78	163,647	896	64,709	1.107	71,658	437.88	15.3%	79,988	24.7%	5.47	-7.6%	401.56	8.7%
2019.1	72	158,267	767	54,833	1.096	60,092	379.69	4.2%	78,362	11.5%	4.85	-6.5%		
2019.2	66	162,298	909	66,297	1.096	72,655	447.66	2.2%	79,930	-0.1%	5.60	2.3%	414.10	3.1%
2020.1	60	155,979	584	39,253	1.113	43,695	280.13	-26.2%	74,769	-4.6%	3.75	-22.7%		
2020.2	54	160,904	720	50,624	1.113	56,353	350.23	-21.8%	78,282	-2.1%	4.47	-20.1%	315.73	-23.8%
2021.1	48	160,174	544	37,497	1.155	43,325	270.49	-3.4%	79,661	6.5%	3.40	-9.4%		
2021.2	42	164,641	749	60,068	1.155	69,405	421.56	20.4%	92,649	18.4%	4.55	1.7%	347.06	9.9%
2022.1	36	159,882	613	46,530	1.118	52,030	325.43	20.3%	84,914	6.6%	3.83	12.9%		
2022.2	30	164,462	728	57,718	1.118	64,541	392.44	-6.9%	88,629	-4.3%	4.43	-2.7%	359.40	3.6%
2023.1	24	161,113	660	55,063	1.118	61,572	382.17	17.4%	93,228	9.8%	4.10	7.0%		
2023.2	18	166,742	769	60,349	1.118	67,483	404.72	3.1%	87,706	-1.0%	4.61	4.2%	393.63	9.5%
2024.1	12	164,748	672	49,388	1.091	53,868	326.97	-14.4%	80,186	-14.0%	4.08	-0.5%		
2024.2	6	171,815	633	46,344	1.091	50,547	294.20	-27.3%	79,837	-9.0%	3.68	-20.1%	310.24	-21.2%
Total		5,976,196	35,200	2,004,501		2,185,897								





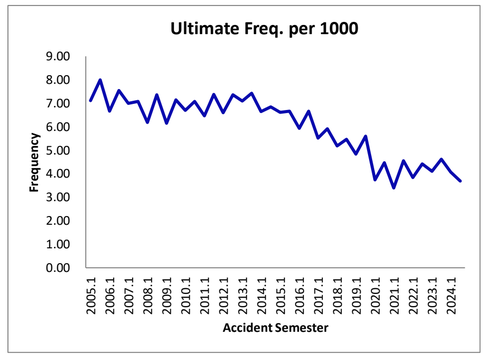


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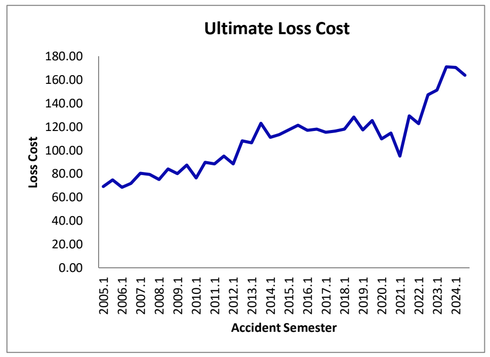
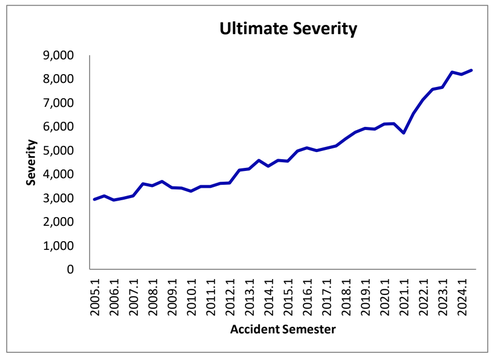
Exhibit 1.2

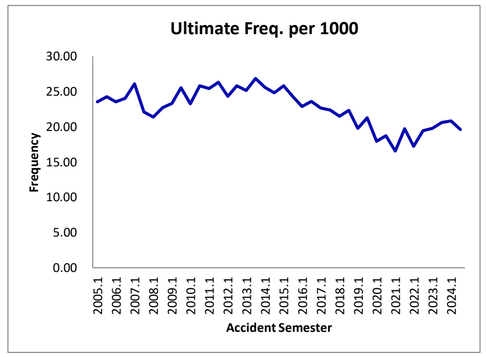
Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Private Passengers Vehicles (Excluding Farmers)

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	112,925	2,659	7,315	1.066	7,800	69.07		2,933		23.55			
2005.2	234	116,657	2,828	8,181	1.066	8,723	74.77		3,085		24.24		71.97	
2006.1	228	117,023	2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-100.0%		
2006.2	222	123,215	2,963	8,255	1.072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%	70.18	-2.5%
2007.1	216	119,866	3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		
2007.2	210	125,531	2,774	9,304	1.072	9,972	79.44	10.6%	3,595	20.4%	22.10	-8.1%	79.98	14.0%
2008.1	204	124,972	2,674	8,737	1.075	9,390	75.13	-6.7%	3,511	13.8%	21.40	-18.0%		
2008.2	198	132,545	3,014	10,367	1.075	11,141	84.05	5.8%	3,696	2.8%	22.74	2.9%	79.73	-0.3%
2009.1	192	131,660	3,071	9,835	1.073	10,551	80.14	6.7%	3,436	-2.2%	23.33	9.0%		
2009.2	186	138,506	3,540	11,263	1.073	12,083	87.24	3.8%	3,413	-7.7%	25.56	12.4%	83.78	5.1%
2010.1	180	136,816	3,183	9,913	1.056	10,465	76.49	-4.6%	3,288	-4.3%	23.26	-0.3%		
2010.2	174	143,649	3,705	12,205	1.056	12,884	89.69	2.8%	3,478	1.9%	25.79	0.9%	83.25	-0.6%
2011.1	168	141,299	3,593	11,855	1.052	12,475	88.29	15.4%	3,472	5.6%	25.43	9.3%		
2011.2	162	147,646	3,883	13,346	1.052	14,044	95.12	6.0%	3,617	4.0%	26.30	2.0%	91.78	10.2%
2012.1	156	145,750	3,544	11,953	1.078	12,879	88.36	0.1%	3,634	4.7%	24.31	-4.4%		
2012.2	150	152,631	3,944	15,278	1.078	16,462	107.85	13.4%	4,174	15.4%	25.84	-1.7%	98.33	7.1%
2013.1	144	150,496	3,787	14,727	1.087	16,005	106.35	20.4%	4,226	16.3%	25.17	3.5%		
2013.2	138	157,090	4,219	17,779	1.087	19,322	123.00	14.0%	4,579	9.7%	26.86	4.0%	114.85	16.8%
2014.1	132	153,432	3,923	15,733	1.082	17,017	110.91	4.3%	4,337	2.6%	25.57	1.6%		
2014.2	126	160,277	3,976	16,811	1.082	18,183	113.45	-7.8%	4,573	-0.1%	24.81	-7.6%	112.21	-2.3%
2015.1	120	156,896	4,046	17,047	1.078	18,377	117.13	5.6%	4,542	4.7%	25.79	0.9%		
2015.2	114	163,411	3,977	18,361	1.078	19,793	121.13	6.8%	4,977	8.8%	24.34	-1.9%	119.17	6.2%
2016.1	108	160,665	3,680	17,034	1.103	18,789	116.95	-0.2%	5,105	12.4%	22.91	-11.2%		
2016.2	102	165,146	3,901	17,644	1.103	19,462	117.85	-2.7%	4,989	0.2%	23.62	-2.9%	117.40	-1.5%
2017.1	96	159,747	3,623	16,899	1.091	18,442	115.44	-1.3%	5,091	-0.3%	22.68	-1.0%		
2017.2	90	164,448	3,685	17,537	1.091	19,138	116.38	-1.2%	5,194	4.1%	22.41	-5.1%	115.92	-1.3%
2018.1	84	159,226	3,423	16,958	1.107	18,779	117.94	2.2%	5,487	7.8%	21.50	-5.2%		
2018.2	78	163,647	3,651	18,969	1.107	21,006	128.36	10.3%	5,754	10.8%	22.31	-0.4%	123.22	6.3%
2019.1	72	158,267	3,133	16,958	1.096	18,584	117.42	-0.4%	5,932	8.1%	19.79	-7.9%		
2019.2	66	162,298	3,452	18,552	1.096	20,331	125.27	-2.4%	5,889	2.3%	21.27	-4.6%	121.40	-1.5%
2020.1	60	155,979	2,800	15,349	1.113	17,086	109.54	-6.7%	6,103	2.9%	17.95	-9.3%		
2020.2	54	160,904	3,012	16,551	1.113	18,424	114.50	-8.6%	6,116	3.9%	18.72	-12.0%	112.06	-7.7%
2021.1	48	160,174	2,653	13,168	1.155	15,214	94.99	-13.3%	5,735	-6.0%	16.56	-7.7%		
2021.2	42	164,641	3,250	18,397	1.155	21,257	129.11	12.8%	6,541	6.9%	19.74	5.4%	112.28	0.2%
2022.1	36	159,882	2,751	17,523	1.118	19,595	122.56	29.0%	7,122	24.2%	17.21	3.9%		
2022.2	30	164,462	3,201	21,644	1.118	24,202	147.16	14.0%	7,561	15.6%	19.46	-1.4%	135.03	20.3%
2023.1	24	161,113	3,184	21,774	1.118	24,348	151.12	23.3%	7,646	7.4%	19.77	14.9%		
2023.2	18	166,742	3,439	25,490	1.118	28,503	170.94	16.2%	8,287	9.6%	20.63	6.0%	161.20	19.4%
2024.1	12	164,748	3,428	25,760	1.091	28,096	170.54	12.8%	8,197	7.2%	20.81	5.3%		
2024.2	6	171,815	3,366	25,815	1.091	28,156	163.87	-4.1%	8,366	0.9%	19.59	-5.0%	167.14	3.7%
Total		5,976,196	134,818	606,769		663,492								







Newfoundland PV Loss Development Analysis.xlsm
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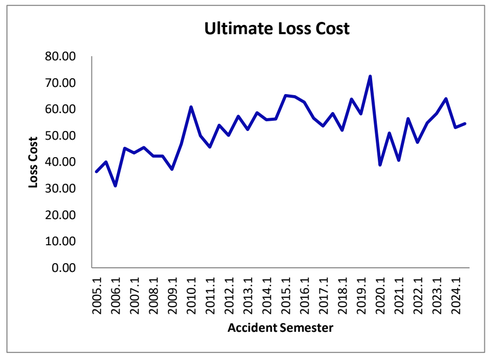
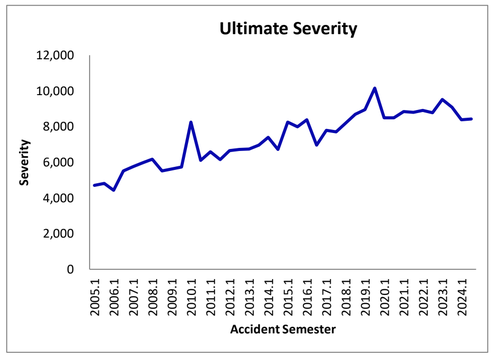
Exhibit 1.2

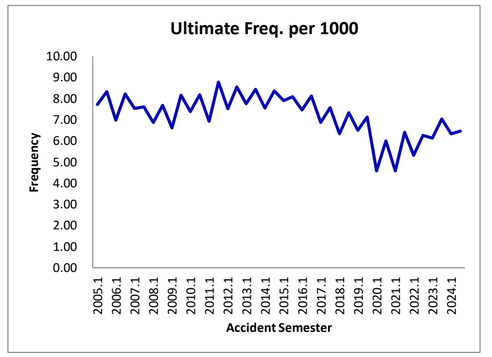
Province of Newfoundland and Labrador
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

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	83,991	648	2,862	1.066	3,052	36.34		4,710		7.72			
2005.2	234	87,596	729	3,291	1.066	3,509	40.06		4,813		8.32		38.24	
2006.1	228	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-100.0%		
2006.2	222	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	216	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		
2007.2	210	99,194	755	4,205	1.072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%	44.43	16.0%
2008.1	204	100,110	687	3,941	1.075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		
2008.2	198	107,495	826	4,231	1.075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	1.0%	42.30	-4.8%
2009.1	192	108,425	717	3,759	1.073	4,033	37.19	-12.1%	5,624	-8.8%	6.61	-3.6%		
2009.2	186	116,308	949	5,078	1.073	5,448	46.84	10.7%	5,741	4.3%	8.16	6.2%	42.19	-0.3%
2010.1	180	116,224	858	6,697	1.056	7,070	60.83	63.5%	8,240	46.5%	7.38	11.6%		
2010.2	174	123,202	1,009	5,827	1.056	6,152	49.94	6.6%	6,097	6.2%	8.19	0.4%	55.22	30.9%
2011.1	168	122,106	846	5,291	1.052	5,568	45.60	-25.0%	6,581	-20.1%	6.93	-6.1%		
2011.2	162	128,570	1,129	6,589	1.052	6,934	53.93	8.0%	6,140	0.7%	8.78	7.2%	49.87	-9.7%
2012.1	156	128,149	962	5,949	1.078	6,410	50.02	9.7%	6,661	1.2%	7.51	8.4%		
2012.2	150	135,405	1,157	7,208	1.078	7,766	57.36	6.4%	6,710	9.3%	8.55	-2.7%	53.79	7.9%
2013.1	144	134,902	1,045	6,483	1.087	7,046	52.23	4.4%	6,740	1.2%	7.75	3.2%		
2013.2	138	142,588	1,203	7,697	1.087	8,365	58.66	2.3%	6,950	3.6%	8.44	-1.3%	55.53	3.2%
2014.1	132	140,738	1,063	7,273	1.082	7,866	55.89	7.0%	7,397	9.8%	7.56	-2.5%		
2014.2	126	148,251	1,240	7,716	1.082	8,346	56.29	-4.0%	6,728	-3.2%	8.37	-0.9%	56.10	1.0%
2015.1	120	145,927	1,153	8,819	1.078	9,507	65.15	16.6%	8,245	11.5%	7.90	4.6%		
2015.2	114	152,758	1,236	9,157	1.078	9,871	64.62	14.8%	7,986	18.7%	8.09	-3.3%	64.88	15.7%
2016.1	108	150,678	1,124	8,543	1.103	9,423	62.54	-4.0%	8,385	1.7%	7.46	-5.6%		
2016.2	102	155,809	1,266	7,999	1.103	8,823	56.62	-12.4%	6,969	-12.7%	8.12	0.4%	59.53	-8.2%
2017.1	96	151,434	1,041	7,438	1.091	8,117	53.60	-14.3%	7,795	-7.0%	6.88	-7.8%		
2017.2	90	156,537	1,186	8,365	1.091	9,128	58.31	3.0%	7,695	10.4%	7.58	-6.7%	56.00	-5.9%
2018.1	84	151,949	964	7,129	1.107	7,894	51.95	-3.1%	8,191	5.1%	6.34	-7.8%		
2018.2	78	156,741	1,150	9,019	1.107	9,988	63.72	9.3%	8,683	12.8%	7.34	-3.2%	57.93	3.5%
2019.1	72	152,092	987	8,064	1.096	8,837	58.10	11.8%	8,950	9.3%	6.49	2.4%		
2019.2	66	156,868	1,119	10,370	1.096	11,364	72.44	13.7%	10,156	17.0%	7.13	-2.8%	65.38	12.9%
2020.1	60	151,423	694	5,293	1.113	5,892	38.91	-33.0%	8,493	-5.1%	4.58	-29.4%		
2020.2	54	157,049	941	7,183	1.113	7,996	50.91	-29.7%	8,494	-16.4%	5.99	-16.0%	45.02	-31.1%
2021.1	48	156,820	720	5,504	1.155	6,359	40.55	4.2%	8,835	4.0%	4.59	0.2%		
2021.2	42	161,583	1,035	7,880	1.155	9,105	56.35	10.7%	8,800	3.6%	6.40	6.8%	48.57	7.9%
2022.1	36	157,410	837	6,670	1.118	7,458	47.38	16.8%	8,907	0.8%	5.32	15.9%		
2022.2	30	162,055	1,013	7,944	1.118	8,883	54.82	-2.7%	8,768	-0.4%	6.25	-2.4%	51.15	5.3%
2023.1	24	158,783	974	8,281	1.118	9,260	58.32	23.1%	9,510	6.8%	6.13	15.3%		
2023.2	18	164,518	1,159	9,404	1.118	10,516	63.92	16.6%	9,076	3.5%	7.04	12.7%	61.17	19.6%
2024.1	12	162,863	1,030	7,916	1.091	8,634	53.01	-9.1%	8,379	-11.9%	6.33	3.2%		
2024.2	6	169,718	1,097	8,476	1.091	9,245	54.47	-14.8%	8,425	-7.2%	6.47	-8.2%	53.76	-12.1%
Total		5,427,658	38,612	263,685		288,016								







Newfoundland PV Loss Development Analysis.xlsm
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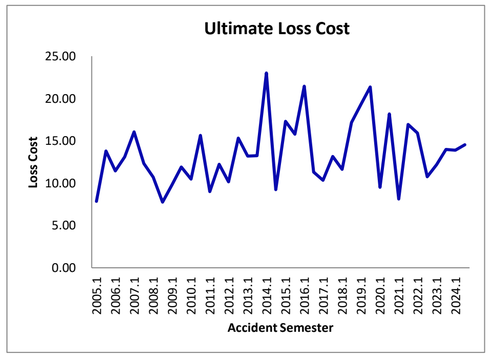
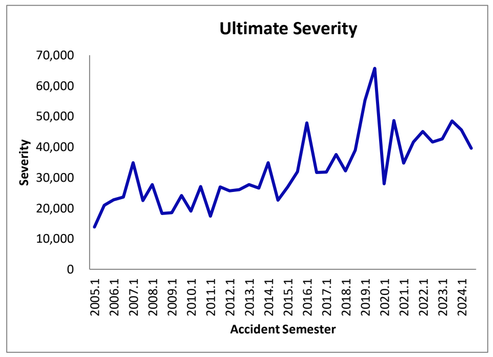
Exhibit 1.2

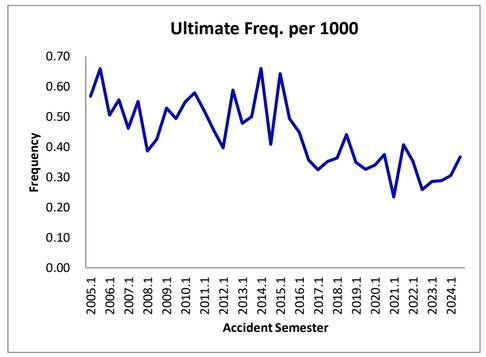
Province of Newfoundland and Labrador
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

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	112,736	64	829	1.066	884	7.84		13,818		0.57			
2005.2	234	116,874	77	1,512	1.066	1,613	13.80		20,944		0.66		10.88	
2006.1	228	114,734	58	1,226	1.072	1,315	11.46	46.1%	22,665	64.0%	0.51	-100.0%		
2006.2	222	120,636	67	1,476	1.072	1,582	13.12	-4.9%	23,618	12.8%	0.56	-15.7%	12.31	13.2%
2007.1	216	119,184	55	1,787	1.072	1,916	16.07	40.3%	34,830	53.7%	0.46	-8.7%		
2007.2	210	125,342	69	1,443	1.072	1,547	12.34	-5.9%	22,419	-5.1%	0.55	-0.9%	14.16	15.0%
2008.1	204	124,150	48	1,237	1.075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%		
2008.2	198	131,476	56	949	1.075	1,020	7.76	-37.2%	18,209	-18.8%	0.43	-22.6%	9.19	-35.1%
2009.1	192	130,403	69	1,189	1.073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		
2009.2	186	137,826	68	1,530	1.073	1,642	11.91	53.6%	24,141	32.6%	0.49	15.8%	10.88	18.3%
2010.1	180	136,383	75	1,353	1.056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%		
2010.2	174	143,418	83	2,124	1.056	2,242	15.63	31.3%	27,013	11.9%	0.58	17.3%	13.12	20.6%
2011.1	168	140,806	73	1,202	1.052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%		
2011.2	162	147,287	67	1,712	1.052	1,802	12.23	-21.7%	26,895	-0.4%	0.45	-21.4%	10.64	-18.9%
2012.1	156	145,942	58	1,378	1.078	1,485	10.18	13.3%	25,604	47.8%	0.40	-23.3%		
2012.2	150	153,055	90	2,178	1.078	2,347	15.33	25.3%	26,077	-3.0%	0.59	29.3%	12.82	20.4%
2013.1	144	150,709	72	1,833	1.087	1,992	13.22	29.9%	27,663	8.0%	0.48	20.2%		
2013.2	138	158,099	79	1,927	1.087	2,095	13.25	-13.6%	26,514	1.7%	0.50	-15.0%	13.23	3.3%
2014.1	132	154,608	102	3,290	1.082	3,559	23.02	74.2%	34,890	26.1%	0.66	38.1%		
2014.2	126	161,349	66	1,376	1.082	1,488	9.22	-30.4%	22,542	-15.0%	0.41	-18.1%	15.97	20.7%
2015.1	120	157,357	101	2,528	1.078	2,725	17.32	-24.8%	26,979	-22.7%	0.64	-2.7%		
2015.2	114	163,900	81	2,402	1.078	2,589	15.80	71.3%	31,969	41.8%	0.49	20.8%	16.54	3.6%
2016.1	108	160,702	72	3,123	1.103	3,445	21.44	23.8%	47,845	77.3%	0.45	-30.2%		
2016.2	102	165,577	59	1,694	1.103	1,869	11.29	-28.6%	31,671	-0.9%	0.36	-27.9%	16.29	-1.6%
2017.1	96	160,037	52	1,513	1.091	1,651	10.32	-51.9%	31,755	-33.6%	0.32	-27.5%		
2017.2	90	165,085	58	1,991	1.091	2,173	13.16	16.7%	37,470	18.3%	0.35	-1.4%	11.76	-27.8%
2018.1	84	159,294	58	1,676	1.107	1,856	11.65	12.9%	32,111	1.1%	0.36	11.7%		
2018.2	78	163,915	72	2,539	1.107	2,812	17.15	30.3%	38,891	3.8%	0.44	25.5%	14.44	22.8%
2019.1	72	158,200	55	2,784	1.096	3,052	19.29	65.5%	55,314	72.3%	0.35	-3.9%		
2019.2	66	162,806	53	3,175	1.096	3,479	21.37	24.6%	65,713	69.0%	0.33	-26.3%	20.34	40.9%
2020.1	60	157,797	54	1,347	1.113	1,499	9.50	-50.7%	27,945	-49.5%	0.34	-2.5%		
2020.2	54	163,617	61	2,675	1.113	2,977	18.20	-14.8%	48,576	-26.1%	0.37	15.2%	13.93	-31.5%
2021.1	48	160,406	38	1,128	1.155	1,303	8.12	-14.5%	34,681	24.1%	0.23	-31.1%		
2021.2	42	166,407	68	2,436	1.155	2,815	16.92	-7.0%	41,573	-14.4%	0.41	8.6%	12.60	-9.5%
2022.1	36	161,772	57	2,302	1.118	2,574	15.91	95.9%	45,086	30.0%	0.35	50.7%		
2022.2	30	166,601	43	1,603	1.118	1,792	10.76	-36.4%	41,555	0.0%	0.26	-36.4%	13.30	5.5%
2023.1	24	162,961	47	1,775	1.118	1,985	12.18	-23.4%	42,612	-5.5%	0.29	-19.0%		
2023.2	18	168,604	49	2,106	1.118	2,355	13.97	29.8%	48,542	16.8%	0.29	11.2%	13.09	-1.5%
2024.1	12	166,456	51	2,123	1.091	2,315	13.91	14.2%	45,516	6.8%	0.31	6.9%		
2024.2	6	172,307	63	2,295	1.091	2,504	14.53	4.0%	39,633	-18.4%	0.37	27.4%	14.23	8.7%
Total		5,988,819	2,587	74,770		81,596								







Newfoundland PV Loss Development Analysis.xlsm
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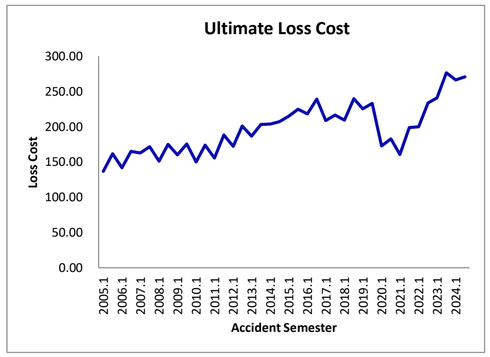
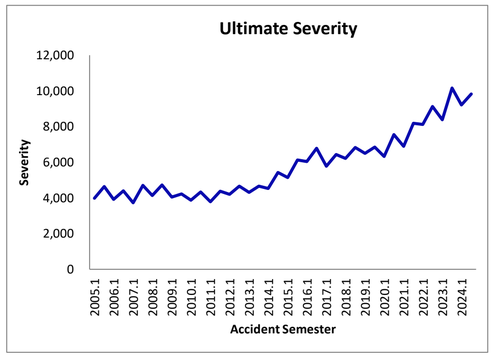
Exhibit 1.2

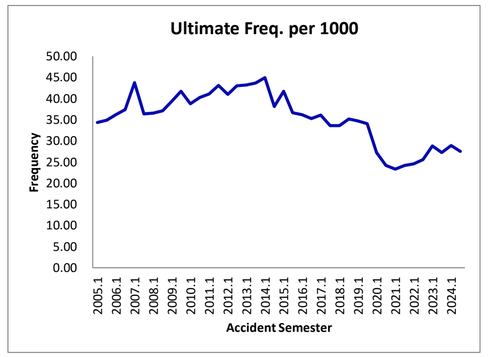
Province of Newfoundland and Labrador
Collision
Private Passengers Vehicles (Excluding Farmers)

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	74,876	2,569	9,603	1.066	10,240	136.76		3,986		34.31			
2005.2	234	78,170	2,725	11,857	1.066	12,643	161.73		4,639		34.86		149.51	
2006.1	228	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	-100.0%		
2006.2	222	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%	153.64	2.8%
2007.1	216	82,102	3,590	12,487	1.072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%		
2007.2	210	86,641	3,155	13,867	1.072	14,861	171.52	4.0%	4,710	6.8%	36.41	-2.7%	167.38	8.9%
2008.1	204	87,798	3,214	12,345	1.075	13,267	151.11	-7.3%	4,128	10.7%	36.61	-16.3%		
2008.2	198	93,635	3,474	15,254	1.075	16,393	175.08	2.1%	4,719	0.2%	37.10	1.9%	163.48	-2.3%
2009.1	192	93,709	3,694	13,962	1.073	14,978	159.84	5.8%	4,055	-1.8%	39.42	7.7%		
2009.2	186	98,607	4,113	16,150	1.073	17,326	175.71	0.4%	4,213	-10.7%	41.71	12.4%	167.97	2.8%
2010.1	180	98,311	3,813	13,979	1.056	14,758	150.11	-6.1%	3,870	-4.5%	38.79	-1.6%		
2010.2	174	103,559	4,168	17,082	1.056	18,033	174.14	-0.9%	4,327	2.7%	40.25	-3.5%	162.44	-3.3%
2011.1	168	102,512	4,212	15,184	1.052	15,978	155.86	3.8%	3,793	-2.0%	41.09	5.9%		
2011.2	162	107,366	4,626	19,207	1.052	20,211	188.25	8.1%	4,369	1.0%	43.09	7.1%	172.43	6.2%
2012.1	156	107,389	4,405	17,142	1.078	18,470	171.99	10.3%	4,193	10.5%	41.02	-0.2%		
2012.2	150	112,846	4,854	21,042	1.078	22,673	200.92	6.7%	4,671	6.9%	43.01	-0.2%	186.82	8.3%
2013.1	144	112,647	4,865	19,329	1.087	21,006	186.47	8.4%	4,318	3.0%	43.19	5.3%		
2013.2	138	118,747	5,191	22,220	1.087	24,148	203.36	1.2%	4,652	-0.4%	43.71	1.6%	195.14	4.5%
2014.1	132	117,345	5,275	22,117	1.082	23,922	203.86	9.3%	4,535	5.0%	44.95	4.1%		
2014.2	126	122,334	4,664	23,400	1.082	25,310	206.89	1.7%	5,427	16.7%	38.13	-12.8%	205.41	5.3%
2015.1	120	120,249	5,019	23,968	1.078	25,838	214.87	5.4%	5,148	13.5%	41.74	-7.2%		
2015.2	114	125,625	4,604	26,182	1.078	28,224	224.67	8.6%	6,130	13.0%	36.65	-3.9%	219.88	7.0%
2016.1	108	124,667	4,508	24,647	1.103	27,185	218.06	1.5%	6,030	17.1%	36.16	-13.4%		
2016.2	102	126,871	4,476	27,519	1.103	30,353	239.25	6.5%	6,781	10.6%	35.28	-3.7%	228.75	4.0%
2017.1	96	122,473	4,424	23,441	1.091	25,581	208.87	-4.2%	5,782	-4.1%	36.12	-0.1%		
2017.2	90	124,820	4,197	24,748	1.091	27,007	216.37	-9.6%	6,435	-5.1%	33.62	-4.7%	212.65	-7.0%
2018.1	84	120,668	4,058	22,789	1.107	25,237	209.14	0.1%	6,219	7.6%	33.63	-6.9%		
2018.2	78	123,132	4,331	26,668	1.107	29,532	239.84	10.8%	6,819	6.0%	35.17	4.6%	224.65	5.6%
2019.1	72	119,126	4,131	24,511	1.096	26,861	225.49	7.8%	6,502	4.6%	34.68	3.1%		
2019.2	66	122,066	4,161	25,971	1.096	28,462	233.17	-2.8%	6,840	0.3%	34.09	-3.1%	229.37	2.1%
2020.1	60	117,997	3,218	18,310	1.113	20,382	172.74	-23.4%	6,334	-2.6%	27.27	-21.4%		
2020.2	54	121,967	2,949	20,014	1.113	22,279	182.67	-21.7%	7,555	10.4%	24.18	-29.1%	177.79	-22.5%
2021.1	48	122,519	2,858	17,058	1.155	19,710	160.87	-6.9%	6,896	8.9%	23.33	-14.5%		
2021.2	42	125,938	3,052	21,642	1.155	25,006	198.56	8.7%	8,193	8.5%	24.23	0.2%	179.97	1.2%
2022.1	36	123,027	3,024	21,979	1.118	24,577	199.77	24.2%	8,127	17.9%	24.58	5.4%		
2022.2	30	126,713	3,244	26,472	1.118	29,601	233.61	17.7%	9,125	11.4%	25.60	5.6%	216.94	20.5%
2023.1	24	125,166	3,601	26,973	1.118	30,161	240.97	20.6%	8,375	3.0%	28.77	17.1%		
2023.2	18	130,043	3,539	32,155	1.118	35,955	276.49	18.4%	10,161	11.4%	27.21	6.3%	259.07	19.4%
2024.1	12	129,385	3,739	31,570	1.091	34,434	266.13	10.4%	9,209	10.0%	28.90	0.4%		
2024.2	6	134,118	3,693	33,259	1.091	36,275	270.47	-2.2%	9,824	-3.3%	27.53	1.2%	268.34	3.6%
Total		4,445,339	155,329	819,061		894,872								







Newfoundland PV Loss Development Analysis.xlsm
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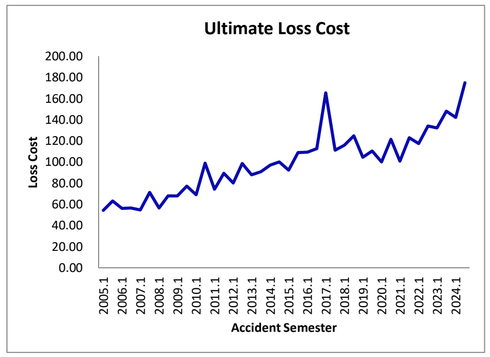
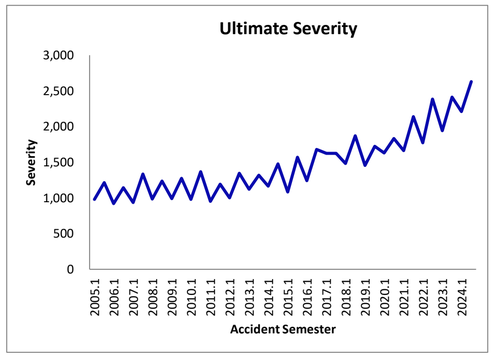
Exhibit 1.2

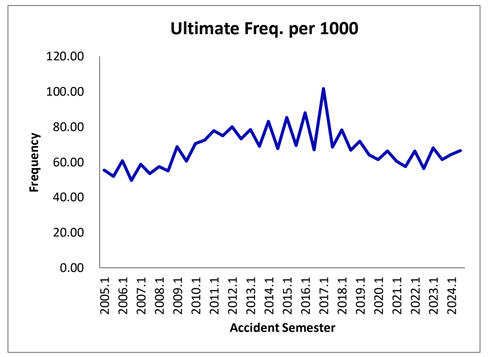
Province of Newfoundland and Labrador
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

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	80,037	4,430	4,074	1.066	4,344	54.28		981		55.35			
2005.2	234	82,990	4,307	4,917	1.066	5,243	63.17		1,217		51.90		58.81	
2006.1	228	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	-100.0%		
2006.2	222	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	216	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	210	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	204	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	198	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.2%
2009.1	192	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	186	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	180	104,942	7,391	6,864	1.056	7,246	69.05	1.7%	980	-0.8%	70.43	2.6%		
2010.2	174	109,964	7,961	10,309	1.056	10,884	98.98	28.3%	1,367	7.1%	72.40	19.7%	84.36	16.2%
2011.1	168	109,740	8,544	7,741	1.052	8,146	74.23	7.5%	953	-2.8%	77.86	10.5%		
2011.2	162	114,052	8,538	9,665	1.052	10,171	89.18	-9.9%	1,191	-12.9%	74.86	3.4%	81.85	-3.0%
2012.1	156	114,839	9,200	8,544	1.078	9,206	80.16	8.0%	1,001	5.0%	80.11	2.9%		
2012.2	150	119,390	8,727	10,906	1.078	11,751	98.43	10.4%	1,347	13.0%	73.10	-2.4%	89.47	9.3%
2013.1	144	119,975	9,414	9,713	1.087	10,555	87.98	9.8%	1,121	12.1%	78.47	-2.1%		
2013.2	138	125,463	8,641	10,478	1.087	11,387	90.76	-7.8%	1,318	-2.1%	68.87	-5.8%	89.40	-0.1%
2014.1	132	125,267	10,424	11,243	1.082	12,160	97.07	10.3%	1,167	4.0%	83.21	6.0%		
2014.2	126	129,148	8,743	11,941	1.082	12,915	100.01	10.2%	1,477	12.1%	67.69	-1.7%	98.56	10.2%
2015.1	120	128,165	10,930	10,967	1.078	11,823	92.25	-5.0%	1,082	-7.3%	85.28	2.5%		
2015.2	114	131,487	9,118	13,279	1.078	14,315	108.87	8.9%	1,570	6.3%	69.35	2.4%	100.66	2.1%
2016.1	108	131,046	11,523	12,992	1.103	14,330	109.35	18.5%	1,244	15.0%	87.93	3.1%		
2016.2	102	132,793	8,897	13,557	1.103	14,954	112.61	3.4%	1,681	7.1%	67.00	-3.4%	110.99	10.3%
2017.1	96	130,358	13,257	19,742	1.091	21,545	165.27	51.1%	1,625	30.7%	101.70	15.7%		
2017.2	90	131,983	9,030	13,430	1.091	14,656	111.05	-1.4%	1,623	-3.4%	68.42	2.1%	137.99	24.3%
2018.1	84	129,374	10,132	13,548	1.107	15,003	115.96	-29.8%	1,481	-8.9%	78.32	-23.0%		
2018.2	78	130,779	8,733	14,739	1.107	16,322	124.81	12.4%	1,869	15.2%	66.78	-2.4%	120.41	-12.7%
2019.1	72	127,976	9,196	12,205	1.096	13,376	104.52	-9.9%	1,454	-1.8%	71.86	-8.2%		
2019.2	66	129,512	8,294	13,059	1.096	14,311	110.50	-11.5%	1,726	-7.7%	64.04	-4.1%	107.53	-10.7%
2020.1	60	127,004	7,806	11,423	1.113	12,715	100.12	-4.2%	1,629	12.0%	61.46	-14.5%		
2020.2	54	129,903	8,604	14,166	1.113	15,770	121.40	9.9%	1,833	6.2%	66.24	3.4%	110.88	3.1%
2021.1	48	131,535	7,965	11,474	1.155	13,257	100.79	0.7%	1,665	2.2%	60.55	-1.5%		
2021.2	42	133,595	7,665	14,197	1.155	16,404	122.79	1.1%	2,140	16.8%	57.37	-13.4%	111.87	0.9%
2022.1	36	131,776	8,739	13,847	1.118	15,484	117.50	16.6%	1,772	6.4%	66.32	9.5%		
2022.2	30	134,353	7,555	16,109	1.118	18,013	134.07	9.2%	2,384	11.4%	56.23	-2.0%	125.87	12.5%
2023.1	24	133,750	9,098	15,802	1.118	17,670	132.11	12.4%	1,942	9.6%	68.02	2.6%		
2023.2	18	137,001	8,406	18,150	1.118	20,296	148.14	10.5%	2,414	1.3%	61.36	9.1%	140.22	11.4%
2024.1	12	137,383	8,826	17,902	1.091	19,525	142.12	7.6%	2,212	13.9%	64.25	-5.5%		
2024.2	6	140,756	9,359	22,567	1.091	24,614	174.87	18.0%	2,630	8.9%	66.49	8.4%	158.69	13.2%
Total		4,721,666	322,788	444,033		486,113								







Newfoundland PV Loss Development Analysis.xlsm
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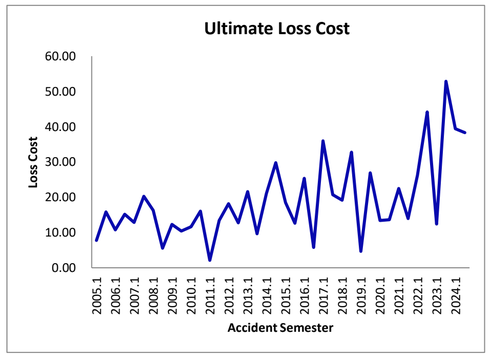
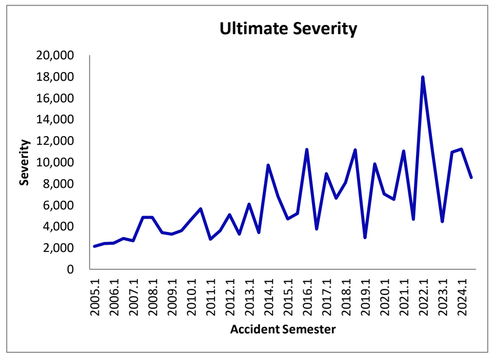
Exhibit 1.2

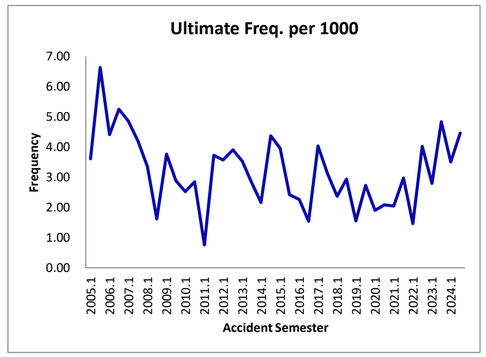
Province of Newfoundland and Labrador
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

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	3,886	14	28	1.066	30	7.72		2,142		3.60			
2005.2	234	3,770	25	56	1.066	60	15.84		2,388		6.63		11.72	
2006.1	228	3,861	17	39	1.072	42	10.78	39.7%	2,448	14.3%	4.40	-100.0%		
2006.2	222	3,807	20	54	1.072	58	15.22	-3.9%	2,896	21.3%	5.25	-20.8%	12.98	10.8%
2007.1	216	3,912	19	47	1.072	50	12.87	19.4%	2,650	8.2%	4.86	10.3%		
2007.2	210	3,820	16	72	1.072	78	20.33	33.6%	4,853	67.6%	4.19	-20.3%	16.55	27.5%
2008.1	204	3,886	13	59	1.075	63	16.25	26.3%	4,857	83.3%	3.35	-31.1%		
2008.2	198	3,705	6	19	1.075	21	5.54	-72.7%	3,423	-29.5%	1.62	-61.3%	11.02	-33.4%
2009.1	192	3,987	15	46	1.073	49	12.28	-24.4%	3,265	-32.8%	3.76	12.4%		
2009.2	186	3,809	11	37	1.073	40	10.47	88.9%	3,626	5.9%	2.89	78.3%	11.40	3.4%
2010.1	180	3,957	10	44	1.056	46	11.69	-4.8%	4,627	41.7%	2.53	-32.8%		
2010.2	174	3,869	11	59	1.056	62	16.02	53.0%	5,635	55.4%	2.84	-1.5%	13.83	21.4%
2011.1	168	3,959	3	8	1.052	8	2.11	-81.9%	2,790	-39.7%	0.76	-70.0%		
2011.2	162	3,755	14	48	1.052	50	13.41	-16.3%	3,598	-36.2%	3.73	31.1%	7.61	-45.0%
2012.1	156	3,929	14	66	1.078	72	18.22	761.7%	5,113	83.3%	3.56	370.2%		
2012.2	150	3,590	14	43	1.078	46	12.78	-4.7%	3,278	-8.9%	3.90	4.6%	15.62	105.2%
2013.1	144	3,680	13	73	1.087	79	21.57	18.4%	6,108	19.5%	3.53	-0.9%		
2013.2	138	3,553	10	32	1.087	34	9.68	-24.3%	3,439	4.9%	2.81	-27.8%	15.73	0.7%
2014.1	132	3,713	8	72	1.082	78	21.00	-2.7%	9,747	59.6%	2.15	-39.0%		
2014.2	126	3,431	15	95	1.082	102	29.85	208.4%	6,826	98.5%	4.37	55.4%	25.25	60.5%
2015.1	120	3,538	14	61	1.078	66	18.56	-11.7%	4,689	-51.9%	3.96	83.7%		
2015.2	114	3,312	8	39	1.078	42	12.61	-57.8%	5,220	-23.5%	2.42	-44.8%	15.68	-37.9%
2016.1	108	3,533	8	81	1.103	89	25.33	36.5%	11,185	138.6%	2.26	-42.8%		
2016.2	102	3,256	5	17	1.103	19	5.76	-54.3%	3,751	-28.1%	1.54	-36.4%	15.94	1.7%
2017.1	96	3,475	14	115	1.091	125	35.97	42.0%	8,928	-20.2%	4.03	77.9%		
2017.2	90	3,197	10	61	1.091	66	20.75	260.2%	6,632	76.8%	3.13	103.7%	28.67	79.8%
2018.1	84	3,377	8	58	1.107	65	19.15	-46.8%	8,084	-9.5%	2.37	-41.2%		
2018.2	78	3,062	9	91	1.107	100	32.77	58.0%	11,149	68.1%	2.94	-6.0%	25.63	-10.6%
2019.1	72	3,208	5	14	1.096	15	4.62	-75.9%	2,964	-63.3%	1.56	-34.2%		
2019.2	66	2,929	8	72	1.096	79	26.93	-17.8%	9,863	-11.5%	2.73	-7.1%	15.27	-40.4%
2020.1	60	3,159	6	38	1.113	42	13.39	189.9%	7,051	137.9%	1.90	21.8%		
2020.2	54	2,879	6	35	1.113	39	13.62	-49.4%	6,534	-33.7%	2.08	-23.7%	13.50	-11.6%
2021.1	48	2,945	6	57	1.155	66	22.50	68.0%	11,046	56.7%	2.04	7.3%		
2021.2	42	2,685	8	32	1.155	37	13.92	2.2%	4,673	-28.5%	2.98	42.9%	18.41	36.4%
2022.1	36	2,741	4	64	1.118	72	26.23	16.5%	17,972	62.7%	1.46	-28.4%		
2022.2	30	2,487	10	98	1.118	110	44.18	217.4%	10,988	135.2%	4.02	35.0%	34.77	88.9%
2023.1	24	2,508	7	28	1.118	31	12.45	-52.5%	4,459	-75.2%	2.79	91.3%		
2023.2	18	2,275	11	108	1.118	120	52.88	19.7%	10,938	-0.5%	4.83	20.2%	31.68	-8.9%
2024.1	12	2,205	8	80	1.091	87	39.40	216.5%	11,243	152.1%	3.50	25.5%		
2024.2	6	1,938	9	68	1.091	74	38.34	-27.5%	8,588	-21.5%	4.46	-7.7%	38.91	22.8%
Total		134,588	431	2,212		2,414								







Newfoundland PV Loss Development Analysis.xlsm
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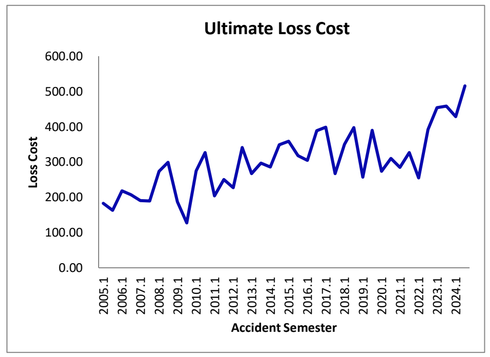
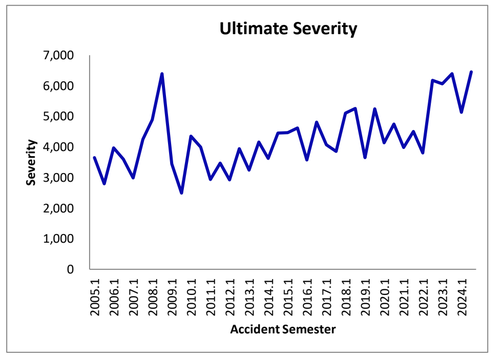
Exhibit 1.2

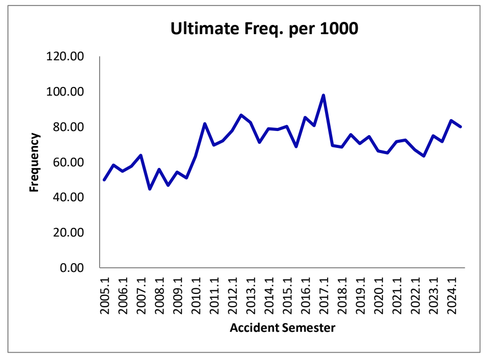
Province of Newfoundland and Labrador
All Perils
Private Passengers Vehicles (Excluding Farmers)

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	1,541	77	264	1.066	281	182.50		3,652		49.98			
2005.2	234	1,699	99	260	1.066	277	163.03		2,797		58.28		172.29	
2006.1	228	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	-100.0%		
2006.2	222	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	216	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	210	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	204	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	198	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	192	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	186	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	180	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	174	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	168	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	162	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	156	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		
2012.2	150	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%	285.72	25.4%
2013.1	144	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		
2013.2	138	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%	282.41	-1.2%
2014.1	132	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%		
2014.2	126	2,769	217	895	1.082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%	318.94	12.9%
2015.1	120	2,817	226	937	1.078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%		
2015.2	114	3,098	213	912	1.078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%	337.10	5.7%
2016.1	108	3,130	267	865	1.103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%		
2016.2	102	3,270	264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%	347.68	3.1%
2017.1	96	3,155	309	1,154	1.091	1,259	399.21	31.0%	4,076	14.1%	97.95	14.8%		
2017.2	90	3,202	222	784	1.091	856	267.34	-31.2%	3,856	-19.9%	69.34	-14.1%	332.79	-4.3%
2018.1	84	3,070	210	969	1.107	1,073	349.63	-12.4%	5,111	25.4%	68.41	-30.2%		
2018.2	78	3,165	239	1,136	1.107	1,258	397.42	48.7%	5,263	36.5%	75.51	8.9%	373.89	12.4%
2019.1	72	3,107	219	730	1.096	800	257.41	-26.4%	3,652	-28.5%	70.48	3.0%		
2019.2	66	3,200	238	1,140	1.096	1,249	390.25	-1.8%	5,247	-0.3%	74.37	-1.5%	324.81	-13.1%
2020.1	60	3,022	200	743	1.113	827	273.79	6.4%	4,137	13.3%	66.18	-6.1%		
2020.2	54	3,141	205	875	1.113	974	310.13	-20.5%	4,753	-9.4%	65.26	-12.3%	292.31	-10.0%
2021.1	48	3,126	224	772	1.155	891	285.13	4.1%	3,980	-3.8%	71.65	8.3%		
2021.2	42	3,286	238	929	1.155	1,074	326.73	5.4%	4,511	-5.1%	72.42	11.0%	306.45	4.8%
2022.1	36	3,328	223	758	1.118	847	254.65	-10.7%	3,803	-4.4%	66.96	-6.5%		
2022.2	30	3,643	231	1,277	1.118	1,428	391.90	19.9%	6,176	36.9%	63.45	-12.4%	326.38	6.5%
2023.1	24	3,765	282	1,530	1.118	1,711	454.37	78.4%	6,062	59.4%	74.95	11.9%		
2023.2	18	4,021	288	1,648	1.118	1,843	458.45	17.0%	6,395	3.5%	71.68	13.0%	456.47	39.9%
2024.1	12	4,036	337	1,588	1.091	1,732	429.13	-5.6%	5,132	-15.3%	83.61	11.6%		
2024.2	6	4,150	332	1,963	1.091	2,141	515.85	12.5%	6,456	0.9%	79.91	11.5%	473.09	3.6%
Total		108,324	7,736	31,530		34,547								







Newfoundland PV Loss Development Analysis.xlsm
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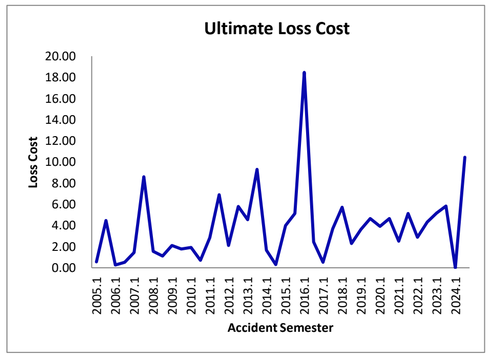
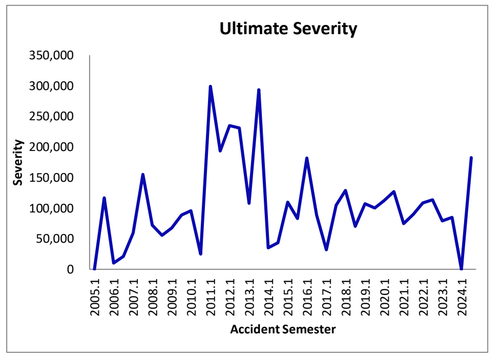
Exhibit 1.2

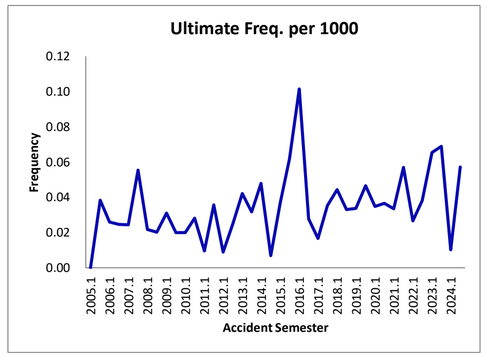
Province of Newfoundland and Labrador
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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	74,863	0	38	1.066	41	0.55				0.00			
2005.2	234	78,073	3	328	1.066	350	4.48		116,616		0.04		2.56	
2006.1	228	76,776	2	20	1.072	21	0.27	-50.1%	10,486		0.03			
2006.2	222	81,070	2	39	1.072	42	0.52	-88.5%	20,959	-82.0%	0.02	-35.8%	0.40	-84.4%
2007.1	216	81,843	2	111	1.072	118	1.45	430.0%	59,241	465.0%	0.02	-6.2%		
2007.2	210	90,082	5	724	1.072	776	8.61	1565.4%	155,147	640.2%	0.06	125.0%	5.20	1205.4%
2008.1	204	92,256	2	134	1.075	144	1.57	8.1%	72,204	21.9%	0.02	-11.3%		
2008.2	198	99,216	2	103	1.075	111	1.12	-87.0%	55,550	-64.2%	0.02	-63.7%	1.33	-74.3%
2009.1	192	96,633	3	189	1.073	203	2.10	34.3%	67,705	-6.2%	0.03	43.2%		
2009.2	186	100,028	2	165	1.073	177	1.77	58.4%	88,704	59.7%	0.02	-0.8%	1.93	45.0%
2010.1	180	99,738	2	181	1.056	191	1.92	-8.8%	95,550	41.1%	0.02	-35.4%		
2010.2	174	106,255	3	70	1.056	74	0.69	-60.8%	24,603	-72.3%	0.03	41.2%	1.29	-33.5%
2011.1	168	105,607	1	284	1.052	299	2.83	47.9%	299,233	213.2%	0.01	-52.8%		
2011.2	162	111,933	4	736	1.052	775	6.92	896.1%	193,629	687.0%	0.04	26.6%	4.94	283.8%
2012.1	156	112,149	1	218	1.078	235	2.10	-26.0%	235,193	-21.4%	0.01	-5.8%		
2012.2	150	119,274	3	643	1.078	693	5.81	-16.1%	230,941	19.3%	0.03	-29.6%	4.01	-18.8%
2013.1	144	118,922	5	496	1.087	539	4.54	116.3%	107,886	-54.1%	0.04	371.5%		
2013.2	138	126,558	4	1,082	1.087	1,176	9.29	59.9%	293,935	27.3%	0.03	25.7%	6.99	74.2%
2014.1	132	125,379	6	194	1.082	210	1.68	-63.0%	35,059	-67.5%	0.05	13.8%		
2014.2	126	133,293	1	37	1.082	40	0.30	-96.8%	43,261	-85.3%	0.01	-78.2%	0.97	-86.2%
2015.1	120	132,070	5	491	1.078	529	4.01	138.9%	109,596	212.6%	0.04	-23.6%		
2015.2	114	140,633	9	671	1.078	724	5.15	1623.4%	83,242	92.4%	0.06	795.7%	4.59	375.1%
2016.1	108	143,856	15	2,409	1.103	2,657	18.47	360.8%	182,022	66.1%	0.10	177.5%		
2016.2	102	155,349	4	346	1.103	382	2.46	-52.2%	88,479	6.3%	0.03	-55.1%	10.16	121.0%
2017.1	96	151,829	3	74	1.091	80	0.53	-97.1%	31,661	-82.6%	0.02	-83.5%		
2017.2	90	157,285	6	532	1.091	581	3.69	50.2%	104,764	18.4%	0.04	26.9%	2.14	-78.9%
2018.1	84	152,594	7	788	1.107	872	5.72	980.2%	128,635	306.3%	0.04	165.9%		
2018.2	78	157,697	5	329	1.107	364	2.31	-37.4%	70,139	-33.1%	0.03	-6.5%	3.99	86.3%
2019.1	72	152,963	5	504	1.096	552	3.61	-36.8%	107,052	-16.8%	0.03	-24.1%		
2019.2	66	158,205	7	674	1.096	738	4.67	102.0%	100,186	42.8%	0.05	41.4%	4.15	4.1%
2020.1	60	154,138	5	540	1.113	601	3.90	8.0%	112,184	4.8%	0.03	3.0%		
2020.2	54	159,565	6	665	1.113	740	4.64	-0.7%	126,788	26.6%	0.04	-21.5%	4.27	3.0%
2021.1	48	156,625	5	340	1.155	392	2.51	-35.7%	74,891	-33.2%	0.03	-3.7%		
2021.2	42	162,572	9	721	1.155	833	5.12	10.5%	89,919	-29.1%	0.06	55.8%	3.84	-10.2%
2022.1	36	158,336	4	410	1.118	458	2.89	15.4%	108,444	44.8%	0.03	-20.3%		
2022.2	30	163,189	6	632	1.118	706	4.33	-15.5%	113,455	26.2%	0.04	-33.0%	3.62	-5.6%
2023.1	24	159,898	10	741	1.118	828	5.18	79.1%	79,244	-26.9%	0.07	145.1%		
2023.2	18	165,531	11	863	1.118	965	5.83	34.7%	84,696	-25.3%	0.07	80.4%	5.51	52.2%
2024.1	12	163,658	2	0	1.091	0	0.00	-100.0%	37	-100.0%	0.01	-84.4%		
2024.2	6	169,602	10	1,623	1.091	1,770	10.43	79.0%	182,627	115.6%	0.06	-17.0%	5.31	-3.6%
Total		5,145,542	187	19,145		20,991								







Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	31,901	31,901	1.000	31,901	31,901	0
2005.2	234	38,925	38,925	1.000	38,925	38,925	0
2006.1	228	29,135	29,135	1.000	29,135	29,135	0
2006.2	222	38,648	38,648	1.000	38,648	38,648	0
2007.1	216	34,684	34,684	1.000	34,684	34,684	0
2007.2	210	44,143	44,143	1.000	44,143	44,147	(4)
2008.1	204	32,512	32,512	1.000	32,512	32,497	15
2008.2	198	41,442	41,442	0.999	41,419	41,435	(15)
2009.1	192	33,819	34,097	1.000	34,088	34,080	8
2009.2	186	47,329	47,329	0.999	47,300	47,317	(17)
2010.1	180	46,982	46,982	0.999	46,947	46,982	(34)
2010.2	174	50,552	50,565	1.000	50,555	50,551	4
2011.1	168	44,170	44,299	1.000	44,280	44,296	(16)
2011.2	162	58,012	58,045	1.000	58,031	57,961	70
2012.1	156	48,901	48,901	0.998	48,819	48,747	73
2012.2	150	59,974	60,431	0.999	60,361	60,137	224
2013.1	144	54,761	55,761	0.999	55,731	55,410	321
2013.2	138	58,970	60,115	1.001	60,147	60,012	135
2014.1	132	48,182	49,089	1.001	49,118	48,942	176
2014.2	126	56,505	56,825	1.000	56,828	56,655	173
2015.1	120	54,040	56,113	0.999	56,076	56,348	(273)
2015.2	114	67,497	71,134	0.997	70,944	70,755	190
2016.1	108	57,239	59,614	0.997	59,435	59,092	344
2016.2	102	59,798	63,807	0.998	63,689	63,852	(163)
2017.1	96	48,598	52,715	0.996	52,497	52,203	294
2017.2	90	52,953	57,292	0.999	57,244	56,916	328
2018.1	84	44,227	52,281	1.002	52,370	51,940	430
2018.2	78	54,489	64,894	0.997	64,709	65,264	(555)
2019.1	72	47,349	54,892	0.999	54,833	54,285	548
2019.2	66	54,251	65,854	1.007	66,297	65,816	480
2020.1	60	28,276	38,841	1.011	39,253	38,342	910
2020.2	54	35,336	49,627	1.020	50,624	50,747	(124)
2021.1	48	24,139	35,941	1.043	37,497	36,835	662
2021.2	42	30,066	55,647	1.079	60,068	59,686	383
2022.1	36	19,646	41,810	1.113	46,530	46,584	(54)
2022.2	30	17,520	49,056	1.177	57,718	56,678	1,040
2023.1	24	8,716	42,263	1.303	55,063	53,367	1,696
2023.2	18	4,057	41,864	1.442	60,349	60,317	32
2024.1	12	1,397	29,782	1.658	49,388	53,838	(4,450)
2024.2	6	116	18,086	2.562	46,344		
Total		1,609,256	1,905,345		2,004,501	1,955,327	2,830

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Third Party Liability - Property Damage (including DCPD)

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	7,315	7,315	1.000	7,315	7,315	0
2005.2	234	8,181	8,181	1.000	8,181	8,181	0
2006.1	228	7,475	7,475	1.000	7,475	7,475	0
2006.2	222	8,255	8,255	1.000	8,255	8,255	0
2007.1	216	9,009	9,009	1.000	9,009	9,009	0
2007.2	210	9,304	9,304	1.000	9,304	9,304	0
2008.1	204	8,737	8,737	1.000	8,737	8,737	0
2008.2	198	10,367	10,367	1.000	10,367	10,367	0
2009.1	192	9,835	9,835	1.000	9,835	9,835	0
2009.2	186	11,263	11,263	1.000	11,263	11,263	0
2010.1	180	9,913	9,913	1.000	9,913	9,896	17
2010.2	174	12,225	12,225	0.998	12,205	12,204	0
2011.1	168	11,875	11,875	0.998	11,855	11,855	0
2011.2	162	13,368	13,368	0.998	13,346	13,345	0
2012.1	156	11,972	11,972	0.998	11,953	11,952	0
2012.2	150	15,303	15,303	0.998	15,278	15,275	3
2013.1	144	14,754	14,754	0.998	14,727	14,725	2
2013.2	138	17,811	17,811	0.998	17,779	17,776	3
2014.1	132	15,762	15,762	0.998	15,733	15,731	3
2014.2	126	16,841	16,842	0.998	16,811	16,805	6
2015.1	120	17,080	17,080	0.998	17,047	17,044	3
2015.2	114	18,397	18,397	0.998	18,361	18,328	33
2016.1	108	17,070	17,072	0.998	17,034	17,009	25
2016.2	102	17,683	17,683	0.998	17,644	17,615	30
2017.1	96	16,940	16,940	0.998	16,899	16,874	25
2017.2	90	17,579	17,579	0.998	17,537	17,513	24
2018.1	84	16,992	16,998	0.998	16,958	16,952	6
2018.2	78	18,994	19,015	0.998	18,969	18,886	82
2019.1	72	16,988	16,989	0.998	16,958	16,925	33
2019.2	66	18,582	18,587	0.998	18,552	18,539	13
2020.1	60	15,359	15,378	0.998	15,349	15,322	26
2020.2	54	16,583	16,583	0.998	16,551	16,512	39
2021.1	48	13,198	13,198	0.998	13,168	13,147	21
2021.2	42	18,433	18,441	0.998	18,397	18,395	2
2022.1	36	17,573	17,578	0.997	17,523	17,155	369
2022.2	30	21,640	21,680	0.998	21,644	21,456	188
2023.1	24	21,571	21,797	0.999	21,774	21,829	(55)
2023.2	18	25,085	25,484	1.000	25,490	25,438	51
2024.1	12	24,627	25,540	1.009	25,760	25,114	645
2024.2	6	15,180	23,717	1.088	25,815		
Total		595,117	605,303		606,769	579,360	1,594

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	2,862	2,862	1.000	2,862	2,862	0
2005.2	234	3,291	3,291	1.000	3,291	3,291	0
2006.1	228	2,507	2,507	1.000	2,507	2,507	0
2006.2	222	3,892	3,892	1.000	3,892	3,892	0
2007.1	216	3,735	3,735	1.000	3,735	3,735	0
2007.2	210	4,205	4,205	1.000	4,205	4,205	0
2008.1	204	3,941	3,941	1.000	3,941	3,941	0
2008.2	198	4,231	4,231	1.000	4,231	4,231	0
2009.1	192	3,759	3,759	1.000	3,759	3,759	0
2009.2	186	5,078	5,078	1.000	5,078	5,078	0
2010.1	180	6,697	6,697	1.000	6,697	6,697	0
2010.2	174	5,827	5,827	1.000	5,827	5,827	0
2011.1	168	5,291	5,291	1.000	5,291	5,291	0
2011.2	162	6,589	6,589	1.000	6,589	6,589	0
2012.1	156	5,871	5,949	1.000	5,949	5,946	4
2012.2	150	7,208	7,208	1.000	7,208	7,208	0
2013.1	144	6,483	6,483	1.000	6,483	6,483	0
2013.2	138	7,637	7,697	1.000	7,697	7,695	2
2014.1	132	7,207	7,273	1.000	7,273	7,273	0
2014.2	126	7,580	7,716	1.000	7,716	7,716	(0)
2015.1	120	8,722	8,819	1.000	8,819	8,793	27
2015.2	114	9,157	9,157	1.000	9,157	9,157	0
2016.1	108	8,423	8,543	1.000	8,543	8,598	(55)
2016.2	102	7,980	7,995	1.000	7,999	8,026	(27)
2017.1	96	7,219	7,402	1.005	7,438	7,407	31
2017.2	90	7,979	8,352	1.002	8,365	8,361	4
2018.1	84	6,988	7,115	1.002	7,129	7,148	(20)
2018.2	78	8,515	8,969	1.006	9,019	9,025	(6)
2019.1	72	7,487	8,022	1.005	8,064	8,100	(36)
2019.2	66	9,388	10,300	1.007	10,370	10,091	279
2020.1	60	4,792	5,235	1.011	5,293	5,286	8
2020.2	54	6,950	7,152	1.004	7,183	7,087	96
2021.1	48	4,967	5,519	0.997	5,504	5,483	21
2021.2	42	7,230	7,852	1.004	7,880	7,976	(96)
2022.1	36	5,845	6,676	0.999	6,670	6,499	171
2022.2	30	6,436	8,042	0.988	7,944	7,736	208
2023.1	24	5,998	8,349	0.992	8,281	7,702	579
2023.2	18	5,531	9,300	1.011	9,404	9,182	223
2024.1	12	3,288	7,627	1.038	7,916	8,439	(523)
2024.2	6	782	8,505	0.997	8,476		
Total		237,570	263,164		263,685	254,320	889

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Exhibit 2

Province of Newfoundland and Labrador

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	829	829	1.000	829	829	0
2005.2	234	1,512	1,512	1.000	1,512	1,512	0
2006.1	228	1,226	1,226	1.000	1,226	1,226	0
2006.2	222	1,476	1,476	1.000	1,476	1,476	0
2007.1	216	1,787	1,787	1.000	1,787	1,787	0
2007.2	210	1,443	1,443	1.000	1,443	1,443	0
2008.1	204	1,237	1,237	1.000	1,237	1,237	0
2008.2	198	949	949	1.000	949	949	0
2009.1	192	1,189	1,189	1.000	1,189	1,189	0
2009.2	186	1,530	1,530	1.000	1,530	1,531	(1)
2010.1	180	1,353	1,353	1.000	1,353	1,353	0
2010.2	174	2,124	2,124	1.000	2,124	2,123	1
2011.1	168	1,202	1,202	1.000	1,202	1,202	0
2011.2	162	1,712	1,712	1.000	1,712	1,712	0
2012.1	156	1,378	1,378	1.000	1,378	1,378	0
2012.2	150	2,178	2,178	1.000	2,178	2,178	0
2013.1	144	1,833	1,833	1.000	1,833	1,833	0
2013.2	138	1,922	1,927	1.000	1,927	1,979	(52)
2014.1	132	3,224	3,290	1.000	3,290	3,290	0
2014.2	126	1,376	1,376	1.000	1,376	1,394	(19)
2015.1	120	2,492	2,495	1.013	2,528	2,505	23
2015.2	114	2,389	2,393	1.004	2,402	2,399	3
2016.1	108	3,055	3,112	1.003	3,123	3,007	116
2016.2	102	1,687	1,687	1.004	1,694	1,677	17
2017.1	96	1,383	1,514	1.000	1,513	1,529	(16)
2017.2	90	1,999	1,999	0.996	1,991	1,988	3
2018.1	84	1,250	1,691	0.991	1,676	1,567	109
2018.2	78	2,236	2,583	0.983	2,539	2,477	63
2019.1	72	2,318	2,903	0.959	2,784	2,726	58
2019.2	66	2,601	3,268	0.971	3,175	3,165	10
2020.1	60	1,052	1,385	0.972	1,347	1,329	18
2020.2	54	2,257	2,754	0.971	2,675	2,476	199
2021.1	48	926	1,181	0.955	1,128	1,175	(48)
2021.2	42	1,196	2,514	0.969	2,436	2,263	174
2022.1	36	955	2,321	0.992	2,302	2,507	(205)
2022.2	30	805	1,571	1.020	1,603	1,510	93
2023.1	24	373	1,590	1.116	1,775	2,112	(337)
2023.2	18	427	1,735	1.214	2,106	2,507	(401)
2024.1	12	247	1,594	1.332	2,123	2,536	(413)
2024.2	6	139	925	2.481	2,295		
Total		61,270	72,769		74,770	73,081	(606)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	9,603	9,603	1.000	9,603	9,603	0
2005.2	234	11,857	11,857	1.000	11,857	11,857	0
2006.1	228	10,294	10,294	1.000	10,294	10,294	0
2006.2	222	12,664	12,664	1.000	12,664	12,664	0
2007.1	216	12,487	12,487	1.000	12,487	12,487	0
2007.2	210	13,867	13,867	1.000	13,867	13,867	0
2008.1	204	12,345	12,345	1.000	12,345	12,345	(0)
2008.2	198	15,254	15,254	1.000	15,254	15,254	(0)
2009.1	192	13,962	13,962	1.000	13,962	13,962	(0)
2009.2	186	16,150	16,150	1.000	16,150	16,150	(0)
2010.1	180	13,979	13,979	1.000	13,979	13,976	3
2010.2	174	17,085	17,085	1.000	17,082	17,082	0
2011.1	168	15,187	15,187	1.000	15,184	15,184	(0)
2011.2	162	19,210	19,210	1.000	19,207	19,207	(0)
2012.1	156	17,145	17,145	1.000	17,142	17,141	1
2012.2	150	21,047	21,047	1.000	21,042	21,039	3
2013.1	144	19,337	19,337	1.000	19,329	19,327	2
2013.2	138	22,231	22,231	1.000	22,220	22,212	9
2014.1	132	22,130	22,130	0.999	22,117	22,113	4
2014.2	126	23,405	23,413	0.999	23,400	23,395	5
2015.1	120	23,981	23,981	0.999	23,968	23,960	8
2015.2	114	26,197	26,197	0.999	26,182	26,177	5
2016.1	108	24,660	24,660	0.999	24,647	24,649	(2)
2016.2	102	27,533	27,535	0.999	27,519	27,509	10
2017.1	96	23,457	23,458	0.999	23,441	23,437	4
2017.2	90	24,765	24,765	0.999	24,748	24,746	2
2018.1	84	22,801	22,806	0.999	22,789	22,781	8
2018.2	78	26,684	26,687	0.999	26,668	26,661	7
2019.1	72	24,528	24,529	0.999	24,511	24,487	24
2019.2	66	25,986	25,986	0.999	25,971	25,969	2
2020.1	60	18,318	18,326	0.999	18,310	18,295	15
2020.2	54	20,018	20,024	1.000	20,014	20,015	(1)
2021.1	48	17,065	17,069	0.999	17,058	17,074	(16)
2021.2	42	21,637	21,644	1.000	21,642	21,646	(3)
2022.1	36	21,986	21,996	0.999	21,979	21,983	(4)
2022.2	30	26,469	26,502	0.999	26,472	26,540	(68)
2023.1	24	26,950	27,043	0.997	26,973	26,981	(8)
2023.2	18	32,164	32,309	0.995	32,155	31,951	204
2024.1	12	30,986	32,025	0.986	31,570	31,546	24
2024.2	6	21,425	32,615	1.020	33,259		
Total		806,850	819,404		819,061	785,566	236

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	4,074	4,074	1.000	4,074	4,074	0
2005.2	234	4,917	4,917	1.000	4,917	4,917	0
2006.1	228	4,357	4,357	1.000	4,357	4,357	0
2006.2	222	4,602	4,602	1.000	4,602	4,602	0
2007.1	216	4,451	4,451	1.000	4,451	4,451	0
2007.2	210	6,075	6,075	1.000	6,075	6,075	0
2008.1	204	4,915	4,915	1.000	4,915	4,915	0
2008.2	198	6,261	6,261	1.000	6,261	6,261	0
2009.1	192	6,311	6,311	1.000	6,311	6,311	0
2009.2	186	7,513	7,513	1.000	7,513	7,513	0
2010.1	180	6,864	6,864	1.000	6,864	6,864	0
2010.2	174	10,309	10,309	1.000	10,309	10,309	0
2011.1	168	7,741	7,741	1.000	7,741	7,741	0
2011.2	162	9,665	9,665	1.000	9,665	9,665	0
2012.1	156	8,544	8,544	1.000	8,544	8,544	0
2012.2	150	10,906	10,906	1.000	10,906	10,905	1
2013.1	144	9,713	9,713	1.000	9,713	9,712	1
2013.2	138	10,480	10,480	1.000	10,478	10,478	0
2014.1	132	11,245	11,245	1.000	11,243	11,242	0
2014.2	126	11,944	11,944	1.000	11,941	11,941	0
2015.1	120	10,970	10,970	1.000	10,967	10,967	0
2015.2	114	13,282	13,282	1.000	13,279	13,279	0
2016.1	108	12,994	12,994	1.000	12,992	12,991	0
2016.2	102	13,560	13,560	1.000	13,557	13,557	0
2017.1	96	19,746	19,746	1.000	19,742	19,742	0
2017.2	90	13,433	13,433	1.000	13,430	13,430	0
2018.1	84	13,550	13,550	1.000	13,548	13,547	0
2018.2	78	14,742	14,742	1.000	14,739	14,756	(17)
2019.1	72	12,213	12,213	0.999	12,205	12,208	(3)
2019.2	66	13,062	13,066	0.999	13,059	13,054	5
2020.1	60	11,431	11,431	0.999	11,423	11,424	(2)
2020.2	54	14,178	14,178	0.999	14,166	14,188	(21)
2021.1	48	11,483	11,483	0.999	11,474	11,485	(11)
2021.2	42	14,199	14,199	1.000	14,197	14,206	(9)
2022.1	36	13,846	13,846	1.000	13,847	13,868	(21)
2022.2	30	16,070	16,104	1.000	16,109	16,147	(38)
2023.1	24	15,740	15,781	1.001	15,802	15,802	1
2023.2	18	18,027	18,098	1.003	18,150	18,128	22
2024.1	12	17,368	17,743	1.009	17,902	17,110	791
2024.2	6	15,708	18,897	1.194	22,567		
Total		436,488	440,202		444,033	420,765	701

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	28	28	1.000	28	28	0
2005.2	234	56	56	1.000	56	56	0
2006.1	228	39	39	1.000	39	39	0
2006.2	222	54	54	1.000	54	54	0
2007.1	216	47	47	1.000	47	47	0
2007.2	210	72	72	1.000	72	72	0
2008.1	204	59	59	1.000	59	59	0
2008.2	198	19	19	1.000	19	19	0
2009.1	192	46	46	1.000	46	46	0
2009.2	186	37	37	1.000	37	37	0
2010.1	180	44	44	1.000	44	44	0
2010.2	174	59	59	1.000	59	59	0
2011.1	168	8	8	1.000	8	8	0
2011.2	162	48	48	1.000	48	48	0
2012.1	156	66	66	1.000	66	66	0
2012.2	150	43	43	1.000	43	43	0
2013.1	144	73	73	1.000	73	73	0
2013.2	138	32	32	1.000	32	32	0
2014.1	132	72	72	1.000	72	72	0
2014.2	126	95	95	1.000	95	95	0
2015.1	120	61	61	1.000	61	61	0
2015.2	114	39	39	1.000	39	39	0
2016.1	108	81	81	1.000	81	81	0
2016.2	102	17	17	1.000	17	17	0
2017.1	96	115	115	1.000	115	115	0
2017.2	90	61	61	1.000	61	61	0
2018.1	84	58	58	1.000	58	58	0
2018.2	78	91	91	1.000	91	91	0
2019.1	72	14	14	1.000	14	14	0
2019.2	66	72	72	1.000	72	72	0
2020.1	60	38	38	1.000	38	38	0
2020.2	54	35	35	1.000	35	35	0
2021.1	48	57	57	1.000	57	57	0
2021.2	42	32	32	1.000	32	32	0
2022.1	36	64	64	1.000	64	64	(0)
2022.2	30	98	98	1.000	98	101	(3)
2023.1	24	27	27	1.037	28	31	(3)
2023.2	18	103	103	1.041	108	104	4
2024.1	12	80	80	0.997	80	90	(10)
2024.2	6	37	67	1.022	68		
Total		2,176	2,206		2,212	2,157	(13)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	264	264	1.000	264	264	0
2005.2	234	260	260	1.000	260	260	0
2006.1	228	338	338	1.000	338	338	0
2006.2	222	336	336	1.000	336	336	0
2007.1	216	321	321	1.000	321	321	0
2007.2	210	341	341	1.000	341	341	0
2008.1	204	450	450	1.000	450	450	0
2008.2	198	518	518	1.000	518	518	0
2009.1	192	327	327	1.000	327	327	0
2009.2	186	239	239	1.000	239	239	0
2010.1	180	519	519	1.000	519	519	0
2010.2	174	665	665	1.000	665	665	0
2011.1	168	443	443	1.000	443	443	0
2011.2	162	580	580	1.000	580	580	0
2012.1	156	477	477	1.000	477	477	0
2012.2	150	750	750	1.000	750	750	0
2013.1	144	579	579	1.000	579	579	0
2013.2	138	690	690	1.000	690	690	0
2014.1	132	674	674	1.000	674	674	0
2014.2	126	895	895	1.000	895	895	0
2015.1	120	937	937	1.000	937	937	0
2015.2	114	912	912	1.000	912	912	0
2016.1	108	865	865	1.000	865	865	0
2016.2	102	1,152	1,152	1.000	1,152	1,152	0
2017.1	96	1,154	1,154	1.000	1,154	1,154	(0)
2017.2	90	784	784	1.000	784	784	(0)
2018.1	84	969	969	1.000	969	969	(0)
2018.2	78	1,136	1,136	1.000	1,136	1,135	1
2019.1	72	730	730	1.000	730	727	3
2019.2	66	1,141	1,141	0.998	1,140	1,137	3
2020.1	60	744	744	0.998	743	742	2
2020.2	54	877	877	0.998	875	873	2
2021.1	48	773	773	0.999	772	770	2
2021.2	42	922	930	0.999	929	921	9
2022.1	36	758	758	1.000	758	755	3
2022.2	30	1,277	1,277	1.000	1,277	1,263	14
2023.1	24	1,536	1,540	0.993	1,530	1,522	8
2023.2	18	1,638	1,659	0.994	1,648	1,619	30
2024.1	12	1,528	1,590	0.999	1,588	1,598	(10)
2024.2	6	1,351	1,895	1.036	1,963		
Total		30,853	31,492		31,530	29,502	65

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 2

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

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	38	38	1.000	38	38	0
2005.2	234	328	328	1.000	328	328	0
2006.1	228	20	20	1.000	20	20	0
2006.2	222	39	39	1.000	39	39	0
2007.1	216	111	111	1.000	111	111	0
2007.2	210	724	724	1.000	724	728	(4)
2008.1	204	134	134	1.002	134	135	(0)
2008.2	198	103	103	1.002	103	104	(1)
2009.1	192	188	188	1.005	189	190	(1)
2009.2	186	165	165	1.005	165	166	(1)
2010.1	180	180	180	1.005	181	182	(1)
2010.2	174	70	70	1.005	70	70	(0)
2011.1	168	283	283	1.005	284	285	(1)
2011.2	162	732	732	1.005	736	738	(2)
2012.1	156	217	217	1.005	218	219	(1)
2012.2	150	640	640	1.005	643	645	(2)
2013.1	144	452	494	1.005	496	498	(2)
2013.2	138	64	1,076	1.005	1,082	1,085	(3)
2014.1	132	193	193	1.005	194	191	3
2014.2	126	37	37	0.985	37	51	(14)
2015.1	120	327	327	1.504	491	435	56
2015.2	114	305	452	1.486	671	667	5
2016.1	108	1,492	1,612	1.495	2,409	2,182	227
2016.2	102	38	233	1.488	346	524	(178)
2017.1	96	33	46	1.587	74	71	3
2017.2	90	299	324	1.642	532	542	(10)
2018.1	84	88	547	1.441	788	743	45
2018.2	78	57	228	1.441	329	356	(27)
2019.1	72	118	341	1.477	504	561	(57)
2019.2	66	133	455	1.481	674	631	42
2020.1	60	8	375	1.441	540	436	104
2020.2	54	91	480	1.385	665	641	24
2021.1	48	37	251	1.352	340	284	55
2021.2	42	22	564	1.277	721	627	93
2022.1	36	1	327	1.253	410	248	161
2022.2	30	134	426	1.482	632	621	11
2023.1	24	33	388	1.911	741	987	(246)
2023.2	18	72	309	2.789	863	532	331
2024.1	12	0	0	3.104	0	248	(248)
2024.2	6	0	290	5.593	1,623		
Total		8,004	13,747		19,145	17,160	362

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	804	1.000	804	804	0
2005.2	234	933	1.000	933	933	0
2006.1	228	780	1.000	780	780	0
2006.2	222	930	1.000	930	930	0
2007.1	216	839	1.000	839	839	0
2007.2	210	888	1.000	888	888	0
2008.1	204	772	1.000	772	772	0
2008.2	198	977	1.000	977	977	0
2009.1	192	809	1.000	809	809	0
2009.2	186	991	1.000	991	991	0
2010.1	180	916	1.000	916	916	0
2010.2	174	1,017	1.000	1,017	1,017	(0)
2011.1	168	914	1.000	914	914	(0)
2011.2	162	1,089	1.000	1,089	1,089	(0)
2012.1	156	961	1.000	961	961	(0)
2012.2	150	1,125	1.000	1,125	1,125	(0)
2013.1	144	1,068	1.000	1,068	1,068	(0)
2013.2	138	1,166	1.000	1,166	1,166	(0)
2014.1	132	1,021	1.000	1,021	1,021	(0)
2014.2	126	1,098	1.000	1,098	1,098	(0)
2015.1	120	1,038	1.000	1,038	1,039	(1)
2015.2	114	1,089	0.999	1,088	1,089	(1)
2016.1	108	953	0.999	952	955	(3)
2016.2	102	1,101	0.999	1,100	1,101	(1)
2017.1	96	884	0.999	883	884	(1)
2017.2	90	976	0.998	974	980	(5)
2018.1	84	826	0.999	825	829	(4)
2018.2	78	897	0.999	896	903	(7)
2019.1	72	767	1.000	767	769	(2)
2019.2	66	908	1.001	909	917	(8)
2020.1	60	582	1.004	584	591	(7)
2020.2	54	712	1.011	720	724	(4)
2021.1	48	537	1.013	544	548	(4)
2021.2	42	740	1.012	749	758	(9)
2022.1	36	604	1.014	613	626	(14)
2022.2	30	718	1.014	728	733	(4)
2023.1	24	648	1.019	660	671	(11)
2023.2	18	749	1.027	769	754	16
2024.1	12	651	1.032	672	718	(47)
2024.2	6	518	1.222	633		
Total		34,996		35,200	34,685	(118)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador

Third Party Liability - Property Damage (including DCPD)

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	2,659	1.000	2,659	2,659	0
2005.2	234	2,828	1.000	2,828	2,828	0
2006.1	228	2,754	1.000	2,754	2,754	0
2006.2	222	2,963	1.000	2,963	2,963	0
2007.1	216	3,129	1.000	3,129	3,129	0
2007.2	210	2,774	1.000	2,774	2,774	0
2008.1	204	2,674	1.000	2,674	2,674	0
2008.2	198	3,014	1.000	3,014	3,014	0
2009.1	192	3,071	1.000	3,071	3,071	0
2009.2	186	3,540	1.000	3,540	3,540	0
2010.1	180	3,183	1.000	3,183	3,183	0
2010.2	174	3,705	1.000	3,705	3,705	(0)
2011.1	168	3,593	1.000	3,593	3,593	(0)
2011.2	162	3,883	1.000	3,883	3,883	(0)
2012.1	156	3,544	1.000	3,544	3,544	(0)
2012.2	150	3,944	1.000	3,944	3,944	0
2013.1	144	3,788	1.000	3,787	3,788	(0)
2013.2	138	4,220	1.000	4,219	4,220	(0)
2014.1	132	3,924	1.000	3,923	3,924	(0)
2014.2	126	3,977	1.000	3,976	3,978	(1)
2015.1	120	4,047	1.000	4,046	4,047	(0)
2015.2	114	3,978	1.000	3,977	3,977	(0)
2016.1	108	3,681	1.000	3,680	3,681	(0)
2016.2	102	3,902	1.000	3,901	3,901	0
2017.1	96	3,624	1.000	3,623	3,623	(0)
2017.2	90	3,686	1.000	3,685	3,685	(0)
2018.1	84	3,424	1.000	3,423	3,423	(0)
2018.2	78	3,652	1.000	3,651	3,651	(1)
2019.1	72	3,134	1.000	3,133	3,133	(0)
2019.2	66	3,454	1.000	3,452	3,455	(3)
2020.1	60	2,801	1.000	2,800	2,800	(0)
2020.2	54	3,014	0.999	3,012	3,012	0
2021.1	48	2,655	0.999	2,653	2,654	(1)
2021.2	42	3,253	0.999	3,250	3,254	(4)
2022.1	36	2,755	0.999	2,751	2,761	(9)
2022.2	30	3,205	0.999	3,201	3,201	(0)
2023.1	24	3,192	0.998	3,184	3,189	(4)
2023.2	18	3,455	0.995	3,439	3,419	21
2024.1	12	3,445	0.995	3,428	3,449	(21)
2024.2	6	3,312	1.016	3,366		
Total		134,836		134,818	131,480	(27)

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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	648	1.000	648	648	0
2005.2	234	729	1.000	729	729	0
2006.1	228	607	1.000	607	607	0
2006.2	222	758	1.000	758	758	0
2007.1	216	695	1.000	695	695	0
2007.2	210	755	1.000	755	755	0
2008.1	204	687	1.000	687	687	0
2008.2	198	826	1.000	826	826	0
2009.1	192	717	1.000	717	717	0
2009.2	186	949	1.000	949	949	0
2010.1	180	858	1.000	858	858	0
2010.2	174	1,009	1.000	1,009	1,009	0
2011.1	168	846	1.000	846	846	(0)
2011.2	162	1,129	1.000	1,129	1,129	(0)
2012.1	156	962	1.000	962	962	(0)
2012.2	150	1,157	1.000	1,157	1,157	(0)
2013.1	144	1,045	1.000	1,045	1,045	(0)
2013.2	138	1,203	1.000	1,203	1,203	(0)
2014.1	132	1,063	1.000	1,063	1,063	(0)
2014.2	126	1,240	1.000	1,240	1,240	0
2015.1	120	1,153	1.000	1,153	1,153	(0)
2015.2	114	1,236	1.000	1,236	1,236	0
2016.1	108	1,124	1.000	1,124	1,124	(0)
2016.2	102	1,266	1.000	1,266	1,265	1
2017.1	96	1,041	1.000	1,041	1,041	0
2017.2	90	1,186	1.000	1,186	1,186	1
2018.1	84	964	1.000	964	963	1
2018.2	78	1,151	0.999	1,150	1,151	(1)
2019.1	72	988	0.999	987	987	0
2019.2	66	1,120	0.999	1,119	1,120	(1)
2020.1	60	694	1.000	694	695	(2)
2020.2	54	941	1.000	941	943	(2)
2021.1	48	720	1.000	720	720	0
2021.2	42	1,037	0.998	1,035	1,041	(6)
2022.1	36	840	0.997	837	845	(7)
2022.2	30	1,020	0.993	1,013	1,020	(7)
2023.1	24	986	0.987	974	968	6
2023.2	18	1,183	0.979	1,159	1,178	(19)
2024.1	12	1,084	0.951	1,030	1,025	5
2024.2	6	1,242	0.883	1,097		
Total		38,859		38,612	37,546	(31)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	64	1.000	64	64	0
2005.2	234	77	1.000	77	77	0
2006.1	228	58	1.000	58	58	0
2006.2	222	67	1.000	67	67	0
2007.1	216	55	1.000	55	55	0
2007.2	210	69	1.000	69	69	0
2008.1	204	48	1.000	48	48	0
2008.2	198	56	1.000	56	56	0
2009.1	192	69	1.000	69	69	0
2009.2	186	68	1.000	68	68	0
2010.1	180	75	1.000	75	75	0
2010.2	174	83	1.000	83	83	0
2011.1	168	73	1.000	73	73	0
2011.2	162	67	1.000	67	67	0
2012.1	156	58	1.000	58	58	0
2012.2	150	90	1.000	90	90	0
2013.1	144	72	1.000	72	72	0
2013.2	138	79	1.000	79	80	(1)
2014.1	132	102	1.000	102	102	0
2014.2	126	66	1.000	66	66	0
2015.1	120	101	1.000	101	101	0
2015.2	114	81	1.000	81	82	(1)
2016.1	108	72	1.000	72	73	(1)
2016.2	102	59	1.000	59	59	0
2017.1	96	52	1.000	52	54	(2)
2017.2	90	58	1.000	58	58	0
2018.1	84	58	0.997	58	58	(1)
2018.2	78	73	0.990	72	73	(1)
2019.1	72	56	0.985	55	55	0
2019.2	66	54	0.980	53	55	(2)
2020.1	60	54	0.993	54	53	0
2020.2	54	62	0.989	61	61	(0)
2021.1	48	38	0.989	38	39	(1)
2021.2	42	68	0.996	68	65	3
2022.1	36	57	1.002	57	57	(0)
2022.2	30	43	1.003	43	40	3
2023.1	24	45	1.035	47	47	(0)
2023.2	18	45	1.078	49	55	(7)
2024.1	12	45	1.130	51	42	9
2024.2	6	35	1.805	63		
Total		2,552		2,587	2,525	(1)

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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	2,569	1.000	2,569	2,569	0
2005.2	234	2,725	1.000	2,725	2,725	0
2006.1	228	2,818	1.000	2,818	2,818	0
2006.2	222	3,079	1.000	3,079	3,079	0
2007.1	216	3,590	1.000	3,590	3,590	0
2007.2	210	3,155	1.000	3,155	3,155	0
2008.1	204	3,214	1.000	3,214	3,214	0
2008.2	198	3,474	1.000	3,474	3,474	0
2009.1	192	3,694	1.000	3,694	3,694	0
2009.2	186	4,113	1.000	4,113	4,113	0
2010.1	180	3,813	1.000	3,813	3,813	0
2010.2	174	4,168	1.000	4,168	4,168	0
2011.1	168	4,212	1.000	4,212	4,212	0
2011.2	162	4,626	1.000	4,626	4,626	0
2012.1	156	4,405	1.000	4,405	4,405	0
2012.2	150	4,854	1.000	4,854	4,854	0
2013.1	144	4,865	1.000	4,865	4,865	0
2013.2	138	5,191	1.000	5,191	5,191	0
2014.1	132	5,275	1.000	5,275	5,275	0
2014.2	126	4,664	1.000	4,664	4,664	0
2015.1	120	5,019	1.000	5,019	5,019	0
2015.2	114	4,604	1.000	4,604	4,604	0
2016.1	108	4,508	1.000	4,508	4,508	0
2016.2	102	4,476	1.000	4,476	4,476	0
2017.1	96	4,424	1.000	4,424	4,424	0
2017.2	90	4,197	1.000	4,197	4,197	0
2018.1	84	4,058	1.000	4,058	4,058	0
2018.2	78	4,331	1.000	4,331	4,331	0
2019.1	72	4,131	1.000	4,131	4,131	0
2019.2	66	4,161	1.000	4,161	4,161	0
2020.1	60	3,218	1.000	3,218	3,218	0
2020.2	54	2,949	1.000	2,949	2,950	(1)
2021.1	48	2,858	1.000	2,858	2,859	(1)
2021.2	42	3,052	1.000	3,052	3,055	(3)
2022.1	36	3,024	1.000	3,024	3,027	(3)
2022.2	30	3,244	1.000	3,244	3,263	(19)
2023.1	24	3,602	1.000	3,601	3,622	(21)
2023.2	18	3,544	0.998	3,539	3,551	(13)
2024.1	12	3,777	0.990	3,739	3,733	6
2024.2	6	3,813	0.968	3,693		
Total		155,494		155,329	151,691	(54)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	4,430	1.000	4,430	4,430	0
2005.2	234	4,307	1.000	4,307	4,307	0
2006.1	228	5,073	1.000	5,073	5,073	0
2006.2	222	4,316	1.000	4,316	4,316	0
2007.1	216	5,111	1.000	5,111	5,111	0
2007.2	210	4,883	1.000	4,883	4,883	0
2008.1	204	5,353	1.000	5,353	5,353	0
2008.2	198	5,433	1.000	5,433	5,433	0
2009.1	192	6,849	1.000	6,849	6,849	0
2009.2	186	6,316	1.000	6,316	6,316	0
2010.1	180	7,391	1.000	7,391	7,391	0
2010.2	174	7,961	1.000	7,961	7,961	0
2011.1	168	8,544	1.000	8,544	8,544	0
2011.2	162	8,538	1.000	8,538	8,538	0
2012.1	156	9,200	1.000	9,200	9,200	0
2012.2	150	8,727	1.000	8,727	8,727	0
2013.1	144	9,414	1.000	9,414	9,414	0
2013.2	138	8,641	1.000	8,641	8,641	0
2014.1	132	10,424	1.000	10,424	10,423	0
2014.2	126	8,743	1.000	8,743	8,743	(0)
2015.1	120	10,931	1.000	10,930	10,931	(0)
2015.2	114	9,119	1.000	9,118	9,119	(0)
2016.1	108	11,524	1.000	11,523	11,524	(0)
2016.2	102	8,897	1.000	8,897	8,897	0
2017.1	96	13,258	1.000	13,257	13,257	(0)
2017.2	90	9,031	1.000	9,030	9,030	(0)
2018.1	84	10,133	1.000	10,132	10,132	(0)
2018.2	78	8,734	1.000	8,733	8,734	(0)
2019.1	72	9,197	1.000	9,196	9,197	(0)
2019.2	66	8,294	1.000	8,294	8,294	(0)
2020.1	60	7,806	1.000	7,806	7,806	0
2020.2	54	8,605	1.000	8,604	8,605	(0)
2021.1	48	7,965	1.000	7,965	7,965	(0)
2021.2	42	7,665	1.000	7,665	7,665	(0)
2022.1	36	8,738	1.000	8,739	8,745	(6)
2022.2	30	7,552	1.000	7,555	7,561	(6)
2023.1	24	9,086	1.001	9,098	9,109	(11)
2023.2	18	8,375	1.004	8,406	8,422	(15)
2024.1	12	8,673	1.018	8,826	8,811	16
2024.2	6	7,351	1.273	9,359		
Total		320,588		322,788	313,453	(25)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	14	1.000	14	14	0
2005.2	234	25	1.000	25	25	0
2006.1	228	17	1.000	17	17	0
2006.2	222	20	1.000	20	20	0
2007.1	216	19	1.000	19	19	0
2007.2	210	16	1.000	16	16	0
2008.1	204	13	1.000	13	13	0
2008.2	198	6	1.000	6	6	0
2009.1	192	15	1.000	15	15	0
2009.2	186	11	1.000	11	11	0
2010.1	180	10	1.000	10	10	0
2010.2	174	11	1.000	11	11	0
2011.1	168	3	1.000	3	3	0
2011.2	162	14	1.000	14	14	0
2012.1	156	14	1.000	14	14	0
2012.2	150	14	1.000	14	14	0
2013.1	144	13	1.000	13	13	0
2013.2	138	10	1.000	10	10	0
2014.1	132	8	1.000	8	8	0
2014.2	126	15	1.000	15	15	0
2015.1	120	14	1.000	14	14	0
2015.2	114	8	1.000	8	8	0
2016.1	108	8	1.000	8	8	0
2016.2	102	5	1.000	5	5	0
2017.1	96	14	1.000	14	14	0
2017.2	90	10	1.000	10	10	0
2018.1	84	8	1.000	8	8	0
2018.2	78	9	1.000	9	9	0
2019.1	72	5	1.000	5	5	0
2019.2	66	8	1.000	8	8	0
2020.1	60	6	1.000	6	6	0
2020.2	54	6	1.000	6	6	0
2021.1	48	6	1.000	6	6	0
2021.2	42	8	1.000	8	8	0
2022.1	36	4	1.000	4	4	(0)
2022.2	30	10	1.000	10	10	(0)
2023.1	24	7	1.000	7	8	(1)
2023.2	18	11	1.000	11	11	(0)
2024.1	12	8	0.966	8	9	(1)
2024.2	6	8	1.082	9		
Total		431		431	426	(3)

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	77	1.000	77	77	0
2005.2	234	99	1.000	99	99	0
2006.1	228	91	1.000	91	91	0
2006.2	222	100	1.000	100	100	0
2007.1	216	115	1.000	115	115	0
2007.2	210	86	1.000	86	86	0
2008.1	204	99	1.000	99	99	0
2008.2	198	87	1.000	87	87	0
2009.1	192	102	1.000	102	102	0
2009.2	186	103	1.000	103	103	0
2010.1	180	126	1.000	126	126	0
2010.2	174	176	1.000	176	176	0
2011.1	168	159	1.000	159	159	0
2011.2	162	176	1.000	176	176	0
2012.1	156	176	1.000	176	176	0
2012.2	150	205	1.000	205	205	0
2013.1	144	194	1.000	194	194	0
2013.2	138	180	1.000	180	180	0
2014.1	132	201	1.000	201	201	0
2014.2	126	217	1.000	217	217	0
2015.1	120	226	1.000	226	226	0
2015.2	114	213	1.000	213	213	0
2016.1	108	267	1.000	267	267	0
2016.2	102	264	1.000	264	264	0
2017.1	96	309	1.000	309	309	0
2017.2	90	222	1.000	222	222	0
2018.1	84	210	1.000	210	210	0
2018.2	78	239	1.000	239	239	0
2019.1	72	219	1.000	219	219	0
2019.2	66	238	1.000	238	238	0
2020.1	60	200	1.000	200	200	0
2020.2	54	205	1.000	205	205	0
2021.1	48	224	1.000	224	224	0
2021.2	42	238	1.000	238	238	0
2022.1	36	223	0.999	223	223	(1)
2022.2	30	231	1.001	231	231	(0)
2023.1	24	282	1.001	282	281	1
2023.2	18	288	1.001	288	288	(0)
2024.1	12	334	1.010	337	324	14
2024.2	6	299	1.109	332		
Total		7,700		7,736	7,391	14

Newfoundland PV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	0	1.000	0	0	0
2005.2	234	3	1.000	3	3	0
2006.1	228	2	1.000	2	2	0
2006.2	222	2	1.000	2	2	0
2007.1	216	2	1.000	2	2	0
2007.2	210	5	1.000	5	5	0
2008.1	204	2	1.000	2	2	0
2008.2	198	2	1.000	2	2	0
2009.1	192	3	1.000	3	3	0
2009.2	186	2	1.000	2	2	0
2010.1	180	2	1.000	2	2	0
2010.2	174	3	1.000	3	3	0
2011.1	168	1	1.000	1	1	0
2011.2	162	4	1.000	4	4	0
2012.1	156	1	1.000	1	1	0
2012.2	150	3	1.000	3	3	0
2013.1	144	5	1.000	5	5	0
2013.2	138	4	1.000	4	4	0
2014.1	132	6	1.000	6	5	1
2014.2	126	1	0.920	1	1	(0)
2015.1	120	5	0.966	5	5	0
2015.2	114	9	0.966	9	9	(0)
2016.1	108	16	0.912	15	15	(0)
2016.2	102	5	0.863	4	5	(1)
2017.1	96	3	0.846	3	2	0
2017.2	90	7	0.792	6	5	0
2018.1	84	9	0.754	7	7	(1)
2018.2	78	7	0.742	5	7	(2)
2019.1	72	7	0.737	5	6	(1)
2019.2	66	10	0.737	7	7	1
2020.1	60	8	0.670	5	5	1
2020.2	54	9	0.648	6	5	1
2021.1	48	8	0.655	5	5	(0)
2021.2	42	14	0.662	9	9	0
2022.1	36	6	0.704	4	3	1
2022.2	30	8	0.778	6	7	(1)
2023.1	24	9	1.162	10	12	(1)
2023.2	18	8	1.424	11	7	5
2024.1	12	1	1.668	2	2	(1)
2024.2	6	4	2.423	10		
Total		206		187	176	2

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 = +/-0.008; p = 0.266)	-0.132 (CI = +/-0.078; p = 0.002)	0.007 (CI = +/-0.005; p = 0.006)	0.368	+0.45%
Loss Cost	2007.2	0.004 (CI = +/-0.009; p = 0.378)	-0.128 (CI = +/-0.080; p = 0.003)	0.007 (CI = +/-0.005; p = 0.007)	0.353	+0.37%
Loss Cost	2008.1	0.003 (CI = +/-0.009; p = 0.438)	-0.129 (CI = +/-0.083; p = 0.003)	0.007 (CI = +/-0.005; p = 0.008)	0.351	+0.35%
Loss Cost	2008.2	0.001 (CI = +/-0.009; p = 0.788)	-0.117 (CI = +/-0.081; p = 0.006)	0.007 (CI = +/-0.005; p = 0.007)	0.352	+0.12%
Loss Cost	2009.1	-0.001 (CI = +/-0.009; p = 0.831)	-0.129 (CI = +/-0.080; p = 0.003)	0.006 (CI = +/-0.005; p = 0.008)	0.395	-0.10%
Loss Cost	2009.2	-0.004 (CI = +/-0.009; p = 0.328)	-0.112 (CI = +/-0.074; p = 0.004)	0.006 (CI = +/-0.004; p = 0.004)	0.451	-0.43%
Loss Cost	2010.1	-0.006 (CI = +/-0.009; p = 0.175)	-0.122 (CI = +/-0.074; p = 0.002)	0.006 (CI = +/-0.004; p = 0.005)	0.486	-0.62%
Loss Cost	2010.2	-0.007 (CI = +/-0.010; p = 0.168)	-0.120 (CI = +/-0.077; p = 0.004)	0.006 (CI = +/-0.004; p = 0.006)	0.487	-0.67%
Loss Cost	2011.1	-0.009 (CI = +/-0.010; p = 0.076)	-0.131 (CI = +/-0.077; p = 0.002)	0.006 (CI = +/-0.004; p = 0.006)	0.527	-0.90%
Loss Cost	2011.2	-0.011 (CI = +/-0.010; p = 0.030)	-0.120 (CI = +/-0.075; p = 0.003)	0.006 (CI = +/-0.004; p = 0.005)	0.563	-1.14%
Loss Cost	2012.1	-0.013 (CI = +/-0.011; p = 0.027)	-0.125 (CI = +/-0.078; p = 0.003)	0.006 (CI = +/-0.004; p = 0.006)	0.560	-1.25%
Loss Cost	2012.2	-0.014 (CI = +/-0.012; p = 0.020)	-0.119 (CI = +/-0.080; p = 0.006)	0.006 (CI = +/-0.004; p = 0.007)	0.571	-1.39%
Loss Cost	2013.1	-0.015 (CI = +/-0.013; p = 0.024)	-0.122 (CI = +/-0.084; p = 0.007)	0.006 (CI = +/-0.004; p = 0.008)	0.555	-1.47%
Loss Cost	2013.2	-0.014 (CI = +/-0.014; p = 0.043)	-0.125 (CI = +/-0.088; p = 0.008)	0.006 (CI = +/-0.004; p = 0.010)	0.548	-1.41%
Loss Cost	2014.1	-0.016 (CI = +/-0.015; p = 0.043)	-0.130 (CI = +/-0.093; p = 0.009)	0.006 (CI = +/-0.004; p = 0.012)	0.537	-1.54%
Loss Cost	2014.2	-0.018 (CI = +/-0.016; p = 0.025)	-0.119 (CI = +/-0.094; p = 0.016)	0.006 (CI = +/-0.004; p = 0.011)	0.566	-1.83%
Loss Cost	2015.1	-0.023 (CI = +/-0.016; p = 0.008)	-0.135 (CI = +/-0.092; p = 0.007)	0.006 (CI = +/-0.004; p = 0.008)	0.626	-2.29%
Loss Cost	2015.2	-0.024 (CI = +/-0.018; p = 0.011)	-0.132 (CI = +/-0.098; p = 0.012)	0.006 (CI = +/-0.004; p = 0.010)	0.623	-2.39%
Loss Cost	2016.1	-0.023 (CI = +/-0.020; p = 0.029)	-0.127 (CI = +/-0.104; p = 0.020)	0.006 (CI = +/-0.004; p = 0.013)	0.563	-2.25%
Loss Cost	2016.2	-0.021 (CI = +/-0.022; p = 0.067)	-0.134 (CI = +/-0.111; p = 0.022)	0.006 (CI = +/-0.005; p = 0.019)	0.548	-2.05%
Loss Cost	2017.1	-0.022 (CI = +/-0.026; p = 0.092)	-0.136 (CI = +/-0.120; p = 0.029)	0.006 (CI = +/-0.005; p = 0.024)	0.502	-2.13%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.049; p = 0.181)	-0.001 (CI = +/-0.003; p = 0.432)	0.894	+3.91%
Severity	2007.2	0.038 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.050; p = 0.200)	-0.001 (CI = +/-0.003; p = 0.437)	0.885	+3.90%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.049; p = 0.328)	-0.001 (CI = +/-0.003; p = 0.498)	0.894	+4.05%
Severity	2008.2	0.040 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.050; p = 0.363)	-0.001 (CI = +/-0.003; p = 0.501)	0.884	+4.03%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.052; p = 0.297)	-0.001 (CI = +/-0.003; p = 0.469)	0.874	+3.95%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.053; p = 0.387)	-0.001 (CI = +/-0.003; p = 0.458)	0.860	+3.87%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.055; p = 0.415)	-0.001 (CI = +/-0.003; p = 0.472)	0.849	+3.88%
Severity	2010.2	0.039 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.056; p = 0.332)	-0.001 (CI = +/-0.003; p = 0.479)	0.846	+3.98%
Severity	2011.1	0.039 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.058; p = 0.354)	-0.001 (CI = +/-0.003; p = 0.490)	0.833	+3.98%
Severity	2011.2	0.039 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.060; p = 0.399)	-0.001 (CI = +/-0.003; p = 0.498)	0.812	+3.95%
Severity	2012.1	0.039 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.063; p = 0.464)	-0.001 (CI = +/-0.003; p = 0.520)	0.800	+4.00%
Severity	2012.2	0.039 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.066; p = 0.464)	-0.001 (CI = +/-0.003; p = 0.528)	0.779	+4.03%
Severity	2013.1	0.040 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.069; p = 0.530)	-0.001 (CI = +/-0.003; p = 0.547)	0.764	+4.09%
Severity	2013.2	0.040 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.072; p = 0.526)	-0.001 (CI = +/-0.003; p = 0.554)	0.738	+4.12%
Severity	2014.1	0.039 (CI = +/-0.012; p = 0.000)	-0.026 (CI = +/-0.076; p = 0.475)	-0.001 (CI = +/-0.004; p = 0.553)	0.705	+4.01%
Severity	2014.2	0.036 (CI = +/-0.013; p = 0.000)	-0.014 (CI = +/-0.075; p = 0.691)	-0.001 (CI = +/-0.003; p = 0.594)	0.658	+3.68%
Severity	2015.1	0.033 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.074; p = 0.457)	-0.001 (CI = +/-0.003; p = 0.574)	0.612	+3.31%
Severity	2015.2	0.030 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.075; p = 0.646)	-0.001 (CI = +/-0.003; p = 0.645)	0.532	+3.02%
Severity	2016.1	0.032 (CI = +/-0.015; p = 0.001)	-0.010 (CI = +/-0.079; p = 0.780)	-0.001 (CI = +/-0.003; p = 0.637)	0.526	+3.22%
Severity	2016.2	0.033 (CI = +/-0.017; p = 0.001)	-0.015 (CI = +/-0.084; p = 0.699)	-0.001 (CI = +/-0.003; p = 0.601)	0.499	+3.37%
Severity	2017.1	0.030 (CI = +/-0.019; p = 0.005)	-0.024 (CI = +/-0.088; p = 0.565)	-0.001 (CI = +/-0.004; p = 0.655)	0.405	+3.04%
Frequency	2007.1	-0.034 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.061; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	0.858	-3.33%
Frequency	2007.2	-0.035 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	0.857	-3.39%
Frequency	2008.1	-0.036 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.062; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	0.867	-3.56%
Frequency	2008.2	-0.038 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.058; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.887	-3.76%
Frequency	2009.1	-0.040 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.890	-3.90%
Frequency	2009.2	-0.042 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.053; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.913	-4.13%
Frequency	2010.1	-0.044 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.923	-4.33%
Frequency	2010.2	-0.046 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.050; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.929	-4.47%
Frequency	2011.1	-0.048 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.940	-4.69%
Frequency	2011.2	-0.050 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.951	-4.89%
Frequency	2012.1	-0.052 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.953	-5.05%
Frequency	2012.2	-0.053 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.959	-5.21%
Frequency	2013.1	-0.055 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.958	-5.34%
Frequency	2013.2	-0.055 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.955	-5.31%
Frequency	2014.1	-0.055 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.948	-5.33%
Frequency	2014.2	-0.055 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.943	-5.31%
Frequency	2015.1	-0.056 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.937	-5.43%
Frequency	2015.2	-0.054 (CI = +/-0.009; p = 0.000)	-0.115 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.934	-5.25%
Frequency	2016.1	-0.054 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.055; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.922	-5.29%
Frequency	2016.2	-0.054 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.059; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.913	-5.24%
Frequency	2017.1	-0.052 (CI = +/-0.013; p = 0.000)	-0.112 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.890	-5.02%

Bodily Injury

Coverage = BI
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	0.001 (CI = +/-0.010; p = 0.888)	-0.029	+0.07%
Loss Cost	2007.2	-0.001 (CI = +/-0.010; p = 0.862)	-0.029	-0.09%
Loss Cost	2008.1	-0.001 (CI = +/-0.011; p = 0.913)	-0.031	-0.06%
Loss Cost	2008.2	-0.004 (CI = +/-0.011; p = 0.489)	-0.016	-0.36%
Loss Cost	2009.1	-0.005 (CI = +/-0.011; p = 0.362)	-0.005	-0.50%
Loss Cost	2009.2	-0.009 (CI = +/-0.011; p = 0.089)	0.065	-0.91%
Loss Cost	2010.1	-0.010 (CI = +/-0.011; p = 0.073)	0.078	-1.02%
Loss Cost	2010.2	-0.012 (CI = +/-0.012; p = 0.055)	0.098	-1.17%
Loss Cost	2011.1	-0.013 (CI = +/-0.013; p = 0.046)	0.111	-1.30%
Loss Cost	2011.2	-0.017 (CI = +/-0.013; p = 0.015)	0.184	-1.64%
Loss Cost	2012.1	-0.017 (CI = +/-0.014; p = 0.023)	0.165	-1.65%
Loss Cost	2012.2	-0.019 (CI = +/-0.015; p = 0.013)	0.205	-1.92%
Loss Cost	2013.1	-0.019 (CI = +/-0.016; p = 0.025)	0.173	-1.88%
Loss Cost	2013.2	-0.020 (CI = +/-0.018; p = 0.033)	0.161	-1.93%
Loss Cost	2014.1	-0.019 (CI = +/-0.020; p = 0.054)	0.132	-1.90%
Loss Cost	2014.2	-0.024 (CI = +/-0.021; p = 0.027)	0.191	-2.34%
Loss Cost	2015.1	-0.026 (CI = +/-0.023; p = 0.027)	0.202	-2.58%
Loss Cost	2015.2	-0.029 (CI = +/-0.025; p = 0.027)	0.211	-2.83%
Loss Cost	2016.1	-0.024 (CI = +/-0.028; p = 0.081)	0.127	-2.39%
Loss Cost	2016.2	-0.023 (CI = +/-0.031; p = 0.131)	0.088	-2.30%
Loss Cost	2017.1	-0.019 (CI = +/-0.035; p = 0.255)	0.026	-1.92%
Severity	2007.1	0.039 (CI = +/-0.005; p = 0.000)	0.893	+4.00%
Severity	2007.2	0.039 (CI = +/-0.005; p = 0.000)	0.884	+3.98%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	0.896	+4.14%
Severity	2008.2	0.040 (CI = +/-0.005; p = 0.000)	0.887	+4.11%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	0.876	+4.05%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	0.864	+3.95%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	0.854	+3.98%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	0.850	+4.07%
Severity	2011.1	0.040 (CI = +/-0.007; p = 0.000)	0.838	+4.10%
Severity	2011.2	0.040 (CI = +/-0.007; p = 0.000)	0.819	+4.04%
Severity	2012.1	0.040 (CI = +/-0.008; p = 0.000)	0.809	+4.12%
Severity	2012.2	0.040 (CI = +/-0.009; p = 0.000)	0.790	+4.12%
Severity	2013.1	0.041 (CI = +/-0.009; p = 0.000)	0.778	+4.21%
Severity	2013.2	0.041 (CI = +/-0.010; p = 0.000)	0.755	+4.21%
Severity	2014.1	0.041 (CI = +/-0.011; p = 0.000)	0.723	+4.14%
Severity	2014.2	0.037 (CI = +/-0.012; p = 0.000)	0.687	+3.76%
Severity	2015.1	0.034 (CI = +/-0.012; p = 0.000)	0.638	+3.43%
Severity	2015.2	0.030 (CI = +/-0.013; p = 0.000)	0.577	+3.08%
Severity	2016.1	0.032 (CI = +/-0.014; p = 0.000)	0.577	+3.29%
Severity	2016.2	0.034 (CI = +/-0.016; p = 0.000)	0.553	+3.41%
Severity	2017.1	0.031 (CI = +/-0.017; p = 0.002)	0.469	+3.12%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.723	-3.79%
Frequency	2007.2	-0.040 (CI = +/-0.008; p = 0.000)	0.726	-3.91%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.727	-4.03%
Frequency	2008.2	-0.044 (CI = +/-0.009; p = 0.000)	0.761	-4.29%
Frequency	2009.1	-0.045 (CI = +/-0.009; p = 0.000)	0.754	-4.38%
Frequency	2009.2	-0.048 (CI = +/-0.009; p = 0.000)	0.792	-4.68%
Frequency	2010.1	-0.049 (CI = +/-0.010; p = 0.000)	0.790	-4.81%
Frequency	2010.2	-0.052 (CI = +/-0.010; p = 0.000)	0.802	-5.03%
Frequency	2011.1	-0.053 (CI = +/-0.010; p = 0.000)	0.800	-5.18%
Frequency	2011.2	-0.056 (CI = +/-0.011; p = 0.000)	0.819	-5.46%
Frequency	2012.1	-0.057 (CI = +/-0.011; p = 0.000)	0.808	-5.54%
Frequency	2012.2	-0.060 (CI = +/-0.012; p = 0.000)	0.816	-5.80%
Frequency	2013.1	-0.060 (CI = +/-0.013; p = 0.000)	0.799	-5.84%
Frequency	2013.2	-0.061 (CI = +/-0.014; p = 0.000)	0.782	-5.90%
Frequency	2014.1	-0.060 (CI = +/-0.015; p = 0.000)	0.752	-5.80%
Frequency	2014.2	-0.061 (CI = +/-0.017; p = 0.000)	0.730	-5.88%
Frequency	2015.1	-0.060 (CI = +/-0.019; p = 0.000)	0.694	-5.81%
Frequency	2015.2	-0.059 (CI = +/-0.021; p = 0.000)	0.653	-5.73%
Frequency	2016.1	-0.057 (CI = +/-0.023; p = 0.000)	0.596	-5.49%
Frequency	2016.2	-0.057 (CI = +/-0.027; p = 0.000)	0.554	-5.53%
Frequency	2017.1	-0.050 (CI = +/-0.029; p = 0.002)	0.464	-4.89%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Non Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.017 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.390 (CI = +/-0.154; p = 0.000)	0.649	+1.73%
Loss Cost	2007.2	0.017 (CI = +/-0.008; p = 0.000)	-0.124 (CI = +/-0.060; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.388 (CI = +/-0.158; p = 0.000)	0.636	+1.71%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.395 (CI = +/-0.162; p = 0.000)	0.638	+1.79%
Loss Cost	2008.2	0.015 (CI = +/-0.009; p = 0.002)	-0.113 (CI = +/-0.061; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.375 (CI = +/-0.160; p = 0.000)	0.632	+1.56%
Loss Cost	2009.1	0.013 (CI = +/-0.010; p = 0.008)	-0.120 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.358 (CI = +/-0.161; p = 0.000)	0.646	+1.36%
Loss Cost	2009.2	0.010 (CI = +/-0.009; p = 0.040)	-0.108 (CI = +/-0.056; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.326 (CI = +/-0.146; p = 0.000)	0.684	+0.96%
Loss Cost	2010.1	0.008 (CI = +/-0.010; p = 0.105)	-0.113 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.149; p = 0.000)	0.693	+0.80%
Loss Cost	2010.2	0.008 (CI = +/-0.011; p = 0.113)	-0.115 (CI = +/-0.060; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.316 (CI = +/-0.155; p = 0.000)	0.692	+0.85%
Loss Cost	2011.1	0.006 (CI = +/-0.011; p = 0.260)	-0.121 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.300 (CI = +/-0.158; p = 0.001)	0.704	+0.64%
Loss Cost	2011.2	0.004 (CI = +/-0.012; p = 0.518)	-0.114 (CI = +/-0.061; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.281 (CI = +/-0.159; p = 0.001)	0.717	+0.38%
Loss Cost	2012.1	0.004 (CI = +/-0.013; p = 0.566)	-0.115 (CI = +/-0.064; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.281 (CI = +/-0.167; p = 0.002)	0.709	+0.37%
Loss Cost	2012.2	0.003 (CI = +/-0.014; p = 0.688)	-0.113 (CI = +/-0.067; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	-0.275 (CI = +/-0.174; p = 0.004)	0.708	+0.28%
Loss Cost	2013.1	0.004 (CI = +/-0.016; p = 0.643)	-0.110 (CI = +/-0.070; p = 0.004)	0.009 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.184; p = 0.005)	0.695	+0.36%
Loss Cost	2013.2	0.007 (CI = +/-0.017; p = 0.420)	-0.117 (CI = +/-0.072; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	-0.300 (CI = +/-0.188; p = 0.004)	0.706	+0.68%
Loss Cost	2014.1	0.007 (CI = +/-0.019; p = 0.437)	-0.116 (CI = +/-0.076; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.303 (CI = +/-0.200; p = 0.005)	0.694	+0.74%
Loss Cost	2014.2	0.004 (CI = +/-0.021; p = 0.660)	-0.110 (CI = +/-0.079; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	-0.287 (CI = +/-0.208; p = 0.010)	0.699	+0.45%
Loss Cost	2015.1	-0.001 (CI = +/-0.023; p = 0.919)	-0.122 (CI = +/-0.081; p = 0.006)	0.009 (CI = +/-0.004; p = 0.001)	-0.255 (CI = +/-0.214; p = 0.022)	0.721	-0.11%
Loss Cost	2015.2	-0.001 (CI = +/-0.026; p = 0.967)	-0.123 (CI = +/-0.086; p = 0.008)	0.009 (CI = +/-0.005; p = 0.001)	-0.258 (CI = +/-0.228; p = 0.029)	0.716	-0.05%
Loss Cost	2016.1	0.007 (CI = +/-0.029; p = 0.630)	-0.110 (CI = +/-0.088; p = 0.018)	0.009 (CI = +/-0.005; p = 0.001)	-0.294 (CI = +/-0.235; p = 0.018)	0.699	+0.66%
Loss Cost	2016.2	0.014 (CI = +/-0.031; p = 0.347)	-0.121 (CI = +/-0.089; p = 0.011)	0.009 (CI = +/-0.005; p = 0.001)	-0.325 (CI = +/-0.236; p = 0.011)	0.721	+1.38%
Loss Cost	2017.1	0.018 (CI = +/-0.036; p = 0.284)	-0.114 (CI = +/-0.096; p = 0.023)	0.009 (CI = +/-0.005; p = 0.001)	-0.345 (CI = +/-0.255; p = 0.013)	0.699	+1.84%
Severity	2007.1	0.044 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.179)	0.001 (CI = +/-0.003; p = 0.661)	-0.164 (CI = +/-0.115; p = 0.007)	0.914	+4.47%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.178)	0.001 (CI = +/-0.003; p = 0.650)	-0.167 (CI = +/-0.119; p = 0.007)	0.906	+4.49%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.042; p = 0.338)	0.001 (CI = +/-0.003; p = 0.385)	-0.191 (CI = +/-0.109; p = 0.001)	0.924	+4.78%
Severity	2008.2	0.047 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.043; p = 0.333)	0.001 (CI = +/-0.003; p = 0.382)	-0.193 (CI = +/-0.112; p = 0.001)	0.917	+4.80%
Severity	2009.1	0.046 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.044; p = 0.313)	0.001 (CI = +/-0.003; p = 0.425)	-0.189 (CI = +/-0.116; p = 0.002)	0.908	+4.75%
Severity	2009.2	0.046 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.374)	0.001 (CI = +/-0.003; p = 0.466)	-0.184 (CI = +/-0.119; p = 0.004)	0.896	+4.68%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.047; p = 0.471)	0.001 (CI = +/-0.003; p = 0.414)	-0.192 (CI = +/-0.122; p = 0.003)	0.889	+4.78%
Severity	2010.2	0.049 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.046; p = 0.302)	0.001 (CI = +/-0.003; p = 0.309)	-0.210 (CI = +/-0.119; p = 0.001)	0.897	+5.03%
Severity	2011.1	0.050 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.047; p = 0.399)	0.002 (CI = +/-0.003; p = 0.268)	-0.219 (CI = +/-0.123; p = 0.001)	0.890	+5.15%
Severity	2011.2	0.051 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.049; p = 0.387)	0.002 (CI = +/-0.003; p = 0.268)	-0.222 (CI = +/-0.128; p = 0.002)	0.877	+5.20%
Severity	2012.1	0.053 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.050; p = 0.564)	0.002 (CI = +/-0.003; p = 0.192)	-0.240 (CI = +/-0.129; p = 0.001)	0.878	+5.46%
Severity	2012.2	0.055 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.051; p = 0.465)	0.002 (CI = +/-0.003; p = 0.167)	-0.252 (CI = +/-0.132; p = 0.001)	0.871	+5.64%
Severity	2013.1	0.058 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.051; p = 0.687)	0.002 (CI = +/-0.003; p = 0.107)	-0.273 (CI = +/-0.132; p = 0.000)	0.874	+5.98%
Severity	2013.2	0.060 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.051; p = 0.547)	0.003 (CI = +/-0.003; p = 0.088)	-0.288 (CI = +/-0.135; p = 0.000)	0.870	+6.23%
Severity	2014.1	0.061 (CI = +/-0.014; p = 0.000)	-0.013 (CI = +/-0.054; p = 0.629)	0.003 (CI = +/-0.003; p = 0.090)	-0.294 (CI = +/-0.143; p = 0.000)	0.852	+6.34%
Severity	2014.2	0.058 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.054; p = 0.812)	0.002 (CI = +/-0.003; p = 0.104)	-0.275 (CI = +/-0.144; p = 0.001)	0.821	+5.98%
Severity	2015.1	0.055 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.056; p = 0.626)	0.002 (CI = +/-0.003; p = 0.143)	-0.256 (CI = +/-0.149; p = 0.002)	0.781	+5.63%
Severity	2015.2	0.052 (CI = +/-0.018; p = 0.000)	-0.008 (CI = +/-0.058; p = 0.765)	0.002 (CI = +/-0.003; p = 0.161)	-0.242 (CI = +/-0.155; p = 0.005)	0.722	+5.33%
Severity	2016.1	0.060 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.054; p = 0.816)	0.003 (CI = +/-0.003; p = 0.074)	-0.281 (CI = +/-0.145; p = 0.001)	0.783	+6.15%
Severity	2016.2	0.066 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.051; p = 0.879)	0.003 (CI = +/-0.003; p = 0.051)	-0.307 (CI = +/-0.136; p = 0.000)	0.820	+6.78%
Severity	2017.1	0.065 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.056; p = 0.866)	0.003 (CI = +/-0.003; p = 0.064)	-0.305 (CI = +/-0.150; p = 0.001)	0.771	+6.73%
Frequency	2007.1	-0.027 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.054; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.142; p = 0.003)	0.891	-2.62%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.055; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.145; p = 0.004)	0.889	-2.66%
Frequency	2008.1	-0.029 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.055; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.145; p = 0.007)	0.893	-2.85%
Frequency	2008.2	-0.031 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.053; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.138; p = 0.012)	0.907	-3.10%
Frequency	2009.1	-0.033 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.054; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.140; p = 0.021)	0.907	-3.24%
Frequency	2009.2	-0.036 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.050; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.130; p = 0.033)	0.925	-3.55%
Frequency	2010.1	-0.039 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.127; p = 0.061)	0.931	-3.80%
Frequency	2010.2	-0.041 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.049; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.127; p = 0.097)	0.934	-3.98%
Frequency	2011.1	-0.044 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.081 (CI = +/-0.121; p = 0.179)	0.942	-4.30%
Frequency	2011.2	-0.047 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.114; p = 0.297)	0.951	-4.59%
Frequency	2012.1	-0.049 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.114; p = 0.465)	0.952	-4.82%
Frequency	2012.2	-0.052 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.111; p = 0.674)	0.957	-5.08%
Frequency	2013.1	-0.054 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.113; p = 0.900)	0.956	-5.30%
Frequency	2013.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.118; p = 0.842)	0.952	-5.23%
Frequency	2014.1	-0.054 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.126; p = 0.884)	0.945	-5.27%
Frequency	2014.2	-0.054 (CI = +/-0.014; p = 0.000)	-0.104 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.133; p = 0.853)	0.940	-5.22%
Frequency	2015.1	-0.056 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.053; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.141; p = 0.989)	0.933	-5.43%
Frequency	2015.2	-0.052 (CI = +/-0.016; p = 0.000)	-0.115 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.143; p = 0.811)	0.930	-5.11%
Frequency	2016.1	-0.053 (CI = +/-0.019; p = 0.000)	-0.116 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.155; p = 0.859)	0.916	-5.17%
Frequency	2016.2	-0.052 (CI = +/-0.022; p = 0.000)	-0.118 (CI = +/-0.063; p = 0.001)	0.007 (CI = +/-0.003; p = 0.001)	-0.018 (CI = +/-0.166; p = 0.816)	0.906	-5.06%
Frequency	2017.1	-0.047 (CI = +/-0.025; p = 0.001)	-0.110 (CI = +/-0.066; p = 0.004)	0.007 (CI = +/-0.003; p = 0.001)	-0.040 (CI = +/-0.176; p = 0.626)	0.883	-4.59%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Non Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.005 (CI = +/-0.009; p = 0.273)	-0.147 (CI = +/-0.082; p = 0.001)	-0.203 (CI = +/-0.197; p = 0.044)	0.294	+0.51%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.371)	-0.144 (CI = +/-0.085; p = 0.002)	-0.198 (CI = +/-0.201; p = 0.054)	0.272	+0.44%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.425)	-0.145 (CI = +/-0.087; p = 0.002)	-0.196 (CI = +/-0.206; p = 0.062)	0.269	+0.42%
Loss Cost	2008.2	0.002 (CI = +/-0.011; p = 0.760)	-0.134 (CI = +/-0.087; p = 0.004)	-0.176 (CI = +/-0.203; p = 0.087)	0.246	+0.17%
Loss Cost	2009.1	-0.001 (CI = +/-0.011; p = 0.880)	-0.144 (CI = +/-0.087; p = 0.002)	-0.159 (CI = +/-0.202; p = 0.118)	0.285	-0.08%
Loss Cost	2009.2	-0.005 (CI = +/-0.011; p = 0.391)	-0.129 (CI = +/-0.082; p = 0.003)	-0.131 (CI = +/-0.191; p = 0.172)	0.304	-0.48%
Loss Cost	2010.1	-0.007 (CI = +/-0.012; p = 0.229)	-0.138 (CI = +/-0.083; p = 0.002)	-0.115 (CI = +/-0.191; p = 0.226)	0.339	-0.70%
Loss Cost	2010.2	-0.007 (CI = +/-0.013; p = 0.241)	-0.136 (CI = +/-0.086; p = 0.003)	-0.113 (CI = +/-0.197; p = 0.250)	0.337	-0.74%
Loss Cost	2011.1	-0.010 (CI = +/-0.013; p = 0.127)	-0.147 (CI = +/-0.087; p = 0.002)	-0.095 (CI = +/-0.197; p = 0.330)	0.377	-1.02%
Loss Cost	2011.2	-0.013 (CI = +/-0.014; p = 0.065)	-0.137 (CI = +/-0.088; p = 0.004)	-0.076 (CI = +/-0.198; p = 0.434)	0.398	-1.32%
Loss Cost	2012.1	-0.015 (CI = +/-0.015; p = 0.059)	-0.142 (CI = +/-0.091; p = 0.004)	-0.067 (CI = +/-0.204; p = 0.500)	0.391	-1.47%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.054)	-0.137 (CI = +/-0.094; p = 0.007)	-0.057 (CI = +/-0.210; p = 0.577)	0.396	-1.63%
Loss Cost	2013.1	-0.018 (CI = +/-0.019; p = 0.061)	-0.140 (CI = +/-0.099; p = 0.008)	-0.051 (CI = +/-0.219; p = 0.632)	0.373	-1.75%
Loss Cost	2013.2	-0.016 (CI = +/-0.020; p = 0.118)	-0.144 (CI = +/-0.103; p = 0.009)	-0.060 (CI = +/-0.228; p = 0.589)	0.365	-1.59%
Loss Cost	2014.1	-0.018 (CI = +/-0.023; p = 0.119)	-0.149 (CI = +/-0.109; p = 0.010)	-0.051 (CI = +/-0.238; p = 0.659)	0.346	-1.76%
Loss Cost	2014.2	-0.021 (CI = +/-0.025; p = 0.090)	-0.140 (CI = +/-0.113; p = 0.018)	-0.032 (CI = +/-0.247; p = 0.786)	0.358	-2.12%
Loss Cost	2015.1	-0.028 (CI = +/-0.027; p = 0.041)	-0.157 (CI = +/-0.114; p = 0.010)	0.000 (CI = +/-0.249; p = 0.997)	0.414	-2.81%
Loss Cost	2015.2	-0.029 (CI = +/-0.031; p = 0.065)	-0.156 (CI = +/-0.121; p = 0.015)	0.003 (CI = +/-0.265; p = 0.984)	0.405	-2.85%
Loss Cost	2016.1	-0.026 (CI = +/-0.036; p = 0.141)	-0.150 (CI = +/-0.129; p = 0.026)	-0.010 (CI = +/-0.283; p = 0.942)	0.309	-2.58%
Loss Cost	2016.2	-0.020 (CI = +/-0.041; p = 0.319)	-0.161 (CI = +/-0.135; p = 0.023)	-0.037 (CI = +/-0.299; p = 0.792)	0.303	-1.94%
Loss Cost	2017.1	-0.019 (CI = +/-0.049; p = 0.421)	-0.159 (CI = +/-0.147; p = 0.036)	-0.041 (CI = +/-0.326; p = 0.788)	0.230	-1.84%
Severity	2007.1	0.043 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.152)	-0.154 (CI = +/-0.103; p = 0.005)	0.916	+4.39%
Severity	2007.2	0.043 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.044; p = 0.154)	-0.155 (CI = +/-0.105; p = 0.005)	0.909	+4.41%
Severity	2008.1	0.045 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.041; p = 0.274)	-0.170 (CI = +/-0.097; p = 0.001)	0.925	+4.63%
Severity	2008.2	0.045 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.042; p = 0.276)	-0.171 (CI = +/-0.099; p = 0.001)	0.917	+4.64%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.253)	-0.168 (CI = +/-0.101; p = 0.002)	0.909	+4.59%
Severity	2009.2	0.044 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.045; p = 0.318)	-0.163 (CI = +/-0.103; p = 0.003)	0.897	+4.52%
Severity	2010.1	0.045 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.388)	-0.168 (CI = +/-0.106; p = 0.003)	0.891	+4.59%
Severity	2010.2	0.047 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.045; p = 0.239)	-0.180 (CI = +/-0.103; p = 0.001)	0.896	+4.78%
Severity	2011.1	0.047 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.047; p = 0.301)	-0.185 (CI = +/-0.106; p = 0.001)	0.889	+4.86%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.049; p = 0.303)	-0.186 (CI = +/-0.110; p = 0.002)	0.875	+4.89%
Severity	2012.1	0.049 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.050; p = 0.421)	-0.195 (CI = +/-0.111; p = 0.001)	0.873	+5.05%
Severity	2012.2	0.051 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.051; p = 0.350)	-0.203 (CI = +/-0.114; p = 0.001)	0.864	+5.19%
Severity	2013.1	0.053 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.052; p = 0.488)	-0.214 (CI = +/-0.115; p = 0.001)	0.863	+5.40%
Severity	2013.2	0.054 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.053; p = 0.391)	-0.224 (CI = +/-0.118; p = 0.001)	0.855	+5.58%
Severity	2014.1	0.055 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.056; p = 0.424)	-0.224 (CI = +/-0.123; p = 0.001)	0.833	+5.60%
Severity	2014.2	0.051 (CI = +/-0.013; p = 0.000)	-0.014 (CI = +/-0.056; p = 0.601)	-0.208 (CI = +/-0.123; p = 0.002)	0.800	+5.26%
Severity	2015.1	0.048 (CI = +/-0.014; p = 0.000)	-0.022 (CI = +/-0.057; p = 0.430)	-0.192 (CI = +/-0.125; p = 0.005)	0.762	+4.91%
Severity	2015.2	0.045 (CI = +/-0.015; p = 0.000)	-0.016 (CI = +/-0.059; p = 0.567)	-0.179 (CI = +/-0.129; p = 0.010)	0.700	+4.61%
Severity	2016.1	0.051 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.058; p = 0.854)	-0.203 (CI = +/-0.126; p = 0.004)	0.740	+5.20%
Severity	2016.2	0.056 (CI = +/-0.017; p = 0.000)	-0.015 (CI = +/-0.056; p = 0.583)	-0.227 (CI = +/-0.124; p = 0.002)	0.768	+5.80%
Severity	2017.1	0.055 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.061; p = 0.561)	-0.223 (CI = +/-0.135; p = 0.004)	0.709	+5.67%
Frequency	2007.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.077; p = 0.004)	-0.050 (CI = +/-0.184; p = 0.587)	0.775	-3.72%
Frequency	2007.2	-0.039 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.079; p = 0.007)	-0.042 (CI = +/-0.187; p = 0.647)	0.772	-3.80%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.078; p = 0.003)	-0.026 (CI = +/-0.184; p = 0.777)	0.783	-4.02%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.076; p = 0.006)	-0.005 (CI = +/-0.179; p = 0.954)	0.805	-4.28%
Frequency	2009.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.077; p = 0.003)	0.009 (CI = +/-0.178; p = 0.917)	0.807	-4.47%
Frequency	2009.2	-0.049 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.074; p = 0.006)	0.033 (CI = +/-0.170; p = 0.696)	0.832	-4.78%
Frequency	2010.1	-0.052 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.072; p = 0.002)	0.052 (CI = +/-0.165; p = 0.523)	0.844	-5.06%
Frequency	2010.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.072; p = 0.004)	0.067 (CI = +/-0.165; p = 0.410)	0.850	-5.27%
Frequency	2011.1	-0.058 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.070; p = 0.001)	0.089 (CI = +/-0.158; p = 0.255)	0.865	-5.61%
Frequency	2011.2	-0.061 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.068; p = 0.003)	0.110 (CI = +/-0.154; p = 0.153)	0.878	-5.92%
Frequency	2012.1	-0.064 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.068; p = 0.001)	0.128 (CI = +/-0.151; p = 0.093)	0.882	-6.21%
Frequency	2012.2	-0.067 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.002)	0.146 (CI = +/-0.150; p = 0.057)	0.888	-6.48%
Frequency	2013.1	-0.070 (CI = +/-0.013; p = 0.000)	-0.123 (CI = +/-0.068; p = 0.001)	0.163 (CI = +/-0.150; p = 0.035)	0.887	-6.78%
Frequency	2013.2	-0.070 (CI = +/-0.014; p = 0.000)	-0.122 (CI = +/-0.071; p = 0.002)	0.164 (CI = +/-0.157; p = 0.042)	0.877	-6.80%
Frequency	2014.1	-0.072 (CI = +/-0.016; p = 0.000)	-0.127 (CI = +/-0.074; p = 0.002)	0.174 (CI = +/-0.163; p = 0.038)	0.861	-6.98%
Frequency	2014.2	-0.073 (CI = +/-0.018; p = 0.000)	-0.126 (CI = +/-0.078; p = 0.003)	0.175 (CI = +/-0.172; p = 0.046)	0.848	-7.01%
Frequency	2015.1	-0.076 (CI = +/-0.019; p = 0.000)	-0.135 (CI = +/-0.081; p = 0.003)	0.193 (CI = +/-0.177; p = 0.034)	0.836	-7.36%
Frequency	2015.2	-0.074 (CI = +/-0.022; p = 0.000)	-0.140 (CI = +/-0.085; p = 0.003)	0.182 (CI = +/-0.187; p = 0.055)	0.816	-7.14%
Frequency	2016.1	-0.077 (CI = +/-0.025; p = 0.000)	-0.145 (CI = +/-0.091; p = 0.004)	0.194 (CI = +/-0.198; p = 0.055)	0.783	-7.39%
Frequency	2016.2	-0.076 (CI = +/-0.029; p = 0.000)	-0.146 (CI = +/-0.097; p = 0.006)	0.190 (CI = +/-0.214; p = 0.077)	0.759	-7.32%
Frequency	2017.1	-0.074 (CI = +/-0.035; p = 0.001)	-0.143 (CI = +/-0.105; p = 0.012)	0.181 (CI = +/-0.233; p = 0.115)	0.677	-7.11%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Non Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.019 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.406 (CI = +/-0.192; p = 0.000)	0.453	+1.91%
Loss Cost	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.396 (CI = +/-0.196; p = 0.000)	0.440	+1.80%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.413 (CI = +/-0.198; p = 0.000)	0.459	+1.99%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.005)	0.012 (CI = +/-0.005; p = 0.000)	-0.384 (CI = +/-0.192; p = 0.000)	0.464	+1.65%
Loss Cost	2009.1	0.016 (CI = +/-0.012; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	-0.378 (CI = +/-0.198; p = 0.001)	0.458	+1.58%
Loss Cost	2009.2	0.011 (CI = +/-0.011; p = 0.064)	0.011 (CI = +/-0.004; p = 0.000)	-0.335 (CI = +/-0.181; p = 0.001)	0.513	+1.07%
Loss Cost	2010.1	0.010 (CI = +/-0.012; p = 0.093)	0.011 (CI = +/-0.004; p = 0.000)	-0.334 (CI = +/-0.188; p = 0.001)	0.511	+1.04%
Loss Cost	2010.2	0.010 (CI = +/-0.013; p = 0.145)	0.011 (CI = +/-0.005; p = 0.000)	-0.328 (CI = +/-0.195; p = 0.002)	0.510	+0.98%
Loss Cost	2011.1	0.009 (CI = +/-0.014; p = 0.194)	0.011 (CI = +/-0.005; p = 0.000)	-0.326 (CI = +/-0.203; p = 0.003)	0.509	+0.94%
Loss Cost	2011.2	0.005 (CI = +/-0.015; p = 0.474)	0.010 (CI = +/-0.005; p = 0.000)	-0.296 (CI = +/-0.201; p = 0.006)	0.543	+0.53%
Loss Cost	2012.1	0.007 (CI = +/-0.016; p = 0.377)	0.010 (CI = +/-0.005; p = 0.000)	-0.309 (CI = +/-0.208; p = 0.006)	0.539	+0.71%
Loss Cost	2012.2	0.005 (CI = +/-0.018; p = 0.596)	0.010 (CI = +/-0.005; p = 0.000)	-0.291 (CI = +/-0.215; p = 0.010)	0.549	+0.46%
Loss Cost	2013.1	0.008 (CI = +/-0.019; p = 0.423)	0.010 (CI = +/-0.005; p = 0.000)	-0.311 (CI = +/-0.222; p = 0.009)	0.546	+0.76%
Loss Cost	2013.2	0.009 (CI = +/-0.021; p = 0.389)	0.011 (CI = +/-0.005; p = 0.000)	-0.320 (CI = +/-0.234; p = 0.010)	0.539	+0.90%
Loss Cost	2014.1	0.012 (CI = +/-0.023; p = 0.284)	0.011 (CI = +/-0.005; p = 0.000)	-0.340 (CI = +/-0.243; p = 0.009)	0.536	+1.24%
Loss Cost	2014.2	0.007 (CI = +/-0.025; p = 0.567)	0.010 (CI = +/-0.005; p = 0.001)	-0.310 (CI = +/-0.249; p = 0.018)	0.562	+0.71%
Loss Cost	2015.1	0.005 (CI = +/-0.029; p = 0.700)	0.010 (CI = +/-0.005; p = 0.001)	-0.300 (CI = +/-0.265; p = 0.029)	0.559	+0.53%
Loss Cost	2015.2	0.003 (CI = +/-0.032; p = 0.851)	0.010 (CI = +/-0.006; p = 0.001)	-0.288 (CI = +/-0.282; p = 0.046)	0.556	+0.29%
Loss Cost	2016.1	0.014 (CI = +/-0.034; p = 0.402)	0.011 (CI = +/-0.005; p = 0.001)	-0.340 (CI = +/-0.277; p = 0.020)	0.564	+1.37%
Loss Cost	2016.2	0.018 (CI = +/-0.038; p = 0.338)	0.011 (CI = +/-0.006; p = 0.001)	-0.358 (CI = +/-0.295; p = 0.021)	0.551	+1.78%
Loss Cost	2017.1	0.027 (CI = +/-0.042; p = 0.189)	0.011 (CI = +/-0.006; p = 0.001)	-0.397 (CI = +/-0.304; p = 0.015)	0.551	+2.73%
Severity	2007.1	0.044 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.536)	-0.168 (CI = +/-0.117; p = 0.006)	0.912	+4.51%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.541)	-0.169 (CI = +/-0.120; p = 0.007)	0.904	+4.51%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.311)	-0.194 (CI = +/-0.108; p = 0.001)	0.925	+4.81%
Severity	2008.2	0.047 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.317)	-0.195 (CI = +/-0.112; p = 0.001)	0.917	+4.82%
Severity	2009.1	0.047 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.339)	-0.193 (CI = +/-0.115; p = 0.002)	0.907	+4.80%
Severity	2009.2	0.046 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.393)	-0.185 (CI = +/-0.118; p = 0.003)	0.896	+4.70%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.344)	-0.195 (CI = +/-0.121; p = 0.003)	0.891	+4.82%
Severity	2010.2	0.049 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.244)	-0.212 (CI = +/-0.119; p = 0.001)	0.896	+5.05%
Severity	2011.1	0.051 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.205)	-0.223 (CI = +/-0.121; p = 0.001)	0.892	+5.20%
Severity	2011.2	0.051 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.211)	-0.225 (CI = +/-0.127; p = 0.001)	0.878	+5.23%
Severity	2012.1	0.054 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.149)	-0.243 (CI = +/-0.126; p = 0.001)	0.881	+5.50%
Severity	2012.2	0.055 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.128)	-0.254 (CI = +/-0.130; p = 0.001)	0.873	+5.67%
Severity	2013.1	0.058 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.081)	-0.276 (CI = +/-0.128; p = 0.000)	0.880	+6.02%
Severity	2013.2	0.061 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.064)	-0.291 (CI = +/-0.132; p = 0.000)	0.874	+6.26%
Severity	2014.1	0.062 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.064)	-0.298 (CI = +/-0.138; p = 0.000)	0.858	+6.40%
Severity	2014.2	0.058 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	-0.276 (CI = +/-0.138; p = 0.001)	0.831	+6.00%
Severity	2015.1	0.055 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.003; p = 0.103)	-0.261 (CI = +/-0.143; p = 0.001)	0.791	+5.70%
Severity	2015.2	0.052 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.126)	-0.244 (CI = +/-0.149; p = 0.003)	0.739	+5.36%
Severity	2016.1	0.059 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.064)	-0.279 (CI = +/-0.137; p = 0.001)	0.798	+6.11%
Severity	2016.2	0.066 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.002; p = 0.035)	-0.308 (CI = +/-0.129; p = 0.000)	0.833	+6.80%
Severity	2017.1	0.066 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	-0.307 (CI = +/-0.140; p = 0.000)	0.789	+6.77%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.166; p = 0.006)	0.850	-2.49%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.227 (CI = +/-0.169; p = 0.010)	0.849	-2.60%
Frequency	2008.1	-0.027 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.173; p = 0.015)	0.847	-2.69%
Frequency	2008.2	-0.031 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.164; p = 0.025)	0.870	-3.02%
Frequency	2009.1	-0.031 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.169; p = 0.033)	0.864	-3.07%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.156; p = 0.059)	0.891	-3.47%
Frequency	2010.1	-0.037 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.160; p = 0.085)	0.889	-3.60%
Frequency	2010.2	-0.040 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.158; p = 0.142)	0.897	-3.88%
Frequency	2011.1	-0.041 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.161; p = 0.202)	0.895	-4.05%
Frequency	2011.2	-0.046 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.153; p = 0.349)	0.911	-4.47%
Frequency	2012.1	-0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.160; p = 0.405)	0.905	-4.54%
Frequency	2012.2	-0.051 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.155; p = 0.627)	0.915	-4.93%
Frequency	2013.1	-0.051 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.163; p = 0.660)	0.906	-4.96%
Frequency	2013.2	-0.052 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.172; p = 0.726)	0.898	-5.05%
Frequency	2014.1	-0.050 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.180; p = 0.630)	0.885	-4.85%
Frequency	2014.2	-0.051 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.033 (CI = +/-0.190; p = 0.717)	0.875	-4.99%
Frequency	2015.1	-0.050 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.039 (CI = +/-0.202; p = 0.688)	0.858	-4.89%
Frequency	2015.2	-0.049 (CI = +/-0.025; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	-0.044 (CI = +/-0.216; p = 0.674)	0.837	-4.81%
Frequency	2016.1	-0.046 (CI = +/-0.028; p = 0.003)	0.008 (CI = +/-0.004; p = 0.001)	-0.061 (CI = +/-0.228; p = 0.576)	0.811	-4.47%
Frequency	2016.2	-0.048 (CI = +/-0.032; p = 0.006)	0.008 (CI = +/-0.005; p = 0.002)	-0.050 (CI = +/-0.245; p = 0.666)	0.792	-4.70%
Frequency	2017.1	-0.039 (CI = +/-0.034; p = 0.029)	0.008 (CI = +/-0.004; p = 0.002)	-0.090 (CI = +/-0.244; p = 0.438)	0.761	-3.78%

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	0.000 (CI = +/-0.008; p = 0.997)	-0.146 (CI = +/-0.086; p = 0.002)	0.221	0.00%
Loss Cost	2007.2	-0.001 (CI = +/-0.009; p = 0.843)	-0.141 (CI = +/-0.088; p = 0.003)	0.204	-0.09%
Loss Cost	2008.1	-0.001 (CI = +/-0.009; p = 0.774)	-0.144 (CI = +/-0.091; p = 0.003)	0.204	-0.13%
Loss Cost	2008.2	-0.004 (CI = +/-0.009; p = 0.439)	-0.131 (CI = +/-0.090; p = 0.005)	0.192	-0.36%
Loss Cost	2009.1	-0.006 (CI = +/-0.010; p = 0.223)	-0.144 (CI = +/-0.089; p = 0.003)	0.245	-0.59%
Loss Cost	2009.2	-0.009 (CI = +/-0.009; p = 0.055)	-0.127 (CI = +/-0.084; p = 0.004)	0.280	-0.91%
Loss Cost	2010.1	-0.011 (CI = +/-0.010; p = 0.025)	-0.137 (CI = +/-0.084; p = 0.002)	0.326	-1.11%
Loss Cost	2010.2	-0.012 (CI = +/-0.010; p = 0.028)	-0.135 (CI = +/-0.087; p = 0.004)	0.327	-1.17%
Loss Cost	2011.1	-0.014 (CI = +/-0.011; p = 0.012)	-0.147 (CI = +/-0.087; p = 0.002)	0.377	-1.41%
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.005)	-0.136 (CI = +/-0.087; p = 0.004)	0.407	-1.64%
Loss Cost	2012.1	-0.018 (CI = +/-0.012; p = 0.005)	-0.142 (CI = +/-0.090; p = 0.003)	0.405	-1.78%
Loss Cost	2012.2	-0.019 (CI = +/-0.013; p = 0.005)	-0.136 (CI = +/-0.093; p = 0.006)	0.415	-1.92%
Loss Cost	2013.1	-0.020 (CI = +/-0.014; p = 0.006)	-0.140 (CI = +/-0.097; p = 0.007)	0.395	-2.02%
Loss Cost	2013.2	-0.020 (CI = +/-0.015; p = 0.015)	-0.144 (CI = +/-0.101; p = 0.008)	0.387	-1.93%
Loss Cost	2014.1	-0.021 (CI = +/-0.017; p = 0.016)	-0.149 (CI = +/-0.106; p = 0.008)	0.373	-2.08%
Loss Cost	2014.2	-0.024 (CI = +/-0.018; p = 0.013)	-0.140 (CI = +/-0.109; p = 0.015)	0.391	-2.34%
Loss Cost	2015.1	-0.028 (CI = +/-0.019; p = 0.006)	-0.157 (CI = +/-0.110; p = 0.008)	0.449	-2.81%
Loss Cost	2015.2	-0.029 (CI = +/-0.021; p = 0.011)	-0.156 (CI = +/-0.117; p = 0.012)	0.442	-2.83%
Loss Cost	2016.1	-0.027 (CI = +/-0.024; p = 0.030)	-0.150 (CI = +/-0.124; p = 0.021)	0.355	-2.66%
Loss Cost	2016.2	-0.023 (CI = +/-0.026; p = 0.080)	-0.161 (CI = +/-0.130; p = 0.019)	0.350	-2.30%
Loss Cost	2017.1	-0.023 (CI = +/-0.030; p = 0.124)	-0.160 (CI = +/-0.141; p = 0.029)	0.285	-2.29%
Severity	2007.1	0.039 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.048; p = 0.208)	0.896	+3.99%
Severity	2007.2	0.039 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.049; p = 0.228)	0.886	+3.98%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.048; p = 0.364)	0.896	+4.13%
Severity	2008.2	0.040 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.050; p = 0.400)	0.886	+4.11%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.051; p = 0.335)	0.876	+4.04%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.052; p = 0.433)	0.862	+3.95%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.054; p = 0.466)	0.852	+3.97%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.054; p = 0.372)	0.849	+4.07%
Severity	2011.1	0.040 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.057; p = 0.397)	0.836	+4.08%
Severity	2011.2	0.040 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.059; p = 0.445)	0.816	+4.04%
Severity	2012.1	0.040 (CI = +/-0.008; p = 0.000)	-0.020 (CI = +/-0.061; p = 0.514)	0.805	+4.10%
Severity	2012.2	0.040 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.064; p = 0.512)	0.785	+4.12%
Severity	2013.1	0.041 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.067; p = 0.582)	0.771	+4.19%
Severity	2013.2	0.041 (CI = +/-0.011; p = 0.000)	-0.019 (CI = +/-0.070; p = 0.577)	0.747	+4.21%
Severity	2014.1	0.040 (CI = +/-0.012; p = 0.000)	-0.023 (CI = +/-0.073; p = 0.521)	0.714	+4.11%
Severity	2014.2	0.037 (CI = +/-0.012; p = 0.000)	-0.011 (CI = +/-0.072; p = 0.749)	0.671	+3.76%
Severity	2015.1	0.033 (CI = +/-0.012; p = 0.000)	-0.023 (CI = +/-0.071; p = 0.499)	0.627	+3.40%
Severity	2015.2	0.030 (CI = +/-0.013; p = 0.000)	-0.014 (CI = +/-0.071; p = 0.694)	0.555	+3.08%
Severity	2016.1	0.032 (CI = +/-0.015; p = 0.000)	-0.008 (CI = +/-0.075; p = 0.834)	0.550	+3.27%
Severity	2016.2	0.034 (CI = +/-0.016; p = 0.001)	-0.011 (CI = +/-0.080; p = 0.765)	0.524	+3.41%
Severity	2017.1	0.030 (CI = +/-0.018; p = 0.003)	-0.021 (CI = +/-0.084; p = 0.599)	0.441	+3.07%
Frequency	2007.1	-0.039 (CI = +/-0.007; p = 0.000)	-0.116 (CI = +/-0.076; p = 0.004)	0.780	-3.84%
Frequency	2007.2	-0.040 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.077; p = 0.006)	0.778	-3.91%
Frequency	2008.1	-0.042 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.077; p = 0.003)	0.790	-4.09%
Frequency	2008.2	-0.044 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.075; p = 0.005)	0.811	-4.29%
Frequency	2009.1	-0.045 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.075; p = 0.003)	0.814	-4.44%
Frequency	2009.2	-0.048 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.072; p = 0.005)	0.838	-4.68%
Frequency	2010.1	-0.050 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.071; p = 0.002)	0.848	-4.89%
Frequency	2010.2	-0.052 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.072; p = 0.004)	0.852	-5.03%
Frequency	2011.1	-0.054 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.070; p = 0.001)	0.863	-5.27%
Frequency	2011.2	-0.056 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.070; p = 0.003)	0.872	-5.46%
Frequency	2012.1	-0.058 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.071; p = 0.002)	0.871	-5.65%
Frequency	2012.2	-0.060 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.072; p = 0.003)	0.872	-5.80%
Frequency	2013.1	-0.061 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.074; p = 0.002)	0.865	-5.96%
Frequency	2013.2	-0.061 (CI = +/-0.012; p = 0.000)	-0.125 (CI = +/-0.077; p = 0.003)	0.853	-5.90%
Frequency	2014.1	-0.061 (CI = +/-0.013; p = 0.000)	-0.126 (CI = +/-0.081; p = 0.004)	0.832	-5.95%
Frequency	2014.2	-0.061 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.086; p = 0.005)	0.817	-5.88%
Frequency	2015.1	-0.062 (CI = +/-0.016; p = 0.000)	-0.133 (CI = +/-0.090; p = 0.006)	0.794	-6.00%
Frequency	2015.2	-0.059 (CI = +/-0.017; p = 0.000)	-0.142 (CI = +/-0.093; p = 0.005)	0.778	-5.73%
Frequency	2016.1	-0.059 (CI = +/-0.019; p = 0.000)	-0.143 (CI = +/-0.100; p = 0.008)	0.734	-5.74%
Frequency	2016.2	-0.057 (CI = +/-0.021; p = 0.000)	-0.149 (CI = +/-0.105; p = 0.009)	0.713	-5.53%
Frequency	2017.1	-0.053 (CI = +/-0.024; p = 0.000)	-0.139 (CI = +/-0.111; p = 0.018)	0.630	-5.20%

Bodily Injury

Coverage = BI
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	0.001 (CI = +/-0.010; p = 0.888)	-0.029	+0.07%
Loss Cost	2007.2	-0.001 (CI = +/-0.010; p = 0.862)	-0.029	-0.09%
Loss Cost	2008.1	-0.001 (CI = +/-0.011; p = 0.913)	-0.031	-0.06%
Loss Cost	2008.2	-0.004 (CI = +/-0.011; p = 0.489)	-0.016	-0.36%
Loss Cost	2009.1	-0.005 (CI = +/-0.011; p = 0.362)	-0.005	-0.50%
Loss Cost	2009.2	-0.009 (CI = +/-0.011; p = 0.089)	0.065	-0.91%
Loss Cost	2010.1	-0.010 (CI = +/-0.011; p = 0.073)	0.078	-1.02%
Loss Cost	2010.2	-0.012 (CI = +/-0.012; p = 0.055)	0.098	-1.17%
Loss Cost	2011.1	-0.013 (CI = +/-0.013; p = 0.046)	0.111	-1.30%
Loss Cost	2011.2	-0.017 (CI = +/-0.013; p = 0.015)	0.184	-1.64%
Loss Cost	2012.1	-0.017 (CI = +/-0.014; p = 0.023)	0.165	-1.65%
Loss Cost	2012.2	-0.019 (CI = +/-0.015; p = 0.013)	0.205	-1.92%
Loss Cost	2013.1	-0.019 (CI = +/-0.016; p = 0.025)	0.173	-1.88%
Loss Cost	2013.2	-0.020 (CI = +/-0.018; p = 0.033)	0.161	-1.93%
Loss Cost	2014.1	-0.019 (CI = +/-0.020; p = 0.054)	0.132	-1.90%
Loss Cost	2014.2	-0.024 (CI = +/-0.021; p = 0.027)	0.191	-2.34%
Loss Cost	2015.1	-0.026 (CI = +/-0.023; p = 0.027)	0.202	-2.58%
Loss Cost	2015.2	-0.029 (CI = +/-0.025; p = 0.027)	0.211	-2.83%
Loss Cost	2016.1	-0.024 (CI = +/-0.028; p = 0.081)	0.127	-2.39%
Loss Cost	2016.2	-0.023 (CI = +/-0.031; p = 0.131)	0.088	-2.30%
Loss Cost	2017.1	-0.019 (CI = +/-0.035; p = 0.255)	0.026	-1.92%
Severity	2007.1	0.039 (CI = +/-0.005; p = 0.000)	0.893	+4.00%
Severity	2007.2	0.039 (CI = +/-0.005; p = 0.000)	0.884	+3.98%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	0.896	+4.14%
Severity	2008.2	0.040 (CI = +/-0.005; p = 0.000)	0.887	+4.11%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	0.876	+4.05%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	0.864	+3.95%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	0.854	+3.98%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	0.850	+4.07%
Severity	2011.1	0.040 (CI = +/-0.007; p = 0.000)	0.838	+4.10%
Severity	2011.2	0.040 (CI = +/-0.007; p = 0.000)	0.819	+4.04%
Severity	2012.1	0.040 (CI = +/-0.008; p = 0.000)	0.809	+4.12%
Severity	2012.2	0.040 (CI = +/-0.009; p = 0.000)	0.790	+4.12%
Severity	2013.1	0.041 (CI = +/-0.009; p = 0.000)	0.778	+4.21%
Severity	2013.2	0.041 (CI = +/-0.010; p = 0.000)	0.755	+4.21%
Severity	2014.1	0.041 (CI = +/-0.011; p = 0.000)	0.723	+4.14%
Severity	2014.2	0.037 (CI = +/-0.012; p = 0.000)	0.687	+3.76%
Severity	2015.1	0.034 (CI = +/-0.012; p = 0.000)	0.638	+3.43%
Severity	2015.2	0.030 (CI = +/-0.013; p = 0.000)	0.577	+3.08%
Severity	2016.1	0.032 (CI = +/-0.014; p = 0.000)	0.577	+3.29%
Severity	2016.2	0.034 (CI = +/-0.016; p = 0.000)	0.553	+3.41%
Severity	2017.1	0.031 (CI = +/-0.017; p = 0.002)	0.469	+3.12%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.723	-3.79%
Frequency	2007.2	-0.040 (CI = +/-0.008; p = 0.000)	0.726	-3.91%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.727	-4.03%
Frequency	2008.2	-0.044 (CI = +/-0.009; p = 0.000)	0.761	-4.29%
Frequency	2009.1	-0.045 (CI = +/-0.009; p = 0.000)	0.754	-4.38%
Frequency	2009.2	-0.048 (CI = +/-0.009; p = 0.000)	0.792	-4.68%
Frequency	2010.1	-0.049 (CI = +/-0.010; p = 0.000)	0.790	-4.81%
Frequency	2010.2	-0.052 (CI = +/-0.010; p = 0.000)	0.802	-5.03%
Frequency	2011.1	-0.053 (CI = +/-0.010; p = 0.000)	0.800	-5.18%
Frequency	2011.2	-0.056 (CI = +/-0.011; p = 0.000)	0.819	-5.46%
Frequency	2012.1	-0.057 (CI = +/-0.011; p = 0.000)	0.808	-5.54%
Frequency	2012.2	-0.060 (CI = +/-0.012; p = 0.000)	0.816	-5.80%
Frequency	2013.1	-0.060 (CI = +/-0.013; p = 0.000)	0.799	-5.84%
Frequency	2013.2	-0.061 (CI = +/-0.014; p = 0.000)	0.782	-5.90%
Frequency	2014.1	-0.060 (CI = +/-0.015; p = 0.000)	0.752	-5.80%
Frequency	2014.2	-0.061 (CI = +/-0.017; p = 0.000)	0.730	-5.88%
Frequency	2015.1	-0.060 (CI = +/-0.019; p = 0.000)	0.694	-5.81%
Frequency	2015.2	-0.059 (CI = +/-0.021; p = 0.000)	0.653	-5.73%
Frequency	2016.1	-0.057 (CI = +/-0.023; p = 0.000)	0.596	-5.49%
Frequency	2016.2	-0.057 (CI = +/-0.027; p = 0.000)	0.554	-5.53%
Frequency	2017.1	-0.050 (CI = +/-0.029; p = 0.002)	0.464	-4.89%

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	0.019 (CI = +/-0.013; p = 0.004)	0.003 (CI = +/-0.006; p = 0.279)	-0.245 (CI = +/-0.173; p = 0.007)	0.315	+1.93%
Loss Cost	2007.2	0.018 (CI = +/-0.014; p = 0.012)	0.003 (CI = +/-0.006; p = 0.267)	-0.235 (CI = +/-0.178; p = 0.011)	0.297	+1.80%
Loss Cost	2008.1	0.020 (CI = +/-0.014; p = 0.008)	0.003 (CI = +/-0.006; p = 0.302)	-0.252 (CI = +/-0.182; p = 0.008)	0.315	+2.03%
Loss Cost	2008.2	0.016 (CI = +/-0.015; p = 0.038)	0.003 (CI = +/-0.006; p = 0.231)	-0.220 (CI = +/-0.181; p = 0.019)	0.304	+1.60%
Loss Cost	2009.1	0.015 (CI = +/-0.016; p = 0.072)	0.004 (CI = +/-0.006; p = 0.227)	-0.212 (CI = +/-0.189; p = 0.029)	0.296	+1.49%
Loss Cost	2009.2	0.008 (CI = +/-0.016; p = 0.319)	0.004 (CI = +/-0.005; p = 0.126)	-0.162 (CI = +/-0.179; p = 0.073)	0.337	+0.79%
Loss Cost	2010.1	0.007 (CI = +/-0.017; p = 0.405)	0.004 (CI = +/-0.006; p = 0.129)	-0.157 (CI = +/-0.188; p = 0.097)	0.336	+0.72%
Loss Cost	2010.2	0.006 (CI = +/-0.019; p = 0.543)	0.004 (CI = +/-0.006; p = 0.126)	-0.147 (CI = +/-0.198; p = 0.137)	0.337	+0.58%
Loss Cost	2011.1	0.005 (CI = +/-0.021; p = 0.657)	0.004 (CI = +/-0.006; p = 0.128)	-0.140 (CI = +/-0.209; p = 0.180)	0.336	+0.46%
Loss Cost	2011.2	-0.002 (CI = +/-0.022; p = 0.848)	0.005 (CI = +/-0.006; p = 0.079)	-0.096 (CI = +/-0.211; p = 0.356)	0.382	-0.21%
Loss Cost	2012.1	-0.001 (CI = +/-0.025; p = 0.956)	0.005 (CI = +/-0.006; p = 0.098)	-0.105 (CI = +/-0.225; p = 0.344)	0.368	-0.07%
Loss Cost	2012.2	-0.006 (CI = +/-0.027; p = 0.656)	0.005 (CI = +/-0.006; p = 0.075)	-0.072 (CI = +/-0.236; p = 0.532)	0.391	-0.60%
Loss Cost	2013.1	-0.003 (CI = +/-0.031; p = 0.825)	0.005 (CI = +/-0.006; p = 0.101)	-0.088 (CI = +/-0.254; p = 0.478)	0.369	-0.33%
Loss Cost	2013.2	-0.003 (CI = +/-0.035; p = 0.847)	0.005 (CI = +/-0.007; p = 0.118)	-0.088 (CI = +/-0.277; p = 0.512)	0.355	-0.33%
Loss Cost	2014.1	0.000 (CI = +/-0.041; p = 0.983)	0.005 (CI = +/-0.007; p = 0.159)	-0.105 (CI = +/-0.302; p = 0.476)	0.333	-0.04%
Loss Cost	2014.2	-0.013 (CI = +/-0.045; p = 0.542)	0.006 (CI = +/-0.007; p = 0.090)	-0.035 (CI = +/-0.317; p = 0.820)	0.387	-1.31%
Loss Cost	2015.1	-0.022 (CI = +/-0.051; p = 0.383)	0.007 (CI = +/-0.008; p = 0.073)	0.010 (CI = +/-0.346; p = 0.950)	0.400	-2.15%
Loss Cost	2015.2	-0.034 (CI = +/-0.059; p = 0.241)	0.008 (CI = +/-0.008; p = 0.053)	0.072 (CI = +/-0.378; p = 0.692)	0.423	-3.32%
Loss Cost	2016.1	-0.022 (CI = +/-0.069; p = 0.504)	0.007 (CI = +/-0.009; p = 0.116)	0.014 (CI = +/-0.418; p = 0.943)	0.349	-2.18%
Loss Cost	2016.2	-0.024 (CI = +/-0.082; p = 0.537)	0.007 (CI = +/-0.010; p = 0.147)	0.024 (CI = +/-0.474; p = 0.914)	0.314	-2.38%
Loss Cost	2017.1	-0.017 (CI = +/-0.098; p = 0.713)	0.007 (CI = +/-0.011; p = 0.237)	-0.007 (CI = +/-0.537; p = 0.978)	0.248	-1.68%
Severity	2007.1	0.041 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.368)	-0.037 (CI = +/-0.105; p = 0.476)	0.890	+4.15%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.384)	-0.035 (CI = +/-0.109; p = 0.517)	0.880	+4.12%
Severity	2008.1	0.044 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.271)	-0.059 (CI = +/-0.104; p = 0.253)	0.895	+4.45%
Severity	2008.2	0.043 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.287)	-0.058 (CI = +/-0.109; p = 0.287)	0.885	+4.43%
Severity	2009.1	0.043 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.314)	-0.052 (CI = +/-0.113; p = 0.352)	0.872	+4.35%
Severity	2009.2	0.041 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.364)	-0.040 (CI = +/-0.117; p = 0.492)	0.859	+4.17%
Severity	2010.1	0.042 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.350)	-0.046 (CI = +/-0.122; p = 0.447)	0.849	+4.26%
Severity	2010.2	0.044 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.293)	-0.062 (CI = +/-0.126; p = 0.320)	0.846	+4.51%
Severity	2011.1	0.045 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.277)	-0.070 (CI = +/-0.133; p = 0.285)	0.835	+4.64%
Severity	2011.2	0.045 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.303)	-0.067 (CI = +/-0.141; p = 0.336)	0.814	+4.59%
Severity	2012.1	0.048 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.254)	-0.085 (CI = +/-0.148; p = 0.249)	0.807	+4.88%
Severity	2012.2	0.049 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.244)	-0.093 (CI = +/-0.159; p = 0.235)	0.788	+5.02%
Severity	2013.1	0.053 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.191)	-0.117 (CI = +/-0.168; p = 0.163)	0.782	+5.43%
Severity	2013.2	0.055 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.174)	-0.131 (CI = +/-0.181; p = 0.145)	0.762	+5.70%
Severity	2014.1	0.056 (CI = +/-0.027; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.189)	-0.135 (CI = +/-0.198; p = 0.168)	0.727	+5.77%
Severity	2014.2	0.048 (CI = +/-0.029; p = 0.003)	-0.002 (CI = +/-0.005; p = 0.336)	-0.089 (CI = +/-0.208; p = 0.381)	0.670	+4.87%
Severity	2015.1	0.039 (CI = +/-0.033; p = 0.023)	-0.001 (CI = +/-0.005; p = 0.544)	-0.045 (CI = +/-0.222; p = 0.674)	0.602	+4.01%
Severity	2015.2	0.028 (CI = +/-0.037; p = 0.123)	0.000 (CI = +/-0.005; p = 0.870)	0.011 (CI = +/-0.235; p = 0.920)	0.526	+2.86%
Severity	2016.1	0.036 (CI = +/-0.043; p = 0.093)	-0.001 (CI = +/-0.006; p = 0.669)	-0.026 (CI = +/-0.260; p = 0.830)	0.525	+3.66%
Severity	2016.2	0.042 (CI = +/-0.050; p = 0.093)	-0.002 (CI = +/-0.006; p = 0.555)	-0.056 (CI = +/-0.291; p = 0.684)	0.500	+4.33%
Severity	2017.1	0.034 (CI = +/-0.059; p = 0.238)	-0.001 (CI = +/-0.007; p = 0.774)	-0.019 (CI = +/-0.325; p = 0.900)	0.388	+3.45%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.035)	-0.208 (CI = +/-0.130; p = 0.003)	0.858	-2.13%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.004; p = 0.034)	-0.200 (CI = +/-0.134; p = 0.005)	0.856	-2.24%
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.004; p = 0.034)	-0.193 (CI = +/-0.139; p = 0.008)	0.852	-2.32%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.004; p = 0.017)	-0.162 (CI = +/-0.134; p = 0.019)	0.872	-2.71%
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.004; p = 0.019)	-0.160 (CI = +/-0.140; p = 0.027)	0.866	-2.74%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	-0.123 (CI = +/-0.133; p = 0.068)	0.890	-3.24%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	-0.112 (CI = +/-0.138; p = 0.109)	0.887	-3.40%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.085 (CI = +/-0.139; p = 0.219)	0.894	-3.76%
Frequency	2011.1	-0.041 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.070 (CI = +/-0.145; p = 0.333)	0.892	-3.99%
Frequency	2011.2	-0.047 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.029 (CI = +/-0.140; p = 0.674)	0.909	-4.58%
Frequency	2012.1	-0.048 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.020 (CI = +/-0.149; p = 0.781)	0.902	-4.71%
Frequency	2012.2	-0.055 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.147; p = 0.769)	0.914	-5.35%
Frequency	2013.1	-0.056 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.159; p = 0.713)	0.906	-5.46%
Frequency	2013.2	-0.059 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.171; p = 0.604)	0.899	-5.70%
Frequency	2014.1	-0.057 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.031 (CI = +/-0.187; p = 0.732)	0.884	-5.50%
Frequency	2014.2	-0.061 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.054 (CI = +/-0.203; p = 0.582)	0.876	-5.89%
Frequency	2015.1	-0.061 (CI = +/-0.034; p = 0.001)	0.008 (CI = +/-0.005; p = 0.003)	0.055 (CI = +/-0.226; p = 0.610)	0.859	-5.92%
Frequency	2015.2	-0.062 (CI = +/-0.040; p = 0.004)	0.009 (CI = +/-0.005; p = 0.005)	0.060 (CI = +/-0.253; p = 0.618)	0.838	-6.01%
Frequency	2016.1	-0.058 (CI = +/-0.047; p = 0.019)	0.008 (CI = +/-0.006; p = 0.012)	0.041 (CI = +/-0.284; p = 0.764)	0.808	-5.63%
Frequency	2016.2	-0.066 (CI = +/-0.055; p = 0.021)	0.009 (CI = +/-0.007; p = 0.013)	0.080 (CI = +/-0.317; p = 0.594)	0.793	-6.43%
Frequency	2017.1	-0.051 (CI = +/-0.063; p = 0.102)	0.007 (CI = +/-0.007; p = 0.046)	0.012 (CI = +/-0.342; p = 0.940)	0.748	-4.96%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.019 (CI = +/-0.010; p = 0.001)	-0.137 (CI = +/-0.066; p = 0.000)	-0.283 (CI = +/-0.117; p = 0.000)	0.542	+1.91%
Loss Cost	2007.2	0.019 (CI = +/-0.011; p = 0.001)	-0.137 (CI = +/-0.068; p = 0.000)	-0.283 (CI = +/-0.122; p = 0.000)	0.524	+1.91%
Loss Cost	2008.1	0.020 (CI = +/-0.012; p = 0.002)	-0.133 (CI = +/-0.070; p = 0.001)	-0.289 (CI = +/-0.126; p = 0.000)	0.526	+2.02%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.007)	-0.126 (CI = +/-0.071; p = 0.001)	-0.274 (CI = +/-0.127; p = 0.000)	0.499	+1.76%
Loss Cost	2009.1	0.015 (CI = +/-0.013; p = 0.025)	-0.133 (CI = +/-0.072; p = 0.001)	-0.259 (CI = +/-0.130; p = 0.000)	0.510	+1.52%
Loss Cost	2009.2	0.011 (CI = +/-0.013; p = 0.110)	-0.122 (CI = +/-0.069; p = 0.001)	-0.233 (CI = +/-0.126; p = 0.001)	0.514	+1.06%
Loss Cost	2010.1	0.009 (CI = +/-0.014; p = 0.226)	-0.128 (CI = +/-0.071; p = 0.001)	-0.221 (CI = +/-0.130; p = 0.002)	0.524	+0.86%
Loss Cost	2010.2	0.009 (CI = +/-0.015; p = 0.221)	-0.129 (CI = +/-0.073; p = 0.001)	-0.226 (CI = +/-0.136; p = 0.002)	0.523	+0.94%
Loss Cost	2011.1	0.007 (CI = +/-0.017; p = 0.415)	-0.136 (CI = +/-0.075; p = 0.001)	-0.211 (CI = +/-0.141; p = 0.005)	0.536	+0.68%
Loss Cost	2011.2	0.004 (CI = +/-0.018; p = 0.665)	-0.130 (CI = +/-0.077; p = 0.002)	-0.197 (CI = +/-0.145; p = 0.010)	0.538	+0.38%
Loss Cost	2012.1	0.003 (CI = +/-0.020; p = 0.722)	-0.131 (CI = +/-0.081; p = 0.003)	-0.195 (CI = +/-0.154; p = 0.016)	0.526	+0.35%
Loss Cost	2012.2	0.003 (CI = +/-0.022; p = 0.799)	-0.130 (CI = +/-0.084; p = 0.004)	-0.191 (CI = +/-0.162; p = 0.023)	0.523	+0.27%
Loss Cost	2013.1	0.003 (CI = +/-0.025; p = 0.776)	-0.128 (CI = +/-0.089; p = 0.007)	-0.195 (CI = +/-0.173; p = 0.029)	0.502	+0.34%
Loss Cost	2013.2	0.008 (CI = +/-0.027; p = 0.545)	-0.135 (CI = +/-0.091; p = 0.006)	-0.213 (CI = +/-0.179; p = 0.022)	0.515	+0.79%
Loss Cost	2014.1	0.008 (CI = +/-0.030; p = 0.570)	-0.135 (CI = +/-0.096; p = 0.009)	-0.215 (CI = +/-0.191; p = 0.030)	0.495	+0.83%
Loss Cost	2014.2	0.006 (CI = +/-0.033; p = 0.725)	-0.131 (CI = +/-0.101; p = 0.014)	-0.205 (CI = +/-0.201; p = 0.046)	0.494	+0.56%
Loss Cost	2015.1	-0.001 (CI = +/-0.036; p = 0.949)	-0.143 (CI = +/-0.105; p = 0.011)	-0.181 (CI = +/-0.210; p = 0.087)	0.515	-0.11%
Loss Cost	2015.2	0.001 (CI = +/-0.040; p = 0.978)	-0.146 (CI = +/-0.111; p = 0.013)	-0.185 (CI = +/-0.221; p = 0.094)	0.510	+0.05%
Loss Cost	2016.1	0.007 (CI = +/-0.044; p = 0.728)	-0.133 (CI = +/-0.117; p = 0.028)	-0.206 (CI = +/-0.230; p = 0.076)	0.453	+0.74%
Loss Cost	2016.2	0.014 (CI = +/-0.047; p = 0.514)	-0.145 (CI = +/-0.119; p = 0.021)	-0.220 (CI = +/-0.232; p = 0.061)	0.470	+1.46%
Loss Cost	2017.1	0.017 (CI = +/-0.052; p = 0.487)	-0.140 (CI = +/-0.130; p = 0.036)	-0.225 (CI = +/-0.245; p = 0.069)	0.419	+1.72%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.049; p = 0.219)	-0.008 (CI = +/-0.086; p = 0.855)	0.892	+4.04%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.050; p = 0.237)	-0.007 (CI = +/-0.089; p = 0.872)	0.882	+4.03%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.049; p = 0.390)	-0.025 (CI = +/-0.087; p = 0.563)	0.894	+4.32%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.050; p = 0.416)	-0.024 (CI = +/-0.090; p = 0.594)	0.883	+4.30%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.052; p = 0.357)	-0.017 (CI = +/-0.094; p = 0.714)	0.872	+4.18%
Severity	2009.2	0.039 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.053; p = 0.445)	-0.008 (CI = +/-0.096; p = 0.864)	0.858	+4.02%
Severity	2010.1	0.040 (CI = +/-0.011; p = 0.000)	-0.019 (CI = +/-0.055; p = 0.486)	-0.010 (CI = +/-0.101; p = 0.836)	0.846	+4.06%
Severity	2010.2	0.042 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.056; p = 0.390)	-0.022 (CI = +/-0.103; p = 0.669)	0.844	+4.28%
Severity	2011.1	0.042 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.058; p = 0.430)	-0.024 (CI = +/-0.108; p = 0.654)	0.831	+4.32%
Severity	2011.2	0.042 (CI = +/-0.014; p = 0.000)	-0.022 (CI = +/-0.060; p = 0.465)	-0.021 (CI = +/-0.114; p = 0.701)	0.810	+4.27%
Severity	2012.1	0.043 (CI = +/-0.016; p = 0.000)	-0.018 (CI = +/-0.063; p = 0.557)	-0.029 (CI = +/-0.120; p = 0.617)	0.798	+4.43%
Severity	2012.2	0.044 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.065; p = 0.541)	-0.033 (CI = +/-0.126; p = 0.591)	0.778	+4.52%
Severity	2013.1	0.046 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.069; p = 0.644)	-0.042 (CI = +/-0.134; p = 0.518)	0.764	+4.72%
Severity	2013.2	0.047 (CI = +/-0.021; p = 0.000)	-0.017 (CI = +/-0.071; p = 0.619)	-0.047 (CI = +/-0.141; p = 0.494)	0.740	+4.84%
Severity	2014.1	0.046 (CI = +/-0.024; p = 0.001)	-0.020 (CI = +/-0.076; p = 0.583)	-0.041 (CI = +/-0.150; p = 0.576)	0.704	+4.69%
Severity	2014.2	0.039 (CI = +/-0.025; p = 0.004)	-0.010 (CI = +/-0.074; p = 0.773)	-0.017 (CI = +/-0.149; p = 0.815)	0.653	+4.01%
Severity	2015.1	0.032 (CI = +/-0.026; p = 0.020)	-0.024 (CI = +/-0.075; p = 0.502)	0.011 (CI = +/-0.149; p = 0.879)	0.604	+3.23%
Severity	2015.2	0.026 (CI = +/-0.027; p = 0.061)	-0.015 (CI = +/-0.074; p = 0.670)	0.029 (CI = +/-0.148; p = 0.684)	0.531	+2.61%
Severity	2016.1	0.029 (CI = +/-0.030; p = 0.058)	-0.009 (CI = +/-0.079; p = 0.809)	0.019 (CI = +/-0.157; p = 0.797)	0.521	+2.94%
Severity	2016.2	0.031 (CI = +/-0.033; p = 0.063)	-0.012 (CI = +/-0.084; p = 0.755)	0.015 (CI = +/-0.164; p = 0.844)	0.490	+3.14%
Severity	2017.1	0.026 (CI = +/-0.035; p = 0.142)	-0.023 (CI = +/-0.089; p = 0.579)	0.026 (CI = +/-0.168; p = 0.741)	0.400	+2.59%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.053; p = 0.000)	-0.275 (CI = +/-0.094; p = 0.000)	0.892	-2.05%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.055; p = 0.000)	-0.276 (CI = +/-0.097; p = 0.000)	0.890	-2.04%
Frequency	2008.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.055; p = 0.000)	-0.264 (CI = +/-0.099; p = 0.000)	0.891	-2.20%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.055; p = 0.000)	-0.250 (CI = +/-0.099; p = 0.000)	0.898	-2.43%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.057; p = 0.000)	-0.242 (CI = +/-0.102; p = 0.000)	0.895	-2.55%
Frequency	2009.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.055; p = 0.001)	-0.225 (CI = +/-0.101; p = 0.000)	0.905	-2.85%
Frequency	2010.1	-0.031 (CI = +/-0.011; p = 0.000)	-0.109 (CI = +/-0.056; p = 0.001)	-0.211 (CI = +/-0.103; p = 0.000)	0.906	-3.08%
Frequency	2010.2	-0.033 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.058; p = 0.001)	-0.204 (CI = +/-0.107; p = 0.001)	0.905	-3.20%
Frequency	2011.1	-0.036 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.058; p = 0.001)	-0.188 (CI = +/-0.109; p = 0.002)	0.906	-3.49%
Frequency	2011.2	-0.038 (CI = +/-0.014; p = 0.000)	-0.109 (CI = +/-0.059; p = 0.001)	-0.175 (CI = +/-0.112; p = 0.004)	0.908	-3.73%
Frequency	2012.1	-0.040 (CI = +/-0.015; p = 0.000)	-0.113 (CI = +/-0.062; p = 0.001)	-0.166 (CI = +/-0.118; p = 0.008)	0.903	-3.91%
Frequency	2012.2	-0.041 (CI = +/-0.017; p = 0.000)	-0.110 (CI = +/-0.064; p = 0.002)	-0.158 (CI = +/-0.123; p = 0.014)	0.900	-4.06%
Frequency	2013.1	-0.043 (CI = +/-0.019; p = 0.000)	-0.113 (CI = +/-0.067; p = 0.002)	-0.152 (CI = +/-0.131; p = 0.025)	0.891	-4.18%
Frequency	2013.2	-0.039 (CI = +/-0.020; p = 0.001)	-0.118 (CI = +/-0.069; p = 0.002)	-0.166 (CI = +/-0.135; p = 0.019)	0.885	-3.87%
Frequency	2014.1	-0.038 (CI = +/-0.023; p = 0.003)	-0.115 (CI = +/-0.073; p = 0.004)	-0.174 (CI = +/-0.144; p = 0.021)	0.870	-3.68%
Frequency	2014.2	-0.034 (CI = +/-0.025; p = 0.010)	-0.120 (CI = +/-0.075; p = 0.003)	-0.188 (CI = +/-0.149; p = 0.016)	0.864	-3.31%
Frequency	2015.1	-0.033 (CI = +/-0.028; p = 0.023)	-0.119 (CI = +/-0.080; p = 0.006)	-0.191 (CI = +/-0.160; p = 0.022)	0.844	-3.23%
Frequency	2015.2	-0.025 (CI = +/-0.028; p = 0.076)	-0.130 (CI = +/-0.077; p = 0.003)	-0.214 (CI = +/-0.155; p = 0.010)	0.850	-2.49%
Frequency	2016.1	-0.022 (CI = +/-0.031; p = 0.161)	-0.124 (CI = +/-0.082; p = 0.006)	-0.225 (CI = +/-0.163; p = 0.010)	0.825	-2.14%
Frequency	2016.2	-0.016 (CI = +/-0.033; p = 0.298)	-0.133 (CI = +/-0.084; p = 0.005)	-0.235 (CI = +/-0.164; p = 0.008)	0.822	-1.63%
Frequency	2017.1	-0.008 (CI = +/-0.034; p = 0.593)	-0.117 (CI = +/-0.084; p = 0.011)	-0.251 (CI = +/-0.160; p = 0.005)	0.798	-0.85%

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	0.021 (CI = +/-0.012; p = 0.002)	-0.297 (CI = +/-0.144; p = 0.000)	0.311	+2.08%
Loss Cost	2007.2	0.019 (CI = +/-0.013; p = 0.005)	-0.290 (CI = +/-0.148; p = 0.000)	0.291	+1.96%
Loss Cost	2008.1	0.022 (CI = +/-0.014; p = 0.003)	-0.305 (CI = +/-0.151; p = 0.000)	0.312	+2.20%
Loss Cost	2008.2	0.018 (CI = +/-0.015; p = 0.017)	-0.281 (CI = +/-0.151; p = 0.001)	0.292	+1.82%
Loss Cost	2009.1	0.017 (CI = +/-0.016; p = 0.032)	-0.277 (CI = +/-0.157; p = 0.001)	0.284	+1.75%
Loss Cost	2009.2	0.011 (CI = +/-0.016; p = 0.152)	-0.241 (CI = +/-0.150; p = 0.003)	0.302	+1.14%
Loss Cost	2010.1	0.011 (CI = +/-0.017; p = 0.193)	-0.241 (CI = +/-0.157; p = 0.004)	0.300	+1.12%
Loss Cost	2010.2	0.010 (CI = +/-0.019; p = 0.263)	-0.236 (CI = +/-0.164; p = 0.007)	0.299	+1.05%
Loss Cost	2011.1	0.010 (CI = +/-0.020; p = 0.319)	-0.235 (CI = +/-0.173; p = 0.010)	0.297	+1.02%
Loss Cost	2011.2	0.005 (CI = +/-0.022; p = 0.630)	-0.209 (CI = +/-0.176; p = 0.021)	0.321	+0.52%
Loss Cost	2012.1	0.008 (CI = +/-0.024; p = 0.522)	-0.221 (CI = +/-0.184; p = 0.021)	0.313	+0.75%
Loss Cost	2012.2	0.005 (CI = +/-0.026; p = 0.723)	-0.207 (CI = +/-0.193; p = 0.037)	0.322	+0.45%
Loss Cost	2013.1	0.008 (CI = +/-0.029; p = 0.550)	-0.224 (CI = +/-0.201; p = 0.031)	0.310	+0.84%
Loss Cost	2013.2	0.010 (CI = +/-0.032; p = 0.502)	-0.233 (CI = +/-0.213; p = 0.033)	0.301	+1.05%
Loss Cost	2014.1	0.015 (CI = +/-0.035; p = 0.386)	-0.251 (CI = +/-0.223; p = 0.030)	0.293	+1.50%
Loss Cost	2014.2	0.009 (CI = +/-0.038; p = 0.628)	-0.229 (CI = +/-0.233; p = 0.053)	0.310	+0.91%
Loss Cost	2015.1	0.008 (CI = +/-0.043; p = 0.714)	-0.224 (CI = +/-0.247; p = 0.073)	0.305	+0.76%
Loss Cost	2015.2	0.006 (CI = +/-0.048; p = 0.805)	-0.218 (CI = +/-0.261; p = 0.096)	0.299	+0.57%
Loss Cost	2016.1	0.017 (CI = +/-0.050; p = 0.480)	-0.249 (CI = +/-0.261; p = 0.060)	0.270	+1.71%
Loss Cost	2016.2	0.021 (CI = +/-0.055; p = 0.424)	-0.258 (CI = +/-0.273; p = 0.061)	0.246	+2.12%
Loss Cost	2017.1	0.028 (CI = +/-0.059; p = 0.316)	-0.270 (CI = +/-0.279; p = 0.056)	0.216	+2.87%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.087; p = 0.799)	0.890	+4.08%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.090; p = 0.846)	0.881	+4.04%
Severity	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.086; p = 0.523)	0.895	+4.35%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.090; p = 0.573)	0.884	+4.31%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.093; p = 0.663)	0.872	+4.22%
Severity	2009.2	0.040 (CI = +/-0.010; p = 0.000)	-0.009 (CI = +/-0.095; p = 0.840)	0.860	+4.04%
Severity	2010.1	0.040 (CI = +/-0.011; p = 0.000)	-0.013 (CI = +/-0.099; p = 0.789)	0.849	+4.10%
Severity	2010.2	0.042 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.102; p = 0.639)	0.846	+4.30%
Severity	2011.1	0.043 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.107; p = 0.598)	0.833	+4.38%
Severity	2011.2	0.042 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.112; p = 0.669)	0.813	+4.30%
Severity	2012.1	0.044 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.117; p = 0.567)	0.804	+4.49%
Severity	2012.2	0.044 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.124; p = 0.559)	0.784	+4.55%
Severity	2013.1	0.047 (CI = +/-0.018; p = 0.000)	-0.046 (CI = +/-0.130; p = 0.471)	0.773	+4.79%
Severity	2013.2	0.048 (CI = +/-0.021; p = 0.000)	-0.050 (CI = +/-0.137; p = 0.461)	0.750	+4.88%
Severity	2014.1	0.047 (CI = +/-0.023; p = 0.000)	-0.046 (CI = +/-0.146; p = 0.515)	0.715	+4.79%
Severity	2014.2	0.040 (CI = +/-0.024; p = 0.003)	-0.019 (CI = +/-0.144; p = 0.789)	0.671	+4.03%
Severity	2015.1	0.033 (CI = +/-0.025; p = 0.012)	0.004 (CI = +/-0.144; p = 0.959)	0.617	+3.38%
Severity	2015.2	0.026 (CI = +/-0.026; p = 0.049)	0.026 (CI = +/-0.143; p = 0.709)	0.555	+2.66%
Severity	2016.1	0.030 (CI = +/-0.028; p = 0.042)	0.016 (CI = +/-0.149; p = 0.820)	0.551	+3.01%
Severity	2016.2	0.031 (CI = +/-0.031; p = 0.049)	0.012 (CI = +/-0.156; p = 0.871)	0.522	+3.20%
Severity	2017.1	0.027 (CI = +/-0.034; p = 0.101)	0.019 (CI = +/-0.159; p = 0.805)	0.431	+2.78%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.286 (CI = +/-0.114; p = 0.000)	0.841	-1.93%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.000)	-0.281 (CI = +/-0.118; p = 0.000)	0.838	-2.00%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.278 (CI = +/-0.122; p = 0.000)	0.834	-2.05%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.256 (CI = +/-0.120; p = 0.000)	0.849	-2.39%
Frequency	2009.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.257 (CI = +/-0.125; p = 0.000)	0.842	-2.38%
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.232 (CI = +/-0.123; p = 0.001)	0.860	-2.79%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.227 (CI = +/-0.128; p = 0.001)	0.854	-2.86%
Frequency	2010.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.131; p = 0.003)	0.856	-3.12%
Frequency	2011.1	-0.033 (CI = +/-0.016; p = 0.000)	-0.207 (CI = +/-0.137; p = 0.005)	0.850	-3.22%
Frequency	2011.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.139; p = 0.011)	0.857	-3.62%
Frequency	2012.1	-0.036 (CI = +/-0.019; p = 0.001)	-0.188 (CI = +/-0.147; p = 0.014)	0.846	-3.58%
Frequency	2012.2	-0.040 (CI = +/-0.021; p = 0.001)	-0.172 (CI = +/-0.152; p = 0.029)	0.846	-3.92%
Frequency	2013.1	-0.038 (CI = +/-0.023; p = 0.002)	-0.179 (CI = +/-0.161; p = 0.031)	0.832	-3.77%
Frequency	2013.2	-0.037 (CI = +/-0.025; p = 0.006)	-0.184 (CI = +/-0.170; p = 0.036)	0.817	-3.65%
Frequency	2014.1	-0.032 (CI = +/-0.028; p = 0.025)	-0.205 (CI = +/-0.176; p = 0.025)	0.801	-3.14%
Frequency	2014.2	-0.031 (CI = +/-0.031; p = 0.051)	-0.210 (CI = +/-0.186; p = 0.029)	0.783	-3.01%
Frequency	2015.1	-0.026 (CI = +/-0.034; p = 0.126)	-0.227 (CI = +/-0.194; p = 0.024)	0.762	-2.53%
Frequency	2015.2	-0.021 (CI = +/-0.037; p = 0.253)	-0.243 (CI = +/-0.202; p = 0.021)	0.738	-2.04%
Frequency	2016.1	-0.013 (CI = +/-0.039; p = 0.498)	-0.265 (CI = +/-0.204; p = 0.014)	0.716	-1.26%
Frequency	2016.2	-0.010 (CI = +/-0.043; p = 0.610)	-0.270 (CI = +/-0.214; p = 0.017)	0.687	-1.04%
Frequency	2017.1	0.001 (CI = +/-0.042; p = 0.965)	-0.289 (CI = +/-0.199; p = 0.008)	0.672	+0.09%

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 = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.000)	-0.132 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.270 (CI = +/-0.134; p = 0.000)	0.577	+1.85%
Loss Cost	2007.2	0.018 (CI = +/-0.010; p = 0.001)	-0.132 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.139; p = 0.000)	0.561	+1.84%
Loss Cost	2008.1	0.019 (CI = +/-0.011; p = 0.001)	-0.128 (CI = +/-0.068; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.276 (CI = +/-0.143; p = 0.000)	0.562	+1.93%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.007)	-0.121 (CI = +/-0.068; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.256 (CI = +/-0.144; p = 0.001)	0.544	+1.66%
Loss Cost	2009.1	0.014 (CI = +/-0.012; p = 0.025)	-0.127 (CI = +/-0.069; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.239 (CI = +/-0.147; p = 0.002)	0.557	+1.42%
Loss Cost	2009.2	0.009 (CI = +/-0.012; p = 0.121)	-0.115 (CI = +/-0.065; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.139; p = 0.005)	0.579	+0.94%
Loss Cost	2010.1	0.007 (CI = +/-0.013; p = 0.257)	-0.120 (CI = +/-0.066; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.143; p = 0.011)	0.590	+0.73%
Loss Cost	2010.2	0.008 (CI = +/-0.014; p = 0.267)	-0.122 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.150; p = 0.013)	0.588	+0.79%
Loss Cost	2011.1	0.005 (CI = +/-0.015; p = 0.507)	-0.129 (CI = +/-0.070; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.177 (CI = +/-0.155; p = 0.027)	0.603	+0.50%
Loss Cost	2011.2	0.002 (CI = +/-0.016; p = 0.851)	-0.121 (CI = +/-0.071; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	-0.154 (CI = +/-0.159; p = 0.056)	0.614	+0.15%
Loss Cost	2012.1	0.001 (CI = +/-0.018; p = 0.924)	-0.123 (CI = +/-0.075; p = 0.003)	0.009 (CI = +/-0.005; p = 0.002)	-0.150 (CI = +/-0.168; p = 0.077)	0.604	+0.08%
Loss Cost	2012.2	-0.001 (CI = +/-0.020; p = 0.942)	-0.120 (CI = +/-0.078; p = 0.004)	0.008 (CI = +/-0.005; p = 0.003)	-0.141 (CI = +/-0.178; p = 0.115)	0.604	-0.07%
Loss Cost	2013.1	-0.001 (CI = +/-0.023; p = 0.960)	-0.119 (CI = +/-0.082; p = 0.007)	0.008 (CI = +/-0.005; p = 0.004)	-0.142 (CI = +/-0.191; p = 0.137)	0.585	-0.06%
Loss Cost	2013.2	0.003 (CI = +/-0.025; p = 0.788)	-0.126 (CI = +/-0.085; p = 0.006)	0.009 (CI = +/-0.006; p = 0.004)	-0.163 (CI = +/-0.202; p = 0.106)	0.589	+0.33%
Loss Cost	2014.1	0.003 (CI = +/-0.029; p = 0.834)	-0.126 (CI = +/-0.090; p = 0.009)	0.009 (CI = +/-0.006; p = 0.006)	-0.161 (CI = +/-0.218; p = 0.137)	0.571	+0.29%
Loss Cost	2014.2	-0.002 (CI = +/-0.032; p = 0.896)	-0.119 (CI = +/-0.093; p = 0.015)	0.008 (CI = +/-0.006; p = 0.010)	-0.136 (CI = +/-0.232; p = 0.233)	0.579	-0.20%
Loss Cost	2015.1	-0.012 (CI = +/-0.035; p = 0.489)	-0.133 (CI = +/-0.094; p = 0.009)	0.008 (CI = +/-0.006; p = 0.021)	-0.089 (CI = +/-0.240; p = 0.444)	0.617	-1.16%
Loss Cost	2015.2	-0.013 (CI = +/-0.040; p = 0.514)	-0.132 (CI = +/-0.100; p = 0.014)	0.007 (CI = +/-0.007; p = 0.029)	-0.084 (CI = +/-0.263; p = 0.503)	0.609	-1.26%
Loss Cost	2016.1	-0.006 (CI = +/-0.047; p = 0.776)	-0.124 (CI = +/-0.106; p = 0.026)	0.008 (CI = +/-0.007; p = 0.028)	-0.112 (CI = +/-0.286; p = 0.411)	0.554	-0.62%
Loss Cost	2016.2	0.002 (CI = +/-0.053; p = 0.925)	-0.134 (CI = +/-0.112; p = 0.023)	0.008 (CI = +/-0.007; p = 0.026)	-0.148 (CI = +/-0.306; p = 0.313)	0.552	+0.23%
Loss Cost	2017.1	0.004 (CI = +/-0.062; p = 0.888)	-0.132 (CI = +/-0.122; p = 0.036)	0.008 (CI = +/-0.008; p = 0.034)	-0.155 (CI = +/-0.340; p = 0.337)	0.502	+0.41%
Severity	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.048; p = 0.177)	0.000 (CI = +/-0.003; p = 0.961)	-0.062 (CI = +/-0.101; p = 0.220)	0.896	+4.24%
Severity	2007.2	0.042 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.050; p = 0.186)	0.000 (CI = +/-0.003; p = 0.971)	-0.063 (CI = +/-0.104; p = 0.229)	0.886	+4.25%
Severity	2008.1	0.044 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.048; p = 0.317)	0.001 (CI = +/-0.003; p = 0.751)	-0.084 (CI = +/-0.100; p = 0.097)	0.901	+4.55%
Severity	2008.2	0.045 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.049; p = 0.327)	0.001 (CI = +/-0.003; p = 0.750)	-0.084 (CI = +/-0.104; p = 0.107)	0.890	+4.56%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.051; p = 0.294)	0.000 (CI = +/-0.003; p = 0.826)	-0.079 (CI = +/-0.108; p = 0.146)	0.879	+4.47%
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.052; p = 0.364)	0.000 (CI = +/-0.004; p = 0.906)	-0.070 (CI = +/-0.111; p = 0.206)	0.864	+4.35%
Severity	2010.1	0.043 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.054; p = 0.422)	0.000 (CI = +/-0.004; p = 0.854)	-0.075 (CI = +/-0.116; p = 0.195)	0.853	+4.43%
Severity	2010.2	0.046 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.054; p = 0.301)	0.001 (CI = +/-0.004; p = 0.701)	-0.093 (CI = +/-0.118; p = 0.116)	0.856	+4.70%
Severity	2011.1	0.047 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.056; p = 0.359)	0.001 (CI = +/-0.004; p = 0.654)	-0.099 (CI = +/-0.124; p = 0.111)	0.844	+4.80%
Severity	2011.2	0.047 (CI = +/-0.014; p = 0.000)	-0.026 (CI = +/-0.059; p = 0.368)	0.001 (CI = +/-0.004; p = 0.654)	-0.100 (CI = +/-0.131; p = 0.125)	0.824	+4.82%
Severity	2012.1	0.049 (CI = +/-0.015; p = 0.000)	-0.021 (CI = +/-0.060; p = 0.480)	0.001 (CI = +/-0.004; p = 0.547)	-0.114 (CI = +/-0.136; p = 0.096)	0.817	+5.07%
Severity	2012.2	0.051 (CI = +/-0.016; p = 0.000)	-0.024 (CI = +/-0.063; p = 0.424)	0.001 (CI = +/-0.004; p = 0.491)	-0.126 (CI = +/-0.144; p = 0.082)	0.801	+5.27%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.018 (CI = +/-0.065; p = 0.558)	0.002 (CI = +/-0.004; p = 0.389)	-0.144 (CI = +/-0.151; p = 0.060)	0.795	+5.61%
Severity	2013.2	0.058 (CI = +/-0.020; p = 0.000)	-0.023 (CI = +/-0.067; p = 0.476)	0.002 (CI = +/-0.004; p = 0.333)	-0.161 (CI = +/-0.159; p = 0.048)	0.779	+5.92%
Severity	2014.1	0.058 (CI = +/-0.023; p = 0.000)	-0.023 (CI = +/-0.071; p = 0.508)	0.002 (CI = +/-0.005; p = 0.353)	-0.162 (CI = +/-0.172; p = 0.064)	0.746	+5.95%
Severity	2014.2	0.052 (CI = +/-0.025; p = 0.000)	-0.015 (CI = +/-0.072; p = 0.670)	0.002 (CI = +/-0.005; p = 0.469)	-0.133 (CI = +/-0.180; p = 0.136)	0.685	+5.36%
Severity	2015.1	0.046 (CI = +/-0.028; p = 0.003)	-0.024 (CI = +/-0.074; p = 0.500)	0.001 (CI = +/-0.005; p = 0.652)	-0.102 (CI = +/-0.189; p = 0.268)	0.619	+4.68%
Severity	2015.2	0.040 (CI = +/-0.031; p = 0.015)	-0.017 (CI = +/-0.076; p = 0.648)	0.001 (CI = +/-0.005; p = 0.780)	-0.074 (CI = +/-0.200; p = 0.440)	0.521	+4.07%
Severity	2016.1	0.047 (CI = +/-0.035; p = 0.011)	-0.007 (CI = +/-0.079; p = 0.842)	0.001 (CI = +/-0.005; p = 0.619)	-0.107 (CI = +/-0.213; p = 0.299)	0.532	+4.84%
Severity	2016.2	0.054 (CI = +/-0.039; p = 0.011)	-0.015 (CI = +/-0.083; p = 0.692)	0.002 (CI = +/-0.005; p = 0.539)	-0.135 (CI = +/-0.227; p = 0.219)	0.524	+5.56%
Severity	2017.1	0.049 (CI = +/-0.045; p = 0.036)	-0.021 (CI = +/-0.089; p = 0.619)	0.001 (CI = +/-0.006; p = 0.625)	-0.117 (CI = +/-0.249; p = 0.324)	0.408	+5.06%
Frequency	2007.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.051; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.106; p = 0.000)	0.904	-2.29%
Frequency	2007.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.052; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.206 (CI = +/-0.109; p = 0.001)	0.901	-2.32%
Frequency	2008.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.110; p = 0.001)	0.904	-2.50%
Frequency	2008.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.050; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.171 (CI = +/-0.107; p = 0.003)	0.916	-2.77%
Frequency	2009.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.109; p = 0.006)	0.915	-2.92%
Frequency	2009.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.048; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.103; p = 0.013)	0.930	-3.27%
Frequency	2010.1	-0.036 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.102; p = 0.028)	0.934	-3.54%
Frequency	2010.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.104; p = 0.055)	0.936	-3.74%
Frequency	2011.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.101; p = 0.124)	0.943	-4.10%
Frequency	2011.2	-0.046 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.097; p = 0.264)	0.951	-4.46%
Frequency	2012.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.098; p = 0.457)	0.952	-4.74%
Frequency	2012.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.098; p = 0.756)	0.957	-5.08%
Frequency	2013.1	-0.055 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.100; p = 0.958)	0.956	-5.37%
Frequency	2013.2	-0.054 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.107; p = 0.960)	0.952	-5.28%
Frequency	2014.1	-0.055 (CI = +/-0.015; p = 0.000)	-0.103 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.116; p = 0.988)	0.945	-5.34%
Frequency	2014.2	-0.054 (CI = +/-0.017; p = 0.000)	-0.104 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	-0.003 (CI = +/-0.126; p = 0.965)	0.939	-5.28%
Frequency	2015.1	-0.057 (CI = +/-0.020; p = 0.000)	-0.109 (CI = +/-0.053; p = 0.001)	0.006 (CI = +/-0.003; p = 0.001)	0.013 (CI = +/-0.135; p = 0.838)	0.933	-5.59%
Frequency	2015.2	-0.053 (CI = +/-0.022; p = 0.000)	-0.115 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.010 (CI = +/-0.141; p = 0.880)	0.930	-5.12%
Frequency	2016.1	-0.054 (CI = +/-0.025; p = 0.001)	-0.116 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.004; p = 0.002)	-0.006 (CI = +/-0.156; p = 0.937)	0.916	-5.21%
Frequency	2016.2	-0.052 (CI = +/-0.029; p = 0.002)	-0.118 (CI = +/-0.062; p = 0.001)	0.007 (CI = +/-0.004; p = 0.003)	-0.013 (CI = +/-0.171; p = 0.871)	0.906	-5.05%
Frequency	2017.1	-0.045 (CI = +/-0.033; p = 0.012)	-0.111 (CI = +/-0.065; p = 0.003)	0.007 (CI = +/-0.004; p = 0.003)	-0.038 (CI = +/-0.182; p = 0.655)	0.882	-4.43%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.004 (CI = +/-0.010; p = 0.461)	-0.150 (CI = +/-0.086; p = 0.001)	-0.095 (CI = +/-0.155; p = 0.219)	0.234	+0.38%
Loss Cost	2007.2	0.003 (CI = +/-0.011; p = 0.594)	-0.146 (CI = +/-0.088; p = 0.002)	-0.089 (CI = +/-0.159; p = 0.260)	0.212	+0.29%
Loss Cost	2008.1	0.003 (CI = +/-0.012; p = 0.662)	-0.147 (CI = +/-0.091; p = 0.002)	-0.087 (CI = +/-0.163; p = 0.282)	0.209	+0.25%
Loss Cost	2008.2	0.000 (CI = +/-0.012; p = 0.943)	-0.135 (CI = +/-0.090; p = 0.005)	-0.068 (CI = +/-0.161; p = 0.394)	0.185	-0.04%
Loss Cost	2009.1	-0.003 (CI = +/-0.013; p = 0.597)	-0.146 (CI = +/-0.090; p = 0.003)	-0.053 (CI = +/-0.159; p = 0.503)	0.231	-0.33%
Loss Cost	2009.2	-0.008 (CI = +/-0.012; p = 0.204)	-0.128 (CI = +/-0.086; p = 0.005)	-0.025 (CI = +/-0.151; p = 0.738)	0.256	-0.78%
Loss Cost	2010.1	-0.011 (CI = +/-0.013; p = 0.105)	-0.138 (CI = +/-0.086; p = 0.003)	-0.011 (CI = +/-0.151; p = 0.882)	0.301	-1.05%
Loss Cost	2010.2	-0.011 (CI = +/-0.014; p = 0.109)	-0.135 (CI = +/-0.089; p = 0.004)	-0.007 (CI = +/-0.156; p = 0.931)	0.300	-1.13%
Loss Cost	2011.1	-0.015 (CI = +/-0.015; p = 0.049)	-0.146 (CI = +/-0.089; p = 0.002)	0.010 (CI = +/-0.155; p = 0.898)	0.351	-1.47%
Loss Cost	2011.2	-0.019 (CI = +/-0.015; p = 0.020)	-0.134 (CI = +/-0.089; p = 0.005)	0.030 (CI = +/-0.155; p = 0.689)	0.386	-1.85%
Loss Cost	2012.1	-0.021 (CI = +/-0.017; p = 0.017)	-0.140 (CI = +/-0.092; p = 0.004)	0.040 (CI = +/-0.159; p = 0.606)	0.386	-2.06%
Loss Cost	2012.2	-0.023 (CI = +/-0.018; p = 0.014)	-0.132 (CI = +/-0.095; p = 0.008)	0.053 (CI = +/-0.164; p = 0.506)	0.400	-2.32%
Loss Cost	2013.1	-0.025 (CI = +/-0.020; p = 0.015)	-0.138 (CI = +/-0.098; p = 0.009)	0.062 (CI = +/-0.170; p = 0.458)	0.383	-2.51%
Loss Cost	2013.2	-0.025 (CI = +/-0.022; p = 0.031)	-0.140 (CI = +/-0.104; p = 0.011)	0.058 (CI = +/-0.180; p = 0.506)	0.370	-2.44%
Loss Cost	2014.1	-0.028 (CI = +/-0.025; p = 0.029)	-0.146 (CI = +/-0.108; p = 0.011)	0.070 (CI = +/-0.187; p = 0.443)	0.360	-2.73%
Loss Cost	2014.2	-0.034 (CI = +/-0.027; p = 0.018)	-0.133 (CI = +/-0.110; p = 0.021)	0.094 (CI = +/-0.192; p = 0.314)	0.394	-3.29%
Loss Cost	2015.1	-0.043 (CI = +/-0.028; p = 0.005)	-0.151 (CI = +/-0.107; p = 0.009)	0.127 (CI = +/-0.187; p = 0.170)	0.481	-4.18%
Loss Cost	2015.2	-0.046 (CI = +/-0.032; p = 0.008)	-0.145 (CI = +/-0.114; p = 0.016)	0.139 (CI = +/-0.200; p = 0.160)	0.481	-4.48%
Loss Cost	2016.1	-0.045 (CI = +/-0.037; p = 0.020)	-0.144 (CI = +/-0.122; p = 0.024)	0.137 (CI = +/-0.215; p = 0.192)	0.390	-4.42%
Loss Cost	2016.2	-0.042 (CI = +/-0.043; p = 0.059)	-0.150 (CI = +/-0.131; p = 0.028)	0.124 (CI = +/-0.234; p = 0.272)	0.364	-4.08%
Loss Cost	2017.1	-0.045 (CI = +/-0.051; p = 0.081)	-0.154 (CI = +/-0.141; p = 0.034)	0.133 (CI = +/-0.254; p = 0.276)	0.301	-4.36%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.047; p = 0.170)	-0.063 (CI = +/-0.085; p = 0.141)	0.899	+4.25%
Severity	2007.2	0.042 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.049; p = 0.178)	-0.064 (CI = +/-0.088; p = 0.147)	0.890	+4.26%
Severity	2008.1	0.044 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.046; p = 0.290)	-0.075 (CI = +/-0.083; p = 0.074)	0.904	+4.47%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.048; p = 0.303)	-0.075 (CI = +/-0.086; p = 0.081)	0.894	+4.48%
Severity	2009.1	0.043 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.049; p = 0.271)	-0.072 (CI = +/-0.087; p = 0.102)	0.883	+4.41%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.051; p = 0.347)	-0.067 (CI = +/-0.089; p = 0.138)	0.869	+4.32%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.052; p = 0.396)	-0.069 (CI = +/-0.092; p = 0.135)	0.859	+4.36%
Severity	2010.2	0.045 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.053; p = 0.274)	-0.080 (CI = +/-0.092; p = 0.087)	0.861	+4.56%
Severity	2011.1	0.045 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.055; p = 0.318)	-0.082 (CI = +/-0.095; p = 0.088)	0.849	+4.61%
Severity	2011.2	0.045 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.057; p = 0.335)	-0.082 (CI = +/-0.099; p = 0.100)	0.830	+4.62%
Severity	2012.1	0.046 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.059; p = 0.420)	-0.088 (CI = +/-0.102; p = 0.086)	0.822	+4.76%
Severity	2012.2	0.048 (CI = +/-0.012; p = 0.000)	-0.027 (CI = +/-0.061; p = 0.377)	-0.094 (CI = +/-0.106; p = 0.080)	0.806	+4.88%
Severity	2013.1	0.049 (CI = +/-0.013; p = 0.000)	-0.022 (CI = +/-0.063; p = 0.472)	-0.101 (CI = +/-0.110; p = 0.069)	0.797	+5.05%
Severity	2013.2	0.051 (CI = +/-0.014; p = 0.000)	-0.026 (CI = +/-0.066; p = 0.413)	-0.109 (CI = +/-0.115; p = 0.062)	0.779	+5.23%
Severity	2014.1	0.050 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.070; p = 0.416)	-0.107 (CI = +/-0.120; p = 0.079)	0.747	+5.18%
Severity	2014.2	0.046 (CI = +/-0.017; p = 0.000)	-0.017 (CI = +/-0.070; p = 0.606)	-0.088 (CI = +/-0.122; p = 0.148)	0.694	+4.71%
Severity	2015.1	0.041 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.071; p = 0.439)	-0.072 (CI = +/-0.123; p = 0.235)	0.638	+4.23%
Severity	2015.2	0.037 (CI = +/-0.021; p = 0.002)	-0.018 (CI = +/-0.073; p = 0.612)	-0.054 (CI = +/-0.128; p = 0.380)	0.550	+3.77%
Severity	2016.1	0.041 (CI = +/-0.023; p = 0.002)	-0.011 (CI = +/-0.075; p = 0.769)	-0.068 (CI = +/-0.133; p = 0.290)	0.557	+4.22%
Severity	2016.2	0.046 (CI = +/-0.026; p = 0.002)	-0.018 (CI = +/-0.079; p = 0.625)	-0.085 (CI = +/-0.142; p = 0.220)	0.546	+4.71%
Severity	2017.1	0.042 (CI = +/-0.030; p = 0.011)	-0.024 (CI = +/-0.084; p = 0.544)	-0.073 (CI = +/-0.152; p = 0.316)	0.445	+4.28%
Frequency	2007.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.077; p = 0.004)	-0.032 (CI = +/-0.139; p = 0.641)	0.774	-3.71%
Frequency	2007.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.113 (CI = +/-0.079; p = 0.007)	-0.026 (CI = +/-0.142; p = 0.716)	0.772	-3.81%
Frequency	2008.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.078; p = 0.003)	-0.012 (CI = +/-0.140; p = 0.863)	0.783	-4.04%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.076; p = 0.006)	0.007 (CI = +/-0.136; p = 0.911)	0.805	-4.32%
Frequency	2009.1	-0.046 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.077; p = 0.004)	0.019 (CI = +/-0.136; p = 0.773)	0.808	-4.54%
Frequency	2009.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.074; p = 0.007)	0.042 (CI = +/-0.130; p = 0.514)	0.834	-4.89%
Frequency	2010.1	-0.053 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.072; p = 0.003)	0.058 (CI = +/-0.126; p = 0.351)	0.847	-5.19%
Frequency	2010.2	-0.056 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.072; p = 0.005)	0.073 (CI = +/-0.126; p = 0.241)	0.854	-5.44%
Frequency	2011.1	-0.060 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.068; p = 0.001)	0.092 (CI = +/-0.119; p = 0.125)	0.871	-5.81%
Frequency	2011.2	-0.064 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.066; p = 0.003)	0.113 (CI = +/-0.115; p = 0.054)	0.887	-6.18%
Frequency	2012.1	-0.067 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.065; p = 0.001)	0.128 (CI = +/-0.112; p = 0.026)	0.893	-6.51%
Frequency	2012.2	-0.071 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.063; p = 0.002)	0.147 (CI = +/-0.110; p = 0.011)	0.902	-6.86%
Frequency	2013.1	-0.075 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.062; p = 0.001)	0.163 (CI = +/-0.108; p = 0.005)	0.906	-7.20%
Frequency	2013.2	-0.076 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.065; p = 0.002)	0.167 (CI = +/-0.113; p = 0.006)	0.897	-7.28%
Frequency	2014.1	-0.078 (CI = +/-0.015; p = 0.000)	-0.119 (CI = +/-0.067; p = 0.002)	0.176 (CI = +/-0.117; p = 0.005)	0.886	-7.52%
Frequency	2014.2	-0.080 (CI = +/-0.017; p = 0.000)	-0.116 (CI = +/-0.071; p = 0.003)	0.182 (CI = +/-0.124; p = 0.006)	0.877	-7.64%
Frequency	2015.1	-0.084 (CI = +/-0.019; p = 0.000)	-0.125 (CI = +/-0.072; p = 0.002)	0.198 (CI = +/-0.125; p = 0.004)	0.872	-8.07%
Frequency	2015.2	-0.083 (CI = +/-0.022; p = 0.000)	-0.127 (CI = +/-0.076; p = 0.003)	0.193 (CI = +/-0.134; p = 0.008)	0.854	-7.94%
Frequency	2016.1	-0.087 (CI = +/-0.024; p = 0.000)	-0.134 (CI = +/-0.080; p = 0.003)	0.205 (CI = +/-0.141; p = 0.007)	0.832	-8.29%
Frequency	2016.2	-0.088 (CI = +/-0.029; p = 0.000)	-0.132 (CI = +/-0.086; p = 0.006)	0.209 (CI = +/-0.154; p = 0.012)	0.813	-8.39%
Frequency	2017.1	-0.086 (CI = +/-0.034; p = 0.000)	-0.130 (CI = +/-0.093; p = 0.010)	0.206 (CI = +/-0.168; p = 0.020)	0.749	-8.28%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, Mobility
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.043; p = 0.022)	0.008 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.050; p = 0.532)	0.920	+4.30%	+5.93%
Loss Cost	2007.2	0.043 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.016)	0.009 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.051; p = 0.648)	0.918	+4.40%	+5.61%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.056 (CI = +/-0.045; p = 0.017)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.052; p = 0.612)	0.912	+4.36%	+5.73%
Loss Cost	2008.2	0.042 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.046; p = 0.026)	0.008 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.053; p = 0.525)	0.903	+4.26%	+6.03%
Loss Cost	2009.1	0.041 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.048; p = 0.027)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.055; p = 0.503)	0.896	+4.22%	+6.15%
Loss Cost	2009.2	0.041 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.049; p = 0.039)	0.008 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.057; p = 0.447)	0.885	+4.14%	+6.40%
Loss Cost	2010.1	0.040 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.051; p = 0.037)	0.008 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.059; p = 0.404)	0.877	+4.05%	+6.62%
Loss Cost	2010.2	0.036 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.048; p = 0.063)	0.008 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.055; p = 0.174)	0.880	+3.68%	+7.63%
Loss Cost	2011.1	0.034 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.048; p = 0.038)	0.007 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.056; p = 0.110)	0.877	+3.46%	+8.19%
Loss Cost	2011.2	0.032 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.062)	0.007 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.056; p = 0.066)	0.870	+3.22%	+8.77%
Loss Cost	2012.1	0.029 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.033)	0.007 (CI = +/-0.003; p = 0.000)	0.061 (CI = +/-0.056; p = 0.034)	0.870	+2.94%	+9.43%
Loss Cost	2012.2	0.024 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.041; p = 0.050)	0.006 (CI = +/-0.003; p = 0.000)	0.077 (CI = +/-0.049; p = 0.004)	0.892	+2.42%	+10.66%
Loss Cost	2013.1	0.023 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.048)	0.006 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.051; p = 0.004)	0.889	+2.31%	+10.89%
Loss Cost	2013.2	0.022 (CI = +/-0.012; p = 0.001)	-0.043 (CI = +/-0.045; p = 0.064)	0.006 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.055; p = 0.005)	0.882	+2.25%	+11.01%
Loss Cost	2014.1	0.027 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.122)	0.007 (CI = +/-0.003; p = 0.000)	0.070 (CI = +/-0.053; p = 0.013)	0.900	+2.69%	+10.18%
Loss Cost	2014.2	0.028 (CI = +/-0.014; p = 0.001)	-0.036 (CI = +/-0.046; p = 0.119)	0.007 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.057; p = 0.023)	0.897	+2.80%	+9.97%
Loss Cost	2015.1	0.028 (CI = +/-0.016; p = 0.002)	-0.036 (CI = +/-0.049; p = 0.140)	0.007 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.061; p = 0.032)	0.893	+2.79%	+9.99%
Loss Cost	2015.2	0.031 (CI = +/-0.017; p = 0.001)	-0.042 (CI = +/-0.050; p = 0.091)	0.007 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.063; p = 0.067)	0.901	+3.19%	+9.37%
Loss Cost	2016.1	0.036 (CI = +/-0.019; p = 0.001)	-0.036 (CI = +/-0.051; p = 0.159)	0.007 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.065; p = 0.134)	0.908	+3.64%	+8.76%
Loss Cost	2016.2	0.041 (CI = +/-0.020; p = 0.001)	-0.043 (CI = +/-0.052; p = 0.098)	0.007 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.067; p = 0.243)	0.916	+4.16%	+8.14%
Loss Cost	2017.1	0.043 (CI = +/-0.023; p = 0.002)	-0.040 (CI = +/-0.056; p = 0.147)	0.007 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.073; p = 0.340)	0.914	+4.40%	+7.89%
Severity	2007.1	0.053 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.038; p = 0.236)	0.001 (CI = +/-0.003; p = 0.292)	0.042 (CI = +/-0.044; p = 0.060)	0.965	+5.48%	+9.98%
Severity	2007.2	0.054 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.039; p = 0.229)	0.001 (CI = +/-0.003; p = 0.287)	0.041 (CI = +/-0.045; p = 0.075)	0.963	+5.51%	+9.88%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.036; p = 0.403)	0.002 (CI = +/-0.002; p = 0.135)	0.032 (CI = +/-0.042; p = 0.132)	0.968	+5.75%	+9.16%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.193)	0.002 (CI = +/-0.002; p = 0.063)	0.023 (CI = +/-0.039; p = 0.233)	0.973	+5.97%	+8.46%
Severity	2009.1	0.061 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.028; p = 0.382)	0.003 (CI = +/-0.002; p = 0.008)	0.012 (CI = +/-0.033; p = 0.441)	0.981	+6.28%	+7.61%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.027; p = 0.212)	0.003 (CI = +/-0.002; p = 0.003)	0.007 (CI = +/-0.031; p = 0.673)	0.983	+6.44%	+7.14%
Severity	2010.1	0.063 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.028; p = 0.290)	0.003 (CI = +/-0.002; p = 0.003)	0.004 (CI = +/-0.032; p = 0.807)	0.982	+6.52%	+6.93%
Severity	2010.2	0.063 (CI = +/-0.005; p = 0.000)	-0.013 (CI = +/-0.029; p = 0.350)	0.003 (CI = +/-0.002; p = 0.004)	0.006 (CI = +/-0.033; p = 0.731)	0.980	+6.47%	+7.07%
Severity	2011.1	0.062 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.030; p = 0.336)	0.003 (CI = +/-0.002; p = 0.006)	0.007 (CI = +/-0.035; p = 0.691)	0.978	+6.43%	+7.15%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.436)	0.003 (CI = +/-0.002; p = 0.008)	0.010 (CI = +/-0.036; p = 0.559)	0.975	+6.32%	+7.42%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.305)	0.002 (CI = +/-0.002; p = 0.013)	0.015 (CI = +/-0.036; p = 0.394)	0.974	+6.16%	+7.78%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.029; p = 0.475)	0.002 (CI = +/-0.002; p = 0.016)	0.023 (CI = +/-0.035; p = 0.185)	0.974	+5.90%	+8.36%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.031; p = 0.575)	0.002 (CI = +/-0.002; p = 0.016)	0.020 (CI = +/-0.037; p = 0.257)	0.972	+5.99%	+8.18%
Severity	2013.2	0.059 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.032; p = 0.527)	0.002 (CI = +/-0.002; p = 0.017)	0.018 (CI = +/-0.039; p = 0.334)	0.969	+6.07%	+8.02%
Severity	2014.1	0.062 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.030; p = 0.843)	0.003 (CI = +/-0.002; p = 0.005)	0.009 (CI = +/-0.037; p = 0.624)	0.974	+6.44%	+7.36%
Severity	2014.2	0.062 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.849)	0.003 (CI = +/-0.002; p = 0.007)	0.009 (CI = +/-0.039; p = 0.648)	0.970	+6.44%	+7.36%
Severity	2015.1	0.064 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.034; p = 0.975)	0.003 (CI = +/-0.002; p = 0.007)	0.005 (CI = +/-0.042; p = 0.796)	0.967	+6.59%	+7.13%
Severity	2015.2	0.063 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.036; p = 0.958)	0.003 (CI = +/-0.002; p = 0.010)	0.007 (CI = +/-0.045; p = 0.733)	0.961	+6.49%	+7.27%
Severity	2016.1	0.067 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.035; p = 0.667)	0.003 (CI = +/-0.002; p = 0.005)	-0.002 (CI = +/-0.045; p = 0.923)	0.964	+6.93%	+6.71%
Severity	2016.2	0.072 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.033; p = 0.984)	0.003 (CI = +/-0.002; p = 0.002)	-0.012 (CI = +/-0.043; p = 0.545)	0.969	+7.43%	+6.13%
Severity	2017.1	0.073 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.036; p = 0.889)	0.003 (CI = +/-0.002; p = 0.003)	-0.015 (CI = +/-0.046; p = 0.487)	0.964	+7.60%	+5.98%
Frequency	2007.1	-0.011 (CI = +/-0.007; p = 0.002)	-0.029 (CI = +/-0.049; p = 0.240)	0.007 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.057; p = 0.351)	0.691	-1.11%	-3.68%
Frequency	2007.2	-0.011 (CI = +/-0.007; p = 0.006)	-0.031 (CI = +/-0.050; p = 0.215)	0.007 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.058; p = 0.314)	0.680	-1.05%	-3.89%
Frequency	2008.1	-0.013 (CI = +/-0.007; p = 0.001)	-0.041 (CI = +/-0.048; p = 0.089)	0.007 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.055; p = 0.495)	0.730	-1.32%	-3.13%
Frequency	2008.2	-0.016 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.044; p = 0.152)	0.006 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.796)	0.789	-1.61%	-2.24%
Frequency	2009.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.033)	0.006 (CI = +/-0.002; p = 0.000)	0.006 (CI = +/-0.044; p = 0.789)	0.845	-1.93%	-1.36%
Frequency	2009.2	-0.022 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.056)	0.005 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.042; p = 0.469)	0.872	-2.16%	-0.69%
Frequency	2010.1	-0.023 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.032)	0.005 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.042; p = 0.323)	0.877	-2.32%	-0.29%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.032; p = 0.049)	0.005 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.037; p = 0.086)	0.913	-2.62%	+0.52%
Frequency	2011.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.031; p = 0.022)	0.005 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.036; p = 0.040)	0.918	-2.80%	+0.96%
Frequency	2011.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.031; p = 0.037)	0.005 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.037; p = 0.027)	0.919	-2.91%	+1.26%
Frequency	2012.1	-0.031 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.032; p = 0.027)	0.004 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.916	-3.03%	+1.53%
Frequency	2012.2	-0.033 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.030; p = 0.046)	0.004 (CI = +/-0.002; p = 0.000)	0.054 (CI = +/-0.036; p = 0.005)	0.929	-3.29%	+2.12%
Frequency	2013.1	-0.035 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.031; p = 0.026)	0.004 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.036; p = 0.003)	0.929	-3.47%	+2.50%
Frequency	2013.2	-0.037 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.031; p = 0.042)	0.004 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.038; p = 0.002)	0.927	-3.60%	+2.77%
Frequency	2014.1	-0.036 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.033; p = 0.064)	0.004 (CI = +/-0.002; p = 0.001)	0.062 (CI = +/-0.040; p = 0.005)	0.914	-3.52%	+2.63%
Frequency	2014.2	-0.035 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.060)	0.004 (CI = +/-0.002; p = 0.001)	0.059 (CI = +/-0.042; p = 0.010)	0.904	-3.42%	+2.43%
Frequency	2015.1	-0.036 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.055)	0.004 (CI = +/-0.002; p = 0.001)	0.063 (CI = +/-0.045; p = 0.010)	0.893	-3.56%	+2.67%
Frequency	2015.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.033; p = 0.015)	0.004 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.042; p = 0.020)	0.901	-3.10%	+1.96%
Frequency	2016.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.036; p = 0.023)	0.004 (CI = +/-0.002; p = 0.001)	0.050 (CI = +/-0.046; p = 0.033)	0.881	-3.07%	+1.92%
Frequency	2016.2	-0.031 (CI = +/-0.015; p = 0.001)	-0.043 (CI = +/-0.039; p = 0.032)	0.004 (CI = +/-0.002; p = 0.001)	0.050 (CI = +/-0.050; p = 0.050)	0.866	-3.05%	+1.89%
Frequency	2017.1	-0.030 (CI = +/-0.018; p = 0.003)	-0.042 (CI = +/-0.042; p = 0.051)	0.004 (CI = +/-0.002; p = 0.002)	0.048 (CI = +/-0.055; p = 0.079)	0.835	-2.97%	+1.81%

Total Property Damage

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

Fit	Start Date	Time	Excess Inflation	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.128; p = 0.023)	0.810	+3.20%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.132; p = 0.025)	0.798	+3.18%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.157 (CI = +/-0.135; p = 0.024)	0.784	+3.10%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.171 (CI = +/-0.135; p = 0.015)	0.771	+2.89%
Loss Cost	2009.1	0.028 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.139; p = 0.015)	0.756	+2.81%
Loss Cost	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.190 (CI = +/-0.140; p = 0.010)	0.741	+2.58%
Loss Cost	2010.1	0.024 (CI = +/-0.012; p = 0.000)	0.198 (CI = +/-0.144; p = 0.009)	0.725	+2.45%
Loss Cost	2010.2	0.019 (CI = +/-0.012; p = 0.002)	0.227 (CI = +/-0.134; p = 0.002)	0.732	+1.95%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.011)	0.243 (CI = +/-0.135; p = 0.001)	0.721	+1.68%
Loss Cost	2011.2	0.013 (CI = +/-0.013; p = 0.054)	0.266 (CI = +/-0.132; p = 0.000)	0.722	+1.26%
Loss Cost	2012.1	0.009 (CI = +/-0.013; p = 0.172)	0.284 (CI = +/-0.133; p = 0.000)	0.718	+0.92%
Loss Cost	2012.2	0.002 (CI = +/-0.012; p = 0.741)	0.322 (CI = +/-0.114; p = 0.000)	0.769	+0.20%
Loss Cost	2013.1	0.000 (CI = +/-0.013; p = 0.969)	0.333 (CI = +/-0.118; p = 0.000)	0.768	-0.03%
Loss Cost	2013.2	-0.004 (CI = +/-0.014; p = 0.571)	0.351 (CI = +/-0.120; p = 0.000)	0.776	-0.40%
Loss Cost	2014.1	-0.002 (CI = +/-0.016; p = 0.792)	0.342 (CI = +/-0.126; p = 0.000)	0.779	-0.20%
Loss Cost	2014.2	-0.005 (CI = +/-0.018; p = 0.567)	0.356 (CI = +/-0.132; p = 0.000)	0.779	-0.49%
Loss Cost	2015.1	-0.008 (CI = +/-0.020; p = 0.434)	0.367 (CI = +/-0.139; p = 0.000)	0.777	-0.76%
Loss Cost	2015.2	-0.009 (CI = +/-0.023; p = 0.417)	0.373 (CI = +/-0.150; p = 0.000)	0.774	-0.91%
Loss Cost	2016.1	-0.008 (CI = +/-0.027; p = 0.534)	0.369 (CI = +/-0.164; p = 0.000)	0.771	-0.80%
Loss Cost	2016.2	-0.010 (CI = +/-0.032; p = 0.527)	0.375 (CI = +/-0.180; p = 0.001)	0.766	-0.96%
Loss Cost	2017.1	-0.011 (CI = +/-0.038; p = 0.555)	0.379 (CI = +/-0.199; p = 0.001)	0.759	-1.06%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	0.125 (CI = +/-0.069; p = 0.001)	0.969	+5.13%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.126 (CI = +/-0.070; p = 0.001)	0.967	+5.11%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.066; p = 0.001)	0.971	+5.30%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.064; p = 0.002)	0.973	+5.46%
Severity	2009.1	0.055 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.056; p = 0.003)	0.980	+5.69%
Severity	2009.2	0.056 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.057; p = 0.005)	0.979	+5.78%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.059; p = 0.008)	0.977	+5.81%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.059; p = 0.005)	0.976	+5.69%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.061; p = 0.004)	0.974	+5.62%
Severity	2011.2	0.053 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.060; p = 0.002)	0.974	+5.43%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	0.114 (CI = +/-0.059; p = 0.001)	0.974	+5.23%
Severity	2012.2	0.048 (CI = +/-0.005; p = 0.000)	0.131 (CI = +/-0.050; p = 0.000)	0.980	+4.88%
Severity	2013.1	0.048 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.052; p = 0.000)	0.977	+4.87%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.134 (CI = +/-0.055; p = 0.000)	0.975	+4.81%
Severity	2014.1	0.049 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.056; p = 0.000)	0.976	+5.01%
Severity	2014.2	0.047 (CI = +/-0.008; p = 0.000)	0.133 (CI = +/-0.058; p = 0.000)	0.974	+4.84%
Severity	2015.1	0.047 (CI = +/-0.009; p = 0.000)	0.135 (CI = +/-0.062; p = 0.000)	0.971	+4.78%
Severity	2015.2	0.044 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.062; p = 0.000)	0.970	+4.45%
Severity	2016.1	0.045 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.067; p = 0.000)	0.968	+4.58%
Severity	2016.2	0.047 (CI = +/-0.013; p = 0.000)	0.135 (CI = +/-0.072; p = 0.001)	0.966	+4.82%
Severity	2017.1	0.045 (CI = +/-0.015; p = 0.000)	0.141 (CI = +/-0.080; p = 0.002)	0.961	+4.62%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.122; p = 0.677)	0.482	-1.84%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.125; p = 0.680)	0.458	-1.84%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.122; p = 0.477)	0.514	-2.09%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.113; p = 0.238)	0.607	-2.43%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.107; p = 0.109)	0.668	-2.73%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	0.106 (CI = +/-0.101; p = 0.041)	0.720	-3.02%
Frequency	2010.1	-0.032 (CI = +/-0.009; p = 0.000)	0.115 (CI = +/-0.102; p = 0.029)	0.722	-3.18%
Frequency	2010.2	-0.036 (CI = +/-0.008; p = 0.000)	0.138 (CI = +/-0.093; p = 0.005)	0.785	-3.55%
Frequency	2011.1	-0.038 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.094; p = 0.003)	0.788	-3.73%
Frequency	2011.2	-0.040 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.094; p = 0.002)	0.796	-3.95%
Frequency	2012.1	-0.042 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.097; p = 0.001)	0.786	-4.09%
Frequency	2012.2	-0.046 (CI = +/-0.010; p = 0.000)	0.191 (CI = +/-0.092; p = 0.000)	0.819	-4.47%
Frequency	2013.1	-0.048 (CI = +/-0.011; p = 0.000)	0.202 (CI = +/-0.094; p = 0.000)	0.813	-4.67%
Frequency	2013.2	-0.051 (CI = +/-0.011; p = 0.000)	0.217 (CI = +/-0.095; p = 0.000)	0.818	-4.97%
Frequency	2014.1	-0.051 (CI = +/-0.013; p = 0.000)	0.217 (CI = +/-0.100; p = 0.000)	0.786	-4.96%
Frequency	2014.2	-0.052 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.107; p = 0.000)	0.758	-5.08%
Frequency	2015.1	-0.054 (CI = +/-0.016; p = 0.000)	0.232 (CI = +/-0.113; p = 0.000)	0.733	-5.29%
Frequency	2015.2	-0.053 (CI = +/-0.019; p = 0.000)	0.225 (CI = +/-0.122; p = 0.001)	0.667	-5.13%
Frequency	2016.1	-0.053 (CI = +/-0.022; p = 0.000)	0.226 (CI = +/-0.132; p = 0.002)	0.603	-5.15%
Frequency	2016.2	-0.057 (CI = +/-0.025; p = 0.000)	0.241 (CI = +/-0.143; p = 0.003)	0.574	-5.52%
Frequency	2017.1	-0.056 (CI = +/-0.030; p = 0.002)	0.238 (CI = +/-0.159; p = 0.007)	0.480	-5.44%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, Mobility, Excess_Inflation
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.044; p = 0.026)	0.009 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.161; p = 0.864)	0.021 (CI = +/-0.085; p = 0.613)	0.918	+4.33%	+6.57%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.045; p = 0.020)	0.009 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.161; p = 0.796)	0.020 (CI = +/-0.085; p = 0.633)	0.915	+4.44%	+6.56%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.047; p = 0.021)	0.009 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.166; p = 0.837)	0.020 (CI = +/-0.086; p = 0.639)	0.909	+4.40%	+6.50%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.031)	0.008 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.168; p = 0.898)	0.021 (CI = +/-0.087; p = 0.624)	0.899	+4.29%	+6.51%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.050; p = 0.033)	0.008 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.173; p = 0.936)	0.021 (CI = +/-0.089; p = 0.631)	0.892	+4.24%	+6.45%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.051; p = 0.045)	0.008 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.177; p = 0.988)	0.022 (CI = +/-0.090; p = 0.620)	0.880	+4.14%	+6.45%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.042)	0.008 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.182; p = 0.944)	0.022 (CI = +/-0.092; p = 0.625)	0.872	+4.03%	+6.35%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.049; p = 0.064)	0.008 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.167; p = 0.711)	0.026 (CI = +/-0.084; p = 0.525)	0.876	+3.58%	+6.33%
Loss Cost	2011.1	0.032 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.049; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.167; p = 0.533)	0.026 (CI = +/-0.082; p = 0.512)	0.873	+3.27%	+6.04%
Loss Cost	2011.2	0.029 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.049; p = 0.053)	0.007 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.166; p = 0.412)	0.029 (CI = +/-0.081; p = 0.461)	0.868	+2.96%	+6.01%
Loss Cost	2012.1	0.025 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.048; p = 0.022)	0.006 (CI = +/-0.003; p = 0.001)	0.095 (CI = +/-0.162; p = 0.239)	0.030 (CI = +/-0.077; p = 0.431)	0.873	+2.52%	+5.63%
Loss Cost	2012.2	0.018 (CI = +/-0.011; p = 0.003)	-0.047 (CI = +/-0.039; p = 0.020)	0.005 (CI = +/-0.003; p = 0.000)	0.129 (CI = +/-0.131; p = 0.052)	0.036 (CI = +/-0.062; p = 0.236)	0.908	+1.80%	+5.53%
Loss Cost	2013.1	0.015 (CI = +/-0.012; p = 0.017)	-0.053 (CI = +/-0.040; p = 0.013)	0.005 (CI = +/-0.003; p = 0.001)	0.146 (CI = +/-0.134; p = 0.034)	0.037 (CI = +/-0.062; p = 0.226)	0.909	+1.51%	+5.30%
Loss Cost	2013.2	0.013 (CI = +/-0.013; p = 0.053)	-0.050 (CI = +/-0.041; p = 0.020)	0.005 (CI = +/-0.003; p = 0.001)	0.155 (CI = +/-0.139; p = 0.031)	0.038 (CI = +/-0.063; p = 0.216)	0.906	+1.32%	+5.27%
Loss Cost	2014.1	0.018 (CI = +/-0.015; p = 0.023)	-0.043 (CI = +/-0.042; p = 0.046)	0.005 (CI = +/-0.003; p = 0.001)	0.130 (CI = +/-0.142; p = 0.070)	0.037 (CI = +/-0.062; p = 0.223)	0.914	+1.78%	+5.61%
Loss Cost	2014.2	0.018 (CI = +/-0.017; p = 0.040)	-0.043 (CI = +/-0.044; p = 0.055)	0.005 (CI = +/-0.003; p = 0.001)	0.129 (CI = +/-0.150; p = 0.088)	0.037 (CI = +/-0.064; p = 0.243)	0.910	+1.81%	+5.61%
Loss Cost	2015.1	0.015 (CI = +/-0.020; p = 0.141)	-0.048 (CI = +/-0.048; p = 0.050)	0.005 (CI = +/-0.003; p = 0.004)	0.145 (CI = +/-0.163; p = 0.078)	0.038 (CI = +/-0.066; p = 0.240)	0.909	+1.49%	+5.40%
Loss Cost	2015.2	0.019 (CI = +/-0.023; p = 0.100)	-0.051 (CI = +/-0.049; p = 0.044)	0.005 (CI = +/-0.003; p = 0.004)	0.128 (CI = +/-0.170; p = 0.128)	0.035 (CI = +/-0.068; p = 0.289)	0.911	+1.91%	+5.50%
Loss Cost	2016.1	0.023 (CI = +/-0.028; p = 0.098)	-0.045 (CI = +/-0.054; p = 0.091)	0.006 (CI = +/-0.004; p = 0.005)	0.107 (CI = +/-0.190; p = 0.242)	0.033 (CI = +/-0.070; p = 0.330)	0.911	+2.38%	+5.78%
Loss Cost	2016.2	0.030 (CI = +/-0.032; p = 0.065)	-0.049 (CI = +/-0.055; p = 0.075)	0.006 (CI = +/-0.004; p = 0.004)	0.083 (CI = +/-0.199; p = 0.377)	0.028 (CI = +/-0.072; p = 0.416)	0.915	+3.07%	+5.95%
Loss Cost	2017.1	0.031 (CI = +/-0.043; p = 0.131)	-0.048 (CI = +/-0.063; p = 0.121)	0.006 (CI = +/-0.004; p = 0.010)	0.079 (CI = +/-0.235; p = 0.473)	0.027 (CI = +/-0.077; p = 0.453)	0.911	+3.19%	+6.01%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.036; p = 0.133)	0.001 (CI = +/-0.002; p = 0.508)	0.142 (CI = +/-0.130; p = 0.033)	-0.018 (CI = +/-0.069; p = 0.591)	0.969	+5.22%	+3.31%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.037; p = 0.139)	0.001 (CI = +/-0.002; p = 0.507)	0.141 (CI = +/-0.133; p = 0.038)	-0.018 (CI = +/-0.070; p = 0.595)	0.967	+5.23%	+3.31%
Severity	2008.1	0.053 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.263)	0.001 (CI = +/-0.002; p = 0.271)	0.121 (CI = +/-0.124; p = 0.055)	-0.018 (CI = +/-0.065; p = 0.570)	0.971	+5.48%	+3.59%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.033; p = 0.120)	0.002 (CI = +/-0.002; p = 0.140)	0.108 (CI = +/-0.115; p = 0.065)	-0.020 (CI = +/-0.060; p = 0.487)	0.975	+5.72%	+3.58%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.258)	0.002 (CI = +/-0.002; p = 0.022)	0.083 (CI = +/-0.097; p = 0.091)	-0.020 (CI = +/-0.050; p = 0.408)	0.983	+6.06%	+3.93%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.027; p = 0.145)	0.002 (CI = +/-0.002; p = 0.010)	0.073 (CI = +/-0.093; p = 0.117)	-0.022 (CI = +/-0.047; p = 0.348)	0.984	+6.24%	+3.93%
Severity	2010.1	0.061 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.028; p = 0.201)	0.003 (CI = +/-0.002; p = 0.009)	0.068 (CI = +/-0.095; p = 0.152)	-0.022 (CI = +/-0.048; p = 0.354)	0.983	+6.31%	+4.00%
Severity	2010.2	0.060 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.254)	0.002 (CI = +/-0.002; p = 0.013)	0.072 (CI = +/-0.097; p = 0.136)	-0.021 (CI = +/-0.049; p = 0.375)	0.981	+6.23%	+3.99%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.030; p = 0.218)	0.002 (CI = +/-0.002; p = 0.022)	0.078 (CI = +/-0.100; p = 0.121)	-0.021 (CI = +/-0.049; p = 0.383)	0.979	+6.14%	+3.92%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.296)	0.002 (CI = +/-0.002; p = 0.034)	0.086 (CI = +/-0.100; p = 0.088)	-0.020 (CI = +/-0.049; p = 0.411)	0.978	+5.97%	+3.90%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.029; p = 0.142)	0.002 (CI = +/-0.002; p = 0.072)	0.104 (CI = +/-0.098; p = 0.038)	-0.019 (CI = +/-0.047; p = 0.398)	0.978	+5.68%	+3.66%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.025; p = 0.206)	0.001 (CI = +/-0.002; p = 0.106)	0.122 (CI = +/-0.085; p = 0.007)	-0.016 (CI = +/-0.040; p = 0.412)	0.982	+5.29%	+3.62%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.027; p = 0.233)	0.001 (CI = +/-0.002; p = 0.128)	0.122 (CI = +/-0.090; p = 0.011)	-0.016 (CI = +/-0.041; p = 0.425)	0.980	+5.29%	+3.62%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.247)	0.001 (CI = +/-0.002; p = 0.142)	0.121 (CI = +/-0.095; p = 0.015)	-0.016 (CI = +/-0.043; p = 0.436)	0.977	+5.31%	+3.62%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.028; p = 0.466)	0.002 (CI = +/-0.002; p = 0.058)	0.101 (CI = +/-0.094; p = 0.037)	-0.017 (CI = +/-0.041; p = 0.382)	0.979	+5.71%	+3.89%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.029; p = 0.527)	0.002 (CI = +/-0.002; p = 0.083)	0.105 (CI = +/-0.099; p = 0.039)	-0.016 (CI = +/-0.042; p = 0.419)	0.976	+5.60%	+3.87%
Severity	2015.1	0.055 (CI = +/-0.014; p = 0.000)	-0.009 (CI = +/-0.032; p = 0.563)	0.002 (CI = +/-0.002; p = 0.110)	0.105 (CI = +/-0.109; p = 0.058)	-0.017 (CI = +/-0.044; p = 0.436)	0.973	+5.61%	+3.88%
Severity	2015.2	0.052 (CI = +/-0.015; p = 0.000)	-0.007 (CI = +/-0.033; p = 0.667)	0.001 (CI = +/-0.002; p = 0.172)	0.117 (CI = +/-0.113; p = 0.045)	-0.014 (CI = +/-0.045; p = 0.507)	0.970	+5.29%	+3.81%
Severity	2016.1	0.056 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.035; p = 0.921)	0.002 (CI = +/-0.002; p = 0.120)	0.097 (CI = +/-0.124; p = 0.116)	-0.016 (CI = +/-0.046; p = 0.460)	0.968	+5.75%	+4.07%
Severity	2016.2	0.062 (CI = +/-0.020; p = 0.000)	-0.005 (CI = +/-0.034; p = 0.746)	0.002 (CI = +/-0.002; p = 0.062)	0.073 (CI = +/-0.123; p = 0.216)	-0.021 (CI = +/-0.044; p = 0.320)	0.971	+6.44%	+4.23%
Severity	2017.1	0.062 (CI = +/-0.026; p = 0.000)	-0.005 (CI = +/-0.039; p = 0.761)	0.002 (CI = +/-0.003; p = 0.102)	0.075 (CI = +/-0.145; p = 0.276)	-0.021 (CI = +/-0.048; p = 0.354)	0.965	+6.40%	+4.21%
Frequency	2007.1	-0.008 (CI = +/-0.007; p = 0.024)	-0.024 (CI = +/-0.048; p = 0.319)	0.008 (CI = +/-0.003; p = 0.000)	-0.156 (CI = +/-0.173; p = 0.076)	0.039 (CI = +/-0.091; p = 0.384)	0.713	-0.84%	+3.15%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.056)	-0.027 (CI = +/-0.049; p = 0.275)	0.008 (CI = +/-0.003; p = 0.000)	-0.162 (CI = +/-0.175; p = 0.069)	0.038 (CI = +/-0.092; p = 0.400)	0.705	-0.75%	+3.14%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.011)	-0.036 (CI = +/-0.047; p = 0.125)	0.007 (CI = +/-0.003; p = 0.000)	-0.138 (CI = +/-0.167; p = 0.100)	0.038 (CI = +/-0.087; p = 0.376)	0.746	-1.03%	+2.81%
Frequency	2008.2	-0.014 (CI = +/-0.007; p = 0.001)	-0.028 (CI = +/-0.043; p = 0.197)	0.007 (CI = +/-0.003; p = 0.000)	-0.118 (CI = +/-0.151; p = 0.119)	0.041 (CI = +/-0.078; p = 0.286)	0.800	-1.35%	+2.82%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.038; p = 0.048)	0.006 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.134; p = 0.183)	0.041 (CI = +/-0.069; p = 0.229)	0.850	-1.72%	+2.43%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.036; p = 0.075)	0.006 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.126; p = 0.235)	0.044 (CI = +/-0.064; p = 0.171)	0.874	-1.97%	+2.43%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.037; p = 0.046)	0.006 (CI = +/-0.002; p = 0.000)	-0.062 (CI = +/-0.126; p = 0.322)	0.044 (CI = +/-0.064; p = 0.167)	0.877	-2.14%	+2.26%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.032; p = 0.065)	0.005 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.110; p = 0.436)	0.047 (CI = +/-0.055; p = 0.088)	0.911	-2.49%	+2.24%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.032; p = 0.032)	0.005 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.109; p = 0.612)	0.048 (CI = +/-0.053; p = 0.078)	0.916	-2.70%	+2.04%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.032; p = 0.047)	0.005 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.110; p = 0.715)	0.049 (CI = +/-0.054; p = 0.072)	0.915	-2.84%	+2.03%
Frequency	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.036)	0.004 (CI = +/-0.002; p = 0.000)	-0.009 (CI = +/-0.113; p = 0.864)	0.049 (CI = +/-0.054; p = 0.072)	0.911	-2.99%	+1.89%
Frequency	2012.2	-0.034 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.032; p = 0.052)	0.004 (CI = +/-0.002; p = 0.001)	0.007 (CI = +/-0.106; p = 0.887)	0.052 (CI = +/-0.050; p = 0.042)	0.925	-3.32%	+1.85%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.032; p = 0.027)	0.004 (CI = +/-0.002; p = 0.002)	0.024 (CI = +/-0.107; p = 0.638)	0.053 (CI = +/-0.049; p = 0.037)	0.926	-3.60%	+1.63%
Frequency	2013.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.033; p = 0.040)	0.004 (CI = +/-0.002; p = 0.003)	0.034 (CI = +/-0.109; p = 0.525)	0.054 (CI = +/-0.049; p = 0.033)	0.925	-3.79%	+1.59%
Frequency	2014.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.062)	0.004 (CI = +/-0.002; p = 0.004)	0.029 (CI = +/-0.118; p = 0.603)	0.054 (CI = +/-0.051; p = 0.039)	0.911	-3.72%	+1.65%
Frequency	2014.2	-0.037 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.037; p = 0.063)	0.004 (CI = +/-0.002; p = 0.005)	0.024 (CI = +/-0.124; p = 0.689)	0.053 (CI = +/-0.053; p = 0.049)	0.898	-3.59%	+1.67%
Frequency	2015.1	-0.040 (CI = +/-0.017; p = 0.000)	-0.039 (CI = +/-0.039; p = 0.051)	0.003 (CI = +/-0.003; p = 0.014)	0.040 (CI = +/-0.133; p = 0.530)	0.054 (CI = +/-0.054; p = 0.049)	0.889	-3.90%	+1.46%
Frequency	2015.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.044 (CI = +/-0.036; p = 0.020)	0.004 (CI = +/-0.002; p = 0.004)	0.012 (CI = +/-0.124; p = 0.842)	0.049 (CI = +/-0.049; p = 0.052)	0.894	-3.21%	+1.63%
Frequency	2016.1	-0.032 (CI = +/-0.021; p = 0.006)	-0.044 (CI = +/-0.040; p = 0.034)	0.004 (CI = +/-0.003; p = 0.008)	0.011 (CI = +/-0.141; p = 0.872)	0.049 (CI = +/-0.052; p = 0.064)	0.871	-3.19%	+1.64%
Frequency	2016.2	-0.032 (CI = +/-0.025; p = 0.017)	-0.044 (CI = +/-0.042; p = 0.044)	0.004 (CI = +/-0.003; p = 0.013)	0.010 (CI = +/-0.154; p = 0.891)	0.049 (CI = +/-0.055; p = 0.081)	0.854	-3.17%	+1.64%
Frequency	2017.1	-0.031 (CI = +/-0.033; p = 0.064)	-0.042 (CI = +/-0.049; p = 0.080)	0.004 (CI = +/-0.003; p = 0.024)	0.004 (CI = +/-0.181; p = 0.965)	0.048 (CI = +/-0.060; p = 0.104)	0.819	-3.02%	+1.73%

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	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.910	+4.48%
Loss Cost	2007.2	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.905	+4.53%
Loss Cost	2008.1	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.898	+4.54%
Loss Cost	2008.2	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.890	+4.46%
Loss Cost	2009.1	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.882	+4.48%
Loss Cost	2009.2	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.871	+4.40%
Loss Cost	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.861	+4.41%
Loss Cost	2010.2	0.041 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.862	+4.17%
Loss Cost	2011.1	0.040 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.850	+4.11%
Loss Cost	2011.2	0.039 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.838	+3.97%
Loss Cost	2012.1	0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.824	+3.92%
Loss Cost	2012.2	0.036 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.827	+3.65%
Loss Cost	2013.1	0.037 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.822	+3.72%
Loss Cost	2013.2	0.037 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.812	+3.73%
Loss Cost	2014.1	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.859	+4.09%
Loss Cost	2014.2	0.041 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.857	+4.19%
Loss Cost	2015.1	0.042 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.858	+4.34%
Loss Cost	2015.2	0.045 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.868	+4.57%
Loss Cost	2016.1	0.048 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.893	+4.94%
Loss Cost	2016.2	0.051 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.900	+5.19%
Loss Cost	2017.1	0.053 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.906	+5.46%
Severity	2007.1	0.057 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.031)	0.962	+5.86%
Severity	2007.2	0.057 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.032)	0.959	+5.88%
Severity	2008.1	0.059 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.967	+6.06%
Severity	2008.2	0.060 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.972	+6.21%
Severity	2009.1	0.062 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.982	+6.42%
Severity	2009.2	0.063 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.983	+6.52%
Severity	2010.1	0.064 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.982	+6.58%
Severity	2010.2	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.981	+6.55%
Severity	2011.1	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.978	+6.54%
Severity	2011.2	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.977	+6.48%
Severity	2012.1	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.974	+6.41%
Severity	2012.2	0.061 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.974	+6.27%
Severity	2013.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.973	+6.35%
Severity	2013.2	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.970	+6.41%
Severity	2014.1	0.064 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.976	+6.61%
Severity	2014.2	0.064 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.973	+6.62%
Severity	2015.1	0.065 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.971	+6.70%
Severity	2015.2	0.065 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.966	+6.67%
Severity	2016.1	0.066 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.968	+6.86%
Severity	2016.2	0.069 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.973	+7.10%
Severity	2017.1	0.069 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.968	+7.14%
Frequency	2007.1	-0.013 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.688	-1.29%
Frequency	2007.2	-0.013 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.674	-1.28%
Frequency	2008.1	-0.014 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.716	-1.44%
Frequency	2008.2	-0.017 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.787	-1.65%
Frequency	2009.1	-0.018 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.828	-1.83%
Frequency	2009.2	-0.020 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.860	-1.99%
Frequency	2010.1	-0.021 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.858	-2.04%
Frequency	2010.2	-0.023 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.894	-2.23%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.891	-2.28%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.889	-2.35%
Frequency	2012.1	-0.024 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.880	-2.35%
Frequency	2012.2	-0.025 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.888	-2.47%
Frequency	2013.1	-0.025 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.879	-2.48%
Frequency	2013.2	-0.025 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.870	-2.52%
Frequency	2014.1	-0.024 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.861	-2.37%
Frequency	2014.2	-0.023 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.846	-2.28%
Frequency	2015.1	-0.022 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.829	-2.22%
Frequency	2015.2	-0.020 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.823	-1.96%
Frequency	2016.1	-0.018 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.805	-1.80%
Frequency	2016.2	-0.018 (CI = +/-0.010; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.784	-1.78%
Frequency	2017.1	-0.016 (CI = +/-0.011; p = 0.007)	0.006 (CI = +/-0.002; p = 0.000)	0.759	-1.57%

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	0.037 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.067; p = 0.041)	0.803	+3.81%
Loss Cost	2007.2	0.038 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.038)	0.793	+3.86%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.071; p = 0.036)	0.779	+3.81%
Loss Cost	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.073; p = 0.050)	0.755	+3.75%
Loss Cost	2009.1	0.036 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.075; p = 0.049)	0.738	+3.70%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.078; p = 0.064)	0.709	+3.65%
Loss Cost	2010.1	0.035 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.080; p = 0.060)	0.689	+3.57%
Loss Cost	2010.2	0.033 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.081; p = 0.096)	0.647	+3.37%
Loss Cost	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.083; p = 0.078)	0.620	+3.24%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.086; p = 0.105)	0.572	+3.15%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.088; p = 0.087)	0.541	+3.00%
Loss Cost	2012.2	0.028 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.090; p = 0.133)	0.471	+2.79%
Loss Cost	2013.1	0.027 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.095; p = 0.148)	0.448	+2.78%
Loss Cost	2013.2	0.028 (CI = +/-0.015; p = 0.001)	-0.071 (CI = +/-0.099; p = 0.147)	0.420	+2.86%
Loss Cost	2014.1	0.031 (CI = +/-0.016; p = 0.001)	-0.061 (CI = +/-0.102; p = 0.226)	0.446	+3.15%
Loss Cost	2014.2	0.033 (CI = +/-0.017; p = 0.001)	-0.068 (CI = +/-0.106; p = 0.195)	0.439	+3.36%
Loss Cost	2015.1	0.034 (CI = +/-0.019; p = 0.002)	-0.065 (CI = +/-0.112; p = 0.240)	0.423	+3.45%
Loss Cost	2015.2	0.038 (CI = +/-0.021; p = 0.001)	-0.077 (CI = +/-0.115; p = 0.172)	0.451	+3.86%
Loss Cost	2016.1	0.041 (CI = +/-0.023; p = 0.002)	-0.066 (CI = +/-0.120; p = 0.257)	0.467	+4.22%
Loss Cost	2016.2	0.047 (CI = +/-0.025; p = 0.001)	-0.081 (CI = +/-0.122; p = 0.176)	0.502	+4.77%
Loss Cost	2017.1	0.050 (CI = +/-0.028; p = 0.002)	-0.072 (CI = +/-0.131; p = 0.255)	0.502	+5.12%
Severity	2007.1	0.055 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.041; p = 0.184)	0.958	+5.66%
Severity	2007.2	0.055 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.042; p = 0.168)	0.956	+5.69%
Severity	2008.1	0.057 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.040; p = 0.294)	0.961	+5.85%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.037; p = 0.133)	0.966	+5.99%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.034; p = 0.253)	0.973	+6.17%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.033; p = 0.149)	0.974	+6.26%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.193)	0.972	+6.30%
Severity	2010.2	0.061 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.035; p = 0.234)	0.969	+6.27%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.222)	0.966	+6.24%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.038; p = 0.285)	0.962	+6.19%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.039; p = 0.213)	0.958	+6.10%
Severity	2012.2	0.058 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.039; p = 0.314)	0.954	+5.98%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.040; p = 0.390)	0.950	+6.04%
Severity	2013.2	0.059 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.042; p = 0.339)	0.946	+6.11%
Severity	2014.1	0.061 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.041; p = 0.528)	0.948	+6.30%
Severity	2014.2	0.061 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.044; p = 0.513)	0.941	+6.33%
Severity	2015.1	0.062 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.046; p = 0.612)	0.935	+6.41%
Severity	2015.2	0.062 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.049; p = 0.625)	0.924	+6.42%
Severity	2016.1	0.064 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.050; p = 0.844)	0.923	+6.65%
Severity	2016.2	0.067 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.049; p = 0.580)	0.929	+6.96%
Severity	2017.1	0.068 (CI = +/-0.011; p = 0.000)	-0.010 (CI = +/-0.053; p = 0.680)	0.918	+7.06%
Frequency	2007.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.061; p = 0.166)	0.509	-1.75%
Frequency	2007.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.063; p = 0.165)	0.488	-1.73%
Frequency	2008.1	-0.019 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.061; p = 0.072)	0.556	-1.92%
Frequency	2008.2	-0.021 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.058; p = 0.125)	0.620	-2.12%
Frequency	2009.1	-0.024 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.054; p = 0.042)	0.686	-2.33%
Frequency	2009.2	-0.025 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.054; p = 0.071)	0.711	-2.46%
Frequency	2010.1	-0.026 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.055; p = 0.050)	0.712	-2.57%
Frequency	2010.2	-0.028 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.085)	0.740	-2.73%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.055; p = 0.064)	0.737	-2.83%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.057; p = 0.083)	0.725	-2.86%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.059; p = 0.080)	0.705	-2.92%
Frequency	2012.2	-0.031 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.061; p = 0.114)	0.702	-3.01%
Frequency	2013.1	-0.031 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.064; p = 0.111)	0.679	-3.07%
Frequency	2013.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.067; p = 0.123)	0.655	-3.06%
Frequency	2014.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.070; p = 0.169)	0.598	-2.96%
Frequency	2014.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.073; p = 0.136)	0.558	-2.80%
Frequency	2015.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.053 (CI = +/-0.077; p = 0.162)	0.501	-2.79%
Frequency	2015.2	-0.024 (CI = +/-0.014; p = 0.002)	-0.066 (CI = +/-0.076; p = 0.084)	0.461	-2.41%
Frequency	2016.1	-0.023 (CI = +/-0.016; p = 0.006)	-0.062 (CI = +/-0.081; p = 0.124)	0.365	-2.28%
Frequency	2016.2	-0.021 (CI = +/-0.017; p = 0.022)	-0.068 (CI = +/-0.084; p = 0.104)	0.324	-2.04%
Frequency	2017.1	-0.018 (CI = +/-0.019; p = 0.064)	-0.062 (CI = +/-0.090; p = 0.162)	0.199	-1.81%

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	0.038 (CI = +/-0.007; p = 0.000)	0.783	+3.84%
Loss Cost	2007.2	0.038 (CI = +/-0.007; p = 0.000)	0.770	+3.86%
Loss Cost	2008.1	0.038 (CI = +/-0.008; p = 0.000)	0.753	+3.85%
Loss Cost	2008.2	0.037 (CI = +/-0.008; p = 0.000)	0.730	+3.75%
Loss Cost	2009.1	0.037 (CI = +/-0.009; p = 0.000)	0.710	+3.74%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.682	+3.65%
Loss Cost	2010.1	0.036 (CI = +/-0.010; p = 0.000)	0.657	+3.63%
Loss Cost	2010.2	0.033 (CI = +/-0.010; p = 0.000)	0.621	+3.37%
Loss Cost	2011.1	0.032 (CI = +/-0.011; p = 0.000)	0.585	+3.30%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	0.540	+3.15%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	0.500	+3.07%
Loss Cost	2012.2	0.028 (CI = +/-0.013; p = 0.000)	0.438	+2.79%
Loss Cost	2013.1	0.028 (CI = +/-0.014; p = 0.000)	0.417	+2.85%
Loss Cost	2013.2	0.028 (CI = +/-0.015; p = 0.001)	0.385	+2.86%
Loss Cost	2014.1	0.032 (CI = +/-0.016; p = 0.001)	0.430	+3.23%
Loss Cost	2014.2	0.033 (CI = +/-0.018; p = 0.001)	0.415	+3.36%
Loss Cost	2015.1	0.035 (CI = +/-0.020; p = 0.001)	0.407	+3.55%
Loss Cost	2015.2	0.038 (CI = +/-0.021; p = 0.002)	0.418	+3.86%
Loss Cost	2016.1	0.043 (CI = +/-0.023; p = 0.001)	0.454	+4.35%
Loss Cost	2016.2	0.047 (CI = +/-0.026; p = 0.001)	0.467	+4.77%
Loss Cost	2017.1	0.052 (CI = +/-0.028; p = 0.002)	0.487	+5.30%
Severity	2007.1	0.055 (CI = +/-0.004; p = 0.000)	0.957	+5.67%
Severity	2007.2	0.055 (CI = +/-0.004; p = 0.000)	0.954	+5.69%
Severity	2008.1	0.057 (CI = +/-0.004; p = 0.000)	0.961	+5.86%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	0.965	+5.99%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	0.973	+6.18%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	0.973	+6.26%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	0.972	+6.32%
Severity	2010.2	0.061 (CI = +/-0.004; p = 0.000)	0.969	+6.27%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	0.965	+6.26%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	0.961	+6.19%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	0.957	+6.12%
Severity	2012.2	0.058 (CI = +/-0.005; p = 0.000)	0.954	+5.98%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	0.951	+6.05%
Severity	2013.2	0.059 (CI = +/-0.006; p = 0.000)	0.946	+6.11%
Severity	2014.1	0.061 (CI = +/-0.006; p = 0.000)	0.950	+6.32%
Severity	2014.2	0.061 (CI = +/-0.007; p = 0.000)	0.943	+6.33%
Severity	2015.1	0.062 (CI = +/-0.008; p = 0.000)	0.937	+6.43%
Severity	2015.2	0.062 (CI = +/-0.009; p = 0.000)	0.927	+6.42%
Severity	2016.1	0.064 (CI = +/-0.009; p = 0.000)	0.928	+6.66%
Severity	2016.2	0.067 (CI = +/-0.010; p = 0.000)	0.932	+6.96%
Severity	2017.1	0.068 (CI = +/-0.011; p = 0.000)	0.923	+7.08%
Frequency	2007.1	-0.017 (CI = +/-0.006; p = 0.000)	0.494	-1.73%
Frequency	2007.2	-0.017 (CI = +/-0.006; p = 0.000)	0.472	-1.73%
Frequency	2008.1	-0.019 (CI = +/-0.006; p = 0.000)	0.522	-1.90%
Frequency	2008.2	-0.021 (CI = +/-0.006; p = 0.000)	0.602	-2.12%
Frequency	2009.1	-0.023 (CI = +/-0.006; p = 0.000)	0.649	-2.29%
Frequency	2009.2	-0.025 (CI = +/-0.006; p = 0.000)	0.686	-2.46%
Frequency	2010.1	-0.026 (CI = +/-0.007; p = 0.000)	0.679	-2.53%
Frequency	2010.2	-0.028 (CI = +/-0.007; p = 0.000)	0.719	-2.73%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	0.709	-2.79%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.700	-2.86%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.676	-2.87%
Frequency	2012.2	-0.031 (CI = +/-0.009; p = 0.000)	0.679	-3.01%
Frequency	2013.1	-0.031 (CI = +/-0.010; p = 0.000)	0.653	-3.02%
Frequency	2013.2	-0.031 (CI = +/-0.010; p = 0.000)	0.628	-3.06%
Frequency	2014.1	-0.029 (CI = +/-0.011; p = 0.000)	0.577	-2.90%
Frequency	2014.2	-0.028 (CI = +/-0.012; p = 0.000)	0.524	-2.80%
Frequency	2015.1	-0.027 (CI = +/-0.014; p = 0.001)	0.469	-2.71%
Frequency	2015.2	-0.024 (CI = +/-0.015; p = 0.003)	0.385	-2.41%
Frequency	2016.1	-0.022 (CI = +/-0.016; p = 0.011)	0.300	-2.17%
Frequency	2016.2	-0.021 (CI = +/-0.018; p = 0.029)	0.233	-2.04%
Frequency	2017.1	-0.017 (CI = +/-0.020; p = 0.093)	0.130	-1.67%

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.083; p = 0.824)	0.907	+4.43%
Loss Cost	2007.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.086; p = 0.913)	0.902	+4.50%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.089; p = 0.935)	0.895	+4.52%
Loss Cost	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.091; p = 0.777)	0.886	+4.37%
Loss Cost	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.094; p = 0.811)	0.878	+4.39%
Loss Cost	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.097; p = 0.683)	0.867	+4.25%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.101; p = 0.689)	0.856	+4.24%
Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.094; p = 0.322)	0.863	+3.76%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.098; p = 0.260)	0.852	+3.60%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.098; p = 0.142)	0.847	+3.26%
Loss Cost	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.083 (CI = +/-0.102; p = 0.105)	0.838	+3.04%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.117 (CI = +/-0.089; p = 0.012)	0.866	+2.35%
Loss Cost	2013.1	0.023 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.118 (CI = +/-0.095; p = 0.017)	0.860	+2.33%
Loss Cost	2013.2	0.021 (CI = +/-0.014; p = 0.006)	0.007 (CI = +/-0.003; p = 0.000)	0.126 (CI = +/-0.100; p = 0.017)	0.855	+2.15%
Loss Cost	2014.1	0.027 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.097; p = 0.044)	0.882	+2.75%
Loss Cost	2014.2	0.028 (CI = +/-0.017; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	0.098 (CI = +/-0.104; p = 0.064)	0.877	+2.80%
Loss Cost	2015.1	0.029 (CI = +/-0.019; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.112; p = 0.100)	0.873	+2.93%
Loss Cost	2015.2	0.032 (CI = +/-0.021; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.119; p = 0.178)	0.876	+3.29%
Loss Cost	2016.1	0.039 (CI = +/-0.022; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.120; p = 0.351)	0.892	+4.00%
Loss Cost	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.126; p = 0.520)	0.896	+4.47%
Loss Cost	2017.1	0.049 (CI = +/-0.028; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.132; p = 0.713)	0.900	+5.01%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.113)	0.085 (CI = +/-0.065; p = 0.012)	0.968	+5.33%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.121)	0.085 (CI = +/-0.068; p = 0.015)	0.965	+5.33%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.052)	0.069 (CI = +/-0.062; p = 0.031)	0.971	+5.59%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.024)	0.056 (CI = +/-0.060; p = 0.064)	0.974	+5.81%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.037 (CI = +/-0.050; p = 0.138)	0.983	+6.14%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.028 (CI = +/-0.049; p = 0.246)	0.983	+6.29%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.023 (CI = +/-0.050; p = 0.350)	0.982	+6.38%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.028 (CI = +/-0.052; p = 0.270)	0.981	+6.29%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.030 (CI = +/-0.055; p = 0.261)	0.979	+6.25%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.039 (CI = +/-0.055; p = 0.157)	0.978	+6.08%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.004)	0.048 (CI = +/-0.056; p = 0.089)	0.976	+5.89%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.066 (CI = +/-0.051; p = 0.014)	0.980	+5.52%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.062 (CI = +/-0.054; p = 0.025)	0.978	+5.60%
Severity	2013.2	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.005)	0.062 (CI = +/-0.057; p = 0.037)	0.975	+5.61%
Severity	2014.1	0.058 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.046 (CI = +/-0.055; p = 0.095)	0.979	+5.98%
Severity	2014.2	0.057 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.049 (CI = +/-0.059; p = 0.096)	0.976	+5.90%
Severity	2015.1	0.058 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.003)	0.046 (CI = +/-0.063; p = 0.143)	0.973	+5.98%
Severity	2015.2	0.056 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.005)	0.054 (CI = +/-0.067; p = 0.111)	0.969	+5.78%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.004)	0.042 (CI = +/-0.070; p = 0.218)	0.970	+6.12%
Severity	2016.2	0.064 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.001; p = 0.002)	0.027 (CI = +/-0.069; p = 0.414)	0.972	+6.59%
Severity	2017.1	0.064 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.026 (CI = +/-0.075; p = 0.461)	0.967	+6.62%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.018)	0.007 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.086; p = 0.081)	0.707	-0.86%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.040)	0.007 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.088; p = 0.072)	0.697	-0.79%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.011)	0.007 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.086; p = 0.132)	0.728	-1.02%
Frequency	2008.2	-0.014 (CI = +/-0.007; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.079; p = 0.266)	0.789	-1.36%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.074; p = 0.480)	0.826	-1.64%
Frequency	2009.2	-0.019 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.009 (CI = +/-0.070; p = 0.797)	0.855	-1.92%
Frequency	2010.1	-0.020 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.073; p = 0.924)	0.852	-2.02%
Frequency	2010.2	-0.024 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.065; p = 0.580)	0.891	-2.38%
Frequency	2011.1	-0.025 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.067; p = 0.466)	0.889	-2.50%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.069; p = 0.335)	0.889	-2.66%
Frequency	2012.1	-0.027 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.073; p = 0.336)	0.880	-2.69%
Frequency	2012.2	-0.031 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.072; p = 0.151)	0.894	-3.01%
Frequency	2013.1	-0.031 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.076; p = 0.142)	0.886	-3.10%
Frequency	2013.2	-0.033 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.080; p = 0.108)	0.881	-3.28%
Frequency	2014.1	-0.031 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.083; p = 0.194)	0.867	-3.04%
Frequency	2014.2	-0.030 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.089; p = 0.268)	0.849	-2.93%
Frequency	2015.1	-0.029 (CI = +/-0.016; p = 0.002)	0.005 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.096; p = 0.324)	0.829	-2.88%
Frequency	2015.2	-0.024 (CI = +/-0.017; p = 0.010)	0.006 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.097; p = 0.585)	0.815	-2.35%
Frequency	2016.1	-0.020 (CI = +/-0.019; p = 0.041)	0.006 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.102; p = 0.804)	0.793	-1.99%
Frequency	2016.2	-0.020 (CI = +/-0.022; p = 0.071)	0.006 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.111; p = 0.823)	0.769	-1.99%
Frequency	2017.1	-0.015 (CI = +/-0.024; p = 0.200)	0.006 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.116; p = 0.952)	0.740	-1.50%

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.067; p = 0.046)	0.077 (CI = +/-0.116; p = 0.185)	0.808	+3.39%
Loss Cost	2007.2	0.034 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.069; p = 0.046)	0.074 (CI = +/-0.119; p = 0.217)	0.797	+3.44%
Loss Cost	2008.1	0.033 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.070; p = 0.040)	0.080 (CI = +/-0.122; p = 0.189)	0.785	+3.33%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.072; p = 0.060)	0.089 (CI = +/-0.125; p = 0.154)	0.764	+3.19%
Loss Cost	2009.1	0.030 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.074; p = 0.053)	0.096 (CI = +/-0.128; p = 0.135)	0.750	+3.06%
Loss Cost	2009.2	0.029 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.076; p = 0.077)	0.105 (CI = +/-0.132; p = 0.114)	0.725	+2.91%
Loss Cost	2010.1	0.027 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.078; p = 0.063)	0.114 (CI = +/-0.135; p = 0.094)	0.710	+2.73%
Loss Cost	2010.2	0.023 (CI = +/-0.013; p = 0.002)	-0.060 (CI = +/-0.076; p = 0.114)	0.139 (CI = +/-0.132; p = 0.040)	0.691	+2.29%
Loss Cost	2011.1	0.019 (CI = +/-0.014; p = 0.009)	-0.069 (CI = +/-0.076; p = 0.073)	0.155 (CI = +/-0.133; p = 0.024)	0.681	+1.97%
Loss Cost	2011.2	0.016 (CI = +/-0.015; p = 0.037)	-0.060 (CI = +/-0.077; p = 0.119)	0.172 (CI = +/-0.135; p = 0.015)	0.656	+1.64%
Loss Cost	2012.1	0.012 (CI = +/-0.016; p = 0.125)	-0.070 (CI = +/-0.077; p = 0.072)	0.190 (CI = +/-0.136; p = 0.008)	0.654	+1.24%
Loss Cost	2012.2	0.006 (CI = +/-0.016; p = 0.445)	-0.055 (CI = +/-0.074; p = 0.135)	0.222 (CI = +/-0.131; p = 0.002)	0.652	+0.61%
Loss Cost	2013.1	0.003 (CI = +/-0.018; p = 0.697)	-0.061 (CI = +/-0.076; p = 0.109)	0.233 (CI = +/-0.135; p = 0.002)	0.649	+0.34%
Loss Cost	2013.2	0.001 (CI = +/-0.020; p = 0.882)	-0.057 (CI = +/-0.079; p = 0.151)	0.242 (CI = +/-0.143; p = 0.002)	0.633	+0.14%
Loss Cost	2014.1	0.003 (CI = +/-0.022; p = 0.761)	-0.053 (CI = +/-0.083; p = 0.195)	0.235 (CI = +/-0.151; p = 0.004)	0.634	+0.33%
Loss Cost	2014.2	0.003 (CI = +/-0.025; p = 0.808)	-0.053 (CI = +/-0.088; p = 0.224)	0.236 (CI = +/-0.162; p = 0.007)	0.618	+0.30%
Loss Cost	2015.1	0.000 (CI = +/-0.028; p = 0.977)	-0.057 (CI = +/-0.093; p = 0.212)	0.246 (CI = +/-0.172; p = 0.008)	0.610	+0.04%
Loss Cost	2015.2	0.003 (CI = +/-0.033; p = 0.832)	-0.062 (CI = +/-0.099; p = 0.202)	0.234 (CI = +/-0.186; p = 0.017)	0.605	+0.33%
Loss Cost	2016.1	0.005 (CI = +/-0.038; p = 0.773)	-0.059 (CI = +/-0.105; p = 0.248)	0.228 (CI = +/-0.201; p = 0.029)	0.599	+0.52%
Loss Cost	2016.2	0.011 (CI = +/-0.044; p = 0.607)	-0.067 (CI = +/-0.112; p = 0.220)	0.210 (CI = +/-0.218; p = 0.058)	0.597	+1.07%
Loss Cost	2017.1	0.012 (CI = +/-0.051; p = 0.620)	-0.065 (CI = +/-0.121; p = 0.262)	0.206 (CI = +/-0.238; p = 0.083)	0.584	+1.20%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.037; p = 0.182)	0.097 (CI = +/-0.064; p = 0.004)	0.967	+5.13%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.191)	0.097 (CI = +/-0.066; p = 0.005)	0.964	+5.13%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.036; p = 0.311)	0.086 (CI = +/-0.062; p = 0.009)	0.968	+5.32%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.035; p = 0.155)	0.074 (CI = +/-0.060; p = 0.017)	0.971	+5.51%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.031; p = 0.270)	0.062 (CI = +/-0.054; p = 0.028)	0.977	+5.75%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.032; p = 0.178)	0.054 (CI = +/-0.055; p = 0.051)	0.977	+5.87%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.033; p = 0.206)	0.053 (CI = +/-0.057; p = 0.064)	0.975	+5.90%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.282)	0.058 (CI = +/-0.058; p = 0.049)	0.973	+5.80%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.034; p = 0.234)	0.063 (CI = +/-0.060; p = 0.040)	0.970	+5.71%
Severity	2011.2	0.054 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.035; p = 0.347)	0.071 (CI = +/-0.061; p = 0.024)	0.968	+5.54%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.034; p = 0.206)	0.081 (CI = +/-0.060; p = 0.010)	0.968	+5.32%
Severity	2012.2	0.049 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.031; p = 0.375)	0.097 (CI = +/-0.056; p = 0.002)	0.971	+4.99%
Severity	2013.1	0.049 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.033; p = 0.386)	0.097 (CI = +/-0.059; p = 0.002)	0.967	+4.97%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.035; p = 0.417)	0.098 (CI = +/-0.062; p = 0.004)	0.964	+4.96%
Severity	2014.1	0.050 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.035; p = 0.562)	0.090 (CI = +/-0.064; p = 0.008)	0.963	+5.18%
Severity	2014.2	0.049 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.037; p = 0.661)	0.094 (CI = +/-0.068; p = 0.009)	0.959	+5.06%
Severity	2015.1	0.049 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.039; p = 0.663)	0.095 (CI = +/-0.073; p = 0.014)	0.953	+5.04%
Severity	2015.2	0.047 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.041; p = 0.817)	0.104 (CI = +/-0.078; p = 0.012)	0.947	+4.80%
Severity	2016.1	0.049 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.043; p = 0.938)	0.097 (CI = +/-0.082; p = 0.024)	0.943	+5.02%
Severity	2016.2	0.053 (CI = +/-0.017; p = 0.000)	-0.007 (CI = +/-0.045; p = 0.737)	0.084 (CI = +/-0.087; p = 0.058)	0.942	+5.43%
Severity	2017.1	0.053 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.048; p = 0.741)	0.085 (CI = +/-0.095; p = 0.076)	0.933	+5.40%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.062; p = 0.166)	-0.020 (CI = +/-0.108; p = 0.707)	0.496	-1.65%
Frequency	2007.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.045 (CI = +/-0.064; p = 0.163)	-0.023 (CI = +/-0.111; p = 0.675)	0.474	-1.61%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.062; p = 0.076)	-0.006 (CI = +/-0.107; p = 0.912)	0.541	-1.89%
Frequency	2008.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.059; p = 0.139)	0.015 (CI = +/-0.102; p = 0.770)	0.608	-2.20%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.055; p = 0.048)	0.034 (CI = +/-0.095; p = 0.465)	0.681	-2.54%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.086)	0.050 (CI = +/-0.093; p = 0.280)	0.713	-2.80%
Frequency	2010.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.054; p = 0.055)	0.061 (CI = +/-0.094; p = 0.195)	0.720	-2.99%
Frequency	2010.2	-0.034 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.052; p = 0.103)	0.080 (CI = +/-0.090; p = 0.078)	0.762	-3.32%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.052; p = 0.063)	0.092 (CI = +/-0.090; p = 0.046)	0.768	-3.54%
Frequency	2011.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.097)	0.100 (CI = +/-0.093; p = 0.036)	0.764	-3.69%
Frequency	2012.1	-0.040 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.054; p = 0.075)	0.109 (CI = +/-0.096; p = 0.027)	0.754	-3.87%
Frequency	2012.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.055; p = 0.129)	0.125 (CI = +/-0.097; p = 0.014)	0.767	-4.17%
Frequency	2013.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.055; p = 0.093)	0.136 (CI = +/-0.099; p = 0.009)	0.761	-4.42%
Frequency	2013.2	-0.047 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.058; p = 0.136)	0.144 (CI = +/-0.104; p = 0.009)	0.748	-4.59%
Frequency	2014.1	-0.047 (CI = +/-0.016; p = 0.000)	-0.043 (CI = +/-0.061; p = 0.151)	0.145 (CI = +/-0.110; p = 0.013)	0.702	-4.61%
Frequency	2014.2	-0.046 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.064; p = 0.160)	0.142 (CI = +/-0.119; p = 0.022)	0.659	-4.54%
Frequency	2015.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.049 (CI = +/-0.068; p = 0.146)	0.150 (CI = +/-0.125; p = 0.022)	0.622	-4.76%
Frequency	2015.2	-0.044 (CI = +/-0.023; p = 0.001)	-0.057 (CI = +/-0.070; p = 0.101)	0.131 (CI = +/-0.131; p = 0.051)	0.557	-4.27%
Frequency	2016.1	-0.044 (CI = +/-0.027; p = 0.003)	-0.057 (CI = +/-0.074; p = 0.119)	0.131 (CI = +/-0.142; p = 0.067)	0.469	-4.29%
Frequency	2016.2	-0.042 (CI = +/-0.031; p = 0.012)	-0.060 (CI = +/-0.080; p = 0.131)	0.126 (CI = +/-0.156; p = 0.104)	0.411	-4.14%
Frequency	2017.1	-0.041 (CI = +/-0.036; p = 0.032)	-0.058 (CI = +/-0.086; p = 0.170)	0.121 (CI = +/-0.170; p = 0.145)	0.278	-3.99%

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	0.033 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.121; p = 0.172)	0.789	+3.39%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.125; p = 0.183)	0.776	+3.39%
Loss Cost	2008.1	0.033 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.128; p = 0.178)	0.760	+3.33%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	0.099 (CI = +/-0.130; p = 0.130)	0.741	+3.12%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.134; p = 0.128)	0.723	+3.06%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.136; p = 0.095)	0.702	+2.84%
Loss Cost	2010.1	0.027 (CI = +/-0.014; p = 0.000)	0.121 (CI = +/-0.141; p = 0.090)	0.681	+2.73%
Loss Cost	2010.2	0.022 (CI = +/-0.014; p = 0.003)	0.148 (CI = +/-0.135; p = 0.033)	0.670	+2.22%
Loss Cost	2011.1	0.019 (CI = +/-0.015; p = 0.012)	0.161 (CI = +/-0.139; p = 0.024)	0.649	+1.97%
Loss Cost	2011.2	0.015 (CI = +/-0.016; p = 0.053)	0.182 (CI = +/-0.139; p = 0.012)	0.633	+1.56%
Loss Cost	2012.1	0.012 (CI = +/-0.017; p = 0.144)	0.197 (CI = +/-0.142; p = 0.009)	0.615	+1.24%
Loss Cost	2012.2	0.005 (CI = +/-0.017; p = 0.531)	0.232 (CI = +/-0.134; p = 0.002)	0.630	+0.51%
Loss Cost	2013.1	0.003 (CI = +/-0.018; p = 0.709)	0.240 (CI = +/-0.140; p = 0.002)	0.619	+0.34%
Loss Cost	2013.2	0.000 (CI = +/-0.020; p = 0.985)	0.253 (CI = +/-0.146; p = 0.002)	0.610	+0.02%
Loss Cost	2014.1	0.003 (CI = +/-0.022; p = 0.765)	0.241 (CI = +/-0.153; p = 0.004)	0.618	+0.33%
Loss Cost	2014.2	0.002 (CI = +/-0.025; p = 0.902)	0.248 (CI = +/-0.163; p = 0.005)	0.606	+0.15%
Loss Cost	2015.1	0.000 (CI = +/-0.029; p = 0.978)	0.252 (CI = +/-0.175; p = 0.007)	0.594	+0.04%
Loss Cost	2015.2	0.001 (CI = +/-0.033; p = 0.942)	0.249 (CI = +/-0.188; p = 0.013)	0.585	+0.11%
Loss Cost	2016.1	0.005 (CI = +/-0.038; p = 0.776)	0.235 (CI = +/-0.202; p = 0.025)	0.587	+0.52%
Loss Cost	2016.2	0.008 (CI = +/-0.044; p = 0.716)	0.227 (CI = +/-0.219; p = 0.043)	0.578	+0.77%
Loss Cost	2017.1	0.012 (CI = +/-0.051; p = 0.624)	0.214 (CI = +/-0.239; p = 0.074)	0.571	+1.20%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.064; p = 0.004)	0.966	+5.13%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.100 (CI = +/-0.066; p = 0.004)	0.964	+5.11%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.062; p = 0.007)	0.968	+5.32%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.061; p = 0.014)	0.970	+5.49%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.055; p = 0.025)	0.977	+5.75%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.055; p = 0.042)	0.976	+5.85%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.057; p = 0.058)	0.974	+5.90%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.058; p = 0.040)	0.972	+5.78%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.060; p = 0.036)	0.970	+5.71%
Severity	2011.2	0.054 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.060; p = 0.018)	0.968	+5.52%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.060; p = 0.009)	0.967	+5.32%
Severity	2012.2	0.048 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.055; p = 0.001)	0.971	+4.96%
Severity	2013.1	0.049 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.058; p = 0.002)	0.968	+4.97%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.101 (CI = +/-0.061; p = 0.003)	0.964	+4.93%
Severity	2014.1	0.050 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.062; p = 0.007)	0.965	+5.18%
Severity	2014.2	0.049 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.066; p = 0.007)	0.960	+5.04%
Severity	2015.1	0.049 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.071; p = 0.011)	0.955	+5.04%
Severity	2015.2	0.047 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.074; p = 0.009)	0.951	+4.79%
Severity	2016.1	0.049 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.079; p = 0.019)	0.947	+5.02%
Severity	2016.2	0.053 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.083; p = 0.044)	0.946	+5.40%
Severity	2017.1	0.053 (CI = +/-0.020; p = 0.000)	0.085 (CI = +/-0.091; p = 0.063)	0.937	+5.40%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.110; p = 0.764)	0.481	-1.65%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.017 (CI = +/-0.113; p = 0.762)	0.457	-1.64%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.111; p = 0.987)	0.506	-1.89%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.104; p = 0.682)	0.591	-2.24%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.039 (CI = +/-0.100; p = 0.427)	0.645	-2.54%
Frequency	2009.2	-0.029 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.096; p = 0.234)	0.691	-2.84%
Frequency	2010.1	-0.030 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.099; p = 0.183)	0.689	-2.99%
Frequency	2010.2	-0.034 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.093; p = 0.064)	0.745	-3.37%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.095; p = 0.046)	0.742	-3.54%
Frequency	2011.2	-0.038 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.096; p = 0.030)	0.745	-3.76%
Frequency	2012.1	-0.040 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.100; p = 0.028)	0.728	-3.87%
Frequency	2012.2	-0.043 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.099; p = 0.011)	0.751	-4.24%
Frequency	2013.1	-0.045 (CI = +/-0.014; p = 0.000)	0.141 (CI = +/-0.103; p = 0.010)	0.737	-4.42%
Frequency	2013.2	-0.048 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.107; p = 0.007)	0.730	-4.68%
Frequency	2014.1	-0.047 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.113; p = 0.012)	0.683	-4.61%
Frequency	2014.2	-0.048 (CI = +/-0.019; p = 0.000)	0.152 (CI = +/-0.121; p = 0.017)	0.638	-4.66%
Frequency	2015.1	-0.049 (CI = +/-0.021; p = 0.000)	0.156 (CI = +/-0.129; p = 0.021)	0.592	-4.76%
Frequency	2015.2	-0.046 (CI = +/-0.024; p = 0.001)	0.144 (CI = +/-0.138; p = 0.041)	0.500	-4.46%
Frequency	2016.1	-0.044 (CI = +/-0.028; p = 0.004)	0.138 (CI = +/-0.149; p = 0.067)	0.407	-4.29%
Frequency	2016.2	-0.045 (CI = +/-0.033; p = 0.010)	0.142 (CI = +/-0.162; p = 0.081)	0.343	-4.40%
Frequency	2017.1	-0.041 (CI = +/-0.038; p = 0.036)	0.129 (CI = +/-0.175; p = 0.136)	0.215	-3.99%

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 = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.097; p = 0.767)	0.907	+4.41%
Loss Cost	2007.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.100; p = 0.856)	0.903	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.104; p = 0.878)	0.895	+4.50%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.106; p = 0.718)	0.887	+4.34%
Loss Cost	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.110; p = 0.751)	0.878	+4.36%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.113; p = 0.621)	0.868	+4.21%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.119; p = 0.627)	0.857	+4.20%
Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.061 (CI = +/-0.110; p = 0.267)	0.864	+3.69%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.114; p = 0.209)	0.854	+3.52%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.114; p = 0.105)	0.850	+3.16%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.119; p = 0.074)	0.842	+2.93%
Loss Cost	2012.2	0.022 (CI = +/-0.012; p = 0.001)	0.006 (CI = +/-0.003; p = 0.000)	0.151 (CI = +/-0.102; p = 0.006)	0.875	+2.18%
Loss Cost	2013.1	0.021 (CI = +/-0.013; p = 0.003)	0.006 (CI = +/-0.003; p = 0.001)	0.154 (CI = +/-0.109; p = 0.008)	0.869	+2.13%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.013)	0.006 (CI = +/-0.003; p = 0.001)	0.165 (CI = +/-0.115; p = 0.007)	0.866	+1.91%
Loss Cost	2014.1	0.025 (CI = +/-0.015; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.134 (CI = +/-0.112; p = 0.022)	0.889	+2.51%
Loss Cost	2014.2	0.025 (CI = +/-0.017; p = 0.006)	0.006 (CI = +/-0.003; p = 0.001)	0.134 (CI = +/-0.122; p = 0.033)	0.885	+2.52%
Loss Cost	2015.1	0.026 (CI = +/-0.019; p = 0.012)	0.006 (CI = +/-0.003; p = 0.001)	0.129 (CI = +/-0.132; p = 0.056)	0.881	+2.62%
Loss Cost	2015.2	0.029 (CI = +/-0.022; p = 0.013)	0.007 (CI = +/-0.004; p = 0.001)	0.114 (CI = +/-0.142; p = 0.109)	0.882	+2.95%
Loss Cost	2016.1	0.036 (CI = +/-0.024; p = 0.005)	0.007 (CI = +/-0.003; p = 0.001)	0.082 (CI = +/-0.146; p = 0.245)	0.896	+3.68%
Loss Cost	2016.2	0.041 (CI = +/-0.027; p = 0.006)	0.007 (CI = +/-0.004; p = 0.001)	0.063 (CI = +/-0.156; p = 0.396)	0.898	+4.16%
Loss Cost	2017.1	0.046 (CI = +/-0.030; p = 0.006)	0.008 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.166; p = 0.586)	0.901	+4.72%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.429)	0.094 (CI = +/-0.077; p = 0.019)	0.967	+5.35%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.440)	0.093 (CI = +/-0.080; p = 0.023)	0.964	+5.35%
Severity	2008.1	0.055 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.222)	0.074 (CI = +/-0.074; p = 0.049)	0.970	+5.62%
Severity	2008.2	0.057 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.110)	0.059 (CI = +/-0.071; p = 0.100)	0.974	+5.84%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.015)	0.035 (CI = +/-0.059; p = 0.230)	0.982	+6.18%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.025 (CI = +/-0.058; p = 0.394)	0.983	+6.35%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.018 (CI = +/-0.060; p = 0.539)	0.982	+6.45%
Severity	2010.2	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.024 (CI = +/-0.062; p = 0.434)	0.980	+6.36%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.026 (CI = +/-0.065; p = 0.422)	0.978	+6.33%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.020)	0.036 (CI = +/-0.067; p = 0.276)	0.977	+6.16%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.035)	0.046 (CI = +/-0.068; p = 0.170)	0.975	+5.97%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.067 (CI = +/-0.063; p = 0.037)	0.978	+5.60%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.056)	0.063 (CI = +/-0.067; p = 0.063)	0.976	+5.68%
Severity	2013.2	0.056 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.064)	0.061 (CI = +/-0.071; p = 0.089)	0.973	+5.71%
Severity	2014.1	0.059 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.041 (CI = +/-0.069; p = 0.229)	0.977	+6.12%
Severity	2014.2	0.059 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.030)	0.044 (CI = +/-0.074; p = 0.232)	0.974	+6.06%
Severity	2015.1	0.060 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.032)	0.038 (CI = +/-0.080; p = 0.330)	0.971	+6.18%
Severity	2015.2	0.058 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.050)	0.047 (CI = +/-0.087; p = 0.269)	0.967	+5.99%
Severity	2016.1	0.062 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.029 (CI = +/-0.090; p = 0.498)	0.967	+6.41%
Severity	2016.2	0.068 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.013)	0.006 (CI = +/-0.088; p = 0.881)	0.971	+6.99%
Severity	2017.1	0.068 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	0.003 (CI = +/-0.097; p = 0.950)	0.966	+7.09%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.016)	0.008 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.101; p = 0.119)	0.702	-0.89%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.035)	0.008 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.104; p = 0.107)	0.691	-0.83%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.102; p = 0.193)	0.723	-1.06%
Frequency	2008.2	-0.014 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.093; p = 0.387)	0.786	-1.42%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.088; p = 0.674)	0.823	-1.71%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.082; p = 0.942)	0.855	-2.01%
Frequency	2010.1	-0.021 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.085; p = 0.806)	0.853	-2.11%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.076; p = 0.326)	0.894	-2.50%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.078; p = 0.239)	0.893	-2.64%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.080; p = 0.149)	0.895	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.061 (CI = +/-0.084; p = 0.147)	0.886	-2.87%
Frequency	2012.2	-0.033 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.083 (CI = +/-0.081; p = 0.044)	0.904	-3.24%
Frequency	2013.1	-0.034 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.091 (CI = +/-0.086; p = 0.039)	0.898	-3.36%
Frequency	2013.2	-0.037 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.104 (CI = +/-0.089; p = 0.024)	0.896	-3.59%
Frequency	2014.1	-0.035 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.093 (CI = +/-0.094; p = 0.053)	0.882	-3.40%
Frequency	2014.2	-0.034 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.090 (CI = +/-0.102; p = 0.080)	0.865	-3.34%
Frequency	2015.1	-0.034 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.091 (CI = +/-0.111; p = 0.102)	0.847	-3.36%
Frequency	2015.2	-0.029 (CI = +/-0.018; p = 0.003)	0.005 (CI = +/-0.003; p = 0.003)	0.067 (CI = +/-0.114; p = 0.229)	0.829	-2.86%
Frequency	2016.1	-0.026 (CI = +/-0.020; p = 0.015)	0.005 (CI = +/-0.003; p = 0.004)	0.053 (CI = +/-0.123; p = 0.368)	0.804	-2.56%
Frequency	2016.2	-0.027 (CI = +/-0.023; p = 0.026)	0.005 (CI = +/-0.003; p = 0.006)	0.057 (CI = +/-0.135; p = 0.377)	0.782	-2.65%
Frequency	2017.1	-0.022 (CI = +/-0.026; p = 0.088)	0.005 (CI = +/-0.003; p = 0.006)	0.040 (CI = +/-0.144; p = 0.558)	0.747	-2.21%

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 = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.031 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.062; p = 0.040)	0.148 (CI = +/-0.112; p = 0.011)	0.835	+3.20%
Loss Cost	2007.2	0.032 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.043)	0.147 (CI = +/-0.115; p = 0.014)	0.825	+3.23%
Loss Cost	2008.1	0.031 (CI = +/-0.008; p = 0.000)	-0.071 (CI = +/-0.065; p = 0.034)	0.153 (CI = +/-0.116; p = 0.012)	0.816	+3.11%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.066; p = 0.055)	0.162 (CI = +/-0.118; p = 0.009)	0.801	+2.96%
Loss Cost	2009.1	0.028 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.067; p = 0.044)	0.169 (CI = +/-0.119; p = 0.007)	0.791	+2.84%
Loss Cost	2009.2	0.027 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.069; p = 0.069)	0.178 (CI = +/-0.122; p = 0.006)	0.774	+2.69%
Loss Cost	2010.1	0.025 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.051)	0.186 (CI = +/-0.123; p = 0.004)	0.764	+2.51%
Loss Cost	2010.2	0.021 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.066; p = 0.097)	0.209 (CI = +/-0.116; p = 0.001)	0.763	+2.10%
Loss Cost	2011.1	0.018 (CI = +/-0.011; p = 0.002)	-0.065 (CI = +/-0.066; p = 0.052)	0.223 (CI = +/-0.114; p = 0.000)	0.764	+1.81%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.012)	-0.055 (CI = +/-0.065; p = 0.092)	0.239 (CI = +/-0.113; p = 0.000)	0.755	+1.50%
Loss Cost	2012.1	0.011 (CI = +/-0.012; p = 0.053)	-0.066 (CI = +/-0.063; p = 0.043)	0.255 (CI = +/-0.110; p = 0.000)	0.766	+1.14%
Loss Cost	2012.2	0.006 (CI = +/-0.011; p = 0.278)	-0.050 (CI = +/-0.056; p = 0.081)	0.283 (CI = +/-0.098; p = 0.000)	0.796	+0.58%
Loss Cost	2013.1	0.003 (CI = +/-0.012; p = 0.550)	-0.056 (CI = +/-0.057; p = 0.054)	0.293 (CI = +/-0.099; p = 0.000)	0.801	+0.34%
Loss Cost	2013.2	0.001 (CI = +/-0.013; p = 0.823)	-0.051 (CI = +/-0.059; p = 0.088)	0.302 (CI = +/-0.102; p = 0.000)	0.797	+0.14%
Loss Cost	2014.1	0.003 (CI = +/-0.014; p = 0.696)	-0.048 (CI = +/-0.062; p = 0.121)	0.297 (CI = +/-0.107; p = 0.000)	0.798	+0.27%
Loss Cost	2014.2	0.002 (CI = +/-0.016; p = 0.821)	-0.046 (CI = +/-0.065; p = 0.157)	0.301 (CI = +/-0.114; p = 0.000)	0.790	+0.17%
Loss Cost	2015.1	-0.001 (CI = +/-0.018; p = 0.914)	-0.051 (CI = +/-0.068; p = 0.131)	0.310 (CI = +/-0.118; p = 0.000)	0.791	-0.09%
Loss Cost	2015.2	0.000 (CI = +/-0.020; p = 0.973)	-0.054 (CI = +/-0.072; p = 0.136)	0.306 (CI = +/-0.127; p = 0.000)	0.787	+0.03%
Loss Cost	2016.1	0.001 (CI = +/-0.023; p = 0.946)	-0.053 (CI = +/-0.077; p = 0.165)	0.304 (CI = +/-0.136; p = 0.000)	0.783	+0.08%
Loss Cost	2016.2	0.003 (CI = +/-0.028; p = 0.813)	-0.057 (CI = +/-0.083; p = 0.165)	0.296 (CI = +/-0.149; p = 0.001)	0.779	+0.31%
Loss Cost	2017.1	0.002 (CI = +/-0.032; p = 0.910)	-0.059 (CI = +/-0.089; p = 0.179)	0.300 (CI = +/-0.161; p = 0.002)	0.772	+0.17%
Severity	2007.1	0.051 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.192)	0.106 (CI = +/-0.065; p = 0.002)	0.968	+5.21%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.198)	0.106 (CI = +/-0.067; p = 0.003)	0.966	+5.22%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.035; p = 0.325)	0.097 (CI = +/-0.063; p = 0.004)	0.970	+5.39%
Severity	2008.2	0.054 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.034; p = 0.157)	0.086 (CI = +/-0.060; p = 0.006)	0.973	+5.56%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.277)	0.076 (CI = +/-0.053; p = 0.007)	0.979	+5.77%
Severity	2009.2	0.057 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.030; p = 0.180)	0.070 (CI = +/-0.053; p = 0.012)	0.979	+5.88%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.031; p = 0.209)	0.069 (CI = +/-0.055; p = 0.016)	0.977	+5.90%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.290)	0.073 (CI = +/-0.056; p = 0.012)	0.975	+5.81%
Severity	2011.1	0.056 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.033; p = 0.237)	0.077 (CI = +/-0.057; p = 0.010)	0.973	+5.73%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.033; p = 0.357)	0.084 (CI = +/-0.057; p = 0.006)	0.972	+5.59%
Severity	2012.1	0.053 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.032; p = 0.206)	0.092 (CI = +/-0.055; p = 0.002)	0.972	+5.40%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.029; p = 0.381)	0.105 (CI = +/-0.050; p = 0.000)	0.975	+5.13%
Severity	2013.1	0.050 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.398)	0.105 (CI = +/-0.053; p = 0.000)	0.972	+5.12%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.032; p = 0.426)	0.106 (CI = +/-0.056; p = 0.001)	0.969	+5.12%
Severity	2014.1	0.052 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.032; p = 0.588)	0.099 (CI = +/-0.056; p = 0.002)	0.969	+5.30%
Severity	2014.2	0.051 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.034; p = 0.697)	0.103 (CI = +/-0.059; p = 0.002)	0.965	+5.20%
Severity	2015.1	0.051 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.036; p = 0.697)	0.103 (CI = +/-0.063; p = 0.003)	0.961	+5.19%
Severity	2015.2	0.049 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.037; p = 0.874)	0.111 (CI = +/-0.066; p = 0.003)	0.957	+4.98%
Severity	2016.1	0.050 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.039; p = 1.000)	0.106 (CI = +/-0.069; p = 0.006)	0.953	+5.16%
Severity	2016.2	0.053 (CI = +/-0.013; p = 0.000)	-0.005 (CI = +/-0.041; p = 0.795)	0.095 (CI = +/-0.073; p = 0.014)	0.952	+5.47%
Severity	2017.1	0.053 (CI = +/-0.016; p = 0.000)	-0.006 (CI = +/-0.044; p = 0.773)	0.097 (CI = +/-0.079; p = 0.020)	0.945	+5.40%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.184)	0.042 (CI = +/-0.112; p = 0.451)	0.503	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.064; p = 0.190)	0.041 (CI = +/-0.115; p = 0.476)	0.480	-1.90%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.061; p = 0.083)	0.056 (CI = +/-0.109; p = 0.299)	0.558	-2.17%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.154)	0.076 (CI = +/-0.101; p = 0.137)	0.636	-2.46%
Frequency	2009.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.052; p = 0.044)	0.093 (CI = +/-0.091; p = 0.047)	0.719	-2.77%
Frequency	2009.2	-0.031 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.083)	0.108 (CI = +/-0.087; p = 0.017)	0.758	-3.02%
Frequency	2010.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.049; p = 0.045)	0.118 (CI = +/-0.086; p = 0.009)	0.771	-3.20%
Frequency	2010.2	-0.036 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.086)	0.136 (CI = +/-0.079; p = 0.002)	0.821	-3.50%
Frequency	2011.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.044; p = 0.041)	0.146 (CI = +/-0.076; p = 0.001)	0.834	-3.71%
Frequency	2011.2	-0.039 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.071)	0.155 (CI = +/-0.077; p = 0.000)	0.836	-3.87%
Frequency	2012.1	-0.041 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.045)	0.163 (CI = +/-0.077; p = 0.000)	0.835	-4.04%
Frequency	2012.2	-0.044 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.043; p = 0.086)	0.178 (CI = +/-0.074; p = 0.000)	0.856	-4.32%
Frequency	2013.1	-0.047 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.045)	0.188 (CI = +/-0.073; p = 0.000)	0.861	-4.55%
Frequency	2013.2	-0.049 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.079)	0.196 (CI = +/-0.075; p = 0.000)	0.860	-4.74%
Frequency	2014.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.084)	0.198 (CI = +/-0.079; p = 0.000)	0.834	-4.78%
Frequency	2014.2	-0.049 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.048; p = 0.102)	0.198 (CI = +/-0.084; p = 0.000)	0.810	-4.78%
Frequency	2015.1	-0.051 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.049; p = 0.075)	0.207 (CI = +/-0.086; p = 0.000)	0.798	-5.02%
Frequency	2015.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.051; p = 0.051)	0.195 (CI = +/-0.089; p = 0.000)	0.764	-4.71%
Frequency	2016.1	-0.050 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.054; p = 0.055)	0.199 (CI = +/-0.095; p = 0.001)	0.720	-4.83%
Frequency	2016.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.058; p = 0.078)	0.201 (CI = +/-0.104; p = 0.001)	0.688	-4.90%
Frequency	2017.1	-0.051 (CI = +/-0.023; p = 0.000)	-0.053 (CI = +/-0.063; p = 0.093)	0.203 (CI = +/-0.113; p = 0.002)	0.617	-4.96%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.044; p = 0.024)	0.009 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.151; p = 0.776)	0.025 (CI = +/-0.083; p = 0.548)	0.918	+4.34%	+6.95%
Loss Cost	2007.2	0.044 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.045; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.152; p = 0.706)	0.024 (CI = +/-0.083; p = 0.566)	0.915	+4.45%	+6.95%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.046; p = 0.019)	0.009 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.155; p = 0.736)	0.024 (CI = +/-0.085; p = 0.565)	0.909	+4.41%	+6.95%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.047; p = 0.028)	0.009 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.157; p = 0.799)	0.025 (CI = +/-0.086; p = 0.553)	0.900	+4.31%	+6.95%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.161; p = 0.827)	0.025 (CI = +/-0.087; p = 0.554)	0.892	+4.26%	+6.95%
Loss Cost	2009.2	0.041 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.051; p = 0.043)	0.008 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.165; p = 0.880)	0.026 (CI = +/-0.089; p = 0.545)	0.880	+4.17%	+6.95%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.052; p = 0.041)	0.008 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.169; p = 0.929)	0.027 (CI = +/-0.090; p = 0.538)	0.872	+4.07%	+6.95%
Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.069)	0.008 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.155; p = 0.842)	0.032 (CI = +/-0.083; p = 0.438)	0.875	+3.64%	+6.95%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.049; p = 0.041)	0.007 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.154; p = 0.711)	0.034 (CI = +/-0.082; p = 0.395)	0.872	+3.36%	+6.95%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.068)	0.007 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.153; p = 0.576)	0.037 (CI = +/-0.080; p = 0.349)	0.865	+3.07%	+6.95%
Loss Cost	2012.1	0.027 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.034)	0.006 (CI = +/-0.003; p = 0.001)	0.058 (CI = +/-0.150; p = 0.429)	0.041 (CI = +/-0.078; p = 0.291)	0.868	+2.70%	+6.95%
Loss Cost	2012.2	0.020 (CI = +/-0.011; p = 0.001)	-0.041 (CI = +/-0.040; p = 0.047)	0.006 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.124; p = 0.153)	0.047 (CI = +/-0.064; p = 0.139)	0.898	+2.03%	+6.95%
Loss Cost	2013.1	0.018 (CI = +/-0.012; p = 0.005)	-0.044 (CI = +/-0.042; p = 0.039)	0.005 (CI = +/-0.003; p = 0.001)	0.096 (CI = +/-0.128; p = 0.130)	0.049 (CI = +/-0.065; p = 0.130)	0.897	+1.84%	+6.95%
Loss Cost	2013.2	0.017 (CI = +/-0.013; p = 0.016)	-0.042 (CI = +/-0.044; p = 0.057)	0.005 (CI = +/-0.003; p = 0.002)	0.102 (CI = +/-0.132; p = 0.122)	0.050 (CI = +/-0.067; p = 0.129)	0.892	+1.69%	+6.95%
Loss Cost	2014.1	0.021 (CI = +/-0.014; p = 0.006)	-0.035 (CI = +/-0.043; p = 0.106)	0.006 (CI = +/-0.003; p = 0.001)	0.084 (CI = +/-0.130; p = 0.187)	0.046 (CI = +/-0.064; p = 0.152)	0.905	+2.16%	+6.95%
Loss Cost	2014.2	0.022 (CI = +/-0.016; p = 0.011)	-0.036 (CI = +/-0.046; p = 0.116)	0.006 (CI = +/-0.003; p = 0.001)	0.082 (CI = +/-0.137; p = 0.222)	0.045 (CI = +/-0.067; p = 0.173)	0.901	+2.23%	+6.95%
Loss Cost	2015.1	0.021 (CI = +/-0.019; p = 0.033)	-0.037 (CI = +/-0.049; p = 0.123)	0.006 (CI = +/-0.003; p = 0.002)	0.086 (CI = +/-0.145; p = 0.225)	0.046 (CI = +/-0.070; p = 0.179)	0.897	+2.11%	+6.95%
Loss Cost	2015.2	0.025 (CI = +/-0.021; p = 0.024)	-0.042 (CI = +/-0.050; p = 0.093)	0.006 (CI = +/-0.003; p = 0.002)	0.072 (CI = +/-0.150; p = 0.319)	0.042 (CI = +/-0.071; p = 0.226)	0.901	+2.55%	+6.95%
Loss Cost	2016.1	0.030 (CI = +/-0.024; p = 0.020)	-0.037 (CI = +/-0.053; p = 0.156)	0.006 (CI = +/-0.004; p = 0.002)	0.057 (CI = +/-0.156; p = 0.443)	0.037 (CI = +/-0.073; p = 0.293)	0.905	+3.06%	+6.95%
Loss Cost	2016.2	0.036 (CI = +/-0.027; p = 0.014)	-0.043 (CI = +/-0.054; p = 0.110)	0.007 (CI = +/-0.004; p = 0.002)	0.039 (CI = +/-0.160; p = 0.600)	0.031 (CI = +/-0.074; p = 0.382)	0.911	+3.71%	+6.95%
Loss Cost	2017.1	0.039 (CI = +/-0.033; p = 0.025)	-0.040 (CI = +/-0.059; p = 0.159)	0.007 (CI = +/-0.004; p = 0.003)	0.033 (CI = +/-0.173; p = 0.682)	0.028 (CI = +/-0.080; p = 0.450)	0.907	+3.97%	+6.95%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.231)	0.001 (CI = +/-0.003; p = 0.518)	0.090 (CI = +/-0.128; p = 0.160)	0.003 (CI = +/-0.070; p = 0.943)	0.967	+5.33%	+5.59%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.038; p = 0.233)	0.001 (CI = +/-0.003; p = 0.513)	0.089 (CI = +/-0.131; p = 0.175)	0.002 (CI = +/-0.072; p = 0.948)	0.964	+5.35%	+5.59%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.036; p = 0.400)	0.001 (CI = +/-0.002; p = 0.275)	0.075 (CI = +/-0.121; p = 0.216)	0.000 (CI = +/-0.066; p = 0.998)	0.969	+5.60%	+5.59%
Severity	2008.2	0.057 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.198)	0.002 (CI = +/-0.002; p = 0.140)	0.061 (CI = +/-0.112; p = 0.275)	-0.002 (CI = +/-0.061; p = 0.937)	0.973	+5.84%	+5.59%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.029; p = 0.382)	0.002 (CI = +/-0.002; p = 0.023)	0.043 (CI = +/-0.094; p = 0.349)	-0.006 (CI = +/-0.051; p = 0.825)	0.981	+6.17%	+5.59%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.028; p = 0.221)	0.003 (CI = +/-0.002; p = 0.010)	0.034 (CI = +/-0.090; p = 0.445)	-0.007 (CI = +/-0.048; p = 0.761)	0.983	+6.35%	+5.59%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.028; p = 0.294)	0.003 (CI = +/-0.002; p = 0.008)	0.030 (CI = +/-0.091; p = 0.507)	-0.008 (CI = +/-0.049; p = 0.739)	0.982	+6.43%	+5.59%
Severity	2010.2	0.062 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.029; p = 0.361)	0.003 (CI = +/-0.002; p = 0.012)	0.033 (CI = +/-0.093; p = 0.467)	-0.007 (CI = +/-0.050; p = 0.763)	0.980	+6.36%	+5.59%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.030; p = 0.337)	0.002 (CI = +/-0.002; p = 0.019)	0.036 (CI = +/-0.096; p = 0.447)	-0.007 (CI = +/-0.051; p = 0.784)	0.977	+6.31%	+5.59%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.446)	0.002 (CI = +/-0.002; p = 0.029)	0.043 (CI = +/-0.097; p = 0.370)	-0.005 (CI = +/-0.051; p = 0.826)	0.975	+6.16%	+5.59%
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.295)	0.002 (CI = +/-0.002; p = 0.054)	0.052 (CI = +/-0.096; p = 0.270)	-0.003 (CI = +/-0.050; p = 0.890)	0.974	+5.94%	+5.59%
Severity	2012.2	0.054 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.029; p = 0.472)	0.002 (CI = +/-0.002; p = 0.084)	0.067 (CI = +/-0.088; p = 0.126)	0.000 (CI = +/-0.045; p = 0.998)	0.976	+5.60%	+5.59%
Severity	2013.1	0.055 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.030; p = 0.542)	0.002 (CI = +/-0.002; p = 0.085)	0.065 (CI = +/-0.091; p = 0.156)	-0.001 (CI = +/-0.047; p = 0.976)	0.974	+5.66%	+5.59%
Severity	2013.2	0.056 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.032; p = 0.527)	0.002 (CI = +/-0.002; p = 0.091)	0.062 (CI = +/-0.096; p = 0.186)	-0.001 (CI = +/-0.048; p = 0.960)	0.971	+5.71%	+5.59%
Severity	2014.1	0.060 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.030; p = 0.816)	0.002 (CI = +/-0.002; p = 0.032)	0.047 (CI = +/-0.091; p = 0.286)	-0.005 (CI = +/-0.045; p = 0.812)	0.974	+6.13%	+5.59%
Severity	2014.2	0.059 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.855)	0.002 (CI = +/-0.002; p = 0.044)	0.049 (CI = +/-0.096; p = 0.294)	-0.005 (CI = +/-0.047; p = 0.834)	0.970	+6.09%	+5.59%
Severity	2015.1	0.060 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.034; p = 0.945)	0.002 (CI = +/-0.002; p = 0.047)	0.045 (CI = +/-0.101; p = 0.360)	-0.006 (CI = +/-0.049; p = 0.798)	0.967	+6.22%	+5.59%
Severity	2015.2	0.059 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.036; p = 0.954)	0.002 (CI = +/-0.002; p = 0.071)	0.051 (CI = +/-0.107; p = 0.324)	-0.004 (CI = +/-0.051; p = 0.864)	0.962	+6.03%	+5.59%
Severity	2016.1	0.063 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.036; p = 0.700)	0.003 (CI = +/-0.002; p = 0.040)	0.036 (CI = +/-0.107; p = 0.481)	-0.009 (CI = +/-0.050; p = 0.703)	0.962	+6.55%	+5.59%
Severity	2016.2	0.070 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.035; p = 0.984)	0.003 (CI = +/-0.002; p = 0.018)	0.018 (CI = +/-0.103; p = 0.704)	-0.015 (CI = +/-0.048; p = 0.498)	0.967	+7.22%	+5.59%
Severity	2017.1	0.071 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.038; p = 0.907)	0.003 (CI = +/-0.003; p = 0.023)	0.014 (CI = +/-0.111; p = 0.790)	-0.017 (CI = +/-0.052; p = 0.477)	0.961	+7.41%	+5.59%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.013)	-0.029 (CI = +/-0.049; p = 0.232)	0.008 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.166; p = 0.183)	0.022 (CI = +/-0.092; p = 0.624)	0.699	-0.94%	+1.29%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.032)	-0.032 (CI = +/-0.050; p = 0.199)	0.008 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.169; p = 0.167)	0.021 (CI = +/-0.093; p = 0.641)	0.690	-0.85%	+1.29%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.005)	-0.041 (CI = +/-0.047; p = 0.086)	0.007 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.159; p = 0.207)	0.024 (CI = +/-0.087; p = 0.574)	0.736	-1.13%	+1.29%
Frequency	2008.2	-0.015 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.145)	0.007 (CI = +/-0.003; p = 0.000)	-0.081 (CI = +/-0.144; p = 0.262)	0.027 (CI = +/-0.079; p = 0.480)	0.791	-1.45%	+1.29%
Frequency	2009.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.033)	0.006 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.127; p = 0.335)	0.031 (CI = +/-0.069; p = 0.364)	0.845	-1.80%	+1.29%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.056)	0.006 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.119; p = 0.435)	0.034 (CI = +/-0.064; p = 0.291)	0.870	-2.05%	+1.29%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.034)	0.006 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.118; p = 0.524)	0.035 (CI = +/-0.063; p = 0.262)	0.874	-2.22%	+1.29%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.032; p = 0.053)	0.005 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.103; p = 0.718)	0.039 (CI = +/-0.055; p = 0.156)	0.909	-2.57%	+1.29%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.032; p = 0.025)	0.005 (CI = +/-0.002; p = 0.000)	-0.008 (CI = +/-0.100; p = 0.872)	0.041 (CI = +/-0.053; p = 0.123)	0.915	-2.77%	+1.29%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.032; p = 0.041)	0.005 (CI = +/-0.002; p = 0.000)	-0.001 (CI = +/-0.101; p = 0.988)	0.042 (CI = +/-0.053; p = 0.111)	0.915	-2.91%	+1.29%
Frequency	2012.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.033; p = 0.031)	0.004 (CI = +/-0.002; p = 0.001)	0.006 (CI = +/-0.103; p = 0.904)	0.044 (CI = +/-0.053; p = 0.102)	0.911	-3.06%	+1.29%
Frequency	2012.2	-0.034 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.031; p = 0.051)	0.004 (CI = +/-0.002; p = 0.001)	0.021 (CI = +/-0.096; p = 0.648)	0.047 (CI = +/-0.049; p = 0.059)	0.926	-3.38%	+1.29%
Frequency	2013.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.031; p = 0.027)	0.004 (CI = +/-0.002; p = 0.002)	0.032 (CI = +/-0.095; p = 0.491)	0.050 (CI = +/-0.048; p = 0.044)	0.927	-3.62%	+1.29%
Frequency	2013.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.032; p = 0.045)	0.003 (CI = +/-0.002; p = 0.003)	0.040 (CI = +/-0.096; p = 0.397)	0.052 (CI = +/-0.049; p = 0.038)	0.926	-3.80%	+1.29%
Frequency	2014.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.065)	0.003 (CI = +/-0.002; p = 0.005)	0.037 (CI = +/-0.101; p = 0.448)	0.051 (CI = +/-0.050; p = 0.048)	0.912	-3.74%	+1.29%
Frequency	2014.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.036; p = 0.066)	0.004 (CI = +/-0.002; p = 0.006)	0.033 (CI = +/-0.106; p = 0.518)	0.050 (CI = +/-0.052; p = 0.060)	0.900	-3.63%	+1.29%
Frequency	2015.1	-0.039 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.056)	0.003 (CI = +/-0.003; p = 0.012)	0.041 (CI = +/-0.111; p = 0.436)	0.052 (CI = +/-0.054; p = 0.055)	0.891	-3.87%	+1.29%
Frequency	2015.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.035; p = 0.018)	0.004 (CI = +/-0.002; p = 0.004)	0.021 (CI = +/-0.103; p = 0.664)	0.046 (CI = +/-0.049; p = 0.063)	0.895	-3.28%	+1.29%
Frequency	2016.1	-0.033 (CI = +/-0.017; p = 0.001)	-0.043 (CI = +/-0.038; p = 0.028)	0.004 (CI = +/-0.003; p = 0.007)	0.021 (CI = +/-0.111; p = 0.688)	0.046 (CI = +/-0.052; p = 0.079)	0.873	-3.27%	+1.29%
Frequency	2016.2	-0.033 (CI = +/-0.021; p = 0.005)	-0.043 (CI = +/-0.041; p = 0.040)	0.004 (CI = +/-0.003; p = 0.010)	0.021 (CI = +/-0.120; p = 0.707)	0.046 (CI = +/-0.056; p = 0.097)	0.856	-3.27%	+1.29%
Frequency	2017.1	-0.033 (CI = +/-0.025; p = 0.016)	-0.042 (CI = +/-0.045; p = 0.060)	0.004 (CI = +/-0.003; p = 0.016)	0.019 (CI = +/-0.131; p = 0.751)	0.045 (CI = +/-0.060; p = 0.126)	0.821	-3.20%	+1.29%

Accident Benefits

Coverage = AB Total
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	0.017 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.009)	0.006 (CI = +/-0.004; p = 0.002)	0.326	+1.70%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.064; p = 0.018)	0.006 (CI = +/-0.004; p = 0.002)	0.283	+1.50%
Loss Cost	2008.1	0.014 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.066; p = 0.013)	0.006 (CI = +/-0.004; p = 0.002)	0.273	+1.40%
Loss Cost	2008.2	0.013 (CI = +/-0.008; p = 0.001)	-0.079 (CI = +/-0.068; p = 0.022)	0.006 (CI = +/-0.004; p = 0.003)	0.239	+1.31%
Loss Cost	2009.1	0.011 (CI = +/-0.008; p = 0.008)	-0.090 (CI = +/-0.068; p = 0.010)	0.006 (CI = +/-0.004; p = 0.003)	0.236	+1.10%
Loss Cost	2009.2	0.008 (CI = +/-0.008; p = 0.041)	-0.078 (CI = +/-0.067; p = 0.025)	0.006 (CI = +/-0.004; p = 0.003)	0.198	+0.84%
Loss Cost	2010.1	0.005 (CI = +/-0.008; p = 0.195)	-0.093 (CI = +/-0.066; p = 0.007)	0.005 (CI = +/-0.004; p = 0.004)	0.223	+0.54%
Loss Cost	2010.2	0.004 (CI = +/-0.008; p = 0.305)	-0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.003; p = 0.002)	0.240	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.781)	-0.101 (CI = +/-0.062; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.284	+0.11%
Loss Cost	2011.2	0.001 (CI = +/-0.008; p = 0.822)	-0.100 (CI = +/-0.063; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.293	+0.10%
Loss Cost	2012.1	-0.002 (CI = +/-0.009; p = 0.710)	-0.112 (CI = +/-0.063; p = 0.001)	0.005 (CI = +/-0.003; p = 0.003)	0.331	-0.17%
Loss Cost	2012.2	-0.004 (CI = +/-0.009; p = 0.403)	-0.102 (CI = +/-0.064; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.339	-0.39%
Loss Cost	2013.1	-0.006 (CI = +/-0.010; p = 0.238)	-0.111 (CI = +/-0.066; p = 0.002)	0.005 (CI = +/-0.003; p = 0.003)	0.358	-0.59%
Loss Cost	2013.2	-0.008 (CI = +/-0.011; p = 0.142)	-0.103 (CI = +/-0.068; p = 0.004)	0.005 (CI = +/-0.003; p = 0.003)	0.368	-0.78%
Loss Cost	2014.1	-0.010 (CI = +/-0.011; p = 0.087)	-0.111 (CI = +/-0.071; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.380	-0.99%
Loss Cost	2014.2	-0.011 (CI = +/-0.012; p = 0.067)	-0.105 (CI = +/-0.073; p = 0.006)	0.005 (CI = +/-0.003; p = 0.004)	0.387	-1.14%
Loss Cost	2015.1	-0.015 (CI = +/-0.013; p = 0.026)	-0.118 (CI = +/-0.075; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.421	-1.50%
Loss Cost	2015.2	-0.014 (CI = +/-0.014; p = 0.056)	-0.122 (CI = +/-0.078; p = 0.003)	0.005 (CI = +/-0.003; p = 0.005)	0.420	-1.38%
Loss Cost	2016.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.131 (CI = +/-0.081; p = 0.002)	0.005 (CI = +/-0.003; p = 0.005)	0.429	-1.66%
Loss Cost	2016.2	-0.012 (CI = +/-0.017; p = 0.156)	-0.147 (CI = +/-0.083; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.440	-1.18%
Loss Cost	2017.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.152 (CI = +/-0.087; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.430	-1.37%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.009)	0.006 (CI = +/-0.004; p = 0.002)	0.326	+1.70%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.064; p = 0.018)	0.006 (CI = +/-0.004; p = 0.002)	0.283	+1.50%
Loss Cost	2008.1	0.014 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.066; p = 0.013)	0.006 (CI = +/-0.004; p = 0.002)	0.273	+1.40%
Loss Cost	2008.2	0.013 (CI = +/-0.008; p = 0.001)	-0.079 (CI = +/-0.068; p = 0.022)	0.006 (CI = +/-0.004; p = 0.003)	0.239	+1.31%
Loss Cost	2009.1	0.011 (CI = +/-0.008; p = 0.008)	-0.090 (CI = +/-0.068; p = 0.010)	0.006 (CI = +/-0.004; p = 0.003)	0.236	+1.10%
Loss Cost	2009.2	0.008 (CI = +/-0.008; p = 0.041)	-0.078 (CI = +/-0.067; p = 0.025)	0.006 (CI = +/-0.004; p = 0.003)	0.198	+0.84%
Loss Cost	2010.1	0.005 (CI = +/-0.008; p = 0.195)	-0.093 (CI = +/-0.066; p = 0.007)	0.005 (CI = +/-0.004; p = 0.004)	0.223	+0.54%
Loss Cost	2010.2	0.004 (CI = +/-0.008; p = 0.305)	-0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.003; p = 0.002)	0.240	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.781)	-0.101 (CI = +/-0.062; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.284	+0.11%
Loss Cost	2011.2	0.001 (CI = +/-0.008; p = 0.822)	-0.100 (CI = +/-0.063; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.293	+0.10%
Loss Cost	2012.1	-0.002 (CI = +/-0.009; p = 0.710)	-0.112 (CI = +/-0.063; p = 0.001)	0.005 (CI = +/-0.003; p = 0.003)	0.331	-0.17%
Loss Cost	2012.2	-0.004 (CI = +/-0.009; p = 0.403)	-0.102 (CI = +/-0.064; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.339	-0.39%
Loss Cost	2013.1	-0.006 (CI = +/-0.010; p = 0.238)	-0.111 (CI = +/-0.066; p = 0.002)	0.005 (CI = +/-0.003; p = 0.003)	0.358	-0.59%
Loss Cost	2013.2	-0.008 (CI = +/-0.011; p = 0.142)	-0.103 (CI = +/-0.068; p = 0.004)	0.005 (CI = +/-0.003; p = 0.003)	0.368	-0.78%
Loss Cost	2014.1	-0.010 (CI = +/-0.011; p = 0.087)	-0.111 (CI = +/-0.071; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.380	-0.99%
Loss Cost	2014.2	-0.011 (CI = +/-0.012; p = 0.067)	-0.105 (CI = +/-0.073; p = 0.006)	0.005 (CI = +/-0.003; p = 0.004)	0.387	-1.14%
Loss Cost	2015.1	-0.015 (CI = +/-0.013; p = 0.026)	-0.118 (CI = +/-0.075; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.421	-1.50%
Loss Cost	2015.2	-0.014 (CI = +/-0.014; p = 0.056)	-0.122 (CI = +/-0.078; p = 0.003)	0.005 (CI = +/-0.003; p = 0.005)	0.420	-1.38%
Loss Cost	2016.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.131 (CI = +/-0.081; p = 0.002)	0.005 (CI = +/-0.003; p = 0.005)	0.429	-1.66%
Loss Cost	2016.2	-0.012 (CI = +/-0.017; p = 0.156)	-0.147 (CI = +/-0.083; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.440	-1.18%
Loss Cost	2017.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.152 (CI = +/-0.087; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.430	-1.37%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.041; p = 0.062)	-0.001 (CI = +/-0.002; p = 0.272)	0.766	+2.96%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.213)	0.768	+2.81%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.220)	0.751	+2.81%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.222)	0.737	+2.79%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.042; p = 0.032)	-0.001 (CI = +/-0.002; p = 0.216)	0.712	+2.75%
Severity	2009.2	0.026 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.043; p = 0.021)	-0.002 (CI = +/-0.002; p = 0.208)	0.693	+2.66%
Severity	2010.1	0.025 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.044; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.172)	0.656	+2.52%
Severity	2010.2	0.025 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.040; p = 0.039)	-0.002 (CI = +/-0.002; p = 0.135)	0.696	+2.56%
Severity	2011.1	0.024 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.041; p = 0.084)	-0.002 (CI = +/-0.002; p = 0.108)	0.660	+2.41%
Severity	2011.2	0.025 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.039; p = 0.136)	-0.002 (CI = +/-0.002; p = 0.091)	0.694	+2.55%
Severity	2012.1	0.024 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.040; p = 0.252)	-0.002 (CI = +/-0.002; p = 0.075)	0.654	+2.40%
Severity	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.041; p = 0.219)	-0.002 (CI = +/-0.002; p = 0.082)	0.623	+2.34%
Severity	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.042; p = 0.341)	-0.002 (CI = +/-0.002; p = 0.075)	0.574	+2.21%
Severity	2013.2	0.020 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.043; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.082)	0.529	+2.06%
Severity	2014.1	0.019 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.002 (CI = +/-0.002; p = 0.082)	0.467	+1.94%
Severity	2014.2	0.018 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.046; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.092)	0.420	+1.78%
Severity	2015.1	0.015 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.046; p = 0.445)	-0.002 (CI = +/-0.002; p = 0.083)	0.323	+1.49%
Severity	2015.2	0.015 (CI = +/-0.009; p = 0.002)	0.018 (CI = +/-0.048; p = 0.457)	-0.002 (CI = +/-0.002; p = 0.089)	0.300	+1.48%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.009)	0.011 (CI = +/-0.047; p = 0.652)	-0.002 (CI = +/-0.002; p = 0.083)	0.224	+1.25%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.006)	0.004 (CI = +/-0.049; p = 0.876)	-0.002 (CI = +/-0.002; p = 0.066)	0.252	+1.46%
Severity	2017.1	0.012 (CI = +/-0.011; p = 0.026)	-0.003 (CI = +/-0.049; p = 0.911)	-0.002 (CI = +/-0.002; p = 0.070)	0.175	+1.22%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.041; p = 0.062)	-0.001 (CI = +/-0.002; p = 0.272)	0.766	+2.96%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.213)	0.768	+2.81%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.220)	0.751	+2.81%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.222)	0.737	+2.79%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.042; p = 0.032)	-0.001 (CI = +/-0.002; p = 0.216)	0.712	+2.75%
Severity	2009.2	0.026 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.043; p = 0.021)	-0.002 (CI = +/-0.002; p = 0.208)	0.693	+2.66%
Severity	2010.1	0.025 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.044; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.172)	0.656	+2.52%
Severity	2010.2	0.025 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.040; p = 0.039)	-0.002 (CI = +/-0.002; p = 0.135)	0.696	+2.56%
Severity	2011.1	0.024 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.041; p = 0.084)	-0.002 (CI = +/-0.002; p = 0.108)	0.660	+2.41%
Severity	2011.2	0.025 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.039; p = 0.136)	-0.002 (CI = +/-0.002; p = 0.091)	0.694	+2.55%
Severity	2012.1	0.024 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.040; p = 0.252)	-0.002 (CI = +/-0.002; p = 0.075)	0.654	+2.40%
Severity	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.041; p = 0.219)	-0.002 (CI = +/-0.002; p = 0.082)	0.623	+2.34%
Severity	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.042; p = 0.341)	-0.002 (CI = +/-0.002; p = 0.075)	0.574	+2.21%
Severity	2013.2	0.020 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.043; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.082)	0.529	+2.06%
Severity	2014.1	0.019 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.002 (CI = +/-0.002; p = 0.082)	0.467	+1.94%
Severity	2014.2	0.018 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.046; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.092)	0.420	+1.78%
Severity	2015.1	0.015 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.046; p = 0.445)	-0.002 (CI = +/-0.002; p = 0.083)	0.323	+1.49%
Severity	2015.2	0.015 (CI = +/-0.009; p = 0.002)	0.018 (CI = +/-0.048; p = 0.457)	-0.002 (CI = +/-0.002; p = 0.089)	0.300	+1.48%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.009)	0.011 (CI = +/-0.047; p = 0.652)	-0.002 (CI = +/-0.002; p = 0.083)	0.224	+1.25%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.006)	0.004 (CI = +/-0.049; p = 0.876)	-0.002 (CI = +/-0.002; p = 0.066)	0.252	+1.46%
Severity	2017.1	0.012 (CI = +/-0.011; p = 0.026)	-0.003 (CI = +/-0.049; p = 0.911)	-0.002 (CI = +/-0.002; p = 0.070)	0.175	+1.22%
Frequency	2007.1	-0.012 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.707	-1.22%
Frequency	2007.2	-0.013 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.711	-1.27%
Frequency	2008.1	-0.014 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.718	-1.37%
Frequency	2008.2	-0.014 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.724	-1.44%
Frequency	2009.1	-0.016 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-1.61%
Frequency	2009.2	-0.018 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.769	-1.77%
Frequency	2010.1	-0.020 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.783	-1.94%
Frequency	2010.2	-0.021 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.804	-2.09%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.810	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.824	-2.40%
Frequency	2012.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.821	-2.51%
Frequency	2012.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.834	-2.67%
Frequency	2013.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.822	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.819	-2.78%
Frequency	2014.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.806	-2.87%
Frequency	2014.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.800	-2.87%
Frequency	2015.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.780	-2.94%
Frequency	2015.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.773	-2.82%
Frequency	2016.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.747	-2.88%
Frequency	2016.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-2.60%
Frequency	2017.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.704	-2.56%
Frequency	2007.1	-0.012 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.707	-1.22%
Frequency	2007.2	-0.013 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.711	-1.27%
Frequency	2008.1	-0.014 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.718	-1.37%
Frequency	2008.2	-0.014 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.724	-1.44%
Frequency	2009.1	-0.016 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-1.61%
Frequency	2009.2	-0.018 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.769	-1.77%
Frequency	2010.1	-0.020 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.783	-1.94%
Frequency	2010.2	-0.021 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.804	-2.09%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.810	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.824	-2.40%
Frequency	2012.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.821	-2.51%
Frequency	2012.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.834	-2.67%
Frequency	2013.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.822	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.819	-2.78%
Frequency	2014.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.806	-2.87%
Frequency	2014.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.800	-2.87%
Frequency	2015.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.780	-2.94%
Frequency	2015.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.773	-2.82%
Frequency	2016.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.747	-2.88%
Frequency	2016.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-2.60%
Frequency	2017.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.704	-2.56%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters included: time, trend_level_change
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.026 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.035; p = 0.001)	0.273	+2.62%	-3.58%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.002)	0.216	+2.30%	-3.29%
Loss Cost	2008.1	0.023 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.036; p = 0.002)	0.193	+2.30%	-3.29%
Loss Cost	2008.2	0.021 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.005)	0.153	+2.16%	-3.17%
Loss Cost	2009.1	0.020 (CI = +/-0.012; p = 0.002)	-0.051 (CI = +/-0.038; p = 0.010)	0.116	+2.00%	-3.04%
Loss Cost	2009.2	0.015 (CI = +/-0.013; p = 0.024)	-0.042 (CI = +/-0.038; p = 0.031)	0.059	+1.52%	-2.67%
Loss Cost	2010.1	0.012 (CI = +/-0.014; p = 0.096)	-0.036 (CI = +/-0.039; p = 0.068)	0.026	+1.18%	-2.43%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.211)	-0.032 (CI = +/-0.038; p = 0.103)	0.013	+0.90%	-2.24%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.465)	-0.026 (CI = +/-0.040; p = 0.192)	0.002	+0.57%	-2.03%
Loss Cost	2011.2	0.004 (CI = +/-0.017; p = 0.596)	-0.024 (CI = +/-0.041; p = 0.241)	0.000	+0.44%	-1.95%
Loss Cost	2012.1	0.002 (CI = +/-0.018; p = 0.828)	-0.020 (CI = +/-0.043; p = 0.347)	0.000	+0.20%	-1.82%
Loss Cost	2012.2	-0.005 (CI = +/-0.020; p = 0.632)	-0.010 (CI = +/-0.044; p = 0.655)	0.016	-0.48%	-1.46%
Loss Cost	2013.1	-0.006 (CI = +/-0.023; p = 0.579)	-0.008 (CI = +/-0.048; p = 0.743)	0.016	-0.62%	-1.39%
Loss Cost	2013.2	-0.014 (CI = +/-0.025; p = 0.264)	0.003 (CI = +/-0.050; p = 0.890)	0.046	-1.40%	-1.06%
Loss Cost	2014.1	-0.016 (CI = +/-0.029; p = 0.262)	0.006 (CI = +/-0.054; p = 0.814)	0.042	-1.60%	-0.98%
Loss Cost	2014.2	-0.026 (CI = +/-0.033; p = 0.120)	0.019 (CI = +/-0.058; p = 0.510)	0.076	-2.53%	-0.64%
Loss Cost	2015.1	-0.034 (CI = +/-0.038; p = 0.082)	0.029 (CI = +/-0.064; p = 0.358)	0.090	-3.30%	-0.40%
Loss Cost	2015.2	-0.039 (CI = +/-0.045; p = 0.091)	0.036 (CI = +/-0.072; p = 0.316)	0.080	-3.78%	-0.27%
Loss Cost	2016.1	-0.045 (CI = +/-0.054; p = 0.103)	0.044 (CI = +/-0.081; p = 0.284)	0.068	-4.38%	-0.13%
Loss Cost	2016.2	-0.038 (CI = +/-0.068; p = 0.268)	0.035 (CI = +/-0.095; p = 0.461)	0.007	-3.68%	-0.26%
Loss Cost	2017.1	-0.031 (CI = +/-0.087; p = 0.468)	0.028 (CI = +/-0.115; p = 0.625)	-0.030	-3.09%	-0.36%
Loss Cost	2007.1	0.026 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.035; p = 0.001)	0.273	+2.62%	-3.58%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.002)	0.216	+2.30%	-3.29%
Loss Cost	2008.1	0.023 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.036; p = 0.002)	0.193	+2.30%	-3.29%
Loss Cost	2008.2	0.021 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.005)	0.153	+2.16%	-3.17%
Loss Cost	2009.1	0.020 (CI = +/-0.012; p = 0.002)	-0.051 (CI = +/-0.038; p = 0.010)	0.116	+2.00%	-3.04%
Loss Cost	2009.2	0.015 (CI = +/-0.013; p = 0.024)	-0.042 (CI = +/-0.038; p = 0.031)	0.059	+1.52%	-2.67%
Loss Cost	2010.1	0.012 (CI = +/-0.014; p = 0.096)	-0.036 (CI = +/-0.039; p = 0.068)	0.026	+1.18%	-2.43%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.211)	-0.032 (CI = +/-0.038; p = 0.103)	0.013	+0.90%	-2.24%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.465)	-0.026 (CI = +/-0.040; p = 0.192)	0.002	+0.57%	-2.03%
Loss Cost	2011.2	0.004 (CI = +/-0.017; p = 0.596)	-0.024 (CI = +/-0.041; p = 0.241)	0.000	+0.44%	-1.95%
Loss Cost	2012.1	0.002 (CI = +/-0.018; p = 0.828)	-0.020 (CI = +/-0.043; p = 0.347)	0.000	+0.20%	-1.82%
Loss Cost	2012.2	-0.005 (CI = +/-0.020; p = 0.632)	-0.010 (CI = +/-0.044; p = 0.655)	0.016	-0.48%	-1.46%
Loss Cost	2013.1	-0.006 (CI = +/-0.023; p = 0.579)	-0.008 (CI = +/-0.048; p = 0.743)	0.016	-0.62%	-1.39%
Loss Cost	2013.2	-0.014 (CI = +/-0.025; p = 0.264)	0.003 (CI = +/-0.050; p = 0.890)	0.046	-1.40%	-1.06%
Loss Cost	2014.1	-0.016 (CI = +/-0.029; p = 0.262)	0.006 (CI = +/-0.054; p = 0.814)	0.042	-1.60%	-0.98%
Loss Cost	2014.2	-0.026 (CI = +/-0.033; p = 0.120)	0.019 (CI = +/-0.058; p = 0.510)	0.076	-2.53%	-0.64%
Loss Cost	2015.1	-0.034 (CI = +/-0.038; p = 0.082)	0.029 (CI = +/-0.064; p = 0.358)	0.090	-3.30%	-0.40%
Loss Cost	2015.2	-0.039 (CI = +/-0.045; p = 0.091)	0.036 (CI = +/-0.072; p = 0.316)	0.080	-3.78%	-0.27%
Loss Cost	2016.1	-0.045 (CI = +/-0.054; p = 0.103)	0.044 (CI = +/-0.081; p = 0.284)	0.068	-4.38%	-0.13%
Loss Cost	2016.2	-0.038 (CI = +/-0.068; p = 0.268)	0.035 (CI = +/-0.095; p = 0.461)	0.007	-3.68%	-0.26%
Loss Cost	2017.1	-0.031 (CI = +/-0.087; p = 0.468)	0.028 (CI = +/-0.115; p = 0.625)	-0.030	-3.09%	-0.36%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.019; p = 0.000)	0.800	+3.88%	-0.19%
Severity	2007.2	0.037 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.792	+3.74%	-0.06%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.019; p = 0.000)	0.777	+3.79%	-0.10%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.020; p = 0.000)	0.767	+3.88%	-0.18%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.021; p = 0.000)	0.745	+3.87%	-0.17%
Severity	2009.2	0.038 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.021; p = 0.000)	0.721	+3.88%	-0.18%
Severity	2010.1	0.036 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.022; p = 0.001)	0.683	+3.69%	-0.04%
Severity	2010.2	0.039 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.020; p = 0.000)	0.741	+3.97%	-0.23%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.020; p = 0.000)	0.703	+3.79%	-0.12%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.018; p = 0.000)	0.780	+4.34%	-0.44%
Severity	2012.1	0.041 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.019; p = 0.000)	0.741	+4.21%	-0.37%
Severity	2012.2	0.043 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.020; p = 0.000)	0.720	+4.38%	-0.46%
Severity	2013.1	0.042 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.021; p = 0.000)	0.675	+4.33%	-0.43%
Severity	2013.2	0.042 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.023; p = 0.000)	0.626	+4.34%	-0.44%
Severity	2014.1	0.043 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.025; p = 0.001)	0.568	+4.34%	-0.44%
Severity	2014.2	0.043 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.513	+4.40%	-0.46%
Severity	2015.1	0.038 (CI = +/-0.018; p = 0.000)	-0.041 (CI = +/-0.030; p = 0.007)	0.393	+3.90%	-0.31%
Severity	2015.2	0.045 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.032; p = 0.003)	0.405	+4.60%	-0.49%
Severity	2016.1	0.043 (CI = +/-0.023; p = 0.001)	-0.048 (CI = +/-0.035; p = 0.009)	0.319	+4.40%	-0.45%
Severity	2016.2	0.065 (CI = +/-0.025; p = 0.000)	-0.073 (CI = +/-0.036; p = 0.000)	0.477	+6.70%	-0.85%
Severity	2017.1	0.071 (CI = +/-0.031; p = 0.000)	-0.081 (CI = +/-0.040; p = 0.000)	0.431	+7.39%	-0.94%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.019; p = 0.000)	0.800	+3.88%	-0.19%
Severity	2007.2	0.037 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.792	+3.74%	-0.06%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.019; p = 0.000)	0.777	+3.79%	-0.10%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.020; p = 0.000)	0.767	+3.88%	-0.18%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.021; p = 0.000)	0.745	+3.87%	-0.17%
Severity	2009.2	0.038 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.021; p = 0.000)	0.721	+3.88%	-0.18%
Severity	2010.1	0.036 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.022; p = 0.001)	0.683	+3.69%	-0.04%
Severity	2010.2	0.039 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.020; p = 0.000)	0.741	+3.97%	-0.23%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.020; p = 0.000)	0.703	+3.79%	-0.12%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.018; p = 0.000)	0.780	+4.34%	-0.44%
Severity	2012.1	0.041 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.019; p = 0.000)	0.741	+4.21%	-0.37%
Severity	2012.2	0.043 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.020; p = 0.000)	0.720	+4.38%	-0.46%
Severity	2013.1	0.042 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.021; p = 0.000)	0.675	+4.33%	-0.43%
Severity	2013.2	0.042 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.023; p = 0.000)	0.626	+4.34%	-0.44%
Severity	2014.1	0.043 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.025; p = 0.001)	0.568	+4.34%	-0.44%
Severity	2014.2	0.043 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.513	+4.40%	-0.46%
Severity	2015.1	0.038 (CI = +/-0.018; p = 0.000)	-0.041 (CI = +/-0.030; p = 0.007)	0.393	+3.90%	-0.31%
Severity	2015.2	0.045 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.032; p = 0.003)	0.405	+4.60%	-0.49%
Severity	2016.1	0.043 (CI = +/-0.023; p = 0.001)	-0.048 (CI = +/-0.035; p = 0.009)	0.319	+4.40%	-0.45%
Severity	2016.2	0.065 (CI = +/-0.025; p = 0.000)	-0.073 (CI = +/-0.036; p = 0.000)	0.477	+6.70%	-0.85%
Severity	2017.1	0.071 (CI = +/-0.031; p = 0.000)	-0.081 (CI = +/-0.040; p = 0.000)	0.431	+7.39%	-0.94%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.006)	-0.022 (CI = +/-0.031; p = 0.150)	0.324	-1.22%	-3.40%
Frequency	2007.2	-0.014 (CI = +/-0.009; p = 0.003)	-0.019 (CI = +/-0.031; p = 0.233)	0.338	-1.39%	-3.23%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.004)	-0.018 (CI = +/-0.032; p = 0.269)	0.328	-1.43%	-3.19%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.014 (CI = +/-0.033; p = 0.414)	0.347	-1.66%	-2.99%
Frequency	2009.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.011 (CI = +/-0.034; p = 0.525)	0.347	-1.80%	-2.87%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.034; p = 0.891)	0.401	-2.27%	-2.50%
Frequency	2010.1	-0.025 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.035; p = 0.984)	0.395	-2.42%	-2.39%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.035; p = 0.587)	0.447	-2.95%	-2.01%
Frequency	2011.1	-0.032 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.037; p = 0.510)	0.432	-3.10%	-1.91%
Frequency	2011.2	-0.038 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.037; p = 0.224)	0.483	-3.74%	-1.52%
Frequency	2012.1	-0.039 (CI = +/-0.017; p = 0.000)	0.025 (CI = +/-0.039; p = 0.214)	0.456	-3.85%	-1.45%
Frequency	2012.2	-0.048 (CI = +/-0.018; p = 0.000)	0.038 (CI = +/-0.040; p = 0.063)	0.511	-4.66%	-1.01%
Frequency	2013.1	-0.049 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.042; p = 0.071)	0.472	-4.75%	-0.97%
Frequency	2013.2	-0.057 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.044; p = 0.027)	0.494	-5.50%	-0.62%
Frequency	2014.1	-0.059 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.048; p = 0.030)	0.452	-5.70%	-0.54%
Frequency	2014.2	-0.069 (CI = +/-0.029; p = 0.000)	0.067 (CI = +/-0.051; p = 0.012)	0.467	-6.64%	-0.19%
Frequency	2015.1	-0.072 (CI = +/-0.034; p = 0.000)	0.071 (CI = +/-0.057; p = 0.016)	0.414	-6.93%	-0.09%
Frequency	2015.2	-0.084 (CI = +/-0.039; p = 0.000)	0.086 (CI = +/-0.063; p = 0.009)	0.408	-8.01%	+0.22%
Frequency	2016.1	-0.088 (CI = +/-0.048; p = 0.001)	0.091 (CI = +/-0.072; p = 0.014)	0.340	-8.42%	+0.32%
Frequency	2016.2	-0.102 (CI = +/-0.059; p = 0.001)	0.108 (CI = +/-0.083; p = 0.013)	0.309	-9.73%	+0.59%
Frequency	2017.1	-0.103 (CI = +/-0.077; p = 0.011)	0.109 (CI = +/-0.101; p = 0.036)	0.199	-9.76%	+0.59%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.006)	-0.022 (CI = +/-0.031; p = 0.150)	0.324	-1.22%	-3.40%
Frequency	2007.2	-0.014 (CI = +/-0.009; p = 0.003)	-0.019 (CI = +/-0.031; p = 0.233)	0.338	-1.39%	-3.23%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.004)	-0.018 (CI = +/-0.032; p = 0.269)	0.328	-1.43%	-3.19%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.014 (CI = +/-0.033; p = 0.414)	0.347	-1.66%	-2.99%
Frequency	2009.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.011 (CI = +/-0.034; p = 0.525)	0.347	-1.80%	-2.87%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.034; p = 0.891)	0.401	-2.27%	-2.50%
Frequency	2010.1	-0.025 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.035; p = 0.984)	0.395	-2.42%	-2.39%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.035; p = 0.587)	0.447	-2.95%	-2.01%
Frequency	2011.1	-0.032 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.037; p = 0.510)	0.432	-3.10%	-1.91%
Frequency	2011.2	-0.038 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.037; p = 0.224)	0.483	-3.74%	-1.52%
Frequency	2012.1	-0.039 (CI = +/-0.017; p = 0.000)	0.025 (CI = +/-0.039; p = 0.214)	0.456	-3.85%	-1.45%
Frequency	2012.2	-0.048 (CI = +/-0.018; p = 0.000)	0.038 (CI = +/-0.040; p = 0.063)	0.511	-4.66%	-1.01%
Frequency	2013.1	-0.049 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.042; p = 0.071)	0.472	-4.75%	-0.97%
Frequency	2013.2	-0.057 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.044; p = 0.027)	0.494	-5.50%	-0.62%
Frequency	2014.1	-0.059 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.048; p = 0.030)	0.452	-5.70%	-0.54%
Frequency	2014.2	-0.069 (CI = +/-0.029; p = 0.000)	0.067 (CI = +/-0.051; p = 0.012)	0.467	-6.64%	-0.19%
Frequency	2015.1	-0.072 (CI = +/-0.034; p = 0.000)	0.071 (CI = +/-0.057; p = 0.016)	0.414	-6.93%	-0.09%
Frequency	2015.2	-0.084 (CI = +/-0.039; p = 0.000)	0.086 (CI = +/-0.063; p = 0.009)	0.408	-8.01%	+0.22%
Frequency	2016.1	-0.088 (CI = +/-0.048; p = 0.001)	0.091 (CI = +/-0.072; p = 0.014)	0.340	-8.42%	+0.32%
Frequency	2016.2	-0.102 (CI = +/-0.059; p = 0.001)	0.108 (CI = +/-0.083; p = 0.013)	0.309	-9.73%	+0.59%
Frequency	2017.1	-0.103 (CI = +/-0.077; p = 0.011)	0.109 (CI = +/-0.101; p = 0.036)	0.199	-9.76%	+0.59%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, Mobility
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.034 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.056; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.029; p = 0.000)	0.515	+3.42%	-4.17%
Loss Cost	2007.2	0.032 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.029; p = 0.000)	0.476	+3.21%	-3.98%
Loss Cost	2008.1	0.031 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.057; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.030; p = 0.000)	0.460	+3.20%	-3.96%
Loss Cost	2008.2	0.032 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.059; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.031; p = 0.000)	0.428	+3.20%	-3.97%
Loss Cost	2009.1	0.030 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.060; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.032; p = 0.000)	0.408	+3.01%	-3.83%
Loss Cost	2009.2	0.026 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.061; p = 0.010)	0.007 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.033; p = 0.000)	0.352	+2.67%	-3.57%
Loss Cost	2010.1	0.022 (CI = +/-0.013; p = 0.001)	-0.090 (CI = +/-0.061; p = 0.005)	0.007 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.033; p = 0.001)	0.343	+2.26%	-3.30%
Loss Cost	2010.2	0.022 (CI = +/-0.013; p = 0.001)	-0.089 (CI = +/-0.058; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.032; p = 0.001)	0.367	+2.20%	-3.25%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.013)	-0.098 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.033; p = 0.005)	0.374	+1.77%	-2.99%
Loss Cost	2011.2	0.020 (CI = +/-0.015; p = 0.010)	-0.102 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.004)	0.394	+1.97%	-3.12%
Loss Cost	2012.1	0.016 (CI = +/-0.016; p = 0.051)	-0.108 (CI = +/-0.060; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.013)	0.403	+1.62%	-2.93%
Loss Cost	2012.2	0.013 (CI = +/-0.018; p = 0.157)	-0.103 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.035)	0.389	+1.28%	-2.75%
Loss Cost	2013.1	0.010 (CI = +/-0.020; p = 0.312)	-0.107 (CI = +/-0.065; p = 0.002)	0.006 (CI = +/-0.003; p = 0.001)	-0.037 (CI = +/-0.041; p = 0.074)	0.391	+1.03%	-2.63%
Loss Cost	2013.2	0.007 (CI = +/-0.023; p = 0.527)	-0.103 (CI = +/-0.067; p = 0.003)	0.006 (CI = +/-0.003; p = 0.001)	-0.032 (CI = +/-0.044; p = 0.144)	0.386	+0.73%	-2.49%
Loss Cost	2014.1	0.004 (CI = +/-0.027; p = 0.775)	-0.108 (CI = +/-0.071; p = 0.004)	0.006 (CI = +/-0.004; p = 0.002)	-0.028 (CI = +/-0.048; p = 0.256)	0.385	+0.38%	-2.35%
Loss Cost	2014.2	0.001 (CI = +/-0.031; p = 0.942)	-0.105 (CI = +/-0.074; p = 0.006)	0.006 (CI = +/-0.004; p = 0.003)	-0.024 (CI = +/-0.053; p = 0.372)	0.384	+0.11%	-2.25%
Loss Cost	2015.1	-0.010 (CI = +/-0.036; p = 0.575)	-0.116 (CI = +/-0.077; p = 0.004)	0.005 (CI = +/-0.004; p = 0.008)	-0.009 (CI = +/-0.059; p = 0.762)	0.406	-1.00%	-1.88%
Loss Cost	2015.2	-0.003 (CI = +/-0.042; p = 0.887)	-0.122 (CI = +/-0.079; p = 0.004)	0.006 (CI = +/-0.004; p = 0.007)	-0.018 (CI = +/-0.066; p = 0.580)	0.408	-0.30%	-2.09%
Loss Cost	2016.1	-0.014 (CI = +/-0.052; p = 0.583)	-0.130 (CI = +/-0.083; p = 0.003)	0.005 (CI = +/-0.004; p = 0.015)	-0.004 (CI = +/-0.076; p = 0.912)	0.411	-1.40%	-1.81%
Loss Cost	2016.2	0.018 (CI = +/-0.061; p = 0.545)	-0.146 (CI = +/-0.083; p = 0.001)	0.006 (CI = +/-0.004; p = 0.007)	-0.044 (CI = +/-0.085; p = 0.302)	0.442	+1.83%	-2.53%
Loss Cost	2017.1	0.020 (CI = +/-0.080; p = 0.614)	-0.146 (CI = +/-0.089; p = 0.002)	0.006 (CI = +/-0.004; p = 0.010)	-0.046 (CI = +/-0.106; p = 0.381)	0.425	+2.01%	-2.56%
Loss Cost	2007.1	0.034 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.056; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.029; p = 0.000)	0.515	+3.42%	-4.17%
Loss Cost	2007.2	0.032 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.029; p = 0.000)	0.476	+3.21%	-3.98%
Loss Cost	2008.1	0.031 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.057; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.030; p = 0.000)	0.460	+3.20%	-3.96%
Loss Cost	2008.2	0.032 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.059; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.031; p = 0.000)	0.428	+3.20%	-3.97%
Loss Cost	2009.1	0.030 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.060; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.032; p = 0.000)	0.408	+3.01%	-3.83%
Loss Cost	2009.2	0.026 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.061; p = 0.010)	0.007 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.033; p = 0.000)	0.352	+2.67%	-3.57%
Loss Cost	2010.1	0.022 (CI = +/-0.013; p = 0.001)	-0.090 (CI = +/-0.061; p = 0.005)	0.007 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.033; p = 0.001)	0.343	+2.26%	-3.30%
Loss Cost	2010.2	0.022 (CI = +/-0.013; p = 0.001)	-0.089 (CI = +/-0.058; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.032; p = 0.001)	0.367	+2.20%	-3.25%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.013)	-0.098 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.033; p = 0.005)	0.374	+1.77%	-2.99%
Loss Cost	2011.2	0.020 (CI = +/-0.015; p = 0.010)	-0.102 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.004)	0.394	+1.97%	-3.12%
Loss Cost	2012.1	0.016 (CI = +/-0.016; p = 0.051)	-0.108 (CI = +/-0.060; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.013)	0.403	+1.62%	-2.93%
Loss Cost	2012.2	0.013 (CI = +/-0.018; p = 0.157)	-0.103 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.035)	0.389	+1.28%	-2.75%
Loss Cost	2013.1	0.010 (CI = +/-0.020; p = 0.312)	-0.107 (CI = +/-0.065; p = 0.002)	0.006 (CI = +/-0.003; p = 0.001)	-0.037 (CI = +/-0.041; p = 0.074)	0.391	+1.03%	-2.63%
Loss Cost	2013.2	0.007 (CI = +/-0.023; p = 0.527)	-0.103 (CI = +/-0.067; p = 0.003)	0.006 (CI = +/-0.003; p = 0.001)	-0.032 (CI = +/-0.044; p = 0.144)	0.386	+0.73%	-2.49%
Loss Cost	2014.1	0.004 (CI = +/-0.027; p = 0.775)	-0.108 (CI = +/-0.071; p = 0.004)	0.006 (CI = +/-0.004; p = 0.002)	-0.028 (CI = +/-0.048; p = 0.256)	0.385	+0.38%	-2.35%
Loss Cost	2014.2	0.001 (CI = +/-0.031; p = 0.942)	-0.105 (CI = +/-0.074; p = 0.006)	0.006 (CI = +/-0.004; p = 0.003)	-0.024 (CI = +/-0.053; p = 0.372)	0.384	+0.11%	-2.25%
Loss Cost	2015.1	-0.010 (CI = +/-0.036; p = 0.575)	-0.116 (CI = +/-0.077; p = 0.004)	0.005 (CI = +/-0.004; p = 0.008)	-0.009 (CI = +/-0.059; p = 0.762)	0.406	-1.00%	-1.88%
Loss Cost	2015.2	-0.003 (CI = +/-0.042; p = 0.887)	-0.122 (CI = +/-0.079; p = 0.004)	0.006 (CI = +/-0.004; p = 0.007)	-0.018 (CI = +/-0.066; p = 0.580)	0.408	-0.30%	-2.09%
Loss Cost	2016.1	-0.014 (CI = +/-0.052; p = 0.583)	-0.130 (CI = +/-0.083; p = 0.003)	0.005 (CI = +/-0.004; p = 0.015)	-0.004 (CI = +/-0.076; p = 0.912)	0.411	-1.40%	-1.81%
Loss Cost	2016.2	0.018 (CI = +/-0.061; p = 0.545)	-0.146 (CI = +/-0.083; p = 0.001)	0.006 (CI = +/-0.004; p = 0.007)	-0.044 (CI = +/-0.085; p = 0.302)	0.442	+1.83%	-2.53%
Loss Cost	2017.1	0.020 (CI = +/-0.080; p = 0.614)	-0.146 (CI = +/-0.089; p = 0.002)	0.006 (CI = +/-0.004; p = 0.010)	-0.046 (CI = +/-0.106; p = 0.381)	0.425	+2.01%	-2.56%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.037; p = 0.038)	-0.001 (CI = +/-0.002; p = 0.654)	-0.039 (CI = +/-0.019; p = 0.000)	0.809	+3.84%	-0.11%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.036; p = 0.013)	-0.001 (CI = +/-0.002; p = 0.543)	-0.035 (CI = +/-0.019; p = 0.000)	0.807	+3.65%	+0.08%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.036; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.609)	-0.037 (CI = +/-0.019; p = 0.000)	0.795	+3.74%	+0.00%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.037; p = 0.015)	-0.001 (CI = +/-0.002; p = 0.635)	-0.038 (CI = +/-0.020; p = 0.000)	0.783	+3.79%	-0.04%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.038; p = 0.016)	0.000 (CI = +/-0.002; p = 0.667)	-0.038 (CI = +/-0.021; p = 0.000)	0.763	+3.83%	-0.07%
Severity	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.039; p = 0.015)	-0.001 (CI = +/-0.002; p = 0.645)	-0.037 (CI = +/-0.021; p = 0.001)	0.743	+3.76%	-0.02%
Severity	2010.1	0.035 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.041; p = 0.028)	-0.001 (CI = +/-0.002; p = 0.570)	-0.035 (CI = +/-0.022; p = 0.003)	0.703	+3.61%	+0.08%
Severity	2010.2	0.038 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.036; p = 0.026)	-0.001 (CI = +/-0.002; p = 0.599)	-0.038 (CI = +/-0.020; p = 0.000)	0.759	+3.84%	-0.08%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.037; p = 0.044)	-0.001 (CI = +/-0.002; p = 0.525)	-0.036 (CI = +/-0.021; p = 0.001)	0.720	+3.69%	+0.01%
Severity	2011.2	0.041 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.033; p = 0.089)	0.000 (CI = +/-0.002; p = 0.668)	-0.045 (CI = +/-0.019; p = 0.000)	0.786	+4.23%	-0.33%
Severity	2012.1	0.040 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.034; p = 0.126)	0.000 (CI = +/-0.002; p = 0.620)	-0.043 (CI = +/-0.020; p = 0.000)	0.746	+4.12%	-0.27%
Severity	2012.2	0.041 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.035; p = 0.167)	0.000 (CI = +/-0.002; p = 0.666)	-0.045 (CI = +/-0.022; p = 0.000)	0.722	+4.24%	-0.33%
Severity	2013.1	0.041 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.037; p = 0.186)	0.000 (CI = +/-0.002; p = 0.672)	-0.045 (CI = +/-0.023; p = 0.000)	0.677	+4.23%	-0.33%
Severity	2013.2	0.041 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.038; p = 0.186)	0.000 (CI = +/-0.002; p = 0.658)	-0.044 (CI = +/-0.025; p = 0.001)	0.628	+4.14%	-0.29%
Severity	2014.1	0.041 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.041; p = 0.190)	0.000 (CI = +/-0.002; p = 0.702)	-0.045 (CI = +/-0.028; p = 0.002)	0.570	+4.23%	-0.32%
Severity	2014.2	0.041 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.042; p = 0.191)	0.000 (CI = +/-0.002; p = 0.690)	-0.044 (CI = +/-0.030; p = 0.006)	0.515	+4.15%	-0.29%
Severity	2015.1	0.036 (CI = +/-0.021; p = 0.001)	0.022 (CI = +/-0.044; p = 0.307)	-0.001 (CI = +/-0.002; p = 0.564)	-0.037 (CI = +/-0.034; p = 0.034)	0.388	+3.63%	-0.13%
Severity	2015.2	0.042 (CI = +/-0.024; p = 0.001)	0.018 (CI = +/-0.045; p = 0.417)	0.000 (CI = +/-0.002; p = 0.660)	-0.045 (CI = +/-0.037; p = 0.021)	0.388	+4.25%	-0.31%
Severity	2016.1	0.040 (CI = +/-0.028; p = 0.007)	0.017 (CI = +/-0.045; p = 0.455)	-0.001 (CI = +/-0.002; p = 0.628)	-0.043 (CI = +/-0.042; p = 0.045)	0.298	+4.08%	-0.27%
Severity	2016.2	0.064 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.043; p = 0.818)	0.000 (CI = +/-0.002; p = 0.934)	-0.072 (CI = +/-0.044; p = 0.002)	0.442	+6.59%	-0.81%
Severity	2017.1	0.073 (CI = +/-0.039; p = 0.001)	0.010 (CI = +/-0.043; p = 0.644)	0.000 (CI = +/-0.002; p = 0.895)	-0.083 (CI = +/-0.051; p = 0.002)	0.394	+7.61%	-0.98%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.037; p = 0.038)	-0.001 (CI = +/-0.002; p = 0.654)	-0.039 (CI = +/-0.019; p = 0.000)	0.809	+3.84%	-0.11%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.036; p = 0.013)	-0.001 (CI = +/-0.002; p = 0.543)	-0.035 (CI = +/-0.019; p = 0.000)	0.807	+3.65%	+0.08%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.036; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.609)	-0.037 (CI = +/-0.019; p = 0.000)	0.795	+3.74%	+0.00%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.037; p = 0.015)	-0.001 (CI = +/-0.002; p = 0.635)	-0.038 (CI = +/-0.020; p = 0.000)	0.783	+3.79%	-0.04%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.038; p = 0.016)	0.000 (CI = +/-0.002; p = 0.667)	-0.038 (CI = +/-0.021; p = 0.000)	0.763	+3.83%	-0.07%
Severity	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.039; p = 0.015)	-0.001 (CI = +/-0.002; p = 0.645)	-0.037 (CI = +/-0.021; p = 0.001)	0.743	+3.76%	-0.02%
Severity	2010.1	0.035 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.041; p = 0.028)	-0.001 (CI = +/-0.002; p = 0.570)	-0.035 (CI = +/-0.022; p = 0.003)	0.703	+3.61%	+0.08%
Severity	2010.2	0.038 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.036; p = 0.026)	-0.001 (CI = +/-0.002; p = 0.599)	-0.038 (CI = +/-0.020; p = 0.000)	0.759	+3.84%	-0.08%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.037; p = 0.044)	-0.001 (CI = +/-0.002; p = 0.525)	-0.036 (CI = +/-0.021; p = 0.001)	0.720	+3.69%	+0.01%
Severity	2011.2	0.041 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.033; p = 0.089)	0.000 (CI = +/-0.002; p = 0.668)	-0.045 (CI = +/-0.019; p = 0.000)	0.786	+4.23%	-0.33%
Severity	2012.1	0.040 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.034; p = 0.126)	0.000 (CI = +/-0.002; p = 0.620)	-0.043 (CI = +/-0.020; p = 0.000)	0.746	+4.12%	-0.27%
Severity	2012.2	0.041 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.035; p = 0.167)	0.000 (CI = +/-0.002; p = 0.666)	-0.045 (CI = +/-0.022; p = 0.000)	0.722	+4.24%	-0.33%
Severity	2013.1	0.041 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.037; p = 0.186)	0.000 (CI = +/-0.002; p = 0.672)	-0.045 (CI = +/-0.023; p = 0.000)	0.677	+4.23%	-0.33%
Severity	2013.2	0.041 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.038; p = 0.186)	0.000 (CI = +/-0.002; p = 0.658)	-0.044 (CI = +/-0.025; p = 0.001)	0.628	+4.14%	-0.29%
Severity	2014.1	0.041 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.041; p = 0.190)	0.000 (CI = +/-0.002; p = 0.702)	-0.045 (CI = +/-0.028; p = 0.002)	0.570	+4.23%	-0.32%
Severity	2014.2	0.041 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.042; p = 0.191)	0.000 (CI = +/-0.002; p = 0.690)	-0.044 (CI = +/-0.030; p = 0.006)	0.515	+4.15%	-0.29%
Severity	2015.1	0.036 (CI = +/-0.021; p = 0.001)	0.022 (CI = +/-0.044; p = 0.307)	-0.001 (CI = +/-0.002; p = 0.564)	-0.037 (CI = +/-0.034; p = 0.034)	0.388	+3.63%	-0.13%
Severity	2015.2	0.042 (CI = +/-0.024; p = 0.001)	0.018 (CI = +/-0.045; p = 0.417)	0.000 (CI = +/-0.002; p = 0.660)	-0.045 (CI = +/-0.037; p = 0.021)	0.388	+4.25%	-0.31%
Severity	2016.1	0.040 (CI = +/-0.028; p = 0.007)	0.017 (CI = +/-0.045; p = 0.455)	-0.001 (CI = +/-0.002; p = 0.628)	-0.043 (CI = +/-0.042; p = 0.045)	0.298	+4.08%	-0.27%
Severity	2016.2	0.064 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.043; p = 0.818)	0.000 (CI = +/-0.002; p = 0.934)	-0.072 (CI = +/-0.044; p = 0.002)	0.442	+6.59%	-0.81%
Severity	2017.1	0.073 (CI = +/-0.039; p = 0.001)	0.010 (CI = +/-0.043; p = 0.644)	0.000 (CI = +/-0.002; p = 0.895)	-0.083 (CI = +/-0.051; p = 0.002)	0.394	+7.61%	-0.98%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.144)	-0.128 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.761	-0.41%	-4.06%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.161)	-0.128 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.761	-0.42%	-4.05%
Frequency	2008.1	-0.005 (CI = +/-0.006; p = 0.105)	-0.131 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.020; p = 0.001)	0.762	-0.52%	-3.97%
Frequency	2008.2	-0.006 (CI = +/-0.007; p = 0.103)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.020; p = 0.001)	0.764	-0.56%	-3.93%
Frequency	2009.1	-0.008 (CI = +/-0.007; p = 0.032)	-0.136 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.021; p = 0.005)	0.774	-0.79%	-3.76%
Frequency	2009.2	-0.011 (CI = +/-0.008; p = 0.008)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.021; p = 0.018)	0.787	-1.05%	-3.55%
Frequency	2010.1	-0.013 (CI = +/-0.008; p = 0.002)	-0.136 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.021; p = 0.052)	0.794	-1.30%	-3.38%
Frequency	2010.2	-0.016 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.022; p = 0.136)	0.808	-1.57%	-3.18%
Frequency	2011.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.023; p = 0.293)	0.810	-1.84%	-3.01%
Frequency	2011.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.023; p = 0.577)	0.821	-2.17%	-2.80%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.024; p = 0.829)	0.817	-2.41%	-2.66%
Frequency	2012.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.025; p = 0.737)	0.830	-2.83%	-2.42%
Frequency	2013.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.027; p = 0.562)	0.819	-3.07%	-2.31%
Frequency	2013.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.029; p = 0.447)	0.817	-3.28%	-2.21%
Frequency	2014.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.134 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.032; p = 0.281)	0.807	-3.70%	-2.03%
Frequency	2014.2	-0.040 (CI = +/-0.020; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.035; p = 0.261)	0.801	-3.88%	-1.96%
Frequency	2015.1	-0.046 (CI = +/-0.024; p = 0.000)	-0.139 (CI = +/-0.051; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.039; p = 0.154)	0.787	-4.47%	-1.76%
Frequency	2015.2	-0.045 (CI = +/-0.028; p = 0.003)	-0.140 (CI = +/-0.053; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.044; p = 0.234)	0.776	-4.36%	-1.79%
Frequency	2016.1	-0.054 (CI = +/-0.035; p = 0.004)	-0.147 (CI = +/-0.056; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.052; p = 0.137)	0.757	-5.27%	-1.55%
Frequency	2016.2	-0.046 (CI = +/-0.043; p = 0.038)	-0.151 (CI = +/-0.059; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.060; p = 0.348)	0.744	-4.47%	-1.73%
Frequency	2017.1	-0.053 (CI = +/-0.057; p = 0.066)	-0.155 (CI = +/-0.064; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.037 (CI = +/-0.076; p = 0.320)	0.704	-5.21%	-1.59%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.144)	-0.128 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.761	-0.41%	-4.06%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.161)	-0.128 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.019; p = 0.000)	0.761	-0.42%	-4.05%
Frequency	2008.1	-0.005 (CI = +/-0.006; p = 0.105)	-0.131 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.020; p = 0.001)	0.762	-0.52%	-3.97%
Frequency	2008.2	-0.006 (CI = +/-0.007; p = 0.103)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.020; p = 0.001)	0.764	-0.56%	-3.93%
Frequency	2009.1	-0.008 (CI = +/-0.007; p = 0.032)	-0.136 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.021; p = 0.005)	0.774	-0.79%	-3.76%
Frequency	2009.2	-0.011 (CI = +/-0.008; p = 0.008)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.021; p = 0.018)	0.787	-1.05%	-3.55%
Frequency	2010.1	-0.013 (CI = +/-0.008; p = 0.002)	-0.136 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.021; p = 0.052)	0.794	-1.30%	-3.38%
Frequency	2010.2	-0.016 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.022; p = 0.136)	0.808	-1.57%	-3.18%
Frequency	2011.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.023; p = 0.293)	0.810	-1.84%	-3.01%
Frequency	2011.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.023; p = 0.577)	0.821	-2.17%	-2.80%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.024; p = 0.829)	0.817	-2.41%	-2.66%
Frequency	2012.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.025; p = 0.737)	0.830	-2.83%	-2.42%
Frequency	2013.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.027; p = 0.562)	0.819	-3.07%	-2.31%
Frequency	2013.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.029; p = 0.447)	0.817	-3.28%	-2.21%
Frequency	2014.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.134 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.032; p = 0.281)	0.807	-3.70%	-2.03%
Frequency	2014.2	-0.040 (CI = +/-0.020; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.035; p = 0.261)	0.801	-3.88%	-1.96%
Frequency	2015.1	-0.046 (CI = +/-0.024; p = 0.000)	-0.139 (CI = +/-0.051; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.039; p = 0.154)	0.787	-4.47%	-1.76%
Frequency	2015.2	-0.045 (CI = +/-0.028; p = 0.003)	-0.140 (CI = +/-0.053; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.044; p = 0.234)	0.776

Accident Benefits

Coverage = AB Total
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	0.017 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.009)	0.006 (CI = +/-0.004; p = 0.002)	0.326	+1.70%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.064; p = 0.018)	0.006 (CI = +/-0.004; p = 0.002)	0.283	+1.50%
Loss Cost	2008.1	0.014 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.066; p = 0.013)	0.006 (CI = +/-0.004; p = 0.002)	0.273	+1.40%
Loss Cost	2008.2	0.013 (CI = +/-0.008; p = 0.001)	-0.079 (CI = +/-0.068; p = 0.022)	0.006 (CI = +/-0.004; p = 0.003)	0.239	+1.31%
Loss Cost	2009.1	0.011 (CI = +/-0.008; p = 0.008)	-0.090 (CI = +/-0.068; p = 0.010)	0.006 (CI = +/-0.004; p = 0.003)	0.236	+1.10%
Loss Cost	2009.2	0.008 (CI = +/-0.008; p = 0.041)	-0.078 (CI = +/-0.067; p = 0.025)	0.006 (CI = +/-0.004; p = 0.003)	0.198	+0.84%
Loss Cost	2010.1	0.005 (CI = +/-0.008; p = 0.195)	-0.093 (CI = +/-0.066; p = 0.007)	0.005 (CI = +/-0.004; p = 0.004)	0.223	+0.54%
Loss Cost	2010.2	0.004 (CI = +/-0.008; p = 0.305)	-0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.003; p = 0.002)	0.240	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.781)	-0.101 (CI = +/-0.062; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.284	+0.11%
Loss Cost	2011.2	0.001 (CI = +/-0.008; p = 0.822)	-0.100 (CI = +/-0.063; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.293	+0.10%
Loss Cost	2012.1	-0.002 (CI = +/-0.009; p = 0.710)	-0.112 (CI = +/-0.063; p = 0.001)	0.005 (CI = +/-0.003; p = 0.003)	0.331	-0.17%
Loss Cost	2012.2	-0.004 (CI = +/-0.009; p = 0.403)	-0.102 (CI = +/-0.064; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.339	-0.39%
Loss Cost	2013.1	-0.006 (CI = +/-0.010; p = 0.238)	-0.111 (CI = +/-0.066; p = 0.002)	0.005 (CI = +/-0.003; p = 0.003)	0.358	-0.59%
Loss Cost	2013.2	-0.008 (CI = +/-0.011; p = 0.142)	-0.103 (CI = +/-0.068; p = 0.004)	0.005 (CI = +/-0.003; p = 0.003)	0.368	-0.78%
Loss Cost	2014.1	-0.010 (CI = +/-0.011; p = 0.087)	-0.111 (CI = +/-0.071; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.380	-0.99%
Loss Cost	2014.2	-0.011 (CI = +/-0.012; p = 0.067)	-0.105 (CI = +/-0.073; p = 0.006)	0.005 (CI = +/-0.003; p = 0.004)	0.387	-1.14%
Loss Cost	2015.1	-0.015 (CI = +/-0.013; p = 0.026)	-0.118 (CI = +/-0.075; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.421	-1.50%
Loss Cost	2015.2	-0.014 (CI = +/-0.014; p = 0.056)	-0.122 (CI = +/-0.078; p = 0.003)	0.005 (CI = +/-0.003; p = 0.005)	0.420	-1.38%
Loss Cost	2016.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.131 (CI = +/-0.081; p = 0.002)	0.005 (CI = +/-0.003; p = 0.005)	0.429	-1.66%
Loss Cost	2016.2	-0.012 (CI = +/-0.017; p = 0.156)	-0.147 (CI = +/-0.083; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.440	-1.18%
Loss Cost	2017.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.152 (CI = +/-0.087; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.430	-1.37%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.009)	0.006 (CI = +/-0.004; p = 0.002)	0.326	+1.70%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.064; p = 0.018)	0.006 (CI = +/-0.004; p = 0.002)	0.283	+1.50%
Loss Cost	2008.1	0.014 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.066; p = 0.013)	0.006 (CI = +/-0.004; p = 0.002)	0.273	+1.40%
Loss Cost	2008.2	0.013 (CI = +/-0.008; p = 0.001)	-0.079 (CI = +/-0.068; p = 0.022)	0.006 (CI = +/-0.004; p = 0.003)	0.239	+1.31%
Loss Cost	2009.1	0.011 (CI = +/-0.008; p = 0.008)	-0.090 (CI = +/-0.068; p = 0.010)	0.006 (CI = +/-0.004; p = 0.003)	0.236	+1.10%
Loss Cost	2009.2	0.008 (CI = +/-0.008; p = 0.041)	-0.078 (CI = +/-0.067; p = 0.025)	0.006 (CI = +/-0.004; p = 0.003)	0.198	+0.84%
Loss Cost	2010.1	0.005 (CI = +/-0.008; p = 0.195)	-0.093 (CI = +/-0.066; p = 0.007)	0.005 (CI = +/-0.004; p = 0.004)	0.223	+0.54%
Loss Cost	2010.2	0.004 (CI = +/-0.008; p = 0.305)	-0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.003; p = 0.002)	0.240	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.781)	-0.101 (CI = +/-0.062; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.284	+0.11%
Loss Cost	2011.2	0.001 (CI = +/-0.008; p = 0.822)	-0.100 (CI = +/-0.063; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.293	+0.10%
Loss Cost	2012.1	-0.002 (CI = +/-0.009; p = 0.710)	-0.112 (CI = +/-0.063; p = 0.001)	0.005 (CI = +/-0.003; p = 0.003)	0.331	-0.17%
Loss Cost	2012.2	-0.004 (CI = +/-0.009; p = 0.403)	-0.102 (CI = +/-0.064; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.339	-0.39%
Loss Cost	2013.1	-0.006 (CI = +/-0.010; p = 0.238)	-0.111 (CI = +/-0.066; p = 0.002)	0.005 (CI = +/-0.003; p = 0.003)	0.358	-0.59%
Loss Cost	2013.2	-0.008 (CI = +/-0.011; p = 0.142)	-0.103 (CI = +/-0.068; p = 0.004)	0.005 (CI = +/-0.003; p = 0.003)	0.368	-0.78%
Loss Cost	2014.1	-0.010 (CI = +/-0.011; p = 0.087)	-0.111 (CI = +/-0.071; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.380	-0.99%
Loss Cost	2014.2	-0.011 (CI = +/-0.012; p = 0.067)	-0.105 (CI = +/-0.073; p = 0.006)	0.005 (CI = +/-0.003; p = 0.004)	0.387	-1.14%
Loss Cost	2015.1	-0.015 (CI = +/-0.013; p = 0.026)	-0.118 (CI = +/-0.075; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.421	-1.50%
Loss Cost	2015.2	-0.014 (CI = +/-0.014; p = 0.056)	-0.122 (CI = +/-0.078; p = 0.003)	0.005 (CI = +/-0.003; p = 0.005)	0.420	-1.38%
Loss Cost	2016.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.131 (CI = +/-0.081; p = 0.002)	0.005 (CI = +/-0.003; p = 0.005)	0.429	-1.66%
Loss Cost	2016.2	-0.012 (CI = +/-0.017; p = 0.156)	-0.147 (CI = +/-0.083; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.440	-1.18%
Loss Cost	2017.1	-0.014 (CI = +/-0.019; p = 0.138)	-0.152 (CI = +/-0.087; p = 0.001)	0.005 (CI = +/-0.003; p = 0.009)	0.430	-1.37%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.041; p = 0.062)	-0.001 (CI = +/-0.002; p = 0.272)	0.766	+2.96%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.213)	0.768	+2.81%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.220)	0.751	+2.81%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.222)	0.737	+2.79%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.042; p = 0.032)	-0.001 (CI = +/-0.002; p = 0.216)	0.712	+2.75%
Severity	2009.2	0.026 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.043; p = 0.021)	-0.002 (CI = +/-0.002; p = 0.208)	0.693	+2.66%
Severity	2010.1	0.025 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.044; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.172)	0.656	+2.52%
Severity	2010.2	0.025 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.040; p = 0.039)	-0.002 (CI = +/-0.002; p = 0.135)	0.696	+2.56%
Severity	2011.1	0.024 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.041; p = 0.084)	-0.002 (CI = +/-0.002; p = 0.108)	0.660	+2.41%
Severity	2011.2	0.025 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.039; p = 0.136)	-0.002 (CI = +/-0.002; p = 0.091)	0.694	+2.55%
Severity	2012.1	0.024 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.040; p = 0.252)	-0.002 (CI = +/-0.002; p = 0.075)	0.654	+2.40%
Severity	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.041; p = 0.219)	-0.002 (CI = +/-0.002; p = 0.082)	0.623	+2.34%
Severity	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.042; p = 0.341)	-0.002 (CI = +/-0.002; p = 0.075)	0.574	+2.21%
Severity	2013.2	0.020 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.043; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.082)	0.529	+2.06%
Severity	2014.1	0.019 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.002 (CI = +/-0.002; p = 0.082)	0.467	+1.94%
Severity	2014.2	0.018 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.046; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.092)	0.420	+1.78%
Severity	2015.1	0.015 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.046; p = 0.445)	-0.002 (CI = +/-0.002; p = 0.083)	0.323	+1.49%
Severity	2015.2	0.015 (CI = +/-0.009; p = 0.002)	0.018 (CI = +/-0.048; p = 0.457)	-0.002 (CI = +/-0.002; p = 0.089)	0.300	+1.48%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.009)	0.011 (CI = +/-0.047; p = 0.652)	-0.002 (CI = +/-0.002; p = 0.083)	0.224	+1.25%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.006)	0.004 (CI = +/-0.049; p = 0.876)	-0.002 (CI = +/-0.002; p = 0.066)	0.252	+1.46%
Severity	2017.1	0.012 (CI = +/-0.011; p = 0.026)	-0.003 (CI = +/-0.049; p = 0.911)	-0.002 (CI = +/-0.002; p = 0.070)	0.175	+1.22%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.041; p = 0.062)	-0.001 (CI = +/-0.002; p = 0.272)	0.766	+2.96%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.213)	0.768	+2.81%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.220)	0.751	+2.81%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.222)	0.737	+2.79%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.042; p = 0.032)	-0.001 (CI = +/-0.002; p = 0.216)	0.712	+2.75%
Severity	2009.2	0.026 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.043; p = 0.021)	-0.002 (CI = +/-0.002; p = 0.208)	0.693	+2.66%
Severity	2010.1	0.025 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.044; p = 0.047)	-0.002 (CI = +/-0.002; p = 0.172)	0.656	+2.52%
Severity	2010.2	0.025 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.040; p = 0.039)	-0.002 (CI = +/-0.002; p = 0.135)	0.696	+2.56%
Severity	2011.1	0.024 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.041; p = 0.084)	-0.002 (CI = +/-0.002; p = 0.108)	0.660	+2.41%
Severity	2011.2	0.025 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.039; p = 0.136)	-0.002 (CI = +/-0.002; p = 0.091)	0.694	+2.55%
Severity	2012.1	0.024 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.040; p = 0.252)	-0.002 (CI = +/-0.002; p = 0.075)	0.654	+2.40%
Severity	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.041; p = 0.219)	-0.002 (CI = +/-0.002; p = 0.082)	0.623	+2.34%
Severity	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.042; p = 0.341)	-0.002 (CI = +/-0.002; p = 0.075)	0.574	+2.21%
Severity	2013.2	0.020 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.043; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.082)	0.529	+2.06%
Severity	2014.1	0.019 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.002 (CI = +/-0.002; p = 0.082)	0.467	+1.94%
Severity	2014.2	0.018 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.046; p = 0.231)	-0.002 (CI = +/-0.002; p = 0.092)	0.420	+1.78%
Severity	2015.1	0.015 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.046; p = 0.445)	-0.002 (CI = +/-0.002; p = 0.083)	0.323	+1.49%
Severity	2015.2	0.015 (CI = +/-0.009; p = 0.002)	0.018 (CI = +/-0.048; p = 0.457)	-0.002 (CI = +/-0.002; p = 0.089)	0.300	+1.48%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.009)	0.011 (CI = +/-0.047; p = 0.652)	-0.002 (CI = +/-0.002; p = 0.083)	0.224	+1.25%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.006)	0.004 (CI = +/-0.049; p = 0.876)	-0.002 (CI = +/-0.002; p = 0.066)	0.252	+1.46%
Severity	2017.1	0.012 (CI = +/-0.011; p = 0.026)	-0.003 (CI = +/-0.049; p = 0.911)	-0.002 (CI = +/-0.002; p = 0.070)	0.175	+1.22%
Frequency	2007.1	-0.012 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.707	-1.22%
Frequency	2007.2	-0.013 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.711	-1.27%
Frequency	2008.1	-0.014 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.718	-1.37%
Frequency	2008.2	-0.014 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.724	-1.44%
Frequency	2009.1	-0.016 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-1.61%
Frequency	2009.2	-0.018 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.769	-1.77%
Frequency	2010.1	-0.020 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.783	-1.94%
Frequency	2010.2	-0.021 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.804	-2.09%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.810	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.824	-2.40%
Frequency	2012.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.821	-2.51%
Frequency	2012.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.834	-2.67%
Frequency	2013.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.822	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.819	-2.78%
Frequency	2014.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.806	-2.87%
Frequency	2014.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.800	-2.87%
Frequency	2015.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.780	-2.94%
Frequency	2015.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.773	-2.82%
Frequency	2016.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.747	-2.88%
Frequency	2016.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-2.60%
Frequency	2017.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.704	-2.56%
Frequency	2007.1	-0.012 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.707	-1.22%
Frequency	2007.2	-0.013 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.711	-1.27%
Frequency	2008.1	-0.014 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.718	-1.37%
Frequency	2008.2	-0.014 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.724	-1.44%
Frequency	2009.1	-0.016 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-1.61%
Frequency	2009.2	-0.018 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.769	-1.77%
Frequency	2010.1	-0.020 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.783	-1.94%
Frequency	2010.2	-0.021 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.804	-2.09%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.810	-2.24%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.824	-2.40%
Frequency	2012.1	-0.025 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.821	-2.51%
Frequency	2012.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.834	-2.67%
Frequency	2013.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.822	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.819	-2.78%
Frequency	2014.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.806	-2.87%
Frequency	2014.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.800	-2.87%
Frequency	2015.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.780	-2.94%
Frequency	2015.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.773	-2.82%
Frequency	2016.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.747	-2.88%
Frequency	2016.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.745	-2.60%
Frequency	2017.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.704	-2.56%

Accident Benefits

Coverage = AB Total
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	0.013 (CI = +/-0.007; p = 0.000)	0.150	+1.31%
Loss Cost	2007.2	0.011 (CI = +/-0.007; p = 0.004)	0.104	+1.07%
Loss Cost	2008.1	0.010 (CI = +/-0.007; p = 0.010)	0.084	+1.01%
Loss Cost	2008.2	0.009 (CI = +/-0.008; p = 0.033)	0.054	+0.86%
Loss Cost	2009.1	0.007 (CI = +/-0.008; p = 0.094)	0.029	+0.70%
Loss Cost	2009.2	0.004 (CI = +/-0.008; p = 0.362)	-0.003	+0.38%
Loss Cost	2010.1	0.002 (CI = +/-0.009; p = 0.728)	-0.015	+0.15%
Loss Cost	2010.2	0.000 (CI = +/-0.009; p = 0.917)	-0.018	-0.05%
Loss Cost	2011.1	-0.003 (CI = +/-0.009; p = 0.567)	-0.012	-0.26%
Loss Cost	2011.2	-0.004 (CI = +/-0.010; p = 0.442)	-0.008	-0.37%
Loss Cost	2012.1	-0.005 (CI = +/-0.010; p = 0.304)	0.002	-0.52%
Loss Cost	2012.2	-0.009 (CI = +/-0.011; p = 0.111)	0.032	-0.86%
Loss Cost	2013.1	-0.009 (CI = +/-0.012; p = 0.107)	0.035	-0.94%
Loss Cost	2013.2	-0.013 (CI = +/-0.012; p = 0.045)	0.068	-1.25%
Loss Cost	2014.1	-0.013 (CI = +/-0.013; p = 0.054)	0.064	-1.31%
Loss Cost	2014.2	-0.016 (CI = +/-0.015; p = 0.031)	0.089	-1.59%
Loss Cost	2015.1	-0.018 (CI = +/-0.016; p = 0.031)	0.093	-1.75%
Loss Cost	2015.2	-0.018 (CI = +/-0.018; p = 0.048)	0.079	-1.76%
Loss Cost	2016.1	-0.018 (CI = +/-0.020; p = 0.076)	0.063	-1.75%
Loss Cost	2016.2	-0.014 (CI = +/-0.022; p = 0.200)	0.021	-1.39%
Loss Cost	2017.1	-0.011 (CI = +/-0.024; p = 0.359)	-0.004	-1.11%
Loss Cost	2007.1	0.013 (CI = +/-0.007; p = 0.000)	0.150	+1.31%
Loss Cost	2007.2	0.011 (CI = +/-0.007; p = 0.004)	0.104	+1.07%
Loss Cost	2008.1	0.010 (CI = +/-0.007; p = 0.010)	0.084	+1.01%
Loss Cost	2008.2	0.009 (CI = +/-0.008; p = 0.033)	0.054	+0.86%
Loss Cost	2009.1	0.007 (CI = +/-0.008; p = 0.094)	0.029	+0.70%
Loss Cost	2009.2	0.004 (CI = +/-0.008; p = 0.362)	-0.003	+0.38%
Loss Cost	2010.1	0.002 (CI = +/-0.009; p = 0.728)	-0.015	+0.15%
Loss Cost	2010.2	0.000 (CI = +/-0.009; p = 0.917)	-0.018	-0.05%
Loss Cost	2011.1	-0.003 (CI = +/-0.009; p = 0.567)	-0.012	-0.26%
Loss Cost	2011.2	-0.004 (CI = +/-0.010; p = 0.442)	-0.008	-0.37%
Loss Cost	2012.1	-0.005 (CI = +/-0.010; p = 0.304)	0.002	-0.52%
Loss Cost	2012.2	-0.009 (CI = +/-0.011; p = 0.111)	0.032	-0.86%
Loss Cost	2013.1	-0.009 (CI = +/-0.012; p = 0.107)	0.035	-0.94%
Loss Cost	2013.2	-0.013 (CI = +/-0.012; p = 0.045)	0.068	-1.25%
Loss Cost	2014.1	-0.013 (CI = +/-0.013; p = 0.054)	0.064	-1.31%
Loss Cost	2014.2	-0.016 (CI = +/-0.015; p = 0.031)	0.089	-1.59%
Loss Cost	2015.1	-0.018 (CI = +/-0.016; p = 0.031)	0.093	-1.75%
Loss Cost	2015.2	-0.018 (CI = +/-0.018; p = 0.048)	0.079	-1.76%
Loss Cost	2016.1	-0.018 (CI = +/-0.020; p = 0.076)	0.063	-1.75%
Loss Cost	2016.2	-0.014 (CI = +/-0.022; p = 0.200)	0.021	-1.39%
Loss Cost	2017.1	-0.011 (CI = +/-0.024; p = 0.359)	-0.004	-1.11%
Severity	2007.1	0.030 (CI = +/-0.004; p = 0.000)	0.755	+3.03%
Severity	2007.2	0.029 (CI = +/-0.004; p = 0.000)	0.747	+2.91%
Severity	2008.1	0.029 (CI = +/-0.004; p = 0.000)	0.729	+2.89%
Severity	2008.2	0.029 (CI = +/-0.004; p = 0.000)	0.712	+2.90%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.688	+2.84%
Severity	2009.2	0.027 (CI = +/-0.005; p = 0.000)	0.662	+2.78%
Severity	2010.1	0.026 (CI = +/-0.005; p = 0.000)	0.627	+2.63%
Severity	2010.2	0.027 (CI = +/-0.005; p = 0.000)	0.665	+2.70%
Severity	2011.1	0.025 (CI = +/-0.005; p = 0.000)	0.630	+2.54%
Severity	2011.2	0.027 (CI = +/-0.005; p = 0.000)	0.670	+2.71%
Severity	2012.1	0.025 (CI = +/-0.005; p = 0.000)	0.630	+2.55%
Severity	2012.2	0.025 (CI = +/-0.006; p = 0.000)	0.595	+2.51%
Severity	2013.1	0.023 (CI = +/-0.006; p = 0.000)	0.547	+2.37%
Severity	2013.2	0.022 (CI = +/-0.007; p = 0.000)	0.492	+2.24%
Severity	2014.1	0.021 (CI = +/-0.007; p = 0.000)	0.431	+2.09%
Severity	2014.2	0.019 (CI = +/-0.008; p = 0.000)	0.372	+1.94%
Severity	2015.1	0.016 (CI = +/-0.008; p = 0.000)	0.281	+1.62%
Severity	2015.2	0.016 (CI = +/-0.009; p = 0.001)	0.256	+1.62%
Severity	2016.1	0.013 (CI = +/-0.009; p = 0.005)	0.184	+1.35%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.004)	0.206	+1.55%
Severity	2017.1	0.013 (CI = +/-0.011; p = 0.024)	0.131	+1.26%
Severity	2007.1	0.030 (CI = +/-0.004; p = 0.000)	0.755	+3.03%
Severity	2007.2	0.029 (CI = +/-0.004; p = 0.000)	0.747	+2.91%
Severity	2008.1	0.029 (CI = +/-0.004; p = 0.000)	0.729	+2.89%
Severity	2008.2	0.029 (CI = +/-0.004; p = 0.000)	0.712	+2.90%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.688	+2.84%
Severity	2009.2	0.027 (CI = +/-0.005; p = 0.000)	0.662	+2.78%
Severity	2010.1	0.026 (CI = +/-0.005; p = 0.000)	0.627	+2.63%
Severity	2010.2	0.027 (CI = +/-0.005; p = 0.000)	0.665	+2.70%
Severity	2011.1	0.025 (CI = +/-0.005; p = 0.000)	0.630	+2.54%
Severity	2011.2	0.027 (CI = +/-0.005; p = 0.000)	0.670	+2.71%
Severity	2012.1	0.025 (CI = +/-0.005; p = 0.000)	0.630	+2.55%
Severity	2012.2	0.025 (CI = +/-0.006; p = 0.000)	0.595	+2.51%
Severity	2013.1	0.023 (CI = +/-0.006; p = 0.000)	0.547	+2.37%
Severity	2013.2	0.022 (CI = +/-0.007; p = 0.000)	0.492	+2.24%
Severity	2014.1	0.021 (CI = +/-0.007; p = 0.000)	0.431	+2.09%
Severity	2014.2	0.019 (CI = +/-0.008; p = 0.000)	0.372	+1.94%
Severity	2015.1	0.016 (CI = +/-0.008; p = 0.000)	0.281	+1.62%
Severity	2015.2	0.016 (CI = +/-0.009; p = 0.001)	0.256	+1.62%
Severity	2016.1	0.013 (CI = +/-0.009; p = 0.005)	0.184	+1.35%
Severity	2016.2	0.015 (CI = +/-0.010; p = 0.004)	0.206	+1.55%
Severity	2017.1	0.013 (CI = +/-0.011; p = 0.024)	0.131	+1.26%
Frequency	2007.1	-0.017 (CI = +/-0.006; p = 0.000)	0.314	-1.67%
Frequency	2007.2	-0.018 (CI = +/-0.006; p = 0.000)	0.334	-1.79%
Frequency	2008.1	-0.019 (CI = +/-0.006; p = 0.000)	0.326	-1.83%
Frequency	2008.2	-0.020 (CI = +/-0.007; p = 0.000)	0.351	-1.98%
Frequency	2009.1	-0.021 (CI = +/-0.007; p = 0.000)	0.353	-2.07%
Frequency	2009.2	-0.024 (CI = +/-0.007; p = 0.000)	0.411	-2.33%
Frequency	2010.1	-0.024 (CI = +/-0.008; p = 0.000)	0.405	-2.41%
Frequency	2010.2	-0.027 (CI = +/-0.008; p = 0.000)	0.454	-2.67%
Frequency	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	0.438	-2.73%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.478	-3.00%
Frequency	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	0.449	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.010; p = 0.000)	0.484	-3.28%
Frequency	2013.1	-0.033 (CI = +/-0.011; p = 0.000)	0.444	-3.23%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	0.445	-3.41%
Frequency	2014.1	-0.034 (CI = +/-0.013; p = 0.000)	0.400	-3.33%
Frequency	2014.2	-0.035 (CI = +/-0.014; p = 0.000)	0.387	-3.47%
Frequency	2015.1	-0.034 (CI = +/-0.015; p = 0.000)	0.331	-3.31%
Frequency	2015.2	-0.034 (CI = +/-0.017; p = 0.000)	0.298	-3.33%
Frequency	2016.1	-0.031 (CI = +/-0.019; p = 0.002)	0.230	-3.06%
Frequency	2016.2	-0.029 (CI = +/-0.021; p = 0.007)	0.179	-2.90%
Frequency	2017.1	-0.024 (CI = +/-0.023; p = 0.046)	0.098	-2.33%
Frequency	2007.1	-0.017 (CI = +/-0.006; p = 0.000)	0.314	-1.67%
Frequency	2007.2	-0.018 (CI = +/-0.006; p = 0.000)	0.334	-1.79%
Frequency	2008.1	-0.019 (CI = +/-0.006; p = 0.000)	0.326	-1.83%
Frequency	2008.2	-0.020 (CI = +/-0.007; p = 0.000)	0.351	-1.98%
Frequency	2009.1	-0.021 (CI = +/-0.007; p = 0.000)	0.353	-2.07%
Frequency	2009.2	-0.024 (CI = +/-0.007; p = 0.000)	0.411	-2.33%
Frequency	2010.1	-0.024 (CI = +/-0.008; p = 0.000)	0.405	-2.41%
Frequency	2010.2	-0.027 (CI = +/-0.008; p = 0.000)	0.454	-2.67%
Frequency	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	0.438	-2.73%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.478	-3.00%
Frequency	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	0.449	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.010; p = 0.000)	0.484	-3.28%
Frequency	2013.1	-0.033 (CI = +/-0.011; p = 0.000)	0.444	-3.23%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	0.445	-3.41%
Frequency	2014.1	-0.034 (CI = +/-0.013; p = 0.000)	0.400	-3.33%
Frequency	2014.2	-0.035 (CI = +/-0.014; p = 0.000)	0.387	-3.47%
Frequency	2015.1	-0.034 (CI = +/-0.015; p = 0.000)	0.331	-3.31%
Frequency	2015.2	-0.034 (CI = +/-0.017; p = 0.000)	0.298	-3.33%
Frequency	2016.1	-0.031 (CI = +/-0.019; p = 0.002)	0.230	-3.06%
Frequency	2016.2	-0.029 (CI = +/-0.021; p = 0.007)	0.179	-2.90%
Frequency	2017.1	-0.024 (CI = +/-0.023; p = 0.046)	0.098	-2.33%

Accident Benefits

Coverage = AB Total
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	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.032 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	-0.261 (CI = +/-0.101; p = 0.000)	0.511	+3.26%
Loss Cost	2007.2	0.030 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.003)	0.009 (CI = +/-0.003; p = 0.000)	-0.247 (CI = +/-0.099; p = 0.000)	0.473	+3.06%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.057; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.103; p = 0.000)	0.457	+3.02%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.059; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.245 (CI = +/-0.106; p = 0.000)	0.425	+3.01%
Loss Cost	2009.1	0.028 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.060; p = 0.003)	0.008 (CI = +/-0.004; p = 0.000)	-0.233 (CI = +/-0.109; p = 0.000)	0.407	+2.81%
Loss Cost	2009.2	0.025 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.061; p = 0.008)	0.008 (CI = +/-0.004; p = 0.000)	-0.214 (CI = +/-0.111; p = 0.000)	0.354	+2.49%
Loss Cost	2010.1	0.021 (CI = +/-0.012; p = 0.001)	-0.093 (CI = +/-0.061; p = 0.003)	0.008 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.112; p = 0.001)	0.351	+2.11%
Loss Cost	2010.2	0.020 (CI = +/-0.012; p = 0.001)	-0.092 (CI = +/-0.057; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.189 (CI = +/-0.106; p = 0.001)	0.376	+2.04%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.010)	-0.101 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.108; p = 0.003)	0.388	+1.65%
Loss Cost	2011.2	0.018 (CI = +/-0.013; p = 0.008)	-0.104 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.109; p = 0.002)	0.408	+1.80%
Loss Cost	2012.1	0.015 (CI = +/-0.014; p = 0.042)	-0.111 (CI = +/-0.059; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.113; p = 0.006)	0.419	+1.48%
Loss Cost	2012.2	0.012 (CI = +/-0.015; p = 0.128)	-0.106 (CI = +/-0.061; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.146 (CI = +/-0.118; p = 0.016)	0.407	+1.20%
Loss Cost	2013.1	0.010 (CI = +/-0.017; p = 0.258)	-0.110 (CI = +/-0.063; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.124; p = 0.032)	0.411	+0.98%
Loss Cost	2013.2	0.007 (CI = +/-0.019; p = 0.437)	-0.105 (CI = +/-0.066; p = 0.002)	0.007 (CI = +/-0.004; p = 0.001)	-0.125 (CI = +/-0.132; p = 0.062)	0.406	+0.74%
Loss Cost	2014.1	0.005 (CI = +/-0.021; p = 0.645)	-0.110 (CI = +/-0.069; p = 0.003)	0.006 (CI = +/-0.004; p = 0.001)	-0.114 (CI = +/-0.140; p = 0.107)	0.406	+0.49%
Loss Cost	2014.2	0.003 (CI = +/-0.024; p = 0.783)	-0.107 (CI = +/-0.072; p = 0.005)	0.006 (CI = +/-0.004; p = 0.001)	-0.107 (CI = +/-0.150; p = 0.155)	0.405	+0.33%
Loss Cost	2015.1	-0.003 (CI = +/-0.027; p = 0.813)	-0.117 (CI = +/-0.075; p = 0.003)	0.006 (CI = +/-0.004; p = 0.003)	-0.081 (CI = +/-0.158; p = 0.301)	0.422	-0.31%
Loss Cost	2015.2	0.002 (CI = +/-0.030; p = 0.897)	-0.124 (CI = +/-0.078; p = 0.003)	0.006 (CI = +/-0.004; p = 0.003)	-0.101 (CI = +/-0.166; p = 0.223)	0.429	+0.19%
Loss Cost	2016.1	-0.003 (CI = +/-0.033; p = 0.876)	-0.130 (CI = +/-0.081; p = 0.003)	0.006 (CI = +/-0.004; p = 0.004)	-0.086 (CI = +/-0.176; p = 0.329)	0.429	-0.25%
Loss Cost	2016.2	0.012 (CI = +/-0.035; p = 0.484)	-0.150 (CI = +/-0.081; p = 0.001)	0.006 (CI = +/-0.004; p = 0.003)	-0.137 (CI = +/-0.178; p = 0.127)	0.466	+1.23%
Loss Cost	2017.1	0.011 (CI = +/-0.040; p = 0.570)	-0.151 (CI = +/-0.085; p = 0.001)	0.006 (CI = +/-0.004; p = 0.004)	-0.133 (CI = +/-0.188; p = 0.158)	0.451	+1.12%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.039; p = 0.053)	0.000 (CI = +/-0.002; p = 0.798)	-0.113 (CI = +/-0.069; p = 0.002)	0.795	+3.64%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.037; p = 0.019)	0.000 (CI = +/-0.002; p = 0.662)	-0.100 (CI = +/-0.066; p = 0.004)	0.793	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.017)	0.000 (CI = +/-0.002; p = 0.717)	-0.103 (CI = +/-0.068; p = 0.003)	0.780	+3.50%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.039; p = 0.022)	0.000 (CI = +/-0.002; p = 0.735)	-0.105 (CI = +/-0.070; p = 0.004)	0.766	+3.53%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.040; p = 0.025)	0.000 (CI = +/-0.002; p = 0.745)	-0.105 (CI = +/-0.073; p = 0.005)	0.744	+3.53%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	0.000 (CI = +/-0.002; p = 0.703)	-0.100 (CI = +/-0.075; p = 0.010)	0.722	+3.44%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.042; p = 0.041)	-0.001 (CI = +/-0.002; p = 0.600)	-0.091 (CI = +/-0.077; p = 0.022)	0.682	+3.27%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.038; p = 0.039)	-0.001 (CI = +/-0.002; p = 0.629)	-0.100 (CI = +/-0.070; p = 0.006)	0.732	+3.44%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.039; p = 0.070)	-0.001 (CI = +/-0.002; p = 0.523)	-0.090 (CI = +/-0.072; p = 0.015)	0.692	+3.25%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.036; p = 0.137)	0.000 (CI = +/-0.002; p = 0.653)	-0.112 (CI = +/-0.067; p = 0.002)	0.746	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.037; p = 0.210)	-0.001 (CI = +/-0.002; p = 0.563)	-0.104 (CI = +/-0.070; p = 0.005)	0.702	+3.49%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.038; p = 0.232)	-0.001 (CI = +/-0.002; p = 0.575)	-0.104 (CI = +/-0.074; p = 0.007)	0.672	+3.50%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.040; p = 0.298)	-0.001 (CI = +/-0.002; p = 0.529)	-0.099 (CI = +/-0.078; p = 0.015)	0.621	+3.37%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.041; p = 0.247)	-0.001 (CI = +/-0.002; p = 0.490)	-0.090 (CI = +/-0.083; p = 0.034)	0.569	+3.18%
Severity	2014.1	0.030 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.043; p = 0.306)	-0.001 (CI = +/-0.002; p = 0.469)	-0.085 (CI = +/-0.088; p = 0.057)	0.502	+3.08%
Severity	2014.2	0.028 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.045; p = 0.248)	-0.001 (CI = +/-0.002; p = 0.434)	-0.075 (CI = +/-0.093; p = 0.108)	0.445	+2.84%
Severity	2015.1	0.023 (CI = +/-0.016; p = 0.007)	0.018 (CI = +/-0.046; p = 0.428)	-0.001 (CI = +/-0.002; p = 0.319)	-0.054 (CI = +/-0.096; p = 0.260)	0.328	+2.30%
Severity	2015.2	0.024 (CI = +/-0.018; p = 0.011)	0.016 (CI = +/-0.048; p = 0.487)	-0.001 (CI = +/-0.002; p = 0.335)	-0.059 (CI = +/-0.102; p = 0.248)	0.307	+2.42%
Severity	2016.1	0.020 (CI = +/-0.019; p = 0.045)	0.011 (CI = +/-0.047; p = 0.638)	-0.001 (CI = +/-0.002; p = 0.271)	-0.044 (CI = +/-0.103; p = 0.386)	0.219	+2.00%
Severity	2016.2	0.026 (CI = +/-0.021; p = 0.018)	0.002 (CI = +/-0.049; p = 0.922)	-0.001 (CI = +/-0.002; p = 0.283)	-0.066 (CI = +/-0.107; p = 0.216)	0.266	+2.65%
Severity	2017.1	0.022 (CI = +/-0.023; p = 0.055)	-0.002 (CI = +/-0.049; p = 0.926)	-0.001 (CI = +/-0.002; p = 0.253)	-0.055 (CI = +/-0.109; p = 0.310)	0.177	+2.27%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.039; p = 0.053)	0.000 (CI = +/-0.002; p = 0.798)	-0.113 (CI = +/-0.069; p = 0.002)	0.795	+3.64%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.037; p = 0.019)	0.000 (CI = +/-0.002; p = 0.662)	-0.100 (CI = +/-0.066; p = 0.004)	0.793	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.017)	0.000 (CI = +/-0.002; p = 0.717)	-0.103 (CI = +/-0.068; p = 0.003)	0.780	+3.50%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.039; p = 0.022)	0.000 (CI = +/-0.002; p = 0.735)	-0.105 (CI = +/-0.070; p = 0.004)	0.766	+3.53%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.040; p = 0.025)	0.000 (CI = +/-0.002; p = 0.745)	-0.105 (CI = +/-0.073; p = 0.005)	0.744	+3.53%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.041; p = 0.022)	0.000 (CI = +/-0.002; p = 0.703)	-0.100 (CI = +/-0.075; p = 0.010)	0.722	+3.44%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.042; p = 0.041)	-0.001 (CI = +/-0.002; p = 0.600)	-0.091 (CI = +/-0.077; p = 0.022)	0.682	+3.27%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.038; p = 0.039)	-0.001 (CI = +/-0.002; p = 0.629)	-0.100 (CI = +/-0.070; p = 0.006)	0.732	+3.44%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.039; p = 0.070)	-0.001 (CI = +/-0.002; p = 0.523)	-0.090 (CI = +/-0.072; p = 0.015)	0.692	+3.25%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.036; p = 0.137)	0.000 (CI = +/-0.002; p = 0.653)	-0.112 (CI = +/-0.067; p = 0.002)	0.746	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.037; p = 0.210)	-0.001 (CI = +/-0.002; p = 0.563)	-0.104 (CI = +/-0.070; p = 0.005)	0.702	+3.49%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.038; p = 0.232)	-0.001 (CI = +/-0.002; p = 0.575)	-0.104 (CI = +/-0.074; p = 0.007)	0.672	+3.50%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.040; p = 0.298)	-0.001 (CI = +/-0.002; p = 0.529)	-0.099 (CI = +/-0.078; p = 0.015)	0.621	+3.37%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.041; p = 0.247)	-0.001 (CI = +/-0.002; p = 0.490)	-0.090 (CI = +/-0.083; p = 0.034)	0.569	+3.18%
Severity	2014.1	0.030 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.043; p = 0.306)	-0.001 (CI = +/-0.002; p = 0.469)	-0.085 (CI = +/-0.088; p = 0.057)	0.502	+3.08%
Severity	2014.2	0.028 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.045; p = 0.248)	-0.001 (CI = +/-0.002; p = 0.434)	-0.075 (CI = +/-0.093; p = 0.108)	0.445	+2.84%
Severity	2015.1	0.023 (CI = +/-0.016; p = 0.007)	0.018 (CI = +/-0.046; p = 0.428)	-0.001 (CI = +/-0.002; p = 0.319)	-0.054 (CI = +/-0.096; p = 0.260)	0.328	+2.30%
Severity	2015.2	0.024 (CI = +/-0.018; p = 0.011)	0.016 (CI = +/-0.048; p = 0.487)	-0.001 (CI = +/-0.002; p = 0.335)	-0.059 (CI = +/-0.102; p = 0.248)	0.307	+2.42%
Severity	2016.1	0.020 (CI = +/-0.019; p = 0.045)	0.011 (CI = +/-0.047; p = 0.638)	-0.001 (CI = +/-0.002; p = 0.271)	-0.044 (CI = +/-0.103; p = 0.386)	0.219	+2.00%
Severity	2016.2	0.026 (CI = +/-0.021; p = 0.018)	0.002 (CI = +/-0.049; p = 0.922)	-0.001 (CI = +/-0.002; p = 0.283)	-0.066 (CI = +/-0.107; p = 0.216)	0.266	+2.65%
Severity	2017.1	0.022 (CI = +/-0.023; p = 0.055)	-0.002 (CI = +/-0.049; p = 0.926)	-0.001 (CI = +/-0.002; p = 0.253)	-0.055 (CI = +/-0.109; p = 0.310)	0.177	+2.27%
Frequency	2007.1	-0.004 (CI = +/-0.005; p = 0.155)	-0.130 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.148 (CI = +/-0.062; p = 0.000)	0.778	-0.37%
Frequency	2007.2	-0.004 (CI = +/-0.005; p = 0.176)	-0.129 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.147 (CI = +/-0.064; p = 0.000)	0.779	-0.37%
Frequency	2008.1	-0.005 (CI = +/-0.006; p = 0.115)	-0.132 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.142 (CI = +/-0.065; p = 0.000)	0.780	-0.46%
Frequency	2008.2	-0.005 (CI = +/-0.006; p = 0.115)	-0.132 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.140 (CI = +/-0.067; p = 0.000)	0.782	-0.49%
Frequency	2009.1	-0.007 (CI = +/-0.007; p = 0.037)	-0.138 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.128 (CI = +/-0.068; p = 0.000)	0.791	-0.69%
Frequency	2009.2	-0.009 (CI = +/-0.007; p = 0.009)	-0.131 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.114 (CI = +/-0.068; p = 0.001)	0.803	-0.92%
Frequency	2010.1	-0.011 (CI = +/-0.007; p = 0.003)	-0.137 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.069; p = 0.005)	0.810	-1.13%
Frequency	2010.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.131 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.070; p = 0.014)	0.822	-1.35%
Frequency	2011.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.078 (CI = +/-0.072; p = 0.034)	0.822	-1.55%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.074; p = 0.084)	0.831	-1.79%
Frequency	2012.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.077; p = 0.141)	0.825	-1.94%
Frequency	2012.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.079; p = 0.287)	0.834	-2.22%
Frequency	2013.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.083; p = 0.366)	0.821	-2.32%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.000)	-0.130 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.088; p = 0.426)	0.818	-2.37%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.132 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.094; p = 0.539)	0.803	-2.51%
Frequency	2014.2	-0.025 (CI = +/-0.016; p = 0.004)	-0.133 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.101; p = 0.528)	0.797	-2.44%
Frequency	2015.1	-0.026 (CI = +/-0.018; p = 0.007)	-0.135 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.108; p = 0.613)	0.776	-2.55%
Frequency	2015.2	-0.022 (CI = +/-0.020; p = 0.036)	-0.140 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.115; p = 0.457)	0.770	-2.17%
Frequency	2016.1	-0.022 (CI = +/-0.023; p = 0.060)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.124; p = 0.503)	0.742	-2.21%
Frequency	2016.2	-0.014 (CI = +/-0.025; p = 0.270)	-0.152 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.128; p = 0.271)	0.747	-1.39%
Frequency	2017.1	-0.011 (CI = +/-0.029; p = 0.432)	-0.149 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.137; p = 0.252)	0.707	-1.12%
Frequency	2007.1	-0.004 (CI = +/-0.005; p = 0.155)	-0.130 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.148 (CI = +/-0.062; p = 0.000)	0.778	-0.37%
Frequency	2007.2	-0.004 (CI = +/-0.005; p = 0.176)	-0.129 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.147 (CI = +/-0.064; p = 0.000)	0.779	-0.37%
Frequency	2008.1	-0.005 (CI = +/-0.006; p = 0.115)	-0.132 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.142 (CI = +/-0.065; p = 0.000)	0.780	-0.46%
Frequency	2008.2	-0.005 (CI = +/-0.006; p = 0.115)	-0.132 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.140 (CI = +/-0.067; p = 0.000)	0.782	-0.49%
Frequency	2009.1	-0.007 (CI = +/-0.007; p = 0.037)	-0.138 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.128 (CI = +/-0.068; p = 0.000)	0.791	-0.69%
Frequency	2009.2	-0.009 (CI = +/-0.007; p = 0.009)	-0.131 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.114 (CI = +/-0.068; p = 0.001)	0.803	-0.92%
Frequency	2010.1	-0.011 (CI = +/-0.007; p = 0.003)	-0.137 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.069; p = 0.005)	0.810	-1.13%
Frequency	2010.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.131 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.070; p = 0.014)	0.822	-1.35%
Frequency	2011.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.078 (CI = +/-0.072; p = 0.034)	0.822	-1.55%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.074; p = 0.084)	0.831	-1.79%
Frequency	2012.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.077; p = 0.141)	0.825	-1.94%
Frequency	2012.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.079; p = 0.287)	0.834	-2.22%
Frequency	2013.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.083; p = 0.366)	0.821	-2.32%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.000)	-0.130 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.088; p = 0.426)	0.818	-2.37%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.132 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.094; p = 0.539)	0.803	-2.51%
Frequency	2014.2	-0.025 (CI = +/-0.016; p = 0.004)	-0.133 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.101; p = 0.528)	0.797	-2.44%
Frequency	2015.1	-0.026 (CI = +/-0.018; p = 0.007)	-0.135 (CI = +/-0.052; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.108; p = 0.613)	0.776	-2.55%
Frequency	2015.2	-0.022 (CI = +/-0.020; p = 0.036)	-0.140 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.115; p = 0.457)	0.770	-2.17%
Frequency	2016.1	-0.022 (CI = +/-0.023; p = 0.060)	-0.141 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.124; p = 0.503)	0.742	-2.21%
Frequency	2016.2	-0.014 (CI = +/-0.025; p = 0.270)	-0.152 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.128; p = 0.271)	0.747	-1.39%
Frequency	2017.1	-0.011 (CI = +/-0.029; p = 0.432)	-0.149 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.137; p = 0.252)	0.707	-1.12%

Accident Benefits

Coverage = AB Total
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	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.258 (CI = +/-0.108; p = 0.000)	0.442	+3.33%
Loss Cost	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.105; p = 0.000)	0.405	+3.05%
Loss Cost	2008.1	0.031 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.243 (CI = +/-0.109; p = 0.000)	0.389	+3.10%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.113; p = 0.000)	0.356	+3.01%
Loss Cost	2009.1	0.029 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.116; p = 0.000)	0.325	+2.91%
Loss Cost	2009.2	0.025 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.207 (CI = +/-0.116; p = 0.001)	0.281	+2.49%
Loss Cost	2010.1	0.022 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.120; p = 0.002)	0.253	+2.23%
Loss Cost	2010.2	0.020 (CI = +/-0.013; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.115; p = 0.003)	0.268	+2.03%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.011)	0.008 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.119; p = 0.006)	0.254	+1.79%
Loss Cost	2011.2	0.018 (CI = +/-0.014; p = 0.018)	0.008 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.121; p = 0.008)	0.263	+1.78%
Loss Cost	2012.1	0.017 (CI = +/-0.016; p = 0.042)	0.008 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.127; p = 0.014)	0.258	+1.67%
Loss Cost	2012.2	0.012 (CI = +/-0.017; p = 0.180)	0.008 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.131; p = 0.040)	0.263	+1.17%
Loss Cost	2013.1	0.012 (CI = +/-0.019; p = 0.214)	0.008 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.139; p = 0.050)	0.261	+1.20%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.504)	0.007 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.145; p = 0.115)	0.273	+0.70%
Loss Cost	2014.1	0.008 (CI = +/-0.024; p = 0.522)	0.007 (CI = +/-0.004; p = 0.001)	-0.118 (CI = +/-0.155; p = 0.131)	0.267	+0.76%
Loss Cost	2014.2	0.003 (CI = +/-0.026; p = 0.838)	0.007 (CI = +/-0.004; p = 0.001)	-0.097 (CI = +/-0.164; p = 0.237)	0.280	+0.27%
Loss Cost	2015.1	0.000 (CI = +/-0.030; p = 0.990)	0.007 (CI = +/-0.004; p = 0.002)	-0.087 (CI = +/-0.176; p = 0.321)	0.279	+0.02%
Loss Cost	2015.2	0.001 (CI = +/-0.033; p = 0.962)	0.007 (CI = +/-0.004; p = 0.002)	-0.090 (CI = +/-0.188; p = 0.339)	0.270	+0.08%
Loss Cost	2016.1	0.002 (CI = +/-0.038; p = 0.931)	0.007 (CI = +/-0.004; p = 0.003)	-0.093 (CI = +/-0.201; p = 0.355)	0.257	+0.16%
Loss Cost	2016.2	0.010 (CI = +/-0.042; p = 0.632)	0.007 (CI = +/-0.005; p = 0.003)	-0.121 (CI = +/-0.213; p = 0.255)	0.228	+1.01%
Loss Cost	2017.1	0.016 (CI = +/-0.047; p = 0.495)	0.007 (CI = +/-0.005; p = 0.004)	-0.139 (CI = +/-0.225; p = 0.216)	0.211	+1.61%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.258 (CI = +/-0.108; p = 0.000)	0.442	+3.33%
Loss Cost	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.105; p = 0.000)	0.405	+3.05%
Loss Cost	2008.1	0.031 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.243 (CI = +/-0.109; p = 0.000)	0.389	+3.10%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.113; p = 0.000)	0.356	+3.01%
Loss Cost	2009.1	0.029 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.116; p = 0.000)	0.325	+2.91%
Loss Cost	2009.2	0.025 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.207 (CI = +/-0.116; p = 0.001)	0.281	+2.49%
Loss Cost	2010.1	0.022 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.120; p = 0.002)	0.253	+2.23%
Loss Cost	2010.2	0.020 (CI = +/-0.013; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.115; p = 0.003)	0.268	+2.03%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.011)	0.008 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.119; p = 0.006)	0.254	+1.79%
Loss Cost	2011.2	0.018 (CI = +/-0.014; p = 0.018)	0.008 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.121; p = 0.008)	0.263	+1.78%
Loss Cost	2012.1	0.017 (CI = +/-0.016; p = 0.042)	0.008 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.127; p = 0.014)	0.258	+1.67%
Loss Cost	2012.2	0.012 (CI = +/-0.017; p = 0.180)	0.008 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.131; p = 0.040)	0.263	+1.17%
Loss Cost	2013.1	0.012 (CI = +/-0.019; p = 0.214)	0.008 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.139; p = 0.050)	0.261	+1.20%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.504)	0.007 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.145; p = 0.115)	0.273	+0.70%
Loss Cost	2014.1	0.008 (CI = +/-0.024; p = 0.522)	0.007 (CI = +/-0.004; p = 0.001)	-0.118 (CI = +/-0.155; p = 0.131)	0.267	+0.76%
Loss Cost	2014.2	0.003 (CI = +/-0.026; p = 0.838)	0.007 (CI = +/-0.004; p = 0.001)	-0.097 (CI = +/-0.164; p = 0.237)	0.280	+0.27%
Loss Cost	2015.1	0.000 (CI = +/-0.030; p = 0.990)	0.007 (CI = +/-0.004; p = 0.002)	-0.087 (CI = +/-0.176; p = 0.321)	0.279	+0.02%
Loss Cost	2015.2	0.001 (CI = +/-0.033; p = 0.962)	0.007 (CI = +/-0.004; p = 0.002)	-0.090 (CI = +/-0.188; p = 0.339)	0.270	+0.08%
Loss Cost	2016.1	0.002 (CI = +/-0.038; p = 0.931)	0.007 (CI = +/-0.004; p = 0.003)	-0.093 (CI = +/-0.201; p = 0.355)	0.257	+0.16%
Loss Cost	2016.2	0.010 (CI = +/-0.042; p = 0.632)	0.007 (CI = +/-0.005; p = 0.003)	-0.121 (CI = +/-0.213; p = 0.255)	0.228	+1.01%
Loss Cost	2017.1	0.016 (CI = +/-0.047; p = 0.495)	0.007 (CI = +/-0.005; p = 0.004)	-0.139 (CI = +/-0.225; p = 0.216)	0.211	+1.61%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.633)	-0.114 (CI = +/-0.070; p = 0.002)	0.786	+3.61%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.509)	-0.104 (CI = +/-0.069; p = 0.004)	0.778	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.525)	-0.104 (CI = +/-0.071; p = 0.004)	0.762	+3.46%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.572)	-0.109 (CI = +/-0.073; p = 0.004)	0.749	+3.53%
Severity	2009.1	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.554)	-0.106 (CI = +/-0.075; p = 0.006)	0.726	+3.48%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.541)	-0.104 (CI = +/-0.078; p = 0.010)	0.701	+3.45%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.438)	-0.091 (CI = +/-0.079; p = 0.025)	0.663	+3.22%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.486)	-0.103 (CI = +/-0.072; p = 0.006)	0.715	+3.44%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.384)	-0.090 (CI = +/-0.074; p = 0.017)	0.677	+3.20%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.538)	-0.114 (CI = +/-0.068; p = 0.001)	0.739	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.450)	-0.104 (CI = +/-0.071; p = 0.005)	0.698	+3.45%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.483)	-0.106 (CI = +/-0.075; p = 0.006)	0.669	+3.50%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.432)	-0.098 (CI = +/-0.078; p = 0.015)	0.620	+3.33%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.405)	-0.092 (CI = +/-0.083; p = 0.031)	0.565	+3.19%
Severity	2014.1	0.030 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.376)	-0.084 (CI = +/-0.088; p = 0.059)	0.501	+3.02%
Severity	2014.2	0.028 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.352)	-0.078 (CI = +/-0.093; p = 0.099)	0.440	+2.86%
Severity	2015.1	0.022 (CI = +/-0.016; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.256)	-0.053 (CI = +/-0.095; p = 0.265)	0.335	+2.25%
Severity	2015.2	0.024 (CI = +/-0.018; p = 0.010)	-0.001 (CI = +/-0.002; p = 0.283)	-0.060 (CI = +/-0.101; p = 0.232)	0.318	+2.43%
Severity	2016.1	0.019 (CI = +/-0.019; p = 0.046)	-0.001 (CI = +/-0.002; p = 0.229)	-0.044 (CI = +/-0.102; p = 0.386)	0.238	+1.97%
Severity	2016.2	0.026 (CI = +/-0.021; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.263)	-0.067 (CI = +/-0.105; p = 0.207)	0.290	+2.66%
Severity	2017.1	0.022 (CI = +/-0.022; p = 0.050)	-0.001 (CI = +/-0.002; p = 0.245)	-0.055 (CI = +/-0.107; p = 0.300)	0.206	+2.27%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.633)	-0.114 (CI = +/-0.070; p = 0.002)	0.786	+3.61%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.509)	-0.104 (CI = +/-0.069; p = 0.004)	0.778	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.525)	-0.104 (CI = +/-0.071; p = 0.004)	0.762	+3.46%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.572)	-0.109 (CI = +/-0.073; p = 0.004)	0.749	+3.53%
Severity	2009.1	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.554)	-0.106 (CI = +/-0.075; p = 0.006)	0.726	+3.48%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.541)	-0.104 (CI = +/-0.078; p = 0.010)	0.701	+3.45%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.438)	-0.091 (CI = +/-0.079; p = 0.025)	0.663	+3.22%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.486)	-0.103 (CI = +/-0.072; p = 0.006)	0.715	+3.44%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.384)	-0.090 (CI = +/-0.074; p = 0.017)	0.677	+3.20%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.538)	-0.114 (CI = +/-0.068; p = 0.001)	0.739	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.450)	-0.104 (CI = +/-0.071; p = 0.005)	0.698	+3.45%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.483)	-0.106 (CI = +/-0.075; p = 0.006)	0.669	+3.50%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.432)	-0.098 (CI = +/-0.078; p = 0.015)	0.620	+3.33%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.405)	-0.092 (CI = +/-0.083; p = 0.031)	0.565	+3.19%
Severity	2014.1	0.030 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.376)	-0.084 (CI = +/-0.088; p = 0.059)	0.501	+3.02%
Severity	2014.2	0.028 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.352)	-0.078 (CI = +/-0.093; p = 0.099)	0.440	+2.86%
Severity	2015.1	0.022 (CI = +/-0.016; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.256)	-0.053 (CI = +/-0.095; p = 0.265)	0.335	+2.25%
Severity	2015.2	0.024 (CI = +/-0.018; p = 0.010)	-0.001 (CI = +/-0.002; p = 0.283)	-0.060 (CI = +/-0.101; p = 0.232)	0.318	+2.43%
Severity	2016.1	0.019 (CI = +/-0.019; p = 0.046)	-0.001 (CI = +/-0.002; p = 0.229)	-0.044 (CI = +/-0.102; p = 0.386)	0.238	+1.97%
Severity	2016.2	0.026 (CI = +/-0.021; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.263)	-0.067 (CI = +/-0.105; p = 0.207)	0.290	+2.66%
Severity	2017.1	0.022 (CI = +/-0.022; p = 0.050)	-0.001 (CI = +/-0.002; p = 0.245)	-0.055 (CI = +/-0.107; p = 0.300)	0.206	+2.27%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.441)	0.010 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.083; p = 0.001)	0.599	-0.27%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.303)	0.010 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.085; p = 0.002)	0.605	-0.38%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.380)	0.010 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.088; p = 0.002)	0.600	-0.34%
Frequency	2008.2	-0.005 (CI = +/-0.008; p = 0.230)	0.010 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.090; p = 0.006)	0.609	-0.50%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.220)	0.010 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.093; p = 0.009)	0.606	-0.55%
Frequency	2009.2	-0.009 (CI = +/-0.009; p = 0.049)	0.009 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.092; p = 0.030)	0.639	-0.93%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.059)	0.009 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.096; p = 0.040)	0.633	-0.96%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.011)	0.009 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.109)	0.664	-1.36%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.020)	0.009 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.100; p = 0.125)	0.653	-1.36%
Frequency	2011.2	-0.018 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.293)	0.680	-1.81%
Frequency	2012.1	-0.017 (CI = +/-0.013; p = 0.012)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.106; p = 0.273)	0.664	-1.72%
Frequency	2012.2	-0.023 (CI = +/-0.014; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.107; p = 0.561)	0.691	-2.25%
Frequency	2013.1	-0.021 (CI = +/-0.016; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.113; p = 0.470)	0.669	-2.06%
Frequency	2013.2	-0.024 (CI = +/-0.017; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.119; p = 0.685)	0.671	-2.41%
Frequency	2014.1	-0.022 (CI = +/-0.019; p = 0.024)	0.008 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.126; p = 0.591)	0.645	-2.20%
Frequency	2014.2	-0.025 (CI = +/-0.021; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.134; p = 0.767)	0.639	-2.52%
Frequency	2015.1	-0.022 (CI = +/-0.024; p = 0.073)	0.008 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.143; p = 0.634)	0.607	-2.18%
Frequency	2015.2	-0.023 (CI = +/-0.027; p = 0.094)	0.008 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.154; p = 0.702)	0.587	-2.30%
Frequency	2016.1	-0.018 (CI = +/-0.031; p = 0.247)	0.008 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.164; p = 0.550)	0.547	-1.77%
Frequency	2016.2	-0.016 (CI = +/-0.035; p = 0.353)	0.008 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.177; p = 0.535)	0.515	-1.61%
Frequency	2017.1	-0.006 (CI = +/-0.039; p = 0.737)	0.008 (CI = +/-0.004; p = 0.000)	-0.084 (CI = +/-0.185; p = 0.360)	0.465	-0.64%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.441)	0.010 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.083; p = 0.001)	0.599	-0.27%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.303)	0.010 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.085; p = 0.002)	0.605	-0.38%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.380)	0.010 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.088; p = 0.002)	0.600	-0.34%
Frequency	2008.2	-0.005 (CI = +/-0.008; p = 0.230)	0.010 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.090; p = 0.006)	0.609	-0.50%
Frequency	2009.1	-0.006 (CI = +/-0.009; p = 0.220)	0.010 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.093; p = 0.009)	0.606	-0.55%
Frequency	2009.2	-0.009 (CI = +/-0.009; p = 0.049)	0.009 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.092; p = 0.030)	0.639	-0.93%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.059)	0.009 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.096; p = 0.040)	0.633	-0.96%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.011)	0.009 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.109)	0.664	-1.36%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.020)	0.009 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.100; p = 0.125)	0.653	-1.36%
Frequency	2011.2	-0.018 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.293)	0.680	-1.81%
Frequency	2012.1	-0.017 (CI = +/-0.013; p = 0.012)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.106; p = 0.273)	0.664	-1.72%
Frequency	2012.2	-0.023 (CI = +/-0.014; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.107; p = 0.561)	0.691	-2.25%
Frequency	2013.1	-0.021 (CI = +/-0.016; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.113; p = 0.470)	0.669	-2.06%
Frequency	2013.2	-0.024 (CI = +/-0.017; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.119; p = 0.685)	0.671	-2.41%
Frequency	2014.1	-0.022 (CI = +/-0.019; p = 0.024)	0.008 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.126; p = 0.591)	0.645	-2.20%
Frequency	2014.2	-0.025 (CI = +/-0.021; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.134; p = 0.767)	0.639	-2.52%
Frequency	2015.1	-0.022 (CI = +/-0.024; p = 0.073)	0.008 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.143; p = 0.634)	0.607	-2.18%
Frequency	2015.2	-0.023 (CI = +/-0.027; p = 0.094)	0.008 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.154; p = 0.702)	0.587	-2.30%
Frequency	2016.1	-0.018 (CI = +/-0.031; p = 0.247)	0.008 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.164; p = 0.550)	0.547	-1.77%
Frequency	2016.2	-0.016 (CI = +/-0.035; p = 0.353)	0.008 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.177; p = 0.535)	0.515	-1.61%
Frequency	2017.1	-0.006 (CI = +/-0.039; p = 0.737)	0.008 (CI = +/-0.004; p = 0.000)	-0.084 (CI = +/-0.185; p = 0.360)	0.465	-0.64%

Accident Benefits

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.023 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.065; p = 0.001)	-0.192 (CI = +/-0.113; p = 0.001)	0.334	+2.28%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.065; p = 0.003)	-0.177 (CI = +/-0.112; p = 0.002)	0.274	+2.05%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.003)	-0.170 (CI = +/-0.115; p = 0.004)	0.259	+1.95%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	-0.101 (CI = +/-0.068; p = 0.005)	-0.166 (CI = +/-0.118; p = 0.007)	0.217	+1.88%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.004)	-0.109 (CI = +/-0.069; p = 0.003)	-0.152 (CI = +/-0.120; p = 0.014)	0.203	+1.63%
Loss Cost	2009.2	0.013 (CI = +/-0.011; p = 0.028)	-0.098 (CI = +/-0.070; p = 0.007)	-0.131 (CI = +/-0.121; p = 0.034)	0.136	+1.28%
Loss Cost	2010.1	0.009 (CI = +/-0.012; p = 0.147)	-0.110 (CI = +/-0.069; p = 0.002)	-0.109 (CI = +/-0.120; p = 0.074)	0.146	+0.86%
Loss Cost	2010.2	0.007 (CI = +/-0.012; p = 0.226)	-0.106 (CI = +/-0.067; p = 0.002)	-0.101 (CI = +/-0.116; p = 0.086)	0.140	+0.73%
Loss Cost	2011.1	0.003 (CI = +/-0.012; p = 0.641)	-0.118 (CI = +/-0.066; p = 0.001)	-0.080 (CI = +/-0.116; p = 0.174)	0.172	+0.29%
Loss Cost	2011.2	0.003 (CI = +/-0.013; p = 0.618)	-0.119 (CI = +/-0.067; p = 0.001)	-0.082 (CI = +/-0.118; p = 0.170)	0.177	+0.33%
Loss Cost	2012.1	-0.001 (CI = +/-0.014; p = 0.927)	-0.129 (CI = +/-0.068; p = 0.000)	-0.063 (CI = +/-0.120; p = 0.295)	0.209	-0.07%
Loss Cost	2012.2	-0.004 (CI = +/-0.015; p = 0.591)	-0.120 (CI = +/-0.070; p = 0.001)	-0.046 (CI = +/-0.124; p = 0.463)	0.200	-0.41%
Loss Cost	2013.1	-0.008 (CI = +/-0.017; p = 0.372)	-0.127 (CI = +/-0.072; p = 0.001)	-0.031 (CI = +/-0.129; p = 0.630)	0.218	-0.75%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.250)	-0.120 (CI = +/-0.075; p = 0.002)	-0.016 (CI = +/-0.135; p = 0.814)	0.218	-1.08%
Loss Cost	2014.1	-0.015 (CI = +/-0.021; p = 0.155)	-0.128 (CI = +/-0.078; p = 0.002)	0.000 (CI = +/-0.141; p = 0.998)	0.231	-1.47%
Loss Cost	2014.2	-0.018 (CI = +/-0.023; p = 0.135)	-0.123 (CI = +/-0.081; p = 0.004)	0.012 (CI = +/-0.150; p = 0.874)	0.234	-1.74%
Loss Cost	2015.1	-0.025 (CI = +/-0.026; p = 0.054)	-0.135 (CI = +/-0.083; p = 0.002)	0.026 (CI = +/-0.165; p = 0.747)	0.269	-2.15%
Loss Cost	2015.2	-0.022 (CI = +/-0.029; p = 0.137)	-0.141 (CI = +/-0.087; p = 0.002)	0.026 (CI = +/-0.165; p = 0.747)	0.269	-2.15%
Loss Cost	2016.1	-0.028 (CI = +/-0.032; p = 0.090)	-0.149 (CI = +/-0.090; p = 0.002)	0.046 (CI = +/-0.173; p = 0.587)	0.274	-2.74%
Loss Cost	2016.2	-0.014 (CI = +/-0.036; p = 0.439)	-0.169 (CI = +/-0.092; p = 0.001)	-0.001 (CI = +/-0.179; p = 0.989)	0.294	-1.37%
Loss Cost	2017.1	-0.016 (CI = +/-0.041; p = 0.425)	-0.172 (CI = +/-0.097; p = 0.001)	0.006 (CI = +/-0.191; p = 0.952)	0.271	-1.61%
Loss Cost	2007.1	0.023 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.065; p = 0.001)	-0.192 (CI = +/-0.113; p = 0.001)	0.334	+2.28%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.065; p = 0.003)	-0.177 (CI = +/-0.112; p = 0.002)	0.274	+2.05%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.003)	-0.170 (CI = +/-0.115; p = 0.004)	0.259	+1.95%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	-0.101 (CI = +/-0.068; p = 0.005)	-0.166 (CI = +/-0.118; p = 0.007)	0.217	+1.88%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.004)	-0.109 (CI = +/-0.069; p = 0.003)	-0.152 (CI = +/-0.120; p = 0.014)	0.203	+1.63%
Loss Cost	2009.2	0.013 (CI = +/-0.011; p = 0.028)	-0.098 (CI = +/-0.070; p = 0.007)	-0.131 (CI = +/-0.121; p = 0.034)	0.136	+1.28%
Loss Cost	2010.1	0.009 (CI = +/-0.012; p = 0.147)	-0.110 (CI = +/-0.069; p = 0.002)	-0.109 (CI = +/-0.120; p = 0.074)	0.146	+0.86%
Loss Cost	2010.2	0.007 (CI = +/-0.012; p = 0.226)	-0.106 (CI = +/-0.067; p = 0.002)	-0.101 (CI = +/-0.116; p = 0.086)	0.140	+0.73%
Loss Cost	2011.1	0.003 (CI = +/-0.012; p = 0.641)	-0.118 (CI = +/-0.066; p = 0.001)	-0.080 (CI = +/-0.116; p = 0.174)	0.172	+0.29%
Loss Cost	2011.2	0.003 (CI = +/-0.013; p = 0.618)	-0.119 (CI = +/-0.067; p = 0.001)	-0.082 (CI = +/-0.118; p = 0.170)	0.177	+0.33%
Loss Cost	2012.1	-0.001 (CI = +/-0.014; p = 0.927)	-0.129 (CI = +/-0.068; p = 0.000)	-0.063 (CI = +/-0.120; p = 0.295)	0.209	-0.07%
Loss Cost	2012.2	-0.004 (CI = +/-0.015; p = 0.591)	-0.120 (CI = +/-0.070; p = 0.001)	-0.046 (CI = +/-0.124; p = 0.463)	0.200	-0.41%
Loss Cost	2013.1	-0.008 (CI = +/-0.017; p = 0.372)	-0.127 (CI = +/-0.072; p = 0.001)	-0.031 (CI = +/-0.129; p = 0.630)	0.218	-0.75%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.250)	-0.120 (CI = +/-0.075; p = 0.002)	-0.016 (CI = +/-0.135; p = 0.814)	0.218	-1.08%
Loss Cost	2014.1	-0.015 (CI = +/-0.021; p = 0.155)	-0.128 (CI = +/-0.078; p = 0.002)	0.000 (CI = +/-0.141; p = 0.998)	0.231	-1.47%
Loss Cost	2014.2	-0.018 (CI = +/-0.023; p = 0.135)	-0.123 (CI = +/-0.081; p = 0.004)	0.012 (CI = +/-0.150; p = 0.874)	0.234	-1.74%
Loss Cost	2015.1	-0.025 (CI = +/-0.026; p = 0.054)	-0.135 (CI = +/-0.083; p = 0.002)	0.040 (CI = +/-0.155; p = 0.608)	0.272	-2.48%
Loss Cost	2015.2	-0.022 (CI = +/-0.029; p = 0.137)	-0.141 (CI = +/-0.087; p = 0.002)	0.026 (CI = +/-0.165; p = 0.747)	0.269	-2.15%
Loss Cost	2016.1	-0.028 (CI = +/-0.032; p = 0.090)	-0.149 (CI = +/-0.090; p = 0.002)	0.046 (CI = +/-0.173; p = 0.587)	0.274	-2.74%
Loss Cost	2016.2	-0.014 (CI = +/-0.036; p = 0.439)	-0.169 (CI = +/-0.092; p = 0.001)	-0.001 (CI = +/-0.179; p = 0.989)	0.294	-1.37%
Loss Cost	2017.1	-0.016 (CI = +/-0.041; p = 0.425)	-0.172 (CI = +/-0.097; p = 0.001)	0.006 (CI = +/-0.191; p = 0.952)	0.271	-1.61%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.038; p = 0.046)	-0.115 (CI = +/-0.066; p = 0.001)	0.798	+3.67%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.036; p = 0.016)	-0.104 (CI = +/-0.063; p = 0.002)	0.796	+3.50%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.037; p = 0.014)	-0.107 (CI = +/-0.065; p = 0.002)	0.783	+3.55%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.019)	-0.108 (CI = +/-0.066; p = 0.002)	0.770	+3.58%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.039; p = 0.021)	-0.109 (CI = +/-0.068; p = 0.002)	0.748	+3.59%
Severity	2009.2	0.035 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.040; p = 0.018)	-0.105 (CI = +/-0.070; p = 0.004)	0.726	+3.51%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.041; p = 0.032)	-0.098 (CI = +/-0.072; p = 0.008)	0.686	+3.38%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.037; p = 0.032)	-0.106 (CI = +/-0.065; p = 0.002)	0.736	+3.53%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.038; p = 0.055)	-0.099 (CI = +/-0.066; p = 0.004)	0.695	+3.39%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.035; p = 0.119)	-0.118 (CI = +/-0.062; p = 0.000)	0.750	+3.75%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.036; p = 0.176)	-0.112 (CI = +/-0.064; p = 0.001)	0.706	+3.62%
Severity	2012.2	0.036 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.038; p = 0.201)	-0.113 (CI = +/-0.067; p = 0.001)	0.677	+3.64%
Severity	2013.1	0.035 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.039; p = 0.250)	-0.109 (CI = +/-0.070; p = 0.003)	0.626	+3.55%
Severity	2013.2	0.033 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.041; p = 0.209)	-0.103 (CI = +/-0.074; p = 0.007)	0.574	+3.40%
Severity	2014.1	0.033 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.043; p = 0.250)	-0.100 (CI = +/-0.078; p = 0.013)	0.508	+3.34%
Severity	2014.2	0.031 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.044; p = 0.205)	-0.092 (CI = +/-0.081; p = 0.027)	0.451	+3.15%
Severity	2015.1	0.027 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.077 (CI = +/-0.084; p = 0.070)	0.328	+2.73%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.001)	0.020 (CI = +/-0.047; p = 0.405)	-0.082 (CI = +/-0.089; p = 0.069)	0.308	+2.86%
Severity	2016.1	0.025 (CI = +/-0.017; p = 0.005)	0.015 (CI = +/-0.047; p = 0.516)	-0.072 (CI = +/-0.090; p = 0.112)	0.212	+2.55%
Severity	2016.2	0.031 (CI = +/-0.019; p = 0.002)	0.006 (CI = +/-0.049; p = 0.795)	-0.094 (CI = +/-0.095; p = 0.052)	0.261	+3.20%
Severity	2017.1	0.028 (CI = +/-0.021; p = 0.009)	0.002 (CI = +/-0.049; p = 0.929)	-0.084 (CI = +/-0.096; p = 0.084)	0.166	+2.86%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.038; p = 0.046)	-0.115 (CI = +/-0.066; p = 0.001)	0.798	+3.67%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.036; p = 0.016)	-0.104 (CI = +/-0.063; p = 0.002)	0.796	+3.50%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.037; p = 0.014)	-0.107 (CI = +/-0.065; p = 0.002)	0.783	+3.55%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.019)	-0.108 (CI = +/-0.066; p = 0.002)	0.770	+3.58%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.039; p = 0.021)	-0.109 (CI = +/-0.068; p = 0.002)	0.748	+3.59%
Severity	2009.2	0.035 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.040; p = 0.018)	-0.105 (CI = +/-0.070; p = 0.004)	0.726	+3.51%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.041; p = 0.032)	-0.098 (CI = +/-0.072; p = 0.008)	0.686	+3.38%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.037; p = 0.032)	-0.106 (CI = +/-0.065; p = 0.002)	0.736	+3.53%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.038; p = 0.055)	-0.099 (CI = +/-0.066; p = 0.004)	0.695	+3.39%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.035; p = 0.119)	-0.118 (CI = +/-0.062; p = 0.000)	0.750	+3.75%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.036; p = 0.176)	-0.112 (CI = +/-0.064; p = 0.001)	0.706	+3.62%
Severity	2012.2	0.036 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.038; p = 0.201)	-0.113 (CI = +/-0.067; p = 0.001)	0.677	+3.64%
Severity	2013.1	0.035 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.039; p = 0.250)	-0.109 (CI = +/-0.070; p = 0.003)	0.626	+3.55%
Severity	2013.2	0.033 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.041; p = 0.209)	-0.103 (CI = +/-0.074; p = 0.007)	0.574	+3.40%
Severity	2014.1	0.033 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.043; p = 0.250)	-0.100 (CI = +/-0.078; p = 0.013)	0.508	+3.34%
Severity	2014.2	0.031 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.044; p = 0.205)	-0.092 (CI = +/-0.081; p = 0.027)	0.451	+3.15%
Severity	2015.1	0.027 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.045; p = 0.339)	-0.077 (CI = +/-0.084; p = 0.070)	0.328	+2.73%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.001)	0.020 (CI = +/-0.047; p = 0.405)	-0.082 (CI = +/-0.089; p = 0.069)	0.308	+2.86%
Severity	2016.1	0.025 (CI = +/-0.017; p = 0.005)	0.015 (CI = +/-0.047; p = 0.516)	-0.072 (CI = +/-0.090; p = 0.112)	0.212	+2.55%
Severity	2016.2	0.031 (CI = +/-0.019; p = 0.002)	0.006 (CI = +/-0.049; p = 0.795)	-0.094 (CI = +/-0.095; p = 0.052)	0.261	+3.20%
Severity	2017.1	0.028 (CI = +/-0.021; p = 0.009)	0.002 (CI = +/-0.049; p = 0.929)	-0.084 (CI = +/-0.096; p = 0.084)	0.166	+2.86%
Frequency	2007.1	-0.013 (CI = +/-0.006; p = 0.000)	-0.147 (CI = +/-0.049; p = 0.000)	-0.077 (CI = +/-0.085; p = 0.078)	0.546	-1.34%
Frequency	2007.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.145 (CI = +/-0.051; p = 0.000)	-0.073 (CI = +/-0.088; p = 0.102)	0.547	-1.40%
Frequency	2008.1	-0.016 (CI = +/-0.007; p = 0.000)	-0.150 (CI = +/-0.051; p = 0.000)	-0.063 (CI = +/-0.089; p = 0.158)	0.554	-1.55%
Frequency	2008.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	-0.058 (CI = +/-0.091; p = 0.210)	0.558	-1.64%
Frequency	2009.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.053; p = 0.000)	-0.043 (CI = +/-0.091; p = 0.349)	0.581	-1.89%
Frequency	2009.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	-0.027 (CI = +/-0.092; p = 0.564)	0.603	-2.16%
Frequency	2010.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.155 (CI = +/-0.053; p = 0.000)	-0.011 (CI = +/-0.092; p = 0.804)	0.619	-2.43%
Frequency	2010.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.093; p = 0.922)	0.640	-2.71%
Frequency	2011.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.155 (CI = +/-0.054; p = 0.000)	0.020 (CI = +/-0.094; p = 0.678)	0.648	-3.00%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.055; p = 0.000)	0.036 (CI = +/-0.096; p = 0.453)	0.664	-3.29%
Frequency	2012.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.056; p = 0.000)	0.049 (CI = +/-0.098; p = 0.319)	0.658	-3.56%
Frequency	2012.2	-0.040 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.057; p = 0.000)	0.067 (CI = +/-0.100; p = 0.184)	0.675	-3.91%
Frequency	2013.1	-0.042 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.058; p = 0.000)	0.078 (CI = +/-0.104; p = 0.135)	0.656	-4.16%
Frequency	2013.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.061; p = 0.000)	0.087 (CI = +/-0.110; p = 0.118)	0.651	-4.33%
Frequency	2014.1	-0.048 (CI = +/-0.017; p = 0.000)	-0.153 (CI = +/-0.063; p = 0.000)	0.100 (CI = +/-0.114; p = 0.083)	0.631	-4.65%
Frequency	2014.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.151 (CI = +/-0.066; p = 0.000)	0.104 (CI = +/-0.122; p = 0.092)	0.620	-4.74%
Frequency	2015.1	-0.052 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.069; p = 0.000)	0.117 (CI = +/-0.128; p = 0.073)	0.588	-5.07%
Frequency	2015.2	-0.050 (CI = +/-0.024; p = 0.000)	-0.160 (CI = +/-0.073; p = 0.000)	0.109 (CI = +/-0.138; p = 0.119)	0.568	-4.87%
Frequency	2016.1	-0.053 (CI = +/-0.028; p = 0.000)	-0.164 (CI = +/-0.077; p = 0.000)	0.119 (CI = +/-0.147; p = 0.111)	0.520	-5.16%
Frequency	2016.2	-0.045 (CI = +/-0.032; p = 0.006)	-0.175 (CI = +/-0.081; p = 0.000)	0.092 (CI = +/-0.157; p = 0.239)	0.505	-4.43%
Frequency	2017.1	-0.044 (CI = +/-0.036; p = 0.019)	-0.174 (CI = +/-0.086; p = 0.000)	0.090 (CI = +/-0.169; p = 0.286)	0.425	-4.34%
Frequency	2007.1	-0.013 (CI = +/-0.006; p = 0.000)	-0.147 (CI = +/-0.049; p = 0.000)	-0.077 (CI = +/-0.085; p = 0.078)	0.546	-1.34%
Frequency	2007.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.145 (CI = +/-0.051; p = 0.000)	-0.073 (CI = +/-0.088; p = 0.102)	0.547	-1.40%
Frequency	2008.1	-0.016 (CI = +/-0.007; p = 0.000)	-0.150 (CI = +/-0.051; p = 0.000)	-0.063 (CI = +/-0.089; p = 0.158)	0.554	-1.55%
Frequency	2008.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	-0.058 (CI = +/-0.091; p = 0.210)	0.558	-1.64%
Frequency	2009.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.053; p = 0.000)	-0.043 (CI = +/-0.091; p = 0.349)	0.581	-1.89%
Frequency	2009.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	-0.027 (CI = +/-0.092; p = 0.564)	0.603	-2.16%
Frequency	2010.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.155 (CI = +/-0.053; p = 0.000)	-0.011 (CI = +/-0.092; p = 0.804)	0.619	-2.43%
Frequency	2010.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.093; p = 0.922)	0.640	-2.71%
Frequency	2011.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.155 (CI = +/-0.054; p = 0.000)	0.020 (CI = +/-0.094; p = 0.678)	0.648	-3.00%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.055; p = 0.000)	0.036 (CI = +/-0.096; p = 0.453)	0.664	-3.29%
Frequency	2012.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.056; p = 0.000)	0.049 (CI = +/-0.098; p = 0.319)	0.658	-3.56%
Frequency	2012.2	-0.040 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.057; p = 0.000)	0.067 (CI = +/-0.100; p = 0.184)	0.675	-3.91%
Frequency	2013.1	-0.042 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.058; p = 0.000)	0.078 (CI = +/-0.104; p = 0.135)	0.656	-4.16%
Frequency	2013.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.061; p = 0.000)	0.087 (CI = +/-0.110; p = 0.118)	0.651	-4.33%
Frequency	2014.1	-0.048 (CI = +/-0.017; p = 0.000)	-0.153 (CI = +/-0.063; p = 0.000)	0.100 (CI = +/-0.114; p = 0.083)	0.631	-4.65%
Frequency	2014.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.151 (CI = +/-0.066; p = 0.000)	0.104 (CI = +/-0.122; p = 0.092)	0.620	-4.74%
Frequency	2015.1	-0.052 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.069; p = 0.000)	0.117 (CI = +/-0.128; p = 0.073)	0.588	-5.07%
Frequency	2015.2	-0.050 (CI = +/-0.024; p = 0.000)	-0.160 (CI = +/-0.073; p = 0.000)	0.109 (CI = +/-0.138; p = 0.119)	0.568	-4.87%
Frequency	2016.1	-0.053 (CI = +/-0.028; p = 0.000)	-0.164 (CI = +/-0.077; p = 0.000)	0.119 (CI = +/-0.147; p = 0.111)	0.520	-5.16%
Frequency	2016.2	-0.045 (CI = +/-0.032; p = 0.006)	-0.175 (CI = +/-0.081; p = 0.000)	0.092 (CI = +/-0.157; p = 0.239)	0.505	-4.43%
Frequency	2017.1	-0.044 (CI = +/-0.036; p = 0.019)	-0.174 (CI = +/-0.086; p = 0.000)	0.090 (CI = +/-0.169; p = 0.286)	0.425	-4.34%

Accident Benefits

Coverage = AB Total
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	0.023 (CI = +/-0.009; p = 0.000)	-0.182 (CI = +/-0.121; p = 0.004)	0.238	+2.28%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.163 (CI = +/-0.118; p = 0.008)	0.183	+1.98%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.122; p = 0.010)	0.160	+1.95%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.002)	-0.152 (CI = +/-0.125; p = 0.018)	0.121	+1.79%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.007)	-0.142 (CI = +/-0.128; p = 0.030)	0.087	+1.63%
Loss Cost	2009.2	0.012 (CI = +/-0.012; p = 0.053)	-0.116 (CI = +/-0.127; p = 0.072)	0.035	+1.18%
Loss Cost	2010.1	0.009 (CI = +/-0.013; p = 0.178)	-0.099 (CI = +/-0.129; p = 0.130)	0.008	+0.86%
Loss Cost	2010.2	0.006 (CI = +/-0.013; p = 0.354)	-0.085 (CI = +/-0.125; p = 0.180)	-0.003	+0.60%
Loss Cost	2011.1	0.003 (CI = +/-0.014; p = 0.673)	-0.068 (CI = +/-0.128; p = 0.288)	-0.009	+0.29%
Loss Cost	2011.2	0.002 (CI = +/-0.015; p = 0.827)	-0.062 (CI = +/-0.130; p = 0.346)	-0.009	+0.16%
Loss Cost	2012.1	-0.001 (CI = +/-0.016; p = 0.935)	-0.051 (CI = +/-0.135; p = 0.455)	-0.007	-0.07%
Loss Cost	2012.2	-0.006 (CI = +/-0.017; p = 0.464)	-0.024 (CI = +/-0.137; p = 0.727)	0.014	-0.62%
Loss Cost	2013.1	-0.008 (CI = +/-0.019; p = 0.426)	-0.018 (CI = +/-0.144; p = 0.801)	0.015	-0.75%
Loss Cost	2013.2	-0.013 (CI = +/-0.021; p = 0.195)	0.008 (CI = +/-0.148; p = 0.917)	0.046	-1.33%
Loss Cost	2014.1	-0.015 (CI = +/-0.023; p = 0.201)	0.014 (CI = +/-0.157; p = 0.862)	0.042	-1.47%
Loss Cost	2014.2	-0.021 (CI = +/-0.025; p = 0.105)	0.038 (CI = +/-0.164; p = 0.639)	0.071	-2.07%
Loss Cost	2015.1	-0.025 (CI = +/-0.029; p = 0.085)	0.054 (CI = +/-0.174; p = 0.530)	0.079	-2.48%
Loss Cost	2015.2	-0.027 (CI = +/-0.033; p = 0.105)	0.060 (CI = +/-0.185; p = 0.515)	0.065	-2.63%
Loss Cost	2016.1	-0.028 (CI = +/-0.037; p = 0.137)	0.064 (CI = +/-0.197; p = 0.514)	0.047	-2.74%
Loss Cost	2016.2	-0.021 (CI = +/-0.043; p = 0.311)	0.043 (CI = +/-0.212; p = 0.679)	-0.005	-2.12%
Loss Cost	2017.1	-0.016 (CI = +/-0.049; p = 0.502)	0.027 (CI = +/-0.227; p = 0.806)	-0.037	-1.61%
Loss Cost	2007.1	0.023 (CI = +/-0.009; p = 0.000)	-0.182 (CI = +/-0.121; p = 0.004)	0.238	+2.28%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	-0.163 (CI = +/-0.118; p = 0.008)	0.183	+1.98%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.122; p = 0.010)	0.160	+1.95%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.002)	-0.152 (CI = +/-0.125; p = 0.018)	0.121	+1.79%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.007)	-0.142 (CI = +/-0.128; p = 0.030)	0.087	+1.63%
Loss Cost	2009.2	0.012 (CI = +/-0.012; p = 0.053)	-0.116 (CI = +/-0.127; p = 0.072)	0.035	+1.18%
Loss Cost	2010.1	0.009 (CI = +/-0.013; p = 0.178)	-0.099 (CI = +/-0.129; p = 0.130)	0.008	+0.86%
Loss Cost	2010.2	0.006 (CI = +/-0.013; p = 0.354)	-0.085 (CI = +/-0.125; p = 0.180)	-0.003	+0.60%
Loss Cost	2011.1	0.003 (CI = +/-0.014; p = 0.673)	-0.068 (CI = +/-0.128; p = 0.288)	-0.009	+0.29%
Loss Cost	2011.2	0.002 (CI = +/-0.015; p = 0.827)	-0.062 (CI = +/-0.130; p = 0.346)	-0.009	+0.16%
Loss Cost	2012.1	-0.001 (CI = +/-0.016; p = 0.935)	-0.051 (CI = +/-0.135; p = 0.455)	-0.007	-0.07%
Loss Cost	2012.2	-0.006 (CI = +/-0.017; p = 0.464)	-0.024 (CI = +/-0.137; p = 0.727)	0.014	-0.62%
Loss Cost	2013.1	-0.008 (CI = +/-0.019; p = 0.426)	-0.018 (CI = +/-0.144; p = 0.801)	0.015	-0.75%
Loss Cost	2013.2	-0.013 (CI = +/-0.021; p = 0.195)	0.008 (CI = +/-0.148; p = 0.917)	0.046	-1.33%
Loss Cost	2014.1	-0.015 (CI = +/-0.023; p = 0.201)	0.014 (CI = +/-0.157; p = 0.862)	0.042	-1.47%
Loss Cost	2014.2	-0.021 (CI = +/-0.025; p = 0.105)	0.038 (CI = +/-0.164; p = 0.639)	0.071	-2.07%
Loss Cost	2015.1	-0.025 (CI = +/-0.029; p = 0.085)	0.054 (CI = +/-0.174; p = 0.530)	0.079	-2.48%
Loss Cost	2015.2	-0.027 (CI = +/-0.033; p = 0.105)	0.060 (CI = +/-0.185; p = 0.515)	0.065	-2.63%
Loss Cost	2016.1	-0.028 (CI = +/-0.037; p = 0.137)	0.064 (CI = +/-0.197; p = 0.514)	0.047	-2.74%
Loss Cost	2016.2	-0.021 (CI = +/-0.043; p = 0.311)	0.043 (CI = +/-0.212; p = 0.679)	-0.005	-2.12%
Loss Cost	2017.1	-0.016 (CI = +/-0.049; p = 0.502)	0.027 (CI = +/-0.227; p = 0.806)	-0.037	-1.61%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.067; p = 0.001)	0.789	+3.67%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.065; p = 0.001)	0.780	+3.54%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.067; p = 0.002)	0.764	+3.55%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.115 (CI = +/-0.069; p = 0.001)	0.752	+3.62%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	-0.113 (CI = +/-0.071; p = 0.002)	0.729	+3.59%
Severity	2009.2	0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.073; p = 0.003)	0.704	+3.56%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.008)	0.665	+3.38%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.067; p = 0.001)	0.717	+3.58%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.068; p = 0.004)	0.679	+3.39%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.062; p = 0.000)	0.742	+3.79%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.064; p = 0.001)	0.701	+3.62%
Severity	2012.2	0.036 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.067; p = 0.001)	0.672	+3.68%
Severity	2013.1	0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.070; p = 0.002)	0.623	+3.55%
Severity	2013.2	0.034 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.074; p = 0.005)	0.568	+3.46%
Severity	2014.1	0.033 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.078; p = 0.011)	0.504	+3.34%
Severity	2014.2	0.032 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.081; p = 0.019)	0.441	+3.23%
Severity	2015.1	0.027 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.084; p = 0.061)	0.329	+2.73%
Severity	2015.2	0.029 (CI = +/-0.015; p = 0.001)	-0.087 (CI = +/-0.088; p = 0.052)	0.314	+2.93%
Severity	2016.1	0.025 (CI = +/-0.017; p = 0.004)	-0.074 (CI = +/-0.089; p = 0.100)	0.226	+2.55%
Severity	2016.2	0.032 (CI = +/-0.019; p = 0.001)	-0.095 (CI = +/-0.092; p = 0.043)	0.284	+3.23%
Severity	2017.1	0.028 (CI = +/-0.020; p = 0.008)	-0.085 (CI = +/-0.094; p = 0.077)	0.195	+2.86%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.067; p = 0.001)	0.789	+3.67%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.065; p = 0.001)	0.780	+3.54%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.067; p = 0.002)	0.764	+3.55%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.115 (CI = +/-0.069; p = 0.001)	0.752	+3.62%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	-0.113 (CI = +/-0.071; p = 0.002)	0.729	+3.59%
Severity	2009.2	0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.073; p = 0.003)	0.704	+3.56%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.008)	0.665	+3.38%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.067; p = 0.001)	0.717	+3.58%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.068; p = 0.004)	0.679	+3.39%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.062; p = 0.000)	0.742	+3.79%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.064; p = 0.001)	0.701	+3.62%
Severity	2012.2	0.036 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.067; p = 0.001)	0.672	+3.68%
Severity	2013.1	0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.070; p = 0.002)	0.623	+3.55%
Severity	2013.2	0.034 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.074; p = 0.005)	0.568	+3.46%
Severity	2014.1	0.033 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.078; p = 0.011)	0.504	+3.34%
Severity	2014.2	0.032 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.081; p = 0.019)	0.441	+3.23%
Severity	2015.1	0.027 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.084; p = 0.061)	0.329	+2.73%
Severity	2015.2	0.029 (CI = +/-0.015; p = 0.001)	-0.087 (CI = +/-0.088; p = 0.052)	0.314	+2.93%
Severity	2016.1	0.025 (CI = +/-0.017; p = 0.004)	-0.074 (CI = +/-0.089; p = 0.100)	0.226	+2.55%
Severity	2016.2	0.032 (CI = +/-0.019; p = 0.001)	-0.095 (CI = +/-0.092; p = 0.043)	0.284	+3.23%
Severity	2017.1	0.028 (CI = +/-0.020; p = 0.008)	-0.085 (CI = +/-0.094; p = 0.077)	0.195	+2.86%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.001)	-0.064 (CI = +/-0.104; p = 0.228)	0.318	-1.34%
Frequency	2007.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.053 (CI = +/-0.106; p = 0.323)	0.333	-1.50%
Frequency	2008.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.050 (CI = +/-0.109; p = 0.363)	0.324	-1.55%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.110; p = 0.510)	0.345	-1.76%
Frequency	2009.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.113; p = 0.615)	0.346	-1.89%
Frequency	2009.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.112; p = 0.937)	0.401	-2.30%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.116; p = 0.958)	0.395	-2.43%
Frequency	2010.2	-0.029 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.115; p = 0.627)	0.446	-2.88%
Frequency	2011.1	-0.030 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.119; p = 0.565)	0.431	-3.00%
Frequency	2011.2	-0.036 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.119; p = 0.308)	0.478	-3.50%
Frequency	2012.1	-0.036 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.124; p = 0.304)	0.450	-3.56%
Frequency	2012.2	-0.042 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.124; p = 0.136)	0.498	-4.16%
Frequency	2013.1	-0.042 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.130; p = 0.154)	0.457	-4.16%
Frequency	2013.2	-0.047 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.134; p = 0.091)	0.469	-4.63%
Frequency	2014.1	-0.048 (CI = +/-0.021; p = 0.000)	0.116 (CI = +/-0.142; p = 0.107)	0.423	-4.65%
Frequency	2014.2	-0.053 (CI = +/-0.023; p = 0.000)	0.137 (CI = +/-0.149; p = 0.072)	0.422	-5.13%
Frequency	2015.1	-0.052 (CI = +/-0.026; p = 0.000)	0.134 (CI = +/-0.159; p = 0.096)	0.363	-5.07%
Frequency	2015.2	-0.056 (CI = +/-0.030; p = 0.001)	0.147 (CI = +/-0.170; p = 0.088)	0.336	-5.40%
Frequency	2016.1	-0.053 (CI = +/-0.034; p = 0.004)	0.138 (CI = +/-0.182; p = 0.134)	0.260	-5.16%
Frequency	2016.2	-0.053 (CI = +/-0.040; p = 0.010)	0.139 (CI = +/-0.197; p = 0.161)	0.206	-5.18%
Frequency	2017.1	-0.044 (CI = +/-0.045; p = 0.055)	0.112 (CI = +/-0.211; p = 0.286)	0.103	-4.34%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.001)	-0.064 (CI = +/-0.104; p = 0.228)	0.318	-1.34%
Frequency	2007.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.053 (CI = +/-0.106; p = 0.323)	0.333	-1.50%
Frequency	2008.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.050 (CI = +/-0.109; p = 0.363)	0.324	-1.55%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.110; p = 0.510)	0.345	-1.76%
Frequency	2009.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.113; p = 0.615)	0.346	-1.89%
Frequency	2009.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.112; p = 0.937)	0.401	-2.30%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.116; p = 0.958)	0.395	-2.43%
Frequency	2010.2	-0.029 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.115; p = 0.627)	0.446	-2.88%
Frequency	2011.1	-0.030 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.119; p = 0.565)	0.431	-3.00%
Frequency	2011.2	-0.036 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.119; p = 0.308)	0.478	-3.50%
Frequency	2012.1	-0.036 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.124; p = 0.304)	0.450	-3.56%
Frequency	2012.2	-0.042 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.124; p = 0.136)	0.498	-4.16%
Frequency	2013.1	-0.042 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.130; p = 0.154)	0.457	-4.16%
Frequency	2013.2	-0.047 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.134; p = 0.091)	0.469	-4.63%
Frequency	2014.1	-0.048 (CI = +/-0.021; p = 0.000)	0.116 (CI = +/-0.142; p = 0.107)	0.423	-4.65%
Frequency	2014.2	-0.053 (CI = +/-0.023; p = 0.000)	0.137 (CI = +/-0.149; p = 0.072)	0.422	-5.13%
Frequency	2015.1	-0.052 (CI = +/-0.026; p = 0.000)	0.134 (CI = +/-0.159; p = 0.096)	0.363	-5.07%
Frequency	2015.2	-0.056 (CI = +/-0.030; p = 0.001)	0.147 (CI = +/-0.170; p = 0.088)	0.336	-5.40%
Frequency	2016.1	-0.053 (CI = +/-0.034; p = 0.004)	0.138 (CI = +/-0.182; p = 0.134)	0.260	-5.16%
Frequency	2016.2	-0.053 (CI = +/-0.040; p = 0.010)	0.139 (CI = +/-0.197; p = 0.161)	0.206	-5.18%
Frequency	2017.1	-0.044 (CI = +/-0.045; p = 0.055)	0.112 (CI = +/-0.211; p = 0.286)	0.103	-4.34%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.030 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.059; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	-0.264 (CI = +/-0.123; p = 0.000)	0.463	+3.08%
Loss Cost	2007.2	0.028 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.058; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.122; p = 0.000)	0.419	+2.86%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.060; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	-0.243 (CI = +/-0.126; p = 0.000)	0.403	+2.81%
Loss Cost	2008.2	0.027 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.062; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.241 (CI = +/-0.131; p = 0.000)	0.367	+2.78%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.134; p = 0.001)	0.348	+2.55%
Loss Cost	2009.2	0.022 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	-0.200 (CI = +/-0.136; p = 0.004)	0.293	+2.20%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.007)	-0.091 (CI = +/-0.064; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	-0.173 (CI = +/-0.137; p = 0.014)	0.291	+1.77%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.010)	-0.089 (CI = +/-0.060; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.131; p = 0.015)	0.309	+1.66%
Loss Cost	2011.1	0.012 (CI = +/-0.013; p = 0.075)	-0.099 (CI = +/-0.061; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.133; p = 0.045)	0.326	+1.21%
Loss Cost	2011.2	0.013 (CI = +/-0.014; p = 0.070)	-0.101 (CI = +/-0.061; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.136; p = 0.039)	0.340	+1.30%
Loss Cost	2012.1	0.009 (CI = +/-0.015; p = 0.242)	-0.110 (CI = +/-0.062; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	-0.119 (CI = +/-0.140; p = 0.094)	0.357	+0.90%
Loss Cost	2012.2	0.005 (CI = +/-0.017; p = 0.527)	-0.103 (CI = +/-0.064; p = 0.002)	0.007 (CI = +/-0.004; p = 0.002)	-0.097 (CI = +/-0.146; p = 0.190)	0.350	+0.53%
Loss Cost	2013.1	0.002 (CI = +/-0.018; p = 0.827)	-0.109 (CI = +/-0.066; p = 0.002)	0.007 (CI = +/-0.004; p = 0.004)	-0.078 (CI = +/-0.155; p = 0.312)	0.359	+0.20%
Loss Cost	2013.2	-0.002 (CI = +/-0.020; p = 0.871)	-0.103 (CI = +/-0.068; p = 0.004)	0.006 (CI = +/-0.005; p = 0.009)	-0.058 (CI = +/-0.163; p = 0.480)	0.361	-0.17%
Loss Cost	2014.1	-0.006 (CI = +/-0.023; p = 0.609)	-0.110 (CI = +/-0.071; p = 0.003)	0.006 (CI = +/-0.005; p = 0.019)	-0.036 (CI = +/-0.174; p = 0.681)	0.367	-0.58%
Loss Cost	2014.2	-0.009 (CI = +/-0.026; p = 0.464)	-0.105 (CI = +/-0.074; p = 0.007)	0.005 (CI = +/-0.005; p = 0.031)	-0.017 (CI = +/-0.186; p = 0.851)	0.371	-0.93%
Loss Cost	2015.1	-0.019 (CI = +/-0.029; p = 0.191)	-0.118 (CI = +/-0.076; p = 0.003)	0.005 (CI = +/-0.005; p = 0.075)	0.028 (CI = +/-0.195; p = 0.769)	0.406	-1.86%
Loss Cost	2015.2	-0.016 (CI = +/-0.032; p = 0.316)	-0.122 (CI = +/-0.079; p = 0.004)	0.005 (CI = +/-0.005; p = 0.072)	0.015 (CI = +/-0.208; p = 0.881)	0.403	-1.59%
Loss Cost	2016.1	-0.025 (CI = +/-0.036; p = 0.176)	-0.132 (CI = +/-0.082; p = 0.003)	0.004 (CI = +/-0.005; p = 0.129)	0.053 (CI = +/-0.221; p = 0.631)	0.416	-2.42%
Loss Cost	2016.2	-0.012 (CI = +/-0.040; p = 0.548)	-0.147 (CI = +/-0.084; p = 0.001)	0.005 (CI = +/-0.005; p = 0.085)	0.000 (CI = +/-0.231; p = 0.998)	0.421	-1.17%
Loss Cost	2017.1	-0.017 (CI = +/-0.045; p = 0.443)	-0.153 (CI = +/-0.089; p = 0.001)	0.004 (CI = +/-0.006; p = 0.117)	0.020 (CI = +/-0.248; p = 0.869)	0.409	-1.70%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.039; p = 0.047)	0.001 (CI = +/-0.003; p = 0.537)	-0.129 (CI = +/-0.081; p = 0.002)	0.794	+3.64%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.037; p = 0.017)	0.001 (CI = +/-0.003; p = 0.694)	-0.114 (CI = +/-0.078; p = 0.005)	0.792	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.038; p = 0.015)	0.001 (CI = +/-0.003; p = 0.634)	-0.118 (CI = +/-0.080; p = 0.004)	0.778	+3.50%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	0.001 (CI = +/-0.003; p = 0.622)	-0.120 (CI = +/-0.082; p = 0.005)	0.765	+3.53%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	0.001 (CI = +/-0.003; p = 0.622)	-0.120 (CI = +/-0.085; p = 0.006)	0.742	+3.54%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.041; p = 0.019)	0.001 (CI = +/-0.003; p = 0.697)	-0.114 (CI = +/-0.088; p = 0.012)	0.721	+3.44%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.042; p = 0.037)	0.000 (CI = +/-0.003; p = 0.858)	-0.103 (CI = +/-0.091; p = 0.027)	0.680	+3.27%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.038; p = 0.034)	0.000 (CI = +/-0.003; p = 0.714)	-0.114 (CI = +/-0.083; p = 0.008)	0.729	+3.43%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.039; p = 0.063)	0.000 (CI = +/-0.003; p = 0.888)	-0.102 (CI = +/-0.085; p = 0.020)	0.688	+3.24%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.036; p = 0.120)	0.001 (CI = +/-0.002; p = 0.575)	-0.128 (CI = +/-0.080; p = 0.002)	0.742	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.037; p = 0.187)	0.000 (CI = +/-0.002; p = 0.725)	-0.118 (CI = +/-0.084; p = 0.007)	0.698	+3.48%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.039; p = 0.206)	0.000 (CI = +/-0.003; p = 0.733)	-0.118 (CI = +/-0.089; p = 0.011)	0.667	+3.49%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.040; p = 0.270)	0.000 (CI = +/-0.003; p = 0.833)	-0.111 (CI = +/-0.094; p = 0.022)	0.615	+3.36%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.042; p = 0.224)	0.000 (CI = +/-0.003; p = 0.947)	-0.100 (CI = +/-0.100; p = 0.050)	0.562	+3.16%
Severity	2014.1	0.030 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.044; p = 0.282)	0.000 (CI = +/-0.003; p = 0.981)	-0.094 (CI = +/-0.107; p = 0.083)	0.494	+3.04%
Severity	2014.2	0.027 (CI = +/-0.016; p = 0.001)	0.027 (CI = +/-0.045; p = 0.229)	0.000 (CI = +/-0.003; p = 0.870)	-0.081 (CI = +/-0.113; p = 0.155)	0.437	+2.78%
Severity	2015.1	0.022 (CI = +/-0.017; p = 0.016)	0.019 (CI = +/-0.046; p = 0.414)	-0.001 (CI = +/-0.003; p = 0.597)	-0.052 (CI = +/-0.118; p = 0.377)	0.319	+2.17%
Severity	2015.2	0.023 (CI = +/-0.019; p = 0.024)	0.018 (CI = +/-0.048; p = 0.461)	-0.001 (CI = +/-0.003; p = 0.637)	-0.057 (CI = +/-0.126; p = 0.365)	0.296	+2.28%
Severity	2016.1	0.018 (CI = +/-0.021; p = 0.097)	0.012 (CI = +/-0.048; p = 0.626)	-0.001 (CI = +/-0.003; p = 0.478)	-0.035 (CI = +/-0.129; p = 0.579)	0.207	+1.78%
Severity	2016.2	0.024 (CI = +/-0.023; p = 0.041)	0.004 (CI = +/-0.049; p = 0.877)	-0.001 (CI = +/-0.003; p = 0.616)	-0.063 (CI = +/-0.136; p = 0.348)	0.249	+2.46%
Severity	2017.1	0.020 (CI = +/-0.025; p = 0.126)	-0.001 (CI = +/-0.050; p = 0.953)	-0.001 (CI = +/-0.003; p = 0.507)	-0.045 (CI = +/-0.140; p = 0.511)	0.158	+1.98%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.039; p = 0.047)	0.001 (CI = +/-0.003; p = 0.537)	-0.129 (CI = +/-0.081; p = 0.002)	0.794	+3.64%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.037; p = 0.017)	0.001 (CI = +/-0.003; p = 0.694)	-0.114 (CI = +/-0.078; p = 0.005)	0.792	+3.44%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.038; p = 0.015)	0.001 (CI = +/-0.003; p = 0.634)	-0.118 (CI = +/-0.080; p = 0.004)	0.778	+3.50%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.039; p = 0.019)	0.001 (CI = +/-0.003; p = 0.622)	-0.120 (CI = +/-0.082; p = 0.005)	0.765	+3.53%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.040; p = 0.022)	0.001 (CI = +/-0.003; p = 0.622)	-0.120 (CI = +/-0.085; p = 0.006)	0.742	+3.54%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.041; p = 0.019)	0.001 (CI = +/-0.003; p = 0.697)	-0.114 (CI = +/-0.088; p = 0.012)	0.721	+3.44%
Severity	2010.1	0.032 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.042; p = 0.037)	0.000 (CI = +/-0.003; p = 0.858)	-0.103 (CI = +/-0.091; p = 0.027)	0.680	+3.27%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.038; p = 0.034)	0.000 (CI = +/-0.003; p = 0.714)	-0.114 (CI = +/-0.083; p = 0.008)	0.729	+3.43%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.039; p = 0.063)	0.000 (CI = +/-0.003; p = 0.888)	-0.102 (CI = +/-0.085; p = 0.020)	0.688	+3.24%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.036; p = 0.120)	0.001 (CI = +/-0.002; p = 0.575)	-0.128 (CI = +/-0.080; p = 0.002)	0.742	+3.66%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.037; p = 0.187)	0.000 (CI = +/-0.002; p = 0.725)	-0.118 (CI = +/-0.084; p = 0.007)	0.698	+3.48%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.039; p = 0.206)	0.000 (CI = +/-0.003; p = 0.733)	-0.118 (CI = +/-0.089; p = 0.011)	0.667	+3.49%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.040; p = 0.270)	0.000 (CI = +/-0.003; p = 0.833)	-0.111 (CI = +/-0.094; p = 0.022)	0.615	+3.36%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.042; p = 0.224)	0.000 (CI = +/-0.003; p = 0.947)	-0.100 (CI = +/-0.100; p = 0.050)	0.562	+3.16%
Severity	2014.1	0.030 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.044; p = 0.282)	0.000 (CI = +/-0.003; p = 0.981)	-0.094 (CI = +/-0.107; p = 0.083)	0.494	+3.04%
Severity	2014.2	0.027 (CI = +/-0.016; p = 0.001)	0.027 (CI = +/-0.045; p = 0.229)	0.000 (CI = +/-0.003; p = 0.870)	-0.081 (CI = +/-0.113; p = 0.155)	0.437	+2.78%
Severity	2015.1	0.022 (CI = +/-0.017; p = 0.016)	0.019 (CI = +/-0.046; p = 0.414)	-0.001 (CI = +/-0.003; p = 0.597)	-0.052 (CI = +/-0.118; p = 0.377)	0.319	+2.17%
Severity	2015.2	0.023 (CI = +/-0.019; p = 0.024)	0.018 (CI = +/-0.048; p = 0.461)	-0.001 (CI = +/-0.003; p = 0.637)	-0.057 (CI = +/-0.126; p = 0.365)	0.296	+2.28%
Severity	2016.1	0.018 (CI = +/-0.021; p = 0.097)	0.012 (CI = +/-0.048; p = 0.626)	-0.001 (CI = +/-0.003; p = 0.478)	-0.035 (CI = +/-0.129; p = 0.579)	0.207	+1.78%
Severity	2016.2	0.024 (CI = +/-0.023; p = 0.041)	0.004 (CI = +/-0.049; p = 0.877)	-0.001 (CI = +/-0.003; p = 0.616)	-0.063 (CI = +/-0.136; p = 0.348)	0.249	+2.46%
Severity	2017.1	0.020 (CI = +/-0.025; p = 0.126)	-0.001 (CI = +/-0.050; p = 0.953)	-0.001 (CI = +/-0.003; p = 0.507)	-0.045 (CI = +/-0.140; p = 0.511)	0.158	+1.98%
Frequency	2007.1	-0.005 (CI = +/-0.005; p = 0.053)	-0.128 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.077; p = 0.001)	0.749	-0.54%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.059)	-0.127 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.133 (CI = +/-0.079; p = 0.001)	0.750	-0.56%
Frequency	2008.1	-0.007 (CI = +/-0.006; p = 0.035)	-0.131 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.081; p = 0.003)	0.751	-0.67%
Frequency	2008.2	-0.007 (CI = +/-0.007; p = 0.033)	-0.129 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.083; p = 0.005)	0.754	-0.72%
Frequency	2009.1	-0.010 (CI = +/-0.007; p = 0.009)	-0.136 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.084; p = 0.015)	0.765	-0.95%
Frequency	2009.2	-0.012 (CI = +/-0.007; p = 0.002)	-0.130 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.085; p = 0.045)	0.781	-1.20%
Frequency	2010.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.086; p = 0.108)	0.790	-1.45%
Frequency	2010.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.086; p = 0.236)	0.805	-1.72%
Frequency	2011.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.088; p = 0.432)	0.808	-1.97%
Frequency	2011.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.090; p = 0.736)	0.821	-2.27%
Frequency	2012.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.093; p = 0.973)	0.817	-2.49%
Frequency	2012.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.094; p = 0.652)	0.831	-2.86%
Frequency	2013.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.043; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.100; p = 0.513)	0.820	-3.06%
Frequency	2013.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.106; p = 0.426)	0.818	-3.22%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.112; p = 0.300)	0.806	-3.52%
Frequency	2014.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.064 (CI = +/-0.121; p = 0.294)	0.801	-3.61%
Frequency	2015.1	-0.040 (CI = +/-0.019; p = 0.000)	-0.137 (CI = +/-0.051; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.080 (CI = +/-0.130; p = 0.217)	0.784	-3.95%
Frequency	2015.2	-0.039 (CI = +/-0.022; p = 0.001)	-0.139 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.072 (CI = +/-0.140; p = 0.302)	0.774	-3.78%
Frequency	2016.1	-0.042 (CI = +/-0.025; p = 0.002)	-0.144 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.088 (CI = +/-0.152; p = 0.246)	0.750	-4.13%
Frequency	2016.2	-0.036 (CI = +/-0.028; p = 0.013)	-0.151 (CI = +/-0.059; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	0.063 (CI = +/-0.162; p = 0.432)	0.742	-3.55%
Frequency	2017.1	-0.037 (CI = +/-0.032; p = 0.027)	-0.152 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.065 (CI = +/-0.177; p = 0.455)	0.699	-3.61%
Frequency	2007.1	-0.005 (CI = +/-0.005; p = 0.053)	-0.128 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.077; p = 0.001)	0.749	-0.54%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.059)	-0.127 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.133 (CI = +/-0.079; p = 0.001)	0.750	-0.56%
Frequency	2008.1	-0.007 (CI = +/-0.006; p = 0.035)	-0.131 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.081; p = 0.003)	0.751	-0.67%
Frequency	2008.2	-0.007 (CI = +/-0.007; p = 0.033)	-0.129 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.083; p = 0.005)	0.754	-0.72%
Frequency	2009.1	-0.010 (CI = +/-0.007; p = 0.009)	-0.136 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.084; p = 0.015)	0.765	-0.95%
Frequency	2009.2	-0.012 (CI = +/-0.007; p = 0.002)	-0.130 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.085; p = 0.045)	0.781	-1.20%
Frequency	2010.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.086; p = 0.108)	0.790	-1.45%
Frequency	2010.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.130 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.086; p = 0.236)	0.805	-1.72%
Frequency	2011.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.088; p = 0.432)	0.808	-1.97%
Frequency	2011.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.090; p = 0.736)	0.821	-2.27%
Frequency	2012.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.093; p = 0.973)	0.817	-2.49%
Frequency	2012.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.094; p = 0.652)	0.831	-2.86%
Frequency	2013.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.043; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.100; p = 0.513)	0.820	-3.06%
Frequency	2013.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.129 (CI = +/-0.044; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.106; p = 0.426)	0.818	-3.22%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.112; p = 0.300)	0.806	-3.52%
Frequency	2014.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.048; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.064 (CI = +/-0.121; p = 0.294)	0.801	-3.61%
Frequency	2015.1	-0.040 (CI = +/-0.019; p = 0.000)	-0.137 (CI = +/-0.051; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.080 (CI = +/-0.130; p = 0.217)	0.784	-3.95%
Frequency	2015.2	-0.039 (CI = +/-0.022; p = 0.001)	-0.139 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.072 (CI = +/-0.140; p = 0.302)	0.774	-3.78%
Frequency	2016.1	-0.042 (CI = +/-0.025; p = 0.002)	-0.144 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.088 (CI = +/-0.152; p = 0.246)	0.750	-4.13%
Frequency	2016.2	-0.036 (CI = +/-0.028; p = 0.013)	-0.151 (CI = +/-0.059; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	0.063 (CI = +/-0.162; p = 0.432)	0.742	-3.55%
Frequency	2017.1	-0.037 (CI = +/-0.032; p = 0.027)	-0.152 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.065 (CI = +/-0.177; p = 0.455)	0.699	-3.61%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.264 (CI = +/-0.130; p = 0.000)	0.399	+3.17%
Loss Cost	2007.2	0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.128; p = 0.000)	0.358	+2.87%
Loss Cost	2008.1	0.029 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.244 (CI = +/-0.132; p = 0.000)	0.339	+2.91%
Loss Cost	2008.2	0.028 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.236 (CI = +/-0.137; p = 0.001)	0.304	+2.79%
Loss Cost	2009.1	0.026 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.142; p = 0.002)	0.272	+2.67%
Loss Cost	2009.2	0.022 (CI = +/-0.012; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.142; p = 0.008)	0.227	+2.21%
Loss Cost	2010.1	0.019 (CI = +/-0.013; p = 0.006)	0.009 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.146; p = 0.019)	0.199	+1.91%
Loss Cost	2010.2	0.017 (CI = +/-0.013; p = 0.015)	0.009 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.140; p = 0.026)	0.210	+1.68%
Loss Cost	2011.1	0.014 (CI = +/-0.014; p = 0.059)	0.009 (CI = +/-0.004; p = 0.000)	-0.142 (CI = +/-0.145; p = 0.055)	0.198	+1.39%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.091)	0.009 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.149; p = 0.068)	0.204	+1.33%
Loss Cost	2012.1	0.011 (CI = +/-0.017; p = 0.179)	0.008 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.156; p = 0.107)	0.201	+1.15%
Loss Cost	2012.2	0.006 (CI = +/-0.018; p = 0.541)	0.008 (CI = +/-0.005; p = 0.002)	-0.093 (CI = +/-0.161; p = 0.251)	0.215	+0.56%
Loss Cost	2013.1	0.005 (CI = +/-0.020; p = 0.620)	0.008 (CI = +/-0.005; p = 0.003)	-0.090 (CI = +/-0.171; p = 0.296)	0.213	+0.51%
Loss Cost	2013.2	-0.001 (CI = +/-0.022; p = 0.909)	0.007 (CI = +/-0.005; p = 0.007)	-0.055 (CI = +/-0.179; p = 0.540)	0.235	-0.13%
Loss Cost	2014.1	-0.002 (CI = +/-0.025; p = 0.870)	0.007 (CI = +/-0.005; p = 0.011)	-0.050 (CI = +/-0.192; p = 0.597)	0.229	-0.20%
Loss Cost	2014.2	-0.009 (CI = +/-0.028; p = 0.523)	0.006 (CI = +/-0.005; p = 0.023)	-0.015 (CI = +/-0.202; p = 0.880)	0.253	-0.89%
Loss Cost	2015.1	-0.014 (CI = +/-0.032; p = 0.388)	0.006 (CI = +/-0.006; p = 0.041)	0.008 (CI = +/-0.217; p = 0.939)	0.259	-1.36%
Loss Cost	2015.2	-0.015 (CI = +/-0.036; p = 0.387)	0.006 (CI = +/-0.006; p = 0.055)	0.017 (CI = +/-0.233; p = 0.885)	0.250	-1.54%
Loss Cost	2016.1	-0.018 (CI = +/-0.041; p = 0.390)	0.006 (CI = +/-0.006; p = 0.071)	0.026 (CI = +/-0.252; p = 0.837)	0.238	-1.73%
Loss Cost	2016.2	-0.011 (CI = +/-0.047; p = 0.626)	0.006 (CI = +/-0.006; p = 0.067)	0.000 (CI = +/-0.272; p = 0.999)	0.194	-1.12%
Loss Cost	2017.1	-0.008 (CI = +/-0.053; p = 0.764)	0.006 (CI = +/-0.007; p = 0.070)	-0.013 (CI = +/-0.293; p = 0.927)	0.166	-0.78%
Loss Cost	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.264 (CI = +/-0.130; p = 0.000)	0.399	+3.17%
Loss Cost	2007.2	0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.128; p = 0.000)	0.358	+2.87%
Loss Cost	2008.1	0.029 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.244 (CI = +/-0.132; p = 0.000)	0.339	+2.91%
Loss Cost	2008.2	0.028 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.236 (CI = +/-0.137; p = 0.001)	0.304	+2.79%
Loss Cost	2009.1	0.026 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.142; p = 0.002)	0.272	+2.67%
Loss Cost	2009.2	0.022 (CI = +/-0.012; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.142; p = 0.008)	0.227	+2.21%
Loss Cost	2010.1	0.019 (CI = +/-0.013; p = 0.006)	0.009 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.146; p = 0.019)	0.199	+1.91%
Loss Cost	2010.2	0.017 (CI = +/-0.013; p = 0.015)	0.009 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.140; p = 0.026)	0.210	+1.68%
Loss Cost	2011.1	0.014 (CI = +/-0.014; p = 0.059)	0.009 (CI = +/-0.004; p = 0.000)	-0.142 (CI = +/-0.145; p = 0.055)	0.198	+1.39%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.091)	0.009 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.149; p = 0.068)	0.204	+1.33%
Loss Cost	2012.1	0.011 (CI = +/-0.017; p = 0.179)	0.008 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.156; p = 0.107)	0.201	+1.15%
Loss Cost	2012.2	0.006 (CI = +/-0.018; p = 0.541)	0.008 (CI = +/-0.005; p = 0.002)	-0.093 (CI = +/-0.161; p = 0.251)	0.215	+0.56%
Loss Cost	2013.1	0.005 (CI = +/-0.020; p = 0.620)	0.008 (CI = +/-0.005; p = 0.003)	-0.090 (CI = +/-0.171; p = 0.296)	0.213	+0.51%
Loss Cost	2013.2	-0.001 (CI = +/-0.022; p = 0.909)	0.007 (CI = +/-0.005; p = 0.007)	-0.055 (CI = +/-0.179; p = 0.540)	0.235	-0.13%
Loss Cost	2014.1	-0.002 (CI = +/-0.025; p = 0.870)	0.007 (CI = +/-0.005; p = 0.011)	-0.050 (CI = +/-0.192; p = 0.597)	0.229	-0.20%
Loss Cost	2014.2	-0.009 (CI = +/-0.028; p = 0.523)	0.006 (CI = +/-0.005; p = 0.023)	-0.015 (CI = +/-0.202; p = 0.880)	0.253	-0.89%
Loss Cost	2015.1	-0.014 (CI = +/-0.032; p = 0.388)	0.006 (CI = +/-0.006; p = 0.041)	0.008 (CI = +/-0.217; p = 0.939)	0.259	-1.36%
Loss Cost	2015.2	-0.015 (CI = +/-0.036; p = 0.387)	0.006 (CI = +/-0.006; p = 0.055)	0.017 (CI = +/-0.233; p = 0.885)	0.250	-1.54%
Loss Cost	2016.1	-0.018 (CI = +/-0.041; p = 0.390)	0.006 (CI = +/-0.006; p = 0.071)	0.026 (CI = +/-0.252; p = 0.837)	0.238	-1.73%
Loss Cost	2016.2	-0.011 (CI = +/-0.047; p = 0.626)	0.006 (CI = +/-0.006; p = 0.067)	0.000 (CI = +/-0.272; p = 0.999)	0.194	-1.12%
Loss Cost	2017.1	-0.008 (CI = +/-0.053; p = 0.764)	0.006 (CI = +/-0.007; p = 0.070)	-0.013 (CI = +/-0.293; p = 0.927)	0.166	-0.78%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.694)	-0.129 (CI = +/-0.083; p = 0.003)	0.785	+3.60%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.862)	-0.117 (CI = +/-0.080; p = 0.005)	0.776	+3.43%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.850)	-0.118 (CI = +/-0.083; p = 0.006)	0.760	+3.45%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.786)	-0.123 (CI = +/-0.086; p = 0.006)	0.747	+3.52%
Severity	2009.1	0.034 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.832)	-0.119 (CI = +/-0.088; p = 0.009)	0.723	+3.47%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.870)	-0.117 (CI = +/-0.092; p = 0.013)	0.697	+3.43%
Severity	2010.1	0.031 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.935)	-0.101 (CI = +/-0.094; p = 0.035)	0.660	+3.20%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.874)	-0.116 (CI = +/-0.086; p = 0.009)	0.711	+3.42%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.919)	-0.100 (CI = +/-0.087; p = 0.026)	0.673	+3.17%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.686)	-0.129 (CI = +/-0.081; p = 0.002)	0.734	+3.65%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.864)	-0.116 (CI = +/-0.085; p = 0.008)	0.693	+3.43%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.831)	-0.119 (CI = +/-0.090; p = 0.010)	0.662	+3.48%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.958)	-0.109 (CI = +/-0.094; p = 0.025)	0.612	+3.30%
Severity	2013.2	0.031 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.950)	-0.101 (CI = +/-0.100; p = 0.049)	0.556	+3.15%
Severity	2014.1	0.029 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.850)	-0.091 (CI = +/-0.107; p = 0.094)	0.492	+2.96%
Severity	2014.2	0.027 (CI = +/-0.016; p = 0.001)	0.000 (CI = +/-0.003; p = 0.767)	-0.081 (CI = +/-0.113; p = 0.154)	0.429	+2.77%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.019)	-0.001 (CI = +/-0.003; p = 0.503)	-0.049 (CI = +/-0.117; p = 0.404)	0.325	+2.09%
Severity	2015.2	0.022 (CI = +/-0.019; p = 0.023)	-0.001 (CI = +/-0.003; p = 0.572)	-0.057 (CI = +/-0.125; p = 0.360)	0.305	+2.27%
Severity	2016.1	0.017 (CI = +/-0.021; p = 0.102)	-0.001 (CI = +/-0.003; p = 0.418)	-0.033 (CI = +/-0.127; p = 0.599)	0.226	+1.72%
Severity	2016.2	0.024 (CI = +/-0.023; p = 0.038)	-0.001 (CI = +/-0.003; p = 0.594)	-0.063 (CI = +/-0.133; p = 0.340)	0.274	+2.46%
Severity	2017.1	0.020 (CI = +/-0.025; p = 0.115)	-0.001 (CI = +/-0.003; p = 0.499)	-0.046 (CI = +/-0.137; p = 0.499)	0.188	+1.99%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.694)	-0.129 (CI = +/-0.083; p = 0.003)	0.785	+3.60%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.862)	-0.117 (CI = +/-0.080; p = 0.005)	0.776	+3.43%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.850)	-0.118 (CI = +/-0.083; p = 0.006)	0.760	+3.45%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.786)	-0.123 (CI = +/-0.086; p = 0.006)	0.747	+3.52%
Severity	2009.1	0.034 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.832)	-0.119 (CI = +/-0.088; p = 0.009)	0.723	+3.47%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.870)	-0.117 (CI = +/-0.092; p = 0.013)	0.697	+3.43%
Severity	2010.1	0.031 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.935)	-0.101 (CI = +/-0.094; p = 0.035)	0.660	+3.20%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.874)	-0.116 (CI = +/-0.086; p = 0.009)	0.711	+3.42%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.919)	-0.100 (CI = +/-0.087; p = 0.026)	0.673	+3.17%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.686)	-0.129 (CI = +/-0.081; p = 0.002)	0.734	+3.65%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.864)	-0.116 (CI = +/-0.085; p = 0.008)	0.693	+3.43%
Severity	2012.2	0.034 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.831)	-0.119 (CI = +/-0.090; p = 0.010)	0.662	+3.48%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.958)	-0.109 (CI = +/-0.094; p = 0.025)	0.612	+3.30%
Severity	2013.2	0.031 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.950)	-0.101 (CI = +/-0.100; p = 0.049)	0.556	+3.15%
Severity	2014.1	0.029 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.850)	-0.091 (CI = +/-0.107; p = 0.094)	0.492	+2.96%
Severity	2014.2	0.027 (CI = +/-0.016; p = 0.001)	0.000 (CI = +/-0.003; p = 0.767)	-0.081 (CI = +/-0.113; p = 0.154)	0.429	+2.77%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.019)	-0.001 (CI = +/-0.003; p = 0.503)	-0.049 (CI = +/-0.117; p = 0.404)	0.325	+2.09%
Severity	2015.2	0.022 (CI = +/-0.019; p = 0.023)	-0.001 (CI = +/-0.003; p = 0.572)	-0.057 (CI = +/-0.125; p = 0.360)	0.305	+2.27%
Severity	2016.1	0.017 (CI = +/-0.021; p = 0.102)	-0.001 (CI = +/-0.003; p = 0.418)	-0.033 (CI = +/-0.127; p = 0.599)	0.226	+1.72%
Severity	2016.2	0.024 (CI = +/-0.023; p = 0.038)	-0.001 (CI = +/-0.003; p = 0.594)	-0.063 (CI = +/-0.133; p = 0.340)	0.274	+2.46%
Severity	2017.1	0.020 (CI = +/-0.025; p = 0.115)	-0.001 (CI = +/-0.003; p = 0.499)	-0.046 (CI = +/-0.137; p = 0.499)	0.188	+1.99%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.248)	0.011 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.100; p = 0.009)	0.574	-0.41%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.156)	0.011 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.102; p = 0.017)	0.581	-0.54%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.201)	0.011 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.106; p = 0.020)	0.576	-0.52%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.109)	0.010 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.108; p = 0.040)	0.586	-0.70%
Frequency	2009.1	-0.008 (CI = +/-0.009; p = 0.101)	0.010 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.112; p = 0.058)	0.584	-0.77%
Frequency	2009.2	-0.012 (CI = +/-0.010; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.111; p = 0.158)	0.621	-1.18%
Frequency	2010.1	-0.013 (CI = +/-0.010; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.116; p = 0.199)	0.616	-1.24%
Frequency	2010.2	-0.017 (CI = +/-0.011; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.115; p = 0.437)	0.652	-1.69%
Frequency	2011.1	-0.017 (CI = +/-0.012; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.121; p = 0.484)	0.640	-1.73%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.121; p = 0.877)	0.673	-2.24%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.127; p = 0.851)	0.655	-2.20%
Frequency	2012.2	-0.029 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.128; p = 0.682)	0.690	-2.82%
Frequency	2013.1	-0.027 (CI = +/-0.016; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.135; p = 0.779)	0.666	-2.70%
Frequency	2013.2	-0.032 (CI = +/-0.018; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.046 (CI = +/-0.142; p = 0.516)	0.673	-3.17%
Frequency	2014.1	-0.031 (CI = +/-0.020; p = 0.003)	0.007 (CI = +/-0.004; p = 0.001)	0.040 (CI = +/-0.152; p = 0.595)	0.645	-3.07%
Frequency	2014.2	-0.036 (CI = +/-0.022; p = 0.002)	0.007 (CI = +/-0.004; p = 0.003)	0.066 (CI = +/-0.161; p = 0.410)	0.645	-3.56%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.009)	0.007 (CI = +/-0.004; p = 0.004)	0.057 (CI = +/-0.174; p = 0.510)	0.609	-3.38%
Frequency	2015.2	-0.038 (CI = +/-0.029; p = 0.012)	0.007 (CI = +/-0.005; p = 0.007)	0.074 (CI = +/-0.188; p = 0.431)	0.593	-3.72%
Frequency	2016.1	-0.035 (CI = +/-0.033; p = 0.041)	0.007 (CI = +/-0.005; p = 0.008)	0.059 (CI = +/-0.204; p = 0.561)	0.547	-3.39%
Frequency	2016.2	-0.036 (CI = +/-0.038; p = 0.065)	0.007 (CI = +/-0.005; p = 0.012)	0.063 (CI = +/-0.221; p = 0.564)	0.514	-3.50%
Frequency	2017.1	-0.028 (CI = +/-0.043; p = 0.202)	0.007 (CI = +/-0.005; p = 0.011)	0.032 (CI = +/-0.238; p = 0.782)	0.450	-2.72%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.248)	0.011 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.100; p = 0.009)	0.574	-0.41%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.156)	0.011 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.102; p = 0.017)	0.581	-0.54%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.201)	0.011 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.106; p = 0.020)	0.576	-0.52%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.109)	0.010 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.108; p = 0.040)	0.586	-0.70%
Frequency	2009.1	-0.008 (CI = +/-0.009; p = 0.101)	0.010 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.112; p = 0.058)	0.584	-0.77%
Frequency	2009.2	-0.012 (CI = +/-0.010; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.111; p = 0.158)	0.621	-1.18%
Frequency	2010.1	-0.013 (CI = +/-0.010; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.116; p = 0.199)	0.616	-1.24%
Frequency	2010.2	-0.017 (CI = +/-0.011; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.115; p = 0.437)	0.652	-1.69%
Frequency	2011.1	-0.017 (CI = +/-0.012; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.121; p = 0.484)	0.640	-1.73%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.121; p = 0.877)	0.673	-2.24%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.127; p = 0.851)	0.655	-2.20%
Frequency	2012.2	-0.029 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.128; p = 0.682)	0.690	-2.82%
Frequency	2013.1	-0.027 (CI = +/-0.016; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.135; p = 0.779)	0.666	-2.70%
Frequency	2013.2	-0.032 (CI = +/-0.018; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.046 (CI = +/-0.142; p = 0.516)	0.673	-3.17%
Frequency	2014.1	-0.031 (CI = +/-0.020; p = 0.003)	0.007 (CI = +/-0.004; p = 0.001)	0.040 (CI = +/-0.152; p = 0.595)	0.645	-3.07%
Frequency	2014.2	-0.036 (CI = +/-0.022; p = 0.002)	0.007 (CI = +/-0.004; p = 0.003)	0.066 (CI = +/-0.161; p = 0.410)	0.645	-3.56%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.009)	0.007 (CI = +/-0.004; p = 0.004)	0.057 (CI = +/-0.174; p = 0.510)	0.609	-3.38%
Frequency	2015.2	-0.038 (CI = +/-0.029; p = 0.012)	0.007 (CI = +/-0.005; p = 0.007)	0.074 (CI = +/-0.188; p = 0.431)	0.593	-3.72%
Frequency	2016.1	-0.035 (CI = +/-0.033; p = 0.041)	0.007 (CI = +/-0.005; p = 0.008)	0.059 (CI = +/-0.204; p = 0.561)	0.547	-3.39%
Frequency	2016.2	-0.036 (CI = +/-0.038; p = 0.065)	0.007 (CI = +/-0.005; p = 0.012)	0.063 (CI = +/-0.221; p = 0.564)	0.514	-3.50%
Frequency	2017.1	-0.028 (CI = +/-0.043; p = 0.202)	0.007 (CI = +/-0.005; p = 0.011)	0.032 (CI = +/-0.238; p = 0.782)	0.450	-2.72%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.069; p = 0.003)	-0.097 (CI = +/-0.125; p = 0.127)	0.248	+1.66%
Loss Cost	2007.2	0.014 (CI = +/-0.008; p = 0.002)	-0.095 (CI = +/-0.068; p = 0.007)	-0.080 (CI = +/-0.123; p = 0.197)	0.186	+1.41%
Loss Cost	2008.1	0.013 (CI = +/-0.009; p = 0.006)	-0.101 (CI = +/-0.070; p = 0.006)	-0.073 (CI = +/-0.125; p = 0.249)	0.174	+1.28%
Loss Cost	2008.2	0.012 (CI = +/-0.010; p = 0.019)	-0.096 (CI = +/-0.072; p = 0.010)	-0.066 (CI = +/-0.128; p = 0.308)	0.132	+1.17%
Loss Cost	2009.1	0.009 (CI = +/-0.010; p = 0.081)	-0.106 (CI = +/-0.073; p = 0.005)	-0.051 (CI = +/-0.128; p = 0.426)	0.127	+0.90%
Loss Cost	2009.2	0.005 (CI = +/-0.010; p = 0.307)	-0.093 (CI = +/-0.072; p = 0.013)	-0.030 (CI = +/-0.127; p = 0.643)	0.069	+0.54%
Loss Cost	2010.1	0.001 (CI = +/-0.011; p = 0.809)	-0.107 (CI = +/-0.071; p = 0.004)	-0.009 (CI = +/-0.125; p = 0.886)	0.095	+0.13%
Loss Cost	2010.2	-0.001 (CI = +/-0.011; p = 0.920)	-0.101 (CI = +/-0.069; p = 0.005)	0.002 (CI = +/-0.120; p = 0.979)	0.092	-0.05%
Loss Cost	2011.1	-0.005 (CI = +/-0.011; p = 0.384)	-0.114 (CI = +/-0.068; p = 0.001)	0.022 (CI = +/-0.118; p = 0.707)	0.145	-0.49%
Loss Cost	2011.2	-0.005 (CI = +/-0.012; p = 0.372)	-0.113 (CI = +/-0.069; p = 0.002)	0.025 (CI = +/-0.119; p = 0.681)	0.148	-0.53%
Loss Cost	2012.1	-0.009 (CI = +/-0.012; p = 0.135)	-0.125 (CI = +/-0.069; p = 0.001)	0.043 (CI = +/-0.119; p = 0.472)	0.199	-0.94%
Loss Cost	2012.2	-0.013 (CI = +/-0.013; p = 0.049)	-0.113 (CI = +/-0.070; p = 0.002)	0.063 (CI = +/-0.121; p = 0.301)	0.209	-1.33%
Loss Cost	2013.1	-0.017 (CI = +/-0.014; p = 0.020)	-0.123 (CI = +/-0.071; p = 0.001)	0.078 (CI = +/-0.123; p = 0.205)	0.242	-1.70%
Loss Cost	2013.2	-0.021 (CI = +/-0.016; p = 0.009)	-0.113 (CI = +/-0.073; p = 0.003)	0.097 (CI = +/-0.127; p = 0.130)	0.259	-2.10%
Loss Cost	2014.1	-0.026 (CI = +/-0.017; p = 0.004)	-0.123 (CI = +/-0.075; p = 0.002)	0.114 (CI = +/-0.130; p = 0.082)	0.288	-2.54%
Loss Cost	2014.2	-0.030 (CI = +/-0.019; p = 0.003)	-0.114 (CI = +/-0.078; p = 0.005)	0.131 (CI = +/-0.135; p = 0.056)	0.304	-2.93%
Loss Cost	2015.1	-0.038 (CI = +/-0.020; p = 0.001)	-0.129 (CI = +/-0.078; p = 0.002)	0.159 (CI = +/-0.146; p = 0.023)	0.366	-3.69%
Loss Cost	2015.2	-0.037 (CI = +/-0.023; p = 0.002)	-0.130 (CI = +/-0.082; p = 0.003)	0.157 (CI = +/-0.143; p = 0.032)	0.360	-3.65%
Loss Cost	2016.1	-0.045 (CI = +/-0.025; p = 0.001)	-0.143 (CI = +/-0.083; p = 0.001)	0.182 (CI = +/-0.146; p = 0.017)	0.389	-4.37%
Loss Cost	2016.2	-0.037 (CI = +/-0.029; p = 0.014)	-0.156 (CI = +/-0.086; p = 0.001)	0.153 (CI = +/-0.155; p = 0.052)	0.379	-3.59%
Loss Cost	2017.1	-0.043 (CI = +/-0.032; p = 0.012)	-0.165 (CI = +/-0.090; p = 0.001)	0.171 (CI = +/-0.162; p = 0.040)	0.375	-4.17%
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.069; p = 0.003)	-0.097 (CI = +/-0.125; p = 0.127)	0.248	+1.66%
Loss Cost	2007.2	0.014 (CI = +/-0.008; p = 0.002)	-0.095 (CI = +/-0.068; p = 0.007)	-0.080 (CI = +/-0.123; p = 0.197)	0.186	+1.41%
Loss Cost	2008.1	0.013 (CI = +/-0.009; p = 0.006)	-0.101 (CI = +/-0.070; p = 0.006)	-0.073 (CI = +/-0.125; p = 0.249)	0.174	+1.28%
Loss Cost	2008.2	0.012 (CI = +/-0.010; p = 0.019)	-0.096 (CI = +/-0.072; p = 0.010)	-0.066 (CI = +/-0.128; p = 0.308)	0.132	+1.17%
Loss Cost	2009.1	0.009 (CI = +/-0.010; p = 0.081)	-0.106 (CI = +/-0.073; p = 0.005)	-0.051 (CI = +/-0.128; p = 0.426)	0.127	+0.90%
Loss Cost	2009.2	0.005 (CI = +/-0.010; p = 0.307)	-0.093 (CI = +/-0.072; p = 0.013)	-0.030 (CI = +/-0.127; p = 0.643)	0.069	+0.54%
Loss Cost	2010.1	0.001 (CI = +/-0.011; p = 0.809)	-0.107 (CI = +/-0.071; p = 0.004)	-0.009 (CI = +/-0.125; p = 0.886)	0.095	+0.13%
Loss Cost	2010.2	-0.001 (CI = +/-0.011; p = 0.920)	-0.101 (CI = +/-0.069; p = 0.005)	0.002 (CI = +/-0.120; p = 0.979)	0.092	-0.05%
Loss Cost	2011.1	-0.005 (CI = +/-0.011; p = 0.384)	-0.114 (CI = +/-0.068; p = 0.001)	0.022 (CI = +/-0.118; p = 0.707)	0.145	-0.49%
Loss Cost	2011.2	-0.005 (CI = +/-0.012; p = 0.372)	-0.113 (CI = +/-0.069; p = 0.002)	0.025 (CI = +/-0.119; p = 0.681)	0.148	-0.53%
Loss Cost	2012.1	-0.009 (CI = +/-0.012; p = 0.135)	-0.125 (CI = +/-0.069; p = 0.001)	0.043 (CI = +/-0.119; p = 0.472)	0.199	-0.94%
Loss Cost	2012.2	-0.013 (CI = +/-0.013; p = 0.049)	-0.113 (CI = +/-0.070; p = 0.002)	0.063 (CI = +/-0.121; p = 0.301)	0.209	-1.33%
Loss Cost	2013.1	-0.017 (CI = +/-0.014; p = 0.020)	-0.123 (CI = +/-0.071; p = 0.001)	0.078 (CI = +/-0.123; p = 0.205)	0.242	-1.70%
Loss Cost	2013.2	-0.021 (CI = +/-0.016; p = 0.009)	-0.113 (CI = +/-0.073; p = 0.003)	0.097 (CI = +/-0.127; p = 0.130)	0.259	-2.10%
Loss Cost	2014.1	-0.026 (CI = +/-0.017; p = 0.004)	-0.123 (CI = +/-0.075; p = 0.002)	0.114 (CI = +/-0.130; p = 0.082)	0.288	-2.54%
Loss Cost	2014.2	-0.030 (CI = +/-0.019; p = 0.003)	-0.114 (CI = +/-0.078; p = 0.005)	0.131 (CI = +/-0.135; p = 0.056)	0.304	-2.93%
Loss Cost	2015.1	-0.038 (CI = +/-0.020; p = 0.001)	-0.129 (CI = +/-0.078; p = 0.002)	0.159 (CI = +/-0.135; p = 0.023)	0.366	-3.69%
Loss Cost	2015.2	-0.037 (CI = +/-0.023; p = 0.002)	-0.130 (CI = +/-0.082; p = 0.003)	0.157 (CI = +/-0.143; p = 0.032)	0.360	-3.65%
Loss Cost	2016.1	-0.045 (CI = +/-0.025; p = 0.001)	-0.143 (CI = +/-0.083; p = 0.001)	0.182 (CI = +/-0.146; p = 0.017)	0.389	-4.37%
Loss Cost	2016.2	-0.037 (CI = +/-0.029; p = 0.014)	-0.156 (CI = +/-0.086; p = 0.001)	0.153 (CI = +/-0.155; p = 0.052)	0.379	-3.59%
Loss Cost	2017.1	-0.043 (CI = +/-0.032; p = 0.012)	-0.165 (CI = +/-0.090; p = 0.001)	0.171 (CI = +/-0.162; p = 0.040)	0.375	-4.17%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.038; p = 0.052)	-0.116 (CI = +/-0.069; p = 0.001)	0.796	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.037; p = 0.017)	-0.106 (CI = +/-0.066; p = 0.002)	0.795	+3.37%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.037; p = 0.016)	-0.108 (CI = +/-0.067; p = 0.002)	0.781	+3.41%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.039; p = 0.020)	-0.109 (CI = +/-0.069; p = 0.002)	0.768	+3.42%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.040; p = 0.024)	-0.109 (CI = +/-0.070; p = 0.003)	0.745	+3.42%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.041; p = 0.019)	-0.104 (CI = +/-0.072; p = 0.005)	0.725	+3.34%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.041; p = 0.036)	-0.098 (CI = +/-0.073; p = 0.009)	0.686	+3.22%
Severity	2010.2	0.033 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.038; p = 0.035)	-0.104 (CI = +/-0.066; p = 0.002)	0.734	+3.34%
Severity	2011.1	0.032 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.038; p = 0.061)	-0.098 (CI = +/-0.066; p = 0.004)	0.694	+3.20%
Severity	2011.2	0.034 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.035; p = 0.128)	-0.114 (CI = +/-0.062; p = 0.001)	0.746	+3.50%
Severity	2012.1	0.033 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.036; p = 0.195)	-0.108 (CI = +/-0.063; p = 0.001)	0.703	+3.37%
Severity	2012.2	0.033 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.038; p = 0.211)	-0.108 (CI = +/-0.066; p = 0.002)	0.673	+3.37%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.039; p = 0.273)	-0.104 (CI = +/-0.068; p = 0.004)	0.623	+3.27%
Severity	2013.2	0.031 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.041; p = 0.218)	-0.098 (CI = +/-0.071; p = 0.008)	0.572	+3.13%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.043; p = 0.269)	-0.095 (CI = +/-0.074; p = 0.013)	0.507	+3.05%
Severity	2014.2	0.028 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.044; p = 0.213)	-0.087 (CI = +/-0.077; p = 0.027)	0.451	+2.87%
Severity	2015.1	0.025 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.045; p = 0.357)	-0.075 (CI = +/-0.079; p = 0.061)	0.332	+2.51%
Severity	2015.2	0.026 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.047; p = 0.420)	-0.079 (CI = +/-0.083; p = 0.061)	0.312	+2.61%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.047; p = 0.537)	-0.070 (CI = +/-0.083; p = 0.094)	0.219	+2.33%
Severity	2016.2	0.028 (CI = +/-0.016; p = 0.001)	0.005 (CI = +/-0.048; p = 0.824)	-0.089 (CI = +/-0.087; p = 0.044)	0.268	+2.89%
Severity	2017.1	0.026 (CI = +/-0.018; p = 0.006)	0.001 (CI = +/-0.049; p = 0.957)	-0.081 (CI = +/-0.088; p = 0.071)	0.174	+2.59%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.038; p = 0.052)	-0.116 (CI = +/-0.069; p = 0.001)	0.796	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.037; p = 0.017)	-0.106 (CI = +/-0.066; p = 0.002)	0.795	+3.37%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.037; p = 0.016)	-0.108 (CI = +/-0.067; p = 0.002)	0.781	+3.41%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.039; p = 0.020)	-0.109 (CI = +/-0.069; p = 0.002)	0.768	+3.42%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.040; p = 0.024)	-0.109 (CI = +/-0.070; p = 0.003)	0.745	+3.42%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.041; p = 0.019)	-0.104 (CI = +/-0.072; p = 0.005)	0.725	+3.34%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.041; p = 0.036)	-0.098 (CI = +/-0.073; p = 0.009)	0.686	+3.22%
Severity	2010.2	0.033 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.038; p = 0.035)	-0.104 (CI = +/-0.066; p = 0.002)	0.734	+3.34%
Severity	2011.1	0.032 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.038; p = 0.061)	-0.098 (CI = +/-0.066; p = 0.004)	0.694	+3.20%
Severity	2011.2	0.034 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.035; p = 0.128)	-0.114 (CI = +/-0.062; p = 0.001)	0.746	+3.50%
Severity	2012.1	0.033 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.036; p = 0.195)	-0.108 (CI = +/-0.063; p = 0.001)	0.703	+3.37%
Severity	2012.2	0.033 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.038; p = 0.211)	-0.108 (CI = +/-0.066; p = 0.002)	0.673	+3.37%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.039; p = 0.273)	-0.104 (CI = +/-0.068; p = 0.004)	0.623	+3.27%
Severity	2013.2	0.031 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.041; p = 0.218)	-0.098 (CI = +/-0.071; p = 0.008)	0.572	+3.13%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.043; p = 0.269)	-0.095 (CI = +/-0.074; p = 0.013)	0.507	+3.05%
Severity	2014.2	0.028 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.044; p = 0.213)	-0.087 (CI = +/-0.077; p = 0.027)	0.451	+2.87%
Severity	2015.1	0.025 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.045; p = 0.357)	-0.075 (CI = +/-0.079; p = 0.061)	0.332	+2.51%
Severity	2015.2	0.026 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.047; p = 0.420)	-0.079 (CI = +/-0.083; p = 0.061)	0.312	+2.61%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.047; p = 0.537)	-0.070 (CI = +/-0.083; p = 0.094)	0.219	+2.33%
Severity	2016.2	0.028 (CI = +/-0.016; p = 0.001)	0.005 (CI = +/-0.048; p = 0.824)	-0.089 (CI = +/-0.087; p = 0.044)	0.268	+2.89%
Severity	2017.1	0.026 (CI = +/-0.018; p = 0.006)	0.001 (CI = +/-0.049; p = 0.957)	-0.081 (CI = +/-0.088; p = 0.071)	0.174	+2.59%
Frequency	2007.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.144 (CI = +/-0.050; p = 0.000)	0.020 (CI = +/-0.091; p = 0.668)	0.525	-1.81%
Frequency	2007.2	-0.019 (CI = +/-0.006; p = 0.000)	-0.140 (CI = +/-0.051; p = 0.000)	0.025 (CI = +/-0.092; p = 0.584)	0.531	-1.89%
Frequency	2008.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.147 (CI = +/-0.052; p = 0.000)	0.035 (CI = +/-0.093; p = 0.452)	0.543	-2.06%
Frequency	2008.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.142 (CI = +/-0.053; p = 0.000)	0.043 (CI = +/-0.094; p = 0.366)	0.552	-2.18%
Frequency	2009.1	-0.025 (CI = +/-0.007; p = 0.000)	-0.152 (CI = +/-0.052; p = 0.000)	0.057 (CI = +/-0.093; p = 0.221)	0.585	-2.44%
Frequency	2009.2	-0.028 (CI = +/-0.008; p = 0.000)	-0.142 (CI = +/-0.052; p = 0.000)	0.074 (CI = +/-0.091; p = 0.109)	0.618	-2.71%
Frequency	2010.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.152 (CI = +/-0.051; p = 0.000)	0.089 (CI = +/-0.090; p = 0.052)	0.644	-2.99%
Frequency	2010.2	-0.033 (CI = +/-0.008; p = 0.000)	-0.141 (CI = +/-0.051; p = 0.000)	0.106 (CI = +/-0.089; p = 0.020)	0.674	-3.28%
Frequency	2011.1	-0.036 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.050; p = 0.000)	0.121 (CI = +/-0.088; p = 0.008)	0.691	-3.58%
Frequency	2011.2	-0.040 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.050; p = 0.000)	0.138 (CI = +/-0.087; p = 0.002)	0.717	-3.89%
Frequency	2012.1	-0.043 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.050; p = 0.000)	0.151 (CI = +/-0.087; p = 0.001)	0.722	-4.17%
Frequency	2012.2	-0.047 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.050; p = 0.000)	0.171 (CI = +/-0.086; p = 0.000)	0.749	-4.55%
Frequency	2013.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.050; p = 0.000)	0.183 (CI = +/-0.087; p = 0.000)	0.742	-4.82%
Frequency	2013.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.052; p = 0.000)	0.195 (CI = +/-0.090; p = 0.000)	0.745	-5.07%
Frequency	2014.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	0.209 (CI = +/-0.091; p = 0.000)	0.741	-5.43%
Frequency	2014.2	-0.058 (CI = +/-0.013; p = 0.000)	-0.142 (CI = +/-0.055; p = 0.000)	0.219 (CI = +/-0.096; p = 0.000)	0.737	-5.64%
Frequency	2015.1	-0.062 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.056; p = 0.000)	0.234 (CI = +/-0.098; p = 0.000)	0.726	-6.05%
Frequency	2015.2	-0.063 (CI = +/-0.017; p = 0.000)	-0.149 (CI = +/-0.060; p = 0.000)	0.236 (CI = +/-0.105; p = 0.000)	0.713	-6.10%
Frequency	2016.1	-0.068 (CI = +/-0.019; p = 0.000)	-0.157 (CI = +/-0.062; p = 0.000)	0.252 (CI = +/-0.109; p = 0.000)	0.693	-6.55%
Frequency	2016.2	-0.065 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.066; p = 0.000)	0.242 (CI = +/-0.117; p = 0.000)	0.674	-6.30%
Frequency	2017.1	-0.068 (CI = +/-0.025; p = 0.000)	-0.166 (CI = +/-0.069; p = 0.000)	0.251 (CI = +/-0.125; p = 0.000)	0.626	-6.59%
Frequency	2007.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.144 (CI = +/-0.050; p = 0.000)	0.020 (CI = +/-0.091; p = 0.668)	0.525	-1.81%
Frequency	2007.2	-0.019 (CI = +/-0.006; p = 0.000)	-0.140 (CI = +/-0.051; p = 0.000)	0.025 (CI = +/-0.092; p = 0.584)	0.531	-1.89%
Frequency	2008.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.147 (CI = +/-0.052; p = 0.000)	0.035 (CI = +/-0.093; p = 0.452)	0.543	-2.06%
Frequency	2008.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.142 (CI = +/-0.053; p = 0.000)	0.043 (CI = +/-0.094; p = 0.366)	0.552	-2.18%
Frequency	2009.1	-0.025 (CI = +/-0.007; p = 0.000)	-0.152 (CI = +/-0.052; p = 0.000)	0.057 (CI = +/-0.093; p = 0.221)	0.585	-2.44%
Frequency	2009.2	-0.028 (CI = +/-0.008; p = 0.000)	-0.142 (CI = +/-0.052; p = 0.000)	0.074 (CI = +/-0.091; p = 0.109)	0.618	-2.71%
Frequency	2010.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.152 (CI = +/-0.051; p = 0.000)	0.089 (CI = +/-0.090; p = 0.052)	0.644	-2.99%
Frequency	2010.2	-0.033 (CI = +/-0.008; p = 0.000)	-0.141 (CI = +/-0.051; p = 0.000)	0.106 (CI = +/-0.089; p = 0.020)	0.674	-3.28%
Frequency	2011.1	-0.036 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.050; p = 0.000)	0.121 (CI = +/-0.088; p = 0.008)	0.691	-3.58%
Frequency	2011.2	-0.040 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.050; p = 0.000)	0.138 (CI = +/-0.087; p = 0.002)	0.717	-3.89%
Frequency	2012.1	-0.043 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.050; p = 0.000)	0.151 (CI = +/-0.087; p = 0.001)	0.722	-4.17%
Frequency	2012.2	-0.047 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.050; p = 0.000)	0.171 (CI = +/-0.086; p = 0.000)	0.749	-4.55%
Frequency	2013.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.050; p = 0.000)	0.183 (CI = +/-0.087; p = 0.000)	0.742	-4.82%
Frequency	2013.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.052; p = 0.000)	0.195 (CI = +/-0.090; p = 0.000)	0.745	-5.07%
Frequency	2014.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.147 (CI = +/-0.053; p = 0.000)	0.209 (CI = +/-0.091; p = 0.000)	0.741	-5.43%
Frequency	2014.2	-0.058 (CI = +/-0.013; p = 0.000)	-0.142 (CI = +/-0.055; p = 0.000)	0.219 (CI = +/-0.096; p = 0.000)	0.737	-5.64%
Frequency	2015.1	-0.062 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.056; p = 0.000)	0.234 (CI = +/-0.098; p = 0.000)	0.726	-6.05%
Frequency	2015.2	-0.063 (CI = +/-0.017; p = 0.000)	-0.149 (CI = +/-0.060; p = 0.000)	0.236 (CI = +/-0.105; p = 0.000)	0.713	-6.10%
Frequency	2016.1	-0.068 (CI = +/-0.019; p = 0.000)	-0.157 (CI = +/-0.062; p = 0.000)	0.252 (CI = +/-0.109; p = 0.000)	0.693	-6.55%
Frequency	2016.2	-0.065 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.066; p = 0.000)	0.242 (CI = +/-0.117; p = 0.000)	0.674	-6.30%
Frequency	2017.1	-0.068 (CI = +/-0.025; p = 0.000)	-0.166 (CI = +/-0.069; p = 0.000)	0.251 (CI = +/-0.125; p = 0.000)	0.626	-6.59%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.016 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.132; p = 0.207)	0.158	+1.66%
Loss Cost	2007.2	0.013 (CI = +/-0.009; p = 0.004)	-0.065 (CI = +/-0.128; p = 0.314)	0.105	+1.35%
Loss Cost	2008.1	0.013 (CI = +/-0.009; p = 0.009)	-0.061 (CI = +/-0.131; p = 0.357)	0.082	+1.28%
Loss Cost	2008.2	0.011 (CI = +/-0.010; p = 0.034)	-0.050 (CI = +/-0.134; p = 0.456)	0.048	+1.09%
Loss Cost	2009.1	0.009 (CI = +/-0.011; p = 0.099)	-0.039 (CI = +/-0.136; p = 0.569)	0.019	+0.90%
Loss Cost	2009.2	0.005 (CI = +/-0.011; p = 0.406)	-0.014 (CI = +/-0.133; p = 0.833)	-0.019	+0.46%
Loss Cost	2010.1	0.001 (CI = +/-0.011; p = 0.821)	0.004 (CI = +/-0.133; p = 0.954)	-0.033	+0.13%
Loss Cost	2010.2	-0.002 (CI = +/-0.012; p = 0.784)	0.019 (CI = +/-0.127; p = 0.764)	-0.034	-0.16%
Loss Cost	2011.1	-0.005 (CI = +/-0.012; p = 0.427)	0.036 (CI = +/-0.129; p = 0.576)	-0.025	-0.49%
Loss Cost	2011.2	-0.007 (CI = +/-0.013; p = 0.302)	0.045 (CI = +/-0.130; p = 0.487)	-0.018	-0.67%
Loss Cost	2012.1	-0.009 (CI = +/-0.014; p = 0.180)	0.058 (CI = +/-0.133; p = 0.381)	-0.003	-0.94%
Loss Cost	2012.2	-0.015 (CI = +/-0.015; p = 0.044)	0.085 (CI = +/-0.132; p = 0.203)	0.046	-1.50%
Loss Cost	2013.1	-0.017 (CI = +/-0.016; p = 0.037)	0.094 (CI = +/-0.137; p = 0.174)	0.054	-1.70%
Loss Cost	2013.2	-0.023 (CI = +/-0.017; p = 0.009)	0.120 (CI = +/-0.138; p = 0.086)	0.110	-2.30%
Loss Cost	2014.1	-0.026 (CI = +/-0.019; p = 0.009)	0.130 (CI = +/-0.144; p = 0.075)	0.113	-2.54%
Loss Cost	2014.2	-0.032 (CI = +/-0.021; p = 0.003)	0.157 (CI = +/-0.147; p = 0.037)	0.165	-3.18%
Loss Cost	2015.1	-0.038 (CI = +/-0.023; p = 0.002)	0.176 (CI = +/-0.153; p = 0.025)	0.189	-3.69%
Loss Cost	2015.2	-0.041 (CI = +/-0.026; p = 0.003)	0.189 (CI = +/-0.160; p = 0.022)	0.186	-4.02%
Loss Cost	2016.1	-0.045 (CI = +/-0.029; p = 0.004)	0.201 (CI = +/-0.169; p = 0.021)	0.181	-4.37%
Loss Cost	2016.2	-0.043 (CI = +/-0.034; p = 0.015)	0.195 (CI = +/-0.181; p = 0.036)	0.126	-4.18%
Loss Cost	2017.1	-0.043 (CI = +/-0.039; p = 0.034)	0.195 (CI = +/-0.194; p = 0.050)	0.092	-4.17%
Loss Cost	2007.1	0.016 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.132; p = 0.207)	0.158	+1.66%
Loss Cost	2007.2	0.013 (CI = +/-0.009; p = 0.004)	-0.065 (CI = +/-0.128; p = 0.314)	0.105	+1.35%
Loss Cost	2008.1	0.013 (CI = +/-0.009; p = 0.009)	-0.061 (CI = +/-0.131; p = 0.357)	0.082	+1.28%
Loss Cost	2008.2	0.011 (CI = +/-0.010; p = 0.034)	-0.050 (CI = +/-0.134; p = 0.456)	0.048	+1.09%
Loss Cost	2009.1	0.009 (CI = +/-0.011; p = 0.099)	-0.039 (CI = +/-0.136; p = 0.569)	0.019	+0.90%
Loss Cost	2009.2	0.005 (CI = +/-0.011; p = 0.406)	-0.014 (CI = +/-0.133; p = 0.833)	-0.019	+0.46%
Loss Cost	2010.1	0.001 (CI = +/-0.011; p = 0.821)	0.004 (CI = +/-0.133; p = 0.954)	-0.033	+0.13%
Loss Cost	2010.2	-0.002 (CI = +/-0.012; p = 0.784)	0.019 (CI = +/-0.127; p = 0.764)	-0.034	-0.16%
Loss Cost	2011.1	-0.005 (CI = +/-0.012; p = 0.427)	0.036 (CI = +/-0.129; p = 0.576)	-0.025	-0.49%
Loss Cost	2011.2	-0.007 (CI = +/-0.013; p = 0.302)	0.045 (CI = +/-0.130; p = 0.487)	-0.018	-0.67%
Loss Cost	2012.1	-0.009 (CI = +/-0.014; p = 0.180)	0.058 (CI = +/-0.133; p = 0.381)	-0.003	-0.94%
Loss Cost	2012.2	-0.015 (CI = +/-0.015; p = 0.044)	0.085 (CI = +/-0.132; p = 0.203)	0.046	-1.50%
Loss Cost	2013.1	-0.017 (CI = +/-0.016; p = 0.037)	0.094 (CI = +/-0.137; p = 0.174)	0.054	-1.70%
Loss Cost	2013.2	-0.023 (CI = +/-0.017; p = 0.009)	0.120 (CI = +/-0.138; p = 0.086)	0.110	-2.30%
Loss Cost	2014.1	-0.026 (CI = +/-0.019; p = 0.009)	0.130 (CI = +/-0.144; p = 0.075)	0.113	-2.54%
Loss Cost	2014.2	-0.032 (CI = +/-0.021; p = 0.003)	0.157 (CI = +/-0.147; p = 0.037)	0.165	-3.18%
Loss Cost	2015.1	-0.038 (CI = +/-0.023; p = 0.002)	0.176 (CI = +/-0.153; p = 0.025)	0.189	-3.69%
Loss Cost	2015.2	-0.041 (CI = +/-0.026; p = 0.003)	0.189 (CI = +/-0.160; p = 0.022)	0.186	-4.02%
Loss Cost	2016.1	-0.045 (CI = +/-0.029; p = 0.004)	0.201 (CI = +/-0.169; p = 0.021)	0.181	-4.37%
Loss Cost	2016.2	-0.043 (CI = +/-0.034; p = 0.015)	0.195 (CI = +/-0.181; p = 0.036)	0.126	-4.18%
Loss Cost	2017.1	-0.043 (CI = +/-0.039; p = 0.034)	0.195 (CI = +/-0.194; p = 0.050)	0.092	-4.17%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.070; p = 0.001)	0.787	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.001)	0.779	+3.40%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.069; p = 0.002)	0.764	+3.41%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	-0.116 (CI = +/-0.071; p = 0.002)	0.750	+3.46%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.072; p = 0.003)	0.727	+3.42%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.074; p = 0.004)	0.702	+3.39%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.075; p = 0.008)	0.665	+3.22%
Severity	2010.2	0.033 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.067; p = 0.002)	0.716	+3.38%
Severity	2011.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.068; p = 0.004)	0.679	+3.20%
Severity	2011.2	0.035 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.062; p = 0.000)	0.739	+3.53%
Severity	2012.1	0.033 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.063; p = 0.001)	0.699	+3.37%
Severity	2012.2	0.033 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.066; p = 0.001)	0.669	+3.40%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.003)	0.621	+3.27%
Severity	2013.2	0.031 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.071; p = 0.006)	0.566	+3.17%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.074; p = 0.011)	0.504	+3.05%
Severity	2014.2	0.029 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.077; p = 0.018)	0.443	+2.94%
Severity	2015.1	0.025 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.078; p = 0.051)	0.335	+2.51%
Severity	2015.2	0.026 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.081; p = 0.045)	0.319	+2.67%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.002)	-0.072 (CI = +/-0.082; p = 0.082)	0.234	+2.33%
Severity	2016.2	0.029 (CI = +/-0.016; p = 0.001)	-0.090 (CI = +/-0.084; p = 0.036)	0.290	+2.91%
Severity	2017.1	0.026 (CI = +/-0.017; p = 0.005)	-0.081 (CI = +/-0.086; p = 0.065)	0.203	+2.59%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.070; p = 0.001)	0.787	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.001)	0.779	+3.40%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.069; p = 0.002)	0.764	+3.41%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	-0.116 (CI = +/-0.071; p = 0.002)	0.750	+3.46%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.072; p = 0.003)	0.727	+3.42%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.074; p = 0.004)	0.702	+3.39%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.075; p = 0.008)	0.665	+3.22%
Severity	2010.2	0.033 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.067; p = 0.002)	0.716	+3.38%
Severity	2011.1	0.032 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.068; p = 0.004)	0.679	+3.20%
Severity	2011.2	0.035 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.062; p = 0.000)	0.739	+3.53%
Severity	2012.1	0.033 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.063; p = 0.001)	0.699	+3.37%
Severity	2012.2	0.033 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.066; p = 0.001)	0.669	+3.40%
Severity	2013.1	0.032 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.003)	0.621	+3.27%
Severity	2013.2	0.031 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.071; p = 0.006)	0.566	+3.17%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.074; p = 0.011)	0.504	+3.05%
Severity	2014.2	0.029 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.077; p = 0.018)	0.443	+2.94%
Severity	2015.1	0.025 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.078; p = 0.051)	0.335	+2.51%
Severity	2015.2	0.026 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.081; p = 0.045)	0.319	+2.67%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.002)	-0.072 (CI = +/-0.082; p = 0.082)	0.234	+2.33%
Severity	2016.2	0.029 (CI = +/-0.016; p = 0.001)	-0.090 (CI = +/-0.084; p = 0.036)	0.290	+2.91%
Severity	2017.1	0.026 (CI = +/-0.017; p = 0.005)	-0.081 (CI = +/-0.086; p = 0.065)	0.203	+2.59%
Frequency	2007.1	-0.018 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.109; p = 0.510)	0.308	-1.81%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.110; p = 0.390)	0.331	-1.99%
Frequency	2008.1	-0.021 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.112; p = 0.356)	0.325	-2.06%
Frequency	2008.2	-0.023 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.112; p = 0.245)	0.354	-2.28%
Frequency	2009.1	-0.025 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.115; p = 0.194)	0.361	-2.44%
Frequency	2009.2	-0.029 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.111; p = 0.082)	0.431	-2.83%
Frequency	2010.1	-0.030 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.113; p = 0.064)	0.431	-2.99%
Frequency	2010.2	-0.035 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.110; p = 0.021)	0.496	-3.42%
Frequency	2011.1	-0.036 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.113; p = 0.017)	0.487	-3.58%
Frequency	2011.2	-0.041 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.110; p = 0.004)	0.547	-4.06%
Frequency	2012.1	-0.043 (CI = +/-0.012; p = 0.000)	0.170 (CI = +/-0.113; p = 0.004)	0.526	-4.17%
Frequency	2012.2	-0.049 (CI = +/-0.012; p = 0.000)	0.197 (CI = +/-0.110; p = 0.001)	0.588	-4.74%
Frequency	2013.1	-0.049 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.114; p = 0.001)	0.556	-4.82%
Frequency	2013.2	-0.055 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.115; p = 0.000)	0.581	-5.31%
Frequency	2014.1	-0.056 (CI = +/-0.016; p = 0.000)	0.228 (CI = +/-0.120; p = 0.000)	0.547	-5.43%
Frequency	2014.2	-0.061 (CI = +/-0.017; p = 0.000)	0.250 (CI = +/-0.123; p = 0.000)	0.562	-5.95%
Frequency	2015.1	-0.062 (CI = +/-0.019; p = 0.000)	0.254 (CI = +/-0.130; p = 0.000)	0.518	-6.05%
Frequency	2015.2	-0.067 (CI = +/-0.022; p = 0.000)	0.272 (CI = +/-0.136; p = 0.000)	0.510	-6.51%
Frequency	2016.1	-0.068 (CI = +/-0.025; p = 0.000)	0.273 (CI = +/-0.145; p = 0.001)	0.452	-6.55%
Frequency	2016.2	-0.071 (CI = +/-0.029; p = 0.000)	0.285 (CI = +/-0.155; p = 0.001)	0.418	-6.89%
Frequency	2017.1	-0.068 (CI = +/-0.034; p = 0.000)	0.276 (CI = +/-0.167; p = 0.002)	0.330	-6.59%
Frequency	2007.1	-0.018 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.109; p = 0.510)	0.308	-1.81%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.110; p = 0.390)	0.331	-1.99%
Frequency	2008.1	-0.021 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.112; p = 0.356)	0.325	-2.06%
Frequency	2008.2	-0.023 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.112; p = 0.245)	0.354	-2.28%
Frequency	2009.1	-0.025 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.115; p = 0.194)	0.361	-2.44%
Frequency	2009.2	-0.029 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.111; p = 0.082)	0.431	-2.83%
Frequency	2010.1	-0.030 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.113; p = 0.064)	0.431	-2.99%
Frequency	2010.2	-0.035 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.110; p = 0.021)	0.496	-3.42%
Frequency	2011.1	-0.036 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.113; p = 0.017)	0.487	-3.58%
Frequency	2011.2	-0.041 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.110; p = 0.004)	0.547	-4.06%
Frequency	2012.1	-0.043 (CI = +/-0.012; p = 0.000)	0.170 (CI = +/-0.113; p = 0.004)	0.526	-4.17%
Frequency	2012.2	-0.049 (CI = +/-0.012; p = 0.000)	0.197 (CI = +/-0.110; p = 0.001)	0.588	-4.74%
Frequency	2013.1	-0.049 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.114; p = 0.001)	0.556	-4.82%
Frequency	2013.2	-0.055 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.115; p = 0.000)	0.581	-5.31%
Frequency	2014.1	-0.056 (CI = +/-0.016; p = 0.000)	0.228 (CI = +/-0.120; p = 0.000)	0.547	-5.43%
Frequency	2014.2	-0.061 (CI = +/-0.017; p = 0.000)	0.250 (CI = +/-0.123; p = 0.000)	0.562	-5.95%
Frequency	2015.1	-0.062 (CI = +/-0.019; p = 0.000)	0.254 (CI = +/-0.130; p = 0.000)	0.518	-6.05%
Frequency	2015.2	-0.067 (CI = +/-0.022; p = 0.000)	0.272 (CI = +/-0.136; p = 0.000)	0.510	-6.51%
Frequency	2016.1	-0.068 (CI = +/-0.025; p = 0.000)	0.273 (CI = +/-0.145; p = 0.001)	0.452	-6.55%
Frequency	2016.2	-0.071 (CI = +/-0.029; p = 0.000)	0.285 (CI = +/-0.155; p = 0.001)	0.418	-6.89%
Frequency	2017.1	-0.068 (CI = +/-0.034; p = 0.000)	0.276 (CI = +/-0.167; p = 0.002)	0.330	-6.59%

Uninsured Automobile

Coverage = UA
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	0.013 (CI = +/-0.018; p = 0.158)	0.030	+1.28%
Loss Cost	2007.2	0.016 (CI = +/-0.019; p = 0.092)	0.056	+1.60%
Loss Cost	2008.1	0.017 (CI = +/-0.020; p = 0.095)	0.056	+1.68%
Loss Cost	2008.2	0.016 (CI = +/-0.021; p = 0.132)	0.042	+1.60%
Loss Cost	2009.1	0.011 (CI = +/-0.021; p = 0.305)	0.003	+1.11%
Loss Cost	2009.2	0.008 (CI = +/-0.023; p = 0.476)	-0.016	+0.80%
Loss Cost	2010.1	0.007 (CI = +/-0.024; p = 0.557)	-0.023	+0.71%
Loss Cost	2010.2	0.004 (CI = +/-0.026; p = 0.758)	-0.033	+0.39%
Loss Cost	2011.1	0.006 (CI = +/-0.027; p = 0.638)	-0.029	+0.64%
Loss Cost	2011.2	0.000 (CI = +/-0.028; p = 0.994)	-0.040	-0.01%
Loss Cost	2012.1	-0.002 (CI = +/-0.031; p = 0.868)	-0.040	-0.25%
Loss Cost	2012.2	-0.009 (CI = +/-0.032; p = 0.562)	-0.028	-0.91%
Loss Cost	2013.1	-0.009 (CI = +/-0.035; p = 0.616)	-0.033	-0.86%
Loss Cost	2013.2	-0.011 (CI = +/-0.038; p = 0.544)	-0.029	-1.13%
Loss Cost	2014.1	-0.015 (CI = +/-0.042; p = 0.473)	-0.023	-1.45%
Loss Cost	2014.2	-0.003 (CI = +/-0.043; p = 0.886)	-0.051	-0.30%
Loss Cost	2015.1	-0.016 (CI = +/-0.045; p = 0.452)	-0.022	-1.62%
Loss Cost	2015.2	-0.012 (CI = +/-0.049; p = 0.616)	-0.043	-1.19%
Loss Cost	2016.1	-0.009 (CI = +/-0.055; p = 0.725)	-0.054	-0.93%
Loss Cost	2016.2	0.008 (CI = +/-0.058; p = 0.774)	-0.061	+0.80%
Loss Cost	2017.1	0.000 (CI = +/-0.065; p = 0.990)	-0.071	+0.04%
Severity	2007.1	0.047 (CI = +/-0.014; p = 0.000)	0.559	+4.83%
Severity	2007.2	0.052 (CI = +/-0.014; p = 0.000)	0.633	+5.36%
Severity	2008.1	0.053 (CI = +/-0.015; p = 0.000)	0.622	+5.46%
Severity	2008.2	0.056 (CI = +/-0.015; p = 0.000)	0.645	+5.80%
Severity	2009.1	0.055 (CI = +/-0.016; p = 0.000)	0.614	+5.64%
Severity	2009.2	0.053 (CI = +/-0.017; p = 0.000)	0.577	+5.43%
Severity	2010.1	0.054 (CI = +/-0.018; p = 0.000)	0.561	+5.53%
Severity	2010.2	0.051 (CI = +/-0.019; p = 0.000)	0.516	+5.23%
Severity	2011.1	0.053 (CI = +/-0.020; p = 0.000)	0.508	+5.41%
Severity	2011.2	0.047 (CI = +/-0.020; p = 0.000)	0.451	+4.78%
Severity	2012.1	0.047 (CI = +/-0.022; p = 0.000)	0.423	+4.81%
Severity	2012.2	0.046 (CI = +/-0.024; p = 0.001)	0.381	+4.69%
Severity	2013.1	0.044 (CI = +/-0.026; p = 0.002)	0.334	+4.53%
Severity	2013.2	0.043 (CI = +/-0.028; p = 0.005)	0.291	+4.41%
Severity	2014.1	0.040 (CI = +/-0.031; p = 0.014)	0.232	+4.09%
Severity	2014.2	0.043 (CI = +/-0.034; p = 0.015)	0.236	+4.43%
Severity	2015.1	0.033 (CI = +/-0.035; p = 0.062)	0.134	+3.36%
Severity	2015.2	0.025 (CI = +/-0.037; p = 0.177)	0.052	+2.53%
Severity	2016.1	0.020 (CI = +/-0.042; p = 0.321)	0.003	+2.03%
Severity	2016.2	0.031 (CI = +/-0.045; p = 0.166)	0.065	+3.10%
Severity	2017.1	0.024 (CI = +/-0.050; p = 0.321)	0.004	+2.44%
Frequency	2007.1	-0.034 (CI = +/-0.012; p = 0.000)	0.491	-3.39%
Frequency	2007.2	-0.036 (CI = +/-0.012; p = 0.000)	0.506	-3.57%
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	0.485	-3.59%
Frequency	2008.2	-0.041 (CI = +/-0.013; p = 0.000)	0.550	-3.97%
Frequency	2009.1	-0.044 (CI = +/-0.013; p = 0.000)	0.591	-4.29%
Frequency	2009.2	-0.045 (CI = +/-0.014; p = 0.000)	0.580	-4.39%
Frequency	2010.1	-0.047 (CI = +/-0.015; p = 0.000)	0.582	-4.57%
Frequency	2010.2	-0.047 (CI = +/-0.016; p = 0.000)	0.559	-4.60%
Frequency	2011.1	-0.046 (CI = +/-0.017; p = 0.000)	0.524	-4.53%
Frequency	2011.2	-0.047 (CI = +/-0.019; p = 0.000)	0.501	-4.58%
Frequency	2012.1	-0.049 (CI = +/-0.020; p = 0.000)	0.507	-4.83%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	0.560	-5.35%
Frequency	2013.1	-0.053 (CI = +/-0.022; p = 0.000)	0.512	-5.15%
Frequency	2013.2	-0.055 (CI = +/-0.024; p = 0.000)	0.495	-5.31%
Frequency	2014.1	-0.055 (CI = +/-0.026; p = 0.000)	0.461	-5.33%
Frequency	2014.2	-0.046 (CI = +/-0.027; p = 0.002)	0.379	-4.52%
Frequency	2015.1	-0.049 (CI = +/-0.029; p = 0.002)	0.379	-4.82%
Frequency	2015.2	-0.037 (CI = +/-0.028; p = 0.013)	0.273	-3.63%
Frequency	2016.1	-0.029 (CI = +/-0.030; p = 0.052)	0.167	-2.90%
Frequency	2016.2	-0.023 (CI = +/-0.032; p = 0.157)	0.071	-2.24%
Frequency	2017.1	-0.024 (CI = +/-0.037; p = 0.189)	0.057	-2.34%

Uninsured Automobile

Coverage = UA
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2016-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.036 (CI = +/-0.038; p = 0.064)	-0.049 (CI = +/-0.071; p = 0.172)	0.056	+3.67%	-1.25%
Loss Cost	2007.2	0.049 (CI = +/-0.040; p = 0.019)	-0.066 (CI = +/-0.072; p = 0.072)	0.121	+4.98%	-1.68%
Loss Cost	2008.1	0.056 (CI = +/-0.044; p = 0.014)	-0.075 (CI = +/-0.075; p = 0.051)	0.140	+5.75%	-1.91%
Loss Cost	2008.2	0.059 (CI = +/-0.048; p = 0.018)	-0.080 (CI = +/-0.080; p = 0.053)	0.128	+6.11%	-2.00%
Loss Cost	2009.1	0.049 (CI = +/-0.053; p = 0.070)	-0.066 (CI = +/-0.085; p = 0.123)	0.051	+4.99%	-1.72%
Loss Cost	2009.2	0.044 (CI = +/-0.059; p = 0.140)	-0.060 (CI = +/-0.092; p = 0.191)	0.011	+4.47%	-1.61%
Loss Cost	2010.1	0.047 (CI = +/-0.067; p = 0.163)	-0.063 (CI = +/-0.100; p = 0.203)	0.002	+4.77%	-1.67%
Loss Cost	2010.2	0.041 (CI = +/-0.076; p = 0.280)	-0.056 (CI = +/-0.109; p = 0.299)	-0.029	+4.16%	-1.55%
Loss Cost	2011.1	0.062 (CI = +/-0.086; p = 0.148)	-0.081 (CI = +/-0.119; p = 0.171)	0.008	+6.40%	-1.92%
Loss Cost	2011.2	0.040 (CI = +/-0.098; p = 0.408)	-0.056 (CI = +/-0.131; p = 0.386)	-0.049	+4.09%	-1.59%
Loss Cost	2012.1	0.037 (CI = +/-0.117; p = 0.519)	-0.053 (CI = +/-0.150; p = 0.476)	-0.061	+3.76%	-1.55%
Loss Cost	2012.2	0.000 (CI = +/-0.138; p = 0.998)	-0.012 (CI = +/-0.171; p = 0.887)	-0.074	+0.02%	-1.16%
Loss Cost	2013.1	0.009 (CI = +/-0.171; p = 0.912)	-0.022 (CI = +/-0.204; p = 0.828)	-0.080	+0.92%	-1.24%
Loss Cost	2013.2	-0.013 (CI = +/-0.220; p = 0.899)	0.003 (CI = +/-0.252; p = 0.984)	-0.080	-1.34%	-1.09%
Loss Cost	2014.1	-0.068 (CI = +/-0.294; p = 0.635)	0.059 (CI = +/-0.326; p = 0.707)	-0.068	-6.55%	-0.82%
Loss Cost	2014.2	0.162 (CI = +/-0.395; p = 0.400)	-0.178 (CI = +/-0.424; p = 0.388)	-0.064	+17.63%	-1.58%
Loss Cost	2015.1	-0.179 (CI = +/-0.614; p = 0.547)	0.169 (CI = +/-0.638; p = 0.583)	-0.062	-16.37%	-0.93%
Loss Cost	2015.2	-0.175 (CI = +/-1.341; p = 0.785)	0.166 (CI = +/-1.361; p = 0.799)	-0.103	-16.09%	-0.93%
Loss Cost	2016.1	-0.009 (CI = +/-0.055; p = 0.725)	NA (CI = +/-NA; p = NA)	-0.054	-0.93%	-0.93%
Loss Cost	2016.2	0.008 (CI = +/-0.058; p = 0.774)	NA (CI = +/-NA; p = NA)	-0.061	+0.80%	+0.80%
Loss Cost	2017.1	0.000 (CI = +/-0.065; p = 0.990)	NA (CI = +/-NA; p = NA)	-0.071	+0.04%	+0.04%
Severity	2007.1	0.051 (CI = +/-0.031; p = 0.002)	-0.007 (CI = +/-0.058; p = 0.804)	0.546	+5.19%	+4.45%
Severity	2007.2	0.066 (CI = +/-0.031; p = 0.000)	-0.028 (CI = +/-0.055; p = 0.302)	0.634	+6.86%	+3.88%
Severity	2008.1	0.071 (CI = +/-0.033; p = 0.000)	-0.035 (CI = +/-0.058; p = 0.226)	0.628	+7.41%	+3.71%
Severity	2008.2	0.085 (CI = +/-0.035; p = 0.000)	-0.053 (CI = +/-0.058; p = 0.072)	0.672	+8.90%	+3.29%
Severity	2009.1	0.084 (CI = +/-0.039; p = 0.000)	-0.052 (CI = +/-0.062; p = 0.098)	0.637	+8.82%	+3.31%
Severity	2009.2	0.082 (CI = +/-0.043; p = 0.001)	-0.049 (CI = +/-0.067; p = 0.148)	0.594	+8.55%	+3.37%
Severity	2010.1	0.091 (CI = +/-0.048; p = 0.001)	-0.060 (CI = +/-0.072; p = 0.097)	0.590	+9.58%	+3.16%
Severity	2010.2	0.087 (CI = +/-0.055; p = 0.003)	-0.055 (CI = +/-0.079; p = 0.167)	0.534	+9.05%	+3.26%
Severity	2011.1	0.104 (CI = +/-0.061; p = 0.002)	-0.075 (CI = +/-0.085; p = 0.083)	0.547	+10.93%	+2.95%
Severity	2011.2	0.084 (CI = +/-0.070; p = 0.021)	-0.051 (CI = +/-0.093; p = 0.265)	0.457	+8.71%	+3.27%
Severity	2012.1	0.096 (CI = +/-0.082; p = 0.023)	-0.066 (CI = +/-0.105; p = 0.208)	0.439	+10.12%	+3.09%
Severity	2012.2	0.105 (CI = +/-0.099; p = 0.038)	-0.076 (CI = +/-0.123; p = 0.213)	0.398	+11.10%	+3.00%
Severity	2013.1	0.116 (CI = +/-0.123; p = 0.062)	-0.088 (CI = +/-0.146; p = 0.227)	0.350	+12.32%	+2.90%
Severity	2013.2	0.140 (CI = +/-0.157; p = 0.076)	-0.114 (CI = +/-0.180; p = 0.203)	0.315	+15.08%	+2.73%
Severity	2014.1	0.156 (CI = +/-0.211; p = 0.138)	-0.130 (CI = +/-0.234; p = 0.259)	0.245	+16.91%	+2.65%
Severity	2014.2	0.341 (CI = +/-0.278; p = 0.019)	-0.321 (CI = +/-0.298; p = 0.036)	0.372	+40.65%	+2.01%
Severity	2015.1	0.335 (CI = +/-0.460; p = 0.143)	-0.315 (CI = +/-0.478; p = 0.183)	0.177	+39.79%	+2.03%
Severity	2015.2	0.332 (CI = +/-1.004; p = 0.494)	-0.312 (CI = +/-1.019; p = 0.526)	0.018	+39.34%	+2.03%
Severity	2016.1	0.020 (CI = +/-0.042; p = 0.321)	NA (CI = +/-NA; p = NA)	0.003	+2.03%	+2.03%
Severity	2016.2	0.031 (CI = +/-0.045; p = 0.166)	NA (CI = +/-NA; p = NA)	0.065	+3.10%	+3.10%
Severity	2017.1	0.024 (CI = +/-0.050; p = 0.321)	NA (CI = +/-NA; p = NA)	0.004	+2.44%	+2.44%
Frequency	2007.1	-0.015 (CI = +/-0.025; p = 0.241)	-0.042 (CI = +/-0.046; p = 0.075)	0.524	-1.45%	-5.45%
Frequency	2007.2	-0.018 (CI = +/-0.027; p = 0.192)	-0.037 (CI = +/-0.048; p = 0.126)	0.527	-1.75%	-5.35%
Frequency	2008.1	-0.016 (CI = +/-0.030; p = 0.294)	-0.040 (CI = +/-0.051; p = 0.121)	0.509	-1.55%	-5.42%
Frequency	2008.2	-0.026 (CI = +/-0.031; p = 0.102)	-0.027 (CI = +/-0.052; p = 0.307)	0.551	-2.56%	-5.13%
Frequency	2009.1	-0.036 (CI = +/-0.034; p = 0.038)	-0.014 (CI = +/-0.054; p = 0.599)	0.581	-3.52%	-4.87%
Frequency	2009.2	-0.038 (CI = +/-0.038; p = 0.047)	-0.011 (CI = +/-0.059; p = 0.701)	0.568	-3.75%	-4.82%
Frequency	2010.1	-0.045 (CI = +/-0.042; p = 0.039)	-0.003 (CI = +/-0.063; p = 0.920)	0.566	-4.38%	-4.68%
Frequency	2010.2	-0.046 (CI = +/-0.048; p = 0.062)	-0.002 (CI = +/-0.070; p = 0.958)	0.542	-4.49%	-4.66%
Frequency	2011.1	-0.042 (CI = +/-0.056; p = 0.135)	-0.007 (CI = +/-0.077; p = 0.858)	0.506	-4.08%	-4.73%
Frequency	2011.2	-0.043 (CI = +/-0.065; p = 0.181)	-0.005 (CI = +/-0.087; p = 0.910)	0.481	-4.25%	-4.71%
Frequency	2012.1	-0.059 (CI = +/-0.076; p = 0.119)	0.013 (CI = +/-0.098; p = 0.780)	0.487	-5.77%	-4.51%
Frequency	2012.2	-0.105 (CI = +/-0.084; p = 0.016)	0.064 (CI = +/-0.104; p = 0.215)	0.572	-9.98%	-4.04%
Frequency	2013.1	-0.107 (CI = +/-0.104; p = 0.045)	0.066 (CI = +/-0.124; p = 0.282)	0.517	-10.14%	-4.02%
Frequency	2013.2	-0.154 (CI = +/-0.129; p = 0.022)	0.116 (CI = +/-0.148; p = 0.118)	0.532	-14.27%	-3.72%
Frequency	2014.1	-0.224 (CI = +/-0.166; p = 0.011)	0.190 (CI = +/-0.184; p = 0.044)	0.544	-20.06%	-3.38%
Frequency	2014.2	-0.179 (CI = +/-0.240; p = 0.134)	0.143 (CI = +/-0.257; p = 0.258)	0.391	-16.37%	-3.53%
Frequency	2015.1	-0.514 (CI = +/-0.329; p = 0.004)	0.484 (CI = +/-0.342; p = 0.008)	0.568	-40.18%	-2.90%
Frequency	2015.2	-0.507 (CI = +/-0.719; p = 0.154)	0.478 (CI = +/-0.730; p = 0.184)	0.311	-39.78%	-2.90%
Frequency	2016.1	-0.029 (CI = +/-0.030; p = 0.052)	NA (CI = +/-NA; p = NA)	0.167	-2.90%	-2.90%
Frequency	2016.2	-0.023 (CI = +/-0.032; p = 0.157)	NA (CI = +/-NA; p = NA)	0.071	-2.24%	-2.24%
Frequency	2017.1	-0.024 (CI = +/-0.037; p = 0.189)	NA (CI = +/-NA; p = NA)	0.057	-2.34%	-2.34%

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	0.031 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.856	+3.11%
Loss Cost	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.850	+3.14%
Loss Cost	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.851	+3.22%
Loss Cost	2008.2	0.031 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.842	+3.13%
Loss Cost	2009.1	0.032 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.842	+3.21%
Loss Cost	2009.2	0.031 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.832	+3.15%
Loss Cost	2010.1	0.031 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.827	+3.19%
Loss Cost	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.836	+2.97%
Loss Cost	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.827	+2.92%
Loss Cost	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.856	+2.64%
Loss Cost	2012.1	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.851	+2.63%
Loss Cost	2012.2	0.024 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.869	+2.41%
Loss Cost	2013.1	0.024 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.867	+2.44%
Loss Cost	2013.2	0.023 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.874	+2.28%
Loss Cost	2014.1	0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.872	+2.27%
Loss Cost	2014.2	0.022 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.870	+2.23%
Loss Cost	2015.1	0.022 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.869	+2.19%
Loss Cost	2015.2	0.022 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.868	+2.23%
Loss Cost	2016.1	0.024 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	+2.42%
Loss Cost	2016.2	0.025 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	+2.50%
Loss Cost	2017.1	0.030 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.915	+3.02%
Severity	2007.1	0.055 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.267)	0.898	+5.66%
Severity	2007.2	0.055 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.264)	0.892	+5.70%
Severity	2008.1	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.162)	0.917	+6.01%
Severity	2008.2	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.135)	0.919	+6.16%
Severity	2009.1	0.063 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.056)	0.944	+6.49%
Severity	2009.2	0.064 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.046)	0.944	+6.63%
Severity	2010.1	0.066 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.947	+6.80%
Severity	2010.2	0.066 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	0.942	+6.81%
Severity	2011.1	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	0.943	+6.96%
Severity	2011.2	0.066 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.033)	0.937	+6.84%
Severity	2012.1	0.067 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.035)	0.932	+6.91%
Severity	2012.2	0.066 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.039)	0.923	+6.84%
Severity	2013.1	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.916	+6.92%
Severity	2013.2	0.065 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.907	+6.74%
Severity	2014.1	0.064 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.893	+6.62%
Severity	2014.2	0.061 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.033)	0.887	+6.29%
Severity	2015.1	0.062 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.874	+6.35%
Severity	2015.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.036)	0.856	+6.13%
Severity	2016.1	0.062 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.858	+6.41%
Severity	2016.2	0.064 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.053)	0.848	+6.58%
Severity	2017.1	0.070 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.047)	0.900	+7.29%
Frequency	2007.1	-0.024 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.794	-2.41%
Frequency	2007.2	-0.025 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.786	-2.42%
Frequency	2008.1	-0.027 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.816	-2.63%
Frequency	2008.2	-0.029 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.848	-2.85%
Frequency	2009.1	-0.031 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.879	-3.08%
Frequency	2009.2	-0.033 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.894	-3.26%
Frequency	2010.1	-0.034 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.896	-3.38%
Frequency	2010.2	-0.037 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.916	-3.60%
Frequency	2011.1	-0.039 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.927	-3.78%
Frequency	2011.2	-0.040 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.933	-3.93%
Frequency	2012.1	-0.041 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.931	-4.00%
Frequency	2012.2	-0.042 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.934	-4.15%
Frequency	2013.1	-0.043 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.928	-4.18%
Frequency	2013.2	-0.043 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.921	-4.17%
Frequency	2014.1	-0.042 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.912	-4.08%
Frequency	2014.2	-0.039 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.911	-3.82%
Frequency	2015.1	-0.040 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.906	-3.91%
Frequency	2015.2	-0.037 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.900	-3.67%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.891	-3.75%
Frequency	2016.2	-0.039 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.880	-3.83%
Frequency	2017.1	-0.041 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.870	-3.98%

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	0.023 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.074; p = 0.019)	0.580	+2.30%
Loss Cost	2007.2	0.023 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.019)	0.563	+2.34%
Loss Cost	2008.1	0.023 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.023)	0.550	+2.34%
Loss Cost	2008.2	0.023 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.080; p = 0.032)	0.507	+2.28%
Loss Cost	2009.1	0.022 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.083; p = 0.036)	0.492	+2.27%
Loss Cost	2009.2	0.022 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.086; p = 0.046)	0.450	+2.23%
Loss Cost	2010.1	0.022 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.089; p = 0.047)	0.431	+2.18%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	-0.082 (CI = +/-0.090; p = 0.074)	0.360	+2.00%
Loss Cost	2011.1	0.018 (CI = +/-0.012; p = 0.003)	-0.088 (CI = +/-0.093; p = 0.062)	0.335	+1.86%
Loss Cost	2011.2	0.016 (CI = +/-0.012; p = 0.010)	-0.078 (CI = +/-0.094; p = 0.098)	0.251	+1.64%
Loss Cost	2012.1	0.015 (CI = +/-0.013; p = 0.024)	-0.083 (CI = +/-0.098; p = 0.092)	0.231	+1.53%
Loss Cost	2012.2	0.014 (CI = +/-0.014; p = 0.056)	-0.076 (CI = +/-0.101; p = 0.131)	0.159	+1.37%
Loss Cost	2013.1	0.013 (CI = +/-0.015; p = 0.090)	-0.079 (CI = +/-0.106; p = 0.136)	0.147	+1.31%
Loss Cost	2013.2	0.012 (CI = +/-0.017; p = 0.141)	-0.076 (CI = +/-0.110; p = 0.169)	0.098	+1.23%
Loss Cost	2014.1	0.011 (CI = +/-0.018; p = 0.215)	-0.079 (CI = +/-0.116; p = 0.169)	0.087	+1.13%
Loss Cost	2014.2	0.012 (CI = +/-0.020; p = 0.223)	-0.082 (CI = +/-0.122; p = 0.173)	0.074	+1.22%
Loss Cost	2015.1	0.011 (CI = +/-0.022; p = 0.319)	-0.087 (CI = +/-0.129; p = 0.176)	0.065	+1.10%
Loss Cost	2015.2	0.014 (CI = +/-0.025; p = 0.264)	-0.095 (CI = +/-0.136; p = 0.158)	0.078	+1.36%
Loss Cost	2016.1	0.015 (CI = +/-0.028; p = 0.267)	-0.090 (CI = +/-0.145; p = 0.206)	0.076	+1.52%
Loss Cost	2016.2	0.020 (CI = +/-0.031; p = 0.194)	-0.102 (CI = +/-0.151; p = 0.168)	0.110	+1.98%
Loss Cost	2017.1	0.026 (CI = +/-0.034; p = 0.129)	-0.085 (CI = +/-0.158; p = 0.268)	0.140	+2.61%
Severity	2007.1	0.053 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.001)	0.925	+5.46%
Severity	2007.2	0.054 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.056; p = 0.001)	0.923	+5.54%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.051; p = 0.001)	0.938	+5.77%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.048; p = 0.000)	0.947	+5.97%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.042; p = 0.000)	0.962	+6.21%
Severity	2009.2	0.062 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.039; p = 0.000)	0.967	+6.39%
Severity	2010.1	0.063 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.039; p = 0.000)	0.967	+6.48%
Severity	2010.2	0.063 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.040; p = 0.000)	0.965	+6.55%
Severity	2011.1	0.064 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.041; p = 0.000)	0.964	+6.61%
Severity	2011.2	0.064 (CI = +/-0.005; p = 0.000)	-0.092 (CI = +/-0.042; p = 0.000)	0.958	+6.57%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.955	+6.54%
Severity	2012.2	0.063 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.046; p = 0.000)	0.948	+6.55%
Severity	2013.1	0.063 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.048; p = 0.001)	0.943	+6.52%
Severity	2013.2	0.062 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.933	+6.44%
Severity	2014.1	0.060 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.049; p = 0.000)	0.933	+6.19%
Severity	2014.2	0.058 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.050; p = 0.001)	0.922	+6.00%
Severity	2015.1	0.058 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.914	+5.92%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.896	+5.87%
Severity	2016.1	0.058 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.004)	0.892	+6.02%
Severity	2016.2	0.062 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.055; p = 0.001)	0.906	+6.44%
Severity	2017.1	0.068 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.048; p = 0.002)	0.938	+7.02%
Frequency	2007.1	-0.030 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.082; p = 0.780)	0.631	-3.00%
Frequency	2007.2	-0.031 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.084; p = 0.744)	0.616	-3.04%
Frequency	2008.1	-0.033 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.083; p = 0.984)	0.652	-3.25%
Frequency	2008.2	-0.035 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.080; p = 0.725)	0.691	-3.48%
Frequency	2009.1	-0.038 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.078; p = 0.993)	0.726	-3.72%
Frequency	2009.2	-0.040 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.077; p = 0.783)	0.744	-3.91%
Frequency	2010.1	-0.041 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.079; p = 0.923)	0.743	-4.03%
Frequency	2010.2	-0.044 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.078; p = 0.686)	0.766	-4.26%
Frequency	2011.1	-0.046 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.078; p = 0.877)	0.774	-4.45%
Frequency	2011.2	-0.047 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.079; p = 0.718)	0.777	-4.62%
Frequency	2012.1	-0.048 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.082; p = 0.794)	0.764	-4.70%
Frequency	2012.2	-0.050 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.084; p = 0.670)	0.761	-4.86%
Frequency	2013.1	-0.050 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.088; p = 0.705)	0.740	-4.89%
Frequency	2013.2	-0.050 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.093; p = 0.712)	0.712	-4.90%
Frequency	2014.1	-0.049 (CI = +/-0.015; p = 0.000)	0.022 (CI = +/-0.097; p = 0.643)	0.675	-4.77%
Frequency	2014.2	-0.046 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.100; p = 0.794)	0.621	-4.52%
Frequency	2015.1	-0.047 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.106; p = 0.827)	0.588	-4.56%
Frequency	2015.2	-0.044 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.110; p = 0.978)	0.518	-4.26%
Frequency	2016.1	-0.043 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.117; p = 0.970)	0.467	-4.25%
Frequency	2016.2	-0.043 (CI = +/-0.026; p = 0.003)	0.001 (CI = +/-0.125; p = 0.993)	0.406	-4.19%
Frequency	2017.1	-0.042 (CI = +/-0.029; p = 0.009)	0.003 (CI = +/-0.136; p = 0.967)	0.339	-4.12%

Collision

Coverage = CL
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	0.030 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.037; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+3.04%
Loss Cost	2007.2	0.031 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.038; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+3.11%
Loss Cost	2008.1	0.031 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.039; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.892	+3.15%
Loss Cost	2008.2	0.031 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.040; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.883	+3.10%
Loss Cost	2009.1	0.031 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.041; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.880	+3.13%
Loss Cost	2009.2	0.031 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.005)	0.011 (CI = +/-0.002; p = 0.000)	0.870	+3.11%
Loss Cost	2010.1	0.031 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.044; p = 0.007)	0.011 (CI = +/-0.002; p = 0.000)	0.865	+3.11%
Loss Cost	2010.2	0.029 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.042; p = 0.012)	0.011 (CI = +/-0.002; p = 0.000)	0.868	+2.93%
Loss Cost	2011.1	0.028 (CI = +/-0.006; p = 0.000)	-0.059 (CI = +/-0.042; p = 0.008)	0.011 (CI = +/-0.002; p = 0.000)	0.866	+2.84%
Loss Cost	2011.2	0.026 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.037; p = 0.012)	0.011 (CI = +/-0.002; p = 0.000)	0.887	+2.61%
Loss Cost	2012.1	0.025 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.011)	0.011 (CI = +/-0.002; p = 0.000)	0.885	+2.55%
Loss Cost	2012.2	0.023 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.036; p = 0.019)	0.011 (CI = +/-0.002; p = 0.000)	0.895	+2.38%
Loss Cost	2013.1	0.023 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.038; p = 0.024)	0.011 (CI = +/-0.002; p = 0.000)	0.893	+2.37%
Loss Cost	2013.2	0.022 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.038; p = 0.042)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+2.25%
Loss Cost	2014.1	0.022 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.040; p = 0.039)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+2.19%
Loss Cost	2014.2	0.022 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.043; p = 0.047)	0.011 (CI = +/-0.002; p = 0.000)	0.892	+2.20%
Loss Cost	2015.1	0.021 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.044; p = 0.039)	0.011 (CI = +/-0.002; p = 0.000)	0.894	+2.09%
Loss Cost	2015.2	0.022 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.046; p = 0.033)	0.011 (CI = +/-0.002; p = 0.000)	0.897	+2.20%
Loss Cost	2016.1	0.023 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.049; p = 0.056)	0.011 (CI = +/-0.002; p = 0.000)	0.898	+2.30%
Loss Cost	2016.2	0.024 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.051; p = 0.042)	0.011 (CI = +/-0.002; p = 0.000)	0.904	+2.48%
Loss Cost	2017.1	0.029 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.046; p = 0.073)	0.010 (CI = +/-0.002; p = 0.000)	0.930	+2.91%
Severity	2007.1	0.054 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.001)	0.001 (CI = +/-0.003; p = 0.399)	0.924	+5.56%
Severity	2007.2	0.055 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.001 (CI = +/-0.003; p = 0.380)	0.922	+5.65%
Severity	2008.1	0.057 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.051; p = 0.001)	0.002 (CI = +/-0.003; p = 0.239)	0.939	+5.91%
Severity	2008.2	0.059 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.000)	0.002 (CI = +/-0.003; p = 0.179)	0.948	+6.11%
Severity	2009.1	0.062 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.002; p = 0.065)	0.965	+6.39%
Severity	2009.2	0.064 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.002; p = 0.037)	0.971	+6.57%
Severity	2010.1	0.065 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.002; p = 0.028)	0.972	+6.68%
Severity	2010.2	0.065 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.002; p = 0.027)	0.970	+6.75%
Severity	2011.1	0.066 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.002; p = 0.024)	0.969	+6.83%
Severity	2011.2	0.066 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.002; p = 0.027)	0.965	+6.78%
Severity	2012.1	0.065 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.962	+6.77%
Severity	2012.2	0.066 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.043; p = 0.000)	0.002 (CI = +/-0.002; p = 0.035)	0.956	+6.78%
Severity	2013.1	0.065 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.002; p = 0.041)	0.952	+6.76%
Severity	2013.2	0.065 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.047; p = 0.001)	0.002 (CI = +/-0.002; p = 0.042)	0.944	+6.67%
Severity	2014.1	0.062 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.045; p = 0.000)	0.002 (CI = +/-0.002; p = 0.036)	0.945	+6.43%
Severity	2014.2	0.060 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.002; p = 0.026)	0.939	+6.23%
Severity	2015.1	0.060 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	0.002 (CI = +/-0.002; p = 0.030)	0.933	+6.15%
Severity	2015.2	0.059 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.050; p = 0.002)	0.002 (CI = +/-0.002; p = 0.032)	0.919	+6.07%
Severity	2016.1	0.060 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.053; p = 0.005)	0.002 (CI = +/-0.002; p = 0.037)	0.916	+6.20%
Severity	2016.2	0.063 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.050; p = 0.002)	0.002 (CI = +/-0.002; p = 0.045)	0.926	+6.55%
Severity	2017.1	0.068 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.041; p = 0.001)	0.002 (CI = +/-0.002; p = 0.025)	0.956	+7.08%
Frequency	2007.1	-0.024 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.062; p = 0.309)	0.009 (CI = +/-0.004; p = 0.000)	0.795	-2.38%
Frequency	2007.2	-0.024 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.064; p = 0.299)	0.009 (CI = +/-0.004; p = 0.000)	0.786	-2.41%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.061; p = 0.481)	0.009 (CI = +/-0.004; p = 0.000)	0.813	-2.61%
Frequency	2008.2	-0.029 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.057; p = 0.233)	0.009 (CI = +/-0.003; p = 0.000)	0.850	-2.84%
Frequency	2009.1	-0.031 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.053; p = 0.414)	0.009 (CI = +/-0.003; p = 0.000)	0.877	-3.06%
Frequency	2009.2	-0.033 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.050; p = 0.214)	0.009 (CI = +/-0.003; p = 0.000)	0.896	-3.25%
Frequency	2010.1	-0.034 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.051; p = 0.305)	0.009 (CI = +/-0.003; p = 0.000)	0.897	-3.34%
Frequency	2010.2	-0.036 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.045; p = 0.104)	0.009 (CI = +/-0.002; p = 0.000)	0.922	-3.57%
Frequency	2011.1	-0.038 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.044; p = 0.187)	0.008 (CI = +/-0.002; p = 0.000)	0.930	-3.74%
Frequency	2011.2	-0.040 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.042; p = 0.079)	0.008 (CI = +/-0.002; p = 0.000)	0.939	-3.91%
Frequency	2012.1	-0.040 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.044; p = 0.107)	0.008 (CI = +/-0.002; p = 0.000)	0.936	-3.95%
Frequency	2012.2	-0.042 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.042; p = 0.045)	0.008 (CI = +/-0.002; p = 0.000)	0.943	-4.12%
Frequency	2013.1	-0.042 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.044; p = 0.054)	0.008 (CI = +/-0.002; p = 0.000)	0.938	-4.11%
Frequency	2013.2	-0.042 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.046; p = 0.058)	0.008 (CI = +/-0.002; p = 0.000)	0.931	-4.14%
Frequency	2014.1	-0.041 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.046; p = 0.034)	0.008 (CI = +/-0.002; p = 0.000)	0.928	-3.98%
Frequency	2014.2	-0.039 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.046; p = 0.061)	0.008 (CI = +/-0.002; p = 0.000)	0.924	-3.79%
Frequency	2015.1	-0.039 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.048; p = 0.084)	0.008 (CI = +/-0.002; p = 0.000)	0.917	-3.83%
Frequency	2015.2	-0.037 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.049; p = 0.144)	0.008 (CI = +/-0.002; p = 0.000)	0.908	-3.65%
Frequency	2016.1	-0.037 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.052; p = 0.177)	0.008 (CI = +/-0.002; p = 0.000)	0.898	-3.67%
Frequency	2016.2	-0.039 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.055; p = 0.142)	0.008 (CI = +/-0.002; p = 0.000)	0.891	-3.82%
Frequency	2017.1	-0.040 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.059; p = 0.190)	0.008 (CI = +/-0.002; p = 0.000)	0.879	-3.89%

Collision

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

Fit	Start Date	Time	Mobility	Excess Inflation	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.094; p = 0.217)	0.858	+3.42%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.096; p = 0.182)	0.854	+3.50%
Loss Cost	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.097; p = 0.109)	0.859	+3.68%
Loss Cost	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.100; p = 0.162)	0.848	+3.57%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.101; p = 0.100)	0.852	+3.76%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.106; p = 0.134)	0.840	+3.70%
Loss Cost	2010.1	0.038 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.109; p = 0.101)	0.838	+3.85%
Loss Cost	2010.2	0.034 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.106; p = 0.226)	0.839	+3.46%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.112; p = 0.268)	0.829	+3.43%
Loss Cost	2011.2	0.028 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.101; p = 0.634)	0.851	+2.85%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.108; p = 0.646)	0.846	+2.85%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.103; p = 0.856)	0.863	+2.32%
Loss Cost	2013.1	0.024 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.110; p = 0.941)	0.861	+2.40%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.009)	0.011 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.112; p = 0.568)	0.870	+1.94%
Loss Cost	2014.1	0.018 (CI = +/-0.016; p = 0.025)	0.010 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.122; p = 0.535)	0.868	+1.84%
Loss Cost	2014.2	0.016 (CI = +/-0.018; p = 0.076)	0.010 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.133; p = 0.453)	0.867	+1.63%
Loss Cost	2015.1	0.014 (CI = +/-0.021; p = 0.187)	0.010 (CI = +/-0.003; p = 0.000)	0.063 (CI = +/-0.146; p = 0.376)	0.868	+1.36%
Loss Cost	2015.2	0.013 (CI = +/-0.025; p = 0.276)	0.010 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.163; p = 0.407)	0.866	+1.31%
Loss Cost	2016.1	0.018 (CI = +/-0.029; p = 0.207)	0.010 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.181; p = 0.626)	0.869	+1.79%
Loss Cost	2016.2	0.019 (CI = +/-0.034; p = 0.251)	0.010 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.206; p = 0.718)	0.868	+1.93%
Loss Cost	2017.1	0.038 (CI = +/-0.034; p = 0.028)	0.011 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.190; p = 0.561)	0.910	+3.92%
Severity	2007.1	0.048 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.911)	0.131 (CI = +/-0.136; p = 0.059)	0.906	+4.95%
Severity	2007.2	0.048 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.903)	0.129 (CI = +/-0.141; p = 0.070)	0.900	+4.97%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.598)	0.093 (CI = +/-0.130; p = 0.153)	0.919	+5.45%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.476)	0.076 (CI = +/-0.131; p = 0.247)	0.920	+5.68%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.187)	0.034 (CI = +/-0.115; p = 0.548)	0.943	+6.26%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.131)	0.018 (CI = +/-0.117; p = 0.760)	0.943	+6.50%
Severity	2010.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.073)	-0.005 (CI = +/-0.116; p = 0.928)	0.945	+6.83%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.079)	-0.007 (CI = +/-0.122; p = 0.901)	0.940	+6.87%
Severity	2011.1	0.070 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	-0.030 (CI = +/-0.124; p = 0.621)	0.941	+7.22%
Severity	2011.2	0.067 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.070)	-0.015 (CI = +/-0.129; p = 0.813)	0.934	+6.98%
Severity	2012.1	0.069 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.062)	-0.026 (CI = +/-0.136; p = 0.692)	0.929	+7.16%
Severity	2012.2	0.068 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.086)	-0.017 (CI = +/-0.145; p = 0.806)	0.920	+7.01%
Severity	2013.1	0.070 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.077)	-0.031 (CI = +/-0.155; p = 0.676)	0.913	+7.26%
Severity	2013.2	0.066 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.004; p = 0.125)	-0.006 (CI = +/-0.163; p = 0.937)	0.902	+6.81%
Severity	2014.1	0.063 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.004; p = 0.182)	0.012 (CI = +/-0.176; p = 0.887)	0.888	+6.47%
Severity	2014.2	0.053 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.004; p = 0.336)	0.068 (CI = +/-0.174; p = 0.421)	0.885	+5.41%
Severity	2015.1	0.053 (CI = +/-0.028; p = 0.001)	0.002 (CI = +/-0.004; p = 0.365)	0.068 (CI = +/-0.193; p = 0.466)	0.870	+5.42%
Severity	2015.2	0.043 (CI = +/-0.030; p = 0.009)	0.001 (CI = +/-0.004; p = 0.577)	0.119 (CI = +/-0.203; p = 0.232)	0.860	+4.40%
Severity	2016.1	0.049 (CI = +/-0.036; p = 0.011)	0.002 (CI = +/-0.005; p = 0.477)	0.089 (CI = +/-0.225; p = 0.409)	0.855	+5.02%
Severity	2016.2	0.052 (CI = +/-0.043; p = 0.020)	0.002 (CI = +/-0.005; p = 0.456)	0.074 (CI = +/-0.254; p = 0.541)	0.841	+5.35%
Severity	2017.1	0.076 (CI = +/-0.041; p = 0.002)	0.003 (CI = +/-0.004; p = 0.154)	-0.035 (CI = +/-0.234; p = 0.752)	0.893	+7.92%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.118; p = 0.003)	0.841	-1.46%
Frequency	2007.2	-0.014 (CI = +/-0.009; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.122; p = 0.003)	0.835	-1.40%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.120; p = 0.007)	0.852	-1.68%
Frequency	2008.2	-0.020 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.146 (CI = +/-0.116; p = 0.015)	0.872	-2.00%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.118 (CI = +/-0.110; p = 0.037)	0.893	-2.36%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.109; p = 0.079)	0.902	-2.63%
Frequency	2010.1	-0.028 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.113; p = 0.132)	0.901	-2.79%
Frequency	2010.2	-0.032 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.108; p = 0.294)	0.917	-3.19%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.106; p = 0.549)	0.925	-3.54%
Frequency	2011.2	-0.039 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.107; p = 0.868)	0.931	-3.86%
Frequency	2012.1	-0.041 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.112; p = 0.969)	0.928	-4.02%
Frequency	2012.2	-0.045 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.114; p = 0.635)	0.931	-4.39%
Frequency	2013.1	-0.046 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.122; p = 0.552)	0.926	-4.53%
Frequency	2013.2	-0.047 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.132; p = 0.561)	0.918	-4.56%
Frequency	2014.1	-0.044 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.143; p = 0.722)	0.908	-4.35%
Frequency	2014.2	-0.037 (CI = +/-0.019; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.143; p = 0.774)	0.907	-3.59%
Frequency	2015.1	-0.039 (CI = +/-0.022; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.157; p = 0.943)	0.900	-3.84%
Frequency	2015.2	-0.030 (CI = +/-0.024; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.160; p = 0.491)	0.897	-2.96%
Frequency	2016.1	-0.031 (CI = +/-0.029; p = 0.035)	0.009 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.181; p = 0.585)	0.886	-3.08%
Frequency	2016.2	-0.033 (CI = +/-0.034; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.205; p = 0.690)	0.872	-3.25%
Frequency	2017.1	-0.038 (CI = +/-0.041; p = 0.068)	0.008 (CI = +/-0.004; p = 0.001)	-0.017 (CI = +/-0.232; p = 0.873)	0.860	-3.70%

Collision

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

Fit	Start Date	Time	Seasonality	Excess Inflation	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.071; p = 0.015)	0.130 (CI = +/-0.137; p = 0.063)	0.612	+1.75%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.001)	-0.090 (CI = +/-0.073; p = 0.017)	0.128 (CI = +/-0.141; p = 0.073)	0.594	+1.77%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	-0.092 (CI = +/-0.075; p = 0.018)	0.131 (CI = +/-0.145; p = 0.073)	0.583	+1.72%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.006)	-0.087 (CI = +/-0.077; p = 0.028)	0.141 (CI = +/-0.148; p = 0.061)	0.549	+1.58%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.014)	-0.090 (CI = +/-0.079; p = 0.027)	0.146 (CI = +/-0.152; p = 0.060)	0.537	+1.50%
Loss Cost	2009.2	0.014 (CI = +/-0.012; p = 0.032)	-0.086 (CI = +/-0.082; p = 0.039)	0.153 (CI = +/-0.156; p = 0.054)	0.504	+1.38%
Loss Cost	2010.1	0.012 (CI = +/-0.013; p = 0.073)	-0.091 (CI = +/-0.084; p = 0.034)	0.163 (CI = +/-0.161; p = 0.047)	0.493	+1.23%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.219)	-0.080 (CI = +/-0.083; p = 0.059)	0.185 (CI = +/-0.159; p = 0.024)	0.458	+0.86%
Loss Cost	2011.1	0.005 (CI = +/-0.015; p = 0.476)	-0.090 (CI = +/-0.084; p = 0.036)	0.204 (CI = +/-0.160; p = 0.014)	0.463	+0.52%
Loss Cost	2011.2	0.000 (CI = +/-0.015; p = 0.996)	-0.076 (CI = +/-0.080; p = 0.062)	0.233 (CI = +/-0.154; p = 0.005)	0.452	+0.00%
Loss Cost	2012.1	-0.004 (CI = +/-0.016; p = 0.644)	-0.086 (CI = +/-0.081; p = 0.039)	0.253 (CI = +/-0.156; p = 0.003)	0.470	-0.36%
Loss Cost	2012.2	-0.009 (CI = +/-0.016; p = 0.288)	-0.074 (CI = +/-0.080; p = 0.067)	0.279 (CI = +/-0.153; p = 0.001)	0.478	-0.86%
Loss Cost	2013.1	-0.013 (CI = +/-0.018; p = 0.155)	-0.084 (CI = +/-0.081; p = 0.043)	0.299 (CI = +/-0.156; p = 0.001)	0.503	-1.25%
Loss Cost	2013.2	-0.017 (CI = +/-0.019; p = 0.069)	-0.073 (CI = +/-0.081; p = 0.073)	0.323 (CI = +/-0.157; p = 0.000)	0.519	-1.73%
Loss Cost	2014.1	-0.024 (CI = +/-0.020; p = 0.022)	-0.087 (CI = +/-0.080; p = 0.035)	0.353 (CI = +/-0.156; p = 0.000)	0.572	-2.35%
Loss Cost	2014.2	-0.027 (CI = +/-0.022; p = 0.019)	-0.080 (CI = +/-0.083; p = 0.056)	0.370 (CI = +/-0.164; p = 0.000)	0.580	-2.70%
Loss Cost	2015.1	-0.037 (CI = +/-0.023; p = 0.004)	-0.098 (CI = +/-0.079; p = 0.019)	0.410 (CI = +/-0.158; p = 0.000)	0.656	-3.60%
Loss Cost	2015.2	-0.040 (CI = +/-0.026; p = 0.006)	-0.093 (CI = +/-0.083; p = 0.030)	0.422 (CI = +/-0.169; p = 0.000)	0.659	-3.88%
Loss Cost	2016.1	-0.047 (CI = +/-0.029; p = 0.004)	-0.105 (CI = +/-0.085; p = 0.019)	0.453 (CI = +/-0.177; p = 0.000)	0.687	-4.62%
Loss Cost	2016.2	-0.050 (CI = +/-0.034; p = 0.008)	-0.102 (CI = +/-0.091; p = 0.030)	0.462 (CI = +/-0.194; p = 0.000)	0.685	-4.85%
Loss Cost	2017.1	-0.052 (CI = +/-0.042; p = 0.018)	-0.106 (CI = +/-0.099; p = 0.038)	0.471 (CI = +/-0.217; p = 0.000)	0.675	-5.08%
Severity	2007.1	0.048 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.136 (CI = +/-0.097; p = 0.008)	0.938	+4.87%
Severity	2007.2	0.048 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.051; p = 0.000)	0.130 (CI = +/-0.099; p = 0.012)	0.935	+4.95%
Severity	2008.1	0.051 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.048; p = 0.000)	0.112 (CI = +/-0.091; p = 0.018)	0.947	+5.23%
Severity	2008.2	0.053 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.045; p = 0.000)	0.096 (CI = +/-0.087; p = 0.031)	0.953	+5.47%
Severity	2009.1	0.056 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.040; p = 0.000)	0.076 (CI = +/-0.076; p = 0.048)	0.966	+5.80%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.037; p = 0.000)	0.062 (CI = +/-0.071; p = 0.084)	0.970	+6.03%
Severity	2010.1	0.059 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.038; p = 0.000)	0.057 (CI = +/-0.073; p = 0.122)	0.969	+6.13%
Severity	2010.2	0.060 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.039; p = 0.000)	0.052 (CI = +/-0.075; p = 0.165)	0.966	+6.21%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.041; p = 0.000)	0.048 (CI = +/-0.077; p = 0.210)	0.964	+6.28%
Severity	2011.2	0.060 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.042; p = 0.000)	0.054 (CI = +/-0.080; p = 0.172)	0.960	+6.16%
Severity	2012.1	0.059 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.043; p = 0.000)	0.059 (CI = +/-0.083; p = 0.154)	0.957	+6.07%
Severity	2012.2	0.059 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.045; p = 0.000)	0.061 (CI = +/-0.087; p = 0.160)	0.951	+6.03%
Severity	2013.1	0.057 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.047; p = 0.000)	0.067 (CI = +/-0.091; p = 0.142)	0.946	+5.92%
Severity	2013.2	0.055 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.048; p = 0.001)	0.077 (CI = +/-0.094; p = 0.103)	0.939	+5.70%
Severity	2014.1	0.050 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.044; p = 0.000)	0.102 (CI = +/-0.086; p = 0.022)	0.947	+5.12%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.040; p = 0.000)	0.125 (CI = +/-0.079; p = 0.004)	0.950	+4.60%
Severity	2015.1	0.041 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.039; p = 0.000)	0.142 (CI = +/-0.079; p = 0.001)	0.953	+4.19%
Severity	2015.2	0.037 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.158 (CI = +/-0.079; p = 0.001)	0.950	+3.79%
Severity	2016.1	0.036 (CI = +/-0.014; p = 0.000)	-0.097 (CI = +/-0.041; p = 0.000)	0.163 (CI = +/-0.086; p = 0.001)	0.947	+3.67%
Severity	2016.2	0.041 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.041; p = 0.000)	0.145 (CI = +/-0.088; p = 0.004)	0.949	+4.15%
Severity	2017.1	0.049 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.038; p = 0.000)	0.116 (CI = +/-0.084; p = 0.011)	0.961	+4.98%
Frequency	2007.1	-0.030 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.083; p = 0.783)	-0.006 (CI = +/-0.161; p = 0.939)	0.620	-2.97%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.086; p = 0.748)	-0.002 (CI = +/-0.166; p = 0.980)	0.604	-3.03%
Frequency	2008.1	-0.034 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.084; p = 0.986)	0.020 (CI = +/-0.162; p = 0.806)	0.641	-3.34%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.081; p = 0.721)	0.044 (CI = +/-0.156; p = 0.566)	0.684	-3.69%
Frequency	2009.1	-0.041 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.078; p = 0.998)	0.069 (CI = +/-0.150; p = 0.351)	0.725	-4.06%
Frequency	2009.2	-0.045 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.077; p = 0.764)	0.091 (CI = +/-0.147; p = 0.215)	0.749	-4.38%
Frequency	2010.1	-0.047 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.078; p = 0.940)	0.106 (CI = +/-0.148; p = 0.153)	0.754	-4.62%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.074; p = 0.647)	0.133 (CI = +/-0.141; p = 0.064)	0.788	-5.04%
Frequency	2011.1	-0.056 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.072; p = 0.903)	0.156 (CI = +/-0.138; p = 0.028)	0.808	-5.42%
Frequency	2011.2	-0.060 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.070; p = 0.651)	0.179 (CI = +/-0.134; p = 0.011)	0.825	-5.80%
Frequency	2012.1	-0.063 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.072; p = 0.820)	0.194 (CI = +/-0.137; p = 0.008)	0.823	-6.06%
Frequency	2012.2	-0.067 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.070; p = 0.569)	0.219 (CI = +/-0.134; p = 0.003)	0.838	-6.50%
Frequency	2013.1	-0.070 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.071; p = 0.720)	0.233 (CI = +/-0.138; p = 0.002)	0.832	-6.76%
Frequency	2013.2	-0.073 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.074; p = 0.606)	0.247 (CI = +/-0.143; p = 0.002)	0.820	-7.02%
Frequency	2014.1	-0.074 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.078; p = 0.660)	0.251 (CI = +/-0.152; p = 0.003)	0.794	-7.10%
Frequency	2014.2	-0.072 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.082; p = 0.722)	0.244 (CI = +/-0.162; p = 0.005)	0.749	-6.97%
Frequency	2015.1	-0.078 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.084; p = 0.923)	0.268 (CI = +/-0.168; p = 0.004)	0.744	-7.48%
Frequency	2015.2	-0.077 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.089; p = 0.954)	0.264 (CI = +/-0.182; p = 0.007)	0.686	-7.39%
Frequency	2016.1	-0.083 (CI = +/-0.032; p = 0.000)	-0.008 (CI = +/-0.093; p = 0.859)	0.290 (CI = +/-0.193; p = 0.006)	0.672	-8.00%
Frequency	2016.2	-0.090 (CI = +/-0.037; p = 0.000)	0.001 (CI = +/-0.097; p = 0.989)	0.317 (CI = +/-0.207; p = 0.006)	0.653	-8.63%
Frequency	2017.1	-0.101 (CI = +/-0.043; p = 0.000)	-0.013 (CI = +/-0.101; p = 0.785)	0.355 (CI = +/-0.222; p = 0.004)	0.645	-9.59%

Collision

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

Fit	Start Date	Time	Excess Inflation	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.001)	0.128 (CI = +/-0.148; p = 0.086)	0.546	+1.80%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.131 (CI = +/-0.152; p = 0.088)	0.526	+1.76%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.003)	0.130 (CI = +/-0.156; p = 0.100)	0.512	+1.78%
Loss Cost	2008.2	0.016 (CI = +/-0.012; p = 0.010)	0.143 (CI = +/-0.158; p = 0.073)	0.483	+1.57%
Loss Cost	2009.1	0.016 (CI = +/-0.012; p = 0.016)	0.144 (CI = +/-0.163; p = 0.082)	0.467	+1.57%
Loss Cost	2009.2	0.014 (CI = +/-0.013; p = 0.045)	0.156 (CI = +/-0.166; p = 0.064)	0.439	+1.37%
Loss Cost	2010.1	0.013 (CI = +/-0.014; p = 0.074)	0.160 (CI = +/-0.172; p = 0.067)	0.419	+1.31%
Loss Cost	2010.2	0.008 (CI = +/-0.015; p = 0.251)	0.187 (CI = +/-0.167; p = 0.030)	0.398	+0.84%
Loss Cost	2011.1	0.006 (CI = +/-0.016; p = 0.435)	0.201 (CI = +/-0.172; p = 0.024)	0.378	+0.61%
Loss Cost	2011.2	0.000 (CI = +/-0.016; p = 0.987)	0.236 (CI = +/-0.162; p = 0.006)	0.387	-0.01%
Loss Cost	2012.1	-0.003 (CI = +/-0.017; p = 0.763)	0.249 (CI = +/-0.168; p = 0.005)	0.382	-0.25%
Loss Cost	2012.2	-0.009 (CI = +/-0.017; p = 0.305)	0.282 (CI = +/-0.162; p = 0.002)	0.413	-0.87%
Loss Cost	2013.1	-0.011 (CI = +/-0.019; p = 0.235)	0.294 (CI = +/-0.168; p = 0.002)	0.416	-1.12%
Loss Cost	2013.2	-0.018 (CI = +/-0.020; p = 0.081)	0.325 (CI = +/-0.167; p = 0.001)	0.457	-1.74%
Loss Cost	2014.1	-0.022 (CI = +/-0.022; p = 0.049)	0.346 (CI = +/-0.172; p = 0.000)	0.477	-2.17%
Loss Cost	2014.2	-0.028 (CI = +/-0.024; p = 0.027)	0.371 (CI = +/-0.177; p = 0.000)	0.505	-2.72%
Loss Cost	2015.1	-0.034 (CI = +/-0.026; p = 0.014)	0.400 (CI = +/-0.182; p = 0.000)	0.537	-3.34%
Loss Cost	2015.2	-0.040 (CI = +/-0.030; p = 0.012)	0.424 (CI = +/-0.192; p = 0.000)	0.558	-3.90%
Loss Cost	2016.1	-0.043 (CI = +/-0.034; p = 0.017)	0.438 (CI = +/-0.207; p = 0.000)	0.561	-4.23%
Loss Cost	2016.2	-0.050 (CI = +/-0.040; p = 0.018)	0.462 (CI = +/-0.224; p = 0.001)	0.573	-4.85%
Loss Cost	2017.1	-0.046 (CI = +/-0.047; p = 0.056)	0.449 (CI = +/-0.248; p = 0.002)	0.564	-4.49%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	0.134 (CI = +/-0.118; p = 0.027)	0.909	+4.92%
Severity	2007.2	0.048 (CI = +/-0.008; p = 0.000)	0.134 (CI = +/-0.121; p = 0.032)	0.903	+4.93%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.111; p = 0.052)	0.921	+5.29%
Severity	2008.2	0.053 (CI = +/-0.008; p = 0.000)	0.100 (CI = +/-0.112; p = 0.079)	0.921	+5.45%
Severity	2009.1	0.057 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.099; p = 0.136)	0.941	+5.87%
Severity	2009.2	0.058 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.100; p = 0.192)	0.940	+6.01%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.101; p = 0.282)	0.940	+6.21%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.104; p = 0.288)	0.934	+6.19%
Severity	2011.1	0.062 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.106; p = 0.394)	0.933	+6.38%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.107; p = 0.282)	0.927	+6.14%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.112; p = 0.326)	0.920	+6.20%
Severity	2012.2	0.058 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.116; p = 0.267)	0.911	+6.01%
Severity	2013.1	0.059 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.122; p = 0.313)	0.903	+6.08%
Severity	2013.2	0.055 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.123; p = 0.195)	0.894	+5.67%
Severity	2014.1	0.052 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.128; p = 0.140)	0.882	+5.34%
Severity	2014.2	0.045 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.120; p = 0.039)	0.885	+4.57%
Severity	2015.1	0.044 (CI = +/-0.019; p = 0.000)	0.131 (CI = +/-0.129; p = 0.046)	0.871	+4.48%
Severity	2015.2	0.037 (CI = +/-0.020; p = 0.001)	0.160 (CI = +/-0.128; p = 0.018)	0.866	+3.77%
Severity	2016.1	0.040 (CI = +/-0.023; p = 0.002)	0.149 (CI = +/-0.138; p = 0.037)	0.860	+4.06%
Severity	2016.2	0.041 (CI = +/-0.027; p = 0.006)	0.146 (CI = +/-0.152; p = 0.059)	0.846	+4.14%
Severity	2017.1	0.054 (CI = +/-0.028; p = 0.001)	0.097 (CI = +/-0.145; p = 0.175)	0.882	+5.55%
Frequency	2007.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.159; p = 0.940)	0.630	-2.98%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.163; p = 0.975)	0.615	-3.02%
Frequency	2008.1	-0.034 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.159; p = 0.803)	0.652	-3.34%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.154; p = 0.564)	0.693	-3.68%
Frequency	2009.1	-0.041 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.147; p = 0.342)	0.735	-4.06%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.144; p = 0.209)	0.757	-4.38%
Frequency	2010.1	-0.047 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.145; p = 0.145)	0.763	-4.62%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.139; p = 0.061)	0.795	-5.04%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.156 (CI = +/-0.135; p = 0.025)	0.816	-5.42%
Frequency	2011.2	-0.060 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.132; p = 0.010)	0.831	-5.80%
Frequency	2012.1	-0.063 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.134; p = 0.006)	0.830	-6.07%
Frequency	2012.2	-0.067 (CI = +/-0.014; p = 0.000)	0.218 (CI = +/-0.131; p = 0.002)	0.843	-6.49%
Frequency	2013.1	-0.070 (CI = +/-0.015; p = 0.000)	0.234 (CI = +/-0.135; p = 0.002)	0.838	-6.78%
Frequency	2013.2	-0.073 (CI = +/-0.017; p = 0.000)	0.246 (CI = +/-0.140; p = 0.002)	0.827	-7.02%
Frequency	2014.1	-0.074 (CI = +/-0.019; p = 0.000)	0.252 (CI = +/-0.148; p = 0.002)	0.803	-7.14%
Frequency	2014.2	-0.072 (CI = +/-0.021; p = 0.000)	0.244 (CI = +/-0.157; p = 0.004)	0.761	-6.97%
Frequency	2015.1	-0.078 (CI = +/-0.023; p = 0.000)	0.268 (CI = +/-0.162; p = 0.003)	0.759	-7.49%
Frequency	2015.2	-0.077 (CI = +/-0.027; p = 0.000)	0.264 (CI = +/-0.175; p = 0.006)	0.705	-7.39%
Frequency	2016.1	-0.083 (CI = +/-0.031; p = 0.000)	0.289 (CI = +/-0.185; p = 0.005)	0.693	-7.97%
Frequency	2016.2	-0.090 (CI = +/-0.035; p = 0.000)	0.317 (CI = +/-0.198; p = 0.004)	0.678	-8.63%
Frequency	2017.1	-0.100 (CI = +/-0.040; p = 0.000)	0.352 (CI = +/-0.211; p = 0.003)	0.670	-9.52%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.059; p = 0.008)	-0.226 (CI = +/-0.105; p = 0.000)	0.730	+3.86%
Loss Cost	2007.2	0.040 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.059; p = 0.005)	-0.239 (CI = +/-0.105; p = 0.000)	0.734	+4.07%
Loss Cost	2008.1	0.041 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.060; p = 0.009)	-0.249 (CI = +/-0.108; p = 0.000)	0.734	+4.23%
Loss Cost	2008.2	0.042 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.062; p = 0.010)	-0.252 (CI = +/-0.112; p = 0.000)	0.706	+4.28%
Loss Cost	2009.1	0.044 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.064; p = 0.017)	-0.263 (CI = +/-0.115; p = 0.000)	0.705	+4.47%
Loss Cost	2009.2	0.045 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.065; p = 0.016)	-0.271 (CI = +/-0.119; p = 0.000)	0.685	+4.60%
Loss Cost	2010.1	0.047 (CI = +/-0.013; p = 0.000)	-0.078 (CI = +/-0.067; p = 0.026)	-0.280 (CI = +/-0.124; p = 0.000)	0.678	+4.77%
Loss Cost	2010.2	0.046 (CI = +/-0.015; p = 0.000)	-0.075 (CI = +/-0.069; p = 0.035)	-0.274 (CI = +/-0.129; p = 0.000)	0.624	+4.66%
Loss Cost	2011.1	0.046 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.073; p = 0.044)	-0.275 (CI = +/-0.136; p = 0.000)	0.600	+4.68%
Loss Cost	2011.2	0.044 (CI = +/-0.018; p = 0.000)	-0.071 (CI = +/-0.075; p = 0.062)	-0.266 (CI = +/-0.141; p = 0.001)	0.528	+4.48%
Loss Cost	2012.1	0.045 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.078; p = 0.086)	-0.273 (CI = +/-0.149; p = 0.001)	0.513	+4.62%
Loss Cost	2012.2	0.045 (CI = +/-0.021; p = 0.000)	-0.067 (CI = +/-0.082; p = 0.100)	-0.271 (CI = +/-0.158; p = 0.002)	0.453	+4.59%
Loss Cost	2013.1	0.048 (CI = +/-0.024; p = 0.000)	-0.061 (CI = +/-0.085; p = 0.150)	-0.286 (CI = +/-0.166; p = 0.002)	0.456	+4.91%
Loss Cost	2013.2	0.050 (CI = +/-0.026; p = 0.001)	-0.064 (CI = +/-0.089; p = 0.145)	-0.294 (CI = +/-0.175; p = 0.002)	0.426	+5.13%
Loss Cost	2014.1	0.053 (CI = +/-0.029; p = 0.001)	-0.058 (CI = +/-0.093; p = 0.206)	-0.307 (CI = +/-0.185; p = 0.003)	0.424	+5.46%
Loss Cost	2014.2	0.059 (CI = +/-0.031; p = 0.001)	-0.067 (CI = +/-0.095; p = 0.151)	-0.329 (CI = +/-0.189; p = 0.002)	0.453	+6.09%
Loss Cost	2015.1	0.063 (CI = +/-0.035; p = 0.002)	-0.061 (CI = +/-0.100; p = 0.220)	-0.343 (CI = +/-0.201; p = 0.002)	0.454	+6.49%
Loss Cost	2015.2	0.072 (CI = +/-0.036; p = 0.001)	-0.074 (CI = +/-0.098; p = 0.129)	-0.370 (CI = +/-0.197; p = 0.001)	0.525	+7.46%
Loss Cost	2016.1	0.082 (CI = +/-0.038; p = 0.000)	-0.056 (CI = +/-0.100; p = 0.245)	-0.399 (CI = +/-0.197; p = 0.001)	0.579	+8.50%
Loss Cost	2016.2	0.091 (CI = +/-0.037; p = 0.000)	-0.073 (CI = +/-0.094; p = 0.115)	-0.419 (CI = +/-0.183; p = 0.000)	0.667	+9.58%
Loss Cost	2017.1	0.106 (CI = +/-0.032; p = 0.000)	-0.045 (CI = +/-0.080; p = 0.242)	-0.447 (CI = +/-0.151; p = 0.000)	0.792	+11.14%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.054; p = 0.001)	0.075 (CI = +/-0.096; p = 0.118)	0.929	+4.92%
Severity	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.055; p = 0.000)	0.068 (CI = +/-0.098; p = 0.166)	0.925	+5.04%
Severity	2008.1	0.053 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.052; p = 0.001)	0.044 (CI = +/-0.092; p = 0.338)	0.938	+5.43%
Severity	2008.2	0.056 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.049; p = 0.000)	0.024 (CI = +/-0.088; p = 0.575)	0.945	+5.77%
Severity	2009.1	0.061 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.043; p = 0.000)	-0.003 (CI = +/-0.077; p = 0.927)	0.960	+6.24%
Severity	2009.2	0.064 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.039; p = 0.000)	-0.022 (CI = +/-0.071; p = 0.525)	0.967	+6.59%
Severity	2010.1	0.066 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.039; p = 0.000)	-0.034 (CI = +/-0.072; p = 0.348)	0.967	+6.80%
Severity	2010.2	0.067 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.040; p = 0.000)	-0.043 (CI = +/-0.073; p = 0.243)	0.966	+6.97%
Severity	2011.1	0.069 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.040; p = 0.000)	-0.053 (CI = +/-0.076; p = 0.164)	0.965	+7.17%
Severity	2011.2	0.069 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.042; p = 0.000)	-0.051 (CI = +/-0.079; p = 0.200)	0.960	+7.13%
Severity	2012.1	0.069 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	-0.051 (CI = +/-0.084; p = 0.220)	0.956	+7.14%
Severity	2012.2	0.070 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.046; p = 0.000)	-0.055 (CI = +/-0.088; p = 0.210)	0.950	+7.23%
Severity	2013.1	0.070 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.048; p = 0.001)	-0.056 (CI = +/-0.094; p = 0.228)	0.944	+7.25%
Severity	2013.2	0.069 (CI = +/-0.015; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	-0.053 (CI = +/-0.099; p = 0.280)	0.934	+7.17%
Severity	2014.1	0.065 (CI = +/-0.016; p = 0.000)	-0.099 (CI = +/-0.051; p = 0.001)	-0.034 (CI = +/-0.100; p = 0.487)	0.931	+6.68%
Severity	2014.2	0.061 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.051; p = 0.001)	-0.022 (CI = +/-0.102; p = 0.658)	0.919	+6.34%
Severity	2015.1	0.060 (CI = +/-0.019; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	-0.017 (CI = +/-0.109; p = 0.744)	0.910	+6.20%
Severity	2015.2	0.059 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.003)	-0.015 (CI = +/-0.115; p = 0.784)	0.890	+6.13%
Severity	2016.1	0.062 (CI = +/-0.023; p = 0.000)	-0.090 (CI = +/-0.061; p = 0.007)	-0.024 (CI = +/-0.121; p = 0.675)	0.885	+6.45%
Severity	2016.2	0.069 (CI = +/-0.022; p = 0.000)	-0.100 (CI = +/-0.057; p = 0.002)	-0.037 (CI = +/-0.112; p = 0.493)	0.902	+7.11%
Severity	2017.1	0.078 (CI = +/-0.019; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.003)	-0.054 (CI = +/-0.091; p = 0.217)	0.941	+8.07%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.022)	0.021 (CI = +/-0.057; p = 0.446)	-0.302 (CI = +/-0.100; p = 0.000)	0.825	-1.01%
Frequency	2007.2	-0.009 (CI = +/-0.009; p = 0.048)	0.019 (CI = +/-0.058; p = 0.516)	-0.307 (CI = +/-0.103; p = 0.000)	0.820	-0.92%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.022)	0.012 (CI = +/-0.058; p = 0.687)	-0.293 (CI = +/-0.104; p = 0.000)	0.829	-1.14%
Frequency	2008.2	-0.014 (CI = +/-0.010; p = 0.007)	0.019 (CI = +/-0.057; p = 0.502)	-0.277 (CI = +/-0.103; p = 0.000)	0.843	-1.40%
Frequency	2009.1	-0.017 (CI = +/-0.010; p = 0.002)	0.011 (CI = +/-0.057; p = 0.701)	-0.260 (CI = +/-0.103; p = 0.000)	0.854	-1.67%
Frequency	2009.2	-0.019 (CI = +/-0.011; p = 0.002)	0.016 (CI = +/-0.058; p = 0.583)	-0.249 (CI = +/-0.106; p = 0.000)	0.858	-1.86%
Frequency	2010.1	-0.019 (CI = +/-0.012; p = 0.003)	0.015 (CI = +/-0.060; p = 0.619)	-0.247 (CI = +/-0.111; p = 0.000)	0.852	-1.90%
Frequency	2010.2	-0.022 (CI = +/-0.013; p = 0.002)	0.021 (CI = +/-0.060; p = 0.481)	-0.232 (CI = +/-0.112; p = 0.000)	0.859	-2.17%
Frequency	2011.1	-0.024 (CI = +/-0.014; p = 0.002)	0.017 (CI = +/-0.063; p = 0.582)	-0.223 (CI = +/-0.117; p = 0.001)	0.857	-2.32%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	0.020 (CI = +/-0.065; p = 0.529)	-0.215 (CI = +/-0.122; p = 0.001)	0.853	-2.47%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.008)	0.023 (CI = +/-0.068; p = 0.494)	-0.221 (CI = +/-0.129; p = 0.002)	0.843	-2.35%
Frequency	2012.2	-0.025 (CI = +/-0.018; p = 0.011)	0.025 (CI = +/-0.070; p = 0.476)	-0.216 (CI = +/-0.136; p = 0.003)	0.836	-2.46%
Frequency	2013.1	-0.022 (CI = +/-0.020; p = 0.035)	0.030 (CI = +/-0.073; p = 0.397)	-0.230 (CI = +/-0.143; p = 0.003)	0.825	-2.18%
Frequency	2013.2	-0.019 (CI = +/-0.022; p = 0.087)	0.026 (CI = +/-0.076; p = 0.483)	-0.241 (CI = +/-0.149; p = 0.003)	0.811	-1.90%
Frequency	2014.1	-0.012 (CI = +/-0.023; p = 0.310)	0.040 (CI = +/-0.075; p = 0.269)	-0.273 (CI = +/-0.148; p = 0.001)	0.813	-1.15%
Frequency	2014.2	-0.002 (CI = +/-0.022; p = 0.830)	0.027 (CI = +/-0.067; p = 0.418)	-0.307 (CI = +/-0.135; p = 0.000)	0.830	-0.23%
Frequency	2015.1	0.003 (CI = +/-0.024; p = 0.813)	0.036 (CI = +/-0.070; p = 0.293)	-0.326 (CI = +/-0.139; p = 0.000)	0.827	+0.28%
Frequency	2015.2	0.012 (CI = +/-0.022; p = 0.242)	0.021 (CI = +/-0.060; p = 0.463)	-0.355 (CI = +/-0.120; p = 0.000)	0.859	+1.26%
Frequency	2016.1	0.019 (CI = +/-0.023; p = 0.091)	0.033 (CI = +/-0.060; p = 0.249)	-0.375 (CI = +/-0.118; p = 0.000)	0.868	+1.93%
Frequency	2016.2	0.023 (CI = +/-0.024; p = 0.059)	0.027 (CI = +/-0.061; p = 0.353)	-0.382 (CI = +/-0.118; p = 0.000)	0.865	+2.30%
Frequency	2017.1	0.028 (CI = +/-0.025; p = 0.029)	0.038 (CI = +/-0.062; p = 0.208)	-0.393 (CI = +/-0.117; p = 0.000)	0.869	+2.85%

Collision

Coverage = CL
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	0.039 (CI = +/-0.010; p = 0.000)	-0.235 (CI = +/-0.115; p = 0.000)	0.674	+3.96%
Loss Cost	2007.2	0.040 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.117; p = 0.000)	0.666	+4.10%
Loss Cost	2008.1	0.043 (CI = +/-0.011; p = 0.000)	-0.259 (CI = +/-0.118; p = 0.000)	0.675	+4.35%
Loss Cost	2008.2	0.042 (CI = +/-0.012; p = 0.000)	-0.257 (CI = +/-0.123; p = 0.000)	0.641	+4.32%
Loss Cost	2009.1	0.045 (CI = +/-0.013; p = 0.000)	-0.274 (CI = +/-0.125; p = 0.000)	0.650	+4.60%
Loss Cost	2009.2	0.046 (CI = +/-0.014; p = 0.000)	-0.277 (CI = +/-0.130; p = 0.000)	0.621	+4.66%
Loss Cost	2010.1	0.048 (CI = +/-0.014; p = 0.000)	-0.292 (CI = +/-0.133; p = 0.000)	0.623	+4.93%
Loss Cost	2010.2	0.046 (CI = +/-0.016; p = 0.000)	-0.280 (CI = +/-0.138; p = 0.000)	0.566	+4.72%
Loss Cost	2011.1	0.048 (CI = +/-0.017; p = 0.000)	-0.288 (CI = +/-0.144; p = 0.000)	0.544	+4.87%
Loss Cost	2011.2	0.045 (CI = +/-0.018; p = 0.000)	-0.273 (CI = +/-0.149; p = 0.001)	0.472	+4.56%
Loss Cost	2012.1	0.047 (CI = +/-0.020; p = 0.000)	-0.286 (CI = +/-0.155; p = 0.001)	0.466	+4.84%
Loss Cost	2012.2	0.046 (CI = +/-0.022; p = 0.000)	-0.279 (CI = +/-0.164; p = 0.002)	0.405	+4.69%
Loss Cost	2013.1	0.050 (CI = +/-0.024; p = 0.000)	-0.300 (CI = +/-0.169; p = 0.001)	0.423	+5.16%
Loss Cost	2013.2	0.051 (CI = +/-0.027; p = 0.001)	-0.304 (CI = +/-0.179; p = 0.002)	0.388	+5.26%
Loss Cost	2014.1	0.056 (CI = +/-0.029; p = 0.001)	-0.323 (CI = +/-0.186; p = 0.002)	0.402	+5.76%
Loss Cost	2014.2	0.061 (CI = +/-0.032; p = 0.001)	-0.342 (CI = +/-0.194; p = 0.002)	0.415	+6.28%
Loss Cost	2015.1	0.067 (CI = +/-0.035; p = 0.001)	-0.361 (CI = +/-0.201; p = 0.001)	0.434	+6.88%
Loss Cost	2015.2	0.075 (CI = +/-0.037; p = 0.001)	-0.387 (CI = +/-0.204; p = 0.001)	0.479	+7.74%
Loss Cost	2016.1	0.086 (CI = +/-0.038; p = 0.000)	-0.418 (CI = +/-0.196; p = 0.000)	0.566	+8.95%
Loss Cost	2016.2	0.095 (CI = +/-0.038; p = 0.000)	-0.438 (CI = +/-0.192; p = 0.000)	0.623	+9.94%
Loss Cost	2017.1	0.109 (CI = +/-0.032; p = 0.000)	-0.462 (CI = +/-0.150; p = 0.000)	0.784	+11.55%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.114; p = 0.256)	0.898	+5.05%
Severity	2007.2	0.050 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.118; p = 0.287)	0.891	+5.08%
Severity	2008.1	0.054 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.109; p = 0.544)	0.912	+5.57%
Severity	2008.2	0.057 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.110; p = 0.739)	0.913	+5.82%
Severity	2009.1	0.062 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.097; p = 0.749)	0.936	+6.40%
Severity	2009.2	0.064 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.098; p = 0.548)	0.937	+6.65%
Severity	2010.1	0.068 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.097; p = 0.324)	0.940	+6.99%
Severity	2010.2	0.068 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.102; p = 0.315)	0.934	+7.05%
Severity	2011.1	0.071 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.102; p = 0.179)	0.936	+7.41%
Severity	2011.2	0.070 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.106; p = 0.257)	0.928	+7.23%
Severity	2012.1	0.072 (CI = +/-0.014; p = 0.000)	-0.069 (CI = +/-0.110; p = 0.206)	0.923	+7.44%
Severity	2012.2	0.071 (CI = +/-0.016; p = 0.000)	-0.066 (CI = +/-0.116; p = 0.252)	0.912	+7.36%
Severity	2013.1	0.074 (CI = +/-0.017; p = 0.000)	-0.077 (CI = +/-0.121; p = 0.199)	0.906	+7.63%
Severity	2013.2	0.071 (CI = +/-0.019; p = 0.000)	-0.066 (CI = +/-0.127; p = 0.290)	0.891	+7.35%
Severity	2014.1	0.070 (CI = +/-0.021; p = 0.000)	-0.060 (CI = +/-0.134; p = 0.358)	0.873	+7.20%
Severity	2014.2	0.064 (CI = +/-0.022; p = 0.000)	-0.039 (CI = +/-0.135; p = 0.553)	0.856	+6.60%
Severity	2015.1	0.066 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.143; p = 0.503)	0.841	+6.82%
Severity	2015.2	0.063 (CI = +/-0.027; p = 0.000)	-0.036 (CI = +/-0.149; p = 0.613)	0.811	+6.48%
Severity	2016.1	0.069 (CI = +/-0.029; p = 0.000)	-0.053 (CI = +/-0.150; p = 0.459)	0.818	+7.14%
Severity	2016.2	0.073 (CI = +/-0.031; p = 0.000)	-0.063 (CI = +/-0.154; p = 0.394)	0.810	+7.60%
Severity	2017.1	0.084 (CI = +/-0.026; p = 0.000)	-0.081 (CI = +/-0.126; p = 0.189)	0.881	+8.78%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.018)	-0.299 (CI = +/-0.099; p = 0.000)	0.827	-1.04%
Frequency	2007.2	-0.009 (CI = +/-0.009; p = 0.045)	-0.306 (CI = +/-0.102; p = 0.000)	0.823	-0.93%
Frequency	2008.1	-0.012 (CI = +/-0.010; p = 0.018)	-0.292 (CI = +/-0.102; p = 0.000)	0.834	-1.15%
Frequency	2008.2	-0.014 (CI = +/-0.010; p = 0.006)	-0.276 (CI = +/-0.102; p = 0.000)	0.846	-1.41%
Frequency	2009.1	-0.017 (CI = +/-0.010; p = 0.002)	-0.258 (CI = +/-0.101; p = 0.000)	0.859	-1.69%
Frequency	2009.2	-0.019 (CI = +/-0.011; p = 0.001)	-0.248 (CI = +/-0.104; p = 0.000)	0.861	-1.87%
Frequency	2010.1	-0.019 (CI = +/-0.012; p = 0.002)	-0.244 (CI = +/-0.109; p = 0.000)	0.856	-1.92%
Frequency	2010.2	-0.022 (CI = +/-0.013; p = 0.001)	-0.230 (CI = +/-0.111; p = 0.000)	0.862	-2.18%
Frequency	2011.1	-0.024 (CI = +/-0.014; p = 0.001)	-0.220 (CI = +/-0.115; p = 0.001)	0.861	-2.36%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	-0.213 (CI = +/-0.120; p = 0.001)	0.856	-2.49%
Frequency	2012.1	-0.025 (CI = +/-0.016; p = 0.005)	-0.217 (CI = +/-0.127; p = 0.002)	0.847	-2.42%
Frequency	2012.2	-0.025 (CI = +/-0.018; p = 0.009)	-0.214 (CI = +/-0.134; p = 0.003)	0.839	-2.49%
Frequency	2013.1	-0.023 (CI = +/-0.020; p = 0.025)	-0.222 (CI = +/-0.140; p = 0.003)	0.827	-2.30%
Frequency	2013.2	-0.020 (CI = +/-0.022; p = 0.075)	-0.238 (CI = +/-0.146; p = 0.003)	0.816	-1.95%
Frequency	2014.1	-0.014 (CI = +/-0.023; p = 0.234)	-0.262 (CI = +/-0.147; p = 0.001)	0.810	-1.35%
Frequency	2014.2	-0.003 (CI = +/-0.022; p = 0.777)	-0.303 (CI = +/-0.133; p = 0.000)	0.833	-0.30%
Frequency	2015.1	0.001 (CI = +/-0.024; p = 0.960)	-0.315 (CI = +/-0.138; p = 0.000)	0.825	+0.06%
Frequency	2015.2	0.012 (CI = +/-0.021; p = 0.260)	-0.350 (CI = +/-0.117; p = 0.000)	0.863	+1.18%
Frequency	2016.1	0.017 (CI = +/-0.022; p = 0.133)	-0.364 (CI = +/-0.117; p = 0.000)	0.865	+1.68%
Frequency	2016.2	0.022 (CI = +/-0.023; p = 0.068)	-0.375 (CI = +/-0.116; p = 0.000)	0.866	+2.18%
Frequency	2017.1	0.025 (CI = +/-0.025; p = 0.047)	-0.381 (CI = +/-0.118; p = 0.000)	0.861	+2.54%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.033 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.037; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.077; p = 0.155)	0.898	+3.33%
Loss Cost	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.077; p = 0.093)	0.900	+3.47%
Loss Cost	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.037; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.078; p = 0.069)	0.900	+3.57%
Loss Cost	2008.2	0.035 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.038; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.081; p = 0.092)	0.890	+3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.083; p = 0.072)	0.890	+3.63%
Loss Cost	2009.2	0.036 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.041; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.087; p = 0.082)	0.880	+3.64%
Loss Cost	2010.1	0.036 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.091; p = 0.081)	0.876	+3.69%
Loss Cost	2010.2	0.033 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.041; p = 0.010)	0.012 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.089; p = 0.168)	0.873	+3.41%
Loss Cost	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.042; p = 0.009)	0.012 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.092; p = 0.248)	0.868	+3.27%
Loss Cost	2011.2	0.028 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.038; p = 0.013)	0.011 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.084; p = 0.540)	0.883	+2.83%
Loss Cost	2012.1	0.027 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.013)	0.011 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.089; p = 0.651)	0.880	+2.73%
Loss Cost	2012.2	0.023 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.022)	0.011 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.085; p = 0.943)	0.889	+2.35%
Loss Cost	2013.1	0.023 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.039; p = 0.028)	0.011 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.091; p = 0.917)	0.887	+2.32%
Loss Cost	2013.2	0.020 (CI = +/-0.012; p = 0.002)	-0.040 (CI = +/-0.039; p = 0.047)	0.010 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.094; p = 0.652)	0.889	+2.03%
Loss Cost	2014.1	0.018 (CI = +/-0.013; p = 0.010)	-0.043 (CI = +/-0.041; p = 0.040)	0.010 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.100; p = 0.522)	0.890	+1.83%
Loss Cost	2014.2	0.018 (CI = +/-0.015; p = 0.023)	-0.043 (CI = +/-0.044; p = 0.052)	0.010 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.109; p = 0.540)	0.888	+1.81%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.092)	-0.048 (CI = +/-0.045; p = 0.037)	0.010 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.115; p = 0.368)	0.893	+1.43%
Loss Cost	2015.2	0.016 (CI = +/-0.019; p = 0.091)	-0.051 (CI = +/-0.047; p = 0.037)	0.010 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.124; p = 0.495)	0.894	+1.63%
Loss Cost	2016.1	0.018 (CI = +/-0.022; p = 0.104)	-0.049 (CI = +/-0.051; p = 0.060)	0.010 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.137; p = 0.614)	0.893	+1.82%
Loss Cost	2016.2	0.022 (CI = +/-0.025; p = 0.082)	-0.053 (CI = +/-0.053; p = 0.051)	0.010 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.147; p = 0.814)	0.896	+2.22%
Loss Cost	2017.1	0.033 (CI = +/-0.025; p = 0.013)	-0.041 (CI = +/-0.048; p = 0.090)	0.011 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.135; p = 0.679)	0.925	+3.36%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.053; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.711)	0.122 (CI = +/-0.110; p = 0.031)	0.933	+4.90%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.054; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.784)	0.114 (CI = +/-0.113; p = 0.048)	0.930	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.001)	0.000 (CI = +/-0.003; p = 0.899)	0.088 (CI = +/-0.105; p = 0.097)	0.943	+5.38%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.047; p = 0.000)	0.001 (CI = +/-0.003; p = 0.665)	0.065 (CI = +/-0.100; p = 0.192)	0.949	+5.70%
Severity	2009.1	0.060 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.001 (CI = +/-0.003; p = 0.276)	0.035 (CI = +/-0.086; p = 0.412)	0.965	+6.15%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.003; p = 0.126)	0.013 (CI = +/-0.080; p = 0.741)	0.970	+6.48%
Severity	2010.1	0.065 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.003; p = 0.079)	0.001 (CI = +/-0.081; p = 0.976)	0.971	+6.67%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.003; p = 0.061)	-0.009 (CI = +/-0.083; p = 0.833)	0.969	+6.82%
Severity	2011.1	0.068 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	-0.019 (CI = +/-0.085; p = 0.654)	0.968	+6.99%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.040; p = 0.000)	0.003 (CI = +/-0.003; p = 0.058)	-0.014 (CI = +/-0.090; p = 0.752)	0.964	+6.91%
Severity	2012.1	0.067 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.042; p = 0.000)	0.003 (CI = +/-0.003; p = 0.072)	-0.013 (CI = +/-0.095; p = 0.783)	0.960	+6.89%
Severity	2012.2	0.067 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.001)	0.003 (CI = +/-0.003; p = 0.079)	-0.015 (CI = +/-0.101; p = 0.766)	0.954	+6.92%
Severity	2013.1	0.067 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.047; p = 0.001)	0.003 (CI = +/-0.003; p = 0.098)	-0.014 (CI = +/-0.109; p = 0.797)	0.949	+6.90%
Severity	2013.2	0.065 (CI = +/-0.014; p = 0.000)	-0.085 (CI = +/-0.048; p = 0.002)	0.002 (CI = +/-0.003; p = 0.132)	-0.004 (CI = +/-0.116; p = 0.945)	0.941	+6.72%
Severity	2014.1	0.059 (CI = +/-0.015; p = 0.000)	-0.094 (CI = +/-0.047; p = 0.001)	0.002 (CI = +/-0.003; p = 0.243)	0.026 (CI = +/-0.114; p = 0.630)	0.942	+6.11%
Severity	2014.2	0.054 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.045; p = 0.001)	0.001 (CI = +/-0.003; p = 0.360)	0.055 (CI = +/-0.112; p = 0.314)	0.939	+5.52%
Severity	2015.1	0.051 (CI = +/-0.018; p = 0.000)	-0.091 (CI = +/-0.047; p = 0.001)	0.001 (CI = +/-0.003; p = 0.496)	0.071 (CI = +/-0.119; p = 0.226)	0.935	+5.18%
Severity	2015.2	0.047 (CI = +/-0.019; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.002)	0.001 (CI = +/-0.003; p = 0.612)	0.088 (CI = +/-0.127; p = 0.157)	0.925	+4.80%
Severity	2016.1	0.048 (CI = +/-0.023; p = 0.001)	-0.085 (CI = +/-0.052; p = 0.004)	0.001 (CI = +/-0.003; p = 0.597)	0.083 (CI = +/-0.140; p = 0.220)	0.919	+4.91%
Severity	2016.2	0.055 (CI = +/-0.024; p = 0.000)	-0.093 (CI = +/-0.051; p = 0.002)	0.001 (CI = +/-0.003; p = 0.449)	0.054 (CI = +/-0.141; p = 0.424)	0.925	+5.66%
Severity	2017.1	0.067 (CI = +/-0.022; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.002)	0.002 (CI = +/-0.003; p = 0.173)	0.007 (CI = +/-0.122; p = 0.896)	0.952	+6.95%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.031 (CI = +/-0.055; p = 0.251)	0.012 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.114; p = 0.004)	0.840	-1.49%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.030 (CI = +/-0.056; p = 0.280)	0.012 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.118; p = 0.004)	0.833	-1.46%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.055; p = 0.427)	0.012 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.116; p = 0.009)	0.848	-1.72%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.052; p = 0.220)	0.011 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.110; p = 0.019)	0.873	-2.05%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.050; p = 0.373)	0.011 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.106; p = 0.040)	0.892	-2.38%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.048; p = 0.213)	0.010 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.103; p = 0.085)	0.904	-2.67%
Frequency	2010.1	-0.028 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.049; p = 0.281)	0.010 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.107; p = 0.128)	0.902	-2.79%
Frequency	2010.2	-0.032 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.045; p = 0.109)	0.010 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.099; p = 0.281)	0.923	-3.19%
Frequency	2011.1	-0.035 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.045; p = 0.186)	0.009 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.098; p = 0.478)	0.928	-3.48%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.043; p = 0.086)	0.009 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.095; p = 0.807)	0.937	-3.82%
Frequency	2012.1	-0.040 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.045; p = 0.115)	0.009 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.101; p = 0.890)	0.933	-3.89%
Frequency	2012.2	-0.044 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.043; p = 0.050)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.098; p = 0.713)	0.940	-4.28%
Frequency	2013.1	-0.044 (CI = +/-0.013; p = 0.000)	0.043 (CI = +/-0.045; p = 0.062)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.105; p = 0.723)	0.935	-4.29%
Frequency	2013.2	-0.045 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.047; p = 0.063)	0.008 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.113; p = 0.655)	0.928	-4.39%
Frequency	2014.1	-0.041 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.048; p = 0.040)	0.008 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.117; p = 0.934)	0.924	-4.04%
Frequency	2014.2	-0.036 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.047; p = 0.069)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.117; p = 0.683)	0.920	-3.52%
Frequency	2015.1	-0.036 (CI = +/-0.019; p = 0.001)	0.043 (CI = +/-0.050; p = 0.091)	0.009 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.128; p = 0.733)	0.913	-3.57%
Frequency	2015.2	-0.031 (CI = +/-0.020; p = 0.006)	0.035 (CI = +/-0.050; p = 0.151)	0.009 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.131; p = 0.448)	0.906	-3.02%
Frequency	2016.1	-0.030 (CI = +/-0.024; p = 0.017)	0.036 (CI = +/-0.054; p = 0.170)	0.009 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.145; p = 0.463)	0.895	-2.95%
Frequency	2016.2	-0.033 (CI = +/-0.027; p = 0.020)	0.040 (CI = +/-0.057; p = 0.155)	0.009 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.157; p = 0.613)	0.885	-3.26%
Frequency	2017.1	-0.034 (CI = +/-0.032; p = 0.037)	0.039 (CI = +/-0.062; p = 0.198)	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.174; p = 0.680)	0.870	-3.36%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.090; p = 0.225)	0.858	+3.40%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.093; p = 0.191)	0.853	+3.48%
Loss Cost	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.093; p = 0.119)	0.859	+3.65%
Loss Cost	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.095; p = 0.173)	0.847	+3.54%
Loss Cost	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.097; p = 0.112)	0.851	+3.71%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.101; p = 0.146)	0.839	+3.65%
Loss Cost	2010.1	0.037 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.104; p = 0.114)	0.837	+3.79%
Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.100; p = 0.239)	0.839	+3.42%
Loss Cost	2011.1	0.033 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.105; p = 0.281)	0.829	+3.38%
Loss Cost	2011.2	0.028 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.094; p = 0.619)	0.851	+2.84%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.100; p = 0.631)	0.846	+2.85%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.095; p = 0.921)	0.862	+2.36%
Loss Cost	2013.1	0.024 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.101; p = 1.000)	0.861	+2.44%
Loss Cost	2013.2	0.020 (CI = +/-0.013; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.102; p = 0.661)	0.869	+2.04%
Loss Cost	2014.1	0.020 (CI = +/-0.014; p = 0.011)	0.011 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.110; p = 0.636)	0.867	+1.98%
Loss Cost	2014.2	0.018 (CI = +/-0.016; p = 0.033)	0.010 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.118; p = 0.565)	0.865	+1.82%
Loss Cost	2015.1	0.016 (CI = +/-0.019; p = 0.083)	0.010 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.128; p = 0.500)	0.865	+1.64%
Loss Cost	2015.2	0.016 (CI = +/-0.022; p = 0.125)	0.010 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.140; p = 0.541)	0.863	+1.66%
Loss Cost	2016.1	0.021 (CI = +/-0.024; p = 0.092)	0.011 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.150; p = 0.750)	0.868	+2.08%
Loss Cost	2016.2	0.022 (CI = +/-0.028; p = 0.115)	0.011 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.165; p = 0.834)	0.867	+2.24%
Loss Cost	2017.1	0.036 (CI = +/-0.027; p = 0.013)	0.011 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.147; p = 0.612)	0.910	+3.62%
Severity	2007.1	0.049 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.977)	0.122 (CI = +/-0.131; p = 0.067)	0.906	+5.00%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.965)	0.120 (CI = +/-0.135; p = 0.079)	0.899	+5.02%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.651)	0.087 (CI = +/-0.124; p = 0.164)	0.919	+5.48%
Severity	2008.2	0.056 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.521)	0.071 (CI = +/-0.126; p = 0.258)	0.920	+5.71%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.212)	0.033 (CI = +/-0.110; p = 0.542)	0.943	+6.27%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.150)	0.018 (CI = +/-0.111; p = 0.741)	0.943	+6.50%
Severity	2010.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.085)	-0.002 (CI = +/-0.110; p = 0.968)	0.945	+6.81%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.092)	-0.004 (CI = +/-0.115; p = 0.944)	0.940	+6.84%
Severity	2011.1	0.069 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.055)	-0.024 (CI = +/-0.116; p = 0.679)	0.941	+7.16%
Severity	2011.2	0.067 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.082)	-0.010 (CI = +/-0.121; p = 0.865)	0.934	+6.93%
Severity	2012.1	0.069 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.075)	-0.019 (CI = +/-0.127; p = 0.753)	0.929	+7.10%
Severity	2012.2	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.101)	-0.011 (CI = +/-0.134; p = 0.861)	0.919	+6.95%
Severity	2013.1	0.069 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	-0.023 (CI = +/-0.142; p = 0.744)	0.913	+7.16%
Severity	2013.2	0.065 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.142)	-0.001 (CI = +/-0.148; p = 0.985)	0.902	+6.75%
Severity	2014.1	0.063 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.004; p = 0.196)	0.014 (CI = +/-0.158; p = 0.857)	0.888	+6.45%
Severity	2014.2	0.054 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.004; p = 0.327)	0.057 (CI = +/-0.154; p = 0.448)	0.884	+5.56%
Severity	2015.1	0.054 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.004; p = 0.347)	0.055 (CI = +/-0.168; p = 0.495)	0.870	+5.60%
Severity	2015.2	0.047 (CI = +/-0.027; p = 0.002)	0.001 (CI = +/-0.004; p = 0.495)	0.089 (CI = +/-0.174; p = 0.292)	0.857	+4.84%
Severity	2016.1	0.052 (CI = +/-0.030; p = 0.002)	0.002 (CI = +/-0.004; p = 0.411)	0.066 (CI = +/-0.186; p = 0.460)	0.854	+5.39%
Severity	2016.2	0.055 (CI = +/-0.035; p = 0.005)	0.002 (CI = +/-0.005; p = 0.393)	0.054 (CI = +/-0.204; p = 0.578)	0.840	+5.70%
Severity	2017.1	0.072 (CI = +/-0.033; p = 0.000)	0.003 (CI = +/-0.004; p = 0.177)	-0.010 (CI = +/-0.181; p = 0.907)	0.892	+7.47%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.115; p = 0.004)	0.838	-1.52%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.118; p = 0.004)	0.832	-1.47%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.116; p = 0.008)	0.850	-1.74%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.111; p = 0.018)	0.870	-2.06%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.105; p = 0.040)	0.892	-2.41%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.104; p = 0.082)	0.902	-2.67%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.107; p = 0.133)	0.901	-2.83%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.102; p = 0.280)	0.917	-3.20%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.100; p = 0.506)	0.926	-3.53%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.100; p = 0.790)	0.931	-3.83%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.104; p = 0.937)	0.928	-3.97%
Frequency	2012.2	-0.044 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.106; p = 0.756)	0.931	-4.29%
Frequency	2013.1	-0.045 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.112; p = 0.680)	0.925	-4.40%
Frequency	2013.2	-0.045 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.121; p = 0.693)	0.917	-4.41%
Frequency	2014.1	-0.043 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.129; p = 0.853)	0.907	-4.20%
Frequency	2014.2	-0.036 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.126; p = 0.694)	0.907	-3.54%
Frequency	2015.1	-0.038 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.136; p = 0.835)	0.900	-3.74%
Frequency	2015.2	-0.031 (CI = +/-0.021; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.136; p = 0.462)	0.897	-3.03%
Frequency	2016.1	-0.032 (CI = +/-0.024; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.149; p = 0.543)	0.886	-3.14%
Frequency	2016.2	-0.033 (CI = +/-0.028; p = 0.024)	0.009 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.163; p = 0.629)	0.873	-3.27%
Frequency	2017.1	-0.037 (CI = +/-0.032; p = 0.030)	0.009 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.178; p = 0.764)	0.861	-3.58%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.018 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.071; p = 0.020)	0.127 (CI = +/-0.127; p = 0.051)	0.616	+1.78%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.073; p = 0.023)	0.125 (CI = +/-0.131; p = 0.060)	0.598	+1.80%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.001)	-0.087 (CI = +/-0.075; p = 0.025)	0.128 (CI = +/-0.134; p = 0.061)	0.587	+1.76%
Loss Cost	2008.2	0.016 (CI = +/-0.010; p = 0.003)	-0.082 (CI = +/-0.077; p = 0.038)	0.136 (CI = +/-0.137; p = 0.051)	0.554	+1.63%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.007)	-0.084 (CI = +/-0.079; p = 0.038)	0.140 (CI = +/-0.140; p = 0.051)	0.542	+1.56%
Loss Cost	2009.2	0.014 (CI = +/-0.012; p = 0.019)	-0.080 (CI = +/-0.082; p = 0.056)	0.146 (CI = +/-0.144; p = 0.047)	0.509	+1.45%
Loss Cost	2010.1	0.013 (CI = +/-0.013; p = 0.043)	-0.084 (CI = +/-0.084; p = 0.050)	0.153 (CI = +/-0.148; p = 0.043)	0.497	+1.32%
Loss Cost	2010.2	0.010 (CI = +/-0.013; p = 0.144)	-0.072 (CI = +/-0.083; p = 0.088)	0.173 (CI = +/-0.146; p = 0.022)	0.463	+0.97%
Loss Cost	2011.1	0.007 (CI = +/-0.014; p = 0.321)	-0.081 (CI = +/-0.084; p = 0.059)	0.186 (CI = +/-0.146; p = 0.015)	0.462	+0.68%
Loss Cost	2011.2	0.002 (CI = +/-0.014; p = 0.773)	-0.065 (CI = +/-0.081; p = 0.109)	0.212 (CI = +/-0.141; p = 0.005)	0.450	+0.20%
Loss Cost	2012.1	-0.001 (CI = +/-0.015; p = 0.905)	-0.074 (CI = +/-0.082; p = 0.077)	0.225 (CI = +/-0.143; p = 0.003)	0.460	-0.09%
Loss Cost	2012.2	-0.005 (CI = +/-0.016; p = 0.471)	-0.060 (CI = +/-0.081; p = 0.137)	0.248 (CI = +/-0.141; p = 0.001)	0.463	-0.55%
Loss Cost	2013.1	-0.008 (CI = +/-0.017; p = 0.313)	-0.068 (CI = +/-0.083; p = 0.105)	0.260 (CI = +/-0.144; p = 0.001)	0.477	-0.83%
Loss Cost	2013.2	-0.013 (CI = +/-0.018; p = 0.158)	-0.056 (CI = +/-0.084; p = 0.176)	0.280 (CI = +/-0.146; p = 0.001)	0.487	-1.26%
Loss Cost	2014.1	-0.017 (CI = +/-0.019; p = 0.079)	-0.066 (CI = +/-0.085; p = 0.117)	0.297 (CI = +/-0.147; p = 0.000)	0.519	-1.70%
Loss Cost	2014.2	-0.020 (CI = +/-0.022; p = 0.067)	-0.060 (CI = +/-0.089; p = 0.173)	0.310 (CI = +/-0.154; p = 0.001)	0.522	-1.99%
Loss Cost	2015.1	-0.026 (CI = +/-0.023; p = 0.029)	-0.072 (CI = +/-0.089; p = 0.105)	0.331 (CI = +/-0.155; p = 0.000)	0.566	-2.59%
Loss Cost	2015.2	-0.028 (CI = +/-0.027; p = 0.040)	-0.068 (CI = +/-0.095; p = 0.144)	0.338 (CI = +/-0.166; p = 0.001)	0.564	-2.77%
Loss Cost	2016.1	-0.032 (CI = +/-0.030; p = 0.042)	-0.074 (CI = +/-0.100; p = 0.133)	0.350 (CI = +/-0.176; p = 0.001)	0.569	-3.11%
Loss Cost	2016.2	-0.032 (CI = +/-0.036; p = 0.074)	-0.073 (CI = +/-0.108; p = 0.167)	0.352 (CI = +/-0.193; p = 0.002)	0.563	-3.16%
Loss Cost	2017.1	-0.030 (CI = +/-0.042; p = 0.151)	-0.070 (CI = +/-0.116; p = 0.215)	0.344 (CI = +/-0.209; p = 0.004)	0.550	-2.91%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.052; p = 0.001)	0.112 (CI = +/-0.093; p = 0.021)	0.935	+4.99%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.053; p = 0.001)	0.106 (CI = +/-0.095; p = 0.030)	0.932	+5.07%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.049; p = 0.001)	0.091 (CI = +/-0.087; p = 0.040)	0.944	+5.35%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.046; p = 0.000)	0.077 (CI = +/-0.082; p = 0.066)	0.951	+5.58%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.040; p = 0.000)	0.061 (CI = +/-0.071; p = 0.090)	0.964	+5.89%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.038; p = 0.000)	0.048 (CI = +/-0.067; p = 0.152)	0.969	+6.12%
Severity	2010.1	0.060 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.039; p = 0.000)	0.043 (CI = +/-0.068; p = 0.200)	0.968	+6.22%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.040; p = 0.000)	0.039 (CI = +/-0.070; p = 0.261)	0.965	+6.30%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.036 (CI = +/-0.072; p = 0.313)	0.964	+6.37%
Severity	2011.2	0.061 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.042; p = 0.000)	0.041 (CI = +/-0.074; p = 0.265)	0.959	+6.27%
Severity	2012.1	0.060 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.044; p = 0.000)	0.044 (CI = +/-0.076; p = 0.249)	0.955	+6.21%
Severity	2012.2	0.060 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.046; p = 0.001)	0.045 (CI = +/-0.080; p = 0.257)	0.949	+6.18%
Severity	2013.1	0.059 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.048; p = 0.001)	0.048 (CI = +/-0.083; p = 0.243)	0.944	+6.10%
Severity	2013.2	0.057 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.050; p = 0.001)	0.056 (CI = +/-0.086; p = 0.188)	0.936	+5.91%
Severity	2014.1	0.053 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.047; p = 0.000)	0.073 (CI = +/-0.081; p = 0.074)	0.941	+5.46%
Severity	2014.2	0.049 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.001)	0.091 (CI = +/-0.077; p = 0.023)	0.940	+5.01%
Severity	2015.1	0.046 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.045; p = 0.000)	0.100 (CI = +/-0.079; p = 0.016)	0.937	+4.75%
Severity	2015.2	0.043 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.046; p = 0.001)	0.111 (CI = +/-0.082; p = 0.011)	0.929	+4.44%
Severity	2016.1	0.044 (CI = +/-0.015; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.002)	0.110 (CI = +/-0.088; p = 0.017)	0.924	+4.48%
Severity	2016.2	0.049 (CI = +/-0.017; p = 0.000)	-0.095 (CI = +/-0.050; p = 0.001)	0.092 (CI = +/-0.089; p = 0.043)	0.927	+5.01%
Severity	2017.1	0.057 (CI = +/-0.016; p = 0.000)	-0.084 (CI = +/-0.045; p = 0.001)	0.070 (CI = +/-0.080; p = 0.083)	0.948	+5.83%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.084; p = 0.774)	0.015 (CI = +/-0.151; p = 0.840)	0.620	-3.05%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.086; p = 0.732)	0.019 (CI = +/-0.155; p = 0.802)	0.605	-3.11%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.084; p = 0.958)	0.036 (CI = +/-0.150; p = 0.627)	0.643	-3.40%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.081; p = 0.672)	0.059 (CI = +/-0.144; p = 0.409)	0.688	-3.75%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.078; p = 0.931)	0.078 (CI = +/-0.138; p = 0.254)	0.730	-4.09%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.076; p = 0.674)	0.098 (CI = +/-0.134; p = 0.145)	0.755	-4.40%
Frequency	2010.1	-0.047 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.077; p = 0.832)	0.109 (CI = +/-0.135; p = 0.108)	0.759	-4.61%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.073; p = 0.521)	0.134 (CI = +/-0.128; p = 0.041)	0.795	-5.02%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.071; p = 0.732)	0.151 (CI = +/-0.124; p = 0.020)	0.813	-5.35%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.070; p = 0.475)	0.171 (CI = +/-0.121; p = 0.007)	0.831	-5.72%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.071; p = 0.604)	0.181 (CI = +/-0.123; p = 0.006)	0.827	-5.93%
Frequency	2012.2	-0.065 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.069; p = 0.366)	0.203 (CI = +/-0.120; p = 0.002)	0.843	-6.34%
Frequency	2013.1	-0.068 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.071; p = 0.466)	0.212 (CI = +/-0.123; p = 0.002)	0.834	-6.53%
Frequency	2013.2	-0.070 (CI = +/-0.016; p = 0.000)	0.032 (CI = +/-0.073; p = 0.375)	0.224 (CI = +/-0.127; p = 0.002)	0.823	-6.77%
Frequency	2014.1	-0.070 (CI = +/-0.018; p = 0.000)	0.032 (CI = +/-0.077; p = 0.403)	0.224 (CI = +/-0.134; p = 0.002)	0.797	-6.79%
Frequency	2014.2	-0.069 (CI = +/-0.020; p = 0.000)	0.028 (CI = +/-0.082; p = 0.472)	0.219 (CI = +/-0.142; p = 0.005)	0.752	-6.66%
Frequency	2015.1	-0.073 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.085; p = 0.601)	0.232 (CI = +/-0.147; p = 0.004)	0.742	-7.00%
Frequency	2015.2	-0.072 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.090; p = 0.658)	0.227 (CI = +/-0.159; p = 0.008)	0.683	-6.90%
Frequency	2016.1	-0.075 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.095; p = 0.777)	0.240 (CI = +/-0.167; p = 0.008)	0.659	-7.26%
Frequency	2016.2	-0.081 (CI = +/-0.033; p = 0.000)	0.022 (CI = +/-0.100; p = 0.640)	0.259 (CI = +/-0.179; p = 0.008)	0.635	-7.78%
Frequency	2017.1	-0.086 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.106; p = 0.765)	0.275 (CI = +/-0.191; p = 0.009)	0.605	-8.26%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.136; p = 0.049)	0.558	+1.78%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	0.139 (CI = +/-0.139; p = 0.051)	0.539	+1.75%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	0.138 (CI = +/-0.143; p = 0.059)	0.526	+1.76%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.006)	0.149 (CI = +/-0.144; p = 0.043)	0.498	+1.57%
Loss Cost	2009.1	0.016 (CI = +/-0.012; p = 0.011)	0.149 (CI = +/-0.148; p = 0.048)	0.483	+1.56%
Loss Cost	2009.2	0.014 (CI = +/-0.012; p = 0.032)	0.160 (CI = +/-0.151; p = 0.038)	0.456	+1.38%
Loss Cost	2010.1	0.013 (CI = +/-0.013; p = 0.054)	0.163 (CI = +/-0.155; p = 0.041)	0.437	+1.32%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.192)	0.186 (CI = +/-0.151; p = 0.018)	0.418	+0.89%
Loss Cost	2011.1	0.007 (CI = +/-0.015; p = 0.347)	0.196 (CI = +/-0.154; p = 0.015)	0.399	+0.68%
Loss Cost	2011.2	0.001 (CI = +/-0.014; p = 0.868)	0.224 (CI = +/-0.145; p = 0.004)	0.409	+0.12%
Loss Cost	2012.1	-0.001 (CI = +/-0.016; p = 0.909)	0.234 (CI = +/-0.149; p = 0.004)	0.402	-0.09%
Loss Cost	2012.2	-0.006 (CI = +/-0.016; p = 0.415)	0.260 (CI = +/-0.144; p = 0.001)	0.429	-0.64%
Loss Cost	2013.1	-0.008 (CI = +/-0.018; p = 0.333)	0.268 (CI = +/-0.149; p = 0.001)	0.430	-0.83%
Loss Cost	2013.2	-0.014 (CI = +/-0.018; p = 0.135)	0.292 (CI = +/-0.148; p = 0.001)	0.462	-1.36%
Loss Cost	2014.1	-0.017 (CI = +/-0.020; p = 0.091)	0.306 (CI = +/-0.152; p = 0.000)	0.476	-1.70%
Loss Cost	2014.2	-0.021 (CI = +/-0.022; p = 0.056)	0.323 (CI = +/-0.157; p = 0.000)	0.495	-2.12%
Loss Cost	2015.1	-0.026 (CI = +/-0.024; p = 0.036)	0.341 (CI = +/-0.162; p = 0.000)	0.516	-2.59%
Loss Cost	2015.2	-0.030 (CI = +/-0.027; p = 0.034)	0.355 (CI = +/-0.171; p = 0.000)	0.527	-2.96%
Loss Cost	2016.1	-0.032 (CI = +/-0.032; p = 0.051)	0.360 (CI = +/-0.183; p = 0.001)	0.524	-3.11%
Loss Cost	2016.2	-0.035 (CI = +/-0.037; p = 0.060)	0.371 (CI = +/-0.197; p = 0.001)	0.527	-3.44%
Loss Cost	2017.1	-0.030 (CI = +/-0.043; p = 0.159)	0.354 (CI = +/-0.212; p = 0.003)	0.526	-2.91%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.110; p = 0.030)	0.908	+4.99%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.113; p = 0.035)	0.902	+5.01%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.103; p = 0.053)	0.921	+5.35%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.104; p = 0.077)	0.922	+5.51%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.091; p = 0.119)	0.941	+5.89%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.092; p = 0.164)	0.940	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.092; p = 0.235)	0.941	+6.22%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.095; p = 0.241)	0.935	+6.20%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.096; p = 0.324)	0.934	+6.37%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.097; p = 0.236)	0.928	+6.16%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.101; p = 0.272)	0.921	+6.21%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.104; p = 0.227)	0.912	+6.04%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.109; p = 0.265)	0.904	+6.10%
Severity	2013.2	0.056 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.109; p = 0.171)	0.895	+5.74%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.113; p = 0.129)	0.883	+5.46%
Severity	2014.2	0.047 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.106; p = 0.041)	0.884	+4.80%
Severity	2015.1	0.046 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.112; p = 0.050)	0.870	+4.75%
Severity	2015.2	0.041 (CI = +/-0.018; p = 0.000)	0.132 (CI = +/-0.112; p = 0.024)	0.862	+4.17%
Severity	2016.1	0.044 (CI = +/-0.021; p = 0.000)	0.122 (CI = +/-0.119; p = 0.045)	0.857	+4.48%
Severity	2016.2	0.045 (CI = +/-0.024; p = 0.001)	0.118 (CI = +/-0.128; p = 0.069)	0.843	+4.61%
Severity	2017.1	0.057 (CI = +/-0.024; p = 0.000)	0.082 (CI = +/-0.119; p = 0.160)	0.883	+5.83%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.148; p = 0.852)	0.631	-3.05%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.152; p = 0.822)	0.616	-3.10%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.147; p = 0.623)	0.654	-3.40%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.142; p = 0.423)	0.696	-3.73%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.135; p = 0.247)	0.739	-4.09%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.132; p = 0.148)	0.762	-4.39%
Frequency	2010.1	-0.047 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.132; p = 0.103)	0.767	-4.61%
Frequency	2010.2	-0.051 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.126; p = 0.043)	0.799	-5.00%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.122; p = 0.018)	0.820	-5.35%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.167 (CI = +/-0.119; p = 0.008)	0.834	-5.69%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.120; p = 0.005)	0.833	-5.93%
Frequency	2012.2	-0.065 (CI = +/-0.013; p = 0.000)	0.197 (CI = +/-0.118; p = 0.002)	0.844	-6.29%
Frequency	2013.1	-0.068 (CI = +/-0.014; p = 0.000)	0.209 (CI = +/-0.121; p = 0.002)	0.838	-6.53%
Frequency	2013.2	-0.070 (CI = +/-0.016; p = 0.000)	0.217 (CI = +/-0.125; p = 0.002)	0.825	-6.72%
Frequency	2014.1	-0.070 (CI = +/-0.017; p = 0.000)	0.220 (CI = +/-0.132; p = 0.002)	0.800	-6.79%
Frequency	2014.2	-0.068 (CI = +/-0.019; p = 0.000)	0.212 (CI = +/-0.139; p = 0.005)	0.759	-6.60%
Frequency	2015.1	-0.073 (CI = +/-0.021; p = 0.000)	0.229 (CI = +/-0.143; p = 0.004)	0.753	-7.00%
Frequency	2015.2	-0.071 (CI = +/-0.024; p = 0.000)	0.223 (CI = +/-0.152; p = 0.007)	0.699	-6.85%
Frequency	2016.1	-0.075 (CI = +/-0.028; p = 0.000)	0.238 (CI = +/-0.161; p = 0.007)	0.679	-7.26%
Frequency	2016.2	-0.080 (CI = +/-0.032; p = 0.000)	0.254 (CI = +/-0.171; p = 0.007)	0.655	-7.70%
Frequency	2017.1	-0.086 (CI = +/-0.037; p = 0.000)	0.272 (CI = +/-0.183; p = 0.007)	0.633	-8.26%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2017.1
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2018-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	-0.143 (CI = +/-0.121; p = 0.022)	0.085 (CI = +/-0.027; p = 0.000)	0.577	0.00%	+8.92%
Loss Cost	2007.2	-0.119 (CI = +/-0.114; p = 0.041)	0.082 (CI = +/-0.025; p = 0.000)	0.585	0.00%	+8.55%
Loss Cost	2008.1	-0.135 (CI = +/-0.112; p = 0.020)	0.079 (CI = +/-0.025; p = 0.000)	0.601	0.00%	+8.27%
Loss Cost	2008.2	-0.110 (CI = +/-0.103; p = 0.037)	0.076 (CI = +/-0.022; p = 0.000)	0.620	0.00%	+7.86%
Loss Cost	2009.1	-0.132 (CI = +/-0.094; p = 0.008)	0.072 (CI = +/-0.020; p = 0.000)	0.666	0.00%	+7.47%
Loss Cost	2009.2	-0.114 (CI = +/-0.091; p = 0.015)	0.069 (CI = +/-0.019; p = 0.000)	0.668	0.00%	+7.19%
Loss Cost	2010.1	-0.131 (CI = +/-0.086; p = 0.004)	0.067 (CI = +/-0.018; p = 0.000)	0.700	0.00%	+6.88%
Loss Cost	2010.2	-0.112 (CI = +/-0.079; p = 0.007)	0.063 (CI = +/-0.017; p = 0.000)	0.714	0.00%	+6.55%
Loss Cost	2011.1	-0.114 (CI = +/-0.082; p = 0.009)	0.063 (CI = +/-0.017; p = 0.000)	0.711	0.00%	+6.52%
Loss Cost	2011.2	-0.097 (CI = +/-0.078; p = 0.017)	0.060 (CI = +/-0.016; p = 0.000)	0.717	0.00%	+6.22%
Loss Cost	2012.1	-0.108 (CI = +/-0.077; p = 0.008)	0.058 (CI = +/-0.016; p = 0.000)	0.729	0.00%	+5.99%
Loss Cost	2012.2	-0.094 (CI = +/-0.075; p = 0.016)	0.056 (CI = +/-0.015; p = 0.000)	0.724	0.00%	+5.73%
Loss Cost	2013.1	-0.099 (CI = +/-0.077; p = 0.014)	0.055 (CI = +/-0.016; p = 0.000)	0.722	0.00%	+5.62%
Loss Cost	2013.2	-0.090 (CI = +/-0.079; p = 0.028)	0.053 (CI = +/-0.016; p = 0.000)	0.700	0.00%	+5.45%
Loss Cost	2014.1	-0.105 (CI = +/-0.075; p = 0.009)	0.050 (CI = +/-0.016; p = 0.000)	0.724	0.00%	+5.11%
Loss Cost	2014.2	-0.104 (CI = +/-0.080; p = 0.014)	0.050 (CI = +/-0.017; p = 0.000)	0.700	0.00%	+5.10%
Loss Cost	2015.1	-0.112 (CI = +/-0.082; p = 0.010)	0.048 (CI = +/-0.017; p = 0.000)	0.698	0.00%	+4.88%
Loss Cost	2015.2	-0.104 (CI = +/-0.086; p = 0.021)	0.046 (CI = +/-0.018; p = 0.000)	0.653	0.00%	+4.68%
Loss Cost	2016.1	-0.106 (CI = +/-0.092; p = 0.027)	0.045 (CI = +/-0.020; p = 0.000)	0.640	0.00%	+4.63%
Loss Cost	2016.2	-0.121 (CI = +/-0.095; p = 0.017)	0.049 (CI = +/-0.021; p = 0.000)	0.663	0.00%	+5.05%
Severity	2007.1	-0.236 (CI = +/-0.076; p = 0.000)	0.104 (CI = +/-0.017; p = 0.000)	0.854	0.00%	+10.98%
Severity	2007.2	-0.226 (CI = +/-0.075; p = 0.000)	0.103 (CI = +/-0.017; p = 0.000)	0.854	0.00%	+10.82%
Severity	2008.1	-0.228 (CI = +/-0.078; p = 0.000)	0.102 (CI = +/-0.017; p = 0.000)	0.854	0.00%	+10.77%
Severity	2008.2	-0.220 (CI = +/-0.078; p = 0.000)	0.101 (CI = +/-0.017; p = 0.000)	0.851	0.00%	+10.63%
Severity	2009.1	-0.228 (CI = +/-0.079; p = 0.000)	0.100 (CI = +/-0.017; p = 0.000)	0.856	0.00%	+10.49%
Severity	2009.2	-0.219 (CI = +/-0.080; p = 0.000)	0.098 (CI = +/-0.017; p = 0.000)	0.853	0.00%	+10.33%
Severity	2010.1	-0.226 (CI = +/-0.081; p = 0.000)	0.097 (CI = +/-0.017; p = 0.000)	0.857	0.00%	+10.18%
Severity	2010.2	-0.214 (CI = +/-0.080; p = 0.000)	0.095 (CI = +/-0.017; p = 0.000)	0.856	0.00%	+9.97%
Severity	2011.1	-0.218 (CI = +/-0.083; p = 0.000)	0.094 (CI = +/-0.017; p = 0.000)	0.856	0.00%	+9.90%
Severity	2011.2	-0.201 (CI = +/-0.079; p = 0.000)	0.092 (CI = +/-0.016; p = 0.000)	0.863	0.00%	+9.59%
Severity	2012.1	-0.217 (CI = +/-0.073; p = 0.000)	0.089 (CI = +/-0.015; p = 0.000)	0.885	0.00%	+9.26%
Severity	2012.2	-0.200 (CI = +/-0.068; p = 0.000)	0.086 (CI = +/-0.014; p = 0.000)	0.895	0.00%	+8.94%
Severity	2013.1	-0.209 (CI = +/-0.067; p = 0.000)	0.084 (CI = +/-0.014; p = 0.000)	0.902	0.00%	+8.73%
Severity	2013.2	-0.200 (CI = +/-0.068; p = 0.000)	0.082 (CI = +/-0.014; p = 0.000)	0.897	0.00%	+8.54%
Severity	2014.1	-0.213 (CI = +/-0.063; p = 0.000)	0.079 (CI = +/-0.013; p = 0.000)	0.915	0.00%	+8.20%
Severity	2014.2	-0.204 (CI = +/-0.064; p = 0.000)	0.077 (CI = +/-0.013; p = 0.000)	0.909	0.00%	+8.01%
Severity	2015.1	-0.211 (CI = +/-0.066; p = 0.000)	0.076 (CI = +/-0.014; p = 0.000)	0.911	0.00%	+7.84%
Severity	2015.2	-0.188 (CI = +/-0.050; p = 0.000)	0.070 (CI = +/-0.011; p = 0.000)	0.936	0.00%	+7.28%
Severity	2016.1	-0.190 (CI = +/-0.053; p = 0.000)	0.070 (CI = +/-0.011; p = 0.000)	0.935	0.00%	+7.20%
Severity	2016.2	-0.179 (CI = +/-0.053; p = 0.000)	0.066 (CI = +/-0.012; p = 0.000)	0.928	0.00%	+6.87%
Frequency	2007.1	0.093 (CI = +/-0.077; p = 0.020)	-0.019 (CI = +/-0.017; p = 0.035)	0.212	0.00%	-1.85%
Frequency	2007.2	0.106 (CI = +/-0.075; p = 0.007)	-0.021 (CI = +/-0.017; p = 0.016)	0.283	0.00%	-2.04%
Frequency	2008.1	0.093 (CI = +/-0.071; p = 0.012)	-0.023 (CI = +/-0.016; p = 0.006)	0.312	0.00%	-2.26%
Frequency	2008.2	0.110 (CI = +/-0.064; p = 0.001)	-0.025 (CI = +/-0.014; p = 0.001)	0.442	0.00%	-2.50%
Frequency	2009.1	0.097 (CI = +/-0.058; p = 0.002)	-0.028 (CI = +/-0.013; p = 0.000)	0.506	0.00%	-2.73%
Frequency	2009.2	0.104 (CI = +/-0.058; p = 0.001)	-0.029 (CI = +/-0.012; p = 0.000)	0.540	0.00%	-2.84%
Frequency	2010.1	0.095 (CI = +/-0.056; p = 0.002)	-0.030 (CI = +/-0.012; p = 0.000)	0.577	0.00%	-3.00%
Frequency	2010.2	0.102 (CI = +/-0.056; p = 0.001)	-0.032 (CI = +/-0.012; p = 0.000)	0.605	0.00%	-3.11%
Frequency	2011.1	0.104 (CI = +/-0.059; p = 0.001)	-0.031 (CI = +/-0.012; p = 0.000)	0.604	0.00%	-3.08%
Frequency	2011.2	0.104 (CI = +/-0.061; p = 0.002)	-0.031 (CI = +/-0.013; p = 0.000)	0.588	0.00%	-3.08%
Frequency	2012.1	0.109 (CI = +/-0.063; p = 0.002)	-0.030 (CI = +/-0.013; p = 0.000)	0.593	0.00%	-2.99%
Frequency	2012.2	0.107 (CI = +/-0.066; p = 0.003)	-0.030 (CI = +/-0.014; p = 0.000)	0.564	0.00%	-2.94%
Frequency	2013.1	0.110 (CI = +/-0.068; p = 0.003)	-0.029 (CI = +/-0.014; p = 0.000)	0.565	0.00%	-2.87%
Frequency	2013.2	0.109 (CI = +/-0.072; p = 0.005)	-0.029 (CI = +/-0.015; p = 0.001)	0.535	0.00%	-2.84%
Frequency	2014.1	0.109 (CI = +/-0.076; p = 0.007)	-0.029 (CI = +/-0.016; p = 0.001)	0.532	0.00%	-2.86%
Frequency	2014.2	0.100 (CI = +/-0.078; p = 0.015)	-0.027 (CI = +/-0.016; p = 0.002)	0.476	0.00%	-2.69%
Frequency	2015.1	0.098 (CI = +/-0.083; p = 0.023)	-0.028 (CI = +/-0.017; p = 0.004)	0.475	0.00%	-2.74%
Frequency	2015.2	0.084 (CI = +/-0.083; p = 0.049)	-0.025 (CI = +/-0.017; p = 0.009)	0.390	0.00%	-2.42%
Frequency	2016.1	0.085 (CI = +/-0.089; p = 0.060)	-0.024 (CI = +/-0.019; p = 0.016)	0.379	0.00%	-2.39%
Frequency	2016.2	0.059 (CI = +/-0.078; p = 0.129)	-0.017 (CI = +/-0.017; p = 0.050)	0.240	0.00%	-1.70%

Comprehensive

Coverage = CM
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	0.046 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.084; p = 0.026)	0.802	+4.75%
Loss Cost	2007.2	0.045 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.085; p = 0.042)	0.782	+4.60%
Loss Cost	2008.1	0.045 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.087; p = 0.047)	0.769	+4.58%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.087; p = 0.078)	0.745	+4.36%
Loss Cost	2009.1	0.041 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.088; p = 0.054)	0.727	+4.20%
Loss Cost	2009.2	0.040 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.090; p = 0.077)	0.694	+4.09%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.093; p = 0.068)	0.672	+3.98%
Loss Cost	2010.2	0.037 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.094; p = 0.105)	0.627	+3.79%
Loss Cost	2011.1	0.039 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.096; p = 0.159)	0.637	+3.98%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.098; p = 0.221)	0.587	+3.80%
Loss Cost	2012.1	0.037 (CI = +/-0.014; p = 0.000)	-0.061 (CI = +/-0.102; p = 0.228)	0.561	+3.76%
Loss Cost	2012.2	0.035 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.106; p = 0.299)	0.500	+3.58%
Loss Cost	2013.1	0.036 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.111; p = 0.345)	0.483	+3.65%
Loss Cost	2013.2	0.035 (CI = +/-0.017; p = 0.000)	-0.047 (CI = +/-0.116; p = 0.402)	0.424	+3.55%
Loss Cost	2014.1	0.032 (CI = +/-0.019; p = 0.002)	-0.057 (CI = +/-0.120; p = 0.338)	0.373	+3.30%
Loss Cost	2014.2	0.032 (CI = +/-0.021; p = 0.004)	-0.056 (CI = +/-0.127; p = 0.362)	0.322	+3.30%
Loss Cost	2015.1	0.031 (CI = +/-0.023; p = 0.012)	-0.062 (CI = +/-0.134; p = 0.346)	0.280	+3.14%
Loss Cost	2015.2	0.028 (CI = +/-0.025; p = 0.035)	-0.051 (CI = +/-0.140; p = 0.447)	0.179	+2.81%
Loss Cost	2016.1	0.027 (CI = +/-0.029; p = 0.064)	-0.054 (CI = +/-0.150; p = 0.456)	0.146	+2.74%
Loss Cost	2016.2	0.028 (CI = +/-0.033; p = 0.087)	-0.056 (CI = +/-0.160; p = 0.461)	0.110	+2.83%
Loss Cost	2017.1	0.027 (CI = +/-0.037; p = 0.140)	-0.058 (CI = +/-0.173; p = 0.479)	0.079	+2.76%
Severity	2007.1	0.047 (CI = +/-0.005; p = 0.000)	-0.211 (CI = +/-0.056; p = 0.000)	0.915	+4.78%
Severity	2007.2	0.047 (CI = +/-0.006; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.911	+4.85%
Severity	2008.1	0.050 (CI = +/-0.005; p = 0.000)	-0.203 (CI = +/-0.053; p = 0.000)	0.928	+5.08%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	-0.209 (CI = +/-0.053; p = 0.000)	0.928	+5.20%
Severity	2009.1	0.052 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.052; p = 0.000)	0.934	+5.35%
Severity	2009.2	0.053 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	0.932	+5.46%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	-0.198 (CI = +/-0.051; p = 0.000)	0.938	+5.64%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.053; p = 0.000)	0.933	+5.71%
Severity	2011.1	0.058 (CI = +/-0.006; p = 0.000)	-0.189 (CI = +/-0.048; p = 0.000)	0.949	+5.99%
Severity	2011.2	0.058 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.050; p = 0.000)	0.941	+5.96%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	-0.189 (CI = +/-0.052; p = 0.000)	0.937	+5.95%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.054; p = 0.000)	0.927	+5.89%
Severity	2013.1	0.058 (CI = +/-0.008; p = 0.000)	-0.182 (CI = +/-0.056; p = 0.000)	0.926	+6.01%
Severity	2013.2	0.059 (CI = +/-0.009; p = 0.000)	-0.185 (CI = +/-0.058; p = 0.000)	0.917	+6.09%
Severity	2014.1	0.059 (CI = +/-0.010; p = 0.000)	-0.186 (CI = +/-0.061; p = 0.000)	0.912	+6.06%
Severity	2014.2	0.059 (CI = +/-0.011; p = 0.000)	-0.188 (CI = +/-0.064; p = 0.000)	0.898	+6.11%
Severity	2015.1	0.061 (CI = +/-0.012; p = 0.000)	-0.183 (CI = +/-0.067; p = 0.000)	0.896	+6.26%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	-0.171 (CI = +/-0.065; p = 0.000)	0.881	+5.86%
Severity	2016.1	0.058 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.068; p = 0.000)	0.880	+6.02%
Severity	2016.2	0.056 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.072; p = 0.000)	0.849	+5.80%
Severity	2017.1	0.059 (CI = +/-0.016; p = 0.000)	-0.153 (CI = +/-0.075; p = 0.001)	0.852	+6.08%
Frequency	2007.1	0.000 (CI = +/-0.009; p = 0.943)	0.115 (CI = +/-0.090; p = 0.014)	0.119	-0.03%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.572)	0.127 (CI = +/-0.089; p = 0.006)	0.168	-0.25%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.279)	0.114 (CI = +/-0.087; p = 0.012)	0.167	-0.48%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.062)	0.132 (CI = +/-0.081; p = 0.002)	0.286	-0.80%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.011)	0.115 (CI = +/-0.076; p = 0.004)	0.341	-1.10%
Frequency	2009.2	-0.013 (CI = +/-0.008; p = 0.003)	0.126 (CI = +/-0.075; p = 0.002)	0.404	-1.31%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.001)	0.112 (CI = +/-0.072; p = 0.003)	0.465	-1.57%
Frequency	2010.2	-0.018 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.069; p = 0.001)	0.540	-1.82%
Frequency	2011.1	-0.019 (CI = +/-0.009; p = 0.000)	0.121 (CI = +/-0.071; p = 0.002)	0.543	-1.89%
Frequency	2011.2	-0.021 (CI = +/-0.009; p = 0.000)	0.128 (CI = +/-0.072; p = 0.001)	0.555	-2.04%
Frequency	2012.1	-0.021 (CI = +/-0.010; p = 0.000)	0.127 (CI = +/-0.076; p = 0.002)	0.549	-2.06%
Frequency	2012.2	-0.022 (CI = +/-0.011; p = 0.000)	0.132 (CI = +/-0.078; p = 0.002)	0.540	-2.18%
Frequency	2013.1	-0.023 (CI = +/-0.012; p = 0.001)	0.130 (CI = +/-0.082; p = 0.003)	0.537	-2.23%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.001)	0.137 (CI = +/-0.084; p = 0.003)	0.537	-2.40%
Frequency	2014.1	-0.026 (CI = +/-0.014; p = 0.001)	0.129 (CI = +/-0.087; p = 0.006)	0.551	-2.60%
Frequency	2014.2	-0.027 (CI = +/-0.015; p = 0.002)	0.131 (CI = +/-0.092; p = 0.008)	0.511	-2.65%
Frequency	2015.1	-0.030 (CI = +/-0.016; p = 0.001)	0.121 (CI = +/-0.095; p = 0.015)	0.534	-2.93%
Frequency	2015.2	-0.029 (CI = +/-0.018; p = 0.004)	0.120 (CI = +/-0.100; p = 0.022)	0.468	-2.88%
Frequency	2016.1	-0.031 (CI = +/-0.020; p = 0.005)	0.113 (CI = +/-0.106; p = 0.039)	0.475	-3.10%
Frequency	2016.2	-0.028 (CI = +/-0.023; p = 0.018)	0.104 (CI = +/-0.111; p = 0.065)	0.365	-2.80%
Frequency	2017.1	-0.032 (CI = +/-0.026; p = 0.019)	0.095 (CI = +/-0.119; p = 0.109)	0.380	-3.12%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2017.1
Parameters Included: seasonality

Fit	Start Date	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	-0.153 (CI = +/-0.180; p = 0.094)	0.055	0.00%
Loss Cost	2007.2	-0.121 (CI = +/-0.174; p = 0.167)	0.029	0.00%
Loss Cost	2008.1	-0.144 (CI = +/-0.172; p = 0.097)	0.057	0.00%
Loss Cost	2008.2	-0.111 (CI = +/-0.164; p = 0.178)	0.028	0.00%
Loss Cost	2009.1	-0.140 (CI = +/-0.156; p = 0.077)	0.073	0.00%
Loss Cost	2009.2	-0.114 (CI = +/-0.154; p = 0.138)	0.044	0.00%
Loss Cost	2010.1	-0.139 (CI = +/-0.149; p = 0.066)	0.087	0.00%
Loss Cost	2010.2	-0.111 (CI = +/-0.144; p = 0.125)	0.053	0.00%
Loss Cost	2011.1	-0.121 (CI = +/-0.147; p = 0.102)	0.067	0.00%
Loss Cost	2011.2	-0.094 (CI = +/-0.143; p = 0.187)	0.033	0.00%
Loss Cost	2012.1	-0.114 (CI = +/-0.142; p = 0.109)	0.069	0.00%
Loss Cost	2012.2	-0.090 (CI = +/-0.139; p = 0.196)	0.033	0.00%
Loss Cost	2013.1	-0.105 (CI = +/-0.141; p = 0.138)	0.059	0.00%
Loss Cost	2013.2	-0.084 (CI = +/-0.143; p = 0.232)	0.024	0.00%
Loss Cost	2014.1	-0.110 (CI = +/-0.137; p = 0.110)	0.083	0.00%
Loss Cost	2014.2	-0.095 (CI = +/-0.142; p = 0.175)	0.050	0.00%
Loss Cost	2015.1	-0.116 (CI = +/-0.141; p = 0.101)	0.101	0.00%
Loss Cost	2015.2	-0.092 (CI = +/-0.142; p = 0.188)	0.050	0.00%
Loss Cost	2016.1	-0.108 (CI = +/-0.146; p = 0.135)	0.086	0.00%
Loss Cost	2016.2	-0.101 (CI = +/-0.157; p = 0.187)	0.058	0.00%
Severity	2007.1	-0.248 (CI = +/-0.181; p = 0.009)	0.166	0.00%
Severity	2007.2	-0.228 (CI = +/-0.183; p = 0.016)	0.142	0.00%
Severity	2008.1	-0.240 (CI = +/-0.186; p = 0.013)	0.156	0.00%
Severity	2008.2	-0.222 (CI = +/-0.189; p = 0.023)	0.132	0.00%
Severity	2009.1	-0.240 (CI = +/-0.191; p = 0.016)	0.157	0.00%
Severity	2009.2	-0.219 (CI = +/-0.194; p = 0.028)	0.131	0.00%
Severity	2010.1	-0.237 (CI = +/-0.196; p = 0.019)	0.156	0.00%
Severity	2010.2	-0.212 (CI = +/-0.197; p = 0.036)	0.126	0.00%
Severity	2011.1	-0.229 (CI = +/-0.201; p = 0.027)	0.147	0.00%
Severity	2011.2	-0.197 (CI = +/-0.200; p = 0.053)	0.112	0.00%
Severity	2012.1	-0.227 (CI = +/-0.196; p = 0.025)	0.164	0.00%
Severity	2012.2	-0.194 (CI = +/-0.194; p = 0.050)	0.125	0.00%
Severity	2013.1	-0.218 (CI = +/-0.195; p = 0.030)	0.168	0.00%
Severity	2013.2	-0.190 (CI = +/-0.197; p = 0.057)	0.127	0.00%
Severity	2014.1	-0.221 (CI = +/-0.193; p = 0.027)	0.192	0.00%
Severity	2014.2	-0.191 (CI = +/-0.195; p = 0.054)	0.146	0.00%
Severity	2015.1	-0.216 (CI = +/-0.196; p = 0.032)	0.198	0.00%
Severity	2015.2	-0.169 (CI = +/-0.184; p = 0.068)	0.143	0.00%
Severity	2016.1	-0.194 (CI = +/-0.185; p = 0.041)	0.199	0.00%
Severity	2016.2	-0.153 (CI = +/-0.180; p = 0.089)	0.135	0.00%
Frequency	2007.1	0.095 (CI = +/-0.082; p = 0.024)	0.120	0.00%
Frequency	2007.2	0.107 (CI = +/-0.081; p = 0.011)	0.160	0.00%
Frequency	2008.1	0.096 (CI = +/-0.079; p = 0.020)	0.136	0.00%
Frequency	2008.2	0.111 (CI = +/-0.076; p = 0.006)	0.202	0.00%
Frequency	2009.1	0.100 (CI = +/-0.075; p = 0.011)	0.178	0.00%
Frequency	2009.2	0.104 (CI = +/-0.077; p = 0.010)	0.187	0.00%
Frequency	2010.1	0.098 (CI = +/-0.079; p = 0.016)	0.166	0.00%
Frequency	2010.2	0.102 (CI = +/-0.082; p = 0.017)	0.170	0.00%
Frequency	2011.1	0.108 (CI = +/-0.084; p = 0.014)	0.188	0.00%
Frequency	2011.2	0.103 (CI = +/-0.087; p = 0.022)	0.166	0.00%
Frequency	2012.1	0.113 (CI = +/-0.088; p = 0.014)	0.201	0.00%
Frequency	2012.2	0.104 (CI = +/-0.090; p = 0.026)	0.171	0.00%
Frequency	2013.1	0.114 (CI = +/-0.092; p = 0.018)	0.203	0.00%
Frequency	2013.2	0.106 (CI = +/-0.096; p = 0.032)	0.171	0.00%
Frequency	2014.1	0.111 (CI = +/-0.100; p = 0.030)	0.183	0.00%
Frequency	2014.2	0.095 (CI = +/-0.100; p = 0.061)	0.137	0.00%
Frequency	2015.1	0.100 (CI = +/-0.105; p = 0.060)	0.145	0.00%
Frequency	2015.2	0.077 (CI = +/-0.101; p = 0.125)	0.087	0.00%
Frequency	2016.1	0.086 (CI = +/-0.105; p = 0.103)	0.112	0.00%
Frequency	2016.2	0.052 (CI = +/-0.087; p = 0.221)	0.041	0.00%

Comprehensive

Coverage = CM
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	0.051 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.817	+5.28%
Loss Cost	2007.2	0.050 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.804	+5.08%
Loss Cost	2008.1	0.050 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	0.793	+5.13%
Loss Cost	2008.2	0.048 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.779	+4.87%
Loss Cost	2009.1	0.047 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	0.758	+4.77%
Loss Cost	2009.2	0.045 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.008)	0.733	+4.61%
Loss Cost	2010.1	0.045 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.010)	0.710	+4.58%
Loss Cost	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.010)	0.681	+4.33%
Loss Cost	2011.1	0.045 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.008)	0.706	+4.61%
Loss Cost	2011.2	0.043 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.008)	0.674	+4.38%
Loss Cost	2012.1	0.043 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.009)	0.653	+4.41%
Loss Cost	2012.2	0.041 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.010)	0.615	+4.18%
Loss Cost	2013.1	0.042 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.005; p = 0.011)	0.606	+4.32%
Loss Cost	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.566	+4.16%
Loss Cost	2014.1	0.039 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.524	+3.98%
Loss Cost	2014.2	0.038 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	0.488	+3.89%
Loss Cost	2015.1	0.037 (CI = +/-0.021; p = 0.001)	0.006 (CI = +/-0.005; p = 0.019)	0.454	+3.80%
Loss Cost	2015.2	0.033 (CI = +/-0.022; p = 0.006)	0.006 (CI = +/-0.005; p = 0.017)	0.411	+3.33%
Loss Cost	2016.1	0.032 (CI = +/-0.025; p = 0.014)	0.007 (CI = +/-0.005; p = 0.020)	0.387	+3.28%
Loss Cost	2016.2	0.031 (CI = +/-0.028; p = 0.031)	0.007 (CI = +/-0.006; p = 0.024)	0.362	+3.15%
Loss Cost	2017.1	0.030 (CI = +/-0.031; p = 0.061)	0.007 (CI = +/-0.006; p = 0.030)	0.342	+3.03%
Loss Cost	2017.2	0.050 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.711	+5.08%
Loss Cost	2018.1	0.052 (CI = +/-0.025; p = 0.001)	0.005 (CI = +/-0.004; p = 0.015)	0.702	+5.30%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.352)	0.772	+5.06%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.006; p = 0.364)	0.754	+5.04%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.273)	0.795	+5.40%
Severity	2008.2	0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.279)	0.780	+5.42%
Severity	2009.1	0.056 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.229)	0.801	+5.72%
Severity	2009.2	0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.238)	0.784	+5.72%
Severity	2010.1	0.059 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.190)	0.808	+6.06%
Severity	2010.2	0.058 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.202)	0.788	+6.00%
Severity	2011.1	0.062 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.143)	0.828	+6.45%
Severity	2011.2	0.061 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.152)	0.807	+6.28%
Severity	2012.1	0.062 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.150)	0.801	+6.45%
Severity	2012.2	0.060 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.155)	0.776	+6.22%
Severity	2013.1	0.063 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.144)	0.788	+6.55%
Severity	2013.2	0.062 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.153)	0.760	+6.43%
Severity	2014.1	0.064 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.160)	0.751	+6.63%
Severity	2014.2	0.062 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.164)	0.715	+6.43%
Severity	2015.1	0.066 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.171)	0.727	+6.85%
Severity	2015.2	0.060 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.119)	0.700	+6.15%
Severity	2016.1	0.064 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.004; p = 0.135)	0.713	+6.58%
Severity	2016.2	0.058 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.004; p = 0.098)	0.673	+5.97%
Severity	2017.1	0.063 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.004; p = 0.126)	0.696	+6.52%
Severity	2017.2	0.067 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.005; p = 0.171)	0.695	+6.96%
Severity	2018.1	0.071 (CI = +/-0.030; p = 0.000)	0.003 (CI = +/-0.005; p = 0.240)	0.687	+7.41%
Frequency	2007.1	0.002 (CI = +/-0.010; p = 0.675)	0.004 (CI = +/-0.006; p = 0.125)	0.014	+0.21%
Frequency	2007.2	0.000 (CI = +/-0.010; p = 0.931)	0.004 (CI = +/-0.006; p = 0.138)	0.017	+0.04%
Frequency	2008.1	-0.003 (CI = +/-0.010; p = 0.613)	0.004 (CI = +/-0.005; p = 0.143)	0.046	-0.26%
Frequency	2008.2	-0.005 (CI = +/-0.010; p = 0.305)	0.004 (CI = +/-0.005; p = 0.151)	0.088	-0.53%
Frequency	2009.1	-0.009 (CI = +/-0.010; p = 0.070)	0.003 (CI = +/-0.005; p = 0.144)	0.186	-0.90%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.047)	0.003 (CI = +/-0.005; p = 0.156)	0.210	-1.04%
Frequency	2010.1	-0.014 (CI = +/-0.010; p = 0.008)	0.003 (CI = +/-0.004; p = 0.150)	0.316	-1.39%
Frequency	2010.2	-0.016 (CI = +/-0.010; p = 0.005)	0.003 (CI = +/-0.004; p = 0.160)	0.348	-1.57%
Frequency	2011.1	-0.017 (CI = +/-0.011; p = 0.003)	0.003 (CI = +/-0.004; p = 0.170)	0.370	-1.73%
Frequency	2011.2	-0.018 (CI = +/-0.012; p = 0.004)	0.003 (CI = +/-0.004; p = 0.181)	0.358	-1.78%
Frequency	2012.1	-0.019 (CI = +/-0.013; p = 0.004)	0.003 (CI = +/-0.005; p = 0.191)	0.362	-1.91%
Frequency	2012.2	-0.019 (CI = +/-0.014; p = 0.008)	0.003 (CI = +/-0.005; p = 0.202)	0.334	-1.91%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.007)	0.003 (CI = +/-0.005; p = 0.209)	0.348	-2.09%
Frequency	2013.2	-0.022 (CI = +/-0.016; p = 0.011)	0.003 (CI = +/-0.005; p = 0.220)	0.324	-2.13%
Frequency	2014.1	-0.025 (CI = +/-0.017; p = 0.005)	0.003 (CI = +/-0.005; p = 0.209)	0.379	-2.49%
Frequency	2014.2	-0.024 (CI = +/-0.018; p = 0.013)	0.003 (CI = +/-0.005; p = 0.223)	0.326	-2.39%
Frequency	2015.1	-0.029 (CI = +/-0.019; p = 0.005)	0.003 (CI = +/-0.005; p = 0.194)	0.399	-2.85%
Frequency	2015.2	-0.027 (CI = +/-0.021; p = 0.015)	0.003 (CI = +/-0.005; p = 0.213)	0.326	-2.65%
Frequency	2016.1	-0.031 (CI = +/-0.022; p = 0.009)	0.003 (CI = +/-0.005; p = 0.185)	0.377	-3.10%
Frequency	2016.2	-0.027 (CI = +/-0.024; p = 0.033)	0.003 (CI = +/-0.005; p = 0.219)	0.270	-2.67%
Frequency	2017.1	-0.033 (CI = +/-0.026; p = 0.017)	0.003 (CI = +/-0.005; p = 0.165)	0.347	-3.28%
Frequency	2017.2	-0.018 (CI = +/-0.019; p = 0.070)	0.002 (CI = +/-0.003; p = 0.162)	0.220	-1.76%
Frequency	2018.1	-0.020 (CI = +/-0.023; p = 0.081)	0.002 (CI = +/-0.004; p = 0.161)	0.201	-1.96%

Comprehensive

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

Fit	Start Date	Time	Excess Inflation	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.047 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.176; p = 0.965)	0.770	+4.78%
Loss Cost	2007.2	0.044 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.174; p = 0.785)	0.752	+4.49%
Loss Cost	2008.1	0.044 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.179; p = 0.811)	0.737	+4.52%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.047 (CI = +/-0.174; p = 0.587)	0.719	+4.12%
Loss Cost	2009.1	0.039 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.178; p = 0.506)	0.693	+3.94%
Loss Cost	2009.2	0.036 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.180; p = 0.396)	0.666	+3.66%
Loss Cost	2010.1	0.035 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.186; p = 0.372)	0.639	+3.55%
Loss Cost	2010.2	0.031 (CI = +/-0.016; p = 0.001)	0.108 (CI = +/-0.184; p = 0.237)	0.609	+3.10%
Loss Cost	2011.1	0.034 (CI = +/-0.017; p = 0.000)	0.090 (CI = +/-0.187; p = 0.332)	0.621	+3.43%
Loss Cost	2011.2	0.029 (CI = +/-0.018; p = 0.003)	0.114 (CI = +/-0.187; p = 0.220)	0.587	+2.98%
Loss Cost	2012.1	0.029 (CI = +/-0.020; p = 0.007)	0.118 (CI = +/-0.196; p = 0.227)	0.561	+2.92%
Loss Cost	2012.2	0.024 (CI = +/-0.021; p = 0.030)	0.144 (CI = +/-0.198; p = 0.147)	0.524	+2.41%
Loss Cost	2013.1	0.024 (CI = +/-0.024; p = 0.043)	0.140 (CI = +/-0.209; p = 0.176)	0.506	+2.47%
Loss Cost	2013.2	0.020 (CI = +/-0.026; p = 0.123)	0.162 (CI = +/-0.216; p = 0.133)	0.468	+2.02%
Loss Cost	2014.1	0.015 (CI = +/-0.029; p = 0.294)	0.187 (CI = +/-0.224; p = 0.096)	0.432	+1.48%
Loss Cost	2014.2	0.010 (CI = +/-0.032; p = 0.505)	0.207 (CI = +/-0.236; p = 0.082)	0.402	+1.04%
Loss Cost	2015.1	0.005 (CI = +/-0.036; p = 0.753)	0.228 (CI = +/-0.250; p = 0.071)	0.376	+0.55%
Loss Cost	2015.2	-0.008 (CI = +/-0.038; p = 0.659)	0.285 (CI = +/-0.249; p = 0.027)	0.378	-0.81%
Loss Cost	2016.1	-0.015 (CI = +/-0.044; p = 0.488)	0.312 (CI = +/-0.267; p = 0.025)	0.372	-1.46%
Loss Cost	2016.2	-0.024 (CI = +/-0.051; p = 0.325)	0.348 (CI = +/-0.286; p = 0.021)	0.376	-2.39%
Loss Cost	2017.1	-0.035 (CI = +/-0.059; p = 0.226)	0.387 (CI = +/-0.310; p = 0.018)	0.385	-3.44%
Severity	2007.1	0.042 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.173; p = 0.093)	0.785	+4.25%
Severity	2007.2	0.041 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.177; p = 0.088)	0.769	+4.15%
Severity	2008.1	0.045 (CI = +/-0.012; p = 0.000)	0.125 (CI = +/-0.169; p = 0.142)	0.801	+4.59%
Severity	2008.2	0.045 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.174; p = 0.148)	0.787	+4.56%
Severity	2009.1	0.048 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.172; p = 0.224)	0.801	+4.91%
Severity	2009.2	0.047 (CI = +/-0.014; p = 0.000)	0.109 (CI = +/-0.178; p = 0.220)	0.785	+4.84%
Severity	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.084 (CI = +/-0.175; p = 0.336)	0.802	+5.27%
Severity	2010.2	0.050 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.181; p = 0.302)	0.783	+5.11%
Severity	2011.1	0.056 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.172; p = 0.493)	0.815	+5.74%
Severity	2011.2	0.053 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.176; p = 0.381)	0.796	+5.41%
Severity	2012.1	0.055 (CI = +/-0.019; p = 0.000)	0.065 (CI = +/-0.182; p = 0.465)	0.787	+5.61%
Severity	2012.2	0.050 (CI = +/-0.020; p = 0.000)	0.088 (CI = +/-0.185; p = 0.333)	0.765	+5.15%
Severity	2013.1	0.055 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.189; p = 0.479)	0.770	+5.62%
Severity	2013.2	0.052 (CI = +/-0.024; p = 0.000)	0.080 (CI = +/-0.198; p = 0.412)	0.742	+5.32%
Severity	2014.1	0.054 (CI = +/-0.027; p = 0.000)	0.067 (CI = +/-0.209; p = 0.508)	0.729	+5.60%
Severity	2014.2	0.050 (CI = +/-0.030; p = 0.002)	0.088 (CI = +/-0.220; p = 0.411)	0.693	+5.12%
Severity	2015.1	0.057 (CI = +/-0.033; p = 0.002)	0.058 (CI = +/-0.229; p = 0.597)	0.700	+5.83%
Severity	2015.2	0.042 (CI = +/-0.034; p = 0.018)	0.121 (CI = +/-0.219; p = 0.258)	0.677	+4.27%
Severity	2016.1	0.049 (CI = +/-0.038; p = 0.016)	0.092 (CI = +/-0.232; p = 0.411)	0.680	+5.02%
Severity	2016.2	0.034 (CI = +/-0.042; p = 0.101)	0.149 (CI = +/-0.234; p = 0.193)	0.646	+3.46%
Severity	2017.1	0.044 (CI = +/-0.048; p = 0.070)	0.112 (CI = +/-0.252; p = 0.353)	0.658	+4.51%
Frequency	2007.1	0.005 (CI = +/-0.012; p = 0.392)	-0.143 (CI = +/-0.185; p = 0.124)	0.015	+0.51%
Frequency	2007.2	0.003 (CI = +/-0.013; p = 0.608)	-0.130 (CI = +/-0.187; p = 0.167)	0.008	+0.32%
Frequency	2008.1	-0.001 (CI = +/-0.013; p = 0.921)	-0.104 (CI = +/-0.182; p = 0.254)	0.019	-0.06%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.521)	-0.080 (CI = +/-0.179; p = 0.369)	0.049	-0.41%
Frequency	2009.1	-0.009 (CI = +/-0.013; p = 0.145)	-0.046 (CI = +/-0.167; p = 0.577)	0.133	-0.93%
Frequency	2009.2	-0.011 (CI = +/-0.014; p = 0.098)	-0.033 (CI = +/-0.170; p = 0.691)	0.155	-1.13%
Frequency	2010.1	-0.016 (CI = +/-0.013; p = 0.018)	-0.002 (CI = +/-0.161; p = 0.984)	0.261	-1.63%
Frequency	2010.2	-0.019 (CI = +/-0.014; p = 0.010)	0.015 (CI = +/-0.163; p = 0.847)	0.297	-1.91%
Frequency	2011.1	-0.022 (CI = +/-0.015; p = 0.006)	0.031 (CI = +/-0.166; p = 0.699)	0.324	-2.18%
Frequency	2011.2	-0.023 (CI = +/-0.017; p = 0.008)	0.038 (CI = +/-0.172; p = 0.649)	0.313	-2.30%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.007)	0.052 (CI = +/-0.178; p = 0.550)	0.323	-2.55%
Frequency	2012.2	-0.026 (CI = +/-0.020; p = 0.012)	0.055 (CI = +/-0.186; p = 0.544)	0.294	-2.61%
Frequency	2013.1	-0.030 (CI = +/-0.022; p = 0.009)	0.075 (CI = +/-0.192; p = 0.427)	0.317	-2.98%
Frequency	2013.2	-0.032 (CI = +/-0.024; p = 0.013)	0.083 (CI = +/-0.202; p = 0.403)	0.296	-3.14%
Frequency	2014.1	-0.040 (CI = +/-0.026; p = 0.004)	0.120 (CI = +/-0.202; p = 0.228)	0.375	-3.90%
Frequency	2014.2	-0.040 (CI = +/-0.029; p = 0.010)	0.119 (CI = +/-0.215; p = 0.260)	0.317	-3.88%
Frequency	2015.1	-0.051 (CI = +/-0.030; p = 0.002)	0.170 (CI = +/-0.210; p = 0.106)	0.432	-4.99%
Frequency	2015.2	-0.050 (CI = +/-0.035; p = 0.008)	0.164 (CI = +/-0.227; p = 0.144)	0.351	-4.87%
Frequency	2016.1	-0.064 (CI = +/-0.037; p = 0.002)	0.219 (CI = +/-0.226; p = 0.056)	0.453	-6.17%
Frequency	2016.2	-0.058 (CI = +/-0.044; p = 0.013)	0.199 (CI = +/-0.245; p = 0.105)	0.328	-5.65%
Frequency	2017.1	-0.079 (CI = +/-0.045; p = 0.002)	0.275 (CI = +/-0.237; p = 0.027)	0.486	-7.61%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.050 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.875	+5.17%
Loss Cost	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.870	+4.98%
Loss Cost	2008.1	0.049 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.863	+5.04%
Loss Cost	2008.2	0.047 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.863	+4.79%
Loss Cost	2009.1	0.046 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.850	+4.70%
Loss Cost	2009.2	0.045 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.836	+4.56%
Loss Cost	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.821	+4.55%
Loss Cost	2010.2	0.042 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.809	+4.32%
Loss Cost	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.847	+4.62%
Loss Cost	2011.2	0.043 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.835	+4.43%
Loss Cost	2012.1	0.044 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.826	+4.51%
Loss Cost	2012.2	0.042 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.808	+4.33%
Loss Cost	2013.1	0.044 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.816	+4.53%
Loss Cost	2013.2	0.043 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.794	+4.44%
Loss Cost	2014.1	0.043 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.770	+4.36%
Loss Cost	2014.2	0.043 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.750	+4.39%
Loss Cost	2015.1	0.044 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	0.733	+4.46%
Loss Cost	2015.2	0.041 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.704	+4.16%
Loss Cost	2016.1	0.043 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	0.702	+4.38%
Loss Cost	2016.2	0.045 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.699	+4.62%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.373)	0.771	+5.05%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.385)	0.753	+5.03%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.295)	0.795	+5.39%
Severity	2008.2	0.053 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.301)	0.780	+5.42%
Severity	2009.1	0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.250)	0.801	+5.71%
Severity	2009.2	0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.784	+5.71%
Severity	2010.1	0.059 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.211)	0.808	+6.05%
Severity	2010.2	0.058 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.224)	0.788	+5.99%
Severity	2011.1	0.063 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.162)	0.829	+6.45%
Severity	2011.2	0.061 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.171)	0.809	+6.28%
Severity	2012.1	0.063 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.170)	0.804	+6.46%
Severity	2012.2	0.061 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.175)	0.778	+6.24%
Severity	2013.1	0.064 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.164)	0.791	+6.58%
Severity	2013.2	0.063 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.173)	0.762	+6.47%
Severity	2014.1	0.065 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.182)	0.755	+6.70%
Severity	2014.2	0.063 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.187)	0.717	+6.52%
Severity	2015.1	0.068 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.198)	0.733	+7.00%
Severity	2015.2	0.061 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.140)	0.698	+6.27%
Severity	2016.1	0.066 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.164)	0.715	+6.81%
Severity	2016.2	0.060 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.005; p = 0.123)	0.662	+6.16%
Frequency	2007.1	0.001 (CI = +/-0.009; p = 0.799)	0.004 (CI = +/-0.005; p = 0.146)	0.010	+0.11%
Frequency	2007.2	0.000 (CI = +/-0.009; p = 0.922)	0.004 (CI = +/-0.005; p = 0.160)	0.017	-0.04%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.449)	0.003 (CI = +/-0.005; p = 0.162)	0.060	-0.34%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.180)	0.003 (CI = +/-0.004; p = 0.166)	0.120	-0.60%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.022)	0.003 (CI = +/-0.004; p = 0.147)	0.259	-0.96%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.014)	0.003 (CI = +/-0.004; p = 0.158)	0.287	-1.09%
Frequency	2010.1	-0.014 (CI = +/-0.008; p = 0.001)	0.003 (CI = +/-0.003; p = 0.137)	0.430	-1.42%
Frequency	2010.2	-0.016 (CI = +/-0.008; p = 0.001)	0.003 (CI = +/-0.003; p = 0.143)	0.466	-1.58%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.151)	0.488	-1.72%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.001)	0.002 (CI = +/-0.004; p = 0.161)	0.468	-1.74%
Frequency	2012.1	-0.019 (CI = +/-0.010; p = 0.001)	0.002 (CI = +/-0.004; p = 0.170)	0.465	-1.84%
Frequency	2012.2	-0.018 (CI = +/-0.011; p = 0.002)	0.002 (CI = +/-0.004; p = 0.179)	0.425	-1.80%
Frequency	2013.1	-0.020 (CI = +/-0.012; p = 0.002)	0.002 (CI = +/-0.004; p = 0.186)	0.430	-1.93%
Frequency	2013.2	-0.019 (CI = +/-0.013; p = 0.005)	0.002 (CI = +/-0.004; p = 0.197)	0.390	-1.91%
Frequency	2014.1	-0.022 (CI = +/-0.013; p = 0.002)	0.002 (CI = +/-0.004; p = 0.184)	0.442	-2.20%
Frequency	2014.2	-0.020 (CI = +/-0.014; p = 0.009)	0.002 (CI = +/-0.004; p = 0.196)	0.367	-2.00%
Frequency	2015.1	-0.024 (CI = +/-0.015; p = 0.004)	0.003 (CI = +/-0.004; p = 0.167)	0.435	-2.37%
Frequency	2015.2	-0.020 (CI = +/-0.016; p = 0.018)	0.002 (CI = +/-0.004; p = 0.183)	0.331	-1.99%
Frequency	2016.1	-0.023 (CI = +/-0.018; p = 0.015)	0.003 (CI = +/-0.004; p = 0.166)	0.355	-2.28%
Frequency	2016.2	-0.015 (CI = +/-0.017; p = 0.084)	0.002 (CI = +/-0.003; p = 0.184)	0.197	-1.45%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.046 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.061; p = 0.000)	0.893	+4.66%
Loss Cost	2007.2	0.044 (CI = +/-0.006; p = 0.000)	-0.118 (CI = +/-0.061; p = 0.000)	0.883	+4.54%
Loss Cost	2008.1	0.044 (CI = +/-0.006; p = 0.000)	-0.120 (CI = +/-0.062; p = 0.000)	0.876	+4.51%
Loss Cost	2008.2	0.042 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.061; p = 0.001)	0.868	+4.33%
Loss Cost	2009.1	0.041 (CI = +/-0.006; p = 0.000)	-0.118 (CI = +/-0.060; p = 0.000)	0.866	+4.16%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.061; p = 0.001)	0.848	+4.09%
Loss Cost	2010.1	0.039 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.063; p = 0.001)	0.840	+3.98%
Loss Cost	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.063; p = 0.001)	0.818	+3.84%
Loss Cost	2011.1	0.040 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.062; p = 0.002)	0.834	+4.04%
Loss Cost	2011.2	0.038 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.064; p = 0.004)	0.808	+3.92%
Loss Cost	2012.1	0.038 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.067; p = 0.006)	0.795	+3.90%
Loss Cost	2012.2	0.037 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.070; p = 0.010)	0.761	+3.82%
Loss Cost	2013.1	0.038 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.072; p = 0.016)	0.755	+3.92%
Loss Cost	2013.2	0.039 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.021)	0.723	+3.95%
Loss Cost	2014.1	0.037 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.079; p = 0.017)	0.700	+3.76%
Loss Cost	2014.2	0.039 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.082; p = 0.014)	0.687	+3.97%
Loss Cost	2015.1	0.039 (CI = +/-0.015; p = 0.000)	-0.108 (CI = +/-0.087; p = 0.018)	0.665	+3.93%
Loss Cost	2015.2	0.038 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.093; p = 0.028)	0.599	+3.89%
Loss Cost	2016.1	0.040 (CI = +/-0.019; p = 0.001)	-0.103 (CI = +/-0.099; p = 0.042)	0.587	+4.03%
Loss Cost	2016.2	0.047 (CI = +/-0.020; p = 0.000)	-0.125 (CI = +/-0.097; p = 0.016)	0.648	+4.78%
Severity	2007.1	0.046 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.055; p = 0.000)	0.924	+4.76%
Severity	2007.2	0.047 (CI = +/-0.005; p = 0.000)	-0.225 (CI = +/-0.056; p = 0.000)	0.921	+4.83%
Severity	2008.1	0.049 (CI = +/-0.005; p = 0.000)	-0.212 (CI = +/-0.051; p = 0.000)	0.938	+5.06%
Severity	2008.2	0.051 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.050; p = 0.000)	0.940	+5.19%
Severity	2009.1	0.052 (CI = +/-0.005; p = 0.000)	-0.212 (CI = +/-0.049; p = 0.000)	0.946	+5.34%
Severity	2009.2	0.053 (CI = +/-0.005; p = 0.000)	-0.219 (CI = +/-0.048; p = 0.000)	0.946	+5.46%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.046; p = 0.000)	0.953	+5.64%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.047; p = 0.000)	0.950	+5.73%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	-0.202 (CI = +/-0.040; p = 0.000)	0.966	+6.01%
Severity	2011.2	0.058 (CI = +/-0.005; p = 0.000)	-0.202 (CI = +/-0.042; p = 0.000)	0.961	+6.01%
Severity	2012.1	0.058 (CI = +/-0.006; p = 0.000)	-0.203 (CI = +/-0.044; p = 0.000)	0.958	+6.00%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.046; p = 0.000)	0.951	+5.98%
Severity	2013.1	0.059 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.047; p = 0.000)	0.952	+6.12%
Severity	2013.2	0.061 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.048; p = 0.000)	0.949	+6.26%
Severity	2014.1	0.061 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.050; p = 0.000)	0.945	+6.24%
Severity	2014.2	0.062 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.052; p = 0.000)	0.939	+6.39%
Severity	2015.1	0.064 (CI = +/-0.009; p = 0.000)	-0.202 (CI = +/-0.053; p = 0.000)	0.941	+6.59%
Severity	2015.2	0.061 (CI = +/-0.010; p = 0.000)	-0.192 (CI = +/-0.053; p = 0.000)	0.930	+6.29%
Severity	2016.1	0.063 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.054; p = 0.000)	0.934	+6.55%
Severity	2016.2	0.063 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.058; p = 0.000)	0.911	+6.51%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.824)	0.095 (CI = +/-0.083; p = 0.027)	0.093	-0.09%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.468)	0.107 (CI = +/-0.081; p = 0.012)	0.148	-0.29%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.186)	0.093 (CI = +/-0.079; p = 0.022)	0.159	-0.52%
Frequency	2008.2	-0.008 (CI = +/-0.007; p = 0.029)	0.111 (CI = +/-0.071; p = 0.004)	0.301	-0.82%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.002)	0.094 (CI = +/-0.064; p = 0.006)	0.393	-1.12%
Frequency	2009.2	-0.013 (CI = +/-0.007; p = 0.001)	0.104 (CI = +/-0.063; p = 0.002)	0.463	-1.31%
Frequency	2010.1	-0.016 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.058; p = 0.003)	0.557	-1.57%
Frequency	2010.2	-0.018 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.054; p = 0.001)	0.638	-1.79%
Frequency	2011.1	-0.019 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.056; p = 0.001)	0.641	-1.86%
Frequency	2011.2	-0.020 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.057; p = 0.001)	0.643	-1.97%
Frequency	2012.1	-0.020 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.059; p = 0.001)	0.635	-1.98%
Frequency	2012.2	-0.021 (CI = +/-0.008; p = 0.000)	0.107 (CI = +/-0.062; p = 0.002)	0.611	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.065; p = 0.003)	0.605	-2.07%
Frequency	2013.2	-0.022 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.068; p = 0.003)	0.585	-2.17%
Frequency	2014.1	-0.024 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.070; p = 0.006)	0.600	-2.34%
Frequency	2014.2	-0.023 (CI = +/-0.012; p = 0.001)	0.102 (CI = +/-0.074; p = 0.010)	0.530	-2.28%
Frequency	2015.1	-0.025 (CI = +/-0.013; p = 0.001)	0.095 (CI = +/-0.076; p = 0.018)	0.553	-2.50%
Frequency	2015.2	-0.023 (CI = +/-0.015; p = 0.005)	0.086 (CI = +/-0.080; p = 0.037)	0.440	-2.25%
Frequency	2016.1	-0.024 (CI = +/-0.017; p = 0.008)	0.083 (CI = +/-0.085; p = 0.054)	0.435	-2.36%
Frequency	2016.2	-0.016 (CI = +/-0.016; p = 0.052)	0.060 (CI = +/-0.078; p = 0.122)	0.237	-1.62%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.046 (CI = +/-0.007; p = 0.000)	0.838	+4.73%
Loss Cost	2007.2	0.044 (CI = +/-0.007; p = 0.000)	0.829	+4.54%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	0.819	+4.58%
Loss Cost	2008.2	0.042 (CI = +/-0.007; p = 0.000)	0.813	+4.33%
Loss Cost	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.794	+4.23%
Loss Cost	2009.2	0.040 (CI = +/-0.008; p = 0.000)	0.774	+4.09%
Loss Cost	2010.1	0.040 (CI = +/-0.009; p = 0.000)	0.754	+4.06%
Loss Cost	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.730	+3.83%
Loss Cost	2011.1	0.040 (CI = +/-0.009; p = 0.000)	0.763	+4.11%
Loss Cost	2011.2	0.038 (CI = +/-0.009; p = 0.000)	0.736	+3.91%
Loss Cost	2012.1	0.039 (CI = +/-0.010; p = 0.000)	0.721	+3.97%
Loss Cost	2012.2	0.037 (CI = +/-0.011; p = 0.000)	0.684	+3.79%
Loss Cost	2013.1	0.039 (CI = +/-0.012; p = 0.000)	0.687	+3.99%
Loss Cost	2013.2	0.038 (CI = +/-0.013; p = 0.000)	0.649	+3.91%
Loss Cost	2014.1	0.038 (CI = +/-0.014; p = 0.000)	0.606	+3.83%
Loss Cost	2014.2	0.038 (CI = +/-0.016; p = 0.000)	0.575	+3.89%
Loss Cost	2015.1	0.039 (CI = +/-0.017; p = 0.000)	0.548	+4.00%
Loss Cost	2015.2	0.037 (CI = +/-0.019; p = 0.001)	0.475	+3.75%
Loss Cost	2016.1	0.040 (CI = +/-0.022; p = 0.001)	0.476	+4.08%
Loss Cost	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.479	+4.50%
Severity	2007.1	0.048 (CI = +/-0.009; p = 0.000)	0.772	+4.88%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	0.755	+4.85%
Severity	2008.1	0.051 (CI = +/-0.009; p = 0.000)	0.794	+5.19%
Severity	2008.2	0.051 (CI = +/-0.010; p = 0.000)	0.779	+5.20%
Severity	2009.1	0.053 (CI = +/-0.010; p = 0.000)	0.798	+5.47%
Severity	2009.2	0.053 (CI = +/-0.011; p = 0.000)	0.781	+5.46%
Severity	2010.1	0.056 (CI = +/-0.011; p = 0.000)	0.804	+5.78%
Severity	2010.2	0.056 (CI = +/-0.011; p = 0.000)	0.784	+5.72%
Severity	2011.1	0.060 (CI = +/-0.011; p = 0.000)	0.822	+6.15%
Severity	2011.2	0.058 (CI = +/-0.012; p = 0.000)	0.801	+5.98%
Severity	2012.1	0.060 (CI = +/-0.013; p = 0.000)	0.795	+6.15%
Severity	2012.2	0.058 (CI = +/-0.014; p = 0.000)	0.769	+5.93%
Severity	2013.1	0.061 (CI = +/-0.014; p = 0.000)	0.780	+6.27%
Severity	2013.2	0.060 (CI = +/-0.016; p = 0.000)	0.751	+6.16%
Severity	2014.1	0.062 (CI = +/-0.017; p = 0.000)	0.743	+6.40%
Severity	2014.2	0.060 (CI = +/-0.019; p = 0.000)	0.703	+6.23%
Severity	2015.1	0.065 (CI = +/-0.020; p = 0.000)	0.720	+6.74%
Severity	2015.2	0.059 (CI = +/-0.021; p = 0.000)	0.671	+6.03%
Severity	2016.1	0.064 (CI = +/-0.022; p = 0.000)	0.694	+6.64%
Severity	2016.2	0.059 (CI = +/-0.025; p = 0.000)	0.620	+6.08%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.741)	-0.027	-0.14%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.497)	-0.016	-0.29%
Frequency	2008.1	-0.006 (CI = +/-0.008; p = 0.175)	0.028	-0.57%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.052)	0.090	-0.83%
Frequency	2009.1	-0.012 (CI = +/-0.008; p = 0.004)	0.228	-1.18%
Frequency	2009.2	-0.013 (CI = +/-0.008; p = 0.002)	0.259	-1.31%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.000)	0.402	-1.63%
Frequency	2010.2	-0.018 (CI = +/-0.008; p = 0.000)	0.440	-1.79%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.463	-1.92%
Frequency	2011.2	-0.020 (CI = +/-0.009; p = 0.000)	0.443	-1.96%
Frequency	2012.1	-0.021 (CI = +/-0.010; p = 0.000)	0.442	-2.05%
Frequency	2012.2	-0.020 (CI = +/-0.010; p = 0.001)	0.401	-2.02%
Frequency	2013.1	-0.022 (CI = +/-0.011; p = 0.001)	0.407	-2.15%
Frequency	2013.2	-0.021 (CI = +/-0.012; p = 0.002)	0.366	-2.13%
Frequency	2014.1	-0.024 (CI = +/-0.013; p = 0.001)	0.415	-2.41%
Frequency	2014.2	-0.022 (CI = +/-0.014; p = 0.004)	0.338	-2.20%
Frequency	2015.1	-0.026 (CI = +/-0.015; p = 0.002)	0.398	-2.56%
Frequency	2015.2	-0.022 (CI = +/-0.016; p = 0.012)	0.291	-2.15%
Frequency	2016.1	-0.024 (CI = +/-0.018; p = 0.012)	0.306	-2.40%
Frequency	2016.2	-0.015 (CI = +/-0.017; p = 0.083)	0.142	-1.49%

All Perils

Coverage = AP
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	0.038 (CI = +/-0.014; p = 0.000)	0.458	+3.89%
Loss Cost	2007.2	0.037 (CI = +/-0.015; p = 0.000)	0.422	+3.77%
Loss Cost	2008.1	0.035 (CI = +/-0.016; p = 0.000)	0.381	+3.60%
Loss Cost	2008.2	0.037 (CI = +/-0.016; p = 0.000)	0.391	+3.81%
Loss Cost	2009.1	0.041 (CI = +/-0.017; p = 0.000)	0.423	+4.14%
Loss Cost	2009.2	0.038 (CI = +/-0.018; p = 0.000)	0.374	+3.89%
Loss Cost	2010.1	0.030 (CI = +/-0.016; p = 0.001)	0.319	+3.01%
Loss Cost	2010.2	0.030 (CI = +/-0.017; p = 0.001)	0.307	+3.08%
Loss Cost	2011.1	0.034 (CI = +/-0.018; p = 0.001)	0.345	+3.43%
Loss Cost	2011.2	0.030 (CI = +/-0.018; p = 0.003)	0.277	+3.01%
Loss Cost	2012.1	0.028 (CI = +/-0.020; p = 0.008)	0.231	+2.84%
Loss Cost	2012.2	0.024 (CI = +/-0.021; p = 0.027)	0.160	+2.41%
Loss Cost	2013.1	0.027 (CI = +/-0.022; p = 0.020)	0.186	+2.73%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.045)	0.139	+2.52%
Loss Cost	2014.1	0.025 (CI = +/-0.027; p = 0.069)	0.114	+2.49%
Loss Cost	2014.2	0.023 (CI = +/-0.029; p = 0.120)	0.076	+2.31%
Loss Cost	2015.1	0.026 (CI = +/-0.032; p = 0.102)	0.094	+2.68%
Loss Cost	2015.2	0.032 (CI = +/-0.035; p = 0.074)	0.127	+3.23%
Loss Cost	2016.1	0.034 (CI = +/-0.040; p = 0.089)	0.118	+3.43%
Loss Cost	2016.2	0.034 (CI = +/-0.045; p = 0.127)	0.091	+3.45%
Loss Cost	2017.1	0.045 (CI = +/-0.048; p = 0.064)	0.169	+4.64%
Severity	2007.1	0.024 (CI = +/-0.013; p = 0.001)	0.270	+2.45%
Severity	2007.2	0.023 (CI = +/-0.014; p = 0.002)	0.230	+2.30%
Severity	2008.1	0.025 (CI = +/-0.015; p = 0.002)	0.250	+2.50%
Severity	2008.2	0.028 (CI = +/-0.015; p = 0.000)	0.313	+2.89%
Severity	2009.1	0.036 (CI = +/-0.012; p = 0.000)	0.522	+3.67%
Severity	2009.2	0.037 (CI = +/-0.013; p = 0.000)	0.512	+3.77%
Severity	2010.1	0.033 (CI = +/-0.013; p = 0.000)	0.461	+3.40%
Severity	2010.2	0.037 (CI = +/-0.014; p = 0.000)	0.515	+3.77%
Severity	2011.1	0.040 (CI = +/-0.014; p = 0.000)	0.539	+4.06%
Severity	2011.2	0.038 (CI = +/-0.015; p = 0.000)	0.490	+3.83%
Severity	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.460	+3.84%
Severity	2012.2	0.034 (CI = +/-0.017; p = 0.000)	0.394	+3.45%
Severity	2013.1	0.035 (CI = +/-0.019; p = 0.001)	0.384	+3.59%
Severity	2013.2	0.032 (CI = +/-0.020; p = 0.003)	0.314	+3.25%
Severity	2014.1	0.034 (CI = +/-0.022; p = 0.004)	0.310	+3.43%
Severity	2014.2	0.032 (CI = +/-0.024; p = 0.012)	0.251	+3.22%
Severity	2015.1	0.035 (CI = +/-0.026; p = 0.012)	0.266	+3.56%
Severity	2015.2	0.039 (CI = +/-0.029; p = 0.011)	0.284	+3.96%
Severity	2016.1	0.045 (CI = +/-0.031; p = 0.008)	0.325	+4.57%
Severity	2016.2	0.041 (CI = +/-0.035; p = 0.026)	0.243	+4.14%
Severity	2017.1	0.049 (CI = +/-0.038; p = 0.016)	0.300	+4.97%
Frequency	2007.1	0.014 (CI = +/-0.010; p = 0.008)	0.164	+1.41%
Frequency	2007.2	0.014 (CI = +/-0.011; p = 0.011)	0.156	+1.43%
Frequency	2008.1	0.011 (CI = +/-0.010; p = 0.046)	0.091	+1.07%
Frequency	2008.2	0.009 (CI = +/-0.011; p = 0.108)	0.052	+0.89%
Frequency	2009.1	0.005 (CI = +/-0.010; p = 0.376)	-0.006	+0.45%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.817)	-0.033	+0.12%
Frequency	2010.1	-0.004 (CI = +/-0.009; p = 0.390)	-0.008	-0.38%
Frequency	2010.2	-0.007 (CI = +/-0.009; p = 0.132)	0.048	-0.66%
Frequency	2011.1	-0.006 (CI = +/-0.009; p = 0.202)	0.026	-0.60%
Frequency	2011.2	-0.008 (CI = +/-0.010; p = 0.110)	0.063	-0.79%
Frequency	2012.1	-0.010 (CI = +/-0.010; p = 0.070)	0.094	-0.96%
Frequency	2012.2	-0.010 (CI = +/-0.011; p = 0.078)	0.091	-1.01%
Frequency	2013.1	-0.008 (CI = +/-0.012; p = 0.171)	0.042	-0.82%
Frequency	2013.2	-0.007 (CI = +/-0.013; p = 0.279)	0.011	-0.70%
Frequency	2014.1	-0.009 (CI = +/-0.014; p = 0.195)	0.036	-0.91%
Frequency	2014.2	-0.009 (CI = +/-0.016; p = 0.254)	0.019	-0.88%
Frequency	2015.1	-0.008 (CI = +/-0.017; p = 0.320)	0.002	-0.84%
Frequency	2015.2	-0.007 (CI = +/-0.019; p = 0.454)	-0.024	-0.70%
Frequency	2016.1	-0.011 (CI = +/-0.021; p = 0.286)	0.013	-1.09%
Frequency	2016.2	-0.007 (CI = +/-0.023; p = 0.547)	-0.040	-0.66%
Frequency	2017.1	-0.003 (CI = +/-0.026; p = 0.797)	-0.066	-0.31%

All Perils

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

Fit	Start Date	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2007.1	0.002 (CI = +/-0.011; p = 0.783)	-0.027	0.00%
Loss Cost	2007.2	0.002 (CI = +/-0.011; p = 0.701)	-0.026	0.00%
Loss Cost	2008.1	0.003 (CI = +/-0.011; p = 0.612)	-0.023	0.00%
Loss Cost	2008.2	0.003 (CI = +/-0.011; p = 0.595)	-0.023	0.00%
Loss Cost	2009.1	0.003 (CI = +/-0.011; p = 0.595)	-0.023	0.00%
Loss Cost	2009.2	0.004 (CI = +/-0.011; p = 0.491)	-0.017	0.00%
Loss Cost	2010.1	0.005 (CI = +/-0.008; p = 0.240)	0.015	0.00%
Loss Cost	2010.2	0.005 (CI = +/-0.008; p = 0.219)	0.020	0.00%
Loss Cost	2011.1	0.005 (CI = +/-0.009; p = 0.227)	0.019	0.00%
Loss Cost	2011.2	0.006 (CI = +/-0.008; p = 0.134)	0.051	0.00%
Loss Cost	2012.1	0.007 (CI = +/-0.008; p = 0.097)	0.074	0.00%
Loss Cost	2012.2	0.007 (CI = +/-0.007; p = 0.048)	0.123	0.00%
Loss Cost	2013.1	0.007 (CI = +/-0.007; p = 0.052)	0.122	0.00%
Loss Cost	2013.2	0.008 (CI = +/-0.007; p = 0.034)	0.158	0.00%
Loss Cost	2014.1	0.008 (CI = +/-0.007; p = 0.028)	0.181	0.00%
Loss Cost	2014.2	0.009 (CI = +/-0.007; p = 0.019)	0.219	0.00%
Loss Cost	2015.1	0.009 (CI = +/-0.008; p = 0.021)	0.220	0.00%
Loss Cost	2015.2	0.009 (CI = +/-0.008; p = 0.025)	0.218	0.00%
Loss Cost	2016.1	0.010 (CI = +/-0.008; p = 0.022)	0.240	0.00%
Loss Cost	2016.2	0.010 (CI = +/-0.008; p = 0.017)	0.280	0.00%
Loss Cost	2017.1	0.010 (CI = +/-0.008; p = 0.023)	0.268	0.00%
Severity	2007.1	0.000 (CI = +/-0.009; p = 0.942)	-0.029	0.00%
Severity	2007.2	0.001 (CI = +/-0.009; p = 0.863)	-0.029	0.00%
Severity	2008.1	0.001 (CI = +/-0.009; p = 0.862)	-0.030	0.00%
Severity	2008.2	0.001 (CI = +/-0.009; p = 0.892)	-0.032	0.00%
Severity	2009.1	0.000 (CI = +/-0.009; p = 0.986)	-0.033	0.00%
Severity	2009.2	0.000 (CI = +/-0.009; p = 0.934)	-0.034	0.00%
Severity	2010.1	0.001 (CI = +/-0.008; p = 0.777)	-0.033	0.00%
Severity	2010.2	0.001 (CI = +/-0.008; p = 0.781)	-0.034	0.00%
Severity	2011.1	0.001 (CI = +/-0.009; p = 0.759)	-0.035	0.00%
Severity	2011.2	0.002 (CI = +/-0.008; p = 0.628)	-0.030	0.00%
Severity	2012.1	0.002 (CI = +/-0.008; p = 0.553)	-0.026	0.00%
Severity	2012.2	0.003 (CI = +/-0.008; p = 0.396)	-0.011	0.00%
Severity	2013.1	0.003 (CI = +/-0.008; p = 0.360)	-0.005	0.00%
Severity	2013.2	0.004 (CI = +/-0.007; p = 0.243)	0.020	0.00%
Severity	2014.1	0.004 (CI = +/-0.007; p = 0.223)	0.027	0.00%
Severity	2014.2	0.005 (CI = +/-0.007; p = 0.156)	0.056	0.00%
Severity	2015.1	0.005 (CI = +/-0.007; p = 0.153)	0.061	0.00%
Severity	2015.2	0.006 (CI = +/-0.008; p = 0.149)	0.067	0.00%
Severity	2016.1	0.006 (CI = +/-0.008; p = 0.152)	0.069	0.00%
Severity	2016.2	0.007 (CI = +/-0.008; p = 0.080)	0.136	0.00%
Severity	2017.1	0.007 (CI = +/-0.008; p = 0.087)	0.138	0.00%
Frequency	2007.1	0.001 (CI = +/-0.006; p = 0.709)	-0.025	0.00%
Frequency	2007.2	0.001 (CI = +/-0.006; p = 0.684)	-0.025	0.00%
Frequency	2008.1	0.002 (CI = +/-0.006; p = 0.515)	-0.017	0.00%
Frequency	2008.2	0.002 (CI = +/-0.006; p = 0.434)	-0.012	0.00%
Frequency	2009.1	0.003 (CI = +/-0.005; p = 0.254)	0.011	0.00%
Frequency	2009.2	0.003 (CI = +/-0.005; p = 0.154)	0.037	0.00%
Frequency	2010.1	0.004 (CI = +/-0.004; p = 0.045)	0.106	0.00%
Frequency	2010.2	0.004 (CI = +/-0.004; p = 0.025)	0.142	0.00%
Frequency	2011.1	0.004 (CI = +/-0.004; p = 0.031)	0.135	0.00%
Frequency	2011.2	0.004 (CI = +/-0.004; p = 0.026)	0.150	0.00%
Frequency	2012.1	0.004 (CI = +/-0.004; p = 0.026)	0.157	0.00%
Frequency	2012.2	0.004 (CI = +/-0.004; p = 0.030)	0.152	0.00%
Frequency	2013.1	0.004 (CI = +/-0.004; p = 0.038)	0.144	0.00%
Frequency	2013.2	0.004 (CI = +/-0.004; p = 0.049)	0.133	0.00%
Frequency	2014.1	0.004 (CI = +/-0.004; p = 0.046)	0.143	0.00%
Frequency	2014.2	0.004 (CI = +/-0.004; p = 0.057)	0.134	0.00%
Frequency	2015.1	0.004 (CI = +/-0.004; p = 0.071)	0.124	0.00%
Frequency	2015.2	0.004 (CI = +/-0.004; p = 0.090)	0.110	0.00%
Frequency	2016.1	0.004 (CI = +/-0.004; p = 0.076)	0.133	0.00%
Frequency	2016.2	0.004 (CI = +/-0.004; p = 0.103)	0.112	0.00%
Frequency	2017.1	0.003 (CI = +/-0.004; p = 0.137)	0.090	0.00%

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	0.038 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.145; p = 0.221)	0.466	+3.85%
Loss Cost	2007.2	0.037 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.149; p = 0.257)	0.428	+3.77%
Loss Cost	2008.1	0.035 (CI = +/-0.015; p = 0.000)	-0.097 (CI = +/-0.152; p = 0.202)	0.394	+3.55%
Loss Cost	2008.2	0.037 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.154; p = 0.152)	0.413	+3.81%
Loss Cost	2009.1	0.040 (CI = +/-0.017; p = 0.000)	-0.096 (CI = +/-0.156; p = 0.219)	0.434	+4.08%
Loss Cost	2009.2	0.038 (CI = +/-0.018; p = 0.000)	-0.086 (CI = +/-0.160; p = 0.279)	0.379	+3.89%
Loss Cost	2010.1	0.029 (CI = +/-0.015; p = 0.001)	-0.135 (CI = +/-0.130; p = 0.042)	0.396	+2.91%
Loss Cost	2010.2	0.030 (CI = +/-0.016; p = 0.001)	-0.143 (CI = +/-0.133; p = 0.037)	0.393	+3.08%
Loss Cost	2011.1	0.033 (CI = +/-0.017; p = 0.001)	-0.131 (CI = +/-0.137; p = 0.059)	0.411	+3.33%
Loss Cost	2011.2	0.030 (CI = +/-0.018; p = 0.002)	-0.117 (CI = +/-0.139; p = 0.093)	0.332	+3.01%
Loss Cost	2012.1	0.027 (CI = +/-0.019; p = 0.007)	-0.130 (CI = +/-0.142; p = 0.072)	0.305	+2.73%
Loss Cost	2012.2	0.024 (CI = +/-0.020; p = 0.023)	-0.117 (CI = +/-0.145; p = 0.110)	0.220	+2.41%
Loss Cost	2013.1	0.026 (CI = +/-0.022; p = 0.023)	-0.108 (CI = +/-0.151; p = 0.152)	0.229	+2.62%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.042)	-0.105 (CI = +/-0.158; p = 0.183)	0.174	+2.52%
Loss Cost	2014.1	0.023 (CI = +/-0.026; p = 0.079)	-0.111 (CI = +/-0.167; p = 0.179)	0.154	+2.35%
Loss Cost	2014.2	0.023 (CI = +/-0.029; p = 0.114)	-0.110 (CI = +/-0.175; p = 0.205)	0.110	+2.31%
Loss Cost	2015.1	0.025 (CI = +/-0.032; p = 0.120)	-0.102 (CI = +/-0.186; p = 0.260)	0.112	+2.53%
Loss Cost	2015.2	0.032 (CI = +/-0.034; p = 0.068)	-0.124 (CI = +/-0.189; p = 0.183)	0.173	+3.23%
Loss Cost	2016.1	0.031 (CI = +/-0.039; p = 0.107)	-0.126 (CI = +/-0.202; p = 0.206)	0.158	+3.19%
Loss Cost	2016.2	0.034 (CI = +/-0.044; p = 0.120)	-0.133 (CI = +/-0.216; p = 0.208)	0.134	+3.45%
Loss Cost	2017.1	0.043 (CI = +/-0.049; p = 0.081)	-0.107 (CI = +/-0.226; p = 0.324)	0.172	+4.38%
Severity	2007.1	0.024 (CI = +/-0.012; p = 0.001)	-0.146 (CI = +/-0.129; p = 0.029)	0.351	+2.38%
Severity	2007.2	0.023 (CI = +/-0.013; p = 0.001)	-0.141 (CI = +/-0.133; p = 0.038)	0.307	+2.30%
Severity	2008.1	0.024 (CI = +/-0.014; p = 0.001)	-0.134 (CI = +/-0.137; p = 0.054)	0.315	+2.43%
Severity	2008.2	0.028 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.130; p = 0.018)	0.412	+2.89%
Severity	2009.1	0.035 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.108; p = 0.030)	0.581	+3.60%
Severity	2009.2	0.037 (CI = +/-0.012; p = 0.000)	-0.129 (CI = +/-0.110; p = 0.023)	0.581	+3.77%
Severity	2010.1	0.032 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.103; p = 0.005)	0.585	+3.29%
Severity	2010.2	0.037 (CI = +/-0.011; p = 0.000)	-0.175 (CI = +/-0.093; p = 0.001)	0.679	+3.77%
Severity	2011.1	0.038 (CI = +/-0.012; p = 0.000)	-0.168 (CI = +/-0.096; p = 0.001)	0.685	+3.92%
Severity	2011.2	0.038 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.100; p = 0.002)	0.642	+3.83%
Severity	2012.1	0.036 (CI = +/-0.014; p = 0.000)	-0.171 (CI = +/-0.103; p = 0.002)	0.627	+3.68%
Severity	2012.2	0.034 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.105; p = 0.004)	0.566	+3.45%
Severity	2013.1	0.034 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.110; p = 0.006)	0.555	+3.41%
Severity	2013.2	0.032 (CI = +/-0.017; p = 0.001)	-0.157 (CI = +/-0.115; p = 0.010)	0.488	+3.25%
Severity	2014.1	0.032 (CI = +/-0.019; p = 0.002)	-0.157 (CI = +/-0.121; p = 0.014)	0.477	+3.23%
Severity	2014.2	0.032 (CI = +/-0.021; p = 0.005)	-0.157 (CI = +/-0.128; p = 0.019)	0.423	+3.22%
Severity	2015.1	0.033 (CI = +/-0.023; p = 0.009)	-0.154 (CI = +/-0.135; p = 0.028)	0.419	+3.32%
Severity	2015.2	0.039 (CI = +/-0.025; p = 0.004)	-0.173 (CI = +/-0.135; p = 0.015)	0.480	+3.96%
Severity	2016.1	0.042 (CI = +/-0.028; p = 0.006)	-0.164 (CI = +/-0.143; p = 0.027)	0.486	+4.25%
Severity	2016.2	0.041 (CI = +/-0.031; p = 0.014)	-0.161 (CI = +/-0.152; p = 0.040)	0.407	+4.14%
Severity	2017.1	0.045 (CI = +/-0.035; p = 0.016)	-0.148 (CI = +/-0.162; p = 0.070)	0.421	+4.61%
Frequency	2007.1	0.014 (CI = +/-0.010; p = 0.007)	0.057 (CI = +/-0.105; p = 0.280)	0.169	+1.44%
Frequency	2007.2	0.014 (CI = +/-0.011; p = 0.011)	0.057 (CI = +/-0.108; p = 0.294)	0.160	+1.43%
Frequency	2008.1	0.011 (CI = +/-0.011; p = 0.045)	0.037 (CI = +/-0.104; p = 0.473)	0.077	+1.09%
Frequency	2008.2	0.009 (CI = +/-0.011; p = 0.109)	0.048 (CI = +/-0.104; p = 0.357)	0.048	+0.89%
Frequency	2009.1	0.005 (CI = +/-0.010; p = 0.368)	0.025 (CI = +/-0.096; p = 0.604)	-0.031	+0.47%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.818)	0.043 (CI = +/-0.091; p = 0.342)	-0.035	+0.12%
Frequency	2010.1	-0.004 (CI = +/-0.009; p = 0.413)	0.018 (CI = +/-0.078; p = 0.640)	-0.037	-0.37%
Frequency	2010.2	-0.007 (CI = +/-0.009; p = 0.134)	0.032 (CI = +/-0.074; p = 0.376)	0.041	-0.66%
Frequency	2011.1	-0.006 (CI = +/-0.009; p = 0.224)	0.037 (CI = +/-0.076; p = 0.329)	0.026	-0.57%
Frequency	2011.2	-0.008 (CI = +/-0.010; p = 0.106)	0.047 (CI = +/-0.076; p = 0.216)	0.086	-0.79%
Frequency	2012.1	-0.009 (CI = +/-0.010; p = 0.081)	0.041 (CI = +/-0.079; p = 0.291)	0.101	-0.92%
Frequency	2012.2	-0.010 (CI = +/-0.011; p = 0.077)	0.045 (CI = +/-0.082; p = 0.269)	0.102	-1.01%
Frequency	2013.1	-0.008 (CI = +/-0.012; p = 0.195)	0.055 (CI = +/-0.083; p = 0.184)	0.079	-0.77%
Frequency	2013.2	-0.007 (CI = +/-0.013; p = 0.274)	0.052 (CI = +/-0.087; p = 0.224)	0.037	-0.70%
Frequency	2014.1	-0.009 (CI = +/-0.014; p = 0.224)	0.046 (CI = +/-0.090; p = 0.298)	0.043	-0.85%
Frequency	2014.2	-0.009 (CI = +/-0.016; p = 0.254)	0.047 (CI = +/-0.095; p = 0.312)	0.023	-0.88%
Frequency	2015.1	-0.008 (CI = +/-0.017; p = 0.365)	0.051 (CI = +/-0.101; p = 0.299)	0.010	-0.77%
Frequency	2015.2	-0.007 (CI = +/-0.019; p = 0.456)	0.049 (CI = +/-0.107; p = 0.345)	-0.027	-0.70%
Frequency	2016.1	-0.010 (CI = +/-0.022; p = 0.328)	0.039 (CI = +/-0.112; p = 0.471)	-0.016	-1.02%
Frequency	2016.2	-0.007 (CI = +/-0.024; p = 0.557)	0.029 (CI = +/-0.117; p = 0.606)	-0.093	-0.66%
Frequency	2017.1	-0.002 (CI = +/-0.027; p = 0.862)	0.041 (CI = +/-0.123; p = 0.479)	-0.103	-0.22%

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Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.083 (CI = +/-0.143; p = 0.244)	0.108 (CI = +/-0.148; p = 0.146)	0.485	+3.16%	+14.92%
Loss Cost	2007.2	0.030 (CI = +/-0.018; p = 0.002)	-0.076 (CI = +/-0.147; p = 0.298)	0.114 (CI = +/-0.151; p = 0.134)	0.451	+3.00%	+15.41%
Loss Cost	2008.1	0.026 (CI = +/-0.018; p = 0.006)	-0.090 (CI = +/-0.148; p = 0.222)	0.124 (CI = +/-0.151; p = 0.104)	0.428	+2.66%	+16.21%
Loss Cost	2008.2	0.029 (CI = +/-0.019; p = 0.005)	-0.102 (CI = +/-0.151; p = 0.179)	0.115 (CI = +/-0.153; p = 0.138)	0.438	+2.93%	+15.43%
Loss Cost	2009.1	0.032 (CI = +/-0.021; p = 0.004)	-0.090 (CI = +/-0.154; p = 0.241)	0.106 (CI = +/-0.155; p = 0.173)	0.452	+3.23%	+14.77%
Loss Cost	2009.2	0.028 (CI = +/-0.022; p = 0.012)	-0.077 (CI = +/-0.157; p = 0.325)	0.117 (CI = +/-0.158; p = 0.138)	0.407	+2.89%	+15.69%
Loss Cost	2010.1	0.015 (CI = +/-0.017; p = 0.076)	-0.126 (CI = +/-0.117; p = 0.036)	0.155 (CI = +/-0.117; p = 0.011)	0.512	+1.53%	+18.50%
Loss Cost	2010.2	0.016 (CI = +/-0.018; p = 0.081)	-0.130 (CI = +/-0.122; p = 0.037)	0.151 (CI = +/-0.121; p = 0.016)	0.502	+1.63%	+18.25%
Loss Cost	2011.1	0.018 (CI = +/-0.020; p = 0.069)	-0.123 (CI = +/-0.125; p = 0.054)	0.146 (CI = +/-0.124; p = 0.023)	0.508	+1.84%	+17.84%
Loss Cost	2011.2	0.012 (CI = +/-0.020; p = 0.229)	-0.102 (CI = +/-0.123; p = 0.098)	0.164 (CI = +/-0.121; p = 0.010)	0.482	+1.22%	+19.28%
Loss Cost	2012.1	0.007 (CI = +/-0.021; p = 0.523)	-0.119 (CI = +/-0.122; p = 0.054)	0.178 (CI = +/-0.119; p = 0.005)	0.494	+0.66%	+20.26%
Loss Cost	2012.2	-0.001 (CI = +/-0.022; p = 0.957)	-0.098 (CI = +/-0.118; p = 0.100)	0.198 (CI = +/-0.115; p = 0.002)	0.492	-0.06%	+21.80%
Loss Cost	2013.1	0.000 (CI = +/-0.024; p = 0.991)	-0.097 (CI = +/-0.124; p = 0.119)	0.197 (CI = +/-0.120; p = 0.003)	0.489	-0.01%	+21.73%
Loss Cost	2013.2	-0.005 (CI = +/-0.026; p = 0.683)	-0.083 (CI = +/-0.127; p = 0.185)	0.210 (CI = +/-0.123; p = 0.002)	0.480	-0.51%	+22.70%
Loss Cost	2014.1	-0.011 (CI = +/-0.028; p = 0.412)	-0.098 (CI = +/-0.129; p = 0.127)	0.223 (CI = +/-0.124; p = 0.001)	0.500	-1.11%	+23.56%
Loss Cost	2014.2	-0.017 (CI = +/-0.031; p = 0.255)	-0.084 (CI = +/-0.133; p = 0.199)	0.237 (CI = +/-0.128; p = 0.001)	0.502	-1.70%	+24.59%
Loss Cost	2015.1	-0.019 (CI = +/-0.035; p = 0.256)	-0.088 (CI = +/-0.140; p = 0.199)	0.241 (CI = +/-0.135; p = 0.002)	0.501	-1.91%	+24.86%
Loss Cost	2015.2	-0.015 (CI = +/-0.040; p = 0.434)	-0.097 (CI = +/-0.148; p = 0.182)	0.232 (CI = +/-0.144; p = 0.004)	0.505	-1.48%	+24.21%
Loss Cost	2016.1	-0.023 (CI = +/-0.044; p = 0.284)	-0.112 (CI = +/-0.154; p = 0.141)	0.247 (CI = +/-0.150; p = 0.003)	0.522	-2.28%	+25.08%
Loss Cost	2016.2	-0.030 (CI = +/-0.052; p = 0.232)	-0.100 (CI = +/-0.163; p = 0.209)	0.261 (CI = +/-0.162; p = 0.004)	0.517	-2.95%	+25.93%
Loss Cost	2017.1	-0.026 (CI = +/-0.061; p = 0.376)	-0.094 (CI = +/-0.176; p = 0.267)	0.253 (CI = +/-0.176; p = 0.009)	0.507	-2.54%	+25.56%
Severity	2007.1	0.016 (CI = +/-0.014; p = 0.031)	-0.139 (CI = +/-0.125; p = 0.030)	0.122 (CI = +/-0.129; p = 0.064)	0.399	+1.61%	+14.75%
Severity	2007.2	0.014 (CI = +/-0.015; p = 0.065)	-0.132 (CI = +/-0.128; p = 0.044)	0.128 (CI = +/-0.131; p = 0.056)	0.365	+1.45%	+15.27%
Severity	2008.1	0.015 (CI = +/-0.016; p = 0.063)	-0.127 (CI = +/-0.132; p = 0.057)	0.124 (CI = +/-0.134; p = 0.068)	0.367	+1.55%	+15.01%
Severity	2008.2	0.021 (CI = +/-0.016; p = 0.014)	-0.150 (CI = +/-0.127; p = 0.022)	0.105 (CI = +/-0.129; p = 0.104)	0.445	+2.09%	+13.45%
Severity	2009.1	0.029 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.106; p = 0.033)	0.081 (CI = +/-0.107; p = 0.134)	0.600	+2.95%	+11.59%
Severity	2009.2	0.031 (CI = +/-0.015; p = 0.000)	-0.123 (CI = +/-0.109; p = 0.028)	0.075 (CI = +/-0.109; p = 0.171)	0.595	+3.13%	+11.14%
Severity	2010.1	0.024 (CI = +/-0.014; p = 0.002)	-0.148 (CI = +/-0.098; p = 0.005)	0.093 (CI = +/-0.097; p = 0.060)	0.625	+2.45%	+12.48%
Severity	2010.2	0.030 (CI = +/-0.014; p = 0.000)	-0.169 (CI = +/-0.091; p = 0.001)	0.075 (CI = +/-0.090; p = 0.098)	0.702	+3.04%	+11.07%
Severity	2011.1	0.031 (CI = +/-0.015; p = 0.000)	-0.164 (CI = +/-0.094; p = 0.001)	0.071 (CI = +/-0.092; p = 0.124)	0.703	+3.19%	+10.81%
Severity	2011.2	0.029 (CI = +/-0.016; p = 0.001)	-0.157 (CI = +/-0.096; p = 0.003)	0.077 (CI = +/-0.095; p = 0.104)	0.667	+2.98%	+11.27%
Severity	2012.1	0.027 (CI = +/-0.017; p = 0.004)	-0.166 (CI = +/-0.099; p = 0.002)	0.084 (CI = +/-0.096; p = 0.082)	0.661	+2.69%	+11.73%
Severity	2012.2	0.022 (CI = +/-0.018; p = 0.019)	-0.152 (CI = +/-0.099; p = 0.004)	0.097 (CI = +/-0.096; p = 0.048)	0.625	+2.22%	+12.65%
Severity	2013.1	0.020 (CI = +/-0.020; p = 0.046)	-0.157 (CI = +/-0.103; p = 0.005)	0.101 (CI = +/-0.100; p = 0.047)	0.618	+2.04%	+12.91%
Severity	2013.2	0.016 (CI = +/-0.021; p = 0.139)	-0.145 (CI = +/-0.105; p = 0.009)	0.112 (CI = +/-0.102; p = 0.032)	0.580	+1.60%	+13.69%
Severity	2014.1	0.014 (CI = +/-0.024; p = 0.242)	-0.150 (CI = +/-0.110; p = 0.010)	0.117 (CI = +/-0.106; p = 0.032)	0.575	+1.38%	+13.97%
Severity	2014.2	0.011 (CI = +/-0.027; p = 0.409)	-0.143 (CI = +/-0.115; p = 0.018)	0.124 (CI = +/-0.112; p = 0.031)	0.539	+1.08%	+14.44%
Severity	2015.1	0.009 (CI = +/-0.030; p = 0.520)	-0.146 (CI = +/-0.122; p = 0.022)	0.127 (CI = +/-0.118; p = 0.037)	0.534	+0.94%	+14.60%
Severity	2015.2	0.016 (CI = +/-0.034; p = 0.319)	-0.160 (CI = +/-0.126; p = 0.016)	0.112 (CI = +/-0.123; p = 0.071)	0.557	+1.64%	+13.66%
Severity	2016.1	0.017 (CI = +/-0.039; p = 0.354)	-0.158 (CI = +/-0.134; p = 0.024)	0.110 (CI = +/-0.131; p = 0.095)	0.552	+1.76%	+13.55%
Severity	2016.2	0.010 (CI = +/-0.045; p = 0.635)	-0.146 (CI = +/-0.142; p = 0.045)	0.124 (CI = +/-0.141; p = 0.079)	0.501	+1.01%	+14.38%
Severity	2017.1	0.013 (CI = +/-0.053; p = 0.617)	-0.142 (CI = +/-0.153; p = 0.066)	0.120 (CI = +/-0.153; p = 0.113)	0.495	+1.26%	+14.19%
Frequency	2007.1	0.015 (CI = +/-0.012; p = 0.018)	0.056 (CI = +/-0.107; p = 0.294)	-0.014 (CI = +/-0.111; p = 0.803)	0.145	+1.52%	+0.14%
Frequency	2007.2	0.015 (CI = +/-0.013; p = 0.026)	0.056 (CI = +/-0.110; p = 0.311)	-0.014 (CI = +/-0.113; p = 0.804)	0.135	+1.53%	+0.12%
Frequency	2008.1	0.011 (CI = +/-0.013; p = 0.100)	0.037 (CI = +/-0.106; p = 0.482)	0.000 (CI = +/-0.108; p = 0.993)	0.046	+1.09%	+1.04%
Frequency	2008.2	0.008 (CI = +/-0.014; p = 0.230)	0.048 (CI = +/-0.107; p = 0.360)	0.009 (CI = +/-0.108; p = 0.865)	0.016	+0.82%	+1.74%
Frequency	2009.1	0.003 (CI = +/-0.013; p = 0.676)	0.026 (CI = +/-0.098; p = 0.589)	0.025 (CI = +/-0.099; p = 0.602)	-0.057	+0.27%	+2.85%
Frequency	2009.2	-0.002 (CI = +/-0.013; p = 0.706)	0.046 (CI = +/-0.091; p = 0.308)	0.042 (CI = +/-0.092; p = 0.351)	-0.039	-0.24%	+4.09%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.103)	0.021 (CI = +/-0.076; p = 0.567)	0.061 (CI = +/-0.076; p = 0.108)	0.027	-0.90%	+5.36%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.011)	0.039 (CI = +/-0.069; p = 0.255)	0.076 (CI = +/-0.068; p = 0.030)	0.177	-1.37%	+6.46%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.024)	0.041 (CI = +/-0.072; p = 0.246)	0.075 (CI = +/-0.070; p = 0.039)	0.153	-1.31%	+6.34%
Frequency	2011.2	-0.017 (CI = +/-0.011; p = 0.004)	0.055 (CI = +/-0.068; p = 0.111)	0.087 (CI = +/-0.067; p = 0.014)	0.272	-1.71%	+7.20%
Frequency	2012.1	-0.020 (CI = +/-0.012; p = 0.002)	0.046 (CI = +/-0.069; p = 0.174)	0.093 (CI = +/-0.067; p = 0.008)	0.319	-1.97%	+7.63%
Frequency	2012.2	-0.022 (CI = +/-0.013; p = 0.001)	0.054 (CI = +/-0.070; p = 0.121)	0.101 (CI = +/-0.068; p = 0.006)	0.352	-2.22%	+8.12%
Frequency	2013.1	-0.020 (CI = +/-0.014; p = 0.006)	0.060 (CI = +/-0.072; p = 0.095)	0.096 (CI = +/-0.070; p = 0.010)	0.314	-2.01%	+7.81%
Frequency	2013.2	-0.021 (CI = +/-0.015; p = 0.010)	0.062 (CI = +/-0.075; p = 0.102)	0.097 (CI = +/-0.073; p = 0.012)	0.280	-2.07%	+7.92%
Frequency	2014.1	-0.025 (CI = +/-0.016; p = 0.005)	0.052 (CI = +/-0.076; p = 0.164)	0.106 (CI = +/-0.073; p = 0.007)	0.330	-2.46%	+8.42%
Frequency	2014.2	-0.028 (CI = +/-0.018; p = 0.005)	0.059 (CI = +/-0.079; p = 0.130)	0.113 (CI = +/-0.076; p = 0.006)	0.341	-2.75%	+8.86%
Frequency	2015.1	-0.029 (CI = +/-0.021; p = 0.010)	0.058 (CI = +/-0.084; p = 0.162)	0.114 (CI = +/-0.081; p = 0.009)	0.327	-2.83%	+8.95%
Frequency	2015.2	-0.031 (CI = +/-0.024; p = 0.013)	0.063 (CI = +/-0.088; p = 0.150)	0.120 (CI = +/-0.086; p = 0.010)	0.310	-3.07%	+9.28%
Frequency	2016.1	-0.041 (CI = +/-0.024; p = 0.003)	0.046 (CI = +/-0.084; p = 0.257)	0.137 (CI = +/-0.083; p = 0.003)	0.429	-3.97%	+10.15%
Frequency	2016.2	-0.040 (CI = +/-0.029; p = 0.010)	0.046 (CI = +/-0.091; p = 0.298)	0.136 (CI = +/-0.090; p = 0.006)	0.353	-3.93%	+10.10%
Frequency	2017.1	-0.038 (CI = +/-0.034; p = 0.031)	0.048 (CI = +/-0.098; p = 0.304)	0.133 (CI = +/-0.098; p = 0.012)	0.308	-3.75%	+9.96%

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	0.046 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.559	+4.68%
Loss Cost	2007.2	0.045 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.528	+4.58%
Loss Cost	2008.1	0.043 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.493	+4.43%
Loss Cost	2008.2	0.046 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.508	+4.68%
Loss Cost	2009.1	0.049 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.008; p = 0.005)	0.547	+5.07%
Loss Cost	2009.2	0.047 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.509	+4.83%
Loss Cost	2010.1	0.039 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.523	+3.93%
Loss Cost	2010.2	0.040 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.516	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.562	+4.44%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.530	+4.02%
Loss Cost	2012.1	0.038 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.500	+3.87%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.471	+3.44%
Loss Cost	2013.1	0.037 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.501	+3.79%
Loss Cost	2013.2	0.035 (CI = +/-0.020; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.475	+3.58%
Loss Cost	2014.1	0.035 (CI = +/-0.022; p = 0.003)	0.011 (CI = +/-0.006; p = 0.002)	0.459	+3.54%
Loss Cost	2014.2	0.033 (CI = +/-0.024; p = 0.009)	0.011 (CI = +/-0.006; p = 0.002)	0.439	+3.33%
Loss Cost	2015.1	0.036 (CI = +/-0.026; p = 0.009)	0.011 (CI = +/-0.006; p = 0.002)	0.451	+3.65%
Loss Cost	2015.2	0.040 (CI = +/-0.028; p = 0.008)	0.011 (CI = +/-0.007; p = 0.003)	0.475	+4.10%
Loss Cost	2016.1	0.041 (CI = +/-0.031; p = 0.014)	0.011 (CI = +/-0.007; p = 0.004)	0.465	+4.16%
Loss Cost	2016.2	0.039 (CI = +/-0.035; p = 0.032)	0.011 (CI = +/-0.007; p = 0.005)	0.450	+3.97%
Loss Cost	2017.1	0.047 (CI = +/-0.038; p = 0.019)	0.010 (CI = +/-0.007; p = 0.008)	0.493	+4.84%
Severity	2007.1	0.029 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.008; p = 0.106)	0.306	+2.89%
Severity	2007.2	0.027 (CI = +/-0.015; p = 0.001)	0.006 (CI = +/-0.008; p = 0.116)	0.266	+2.75%
Severity	2008.1	0.029 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.008; p = 0.106)	0.290	+2.98%
Severity	2008.2	0.034 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.008; p = 0.078)	0.361	+3.41%
Severity	2009.1	0.042 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.006; p = 0.016)	0.597	+4.26%
Severity	2009.2	0.043 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.591	+4.39%
Severity	2010.1	0.039 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.006; p = 0.015)	0.553	+4.02%
Severity	2010.2	0.043 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.009)	0.614	+4.43%
Severity	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.644	+4.75%
Severity	2011.2	0.044 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.008)	0.607	+4.53%
Severity	2012.1	0.045 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.584	+4.55%
Severity	2012.2	0.041 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.005; p = 0.008)	0.542	+4.17%
Severity	2013.1	0.042 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.005; p = 0.009)	0.536	+4.32%
Severity	2013.2	0.039 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.005; p = 0.009)	0.491	+3.98%
Severity	2014.1	0.041 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.006; p = 0.011)	0.489	+4.16%
Severity	2014.2	0.038 (CI = +/-0.021; p = 0.001)	0.008 (CI = +/-0.006; p = 0.012)	0.449	+3.92%
Severity	2015.1	0.041 (CI = +/-0.023; p = 0.001)	0.007 (CI = +/-0.006; p = 0.014)	0.460	+4.22%
Severity	2015.2	0.045 (CI = +/-0.025; p = 0.002)	0.007 (CI = +/-0.006; p = 0.017)	0.472	+4.56%
Severity	2016.1	0.049 (CI = +/-0.027; p = 0.002)	0.007 (CI = +/-0.006; p = 0.021)	0.502	+5.06%
Severity	2016.2	0.044 (CI = +/-0.030; p = 0.007)	0.007 (CI = +/-0.006; p = 0.018)	0.462	+4.50%
Severity	2017.1	0.050 (CI = +/-0.033; p = 0.006)	0.007 (CI = +/-0.006; p = 0.026)	0.493	+5.11%
Frequency	2007.1	0.017 (CI = +/-0.011; p = 0.002)	0.005 (CI = +/-0.006; p = 0.111)	0.204	+1.74%
Frequency	2007.2	0.018 (CI = +/-0.011; p = 0.003)	0.005 (CI = +/-0.006; p = 0.114)	0.196	+1.78%
Frequency	2008.1	0.014 (CI = +/-0.011; p = 0.015)	0.005 (CI = +/-0.006; p = 0.114)	0.135	+1.40%
Frequency	2008.2	0.012 (CI = +/-0.011; p = 0.039)	0.004 (CI = +/-0.006; p = 0.124)	0.096	+1.23%
Frequency	2009.1	0.008 (CI = +/-0.011; p = 0.155)	0.004 (CI = +/-0.005; p = 0.112)	0.047	+0.77%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.417)	0.004 (CI = +/-0.005; p = 0.109)	0.026	+0.43%
Frequency	2010.1	-0.001 (CI = +/-0.009; p = 0.856)	0.004 (CI = +/-0.004; p = 0.073)	0.074	-0.08%
Frequency	2010.2	-0.004 (CI = +/-0.009; p = 0.402)	0.004 (CI = +/-0.004; p = 0.067)	0.133	-0.37%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.530)	0.004 (CI = +/-0.004; p = 0.069)	0.115	-0.30%
Frequency	2011.2	-0.005 (CI = +/-0.010; p = 0.324)	0.003 (CI = +/-0.004; p = 0.071)	0.150	-0.49%
Frequency	2012.1	-0.007 (CI = +/-0.011; p = 0.214)	0.003 (CI = +/-0.004; p = 0.075)	0.179	-0.65%
Frequency	2012.2	-0.007 (CI = +/-0.011; p = 0.219)	0.003 (CI = +/-0.004; p = 0.082)	0.174	-0.69%
Frequency	2013.1	-0.005 (CI = +/-0.012; p = 0.394)	0.003 (CI = +/-0.004; p = 0.081)	0.134	-0.51%
Frequency	2013.2	-0.004 (CI = +/-0.013; p = 0.549)	0.003 (CI = +/-0.004; p = 0.086)	0.106	-0.38%
Frequency	2014.1	-0.006 (CI = +/-0.014; p = 0.387)	0.003 (CI = +/-0.004; p = 0.087)	0.134	-0.59%
Frequency	2014.2	-0.006 (CI = +/-0.015; p = 0.446)	0.003 (CI = +/-0.004; p = 0.096)	0.116	-0.57%
Frequency	2015.1	-0.006 (CI = +/-0.017; p = 0.502)	0.003 (CI = +/-0.004; p = 0.107)	0.097	-0.55%
Frequency	2015.2	-0.004 (CI = +/-0.019; p = 0.629)	0.003 (CI = +/-0.004; p = 0.121)	0.069	-0.44%
Frequency	2016.1	-0.009 (CI = +/-0.020; p = 0.376)	0.004 (CI = +/-0.004; p = 0.102)	0.124	-0.86%
Frequency	2016.2	-0.005 (CI = +/-0.022; p = 0.629)	0.003 (CI = +/-0.004; p = 0.124)	0.064	-0.51%
Frequency	2017.1	-0.003 (CI = +/-0.025; p = 0.828)	0.003 (CI = +/-0.005; p = 0.154)	0.024	-0.25%

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Bodily Injury
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	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	7.095	56,720	402.44	0	0.00	6.964	56,972	396.76	0.993	-0.7%	0.845
2013.75	7.421	56,069	416.10	1	0.00	7.515	58,127	436.80	0.993	-0.7%	0.851
2014.25	6.653	52,043	346.25	0	0.00	6.593	59,305	390.99	0.993	-0.7%	0.857
2014.75	6.848	55,998	383.49	1	0.00	7.114	60,507	430.44	0.993	-0.7%	0.864
2015.25	6.614	58,256	385.28	0	0.00	6.241	61,734	385.29	0.993	-0.7%	0.870
2015.75	6.658	70,295	468.01	1	0.00	6.735	62,985	424.17	0.993	-0.7%	0.876
2016.25	5.926	68,856	408.04	0	0.00	5.908	64,262	379.69	0.993	-0.7%	0.883
2016.75	6.659	63,876	425.37	1	0.00	6.375	65,565	418.00	0.993	-0.7%	0.889
2017.25	5.526	64,900	358.63	0	0.00	5.593	66,894	374.16	0.993	-0.7%	0.896
2017.75	5.925	63,811	378.05	1	0.00	6.035	68,250	411.91	0.993	-0.7%	0.902
2018.25	5.182	69,950	362.47	0	0.00	5.295	69,633	368.71	0.993	-0.7%	0.909
2018.75	5.474	79,603	435.78	1	0.00	5.714	71,045	405.92	0.993	-0.7%	0.916
2019.25	4.845	77,985	377.86	0	0.00	5.013	72,485	363.34	0.993	-0.7%	0.923
2019.75	5.601	79,111	443.08	1	0.00	5.409	73,954	400.01	0.993	-0.7%	0.929
2020.25	3.747	74,003	277.26	0	(26.69)	3.966	75,453	299.28	0.993	-0.7%	0.936
2020.75	4.474	77,481	346.64	1	(29.87)	4.189	76,983	322.51	0.993	-0.7%	0.943
2021.25	3.395	78,845	267.72	0	(35.22)	3.546	78,544	278.48	0.993	-0.7%	0.950
2021.75	4.550	90,475	411.66	1	(17.04)	4.323	80,136	346.43	0.993	-0.7%	0.957
2022.25	3.832	82,921	317.79	0	(17.23)	3.788	81,760	309.68	0.993	-0.7%	0.964
2022.75	4.428	86,549	383.23	1	0.00	4.589	83,418	382.79	0.993	-0.7%	0.971
2023.25	4.099	91,040	373.20	0	0.00	4.026	85,109	342.64	0.993	-0.7%	0.978
2023.75	4.614	85,648	395.22	1	0.00	4.344	86,834	377.22	0.993	-0.7%	0.985
2024.25	4.078	78,304	319.30	0	0.00	3.811	88,594	337.66	0.993	-0.7%	0.993
2024.75	3.685	77,964	287.29	1	0.00	4.112	90,390	371.73			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	112.271	(69.856)	35.507
B.	Time	(0.055)	0.040	(0.015)
C.	Seasonality	0.103		0.103
D.	Mobility	0.007		0.007

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

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	2022-2 Trend Change	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	25.166	4,226	106.35	0	0.00	0.00	0.000	25.813	4,288	110.67	1.007	0.7%	1.323
2013.75	26.860	4,579	123.00	1	0.00	0.00	0.000	26.282	4,391	115.40	1.007	0.7%	1.314
2014.25	25.571	4,337	110.91	0	0.00	0.00	0.000	24.944	4,496	112.16	1.007	0.7%	1.306
2014.75	24.810	4,573	113.45	1	0.00	0.00	0.000	25.397	4,605	116.95	1.007	0.7%	1.297
2015.25	25.789	4,542	117.13	0	0.00	0.00	0.000	24.104	4,716	113.67	1.007	0.7%	1.288
2015.75	24.339	4,977	121.13	1	0.00	0.00	0.000	24.542	4,829	118.52	1.007	0.7%	1.280
2016.25	22.906	5,105	116.95	0	0.00	0.00	0.000	23.292	4,946	115.19	1.007	0.7%	1.271
2016.75	23.622	4,989	117.85	1	0.00	0.00	0.000	23.716	5,065	120.11	1.007	0.7%	1.263
2017.25	22.678	5,091	115.44	0	0.00	0.00	0.000	22.508	5,187	116.74	1.007	0.7%	1.254
2017.75	22.406	5,194	116.38	1	0.00	0.00	0.000	22.917	5,312	121.73	1.007	0.7%	1.246
2018.25	21.495	5,487	117.94	0	0.00	0.00	0.000	21.750	5,439	118.31	1.007	0.7%	1.238
2018.75	22.307	5,754	128.36	1	0.00	0.00	0.000	22.146	5,570	123.36	1.007	0.7%	1.230
2019.25	19.794	5,932	117.42	0	0.00	0.00	0.000	21.018	5,705	119.90	1.007	0.7%	1.221
2019.75	21.272	5,889	125.27	1	0.00	0.00	0.000	21.400	5,842	125.02	1.007	0.7%	1.213
2020.25	17.949	6,103	109.54	0	(26.69)	0.00	0.000	18.196	5,983	108.86	1.007	0.7%	1.205
2020.75	18.721	6,116	114.50	1	(29.87)	0.00	0.000	18.285	6,127	112.03	1.007	0.7%	1.197
2021.25	16.562	5,735	94.99	0	(35.22)	0.00	0.000	16.976	6,274	106.51	1.007	0.7%	1.189
2021.75	19.738	6,541	129.11	1	(17.04)	0.00	0.000	18.629	6,425	119.70	1.007	0.7%	1.181
2022.25	17.208	7,122	122.56	0	(17.23)	0.00	0.475	17.666	7,003	123.72	1.007	0.7%	1.173
2022.75	19.464	7,561	147.16	1	0.00	0.25	0.786	19.619	7,471	146.57	1.039	3.9%	1.166
2023.25	19.766	7,646	151.12	0	0.00	0.75	1.000	19.218	7,869	151.23	1.039	3.9%	1.122
2023.75	20.627	8,287	170.94	1	0.00	1.25	1.000	20.197	8,058	162.75	1.039	3.9%	1.080
2024.25	20.806	8,197	170.54	0	0.00	1.75	1.000	19.784	8,252	163.27	1.039	3.9%	1.039
2024.75	19.589	8,366	163.87	1	0.00	2.25	1.000	20.791	8,451	175.71			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	72.198	(87.455)	(22.164)
B.	Time	(0.034)	0.048	0.013
C.	Seasonality	0.035		0.035
D.	Mobility	0.004		0.004
E.	2022-2 Trend Change	0.063		0.063
F.	Excess Inflation		0.131	0.131

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2020-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	7.749	6,740	52.23	0	0.00	0.00	7.461	6,860	51.19	1.010	1.0%	1.136
2013.75	8.440	6,950	58.66	1	0.00	0.00	8.388	7,000	58.71	1.010	1.0%	1.125
2014.25	7.556	7,397	55.89	0	0.00	0.00	7.307	7,142	52.19	1.010	1.0%	1.114
2014.75	8.367	6,728	56.29	1	0.00	0.00	8.215	7,288	59.87	1.010	1.0%	1.103
2015.25	7.902	8,245	65.15	0	0.00	0.00	7.156	7,436	53.21	1.010	1.0%	1.092
2015.75	8.092	7,986	64.62	1	0.00	0.00	8.045	7,587	61.04	1.010	1.0%	1.082
2016.25	7.458	8,385	62.54	0	0.00	0.00	7.008	7,742	54.25	1.010	1.0%	1.071
2016.75	8.125	6,969	56.62	1	0.00	0.00	7.879	7,899	62.23	1.010	1.0%	1.061
2017.25	6.876	7,795	53.60	0	0.00	0.00	6.863	8,060	55.32	1.010	1.0%	1.051
2017.75	7.578	7,695	58.31	1	0.00	0.00	7.716	8,224	63.45	1.010	1.0%	1.041
2018.25	6.343	8,191	51.95	0	0.00	0.00	6.721	8,392	56.40	1.010	1.0%	1.031
2018.75	7.339	8,683	63.72	1	0.00	0.00	7.556	8,562	64.70	1.010	1.0%	1.021
2019.25	6.492	8,950	58.10	0	0.00	0.00	6.582	8,737	57.51	1.010	1.0%	1.011
2019.75	7.133	10,156	72.44	1	0.00	0.00	7.400	8,914	65.97	1.010	1.0%	1.001
2020.25	4.582	8,493	38.91	0	(26.69)	0.00	5.091	9,096	46.31	1.010	1.0%	0.991
2020.75	5.994	8,494	50.91	1	(29.87)	0.00	5.565	9,281	51.65	1.010	1.0%	0.982
2021.25	4.590	8,835	40.55	0	(35.22)	0.00	4.624	9,470	43.79	1.010	1.0%	0.972
2021.75	6.403	8,800	56.35	1	(17.04)	0.00	6.104	9,663	58.99	1.010	1.0%	0.963
2022.25	5.319	8,907	47.38	0	(17.23)	0.00	5.309	9,859	52.34	1.010	1.0%	0.954
2022.75	6.252	8,768	54.82	1	0.00	0.25	6.950	10,060	69.09	0.986	-1.4%	0.945
2023.25	6.132	9,510	58.32	0	0.00	0.75	6.055	10,265	59.95	0.986	-1.4%	0.958
2023.75	7.043	9,076	63.92	1	0.00	1.25	6.807	10,474	67.14	0.986	-1.4%	0.972
2024.25	6.326	8,379	53.01	0	0.00	1.75	5.929	10,687	58.27	0.986	-1.4%	0.986
2024.75	6.465	8,425	54.47	1	0.00	2.25	6.666	10,904	65.25			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	44.074	(72.301)	(35.135)
B.	Time	(0.021)	0.040	0.019
C.	Seasonality	0.128		0.128
D.	Mobility	0.009		0.009
E.	2020-1 Trend Change		(0.048)	(0.048)

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Annual Trend Rate	Trend Factor to 1 Oct 2024
2012	0.495	25,892	12.82	0.510	26,775	13.65	1.005	0.5%	1.065
2013	0.489	27,062	13.23	0.487	28,199	13.72	1.005	0.5%	1.060
2014	0.532	30,039	15.97	0.464	29,699	13.79	1.005	0.5%	1.054
2015	0.567	29,200	16.54	0.443	31,279	13.86	1.005	0.5%	1.049
2016	0.401	40,561	16.29	0.423	32,942	13.94	1.005	0.5%	1.043
2017	0.338	34,768	11.76	0.404	34,695	14.01	1.005	0.5%	1.038
2018	0.403	35,879	14.44	0.385	36,540	14.09	1.005	0.5%	1.032
2019	0.337	60,407	20.34	0.368	38,483	14.16	1.005	0.5%	1.027
2020	0.358	38,947	13.93	0.351	40,530	14.24	1.005	0.5%	1.021
2021	0.322	39,114	12.60	0.335	42,686	14.31	1.005	0.5%	1.016
2022	0.305	43,567	13.30	0.320	44,956	14.39	1.005	0.5%	1.011
2023	0.287	45,638	13.09	0.305	47,347	14.46	1.005	0.5%	1.005
2024	0.337	42,258	14.23	0.292	49,865	14.54			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	92.975	(94.068)	(8.000)
B.	Time	(0.047)	0.052	0.005

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
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	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	43.188	4,318	186.47	0	0.00	42.862	4,443	195.44	1.012	1.2%	1.310
2013.75	43.715	4,652	203.36	1	0.00	41.963	5,037	199.89	1.012	1.2%	1.295
2014.25	44.953	4,535	203.86	0	0.00	41.084	4,734	200.09	1.012	1.2%	1.280
2014.75	38.125	5,427	206.89	1	0.00	40.223	5,367	204.64	1.012	1.2%	1.265
2015.25	41.739	5,148	214.87	0	0.00	39.380	5,044	204.84	1.012	1.2%	1.250
2015.75	36.649	6,130	224.67	1	0.00	38.555	5,718	209.50	1.012	1.2%	1.235
2016.25	36.160	6,030	218.06	0	0.00	37.747	5,374	209.71	1.012	1.2%	1.221
2016.75	35.280	6,781	239.25	1	0.00	36.955	6,092	214.48	1.012	1.2%	1.207
2017.25	36.122	5,782	208.87	0	0.00	36.181	5,726	214.69	1.012	1.2%	1.193
2017.75	33.624	6,435	216.37	1	0.00	35.423	6,491	219.58	1.012	1.2%	1.179
2018.25	33.629	6,219	209.14	0	0.00	34.680	6,101	219.80	1.012	1.2%	1.165
2018.75	35.174	6,819	239.84	1	0.00	33.953	6,916	224.79	1.012	1.2%	1.151
2019.25	34.677	6,502	225.49	0	0.00	33.242	6,500	225.02	1.012	1.2%	1.138
2019.75	34.088	6,840	233.17	1	0.00	32.545	7,369	230.14	1.012	1.2%	1.125
2020.25	27.272	6,334	172.74	0	(26.69)	25.658	6,926	71.04	1.012	1.2%	1.111
2020.75	24.179	7,555	182.67	1	(29.87)	24.480	7,852	63.14	1.012	1.2%	1.098
2021.25	23.327	6,896	160.87	0	(35.22)	22.948	7,379	49.92	1.012	1.2%	1.086
2021.75	24.234	8,193	198.56	1	(17.04)	26.039	8,366	113.80	1.012	1.2%	1.073
2022.25	24.580	8,127	199.77	0	(17.23)	25.453	7,862	112.94	1.012	1.2%	1.060
2022.75	25.601	9,125	233.61	1	0.00	28.661	8,914	246.94	1.012	1.2%	1.048
2023.25	28.772	8,375	240.97	0	0.00	28.060	8,377	247.18	1.012	1.2%	1.036
2023.75	27.211	10,161	276.49	1	0.00	27.472	9,497	252.80	1.012	1.2%	1.024
2024.25	28.898	9,209	266.13	0	0.00	26.897	8,926	253.06	1.012	1.2%	1.012
2024.75	27.532	9,824	270.47	1	0.00	26.333	10,119	258.81			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	89.043	(119.288)	(42.008)
B.	Time	(0.042)	0.063	0.023
C.	Seasonality		0.094	0.011
D.	Mobility	0.008		0.044

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2018-1 Trend Change	2021-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	78.466	1,121	87.98	0	0.00	0.00	78.79	1,104	86.47	1.025	2.5%	1.805
2013.75	68.873	1,318	90.76	1	0.00	0.00	71.36	1,384	98.95	1.025	2.5%	1.761
2014.25	83.213	1,167	97.07	0	0.00	0.00	78.79	1,166	90.84	1.025	2.5%	1.718
2014.75	67.694	1,477	100.01	1	0.00	0.00	71.36	1,462	103.95	1.025	2.5%	1.676
2015.25	85.284	1,082	92.25	0	0.00	0.00	78.79	1,232	95.43	1.025	2.5%	1.635
2015.75	69.349	1,570	108.87	1	0.00	0.00	71.36	1,544	109.20	1.025	2.5%	1.596
2016.25	87.934	1,244	109.35	0	0.00	0.00	78.79	1,302	100.25	1.025	2.5%	1.557
2016.75	66.995	1,681	112.61	1	0.00	0.00	71.36	1,631	114.72	1.025	2.5%	1.519
2017.25	101.697	1,625	165.27	0	0.00	0.00	78.79	1,375	105.31	1.025	2.5%	1.482
2017.75	68.420	1,623	111.05	1	0.00	0.00	71.36	1,723	120.52	1.025	2.5%	1.446
2018.25	78.317	1,481	115.96	0	0.00	0.00	78.79	1,453	110.63	1.025	2.5%	1.411
2018.75	66.780	1,869	124.81	1	0.25	0.00	70.05	1,820	124.22	0.987	-1.3%	1.376
2019.25	71.860	1,454	104.52	0	0.75	0.00	74.52	1,535	109.77	0.987	-1.3%	1.395
2019.75	64.037	1,726	110.50	1	1.25	0.00	65.03	1,923	120.93	0.987	-1.3%	1.414
2020.25	61.459	1,629	100.12	0	1.75	0.00	69.18	1,621	106.87	0.987	-1.3%	1.433
2020.75	66.237	1,833	121.40	1	2.25	0.00	60.38	2,031	117.73	0.987	-1.3%	1.452
2021.25	60.551	1,665	100.79	0	2.75	0.25	65.83	1,713	107.67	1.057	5.7%	1.472
2021.75	57.372	2,140	122.79	1	3.25	0.75	60.35	2,146	127.04	1.057	5.7%	1.393
2022.25	66.315	1,772	117.50	0	3.75	1.25	67.44	1,809	120.24	1.057	5.7%	1.318
2022.75	56.233	2,384	134.07	1	4.25	1.75	61.83	2,267	141.87	1.057	5.7%	1.247
2023.25	68.019	1,942	132.11	0	4.75	2.25	69.10	1,911	134.27	1.057	5.7%	1.180
2023.75	61.360	2,414	148.14	1	5.25	2.75	63.35	2,395	158.43	1.057	5.7%	1.117
2024.25	64.247	2,212	142.12	0	5.75	3.25	70.80	2,019	149.95	1.057	5.7%	1.057
2024.75	66.493	2,630	174.87	1	6.25	3.75	64.91	2,530	176.92			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	4.367	(103.465)	(94.765)
B.	Time		0.055	0.049
C.	Seasonality	(0.099)	0.198	0.110
D.	2018-1 Trend Change	(0.074)		(0.076)
E.	2021-1 Trend Change	0.099		0.137

Province of Newfoundland and Labrador

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed				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	82.347	3,244	267.11	0.00	74.982	3,769	287.95	1.019	1.9%	1.558
2013.75	71.178	4,168	296.66	0.00	74.982	3,832	293.56	1.019	1.9%	1.528
2014.25	78.853	3,626	285.89	0.00	74.982	3,897	299.27	1.019	1.9%	1.499
2014.75	78.356	4,459	349.36	0.00	74.982	3,962	305.10	1.019	1.9%	1.470
2015.25	80.230	4,471	358.74	0.00	74.982	4,029	311.03	1.019	1.9%	1.442
2015.75	68.748	4,617	317.42	0.00	74.982	4,097	317.09	1.019	1.9%	1.415
2016.25	85.307	3,573	304.77	0.00	74.982	4,166	323.26	1.019	1.9%	1.388
2016.75	80.737	4,815	388.75	0.00	74.982	4,236	329.55	1.019	1.9%	1.361
2017.25	97.951	4,076	399.21	0.00	74.982	4,307	335.97	1.019	1.9%	1.335
2017.75	69.339	3,856	267.34	0.00	74.982	4,380	342.50	1.019	1.9%	1.310
2018.25	68.412	5,111	349.63	0.00	74.982	4,454	349.17	1.019	1.9%	1.285
2018.75	75.513	5,263	397.42	0.00	74.982	4,529	355.97	1.019	1.9%	1.260
2019.25	70.483	3,652	257.41	0.00	74.982	4,605	362.89	1.019	1.9%	1.236
2019.75	74.370	5,247	390.25	0.00	74.982	4,683	369.96	1.019	1.9%	1.213
2020.25	66.178	4,137	273.79	(26.69)	68.501	4,761	281.30	1.019	1.9%	1.189
2020.75	65.256	4,753	310.13	(29.87)	67.766	4,842	276.91	1.019	1.9%	1.167
2021.25	71.647	3,980	285.13	(35.22)	66.548	4,923	266.18	1.019	1.9%	1.144
2021.75	72.424	4,511	326.73	(17.04)	70.776	5,006	331.37	1.019	1.9%	1.123
2022.25	66.958	3,803	254.65	(17.23)	70.730	5,090	337.10	1.019	1.9%	1.101
2022.75	63.450	6,176	391.90	0.00	74.982	5,176	415.32	1.019	1.9%	1.080
2023.25	74.950	6,062	454.37	0.00	74.982	5,263	423.40	1.019	1.9%	1.060
2023.75	71.685	6,395	458.45	0.00	74.982	5,352	431.64	1.019	1.9%	1.039
2024.25	83.612	5,132	429.13	0.00	74.982	5,442	440.04	1.019	1.9%	1.019
2024.75	79.906	6,456	515.85	0.00	74.982	5,534	448.61			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	4.317	(59.004)	(71.951)
B.	Time		0.033	0.039
C.	Mobility	0.003		0.011

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