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NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2023

April 3, 2024

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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 commercial vehicle loss trend rates. The scope of our analysis includes all coverages:

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

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

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

1.2. Actuarial Findings

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

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

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

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

Coverage	Prior Review: Data as of December 31, 2022	Current Review: Data as of June 30, 2023
Bodily Injury	-3.0%	-2.3%
Property Damage (including DCPD)[1]	+0.5%	-2.6%[2]
Accident Benefits	+2.0%	+0.0%
Uninsured Auto	+2.0%	+0.0%
Collision	+2.5%	+2.9%
Comprehensive	+1.5%	+0.1%[3]
Specified Perils	+1.5%	+0.1%
All Perils	+1.5%	+3.3%
Underinsured Motorist	+1.5%	+2.5%

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 Actuarial Standards of Practice issued by the Actuarial Standards Board (Canada).

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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] Includes a one-time increase of 48.6% at 2021-2.

[3] Includes a one-time increase of 56.4% at 2021-2.

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2. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data that we analyze is the 2023-1 AUTO7502 Automobile Industry Exhibit (as of June 30, 2023) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

> "*Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.*"

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year[4] during which the event occurred.

The claim amount data that is available through the AIX report includes the following:

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

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

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

It is important to note two points about case reserves:

1. **Insurance companies' determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set

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

amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. **The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate) number and cost[5] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[6]), separately, through to June 30, 2023. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.[7] In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[8] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2023, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2023, separately for each of the coverages.

[5] 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.

[6] 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.

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

[8] We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, these terms include a provision for allocated loss adjustment expenses (ALAE).

2.3. Selection of Claim Count and Claim Amount Development Factors

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

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

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

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.[9] 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,[10] and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Change in Estimates - Bodily Injury

	As of December 31, 2022			As of June 30, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$304.50	$86,758	3.51	$312.74	$89,468	3.50
2020	$298.51	$90,673	3.29	$308.41	$93,059	3.31
2021	$300.03	$83,280	3.60	$344.98	$98,954	3.49
2022	$235.37	$77,148	3.05	$278.00	$88,583	3.14
2023				$346.36	$83,242	4.16

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 9.3%. Most of this increase is attributed to the greater than expected emerged loss amounts for 2021 and 2022.

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

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

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

	As of December 31, 2022			As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$118.43	$8,943	13.24	$117.54	$8,872	13.25
2020	$63.40	$7,025	9.02	$62.89	$6,977	9.01
2021	$57.06	$8,279	6.89	$57.29	$8,233	6.96
2022	$116.70	$15,062	7.75	$128.78	$16,493	7.81
2023				$98.10	$11,165	8.79

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 3.1%.

Table 4: Change in Estimates – Accident Benefits

	As of December 31, 2022			As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$17.55	$8,269	2.12	$18.03	$8,404	2.14
2020	$14.39	$10,635	1.35	$14.56	$10,459	1.39
2021	$22.31	$9,298	2.40	$27.43	$11,014	2.49
2022	$11.95	$8,412	1.42	$14.96	$10,134	1.48
2023				$18.75	$11,245	1.67

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 13.3%. Most of this increase is attributed to the greater than expected emerged loss amounts for 2021 and 2022.

Table 5: Change in Estimates - Collision

	As of December 31, 2022			As of June 30, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$190.19	$9,304	20.44	$190.31	$9,310	20.44
2020	$136.59	$8,554	15.97	$137.21	$8,578	16.00
2021	$119.79	$11,083	10.81	$128.58	$11,701	10.99
2022	$118.92	$8,822	13.48	$145.31	$10,359	14.03
2023				$235.07	$11,173	21.04

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 6.4%. Most of this increase is attributed to the greater than expected emerged loss amounts for 2022.

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Table 6: Change in Estimates - Comprehensive

	As of December 31, 2022			As of June 30, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$104.96	$2,795	37.55	$104.97	$2,795	37.55
2020	$90.70	$2,684	33.79	$90.71	$2,685	33.78
2021	$138.10	$4,035	34.22	$134.89	$3,943	34.21
2022	$162.80	$4,772	34.11	$173.51	$4,987	34.79
2023				$175.73	$4,369	40.22

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.5%.

Table 7: Change in Estimates - All Perils

	As of December 31, 2022			As of June 30, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$181.75	$11,056	16.44	$181.77	$11,057	16.44
2020	$213.92	$13,411	15.95	$213.80	$13,391	15.97
2021	$252.05	$15,358	16.41	$256.10	$15,689	16.32
2022	$288.33	$16,285	17.70	$330.02	$18,436	17.90
2023				$282.49	$16,884	16.73

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 4.9%.

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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 the ultimate incurred losses during the experience period[11] to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

3.2. Past Trend - Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Newfoundland and Labrador ultimate claim frequency, claim severity, and loss cost[12] 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[13] change parameters to reflect changes in the cost level.

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

Time Period

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

[11] 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.

[12] 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.

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

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

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

Seasonality

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

Weather / Unemployment

On occasion, an extreme weather condition, such as the level of rain, snowfall, or wind can contribute to a change in the frequency level. As a result, the time period associated with that extreme weather event could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

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

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

Reforms and Level Changes

The purpose of a reform parameter[14] is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on the *p*-values from *t*-tests for parameter significance.[15]

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

[14] We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.
[15] A *t*-test with a resulting *p*-value of less than 5% is considered significant.

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

2020 Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from $2,500 to $5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) includes limited bodily injury post-reform data under the new regulations for analysis purposes.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

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

A discussion of our selected past and future trend rates for each coverage follows in Section 3.3.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[16] during the pandemic were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

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

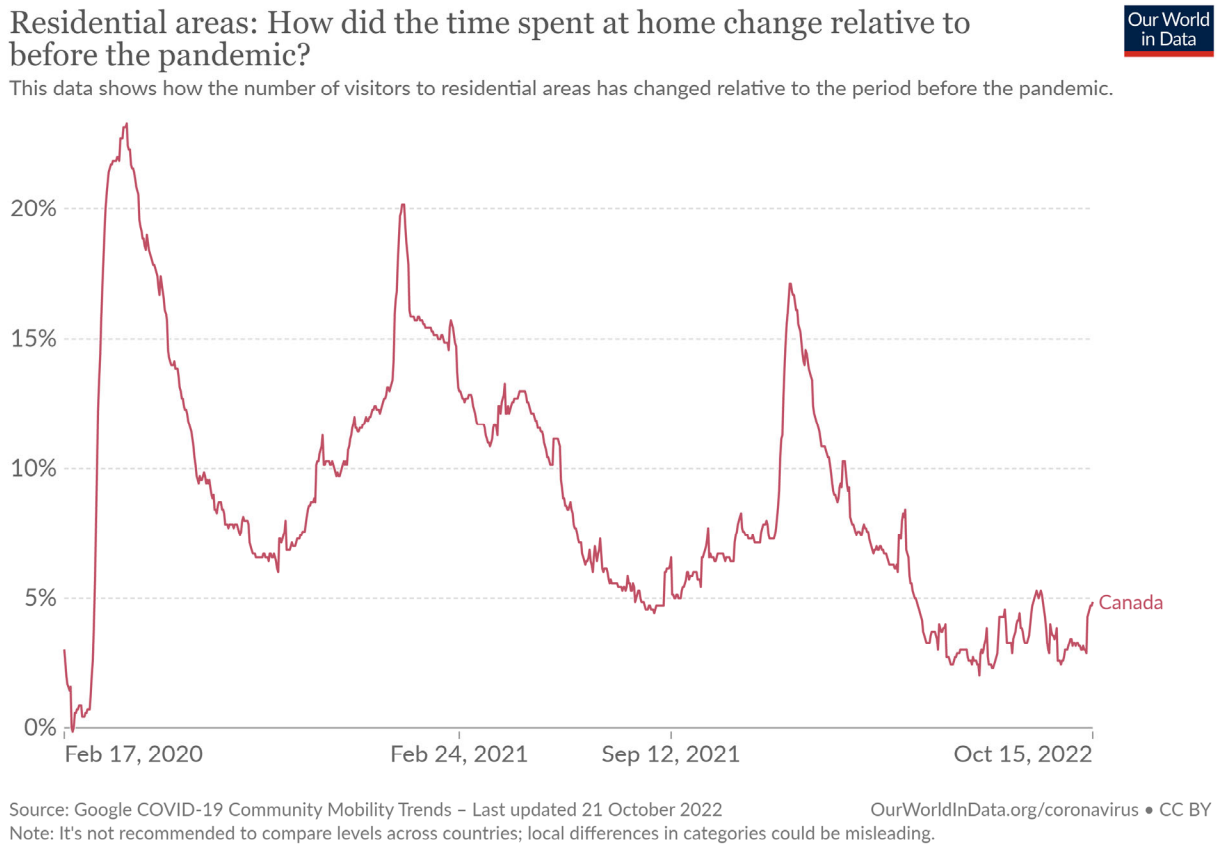
In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the "new-normal" (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days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

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

While we continue to observe a decline in 2022-2 and 2023-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 1, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. At this time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction between 2020-1 and 2022-1 is likely to persist into the future.

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

Figure 1: Google Mobility Data



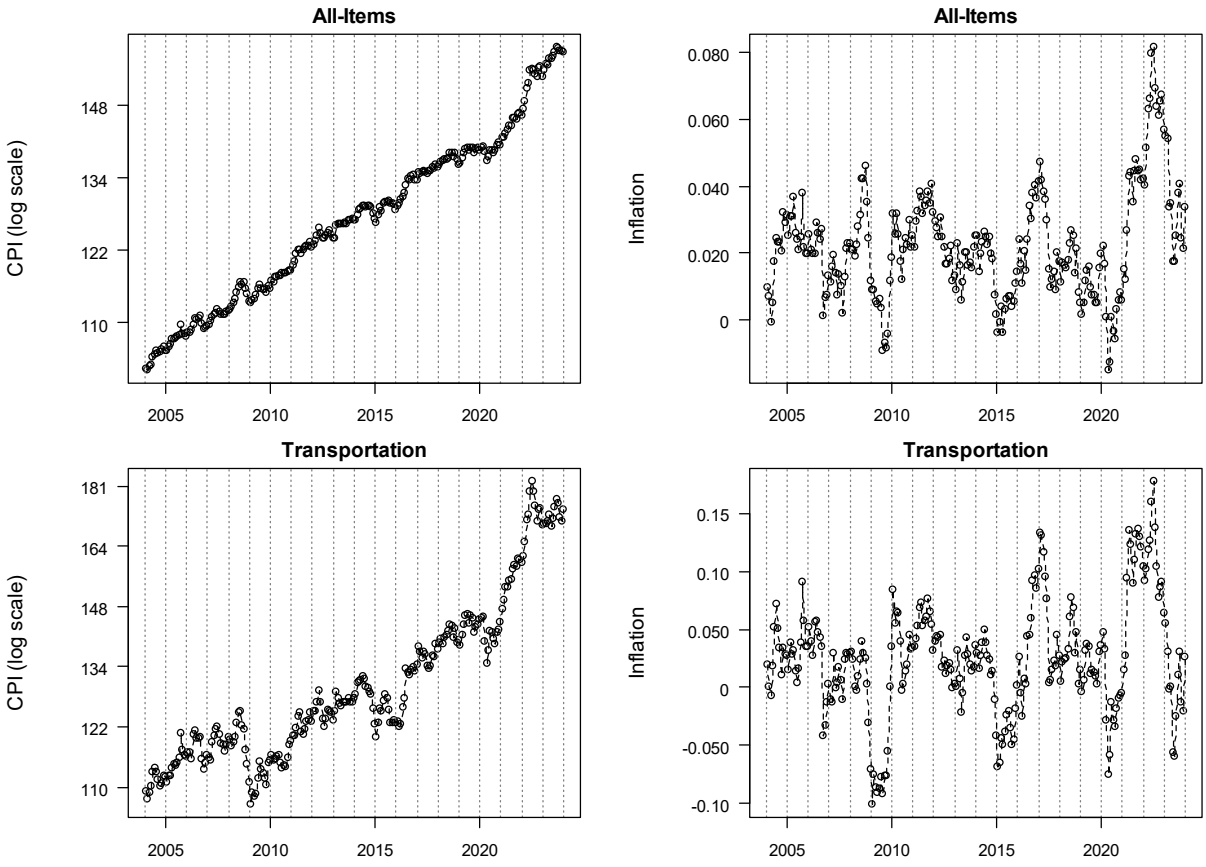
Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the

consumer price index (left panel) and year-over year percentage change (right panel)[17] over the last 20 years in Newfoundland, separately, for:

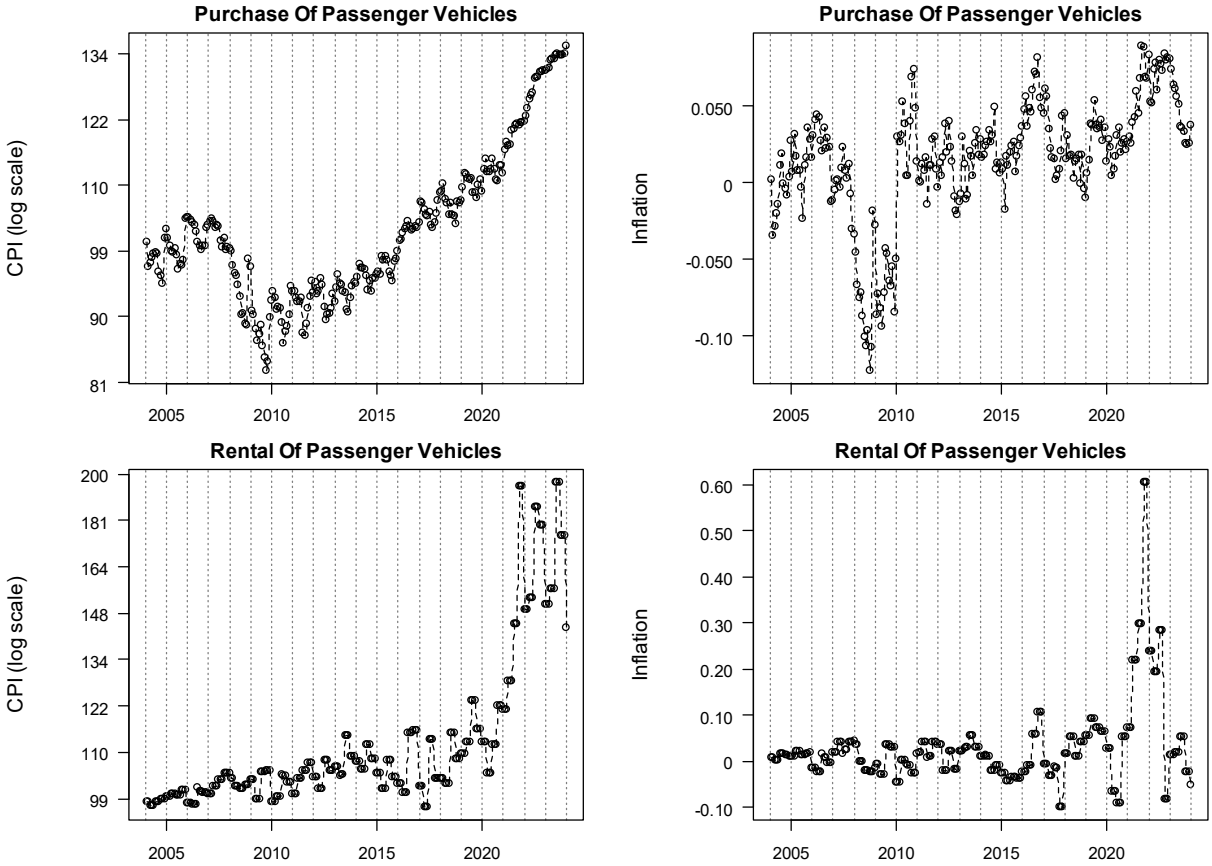
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 2: Consumer Price Index – All Items & Transportation



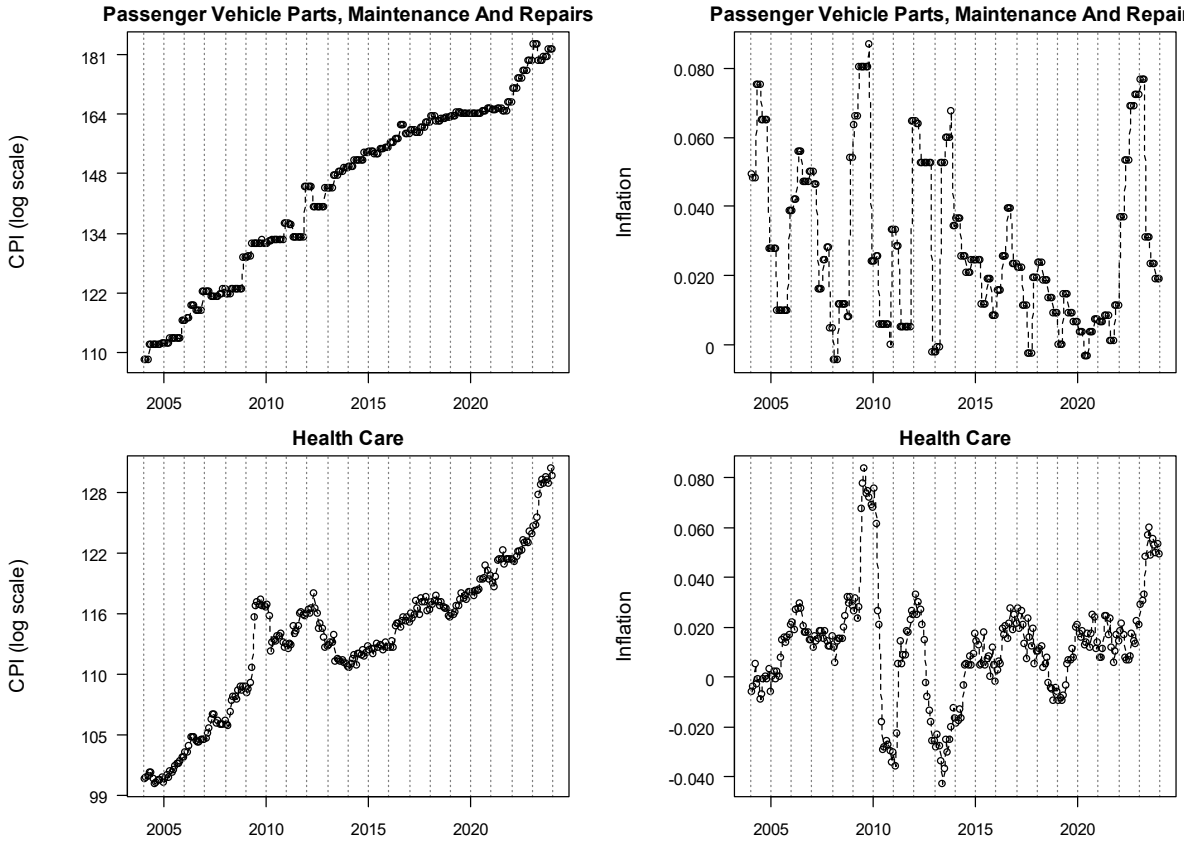
[17] As measured by the 12-month change in CPI.

Figure 3[18]: Consumer Price Index – Purchase & Rental of Passenger Vehicles



[18] Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

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



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

- Inflationary pressures on physical damage coverages [19] (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 5, the 2022-1 through 2022-2 property damage severity has risen steeply, deviating from historical patterns, and shows signs of a gradual return to pre-pandemic levels during 2023. 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 increased claim costs for physical damage

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

coverages[20] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, collision, comprehensive, or all perils coverages. The lack of an apparent increase for these coverages may be due, in part, to limited data volume for commercial vehicles.

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

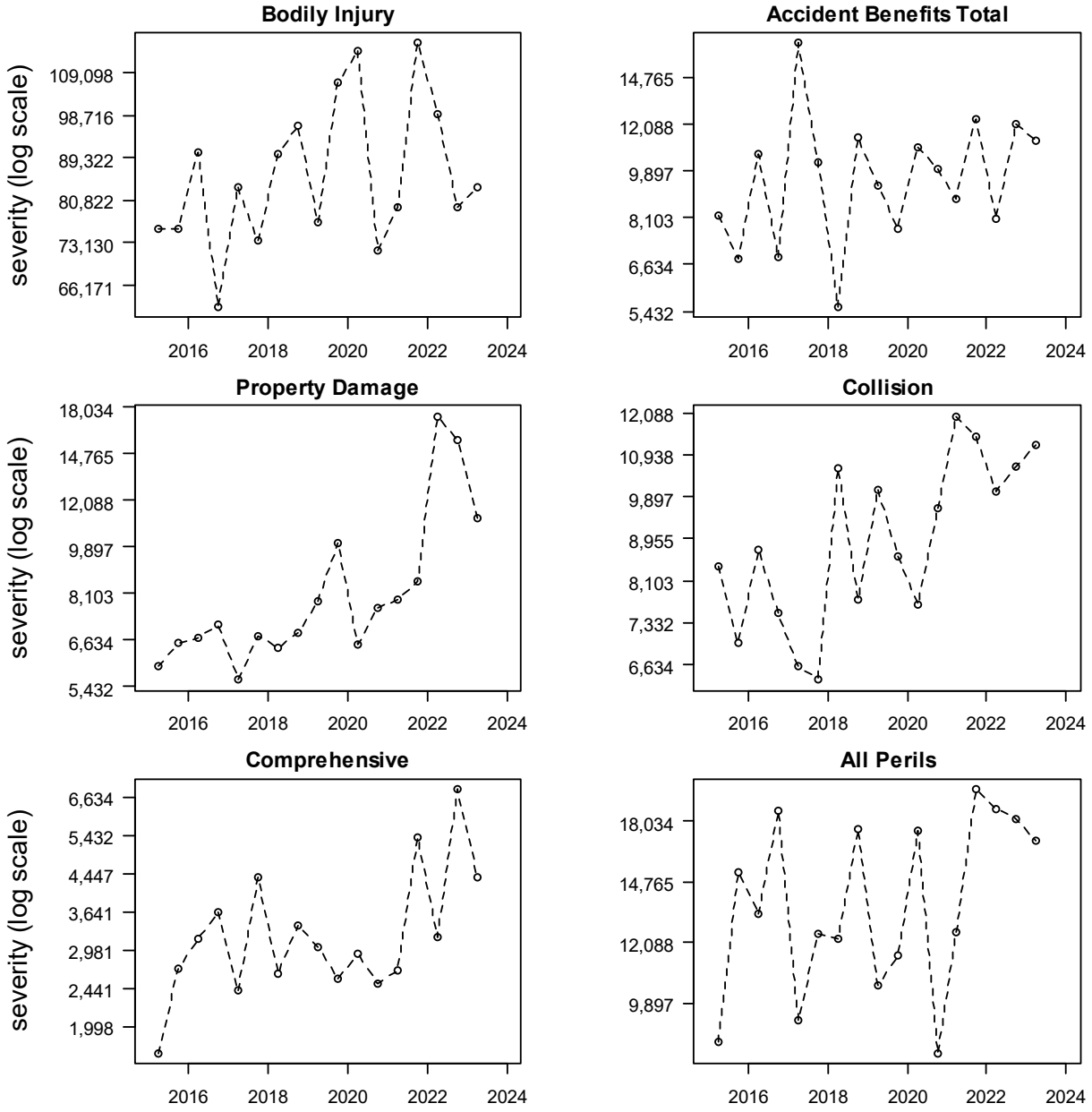
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.[21]
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 2 through Figure 4 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

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

[20] We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils. We do not include specified perils in Figure 5 due to additional volatility associated with these coverages.

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

Figure 5: Historical Severity by Coverage



3.3. Future Trend Considerations

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

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year included in the regression (typically October 1, 2022) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the trend rates below.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[22] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits. We emphasize that driving patterns in the post-pandemic era will vary by province, and within the province, may vary by community.

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

Inflation

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

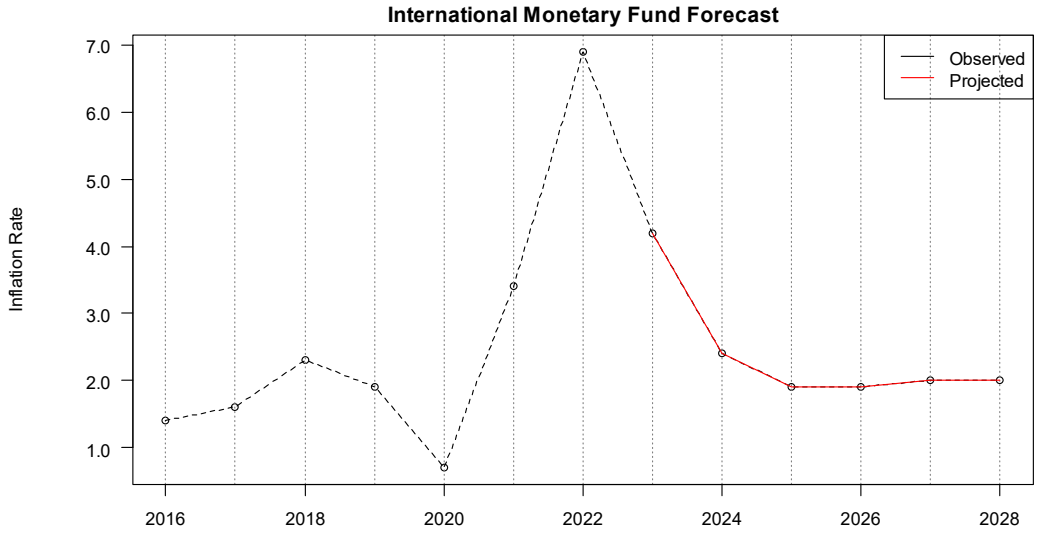
In Figure 6[23] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government's target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of November 2023.

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

[22] 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.

[23] https://www.imf.org/en/Countries/CAN

Figure 6: IMF Forecasted Inflation



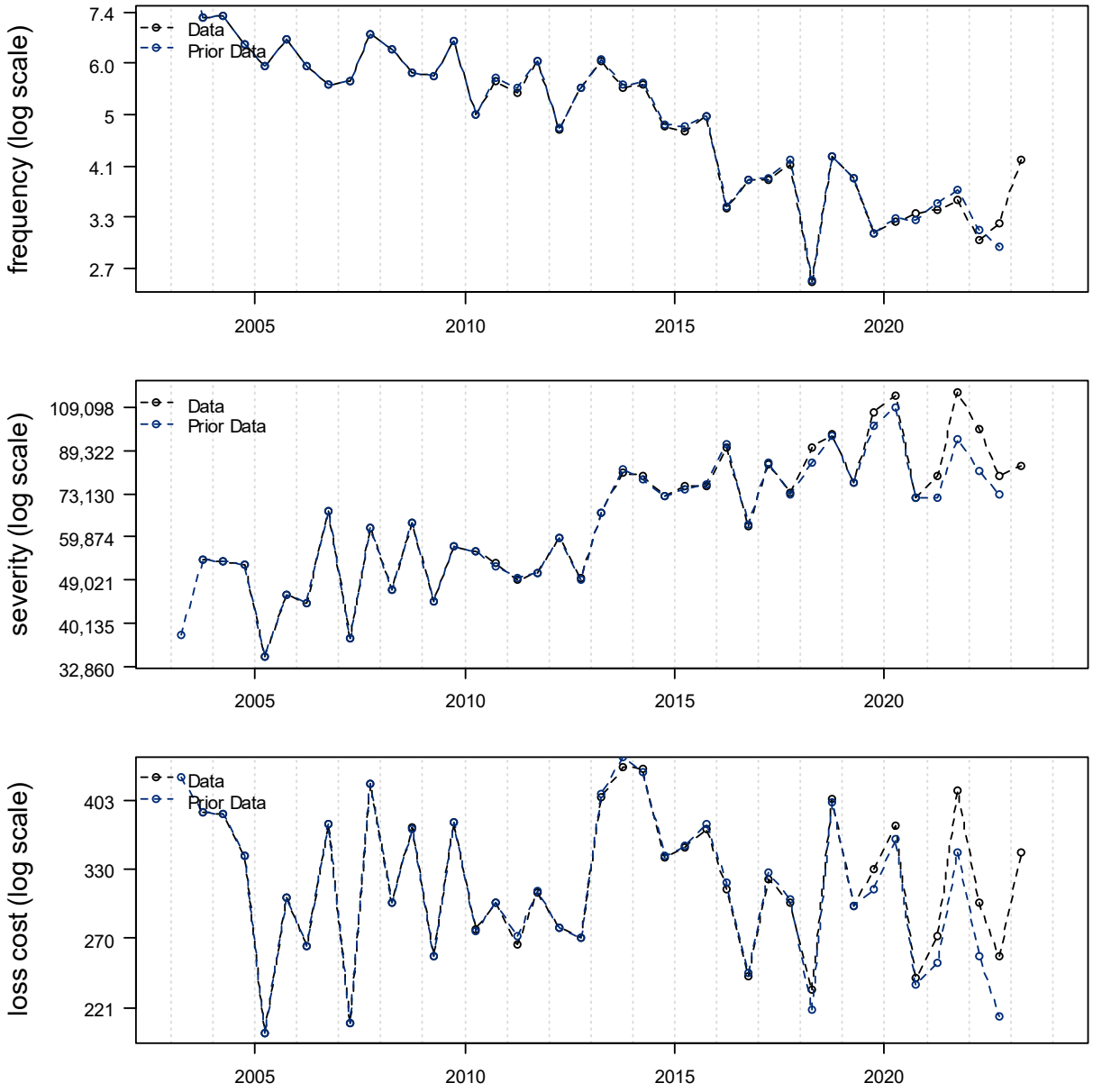
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

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

In Figure 7, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe some variability in the estimates after 2019.

Figure 7: Bodily Injury – Observed Loss Cost Experience



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

- Frequency experienced a declining trend since 2003, with varying degrees of steepness. We also observe a downward spike at 2018-1. We note there is no apparent COVID-19 pandemic impact.
- Severity exhibited a somewhat flat trend between 2006 and 2012, rising in 2013, then a potentially increasing trend thereafter.

- Loss cost experienced a flat trend between 2006 and 2012, then rising in 2013, followed by a declining pattern until a flatter pattern beginning 2016. Loss cost has been highly volatile over the bulk of the experience period.

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

For the models we considered, the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, are presented in Appendix E. [24]

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and includes only time ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -4.7%. The adjusted R-squared of our proposed frequency model is 0.626.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ($p = 0.020$) and a 2013-1 scalar ($p = 0.005$). The implied annual trend rates associated with our fitted severity model is +2.5%. The modelled scalar parameter at January 1, 2013, corresponds to a 33.5%[25] increase in severity. The adjusted R-squared of our proposed severity model is 0.673.

In Figure 8, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -2.3%[26]. The implied adjusted R-squared of the combined frequency and severity model is 0.074.

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

Due to the higher adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -2.3%.

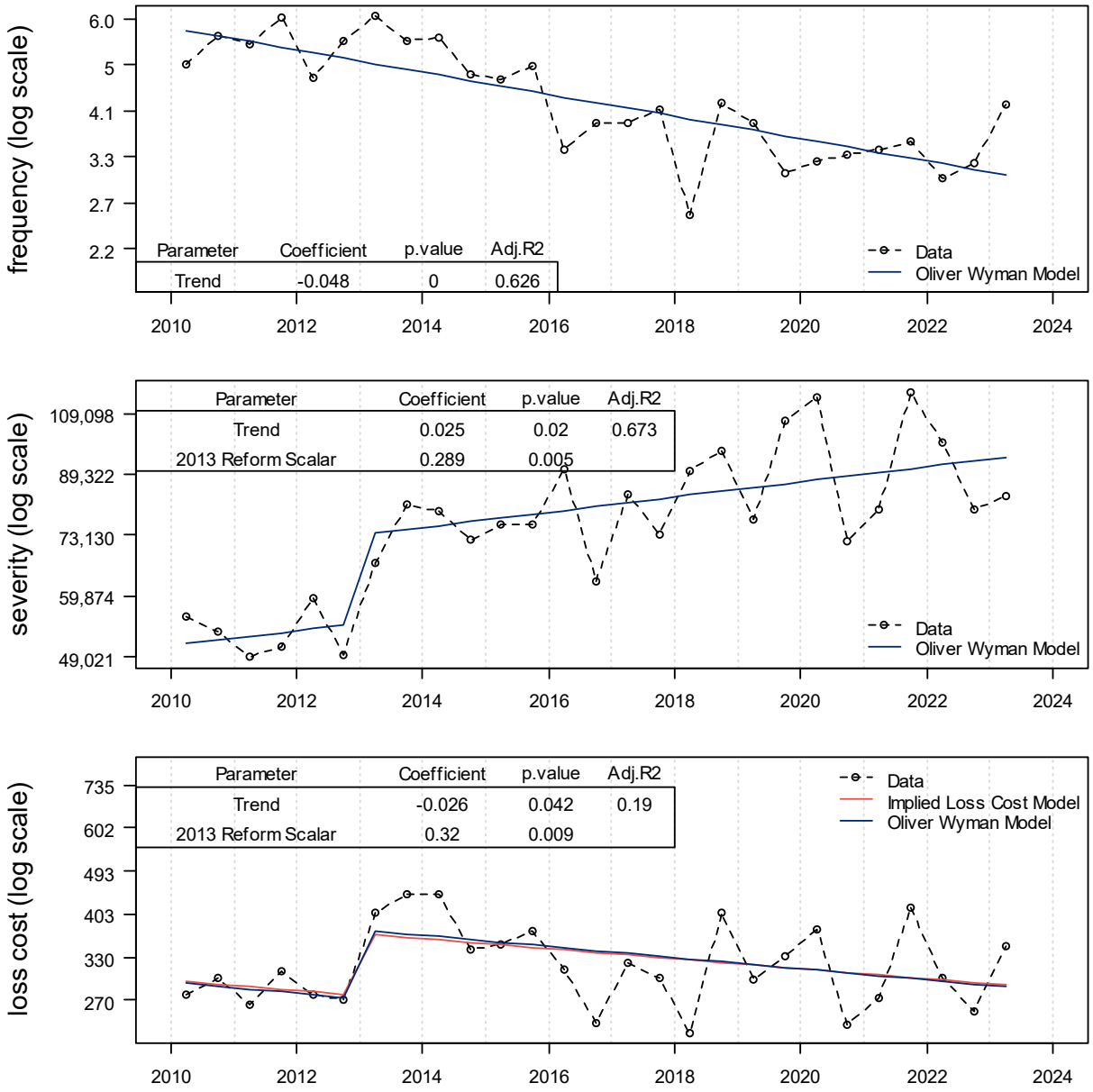
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

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

[25] = exp[0.289] - 1

[26] = exp[-0.048 + 0.025] - 1

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

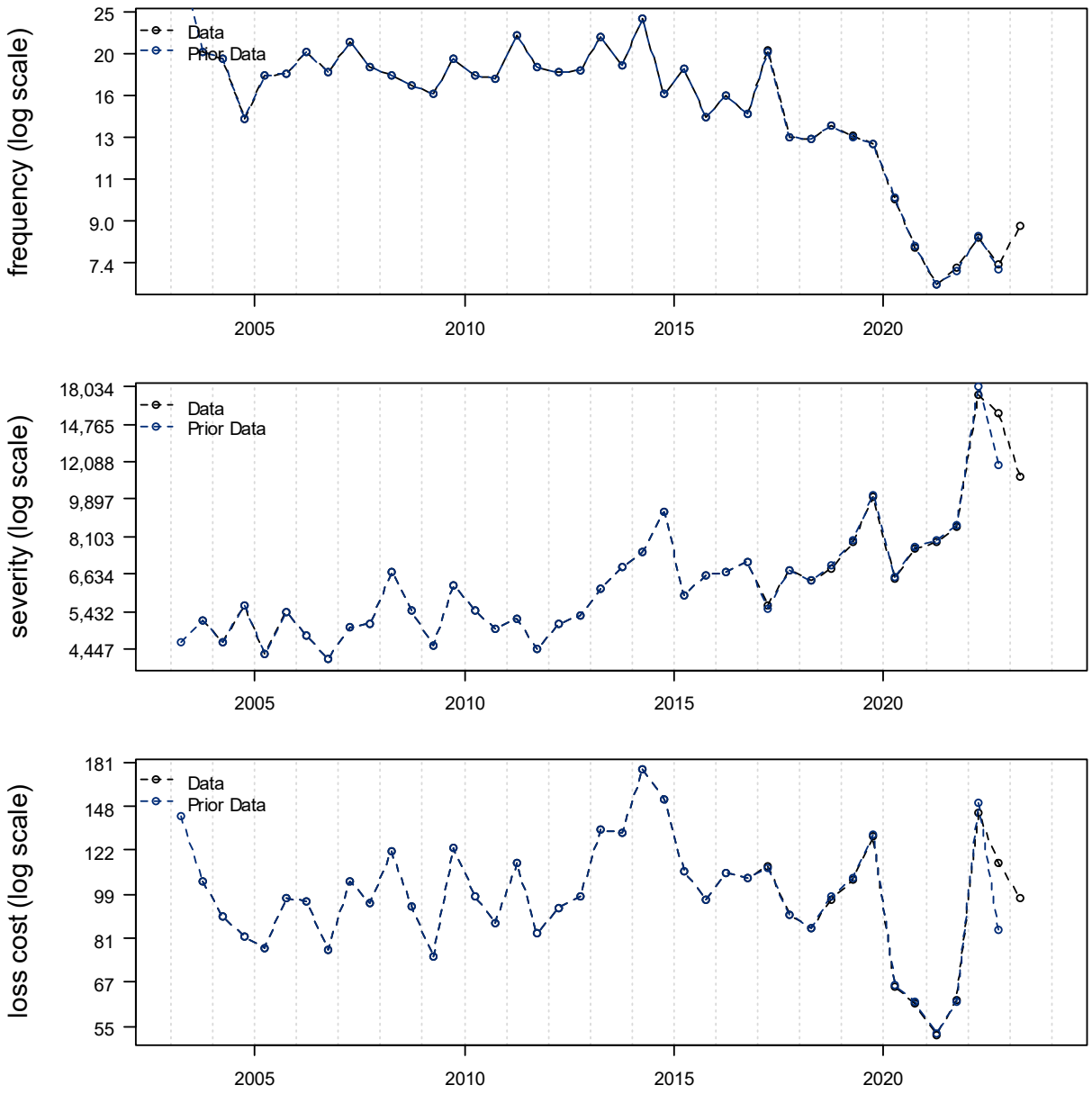


4.2. Property Damage (including DCPD)

For the prior review, we selected a past and future loss cost trend of +0.5%.

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

Figure 9: Property Damage – Observed Loss Cost Experience



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

- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and has yet to fully recover.
- Severity has generally exhibited an upward trend since 2006/2007, with a pronounced increase between 2011 and 2014 and upward spikes in 2019-2 and 2022-1.

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- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008. We observe a decrease during 2020 and 2021 coincident with the COVID-19 pandemic and introduction of DCPD.

We consider models beginning 2015-1 and subsequent considering the change in frequency trend patterns at that time.

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

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

We fit a frequency model to all accident half-years between 2015-1 and 2023-1 that includes time (p = 0.002), seasonality (p = 0.046), mobility (p = 0.001), and a 2022-2 new normal scalar (p = 0.112). The implied annual trend rates associated with our fitted frequency model is -7.1%. The adjusted R-squared of our proposed frequency model is 0.909.

We fit a severity model to all accident half-years between 2015-1 and 2023-1 that includes time (p = 0.102) and a 2021-2 inflation scalar (p = 0.023). The implied annual trend rates associated with our fitted severity model is +4.8%. The adjusted R-squared of our proposed severity model is 0.675.

In Figure 10, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -2.6%.[27] The implied adjusted R-squared of the combined frequency and severity model is 0.415.

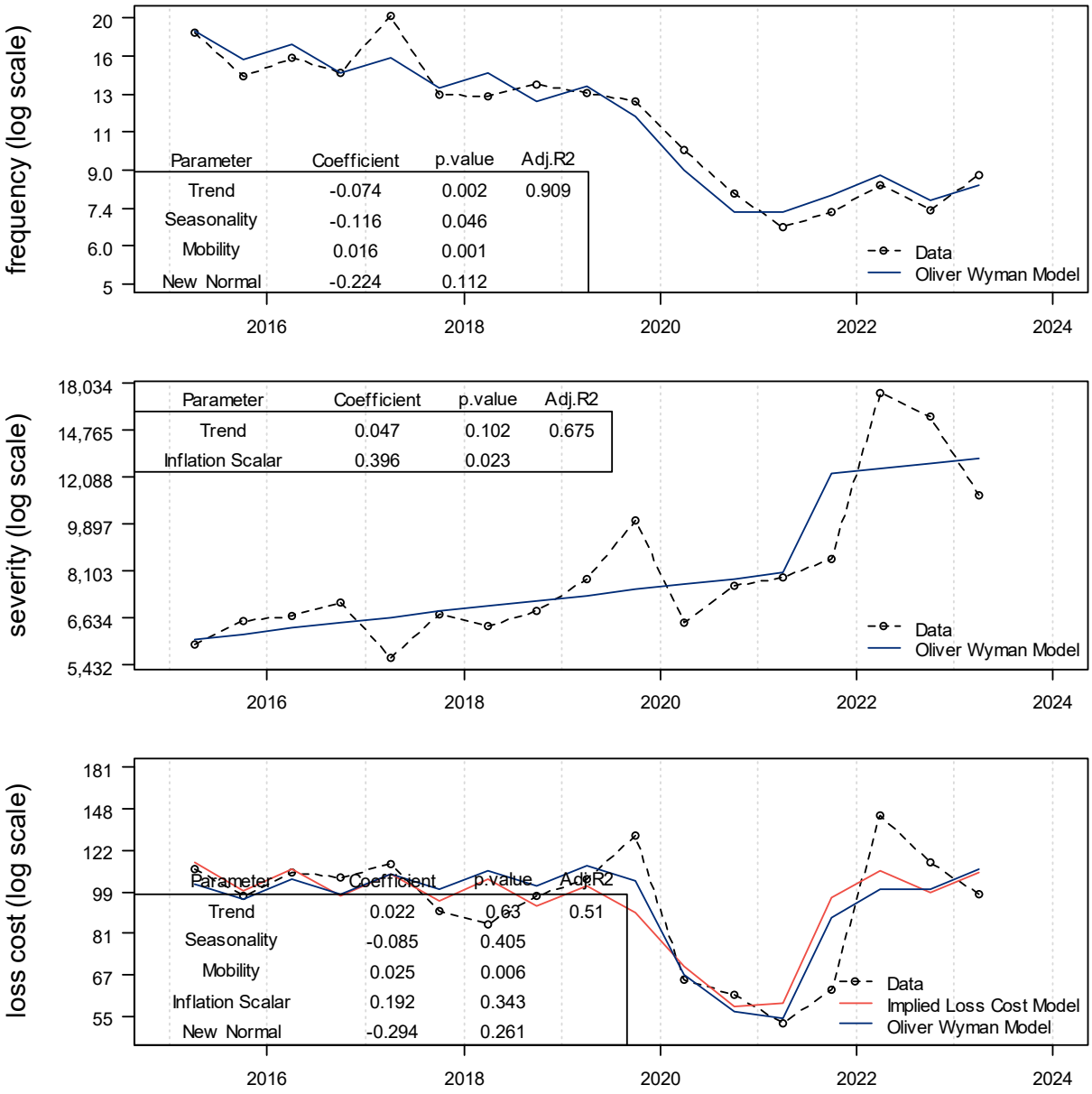
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate, and a slightly higher adjusted R-squared (0.510), but insignificant *p*-value for all factors except mobility.

Due to the better statistical results, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -2.6% and a one-time increase of 48.6% at 2021-2 (coincident with the spike in inflation).

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

[27] = exp[-0.074 + 0.047] - 1

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

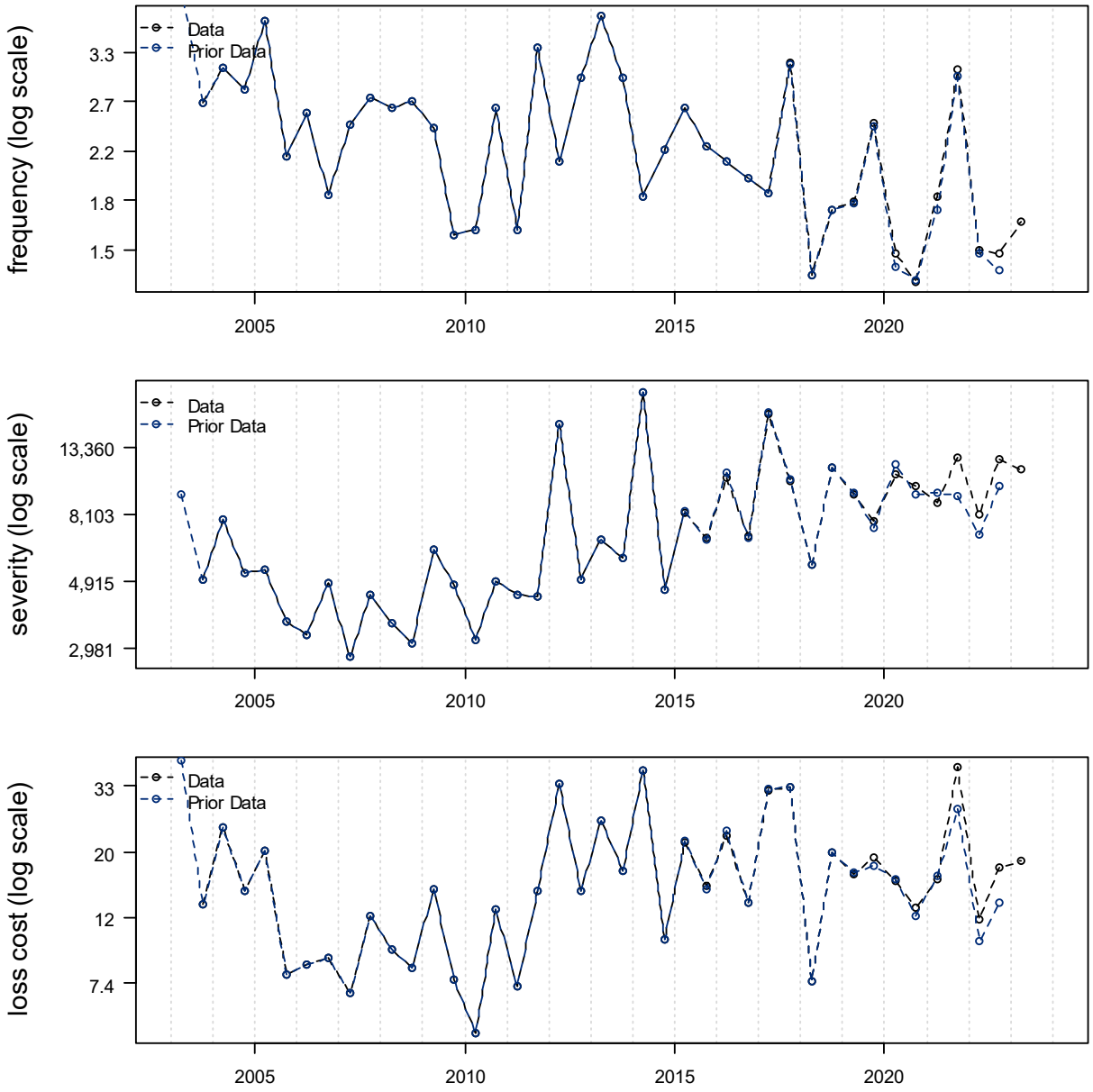


4.3. Accident Benefits

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

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

Figure 11: Accident Benefits – Observed Loss Cost Experience



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

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013..
- Severity has generally been increasing since 2006, with some flatting in the data beginning in 2017. We note large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent upward and downward spikes. We observe a modest decrease during 2020-2

coincident with the COVID-19 pandemic where the larger decrease for frequency is somewhat offset by the smaller severity increase.

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

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

We fit a frequency model to all accident half-years between 2013-1 and 2023-1 that includes only time (p = 0.010). The implied annual trend rates associated with our fitted frequency model is -5.2%. The adjusted R-squared of our proposed frequency model is 0.264.

We fit a severity model to all accident half-years between 2013-1 and 2023-1, excluding the spikes at 2014-1 and 2017-1, and include only time (p = 0.002). The implied annual trend rates associated with our fitted severity model is +6.3%. The adjusted R-squared of our proposed severity model is 0.408.

In Figure 12, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.8%.[28] The implied adjusted R-squared of the combined frequency and severity model is -0.305.

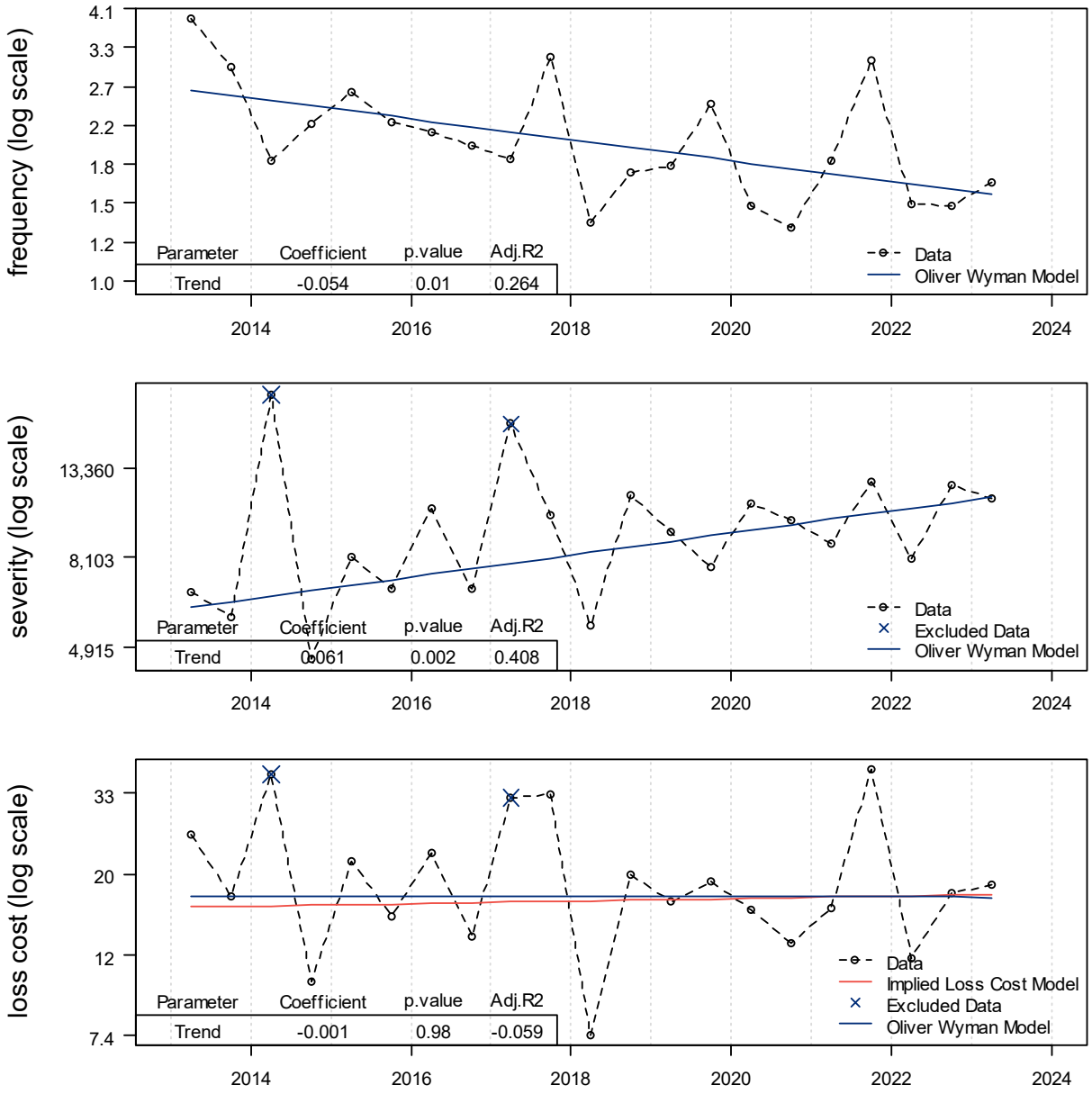
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a poor adjusted R-squared (-0.059), and insignificant *p*-value for the trend factor.

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

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

[28] = exp[-0.054 + 0.061] - 1

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



4.4. Uninsured Auto

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

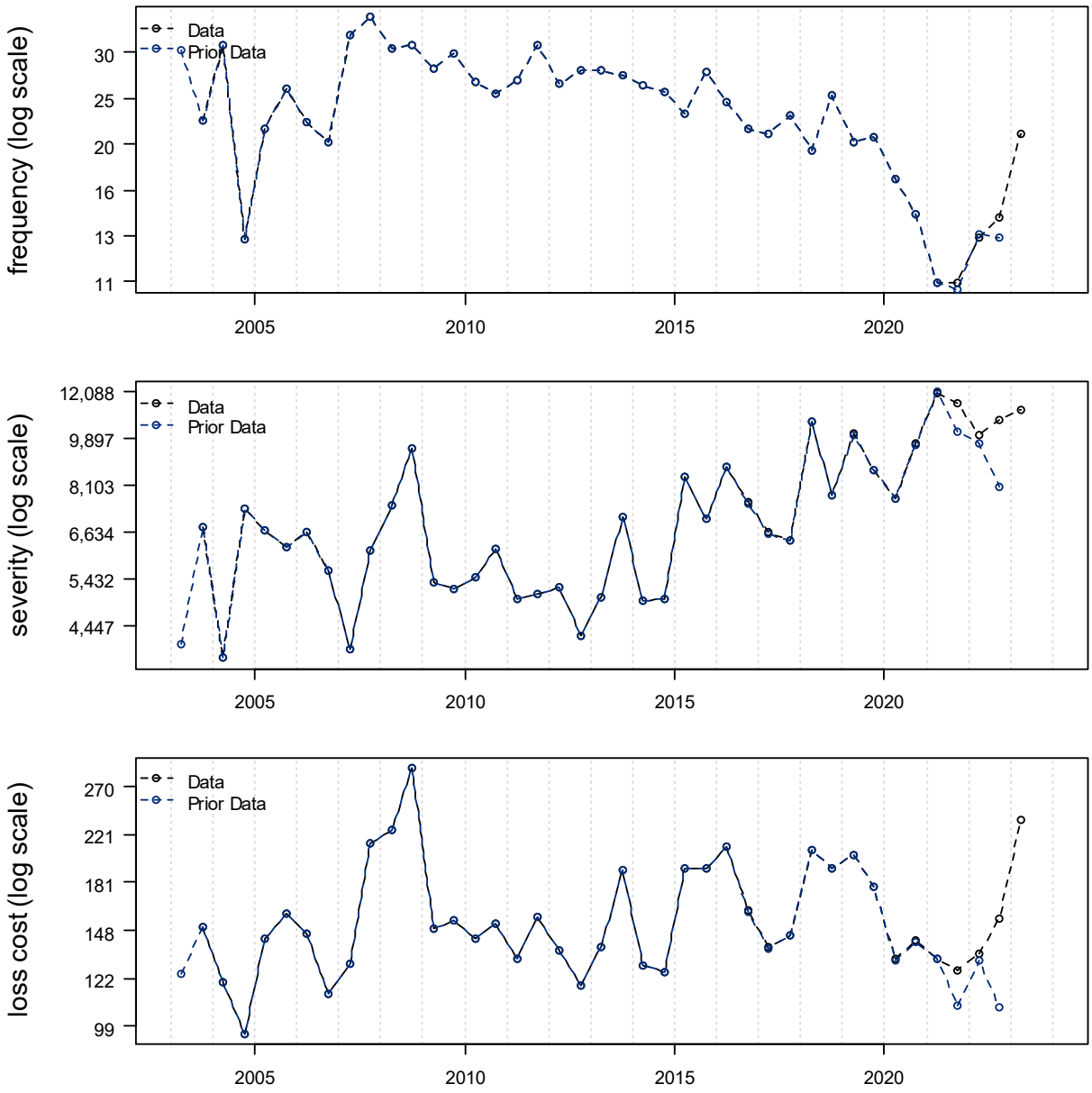
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.5. Collision

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

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

Figure 13: Collision – Observed Loss Cost Experience



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

- Frequency has been decreasing since 2007. We observe a very large decrease in 2020 and 2021 coincident with the COVID-19 pandemic and a slight rebound since 2022. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 and 2021 frequency observations may be attributed to this reform.[29]
- Following a period of high volatility, severity began to increase around 2010, including several large upward spikes.
- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-1 that includes time (p = 0.000) and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -3.8%. The adjusted R-squared of our proposed frequency model is 0.818.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +7.0%. The adjusted R-squared of our proposed severity model is 0.729.

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.9%.[30] The implied adjusted R-squared of the combined frequency and severity model is 0.204.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, and a slightly higher adjusted R-squared (0.304).

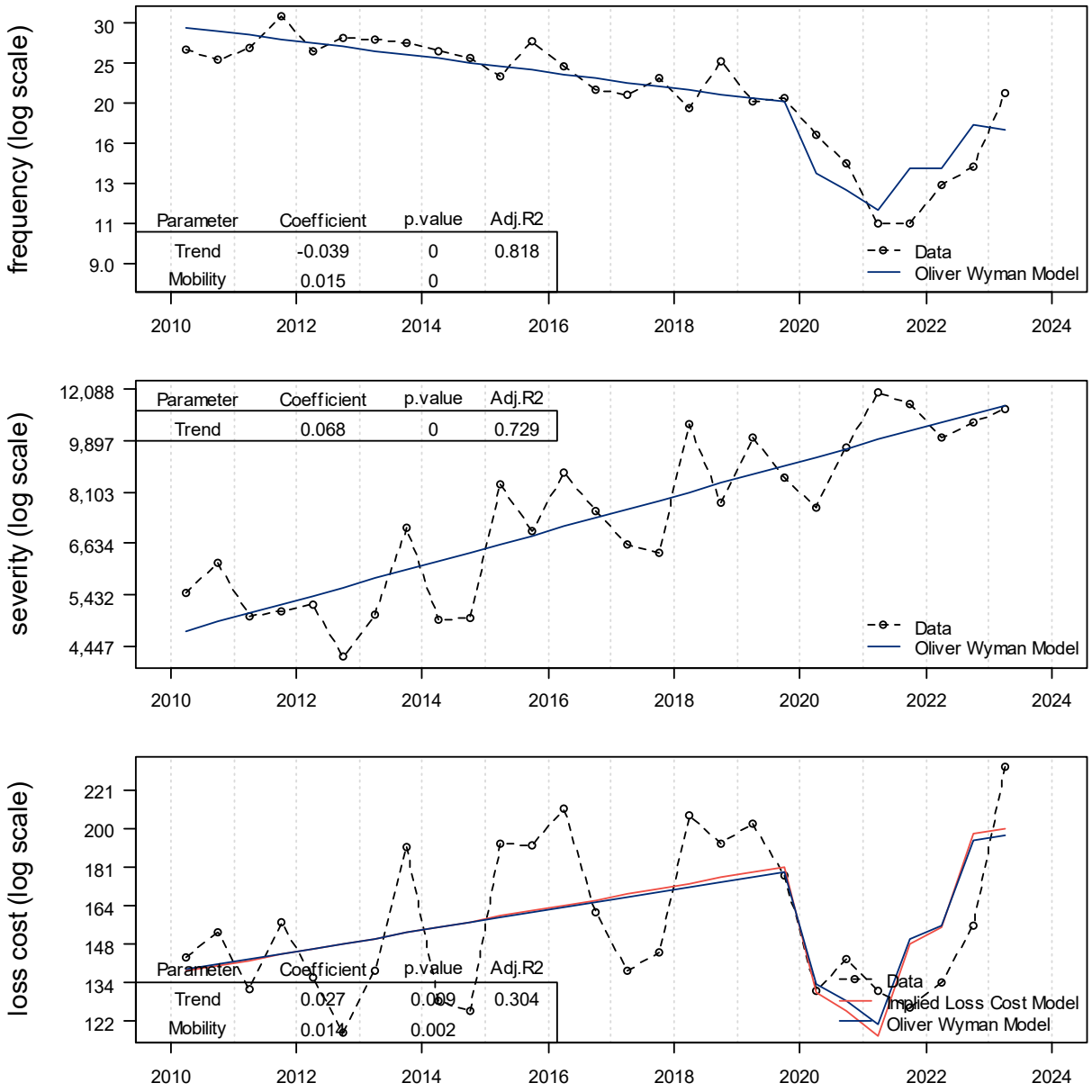
Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.9%.

[29] The decrease in collision frequency may (possibly) be attributed to both a shift of claims to property damage. We have observed a similar phenomena in other Provinces where DCPD was introduced.

[30] = exp[-0.039 + 0.068] - 1

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

Figure 14: Collision – Fitted Frequency, Severity and Loss Cost

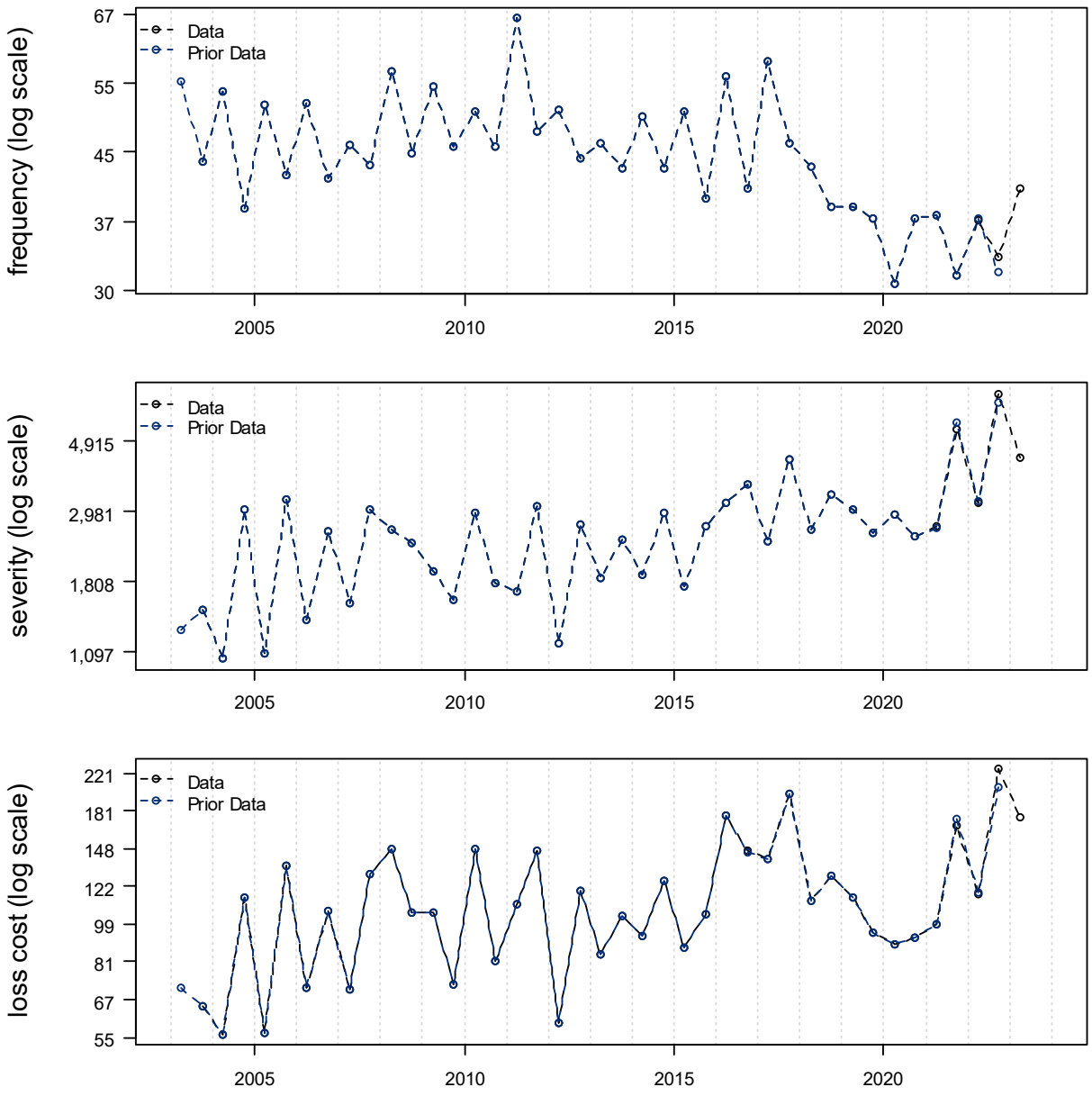


4.6. Comprehensive

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

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

Figure 15: Comprehensive – Observed Loss Cost Experience



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

- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe large downward spikes at 2020-1, 2021-2, and 2022-2. As comprehensive is not typically considered a "moving" coverage it is unclear whether any frequency reduction may be attributed to the pandemic, or if a negative frequency trend is emerging. As the impact of the pandemic on comprehensive frequency has been shown to be relatively minimal in other provinces, we find it reasonable to consider frequency regression models that are inclusive of the pandemic period.
- Severity, influenced by seasonality, has exhibited a volatile positive trend pattern. We observe spikes at 2016, 2017-2, 2021-2 and 2022-2.
- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe spikes at 2021-1 and 2022-1.

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2023 that includes time (p = 0.000) and seasonality (p = 0.006). The implied annual trend rates associated with our fitted frequency model is -3.2%. The adjusted R-squared of our proposed frequency model is 0.609.

We fit a severity model to all accident half-years between 2010-1 and 2023-1, excluding 2016 and the spike at 2017-2, and include time (p = 0.030), seasonality (p = 0.014) and a 2021-2 inflation scalar (p = 0.012). The implied annual trend rates associated with our fitted severity model is +3.5%. The adjusted R-squared of our proposed severity model is 0.634.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.1%.[31] The implied adjusted R-squared of the combined frequency and severity model is 0.112.

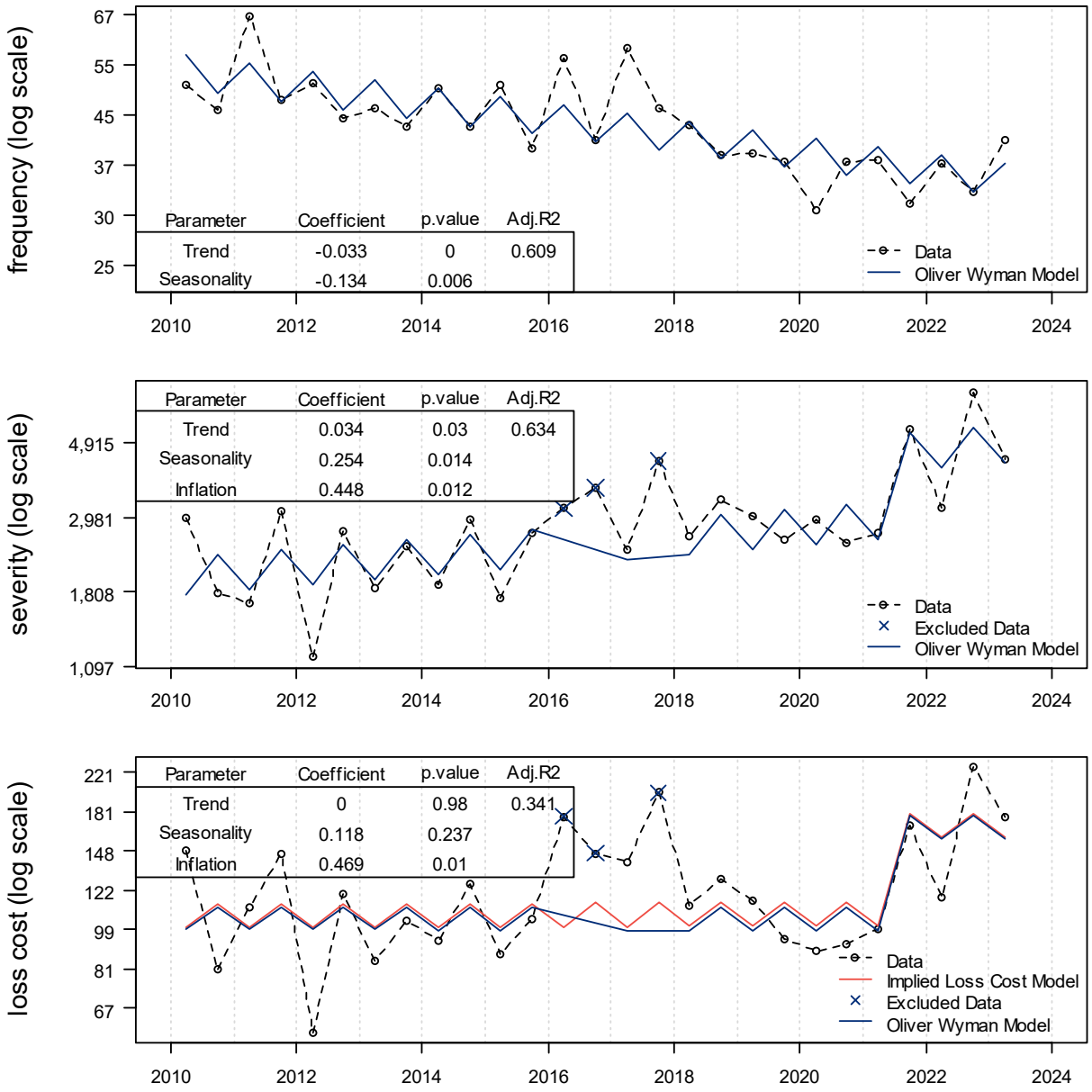
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, and a slightly higher adjusted R-squared (0.341), but insignificant *p*-value for all factors but inflation.

Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of +0.1% and a one-time increase of 56.4% at 2021-2 (coincident with the spike in inflation).

[31] = exp[-0.033 + 0.034] - 1

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

Figure 16: Comprehensive – Fitted Frequency, Severity and Loss Cost



4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+0.1%.**

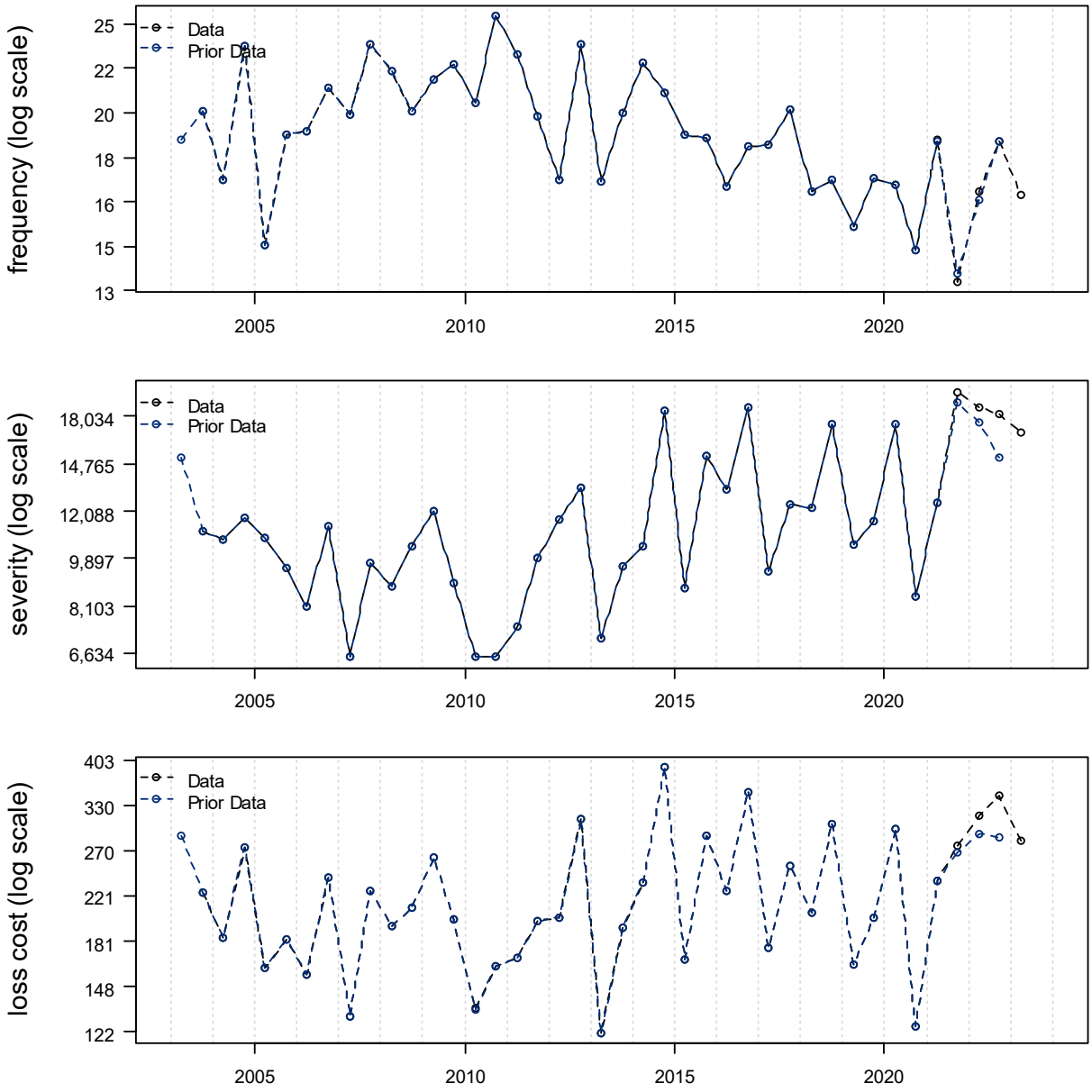
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

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

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

Figure 17: All Perils – Observed Loss Cost Experience



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

- Frequency has exhibited a declining trend pattern since 2010. There is no apparent impact of the COVID-19 pandemic.[32]

[32] Although there is no apparent impact, collision (which represents approximately 2/3 of the underlying coverage) shows evidence of an impact.

- Following a rise in 2014, severity has exhibited a relatively slow increasing trend pattern.
- Loss cost has been highly variable over the experience period making it difficult to discern a trend.

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-1 that includes time (p = 0.000) only. The implied annual trend rates associated with our fitted frequency model is -2.4%. The adjusted R-squared of our proposed frequency model is 0.445.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time (p = 0.000) only. The implied annual trend rates associated with our fitted severity model is +5.8%. The adjusted R-squared of our proposed severity model is 0.391.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +3.3%.[33] The implied adjusted R-squared of the combined frequency and severity model is -0.041.

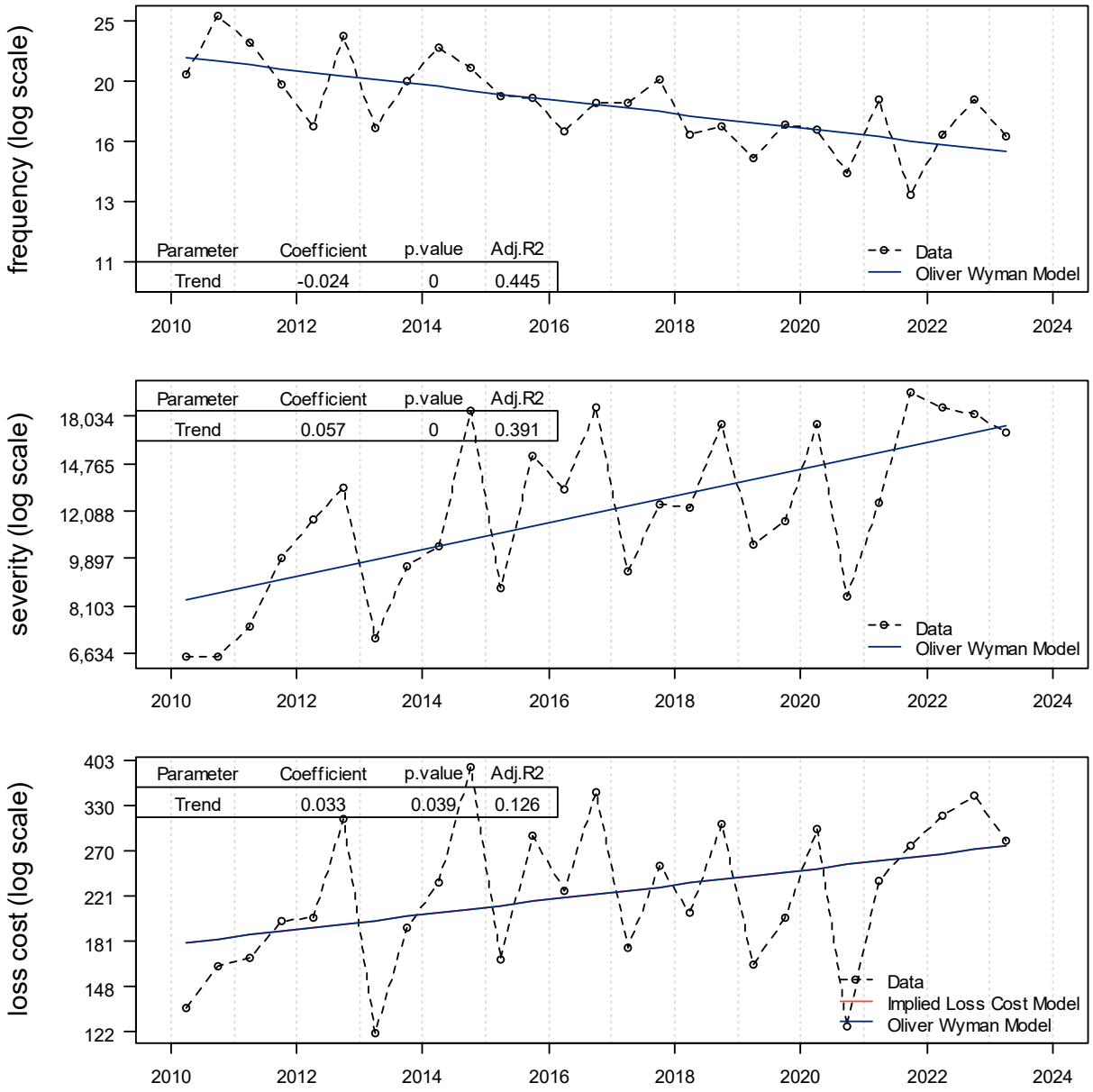
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.126).

We select a loss cost trend rate of +3.3%.

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

[33] = exp[-0.024 + 0.057] - 1

Figure 18: All Perils – Fitted Frequency, Severity and Loss Cost



4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past and future loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+2.5%**.

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

4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of December 31, 2022	As of June 30, 2023
Bodily Injury	-3.0%	-2.3%
Property Damage	+0.5%	-2.6%[34]
Accident Benefits	+2.0%	+0.0%
Uninsured Auto	+2.0%	+0.0%
Collision	+2.5%	+2.9%
Comprehensive	+1.5%	+0.1%[35]
Specified Perils	+1.5%	+0.1%
All Perils	+1.5%	+3.3%
Underinsured Motorist	+1.5%	+2.5%

[34] Includes a one-time increase of 48.6% at 2021-2.
[35] Includes a one-time increase of 56.4% at 2021-2.

5. Post-Pandemic Frequency Level

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

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

The following figures include three panels.

- In the top panel, we apply the trend adjustments[36] we discuss in Section 4.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[37]" included in the models that we discuss in Section 4.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for bodily injury, property damage and collision[38] that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

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

[37] Mobility and scalars, but not seasonality.

[38] We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a "moving" coverage. We exclude accident benefits from this analysis as no clear pandemic-related impact was captured in our models.

Figure 19: Property Damage – Frequency Level

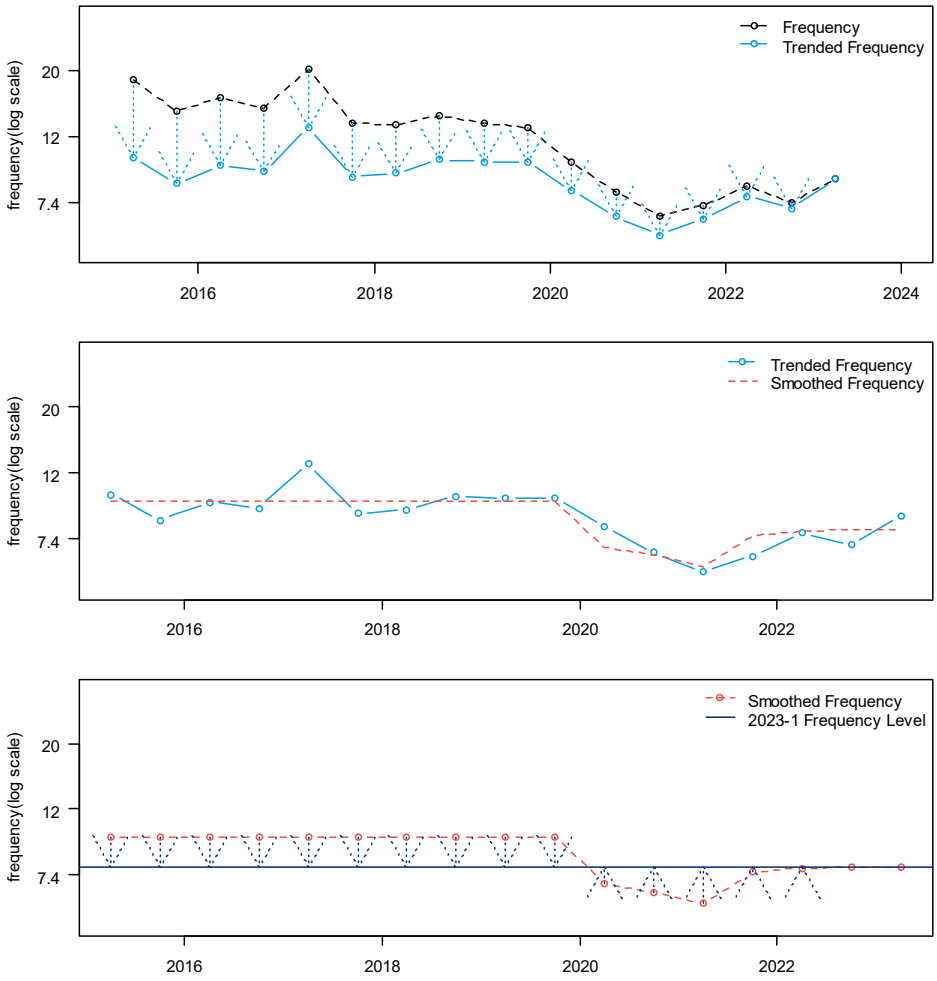


Table 9: Property Damage (Including DCPD) Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
201801	0.800
201802	0.800
201901	0.800
201902	0.800
202001	1.136
202002	1.213
202101	1.316
202102	1.041
202201	1.013
202202	1.000
202301	1.000

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Figure 20: Collision – Frequency Level

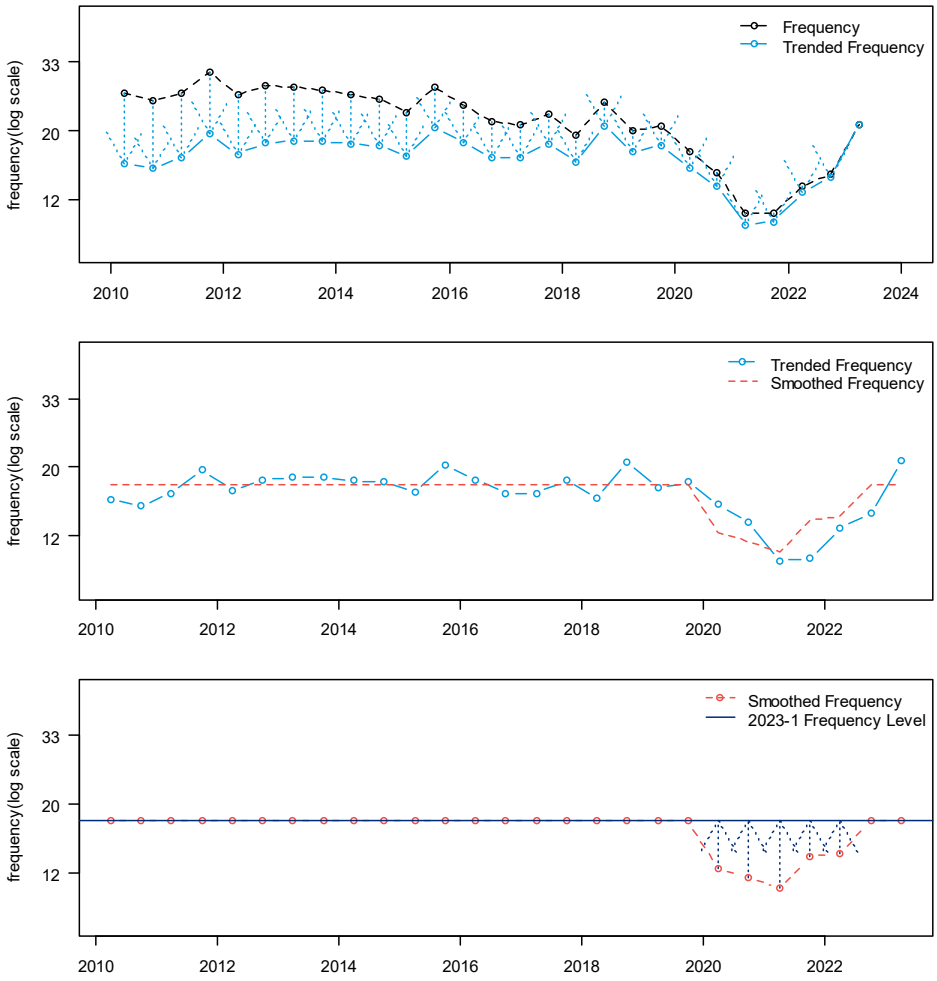

Table 10: Collision Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
201801	1.000
201802	1.000
201901	1.000
201902	1.000
202001	1.413
202002	1.507
202101	1.634
202102	1.296
202201	1.261
202202	1.000
202301	1.000

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7. Considerations and Limitations

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

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9. Appendices

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

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

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

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

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

Bodily Injury: Pages 1 to 16

Property Damage: Pages 17 to 28

Accident Benefits: Pages 29 to 40

Collision: Pages 41 to 52

Comprehensive: Pages 53 to 68

All Perils: Pages 69 to 80

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Province of Newfoundland
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	1.278	1.028	0.887	0.936	1.247	0.957
12	1.013	0.998	0.962	0.945	1.013	0.969
18	0.987	1.015	0.962	0.987	1.001	0.992
24	0.981	0.999	1.007	0.991	1.001	0.995
30	0.985	0.999	0.999	0.996	1.000	0.998
36	0.983	0.999	0.987	1.000	1.000	1.000
42	0.980	0.997	0.980	1.000	1.000	1.000
48	0.981	0.997	0.994	1.000	1.000	1.000
54	0.983	0.998	0.997	1.000	1.000	1.000
60	0.989	0.998	0.997	1.000	1.000	1.000
66	0.986	0.999	0.997	1.000	1.000	1.000
72	0.990	0.999	1.000	1.000	1.000	1.000
78	0.990	0.999	1.000	1.000	1.000	1.000
84	0.996	0.999	1.000	1.000	1.000	1.000
90	0.995	0.999	1.000	1.000	1.000	1.000
96	0.998	0.999	1.000	1.000	1.000	1.000
102	0.998	0.999	1.000	1.000	1.000	1.000
108	0.998	0.999	1.000	1.000	1.000	1.000
114	0.998	0.999	1.000	1.000	1.000	1.000
120	1.000	0.999	1.000	1.000	1.000	1.000
126	0.997	0.999	1.000	1.000	1.000	1.000
132	0.997	0.999	1.000	1.000	1.000	1.000
138	0.997	0.999	1.000	1.000	1.000	1.000
144	0.997	0.999	1.000	1.000	1.000	1.000
150	0.998	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

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

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

Province of Newfoundland
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	2.594	1.264	1.368	0.950	1.061	1.088
12	1.601	0.991	1.339	0.897	1.003	0.934
18	1.435	1.004	1.111	0.966	0.992	0.997
24	1.353	0.989	1.073	0.989	0.999	0.999
30	1.242	0.995	1.059	0.989	0.999	0.999
36	1.201	0.990	1.032	0.995	0.999	0.999
42	1.138	0.990	0.981	0.997	1.000	0.999
48	1.109	0.990	1.014	0.997	1.000	0.999
54	1.071	0.989	1.008	0.997	1.000	0.999
60	1.035	0.986	1.000	0.996	1.000	0.999
66	1.016	0.987	1.004	0.996	1.000	0.999
72	1.027	0.986	1.004	0.996	1.000	0.999
78	1.019	1.000	1.005	0.996	1.000	0.999
84	1.027	1.000	1.016	1.000	1.000	0.999
90	1.028	1.000	0.992	0.999	1.000	0.999
96	1.021	1.000	1.014	0.998	1.000	0.999
102	1.015	0.999	1.001	0.999	1.000	0.999
108	1.023	0.999	1.001	0.999	1.000	0.999
114	1.024	0.998	1.001	0.999	1.000	0.999
120	1.028	0.998	1.000	0.999	1.000	0.999
126	1.028	0.998	1.000	0.999	1.000	0.999
132	1.028	0.998	1.000	0.999	1.000	0.999
138	1.027	0.998	1.000	0.999	1.000	0.999
144	1.027	0.999	1.000	0.999	1.000	0.999
150	1.000	1.000	1.000	0.999	1.000	0.999
156	1.001	1.000	1.000	1.000	1.000	0.999
162	1.001	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland
Commercial Vehicles (Including Fleets)

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

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

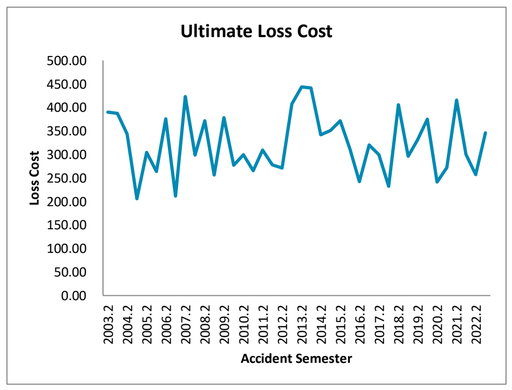
Province of Newfoundland

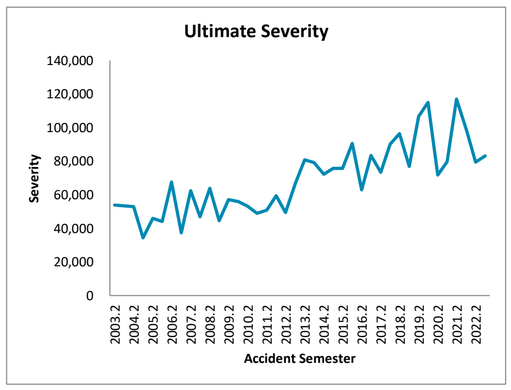
Third Party Liability - Bodily Injury

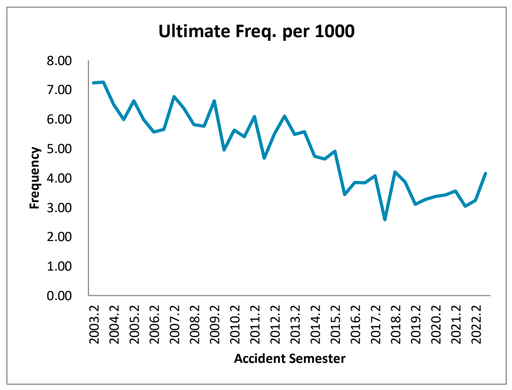
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	9,680	70	3,510	1.076	3,778	390.34		53,975		7.23			
2004.1	234.0	9,363	68	3,361	1.080	3,630	387.64		53,377		7.26		389.01	
2004.2	228.0	9,830	64	3,130	1.080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%		
2005.1	222.0	9,682	58	1,869	1.066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%	275.41	-29.2%
2005.2	216.0	9,960	66	2,842	1.066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%		
2006.1	210.0	9,683	58	2,386	1.072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%	284.48	3.3%
2006.2	204.0	10,236	57	3,594	1.072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%		
2007.1	198.0	10,087	57	1,987	1.072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%	294.34	3.5%
2007.2	192.0	10,199	69	4,028	1.072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%		
2008.1	186.0	9,727	62	2,707	1.075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%	362.61	23.2%
2008.2	180.0	10,316	60	3,571	1.075	3,838	372.07	-12.1%	63,969	2.3%	5.82	-14.0%		
2009.1	174.0	10,069	58	2,404	1.073	2,580	256.18	-14.3%	44,475	-5.2%	5.76	-9.6%	314.82	-13.2%
2009.2	168.0	10,724	71	3,783	1.073	4,058	378.39	1.7%	57,155	-10.7%	6.62	13.8%		
2010.1	162.0	10,515	52	2,757	1.056	2,911	276.79	8.0%	55,972	25.9%	4.95	-14.1%	328.09	4.2%
2010.2	156.0	11,187	63	3,174	1.056	3,351	299.53	-20.8%	53,185	-6.9%	5.63	-14.9%		
2011.1	150.0	11,080	60	2,792	1.052	2,938	265.20	-4.2%	49,054	-12.4%	5.41	9.3%	282.45	-13.9%
2011.2	144.0	11,779	72	3,461	1.052	3,642	309.18	3.2%	50,748	-4.6%	6.09	8.2%		
2012.1	138.0	11,735	55	3,030	1.078	3,265	278.25	4.9%	59,562	21.4%	4.67	-13.6%	293.74	4.0%
2012.2	132.0	12,521	69	3,150	1.078	3,394	271.04	-12.3%	49,345	-2.8%	5.49	-9.8%		
2013.1	126.0	12,408	76	4,648	1.087	5,051	407.09	46.3%	66,683	12.0%	6.10	30.7%	338.76	15.3%
2013.2	120.0	13,667	75	5,579	1.087	6,063	443.65	63.7%	80,856	63.9%	5.49	-0.1%		
2014.1	114.0	13,977	78	5,707	1.082	6,172	441.61	8.5%	79,266	18.9%	5.57	-8.7%	442.62	30.7%
2014.2	108.0	14,548	69	4,597	1.082	4,972	341.78	-23.0%	72,181	-10.7%	4.74	-13.7%		
2015.1	102.0	14,411	67	4,697	1.078	5,063	351.35	-20.4%	75,698	-4.5%	4.64	-16.7%	346.54	-21.7%
2015.2	96.0	15,251	75	5,255	1.078	5,665	371.42	8.7%	75,654	4.8%	4.91	3.7%		
2016.1	90.0	15,074	52	4,253	1.103	4,691	311.22	-11.4%	90,629	19.7%	3.43	-26.0%	341.50	-1.5%
2016.2	84.0	15,525	60	3,410	1.103	3,761	242.24	-34.8%	62,918	-16.8%	3.85	-21.6%		
2017.1	78.0	15,227	58	4,471	1.091	4,879	320.43	3.0%	83,498	-7.9%	3.84	11.8%	280.96	-17.7%
2017.2	72.0	15,787	64	4,331	1.091	4,726	299.38	23.6%	73,416	16.7%	4.08	5.9%		
2018.1	66.0	15,302	39	3,214	1.107	3,559	232.61	-27.4%	90,244	8.1%	2.58	-32.8%	266.52	-5.1%
2018.2	60.0	15,520	65	5,687	1.107	6,297	405.75	35.5%	96,464	31.4%	4.21	3.1%		
2019.1	54.0	14,785	57	3,997	1.096	4,380	296.24	27.4%	76,828	-14.9%	3.86	49.6%	352.32	32.2%
2019.2	48.0	13,596	42	4,103	1.096	4,496	330.69	-18.5%	106,546	10.5%	3.10	-26.2%		
2020.1	42.0	11,408	37	3,829	1.118	4,282	375.39	26.7%	115,032	49.7%	3.26	-15.4%	351.08	-0.4%
2020.2	36.0	11,395	38	2,459	1.118	2,750	241.36	-27.0%	71,725	-32.7%	3.37	8.4%		
2021.1	30.0	11,531	39	2,716	1.155	3,138	272.11	-27.5%	79,634	-30.8%	3.42	4.7%	256.83	-26.8%
2021.2	24.0	11,874	42	4,272	1.155	4,936	415.75	72.3%	116,998	63.1%	3.55	5.6%		
2022.1	18.0	11,707	36	3,144	1.118	3,515	300.28	10.3%	98,908	24.2%	3.04	-11.2%	358.42	39.6%
2022.2	12.0	12,534	41	2,883	1.118	3,224	257.19	-38.1%	79,530	-32.0%	3.23	-9.0%		
2023.1	6.0	12,286	51	3,805	1.118	4,255	346.36	15.3%	83,242	-15.8%	4.16	37.1%	301.33	-15.9%
Total		486,188	2,350	144,593		157,432								







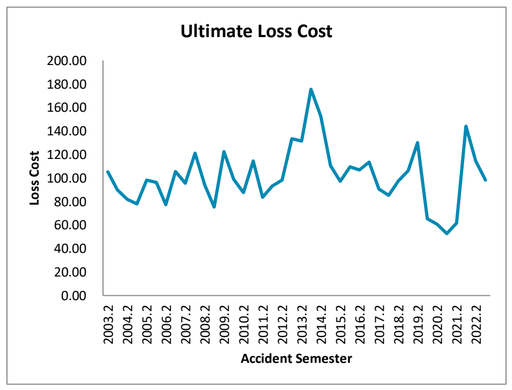
Province of Newfoundland

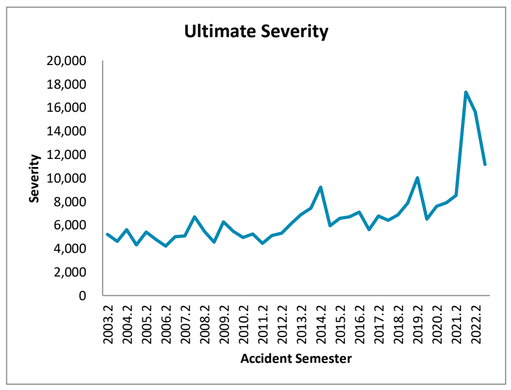
Third Party Liability - Property Damage

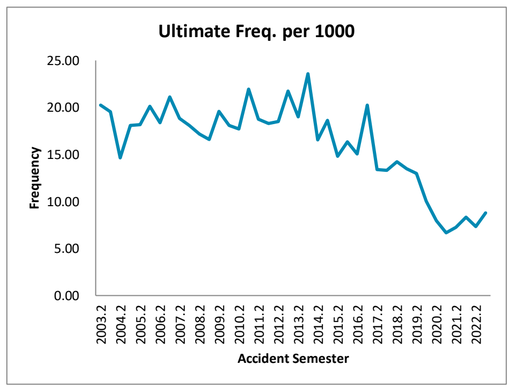
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	9,680	196	946	1.076	1,018	105.19		5,195		20.25			
2004.1	234.0	9,363	183	780	1.080	842	89.92		4,601		19.54		97.68	
2004.2	228.0	9,830	144	747	1.080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%		
2005.1	222.0	9,682	175	708	1.066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%	80.01	-18.1%
2005.2	216.0	9,960	181	917	1.066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	210.0	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%	97.27	21.6%
2006.2	204.0	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%		
2007.1	198.0	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%	91.20	-6.2%
2007.2	192.0	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%		
2008.1	186.0	9,727	176	1,098	1.075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%	108.18	18.6%
2008.2	180.0	10,316	177	902	1.075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%		
2009.1	174.0	10,069	167	706	1.073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%	84.75	-21.7%
2009.2	168.0	10,724	210	1,225	1.073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%		
2010.1	162.0	10,515	190	984	1.056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%	110.74	30.7%
2010.2	156.0	11,187	198	927	1.056	979	87.52	-28.6%	4,945	-21.0%	17.70	-9.6%		
2011.1	150.0	11,080	243	1,206	1.052	1,269	114.57	16.0%	5,224	-4.4%	21.93	21.4%	100.98	-8.8%
2011.2	144.0	11,779	221	936	1.052	984	83.57	-4.5%	4,457	-9.9%	18.75	5.9%		
2012.1	138.0	11,735	215	1,016	1.078	1,095	93.32	-18.5%	5,096	-2.4%	18.31	-16.5%	88.44	-12.4%
2012.2	132.0	12,521	232	1,142	1.078	1,231	98.28	17.6%	5,307	19.1%	18.52	-1.2%		
2013.1	126.0	12,408	270	1,525	1.087	1,657	133.53	43.1%	6,140	20.5%	21.75	18.8%	115.83	31.0%
2013.2	120.0	13,667	260	1,652	1.087	1,795	131.35	33.6%	6,911	30.2%	19.01	2.6%		
2014.1	114.0	13,977	330	2,267	1.082	2,453	175.47	31.4%	7,439	21.2%	23.59	8.5%	153.66	32.7%
2014.2	108.0	14,548	241	2,055	1.082	2,223	152.81	16.3%	9,233	33.6%	16.55	-12.9%		
2015.1	102.0	14,411	269	1,479	1.078	1,594	110.62	-37.0%	5,932	-20.3%	18.65	-20.9%	131.81	-14.2%
2015.2	96.0	15,251	226	1,374	1.078	1,481	97.14	-36.4%	6,562	-28.9%	14.80	-10.5%		
2016.1	90.0	15,074	247	1,497	1.103	1,651	109.55	-1.0%	6,695	12.9%	16.36	-12.3%	103.31	-21.6%
2016.2	84.0	15,525	234	1,504	1.103	1,658	106.82	10.0%	7,097	8.2%	15.05	1.7%		
2017.1	78.0	15,227	309	1,582	1.091	1,726	113.36	3.5%	5,594	-16.4%	20.27	23.8%	110.06	6.5%
2017.2	72.0	15,787	212	1,311	1.091	1,430	90.61	-15.2%	6,757	-4.8%	13.41	-10.9%		
2018.1	66.0	15,302	204	1,177	1.107	1,303	85.17	-24.9%	6,398	14.4%	13.31	-34.3%	87.94	-20.1%
2018.2	60.0	15,520	221	1,365	1.107	1,511	97.39	7.5%	6,851	1.4%	14.21	6.0%		
2019.1	54.0	14,785	200	1,431	1.096	1,568	106.07	24.5%	7,859	22.8%	13.50	1.4%	101.62	15.6%
2019.2	48.0	13,596	176	1,613	1.096	1,768	130.02	33.5%	10,017	46.2%	12.98	-8.7%		
2020.1	42.0	11,408	115	665	1.118	744	65.19	-38.5%	6,487	-17.5%	10.05	-25.5%	100.44	-1.2%
2020.2	36.0	11,395	91	617	1.118	690	60.58	-53.4%	7,595	-24.2%	7.98	-38.5%		
2021.1	30.0	11,531	77	526	1.155	607	52.67	-19.2%	7,892	21.7%	6.67	-33.6%	56.60	-43.6%
2021.2	24.0	11,874	86	635	1.155	733	61.77	2.0%	8,538	12.4%	7.24	-9.3%		
2022.1	18.0	11,707	97	1,509	1.118	1,687	144.10	173.6%	17,308	119.3%	8.33	24.7%	102.64	81.3%
2022.2	12.0	12,534	92	1,283	1.118	1,435	114.47	85.3%	15,627	83.0%	7.33	1.2%		
2023.1	6.0	12,286	108	1,078	1.118	1,205	98.10	-31.9%	11,165	-35.5%	8.79	5.5%	106.37	3.6%
Total		486,188	7,757	45,893		49,902								







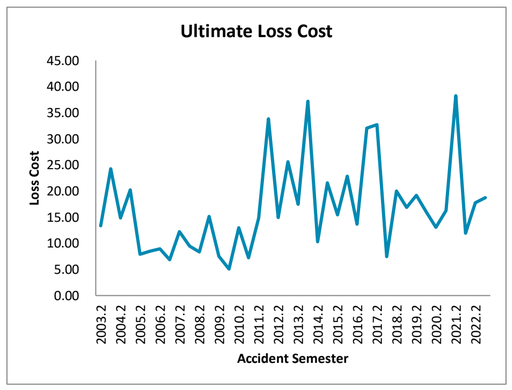
Province of Newfoundland

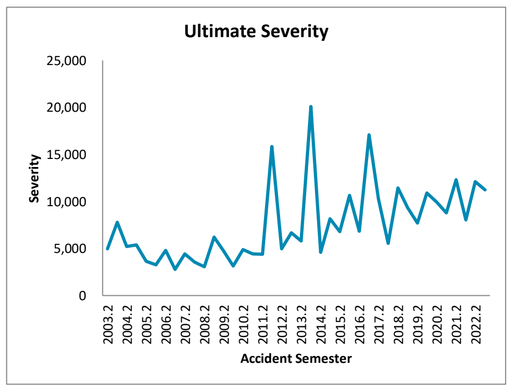
Accident Benefits - Total

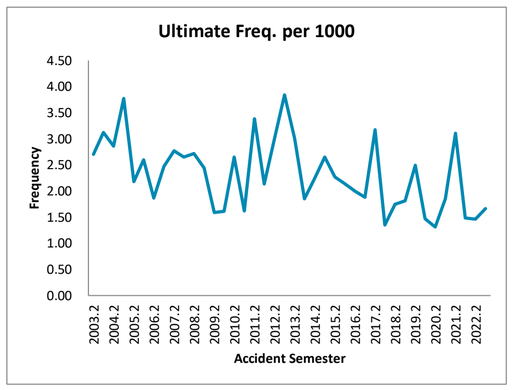
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	8,140	22	101	1.076	109	13.39		4,955		2.70			
2004.1	234.0	8,337	26	187	1.080	202	24.28		7,786		3.12		18.90	
2004.2	228.0	8,385	24	116	1.080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%		
2005.1	222.0	7,961	30	151	1.066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%	17.48	-7.5%
2005.2	216.0	8,270	18	61	1.066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%		
2006.1	210.0	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	204.0	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	198.0	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	192.0	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	186.0	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	180.0	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	174.0	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	168.0	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	162.0	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	156.0	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	150.0	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	144.0	11,234	38	158	1.052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%		
2012.1	138.0	11,238	24	353	1.078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%	24.32	141.2%
2012.2	132.0	12,021	36	166	1.078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%		
2013.1	126.0	11,977	46	282	1.087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%	20.24	-16.8%
2013.2	120.0	12,653	38	203	1.087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%		
2014.1	114.0	12,422	23	428	1.082	462	37.22	45.3%	20,104	201.5%	1.85	-51.8%	27.25	34.6%
2014.2	108.0	12,960	29	123	1.082	133	10.28	-41.1%	4,595	-20.9%	2.24	-25.5%		
2015.1	102.0	12,843	34	257	1.078	277	21.60	-42.0%	8,160	-59.4%	2.65	43.0%	15.92	-41.6%
2015.2	96.0	13,655	31	195	1.078	211	15.43	50.0%	6,796	47.9%	2.27	1.4%		
2016.1	90.0	13,542	29	281	1.103	309	22.85	5.8%	10,670	30.8%	2.14	-19.1%	19.12	20.1%
2016.2	84.0	14,004	28	173	1.103	191	13.65	-11.5%	6,826	0.4%	2.00	-11.9%		
2017.1	78.0	13,848	26	407	1.091	444	32.06	40.3%	17,075	60.0%	1.88	-12.3%	22.80	19.2%
2017.2	72.0	14,481	46	434	1.091	474	32.72	139.7%	10,299	50.9%	3.18	58.9%		
2018.1	66.0	14,055	19	95	1.107	105	7.46	-76.7%	5,535	-67.6%	1.35	-28.2%	20.28	-11.1%
2018.2	60.0	14,253	25	257	1.107	285	19.98	-38.9%	11,426	10.9%	1.75	-44.9%		
2019.1	54.0	13,747	25	212	1.096	232	16.89	126.4%	9,316	68.3%	1.81	34.5%	18.46	-8.9%
2019.2	48.0	13,159	33	231	1.096	253	19.21	-3.8%	7,711	-32.5%	2.49	42.5%		
2020.1	42.0	11,322	17	163	1.118	182	16.06	-4.9%	10,913	17.2%	1.47	-18.8%	17.76	-3.8%
2020.2	36.0	11,290	15	132	1.118	147	13.05	-32.1%	9,948	29.0%	1.31	-47.4%		
2021.1	30.0	11,308	21	159	1.155	184	16.27	1.3%	8,772	-19.6%	1.85	26.0%	14.66	-17.4%
2021.2	24.0	11,663	36	386	1.155	446	38.25	193.1%	12,312	23.8%	3.11	136.8%		
2022.1	18.0	11,644	17	125	1.118	139	11.96	-26.5%	8,040	-8.3%	1.49	-19.8%	25.12	71.3%
2022.2	12.0	12,471	18	198	1.118	222	17.77	-53.6%	12,119	-1.6%	1.47	-52.8%		
2023.1	6.0	12,227	20	205	1.118	229	18.75	56.8%	11,245	39.9%	1.67	12.1%	18.25	-27.3%
Total		448,417	1,027	7,140		7,804								







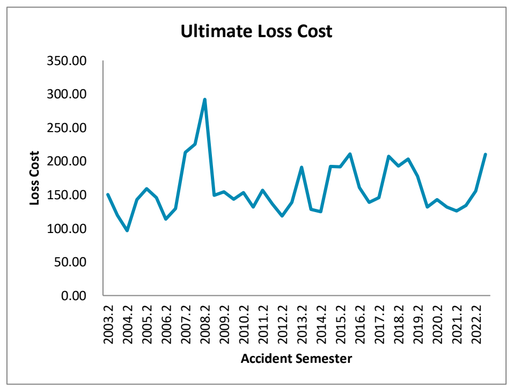
Province of Newfoundland

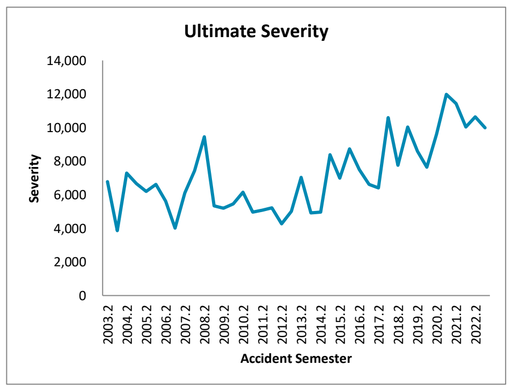
Collision

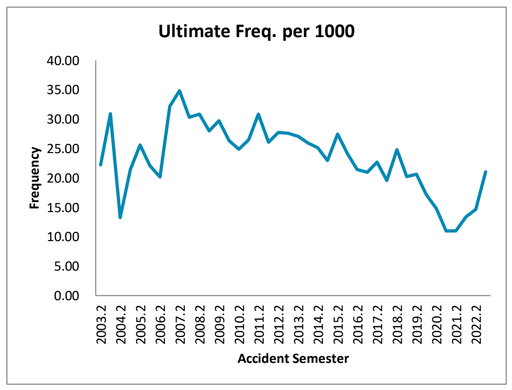
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	2,476	55	346	1.076	373	150.54		6,777		22.21			
2004.1	234.0	2,103	65	233	1.080	251	119.45		3,864		30.91		136.26	
2004.2	228.0	2,114	28	189	1.080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%		
2005.1	222.0	2,007	43	269	1.066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%	119.21	-12.5%
2005.2	216.0	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	210.0	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	204.0	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	198.0	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%	121.32	-20.5%
2007.2	192.0	2,152	75	428	1.072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%		
2008.1	186.0	2,240	68	470	1.075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%	219.38	80.8%
2008.2	180.0	2,428	75	660	1.075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%		
2009.1	174.0	2,359	66	328	1.073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%	221.74	1.1%
2009.2	168.0	2,488	74	359	1.073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%		
2010.1	162.0	2,469	65	336	1.056	355	143.63	-3.8%	5,455	2.2%	26.33	-5.9%	149.16	-32.7%
2010.2	156.0	2,649	66	384	1.056	406	153.12	-1.0%	6,145	18.2%	24.92	-16.2%		
2011.1	150.0	2,682	71	336	1.052	354	131.82	-8.2%	4,979	-8.7%	26.48	0.6%	142.40	-4.5%
2011.2	144.0	2,851	88	425	1.052	447	156.83	2.4%	5,081	-17.3%	30.87	23.9%		
2012.1	138.0	2,912	76	368	1.078	397	136.30	3.4%	5,223	4.9%	26.09	-1.4%	146.46	2.8%
2012.2	132.0	3,101	86	340	1.078	367	118.21	-24.6%	4,262	-16.1%	27.74	-10.1%		
2013.1	126.0	3,186	88	406	1.087	441	138.59	1.7%	5,017	-4.0%	27.62	5.9%	128.54	-12.2%
2013.2	120.0	3,434	93	603	1.087	655	190.78	61.4%	7,045	65.3%	27.08	-2.4%		
2014.1	114.0	3,426	89	406	1.082	439	128.13	-7.5%	4,932	-1.7%	25.98	-6.0%	159.49	24.1%
2014.2	108.0	3,617	91	418	1.082	452	124.95	-34.5%	4,967	-29.5%	25.16	-7.1%		
2015.1	102.0	3,618	83	645	1.078	696	192.25	50.0%	8,381	69.9%	22.94	-11.7%	158.61	-0.6%
2015.2	96.0	3,788	104	673	1.078	726	191.63	53.4%	6,980	40.5%	27.45	9.1%		
2016.1	90.0	3,806	92	728	1.103	803	211.05	9.8%	8,730	4.2%	24.17	5.4%	201.36	27.0%
2016.2	84.0	3,920	84	572	1.103	631	161.00	-16.0%	7,512	7.6%	21.43	-21.9%		
2017.1	78.0	3,766	79	479	1.091	523	138.77	-34.2%	6,616	-24.2%	20.97	-13.2%	150.10	-25.5%
2017.2	72.0	3,916	89	522	1.091	570	145.45	-9.7%	6,399	-14.8%	22.73	6.1%		
2018.1	66.0	3,833	75	717	1.107	794	207.16	49.3%	10,588	60.0%	19.56	-6.7%	175.98	17.2%
2018.2	60.0	3,866	96	672	1.107	744	192.54	32.4%	7,753	21.2%	24.83	9.3%		
2019.1	54.0	3,710	75	688	1.096	754	203.12	-1.9%	10,048	-5.1%	20.22	3.3%	197.72	12.4%
2019.2	48.0	3,774	78	612	1.096	671	177.72	-7.7%	8,600	10.9%	20.67	-16.8%		
2020.1	42.0	3,661	63	431	1.118	482	131.64	-35.2%	7,649	-23.9%	17.21	-14.9%	155.03	-21.6%
2020.2	36.0	3,779	56	482	1.118	539	142.62	-19.8%	9,623	11.9%	14.82	-28.3%		
2021.1	30.0	3,809	42	434	1.155	501	131.61	0.0%	11,981	56.6%	10.98	-36.2%	137.09	-11.6%
2021.2	24.0	4,056	45	441	1.155	510	125.73	-11.8%	11,438	18.9%	10.99	-25.8%		
2022.1	18.0	4,127	55	496	1.118	554	134.29	2.0%	10,030	-16.3%	13.39	21.9%	130.05	-5.1%
2022.2	12.0	4,393	64	612	1.118	684	155.65	23.8%	10,641	-7.0%	14.63	33.1%		
2023.1	6.0	4,406	93	829	1.118	927	210.39	56.7%	10,000	-0.3%	21.04	57.1%	183.06	40.8%
Total		125,254	2,843	18,403		20,085								







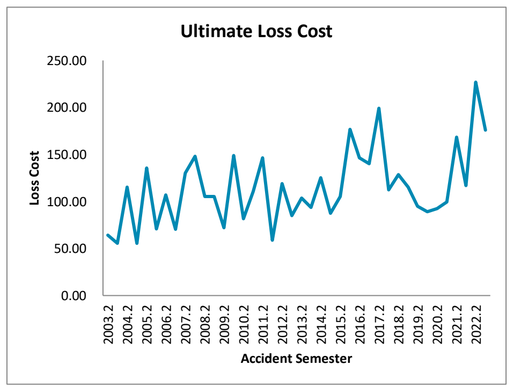
Province of Newfoundland

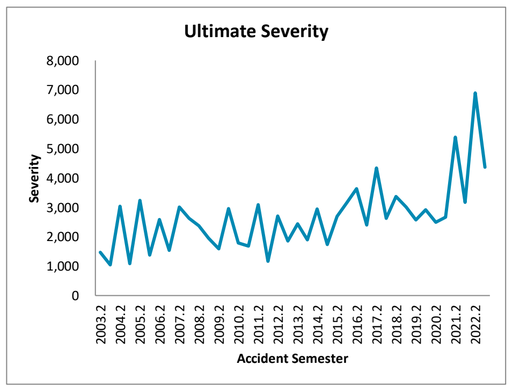
Comprehensive - Total

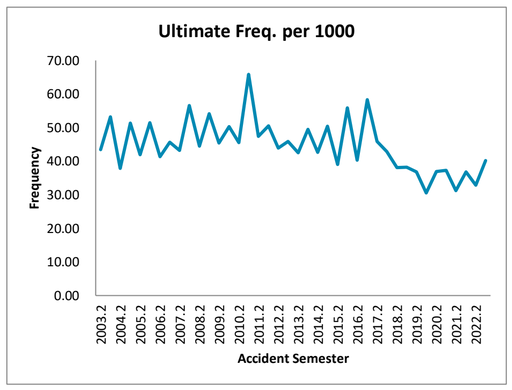
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	2,603	113	155	1.076	167	64.09		1,476		43.42			
2004.1	234.0	2,292	122	118	1.080	127	55.57		1,044		53.23		60.10	
2004.2	228.0	2,321	88	247	1.080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%		
2005.1	222.0	2,241	115	117	1.066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%	85.90	42.9%
2005.2	216.0	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	210.0	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	204.0	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	198.0	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	192.0	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	186.0	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	180.0	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	174.0	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	168.0	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	162.0	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	156.0	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	150.0	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	144.0	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	138.0	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	132.0	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	126.0	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	120.0	3,900	166	372	1.087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%		
2014.1	114.0	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.66	-3.0%
2014.2	108.0	4,109	175	476	1.082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%		
2015.1	102.0	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%	106.43	7.9%
2015.2	96.0	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%		
2016.1	90.0	4,370	244	700	1.103	772	176.59	101.6%	3,163	81.9%	55.83	10.8%	141.17	32.6%
2016.2	84.0	4,494	181	596	1.103	658	146.37	39.1%	3,634	34.9%	40.28	3.2%		
2017.1	78.0	4,390	256	564	1.091	615	140.13	-20.6%	2,403	-24.0%	58.31	4.4%	143.29	1.5%
2017.2	72.0	4,534	208	828	1.091	904	199.34	36.2%	4,345	19.6%	45.88	13.9%		
2018.1	66.0	4,476	192	455	1.107	504	112.48	-19.7%	2,623	9.1%	42.89	-26.4%	156.19	9.0%
2018.2	60.0	4,463	170	518	1.107	573	128.48	-35.5%	3,373	-22.4%	38.09	-17.0%		
2019.1	54.0	4,342	166	456	1.096	500	115.09	2.3%	3,010	14.8%	38.23	-10.9%	121.88	-22.0%
2019.2	48.0	4,339	160	376	1.096	412	94.84	-26.2%	2,572	-23.7%	36.87	-3.2%		
2020.1	42.0	4,255	130	339	1.118	379	89.13	-22.6%	2,918	-3.1%	30.55	-20.1%	92.01	-24.5%
2020.2	36.0	4,330	160	357	1.118	399	92.26	-2.7%	2,497	-2.9%	36.95	0.2%		
2021.1	30.0	4,371	163	376	1.155	435	99.52	11.7%	2,669	-8.5%	37.29	22.1%	95.90	4.2%
2021.2	24.0	4,606	144	671	1.155	776	168.46	82.6%	5,385	115.7%	31.28	-15.3%		
2022.1	18.0	4,706	173	492	1.118	550	116.89	17.5%	3,178	19.1%	36.78	-1.4%	142.40	48.5%
2022.2	12.0	4,987	164	1,012	1.118	1,132	226.93	34.7%	6,894	28.0%	32.92	5.2%		
2023.1	6.0	5,022	202	789	1.118	883	175.73	50.3%	4,369	37.5%	40.22	9.3%	201.24	41.3%
Total		142,481	6,242	15,556		17,025								







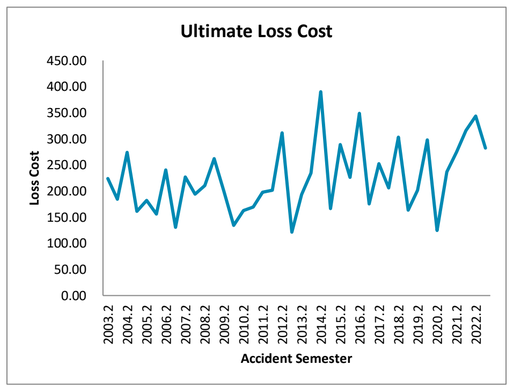
Province of Newfoundland

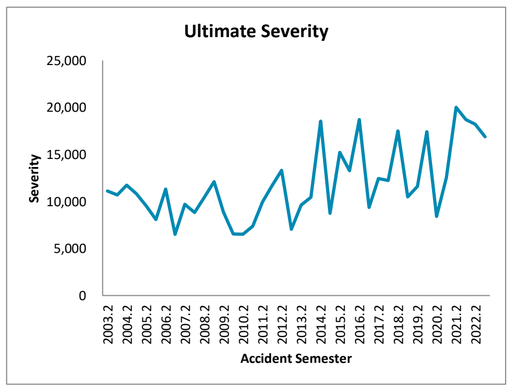
All Perils

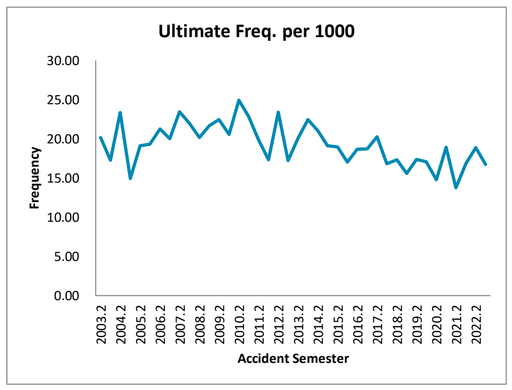
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240.0	2,085	42	434	1.076	467	224.02		11,123		20.14			
2004.1	234.0	2,315	40	396	1.080	427	184.62		10,687		17.27		203.29	
2004.2	228.0	2,528	59	641	1.080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%		
2005.1	222.0	2,548	38	386	1.066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%	217.32	6.9%
2005.2	216.0	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	210.0	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	204.0	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	198.0	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	192.0	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	186.0	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	180.0	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	174.0	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	168.0	3,344	75	622	1.073	667	199.45	-5.1%	8,892	-14.8%	22.43	11.3%		
2010.1	162.0	3,357	69	428	1.056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%	166.95	-29.2%
2010.2	156.0	3,650	91	562	1.056	593	162.54	-18.5%	6,520	-26.7%	24.93	11.2%		
2011.1	150.0	3,673	84	590	1.052	621	169.04	25.6%	7,392	12.9%	22.87	11.3%	165.80	-0.7%
2011.2	144.0	3,917	78	736	1.052	775	197.84	21.7%	9,936	52.4%	19.91	-20.1%		
2012.1	138.0	3,989	69	745	1.078	803	201.33	19.1%	11,639	57.5%	17.30	-24.4%	199.60	20.4%
2012.2	132.0	4,357	102	1,259	1.078	1,357	311.46	57.4%	13,304	33.9%	23.41	17.6%		
2013.1	126.0	4,358	75	486	1.087	529	121.31	-39.7%	7,049	-39.4%	17.21	-0.5%	216.37	8.4%
2013.2	120.0	4,675	94	831	1.087	903	193.06	-38.0%	9,602	-27.8%	20.11	-14.1%		
2014.1	114.0	4,720	106	1,023	1.082	1,106	234.38	93.2%	10,437	48.1%	22.46	30.5%	213.82	-1.2%
2014.2	108.0	4,801	101	1,732	1.082	1,873	390.12	102.1%	18,544	93.1%	21.04	4.6%		
2015.1	102.0	4,818	92	745	1.078	804	166.79	-28.8%	8,735	-16.3%	19.09	-15.0%	278.25	30.1%
2015.2	96.0	5,007	95	1,342	1.078	1,446	288.85	-26.0%	15,223	-17.9%	18.97	-9.8%		
2016.1	90.0	4,988	85	1,022	1.103	1,128	226.09	35.6%	13,267	51.9%	17.04	-10.7%	257.53	-7.4%
2016.2	84.0	5,146	96	1,627	1.103	1,795	348.82	20.8%	18,698	22.8%	18.66	-1.7%		
2017.1	78.0	5,286	99	851	1.091	928	175.63	-22.3%	9,378	-29.3%	18.73	9.9%	261.06	1.4%
2017.2	72.0	5,476	111	1,267	1.091	1,382	252.41	-27.6%	12,453	-33.4%	20.27	8.6%		
2018.1	66.0	5,347	90	996	1.107	1,103	206.26	17.4%	12,254	30.7%	16.83	-10.1%	229.61	-12.0%
2018.2	60.0	5,433	94	1,488	1.107	1,647	303.22	20.1%	17,525	40.7%	17.30	-14.6%		
2019.1	54.0	5,139	80	766	1.096	840	163.39	-20.8%	10,496	-14.4%	15.57	-7.5%	235.25	2.5%
2019.2	48.0	4,776	83	878	1.096	963	201.55	-33.5%	11,598	-33.8%	17.38	0.4%		
2020.1	42.0	3,746	64	998	1.118	1,116	297.88	82.3%	17,436	66.1%	17.08	9.7%	243.89	3.7%
2020.2	36.0	3,519	52	391	1.118	437	124.30	-38.3%	8,412	-27.5%	14.78	-15.0%		
2021.1	30.0	3,585	68	735	1.155	849	236.89	-20.5%	12,517	-28.2%	18.92	10.8%	181.11	-25.7%
2021.2	24.0	3,620	50	862	1.155	996	275.12	121.3%	20,014	137.9%	13.75	-7.0%		
2022.1	18.0	3,648	61	1,030	1.118	1,151	315.62	33.2%	18,729	49.6%	16.85	-11.0%	295.45	63.1%
2022.2	12.0	3,953	75	1,214	1.118	1,357	343.32	24.8%	18,195	-9.1%	18.87	37.3%		
2023.1	6.0	3,890	65	983	1.118	1,099	282.49	-10.5%	16,884	-9.9%	16.73	-0.7%	313.15	6.0%
Total		155,082	2,973	32,482		35,454								







Province of Newfoundland

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	234.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	228.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	222.0	1,869	1,869	1.000	1,869	1,869	0
2005.2	216.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	210.0	2,386	2,386	1.000	2,386	2,386	0
2006.2	204.0	3,594	3,594	1.000	3,594	3,594	0
2007.1	198.0	1,987	1,987	1.000	1,987	1,987	0
2007.2	192.0	4,028	4,028	1.000	4,028	4,028	0
2008.1	186.0	2,707	2,707	1.000	2,707	2,707	0
2008.2	180.0	3,571	3,571	1.000	3,571	3,563	8
2009.1	174.0	2,404	2,404	1.000	2,404	2,404	1
2009.2	168.0	3,781	3,781	1.000	3,783	3,783	(1)
2010.1	162.0	2,755	2,755	1.001	2,757	2,756	1
2010.2	156.0	3,171	3,171	1.001	3,174	3,172	2
2011.1	150.0	2,791	2,791	1.000	2,792	2,867	(74)
2011.2	144.0	3,370	3,370	1.027	3,461	3,463	(2)
2012.1	138.0	2,951	2,951	1.027	3,030	3,036	(6)
2012.2	132.0	2,794	3,063	1.028	3,150	3,152	(2)
2013.1	126.0	4,499	4,520	1.028	4,648	4,695	(47)
2013.2	120.0	4,999	5,429	1.028	5,579	5,753	(173)
2014.1	114.0	5,490	5,573	1.024	5,707	5,648	59
2014.2	108.0	3,211	4,493	1.023	4,597	4,622	(25)
2015.1	102.0	4,141	4,627	1.015	4,697	4,734	(37)
2015.2	96.0	3,993	5,146	1.021	5,255	5,315	(60)
2016.1	90.0	4,026	4,138	1.028	4,253	4,344	(91)
2016.2	84.0	2,762	3,320	1.027	3,410	3,444	(34)
2017.1	78.0	3,454	4,387	1.019	4,471	4,555	(84)
2017.2	72.0	3,180	4,215	1.027	4,331	4,381	(50)
2018.1	66.0	2,353	3,164	1.016	3,214	3,036	179
2018.2	60.0	3,710	5,493	1.035	5,687	5,627	59
2019.1	54.0	2,715	3,731	1.071	3,997	4,011	(14)
2019.2	48.0	1,945	3,698	1.109	4,103	3,875	227
2020.1	42.0	1,247	3,364	1.138	3,829	3,674	155
2020.2	36.0	855	2,048	1.201	2,459	2,413	47
2021.1	30.0	811	2,187	1.242	2,716	2,515	201
2021.2	24.0	533	3,158	1.353	4,272	3,564	709
2022.1	18.0	246	2,190	1.435	3,144	2,685	459
2022.2	12.0	13	1,800	1.601	2,883	2,419	464
2023.1	6.0	9	1,467	2.594	3,805		
Total		111,195	135,419		144,593	138,917	1,871

Province of Newfoundland

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	946	946	1.000	946	946	0
2004.1	234.0	780	780	1.000	780	780	0
2004.2	228.0	747	747	1.000	747	747	0
2005.1	222.0	708	708	1.000	708	708	0
2005.2	216.0	917	917	1.000	917	917	0
2006.1	210.0	870	870	1.000	870	870	0
2006.2	204.0	737	737	1.000	737	737	0
2007.1	198.0	992	992	1.000	992	992	0
2007.2	192.0	911	911	1.000	911	911	0
2008.1	186.0	1,098	1,098	1.000	1,098	1,098	0
2008.2	180.0	902	902	1.000	902	902	0
2009.1	174.0	706	706	1.000	706	706	0
2009.2	168.0	1,225	1,225	1.000	1,225	1,225	0
2010.1	162.0	984	984	1.000	984	984	0
2010.2	156.0	927	927	1.000	927	927	0
2011.1	150.0	1,206	1,206	1.000	1,206	1,205	2
2011.2	144.0	937	937	0.999	936	935	0
2012.1	138.0	1,018	1,018	0.998	1,016	1,016	0
2012.2	132.0	1,144	1,144	0.998	1,142	1,142	0
2013.1	126.0	1,527	1,527	0.998	1,525	1,525	0
2013.2	120.0	1,645	1,654	0.998	1,652	1,652	0
2014.1	114.0	2,271	2,271	0.998	2,267	2,269	(1)
2014.2	108.0	2,057	2,057	0.999	2,055	2,055	(0)
2015.1	102.0	1,480	1,480	0.999	1,479	1,480	(2)
2015.2	96.0	1,374	1,374	1.000	1,374	1,374	0
2016.1	90.0	1,497	1,497	1.000	1,497	1,497	0
2016.2	84.0	1,504	1,504	1.000	1,504	1,504	(0)
2017.1	78.0	1,581	1,581	1.000	1,582	1,560	22
2017.2	72.0	1,329	1,329	0.986	1,311	1,311	(0)
2018.1	66.0	1,193	1,193	0.987	1,177	1,179	(2)
2018.2	60.0	1,384	1,384	0.986	1,365	1,378	(13)
2019.1	54.0	1,447	1,447	0.989	1,431	1,443	(12)
2019.2	48.0	1,630	1,630	0.990	1,613	1,624	(11)
2020.1	42.0	659	672	0.990	665	671	(5)
2020.2	36.0	623	623	0.990	617	622	(5)
2021.1	30.0	528	528	0.995	526	528	(3)
2021.2	24.0	636	642	0.989	635	627	7
2022.1	18.0	1,412	1,503	1.004	1,509	1,583	(75)
2022.2	12.0	632	1,294	0.991	1,283	947	336
2023.1	6.0	411	853	1.264	1,078		
Total		44,575	45,798		45,893	44,578	238

Province of Newfoundland

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	101	101	1.000	101	101	0
2004.1	234.0	187	187	1.000	187	187	0
2004.2	228.0	116	116	1.000	116	116	0
2005.1	222.0	151	151	1.000	151	151	0
2005.2	216.0	61	61	1.000	61	61	0
2006.1	210.0	64	64	1.000	64	64	0
2006.2	204.0	72	72	1.000	72	72	0
2007.1	198.0	54	54	1.000	54	54	0
2007.2	192.0	103	103	1.000	103	103	0
2008.1	186.0	80	80	1.000	80	80	0
2008.2	180.0	74	74	1.000	74	74	0
2009.1	174.0	133	133	1.000	133	133	0
2009.2	168.0	71	71	1.000	71	71	0
2010.1	162.0	48	48	1.000	48	48	0
2010.2	156.0	130	130	1.000	130	130	0
2011.1	150.0	72	72	1.000	72	72	0
2011.2	144.0	158	158	1.000	158	158	0
2012.1	138.0	353	353	1.000	353	353	0
2012.2	132.0	166	166	1.000	166	166	0
2013.1	126.0	282	282	1.000	282	282	0
2013.2	120.0	203	203	1.000	203	203	(0)
2014.1	114.0	427	427	1.001	428	428	(0)
2014.2	108.0	123	123	1.001	123	123	(0)
2015.1	102.0	257	257	1.001	257	261	(4)
2015.2	96.0	193	193	1.014	195	192	4
2016.1	90.0	283	283	0.992	281	288	(8)
2016.2	84.0	171	171	1.016	173	172	1
2017.1	78.0	405	405	1.005	407	410	(3)
2017.2	72.0	432	432	1.004	434	438	(4)
2018.1	66.0	94	94	1.004	95	95	(0)
2018.2	60.0	249	257	1.000	257	258	(1)
2019.1	54.0	136	210	1.008	212	215	(3)
2019.2	48.0	219	228	1.014	231	216	15
2020.1	42.0	158	166	0.981	163	166	(3)
2020.2	36.0	108	128	1.032	132	125	7
2021.1	30.0	133	150	1.059	159	163	(4)
2021.2	24.0	164	360	1.073	386	281	105
2022.1	18.0	52	112	1.111	125	105	19
2022.2	12.0	43	148	1.339	198	152	46
2023.1	6.0	14	150	1.368	205		
Total		6,341	6,972		7,140	6,769	166

Province of Newfoundland

Collision

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	346	346	1.000	346	346	0
2004.1	234.0	233	233	1.000	233	233	0
2004.2	228.0	189	189	1.000	189	189	0
2005.1	222.0	269	269	1.000	269	269	0
2005.2	216.0	309	309	1.000	309	309	0
2006.1	210.0	284	284	1.000	284	284	0
2006.2	204.0	226	226	1.000	226	226	0
2007.1	198.0	248	248	1.000	248	248	0
2007.2	192.0	428	428	1.000	428	428	0
2008.1	186.0	470	470	1.000	470	470	0
2008.2	180.0	660	660	1.000	660	660	0
2009.1	174.0	328	328	1.000	328	328	0
2009.2	168.0	359	359	1.000	359	359	0
2010.1	162.0	336	336	1.000	336	336	0
2010.2	156.0	384	384	1.000	384	384	0
2011.1	150.0	336	336	0.999	336	336	0
2011.2	144.0	425	425	0.999	425	425	(0)
2012.1	138.0	369	369	0.999	368	368	0
2012.2	132.0	340	340	0.999	340	340	0
2013.1	126.0	406	406	0.999	406	406	0
2013.2	120.0	603	603	0.999	603	603	0
2014.1	114.0	406	406	0.999	406	406	0
2014.2	108.0	418	418	0.999	418	418	0
2015.1	102.0	646	646	0.999	645	644	1
2015.2	96.0	675	675	0.998	673	675	(1)
2016.1	90.0	726	729	0.999	728	728	(0)
2016.2	84.0	572	572	1.000	572	570	2
2017.1	78.0	481	481	0.996	479	475	4
2017.2	72.0	524	524	0.996	522	521	0
2018.1	66.0	719	720	0.996	717	717	1
2018.2	60.0	675	675	0.996	672	672	0
2019.1	54.0	690	690	0.997	688	687	0
2019.2	48.0	614	614	0.997	612	612	0
2020.1	42.0	432	432	0.997	431	430	1
2020.2	36.0	484	484	0.995	482	479	3
2021.1	30.0	439	439	0.989	434	434	(1)
2021.2	24.0	431	446	0.989	441	381	60
2022.1	18.0	502	513	0.966	496	484	12
2022.2	12.0	611	682	0.897	612	422	190
2023.1	6.0	640	975	0.850	829		
Total		18,232	18,666		18,403	17,300	274

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	155	155	1.000	155	155	0
2004.1	234.0	118	118	1.000	118	118	0
2004.2	228.0	247	247	1.000	247	247	0
2005.1	222.0	117	117	1.000	117	117	0
2005.2	216.0	292	292	1.000	292	292	0
2006.1	210.0	151	151	1.000	151	151	0
2006.2	204.0	234	234	1.000	234	234	0
2007.1	198.0	151	151	1.000	151	151	0
2007.2	192.0	287	287	1.000	287	287	0
2008.1	186.0	346	346	1.000	346	346	0
2008.2	180.0	267	267	1.000	267	267	0
2009.1	174.0	264	264	1.000	264	264	0
2009.2	168.0	189	189	1.000	189	189	0
2010.1	162.0	401	401	1.000	401	401	0
2010.2	156.0	232	232	1.000	232	232	0
2011.1	150.0	325	325	1.000	325	325	0
2011.2	144.0	452	452	1.000	452	452	0
2012.1	138.0	182	182	1.000	182	182	0
2012.2	132.0	387	387	1.000	387	387	0
2013.1	126.0	283	283	1.000	283	283	0
2013.2	120.0	372	372	1.000	372	372	0
2014.1	114.0	339	339	1.000	339	339	0
2014.2	108.0	476	476	1.000	476	476	0
2015.1	102.0	337	337	1.000	337	337	0
2015.2	96.0	420	420	1.000	420	420	0
2016.1	90.0	700	700	1.000	700	700	0
2016.2	84.0	596	596	1.000	596	596	0
2017.1	78.0	564	564	1.000	564	564	0
2017.2	72.0	828	828	1.000	828	828	0
2018.1	66.0	455	455	1.000	455	455	0
2018.2	60.0	518	518	1.000	518	518	0
2019.1	54.0	456	456	1.000	456	456	0
2019.2	48.0	376	376	1.000	376	375	0
2020.1	42.0	339	339	1.000	339	339	0
2020.2	36.0	357	357	0.999	357	357	(0)
2021.1	30.0	377	377	0.999	376	376	0
2021.2	24.0	672	672	0.999	671	697	(25)
2022.1	18.0	496	496	0.992	492	496	(4)
2022.2	12.0	960	1,009	1.003	1,012	913	99
2023.1	6.0	460	744	1.061	789		
Total		15,180	15,513		15,556	14,697	69

Province of Newfoundland

All Perils

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
			Reported Incurred Claim Amount and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.2	240.0	434	434	1.000	434	434	0
2004.1	234.0	396	396	1.000	396	396	0
2004.2	228.0	641	641	1.000	641	641	0
2005.1	222.0	386	386	1.000	386	386	0
2005.2	216.0	438	438	1.000	438	438	0
2006.1	210.0	362	362	1.000	362	362	0
2006.2	204.0	602	602	1.000	602	602	0
2007.1	198.0	347	347	1.000	347	347	0
2007.2	192.0	660	660	1.000	660	660	0
2008.1	186.0	558	558	1.000	558	558	0
2008.2	180.0	650	650	1.000	650	650	0
2009.1	174.0	801	801	1.000	801	801	0
2009.2	168.0	622	622	1.000	622	622	0
2010.1	162.0	428	428	1.000	428	428	0
2010.2	156.0	562	562	0.999	562	562	0
2011.1	150.0	590	590	0.999	590	590	0
2011.2	144.0	737	737	0.999	736	736	0
2012.1	138.0	746	746	0.999	745	745	0
2012.2	132.0	1,260	1,260	0.999	1,259	1,259	0
2013.1	126.0	487	487	0.999	486	486	0
2013.2	120.0	831	831	0.999	831	831	0
2014.1	114.0	1,024	1,024	0.999	1,023	1,023	0
2014.2	108.0	1,733	1,733	0.999	1,732	1,731	0
2015.1	102.0	746	746	0.999	745	745	0
2015.2	96.0	1,343	1,343	0.999	1,342	1,341	0
2016.1	90.0	1,023	1,023	0.999	1,022	1,022	0
2016.2	84.0	1,629	1,629	0.999	1,627	1,627	0
2017.1	78.0	851	851	0.999	851	851	0
2017.2	72.0	1,268	1,268	0.999	1,267	1,267	0
2018.1	66.0	997	997	0.999	996	996	0
2018.2	60.0	1,489	1,489	0.999	1,488	1,487	0
2019.1	54.0	767	767	0.999	766	766	0
2019.2	48.0	860	879	0.999	878	878	0
2020.1	42.0	999	999	0.999	998	998	0
2020.2	36.0	391	391	0.999	391	392	(1)
2021.1	30.0	736	736	0.999	735	734	1
2021.2	24.0	856	863	0.999	862	838	24
2022.1	18.0	1,026	1,033	0.997	1,030	949	81
2022.2	12.0	1,160	1,300	0.934	1,214	1,011	203
2023.1	6.0	575	903	1.088	983		
Total		32,008	32,510		32,482	31,190	310

Province of Newfoundland

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	70	1.000	70	70	0
2004.1	234.0	68	1.000	68	68	0
2004.2	228.0	64	1.000	64	64	0
2005.1	222.0	58	1.000	58	58	0
2005.2	216.0	66	1.000	66	66	0
2006.1	210.0	58	1.000	58	58	0
2006.2	204.0	57	1.000	57	57	0
2007.1	198.0	57	1.000	57	57	0
2007.2	192.0	69	1.000	69	69	0
2008.1	186.0	62	1.000	62	62	0
2008.2	180.0	60	1.000	60	60	0
2009.1	174.0	58	1.000	58	58	0
2009.2	168.0	71	1.000	71	71	0
2010.1	162.0	52	1.000	52	52	0
2010.2	156.0	63	1.000	63	64	(1)
2011.1	150.0	60	0.998	60	61	(1)
2011.2	144.0	72	0.997	72	72	(0)
2012.1	138.0	55	0.997	55	55	(0)
2012.2	132.0	69	0.997	69	69	(0)
2013.1	126.0	76	0.997	76	76	(0)
2013.2	120.0	75	1.000	75	76	(1)
2014.1	114.0	78	0.998	78	78	(0)
2014.2	108.0	69	0.998	69	69	(0)
2015.1	102.0	67	0.998	67	68	(1)
2015.2	96.0	75	0.998	75	75	(0)
2016.1	90.0	52	0.995	52	52	(0)
2016.2	84.0	60	0.996	60	60	0
2017.1	78.0	59	0.990	58	59	(0)
2017.2	72.0	65	0.990	64	65	(1)
2018.1	66.0	40	0.986	39	40	(0)
2018.2	60.0	66	0.989	65	65	0
2019.1	54.0	58	0.983	57	57	(0)
2019.2	48.0	43	0.981	42	42	(0)
2020.1	42.0	38	0.980	37	38	(0)
2020.2	36.0	39	0.983	38	38	1
2021.1	30.0	40	0.985	39	40	(1)
2021.2	24.0	43	0.981	42	44	(2)
2022.1	18.0	36	0.987	36	37	(1)
2022.2	12.0	40	1.013	41	37	3
2023.1	6.0	40	1.278	51		
Total		2,348		2,350	2,309	(9)

Province of Newfoundland

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	196	1.000	196	196	0
2004.1	234.0	183	1.000	183	183	0
2004.2	228.0	144	1.000	144	144	0
2005.1	222.0	175	1.000	175	175	0
2005.2	216.0	181	1.000	181	181	0
2006.1	210.0	195	1.000	195	195	0
2006.2	204.0	188	1.000	188	188	0
2007.1	198.0	213	1.000	213	213	0
2007.2	192.0	192	1.000	192	192	0
2008.1	186.0	176	1.000	176	176	0
2008.2	180.0	177	1.000	177	177	0
2009.1	174.0	167	1.000	167	167	0
2009.2	168.0	210	1.000	210	210	0
2010.1	162.0	190	1.000	190	190	0
2010.2	156.0	198	1.000	198	198	0
2011.1	150.0	243	1.000	243	243	0
2011.2	144.0	221	0.999	221	221	0
2012.1	138.0	215	0.999	215	215	0
2012.2	132.0	232	0.999	232	232	0
2013.1	126.0	270	0.999	270	270	0
2013.2	120.0	260	0.999	260	260	0
2014.1	114.0	330	0.999	330	330	0
2014.2	108.0	241	0.999	241	241	0
2015.1	102.0	269	0.999	269	269	0
2015.2	96.0	226	0.999	226	226	0
2016.1	90.0	247	0.999	247	247	0
2016.2	84.0	234	0.999	234	234	0
2017.1	78.0	309	0.999	309	309	0
2017.2	72.0	212	0.999	212	212	0
2018.1	66.0	204	0.999	204	204	0
2018.2	60.0	221	0.998	221	220	0
2019.1	54.0	200	0.998	200	199	0
2019.2	48.0	177	0.997	176	176	(0)
2020.1	42.0	115	0.997	115	115	(0)
2020.2	36.0	91	0.999	91	91	(0)
2021.1	30.0	77	0.999	77	77	0
2021.2	24.0	86	0.999	86	84	2
2022.1	18.0	96	1.015	97	98	(1)
2022.2	12.0	92	0.998	92	90	2
2023.1	6.0	105	1.028	108		
Total		7,758		7,757	7,645	4

Province of Newfoundland

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	22	1.000	22	22	0
2004.1	234.0	26	1.000	26	26	0
2004.2	228.0	24	1.000	24	24	0
2005.1	222.0	30	1.000	30	30	0
2005.2	216.0	18	1.000	18	18	0
2006.1	210.0	21	1.000	21	21	0
2006.2	204.0	16	1.000	16	16	0
2007.1	198.0	21	1.000	21	21	0
2007.2	192.0	25	1.000	25	25	0
2008.1	186.0	24	1.000	24	24	0
2008.2	180.0	26	1.000	26	26	0
2009.1	174.0	23	1.000	23	23	0
2009.2	168.0	16	1.000	16	16	0
2010.1	162.0	16	1.000	16	16	0
2010.2	156.0	28	1.000	28	28	0
2011.1	150.0	17	1.000	17	17	0
2011.2	144.0	38	1.000	38	38	0
2012.1	138.0	24	1.000	24	24	0
2012.2	132.0	36	1.000	36	36	0
2013.1	126.0	46	1.000	46	46	0
2013.2	120.0	38	1.000	38	38	0
2014.1	114.0	23	1.000	23	23	0
2014.2	108.0	29	1.000	29	29	0
2015.1	102.0	34	1.000	34	34	0
2015.2	96.0	31	1.000	31	31	0
2016.1	90.0	29	1.000	29	29	0
2016.2	84.0	28	1.000	28	28	0
2017.1	78.0	26	1.000	26	26	0
2017.2	72.0	46	1.000	46	46	0
2018.1	66.0	19	0.997	19	19	0
2018.2	60.0	25	0.997	25	25	0
2019.1	54.0	25	0.997	25	25	0
2019.2	48.0	33	0.994	33	32	0
2020.1	42.0	17	0.980	17	16	1
2020.2	36.0	15	0.987	15	15	(0)
2021.1	30.0	21	0.999	21	20	1
2021.2	24.0	36	1.007	36	35	1
2022.1	18.0	18	0.962	17	17	0
2022.2	12.0	19	0.962	18	17	1
2023.1	6.0	23	0.887	20		
Total		1,032		1,027	1,002	5

Province of Newfoundland

Collision

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	55	1.000	55	55	0
2004.1	234.0	65	1.000	65	65	0
2004.2	228.0	28	1.000	28	28	0
2005.1	222.0	43	1.000	43	43	0
2005.2	216.0	53	1.000	53	53	0
2006.1	210.0	46	1.000	46	46	0
2006.2	204.0	43	1.000	43	43	0
2007.1	198.0	66	1.000	66	66	0
2007.2	192.0	75	1.000	75	75	0
2008.1	186.0	68	1.000	68	68	0
2008.2	180.0	75	1.000	75	75	0
2009.1	174.0	66	1.000	66	66	0
2009.2	168.0	74	1.000	74	74	0
2010.1	162.0	65	1.000	65	65	0
2010.2	156.0	66	1.000	66	66	0
2011.1	150.0	71	1.000	71	71	0
2011.2	144.0	88	1.000	88	88	0
2012.1	138.0	76	1.000	76	76	0
2012.2	132.0	86	1.000	86	86	0
2013.1	126.0	88	1.000	88	88	0
2013.2	120.0	93	1.000	93	93	0
2014.1	114.0	89	1.000	89	89	0
2014.2	108.0	91	1.000	91	91	0
2015.1	102.0	83	1.000	83	83	0
2015.2	96.0	104	1.000	104	104	0
2016.1	90.0	92	1.000	92	92	0
2016.2	84.0	84	1.000	84	84	0
2017.1	78.0	79	1.000	79	79	0
2017.2	72.0	89	1.000	89	89	0
2018.1	66.0	75	1.000	75	75	0
2018.2	60.0	96	1.000	96	96	0
2019.1	54.0	75	1.000	75	75	0
2019.2	48.0	78	1.000	78	78	0
2020.1	42.0	63	1.000	63	63	0
2020.2	36.0	56	1.000	56	56	0
2021.1	30.0	42	0.996	42	42	0
2021.2	24.0	45	0.991	45	43	1
2022.1	18.0	56	0.987	55	56	(1)
2022.2	12.0	68	0.945	64	59	6
2023.1	6.0	99	0.936	93		
Total		2,854		2,843	2,744	6

Province of Newfoundland

Comprehensive - Total

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	113	1.000	113	113	0
2004.1	234.0	122	1.000	122	122	0
2004.2	228.0	88	1.000	88	88	0
2005.1	222.0	115	1.000	115	115	0
2005.2	216.0	96	1.000	96	96	0
2006.1	210.0	118	1.000	118	118	0
2006.2	204.0	97	1.000	97	97	0
2007.1	198.0	105	1.000	105	105	0
2007.2	192.0	102	1.000	102	102	0
2008.1	186.0	142	1.000	142	142	0
2008.2	180.0	121	1.000	121	121	0
2009.1	174.0	145	1.000	145	145	0
2009.2	168.0	128	1.000	128	128	0
2010.1	162.0	143	1.000	143	143	0
2010.2	156.0	137	1.000	137	137	0
2011.1	150.0	203	1.000	203	203	0
2011.2	144.0	154	1.000	154	154	0
2012.1	138.0	168	1.000	168	168	0
2012.2	132.0	154	1.000	154	154	0
2013.1	126.0	166	1.000	166	166	0
2013.2	120.0	166	1.000	166	166	0
2014.1	114.0	194	1.000	194	194	0
2014.2	108.0	175	1.000	175	175	0
2015.1	102.0	209	1.000	209	209	0
2015.2	96.0	168	1.000	168	168	0
2016.1	90.0	244	1.000	244	244	0
2016.2	84.0	181	1.000	181	181	0
2017.1	78.0	256	1.000	256	256	0
2017.2	72.0	208	1.000	208	208	0
2018.1	66.0	192	1.000	192	192	0
2018.2	60.0	170	1.000	170	170	0
2019.1	54.0	166	1.000	166	166	0
2019.2	48.0	160	1.000	160	160	0
2020.1	42.0	130	1.000	130	130	0
2020.2	36.0	160	1.000	160	160	(0)
2021.1	30.0	163	1.000	163	163	(0)
2021.2	24.0	144	1.001	144	144	0
2022.1	18.0	173	1.001	173	173	(0)
2022.2	12.0	162	1.013	164	157	7
2023.1	6.0	162	1.247	202		
Total		6,200		6,242	6,034	7

Province of Newfoundland

All Perils

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	(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
2003.2	240.0	42	1.000	42	42	0
2004.1	234.0	40	1.000	40	40	0
2004.2	228.0	59	1.000	59	59	0
2005.1	222.0	38	1.000	38	38	0
2005.2	216.0	49	1.000	49	49	0
2006.1	210.0	48	1.000	48	48	0
2006.2	204.0	57	1.000	57	57	0
2007.1	198.0	57	1.000	57	57	0
2007.2	192.0	73	1.000	73	73	0
2008.1	186.0	68	1.000	68	68	0
2008.2	180.0	67	1.000	67	67	0
2009.1	174.0	71	1.000	71	71	0
2009.2	168.0	75	1.000	75	75	0
2010.1	162.0	69	1.000	69	69	0
2010.2	156.0	91	1.000	91	91	0
2011.1	150.0	84	1.000	84	84	0
2011.2	144.0	78	1.000	78	78	0
2012.1	138.0	69	1.000	69	69	0
2012.2	132.0	102	1.000	102	102	0
2013.1	126.0	75	1.000	75	75	0
2013.2	120.0	94	1.000	94	94	0
2014.1	114.0	106	1.000	106	106	0
2014.2	108.0	101	1.000	101	101	0
2015.1	102.0	92	1.000	92	92	0
2015.2	96.0	95	1.000	95	95	0
2016.1	90.0	85	1.000	85	85	0
2016.2	84.0	96	1.000	96	96	0
2017.1	78.0	99	1.000	99	99	0
2017.2	72.0	111	1.000	111	111	0
2018.1	66.0	90	1.000	90	90	0
2018.2	60.0	94	1.000	94	94	0
2019.1	54.0	80	1.000	80	80	0
2019.2	48.0	83	1.000	83	83	0
2020.1	42.0	64	1.000	64	64	0
2020.2	36.0	52	1.000	52	52	0
2021.1	30.0	68	0.998	68	68	0
2021.2	24.0	50	0.995	50	51	(1)
2022.1	18.0	62	0.992	61	60	1
2022.2	12.0	77	0.969	75	74	0
2023.1	6.0	68	0.957	65		
Total		2,979		2,973	2,907	1

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.001 (CI = +/-0.013; p = 0.906)	-0.029	+0.08%
Loss Cost	2006.1	0.000 (CI = +/-0.014; p = 0.949)	-0.030	+0.04%
Loss Cost	2006.2	-0.001 (CI = +/-0.014; p = 0.838)	-0.030	-0.15%
Loss Cost	2007.1	0.000 (CI = +/-0.015; p = 0.965)	-0.032	+0.03%
Loss Cost	2007.2	-0.005 (CI = +/-0.015; p = 0.538)	-0.020	-0.45%
Loss Cost	2008.1	-0.001 (CI = +/-0.015; p = 0.854)	-0.033	-0.14%
Loss Cost	2008.2	-0.002 (CI = +/-0.016; p = 0.770)	-0.032	-0.24%
Loss Cost	2009.1	0.000 (CI = +/-0.017; p = 0.970)	-0.037	-0.03%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.680)	-0.032	-0.37%
Loss Cost	2010.1	-0.001 (CI = +/-0.019; p = 0.899)	-0.039	-0.12%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.705)	-0.035	-0.38%
Loss Cost	2011.1	-0.006 (CI = +/-0.022; p = 0.613)	-0.032	-0.56%
Loss Cost	2011.2	-0.010 (CI = +/-0.024; p = 0.376)	-0.008	-1.03%
Loss Cost	2012.1	-0.013 (CI = +/-0.026; p = 0.317)	0.002	-1.26%
Loss Cost	2012.2	-0.018 (CI = +/-0.027; p = 0.177)	0.044	-1.82%
Loss Cost	2013.1	-0.026 (CI = +/-0.028; p = 0.067)	0.122	-2.59%
Loss Cost	2013.2	-0.023 (CI = +/-0.031; p = 0.131)	0.074	-2.32%
Loss Cost	2014.1	-0.016 (CI = +/-0.033; p = 0.316)	0.004	-1.62%
Loss Cost	2014.2	-0.006 (CI = +/-0.035; p = 0.703)	-0.053	-0.64%
Loss Cost	2015.1	-0.004 (CI = +/-0.039; p = 0.845)	-0.064	-0.37%
Loss Cost	2015.2	0.002 (CI = +/-0.044; p = 0.936)	-0.071	+0.17%
Loss Cost	2016.1	0.013 (CI = +/-0.049; p = 0.584)	-0.051	+1.27%
Loss Cost	2016.2	0.017 (CI = +/-0.056; p = 0.526)	-0.046	+1.70%
Loss Cost	2017.1	0.003 (CI = +/-0.063; p = 0.906)	-0.089	+0.35%
Severity	2005.2	0.044 (CI = +/-0.011; p = 0.000)	0.650	+4.55%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.629	+4.54%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.601	+4.45%
Severity	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.648	+4.84%
Severity	2007.2	0.044 (CI = +/-0.013; p = 0.000)	0.614	+4.52%
Severity	2008.1	0.047 (CI = +/-0.013; p = 0.000)	0.635	+4.80%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.602	+4.69%
Severity	2009.1	0.049 (CI = +/-0.015; p = 0.000)	0.622	+5.00%
Severity	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.581	+4.73%
Severity	2010.1	0.047 (CI = +/-0.017; p = 0.000)	0.562	+4.82%
Severity	2010.2	0.047 (CI = +/-0.018; p = 0.000)	0.534	+4.83%
Severity	2011.1	0.046 (CI = +/-0.019; p = 0.000)	0.490	+4.70%
Severity	2011.2	0.042 (CI = +/-0.020; p = 0.000)	0.426	+4.29%
Severity	2012.1	0.037 (CI = +/-0.022; p = 0.002)	0.352	+3.80%
Severity	2012.2	0.035 (CI = +/-0.023; p = 0.006)	0.290	+3.54%
Severity	2013.1	0.026 (CI = +/-0.023; p = 0.030)	0.185	+2.60%
Severity	2013.2	0.023 (CI = +/-0.025; p = 0.073)	0.121	+2.30%
Severity	2014.1	0.025 (CI = +/-0.028; p = 0.075)	0.126	+2.53%
Severity	2014.2	0.027 (CI = +/-0.031; p = 0.086)	0.122	+2.73%
Severity	2015.1	0.025 (CI = +/-0.035; p = 0.153)	0.073	+2.51%
Severity	2015.2	0.024 (CI = +/-0.040; p = 0.227)	0.038	+2.39%
Severity	2016.1	0.021 (CI = +/-0.046; p = 0.339)	-0.001	+2.13%
Severity	2016.2	0.029 (CI = +/-0.052; p = 0.257)	0.031	+2.91%
Severity	2017.1	0.011 (CI = +/-0.056; p = 0.673)	-0.073	+1.11%
Frequency	2005.2	-0.044 (CI = +/-0.009; p = 0.000)	0.741	-4.28%
Frequency	2006.1	-0.044 (CI = +/-0.009; p = 0.000)	0.726	-4.30%
Frequency	2006.2	-0.045 (CI = +/-0.010; p = 0.000)	0.722	-4.40%
Frequency	2007.1	-0.047 (CI = +/-0.010; p = 0.000)	0.730	-4.58%
Frequency	2007.2	-0.049 (CI = +/-0.011; p = 0.000)	0.735	-4.76%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	0.713	-4.71%
Frequency	2008.2	-0.048 (CI = +/-0.012; p = 0.000)	0.691	-4.70%
Frequency	2009.1	-0.049 (CI = +/-0.013; p = 0.000)	0.678	-4.79%
Frequency	2009.2	-0.050 (CI = +/-0.014; p = 0.000)	0.663	-4.87%
Frequency	2010.1	-0.048 (CI = +/-0.015; p = 0.000)	0.626	-4.71%
Frequency	2010.2	-0.051 (CI = +/-0.016; p = 0.000)	0.637	-4.98%
Frequency	2011.1	-0.051 (CI = +/-0.017; p = 0.000)	0.612	-5.02%
Frequency	2011.2	-0.052 (CI = +/-0.019; p = 0.000)	0.590	-5.10%
Frequency	2012.1	-0.050 (CI = +/-0.020; p = 0.000)	0.539	-4.87%
Frequency	2012.2	-0.053 (CI = +/-0.022; p = 0.000)	0.545	-5.17%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	0.497	-5.06%
Frequency	2013.2	-0.046 (CI = +/-0.025; p = 0.001)	0.418	-4.51%
Frequency	2014.1	-0.041 (CI = +/-0.027; p = 0.006)	0.335	-4.05%
Frequency	2014.2	-0.033 (CI = +/-0.029; p = 0.026)	0.227	-3.27%
Frequency	2015.1	-0.028 (CI = +/-0.032; p = 0.077)	0.140	-2.81%
Frequency	2015.2	-0.022 (CI = +/-0.035; p = 0.204)	0.049	-2.17%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.617)	-0.056	-0.85%
Frequency	2016.2	-0.012 (CI = +/-0.042; p = 0.548)	-0.050	-1.17%
Frequency	2017.1	-0.008 (CI = +/-0.049; p = 0.739)	-0.079	-0.75%

Bodily Injury

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.023 (CI = +/-0.023; p = 0.058)	0.287 (CI = +/-0.246; p = 0.023)	0.095	-2.23%
Loss Cost	2006.1	-0.024 (CI = +/-0.024; p = 0.057)	0.291 (CI = +/-0.250; p = 0.024)	0.097	-2.33%
Loss Cost	2006.2	-0.027 (CI = +/-0.025; p = 0.036)	0.301 (CI = +/-0.250; p = 0.020)	0.111	-2.62%
Loss Cost	2007.1	-0.025 (CI = +/-0.025; p = 0.057)	0.297 (CI = +/-0.252; p = 0.023)	0.106	-2.44%
Loss Cost	2007.2	-0.030 (CI = +/-0.024; p = 0.015)	0.304 (CI = +/-0.232; p = 0.012)	0.154	-2.98%
Loss Cost	2008.1	-0.027 (CI = +/-0.024; p = 0.027)	0.304 (CI = +/-0.228; p = 0.011)	0.156	-2.68%
Loss Cost	2008.2	-0.028 (CI = +/-0.025; p = 0.028)	0.303 (CI = +/-0.232; p = 0.012)	0.155	-2.75%
Loss Cost	2009.1	-0.026 (CI = +/-0.025; p = 0.041)	0.310 (CI = +/-0.232; p = 0.011)	0.165	-2.57%
Loss Cost	2009.2	-0.028 (CI = +/-0.025; p = 0.031)	0.298 (CI = +/-0.233; p = 0.014)	0.160	-2.73%
Loss Cost	2010.1	-0.026 (CI = +/-0.025; p = 0.042)	0.320 (CI = +/-0.233; p = 0.009)	0.190	-2.55%
Loss Cost	2010.2	-0.026 (CI = +/-0.025; p = 0.044)	0.312 (CI = +/-0.243; p = 0.014)	0.174	-2.59%
Loss Cost	2011.1	-0.026 (CI = +/-0.026; p = 0.051)	0.318 (CI = +/-0.258; p = 0.018)	0.169	-2.58%
Loss Cost	2011.2	-0.026 (CI = +/-0.027; p = 0.052)	0.295 (CI = +/-0.280; p = 0.040)	0.140	-2.61%
Loss Cost	2012.1	-0.026 (CI = +/-0.027; p = 0.060)	0.326 (CI = +/-0.323; p = 0.048)	0.143	-2.59%
Loss Cost	2012.2	-0.026 (CI = +/-0.028; p = 0.067)	0.333 (CI = +/-0.430; p = 0.122)	0.115	-2.59%
Loss Cost	2013.1	-0.026 (CI = +/-0.028; p = 0.067)	NA (CI = +/-NA; p = NA)	0.122	-2.59%
Loss Cost	2013.2	-0.023 (CI = +/-0.031; p = 0.131)	NA (CI = +/-NA; p = NA)	0.074	-2.32%
Loss Cost	2014.1	-0.016 (CI = +/-0.033; p = 0.316)	NA (CI = +/-NA; p = NA)	0.004	-1.62%
Loss Cost	2014.2	-0.006 (CI = +/-0.035; p = 0.703)	NA (CI = +/-NA; p = NA)	-0.053	-0.64%
Loss Cost	2015.1	-0.004 (CI = +/-0.039; p = 0.845)	NA (CI = +/-NA; p = NA)	-0.064	-0.37%
Loss Cost	2015.2	0.002 (CI = +/-0.044; p = 0.936)	NA (CI = +/-NA; p = NA)	-0.071	+0.17%
Loss Cost	2016.1	0.013 (CI = +/-0.049; p = 0.584)	NA (CI = +/-NA; p = NA)	-0.051	+1.27%
Loss Cost	2016.2	0.017 (CI = +/-0.056; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.046	+1.70%
Loss Cost	2017.1	0.003 (CI = +/-0.063; p = 0.906)	NA (CI = +/-NA; p = NA)	-0.089	+0.35%
Severity	2005.2	0.022 (CI = +/-0.020; p = 0.029)	0.276 (CI = +/-0.207; p = 0.011)	0.705	+2.24%
Severity	2006.1	0.021 (CI = +/-0.020; p = 0.041)	0.278 (CI = +/-0.211; p = 0.011)	0.688	+2.17%
Severity	2006.2	0.020 (CI = +/-0.021; p = 0.064)	0.283 (CI = +/-0.214; p = 0.011)	0.666	+2.02%
Severity	2007.1	0.024 (CI = +/-0.021; p = 0.022)	0.273 (CI = +/-0.203; p = 0.010)	0.709	+2.46%
Severity	2007.2	0.021 (CI = +/-0.020; p = 0.044)	0.278 (CI = +/-0.195; p = 0.007)	0.692	+2.09%
Severity	2008.1	0.023 (CI = +/-0.020; p = 0.023)	0.278 (CI = +/-0.191; p = 0.006)	0.713	+2.36%
Severity	2008.2	0.023 (CI = +/-0.021; p = 0.032)	0.276 (CI = +/-0.194; p = 0.007)	0.686	+2.28%
Severity	2009.1	0.025 (CI = +/-0.020; p = 0.016)	0.286 (CI = +/-0.187; p = 0.004)	0.716	+2.54%
Severity	2009.2	0.024 (CI = +/-0.020; p = 0.023)	0.278 (CI = +/-0.189; p = 0.006)	0.680	+2.42%
Severity	2010.1	0.025 (CI = +/-0.021; p = 0.020)	0.289 (CI = +/-0.193; p = 0.005)	0.673	+2.51%
Severity	2010.2	0.025 (CI = +/-0.021; p = 0.020)	0.302 (CI = +/-0.200; p = 0.005)	0.658	+2.58%
Severity	2011.1	0.026 (CI = +/-0.022; p = 0.021)	0.311 (CI = +/-0.212; p = 0.006)	0.625	+2.61%
Severity	2011.2	0.026 (CI = +/-0.022; p = 0.026)	0.299 (CI = +/-0.232; p = 0.014)	0.553	+2.59%
Severity	2012.1	0.025 (CI = +/-0.023; p = 0.030)	0.284 (CI = +/-0.267; p = 0.038)	0.454	+2.58%
Severity	2012.2	0.026 (CI = +/-0.023; p = 0.030)	0.383 (CI = +/-0.348; p = 0.033)	0.416	+2.60%
Severity	2013.1	0.026 (CI = +/-0.023; p = 0.030)	NA (CI = +/-NA; p = NA)	0.185	+2.60%
Severity	2013.2	0.023 (CI = +/-0.025; p = 0.073)	NA (CI = +/-NA; p = NA)	0.121	+2.30%
Severity	2014.1	0.025 (CI = +/-0.028; p = 0.075)	NA (CI = +/-NA; p = NA)	0.126	+2.53%
Severity	2014.2	0.027 (CI = +/-0.031; p = 0.086)	NA (CI = +/-NA; p = NA)	0.122	+2.73%
Severity	2015.1	0.025 (CI = +/-0.035; p = 0.153)	NA (CI = +/-NA; p = NA)	0.073	+2.51%
Severity	2015.2	0.024 (CI = +/-0.040; p = 0.227)	NA (CI = +/-NA; p = NA)	0.038	+2.39%
Severity	2016.1	0.021 (CI = +/-0.046; p = 0.339)	NA (CI = +/-NA; p = NA)	-0.001	+2.13%
Severity	2016.2	0.029 (CI = +/-0.052; p = 0.257)	NA (CI = +/-NA; p = NA)	0.031	+2.91%
Severity	2017.1	0.011 (CI = +/-0.056; p = 0.673)	NA (CI = +/-NA; p = NA)	-0.073	+1.11%
Frequency	2005.2	-0.045 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.182; p = 0.896)	0.733	-4.37%
Frequency	2006.1	-0.045 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.186; p = 0.886)	0.717	-4.40%
Frequency	2006.2	-0.047 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.188; p = 0.845)	0.713	-4.55%
Frequency	2007.1	-0.049 (CI = +/-0.019; p = 0.000)	0.024 (CI = +/-0.186; p = 0.795)	0.722	-4.78%
Frequency	2007.2	-0.051 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.185; p = 0.771)	0.727	-4.97%
Frequency	2008.1	-0.051 (CI = +/-0.020; p = 0.000)	0.027 (CI = +/-0.189; p = 0.775)	0.703	-4.93%
Frequency	2008.2	-0.050 (CI = +/-0.020; p = 0.000)	0.027 (CI = +/-0.193; p = 0.778)	0.680	-4.92%
Frequency	2009.1	-0.051 (CI = +/-0.021; p = 0.000)	0.024 (CI = +/-0.196; p = 0.803)	0.666	-4.98%
Frequency	2009.2	-0.052 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.201; p = 0.837)	0.650	-5.03%
Frequency	2010.1	-0.051 (CI = +/-0.022; p = 0.000)	0.031 (CI = +/-0.205; p = 0.755)	0.612	-4.94%
Frequency	2010.2	-0.052 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.210; p = 0.922)	0.621	-5.05%
Frequency	2011.1	-0.052 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.223; p = 0.952)	0.595	-5.06%
Frequency	2011.2	-0.052 (CI = +/-0.023; p = 0.000)	-0.004 (CI = +/-0.243; p = 0.970)	0.571	-5.07%
Frequency	2012.1	-0.052 (CI = +/-0.024; p = 0.000)	0.042 (CI = +/-0.278; p = 0.756)	0.519	-5.04%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	-0.051 (CI = +/-0.363; p = 0.774)	0.523	-5.06%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.497	-5.06%
Frequency	2013.2	-0.046 (CI = +/-0.025; p = 0.001)	NA (CI = +/-NA; p = NA)	0.418	-4.51%
Frequency	2014.1	-0.041 (CI = +/-0.027; p = 0.006)	NA (CI = +/-NA; p = NA)	0.335	-4.05%
Frequency	2014.2	-0.033 (CI = +/-0.029; p = 0.026)	NA (CI = +/-NA; p = NA)	0.227	-3.27%
Frequency	2015.1	-0.028 (CI = +/-0.032; p = 0.077)	NA (CI = +/-NA; p = NA)	0.140	-2.81%
Frequency	2015.2	-0.022 (CI = +/-0.035; p = 0.204)	NA (CI = +/-NA; p = NA)	0.049	-2.17%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.617)	NA (CI = +/-NA; p = NA)	-0.056	-0.85%
Frequency	2016.2	-0.012 (CI = +/-0.042; p = 0.548)	NA (CI = +/-NA; p = NA)	-0.050	-1.17%
Frequency	2017.1	-0.008 (CI = +/-0.049; p = 0.739)	NA (CI = +/-NA; p = NA)	-0.079	-0.75%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.015; p = 0.696)	-0.098 (CI = +/-0.134; p = 0.146)	0.002 (CI = +/-0.010; p = 0.647)	-0.012	+0.29%
Loss Cost	2006.1	0.002 (CI = +/-0.016; p = 0.794)	-0.102 (CI = +/-0.138; p = 0.140)	0.002 (CI = +/-0.010; p = 0.681)	-0.012	+0.20%
Loss Cost	2006.2	0.000 (CI = +/-0.017; p = 0.951)	-0.095 (CI = +/-0.141; p = 0.181)	0.002 (CI = +/-0.010; p = 0.722)	-0.027	+0.05%
Loss Cost	2007.1	0.002 (CI = +/-0.018; p = 0.804)	-0.087 (CI = +/-0.145; p = 0.231)	0.002 (CI = +/-0.010; p = 0.676)	-0.039	+0.21%
Loss Cost	2007.2	-0.003 (CI = +/-0.018; p = 0.736)	-0.064 (CI = +/-0.141; p = 0.363)	0.001 (CI = +/-0.010; p = 0.776)	-0.056	-0.29%
Loss Cost	2008.1	0.001 (CI = +/-0.018; p = 0.953)	-0.048 (CI = +/-0.142; p = 0.493)	0.002 (CI = +/-0.010; p = 0.675)	-0.081	+0.05%
Loss Cost	2008.2	0.000 (CI = +/-0.020; p = 0.989)	-0.045 (CI = +/-0.147; p = 0.533)	0.002 (CI = +/-0.010; p = 0.694)	-0.087	-0.01%
Loss Cost	2009.1	0.002 (CI = +/-0.021; p = 0.836)	-0.036 (CI = +/-0.152; p = 0.632)	0.002 (CI = +/-0.010; p = 0.643)	-0.098	+0.21%
Loss Cost	2009.2	-0.001 (CI = +/-0.022; p = 0.896)	-0.021 (CI = +/-0.154; p = 0.779)	0.002 (CI = +/-0.010; p = 0.703)	-0.106	-0.14%
Loss Cost	2010.1	0.002 (CI = +/-0.024; p = 0.892)	-0.009 (CI = +/-0.159; p = 0.903)	0.002 (CI = +/-0.010; p = 0.642)	-0.117	+0.16%
Loss Cost	2010.2	-0.001 (CI = +/-0.025; p = 0.917)	0.001 (CI = +/-0.164; p = 0.986)	0.002 (CI = +/-0.010; p = 0.687)	-0.121	-0.13%
Loss Cost	2011.1	-0.003 (CI = +/-0.028; p = 0.813)	-0.005 (CI = +/-0.171; p = 0.948)	0.002 (CI = +/-0.011; p = 0.730)	-0.123	-0.32%
Loss Cost	2011.2	-0.009 (CI = +/-0.029; p = 0.546)	0.014 (CI = +/-0.174; p = 0.870)	0.001 (CI = +/-0.011; p = 0.795)	-0.104	-0.85%
Loss Cost	2012.1	-0.011 (CI = +/-0.032; p = 0.473)	0.005 (CI = +/-0.182; p = 0.953)	0.001 (CI = +/-0.011; p = 0.843)	-0.100	-1.10%
Loss Cost	2012.2	-0.018 (CI = +/-0.034; p = 0.284)	0.027 (CI = +/-0.185; p = 0.762)	0.001 (CI = +/-0.011; p = 0.907)	-0.056	-1.75%
Loss Cost	2013.1	-0.027 (CI = +/-0.035; p = 0.128)	-0.001 (CI = +/-0.184; p = 0.993)	0.000 (CI = +/-0.011; p = 0.964)	0.019	-2.63%
Loss Cost	2013.2	-0.023 (CI = +/-0.039; p = 0.216)	-0.011 (CI = +/-0.194; p = 0.909)	0.000 (CI = +/-0.011; p = 0.989)	-0.041	-2.32%
Loss Cost	2014.1	-0.015 (CI = +/-0.041; p = 0.442)	0.013 (CI = +/-0.198; p = 0.893)	0.001 (CI = +/-0.011; p = 0.920)	-0.127	-1.52%
Loss Cost	2014.2	-0.004 (CI = +/-0.043; p = 0.834)	-0.020 (CI = +/-0.197; p = 0.835)	0.001 (CI = +/-0.011; p = 0.863)	-0.196	-0.43%
Loss Cost	2015.1	-0.002 (CI = +/-0.049; p = 0.946)	-0.012 (CI = +/-0.211; p = 0.902)	0.001 (CI = +/-0.011; p = 0.847)	-0.222	-0.16%
Loss Cost	2015.2	0.005 (CI = +/-0.054; p = 0.853)	-0.029 (CI = +/-0.225; p = 0.780)	0.001 (CI = +/-0.012; p = 0.840)	-0.235	+0.47%
Loss Cost	2016.1	0.016 (CI = +/-0.060; p = 0.572)	-0.003 (CI = +/-0.234; p = 0.978)	0.001 (CI = +/-0.012; p = 0.793)	-0.234	+1.59%
Loss Cost	2016.2	0.020 (CI = +/-0.069; p = 0.522)	-0.015 (CI = +/-0.257; p = 0.900)	0.001 (CI = +/-0.012; p = 0.809)	-0.244	+2.06%
Loss Cost	2017.1	0.006 (CI = +/-0.076; p = 0.854)	-0.045 (CI = +/-0.268; p = 0.712)	0.001 (CI = +/-0.012; p = 0.817)	-0.299	+0.64%
Severity	2005.2	0.045 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.119; p = 0.456)	0.000 (CI = +/-0.008; p = 0.935)	0.635	+4.60%
Severity	2006.1	0.045 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.452)	0.000 (CI = +/-0.009; p = 0.951)	0.613	+4.56%
Severity	2006.2	0.044 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.126; p = 0.496)	0.000 (CI = +/-0.009; p = 0.970)	0.581	+4.49%
Severity	2007.1	0.048 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.123; p = 0.711)	0.001 (CI = +/-0.009; p = 0.810)	0.626	+4.93%
Severity	2007.2	0.045 (CI = +/-0.015; p = 0.000)	-0.007 (CI = +/-0.122; p = 0.912)	0.001 (CI = +/-0.008; p = 0.899)	0.587	+4.57%
Severity	2008.1	0.048 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.123; p = 0.896)	0.001 (CI = +/-0.008; p = 0.784)	0.609	+4.91%
Severity	2008.2	0.047 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.127; p = 0.831)	0.001 (CI = +/-0.008; p = 0.817)	0.572	+4.78%
Severity	2009.1	0.050 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.127; p = 0.639)	0.002 (CI = +/-0.008; p = 0.698)	0.598	+5.18%
Severity	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.042 (CI = +/-0.129; p = 0.507)	0.001 (CI = +/-0.008; p = 0.763)	0.555	+4.85%
Severity	2010.1	0.049 (CI = +/-0.020; p = 0.000)	0.048 (CI = +/-0.134; p = 0.468)	0.001 (CI = +/-0.009; p = 0.730)	0.536	+5.00%
Severity	2010.2	0.049 (CI = +/-0.022; p = 0.000)	0.048 (CI = +/-0.140; p = 0.479)	0.001 (CI = +/-0.009; p = 0.740)	0.505	+4.98%
Severity	2011.1	0.048 (CI = +/-0.024; p = 0.000)	0.045 (CI = +/-0.146; p = 0.528)	0.001 (CI = +/-0.009; p = 0.768)	0.453	+4.88%
Severity	2011.2	0.043 (CI = +/-0.025; p = 0.002)	0.063 (CI = +/-0.148; p = 0.383)	0.001 (CI = +/-0.009; p = 0.840)	0.393	+4.35%
Severity	2012.1	0.038 (CI = +/-0.026; p = 0.007)	0.047 (CI = +/-0.151; p = 0.522)	0.000 (CI = +/-0.009; p = 0.938)	0.299	+3.85%
Severity	2012.2	0.034 (CI = +/-0.029; p = 0.021)	0.059 (CI = +/-0.156; p = 0.441)	0.000 (CI = +/-0.009; p = 0.981)	0.238	+3.48%
Severity	2013.1	0.024 (CI = +/-0.028; p = 0.087)	0.028 (CI = +/-0.148; p = 0.699)	-0.001 (CI = +/-0.009; p = 0.840)	0.100	+2.46%
Severity	2013.2	0.020 (CI = +/-0.031; p = 0.181)	0.040 (CI = +/-0.154; p = 0.589)	-0.001 (CI = +/-0.009; p = 0.805)	0.035	+2.05%
Severity	2014.1	0.024 (CI = +/-0.034; p = 0.161)	0.049 (CI = +/-0.162; p = 0.526)	-0.001 (CI = +/-0.009; p = 0.854)	0.041	+2.38%
Severity	2014.2	0.025 (CI = +/-0.038; p = 0.189)	0.047 (CI = +/-0.174; p = 0.575)	-0.001 (CI = +/-0.009; p = 0.865)	0.023	+2.48%
Severity	2015.1	0.023 (CI = +/-0.043; p = 0.267)	0.043 (CI = +/-0.187; p = 0.630)	-0.001 (CI = +/-0.010; p = 0.857)	-0.045	+2.33%
Severity	2015.2	0.021 (CI = +/-0.049; p = 0.376)	0.050 (CI = +/-0.202; p = 0.602)	-0.001 (CI = +/-0.010; p = 0.858)	-0.090	+2.08%
Severity	2016.1	0.019 (CI = +/-0.056; p = 0.467)	0.046 (CI = +/-0.219; p = 0.653)	-0.001 (CI = +/-0.011; p = 0.857)	-0.154	+1.93%
Severity	2016.2	0.026 (CI = +/-0.064; p = 0.393)	0.029 (CI = +/-0.239; p = 0.789)	-0.001 (CI = +/-0.011; p = 0.851)	-0.148	+2.59%
Severity	2017.1	0.009 (CI = +/-0.068; p = 0.778)	-0.007 (CI = +/-0.240; p = 0.950)	-0.001 (CI = +/-0.011; p = 0.835)	-0.304	+0.88%
Frequency	2005.2	-0.042 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.093; p = 0.243)	0.002 (CI = +/-0.007; p = 0.578)	0.739	-4.12%
Frequency	2006.1	-0.043 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.096; p = 0.236)	0.002 (CI = +/-0.007; p = 0.608)	0.725	-4.17%
Frequency	2006.2	-0.043 (CI = +/-0.011; p = 0.000)	-0.052 (CI = +/-0.098; p = 0.286)	0.002 (CI = +/-0.007; p = 0.642)	0.717	-4.25%
Frequency	2007.1	-0.046 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.098; p = 0.189)	0.001 (CI = +/-0.007; p = 0.751)	0.730	-4.49%
Frequency	2007.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.100; p = 0.254)	0.001 (CI = +/-0.007; p = 0.806)	0.731	-4.65%
Frequency	2008.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.104; p = 0.278)	0.001 (CI = +/-0.007; p = 0.802)	0.706	-4.63%
Frequency	2008.2	-0.047 (CI = +/-0.014; p = 0.000)	-0.059 (CI = +/-0.107; p = 0.273)	0.001 (CI = +/-0.007; p = 0.789)	0.684	-4.58%
Frequency	2009.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.065 (CI = +/-0.111; p = 0.239)	0.001 (CI = +/-0.007; p = 0.848)	0.672	-4.72%
Frequency	2009.2	-0.049 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.115; p = 0.268)	0.001 (CI = +/-0.008; p = 0.862)	0.655	-4.76%
Frequency	2010.1	-0.047 (CI = +/-0.018; p = 0.000)	-0.057 (CI = +/-0.119; p = 0.333)	0.001 (CI = +/-0.008; p = 0.816)	0.612	-4.61%
Frequency	2010.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.123; p = 0.434)	0.001 (CI = +/-0.008; p = 0.872)	0.616	-4.86%
Frequency	2011.1	-0.051 (CI = +/-0.021; p = 0.000)	-0.051 (CI = +/-0.128; p = 0.421)	0.000 (CI = +/-0.008; p = 0.901)	0.589	-4.95%
Frequency	2011.2	-0.051 (CI = +/-0.023; p = 0.000)	-0.049 (CI = +/-0.134; p = 0.453)	0.000 (CI = +/-0.008; p = 0.909)	0.563	-4.99%
Frequency	2012.1	-0.049 (CI = +/-0.025; p = 0.001)	-0.042 (CI = +/-0.140; p = 0.541)	0.001 (CI = +/-0.008; p = 0.862)	0.503	-4.77%
Frequency	2012.2	-0.052 (CI = +/-0.027; p = 0.001)	-0.032 (CI = +/-0.146; p = 0.656)	0.001 (CI = +/-0.009; p = 0.903)	0.501	-5.06%
Frequency	2013.1	-0.051 (CI = +/-0.029; p = 0.002)	-0.028 (CI = +/-0.154; p = 0.703)	0.001 (CI = +/-0.009; p = 0.888)	0.444	-4.96%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.008)	-0.051 (CI = +/-0.155; p = 0.497)	0.001 (CI = +/-0.009; p = 0.819)	0.368	-4.28%
Frequency	2014.1	-0.039 (CI = +/-0.034; p = 0.027)	-0.037 (CI = +/-0.161; p = 0.634)	0.001 (CI = +/-0.009; p = 0.757)	0.265	-3.81%
Frequency	2014.2	-0.029 (CI = +/-0.034; p = 0.095)	-0.066 (CI = +/-0.158; p = 0.384)	0.002 (CI = +/-0.009; p = 0.687)	0.178	-2.84%
Frequency	2015.1	-0.025 (CI = +/-0.038; p = 0.190)	-0.055 (CI = +/-0.167; p = 0.490)	0.002 (CI = +/-0.009; p = 0.656)	0.065	-2.43%
Frequency	2015.2	-0.016 (CI = +/-0.041; p = 0.420)	-0.079 (CI = +/-0.171; p = 0.334)	0.002 (CI = +/-0.009; p = 0.635)	0.005	-1.57%
Frequency	2016.1	-0.003 (CI = +/-0.042; p = 0.866)	-0.049 (CI = +/-0.167; p = 0.531)	0.002 (CI = +/-0.008; p = 0.548)	-0.152	-0.33%
Frequency	2016.2	-0.005 (CI = +/-0.049; p = 0.820)	-0.044 (CI = +/-0.184; p = 0.602)	0.002 (CI = +/-0.009; p = 0.564)	-0.174	-0.51%
Frequency	2017.1	-0.002 (CI = +/-0.057; p = 0.928)	-0.038 (CI = +/-0.202; p = 0.678)	0.002 (CI = +/-0.009; p = 0.582)	-0.240	-0.24%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.015; p = 0.707)	0.003 (CI = +/-0.010; p = 0.577)	-0.050	+0.28%
Loss Cost	2006.1	0.003 (CI = +/-0.016; p = 0.747)	0.003 (CI = +/-0.010; p = 0.591)	-0.053	+0.25%
Loss Cost	2006.2	0.000 (CI = +/-0.017; p = 0.959)	0.002 (CI = +/-0.010; p = 0.649)	-0.056	+0.04%
Loss Cost	2007.1	0.003 (CI = +/-0.018; p = 0.762)	0.003 (CI = +/-0.010; p = 0.597)	-0.057	+0.26%
Loss Cost	2007.2	-0.003 (CI = +/-0.018; p = 0.730)	0.002 (CI = +/-0.010; p = 0.721)	-0.051	-0.30%
Loss Cost	2008.1	0.001 (CI = +/-0.018; p = 0.926)	0.002 (CI = +/-0.009; p = 0.622)	-0.061	+0.08%
Loss Cost	2008.2	0.000 (CI = +/-0.019; p = 0.985)	0.002 (CI = +/-0.010; p = 0.653)	-0.063	-0.02%
Loss Cost	2009.1	0.002 (CI = +/-0.021; p = 0.814)	0.003 (CI = +/-0.010; p = 0.602)	-0.065	+0.24%
Loss Cost	2009.2	-0.001 (CI = +/-0.022; p = 0.892)	0.002 (CI = +/-0.010; p = 0.679)	-0.065	-0.14%
Loss Cost	2010.1	0.002 (CI = +/-0.023; p = 0.884)	0.002 (CI = +/-0.010; p = 0.624)	-0.072	+0.16%
Loss Cost	2010.2	-0.001 (CI = +/-0.025; p = 0.916)	0.002 (CI = +/-0.010; p = 0.680)	-0.072	-0.13%
Loss Cost	2011.1	-0.003 (CI = +/-0.027; p = 0.812)	0.002 (CI = +/-0.010; p = 0.717)	-0.072	-0.31%
Loss Cost	2011.2	-0.009 (CI = +/-0.028; p = 0.538)	0.001 (CI = +/-0.010; p = 0.801)	-0.053	-0.85%
Loss Cost	2012.1	-0.011 (CI = +/-0.031; p = 0.459)	0.001 (CI = +/-0.011; p = 0.843)	-0.045	-1.11%
Loss Cost	2012.2	-0.018 (CI = +/-0.033; p = 0.275)	0.000 (CI = +/-0.011; p = 0.927)	-0.006	-1.74%
Loss Cost	2013.1	-0.027 (CI = +/-0.034; p = 0.116)	0.000 (CI = +/-0.010; p = 0.964)	0.073	-2.62%
Loss Cost	2013.2	-0.024 (CI = +/-0.037; p = 0.201)	0.000 (CI = +/-0.011; p = 0.997)	0.019	-2.32%
Loss Cost	2014.1	-0.015 (CI = +/-0.040; p = 0.422)	0.000 (CI = +/-0.011; p = 0.929)	-0.058	-1.54%
Loss Cost	2014.2	-0.004 (CI = +/-0.041; p = 0.822)	0.001 (CI = +/-0.010; p = 0.841)	-0.120	-0.44%
Loss Cost	2015.1	-0.001 (CI = +/-0.046; p = 0.950)	0.001 (CI = +/-0.011; p = 0.828)	-0.136	-0.14%
Loss Cost	2015.2	0.004 (CI = +/-0.052; p = 0.858)	0.001 (CI = +/-0.011; p = 0.808)	-0.148	+0.44%
Loss Cost	2016.1	0.016 (CI = +/-0.056; p = 0.552)	0.001 (CI = +/-0.011; p = 0.779)	-0.131	+1.59%
Loss Cost	2016.2	0.020 (CI = +/-0.064; p = 0.506)	0.001 (CI = +/-0.012; p = 0.785)	-0.133	+2.03%
Loss Cost	2017.1	0.007 (CI = +/-0.072; p = 0.834)	0.002 (CI = +/-0.012; p = 0.770)	-0.188	+0.69%
Severity	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.008; p = 0.890)	0.640	+4.59%
Severity	2006.1	0.045 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.895)	0.618	+4.58%
Severity	2006.2	0.044 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.009; p = 0.928)	0.588	+4.49%
Severity	2007.1	0.048 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.008; p = 0.779)	0.637	+4.94%
Severity	2007.2	0.045 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.008; p = 0.890)	0.601	+4.57%
Severity	2008.1	0.048 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.008; p = 0.789)	0.622	+4.91%
Severity	2008.2	0.047 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.008; p = 0.827)	0.588	+4.78%
Severity	2009.1	0.050 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.008; p = 0.727)	0.610	+5.16%
Severity	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.008; p = 0.802)	0.565	+4.85%
Severity	2010.1	0.048 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.008; p = 0.783)	0.545	+4.96%
Severity	2010.2	0.049 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.009; p = 0.783)	0.515	+4.99%
Severity	2011.1	0.047 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.009; p = 0.816)	0.468	+4.84%
Severity	2011.2	0.043 (CI = +/-0.025; p = 0.002)	0.001 (CI = +/-0.009; p = 0.900)	0.399	+4.37%
Severity	2012.1	0.037 (CI = +/-0.026; p = 0.007)	0.000 (CI = +/-0.009; p = 0.994)	0.319	+3.80%
Severity	2012.2	0.034 (CI = +/-0.028; p = 0.019)	0.000 (CI = +/-0.009; p = 0.961)	0.253	+3.51%
Severity	2013.1	0.024 (CI = +/-0.027; p = 0.082)	-0.001 (CI = +/-0.008; p = 0.800)	0.143	+2.43%
Severity	2013.2	0.020 (CI = +/-0.030; p = 0.167)	-0.001 (CI = +/-0.009; p = 0.759)	0.075	+2.07%
Severity	2014.1	0.023 (CI = +/-0.033; p = 0.162)	-0.001 (CI = +/-0.009; p = 0.791)	0.076	+2.32%
Severity	2014.2	0.025 (CI = +/-0.037; p = 0.172)	-0.001 (CI = +/-0.009; p = 0.815)	0.067	+2.52%
Severity	2015.1	0.023 (CI = +/-0.041; p = 0.263)	-0.001 (CI = +/-0.009; p = 0.805)	0.012	+2.28%
Severity	2015.2	0.021 (CI = +/-0.047; p = 0.348)	-0.001 (CI = +/-0.010; p = 0.806)	-0.031	+2.13%
Severity	2016.1	0.018 (CI = +/-0.053; p = 0.465)	-0.001 (CI = +/-0.010; p = 0.807)	-0.079	+1.87%
Severity	2016.2	0.026 (CI = +/-0.060; p = 0.361)	-0.001 (CI = +/-0.011; p = 0.816)	-0.052	+2.64%
Severity	2017.1	0.009 (CI = +/-0.063; p = 0.764)	-0.001 (CI = +/-0.010; p = 0.830)	-0.174	+0.88%
Frequency	2005.2	-0.042 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.007; p = 0.521)	0.736	-4.12%
Frequency	2006.1	-0.042 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.007; p = 0.536)	0.721	-4.14%
Frequency	2006.2	-0.043 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.007; p = 0.584)	0.716	-4.25%
Frequency	2007.1	-0.046 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.007; p = 0.662)	0.723	-4.46%
Frequency	2007.2	-0.048 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.738)	0.727	-4.66%
Frequency	2008.1	-0.047 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.721)	0.704	-4.60%
Frequency	2008.2	-0.047 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.722)	0.681	-4.58%
Frequency	2009.1	-0.048 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.007; p = 0.758)	0.667	-4.68%
Frequency	2009.2	-0.049 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.008; p = 0.790)	0.651	-4.77%
Frequency	2010.1	-0.047 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.008; p = 0.738)	0.612	-4.57%
Frequency	2010.2	-0.050 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.008; p = 0.817)	0.622	-4.87%
Frequency	2011.1	-0.050 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.008; p = 0.831)	0.595	-4.91%
Frequency	2011.2	-0.051 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.008; p = 0.855)	0.571	-5.00%
Frequency	2012.1	-0.048 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.008; p = 0.805)	0.518	-4.73%
Frequency	2012.2	-0.052 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.008; p = 0.867)	0.522	-5.07%
Frequency	2013.1	-0.051 (CI = +/-0.029; p = 0.002)	0.001 (CI = +/-0.009; p = 0.850)	0.470	-4.93%
Frequency	2013.2	-0.044 (CI = +/-0.030; p = 0.007)	0.001 (CI = +/-0.009; p = 0.764)	0.388	-4.30%
Frequency	2014.1	-0.038 (CI = +/-0.033; p = 0.024)	0.002 (CI = +/-0.009; p = 0.707)	0.300	-3.77%
Frequency	2014.2	-0.029 (CI = +/-0.034; p = 0.086)	0.002 (CI = +/-0.008; p = 0.618)	0.189	-2.89%
Frequency	2015.1	-0.024 (CI = +/-0.037; p = 0.192)	0.002 (CI = +/-0.009; p = 0.588)	0.098	-2.36%
Frequency	2015.2	-0.017 (CI = +/-0.041; p = 0.393)	0.002 (CI = +/-0.009; p = 0.558)	0.004	-1.66%
Frequency	2016.1	-0.003 (CI = +/-0.041; p = 0.889)	0.003 (CI = +/-0.008; p = 0.485)	-0.096	-0.27%
Frequency	2016.2	-0.006 (CI = +/-0.047; p = 0.786)	0.003 (CI = +/-0.008; p = 0.504)	-0.098	-0.59%
Frequency	2017.1	-0.002 (CI = +/-0.054; p = 0.940)	0.003 (CI = +/-0.009; p = 0.527)	-0.138	-0.19%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.001 (CI = +/-0.013; p = 0.846)	-0.100 (CI = +/-0.132; p = 0.131)	0.012	+0.12%
Loss Cost	2006.1	0.000 (CI = +/-0.013; p = 0.947)	-0.105 (CI = +/-0.135; p = 0.125)	0.014	+0.04%
Loss Cost	2006.2	-0.001 (CI = +/-0.014; p = 0.892)	-0.097 (CI = +/-0.139; p = 0.165)	0.002	-0.09%
Loss Cost	2007.1	0.000 (CI = +/-0.015; p = 0.965)	-0.090 (CI = +/-0.142; p = 0.208)	-0.011	+0.03%
Loss Cost	2007.2	-0.004 (CI = +/-0.015; p = 0.574)	-0.065 (CI = +/-0.138; p = 0.342)	-0.022	-0.41%
Loss Cost	2008.1	-0.001 (CI = +/-0.016; p = 0.855)	-0.051 (CI = +/-0.139; p = 0.460)	-0.049	-0.14%
Loss Cost	2008.2	-0.002 (CI = +/-0.017; p = 0.802)	-0.048 (CI = +/-0.144; p = 0.505)	-0.053	-0.21%
Loss Cost	2009.1	0.000 (CI = +/-0.018; p = 0.971)	-0.039 (CI = +/-0.148; p = 0.593)	-0.065	-0.03%
Loss Cost	2009.2	-0.004 (CI = +/-0.019; p = 0.701)	-0.024 (CI = +/-0.151; p = 0.750)	-0.068	-0.35%
Loss Cost	2010.1	-0.001 (CI = +/-0.020; p = 0.901)	-0.013 (CI = +/-0.155; p = 0.862)	-0.081	-0.12%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.713)	-0.001 (CI = +/-0.160; p = 0.986)	-0.080	-0.38%
Loss Cost	2011.1	-0.006 (CI = +/-0.023; p = 0.621)	-0.009 (CI = +/-0.166; p = 0.916)	-0.078	-0.56%
Loss Cost	2011.2	-0.010 (CI = +/-0.024; p = 0.383)	0.012 (CI = +/-0.169; p = 0.885)	-0.055	-1.04%
Loss Cost	2012.1	-0.013 (CI = +/-0.026; p = 0.329)	0.003 (CI = +/-0.176; p = 0.969)	-0.048	-1.26%
Loss Cost	2012.2	-0.019 (CI = +/-0.028; p = 0.181)	0.026 (CI = +/-0.178; p = 0.763)	-0.002	-1.85%
Loss Cost	2013.1	-0.026 (CI = +/-0.029; p = 0.075)	0.000 (CI = +/-0.177; p = 0.997)	0.073	-2.59%
Loss Cost	2013.2	-0.023 (CI = +/-0.032; p = 0.146)	-0.011 (CI = +/-0.186; p = 0.906)	0.020	-2.30%
Loss Cost	2014.1	-0.016 (CI = +/-0.035; p = 0.331)	0.012 (CI = +/-0.190; p = 0.899)	-0.058	-1.62%
Loss Cost	2014.2	-0.006 (CI = +/-0.036; p = 0.730)	-0.021 (CI = +/-0.189; p = 0.814)	-0.119	-0.60%
Loss Cost	2015.1	-0.004 (CI = +/-0.041; p = 0.850)	-0.015 (CI = +/-0.201; p = 0.879)	-0.138	-0.37%
Loss Cost	2015.2	0.002 (CI = +/-0.046; p = 0.912)	-0.032 (CI = +/-0.214; p = 0.753)	-0.144	+0.24%
Loss Cost	2016.1	0.013 (CI = +/-0.051; p = 0.600)	-0.006 (CI = +/-0.221; p = 0.951)	-0.139	+1.27%
Loss Cost	2016.2	0.017 (CI = +/-0.060; p = 0.534)	-0.018 (CI = +/-0.241; p = 0.869)	-0.138	+1.76%
Loss Cost	2017.1	0.003 (CI = +/-0.067; p = 0.909)	-0.049 (CI = +/-0.250; p = 0.673)	-0.176	+0.35%
Severity	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.116; p = 0.444)	0.646	+4.57%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.120; p = 0.439)	0.625	+4.54%
Severity	2006.2	0.044 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.124; p = 0.486)	0.594	+4.48%
Severity	2007.1	0.047 (CI = +/-0.013; p = 0.000)	-0.024 (CI = +/-0.120; p = 0.688)	0.638	+4.84%
Severity	2007.2	0.044 (CI = +/-0.013; p = 0.000)	-0.007 (CI = +/-0.120; p = 0.902)	0.601	+4.52%
Severity	2008.1	0.047 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.120; p = 0.915)	0.622	+4.80%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.124; p = 0.842)	0.587	+4.68%
Severity	2009.1	0.049 (CI = +/-0.015; p = 0.000)	0.027 (CI = +/-0.124; p = 0.660)	0.611	+5.00%
Severity	2009.2	0.046 (CI = +/-0.016; p = 0.000)	0.040 (CI = +/-0.126; p = 0.514)	0.571	+4.70%
Severity	2010.1	0.047 (CI = +/-0.017; p = 0.000)	0.045 (CI = +/-0.130; p = 0.479)	0.553	+4.82%
Severity	2010.2	0.047 (CI = +/-0.018; p = 0.000)	0.047 (CI = +/-0.136; p = 0.487)	0.524	+4.79%
Severity	2011.1	0.046 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.142; p = 0.538)	0.476	+4.70%
Severity	2011.2	0.041 (CI = +/-0.021; p = 0.000)	0.062 (CI = +/-0.143; p = 0.379)	0.421	+4.22%
Severity	2012.1	0.037 (CI = +/-0.022; p = 0.002)	0.046 (CI = +/-0.145; p = 0.515)	0.334	+3.80%
Severity	2012.2	0.034 (CI = +/-0.024; p = 0.007)	0.058 (CI = +/-0.151; p = 0.428)	0.278	+3.47%
Severity	2013.1	0.026 (CI = +/-0.023; p = 0.034)	0.029 (CI = +/-0.142; p = 0.672)	0.148	+2.60%
Severity	2013.2	0.022 (CI = +/-0.026; p = 0.088)	0.042 (CI = +/-0.148; p = 0.560)	0.089	+2.23%
Severity	2014.1	0.025 (CI = +/-0.028; p = 0.080)	0.051 (CI = +/-0.156; p = 0.496)	0.099	+2.53%
Severity	2014.2	0.026 (CI = +/-0.032; p = 0.104)	0.048 (CI = +/-0.166; p = 0.548)	0.086	+2.63%
Severity	2015.1	0.025 (CI = +/-0.036; p = 0.164)	0.045 (CI = +/-0.178; p = 0.599)	0.027	+2.51%
Severity	2015.2	0.022 (CI = +/-0.042; p = 0.265)	0.051 (CI = +/-0.192; p = 0.571)	-0.009	+2.26%
Severity	2016.1	0.021 (CI = +/-0.048; p = 0.354)	0.048 (CI = +/-0.207; p = 0.620)	-0.061	+2.13%
Severity	2016.2	0.028 (CI = +/-0.055; p = 0.296)	0.032 (CI = +/-0.224; p = 0.759)	-0.047	+2.80%
Severity	2017.1	0.011 (CI = +/-0.059; p = 0.688)	-0.004 (CI = +/-0.223; p = 0.969)	-0.180	+1.11%
Frequency	2005.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.091; p = 0.221)	0.745	-4.25%
Frequency	2006.1	-0.044 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.094; p = 0.212)	0.731	-4.30%
Frequency	2006.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.097; p = 0.263)	0.724	-4.38%
Frequency	2007.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.096; p = 0.171)	0.739	-4.58%
Frequency	2007.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.058 (CI = +/-0.098; p = 0.237)	0.739	-4.72%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.101; p = 0.257)	0.716	-4.71%
Frequency	2008.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.105; p = 0.254)	0.695	-4.67%
Frequency	2009.1	-0.049 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.108; p = 0.221)	0.684	-4.79%
Frequency	2009.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.112; p = 0.251)	0.668	-4.83%
Frequency	2010.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.116; p = 0.309)	0.627	-4.71%
Frequency	2010.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.119; p = 0.415)	0.632	-4.94%
Frequency	2011.1	-0.051 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.124; p = 0.400)	0.608	-5.02%
Frequency	2011.2	-0.052 (CI = +/-0.019; p = 0.000)	-0.050 (CI = +/-0.130; p = 0.434)	0.583	-5.05%
Frequency	2012.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.043 (CI = +/-0.136; p = 0.516)	0.527	-4.87%
Frequency	2012.2	-0.053 (CI = +/-0.022; p = 0.000)	-0.032 (CI = +/-0.141; p = 0.637)	0.527	-5.14%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.148; p = 0.681)	0.474	-5.06%
Frequency	2013.2	-0.045 (CI = +/-0.026; p = 0.002)	-0.052 (CI = +/-0.149; p = 0.468)	0.404	-4.44%
Frequency	2014.1	-0.041 (CI = +/-0.028; p = 0.007)	-0.040 (CI = +/-0.155; p = 0.595)	0.306	-4.05%
Frequency	2014.2	-0.032 (CI = +/-0.029; p = 0.034)	-0.069 (CI = +/-0.152; p = 0.346)	0.224	-3.15%
Frequency	2015.1	-0.028 (CI = +/-0.033; p = 0.082)	-0.059 (CI = +/-0.160; p = 0.441)	0.118	-2.81%
Frequency	2015.2	-0.020 (CI = +/-0.035; p = 0.246)	-0.083 (CI = +/-0.164; p = 0.291)	0.063	-1.98%
Frequency	2016.1	-0.009 (CI = +/-0.037; p = 0.623)	-0.055 (CI = +/-0.159; p = 0.469)	-0.093	-0.85%
Frequency	2016.2	-0.010 (CI = +/-0.043; p = 0.614)	-0.050 (CI = +/-0.175; p = 0.538)	-0.105	-1.02%
Frequency	2017.1	-0.008 (CI = +/-0.051; p = 0.748)	-0.045 (CI = +/-0.191; p = 0.614)	-0.156	-0.75%

Bodily Injury

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.023 (CI = +/-0.026; p = 0.080)	-0.105 (CI = +/-0.125; p = 0.097)	0.000 (CI = +/-0.009; p = 0.976)	0.294 (CI = +/-0.249; p = 0.022)	0.120	-2.25%
Loss Cost	2006.1	-0.025 (CI = +/-0.027; p = 0.066)	-0.113 (CI = +/-0.128; p = 0.084)	-0.001 (CI = +/-0.009; p = 0.907)	0.304 (CI = +/-0.253; p = 0.020)	0.129	-2.47%
Loss Cost	2006.2	-0.028 (CI = +/-0.028; p = 0.049)	-0.103 (CI = +/-0.131; p = 0.117)	-0.001 (CI = +/-0.009; p = 0.842)	0.313 (CI = +/-0.255; p = 0.018)	0.128	-2.75%
Loss Cost	2007.1	-0.026 (CI = +/-0.029; p = 0.074)	-0.097 (CI = +/-0.135; p = 0.150)	-0.001 (CI = +/-0.010; p = 0.892)	0.308 (CI = +/-0.260; p = 0.022)	0.111	-2.59%
Loss Cost	2007.2	-0.032 (CI = +/-0.028; p = 0.023)	-0.073 (CI = +/-0.128; p = 0.250)	-0.001 (CI = +/-0.009; p = 0.735)	0.319 (CI = +/-0.243; p = 0.012)	0.137	-3.20%
Loss Cost	2008.1	-0.029 (CI = +/-0.028; p = 0.044)	-0.059 (CI = +/-0.129; p = 0.357)	-0.001 (CI = +/-0.009; p = 0.846)	0.314 (CI = +/-0.240; p = 0.013)	0.121	-2.84%
Loss Cost	2008.2	-0.029 (CI = +/-0.029; p = 0.048)	-0.056 (CI = +/-0.134; p = 0.393)	-0.001 (CI = +/-0.009; p = 0.839)	0.313 (CI = +/-0.246; p = 0.014)	0.114	-2.89%
Loss Cost	2009.1	-0.027 (CI = +/-0.030; p = 0.072)	-0.046 (CI = +/-0.137; p = 0.495)	-0.001 (CI = +/-0.009; p = 0.908)	0.316 (CI = +/-0.247; p = 0.014)	0.114	-2.67%
Loss Cost	2009.2	-0.029 (CI = +/-0.030; p = 0.059)	-0.034 (CI = +/-0.140; p = 0.619)	-0.001 (CI = +/-0.009; p = 0.869)	0.306 (CI = +/-0.250; p = 0.019)	0.097	-2.85%
Loss Cost	2010.1	-0.026 (CI = +/-0.030; p = 0.084)	-0.019 (CI = +/-0.142; p = 0.784)	0.000 (CI = +/-0.009; p = 0.950)	0.323 (CI = +/-0.250; p = 0.014)	0.119	-2.61%
Loss Cost	2010.2	-0.027 (CI = +/-0.031; p = 0.087)	-0.015 (CI = +/-0.148; p = 0.838)	0.000 (CI = +/-0.010; p = 0.943)	0.316 (CI = +/-0.261; p = 0.020)	0.097	-2.65%
Loss Cost	2011.1	-0.027 (CI = +/-0.032; p = 0.099)	-0.013 (CI = +/-0.155; p = 0.862)	0.000 (CI = +/-0.010; p = 0.951)	0.320 (CI = +/-0.276; p = 0.026)	0.087	-2.63%
Loss Cost	2011.2	-0.027 (CI = +/-0.033; p = 0.103)	-0.005 (CI = +/-0.163; p = 0.946)	0.000 (CI = +/-0.010; p = 0.948)	0.298 (CI = +/-0.303; p = 0.054)	0.050	-2.67%
Loss Cost	2012.1	-0.027 (CI = +/-0.034; p = 0.116)	0.000 (CI = +/-0.170; p = 0.996)	0.000 (CI = +/-0.010; p = 0.964)	0.327 (CI = +/-0.346; p = 0.062)	0.048	-2.63%
Loss Cost	2012.2	-0.027 (CI = +/-0.035; p = 0.128)	-0.001 (CI = +/-0.184; p = 0.993)	0.000 (CI = +/-0.011; p = 0.964)	0.334 (CI = +/-0.471; p = 0.153)	0.012	-2.63%
Loss Cost	2013.1	-0.027 (CI = +/-0.035; p = 0.128)	-0.001 (CI = +/-0.184; p = 0.993)	0.000 (CI = +/-0.011; p = 0.964)	NA (CI = +/-NA; p = NA)	0.019	-2.63%
Loss Cost	2013.2	-0.023 (CI = +/-0.039; p = 0.216)	-0.011 (CI = +/-0.194; p = 0.909)	0.000 (CI = +/-0.011; p = 0.989)	NA (CI = +/-NA; p = NA)	-0.041	-2.32%
Loss Cost	2014.1	-0.015 (CI = +/-0.041; p = 0.442)	0.013 (CI = +/-0.198; p = 0.893)	0.001 (CI = +/-0.011; p = 0.920)	NA (CI = +/-NA; p = NA)	-0.127	-1.52%
Loss Cost	2014.2	-0.004 (CI = +/-0.043; p = 0.834)	-0.020 (CI = +/-0.197; p = 0.835)	0.001 (CI = +/-0.011; p = 0.863)	NA (CI = +/-NA; p = NA)	-0.196	-0.43%
Loss Cost	2015.1	-0.002 (CI = +/-0.049; p = 0.946)	-0.012 (CI = +/-0.211; p = 0.902)	0.001 (CI = +/-0.011; p = 0.847)	NA (CI = +/-NA; p = NA)	-0.222	-0.16%
Loss Cost	2015.2	0.005 (CI = +/-0.054; p = 0.853)	-0.029 (CI = +/-0.225; p = 0.780)	0.001 (CI = +/-0.012; p = 0.840)	NA (CI = +/-NA; p = NA)	-0.235	+0.47%
Loss Cost	2016.1	0.016 (CI = +/-0.060; p = 0.572)	-0.003 (CI = +/-0.234; p = 0.978)	0.001 (CI = +/-0.012; p = 0.793)	NA (CI = +/-NA; p = NA)	-0.234	+1.59%
Loss Cost	2016.2	0.020 (CI = +/-0.069; p = 0.522)	-0.015 (CI = +/-0.257; p = 0.900)	0.001 (CI = +/-0.012; p = 0.809)	NA (CI = +/-NA; p = NA)	-0.244	+2.06%
Loss Cost	2017.1	0.006 (CI = +/-0.076; p = 0.854)	-0.045 (CI = +/-0.268; p = 0.712)	0.001 (CI = +/-0.012; p = 0.817)	NA (CI = +/-NA; p = NA)	-0.299	+0.64%
Severity	2005.2	0.020 (CI = +/-0.022; p = 0.079)	-0.051 (CI = +/-0.108; p = 0.348)	-0.002 (CI = +/-0.008; p = 0.623)	0.290 (CI = +/-0.216; p = 0.010)	0.697	+2.00%
Severity	2006.1	0.018 (CI = +/-0.023; p = 0.120)	-0.056 (CI = +/-0.112; p = 0.317)	-0.002 (CI = +/-0.008; p = 0.585)	0.296 (CI = +/-0.220; p = 0.010)	0.680	+1.84%
Severity	2006.2	0.017 (CI = +/-0.024; p = 0.169)	-0.051 (CI = +/-0.115; p = 0.374)	-0.002 (CI = +/-0.008; p = 0.556)	0.301 (CI = +/-0.224; p = 0.010)	0.656	+1.69%
Severity	2007.1	0.022 (CI = +/-0.024; p = 0.071)	-0.032 (CI = +/-0.112; p = 0.561)	-0.001 (CI = +/-0.008; p = 0.703)	0.285 (CI = +/-0.216; p = 0.011)	0.693	+2.22%
Severity	2007.2	0.018 (CI = +/-0.024; p = 0.137)	-0.016 (CI = +/-0.109; p = 0.772)	-0.002 (CI = +/-0.008; p = 0.582)	0.292 (CI = +/-0.207; p = 0.008)	0.673	+1.78%
Severity	2008.1	0.021 (CI = +/-0.024; p = 0.079)	-0.002 (CI = +/-0.109; p = 0.974)	-0.001 (CI = +/-0.008; p = 0.693)	0.287 (CI = +/-0.204; p = 0.008)	0.693	+2.13%
Severity	2008.2	0.020 (CI = +/-0.024; p = 0.104)	0.003 (CI = +/-0.113; p = 0.955)	-0.002 (CI = +/-0.008; p = 0.671)	0.286 (CI = +/-0.208; p = 0.009)	0.664	+2.03%
Severity	2009.1	0.024 (CI = +/-0.024; p = 0.054)	0.020 (CI = +/-0.111; p = 0.716)	-0.001 (CI = +/-0.008; p = 0.789)	0.291 (CI = +/-0.201; p = 0.006)	0.695	+2.39%
Severity	2009.2	0.022 (CI = +/-0.024; p = 0.075)	0.030 (CI = +/-0.113; p = 0.588)	-0.001 (CI = +/-0.008; p = 0.749)	0.282 (CI = +/-0.202; p = 0.008)	0.659	+2.22%
Severity	2010.1	0.023 (CI = +/-0.025; p = 0.063)	0.039 (CI = +/-0.116; p = 0.493)	-0.001 (CI = +/-0.008; p = 0.807)	0.292 (CI = +/-0.205; p = 0.007)	0.653	+2.37%
Severity	2010.2	0.024 (CI = +/-0.025; p = 0.062)	0.033 (CI = +/-0.121; p = 0.578)	-0.001 (CI = +/-0.008; p = 0.824)	0.303 (CI = +/-0.214; p = 0.008)	0.633	+2.44%
Severity	2011.1	0.025 (CI = +/-0.026; p = 0.064)	0.038 (CI = +/-0.126; p = 0.541)	-0.001 (CI = +/-0.008; p = 0.850)	0.313 (CI = +/-0.225; p = 0.009)	0.596	+2.50%
Severity	2011.2	0.024 (CI = +/-0.027; p = 0.073)	0.044 (CI = +/-0.133; p = 0.494)	-0.001 (CI = +/-0.008; p = 0.849)	0.295 (CI = +/-0.246; p = 0.022)	0.520	+2.46%
Severity	2012.1	0.024 (CI = +/-0.028; p = 0.083)	0.043 (CI = +/-0.139; p = 0.527)	-0.001 (CI = +/-0.008; p = 0.848)	0.287 (CI = +/-0.283; p = 0.047)	0.409	+2.45%
Severity	2012.2	0.024 (CI = +/-0.028; p = 0.087)	0.028 (CI = +/-0.148; p = 0.699)	-0.001 (CI = +/-0.009; p = 0.840)	0.372 (CI = +/-0.379; p = 0.054)	0.356	+2.46%
Severity	2013.1	0.024 (CI = +/-0.028; p = 0.087)	0.028 (CI = +/-0.148; p = 0.699)	-0.001 (CI = +/-0.009; p = 0.840)	NA (CI = +/-NA; p = NA)	0.100	+2.46%
Severity	2013.2	0.020 (CI = +/-0.031; p = 0.181)	0.040 (CI = +/-0.154; p = 0.589)	-0.001 (CI = +/-0.009; p = 0.805)	NA (CI = +/-NA; p = NA)	0.035	+2.05%
Severity	2014.1	0.024 (CI = +/-0.034; p = 0.161)	0.049 (CI = +/-0.162; p = 0.526)	-0.001 (CI = +/-0.009; p = 0.854)	NA (CI = +/-NA; p = NA)	0.041	+2.38%
Severity	2014.2	0.025 (CI = +/-0.038; p = 0.189)	0.047 (CI = +/-0.174; p = 0.575)	-0.001 (CI = +/-0.009; p = 0.865)	NA (CI = +/-NA; p = NA)	0.023	+2.48%
Severity	2015.1	0.023 (CI = +/-0.043; p = 0.267)	0.043 (CI = +/-0.187; p = 0.630)	-0.001 (CI = +/-0.010; p = 0.857)	NA (CI = +/-NA; p = NA)	-0.045	+2.33%
Severity	2015.2	0.021 (CI = +/-0.049; p = 0.376)	0.050 (CI = +/-0.202; p = 0.602)	-0.001 (CI = +/-0.010; p = 0.858)	NA (CI = +/-NA; p = NA)	-0.090	+2.08%
Severity	2016.1	0.019 (CI = +/-0.056; p = 0.467)	0.046 (CI = +/-0.219; p = 0.653)	-0.001 (CI = +/-0.011; p = 0.857)	NA (CI = +/-NA; p = NA)	-0.154	+1.93%
Severity	2016.2	0.026 (CI = +/-0.064; p = 0.393)	0.029 (CI = +/-0.239; p = 0.789)	-0.001 (CI = +/-0.011; p = 0.851)	NA (CI = +/-NA; p = NA)	-0.148	+2.59%
Severity	2017.1	0.009 (CI = +/-0.068; p = 0.778)	-0.007 (CI = +/-0.240; p = 0.950)	-0.001 (CI = +/-0.011; p = 0.835)	NA (CI = +/-NA; p = NA)	-0.304	+0.88%
Frequency	2005.2	-0.042 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.094; p = 0.250)	0.002 (CI = +/-0.007; p = 0.600)	0.005 (CI = +/-0.188; p = 0.960)	0.731	-4.16%
Frequency	2006.1	-0.043 (CI = +/-0.020; p = 0.000)	-0.057 (CI = +/-0.097; p = 0.243)	0.002 (CI = +/-0.007; p = 0.636)	0.008 (CI = +/-0.192; p = 0.932)	0.715	-4.24%
Frequency	2006.2	-0.045 (CI = +/-0.021; p = 0.000)	-0.053 (CI = +/-0.100; p = 0.291)	0.001 (CI = +/-0.007; p = 0.678)	0.012 (CI = +/-0.195; p = 0.899)	0.708	-4.36%
Frequency	2007.1	-0.048 (CI = +/-0.021; p = 0.000)	-0.065 (CI = +/-0.100; p = 0.192)	0.001 (CI = +/-0.007; p = 0.807)	0.024 (CI = +/-0.193; p = 0.804)	0.721	-4.70%
Frequency	2007.2	-0.050 (CI = +/-0.022; p = 0.000)	-0.058 (CI = +/-0.102; p = 0.256)	0.001 (CI = +/-0.007; p = 0.868)	0.027 (CI = +/-0.194; p = 0.779)	0.722	-4.89%
Frequency	2008.1	-0.050 (CI = +/-0.023; p = 0.000)	-0.057 (CI = +/-0.106; p = 0.280)	0.001 (CI = +/-0.007; p = 0.863)	0.027 (CI = +/-0.198; p = 0.785)	0.696	-4.87%
Frequency	2008.2	-0.049 (CI = +/-0.024; p = 0.000)	-0.059 (CI = +/-0.110; p = 0.275)	0.001 (CI = +/-0.008; p = 0.850)	0.027 (CI = +/-0.202; p = 0.785)	0.672	-4.81%
Frequency	2009.1	-0.051 (CI = +/-0.025; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.243)	0.000 (CI = +/-0.008; p = 0.902)	0.025 (CI = +/-0.205; p = 0.802)	0.660	-4.94%
Frequency	2009.2	-0.051 (CI = +/-0.025; p = 0.000)	-0.064 (CI = +/-0.118; p = 0.272)	0.000 (CI = +/-0.008; p = 0.910)	0.024 (CI = +/-0.211; p = 0.817)	0.640	-4.96%
Frequency	2010.1	-0.050 (CI = +/-0.026; p = 0.001)	-0.058 (CI = +/-0.122; p = 0.336)	0.001 (CI = +/-0.008; p = 0.874)	0.031 (CI = +/-0.216; p = 0.770)	0.596	-4.86%
Frequency	2010.2	-0.051 (CI = +/-0.027; p = 0.001)	-0.048 (CI = +/-0.126; p = 0.440)	0.001 (CI = +/-0.008; p = 0.897)	0.013 (CI = +/-0.223; p = 0.903)	0.598	-4.96%
Frequency	2011.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.051 (CI = +/-0.132; p = 0.432)	0.000 (CI = +/-0.008; p = 0.913)	0.006 (CI = +/-0.235; p = 0.956)	0.569	-5.00%
Frequency	2011.2	-0.051 (CI = +/-0.028; p = 0.001)	-0.050 (CI = +/-0.139; p = 0.466)	0.000 (CI = +/-0.009; p = 0.916)	0.003 (CI = +/-0.259; p = 0.981)	0.540	-5.00%
Frequency	2012.1	-0.051 (CI = +/-0.029; p = 0.002)	-0.042 (CI = +/-0.144; p = 0.546)	0.001 (CI = +/-0.009; p = 0.896)	0.041 (CI = +/-0.294; p = 0.774)	0.477	-4.95%
Frequency	2012.2	-0.051 (CI = +/-0.029; p = 0.002)	-0.028 (CI = +/-0.154; p = 0.703)	0.001 (CI = +/-0.009; p = 0.888)	-0.038 (CI = +/-0.396; p = 0.841)	0.473	-4.96%
Frequency	2013.1	-0.051 (CI = +/-0.029; p = 0.002)	-0.028 (CI = +/-0.154; p = 0.703)	0.001 (CI = +/-0.009; p = 0.888)	NA (CI = +/-NA; p = NA)	0.444	-4.96%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.008)	-0.051 (CI = +/-0.155; p = 0.497)	0.001 (CI = +/-0.009; p = 0.819)	NA (CI = +/-NA; p = NA)	0.368	-4.28%
Frequency	2014.1	-0.039 (CI = +/-0.034; p = 0.027)	-0.037 (CI = +/-0.161; p = 0.634)	0.001 (CI = +/-0.009; p = 0.757)	NA (CI = +/-NA; p = NA)	0.265	-3.81%
Frequency	2014.2	-0.029 (CI = +/-0.034; p = 0.095)	-0.066 (CI = +/-0.158; p = 0.384)	0.002 (CI = +/-0.009; p = 0.687)	NA (CI = +/-NA; p = NA)	0.178	-2.84%
Frequency	2015.1	-0.025 (CI = +/-0.038; p = 0.190)	-0.055 (CI = +/-0.167; p = 0.490)	0.002 (CI = +/-0.009; p = 0.656)	NA (CI = +/-NA; p = NA)	0.065	-2.43%
Frequency	2015.2	-0.016 (CI = +/-0.041; p = 0.420)	-0.079 (CI = +/-0.171; p = 0.334)	0.002 (CI = +/-0.009; p = 0.635)	NA (CI = +/-NA; p = NA)	0.005	-1.57%
Frequency	2016.1	-0.003 (CI = +/-0.042; p = 0.866)	-0.049 (CI = +/-0.167; p = 0.531)	0.002 (CI = +/-0.008; p = 0.548)	NA (CI = +/-NA; p = NA)	-0.152	-0.33%
Frequency	2016.2	-0.005 (CI = +/-0.049; p = 0.820)	-0.044 (CI = +/-0.184; p = 0.602)	0.002 (CI = +/-0.009; p = 0.564)	NA (CI = +/-NA; p = NA)	-0.174	-0.51%
Frequency	2017.1	-0.002 (CI = +/-0.057; p = 0.928)	-0.038 (CI = +/-0.202; p = 0.678)	0.002 (CI = +/-0.009; p = 0.582)	NA (CI = +/-NA; p = NA)	-0.240	-0.24%

Bodily Injury

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.022 (CI = +/-0.026; p = 0.100)	0.000 (CI = +/-0.009; p = 0.915)	0.285 (CI = +/-0.255; p = 0.030)	0.067	-2.17%
Loss Cost	2006.1	-0.023 (CI = +/-0.028; p = 0.097)	0.000 (CI = +/-0.010; p = 0.949)	0.290 (CI = +/-0.261; p = 0.031)	0.068	-2.29%
Loss Cost	2006.2	-0.027 (CI = +/-0.028; p = 0.061)	0.000 (CI = +/-0.010; p = 0.952)	0.303 (CI = +/-0.261; p = 0.024)	0.081	-2.66%
Loss Cost	2007.1	-0.025 (CI = +/-0.029; p = 0.098)	0.000 (CI = +/-0.010; p = 0.985)	0.296 (CI = +/-0.264; p = 0.029)	0.075	-2.42%
Loss Cost	2007.2	-0.032 (CI = +/-0.028; p = 0.026)	-0.001 (CI = +/-0.009; p = 0.816)	0.311 (CI = +/-0.244; p = 0.014)	0.125	-3.13%
Loss Cost	2008.1	-0.028 (CI = +/-0.028; p = 0.050)	0.000 (CI = +/-0.009; p = 0.925)	0.307 (CI = +/-0.239; p = 0.014)	0.125	-2.74%
Loss Cost	2008.2	-0.029 (CI = +/-0.029; p = 0.050)	-0.001 (CI = +/-0.009; p = 0.901)	0.307 (CI = +/-0.243; p = 0.016)	0.123	-2.83%
Loss Cost	2009.1	-0.026 (CI = +/-0.029; p = 0.075)	0.000 (CI = +/-0.009; p = 0.968)	0.312 (CI = +/-0.244; p = 0.014)	0.132	-2.60%
Loss Cost	2009.2	-0.029 (CI = +/-0.030; p = 0.058)	-0.001 (CI = +/-0.009; p = 0.906)	0.301 (CI = +/-0.245; p = 0.018)	0.125	-2.82%
Loss Cost	2010.1	-0.026 (CI = +/-0.029; p = 0.080)	0.000 (CI = +/-0.009; p = 0.973)	0.321 (CI = +/-0.244; p = 0.012)	0.155	-2.58%
Loss Cost	2010.2	-0.027 (CI = +/-0.030; p = 0.082)	0.000 (CI = +/-0.009; p = 0.958)	0.314 (CI = +/-0.254; p = 0.018)	0.137	-2.63%
Loss Cost	2011.1	-0.026 (CI = +/-0.031; p = 0.093)	0.000 (CI = +/-0.010; p = 0.965)	0.319 (CI = +/-0.269; p = 0.022)	0.129	-2.61%
Loss Cost	2011.2	-0.027 (CI = +/-0.032; p = 0.094)	0.000 (CI = +/-0.010; p = 0.952)	0.296 (CI = +/-0.292; p = 0.047)	0.097	-2.66%
Loss Cost	2012.1	-0.027 (CI = +/-0.033; p = 0.106)	0.000 (CI = +/-0.010; p = 0.962)	0.327 (CI = +/-0.335; p = 0.055)	0.098	-2.63%
Loss Cost	2012.2	-0.027 (CI = +/-0.034; p = 0.116)	0.000 (CI = +/-0.010; p = 0.964)	0.334 (CI = +/-0.445; p = 0.133)	0.066	-2.62%
Loss Cost	2013.1	-0.027 (CI = +/-0.034; p = 0.116)	0.000 (CI = +/-0.010; p = 0.964)	NA (CI = +/-NA; p = NA)	0.073	-2.62%
Loss Cost	2013.2	-0.024 (CI = +/-0.037; p = 0.201)	0.000 (CI = +/-0.011; p = 0.997)	NA (CI = +/-NA; p = NA)	0.019	-2.32%
Loss Cost	2014.1	-0.015 (CI = +/-0.040; p = 0.422)	0.000 (CI = +/-0.011; p = 0.929)	NA (CI = +/-NA; p = NA)	-0.058	-1.54%
Loss Cost	2014.2	-0.004 (CI = +/-0.041; p = 0.822)	0.001 (CI = +/-0.010; p = 0.841)	NA (CI = +/-NA; p = NA)	-0.120	-0.44%
Loss Cost	2015.1	-0.001 (CI = +/-0.046; p = 0.950)	0.001 (CI = +/-0.011; p = 0.828)	NA (CI = +/-NA; p = NA)	-0.136	-0.14%
Loss Cost	2015.2	0.004 (CI = +/-0.052; p = 0.858)	0.001 (CI = +/-0.011; p = 0.808)	NA (CI = +/-NA; p = NA)	-0.148	+0.44%
Loss Cost	2016.1	0.016 (CI = +/-0.056; p = 0.552)	0.001 (CI = +/-0.011; p = 0.779)	NA (CI = +/-NA; p = NA)	-0.131	+1.59%
Loss Cost	2016.2	0.020 (CI = +/-0.064; p = 0.506)	0.001 (CI = +/-0.012; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.133	+2.03%
Loss Cost	2017.1	0.007 (CI = +/-0.072; p = 0.834)	0.002 (CI = +/-0.012; p = 0.770)	NA (CI = +/-NA; p = NA)	-0.188	+0.69%
Severity	2005.2	0.020 (CI = +/-0.022; p = 0.073)	-0.002 (CI = +/-0.008; p = 0.678)	0.285 (CI = +/-0.215; p = 0.011)	0.698	+2.03%
Severity	2006.1	0.019 (CI = +/-0.023; p = 0.102)	-0.002 (CI = +/-0.008; p = 0.656)	0.289 (CI = +/-0.219; p = 0.012)	0.680	+1.94%
Severity	2006.2	0.017 (CI = +/-0.024; p = 0.157)	-0.002 (CI = +/-0.008; p = 0.606)	0.296 (CI = +/-0.222; p = 0.011)	0.658	+1.73%
Severity	2007.1	0.022 (CI = +/-0.024; p = 0.061)	-0.001 (CI = +/-0.008; p = 0.745)	0.281 (CI = +/-0.212; p = 0.011)	0.700	+2.27%
Severity	2007.2	0.018 (CI = +/-0.023; p = 0.127)	-0.002 (CI = +/-0.008; p = 0.592)	0.290 (CI = +/-0.203; p = 0.007)	0.684	+1.79%
Severity	2008.1	0.021 (CI = +/-0.023; p = 0.072)	-0.001 (CI = +/-0.007; p = 0.688)	0.287 (CI = +/-0.200; p = 0.006)	0.704	+2.14%
Severity	2008.2	0.020 (CI = +/-0.024; p = 0.097)	-0.002 (CI = +/-0.008; p = 0.660)	0.287 (CI = +/-0.203; p = 0.007)	0.677	+2.02%
Severity	2009.1	0.023 (CI = +/-0.024; p = 0.052)	-0.001 (CI = +/-0.007; p = 0.753)	0.293 (CI = +/-0.197; p = 0.005)	0.706	+2.35%
Severity	2009.2	0.022 (CI = +/-0.024; p = 0.074)	-0.001 (CI = +/-0.007; p = 0.703)	0.286 (CI = +/-0.198; p = 0.007)	0.669	+2.19%
Severity	2010.1	0.023 (CI = +/-0.024; p = 0.065)	-0.001 (CI = +/-0.008; p = 0.744)	0.296 (CI = +/-0.202; p = 0.006)	0.660	+2.31%
Severity	2010.2	0.024 (CI = +/-0.025; p = 0.061)	-0.001 (CI = +/-0.008; p = 0.776)	0.308 (CI = +/-0.209; p = 0.006)	0.644	+2.40%
Severity	2011.1	0.024 (CI = +/-0.026; p = 0.064)	-0.001 (CI = +/-0.008; p = 0.792)	0.316 (CI = +/-0.221; p = 0.007)	0.608	+2.44%
Severity	2011.2	0.024 (CI = +/-0.026; p = 0.074)	-0.001 (CI = +/-0.008; p = 0.788)	0.304 (CI = +/-0.241; p = 0.016)	0.532	+2.41%
Severity	2012.1	0.024 (CI = +/-0.027; p = 0.084)	-0.001 (CI = +/-0.008; p = 0.788)	0.289 (CI = +/-0.277; p = 0.042)	0.427	+2.39%
Severity	2012.2	0.024 (CI = +/-0.027; p = 0.082)	-0.001 (CI = +/-0.008; p = 0.800)	0.387 (CI = +/-0.360; p = 0.036)	0.386	+2.43%
Severity	2013.1	0.024 (CI = +/-0.027; p = 0.082)	-0.001 (CI = +/-0.008; p = 0.800)	NA (CI = +/-NA; p = NA)	0.143	+2.43%
Severity	2013.2	0.020 (CI = +/-0.030; p = 0.167)	-0.001 (CI = +/-0.009; p = 0.759)	NA (CI = +/-NA; p = NA)	0.075	+2.07%
Severity	2014.1	0.023 (CI = +/-0.033; p = 0.162)	-0.001 (CI = +/-0.009; p = 0.791)	NA (CI = +/-NA; p = NA)	0.076	+2.32%
Severity	2014.2	0.025 (CI = +/-0.037; p = 0.172)	-0.001 (CI = +/-0.009; p = 0.815)	NA (CI = +/-NA; p = NA)	0.067	+2.52%
Severity	2015.1	0.023 (CI = +/-0.041; p = 0.263)	-0.001 (CI = +/-0.009; p = 0.805)	NA (CI = +/-NA; p = NA)	0.012	+2.28%
Severity	2015.2	0.021 (CI = +/-0.047; p = 0.348)	-0.001 (CI = +/-0.010; p = 0.806)	NA (CI = +/-NA; p = NA)	-0.031	+2.13%
Severity	2016.1	0.018 (CI = +/-0.053; p = 0.465)	-0.001 (CI = +/-0.010; p = 0.807)	NA (CI = +/-NA; p = NA)	-0.079	+1.87%
Severity	2016.2	0.026 (CI = +/-0.060; p = 0.361)	-0.001 (CI = +/-0.011; p = 0.816)	NA (CI = +/-NA; p = NA)	-0.052	+2.64%
Severity	2017.1	0.009 (CI = +/-0.063; p = 0.764)	-0.001 (CI = +/-0.010; p = 0.830)	NA (CI = +/-NA; p = NA)	-0.174	+0.88%
Frequency	2005.2	-0.042 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.537)	0.000 (CI = +/-0.188; p = 0.997)	0.728	-4.12%
Frequency	2006.1	-0.042 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.007; p = 0.553)	0.001 (CI = +/-0.193; p = 0.994)	0.712	-4.15%
Frequency	2006.2	-0.044 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.007; p = 0.612)	0.007 (CI = +/-0.195; p = 0.942)	0.706	-4.32%
Frequency	2007.1	-0.047 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.703)	0.015 (CI = +/-0.194; p = 0.873)	0.714	-4.59%
Frequency	2007.2	-0.050 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.788)	0.020 (CI = +/-0.194; p = 0.831)	0.718	-4.84%
Frequency	2008.1	-0.049 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.007; p = 0.770)	0.020 (CI = +/-0.198; p = 0.839)	0.693	-4.77%
Frequency	2008.2	-0.049 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.008; p = 0.770)	0.020 (CI = +/-0.202; p = 0.841)	0.669	-4.76%
Frequency	2009.1	-0.050 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.008; p = 0.801)	0.018 (CI = +/-0.206; p = 0.857)	0.654	-4.84%
Frequency	2009.2	-0.050 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.008; p = 0.825)	0.015 (CI = +/-0.211; p = 0.883)	0.636	-4.90%
Frequency	2010.1	-0.049 (CI = +/-0.026; p = 0.001)	0.001 (CI = +/-0.008; p = 0.788)	0.025 (CI = +/-0.215; p = 0.809)	0.596	-4.78%
Frequency	2010.2	-0.050 (CI = +/-0.026; p = 0.001)	0.001 (CI = +/-0.008; p = 0.833)	0.006 (CI = +/-0.219; p = 0.958)	0.605	-4.92%
Frequency	2011.1	-0.051 (CI = +/-0.027; p = 0.001)	0.001 (CI = +/-0.008; p = 0.841)	0.002 (CI = +/-0.232; p = 0.983)	0.576	-4.93%
Frequency	2011.2	-0.051 (CI = +/-0.028; p = 0.001)	0.001 (CI = +/-0.008; p = 0.852)	-0.008 (CI = +/-0.253; p = 0.948)	0.550	-4.95%
Frequency	2012.1	-0.050 (CI = +/-0.028; p = 0.001)	0.001 (CI = +/-0.009; p = 0.839)	0.038 (CI = +/-0.288; p = 0.784)	0.495	-4.90%
Frequency	2012.2	-0.051 (CI = +/-0.029; p = 0.002)	0.001 (CI = +/-0.009; p = 0.850)	-0.054 (CI = +/-0.376; p = 0.767)	0.498	-4.93%
Frequency	2013.1	-0.051 (CI = +/-0.029; p = 0.002)	0.001 (CI = +/-0.009; p = 0.850)	NA (CI = +/-NA; p = NA)	0.470	-4.93%
Frequency	2013.2	-0.044 (CI = +/-0.030; p = 0.007)	0.001 (CI = +/-0.009; p = 0.764)	NA (CI = +/-NA; p = NA)	0.388	-4.30%
Frequency	2014.1	-0.038 (CI = +/-0.033; p = 0.024)	0.002 (CI = +/-0.009; p = 0.707)	NA (CI = +/-NA; p = NA)	0.300	-3.77%
Frequency	2014.2	-0.029 (CI = +/-0.034; p = 0.086)	0.002 (CI = +/-0.008; p = 0.618)	NA (CI = +/-NA; p = NA)	0.189	-2.89%
Frequency	2015.1	-0.024 (CI = +/-0.037; p = 0.192)	0.002 (CI = +/-0.009; p = 0.588)	NA (CI = +/-NA; p = NA)	0.098	-2.36%
Frequency	2015.2	-0.017 (CI = +/-0.041; p = 0.393)	0.002 (CI = +/-0.009; p = 0.558)	NA (CI = +/-NA; p = NA)	0.004	-1.66%
Frequency	2016.1	-0.003 (CI = +/-0.041; p = 0.889)	0.003 (CI = +/-0.008; p = 0.485)	NA (CI = +/-NA; p = NA)	-0.096	-0.27%
Frequency	2016.2	-0.006 (CI = +/-0.047; p = 0.786)	0.003 (CI = +/-0.008; p = 0.504)	NA (CI = +/-NA; p = NA)	-0.098	-0.59%
Frequency	2017.1	-0.002 (CI = +/-0.054; p = 0.940)	0.003 (CI = +/-0.009; p = 0.527)	NA (CI = +/-NA; p = NA)	-0.138	-0.19%

Bodily Injury

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.023 (CI = +/-0.023; p = 0.051)	-0.105 (CI = +/-0.123; p = 0.091)	0.293 (CI = +/-0.239; p = 0.018)	0.147	-2.23%
Loss Cost	2006.1	-0.024 (CI = +/-0.023; p = 0.043)	-0.112 (CI = +/-0.126; p = 0.079)	0.301 (CI = +/-0.242; p = 0.017)	0.157	-2.41%
Loss Cost	2006.2	-0.027 (CI = +/-0.024; p = 0.032)	-0.102 (CI = +/-0.128; p = 0.114)	0.308 (CI = +/-0.244; p = 0.015)	0.156	-2.62%
Loss Cost	2007.1	-0.025 (CI = +/-0.025; p = 0.048)	-0.096 (CI = +/-0.132; p = 0.145)	0.304 (CI = +/-0.248; p = 0.018)	0.141	-2.50%
Loss Cost	2007.2	-0.030 (CI = +/-0.024; p = 0.014)	-0.071 (CI = +/-0.125; p = 0.252)	0.309 (CI = +/-0.231; p = 0.011)	0.164	-2.98%
Loss Cost	2008.1	-0.027 (CI = +/-0.024; p = 0.026)	-0.057 (CI = +/-0.125; p = 0.356)	0.308 (CI = +/-0.229; p = 0.010)	0.152	-2.71%
Loss Cost	2008.2	-0.028 (CI = +/-0.025; p = 0.029)	-0.055 (CI = +/-0.130; p = 0.392)	0.307 (CI = +/-0.233; p = 0.012)	0.147	-2.75%
Loss Cost	2009.1	-0.026 (CI = +/-0.025; p = 0.041)	-0.045 (CI = +/-0.133; p = 0.492)	0.313 (CI = +/-0.235; p = 0.011)	0.149	-2.59%
Loss Cost	2009.2	-0.028 (CI = +/-0.025; p = 0.034)	-0.033 (CI = +/-0.136; p = 0.622)	0.301 (CI = +/-0.238; p = 0.015)	0.134	-2.73%
Loss Cost	2010.1	-0.026 (CI = +/-0.025; p = 0.046)	-0.018 (CI = +/-0.137; p = 0.783)	0.321 (CI = +/-0.238; p = 0.010)	0.157	-2.56%
Loss Cost	2010.2	-0.026 (CI = +/-0.026; p = 0.049)	-0.014 (CI = +/-0.144; p = 0.839)	0.314 (CI = +/-0.249; p = 0.016)	0.138	-2.59%
Loss Cost	2011.1	-0.026 (CI = +/-0.027; p = 0.056)	-0.013 (CI = +/-0.150; p = 0.863)	0.318 (CI = +/-0.264; p = 0.021)	0.130	-2.58%
Loss Cost	2011.2	-0.026 (CI = +/-0.028; p = 0.058)	-0.005 (CI = +/-0.157; p = 0.950)	0.296 (CI = +/-0.290; p = 0.046)	0.097	-2.61%
Loss Cost	2012.1	-0.026 (CI = +/-0.028; p = 0.067)	0.001 (CI = +/-0.164; p = 0.992)	0.326 (CI = +/-0.332; p = 0.054)	0.098	-2.59%
Loss Cost	2012.2	-0.026 (CI = +/-0.029; p = 0.075)	0.000 (CI = +/-0.177; p = 0.997)	0.333 (CI = +/-0.453; p = 0.140)	0.066	-2.59%
Loss Cost	2013.1	-0.026 (CI = +/-0.029; p = 0.075)	0.000 (CI = +/-0.177; p = 0.997)	NA (CI = +/-NA; p = NA)	0.073	-2.59%
Loss Cost	2013.2	-0.023 (CI = +/-0.032; p = 0.146)	-0.011 (CI = +/-0.186; p = 0.906)	NA (CI = +/-NA; p = NA)	0.020	-2.30%
Loss Cost	2014.1	-0.016 (CI = +/-0.035; p = 0.331)	0.012 (CI = +/-0.190; p = 0.899)	NA (CI = +/-NA; p = NA)	-0.058	-1.62%
Loss Cost	2014.2	-0.006 (CI = +/-0.036; p = 0.730)	-0.021 (CI = +/-0.189; p = 0.814)	NA (CI = +/-NA; p = NA)	-0.119	-0.60%
Loss Cost	2015.1	-0.004 (CI = +/-0.041; p = 0.850)	-0.015 (CI = +/-0.201; p = 0.879)	NA (CI = +/-NA; p = NA)	-0.138	-0.37%
Loss Cost	2015.2	0.002 (CI = +/-0.046; p = 0.912)	-0.032 (CI = +/-0.214; p = 0.753)	NA (CI = +/-NA; p = NA)	-0.144	+0.24%
Loss Cost	2016.1	0.013 (CI = +/-0.051; p = 0.600)	-0.006 (CI = +/-0.221; p = 0.951)	NA (CI = +/-NA; p = NA)	-0.139	+1.27%
Loss Cost	2016.2	0.017 (CI = +/-0.060; p = 0.534)	-0.018 (CI = +/-0.241; p = 0.869)	NA (CI = +/-NA; p = NA)	-0.138	+1.76%
Loss Cost	2017.1	0.003 (CI = +/-0.067; p = 0.909)	-0.049 (CI = +/-0.250; p = 0.673)	NA (CI = +/-NA; p = NA)	-0.176	+0.35%
Severity	2005.2	0.022 (CI = +/-0.020; p = 0.029)	-0.049 (CI = +/-0.107; p = 0.361)	0.278 (CI = +/-0.208; p = 0.010)	0.704	+2.24%
Severity	2006.1	0.021 (CI = +/-0.021; p = 0.044)	-0.053 (CI = +/-0.110; p = 0.336)	0.283 (CI = +/-0.212; p = 0.010)	0.688	+2.13%
Severity	2006.2	0.020 (CI = +/-0.021; p = 0.065)	-0.048 (CI = +/-0.113; p = 0.395)	0.286 (CI = +/-0.215; p = 0.011)	0.664	+2.02%
Severity	2007.1	0.024 (CI = +/-0.021; p = 0.025)	-0.030 (CI = +/-0.109; p = 0.580)	0.275 (CI = +/-0.206; p = 0.011)	0.702	+2.44%
Severity	2007.2	0.021 (CI = +/-0.020; p = 0.047)	-0.013 (CI = +/-0.107; p = 0.807)	0.279 (CI = +/-0.199; p = 0.008)	0.681	+2.09%
Severity	2008.1	0.023 (CI = +/-0.020; p = 0.026)	0.001 (CI = +/-0.107; p = 0.992)	0.278 (CI = +/-0.194; p = 0.007)	0.702	+2.36%
Severity	2008.2	0.023 (CI = +/-0.021; p = 0.036)	0.005 (CI = +/-0.110; p = 0.922)	0.276 (CI = +/-0.198; p = 0.008)	0.674	+2.28%
Severity	2009.1	0.025 (CI = +/-0.020; p = 0.018)	0.021 (CI = +/-0.108; p = 0.687)	0.285 (CI = +/-0.191; p = 0.005)	0.706	+2.55%
Severity	2009.2	0.024 (CI = +/-0.021; p = 0.025)	0.032 (CI = +/-0.110; p = 0.557)	0.275 (CI = +/-0.193; p = 0.007)	0.672	+2.42%
Severity	2010.1	0.025 (CI = +/-0.021; p = 0.021)	0.041 (CI = +/-0.113; p = 0.464)	0.287 (CI = +/-0.196; p = 0.006)	0.667	+2.53%
Severity	2010.2	0.025 (CI = +/-0.021; p = 0.022)	0.034 (CI = +/-0.118; p = 0.552)	0.298 (CI = +/-0.204; p = 0.006)	0.649	+2.58%
Severity	2011.1	0.026 (CI = +/-0.022; p = 0.023)	0.039 (CI = +/-0.122; p = 0.515)	0.310 (CI = +/-0.215; p = 0.007)	0.615	+2.62%
Severity	2011.2	0.026 (CI = +/-0.022; p = 0.028)	0.046 (CI = +/-0.128; p = 0.468)	0.291 (CI = +/-0.236; p = 0.018)	0.543	+2.59%
Severity	2012.1	0.026 (CI = +/-0.023; p = 0.032)	0.044 (CI = +/-0.134; p = 0.499)	0.283 (CI = +/-0.272; p = 0.042)	0.439	+2.58%
Severity	2012.2	0.026 (CI = +/-0.023; p = 0.034)	0.029 (CI = +/-0.142; p = 0.672)	0.368 (CI = +/-0.365; p = 0.048)	0.390	+2.60%
Severity	2013.1	0.026 (CI = +/-0.023; p = 0.034)	0.029 (CI = +/-0.142; p = 0.672)	NA (CI = +/-NA; p = NA)	0.148	+2.60%
Severity	2013.2	0.022 (CI = +/-0.026; p = 0.088)	0.042 (CI = +/-0.148; p = 0.560)	NA (CI = +/-NA; p = NA)	0.089	+2.23%
Severity	2014.1	0.025 (CI = +/-0.028; p = 0.080)	0.051 (CI = +/-0.156; p = 0.496)	NA (CI = +/-NA; p = NA)	0.099	+2.53%
Severity	2014.2	0.026 (CI = +/-0.032; p = 0.104)	0.048 (CI = +/-0.166; p = 0.548)	NA (CI = +/-NA; p = NA)	0.086	+2.63%
Severity	2015.1	0.025 (CI = +/-0.036; p = 0.164)	0.045 (CI = +/-0.178; p = 0.599)	NA (CI = +/-NA; p = NA)	0.027	+2.51%
Severity	2015.2	0.022 (CI = +/-0.042; p = 0.265)	0.051 (CI = +/-0.192; p = 0.571)	NA (CI = +/-NA; p = NA)	-0.009	+2.26%
Severity	2016.1	0.021 (CI = +/-0.048; p = 0.354)	0.048 (CI = +/-0.207; p = 0.620)	NA (CI = +/-NA; p = NA)	-0.061	+2.13%
Severity	2016.2	0.028 (CI = +/-0.055; p = 0.296)	0.032 (CI = +/-0.224; p = 0.759)	NA (CI = +/-NA; p = NA)	-0.047	+2.80%
Severity	2017.1	0.011 (CI = +/-0.059; p = 0.688)	-0.004 (CI = +/-0.223; p = 0.969)	NA (CI = +/-NA; p = NA)	-0.180	+1.11%
Frequency	2005.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.056 (CI = +/-0.093; p = 0.226)	0.015 (CI = +/-0.181; p = 0.867)	0.737	-4.37%
Frequency	2006.1	-0.045 (CI = +/-0.018; p = 0.000)	-0.059 (CI = +/-0.096; p = 0.216)	0.018 (CI = +/-0.184; p = 0.842)	0.722	-4.44%
Frequency	2006.2	-0.047 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.098; p = 0.267)	0.022 (CI = +/-0.187; p = 0.816)	0.716	-4.55%
Frequency	2007.1	-0.049 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.098; p = 0.174)	0.029 (CI = +/-0.184; p = 0.749)	0.731	-4.82%
Frequency	2007.2	-0.051 (CI = +/-0.019; p = 0.000)	-0.058 (CI = +/-0.100; p = 0.240)	0.031 (CI = +/-0.184; p = 0.736)	0.731	-4.97%
Frequency	2008.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.058 (CI = +/-0.103; p = 0.260)	0.031 (CI = +/-0.188; p = 0.741)	0.707	-4.96%
Frequency	2008.2	-0.050 (CI = +/-0.020; p = 0.000)	-0.060 (CI = +/-0.107; p = 0.257)	0.032 (CI = +/-0.192; p = 0.738)	0.684	-4.92%
Frequency	2009.1	-0.051 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.110; p = 0.226)	0.028 (CI = +/-0.195; p = 0.769)	0.673	-5.01%
Frequency	2009.2	-0.052 (CI = +/-0.021; p = 0.000)	-0.065 (CI = +/-0.115; p = 0.255)	0.027 (CI = +/-0.200; p = 0.787)	0.655	-5.03%
Frequency	2010.1	-0.051 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.119; p = 0.314)	0.034 (CI = +/-0.206; p = 0.732)	0.613	-4.96%
Frequency	2010.2	-0.052 (CI = +/-0.022; p = 0.000)	-0.049 (CI = +/-0.122; p = 0.420)	0.016 (CI = +/-0.212; p = 0.876)	0.616	-5.05%
Frequency	2011.1	-0.052 (CI = +/-0.023; p = 0.000)	-0.051 (CI = +/-0.127; p = 0.410)	0.009 (CI = +/-0.225; p = 0.937)	0.589	-5.07%
Frequency	2011.2	-0.052 (CI = +/-0.024; p = 0.000)	-0.050 (CI = +/-0.135; p = 0.445)	0.005 (CI = +/-0.248; p = 0.966)	0.563	-5.07%
Frequency	2012.1	-0.052 (CI = +/-0.024; p = 0.000)	-0.043 (CI = +/-0.139; p = 0.523)	0.043 (CI = +/-0.283; p = 0.752)	0.504	-5.04%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.148; p = 0.681)	-0.035 (CI = +/-0.381; p = 0.848)	0.502	-5.06%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.148; p = 0.681)	NA (CI = +/-NA; p = NA)	0.474	-5.06%
Frequency	2013.2	-0.045 (CI = +/-0.026; p = 0.002)	-0.052 (CI = +/-0.149; p = 0.468)	NA (CI = +/-NA; p = NA)	0.404	-4.44%
Frequency	2014.1	-0.041 (CI = +/-0.028; p = 0.007)	-0.040 (CI = +/-0.155; p = 0.595)	NA (CI = +/-NA; p = NA)	0.306	-4.05%
Frequency	2014.2	-0.032 (CI = +/-0.029; p = 0.034)	-0.069 (CI = +/-0.152; p = 0.346)	NA (CI = +/-NA; p = NA)	0.224	-3.15%
Frequency	2015.1	-0.028 (CI = +/-0.033; p = 0.082)	-0.059 (CI = +/-0.160; p = 0.441)	NA (CI = +/-NA; p = NA)	0.118	-2.81%
Frequency	2015.2	-0.020 (CI = +/-0.035; p = 0.246)	-0.083 (CI = +/-0.164; p = 0.291)	NA (CI = +/-NA; p = NA)	0.063	-1.98%
Frequency	2016.1	-0.009 (CI = +/-0.037; p = 0.623)	-0.055 (CI = +/-0.159; p = 0.469)	NA (CI = +/-NA; p = NA)	-0.093	-0.85%
Frequency	2016.2	-0.010 (CI = +/-0.043; p = 0.614)	-0.050 (CI = +/-0.175; p = 0.538)	NA (CI = +/-NA; p = NA)	-0.105	-1.02%
Frequency	2017.1	-0.008 (CI = +/-0.051; p = 0.748)	-0.045 (CI = +/-0.191; p = 0.614)	NA (CI = +/-NA; p = NA)	-0.156	-0.75%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.018; p = 0.683)	-0.098 (CI = +/-0.136; p = 0.152)	0.001 (CI = +/-0.014; p = 0.835)	-0.026 (CI = +/-0.332; p = 0.874)	-0.044	+0.36%
Loss Cost	2006.1	0.003 (CI = +/-0.019; p = 0.786)	-0.102 (CI = +/-0.140; p = 0.148)	0.001 (CI = +/-0.014; p = 0.831)	-0.018 (CI = +/-0.340; p = 0.915)	-0.045	+0.26%
Loss Cost	2006.2	0.001 (CI = +/-0.021; p = 0.953)	-0.095 (CI = +/-0.144; p = 0.188)	0.002 (CI = +/-0.014; p = 0.811)	-0.003 (CI = +/-0.348; p = 0.986)	-0.062	+0.06%
Loss Cost	2007.1	0.003 (CI = +/-0.022; p = 0.793)	-0.087 (CI = +/-0.148; p = 0.240)	0.002 (CI = +/-0.014; p = 0.827)	-0.020 (CI = +/-0.356; p = 0.911)	-0.076	+0.29%
Loss Cost	2007.2	-0.004 (CI = +/-0.022; p = 0.710)	-0.064 (CI = +/-0.144; p = 0.372)	0.002 (CI = +/-0.014; p = 0.745)	0.030 (CI = +/-0.344; p = 0.858)	-0.094	-0.41%
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.955)	-0.048 (CI = +/-0.145; p = 0.502)	0.002 (CI = +/-0.014; p = 0.775)	-0.003 (CI = +/-0.347; p = 0.985)	-0.122	+0.07%
Loss Cost	2008.2	0.000 (CI = +/-0.026; p = 0.983)	-0.045 (CI = +/-0.151; p = 0.542)	0.002 (CI = +/-0.014; p = 0.770)	0.003 (CI = +/-0.359; p = 0.985)	-0.130	-0.03%
Loss Cost	2009.1	0.003 (CI = +/-0.028; p = 0.823)	-0.035 (CI = +/-0.155; p = 0.642)	0.002 (CI = +/-0.014; p = 0.794)	-0.019 (CI = +/-0.370; p = 0.916)	-0.143	+0.31%
Loss Cost	2009.2	-0.002 (CI = +/-0.030; p = 0.880)	-0.021 (CI = +/-0.158; p = 0.784)	0.002 (CI = +/-0.014; p = 0.742)	0.015 (CI = +/-0.377; p = 0.935)	-0.154	-0.22%
Loss Cost	2010.1	0.002 (CI = +/-0.033; p = 0.883)	-0.009 (CI = +/-0.163; p = 0.907)	0.002 (CI = +/-0.014; p = 0.775)	-0.014 (CI = +/-0.388; p = 0.942)	-0.168	+0.23%
Loss Cost	2010.2	-0.002 (CI = +/-0.036; p = 0.903)	0.001 (CI = +/-0.168; p = 0.986)	0.002 (CI = +/-0.015; p = 0.737)	0.014 (CI = +/-0.402; p = 0.945)	-0.174	-0.21%
Loss Cost	2011.1	-0.005 (CI = +/-0.039; p = 0.781)	-0.006 (CI = +/-0.176; p = 0.944)	0.003 (CI = +/-0.015; p = 0.721)	0.033 (CI = +/-0.422; p = 0.872)	-0.177	-0.53%
Loss Cost	2011.2	-0.015 (CI = +/-0.043; p = 0.476)	0.014 (CI = +/-0.178; p = 0.872)	0.003 (CI = +/-0.015; p = 0.637)	0.088 (CI = +/-0.430; p = 0.673)	-0.151	-1.47%
Loss Cost	2012.1	-0.020 (CI = +/-0.048; p = 0.382)	0.003 (CI = +/-0.186; p = 0.975)	0.004 (CI = +/-0.015; p = 0.610)	0.120 (CI = +/-0.453; p = 0.586)	-0.142	-2.01%
Loss Cost	2012.2	-0.034 (CI = +/-0.051; p = 0.181)	0.028 (CI = +/-0.187; p = 0.759)	0.005 (CI = +/-0.015; p = 0.499)	0.194 (CI = +/-0.459; p = 0.385)	-0.069	-3.33%
Loss Cost	2013.1	-0.054 (CI = +/-0.053; p = 0.046)	-0.008 (CI = +/-0.179; p = 0.930)	0.006 (CI = +/-0.014; p = 0.362)	0.304 (CI = +/-0.448; p = 0.170)	0.076	-5.29%
Loss Cost	2013.2	-0.053 (CI = +/-0.061; p = 0.086)	-0.010 (CI = +/-0.191; p = 0.916)	0.006 (CI = +/-0.015; p = 0.391)	0.297 (CI = +/-0.485; p = 0.212)	0.002	-5.16%
Loss Cost	2014.1	-0.041 (CI = +/-0.071; p = 0.228)	0.007 (CI = +/-0.200; p = 0.942)	0.005 (CI = +/-0.015; p = 0.464)	0.239 (CI = +/-0.521; p = 0.342)	-0.130	-4.06%
Loss Cost	2014.2	-0.021 (CI = +/-0.079; p = 0.569)	-0.019 (CI = +/-0.204; p = 0.846)	0.004 (CI = +/-0.016; p = 0.613)	0.143 (CI = +/-0.546; p = 0.582)	-0.257	-2.11%
Loss Cost	2015.1	-0.019 (CI = +/-0.095; p = 0.676)	-0.016 (CI = +/-0.220; p = 0.880)	0.004 (CI = +/-0.017; p = 0.651)	0.130 (CI = +/-0.612; p = 0.652)	-0.300	-1.85%
Loss Cost	2015.2	-0.006 (CI = +/-0.114; p = 0.913)	-0.029 (CI = +/-0.237; p = 0.794)	0.002 (CI = +/-0.018; p = 0.765)	0.073 (CI = +/-0.686; p = 0.819)	-0.341	-0.58%
Loss Cost	2016.1	0.025 (CI = +/-0.136; p = 0.687)	-0.001 (CI = +/-0.249; p = 0.990)	0.000 (CI = +/-0.019; p = 0.973)	-0.060 (CI = +/-0.759; p = 0.864)	-0.353	+2.56%
Loss Cost	2016.2	0.044 (CI = +/-0.169; p = 0.573)	-0.017 (CI = +/-0.273; p = 0.893)	-0.001 (CI = +/-0.021; p = 0.902)	-0.135 (CI = +/-0.880; p = 0.737)	-0.364	+4.47%
Loss Cost	2017.1	-0.001 (CI = +/-0.208; p = 0.993)	-0.046 (CI = +/-0.291; p = 0.725)	0.002 (CI = +/-0.023; p = 0.846)	0.038 (CI = +/-1.007; p = 0.933)	-0.460	-0.08%
Severity	2005.2	0.050 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.118; p = 0.452)	-0.005 (CI = +/-0.012; p = 0.428)	-0.173 (CI = +/-0.287; p = 0.230)	0.641	+5.14%
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.465)	-0.005 (CI = +/-0.012; p = 0.436)	-0.172 (CI = +/-0.295; p = 0.243)	0.618	+5.14%
Severity	2006.2	0.050 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.126; p = 0.493)	-0.005 (CI = +/-0.012; p = 0.448)	-0.169 (CI = +/-0.304; p = 0.263)	0.585	+5.10%
Severity	2007.1	0.056 (CI = +/-0.018; p = 0.000)	-0.020 (CI = +/-0.121; p = 0.733)	-0.005 (CI = +/-0.012; p = 0.387)	-0.216 (CI = +/-0.290; p = 0.139)	0.643	+5.76%
Severity	2007.2	0.052 (CI = +/-0.019; p = 0.000)	-0.007 (CI = +/-0.121; p = 0.909)	-0.005 (CI = +/-0.011; p = 0.418)	-0.187 (CI = +/-0.290; p = 0.198)	0.598	+5.33%
Severity	2008.1	0.057 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.120; p = 0.858)	-0.005 (CI = +/-0.011; p = 0.374)	-0.224 (CI = +/-0.286; p = 0.119)	0.631	+5.89%
Severity	2008.2	0.056 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.124; p = 0.829)	-0.005 (CI = +/-0.011; p = 0.392)	-0.218 (CI = +/-0.296; p = 0.141)	0.593	+5.80%
Severity	2009.1	0.063 (CI = +/-0.022; p = 0.000)	0.033 (CI = +/-0.121; p = 0.582)	-0.005 (CI = +/-0.011; p = 0.336)	-0.263 (CI = +/-0.289; p = 0.073)	0.635	+6.51%
Severity	2009.2	0.060 (CI = +/-0.024; p = 0.000)	0.042 (CI = +/-0.125; p = 0.494)	-0.005 (CI = +/-0.011; p = 0.368)	-0.241 (CI = +/-0.297; p = 0.106)	0.587	+6.16%
Severity	2010.1	0.064 (CI = +/-0.026; p = 0.000)	0.052 (CI = +/-0.128; p = 0.411)	-0.005 (CI = +/-0.011; p = 0.351)	-0.265 (CI = +/-0.306; p = 0.085)	0.577	+6.56%
Severity	2010.2	0.065 (CI = +/-0.028; p = 0.000)	0.048 (CI = +/-0.134; p = 0.462)	-0.005 (CI = +/-0.012; p = 0.351)	-0.275 (CI = +/-0.320; p = 0.088)	0.550	+6.72%
Severity	2011.1	0.066 (CI = +/-0.031; p = 0.000)	0.050 (CI = +/-0.140; p = 0.466)	-0.005 (CI = +/-0.012; p = 0.359)	-0.279 (CI = +/-0.337; p = 0.099)	0.501	+6.80%
Severity	2011.2	0.060 (CI = +/-0.034; p = 0.002)	0.063 (CI = +/-0.144; p = 0.373)	-0.005 (CI = +/-0.012; p = 0.412)	-0.244 (CI = +/-0.347; p = 0.158)	0.427	+6.16%
Severity	2012.1	0.054 (CI = +/-0.038; p = 0.008)	0.051 (CI = +/-0.149; p = 0.482)	-0.004 (CI = +/-0.012; p = 0.455)	-0.211 (CI = +/-0.364; p = 0.238)	0.317	+5.55%
Severity	2012.2	0.050 (CI = +/-0.043; p = 0.025)	0.058 (CI = +/-0.157; p = 0.445)	-0.004 (CI = +/-0.013; p = 0.502)	-0.190 (CI = +/-0.386; p = 0.314)	0.241	+5.14%
Severity	2013.1	0.034 (CI = +/-0.045; p = 0.135)	0.030 (CI = +/-0.152; p = 0.683)	-0.003 (CI = +/-0.012; p = 0.603)	-0.101 (CI = +/-0.379; p = 0.580)	0.063	+3.41%
Severity	2013.2	0.027 (CI = +/-0.051; p = 0.281)	0.040 (CI = +/-0.159; p = 0.602)	-0.002 (CI = +/-0.012; p = 0.680)	-0.067 (CI = +/-0.405; p = 0.728)	-0.020	+2.73%
Severity	2014.1	0.036 (CI = +/-0.059; p = 0.218)	0.052 (CI = +/-0.168; p = 0.516)	-0.003 (CI = +/-0.013; p = 0.620)	-0.111 (CI = +/-0.437; p = 0.596)	-0.006	+3.63%
Severity	2014.2	0.041 (CI = +/-0.070; p = 0.229)	0.046 (CI = +/-0.179; p = 0.591)	-0.003 (CI = +/-0.014; p = 0.594)	-0.135 (CI = +/-0.480; p = 0.555)	-0.023	+4.15%
Severity	2015.1	0.041 (CI = +/-0.084; p = 0.307)	0.046 (CI = +/-0.194; p = 0.613)	-0.003 (CI = +/-0.015; p = 0.613)	-0.136 (CI = +/-0.539; p = 0.591)	-0.104	+4.19%
Severity	2015.2	0.039 (CI = +/-0.102; p = 0.419)	0.049 (CI = +/-0.211; p = 0.623)	-0.003 (CI = +/-0.016; p = 0.658)	-0.127 (CI = +/-0.611; p = 0.657)	-0.167	+3.96%
Severity	2016.1	0.040 (CI = +/-0.126; p = 0.498)	0.049 (CI = +/-0.232; p = 0.644)	-0.003 (CI = +/-0.018; p = 0.677)	-0.131 (CI = +/-0.707; p = 0.688)	-0.249	+4.07%
Severity	2016.2	0.068 (CI = +/-0.154; p = 0.345)	0.026 (CI = +/-0.249; p = 0.817)	-0.006 (CI = +/-0.019; p = 0.527)	-0.245 (CI = +/-0.804; p = 0.508)	-0.212	+7.04%
Severity	2017.1	0.020 (CI = +/-0.186; p = 0.813)	-0.006 (CI = +/-0.260; p = 0.962)	-0.002 (CI = +/-0.021; p = 0.818)	-0.058 (CI = +/-0.900; p = 0.886)	-0.463	+1.98%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.092; p = 0.239)	0.006 (CI = +/-0.009; p = 0.188)	0.146 (CI = +/-0.223; p = 0.191)	0.746	-4.54%
Frequency	2006.1	-0.048 (CI = +/-0.013; p = 0.000)	-0.058 (CI = +/-0.094; p = 0.219)	0.006 (CI = +/-0.009; p = 0.190)	0.154 (CI = +/-0.229; p = 0.178)	0.732	-4.64%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.096; p = 0.278)	0.006 (CI = +/-0.009; p = 0.183)	0.166 (CI = +/-0.233; p = 0.155)	0.728	-4.79%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.066 (CI = +/-0.095; p = 0.162)	0.007 (CI = +/-0.009; p = 0.155)	0.196 (CI = +/-0.228; p = 0.089)	0.749	-5.17%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	-0.057 (CI = +/-0.096; p = 0.234)	0.007 (CI = +/-0.009; p = 0.137)	0.217 (CI = +/-0.229; p = 0.062)	0.755	-5.45%
Frequency	2008.1	-0.057 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.099; p = 0.235)	0.007 (CI = +/-0.009; p = 0.142)	0.221 (CI = +/-0.237; p = 0.066)	0.733	-5.50%
Frequency	2008.2	-0.057 (CI = +/-0.018; p = 0.000)	-0.058 (CI = +/-0.103; p = 0.254)	0.007 (CI = +/-0.009; p = 0.151)	0.221 (CI = +/-0.245; p = 0.075)	0.711	-5.51%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.068 (CI = +/-0.105; p = 0.192)	0.007 (CI = +/-0.009; p = 0.140)	0.244 (CI = +/-0.250; p = 0.055)	0.708	-5.83%
Frequency	2009.2	-0.062 (CI = +/-0.020; p = 0.000)	-0.063 (CI = +/-0.108; p = 0.242)	0.007 (CI = +/-0.010; p = 0.138)	0.256 (CI = +/-0.258; p = 0.052)	0.695	-6.01%
Frequency	2010.1	-0.061 (CI = +/-0.023; p = 0.000)	-0.061 (CI = +/-0.113; p = 0.276)	0.007 (CI = +/-0.010; p = 0.150)	0.252 (CI = +/-0.270; p = 0.066)	0.653	-5.94%
Frequency	2010.2	-0.067 (CI = +/-0.024; p = 0.000)	-0.047 (CI = +/-0.113; p = 0.401)	0.008 (CI = +/-0.010; p = 0.118)	0.288 (CI = +/-0.271; p = 0.038)	0.674	-6.49%
Frequency	2011.1	-0.071 (CI = +/-0.026; p = 0.000)	-0.056 (CI = +/-0.117; p = 0.330)	0.008 (CI = +/-0.010; p = 0.111)	0.312 (CI = +/-0.281; p = 0.031)	0.660	-6.87%
Frequency	2011.2	-0.075 (CI = +/-0.029; p = 0.000)	-0.049 (CI = +/-0.122; p = 0.412)	0.008 (CI = +/-0.010; p = 0.106)	0.332 (CI = +/-0.293; p = 0.029)	0.645	-7.19%
Frequency	2012.1	-0.074 (CI = +/-0.033; p = 0.000)	-0.048 (CI = +/-0.128; p = 0.440)	0.008 (CI = +/-0.010; p = 0.118)	0.331 (CI = +/-0.312; p = 0.039)	0.588	-7.16%
Frequency	2012.2	-0.084 (CI = +/-0.035; p = 0.000)	-0.031 (CI = +/-0.128; p = 0.621)	0.009 (CI = +/-0.010; p = 0.083)	0.384 (CI = +/-0.315; p = 0.020)	0.620	-8.05%
Frequency	2013.1	-0.088 (CI = +/-0.040; p = 0.000)	-0.037 (CI = +/-0.135; p = 0.567)	0.009 (CI = +/-0.011; p = 0.084)	0.405 (CI = +/-0.337; p = 0.022)	0.579	-8.41%
Frequency	2013.2	-0.080 (CI = +/-0.045; p = 0.002)	-0.049 (CI = +/-0.140; p = 0.464)	0.009 (CI = +/-0.011; p = 0.114)	0.364 (CI = +/-0.356; p = 0.046)	0.488	-7.68%
Frequency	2014.1	-0.077 (CI = +/-0.053; p = 0.007)	-0.045 (CI = +/-0.150; p = 0.527)	0.008 (CI = +/-0.012; p = 0.138)	0.349 (CI = +/-0.390; p = 0.075)	0.377	-7.42%
Frequency	2014.2	-0.062 (CI = +/-0.059; p = 0.041)	-0.065 (CI = +/-0.153; p = 0.378)	0.007 (CI = +/-0.012; p = 0.205)	0.277 (CI = +/-0.409; p = 0.167)	0.241	-6.01%
Frequency	2015.1	-0.060 (CI = +/-0.071; p = 0.093)	-0.062 (CI = +/-0.165; p = 0.430)	0.007 (CI = +/-0.012; p = 0.242)	0.267 (CI = +/-0.458; p = 0.229)	0.107	-5.79%
Frequency	2015.2	-0.045 (CI = +/-0.084; p = 0.267)	-0.077 (CI = +/-0.175; p = 0.351)	0.006 (CI = +/-0.013; p = 0.354)	0.200 (CI = +/-0.505; p = 0.402)	-0.016	-4.37%
Frequency	2016.1	-0.015 (CI = +/-0.096; p = 0.743)	-0.051 (CI = +/-0.177; p = 0.536)	0.004 (CI = +/-0.013; p = 0.555)	0.071 (CI = +/-0.539; p = 0.774)	-0.256	-1.45%
Frequency	2016.2	-0.024 (CI = +/-0.121; p = 0.661)	-0.043 (CI = +/-0.195; p = 0.631)	0.004 (CI = +/-0.015; p = 0.523)	0.110 (CI = +/-0.629; p = 0.701)	-0.282	-2.39%
Frequency	2017.1	-0.020 (CI = +/-0.156; p = 0.769)	-0.040 (CI = +/-0.218; p = 0.680)	0.004 (CI = +/-0.017; p = 0.597)	0.096 (CI = +/-0.755; p = 0.778)	-0.380	-2.03%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.018; p = 0.694)	0.002 (CI = +/-0.014; p = 0.777)	-0.026 (CI = +/-0.337; p = 0.878)	-0.082	+0.36%
Loss Cost	2006.1	0.003 (CI = +/-0.020; p = 0.735)	0.002 (CI = +/-0.014; p = 0.778)	-0.023 (CI = +/-0.346; p = 0.891)	-0.086	+0.33%
Loss Cost	2006.2	0.001 (CI = +/-0.021; p = 0.960)	0.002 (CI = +/-0.014; p = 0.757)	-0.003 (CI = +/-0.352; p = 0.988)	-0.091	+0.05%
Loss Cost	2007.1	0.004 (CI = +/-0.022; p = 0.747)	0.002 (CI = +/-0.014; p = 0.783)	-0.025 (CI = +/-0.358; p = 0.888)	-0.092	+0.35%
Loss Cost	2007.2	-0.004 (CI = +/-0.022; p = 0.704)	0.003 (CI = +/-0.014; p = 0.705)	0.031 (CI = +/-0.343; p = 0.856)	-0.087	-0.42%
Loss Cost	2008.1	0.001 (CI = +/-0.023; p = 0.924)	0.002 (CI = +/-0.013; p = 0.746)	-0.006 (CI = +/-0.343; p = 0.970)	-0.100	+0.11%
Loss Cost	2008.2	0.000 (CI = +/-0.025; p = 0.978)	0.002 (CI = +/-0.014; p = 0.738)	0.003 (CI = +/-0.354; p = 0.984)	-0.103	-0.03%
Loss Cost	2009.1	0.003 (CI = +/-0.027; p = 0.798)	0.002 (CI = +/-0.014; p = 0.772)	-0.022 (CI = +/-0.363; p = 0.903)	-0.107	+0.34%
Loss Cost	2009.2	-0.002 (CI = +/-0.029; p = 0.876)	0.002 (CI = +/-0.014; p = 0.724)	0.015 (CI = +/-0.368; p = 0.933)	-0.109	-0.22%
Loss Cost	2010.1	0.002 (CI = +/-0.032; p = 0.874)	0.002 (CI = +/-0.014; p = 0.766)	-0.015 (CI = +/-0.379; p = 0.937)	-0.118	+0.25%
Loss Cost	2010.2	-0.002 (CI = +/-0.035; p = 0.901)	0.002 (CI = +/-0.014; p = 0.731)	0.014 (CI = +/-0.392; p = 0.944)	-0.121	-0.21%
Loss Cost	2011.1	-0.005 (CI = +/-0.038; p = 0.779)	0.003 (CI = +/-0.014; p = 0.711)	0.032 (CI = +/-0.410; p = 0.871)	-0.122	-0.52%
Loss Cost	2011.2	-0.015 (CI = +/-0.041; p = 0.466)	0.003 (CI = +/-0.014; p = 0.635)	0.088 (CI = +/-0.418; p = 0.665)	-0.095	-1.46%
Loss Cost	2012.1	-0.020 (CI = +/-0.046; p = 0.367)	0.004 (CI = +/-0.015; p = 0.600)	0.120 (CI = +/-0.439; p = 0.574)	-0.082	-2.01%
Loss Cost	2012.2	-0.034 (CI = +/-0.050; p = 0.171)	0.005 (CI = +/-0.015; p = 0.501)	0.194 (CI = +/-0.446; p = 0.373)	-0.015	-3.32%
Loss Cost	2013.1	-0.054 (CI = +/-0.051; p = 0.040)	0.006 (CI = +/-0.014; p = 0.344)	0.303 (CI = +/-0.432; p = 0.158)	0.130	-5.27%
Loss Cost	2013.2	-0.053 (CI = +/-0.059; p = 0.075)	0.006 (CI = +/-0.014; p = 0.370)	0.297 (CI = +/-0.467; p = 0.196)	0.064	-5.17%
Loss Cost	2014.1	-0.042 (CI = +/-0.068; p = 0.208)	0.005 (CI = +/-0.015; p = 0.450)	0.240 (CI = +/-0.499; p = 0.321)	-0.055	-4.08%
Loss Cost	2014.2	-0.022 (CI = +/-0.076; p = 0.550)	0.004 (CI = +/-0.015; p = 0.587)	0.143 (CI = +/-0.523; p = 0.566)	-0.171	-2.14%
Loss Cost	2015.1	-0.018 (CI = +/-0.090; p = 0.673)	0.004 (CI = +/-0.016; p = 0.634)	0.127 (CI = +/-0.582; p = 0.645)	-0.203	-1.79%
Loss Cost	2015.2	-0.006 (CI = +/-0.108; p = 0.899)	0.003 (CI = +/-0.017; p = 0.735)	0.075 (CI = +/-0.652; p = 0.806)	-0.237	-0.64%
Loss Cost	2016.1	0.025 (CI = +/-0.127; p = 0.670)	0.000 (CI = +/-0.018; p = 0.971)	-0.060 (CI = +/-0.713; p = 0.856)	-0.230	+2.57%
Loss Cost	2016.2	0.043 (CI = +/-0.158; p = 0.557)	-0.001 (CI = +/-0.020; p = 0.909)	-0.133 (CI = +/-0.823; p = 0.727)	-0.231	+4.40%
Loss Cost	2017.1	0.002 (CI = +/-0.193; p = 0.982)	0.002 (CI = +/-0.022; p = 0.835)	0.026 (CI = +/-0.937; p = 0.951)	-0.319	+0.20%
Severity	2005.2	0.050 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.012; p = 0.448)	-0.172 (CI = +/-0.285; p = 0.227)	0.646	+5.14%
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	-0.004 (CI = +/-0.012; p = 0.453)	-0.175 (CI = +/-0.293; p = 0.233)	0.624	+5.17%
Severity	2006.2	0.050 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.012; p = 0.466)	-0.169 (CI = +/-0.301; p = 0.259)	0.592	+5.09%
Severity	2007.1	0.056 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.388)	-0.217 (CI = +/-0.285; p = 0.131)	0.653	+5.78%
Severity	2007.2	0.052 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.413)	-0.187 (CI = +/-0.284; p = 0.190)	0.612	+5.33%
Severity	2008.1	0.057 (CI = +/-0.019; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.360)	-0.223 (CI = +/-0.280; p = 0.113)	0.644	+5.88%
Severity	2008.2	0.056 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.375)	-0.218 (CI = +/-0.290; p = 0.133)	0.608	+5.81%
Severity	2009.1	0.063 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.315)	-0.260 (CI = +/-0.284; p = 0.071)	0.645	+6.48%
Severity	2009.2	0.060 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.340)	-0.242 (CI = +/-0.293; p = 0.102)	0.596	+6.17%
Severity	2010.1	0.063 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.326)	-0.261 (CI = +/-0.303; p = 0.088)	0.583	+6.49%
Severity	2010.2	0.065 (CI = +/-0.028; p = 0.000)	-0.006 (CI = +/-0.011; p = 0.321)	-0.275 (CI = +/-0.315; p = 0.084)	0.559	+6.73%
Severity	2011.1	0.065 (CI = +/-0.031; p = 0.000)	-0.006 (CI = +/-0.012; p = 0.335)	-0.274 (CI = +/-0.332; p = 0.100)	0.511	+6.72%
Severity	2011.2	0.060 (CI = +/-0.034; p = 0.002)	-0.005 (CI = +/-0.012; p = 0.375)	-0.245 (CI = +/-0.345; p = 0.154)	0.431	+6.18%
Severity	2012.1	0.053 (CI = +/-0.037; p = 0.008)	-0.005 (CI = +/-0.012; p = 0.428)	-0.205 (CI = +/-0.357; p = 0.244)	0.334	+5.45%
Severity	2012.2	0.050 (CI = +/-0.042; p = 0.022)	-0.004 (CI = +/-0.012; p = 0.462)	-0.191 (CI = +/-0.380; p = 0.306)	0.257	+5.17%
Severity	2013.1	0.033 (CI = +/-0.044; p = 0.131)	-0.003 (CI = +/-0.012; p = 0.580)	-0.097 (CI = +/-0.367; p = 0.585)	0.108	+3.34%
Severity	2013.2	0.027 (CI = +/-0.050; p = 0.264)	-0.003 (CI = +/-0.012; p = 0.642)	-0.068 (CI = +/-0.394; p = 0.718)	0.025	+2.76%
Severity	2014.1	0.034 (CI = +/-0.058; p = 0.227)	-0.003 (CI = +/-0.013; p = 0.594)	-0.102 (CI = +/-0.425; p = 0.617)	0.031	+3.46%
Severity	2014.2	0.041 (CI = +/-0.067; p = 0.210)	-0.004 (CI = +/-0.013; p = 0.552)	-0.136 (CI = +/-0.465; p = 0.539)	0.028	+4.21%
Severity	2015.1	0.039 (CI = +/-0.080; p = 0.311)	-0.004 (CI = +/-0.014; p = 0.591)	-0.127 (CI = +/-0.518; p = 0.605)	-0.042	+4.00%
Severity	2015.2	0.040 (CI = +/-0.097; p = 0.390)	-0.004 (CI = +/-0.015; p = 0.612)	-0.130 (CI = +/-0.585; p = 0.637)	-0.095	+4.07%
Severity	2016.1	0.037 (CI = +/-0.120; p = 0.507)	-0.003 (CI = +/-0.017; p = 0.658)	-0.119 (CI = +/-0.671; p = 0.703)	-0.161	+3.81%
Severity	2016.2	0.069 (CI = +/-0.144; p = 0.311)	-0.006 (CI = +/-0.018; p = 0.486)	-0.249 (CI = +/-0.753; p = 0.479)	-0.097	+7.15%
Severity	2017.1	0.020 (CI = +/-0.171; p = 0.798)	-0.002 (CI = +/-0.019; p = 0.807)	-0.059 (CI = +/-0.830; p = 0.876)	-0.301	+2.02%
Frequency	2005.2	-0.047 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.009; p = 0.170)	0.147 (CI = +/-0.225; p = 0.193)	0.742	-4.55%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.009; p = 0.174)	0.151 (CI = +/-0.230; p = 0.190)	0.727	-4.60%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.009; p = 0.165)	0.167 (CI = +/-0.233; p = 0.155)	0.726	-4.80%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.009; p = 0.143)	0.192 (CI = +/-0.232; p = 0.101)	0.739	-5.12%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.009; p = 0.122)	0.217 (CI = +/-0.231; p = 0.064)	0.751	-5.46%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.009; p = 0.130)	0.217 (CI = +/-0.238; p = 0.073)	0.728	-5.45%
Frequency	2008.2	-0.057 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.009; p = 0.135)	0.222 (CI = +/-0.247; p = 0.076)	0.707	-5.52%
Frequency	2009.1	-0.059 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.010; p = 0.129)	0.239 (CI = +/-0.253; p = 0.063)	0.699	-5.76%
Frequency	2009.2	-0.062 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.010; p = 0.123)	0.257 (CI = +/-0.260; p = 0.053)	0.690	-6.02%
Frequency	2010.1	-0.060 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.010; p = 0.136)	0.246 (CI = +/-0.271; p = 0.073)	0.649	-5.86%
Frequency	2010.2	-0.067 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.010; p = 0.103)	0.289 (CI = +/-0.268; p = 0.036)	0.678	-6.51%
Frequency	2011.1	-0.070 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.010; p = 0.100)	0.307 (CI = +/-0.280; p = 0.033)	0.660	-6.79%
Frequency	2011.2	-0.075 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.010; p = 0.092)	0.333 (CI = +/-0.290; p = 0.027)	0.650	-7.20%
Frequency	2012.1	-0.073 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.010; p = 0.106)	0.325 (CI = +/-0.308; p = 0.039)	0.596	-7.07%
Frequency	2012.2	-0.084 (CI = +/-0.034; p = 0.000)	0.009 (CI = +/-0.010; p = 0.070)	0.384 (CI = +/-0.307; p = 0.017)	0.635	-8.07%
Frequency	2013.1	-0.087 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.010; p = 0.073)	0.399 (CI = +/-0.329; p = 0.020)	0.595	-8.33%
Frequency	2013.2	-0.080 (CI = +/-0.044; p = 0.001)	0.009 (CI = +/-0.011; p = 0.097)	0.365 (CI = +/-0.350; p = 0.042)	0.502	-7.72%
Frequency	2014.1	-0.076 (CI = +/-0.051; p = 0.007)	0.009 (CI = +/-0.011; p = 0.124)	0.342 (CI = +/-0.379; p = 0.074)	0.401	-7.29%
Frequency	2014.2	-0.063 (CI = +/-0.058; p = 0.037)	0.008 (CI = +/-0.011; p = 0.177)	0.280 (CI = +/-0.403; p = 0.159)	0.250	-6.09%
Frequency	2015.1	-0.057 (CI = +/-0.069; p = 0.098)	0.007 (CI = +/-0.012; p = 0.225)	0.254 (CI = +/-0.447; p = 0.242)	0.130	-5.56%
Frequency	2015.2	-0.046 (CI = +/-0.083; p = 0.247)	0.006 (CI = +/-0.013; p = 0.308)	0.205 (CI = +/-0.499; p = 0.387)	-0.012	-4.53%
Frequency	2016.1	-0.012 (CI = +/-0.092; p = 0.780)	0.004 (CI = +/-0.013; p = 0.534)	0.059 (CI = +/-0.517; p = 0.806)	-0.189	-1.19%
Frequency	2016.2	-0.026 (CI = +/-0.114; p = 0.623)	0.005 (CI = +/-0.014; p = 0.470)	0.116 (CI = +/-0.595; p = 0.673)	-0.185	-2.57%
Frequency	2017.1	-0.018 (CI = +/-0.145; p = 0.786)	0.004 (CI = +/-0.016; p = 0.575)	0.085 (CI = +/-0.705; p = 0.791)	-0.254	-1.78%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.018; p = 0.662)	-0.099 (CI = +/-0.134; p = 0.142)	-0.050 (CI = +/-0.232; p = 0.663)	-0.013	+0.38%
Loss Cost	2006.1	0.003 (CI = +/-0.019; p = 0.764)	-0.103 (CI = +/-0.138; p = 0.138)	-0.043 (CI = +/-0.239; p = 0.715)	-0.013	+0.28%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.930)	-0.096 (CI = +/-0.141; p = 0.176)	-0.032 (CI = +/-0.245; p = 0.794)	-0.029	+0.09%
Loss Cost	2007.1	0.003 (CI = +/-0.022; p = 0.768)	-0.088 (CI = +/-0.145; p = 0.228)	-0.046 (CI = +/-0.252; p = 0.710)	-0.041	+0.31%
Loss Cost	2007.2	-0.004 (CI = +/-0.022; p = 0.734)	-0.065 (CI = +/-0.141; p = 0.353)	-0.008 (CI = +/-0.244; p = 0.948)	-0.059	-0.36%
Loss Cost	2008.1	0.001 (CI = +/-0.023; p = 0.924)	-0.049 (CI = +/-0.142; p = 0.485)	-0.037 (CI = +/-0.247; p = 0.762)	-0.084	+0.11%
Loss Cost	2008.2	0.000 (CI = +/-0.025; p = 0.984)	-0.047 (CI = +/-0.147; p = 0.522)	-0.032 (CI = +/-0.256; p = 0.798)	-0.091	+0.02%
Loss Cost	2009.1	0.004 (CI = +/-0.027; p = 0.787)	-0.036 (CI = +/-0.152; p = 0.625)	-0.051 (CI = +/-0.264; p = 0.693)	-0.100	+0.36%
Loss Cost	2009.2	-0.001 (CI = +/-0.029; p = 0.920)	-0.023 (CI = +/-0.154; p = 0.764)	-0.026 (CI = +/-0.269; p = 0.842)	-0.111	-0.14%
Loss Cost	2010.1	0.003 (CI = +/-0.031; p = 0.839)	-0.010 (CI = +/-0.159; p = 0.894)	-0.051 (CI = +/-0.279; p = 0.711)	-0.121	+0.31%
Loss Cost	2010.2	-0.001 (CI = +/-0.034; p = 0.951)	0.000 (CI = +/-0.164; p = 0.997)	-0.031 (CI = +/-0.289; p = 0.825)	-0.127	-0.10%
Loss Cost	2011.1	-0.004 (CI = +/-0.038; p = 0.829)	-0.008 (CI = +/-0.171; p = 0.928)	-0.016 (CI = +/-0.304; p = 0.912)	-0.129	-0.40%
Loss Cost	2011.2	-0.013 (CI = +/-0.041; p = 0.522)	0.011 (CI = +/-0.174; p = 0.895)	0.021 (CI = +/-0.309; p = 0.886)	-0.107	-1.26%
Loss Cost	2012.1	-0.018 (CI = +/-0.045; p = 0.427)	0.001 (CI = +/-0.182; p = 0.994)	0.044 (CI = +/-0.327; p = 0.781)	-0.098	-1.74%
Loss Cost	2012.2	-0.030 (CI = +/-0.049; p = 0.217)	0.023 (CI = +/-0.183; p = 0.793)	0.092 (CI = +/-0.331; p = 0.566)	-0.038	-2.91%
Loss Cost	2013.1	-0.048 (CI = +/-0.051; p = 0.063)	-0.011 (CI = +/-0.178; p = 0.896)	0.169 (CI = +/-0.327; p = 0.290)	0.083	-4.66%
Loss Cost	2013.2	-0.045 (CI = +/-0.058; p = 0.117)	-0.016 (CI = +/-0.188; p = 0.862)	0.159 (CI = +/-0.349; p = 0.348)	0.016	-4.40%
Loss Cost	2014.1	-0.033 (CI = +/-0.065; p = 0.296)	0.004 (CI = +/-0.196; p = 0.966)	0.113 (CI = +/-0.370; p = 0.524)	-0.097	-3.25%
Loss Cost	2014.2	-0.014 (CI = +/-0.070; p = 0.676)	-0.023 (CI = +/-0.196; p = 0.807)	0.051 (CI = +/-0.376; p = 0.776)	-0.191	-1.39%
Loss Cost	2015.1	-0.010 (CI = +/-0.083; p = 0.797)	-0.017 (CI = +/-0.212; p = 0.864)	0.037 (CI = +/-0.413; p = 0.849)	-0.222	-1.00%
Loss Cost	2015.2	0.002 (CI = +/-0.095; p = 0.966)	-0.032 (CI = +/-0.225; p = 0.762)	0.003 (CI = +/-0.443; p = 0.989)	-0.240	+0.19%
Loss Cost	2016.1	0.026 (CI = +/-0.108; p = 0.601)	-0.001 (CI = +/-0.234; p = 0.989)	-0.069 (CI = +/-0.468; p = 0.752)	-0.230	+2.68%
Loss Cost	2016.2	0.038 (CI = +/-0.126; p = 0.515)	-0.015 (CI = +/-0.254; p = 0.898)	-0.096 (CI = +/-0.508; p = 0.682)	-0.230	+3.88%
Loss Cost	2017.1	0.011 (CI = +/-0.143; p = 0.863)	-0.046 (CI = +/-0.270; p = 0.707)	-0.034 (CI = +/-0.539; p = 0.891)	-0.304	+1.13%
Severity	2005.2	0.050 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.117; p = 0.474)	-0.093 (CI = +/-0.203; p = 0.357)	0.645	+5.08%
Severity	2006.1	0.049 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.121; p = 0.485)	-0.092 (CI = +/-0.209; p = 0.375)	0.623	+5.07%
Severity	2006.2	0.049 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.125; p = 0.516)	-0.090 (CI = +/-0.216; p = 0.403)	0.591	+5.02%
Severity	2007.1	0.055 (CI = +/-0.018; p = 0.000)	-0.018 (CI = +/-0.120; p = 0.765)	-0.129 (CI = +/-0.207; p = 0.213)	0.645	+5.67%
Severity	2007.2	0.051 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.120; p = 0.945)	-0.106 (CI = +/-0.207; p = 0.304)	0.603	+5.23%
Severity	2008.1	0.056 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.119; p = 0.822)	-0.138 (CI = +/-0.206; p = 0.182)	0.633	+5.78%
Severity	2008.2	0.055 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.123; p = 0.788)	-0.132 (CI = +/-0.213; p = 0.214)	0.597	+5.67%
Severity	2009.1	0.062 (CI = +/-0.021; p = 0.000)	0.036 (CI = +/-0.121; p = 0.548)	-0.169 (CI = +/-0.210; p = 0.111)	0.635	+6.35%
Severity	2009.2	0.058 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.124; p = 0.457)	-0.151 (CI = +/-0.216; p = 0.160)	0.589	+5.98%
Severity	2010.1	0.062 (CI = +/-0.025; p = 0.000)	0.055 (CI = +/-0.127; p = 0.384)	-0.170 (CI = +/-0.223; p = 0.129)	0.579	+6.35%
Severity	2010.2	0.063 (CI = +/-0.028; p = 0.000)	0.052 (CI = +/-0.133; p = 0.424)	-0.175 (CI = +/-0.234; p = 0.134)	0.551	+6.47%
Severity	2011.1	0.063 (CI = +/-0.031; p = 0.000)	0.053 (CI = +/-0.139; p = 0.437)	-0.177 (CI = +/-0.247; p = 0.150)	0.504	+6.51%
Severity	2011.2	0.057 (CI = +/-0.033; p = 0.002)	0.067 (CI = +/-0.142; p = 0.340)	-0.150 (CI = +/-0.253; p = 0.231)	0.435	+5.84%
Severity	2012.1	0.051 (CI = +/-0.037; p = 0.009)	0.054 (CI = +/-0.147; p = 0.454)	-0.122 (CI = +/-0.265; p = 0.346)	0.332	+5.21%
Severity	2012.2	0.046 (CI = +/-0.041; p = 0.028)	0.062 (CI = +/-0.153; p = 0.409)	-0.105 (CI = +/-0.278; p = 0.439)	0.263	+4.76%
Severity	2013.1	0.030 (CI = +/-0.042; p = 0.147)	0.031 (CI = +/-0.148; p = 0.659)	-0.037 (CI = +/-0.272; p = 0.779)	0.102	+3.09%
Severity	2013.2	0.024 (CI = +/-0.047; p = 0.302)	0.042 (CI = +/-0.154; p = 0.569)	-0.013 (CI = +/-0.286; p = 0.927)	0.032	+2.41%
Severity	2014.1	0.031 (CI = +/-0.054; p = 0.242)	0.054 (CI = +/-0.162; p = 0.491)	-0.040 (CI = +/-0.307; p = 0.787)	0.044	+3.13%
Severity	2014.2	0.034 (CI = +/-0.062; p = 0.262)	0.050 (CI = +/-0.173; p = 0.549)	-0.049 (CI = +/-0.331; p = 0.754)	0.028	+3.44%
Severity	2015.1	0.033 (CI = +/-0.073; p = 0.353)	0.048 (CI = +/-0.187; p = 0.590)	-0.045 (CI = +/-0.364; p = 0.794)	-0.042	+3.31%
Severity	2015.2	0.029 (CI = +/-0.085; p = 0.478)	0.053 (CI = +/-0.201; p = 0.580)	-0.034 (CI = +/-0.396; p = 0.856)	-0.090	+2.90%
Severity	2016.1	0.027 (CI = +/-0.101; p = 0.572)	0.050 (CI = +/-0.220; p = 0.625)	-0.029 (CI = +/-0.440; p = 0.889)	-0.156	+2.72%
Severity	2016.2	0.041 (CI = +/-0.117; p = 0.457)	0.034 (CI = +/-0.237; p = 0.755)	-0.061 (CI = +/-0.474; p = 0.781)	-0.143	+4.15%
Severity	2017.1	0.007 (CI = +/-0.128; p = 0.906)	-0.005 (CI = +/-0.241; p = 0.961)	0.018 (CI = +/-0.482; p = 0.934)	-0.310	+0.69%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.093; p = 0.217)	0.043 (CI = +/-0.160; p = 0.590)	0.739	-4.47%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.095; p = 0.201)	0.049 (CI = +/-0.165; p = 0.547)	0.725	-4.56%
Frequency	2006.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.098; p = 0.253)	0.058 (CI = +/-0.169; p = 0.488)	0.720	-4.70%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.096; p = 0.149)	0.083 (CI = +/-0.167; p = 0.318)	0.739	-5.06%
Frequency	2007.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.098; p = 0.212)	0.098 (CI = +/-0.169; p = 0.243)	0.743	-5.32%
Frequency	2008.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.062 (CI = +/-0.101; p = 0.217)	0.101 (CI = +/-0.175; p = 0.249)	0.720	-5.36%
Frequency	2008.2	-0.055 (CI = +/-0.018; p = 0.000)	-0.063 (CI = +/-0.105; p = 0.230)	0.100 (CI = +/-0.182; p = 0.269)	0.698	-5.34%
Frequency	2009.1	-0.058 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.107; p = 0.178)	0.118 (CI = +/-0.187; p = 0.206)	0.693	-5.64%
Frequency	2009.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.068 (CI = +/-0.111; p = 0.218)	0.125 (CI = +/-0.194; p = 0.195)	0.678	-5.78%
Frequency	2010.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.065 (CI = +/-0.116; p = 0.257)	0.120 (CI = +/-0.203; p = 0.236)	0.634	-5.68%
Frequency	2010.2	-0.064 (CI = +/-0.024; p = 0.000)	-0.052 (CI = +/-0.117; p = 0.362)	0.144 (CI = +/-0.206; p = 0.161)	0.649	-6.17%
Frequency	2011.1	-0.067 (CI = +/-0.027; p = 0.000)	-0.061 (CI = +/-0.121; p = 0.310)	0.161 (CI = +/-0.215; p = 0.135)	0.631	-6.48%
Frequency	2011.2	-0.069 (CI = +/-0.030; p = 0.000)	-0.055 (CI = +/-0.126; p = 0.371)	0.171 (CI = +/-0.225; p = 0.128)	0.611	-6.71%
Frequency	2012.1	-0.068 (CI = +/-0.033; p = 0.000)	-0.053 (CI = +/-0.133; p = 0.415)	0.166 (CI = +/-0.240; p = 0.163)	0.551	-6.60%
Frequency	2012.2	-0.076 (CI = +/-0.036; p = 0.000)	-0.039 (CI = +/-0.135; p = 0.557)	0.197 (CI = +/-0.246; p = 0.109)	0.569	-7.32%
Frequency	2013.1	-0.078 (CI = +/-0.041; p = 0.001)	-0.043 (CI = +/-0.143; p = 0.539)	0.206 (CI = +/-0.264; p = 0.118)	0.520	-7.52%
Frequency	2013.2	-0.069 (CI = +/-0.045; p = 0.005)	-0.058 (CI = +/-0.147; p = 0.415)	0.172 (CI = +/-0.273; p = 0.200)	0.430	-6.65%
Frequency	2014.1	-0.064 (CI = +/-0.052; p = 0.019)	-0.050 (CI = +/-0.156; p = 0.506)	0.153 (CI = +/-0.294; p = 0.286)	0.315	-6.19%
Frequency	2014.2	-0.048 (CI = +/-0.056; p = 0.087)	-0.072 (CI = +/-0.155; p = 0.335)	0.100 (CI = +/-0.297; p = 0.481)	0.198	-4.67%
Frequency	2015.1	-0.043 (CI = +/-0.065; p = 0.181)	-0.065 (CI = +/-0.167; p = 0.416)	0.082 (CI = +/-0.325; p = 0.594)	0.072	-4.17%
Frequency	2015.2	-0.027 (CI = +/-0.073; p = 0.438)	-0.085 (CI = +/-0.172; p = 0.305)	0.037 (CI = +/-0.338; p = 0.817)	-0.010	-2.64%
Frequency	2016.1	0.000 (CI = +/-0.078; p = 0.991)	-0.052 (CI = +/-0.169; p = 0.515)	-0.041 (CI = +/-0.339; p = 0.797)	-0.185	-0.04%
Frequency	2016.2	-0.003 (CI = +/-0.092; p = 0.950)	-0.049 (CI = +/-0.186; p = 0.568)	-0.035 (CI = +/-0.371; p = 0.837)	-0.210	-0.27%
Frequency	2017.1	0.004 (CI = +/-0.109; p = 0.929)	-0.041 (CI = +/-0.206; p = 0.663)	-0.052 (CI = +/-0.411; p = 0.782)	-0.273	+0.44%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.018; p = 0.667)	-0.059 (CI = +/-0.236; p = 0.615)	-0.052	+0.38%
Loss Cost	2006.1	0.004 (CI = +/-0.019; p = 0.707)	-0.057 (CI = +/-0.243; p = 0.634)	-0.055	+0.36%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.931)	-0.040 (CI = +/-0.248; p = 0.743)	-0.059	+0.09%
Loss Cost	2007.1	0.004 (CI = +/-0.022; p = 0.716)	-0.059 (CI = +/-0.253; p = 0.638)	-0.059	+0.39%
Loss Cost	2007.2	-0.004 (CI = +/-0.022; p = 0.733)	-0.014 (CI = +/-0.243; p = 0.908)	-0.055	-0.36%
Loss Cost	2008.1	0.002 (CI = +/-0.023; p = 0.887)	-0.044 (CI = +/-0.243; p = 0.713)	-0.065	+0.16%
Loss Cost	2008.2	0.000 (CI = +/-0.025; p = 0.984)	-0.037 (CI = +/-0.252; p = 0.768)	-0.067	+0.02%
Loss Cost	2009.1	0.004 (CI = +/-0.026; p = 0.758)	-0.057 (CI = +/-0.259; p = 0.654)	-0.068	+0.40%
Loss Cost	2009.2	-0.001 (CI = +/-0.028; p = 0.918)	-0.028 (CI = +/-0.263; p = 0.826)	-0.071	-0.14%
Loss Cost	2010.1	0.003 (CI = +/-0.031; p = 0.828)	-0.052 (CI = +/-0.271; p = 0.694)	-0.076	+0.33%
Loss Cost	2010.2	-0.001 (CI = +/-0.033; p = 0.950)	-0.031 (CI = +/-0.281; p = 0.820)	-0.078	-0.10%
Loss Cost	2011.1	-0.004 (CI = +/-0.037; p = 0.830)	-0.018 (CI = +/-0.295; p = 0.901)	-0.078	-0.38%
Loss Cost	2011.2	-0.013 (CI = +/-0.039; p = 0.512)	0.023 (CI = +/-0.301; p = 0.877)	-0.055	-1.26%
Loss Cost	2012.1	-0.018 (CI = +/-0.044; p = 0.412)	0.044 (CI = +/-0.316; p = 0.773)	-0.043	-1.74%
Loss Cost	2012.2	-0.030 (CI = +/-0.047; p = 0.206)	0.095 (CI = +/-0.321; p = 0.545)	0.013	-2.91%
Loss Cost	2013.1	-0.047 (CI = +/-0.049; p = 0.056)	0.167 (CI = +/-0.314; p = 0.279)	0.133	-4.64%
Loss Cost	2013.2	-0.045 (CI = +/-0.056; p = 0.106)	0.158 (CI = +/-0.337; p = 0.337)	0.072	-4.40%
Loss Cost	2014.1	-0.033 (CI = +/-0.062; p = 0.275)	0.114 (CI = +/-0.353; p = 0.503)	-0.028	-3.26%
Loss Cost	2014.2	-0.014 (CI = +/-0.068; p = 0.665)	0.048 (CI = +/-0.361; p = 0.780)	-0.117	-1.39%
Loss Cost	2015.1	-0.009 (CI = +/-0.079; p = 0.804)	0.033 (CI = +/-0.392; p = 0.861)	-0.137	-0.92%
Loss Cost	2015.2	0.002 (CI = +/-0.091; p = 0.965)	-0.001 (CI = +/-0.423; p = 0.996)	-0.153	+0.19%
Loss Cost	2016.1	0.026 (CI = +/-0.101; p = 0.580)	-0.069 (CI = +/-0.439; p = 0.736)	-0.128	+2.69%
Loss Cost	2016.2	0.038 (CI = +/-0.118; p = 0.494)	-0.098 (CI = +/-0.477; p = 0.659)	-0.120	+3.88%
Loss Cost	2017.1	0.014 (CI = +/-0.134; p = 0.817)	-0.047 (CI = +/-0.503; p = 0.840)	-0.193	+1.44%
Severity	2005.2	0.050 (CI = +/-0.015; p = 0.000)	-0.097 (CI = +/-0.201; p = 0.334)	0.650	+5.08%
Severity	2006.1	0.050 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.207; p = 0.340)	0.629	+5.10%
Severity	2006.2	0.049 (CI = +/-0.018; p = 0.000)	-0.093 (CI = +/-0.213; p = 0.379)	0.598	+5.02%
Severity	2007.1	0.055 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.203; p = 0.196)	0.656	+5.68%
Severity	2007.2	0.051 (CI = +/-0.018; p = 0.000)	-0.106 (CI = +/-0.203; p = 0.293)	0.616	+5.23%
Severity	2008.1	0.056 (CI = +/-0.019; p = 0.000)	-0.136 (CI = +/-0.201; p = 0.179)	0.646	+5.76%
Severity	2008.2	0.055 (CI = +/-0.020; p = 0.000)	-0.131 (CI = +/-0.209; p = 0.210)	0.611	+5.67%
Severity	2009.1	0.061 (CI = +/-0.021; p = 0.000)	-0.163 (CI = +/-0.207; p = 0.116)	0.644	+6.31%
Severity	2009.2	0.058 (CI = +/-0.023; p = 0.000)	-0.147 (CI = +/-0.213; p = 0.167)	0.596	+5.98%
Severity	2010.1	0.061 (CI = +/-0.025; p = 0.000)	-0.161 (CI = +/-0.221; p = 0.146)	0.583	+6.27%
Severity	2010.2	0.063 (CI = +/-0.027; p = 0.000)	-0.170 (CI = +/-0.231; p = 0.141)	0.558	+6.47%
Severity	2011.1	0.062 (CI = +/-0.030; p = 0.000)	-0.168 (CI = +/-0.243; p = 0.166)	0.512	+6.41%
Severity	2011.2	0.057 (CI = +/-0.033; p = 0.002)	-0.143 (CI = +/-0.252; p = 0.250)	0.436	+5.84%
Severity	2012.1	0.050 (CI = +/-0.036; p = 0.009)	-0.112 (CI = +/-0.259; p = 0.381)	0.346	+5.08%
Severity	2012.2	0.046 (CI = +/-0.040; p = 0.026)	-0.098 (CI = +/-0.275; p = 0.463)	0.274	+4.76%
Severity	2013.1	0.030 (CI = +/-0.041; p = 0.147)	-0.030 (CI = +/-0.263; p = 0.813)	0.142	+3.00%
Severity	2013.2	0.024 (CI = +/-0.046; p = 0.291)	-0.008 (CI = +/-0.279; p = 0.953)	0.070	+2.41%
Severity	2014.1	0.029 (CI = +/-0.053; p = 0.260)	-0.027 (CI = +/-0.298; p = 0.851)	0.074	+2.94%
Severity	2014.2	0.034 (CI = +/-0.060; p = 0.251)	-0.044 (CI = +/-0.321; p = 0.776)	0.068	+3.44%
Severity	2015.1	0.030 (CI = +/-0.070; p = 0.369)	-0.032 (CI = +/-0.349; p = 0.845)	0.010	+3.08%
Severity	2015.2	0.029 (CI = +/-0.082; p = 0.465)	-0.027 (CI = +/-0.382; p = 0.880)	-0.034	+2.90%
Severity	2016.1	0.024 (CI = +/-0.096; p = 0.598)	-0.014 (CI = +/-0.418; p = 0.942)	-0.084	+2.42%
Severity	2016.2	0.041 (CI = +/-0.111; p = 0.437)	-0.056 (CI = +/-0.448; p = 0.788)	-0.050	+4.15%
Severity	2017.1	0.007 (CI = +/-0.119; p = 0.895)	0.017 (CI = +/-0.446; p = 0.936)	-0.179	+0.72%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.162; p = 0.637)	0.735	-4.47%
Frequency	2006.1	-0.046 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.166; p = 0.619)	0.719	-4.51%
Frequency	2006.2	-0.048 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.169; p = 0.528)	0.716	-4.70%
Frequency	2007.1	-0.051 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.169; p = 0.386)	0.728	-5.01%
Frequency	2007.2	-0.055 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.170; p = 0.274)	0.738	-5.32%
Frequency	2008.1	-0.054 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.176; p = 0.297)	0.714	-5.30%
Frequency	2008.2	-0.055 (CI = +/-0.018; p = 0.000)	0.094 (CI = +/-0.183; p = 0.301)	0.692	-5.34%
Frequency	2009.1	-0.057 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.189; p = 0.258)	0.682	-5.55%
Frequency	2009.2	-0.060 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.195; p = 0.222)	0.670	-5.78%
Frequency	2010.1	-0.058 (CI = +/-0.023; p = 0.000)	0.109 (CI = +/-0.203; p = 0.281)	0.629	-5.59%
Frequency	2010.2	-0.064 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.204; p = 0.173)	0.651	-6.17%
Frequency	2011.1	-0.066 (CI = +/-0.027; p = 0.000)	0.150 (CI = +/-0.214; p = 0.160)	0.630	-6.38%
Frequency	2011.2	-0.069 (CI = +/-0.029; p = 0.000)	0.166 (CI = +/-0.223; p = 0.138)	0.614	-6.71%
Frequency	2012.1	-0.067 (CI = +/-0.033; p = 0.000)	0.156 (CI = +/-0.236; p = 0.184)	0.558	-6.50%
Frequency	2012.2	-0.076 (CI = +/-0.035; p = 0.000)	0.193 (CI = +/-0.240; p = 0.109)	0.583	-7.32%
Frequency	2013.1	-0.077 (CI = +/-0.040; p = 0.001)	0.197 (CI = +/-0.256; p = 0.124)	0.536	-7.41%
Frequency	2013.2	-0.069 (CI = +/-0.044; p = 0.005)	0.165 (CI = +/-0.268; p = 0.211)	0.440	-6.65%
Frequency	2014.1	-0.062 (CI = +/-0.050; p = 0.019)	0.141 (CI = +/-0.286; p = 0.311)	0.338	-6.02%
Frequency	2014.2	-0.048 (CI = +/-0.055; p = 0.085)	0.092 (CI = +/-0.295; p = 0.517)	0.198	-4.67%
Frequency	2015.1	-0.040 (CI = +/-0.064; p = 0.202)	0.065 (CI = +/-0.316; p = 0.666)	0.091	-3.89%
Frequency	2015.2	-0.027 (CI = +/-0.072; p = 0.440)	0.026 (CI = +/-0.337; p = 0.870)	-0.022	-2.64%
Frequency	2016.1	0.003 (CI = +/-0.075; p = 0.942)	-0.055 (CI = +/-0.324; p = 0.717)	-0.131	+0.26%
Frequency	2016.2	-0.003 (CI = +/-0.088; p = 0.948)	-0.042 (CI = +/-0.355; p = 0.798)	-0.138	-0.27%
Frequency	2017.1	0.007 (CI = +/-0.102; p = 0.880)	-0.063 (CI = +/-0.384; p = 0.721)	-0.172	+0.71%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.006 (CI = +/-0.017; p = 0.475)	-0.098 (CI = +/-0.135; p = 0.150)	0.004 (CI = +/-0.010; p = 0.488)	-0.127 (CI = +/-0.343; p = 0.455)	-0.026	+0.62%
Loss Cost	2006.1	0.005 (CI = +/-0.019; p = 0.560)	-0.101 (CI = +/-0.139; p = 0.149)	0.003 (CI = +/-0.011; p = 0.524)	-0.121 (CI = +/-0.351; p = 0.486)	-0.029	+0.54%
Loss Cost	2006.2	0.004 (CI = +/-0.020; p = 0.706)	-0.095 (CI = +/-0.143; p = 0.187)	0.003 (CI = +/-0.011; p = 0.575)	-0.109 (CI = +/-0.359; p = 0.539)	-0.048	+0.37%
Loss Cost	2007.1	0.006 (CI = +/-0.021; p = 0.559)	-0.085 (CI = +/-0.147; p = 0.244)	0.004 (CI = +/-0.011; p = 0.512)	-0.127 (CI = +/-0.366; p = 0.484)	-0.057	+0.61%
Loss Cost	2007.2	0.000 (CI = +/-0.021; p = 0.989)	-0.063 (CI = +/-0.143; p = 0.372)	0.002 (CI = +/-0.011; p = 0.654)	-0.083 (CI = +/-0.355; p = 0.633)	-0.086	-0.01%
Loss Cost	2008.1	0.005 (CI = +/-0.022; p = 0.671)	-0.046 (CI = +/-0.144; p = 0.513)	0.003 (CI = +/-0.011; p = 0.512)	-0.117 (CI = +/-0.354; p = 0.504)	-0.103	+0.47%
Loss Cost	2008.2	0.004 (CI = +/-0.024; p = 0.725)	-0.045 (CI = +/-0.149; p = 0.541)	0.003 (CI = +/-0.011; p = 0.534)	-0.114 (CI = +/-0.366; p = 0.528)	-0.112	+0.42%
Loss Cost	2009.1	0.008 (CI = +/-0.026; p = 0.547)	-0.034 (CI = +/-0.153; p = 0.656)	0.004 (CI = +/-0.011; p = 0.458)	-0.137 (CI = +/-0.374; p = 0.457)	-0.117	+0.78%
Loss Cost	2009.2	0.003 (CI = +/-0.028; p = 0.803)	-0.021 (CI = +/-0.157; p = 0.786)	0.003 (CI = +/-0.011; p = 0.547)	-0.110 (CI = +/-0.381; p = 0.557)	-0.137	+0.34%
Loss Cost	2010.1	0.008 (CI = +/-0.030; p = 0.579)	-0.007 (CI = +/-0.161; p = 0.929)	0.004 (CI = +/-0.012; p = 0.453)	-0.140 (CI = +/-0.390; p = 0.465)	-0.140	+0.83%
Loss Cost	2010.2	0.005 (CI = +/-0.033; p = 0.762)	0.002 (CI = +/-0.167; p = 0.982)	0.004 (CI = +/-0.012; p = 0.520)	-0.120 (CI = +/-0.403; p = 0.542)	-0.153	+0.49%
Loss Cost	2011.1	0.003 (CI = +/-0.037; p = 0.872)	-0.003 (CI = +/-0.175; p = 0.968)	0.003 (CI = +/-0.013; p = 0.576)	-0.108 (CI = +/-0.421; p = 0.598)	-0.162	+0.29%
Loss Cost	2011.2	-0.005 (CI = +/-0.040; p = 0.814)	0.014 (CI = +/-0.178; p = 0.871)	0.002 (CI = +/-0.013; p = 0.700)	-0.067 (CI = +/-0.429; p = 0.747)	-0.155	-0.45%
Loss Cost	2012.1	-0.008 (CI = +/-0.044; p = 0.711)	0.006 (CI = +/-0.187; p = 0.945)	0.002 (CI = +/-0.014; p = 0.777)	-0.049 (CI = +/-0.451; p = 0.824)	-0.158	-0.79%
Loss Cost	2012.2	-0.018 (CI = +/-0.048; p = 0.440)	0.027 (CI = +/-0.191; p = 0.768)	0.001 (CI = +/-0.014; p = 0.932)	0.003 (CI = +/-0.460; p = 0.988)	-0.119	-1.78%
Loss Cost	2013.1	-0.033 (CI = +/-0.051; p = 0.190)	-0.003 (CI = +/-0.190; p = 0.976)	-0.002 (CI = +/-0.014; p = 0.804)	0.080 (CI = +/-0.459; p = 0.716)	-0.034	-3.24%
Loss Cost	2013.2	-0.028 (CI = +/-0.058; p = 0.310)	-0.011 (CI = +/-0.201; p = 0.910)	-0.001 (CI = +/-0.014; p = 0.870)	0.059 (CI = +/-0.487; p = 0.800)	-0.106	-2.81%
Loss Cost	2014.1	-0.015 (CI = +/-0.064; p = 0.630)	0.013 (CI = +/-0.207; p = 0.896)	0.001 (CI = +/-0.015; p = 0.927)	-0.006 (CI = +/-0.506; p = 0.979)	-0.208	-1.46%
Loss Cost	2014.2	0.006 (CI = +/-0.069; p = 0.864)	-0.019 (CI = +/-0.205; p = 0.842)	0.003 (CI = +/-0.015; p = 0.699)	-0.096 (CI = +/-0.506; p = 0.688)	-0.271	+0.56%
Loss Cost	2015.1	0.013 (CI = +/-0.080; p = 0.731)	-0.009 (CI = +/-0.220; p = 0.934)	0.003 (CI = +/-0.016; p = 0.638)	-0.128 (CI = +/-0.550; p = 0.621)	-0.296	+1.30%
Loss Cost	2015.2	0.028 (CI = +/-0.092; p = 0.514)	-0.030 (CI = +/-0.233; p = 0.785)	0.005 (CI = +/-0.016; p = 0.539)	-0.189 (CI = +/-0.587; p = 0.493)	-0.289	+2.85%
Loss Cost	2016.1	0.057 (CI = +/-0.102; p = 0.242)	0.006 (CI = +/-0.235; p = 0.955)	0.007 (CI = +/-0.017; p = 0.350)	-0.300 (CI = +/-0.603; p = 0.293)	-0.209	+5.84%
Loss Cost	2016.2	0.075 (CI = +/-0.119; p = 0.190)	-0.016 (CI = +/-0.253; p = 0.889)	0.008 (CI = +/-0.018; p = 0.306)	-0.363 (CI = +/-0.656; p = 0.242)	-0.177	+7.75%
Loss Cost	2017.1	0.055 (CI = +/-0.142; p = 0.398)	-0.037 (CI = +/-0.276; p = 0.766)	0.007 (CI = +/-0.019; p = 0.414)	-0.297 (CI = +/-0.726; p = 0.373)	-0.314	+5.65%
Severity	2005.2	0.053 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.113; p = 0.440)	0.004 (CI = +/-0.009; p = 0.395)	-0.304 (CI = +/-0.286; p = 0.038)	0.673	+5.42%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.116; p = 0.463)	0.004 (CI = +/-0.009; p = 0.401)	-0.305 (CI = +/-0.293; p = 0.042)	0.652	+5.44%
Severity	2006.2	0.053 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.120; p = 0.482)	0.004 (CI = +/-0.009; p = 0.416)	-0.304 (CI = +/-0.301; p = 0.048)	0.622	+5.42%
Severity	2007.1	0.059 (CI = +/-0.016; p = 0.000)	-0.018 (CI = +/-0.113; p = 0.745)	0.005 (CI = +/-0.009; p = 0.224)	-0.349 (CI = +/-0.282; p = 0.017)	0.685	+6.08%
Severity	2007.2	0.055 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.114; p = 0.918)	0.004 (CI = +/-0.008; p = 0.288)	-0.325 (CI = +/-0.281; p = 0.025)	0.646	+5.71%
Severity	2008.1	0.061 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.111; p = 0.812)	0.006 (CI = +/-0.008; p = 0.166)	-0.362 (CI = +/-0.272; p = 0.011)	0.684	+6.27%
Severity	2008.2	0.060 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.115; p = 0.798)	0.006 (CI = +/-0.008; p = 0.185)	-0.359 (CI = +/-0.281; p = 0.014)	0.652	+6.22%
Severity	2009.1	0.067 (CI = +/-0.019; p = 0.000)	0.035 (CI = +/-0.110; p = 0.511)	0.007 (CI = +/-0.008; p = 0.086)	-0.402 (CI = +/-0.268; p = 0.005)	0.701	+6.93%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.113; p = 0.435)	0.007 (CI = +/-0.008; p = 0.114)	-0.385 (CI = +/-0.274; p = 0.008)	0.661	+6.64%
Severity	2010.1	0.068 (CI = +/-0.022; p = 0.000)	0.055 (CI = +/-0.115; p = 0.334)	0.007 (CI = +/-0.008; p = 0.083)	-0.410 (CI = +/-0.278; p = 0.006)	0.660	+7.07%
Severity	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.050 (CI = +/-0.120; p = 0.396)	0.008 (CI = +/-0.009; p = 0.082)	-0.421 (CI = +/-0.289; p = 0.006)	0.639	+7.28%
Severity	2011.1	0.072 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.125; p = 0.384)	0.008 (CI = +/-0.009; p = 0.085)	-0.430 (CI = +/-0.302; p = 0.008)	0.602	+7.43%
Severity	2011.2	0.067 (CI = +/-0.029; p = 0.000)	0.064 (CI = +/-0.129; p = 0.308)	0.007 (CI = +/-0.009; p = 0.120)	-0.404 (CI = +/-0.310; p = 0.013)	0.541	+6.93%
Severity	2012.1	0.063 (CI = +/-0.032; p = 0.001)	0.055 (CI = +/-0.134; p = 0.398)	0.007 (CI = +/-0.010; p = 0.170)	-0.381 (CI = +/-0.323; p = 0.023)	0.449	+6.49%
Severity	2012.2	0.061 (CI = +/-0.035; p = 0.002)	0.060 (CI = +/-0.141; p = 0.384)	0.006 (CI = +/-0.010; p = 0.207)	-0.370 (CI = +/-0.340; p = 0.035)	0.384	+6.26%
Severity	2013.1	0.048 (CI = +/-0.037; p = 0.014)	0.035 (CI = +/-0.138; p = 0.597)	0.004 (CI = +/-0.010; p = 0.350)	-0.307 (CI = +/-0.333; p = 0.069)	0.228	+4.96%
Severity	2013.2	0.045 (CI = +/-0.042; p = 0.037)	0.041 (CI = +/-0.146; p = 0.559)	0.004 (CI = +/-0.010; p = 0.412)	-0.291 (CI = +/-0.354; p = 0.100)	0.146	+4.62%
Severity	2014.1	0.056 (CI = +/-0.046; p = 0.023)	0.059 (CI = +/-0.150; p = 0.414)	0.005 (CI = +/-0.011; p = 0.294)	-0.340 (CI = +/-0.366; p = 0.066)	0.200	+5.71%
Severity	2014.2	0.063 (CI = +/-0.053; p = 0.023)	0.047 (CI = +/-0.158; p = 0.530)	0.006 (CI = +/-0.011; p = 0.256)	-0.373 (CI = +/-0.389; p = 0.059)	0.208	+6.48%
Severity	2015.1	0.068 (CI = +/-0.062; p = 0.035)	0.054 (CI = +/-0.170; p = 0.500)	0.007 (CI = +/-0.012; p = 0.251)	-0.394 (CI = +/-0.424; p = 0.066)	0.156	+6.99%
Severity	2015.2	0.071 (CI = +/-0.073; p = 0.055)	0.050 (CI = +/-0.184; p = 0.566)	0.007 (CI = +/-0.013; p = 0.263)	-0.407 (CI = +/-0.465; p = 0.080)	0.111	+7.36%
Severity	2016.1	0.079 (CI = +/-0.087; p = 0.070)	0.059 (CI = +/-0.200; p = 0.525)	0.008 (CI = +/-0.014; p = 0.255)	-0.437 (CI = +/-0.514; p = 0.087)	0.066	+8.20%
Severity	2016.2	0.104 (CI = +/-0.096; p = 0.036)	0.028 (CI = +/-0.204; p = 0.766)	0.009 (CI = +/-0.014; p = 0.173)	-0.527 (CI = +/-0.528; p = 0.050)	0.185	+10.98%
Severity	2017.1	0.084 (CI = +/-0.112; p = 0.124)	0.006 (CI = +/-0.218; p = 0.952)	0.008 (CI = +/-0.015; p = 0.261)	-0.458 (CI = +/-0.573; p = 0.103)	-0.030	+8.73%
Frequency	2005.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.055 (CI = +/-0.091; p = 0.230)	0.000 (CI = +/-0.007; p = 0.978)	0.176 (CI = +/-0.231; p = 0.129)	0.750	-4.56%
Frequency	2006.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.093; p = 0.210)	0.000 (CI = +/-0.007; p = 0.921)	0.184 (CI = +/-0.236; p = 0.122)	0.738	-4.65%
Frequency	2006.2	-0.049 (CI = +/-0.013; p = 0.000)	-0.053 (CI = +/-0.096; p = 0.268)	-0.001 (CI = +/-0.007; p = 0.852)	0.195 (CI = +/-0.240; p = 0.107)	0.733	-4.79%
Frequency	2007.1	-0.053 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.094; p = 0.153)	-0.002 (CI = +/-0.007; p = 0.649)	0.222 (CI = +/-0.234; p = 0.061)	0.754	-5.15%
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	-0.058 (CI = +/-0.094; p = 0.222)	-0.002 (CI = +/-0.007; p = 0.544)	0.241 (CI = +/-0.234; p = 0.044)	0.760	-5.41%
Frequency	2008.1	-0.056 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.098; p = 0.224)	-0.002 (CI = +/-0.007; p = 0.535)	0.245 (CI = +/-0.241; p = 0.047)	0.738	-5.46%
Frequency	2008.2	-0.056 (CI = +/-0.017; p = 0.000)	-0.059 (CI = +/-0.102; p = 0.241)	-0.002 (CI = +/-0.008; p = 0.546)	0.245 (CI = +/-0.249; p = 0.054)	0.717	-5.46%
Frequency	2009.1	-0.059 (CI = +/-0.018; p = 0.000)	-0.069 (CI = +/-0.104; p = 0.182)	-0.003 (CI = +/-0.008; p = 0.444)	0.265 (CI = +/-0.253; p = 0.041)	0.714	-5.75%
Frequency	2009.2	-0.061 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.107; p = 0.229)	-0.003 (CI = +/-0.008; p = 0.413)	0.275 (CI = +/-0.261; p = 0.039)	0.701	-5.91%
Frequency	2010.1	-0.060 (CI = +/-0.021; p = 0.000)	-0.062 (CI = +/-0.112; p = 0.265)	-0.003 (CI = +/-0.008; p = 0.454)	0.271 (CI = +/-0.271; p = 0.051)	0.660	-5.83%
Frequency	2010.2	-0.065 (CI = +/-0.022; p = 0.000)	-0.048 (CI = +/-0.112; p = 0.384)	-0.004 (CI = +/-0.008; p = 0.340)	0.301 (CI = +/-0.271; p = 0.031)	0.679	-6.33%
Frequency	2011.1	-0.069 (CI = +/-0.024; p = 0.000)	-0.057 (CI = +/-0.116; p = 0.320)	-0.004 (CI = +/-0.008; p = 0.285)	0.321 (CI = +/-0.280; p = 0.026)	0.665	-6.64%
Frequency	2011.2	-0.071 (CI = +/-0.027; p = 0.000)	-0.050 (CI = +/-0.121; p = 0.394)	-0.005 (CI = +/-0.009; p = 0.261)	0.337 (CI = +/-0.291; p = 0.026)	0.648	-6.90%
Frequency	2012.1	-0.071 (CI = +/-0.030; p = 0.000)	-0.049 (CI = +/-0.128; p = 0.431)	-0.005 (CI = +/-0.009; p = 0.295)	0.333 (CI = +/-0.307; p = 0.035)	0.592	-6.84%
Frequency	2012.2	-0.079 (CI = +/-0.032; p = 0.000)	-0.033 (CI = +/-0.128; p = 0.598)	-0.006 (CI = +/-0.009; p = 0.206)	0.374 (CI = +/-0.309; p = 0.021)	0.618	-7.57%
Frequency	2013.1	-0.081 (CI = +/-0.036; p = 0.000)	-0.038 (CI = +/-0.136; p = 0.563)	-0.006 (CI = +/-0.010; p = 0.202)	0.387 (CI = +/-0.328; p = 0.024)	0.575	-7.80%
Frequency	2013.2	-0.074 (CI = +/-0.040; p = 0.001)	-0.052 (CI = +/-0.140; p = 0.443)	-0.005 (CI = +/-0.010; p = 0.281)	0.350 (CI = +/-0.340; p = 0.044)	0.490	-7.10%
Frequency	2014.1	-0.070 (CI = +/-0.046; p = 0.006)	-0.046 (CI = +/-0.149; p = 0.520)	-0.005 (CI = +/-0.011; p = 0.350)	0.334 (CI = +/-0.365; p = 0.070)	0.382	-6.79%
Frequency	2014.2	-0.057 (CI = +/-0.050; p = 0.029)	-0.067 (CI = +/-0.151; p = 0.357)	-0.004 (CI = +/-0.011; p = 0.491)	0.277 (CI = +/-0.371; p = 0.131)	0.262	-5.56%
Frequency	2015.1	-0.055 (CI = +/-0.059; p = 0.067)	-0.063 (CI = +/-0.163; p = 0.417)	-0.003 (CI = +/-0.012; p = 0.556)	0.265 (CI = +/-0.406; p = 0.180)	0.134	-5.32%
Frequency	2015.2	-0.043 (CI = +/-0.068; p = 0.190)	-0.079 (CI = +/-0.171; p = 0.331)	-0.002 (CI = +/-0.012; p = 0.690)	0.218 (CI = +/-0.432; p = 0.290)	0.024	-4.20%
Frequency	2016.1	-0.022 (CI = +/-0.075; p = 0.527)	-0.053 (CI = +/-0.173; p = 0.510)	0.000 (CI = +/-0.012; p = 0.949)	0.137 (CI = +/-0.445; p = 0.507)	-0.210	-2.18%
Frequency	2016.2	-0.030 (CI = +/-0.090; p = 0.474)	-0.044 (CI = +/-0.191; p = 0.616)	-0.001 (CI = +/-0.013; p = 0.889)	0.164 (CI = +/-0.493; p = 0.472)	-0.227	-2.91%
Frequency	2017.1	-0.029 (CI = +/-0.110; p = 0.564)	-0.043 (CI = +/-0.214; p = 0.656)	-0.001 (CI = +/-0.015; p = 0.907)	0.161 (CI = +/-0.561; p = 0.528)	-0.323	-2.82%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.006 (CI = +/-0.018; p = 0.483)	0.004 (CI = +/-0.010; p = 0.433)	-0.129 (CI = +/-0.349; p = 0.457)	-0.064	+0.61%
Loss Cost	2006.1	0.006 (CI = +/-0.019; p = 0.516)	0.004 (CI = +/-0.011; p = 0.445)	-0.129 (CI = +/-0.358; p = 0.469)	-0.068	+0.61%
Loss Cost	2006.2	0.004 (CI = +/-0.020; p = 0.711)	0.004 (CI = +/-0.011; p = 0.515)	-0.111 (CI = +/-0.363; p = 0.538)	-0.077	+0.37%
Loss Cost	2007.1	0.007 (CI = +/-0.021; p = 0.517)	0.004 (CI = +/-0.011; p = 0.442)	-0.133 (CI = +/-0.368; p = 0.464)	-0.073	+0.68%
Loss Cost	2007.2	0.000 (CI = +/-0.021; p = 0.987)	0.003 (CI = +/-0.011; p = 0.604)	-0.085 (CI = +/-0.353; p = 0.628)	-0.079	-0.02%
Loss Cost	2008.1	0.005 (CI = +/-0.022; p = 0.639)	0.004 (CI = +/-0.011; p = 0.463)	-0.121 (CI = +/-0.350; p = 0.485)	-0.080	+0.51%
Loss Cost	2008.2	0.004 (CI = +/-0.024; p = 0.723)	0.004 (CI = +/-0.011; p = 0.498)	-0.114 (CI = +/-0.361; p = 0.520)	-0.086	+0.42%
Loss Cost	2009.1	0.008 (CI = +/-0.026; p = 0.520)	0.004 (CI = +/-0.011; p = 0.420)	-0.140 (CI = +/-0.367; p = 0.439)	-0.081	+0.82%
Loss Cost	2009.2	0.003 (CI = +/-0.027; p = 0.800)	0.004 (CI = +/-0.011; p = 0.524)	-0.110 (CI = +/-0.373; p = 0.547)	-0.093	+0.34%
Loss Cost	2010.1	0.008 (CI = +/-0.030; p = 0.565)	0.004 (CI = +/-0.011; p = 0.434)	-0.141 (CI = +/-0.380; p = 0.452)	-0.090	+0.84%
Loss Cost	2010.2	0.005 (CI = +/-0.032; p = 0.756)	0.004 (CI = +/-0.012; p = 0.510)	-0.120 (CI = +/-0.392; p = 0.533)	-0.101	+0.49%
Loss Cost	2011.1	0.003 (CI = +/-0.036; p = 0.866)	0.003 (CI = +/-0.012; p = 0.561)	-0.109 (CI = +/-0.409; p = 0.587)	-0.107	+0.29%
Loss Cost	2011.2	-0.004 (CI = +/-0.038; p = 0.810)	0.002 (CI = +/-0.012; p = 0.702)	-0.067 (CI = +/-0.417; p = 0.741)	-0.099	-0.45%
Loss Cost	2012.1	-0.008 (CI = +/-0.043; p = 0.699)	0.002 (CI = +/-0.013; p = 0.776)	-0.048 (CI = +/-0.437; p = 0.822)	-0.097	-0.80%
Loss Cost	2012.2	-0.018 (CI = +/-0.046; p = 0.430)	0.000 (CI = +/-0.013; p = 0.950)	0.004 (CI = +/-0.446; p = 0.985)	-0.062	-1.77%
Loss Cost	2013.1	-0.033 (CI = +/-0.049; p = 0.176)	-0.002 (CI = +/-0.013; p = 0.799)	0.080 (CI = +/-0.442; p = 0.708)	0.027	-3.23%
Loss Cost	2013.2	-0.029 (CI = +/-0.056; p = 0.293)	-0.001 (CI = +/-0.014; p = 0.873)	0.059 (CI = +/-0.470; p = 0.794)	-0.038	-2.81%
Loss Cost	2014.1	-0.015 (CI = +/-0.061; p = 0.608)	0.001 (CI = +/-0.014; p = 0.938)	-0.004 (CI = +/-0.485; p = 0.986)	-0.129	-1.50%
Loss Cost	2014.2	0.005 (CI = +/-0.066; p = 0.862)	0.003 (CI = +/-0.014; p = 0.675)	-0.096 (CI = +/-0.485; p = 0.676)	-0.184	+0.55%
Loss Cost	2015.1	0.013 (CI = +/-0.076; p = 0.713)	0.004 (CI = +/-0.015; p = 0.612)	-0.130 (CI = +/-0.522; p = 0.601)	-0.197	+1.33%
Loss Cost	2015.2	0.028 (CI = +/-0.087; p = 0.501)	0.005 (CI = +/-0.016; p = 0.506)	-0.189 (CI = +/-0.558; p = 0.475)	-0.190	+2.82%
Loss Cost	2016.1	0.056 (CI = +/-0.095; p = 0.219)	0.007 (CI = +/-0.016; p = 0.325)	-0.299 (CI = +/-0.566; p = 0.270)	-0.099	+5.81%
Loss Cost	2016.2	0.074 (CI = +/-0.111; p = 0.167)	0.009 (CI = +/-0.016; p = 0.274)	-0.363 (CI = +/-0.613; p = 0.217)	-0.062	+7.71%
Loss Cost	2017.1	0.057 (CI = +/-0.132; p = 0.356)	0.007 (CI = +/-0.018; p = 0.362)	-0.304 (CI = +/-0.673; p = 0.333)	-0.182	+5.83%
Severity	2005.2	0.053 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.009; p = 0.361)	-0.304 (CI = +/-0.284; p = 0.036)	0.677	+5.42%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.009; p = 0.358)	-0.308 (CI = +/-0.291; p = 0.038)	0.657	+5.47%
Severity	2006.2	0.053 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.382)	-0.305 (CI = +/-0.298; p = 0.045)	0.628	+5.42%
Severity	2007.1	0.059 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.203)	-0.351 (CI = +/-0.277; p = 0.015)	0.695	+6.10%
Severity	2007.2	0.055 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.008; p = 0.274)	-0.325 (CI = +/-0.276; p = 0.023)	0.658	+5.71%
Severity	2008.1	0.061 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.008; p = 0.164)	-0.361 (CI = +/-0.267; p = 0.010)	0.695	+6.26%
Severity	2008.2	0.060 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.008; p = 0.182)	-0.358 (CI = +/-0.275; p = 0.013)	0.664	+6.22%
Severity	2009.1	0.067 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.008; p = 0.093)	-0.399 (CI = +/-0.264; p = 0.005)	0.707	+6.89%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.008; p = 0.123)	-0.385 (CI = +/-0.271; p = 0.007)	0.666	+6.65%
Severity	2010.1	0.068 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.008; p = 0.100)	-0.405 (CI = +/-0.277; p = 0.006)	0.660	+7.00%
Severity	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.009; p = 0.089)	-0.420 (CI = +/-0.286; p = 0.006)	0.643	+7.28%
Severity	2011.1	0.071 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.009; p = 0.098)	-0.424 (CI = +/-0.299; p = 0.008)	0.606	+7.34%
Severity	2011.2	0.067 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.009; p = 0.137)	-0.402 (CI = +/-0.310; p = 0.013)	0.539	+6.94%
Severity	2012.1	0.062 (CI = +/-0.031; p = 0.001)	0.006 (CI = +/-0.010; p = 0.195)	-0.374 (CI = +/-0.319; p = 0.024)	0.456	+6.39%
Severity	2012.2	0.061 (CI = +/-0.035; p = 0.002)	0.006 (CI = +/-0.010; p = 0.227)	-0.369 (CI = +/-0.337; p = 0.033)	0.391	+6.28%
Severity	2013.1	0.048 (CI = +/-0.036; p = 0.013)	0.004 (CI = +/-0.010; p = 0.370)	-0.302 (CI = +/-0.324; p = 0.066)	0.260	+4.87%
Severity	2013.2	0.045 (CI = +/-0.041; p = 0.032)	0.004 (CI = +/-0.010; p = 0.427)	-0.291 (CI = +/-0.345; p = 0.093)	0.180	+4.64%
Severity	2014.1	0.054 (CI = +/-0.046; p = 0.024)	0.005 (CI = +/-0.010; p = 0.334)	-0.331 (CI = +/-0.360; p = 0.069)	0.215	+5.54%
Severity	2014.2	0.063 (CI = +/-0.051; p = 0.019)	0.006 (CI = +/-0.011; p = 0.263)	-0.372 (CI = +/-0.378; p = 0.053)	0.241	+6.52%
Severity	2015.1	0.066 (CI = +/-0.060; p = 0.034)	0.006 (CI = +/-0.012; p = 0.273)	-0.384 (CI = +/-0.411; p = 0.065)	0.190	+6.80%
Severity	2015.2	0.072 (CI = +/-0.070; p = 0.046)	0.007 (CI = +/-0.013; p = 0.265)	-0.407 (CI = +/-0.447; p = 0.071)	0.159	+7.42%
Severity	2016.1	0.076 (CI = +/-0.083; p = 0.068)	0.007 (CI = +/-0.014; p = 0.272)	-0.426 (CI = +/-0.493; p = 0.084)	0.114	+7.94%
Severity	2016.2	0.105 (CI = +/-0.090; p = 0.027)	0.009 (CI = +/-0.013; p = 0.157)	-0.528 (CI = +/-0.496; p = 0.039)	0.259	+11.05%
Severity	2017.1	0.083 (CI = +/-0.103; p = 0.101)	0.008 (CI = +/-0.014; p = 0.231)	-0.457 (CI = +/-0.529; p = 0.082)	0.084	+8.70%
Frequency	2005.2	-0.047 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.952)	0.175 (CI = +/-0.232; p = 0.134)	0.747	-4.56%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.984)	0.180 (CI = +/-0.238; p = 0.133)	0.732	-4.61%
Frequency	2006.2	-0.049 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.917)	0.194 (CI = +/-0.240; p = 0.110)	0.730	-4.80%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.757)	0.217 (CI = +/-0.238; p = 0.072)	0.744	-5.10%
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.608)	0.240 (CI = +/-0.236; p = 0.046)	0.756	-5.41%
Frequency	2008.1	-0.056 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.621)	0.240 (CI = +/-0.243; p = 0.053)	0.733	-5.41%
Frequency	2008.2	-0.056 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.609)	0.244 (CI = +/-0.251; p = 0.056)	0.712	-5.47%
Frequency	2009.1	-0.058 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.537)	0.259 (CI = +/-0.257; p = 0.048)	0.704	-5.68%
Frequency	2009.2	-0.061 (CI = +/-0.019; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.471)	0.274 (CI = +/-0.263; p = 0.042)	0.695	-5.91%
Frequency	2010.1	-0.059 (CI = +/-0.021; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.531)	0.264 (CI = +/-0.272; p = 0.057)	0.655	-5.76%
Frequency	2010.2	-0.065 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.371)	0.301 (CI = +/-0.269; p = 0.030)	0.682	-6.33%
Frequency	2011.1	-0.068 (CI = +/-0.024; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.335)	0.315 (CI = +/-0.279; p = 0.029)	0.664	-6.56%
Frequency	2011.2	-0.072 (CI = +/-0.027; p = 0.000)	-0.005 (CI = +/-0.009; p = 0.285)	0.336 (CI = +/-0.288; p = 0.025)	0.652	-6.91%
Frequency	2012.1	-0.070 (CI = +/-0.030; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.331)	0.327 (CI = +/-0.303; p = 0.036)	0.600	-6.75%
Frequency	2012.2	-0.079 (CI = +/-0.031; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.209)	0.373 (CI = +/-0.302; p = 0.018)	0.633	-7.57%
Frequency	2013.1	-0.080 (CI = +/-0.035; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.214)	0.381 (CI = +/-0.320; p = 0.022)	0.591	-7.73%
Frequency	2013.2	-0.074 (CI = +/-0.040; p = 0.001)	-0.005 (CI = +/-0.010; p = 0.300)	0.349 (CI = +/-0.334; p = 0.041)	0.502	-7.12%
Frequency	2014.1	-0.069 (CI = +/-0.045; p = 0.005)	-0.004 (CI = +/-0.010; p = 0.380)	0.327 (CI = +/-0.355; p = 0.069)	0.406	-6.67%
Frequency	2014.2	-0.058 (CI = +/-0.050; p = 0.026)	-0.003 (CI = +/-0.011; p = 0.535)	0.276 (CI = +/-0.367; p = 0.129)	0.267	-5.61%
Frequency	2015.1	-0.053 (CI = +/-0.058; p = 0.071)	-0.003 (CI = +/-0.011; p = 0.625)	0.254 (CI = +/-0.397; p = 0.190)	0.153	-5.12%
Frequency	2015.2	-0.044 (CI = +/-0.067; p = 0.180)	-0.002 (CI = +/-0.012; p = 0.748)	0.218 (CI = +/-0.428; p = 0.288)	0.021	-4.28%
Frequency	2016.1	-0.020 (CI = +/-0.072; p = 0.554)	0.000 (CI = +/-0.012; p = 0.976)	0.127 (CI = +/-0.427; p = 0.527)	-0.151	-1.97%
Frequency	2016.2	-0.030 (CI = +/-0.085; p = 0.442)	-0.001 (CI = +/-0.013; p = 0.917)	0.165 (CI = +/-0.468; p = 0.451)	-0.138	-3.00%
Frequency	2017.1	-0.027 (CI = +/-0.103; p = 0.570)	0.000 (CI = +/-0.014; p = 0.952)	0.152 (CI = +/-0.525; p = 0.528)	-0.207	-2.64%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.014; p = 0.696)	-0.101 (CI = +/-0.133; p = 0.133)	-0.085 (CI = +/-0.317; p = 0.589)	-0.010	+0.27%
Loss Cost	2006.1	0.002 (CI = +/-0.015; p = 0.794)	-0.105 (CI = +/-0.137; p = 0.128)	-0.080 (CI = +/-0.323; p = 0.616)	-0.009	+0.19%
Loss Cost	2006.2	0.000 (CI = +/-0.016; p = 0.954)	-0.097 (CI = +/-0.141; p = 0.168)	-0.071 (CI = +/-0.328; p = 0.660)	-0.025	+0.04%
Loss Cost	2007.1	0.002 (CI = +/-0.017; p = 0.810)	-0.090 (CI = +/-0.145; p = 0.213)	-0.080 (CI = +/-0.332; p = 0.627)	-0.037	+0.20%
Loss Cost	2007.2	-0.003 (CI = +/-0.017; p = 0.715)	-0.066 (CI = +/-0.140; p = 0.346)	-0.052 (CI = +/-0.319; p = 0.743)	-0.055	-0.30%
Loss Cost	2008.1	0.000 (CI = +/-0.017; p = 0.981)	-0.051 (CI = +/-0.141; p = 0.464)	-0.069 (CI = +/-0.318; p = 0.660)	-0.080	+0.02%
Loss Cost	2008.2	0.000 (CI = +/-0.019; p = 0.964)	-0.048 (CI = +/-0.147; p = 0.505)	-0.065 (CI = +/-0.326; p = 0.683)	-0.086	-0.04%
Loss Cost	2009.1	0.002 (CI = +/-0.020; p = 0.862)	-0.039 (CI = +/-0.151; p = 0.595)	-0.076 (CI = +/-0.331; p = 0.640)	-0.098	+0.17%
Loss Cost	2009.2	-0.002 (CI = +/-0.021; p = 0.858)	-0.024 (CI = +/-0.154; p = 0.746)	-0.058 (CI = +/-0.333; p = 0.722)	-0.107	-0.19%
Loss Cost	2010.1	0.001 (CI = +/-0.023; p = 0.931)	-0.014 (CI = +/-0.158; p = 0.861)	-0.071 (CI = +/-0.339; p = 0.667)	-0.119	+0.10%
Loss Cost	2010.2	-0.002 (CI = +/-0.025; p = 0.872)	-0.002 (CI = +/-0.164; p = 0.977)	-0.058 (CI = +/-0.346; p = 0.732)	-0.123	-0.19%
Loss Cost	2011.1	-0.004 (CI = +/-0.027; p = 0.770)	-0.009 (CI = +/-0.170; p = 0.915)	-0.050 (CI = +/-0.355; p = 0.774)	-0.125	-0.38%
Loss Cost	2011.2	-0.009 (CI = +/-0.029; p = 0.496)	0.011 (CI = +/-0.173; p = 0.893)	-0.025 (CI = +/-0.357; p = 0.884)	-0.106	-0.94%
Loss Cost	2012.1	-0.012 (CI = +/-0.031; p = 0.428)	0.003 (CI = +/-0.181; p = 0.971)	-0.015 (CI = +/-0.367; p = 0.933)	-0.102	-1.20%
Loss Cost	2012.2	-0.019 (CI = +/-0.033; p = 0.242)	0.026 (CI = +/-0.184; p = 0.766)	0.014 (CI = +/-0.368; p = 0.937)	-0.057	-1.91%
Loss Cost	2013.1	-0.029 (CI = +/-0.035; p = 0.102)	0.000 (CI = +/-0.182; p = 0.999)	0.048 (CI = +/-0.360; p = 0.781)	0.023	-2.82%
Loss Cost	2013.2	-0.025 (CI = +/-0.039; p = 0.190)	-0.010 (CI = +/-0.193; p = 0.918)	0.036 (CI = +/-0.375; p = 0.841)	-0.039	-2.50%
Loss Cost	2014.1	-0.017 (CI = +/-0.042; p = 0.412)	0.012 (CI = +/-0.197; p = 0.901)	0.008 (CI = +/-0.378; p = 0.966)	-0.128	-1.66%
Loss Cost	2014.2	-0.004 (CI = +/-0.045; p = 0.868)	-0.022 (CI = +/-0.197; p = 0.811)	-0.036 (CI = +/-0.372; p = 0.837)	-0.195	-0.36%
Loss Cost	2015.1	0.000 (CI = +/-0.052; p = 0.991)	-0.015 (CI = +/-0.210; p = 0.878)	-0.046 (CI = +/-0.392; p = 0.802)	-0.219	-0.03%
Loss Cost	2015.2	0.008 (CI = +/-0.059; p = 0.761)	-0.035 (CI = +/-0.224; p = 0.740)	-0.073 (CI = +/-0.411; p = 0.707)	-0.224	+0.85%
Loss Cost	2016.1	0.023 (CI = +/-0.066; p = 0.458)	-0.008 (CI = +/-0.229; p = 0.937)	-0.111 (CI = +/-0.417; p = 0.570)	-0.205	+2.32%
Loss Cost	2016.2	0.032 (CI = +/-0.078; p = 0.386)	-0.026 (CI = +/-0.251; p = 0.824)	-0.135 (CI = +/-0.448; p = 0.517)	-0.198	+3.24%
Loss Cost	2017.1	0.015 (CI = +/-0.090; p = 0.715)	-0.051 (CI = +/-0.264; p = 0.673)	-0.096 (CI = +/-0.469; p = 0.655)	-0.277	+1.52%
Severity	2005.2	0.049 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.112; p = 0.402)	-0.260 (CI = +/-0.265; p = 0.054)	0.676	+5.05%
Severity	2006.1	0.049 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.115; p = 0.412)	-0.260 (CI = +/-0.271; p = 0.060)	0.655	+5.04%
Severity	2006.2	0.049 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.119; p = 0.443)	-0.258 (CI = +/-0.276; p = 0.067)	0.626	+5.01%
Severity	2007.1	0.053 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.114; p = 0.657)	-0.282 (CI = +/-0.261; p = 0.036)	0.679	+5.45%
Severity	2007.2	0.050 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.113; p = 0.855)	-0.264 (CI = +/-0.258; p = 0.045)	0.643	+5.13%
Severity	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.112; p = 0.926)	-0.283 (CI = +/-0.251; p = 0.029)	0.672	+5.49%
Severity	2008.2	0.053 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.116; p = 0.879)	-0.279 (CI = +/-0.257; p = 0.035)	0.640	+5.41%
Severity	2009.1	0.057 (CI = +/-0.015; p = 0.000)	0.025 (CI = +/-0.114; p = 0.649)	-0.299 (CI = +/-0.250; p = 0.021)	0.674	+5.84%
Severity	2009.2	0.054 (CI = +/-0.016; p = 0.000)	0.036 (CI = +/-0.116; p = 0.524)	-0.286 (CI = +/-0.252; p = 0.028)	0.637	+5.56%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.120; p = 0.457)	-0.295 (CI = +/-0.256; p = 0.026)	0.626	+5.76%
Severity	2010.2	0.057 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.125; p = 0.497)	-0.297 (CI = +/-0.264; p = 0.029)	0.601	+5.82%
Severity	2011.1	0.056 (CI = +/-0.021; p = 0.000)	0.041 (CI = +/-0.131; p = 0.522)	-0.296 (CI = +/-0.273; p = 0.035)	0.558	+5.80%
Severity	2011.2	0.052 (CI = +/-0.022; p = 0.000)	0.057 (CI = +/-0.133; p = 0.386)	-0.277 (CI = +/-0.274; p = 0.047)	0.503	+5.34%
Severity	2012.1	0.048 (CI = +/-0.024; p = 0.000)	0.044 (CI = +/-0.136; p = 0.505)	-0.262 (CI = +/-0.277; p = 0.063)	0.419	+4.93%
Severity	2012.2	0.046 (CI = +/-0.026; p = 0.002)	0.053 (CI = +/-0.143; p = 0.448)	-0.251 (CI = +/-0.286; p = 0.081)	0.359	+4.66%
Severity	2013.1	0.036 (CI = +/-0.026; p = 0.009)	0.027 (CI = +/-0.136; p = 0.678)	-0.218 (CI = +/-0.268; p = 0.104)	0.231	+3.72%
Severity	2013.2	0.033 (CI = +/-0.029; p = 0.027)	0.036 (CI = +/-0.143; p = 0.599)	-0.207 (CI = +/-0.278; p = 0.135)	0.161	+3.39%
Severity	2014.1	0.038 (CI = +/-0.032; p = 0.022)	0.049 (CI = +/-0.148; p = 0.495)	-0.223 (CI = +/-0.285; p = 0.116)	0.189	+3.91%
Severity	2014.2	0.042 (CI = +/-0.036; p = 0.028)	0.040 (CI = +/-0.158; p = 0.595)	-0.234 (CI = +/-0.299; p = 0.115)	0.185	+4.25%
Severity	2015.1	0.042 (CI = +/-0.042; p = 0.048)	0.041 (CI = +/-0.170; p = 0.607)	-0.236 (CI = +/-0.317; p = 0.132)	0.126	+4.31%
Severity	2015.2	0.042 (CI = +/-0.049; p = 0.086)	0.042 (CI = +/-0.185; p = 0.632)	-0.235 (CI = +/-0.339; p = 0.156)	0.082	+4.29%
Severity	2016.1	0.043 (CI = +/-0.057; p = 0.124)	0.044 (CI = +/-0.200; p = 0.637)	-0.239 (CI = +/-0.364; p = 0.176)	0.027	+4.43%
Severity	2016.2	0.057 (CI = +/-0.066; p = 0.083)	0.017 (CI = +/-0.212; p = 0.860)	-0.276 (CI = +/-0.379; p = 0.135)	0.088	+5.89%
Severity	2017.1	0.039 (CI = +/-0.074; p = 0.261)	-0.010 (CI = +/-0.217; p = 0.922)	-0.234 (CI = +/-0.385; p = 0.202)	-0.083	+4.01%
Frequency	2005.2	-0.047 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.089; p = 0.222)	0.175 (CI = +/-0.211; p = 0.101)	0.758	-4.55%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.091; p = 0.204)	0.179 (CI = +/-0.215; p = 0.098)	0.746	-4.62%
Frequency	2006.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.094; p = 0.264)	0.186 (CI = +/-0.218; p = 0.090)	0.742	-4.73%
Frequency	2007.1	-0.051 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.092; p = 0.158)	0.202 (CI = +/-0.211; p = 0.061)	0.761	-4.98%
Frequency	2007.2	-0.053 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.093; p = 0.232)	0.213 (CI = +/-0.211; p = 0.049)	0.766	-5.17%
Frequency	2008.1	-0.053 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.096; p = 0.240)	0.214 (CI = +/-0.216; p = 0.053)	0.744	-5.19%
Frequency	2008.2	-0.053 (CI = +/-0.013; p = 0.000)	-0.057 (CI = +/-0.100; p = 0.252)	0.213 (CI = +/-0.222; p = 0.059)	0.724	-5.17%
Frequency	2009.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.065 (CI = +/-0.102; p = 0.203)	0.223 (CI = +/-0.224; p = 0.052)	0.719	-5.35%
Frequency	2009.2	-0.056 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.106; p = 0.248)	0.227 (CI = +/-0.230; p = 0.052)	0.705	-5.44%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.057 (CI = +/-0.110; p = 0.293)	0.223 (CI = +/-0.236; p = 0.063)	0.666	-5.36%
Frequency	2010.2	-0.059 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.112; p = 0.423)	0.239 (CI = +/-0.236; p = 0.047)	0.680	-5.68%
Frequency	2011.1	-0.060 (CI = +/-0.018; p = 0.000)	-0.050 (CI = +/-0.116; p = 0.381)	0.246 (CI = +/-0.241; p = 0.046)	0.662	-5.84%
Frequency	2011.2	-0.061 (CI = +/-0.020; p = 0.000)	-0.045 (CI = +/-0.121; p = 0.446)	0.252 (CI = +/-0.249; p = 0.048)	0.642	-5.96%
Frequency	2012.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.041 (CI = +/-0.127; p = 0.506)	0.247 (CI = +/-0.258; p = 0.059)	0.589	-5.84%
Frequency	2012.2	-0.065 (CI = +/-0.024; p = 0.000)	-0.026 (CI = +/-0.130; p = 0.676)	0.265 (CI = +/-0.260; p = 0.046)	0.602	-6.27%
Frequency	2013.1	-0.065 (CI = +/-0.026; p = 0.000)	-0.027 (CI = +/-0.137; p = 0.682)	0.266 (CI = +/-0.271; p = 0.054)	0.556	-6.30%
Frequency	2013.2	-0.059 (CI = +/-0.028; p = 0.000)	-0.046 (CI = +/-0.140; p = 0.497)	0.243 (CI = +/-0.272; p = 0.077)	0.482	-5.69%
Frequency	2014.1	-0.055 (CI = +/-0.032; p = 0.002)	-0.037 (CI = +/-0.147; p = 0.598)	0.231 (CI = +/-0.282; p = 0.101)	0.385	-5.36%
Frequency	2014.2	-0.045 (CI = +/-0.034; p = 0.012)	-0.063 (CI = +/-0.146; p = 0.375)	0.198 (CI = +/-0.276; p = 0.147)	0.288	-4.42%
Frequency	2015.1	-0.042 (CI = +/-0.038; p = 0.032)	-0.057 (CI = +/-0.156; p = 0.447)	0.190 (CI = +/-0.291; p = 0.183)	0.176	-4.15%
Frequency	2015.2	-0.034 (CI = +/-0.043; p = 0.116)	-0.077 (CI = +/-0.163; p = 0.327)	0.163 (CI = +/-0.299; p = 0.258)	0.092	-3.30%
Frequency	2016.1	-0.020 (CI = +/-0.046; p = 0.353)	-0.052 (CI = +/-0.162; p = 0.490)	0.128 (CI = +/-0.294; p = 0.359)	-0.100	-2.02%
Frequency	2016.2	-0.025 (CI = +/-0.056; p = 0.334)	-0.043 (CI = +/-0.178; p = 0.603)	0.141 (CI = +/-0.318; p = 0.346)	-0.107	-2.50%
Frequency	2017.1	-0.024 (CI = +/-0.067; p = 0.433)	-0.041 (CI = +/-0.196; p = 0.645)	0.139 (CI = +/-0.347; p = 0.390)	-0.178	-2.40%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.002 (CI = +/-0.014; p = 0.761)	-0.080 (CI = +/-0.323; p = 0.619)	-0.052	+0.22%
Loss Cost	2006.1	0.002 (CI = +/-0.015; p = 0.802)	-0.078 (CI = +/-0.329; p = 0.632)	-0.055	+0.19%
Loss Cost	2006.2	0.000 (CI = +/-0.016; p = 0.984)	-0.066 (CI = +/-0.332; p = 0.688)	-0.057	-0.02%
Loss Cost	2007.1	0.002 (CI = +/-0.017; p = 0.815)	-0.078 (CI = +/-0.335; p = 0.637)	-0.059	+0.19%
Loss Cost	2007.2	-0.003 (CI = +/-0.017; p = 0.672)	-0.048 (CI = +/-0.318; p = 0.760)	-0.052	-0.35%
Loss Cost	2008.1	0.000 (CI = +/-0.017; p = 0.983)	-0.068 (CI = +/-0.315; p = 0.663)	-0.063	+0.02%
Loss Cost	2008.2	-0.001 (CI = +/-0.019; p = 0.929)	-0.062 (CI = +/-0.322; p = 0.694)	-0.064	-0.08%
Loss Cost	2009.1	0.002 (CI = +/-0.020; p = 0.862)	-0.075 (CI = +/-0.326; p = 0.640)	-0.068	+0.17%
Loss Cost	2009.2	-0.002 (CI = +/-0.021; p = 0.837)	-0.057 (CI = +/-0.327; p = 0.724)	-0.067	-0.21%
Loss Cost	2010.1	0.001 (CI = +/-0.022; p = 0.930)	-0.071 (CI = +/-0.331; p = 0.661)	-0.074	+0.10%
Loss Cost	2010.2	-0.002 (CI = +/-0.024; p = 0.867)	-0.058 (CI = +/-0.337; p = 0.726)	-0.074	-0.20%
Loss Cost	2011.1	-0.004 (CI = +/-0.026; p = 0.764)	-0.050 (CI = +/-0.346; p = 0.769)	-0.074	-0.38%
Loss Cost	2011.2	-0.009 (CI = +/-0.028; p = 0.491)	-0.026 (CI = +/-0.347; p = 0.877)	-0.055	-0.93%
Loss Cost	2012.1	-0.012 (CI = +/-0.030; p = 0.416)	-0.015 (CI = +/-0.357; p = 0.931)	-0.047	-1.20%
Loss Cost	2012.2	-0.019 (CI = +/-0.032; p = 0.238)	0.012 (CI = +/-0.358; p = 0.947)	-0.006	-1.87%
Loss Cost	2013.1	-0.029 (CI = +/-0.034; p = 0.092)	0.048 (CI = +/-0.348; p = 0.775)	0.077	-2.82%
Loss Cost	2013.2	-0.025 (CI = +/-0.038; p = 0.171)	0.037 (CI = +/-0.362; p = 0.832)	0.022	-2.52%
Loss Cost	2014.1	-0.017 (CI = +/-0.041; p = 0.397)	0.007 (CI = +/-0.364; p = 0.967)	-0.059	-1.66%
Loss Cost	2014.2	-0.004 (CI = +/-0.043; p = 0.840)	-0.034 (CI = +/-0.357; p = 0.843)	-0.120	-0.42%
Loss Cost	2015.1	0.000 (CI = +/-0.049; p = 0.989)	-0.046 (CI = +/-0.375; p = 0.798)	-0.134	-0.03%
Loss Cost	2015.2	0.007 (CI = +/-0.056; p = 0.785)	-0.068 (CI = +/-0.392; p = 0.715)	-0.141	+0.73%
Loss Cost	2016.1	0.023 (CI = +/-0.062; p = 0.438)	-0.111 (CI = +/-0.395; p = 0.554)	-0.105	+2.31%
Loss Cost	2016.2	0.031 (CI = +/-0.073; p = 0.376)	-0.131 (CI = +/-0.421; p = 0.509)	-0.095	+3.11%
Loss Cost	2017.1	0.015 (CI = +/-0.085; p = 0.711)	-0.092 (CI = +/-0.442; p = 0.653)	-0.173	+1.47%
Severity	2005.2	0.049 (CI = +/-0.012; p = 0.000)	-0.258 (CI = +/-0.264; p = 0.055)	0.678	+5.02%
Severity	2006.1	0.049 (CI = +/-0.012; p = 0.000)	-0.259 (CI = +/-0.269; p = 0.059)	0.659	+5.04%
Severity	2006.2	0.049 (CI = +/-0.013; p = 0.000)	-0.255 (CI = +/-0.274; p = 0.067)	0.631	+4.98%
Severity	2007.1	0.053 (CI = +/-0.013; p = 0.000)	-0.281 (CI = +/-0.257; p = 0.033)	0.688	+5.45%
Severity	2007.2	0.050 (CI = +/-0.013; p = 0.000)	-0.264 (CI = +/-0.253; p = 0.041)	0.655	+5.13%
Severity	2008.1	0.053 (CI = +/-0.014; p = 0.000)	-0.283 (CI = +/-0.247; p = 0.026)	0.684	+5.49%
Severity	2008.2	0.053 (CI = +/-0.015; p = 0.000)	-0.279 (CI = +/-0.252; p = 0.031)	0.653	+5.42%
Severity	2009.1	0.057 (CI = +/-0.015; p = 0.000)	-0.299 (CI = +/-0.245; p = 0.019)	0.684	+5.84%
Severity	2009.2	0.054 (CI = +/-0.016; p = 0.000)	-0.288 (CI = +/-0.248; p = 0.025)	0.645	+5.60%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	-0.296 (CI = +/-0.253; p = 0.024)	0.632	+5.77%
Severity	2010.2	0.057 (CI = +/-0.018; p = 0.000)	-0.300 (CI = +/-0.260; p = 0.026)	0.610	+5.87%
Severity	2011.1	0.056 (CI = +/-0.020; p = 0.000)	-0.297 (CI = +/-0.268; p = 0.031)	0.570	+5.80%
Severity	2011.2	0.053 (CI = +/-0.022; p = 0.000)	-0.282 (CI = +/-0.271; p = 0.042)	0.508	+5.42%
Severity	2012.1	0.048 (CI = +/-0.023; p = 0.000)	-0.263 (CI = +/-0.272; p = 0.057)	0.434	+4.94%
Severity	2012.2	0.046 (CI = +/-0.026; p = 0.001)	-0.256 (CI = +/-0.281; p = 0.072)	0.373	+4.75%
Severity	2013.1	0.037 (CI = +/-0.025; p = 0.007)	-0.219 (CI = +/-0.261; p = 0.095)	0.266	+3.72%
Severity	2013.2	0.034 (CI = +/-0.028; p = 0.021)	-0.210 (CI = +/-0.271; p = 0.119)	0.197	+3.47%
Severity	2014.1	0.038 (CI = +/-0.031; p = 0.019)	-0.225 (CI = +/-0.279; p = 0.106)	0.215	+3.92%
Severity	2014.2	0.043 (CI = +/-0.035; p = 0.020)	-0.239 (CI = +/-0.290; p = 0.099)	0.223	+4.36%
Severity	2015.1	0.042 (CI = +/-0.040; p = 0.041)	-0.238 (CI = +/-0.306; p = 0.118)	0.172	+4.32%
Severity	2015.2	0.043 (CI = +/-0.047; p = 0.065)	-0.241 (CI = +/-0.325; p = 0.133)	0.135	+4.44%
Severity	2016.1	0.044 (CI = +/-0.055; p = 0.109)	-0.242 (CI = +/-0.348; p = 0.156)	0.089	+4.45%
Severity	2016.2	0.058 (CI = +/-0.062; p = 0.063)	-0.279 (CI = +/-0.356; p = 0.112)	0.168	+5.98%
Severity	2017.1	0.039 (CI = +/-0.069; p = 0.236)	-0.234 (CI = +/-0.360; p = 0.179)	0.024	+4.00%
Frequency	2005.2	-0.047 (CI = +/-0.009; p = 0.000)	0.178 (CI = +/-0.213; p = 0.099)	0.754	-4.58%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.217; p = 0.100)	0.740	-4.62%
Frequency	2006.2	-0.049 (CI = +/-0.010; p = 0.000)	0.189 (CI = +/-0.218; p = 0.087)	0.739	-4.76%
Frequency	2007.1	-0.051 (CI = +/-0.011; p = 0.000)	0.203 (CI = +/-0.215; p = 0.063)	0.752	-4.98%
Frequency	2007.2	-0.053 (CI = +/-0.011; p = 0.000)	0.216 (CI = +/-0.213; p = 0.047)	0.762	-5.21%
Frequency	2008.1	-0.053 (CI = +/-0.012; p = 0.000)	0.215 (CI = +/-0.218; p = 0.053)	0.740	-5.19%
Frequency	2008.2	-0.054 (CI = +/-0.013; p = 0.000)	0.217 (CI = +/-0.223; p = 0.057)	0.720	-5.22%
Frequency	2009.1	-0.055 (CI = +/-0.014; p = 0.000)	0.224 (CI = +/-0.227; p = 0.053)	0.711	-5.36%
Frequency	2009.2	-0.057 (CI = +/-0.015; p = 0.000)	0.231 (CI = +/-0.231; p = 0.050)	0.701	-5.50%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	0.225 (CI = +/-0.236; p = 0.061)	0.664	-5.36%
Frequency	2010.2	-0.059 (CI = +/-0.017; p = 0.000)	0.242 (CI = +/-0.233; p = 0.042)	0.685	-5.73%
Frequency	2011.1	-0.060 (CI = +/-0.018; p = 0.000)	0.248 (CI = +/-0.240; p = 0.043)	0.665	-5.84%
Frequency	2011.2	-0.062 (CI = +/-0.020; p = 0.000)	0.256 (CI = +/-0.246; p = 0.042)	0.649	-6.02%
Frequency	2012.1	-0.060 (CI = +/-0.022; p = 0.000)	0.248 (CI = +/-0.253; p = 0.054)	0.600	-5.85%
Frequency	2012.2	-0.065 (CI = +/-0.023; p = 0.000)	0.268 (CI = +/-0.253; p = 0.039)	0.620	-6.31%
Frequency	2013.1	-0.065 (CI = +/-0.026; p = 0.000)	0.267 (CI = +/-0.263; p = 0.047)	0.576	-6.30%
Frequency	2013.2	-0.060 (CI = +/-0.028; p = 0.000)	0.247 (CI = +/-0.266; p = 0.066)	0.498	-5.78%
Frequency	2014.1	-0.055 (CI = +/-0.031; p = 0.002)	0.233 (CI = +/-0.274; p = 0.091)	0.412	-5.37%
Frequency	2014.2	-0.047 (CI = +/-0.033; p = 0.009)	0.205 (CI = +/-0.273; p = 0.129)	0.296	-4.58%
Frequency	2015.1	-0.043 (CI = +/-0.037; p = 0.029)	0.192 (CI = +/-0.285; p = 0.169)	0.199	-4.17%
Frequency	2015.2	-0.036 (CI = +/-0.043; p = 0.089)	0.174 (CI = +/-0.296; p = 0.227)	0.088	-3.56%
Frequency	2016.1	-0.021 (CI = +/-0.045; p = 0.335)	0.131 (CI = +/-0.285; p = 0.336)	-0.055	-2.05%
Frequency	2016.2	-0.027 (CI = +/-0.052; p = 0.274)	0.148 (CI = +/-0.302; p = 0.303)	-0.035	-2.71%
Frequency	2017.1	-0.025 (CI = +/-0.063; p = 0.406)	0.142 (CI = +/-0.328; p = 0.359)	-0.087	-2.44%

Total Property Damage

Coverage = Total PD
End Trend Period = 2023.1
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	2004.2	0.019 (CI = +/-0.016; p = 0.024)	0.065 (CI = +/-0.134; p = 0.330)	0.026 (CI = +/-0.010; p = 0.000)	-0.178 (CI = +/-0.345; p = 0.302)	0.377	+1.88%
Loss Cost	2005.1	0.018 (CI = +/-0.017; p = 0.042)	0.061 (CI = +/-0.138; p = 0.371)	0.025 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.353; p = 0.331)	0.368	+1.79%
Loss Cost	2005.2	0.015 (CI = +/-0.018; p = 0.098)	0.073 (CI = +/-0.140; p = 0.297)	0.025 (CI = +/-0.011; p = 0.000)	-0.150 (CI = +/-0.356; p = 0.395)	0.371	+1.51%
Loss Cost	2006.1	0.016 (CI = +/-0.019; p = 0.098)	0.077 (CI = +/-0.144; p = 0.284)	0.025 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.364; p = 0.381)	0.371	+1.62%
Loss Cost	2006.2	0.016 (CI = +/-0.021; p = 0.129)	0.079 (CI = +/-0.149; p = 0.290)	0.025 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.374; p = 0.401)	0.369	+1.58%
Loss Cost	2007.1	0.013 (CI = +/-0.022; p = 0.250)	0.067 (CI = +/-0.152; p = 0.378)	0.024 (CI = +/-0.011; p = 0.000)	-0.133 (CI = +/-0.379; p = 0.479)	0.366	+1.26%
Loss Cost	2007.2	0.013 (CI = +/-0.024; p = 0.267)	0.065 (CI = +/-0.157; p = 0.405)	0.024 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.390; p = 0.480)	0.363	+1.31%
Loss Cost	2008.1	0.013 (CI = +/-0.026; p = 0.310)	0.064 (CI = +/-0.163; p = 0.426)	0.024 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.402; p = 0.496)	0.359	+1.29%
Loss Cost	2008.2	0.016 (CI = +/-0.027; p = 0.230)	0.053 (CI = +/-0.168; p = 0.520)	0.025 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.411; p = 0.436)	0.361	+1.64%
Loss Cost	2009.1	0.016 (CI = +/-0.030; p = 0.283)	0.052 (CI = +/-0.175; p = 0.547)	0.025 (CI = +/-0.013; p = 0.001)	-0.155 (CI = +/-0.426; p = 0.460)	0.356	+1.60%
Loss Cost	2009.2	0.008 (CI = +/-0.031; p = 0.604)	0.075 (CI = +/-0.173; p = 0.379)	0.024 (CI = +/-0.013; p = 0.001)	-0.105 (CI = +/-0.420; p = 0.610)	0.390	+0.79%
Loss Cost	2010.1	0.013 (CI = +/-0.033; p = 0.419)	0.090 (CI = +/-0.177; p = 0.302)	0.025 (CI = +/-0.013; p = 0.001)	-0.139 (CI = +/-0.429; p = 0.510)	0.398	+1.34%
Loss Cost	2010.2	0.011 (CI = +/-0.037; p = 0.554)	0.098 (CI = +/-0.185; p = 0.284)	0.024 (CI = +/-0.013; p = 0.001)	-0.123 (CI = +/-0.446; p = 0.573)	0.399	+1.06%
Loss Cost	2011.1	0.006 (CI = +/-0.040; p = 0.771)	0.085 (CI = +/-0.192; p = 0.366)	0.023 (CI = +/-0.014; p = 0.002)	-0.094 (CI = +/-0.462; p = 0.675)	0.402	+0.57%
Loss Cost	2011.2	0.006 (CI = +/-0.045; p = 0.781)	0.084 (CI = +/-0.201; p = 0.392)	0.023 (CI = +/-0.015; p = 0.003)	-0.096 (CI = +/-0.484; p = 0.683)	0.391	+0.60%
Loss Cost	2012.1	-0.004 (CI = +/-0.048; p = 0.864)	0.061 (CI = +/-0.206; p = 0.538)	0.022 (CI = +/-0.015; p = 0.006)	-0.041 (CI = +/-0.495; p = 0.865)	0.414	-0.40%
Loss Cost	2012.2	-0.016 (CI = +/-0.052; p = 0.535)	0.086 (CI = +/-0.208; p = 0.398)	0.020 (CI = +/-0.015; p = 0.011)	0.020 (CI = +/-0.502; p = 0.934)	0.453	-1.56%
Loss Cost	2013.1	-0.026 (CI = +/-0.058; p = 0.365)	0.066 (CI = +/-0.216; p = 0.527)	0.019 (CI = +/-0.016; p = 0.021)	0.070 (CI = +/-0.523; p = 0.779)	0.471	-2.52%
Loss Cost	2013.2	-0.024 (CI = +/-0.066; p = 0.445)	0.064 (CI = +/-0.230; p = 0.563)	0.019 (CI = +/-0.016; p = 0.027)	0.065 (CI = +/-0.558; p = 0.808)	0.443	-2.40%
Loss Cost	2014.1	-0.018 (CI = +/-0.076; p = 0.619)	0.075 (CI = +/-0.244; p = 0.523)	0.020 (CI = +/-0.017; p = 0.030)	0.035 (CI = +/-0.598; p = 0.903)	0.419	-1.78%
Loss Cost	2014.2	0.010 (CI = +/-0.079; p = 0.789)	0.030 (CI = +/-0.235; p = 0.784)	0.022 (CI = +/-0.017; p = 0.012)	-0.089 (CI = +/-0.580; p = 0.745)	0.418	+1.00%
Loss Cost	2015.1	0.046 (CI = +/-0.077; p = 0.216)	0.084 (CI = +/-0.213; p = 0.406)	0.027 (CI = +/-0.015; p = 0.002)	-0.247 (CI = +/-0.531; p = 0.330)	0.511	+4.75%
Loss Cost	2015.2	0.059 (CI = +/-0.090; p = 0.176)	0.067 (CI = +/-0.227; p = 0.529)	0.028 (CI = +/-0.016; p = 0.003)	-0.297 (CI = +/-0.572; p = 0.278)	0.509	+6.05%
Loss Cost	2016.1	0.069 (CI = +/-0.107; p = 0.181)	0.079 (CI = +/-0.246; p = 0.490)	0.028 (CI = +/-0.017; p = 0.005)	-0.335 (CI = +/-0.632; p = 0.265)	0.504	+7.11%
Loss Cost	2016.2	0.087 (CI = +/-0.125; p = 0.152)	0.057 (CI = +/-0.266; p = 0.640)	0.030 (CI = +/-0.019; p = 0.006)	-0.398 (CI = +/-0.689; p = 0.223)	0.502	+9.05%
Loss Cost	2017.1	0.118 (CI = +/-0.144; p = 0.096)	0.090 (CI = +/-0.280; p = 0.479)	0.032 (CI = +/-0.019; p = 0.005)	-0.503 (CI = +/-0.735; p = 0.154)	0.535	+12.48%
Severity	2004.2	0.038 (CI = +/-0.015; p = 0.000)	-0.044 (CI = +/-0.129; p = 0.495)	-0.001 (CI = +/-0.010; p = 0.889)	0.387 (CI = +/-0.333; p = 0.024)	0.626	+3.88%
Severity	2005.1	0.041 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.131; p = 0.624)	0.000 (CI = +/-0.010; p = 0.991)	0.366 (CI = +/-0.335; p = 0.033)	0.636	+4.16%
Severity	2005.2	0.041 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.135; p = 0.643)	0.000 (CI = +/-0.010; p = 0.998)	0.367 (CI = +/-0.343; p = 0.037)	0.617	+4.14%
Severity	2006.1	0.043 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.138; p = 0.758)	0.001 (CI = +/-0.010; p = 0.901)	0.349 (CI = +/-0.347; p = 0.049)	0.620	+4.40%
Severity	2006.2	0.044 (CI = +/-0.020; p = 0.000)	-0.025 (CI = +/-0.142; p = 0.722)	0.001 (CI = +/-0.011; p = 0.871)	0.341 (CI = +/-0.356; p = 0.060)	0.608	+4.50%
Severity	2007.1	0.042 (CI = +/-0.021; p = 0.000)	-0.032 (CI = +/-0.146; p = 0.660)	0.000 (CI = +/-0.011; p = 0.938)	0.354 (CI = +/-0.364; p = 0.056)	0.583	+4.32%
Severity	2007.2	0.043 (CI = +/-0.023; p = 0.001)	-0.036 (CI = +/-0.151; p = 0.630)	0.001 (CI = +/-0.011; p = 0.907)	0.346 (CI = +/-0.374; p = 0.068)	0.569	+4.44%
Severity	2008.1	0.044 (CI = +/-0.024; p = 0.001)	-0.033 (CI = +/-0.157; p = 0.666)	0.001 (CI = +/-0.012; p = 0.887)	0.341 (CI = +/-0.386; p = 0.081)	0.554	+4.51%
Severity	2008.2	0.051 (CI = +/-0.025; p = 0.000)	-0.057 (CI = +/-0.153; p = 0.453)	0.002 (CI = +/-0.011; p = 0.701)	0.293 (CI = +/-0.375; p = 0.120)	0.602	+5.27%
Severity	2009.1	0.054 (CI = +/-0.027; p = 0.000)	-0.047 (CI = +/-0.158; p = 0.542)	0.003 (CI = +/-0.012; p = 0.631)	0.274 (CI = +/-0.385; p = 0.155)	0.599	+5.58%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	-0.046 (CI = +/-0.165; p = 0.572)	0.003 (CI = +/-0.012; p = 0.654)	0.278 (CI = +/-0.400; p = 0.164)	0.568	+5.51%
Severity	2010.1	0.060 (CI = +/-0.031; p = 0.001)	-0.027 (CI = +/-0.167; p = 0.741)	0.004 (CI = +/-0.012; p = 0.513)	0.238 (CI = +/-0.404; p = 0.235)	0.588	+6.20%
Severity	2010.2	0.064 (CI = +/-0.034; p = 0.001)	-0.038 (CI = +/-0.172; p = 0.649)	0.005 (CI = +/-0.013; p = 0.455)	0.212 (CI = +/-0.415; p = 0.300)	0.583	+6.65%
Severity	2011.1	0.064 (CI = +/-0.038; p = 0.002)	-0.038 (CI = +/-0.181; p = 0.664)	0.005 (CI = +/-0.013; p = 0.475)	0.212 (CI = +/-0.435; p = 0.321)	0.555	+6.65%
Severity	2011.2	0.067 (CI = +/-0.042; p = 0.004)	-0.044 (CI = +/-0.189; p = 0.634)	0.005 (CI = +/-0.014; p = 0.460)	0.199 (CI = +/-0.455; p = 0.371)	0.530	+6.91%
Severity	2012.1	0.060 (CI = +/-0.046; p = 0.014)	-0.060 (CI = +/-0.196; p = 0.529)	0.004 (CI = +/-0.014; p = 0.583)	0.238 (CI = +/-0.472; p = 0.303)	0.483	+6.15%
Severity	2012.2	0.058 (CI = +/-0.052; p = 0.031)	-0.056 (CI = +/-0.207; p = 0.578)	0.004 (CI = +/-0.015; p = 0.625)	0.249 (CI = +/-0.498; p = 0.307)	0.433	+5.94%
Severity	2013.1	0.052 (CI = +/-0.059; p = 0.078)	-0.067 (CI = +/-0.218; p = 0.524)	0.003 (CI = +/-0.016; p = 0.722)	0.278 (CI = +/-0.527; p = 0.280)	0.387	+5.34%
Severity	2013.2	0.055 (CI = +/-0.067; p = 0.097)	-0.073 (CI = +/-0.231; p = 0.512)	0.003 (CI = +/-0.016; p = 0.700)	0.262 (CI = +/-0.562; p = 0.335)	0.357	+5.68%
Severity	2014.1	0.062 (CI = +/-0.076; p = 0.105)	-0.062 (CI = +/-0.246; p = 0.600)	0.004 (CI = +/-0.018; p = 0.643)	0.231 (CI = +/-0.602; p = 0.424)	0.347	+6.37%
Severity	2014.2	0.080 (CI = +/-0.084; p = 0.060)	-0.091 (CI = +/-0.252; p = 0.450)	0.006 (CI = +/-0.018; p = 0.502)	0.149 (CI = +/-0.622; p = 0.614)	0.391	+8.37%
Severity	2015.1	0.120 (CI = +/-0.083; p = 0.008)	-0.032 (CI = +/-0.227; p = 0.761)	0.010 (CI = +/-0.016; p = 0.198)	-0.024 (CI = +/-0.566; p = 0.929)	0.567	+12.77%
Severity	2015.2	0.134 (CI = +/-0.095; p = 0.010)	-0.051 (CI = +/-0.242; p = 0.651)	0.011 (CI = +/-0.017; p = 0.175)	-0.077 (CI = +/-0.609; p = 0.785)	0.549	+14.30%
Severity	2016.1	0.155 (CI = +/-0.110; p = 0.010)	-0.024 (CI = +/-0.254; p = 0.838)	0.013 (CI = +/-0.018; p = 0.133)	-0.162 (CI = +/-0.652; p = 0.592)	0.560	+16.80%
Severity	2016.2	0.188 (CI = +/-0.122; p = 0.007)	-0.064 (CI = +/-0.259; p = 0.590)	0.015 (CI = +/-0.018; p = 0.088)	-0.276 (CI = +/-0.670; p = 0.376)	0.605	+20.63%
Severity	2017.1	0.230 (CI = +/-0.130; p = 0.004)	-0.019 (CI = +/-0.253; p = 0.866)	0.018 (CI = +/-0.018; p = 0.045)	-0.417 (CI = +/-0.666; p = 0.187)	0.679	+25.82%
Frequency	2004.2	-0.019 (CI = +/-0.011; p = 0.001)	0.109 (CI = +/-0.091; p = 0.020)	0.026 (CI = +/-0.007; p = 0.000)	-0.565 (CI = +/-0.234; p = 0.000)	0.841	-1.93%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.087; p = 0.037)	0.025 (CI = +/-0.007; p = 0.000)	-0.537 (CI = +/-0.223; p = 0.000)	0.861	-2.28%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.087; p = 0.020)	0.025 (CI = +/-0.007; p = 0.000)	-0.518 (CI = +/-0.220; p = 0.000)	0.869	-2.52%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.089; p = 0.031)	0.024 (CI = +/-0.007; p = 0.000)	-0.507 (CI = +/-0.224; p = 0.000)	0.870	-2.66%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.091; p = 0.027)	0.024 (CI = +/-0.007; p = 0.000)	-0.497 (CI = +/-0.228; p = 0.000)	0.869	-2.79%
Frequency	2007.1	-0.030 (CI = +/-0.013; p = 0.000)	0.098 (CI = +/-0.093; p = 0.040)	0.024 (CI = +/-0.007; p = 0.000)	-0.487 (CI = +/-0.232; p = 0.000)	0.869	-2.93%
Frequency	2007.2	-0.030 (CI = +/-0.014; p = 0.000)	0.101 (CI = +/-0.096; p = 0.041)	0.024 (CI = +/-0.007; p = 0.000)	-0.482 (CI = +/-0.239; p = 0.000)	0.865	-2.99%
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.098 (CI = +/-0.100; p = 0.055)	0.024 (CI = +/-0.007; p = 0.000)	-0.476 (CI = +/-0.246; p = 0.000)	0.862	-3.08%
Frequency	2008.2	-0.035 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.100; p = 0.032)	0.023 (CI = +/-0.007; p = 0.000)	-0.451 (CI = +/-0.244; p = 0.001)	0.871	-3.45%
Frequency	2009.1	-0.038 (CI = +/-0.017; p = 0.000)	0.099 (CI = +/-0.101; p = 0.054)	0.022 (CI = +/-0.007; p = 0.000)	-0.429 (CI = +/-0.246; p = 0.001)	0.876	-3.77%
Frequency	2009.2	-0.046 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.092; p = 0.012)	0.021 (CI = +/-0.007; p = 0.000)	-0.383 (CI = +/-0.223; p = 0.002)	0.904	-4.47%
Frequency	2010.1	-0.047 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.096; p = 0.018)	0.021 (CI = +/-0.007; p = 0.000)	-0.376 (CI = +/-0.232; p = 0.003)	0.901	-4.58%
Frequency	2010.2	-0.054 (CI = +/-0.018; p = 0.000)	0.136 (CI = +/-0.090; p = 0.005)	0.020 (CI = +/-0.007; p = 0.000)	-0.335 (CI = +/-0.216; p = 0.004)	0.918	-5.24%
Frequency	2011.1	-0.059 (CI = +/-0.019; p = 0.000)	0.123 (CI = +/-0.090; p = 0.010)	0.019 (CI = +/-0.006; p = 0.000)	-0.306 (CI = +/-0.216; p = 0.008)	0.924	-5.70%
Frequency	2011.2	-0.061 (CI = +/-0.021; p = 0.000)	0.128 (CI = +/-0.093; p = 0.010)	0.018 (CI = +/-0.007; p = 0.000)	-0.295 (CI = +/-0.224; p = 0.013)	0.920	-5.90%
Frequency	2012.1	-0.064 (CI = +/-0.023; p = 0.000)	0.121 (CI = +/-0.097; p = 0.017)	0.018 (CI = +/-0.007; p = 0.000)	-0.279 (CI = +/-0.234; p = 0.022)	0.918	-6.17%
Frequency	2012.2	-0.073 (CI = +/-0.022; p = 0.000)	0.141 (CI = +/-0.089; p = 0.004)	0.017 (CI = +/-0.006; p = 0.000)	-0.229 (CI = +/-0.216; p = 0.039)	0.935	-7.07%
Frequency	2013.1	-0.078 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.093; p = 0.008)	0.016 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.225; p = 0.068)	0.935	-7.46%
Frequency	2013.2	-0.080 (CI = +/-0.028; p = 0.000)	0.137 (CI = +/-0.098; p = 0.010)	0.016 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.239; p = 0.098)	0.927	-7.65%
Frequency	2014.1	-0.080 (CI = +/-0.033; p = 0.000)	0.136 (CI = +/-0.105; p = 0.015)	0.016 (CI = +/-0.008; p = 0.000)	-0.197 (CI = +/-0.258; p = 0.124)	0.921	-7.67%
Frequency	2014.2	-0.070 (CI = +/-0.035; p = 0.001)	0.121 (CI = +/-0.106; p = 0.028)	0.017 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.261; p = 0.071)	0.914	-6.80%
Frequency	2015.1	-0.074 (CI = +/-0.041; p = 0.002)	0.116 (CI = +/-0.114; p = 0.046)	0.016 (CI = +/-0.008; p = 0.001)	-0.224 (CI = +/-0.284; p = 0.112)	0.909	-7.11%
Frequency	2015.2	-0.075 (CI = +/-0.049; p = 0.006)	0.118 (CI = +/-0.124; p = 0.060)	0.016 (CI = +/-0.009; p = 0.002)	-0.219 (CI = +/-0.313; p = 0.151)	0.894	-7.21%
Frequency	2016.1	-0.087 (CI = +/-0.056; p = 0.006)	0.103 (CI = +/-0.130; p = 0.106)	0.015 (CI = +/-0.009; p = 0.004)	-0.173 (CI = +/-0.332; p = 0.272)	0.896	-8.30%
Frequency	2016.2	-0.101 (CI = +/-0.063; p = 0.006)	0.121 (CI = +/-0.135; p = 0.073)	0.014 (CI = +/-0.009; p = 0.007)	-0.123 (CI = +/-0.349; p = 0.446)	0.896	-9.60%
Frequency	2017.1	-0.112 (CI = +/-0.075; p = 0.009)	0.109 (CI = +/-0.147; p = 0.124)	0.014 (CI = +/-0.010; p = 0.015)	-0.086 (CI = +/-0.385; p = 0.622)	0.889	-10.60%

Total Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.019; p = 0.718)	0.050 (CI = +/-0.333; p = 0.764)	-0.053	-0.33%
Loss Cost	2005.1	-0.006 (CI = +/-0.020; p = 0.559)	0.065 (CI = +/-0.337; p = 0.697)	-0.048	-0.57%
Loss Cost	2005.2	-0.009 (CI = +/-0.020; p = 0.372)	0.087 (CI = +/-0.338; p = 0.605)	-0.035	-0.91%
Loss Cost	2006.1	-0.010 (CI = +/-0.022; p = 0.348)	0.094 (CI = +/-0.346; p = 0.585)	-0.033	-1.01%
Loss Cost	2006.2	-0.012 (CI = +/-0.023; p = 0.313)	0.103 (CI = +/-0.353; p = 0.557)	-0.030	-1.16%
Loss Cost	2007.1	-0.017 (CI = +/-0.024; p = 0.168)	0.132 (CI = +/-0.352; p = 0.448)	0.000	-1.66%
Loss Cost	2007.2	-0.018 (CI = +/-0.026; p = 0.170)	0.139 (CI = +/-0.361; p = 0.438)	-0.001	-1.76%
Loss Cost	2008.1	-0.021 (CI = +/-0.028; p = 0.137)	0.155 (CI = +/-0.369; p = 0.397)	0.011	-2.04%
Loss Cost	2008.2	-0.020 (CI = +/-0.030; p = 0.187)	0.149 (CI = +/-0.379; p = 0.426)	-0.006	-1.95%
Loss Cost	2009.1	-0.023 (CI = +/-0.032; p = 0.146)	0.168 (CI = +/-0.388; p = 0.380)	0.009	-2.30%
Loss Cost	2009.2	-0.032 (CI = +/-0.033; p = 0.052)	0.215 (CI = +/-0.379; p = 0.254)	0.074	-3.20%
Loss Cost	2010.1	-0.032 (CI = +/-0.036; p = 0.074)	0.215 (CI = +/-0.393; p = 0.270)	0.054	-3.19%
Loss Cost	2010.2	-0.037 (CI = +/-0.039; p = 0.057)	0.238 (CI = +/-0.402; p = 0.232)	0.074	-3.68%
Loss Cost	2011.1	-0.047 (CI = +/-0.041; p = 0.026)	0.282 (CI = +/-0.402; p = 0.160)	0.133	-4.59%
Loss Cost	2011.2	-0.050 (CI = +/-0.045; p = 0.030)	0.297 (CI = +/-0.417; p = 0.154)	0.130	-4.91%
Loss Cost	2012.1	-0.065 (CI = +/-0.046; p = 0.008)	0.360 (CI = +/-0.406; p = 0.079)	0.230	-6.31%
Loss Cost	2012.2	-0.080 (CI = +/-0.048; p = 0.003)	0.419 (CI = +/-0.398; p = 0.040)	0.320	-7.67%
Loss Cost	2013.1	-0.096 (CI = +/-0.050; p = 0.001)	0.483 (CI = +/-0.388; p = 0.018)	0.414	-9.17%
Loss Cost	2013.2	-0.102 (CI = +/-0.056; p = 0.001)	0.505 (CI = +/-0.407; p = 0.018)	0.397	-9.69%
Loss Cost	2014.1	-0.108 (CI = +/-0.064; p = 0.002)	0.528 (CI = +/-0.429; p = 0.019)	0.378	-10.27%
Loss Cost	2014.2	-0.096 (CI = +/-0.072; p = 0.012)	0.485 (CI = +/-0.447; p = 0.035)	0.269	-9.13%
Loss Cost	2015.1	-0.083 (CI = +/-0.082; p = 0.046)	0.444 (CI = +/-0.471; p = 0.063)	0.165	-7.99%
Loss Cost	2015.2	-0.088 (CI = +/-0.096; p = 0.067)	0.460 (CI = +/-0.509; p = 0.073)	0.141	-8.45%
Loss Cost	2016.1	-0.106 (CI = +/-0.112; p = 0.061)	0.510 (CI = +/-0.545; p = 0.064)	0.165	-10.02%
Loss Cost	2016.2	-0.113 (CI = +/-0.134; p = 0.092)	0.530 (CI = +/-0.600; p = 0.078)	0.136	-10.68%
Loss Cost	2017.1	-0.121 (CI = +/-0.165; p = 0.133)	0.551 (CI = +/-0.670; p = 0.097)	0.106	-11.42%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	0.449 (CI = +/-0.214; p = 0.000)	0.721	+3.16%
Severity	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.435 (CI = +/-0.214; p = 0.000)	0.730	+3.37%
Severity	2005.2	0.032 (CI = +/-0.013; p = 0.000)	0.440 (CI = +/-0.218; p = 0.000)	0.718	+3.29%
Severity	2006.1	0.034 (CI = +/-0.014; p = 0.000)	0.430 (CI = +/-0.221; p = 0.000)	0.719	+3.46%
Severity	2006.2	0.034 (CI = +/-0.015; p = 0.000)	0.429 (CI = +/-0.227; p = 0.001)	0.710	+3.47%
Severity	2007.1	0.032 (CI = +/-0.016; p = 0.000)	0.441 (CI = +/-0.230; p = 0.000)	0.696	+3.26%
Severity	2007.2	0.032 (CI = +/-0.017; p = 0.001)	0.441 (CI = +/-0.236; p = 0.001)	0.685	+3.26%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.001)	0.441 (CI = +/-0.243; p = 0.001)	0.674	+3.26%
Severity	2008.2	0.037 (CI = +/-0.019; p = 0.000)	0.415 (CI = +/-0.239; p = 0.001)	0.702	+3.76%
Severity	2009.1	0.039 (CI = +/-0.020; p = 0.001)	0.406 (CI = +/-0.245; p = 0.002)	0.698	+3.94%
Severity	2009.2	0.036 (CI = +/-0.022; p = 0.002)	0.418 (CI = +/-0.251; p = 0.002)	0.681	+3.69%
Severity	2010.1	0.040 (CI = +/-0.023; p = 0.001)	0.398 (CI = +/-0.254; p = 0.004)	0.693	+4.12%
Severity	2010.2	0.042 (CI = +/-0.025; p = 0.002)	0.392 (CI = +/-0.263; p = 0.005)	0.684	+4.26%
Severity	2011.1	0.040 (CI = +/-0.028; p = 0.007)	0.399 (CI = +/-0.273; p = 0.006)	0.666	+4.08%
Severity	2011.2	0.039 (CI = +/-0.031; p = 0.015)	0.404 (CI = +/-0.284; p = 0.008)	0.648	+3.97%
Severity	2012.1	0.031 (CI = +/-0.033; p = 0.060)	0.437 (CI = +/-0.285; p = 0.005)	0.632	+3.16%
Severity	2012.2	0.025 (CI = +/-0.036; p = 0.155)	0.462 (CI = +/-0.293; p = 0.004)	0.615	+2.55%
Severity	2013.1	0.018 (CI = +/-0.039; p = 0.344)	0.489 (CI = +/-0.300; p = 0.003)	0.601	+1.82%
Severity	2013.2	0.015 (CI = +/-0.044; p = 0.490)	0.502 (CI = +/-0.316; p = 0.004)	0.587	+1.47%
Severity	2014.1	0.016 (CI = +/-0.050; p = 0.507)	0.497 (CI = +/-0.335; p = 0.006)	0.579	+1.61%
Severity	2014.2	0.022 (CI = +/-0.057; p = 0.418)	0.476 (CI = +/-0.354; p = 0.012)	0.582	+2.24%
Severity	2015.1	0.047 (CI = +/-0.058; p = 0.102)	0.396 (CI = +/-0.333; p = 0.023)	0.675	+4.81%
Severity	2015.2	0.045 (CI = +/-0.068; p = 0.173)	0.402 (CI = +/-0.360; p = 0.031)	0.652	+4.61%
Severity	2016.1	0.050 (CI = +/-0.080; p = 0.199)	0.388 (CI = +/-0.392; p = 0.052)	0.639	+5.14%
Severity	2016.2	0.058 (CI = +/-0.096; p = 0.213)	0.366 (CI = +/-0.431; p = 0.088)	0.626	+5.97%
Severity	2017.1	0.076 (CI = +/-0.116; p = 0.173)	0.319 (CI = +/-0.470; p = 0.161)	0.630	+7.95%
Frequency	2004.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.399 (CI = +/-0.261; p = 0.004)	0.638	-3.39%
Frequency	2005.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.370 (CI = +/-0.251; p = 0.005)	0.679	-3.81%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	-0.353 (CI = +/-0.252; p = 0.007)	0.689	-4.06%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.336 (CI = +/-0.253; p = 0.011)	0.698	-4.32%
Frequency	2006.2	-0.046 (CI = +/-0.017; p = 0.000)	-0.326 (CI = +/-0.257; p = 0.015)	0.695	-4.48%
Frequency	2007.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.309 (CI = +/-0.259; p = 0.021)	0.703	-4.76%
Frequency	2007.2	-0.050 (CI = +/-0.019; p = 0.000)	-0.302 (CI = +/-0.265; p = 0.027)	0.694	-4.87%
Frequency	2008.1	-0.053 (CI = +/-0.020; p = 0.000)	-0.286 (CI = +/-0.269; p = 0.038)	0.697	-5.14%
Frequency	2008.2	-0.057 (CI = +/-0.021; p = 0.000)	-0.266 (CI = +/-0.271; p = 0.054)	0.706	-5.50%
Frequency	2009.1	-0.062 (CI = +/-0.022; p = 0.000)	-0.238 (CI = +/-0.268; p = 0.080)	0.726	-6.00%
Frequency	2009.2	-0.069 (CI = +/-0.023; p = 0.000)	-0.203 (CI = +/-0.260; p = 0.120)	0.757	-6.64%
Frequency	2010.1	-0.073 (CI = +/-0.024; p = 0.000)	-0.183 (CI = +/-0.264; p = 0.164)	0.759	-7.02%
Frequency	2010.2	-0.079 (CI = +/-0.025; p = 0.000)	-0.153 (CI = +/-0.261; p = 0.237)	0.776	-7.61%
Frequency	2011.1	-0.087 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.255; p = 0.349)	0.799	-8.33%
Frequency	2011.2	-0.089 (CI = +/-0.028; p = 0.000)	-0.107 (CI = +/-0.264; p = 0.408)	0.786	-8.54%
Frequency	2012.1	-0.096 (CI = +/-0.030; p = 0.000)	-0.078 (CI = +/-0.265; p = 0.549)	0.795	-9.18%
Frequency	2012.2	-0.105 (CI = +/-0.032; p = 0.000)	-0.042 (CI = +/-0.264; p = 0.740)	0.808	-9.96%
Frequency	2013.1	-0.114 (CI = +/-0.034; p = 0.000)	-0.006 (CI = +/-0.263; p = 0.960)	0.820	-10.79%
Frequency	2013.2	-0.117 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.277; p = 0.984)	0.801	-11.00%
Frequency	2014.1	-0.124 (CI = +/-0.043; p = 0.000)	0.030 (CI = +/-0.287; p = 0.826)	0.797	-11.69%
Frequency	2014.2	-0.118 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.302; p = 0.953)	0.758	-11.12%
Frequency	2015.1	-0.130 (CI = +/-0.054; p = 0.000)	0.048 (CI = +/-0.311; p = 0.744)	0.763	-12.21%
Frequency	2015.2	-0.133 (CI = +/-0.063; p = 0.001)	0.058 (CI = +/-0.336; p = 0.716)	0.729	-12.49%
Frequency	2016.1	-0.156 (CI = +/-0.069; p = 0.000)	0.122 (CI = +/-0.338; p = 0.446)	0.758	-14.42%
Frequency	2016.2	-0.171 (CI = +/-0.081; p = 0.001)	0.163 (CI = +/-0.361; p = 0.341)	0.744	-15.72%
Frequency	2017.1	-0.198 (CI = +/-0.093; p = 0.001)	0.231 (CI = +/-0.375; p = 0.200)	0.757	-17.94%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.016; p = 0.092)	0.065 (CI = +/-0.136; p = 0.339)	0.024 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.262; p = 0.896)	0.356	+1.41%
Loss Cost	2005.1	0.013 (CI = +/-0.017; p = 0.145)	0.060 (CI = +/-0.140; p = 0.391)	0.024 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.267; p = 0.857)	0.349	+1.29%
Loss Cost	2005.2	0.010 (CI = +/-0.018; p = 0.289)	0.073 (CI = +/-0.141; p = 0.301)	0.023 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.268; p = 0.747)	0.358	+0.97%
Loss Cost	2006.1	0.010 (CI = +/-0.020; p = 0.292)	0.075 (CI = +/-0.146; p = 0.299)	0.023 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.275; p = 0.773)	0.357	+1.03%
Loss Cost	2006.2	0.009 (CI = +/-0.021; p = 0.366)	0.079 (CI = +/-0.151; p = 0.294)	0.023 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.282; p = 0.751)	0.355	+0.94%
Loss Cost	2007.1	0.006 (CI = +/-0.022; p = 0.604)	0.065 (CI = +/-0.153; p = 0.391)	0.022 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.284; p = 0.648)	0.360	+0.57%
Loss Cost	2007.2	0.006 (CI = +/-0.024; p = 0.638)	0.065 (CI = +/-0.158; p = 0.404)	0.022 (CI = +/-0.011; p = 0.000)	0.065 (CI = +/-0.293; p = 0.654)	0.356	+0.55%
Loss Cost	2008.1	0.005 (CI = +/-0.026; p = 0.713)	0.062 (CI = +/-0.164; p = 0.441)	0.022 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.302; p = 0.642)	0.353	+0.47%
Loss Cost	2008.2	0.007 (CI = +/-0.028; p = 0.588)	0.054 (CI = +/-0.169; p = 0.521)	0.023 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.311; p = 0.719)	0.348	+0.74%
Loss Cost	2009.1	0.006 (CI = +/-0.030; p = 0.686)	0.049 (CI = +/-0.176; p = 0.568)	0.022 (CI = +/-0.012; p = 0.001)	0.062 (CI = +/-0.321; p = 0.695)	0.346	+0.60%
Loss Cost	2009.2	-0.003 (CI = +/-0.031; p = 0.831)	0.077 (CI = +/-0.172; p = 0.367)	0.021 (CI = +/-0.011; p = 0.001)	0.107 (CI = +/-0.314; p = 0.486)	0.396	-0.33%
Loss Cost	2010.1	0.001 (CI = +/-0.034; p = 0.957)	0.088 (CI = +/-0.178; p = 0.316)	0.022 (CI = +/-0.012; p = 0.001)	0.088 (CI = +/-0.323; p = 0.577)	0.394	+0.09%
Loss Cost	2010.2	-0.003 (CI = +/-0.037; p = 0.852)	0.099 (CI = +/-0.184; p = 0.275)	0.021 (CI = +/-0.012; p = 0.001)	0.108 (CI = +/-0.334; p = 0.508)	0.402	-0.34%
Loss Cost	2011.1	-0.010 (CI = +/-0.040; p = 0.606)	0.083 (CI = +/-0.189; p = 0.372)	0.021 (CI = +/-0.012; p = 0.002)	0.138 (CI = +/-0.343; p = 0.413)	0.417	-1.00%
Loss Cost	2011.2	-0.012 (CI = +/-0.045; p = 0.585)	0.087 (CI = +/-0.199; p = 0.371)	0.020 (CI = +/-0.013; p = 0.003)	0.145 (CI = +/-0.361; p = 0.409)	0.408	-1.18%
Loss Cost	2012.1	-0.025 (CI = +/-0.048; p = 0.292)	0.060 (CI = +/-0.198; p = 0.535)	0.019 (CI = +/-0.013; p = 0.005)	0.198 (CI = +/-0.361; p = 0.265)	0.454	-2.43%
Loss Cost	2012.2	-0.040 (CI = +/-0.050; p = 0.109)	0.092 (CI = +/-0.195; p = 0.334)	0.018 (CI = +/-0.012; p = 0.007)	0.262 (CI = +/-0.357; p = 0.139)	0.520	-3.94%
Loss Cost	2013.1	-0.054 (CI = +/-0.054; p = 0.049)	0.066 (CI = +/-0.196; p = 0.485)	0.016 (CI = +/-0.012; p = 0.012)	0.317 (CI = +/-0.362; p = 0.082)	0.563	-5.28%
Loss Cost	2013.2	-0.058 (CI = +/-0.062; p = 0.064)	0.073 (CI = +/-0.209; p = 0.466)	0.016 (CI = +/-0.013; p = 0.018)	0.331 (CI = +/-0.388; p = 0.089)	0.542	-5.64%
Loss Cost	2014.1	-0.058 (CI = +/-0.072; p = 0.107)	0.074 (CI = +/-0.223; p = 0.488)	0.016 (CI = +/-0.014; p = 0.024)	0.330 (CI = +/-0.419; p = 0.114)	0.516	-5.60%
Loss Cost	2014.2	-0.035 (CI = +/-0.078; p = 0.357)	0.038 (CI = +/-0.223; p = 0.716)	0.017 (CI = +/-0.013; p = 0.015)	0.247 (CI = +/-0.427; p = 0.233)	0.476	-3.40%
Loss Cost	2015.1	-0.005 (CI = +/-0.083; p = 0.900)	0.076 (CI = +/-0.216; p = 0.457)	0.020 (CI = +/-0.013; p = 0.006)	0.148 (CI = +/-0.422; p = 0.459)	0.494	-0.48%
Loss Cost	2015.2	-0.002 (CI = +/-0.100; p = 0.962)	0.073 (CI = +/-0.236; p = 0.512)	0.020 (CI = +/-0.014; p = 0.009)	0.139 (CI = +/-0.472; p = 0.529)	0.471	-0.22%
Loss Cost	2016.1	-0.006 (CI = +/-0.120; p = 0.919)	0.069 (CI = +/-0.257; p = 0.563)	0.020 (CI = +/-0.015; p = 0.016)	0.150 (CI = +/-0.530; p = 0.543)	0.456	-0.56%
Loss Cost	2016.2	-0.002 (CI = +/-0.150; p = 0.971)	0.066 (CI = +/-0.288; p = 0.619)	0.020 (CI = +/-0.016; p = 0.024)	0.141 (CI = +/-0.611; p = 0.615)	0.425	-0.25%
Loss Cost	2017.1	0.012 (CI = +/-0.185; p = 0.885)	0.077 (CI = +/-0.317; p = 0.591)	0.020 (CI = +/-0.018; p = 0.032)	0.101 (CI = +/-0.700; p = 0.747)	0.399	+1.20%
Severity	2004.2	0.033 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.114; p = 0.509)	0.002 (CI = +/-0.008; p = 0.566)	0.443 (CI = +/-0.218; p = 0.000)	0.712	+3.36%
Severity	2005.1	0.035 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.115; p = 0.636)	0.003 (CI = +/-0.008; p = 0.490)	0.429 (CI = +/-0.219; p = 0.000)	0.720	+3.61%
Severity	2005.2	0.035 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.679)	0.003 (CI = +/-0.008; p = 0.513)	0.433 (CI = +/-0.224; p = 0.000)	0.706	+3.54%
Severity	2006.1	0.037 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.121; p = 0.787)	0.003 (CI = +/-0.009; p = 0.462)	0.422 (CI = +/-0.228; p = 0.001)	0.707	+3.75%
Severity	2006.2	0.037 (CI = +/-0.017; p = 0.000)	-0.018 (CI = +/-0.125; p = 0.770)	0.003 (CI = +/-0.009; p = 0.461)	0.419 (CI = +/-0.234; p = 0.001)	0.697	+3.80%
Severity	2007.1	0.035 (CI = +/-0.018; p = 0.001)	-0.027 (CI = +/-0.128; p = 0.672)	0.003 (CI = +/-0.009; p = 0.528)	0.432 (CI = +/-0.238; p = 0.001)	0.681	+3.55%
Severity	2007.2	0.035 (CI = +/-0.020; p = 0.001)	-0.028 (CI = +/-0.132; p = 0.664)	0.003 (CI = +/-0.009; p = 0.528)	0.429 (CI = +/-0.245; p = 0.001)	0.670	+3.60%
Severity	2008.1	0.035 (CI = +/-0.022; p = 0.002)	-0.028 (CI = +/-0.137; p = 0.676)	0.003 (CI = +/-0.009; p = 0.539)	0.429 (CI = +/-0.253; p = 0.002)	0.657	+3.60%
Severity	2008.2	0.042 (CI = +/-0.022; p = 0.001)	-0.049 (CI = +/-0.134; p = 0.456)	0.004 (CI = +/-0.009; p = 0.415)	0.395 (CI = +/-0.246; p = 0.003)	0.695	+4.28%
Severity	2009.1	0.044 (CI = +/-0.024; p = 0.001)	-0.043 (CI = +/-0.139; p = 0.526)	0.004 (CI = +/-0.009; p = 0.390)	0.386 (CI = +/-0.254; p = 0.004)	0.690	+4.49%
Severity	2009.2	0.042 (CI = +/-0.026; p = 0.003)	-0.038 (CI = +/-0.144; p = 0.593)	0.004 (CI = +/-0.010; p = 0.427)	0.395 (CI = +/-0.263; p = 0.005)	0.668	+4.29%
Severity	2010.1	0.047 (CI = +/-0.028; p = 0.002)	-0.023 (CI = +/-0.147; p = 0.745)	0.004 (CI = +/-0.010; p = 0.347)	0.371 (CI = +/-0.267; p = 0.009)	0.681	+4.84%
Severity	2010.2	0.050 (CI = +/-0.031; p = 0.003)	-0.031 (CI = +/-0.153; p = 0.680)	0.005 (CI = +/-0.010; p = 0.329)	0.358 (CI = +/-0.277; p = 0.014)	0.673	+5.13%
Severity	2011.1	0.048 (CI = +/-0.034; p = 0.008)	-0.035 (CI = +/-0.160; p = 0.653)	0.005 (CI = +/-0.010; p = 0.368)	0.365 (CI = +/-0.290; p = 0.016)	0.652	+4.95%
Severity	2011.2	0.048 (CI = +/-0.038; p = 0.015)	-0.035 (CI = +/-0.168; p = 0.664)	0.005 (CI = +/-0.011; p = 0.383)	0.365 (CI = +/-0.305; p = 0.022)	0.631	+4.97%
Severity	2012.1	0.039 (CI = +/-0.041; p = 0.061)	-0.056 (CI = +/-0.169; p = 0.495)	0.003 (CI = +/-0.011; p = 0.508)	0.405 (CI = +/-0.308; p = 0.013)	0.614	+3.95%
Severity	2012.2	0.033 (CI = +/-0.045; p = 0.142)	-0.045 (CI = +/-0.177; p = 0.602)	0.003 (CI = +/-0.011; p = 0.578)	0.428 (CI = +/-0.324; p = 0.013)	0.585	+3.37%
Severity	2013.1	0.024 (CI = +/-0.050; p = 0.335)	-0.062 (CI = +/-0.182; p = 0.479)	0.002 (CI = +/-0.011; p = 0.712)	0.465 (CI = +/-0.336; p = 0.010)	0.570	+2.38%
Severity	2013.2	0.022 (CI = +/-0.058; p = 0.434)	-0.059 (CI = +/-0.194; p = 0.526)	0.002 (CI = +/-0.012; p = 0.742)	0.472 (CI = +/-0.361; p = 0.014)	0.549	+2.20%
Severity	2014.1	0.023 (CI = +/-0.067; p = 0.478)	-0.058 (CI = +/-0.207; p = 0.559)	0.002 (CI = +/-0.013; p = 0.746)	0.469 (CI = +/-0.390; p = 0.022)	0.536	+2.29%
Severity	2014.2	0.035 (CI = +/-0.076; p = 0.340)	-0.077 (CI = +/-0.218; p = 0.461)	0.003 (CI = +/-0.013; p = 0.659)	0.425 (CI = +/-0.417; p = 0.047)	0.547	+3.56%
Severity	2015.1	0.068 (CI = +/-0.078; p = 0.080)	-0.034 (CI = +/-0.203; p = 0.717)	0.005 (CI = +/-0.012; p = 0.372)	0.314 (CI = +/-0.396; p = 0.110)	0.653	+7.06%
Severity	2015.2	0.072 (CI = +/-0.093; p = 0.120)	-0.039 (CI = +/-0.221; p = 0.707)	0.005 (CI = +/-0.013; p = 0.385)	0.303 (CI = +/-0.442; p = 0.160)	0.623	+7.41%
Severity	2016.1	0.081 (CI = +/-0.112; p = 0.138)	-0.029 (CI = +/-0.240; p = 0.792)	0.006 (CI = +/-0.014; p = 0.371)	0.274 (CI = +/-0.494; p = 0.245)	0.606	+8.45%
Severity	2016.2	0.102 (CI = +/-0.136; p = 0.125)	-0.052 (CI = +/-0.262; p = 0.663)	0.007 (CI = +/-0.015; p = 0.335)	0.213 (CI = +/-0.555; p = 0.409)	0.600	+10.70%
Severity	2017.1	0.130 (CI = +/-0.163; p = 0.102)	-0.030 (CI = +/-0.279; p = 0.813)	0.008 (CI = +/-0.016; p = 0.283)	0.135 (CI = +/-0.616; p = 0.627)	0.608	+13.92%
Frequency	2004.2	-0.019 (CI = +/-0.011; p = 0.001)	0.102 (CI = +/-0.090; p = 0.027)	0.021 (CI = +/-0.007; p = 0.000)	-0.426 (CI = +/-0.173; p = 0.000)	0.843	-1.89%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.086; p = 0.049)	0.021 (CI = +/-0.006; p = 0.000)	-0.405 (CI = +/-0.165; p = 0.000)	0.864	-2.24%
Frequency	2005.2	-0.025 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.086; p = 0.028)	0.020 (CI = +/-0.006; p = 0.000)	-0.390 (CI = +/-0.163; p = 0.000)	0.872	-2.48%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.088; p = 0.042)	0.020 (CI = +/-0.006; p = 0.000)	-0.383 (CI = +/-0.165; p = 0.000)	0.872	-2.62%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.090; p = 0.036)	0.020 (CI = +/-0.006; p = 0.000)	-0.375 (CI = +/-0.169; p = 0.000)	0.871	-2.75%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.093; p = 0.052)	0.020 (CI = +/-0.006; p = 0.000)	-0.368 (CI = +/-0.172; p = 0.000)	0.871	-2.88%
Frequency	2007.2	-0.030 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.096; p = 0.055)	0.020 (CI = +/-0.007; p = 0.000)	-0.364 (CI = +/-0.177; p = 0.000)	0.867	-2.94%
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.099; p = 0.071)	0.019 (CI = +/-0.007; p = 0.000)	-0.360 (CI = +/-0.183; p = 0.000)	0.864	-3.03%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	0.103 (CI = +/-0.099; p = 0.043)	0.019 (CI = +/-0.007; p = 0.000)	-0.340 (CI = +/-0.182; p = 0.001)	0.872	-3.39%
Frequency	2009.1	-0.038 (CI = +/-0.017; p = 0.000)	0.093 (CI = +/-0.100; p = 0.069)	0.018 (CI = +/-0.007; p = 0.000)	-0.324 (CI = +/-0.183; p = 0.001)	0.877	-3.71%
Frequency	2009.2	-0.045 (CI = +/-0.017; p = 0.000)	0.114 (CI = +/-0.092; p = 0.017)	0.018 (CI = +/-0.006; p = 0.000)	-0.288 (CI = +/-0.167; p = 0.002)	0.904	-4.43%
Frequency	2010.1	-0.046 (CI = +/-0.018; p = 0.000)	0.111 (CI = +/-0.096; p = 0.025)	0.017 (CI = +/-0.006; p = 0.000)	-0.282 (CI = +/-0.174; p = 0.003)	0.901	-4.53%
Frequency	2010.2	-0.053 (CI = +/-0.018; p = 0.000)	0.130 (CI = +/-0.090; p = 0.007)	0.017 (CI = +/-0.006; p = 0.000)	-0.249 (CI = +/-0.164; p = 0.005)	0.918	-5.20%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.118 (CI = +/-0.090; p = 0.013)	0.016 (CI = +/-0.006; p = 0.000)	-0.228 (CI = +/-0.163; p = 0.009)	0.923	-5.67%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.122 (CI = +/-0.094; p = 0.014)	0.016 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.171; p = 0.015)	0.919	-5.86%
Frequency	2012.1	-0.063 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.098; p = 0.023)	0.016 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.178; p = 0.025)	0.917	-6.14%
Frequency	2012.2	-0.073 (CI = +/-0.023; p = 0.000)	0.137 (CI = +/-0.091; p = 0.006)	0.015 (CI = +/-0.006; p = 0.000)	-0.165 (CI = +/-0.166; p = 0.051)	0.933	-7.08%
Frequency	2013.1	-0.078 (CI = +/-0.026; p = 0.000)	0.129 (CI = +/-0.094; p = 0.010)	0.014 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.173; p = 0.088)	0.933	-7.48%
Frequency	2013.2	-0.080 (CI = +/-0.030; p = 0.000)	0.132 (CI = +/-0.100; p = 0.013)	0.014 (CI = +/-0.006; p = 0.000)	-0.140 (CI = +/-0.186; p = 0.128)	0.925	-7.67%
Frequency	2014.1	-0.080 (CI = +/-0.034; p = 0.000)	0.132 (CI = +/-0.107; p = 0.019)	0.014 (CI = +/-0.007; p = 0.000)	-0.139 (CI = +/-0.201; p = 0.160)	0.919	-7.71%
Frequency	2014.2	-0.070 (CI = +/-0.038; p = 0.002)	0.115 (CI = +/-0.107; p = 0.038)	0.015 (CI = +/-0.006; p = 0.000)	-0.177 (CI = +/-0.206; p = 0.085)	0.912	-6.72%
Frequency	2015.1	-0.073 (CI = +/-0.044; p = 0.004)	0.111 (CI = +/-0.115; p = 0.058)	0.014 (CI = +/-0.007; p = 0.001)	-0.165 (CI = +/-0.225; p = 0.135)	0.906	-7.05%
Frequency	2015.2	-0.074 (CI = +/-0.053; p = 0.011)	0.111 (CI = +/-0.126; p = 0.077)	0.014 (CI = +/-0.007; p = 0.001)	-0.163 (CI = +/-0.251; p = 0.181)	0.891	-7.11%
Frequency	2016.1	-0.087 (CI = +/-0.061; p = 0.010)	0.098 (CI = +/-0.131; p = 0.126)	0.014 (CI = +/-0.008; p = 0.003)	-0.124 (CI = +/-0.270; p = 0.332)	0.893	-8.31%
Frequency	2016.2	-0.104 (CI = +/-0.072; p = 0.009)	0.118 (CI = +/-0.138; p = 0.086)	0.013 (CI = +/-0.008; p = 0.005)	-0.072 (CI = +/-0.293; p = 0.592)	0.892	-9.89%
Frequency	2017.1	-0.118 (CI = +/-0.086; p = 0.013)	0.106 (CI = +/-0.148; p = 0.136)	0.012 (CI = +/-0.008; p = 0.009)	-0.033 (CI = +/-0.327; p = 0.819)	0.886	-11.16%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.015 (CI = +/-0.014; p = 0.042)	0.065 (CI = +/-0.134; p = 0.333)	0.024 (CI = +/-0.010; p = 0.000)	0.375	+1.46%
Loss Cost	2005.1	0.014 (CI = +/-0.015; p = 0.070)	0.060 (CI = +/-0.138; p = 0.384)	0.024 (CI = +/-0.010; p = 0.000)	0.368	+1.37%
Loss Cost	2005.2	0.011 (CI = +/-0.015; p = 0.149)	0.072 (CI = +/-0.139; p = 0.297)	0.023 (CI = +/-0.010; p = 0.000)	0.376	+1.12%
Loss Cost	2006.1	0.012 (CI = +/-0.016; p = 0.153)	0.075 (CI = +/-0.144; p = 0.293)	0.023 (CI = +/-0.010; p = 0.000)	0.376	+1.18%
Loss Cost	2006.2	0.011 (CI = +/-0.017; p = 0.199)	0.078 (CI = +/-0.148; p = 0.290)	0.023 (CI = +/-0.010; p = 0.000)	0.375	+1.12%
Loss Cost	2007.1	0.008 (CI = +/-0.018; p = 0.354)	0.065 (CI = +/-0.150; p = 0.385)	0.023 (CI = +/-0.010; p = 0.000)	0.377	+0.84%
Loss Cost	2007.2	0.008 (CI = +/-0.019; p = 0.379)	0.064 (CI = +/-0.156; p = 0.404)	0.023 (CI = +/-0.011; p = 0.000)	0.374	+0.85%
Loss Cost	2008.1	0.008 (CI = +/-0.021; p = 0.436)	0.062 (CI = +/-0.161; p = 0.434)	0.023 (CI = +/-0.011; p = 0.000)	0.372	+0.81%
Loss Cost	2008.2	0.010 (CI = +/-0.022; p = 0.349)	0.053 (CI = +/-0.166; p = 0.520)	0.023 (CI = +/-0.011; p = 0.000)	0.370	+1.03%
Loss Cost	2009.1	0.009 (CI = +/-0.024; p = 0.421)	0.049 (CI = +/-0.172; p = 0.561)	0.023 (CI = +/-0.011; p = 0.000)	0.368	+0.95%
Loss Cost	2009.2	0.003 (CI = +/-0.024; p = 0.785)	0.075 (CI = +/-0.170; p = 0.374)	0.022 (CI = +/-0.011; p = 0.000)	0.409	+0.33%
Loss Cost	2010.1	0.007 (CI = +/-0.026; p = 0.601)	0.088 (CI = +/-0.175; p = 0.308)	0.023 (CI = +/-0.011; p = 0.000)	0.412	+0.67%
Loss Cost	2010.2	0.004 (CI = +/-0.028; p = 0.754)	0.097 (CI = +/-0.181; p = 0.278)	0.022 (CI = +/-0.011; p = 0.001)	0.417	+0.43%
Loss Cost	2011.1	0.000 (CI = +/-0.030; p = 0.976)	0.083 (CI = +/-0.187; p = 0.366)	0.022 (CI = +/-0.012; p = 0.001)	0.425	+0.04%
Loss Cost	2011.2	0.000 (CI = +/-0.033; p = 0.988)	0.084 (CI = +/-0.196; p = 0.383)	0.022 (CI = +/-0.012; p = 0.001)	0.417	+0.02%
Loss Cost	2012.1	-0.007 (CI = +/-0.035; p = 0.693)	0.060 (CI = +/-0.199; p = 0.533)	0.021 (CI = +/-0.012; p = 0.002)	0.444	-0.67%
Loss Cost	2012.2	-0.014 (CI = +/-0.037; p = 0.425)	0.086 (CI = +/-0.202; p = 0.383)	0.021 (CI = +/-0.012; p = 0.002)	0.483	-1.42%
Loss Cost	2013.1	-0.020 (CI = +/-0.040; p = 0.304)	0.068 (CI = +/-0.209; p = 0.503)	0.020 (CI = +/-0.012; p = 0.003)	0.500	-1.98%
Loss Cost	2013.2	-0.019 (CI = +/-0.044; p = 0.380)	0.064 (CI = +/-0.222; p = 0.549)	0.020 (CI = +/-0.013; p = 0.004)	0.476	-1.86%
Loss Cost	2014.1	-0.015 (CI = +/-0.049; p = 0.531)	0.076 (CI = +/-0.234; p = 0.502)	0.020 (CI = +/-0.013; p = 0.005)	0.457	-1.46%
Loss Cost	2014.2	0.001 (CI = +/-0.049; p = 0.973)	0.030 (CI = +/-0.226; p = 0.778)	0.021 (CI = +/-0.012; p = 0.003)	0.455	+0.08%
Loss Cost	2015.1	0.018 (CI = +/-0.048; p = 0.426)	0.077 (CI = +/-0.211; p = 0.445)	0.022 (CI = +/-0.011; p = 0.001)	0.510	+1.86%
Loss Cost	2015.2	0.022 (CI = +/-0.055; p = 0.399)	0.067 (CI = +/-0.227; p = 0.533)	0.022 (CI = +/-0.012; p = 0.002)	0.496	+2.22%
Loss Cost	2016.1	0.023 (CI = +/-0.063; p = 0.439)	0.069 (CI = +/-0.247; p = 0.550)	0.022 (CI = +/-0.012; p = 0.002)	0.486	+2.32%
Loss Cost	2016.2	0.027 (CI = +/-0.073; p = 0.424)	0.058 (CI = +/-0.272; p = 0.642)	0.022 (CI = +/-0.013; p = 0.004)	0.467	+2.75%
Loss Cost	2017.1	0.035 (CI = +/-0.084; p = 0.364)	0.076 (CI = +/-0.295; p = 0.575)	0.022 (CI = +/-0.014; p = 0.006)	0.458	+3.60%
Severity	2004.2	0.047 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.138; p = 0.531)	0.003 (CI = +/-0.010; p = 0.508)	0.575	+4.80%
Severity	2005.1	0.050 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.138; p = 0.682)	0.004 (CI = +/-0.010; p = 0.427)	0.593	+5.09%
Severity	2005.2	0.050 (CI = +/-0.016; p = 0.000)	-0.030 (CI = +/-0.142; p = 0.670)	0.004 (CI = +/-0.010; p = 0.428)	0.572	+5.13%
Severity	2006.1	0.053 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.144; p = 0.811)	0.005 (CI = +/-0.010; p = 0.369)	0.581	+5.40%
Severity	2006.2	0.054 (CI = +/-0.017; p = 0.000)	-0.024 (CI = +/-0.148; p = 0.743)	0.005 (CI = +/-0.010; p = 0.353)	0.571	+5.55%
Severity	2007.1	0.053 (CI = +/-0.019; p = 0.000)	-0.027 (CI = +/-0.153; p = 0.718)	0.005 (CI = +/-0.011; p = 0.378)	0.540	+5.47%
Severity	2007.2	0.055 (CI = +/-0.020; p = 0.000)	-0.035 (CI = +/-0.158; p = 0.654)	0.005 (CI = +/-0.011; p = 0.362)	0.529	+5.64%
Severity	2008.1	0.056 (CI = +/-0.021; p = 0.000)	-0.029 (CI = +/-0.163; p = 0.722)	0.005 (CI = +/-0.011; p = 0.348)	0.516	+5.79%
Severity	2008.2	0.063 (CI = +/-0.021; p = 0.000)	-0.056 (CI = +/-0.157; p = 0.473)	0.006 (CI = +/-0.011; p = 0.256)	0.578	+6.46%
Severity	2009.1	0.066 (CI = +/-0.022; p = 0.000)	-0.043 (CI = +/-0.161; p = 0.586)	0.006 (CI = +/-0.011; p = 0.224)	0.580	+6.78%
Severity	2009.2	0.066 (CI = +/-0.024; p = 0.000)	-0.045 (CI = +/-0.168; p = 0.587)	0.006 (CI = +/-0.011; p = 0.232)	0.548	+6.81%
Severity	2010.1	0.071 (CI = +/-0.025; p = 0.000)	-0.023 (CI = +/-0.168; p = 0.781)	0.007 (CI = +/-0.011; p = 0.174)	0.579	+7.41%
Severity	2010.2	0.075 (CI = +/-0.027; p = 0.000)	-0.038 (CI = +/-0.172; p = 0.656)	0.008 (CI = +/-0.011; p = 0.157)	0.581	+7.83%
Severity	2011.1	0.076 (CI = +/-0.029; p = 0.000)	-0.034 (CI = +/-0.180; p = 0.698)	0.008 (CI = +/-0.011; p = 0.163)	0.554	+7.93%
Severity	2011.2	0.079 (CI = +/-0.031; p = 0.000)	-0.043 (CI = +/-0.188; p = 0.637)	0.008 (CI = +/-0.012; p = 0.161)	0.534	+8.20%
Severity	2012.1	0.075 (CI = +/-0.034; p = 0.000)	-0.055 (CI = +/-0.196; p = 0.566)	0.008 (CI = +/-0.012; p = 0.192)	0.479	+7.83%
Severity	2012.2	0.075 (CI = +/-0.038; p = 0.001)	-0.055 (CI = +/-0.207; p = 0.584)	0.008 (CI = +/-0.012; p = 0.205)	0.429	+7.84%
Severity	2013.1	0.074 (CI = +/-0.042; p = 0.002)	-0.060 (CI = +/-0.218; p = 0.569)	0.007 (CI = +/-0.013; p = 0.230)	0.378	+7.66%
Severity	2013.2	0.078 (CI = +/-0.046; p = 0.002)	-0.072 (CI = +/-0.230; p = 0.515)	0.008 (CI = +/-0.013; p = 0.231)	0.357	+8.08%
Severity	2014.1	0.084 (CI = +/-0.050; p = 0.003)	-0.055 (CI = +/-0.241; p = 0.633)	0.008 (CI = +/-0.013; p = 0.218)	0.361	+8.71%
Severity	2014.2	0.096 (CI = +/-0.053; p = 0.002)	-0.091 (CI = +/-0.244; p = 0.438)	0.009 (CI = +/-0.013; p = 0.190)	0.423	+10.04%
Severity	2015.1	0.118 (CI = +/-0.050; p = 0.000)	-0.033 (CI = +/-0.216; p = 0.746)	0.010 (CI = +/-0.011; p = 0.090)	0.600	+12.47%
Severity	2015.2	0.124 (CI = +/-0.055; p = 0.000)	-0.051 (CI = +/-0.230; p = 0.638)	0.010 (CI = +/-0.012; p = 0.097)	0.584	+13.21%
Severity	2016.1	0.133 (CI = +/-0.062; p = 0.001)	-0.029 (CI = +/-0.242; p = 0.798)	0.010 (CI = +/-0.012; p = 0.095)	0.588	+14.25%
Severity	2016.2	0.146 (CI = +/-0.068; p = 0.001)	-0.063 (CI = +/-0.253; p = 0.592)	0.010 (CI = +/-0.012; p = 0.100)	0.610	+15.77%
Severity	2017.1	0.161 (CI = +/-0.074; p = 0.001)	-0.031 (CI = +/-0.262; p = 0.797)	0.010 (CI = +/-0.012; p = 0.098)	0.641	+17.52%
Frequency	2004.2	-0.032 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.118; p = 0.071)	0.021 (CI = +/-0.009; p = 0.000)	0.732	-3.19%
Frequency	2005.1	-0.036 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.113; p = 0.125)	0.020 (CI = +/-0.008; p = 0.000)	0.764	-3.55%
Frequency	2005.2	-0.039 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.112; p = 0.073)	0.019 (CI = +/-0.008; p = 0.000)	0.780	-3.82%
Frequency	2006.1	-0.041 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.114; p = 0.108)	0.019 (CI = +/-0.008; p = 0.000)	0.785	-4.00%
Frequency	2006.2	-0.043 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.116; p = 0.082)	0.018 (CI = +/-0.008; p = 0.000)	0.787	-4.19%
Frequency	2007.1	-0.045 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.118; p = 0.120)	0.018 (CI = +/-0.008; p = 0.000)	0.791	-4.39%
Frequency	2007.2	-0.046 (CI = +/-0.015; p = 0.000)	0.099 (CI = +/-0.121; p = 0.104)	0.018 (CI = +/-0.008; p = 0.000)	0.787	-4.54%
Frequency	2008.1	-0.048 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.124; p = 0.144)	0.018 (CI = +/-0.008; p = 0.000)	0.787	-4.71%
Frequency	2008.2	-0.052 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.122; p = 0.080)	0.017 (CI = +/-0.008; p = 0.000)	0.804	-5.09%
Frequency	2009.1	-0.056 (CI = +/-0.017; p = 0.000)	0.092 (CI = +/-0.122; p = 0.132)	0.016 (CI = +/-0.008; p = 0.000)	0.816	-5.45%
Frequency	2009.2	-0.063 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.112; p = 0.037)	0.016 (CI = +/-0.007; p = 0.000)	0.857	-6.08%
Frequency	2010.1	-0.065 (CI = +/-0.017; p = 0.000)	0.111 (CI = +/-0.115; p = 0.058)	0.015 (CI = +/-0.007; p = 0.000)	0.857	-6.28%
Frequency	2010.2	-0.071 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.107; p = 0.016)	0.015 (CI = +/-0.007; p = 0.000)	0.884	-6.86%
Frequency	2011.1	-0.076 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.104; p = 0.030)	0.014 (CI = +/-0.007; p = 0.000)	0.896	-7.30%
Frequency	2011.2	-0.079 (CI = +/-0.018; p = 0.000)	0.127 (CI = +/-0.107; p = 0.023)	0.014 (CI = +/-0.007; p = 0.000)	0.893	-7.56%
Frequency	2012.1	-0.082 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.109; p = 0.040)	0.013 (CI = +/-0.007; p = 0.000)	0.895	-7.88%
Frequency	2012.2	-0.090 (CI = +/-0.018; p = 0.000)	0.141 (CI = +/-0.099; p = 0.008)	0.013 (CI = +/-0.006; p = 0.000)	0.921	-8.58%
Frequency	2013.1	-0.094 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.100; p = 0.015)	0.012 (CI = +/-0.006; p = 0.000)	0.924	-8.96%
Frequency	2013.2	-0.096 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.104; p = 0.014)	0.012 (CI = +/-0.006; p = 0.000)	0.918	-9.20%
Frequency	2014.1	-0.098 (CI = +/-0.023; p = 0.000)	0.131 (CI = +/-0.110; p = 0.023)	0.012 (CI = +/-0.006; p = 0.001)	0.912	-9.36%
Frequency	2014.2	-0.095 (CI = +/-0.025; p = 0.000)	0.121 (CI = +/-0.115; p = 0.041)	0.012 (CI = +/-0.006; p = 0.001)	0.897	-9.05%
Frequency	2015.1	-0.099 (CI = +/-0.028; p = 0.000)	0.110 (CI = +/-0.121; p = 0.071)	0.012 (CI = +/-0.006; p = 0.001)	0.895	-9.43%
Frequency	2015.2	-0.102 (CI = +/-0.031; p = 0.000)	0.118 (CI = +/-0.130; p = 0.070)	0.012 (CI = +/-0.007; p = 0.002)	0.882	-9.70%
Frequency	2016.1	-0.110 (CI = +/-0.033; p = 0.000)	0.098 (CI = +/-0.130; p = 0.124)	0.012 (CI = +/-0.006; p = 0.002)	0.893	-10.44%
Frequency	2016.2	-0.119 (CI = +/-0.035; p = 0.000)	0.121 (CI = +/-0.131; p = 0.065)	0.012 (CI = +/-0.006; p = 0.002)	0.899	-11.25%
Frequency	2017.1	-0.126 (CI = +/-0.039; p = 0.000)	0.107 (CI = +/-0.137; p = 0.113)	0.012 (CI = +/-0.006; p = 0.002)	0.898	-11.84%

Total Property Damage

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.015 (CI = +/-0.014; p = 0.041)	0.024 (CI = +/-0.010; p = 0.000)	0.376	+1.46%
Loss Cost	2005.1	0.013 (CI = +/-0.015; p = 0.074)	0.023 (CI = +/-0.010; p = 0.000)	0.372	+1.34%
Loss Cost	2005.2	0.011 (CI = +/-0.015; p = 0.148)	0.023 (CI = +/-0.010; p = 0.000)	0.374	+1.12%
Loss Cost	2006.1	0.011 (CI = +/-0.016; p = 0.166)	0.023 (CI = +/-0.010; p = 0.000)	0.373	+1.14%
Loss Cost	2006.2	0.011 (CI = +/-0.017; p = 0.197)	0.023 (CI = +/-0.010; p = 0.000)	0.371	+1.13%
Loss Cost	2007.1	0.008 (CI = +/-0.018; p = 0.372)	0.022 (CI = +/-0.010; p = 0.000)	0.382	+0.80%
Loss Cost	2007.2	0.009 (CI = +/-0.019; p = 0.373)	0.022 (CI = +/-0.011; p = 0.000)	0.380	+0.86%
Loss Cost	2008.1	0.008 (CI = +/-0.021; p = 0.455)	0.022 (CI = +/-0.011; p = 0.000)	0.380	+0.77%
Loss Cost	2008.2	0.010 (CI = +/-0.022; p = 0.341)	0.023 (CI = +/-0.011; p = 0.000)	0.384	+1.04%
Loss Cost	2009.1	0.009 (CI = +/-0.024; p = 0.431)	0.022 (CI = +/-0.011; p = 0.000)	0.384	+0.92%
Loss Cost	2009.2	0.003 (CI = +/-0.024; p = 0.777)	0.022 (CI = +/-0.011; p = 0.000)	0.413	+0.34%
Loss Cost	2010.1	0.006 (CI = +/-0.026; p = 0.640)	0.022 (CI = +/-0.011; p = 0.000)	0.410	+0.60%
Loss Cost	2010.2	0.004 (CI = +/-0.028; p = 0.744)	0.022 (CI = +/-0.011; p = 0.001)	0.411	+0.45%
Loss Cost	2011.1	0.000 (CI = +/-0.030; p = 0.984)	0.021 (CI = +/-0.012; p = 0.001)	0.429	-0.03%
Loss Cost	2011.2	0.000 (CI = +/-0.033; p = 0.976)	0.021 (CI = +/-0.012; p = 0.001)	0.422	+0.05%
Loss Cost	2012.1	-0.007 (CI = +/-0.034; p = 0.661)	0.021 (CI = +/-0.012; p = 0.002)	0.461	-0.73%
Loss Cost	2012.2	-0.014 (CI = +/-0.036; p = 0.433)	0.020 (CI = +/-0.012; p = 0.002)	0.489	-1.38%
Loss Cost	2013.1	-0.021 (CI = +/-0.039; p = 0.278)	0.020 (CI = +/-0.012; p = 0.003)	0.514	-2.06%
Loss Cost	2013.2	-0.018 (CI = +/-0.043; p = 0.379)	0.020 (CI = +/-0.012; p = 0.004)	0.495	-1.83%
Loss Cost	2014.1	-0.016 (CI = +/-0.048; p = 0.497)	0.020 (CI = +/-0.013; p = 0.004)	0.475	-1.55%
Loss Cost	2014.2	0.001 (CI = +/-0.048; p = 0.964)	0.021 (CI = +/-0.012; p = 0.002)	0.489	+0.10%
Loss Cost	2015.1	0.017 (CI = +/-0.047; p = 0.443)	0.021 (CI = +/-0.011; p = 0.001)	0.523	+1.76%
Loss Cost	2015.2	0.023 (CI = +/-0.053; p = 0.371)	0.021 (CI = +/-0.011; p = 0.001)	0.519	+2.30%
Loss Cost	2016.1	0.022 (CI = +/-0.061; p = 0.444)	0.021 (CI = +/-0.012; p = 0.002)	0.513	+2.22%
Loss Cost	2016.2	0.028 (CI = +/-0.069; p = 0.388)	0.021 (CI = +/-0.012; p = 0.003)	0.504	+2.85%
Loss Cost	2017.1	0.034 (CI = +/-0.080; p = 0.358)	0.021 (CI = +/-0.013; p = 0.004)	0.494	+3.50%
Severity	2004.2	0.047 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.010; p = 0.475)	0.582	+4.80%
Severity	2005.1	0.050 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.010; p = 0.399)	0.603	+5.11%
Severity	2005.2	0.050 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.010; p = 0.403)	0.582	+5.13%
Severity	2006.1	0.053 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.010; p = 0.348)	0.593	+5.41%
Severity	2006.2	0.054 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.010; p = 0.332)	0.583	+5.55%
Severity	2007.1	0.053 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.010; p = 0.351)	0.553	+5.49%
Severity	2007.2	0.055 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.011; p = 0.336)	0.542	+5.64%
Severity	2008.1	0.056 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.011; p = 0.321)	0.531	+5.81%
Severity	2008.2	0.063 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.010; p = 0.227)	0.585	+6.45%
Severity	2009.1	0.066 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.010; p = 0.197)	0.591	+6.81%
Severity	2009.2	0.066 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.011; p = 0.208)	0.561	+6.81%
Severity	2010.1	0.072 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.011; p = 0.155)	0.595	+7.43%
Severity	2010.2	0.075 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.011; p = 0.138)	0.595	+7.82%
Severity	2011.1	0.077 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.011; p = 0.141)	0.571	+7.96%
Severity	2011.2	0.079 (CI = +/-0.031; p = 0.000)	0.008 (CI = +/-0.011; p = 0.141)	0.551	+8.19%
Severity	2012.1	0.076 (CI = +/-0.034; p = 0.000)	0.008 (CI = +/-0.012; p = 0.163)	0.496	+7.89%
Severity	2012.2	0.075 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.012; p = 0.179)	0.450	+7.82%
Severity	2013.1	0.074 (CI = +/-0.041; p = 0.001)	0.008 (CI = +/-0.012; p = 0.196)	0.401	+7.73%
Severity	2013.2	0.077 (CI = +/-0.045; p = 0.002)	0.008 (CI = +/-0.013; p = 0.199)	0.379	+8.03%
Severity	2014.1	0.084 (CI = +/-0.049; p = 0.002)	0.008 (CI = +/-0.013; p = 0.185)	0.392	+8.78%
Severity	2014.2	0.095 (CI = +/-0.052; p = 0.002)	0.009 (CI = +/-0.013; p = 0.158)	0.437	+9.97%
Severity	2015.1	0.118 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.011; p = 0.072)	0.625	+12.52%
Severity	2015.2	0.123 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.011; p = 0.076)	0.608	+13.14%
Severity	2016.1	0.134 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.011; p = 0.075)	0.620	+14.30%
Severity	2016.2	0.145 (CI = +/-0.065; p = 0.000)	0.010 (CI = +/-0.012; p = 0.076)	0.634	+15.64%
Severity	2017.1	0.162 (CI = +/-0.070; p = 0.000)	0.010 (CI = +/-0.011; p = 0.075)	0.674	+17.56%
Frequency	2004.2	-0.032 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.009; p = 0.000)	0.713	-3.19%
Frequency	2005.1	-0.037 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.008; p = 0.000)	0.754	-3.58%
Frequency	2005.2	-0.039 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.008; p = 0.000)	0.763	-3.81%
Frequency	2006.1	-0.041 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.008; p = 0.000)	0.773	-4.05%
Frequency	2006.2	-0.043 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.008; p = 0.000)	0.771	-4.19%
Frequency	2007.1	-0.045 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.008; p = 0.000)	0.780	-4.44%
Frequency	2007.2	-0.046 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.008; p = 0.000)	0.773	-4.53%
Frequency	2008.1	-0.049 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.009; p = 0.000)	0.777	-4.77%
Frequency	2008.2	-0.052 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.008; p = 0.000)	0.787	-5.08%
Frequency	2009.1	-0.057 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.008; p = 0.001)	0.806	-5.51%
Frequency	2009.2	-0.062 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.835	-6.06%
Frequency	2010.1	-0.066 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.839	-6.36%
Frequency	2010.2	-0.071 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.854	-6.83%
Frequency	2011.1	-0.077 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.875	-7.40%
Frequency	2011.2	-0.078 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.867	-7.53%
Frequency	2012.1	-0.083 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.875	-7.99%
Frequency	2012.2	-0.089 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.887	-8.53%
Frequency	2013.1	-0.095 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.897	-9.08%
Frequency	2013.2	-0.096 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.885	-9.13%
Frequency	2014.1	-0.100 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.882	-9.50%
Frequency	2014.2	-0.094 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.869	-8.97%
Frequency	2015.1	-0.101 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.873	-9.56%
Frequency	2015.2	-0.101 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.855	-9.58%
Frequency	2016.1	-0.112 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.877	-10.56%
Frequency	2016.2	-0.117 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.869	-11.06%
Frequency	2017.1	-0.127 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.877	-11.96%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.002 (CI = +/-0.016; p = 0.795)	0.041 (CI = +/-0.173; p = 0.634)	-0.049	-0.20%
Loss Cost	2005.1	-0.004 (CI = +/-0.017; p = 0.656)	0.031 (CI = +/-0.177; p = 0.725)	-0.049	-0.37%
Loss Cost	2005.2	-0.006 (CI = +/-0.017; p = 0.450)	0.048 (CI = +/-0.179; p = 0.587)	-0.034	-0.64%
Loss Cost	2006.1	-0.007 (CI = +/-0.018; p = 0.444)	0.045 (CI = +/-0.184; p = 0.618)	-0.035	-0.69%
Loss Cost	2006.2	-0.008 (CI = +/-0.019; p = 0.393)	0.053 (CI = +/-0.189; p = 0.574)	-0.030	-0.82%
Loss Cost	2007.1	-0.012 (CI = +/-0.020; p = 0.248)	0.034 (CI = +/-0.191; p = 0.717)	-0.015	-1.15%
Loss Cost	2007.2	-0.012 (CI = +/-0.021; p = 0.248)	0.038 (CI = +/-0.198; p = 0.693)	-0.016	-1.22%
Loss Cost	2008.1	-0.014 (CI = +/-0.023; p = 0.220)	0.030 (CI = +/-0.204; p = 0.763)	-0.011	-1.38%
Loss Cost	2008.2	-0.013 (CI = +/-0.024; p = 0.286)	0.025 (CI = +/-0.211; p = 0.809)	-0.028	-1.28%
Loss Cost	2009.1	-0.015 (CI = +/-0.026; p = 0.246)	0.015 (CI = +/-0.218; p = 0.888)	-0.021	-1.49%
Loss Cost	2009.2	-0.022 (CI = +/-0.027; p = 0.110)	0.047 (CI = +/-0.216; p = 0.661)	0.031	-2.13%
Loss Cost	2010.1	-0.020 (CI = +/-0.029; p = 0.158)	0.052 (CI = +/-0.225; p = 0.637)	0.013	-2.01%
Loss Cost	2010.2	-0.024 (CI = +/-0.031; p = 0.128)	0.067 (CI = +/-0.233; p = 0.556)	0.029	-2.34%
Loss Cost	2011.1	-0.029 (CI = +/-0.033; p = 0.084)	0.046 (CI = +/-0.238; p = 0.691)	0.056	-2.83%
Loss Cost	2011.2	-0.030 (CI = +/-0.036; p = 0.095)	0.053 (CI = +/-0.249; p = 0.665)	0.048	-2.98%
Loss Cost	2012.1	-0.038 (CI = +/-0.038; p = 0.048)	0.022 (CI = +/-0.251; p = 0.854)	0.101	-3.74%
Loss Cost	2012.2	-0.046 (CI = +/-0.040; p = 0.026)	0.054 (CI = +/-0.256; p = 0.663)	0.156	-4.53%
Loss Cost	2013.1	-0.054 (CI = +/-0.043; p = 0.018)	0.029 (CI = +/-0.262; p = 0.819)	0.194	-5.21%
Loss Cost	2013.2	-0.054 (CI = +/-0.048; p = 0.031)	0.030 (CI = +/-0.278; p = 0.822)	0.157	-5.24%
Loss Cost	2014.1	-0.053 (CI = +/-0.054; p = 0.054)	0.033 (CI = +/-0.295; p = 0.814)	0.117	-5.15%
Loss Cost	2014.2	-0.040 (CI = +/-0.058; p = 0.167)	-0.009 (CI = +/-0.301; p = 0.951)	0.009	-3.88%
Loss Cost	2015.1	-0.027 (CI = +/-0.063; p = 0.378)	0.028 (CI = +/-0.308; p = 0.849)	-0.076	-2.62%
Loss Cost	2015.2	-0.024 (CI = +/-0.072; p = 0.487)	0.020 (CI = +/-0.332; p = 0.898)	-0.110	-2.36%
Loss Cost	2016.1	-0.025 (CI = +/-0.083; p = 0.515)	0.016 (CI = +/-0.359; p = 0.924)	-0.124	-2.52%
Loss Cost	2016.2	-0.020 (CI = +/-0.097; p = 0.661)	0.002 (CI = +/-0.393; p = 0.991)	-0.160	-1.97%
Loss Cost	2017.1	-0.012 (CI = +/-0.114; p = 0.814)	0.019 (CI = +/-0.428; p = 0.925)	-0.192	-1.23%
Severity	2004.2	0.045 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.136; p = 0.495)	0.582	+4.57%
Severity	2005.1	0.047 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.137; p = 0.628)	0.597	+4.79%
Severity	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.141; p = 0.625)	0.576	+4.81%
Severity	2006.1	0.049 (CI = +/-0.014; p = 0.000)	-0.023 (CI = +/-0.143; p = 0.746)	0.583	+5.02%
Severity	2006.2	0.050 (CI = +/-0.015; p = 0.000)	-0.029 (CI = +/-0.147; p = 0.689)	0.572	+5.13%
Severity	2007.1	0.049 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.152; p = 0.654)	0.543	+5.04%
Severity	2007.2	0.050 (CI = +/-0.017; p = 0.000)	-0.040 (CI = +/-0.156; p = 0.602)	0.531	+5.17%
Severity	2008.1	0.051 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.162; p = 0.653)	0.517	+5.27%
Severity	2008.2	0.057 (CI = +/-0.018; p = 0.000)	-0.063 (CI = +/-0.158; p = 0.420)	0.573	+5.82%
Severity	2009.1	0.059 (CI = +/-0.019; p = 0.000)	-0.053 (CI = +/-0.162; p = 0.508)	0.571	+6.04%
Severity	2009.2	0.059 (CI = +/-0.021; p = 0.000)	-0.053 (CI = +/-0.169; p = 0.524)	0.539	+6.04%
Severity	2010.1	0.063 (CI = +/-0.022; p = 0.000)	-0.034 (CI = +/-0.170; p = 0.679)	0.562	+6.47%
Severity	2010.2	0.066 (CI = +/-0.023; p = 0.000)	-0.048 (CI = +/-0.175; p = 0.578)	0.560	+6.79%
Severity	2011.1	0.066 (CI = +/-0.025; p = 0.000)	-0.047 (CI = +/-0.183; p = 0.597)	0.532	+6.80%
Severity	2011.2	0.068 (CI = +/-0.028; p = 0.000)	-0.055 (CI = +/-0.191; p = 0.559)	0.509	+6.99%
Severity	2012.1	0.064 (CI = +/-0.030; p = 0.000)	-0.068 (CI = +/-0.198; p = 0.479)	0.458	+6.61%
Severity	2012.2	0.064 (CI = +/-0.033; p = 0.001)	-0.067 (CI = +/-0.209; p = 0.512)	0.407	+6.56%
Severity	2013.1	0.061 (CI = +/-0.036; p = 0.002)	-0.075 (CI = +/-0.219; p = 0.483)	0.359	+6.31%
Severity	2013.2	0.064 (CI = +/-0.040; p = 0.004)	-0.085 (CI = +/-0.231; p = 0.448)	0.337	+6.63%
Severity	2014.1	0.068 (CI = +/-0.044; p = 0.005)	-0.072 (CI = +/-0.243; p = 0.538)	0.335	+7.07%
Severity	2014.2	0.079 (CI = +/-0.048; p = 0.003)	-0.107 (CI = +/-0.248; p = 0.374)	0.388	+8.24%
Severity	2015.1	0.098 (CI = +/-0.047; p = 0.001)	-0.055 (CI = +/-0.230; p = 0.616)	0.533	+10.24%
Severity	2015.2	0.104 (CI = +/-0.053; p = 0.001)	-0.072 (CI = +/-0.245; p = 0.537)	0.512	+10.91%
Severity	2016.1	0.111 (CI = +/-0.060; p = 0.002)	-0.053 (CI = +/-0.260; p = 0.664)	0.507	+11.74%
Severity	2016.2	0.125 (CI = +/-0.068; p = 0.002)	-0.088 (CI = +/-0.273; p = 0.490)	0.529	+13.33%
Severity	2017.1	0.140 (CI = +/-0.076; p = 0.002)	-0.057 (CI = +/-0.286; p = 0.667)	0.554	+14.99%
Frequency	2004.2	-0.047 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.151; p = 0.248)	0.556	-4.56%
Frequency	2005.1	-0.050 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.146; p = 0.381)	0.604	-4.92%
Frequency	2005.2	-0.053 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.146; p = 0.258)	0.627	-5.21%
Frequency	2006.1	-0.056 (CI = +/-0.015; p = 0.000)	0.068 (CI = +/-0.147; p = 0.350)	0.639	-5.43%
Frequency	2006.2	-0.058 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.149; p = 0.270)	0.644	-5.65%
Frequency	2007.1	-0.061 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.150; p = 0.364)	0.654	-5.90%
Frequency	2007.2	-0.063 (CI = +/-0.017; p = 0.000)	0.079 (CI = +/-0.154; p = 0.304)	0.650	-6.08%
Frequency	2008.1	-0.065 (CI = +/-0.018; p = 0.000)	0.066 (CI = +/-0.157; p = 0.395)	0.655	-6.32%
Frequency	2008.2	-0.069 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.156; p = 0.257)	0.678	-6.71%
Frequency	2009.1	-0.074 (CI = +/-0.019; p = 0.000)	0.068 (CI = +/-0.155; p = 0.376)	0.701	-7.10%
Frequency	2009.2	-0.080 (CI = +/-0.018; p = 0.000)	0.100 (CI = +/-0.147; p = 0.174)	0.751	-7.71%
Frequency	2010.1	-0.083 (CI = +/-0.019; p = 0.000)	0.087 (CI = +/-0.149; p = 0.244)	0.753	-7.97%
Frequency	2010.2	-0.089 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.144; p = 0.112)	0.787	-8.55%
Frequency	2011.1	-0.095 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.141; p = 0.184)	0.807	-9.02%
Frequency	2011.2	-0.098 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.145; p = 0.140)	0.801	-9.32%
Frequency	2012.1	-0.102 (CI = +/-0.022; p = 0.000)	0.091 (CI = +/-0.147; p = 0.212)	0.807	-9.71%
Frequency	2012.2	-0.110 (CI = +/-0.022; p = 0.000)	0.121 (CI = +/-0.141; p = 0.089)	0.835	-10.41%
Frequency	2013.1	-0.115 (CI = +/-0.024; p = 0.000)	0.104 (CI = +/-0.142; p = 0.144)	0.841	-10.84%
Frequency	2013.2	-0.118 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.149; p = 0.121)	0.828	-11.14%
Frequency	2014.1	-0.121 (CI = +/-0.028; p = 0.000)	0.105 (CI = +/-0.156; p = 0.171)	0.819	-11.41%
Frequency	2014.2	-0.119 (CI = +/-0.032; p = 0.000)	0.098 (CI = +/-0.166; p = 0.229)	0.781	-11.20%
Frequency	2015.1	-0.124 (CI = +/-0.035; p = 0.000)	0.083 (CI = +/-0.173; p = 0.323)	0.777	-11.67%
Frequency	2015.2	-0.127 (CI = +/-0.040; p = 0.000)	0.092 (CI = +/-0.186; p = 0.305)	0.748	-11.96%
Frequency	2016.1	-0.137 (CI = +/-0.044; p = 0.000)	0.069 (CI = +/-0.192; p = 0.446)	0.757	-12.76%
Frequency	2016.2	-0.145 (CI = +/-0.051; p = 0.000)	0.091 (CI = +/-0.204; p = 0.350)	0.744	-13.50%
Frequency	2017.1	-0.152 (CI = +/-0.059; p = 0.000)	0.075 (CI = +/-0.220; p = 0.462)	0.727	-14.11%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.002 (CI = +/-0.016; p = 0.810)	-0.026	-0.19%
Loss Cost	2005.1	-0.004 (CI = +/-0.016; p = 0.652)	-0.023	-0.37%
Loss Cost	2005.2	-0.006 (CI = +/-0.017; p = 0.460)	-0.013	-0.62%
Loss Cost	2006.1	-0.007 (CI = +/-0.018; p = 0.438)	-0.011	-0.69%
Loss Cost	2006.2	-0.008 (CI = +/-0.019; p = 0.403)	-0.009	-0.79%
Loss Cost	2007.1	-0.012 (CI = +/-0.020; p = 0.241)	0.013	-1.15%
Loss Cost	2007.2	-0.012 (CI = +/-0.021; p = 0.249)	0.012	-1.20%
Loss Cost	2008.1	-0.014 (CI = +/-0.022; p = 0.213)	0.020	-1.38%
Loss Cost	2008.2	-0.013 (CI = +/-0.024; p = 0.283)	0.007	-1.27%
Loss Cost	2009.1	-0.015 (CI = +/-0.025; p = 0.237)	0.016	-1.49%
Loss Cost	2009.2	-0.021 (CI = +/-0.026; p = 0.109)	0.061	-2.10%
Loss Cost	2010.1	-0.020 (CI = +/-0.028; p = 0.151)	0.044	-2.01%
Loss Cost	2010.2	-0.023 (CI = +/-0.030; p = 0.131)	0.055	-2.28%
Loss Cost	2011.1	-0.029 (CI = +/-0.032; p = 0.078)	0.091	-2.83%
Loss Cost	2011.2	-0.030 (CI = +/-0.035; p = 0.093)	0.083	-2.93%
Loss Cost	2012.1	-0.038 (CI = +/-0.037; p = 0.043)	0.142	-3.74%
Loss Cost	2012.2	-0.046 (CI = +/-0.039; p = 0.025)	0.190	-4.47%
Loss Cost	2013.1	-0.054 (CI = +/-0.042; p = 0.015)	0.234	-5.21%
Loss Cost	2013.2	-0.053 (CI = +/-0.047; p = 0.027)	0.201	-5.20%
Loss Cost	2014.1	-0.053 (CI = +/-0.052; p = 0.047)	0.166	-5.15%
Loss Cost	2014.2	-0.040 (CI = +/-0.056; p = 0.150)	0.071	-3.89%
Loss Cost	2015.1	-0.027 (CI = +/-0.060; p = 0.362)	-0.007	-2.62%
Loss Cost	2015.2	-0.023 (CI = +/-0.069; p = 0.477)	-0.032	-2.31%
Loss Cost	2016.1	-0.025 (CI = +/-0.079; p = 0.498)	-0.038	-2.52%
Loss Cost	2016.2	-0.020 (CI = +/-0.092; p = 0.645)	-0.064	-1.97%
Loss Cost	2017.1	-0.012 (CI = +/-0.107; p = 0.805)	-0.085	-1.23%
Severity	2004.2	0.044 (CI = +/-0.012; p = 0.000)	0.588	+4.55%
Severity	2005.1	0.047 (CI = +/-0.013; p = 0.000)	0.606	+4.79%
Severity	2005.2	0.047 (CI = +/-0.013; p = 0.000)	0.586	+4.80%
Severity	2006.1	0.049 (CI = +/-0.014; p = 0.000)	0.595	+5.02%
Severity	2006.2	0.050 (CI = +/-0.015; p = 0.000)	0.583	+5.11%
Severity	2007.1	0.049 (CI = +/-0.016; p = 0.000)	0.555	+5.04%
Severity	2007.2	0.050 (CI = +/-0.017; p = 0.000)	0.542	+5.15%
Severity	2008.1	0.051 (CI = +/-0.018; p = 0.000)	0.530	+5.27%
Severity	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.578	+5.77%
Severity	2009.1	0.059 (CI = +/-0.019; p = 0.000)	0.580	+6.04%
Severity	2009.2	0.058 (CI = +/-0.021; p = 0.000)	0.550	+6.00%
Severity	2010.1	0.063 (CI = +/-0.021; p = 0.000)	0.577	+6.47%
Severity	2010.2	0.065 (CI = +/-0.023; p = 0.000)	0.573	+6.75%
Severity	2011.1	0.066 (CI = +/-0.025; p = 0.000)	0.546	+6.80%
Severity	2011.2	0.067 (CI = +/-0.027; p = 0.000)	0.524	+6.93%
Severity	2012.1	0.064 (CI = +/-0.029; p = 0.000)	0.470	+6.61%
Severity	2012.2	0.063 (CI = +/-0.032; p = 0.001)	0.424	+6.47%
Severity	2013.1	0.061 (CI = +/-0.036; p = 0.002)	0.375	+6.31%
Severity	2013.2	0.063 (CI = +/-0.039; p = 0.003)	0.351	+6.50%
Severity	2014.1	0.068 (CI = +/-0.043; p = 0.004)	0.359	+7.07%
Severity	2014.2	0.077 (CI = +/-0.047; p = 0.003)	0.394	+8.03%
Severity	2015.1	0.098 (CI = +/-0.045; p = 0.000)	0.556	+10.24%
Severity	2015.2	0.102 (CI = +/-0.051; p = 0.001)	0.532	+10.72%
Severity	2016.1	0.111 (CI = +/-0.058; p = 0.001)	0.538	+11.74%
Severity	2016.2	0.122 (CI = +/-0.065; p = 0.001)	0.548	+13.02%
Severity	2017.1	0.140 (CI = +/-0.072; p = 0.001)	0.587	+14.99%
Frequency	2004.2	-0.046 (CI = +/-0.014; p = 0.000)	0.551	-4.53%
Frequency	2005.1	-0.050 (CI = +/-0.014; p = 0.000)	0.606	-4.92%
Frequency	2005.2	-0.053 (CI = +/-0.014; p = 0.000)	0.623	-5.17%
Frequency	2006.1	-0.056 (CI = +/-0.014; p = 0.000)	0.640	-5.43%
Frequency	2006.2	-0.058 (CI = +/-0.015; p = 0.000)	0.641	-5.61%
Frequency	2007.1	-0.061 (CI = +/-0.016; p = 0.000)	0.656	-5.90%
Frequency	2007.2	-0.062 (CI = +/-0.017; p = 0.000)	0.649	-6.04%
Frequency	2008.1	-0.065 (CI = +/-0.017; p = 0.000)	0.658	-6.32%
Frequency	2008.2	-0.069 (CI = +/-0.018; p = 0.000)	0.674	-6.66%
Frequency	2009.1	-0.074 (CI = +/-0.018; p = 0.000)	0.703	-7.10%
Frequency	2009.2	-0.079 (CI = +/-0.018; p = 0.000)	0.742	-7.64%
Frequency	2010.1	-0.083 (CI = +/-0.019; p = 0.000)	0.749	-7.97%
Frequency	2010.2	-0.088 (CI = +/-0.020; p = 0.000)	0.771	-8.46%
Frequency	2011.1	-0.095 (CI = +/-0.020; p = 0.000)	0.799	-9.02%
Frequency	2011.2	-0.097 (CI = +/-0.022; p = 0.000)	0.789	-9.22%
Frequency	2012.1	-0.102 (CI = +/-0.022; p = 0.000)	0.801	-9.71%
Frequency	2012.2	-0.108 (CI = +/-0.023; p = 0.000)	0.817	-10.27%
Frequency	2013.1	-0.115 (CI = +/-0.024; p = 0.000)	0.829	-10.84%
Frequency	2013.2	-0.116 (CI = +/-0.027; p = 0.000)	0.812	-10.98%
Frequency	2014.1	-0.121 (CI = +/-0.029; p = 0.000)	0.808	-11.41%
Frequency	2014.2	-0.117 (CI = +/-0.032; p = 0.000)	0.773	-11.04%
Frequency	2015.1	-0.124 (CI = +/-0.035; p = 0.000)	0.777	-11.67%
Frequency	2015.2	-0.125 (CI = +/-0.040; p = 0.000)	0.746	-11.77%
Frequency	2016.1	-0.137 (CI = +/-0.043; p = 0.000)	0.765	-12.76%
Frequency	2016.2	-0.142 (CI = +/-0.050; p = 0.000)	0.745	-13.26%
Frequency	2017.1	-0.152 (CI = +/-0.057; p = 0.000)	0.738	-14.11%

Total Property Damage

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.016; p = 0.088)	0.023 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.261; p = 0.915)	0.357	+1.42%
Loss Cost	2005.1	0.013 (CI = +/-0.017; p = 0.151)	0.023 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.266; p = 0.860)	0.354	+1.26%
Loss Cost	2005.2	0.010 (CI = +/-0.018; p = 0.282)	0.023 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.268; p = 0.768)	0.356	+0.98%
Loss Cost	2006.1	0.010 (CI = +/-0.020; p = 0.309)	0.023 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.275; p = 0.776)	0.354	+0.99%
Loss Cost	2006.2	0.010 (CI = +/-0.021; p = 0.356)	0.023 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.282; p = 0.773)	0.352	+0.97%
Loss Cost	2007.1	0.005 (CI = +/-0.022; p = 0.625)	0.022 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.283; p = 0.648)	0.365	+0.53%
Loss Cost	2007.2	0.006 (CI = +/-0.024; p = 0.623)	0.022 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.291; p = 0.669)	0.362	+0.58%
Loss Cost	2008.1	0.004 (CI = +/-0.026; p = 0.734)	0.022 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.300; p = 0.640)	0.362	+0.43%
Loss Cost	2008.2	0.008 (CI = +/-0.027; p = 0.573)	0.022 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.306; p = 0.730)	0.363	+0.77%
Loss Cost	2009.1	0.006 (CI = +/-0.030; p = 0.699)	0.022 (CI = +/-0.012; p = 0.001)	0.062 (CI = +/-0.316; p = 0.691)	0.363	+0.57%
Loss Cost	2009.2	-0.003 (CI = +/-0.031; p = 0.850)	0.021 (CI = +/-0.011; p = 0.001)	0.103 (CI = +/-0.312; p = 0.502)	0.400	-0.29%
Loss Cost	2010.1	0.000 (CI = +/-0.034; p = 0.991)	0.021 (CI = +/-0.012; p = 0.001)	0.089 (CI = +/-0.323; p = 0.575)	0.393	+0.02%
Loss Cost	2010.2	-0.003 (CI = +/-0.037; p = 0.881)	0.021 (CI = +/-0.012; p = 0.001)	0.102 (CI = +/-0.335; p = 0.535)	0.395	-0.27%
Loss Cost	2011.1	-0.011 (CI = +/-0.040; p = 0.577)	0.020 (CI = +/-0.012; p = 0.002)	0.138 (CI = +/-0.341; p = 0.408)	0.421	-1.08%
Loss Cost	2011.2	-0.011 (CI = +/-0.044; p = 0.607)	0.020 (CI = +/-0.013; p = 0.003)	0.139 (CI = +/-0.358; p = 0.426)	0.413	-1.11%
Loss Cost	2012.1	-0.025 (CI = +/-0.047; p = 0.271)	0.019 (CI = +/-0.012; p = 0.005)	0.199 (CI = +/-0.354; p = 0.255)	0.471	-2.50%
Loss Cost	2012.2	-0.039 (CI = +/-0.050; p = 0.116)	0.017 (CI = +/-0.012; p = 0.008)	0.255 (CI = +/-0.355; p = 0.149)	0.521	-3.84%
Loss Cost	2013.1	-0.055 (CI = +/-0.053; p = 0.043)	0.016 (CI = +/-0.012; p = 0.012)	0.318 (CI = +/-0.355; p = 0.076)	0.575	-5.36%
Loss Cost	2013.2	-0.057 (CI = +/-0.061; p = 0.064)	0.016 (CI = +/-0.013; p = 0.017)	0.324 (CI = +/-0.380; p = 0.089)	0.555	-5.53%
Loss Cost	2014.1	-0.059 (CI = +/-0.070; p = 0.094)	0.016 (CI = +/-0.013; p = 0.024)	0.331 (CI = +/-0.410; p = 0.106)	0.532	-5.70%
Loss Cost	2014.2	-0.034 (CI = +/-0.075; p = 0.353)	0.017 (CI = +/-0.013; p = 0.012)	0.243 (CI = +/-0.410; p = 0.225)	0.509	-3.31%
Loss Cost	2015.1	-0.006 (CI = +/-0.081; p = 0.874)	0.019 (CI = +/-0.013; p = 0.006)	0.150 (CI = +/-0.412; p = 0.447)	0.510	-0.60%
Loss Cost	2015.2	0.001 (CI = +/-0.096; p = 0.988)	0.020 (CI = +/-0.013; p = 0.008)	0.128 (CI = +/-0.455; p = 0.552)	0.495	+0.07%
Loss Cost	2016.1	-0.007 (CI = +/-0.115; p = 0.902)	0.019 (CI = +/-0.014; p = 0.014)	0.150 (CI = +/-0.508; p = 0.529)	0.488	-0.66%
Loss Cost	2016.2	0.002 (CI = +/-0.141; p = 0.978)	0.020 (CI = +/-0.016; p = 0.019)	0.126 (CI = +/-0.575; p = 0.637)	0.467	+0.18%
Loss Cost	2017.1	0.012 (CI = +/-0.174; p = 0.882)	0.020 (CI = +/-0.017; p = 0.026)	0.098 (CI = +/-0.660; p = 0.744)	0.444	+1.18%
Severity	2004.2	0.033 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.008; p = 0.530)	0.445 (CI = +/-0.216; p = 0.000)	0.716	+3.35%
Severity	2005.1	0.036 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.008; p = 0.457)	0.429 (CI = +/-0.216; p = 0.000)	0.726	+3.62%
Severity	2005.2	0.035 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.008; p = 0.487)	0.434 (CI = +/-0.221; p = 0.000)	0.713	+3.53%
Severity	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.008; p = 0.438)	0.422 (CI = +/-0.224; p = 0.001)	0.716	+3.76%
Severity	2006.2	0.037 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.009; p = 0.440)	0.420 (CI = +/-0.230; p = 0.001)	0.706	+3.79%
Severity	2007.1	0.035 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.009; p = 0.495)	0.432 (CI = +/-0.234; p = 0.001)	0.690	+3.57%
Severity	2007.2	0.035 (CI = +/-0.020; p = 0.001)	0.003 (CI = +/-0.009; p = 0.500)	0.431 (CI = +/-0.241; p = 0.001)	0.679	+3.59%
Severity	2008.1	0.036 (CI = +/-0.021; p = 0.002)	0.003 (CI = +/-0.009; p = 0.505)	0.429 (CI = +/-0.248; p = 0.001)	0.668	+3.62%
Severity	2008.2	0.042 (CI = +/-0.022; p = 0.001)	0.004 (CI = +/-0.009; p = 0.379)	0.398 (CI = +/-0.244; p = 0.002)	0.700	+4.26%
Severity	2009.1	0.044 (CI = +/-0.024; p = 0.001)	0.004 (CI = +/-0.009; p = 0.349)	0.386 (CI = +/-0.250; p = 0.004)	0.697	+4.52%
Severity	2009.2	0.042 (CI = +/-0.026; p = 0.003)	0.004 (CI = +/-0.009; p = 0.396)	0.397 (CI = +/-0.258; p = 0.004)	0.678	+4.27%
Severity	2010.1	0.047 (CI = +/-0.027; p = 0.002)	0.005 (CI = +/-0.009; p = 0.318)	0.371 (CI = +/-0.261; p = 0.007)	0.693	+4.86%
Severity	2010.2	0.050 (CI = +/-0.030; p = 0.002)	0.005 (CI = +/-0.010; p = 0.303)	0.360 (CI = +/-0.271; p = 0.012)	0.686	+5.11%
Severity	2011.1	0.049 (CI = +/-0.033; p = 0.006)	0.005 (CI = +/-0.010; p = 0.333)	0.365 (CI = +/-0.283; p = 0.014)	0.665	+4.98%
Severity	2011.2	0.048 (CI = +/-0.037; p = 0.013)	0.005 (CI = +/-0.010; p = 0.355)	0.367 (CI = +/-0.297; p = 0.018)	0.646	+4.93%
Severity	2012.1	0.039 (CI = +/-0.040; p = 0.053)	0.004 (CI = +/-0.010; p = 0.454)	0.404 (CI = +/-0.303; p = 0.012)	0.624	+4.01%
Severity	2012.2	0.033 (CI = +/-0.044; p = 0.139)	0.003 (CI = +/-0.011; p = 0.543)	0.431 (CI = +/-0.316; p = 0.010)	0.602	+3.32%
Severity	2013.1	0.024 (CI = +/-0.049; p = 0.312)	0.002 (CI = +/-0.011; p = 0.649)	0.464 (CI = +/-0.329; p = 0.009)	0.582	+2.46%
Severity	2013.2	0.021 (CI = +/-0.056; p = 0.445)	0.002 (CI = +/-0.012; p = 0.703)	0.478 (CI = +/-0.352; p = 0.011)	0.565	+2.10%
Severity	2014.1	0.023 (CI = +/-0.065; p = 0.452)	0.002 (CI = +/-0.012; p = 0.689)	0.468 (CI = +/-0.379; p = 0.019)	0.556	+2.37%
Severity	2014.2	0.033 (CI = +/-0.074; p = 0.357)	0.003 (CI = +/-0.013; p = 0.619)	0.434 (CI = +/-0.407; p = 0.038)	0.561	+3.36%
Severity	2015.1	0.069 (CI = +/-0.074; p = 0.067)	0.005 (CI = +/-0.012; p = 0.332)	0.313 (CI = +/-0.379; p = 0.098)	0.676	+7.12%
Severity	2015.2	0.070 (CI = +/-0.089; p = 0.111)	0.005 (CI = +/-0.012; p = 0.355)	0.309 (CI = +/-0.421; p = 0.136)	0.650	+7.25%
Severity	2016.1	0.082 (CI = +/-0.106; p = 0.118)	0.006 (CI = +/-0.013; p = 0.333)	0.273 (CI = +/-0.467; p = 0.224)	0.639	+8.50%
Severity	2016.2	0.098 (CI = +/-0.128; p = 0.117)	0.007 (CI = +/-0.014; p = 0.305)	0.225 (CI = +/-0.522; p = 0.360)	0.632	+10.32%
Severity	2017.1	0.130 (CI = +/-0.151; p = 0.082)	0.008 (CI = +/-0.015; p = 0.245)	0.136 (CI = +/-0.572; p = 0.603)	0.649	+13.93%
Frequency	2004.2	-0.019 (CI = +/-0.011; p = 0.002)	0.021 (CI = +/-0.007; p = 0.000)	-0.431 (CI = +/-0.183; p = 0.000)	0.823	-1.87%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.006; p = 0.000)	-0.406 (CI = +/-0.172; p = 0.000)	0.851	-2.28%
Frequency	2005.2	-0.025 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.395 (CI = +/-0.173; p = 0.000)	0.854	-2.46%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.383 (CI = +/-0.174; p = 0.000)	0.858	-2.66%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.380 (CI = +/-0.179; p = 0.000)	0.855	-2.72%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.368 (CI = +/-0.181; p = 0.000)	0.857	-2.93%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.369 (CI = +/-0.186; p = 0.000)	0.852	-2.91%
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.001)	0.019 (CI = +/-0.007; p = 0.000)	-0.360 (CI = +/-0.191; p = 0.001)	0.852	-3.08%
Frequency	2008.2	-0.034 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.346 (CI = +/-0.193; p = 0.001)	0.854	-3.35%
Frequency	2009.1	-0.039 (CI = +/-0.018; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.324 (CI = +/-0.192; p = 0.002)	0.864	-3.78%
Frequency	2009.2	-0.045 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.294 (CI = +/-0.185; p = 0.003)	0.881	-4.37%
Frequency	2010.1	-0.047 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.282 (CI = +/-0.191; p = 0.006)	0.880	-4.62%
Frequency	2010.2	-0.053 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.258 (CI = +/-0.190; p = 0.010)	0.888	-5.12%
Frequency	2011.1	-0.060 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.227 (CI = +/-0.186; p = 0.019)	0.900	-5.78%
Frequency	2011.2	-0.059 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.228 (CI = +/-0.195; p = 0.025)	0.892	-5.76%
Frequency	2012.1	-0.065 (CI = +/-0.026; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.200; p = 0.045)	0.894	-6.26%
Frequency	2012.2	-0.072 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.176 (CI = +/-0.203; p = 0.084)	0.900	-6.93%
Frequency	2013.1	-0.079 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.146 (CI = +/-0.207; p = 0.154)	0.903	-7.64%
Frequency	2013.2	-0.078 (CI = +/-0.035; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	-0.153 (CI = +/-0.221; p = 0.161)	0.893	-7.47%
Frequency	2014.1	-0.082 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.008; p = 0.002)	-0.137 (CI = +/-0.236; p = 0.237)	0.886	-7.88%
Frequency	2014.2	-0.067 (CI = +/-0.043; p = 0.005)	0.014 (CI = +/-0.007; p = 0.001)	-0.191 (CI = +/-0.233; p = 0.101)	0.885	-6.45%
Frequency	2015.1	-0.075 (CI = +/-0.049; p = 0.006)	0.014 (CI = +/-0.008; p = 0.002)	-0.163 (CI = +/-0.250; p = 0.182)	0.882	-7.21%
Frequency	2015.2	-0.069 (CI = +/-0.058; p = 0.023)	0.014 (CI = +/-0.008; p = 0.003)	-0.181 (CI = +/-0.276; p = 0.177)	0.866	-6.70%
Frequency	2016.1	-0.088 (CI = +/-0.065; p = 0.013)	0.013 (CI = +/-0.008; p = 0.005)	-0.123 (CI = +/-0.288; p = 0.366)	0.876	-8.44%
Frequency	2016.2	-0.096 (CI = +/-0.079; p = 0.022)	0.013 (CI = +/-0.009; p = 0.009)	-0.099 (CI = +/-0.323; p = 0.511)	0.863	-9.19%
Frequency	2017.1	-0.119 (CI = +/-0.092; p = 0.017)	0.012 (CI = +/-0.009; p = 0.015)	-0.038 (CI = +/-0.350; p = 0.813)	0.864	-11.19%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.019; p = 0.703)	0.042 (CI = +/-0.176; p = 0.633)	0.052 (CI = +/-0.338; p = 0.757)	-0.076	-0.36%
Loss Cost	2005.1	-0.006 (CI = +/-0.020; p = 0.563)	0.031 (CI = +/-0.179; p = 0.725)	0.066 (CI = +/-0.342; p = 0.698)	-0.075	-0.57%
Loss Cost	2005.2	-0.009 (CI = +/-0.021; p = 0.361)	0.050 (CI = +/-0.181; p = 0.580)	0.090 (CI = +/-0.343; p = 0.597)	-0.057	-0.94%
Loss Cost	2006.1	-0.010 (CI = +/-0.022; p = 0.352)	0.046 (CI = +/-0.186; p = 0.617)	0.095 (CI = +/-0.350; p = 0.585)	-0.058	-1.02%
Loss Cost	2006.2	-0.012 (CI = +/-0.024; p = 0.302)	0.055 (CI = +/-0.192; p = 0.564)	0.106 (CI = +/-0.358; p = 0.549)	-0.052	-1.20%
Loss Cost	2007.1	-0.017 (CI = +/-0.025; p = 0.174)	0.035 (CI = +/-0.193; p = 0.711)	0.133 (CI = +/-0.358; p = 0.452)	-0.030	-1.66%
Loss Cost	2007.2	-0.018 (CI = +/-0.026; p = 0.169)	0.041 (CI = +/-0.199; p = 0.674)	0.142 (CI = +/-0.367; p = 0.436)	-0.030	-1.80%
Loss Cost	2008.1	-0.021 (CI = +/-0.028; p = 0.143)	0.032 (CI = +/-0.205; p = 0.755)	0.156 (CI = +/-0.375; p = 0.403)	-0.021	-2.05%
Loss Cost	2008.2	-0.020 (CI = +/-0.030; p = 0.189)	0.029 (CI = +/-0.213; p = 0.784)	0.152 (CI = +/-0.387; p = 0.428)	-0.041	-1.98%
Loss Cost	2009.1	-0.023 (CI = +/-0.033; p = 0.153)	0.017 (CI = +/-0.219; p = 0.877)	0.169 (CI = +/-0.396; p = 0.388)	-0.030	-2.31%
Loss Cost	2009.2	-0.033 (CI = +/-0.034; p = 0.053)	0.052 (CI = +/-0.215; p = 0.620)	0.220 (CI = +/-0.386; p = 0.252)	0.045	-3.26%
Loss Cost	2010.1	-0.033 (CI = +/-0.036; p = 0.078)	0.054 (CI = +/-0.224; p = 0.620)	0.217 (CI = +/-0.400; p = 0.274)	0.024	-3.20%
Loss Cost	2010.2	-0.039 (CI = +/-0.039; p = 0.055)	0.075 (CI = +/-0.231; p = 0.510)	0.246 (CI = +/-0.409; p = 0.226)	0.052	-3.78%
Loss Cost	2011.1	-0.047 (CI = +/-0.042; p = 0.029)	0.050 (CI = +/-0.233; p = 0.661)	0.284 (CI = +/-0.411; p = 0.166)	0.100	-4.60%
Loss Cost	2011.2	-0.052 (CI = +/-0.046; p = 0.030)	0.063 (CI = +/-0.243; p = 0.594)	0.304 (CI = +/-0.427; p = 0.153)	0.100	-5.02%
Loss Cost	2012.1	-0.065 (CI = +/-0.048; p = 0.010)	0.028 (CI = +/-0.239; p = 0.810)	0.361 (CI = +/-0.417; p = 0.086)	0.192	-6.32%
Loss Cost	2012.2	-0.081 (CI = +/-0.050; p = 0.003)	0.071 (CI = +/-0.234; p = 0.530)	0.428 (CI = +/-0.407; p = 0.041)	0.299	-7.82%
Loss Cost	2013.1	-0.096 (CI = +/-0.052; p = 0.001)	0.038 (CI = +/-0.230; p = 0.733)	0.485 (CI = +/-0.400; p = 0.020)	0.383	-9.18%
Loss Cost	2013.2	-0.104 (CI = +/-0.059; p = 0.002)	0.055 (CI = +/-0.243; p = 0.638)	0.513 (CI = +/-0.420; p = 0.020)	0.368	-9.83%
Loss Cost	2014.1	-0.109 (CI = +/-0.066; p = 0.003)	0.045 (CI = +/-0.256; p = 0.713)	0.531 (CI = +/-0.444; p = 0.022)	0.343	-10.30%
Loss Cost	2014.2	-0.096 (CI = +/-0.075; p = 0.016)	0.020 (CI = +/-0.270; p = 0.878)	0.488 (CI = +/-0.467; p = 0.042)	0.218	-9.20%
Loss Cost	2015.1	-0.084 (CI = +/-0.085; p = 0.053)	0.040 (CI = +/-0.283; p = 0.763)	0.448 (CI = +/-0.491; p = 0.071)	0.107	-8.03%
Loss Cost	2015.2	-0.091 (CI = +/-0.101; p = 0.073)	0.054 (CI = +/-0.308; p = 0.710)	0.472 (CI = +/-0.535; p = 0.079)	0.080	-8.72%
Loss Cost	2016.1	-0.106 (CI = +/-0.117; p = 0.072)	0.034 (CI = +/-0.326; p = 0.821)	0.513 (CI = +/-0.574; p = 0.075)	0.093	-10.07%
Loss Cost	2016.2	-0.117 (CI = +/-0.145; p = 0.102)	0.051 (CI = +/-0.363; p = 0.762)	0.544 (CI = +/-0.642; p = 0.089)	0.059	-11.04%
Loss Cost	2017.1	-0.123 (CI = +/-0.177; p = 0.151)	0.045 (CI = +/-0.397; p = 0.803)	0.558 (CI = +/-0.717; p = 0.112)	0.014	-11.54%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.112; p = 0.478)	0.446 (CI = +/-0.215; p = 0.000)	0.717	+3.18%
Severity	2005.1	0.033 (CI = +/-0.013; p = 0.000)	-0.030 (CI = +/-0.113; p = 0.589)	0.434 (CI = +/-0.216; p = 0.000)	0.724	+3.38%
Severity	2005.2	0.033 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.117; p = 0.641)	0.439 (CI = +/-0.221; p = 0.000)	0.711	+3.31%
Severity	2006.1	0.034 (CI = +/-0.014; p = 0.000)	-0.020 (CI = +/-0.119; p = 0.733)	0.429 (CI = +/-0.225; p = 0.000)	0.711	+3.46%
Severity	2006.2	0.034 (CI = +/-0.015; p = 0.000)	-0.021 (CI = +/-0.123; p = 0.726)	0.428 (CI = +/-0.230; p = 0.001)	0.701	+3.49%
Severity	2007.1	0.032 (CI = +/-0.016; p = 0.000)	-0.030 (CI = +/-0.126; p = 0.625)	0.440 (CI = +/-0.233; p = 0.001)	0.688	+3.27%
Severity	2007.2	0.032 (CI = +/-0.017; p = 0.001)	-0.031 (CI = +/-0.130; p = 0.626)	0.439 (CI = +/-0.240; p = 0.001)	0.677	+3.29%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.001)	-0.032 (CI = +/-0.135; p = 0.628)	0.440 (CI = +/-0.247; p = 0.001)	0.665	+3.27%
Severity	2008.2	0.037 (CI = +/-0.019; p = 0.000)	-0.053 (CI = +/-0.133; p = 0.416)	0.411 (CI = +/-0.241; p = 0.002)	0.698	+3.82%
Severity	2009.1	0.039 (CI = +/-0.020; p = 0.001)	-0.049 (CI = +/-0.137; p = 0.469)	0.405 (CI = +/-0.248; p = 0.003)	0.693	+3.95%
Severity	2009.2	0.037 (CI = +/-0.022; p = 0.002)	-0.042 (CI = +/-0.142; p = 0.549)	0.415 (CI = +/-0.255; p = 0.003)	0.673	+3.75%
Severity	2010.1	0.040 (CI = +/-0.024; p = 0.002)	-0.030 (CI = +/-0.145; p = 0.672)	0.397 (CI = +/-0.259; p = 0.004)	0.682	+4.13%
Severity	2010.2	0.042 (CI = +/-0.026; p = 0.003)	-0.036 (CI = +/-0.152; p = 0.626)	0.388 (CI = +/-0.269; p = 0.007)	0.673	+4.31%
Severity	2011.1	0.040 (CI = +/-0.028; p = 0.008)	-0.042 (CI = +/-0.158; p = 0.583)	0.398 (CI = +/-0.278; p = 0.007)	0.655	+4.10%
Severity	2011.2	0.040 (CI = +/-0.031; p = 0.016)	-0.041 (CI = +/-0.166; p = 0.615)	0.400 (CI = +/-0.291; p = 0.009)	0.635	+4.04%
Severity	2012.1	0.031 (CI = +/-0.033; p = 0.061)	-0.062 (CI = +/-0.165; p = 0.443)	0.434 (CI = +/-0.289; p = 0.005)	0.625	+3.19%
Severity	2012.2	0.026 (CI = +/-0.037; p = 0.149)	-0.048 (CI = +/-0.172; p = 0.566)	0.456 (CI = +/-0.300; p = 0.005)	0.601	+2.66%
Severity	2013.1	0.018 (CI = +/-0.040; p = 0.341)	-0.066 (CI = +/-0.176; p = 0.440)	0.486 (CI = +/-0.305; p = 0.004)	0.592	+1.85%
Severity	2013.2	0.016 (CI = +/-0.045; p = 0.451)	-0.061 (CI = +/-0.187; p = 0.498)	0.493 (CI = +/-0.323; p = 0.005)	0.574	+1.65%
Severity	2014.1	0.016 (CI = +/-0.051; p = 0.504)	-0.061 (CI = +/-0.198; p = 0.520)	0.493 (CI = +/-0.343; p = 0.008)	0.563	+1.65%
Severity	2014.2	0.025 (CI = +/-0.058; p = 0.369)	-0.080 (CI = +/-0.210; p = 0.429)	0.462 (CI = +/-0.363; p = 0.016)	0.573	+2.56%
Severity	2015.1	0.047 (CI = +/-0.060; p = 0.110)	-0.044 (CI = +/-0.199; p = 0.641)	0.392 (CI = +/-0.345; p = 0.029)	0.656	+4.86%
Severity	2015.2	0.047 (CI = +/-0.071; p = 0.173)	-0.044 (CI = +/-0.217; p = 0.668)	0.393 (CI = +/-0.378; p = 0.043)	0.629	+4.86%
Severity	2016.1	0.051 (CI = +/-0.084; p = 0.211)	-0.040 (CI = +/-0.234; p = 0.717)	0.383 (CI = +/-0.412; p = 0.065)	0.611	+5.21%
Severity	2016.2	0.063 (CI = +/-0.103; p = 0.207)	-0.057 (CI = +/-0.258; p = 0.632)	0.350 (CI = +/-0.457; p = 0.119)	0.598	+6.46%
Severity	2017.1	0.078 (CI = +/-0.124; p = 0.189)	-0.042 (CI = +/-0.278; p = 0.740)	0.313 (CI = +/-0.502; p = 0.192)	0.594	+8.09%
Frequency	2004.2	-0.035 (CI = +/-0.015; p = 0.000)	0.081 (CI = +/-0.135; p = 0.231)	-0.395 (CI = +/-0.260; p = 0.004)	0.643	-3.43%
Frequency	2005.1	-0.039 (CI = +/-0.015; p = 0.000)	0.062 (CI = +/-0.132; p = 0.349)	-0.368 (CI = +/-0.252; p = 0.005)	0.678	-3.82%
Frequency	2005.2	-0.042 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.132; p = 0.247)	-0.349 (CI = +/-0.251; p = 0.008)	0.692	-4.11%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.134; p = 0.323)	-0.335 (CI = +/-0.253; p = 0.011)	0.698	-4.33%
Frequency	2006.2	-0.046 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.137; p = 0.267)	-0.322 (CI = +/-0.257; p = 0.016)	0.698	-4.53%
Frequency	2007.1	-0.049 (CI = +/-0.018; p = 0.000)	0.066 (CI = +/-0.140; p = 0.345)	-0.307 (CI = +/-0.260; p = 0.022)	0.703	-4.77%
Frequency	2007.2	-0.051 (CI = +/-0.019; p = 0.000)	0.073 (CI = +/-0.144; p = 0.310)	-0.297 (CI = +/-0.266; p = 0.030)	0.695	-4.93%
Frequency	2008.1	-0.053 (CI = +/-0.020; p = 0.000)	0.064 (CI = +/-0.148; p = 0.384)	-0.285 (CI = +/-0.270; p = 0.040)	0.695	-5.15%
Frequency	2008.2	-0.057 (CI = +/-0.021; p = 0.000)	0.082 (CI = +/-0.149; p = 0.267)	-0.259 (CI = +/-0.270; p = 0.059)	0.710	-5.58%
Frequency	2009.1	-0.062 (CI = +/-0.022; p = 0.000)	0.066 (CI = +/-0.149; p = 0.373)	-0.236 (CI = +/-0.269; p = 0.084)	0.725	-6.01%
Frequency	2009.2	-0.070 (CI = +/-0.022; p = 0.000)	0.094 (CI = +/-0.143; p = 0.185)	-0.195 (CI = +/-0.256; p = 0.129)	0.765	-6.75%
Frequency	2010.1	-0.073 (CI = +/-0.024; p = 0.000)	0.085 (CI = +/-0.147; p = 0.245)	-0.180 (CI = +/-0.262; p = 0.168)	0.763	-7.04%
Frequency	2010.2	-0.081 (CI = +/-0.024; p = 0.000)	0.111 (CI = +/-0.143; p = 0.123)	-0.143 (CI = +/-0.254; p = 0.256)	0.790	-7.76%
Frequency	2011.1	-0.087 (CI = +/-0.025; p = 0.000)	0.092 (CI = +/-0.142; p = 0.193)	-0.114 (CI = +/-0.251; p = 0.356)	0.806	-8.35%
Frequency	2011.2	-0.091 (CI = +/-0.028; p = 0.000)	0.104 (CI = +/-0.147; p = 0.157)	-0.096 (CI = +/-0.258; p = 0.447)	0.798	-8.71%
Frequency	2012.1	-0.097 (CI = +/-0.030; p = 0.000)	0.090 (CI = +/-0.150; p = 0.226)	-0.073 (CI = +/-0.263; p = 0.566)	0.800	-9.21%
Frequency	2012.2	-0.108 (CI = +/-0.031; p = 0.000)	0.120 (CI = +/-0.145; p = 0.101)	-0.028 (CI = +/-0.253; p = 0.821)	0.826	-10.20%
Frequency	2013.1	-0.115 (CI = +/-0.033; p = 0.000)	0.104 (CI = +/-0.147; p = 0.156)	-0.001 (CI = +/-0.256; p = 0.996)	0.831	-10.83%
Frequency	2013.2	-0.120 (CI = +/-0.037; p = 0.000)	0.116 (CI = +/-0.155; p = 0.131)	0.019 (CI = +/-0.268; p = 0.879)	0.818	-11.30%
Frequency	2014.1	-0.125 (CI = +/-0.042; p = 0.000)	0.106 (CI = +/-0.162; p = 0.182)	0.037 (CI = +/-0.280; p = 0.780)	0.808	-11.76%
Frequency	2014.2	-0.122 (CI = +/-0.048; p = 0.000)	0.099 (CI = +/-0.174; p = 0.240)	0.026 (CI = +/-0.300; p = 0.856)	0.766	-11.46%
Frequency	2015.1	-0.131 (CI = +/-0.054; p = 0.000)	0.084 (CI = +/-0.180; p = 0.331)	0.055 (CI = +/-0.313; p = 0.709)	0.763	-12.29%
Frequency	2015.2	-0.139 (CI = +/-0.064; p = 0.001)	0.098 (CI = +/-0.195; p = 0.296)	0.079 (CI = +/-0.339; p = 0.621)	0.733	-12.95%
Frequency	2016.1	-0.157 (CI = +/-0.071; p = 0.000)	0.074 (CI = +/-0.197; p = 0.426)	0.130 (CI = +/-0.346; p = 0.425)	0.751	-14.53%
Frequency	2016.2	-0.180 (CI = +/-0.082; p = 0.001)	0.108 (CI = +/-0.206; p = 0.270)	0.194 (CI = +/-0.364; p = 0.264)	0.753	-16.44%
Frequency	2017.1	-0.200 (CI = +/-0.095; p = 0.001)	0.087 (CI = +/-0.213; p = 0.379)	0.245 (CI = +/-0.385; p = 0.185)	0.754	-18.16%

Total Property Damage

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.019 (CI = +/-0.016; p = 0.024)	0.025 (CI = +/-0.010; p = 0.000)	-0.177 (CI = +/-0.345; p = 0.305)	0.377	+1.88%
Loss Cost	2005.1	0.017 (CI = +/-0.017; p = 0.046)	0.025 (CI = +/-0.011; p = 0.000)	-0.167 (CI = +/-0.352; p = 0.340)	0.371	+1.75%
Loss Cost	2005.2	0.015 (CI = +/-0.018; p = 0.098)	0.024 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.356; p = 0.399)	0.369	+1.51%
Loss Cost	2006.1	0.016 (CI = +/-0.019; p = 0.109)	0.025 (CI = +/-0.011; p = 0.000)	-0.153 (CI = +/-0.365; p = 0.398)	0.367	+1.57%
Loss Cost	2006.2	0.016 (CI = +/-0.021; p = 0.130)	0.025 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.374; p = 0.406)	0.365	+1.58%
Loss Cost	2007.1	0.012 (CI = +/-0.022; p = 0.268)	0.024 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.377; p = 0.494)	0.371	+1.21%
Loss Cost	2007.2	0.013 (CI = +/-0.023; p = 0.263)	0.024 (CI = +/-0.012; p = 0.000)	-0.135 (CI = +/-0.387; p = 0.481)	0.370	+1.31%
Loss Cost	2008.1	0.012 (CI = +/-0.025; p = 0.328)	0.024 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.399; p = 0.511)	0.368	+1.23%
Loss Cost	2008.2	0.016 (CI = +/-0.027; p = 0.224)	0.025 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.405; p = 0.434)	0.375	+1.65%
Loss Cost	2009.1	0.015 (CI = +/-0.029; p = 0.293)	0.024 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.419; p = 0.468)	0.373	+1.54%
Loss Cost	2009.2	0.008 (CI = +/-0.031; p = 0.599)	0.023 (CI = +/-0.013; p = 0.001)	-0.104 (CI = +/-0.417; p = 0.613)	0.395	+0.80%
Loss Cost	2010.1	0.012 (CI = +/-0.033; p = 0.460)	0.024 (CI = +/-0.013; p = 0.001)	-0.129 (CI = +/-0.429; p = 0.539)	0.395	+1.22%
Loss Cost	2010.2	0.011 (CI = +/-0.037; p = 0.551)	0.024 (CI = +/-0.013; p = 0.001)	-0.121 (CI = +/-0.446; p = 0.580)	0.393	+1.08%
Loss Cost	2011.1	0.004 (CI = +/-0.040; p = 0.820)	0.023 (CI = +/-0.014; p = 0.003)	-0.084 (CI = +/-0.458; p = 0.706)	0.406	+0.44%
Loss Cost	2011.2	0.006 (CI = +/-0.044; p = 0.774)	0.023 (CI = +/-0.014; p = 0.003)	-0.094 (CI = +/-0.480; p = 0.686)	0.399	+0.62%
Loss Cost	2012.1	-0.005 (CI = +/-0.047; p = 0.824)	0.021 (CI = +/-0.014; p = 0.006)	-0.033 (CI = +/-0.484; p = 0.888)	0.433	-0.51%
Loss Cost	2012.2	-0.015 (CI = +/-0.052; p = 0.537)	0.020 (CI = +/-0.015; p = 0.011)	0.021 (CI = +/-0.496; p = 0.929)	0.460	-1.54%
Loss Cost	2013.1	-0.027 (CI = +/-0.057; p = 0.328)	0.018 (CI = +/-0.015; p = 0.021)	0.080 (CI = +/-0.510; p = 0.745)	0.489	-2.67%
Loss Cost	2013.2	-0.024 (CI = +/-0.064; p = 0.439)	0.019 (CI = +/-0.016; p = 0.025)	0.066 (CI = +/-0.544; p = 0.801)	0.466	-2.38%
Loss Cost	2014.1	-0.020 (CI = +/-0.074; p = 0.571)	0.019 (CI = +/-0.017; p = 0.030)	0.047 (CI = +/-0.582; p = 0.866)	0.441	-1.98%
Loss Cost	2014.2	0.010 (CI = +/-0.075; p = 0.777)	0.022 (CI = +/-0.016; p = 0.010)	-0.089 (CI = +/-0.556; p = 0.737)	0.457	+1.02%
Loss Cost	2015.1	0.044 (CI = +/-0.076; p = 0.235)	0.026 (CI = +/-0.015; p = 0.002)	-0.232 (CI = +/-0.520; p = 0.353)	0.521	+4.46%
Loss Cost	2015.2	0.060 (CI = +/-0.086; p = 0.159)	0.027 (CI = +/-0.015; p = 0.002)	-0.297 (CI = +/-0.552; p = 0.265)	0.532	+6.13%
Loss Cost	2016.1	0.065 (CI = +/-0.102; p = 0.187)	0.028 (CI = +/-0.017; p = 0.004)	-0.320 (CI = +/-0.609; p = 0.272)	0.526	+6.77%
Loss Cost	2016.2	0.088 (CI = +/-0.118; p = 0.129)	0.029 (CI = +/-0.018; p = 0.004)	-0.400 (CI = +/-0.652; p = 0.202)	0.540	+9.18%
Loss Cost	2017.1	0.114 (CI = +/-0.137; p = 0.094)	0.031 (CI = +/-0.018; p = 0.004)	-0.485 (CI = +/-0.701; p = 0.152)	0.558	+12.04%
Severity	2004.2	0.038 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.010; p = 0.927)	0.386 (CI = +/-0.330; p = 0.023)	0.632	+3.88%
Severity	2005.1	0.041 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.010; p = 0.954)	0.364 (CI = +/-0.330; p = 0.032)	0.645	+4.18%
Severity	2005.2	0.041 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.010; p = 0.971)	0.367 (CI = +/-0.338; p = 0.034)	0.626	+4.14%
Severity	2006.1	0.043 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.010; p = 0.875)	0.347 (CI = +/-0.342; p = 0.047)	0.631	+4.41%
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.011; p = 0.848)	0.341 (CI = +/-0.350; p = 0.056)	0.619	+4.50%
Severity	2007.1	0.043 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.011; p = 0.902)	0.352 (CI = +/-0.358; p = 0.054)	0.594	+4.34%
Severity	2007.2	0.043 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.011; p = 0.877)	0.345 (CI = +/-0.368; p = 0.065)	0.581	+4.43%
Severity	2008.1	0.044 (CI = +/-0.024; p = 0.001)	0.001 (CI = +/-0.011; p = 0.849)	0.338 (CI = +/-0.379; p = 0.078)	0.567	+4.55%
Severity	2008.2	0.051 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.011; p = 0.655)	0.292 (CI = +/-0.371; p = 0.118)	0.609	+5.27%
Severity	2009.1	0.055 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.011; p = 0.579)	0.270 (CI = +/-0.380; p = 0.156)	0.609	+5.63%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	0.003 (CI = +/-0.012; p = 0.617)	0.277 (CI = +/-0.393; p = 0.159)	0.580	+5.51%
Severity	2010.1	0.060 (CI = +/-0.031; p = 0.000)	0.004 (CI = +/-0.012; p = 0.478)	0.235 (CI = +/-0.394; p = 0.230)	0.604	+6.24%
Severity	2010.2	0.064 (CI = +/-0.033; p = 0.001)	0.005 (CI = +/-0.012; p = 0.424)	0.212 (CI = +/-0.407; p = 0.292)	0.598	+6.65%
Severity	2011.1	0.065 (CI = +/-0.037; p = 0.001)	0.005 (CI = +/-0.013; p = 0.433)	0.208 (CI = +/-0.425; p = 0.320)	0.572	+6.72%
Severity	2011.2	0.067 (CI = +/-0.041; p = 0.003)	0.005 (CI = +/-0.013; p = 0.427)	0.199 (CI = +/-0.445; p = 0.363)	0.548	+6.90%
Severity	2012.1	0.061 (CI = +/-0.045; p = 0.011)	0.004 (CI = +/-0.014; p = 0.523)	0.231 (CI = +/-0.462; p = 0.309)	0.499	+6.27%
Severity	2012.2	0.058 (CI = +/-0.051; p = 0.028)	0.004 (CI = +/-0.014; p = 0.585)	0.248 (CI = +/-0.487; p = 0.299)	0.454	+5.92%
Severity	2013.1	0.053 (CI = +/-0.057; p = 0.065)	0.003 (CI = +/-0.015; p = 0.654)	0.268 (CI = +/-0.515; p = 0.287)	0.408	+5.49%
Severity	2013.2	0.055 (CI = +/-0.065; p = 0.092)	0.003 (CI = +/-0.016; p = 0.654)	0.261 (CI = +/-0.549; p = 0.328)	0.379	+5.65%
Severity	2014.1	0.063 (CI = +/-0.074; p = 0.087)	0.004 (CI = +/-0.017; p = 0.582)	0.221 (CI = +/-0.583; p = 0.431)	0.378	+6.55%
Severity	2014.2	0.080 (CI = +/-0.083; p = 0.057)	0.006 (CI = +/-0.018; p = 0.456)	0.148 (CI = +/-0.609; p = 0.610)	0.408	+8.30%
Severity	2015.1	0.121 (CI = +/-0.079; p = 0.005)	0.010 (CI = +/-0.015; p = 0.165)	-0.030 (CI = +/-0.540; p = 0.908)	0.597	+12.89%
Severity	2015.2	0.133 (CI = +/-0.091; p = 0.008)	0.012 (CI = +/-0.016; p = 0.149)	-0.077 (CI = +/-0.583; p = 0.777)	0.578	+14.23%
Severity	2016.1	0.156 (CI = +/-0.103; p = 0.007)	0.013 (CI = +/-0.017; p = 0.106)	-0.167 (CI = +/-0.613; p = 0.562)	0.598	+16.92%
Severity	2016.2	0.186 (CI = +/-0.115; p = 0.005)	0.016 (CI = +/-0.017; p = 0.069)	-0.274 (CI = +/-0.637; p = 0.360)	0.632	+20.47%
Severity	2017.1	0.230 (CI = +/-0.120; p = 0.002)	0.018 (CI = +/-0.016; p = 0.030)	-0.421 (CI = +/-0.616; p = 0.157)	0.714	+25.92%
Frequency	2004.2	-0.019 (CI = +/-0.012; p = 0.002)	0.026 (CI = +/-0.007; p = 0.000)	-0.563 (CI = +/-0.250; p = 0.000)	0.817	-1.93%
Frequency	2005.1	-0.024 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.007; p = 0.000)	-0.531 (CI = +/-0.235; p = 0.000)	0.845	-2.33%
Frequency	2005.2	-0.026 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	-0.516 (CI = +/-0.236; p = 0.000)	0.849	-2.52%
Frequency	2006.1	-0.028 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	-0.500 (CI = +/-0.238; p = 0.000)	0.853	-2.73%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	-0.495 (CI = +/-0.243; p = 0.000)	0.850	-2.79%
Frequency	2007.1	-0.031 (CI = +/-0.014; p = 0.000)	0.023 (CI = +/-0.007; p = 0.000)	-0.479 (CI = +/-0.246; p = 0.000)	0.853	-3.01%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.008; p = 0.000)	-0.480 (CI = +/-0.253; p = 0.001)	0.847	-2.99%
Frequency	2008.1	-0.032 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.008; p = 0.000)	-0.468 (CI = +/-0.259; p = 0.001)	0.847	-3.17%
Frequency	2008.2	-0.035 (CI = +/-0.017; p = 0.000)	0.022 (CI = +/-0.008; p = 0.000)	-0.449 (CI = +/-0.262; p = 0.002)	0.850	-3.44%
Frequency	2009.1	-0.040 (CI = +/-0.018; p = 0.000)	0.021 (CI = +/-0.008; p = 0.000)	-0.420 (CI = +/-0.260; p = 0.003)	0.860	-3.87%
Frequency	2009.2	-0.046 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.008; p = 0.000)	-0.381 (CI = +/-0.250; p = 0.004)	0.878	-4.47%
Frequency	2010.1	-0.048 (CI = +/-0.020; p = 0.000)	0.020 (CI = +/-0.008; p = 0.000)	-0.364 (CI = +/-0.257; p = 0.007)	0.878	-4.72%
Frequency	2010.2	-0.054 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.008; p = 0.000)	-0.333 (CI = +/-0.256; p = 0.013)	0.885	-5.23%
Frequency	2011.1	-0.061 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.293 (CI = +/-0.249; p = 0.024)	0.898	-5.88%
Frequency	2011.2	-0.061 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.008; p = 0.000)	-0.293 (CI = +/-0.261; p = 0.030)	0.891	-5.88%
Frequency	2012.1	-0.066 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.008; p = 0.000)	-0.264 (CI = +/-0.266; p = 0.052)	0.893	-6.38%
Frequency	2012.2	-0.073 (CI = +/-0.028; p = 0.000)	0.016 (CI = +/-0.008; p = 0.001)	-0.226 (CI = +/-0.268; p = 0.093)	0.899	-7.04%
Frequency	2013.1	-0.081 (CI = +/-0.030; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	-0.188 (CI = +/-0.272; p = 0.162)	0.903	-7.73%
Frequency	2013.2	-0.079 (CI = +/-0.034; p = 0.000)	0.015 (CI = +/-0.008; p = 0.002)	-0.196 (CI = +/-0.289; p = 0.171)	0.892	-7.60%
Frequency	2014.1	-0.084 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.009; p = 0.003)	-0.175 (CI = +/-0.307; p = 0.245)	0.886	-8.01%
Frequency	2014.2	-0.070 (CI = +/-0.041; p = 0.003)	0.016 (CI = +/-0.009; p = 0.001)	-0.237 (CI = +/-0.303; p = 0.116)	0.883	-6.72%
Frequency	2015.1	-0.078 (CI = +/-0.047; p = 0.003)	0.015 (CI = +/-0.009; p = 0.003)	-0.202 (CI = +/-0.321; p = 0.197)	0.881	-7.47%
Frequency	2015.2	-0.074 (CI = +/-0.055; p = 0.013)	0.016 (CI = +/-0.010; p = 0.005)	-0.219 (CI = +/-0.350; p = 0.198)	0.864	-7.09%
Frequency	2016.1	-0.091 (CI = +/-0.060; p = 0.007)	0.014 (CI = +/-0.010; p = 0.009)	-0.153 (CI = +/-0.358; p = 0.367)	0.876	-8.68%
Frequency	2016.2	-0.098 (CI = +/-0.071; p = 0.012)	0.014 (CI = +/-0.011; p = 0.016)	-0.126 (CI = +/-0.394; p = 0.494)	0.863	-9.38%
Frequency	2017.1	-0.117 (CI = +/-0.081; p = 0.010)	0.013 (CI = +/-0.011; p = 0.028)	-0.065 (CI = +/-0.416; p = 0.733)	0.865	-11.03%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.017; p = 0.655)	0.042 (CI = +/-0.175; p = 0.631)	0.115 (CI = +/-0.425; p = 0.587)	-0.070	-0.38%
Loss Cost	2005.1	-0.006 (CI = +/-0.018; p = 0.523)	0.031 (CI = +/-0.179; p = 0.724)	0.127 (CI = +/-0.429; p = 0.552)	-0.069	-0.58%
Loss Cost	2005.2	-0.009 (CI = +/-0.019; p = 0.336)	0.049 (CI = +/-0.180; p = 0.580)	0.148 (CI = +/-0.428; p = 0.487)	-0.050	-0.90%
Loss Cost	2006.1	-0.010 (CI = +/-0.020; p = 0.330)	0.046 (CI = +/-0.186; p = 0.617)	0.152 (CI = +/-0.436; p = 0.483)	-0.051	-0.97%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.285)	0.054 (CI = +/-0.191; p = 0.565)	0.162 (CI = +/-0.444; p = 0.463)	-0.046	-1.13%
Loss Cost	2007.1	-0.015 (CI = +/-0.022; p = 0.166)	0.035 (CI = +/-0.192; p = 0.713)	0.184 (CI = +/-0.442; p = 0.401)	-0.025	-1.53%
Loss Cost	2007.2	-0.017 (CI = +/-0.024; p = 0.164)	0.041 (CI = +/-0.199; p = 0.679)	0.191 (CI = +/-0.452; p = 0.394)	-0.025	-1.64%
Loss Cost	2008.1	-0.019 (CI = +/-0.025; p = 0.142)	0.031 (CI = +/-0.205; p = 0.758)	0.202 (CI = +/-0.460; p = 0.375)	-0.018	-1.85%
Loss Cost	2008.2	-0.018 (CI = +/-0.027; p = 0.189)	0.028 (CI = +/-0.212; p = 0.791)	0.198 (CI = +/-0.472; p = 0.396)	-0.038	-1.77%
Loss Cost	2009.1	-0.021 (CI = +/-0.029; p = 0.156)	0.016 (CI = +/-0.219; p = 0.881)	0.212 (CI = +/-0.480; p = 0.372)	-0.028	-2.04%
Loss Cost	2009.2	-0.029 (CI = +/-0.030; p = 0.058)	0.050 (CI = +/-0.216; p = 0.635)	0.252 (CI = +/-0.467; p = 0.276)	0.040	-2.84%
Loss Cost	2010.1	-0.028 (CI = +/-0.032; p = 0.087)	0.053 (CI = +/-0.225; p = 0.627)	0.249 (CI = +/-0.481; p = 0.296)	0.019	-2.76%
Loss Cost	2010.2	-0.033 (CI = +/-0.035; p = 0.065)	0.072 (CI = +/-0.232; p = 0.528)	0.270 (CI = +/-0.489; p = 0.264)	0.042	-3.21%
Loss Cost	2011.1	-0.039 (CI = +/-0.037; p = 0.038)	0.048 (CI = +/-0.235; p = 0.675)	0.299 (CI = +/-0.491; p = 0.218)	0.082	-3.86%
Loss Cost	2011.2	-0.042 (CI = +/-0.041; p = 0.042)	0.059 (CI = +/-0.246; p = 0.625)	0.312 (CI = +/-0.506; p = 0.213)	0.077	-4.14%
Loss Cost	2012.1	-0.053 (CI = +/-0.042; p = 0.017)	0.025 (CI = +/-0.244; p = 0.832)	0.355 (CI = +/-0.497; p = 0.152)	0.153	-5.15%
Loss Cost	2012.2	-0.065 (CI = +/-0.044; p = 0.007)	0.063 (CI = +/-0.244; p = 0.594)	0.402 (CI = +/-0.489; p = 0.101)	0.235	-6.26%
Loss Cost	2013.1	-0.075 (CI = +/-0.047; p = 0.004)	0.033 (CI = +/-0.246; p = 0.780)	0.441 (CI = +/-0.486; p = 0.073)	0.297	-7.25%
Loss Cost	2013.2	-0.079 (CI = +/-0.053; p = 0.006)	0.042 (CI = +/-0.261; p = 0.735)	0.453 (CI = +/-0.508; p = 0.077)	0.268	-7.55%
Loss Cost	2014.1	-0.080 (CI = +/-0.060; p = 0.012)	0.038 (CI = +/-0.277; p = 0.772)	0.458 (CI = +/-0.532; p = 0.087)	0.231	-7.70%
Loss Cost	2014.2	-0.067 (CI = +/-0.066; p = 0.047)	0.005 (CI = +/-0.288; p = 0.971)	0.415 (CI = +/-0.544; p = 0.124)	0.109	-6.50%
Loss Cost	2015.1	-0.054 (CI = +/-0.073; p = 0.134)	0.033 (CI = +/-0.298; p = 0.814)	0.376 (CI = +/-0.557; p = 0.169)	0.004	-5.28%
Loss Cost	2015.2	-0.056 (CI = +/-0.086; p = 0.185)	0.036 (CI = +/-0.325; p = 0.813)	0.380 (CI = +/-0.596; p = 0.190)	-0.036	-5.40%
Loss Cost	2016.1	-0.062 (CI = +/-0.100; p = 0.196)	0.023 (CI = +/-0.350; p = 0.887)	0.398 (CI = +/-0.636; p = 0.195)	-0.045	-6.06%
Loss Cost	2016.2	-0.063 (CI = +/-0.121; p = 0.276)	0.024 (CI = +/-0.388; p = 0.895)	0.399 (CI = +/-0.693; p = 0.229)	-0.096	-6.07%
Loss Cost	2017.1	-0.060 (CI = +/-0.146; p = 0.379)	0.028 (CI = +/-0.427; p = 0.886)	0.392 (CI = +/-0.758; p = 0.272)	-0.149	-5.80%
Severity	2004.2	0.039 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.127; p = 0.494)	0.379 (CI = +/-0.308; p = 0.017)	0.637	+3.94%
Severity	2005.1	0.041 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.128; p = 0.616)	0.366 (CI = +/-0.308; p = 0.021)	0.647	+4.16%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.132; p = 0.636)	0.367 (CI = +/-0.314; p = 0.023)	0.629	+4.14%
Severity	2006.1	0.042 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.135; p = 0.744)	0.357 (CI = +/-0.317; p = 0.029)	0.632	+4.33%
Severity	2006.2	0.043 (CI = +/-0.016; p = 0.000)	-0.026 (CI = +/-0.139; p = 0.708)	0.352 (CI = +/-0.323; p = 0.034)	0.621	+4.41%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.143; p = 0.647)	0.360 (CI = +/-0.328; p = 0.033)	0.597	+4.26%
Severity	2007.2	0.043 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.148; p = 0.617)	0.355 (CI = +/-0.335; p = 0.039)	0.584	+4.35%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	-0.034 (CI = +/-0.153; p = 0.648)	0.352 (CI = +/-0.343; p = 0.045)	0.570	+4.40%
Severity	2008.2	0.048 (CI = +/-0.019; p = 0.000)	-0.059 (CI = +/-0.150; p = 0.427)	0.324 (CI = +/-0.332; p = 0.056)	0.615	+4.97%
Severity	2009.1	0.050 (CI = +/-0.021; p = 0.000)	-0.051 (CI = +/-0.154; p = 0.500)	0.315 (CI = +/-0.339; p = 0.068)	0.611	+5.15%
Severity	2009.2	0.050 (CI = +/-0.022; p = 0.000)	-0.048 (CI = +/-0.161; p = 0.541)	0.318 (CI = +/-0.348; p = 0.072)	0.582	+5.08%
Severity	2010.1	0.054 (CI = +/-0.024; p = 0.000)	-0.033 (CI = +/-0.163; p = 0.681)	0.299 (CI = +/-0.350; p = 0.090)	0.598	+5.51%
Severity	2010.2	0.056 (CI = +/-0.025; p = 0.000)	-0.043 (CI = +/-0.170; p = 0.603)	0.287 (CI = +/-0.358; p = 0.110)	0.591	+5.79%
Severity	2011.1	0.056 (CI = +/-0.028; p = 0.000)	-0.045 (CI = +/-0.177; p = 0.599)	0.290 (CI = +/-0.369; p = 0.118)	0.565	+5.71%
Severity	2011.2	0.057 (CI = +/-0.031; p = 0.001)	-0.049 (CI = +/-0.186; p = 0.587)	0.285 (CI = +/-0.382; p = 0.135)	0.541	+5.82%
Severity	2012.1	0.051 (CI = +/-0.033; p = 0.004)	-0.066 (CI = +/-0.190; p = 0.476)	0.307 (CI = +/-0.387; p = 0.113)	0.501	+5.26%
Severity	2012.2	0.049 (CI = +/-0.037; p = 0.011)	-0.060 (CI = +/-0.201; p = 0.541)	0.315 (CI = +/-0.402; p = 0.117)	0.456	+5.04%
Severity	2013.1	0.045 (CI = +/-0.040; p = 0.031)	-0.072 (CI = +/-0.210; p = 0.481)	0.331 (CI = +/-0.414; p = 0.110)	0.418	+4.59%
Severity	2013.2	0.047 (CI = +/-0.045; p = 0.045)	-0.076 (CI = +/-0.223; p = 0.479)	0.325 (CI = +/-0.434; p = 0.132)	0.391	+4.76%
Severity	2014.1	0.050 (CI = +/-0.051; p = 0.055)	-0.069 (CI = +/-0.236; p = 0.544)	0.315 (CI = +/-0.453; p = 0.160)	0.381	+5.08%
Severity	2014.2	0.061 (CI = +/-0.056; p = 0.037)	-0.097 (CI = +/-0.245; p = 0.408)	0.278 (CI = +/-0.463; p = 0.219)	0.414	+6.26%
Severity	2015.1	0.082 (CI = +/-0.057; p = 0.008)	-0.052 (CI = +/-0.230; p = 0.634)	0.214 (CI = +/-0.430; p = 0.301)	0.538	+8.52%
Severity	2015.2	0.087 (CI = +/-0.066; p = 0.014)	-0.064 (CI = +/-0.249; p = 0.588)	0.199 (CI = +/-0.457; p = 0.362)	0.508	+9.09%
Severity	2016.1	0.094 (CI = +/-0.076; p = 0.020)	-0.050 (CI = +/-0.267; p = 0.688)	0.179 (CI = +/-0.485; p = 0.434)	0.493	+9.90%
Severity	2016.2	0.111 (CI = +/-0.089; p = 0.020)	-0.081 (CI = +/-0.286; p = 0.541)	0.136 (CI = +/-0.511; p = 0.567)	0.499	+11.69%
Severity	2017.1	0.128 (CI = +/-0.104; p = 0.021)	-0.055 (CI = +/-0.303; p = 0.693)	0.095 (CI = +/-0.538; p = 0.700)	0.513	+13.68%
Frequency	2004.2	-0.043 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.148; p = 0.252)	-0.265 (CI = +/-0.360; p = 0.144)	0.571	-4.16%
Frequency	2005.1	-0.046 (CI = +/-0.015; p = 0.000)	0.063 (CI = +/-0.144; p = 0.380)	-0.239 (CI = +/-0.347; p = 0.169)	0.615	-4.54%
Frequency	2005.2	-0.050 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.144; p = 0.265)	-0.220 (CI = +/-0.343; p = 0.201)	0.635	-4.84%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.146; p = 0.351)	-0.205 (CI = +/-0.343; p = 0.233)	0.645	-5.08%
Frequency	2006.2	-0.054 (CI = +/-0.017; p = 0.000)	0.080 (CI = +/-0.149; p = 0.279)	-0.190 (CI = +/-0.345; p = 0.269)	0.647	-5.30%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	0.067 (CI = +/-0.150; p = 0.369)	-0.175 (CI = +/-0.346; p = 0.309)	0.655	-5.55%
Frequency	2007.2	-0.059 (CI = +/-0.018; p = 0.000)	0.077 (CI = +/-0.155; p = 0.316)	-0.164 (CI = +/-0.351; p = 0.347)	0.649	-5.74%
Frequency	2008.1	-0.062 (CI = +/-0.019; p = 0.000)	0.065 (CI = +/-0.158; p = 0.402)	-0.150 (CI = +/-0.355; p = 0.392)	0.652	-5.99%
Frequency	2008.2	-0.066 (CI = +/-0.020; p = 0.000)	0.086 (CI = +/-0.158; p = 0.270)	-0.126 (CI = +/-0.350; p = 0.467)	0.673	-6.42%
Frequency	2009.1	-0.071 (CI = +/-0.021; p = 0.000)	0.067 (CI = +/-0.157; p = 0.386)	-0.103 (CI = +/-0.345; p = 0.545)	0.693	-6.85%
Frequency	2009.2	-0.078 (CI = +/-0.021; p = 0.000)	0.099 (CI = +/-0.149; p = 0.186)	-0.066 (CI = +/-0.324; p = 0.679)	0.743	-7.53%
Frequency	2010.1	-0.082 (CI = +/-0.022; p = 0.000)	0.086 (CI = +/-0.153; p = 0.254)	-0.051 (CI = +/-0.327; p = 0.751)	0.744	-7.83%
Frequency	2010.2	-0.089 (CI = +/-0.022; p = 0.000)	0.115 (CI = +/-0.147; p = 0.121)	-0.017 (CI = +/-0.311; p = 0.913)	0.777	-8.50%
Frequency	2011.1	-0.095 (CI = +/-0.023; p = 0.000)	0.093 (CI = +/-0.145; p = 0.194)	0.010 (CI = +/-0.303; p = 0.948)	0.798	-9.05%
Frequency	2011.2	-0.099 (CI = +/-0.025; p = 0.000)	0.108 (CI = +/-0.149; p = 0.148)	0.027 (CI = +/-0.307; p = 0.856)	0.792	-9.42%
Frequency	2012.1	-0.104 (CI = +/-0.026; p = 0.000)	0.091 (CI = +/-0.151; p = 0.222)	0.048 (CI = +/-0.307; p = 0.748)	0.798	-9.89%
Frequency	2012.2	-0.114 (CI = +/-0.026; p = 0.000)	0.123 (CI = +/-0.144; p = 0.090)	0.087 (CI = +/-0.288; p = 0.535)	0.830	-10.76%
Frequency	2013.1	-0.120 (CI = +/-0.028; p = 0.000)	0.105 (CI = +/-0.144; p = 0.145)	0.110 (CI = +/-0.286; p = 0.428)	0.838	-11.32%
Frequency	2013.2	-0.125 (CI = +/-0.031; p = 0.000)	0.119 (CI = +/-0.151; p = 0.114)	0.128 (CI = +/-0.293; p = 0.369)	0.827	-11.75%
Frequency	2014.1	-0.130 (CI = +/-0.034; p = 0.000)	0.107 (CI = +/-0.157; p = 0.166)	0.143 (CI = +/-0.301; p = 0.327)	0.819	-12.16%
Frequency	2014.2	-0.128 (CI = +/-0.039; p = 0.000)	0.102 (CI = +/-0.168; p = 0.213)	0.137 (CI = +/-0.318; p = 0.370)	0.779	-12.01%
Frequency	2015.1	-0.136 (CI = +/-0.043; p = 0.000)	0.085 (CI = +/-0.174; p = 0.310)	0.162 (CI = +/-0.324; p = 0.301)	0.780	-12.71%
Frequency	2015.2	-0.143 (CI = +/-0.049; p = 0.000)	0.100 (CI = +/-0.186; p = 0.266)	0.181 (CI = +/-0.341; p = 0.270)	0.754	-13.28%
Frequency	2016.1	-0.157 (CI = +/-0.053; p = 0.000)	0.073 (CI = +/-0.186; p = 0.405)	0.220 (CI = +/-0.338; p = 0.180)	0.777	-14.52%
Frequency	2016.2	-0.173 (CI = +/-0.060; p = 0.000)	0.105 (CI = +/-0.192; p = 0.251)	0.263 (CI = +/-0.342; p = 0.117)	0.782	-15.91%
Frequency	2017.1	-0.188 (CI = +/-0.068; p = 0.000)	0.083 (CI = +/-0.199; p = 0.372)	0.298 (CI = +/-0.352; p = 0.088)	0.784	-17.14%

Total Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.017; p = 0.668)	0.113 (CI = +/-0.420; p = 0.589)	-0.047	-0.36%
Loss Cost	2005.1	-0.006 (CI = +/-0.018; p = 0.518)	0.126 (CI = +/-0.423; p = 0.548)	-0.041	-0.57%
Loss Cost	2005.2	-0.009 (CI = +/-0.019; p = 0.345)	0.145 (CI = +/-0.423; p = 0.490)	-0.028	-0.87%
Loss Cost	2006.1	-0.010 (CI = +/-0.020; p = 0.325)	0.151 (CI = +/-0.431; p = 0.480)	-0.027	-0.97%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.294)	0.159 (CI = +/-0.438; p = 0.466)	-0.023	-1.10%
Loss Cost	2007.1	-0.015 (CI = +/-0.022; p = 0.160)	0.184 (CI = +/-0.435; p = 0.395)	0.005	-1.52%
Loss Cost	2007.2	-0.016 (CI = +/-0.023; p = 0.165)	0.189 (CI = +/-0.444; p = 0.393)	0.004	-1.61%
Loss Cost	2008.1	-0.019 (CI = +/-0.025; p = 0.135)	0.201 (CI = +/-0.452; p = 0.369)	0.015	-1.85%
Loss Cost	2008.2	-0.018 (CI = +/-0.027; p = 0.185)	0.196 (CI = +/-0.462; p = 0.391)	-0.002	-1.75%
Loss Cost	2009.1	-0.021 (CI = +/-0.028; p = 0.148)	0.211 (CI = +/-0.470; p = 0.364)	0.011	-2.04%
Loss Cost	2009.2	-0.028 (CI = +/-0.029; p = 0.058)	0.249 (CI = +/-0.459; p = 0.274)	0.070	-2.79%
Loss Cost	2010.1	-0.028 (CI = +/-0.032; p = 0.082)	0.247 (CI = +/-0.472; p = 0.290)	0.050	-2.75%
Loss Cost	2010.2	-0.032 (CI = +/-0.034; p = 0.067)	0.265 (CI = +/-0.481; p = 0.266)	0.066	-3.13%
Loss Cost	2011.1	-0.039 (CI = +/-0.036; p = 0.034)	0.298 (CI = +/-0.480; p = 0.211)	0.116	-3.85%
Loss Cost	2011.2	-0.041 (CI = +/-0.040; p = 0.041)	0.308 (CI = +/-0.495; p = 0.210)	0.110	-4.06%
Loss Cost	2012.1	-0.053 (CI = +/-0.041; p = 0.014)	0.354 (CI = +/-0.483; p = 0.142)	0.193	-5.14%
Loss Cost	2012.2	-0.064 (CI = +/-0.043; p = 0.006)	0.396 (CI = +/-0.477; p = 0.099)	0.264	-6.16%
Loss Cost	2013.1	-0.075 (CI = +/-0.046; p = 0.003)	0.439 (CI = +/-0.471; p = 0.066)	0.333	-7.24%
Loss Cost	2013.2	-0.078 (CI = +/-0.051; p = 0.005)	0.448 (CI = +/-0.491; p = 0.071)	0.305	-7.47%
Loss Cost	2014.1	-0.080 (CI = +/-0.058; p = 0.009)	0.457 (CI = +/-0.514; p = 0.078)	0.275	-7.69%
Loss Cost	2014.2	-0.067 (CI = +/-0.063; p = 0.039)	0.414 (CI = +/-0.521; p = 0.111)	0.168	-6.49%
Loss Cost	2015.1	-0.054 (CI = +/-0.070; p = 0.121)	0.374 (CI = +/-0.534; p = 0.155)	0.071	-5.27%
Loss Cost	2015.2	-0.054 (CI = +/-0.081; p = 0.174)	0.375 (CI = +/-0.568; p = 0.177)	0.039	-5.28%
Loss Cost	2016.1	-0.062 (CI = +/-0.095; p = 0.178)	0.397 (CI = +/-0.603; p = 0.177)	0.040	-6.05%
Loss Cost	2016.2	-0.062 (CI = +/-0.113; p = 0.256)	0.395 (CI = +/-0.650; p = 0.208)	0.002	-5.97%
Loss Cost	2017.1	-0.060 (CI = +/-0.137; p = 0.354)	0.390 (CI = +/-0.708; p = 0.248)	-0.037	-5.78%
Severity	2004.2	0.038 (CI = +/-0.012; p = 0.000)	0.381 (CI = +/-0.305; p = 0.016)	0.642	+3.92%
Severity	2005.1	0.041 (CI = +/-0.013; p = 0.000)	0.367 (CI = +/-0.304; p = 0.020)	0.655	+4.16%
Severity	2005.2	0.040 (CI = +/-0.014; p = 0.000)	0.369 (CI = +/-0.310; p = 0.021)	0.638	+4.12%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.357 (CI = +/-0.312; p = 0.026)	0.643	+4.33%
Severity	2006.2	0.043 (CI = +/-0.015; p = 0.000)	0.353 (CI = +/-0.318; p = 0.031)	0.631	+4.39%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	0.360 (CI = +/-0.324; p = 0.030)	0.607	+4.26%
Severity	2007.2	0.042 (CI = +/-0.017; p = 0.000)	0.357 (CI = +/-0.331; p = 0.035)	0.595	+4.33%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	0.353 (CI = +/-0.338; p = 0.041)	0.582	+4.40%
Severity	2008.2	0.048 (CI = +/-0.019; p = 0.000)	0.327 (CI = +/-0.330; p = 0.052)	0.620	+4.92%
Severity	2009.1	0.050 (CI = +/-0.020; p = 0.000)	0.316 (CI = +/-0.335; p = 0.064)	0.619	+5.15%
Severity	2009.2	0.049 (CI = +/-0.022; p = 0.000)	0.321 (CI = +/-0.343; p = 0.065)	0.592	+5.03%
Severity	2010.1	0.054 (CI = +/-0.023; p = 0.000)	0.300 (CI = +/-0.343; p = 0.083)	0.612	+5.50%
Severity	2010.2	0.056 (CI = +/-0.025; p = 0.000)	0.290 (CI = +/-0.351; p = 0.101)	0.604	+5.73%
Severity	2011.1	0.056 (CI = +/-0.027; p = 0.000)	0.291 (CI = +/-0.362; p = 0.110)	0.579	+5.71%
Severity	2011.2	0.056 (CI = +/-0.030; p = 0.001)	0.289 (CI = +/-0.374; p = 0.123)	0.556	+5.75%
Severity	2012.1	0.051 (CI = +/-0.032; p = 0.004)	0.309 (CI = +/-0.381; p = 0.106)	0.513	+5.25%
Severity	2012.2	0.048 (CI = +/-0.036; p = 0.011)	0.320 (CI = +/-0.393; p = 0.104)	0.474	+4.94%
Severity	2013.1	0.045 (CI = +/-0.039; p = 0.028)	0.333 (CI = +/-0.407; p = 0.102)	0.434	+4.58%
Severity	2013.2	0.045 (CI = +/-0.044; p = 0.047)	0.333 (CI = +/-0.425; p = 0.117)	0.408	+4.60%
Severity	2014.1	0.049 (CI = +/-0.050; p = 0.051)	0.318 (CI = +/-0.442; p = 0.147)	0.405	+5.06%
Severity	2014.2	0.058 (CI = +/-0.055; p = 0.040)	0.289 (CI = +/-0.455; p = 0.196)	0.424	+5.99%
Severity	2015.1	0.082 (CI = +/-0.055; p = 0.006)	0.217 (CI = +/-0.415; p = 0.281)	0.563	+8.50%
Severity	2015.2	0.085 (CI = +/-0.063; p = 0.012)	0.208 (CI = +/-0.440; p = 0.326)	0.534	+8.84%
Severity	2016.1	0.094 (CI = +/-0.073; p = 0.016)	0.182 (CI = +/-0.463; p = 0.409)	0.528	+9.87%
Severity	2016.2	0.107 (CI = +/-0.085; p = 0.018)	0.150 (CI = +/-0.488; p = 0.514)	0.527	+11.25%
Severity	2017.1	0.128 (CI = +/-0.098; p = 0.016)	0.099 (CI = +/-0.507; p = 0.674)	0.554	+13.63%
Frequency	2004.2	-0.042 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.361; p = 0.140)	0.567	-4.12%
Frequency	2005.1	-0.046 (CI = +/-0.015; p = 0.000)	-0.240 (CI = +/-0.345; p = 0.166)	0.617	-4.54%
Frequency	2005.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.344; p = 0.195)	0.632	-4.80%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.206 (CI = +/-0.342; p = 0.229)	0.646	-5.07%
Frequency	2006.2	-0.054 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.346; p = 0.260)	0.645	-5.25%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.177 (CI = +/-0.345; p = 0.304)	0.657	-5.55%
Frequency	2007.2	-0.059 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.351; p = 0.335)	0.649	-5.69%
Frequency	2008.1	-0.062 (CI = +/-0.019; p = 0.000)	-0.152 (CI = +/-0.352; p = 0.386)	0.655	-5.98%
Frequency	2008.2	-0.066 (CI = +/-0.020; p = 0.000)	-0.131 (CI = +/-0.351; p = 0.450)	0.670	-6.35%
Frequency	2009.1	-0.071 (CI = +/-0.021; p = 0.000)	-0.104 (CI = +/-0.343; p = 0.538)	0.696	-6.84%
Frequency	2009.2	-0.077 (CI = +/-0.021; p = 0.000)	-0.072 (CI = +/-0.328; p = 0.654)	0.734	-7.45%
Frequency	2010.1	-0.081 (CI = +/-0.022; p = 0.000)	-0.053 (CI = +/-0.329; p = 0.743)	0.740	-7.82%
Frequency	2010.2	-0.088 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.321; p = 0.873)	0.762	-8.38%
Frequency	2011.1	-0.095 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.307; p = 0.962)	0.790	-9.05%
Frequency	2011.2	-0.097 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.315; p = 0.905)	0.779	-9.28%
Frequency	2012.1	-0.104 (CI = +/-0.026; p = 0.000)	0.045 (CI = +/-0.311; p = 0.766)	0.792	-9.88%
Frequency	2012.2	-0.112 (CI = +/-0.027; p = 0.000)	0.075 (CI = +/-0.302; p = 0.607)	0.810	-10.58%
Frequency	2013.1	-0.120 (CI = +/-0.029; p = 0.000)	0.106 (CI = +/-0.295; p = 0.459)	0.826	-11.31%
Frequency	2013.2	-0.123 (CI = +/-0.032; p = 0.000)	0.116 (CI = +/-0.306; p = 0.437)	0.808	-11.54%
Frequency	2014.1	-0.129 (CI = +/-0.035; p = 0.000)	0.139 (CI = +/-0.310; p = 0.356)	0.807	-12.14%
Frequency	2014.2	-0.125 (CI = +/-0.039; p = 0.000)	0.125 (CI = +/-0.323; p = 0.421)	0.769	-11.77%
Frequency	2015.1	-0.136 (CI = +/-0.043; p = 0.000)	0.157 (CI = +/-0.323; p = 0.314)	0.778	-12.69%
Frequency	2015.2	-0.139 (CI = +/-0.049; p = 0.000)	0.167 (CI = +/-0.342; p = 0.310)	0.748	-12.98%
Frequency	2016.1	-0.156 (CI = +/-0.052; p = 0.000)	0.215 (CI = +/-0.331; p = 0.182)	0.782	-14.49%
Frequency	2016.2	-0.168 (CI = +/-0.060; p = 0.000)	0.245 (CI = +/-0.344; p = 0.145)	0.772	-15.48%
Frequency	2017.1	-0.187 (CI = +/-0.066; p = 0.000)	0.291 (CI = +/-0.345; p = 0.089)	0.787	-17.08%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.041 (CI = +/-0.028; p = 0.005)	0.177	+4.17%
Loss Cost	2005.1	0.044 (CI = +/-0.029; p = 0.004)	0.194	+4.54%
Loss Cost	2005.2	0.051 (CI = +/-0.029; p = 0.001)	0.247	+5.26%
Loss Cost	2006.1	0.050 (CI = +/-0.031; p = 0.003)	0.218	+5.08%
Loss Cost	2006.2	0.048 (CI = +/-0.033; p = 0.006)	0.191	+4.94%
Loss Cost	2007.1	0.047 (CI = +/-0.035; p = 0.011)	0.166	+4.79%
Loss Cost	2007.2	0.042 (CI = +/-0.037; p = 0.028)	0.122	+4.25%
Loss Cost	2008.1	0.043 (CI = +/-0.039; p = 0.035)	0.115	+4.35%
Loss Cost	2008.2	0.040 (CI = +/-0.042; p = 0.062)	0.088	+4.08%
Loss Cost	2009.1	0.035 (CI = +/-0.045; p = 0.124)	0.052	+3.51%
Loss Cost	2009.2	0.037 (CI = +/-0.048; p = 0.124)	0.053	+3.77%
Loss Cost	2010.1	0.028 (CI = +/-0.050; p = 0.264)	0.012	+2.83%
Loss Cost	2010.2	0.009 (CI = +/-0.049; p = 0.708)	-0.035	+0.90%
Loss Cost	2011.1	0.004 (CI = +/-0.052; p = 0.885)	-0.043	+0.37%
Loss Cost	2011.2	-0.016 (CI = +/-0.051; p = 0.531)	-0.027	-1.56%
Loss Cost	2012.1	-0.023 (CI = +/-0.055; p = 0.387)	-0.010	-2.32%
Loss Cost	2012.2	-0.012 (CI = +/-0.059; p = 0.681)	-0.041	-1.17%
Loss Cost	2013.1	-0.020 (CI = +/-0.064; p = 0.529)	-0.030	-1.94%
Loss Cost	2013.2	-0.013 (CI = +/-0.070; p = 0.711)	-0.047	-1.25%
Loss Cost	2014.1	-0.016 (CI = +/-0.078; p = 0.663)	-0.047	-1.63%
Loss Cost	2014.2	0.008 (CI = +/-0.081; p = 0.830)	-0.059	+0.84%
Loss Cost	2015.1	-0.014 (CI = +/-0.086; p = 0.735)	-0.058	-1.39%
Loss Cost	2015.2	-0.008 (CI = +/-0.098; p = 0.859)	-0.069	-0.83%
Loss Cost	2016.1	-0.019 (CI = +/-0.112; p = 0.720)	-0.066	-1.89%
Loss Cost	2016.2	-0.009 (CI = +/-0.130; p = 0.888)	-0.081	-0.86%
Loss Cost	2017.1	-0.032 (CI = +/-0.149; p = 0.648)	-0.069	-3.13%
Severity	2004.2	0.065 (CI = +/-0.022; p = 0.000)	0.487	+6.72%
Severity	2005.1	0.068 (CI = +/-0.023; p = 0.000)	0.498	+7.06%
Severity	2005.2	0.072 (CI = +/-0.024; p = 0.000)	0.513	+7.46%
Severity	2006.1	0.072 (CI = +/-0.025; p = 0.000)	0.491	+7.46%
Severity	2006.2	0.071 (CI = +/-0.027; p = 0.000)	0.459	+7.31%
Severity	2007.1	0.073 (CI = +/-0.028; p = 0.000)	0.455	+7.56%
Severity	2007.2	0.069 (CI = +/-0.030; p = 0.000)	0.408	+7.09%
Severity	2008.1	0.069 (CI = +/-0.032; p = 0.000)	0.385	+7.13%
Severity	2008.2	0.066 (CI = +/-0.034; p = 0.000)	0.342	+6.81%
Severity	2009.1	0.059 (CI = +/-0.035; p = 0.002)	0.282	+6.12%
Severity	2009.2	0.062 (CI = +/-0.038; p = 0.002)	0.280	+6.42%
Severity	2010.1	0.061 (CI = +/-0.041; p = 0.005)	0.245	+6.25%
Severity	2010.2	0.050 (CI = +/-0.042; p = 0.021)	0.170	+5.16%
Severity	2011.1	0.046 (CI = +/-0.045; p = 0.047)	0.124	+4.69%
Severity	2011.2	0.037 (CI = +/-0.048; p = 0.120)	0.066	+3.82%
Severity	2012.1	0.026 (CI = +/-0.050; p = 0.296)	0.007	+2.63%
Severity	2012.2	0.044 (CI = +/-0.050; p = 0.081)	0.102	+4.50%
Severity	2013.1	0.034 (CI = +/-0.053; p = 0.199)	0.037	+3.46%
Severity	2013.2	0.029 (CI = +/-0.059; p = 0.308)	0.005	+2.99%
Severity	2014.1	0.018 (CI = +/-0.064; p = 0.562)	-0.037	+1.81%
Severity	2014.2	0.050 (CI = +/-0.057; p = 0.076)	0.132	+5.18%
Severity	2015.1	0.030 (CI = +/-0.057; p = 0.285)	0.014	+3.02%
Severity	2015.2	0.028 (CI = +/-0.065; p = 0.371)	-0.010	+2.85%
Severity	2016.1	0.014 (CI = +/-0.072; p = 0.674)	-0.062	+1.46%
Severity	2016.2	0.023 (CI = +/-0.083; p = 0.553)	-0.051	+2.36%
Severity	2017.1	0.002 (CI = +/-0.093; p = 0.968)	-0.091	+0.18%
Frequency	2004.2	-0.024 (CI = +/-0.016; p = 0.004)	0.191	-2.39%
Frequency	2005.1	-0.024 (CI = +/-0.017; p = 0.006)	0.172	-2.36%
Frequency	2005.2	-0.021 (CI = +/-0.017; p = 0.020)	0.125	-2.05%
Frequency	2006.1	-0.022 (CI = +/-0.018; p = 0.017)	0.136	-2.21%
Frequency	2006.2	-0.022 (CI = +/-0.019; p = 0.023)	0.124	-2.22%
Frequency	2007.1	-0.026 (CI = +/-0.020; p = 0.012)	0.161	-2.57%
Frequency	2007.2	-0.027 (CI = +/-0.021; p = 0.014)	0.156	-2.65%
Frequency	2008.1	-0.026 (CI = +/-0.023; p = 0.024)	0.134	-2.59%
Frequency	2008.2	-0.026 (CI = +/-0.024; p = 0.037)	0.116	-2.55%
Frequency	2009.1	-0.025 (CI = +/-0.026; p = 0.059)	0.093	-2.46%
Frequency	2009.2	-0.025 (CI = +/-0.028; p = 0.075)	0.083	-2.48%
Frequency	2010.1	-0.033 (CI = +/-0.029; p = 0.027)	0.149	-3.21%
Frequency	2010.2	-0.041 (CI = +/-0.029; p = 0.007)	0.238	-4.06%
Frequency	2011.1	-0.042 (CI = +/-0.031; p = 0.010)	0.220	-4.12%
Frequency	2011.2	-0.053 (CI = +/-0.031; p = 0.002)	0.340	-5.18%
Frequency	2012.1	-0.049 (CI = +/-0.033; p = 0.006)	0.279	-4.82%
Frequency	2012.2	-0.056 (CI = +/-0.036; p = 0.004)	0.314	-5.42%
Frequency	2013.1	-0.054 (CI = +/-0.039; p = 0.010)	0.264	-5.22%
Frequency	2013.2	-0.042 (CI = +/-0.041; p = 0.044)	0.163	-4.12%
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.119)	0.086	-3.38%
Frequency	2014.2	-0.042 (CI = +/-0.049; p = 0.084)	0.123	-4.13%
Frequency	2015.1	-0.044 (CI = +/-0.055; p = 0.111)	0.105	-4.28%
Frequency	2015.2	-0.036 (CI = +/-0.062; p = 0.227)	0.038	-3.57%
Frequency	2016.1	-0.034 (CI = +/-0.071; p = 0.327)	0.003	-3.30%
Frequency	2016.2	-0.032 (CI = +/-0.083; p = 0.417)	-0.023	-3.14%
Frequency	2017.1	-0.034 (CI = +/-0.098; p = 0.465)	-0.037	-3.30%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.048 (CI = +/-0.032; p = 0.005)	0.036 (CI = +/-0.311; p = 0.817)	0.010 (CI = +/-0.023; p = 0.372)	0.149	+4.89%
Loss Cost	2005.1	0.053 (CI = +/-0.034; p = 0.003)	0.062 (CI = +/-0.316; p = 0.693)	0.011 (CI = +/-0.023; p = 0.324)	0.173	+5.40%
Loss Cost	2005.2	0.061 (CI = +/-0.034; p = 0.001)	0.019 (CI = +/-0.311; p = 0.901)	0.013 (CI = +/-0.022; p = 0.256)	0.232	+6.27%
Loss Cost	2006.1	0.059 (CI = +/-0.036; p = 0.002)	0.012 (CI = +/-0.321; p = 0.939)	0.012 (CI = +/-0.023; p = 0.277)	0.199	+6.12%
Loss Cost	2006.2	0.058 (CI = +/-0.039; p = 0.005)	0.018 (CI = +/-0.331; p = 0.912)	0.012 (CI = +/-0.023; p = 0.293)	0.169	+6.00%
Loss Cost	2007.1	0.057 (CI = +/-0.041; p = 0.008)	0.013 (CI = +/-0.342; p = 0.937)	0.012 (CI = +/-0.024; p = 0.311)	0.140	+5.90%
Loss Cost	2007.2	0.052 (CI = +/-0.044; p = 0.022)	0.039 (CI = +/-0.350; p = 0.820)	0.011 (CI = +/-0.024; p = 0.348)	0.090	+5.30%
Loss Cost	2008.1	0.054 (CI = +/-0.047; p = 0.026)	0.049 (CI = +/-0.362; p = 0.785)	0.012 (CI = +/-0.024; p = 0.343)	0.082	+5.52%
Loss Cost	2008.2	0.051 (CI = +/-0.050; p = 0.046)	0.061 (CI = +/-0.374; p = 0.741)	0.011 (CI = +/-0.025; p = 0.368)	0.051	+5.23%
Loss Cost	2009.1	0.046 (CI = +/-0.053; p = 0.092)	0.038 (CI = +/-0.386; p = 0.840)	0.010 (CI = +/-0.026; p = 0.416)	0.004	+4.66%
Loss Cost	2009.2	0.049 (CI = +/-0.057; p = 0.092)	0.025 (CI = +/-0.401; p = 0.900)	0.011 (CI = +/-0.026; p = 0.409)	0.004	+5.01%
Loss Cost	2010.1	0.039 (CI = +/-0.061; p = 0.200)	-0.015 (CI = +/-0.408; p = 0.941)	0.009 (CI = +/-0.026; p = 0.480)	-0.050	+3.96%
Loss Cost	2010.2	0.017 (CI = +/-0.059; p = 0.553)	0.068 (CI = +/-0.382; p = 0.717)	0.007 (CI = +/-0.024; p = 0.557)	-0.107	+1.73%
Loss Cost	2011.1	0.012 (CI = +/-0.064; p = 0.698)	0.049 (CI = +/-0.398; p = 0.799)	0.006 (CI = +/-0.025; p = 0.604)	-0.125	+1.22%
Loss Cost	2011.2	-0.011 (CI = +/-0.062; p = 0.717)	0.131 (CI = +/-0.371; p = 0.468)	0.004 (CI = +/-0.023; p = 0.693)	-0.093	-1.09%
Loss Cost	2012.1	-0.018 (CI = +/-0.068; p = 0.581)	0.107 (CI = +/-0.386; p = 0.568)	0.004 (CI = +/-0.023; p = 0.754)	-0.093	-1.80%
Loss Cost	2012.2	-0.006 (CI = +/-0.072; p = 0.872)	0.065 (CI = +/-0.395; p = 0.732)	0.004 (CI = +/-0.023; p = 0.698)	-0.141	-0.56%
Loss Cost	2013.1	-0.013 (CI = +/-0.079; p = 0.723)	0.041 (CI = +/-0.414; p = 0.838)	0.004 (CI = +/-0.024; p = 0.754)	-0.143	-1.34%
Loss Cost	2013.2	-0.006 (CI = +/-0.087; p = 0.890)	0.016 (CI = +/-0.436; p = 0.937)	0.004 (CI = +/-0.025; p = 0.735)	-0.169	-0.57%
Loss Cost	2014.1	-0.009 (CI = +/-0.097; p = 0.838)	0.006 (CI = +/-0.463; p = 0.979)	0.004 (CI = +/-0.026; p = 0.762)	-0.179	-0.94%
Loss Cost	2014.2	0.019 (CI = +/-0.099; p = 0.690)	-0.077 (CI = +/-0.455; p = 0.722)	0.005 (CI = +/-0.025; p = 0.693)	-0.183	+1.91%
Loss Cost	2015.1	-0.007 (CI = +/-0.105; p = 0.882)	-0.146 (CI = +/-0.454; p = 0.500)	0.003 (CI = +/-0.024; p = 0.777)	-0.165	-0.73%
Loss Cost	2015.2	0.003 (CI = +/-0.118; p = 0.957)	-0.174 (CI = +/-0.488; p = 0.452)	0.003 (CI = +/-0.025; p = 0.776)	-0.174	+0.30%
Loss Cost	2016.1	-0.013 (CI = +/-0.132; p = 0.837)	-0.212 (CI = +/-0.521; p = 0.389)	0.003 (CI = +/-0.026; p = 0.812)	-0.162	-1.26%
Loss Cost	2016.2	0.005 (CI = +/-0.150; p = 0.939)	-0.259 (CI = +/-0.563; p = 0.330)	0.003 (CI = +/-0.027; p = 0.830)	-0.162	+0.53%
Loss Cost	2017.1	-0.026 (CI = +/-0.166; p = 0.729)	-0.327 (CI = +/-0.587; p = 0.240)	0.003 (CI = +/-0.027; p = 0.838)	-0.097	-2.59%
Severity	2004.2	0.069 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.244; p = 0.276)	0.006 (CI = +/-0.018; p = 0.516)	0.481	+7.09%
Severity	2005.1	0.073 (CI = +/-0.026; p = 0.000)	0.158 (CI = +/-0.245; p = 0.198)	0.007 (CI = +/-0.018; p = 0.437)	0.501	+7.60%
Severity	2005.2	0.077 (CI = +/-0.027; p = 0.000)	0.138 (CI = +/-0.249; p = 0.265)	0.007 (CI = +/-0.018; p = 0.397)	0.511	+8.00%
Severity	2006.1	0.078 (CI = +/-0.029; p = 0.000)	0.144 (CI = +/-0.256; p = 0.260)	0.008 (CI = +/-0.018; p = 0.391)	0.490	+8.13%
Severity	2006.2	0.076 (CI = +/-0.031; p = 0.000)	0.155 (CI = +/-0.264; p = 0.239)	0.007 (CI = +/-0.018; p = 0.419)	0.459	+7.89%
Severity	2007.1	0.080 (CI = +/-0.033; p = 0.000)	0.175 (CI = +/-0.269; p = 0.195)	0.008 (CI = +/-0.019; p = 0.374)	0.461	+8.34%
Severity	2007.2	0.074 (CI = +/-0.034; p = 0.000)	0.202 (CI = +/-0.272; p = 0.139)	0.007 (CI = +/-0.019; p = 0.424)	0.423	+7.70%
Severity	2008.1	0.076 (CI = +/-0.036; p = 0.000)	0.212 (CI = +/-0.281; p = 0.133)	0.008 (CI = +/-0.019; p = 0.408)	0.404	+7.94%
Severity	2008.2	0.072 (CI = +/-0.038; p = 0.001)	0.233 (CI = +/-0.288; p = 0.108)	0.007 (CI = +/-0.019; p = 0.450)	0.368	+7.42%
Severity	2009.1	0.066 (CI = +/-0.041; p = 0.003)	0.210 (CI = +/-0.295; p = 0.155)	0.006 (CI = +/-0.019; p = 0.515)	0.293	+6.83%
Severity	2009.2	0.068 (CI = +/-0.044; p = 0.004)	0.203 (CI = +/-0.306; p = 0.185)	0.006 (CI = +/-0.020; p = 0.511)	0.285	+7.03%
Severity	2010.1	0.068 (CI = +/-0.048; p = 0.007)	0.204 (CI = +/-0.320; p = 0.199)	0.007 (CI = +/-0.021; p = 0.518)	0.246	+7.08%
Severity	2010.2	0.055 (CI = +/-0.048; p = 0.028)	0.257 (CI = +/-0.311; p = 0.101)	0.005 (CI = +/-0.020; p = 0.593)	0.206	+5.61%
Severity	2011.1	0.052 (CI = +/-0.052; p = 0.051)	0.248 (CI = +/-0.325; p = 0.127)	0.005 (CI = +/-0.020; p = 0.625)	0.147	+5.36%
Severity	2011.2	0.040 (CI = +/-0.054; p = 0.144)	0.293 (CI = +/-0.325; p = 0.075)	0.004 (CI = +/-0.020; p = 0.695)	0.128	+4.06%
Severity	2012.1	0.030 (CI = +/-0.058; p = 0.296)	0.260 (CI = +/-0.333; p = 0.119)	0.003 (CI = +/-0.020; p = 0.784)	0.037	+3.04%
Severity	2012.2	0.048 (CI = +/-0.059; p = 0.106)	0.201 (CI = +/-0.323; p = 0.208)	0.004 (CI = +/-0.019; p = 0.676)	0.093	+4.88%
Severity	2013.1	0.039 (CI = +/-0.064; p = 0.215)	0.174 (CI = +/-0.336; p = 0.289)	0.003 (CI = +/-0.020; p = 0.745)	-0.003	+3.99%
Severity	2013.2	0.031 (CI = +/-0.070; p = 0.359)	0.199 (CI = +/-0.352; p = 0.248)	0.003 (CI = +/-0.020; p = 0.781)	-0.025	+3.17%
Severity	2014.1	0.022 (CI = +/-0.077; p = 0.559)	0.171 (CI = +/-0.368; p = 0.337)	0.002 (CI = +/-0.021; p = 0.843)	-0.103	+2.18%
Severity	2014.2	0.055 (CI = +/-0.069; p = 0.110)	0.074 (CI = +/-0.316; p = 0.623)	0.003 (CI = +/-0.017; p = 0.715)	0.033	+5.65%
Severity	2015.1	0.034 (CI = +/-0.071; p = 0.323)	0.017 (CI = +/-0.307; p = 0.905)	0.002 (CI = +/-0.016; p = 0.811)	-0.132	+3.41%
Severity	2015.2	0.031 (CI = +/-0.080; p = 0.409)	0.023 (CI = +/-0.332; p = 0.883)	0.002 (CI = +/-0.017; p = 0.820)	-0.171	+3.20%
Severity	2016.1	0.018 (CI = +/-0.089; p = 0.672)	-0.010 (CI = +/-0.349; p = 0.949)	0.001 (CI = +/-0.017; p = 0.863)	-0.250	+1.77%
Severity	2016.2	0.027 (CI = +/-0.102; p = 0.563)	-0.036 (CI = +/-0.381; p = 0.838)	0.001 (CI = +/-0.018; p = 0.878)	-0.251	+2.77%
Severity	2017.1	0.004 (CI = +/-0.111; p = 0.932)	-0.085 (CI = +/-0.393; p = 0.635)	0.001 (CI = +/-0.018; p = 0.886)	-0.292	+0.44%
Frequency	2004.2	-0.021 (CI = +/-0.018; p = 0.026)	-0.097 (CI = +/-0.174; p = 0.265)	0.004 (CI = +/-0.013; p = 0.489)	0.189	-2.05%
Frequency	2005.1	-0.021 (CI = +/-0.019; p = 0.036)	-0.096 (CI = +/-0.179; p = 0.281)	0.004 (CI = +/-0.013; p = 0.495)	0.168	-2.04%
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.101)	-0.119 (CI = +/-0.177; p = 0.180)	0.005 (CI = +/-0.013; p = 0.414)	0.144	-1.61%
Frequency	2006.1	-0.019 (CI = +/-0.021; p = 0.073)	-0.132 (CI = +/-0.181; p = 0.146)	0.005 (CI = +/-0.013; p = 0.470)	0.161	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.022; p = 0.108)	-0.137 (CI = +/-0.186; p = 0.144)	0.005 (CI = +/-0.013; p = 0.463)	0.150	-1.76%
Frequency	2007.1	-0.023 (CI = +/-0.022; p = 0.047)	-0.161 (CI = +/-0.186; p = 0.086)	0.004 (CI = +/-0.013; p = 0.559)	0.206	-2.26%
Frequency	2007.2	-0.022 (CI = +/-0.024; p = 0.065)	-0.163 (CI = +/-0.192; p = 0.093)	0.004 (CI = +/-0.013; p = 0.562)	0.198	-2.22%
Frequency	2008.1	-0.023 (CI = +/-0.026; p = 0.082)	-0.164 (CI = +/-0.199; p = 0.103)	0.004 (CI = +/-0.013; p = 0.575)	0.174	-2.24%
Frequency	2008.2	-0.021 (CI = +/-0.027; p = 0.134)	-0.172 (CI = +/-0.206; p = 0.097)	0.004 (CI = +/-0.014; p = 0.556)	0.161	-2.05%
Frequency	2009.1	-0.021 (CI = +/-0.030; p = 0.165)	-0.172 (CI = +/-0.214; p = 0.110)	0.004 (CI = +/-0.014; p = 0.565)	0.135	-2.04%
Frequency	2009.2	-0.019 (CI = +/-0.032; p = 0.229)	-0.178 (CI = +/-0.222; p = 0.111)	0.004 (CI = +/-0.014; p = 0.557)	0.126	-1.89%
Frequency	2010.1	-0.030 (CI = +/-0.032; p = 0.066)	-0.219 (CI = +/-0.212; p = 0.044)	0.003 (CI = +/-0.014; p = 0.699)	0.238	-2.91%
Frequency	2010.2	-0.037 (CI = +/-0.033; p = 0.026)	-0.189 (CI = +/-0.211; p = 0.076)	0.002 (CI = +/-0.013; p = 0.781)	0.288	-3.67%
Frequency	2011.1	-0.040 (CI = +/-0.035; p = 0.028)	-0.199 (CI = +/-0.220; p = 0.073)	0.001 (CI = +/-0.014; p = 0.828)	0.275	-3.94%
Frequency	2011.2	-0.051 (CI = +/-0.036; p = 0.008)	-0.162 (CI = +/-0.213; p = 0.130)	0.001 (CI = +/-0.013; p = 0.929)	0.356	-4.94%
Frequency	2012.1	-0.048 (CI = +/-0.039; p = 0.019)	-0.153 (CI = +/-0.223; p = 0.169)	0.001 (CI = +/-0.014; p = 0.894)	0.283	-4.69%
Frequency	2012.2	-0.053 (CI = +/-0.042; p = 0.017)	-0.136 (CI = +/-0.232; p = 0.236)	0.001 (CI = +/-0.014; p = 0.937)	0.298	-5.18%
Frequency	2013.1	-0.053 (CI = +/-0.047; p = 0.030)	-0.134 (CI = +/-0.246; p = 0.266)	0.001 (CI = +/-0.014; p = 0.933)	0.238	-5.13%
Frequency	2013.2	-0.037 (CI = +/-0.046; p = 0.111)	-0.183 (CI = +/-0.233; p = 0.116)	0.001 (CI = +/-0.013; p = 0.831)	0.203	-3.62%
Frequency	2014.1	-0.031 (CI = +/-0.051; p = 0.216)	-0.166 (CI = +/-0.245; p = 0.170)	0.002 (CI = +/-0.014; p = 0.783)	0.101	-3.05%
Frequency	2014.2	-0.036 (CI = +/-0.057; p = 0.195)	-0.151 (CI = +/-0.260; p = 0.234)	0.002 (CI = +/-0.014; p = 0.806)	0.106	-3.55%
Frequency	2015.1	-0.041 (CI = +/-0.064; p = 0.191)	-0.163 (CI = +/-0.277; p = 0.226)	0.001 (CI = +/-0.015; p = 0.841)	0.089	-4.00%
Frequency	2015.2	-0.028 (CI = +/-0.070; p = 0.391)	-0.197 (CI = +/-0.289; p = 0.163)	0.002 (CI = +/-0.015; p = 0.826)	0.062	-2.81%
Frequency	2016.1	-0.030 (CI = +/-0.080; p = 0.423)	-0.201 (CI = +/-0.314; p = 0.186)	0.001 (CI = +/-0.016; p = 0.840)	0.013	-2.98%
Frequency	2016.2	-0.022 (CI = +/-0.092; p = 0.604)	-0.223 (CI = +/-0.343; p = 0.179)	0.001 (CI = +/-0.016; p = 0.855)	-0.004	-2.18%
Frequency	2017.1	-0.031 (CI = +/-0.106; p = 0.530)	-0.241 (CI = +/-0.375; p = 0.179)	0.001 (CI = +/-0.017; p = 0.865)	-0.014	-3.02%

Accident Benefits Total

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.048 (CI = +/-0.032; p = 0.004)	0.010 (CI = +/-0.022; p = 0.373)	0.172	+4.89%
Loss Cost	2005.1	0.052 (CI = +/-0.033; p = 0.003)	0.011 (CI = +/-0.022; p = 0.332)	0.193	+5.37%
Loss Cost	2005.2	0.061 (CI = +/-0.034; p = 0.001)	0.013 (CI = +/-0.022; p = 0.251)	0.255	+6.27%
Loss Cost	2006.1	0.059 (CI = +/-0.036; p = 0.002)	0.012 (CI = +/-0.022; p = 0.270)	0.224	+6.12%
Loss Cost	2006.2	0.058 (CI = +/-0.038; p = 0.004)	0.012 (CI = +/-0.023; p = 0.287)	0.196	+6.00%
Loss Cost	2007.1	0.057 (CI = +/-0.041; p = 0.007)	0.012 (CI = +/-0.023; p = 0.305)	0.169	+5.89%
Loss Cost	2007.2	0.052 (CI = +/-0.043; p = 0.020)	0.011 (CI = +/-0.023; p = 0.348)	0.120	+5.31%
Loss Cost	2008.1	0.053 (CI = +/-0.046; p = 0.024)	0.011 (CI = +/-0.024; p = 0.346)	0.112	+5.49%
Loss Cost	2008.2	0.051 (CI = +/-0.049; p = 0.042)	0.011 (CI = +/-0.024; p = 0.372)	0.082	+5.23%
Loss Cost	2009.1	0.045 (CI = +/-0.052; p = 0.087)	0.010 (CI = +/-0.025; p = 0.416)	0.040	+4.63%
Loss Cost	2009.2	0.049 (CI = +/-0.056; p = 0.085)	0.010 (CI = +/-0.025; p = 0.403)	0.043	+5.01%
Loss Cost	2010.1	0.039 (CI = +/-0.059; p = 0.188)	0.009 (CI = +/-0.026; p = 0.464)	-0.006	+3.97%
Loss Cost	2010.2	0.017 (CI = +/-0.058; p = 0.542)	0.007 (CI = +/-0.024; p = 0.568)	-0.065	+1.74%
Loss Cost	2011.1	0.012 (CI = +/-0.062; p = 0.702)	0.006 (CI = +/-0.024; p = 0.613)	-0.077	+1.17%
Loss Cost	2011.2	-0.011 (CI = +/-0.061; p = 0.723)	0.004 (CI = +/-0.022; p = 0.737)	-0.070	-1.05%
Loss Cost	2012.1	-0.019 (CI = +/-0.066; p = 0.551)	0.003 (CI = +/-0.023; p = 0.797)	-0.057	-1.90%
Loss Cost	2012.2	-0.005 (CI = +/-0.070; p = 0.875)	0.004 (CI = +/-0.023; p = 0.714)	-0.088	-0.53%
Loss Cost	2013.1	-0.014 (CI = +/-0.076; p = 0.706)	0.003 (CI = +/-0.023; p = 0.764)	-0.082	-1.38%
Loss Cost	2013.2	-0.006 (CI = +/-0.084; p = 0.889)	0.004 (CI = +/-0.024; p = 0.732)	-0.101	-0.56%
Loss Cost	2014.1	-0.009 (CI = +/-0.093; p = 0.832)	0.004 (CI = +/-0.025; p = 0.755)	-0.105	-0.95%
Loss Cost	2014.2	0.018 (CI = +/-0.096; p = 0.690)	0.005 (CI = +/-0.024; p = 0.656)	-0.115	+1.85%
Loss Cost	2015.1	-0.005 (CI = +/-0.102; p = 0.911)	0.004 (CI = +/-0.023; p = 0.708)	-0.122	-0.54%
Loss Cost	2015.2	0.001 (CI = +/-0.115; p = 0.985)	0.004 (CI = +/-0.024; p = 0.707)	-0.138	+0.10%
Loss Cost	2016.1	-0.010 (CI = +/-0.130; p = 0.871)	0.004 (CI = +/-0.025; p = 0.727)	-0.143	-0.98%
Loss Cost	2016.2	0.001 (CI = +/-0.149; p = 0.991)	0.004 (CI = +/-0.027; p = 0.734)	-0.167	+0.08%
Loss Cost	2017.1	-0.022 (CI = +/-0.168; p = 0.775)	0.004 (CI = +/-0.027; p = 0.729)	-0.162	-2.20%
Severity	2004.2	0.069 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.018; p = 0.569)	0.478	+7.10%
Severity	2005.1	0.072 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.018; p = 0.509)	0.490	+7.52%
Severity	2005.2	0.077 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.018; p = 0.445)	0.507	+8.01%
Severity	2006.1	0.077 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.018; p = 0.450)	0.485	+8.05%
Severity	2006.2	0.076 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.018; p = 0.474)	0.451	+7.91%
Severity	2007.1	0.079 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.019; p = 0.446)	0.447	+8.23%
Severity	2007.2	0.074 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.019; p = 0.502)	0.397	+7.72%
Severity	2008.1	0.075 (CI = +/-0.037; p = 0.000)	0.006 (CI = +/-0.019; p = 0.503)	0.374	+7.80%
Severity	2008.2	0.072 (CI = +/-0.040; p = 0.001)	0.006 (CI = +/-0.020; p = 0.544)	0.327	+7.45%
Severity	2009.1	0.065 (CI = +/-0.042; p = 0.004)	0.005 (CI = +/-0.020; p = 0.617)	0.262	+6.68%
Severity	2009.2	0.068 (CI = +/-0.045; p = 0.004)	0.005 (CI = +/-0.020; p = 0.589)	0.260	+7.06%
Severity	2010.1	0.067 (CI = +/-0.048; p = 0.009)	0.005 (CI = +/-0.021; p = 0.611)	0.222	+6.90%
Severity	2010.2	0.055 (CI = +/-0.050; p = 0.032)	0.004 (CI = +/-0.020; p = 0.706)	0.140	+5.67%
Severity	2011.1	0.050 (CI = +/-0.054; p = 0.067)	0.003 (CI = +/-0.021; p = 0.753)	0.088	+5.13%
Severity	2011.2	0.041 (CI = +/-0.057; p = 0.157)	0.002 (CI = +/-0.021; p = 0.828)	0.023	+4.14%
Severity	2012.1	0.027 (CI = +/-0.060; p = 0.355)	0.001 (CI = +/-0.021; p = 0.924)	-0.043	+2.78%
Severity	2012.2	0.048 (CI = +/-0.060; p = 0.106)	0.003 (CI = +/-0.019; p = 0.767)	0.059	+4.96%
Severity	2013.1	0.037 (CI = +/-0.064; p = 0.238)	0.002 (CI = +/-0.019; p = 0.839)	-0.014	+3.79%
Severity	2013.2	0.032 (CI = +/-0.071; p = 0.349)	0.002 (CI = +/-0.020; p = 0.870)	-0.052	+3.28%
Severity	2014.1	0.020 (CI = +/-0.076; p = 0.596)	0.001 (CI = +/-0.020; p = 0.932)	-0.102	+1.97%
Severity	2014.2	0.056 (CI = +/-0.067; p = 0.097)	0.003 (CI = +/-0.017; p = 0.744)	0.081	+5.71%
Severity	2015.1	0.033 (CI = +/-0.067; p = 0.307)	0.002 (CI = +/-0.015; p = 0.814)	-0.052	+3.39%
Severity	2015.2	0.032 (CI = +/-0.076; p = 0.386)	0.002 (CI = +/-0.016; p = 0.825)	-0.083	+3.22%
Severity	2016.1	0.018 (CI = +/-0.084; p = 0.655)	0.001 (CI = +/-0.016; p = 0.849)	-0.147	+1.78%
Severity	2016.2	0.027 (CI = +/-0.096; p = 0.552)	0.001 (CI = +/-0.017; p = 0.850)	-0.142	+2.71%
Severity	2017.1	0.005 (CI = +/-0.105; p = 0.911)	0.002 (CI = +/-0.017; p = 0.832)	-0.194	+0.54%
Frequency	2004.2	-0.021 (CI = +/-0.018; p = 0.026)	0.005 (CI = +/-0.013; p = 0.440)	0.182	-2.06%
Frequency	2005.1	-0.020 (CI = +/-0.019; p = 0.040)	0.005 (CI = +/-0.013; p = 0.437)	0.163	-2.00%
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.103)	0.006 (CI = +/-0.013; p = 0.364)	0.121	-1.62%
Frequency	2006.1	-0.018 (CI = +/-0.021; p = 0.088)	0.005 (CI = +/-0.013; p = 0.400)	0.129	-1.79%
Frequency	2006.2	-0.018 (CI = +/-0.022; p = 0.112)	0.005 (CI = +/-0.013; p = 0.406)	0.116	-1.77%
Frequency	2007.1	-0.022 (CI = +/-0.023; p = 0.063)	0.005 (CI = +/-0.013; p = 0.468)	0.149	-2.17%
Frequency	2007.2	-0.023 (CI = +/-0.025; p = 0.072)	0.005 (CI = +/-0.014; p = 0.489)	0.142	-2.24%
Frequency	2008.1	-0.022 (CI = +/-0.026; p = 0.106)	0.005 (CI = +/-0.014; p = 0.483)	0.119	-2.14%
Frequency	2008.2	-0.021 (CI = +/-0.028; p = 0.143)	0.005 (CI = +/-0.014; p = 0.483)	0.100	-2.07%
Frequency	2009.1	-0.019 (CI = +/-0.030; p = 0.203)	0.005 (CI = +/-0.014; p = 0.474)	0.077	-1.92%
Frequency	2009.2	-0.019 (CI = +/-0.033; p = 0.237)	0.005 (CI = +/-0.015; p = 0.484)	0.065	-1.92%
Frequency	2010.1	-0.028 (CI = +/-0.034; p = 0.102)	0.004 (CI = +/-0.015; p = 0.572)	0.125	-2.74%
Frequency	2010.2	-0.038 (CI = +/-0.034; p = 0.032)	0.003 (CI = +/-0.014; p = 0.679)	0.211	-3.71%
Frequency	2011.1	-0.038 (CI = +/-0.037; p = 0.044)	0.003 (CI = +/-0.014; p = 0.694)	0.191	-3.77%
Frequency	2011.2	-0.051 (CI = +/-0.037; p = 0.009)	0.001 (CI = +/-0.013; p = 0.826)	0.310	-4.99%
Frequency	2012.1	-0.047 (CI = +/-0.040; p = 0.024)	0.002 (CI = +/-0.014; p = 0.778)	0.246	-4.55%
Frequency	2012.2	-0.054 (CI = +/-0.043; p = 0.016)	0.001 (CI = +/-0.014; p = 0.851)	0.280	-5.23%
Frequency	2013.1	-0.051 (CI = +/-0.047; p = 0.034)	0.001 (CI = +/-0.014; p = 0.832)	0.225	-4.99%
Frequency	2013.2	-0.038 (CI = +/-0.049; p = 0.118)	0.002 (CI = +/-0.014; p = 0.723)	0.121	-3.72%
Frequency	2014.1	-0.029 (CI = +/-0.053; p = 0.259)	0.003 (CI = +/-0.014; p = 0.668)	0.040	-2.86%
Frequency	2014.2	-0.037 (CI = +/-0.057; p = 0.187)	0.002 (CI = +/-0.014; p = 0.715)	0.073	-3.66%
Frequency	2015.1	-0.039 (CI = +/-0.065; p = 0.220)	0.002 (CI = +/-0.015; p = 0.731)	0.049	-3.79%
Frequency	2015.2	-0.031 (CI = +/-0.072; p = 0.375)	0.003 (CI = +/-0.015; p = 0.715)	-0.025	-3.02%
Frequency	2016.1	-0.028 (CI = +/-0.082; p = 0.480)	0.003 (CI = +/-0.016; p = 0.721)	-0.069	-2.72%
Frequency	2016.2	-0.026 (CI = +/-0.095; p = 0.559)	0.003 (CI = +/-0.017; p = 0.732)	-0.104	-2.56%
Frequency	2017.1	-0.028 (CI = +/-0.110; p = 0.589)	0.003 (CI = +/-0.018; p = 0.743)	-0.128	-2.73%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.041 (CI = +/-0.028; p = 0.006)	0.026 (CI = +/-0.309; p = 0.867)	0.154	+4.16%
Loss Cost	2005.1	0.044 (CI = +/-0.029; p = 0.004)	0.048 (CI = +/-0.314; p = 0.758)	0.173	+4.54%
Loss Cost	2005.2	0.051 (CI = +/-0.030; p = 0.001)	0.006 (CI = +/-0.312; p = 0.969)	0.224	+5.26%
Loss Cost	2006.1	0.050 (CI = +/-0.032; p = 0.003)	-0.004 (CI = +/-0.320; p = 0.982)	0.193	+5.08%
Loss Cost	2006.2	0.048 (CI = +/-0.034; p = 0.007)	0.005 (CI = +/-0.330; p = 0.977)	0.165	+4.93%
Loss Cost	2007.1	0.047 (CI = +/-0.036; p = 0.012)	-0.003 (CI = +/-0.341; p = 0.987)	0.138	+4.79%
Loss Cost	2007.2	0.041 (CI = +/-0.038; p = 0.032)	0.027 (CI = +/-0.347; p = 0.877)	0.093	+4.24%
Loss Cost	2008.1	0.043 (CI = +/-0.040; p = 0.038)	0.032 (CI = +/-0.359; p = 0.855)	0.084	+4.35%
Loss Cost	2008.2	0.040 (CI = +/-0.043; p = 0.069)	0.048 (CI = +/-0.371; p = 0.795)	0.056	+4.04%
Loss Cost	2009.1	0.035 (CI = +/-0.046; p = 0.131)	0.023 (CI = +/-0.381; p = 0.903)	0.016	+3.51%
Loss Cost	2009.2	0.037 (CI = +/-0.049; p = 0.133)	0.011 (CI = +/-0.396; p = 0.954)	0.016	+3.76%
Loss Cost	2010.1	0.028 (CI = +/-0.051; p = 0.274)	-0.029 (CI = +/-0.401; p = 0.881)	-0.029	+2.83%
Loss Cost	2010.2	0.008 (CI = +/-0.050; p = 0.730)	0.058 (CI = +/-0.374; p = 0.750)	-0.076	+0.85%
Loss Cost	2011.1	0.004 (CI = +/-0.054; p = 0.888)	0.039 (CI = +/-0.388; p = 0.838)	-0.088	+0.37%
Loss Cost	2011.2	-0.017 (CI = +/-0.052; p = 0.504)	0.125 (CI = +/-0.361; p = 0.479)	-0.049	-1.69%
Loss Cost	2012.1	-0.023 (CI = +/-0.056; p = 0.395)	0.101 (CI = +/-0.374; p = 0.580)	-0.044	-2.32%
Loss Cost	2012.2	-0.012 (CI = +/-0.060; p = 0.671)	0.059 (CI = +/-0.383; p = 0.753)	-0.090	-1.24%
Loss Cost	2013.1	-0.020 (CI = +/-0.066; p = 0.540)	0.034 (CI = +/-0.399; p = 0.862)	-0.086	-1.94%
Loss Cost	2013.2	-0.013 (CI = +/-0.073; p = 0.716)	0.010 (CI = +/-0.420; p = 0.962)	-0.109	-1.27%
Loss Cost	2014.1	-0.016 (CI = +/-0.081; p = 0.673)	-0.002 (CI = +/-0.445; p = 0.993)	-0.112	-1.63%
Loss Cost	2014.2	0.010 (CI = +/-0.084; p = 0.805)	-0.086 (CI = +/-0.437; p = 0.682)	-0.117	+1.00%
Loss Cost	2015.1	-0.014 (CI = +/-0.088; p = 0.739)	-0.153 (CI = +/-0.433; p = 0.460)	-0.089	-1.39%
Loss Cost	2015.2	-0.004 (CI = +/-0.101; p = 0.932)	-0.181 (CI = +/-0.464; p = 0.414)	-0.091	-0.40%
Loss Cost	2016.1	-0.019 (CI = +/-0.113; p = 0.721)	-0.219 (CI = +/-0.491; p = 0.351)	-0.071	-1.89%
Loss Cost	2016.2	0.000 (CI = +/-0.131; p = 0.994)	-0.265 (CI = +/-0.528; p = 0.292)	-0.061	-0.04%
Loss Cost	2017.1	-0.032 (CI = +/-0.145; p = 0.636)	-0.333 (CI = +/-0.546; p = 0.203)	0.007	-3.13%
Severity	2004.2	0.065 (CI = +/-0.022; p = 0.000)	0.127 (CI = +/-0.241; p = 0.291)	0.489	+6.67%
Severity	2005.1	0.068 (CI = +/-0.023; p = 0.000)	0.150 (CI = +/-0.242; p = 0.218)	0.506	+7.06%
Severity	2005.2	0.071 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.247; p = 0.289)	0.515	+7.39%
Severity	2006.1	0.072 (CI = +/-0.025; p = 0.000)	0.134 (CI = +/-0.254; p = 0.289)	0.494	+7.46%
Severity	2006.2	0.070 (CI = +/-0.027; p = 0.000)	0.147 (CI = +/-0.261; p = 0.260)	0.465	+7.23%
Severity	2007.1	0.073 (CI = +/-0.028; p = 0.000)	0.164 (CI = +/-0.267; p = 0.220)	0.464	+7.56%
Severity	2007.2	0.067 (CI = +/-0.029; p = 0.000)	0.194 (CI = +/-0.269; p = 0.151)	0.430	+6.97%
Severity	2008.1	0.069 (CI = +/-0.031; p = 0.000)	0.201 (CI = +/-0.278; p = 0.149)	0.410	+7.13%
Severity	2008.2	0.064 (CI = +/-0.033; p = 0.000)	0.225 (CI = +/-0.284; p = 0.116)	0.378	+6.65%
Severity	2009.1	0.059 (CI = +/-0.035; p = 0.002)	0.201 (CI = +/-0.290; p = 0.166)	0.308	+6.12%
Severity	2009.2	0.061 (CI = +/-0.037; p = 0.003)	0.195 (CI = +/-0.301; p = 0.196)	0.301	+6.26%
Severity	2010.1	0.061 (CI = +/-0.040; p = 0.005)	0.194 (CI = +/-0.313; p = 0.214)	0.263	+6.25%
Severity	2010.2	0.048 (CI = +/-0.041; p = 0.022)	0.250 (CI = +/-0.304; p = 0.103)	0.231	+4.93%
Severity	2011.1	0.046 (CI = +/-0.044; p = 0.042)	0.240 (CI = +/-0.317; p = 0.130)	0.176	+4.69%
Severity	2011.2	0.034 (CI = +/-0.046; p = 0.132)	0.287 (CI = +/-0.316; p = 0.073)	0.163	+3.50%
Severity	2012.1	0.026 (CI = +/-0.049; p = 0.278)	0.255 (CI = +/-0.322; p = 0.115)	0.082	+2.63%
Severity	2012.2	0.042 (CI = +/-0.049; p = 0.094)	0.195 (CI = +/-0.313; p = 0.209)	0.132	+4.25%
Severity	2013.1	0.034 (CI = +/-0.053; p = 0.198)	0.168 (CI = +/-0.324; p = 0.289)	0.047	+3.46%
Severity	2013.2	0.027 (CI = +/-0.059; p = 0.354)	0.195 (CI = +/-0.339; p = 0.242)	0.030	+2.69%
Severity	2014.1	0.018 (CI = +/-0.064; p = 0.562)	0.167 (CI = +/-0.353; p = 0.329)	-0.037	+1.81%
Severity	2014.2	0.049 (CI = +/-0.059; p = 0.093)	0.068 (CI = +/-0.304; p = 0.638)	0.088	+5.04%
Severity	2015.1	0.030 (CI = +/-0.059; p = 0.302)	0.013 (CI = +/-0.292; p = 0.924)	-0.056	+3.02%
Severity	2015.2	0.028 (CI = +/-0.068; p = 0.399)	0.019 (CI = +/-0.315; p = 0.898)	-0.086	+2.80%
Severity	2016.1	0.014 (CI = +/-0.076; p = 0.686)	-0.014 (CI = +/-0.329; p = 0.928)	-0.149	+1.46%
Severity	2016.2	0.025 (CI = +/-0.088; p = 0.554)	-0.039 (CI = +/-0.356; p = 0.814)	-0.140	+2.48%
Severity	2017.1	0.002 (CI = +/-0.097; p = 0.969)	-0.088 (CI = +/-0.365; p = 0.601)	-0.166	+0.18%
Frequency	2004.2	-0.024 (CI = +/-0.016; p = 0.004)	-0.101 (CI = +/-0.172; p = 0.239)	0.200	-2.35%
Frequency	2005.1	-0.024 (CI = +/-0.017; p = 0.006)	-0.102 (CI = +/-0.177; p = 0.250)	0.181	-2.36%
Frequency	2005.2	-0.020 (CI = +/-0.017; p = 0.021)	-0.125 (CI = +/-0.176; p = 0.158)	0.152	-1.99%
Frequency	2006.1	-0.022 (CI = +/-0.018; p = 0.015)	-0.138 (CI = +/-0.179; p = 0.125)	0.173	-2.21%
Frequency	2006.2	-0.022 (CI = +/-0.019; p = 0.025)	-0.142 (CI = +/-0.184; p = 0.126)	0.163	-2.14%
Frequency	2007.1	-0.026 (CI = +/-0.019; p = 0.009)	-0.166 (CI = +/-0.182; p = 0.072)	0.223	-2.57%
Frequency	2007.2	-0.026 (CI = +/-0.020; p = 0.015)	-0.167 (CI = +/-0.189; p = 0.081)	0.216	-2.56%
Frequency	2008.1	-0.026 (CI = +/-0.022; p = 0.020)	-0.169 (CI = +/-0.195; p = 0.087)	0.194	-2.59%
Frequency	2008.2	-0.025 (CI = +/-0.023; p = 0.039)	-0.177 (CI = +/-0.202; p = 0.083)	0.181	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.025; p = 0.051)	-0.178 (CI = +/-0.210; p = 0.093)	0.157	-2.46%
Frequency	2009.2	-0.024 (CI = +/-0.027; p = 0.082)	-0.183 (CI = +/-0.218; p = 0.095)	0.148	-2.35%
Frequency	2010.1	-0.033 (CI = +/-0.027; p = 0.018)	-0.223 (CI = +/-0.207; p = 0.036)	0.265	-3.21%
Frequency	2010.2	-0.040 (CI = +/-0.027; p = 0.006)	-0.192 (CI = +/-0.205; p = 0.066)	0.316	-3.89%
Frequency	2011.1	-0.042 (CI = +/-0.030; p = 0.007)	-0.202 (CI = +/-0.213; p = 0.063)	0.306	-4.12%
Frequency	2011.2	-0.052 (CI = +/-0.030; p = 0.002)	-0.162 (CI = +/-0.207; p = 0.117)	0.386	-5.02%
Frequency	2012.1	-0.049 (CI = +/-0.032; p = 0.005)	-0.154 (CI = +/-0.216; p = 0.152)	0.318	-4.82%
Frequency	2012.2	-0.054 (CI = +/-0.035; p = 0.005)	-0.136 (CI = +/-0.224; p = 0.218)	0.335	-5.26%
Frequency	2013.1	-0.054 (CI = +/-0.039; p = 0.010)	-0.135 (CI = +/-0.236; p = 0.246)	0.280	-5.22%
Frequency	2013.2	-0.039 (CI = +/-0.039; p = 0.048)	-0.185 (CI = +/-0.224; p = 0.100)	0.248	-3.85%
Frequency	2014.1	-0.034 (CI = +/-0.043; p = 0.108)	-0.169 (CI = +/-0.235; p = 0.146)	0.153	-3.38%
Frequency	2014.2	-0.039 (CI = +/-0.048; p = 0.101)	-0.154 (CI = +/-0.249; p = 0.207)	0.162	-3.85%
Frequency	2015.1	-0.044 (CI = +/-0.054; p = 0.103)	-0.166 (CI = +/-0.264; p = 0.198)	0.152	-4.28%
Frequency	2015.2	-0.032 (CI = +/-0.060; p = 0.271)	-0.200 (CI = +/-0.275; p = 0.139)	0.131	-3.12%
Frequency	2016.1	-0.034 (CI = +/-0.068; p = 0.307)	-0.205 (CI = +/-0.296; p = 0.157)	0.092	-3.30%
Frequency	2016.2	-0.025 (CI = +/-0.080; p = 0.505)	-0.226 (CI = +/-0.321; p = 0.149)	0.084	-2.47%
Frequency	2017.1	-0.034 (CI = +/-0.093; p = 0.439)	-0.245 (CI = +/-0.348; p = 0.148)	0.084	-3.30%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.056 (CI = +/-0.037; p = 0.005)	0.037 (CI = +/-0.313; p = 0.813)	0.014 (CI = +/-0.024; p = 0.261)	-0.342 (CI = +/-0.805; p = 0.394)	0.143	+5.72%
Loss Cost	2005.1	0.062 (CI = +/-0.039; p = 0.003)	0.066 (CI = +/-0.316; p = 0.675)	0.015 (CI = +/-0.024; p = 0.207)	-0.394 (CI = +/-0.808; p = 0.328)	0.172	+6.41%
Loss Cost	2005.2	0.073 (CI = +/-0.040; p = 0.001)	0.020 (CI = +/-0.309; p = 0.894)	0.018 (CI = +/-0.024; p = 0.135)	-0.477 (CI = +/-0.785; p = 0.224)	0.245	+7.58%
Loss Cost	2006.1	0.072 (CI = +/-0.042; p = 0.002)	0.017 (CI = +/-0.319; p = 0.912)	0.018 (CI = +/-0.024; p = 0.149)	-0.472 (CI = +/-0.806; p = 0.241)	0.210	+7.51%
Loss Cost	2006.2	0.072 (CI = +/-0.046; p = 0.003)	0.019 (CI = +/-0.330; p = 0.906)	0.018 (CI = +/-0.025; p = 0.161)	-0.469 (CI = +/-0.827; p = 0.256)	0.179	+7.46%
Loss Cost	2007.1	0.072 (CI = +/-0.049; p = 0.006)	0.019 (CI = +/-0.342; p = 0.909)	0.018 (CI = +/-0.026; p = 0.174)	-0.468 (CI = +/-0.851; p = 0.269)	0.148	+7.45%
Loss Cost	2007.2	0.066 (CI = +/-0.052; p = 0.016)	0.041 (CI = +/-0.350; p = 0.814)	0.016 (CI = +/-0.026; p = 0.211)	-0.427 (CI = +/-0.867; p = 0.322)	0.090	+6.81%
Loss Cost	2008.1	0.070 (CI = +/-0.057; p = 0.017)	0.055 (CI = +/-0.362; p = 0.758)	0.017 (CI = +/-0.027; p = 0.199)	-0.455 (CI = +/-0.892; p = 0.304)	0.085	+7.25%
Loss Cost	2008.2	0.068 (CI = +/-0.061; p = 0.031)	0.062 (CI = +/-0.375; p = 0.735)	0.017 (CI = +/-0.028; p = 0.223)	-0.440 (CI = +/-0.920; p = 0.334)	0.050	+7.01%
Loss Cost	2009.1	0.062 (CI = +/-0.066; p = 0.066)	0.044 (CI = +/-0.389; p = 0.816)	0.016 (CI = +/-0.029; p = 0.270)	-0.403 (CI = +/-0.948; p = 0.389)	-0.006	+6.41%
Loss Cost	2009.2	0.068 (CI = +/-0.072; p = 0.062)	0.026 (CI = +/-0.403; p = 0.895)	0.017 (CI = +/-0.029; p = 0.252)	-0.443 (CI = +/-0.978; p = 0.359)	-0.001	+7.08%
Loss Cost	2010.1	0.056 (CI = +/-0.078; p = 0.148)	-0.008 (CI = +/-0.414; p = 0.967)	0.014 (CI = +/-0.030; p = 0.334)	-0.368 (CI = +/-1.001; p = 0.454)	-0.069	+5.80%
Loss Cost	2010.2	0.027 (CI = +/-0.077; p = 0.473)	0.068 (CI = +/-0.390; p = 0.719)	0.010 (CI = +/-0.028; p = 0.478)	-0.196 (CI = +/-0.942; p = 0.670)	-0.149	+2.76%
Loss Cost	2011.1	0.021 (CI = +/-0.086; p = 0.614)	0.052 (CI = +/-0.408; p = 0.791)	0.009 (CI = +/-0.030; p = 0.545)	-0.159 (CI = +/-0.983; p = 0.739)	-0.174	+2.12%
Loss Cost	2011.2	-0.013 (CI = +/-0.085; p = 0.759)	0.131 (CI = +/-0.382; p = 0.480)	0.004 (CI = +/-0.028; p = 0.767)	0.027 (CI = +/-0.919; p = 0.952)	-0.150	-1.25%
Loss Cost	2012.1	-0.024 (CI = +/-0.094; p = 0.597)	0.105 (CI = +/-0.398; p = 0.586)	0.002 (CI = +/-0.029; p = 0.881)	0.090 (CI = +/-0.958; p = 0.845)	-0.151	-2.38%
Loss Cost	2012.2	-0.005 (CI = +/-0.102; p = 0.920)	0.065 (CI = +/-0.408; p = 0.740)	0.005 (CI = +/-0.029; p = 0.747)	-0.009 (CI = +/-0.984; p = 0.985)	-0.208	-0.49%
Loss Cost	2013.1	-0.018 (CI = +/-0.115; p = 0.744)	0.039 (CI = +/-0.429; p = 0.849)	0.003 (CI = +/-0.031; p = 0.859)	0.058 (CI = +/-1.038; p = 0.907)	-0.213	-1.79%
Loss Cost	2013.2	-0.006 (CI = +/-0.130; p = 0.929)	0.016 (CI = +/-0.453; p = 0.939)	0.004 (CI = +/-0.032; p = 0.792)	-0.002 (CI = +/-1.099; p = 0.997)	-0.247	-0.55%
Loss Cost	2014.1	-0.012 (CI = +/-0.150; p = 0.864)	0.005 (CI = +/-0.484; p = 0.983)	0.003 (CI = +/-0.035; p = 0.845)	0.030 (CI = +/-1.184; p = 0.958)	-0.263	-1.21%
Loss Cost	2014.2	0.039 (CI = +/-0.158; p = 0.601)	-0.076 (CI = +/-0.473; p = 0.732)	0.008 (CI = +/-0.034; p = 0.602)	-0.198 (CI = +/-1.166; p = 0.720)	-0.261	+4.00%
Loss Cost	2015.1	-0.008 (CI = +/-0.174; p = 0.920)	-0.146 (CI = +/-0.478; p = 0.518)	0.003 (CI = +/-0.034; p = 0.847)	0.008 (CI = +/-1.195; p = 0.989)	-0.262	-0.81%
Loss Cost	2015.2	0.012 (CI = +/-0.203; p = 0.898)	-0.174 (CI = +/-0.515; p = 0.472)	0.005 (CI = +/-0.036; p = 0.779)	-0.073 (CI = +/-1.299; p = 0.903)	-0.279	+1.22%
Loss Cost	2016.1	-0.019 (CI = +/-0.240; p = 0.861)	-0.213 (CI = +/-0.554; p = 0.411)	0.002 (CI = +/-0.039; p = 0.916)	0.049 (CI = +/-1.422; p = 0.940)	-0.277	-1.92%
Loss Cost	2016.2	0.017 (CI = +/-0.283; p = 0.893)	-0.259 (CI = +/-0.602; p = 0.356)	0.004 (CI = +/-0.042; p = 0.824)	-0.080 (CI = +/-1.558; p = 0.910)	-0.289	+1.75%
Loss Cost	2017.1	-0.050 (CI = +/-0.327; p = 0.731)	-0.331 (CI = +/-0.635; p = 0.264)	0.000 (CI = +/-0.044; p = 0.986)	0.147 (CI = +/-1.669; p = 0.844)	-0.228	-4.92%
Severity	2004.2	0.071 (CI = +/-0.030; p = 0.000)	0.133 (CI = +/-0.247; p = 0.281)	0.007 (CI = +/-0.019; p = 0.474)	-0.106 (CI = +/-0.636; p = 0.736)	0.467	+7.35%
Severity	2005.1	0.077 (CI = +/-0.031; p = 0.000)	0.160 (CI = +/-0.248; p = 0.200)	0.008 (CI = +/-0.019; p = 0.374)	-0.154 (CI = +/-0.635; p = 0.624)	0.489	+8.00%
Severity	2005.2	0.082 (CI = +/-0.032; p = 0.000)	0.139 (CI = +/-0.252; p = 0.268)	0.010 (CI = +/-0.019; p = 0.318)	-0.192 (CI = +/-0.639; p = 0.544)	0.502	+8.54%
Severity	2006.1	0.084 (CI = +/-0.034; p = 0.000)	0.147 (CI = +/-0.259; p = 0.257)	0.010 (CI = +/-0.020; p = 0.307)	-0.206 (CI = +/-0.654; p = 0.525)	0.480	+8.74%
Severity	2006.2	0.082 (CI = +/-0.037; p = 0.000)	0.156 (CI = +/-0.267; p = 0.243)	0.010 (CI = +/-0.020; p = 0.340)	-0.189 (CI = +/-0.670; p = 0.567)	0.447	+8.49%
Severity	2007.1	0.087 (CI = +/-0.039; p = 0.000)	0.178 (CI = +/-0.272; p = 0.192)	0.011 (CI = +/-0.021; p = 0.282)	-0.232 (CI = +/-0.679; p = 0.490)	0.451	+9.12%
Severity	2007.2	0.080 (CI = +/-0.041; p = 0.000)	0.203 (CI = +/-0.276; p = 0.143)	0.010 (CI = +/-0.021; p = 0.348)	-0.182 (CI = +/-0.683; p = 0.589)	0.408	+8.35%
Severity	2008.1	0.084 (CI = +/-0.045; p = 0.001)	0.215 (CI = +/-0.285; p = 0.133)	0.010 (CI = +/-0.021; p = 0.323)	-0.207 (CI = +/-0.702; p = 0.550)	0.389	+8.74%
Severity	2008.2	0.078 (CI = +/-0.048; p = 0.002)	0.234 (CI = +/-0.293; p = 0.113)	0.009 (CI = +/-0.022; p = 0.382)	-0.169 (CI = +/-0.717; p = 0.631)	0.349	+8.12%
Severity	2009.1	0.071 (CI = +/-0.051; p = 0.009)	0.212 (CI = +/-0.301; p = 0.159)	0.008 (CI = +/-0.022; p = 0.468)	-0.124 (CI = +/-0.734; p = 0.730)	0.267	+7.38%
Severity	2009.2	0.074 (CI = +/-0.056; p = 0.012)	0.203 (CI = +/-0.313; p = 0.192)	0.008 (CI = +/-0.023; p = 0.454)	-0.143 (CI = +/-0.760; p = 0.700)	0.258	+7.71%
Severity	2010.1	0.076 (CI = +/-0.062; p = 0.018)	0.207 (CI = +/-0.327; p = 0.202)	0.009 (CI = +/-0.024; p = 0.458)	-0.152 (CI = +/-0.791; p = 0.694)	0.217	+7.86%
Severity	2010.2	0.057 (CI = +/-0.063; p = 0.077)	0.257 (CI = +/-0.319; p = 0.109)	0.006 (CI = +/-0.023; p = 0.612)	-0.040 (CI = +/-0.771; p = 0.916)	0.169	+5.83%
Severity	2011.1	0.053 (CI = +/-0.070; p = 0.128)	0.249 (CI = +/-0.335; p = 0.137)	0.005 (CI = +/-0.024; p = 0.662)	-0.021 (CI = +/-0.806; p = 0.957)	0.105	+5.49%
Severity	2011.2	0.035 (CI = +/-0.074; p = 0.339)	0.293 (CI = +/-0.334; p = 0.083)	0.003 (CI = +/-0.024; p = 0.830)	0.083 (CI = +/-0.804; p = 0.832)	0.085	+3.54%
Severity	2012.1	0.019 (CI = +/-0.081; p = 0.633)	0.256 (CI = +/-0.342; p = 0.134)	0.000 (CI = +/-0.025; p = 0.992)	0.171 (CI = +/-0.824; p = 0.668)	-0.005	+1.88%
Severity	2012.2	0.045 (CI = +/-0.084; p = 0.270)	0.201 (CI = +/-0.334; p = 0.221)	0.003 (CI = +/-0.024; p = 0.774)	0.033 (CI = +/-0.804; p = 0.931)	0.040	+4.63%
Severity	2013.1	0.031 (CI = +/-0.093; p = 0.496)	0.172 (CI = +/-0.348; p = 0.311)	0.001 (CI = +/-0.025; p = 0.921)	0.108 (CI = +/-0.841; p = 0.789)	-0.061	+3.11%
Severity	2013.2	0.016 (CI = +/-0.104; p = 0.751)	0.199 (CI = +/-0.363; p = 0.262)	-0.001 (CI = +/-0.026; p = 0.967)	0.179 (CI = +/-0.882; p = 0.671)	-0.080	+1.60%
Severity	2014.1	-0.004 (CI = +/-0.118; p = 0.940)	0.164 (CI = +/-0.379; p = 0.369)	-0.003 (CI = +/-0.027; p = 0.811)	0.274 (CI = +/-0.928; p = 0.536)	-0.149	-0.42%
Severity	2014.2	0.053 (CI = +/-0.111; p = 0.323)	0.074 (CI = +/-0.331; p = 0.637)	0.003 (CI = +/-0.024; p = 0.818)	0.023 (CI = +/-0.815; p = 0.952)	-0.041	+5.40%
Severity	2015.1	0.010 (CI = +/-0.116; p = 0.855)	0.011 (CI = +/-0.318; p = 0.940)	-0.002 (CI = +/-0.023; p = 0.840)	0.208 (CI = +/-0.795; p = 0.579)	-0.193	+1.00%
Severity	2015.2	0.001 (CI = +/-0.136; p = 0.982)	0.023 (CI = +/-0.345; p = 0.886)	-0.003 (CI = +/-0.024; p = 0.801)	0.242 (CI = +/-0.870; p = 0.552)	-0.235	+0.14%
Severity	2016.1	-0.035 (CI = +/-0.154; p = 0.627)	-0.022 (CI = +/-0.357; p = 0.894)	-0.006 (CI = +/-0.025; p = 0.600)	0.383 (CI = +/-0.916; p = 0.373)	-0.266	-3.41%
Severity	2016.2	-0.024 (CI = +/-0.185; p = 0.772)	-0.035 (CI = +/-0.395; p = 0.847)	-0.005 (CI = +/-0.027; p = 0.662)	0.347 (CI = +/-1.021; p = 0.462)	-0.305	-2.42%
Severity	2017.1	-0.087 (CI = +/-0.201; p = 0.349)	-0.101 (CI = +/-0.390; p = 0.568)	-0.010 (CI = +/-0.027; p = 0.431)	0.556 (CI = +/-1.026; p = 0.247)	-0.216	-8.30%
Frequency	2004.2	-0.015 (CI = +/-0.021; p = 0.142)	-0.096 (CI = +/-0.174; p = 0.267)	0.007 (CI = +/-0.013; p = 0.312)	-0.236 (CI = +/-0.447; p = 0.291)	0.192	-1.52%
Frequency	2005.1	-0.015 (CI = +/-0.022; p = 0.183)	-0.094 (CI = +/-0.179; p = 0.293)	0.007 (CI = +/-0.014; p = 0.314)	-0.240 (CI = +/-0.457; p = 0.293)	0.171	-1.47%
Frequency	2005.2	-0.009 (CI = +/-0.023; p = 0.428)	-0.119 (CI = +/-0.176; p = 0.178)	0.008 (CI = +/-0.013; p = 0.220)	-0.285 (CI = +/-0.446; p = 0.202)	0.162	-0.88%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.337)	-0.129 (CI = +/-0.180; p = 0.153)	0.008 (CI = +/-0.014; p = 0.268)	-0.266 (CI = +/-0.454; p = 0.241)	0.173	-1.14%
Frequency	2006.2	-0.010 (CI = +/-0.026; p = 0.449)	-0.136 (CI = +/-0.185; p = 0.143)	0.008 (CI = +/-0.014; p = 0.255)	-0.279 (CI = +/-0.464; p = 0.229)	0.165	-0.95%
Frequency	2007.1	-0.015 (CI = +/-0.027; p = 0.246)	-0.158 (CI = +/-0.186; p = 0.091)	0.007 (CI = +/-0.014; p = 0.346)	-0.237 (CI = +/-0.462; p = 0.303)	0.209	-1.53%
Frequency	2007.2	-0.014 (CI = +/-0.029; p = 0.314)	-0.162 (CI = +/-0.192; p = 0.094)	0.007 (CI = +/-0.014; p = 0.344)	-0.244 (CI = +/-0.476; p = 0.301)	0.201	-1.42%
Frequency	2008.1	-0.014 (CI = +/-0.031; p = 0.371)	-0.160 (CI = +/-0.199; p = 0.110)	0.007 (CI = +/-0.015; p = 0.350)	-0.248 (CI = +/-0.491; p = 0.308)	0.176	-1.37%
Frequency	2008.2	-0.010 (CI = +/-0.033; p = 0.530)	-0.171 (CI = +/-0.205; p = 0.097)	0.008 (CI = +/-0.015; p = 0.318)	-0.271 (CI = +/-0.503; p = 0.278)	0.169	-1.03%
Frequency	2009.1	-0.009 (CI = +/-0.036; p = 0.610)	-0.168 (CI = +/-0.213; p = 0.118)	0.008 (CI = +/-0.016; p = 0.319)	-0.279 (CI = +/-0.521; p = 0.280)	0.143	-0.91%
Frequency	2009.2	-0.006 (CI = +/-0.040; p = 0.761)	-0.177 (CI = +/-0.221; p = 0.111)	0.008 (CI = +/-0.016; p = 0.300)	-0.299 (CI = +/-0.537; p = 0.261)	0.138	-0.59%
Frequency	2010.1	-0.019 (CI = +/-0.040; p = 0.334)	-0.215 (CI = +/-0.214; p = 0.049)	0.006 (CI = +/-0.016; p = 0.459)	-0.216 (CI = +/-0.519; p = 0.397)	0.230	-1.90%
Frequency	2010.2	-0.029 (CI = +/-0.043; p = 0.165)	-0.189 (CI = +/-0.214; p = 0.082)	0.004 (CI = +/-0.016; p = 0.589)	-0.156 (CI = +/-0.518; p = 0.537)	0.267	-2.90%
Frequency	2011.1	-0.032 (CI = +/-0.047; p = 0.166)	-0.196 (CI = +/-0.224; p = 0.083)	0.004 (CI = +/-0.016; p = 0.652)	-0.138 (CI = +/-0.540; p = 0.599)	0.249	-3.19%
Frequency	2011.2	-0.047 (CI = +/-0.049; p = 0.056)	-0.161 (CI = +/-0.219; p = 0.140)	0.001 (CI = +/-0.016; p = 0.851)	-0.056 (CI = +/-0.527; p = 0.828)	0.324	-4.62%
Frequency	2012.1	-0.043 (CI = +/-0.054; p = 0.115)	-0.151 (CI = +/-0.230; p = 0.185)	0.002 (CI = +/-0.017; p = 0.784)	-0.081 (CI = +/-0.554; p = 0.762)	0.247	-4.18%
Frequency	2012.2	-0.050 (CI = +/-0.060; p = 0.097)	-0.135 (CI = +/-0.240; p = 0.250)	0.001 (CI = +/-0.017; p = 0.881)	-0.042 (CI = +/-0.578; p = 0.879)	0.258	-4.89%
Frequency	2013.1	-0.049 (CI = +/-0.068; p = 0.151)	-0.133 (CI = +/-0.255; p = 0.286)	0.001 (CI = +/-0.018; p = 0.869)	-0.050 (CI = +/-0.616; p = 0.866)	0.192	-4.75%
Frequency	2013.2	-0.021 (CI = +/-0.069; p = 0.516)	-0.182 (CI = +/-0.239; p = 0.125)	0.005 (CI = +/-0.017; p = 0.576)	-0.181 (CI = +/-0.580; p = 0.515)	0.175	-2.12%
Frequency	2014.1	-0.008 (CI = +/-0.077; p = 0.828)	-0.159 (CI = +/-0.249; p = 0.192)	0.006 (CI = +/-0.018; p = 0.461)	-0.245 (CI = +/-0.610; p = 0.403)	0.085	-0.80%
Frequency	2014.2	-0.013 (CI = +/-0.089; p = 0.751)	-0.150 (CI = +/-0.266; p = 0.244)	0.006 (CI = +/-0.019; p = 0.523)	-0.221 (CI = +/-0.657; p = 0.480)	0.075	-1.33%
Frequency	2015.1	-0.018 (CI = +/-0.105; p = 0.713)	-0.157 (CI = +/-0.288; p = 0.256)	0.005 (CI = +/-0.021; p = 0.588)	-0.201 (CI = +/-0.718; p = 0.554)	0.043	-1.79%
Frequency	2015.2	0.011 (CI = +/-0.116; p = 0.843)	-0.197 (CI = +/-0.294; p = 0.167)	0.008 (CI = +/-0.021; p = 0.436)	-0.316 (CI = +/-0.741; p = 0.368)	0.053	+1.07%
Frequency	2016.1	0.015 (CI = +/-0.139; p = 0.811)	-0.191 (CI = +/-0.322; p = 0.215)	0.008 (CI = +/-0.023; p = 0.450)	-0.334 (CI = +/-0.826; p = 0.389)	-0.004	+1.55%
Frequency	2016.2	0.042 (CI = +/-0.162; p = 0.574)	-0.224 (CI = +/-0.346; p = 0.176)	0.010 (CI = +/-0.024; p = 0.384)	-0.427 (CI = +/-0.894; p = 0.308)	0.013	+4.27%
Frequency	2017.1	0.036 (CI = +/-0.199; p = 0.685)	-0.230 (CI = +/-0.386; p = 0.207)	0.009 (CI = +/-0.027; p = 0.444)	-0.409 (CI = +/-1.016; p = 0.381)	-0.030	+3.69%

Accident Benefits Total

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.056 (CI = +/-0.037; p = 0.004)	0.013 (CI = +/-0.024; p = 0.260)	-0.341 (CI = +/-0.793; p = 0.388)	0.167	+5.72%
Loss Cost	2005.1	0.062 (CI = +/-0.039; p = 0.003)	0.015 (CI = +/-0.024; p = 0.213)	-0.390 (CI = +/-0.797; p = 0.327)	0.193	+6.37%
Loss Cost	2005.2	0.073 (CI = +/-0.039; p = 0.001)	0.018 (CI = +/-0.023; p = 0.130)	-0.477 (CI = +/-0.772; p = 0.217)	0.268	+7.58%
Loss Cost	2006.1	0.072 (CI = +/-0.042; p = 0.001)	0.017 (CI = +/-0.024; p = 0.144)	-0.471 (CI = +/-0.791; p = 0.234)	0.235	+7.49%
Loss Cost	2006.2	0.072 (CI = +/-0.045; p = 0.003)	0.017 (CI = +/-0.024; p = 0.156)	-0.468 (CI = +/-0.812; p = 0.248)	0.206	+7.46%
Loss Cost	2007.1	0.072 (CI = +/-0.048; p = 0.005)	0.017 (CI = +/-0.025; p = 0.168)	-0.467 (CI = +/-0.835; p = 0.262)	0.177	+7.44%
Loss Cost	2007.2	0.066 (CI = +/-0.051; p = 0.014)	0.016 (CI = +/-0.026; p = 0.208)	-0.426 (CI = +/-0.851; p = 0.314)	0.121	+6.81%
Loss Cost	2008.1	0.069 (CI = +/-0.055; p = 0.016)	0.017 (CI = +/-0.026; p = 0.200)	-0.451 (CI = +/-0.875; p = 0.300)	0.116	+7.20%
Loss Cost	2008.2	0.068 (CI = +/-0.060; p = 0.028)	0.017 (CI = +/-0.027; p = 0.222)	-0.439 (CI = +/-0.903; p = 0.327)	0.082	+7.01%
Loss Cost	2009.1	0.062 (CI = +/-0.065; p = 0.062)	0.015 (CI = +/-0.028; p = 0.269)	-0.399 (CI = +/-0.928; p = 0.384)	0.032	+6.36%
Loss Cost	2009.2	0.068 (CI = +/-0.070; p = 0.056)	0.017 (CI = +/-0.029; p = 0.245)	-0.442 (CI = +/-0.955; p = 0.349)	0.040	+7.08%
Loss Cost	2010.1	0.056 (CI = +/-0.076; p = 0.137)	0.014 (CI = +/-0.029; p = 0.318)	-0.369 (CI = +/-0.975; p = 0.442)	-0.023	+5.81%
Loss Cost	2010.2	0.027 (CI = +/-0.076; p = 0.462)	0.009 (CI = +/-0.028; p = 0.485)	-0.194 (CI = +/-0.920; p = 0.666)	-0.104	+2.77%
Loss Cost	2011.1	0.020 (CI = +/-0.083; p = 0.619)	0.008 (CI = +/-0.029; p = 0.553)	-0.153 (CI = +/-0.957; p = 0.742)	-0.122	+2.04%
Loss Cost	2011.2	-0.012 (CI = +/-0.083; p = 0.760)	0.003 (CI = +/-0.027; p = 0.807)	0.029 (CI = +/-0.904; p = 0.946)	-0.123	-1.23%
Loss Cost	2012.1	-0.026 (CI = +/-0.092; p = 0.559)	0.001 (CI = +/-0.028; p = 0.931)	0.104 (CI = +/-0.936; p = 0.819)	-0.110	-2.57%
Loss Cost	2012.2	-0.005 (CI = +/-0.099; p = 0.921)	0.004 (CI = +/-0.028; p = 0.761)	-0.008 (CI = +/-0.956; p = 0.986)	-0.148	-0.48%
Loss Cost	2013.1	-0.019 (CI = +/-0.111; p = 0.724)	0.002 (CI = +/-0.030; p = 0.873)	0.064 (CI = +/-1.001; p = 0.895)	-0.144	-1.87%
Loss Cost	2013.2	-0.005 (CI = +/-0.125; p = 0.927)	0.004 (CI = +/-0.031; p = 0.790)	-0.002 (CI = +/-1.059; p = 0.997)	-0.170	-0.55%
Loss Cost	2014.1	-0.012 (CI = +/-0.144; p = 0.857)	0.003 (CI = +/-0.033; p = 0.841)	0.030 (CI = +/-1.134; p = 0.955)	-0.179	-1.23%
Loss Cost	2014.2	0.039 (CI = +/-0.152; p = 0.593)	0.009 (CI = +/-0.032; p = 0.569)	-0.199 (CI = +/-1.121; p = 0.709)	-0.182	+3.95%
Loss Cost	2015.1	-0.003 (CI = +/-0.168; p = 0.967)	0.005 (CI = +/-0.033; p = 0.771)	-0.019 (CI = +/-1.156; p = 0.972)	-0.208	-0.32%
Loss Cost	2015.2	0.010 (CI = +/-0.197; p = 0.913)	0.006 (CI = +/-0.035; p = 0.729)	-0.073 (CI = +/-1.262; p = 0.901)	-0.231	+1.01%
Loss Cost	2016.1	-0.011 (CI = +/-0.233; p = 0.921)	0.004 (CI = +/-0.038; p = 0.820)	0.007 (CI = +/-1.383; p = 0.992)	-0.246	-1.07%
Loss Cost	2016.2	0.012 (CI = +/-0.277; p = 0.925)	0.006 (CI = +/-0.041; p = 0.765)	-0.075 (CI = +/-1.530; p = 0.915)	-0.282	+1.20%
Loss Cost	2017.1	-0.036 (CI = +/-0.327; p = 0.809)	0.003 (CI = +/-0.044; p = 0.890)	0.084 (CI = +/-1.673; p = 0.912)	-0.289	-3.53%
Severity	2004.2	0.071 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.019; p = 0.522)	-0.104 (CI = +/-0.637; p = 0.742)	0.464	+7.35%
Severity	2005.1	0.076 (CI = +/-0.031; p = 0.000)	0.007 (CI = +/-0.019; p = 0.443)	-0.144 (CI = +/-0.641; p = 0.651)	0.478	+7.89%
Severity	2005.2	0.082 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.019; p = 0.358)	-0.190 (CI = +/-0.641; p = 0.551)	0.498	+8.54%
Severity	2006.1	0.083 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.020; p = 0.360)	-0.196 (CI = +/-0.657; p = 0.547)	0.474	+8.63%
Severity	2006.2	0.082 (CI = +/-0.037; p = 0.000)	0.009 (CI = +/-0.020; p = 0.387)	-0.187 (CI = +/-0.673; p = 0.575)	0.439	+8.50%
Severity	2007.1	0.086 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.021; p = 0.346)	-0.218 (CI = +/-0.686; p = 0.521)	0.437	+8.97%
Severity	2007.2	0.080 (CI = +/-0.042; p = 0.001)	0.008 (CI = +/-0.021; p = 0.416)	-0.179 (CI = +/-0.698; p = 0.604)	0.381	+8.36%
Severity	2008.1	0.082 (CI = +/-0.045; p = 0.001)	0.009 (CI = +/-0.022; p = 0.412)	-0.189 (CI = +/-0.719; p = 0.594)	0.357	+8.52%
Severity	2008.2	0.078 (CI = +/-0.049; p = 0.003)	0.008 (CI = +/-0.022; p = 0.463)	-0.165 (CI = +/-0.739; p = 0.651)	0.306	+8.13%
Severity	2009.1	0.069 (CI = +/-0.052; p = 0.012)	0.006 (CI = +/-0.023; p = 0.571)	-0.105 (CI = +/-0.748; p = 0.775)	0.235	+7.14%
Severity	2009.2	0.074 (CI = +/-0.057; p = 0.012)	0.007 (CI = +/-0.023; p = 0.522)	-0.139 (CI = +/-0.770; p = 0.712)	0.234	+7.73%
Severity	2010.1	0.073 (CI = +/-0.062; p = 0.023)	0.007 (CI = +/-0.024; p = 0.551)	-0.131 (CI = +/-0.800; p = 0.739)	0.192	+7.57%
Severity	2010.2	0.057 (CI = +/-0.066; p = 0.086)	0.004 (CI = +/-0.024; p = 0.715)	-0.035 (CI = +/-0.799; p = 0.929)	0.101	+5.86%
Severity	2011.1	0.050 (CI = +/-0.072; p = 0.167)	0.003 (CI = +/-0.025; p = 0.798)	0.007 (CI = +/-0.829; p = 0.986)	0.045	+5.09%
Severity	2011.2	0.035 (CI = +/-0.078; p = 0.358)	0.001 (CI = +/-0.025; p = 0.946)	0.088 (CI = +/-0.848; p = 0.830)	-0.023	+3.59%
Severity	2012.1	0.014 (CI = +/-0.083; p = 0.729)	-0.002 (CI = +/-0.025; p = 0.849)	0.204 (CI = +/-0.851; p = 0.622)	-0.083	+1.41%
Severity	2012.2	0.046 (CI = +/-0.085; p = 0.272)	0.002 (CI = +/-0.024; p = 0.853)	0.037 (CI = +/-0.814; p = 0.925)	0.007	+4.68%
Severity	2013.1	0.027 (CI = +/-0.093; p = 0.550)	0.000 (CI = +/-0.025; p = 0.975)	0.133 (CI = +/-0.837; p = 0.742)	-0.067	+2.72%
Severity	2013.2	0.017 (CI = +/-0.105; p = 0.741)	-0.002 (CI = +/-0.026; p = 0.894)	0.182 (CI = +/-0.887; p = 0.669)	-0.104	+1.68%
Severity	2014.1	-0.009 (CI = +/-0.116; p = 0.875)	-0.005 (CI = +/-0.027; p = 0.715)	0.301 (CI = +/-0.916; p = 0.494)	-0.138	-0.87%
Severity	2014.2	0.053 (CI = +/-0.107; p = 0.304)	0.002 (CI = +/-0.023; p = 0.843)	0.024 (CI = +/-0.787; p = 0.949)	0.016	+5.46%
Severity	2015.1	0.010 (CI = +/-0.110; p = 0.854)	-0.002 (CI = +/-0.021; p = 0.823)	0.210 (CI = +/-0.756; p = 0.558)	-0.102	+0.96%
Severity	2015.2	0.002 (CI = +/-0.129; p = 0.978)	-0.003 (CI = +/-0.023; p = 0.782)	0.242 (CI = +/-0.826; p = 0.534)	-0.135	+0.17%
Severity	2016.1	-0.034 (CI = +/-0.145; p = 0.617)	-0.006 (CI = +/-0.024; p = 0.592)	0.379 (CI = +/-0.861; p = 0.354)	-0.153	-3.33%
Severity	2016.2	-0.025 (CI = +/-0.173; p = 0.753)	-0.005 (CI = +/-0.026; p = 0.656)	0.348 (CI = +/-0.957; p = 0.437)	-0.179	-2.49%
Severity	2017.1	-0.082 (CI = +/-0.189; p = 0.351)	-0.009 (CI = +/-0.025; p = 0.454)	0.537 (CI = +/-0.967; p = 0.241)	-0.129	-7.89%
Frequency	2004.2	-0.015 (CI = +/-0.021; p = 0.143)	0.007 (CI = +/-0.013; p = 0.277)	-0.237 (CI = +/-0.448; p = 0.290)	0.186	-1.52%
Frequency	2005.1	-0.014 (CI = +/-0.022; p = 0.200)	0.008 (CI = +/-0.014; p = 0.269)	-0.246 (CI = +/-0.458; p = 0.282)	0.168	-1.41%
Frequency	2005.2	-0.009 (CI = +/-0.023; p = 0.433)	0.009 (CI = +/-0.014; p = 0.191)	-0.287 (CI = +/-0.452; p = 0.205)	0.139	-0.88%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.384)	0.009 (CI = +/-0.014; p = 0.221)	-0.275 (CI = +/-0.462; p = 0.234)	0.142	-1.05%
Frequency	2006.2	-0.010 (CI = +/-0.026; p = 0.457)	0.009 (CI = +/-0.014; p = 0.221)	-0.282 (CI = +/-0.473; p = 0.234)	0.129	-0.96%
Frequency	2007.1	-0.014 (CI = +/-0.028; p = 0.302)	0.008 (CI = +/-0.014; p = 0.282)	-0.249 (CI = +/-0.478; p = 0.295)	0.153	-1.40%
Frequency	2007.2	-0.014 (CI = +/-0.030; p = 0.328)	0.008 (CI = +/-0.015; p = 0.299)	-0.247 (CI = +/-0.491; p = 0.312)	0.143	-1.43%
Frequency	2008.1	-0.012 (CI = +/-0.032; p = 0.437)	0.008 (CI = +/-0.015; p = 0.285)	-0.262 (CI = +/-0.505; p = 0.297)	0.123	-1.22%
Frequency	2008.2	-0.010 (CI = +/-0.035; p = 0.542)	0.008 (CI = +/-0.016; p = 0.277)	-0.274 (CI = +/-0.520; p = 0.289)	0.106	-1.04%
Frequency	2009.1	-0.007 (CI = +/-0.037; p = 0.691)	0.009 (CI = +/-0.016; p = 0.258)	-0.294 (CI = +/-0.536; p = 0.269)	0.087	-0.73%
Frequency	2009.2	-0.006 (CI = +/-0.041; p = 0.764)	0.009 (CI = +/-0.017; p = 0.261)	-0.303 (CI = +/-0.555; p = 0.272)	0.075	-0.60%
Frequency	2010.1	-0.016 (CI = +/-0.043; p = 0.436)	0.007 (CI = +/-0.017; p = 0.365)	-0.238 (CI = +/-0.553; p = 0.383)	0.118	-1.64%
Frequency	2010.2	-0.030 (CI = +/-0.045; p = 0.182)	0.005 (CI = +/-0.016; p = 0.516)	-0.160 (CI = +/-0.543; p = 0.548)	0.189	-2.92%
Frequency	2011.1	-0.029 (CI = +/-0.049; p = 0.228)	0.005 (CI = +/-0.017; p = 0.531)	-0.161 (CI = +/-0.567; p = 0.562)	0.166	-2.90%
Frequency	2011.2	-0.048 (CI = +/-0.050; p = 0.061)	0.002 (CI = +/-0.016; p = 0.765)	-0.059 (CI = +/-0.543; p = 0.824)	0.277	-4.65%
Frequency	2012.1	-0.040 (CI = +/-0.055; p = 0.146)	0.003 (CI = +/-0.017; p = 0.667)	-0.100 (CI = +/-0.564; p = 0.714)	0.212	-3.92%
Frequency	2012.2	-0.051 (CI = +/-0.061; p = 0.097)	0.002 (CI = +/-0.017; p = 0.809)	-0.045 (CI = +/-0.582; p = 0.873)	0.241	-4.93%
Frequency	2013.1	-0.046 (CI = +/-0.068; p = 0.175)	0.003 (CI = +/-0.018; p = 0.762)	-0.069 (CI = +/-0.615; p = 0.816)	0.182	-4.47%
Frequency	2013.2	-0.022 (CI = +/-0.072; p = 0.522)	0.006 (CI = +/-0.018; p = 0.511)	-0.184 (CI = +/-0.606; p = 0.528)	0.090	-2.19%
Frequency	2014.1	-0.004 (CI = +/-0.079; p = 0.923)	0.008 (CI = +/-0.018; p = 0.372)	-0.271 (CI = +/-0.622; p = 0.368)	0.032	-0.36%
Frequency	2014.2	-0.014 (CI = +/-0.090; p = 0.737)	0.007 (CI = +/-0.019; p = 0.469)	-0.223 (CI = +/-0.664; p = 0.484)	0.042	-1.43%
Frequency	2015.1	-0.013 (CI = +/-0.105; p = 0.796)	0.007 (CI = +/-0.020; p = 0.487)	-0.229 (CI = +/-0.722; p = 0.505)	0.012	-1.27%
Frequency	2015.2	0.008 (CI = +/-0.120; p = 0.882)	0.009 (CI = +/-0.021; p = 0.393)	-0.316 (CI = +/-0.769; p = 0.389)	-0.041	+0.84%
Frequency	2016.1	0.023 (CI = +/-0.141; p = 0.727)	0.010 (CI = +/-0.023; p = 0.363)	-0.372 (CI = +/-0.841; p = 0.351)	-0.073	+2.33%
Frequency	2016.2	0.037 (CI = +/-0.169; p = 0.634)	0.011 (CI = +/-0.025; p = 0.351)	-0.422 (CI = +/-0.930; p = 0.335)	-0.101	+3.78%
Frequency	2017.1	0.046 (CI = +/-0.204; p = 0.620)	0.012 (CI = +/-0.027; p = 0.364)	-0.453 (CI = +/-1.041; p = 0.351)	-0.131	+4.74%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.044 (CI = +/-0.031; p = 0.007)	0.024 (CI = +/-0.313; p = 0.876)	-0.187 (CI = +/-0.759; p = 0.620)	0.135	+4.47%
Loss Cost	2005.1	0.048 (CI = +/-0.032; p = 0.005)	0.047 (CI = +/-0.318; p = 0.763)	-0.214 (CI = +/-0.763; p = 0.572)	0.156	+4.91%
Loss Cost	2005.2	0.056 (CI = +/-0.033; p = 0.002)	0.004 (CI = +/-0.314; p = 0.981)	-0.264 (CI = +/-0.747; p = 0.477)	0.213	+5.74%
Loss Cost	2006.1	0.054 (CI = +/-0.035; p = 0.003)	-0.004 (CI = +/-0.323; p = 0.978)	-0.254 (CI = +/-0.761; p = 0.500)	0.180	+5.58%
Loss Cost	2006.2	0.053 (CI = +/-0.037; p = 0.007)	0.002 (CI = +/-0.334; p = 0.989)	-0.247 (CI = +/-0.777; p = 0.521)	0.149	+5.44%
Loss Cost	2007.1	0.052 (CI = +/-0.040; p = 0.012)	-0.004 (CI = +/-0.345; p = 0.983)	-0.240 (CI = +/-0.793; p = 0.541)	0.120	+5.31%
Loss Cost	2007.2	0.046 (CI = +/-0.042; p = 0.033)	0.024 (CI = +/-0.352; p = 0.889)	-0.207 (CI = +/-0.801; p = 0.600)	0.070	+4.71%
Loss Cost	2008.1	0.048 (CI = +/-0.045; p = 0.039)	0.031 (CI = +/-0.364; p = 0.861)	-0.216 (CI = +/-0.819; p = 0.593)	0.061	+4.88%
Loss Cost	2008.2	0.045 (CI = +/-0.048; p = 0.069)	0.045 (CI = +/-0.378; p = 0.808)	-0.200 (CI = +/-0.838; p = 0.628)	0.029	+4.56%
Loss Cost	2009.1	0.039 (CI = +/-0.052; p = 0.131)	0.022 (CI = +/-0.388; p = 0.908)	-0.172 (CI = +/-0.852; p = 0.681)	-0.017	+3.99%
Loss Cost	2009.2	0.042 (CI = +/-0.056; p = 0.131)	0.008 (CI = +/-0.404; p = 0.966)	-0.188 (CI = +/-0.874; p = 0.661)	-0.017	+4.32%
Loss Cost	2010.1	0.032 (CI = +/-0.059; p = 0.270)	-0.030 (CI = +/-0.410; p = 0.880)	-0.141 (CI = +/-0.878; p = 0.742)	-0.068	+3.28%
Loss Cost	2010.2	0.010 (CI = +/-0.058; p = 0.733)	0.058 (CI = +/-0.384; p = 0.758)	-0.036 (CI = +/-0.810; p = 0.928)	-0.124	+0.97%
Loss Cost	2011.1	0.004 (CI = +/-0.063; p = 0.892)	0.039 (CI = +/-0.398; p = 0.842)	-0.012 (CI = +/-0.831; p = 0.977)	-0.140	+0.41%
Loss Cost	2011.2	-0.021 (CI = +/-0.061; p = 0.486)	0.127 (CI = +/-0.371; p = 0.483)	0.096 (CI = +/-0.762; p = 0.795)	-0.098	-2.05%
Loss Cost	2012.1	-0.029 (CI = +/-0.066; p = 0.375)	0.102 (CI = +/-0.384; p = 0.586)	0.128 (CI = +/-0.779; p = 0.735)	-0.092	-2.83%
Loss Cost	2012.2	-0.016 (CI = +/-0.072; p = 0.647)	0.060 (CI = +/-0.395; p = 0.752)	0.077 (CI = +/-0.790; p = 0.841)	-0.148	-1.58%
Loss Cost	2013.1	-0.025 (CI = +/-0.079; p = 0.512)	0.035 (CI = +/-0.411; p = 0.861)	0.110 (CI = +/-0.813; p = 0.779)	-0.144	-2.47%
Loss Cost	2013.2	-0.017 (CI = +/-0.088; p = 0.686)	0.012 (CI = +/-0.435; p = 0.955)	0.081 (CI = +/-0.847; p = 0.841)	-0.175	-1.71%
Loss Cost	2014.1	-0.022 (CI = +/-0.099; p = 0.639)	-0.001 (CI = +/-0.461; p = 0.997)	0.098 (CI = +/-0.886; p = 0.816)	-0.182	-2.21%
Loss Cost	2014.2	0.011 (CI = +/-0.105; p = 0.830)	-0.086 (CI = +/-0.456; p = 0.692)	-0.012 (CI = +/-0.861; p = 0.977)	-0.197	+1.08%
Loss Cost	2015.1	-0.020 (CI = +/-0.111; p = 0.705)	-0.152 (CI = +/-0.452; p = 0.480)	0.080 (CI = +/-0.845; p = 0.841)	-0.169	-1.97%
Loss Cost	2015.2	-0.008 (CI = +/-0.129; p = 0.899)	-0.180 (CI = +/-0.488; p = 0.439)	0.044 (CI = +/-0.896; p = 0.918)	-0.181	-0.76%
Loss Cost	2016.1	-0.028 (CI = +/-0.148; p = 0.683)	-0.217 (CI = +/-0.517; p = 0.375)	0.098 (CI = +/-0.940; p = 0.822)	-0.162	-2.78%
Loss Cost	2016.2	-0.004 (CI = +/-0.176; p = 0.960)	-0.264 (CI = +/-0.563; p = 0.321)	0.034 (CI = +/-1.004; p = 0.942)	-0.167	-0.41%
Loss Cost	2017.1	-0.048 (CI = +/-0.199; p = 0.595)	-0.330 (CI = +/-0.582; p = 0.231)	0.137 (CI = +/-1.032; p = 0.770)	-0.092	-4.73%
Severity	2004.2	0.065 (CI = +/-0.024; p = 0.000)	0.127 (CI = +/-0.244; p = 0.299)	-0.029 (CI = +/-0.593; p = 0.922)	0.474	+6.72%
Severity	2005.1	0.069 (CI = +/-0.025; p = 0.000)	0.150 (CI = +/-0.246; p = 0.225)	-0.055 (CI = +/-0.592; p = 0.851)	0.492	+7.16%
Severity	2005.2	0.073 (CI = +/-0.026; p = 0.000)	0.130 (CI = +/-0.251; p = 0.299)	-0.077 (CI = +/-0.595; p = 0.793)	0.501	+7.54%
Severity	2006.1	0.073 (CI = +/-0.028; p = 0.000)	0.134 (CI = +/-0.258; p = 0.297)	-0.082 (CI = +/-0.607; p = 0.784)	0.479	+7.63%
Severity	2006.2	0.071 (CI = +/-0.030; p = 0.000)	0.146 (CI = +/-0.266; p = 0.270)	-0.068 (CI = +/-0.618; p = 0.823)	0.448	+7.38%
Severity	2007.1	0.075 (CI = +/-0.031; p = 0.000)	0.163 (CI = +/-0.272; p = 0.228)	-0.088 (CI = +/-0.625; p = 0.775)	0.448	+7.76%
Severity	2007.2	0.069 (CI = +/-0.033; p = 0.000)	0.193 (CI = +/-0.274; p = 0.160)	-0.054 (CI = +/-0.623; p = 0.861)	0.410	+7.10%
Severity	2008.1	0.070 (CI = +/-0.035; p = 0.000)	0.201 (CI = +/-0.283; p = 0.157)	-0.063 (CI = +/-0.637; p = 0.841)	0.389	+7.29%
Severity	2008.2	0.065 (CI = +/-0.037; p = 0.001)	0.224 (CI = +/-0.290; p = 0.124)	-0.036 (CI = +/-0.644; p = 0.910)	0.354	+6.74%
Severity	2009.1	0.060 (CI = +/-0.039; p = 0.005)	0.201 (CI = +/-0.296; p = 0.175)	-0.008 (CI = +/-0.650; p = 0.981)	0.281	+6.14%
Severity	2009.2	0.061 (CI = +/-0.043; p = 0.007)	0.194 (CI = +/-0.308; p = 0.206)	-0.015 (CI = +/-0.668; p = 0.963)	0.271	+6.30%
Severity	2010.1	0.061 (CI = +/-0.046; p = 0.012)	0.194 (CI = +/-0.321; p = 0.224)	-0.015 (CI = +/-0.687; p = 0.965)	0.231	+6.29%
Severity	2010.2	0.046 (CI = +/-0.047; p = 0.053)	0.251 (CI = +/-0.312; p = 0.110)	0.054 (CI = +/-0.659; p = 0.867)	0.197	+4.75%
Severity	2011.1	0.043 (CI = +/-0.051; p = 0.091)	0.241 (CI = +/-0.325; p = 0.139)	0.066 (CI = +/-0.678; p = 0.841)	0.139	+4.44%
Severity	2011.2	0.030 (CI = +/-0.053; p = 0.261)	0.290 (CI = +/-0.324; p = 0.077)	0.126 (CI = +/-0.666; p = 0.696)	0.128	+3.00%
Severity	2012.1	0.019 (CI = +/-0.057; p = 0.495)	0.256 (CI = +/-0.330; p = 0.120)	0.169 (CI = +/-0.669; p = 0.603)	0.047	+1.91%
Severity	2012.2	0.037 (CI = +/-0.059; p = 0.199)	0.197 (CI = +/-0.323; p = 0.216)	0.096 (CI = +/-0.645; p = 0.759)	0.089	+3.79%
Severity	2013.1	0.028 (CI = +/-0.064; p = 0.375)	0.170 (CI = +/-0.333; p = 0.298)	0.131 (CI = +/-0.658; p = 0.679)	0.001	+2.79%
Severity	2013.2	0.017 (CI = +/-0.071; p = 0.611)	0.199 (CI = +/-0.348; p = 0.243)	0.169 (CI = +/-0.677; p = 0.605)	-0.013	+1.75%
Severity	2014.1	0.006 (CI = +/-0.078; p = 0.882)	0.170 (CI = +/-0.362; p = 0.333)	0.208 (CI = +/-0.695; p = 0.533)	-0.077	+0.56%
Severity	2014.2	0.044 (CI = +/-0.073; p = 0.216)	0.071 (CI = +/-0.316; p = 0.637)	0.080 (CI = +/-0.597; p = 0.777)	0.029	+4.48%
Severity	2015.1	0.018 (CI = +/-0.074; p = 0.605)	0.015 (CI = +/-0.301; p = 0.914)	0.158 (CI = +/-0.562; p = 0.555)	-0.106	+1.83%
Severity	2015.2	0.013 (CI = +/-0.087; p = 0.744)	0.026 (CI = +/-0.327; p = 0.864)	0.172 (CI = +/-0.600; p = 0.544)	-0.139	+1.34%
Severity	2016.1	-0.006 (CI = +/-0.097; p = 0.887)	-0.010 (CI = +/-0.338; p = 0.950)	0.225 (CI = +/-0.614; p = 0.438)	-0.184	-0.64%
Severity	2016.2	0.003 (CI = +/-0.116; p = 0.952)	-0.028 (CI = +/-0.372; p = 0.868)	0.199 (CI = +/-0.664; p = 0.520)	-0.201	+0.32%
Severity	2017.1	-0.032 (CI = +/-0.127; p = 0.580)	-0.082 (CI = +/-0.372; p = 0.631)	0.282 (CI = +/-0.660; p = 0.360)	-0.174	-3.18%
Frequency	2004.2	-0.021 (CI = +/-0.017; p = 0.016)	-0.103 (CI = +/-0.173; p = 0.237)	-0.158 (CI = +/-0.420; p = 0.448)	0.191	-2.10%
Frequency	2005.1	-0.021 (CI = +/-0.018; p = 0.023)	-0.102 (CI = +/-0.178; p = 0.251)	-0.159 (CI = +/-0.428; p = 0.455)	0.170	-2.10%
Frequency	2005.2	-0.017 (CI = +/-0.019; p = 0.073)	-0.126 (CI = +/-0.176; p = 0.155)	-0.186 (CI = +/-0.419; p = 0.372)	0.148	-1.67%
Frequency	2006.1	-0.019 (CI = +/-0.019; p = 0.053)	-0.139 (CI = +/-0.180; p = 0.126)	-0.172 (CI = +/-0.423; p = 0.412)	0.165	-1.90%
Frequency	2006.2	-0.018 (CI = +/-0.021; p = 0.083)	-0.144 (CI = +/-0.186; p = 0.123)	-0.178 (CI = +/-0.431; p = 0.405)	0.155	-1.80%
Frequency	2007.1	-0.023 (CI = +/-0.021; p = 0.035)	-0.167 (CI = +/-0.184; p = 0.074)	-0.151 (CI = +/-0.424; p = 0.470)	0.211	-2.27%
Frequency	2007.2	-0.023 (CI = +/-0.023; p = 0.052)	-0.169 (CI = +/-0.191; p = 0.080)	-0.154 (CI = +/-0.434; p = 0.473)	0.203	-2.23%
Frequency	2008.1	-0.023 (CI = +/-0.024; p = 0.067)	-0.170 (CI = +/-0.198; p = 0.089)	-0.153 (CI = +/-0.444; p = 0.486)	0.179	-2.24%
Frequency	2008.2	-0.021 (CI = +/-0.026; p = 0.118)	-0.179 (CI = +/-0.204; p = 0.083)	-0.164 (CI = +/-0.453; p = 0.464)	0.167	-2.04%
Frequency	2009.1	-0.021 (CI = +/-0.028; p = 0.147)	-0.179 (CI = +/-0.212; p = 0.095)	-0.165 (CI = +/-0.465; p = 0.473)	0.141	-2.03%
Frequency	2009.2	-0.019 (CI = +/-0.031; p = 0.215)	-0.186 (CI = +/-0.221; p = 0.095)	-0.173 (CI = +/-0.477; p = 0.462)	0.133	-1.86%
Frequency	2010.1	-0.029 (CI = +/-0.030; p = 0.062)	-0.224 (CI = +/-0.211; p = 0.038)	-0.126 (CI = +/-0.451; p = 0.567)	0.244	-2.84%
Frequency	2010.2	-0.037 (CI = +/-0.032; p = 0.024)	-0.193 (CI = +/-0.210; p = 0.069)	-0.089 (CI = +/-0.443; p = 0.680)	0.291	-3.61%
Frequency	2011.1	-0.039 (CI = +/-0.034; p = 0.026)	-0.202 (CI = +/-0.218; p = 0.068)	-0.078 (CI = +/-0.455; p = 0.724)	0.277	-3.86%
Frequency	2011.2	-0.050 (CI = +/-0.035; p = 0.007)	-0.163 (CI = +/-0.212; p = 0.125)	-0.030 (CI = +/-0.437; p = 0.886)	0.356	-4.91%
Frequency	2012.1	-0.048 (CI = +/-0.038; p = 0.017)	-0.154 (CI = +/-0.222; p = 0.161)	-0.041 (CI = +/-0.451; p = 0.851)	0.284	-4.66%
Frequency	2012.2	-0.053 (CI = +/-0.042; p = 0.016)	-0.137 (CI = +/-0.231; p = 0.230)	-0.019 (CI = +/-0.463; p = 0.932)	0.298	-5.18%
Frequency	2013.1	-0.053 (CI = +/-0.047; p = 0.030)	-0.135 (CI = +/-0.244; p = 0.259)	-0.021 (CI = +/-0.482; p = 0.927)	0.239	-5.12%
Frequency	2013.2	-0.035 (CI = +/-0.047; p = 0.139)	-0.187 (CI = +/-0.232; p = 0.106)	-0.087 (CI = +/-0.450; p = 0.686)	0.209	-3.39%
Frequency	2014.1	-0.028 (CI = +/-0.052; p = 0.272)	-0.171 (CI = +/-0.242; p = 0.153)	-0.110 (CI = +/-0.465; p = 0.622)	0.111	-2.75%
Frequency	2014.2	-0.033 (CI = +/-0.059; p = 0.251)	-0.157 (CI = +/-0.258; p = 0.213)	-0.092 (CI = +/-0.488; p = 0.692)	0.112	-3.26%
Frequency	2015.1	-0.038 (CI = +/-0.068; p = 0.246)	-0.167 (CI = +/-0.275; p = 0.211)	-0.077 (CI = +/-0.514; p = 0.750)	0.094	-3.73%
Frequency	2015.2	-0.021 (CI = +/-0.076; p = 0.557)	-0.206 (CI = +/-0.286; p = 0.142)	-0.129 (CI = +/-0.524; p = 0.603)	0.080	-2.07%
Frequency	2016.1	-0.022 (CI = +/-0.088; p = 0.599)	-0.207 (CI = +/-0.309; p = 0.168)	-0.126 (CI = +/-0.562; p = 0.630)	0.031	-2.15%
Frequency	2016.2	-0.007 (CI = +/-0.105; p = 0.880)	-0.235 (CI = +/-0.336; p = 0.150)	-0.165 (CI = +/-0.601; p = 0.554)	0.029	-0.73%
Frequency	2017.1	-0.016 (CI = +/-0.126; p = 0.779)	-0.248 (CI = +/-0.368; p = 0.161)	-0.144 (CI = +/-0.653; p = 0.629)	0.010	-1.60%

Accident Benefits Total

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.044 (CI = +/-0.030; p = 0.006)	-0.188 (CI = +/-0.747; p = 0.612)	0.159	+4.48%
Loss Cost	2005.1	0.048 (CI = +/-0.032; p = 0.004)	-0.215 (CI = +/-0.752; p = 0.566)	0.178	+4.91%
Loss Cost	2005.2	0.056 (CI = +/-0.032; p = 0.001)	-0.264 (CI = +/-0.734; p = 0.470)	0.237	+5.75%
Loss Cost	2006.1	0.054 (CI = +/-0.034; p = 0.003)	-0.254 (CI = +/-0.748; p = 0.493)	0.205	+5.58%
Loss Cost	2006.2	0.053 (CI = +/-0.037; p = 0.006)	-0.247 (CI = +/-0.763; p = 0.514)	0.177	+5.44%
Loss Cost	2007.1	0.052 (CI = +/-0.039; p = 0.011)	-0.240 (CI = +/-0.779; p = 0.534)	0.150	+5.31%
Loss Cost	2007.2	0.046 (CI = +/-0.041; p = 0.029)	-0.209 (CI = +/-0.786; p = 0.591)	0.101	+4.73%
Loss Cost	2008.1	0.048 (CI = +/-0.044; p = 0.035)	-0.216 (CI = +/-0.804; p = 0.585)	0.093	+4.88%
Loss Cost	2008.2	0.045 (CI = +/-0.047; p = 0.062)	-0.203 (CI = +/-0.821; p = 0.617)	0.063	+4.60%
Loss Cost	2009.1	0.039 (CI = +/-0.051; p = 0.124)	-0.173 (CI = +/-0.834; p = 0.674)	0.022	+3.99%
Loss Cost	2009.2	0.042 (CI = +/-0.054; p = 0.121)	-0.189 (CI = +/-0.854; p = 0.653)	0.024	+4.33%
Loss Cost	2010.1	0.032 (CI = +/-0.058; p = 0.260)	-0.140 (CI = +/-0.858; p = 0.738)	-0.025	+3.27%
Loss Cost	2010.2	0.010 (CI = +/-0.056; p = 0.709)	-0.040 (CI = +/-0.791; p = 0.918)	-0.080	+1.03%
Loss Cost	2011.1	0.004 (CI = +/-0.061; p = 0.889)	-0.013 (CI = +/-0.810; p = 0.974)	-0.090	+0.42%
Loss Cost	2011.2	-0.019 (CI = +/-0.060; p = 0.516)	0.086 (CI = +/-0.750; p = 0.814)	-0.073	-1.89%
Loss Cost	2012.1	-0.029 (CI = +/-0.065; p = 0.368)	0.125 (CI = +/-0.763; p = 0.736)	-0.054	-2.82%
Loss Cost	2012.2	-0.015 (CI = +/-0.070; p = 0.658)	0.071 (CI = +/-0.768; p = 0.848)	-0.094	-1.48%
Loss Cost	2013.1	-0.025 (CI = +/-0.076; p = 0.501)	0.109 (CI = +/-0.788; p = 0.775)	-0.082	-2.46%
Loss Cost	2013.2	-0.017 (CI = +/-0.085; p = 0.679)	0.080 (CI = +/-0.816; p = 0.838)	-0.106	-1.68%
Loss Cost	2014.1	-0.022 (CI = +/-0.096; p = 0.627)	0.098 (CI = +/-0.853; p = 0.810)	-0.108	-2.21%
Loss Cost	2014.2	0.008 (CI = +/-0.100; p = 0.860)	-0.001 (CI = +/-0.830; p = 0.997)	-0.130	+0.85%
Loss Cost	2015.1	-0.020 (CI = +/-0.108; p = 0.692)	0.087 (CI = +/-0.824; p = 0.823)	-0.130	-2.02%
Loss Cost	2015.2	-0.014 (CI = +/-0.125; p = 0.813)	0.069 (CI = +/-0.874; p = 0.868)	-0.149	-1.39%
Loss Cost	2016.1	-0.029 (CI = +/-0.145; p = 0.668)	0.111 (CI = +/-0.924; p = 0.798)	-0.148	-2.89%
Loss Cost	2016.2	-0.017 (CI = +/-0.172; p = 0.833)	0.079 (CI = +/-0.992; p = 0.864)	-0.176	-1.68%
Loss Cost	2017.1	-0.051 (CI = +/-0.202; p = 0.583)	0.162 (CI = +/-1.048; p = 0.737)	-0.163	-5.01%
Severity	2004.2	0.066 (CI = +/-0.024; p = 0.000)	-0.035 (CI = +/-0.593; p = 0.906)	0.473	+6.78%
Severity	2005.1	0.069 (CI = +/-0.025; p = 0.000)	-0.057 (CI = +/-0.595; p = 0.846)	0.484	+7.16%
Severity	2005.2	0.073 (CI = +/-0.026; p = 0.000)	-0.084 (CI = +/-0.596; p = 0.777)	0.500	+7.62%
Severity	2006.1	0.074 (CI = +/-0.028; p = 0.000)	-0.085 (CI = +/-0.608; p = 0.778)	0.477	+7.63%
Severity	2006.2	0.072 (CI = +/-0.030; p = 0.000)	-0.076 (CI = +/-0.619; p = 0.804)	0.443	+7.47%
Severity	2007.1	0.075 (CI = +/-0.032; p = 0.000)	-0.091 (CI = +/-0.629; p = 0.769)	0.438	+7.76%
Severity	2007.2	0.070 (CI = +/-0.033; p = 0.000)	-0.065 (CI = +/-0.633; p = 0.836)	0.388	+7.25%
Severity	2008.1	0.070 (CI = +/-0.036; p = 0.000)	-0.067 (CI = +/-0.648; p = 0.834)	0.364	+7.30%
Severity	2008.2	0.067 (CI = +/-0.038; p = 0.001)	-0.049 (CI = +/-0.660; p = 0.879)	0.318	+6.94%
Severity	2009.1	0.060 (CI = +/-0.040; p = 0.005)	-0.012 (CI = +/-0.660; p = 0.970)	0.254	+6.15%
Severity	2009.2	0.063 (CI = +/-0.043; p = 0.006)	-0.028 (CI = +/-0.675; p = 0.932)	0.251	+6.50%
Severity	2010.1	0.061 (CI = +/-0.047; p = 0.012)	-0.020 (CI = +/-0.694; p = 0.954)	0.213	+6.31%
Severity	2010.2	0.049 (CI = +/-0.048; p = 0.047)	0.035 (CI = +/-0.682; p = 0.916)	0.135	+5.04%
Severity	2011.1	0.044 (CI = +/-0.052; p = 0.098)	0.060 (CI = +/-0.697; p = 0.861)	0.085	+4.46%
Severity	2011.2	0.034 (CI = +/-0.056; p = 0.228)	0.103 (CI = +/-0.702; p = 0.764)	0.025	+3.41%
Severity	2012.1	0.019 (CI = +/-0.059; p = 0.504)	0.161 (CI = +/-0.694; p = 0.634)	-0.031	+1.94%
Severity	2012.2	0.040 (CI = +/-0.059; p = 0.169)	0.078 (CI = +/-0.653; p = 0.805)	0.058	+4.13%
Severity	2013.1	0.028 (CI = +/-0.064; p = 0.372)	0.125 (CI = +/-0.658; p = 0.694)	-0.007	+2.82%
Severity	2013.2	0.021 (CI = +/-0.071; p = 0.533)	0.148 (CI = +/-0.682; p = 0.652)	-0.041	+2.17%
Severity	2014.1	0.006 (CI = +/-0.077; p = 0.873)	0.201 (CI = +/-0.691; p = 0.546)	-0.077	+0.60%
Severity	2014.2	0.046 (CI = +/-0.070; p = 0.183)	0.072 (CI = +/-0.576; p = 0.794)	0.079	+4.68%
Severity	2015.1	0.018 (CI = +/-0.071; p = 0.590)	0.157 (CI = +/-0.538; p = 0.542)	-0.028	+1.84%
Severity	2015.2	0.014 (CI = +/-0.082; p = 0.714)	0.168 (CI = +/-0.571; p = 0.535)	-0.054	+1.43%
Severity	2016.1	-0.006 (CI = +/-0.092; p = 0.880)	0.225 (CI = +/-0.582; p = 0.415)	-0.086	-0.64%
Severity	2016.2	0.002 (CI = +/-0.108; p = 0.971)	0.204 (CI = +/-0.624; p = 0.487)	-0.095	+0.18%
Severity	2017.1	-0.033 (CI = +/-0.121; p = 0.555)	0.288 (CI = +/-0.625; p = 0.329)	-0.085	-3.25%
Frequency	2004.2	-0.022 (CI = +/-0.017; p = 0.015)	-0.154 (CI = +/-0.422; p = 0.465)	0.180	-2.15%
Frequency	2005.1	-0.021 (CI = +/-0.018; p = 0.024)	-0.157 (CI = +/-0.430; p = 0.462)	0.161	-2.10%
Frequency	2005.2	-0.018 (CI = +/-0.019; p = 0.066)	-0.180 (CI = +/-0.426; p = 0.395)	0.119	-1.74%
Frequency	2006.1	-0.019 (CI = +/-0.020; p = 0.057)	-0.170 (CI = +/-0.432; p = 0.429)	0.127	-1.91%
Frequency	2006.2	-0.019 (CI = +/-0.021; p = 0.075)	-0.171 (CI = +/-0.441; p = 0.435)	0.114	-1.89%
Frequency	2007.1	-0.023 (CI = +/-0.022; p = 0.041)	-0.148 (CI = +/-0.440; p = 0.497)	0.147	-2.27%
Frequency	2007.2	-0.024 (CI = +/-0.024; p = 0.049)	-0.144 (CI = +/-0.450; p = 0.517)	0.140	-2.34%
Frequency	2008.1	-0.023 (CI = +/-0.025; p = 0.075)	-0.149 (CI = +/-0.460; p = 0.511)	0.117	-2.25%
Frequency	2008.2	-0.022 (CI = +/-0.027; p = 0.107)	-0.153 (CI = +/-0.471; p = 0.510)	0.098	-2.18%
Frequency	2009.1	-0.021 (CI = +/-0.029; p = 0.159)	-0.160 (CI = +/-0.482; p = 0.500)	0.075	-2.04%
Frequency	2009.2	-0.021 (CI = +/-0.032; p = 0.191)	-0.161 (CI = +/-0.495; p = 0.510)	0.063	-2.04%
Frequency	2010.1	-0.029 (CI = +/-0.033; p = 0.079)	-0.121 (CI = +/-0.484; p = 0.611)	0.123	-2.85%
Frequency	2010.2	-0.039 (CI = +/-0.033; p = 0.023)	-0.075 (CI = +/-0.466; p = 0.742)	0.209	-3.82%
Frequency	2011.1	-0.040 (CI = +/-0.036; p = 0.034)	-0.073 (CI = +/-0.481; p = 0.757)	0.188	-3.87%
Frequency	2011.2	-0.053 (CI = +/-0.036; p = 0.006)	-0.017 (CI = +/-0.451; p = 0.938)	0.308	-5.12%
Frequency	2012.1	-0.048 (CI = +/-0.039; p = 0.019)	-0.036 (CI = +/-0.462; p = 0.872)	0.243	-4.67%
Frequency	2012.2	-0.055 (CI = +/-0.042; p = 0.013)	-0.007 (CI = +/-0.467; p = 0.976)	0.278	-5.39%
Frequency	2013.1	-0.053 (CI = +/-0.047; p = 0.030)	-0.017 (CI = +/-0.485; p = 0.944)	0.223	-5.14%
Frequency	2013.2	-0.038 (CI = +/-0.049; p = 0.118)	-0.068 (CI = +/-0.472; p = 0.765)	0.119	-3.77%
Frequency	2014.1	-0.028 (CI = +/-0.054; p = 0.282)	-0.103 (CI = +/-0.480; p = 0.656)	0.041	-2.79%
Frequency	2014.2	-0.037 (CI = +/-0.060; p = 0.205)	-0.073 (CI = +/-0.495; p = 0.756)	0.071	-3.66%
Frequency	2015.1	-0.039 (CI = +/-0.069; p = 0.249)	-0.069 (CI = +/-0.523; p = 0.780)	0.047	-3.79%
Frequency	2015.2	-0.028 (CI = +/-0.078; p = 0.451)	-0.100 (CI = +/-0.547; p = 0.700)	-0.024	-2.78%
Frequency	2016.1	-0.023 (CI = +/-0.092; p = 0.596)	-0.114 (CI = +/-0.583; p = 0.677)	-0.064	-2.26%
Frequency	2016.2	-0.019 (CI = +/-0.109; p = 0.712)	-0.125 (CI = +/-0.628; p = 0.670)	-0.097	-1.86%
Frequency	2017.1	-0.018 (CI = +/-0.132; p = 0.763)	-0.126 (CI = +/-0.684; p = 0.690)	-0.122	-1.82%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.043 (CI = +/-0.031; p = 0.008)	-0.055 (CI = +/-0.303; p = 0.713)	0.006 (CI = +/-0.022; p = 0.583)	0.149	+4.40%
Loss Cost	2005.1	0.048 (CI = +/-0.032; p = 0.005)	-0.030 (CI = +/-0.308; p = 0.845)	0.007 (CI = +/-0.022; p = 0.517)	0.173	+4.88%
Loss Cost	2005.2	0.056 (CI = +/-0.032; p = 0.001)	-0.080 (CI = +/-0.299; p = 0.590)	0.008 (CI = +/-0.021; p = 0.420)	0.255	+5.79%
Loss Cost	2006.1	0.055 (CI = +/-0.034; p = 0.003)	-0.089 (CI = +/-0.308; p = 0.561)	0.008 (CI = +/-0.021; p = 0.451)	0.224	+5.61%
Loss Cost	2006.2	0.054 (CI = +/-0.036; p = 0.005)	-0.087 (CI = +/-0.319; p = 0.580)	0.008 (CI = +/-0.022; p = 0.462)	0.194	+5.58%
Loss Cost	2007.1	0.053 (CI = +/-0.039; p = 0.009)	-0.093 (CI = +/-0.330; p = 0.567)	0.008 (CI = +/-0.022; p = 0.488)	0.167	+5.44%
Loss Cost	2007.2	0.049 (CI = +/-0.041; p = 0.022)	-0.071 (CI = +/-0.340; p = 0.673)	0.007 (CI = +/-0.023; p = 0.524)	0.109	+4.99%
Loss Cost	2008.1	0.051 (CI = +/-0.044; p = 0.026)	-0.062 (CI = +/-0.352; p = 0.721)	0.007 (CI = +/-0.023; p = 0.513)	0.102	+5.19%
Loss Cost	2008.2	0.049 (CI = +/-0.047; p = 0.042)	-0.056 (CI = +/-0.367; p = 0.757)	0.007 (CI = +/-0.024; p = 0.530)	0.068	+5.06%
Loss Cost	2009.1	0.044 (CI = +/-0.051; p = 0.086)	-0.079 (CI = +/-0.378; p = 0.671)	0.006 (CI = +/-0.024; p = 0.590)	0.025	+4.49%
Loss Cost	2009.2	0.050 (CI = +/-0.054; p = 0.071)	-0.106 (CI = +/-0.392; p = 0.582)	0.007 (CI = +/-0.025; p = 0.566)	0.040	+5.08%
Loss Cost	2010.1	0.040 (CI = +/-0.057; p = 0.165)	-0.143 (CI = +/-0.398; p = 0.462)	0.005 (CI = +/-0.025; p = 0.652)	-0.008	+4.04%
Loss Cost	2010.2	0.021 (CI = +/-0.056; p = 0.455)	-0.056 (CI = +/-0.379; p = 0.759)	0.004 (CI = +/-0.023; p = 0.722)	-0.113	+2.08%
Loss Cost	2011.1	0.016 (CI = +/-0.061; p = 0.588)	-0.071 (CI = +/-0.394; p = 0.709)	0.003 (CI = +/-0.024; p = 0.766)	-0.130	+1.63%
Loss Cost	2011.2	-0.004 (CI = +/-0.061; p = 0.882)	0.017 (CI = +/-0.378; p = 0.926)	0.002 (CI = +/-0.022; p = 0.839)	-0.158	-0.44%
Loss Cost	2012.1	-0.011 (CI = +/-0.067; p = 0.743)	-0.001 (CI = +/-0.394; p = 0.994)	0.002 (CI = +/-0.023; p = 0.891)	-0.160	-1.05%
Loss Cost	2012.2	0.009 (CI = +/-0.069; p = 0.775)	-0.083 (CI = +/-0.392; p = 0.662)	0.002 (CI = +/-0.022; p = 0.819)	-0.166	+0.95%
Loss Cost	2013.1	0.004 (CI = +/-0.077; p = 0.914)	-0.096 (CI = +/-0.411; p = 0.626)	0.002 (CI = +/-0.023; p = 0.859)	-0.176	+0.40%
Loss Cost	2013.2	0.025 (CI = +/-0.083; p = 0.528)	-0.175 (CI = +/-0.425; p = 0.392)	0.003 (CI = +/-0.022; p = 0.809)	-0.128	+2.55%
Loss Cost	2014.2	0.028 (CI = +/-0.095; p = 0.539)	-0.170 (CI = +/-0.449; p = 0.427)	0.003 (CI = +/-0.024; p = 0.805)	-0.142	+2.82%
Loss Cost	2015.1	0.003 (CI = +/-0.101; p = 0.946)	-0.229 (CI = +/-0.447; p = 0.287)	0.002 (CI = +/-0.023; p = 0.885)	-0.125	+0.32%
Loss Cost	2015.2	0.023 (CI = +/-0.112; p = 0.656)	-0.292 (CI = +/-0.477; p = 0.205)	0.002 (CI = +/-0.023; p = 0.888)	-0.081	+2.36%
Loss Cost	2016.1	0.012 (CI = +/-0.129; p = 0.844)	-0.314 (CI = +/-0.510; p = 0.201)	0.001 (CI = +/-0.025; p = 0.911)	-0.086	+1.18%
Loss Cost	2016.2	0.055 (CI = +/-0.142; p = 0.404)	-0.438 (CI = +/-0.529; p = 0.094)	0.000 (CI = +/-0.024; p = 0.972)	0.062	+5.66%
Severity	2004.2	0.063 (CI = +/-0.021; p = 0.000)	0.030 (CI = +/-0.210; p = 0.773)	0.001 (CI = +/-0.015; p = 0.890)	0.559	+6.53%
Severity	2005.1	0.068 (CI = +/-0.022; p = 0.000)	0.055 (CI = +/-0.210; p = 0.600)	0.002 (CI = +/-0.015; p = 0.774)	0.582	+7.00%
Severity	2005.2	0.072 (CI = +/-0.023; p = 0.000)	0.029 (CI = +/-0.210; p = 0.778)	0.003 (CI = +/-0.015; p = 0.699)	0.607	+7.48%
Severity	2006.1	0.073 (CI = +/-0.024; p = 0.000)	0.033 (CI = +/-0.217; p = 0.755)	0.003 (CI = +/-0.015; p = 0.687)	0.588	+7.56%
Severity	2006.2	0.072 (CI = +/-0.026; p = 0.000)	0.040 (CI = +/-0.224; p = 0.719)	0.003 (CI = +/-0.015; p = 0.709)	0.558	+7.44%
Severity	2007.1	0.076 (CI = +/-0.027; p = 0.000)	0.059 (CI = +/-0.228; p = 0.601)	0.004 (CI = +/-0.015; p = 0.633)	0.564	+7.85%
Severity	2007.2	0.071 (CI = +/-0.028; p = 0.000)	0.083 (CI = +/-0.231; p = 0.468)	0.003 (CI = +/-0.015; p = 0.687)	0.525	+7.36%
Severity	2008.1	0.073 (CI = +/-0.030; p = 0.000)	0.092 (CI = +/-0.239; p = 0.434)	0.003 (CI = +/-0.016; p = 0.656)	0.509	+7.59%
Severity	2008.2	0.070 (CI = +/-0.032; p = 0.000)	0.107 (CI = +/-0.247; p = 0.378)	0.003 (CI = +/-0.016; p = 0.691)	0.470	+7.26%
Severity	2009.1	0.065 (CI = +/-0.034; p = 0.001)	0.084 (CI = +/-0.251; p = 0.495)	0.002 (CI = +/-0.016; p = 0.782)	0.403	+6.67%
Severity	2009.2	0.069 (CI = +/-0.036; p = 0.001)	0.064 (CI = +/-0.259; p = 0.616)	0.003 (CI = +/-0.016; p = 0.746)	0.412	+7.13%
Severity	2010.1	0.070 (CI = +/-0.039; p = 0.001)	0.067 (CI = +/-0.271; p = 0.613)	0.003 (CI = +/-0.017; p = 0.742)	0.378	+7.22%
Severity	2010.2	0.059 (CI = +/-0.040; p = 0.006)	0.115 (CI = +/-0.267; p = 0.378)	0.002 (CI = +/-0.016; p = 0.811)	0.314	+6.08%
Severity	2011.1	0.058 (CI = +/-0.043; p = 0.012)	0.110 (CI = +/-0.279; p = 0.418)	0.002 (CI = +/-0.017; p = 0.835)	0.255	+5.93%
Severity	2011.2	0.049 (CI = +/-0.046; p = 0.038)	0.147 (CI = +/-0.287; p = 0.297)	0.001 (CI = +/-0.017; p = 0.884)	0.197	+5.04%
Severity	2012.1	0.041 (CI = +/-0.050; p = 0.102)	0.122 (CI = +/-0.293; p = 0.393)	0.000 (CI = +/-0.017; p = 0.973)	0.088	+4.16%
Severity	2012.2	0.068 (CI = +/-0.040; p = 0.002)	0.010 (CI = +/-0.225; p = 0.928)	0.002 (CI = +/-0.013; p = 0.801)	0.423	+7.08%
Severity	2013.1	0.063 (CI = +/-0.044; p = 0.008)	-0.003 (CI = +/-0.234; p = 0.982)	0.001 (CI = +/-0.013; p = 0.861)	0.330	+6.54%
Severity	2013.2	0.068 (CI = +/-0.050; p = 0.012)	-0.018 (CI = +/-0.254; p = 0.879)	0.001 (CI = +/-0.013; p = 0.849)	0.303	+6.99%
Severity	2014.2	0.064 (CI = +/-0.057; p = 0.029)	-0.024 (CI = +/-0.268; p = 0.850)	0.001 (CI = +/-0.014; p = 0.879)	0.209	+6.64%
Severity	2015.1	0.045 (CI = +/-0.056; p = 0.109)	-0.070 (CI = +/-0.250; p = 0.551)	0.000 (CI = +/-0.013; p = 0.990)	0.065	+4.56%
Severity	2015.2	0.051 (CI = +/-0.064; p = 0.108)	-0.091 (CI = +/-0.273; p = 0.480)	0.000 (CI = +/-0.013; p = 0.992)	0.056	+5.25%
Severity	2016.1	0.041 (CI = +/-0.073; p = 0.236)	-0.109 (CI = +/-0.288; p = 0.417)	0.000 (CI = +/-0.014; p = 0.980)	-0.044	+4.21%
Severity	2016.2	0.073 (CI = +/-0.074; p = 0.052)	-0.200 (CI = +/-0.275; p = 0.135)	-0.001 (CI = +/-0.012; p = 0.886)	0.246	+7.55%
Frequency	2004.2	-0.020 (CI = +/-0.019; p = 0.036)	-0.085 (CI = +/-0.184; p = 0.353)	0.005 (CI = +/-0.013; p = 0.457)	0.177	-2.00%
Frequency	2005.1	-0.020 (CI = +/-0.020; p = 0.049)	-0.084 (CI = +/-0.190; p = 0.373)	0.005 (CI = +/-0.013; p = 0.464)	0.157	-1.99%
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.124)	-0.109 (CI = +/-0.189; p = 0.249)	0.006 (CI = +/-0.013; p = 0.397)	0.132	-1.57%
Frequency	2006.1	-0.018 (CI = +/-0.021; p = 0.092)	-0.122 (CI = +/-0.193; p = 0.207)	0.005 (CI = +/-0.013; p = 0.452)	0.149	-1.82%
Frequency	2006.2	-0.017 (CI = +/-0.023; p = 0.128)	-0.127 (CI = +/-0.200; p = 0.204)	0.005 (CI = +/-0.014; p = 0.450)	0.138	-1.73%
Frequency	2007.1	-0.023 (CI = +/-0.023; p = 0.059)	-0.152 (CI = +/-0.199; p = 0.129)	0.004 (CI = +/-0.014; p = 0.544)	0.193	-2.23%
Frequency	2007.2	-0.022 (CI = +/-0.025; p = 0.078)	-0.153 (CI = +/-0.207; p = 0.140)	0.004 (CI = +/-0.014; p = 0.550)	0.185	-2.21%
Frequency	2008.1	-0.023 (CI = +/-0.027; p = 0.097)	-0.154 (CI = +/-0.215; p = 0.152)	0.004 (CI = +/-0.014; p = 0.564)	0.161	-2.23%
Frequency	2008.2	-0.021 (CI = +/-0.029; p = 0.151)	-0.163 (CI = +/-0.223; p = 0.145)	0.004 (CI = +/-0.015; p = 0.553)	0.148	-2.05%
Frequency	2009.1	-0.021 (CI = +/-0.031; p = 0.183)	-0.163 (CI = +/-0.233; p = 0.161)	0.004 (CI = +/-0.015; p = 0.563)	0.122	-2.05%
Frequency	2009.2	-0.019 (CI = +/-0.034; p = 0.245)	-0.169 (CI = +/-0.243; p = 0.163)	0.004 (CI = +/-0.015; p = 0.561)	0.112	-1.92%
Frequency	2010.1	-0.030 (CI = +/-0.033; p = 0.076)	-0.210 (CI = +/-0.233; p = 0.074)	0.003 (CI = +/-0.015; p = 0.697)	0.226	-2.96%
Frequency	2010.2	-0.038 (CI = +/-0.034; p = 0.030)	-0.172 (CI = +/-0.232; p = 0.138)	0.002 (CI = +/-0.014; p = 0.759)	0.281	-3.77%
Frequency	2011.1	-0.041 (CI = +/-0.037; p = 0.032)	-0.182 (CI = +/-0.241; p = 0.131)	0.002 (CI = +/-0.015; p = 0.806)	0.270	-4.06%
Frequency	2011.2	-0.054 (CI = +/-0.038; p = 0.008)	-0.130 (CI = +/-0.233; p = 0.258)	0.001 (CI = +/-0.014; p = 0.880)	0.370	-5.21%
Frequency	2012.1	-0.051 (CI = +/-0.041; p = 0.018)	-0.123 (CI = +/-0.244; p = 0.302)	0.001 (CI = +/-0.014; p = 0.856)	0.298	-5.00%
Frequency	2012.2	-0.059 (CI = +/-0.045; p = 0.014)	-0.092 (CI = +/-0.255; p = 0.455)	0.001 (CI = +/-0.014; p = 0.896)	0.329	-5.72%
Frequency	2013.1	-0.059 (CI = +/-0.050; p = 0.024)	-0.093 (CI = +/-0.269; p = 0.471)	0.001 (CI = +/-0.015; p = 0.905)	0.273	-5.76%
Frequency	2013.2	-0.042 (CI = +/-0.053; p = 0.108)	-0.157 (CI = +/-0.270; p = 0.233)	0.001 (CI = +/-0.014; p = 0.841)	0.203	-4.15%
Frequency	2014.2	-0.037 (CI = +/-0.060; p = 0.210)	-0.147 (CI = +/-0.282; p = 0.282)	0.002 (CI = +/-0.015; p = 0.805)	0.094	-3.59%
Frequency	2015.1	-0.041 (CI = +/-0.068; p = 0.206)	-0.158 (CI = +/-0.301; p = 0.274)	0.001 (CI = +/-0.016; p = 0.837)	0.076	-4.06%
Frequency	2015.2	-0.028 (CI = +/-0.075; p = 0.435)	-0.201 (CI = +/-0.320; p = 0.195)	0.001 (CI = +/-0.016; p = 0.841)	0.046	-2.74%
Frequency	2016.1	-0.030 (CI = +/-0.088; p = 0.471)	-0.204 (CI = +/-0.347; p = 0.219)	0.001 (CI = +/-0.017; p = 0.853)	-0.008	-2.91%
Frequency	2016.2	-0.018 (CI = +/-0.105; p = 0.712)	-0.238 (CI = +/-0.393; p = 0.204)	0.001 (CI = +/-0.018; p = 0.882)	-0.023	-1.76%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.043 (CI = +/-0.030; p = 0.007)	0.006 (CI = +/-0.021; p = 0.548)	0.172	+4.42%
Loss Cost	2005.1	0.048 (CI = +/-0.032; p = 0.004)	0.007 (CI = +/-0.021; p = 0.491)	0.198	+4.90%
Loss Cost	2005.2	0.057 (CI = +/-0.032; p = 0.001)	0.009 (CI = +/-0.021; p = 0.377)	0.272	+5.82%
Loss Cost	2006.1	0.055 (CI = +/-0.034; p = 0.002)	0.009 (CI = +/-0.021; p = 0.399)	0.241	+5.69%
Loss Cost	2006.2	0.054 (CI = +/-0.036; p = 0.004)	0.009 (CI = +/-0.021; p = 0.416)	0.213	+5.60%
Loss Cost	2007.1	0.054 (CI = +/-0.038; p = 0.008)	0.009 (CI = +/-0.022; p = 0.433)	0.187	+5.53%
Loss Cost	2007.2	0.049 (CI = +/-0.040; p = 0.020)	0.008 (CI = +/-0.022; p = 0.483)	0.136	+5.00%
Loss Cost	2008.1	0.051 (CI = +/-0.043; p = 0.022)	0.008 (CI = +/-0.023; p = 0.471)	0.132	+5.25%
Loss Cost	2008.2	0.049 (CI = +/-0.046; p = 0.038)	0.008 (CI = +/-0.023; p = 0.495)	0.102	+5.07%
Loss Cost	2009.1	0.045 (CI = +/-0.050; p = 0.076)	0.007 (CI = +/-0.024; p = 0.540)	0.058	+4.56%
Loss Cost	2009.2	0.049 (CI = +/-0.053; p = 0.067)	0.008 (CI = +/-0.024; p = 0.513)	0.068	+5.06%
Loss Cost	2010.1	0.041 (CI = +/-0.056; p = 0.149)	0.007 (CI = +/-0.024; p = 0.573)	0.012	+4.16%
Loss Cost	2010.2	0.020 (CI = +/-0.055; p = 0.449)	0.004 (CI = +/-0.022; p = 0.685)	-0.065	+2.06%
Loss Cost	2011.1	0.017 (CI = +/-0.060; p = 0.569)	0.004 (CI = +/-0.023; p = 0.719)	-0.081	+1.67%
Loss Cost	2011.2	-0.004 (CI = +/-0.059; p = 0.882)	0.002 (CI = +/-0.021; p = 0.842)	-0.098	-0.42%
Loss Cost	2012.1	-0.011 (CI = +/-0.065; p = 0.735)	0.002 (CI = +/-0.022; p = 0.886)	-0.096	-1.05%
Loss Cost	2012.2	0.008 (CI = +/-0.067; p = 0.798)	0.003 (CI = +/-0.021; p = 0.772)	-0.111	+0.83%
Loss Cost	2013.1	0.004 (CI = +/-0.075; p = 0.918)	0.003 (CI = +/-0.022; p = 0.801)	-0.120	+0.37%
Loss Cost	2013.2	0.020 (CI = +/-0.081; p = 0.603)	0.004 (CI = +/-0.022; p = 0.731)	-0.112	+2.05%
Loss Cost	2014.2	0.025 (CI = +/-0.093; p = 0.568)	0.004 (CI = +/-0.023; p = 0.723)	-0.115	+2.57%
Loss Cost	2015.1	0.004 (CI = +/-0.101; p = 0.931)	0.003 (CI = +/-0.023; p = 0.766)	-0.145	+0.42%
Loss Cost	2015.2	0.016 (CI = +/-0.114; p = 0.771)	0.003 (CI = +/-0.024; p = 0.757)	-0.154	+1.58%
Loss Cost	2016.1	0.010 (CI = +/-0.133; p = 0.871)	0.003 (CI = +/-0.025; p = 0.771)	-0.172	+1.01%
Loss Cost	2016.2	0.032 (CI = +/-0.153; p = 0.648)	0.003 (CI = +/-0.026; p = 0.778)	-0.172	+3.29%
Severity	2004.2	0.063 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.015; p = 0.914)	0.571	+6.52%
Severity	2005.1	0.067 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.015; p = 0.822)	0.591	+6.95%
Severity	2005.2	0.072 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.014; p = 0.717)	0.618	+7.47%
Severity	2006.1	0.073 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.015; p = 0.711)	0.600	+7.53%
Severity	2006.2	0.072 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.015; p = 0.734)	0.571	+7.42%
Severity	2007.1	0.075 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.015; p = 0.676)	0.576	+7.80%
Severity	2007.2	0.071 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.015; p = 0.746)	0.533	+7.35%
Severity	2008.1	0.072 (CI = +/-0.030; p = 0.000)	0.003 (CI = +/-0.016; p = 0.729)	0.516	+7.50%
Severity	2008.2	0.070 (CI = +/-0.032; p = 0.000)	0.002 (CI = +/-0.016; p = 0.767)	0.474	+7.25%
Severity	2009.1	0.064 (CI = +/-0.033; p = 0.001)	0.001 (CI = +/-0.016; p = 0.852)	0.416	+6.59%
Severity	2009.2	0.069 (CI = +/-0.035; p = 0.000)	0.002 (CI = +/-0.016; p = 0.787)	0.431	+7.14%
Severity	2010.1	0.069 (CI = +/-0.038; p = 0.001)	0.002 (CI = +/-0.016; p = 0.790)	0.399	+7.16%
Severity	2010.2	0.059 (CI = +/-0.039; p = 0.005)	0.001 (CI = +/-0.016; p = 0.894)	0.320	+6.12%
Severity	2011.1	0.057 (CI = +/-0.043; p = 0.012)	0.001 (CI = +/-0.016; p = 0.922)	0.267	+5.85%
Severity	2011.2	0.050 (CI = +/-0.046; p = 0.034)	0.000 (CI = +/-0.017; p = 0.984)	0.191	+5.16%
Severity	2012.1	0.040 (CI = +/-0.049; p = 0.102)	-0.001 (CI = +/-0.017; p = 0.932)	0.100	+4.12%
Severity	2012.2	0.069 (CI = +/-0.038; p = 0.001)	0.001 (CI = +/-0.012; p = 0.802)	0.456	+7.09%
Severity	2013.1	0.063 (CI = +/-0.042; p = 0.006)	0.001 (CI = +/-0.012; p = 0.852)	0.372	+6.54%
Severity	2013.2	0.067 (CI = +/-0.047; p = 0.009)	0.001 (CI = +/-0.013; p = 0.829)	0.348	+6.93%
Severity	2014.2	0.064 (CI = +/-0.054; p = 0.024)	0.001 (CI = +/-0.013; p = 0.854)	0.263	+6.61%
Severity	2015.1	0.045 (CI = +/-0.054; p = 0.097)	0.001 (CI = +/-0.012; p = 0.921)	0.109	+4.60%
Severity	2015.2	0.049 (CI = +/-0.062; p = 0.113)	0.001 (CI = +/-0.013; p = 0.913)	0.092	+5.00%
Severity	2016.1	0.041 (CI = +/-0.071; p = 0.234)	0.001 (CI = +/-0.013; p = 0.926)	-0.017	+4.15%
Severity	2016.2	0.062 (CI = +/-0.077; p = 0.101)	0.001 (CI = +/-0.013; p = 0.926)	0.118	+6.45%
Frequency	2004.2	-0.020 (CI = +/-0.019; p = 0.038)	0.006 (CI = +/-0.013; p = 0.394)	0.180	-1.98%
Frequency	2005.1	-0.019 (CI = +/-0.020; p = 0.055)	0.006 (CI = +/-0.013; p = 0.393)	0.162	-1.92%
Frequency	2005.2	-0.015 (CI = +/-0.020; p = 0.133)	0.006 (CI = +/-0.013; p = 0.329)	0.121	-1.54%
Frequency	2006.1	-0.017 (CI = +/-0.022; p = 0.113)	0.006 (CI = +/-0.013; p = 0.362)	0.130	-1.71%
Frequency	2006.2	-0.017 (CI = +/-0.023; p = 0.139)	0.006 (CI = +/-0.014; p = 0.370)	0.117	-1.70%
Frequency	2007.1	-0.021 (CI = +/-0.024; p = 0.080)	0.005 (CI = +/-0.014; p = 0.427)	0.151	-2.10%
Frequency	2007.2	-0.022 (CI = +/-0.026; p = 0.088)	0.005 (CI = +/-0.014; p = 0.448)	0.145	-2.19%
Frequency	2008.1	-0.021 (CI = +/-0.027; p = 0.124)	0.005 (CI = +/-0.014; p = 0.446)	0.123	-2.10%
Frequency	2008.2	-0.021 (CI = +/-0.029; p = 0.162)	0.005 (CI = +/-0.015; p = 0.450)	0.104	-2.04%
Frequency	2009.1	-0.019 (CI = +/-0.032; p = 0.221)	0.006 (CI = +/-0.015; p = 0.446)	0.082	-1.91%
Frequency	2009.2	-0.020 (CI = +/-0.034; p = 0.251)	0.006 (CI = +/-0.016; p = 0.460)	0.070	-1.93%
Frequency	2010.1	-0.028 (CI = +/-0.035; p = 0.108)	0.005 (CI = +/-0.015; p = 0.538)	0.137	-2.80%
Frequency	2010.2	-0.039 (CI = +/-0.035; p = 0.032)	0.003 (CI = +/-0.014; p = 0.632)	0.234	-3.83%
Frequency	2011.1	-0.040 (CI = +/-0.039; p = 0.042)	0.003 (CI = +/-0.015; p = 0.654)	0.216	-3.95%
Frequency	2011.2	-0.055 (CI = +/-0.038; p = 0.007)	0.002 (CI = +/-0.014; p = 0.774)	0.358	-5.31%
Frequency	2012.1	-0.051 (CI = +/-0.041; p = 0.019)	0.002 (CI = +/-0.014; p = 0.744)	0.293	-4.96%
Frequency	2012.2	-0.060 (CI = +/-0.044; p = 0.010)	0.001 (CI = +/-0.014; p = 0.823)	0.346	-5.85%
Frequency	2013.1	-0.060 (CI = +/-0.049; p = 0.021)	0.002 (CI = +/-0.015; p = 0.824)	0.293	-5.79%
Frequency	2013.2	-0.047 (CI = +/-0.053; p = 0.080)	0.002 (CI = +/-0.014; p = 0.738)	0.174	-4.56%
Frequency	2014.2	-0.039 (CI = +/-0.060; p = 0.188)	0.003 (CI = +/-0.015; p = 0.700)	0.077	-3.79%
Frequency	2015.1	-0.041 (CI = +/-0.068; p = 0.217)	0.003 (CI = +/-0.015; p = 0.718)	0.054	-4.00%
Frequency	2015.2	-0.033 (CI = +/-0.077; p = 0.367)	0.003 (CI = +/-0.016; p = 0.711)	-0.026	-3.26%
Frequency	2016.1	-0.031 (CI = +/-0.090; p = 0.467)	0.003 (CI = +/-0.017; p = 0.721)	-0.074	-3.02%
Frequency	2016.2	-0.030 (CI = +/-0.106; p = 0.542)	0.003 (CI = +/-0.018; p = 0.734)	-0.113	-2.97%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.039 (CI = +/-0.026; p = 0.005)	-0.064 (CI = +/-0.297; p = 0.663)	0.167	+3.96%
Loss Cost	2005.1	0.042 (CI = +/-0.028; p = 0.004)	-0.042 (CI = +/-0.302; p = 0.777)	0.188	+4.33%
Loss Cost	2005.2	0.050 (CI = +/-0.028; p = 0.001)	-0.093 (CI = +/-0.295; p = 0.524)	0.263	+5.11%
Loss Cost	2006.1	0.048 (CI = +/-0.029; p = 0.002)	-0.104 (CI = +/-0.303; p = 0.491)	0.235	+4.92%
Loss Cost	2006.2	0.048 (CI = +/-0.031; p = 0.004)	-0.100 (CI = +/-0.314; p = 0.518)	0.206	+4.87%
Loss Cost	2007.1	0.046 (CI = +/-0.033; p = 0.008)	-0.108 (CI = +/-0.324; p = 0.499)	0.182	+4.73%
Loss Cost	2007.2	0.042 (CI = +/-0.035; p = 0.020)	-0.083 (CI = +/-0.333; p = 0.613)	0.128	+4.30%
Loss Cost	2008.1	0.043 (CI = +/-0.037; p = 0.025)	-0.077 (CI = +/-0.344; p = 0.649)	0.122	+4.42%
Loss Cost	2008.2	0.042 (CI = +/-0.040; p = 0.041)	-0.069 (CI = +/-0.359; p = 0.695)	0.091	+4.28%
Loss Cost	2009.1	0.037 (CI = +/-0.043; p = 0.086)	-0.092 (CI = +/-0.368; p = 0.609)	0.053	+3.77%
Loss Cost	2009.2	0.042 (CI = +/-0.046; p = 0.072)	-0.119 (CI = +/-0.383; p = 0.527)	0.067	+4.26%
Loss Cost	2010.1	0.033 (CI = +/-0.048; p = 0.167)	-0.155 (CI = +/-0.386; p = 0.413)	0.028	+3.37%
Loss Cost	2010.2	0.016 (CI = +/-0.047; p = 0.500)	-0.064 (CI = +/-0.367; p = 0.719)	-0.067	+1.58%
Loss Cost	2011.1	0.012 (CI = +/-0.051; p = 0.641)	-0.079 (CI = +/-0.380; p = 0.668)	-0.078	+1.17%
Loss Cost	2011.2	-0.007 (CI = +/-0.051; p = 0.767)	0.013 (CI = +/-0.365; p = 0.943)	-0.100	-0.73%
Loss Cost	2012.1	-0.013 (CI = +/-0.056; p = 0.637)	-0.005 (CI = +/-0.378; p = 0.979)	-0.097	-1.27%
Loss Cost	2012.2	0.006 (CI = +/-0.058; p = 0.836)	-0.088 (CI = +/-0.377; p = 0.630)	-0.101	+0.58%
Loss Cost	2013.1	0.001 (CI = +/-0.065; p = 0.980)	-0.101 (CI = +/-0.393; p = 0.595)	-0.105	+0.08%
Loss Cost	2013.2	0.021 (CI = +/-0.071; p = 0.544)	-0.181 (CI = +/-0.406; p = 0.358)	-0.057	+2.09%
Loss Cost	2014.2	0.023 (CI = +/-0.081; p = 0.557)	-0.177 (CI = +/-0.427; p = 0.389)	-0.065	+2.30%
Loss Cost	2015.1	0.000 (CI = +/-0.085; p = 0.999)	-0.233 (CI = +/-0.422; p = 0.255)	-0.040	+0.01%
Loss Cost	2015.2	0.020 (CI = +/-0.097; p = 0.656)	-0.296 (CI = +/-0.448; p = 0.176)	0.007	+2.05%
Loss Cost	2016.1	0.009 (CI = +/-0.112; p = 0.862)	-0.317 (CI = +/-0.476; p = 0.170)	0.012	+0.91%
Loss Cost	2016.2	0.054 (CI = +/-0.126; p = 0.359)	-0.439 (CI = +/-0.489; p = 0.073)	0.156	+5.58%
Severity	2004.2	0.063 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.205; p = 0.780)	0.572	+6.45%
Severity	2005.1	0.066 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.205; p = 0.617)	0.594	+6.83%
Severity	2005.2	0.070 (CI = +/-0.019; p = 0.000)	0.025 (CI = +/-0.205; p = 0.808)	0.617	+7.24%
Severity	2006.1	0.070 (CI = +/-0.020; p = 0.000)	0.028 (CI = +/-0.211; p = 0.790)	0.599	+7.30%
Severity	2006.2	0.069 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.219; p = 0.745)	0.571	+7.18%
Severity	2007.1	0.072 (CI = +/-0.023; p = 0.000)	0.052 (CI = +/-0.222; p = 0.638)	0.576	+7.50%
Severity	2007.2	0.068 (CI = +/-0.024; p = 0.000)	0.077 (CI = +/-0.225; p = 0.488)	0.540	+7.06%
Severity	2008.1	0.070 (CI = +/-0.025; p = 0.000)	0.085 (CI = +/-0.233; p = 0.458)	0.524	+7.22%
Severity	2008.2	0.067 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.241; p = 0.392)	0.488	+6.92%
Severity	2009.1	0.062 (CI = +/-0.028; p = 0.000)	0.080 (CI = +/-0.243; p = 0.506)	0.426	+6.42%
Severity	2009.2	0.066 (CI = +/-0.030; p = 0.000)	0.059 (CI = +/-0.252; p = 0.634)	0.434	+6.82%
Severity	2010.1	0.066 (CI = +/-0.033; p = 0.000)	0.061 (CI = +/-0.262; p = 0.635)	0.403	+6.87%
Severity	2010.2	0.057 (CI = +/-0.033; p = 0.002)	0.112 (CI = +/-0.258; p = 0.379)	0.345	+5.83%
Severity	2011.1	0.055 (CI = +/-0.036; p = 0.005)	0.106 (CI = +/-0.269; p = 0.418)	0.291	+5.69%
Severity	2011.2	0.048 (CI = +/-0.039; p = 0.019)	0.144 (CI = +/-0.277; p = 0.289)	0.239	+4.87%
Severity	2012.1	0.040 (CI = +/-0.042; p = 0.056)	0.121 (CI = +/-0.281; p = 0.377)	0.138	+4.11%
Severity	2012.2	0.066 (CI = +/-0.034; p = 0.001)	0.007 (CI = +/-0.216; p = 0.950)	0.455	+6.83%
Severity	2013.1	0.062 (CI = +/-0.037; p = 0.003)	-0.005 (CI = +/-0.223; p = 0.962)	0.371	+6.35%
Severity	2013.2	0.065 (CI = +/-0.043; p = 0.005)	-0.021 (CI = +/-0.243; p = 0.857)	0.348	+6.76%
Severity	2014.2	0.062 (CI = +/-0.048; p = 0.015)	-0.026 (CI = +/-0.254; p = 0.827)	0.264	+6.44%
Severity	2015.1	0.044 (CI = +/-0.048; p = 0.065)	-0.071 (CI = +/-0.235; p = 0.529)	0.137	+4.55%
Severity	2015.2	0.051 (CI = +/-0.056; p = 0.068)	-0.091 (CI = +/-0.257; p = 0.455)	0.134	+5.24%
Severity	2016.1	0.042 (CI = +/-0.063; p = 0.175)	-0.109 (CI = +/-0.269; p = 0.391)	0.051	+4.25%
Severity	2016.2	0.074 (CI = +/-0.065; p = 0.030)	-0.197 (CI = +/-0.254; p = 0.115)	0.320	+7.72%
Frequency	2004.2	-0.024 (CI = +/-0.016; p = 0.005)	-0.093 (CI = +/-0.182; p = 0.307)	0.188	-2.34%
Frequency	2005.1	-0.024 (CI = +/-0.017; p = 0.008)	-0.093 (CI = +/-0.187; p = 0.319)	0.169	-2.34%
Frequency	2005.2	-0.020 (CI = +/-0.018; p = 0.026)	-0.118 (CI = +/-0.187; p = 0.208)	0.139	-1.99%
Frequency	2006.1	-0.022 (CI = +/-0.018; p = 0.018)	-0.131 (CI = +/-0.190; p = 0.169)	0.161	-2.21%
Frequency	2006.2	-0.022 (CI = +/-0.020; p = 0.030)	-0.136 (CI = +/-0.197; p = 0.170)	0.150	-2.15%
Frequency	2007.1	-0.026 (CI = +/-0.020; p = 0.012)	-0.160 (CI = +/-0.195; p = 0.104)	0.211	-2.58%
Frequency	2007.2	-0.026 (CI = +/-0.021; p = 0.018)	-0.160 (CI = +/-0.203; p = 0.116)	0.204	-2.58%
Frequency	2008.1	-0.026 (CI = +/-0.023; p = 0.024)	-0.162 (CI = +/-0.210; p = 0.124)	0.182	-2.61%
Frequency	2008.2	-0.025 (CI = +/-0.024; p = 0.045)	-0.171 (CI = +/-0.218; p = 0.120)	0.170	-2.47%
Frequency	2009.1	-0.025 (CI = +/-0.026; p = 0.059)	-0.172 (CI = +/-0.227; p = 0.131)	0.146	-2.49%
Frequency	2009.2	-0.024 (CI = +/-0.028; p = 0.091)	-0.178 (CI = +/-0.238; p = 0.136)	0.137	-2.39%
Frequency	2010.1	-0.033 (CI = +/-0.028; p = 0.022)	-0.216 (CI = +/-0.225; p = 0.059)	0.256	-3.28%
Frequency	2010.2	-0.041 (CI = +/-0.029; p = 0.008)	-0.176 (CI = +/-0.224; p = 0.118)	0.312	-4.02%
Frequency	2011.1	-0.044 (CI = +/-0.031; p = 0.009)	-0.186 (CI = +/-0.232; p = 0.111)	0.304	-4.28%
Frequency	2011.2	-0.055 (CI = +/-0.032; p = 0.002)	-0.132 (CI = +/-0.225; p = 0.235)	0.402	-5.34%
Frequency	2012.1	-0.053 (CI = +/-0.035; p = 0.005)	-0.126 (CI = +/-0.234; p = 0.273)	0.336	-5.17%
Frequency	2012.2	-0.060 (CI = +/-0.038; p = 0.004)	-0.094 (CI = +/-0.245; p = 0.429)	0.368	-5.85%
Frequency	2013.1	-0.061 (CI = +/-0.042; p = 0.008)	-0.095 (CI = +/-0.257; p = 0.443)	0.318	-5.89%
Frequency	2013.2	-0.045 (CI = +/-0.045; p = 0.052)	-0.160 (CI = +/-0.258; p = 0.206)	0.254	-4.37%
Frequency	2014.2	-0.040 (CI = +/-0.051; p = 0.116)	-0.151 (CI = +/-0.269; p = 0.249)	0.155	-3.90%
Frequency	2015.1	-0.044 (CI = +/-0.057; p = 0.119)	-0.162 (CI = +/-0.284; p = 0.239)	0.144	-4.35%
Frequency	2015.2	-0.031 (CI = +/-0.065; p = 0.326)	-0.205 (CI = +/-0.302; p = 0.164)	0.122	-3.02%
Frequency	2016.1	-0.033 (CI = +/-0.076; p = 0.367)	-0.208 (CI = +/-0.324; p = 0.184)	0.080	-3.20%
Frequency	2016.2	-0.020 (CI = +/-0.094; p = 0.643)	-0.242 (CI = +/-0.363; p = 0.169)	0.076	-1.98%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = 2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.039 (CI = +/-0.026; p = 0.005)	0.187	+3.95%
Loss Cost	2005.1	0.042 (CI = +/-0.027; p = 0.003)	0.210	+4.33%
Loss Cost	2005.2	0.050 (CI = +/-0.027; p = 0.001)	0.277	+5.08%
Loss Cost	2006.1	0.048 (CI = +/-0.029; p = 0.002)	0.248	+4.94%
Loss Cost	2006.2	0.047 (CI = +/-0.031; p = 0.004)	0.222	+4.83%
Loss Cost	2007.1	0.046 (CI = +/-0.033; p = 0.007)	0.197	+4.73%
Loss Cost	2007.2	0.042 (CI = +/-0.034; p = 0.019)	0.151	+4.25%
Loss Cost	2008.1	0.043 (CI = +/-0.037; p = 0.023)	0.147	+4.42%
Loss Cost	2008.2	0.041 (CI = +/-0.039; p = 0.040)	0.120	+4.23%
Loss Cost	2009.1	0.037 (CI = +/-0.042; p = 0.082)	0.081	+3.76%
Loss Cost	2009.2	0.041 (CI = +/-0.045; p = 0.075)	0.090	+4.15%
Loss Cost	2010.1	0.033 (CI = +/-0.048; p = 0.168)	0.041	+3.33%
Loss Cost	2010.2	0.015 (CI = +/-0.046; p = 0.512)	-0.025	+1.49%
Loss Cost	2011.1	0.011 (CI = +/-0.050; p = 0.646)	-0.037	+1.13%
Loss Cost	2011.2	-0.007 (CI = +/-0.049; p = 0.767)	-0.045	-0.71%
Loss Cost	2012.1	-0.013 (CI = +/-0.054; p = 0.626)	-0.039	-1.27%
Loss Cost	2012.2	0.004 (CI = +/-0.056; p = 0.895)	-0.055	+0.36%
Loss Cost	2013.1	-0.001 (CI = +/-0.063; p = 0.980)	-0.059	-0.08%
Loss Cost	2013.2	0.014 (CI = +/-0.069; p = 0.676)	-0.051	+1.39%
Loss Cost	2014.2	0.018 (CI = +/-0.079; p = 0.636)	-0.050	+1.81%
Loss Cost	2015.1	-0.002 (CI = +/-0.086; p = 0.955)	-0.071	-0.23%
Loss Cost	2015.2	0.008 (CI = +/-0.098; p = 0.856)	-0.074	+0.85%
Loss Cost	2016.1	0.003 (CI = +/-0.116; p = 0.959)	-0.083	+0.28%
Loss Cost	2016.2	0.025 (CI = +/-0.136; p = 0.690)	-0.075	+2.55%
Severity	2004.2	0.063 (CI = +/-0.018; p = 0.000)	0.583	+6.46%
Severity	2005.1	0.066 (CI = +/-0.019; p = 0.000)	0.603	+6.82%
Severity	2005.2	0.070 (CI = +/-0.019; p = 0.000)	0.629	+7.25%
Severity	2006.1	0.070 (CI = +/-0.020; p = 0.000)	0.611	+7.30%
Severity	2006.2	0.069 (CI = +/-0.021; p = 0.000)	0.584	+7.20%
Severity	2007.1	0.072 (CI = +/-0.022; p = 0.000)	0.588	+7.50%
Severity	2007.2	0.069 (CI = +/-0.023; p = 0.000)	0.548	+7.10%
Severity	2008.1	0.070 (CI = +/-0.025; p = 0.000)	0.532	+7.22%
Severity	2008.2	0.068 (CI = +/-0.027; p = 0.000)	0.493	+7.00%
Severity	2009.1	0.062 (CI = +/-0.028; p = 0.000)	0.438	+6.43%
Severity	2009.2	0.067 (CI = +/-0.030; p = 0.000)	0.452	+6.88%
Severity	2010.1	0.067 (CI = +/-0.032; p = 0.000)	0.423	+6.89%
Severity	2010.2	0.058 (CI = +/-0.033; p = 0.001)	0.351	+5.99%
Severity	2011.1	0.056 (CI = +/-0.036; p = 0.004)	0.302	+5.74%
Severity	2011.2	0.050 (CI = +/-0.039; p = 0.014)	0.231	+5.14%
Severity	2012.1	0.041 (CI = +/-0.041; p = 0.049)	0.147	+4.22%
Severity	2012.2	0.066 (CI = +/-0.032; p = 0.000)	0.485	+6.85%
Severity	2013.1	0.061 (CI = +/-0.035; p = 0.002)	0.408	+6.34%
Severity	2013.2	0.065 (CI = +/-0.040; p = 0.003)	0.387	+6.68%
Severity	2014.2	0.062 (CI = +/-0.046; p = 0.012)	0.311	+6.37%
Severity	2015.1	0.044 (CI = +/-0.046; p = 0.062)	0.172	+4.47%
Severity	2015.2	0.047 (CI = +/-0.053; p = 0.077)	0.161	+4.85%
Severity	2016.1	0.039 (CI = +/-0.062; p = 0.189)	0.067	+4.02%
Severity	2016.2	0.061 (CI = +/-0.068; p = 0.072)	0.198	+6.32%
Frequency	2004.2	-0.024 (CI = +/-0.016; p = 0.005)	0.186	-2.36%
Frequency	2005.1	-0.024 (CI = +/-0.017; p = 0.008)	0.168	-2.33%
Frequency	2005.2	-0.020 (CI = +/-0.018; p = 0.024)	0.122	-2.03%
Frequency	2006.1	-0.022 (CI = +/-0.019; p = 0.021)	0.134	-2.20%
Frequency	2006.2	-0.022 (CI = +/-0.020; p = 0.028)	0.122	-2.21%
Frequency	2007.1	-0.026 (CI = +/-0.020; p = 0.014)	0.161	-2.57%
Frequency	2007.2	-0.027 (CI = +/-0.022; p = 0.017)	0.157	-2.66%
Frequency	2008.1	-0.026 (CI = +/-0.023; p = 0.028)	0.136	-2.61%
Frequency	2008.2	-0.026 (CI = +/-0.025; p = 0.041)	0.119	-2.59%
Frequency	2009.1	-0.025 (CI = +/-0.027; p = 0.063)	0.096	-2.51%
Frequency	2009.2	-0.026 (CI = +/-0.029; p = 0.078)	0.087	-2.56%
Frequency	2010.1	-0.034 (CI = +/-0.030; p = 0.027)	0.160	-3.33%
Frequency	2010.2	-0.043 (CI = +/-0.030; p = 0.006)	0.260	-4.24%
Frequency	2011.1	-0.045 (CI = +/-0.033; p = 0.010)	0.245	-4.36%
Frequency	2011.2	-0.057 (CI = +/-0.032; p = 0.001)	0.387	-5.56%
Frequency	2012.1	-0.054 (CI = +/-0.035; p = 0.004)	0.326	-5.27%
Frequency	2012.2	-0.063 (CI = +/-0.037; p = 0.002)	0.380	-6.07%
Frequency	2013.1	-0.062 (CI = +/-0.042; p = 0.006)	0.333	-6.03%
Frequency	2013.2	-0.051 (CI = +/-0.045; p = 0.029)	0.220	-4.96%
Frequency	2014.2	-0.044 (CI = +/-0.051; p = 0.086)	0.129	-4.29%
Frequency	2015.1	-0.046 (CI = +/-0.058; p = 0.111)	0.112	-4.50%
Frequency	2015.2	-0.039 (CI = +/-0.066; p = 0.228)	0.041	-3.82%
Frequency	2016.1	-0.037 (CI = +/-0.078; p = 0.327)	0.003	-3.60%
Frequency	2016.2	-0.036 (CI = +/-0.094; p = 0.416)	-0.024	-3.54%

Collision

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.015; p = 0.065)	0.012 (CI = +/-0.011; p = 0.022)	0.108	+1.42%
Loss Cost	2005.1	0.010 (CI = +/-0.015; p = 0.188)	0.012 (CI = +/-0.010; p = 0.027)	0.086	+1.01%
Loss Cost	2005.2	0.009 (CI = +/-0.016; p = 0.239)	0.011 (CI = +/-0.010; p = 0.031)	0.080	+0.95%
Loss Cost	2006.1	0.010 (CI = +/-0.017; p = 0.240)	0.012 (CI = +/-0.011; p = 0.033)	0.080	+1.00%
Loss Cost	2006.2	0.009 (CI = +/-0.018; p = 0.293)	0.011 (CI = +/-0.011; p = 0.038)	0.075	+0.95%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.555)	0.011 (CI = +/-0.011; p = 0.048)	0.073	+0.55%
Loss Cost	2007.2	0.002 (CI = +/-0.020; p = 0.804)	0.010 (CI = +/-0.011; p = 0.060)	0.076	+0.24%
Loss Cost	2008.1	0.006 (CI = +/-0.020; p = 0.533)	0.011 (CI = +/-0.011; p = 0.046)	0.080	+0.63%
Loss Cost	2008.2	0.012 (CI = +/-0.021; p = 0.247)	0.012 (CI = +/-0.010; p = 0.027)	0.106	+1.20%
Loss Cost	2009.1	0.023 (CI = +/-0.017; p = 0.008)	0.013 (CI = +/-0.008; p = 0.002)	0.290	+2.35%
Loss Cost	2009.2	0.025 (CI = +/-0.018; p = 0.010)	0.014 (CI = +/-0.008; p = 0.002)	0.293	+2.49%
Loss Cost	2010.1	0.027 (CI = +/-0.019; p = 0.009)	0.014 (CI = +/-0.008; p = 0.002)	0.304	+2.70%
Loss Cost	2010.2	0.027 (CI = +/-0.021; p = 0.013)	0.014 (CI = +/-0.009; p = 0.003)	0.297	+2.77%
Loss Cost	2011.1	0.029 (CI = +/-0.023; p = 0.013)	0.014 (CI = +/-0.009; p = 0.003)	0.304	+2.98%
Loss Cost	2011.2	0.028 (CI = +/-0.025; p = 0.028)	0.014 (CI = +/-0.009; p = 0.004)	0.283	+2.82%
Loss Cost	2012.1	0.030 (CI = +/-0.027; p = 0.029)	0.014 (CI = +/-0.009; p = 0.004)	0.291	+3.06%
Loss Cost	2012.2	0.029 (CI = +/-0.029; p = 0.054)	0.014 (CI = +/-0.009; p = 0.006)	0.273	+2.91%
Loss Cost	2013.1	0.021 (CI = +/-0.031; p = 0.159)	0.013 (CI = +/-0.009; p = 0.007)	0.265	+2.17%
Loss Cost	2013.2	0.017 (CI = +/-0.033; p = 0.292)	0.013 (CI = +/-0.010; p = 0.010)	0.262	+1.74%
Loss Cost	2014.1	0.024 (CI = +/-0.036; p = 0.180)	0.014 (CI = +/-0.010; p = 0.008)	0.282	+2.41%
Loss Cost	2014.2	0.015 (CI = +/-0.038; p = 0.414)	0.013 (CI = +/-0.009; p = 0.009)	0.301	+1.52%
Loss Cost	2015.1	0.001 (CI = +/-0.038; p = 0.939)	0.013 (CI = +/-0.009; p = 0.007)	0.395	+0.14%
Loss Cost	2015.2	0.005 (CI = +/-0.042; p = 0.801)	0.013 (CI = +/-0.009; p = 0.009)	0.378	+0.50%
Loss Cost	2016.1	0.010 (CI = +/-0.048; p = 0.658)	0.013 (CI = +/-0.009; p = 0.011)	0.362	+1.00%
Loss Cost	2016.2	0.023 (CI = +/-0.050; p = 0.333)	0.013 (CI = +/-0.009; p = 0.009)	0.382	+2.34%
Loss Cost	2017.1	0.022 (CI = +/-0.059; p = 0.431)	0.013 (CI = +/-0.010; p = 0.013)	0.374	+2.18%
Severity	2004.2	0.029 (CI = +/-0.016; p = 0.001)	-0.008 (CI = +/-0.011; p = 0.167)	0.419	+2.97%
Severity	2005.1	0.033 (CI = +/-0.016; p = 0.000)	-0.007 (CI = +/-0.011; p = 0.203)	0.458	+3.33%
Severity	2005.2	0.036 (CI = +/-0.016; p = 0.000)	-0.006 (CI = +/-0.011; p = 0.243)	0.484	+3.65%
Severity	2006.1	0.038 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.011; p = 0.283)	0.498	+3.91%
Severity	2006.2	0.042 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.337)	0.527	+4.29%
Severity	2007.1	0.044 (CI = +/-0.019; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.375)	0.526	+4.49%
Severity	2007.2	0.041 (CI = +/-0.020; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.332)	0.487	+4.19%
Severity	2008.1	0.044 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.011; p = 0.378)	0.494	+4.47%
Severity	2008.2	0.050 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.010; p = 0.459)	0.553	+5.10%
Severity	2009.1	0.061 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.589)	0.727	+6.30%
Severity	2009.2	0.064 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.655)	0.727	+6.58%
Severity	2010.1	0.066 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.709)	0.719	+6.81%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.777)	0.718	+7.13%
Severity	2011.1	0.075 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.896)	0.746	+7.76%
Severity	2011.2	0.076 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.009; p = 0.921)	0.726	+7.88%
Severity	2012.1	0.077 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.009; p = 0.941)	0.704	+7.99%
Severity	2012.2	0.078 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.009; p = 0.958)	0.678	+8.10%
Severity	2013.1	0.071 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.864)	0.629	+7.38%
Severity	2013.2	0.067 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.814)	0.572	+6.92%
Severity	2014.1	0.073 (CI = +/-0.035; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.879)	0.588	+7.60%
Severity	2014.2	0.065 (CI = +/-0.037; p = 0.002)	-0.001 (CI = +/-0.009; p = 0.803)	0.512	+6.69%
Severity	2015.1	0.052 (CI = +/-0.036; p = 0.009)	-0.002 (CI = +/-0.008; p = 0.693)	0.424	+5.32%
Severity	2015.2	0.060 (CI = +/-0.039; p = 0.005)	-0.001 (CI = +/-0.008; p = 0.732)	0.473	+6.21%
Severity	2016.1	0.059 (CI = +/-0.045; p = 0.013)	-0.001 (CI = +/-0.009; p = 0.741)	0.406	+6.13%
Severity	2016.2	0.071 (CI = +/-0.047; p = 0.007)	-0.001 (CI = +/-0.008; p = 0.742)	0.485	+7.40%
Severity	2017.1	0.075 (CI = +/-0.055; p = 0.012)	-0.001 (CI = +/-0.009; p = 0.747)	0.444	+7.80%
Frequency	2004.2	-0.015 (CI = +/-0.014; p = 0.035)	0.020 (CI = +/-0.010; p = 0.000)	0.510	-1.50%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.008; p = 0.000)	0.681	-2.25%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	0.723	-2.60%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	0.733	-2.80%
Frequency	2006.2	-0.033 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	0.778	-3.20%
Frequency	2007.1	-0.038 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.861	-3.77%
Frequency	2007.2	-0.039 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.854	-3.79%
Frequency	2008.1	-0.037 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	0.845	-3.67%
Frequency	2008.2	-0.038 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	0.839	-3.72%
Frequency	2009.1	-0.038 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	0.830	-3.71%
Frequency	2009.2	-0.039 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.828	-3.84%
Frequency	2010.1	-0.039 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.818	-3.85%
Frequency	2010.2	-0.042 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.821	-4.07%
Frequency	2011.1	-0.045 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.834	-4.44%
Frequency	2011.2	-0.048 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.836	-4.70%
Frequency	2012.1	-0.047 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.823	-4.56%
Frequency	2012.2	-0.049 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.821	-4.80%
Frequency	2013.1	-0.050 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.809	-4.85%
Frequency	2013.2	-0.050 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.794	-4.84%
Frequency	2014.1	-0.049 (CI = +/-0.027; p = 0.001)	0.014 (CI = +/-0.007; p = 0.001)	0.776	-4.82%
Frequency	2014.2	-0.050 (CI = +/-0.030; p = 0.003)	0.014 (CI = +/-0.008; p = 0.001)	0.759	-4.85%
Frequency	2015.1	-0.050 (CI = +/-0.034; p = 0.007)	0.014 (CI = +/-0.008; p = 0.002)	0.740	-4.92%
Frequency	2015.2	-0.055 (CI = +/-0.038; p = 0.008)	0.014 (CI = +/-0.008; p = 0.002)	0.737	-5.37%
Frequency	2016.1	-0.050 (CI = +/-0.042; p = 0.026)	0.014 (CI = +/-0.008; p = 0.003)	0.703	-4.84%
Frequency	2016.2	-0.048 (CI = +/-0.049; p = 0.052)	0.014 (CI = +/-0.009; p = 0.004)	0.669	-4.71%
Frequency	2017.1	-0.054 (CI = +/-0.056; p = 0.059)	0.014 (CI = +/-0.009; p = 0.006)	0.657	-5.21%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.005 (CI = +/-0.014; p = 0.431)	-0.010	+0.55%
Loss Cost	2005.1	0.002 (CI = +/-0.014; p = 0.819)	-0.027	+0.16%
Loss Cost	2005.2	0.001 (CI = +/-0.015; p = 0.921)	-0.029	+0.07%
Loss Cost	2006.1	0.001 (CI = +/-0.016; p = 0.919)	-0.030	+0.08%
Loss Cost	2006.2	0.000 (CI = +/-0.017; p = 0.992)	-0.031	-0.01%
Loss Cost	2007.1	-0.004 (CI = +/-0.017; p = 0.636)	-0.025	-0.40%
Loss Cost	2007.2	-0.007 (CI = +/-0.018; p = 0.422)	-0.011	-0.70%
Loss Cost	2008.1	-0.004 (CI = +/-0.019; p = 0.643)	-0.027	-0.42%
Loss Cost	2008.2	0.000 (CI = +/-0.019; p = 0.997)	-0.036	0.00%
Loss Cost	2009.1	0.009 (CI = +/-0.017; p = 0.292)	0.005	+0.90%
Loss Cost	2009.2	0.009 (CI = +/-0.018; p = 0.311)	0.003	+0.93%
Loss Cost	2010.1	0.010 (CI = +/-0.020; p = 0.302)	0.004	+1.02%
Loss Cost	2010.2	0.010 (CI = +/-0.021; p = 0.355)	-0.004	+0.98%
Loss Cost	2011.1	0.011 (CI = +/-0.023; p = 0.358)	-0.005	+1.06%
Loss Cost	2011.2	0.008 (CI = +/-0.025; p = 0.511)	-0.025	+0.81%
Loss Cost	2012.1	0.009 (CI = +/-0.027; p = 0.502)	-0.025	+0.90%
Loss Cost	2012.2	0.006 (CI = +/-0.030; p = 0.659)	-0.040	+0.65%
Loss Cost	2013.1	-0.001 (CI = +/-0.031; p = 0.942)	-0.052	-0.11%
Loss Cost	2013.2	-0.006 (CI = +/-0.034; p = 0.712)	-0.047	-0.61%
Loss Cost	2014.1	-0.002 (CI = +/-0.038; p = 0.932)	-0.058	-0.16%
Loss Cost	2014.2	-0.011 (CI = +/-0.040; p = 0.577)	-0.041	-1.08%
Loss Cost	2015.1	-0.025 (CI = +/-0.042; p = 0.223)	0.037	-2.45%
Loss Cost	2015.2	-0.022 (CI = +/-0.047; p = 0.327)	0.002	-2.22%
Loss Cost	2016.1	-0.018 (CI = +/-0.054; p = 0.474)	-0.034	-1.83%
Loss Cost	2016.2	-0.006 (CI = +/-0.060; p = 0.841)	-0.080	-0.57%
Loss Cost	2017.1	-0.007 (CI = +/-0.071; p = 0.842)	-0.087	-0.66%
Severity	2004.2	0.034 (CI = +/-0.014; p = 0.000)	0.403	+3.51%
Severity	2005.1	0.038 (CI = +/-0.014; p = 0.000)	0.448	+3.85%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	0.478	+4.14%
Severity	2006.1	0.043 (CI = +/-0.015; p = 0.000)	0.495	+4.39%
Severity	2006.2	0.046 (CI = +/-0.015; p = 0.000)	0.528	+4.73%
Severity	2007.1	0.048 (CI = +/-0.016; p = 0.000)	0.529	+4.92%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.487	+4.69%
Severity	2008.1	0.048 (CI = +/-0.018; p = 0.000)	0.497	+4.95%
Severity	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.560	+5.52%
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	0.734	+6.55%
Severity	2009.2	0.066 (CI = +/-0.016; p = 0.000)	0.735	+6.80%
Severity	2010.1	0.068 (CI = +/-0.017; p = 0.000)	0.729	+7.01%
Severity	2010.2	0.070 (CI = +/-0.018; p = 0.000)	0.729	+7.29%
Severity	2011.1	0.075 (CI = +/-0.018; p = 0.000)	0.757	+7.84%
Severity	2011.2	0.076 (CI = +/-0.020; p = 0.000)	0.739	+7.95%
Severity	2012.1	0.077 (CI = +/-0.021; p = 0.000)	0.718	+8.04%
Severity	2012.2	0.078 (CI = +/-0.023; p = 0.000)	0.694	+8.14%
Severity	2013.1	0.072 (CI = +/-0.025; p = 0.000)	0.648	+7.51%
Severity	2013.2	0.069 (CI = +/-0.027; p = 0.000)	0.594	+7.12%
Severity	2014.1	0.074 (CI = +/-0.029; p = 0.000)	0.611	+7.73%
Severity	2014.2	0.067 (CI = +/-0.031; p = 0.000)	0.541	+6.92%
Severity	2015.1	0.055 (CI = +/-0.031; p = 0.002)	0.456	+5.66%
Severity	2015.2	0.063 (CI = +/-0.033; p = 0.001)	0.506	+6.51%
Severity	2016.1	0.062 (CI = +/-0.039; p = 0.004)	0.446	+6.45%
Severity	2016.2	0.074 (CI = +/-0.041; p = 0.002)	0.523	+7.71%
Severity	2017.1	0.078 (CI = +/-0.049; p = 0.005)	0.489	+8.12%
Frequency	2004.2	-0.029 (CI = +/-0.015; p = 0.000)	0.289	-2.86%
Frequency	2005.1	-0.036 (CI = +/-0.013; p = 0.000)	0.472	-3.55%
Frequency	2005.2	-0.040 (CI = +/-0.013; p = 0.000)	0.532	-3.91%
Frequency	2006.1	-0.042 (CI = +/-0.013; p = 0.000)	0.551	-4.13%
Frequency	2006.2	-0.046 (CI = +/-0.013; p = 0.000)	0.612	-4.53%
Frequency	2007.1	-0.052 (CI = +/-0.012; p = 0.000)	0.714	-5.07%
Frequency	2007.2	-0.053 (CI = +/-0.013; p = 0.000)	0.703	-5.15%
Frequency	2008.1	-0.053 (CI = +/-0.013; p = 0.000)	0.679	-5.12%
Frequency	2008.2	-0.054 (CI = +/-0.014; p = 0.000)	0.669	-5.23%
Frequency	2009.1	-0.054 (CI = +/-0.015; p = 0.000)	0.653	-5.30%
Frequency	2009.2	-0.057 (CI = +/-0.016; p = 0.000)	0.651	-5.50%
Frequency	2010.1	-0.058 (CI = +/-0.017; p = 0.000)	0.635	-5.60%
Frequency	2010.2	-0.061 (CI = +/-0.018; p = 0.000)	0.642	-5.88%
Frequency	2011.1	-0.065 (CI = +/-0.019; p = 0.000)	0.665	-6.29%
Frequency	2011.2	-0.068 (CI = +/-0.021; p = 0.000)	0.670	-6.61%
Frequency	2012.1	-0.068 (CI = +/-0.022; p = 0.000)	0.640	-6.61%
Frequency	2012.2	-0.072 (CI = +/-0.024; p = 0.000)	0.639	-6.93%
Frequency	2013.1	-0.074 (CI = +/-0.027; p = 0.000)	0.618	-7.09%
Frequency	2013.2	-0.075 (CI = +/-0.030; p = 0.000)	0.590	-7.21%
Frequency	2014.1	-0.076 (CI = +/-0.033; p = 0.000)	0.558	-7.32%
Frequency	2014.2	-0.078 (CI = +/-0.037; p = 0.000)	0.527	-7.48%
Frequency	2015.1	-0.080 (CI = +/-0.042; p = 0.001)	0.495	-7.68%
Frequency	2015.2	-0.085 (CI = +/-0.047; p = 0.002)	0.488	-8.19%
Frequency	2016.1	-0.081 (CI = +/-0.054; p = 0.006)	0.408	-7.78%
Frequency	2016.2	-0.080 (CI = +/-0.062; p = 0.016)	0.343	-7.69%
Frequency	2017.1	-0.085 (CI = +/-0.073; p = 0.028)	0.312	-8.11%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.015; p = 0.069)	0.015 (CI = +/-0.147; p = 0.834)	0.012 (CI = +/-0.011; p = 0.023)	0.083	+1.42%
Loss Cost	2005.1	0.010 (CI = +/-0.015; p = 0.196)	-0.007 (CI = +/-0.144; p = 0.919)	0.011 (CI = +/-0.010; p = 0.031)	0.059	+1.00%
Loss Cost	2005.2	0.009 (CI = +/-0.016; p = 0.246)	-0.005 (CI = +/-0.148; p = 0.951)	0.011 (CI = +/-0.011; p = 0.035)	0.052	+0.95%
Loss Cost	2006.1	0.010 (CI = +/-0.017; p = 0.249)	-0.002 (CI = +/-0.153; p = 0.981)	0.012 (CI = +/-0.011; p = 0.037)	0.051	+1.00%
Loss Cost	2006.2	0.009 (CI = +/-0.018; p = 0.301)	0.001 (CI = +/-0.157; p = 0.993)	0.011 (CI = +/-0.011; p = 0.042)	0.045	+0.95%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.569)	-0.019 (CI = +/-0.157; p = 0.804)	0.011 (CI = +/-0.011; p = 0.055)	0.043	+0.54%
Loss Cost	2007.2	0.002 (CI = +/-0.020; p = 0.807)	-0.006 (CI = +/-0.160; p = 0.942)	0.010 (CI = +/-0.011; p = 0.066)	0.043	+0.24%
Loss Cost	2008.1	0.006 (CI = +/-0.021; p = 0.536)	0.012 (CI = +/-0.161; p = 0.879)	0.011 (CI = +/-0.011; p = 0.049)	0.047	+0.64%
Loss Cost	2008.2	0.012 (CI = +/-0.021; p = 0.255)	-0.012 (CI = +/-0.158; p = 0.876)	0.012 (CI = +/-0.011; p = 0.032)	0.073	+1.20%
Loss Cost	2009.1	0.024 (CI = +/-0.017; p = 0.009)	0.037 (CI = +/-0.123; p = 0.544)	0.014 (CI = +/-0.008; p = 0.002)	0.273	+2.38%
Loss Cost	2009.2	0.024 (CI = +/-0.018; p = 0.011)	0.033 (CI = +/-0.128; p = 0.601)	0.014 (CI = +/-0.008; p = 0.002)	0.272	+2.48%
Loss Cost	2010.1	0.027 (CI = +/-0.020; p = 0.009)	0.042 (CI = +/-0.132; p = 0.511)	0.014 (CI = +/-0.008; p = 0.002)	0.287	+2.73%
Loss Cost	2010.2	0.027 (CI = +/-0.021; p = 0.014)	0.041 (CI = +/-0.137; p = 0.538)	0.014 (CI = +/-0.009; p = 0.003)	0.278	+2.76%
Loss Cost	2011.1	0.030 (CI = +/-0.023; p = 0.013)	0.051 (CI = +/-0.142; p = 0.465)	0.014 (CI = +/-0.009; p = 0.003)	0.290	+3.02%
Loss Cost	2011.2	0.028 (CI = +/-0.025; p = 0.031)	0.059 (CI = +/-0.148; p = 0.419)	0.014 (CI = +/-0.009; p = 0.004)	0.272	+2.80%
Loss Cost	2012.1	0.031 (CI = +/-0.027; p = 0.027)	0.070 (CI = +/-0.154; p = 0.355)	0.015 (CI = +/-0.009; p = 0.004)	0.287	+3.14%
Loss Cost	2012.2	0.028 (CI = +/-0.029; p = 0.057)	0.078 (CI = +/-0.161; p = 0.322)	0.014 (CI = +/-0.010; p = 0.005)	0.275	+2.88%
Loss Cost	2013.1	0.022 (CI = +/-0.031; p = 0.154)	0.059 (CI = +/-0.164; p = 0.461)	0.014 (CI = +/-0.010; p = 0.007)	0.247	+2.24%
Loss Cost	2013.2	0.017 (CI = +/-0.034; p = 0.306)	0.075 (CI = +/-0.170; p = 0.363)	0.014 (CI = +/-0.010; p = 0.009)	0.257	+1.70%
Loss Cost	2014.1	0.025 (CI = +/-0.036; p = 0.156)	0.099 (CI = +/-0.171; p = 0.238)	0.014 (CI = +/-0.010; p = 0.006)	0.304	+2.54%
Loss Cost	2014.2	0.014 (CI = +/-0.036; p = 0.420)	0.131 (CI = +/-0.166; p = 0.113)	0.014 (CI = +/-0.009; p = 0.005)	0.378	+1.42%
Loss Cost	2015.1	0.003 (CI = +/-0.037; p = 0.878)	0.101 (CI = +/-0.160; p = 0.199)	0.013 (CI = +/-0.009; p = 0.005)	0.429	+0.27%
Loss Cost	2015.2	0.004 (CI = +/-0.042; p = 0.842)	0.097 (CI = +/-0.174; p = 0.247)	0.013 (CI = +/-0.009; p = 0.007)	0.400	+0.39%
Loss Cost	2016.1	0.011 (CI = +/-0.046; p = 0.598)	0.115 (CI = +/-0.182; p = 0.192)	0.014 (CI = +/-0.009; p = 0.007)	0.408	+1.15%
Loss Cost	2016.2	0.022 (CI = +/-0.051; p = 0.367)	0.089 (CI = +/-0.190; p = 0.321)	0.013 (CI = +/-0.009; p = 0.008)	0.387	+2.18%
Loss Cost	2017.1	0.023 (CI = +/-0.060; p = 0.411)	0.092 (CI = +/-0.210; p = 0.350)	0.013 (CI = +/-0.010; p = 0.013)	0.372	+2.30%
Severity	2004.2	0.029 (CI = +/-0.016; p = 0.001)	-0.007 (CI = +/-0.152; p = 0.924)	-0.008 (CI = +/-0.011; p = 0.172)	0.402	+2.97%
Severity	2005.1	0.033 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.151; p = 0.869)	-0.007 (CI = +/-0.011; p = 0.217)	0.442	+3.34%
Severity	2005.2	0.036 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.151; p = 0.966)	-0.006 (CI = +/-0.011; p = 0.250)	0.468	+3.65%
Severity	2006.1	0.038 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.154; p = 0.895)	-0.006 (CI = +/-0.011; p = 0.298)	0.482	+3.92%
Severity	2006.2	0.042 (CI = +/-0.018; p = 0.000)	-0.007 (CI = +/-0.154; p = 0.923)	-0.005 (CI = +/-0.011; p = 0.342)	0.511	+4.29%
Severity	2007.1	0.044 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.158; p = 0.982)	-0.005 (CI = +/-0.011; p = 0.387)	0.510	+4.49%
Severity	2007.2	0.041 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.161; p = 0.851)	-0.005 (CI = +/-0.011; p = 0.350)	0.469	+4.19%
Severity	2008.1	0.044 (CI = +/-0.021; p = 0.000)	0.028 (CI = +/-0.164; p = 0.733)	-0.005 (CI = +/-0.011; p = 0.405)	0.477	+4.49%
Severity	2008.2	0.050 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.160; p = 0.979)	-0.004 (CI = +/-0.011; p = 0.470)	0.536	+5.10%
Severity	2009.1	0.061 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.126; p = 0.414)	-0.002 (CI = +/-0.008; p = 0.651)	0.724	+6.33%
Severity	2009.2	0.064 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.130; p = 0.511)	-0.002 (CI = +/-0.008; p = 0.699)	0.721	+6.57%
Severity	2010.1	0.066 (CI = +/-0.020; p = 0.000)	0.052 (CI = +/-0.134; p = 0.426)	-0.001 (CI = +/-0.009; p = 0.774)	0.715	+6.85%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.043 (CI = +/-0.138; p = 0.527)	-0.001 (CI = +/-0.009; p = 0.822)	0.711	+7.12%
Severity	2011.1	0.075 (CI = +/-0.022; p = 0.000)	0.066 (CI = +/-0.134; p = 0.313)	0.000 (CI = +/-0.008; p = 0.982)	0.746	+7.82%
Severity	2011.2	0.076 (CI = +/-0.023; p = 0.000)	0.065 (CI = +/-0.140; p = 0.344)	0.000 (CI = +/-0.009; p = 0.989)	0.726	+7.86%
Severity	2012.1	0.078 (CI = +/-0.026; p = 0.000)	0.071 (CI = +/-0.147; p = 0.321)	0.000 (CI = +/-0.009; p = 0.971)	0.704	+8.07%
Severity	2012.2	0.078 (CI = +/-0.028; p = 0.000)	0.071 (CI = +/-0.155; p = 0.345)	0.000 (CI = +/-0.009; p = 0.972)	0.677	+8.07%
Severity	2013.1	0.072 (CI = +/-0.030; p = 0.000)	0.053 (CI = +/-0.158; p = 0.486)	0.000 (CI = +/-0.009; p = 0.929)	0.619	+7.44%
Severity	2013.2	0.067 (CI = +/-0.032; p = 0.001)	0.070 (CI = +/-0.163; p = 0.379)	-0.001 (CI = +/-0.009; p = 0.883)	0.567	+6.88%
Severity	2014.1	0.074 (CI = +/-0.034; p = 0.000)	0.092 (CI = +/-0.165; p = 0.252)	0.000 (CI = +/-0.009; p = 0.987)	0.598	+7.72%
Severity	2014.2	0.064 (CI = +/-0.035; p = 0.002)	0.123 (CI = +/-0.160; p = 0.122)	0.000 (CI = +/-0.009; p = 0.923)	0.562	+6.59%
Severity	2015.1	0.053 (CI = +/-0.036; p = 0.007)	0.094 (CI = +/-0.156; p = 0.212)	-0.001 (CI = +/-0.008; p = 0.803)	0.452	+5.45%
Severity	2015.2	0.059 (CI = +/-0.039; p = 0.007)	0.077 (CI = +/-0.163; p = 0.323)	-0.001 (CI = +/-0.008; p = 0.818)	0.475	+6.11%
Severity	2016.1	0.061 (CI = +/-0.045; p = 0.013)	0.080 (CI = +/-0.177; p = 0.341)	-0.001 (CI = +/-0.009; p = 0.834)	0.405	+6.24%
Severity	2016.2	0.070 (CI = +/-0.049; p = 0.010)	0.055 (CI = +/-0.185; p = 0.525)	-0.001 (CI = +/-0.009; p = 0.811)	0.457	+7.30%
Severity	2017.1	0.076 (CI = +/-0.057; p = 0.015)	0.067 (CI = +/-0.202; p = 0.473)	-0.001 (CI = +/-0.009; p = 0.823)	0.418	+7.89%
Frequency	2004.2	-0.015 (CI = +/-0.014; p = 0.037)	0.022 (CI = +/-0.136; p = 0.740)	0.020 (CI = +/-0.010; p = 0.000)	0.498	-1.50%
Frequency	2005.1	-0.023 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.108; p = 0.715)	0.018 (CI = +/-0.008; p = 0.000)	0.672	-2.26%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.104; p = 0.980)	0.018 (CI = +/-0.007; p = 0.000)	0.714	-2.60%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.105; p = 0.819)	0.017 (CI = +/-0.007; p = 0.000)	0.725	-2.81%
Frequency	2006.2	-0.033 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.098; p = 0.869)	0.017 (CI = +/-0.007; p = 0.000)	0.770	-3.20%
Frequency	2007.1	-0.039 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.080; p = 0.595)	0.015 (CI = +/-0.006; p = 0.000)	0.857	-3.78%
Frequency	2007.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.083; p = 0.614)	0.015 (CI = +/-0.006; p = 0.000)	0.850	-3.79%
Frequency	2008.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.016 (CI = +/-0.085; p = 0.710)	0.015 (CI = +/-0.006; p = 0.000)	0.841	-3.68%
Frequency	2008.2	-0.038 (CI = +/-0.012; p = 0.000)	-0.014 (CI = +/-0.088; p = 0.744)	0.015 (CI = +/-0.006; p = 0.000)	0.833	-3.71%
Frequency	2009.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.014 (CI = +/-0.092; p = 0.752)	0.015 (CI = +/-0.006; p = 0.000)	0.824	-3.72%
Frequency	2009.2	-0.039 (CI = +/-0.014; p = 0.000)	-0.009 (CI = +/-0.095; p = 0.844)	0.015 (CI = +/-0.006; p = 0.000)	0.821	-3.84%
Frequency	2010.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.010 (CI = +/-0.099; p = 0.839)	0.015 (CI = +/-0.006; p = 0.000)	0.811	-3.86%
Frequency	2010.2	-0.042 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.101; p = 0.981)	0.015 (CI = +/-0.006; p = 0.000)	0.813	-4.07%
Frequency	2011.1	-0.046 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.101; p = 0.752)	0.015 (CI = +/-0.006; p = 0.000)	0.827	-4.45%
Frequency	2011.2	-0.048 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.104; p = 0.899)	0.014 (CI = +/-0.006; p = 0.000)	0.828	-4.69%
Frequency	2012.1	-0.047 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.109; p = 0.973)	0.014 (CI = +/-0.007; p = 0.000)	0.814	-4.56%
Frequency	2012.2	-0.049 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.113; p = 0.903)	0.014 (CI = +/-0.007; p = 0.000)	0.811	-4.80%
Frequency	2013.1	-0.050 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.119; p = 0.926)	0.014 (CI = +/-0.007; p = 0.000)	0.798	-4.84%
Frequency	2013.2	-0.050 (CI = +/-0.025; p = 0.001)	0.005 (CI = +/-0.127; p = 0.930)	0.014 (CI = +/-0.007; p = 0.001)	0.781	-4.85%
Frequency	2014.1	-0.049 (CI = +/-0.028; p = 0.002)	0.007 (CI = +/-0.135; p = 0.919)	0.014 (CI = +/-0.008; p = 0.001)	0.761	-4.81%
Frequency	2014.2	-0.050 (CI = +/-0.032; p = 0.005)	0.008 (CI = +/-0.145; p = 0.908)	0.014 (CI = +/-0.008; p = 0.002)	0.742	-4.85%
Frequency	2015.1	-0.050 (CI = +/-0.036; p = 0.009)	0.006 (CI = +/-0.155; p = 0.933)	0.014 (CI = +/-0.008; p = 0.002)	0.720	-4.92%
Frequency	2015.2	-0.055 (CI = +/-0.040; p = 0.010)	0.020 (CI = +/-0.165; p = 0.798)	0.014 (CI = +/-0.008; p = 0.003)	0.717	-5.39%
Frequency	2016.1	-0.049 (CI = +/-0.044; p = 0.033)	0.035 (CI = +/-0.175; p = 0.668)	0.014 (CI = +/-0.009; p = 0.004)	0.682	-4.79%
Frequency	2016.2	-0.049 (CI = +/-0.052; p = 0.061)	0.034 (CI = +/-0.193; p = 0.700)	0.014 (CI = +/-0.009; p = 0.006)	0.642	-4.77%
Frequency	2017.1	-0.053 (CI = +/-0.060; p = 0.075)	0.025 (CI = +/-0.211; p = 0.796)	0.014 (CI = +/-0.010; p = 0.009)	0.621	-5.18%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.005 (CI = +/-0.014; p = 0.439)	0.003 (CI = +/-0.156; p = 0.972)	-0.039	+0.55%
Loss Cost	2005.1	0.002 (CI = +/-0.014; p = 0.821)	-0.021 (CI = +/-0.151; p = 0.777)	-0.055	+0.16%
Loss Cost	2005.2	0.001 (CI = +/-0.015; p = 0.914)	-0.016 (CI = +/-0.156; p = 0.831)	-0.059	+0.08%
Loss Cost	2006.1	0.001 (CI = +/-0.016; p = 0.921)	-0.017 (CI = +/-0.160; p = 0.835)	-0.061	+0.08%
Loss Cost	2006.2	0.000 (CI = +/-0.017; p = 0.998)	-0.012 (CI = +/-0.165; p = 0.885)	-0.064	0.00%
Loss Cost	2007.1	-0.004 (CI = +/-0.017; p = 0.640)	-0.034 (CI = +/-0.164; p = 0.678)	-0.053	-0.40%
Loss Cost	2007.2	-0.007 (CI = +/-0.018; p = 0.437)	-0.017 (CI = +/-0.166; p = 0.833)	-0.044	-0.69%
Loss Cost	2008.1	-0.004 (CI = +/-0.019; p = 0.649)	-0.003 (CI = +/-0.169; p = 0.967)	-0.063	-0.42%
Loss Cost	2008.2	0.000 (CI = +/-0.019; p = 0.988)	-0.026 (CI = +/-0.169; p = 0.753)	-0.070	+0.01%
Loss Cost	2009.1	0.009 (CI = +/-0.017; p = 0.301)	0.016 (CI = +/-0.146; p = 0.819)	-0.031	+0.90%
Loss Cost	2009.2	0.009 (CI = +/-0.019; p = 0.327)	0.015 (CI = +/-0.152; p = 0.835)	-0.036	+0.91%
Loss Cost	2010.1	0.010 (CI = +/-0.020; p = 0.311)	0.020 (CI = +/-0.157; p = 0.795)	-0.034	+1.02%
Loss Cost	2010.2	0.010 (CI = +/-0.022; p = 0.376)	0.022 (CI = +/-0.164; p = 0.780)	-0.045	+0.96%
Loss Cost	2011.1	0.011 (CI = +/-0.024; p = 0.368)	0.026 (CI = +/-0.171; p = 0.752)	-0.046	+1.06%
Loss Cost	2011.2	0.008 (CI = +/-0.026; p = 0.540)	0.038 (CI = +/-0.178; p = 0.660)	-0.063	+0.77%
Loss Cost	2012.1	0.009 (CI = +/-0.028; p = 0.510)	0.043 (CI = +/-0.186; p = 0.633)	-0.064	+0.90%
Loss Cost	2012.2	0.006 (CI = +/-0.031; p = 0.699)	0.056 (CI = +/-0.194; p = 0.555)	-0.074	+0.58%
Loss Cost	2013.1	-0.001 (CI = +/-0.032; p = 0.943)	0.032 (CI = +/-0.196; p = 0.738)	-0.104	-0.11%
Loss Cost	2013.2	-0.007 (CI = +/-0.035; p = 0.685)	0.052 (CI = +/-0.203; p = 0.597)	-0.090	-0.69%
Loss Cost	2014.1	-0.002 (CI = +/-0.039; p = 0.933)	0.069 (CI = +/-0.212; p = 0.500)	-0.092	-0.16%
Loss Cost	2014.2	-0.013 (CI = +/-0.041; p = 0.513)	0.105 (CI = +/-0.211; p = 0.308)	-0.034	-1.27%
Loss Cost	2015.1	-0.025 (CI = +/-0.043; p = 0.232)	0.071 (CI = +/-0.209; p = 0.479)	0.006	-2.45%
Loss Cost	2015.2	-0.024 (CI = +/-0.049; p = 0.308)	0.069 (CI = +/-0.226; p = 0.523)	-0.040	-2.37%
Loss Cost	2016.1	-0.018 (CI = +/-0.056; p = 0.483)	0.082 (CI = +/-0.241; p = 0.471)	-0.070	-1.83%
Loss Cost	2016.2	-0.007 (CI = +/-0.064; p = 0.803)	0.055 (CI = +/-0.256; p = 0.648)	-0.155	-0.73%
Loss Cost	2017.1	-0.007 (CI = +/-0.075; p = 0.849)	0.056 (CI = +/-0.281; p = 0.665)	-0.172	-0.66%
Severity	2004.2	0.034 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.153; p = 0.996)	0.385	+3.51%
Severity	2005.1	0.038 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.151; p = 0.784)	0.433	+3.85%
Severity	2005.2	0.041 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.152; p = 0.965)	0.462	+4.14%
Severity	2006.1	0.043 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.153; p = 0.819)	0.480	+4.39%
Severity	2006.2	0.046 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.153; p = 0.981)	0.512	+4.73%
Severity	2007.1	0.048 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.156; p = 0.917)	0.513	+4.92%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.160; p = 0.792)	0.471	+4.68%
Severity	2008.1	0.048 (CI = +/-0.018; p = 0.000)	0.034 (CI = +/-0.162; p = 0.670)	0.482	+4.95%
Severity	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.158; p = 0.932)	0.544	+5.51%
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.124; p = 0.379)	0.733	+6.55%
Severity	2009.2	0.065 (CI = +/-0.016; p = 0.000)	0.044 (CI = +/-0.127; p = 0.482)	0.730	+6.76%
Severity	2010.1	0.068 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.130; p = 0.398)	0.726	+7.01%
Severity	2010.2	0.070 (CI = +/-0.018; p = 0.000)	0.044 (CI = +/-0.134; p = 0.505)	0.723	+7.25%
Severity	2011.1	0.075 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.129; p = 0.298)	0.758	+7.84%
Severity	2011.2	0.076 (CI = +/-0.020; p = 0.000)	0.065 (CI = +/-0.136; p = 0.330)	0.739	+7.87%
Severity	2012.1	0.077 (CI = +/-0.021; p = 0.000)	0.071 (CI = +/-0.142; p = 0.307)	0.719	+8.04%
Severity	2012.2	0.077 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.149; p = 0.331)	0.694	+8.04%
Severity	2013.1	0.072 (CI = +/-0.025; p = 0.000)	0.054 (CI = +/-0.152; p = 0.464)	0.640	+7.51%
Severity	2013.2	0.068 (CI = +/-0.027; p = 0.000)	0.071 (CI = +/-0.157; p = 0.355)	0.592	+7.00%
Severity	2014.1	0.074 (CI = +/-0.029; p = 0.000)	0.092 (CI = +/-0.157; p = 0.233)	0.623	+7.73%
Severity	2014.2	0.065 (CI = +/-0.029; p = 0.000)	0.123 (CI = +/-0.153; p = 0.106)	0.591	+6.67%
Severity	2015.1	0.055 (CI = +/-0.030; p = 0.002)	0.097 (CI = +/-0.148; p = 0.183)	0.489	+5.66%
Severity	2015.2	0.061 (CI = +/-0.034; p = 0.002)	0.079 (CI = +/-0.155; p = 0.290)	0.513	+6.31%
Severity	2016.1	0.062 (CI = +/-0.039; p = 0.004)	0.082 (CI = +/-0.167; p = 0.304)	0.452	+6.45%
Severity	2016.2	0.073 (CI = +/-0.043; p = 0.003)	0.057 (CI = +/-0.174; p = 0.483)	0.503	+7.52%
Severity	2017.1	0.078 (CI = +/-0.050; p = 0.006)	0.069 (CI = +/-0.187; p = 0.430)	0.474	+8.12%
Frequency	2004.2	-0.029 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.164; p = 0.977)	0.269	-2.86%
Frequency	2005.1	-0.036 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.137; p = 0.541)	0.463	-3.55%
Frequency	2005.2	-0.040 (CI = +/-0.013; p = 0.000)	-0.020 (CI = +/-0.134; p = 0.767)	0.519	-3.90%
Frequency	2006.1	-0.042 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.134; p = 0.612)	0.540	-4.13%
Frequency	2006.2	-0.046 (CI = +/-0.013; p = 0.000)	-0.010 (CI = +/-0.129; p = 0.876)	0.600	-4.52%
Frequency	2007.1	-0.052 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.113; p = 0.459)	0.710	-5.07%
Frequency	2007.2	-0.053 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.117; p = 0.512)	0.697	-5.13%
Frequency	2008.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.121; p = 0.530)	0.673	-5.12%
Frequency	2008.2	-0.054 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.125; p = 0.597)	0.660	-5.21%
Frequency	2009.1	-0.054 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.130; p = 0.557)	0.644	-5.30%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.134; p = 0.664)	0.640	-5.48%
Frequency	2010.1	-0.058 (CI = +/-0.018; p = 0.000)	-0.034 (CI = +/-0.138; p = 0.615)	0.624	-5.60%
Frequency	2010.2	-0.060 (CI = +/-0.019; p = 0.000)	-0.021 (CI = +/-0.142; p = 0.758)	0.628	-5.86%
Frequency	2011.1	-0.065 (CI = +/-0.020; p = 0.000)	-0.040 (CI = +/-0.141; p = 0.562)	0.655	-6.29%
Frequency	2011.2	-0.068 (CI = +/-0.021; p = 0.000)	-0.027 (CI = +/-0.146; p = 0.704)	0.657	-6.58%
Frequency	2012.1	-0.068 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.153; p = 0.707)	0.624	-6.61%
Frequency	2012.2	-0.072 (CI = +/-0.025; p = 0.000)	-0.015 (CI = +/-0.159; p = 0.840)	0.621	-6.91%
Frequency	2013.1	-0.074 (CI = +/-0.027; p = 0.000)	-0.022 (CI = +/-0.166; p = 0.781)	0.598	-7.09%
Frequency	2013.2	-0.075 (CI = +/-0.031; p = 0.000)	-0.019 (CI = +/-0.176; p = 0.826)	0.567	-7.19%
Frequency	2014.1	-0.076 (CI = +/-0.034; p = 0.000)	-0.023 (CI = +/-0.187; p = 0.795)	0.532	-7.32%
Frequency	2014.2	-0.077 (CI = +/-0.038; p = 0.001)	-0.019 (CI = +/-0.200; p = 0.843)	0.497	-7.45%
Frequency	2015.1	-0.080 (CI = +/-0.043; p = 0.001)	-0.026 (CI = +/-0.213; p = 0.798)	0.462	-7.68%
Frequency	2015.2	-0.085 (CI = +/-0.049; p = 0.002)	-0.011 (CI = +/-0.227; p = 0.921)	0.449	-8.17%
Frequency	2016.1	-0.081 (CI = +/-0.056; p = 0.009)	0.000 (CI = +/-0.244; p = 1.000)	0.359	-7.78%
Frequency	2016.2	-0.080 (CI = +/-0.066; p = 0.023)	-0.003 (CI = +/-0.268; p = 0.982)	0.283	-7.68%
Frequency	2017.1	-0.085 (CI = +/-0.078; p = 0.036)	-0.013 (CI = +/-0.292; p = 0.923)	0.244	-8.11%

Collision

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.018; p = 0.080)	0.016 (CI = +/-0.149; p = 0.824)	0.013 (CI = +/-0.011; p = 0.023)	-0.064 (CI = +/-0.316; p = 0.682)	0.060	+1.62%
Loss Cost	2005.1	0.011 (CI = +/-0.018; p = 0.238)	-0.006 (CI = +/-0.146; p = 0.929)	0.012 (CI = +/-0.011; p = 0.033)	-0.028 (CI = +/-0.308; p = 0.856)	0.030	+1.09%
Loss Cost	2005.2	0.010 (CI = +/-0.020; p = 0.295)	-0.004 (CI = +/-0.151; p = 0.956)	0.012 (CI = +/-0.011; p = 0.038)	-0.024 (CI = +/-0.316; p = 0.878)	0.022	+1.03%
Loss Cost	2006.1	0.011 (CI = +/-0.021; p = 0.293)	-0.001 (CI = +/-0.156; p = 0.991)	0.012 (CI = +/-0.011; p = 0.040)	-0.029 (CI = +/-0.324; p = 0.855)	0.020	+1.11%
Loss Cost	2006.2	0.010 (CI = +/-0.023; p = 0.350)	0.001 (CI = +/-0.160; p = 0.988)	0.012 (CI = +/-0.011; p = 0.046)	-0.026 (CI = +/-0.333; p = 0.875)	0.013	+1.05%
Loss Cost	2007.1	0.005 (CI = +/-0.024; p = 0.670)	-0.020 (CI = +/-0.160; p = 0.804)	0.011 (CI = +/-0.011; p = 0.066)	0.010 (CI = +/-0.331; p = 0.951)	0.009	+0.50%
Loss Cost	2007.2	0.001 (CI = +/-0.025; p = 0.935)	-0.006 (CI = +/-0.163; p = 0.936)	0.010 (CI = +/-0.011; p = 0.084)	0.033 (CI = +/-0.335; p = 0.841)	0.009	+0.10%
Loss Cost	2008.1	0.006 (CI = +/-0.026; p = 0.624)	0.012 (CI = +/-0.165; p = 0.881)	0.011 (CI = +/-0.011; p = 0.060)	0.000 (CI = +/-0.337; p = 0.999)	0.010	+0.64%
Loss Cost	2008.2	0.014 (CI = +/-0.027; p = 0.293)	-0.011 (CI = +/-0.161; p = 0.888)	0.012 (CI = +/-0.011; p = 0.035)	-0.043 (CI = +/-0.329; p = 0.790)	0.038	+1.41%
Loss Cost	2009.1	0.031 (CI = +/-0.022; p = 0.006)	0.042 (CI = +/-0.123; p = 0.482)	0.015 (CI = +/-0.008; p = 0.001)	-0.144 (CI = +/-0.250; p = 0.247)	0.285	+3.17%
Loss Cost	2009.2	0.033 (CI = +/-0.023; p = 0.007)	0.037 (CI = +/-0.127; p = 0.556)	0.015 (CI = +/-0.009; p = 0.001)	-0.155 (CI = +/-0.258; p = 0.226)	0.288	+3.39%
Loss Cost	2010.1	0.038 (CI = +/-0.025; p = 0.005)	0.050 (CI = +/-0.129; p = 0.428)	0.016 (CI = +/-0.009; p = 0.001)	-0.183 (CI = +/-0.263; p = 0.164)	0.319	+3.90%
Loss Cost	2010.2	0.040 (CI = +/-0.028; p = 0.007)	0.046 (CI = +/-0.135; p = 0.482)	0.016 (CI = +/-0.009; p = 0.001)	-0.191 (CI = +/-0.274; p = 0.162)	0.313	+4.07%
Loss Cost	2011.1	0.046 (CI = +/-0.030; p = 0.005)	0.062 (CI = +/-0.138; p = 0.362)	0.017 (CI = +/-0.009; p = 0.001)	-0.223 (CI = +/-0.281; p = 0.113)	0.345	+4.71%
Loss Cost	2011.2	0.045 (CI = +/-0.033; p = 0.012)	0.065 (CI = +/-0.144; p = 0.360)	0.017 (CI = +/-0.009; p = 0.001)	-0.216 (CI = +/-0.295; p = 0.141)	0.319	+4.56%
Loss Cost	2012.1	0.053 (CI = +/-0.036; p = 0.007)	0.083 (CI = +/-0.147; p = 0.248)	0.018 (CI = +/-0.010; p = 0.001)	-0.259 (CI = +/-0.302; p = 0.088)	0.363	+5.46%
Loss Cost	2012.2	0.052 (CI = +/-0.041; p = 0.016)	0.086 (CI = +/-0.154; p = 0.258)	0.018 (CI = +/-0.010; p = 0.002)	-0.254 (CI = +/-0.320; p = 0.113)	0.340	+5.33%
Loss Cost	2013.1	0.045 (CI = +/-0.046; p = 0.058)	0.072 (CI = +/-0.162; p = 0.362)	0.017 (CI = +/-0.010; p = 0.003)	-0.219 (CI = +/-0.340; p = 0.190)	0.284	+4.56%
Loss Cost	2013.2	0.038 (CI = +/-0.052; p = 0.139)	0.081 (CI = +/-0.169; p = 0.324)	0.016 (CI = +/-0.011; p = 0.006)	-0.193 (CI = +/-0.360; p = 0.272)	0.270	+3.91%
Loss Cost	2014.1	0.061 (CI = +/-0.055; p = 0.032)	0.118 (CI = +/-0.162; p = 0.143)	0.019 (CI = +/-0.010; p = 0.002)	-0.293 (CI = +/-0.353; p = 0.097)	0.392	+6.30%
Loss Cost	2014.2	0.045 (CI = +/-0.060; p = 0.133)	0.138 (CI = +/-0.163; p = 0.090)	0.017 (CI = +/-0.010; p = 0.003)	-0.228 (CI = +/-0.362; p = 0.197)	0.413	+4.56%
Loss Cost	2015.1	0.024 (CI = +/-0.068; p = 0.455)	0.111 (CI = +/-0.166; p = 0.171)	0.016 (CI = +/-0.011; p = 0.008)	-0.144 (CI = +/-0.381; p = 0.426)	0.414	+2.45%
Loss Cost	2015.2	0.032 (CI = +/-0.081; p = 0.401)	0.103 (CI = +/-0.178; p = 0.228)	0.016 (CI = +/-0.011; p = 0.010)	-0.173 (CI = +/-0.423; p = 0.386)	0.391	+3.27%
Loss Cost	2016.1	0.065 (CI = +/-0.092; p = 0.146)	0.138 (CI = +/-0.179; p = 0.115)	0.019 (CI = +/-0.012; p = 0.005)	-0.297 (CI = +/-0.446; p = 0.169)	0.466	+6.74%
Loss Cost	2016.2	0.109 (CI = +/-0.093; p = 0.026)	0.105 (CI = +/-0.160; p = 0.172)	0.021 (CI = +/-0.010; p = 0.001)	-0.446 (CI = +/-0.419; p = 0.040)	0.585	+11.57%
Loss Cost	2017.1	0.151 (CI = +/-0.108; p = 0.012)	0.139 (CI = +/-0.160; p = 0.080)	0.023 (CI = +/-0.011; p = 0.001)	-0.588 (CI = +/-0.451; p = 0.017)	0.668	+16.30%
Severity	2004.2	0.022 (CI = +/-0.018; p = 0.019)	-0.012 (CI = +/-0.149; p = 0.874)	-0.009 (CI = +/-0.011; p = 0.113)	0.248 (CI = +/-0.315; p = 0.118)	0.428	+2.22%
Severity	2005.1	0.026 (CI = +/-0.019; p = 0.008)	0.006 (CI = +/-0.149; p = 0.934)	-0.008 (CI = +/-0.011; p = 0.150)	0.220 (CI = +/-0.313; p = 0.163)	0.460	+2.63%
Severity	2005.2	0.029 (CI = +/-0.020; p = 0.005)	-0.007 (CI = +/-0.150; p = 0.925)	-0.007 (CI = +/-0.011; p = 0.180)	0.199 (CI = +/-0.315; p = 0.207)	0.479	+2.97%
Severity	2006.1	0.032 (CI = +/-0.021; p = 0.004)	0.005 (CI = +/-0.153; p = 0.952)	-0.007 (CI = +/-0.011; p = 0.223)	0.180 (CI = +/-0.320; p = 0.260)	0.487	+3.26%
Severity	2006.2	0.036 (CI = +/-0.022; p = 0.002)	-0.010 (CI = +/-0.154; p = 0.890)	-0.006 (CI = +/-0.011; p = 0.269)	0.155 (CI = +/-0.320; p = 0.330)	0.511	+3.69%
Severity	2007.1	0.038 (CI = +/-0.023; p = 0.002)	-0.003 (CI = +/-0.159; p = 0.970)	-0.006 (CI = +/-0.011; p = 0.310)	0.142 (CI = +/-0.328; p = 0.384)	0.506	+3.89%
Severity	2007.2	0.034 (CI = +/-0.025; p = 0.009)	0.011 (CI = +/-0.161; p = 0.886)	-0.006 (CI = +/-0.011; p = 0.261)	0.167 (CI = +/-0.331; p = 0.310)	0.471	+3.45%
Severity	2008.1	0.037 (CI = +/-0.026; p = 0.008)	0.022 (CI = +/-0.166; p = 0.784)	-0.006 (CI = +/-0.011; p = 0.316)	0.147 (CI = +/-0.339; p = 0.381)	0.473	+3.78%
Severity	2008.2	0.045 (CI = +/-0.027; p = 0.002)	0.000 (CI = +/-0.162; p = 0.997)	-0.005 (CI = +/-0.011; p = 0.397)	0.105 (CI = +/-0.332; p = 0.519)	0.525	+4.56%
Severity	2009.1	0.061 (CI = +/-0.023; p = 0.000)	0.051 (CI = +/-0.130; p = 0.428)	-0.002 (CI = +/-0.009; p = 0.655)	0.009 (CI = +/-0.264; p = 0.942)	0.713	+6.28%
Severity	2009.2	0.064 (CI = +/-0.025; p = 0.000)	0.042 (CI = +/-0.133; p = 0.519)	-0.002 (CI = +/-0.009; p = 0.728)	-0.007 (CI = +/-0.271; p = 0.957)	0.709	+6.61%
Severity	2010.1	0.068 (CI = +/-0.027; p = 0.000)	0.054 (CI = +/-0.137; p = 0.427)	-0.001 (CI = +/-0.009; p = 0.840)	-0.030 (CI = +/-0.279; p = 0.826)	0.703	+7.05%
Severity	2010.2	0.072 (CI = +/-0.029; p = 0.000)	0.044 (CI = +/-0.141; p = 0.524)	0.000 (CI = +/-0.009; p = 0.925)	-0.050 (CI = +/-0.287; p = 0.720)	0.699	+7.48%
Severity	2011.1	0.083 (CI = +/-0.030; p = 0.000)	0.072 (CI = +/-0.136; p = 0.284)	0.001 (CI = +/-0.009; p = 0.796)	-0.109 (CI = +/-0.277; p = 0.422)	0.742	+8.68%
Severity	2011.2	0.085 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.142; p = 0.327)	0.001 (CI = +/-0.009; p = 0.773)	-0.116 (CI = +/-0.290; p = 0.412)	0.721	+8.85%
Severity	2012.1	0.090 (CI = +/-0.037; p = 0.000)	0.079 (CI = +/-0.148; p = 0.279)	0.002 (CI = +/-0.010; p = 0.682)	-0.140 (CI = +/-0.305; p = 0.347)	0.703	+9.38%
Severity	2012.2	0.091 (CI = +/-0.041; p = 0.000)	0.076 (CI = +/-0.156; p = 0.319)	0.002 (CI = +/-0.010; p = 0.669)	-0.148 (CI = +/-0.324; p = 0.348)	0.676	+9.57%
Severity	2013.1	0.083 (CI = +/-0.047; p = 0.002)	0.060 (CI = +/-0.162; p = 0.447)	0.001 (CI = +/-0.011; p = 0.825)	-0.108 (CI = +/-0.341; p = 0.510)	0.606	+8.64%
Severity	2013.2	0.075 (CI = +/-0.052; p = 0.008)	0.072 (CI = +/-0.169; p = 0.378)	0.000 (CI = +/-0.011; p = 0.936)	-0.074 (CI = +/-0.359; p = 0.665)	0.544	+7.77%
Severity	2014.1	0.094 (CI = +/-0.057; p = 0.003)	0.102 (CI = +/-0.168; p = 0.213)	0.002 (CI = +/-0.011; p = 0.652)	-0.157 (CI = +/-0.365; p = 0.373)	0.594	+9.82%
Severity	2014.2	0.075 (CI = +/-0.061; p = 0.021)	0.126 (CI = +/-0.166; p = 0.127)	0.001 (CI = +/-0.011; p = 0.859)	-0.083 (CI = +/-0.370; p = 0.635)	0.537	+7.78%
Severity	2015.1	0.051 (CI = +/-0.068; p = 0.129)	0.093 (CI = +/-0.165; p = 0.243)	-0.001 (CI = +/-0.011; p = 0.807)	0.015 (CI = +/-0.380; p = 0.932)	0.407	+5.21%
Severity	2015.2	0.066 (CI = +/-0.079; p = 0.093)	0.079 (CI = +/-0.173; p = 0.338)	0.000 (CI = +/-0.011; p = 0.961)	-0.039 (CI = +/-0.411; p = 0.837)	0.430	+6.79%
Severity	2016.1	0.072 (CI = +/-0.099; p = 0.136)	0.085 (CI = +/-0.191; p = 0.345)	0.000 (CI = +/-0.012; p = 0.972)	-0.062 (CI = +/-0.478; p = 0.778)	0.351	+7.45%
Severity	2016.2	0.104 (CI = +/-0.112; p = 0.066)	0.061 (CI = +/-0.193; p = 0.494)	0.002 (CI = +/-0.013; p = 0.741)	-0.170 (CI = +/-0.507; p = 0.468)	0.433	+10.95%
Severity	2017.1	0.140 (CI = +/-0.140; p = 0.050)	0.090 (CI = +/-0.207; p = 0.344)	0.004 (CI = +/-0.014; p = 0.517)	-0.292 (CI = +/-0.584; p = 0.283)	0.439	+14.99%
Frequency	2004.2	-0.006 (CI = +/-0.016; p = 0.446)	0.028 (CI = +/-0.128; p = 0.660)	0.021 (CI = +/-0.009; p = 0.000)	-0.313 (CI = +/-0.272; p = 0.026)	0.556	-0.59%
Frequency	2005.1	-0.015 (CI = +/-0.013; p = 0.022)	-0.013 (CI = +/-0.101; p = 0.803)	0.019 (CI = +/-0.007; p = 0.000)	-0.248 (CI = +/-0.214; p = 0.025)	0.712	-1.50%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.005)	0.003 (CI = +/-0.098; p = 0.952)	0.019 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.206; p = 0.034)	0.745	-1.88%
Frequency	2006.1	-0.021 (CI = +/-0.014; p = 0.003)	-0.005 (CI = +/-0.100; p = 0.912)	0.018 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.208; p = 0.049)	0.751	-2.08%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.095; p = 0.803)	0.018 (CI = +/-0.007; p = 0.000)	-0.181 (CI = +/-0.197; p = 0.070)	0.788	-2.54%
Frequency	2007.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.078; p = 0.665)	0.016 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.161; p = 0.104)	0.866	-3.27%
Frequency	2007.2	-0.033 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.080; p = 0.655)	0.016 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.165; p = 0.109)	0.859	-3.24%
Frequency	2008.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.010 (CI = +/-0.082; p = 0.800)	0.017 (CI = +/-0.006; p = 0.000)	-0.147 (CI = +/-0.168; p = 0.083)	0.853	-3.03%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.085; p = 0.796)	0.017 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.174; p = 0.091)	0.846	-3.01%
Frequency	2009.1	-0.030 (CI = +/-0.016; p = 0.001)	-0.008 (CI = +/-0.089; p = 0.850)	0.017 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.180; p = 0.092)	0.838	-2.93%
Frequency	2009.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.006 (CI = +/-0.092; p = 0.902)	0.017 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.187; p = 0.115)	0.833	-3.02%
Frequency	2010.1	-0.030 (CI = +/-0.019; p = 0.003)	-0.003 (CI = +/-0.096; p = 0.946)	0.017 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.195; p = 0.119)	0.823	-2.94%
Frequency	2010.2	-0.032 (CI = +/-0.020; p = 0.004)	0.002 (CI = +/-0.099; p = 0.960)	0.017 (CI = +/-0.007; p = 0.000)	-0.141 (CI = +/-0.202; p = 0.161)	0.822	-3.17%
Frequency	2011.1	-0.037 (CI = +/-0.022; p = 0.002)	-0.010 (CI = +/-0.101; p = 0.838)	0.016 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.206; p = 0.259)	0.830	-3.65%
Frequency	2011.2	-0.040 (CI = +/-0.024; p = 0.002)	-0.004 (CI = +/-0.104; p = 0.943)	0.015 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.213; p = 0.339)	0.828	-3.94%
Frequency	2012.1	-0.037 (CI = +/-0.027; p = 0.011)	0.005 (CI = +/-0.109; p = 0.931)	0.016 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.224; p = 0.281)	0.816	-3.59%
Frequency	2012.2	-0.039 (CI = +/-0.030; p = 0.014)	0.010 (CI = +/-0.114; p = 0.859)	0.016 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.236; p = 0.359)	0.810	-3.86%
Frequency	2013.1	-0.038 (CI = +/-0.035; p = 0.033)	0.012 (CI = +/-0.121; p = 0.838)	0.016 (CI = +/-0.008; p = 0.001)	-0.111 (CI = +/-0.255; p = 0.370)	0.796	-3.76%
Frequency	2013.2	-0.036 (CI = +/-0.040; p = 0.069)	0.009 (CI = +/-0.128; p = 0.882)	0.016 (CI = +/-0.008; p = 0.001)	-0.119 (CI = +/-0.273; p = 0.370)	0.779	-3.58%
Frequency	2014.1	-0.033 (CI = +/-0.047; p = 0.156)	0.015 (CI = +/-0.137; p = 0.813)	0.016 (CI = +/-0.009; p = 0.001)	-0.136 (CI = +/-0.299; p = 0.346)	0.761	-3.20%
Frequency	2014.2	-0.030 (CI = +/-0.054; p = 0.248)	0.013 (CI = +/-0.147; p = 0.855)	0.017 (CI = +/-0.009; p = 0.002)	-0.144 (CI = +/-0.326; p = 0.356)	0.740	-2.99%
Frequency	2015.1	-0.027 (CI = +/-0.065; p = 0.393)	0.018 (CI = +/-0.159; p = 0.814)	0.017 (CI = +/-0.010; p = 0.004)	-0.160 (CI = +/-0.366; p = 0.361)	0.718	-2.63%
Frequency	2015.2	-0.034 (CI = +/-0.078; p = 0.362)	0.024 (CI = +/-0.171; p = 0.758)	0.016 (CI = +/-0.011; p = 0.007)	-0.134 (CI = +/-0.406; p = 0.483)	0.705	-3.30%
Frequency	2016.1	-0.007 (CI = +/-0.091; p = 0.875)	0.053 (CI = +/-0.177; p = 0.518)	0.018 (CI = +/-0.012; p = 0.005)	-0.235 (CI = +/-0.442; p = 0.264)	0.693	-0.66%
Frequency	2016.2	0.006 (CI = +/-0.112; p = 0.913)	0.044 (CI = +/-0.192; p = 0.616)	0.019 (CI = +/-0.013; p = 0.007)	-0.276 (CI = +/-0.504; p = 0.246)	0.660	+0.56%
Frequency	2017.1	0.011 (CI = +/-0.147; p = 0.863)	0.049 (CI = +/-0.219; p = 0.621)	0.019 (CI = +/-0.014; p = 0.015)	-0.296 (CI = +/-0.616; p = 0.300)	0.631	+1.14%

Collision

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.018; p = 0.077)	0.013 (CI = +/-0.011; p = 0.022)	-0.063 (CI = +/-0.311; p = 0.683)	0.086	+1.61%
Loss Cost	2005.1	0.011 (CI = +/-0.018; p = 0.228)	0.012 (CI = +/-0.010; p = 0.029)	-0.029 (CI = +/-0.303; p = 0.849)	0.060	+1.10%
Loss Cost	2005.2	0.010 (CI = +/-0.019; p = 0.287)	0.012 (CI = +/-0.011; p = 0.034)	-0.024 (CI = +/-0.310; p = 0.874)	0.052	+1.03%
Loss Cost	2006.1	0.011 (CI = +/-0.021; p = 0.284)	0.012 (CI = +/-0.011; p = 0.036)	-0.029 (CI = +/-0.318; p = 0.852)	0.052	+1.11%
Loss Cost	2006.2	0.010 (CI = +/-0.022; p = 0.342)	0.012 (CI = +/-0.011; p = 0.042)	-0.026 (CI = +/-0.326; p = 0.873)	0.045	+1.05%
Loss Cost	2007.1	0.005 (CI = +/-0.023; p = 0.650)	0.011 (CI = +/-0.011; p = 0.057)	0.007 (CI = +/-0.324; p = 0.964)	0.041	+0.52%
Loss Cost	2007.2	0.001 (CI = +/-0.024; p = 0.933)	0.010 (CI = +/-0.011; p = 0.076)	0.032 (CI = +/-0.328; p = 0.841)	0.045	+0.10%
Loss Cost	2008.1	0.006 (CI = +/-0.026; p = 0.625)	0.011 (CI = +/-0.011; p = 0.056)	0.002 (CI = +/-0.329; p = 0.992)	0.046	+0.62%
Loss Cost	2008.2	0.014 (CI = +/-0.026; p = 0.282)	0.012 (CI = +/-0.011; p = 0.030)	-0.044 (CI = +/-0.322; p = 0.781)	0.075	+1.42%
Loss Cost	2009.1	0.031 (CI = +/-0.021; p = 0.007)	0.015 (CI = +/-0.008; p = 0.001)	-0.137 (CI = +/-0.246; p = 0.263)	0.299	+3.10%
Loss Cost	2009.2	0.033 (CI = +/-0.023; p = 0.007)	0.015 (CI = +/-0.008; p = 0.001)	-0.152 (CI = +/-0.253; p = 0.229)	0.307	+3.38%
Loss Cost	2010.1	0.037 (CI = +/-0.025; p = 0.005)	0.015 (CI = +/-0.009; p = 0.001)	-0.173 (CI = +/-0.259; p = 0.180)	0.329	+3.80%
Loss Cost	2010.2	0.040 (CI = +/-0.027; p = 0.006)	0.016 (CI = +/-0.009; p = 0.001)	-0.186 (CI = +/-0.270; p = 0.167)	0.328	+4.05%
Loss Cost	2011.1	0.045 (CI = +/-0.030; p = 0.005)	0.016 (CI = +/-0.009; p = 0.001)	-0.211 (CI = +/-0.278; p = 0.129)	0.349	+4.56%
Loss Cost	2011.2	0.044 (CI = +/-0.033; p = 0.012)	0.016 (CI = +/-0.009; p = 0.002)	-0.209 (CI = +/-0.292; p = 0.152)	0.323	+4.52%
Loss Cost	2012.1	0.051 (CI = +/-0.036; p = 0.009)	0.017 (CI = +/-0.010; p = 0.001)	-0.240 (CI = +/-0.302; p = 0.113)	0.348	+5.20%
Loss Cost	2012.2	0.051 (CI = +/-0.041; p = 0.018)	0.017 (CI = +/-0.010; p = 0.002)	-0.243 (CI = +/-0.322; p = 0.130)	0.327	+5.26%
Loss Cost	2013.1	0.042 (CI = +/-0.046; p = 0.069)	0.016 (CI = +/-0.010; p = 0.004)	-0.201 (CI = +/-0.334; p = 0.222)	0.289	+4.28%
Loss Cost	2013.2	0.038 (CI = +/-0.052; p = 0.147)	0.016 (CI = +/-0.011; p = 0.007)	-0.181 (CI = +/-0.358; p = 0.299)	0.268	+3.82%
Loss Cost	2014.1	0.055 (CI = +/-0.057; p = 0.055)	0.017 (CI = +/-0.011; p = 0.004)	-0.256 (CI = +/-0.363; p = 0.153)	0.334	+5.68%
Loss Cost	2014.2	0.043 (CI = +/-0.065; p = 0.178)	0.016 (CI = +/-0.011; p = 0.007)	-0.205 (CI = +/-0.387; p = 0.276)	0.314	+4.36%
Loss Cost	2015.1	0.016 (CI = +/-0.069; p = 0.617)	0.014 (CI = +/-0.011; p = 0.014)	-0.102 (CI = +/-0.389; p = 0.580)	0.364	+1.66%
Loss Cost	2015.2	0.030 (CI = +/-0.082; p = 0.441)	0.015 (CI = +/-0.012; p = 0.014)	-0.153 (CI = +/-0.428; p = 0.450)	0.358	+3.05%
Loss Cost	2016.1	0.051 (CI = +/-0.097; p = 0.269)	0.017 (CI = +/-0.012; p = 0.012)	-0.230 (CI = +/-0.470; p = 0.304)	0.370	+5.26%
Loss Cost	2016.2	0.106 (CI = +/-0.097; p = 0.034)	0.020 (CI = +/-0.011; p = 0.002)	-0.421 (CI = +/-0.435; p = 0.057)	0.535	+11.22%
Loss Cost	2017.1	0.130 (CI = +/-0.119; p = 0.036)	0.021 (CI = +/-0.012; p = 0.003)	-0.498 (CI = +/-0.498; p = 0.050)	0.557	+13.86%
Severity	2004.2	0.022 (CI = +/-0.018; p = 0.017)	-0.009 (CI = +/-0.011; p = 0.109)	0.247 (CI = +/-0.310; p = 0.114)	0.444	+2.22%
Severity	2005.1	0.026 (CI = +/-0.018; p = 0.007)	-0.008 (CI = +/-0.011; p = 0.140)	0.221 (CI = +/-0.308; p = 0.154)	0.476	+2.62%
Severity	2005.2	0.029 (CI = +/-0.019; p = 0.004)	-0.007 (CI = +/-0.011; p = 0.174)	0.198 (CI = +/-0.309; p = 0.200)	0.495	+2.97%
Severity	2006.1	0.032 (CI = +/-0.020; p = 0.003)	-0.007 (CI = +/-0.011; p = 0.211)	0.180 (CI = +/-0.313; p = 0.249)	0.504	+3.25%
Severity	2006.2	0.036 (CI = +/-0.021; p = 0.002)	-0.006 (CI = +/-0.011; p = 0.264)	0.154 (CI = +/-0.314; p = 0.325)	0.527	+3.69%
Severity	2007.1	0.038 (CI = +/-0.023; p = 0.002)	-0.006 (CI = +/-0.011; p = 0.301)	0.141 (CI = +/-0.321; p = 0.375)	0.523	+3.90%
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.008)	-0.006 (CI = +/-0.011; p = 0.246)	0.168 (CI = +/-0.324; p = 0.298)	0.489	+3.45%
Severity	2008.1	0.037 (CI = +/-0.026; p = 0.007)	-0.006 (CI = +/-0.011; p = 0.290)	0.150 (CI = +/-0.332; p = 0.360)	0.491	+3.75%
Severity	2008.2	0.045 (CI = +/-0.027; p = 0.002)	-0.005 (CI = +/-0.011; p = 0.386)	0.105 (CI = +/-0.324; p = 0.510)	0.543	+4.56%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.584)	0.018 (CI = +/-0.261; p = 0.890)	0.717	+6.20%
Severity	2009.2	0.064 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.678)	-0.003 (CI = +/-0.267; p = 0.982)	0.715	+6.60%
Severity	2010.1	0.067 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.760)	-0.020 (CI = +/-0.275; p = 0.880)	0.707	+6.94%
Severity	2010.2	0.072 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.873)	-0.045 (CI = +/-0.282; p = 0.742)	0.707	+7.46%
Severity	2011.1	0.082 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.009; p = 0.908)	-0.094 (CI = +/-0.276; p = 0.485)	0.740	+8.50%
Severity	2011.2	0.084 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.009; p = 0.851)	-0.108 (CI = +/-0.289; p = 0.443)	0.721	+8.80%
Severity	2012.1	0.087 (CI = +/-0.037; p = 0.000)	0.001 (CI = +/-0.010; p = 0.800)	-0.123 (CI = +/-0.304; p = 0.409)	0.699	+9.13%
Severity	2012.2	0.091 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.010; p = 0.749)	-0.139 (CI = +/-0.322; p = 0.378)	0.675	+9.50%
Severity	2013.1	0.081 (CI = +/-0.045; p = 0.002)	0.001 (CI = +/-0.010; p = 0.917)	-0.093 (CI = +/-0.333; p = 0.564)	0.615	+8.40%
Severity	2013.2	0.074 (CI = +/-0.052; p = 0.008)	0.000 (CI = +/-0.011; p = 0.981)	-0.064 (CI = +/-0.354; p = 0.707)	0.549	+7.69%
Severity	2014.1	0.089 (CI = +/-0.057; p = 0.005)	0.001 (CI = +/-0.011; p = 0.818)	-0.125 (CI = +/-0.368; p = 0.479)	0.575	+9.26%
Severity	2014.2	0.073 (CI = +/-0.064; p = 0.029)	0.000 (CI = +/-0.011; p = 0.983)	-0.063 (CI = +/-0.387; p = 0.734)	0.482	+7.59%
Severity	2015.1	0.044 (CI = +/-0.068; p = 0.181)	-0.002 (CI = +/-0.011; p = 0.636)	0.051 (CI = +/-0.379; p = 0.777)	0.383	+4.53%
Severity	2015.2	0.064 (CI = +/-0.078; p = 0.098)	-0.001 (CI = +/-0.011; p = 0.854)	-0.024 (CI = +/-0.405; p = 0.899)	0.430	+6.62%
Severity	2016.1	0.063 (CI = +/-0.096; p = 0.173)	-0.001 (CI = +/-0.012; p = 0.857)	-0.021 (CI = +/-0.463; p = 0.923)	0.352	+6.53%
Severity	2016.2	0.102 (CI = +/-0.108; p = 0.061)	0.001 (CI = +/-0.012; p = 0.814)	-0.155 (CI = +/-0.485; p = 0.492)	0.460	+10.75%
Severity	2017.1	0.126 (CI = +/-0.134; p = 0.062)	0.003 (CI = +/-0.013; p = 0.669)	-0.234 (CI = +/-0.558; p = 0.369)	0.438	+13.42%
Frequency	2004.2	-0.006 (CI = +/-0.015; p = 0.436)	0.021 (CI = +/-0.009; p = 0.000)	-0.310 (CI = +/-0.268; p = 0.025)	0.566	-0.59%
Frequency	2005.1	-0.015 (CI = +/-0.013; p = 0.020)	0.020 (CI = +/-0.007; p = 0.000)	-0.249 (CI = +/-0.210; p = 0.022)	0.720	-1.49%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.004)	0.019 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.202; p = 0.032)	0.753	-1.88%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.003)	0.018 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.204; p = 0.044)	0.759	-2.08%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.180 (CI = +/-0.193; p = 0.067)	0.795	-2.54%
Frequency	2007.1	-0.033 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.158; p = 0.093)	0.869	-3.25%
Frequency	2007.2	-0.033 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.163; p = 0.099)	0.863	-3.23%
Frequency	2008.1	-0.031 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.164; p = 0.074)	0.858	-3.01%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.170; p = 0.083)	0.851	-3.01%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.155 (CI = +/-0.176; p = 0.083)	0.844	-2.92%
Frequency	2009.2	-0.031 (CI = +/-0.017; p = 0.001)	0.017 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.182; p = 0.106)	0.839	-3.02%
Frequency	2010.1	-0.030 (CI = +/-0.018; p = 0.002)	0.017 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.190; p = 0.108)	0.831	-2.94%
Frequency	2010.2	-0.032 (CI = +/-0.020; p = 0.003)	0.017 (CI = +/-0.006; p = 0.000)	-0.141 (CI = +/-0.196; p = 0.152)	0.830	-3.17%
Frequency	2011.1	-0.037 (CI = +/-0.021; p = 0.002)	0.016 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.199; p = 0.237)	0.838	-3.63%
Frequency	2011.2	-0.040 (CI = +/-0.023; p = 0.002)	0.016 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.207; p = 0.323)	0.837	-3.94%
Frequency	2012.1	-0.037 (CI = +/-0.026; p = 0.008)	0.016 (CI = +/-0.007; p = 0.000)	-0.118 (CI = +/-0.216; p = 0.269)	0.825	-3.60%
Frequency	2012.2	-0.039 (CI = +/-0.029; p = 0.011)	0.016 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.228; p = 0.350)	0.820	-3.87%
Frequency	2013.1	-0.039 (CI = +/-0.033; p = 0.025)	0.016 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.244; p = 0.365)	0.807	-3.80%
Frequency	2013.2	-0.037 (CI = +/-0.038; p = 0.060)	0.016 (CI = +/-0.008; p = 0.001)	-0.117 (CI = +/-0.263; p = 0.358)	0.792	-3.59%
Frequency	2014.1	-0.033 (CI = +/-0.044; p = 0.130)	0.016 (CI = +/-0.008; p = 0.001)	-0.131 (CI = +/-0.284; p = 0.342)	0.776	-3.28%
Frequency	2014.2	-0.031 (CI = +/-0.052; p = 0.228)	0.016 (CI = +/-0.009; p = 0.001)	-0.142 (CI = +/-0.311; p = 0.343)	0.758	-3.01%
Frequency	2015.1	-0.028 (CI = +/-0.062; p = 0.347)	0.017 (CI = +/-0.010; p = 0.003)	-0.153 (CI = +/-0.345; p = 0.356)	0.739	-2.75%
Frequency	2015.2	-0.034 (CI = +/-0.074; p = 0.335)	0.016 (CI = +/-0.010; p = 0.005)	-0.129 (CI = +/-0.386; p = 0.479)	0.728	-3.35%
Frequency	2016.1	-0.012 (CI = +/-0.086; p = 0.766)	0.018 (CI = +/-0.011; p = 0.004)	-0.209 (CI = +/-0.418; p = 0.294)	0.709	-1.19%
Frequency	2016.2	0.004 (CI = +/-0.106; p = 0.931)	0.019 (CI = +/-0.012; p = 0.005)	-0.265 (CI = +/-0.476; p = 0.242)	0.685	+0.42%
Frequency	2017.1	0.004 (CI = +/-0.135; p = 0.949)	0.019 (CI = +/-0.013; p = 0.011)	-0.264 (CI = +/-0.564; p = 0.316)	0.661	+0.39%

Collision

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.006 (CI = +/-0.017; p = 0.484)	0.003 (CI = +/-0.158; p = 0.970)	-0.015 (CI = +/-0.334; p = 0.927)	-0.069	+0.59%
Loss Cost	2005.1	0.001 (CI = +/-0.017; p = 0.906)	-0.022 (CI = +/-0.154; p = 0.776)	0.022 (CI = +/-0.322; p = 0.892)	-0.086	+0.10%
Loss Cost	2005.2	0.000 (CI = +/-0.018; p = 0.998)	-0.017 (CI = +/-0.158; p = 0.830)	0.028 (CI = +/-0.329; p = 0.862)	-0.091	0.00%
Loss Cost	2006.1	0.000 (CI = +/-0.019; p = 0.991)	-0.017 (CI = +/-0.163; p = 0.831)	0.029 (CI = +/-0.337; p = 0.862)	-0.094	-0.01%
Loss Cost	2006.2	-0.001 (CI = +/-0.020; p = 0.907)	-0.012 (CI = +/-0.168; p = 0.882)	0.036 (CI = +/-0.345; p = 0.834)	-0.098	-0.12%
Loss Cost	2007.1	-0.006 (CI = +/-0.021; p = 0.537)	-0.035 (CI = +/-0.166; p = 0.668)	0.071 (CI = +/-0.339; p = 0.671)	-0.082	-0.64%
Loss Cost	2007.2	-0.010 (CI = +/-0.022; p = 0.343)	-0.019 (CI = +/-0.168; p = 0.823)	0.094 (CI = +/-0.340; p = 0.574)	-0.069	-1.03%
Loss Cost	2008.1	-0.007 (CI = +/-0.023; p = 0.539)	-0.005 (CI = +/-0.172; p = 0.950)	0.073 (CI = +/-0.345; p = 0.665)	-0.095	-0.71%
Loss Cost	2008.2	-0.002 (CI = +/-0.024; p = 0.892)	-0.027 (CI = +/-0.172; p = 0.753)	0.043 (CI = +/-0.342; p = 0.798)	-0.108	-0.16%
Loss Cost	2009.1	0.010 (CI = +/-0.022; p = 0.351)	0.017 (CI = +/-0.149; p = 0.815)	-0.027 (CI = +/-0.294; p = 0.850)	-0.070	+1.02%
Loss Cost	2009.2	0.010 (CI = +/-0.024; p = 0.374)	0.016 (CI = +/-0.155; p = 0.834)	-0.029 (CI = +/-0.304; p = 0.845)	-0.077	+1.05%
Loss Cost	2010.1	0.012 (CI = +/-0.026; p = 0.348)	0.021 (CI = +/-0.161; p = 0.789)	-0.038 (CI = +/-0.314; p = 0.806)	-0.076	+1.21%
Loss Cost	2010.2	0.011 (CI = +/-0.028; p = 0.413)	0.023 (CI = +/-0.168; p = 0.780)	-0.035 (CI = +/-0.326; p = 0.826)	-0.090	+1.15%
Loss Cost	2011.1	0.013 (CI = +/-0.031; p = 0.396)	0.028 (CI = +/-0.176; p = 0.746)	-0.043 (CI = +/-0.339; p = 0.794)	-0.092	+1.31%
Loss Cost	2011.2	0.009 (CI = +/-0.034; p = 0.575)	0.038 (CI = +/-0.183; p = 0.665)	-0.026 (CI = +/-0.350; p = 0.877)	-0.115	+0.94%
Loss Cost	2012.1	0.011 (CI = +/-0.038; p = 0.534)	0.044 (CI = +/-0.192; p = 0.634)	-0.037 (CI = +/-0.366; p = 0.836)	-0.117	+1.15%
Loss Cost	2012.2	0.007 (CI = +/-0.042; p = 0.729)	0.056 (CI = +/-0.200; p = 0.565)	-0.018 (CI = +/-0.380; p = 0.922)	-0.133	+0.71%
Loss Cost	2013.1	-0.003 (CI = +/-0.045; p = 0.877)	0.031 (CI = +/-0.203; p = 0.753)	0.028 (CI = +/-0.385; p = 0.878)	-0.167	-0.34%
Loss Cost	2013.2	-0.012 (CI = +/-0.050; p = 0.606)	0.052 (CI = +/-0.210; p = 0.610)	0.064 (CI = +/-0.396; p = 0.737)	-0.150	-1.23%
Loss Cost	2014.1	-0.005 (CI = +/-0.056; p = 0.864)	0.068 (CI = +/-0.220; p = 0.521)	0.032 (CI = +/-0.416; p = 0.872)	-0.163	-0.46%
Loss Cost	2014.2	-0.023 (CI = +/-0.060; p = 0.424)	0.104 (CI = +/-0.218; p = 0.323)	0.098 (CI = +/-0.412; p = 0.617)	-0.088	-2.28%
Loss Cost	2015.1	-0.046 (CI = +/-0.063; p = 0.141)	0.064 (CI = +/-0.211; p = 0.521)	0.182 (CI = +/-0.400; p = 0.345)	0.003	-4.46%
Loss Cost	2015.2	-0.048 (CI = +/-0.074; p = 0.182)	0.069 (CI = +/-0.228; p = 0.524)	0.190 (CI = +/-0.434; p = 0.359)	-0.047	-4.72%
Loss Cost	2016.1	-0.043 (CI = +/-0.089; p = 0.307)	0.076 (CI = +/-0.248; p = 0.513)	0.173 (CI = +/-0.478; p = 0.441)	-0.104	-4.23%
Loss Cost	2016.2	-0.028 (CI = +/-0.107; p = 0.570)	0.056 (CI = +/-0.268; p = 0.653)	0.129 (CI = +/-0.521; p = 0.592)	-0.232	-2.78%
Loss Cost	2017.1	-0.032 (CI = +/-0.133; p = 0.598)	0.051 (CI = +/-0.297; p = 0.705)	0.141 (CI = +/-0.591; p = 0.603)	-0.262	-3.16%
Severity	2004.2	0.029 (CI = +/-0.016; p = 0.001)	-0.002 (CI = +/-0.151; p = 0.974)	0.215 (CI = +/-0.319; p = 0.181)	0.400	+2.93%
Severity	2005.1	0.033 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.150; p = 0.826)	0.187 (CI = +/-0.315; p = 0.237)	0.440	+3.31%
Severity	2005.2	0.036 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.151; p = 0.989)	0.166 (CI = +/-0.315; p = 0.290)	0.465	+3.64%
Severity	2006.1	0.038 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.154; p = 0.855)	0.147 (CI = +/-0.317; p = 0.353)	0.478	+3.92%
Severity	2006.2	0.042 (CI = +/-0.019; p = 0.000)	-0.003 (CI = +/-0.154; p = 0.964)	0.123 (CI = +/-0.315; p = 0.433)	0.507	+4.32%
Severity	2007.1	0.044 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.158; p = 0.944)	0.109 (CI = +/-0.322; p = 0.493)	0.505	+4.53%
Severity	2007.2	0.041 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.161; p = 0.810)	0.128 (CI = +/-0.325; p = 0.426)	0.465	+4.19%
Severity	2008.1	0.044 (CI = +/-0.022; p = 0.000)	0.031 (CI = +/-0.164; p = 0.698)	0.109 (CI = +/-0.330; p = 0.505)	0.472	+4.51%
Severity	2008.2	0.051 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.161; p = 0.942)	0.072 (CI = +/-0.320; p = 0.647)	0.530	+5.20%
Severity	2009.1	0.064 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.127; p = 0.388)	-0.006 (CI = +/-0.250; p = 0.963)	0.722	+6.57%
Severity	2009.2	0.066 (CI = +/-0.020; p = 0.000)	0.044 (CI = +/-0.130; p = 0.489)	-0.020 (CI = +/-0.255; p = 0.873)	0.719	+6.86%
Severity	2010.1	0.070 (CI = +/-0.021; p = 0.000)	0.055 (CI = +/-0.133; p = 0.399)	-0.038 (CI = +/-0.260; p = 0.764)	0.715	+7.21%
Severity	2010.2	0.073 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.137; p = 0.507)	-0.054 (CI = +/-0.265; p = 0.675)	0.712	+7.56%
Severity	2011.1	0.081 (CI = +/-0.023; p = 0.000)	0.069 (CI = +/-0.131; p = 0.284)	-0.097 (CI = +/-0.253; p = 0.436)	0.754	+8.44%
Severity	2011.2	0.082 (CI = +/-0.026; p = 0.000)	0.066 (CI = +/-0.137; p = 0.327)	-0.102 (CI = +/-0.263; p = 0.430)	0.734	+8.55%
Severity	2012.1	0.085 (CI = +/-0.028; p = 0.000)	0.075 (CI = +/-0.143; p = 0.288)	-0.117 (CI = +/-0.273; p = 0.383)	0.716	+8.89%
Severity	2012.2	0.086 (CI = +/-0.032; p = 0.000)	0.072 (CI = +/-0.151; p = 0.327)	-0.120 (CI = +/-0.286; p = 0.389)	0.690	+8.99%
Severity	2013.1	0.080 (CI = +/-0.035; p = 0.000)	0.057 (CI = +/-0.155; p = 0.449)	-0.092 (CI = +/-0.294; p = 0.518)	0.628	+8.30%
Severity	2013.2	0.074 (CI = +/-0.038; p = 0.001)	0.071 (CI = +/-0.161; p = 0.363)	-0.068 (CI = +/-0.304; p = 0.643)	0.572	+7.63%
Severity	2014.1	0.085 (CI = +/-0.041; p = 0.000)	0.096 (CI = +/-0.160; p = 0.221)	-0.117 (CI = +/-0.303; p = 0.425)	0.615	+8.93%
Severity	2014.2	0.071 (CI = +/-0.043; p = 0.003)	0.124 (CI = +/-0.158; p = 0.115)	-0.066 (CI = +/-0.298; p = 0.640)	0.569	+7.41%
Severity	2015.1	0.056 (CI = +/-0.046; p = 0.021)	0.097 (CI = +/-0.155; p = 0.200)	-0.010 (CI = +/-0.294; p = 0.941)	0.449	+5.79%
Severity	2015.2	0.067 (CI = +/-0.053; p = 0.017)	0.079 (CI = +/-0.162; p = 0.308)	-0.045 (CI = +/-0.308; p = 0.756)	0.477	+6.93%
Severity	2016.1	0.071 (CI = +/-0.063; p = 0.031)	0.084 (CI = +/-0.176; p = 0.313)	-0.057 (CI = +/-0.339; p = 0.718)	0.410	+7.32%
Severity	2016.2	0.091 (CI = +/-0.072; p = 0.017)	0.056 (CI = +/-0.179; p = 0.500)	-0.118 (CI = +/-0.349; p = 0.469)	0.483	+9.58%
Severity	2017.1	0.108 (CI = +/-0.086; p = 0.019)	0.075 (CI = +/-0.191; p = 0.396)	-0.167 (CI = +/-0.381; p = 0.348)	0.473	+11.43%
Frequency	2004.2	-0.023 (CI = +/-0.017; p = 0.011)	0.005 (CI = +/-0.162; p = 0.946)	-0.230 (CI = +/-0.341; p = 0.180)	0.287	-2.27%
Frequency	2005.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.137; p = 0.575)	-0.165 (CI = +/-0.287; p = 0.251)	0.469	-3.11%
Frequency	2005.2	-0.036 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.134; p = 0.788)	-0.138 (CI = +/-0.279; p = 0.321)	0.519	-3.51%
Frequency	2006.1	-0.039 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.135; p = 0.642)	-0.118 (CI = +/-0.279; p = 0.397)	0.537	-3.78%
Frequency	2006.2	-0.043 (CI = +/-0.016; p = 0.000)	-0.009 (CI = +/-0.131; p = 0.891)	-0.087 (CI = +/-0.268; p = 0.511)	0.592	-4.25%
Frequency	2007.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.115; p = 0.476)	-0.038 (CI = +/-0.235; p = 0.743)	0.701	-4.94%
Frequency	2007.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.119; p = 0.523)	-0.034 (CI = +/-0.241; p = 0.776)	0.687	-5.01%
Frequency	2008.1	-0.051 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.124; p = 0.547)	-0.035 (CI = +/-0.248; p = 0.773)	0.662	-4.99%
Frequency	2008.2	-0.052 (CI = +/-0.018; p = 0.000)	-0.032 (CI = +/-0.128; p = 0.608)	-0.029 (CI = +/-0.254; p = 0.817)	0.648	-5.10%
Frequency	2009.1	-0.054 (CI = +/-0.020; p = 0.000)	-0.037 (CI = +/-0.132; p = 0.571)	-0.022 (CI = +/-0.262; p = 0.866)	0.631	-5.21%
Frequency	2009.2	-0.056 (CI = +/-0.021; p = 0.000)	-0.028 (CI = +/-0.137; p = 0.672)	-0.009 (CI = +/-0.268; p = 0.944)	0.625	-5.44%
Frequency	2010.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.034 (CI = +/-0.142; p = 0.623)	0.000 (CI = +/-0.277; p = 0.998)	0.608	-5.60%
Frequency	2010.2	-0.061 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.145; p = 0.760)	0.019 (CI = +/-0.282; p = 0.889)	0.612	-5.96%
Frequency	2011.1	-0.068 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.145; p = 0.556)	0.053 (CI = +/-0.279; p = 0.695)	0.641	-6.57%
Frequency	2011.2	-0.073 (CI = +/-0.028; p = 0.000)	-0.028 (CI = +/-0.149; p = 0.701)	0.075 (CI = +/-0.285; p = 0.588)	0.645	-7.02%
Frequency	2012.1	-0.074 (CI = +/-0.031; p = 0.000)	-0.030 (CI = +/-0.156; p = 0.688)	0.080 (CI = +/-0.298; p = 0.582)	0.611	-7.11%
Frequency	2012.2	-0.079 (CI = +/-0.034; p = 0.000)	-0.016 (CI = +/-0.161; p = 0.833)	0.102 (CI = +/-0.306; p = 0.491)	0.610	-7.60%
Frequency	2013.1	-0.083 (CI = +/-0.038; p = 0.000)	-0.026 (CI = +/-0.169; p = 0.748)	0.120 (CI = +/-0.321; p = 0.439)	0.590	-7.97%
Frequency	2013.2	-0.086 (CI = +/-0.043; p = 0.001)	-0.020 (CI = +/-0.179; p = 0.819)	0.132 (CI = +/-0.338; p = 0.421)	0.559	-8.24%
Frequency	2014.1	-0.090 (CI = +/-0.048; p = 0.001)	-0.028 (CI = +/-0.189; p = 0.755)	0.148 (CI = +/-0.358; p = 0.390)	0.526	-8.61%
Frequency	2014.2	-0.095 (CI = +/-0.056; p = 0.003)	-0.020 (CI = +/-0.202; p = 0.839)	0.164 (CI = +/-0.381; p = 0.370)	0.492	-9.02%
Frequency	2015.1	-0.102 (CI = +/-0.064; p = 0.004)	-0.033 (CI = +/-0.214; p = 0.748)	0.192 (CI = +/-0.407; p = 0.327)	0.463	-9.69%
Frequency	2015.2	-0.115 (CI = +/-0.073; p = 0.005)	-0.010 (CI = +/-0.225; p = 0.922)	0.235 (CI = +/-0.429; p = 0.255)	0.467	-10.89%
Frequency	2016.1	-0.114 (CI = +/-0.088; p = 0.016)	-0.008 (CI = +/-0.245; p = 0.942)	0.231 (CI = +/-0.473; p = 0.306)	0.367	-10.77%
Frequency	2016.2	-0.120 (CI = +/-0.108; p = 0.033)	-0.001 (CI = +/-0.270; p = 0.996)	0.247 (CI = +/-0.525; p = 0.319)	0.290	-11.27%
Frequency	2017.1	-0.140 (CI = +/-0.131; p = 0.038)	-0.024 (CI = +/-0.291; p = 0.855)	0.308 (CI = +/-0.580; p = 0.261)	0.276	-13.10%

Collision

Coverage = CL
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.006 (CI = +/-0.017; p = 0.477)	-0.015 (CI = +/-0.329; p = 0.927)	-0.039	+0.59%
Loss Cost	2005.1	0.001 (CI = +/-0.017; p = 0.899)	0.020 (CI = +/-0.317; p = 0.901)	-0.057	+0.10%
Loss Cost	2005.2	0.000 (CI = +/-0.018; p = 0.994)	0.027 (CI = +/-0.324; p = 0.864)	-0.059	-0.01%
Loss Cost	2006.1	0.000 (CI = +/-0.019; p = 0.995)	0.027 (CI = +/-0.331; p = 0.868)	-0.061	-0.01%
Loss Cost	2006.2	-0.001 (CI = +/-0.020; p = 0.902)	0.035 (CI = +/-0.339; p = 0.835)	-0.063	-0.12%
Loss Cost	2007.1	-0.006 (CI = +/-0.021; p = 0.538)	0.068 (CI = +/-0.333; p = 0.682)	-0.053	-0.63%
Loss Cost	2007.2	-0.010 (CI = +/-0.022; p = 0.332)	0.093 (CI = +/-0.333; p = 0.571)	-0.034	-1.04%
Loss Cost	2008.1	-0.007 (CI = +/-0.023; p = 0.533)	0.073 (CI = +/-0.337; p = 0.662)	-0.056	-0.70%
Loss Cost	2008.2	-0.002 (CI = +/-0.024; p = 0.882)	0.042 (CI = +/-0.335; p = 0.801)	-0.072	-0.17%
Loss Cost	2009.1	0.010 (CI = +/-0.021; p = 0.345)	-0.026 (CI = +/-0.288; p = 0.856)	-0.031	+1.01%
Loss Cost	2009.2	0.011 (CI = +/-0.023; p = 0.360)	-0.028 (CI = +/-0.297; p = 0.846)	-0.036	+1.06%
Loss Cost	2010.1	0.012 (CI = +/-0.025; p = 0.343)	-0.036 (CI = +/-0.307; p = 0.813)	-0.035	+1.20%
Loss Cost	2010.2	0.012 (CI = +/-0.028; p = 0.396)	-0.034 (CI = +/-0.318; p = 0.827)	-0.046	+1.17%
Loss Cost	2011.1	0.013 (CI = +/-0.030; p = 0.392)	-0.040 (CI = +/-0.331; p = 0.803)	-0.048	+1.29%
Loss Cost	2011.2	0.010 (CI = +/-0.033; p = 0.555)	-0.025 (CI = +/-0.342; p = 0.881)	-0.072	+0.97%
Loss Cost	2012.1	0.011 (CI = +/-0.037; p = 0.537)	-0.032 (CI = +/-0.357; p = 0.854)	-0.074	+1.12%
Loss Cost	2012.2	0.008 (CI = +/-0.041; p = 0.703)	-0.016 (CI = +/-0.372; p = 0.929)	-0.094	+0.76%
Loss Cost	2013.1	-0.004 (CI = +/-0.044; p = 0.863)	0.032 (CI = +/-0.373; p = 0.859)	-0.109	-0.36%
Loss Cost	2013.2	-0.012 (CI = +/-0.049; p = 0.616)	0.065 (CI = +/-0.386; p = 0.726)	-0.101	-1.17%
Loss Cost	2014.1	-0.005 (CI = +/-0.055; p = 0.838)	0.040 (CI = +/-0.405; p = 0.836)	-0.121	-0.53%
Loss Cost	2014.2	-0.021 (CI = +/-0.060; p = 0.460)	0.099 (CI = +/-0.410; p = 0.612)	-0.091	-2.10%
Loss Cost	2015.1	-0.047 (CI = +/-0.061; p = 0.124)	0.190 (CI = +/-0.388; p = 0.313)	0.043	-4.55%
Loss Cost	2015.2	-0.047 (CI = +/-0.072; p = 0.184)	0.190 (CI = +/-0.421; p = 0.348)	-0.002	-4.56%
Loss Cost	2016.1	-0.045 (CI = +/-0.086; p = 0.279)	0.184 (CI = +/-0.461; p = 0.402)	-0.054	-4.37%
Loss Cost	2016.2	-0.026 (CI = +/-0.101; p = 0.581)	0.128 (CI = +/-0.496; p = 0.583)	-0.144	-2.58%
Loss Cost	2017.1	-0.033 (CI = +/-0.125; p = 0.565)	0.148 (CI = +/-0.556; p = 0.565)	-0.155	-3.29%
Severity	2004.2	0.029 (CI = +/-0.016; p = 0.001)	0.215 (CI = +/-0.314; p = 0.175)	0.417	+2.93%
Severity	2005.1	0.033 (CI = +/-0.016; p = 0.000)	0.188 (CI = +/-0.310; p = 0.226)	0.456	+3.31%
Severity	2005.2	0.036 (CI = +/-0.017; p = 0.000)	0.166 (CI = +/-0.309; p = 0.283)	0.481	+3.64%
Severity	2006.1	0.038 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.312; p = 0.341)	0.494	+3.91%
Severity	2006.2	0.042 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.310; p = 0.426)	0.522	+4.31%
Severity	2007.1	0.044 (CI = +/-0.020; p = 0.000)	0.110 (CI = +/-0.315; p = 0.483)	0.521	+4.53%
Severity	2007.2	0.041 (CI = +/-0.021; p = 0.000)	0.129 (CI = +/-0.319; p = 0.414)	0.482	+4.20%
Severity	2008.1	0.044 (CI = +/-0.022; p = 0.000)	0.112 (CI = +/-0.324; p = 0.485)	0.488	+4.50%
Severity	2008.2	0.051 (CI = +/-0.022; p = 0.000)	0.072 (CI = +/-0.313; p = 0.640)	0.547	+5.20%
Severity	2009.1	0.063 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.248; p = 0.999)	0.724	+6.55%
Severity	2009.2	0.067 (CI = +/-0.020; p = 0.000)	-0.018 (CI = +/-0.252; p = 0.885)	0.725	+6.89%
Severity	2010.1	0.069 (CI = +/-0.021; p = 0.000)	-0.032 (CI = +/-0.257; p = 0.797)	0.718	+7.18%
Severity	2010.2	0.073 (CI = +/-0.023; p = 0.000)	-0.052 (CI = +/-0.261; p = 0.683)	0.719	+7.59%
Severity	2011.1	0.081 (CI = +/-0.023; p = 0.000)	-0.089 (CI = +/-0.253; p = 0.473)	0.752	+8.39%
Severity	2011.2	0.083 (CI = +/-0.026; p = 0.000)	-0.099 (CI = +/-0.262; p = 0.442)	0.734	+8.61%
Severity	2012.1	0.085 (CI = +/-0.028; p = 0.000)	-0.108 (CI = +/-0.273; p = 0.418)	0.713	+8.83%
Severity	2012.2	0.087 (CI = +/-0.031; p = 0.000)	-0.118 (CI = +/-0.285; p = 0.398)	0.690	+9.07%
Severity	2013.1	0.079 (CI = +/-0.034; p = 0.000)	-0.085 (CI = +/-0.289; p = 0.542)	0.636	+8.24%
Severity	2013.2	0.074 (CI = +/-0.038; p = 0.001)	-0.066 (CI = +/-0.302; p = 0.650)	0.575	+7.73%
Severity	2014.1	0.084 (CI = +/-0.041; p = 0.001)	-0.105 (CI = +/-0.307; p = 0.479)	0.600	+8.81%
Severity	2014.2	0.074 (CI = +/-0.046; p = 0.004)	-0.065 (CI = +/-0.313; p = 0.667)	0.517	+7.64%
Severity	2015.1	0.055 (CI = +/-0.047; p = 0.026)	0.002 (CI = +/-0.300; p = 0.989)	0.417	+5.64%
Severity	2015.2	0.069 (CI = +/-0.053; p = 0.014)	-0.045 (CI = +/-0.307; p = 0.755)	0.472	+7.13%
Severity	2016.1	0.069 (CI = +/-0.063; p = 0.034)	-0.046 (CI = +/-0.336; p = 0.772)	0.404	+7.15%
Severity	2016.2	0.093 (CI = +/-0.069; p = 0.012)	-0.120 (CI = +/-0.336; p = 0.451)	0.507	+9.80%
Severity	2017.1	0.106 (CI = +/-0.083; p = 0.018)	-0.156 (CI = +/-0.370; p = 0.370)	0.483	+11.22%
Frequency	2004.2	-0.023 (CI = +/-0.017; p = 0.010)	-0.230 (CI = +/-0.336; p = 0.174)	0.307	-2.27%
Frequency	2005.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.169 (CI = +/-0.283; p = 0.235)	0.479	-3.10%
Frequency	2005.2	-0.036 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.274; p = 0.311)	0.532	-3.52%
Frequency	2006.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.121 (CI = +/-0.275; p = 0.378)	0.548	-3.77%
Frequency	2006.2	-0.043 (CI = +/-0.016; p = 0.000)	-0.088 (CI = +/-0.263; p = 0.502)	0.605	-4.25%
Frequency	2007.1	-0.051 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.232; p = 0.714)	0.706	-4.93%
Frequency	2007.2	-0.052 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.238; p = 0.761)	0.694	-5.03%
Frequency	2008.1	-0.051 (CI = +/-0.017; p = 0.000)	-0.039 (CI = +/-0.244; p = 0.747)	0.669	-4.98%
Frequency	2008.2	-0.052 (CI = +/-0.018; p = 0.000)	-0.031 (CI = +/-0.250; p = 0.804)	0.658	-5.11%
Frequency	2009.1	-0.053 (CI = +/-0.019; p = 0.000)	-0.025 (CI = +/-0.258; p = 0.841)	0.640	-5.20%
Frequency	2009.2	-0.056 (CI = +/-0.021; p = 0.000)	-0.011 (CI = +/-0.263; p = 0.935)	0.637	-5.45%
Frequency	2010.1	-0.057 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.271; p = 0.981)	0.620	-5.58%
Frequency	2010.2	-0.062 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.275; p = 0.892)	0.627	-5.97%
Frequency	2011.1	-0.068 (CI = +/-0.025; p = 0.000)	0.049 (CI = +/-0.274; p = 0.715)	0.651	-6.55%
Frequency	2011.2	-0.073 (CI = +/-0.027; p = 0.000)	0.074 (CI = +/-0.278; p = 0.585)	0.659	-7.04%
Frequency	2012.1	-0.073 (CI = +/-0.030; p = 0.000)	0.076 (CI = +/-0.290; p = 0.589)	0.627	-7.08%
Frequency	2012.2	-0.079 (CI = +/-0.033; p = 0.000)	0.102 (CI = +/-0.297; p = 0.482)	0.630	-7.62%
Frequency	2013.1	-0.083 (CI = +/-0.037; p = 0.000)	0.117 (CI = +/-0.311; p = 0.437)	0.610	-7.95%
Frequency	2013.2	-0.086 (CI = +/-0.041; p = 0.000)	0.131 (CI = +/-0.326; p = 0.408)	0.584	-8.26%
Frequency	2014.1	-0.090 (CI = +/-0.047; p = 0.001)	0.145 (CI = +/-0.345; p = 0.386)	0.553	-8.58%
Frequency	2014.2	-0.095 (CI = +/-0.053; p = 0.002)	0.164 (CI = +/-0.366; p = 0.354)	0.524	-9.05%
Frequency	2015.1	-0.101 (CI = +/-0.061; p = 0.003)	0.188 (CI = +/-0.390; p = 0.319)	0.497	-9.65%
Frequency	2015.2	-0.116 (CI = +/-0.070; p = 0.003)	0.235 (CI = +/-0.409; p = 0.235)	0.507	-10.92%
Frequency	2016.1	-0.114 (CI = +/-0.083; p = 0.012)	0.229 (CI = +/-0.447; p = 0.285)	0.419	-10.75%
Frequency	2016.2	-0.120 (CI = +/-0.101; p = 0.024)	0.247 (CI = +/-0.494; p = 0.294)	0.355	-11.27%
Frequency	2017.1	-0.140 (CI = +/-0.122; p = 0.029)	0.304 (CI = +/-0.542; p = 0.239)	0.346	-13.04%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.013 (CI = +/-0.018; p = 0.148)	0.015 (CI = +/-0.149; p = 0.838)	0.012 (CI = +/-0.012; p = 0.043)	0.049 (CI = +/-0.384; p = 0.795)	0.057	+1.31%
Loss Cost	2005.1	0.008 (CI = +/-0.018; p = 0.387)	-0.008 (CI = +/-0.146; p = 0.910)	0.011 (CI = +/-0.011; p = 0.065)	0.091 (CI = +/-0.372; p = 0.621)	0.037	+0.78%
Loss Cost	2005.2	0.007 (CI = +/-0.019; p = 0.467)	-0.005 (CI = +/-0.150; p = 0.949)	0.010 (CI = +/-0.011; p = 0.075)	0.097 (CI = +/-0.381; p = 0.606)	0.030	+0.70%
Loss Cost	2006.1	0.007 (CI = +/-0.021; p = 0.468)	-0.003 (CI = +/-0.155; p = 0.971)	0.010 (CI = +/-0.012; p = 0.079)	0.094 (CI = +/-0.390; p = 0.627)	0.027	+0.74%
Loss Cost	2006.2	0.007 (CI = +/-0.022; p = 0.546)	0.000 (CI = +/-0.160; p = 0.996)	0.010 (CI = +/-0.012; p = 0.092)	0.100 (CI = +/-0.400; p = 0.614)	0.020	+0.66%
Loss Cost	2007.1	0.001 (CI = +/-0.023; p = 0.932)	-0.021 (CI = +/-0.159; p = 0.788)	0.009 (CI = +/-0.012; p = 0.137)	0.141 (CI = +/-0.395; p = 0.472)	0.027	+0.10%
Loss Cost	2007.2	-0.003 (CI = +/-0.024; p = 0.784)	-0.006 (CI = +/-0.161; p = 0.938)	0.008 (CI = +/-0.012; p = 0.177)	0.170 (CI = +/-0.398; p = 0.389)	0.035	-0.32%
Loss Cost	2008.1	0.001 (CI = +/-0.025; p = 0.908)	0.010 (CI = +/-0.163; p = 0.899)	0.009 (CI = +/-0.012; p = 0.132)	0.137 (CI = +/-0.401; p = 0.488)	0.029	+0.14%
Loss Cost	2008.2	0.008 (CI = +/-0.026; p = 0.512)	-0.012 (CI = +/-0.160; p = 0.875)	0.010 (CI = +/-0.012; p = 0.082)	0.091 (CI = +/-0.393; p = 0.637)	0.044	+0.85%
Loss Cost	2009.1	0.024 (CI = +/-0.022; p = 0.030)	0.037 (CI = +/-0.126; p = 0.551)	0.014 (CI = +/-0.009; p = 0.005)	-0.011 (CI = +/-0.307; p = 0.943)	0.243	+2.43%
Loss Cost	2009.2	0.025 (CI = +/-0.023; p = 0.035)	0.033 (CI = +/-0.131; p = 0.608)	0.014 (CI = +/-0.010; p = 0.006)	-0.019 (CI = +/-0.318; p = 0.901)	0.241	+2.57%
Loss Cost	2010.1	0.029 (CI = +/-0.025; p = 0.027)	0.043 (CI = +/-0.135; p = 0.513)	0.015 (CI = +/-0.010; p = 0.005)	-0.042 (CI = +/-0.326; p = 0.794)	0.257	+2.93%
Loss Cost	2010.2	0.030 (CI = +/-0.028; p = 0.039)	0.042 (CI = +/-0.141; p = 0.546)	0.015 (CI = +/-0.010; p = 0.007)	-0.045 (CI = +/-0.340; p = 0.785)	0.247	+3.00%
Loss Cost	2011.1	0.034 (CI = +/-0.031; p = 0.033)	0.052 (CI = +/-0.146; p = 0.463)	0.016 (CI = +/-0.011; p = 0.006)	-0.069 (CI = +/-0.351; p = 0.684)	0.261	+3.42%
Loss Cost	2011.2	0.031 (CI = +/-0.034; p = 0.071)	0.059 (CI = +/-0.152; p = 0.428)	0.015 (CI = +/-0.011; p = 0.010)	-0.054 (CI = +/-0.366; p = 0.761)	0.238	+3.14%
Loss Cost	2012.1	0.036 (CI = +/-0.037; p = 0.055)	0.072 (CI = +/-0.158; p = 0.354)	0.016 (CI = +/-0.011; p = 0.008)	-0.085 (CI = +/-0.380; p = 0.645)	0.257	+3.71%
Loss Cost	2012.2	0.033 (CI = +/-0.042; p = 0.111)	0.078 (CI = +/-0.166; p = 0.333)	0.016 (CI = +/-0.012; p = 0.013)	-0.068 (CI = +/-0.399; p = 0.725)	0.238	+3.37%
Loss Cost	2013.1	0.024 (CI = +/-0.046; p = 0.291)	0.059 (CI = +/-0.170; p = 0.472)	0.014 (CI = +/-0.012; p = 0.025)	-0.018 (CI = +/-0.411; p = 0.926)	0.201	+2.38%
Loss Cost	2013.2	0.015 (CI = +/-0.051; p = 0.542)	0.075 (CI = +/-0.176; p = 0.379)	0.013 (CI = +/-0.013; p = 0.041)	0.024 (CI = +/-0.428; p = 0.908)	0.208	+1.50%
Loss Cost	2014.1	0.029 (CI = +/-0.055; p = 0.276)	0.100 (CI = +/-0.178; p = 0.250)	0.015 (CI = +/-0.013; p = 0.024)	-0.045 (CI = +/-0.436; p = 0.829)	0.257	+2.97%
Loss Cost	2014.2	0.010 (CI = +/-0.058; p = 0.720)	0.131 (CI = +/-0.173; p = 0.127)	0.013 (CI = +/-0.012; p = 0.039)	0.041 (CI = +/-0.427; p = 0.838)	0.332	+0.99%
Loss Cost	2015.1	-0.013 (CI = +/-0.060; p = 0.636)	0.096 (CI = +/-0.165; p = 0.227)	0.011 (CI = +/-0.012; p = 0.075)	0.142 (CI = +/-0.412; p = 0.467)	0.409	-1.33%
Loss Cost	2015.2	-0.014 (CI = +/-0.071; p = 0.673)	0.097 (CI = +/-0.180; p = 0.259)	0.011 (CI = +/-0.013; p = 0.096)	0.144 (CI = +/-0.453; p = 0.498)	0.373	-1.38%
Loss Cost	2016.1	-0.002 (CI = +/-0.083; p = 0.964)	0.112 (CI = +/-0.192; p = 0.222)	0.012 (CI = +/-0.014; p = 0.087)	0.097 (CI = +/-0.493; p = 0.672)	0.361	-0.17%
Loss Cost	2016.2	0.017 (CI = +/-0.096; p = 0.697)	0.089 (CI = +/-0.204; p = 0.347)	0.013 (CI = +/-0.014; p = 0.071)	0.031 (CI = +/-0.526; p = 0.898)	0.320	+1.71%
Loss Cost	2017.1	0.019 (CI = +/-0.117; p = 0.725)	0.091 (CI = +/-0.228; p = 0.384)	0.013 (CI = +/-0.016; p = 0.096)	0.026 (CI = +/-0.599; p = 0.924)	0.294	+1.87%
Severity	2004.2	0.023 (CI = +/-0.018; p = 0.014)	-0.008 (CI = +/-0.149; p = 0.915)	-0.011 (CI = +/-0.012; p = 0.072)	0.287 (CI = +/-0.384; p = 0.138)	0.424	+2.29%
Severity	2005.1	0.027 (CI = +/-0.018; p = 0.006)	0.010 (CI = +/-0.149; p = 0.895)	-0.009 (CI = +/-0.011; p = 0.104)	0.255 (CI = +/-0.381; p = 0.182)	0.457	+2.70%
Severity	2005.2	0.030 (CI = +/-0.019; p = 0.003)	-0.004 (CI = +/-0.150; p = 0.959)	-0.009 (CI = +/-0.012; p = 0.132)	0.230 (CI = +/-0.382; p = 0.228)	0.476	+3.04%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.003)	0.008 (CI = +/-0.153; p = 0.919)	-0.008 (CI = +/-0.012; p = 0.172)	0.209 (CI = +/-0.387; p = 0.278)	0.486	+3.32%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.008 (CI = +/-0.154; p = 0.918)	-0.007 (CI = +/-0.012; p = 0.220)	0.179 (CI = +/-0.387; p = 0.351)	0.510	+3.75%
Severity	2007.1	0.039 (CI = +/-0.023; p = 0.002)	0.000 (CI = +/-0.159; p = 0.997)	-0.007 (CI = +/-0.012; p = 0.264)	0.165 (CI = +/-0.396; p = 0.400)	0.505	+3.95%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.006)	0.014 (CI = +/-0.161; p = 0.856)	-0.007 (CI = +/-0.012; p = 0.214)	0.194 (CI = +/-0.399; p = 0.327)	0.469	+3.52%
Severity	2008.1	0.038 (CI = +/-0.026; p = 0.006)	0.025 (CI = +/-0.165; p = 0.756)	-0.007 (CI = +/-0.012; p = 0.270)	0.172 (CI = +/-0.407; p = 0.393)	0.472	+3.85%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.002)	0.002 (CI = +/-0.162; p = 0.983)	-0.005 (CI = +/-0.012; p = 0.361)	0.124 (CI = +/-0.398; p = 0.527)	0.525	+4.61%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	0.051 (CI = +/-0.129; p = 0.427)	-0.002 (CI = +/-0.010; p = 0.644)	0.023 (CI = +/-0.315; p = 0.883)	0.713	+6.23%
Severity	2009.2	0.063 (CI = +/-0.024; p = 0.000)	0.042 (CI = +/-0.133; p = 0.521)	-0.002 (CI = +/-0.010; p = 0.728)	0.004 (CI = +/-0.323; p = 0.980)	0.708	+6.55%
Severity	2010.1	0.067 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.137; p = 0.434)	-0.001 (CI = +/-0.010; p = 0.849)	-0.019 (CI = +/-0.331; p = 0.906)	0.703	+6.95%
Severity	2010.2	0.071 (CI = +/-0.028; p = 0.000)	0.043 (CI = +/-0.141; p = 0.535)	0.000 (CI = +/-0.010; p = 0.944)	-0.041 (CI = +/-0.341; p = 0.804)	0.698	+7.35%
Severity	2011.1	0.081 (CI = +/-0.029; p = 0.000)	0.068 (CI = +/-0.136; p = 0.307)	0.001 (CI = +/-0.010; p = 0.765)	-0.099 (CI = +/-0.328; p = 0.534)	0.739	+8.42%
Severity	2011.2	0.082 (CI = +/-0.032; p = 0.000)	0.065 (CI = +/-0.143; p = 0.349)	0.002 (CI = +/-0.010; p = 0.746)	-0.106 (CI = +/-0.343; p = 0.524)	0.717	+8.56%
Severity	2012.1	0.086 (CI = +/-0.035; p = 0.000)	0.074 (CI = +/-0.149; p = 0.310)	0.002 (CI = +/-0.011; p = 0.666)	-0.128 (CI = +/-0.359; p = 0.464)	0.697	+8.98%
Severity	2012.2	0.087 (CI = +/-0.039; p = 0.000)	0.072 (CI = +/-0.157; p = 0.349)	0.002 (CI = +/-0.011; p = 0.660)	-0.134 (CI = +/-0.379; p = 0.467)	0.669	+9.11%
Severity	2013.1	0.079 (CI = +/-0.044; p = 0.001)	0.056 (CI = +/-0.163; p = 0.479)	0.001 (CI = +/-0.012; p = 0.830)	-0.092 (CI = +/-0.393; p = 0.627)	0.601	+8.22%
Severity	2013.2	0.071 (CI = +/-0.049; p = 0.007)	0.070 (CI = +/-0.169; p = 0.393)	0.000 (CI = +/-0.012; p = 0.957)	-0.054 (CI = +/-0.410; p = 0.782)	0.541	+7.38%
Severity	2014.1	0.086 (CI = +/-0.053; p = 0.003)	0.095 (CI = +/-0.169; p = 0.247)	0.002 (CI = +/-0.012; p = 0.700)	-0.125 (CI = +/-0.415; p = 0.529)	0.582	+8.99%
Severity	2014.2	0.069 (CI = +/-0.056; p = 0.020)	0.123 (CI = +/-0.167; p = 0.136)	0.001 (CI = +/-0.012; p = 0.928)	-0.048 (CI = +/-0.411; p = 0.803)	0.531	+7.12%
Severity	2015.1	0.049 (CI = +/-0.060; p = 0.100)	0.093 (CI = +/-0.163; p = 0.237)	-0.002 (CI = +/-0.012; p = 0.754)	0.039 (CI = +/-0.408; p = 0.840)	0.408	+4.99%
Severity	2015.2	0.060 (CI = +/-0.068; p = 0.077)	0.077 (CI = +/-0.172; p = 0.345)	-0.001 (CI = +/-0.012; p = 0.894)	-0.008 (CI = +/-0.435; p = 0.970)	0.428	+6.21%
Severity	2016.1	0.063 (CI = +/-0.082; p = 0.116)	0.081 (CI = +/-0.189; p = 0.363)	0.000 (CI = +/-0.013; p = 0.936)	-0.019 (CI = +/-0.485; p = 0.933)	0.346	+6.52%
Severity	2016.2	0.084 (CI = +/-0.092; p = 0.068)	0.055 (CI = +/-0.196; p = 0.546)	0.001 (CI = +/-0.014; p = 0.890)	-0.094 (CI = +/-0.508; p = 0.686)	0.408	+8.81%
Severity	2017.1	0.100 (CI = +/-0.110; p = 0.070)	0.071 (CI = +/-0.214; p = 0.467)	0.002 (CI = +/-0.015; p = 0.775)	-0.145 (CI = +/-0.562; p = 0.568)	0.374	+10.49%
Frequency	2004.2	-0.010 (CI = +/-0.016; p = 0.229)	0.023 (CI = +/-0.134; p = 0.730)	0.022 (CI = +/-0.010; p = 0.000)	-0.237 (CI = +/-0.346; p = 0.172)	0.511	-0.96%
Frequency	2005.1	-0.019 (CI = +/-0.013; p = 0.007)	-0.018 (CI = +/-0.107; p = 0.737)	0.020 (CI = +/-0.008; p = 0.000)	-0.164 (CI = +/-0.274; p = 0.232)	0.677	-1.87%
Frequency	2005.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.001 (CI = +/-0.104; p = 0.985)	0.019 (CI = +/-0.008; p = 0.000)	-0.133 (CI = +/-0.263; p = 0.311)	0.715	-2.27%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.011 (CI = +/-0.105; p = 0.839)	0.018 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.265; p = 0.381)	0.723	-2.50%
Frequency	2006.2	-0.030 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.100; p = 0.867)	0.017 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.250; p = 0.519)	0.766	-2.97%
Frequency	2007.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.021 (CI = +/-0.081; p = 0.607)	0.016 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.203; p = 0.808)	0.852	-3.71%
Frequency	2007.2	-0.038 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.084; p = 0.622)	0.016 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.209; p = 0.815)	0.845	-3.71%
Frequency	2008.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.015 (CI = +/-0.087; p = 0.724)	0.016 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.214; p = 0.740)	0.835	-3.56%
Frequency	2008.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.014 (CI = +/-0.090; p = 0.750)	0.016 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.221; p = 0.762)	0.827	-3.59%
Frequency	2009.1	-0.037 (CI = +/-0.016; p = 0.000)	-0.014 (CI = +/-0.094; p = 0.765)	0.016 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.229; p = 0.765)	0.817	-3.58%
Frequency	2009.2	-0.038 (CI = +/-0.017; p = 0.000)	-0.009 (CI = +/-0.097; p = 0.849)	0.016 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.235; p = 0.839)	0.813	-3.74%
Frequency	2010.1	-0.038 (CI = +/-0.019; p = 0.000)	-0.009 (CI = +/-0.101; p = 0.849)	0.016 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.245; p = 0.851)	0.803	-3.75%
Frequency	2010.2	-0.041 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.104; p = 0.981)	0.015 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.251; p = 0.974)	0.804	-4.05%
Frequency	2011.1	-0.047 (CI = +/-0.022; p = 0.000)	-0.016 (CI = +/-0.104; p = 0.749)	0.014 (CI = +/-0.008; p = 0.001)	0.030 (CI = +/-0.250; p = 0.804)	0.819	-4.61%
Frequency	2011.2	-0.051 (CI = +/-0.024; p = 0.000)	-0.007 (CI = +/-0.106; p = 0.898)	0.013 (CI = +/-0.008; p = 0.002)	0.053 (CI = +/-0.256; p = 0.672)	0.821	-5.00%
Frequency	2012.1	-0.050 (CI = +/-0.026; p = 0.001)	-0.003 (CI = +/-0.112; p = 0.960)	0.014 (CI = +/-0.008; p = 0.002)	0.043 (CI = +/-0.269; p = 0.740)	0.804	-4.83%
Frequency	2012.2	-0.054 (CI = +/-0.029; p = 0.001)	0.006 (CI = +/-0.116; p = 0.908)	0.013 (CI = +/-0.008; p = 0.004)	0.066 (CI = +/-0.279; p = 0.624)	0.803	-5.25%
Frequency	2013.1	-0.055 (CI = +/-0.033; p = 0.003)	0.004 (CI = +/-0.123; p = 0.952)	0.013 (CI = +/-0.009; p = 0.007)	0.074 (CI = +/-0.297; p = 0.606)	0.789	-5.39%
Frequency	2013.2	-0.056 (CI = +/-0.038; p = 0.006)	0.005 (CI = +/-0.130; p = 0.934)	0.013 (CI = +/-0.009; p = 0.010)	0.078 (CI = +/-0.317; p = 0.608)	0.770	-5.48%
Frequency	2014.1	-0.057 (CI = +/-0.043; p = 0.014)	0.004 (CI = +/-0.140; p = 0.948)	0.013 (CI = +/-0.010; p = 0.016)	0.080 (CI = +/-0.342; p = 0.623)	0.749	-5.52%
Frequency	2014.2	-0.059 (CI = +/-0.050; p = 0.024)	0.008 (CI = +/-0.150; p = 0.913)	0.013 (CI = +/-0.011; p = 0.024)	0.090 (CI = +/-0.369; p = 0.608)	0.727	-5.73%
Frequency	2015.1	-0.062 (CI = +/-0.059; p = 0.040)	0.003 (CI = +/-0.161; p = 0.967)	0.012 (CI = +/-0.012; p = 0.039)	0.103 (CI = +/-0.403; p = 0.587)	0.705	-6.02%
Frequency	2015.2	-0.074 (CI = +/-0.067; p = 0.033)	0.020 (CI = +/-0.170; p = 0.801)	0.011 (CI = +/-0.012; p = 0.063)	0.152 (CI = +/-0.428; p = 0.451)	0.708	-7.15%
Frequency	2016.1	-0.065 (CI = +/-0.079; p = 0.098)	0.032 (CI = +/-0.183; p = 0.710)	0.012 (CI = +/-0.013; p = 0.064)	0.116 (CI = +/-0.470; p = 0.596)	0.660	-6.28%
Frequency	2016.2	-0.067 (CI = +/-0.095; p = 0.144)	0.035 (CI = +/-0.203; p = 0.708)	0.012 (CI = +/-0.014; p = 0.089)	0.125 (CI = +/-0.526; p = 0.605)	0.614	-6.52%
Frequency	2017.1	-0.081 (CI = +/-0.115; p = 0.142)	0.020 (CI = +/-0.223; p = 0.840)	0.011 (CI = +/-0.015; p = 0.139)	0.171 (CI = +/-0.586; p = 0.521)	0.597	-7.80%

Collision

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.013 (CI = +/-0.018; p = 0.142)	0.012 (CI = +/-0.011; p = 0.041)	0.050 (CI = +/-0.378; p = 0.791)	0.083	+1.31%
Loss Cost	2005.1	0.008 (CI = +/-0.018; p = 0.376)	0.011 (CI = +/-0.011; p = 0.058)	0.091 (CI = +/-0.366; p = 0.618)	0.066	+0.78%
Loss Cost	2005.2	0.007 (CI = +/-0.019; p = 0.460)	0.010 (CI = +/-0.011; p = 0.069)	0.097 (CI = +/-0.374; p = 0.600)	0.060	+0.70%
Loss Cost	2006.1	0.007 (CI = +/-0.020; p = 0.458)	0.010 (CI = +/-0.012; p = 0.073)	0.094 (CI = +/-0.383; p = 0.622)	0.058	+0.75%
Loss Cost	2006.2	0.007 (CI = +/-0.022; p = 0.539)	0.010 (CI = +/-0.012; p = 0.085)	0.100 (CI = +/-0.393; p = 0.608)	0.053	+0.66%
Loss Cost	2007.1	0.001 (CI = +/-0.022; p = 0.918)	0.009 (CI = +/-0.012; p = 0.122)	0.139 (CI = +/-0.388; p = 0.470)	0.058	+0.11%
Loss Cost	2007.2	-0.003 (CI = +/-0.024; p = 0.780)	0.008 (CI = +/-0.012; p = 0.166)	0.170 (CI = +/-0.390; p = 0.380)	0.070	-0.32%
Loss Cost	2008.1	0.001 (CI = +/-0.025; p = 0.912)	0.009 (CI = +/-0.012; p = 0.126)	0.138 (CI = +/-0.393; p = 0.476)	0.064	+0.14%
Loss Cost	2008.2	0.008 (CI = +/-0.026; p = 0.504)	0.011 (CI = +/-0.012; p = 0.073)	0.091 (CI = +/-0.385; p = 0.631)	0.080	+0.85%
Loss Cost	2009.1	0.024 (CI = +/-0.021; p = 0.030)	0.013 (CI = +/-0.009; p = 0.005)	-0.007 (CI = +/-0.302; p = 0.960)	0.262	+2.39%
Loss Cost	2009.2	0.025 (CI = +/-0.023; p = 0.032)	0.014 (CI = +/-0.009; p = 0.006)	-0.019 (CI = +/-0.312; p = 0.902)	0.264	+2.57%
Loss Cost	2010.1	0.028 (CI = +/-0.025; p = 0.028)	0.014 (CI = +/-0.010; p = 0.005)	-0.037 (CI = +/-0.321; p = 0.813)	0.275	+2.88%
Loss Cost	2010.2	0.030 (CI = +/-0.027; p = 0.036)	0.015 (CI = +/-0.010; p = 0.007)	-0.044 (CI = +/-0.334; p = 0.786)	0.268	+3.00%
Loss Cost	2011.1	0.033 (CI = +/-0.030; p = 0.034)	0.015 (CI = +/-0.010; p = 0.006)	-0.064 (CI = +/-0.346; p = 0.706)	0.276	+3.34%
Loss Cost	2011.2	0.031 (CI = +/-0.033; p = 0.067)	0.015 (CI = +/-0.011; p = 0.010)	-0.053 (CI = +/-0.362; p = 0.764)	0.251	+3.15%
Loss Cost	2012.1	0.035 (CI = +/-0.037; p = 0.061)	0.015 (CI = +/-0.011; p = 0.010)	-0.076 (CI = +/-0.377; p = 0.680)	0.260	+3.58%
Loss Cost	2012.2	0.033 (CI = +/-0.041; p = 0.108)	0.015 (CI = +/-0.012; p = 0.015)	-0.066 (CI = +/-0.398; p = 0.730)	0.238	+3.40%
Loss Cost	2013.1	0.022 (CI = +/-0.045; p = 0.308)	0.014 (CI = +/-0.012; p = 0.027)	-0.010 (CI = +/-0.403; p = 0.960)	0.222	+2.25%
Loss Cost	2013.2	0.015 (CI = +/-0.050; p = 0.531)	0.013 (CI = +/-0.012; p = 0.044)	0.025 (CI = +/-0.423; p = 0.903)	0.216	+1.53%
Loss Cost	2014.1	0.027 (CI = +/-0.056; p = 0.325)	0.014 (CI = +/-0.013; p = 0.032)	-0.029 (CI = +/-0.439; p = 0.892)	0.235	+2.69%
Loss Cost	2014.2	0.011 (CI = +/-0.061; p = 0.712)	0.012 (CI = +/-0.013; p = 0.059)	0.043 (CI = +/-0.448; p = 0.842)	0.253	+1.07%
Loss Cost	2015.1	-0.017 (CI = +/-0.061; p = 0.564)	0.010 (CI = +/-0.012; p = 0.103)	0.160 (CI = +/-0.417; p = 0.424)	0.381	-1.65%
Loss Cost	2015.2	-0.013 (CI = +/-0.071; p = 0.702)	0.010 (CI = +/-0.013; p = 0.114)	0.144 (CI = +/-0.456; p = 0.505)	0.351	-1.27%
Loss Cost	2016.1	-0.006 (CI = +/-0.084; p = 0.873)	0.010 (CI = +/-0.014; p = 0.121)	0.119 (CI = +/-0.501; p = 0.612)	0.321	-0.62%
Loss Cost	2016.2	0.019 (CI = +/-0.094; p = 0.665)	0.012 (CI = +/-0.014; p = 0.077)	0.029 (CI = +/-0.518; p = 0.904)	0.321	+1.90%
Loss Cost	2017.1	0.015 (CI = +/-0.114; p = 0.779)	0.012 (CI = +/-0.015; p = 0.106)	0.043 (CI = +/-0.581; p = 0.871)	0.306	+1.47%
Severity	2004.2	0.023 (CI = +/-0.018; p = 0.013)	-0.010 (CI = +/-0.011; p = 0.068)	0.287 (CI = +/-0.378; p = 0.132)	0.441	+2.29%
Severity	2005.1	0.027 (CI = +/-0.018; p = 0.005)	-0.010 (CI = +/-0.011; p = 0.095)	0.256 (CI = +/-0.374; p = 0.174)	0.473	+2.69%
Severity	2005.2	0.030 (CI = +/-0.019; p = 0.003)	-0.009 (CI = +/-0.011; p = 0.126)	0.230 (CI = +/-0.375; p = 0.221)	0.493	+3.04%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.008 (CI = +/-0.011; p = 0.161)	0.210 (CI = +/-0.380; p = 0.269)	0.502	+3.32%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.007 (CI = +/-0.011; p = 0.214)	0.179 (CI = +/-0.380; p = 0.343)	0.526	+3.75%
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	-0.007 (CI = +/-0.012; p = 0.253)	0.165 (CI = +/-0.388; p = 0.392)	0.522	+3.95%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.006)	-0.008 (CI = +/-0.012; p = 0.200)	0.194 (CI = +/-0.391; p = 0.318)	0.487	+3.52%
Severity	2008.1	0.038 (CI = +/-0.025; p = 0.005)	-0.007 (CI = +/-0.012; p = 0.246)	0.174 (CI = +/-0.399; p = 0.378)	0.490	+3.82%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	-0.005 (CI = +/-0.012; p = 0.350)	0.124 (CI = +/-0.390; p = 0.519)	0.543	+4.61%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.580)	0.027 (CI = +/-0.312; p = 0.859)	0.717	+6.18%
Severity	2009.2	0.063 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.010; p = 0.687)	0.005 (CI = +/-0.319; p = 0.976)	0.715	+6.56%
Severity	2010.1	0.067 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.010; p = 0.778)	-0.014 (CI = +/-0.328; p = 0.932)	0.707	+6.88%
Severity	2010.2	0.071 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.010; p = 0.904)	-0.040 (CI = +/-0.335; p = 0.805)	0.706	+7.35%
Severity	2011.1	0.080 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.010; p = 0.856)	-0.092 (CI = +/-0.327; p = 0.566)	0.738	+8.31%
Severity	2011.2	0.082 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.010; p = 0.802)	-0.105 (CI = +/-0.342; p = 0.528)	0.719	+8.57%
Severity	2012.1	0.085 (CI = +/-0.035; p = 0.000)	0.002 (CI = +/-0.011; p = 0.757)	-0.118 (CI = +/-0.358; p = 0.497)	0.696	+8.83%
Severity	2012.2	0.087 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.011; p = 0.714)	-0.132 (CI = +/-0.377; p = 0.470)	0.670	+9.13%
Severity	2013.1	0.078 (CI = +/-0.043; p = 0.001)	0.001 (CI = +/-0.011; p = 0.898)	-0.084 (CI = +/-0.385; p = 0.652)	0.612	+8.08%
Severity	2013.2	0.071 (CI = +/-0.048; p = 0.006)	0.000 (CI = +/-0.012; p = 0.987)	-0.053 (CI = +/-0.405; p = 0.784)	0.547	+7.41%
Severity	2014.1	0.083 (CI = +/-0.053; p = 0.004)	0.001 (CI = +/-0.012; p = 0.819)	-0.109 (CI = +/-0.417; p = 0.585)	0.569	+8.70%
Severity	2014.2	0.070 (CI = +/-0.058; p = 0.023)	0.000 (CI = +/-0.012; p = 0.973)	-0.047 (CI = +/-0.430; p = 0.817)	0.480	+7.21%
Severity	2015.1	0.046 (CI = +/-0.060; p = 0.125)	-0.003 (CI = +/-0.012; p = 0.636)	0.056 (CI = +/-0.412; p = 0.775)	0.383	+4.66%
Severity	2015.2	0.061 (CI = +/-0.067; p = 0.071)	-0.001 (CI = +/-0.012; p = 0.833)	-0.008 (CI = +/-0.430; p = 0.969)	0.429	+6.31%
Severity	2016.1	0.060 (CI = +/-0.080; p = 0.128)	-0.001 (CI = +/-0.013; p = 0.831)	-0.003 (CI = +/-0.475; p = 0.990)	0.352	+6.17%
Severity	2016.2	0.086 (CI = +/-0.088; p = 0.055)	0.001 (CI = +/-0.013; p = 0.926)	-0.095 (CI = +/-0.485; p = 0.672)	0.444	+8.93%
Severity	2017.1	0.097 (CI = +/-0.105; p = 0.067)	0.001 (CI = +/-0.014; p = 0.848)	-0.132 (CI = +/-0.537; p = 0.593)	0.403	+10.15%
Frequency	2004.2	-0.010 (CI = +/-0.016; p = 0.223)	0.022 (CI = +/-0.010; p = 0.000)	-0.237 (CI = +/-0.341; p = 0.167)	0.524	-0.96%
Frequency	2005.1	-0.019 (CI = +/-0.013; p = 0.006)	0.020 (CI = +/-0.008; p = 0.000)	-0.165 (CI = +/-0.270; p = 0.222)	0.686	-1.86%
Frequency	2005.2	-0.023 (CI = +/-0.013; p = 0.001)	0.019 (CI = +/-0.008; p = 0.000)	-0.133 (CI = +/-0.259; p = 0.303)	0.724	-2.27%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.019 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.260; p = 0.370)	0.732	-2.49%
Frequency	2006.2	-0.030 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.245; p = 0.513)	0.774	-2.97%
Frequency	2007.1	-0.038 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.200; p = 0.793)	0.856	-3.69%
Frequency	2007.2	-0.038 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.206; p = 0.810)	0.849	-3.72%
Frequency	2008.1	-0.036 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.210; p = 0.727)	0.840	-3.55%
Frequency	2008.2	-0.037 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.216; p = 0.756)	0.833	-3.60%
Frequency	2009.1	-0.036 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.224; p = 0.752)	0.824	-3.57%
Frequency	2009.2	-0.038 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.230; p = 0.835)	0.821	-3.74%
Frequency	2010.1	-0.038 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.239; p = 0.841)	0.811	-3.74%
Frequency	2010.2	-0.041 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.244; p = 0.973)	0.813	-4.05%
Frequency	2011.1	-0.047 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.028 (CI = +/-0.243; p = 0.812)	0.827	-4.59%
Frequency	2011.2	-0.051 (CI = +/-0.023; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.052 (CI = +/-0.249; p = 0.665)	0.830	-5.00%
Frequency	2012.1	-0.050 (CI = +/-0.026; p = 0.001)	0.014 (CI = +/-0.008; p = 0.001)	0.043 (CI = +/-0.261; p = 0.734)	0.815	-4.83%
Frequency	2012.2	-0.054 (CI = +/-0.028; p = 0.001)	0.013 (CI = +/-0.008; p = 0.003)	0.066 (CI = +/-0.270; p = 0.613)	0.814	-5.25%
Frequency	2013.1	-0.056 (CI = +/-0.032; p = 0.002)	0.013 (CI = +/-0.008; p = 0.005)	0.074 (CI = +/-0.286; p = 0.592)	0.801	-5.40%
Frequency	2013.2	-0.056 (CI = +/-0.036; p = 0.004)	0.013 (CI = +/-0.009; p = 0.008)	0.078 (CI = +/-0.305; p = 0.595)	0.785	-5.48%
Frequency	2014.1	-0.057 (CI = +/-0.041; p = 0.010)	0.013 (CI = +/-0.010; p = 0.012)	0.081 (CI = +/-0.327; p = 0.606)	0.766	-5.53%
Frequency	2014.2	-0.059 (CI = +/-0.048; p = 0.020)	0.013 (CI = +/-0.010; p = 0.019)	0.090 (CI = +/-0.353; p = 0.594)	0.747	-5.72%
Frequency	2015.1	-0.062 (CI = +/-0.056; p = 0.031)	0.012 (CI = +/-0.011; p = 0.030)	0.104 (CI = +/-0.383; p = 0.568)	0.727	-6.03%
Frequency	2015.2	-0.074 (CI = +/-0.064; p = 0.026)	0.011 (CI = +/-0.011; p = 0.054)	0.152 (CI = +/-0.407; p = 0.432)	0.730	-7.13%
Frequency	2016.1	-0.066 (CI = +/-0.075; p = 0.078)	0.012 (CI = +/-0.012; p = 0.057)	0.122 (CI = +/-0.445; p = 0.559)	0.687	-6.40%
Frequency	2016.2	-0.067 (CI = +/-0.090; p = 0.129)	0.012 (CI = +/-0.013; p = 0.077)	0.124 (CI = +/-0.496; p = 0.590)	0.647	-6.46%
Frequency	2017.1	-0.082 (CI = +/-0.106; p = 0.114)	0.011 (CI = +/-0.014; p = 0.119)	0.175 (CI = +/-0.542; p = 0.485)	0.640	-7.88%

Collision

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.003 (CI = +/-0.015; p = 0.739)	0.004 (CI = +/-0.156; p = 0.957)	0.186 (CI = +/-0.379; p = 0.325)	-0.039	+0.26%
Loss Cost	2005.1	-0.002 (CI = +/-0.015; p = 0.795)	-0.021 (CI = +/-0.150; p = 0.782)	0.214 (CI = +/-0.361; p = 0.236)	-0.041	-0.20%
Loss Cost	2005.2	-0.003 (CI = +/-0.016; p = 0.701)	-0.014 (CI = +/-0.155; p = 0.850)	0.221 (CI = +/-0.367; p = 0.229)	-0.043	-0.31%
Loss Cost	2006.1	-0.003 (CI = +/-0.017; p = 0.695)	-0.016 (CI = +/-0.159; p = 0.841)	0.223 (CI = +/-0.375; p = 0.234)	-0.045	-0.33%
Loss Cost	2006.2	-0.005 (CI = +/-0.018; p = 0.617)	-0.010 (CI = +/-0.164; p = 0.906)	0.230 (CI = +/-0.382; p = 0.228)	-0.046	-0.45%
Loss Cost	2007.1	-0.009 (CI = +/-0.019; p = 0.315)	-0.033 (CI = +/-0.161; p = 0.682)	0.257 (CI = +/-0.371; p = 0.167)	-0.018	-0.93%
Loss Cost	2007.2	-0.013 (CI = +/-0.019; p = 0.178)	-0.014 (CI = +/-0.162; p = 0.859)	0.279 (CI = +/-0.369; p = 0.133)	0.004	-1.30%
Loss Cost	2008.1	-0.010 (CI = +/-0.020; p = 0.306)	-0.002 (CI = +/-0.166; p = 0.977)	0.264 (CI = +/-0.373; p = 0.157)	-0.022	-1.04%
Loss Cost	2008.2	-0.006 (CI = +/-0.021; p = 0.577)	-0.023 (CI = +/-0.167; p = 0.778)	0.240 (CI = +/-0.369; p = 0.193)	-0.040	-0.58%
Loss Cost	2009.1	0.004 (CI = +/-0.019; p = 0.685)	0.017 (CI = +/-0.144; p = 0.807)	0.192 (CI = +/-0.317; p = 0.224)	-0.009	+0.38%
Loss Cost	2009.2	0.004 (CI = +/-0.021; p = 0.725)	0.018 (CI = +/-0.150; p = 0.804)	0.193 (CI = +/-0.326; p = 0.234)	-0.016	+0.36%
Loss Cost	2010.1	0.004 (CI = +/-0.023; p = 0.694)	0.021 (CI = +/-0.156; p = 0.783)	0.189 (CI = +/-0.335; p = 0.254)	-0.019	+0.43%
Loss Cost	2010.2	0.003 (CI = +/-0.025; p = 0.794)	0.026 (CI = +/-0.163; p = 0.747)	0.195 (CI = +/-0.345; p = 0.254)	-0.028	+0.31%
Loss Cost	2011.1	0.004 (CI = +/-0.027; p = 0.777)	0.028 (CI = +/-0.171; p = 0.739)	0.193 (CI = +/-0.356; p = 0.274)	-0.034	+0.37%
Loss Cost	2011.2	0.000 (CI = +/-0.029; p = 0.978)	0.042 (CI = +/-0.177; p = 0.623)	0.210 (CI = +/-0.363; p = 0.241)	-0.041	-0.04%
Loss Cost	2012.1	0.000 (CI = +/-0.032; p = 0.979)	0.045 (CI = +/-0.185; p = 0.619)	0.207 (CI = +/-0.376; p = 0.264)	-0.047	+0.04%
Loss Cost	2012.2	-0.005 (CI = +/-0.035; p = 0.787)	0.061 (CI = +/-0.193; p = 0.515)	0.227 (CI = +/-0.385; p = 0.232)	-0.045	-0.46%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.430)	0.034 (CI = +/-0.191; p = 0.711)	0.262 (CI = +/-0.378; p = 0.162)	-0.038	-1.39%
Loss Cost	2013.2	-0.023 (CI = +/-0.040; p = 0.237)	0.060 (CI = +/-0.195; p = 0.523)	0.294 (CI = +/-0.379; p = 0.119)	0.009	-2.27%
Loss Cost	2014.1	-0.018 (CI = +/-0.044; p = 0.394)	0.072 (CI = +/-0.205; p = 0.465)	0.278 (CI = +/-0.393; p = 0.152)	-0.011	-1.80%
Loss Cost	2014.2	-0.035 (CI = +/-0.045; p = 0.116)	0.116 (CI = +/-0.196; p = 0.226)	0.335 (CI = +/-0.370; p = 0.072)	0.127	-3.46%
Loss Cost	2015.1	-0.053 (CI = +/-0.044; p = 0.021)	0.076 (CI = +/-0.179; p = 0.374)	0.390 (CI = +/-0.334; p = 0.025)	0.281	-5.20%
Loss Cost	2015.2	-0.058 (CI = +/-0.051; p = 0.031)	0.085 (CI = +/-0.194; p = 0.355)	0.402 (CI = +/-0.355; p = 0.030)	0.252	-5.59%
Loss Cost	2016.1	-0.055 (CI = +/-0.060; p = 0.067)	0.089 (CI = +/-0.209; p = 0.367)	0.396 (CI = +/-0.380; p = 0.043)	0.210	-5.38%
Loss Cost	2016.2	-0.048 (CI = +/-0.072; p = 0.169)	0.075 (CI = +/-0.229; p = 0.485)	0.376 (CI = +/-0.410; p = 0.068)	0.104	-4.65%
Loss Cost	2017.1	-0.054 (CI = +/-0.086; p = 0.190)	0.066 (CI = +/-0.251; p = 0.569)	0.390 (CI = +/-0.445; p = 0.079)	0.094	-5.23%
Severity	2004.2	0.032 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.154; p = 0.982)	0.167 (CI = +/-0.373; p = 0.369)	0.382	+3.24%
Severity	2005.1	0.035 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.152; p = 0.781)	0.145 (CI = +/-0.365; p = 0.426)	0.427	+3.60%
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.153; p = 0.954)	0.126 (CI = +/-0.363; p = 0.486)	0.454	+3.91%
Severity	2006.1	0.041 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.155; p = 0.818)	0.110 (CI = +/-0.364; p = 0.540)	0.470	+4.18%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.155; p = 0.990)	0.089 (CI = +/-0.360; p = 0.618)	0.500	+4.55%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.159; p = 0.915)	0.078 (CI = +/-0.365; p = 0.665)	0.500	+4.75%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.022 (CI = +/-0.162; p = 0.785)	0.094 (CI = +/-0.368; p = 0.606)	0.457	+4.46%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.165; p = 0.672)	0.079 (CI = +/-0.371; p = 0.667)	0.467	+4.76%
Severity	2008.2	0.052 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.161; p = 0.927)	0.047 (CI = +/-0.358; p = 0.791)	0.527	+5.39%
Severity	2009.1	0.064 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.126; p = 0.389)	-0.009 (CI = +/-0.277; p = 0.946)	0.722	+6.57%
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	0.044 (CI = +/-0.130; p = 0.494)	-0.021 (CI = +/-0.281; p = 0.878)	0.719	+6.83%
Severity	2010.1	0.069 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.133; p = 0.409)	-0.034 (CI = +/-0.285; p = 0.808)	0.715	+7.12%
Severity	2010.2	0.072 (CI = +/-0.021; p = 0.000)	0.043 (CI = +/-0.137; p = 0.521)	-0.047 (CI = +/-0.289; p = 0.740)	0.712	+7.42%
Severity	2011.1	0.078 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.132; p = 0.309)	-0.075 (CI = +/-0.275; p = 0.576)	0.750	+8.12%
Severity	2011.2	0.079 (CI = +/-0.023; p = 0.000)	0.064 (CI = +/-0.139; p = 0.350)	-0.078 (CI = +/-0.285; p = 0.573)	0.730	+8.20%
Severity	2012.1	0.081 (CI = +/-0.025; p = 0.000)	0.071 (CI = +/-0.144; p = 0.320)	-0.087 (CI = +/-0.293; p = 0.543)	0.710	+8.43%
Severity	2012.2	0.081 (CI = +/-0.028; p = 0.000)	0.069 (CI = +/-0.153; p = 0.354)	-0.089 (CI = +/-0.305; p = 0.550)	0.683	+8.48%
Severity	2013.1	0.076 (CI = +/-0.030; p = 0.000)	0.053 (CI = +/-0.156; p = 0.479)	-0.068 (CI = +/-0.308; p = 0.647)	0.623	+7.88%
Severity	2013.2	0.070 (CI = +/-0.033; p = 0.000)	0.069 (CI = +/-0.162; p = 0.378)	-0.048 (CI = +/-0.315; p = 0.751)	0.569	+7.28%
Severity	2014.1	0.079 (CI = +/-0.035; p = 0.000)	0.091 (CI = +/-0.162; p = 0.248)	-0.077 (CI = +/-0.311; p = 0.605)	0.605	+8.23%
Severity	2014.2	0.067 (CI = +/-0.037; p = 0.002)	0.122 (CI = +/-0.159; p = 0.122)	-0.037 (CI = +/-0.301; p = 0.795)	0.564	+6.93%
Severity	2015.1	0.055 (CI = +/-0.038; p = 0.008)	0.097 (CI = +/-0.155; p = 0.201)	-0.002 (CI = +/-0.289; p = 0.990)	0.449	+5.68%
Severity	2015.2	0.063 (CI = +/-0.043; p = 0.008)	0.078 (CI = +/-0.163; p = 0.317)	-0.026 (CI = +/-0.299; p = 0.852)	0.474	+6.55%
Severity	2016.1	0.065 (CI = +/-0.050; p = 0.016)	0.082 (CI = +/-0.176; p = 0.329)	-0.032 (CI = +/-0.320; p = 0.832)	0.405	+6.76%
Severity	2016.2	0.080 (CI = +/-0.057; p = 0.011)	0.054 (CI = +/-0.183; p = 0.529)	-0.071 (CI = +/-0.327; p = 0.640)	0.466	+8.34%
Severity	2017.1	0.089 (CI = +/-0.067; p = 0.015)	0.067 (CI = +/-0.197; p = 0.461)	-0.092 (CI = +/-0.349; p = 0.567)	0.437	+9.32%
Frequency	2004.2	-0.029 (CI = +/-0.016; p = 0.001)	0.002 (CI = +/-0.166; p = 0.976)	0.019 (CI = +/-0.403; p = 0.925)	0.247	-2.89%
Frequency	2005.1	-0.037 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.139; p = 0.548)	0.070 (CI = +/-0.335; p = 0.675)	0.449	-3.66%
Frequency	2005.2	-0.041 (CI = +/-0.014; p = 0.000)	-0.019 (CI = +/-0.135; p = 0.779)	0.096 (CI = +/-0.322; p = 0.549)	0.509	-4.06%
Frequency	2006.1	-0.044 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.136; p = 0.618)	0.113 (CI = +/-0.319; p = 0.477)	0.533	-4.33%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.009 (CI = +/-0.130; p = 0.893)	0.141 (CI = +/-0.302; p = 0.347)	0.598	-4.78%
Frequency	2007.1	-0.056 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.112; p = 0.459)	0.179 (CI = +/-0.257; p = 0.164)	0.719	-5.42%
Frequency	2007.2	-0.057 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.115; p = 0.527)	0.185 (CI = +/-0.262; p = 0.159)	0.708	-5.52%
Frequency	2008.1	-0.057 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.119; p = 0.532)	0.186 (CI = +/-0.268; p = 0.166)	0.684	-5.53%
Frequency	2008.2	-0.058 (CI = +/-0.016; p = 0.000)	-0.030 (CI = +/-0.123; p = 0.617)	0.193 (CI = +/-0.273; p = 0.157)	0.674	-5.67%
Frequency	2009.1	-0.060 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.127; p = 0.559)	0.201 (CI = +/-0.279; p = 0.150)	0.660	-5.81%
Frequency	2009.2	-0.062 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.130; p = 0.690)	0.214 (CI = +/-0.282; p = 0.130)	0.660	-6.05%
Frequency	2010.1	-0.064 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.134; p = 0.617)	0.223 (CI = +/-0.288; p = 0.122)	0.647	-6.24%
Frequency	2010.2	-0.068 (CI = +/-0.021; p = 0.000)	-0.017 (CI = +/-0.136; p = 0.793)	0.242 (CI = +/-0.288; p = 0.096)	0.658	-6.61%
Frequency	2011.1	-0.074 (CI = +/-0.021; p = 0.000)	-0.038 (CI = +/-0.133; p = 0.554)	0.268 (CI = +/-0.278; p = 0.058)	0.696	-7.17%
Frequency	2011.2	-0.079 (CI = +/-0.022; p = 0.000)	-0.021 (CI = +/-0.135; p = 0.744)	0.289 (CI = +/-0.277; p = 0.042)	0.709	-7.61%
Frequency	2012.1	-0.081 (CI = +/-0.024; p = 0.000)	-0.026 (CI = +/-0.141; p = 0.707)	0.294 (CI = +/-0.286; p = 0.045)	0.682	-7.74%
Frequency	2012.2	-0.086 (CI = +/-0.026; p = 0.000)	-0.008 (CI = +/-0.144; p = 0.905)	0.316 (CI = +/-0.288; p = 0.033)	0.691	-8.24%
Frequency	2013.1	-0.090 (CI = +/-0.029; p = 0.000)	-0.019 (CI = +/-0.149; p = 0.788)	0.330 (CI = +/-0.295; p = 0.031)	0.680	-8.59%
Frequency	2013.2	-0.093 (CI = +/-0.032; p = 0.000)	-0.009 (CI = +/-0.157; p = 0.901)	0.342 (CI = +/-0.306; p = 0.031)	0.660	-8.90%
Frequency	2014.1	-0.097 (CI = +/-0.036; p = 0.000)	-0.019 (CI = +/-0.165; p = 0.806)	0.356 (CI = +/-0.317; p = 0.030)	0.639	-9.27%
Frequency	2014.2	-0.102 (CI = +/-0.040; p = 0.000)	-0.006 (CI = +/-0.175; p = 0.938)	0.372 (CI = +/-0.331; p = 0.030)	0.619	-9.72%
Frequency	2015.1	-0.109 (CI = +/-0.045; p = 0.000)	-0.020 (CI = +/-0.183; p = 0.813)	0.392 (CI = +/-0.343; p = 0.028)	0.605	-10.30%
Frequency	2015.2	-0.121 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.189; p = 0.935)	0.428 (CI = +/-0.347; p = 0.020)	0.628	-11.39%
Frequency	2016.1	-0.121 (CI = +/-0.058; p = 0.001)	0.008 (CI = +/-0.205; p = 0.936)	0.428 (CI = +/-0.372; p = 0.028)	0.558	-11.37%
Frequency	2016.2	-0.128 (CI = +/-0.070; p = 0.002)	0.021 (CI = +/-0.225; p = 0.838)	0.447 (CI = +/-0.401; p = 0.032)	0.512	-11.99%
Frequency	2017.1	-0.143 (CI = +/-0.081; p = 0.003)	-0.002 (CI = +/-0.236; p = 0.989)	0.482 (CI = +/-0.419; p = 0.029)	0.521	-13.31%

Collision

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.003 (CI = +/-0.015; p = 0.733)	0.186 (CI = +/-0.373; p = 0.319)	-0.009	+0.26%
Loss Cost	2005.1	-0.002 (CI = +/-0.015; p = 0.792)	0.215 (CI = +/-0.356; p = 0.229)	-0.012	-0.20%
Loss Cost	2005.2	-0.003 (CI = +/-0.016; p = 0.689)	0.222 (CI = +/-0.362; p = 0.220)	-0.012	-0.32%
Loss Cost	2006.1	-0.003 (CI = +/-0.017; p = 0.690)	0.223 (CI = +/-0.369; p = 0.226)	-0.014	-0.33%
Loss Cost	2006.2	-0.005 (CI = +/-0.018; p = 0.606)	0.231 (CI = +/-0.375; p = 0.219)	-0.013	-0.46%
Loss Cost	2007.1	-0.009 (CI = +/-0.018; p = 0.307)	0.258 (CI = +/-0.365; p = 0.160)	0.010	-0.93%
Loss Cost	2007.2	-0.013 (CI = +/-0.019; p = 0.167)	0.279 (CI = +/-0.362; p = 0.126)	0.037	-1.31%
Loss Cost	2008.1	-0.010 (CI = +/-0.020; p = 0.297)	0.265 (CI = +/-0.366; p = 0.149)	0.014	-1.04%
Loss Cost	2008.2	-0.006 (CI = +/-0.021; p = 0.557)	0.242 (CI = +/-0.362; p = 0.183)	-0.004	-0.60%
Loss Cost	2009.1	0.004 (CI = +/-0.019; p = 0.678)	0.191 (CI = +/-0.310; p = 0.216)	0.027	+0.38%
Loss Cost	2009.2	0.004 (CI = +/-0.020; p = 0.706)	0.192 (CI = +/-0.319; p = 0.227)	0.023	+0.38%
Loss Cost	2010.1	0.004 (CI = +/-0.022; p = 0.688)	0.189 (CI = +/-0.328; p = 0.246)	0.020	+0.44%
Loss Cost	2010.2	0.003 (CI = +/-0.024; p = 0.770)	0.193 (CI = +/-0.337; p = 0.248)	0.012	+0.34%
Loss Cost	2011.1	0.004 (CI = +/-0.026; p = 0.771)	0.192 (CI = +/-0.348; p = 0.265)	0.008	+0.37%
Loss Cost	2011.2	0.000 (CI = +/-0.028; p = 0.990)	0.207 (CI = +/-0.355; p = 0.239)	-0.003	+0.02%
Loss Cost	2012.1	0.000 (CI = +/-0.031; p = 0.975)	0.206 (CI = +/-0.368; p = 0.257)	-0.008	+0.05%
Loss Cost	2012.2	-0.004 (CI = +/-0.034; p = 0.829)	0.221 (CI = +/-0.378; p = 0.235)	-0.014	-0.36%
Loss Cost	2013.1	-0.014 (CI = +/-0.036; p = 0.421)	0.260 (CI = +/-0.367; p = 0.154)	0.011	-1.39%
Loss Cost	2013.2	-0.022 (CI = +/-0.039; p = 0.251)	0.288 (CI = +/-0.371; p = 0.119)	0.043	-2.15%
Loss Cost	2014.1	-0.018 (CI = +/-0.043; p = 0.391)	0.275 (CI = +/-0.386; p = 0.150)	0.016	-1.78%
Loss Cost	2014.2	-0.032 (CI = +/-0.045; p = 0.152)	0.321 (CI = +/-0.374; p = 0.087)	0.092	-3.16%
Loss Cost	2015.1	-0.053 (CI = +/-0.043; p = 0.020)	0.386 (CI = +/-0.330; p = 0.025)	0.289	-5.18%
Loss Cost	2015.2	-0.055 (CI = +/-0.050; p = 0.036)	0.390 (CI = +/-0.350; p = 0.032)	0.257	-5.31%
Loss Cost	2016.1	-0.055 (CI = +/-0.059; p = 0.066)	0.391 (CI = +/-0.375; p = 0.042)	0.217	-5.33%
Loss Cost	2016.2	-0.044 (CI = +/-0.068; p = 0.185)	0.363 (CI = +/-0.394; p = 0.067)	0.143	-4.30%
Loss Cost	2017.1	-0.053 (CI = +/-0.082; p = 0.178)	0.385 (CI = +/-0.423; p = 0.070)	0.153	-5.17%
Severity	2004.2	0.032 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.367; p = 0.362)	0.400	+3.24%
Severity	2005.1	0.035 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.360; p = 0.421)	0.442	+3.60%
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.357; p = 0.479)	0.470	+3.91%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.358; p = 0.535)	0.486	+4.18%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.089 (CI = +/-0.354; p = 0.611)	0.517	+4.55%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.358; p = 0.660)	0.516	+4.75%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.092 (CI = +/-0.361; p = 0.605)	0.475	+4.48%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.078 (CI = +/-0.365; p = 0.665)	0.483	+4.76%
Severity	2008.2	0.053 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.350; p = 0.789)	0.545	+5.39%
Severity	2009.1	0.064 (CI = +/-0.017; p = 0.000)	-0.010 (CI = +/-0.276; p = 0.938)	0.724	+6.58%
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	-0.024 (CI = +/-0.278; p = 0.859)	0.725	+6.87%
Severity	2010.1	0.069 (CI = +/-0.019; p = 0.000)	-0.035 (CI = +/-0.282; p = 0.799)	0.718	+7.12%
Severity	2010.2	0.072 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.285; p = 0.720)	0.719	+7.47%
Severity	2011.1	0.078 (CI = +/-0.021; p = 0.000)	-0.077 (CI = +/-0.275; p = 0.567)	0.749	+8.13%
Severity	2011.2	0.080 (CI = +/-0.023; p = 0.000)	-0.083 (CI = +/-0.283; p = 0.547)	0.731	+8.29%
Severity	2012.1	0.081 (CI = +/-0.025; p = 0.000)	-0.089 (CI = +/-0.293; p = 0.532)	0.709	+8.44%
Severity	2012.2	0.083 (CI = +/-0.027; p = 0.000)	-0.095 (CI = +/-0.303; p = 0.521)	0.685	+8.60%
Severity	2013.1	0.076 (CI = +/-0.029; p = 0.000)	-0.070 (CI = +/-0.303; p = 0.633)	0.633	+7.89%
Severity	2013.2	0.072 (CI = +/-0.032; p = 0.000)	-0.055 (CI = +/-0.312; p = 0.714)	0.574	+7.44%
Severity	2014.1	0.079 (CI = +/-0.035; p = 0.000)	-0.081 (CI = +/-0.314; p = 0.592)	0.594	+8.25%
Severity	2014.2	0.070 (CI = +/-0.038; p = 0.001)	-0.052 (CI = +/-0.315; p = 0.731)	0.514	+7.28%
Severity	2015.1	0.056 (CI = +/-0.039; p = 0.008)	-0.006 (CI = +/-0.295; p = 0.964)	0.417	+5.71%
Severity	2015.2	0.066 (CI = +/-0.043; p = 0.005)	-0.037 (CI = +/-0.297; p = 0.791)	0.471	+6.84%
Severity	2016.1	0.066 (CI = +/-0.050; p = 0.014)	-0.036 (CI = +/-0.318; p = 0.807)	0.403	+6.81%
Severity	2016.2	0.083 (CI = +/-0.054; p = 0.006)	-0.080 (CI = +/-0.313; p = 0.585)	0.494	+8.62%
Severity	2017.1	0.090 (CI = +/-0.065; p = 0.012)	-0.097 (CI = +/-0.337; p = 0.536)	0.460	+9.39%
Frequency	2004.2	-0.029 (CI = +/-0.016; p = 0.001)	0.019 (CI = +/-0.397; p = 0.924)	0.269	-2.89%
Frequency	2005.1	-0.037 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.331; p = 0.669)	0.460	-3.66%
Frequency	2005.2	-0.042 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.317; p = 0.539)	0.523	-4.07%
Frequency	2006.1	-0.044 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.315; p = 0.469)	0.544	-4.33%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.296; p = 0.337)	0.611	-4.79%
Frequency	2007.1	-0.056 (CI = +/-0.013; p = 0.000)	0.180 (CI = +/-0.254; p = 0.159)	0.724	-5.42%
Frequency	2007.2	-0.057 (CI = +/-0.014; p = 0.000)	0.187 (CI = +/-0.259; p = 0.150)	0.714	-5.54%
Frequency	2008.1	-0.057 (CI = +/-0.015; p = 0.000)	0.187 (CI = +/-0.265; p = 0.160)	0.691	-5.53%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.195 (CI = +/-0.269; p = 0.148)	0.683	-5.69%
Frequency	2009.1	-0.060 (CI = +/-0.017; p = 0.000)	0.202 (CI = +/-0.275; p = 0.143)	0.669	-5.81%
Frequency	2009.2	-0.063 (CI = +/-0.018; p = 0.000)	0.216 (CI = +/-0.276; p = 0.120)	0.671	-6.08%
Frequency	2010.1	-0.064 (CI = +/-0.019; p = 0.000)	0.224 (CI = +/-0.282; p = 0.115)	0.658	-6.24%
Frequency	2010.2	-0.069 (CI = +/-0.020; p = 0.000)	0.243 (CI = +/-0.281; p = 0.087)	0.672	-6.63%
Frequency	2011.1	-0.074 (CI = +/-0.021; p = 0.000)	0.269 (CI = +/-0.273; p = 0.053)	0.705	-7.17%
Frequency	2011.2	-0.079 (CI = +/-0.022; p = 0.000)	0.290 (CI = +/-0.270; p = 0.036)	0.721	-7.64%
Frequency	2012.1	-0.081 (CI = +/-0.024; p = 0.000)	0.295 (CI = +/-0.279; p = 0.040)	0.696	-7.74%
Frequency	2012.2	-0.086 (CI = +/-0.025; p = 0.000)	0.316 (CI = +/-0.279; p = 0.028)	0.707	-8.25%
Frequency	2013.1	-0.090 (CI = +/-0.028; p = 0.000)	0.331 (CI = +/-0.286; p = 0.026)	0.696	-8.59%
Frequency	2013.2	-0.093 (CI = +/-0.031; p = 0.000)	0.343 (CI = +/-0.295; p = 0.025)	0.680	-8.92%
Frequency	2014.1	-0.097 (CI = +/-0.034; p = 0.000)	0.356 (CI = +/-0.306; p = 0.025)	0.660	-9.27%
Frequency	2014.2	-0.102 (CI = +/-0.038; p = 0.000)	0.373 (CI = +/-0.317; p = 0.024)	0.645	-9.73%
Frequency	2015.1	-0.109 (CI = +/-0.043; p = 0.000)	0.393 (CI = +/-0.328; p = 0.022)	0.632	-10.30%
Frequency	2015.2	-0.121 (CI = +/-0.047; p = 0.000)	0.427 (CI = +/-0.329; p = 0.015)	0.656	-11.37%
Frequency	2016.1	-0.121 (CI = +/-0.055; p = 0.000)	0.427 (CI = +/-0.352; p = 0.021)	0.595	-11.37%
Frequency	2016.2	-0.127 (CI = +/-0.065; p = 0.001)	0.443 (CI = +/-0.377; p = 0.025)	0.555	-11.90%
Frequency	2017.1	-0.143 (CI = +/-0.075; p = 0.002)	0.482 (CI = +/-0.391; p = 0.021)	0.568	-13.31%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.024 (CI = +/-0.017; p = 0.009)	-0.178 (CI = +/-0.190; p = 0.065)	0.194	+2.40%
Loss Cost	2005.1	0.025 (CI = +/-0.018; p = 0.008)	-0.169 (CI = +/-0.194; p = 0.086)	0.201	+2.55%
Loss Cost	2005.2	0.021 (CI = +/-0.019; p = 0.026)	-0.146 (CI = +/-0.194; p = 0.137)	0.134	+2.16%
Loss Cost	2006.1	0.024 (CI = +/-0.019; p = 0.016)	-0.128 (CI = +/-0.196; p = 0.192)	0.156	+2.46%
Loss Cost	2006.2	0.022 (CI = +/-0.020; p = 0.035)	-0.115 (CI = +/-0.201; p = 0.250)	0.107	+2.23%
Loss Cost	2007.1	0.023 (CI = +/-0.022; p = 0.041)	-0.112 (CI = +/-0.207; p = 0.278)	0.105	+2.30%
Loss Cost	2007.2	0.020 (CI = +/-0.023; p = 0.092)	-0.095 (CI = +/-0.211; p = 0.368)	0.052	+1.97%
Loss Cost	2008.1	0.022 (CI = +/-0.024; p = 0.070)	-0.080 (CI = +/-0.216; p = 0.453)	0.066	+2.25%
Loss Cost	2008.2	0.029 (CI = +/-0.025; p = 0.025)	-0.113 (CI = +/-0.213; p = 0.285)	0.136	+2.90%
Loss Cost	2009.1	0.029 (CI = +/-0.026; p = 0.030)	-0.109 (CI = +/-0.221; p = 0.320)	0.133	+2.99%
Loss Cost	2009.2	0.032 (CI = +/-0.028; p = 0.027)	-0.122 (CI = +/-0.229; p = 0.281)	0.140	+3.27%
Loss Cost	2010.1	0.027 (CI = +/-0.030; p = 0.075)	-0.147 (CI = +/-0.231; p = 0.200)	0.109	+2.70%
Loss Cost	2010.2	0.036 (CI = +/-0.030; p = 0.021)	-0.188 (CI = +/-0.224; p = 0.096)	0.209	+3.64%
Loss Cost	2011.1	0.031 (CI = +/-0.032; p = 0.055)	-0.208 (CI = +/-0.230; p = 0.074)	0.190	+3.15%
Loss Cost	2011.2	0.036 (CI = +/-0.034; p = 0.041)	-0.228 (CI = +/-0.237; p = 0.058)	0.212	+3.65%
Loss Cost	2012.1	0.043 (CI = +/-0.036; p = 0.022)	-0.201 (CI = +/-0.240; p = 0.095)	0.246	+4.38%
Loss Cost	2012.2	0.033 (CI = +/-0.038; p = 0.083)	-0.163 (CI = +/-0.239; p = 0.169)	0.126	+3.35%
Loss Cost	2013.1	0.035 (CI = +/-0.041; p = 0.095)	-0.157 (CI = +/-0.251; p = 0.206)	0.124	+3.54%
Loss Cost	2013.2	0.031 (CI = +/-0.046; p = 0.174)	-0.143 (CI = +/-0.265; p = 0.270)	0.053	+3.14%
Loss Cost	2014.1	0.027 (CI = +/-0.051; p = 0.276)	-0.155 (CI = +/-0.279; p = 0.256)	0.036	+2.75%
Loss Cost	2014.2	0.023 (CI = +/-0.057; p = 0.408)	-0.142 (CI = +/-0.297; p = 0.325)	-0.024	+2.32%
Loss Cost	2015.1	0.023 (CI = +/-0.065; p = 0.455)	-0.141 (CI = +/-0.318; p = 0.357)	-0.032	+2.34%
Loss Cost	2015.2	0.011 (CI = +/-0.073; p = 0.741)	-0.108 (CI = +/-0.335; p = 0.500)	-0.107	+1.14%
Loss Cost	2016.1	-0.002 (CI = +/-0.081; p = 0.960)	-0.141 (CI = +/-0.351; p = 0.399)	-0.097	-0.19%
Loss Cost	2016.2	0.022 (CI = +/-0.088; p = 0.587)	-0.202 (CI = +/-0.356; p = 0.239)	-0.022	+2.27%
Loss Cost	2017.1	0.029 (CI = +/-0.104; p = 0.544)	-0.187 (CI = +/-0.389; p = 0.308)	-0.039	+2.96%
Severity	2004.2	0.041 (CI = +/-0.017; p = 0.000)	-0.335 (CI = +/-0.185; p = 0.001)	0.477	+4.15%
Severity	2005.1	0.044 (CI = +/-0.017; p = 0.000)	-0.313 (CI = +/-0.185; p = 0.002)	0.505	+4.51%
Severity	2005.2	0.041 (CI = +/-0.018; p = 0.000)	-0.295 (CI = +/-0.187; p = 0.003)	0.450	+4.20%
Severity	2006.1	0.046 (CI = +/-0.018; p = 0.000)	-0.270 (CI = +/-0.184; p = 0.005)	0.492	+4.66%
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	-0.262 (CI = +/-0.189; p = 0.008)	0.446	+4.53%
Severity	2007.1	0.047 (CI = +/-0.020; p = 0.000)	-0.249 (CI = +/-0.193; p = 0.013)	0.459	+4.79%
Severity	2007.2	0.046 (CI = +/-0.022; p = 0.000)	-0.246 (CI = +/-0.200; p = 0.018)	0.419	+4.74%
Severity	2008.1	0.051 (CI = +/-0.022; p = 0.000)	-0.222 (CI = +/-0.200; p = 0.030)	0.454	+5.21%
Severity	2008.2	0.058 (CI = +/-0.022; p = 0.000)	-0.257 (CI = +/-0.194; p = 0.011)	0.522	+5.93%
Severity	2009.1	0.060 (CI = +/-0.024; p = 0.000)	-0.245 (CI = +/-0.199; p = 0.018)	0.528	+6.19%
Severity	2009.2	0.064 (CI = +/-0.025; p = 0.000)	-0.263 (CI = +/-0.204; p = 0.014)	0.530	+6.58%
Severity	2010.1	0.060 (CI = +/-0.027; p = 0.000)	-0.281 (CI = +/-0.208; p = 0.010)	0.510	+6.15%
Severity	2010.2	0.071 (CI = +/-0.025; p = 0.000)	-0.332 (CI = +/-0.187; p = 0.001)	0.635	+7.36%
Severity	2011.1	0.068 (CI = +/-0.027; p = 0.000)	-0.345 (CI = +/-0.193; p = 0.001)	0.622	+7.03%
Severity	2011.2	0.069 (CI = +/-0.029; p = 0.000)	-0.351 (CI = +/-0.202; p = 0.002)	0.590	+7.18%
Severity	2012.1	0.076 (CI = +/-0.030; p = 0.000)	-0.324 (CI = +/-0.202; p = 0.003)	0.625	+7.94%
Severity	2012.2	0.068 (CI = +/-0.031; p = 0.000)	-0.290 (CI = +/-0.200; p = 0.007)	0.549	+7.00%
Severity	2013.1	0.071 (CI = +/-0.034; p = 0.000)	-0.279 (CI = +/-0.208; p = 0.012)	0.552	+7.35%
Severity	2013.2	0.071 (CI = +/-0.038; p = 0.001)	-0.280 (CI = +/-0.221; p = 0.016)	0.498	+7.39%
Severity	2014.1	0.070 (CI = +/-0.043; p = 0.003)	-0.283 (CI = +/-0.234; p = 0.021)	0.481	+7.28%
Severity	2014.2	0.069 (CI = +/-0.048; p = 0.009)	-0.278 (CI = +/-0.251; p = 0.032)	0.403	+7.09%
Severity	2015.1	0.072 (CI = +/-0.054; p = 0.013)	-0.268 (CI = +/-0.267; p = 0.049)	0.400	+7.44%
Severity	2015.2	0.061 (CI = +/-0.061; p = 0.049)	-0.238 (CI = +/-0.280; p = 0.089)	0.262	+6.31%
Severity	2016.1	0.056 (CI = +/-0.069; p = 0.106)	-0.253 (CI = +/-0.300; p = 0.092)	0.239	+5.71%
Severity	2016.2	0.073 (CI = +/-0.077; p = 0.061)	-0.297 (CI = +/-0.312; p = 0.060)	0.307	+7.61%
Severity	2017.1	0.086 (CI = +/-0.089; p = 0.058)	-0.270 (CI = +/-0.334; p = 0.101)	0.328	+8.95%
Frequency	2004.2	-0.017 (CI = +/-0.008; p = 0.000)	0.157 (CI = +/-0.083; p = 0.001)	0.462	-1.68%
Frequency	2005.1	-0.019 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.081; p = 0.001)	0.507	-1.88%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.083; p = 0.001)	0.503	-1.96%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.141 (CI = +/-0.083; p = 0.002)	0.525	-2.10%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	0.521	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.085; p = 0.003)	0.551	-2.38%
Frequency	2007.2	-0.027 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.082; p = 0.001)	0.607	-2.64%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.082; p = 0.001)	0.631	-2.82%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.085; p = 0.002)	0.604	-2.85%
Frequency	2009.1	-0.031 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.086; p = 0.003)	0.619	-3.01%
Frequency	2009.2	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.089; p = 0.003)	0.601	-3.10%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.092; p = 0.006)	0.609	-3.25%
Frequency	2010.2	-0.035 (CI = +/-0.012; p = 0.000)	0.144 (CI = +/-0.093; p = 0.004)	0.617	-3.47%
Frequency	2011.1	-0.037 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.096; p = 0.007)	0.624	-3.62%
Frequency	2011.2	-0.033 (CI = +/-0.014; p = 0.000)	0.123 (CI = +/-0.096; p = 0.015)	0.554	-3.29%
Frequency	2012.1	-0.034 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.101; p = 0.019)	0.539	-3.29%
Frequency	2012.2	-0.035 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.106; p = 0.021)	0.510	-3.41%
Frequency	2013.1	-0.036 (CI = +/-0.018; p = 0.001)	0.122 (CI = +/-0.111; p = 0.032)	0.510	-3.55%
Frequency	2013.2	-0.040 (CI = +/-0.020; p = 0.000)	0.137 (CI = +/-0.113; p = 0.020)	0.535	-3.96%
Frequency	2014.1	-0.043 (CI = +/-0.021; p = 0.001)	0.128 (CI = +/-0.117; p = 0.034)	0.546	-4.23%
Frequency	2014.2	-0.046 (CI = +/-0.024; p = 0.001)	0.136 (CI = +/-0.124; p = 0.035)	0.517	-4.46%
Frequency	2015.1	-0.049 (CI = +/-0.027; p = 0.002)	0.127 (CI = +/-0.131; p = 0.056)	0.523	-4.74%
Frequency	2015.2	-0.050 (CI = +/-0.031; p = 0.004)	0.131 (CI = +/-0.142; p = 0.067)	0.463	-4.87%
Frequency	2016.1	-0.057 (CI = +/-0.033; p = 0.003)	0.112 (CI = +/-0.144; p = 0.117)	0.516	-5.59%
Frequency	2016.2	-0.051 (CI = +/-0.038; p = 0.014)	0.095 (CI = +/-0.154; p = 0.199)	0.370	-4.96%
Frequency	2017.1	-0.057 (CI = +/-0.044; p = 0.017)	0.083 (CI = +/-0.165; p = 0.287)	0.384	-5.49%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2016.1,2016.2,2017.2
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	2004.2	0.008 (CI = +/-0.019; p = 0.420)	-0.159 (CI = +/-0.177; p = 0.075)	0.421 (CI = +/-0.333; p = 0.015)	0.297	+0.76%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.380)	-0.153 (CI = +/-0.181; p = 0.095)	0.413 (CI = +/-0.340; p = 0.019)	0.298	+0.87%
Loss Cost	2005.2	0.003 (CI = +/-0.020; p = 0.786)	-0.121 (CI = +/-0.176; p = 0.170)	0.454 (CI = +/-0.327; p = 0.008)	0.281	+0.27%
Loss Cost	2006.1	0.006 (CI = +/-0.021; p = 0.586)	-0.107 (CI = +/-0.178; p = 0.231)	0.436 (CI = +/-0.329; p = 0.011)	0.291	+0.56%
Loss Cost	2006.2	0.001 (CI = +/-0.022; p = 0.893)	-0.086 (CI = +/-0.180; p = 0.337)	0.463 (CI = +/-0.329; p = 0.008)	0.275	+0.14%
Loss Cost	2007.1	0.001 (CI = +/-0.023; p = 0.904)	-0.086 (CI = +/-0.187; p = 0.351)	0.463 (CI = +/-0.338; p = 0.009)	0.272	+0.14%
Loss Cost	2007.2	-0.004 (CI = +/-0.024; p = 0.709)	-0.059 (CI = +/-0.186; p = 0.520)	0.498 (CI = +/-0.334; p = 0.005)	0.269	-0.44%
Loss Cost	2008.1	-0.002 (CI = +/-0.025; p = 0.881)	-0.048 (CI = +/-0.191; p = 0.609)	0.485 (CI = +/-0.341; p = 0.007)	0.272	-0.19%
Loss Cost	2008.2	0.005 (CI = +/-0.026; p = 0.680)	-0.079 (CI = +/-0.189; p = 0.393)	0.445 (CI = +/-0.333; p = 0.011)	0.324	+0.53%
Loss Cost	2009.1	0.006 (CI = +/-0.028; p = 0.685)	-0.078 (CI = +/-0.197; p = 0.418)	0.443 (CI = +/-0.344; p = 0.014)	0.320	+0.56%
Loss Cost	2009.2	0.008 (CI = +/-0.031; p = 0.604)	-0.087 (CI = +/-0.206; p = 0.388)	0.432 (CI = +/-0.356; p = 0.020)	0.321	+0.78%
Loss Cost	2010.1	0.000 (CI = +/-0.031; p = 0.980)	-0.118 (CI = +/-0.201; p = 0.237)	0.469 (CI = +/-0.345; p = 0.010)	0.341	-0.04%
Loss Cost	2010.2	0.011 (CI = +/-0.031; p = 0.472)	-0.160 (CI = +/-0.192; p = 0.097)	0.414 (CI = +/-0.325; p = 0.015)	0.438	+1.09%
Loss Cost	2011.1	0.004 (CI = +/-0.032; p = 0.808)	-0.184 (CI = +/-0.192; p = 0.059)	0.443 (CI = +/-0.322; p = 0.010)	0.456	+0.38%
Loss Cost	2011.2	0.009 (CI = +/-0.035; p = 0.581)	-0.203 (CI = +/-0.199; p = 0.046)	0.418 (CI = +/-0.331; p = 0.016)	0.475	+0.95%
Loss Cost	2012.1	0.019 (CI = +/-0.037; p = 0.285)	-0.173 (CI = +/-0.196; p = 0.079)	0.382 (CI = +/-0.323; p = 0.023)	0.522	+1.93%
Loss Cost	2012.2	0.003 (CI = +/-0.035; p = 0.867)	-0.124 (CI = +/-0.178; p = 0.156)	0.448 (CI = +/-0.290; p = 0.005)	0.534	+0.28%
Loss Cost	2013.1	0.006 (CI = +/-0.039; p = 0.751)	-0.116 (CI = +/-0.188; p = 0.208)	0.437 (CI = +/-0.304; p = 0.008)	0.534	+0.59%
Loss Cost	2013.2	-0.001 (CI = +/-0.045; p = 0.948)	-0.097 (CI = +/-0.199; p = 0.310)	0.464 (CI = +/-0.318; p = 0.008)	0.511	-0.14%
Loss Cost	2014.1	-0.006 (CI = +/-0.051; p = 0.804)	-0.108 (CI = +/-0.212; p = 0.291)	0.477 (CI = +/-0.337; p = 0.009)	0.505	-0.59%
Loss Cost	2014.2	-0.014 (CI = +/-0.061; p = 0.614)	-0.091 (CI = +/-0.229; p = 0.402)	0.504 (CI = +/-0.363; p = 0.011)	0.486	-1.43%
Loss Cost	2015.1	-0.008 (CI = +/-0.074; p = 0.805)	-0.080 (CI = +/-0.249; p = 0.490)	0.489 (CI = +/-0.395; p = 0.020)	0.481	-0.84%
Loss Cost	2015.2	-0.037 (CI = +/-0.091; p = 0.381)	-0.041 (CI = +/-0.259; p = 0.728)	0.571 (CI = +/-0.422; p = 0.014)	0.489	-3.65%
Loss Cost	2017.1	-0.083 (CI = +/-0.122; p = 0.154)	-0.084 (CI = +/-0.266; p = 0.486)	0.685 (CI = +/-0.462; p = 0.009)	0.552	-7.98%
Severity	2004.2	0.023 (CI = +/-0.019; p = 0.018)	-0.316 (CI = +/-0.176; p = 0.001)	0.509 (CI = +/-0.331; p = 0.004)	0.572	+2.32%
Severity	2005.1	0.026 (CI = +/-0.019; p = 0.009)	-0.298 (CI = +/-0.176; p = 0.002)	0.486 (CI = +/-0.330; p = 0.005)	0.591	+2.68%
Severity	2005.2	0.021 (CI = +/-0.020; p = 0.034)	-0.271 (CI = +/-0.174; p = 0.003)	0.521 (CI = +/-0.322; p = 0.003)	0.570	+2.16%
Severity	2006.1	0.026 (CI = +/-0.020; p = 0.013)	-0.249 (CI = +/-0.171; p = 0.006)	0.493 (CI = +/-0.316; p = 0.003)	0.600	+2.62%
Severity	2006.2	0.023 (CI = +/-0.021; p = 0.035)	-0.234 (CI = +/-0.175; p = 0.011)	0.512 (CI = +/-0.320; p = 0.003)	0.575	+2.31%
Severity	2007.1	0.025 (CI = +/-0.022; p = 0.030)	-0.224 (CI = +/-0.180; p = 0.017)	0.500 (CI = +/-0.326; p = 0.004)	0.580	+2.53%
Severity	2007.2	0.023 (CI = +/-0.024; p = 0.062)	-0.213 (CI = +/-0.186; p = 0.026)	0.514 (CI = +/-0.334; p = 0.004)	0.555	+2.29%
Severity	2008.1	0.027 (CI = +/-0.025; p = 0.032)	-0.193 (CI = +/-0.187; p = 0.044)	0.489 (CI = +/-0.332; p = 0.006)	0.580	+2.78%
Severity	2008.2	0.035 (CI = +/-0.025; p = 0.009)	-0.226 (CI = +/-0.182; p = 0.018)	0.447 (CI = +/-0.321; p = 0.009)	0.632	+3.55%
Severity	2009.1	0.037 (CI = +/-0.027; p = 0.009)	-0.217 (CI = +/-0.189; p = 0.026)	0.436 (CI = +/-0.330; p = 0.012)	0.634	+3.78%
Severity	2009.2	0.040 (CI = +/-0.029; p = 0.009)	-0.230 (CI = +/-0.196; p = 0.024)	0.418 (CI = +/-0.339; p = 0.018)	0.632	+4.13%
Severity	2010.1	0.034 (CI = +/-0.030; p = 0.030)	-0.254 (CI = +/-0.196; p = 0.014)	0.448 (CI = +/-0.336; p = 0.012)	0.634	+3.46%
Severity	2010.2	0.048 (CI = +/-0.028; p = 0.002)	-0.308 (CI = +/-0.171; p = 0.001)	0.378 (CI = +/-0.290; p = 0.013)	0.748	+4.95%
Severity	2011.1	0.043 (CI = +/-0.029; p = 0.006)	-0.325 (CI = +/-0.174; p = 0.001)	0.399 (CI = +/-0.293; p = 0.010)	0.750	+4.42%
Severity	2011.2	0.043 (CI = +/-0.033; p = 0.013)	-0.326 (CI = +/-0.185; p = 0.002)	0.398 (CI = +/-0.307; p = 0.014)	0.727	+4.44%
Severity	2012.1	0.053 (CI = +/-0.034; p = 0.005)	-0.298 (CI = +/-0.182; p = 0.003)	0.364 (CI = +/-0.299; p = 0.020)	0.762	+5.40%
Severity	2012.2	0.037 (CI = +/-0.032; p = 0.026)	-0.252 (CI = +/-0.164; p = 0.005)	0.425 (CI = +/-0.267; p = 0.004)	0.766	+3.81%
Severity	2013.1	0.042 (CI = +/-0.036; p = 0.026)	-0.240 (CI = +/-0.172; p = 0.010)	0.411 (CI = +/-0.277; p = 0.007)	0.770	+4.26%
Severity	2013.2	0.040 (CI = +/-0.042; p = 0.058)	-0.237 (CI = +/-0.185; p = 0.016)	0.416 (CI = +/-0.297; p = 0.010)	0.742	+4.10%
Severity	2014.1	0.039 (CI = +/-0.048; p = 0.104)	-0.239 (CI = +/-0.200; p = 0.023)	0.420 (CI = +/-0.317; p = 0.014)	0.733	+3.97%
Severity	2014.2	0.034 (CI = +/-0.058; p = 0.228)	-0.229 (CI = +/-0.217; p = 0.041)	0.437 (CI = +/-0.345; p = 0.018)	0.695	+3.42%
Severity	2015.1	0.044 (CI = +/-0.069; p = 0.188)	-0.211 (CI = +/-0.233; p = 0.072)	0.410 (CI = +/-0.370; p = 0.033)	0.701	+4.49%
Severity	2015.2	0.016 (CI = +/-0.085; p = 0.681)	-0.173 (CI = +/-0.241; p = 0.139)	0.489 (CI = +/-0.392; p = 0.020)	0.664	+1.61%
Severity	2017.1	0.000 (CI = +/-0.123; p = 0.994)	-0.188 (CI = +/-0.268; p = 0.145)	0.530 (CI = +/-0.467; p = 0.031)	0.652	-0.04%
Frequency	2004.2	-0.015 (CI = +/-0.009; p = 0.001)	0.157 (CI = +/-0.084; p = 0.001)	-0.088 (CI = +/-0.158; p = 0.264)	0.515	-1.53%
Frequency	2005.1	-0.018 (CI = +/-0.009; p = 0.000)	0.145 (CI = +/-0.081; p = 0.001)	-0.073 (CI = +/-0.152; p = 0.336)	0.559	-1.76%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.084; p = 0.001)	-0.066 (CI = +/-0.155; p = 0.389)	0.552	-1.85%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.084; p = 0.002)	-0.057 (CI = +/-0.155; p = 0.462)	0.572	-2.01%
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.087; p = 0.002)	-0.049 (CI = +/-0.158; p = 0.528)	0.565	-2.12%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.138 (CI = +/-0.087; p = 0.003)	-0.037 (CI = +/-0.157; p = 0.632)	0.594	-2.33%
Frequency	2007.2	-0.027 (CI = +/-0.011; p = 0.000)	0.154 (CI = +/-0.083; p = 0.001)	-0.016 (CI = +/-0.150; p = 0.828)	0.650	-2.67%
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	0.145 (CI = +/-0.084; p = 0.002)	-0.004 (CI = +/-0.149; p = 0.954)	0.674	-2.89%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.087; p = 0.002)	-0.002 (CI = +/-0.154; p = 0.976)	0.645	-2.92%
Frequency	2009.1	-0.032 (CI = +/-0.013; p = 0.000)	0.138 (CI = +/-0.089; p = 0.004)	0.007 (CI = +/-0.155; p = 0.924)	0.658	-3.11%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.143 (CI = +/-0.093; p = 0.004)	0.013 (CI = +/-0.161; p = 0.866)	0.636	-3.22%
Frequency	2010.1	-0.034 (CI = +/-0.015; p = 0.000)	0.137 (CI = +/-0.096; p = 0.007)	0.021 (CI = +/-0.164; p = 0.793)	0.642	-3.38%
Frequency	2010.2	-0.037 (CI = +/-0.016; p = 0.000)	0.148 (CI = +/-0.098; p = 0.005)	0.036 (CI = +/-0.166; p = 0.657)	0.648	-3.68%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.102; p = 0.009)	0.044 (CI = +/-0.171; p = 0.595)	0.652	-3.87%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.123 (CI = +/-0.100; p = 0.019)	0.020 (CI = +/-0.166; p = 0.802)	0.582	-3.35%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	0.125 (CI = +/-0.106; p = 0.024)	0.018 (CI = +/-0.174; p = 0.828)	0.560	-3.30%
Frequency	2012.2	-0.035 (CI = +/-0.022; p = 0.005)	0.128 (CI = +/-0.113; p = 0.029)	0.022 (CI = +/-0.184; p = 0.800)	0.512	-3.40%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.009)	0.125 (CI = +/-0.120; p = 0.043)	0.026 (CI = +/-0.194; p = 0.775)	0.500	-3.51%
Frequency	2013.2	-0.042 (CI = +/-0.028; p = 0.007)	0.139 (CI = +/-0.125; p = 0.032)	0.047 (CI = +/-0.200; p = 0.618)	0.510	-4.07%
Frequency	2014.1	-0.045 (CI = +/-0.032; p = 0.010)	0.132 (CI = +/-0.133; p = 0.053)	0.057 (CI = +/-0.212; p = 0.566)	0.509	-4.39%
Frequency	2014.2	-0.048 (CI = +/-0.039; p = 0.020)	0.138 (CI = +/-0.145; p = 0.060)	0.067 (CI = +/-0.230; p = 0.533)	0.439	-4.69%
Frequency	2015.1	-0.052 (CI = +/-0.047; p = 0.032)	0.131 (CI = +/-0.158; p = 0.095)	0.079 (CI = +/-0.250; p = 0.498)	0.424	-5.10%
Frequency	2015.2	-0.053 (CI = +/-0.062; p = 0.086)	0.132 (CI = +/-0.176; p = 0.126)	0.081 (CI = +/-0.288; p = 0.538)	0.268	-5.18%
Frequency	2017.1	-0.083 (CI = +/-0.084; p = 0.053)	0.104 (CI = +/-0.183; p = 0.227)	0.155 (CI = +/-0.319; p = 0.295)	0.359	-7.94%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.033 (CI = +/-0.019; p = 0.001)	-0.165 (CI = +/-0.183; p = 0.076)	0.013 (CI = +/-0.013; p = 0.058)	0.255	+3.32%
Loss Cost	2005.1	0.035 (CI = +/-0.020; p = 0.001)	-0.153 (CI = +/-0.187; p = 0.106)	0.013 (CI = +/-0.013; p = 0.051)	0.268	+3.56%
Loss Cost	2005.2	0.031 (CI = +/-0.021; p = 0.004)	-0.132 (CI = +/-0.187; p = 0.160)	0.013 (CI = +/-0.013; p = 0.061)	0.201	+3.15%
Loss Cost	2006.1	0.035 (CI = +/-0.021; p = 0.002)	-0.111 (CI = +/-0.188; p = 0.237)	0.014 (CI = +/-0.013; p = 0.044)	0.237	+3.58%
Loss Cost	2006.2	0.033 (CI = +/-0.023; p = 0.005)	-0.101 (CI = +/-0.192; p = 0.293)	0.013 (CI = +/-0.013; p = 0.052)	0.188	+3.37%
Loss Cost	2007.1	0.035 (CI = +/-0.024; p = 0.006)	-0.094 (CI = +/-0.199; p = 0.342)	0.014 (CI = +/-0.014; p = 0.052)	0.189	+3.53%
Loss Cost	2007.2	0.032 (CI = +/-0.025; p = 0.016)	-0.079 (CI = +/-0.203; p = 0.429)	0.013 (CI = +/-0.014; p = 0.062)	0.135	+3.21%
Loss Cost	2008.1	0.036 (CI = +/-0.027; p = 0.010)	-0.061 (CI = +/-0.206; p = 0.551)	0.014 (CI = +/-0.014; p = 0.050)	0.162	+3.64%
Loss Cost	2008.2	0.044 (CI = +/-0.027; p = 0.002)	-0.095 (CI = +/-0.199; p = 0.333)	0.015 (CI = +/-0.013; p = 0.029)	0.256	+4.47%
Loss Cost	2009.1	0.046 (CI = +/-0.029; p = 0.003)	-0.086 (CI = +/-0.206; p = 0.397)	0.015 (CI = +/-0.014; p = 0.029)	0.258	+4.71%
Loss Cost	2009.2	0.050 (CI = +/-0.030; p = 0.002)	-0.102 (CI = +/-0.211; p = 0.327)	0.016 (CI = +/-0.014; p = 0.026)	0.275	+5.12%
Loss Cost	2010.1	0.045 (CI = +/-0.032; p = 0.009)	-0.123 (CI = +/-0.215; p = 0.248)	0.015 (CI = +/-0.014; p = 0.035)	0.237	+4.56%
Loss Cost	2010.2	0.056 (CI = +/-0.031; p = 0.001)	-0.167 (CI = +/-0.201; p = 0.100)	0.016 (CI = +/-0.013; p = 0.016)	0.369	+5.75%
Loss Cost	2011.1	0.052 (CI = +/-0.034; p = 0.004)	-0.182 (CI = +/-0.208; p = 0.084)	0.016 (CI = +/-0.013; p = 0.021)	0.345	+5.32%
Loss Cost	2011.2	0.058 (CI = +/-0.035; p = 0.003)	-0.205 (CI = +/-0.212; p = 0.057)	0.016 (CI = +/-0.013; p = 0.018)	0.380	+6.02%
Loss Cost	2012.1	0.069 (CI = +/-0.036; p = 0.001)	-0.170 (CI = +/-0.207; p = 0.102)	0.017 (CI = +/-0.013; p = 0.009)	0.449	+7.12%
Loss Cost	2012.2	0.059 (CI = +/-0.037; p = 0.004)	-0.137 (CI = +/-0.204; p = 0.175)	0.017 (CI = +/-0.012; p = 0.010)	0.369	+6.07%
Loss Cost	2013.1	0.063 (CI = +/-0.041; p = 0.004)	-0.124 (CI = +/-0.214; p = 0.239)	0.017 (CI = +/-0.012; p = 0.010)	0.378	+6.54%
Loss Cost	2013.2	0.060 (CI = +/-0.045; p = 0.012)	-0.115 (CI = +/-0.226; p = 0.298)	0.017 (CI = +/-0.013; p = 0.013)	0.323	+6.23%
Loss Cost	2014.1	0.059 (CI = +/-0.050; p = 0.025)	-0.120 (CI = +/-0.240; p = 0.303)	0.017 (CI = +/-0.013; p = 0.018)	0.302	+6.02%
Loss Cost	2014.2	0.055 (CI = +/-0.056; p = 0.053)	-0.111 (CI = +/-0.257; p = 0.371)	0.017 (CI = +/-0.014; p = 0.022)	0.254	+5.67%
Loss Cost	2015.1	0.058 (CI = +/-0.063; p = 0.070)	-0.103 (CI = +/-0.275; p = 0.432)	0.017 (CI = +/-0.015; p = 0.027)	0.248	+5.97%
Loss Cost	2015.2	0.046 (CI = +/-0.069; p = 0.171)	-0.072 (CI = +/-0.288; p = 0.598)	0.017 (CI = +/-0.015; p = 0.030)	0.203	+4.76%
Loss Cost	2016.1	0.034 (CI = +/-0.077; p = 0.348)	-0.101 (CI = +/-0.303; p = 0.478)	0.016 (CI = +/-0.015; p = 0.036)	0.211	+3.49%
Loss Cost	2016.2	0.057 (CI = +/-0.080; p = 0.142)	-0.160 (CI = +/-0.299; p = 0.260)	0.016 (CI = +/-0.014; p = 0.031)	0.308	+5.88%
Loss Cost	2017.1	0.064 (CI = +/-0.093; p = 0.151)	-0.145 (CI = +/-0.327; p = 0.343)	0.016 (CI = +/-0.015; p = 0.040)	0.296	+6.65%
Severity	2004.2	0.044 (CI = +/-0.019; p = 0.000)	-0.330 (CI = +/-0.187; p = 0.001)	0.005 (CI = +/-0.014; p = 0.477)	0.469	+4.50%
Severity	2005.1	0.048 (CI = +/-0.020; p = 0.000)	-0.306 (CI = +/-0.186; p = 0.002)	0.006 (CI = +/-0.013; p = 0.381)	0.502	+4.96%
Severity	2005.2	0.045 (CI = +/-0.021; p = 0.000)	-0.290 (CI = +/-0.189; p = 0.004)	0.005 (CI = +/-0.013; p = 0.427)	0.444	+4.62%
Severity	2006.1	0.051 (CI = +/-0.021; p = 0.000)	-0.261 (CI = +/-0.185; p = 0.007)	0.007 (CI = +/-0.013; p = 0.316)	0.492	+5.21%
Severity	2006.2	0.050 (CI = +/-0.022; p = 0.000)	-0.255 (CI = +/-0.190; p = 0.010)	0.006 (CI = +/-0.013; p = 0.338)	0.446	+5.08%
Severity	2007.1	0.053 (CI = +/-0.023; p = 0.000)	-0.239 (CI = +/-0.194; p = 0.017)	0.007 (CI = +/-0.013; p = 0.293)	0.461	+5.44%
Severity	2007.2	0.053 (CI = +/-0.025; p = 0.000)	-0.238 (CI = +/-0.201; p = 0.022)	0.007 (CI = +/-0.014; p = 0.306)	0.420	+5.41%
Severity	2008.1	0.059 (CI = +/-0.026; p = 0.000)	-0.211 (CI = +/-0.199; p = 0.039)	0.008 (CI = +/-0.013; p = 0.228)	0.464	+6.05%
Severity	2008.2	0.067 (CI = +/-0.025; p = 0.000)	-0.246 (CI = +/-0.191; p = 0.013)	0.009 (CI = +/-0.013; p = 0.152)	0.542	+6.91%
Severity	2009.1	0.071 (CI = +/-0.027; p = 0.000)	-0.230 (CI = +/-0.195; p = 0.023)	0.010 (CI = +/-0.013; p = 0.130)	0.553	+7.31%
Severity	2009.2	0.075 (CI = +/-0.028; p = 0.000)	-0.250 (CI = +/-0.198; p = 0.016)	0.010 (CI = +/-0.013; p = 0.112)	0.561	+7.82%
Severity	2010.1	0.071 (CI = +/-0.030; p = 0.000)	-0.266 (CI = +/-0.204; p = 0.013)	0.010 (CI = +/-0.013; p = 0.139)	0.536	+7.39%
Severity	2010.2	0.085 (CI = +/-0.027; p = 0.000)	-0.317 (CI = +/-0.176; p = 0.001)	0.011 (CI = +/-0.011; p = 0.052)	0.680	+8.86%
Severity	2011.1	0.082 (CI = +/-0.030; p = 0.000)	-0.327 (CI = +/-0.183; p = 0.001)	0.011 (CI = +/-0.011; p = 0.065)	0.665	+8.57%
Severity	2011.2	0.085 (CI = +/-0.032; p = 0.000)	-0.335 (CI = +/-0.191; p = 0.002)	0.011 (CI = +/-0.012; p = 0.067)	0.637	+8.83%
Severity	2012.1	0.094 (CI = +/-0.033; p = 0.000)	-0.302 (CI = +/-0.186; p = 0.003)	0.012 (CI = +/-0.011; p = 0.037)	0.688	+9.90%
Severity	2012.2	0.086 (CI = +/-0.033; p = 0.000)	-0.273 (CI = +/-0.183; p = 0.006)	0.011 (CI = +/-0.011; p = 0.040)	0.625	+8.93%
Severity	2013.1	0.091 (CI = +/-0.036; p = 0.000)	-0.256 (CI = +/-0.190; p = 0.011)	0.012 (CI = +/-0.011; p = 0.036)	0.637	+9.53%
Severity	2013.2	0.092 (CI = +/-0.040; p = 0.000)	-0.260 (CI = +/-0.201; p = 0.015)	0.012 (CI = +/-0.011; p = 0.041)	0.593	+9.67%
Severity	2014.1	0.093 (CI = +/-0.045; p = 0.000)	-0.258 (CI = +/-0.214; p = 0.021)	0.012 (CI = +/-0.012; p = 0.048)	0.577	+9.73%
Severity	2014.2	0.092 (CI = +/-0.050; p = 0.002)	-0.255 (CI = +/-0.230; p = 0.032)	0.012 (CI = +/-0.012; p = 0.057)	0.510	+9.62%
Severity	2015.1	0.097 (CI = +/-0.056; p = 0.002)	-0.241 (CI = +/-0.244; p = 0.053)	0.012 (CI = +/-0.013; p = 0.060)	0.513	+10.21%
Severity	2015.2	0.087 (CI = +/-0.062; p = 0.010)	-0.212 (CI = +/-0.255; p = 0.095)	0.012 (CI = +/-0.013; p = 0.065)	0.406	+9.08%
Severity	2016.1	0.082 (CI = +/-0.070; p = 0.026)	-0.223 (CI = +/-0.276; p = 0.102)	0.012 (CI = +/-0.014; p = 0.079)	0.381	+8.58%
Severity	2016.2	0.099 (CI = +/-0.076; p = 0.016)	-0.266 (CI = +/-0.285; p = 0.064)	0.012 (CI = +/-0.014; p = 0.081)	0.447	+10.40%
Severity	2017.1	0.112 (CI = +/-0.086; p = 0.016)	-0.239 (CI = +/-0.303; p = 0.109)	0.012 (CI = +/-0.014; p = 0.087)	0.470	+11.82%
Frequency	2004.2	-0.011 (CI = +/-0.008; p = 0.006)	0.165 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	0.560	-1.13%
Frequency	2005.1	-0.013 (CI = +/-0.008; p = 0.001)	0.154 (CI = +/-0.074; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.593	-1.34%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.002)	0.157 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.588	-1.41%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	0.150 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	0.601	-1.54%
Frequency	2006.2	-0.016 (CI = +/-0.009; p = 0.001)	0.154 (CI = +/-0.079; p = 0.000)	0.007 (CI = +/-0.005; p = 0.015)	0.595	-1.63%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.079; p = 0.001)	0.007 (CI = +/-0.005; p = 0.020)	0.616	-1.81%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	0.664	-2.09%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.150 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.029)	0.680	-2.27%
Frequency	2008.2	-0.023 (CI = +/-0.011; p = 0.000)	0.151 (CI = +/-0.080; p = 0.001)	0.006 (CI = +/-0.005; p = 0.034)	0.656	-2.28%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.082; p = 0.001)	0.006 (CI = +/-0.005; p = 0.044)	0.664	-2.43%
Frequency	2009.2	-0.025 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	0.005 (CI = +/-0.006; p = 0.052)	0.646	-2.51%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.142 (CI = +/-0.088; p = 0.003)	0.005 (CI = +/-0.006; p = 0.065)	0.649	-2.63%
Frequency	2010.2	-0.029 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.089; p = 0.002)	0.005 (CI = +/-0.006; p = 0.078)	0.653	-2.85%
Frequency	2011.1	-0.030 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.093; p = 0.004)	0.005 (CI = +/-0.006; p = 0.096)	0.655	-3.00%
Frequency	2011.2	-0.026 (CI = +/-0.015; p = 0.002)	0.130 (CI = +/-0.091; p = 0.007)	0.005 (CI = +/-0.006; p = 0.065)	0.606	-2.58%
Frequency	2012.1	-0.026 (CI = +/-0.017; p = 0.005)	0.132 (CI = +/-0.095; p = 0.009)	0.005 (CI = +/-0.006; p = 0.071)	0.593	-2.53%
Frequency	2012.2	-0.027 (CI = +/-0.018; p = 0.007)	0.135 (CI = +/-0.100; p = 0.011)	0.005 (CI = +/-0.006; p = 0.082)	0.564	-2.62%
Frequency	2013.1	-0.028 (CI = +/-0.020; p = 0.010)	0.132 (CI = +/-0.106; p = 0.018)	0.005 (CI = +/-0.006; p = 0.099)	0.560	-2.73%
Frequency	2013.2	-0.032 (CI = +/-0.022; p = 0.006)	0.145 (CI = +/-0.108; p = 0.012)	0.005 (CI = +/-0.006; p = 0.111)	0.581	-3.14%
Frequency	2014.1	-0.034 (CI = +/-0.024; p = 0.008)	0.138 (CI = +/-0.114; p = 0.021)	0.005 (CI = +/-0.006; p = 0.134)	0.585	-3.38%
Frequency	2014.2	-0.037 (CI = +/-0.026; p = 0.010)	0.144 (CI = +/-0.121; p = 0.022)	0.005 (CI = +/-0.007; p = 0.151)	0.556	-3.60%
Frequency	2015.1	-0.039 (CI = +/-0.030; p = 0.013)	0.137 (CI = +/-0.128; p = 0.038)	0.004 (CI = +/-0.007; p = 0.177)	0.556	-3.85%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.022)	0.141 (CI = +/-0.139; p = 0.048)	0.004 (CI = +/-0.007; p = 0.196)	0.497	-3.97%
Frequency	2016.1	-0.048 (CI = +/-0.036; p = 0.014)	0.122 (CI = +/-0.143; p = 0.086)	0.004 (CI = +/-0.007; p = 0.215)	0.544	-4.69%
Frequency	2016.2	-0.042 (CI = +/-0.041; p = 0.045)	0.106 (CI = +/-0.152; p = 0.152)	0.004 (CI = +/-0.007; p = 0.230)	0.405	-4.10%
Frequency	2017.1	-0.047 (CI = +/-0.047; p = 0.047)	0.094 (CI = +/-0.164; p = 0.228)	0.004 (CI = +/-0.008; p = 0.248)	0.414	-4.63%

Comprehensive

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.033 (CI = +/-0.020; p = 0.002)	0.014 (CI = +/-0.014; p = 0.050)	0.205	+3.31%
Loss Cost	2005.1	0.036 (CI = +/-0.020; p = 0.001)	0.014 (CI = +/-0.014; p = 0.041)	0.230	+3.63%
Loss Cost	2005.2	0.031 (CI = +/-0.021; p = 0.005)	0.013 (CI = +/-0.014; p = 0.052)	0.175	+3.14%
Loss Cost	2006.1	0.036 (CI = +/-0.021; p = 0.002)	0.014 (CI = +/-0.013; p = 0.035)	0.226	+3.64%
Loss Cost	2006.2	0.033 (CI = +/-0.023; p = 0.005)	0.014 (CI = +/-0.013; p = 0.044)	0.184	+3.36%
Loss Cost	2007.1	0.035 (CI = +/-0.024; p = 0.005)	0.014 (CI = +/-0.014; p = 0.042)	0.191	+3.58%
Loss Cost	2007.2	0.031 (CI = +/-0.025; p = 0.016)	0.014 (CI = +/-0.014; p = 0.052)	0.146	+3.20%
Loss Cost	2008.1	0.036 (CI = +/-0.026; p = 0.009)	0.014 (CI = +/-0.014; p = 0.041)	0.181	+3.68%
Loss Cost	2008.2	0.044 (CI = +/-0.027; p = 0.002)	0.015 (CI = +/-0.013; p = 0.023)	0.257	+4.46%
Loss Cost	2009.1	0.047 (CI = +/-0.028; p = 0.002)	0.016 (CI = +/-0.013; p = 0.022)	0.266	+4.77%
Loss Cost	2009.2	0.050 (CI = +/-0.030; p = 0.002)	0.016 (CI = +/-0.014; p = 0.021)	0.275	+5.11%
Loss Cost	2010.1	0.046 (CI = +/-0.032; p = 0.008)	0.016 (CI = +/-0.014; p = 0.027)	0.224	+4.66%
Loss Cost	2010.2	0.056 (CI = +/-0.032; p = 0.002)	0.017 (CI = +/-0.013; p = 0.014)	0.316	+5.71%
Loss Cost	2011.1	0.053 (CI = +/-0.035; p = 0.005)	0.017 (CI = +/-0.014; p = 0.018)	0.276	+5.49%
Loss Cost	2011.2	0.058 (CI = +/-0.038; p = 0.005)	0.017 (CI = +/-0.014; p = 0.017)	0.289	+5.96%
Loss Cost	2012.1	0.070 (CI = +/-0.038; p = 0.001)	0.018 (CI = +/-0.013; p = 0.008)	0.395	+7.30%
Loss Cost	2012.2	0.058 (CI = +/-0.038; p = 0.005)	0.017 (CI = +/-0.012; p = 0.008)	0.336	+6.02%
Loss Cost	2013.1	0.065 (CI = +/-0.041; p = 0.004)	0.018 (CI = +/-0.012; p = 0.008)	0.361	+6.69%
Loss Cost	2013.2	0.060 (CI = +/-0.045; p = 0.012)	0.018 (CI = +/-0.013; p = 0.010)	0.316	+6.17%
Loss Cost	2014.1	0.060 (CI = +/-0.050; p = 0.022)	0.018 (CI = +/-0.013; p = 0.013)	0.296	+6.18%
Loss Cost	2014.2	0.054 (CI = +/-0.055; p = 0.054)	0.017 (CI = +/-0.014; p = 0.017)	0.262	+5.58%
Loss Cost	2015.1	0.059 (CI = +/-0.062; p = 0.059)	0.017 (CI = +/-0.014; p = 0.019)	0.266	+6.11%
Loss Cost	2015.2	0.046 (CI = +/-0.067; p = 0.164)	0.017 (CI = +/-0.014; p = 0.022)	0.246	+4.67%
Loss Cost	2016.1	0.036 (CI = +/-0.075; p = 0.319)	0.017 (CI = +/-0.015; p = 0.026)	0.241	+3.63%
Loss Cost	2016.2	0.054 (CI = +/-0.080; p = 0.164)	0.017 (CI = +/-0.014; p = 0.024)	0.281	+5.59%
Loss Cost	2017.1	0.066 (CI = +/-0.091; p = 0.137)	0.017 (CI = +/-0.015; p = 0.029)	0.296	+6.84%
Severity	2004.2	0.044 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.016; p = 0.401)	0.291	+4.49%
Severity	2005.1	0.050 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.015; p = 0.305)	0.353	+5.11%
Severity	2005.2	0.045 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.015; p = 0.362)	0.297	+4.61%
Severity	2006.1	0.052 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.014; p = 0.254)	0.376	+5.35%
Severity	2006.2	0.049 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.015; p = 0.289)	0.329	+5.06%
Severity	2007.1	0.054 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.014; p = 0.236)	0.365	+5.58%
Severity	2007.2	0.052 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.015; p = 0.262)	0.322	+5.38%
Severity	2008.1	0.060 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.014; p = 0.184)	0.393	+6.19%
Severity	2008.2	0.067 (CI = +/-0.028; p = 0.000)	0.010 (CI = +/-0.014; p = 0.137)	0.440	+6.88%
Severity	2009.1	0.072 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.014; p = 0.108)	0.469	+7.49%
Severity	2009.2	0.075 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.014; p = 0.104)	0.460	+7.78%
Severity	2010.1	0.073 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.015; p = 0.118)	0.415	+7.61%
Severity	2010.2	0.084 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.014; p = 0.069)	0.500	+8.79%
Severity	2011.1	0.085 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.014; p = 0.075)	0.470	+8.89%
Severity	2011.2	0.084 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.015; p = 0.086)	0.424	+8.73%
Severity	2012.1	0.097 (CI = +/-0.040; p = 0.000)	0.014 (CI = +/-0.014; p = 0.046)	0.523	+10.23%
Severity	2012.2	0.084 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.013; p = 0.052)	0.453	+8.82%
Severity	2013.1	0.094 (CI = +/-0.042; p = 0.000)	0.014 (CI = +/-0.013; p = 0.039)	0.495	+9.84%
Severity	2013.2	0.091 (CI = +/-0.047; p = 0.001)	0.013 (CI = +/-0.013; p = 0.048)	0.437	+9.52%
Severity	2014.1	0.096 (CI = +/-0.052; p = 0.001)	0.014 (CI = +/-0.014; p = 0.050)	0.430	+10.08%
Severity	2014.2	0.090 (CI = +/-0.057; p = 0.004)	0.013 (CI = +/-0.014; p = 0.060)	0.357	+9.40%
Severity	2015.1	0.100 (CI = +/-0.062; p = 0.004)	0.014 (CI = +/-0.014; p = 0.056)	0.390	+10.56%
Severity	2015.2	0.085 (CI = +/-0.066; p = 0.016)	0.013 (CI = +/-0.014; p = 0.059)	0.301	+8.82%
Severity	2016.1	0.085 (CI = +/-0.075; p = 0.030)	0.013 (CI = +/-0.015; p = 0.070)	0.268	+8.91%
Severity	2016.2	0.094 (CI = +/-0.086; p = 0.034)	0.013 (CI = +/-0.015; p = 0.078)	0.278	+9.89%
Severity	2017.1	0.115 (CI = +/-0.093; p = 0.021)	0.013 (CI = +/-0.015; p = 0.079)	0.355	+12.16%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.024)	0.007 (CI = +/-0.007; p = 0.039)	0.325	-1.12%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.005)	0.007 (CI = +/-0.006; p = 0.048)	0.391	-1.41%
Frequency	2005.2	-0.014 (CI = +/-0.010; p = 0.008)	0.007 (CI = +/-0.007; p = 0.052)	0.376	-1.40%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.003)	0.006 (CI = +/-0.007; p = 0.065)	0.414	-1.62%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.006)	0.006 (CI = +/-0.007; p = 0.070)	0.398	-1.62%
Frequency	2007.1	-0.019 (CI = +/-0.011; p = 0.002)	0.006 (CI = +/-0.007; p = 0.087)	0.447	-1.89%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	0.005 (CI = +/-0.007; p = 0.107)	0.465	-2.07%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.132)	0.508	-2.36%
Frequency	2008.2	-0.023 (CI = +/-0.013; p = 0.001)	0.005 (CI = +/-0.007; p = 0.128)	0.476	-2.26%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	0.005 (CI = +/-0.006; p = 0.156)	0.507	-2.53%
Frequency	2009.2	-0.025 (CI = +/-0.015; p = 0.002)	0.005 (CI = +/-0.007; p = 0.161)	0.477	-2.48%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.001)	0.004 (CI = +/-0.007; p = 0.193)	0.499	-2.74%
Frequency	2010.2	-0.029 (CI = +/-0.017; p = 0.002)	0.004 (CI = +/-0.007; p = 0.214)	0.484	-2.82%
Frequency	2011.1	-0.032 (CI = +/-0.018; p = 0.001)	0.004 (CI = +/-0.007; p = 0.254)	0.505	-3.12%
Frequency	2011.2	-0.026 (CI = +/-0.018; p = 0.007)	0.005 (CI = +/-0.006; p = 0.164)	0.457	-2.55%
Frequency	2012.1	-0.027 (CI = +/-0.019; p = 0.009)	0.004 (CI = +/-0.007; p = 0.185)	0.443	-2.66%
Frequency	2012.2	-0.026 (CI = +/-0.021; p = 0.019)	0.004 (CI = +/-0.007; p = 0.191)	0.403	-2.57%
Frequency	2013.1	-0.029 (CI = +/-0.023; p = 0.017)	0.004 (CI = +/-0.007; p = 0.222)	0.415	-2.87%
Frequency	2013.2	-0.031 (CI = +/-0.025; p = 0.020)	0.004 (CI = +/-0.007; p = 0.249)	0.405	-3.06%
Frequency	2014.1	-0.036 (CI = +/-0.027; p = 0.013)	0.004 (CI = +/-0.007; p = 0.284)	0.438	-3.54%
Frequency	2014.2	-0.036 (CI = +/-0.031; p = 0.026)	0.004 (CI = +/-0.008; p = 0.298)	0.390	-3.49%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.020)	0.004 (CI = +/-0.008; p = 0.328)	0.418	-4.03%
Frequency	2015.2	-0.039 (CI = +/-0.038; p = 0.045)	0.004 (CI = +/-0.008; p = 0.337)	0.348	-3.81%
Frequency	2016.1	-0.050 (CI = +/-0.040; p = 0.018)	0.004 (CI = +/-0.008; p = 0.339)	0.447	-4.85%
Frequency	2016.2	-0.040 (CI = +/-0.043; p = 0.063)	0.004 (CI = +/-0.008; p = 0.325)	0.328	-3.92%
Frequency	2017.1	-0.049 (CI = +/-0.047; p = 0.045)	0.004 (CI = +/-0.008; p = 0.319)	0.375	-4.74%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.023 (CI = +/-0.018; p = 0.013)	0.136	+2.33%
Loss Cost	2005.1	0.025 (CI = +/-0.019; p = 0.010)	0.152	+2.55%
Loss Cost	2005.2	0.021 (CI = +/-0.019; p = 0.034)	0.100	+2.09%
Loss Cost	2006.1	0.024 (CI = +/-0.020; p = 0.017)	0.136	+2.46%
Loss Cost	2006.2	0.021 (CI = +/-0.021; p = 0.041)	0.097	+2.17%
Loss Cost	2007.1	0.023 (CI = +/-0.022; p = 0.042)	0.099	+2.30%
Loss Cost	2007.2	0.019 (CI = +/-0.023; p = 0.100)	0.057	+1.91%
Loss Cost	2008.1	0.022 (CI = +/-0.024; p = 0.068)	0.080	+2.25%
Loss Cost	2008.2	0.028 (CI = +/-0.025; p = 0.028)	0.130	+2.82%
Loss Cost	2009.1	0.029 (CI = +/-0.026; p = 0.030)	0.132	+2.99%
Loss Cost	2009.2	0.031 (CI = +/-0.028; p = 0.032)	0.133	+3.18%
Loss Cost	2010.1	0.027 (CI = +/-0.030; p = 0.079)	0.083	+2.70%
Loss Cost	2010.2	0.034 (CI = +/-0.031; p = 0.033)	0.142	+3.47%
Loss Cost	2011.1	0.031 (CI = +/-0.033; p = 0.067)	0.101	+3.15%
Loss Cost	2011.2	0.034 (CI = +/-0.036; p = 0.069)	0.104	+3.41%
Loss Cost	2012.1	0.043 (CI = +/-0.038; p = 0.028)	0.172	+4.38%
Loss Cost	2012.2	0.031 (CI = +/-0.038; p = 0.108)	0.080	+3.14%
Loss Cost	2013.1	0.035 (CI = +/-0.042; p = 0.100)	0.091	+3.54%
Loss Cost	2013.2	0.029 (CI = +/-0.046; p = 0.205)	0.037	+2.92%
Loss Cost	2014.1	0.027 (CI = +/-0.051; p = 0.280)	0.013	+2.75%
Loss Cost	2014.2	0.020 (CI = +/-0.057; p = 0.460)	-0.026	+2.05%
Loss Cost	2015.1	0.023 (CI = +/-0.064; p = 0.453)	-0.026	+2.34%
Loss Cost	2015.2	0.009 (CI = +/-0.070; p = 0.792)	-0.066	+0.89%
Loss Cost	2016.1	-0.002 (CI = +/-0.080; p = 0.959)	-0.077	-0.19%
Loss Cost	2016.2	0.016 (CI = +/-0.089; p = 0.697)	-0.069	+1.64%
Loss Cost	2017.1	0.029 (CI = +/-0.103; p = 0.546)	-0.054	+2.96%
Severity	2004.2	0.039 (CI = +/-0.020; p = 0.000)	0.296	+4.01%
Severity	2005.1	0.044 (CI = +/-0.020; p = 0.000)	0.351	+4.51%
Severity	2005.2	0.040 (CI = +/-0.020; p = 0.000)	0.300	+4.06%
Severity	2006.1	0.046 (CI = +/-0.020; p = 0.000)	0.370	+4.66%
Severity	2006.2	0.043 (CI = +/-0.021; p = 0.000)	0.326	+4.39%
Severity	2007.1	0.047 (CI = +/-0.022; p = 0.000)	0.355	+4.79%
Severity	2007.2	0.045 (CI = +/-0.023; p = 0.000)	0.315	+4.58%
Severity	2008.1	0.051 (CI = +/-0.024; p = 0.000)	0.375	+5.21%
Severity	2008.2	0.056 (CI = +/-0.025; p = 0.000)	0.413	+5.74%
Severity	2009.1	0.060 (CI = +/-0.026; p = 0.000)	0.434	+6.19%
Severity	2009.2	0.062 (CI = +/-0.028; p = 0.000)	0.421	+6.36%
Severity	2010.1	0.060 (CI = +/-0.030; p = 0.000)	0.377	+6.15%
Severity	2010.2	0.068 (CI = +/-0.031; p = 0.000)	0.445	+7.04%
Severity	2011.1	0.068 (CI = +/-0.033; p = 0.000)	0.413	+7.03%
Severity	2011.2	0.066 (CI = +/-0.036; p = 0.001)	0.365	+6.79%
Severity	2012.1	0.076 (CI = +/-0.037; p = 0.000)	0.443	+7.94%
Severity	2012.2	0.064 (CI = +/-0.037; p = 0.002)	0.362	+6.61%
Severity	2013.1	0.071 (CI = +/-0.040; p = 0.001)	0.390	+7.35%
Severity	2013.2	0.067 (CI = +/-0.044; p = 0.005)	0.327	+6.94%
Severity	2014.1	0.070 (CI = +/-0.049; p = 0.008)	0.312	+7.28%
Severity	2014.2	0.063 (CI = +/-0.054; p = 0.025)	0.232	+6.54%
Severity	2015.1	0.072 (CI = +/-0.060; p = 0.023)	0.254	+7.44%
Severity	2015.2	0.056 (CI = +/-0.065; p = 0.087)	0.137	+5.72%
Severity	2016.1	0.056 (CI = +/-0.075; p = 0.132)	0.101	+5.71%
Severity	2016.2	0.064 (CI = +/-0.086; p = 0.130)	0.112	+6.63%
Severity	2017.1	0.086 (CI = +/-0.096; p = 0.077)	0.190	+8.95%
Frequency	2004.2	-0.016 (CI = +/-0.009; p = 0.001)	0.258	-1.62%
Frequency	2005.1	-0.019 (CI = +/-0.009; p = 0.000)	0.336	-1.88%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.320	-1.89%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	0.367	-2.10%
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	0.350	-2.12%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.409	-2.38%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.433	-2.55%
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	0.484	-2.82%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	0.448	-2.76%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.486	-3.01%
Frequency	2009.2	-0.030 (CI = +/-0.013; p = 0.000)	0.456	-3.00%
Frequency	2010.1	-0.033 (CI = +/-0.014; p = 0.000)	0.483	-3.25%
Frequency	2010.2	-0.034 (CI = +/-0.015; p = 0.000)	0.470	-3.34%
Frequency	2011.1	-0.037 (CI = +/-0.015; p = 0.000)	0.497	-3.62%
Frequency	2011.2	-0.032 (CI = +/-0.016; p = 0.000)	0.430	-3.17%
Frequency	2012.1	-0.034 (CI = +/-0.017; p = 0.000)	0.419	-3.29%
Frequency	2012.2	-0.033 (CI = +/-0.019; p = 0.001)	0.378	-3.26%
Frequency	2013.1	-0.036 (CI = +/-0.020; p = 0.001)	0.396	-3.55%
Frequency	2013.2	-0.038 (CI = +/-0.022; p = 0.002)	0.391	-3.76%
Frequency	2014.1	-0.043 (CI = +/-0.024; p = 0.001)	0.430	-4.23%
Frequency	2014.2	-0.043 (CI = +/-0.027; p = 0.004)	0.384	-4.22%
Frequency	2015.1	-0.049 (CI = +/-0.029; p = 0.003)	0.417	-4.74%
Frequency	2015.2	-0.047 (CI = +/-0.033; p = 0.009)	0.349	-4.57%
Frequency	2016.1	-0.057 (CI = +/-0.035; p = 0.004)	0.447	-5.59%
Frequency	2016.2	-0.048 (CI = +/-0.039; p = 0.020)	0.325	-4.68%
Frequency	2017.1	-0.057 (CI = +/-0.044; p = 0.016)	0.369	-5.49%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
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	2004.2	0.023 (CI = +/-0.021; p = 0.033)	-0.161 (CI = +/-0.178; p = 0.074)	0.012 (CI = +/-0.013; p = 0.064)	0.297 (CI = +/-0.342; p = 0.086)	0.299	+2.36%
Loss Cost	2005.1	0.026 (CI = +/-0.023; p = 0.028)	-0.152 (CI = +/-0.182; p = 0.099)	0.013 (CI = +/-0.013; p = 0.059)	0.284 (CI = +/-0.347; p = 0.105)	0.305	+2.58%
Loss Cost	2005.2	0.020 (CI = +/-0.023; p = 0.092)	-0.128 (CI = +/-0.180; p = 0.158)	0.012 (CI = +/-0.013; p = 0.072)	0.319 (CI = +/-0.342; p = 0.066)	0.262	+2.00%
Loss Cost	2006.1	0.024 (CI = +/-0.024; p = 0.051)	-0.110 (CI = +/-0.182; p = 0.225)	0.013 (CI = +/-0.013; p = 0.055)	0.294 (CI = +/-0.343; p = 0.090)	0.285	+2.45%
Loss Cost	2006.2	0.021 (CI = +/-0.026; p = 0.113)	-0.096 (CI = +/-0.185; p = 0.296)	0.012 (CI = +/-0.013; p = 0.067)	0.315 (CI = +/-0.347; p = 0.074)	0.249	+2.08%
Loss Cost	2007.1	0.021 (CI = +/-0.028; p = 0.124)	-0.093 (CI = +/-0.192; p = 0.328)	0.012 (CI = +/-0.013; p = 0.070)	0.310 (CI = +/-0.357; p = 0.086)	0.245	+2.17%
Loss Cost	2007.2	0.016 (CI = +/-0.029; p = 0.268)	-0.074 (CI = +/-0.194; p = 0.439)	0.012 (CI = +/-0.013; p = 0.087)	0.339 (CI = +/-0.359; p = 0.063)	0.213	+1.63%
Loss Cost	2008.1	0.020 (CI = +/-0.031; p = 0.195)	-0.060 (CI = +/-0.199; p = 0.538)	0.012 (CI = +/-0.014; p = 0.076)	0.318 (CI = +/-0.366; p = 0.086)	0.225	+2.04%
Loss Cost	2008.2	0.030 (CI = +/-0.032; p = 0.067)	-0.091 (CI = +/-0.194; p = 0.344)	0.013 (CI = +/-0.013; p = 0.046)	0.269 (CI = +/-0.357; p = 0.133)	0.295	+3.01%
Loss Cost	2009.1	0.031 (CI = +/-0.035; p = 0.076)	-0.086 (CI = +/-0.202; p = 0.387)	0.014 (CI = +/-0.014; p = 0.048)	0.261 (CI = +/-0.369; p = 0.157)	0.291	+3.18%
Loss Cost	2009.2	0.035 (CI = +/-0.038; p = 0.065)	-0.098 (CI = +/-0.209; p = 0.341)	0.014 (CI = +/-0.014; p = 0.046)	0.241 (CI = +/-0.380; p = 0.202)	0.296	+3.60%
Loss Cost	2010.1	0.026 (CI = +/-0.040; p = 0.190)	-0.124 (CI = +/-0.209; p = 0.233)	0.013 (CI = +/-0.014; p = 0.067)	0.284 (CI = +/-0.381; p = 0.135)	0.281	+2.63%
Loss Cost	2010.2	0.041 (CI = +/-0.040; p = 0.047)	-0.162 (CI = +/-0.200; p = 0.106)	0.014 (CI = +/-0.013; p = 0.032)	0.216 (CI = +/-0.363; p = 0.229)	0.384	+4.15%
Loss Cost	2011.1	0.033 (CI = +/-0.043; p = 0.133)	-0.182 (CI = +/-0.204; p = 0.077)	0.013 (CI = +/-0.013; p = 0.048)	0.251 (CI = +/-0.370; p = 0.172)	0.374	+3.31%
Loss Cost	2011.2	0.040 (CI = +/-0.047; p = 0.091)	-0.200 (CI = +/-0.210; p = 0.061)	0.014 (CI = +/-0.013; p = 0.041)	0.217 (CI = +/-0.382; p = 0.249)	0.393	+4.12%
Loss Cost	2012.1	0.054 (CI = +/-0.050; p = 0.036)	-0.171 (CI = +/-0.209; p = 0.104)	0.016 (CI = +/-0.013; p = 0.023)	0.160 (CI = +/-0.381; p = 0.390)	0.443	+5.58%
Loss Cost	2012.2	0.036 (CI = +/-0.052; p = 0.165)	-0.132 (CI = +/-0.201; p = 0.184)	0.014 (CI = +/-0.013; p = 0.030)	0.237 (CI = +/-0.367; p = 0.191)	0.398	+3.61%
Loss Cost	2013.1	0.039 (CI = +/-0.058; p = 0.173)	-0.125 (CI = +/-0.212; p = 0.230)	0.014 (CI = +/-0.013; p = 0.034)	0.223 (CI = +/-0.391; p = 0.245)	0.394	+4.01%
Loss Cost	2013.2	0.030 (CI = +/-0.066; p = 0.353)	-0.107 (CI = +/-0.222; p = 0.319)	0.014 (CI = +/-0.014; p = 0.049)	0.260 (CI = +/-0.413; p = 0.200)	0.355	+3.01%
Loss Cost	2014.1	0.020 (CI = +/-0.075; p = 0.570)	-0.122 (CI = +/-0.234; p = 0.283)	0.013 (CI = +/-0.014; p = 0.073)	0.293 (CI = +/-0.441; p = 0.176)	0.347	+2.06%
Loss Cost	2014.2	0.006 (CI = +/-0.086; p = 0.886)	-0.099 (CI = +/-0.246; p = 0.399)	0.012 (CI = +/-0.015; p = 0.104)	0.345 (CI = +/-0.471; p = 0.137)	0.327	+0.58%
Loss Cost	2015.1	0.001 (CI = +/-0.102; p = 0.977)	-0.105 (CI = +/-0.265; p = 0.405)	0.012 (CI = +/-0.016; p = 0.135)	0.360 (CI = +/-0.517; p = 0.155)	0.316	+0.14%
Loss Cost	2015.2	-0.039 (CI = +/-0.109; p = 0.447)	-0.052 (CI = +/-0.258; p = 0.666)	0.010 (CI = +/-0.015; p = 0.193)	0.492 (CI = +/-0.515; p = 0.059)	0.380	-3.82%
Loss Cost	2016.1	-0.088 (CI = +/-0.110; p = 0.105)	-0.102 (CI = +/-0.235; p = 0.358)	0.007 (CI = +/-0.014; p = 0.306)	0.641 (CI = +/-0.485; p = 0.015)	0.535	-8.41%
Loss Cost	2016.2	-0.061 (CI = +/-0.131; p = 0.318)	-0.132 (CI = +/-0.252; p = 0.268)	0.008 (CI = +/-0.014; p = 0.255)	0.562 (CI = +/-0.535; p = 0.041)	0.528	-5.94%
Loss Cost	2017.1	-0.072 (CI = +/-0.162; p = 0.337)	-0.140 (CI = +/-0.279; p = 0.280)	0.007 (CI = +/-0.016; p = 0.319)	0.591 (CI = +/-0.615; p = 0.057)	0.509	-6.92%
Severity	2004.2	0.031 (CI = +/-0.021; p = 0.005)	-0.324 (CI = +/-0.173; p = 0.001)	0.004 (CI = +/-0.013; p = 0.532)	0.429 (CI = +/-0.333; p = 0.013)	0.548	+3.11%
Severity	2005.1	0.035 (CI = +/-0.022; p = 0.002)	-0.305 (CI = +/-0.174; p = 0.001)	0.005 (CI = +/-0.013; p = 0.438)	0.403 (CI = +/-0.331; p = 0.018)	0.569	+3.57%
Severity	2005.2	0.030 (CI = +/-0.022; p = 0.010)	-0.284 (CI = +/-0.173; p = 0.002)	0.004 (CI = +/-0.012; p = 0.508)	0.434 (CI = +/-0.327; p = 0.011)	0.536	+3.04%
Severity	2006.1	0.036 (CI = +/-0.023; p = 0.003)	-0.260 (CI = +/-0.171; p = 0.004)	0.005 (CI = +/-0.012; p = 0.390)	0.402 (CI = +/-0.321; p = 0.016)	0.569	+3.64%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.009)	-0.249 (CI = +/-0.175; p = 0.007)	0.005 (CI = +/-0.012; p = 0.433)	0.418 (CI = +/-0.327; p = 0.014)	0.536	+3.35%
Severity	2007.1	0.036 (CI = +/-0.026; p = 0.008)	-0.239 (CI = +/-0.179; p = 0.011)	0.005 (CI = +/-0.012; p = 0.392)	0.402 (CI = +/-0.333; p = 0.020)	0.542	+3.65%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.019)	-0.232 (CI = +/-0.185; p = 0.016)	0.005 (CI = +/-0.013; p = 0.425)	0.413 (CI = +/-0.342; p = 0.020)	0.510	+3.45%
Severity	2008.1	0.040 (CI = +/-0.029; p = 0.009)	-0.211 (CI = +/-0.186; p = 0.028)	0.006 (CI = +/-0.013; p = 0.334)	0.381 (CI = +/-0.342; p = 0.030)	0.537	+4.10%
Severity	2008.2	0.049 (CI = +/-0.030; p = 0.002)	-0.241 (CI = +/-0.180; p = 0.011)	0.007 (CI = +/-0.012; p = 0.233)	0.332 (CI = +/-0.331; p = 0.049)	0.594	+5.07%
Severity	2009.1	0.053 (CI = +/-0.032; p = 0.002)	-0.230 (CI = +/-0.186; p = 0.017)	0.008 (CI = +/-0.012; p = 0.212)	0.316 (CI = +/-0.340; p = 0.067)	0.596	+5.43%
Severity	2009.2	0.058 (CI = +/-0.035; p = 0.002)	-0.245 (CI = +/-0.191; p = 0.014)	0.008 (CI = +/-0.013; p = 0.189)	0.292 (CI = +/-0.348; p = 0.096)	0.595	+5.93%
Severity	2010.1	0.050 (CI = +/-0.037; p = 0.010)	-0.266 (CI = +/-0.193; p = 0.009)	0.007 (CI = +/-0.013; p = 0.253)	0.328 (CI = +/-0.351; p = 0.065)	0.586	+5.11%
Severity	2010.2	0.067 (CI = +/-0.034; p = 0.001)	-0.313 (CI = +/-0.170; p = 0.001)	0.009 (CI = +/-0.011; p = 0.104)	0.246 (CI = +/-0.309; p = 0.113)	0.703	+6.98%
Severity	2011.1	0.061 (CI = +/-0.037; p = 0.003)	-0.328 (CI = +/-0.175; p = 0.001)	0.008 (CI = +/-0.011; p = 0.142)	0.273 (CI = +/-0.317; p = 0.088)	0.697	+6.33%
Severity	2011.2	0.062 (CI = +/-0.041; p = 0.005)	-0.330 (CI = +/-0.184; p = 0.001)	0.008 (CI = +/-0.012; p = 0.152)	0.269 (CI = +/-0.334; p = 0.108)	0.668	+6.42%
Severity	2012.1	0.075 (CI = +/-0.044; p = 0.002)	-0.303 (CI = +/-0.182; p = 0.003)	0.010 (CI = +/-0.012; p = 0.092)	0.218 (CI = +/-0.332; p = 0.186)	0.702	+7.75%
Severity	2012.2	0.057 (CI = +/-0.044; p = 0.015)	-0.266 (CI = +/-0.171; p = 0.004)	0.008 (CI = +/-0.011; p = 0.122)	0.292 (CI = +/-0.313; p = 0.066)	0.677	+5.83%
Severity	2013.1	0.061 (CI = +/-0.050; p = 0.018)	-0.257 (CI = +/-0.180; p = 0.008)	0.009 (CI = +/-0.011; p = 0.118)	0.273 (CI = +/-0.332; p = 0.100)	0.676	+6.34%
Severity	2013.2	0.059 (CI = +/-0.057; p = 0.044)	-0.252 (CI = +/-0.192; p = 0.013)	0.009 (CI = +/-0.012; p = 0.143)	0.284 (CI = +/-0.356; p = 0.110)	0.636	+6.04%
Severity	2014.1	0.054 (CI = +/-0.065; p = 0.101)	-0.260 (CI = +/-0.203; p = 0.016)	0.008 (CI = +/-0.012; p = 0.185)	0.303 (CI = +/-0.383; p = 0.112)	0.624	+5.50%
Severity	2014.2	0.043 (CI = +/-0.075; p = 0.237)	-0.244 (CI = +/-0.216; p = 0.030)	0.007 (CI = +/-0.013; p = 0.238)	0.339 (CI = +/-0.413; p = 0.099)	0.575	+4.42%
Severity	2015.1	0.045 (CI = +/-0.089; p = 0.296)	-0.242 (CI = +/-0.232; p = 0.042)	0.008 (CI = +/-0.014; p = 0.262)	0.335 (CI = +/-0.454; p = 0.134)	0.566	+4.57%
Severity	2015.2	0.008 (CI = +/-0.094; p = 0.855)	-0.194 (CI = +/-0.224; p = 0.083)	0.006 (CI = +/-0.013; p = 0.369)	0.455 (CI = +/-0.447; p = 0.047)	0.554	+0.81%
Severity	2016.1	-0.021 (CI = +/-0.106; p = 0.662)	-0.224 (CI = +/-0.226; p = 0.052)	0.004 (CI = +/-0.013; p = 0.529)	0.545 (CI = +/-0.466; p = 0.026)	0.594	-2.12%
Severity	2016.2	-0.006 (CI = +/-0.130; p = 0.917)	-0.241 (CI = +/-0.250; p = 0.057)	0.004 (CI = +/-0.014; p = 0.494)	0.499 (CI = +/-0.529; p = 0.062)	0.592	-0.61%
Severity	2017.1	0.002 (CI = +/-0.161; p = 0.982)	-0.235 (CI = +/-0.276; p = 0.086)	0.005 (CI = +/-0.016; p = 0.500)	0.478 (CI = +/-0.610; p = 0.108)	0.577	+0.16%
Frequency	2004.2	-0.007 (CI = +/-0.009; p = 0.100)	0.163 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	-0.132 (CI = +/-0.139; p = 0.062)	0.593	-0.72%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.037)	0.153 (CI = +/-0.072; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	-0.119 (CI = +/-0.137; p = 0.086)	0.618	-0.95%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.037)	0.156 (CI = +/-0.074; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	-0.115 (CI = +/-0.140; p = 0.102)	0.610	-1.01%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.025)	0.150 (CI = +/-0.075; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	-0.107 (CI = +/-0.141; p = 0.131)	0.619	-1.15%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.026)	0.153 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.005; p = 0.010)	-0.103 (CI = +/-0.145; p = 0.156)	0.610	-1.22%
Frequency	2007.1	-0.014 (CI = +/-0.011; p = 0.015)	0.145 (CI = +/-0.078; p = 0.001)	0.007 (CI = +/-0.005; p = 0.014)	-0.092 (CI = +/-0.145; p = 0.205)	0.625	-1.43%
Frequency	2007.2	-0.018 (CI = +/-0.011; p = 0.004)	0.157 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.017)	-0.074 (CI = +/-0.141; p = 0.295)	0.665	-1.76%
Frequency	2008.1	-0.020 (CI = +/-0.012; p = 0.002)	0.150 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.024)	-0.063 (CI = +/-0.142; p = 0.375)	0.678	-1.97%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.005)	0.150 (CI = +/-0.080; p = 0.001)	0.006 (CI = +/-0.005; p = 0.027)	-0.063 (CI = +/-0.147; p = 0.384)	0.653	-1.96%
Frequency	2009.1	-0.022 (CI = +/-0.014; p = 0.005)	0.144 (CI = +/-0.083; p = 0.001)	0.006 (CI = +/-0.006; p = 0.038)	-0.055 (CI = +/-0.151; p = 0.462)	0.658	-2.13%
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.007)	0.146 (CI = +/-0.086; p = 0.002)	0.006 (CI = +/-0.006; p = 0.046)	-0.051 (CI = +/-0.157; p = 0.507)	0.638	-2.20%
Frequency	2010.1	-0.024 (CI = +/-0.017; p = 0.008)	0.142 (CI = +/-0.089; p = 0.003)	0.006 (CI = +/-0.006; p = 0.060)	-0.044 (CI = +/-0.162; p = 0.580)	0.638	-2.35%
Frequency	2010.2	-0.027 (CI = +/-0.018; p = 0.006)	0.150 (CI = +/-0.091; p = 0.003)	0.005 (CI = +/-0.006; p = 0.078)	-0.030 (CI = +/-0.166; p = 0.712)	0.639	-2.65%
Frequency	2011.1	-0.029 (CI = +/-0.020; p = 0.008)	0.145 (CI = +/-0.095; p = 0.005)	0.005 (CI = +/-0.006; p = 0.102)	-0.021 (CI = +/-0.173; p = 0.800)	0.639	-2.84%
Frequency	2011.2	-0.022 (CI = +/-0.021; p = 0.041)	0.129 (CI = +/-0.092; p = 0.009)	0.006 (CI = +/-0.006; p = 0.057)	-0.052 (CI = +/-0.168; p = 0.527)	0.594	-2.16%
Frequency	2012.1	-0.020 (CI = +/-0.023; p = 0.083)	0.132 (CI = +/-0.097; p = 0.010)	0.006 (CI = +/-0.006; p = 0.060)	-0.058 (CI = +/-0.177; p = 0.500)	0.582	-2.02%
Frequency	2012.2	-0.021 (CI = +/-0.026; p = 0.109)	0.134 (CI = +/-0.103; p = 0.014)	0.006 (CI = +/-0.006; p = 0.073)	-0.055 (CI = +/-0.188; p = 0.547)	0.549	-2.09%
Frequency	2013.1	-0.022 (CI = +/-0.030; p = 0.137)	0.132 (CI = +/-0.109; p = 0.020)	0.006 (CI = +/-0.007; p = 0.092)	-0.051 (CI = +/-0.200; p = 0.598)	0.541	-2.19%
Frequency	2013.2	-0.029 (CI = +/-0.033; p = 0.084)	0.144 (CI = +/-0.112; p = 0.015)	0.005 (CI = +/-0.007; p = 0.127)	-0.025 (CI = +/-0.208; p = 0.804)	0.555	-2.85%
Frequency	2014.1	-0.033 (CI = +/-0.038; p = 0.083)	0.138 (CI = +/-0.118; p = 0.025)	0.005 (CI = +/-0.007; p = 0.173)	-0.010 (CI = +/-0.223; p = 0.928)	0.556	-3.26%
Frequency	2014.2	-0.037 (CI = +/-0.044; p = 0.090)	0.145 (CI = +/-0.126; p = 0.028)	0.005 (CI = +/-0.008; p = 0.217)	0.006 (CI = +/-0.242; p = 0.958)	0.522	-3.68%
Frequency	2015.1	-0.043 (CI = +/-0.052; p = 0.093)	0.137 (CI = +/-0.135; p = 0.046)	0.004 (CI = +/-0.008; p = 0.286)	0.025 (CI = +/-0.263; p = 0.838)	0.520	-4.23%
Frequency	2015.2	-0.047 (CI = +/-0.062; p = 0.123)	0.142 (CI = +/-0.147; p = 0.057)	0.004 (CI = +/-0.009; p = 0.336)	0.037 (CI = +/-0.293; p = 0.785)	0.455	-4.58%
Frequency	2016.1	-0.066 (CI = +/-0.069; p = 0.058)	0.122 (CI = +/-0.148; p = 0.095)	0.003 (CI = +/-0.009; p = 0.489)	0.097 (CI = +/-0.305; p = 0.495)	0.522	-6.43%
Frequency	2016.2	-0.055 (CI = +/-0.084; p = 0.174)	0.109 (CI = +/-0.162; p = 0.162)	0.003 (CI = +/-0.009; p = 0.448)	0.063 (CI = +/-0.344; p = 0.688)	0.351	-5.36%
Frequency	2017.1	-0.073 (CI = +/-0.101; p = 0.131)	0.095 (CI = +/-0.173; p = 0.241)	0.002 (CI = +/-0.010; p = 0.576)	0.112 (CI = +/-0.381; p = 0.516)	0.377	-7.07%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
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	2004.2	0.023 (CI = +/-0.022; p = 0.041)	0.013 (CI = +/-0.013; p = 0.055)	0.304 (CI = +/-0.353; p = 0.089)	0.249	+2.33%
Loss Cost	2005.1	0.026 (CI = +/-0.023; p = 0.029)	0.014 (CI = +/-0.013; p = 0.048)	0.286 (CI = +/-0.357; p = 0.113)	0.265	+2.65%
Loss Cost	2005.2	0.019 (CI = +/-0.024; p = 0.102)	0.012 (CI = +/-0.013; p = 0.061)	0.325 (CI = +/-0.347; p = 0.065)	0.236	+1.97%
Loss Cost	2006.1	0.025 (CI = +/-0.024; p = 0.048)	0.013 (CI = +/-0.013; p = 0.044)	0.295 (CI = +/-0.345; p = 0.091)	0.272	+2.50%
Loss Cost	2006.2	0.020 (CI = +/-0.026; p = 0.117)	0.013 (CI = +/-0.013; p = 0.057)	0.319 (CI = +/-0.347; p = 0.070)	0.246	+2.05%
Loss Cost	2007.1	0.022 (CI = +/-0.028; p = 0.115)	0.013 (CI = +/-0.013; p = 0.057)	0.311 (CI = +/-0.356; p = 0.085)	0.246	+2.22%
Loss Cost	2007.2	0.016 (CI = +/-0.029; p = 0.271)	0.012 (CI = +/-0.013; p = 0.075)	0.343 (CI = +/-0.356; p = 0.058)	0.223	+1.60%
Loss Cost	2008.1	0.021 (CI = +/-0.031; p = 0.181)	0.013 (CI = +/-0.013; p = 0.063)	0.318 (CI = +/-0.361; p = 0.082)	0.242	+2.08%
Loss Cost	2008.2	0.029 (CI = +/-0.032; p = 0.069)	0.014 (CI = +/-0.013; p = 0.038)	0.274 (CI = +/-0.355; p = 0.125)	0.297	+2.98%
Loss Cost	2009.1	0.032 (CI = +/-0.035; p = 0.069)	0.014 (CI = +/-0.013; p = 0.038)	0.261 (CI = +/-0.366; p = 0.154)	0.297	+3.24%
Loss Cost	2009.2	0.035 (CI = +/-0.038; p = 0.068)	0.015 (CI = +/-0.014; p = 0.038)	0.247 (CI = +/-0.379; p = 0.191)	0.297	+3.54%
Loss Cost	2010.1	0.027 (CI = +/-0.040; p = 0.178)	0.014 (CI = +/-0.014; p = 0.053)	0.284 (CI = +/-0.384; p = 0.139)	0.265	+2.74%
Loss Cost	2010.2	0.040 (CI = +/-0.042; p = 0.062)	0.015 (CI = +/-0.013; p = 0.029)	0.226 (CI = +/-0.376; p = 0.225)	0.332	+4.04%
Loss Cost	2011.1	0.034 (CI = +/-0.046; p = 0.134)	0.015 (CI = +/-0.014; p = 0.040)	0.250 (CI = +/-0.390; p = 0.197)	0.301	+3.49%
Loss Cost	2011.2	0.039 (CI = +/-0.051; p = 0.127)	0.015 (CI = +/-0.014; p = 0.040)	0.231 (CI = +/-0.408; p = 0.251)	0.302	+3.94%
Loss Cost	2012.1	0.056 (CI = +/-0.053; p = 0.037)	0.017 (CI = +/-0.014; p = 0.019)	0.158 (CI = +/-0.398; p = 0.418)	0.386	+5.78%
Loss Cost	2012.2	0.034 (CI = +/-0.053; p = 0.192)	0.015 (CI = +/-0.013; p = 0.027)	0.248 (CI = +/-0.375; p = 0.182)	0.367	+3.45%
Loss Cost	2013.1	0.041 (CI = +/-0.059; p = 0.162)	0.015 (CI = +/-0.013; p = 0.026)	0.221 (CI = +/-0.395; p = 0.255)	0.375	+4.17%
Loss Cost	2013.2	0.028 (CI = +/-0.066; p = 0.381)	0.014 (CI = +/-0.014; p = 0.041)	0.270 (CI = +/-0.411; p = 0.183)	0.352	+2.83%
Loss Cost	2014.1	0.022 (CI = +/-0.075; p = 0.540)	0.014 (CI = +/-0.014; p = 0.058)	0.291 (CI = +/-0.442; p = 0.181)	0.336	+2.24%
Loss Cost	2014.2	0.003 (CI = +/-0.085; p = 0.933)	0.012 (CI = +/-0.015; p = 0.089)	0.357 (CI = +/-0.462; p = 0.120)	0.339	+0.34%
Loss Cost	2015.1	0.003 (CI = +/-0.100; p = 0.948)	0.012 (CI = +/-0.015; p = 0.109)	0.358 (CI = +/-0.508; p = 0.151)	0.329	+0.31%
Loss Cost	2015.2	-0.041 (CI = +/-0.103; p = 0.405)	0.010 (CI = +/-0.014; p = 0.169)	0.501 (CI = +/-0.490; p = 0.046)	0.422	-4.01%
Loss Cost	2016.1	-0.086 (CI = +/-0.108; p = 0.107)	0.007 (CI = +/-0.014; p = 0.260)	0.641 (CI = +/-0.477; p = 0.013)	0.538	-8.28%
Loss Cost	2016.2	-0.070 (CI = +/-0.130; p = 0.260)	0.008 (CI = +/-0.014; p = 0.242)	0.592 (CI = +/-0.534; p = 0.033)	0.509	-6.75%
Loss Cost	2017.1	-0.071 (CI = +/-0.162; p = 0.345)	0.008 (CI = +/-0.016; p = 0.280)	0.596 (CI = +/-0.614; p = 0.056)	0.491	-6.88%
Severity	2004.2	0.030 (CI = +/-0.025; p = 0.018)	0.006 (CI = +/-0.015; p = 0.449)	0.444 (CI = +/-0.393; p = 0.028)	0.368	+3.04%
Severity	2005.1	0.036 (CI = +/-0.025; p = 0.006)	0.007 (CI = +/-0.015; p = 0.351)	0.406 (CI = +/-0.385; p = 0.039)	0.415	+3.70%
Severity	2005.2	0.029 (CI = +/-0.025; p = 0.026)	0.006 (CI = +/-0.014; p = 0.432)	0.448 (CI = +/-0.375; p = 0.021)	0.388	+2.97%
Severity	2006.1	0.037 (CI = +/-0.026; p = 0.006)	0.007 (CI = +/-0.014; p = 0.314)	0.404 (CI = +/-0.363; p = 0.030)	0.448	+3.77%
Severity	2006.2	0.032 (CI = +/-0.027; p = 0.021)	0.006 (CI = +/-0.014; p = 0.373)	0.430 (CI = +/-0.365; p = 0.022)	0.419	+3.28%
Severity	2007.1	0.037 (CI = +/-0.029; p = 0.013)	0.007 (CI = +/-0.014; p = 0.317)	0.403 (CI = +/-0.368; p = 0.033)	0.440	+3.78%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.034)	0.006 (CI = +/-0.014; p = 0.368)	0.425 (CI = +/-0.374; p = 0.028)	0.411	+3.37%
Severity	2008.1	0.041 (CI = +/-0.031; p = 0.012)	0.007 (CI = +/-0.014; p = 0.272)	0.381 (CI = +/-0.368; p = 0.043)	0.460	+4.23%
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.006)	0.008 (CI = +/-0.014; p = 0.212)	0.346 (CI = +/-0.369; p = 0.065)	0.491	+4.97%
Severity	2009.1	0.054 (CI = +/-0.035; p = 0.004)	0.009 (CI = +/-0.014; p = 0.176)	0.316 (CI = +/-0.375; p = 0.095)	0.507	+5.60%
Severity	2009.2	0.056 (CI = +/-0.039; p = 0.006)	0.010 (CI = +/-0.014; p = 0.176)	0.307 (CI = +/-0.388; p = 0.116)	0.493	+5.80%
Severity	2010.1	0.052 (CI = +/-0.042; p = 0.017)	0.009 (CI = +/-0.014; p = 0.212)	0.327 (CI = +/-0.401; p = 0.105)	0.457	+5.33%
Severity	2010.2	0.065 (CI = +/-0.043; p = 0.005)	0.011 (CI = +/-0.014; p = 0.132)	0.266 (CI = +/-0.392; p = 0.174)	0.520	+6.76%
Severity	2011.1	0.064 (CI = +/-0.048; p = 0.011)	0.010 (CI = +/-0.015; p = 0.149)	0.270 (CI = +/-0.410; p = 0.185)	0.491	+6.66%
Severity	2011.2	0.059 (CI = +/-0.053; p = 0.030)	0.010 (CI = +/-0.015; p = 0.183)	0.292 (CI = +/-0.428; p = 0.170)	0.451	+6.12%
Severity	2012.1	0.078 (CI = +/-0.055; p = 0.008)	0.012 (CI = +/-0.014; p = 0.103)	0.214 (CI = +/-0.417; p = 0.297)	0.527	+8.11%
Severity	2012.2	0.054 (CI = +/-0.054; p = 0.053)	0.009 (CI = +/-0.013; p = 0.150)	0.313 (CI = +/-0.387; p = 0.106)	0.502	+5.50%
Severity	2013.1	0.065 (CI = +/-0.060; p = 0.036)	0.010 (CI = +/-0.013; p = 0.120)	0.269 (CI = +/-0.402; p = 0.175)	0.521	+6.69%
Severity	2013.2	0.054 (CI = +/-0.067; p = 0.107)	0.010 (CI = +/-0.014; p = 0.163)	0.308 (CI = +/-0.423; p = 0.142)	0.480	+5.59%
Severity	2014.1	0.057 (CI = +/-0.078; p = 0.137)	0.010 (CI = +/-0.015; p = 0.174)	0.298 (CI = +/-0.456; p = 0.184)	0.461	+5.90%
Severity	2014.2	0.037 (CI = +/-0.087; p = 0.374)	0.008 (CI = +/-0.015; p = 0.250)	0.369 (CI = +/-0.476; p = 0.119)	0.425	+3.80%
Severity	2015.1	0.048 (CI = +/-0.101; p = 0.321)	0.009 (CI = +/-0.016; p = 0.234)	0.331 (CI = +/-0.517; p = 0.191)	0.427	+4.97%
Severity	2015.2	0.000 (CI = +/-0.103; p = 0.993)	0.006 (CI = +/-0.014; p = 0.363)	0.486 (CI = +/-0.487; p = 0.051)	0.457	+0.04%
Severity	2016.1	-0.018 (CI = +/-0.121; p = 0.747)	0.005 (CI = +/-0.015; p = 0.462)	0.544 (CI = +/-0.535; p = 0.047)	0.451	-1.81%
Severity	2016.2	-0.022 (CI = +/-0.149; p = 0.749)	0.005 (CI = +/-0.016; p = 0.507)	0.554 (CI = +/-0.608; p = 0.070)	0.438	-2.17%
Severity	2017.1	0.002 (CI = +/-0.181; p = 0.978)	0.006 (CI = +/-0.018; p = 0.460)	0.488 (CI = +/-0.686; p = 0.142)	0.443	+0.23%
Frequency	2004.2	-0.007 (CI = +/-0.011; p = 0.207)	0.007 (CI = +/-0.007; p = 0.029)	-0.140 (CI = +/-0.175; p = 0.114)	0.355	-0.69%
Frequency	2005.1	-0.010 (CI = +/-0.011; p = 0.070)	0.007 (CI = +/-0.006; p = 0.037)	-0.120 (CI = +/-0.170; p = 0.158)	0.410	-1.01%
Frequency	2005.2	-0.010 (CI = +/-0.012; p = 0.101)	0.007 (CI = +/-0.007; p = 0.038)	-0.123 (CI = +/-0.174; p = 0.159)	0.396	-0.97%
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.050)	0.007 (CI = +/-0.006; p = 0.050)	-0.109 (CI = +/-0.173; p = 0.210)	0.426	-1.22%
Frequency	2006.2	-0.012 (CI = +/-0.013; p = 0.075)	0.007 (CI = +/-0.007; p = 0.053)	-0.111 (CI = +/-0.178; p = 0.213)	0.410	-1.18%
Frequency	2007.1	-0.015 (CI = +/-0.014; p = 0.031)	0.006 (CI = +/-0.007; p = 0.069)	-0.093 (CI = +/-0.176; p = 0.289)	0.450	-1.50%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.022)	0.006 (CI = +/-0.007; p = 0.088)	-0.082 (CI = +/-0.179; p = 0.356)	0.462	-1.71%
Frequency	2008.1	-0.021 (CI = +/-0.015; p = 0.009)	0.005 (CI = +/-0.007; p = 0.115)	-0.063 (CI = +/-0.177; p = 0.472)	0.500	-2.06%
Frequency	2008.2	-0.019 (CI = +/-0.016; p = 0.023)	0.005 (CI = +/-0.007; p = 0.107)	-0.072 (CI = +/-0.182; p = 0.426)	0.469	-1.90%
Frequency	2009.1	-0.023 (CI = +/-0.017; p = 0.013)	0.005 (CI = +/-0.007; p = 0.139)	-0.055 (CI = +/-0.183; p = 0.545)	0.495	-2.23%
Frequency	2009.2	-0.022 (CI = +/-0.019; p = 0.027)	0.005 (CI = +/-0.007; p = 0.140)	-0.060 (CI = +/-0.190; p = 0.523)	0.465	-2.13%
Frequency	2010.1	-0.025 (CI = +/-0.020; p = 0.018)	0.005 (CI = +/-0.007; p = 0.179)	-0.043 (CI = +/-0.194; p = 0.647)	0.482	-2.47%
Frequency	2010.2	-0.026 (CI = +/-0.022; p = 0.025)	0.005 (CI = +/-0.007; p = 0.203)	-0.039 (CI = +/-0.202; p = 0.690)	0.464	-2.55%
Frequency	2011.1	-0.030 (CI = +/-0.024; p = 0.017)	0.004 (CI = +/-0.007; p = 0.259)	-0.020 (CI = +/-0.206; p = 0.841)	0.482	-2.97%
Frequency	2011.2	-0.021 (CI = +/-0.024; p = 0.091)	0.005 (CI = +/-0.007; p = 0.138)	-0.061 (CI = +/-0.196; p = 0.526)	0.441	-2.05%
Frequency	2012.1	-0.022 (CI = +/-0.027; p = 0.110)	0.005 (CI = +/-0.007; p = 0.162)	-0.056 (CI = +/-0.207; p = 0.576)	0.423	-2.16%
Frequency	2012.2	-0.020 (CI = +/-0.031; p = 0.196)	0.005 (CI = +/-0.007; p = 0.160)	-0.065 (CI = +/-0.218; p = 0.537)	0.384	-1.94%
Frequency	2013.1	-0.024 (CI = +/-0.034; p = 0.162)	0.005 (CI = +/-0.008; p = 0.206)	-0.049 (CI = +/-0.230; p = 0.660)	0.388	-2.35%
Frequency	2013.2	-0.027 (CI = +/-0.039; p = 0.171)	0.005 (CI = +/-0.008; p = 0.247)	-0.039 (CI = +/-0.246; p = 0.744)	0.372	-2.62%
Frequency	2014.1	-0.035 (CI = +/-0.044; p = 0.109)	0.004 (CI = +/-0.008; p = 0.331)	-0.007 (CI = +/-0.257; p = 0.955)	0.400	-3.45%
Frequency	2014.2	-0.034 (CI = +/-0.051; p = 0.177)	0.004 (CI = +/-0.009; p = 0.346)	-0.011 (CI = +/-0.280; p = 0.932)	0.347	-3.33%
Frequency	2015.1	-0.045 (CI = +/-0.058; p = 0.117)	0.003 (CI = +/-0.009; p = 0.455)	0.028 (CI = +/-0.298; p = 0.844)	0.375	-4.44%
Frequency	2015.2	-0.041 (CI = +/-0.069; p = 0.218)	0.003 (CI = +/-0.010; p = 0.450)	0.015 (CI = +/-0.329; p = 0.925)	0.295	-4.05%
Frequency	2016.1	-0.068 (CI = +/-0.075; p = 0.072)	0.002 (CI = +/-0.009; p = 0.641)	0.097 (CI = +/-0.332; p = 0.532)	0.419	-6.59%
Frequency	2016.2	-0.048 (CI = +/-0.088; p = 0.251)	0.003 (CI = +/-0.010; p = 0.509)	0.038 (CI = +/-0.359; p = 0.818)	0.265	-4.68%
Frequency	2017.1	-0.074 (CI = +/-0.102; p = 0.137)	0.002 (CI = +/-0.010; p = 0.659)	0.109 (CI = +/-0.387; p = 0.541)	0.335	-7.10%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
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	2004.2	0.014 (CI = +/-0.020; p = 0.150)	-0.173 (CI = +/-0.184; p = 0.064)	0.315 (CI = +/-0.354; p = 0.079)	0.243	+1.45%
Loss Cost	2005.1	0.016 (CI = +/-0.021; p = 0.140)	-0.167 (CI = +/-0.189; p = 0.081)	0.307 (CI = +/-0.361; p = 0.093)	0.245	+1.57%
Loss Cost	2005.2	0.010 (CI = +/-0.021; p = 0.345)	-0.140 (CI = +/-0.186; p = 0.136)	0.343 (CI = +/-0.353; p = 0.057)	0.204	+1.01%
Loss Cost	2006.1	0.013 (CI = +/-0.022; p = 0.245)	-0.126 (CI = +/-0.189; p = 0.184)	0.324 (CI = +/-0.357; p = 0.073)	0.215	+1.31%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.427)	-0.109 (CI = +/-0.193; p = 0.256)	0.347 (CI = +/-0.360; p = 0.058)	0.183	+0.94%
Loss Cost	2007.1	0.009 (CI = +/-0.025; p = 0.462)	-0.110 (CI = +/-0.199; p = 0.269)	0.348 (CI = +/-0.369; p = 0.064)	0.179	+0.93%
Loss Cost	2007.2	0.004 (CI = +/-0.026; p = 0.765)	-0.087 (CI = +/-0.200; p = 0.383)	0.379 (CI = +/-0.369; p = 0.045)	0.152	+0.39%
Loss Cost	2008.1	0.006 (CI = +/-0.028; p = 0.652)	-0.077 (CI = +/-0.206; p = 0.448)	0.366 (CI = +/-0.378; p = 0.057)	0.155	+0.63%
Loss Cost	2008.2	0.013 (CI = +/-0.029; p = 0.356)	-0.106 (CI = +/-0.206; p = 0.300)	0.326 (CI = +/-0.374; p = 0.084)	0.202	+1.35%
Loss Cost	2009.1	0.013 (CI = +/-0.032; p = 0.394)	-0.106 (CI = +/-0.213; p = 0.316)	0.327 (CI = +/-0.386; p = 0.093)	0.196	+1.35%
Loss Cost	2009.2	0.016 (CI = +/-0.035; p = 0.362)	-0.114 (CI = +/-0.222; p = 0.300)	0.316 (CI = +/-0.398; p = 0.115)	0.194	+1.57%
Loss Cost	2010.1	0.006 (CI = +/-0.036; p = 0.712)	-0.143 (CI = +/-0.220; p = 0.190)	0.359 (CI = +/-0.392; p = 0.071)	0.196	+0.65%
Loss Cost	2010.2	0.017 (CI = +/-0.037; p = 0.348)	-0.179 (CI = +/-0.217; p = 0.101)	0.308 (CI = +/-0.385; p = 0.111)	0.265	+1.73%
Loss Cost	2011.1	0.009 (CI = +/-0.039; p = 0.649)	-0.203 (CI = +/-0.218; p = 0.066)	0.346 (CI = +/-0.385; p = 0.076)	0.272	+0.87%
Loss Cost	2011.2	0.013 (CI = +/-0.043; p = 0.534)	-0.217 (CI = +/-0.228; p = 0.061)	0.326 (CI = +/-0.400; p = 0.104)	0.277	+1.32%
Loss Cost	2012.1	0.021 (CI = +/-0.047; p = 0.362)	-0.197 (CI = +/-0.234; p = 0.094)	0.294 (CI = +/-0.408; p = 0.148)	0.291	+2.10%
Loss Cost	2012.2	0.003 (CI = +/-0.047; p = 0.904)	-0.148 (CI = +/-0.223; p = 0.181)	0.369 (CI = +/-0.388; p = 0.061)	0.245	+0.28%
Loss Cost	2013.1	0.002 (CI = +/-0.053; p = 0.941)	-0.150 (CI = +/-0.235; p = 0.196)	0.372 (CI = +/-0.409; p = 0.071)	0.238	+0.19%
Loss Cost	2013.2	-0.009 (CI = +/-0.059; p = 0.740)	-0.123 (CI = +/-0.244; p = 0.301)	0.415 (CI = +/-0.422; p = 0.053)	0.209	-0.93%
Loss Cost	2014.1	-0.021 (CI = +/-0.065; p = 0.504)	-0.145 (CI = +/-0.251; p = 0.238)	0.455 (CI = +/-0.436; p = 0.042)	0.227	-2.06%
Loss Cost	2014.2	-0.037 (CI = +/-0.073; p = 0.298)	-0.112 (CI = +/-0.261; p = 0.373)	0.510 (CI = +/-0.451; p = 0.029)	0.228	-3.60%
Loss Cost	2015.1	-0.045 (CI = +/-0.083; p = 0.259)	-0.126 (CI = +/-0.276; p = 0.341)	0.538 (CI = +/-0.480; p = 0.031)	0.234	-4.43%
Loss Cost	2015.2	-0.082 (CI = +/-0.087; p = 0.063)	-0.061 (CI = +/-0.264; p = 0.624)	0.652 (CI = +/-0.460; p = 0.009)	0.333	-7.86%
Loss Cost	2016.1	-0.122 (CI = +/-0.084; p = 0.008)	-0.113 (CI = +/-0.233; p = 0.306)	0.765 (CI = +/-0.410; p = 0.002)	0.529	-11.50%
Loss Cost	2016.2	-0.106 (CI = +/-0.102; p = 0.042)	-0.137 (CI = +/-0.254; p = 0.256)	0.721 (CI = +/-0.450; p = 0.005)	0.505	-10.08%
Loss Cost	2017.1	-0.120 (CI = +/-0.122; p = 0.053)	-0.151 (CI = +/-0.274; p = 0.243)	0.755 (CI = +/-0.495; p = 0.007)	0.502	-11.32%
Severity	2004.2	0.028 (CI = +/-0.018; p = 0.004)	-0.328 (CI = +/-0.171; p = 0.000)	0.435 (CI = +/-0.329; p = 0.011)	0.556	+2.81%
Severity	2005.1	0.031 (CI = +/-0.019; p = 0.002)	-0.311 (CI = +/-0.172; p = 0.001)	0.412 (CI = +/-0.328; p = 0.015)	0.574	+3.17%
Severity	2005.2	0.027 (CI = +/-0.020; p = 0.009)	-0.288 (CI = +/-0.170; p = 0.002)	0.442 (CI = +/-0.323; p = 0.009)	0.544	+2.69%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.003)	-0.267 (CI = +/-0.169; p = 0.003)	0.414 (CI = +/-0.318; p = 0.012)	0.572	+3.17%
Severity	2006.2	0.028 (CI = +/-0.021; p = 0.010)	-0.254 (CI = +/-0.173; p = 0.005)	0.430 (CI = +/-0.323; p = 0.011)	0.541	+2.89%
Severity	2007.1	0.031 (CI = +/-0.023; p = 0.010)	-0.246 (CI = +/-0.177; p = 0.008)	0.418 (CI = +/-0.329; p = 0.014)	0.546	+3.10%
Severity	2007.2	0.029 (CI = +/-0.024; p = 0.022)	-0.237 (CI = +/-0.183; p = 0.013)	0.430 (CI = +/-0.337; p = 0.014)	0.516	+2.90%
Severity	2008.1	0.033 (CI = +/-0.025; p = 0.012)	-0.219 (CI = +/-0.184; p = 0.022)	0.404 (CI = +/-0.338; p = 0.021)	0.537	+3.38%
Severity	2008.2	0.041 (CI = +/-0.026; p = 0.003)	-0.249 (CI = +/-0.181; p = 0.009)	0.363 (CI = +/-0.329; p = 0.032)	0.586	+4.15%
Severity	2009.1	0.043 (CI = +/-0.028; p = 0.004)	-0.242 (CI = +/-0.187; p = 0.013)	0.353 (CI = +/-0.338; p = 0.041)	0.586	+4.36%
Severity	2009.2	0.046 (CI = +/-0.030; p = 0.004)	-0.254 (CI = +/-0.193; p = 0.012)	0.336 (CI = +/-0.347; p = 0.057)	0.581	+4.71%
Severity	2010.1	0.039 (CI = +/-0.031; p = 0.018)	-0.277 (CI = +/-0.193; p = 0.007)	0.371 (CI = +/-0.345; p = 0.036)	0.579	+3.96%
Severity	2010.2	0.053 (CI = +/-0.030; p = 0.002)	-0.323 (CI = +/-0.176; p = 0.001)	0.304 (CI = +/-0.313; p = 0.056)	0.678	+5.41%
Severity	2011.1	0.047 (CI = +/-0.032; p = 0.007)	-0.341 (CI = +/-0.179; p = 0.001)	0.331 (CI = +/-0.316; p = 0.041)	0.677	+4.76%
Severity	2011.2	0.046 (CI = +/-0.036; p = 0.014)	-0.339 (CI = +/-0.188; p = 0.001)	0.334 (CI = +/-0.330; p = 0.048)	0.648	+4.71%
Severity	2012.1	0.054 (CI = +/-0.038; p = 0.008)	-0.319 (CI = +/-0.191; p = 0.002)	0.301 (CI = +/-0.333; p = 0.074)	0.668	+5.52%
Severity	2012.2	0.037 (CI = +/-0.038; p = 0.051)	-0.275 (CI = +/-0.178; p = 0.004)	0.369 (CI = +/-0.309; p = 0.022)	0.647	+3.81%
Severity	2013.1	0.039 (CI = +/-0.042; p = 0.068)	-0.272 (CI = +/-0.187; p = 0.007)	0.364 (CI = +/-0.325; p = 0.030)	0.644	+3.96%
Severity	2013.2	0.034 (CI = +/-0.048; p = 0.146)	-0.261 (CI = +/-0.198; p = 0.013)	0.381 (CI = +/-0.343; p = 0.031)	0.604	+3.50%
Severity	2014.1	0.028 (CI = +/-0.053; p = 0.285)	-0.274 (CI = +/-0.207; p = 0.013)	0.404 (CI = +/-0.359; p = 0.030)	0.600	+2.82%
Severity	2014.2	0.017 (CI = +/-0.061; p = 0.557)	-0.252 (CI = +/-0.218; p = 0.026)	0.442 (CI = +/-0.376; p = 0.025)	0.559	+1.71%
Severity	2015.1	0.014 (CI = +/-0.070; p = 0.661)	-0.256 (CI = +/-0.232; p = 0.033)	0.449 (CI = +/-0.404; p = 0.032)	0.553	+1.46%
Severity	2015.2	-0.017 (CI = +/-0.072; p = 0.615)	-0.199 (CI = +/-0.220; p = 0.072)	0.549 (CI = +/-0.383; p = 0.009)	0.559	-1.70%
Severity	2016.1	-0.041 (CI = +/-0.078; p = 0.267)	-0.231 (CI = +/-0.216; p = 0.039)	0.617 (CI = +/-0.381; p = 0.004)	0.615	-4.05%
Severity	2016.2	-0.032 (CI = +/-0.096; p = 0.471)	-0.244 (CI = +/-0.240; p = 0.046)	0.591 (CI = +/-0.424; p = 0.011)	0.612	-3.17%
Severity	2017.1	-0.030 (CI = +/-0.117; p = 0.572)	-0.242 (CI = +/-0.262; p = 0.066)	0.586 (CI = +/-0.474; p = 0.021)	0.601	-2.98%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.004)	0.155 (CI = +/-0.082; p = 0.000)	-0.120 (CI = +/-0.157; p = 0.129)	0.483	-1.33%
Frequency	2005.1	-0.016 (CI = +/-0.009; p = 0.001)	0.144 (CI = +/-0.080; p = 0.001)	-0.105 (CI = +/-0.153; p = 0.171)	0.520	-1.55%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	0.148 (CI = +/-0.082; p = 0.001)	-0.099 (CI = +/-0.155; p = 0.201)	0.513	-1.64%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.141 (CI = +/-0.083; p = 0.002)	-0.090 (CI = +/-0.156; p = 0.250)	0.530	-1.80%
Frequency	2006.2	-0.019 (CI = +/-0.010; p = 0.001)	0.145 (CI = +/-0.085; p = 0.002)	-0.083 (CI = +/-0.159; p = 0.293)	0.523	-1.90%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	0.136 (CI = +/-0.085; p = 0.003)	-0.071 (CI = +/-0.158; p = 0.369)	0.549	-2.11%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.083; p = 0.001)	-0.051 (CI = +/-0.153; p = 0.499)	0.600	-2.44%
Frequency	2008.1	-0.027 (CI = +/-0.011; p = 0.000)	0.142 (CI = +/-0.083; p = 0.002)	-0.039 (CI = +/-0.153; p = 0.607)	0.621	-2.66%
Frequency	2008.2	-0.027 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.087; p = 0.002)	-0.037 (CI = +/-0.157; p = 0.634)	0.592	-2.69%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.088; p = 0.004)	-0.026 (CI = +/-0.159; p = 0.736)	0.606	-2.89%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	0.140 (CI = +/-0.092; p = 0.004)	-0.020 (CI = +/-0.164; p = 0.800)	0.585	-3.00%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.094; p = 0.007)	-0.011 (CI = +/-0.168; p = 0.892)	0.592	-3.19%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.096; p = 0.005)	0.004 (CI = +/-0.170; p = 0.961)	0.599	-3.49%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	0.137 (CI = +/-0.099; p = 0.009)	0.015 (CI = +/-0.174; p = 0.864)	0.606	-3.71%
Frequency	2011.2	-0.033 (CI = +/-0.019; p = 0.002)	0.123 (CI = +/-0.099; p = 0.018)	-0.008 (CI = +/-0.173; p = 0.928)	0.531	-3.24%
Frequency	2012.1	-0.033 (CI = +/-0.021; p = 0.003)	0.123 (CI = +/-0.104; p = 0.023)	-0.007 (CI = +/-0.181; p = 0.932)	0.515	-3.24%
Frequency	2012.2	-0.035 (CI = +/-0.023; p = 0.006)	0.127 (CI = +/-0.109; p = 0.025)	0.000 (CI = +/-0.190; p = 0.998)	0.482	-3.41%
Frequency	2013.1	-0.037 (CI = +/-0.026; p = 0.008)	0.122 (CI = +/-0.114; p = 0.037)	0.008 (CI = +/-0.198; p = 0.930)	0.481	-3.63%
Frequency	2013.2	-0.044 (CI = +/-0.028; p = 0.004)	0.138 (CI = +/-0.117; p = 0.023)	0.034 (CI = +/-0.202; p = 0.723)	0.510	-4.28%
Frequency	2014.1	-0.049 (CI = +/-0.031; p = 0.005)	0.129 (CI = +/-0.121; p = 0.038)	0.051 (CI = +/-0.209; p = 0.610)	0.524	-4.74%
Frequency	2014.2	-0.054 (CI = +/-0.036; p = 0.006)	0.140 (CI = +/-0.128; p = 0.035)	0.069 (CI = +/-0.222; p = 0.517)	0.498	-5.22%
Frequency	2015.1	-0.060 (CI = +/-0.040; p = 0.007)	0.130 (CI = +/-0.134; p = 0.057)	0.088 (CI = +/-0.233; p = 0.427)	0.511	-5.81%
Frequency	2015.2	-0.065 (CI = +/-0.048; p = 0.012)	0.138 (CI = +/-0.145; p = 0.060)	0.103 (CI = +/-0.253; p = 0.390)	0.455	-6.26%
Frequency	2016.1	-0.081 (CI = +/-0.051; p = 0.005)	0.117 (CI = +/-0.142; p = 0.097)	0.149 (CI = +/-0.250; p = 0.217)	0.544	-7.77%
Frequency	2016.2	-0.074 (CI = +/-0.063; p = 0.025)	0.107 (CI = +/-0.157; p = 0.160)	0.130 (CI = +/-0.278; p = 0.323)	0.375	-7.13%
Frequency	2017.1	-0.090 (CI = +/-0.072; p = 0.021)	0.091 (CI = +/-0.163; p = 0.237)	0.168 (CI = +/-0.294; p = 0.227)	0.423	-8.59%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.013 (CI = +/-0.021; p = 0.195)	0.324 (CI = +/-0.366; p = 0.081)	0.186	+1.34%
Loss Cost	2005.1	0.015 (CI = +/-0.022; p = 0.155)	0.310 (CI = +/-0.372; p = 0.099)	0.196	+1.56%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.398)	0.351 (CI = +/-0.360; p = 0.055)	0.172	+0.92%
Loss Cost	2006.1	0.013 (CI = +/-0.023; p = 0.255)	0.327 (CI = +/-0.361; p = 0.074)	0.195	+1.30%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.470)	0.354 (CI = +/-0.361; p = 0.054)	0.174	+0.85%
Loss Cost	2007.1	0.009 (CI = +/-0.025; p = 0.469)	0.351 (CI = +/-0.370; p = 0.063)	0.172	+0.92%
Loss Cost	2007.2	0.003 (CI = +/-0.026; p = 0.808)	0.385 (CI = +/-0.367; p = 0.040)	0.158	+0.32%
Loss Cost	2008.1	0.006 (CI = +/-0.028; p = 0.654)	0.368 (CI = +/-0.374; p = 0.054)	0.167	+0.62%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.395)	0.335 (CI = +/-0.374; p = 0.077)	0.198	+1.24%
Loss Cost	2009.1	0.013 (CI = +/-0.032; p = 0.400)	0.330 (CI = +/-0.385; p = 0.090)	0.195	+1.33%
Loss Cost	2009.2	0.014 (CI = +/-0.034; p = 0.405)	0.325 (CI = +/-0.398; p = 0.105)	0.190	+1.43%
Loss Cost	2010.1	0.006 (CI = +/-0.036; p = 0.728)	0.364 (CI = +/-0.398; p = 0.071)	0.169	+0.62%
Loss Cost	2010.2	0.015 (CI = +/-0.038; p = 0.441)	0.325 (CI = +/-0.399; p = 0.106)	0.203	+1.46%
Loss Cost	2011.1	0.008 (CI = +/-0.041; p = 0.687)	0.354 (CI = +/-0.407; p = 0.085)	0.181	+0.82%
Loss Cost	2011.2	0.009 (CI = +/-0.046; p = 0.680)	0.349 (CI = +/-0.425; p = 0.102)	0.176	+0.92%
Loss Cost	2012.1	0.020 (CI = +/-0.049; p = 0.400)	0.303 (CI = +/-0.428; p = 0.155)	0.217	+2.03%
Loss Cost	2012.2	-0.001 (CI = +/-0.048; p = 0.980)	0.387 (CI = +/-0.395; p = 0.054)	0.207	-0.06%
Loss Cost	2013.1	0.001 (CI = +/-0.054; p = 0.964)	0.381 (CI = +/-0.416; p = 0.070)	0.204	+0.12%
Loss Cost	2013.2	-0.013 (CI = +/-0.058; p = 0.645)	0.433 (CI = +/-0.420; p = 0.044)	0.202	-1.29%
Loss Cost	2014.1	-0.022 (CI = +/-0.065; p = 0.490)	0.465 (CI = +/-0.440; p = 0.040)	0.202	-2.16%
Loss Cost	2014.2	-0.041 (CI = +/-0.071; p = 0.239)	0.530 (CI = +/-0.444; p = 0.022)	0.236	-4.01%
Loss Cost	2015.1	-0.047 (CI = +/-0.082; p = 0.244)	0.548 (CI = +/-0.475; p = 0.027)	0.235	-4.56%
Loss Cost	2015.2	-0.085 (CI = +/-0.082; p = 0.044)	0.666 (CI = +/-0.439; p = 0.006)	0.371	-8.16%
Loss Cost	2016.1	-0.124 (CI = +/-0.083; p = 0.007)	0.778 (CI = +/-0.407; p = 0.001)	0.523	-11.68%
Loss Cost	2016.2	-0.117 (CI = +/-0.100; p = 0.026)	0.759 (CI = +/-0.448; p = 0.003)	0.485	-11.06%
Loss Cost	2017.1	-0.125 (CI = +/-0.123; p = 0.048)	0.778 (CI = +/-0.499; p = 0.006)	0.474	-11.73%
Severity	2004.2	0.026 (CI = +/-0.022; p = 0.022)	0.453 (CI = +/-0.389; p = 0.024)	0.376	+2.62%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.008)	0.418 (CI = +/-0.383; p = 0.033)	0.417	+3.15%
Severity	2005.2	0.025 (CI = +/-0.022; p = 0.032)	0.459 (CI = +/-0.371; p = 0.017)	0.394	+2.50%
Severity	2006.1	0.031 (CI = +/-0.023; p = 0.009)	0.420 (CI = +/-0.361; p = 0.024)	0.447	+3.14%
Severity	2006.2	0.027 (CI = +/-0.024; p = 0.030)	0.447 (CI = +/-0.361; p = 0.017)	0.422	+2.69%
Severity	2007.1	0.030 (CI = +/-0.025; p = 0.019)	0.425 (CI = +/-0.365; p = 0.024)	0.439	+3.08%
Severity	2007.2	0.026 (CI = +/-0.026; p = 0.050)	0.447 (CI = +/-0.369; p = 0.020)	0.415	+2.68%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.020)	0.410 (CI = +/-0.366; p = 0.029)	0.455	+3.35%
Severity	2008.2	0.038 (CI = +/-0.029; p = 0.012)	0.382 (CI = +/-0.368; p = 0.042)	0.479	+3.89%
Severity	2009.1	0.042 (CI = +/-0.031; p = 0.009)	0.361 (CI = +/-0.375; p = 0.059)	0.489	+4.32%
Severity	2009.2	0.043 (CI = +/-0.034; p = 0.014)	0.357 (CI = +/-0.387; p = 0.069)	0.474	+4.39%
Severity	2010.1	0.038 (CI = +/-0.036; p = 0.039)	0.380 (CI = +/-0.396; p = 0.059)	0.443	+3.90%
Severity	2010.2	0.048 (CI = +/-0.038; p = 0.015)	0.334 (CI = +/-0.392; p = 0.091)	0.490	+4.91%
Severity	2011.1	0.046 (CI = +/-0.041; p = 0.032)	0.345 (CI = +/-0.407; p = 0.092)	0.462	+4.67%
Severity	2011.2	0.040 (CI = +/-0.045; p = 0.080)	0.370 (CI = +/-0.419; p = 0.080)	0.427	+4.07%
Severity	2012.1	0.053 (CI = +/-0.047; p = 0.031)	0.316 (CI = +/-0.415; p = 0.128)	0.481	+5.41%
Severity	2012.2	0.031 (CI = +/-0.046; p = 0.169)	0.403 (CI = +/-0.376; p = 0.037)	0.469	+3.17%
Severity	2013.1	0.038 (CI = +/-0.051; p = 0.138)	0.379 (CI = +/-0.392; p = 0.057)	0.476	+3.82%
Severity	2013.2	0.027 (CI = +/-0.056; p = 0.325)	0.419 (CI = +/-0.402; p = 0.042)	0.445	+2.72%
Severity	2014.1	0.026 (CI = +/-0.064; p = 0.402)	0.422 (CI = +/-0.427; p = 0.052)	0.426	+2.62%
Severity	2014.2	0.007 (CI = +/-0.069; p = 0.826)	0.485 (CI = +/-0.431; p = 0.030)	0.408	+0.73%
Severity	2015.1	0.012 (CI = +/-0.080; p = 0.757)	0.471 (CI = +/-0.462; p = 0.046)	0.404	+1.18%
Severity	2015.2	-0.028 (CI = +/-0.078; p = 0.454)	0.592 (CI = +/-0.417; p = 0.009)	0.461	-2.76%
Severity	2016.1	-0.045 (CI = +/-0.090; p = 0.296)	0.642 (CI = +/-0.441; p = 0.008)	0.470	-4.43%
Severity	2016.2	-0.052 (CI = +/-0.109; p = 0.318)	0.659 (CI = +/-0.486; p = 0.012)	0.465	-5.04%
Severity	2017.1	-0.038 (CI = +/-0.133; p = 0.540)	0.624 (CI = +/-0.538; p = 0.027)	0.466	-3.71%
Frequency	2004.2	-0.012 (CI = +/-0.010; p = 0.020)	-0.128 (CI = +/-0.185; p = 0.167)	0.278	-1.24%
Frequency	2005.1	-0.016 (CI = +/-0.010; p = 0.004)	-0.108 (CI = +/-0.178; p = 0.226)	0.345	-1.54%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.007)	-0.108 (CI = +/-0.182; p = 0.235)	0.329	-1.54%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.003)	-0.093 (CI = +/-0.180; p = 0.303)	0.369	-1.78%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.093 (CI = +/-0.185; p = 0.315)	0.351	-1.79%
Frequency	2007.1	-0.021 (CI = +/-0.012; p = 0.002)	-0.074 (CI = +/-0.182; p = 0.412)	0.403	-2.10%
Frequency	2007.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.062 (CI = +/-0.183; p = 0.496)	0.423	-2.31%
Frequency	2008.1	-0.027 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.180; p = 0.632)	0.470	-2.64%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.048 (CI = +/-0.185; p = 0.600)	0.434	-2.55%
Frequency	2009.1	-0.029 (CI = +/-0.015; p = 0.001)	-0.031 (CI = +/-0.185; p = 0.736)	0.469	-2.87%
Frequency	2009.2	-0.029 (CI = +/-0.017; p = 0.001)	-0.032 (CI = +/-0.191; p = 0.730)	0.437	-2.83%
Frequency	2010.1	-0.032 (CI = +/-0.018; p = 0.001)	-0.016 (CI = +/-0.192; p = 0.867)	0.462	-3.16%
Frequency	2010.2	-0.033 (CI = +/-0.019; p = 0.001)	-0.010 (CI = +/-0.199; p = 0.921)	0.447	-3.29%
Frequency	2011.1	-0.037 (CI = +/-0.020; p = 0.001)	0.009 (CI = +/-0.201; p = 0.926)	0.474	-3.68%
Frequency	2011.2	-0.031 (CI = +/-0.021; p = 0.006)	-0.021 (CI = +/-0.194; p = 0.827)	0.404	-3.03%
Frequency	2012.1	-0.033 (CI = +/-0.023; p = 0.008)	-0.013 (CI = +/-0.202; p = 0.893)	0.391	-3.20%
Frequency	2012.2	-0.032 (CI = +/-0.026; p = 0.018)	-0.016 (CI = +/-0.212; p = 0.876)	0.346	-3.13%
Frequency	2013.1	-0.036 (CI = +/-0.028; p = 0.015)	0.002 (CI = +/-0.219; p = 0.988)	0.363	-3.57%
Frequency	2013.2	-0.040 (CI = +/-0.032; p = 0.017)	0.014 (CI = +/-0.229; p = 0.897)	0.356	-3.90%
Frequency	2014.1	-0.048 (CI = +/-0.035; p = 0.010)	0.043 (CI = +/-0.234; p = 0.705)	0.400	-4.65%
Frequency	2014.2	-0.048 (CI = +/-0.040; p = 0.021)	0.044 (CI = +/-0.250; p = 0.710)	0.349	-4.71%
Frequency	2015.1	-0.058 (CI = +/-0.045; p = 0.014)	0.077 (CI = +/-0.257; p = 0.529)	0.393	-5.68%
Frequency	2015.2	-0.057 (CI = +/-0.052; p = 0.034)	0.074 (CI = +/-0.278; p = 0.578)	0.316	-5.56%
Frequency	2016.1	-0.079 (CI = +/-0.055; p = 0.009)	0.136 (CI = +/-0.270; p = 0.294)	0.456	-7.58%
Frequency	2016.2	-0.065 (CI = +/-0.064; p = 0.047)	0.100 (CI = +/-0.287; p = 0.460)	0.301	-6.33%
Frequency	2017.1	-0.087 (CI = +/-0.073; p = 0.025)	0.154 (CI = +/-0.297; p = 0.275)	0.388	-8.33%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
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	2004.2	0.025 (CI = +/-0.021; p = 0.026)	-0.166 (CI = +/-0.180; p = 0.069)	0.009 (CI = +/-0.014; p = 0.186)	0.350 (CI = +/-0.463; p = 0.134)	0.283	+2.49%
Loss Cost	2005.1	0.027 (CI = +/-0.023; p = 0.022)	-0.156 (CI = +/-0.184; p = 0.094)	0.010 (CI = +/-0.014; p = 0.167)	0.332 (CI = +/-0.471; p = 0.161)	0.290	+2.72%
Loss Cost	2005.2	0.021 (CI = +/-0.023; p = 0.072)	-0.133 (CI = +/-0.183; p = 0.147)	0.009 (CI = +/-0.014; p = 0.216)	0.374 (CI = +/-0.464; p = 0.110)	0.241	+2.16%
Loss Cost	2006.1	0.026 (CI = +/-0.025; p = 0.039)	-0.115 (CI = +/-0.184; p = 0.214)	0.010 (CI = +/-0.014; p = 0.164)	0.340 (CI = +/-0.465; p = 0.146)	0.266	+2.62%
Loss Cost	2006.2	0.023 (CI = +/-0.026; p = 0.086)	-0.102 (CI = +/-0.188; p = 0.277)	0.009 (CI = +/-0.014; p = 0.200)	0.364 (CI = +/-0.472; p = 0.126)	0.226	+2.28%
Loss Cost	2007.1	0.024 (CI = +/-0.028; p = 0.096)	-0.098 (CI = +/-0.195; p = 0.310)	0.009 (CI = +/-0.015; p = 0.202)	0.357 (CI = +/-0.485; p = 0.143)	0.223	+2.38%
Loss Cost	2007.2	0.019 (CI = +/-0.030; p = 0.208)	-0.081 (CI = +/-0.197; p = 0.409)	0.008 (CI = +/-0.015; p = 0.254)	0.391 (CI = +/-0.489; p = 0.112)	0.185	+1.87%
Loss Cost	2008.1	0.023 (CI = +/-0.032; p = 0.149)	-0.066 (CI = +/-0.202; p = 0.511)	0.009 (CI = +/-0.015; p = 0.213)	0.362 (CI = +/-0.498; p = 0.148)	0.198	+2.31%
Loss Cost	2008.2	0.032 (CI = +/-0.032; p = 0.048)	-0.096 (CI = +/-0.197; p = 0.324)	0.011 (CI = +/-0.015; p = 0.130)	0.299 (CI = +/-0.483; p = 0.215)	0.274	+3.29%
Loss Cost	2009.1	0.034 (CI = +/-0.035; p = 0.055)	-0.091 (CI = +/-0.205; p = 0.371)	0.011 (CI = +/-0.015; p = 0.130)	0.287 (CI = +/-0.500; p = 0.248)	0.270	+3.48%
Loss Cost	2009.2	0.038 (CI = +/-0.038; p = 0.046)	-0.103 (CI = +/-0.211; p = 0.323)	0.012 (CI = +/-0.015; p = 0.116)	0.260 (CI = +/-0.513; p = 0.305)	0.278	+3.92%
Loss Cost	2010.1	0.030 (CI = +/-0.040; p = 0.141)	-0.129 (CI = +/-0.213; p = 0.223)	0.010 (CI = +/-0.016; p = 0.177)	0.316 (CI = +/-0.515; p = 0.217)	0.257	+3.00%
Loss Cost	2010.2	0.044 (CI = +/-0.040; p = 0.033)	-0.167 (CI = +/-0.202; p = 0.100)	0.013 (CI = +/-0.015; p = 0.086)	0.229 (CI = +/-0.488; p = 0.339)	0.368	+4.51%
Loss Cost	2011.1	0.037 (CI = +/-0.044; p = 0.095)	-0.187 (CI = +/-0.208; p = 0.075)	0.011 (CI = +/-0.015; p = 0.131)	0.274 (CI = +/-0.500; p = 0.266)	0.354	+3.72%
Loss Cost	2011.2	0.045 (CI = +/-0.047; p = 0.063)	-0.206 (CI = +/-0.213; p = 0.057)	0.013 (CI = +/-0.015; p = 0.104)	0.229 (CI = +/-0.512; p = 0.360)	0.376	+4.56%
Loss Cost	2012.1	0.059 (CI = +/-0.050; p = 0.023)	-0.173 (CI = +/-0.212; p = 0.102)	0.015 (CI = +/-0.015; p = 0.056)	0.151 (CI = +/-0.509; p = 0.541)	0.431	+6.06%
Loss Cost	2012.2	0.042 (CI = +/-0.051; p = 0.104)	-0.138 (CI = +/-0.205; p = 0.173)	0.013 (CI = +/-0.015; p = 0.087)	0.239 (CI = +/-0.494; p = 0.322)	0.370	+4.28%
Loss Cost	2013.1	0.046 (CI = +/-0.058; p = 0.110)	-0.129 (CI = +/-0.217; p = 0.225)	0.013 (CI = +/-0.016; p = 0.088)	0.215 (CI = +/-0.524; p = 0.397)	0.369	+4.76%
Loss Cost	2013.2	0.039 (CI = +/-0.066; p = 0.224)	-0.115 (CI = +/-0.228; p = 0.298)	0.012 (CI = +/-0.016; p = 0.123)	0.251 (CI = +/-0.553; p = 0.348)	0.320	+3.97%
Loss Cost	2014.1	0.032 (CI = +/-0.075; p = 0.382)	-0.128 (CI = +/-0.242; p = 0.275)	0.012 (CI = +/-0.017; p = 0.175)	0.287 (CI = +/-0.592; p = 0.317)	0.306	+3.21%
Loss Cost	2014.2	0.021 (CI = +/-0.086; p = 0.607)	-0.111 (CI = +/-0.256; p = 0.365)	0.010 (CI = +/-0.018; p = 0.236)	0.334 (CI = +/-0.631; p = 0.274)	0.270	+2.11%
Loss Cost	2015.1	0.019 (CI = +/-0.101; p = 0.681)	-0.113 (CI = +/-0.277; p = 0.390)	0.010 (CI = +/-0.020; p = 0.277)	0.340 (CI = +/-0.691; p = 0.305)	0.256	+1.97%
Loss Cost	2015.2	-0.011 (CI = +/-0.110; p = 0.837)	-0.072 (CI = +/-0.279; p = 0.583)	0.008 (CI = +/-0.020; p = 0.402)	0.460 (CI = +/-0.704; p = 0.178)	0.269	-1.05%
Loss Cost	2016.1	-0.049 (CI = +/-0.119; p = 0.382)	-0.119 (CI = +/-0.276; p = 0.358)	0.004 (CI = +/-0.020; p = 0.631)	0.609 (CI = +/-0.707; p = 0.084)	0.366	-4.77%
Loss Cost	2016.2	-0.017 (CI = +/-0.134; p = 0.780)	-0.159 (CI = +/-0.285; p = 0.240)	0.006 (CI = +/-0.020; p = 0.487)	0.497 (CI = +/-0.738; p = 0.162)	0.389	-1.69%
Loss Cost	2017.1	-0.017 (CI = +/-0.164; p = 0.818)	-0.159 (CI = +/-0.320; p = 0.286)	0.006 (CI = +/-0.022; p = 0.525)	0.497 (CI = +/-0.840; p = 0.210)	0.357	-1.68%
Severity	2004.2	0.033 (CI = +/-0.021; p = 0.004)	-0.331 (CI = +/-0.178; p = 0.001)	0.000 (CI = +/-0.014; p = 0.963)	0.500 (CI = +/-0.457; p = 0.033)	0.525	+3.31%
Severity	2005.1	0.037 (CI = +/-0.022; p = 0.002)	-0.311 (CI = +/-0.178; p = 0.001)	0.001 (CI = +/-0.014; p = 0.891)	0.464 (CI = +/-0.455; p = 0.046)	0.547	+3.78%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.007)	-0.291 (CI = +/-0.178; p = 0.002)	0.000 (CI = +/-0.014; p = 0.984)	0.501 (CI = +/-0.451; p = 0.031)	0.508	+3.28%
Severity	2006.1	0.038 (CI = +/-0.023; p = 0.002)	-0.266 (CI = +/-0.176; p = 0.004)	0.001 (CI = +/-0.013; p = 0.831)	0.455 (CI = +/-0.443; p = 0.044)	0.542	+3.90%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	-0.257 (CI = +/-0.180; p = 0.007)	0.001 (CI = +/-0.014; p = 0.894)	0.474 (CI = +/-0.452; p = 0.041)	0.505	+3.64%
Severity	2007.1	0.039 (CI = +/-0.027; p = 0.006)	-0.245 (CI = +/-0.185; p = 0.011)	0.002 (CI = +/-0.014; p = 0.810)	0.451 (CI = +/-0.460; p = 0.055)	0.512	+3.96%
Severity	2007.2	0.037 (CI = +/-0.029; p = 0.012)	-0.239 (CI = +/-0.191; p = 0.016)	0.001 (CI = +/-0.014; p = 0.848)	0.462 (CI = +/-0.473; p = 0.055)	0.477	+3.80%
Severity	2008.1	0.044 (CI = +/-0.030; p = 0.006)	-0.217 (CI = +/-0.192; p = 0.028)	0.003 (CI = +/-0.014; p = 0.687)	0.417 (CI = +/-0.472; p = 0.081)	0.506	+4.48%
Severity	2008.2	0.053 (CI = +/-0.030; p = 0.001)	-0.247 (CI = +/-0.186; p = 0.011)	0.005 (CI = +/-0.014; p = 0.500)	0.354 (CI = +/-0.455; p = 0.121)	0.568	+5.48%
Severity	2009.1	0.057 (CI = +/-0.033; p = 0.001)	-0.235 (CI = +/-0.191; p = 0.018)	0.005 (CI = +/-0.014; p = 0.442)	0.330 (CI = +/-0.467; p = 0.158)	0.572	+5.87%
Severity	2009.2	0.062 (CI = +/-0.035; p = 0.001)	-0.251 (CI = +/-0.196; p = 0.015)	0.006 (CI = +/-0.014; p = 0.380)	0.297 (CI = +/-0.476; p = 0.209)	0.572	+6.42%
Severity	2010.1	0.055 (CI = +/-0.038; p = 0.006)	-0.272 (CI = +/-0.199; p = 0.010)	0.005 (CI = +/-0.015; p = 0.502)	0.343 (CI = +/-0.483; p = 0.155)	0.559	+5.64%
Severity	2010.2	0.073 (CI = +/-0.035; p = 0.000)	-0.318 (CI = +/-0.175; p = 0.001)	0.008 (CI = +/-0.013; p = 0.231)	0.238 (CI = +/-0.423; p = 0.255)	0.685	+7.53%
Severity	2011.1	0.067 (CI = +/-0.038; p = 0.001)	-0.332 (CI = +/-0.181; p = 0.001)	0.007 (CI = +/-0.013; p = 0.309)	0.270 (CI = +/-0.436; p = 0.211)	0.675	+6.95%
Severity	2011.2	0.069 (CI = +/-0.042; p = 0.003)	-0.336 (CI = +/-0.190; p = 0.002)	0.007 (CI = +/-0.014; p = 0.310)	0.261 (CI = +/-0.457; p = 0.247)	0.645	+7.13%
Severity	2012.1	0.082 (CI = +/-0.044; p = 0.001)	-0.306 (CI = +/-0.188; p = 0.003)	0.009 (CI = +/-0.014; p = 0.182)	0.189 (CI = +/-0.452; p = 0.392)	0.684	+8.54%
Severity	2012.2	0.066 (CI = +/-0.045; p = 0.007)	-0.274 (CI = +/-0.181; p = 0.005)	0.007 (CI = +/-0.013; p = 0.275)	0.271 (CI = +/-0.435; p = 0.207)	0.640	+6.84%
Severity	2013.1	0.072 (CI = +/-0.051; p = 0.008)	-0.261 (CI = +/-0.190; p = 0.010)	0.008 (CI = +/-0.014; p = 0.242)	0.240 (CI = +/-0.459; p = 0.284)	0.642	+7.49%
Severity	2013.2	0.072 (CI = +/-0.058; p = 0.019)	-0.260 (CI = +/-0.202; p = 0.015)	0.008 (CI = +/-0.014; p = 0.270)	0.243 (CI = +/-0.490; p = 0.307)	0.596	+7.42%
Severity	2014.1	0.069 (CI = +/-0.067; p = 0.045)	-0.265 (CI = +/-0.216; p = 0.020)	0.007 (CI = +/-0.015; p = 0.322)	0.256 (CI = +/-0.528; p = 0.316)	0.580	+7.13%
Severity	2014.2	0.063 (CI = +/-0.077; p = 0.101)	-0.255 (CI = +/-0.230; p = 0.032)	0.007 (CI = +/-0.016; p = 0.387)	0.283 (CI = +/-0.567; p = 0.301)	0.516	+6.48%
Severity	2015.1	0.068 (CI = +/-0.090; p = 0.129)	-0.248 (CI = +/-0.248; p = 0.050)	0.007 (CI = +/-0.018; p = 0.386)	0.261 (CI = +/-0.620; p = 0.376)	0.507	+7.00%
Severity	2015.2	0.042 (CI = +/-0.099; p = 0.376)	-0.212 (CI = +/-0.252; p = 0.090)	0.005 (CI = +/-0.018; p = 0.537)	0.366 (CI = +/-0.635; p = 0.231)	0.434	+4.25%
Severity	2016.1	0.022 (CI = +/-0.116; p = 0.681)	-0.237 (CI = +/-0.267; p = 0.077)	0.003 (CI = +/-0.019; p = 0.700)	0.442 (CI = +/-0.686; p = 0.182)	0.435	+2.23%
Severity	2016.2	0.045 (CI = +/-0.134; p = 0.466)	-0.265 (CI = +/-0.286; p = 0.065)	0.005 (CI = +/-0.020; p = 0.595)	0.360 (CI = +/-0.740; p = 0.299)	0.458	+4.62%
Severity	2017.1	0.062 (CI = +/-0.162; p = 0.403)	-0.247 (CI = +/-0.315; p = 0.108)	0.006 (CI = +/-0.022; p = 0.544)	0.303 (CI = +/-0.828; p = 0.423)	0.453	+6.41%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.076)	0.165 (CI = +/-0.074; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	-0.150 (CI = +/-0.190; p = 0.117)	0.580	-0.79%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.027)	0.155 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	-0.132 (CI = +/-0.186; p = 0.158)	0.606	-1.02%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.027)	0.158 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	-0.127 (CI = +/-0.190; p = 0.183)	0.599	-1.09%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.018)	0.152 (CI = +/-0.076; p = 0.000)	0.008 (CI = +/-0.006; p = 0.006)	-0.116 (CI = +/-0.192; p = 0.228)	0.608	-1.23%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.018)	0.155 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	-0.110 (CI = +/-0.196; p = 0.262)	0.600	-1.31%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.010)	0.147 (CI = +/-0.079; p = 0.001)	0.008 (CI = +/-0.006; p = 0.013)	-0.094 (CI = +/-0.197; p = 0.335)	0.616	-1.52%
Frequency	2007.2	-0.019 (CI = +/-0.012; p = 0.002)	0.159 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.006; p = 0.018)	-0.071 (CI = +/-0.191; p = 0.454)	0.658	-1.86%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.002)	0.151 (CI = +/-0.078; p = 0.000)	0.007 (CI = +/-0.006; p = 0.029)	-0.055 (CI = +/-0.192; p = 0.560)	0.672	-2.08%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.003)	0.151 (CI = +/-0.081; p = 0.001)	0.007 (CI = +/-0.006; p = 0.034)	-0.055 (CI = +/-0.199; p = 0.571)	0.646	-2.07%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.003)	0.145 (CI = +/-0.083; p = 0.001)	0.006 (CI = +/-0.006; p = 0.050)	-0.043 (CI = +/-0.203; p = 0.667)	0.653	-2.26%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.004)	0.147 (CI = +/-0.087; p = 0.002)	0.006 (CI = +/-0.006; p = 0.063)	-0.037 (CI = +/-0.210; p = 0.715)	0.633	-2.34%
Frequency	2010.1	-0.025 (CI = +/-0.017; p = 0.005)	0.143 (CI = +/-0.090; p = 0.003)	0.006 (CI = +/-0.007; p = 0.087)	-0.027 (CI = +/-0.217; p = 0.798)	0.634	-2.51%
Frequency	2010.2	-0.028 (CI = +/-0.018; p = 0.004)	0.151 (CI = +/-0.092; p = 0.003)	0.005 (CI = +/-0.007; p = 0.121)	-0.009 (CI = +/-0.221; p = 0.935)	0.637	-2.81%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.005)	0.145 (CI = +/-0.095; p = 0.005)	0.005 (CI = +/-0.007; p = 0.164)	0.004 (CI = +/-0.230; p = 0.973)	0.638	-3.02%
Frequency	2011.2	-0.024 (CI = +/-0.021; p = 0.024)	0.130 (CI = +/-0.093; p = 0.009)	0.006 (CI = +/-0.007; p = 0.092)	-0.032 (CI = +/-0.224; p = 0.772)	0.587	-2.40%
Frequency	2012.1	-0.023 (CI = +/-0.023; p = 0.050)	0.133 (CI = +/-0.098; p = 0.011)	0.006 (CI = +/-0.007; p = 0.097)	-0.038 (CI = +/-0.236; p = 0.741)	0.574	-2.29%
Frequency	2012.2	-0.024 (CI = +/-0.026; p = 0.065)	0.135 (CI = +/-0.103; p = 0.013)	0.006 (CI = +/-0.007; p = 0.121)	-0.032 (CI = +/-0.249; p = 0.791)	0.541	-2.40%
Frequency	2013.1	-0.026 (CI = +/-0.029; p = 0.083)	0.133 (CI = +/-0.110; p = 0.021)	0.006 (CI = +/-0.008; p = 0.156)	-0.024 (CI = +/-0.265; p = 0.847)	0.533	-2.54%
Frequency	2013.2	-0.033 (CI = +/-0.032; p = 0.048)	0.145 (CI = +/-0.112; p = 0.015)	0.005 (CI = +/-0.008; p = 0.225)	0.009 (CI = +/-0.272; p = 0.947)	0.553	-3.21%
Frequency	2014.1	-0.037 (CI = +/-0.037; p = 0.047)	0.137 (CI = +/-0.118; p = 0.026)	0.004 (CI = +/-0.008; p = 0.312)	0.031 (CI = +/-0.290; p = 0.823)	0.557	-3.66%
Frequency	2014.2	-0.042 (CI = +/-0.042; p = 0.051)	0.144 (CI = +/-0.126; p = 0.028)	0.004 (CI = +/-0.009; p = 0.389)	0.051 (CI = +/-0.310; p = 0.727)	0.526	-4.10%
Frequency	2015.1	-0.048 (CI = +/-0.049; p = 0.052)	0.135 (CI = +/-0.134; p = 0.048)	0.003 (CI = +/-0.010; p = 0.508)	0.078 (CI = +/-0.334; p = 0.618)	0.529	-4.70%
Frequency	2015.2	-0.052 (CI = +/-0.057; p = 0.070)	0.141 (CI = +/-0.145; p = 0.056)	0.003 (CI = +/-0.010; p = 0.579)	0.094 (CI = +/-0.365; p = 0.580)	0.467	-5.08%
Frequency	2016.1	-0.071 (CI = +/-0.063; p = 0.030)	0.117 (CI = +/-0.145; p = 0.101)	0.001 (CI = +/-0.010; p = 0.838)	0.167 (CI = +/-0.372; p = 0.340)	0.544	-6.84%
Frequency	2016.2	-0.062 (CI = +/-0.074; p = 0.090)	0.107 (CI = +/-0.158; p = 0.162)	0.002 (CI = +/-0.011; p = 0.763)	0.137 (CI = +/-0.409; p = 0.468)	0.378	-6.04%
Frequency	2017.1	-0.079 (CI = +/-0.086; p = 0.068)	0.089 (CI = +/-0.168; p = 0.258)	0.000 (CI = +/-0.012; p = 0.943)	0.193 (CI = +/-0.441; p = 0.342)	0.416	-7.60%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.025 (CI = +/-0.022; p = 0.031)	0.010 (CI = +/-0.014; p = 0.160)	0.347 (CI = +/-0.479; p = 0.150)	0.230	+2.49%
Loss Cost	2005.1	0.028 (CI = +/-0.023; p = 0.021)	0.011 (CI = +/-0.015; p = 0.134)	0.322 (CI = +/-0.484; p = 0.185)	0.248	+2.82%
Loss Cost	2005.2	0.021 (CI = +/-0.024; p = 0.077)	0.009 (CI = +/-0.014; p = 0.187)	0.372 (CI = +/-0.472; p = 0.119)	0.213	+2.16%
Loss Cost	2006.1	0.027 (CI = +/-0.025; p = 0.035)	0.011 (CI = +/-0.014; p = 0.134)	0.332 (CI = +/-0.469; p = 0.159)	0.251	+2.70%
Loss Cost	2006.2	0.023 (CI = +/-0.026; p = 0.088)	0.010 (CI = +/-0.014; p = 0.175)	0.362 (CI = +/-0.473; p = 0.128)	0.220	+2.28%
Loss Cost	2007.1	0.024 (CI = +/-0.028; p = 0.085)	0.010 (CI = +/-0.015; p = 0.168)	0.349 (CI = +/-0.485; p = 0.151)	0.221	+2.46%
Loss Cost	2007.2	0.019 (CI = +/-0.029; p = 0.206)	0.009 (CI = +/-0.015; p = 0.226)	0.390 (CI = +/-0.486; p = 0.111)	0.193	+1.87%
Loss Cost	2008.1	0.023 (CI = +/-0.031; p = 0.134)	0.010 (CI = +/-0.015; p = 0.183)	0.356 (CI = +/-0.492; p = 0.149)	0.215	+2.37%
Loss Cost	2008.2	0.032 (CI = +/-0.032; p = 0.048)	0.012 (CI = +/-0.015; p = 0.111)	0.297 (CI = +/-0.482; p = 0.217)	0.273	+3.29%
Loss Cost	2009.1	0.035 (CI = +/-0.035; p = 0.047)	0.012 (CI = +/-0.015; p = 0.105)	0.278 (CI = +/-0.497; p = 0.259)	0.275	+3.58%
Loss Cost	2009.2	0.038 (CI = +/-0.038; p = 0.046)	0.013 (CI = +/-0.015; p = 0.099)	0.258 (CI = +/-0.512; p = 0.309)	0.277	+3.92%
Loss Cost	2010.1	0.031 (CI = +/-0.040; p = 0.125)	0.011 (CI = +/-0.016; p = 0.142)	0.303 (CI = +/-0.520; p = 0.241)	0.238	+3.17%
Loss Cost	2010.2	0.044 (CI = +/-0.042; p = 0.040)	0.014 (CI = +/-0.015; p = 0.076)	0.226 (CI = +/-0.508; p = 0.366)	0.312	+4.49%
Loss Cost	2011.1	0.039 (CI = +/-0.046; p = 0.088)	0.013 (CI = +/-0.016; p = 0.103)	0.253 (CI = +/-0.527; p = 0.330)	0.276	+4.01%
Loss Cost	2011.2	0.044 (CI = +/-0.051; p = 0.083)	0.014 (CI = +/-0.016; p = 0.097)	0.225 (CI = +/-0.549; p = 0.401)	0.280	+4.52%
Loss Cost	2012.1	0.062 (CI = +/-0.052; p = 0.022)	0.016 (CI = +/-0.016; p = 0.044)	0.129 (CI = +/-0.532; p = 0.618)	0.372	+6.39%
Loss Cost	2012.2	0.042 (CI = +/-0.053; p = 0.115)	0.013 (CI = +/-0.015; p = 0.076)	0.236 (CI = +/-0.506; p = 0.339)	0.335	+4.24%
Loss Cost	2013.1	0.049 (CI = +/-0.059; p = 0.094)	0.014 (CI = +/-0.016; p = 0.067)	0.197 (CI = +/-0.530; p = 0.444)	0.347	+5.06%
Loss Cost	2013.2	0.038 (CI = +/-0.066; p = 0.231)	0.013 (CI = +/-0.016; p = 0.105)	0.250 (CI = +/-0.553; p = 0.353)	0.313	+3.92%
Loss Cost	2014.1	0.035 (CI = +/-0.075; p = 0.335)	0.013 (CI = +/-0.017; p = 0.136)	0.266 (CI = +/-0.593; p = 0.354)	0.292	+3.57%
Loss Cost	2014.2	0.020 (CI = +/-0.085; p = 0.617)	0.011 (CI = +/-0.018; p = 0.205)	0.333 (CI = +/-0.624; p = 0.272)	0.277	+2.04%
Loss Cost	2015.1	0.023 (CI = +/-0.099; p = 0.618)	0.011 (CI = +/-0.019; p = 0.222)	0.319 (CI = +/-0.678; p = 0.327)	0.268	+2.36%
Loss Cost	2015.2	-0.011 (CI = +/-0.106; p = 0.818)	0.008 (CI = +/-0.019; p = 0.362)	0.460 (CI = +/-0.677; p = 0.164)	0.310	-1.13%
Loss Cost	2016.1	-0.044 (CI = +/-0.117; p = 0.424)	0.006 (CI = +/-0.019; p = 0.536)	0.586 (CI = +/-0.694; p = 0.090)	0.370	-4.31%
Loss Cost	2016.2	-0.020 (CI = +/-0.136; p = 0.745)	0.007 (CI = +/-0.020; p = 0.441)	0.501 (CI = +/-0.748; p = 0.167)	0.353	-2.01%
Loss Cost	2017.1	-0.010 (CI = +/-0.164; p = 0.893)	0.008 (CI = +/-0.022; p = 0.437)	0.466 (CI = +/-0.836; p = 0.239)	0.335	-1.00%
Severity	2004.2	0.033 (CI = +/-0.025; p = 0.012)	0.001 (CI = +/-0.016; p = 0.853)	0.495 (CI = +/-0.539; p = 0.071)	0.338	+3.31%
Severity	2005.1	0.039 (CI = +/-0.026; p = 0.004)	0.003 (CI = +/-0.016; p = 0.691)	0.444 (CI = +/-0.528; p = 0.097)	0.387	+3.98%
Severity	2005.2	0.032 (CI = +/-0.026; p = 0.017)	0.001 (CI = +/-0.016; p = 0.849)	0.496 (CI = +/-0.517; p = 0.060)	0.352	+3.28%
Severity	2006.1	0.040 (CI = +/-0.026; p = 0.004)	0.003 (CI = +/-0.015; p = 0.655)	0.437 (CI = +/-0.500; p = 0.085)	0.416	+4.10%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.013)	0.002 (CI = +/-0.015; p = 0.758)	0.469 (CI = +/-0.504; p = 0.067)	0.381	+3.63%
Severity	2007.1	0.041 (CI = +/-0.029; p = 0.008)	0.003 (CI = +/-0.015; p = 0.647)	0.432 (CI = +/-0.507; p = 0.092)	0.405	+4.17%
Severity	2007.2	0.037 (CI = +/-0.031; p = 0.021)	0.003 (CI = +/-0.016; p = 0.727)	0.458 (CI = +/-0.517; p = 0.081)	0.372	+3.79%
Severity	2008.1	0.046 (CI = +/-0.032; p = 0.007)	0.004 (CI = +/-0.015; p = 0.554)	0.399 (CI = +/-0.508; p = 0.119)	0.425	+4.69%
Severity	2008.2	0.053 (CI = +/-0.034; p = 0.003)	0.006 (CI = +/-0.015; p = 0.431)	0.350 (CI = +/-0.508; p = 0.169)	0.460	+5.46%
Severity	2009.1	0.060 (CI = +/-0.036; p = 0.002)	0.007 (CI = +/-0.015; p = 0.348)	0.308 (CI = +/-0.514; p = 0.228)	0.479	+6.14%
Severity	2009.2	0.062 (CI = +/-0.039; p = 0.003)	0.008 (CI = +/-0.016; p = 0.334)	0.293 (CI = +/-0.531; p = 0.267)	0.466	+6.40%
Severity	2010.1	0.058 (CI = +/-0.043; p = 0.010)	0.007 (CI = +/-0.016; p = 0.391)	0.315 (CI = +/-0.549; p = 0.247)	0.425	+6.01%
Severity	2010.2	0.072 (CI = +/-0.044; p = 0.002)	0.009 (CI = +/-0.016; p = 0.238)	0.232 (CI = +/-0.534; p = 0.377)	0.496	+7.50%
Severity	2011.1	0.072 (CI = +/-0.049; p = 0.005)	0.009 (CI = +/-0.017; p = 0.258)	0.233 (CI = +/-0.558; p = 0.396)	0.464	+7.49%
Severity	2011.2	0.068 (CI = +/-0.054; p = 0.015)	0.009 (CI = +/-0.017; p = 0.307)	0.254 (CI = +/-0.583; p = 0.373)	0.419	+7.07%
Severity	2012.1	0.088 (CI = +/-0.055; p = 0.004)	0.012 (CI = +/-0.017; p = 0.163)	0.150 (CI = +/-0.563; p = 0.584)	0.506	+9.15%
Severity	2012.2	0.065 (CI = +/-0.055; p = 0.023)	0.008 (CI = +/-0.016; p = 0.274)	0.266 (CI = +/-0.533; p = 0.308)	0.455	+6.77%
Severity	2013.1	0.078 (CI = +/-0.061; p = 0.015)	0.010 (CI = +/-0.016; p = 0.202)	0.202 (CI = +/-0.547; p = 0.446)	0.483	+8.11%
Severity	2013.2	0.071 (CI = +/-0.069; p = 0.044)	0.009 (CI = +/-0.017; p = 0.266)	0.239 (CI = +/-0.578; p = 0.394)	0.429	+7.31%
Severity	2014.1	0.076 (CI = +/-0.078; p = 0.056)	0.010 (CI = +/-0.018; p = 0.259)	0.213 (CI = +/-0.618; p = 0.475)	0.413	+7.91%
Severity	2014.2	0.061 (CI = +/-0.088; p = 0.161)	0.008 (CI = +/-0.019; p = 0.362)	0.280 (CI = +/-0.652; p = 0.372)	0.351	+6.30%
Severity	2015.1	0.076 (CI = +/-0.101; p = 0.129)	0.010 (CI = +/-0.020; p = 0.306)	0.216 (CI = +/-0.696; p = 0.514)	0.365	+7.90%
Severity	2015.2	0.039 (CI = +/-0.108; p = 0.444)	0.006 (CI = +/-0.019; p = 0.486)	0.366 (CI = +/-0.689; p = 0.270)	0.319	+3.99%
Severity	2016.1	0.032 (CI = +/-0.128; p = 0.598)	0.006 (CI = +/-0.021; p = 0.558)	0.395 (CI = +/-0.759; p = 0.276)	0.287	+3.20%
Severity	2016.2	0.040 (CI = +/-0.153; p = 0.576)	0.006 (CI = +/-0.023; p = 0.548)	0.366 (CI = +/-0.843; p = 0.356)	0.274	+4.05%
Severity	2017.1	0.073 (CI = +/-0.177; p = 0.377)	0.008 (CI = +/-0.024; p = 0.448)	0.256 (CI = +/-0.907; p = 0.539)	0.314	+7.57%
Frequency	2004.2	-0.008 (CI = +/-0.011; p = 0.155)	0.009 (CI = +/-0.007; p = 0.019)	-0.148 (CI = +/-0.238; p = 0.217)	0.336	-0.79%
Frequency	2005.1	-0.011 (CI = +/-0.011; p = 0.049)	0.008 (CI = +/-0.007; p = 0.028)	-0.122 (CI = +/-0.230; p = 0.290)	0.394	-1.12%
Frequency	2005.2	-0.011 (CI = +/-0.012; p = 0.071)	0.008 (CI = +/-0.007; p = 0.030)	-0.124 (CI = +/-0.236; p = 0.291)	0.379	-1.08%
Frequency	2006.1	-0.013 (CI = +/-0.012; p = 0.034)	0.007 (CI = +/-0.007; p = 0.043)	-0.105 (CI = +/-0.235; p = 0.369)	0.411	-1.34%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.051)	0.007 (CI = +/-0.007; p = 0.046)	-0.107 (CI = +/-0.241; p = 0.372)	0.394	-1.31%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.020)	0.007 (CI = +/-0.007; p = 0.068)	-0.083 (CI = +/-0.238; p = 0.481)	0.437	-1.64%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.014)	0.006 (CI = +/-0.007; p = 0.093)	-0.068 (CI = +/-0.241; p = 0.570)	0.452	-1.85%
Frequency	2008.1	-0.022 (CI = +/-0.015; p = 0.005)	0.005 (CI = +/-0.007; p = 0.135)	-0.043 (CI = +/-0.239; p = 0.718)	0.493	-2.21%
Frequency	2008.2	-0.021 (CI = +/-0.016; p = 0.014)	0.006 (CI = +/-0.007; p = 0.125)	-0.053 (CI = +/-0.245; p = 0.663)	0.460	-2.07%
Frequency	2009.1	-0.024 (CI = +/-0.017; p = 0.007)	0.005 (CI = +/-0.007; p = 0.176)	-0.030 (CI = +/-0.246; p = 0.807)	0.488	-2.41%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.016)	0.005 (CI = +/-0.008; p = 0.177)	-0.035 (CI = +/-0.255; p = 0.781)	0.457	-2.33%
Frequency	2010.1	-0.027 (CI = +/-0.020; p = 0.010)	0.005 (CI = +/-0.008; p = 0.242)	-0.013 (CI = +/-0.259; p = 0.921)	0.477	-2.68%
Frequency	2010.2	-0.028 (CI = +/-0.022; p = 0.014)	0.004 (CI = +/-0.008; p = 0.279)	-0.006 (CI = +/-0.269; p = 0.964)	0.460	-2.79%
Frequency	2011.1	-0.033 (CI = +/-0.024; p = 0.009)	0.004 (CI = +/-0.008; p = 0.374)	0.020 (CI = +/-0.274; p = 0.879)	0.482	-3.23%
Frequency	2011.2	-0.024 (CI = +/-0.024; p = 0.051)	0.005 (CI = +/-0.008; p = 0.202)	-0.029 (CI = +/-0.262; p = 0.820)	0.431	-2.38%
Frequency	2012.1	-0.026 (CI = +/-0.027; p = 0.062)	0.005 (CI = +/-0.008; p = 0.242)	-0.021 (CI = +/-0.275; p = 0.875)	0.414	-2.52%
Frequency	2012.2	-0.024 (CI = +/-0.030; p = 0.113)	0.005 (CI = +/-0.009; p = 0.241)	-0.029 (CI = +/-0.290; p = 0.834)	0.372	-2.37%
Frequency	2013.1	-0.029 (CI = +/-0.034; p = 0.090)	0.004 (CI = +/-0.009; p = 0.321)	-0.005 (CI = +/-0.304; p = 0.970)	0.381	-2.83%
Frequency	2013.2	-0.032 (CI = +/-0.038; p = 0.094)	0.004 (CI = +/-0.009; p = 0.392)	0.011 (CI = +/-0.322; p = 0.944)	0.368	-3.15%
Frequency	2014.1	-0.041 (CI = +/-0.042; p = 0.056)	0.003 (CI = +/-0.010; p = 0.539)	0.053 (CI = +/-0.333; p = 0.739)	0.405	-4.02%
Frequency	2014.2	-0.041 (CI = +/-0.049; p = 0.094)	0.003 (CI = +/-0.010; p = 0.562)	0.053 (CI = +/-0.360; p = 0.759)	0.351	-4.01%
Frequency	2015.1	-0.053 (CI = +/-0.055; p = 0.058)	0.002 (CI = +/-0.011; p = 0.740)	0.103 (CI = +/-0.376; p = 0.564)	0.390	-5.14%
Frequency	2015.2	-0.051 (CI = +/-0.064; p = 0.113)	0.002 (CI = +/-0.012; p = 0.729)	0.094 (CI = +/-0.412; p = 0.627)	0.308	-4.93%
Frequency	2016.1	-0.076 (CI = +/-0.068; p = 0.032)	0.000 (CI = +/-0.011; p = 0.970)	0.190 (CI = +/-0.402; p = 0.319)	0.451	-7.28%
Frequency	2016.2	-0.060 (CI = +/-0.078; p = 0.116)	0.001 (CI = +/-0.012; p = 0.861)	0.135 (CI = +/-0.429; p = 0.500)	0.296	-5.83%
Frequency	2017.1	-0.083 (CI = +/-0.087; p = 0.059)	0.000 (CI = +/-0.012; p = 0.930)	0.210 (CI = +/-0.443; p = 0.311)	0.384	-7.96%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
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	2004.2	0.017 (CI = +/-0.018; p = 0.069)	-0.174 (CI = +/-0.181; p = 0.059)	0.455 (CI = +/-0.440; p = 0.043)	0.266	+1.67%
Loss Cost	2005.1	0.018 (CI = +/-0.019; p = 0.065)	-0.168 (CI = +/-0.186; p = 0.076)	0.447 (CI = +/-0.447; p = 0.050)	0.269	+1.79%
Loss Cost	2005.2	0.013 (CI = +/-0.019; p = 0.178)	-0.141 (CI = +/-0.184; p = 0.127)	0.478 (CI = +/-0.436; p = 0.033)	0.227	+1.31%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.120)	-0.127 (CI = +/-0.186; p = 0.175)	0.461 (CI = +/-0.438; p = 0.040)	0.241	+1.59%
Loss Cost	2006.2	0.013 (CI = +/-0.021; p = 0.230)	-0.111 (CI = +/-0.190; p = 0.242)	0.479 (CI = +/-0.441; p = 0.034)	0.208	+1.28%
Loss Cost	2007.1	0.013 (CI = +/-0.023; p = 0.256)	-0.110 (CI = +/-0.196; p = 0.258)	0.479 (CI = +/-0.450; p = 0.038)	0.204	+1.29%
Loss Cost	2007.2	0.008 (CI = +/-0.024; p = 0.472)	-0.089 (CI = +/-0.198; p = 0.365)	0.504 (CI = +/-0.449; p = 0.029)	0.174	+0.84%
Loss Cost	2008.1	0.011 (CI = +/-0.025; p = 0.388)	-0.078 (CI = +/-0.203; p = 0.435)	0.491 (CI = +/-0.457; p = 0.036)	0.179	+1.08%
Loss Cost	2008.2	0.017 (CI = +/-0.026; p = 0.183)	-0.108 (CI = +/-0.202; p = 0.282)	0.457 (CI = +/-0.447; p = 0.046)	0.233	+1.73%
Loss Cost	2009.1	0.017 (CI = +/-0.028; p = 0.211)	-0.107 (CI = +/-0.209; p = 0.302)	0.456 (CI = +/-0.459; p = 0.051)	0.227	+1.75%
Loss Cost	2009.2	0.019 (CI = +/-0.030; p = 0.194)	-0.116 (CI = +/-0.217; p = 0.282)	0.445 (CI = +/-0.470; p = 0.062)	0.227	+1.97%
Loss Cost	2010.1	0.012 (CI = +/-0.031; p = 0.432)	-0.145 (CI = +/-0.216; p = 0.178)	0.480 (CI = +/-0.461; p = 0.042)	0.226	+1.21%
Loss Cost	2010.2	0.021 (CI = +/-0.032; p = 0.177)	-0.181 (CI = +/-0.211; p = 0.089)	0.437 (CI = +/-0.446; p = 0.054)	0.303	+2.16%
Loss Cost	2011.1	0.015 (CI = +/-0.033; p = 0.376)	-0.205 (CI = +/-0.213; p = 0.058)	0.466 (CI = +/-0.444; p = 0.040)	0.308	+1.46%
Loss Cost	2011.2	0.019 (CI = +/-0.036; p = 0.299)	-0.220 (CI = +/-0.221; p = 0.052)	0.448 (CI = +/-0.455; p = 0.053)	0.317	+1.88%
Loss Cost	2012.1	0.025 (CI = +/-0.039; p = 0.189)	-0.198 (CI = +/-0.226; p = 0.082)	0.421 (CI = +/-0.459; p = 0.070)	0.336	+2.57%
Loss Cost	2012.2	0.011 (CI = +/-0.039; p = 0.557)	-0.152 (CI = +/-0.216; p = 0.156)	0.478 (CI = +/-0.432; p = 0.032)	0.290	+1.13%
Loss Cost	2013.1	0.011 (CI = +/-0.044; p = 0.597)	-0.152 (CI = +/-0.228; p = 0.177)	0.478 (CI = +/-0.451; p = 0.039)	0.284	+1.12%
Loss Cost	2013.2	0.003 (CI = +/-0.048; p = 0.889)	-0.129 (CI = +/-0.237; p = 0.265)	0.507 (CI = +/-0.461; p = 0.033)	0.249	+0.32%
Loss Cost	2014.1	-0.005 (CI = +/-0.053; p = 0.851)	-0.149 (CI = +/-0.246; p = 0.216)	0.534 (CI = +/-0.473; p = 0.030)	0.257	-0.47%
Loss Cost	2014.2	-0.015 (CI = +/-0.059; p = 0.597)	-0.123 (CI = +/-0.258; p = 0.324)	0.568 (CI = +/-0.487; p = 0.025)	0.242	-1.49%
Loss Cost	2015.1	-0.020 (CI = +/-0.068; p = 0.541)	-0.133 (CI = +/-0.275; p = 0.315)	0.582 (CI = +/-0.513; p = 0.029)	0.239	-1.94%
Loss Cost	2015.2	-0.043 (CI = +/-0.072; p = 0.219)	-0.080 (CI = +/-0.273; p = 0.532)	0.652 (CI = +/-0.500; p = 0.015)	0.283	-4.21%
Loss Cost	2016.1	-0.069 (CI = +/-0.074; p = 0.066)	-0.128 (CI = +/-0.260; p = 0.302)	0.721 (CI = +/-0.473; p = 0.006)	0.409	-6.66%
Loss Cost	2016.2	-0.049 (CI = +/-0.085; p = 0.229)	-0.166 (CI = +/-0.274; p = 0.206)	0.669 (CI = +/-0.488; p = 0.012)	0.418	-4.80%
Loss Cost	2017.1	-0.053 (CI = +/-0.103; p = 0.277)	-0.171 (CI = +/-0.301; p = 0.230)	0.677 (CI = +/-0.533; p = 0.018)	0.397	-5.13%
Severity	2004.2	0.033 (CI = +/-0.017; p = 0.000)	-0.331 (CI = +/-0.174; p = 0.000)	0.496 (CI = +/-0.423; p = 0.023)	0.539	+3.34%
Severity	2005.1	0.036 (CI = +/-0.018; p = 0.000)	-0.312 (CI = +/-0.174; p = 0.001)	0.475 (CI = +/-0.419; p = 0.027)	0.561	+3.69%
Severity	2005.2	0.032 (CI = +/-0.018; p = 0.001)	-0.291 (CI = +/-0.174; p = 0.002)	0.499 (CI = +/-0.414; p = 0.020)	0.523	+3.30%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	-0.268 (CI = +/-0.172; p = 0.003)	0.473 (CI = +/-0.405; p = 0.023)	0.557	+3.75%
Severity	2006.2	0.035 (CI = +/-0.020; p = 0.001)	-0.258 (CI = +/-0.176; p = 0.006)	0.485 (CI = +/-0.410; p = 0.022)	0.521	+3.54%
Severity	2007.1	0.037 (CI = +/-0.021; p = 0.001)	-0.247 (CI = +/-0.181; p = 0.009)	0.473 (CI = +/-0.416; p = 0.027)	0.528	+3.77%
Severity	2007.2	0.036 (CI = +/-0.022; p = 0.003)	-0.241 (CI = +/-0.187; p = 0.013)	0.480 (CI = +/-0.424; p = 0.028)	0.495	+3.63%
Severity	2008.1	0.040 (CI = +/-0.023; p = 0.001)	-0.221 (CI = +/-0.187; p = 0.023)	0.456 (CI = +/-0.421; p = 0.035)	0.521	+4.10%
Severity	2008.2	0.047 (CI = +/-0.023; p = 0.000)	-0.252 (CI = +/-0.183; p = 0.009)	0.419 (CI = +/-0.406; p = 0.043)	0.577	+4.82%
Severity	2009.1	0.049 (CI = +/-0.025; p = 0.000)	-0.243 (CI = +/-0.189; p = 0.014)	0.409 (CI = +/-0.414; p = 0.053)	0.579	+5.04%
Severity	2009.2	0.053 (CI = +/-0.027; p = 0.000)	-0.257 (CI = +/-0.194; p = 0.012)	0.392 (CI = +/-0.421; p = 0.066)	0.576	+5.39%
Severity	2010.1	0.047 (CI = +/-0.028; p = 0.002)	-0.279 (CI = +/-0.195; p = 0.007)	0.418 (CI = +/-0.419; p = 0.050)	0.569	+4.80%
Severity	2010.2	0.059 (CI = +/-0.027; p = 0.000)	-0.326 (CI = +/-0.176; p = 0.001)	0.361 (CI = +/-0.372; p = 0.057)	0.678	+6.09%
Severity	2011.1	0.054 (CI = +/-0.028; p = 0.001)	-0.343 (CI = +/-0.180; p = 0.001)	0.381 (CI = +/-0.375; p = 0.047)	0.674	+5.60%
Severity	2011.2	0.055 (CI = +/-0.031; p = 0.002)	-0.344 (CI = +/-0.189; p = 0.001)	0.380 (CI = +/-0.389; p = 0.055)	0.643	+5.62%
Severity	2012.1	0.062 (CI = +/-0.033; p = 0.001)	-0.321 (CI = +/-0.190; p = 0.002)	0.352 (CI = +/-0.387; p = 0.072)	0.669	+6.37%
Severity	2012.2	0.049 (CI = +/-0.033; p = 0.005)	-0.281 (CI = +/-0.181; p = 0.004)	0.401 (CI = +/-0.361; p = 0.031)	0.634	+5.06%
Severity	2013.1	0.052 (CI = +/-0.036; p = 0.008)	-0.275 (CI = +/-0.190; p = 0.007)	0.394 (CI = +/-0.375; p = 0.041)	0.632	+5.29%
Severity	2013.2	0.049 (CI = +/-0.041; p = 0.021)	-0.269 (CI = +/-0.202; p = 0.012)	0.401 (CI = +/-0.392; p = 0.045)	0.588	+5.07%
Severity	2014.1	0.046 (CI = +/-0.046; p = 0.051)	-0.279 (CI = +/-0.213; p = 0.014)	0.414 (CI = +/-0.409; p = 0.047)	0.578	+4.66%
Severity	2014.2	0.040 (CI = +/-0.052; p = 0.125)	-0.263 (CI = +/-0.226; p = 0.026)	0.434 (CI = +/-0.427; p = 0.047)	0.522	+4.03%
Severity	2015.1	0.040 (CI = +/-0.059; p = 0.171)	-0.262 (CI = +/-0.242; p = 0.036)	0.433 (CI = +/-0.452; p = 0.059)	0.514	+4.07%
Severity	2015.2	0.020 (CI = +/-0.064; p = 0.505)	-0.218 (CI = +/-0.242; p = 0.073)	0.492 (CI = +/-0.444; p = 0.033)	0.462	+2.04%
Severity	2016.1	0.006 (CI = +/-0.072; p = 0.848)	-0.243 (CI = +/-0.251; p = 0.057)	0.529 (CI = +/-0.457; p = 0.027)	0.478	+0.64%
Severity	2016.2	0.021 (CI = +/-0.085; p = 0.597)	-0.271 (CI = +/-0.271; p = 0.050)	0.491 (CI = +/-0.483; p = 0.047)	0.496	+2.09%
Severity	2017.1	0.029 (CI = +/-0.101; p = 0.539)	-0.259 (CI = +/-0.296; p = 0.079)	0.473 (CI = +/-0.525; p = 0.072)	0.489	+2.89%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.084; p = 0.001)	-0.042 (CI = +/-0.204; p = 0.682)	0.449	-1.62%
Frequency	2005.1	-0.018 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.082; p = 0.001)	-0.028 (CI = +/-0.197; p = 0.778)	0.493	-1.83%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.084; p = 0.001)	-0.022 (CI = +/-0.200; p = 0.827)	0.488	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	0.141 (CI = +/-0.085; p = 0.002)	-0.012 (CI = +/-0.199; p = 0.902)	0.510	-2.08%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.087; p = 0.002)	-0.006 (CI = +/-0.201; p = 0.955)	0.505	-2.19%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.086; p = 0.003)	0.006 (CI = +/-0.199; p = 0.949)	0.536	-2.39%
Frequency	2007.2	-0.027 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.084; p = 0.001)	0.024 (CI = +/-0.190; p = 0.799)	0.594	-2.69%
Frequency	2008.1	-0.029 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.084; p = 0.002)	0.035 (CI = +/-0.188; p = 0.703)	0.620	-2.90%
Frequency	2008.2	-0.030 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.087; p = 0.002)	0.038 (CI = +/-0.192; p = 0.690)	0.591	-2.95%
Frequency	2009.1	-0.032 (CI = +/-0.012; p = 0.000)	0.136 (CI = +/-0.088; p = 0.004)	0.048 (CI = +/-0.193; p = 0.616)	0.608	-3.14%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.141 (CI = +/-0.091; p = 0.004)	0.054 (CI = +/-0.197; p = 0.580)	0.589	-3.25%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.093; p = 0.007)	0.062 (CI = +/-0.200; p = 0.526)	0.599	-3.43%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.094; p = 0.004)	0.075 (CI = +/-0.199; p = 0.441)	0.610	-3.71%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.138 (CI = +/-0.097; p = 0.008)	0.085 (CI = +/-0.202; p = 0.393)	0.619	-3.91%
Frequency	2011.2	-0.036 (CI = +/-0.016; p = 0.000)	0.124 (CI = +/-0.097; p = 0.015)	0.068 (CI = +/-0.200; p = 0.486)	0.543	-3.54%
Frequency	2012.1	-0.036 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.102; p = 0.021)	0.069 (CI = +/-0.208; p = 0.493)	0.527	-3.57%
Frequency	2012.2	-0.038 (CI = +/-0.020; p = 0.001)	0.129 (CI = +/-0.107; p = 0.021)	0.077 (CI = +/-0.215; p = 0.463)	0.498	-3.75%
Frequency	2013.1	-0.040 (CI = +/-0.021; p = 0.001)	0.123 (CI = +/-0.112; p = 0.034)	0.085 (CI = +/-0.222; p = 0.431)	0.500	-3.96%
Frequency	2013.2	-0.046 (CI = +/-0.023; p = 0.001)	0.140 (CI = +/-0.113; p = 0.019)	0.106 (CI = +/-0.220; p = 0.322)	0.536	-4.51%
Frequency	2014.1	-0.050 (CI = +/-0.025; p = 0.001)	0.129 (CI = +/-0.117; p = 0.032)	0.120 (CI = +/-0.225; p = 0.274)	0.554	-4.91%
Frequency	2014.2	-0.055 (CI = +/-0.028; p = 0.001)	0.140 (CI = +/-0.123; p = 0.029)	0.134 (CI = +/-0.233; p = 0.239)	0.533	-5.31%
Frequency	2015.1	-0.060 (CI = +/-0.032; p = 0.001)	0.129 (CI = +/-0.129; p = 0.049)	0.149 (CI = +/-0.240; p = 0.204)	0.548	-5.78%
Frequency	2015.2	-0.063 (CI = +/-0.037; p = 0.003)	0.138 (CI = +/-0.139; p = 0.052)	0.160 (CI = +/-0.255; p = 0.197)	0.497	-6.13%
Frequency	2016.1	-0.075 (CI = +/-0.039; p = 0.001)	0.115 (CI = +/-0.135; p = 0.088)	0.192 (CI = +/-0.246; p = 0.114)	0.584	-7.25%
Frequency	2016.2	-0.070 (CI = +/-0.046; p = 0.007)	0.105 (CI = +/-0.148; p = 0.146)	0.178 (CI = +/-0.264; p = 0.165)	0.434	-6.75%
Frequency	2017.1	-0.081 (CI = +/-0.053; p = 0.007)	0.088 (CI = +/-0.154; p = 0.228)	0.204 (CI = +/-0.273; p = 0.125)	0.480	-7.79%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.095)	0.463 (CI = +/-0.457; p = 0.047)	0.207	+1.58%
Loss Cost	2005.1	0.018 (CI = +/-0.020; p = 0.074)	0.450 (CI = +/-0.462; p = 0.056)	0.218	+1.79%
Loss Cost	2005.2	0.012 (CI = +/-0.020; p = 0.214)	0.485 (CI = +/-0.445; p = 0.034)	0.193	+1.23%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.126)	0.463 (CI = +/-0.444; p = 0.041)	0.219	+1.59%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.258)	0.485 (CI = +/-0.443; p = 0.033)	0.197	+1.21%
Loss Cost	2007.1	0.013 (CI = +/-0.023; p = 0.260)	0.481 (CI = +/-0.452; p = 0.038)	0.195	+1.28%
Loss Cost	2007.2	0.008 (CI = +/-0.023; p = 0.504)	0.509 (CI = +/-0.447; p = 0.027)	0.178	+0.78%
Loss Cost	2008.1	0.011 (CI = +/-0.025; p = 0.386)	0.493 (CI = +/-0.453; p = 0.034)	0.190	+1.08%
Loss Cost	2008.2	0.016 (CI = +/-0.026; p = 0.206)	0.464 (CI = +/-0.448; p = 0.043)	0.227	+1.64%
Loss Cost	2009.1	0.017 (CI = +/-0.028; p = 0.213)	0.459 (CI = +/-0.459; p = 0.050)	0.224	+1.74%
Loss Cost	2009.2	0.018 (CI = +/-0.030; p = 0.220)	0.453 (CI = +/-0.471; p = 0.059)	0.221	+1.85%
Loss Cost	2010.1	0.012 (CI = +/-0.032; p = 0.445)	0.484 (CI = +/-0.469; p = 0.044)	0.197	+1.19%
Loss Cost	2010.2	0.019 (CI = +/-0.033; p = 0.239)	0.450 (CI = +/-0.465; p = 0.057)	0.238	+1.95%
Loss Cost	2011.1	0.014 (CI = +/-0.036; p = 0.412)	0.472 (CI = +/-0.472; p = 0.050)	0.214	+1.44%
Loss Cost	2011.2	0.016 (CI = +/-0.039; p = 0.412)	0.466 (CI = +/-0.488; p = 0.060)	0.210	+1.58%
Loss Cost	2012.1	0.025 (CI = +/-0.041; p = 0.217)	0.428 (CI = +/-0.484; p = 0.080)	0.257	+2.55%
Loss Cost	2012.2	0.009 (CI = +/-0.040; p = 0.656)	0.492 (CI = +/-0.444; p = 0.032)	0.246	+0.87%
Loss Cost	2013.1	0.011 (CI = +/-0.045; p = 0.615)	0.484 (CI = +/-0.461; p = 0.041)	0.244	+1.10%
Loss Cost	2013.2	0.001 (CI = +/-0.048; p = 0.981)	0.521 (CI = +/-0.463; p = 0.030)	0.234	+0.06%
Loss Cost	2014.1	-0.005 (CI = +/-0.054; p = 0.843)	0.540 (CI = +/-0.480; p = 0.030)	0.226	-0.51%
Loss Cost	2014.2	-0.018 (CI = +/-0.059; p = 0.518)	0.583 (CI = +/-0.484; p = 0.021)	0.240	-1.81%
Loss Cost	2015.1	-0.020 (CI = +/-0.067; p = 0.532)	0.588 (CI = +/-0.511; p = 0.027)	0.234	-1.99%
Loss Cost	2015.2	-0.046 (CI = +/-0.069; p = 0.177)	0.663 (CI = +/-0.483; p = 0.011)	0.315	-4.48%
Loss Cost	2016.1	-0.070 (CI = +/-0.074; p = 0.063)	0.729 (CI = +/-0.471; p = 0.006)	0.401	-6.72%
Loss Cost	2016.2	-0.057 (CI = +/-0.086; p = 0.173)	0.697 (CI = +/-0.498; p = 0.010)	0.374	-5.57%
Loss Cost	2017.1	-0.054 (CI = +/-0.104; p = 0.275)	0.689 (CI = +/-0.542; p = 0.018)	0.358	-5.27%
Severity	2004.2	0.031 (CI = +/-0.020; p = 0.004)	0.512 (CI = +/-0.499; p = 0.045)	0.356	+3.17%
Severity	2005.1	0.036 (CI = +/-0.021; p = 0.001)	0.480 (CI = +/-0.488; p = 0.054)	0.402	+3.68%
Severity	2005.2	0.031 (CI = +/-0.021; p = 0.005)	0.514 (CI = +/-0.475; p = 0.035)	0.371	+3.13%
Severity	2006.1	0.037 (CI = +/-0.021; p = 0.001)	0.478 (CI = +/-0.458; p = 0.041)	0.430	+3.74%
Severity	2006.2	0.033 (CI = +/-0.022; p = 0.004)	0.499 (CI = +/-0.459; p = 0.034)	0.399	+3.37%
Severity	2007.1	0.037 (CI = +/-0.023; p = 0.003)	0.477 (CI = +/-0.460; p = 0.042)	0.421	+3.76%
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.008)	0.494 (CI = +/-0.465; p = 0.038)	0.391	+3.45%
Severity	2008.1	0.040 (CI = +/-0.025; p = 0.003)	0.461 (CI = +/-0.456; p = 0.048)	0.439	+4.09%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.002)	0.435 (CI = +/-0.454; p = 0.060)	0.467	+4.60%
Severity	2009.1	0.049 (CI = +/-0.028; p = 0.001)	0.414 (CI = +/-0.459; p = 0.075)	0.481	+5.03%
Severity	2009.2	0.050 (CI = +/-0.030; p = 0.002)	0.409 (CI = +/-0.471; p = 0.086)	0.466	+5.13%
Severity	2010.1	0.047 (CI = +/-0.032; p = 0.006)	0.425 (CI = +/-0.480; p = 0.080)	0.431	+4.78%
Severity	2010.2	0.055 (CI = +/-0.033; p = 0.002)	0.385 (CI = +/-0.469; p = 0.103)	0.486	+5.70%
Severity	2011.1	0.054 (CI = +/-0.036; p = 0.005)	0.391 (CI = +/-0.483; p = 0.108)	0.456	+5.56%
Severity	2011.2	0.050 (CI = +/-0.040; p = 0.016)	0.408 (CI = +/-0.495; p = 0.101)	0.416	+5.13%
Severity	2012.1	0.061 (CI = +/-0.041; p = 0.005)	0.362 (CI = +/-0.484; p = 0.134)	0.479	+6.33%
Severity	2012.2	0.045 (CI = +/-0.040; p = 0.030)	0.427 (CI = +/-0.442; p = 0.057)	0.447	+4.58%
Severity	2013.1	0.051 (CI = +/-0.044; p = 0.025)	0.403 (CI = +/-0.452; p = 0.077)	0.461	+5.24%
Severity	2013.2	0.044 (CI = +/-0.048; p = 0.072)	0.429 (CI = +/-0.463; p = 0.067)	0.418	+4.48%
Severity	2014.1	0.045 (CI = +/-0.054; p = 0.099)	0.426 (CI = +/-0.485; p = 0.081)	0.399	+4.59%
Severity	2014.2	0.033 (CI = +/-0.060; p = 0.262)	0.466 (CI = +/-0.492; p = 0.062)	0.356	+3.31%
Severity	2015.1	0.039 (CI = +/-0.068; p = 0.238)	0.446 (CI = +/-0.515; p = 0.085)	0.358	+3.97%
Severity	2015.2	0.013 (CI = +/-0.070; p = 0.703)	0.523 (CI = +/-0.485; p = 0.037)	0.344	+1.26%
Severity	2016.1	0.005 (CI = +/-0.081; p = 0.893)	0.543 (CI = +/-0.514; p = 0.040)	0.325	+0.51%
Severity	2016.2	0.008 (CI = +/-0.096; p = 0.867)	0.537 (CI = +/-0.554; p = 0.056)	0.314	+0.75%
Severity	2017.1	0.026 (CI = +/-0.113; p = 0.617)	0.492 (CI = +/-0.587; p = 0.091)	0.340	+2.65%
Frequency	2004.2	-0.016 (CI = +/-0.010; p = 0.003)	-0.049 (CI = +/-0.239; p = 0.682)	0.240	-1.54%
Frequency	2005.1	-0.018 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.229; p = 0.792)	0.317	-1.83%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.001)	-0.029 (CI = +/-0.233; p = 0.801)	0.301	-1.84%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.229; p = 0.897)	0.348	-2.07%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.013 (CI = +/-0.234; p = 0.908)	0.330	-2.10%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.228; p = 0.974)	0.389	-2.38%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.228; p = 0.892)	0.414	-2.59%
Frequency	2008.1	-0.029 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.222; p = 0.768)	0.468	-2.89%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.227; p = 0.796)	0.429	-2.83%
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	0.044 (CI = +/-0.224; p = 0.687)	0.470	-3.13%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.044 (CI = +/-0.230; p = 0.696)	0.437	-3.12%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.059 (CI = +/-0.229; p = 0.602)	0.467	-3.42%
Frequency	2010.2	-0.036 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.235; p = 0.574)	0.455	-3.55%
Frequency	2011.1	-0.040 (CI = +/-0.018; p = 0.000)	0.081 (CI = +/-0.235; p = 0.482)	0.486	-3.90%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.058 (CI = +/-0.227; p = 0.599)	0.411	-3.38%
Frequency	2012.1	-0.036 (CI = +/-0.020; p = 0.001)	0.066 (CI = +/-0.233; p = 0.564)	0.401	-3.56%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	0.065 (CI = +/-0.242; p = 0.581)	0.356	-3.54%
Frequency	2013.1	-0.040 (CI = +/-0.024; p = 0.002)	0.080 (CI = +/-0.246; p = 0.501)	0.379	-3.94%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.003)	0.092 (CI = +/-0.254; p = 0.456)	0.377	-4.24%
Frequency	2014.1	-0.050 (CI = +/-0.028; p = 0.002)	0.115 (CI = +/-0.253; p = 0.352)	0.427	-4.88%
Frequency	2014.2	-0.051 (CI = +/-0.032; p = 0.004)	0.117 (CI = +/-0.266; p = 0.364)	0.379	-4.95%
Frequency	2015.1	-0.059 (CI = +/-0.035; p = 0.003)	0.143 (CI = +/-0.268; p = 0.274)	0.428	-5.74%
Frequency	2015.2	-0.058 (CI = +/-0.041; p = 0.009)	0.141 (CI = +/-0.285; p = 0.306)	0.355	-5.67%
Frequency	2016.1	-0.075 (CI = +/-0.042; p = 0.002)	0.185 (CI = +/-0.268; p = 0.158)	0.497	-7.20%
Frequency	2016.2	-0.065 (CI = +/-0.048; p = 0.013)	0.160 (CI = +/-0.277; p = 0.231)	0.358	-6.27%
Frequency	2017.1	-0.080 (CI = +/-0.053; p = 0.007)	0.197 (CI = +/-0.277; p = 0.144)	0.445	-7.72%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2016.1,2016.2,2017.2
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	2004.2	0.015 (CI = +/-0.021; p = 0.170)	-0.154 (CI = +/-0.174; p = 0.081)	0.009 (CI = +/-0.012; p = 0.171)	0.396 (CI = +/-0.330; p = 0.020)	0.318	+1.47%
Loss Cost	2005.1	0.017 (CI = +/-0.023; p = 0.144)	-0.146 (CI = +/-0.179; p = 0.106)	0.009 (CI = +/-0.013; p = 0.160)	0.385 (CI = +/-0.337; p = 0.027)	0.322	+1.67%
Loss Cost	2005.2	0.010 (CI = +/-0.023; p = 0.378)	-0.116 (CI = +/-0.174; p = 0.182)	0.008 (CI = +/-0.012; p = 0.198)	0.427 (CI = +/-0.326; p = 0.012)	0.299	+1.00%
Loss Cost	2006.1	0.014 (CI = +/-0.024; p = 0.233)	-0.099 (CI = +/-0.176; p = 0.257)	0.009 (CI = +/-0.012; p = 0.157)	0.403 (CI = +/-0.326; p = 0.017)	0.319	+1.42%
Loss Cost	2006.2	0.010 (CI = +/-0.025; p = 0.430)	-0.081 (CI = +/-0.178; p = 0.358)	0.008 (CI = +/-0.012; p = 0.191)	0.430 (CI = +/-0.329; p = 0.012)	0.296	+0.98%
Loss Cost	2007.1	0.010 (CI = +/-0.027; p = 0.436)	-0.079 (CI = +/-0.185; p = 0.387)	0.008 (CI = +/-0.013; p = 0.197)	0.427 (CI = +/-0.339; p = 0.016)	0.292	+1.03%
Loss Cost	2007.2	0.004 (CI = +/-0.028; p = 0.769)	-0.055 (CI = +/-0.185; p = 0.547)	0.007 (CI = +/-0.012; p = 0.244)	0.463 (CI = +/-0.337; p = 0.009)	0.281	+0.40%
Loss Cost	2008.1	0.008 (CI = +/-0.030; p = 0.587)	-0.041 (CI = +/-0.190; p = 0.660)	0.008 (CI = +/-0.013; p = 0.212)	0.443 (CI = +/-0.344; p = 0.014)	0.291	+0.79%
Loss Cost	2008.2	0.017 (CI = +/-0.030; p = 0.245)	-0.074 (CI = +/-0.184; p = 0.411)	0.009 (CI = +/-0.012; p = 0.133)	0.392 (CI = +/-0.331; p = 0.023)	0.364	+1.74%
Loss Cost	2009.1	0.019 (CI = +/-0.033; p = 0.245)	-0.070 (CI = +/-0.192; p = 0.459)	0.009 (CI = +/-0.013; p = 0.136)	0.385 (CI = +/-0.343; p = 0.030)	0.361	+1.89%
Loss Cost	2009.2	0.022 (CI = +/-0.035; p = 0.200)	-0.082 (CI = +/-0.199; p = 0.402)	0.010 (CI = +/-0.013; p = 0.127)	0.366 (CI = +/-0.355; p = 0.044)	0.367	+2.27%
Loss Cost	2010.1	0.013 (CI = +/-0.037; p = 0.455)	-0.109 (CI = +/-0.197; p = 0.260)	0.009 (CI = +/-0.013; p = 0.173)	0.407 (CI = +/-0.350; p = 0.025)	0.373	+1.35%
Loss Cost	2010.2	0.028 (CI = +/-0.035; p = 0.108)	-0.155 (CI = +/-0.181; p = 0.089)	0.010 (CI = +/-0.011; p = 0.077)	0.335 (CI = +/-0.319; p = 0.041)	0.504	+2.88%
Loss Cost	2011.1	0.021 (CI = +/-0.038; p = 0.254)	-0.175 (CI = +/-0.183; p = 0.060)	0.009 (CI = +/-0.011; p = 0.106)	0.366 (CI = +/-0.322; p = 0.028)	0.508	+2.12%
Loss Cost	2011.2	0.030 (CI = +/-0.040; p = 0.140)	-0.198 (CI = +/-0.187; p = 0.039)	0.010 (CI = +/-0.011; p = 0.082)	0.328 (CI = +/-0.328; p = 0.050)	0.541	+3.00%
Loss Cost	2012.1	0.044 (CI = +/-0.040; p = 0.031)	-0.162 (CI = +/-0.175; p = 0.067)	0.012 (CI = +/-0.011; p = 0.033)	0.270 (CI = +/-0.304; p = 0.077)	0.627	+4.53%
Loss Cost	2012.2	0.027 (CI = +/-0.038; p = 0.151)	-0.120 (CI = +/-0.157; p = 0.124)	0.010 (CI = +/-0.009; p = 0.034)	0.342 (CI = +/-0.273; p = 0.018)	0.642	+2.72%
Loss Cost	2013.1	0.034 (CI = +/-0.042; p = 0.105)	-0.104 (CI = +/-0.163; p = 0.190)	0.011 (CI = +/-0.010; p = 0.029)	0.317 (CI = +/-0.283; p = 0.031)	0.657	+3.44%
Loss Cost	2013.2	0.028 (CI = +/-0.048; p = 0.228)	-0.093 (CI = +/-0.174; p = 0.269)	0.010 (CI = +/-0.010; p = 0.042)	0.339 (CI = +/-0.303; p = 0.032)	0.631	+2.85%
Loss Cost	2014.1	0.026 (CI = +/-0.056; p = 0.327)	-0.096 (CI = +/-0.189; p = 0.288)	0.010 (CI = +/-0.011; p = 0.057)	0.344 (CI = +/-0.329; p = 0.042)	0.618	+2.66%
Loss Cost	2014.2	0.021 (CI = +/-0.068; p = 0.512)	-0.087 (CI = +/-0.206; p = 0.371)	0.010 (CI = +/-0.011; p = 0.079)	0.363 (CI = +/-0.365; p = 0.051)	0.591	+2.09%
Loss Cost	2015.1	0.035 (CI = +/-0.081; p = 0.351)	-0.066 (CI = +/-0.221; p = 0.515)	0.011 (CI = +/-0.012; p = 0.071)	0.320 (CI = +/-0.396; p = 0.101)	0.606	+3.61%
Loss Cost	2015.2	0.011 (CI = +/-0.104; p = 0.820)	-0.040 (CI = +/-0.236; p = 0.709)	0.010 (CI = +/-0.013; p = 0.111)	0.395 (CI = +/-0.447; p = 0.076)	0.590	+1.06%
Loss Cost	2017.1	-0.027 (CI = +/-0.152; p = 0.688)	-0.068 (CI = +/-0.260; p = 0.558)	0.008 (CI = +/-0.014; p = 0.209)	0.498 (CI = +/-0.551; p = 0.070)	0.598	-2.66%
Severity	2004.2	0.024 (CI = +/-0.022; p = 0.033)	-0.316 (CI = +/-0.179; p = 0.001)	0.001 (CI = +/-0.013; p = 0.857)	0.506 (CI = +/-0.339; p = 0.005)	0.558	+2.42%
Severity	2005.1	0.028 (CI = +/-0.023; p = 0.016)	-0.297 (CI = +/-0.179; p = 0.002)	0.002 (CI = +/-0.013; p = 0.743)	0.480 (CI = +/-0.338; p = 0.007)	0.579	+2.86%
Severity	2005.2	0.022 (CI = +/-0.023; p = 0.057)	-0.271 (CI = +/-0.177; p = 0.004)	0.001 (CI = +/-0.012; p = 0.860)	0.517 (CI = +/-0.331; p = 0.003)	0.555	+2.26%
Severity	2006.1	0.028 (CI = +/-0.024; p = 0.021)	-0.247 (CI = +/-0.175; p = 0.007)	0.002 (CI = +/-0.012; p = 0.712)	0.485 (CI = +/-0.324; p = 0.005)	0.587	+2.85%
Severity	2006.2	0.025 (CI = +/-0.025; p = 0.053)	-0.233 (CI = +/-0.179; p = 0.013)	0.002 (CI = +/-0.012; p = 0.782)	0.505 (CI = +/-0.330; p = 0.004)	0.560	+2.49%
Severity	2007.1	0.027 (CI = +/-0.027; p = 0.044)	-0.222 (CI = +/-0.184; p = 0.020)	0.002 (CI = +/-0.013; p = 0.723)	0.491 (CI = +/-0.337; p = 0.006)	0.566	+2.77%
Severity	2007.2	0.025 (CI = +/-0.029; p = 0.086)	-0.212 (CI = +/-0.190; p = 0.030)	0.002 (CI = +/-0.013; p = 0.773)	0.505 (CI = +/-0.347; p = 0.006)	0.539	+2.51%
Severity	2008.1	0.031 (CI = +/-0.030; p = 0.043)	-0.190 (CI = +/-0.191; p = 0.051)	0.003 (CI = +/-0.013; p = 0.647)	0.474 (CI = +/-0.345; p = 0.009)	0.566	+3.14%
Severity	2008.2	0.040 (CI = +/-0.030; p = 0.011)	-0.223 (CI = +/-0.185; p = 0.020)	0.004 (CI = +/-0.012; p = 0.495)	0.423 (CI = +/-0.333; p = 0.015)	0.623	+4.11%
Severity	2009.1	0.044 (CI = +/-0.033; p = 0.011)	-0.212 (CI = +/-0.191; p = 0.031)	0.005 (CI = +/-0.013; p = 0.454)	0.407 (CI = +/-0.343; p = 0.022)	0.627	+4.46%
Severity	2009.2	0.048 (CI = +/-0.035; p = 0.010)	-0.227 (CI = +/-0.198; p = 0.027)	0.005 (CI = +/-0.013; p = 0.411)	0.384 (CI = +/-0.353; p = 0.035)	0.627	+4.94%
Severity	2010.1	0.041 (CI = +/-0.037; p = 0.034)	-0.250 (CI = +/-0.200; p = 0.017)	0.004 (CI = +/-0.013; p = 0.510)	0.418 (CI = +/-0.354; p = 0.023)	0.624	+4.15%
Severity	2010.2	0.059 (CI = +/-0.033; p = 0.002)	-0.305 (CI = +/-0.170; p = 0.001)	0.006 (CI = +/-0.011; p = 0.249)	0.331 (CI = +/-0.300; p = 0.032)	0.754	+6.06%
Severity	2011.1	0.053 (CI = +/-0.036; p = 0.006)	-0.320 (CI = +/-0.175; p = 0.001)	0.005 (CI = +/-0.011; p = 0.313)	0.354 (CI = +/-0.307; p = 0.026)	0.751	+5.47%
Severity	2011.2	0.054 (CI = +/-0.040; p = 0.011)	-0.324 (CI = +/-0.186; p = 0.002)	0.005 (CI = +/-0.011; p = 0.321)	0.349 (CI = +/-0.325; p = 0.037)	0.728	+5.60%
Severity	2012.1	0.068 (CI = +/-0.041; p = 0.003)	-0.291 (CI = +/-0.178; p = 0.003)	0.007 (CI = +/-0.011; p = 0.193)	0.298 (CI = +/-0.311; p = 0.059)	0.774	+6.99%
Severity	2012.2	0.050 (CI = +/-0.039; p = 0.016)	-0.250 (CI = +/-0.162; p = 0.005)	0.005 (CI = +/-0.010; p = 0.242)	0.369 (CI = +/-0.282; p = 0.014)	0.773	+5.16%
Severity	2013.1	0.057 (CI = +/-0.043; p = 0.013)	-0.234 (CI = +/-0.169; p = 0.010)	0.006 (CI = +/-0.010; p = 0.203)	0.343 (CI = +/-0.293; p = 0.025)	0.783	+5.92%
Severity	2013.2	0.057 (CI = +/-0.051; p = 0.029)	-0.234 (CI = +/-0.183; p = 0.016)	0.006 (CI = +/-0.010; p = 0.226)	0.343 (CI = +/-0.318; p = 0.037)	0.754	+5.92%
Severity	2014.1	0.058 (CI = +/-0.059; p = 0.053)	-0.232 (CI = +/-0.199; p = 0.026)	0.006 (CI = +/-0.011; p = 0.249)	0.340 (CI = +/-0.346; p = 0.053)	0.743	+6.01%
Severity	2014.2	0.055 (CI = +/-0.072; p = 0.120)	-0.226 (CI = +/-0.218; p = 0.043)	0.006 (CI = +/-0.012; p = 0.292)	0.353 (CI = +/-0.385; p = 0.068)	0.701	+5.62%
Severity	2015.1	0.072 (CI = +/-0.085; p = 0.087)	-0.202 (CI = +/-0.231; p = 0.079)	0.007 (CI = +/-0.013; p = 0.238)	0.301 (CI = +/-0.413; p = 0.134)	0.718	+7.49%
Severity	2015.2	0.044 (CI = +/-0.107; p = 0.369)	-0.172 (CI = +/-0.245; p = 0.144)	0.006 (CI = +/-0.013; p = 0.335)	0.385 (CI = +/-0.462; p = 0.091)	0.666	+4.53%
Severity	2017.1	0.037 (CI = +/-0.165; p = 0.608)	-0.177 (CI = +/-0.281; p = 0.181)	0.006 (CI = +/-0.015; p = 0.417)	0.404 (CI = +/-0.598; p = 0.154)	0.641	+3.82%
Frequency	2004.2	-0.009 (CI = +/-0.009; p = 0.049)	0.162 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	-0.109 (CI = +/-0.144; p = 0.132)	0.602	-0.92%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.016)	0.151 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	-0.095 (CI = +/-0.140; p = 0.177)	0.634	-1.16%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.017)	0.154 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.005; p = 0.015)	-0.090 (CI = +/-0.143; p = 0.209)	0.626	-1.24%
Frequency	2006.1	-0.014 (CI = +/-0.011; p = 0.011)	0.148 (CI = +/-0.078; p = 0.001)	0.006 (CI = +/-0.005; p = 0.021)	-0.081 (CI = +/-0.145; p = 0.260)	0.637	-1.39%
Frequency	2006.2	-0.015 (CI = +/-0.011; p = 0.011)	0.152 (CI = +/-0.081; p = 0.001)	0.006 (CI = +/-0.006; p = 0.027)	-0.076 (CI = +/-0.149; p = 0.304)	0.628	-1.48%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.006)	0.143 (CI = +/-0.081; p = 0.001)	0.006 (CI = +/-0.006; p = 0.037)	-0.064 (CI = +/-0.149; p = 0.385)	0.646	-1.69%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	0.157 (CI = +/-0.078; p = 0.000)	0.005 (CI = +/-0.005; p = 0.046)	-0.043 (CI = +/-0.143; p = 0.544)	0.693	-2.06%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.001)	0.149 (CI = +/-0.079; p = 0.001)	0.005 (CI = +/-0.005; p = 0.062)	-0.031 (CI = +/-0.144; p = 0.659)	0.708	-2.28%
Frequency	2008.2	-0.023 (CI = +/-0.014; p = 0.002)	0.149 (CI = +/-0.083; p = 0.001)	0.005 (CI = +/-0.005; p = 0.070)	-0.031 (CI = +/-0.149; p = 0.667)	0.681	-2.27%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.002)	0.143 (CI = +/-0.085; p = 0.002)	0.005 (CI = +/-0.006; p = 0.092)	-0.022 (CI = +/-0.153; p = 0.764)	0.688	-2.46%
Frequency	2009.2	-0.026 (CI = +/-0.016; p = 0.003)	0.146 (CI = +/-0.089; p = 0.003)	0.005 (CI = +/-0.006; p = 0.108)	-0.018 (CI = +/-0.159; p = 0.815)	0.665	-2.54%
Frequency	2010.1	-0.027 (CI = +/-0.017; p = 0.004)	0.141 (CI = +/-0.093; p = 0.005)	0.004 (CI = +/-0.006; p = 0.136)	-0.011 (CI = +/-0.165; p = 0.890)	0.666	-2.69%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.003)	0.150 (CI = +/-0.096; p = 0.004)	0.004 (CI = +/-0.006; p = 0.171)	0.004 (CI = +/-0.169; p = 0.962)	0.666	-2.99%
Frequency	2011.1	-0.032 (CI = +/-0.021; p = 0.004)	0.145 (CI = +/-0.100; p = 0.007)	0.004 (CI = +/-0.006; p = 0.209)	0.012 (CI = +/-0.176; p = 0.890)	0.665	-3.17%
Frequency	2011.2	-0.025 (CI = +/-0.021; p = 0.021)	0.125 (CI = +/-0.096; p = 0.014)	0.005 (CI = +/-0.006; p = 0.119)	-0.021 (CI = +/-0.168; p = 0.796)	0.620	-2.46%
Frequency	2012.1	-0.023 (CI = +/-0.023; p = 0.048)	0.130 (CI = +/-0.101; p = 0.016)	0.005 (CI = +/-0.006; p = 0.120)	-0.027 (CI = +/-0.176; p = 0.745)	0.603	-2.30%
Frequency	2012.2	-0.023 (CI = +/-0.026; p = 0.076)	0.130 (CI = +/-0.109; p = 0.022)	0.005 (CI = +/-0.006; p = 0.138)	-0.027 (CI = +/-0.189; p = 0.767)	0.556	-2.32%
Frequency	2013.1	-0.024 (CI = +/-0.030; p = 0.111)	0.129 (CI = +/-0.116; p = 0.032)	0.005 (CI = +/-0.007; p = 0.160)	-0.026 (CI = +/-0.202; p = 0.788)	0.540	-2.34%
Frequency	2013.2	-0.029 (CI = +/-0.034; p = 0.083)	0.141 (CI = +/-0.123; p = 0.027)	0.004 (CI = +/-0.007; p = 0.206)	-0.004 (CI = +/-0.213; p = 0.965)	0.539	-2.90%
Frequency	2014.1	-0.032 (CI = +/-0.040; p = 0.102)	0.136 (CI = +/-0.132; p = 0.045)	0.004 (CI = +/-0.007; p = 0.251)	0.004 (CI = +/-0.231; p = 0.969)	0.528	-3.15%
Frequency	2014.2	-0.034 (CI = +/-0.048; p = 0.145)	0.139 (CI = +/-0.145; p = 0.058)	0.004 (CI = +/-0.008; p = 0.291)	0.011 (CI = +/-0.257; p = 0.928)	0.451	-3.34%
Frequency	2015.1	-0.037 (CI = +/-0.059; p = 0.194)	0.136 (CI = +/-0.161; p = 0.089)	0.004 (CI = +/-0.009; p = 0.344)	0.019 (CI = +/-0.288; p = 0.884)	0.424	-3.61%
Frequency	2015.2	-0.034 (CI = +/-0.079; p = 0.355)	0.132 (CI = +/-0.181; p = 0.130)	0.004 (CI = +/-0.010; p = 0.369)	0.010 (CI = +/-0.342; p = 0.948)	0.260	-3.32%
Frequency	2017.1	-0.064 (CI = +/-0.116; p = 0.229)	0.109 (CI = +/-0.197; p = 0.231)	0.003 (CI = +/-0.011; p = 0.572)	0.094 (CI = +/-0.419; p = 0.612)	0.302	-6.24%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.218)	0.009 (CI = +/-0.013; p = 0.163)	0.412 (CI = +/-0.341; p = 0.019)	0.268	+1.36%
Loss Cost	2005.1	0.016 (CI = +/-0.023; p = 0.159)	0.010 (CI = +/-0.013; p = 0.143)	0.395 (CI = +/-0.346; p = 0.027)	0.282	+1.65%
Loss Cost	2005.2	0.009 (CI = +/-0.023; p = 0.431)	0.008 (CI = +/-0.012; p = 0.185)	0.440 (CI = +/-0.330; p = 0.011)	0.277	+0.90%
Loss Cost	2006.1	0.014 (CI = +/-0.024; p = 0.239)	0.009 (CI = +/-0.012; p = 0.140)	0.410 (CI = +/-0.328; p = 0.016)	0.310	+1.41%
Loss Cost	2006.2	0.009 (CI = +/-0.025; p = 0.464)	0.008 (CI = +/-0.012; p = 0.177)	0.439 (CI = +/-0.327; p = 0.010)	0.299	+0.90%
Loss Cost	2007.1	0.010 (CI = +/-0.027; p = 0.438)	0.008 (CI = +/-0.013; p = 0.177)	0.432 (CI = +/-0.337; p = 0.014)	0.299	+1.02%
Loss Cost	2007.2	0.003 (CI = +/-0.027; p = 0.799)	0.007 (CI = +/-0.012; p = 0.228)	0.469 (CI = +/-0.332; p = 0.007)	0.299	+0.34%
Loss Cost	2008.1	0.008 (CI = +/-0.029; p = 0.583)	0.008 (CI = +/-0.012; p = 0.194)	0.446 (CI = +/-0.337; p = 0.012)	0.315	+0.79%
Loss Cost	2008.2	0.016 (CI = +/-0.030; p = 0.265)	0.009 (CI = +/-0.012; p = 0.123)	0.401 (CI = +/-0.327; p = 0.018)	0.372	+1.65%
Loss Cost	2009.1	0.019 (CI = +/-0.032; p = 0.242)	0.010 (CI = +/-0.012; p = 0.121)	0.390 (CI = +/-0.339; p = 0.026)	0.373	+1.88%
Loss Cost	2009.2	0.021 (CI = +/-0.035; p = 0.219)	0.010 (CI = +/-0.013; p = 0.118)	0.377 (CI = +/-0.351; p = 0.037)	0.375	+2.15%
Loss Cost	2010.1	0.013 (CI = +/-0.037; p = 0.463)	0.009 (CI = +/-0.013; p = 0.156)	0.415 (CI = +/-0.351; p = 0.023)	0.362	+1.33%
Loss Cost	2010.2	0.026 (CI = +/-0.037; p = 0.160)	0.010 (CI = +/-0.012; p = 0.083)	0.357 (CI = +/-0.335; p = 0.038)	0.445	+2.62%
Loss Cost	2011.1	0.021 (CI = +/-0.040; p = 0.295)	0.010 (CI = +/-0.012; p = 0.108)	0.380 (CI = +/-0.347; p = 0.033)	0.425	+2.10%
Loss Cost	2011.2	0.026 (CI = +/-0.045; p = 0.242)	0.010 (CI = +/-0.013; p = 0.101)	0.359 (CI = +/-0.361; p = 0.051)	0.432	+2.60%
Loss Cost	2012.1	0.044 (CI = +/-0.043; p = 0.044)	0.012 (CI = +/-0.011; p = 0.037)	0.283 (CI = +/-0.328; p = 0.086)	0.560	+4.52%
Loss Cost	2012.2	0.024 (CI = +/-0.040; p = 0.216)	0.010 (CI = +/-0.010; p = 0.038)	0.362 (CI = +/-0.285; p = 0.016)	0.602	+2.43%
Loss Cost	2013.1	0.034 (CI = +/-0.043; p = 0.113)	0.011 (CI = +/-0.010; p = 0.027)	0.325 (CI = +/-0.290; p = 0.030)	0.635	+3.44%
Loss Cost	2013.2	0.025 (CI = +/-0.048; p = 0.276)	0.011 (CI = +/-0.010; p = 0.040)	0.356 (CI = +/-0.303; p = 0.025)	0.621	+2.57%
Loss Cost	2014.1	0.027 (CI = +/-0.056; p = 0.324)	0.011 (CI = +/-0.011; p = 0.050)	0.351 (CI = +/-0.329; p = 0.038)	0.610	+2.70%
Loss Cost	2014.2	0.017 (CI = +/-0.066; p = 0.576)	0.010 (CI = +/-0.011; p = 0.072)	0.381 (CI = +/-0.356; p = 0.038)	0.596	+1.75%
Loss Cost	2015.1	0.036 (CI = +/-0.078; p = 0.324)	0.011 (CI = +/-0.011; p = 0.056)	0.323 (CI = +/-0.379; p = 0.087)	0.627	+3.70%
Loss Cost	2015.2	0.008 (CI = +/-0.096; p = 0.851)	0.010 (CI = +/-0.012; p = 0.092)	0.406 (CI = +/-0.413; p = 0.053)	0.629	+0.82%
Loss Cost	2017.1	-0.022 (CI = +/-0.141; p = 0.728)	0.009 (CI = +/-0.013; p = 0.167)	0.491 (CI = +/-0.516; p = 0.060)	0.629	-2.19%
Severity	2004.2	0.022 (CI = +/-0.026; p = 0.095)	0.002 (CI = +/-0.015; p = 0.776)	0.538 (CI = +/-0.398; p = 0.010)	0.387	+2.18%
Severity	2005.1	0.028 (CI = +/-0.026; p = 0.037)	0.003 (CI = +/-0.015; p = 0.648)	0.499 (CI = +/-0.391; p = 0.014)	0.432	+2.83%
Severity	2005.2	0.020 (CI = +/-0.026; p = 0.127)	0.002 (CI = +/-0.014; p = 0.788)	0.547 (CI = +/-0.377; p = 0.006)	0.420	+2.03%
Severity	2006.1	0.028 (CI = +/-0.026; p = 0.040)	0.003 (CI = +/-0.014; p = 0.629)	0.501 (CI = +/-0.364; p = 0.009)	0.478	+2.82%
Severity	2006.2	0.022 (CI = +/-0.028; p = 0.106)	0.002 (CI = +/-0.014; p = 0.728)	0.532 (CI = +/-0.364; p = 0.006)	0.459	+2.27%
Severity	2007.1	0.027 (CI = +/-0.029; p = 0.066)	0.003 (CI = +/-0.014; p = 0.645)	0.506 (CI = +/-0.368; p = 0.009)	0.479	+2.75%
Severity	2007.2	0.023 (CI = +/-0.031; p = 0.145)	0.002 (CI = +/-0.014; p = 0.727)	0.531 (CI = +/-0.374; p = 0.007)	0.459	+2.28%
Severity	2008.1	0.031 (CI = +/-0.032; p = 0.057)	0.004 (CI = +/-0.014; p = 0.585)	0.487 (CI = +/-0.367; p = 0.011)	0.507	+3.12%
Severity	2008.2	0.038 (CI = +/-0.033; p = 0.029)	0.005 (CI = +/-0.013; p = 0.484)	0.452 (CI = +/-0.368; p = 0.018)	0.537	+3.82%
Severity	2009.1	0.043 (CI = +/-0.035; p = 0.019)	0.005 (CI = +/-0.014; p = 0.416)	0.423 (CI = +/-0.374; p = 0.028)	0.554	+4.43%
Severity	2009.2	0.045 (CI = +/-0.039; p = 0.025)	0.006 (CI = +/-0.014; p = 0.412)	0.415 (CI = +/-0.389; p = 0.038)	0.542	+4.60%
Severity	2010.1	0.040 (CI = +/-0.042; p = 0.060)	0.005 (CI = +/-0.014; p = 0.472)	0.437 (CI = +/-0.401; p = 0.034)	0.514	+4.11%
Severity	2010.2	0.054 (CI = +/-0.043; p = 0.017)	0.007 (CI = +/-0.014; p = 0.325)	0.375 (CI = +/-0.387; p = 0.057)	0.582	+5.52%
Severity	2011.1	0.053 (CI = +/-0.047; p = 0.031)	0.007 (CI = +/-0.014; p = 0.350)	0.379 (CI = +/-0.407; p = 0.066)	0.558	+5.42%
Severity	2011.2	0.048 (CI = +/-0.052; p = 0.070)	0.006 (CI = +/-0.015; p = 0.401)	0.399 (CI = +/-0.425; p = 0.064)	0.525	+4.92%
Severity	2012.1	0.067 (CI = +/-0.053; p = 0.015)	0.008 (CI = +/-0.014; p = 0.243)	0.321 (CI = +/-0.402; p = 0.110)	0.616	+6.96%
Severity	2012.2	0.044 (CI = +/-0.050; p = 0.078)	0.006 (CI = +/-0.012; p = 0.324)	0.411 (CI = +/-0.360; p = 0.028)	0.624	+4.53%
Severity	2013.1	0.058 (CI = +/-0.054; p = 0.038)	0.007 (CI = +/-0.012; p = 0.242)	0.361 (CI = +/-0.364; p = 0.051)	0.659	+5.92%
Severity	2013.2	0.051 (CI = +/-0.061; p = 0.099)	0.006 (CI = +/-0.013; p = 0.295)	0.386 (CI = +/-0.387; p = 0.050)	0.626	+5.19%
Severity	2014.1	0.059 (CI = +/-0.071; p = 0.095)	0.007 (CI = +/-0.013; p = 0.276)	0.357 (CI = +/-0.415; p = 0.085)	0.623	+6.09%
Severity	2014.2	0.046 (CI = +/-0.083; p = 0.249)	0.006 (CI = +/-0.014; p = 0.348)	0.400 (CI = +/-0.446; p = 0.074)	0.583	+4.70%
Severity	2015.1	0.075 (CI = +/-0.095; p = 0.110)	0.008 (CI = +/-0.014; p = 0.244)	0.311 (CI = +/-0.462; p = 0.165)	0.636	+7.77%
Severity	2015.2	0.034 (CI = +/-0.113; p = 0.515)	0.006 (CI = +/-0.014; p = 0.364)	0.431 (CI = +/-0.488; p = 0.077)	0.606	+3.45%
Severity	2017.1	0.050 (CI = +/-0.171; p = 0.519)	0.007 (CI = +/-0.016; p = 0.365)	0.385 (CI = +/-0.625; p = 0.193)	0.586	+5.14%
Frequency	2004.2	-0.008 (CI = +/-0.012; p = 0.164)	0.007 (CI = +/-0.007; p = 0.046)	-0.126 (CI = +/-0.180; p = 0.164)	0.373	-0.81%
Frequency	2005.1	-0.012 (CI = +/-0.012; p = 0.051)	0.006 (CI = +/-0.007; p = 0.060)	-0.105 (CI = +/-0.173; p = 0.228)	0.436	-1.15%
Frequency	2005.2	-0.011 (CI = +/-0.012; p = 0.075)	0.006 (CI = +/-0.007; p = 0.063)	-0.107 (CI = +/-0.178; p = 0.229)	0.419	-1.11%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.036)	0.006 (CI = +/-0.007; p = 0.082)	-0.091 (CI = +/-0.177; p = 0.301)	0.453	-1.37%
Frequency	2006.2	-0.013 (CI = +/-0.014; p = 0.055)	0.006 (CI = +/-0.007; p = 0.086)	-0.093 (CI = +/-0.182; p = 0.304)	0.435	-1.34%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.022)	0.005 (CI = +/-0.007; p = 0.113)	-0.074 (CI = +/-0.180; p = 0.407)	0.480	-1.68%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.015)	0.005 (CI = +/-0.007; p = 0.141)	-0.062 (CI = +/-0.183; p = 0.493)	0.494	-1.89%
Frequency	2008.1	-0.023 (CI = +/-0.016; p = 0.006)	0.004 (CI = +/-0.007; p = 0.184)	-0.042 (CI = +/-0.181; p = 0.638)	0.536	-2.26%
Frequency	2008.2	-0.021 (CI = +/-0.017; p = 0.016)	0.005 (CI = +/-0.007; p = 0.170)	-0.050 (CI = +/-0.186; p = 0.579)	0.503	-2.09%
Frequency	2009.1	-0.025 (CI = +/-0.018; p = 0.009)	0.004 (CI = +/-0.007; p = 0.218)	-0.033 (CI = +/-0.187; p = 0.720)	0.530	-2.44%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.019)	0.004 (CI = +/-0.007; p = 0.217)	-0.038 (CI = +/-0.194; p = 0.689)	0.498	-2.33%
Frequency	2010.1	-0.027 (CI = +/-0.021; p = 0.013)	0.004 (CI = +/-0.007; p = 0.270)	-0.022 (CI = +/-0.198; p = 0.822)	0.515	-2.67%
Frequency	2010.2	-0.028 (CI = +/-0.023; p = 0.020)	0.004 (CI = +/-0.007; p = 0.298)	-0.018 (CI = +/-0.207; p = 0.858)	0.493	-2.75%
Frequency	2011.1	-0.032 (CI = +/-0.025; p = 0.014)	0.003 (CI = +/-0.008; p = 0.366)	0.001 (CI = +/-0.212; p = 0.996)	0.511	-3.15%
Frequency	2011.2	-0.022 (CI = +/-0.024; p = 0.067)	0.004 (CI = +/-0.007; p = 0.203)	-0.040 (CI = +/-0.196; p = 0.670)	0.470	-2.22%
Frequency	2012.1	-0.023 (CI = +/-0.027; p = 0.090)	0.004 (CI = +/-0.007; p = 0.228)	-0.038 (CI = +/-0.208; p = 0.707)	0.443	-2.29%
Frequency	2012.2	-0.020 (CI = +/-0.030; p = 0.175)	0.005 (CI = +/-0.007; p = 0.219)	-0.049 (CI = +/-0.219; p = 0.644)	0.389	-2.01%
Frequency	2013.1	-0.024 (CI = +/-0.034; p = 0.161)	0.004 (CI = +/-0.008; p = 0.266)	-0.036 (CI = +/-0.232; p = 0.746)	0.383	-2.34%
Frequency	2013.2	-0.025 (CI = +/-0.040; p = 0.193)	0.004 (CI = +/-0.008; p = 0.301)	-0.030 (CI = +/-0.250; p = 0.797)	0.350	-2.49%
Frequency	2014.1	-0.032 (CI = +/-0.045; p = 0.145)	0.004 (CI = +/-0.009; p = 0.374)	-0.006 (CI = +/-0.265; p = 0.963)	0.365	-3.20%
Frequency	2014.2	-0.029 (CI = +/-0.054; p = 0.269)	0.004 (CI = +/-0.009; p = 0.372)	-0.018 (CI = +/-0.290; p = 0.892)	0.273	-2.82%
Frequency	2015.1	-0.039 (CI = +/-0.066; p = 0.220)	0.003 (CI = +/-0.010; p = 0.459)	0.012 (CI = +/-0.319; p = 0.933)	0.272	-3.78%
Frequency	2015.2	-0.026 (CI = +/-0.085; p = 0.508)	0.004 (CI = +/-0.010; p = 0.415)	-0.025 (CI = +/-0.365; p = 0.880)	0.108	-2.55%
Frequency	2017.1	-0.072 (CI = +/-0.117; p = 0.192)	0.002 (CI = +/-0.011; p = 0.676)	0.106 (CI = +/-0.426; p = 0.583)	0.239	-6.97%

Comprehensive

Coverage = CM
End Trend Period = 2023.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.006 (CI = +/-0.019; p = 0.535)	0.439 (CI = +/-0.344; p = 0.014)	0.244	+0.60%
Loss Cost	2005.1	0.008 (CI = +/-0.020; p = 0.434)	0.426 (CI = +/-0.350; p = 0.019)	0.253	+0.80%
Loss Cost	2005.2	0.001 (CI = +/-0.020; p = 0.892)	0.469 (CI = +/-0.331; p = 0.007)	0.257	+0.13%
Loss Cost	2006.1	0.005 (CI = +/-0.021; p = 0.627)	0.445 (CI = +/-0.331; p = 0.010)	0.279	+0.50%
Loss Cost	2006.2	0.000 (CI = +/-0.022; p = 0.971)	0.474 (CI = +/-0.328; p = 0.006)	0.276	+0.04%
Loss Cost	2007.1	0.001 (CI = +/-0.023; p = 0.938)	0.471 (CI = +/-0.337; p = 0.008)	0.275	+0.09%
Loss Cost	2007.2	-0.005 (CI = +/-0.023; p = 0.653)	0.506 (CI = +/-0.328; p = 0.004)	0.285	-0.52%
Loss Cost	2008.1	-0.002 (CI = +/-0.025; p = 0.860)	0.489 (CI = +/-0.334; p = 0.006)	0.293	-0.22%
Loss Cost	2008.2	0.004 (CI = +/-0.026; p = 0.749)	0.456 (CI = +/-0.329; p = 0.009)	0.331	+0.40%
Loss Cost	2009.1	0.005 (CI = +/-0.028; p = 0.713)	0.451 (CI = +/-0.340; p = 0.012)	0.329	+0.50%
Loss Cost	2009.2	0.006 (CI = +/-0.030; p = 0.673)	0.445 (CI = +/-0.351; p = 0.015)	0.328	+0.62%
Loss Cost	2010.1	-0.001 (CI = +/-0.031; p = 0.932)	0.481 (CI = +/-0.347; p = 0.009)	0.326	-0.13%
Loss Cost	2010.2	0.008 (CI = +/-0.032; p = 0.626)	0.440 (CI = +/-0.338; p = 0.013)	0.380	+0.77%
Loss Cost	2011.1	0.002 (CI = +/-0.035; p = 0.893)	0.463 (CI = +/-0.345; p = 0.011)	0.368	+0.23%
Loss Cost	2011.2	0.005 (CI = +/-0.038; p = 0.802)	0.453 (CI = +/-0.359; p = 0.016)	0.369	+0.46%
Loss Cost	2012.1	0.018 (CI = +/-0.039; p = 0.355)	0.402 (CI = +/-0.343; p = 0.024)	0.451	+1.77%
Loss Cost	2012.2	-0.001 (CI = +/-0.036; p = 0.970)	0.471 (CI = +/-0.297; p = 0.004)	0.498	-0.06%
Loss Cost	2013.1	0.005 (CI = +/-0.040; p = 0.799)	0.451 (CI = +/-0.308; p = 0.007)	0.511	+0.49%
Loss Cost	2013.2	-0.005 (CI = +/-0.044; p = 0.825)	0.483 (CI = +/-0.314; p = 0.005)	0.507	-0.46%
Loss Cost	2014.1	-0.007 (CI = +/-0.051; p = 0.778)	0.490 (CI = +/-0.336; p = 0.008)	0.497	-0.68%
Loss Cost	2014.2	-0.018 (CI = +/-0.059; p = 0.514)	0.525 (CI = +/-0.352; p = 0.007)	0.496	-1.80%
Loss Cost	2015.1	-0.009 (CI = +/-0.071; p = 0.795)	0.497 (CI = +/-0.380; p = 0.015)	0.504	-0.86%
Loss Cost	2015.2	-0.040 (CI = +/-0.085; p = 0.320)	0.582 (CI = +/-0.391; p = 0.008)	0.534	-3.90%
Loss Cost	2017.1	-0.080 (CI = +/-0.116; p = 0.151)	0.687 (CI = +/-0.442; p = 0.007)	0.575	-7.73%
Severity	2004.2	0.020 (CI = +/-0.022; p = 0.075)	0.545 (CI = +/-0.390; p = 0.008)	0.405	+2.00%
Severity	2005.1	0.025 (CI = +/-0.022; p = 0.030)	0.510 (CI = +/-0.383; p = 0.011)	0.446	+2.53%
Severity	2005.2	0.018 (CI = +/-0.022; p = 0.103)	0.553 (CI = +/-0.367; p = 0.004)	0.438	+1.86%
Severity	2006.1	0.025 (CI = +/-0.022; p = 0.033)	0.514 (CI = +/-0.355; p = 0.006)	0.492	+2.49%
Severity	2006.2	0.020 (CI = +/-0.023; p = 0.089)	0.542 (CI = +/-0.353; p = 0.004)	0.476	+2.02%
Severity	2007.1	0.024 (CI = +/-0.024; p = 0.057)	0.520 (CI = +/-0.357; p = 0.006)	0.494	+2.40%
Severity	2007.2	0.020 (CI = +/-0.026; p = 0.127)	0.543 (CI = +/-0.360; p = 0.005)	0.477	+1.99%
Severity	2008.1	0.026 (CI = +/-0.026; p = 0.052)	0.507 (CI = +/-0.354; p = 0.007)	0.521	+2.65%
Severity	2008.2	0.031 (CI = +/-0.028; p = 0.028)	0.479 (CI = +/-0.355; p = 0.010)	0.547	+3.19%
Severity	2009.1	0.036 (CI = +/-0.029; p = 0.020)	0.457 (CI = +/-0.360; p = 0.015)	0.560	+3.62%
Severity	2009.2	0.036 (CI = +/-0.032; p = 0.028)	0.453 (CI = +/-0.373; p = 0.019)	0.549	+3.70%
Severity	2010.1	0.032 (CI = +/-0.034; p = 0.067)	0.474 (CI = +/-0.382; p = 0.017)	0.525	+3.26%
Severity	2010.2	0.042 (CI = +/-0.035; p = 0.022)	0.428 (CI = +/-0.371; p = 0.026)	0.582	+4.30%
Severity	2011.1	0.040 (CI = +/-0.039; p = 0.042)	0.435 (CI = +/-0.386; p = 0.029)	0.560	+4.13%
Severity	2011.2	0.036 (CI = +/-0.042; p = 0.094)	0.455 (CI = +/-0.399; p = 0.028)	0.532	+3.64%
Severity	2012.1	0.050 (CI = +/-0.043; p = 0.026)	0.398 (CI = +/-0.382; p = 0.042)	0.606	+5.12%
Severity	2012.2	0.030 (CI = +/-0.040; p = 0.131)	0.472 (CI = +/-0.335; p = 0.009)	0.623	+3.08%
Severity	2013.1	0.040 (CI = +/-0.044; p = 0.076)	0.439 (CI = +/-0.340; p = 0.015)	0.648	+4.03%
Severity	2013.2	0.032 (CI = +/-0.050; p = 0.185)	0.464 (CI = +/-0.355; p = 0.014)	0.621	+3.28%
Severity	2014.1	0.037 (CI = +/-0.057; p = 0.187)	0.449 (CI = +/-0.377; p = 0.023)	0.614	+3.77%
Severity	2014.2	0.024 (CI = +/-0.066; p = 0.445)	0.488 (CI = +/-0.394; p = 0.019)	0.584	+2.42%
Severity	2015.1	0.043 (CI = +/-0.077; p = 0.242)	0.433 (CI = +/-0.412; p = 0.041)	0.619	+4.43%
Severity	2015.2	0.005 (CI = +/-0.089; p = 0.899)	0.536 (CI = +/-0.411; p = 0.016)	0.609	+0.52%
Severity	2017.1	0.006 (CI = +/-0.131; p = 0.925)	0.535 (CI = +/-0.497; p = 0.038)	0.590	+0.56%
Frequency	2004.2	-0.014 (CI = +/-0.011; p = 0.012)	-0.106 (CI = +/-0.188; p = 0.260)	0.308	-1.38%
Frequency	2005.1	-0.017 (CI = +/-0.011; p = 0.002)	-0.084 (CI = +/-0.180; p = 0.345)	0.384	-1.69%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	-0.084 (CI = +/-0.184; p = 0.356)	0.366	-1.69%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.002)	-0.068 (CI = +/-0.182; p = 0.448)	0.410	-1.94%
Frequency	2006.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.068 (CI = +/-0.187; p = 0.461)	0.391	-1.94%
Frequency	2007.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.049 (CI = +/-0.182; p = 0.585)	0.448	-2.25%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.037 (CI = +/-0.184; p = 0.685)	0.469	-2.46%
Frequency	2008.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.180; p = 0.841)	0.520	-2.80%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.001)	-0.023 (CI = +/-0.185; p = 0.798)	0.482	-2.70%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.184; p = 0.944)	0.518	-3.01%
Frequency	2009.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.008 (CI = +/-0.190; p = 0.927)	0.483	-2.97%
Frequency	2010.1	-0.033 (CI = +/-0.017; p = 0.001)	0.007 (CI = +/-0.192; p = 0.942)	0.508	-3.28%
Frequency	2010.2	-0.034 (CI = +/-0.019; p = 0.001)	0.012 (CI = +/-0.199; p = 0.902)	0.489	-3.39%
Frequency	2011.1	-0.038 (CI = +/-0.020; p = 0.001)	0.029 (CI = +/-0.201; p = 0.769)	0.514	-3.75%
Frequency	2011.2	-0.031 (CI = +/-0.020; p = 0.004)	-0.001 (CI = +/-0.189; p = 0.990)	0.448	-3.07%
Frequency	2012.1	-0.032 (CI = +/-0.022; p = 0.007)	0.004 (CI = +/-0.198; p = 0.968)	0.425	-3.19%
Frequency	2012.2	-0.031 (CI = +/-0.025; p = 0.019)	-0.001 (CI = +/-0.207; p = 0.988)	0.365	-3.05%
Frequency	2013.1	-0.035 (CI = +/-0.028; p = 0.019)	0.012 (CI = +/-0.216; p = 0.910)	0.369	-3.40%
Frequency	2013.2	-0.037 (CI = +/-0.032; p = 0.027)	0.019 (CI = +/-0.228; p = 0.859)	0.343	-3.62%
Frequency	2014.1	-0.044 (CI = +/-0.036; p = 0.021)	0.042 (CI = +/-0.237; p = 0.710)	0.372	-4.29%
Frequency	2014.2	-0.042 (CI = +/-0.043; p = 0.053)	0.036 (CI = +/-0.255; p = 0.761)	0.281	-4.13%
Frequency	2015.1	-0.052 (CI = +/-0.051; p = 0.047)	0.065 (CI = +/-0.272; p = 0.611)	0.299	-5.07%
Frequency	2015.2	-0.045 (CI = +/-0.066; p = 0.159)	0.045 (CI = +/-0.304; p = 0.746)	0.132	-4.40%
Frequency	2017.1	-0.086 (CI = +/-0.085; p = 0.049)	0.152 (CI = +/-0.325; p = 0.317)	0.308	-8.24%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.020 (CI = +/-0.017; p = 0.025)	0.107	+1.99%
Loss Cost	2005.1	0.023 (CI = +/-0.017; p = 0.010)	0.152	+2.37%
Loss Cost	2005.2	0.023 (CI = +/-0.018; p = 0.017)	0.131	+2.30%
Loss Cost	2006.1	0.023 (CI = +/-0.020; p = 0.022)	0.123	+2.33%
Loss Cost	2006.2	0.022 (CI = +/-0.021; p = 0.041)	0.097	+2.19%
Loss Cost	2007.1	0.025 (CI = +/-0.022; p = 0.027)	0.122	+2.51%
Loss Cost	2007.2	0.021 (CI = +/-0.023; p = 0.068)	0.077	+2.11%
Loss Cost	2008.1	0.023 (CI = +/-0.024; p = 0.056)	0.090	+2.36%
Loss Cost	2008.2	0.024 (CI = +/-0.026; p = 0.067)	0.083	+2.41%
Loss Cost	2009.1	0.026 (CI = +/-0.027; p = 0.067)	0.087	+2.59%
Loss Cost	2009.2	0.031 (CI = +/-0.029; p = 0.036)	0.126	+3.14%
Loss Cost	2010.1	0.033 (CI = +/-0.031; p = 0.039)	0.126	+3.32%
Loss Cost	2010.2	0.027 (CI = +/-0.033; p = 0.099)	0.072	+2.76%
Loss Cost	2011.1	0.024 (CI = +/-0.035; p = 0.174)	0.039	+2.42%
Loss Cost	2011.2	0.020 (CI = +/-0.038; p = 0.281)	0.010	+2.06%
Loss Cost	2012.1	0.019 (CI = +/-0.042; p = 0.349)	-0.004	+1.94%
Loss Cost	2012.2	0.018 (CI = +/-0.046; p = 0.424)	-0.016	+1.81%
Loss Cost	2013.1	0.028 (CI = +/-0.049; p = 0.235)	0.024	+2.89%
Loss Cost	2013.2	0.012 (CI = +/-0.049; p = 0.609)	-0.040	+1.23%
Loss Cost	2014.1	0.006 (CI = +/-0.055; p = 0.806)	-0.055	+0.65%
Loss Cost	2014.2	0.006 (CI = +/-0.061; p = 0.839)	-0.060	+0.60%
Loss Cost	2015.1	0.028 (CI = +/-0.062; p = 0.361)	-0.007	+2.80%
Loss Cost	2015.2	0.015 (CI = +/-0.069; p = 0.642)	-0.054	+1.55%
Loss Cost	2016.1	0.028 (CI = +/-0.077; p = 0.443)	-0.028	+2.88%
Loss Cost	2016.2	0.031 (CI = +/-0.090; p = 0.472)	-0.036	+3.12%
Loss Cost	2017.1	0.067 (CI = +/-0.092; p = 0.140)	0.113	+6.88%
Severity	2004.2	0.034 (CI = +/-0.016; p = 0.000)	0.324	+3.46%
Severity	2005.1	0.037 (CI = +/-0.016; p = 0.000)	0.360	+3.79%
Severity	2005.2	0.040 (CI = +/-0.017; p = 0.000)	0.385	+4.08%
Severity	2006.1	0.042 (CI = +/-0.018; p = 0.000)	0.390	+4.27%
Severity	2006.2	0.042 (CI = +/-0.019; p = 0.000)	0.370	+4.30%
Severity	2007.1	0.046 (CI = +/-0.020; p = 0.000)	0.405	+4.70%
Severity	2007.2	0.044 (CI = +/-0.021; p = 0.000)	0.360	+4.45%
Severity	2008.1	0.046 (CI = +/-0.022; p = 0.000)	0.361	+4.66%
Severity	2008.2	0.046 (CI = +/-0.023; p = 0.000)	0.345	+4.74%
Severity	2009.1	0.049 (CI = +/-0.025; p = 0.000)	0.358	+5.07%
Severity	2009.2	0.055 (CI = +/-0.026; p = 0.000)	0.405	+5.68%
Severity	2010.1	0.057 (CI = +/-0.028; p = 0.000)	0.391	+5.83%
Severity	2010.2	0.052 (CI = +/-0.029; p = 0.001)	0.331	+5.37%
Severity	2011.1	0.046 (CI = +/-0.031; p = 0.005)	0.261	+4.72%
Severity	2011.2	0.041 (CI = +/-0.033; p = 0.018)	0.193	+4.14%
Severity	2012.1	0.040 (CI = +/-0.036; p = 0.032)	0.163	+4.08%
Severity	2012.2	0.043 (CI = +/-0.040; p = 0.035)	0.163	+4.37%
Severity	2013.1	0.050 (CI = +/-0.043; p = 0.025)	0.198	+5.09%
Severity	2013.2	0.038 (CI = +/-0.045; p = 0.091)	0.103	+3.87%
Severity	2014.1	0.032 (CI = +/-0.049; p = 0.183)	0.049	+3.29%
Severity	2014.2	0.027 (CI = +/-0.055; p = 0.306)	0.007	+2.78%
Severity	2015.1	0.045 (CI = +/-0.057; p = 0.113)	0.103	+4.61%
Severity	2015.2	0.032 (CI = +/-0.062; p = 0.295)	0.012	+3.21%
Severity	2016.1	0.043 (CI = +/-0.070; p = 0.210)	0.050	+4.37%
Severity	2016.2	0.049 (CI = +/-0.081; p = 0.213)	0.053	+5.02%
Severity	2017.1	0.083 (CI = +/-0.081; p = 0.046)	0.253	+8.65%
Frequency	2004.2	-0.014 (CI = +/-0.007; p = 0.000)	0.295	-1.42%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	0.261	-1.36%
Frequency	2005.2	-0.017 (CI = +/-0.007; p = 0.000)	0.431	-1.71%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	0.472	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	0.514	-2.02%
Frequency	2007.1	-0.021 (CI = +/-0.007; p = 0.000)	0.512	-2.09%
Frequency	2007.2	-0.023 (CI = +/-0.008; p = 0.000)	0.538	-2.24%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	0.504	-2.20%
Frequency	2008.2	-0.022 (CI = +/-0.009; p = 0.000)	0.484	-2.22%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.499	-2.36%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.481	-2.40%
Frequency	2010.1	-0.024 (CI = +/-0.011; p = 0.000)	0.445	-2.37%
Frequency	2010.2	-0.025 (CI = +/-0.011; p = 0.000)	0.440	-2.47%
Frequency	2011.1	-0.022 (CI = +/-0.012; p = 0.001)	0.371	-2.19%
Frequency	2011.2	-0.020 (CI = +/-0.013; p = 0.003)	0.306	-2.00%
Frequency	2012.1	-0.021 (CI = +/-0.014; p = 0.005)	0.287	-2.06%
Frequency	2012.2	-0.025 (CI = +/-0.014; p = 0.002)	0.373	-2.45%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.007)	0.285	-2.10%
Frequency	2013.2	-0.026 (CI = +/-0.015; p = 0.002)	0.378	-2.54%
Frequency	2014.1	-0.026 (CI = +/-0.017; p = 0.005)	0.341	-2.56%
Frequency	2014.2	-0.021 (CI = +/-0.018; p = 0.023)	0.237	-2.12%
Frequency	2015.1	-0.017 (CI = +/-0.020; p = 0.079)	0.138	-1.73%
Frequency	2015.2	-0.016 (CI = +/-0.022; p = 0.143)	0.086	-1.61%
Frequency	2016.1	-0.014 (CI = +/-0.026; p = 0.249)	0.032	-1.43%
Frequency	2016.2	-0.018 (CI = +/-0.029; p = 0.203)	0.059	-1.80%
Frequency	2017.1	-0.016 (CI = +/-0.035; p = 0.320)	0.007	-1.63%

All Perils

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.024 (CI = +/-0.018; p = 0.013)	-0.213 (CI = +/-0.177; p = 0.020)	0.005 (CI = +/-0.013; p = 0.470)	0.212	+2.41%
Loss Cost	2005.1	0.027 (CI = +/-0.019; p = 0.006)	-0.193 (CI = +/-0.178; p = 0.034)	0.006 (CI = +/-0.013; p = 0.388)	0.240	+2.79%
Loss Cost	2005.2	0.028 (CI = +/-0.020; p = 0.008)	-0.195 (CI = +/-0.183; p = 0.037)	0.006 (CI = +/-0.013; p = 0.390)	0.219	+2.83%
Loss Cost	2006.1	0.027 (CI = +/-0.021; p = 0.014)	-0.198 (CI = +/-0.189; p = 0.040)	0.005 (CI = +/-0.013; p = 0.409)	0.210	+2.78%
Loss Cost	2006.2	0.027 (CI = +/-0.023; p = 0.021)	-0.197 (CI = +/-0.195; p = 0.048)	0.005 (CI = +/-0.014; p = 0.421)	0.179	+2.76%
Loss Cost	2007.1	0.030 (CI = +/-0.024; p = 0.016)	-0.184 (CI = +/-0.199; p = 0.070)	0.006 (CI = +/-0.014; p = 0.381)	0.192	+3.05%
Loss Cost	2007.2	0.027 (CI = +/-0.025; p = 0.038)	-0.170 (CI = +/-0.204; p = 0.099)	0.006 (CI = +/-0.014; p = 0.419)	0.129	+2.74%
Loss Cost	2008.1	0.029 (CI = +/-0.027; p = 0.037)	-0.161 (CI = +/-0.211; p = 0.129)	0.006 (CI = +/-0.014; p = 0.399)	0.134	+2.95%
Loss Cost	2008.2	0.031 (CI = +/-0.029; p = 0.035)	-0.171 (CI = +/-0.217; p = 0.118)	0.006 (CI = +/-0.015; p = 0.384)	0.134	+3.19%
Loss Cost	2009.1	0.032 (CI = +/-0.031; p = 0.042)	-0.166 (CI = +/-0.226; p = 0.142)	0.006 (CI = +/-0.015; p = 0.383)	0.131	+3.30%
Loss Cost	2009.2	0.041 (CI = +/-0.032; p = 0.014)	-0.200 (CI = +/-0.222; p = 0.075)	0.007 (CI = +/-0.014; p = 0.302)	0.215	+4.17%
Loss Cost	2010.1	0.042 (CI = +/-0.034; p = 0.020)	-0.197 (CI = +/-0.231; p = 0.091)	0.008 (CI = +/-0.015; p = 0.307)	0.209	+4.25%
Loss Cost	2010.2	0.038 (CI = +/-0.037; p = 0.045)	-0.183 (CI = +/-0.239; p = 0.127)	0.007 (CI = +/-0.015; p = 0.339)	0.136	+3.86%
Loss Cost	2011.1	0.033 (CI = +/-0.040; p = 0.103)	-0.203 (CI = +/-0.247; p = 0.103)	0.006 (CI = +/-0.015; p = 0.396)	0.117	+3.31%
Loss Cost	2011.2	0.031 (CI = +/-0.043; p = 0.147)	-0.198 (CI = +/-0.259; p = 0.125)	0.006 (CI = +/-0.016; p = 0.416)	0.073	+3.19%
Loss Cost	2012.1	0.028 (CI = +/-0.047; p = 0.229)	-0.209 (CI = +/-0.271; p = 0.122)	0.006 (CI = +/-0.016; p = 0.456)	0.063	+2.85%
Loss Cost	2012.2	0.030 (CI = +/-0.052; p = 0.237)	-0.217 (CI = +/-0.285; p = 0.128)	0.006 (CI = +/-0.017; p = 0.458)	0.049	+3.07%
Loss Cost	2013.1	0.040 (CI = +/-0.056; p = 0.146)	-0.185 (CI = +/-0.292; p = 0.199)	0.007 (CI = +/-0.017; p = 0.395)	0.066	+4.11%
Loss Cost	2013.2	0.026 (CI = +/-0.058; p = 0.364)	-0.140 (CI = +/-0.291; p = 0.324)	0.006 (CI = +/-0.017; p = 0.430)	-0.048	+2.59%
Loss Cost	2014.1	0.017 (CI = +/-0.064; p = 0.574)	-0.164 (CI = +/-0.304; p = 0.268)	0.006 (CI = +/-0.017; p = 0.485)	-0.052	+1.73%
Loss Cost	2014.2	0.021 (CI = +/-0.071; p = 0.543)	-0.174 (CI = +/-0.325; p = 0.269)	0.006 (CI = +/-0.018; p = 0.492)	-0.059	+2.09%
Loss Cost	2015.1	0.042 (CI = +/-0.073; p = 0.236)	-0.118 (CI = +/-0.317; p = 0.437)	0.007 (CI = +/-0.017; p = 0.388)	-0.032	+4.29%
Loss Cost	2015.2	0.032 (CI = +/-0.081; p = 0.406)	-0.091 (CI = +/-0.338; p = 0.568)	0.007 (CI = +/-0.017; p = 0.406)	-0.117	+3.27%
Loss Cost	2016.1	0.044 (CI = +/-0.091; p = 0.307)	-0.062 (CI = +/-0.358; p = 0.712)	0.007 (CI = +/-0.018; p = 0.394)	-0.110	+4.53%
Loss Cost	2016.2	0.049 (CI = +/-0.105; p = 0.324)	-0.074 (CI = +/-0.395; p = 0.685)	0.007 (CI = +/-0.019; p = 0.419)	-0.131	+5.02%
Loss Cost	2017.1	0.083 (CI = +/-0.107; p = 0.115)	-0.002 (CI = +/-0.377; p = 0.993)	0.007 (CI = +/-0.018; p = 0.371)	0.015	+8.60%
Severity	2004.2	0.036 (CI = +/-0.018; p = 0.000)	-0.161 (CI = +/-0.172; p = 0.066)	0.002 (CI = +/-0.012; p = 0.777)	0.356	+3.66%
Severity	2005.1	0.039 (CI = +/-0.019; p = 0.000)	-0.144 (CI = +/-0.173; p = 0.100)	0.002 (CI = +/-0.012; p = 0.687)	0.381	+3.98%
Severity	2005.2	0.043 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.172; p = 0.058)	0.003 (CI = +/-0.012; p = 0.596)	0.425	+4.42%
Severity	2006.1	0.045 (CI = +/-0.020; p = 0.000)	-0.158 (CI = +/-0.177; p = 0.077)	0.004 (CI = +/-0.012; p = 0.568)	0.423	+4.57%
Severity	2006.2	0.046 (CI = +/-0.021; p = 0.000)	-0.165 (CI = +/-0.182; p = 0.073)	0.004 (CI = +/-0.013; p = 0.551)	0.408	+4.71%
Severity	2007.1	0.050 (CI = +/-0.022; p = 0.000)	-0.147 (CI = +/-0.184; p = 0.112)	0.005 (CI = +/-0.013; p = 0.473)	0.432	+5.11%
Severity	2007.2	0.048 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.189; p = 0.141)	0.004 (CI = +/-0.013; p = 0.502)	0.380	+4.95%
Severity	2008.1	0.050 (CI = +/-0.025; p = 0.000)	-0.133 (CI = +/-0.196; p = 0.176)	0.005 (CI = +/-0.013; p = 0.482)	0.375	+5.12%
Severity	2008.2	0.052 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.202; p = 0.159)	0.005 (CI = +/-0.013; p = 0.462)	0.365	+5.36%
Severity	2009.1	0.055 (CI = +/-0.029; p = 0.001)	-0.130 (CI = +/-0.208; p = 0.210)	0.005 (CI = +/-0.014; p = 0.426)	0.370	+5.68%
Severity	2009.2	0.064 (CI = +/-0.029; p = 0.000)	-0.164 (CI = +/-0.202; p = 0.106)	0.006 (CI = +/-0.013; p = 0.328)	0.451	+6.57%
Severity	2010.1	0.064 (CI = +/-0.031; p = 0.000)	-0.162 (CI = +/-0.211; p = 0.126)	0.006 (CI = +/-0.014; p = 0.333)	0.433	+6.65%
Severity	2010.2	0.061 (CI = +/-0.034; p = 0.001)	-0.150 (CI = +/-0.218; p = 0.167)	0.006 (CI = +/-0.014; p = 0.364)	0.362	+6.33%
Severity	2011.1	0.053 (CI = +/-0.035; p = 0.005)	-0.181 (CI = +/-0.217; p = 0.097)	0.005 (CI = +/-0.014; p = 0.448)	0.318	+5.43%
Severity	2011.2	0.049 (CI = +/-0.038; p = 0.014)	-0.168 (CI = +/-0.226; p = 0.137)	0.005 (CI = +/-0.014; p = 0.486)	0.232	+5.02%
Severity	2012.1	0.047 (CI = +/-0.041; p = 0.029)	-0.176 (CI = +/-0.237; p = 0.137)	0.004 (CI = +/-0.014; p = 0.523)	0.205	+4.77%
Severity	2012.2	0.053 (CI = +/-0.045; p = 0.023)	-0.197 (CI = +/-0.245; p = 0.109)	0.005 (CI = +/-0.015; p = 0.490)	0.225	+5.43%
Severity	2013.1	0.059 (CI = +/-0.049; p = 0.021)	-0.178 (CI = +/-0.255; p = 0.159)	0.005 (CI = +/-0.015; p = 0.452)	0.240	+6.05%
Severity	2013.2	0.049 (CI = +/-0.052; p = 0.063)	-0.148 (CI = +/-0.261; p = 0.247)	0.005 (CI = +/-0.015; p = 0.491)	0.109	+5.02%
Severity	2014.1	0.040 (CI = +/-0.057; p = 0.150)	-0.173 (CI = +/-0.272; p = 0.196)	0.004 (CI = +/-0.015; p = 0.554)	0.072	+4.13%
Severity	2014.2	0.039 (CI = +/-0.064; p = 0.211)	-0.168 (CI = +/-0.291; p = 0.236)	0.004 (CI = +/-0.016; p = 0.573)	0.009	+3.96%
Severity	2015.1	0.056 (CI = +/-0.067; p = 0.095)	-0.123 (CI = +/-0.291; p = 0.376)	0.005 (CI = +/-0.015; p = 0.482)	0.075	+5.73%
Severity	2015.2	0.045 (CI = +/-0.074; p = 0.212)	-0.093 (CI = +/-0.306; p = 0.522)	0.005 (CI = +/-0.016; p = 0.498)	-0.061	+4.56%
Severity	2016.1	0.055 (CI = +/-0.083; p = 0.176)	-0.069 (CI = +/-0.326; p = 0.652)	0.005 (CI = +/-0.016; p = 0.486)	-0.044	+5.61%
Severity	2016.2	0.063 (CI = +/-0.095; p = 0.167)	-0.092 (CI = +/-0.356; p = 0.578)	0.005 (CI = +/-0.017; p = 0.510)	-0.041	+6.55%
Severity	2017.1	0.095 (CI = +/-0.095; p = 0.051)	-0.024 (CI = +/-0.336; p = 0.873)	0.005 (CI = +/-0.016; p = 0.457)	0.150	+9.93%
Frequency	2004.2	-0.012 (CI = +/-0.008; p = 0.004)	-0.052 (CI = +/-0.078; p = 0.181)	0.003 (CI = +/-0.006; p = 0.308)	0.317	-1.20%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.010)	-0.049 (CI = +/-0.080; p = 0.219)	0.003 (CI = +/-0.006; p = 0.294)	0.281	-1.15%
Frequency	2005.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.070; p = 0.394)	0.002 (CI = +/-0.005; p = 0.341)	0.428	-1.52%
Frequency	2006.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.069; p = 0.252)	0.002 (CI = +/-0.005; p = 0.423)	0.476	-1.71%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.069; p = 0.358)	0.002 (CI = +/-0.005; p = 0.480)	0.506	-1.86%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.071; p = 0.301)	0.001 (CI = +/-0.005; p = 0.539)	0.506	-1.96%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.072; p = 0.401)	0.001 (CI = +/-0.005; p = 0.595)	0.523	-2.10%
Frequency	2008.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.074; p = 0.441)	0.001 (CI = +/-0.005; p = 0.586)	0.487	-2.07%
Frequency	2008.2	-0.021 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.077; p = 0.454)	0.001 (CI = +/-0.005; p = 0.593)	0.464	-2.06%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.078; p = 0.347)	0.001 (CI = +/-0.005; p = 0.683)	0.483	-2.25%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.081; p = 0.371)	0.001 (CI = +/-0.005; p = 0.693)	0.461	-2.26%
Frequency	2010.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.036 (CI = +/-0.085; p = 0.395)	0.001 (CI = +/-0.005; p = 0.697)	0.422	-2.25%
Frequency	2010.2	-0.023 (CI = +/-0.014; p = 0.002)	-0.033 (CI = +/-0.088; p = 0.451)	0.001 (CI = +/-0.006; p = 0.724)	0.410	-2.32%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.007)	-0.021 (CI = +/-0.089; p = 0.626)	0.001 (CI = +/-0.006; p = 0.609)	0.330	-2.01%
Frequency	2011.2	-0.018 (CI = +/-0.015; p = 0.025)	-0.031 (CI = +/-0.090; p = 0.486)	0.002 (CI = +/-0.006; p = 0.551)	0.271	-1.75%
Frequency	2012.1	-0.019 (CI = +/-0.017; p = 0.031)	-0.034 (CI = +/-0.095; p = 0.466)	0.002 (CI = +/-0.006; p = 0.587)	0.250	-1.83%
Frequency	2012.2	-0.023 (CI = +/-0.017; p = 0.013)	-0.020 (CI = +/-0.095; p = 0.663)	0.001 (CI = +/-0.006; p = 0.649)	0.320	-2.24%
Frequency	2013.1	-0.018 (CI = +/-0.018; p = 0.046)	-0.007 (CI = +/-0.095; p = 0.880)	0.002 (CI = +/-0.006; p = 0.543)	0.221	-1.83%
Frequency	2013.2	-0.023 (CI = +/-0.019; p = 0.018)	0.008 (CI = +/-0.094; p = 0.851)	0.001 (CI = +/-0.005; p = 0.591)	0.314	-2.31%
Frequency	2014.1	-0.023 (CI = +/-0.021; p = 0.031)	0.009 (CI = +/-0.100; p = 0.856)	0.001 (CI = +/-0.006; p = 0.604)	0.268	-2.31%
Frequency	2014.2	-0.018 (CI = +/-0.022; p = 0.099)	-0.006 (CI = +/-0.101; p = 0.896)	0.002 (CI = +/-0.005; p = 0.555)	0.153	-1.81%
Frequency	2015.1	-0.014 (CI = +/-0.024; p = 0.237)	0.006 (CI = +/-0.104; p = 0.910)	0.002 (CI = +/-0.006; p = 0.497)	0.041	-1.37%
Frequency	2015.2	-0.012 (CI = +/-0.027; p = 0.340)	0.002 (CI = +/-0.113; p = 0.972)	0.002 (CI = +/-0.006; p = 0.510)	-0.027	-1.23%
Frequency	2016.1	-0.010 (CI = +/-0.031; p = 0.483)	0.007 (CI = +/-0.122; p = 0.901)	0.002 (CI = +/-0.006; p = 0.512)	-0.099	-1.02%
Frequency	2016.2	-0.014 (CI = +/-0.035; p = 0.382)	0.018 (CI = +/-0.132; p = 0.767)	0.002 (CI = +/-0.006; p = 0.514)	-0.075	-1.43%
Frequency	2017.1	-0.012 (CI = +/-0.041; p = 0.519)	0.023 (CI = +/-0.145; p = 0.729)	0.002 (CI = +/-0.007; p = 0.533)	-0.150	-1.21%

All Perils

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.024 (CI = +/-0.020; p = 0.020)	0.006 (CI = +/-0.014; p = 0.400)	0.100	+2.40%
Loss Cost	2005.1	0.028 (CI = +/-0.020; p = 0.007)	0.007 (CI = +/-0.013; p = 0.316)	0.153	+2.88%
Loss Cost	2005.2	0.028 (CI = +/-0.021; p = 0.012)	0.007 (CI = +/-0.014; p = 0.333)	0.131	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.023; p = 0.015)	0.007 (CI = +/-0.014; p = 0.334)	0.122	+2.89%
Loss Cost	2006.2	0.027 (CI = +/-0.024; p = 0.028)	0.006 (CI = +/-0.014; p = 0.360)	0.093	+2.75%
Loss Cost	2007.1	0.031 (CI = +/-0.025; p = 0.017)	0.007 (CI = +/-0.014; p = 0.312)	0.123	+3.16%
Loss Cost	2007.2	0.027 (CI = +/-0.026; p = 0.045)	0.006 (CI = +/-0.014; p = 0.362)	0.072	+2.73%
Loss Cost	2008.1	0.030 (CI = +/-0.028; p = 0.035)	0.007 (CI = +/-0.015; p = 0.332)	0.089	+3.05%
Loss Cost	2008.2	0.031 (CI = +/-0.030; p = 0.041)	0.007 (CI = +/-0.015; p = 0.332)	0.083	+3.17%
Loss Cost	2009.1	0.034 (CI = +/-0.032; p = 0.040)	0.008 (CI = +/-0.015; p = 0.318)	0.088	+3.42%
Loss Cost	2009.2	0.041 (CI = +/-0.033; p = 0.019)	0.008 (CI = +/-0.015; p = 0.258)	0.137	+4.13%
Loss Cost	2010.1	0.043 (CI = +/-0.036; p = 0.020)	0.009 (CI = +/-0.015; p = 0.249)	0.139	+4.41%
Loss Cost	2010.2	0.038 (CI = +/-0.038; p = 0.054)	0.008 (CI = +/-0.016; p = 0.291)	0.079	+3.82%
Loss Cost	2011.1	0.034 (CI = +/-0.041; p = 0.099)	0.008 (CI = +/-0.016; p = 0.323)	0.040	+3.49%
Loss Cost	2011.2	0.031 (CI = +/-0.045; p = 0.167)	0.007 (CI = +/-0.016; p = 0.357)	0.004	+3.13%
Loss Cost	2012.1	0.030 (CI = +/-0.049; p = 0.214)	0.007 (CI = +/-0.017; p = 0.375)	-0.012	+3.06%
Loss Cost	2012.2	0.029 (CI = +/-0.054; p = 0.267)	0.007 (CI = +/-0.017; p = 0.393)	-0.028	+2.99%
Loss Cost	2013.1	0.042 (CI = +/-0.057; p = 0.134)	0.008 (CI = +/-0.017; p = 0.326)	0.025	+4.32%
Loss Cost	2013.2	0.025 (CI = +/-0.058; p = 0.377)	0.007 (CI = +/-0.016; p = 0.375)	-0.050	+2.51%
Loss Cost	2014.1	0.019 (CI = +/-0.064; p = 0.534)	0.007 (CI = +/-0.017; p = 0.410)	-0.073	+1.93%
Loss Cost	2014.2	0.019 (CI = +/-0.071; p = 0.572)	0.007 (CI = +/-0.018; p = 0.426)	-0.082	+1.95%
Loss Cost	2015.1	0.044 (CI = +/-0.071; p = 0.212)	0.008 (CI = +/-0.016; p = 0.330)	-0.006	+4.45%
Loss Cost	2015.2	0.031 (CI = +/-0.079; p = 0.407)	0.007 (CI = +/-0.017; p = 0.357)	-0.061	+3.17%
Loss Cost	2016.1	0.045 (CI = +/-0.087; p = 0.279)	0.008 (CI = +/-0.017; p = 0.348)	-0.031	+4.62%
Loss Cost	2016.2	0.048 (CI = +/-0.100; p = 0.316)	0.008 (CI = +/-0.018; p = 0.369)	-0.046	+4.89%
Loss Cost	2017.1	0.083 (CI = +/-0.100; p = 0.095)	0.007 (CI = +/-0.016; p = 0.340)	0.113	+8.60%
Severity	2004.2	0.036 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.013; p = 0.684)	0.308	+3.65%
Severity	2005.1	0.040 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.013; p = 0.591)	0.347	+4.05%
Severity	2005.2	0.043 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.013; p = 0.517)	0.375	+4.41%
Severity	2006.1	0.045 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.013; p = 0.477)	0.381	+4.65%
Severity	2006.2	0.046 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.013; p = 0.477)	0.361	+4.70%
Severity	2007.1	0.051 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.013; p = 0.397)	0.400	+5.20%
Severity	2007.2	0.048 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.013; p = 0.440)	0.352	+4.94%
Severity	2008.1	0.051 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.013; p = 0.410)	0.355	+5.21%
Severity	2008.2	0.052 (CI = +/-0.027; p = 0.001)	0.006 (CI = +/-0.014; p = 0.404)	0.339	+5.35%
Severity	2009.1	0.056 (CI = +/-0.029; p = 0.001)	0.006 (CI = +/-0.014; p = 0.361)	0.354	+5.77%
Severity	2009.2	0.063 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.014; p = 0.281)	0.410	+6.55%
Severity	2010.1	0.066 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.014; p = 0.273)	0.397	+6.79%
Severity	2010.2	0.061 (CI = +/-0.034; p = 0.001)	0.007 (CI = +/-0.014; p = 0.314)	0.333	+6.30%
Severity	2011.1	0.054 (CI = +/-0.036; p = 0.005)	0.006 (CI = +/-0.014; p = 0.367)	0.256	+5.60%
Severity	2011.2	0.049 (CI = +/-0.039; p = 0.017)	0.006 (CI = +/-0.014; p = 0.420)	0.181	+4.97%
Severity	2012.1	0.048 (CI = +/-0.043; p = 0.028)	0.006 (CI = +/-0.015; p = 0.434)	0.149	+4.95%
Severity	2012.2	0.052 (CI = +/-0.047; p = 0.030)	0.006 (CI = +/-0.015; p = 0.420)	0.150	+5.36%
Severity	2013.1	0.061 (CI = +/-0.050; p = 0.020)	0.007 (CI = +/-0.015; p = 0.373)	0.191	+6.26%
Severity	2013.2	0.048 (CI = +/-0.052; p = 0.069)	0.006 (CI = +/-0.015; p = 0.428)	0.086	+4.94%
Severity	2014.1	0.043 (CI = +/-0.058; p = 0.138)	0.005 (CI = +/-0.015; p = 0.465)	0.024	+4.35%
Severity	2014.2	0.038 (CI = +/-0.064; p = 0.232)	0.005 (CI = +/-0.016; p = 0.497)	-0.026	+3.83%
Severity	2015.1	0.057 (CI = +/-0.066; p = 0.083)	0.006 (CI = +/-0.015; p = 0.413)	0.085	+5.90%
Severity	2015.2	0.044 (CI = +/-0.071; p = 0.211)	0.006 (CI = +/-0.015; p = 0.442)	-0.015	+4.45%
Severity	2016.1	0.055 (CI = +/-0.079; p = 0.153)	0.006 (CI = +/-0.015; p = 0.433)	0.024	+5.71%
Severity	2016.2	0.062 (CI = +/-0.091; p = 0.162)	0.006 (CI = +/-0.016; p = 0.449)	0.022	+6.38%
Severity	2017.1	0.095 (CI = +/-0.089; p = 0.039)	0.006 (CI = +/-0.014; p = 0.417)	0.233	+9.97%
Frequency	2004.2	-0.012 (CI = +/-0.008; p = 0.005)	0.003 (CI = +/-0.006; p = 0.269)	0.300	-1.21%
Frequency	2005.1	-0.011 (CI = +/-0.009; p = 0.011)	0.003 (CI = +/-0.006; p = 0.250)	0.269	-1.12%
Frequency	2005.2	-0.015 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.307)	0.433	-1.52%
Frequency	2006.1	-0.017 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.366)	0.470	-1.69%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.435)	0.508	-1.87%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.476)	0.505	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.548)	0.528	-2.10%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.532)	0.494	-2.05%
Frequency	2008.2	-0.021 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.005; p = 0.548)	0.472	-2.07%
Frequency	2009.1	-0.022 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.005; p = 0.613)	0.485	-2.22%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.005; p = 0.637)	0.465	-2.26%
Frequency	2010.1	-0.022 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.005; p = 0.630)	0.428	-2.22%
Frequency	2010.2	-0.024 (CI = +/-0.014; p = 0.001)	0.001 (CI = +/-0.006; p = 0.672)	0.421	-2.33%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.007)	0.002 (CI = +/-0.005; p = 0.564)	0.353	-1.99%
Frequency	2011.2	-0.018 (CI = +/-0.015; p = 0.022)	0.002 (CI = +/-0.005; p = 0.504)	0.288	-1.76%
Frequency	2012.1	-0.018 (CI = +/-0.016; p = 0.031)	0.002 (CI = +/-0.006; p = 0.527)	0.267	-1.80%
Frequency	2012.2	-0.023 (CI = +/-0.017; p = 0.011)	0.001 (CI = +/-0.005; p = 0.612)	0.349	-2.25%
Frequency	2013.1	-0.018 (CI = +/-0.018; p = 0.041)	0.002 (CI = +/-0.005; p = 0.517)	0.263	-1.82%
Frequency	2013.2	-0.023 (CI = +/-0.018; p = 0.015)	0.001 (CI = +/-0.005; p = 0.591)	0.353	-2.31%
Frequency	2014.1	-0.023 (CI = +/-0.020; p = 0.025)	0.001 (CI = +/-0.005; p = 0.605)	0.312	-2.32%
Frequency	2014.2	-0.018 (CI = +/-0.021; p = 0.086)	0.002 (CI = +/-0.005; p = 0.530)	0.208	-1.81%
Frequency	2015.1	-0.014 (CI = +/-0.023; p = 0.217)	0.002 (CI = +/-0.005; p = 0.486)	0.109	-1.37%
Frequency	2015.2	-0.012 (CI = +/-0.026; p = 0.320)	0.002 (CI = +/-0.005; p = 0.492)	0.052	-1.23%
Frequency	2016.1	-0.010 (CI = +/-0.029; p = 0.458)	0.002 (CI = +/-0.006; p = 0.500)	-0.008	-1.03%
Frequency	2016.2	-0.014 (CI = +/-0.033; p = 0.369)	0.002 (CI = +/-0.006; p = 0.516)	0.014	-1.40%
Frequency	2017.1	-0.012 (CI = +/-0.039; p = 0.488)	0.002 (CI = +/-0.006; p = 0.538)	-0.050	-1.24%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.021 (CI = +/-0.016; p = 0.013)	-0.218 (CI = +/-0.175; p = 0.017)	0.223	+2.08%
Loss Cost	2005.1	0.023 (CI = +/-0.016; p = 0.007)	-0.200 (CI = +/-0.176; p = 0.027)	0.245	+2.37%
Loss Cost	2005.2	0.024 (CI = +/-0.017; p = 0.009)	-0.201 (CI = +/-0.182; p = 0.031)	0.225	+2.40%
Loss Cost	2006.1	0.023 (CI = +/-0.018; p = 0.016)	-0.205 (CI = +/-0.187; p = 0.033)	0.218	+2.33%
Loss Cost	2006.2	0.023 (CI = +/-0.020; p = 0.025)	-0.203 (CI = +/-0.193; p = 0.040)	0.188	+2.30%
Loss Cost	2007.1	0.025 (CI = +/-0.021; p = 0.021)	-0.192 (CI = +/-0.198; p = 0.057)	0.197	+2.51%
Loss Cost	2007.2	0.022 (CI = +/-0.022; p = 0.049)	-0.176 (CI = +/-0.202; p = 0.085)	0.139	+2.22%
Loss Cost	2008.1	0.023 (CI = +/-0.023; p = 0.050)	-0.169 (CI = +/-0.208; p = 0.107)	0.142	+2.36%
Loss Cost	2008.2	0.025 (CI = +/-0.025; p = 0.049)	-0.178 (CI = +/-0.216; p = 0.101)	0.141	+2.54%
Loss Cost	2009.1	0.026 (CI = +/-0.027; p = 0.060)	-0.176 (CI = +/-0.223; p = 0.117)	0.138	+2.59%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.022)	-0.210 (CI = +/-0.221; p = 0.062)	0.212	+3.31%
Loss Cost	2010.1	0.033 (CI = +/-0.030; p = 0.032)	-0.209 (CI = +/-0.230; p = 0.073)	0.206	+3.32%
Loss Cost	2010.2	0.029 (CI = +/-0.032; p = 0.071)	-0.193 (CI = +/-0.238; p = 0.107)	0.137	+2.94%
Loss Cost	2011.1	0.024 (CI = +/-0.034; p = 0.155)	-0.213 (CI = +/-0.243; p = 0.082)	0.127	+2.42%
Loss Cost	2011.2	0.023 (CI = +/-0.037; p = 0.218)	-0.207 (CI = +/-0.255; p = 0.105)	0.087	+2.28%
Loss Cost	2012.1	0.019 (CI = +/-0.040; p = 0.329)	-0.220 (CI = +/-0.266; p = 0.099)	0.083	+1.94%
Loss Cost	2012.2	0.021 (CI = +/-0.044; p = 0.338)	-0.226 (CI = +/-0.280; p = 0.107)	0.070	+2.09%
Loss Cost	2013.1	0.028 (CI = +/-0.047; p = 0.224)	-0.199 (CI = +/-0.287; p = 0.163)	0.079	+2.89%
Loss Cost	2013.2	0.015 (CI = +/-0.049; p = 0.544)	-0.150 (CI = +/-0.285; p = 0.282)	-0.026	+1.46%
Loss Cost	2014.1	0.006 (CI = +/-0.054; p = 0.803)	-0.176 (CI = +/-0.296; p = 0.226)	-0.020	+0.65%
Loss Cost	2014.2	0.009 (CI = +/-0.061; p = 0.746)	-0.185 (CI = +/-0.316; p = 0.231)	-0.024	+0.94%
Loss Cost	2015.1	0.028 (CI = +/-0.063; p = 0.364)	-0.133 (CI = +/-0.310; p = 0.372)	-0.017	+2.80%
Loss Cost	2015.2	0.018 (CI = +/-0.071; p = 0.599)	-0.106 (CI = +/-0.329; p = 0.501)	-0.095	+1.80%
Loss Cost	2016.1	0.028 (CI = +/-0.081; p = 0.458)	-0.079 (CI = +/-0.349; p = 0.629)	-0.091	+2.88%
Loss Cost	2016.2	0.034 (CI = +/-0.095; p = 0.451)	-0.092 (CI = +/-0.382; p = 0.605)	-0.102	+3.42%
Loss Cost	2017.1	0.067 (CI = +/-0.098; p = 0.160)	-0.021 (CI = +/-0.367; p = 0.902)	0.026	+6.88%
Severity	2004.2	0.035 (CI = +/-0.015; p = 0.000)	-0.163 (CI = +/-0.169; p = 0.059)	0.373	+3.53%
Severity	2005.1	0.037 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.170; p = 0.088)	0.396	+3.79%
Severity	2005.2	0.041 (CI = +/-0.016; p = 0.000)	-0.169 (CI = +/-0.169; p = 0.050)	0.437	+4.16%
Severity	2006.1	0.042 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.174; p = 0.065)	0.435	+4.27%
Severity	2006.2	0.043 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.179; p = 0.063)	0.420	+4.39%
Severity	2007.1	0.046 (CI = +/-0.019; p = 0.000)	-0.153 (CI = +/-0.181; p = 0.095)	0.441	+4.70%
Severity	2007.2	0.044 (CI = +/-0.020; p = 0.000)	-0.145 (CI = +/-0.187; p = 0.123)	0.391	+4.54%
Severity	2008.1	0.046 (CI = +/-0.022; p = 0.000)	-0.139 (CI = +/-0.193; p = 0.151)	0.386	+4.66%
Severity	2008.2	0.047 (CI = +/-0.023; p = 0.000)	-0.148 (CI = +/-0.199; p = 0.138)	0.375	+4.84%
Severity	2009.1	0.049 (CI = +/-0.025; p = 0.000)	-0.138 (CI = +/-0.205; p = 0.179)	0.379	+5.07%
Severity	2009.2	0.057 (CI = +/-0.025; p = 0.000)	-0.173 (CI = +/-0.201; p = 0.089)	0.451	+5.82%
Severity	2010.1	0.057 (CI = +/-0.027; p = 0.000)	-0.172 (CI = +/-0.209; p = 0.102)	0.434	+5.83%
Severity	2010.2	0.054 (CI = +/-0.029; p = 0.001)	-0.159 (CI = +/-0.216; p = 0.143)	0.366	+5.51%
Severity	2011.1	0.046 (CI = +/-0.030; p = 0.004)	-0.190 (CI = +/-0.214; p = 0.078)	0.331	+4.72%
Severity	2011.2	0.042 (CI = +/-0.032; p = 0.012)	-0.174 (CI = +/-0.222; p = 0.116)	0.250	+4.33%
Severity	2012.1	0.040 (CI = +/-0.035; p = 0.027)	-0.184 (CI = +/-0.231; p = 0.113)	0.228	+4.08%
Severity	2012.2	0.045 (CI = +/-0.038; p = 0.021)	-0.204 (CI = +/-0.240; p = 0.090)	0.246	+4.63%
Severity	2013.1	0.050 (CI = +/-0.041; p = 0.021)	-0.189 (CI = +/-0.250; p = 0.129)	0.258	+5.09%
Severity	2013.2	0.040 (CI = +/-0.044; p = 0.071)	-0.156 (CI = +/-0.255; p = 0.213)	0.136	+4.12%
Severity	2014.1	0.032 (CI = +/-0.048; p = 0.171)	-0.181 (CI = +/-0.263; p = 0.163)	0.109	+3.29%
Severity	2014.2	0.031 (CI = +/-0.054; p = 0.247)	-0.176 (CI = +/-0.281; p = 0.202)	0.053	+3.11%
Severity	2015.1	0.045 (CI = +/-0.057; p = 0.114)	-0.135 (CI = +/-0.281; p = 0.321)	0.106	+4.61%
Severity	2015.2	0.034 (CI = +/-0.064; p = 0.273)	-0.104 (CI = +/-0.296; p = 0.463)	-0.019	+3.46%
Severity	2016.1	0.043 (CI = +/-0.073; p = 0.223)	-0.082 (CI = +/-0.314; p = 0.581)	-0.002	+4.37%
Severity	2016.2	0.052 (CI = +/-0.084; p = 0.201)	-0.105 (CI = +/-0.340; p = 0.510)	0.009	+5.36%
Severity	2017.1	0.083 (CI = +/-0.086; p = 0.057)	-0.039 (CI = +/-0.322; p = 0.795)	0.184	+8.65%
Frequency	2004.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.077; p = 0.158)	0.316	-1.40%
Frequency	2005.1	-0.014 (CI = +/-0.007; p = 0.001)	-0.053 (CI = +/-0.079; p = 0.186)	0.278	-1.36%
Frequency	2005.2	-0.017 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.070; p = 0.354)	0.429	-1.69%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.068; p = 0.220)	0.481	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.068; p = 0.325)	0.514	-2.00%
Frequency	2007.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.070; p = 0.269)	0.516	-2.09%
Frequency	2007.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.070; p = 0.371)	0.535	-2.22%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.073; p = 0.403)	0.500	-2.20%
Frequency	2008.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.076; p = 0.422)	0.478	-2.20%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.076; p = 0.317)	0.499	-2.36%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.080; p = 0.344)	0.479	-2.37%
Frequency	2010.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.083; p = 0.362)	0.442	-2.37%
Frequency	2010.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.086; p = 0.423)	0.432	-2.44%
Frequency	2011.1	-0.022 (CI = +/-0.012; p = 0.001)	-0.023 (CI = +/-0.087; p = 0.579)	0.352	-2.19%
Frequency	2011.2	-0.020 (CI = +/-0.013; p = 0.004)	-0.033 (CI = +/-0.088; p = 0.445)	0.293	-1.97%
Frequency	2012.1	-0.021 (CI = +/-0.014; p = 0.005)	-0.036 (CI = +/-0.092; p = 0.420)	0.276	-2.06%
Frequency	2012.2	-0.025 (CI = +/-0.014; p = 0.002)	-0.022 (CI = +/-0.092; p = 0.625)	0.348	-2.43%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.009)	-0.010 (CI = +/-0.092; p = 0.822)	0.248	-2.10%
Frequency	2013.2	-0.026 (CI = +/-0.016; p = 0.003)	0.006 (CI = +/-0.091; p = 0.888)	0.342	-2.55%
Frequency	2014.1	-0.026 (CI = +/-0.018; p = 0.007)	0.006 (CI = +/-0.097; p = 0.901)	0.301	-2.56%
Frequency	2014.2	-0.021 (CI = +/-0.019; p = 0.030)	-0.009 (CI = +/-0.098; p = 0.844)	0.188	-2.10%
Frequency	2015.1	-0.017 (CI = +/-0.021; p = 0.090)	0.002 (CI = +/-0.101; p = 0.975)	0.076	-1.73%
Frequency	2015.2	-0.016 (CI = +/-0.024; p = 0.162)	-0.002 (CI = +/-0.109; p = 0.968)	0.016	-1.61%
Frequency	2016.1	-0.014 (CI = +/-0.027; p = 0.269)	0.003 (CI = +/-0.117; p = 0.963)	-0.049	-1.43%
Frequency	2016.2	-0.019 (CI = +/-0.031; p = 0.217)	0.013 (CI = +/-0.126; p = 0.824)	-0.022	-1.84%
Frequency	2017.1	-0.016 (CI = +/-0.037; p = 0.342)	0.018 (CI = +/-0.137; p = 0.779)	-0.083	-1.63%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.015 (CI = +/-0.021; p = 0.159)	-0.218 (CI = +/-0.173; p = 0.015)	0.003 (CI = +/-0.013; p = 0.607)	0.303 (CI = +/-0.367; p = 0.102)	0.252	+1.50%
Loss Cost	2005.1	0.019 (CI = +/-0.022; p = 0.090)	-0.201 (CI = +/-0.175; p = 0.026)	0.004 (CI = +/-0.013; p = 0.514)	0.275 (CI = +/-0.368; p = 0.138)	0.269	+1.90%
Loss Cost	2005.2	0.019 (CI = +/-0.023; p = 0.112)	-0.201 (CI = +/-0.180; p = 0.030)	0.004 (CI = +/-0.013; p = 0.523)	0.275 (CI = +/-0.377; p = 0.147)	0.247	+1.90%
Loss Cost	2006.1	0.017 (CI = +/-0.025; p = 0.169)	-0.207 (CI = +/-0.186; p = 0.030)	0.004 (CI = +/-0.013; p = 0.563)	0.285 (CI = +/-0.387; p = 0.143)	0.241	+1.75%
Loss Cost	2006.2	0.016 (CI = +/-0.027; p = 0.226)	-0.203 (CI = +/-0.191; p = 0.039)	0.004 (CI = +/-0.014; p = 0.588)	0.292 (CI = +/-0.397; p = 0.144)	0.212	+1.64%
Loss Cost	2007.1	0.019 (CI = +/-0.029; p = 0.189)	-0.193 (CI = +/-0.197; p = 0.055)	0.004 (CI = +/-0.014; p = 0.545)	0.274 (CI = +/-0.407; p = 0.179)	0.216	+1.92%
Loss Cost	2007.2	0.014 (CI = +/-0.031; p = 0.352)	-0.176 (CI = +/-0.200; p = 0.082)	0.003 (CI = +/-0.014; p = 0.619)	0.302 (CI = +/-0.412; p = 0.143)	0.167	+1.42%
Loss Cost	2008.1	0.015 (CI = +/-0.033; p = 0.346)	-0.172 (CI = +/-0.208; p = 0.102)	0.004 (CI = +/-0.014; p = 0.604)	0.294 (CI = +/-0.426; p = 0.168)	0.165	+1.56%
Loss Cost	2008.2	0.017 (CI = +/-0.036; p = 0.327)	-0.177 (CI = +/-0.215; p = 0.102)	0.004 (CI = +/-0.015; p = 0.587)	0.283 (CI = +/-0.439; p = 0.196)	0.159	+1.76%
Loss Cost	2009.1	0.017 (CI = +/-0.039; p = 0.371)	-0.178 (CI = +/-0.224; p = 0.115)	0.004 (CI = +/-0.015; p = 0.600)	0.283 (CI = +/-0.457; p = 0.212)	0.153	+1.75%
Loss Cost	2009.2	0.028 (CI = +/-0.041; p = 0.173)	-0.206 (CI = +/-0.222; p = 0.068)	0.005 (CI = +/-0.015; p = 0.475)	0.228 (CI = +/-0.452; p = 0.307)	0.218	+2.82%
Loss Cost	2010.1	0.027 (CI = +/-0.045; p = 0.224)	-0.207 (CI = +/-0.233; p = 0.078)	0.005 (CI = +/-0.016; p = 0.497)	0.231 (CI = +/-0.473; p = 0.323)	0.209	+2.77%
Loss Cost	2010.2	0.020 (CI = +/-0.049; p = 0.403)	-0.190 (CI = +/-0.239; p = 0.113)	0.004 (CI = +/-0.016; p = 0.576)	0.267 (CI = +/-0.486; p = 0.266)	0.148	+2.03%
Loss Cost	2011.1	0.009 (CI = +/-0.053; p = 0.734)	-0.218 (CI = +/-0.244; p = 0.076)	0.003 (CI = +/-0.016; p = 0.726)	0.327 (CI = +/-0.496; p = 0.184)	0.153	+0.88%
Loss Cost	2011.2	0.004 (CI = +/-0.059; p = 0.891)	-0.208 (CI = +/-0.254; p = 0.102)	0.002 (CI = +/-0.017; p = 0.783)	0.350 (CI = +/-0.519; p = 0.174)	0.117	+0.39%
Loss Cost	2012.1	-0.006 (CI = +/-0.065; p = 0.839)	-0.231 (CI = +/-0.264; p = 0.083)	0.001 (CI = +/-0.017; p = 0.913)	0.402 (CI = +/-0.543; p = 0.138)	0.128	-0.64%
Loss Cost	2012.2	-0.008 (CI = +/-0.074; p = 0.830)	-0.229 (CI = +/-0.278; p = 0.101)	0.001 (CI = +/-0.018; p = 0.927)	0.407 (CI = +/-0.576; p = 0.154)	0.109	-0.76%
Loss Cost	2013.1	0.004 (CI = +/-0.084; p = 0.916)	-0.206 (CI = +/-0.292; p = 0.154)	0.002 (CI = +/-0.019; p = 0.813)	0.352 (CI = +/-0.613; p = 0.242)	0.092	+0.42%
Loss Cost	2013.2	-0.030 (CI = +/-0.085; p = 0.470)	-0.155 (CI = +/-0.274; p = 0.247)	-0.001 (CI = +/-0.018; p = 0.926)	0.494 (CI = +/-0.584; p = 0.092)	0.081	-2.91%
Loss Cost	2014.1	-0.061 (CI = +/-0.092; p = 0.181)	-0.205 (CI = +/-0.273; p = 0.129)	-0.004 (CI = +/-0.018; p = 0.639)	0.630 (CI = +/-0.593; p = 0.039)	0.178	-5.88%
Loss Cost	2014.2	-0.068 (CI = +/-0.107; p = 0.195)	-0.196 (CI = +/-0.290; p = 0.168)	-0.004 (CI = +/-0.019; p = 0.611)	0.659 (CI = +/-0.645; p = 0.046)	0.170	-6.57%
Loss Cost	2015.1	-0.038 (CI = +/-0.125; p = 0.516)	-0.157 (CI = +/-0.303; p = 0.283)	-0.002 (CI = +/-0.020; p = 0.836)	0.538 (CI = +/-0.697; p = 0.118)	0.096	-3.76%
Loss Cost	2015.2	-0.081 (CI = +/-0.137; p = 0.221)	-0.115 (CI = +/-0.300; p = 0.418)	-0.005 (CI = +/-0.019; p = 0.608)	0.694 (CI = +/-0.715; p = 0.056)	0.139	-7.75%
Loss Cost	2016.1	-0.082 (CI = +/-0.172; p = 0.315)	-0.116 (CI = +/-0.334; p = 0.457)	-0.005 (CI = +/-0.022; p = 0.637)	0.698 (CI = +/-0.834; p = 0.092)	0.093	-7.85%
Loss Cost	2016.2	-0.102 (CI = +/-0.211; p = 0.304)	-0.101 (CI = +/-0.363; p = 0.546)	-0.006 (CI = +/-0.024; p = 0.593)	0.765 (CI = +/-0.953; p = 0.103)	0.080	-9.68%
Loss Cost	2017.1	-0.034 (CI = +/-0.263; p = 0.770)	-0.045 (CI = +/-0.389; p = 0.797)	-0.002 (CI = +/-0.026; p = 0.875)	0.535 (CI = +/-1.097; p = 0.293)	0.043	-3.38%
Severity	2004.2	0.027 (CI = +/-0.020; p = 0.011)	-0.166 (CI = +/-0.166; p = 0.050)	0.000 (CI = +/-0.012; p = 0.959)	0.315 (CI = +/-0.353; p = 0.079)	0.397	+2.70%
Severity	2005.1	0.030 (CI = +/-0.021; p = 0.007)	-0.152 (CI = +/-0.169; p = 0.076)	0.001 (CI = +/-0.012; p = 0.867)	0.292 (CI = +/-0.357; p = 0.105)	0.413	+3.03%
Severity	2005.2	0.035 (CI = +/-0.022; p = 0.003)	-0.171 (CI = +/-0.169; p = 0.047)	0.002 (CI = +/-0.012; p = 0.764)	0.262 (CI = +/-0.354; p = 0.140)	0.447	+3.51%
Severity	2006.1	0.036 (CI = +/-0.024; p = 0.004)	-0.166 (CI = +/-0.174; p = 0.061)	0.002 (CI = +/-0.012; p = 0.741)	0.255 (CI = +/-0.363; p = 0.162)	0.442	+3.63%
Severity	2006.2	0.037 (CI = +/-0.025; p = 0.006)	-0.170 (CI = +/-0.180; p = 0.062)	0.002 (CI = +/-0.013; p = 0.725)	0.248 (CI = +/-0.373; p = 0.183)	0.424	+3.74%
Severity	2007.1	0.041 (CI = +/-0.027; p = 0.004)	-0.154 (CI = +/-0.183; p = 0.095)	0.003 (CI = +/-0.013; p = 0.634)	0.221 (CI = +/-0.378; p = 0.241)	0.440	+4.18%
Severity	2007.2	0.038 (CI = +/-0.029; p = 0.011)	-0.145 (CI = +/-0.188; p = 0.125)	0.003 (CI = +/-0.013; p = 0.687)	0.237 (CI = +/-0.387; p = 0.218)	0.393	+3.89%
Severity	2008.1	0.039 (CI = +/-0.031; p = 0.015)	-0.141 (CI = +/-0.195; p = 0.150)	0.003 (CI = +/-0.014; p = 0.671)	0.230 (CI = +/-0.400; p = 0.248)	0.384	+4.01%
Severity	2008.2	0.042 (CI = +/-0.034; p = 0.018)	-0.147 (CI = +/-0.202; p = 0.145)	0.003 (CI = +/-0.014; p = 0.646)	0.218 (CI = +/-0.412; p = 0.287)	0.369	+4.24%
Severity	2009.1	0.045 (CI = +/-0.037; p = 0.020)	-0.138 (CI = +/-0.210; p = 0.187)	0.004 (CI = +/-0.014; p = 0.604)	0.200 (CI = +/-0.427; p = 0.343)	0.369	+4.56%
Severity	2009.2	0.056 (CI = +/-0.038; p = 0.006)	-0.168 (CI = +/-0.205; p = 0.103)	0.005 (CI = +/-0.014; p = 0.458)	0.141 (CI = +/-0.416; p = 0.489)	0.439	+5.72%
Severity	2010.1	0.056 (CI = +/-0.042; p = 0.011)	-0.168 (CI = +/-0.214; p = 0.119)	0.005 (CI = +/-0.014; p = 0.474)	0.141 (CI = +/-0.436; p = 0.508)	0.420	+5.72%
Severity	2010.2	0.050 (CI = +/-0.045; p = 0.032)	-0.155 (CI = +/-0.221; p = 0.161)	0.004 (CI = +/-0.015; p = 0.541)	0.169 (CI = +/-0.450; p = 0.444)	0.350	+5.14%
Severity	2011.1	0.035 (CI = +/-0.047; p = 0.143)	-0.194 (CI = +/-0.217; p = 0.078)	0.002 (CI = +/-0.014; p = 0.750)	0.251 (CI = +/-0.442; p = 0.250)	0.331	+3.53%
Severity	2011.2	0.026 (CI = +/-0.052; p = 0.301)	-0.176 (CI = +/-0.222; p = 0.115)	0.001 (CI = +/-0.015; p = 0.854)	0.291 (CI = +/-0.455; p = 0.196)	0.261	+2.65%
Severity	2012.1	0.018 (CI = +/-0.058; p = 0.516)	-0.193 (CI = +/-0.232; p = 0.097)	0.000 (CI = +/-0.015; p = 0.969)	0.331 (CI = +/-0.478; p = 0.163)	0.249	+1.83%
Severity	2012.2	0.025 (CI = +/-0.064; p = 0.425)	-0.206 (CI = +/-0.242; p = 0.091)	0.001 (CI = +/-0.016; p = 0.901)	0.301 (CI = +/-0.503; p = 0.224)	0.250	+2.52%
Severity	2013.1	0.031 (CI = +/-0.074; p = 0.391)	-0.195 (CI = +/-0.257; p = 0.128)	0.002 (CI = +/-0.017; p = 0.841)	0.274 (CI = +/-0.540; p = 0.298)	0.247	+3.11%
Severity	2013.2	0.008 (CI = +/-0.079; p = 0.840)	-0.160 (CI = +/-0.254; p = 0.201)	0.000 (CI = +/-0.016; p = 0.959)	0.371 (CI = +/-0.542; p = 0.165)	0.168	+0.76%
Severity	2014.1	-0.020 (CI = +/-0.086; p = 0.618)	-0.205 (CI = +/-0.254; p = 0.106)	-0.003 (CI = +/-0.016; p = 0.677)	0.494 (CI = +/-0.552; p = 0.076)	0.213	-2.03%
Severity	2014.2	-0.036 (CI = +/-0.098; p = 0.449)	-0.186 (CI = +/-0.266; p = 0.154)	-0.004 (CI = +/-0.017; p = 0.588)	0.554 (CI = +/-0.591; p = 0.064)	0.188	-3.49%
Severity	2015.1	-0.013 (CI = +/-0.116; p = 0.807)	-0.157 (CI = +/-0.282; p = 0.249)	-0.002 (CI = +/-0.018; p = 0.774)	0.463 (CI = +/-0.648; p = 0.145)	0.166	-1.32%
Severity	2015.2	-0.056 (CI = +/-0.125; p = 0.340)	-0.114 (CI = +/-0.274; p = 0.379)	-0.005 (CI = +/-0.018; p = 0.526)	0.621 (CI = +/-0.651; p = 0.060)	0.174	-5.49%
Severity	2016.1	-0.060 (CI = +/-0.157; p = 0.413)	-0.118 (CI = +/-0.304; p = 0.407)	-0.006 (CI = +/-0.020; p = 0.547)	0.635 (CI = +/-0.760; p = 0.092)	0.147	-5.85%
Severity	2016.2	-0.065 (CI = +/-0.194; p = 0.470)	-0.115 (CI = +/-0.334; p = 0.457)	-0.006 (CI = +/-0.022; p = 0.563)	0.651 (CI = +/-0.877; p = 0.128)	0.119	-6.27%
Severity	2017.1	0.003 (CI = +/-0.238; p = 0.976)	-0.058 (CI = +/-0.353; p = 0.713)	-0.002 (CI = +/-0.023; p = 0.866)	0.419 (CI = +/-0.996; p = 0.360)	0.145	+0.32%
Frequency	2004.2	-0.012 (CI = +/-0.010; p = 0.018)	-0.052 (CI = +/-0.079; p = 0.190)	0.003 (CI = +/-0.006; p = 0.310)	-0.012 (CI = +/-0.167; p = 0.884)	0.297	-1.17%
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.036)	-0.049 (CI = +/-0.081; p = 0.231)	0.003 (CI = +/-0.006; p = 0.293)	-0.017 (CI = +/-0.171; p = 0.837)	0.260	-1.09%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.002)	-0.030 (CI = +/-0.071; p = 0.398)	0.002 (CI = +/-0.005; p = 0.368)	0.013 (CI = +/-0.149; p = 0.865)	0.410	-1.56%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.070; p = 0.249)	0.002 (CI = +/-0.005; p = 0.478)	0.030 (CI = +/-0.146; p = 0.679)	0.461	-1.81%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.070; p = 0.351)	0.001 (CI = +/-0.005; p = 0.562)	0.043 (CI = +/-0.145; p = 0.548)	0.496	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.072; p = 0.284)	0.001 (CI = +/-0.005; p = 0.649)	0.053 (CI = +/-0.148; p = 0.469)	0.498	-2.17%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.072; p = 0.382)	0.001 (CI = +/-0.005; p = 0.740)	0.065 (CI = +/-0.148; p = 0.376)	0.520	-2.37%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.075; p = 0.409)	0.001 (CI = +/-0.005; p = 0.738)	0.064 (CI = +/-0.153; p = 0.400)	0.482	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.030 (CI = +/-0.078; p = 0.435)	0.001 (CI = +/-0.005; p = 0.753)	0.065 (CI = +/-0.159; p = 0.406)	0.458	-2.38%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.078; p = 0.306)	0.000 (CI = +/-0.005; p = 0.908)	0.083 (CI = +/-0.159; p = 0.291)	0.486	-2.68%
Frequency	2009.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.038 (CI = +/-0.081; p = 0.343)	0.000 (CI = +/-0.006; p = 0.933)	0.087 (CI = +/-0.165; p = 0.290)	0.465	-2.74%
Frequency	2010.1	-0.028 (CI = +/-0.017; p = 0.002)	-0.039 (CI = +/-0.085; p = 0.347)	0.000 (CI = +/-0.006; p = 0.957)	0.089 (CI = +/-0.173; p = 0.295)	0.426	-2.79%
Frequency	2010.2	-0.030 (CI = +/-0.018; p = 0.002)	-0.035 (CI = +/-0.088; p = 0.415)	0.000 (CI = +/-0.006; p = 0.984)	0.098 (CI = +/-0.179; p = 0.267)	0.418	-2.96%
Frequency	2011.1	-0.026 (CI = +/-0.020; p = 0.012)	-0.025 (CI = +/-0.090; p = 0.572)	0.001 (CI = +/-0.006; p = 0.855)	0.076 (CI = +/-0.183; p = 0.396)	0.322	-2.55%
Frequency	2011.2	-0.022 (CI = +/-0.021; p = 0.042)	-0.032 (CI = +/-0.092; p = 0.471)	0.001 (CI = +/-0.006; p = 0.754)	0.059 (CI = +/-0.188; p = 0.520)	0.250	-2.20%
Frequency	2012.1	-0.025 (CI = +/-0.024; p = 0.046)	-0.037 (CI = +/-0.097; p = 0.427)	0.001 (CI = +/-0.006; p = 0.838)	0.070 (CI = +/-0.199; p = 0.467)	0.232	-2.43%
Frequency	2012.2	-0.033 (CI = +/-0.025; p = 0.014)	-0.023 (CI = +/-0.094; p = 0.613)	0.000 (CI = +/-0.006; p = 0.959)	0.106 (CI = +/-0.196; p = 0.268)	0.332	-3.20%
Frequency	2013.1	-0.026 (CI = +/-0.028; p = 0.062)	-0.011 (CI = +/-0.097; p = 0.806)	0.001 (CI = +/-0.006; p = 0.857)	0.078 (CI = +/-0.204; p = 0.432)	0.205	-2.61%
Frequency	2013.2	-0.037 (CI = +/-0.029; p = 0.015)	0.005 (CI = +/-0.093; p = 0.916)	0.000 (CI = +/-0.006; p = 0.894)	0.123 (CI = +/-0.197; p = 0.205)	0.345	-3.64%
Frequency	2014.1	-0.040 (CI = +/-0.034; p = 0.023)	0.000 (CI = +/-0.099; p = 0.996)	-0.001 (CI = +/-0.006; p = 0.821)	0.136 (CI = +/-0.215; p = 0.197)	0.306	-3.93%
Frequency	2014.2	-0.032 (CI = +/-0.038; p = 0.086)	-0.010 (CI = +/-0.102; p = 0.840)	0.000 (CI = +/-0.007; p = 0.974)	0.106 (CI = +/-0.227; p = 0.333)	0.153	-3.19%
Frequency	2015.1	-0.025 (CI = +/-0.045; p = 0.247)	0.000 (CI = +/-0.109; p = 0.998)	0.001 (CI = +/-0.007; p = 0.867)	0.075 (CI = +/-0.250; p = 0.524)	-0.003	-2.47%
Frequency	2015.2	-0.024 (CI = +/-0.054; p = 0.342)	-0.001 (CI = +/-0.118; p = 0.990)	0.001 (CI = +/-0.008; p = 0.864)	0.072 (CI = +/-0.280; p = 0.581)	-0.088	-2.39%
Frequency	2016.1	-0.021 (CI = +/-0.067; p = 0.494)	0.002 (CI = +/-0.131; p = 0.971)	0.001 (CI = +/-0.008; p = 0.837)	0.062 (CI = +/-0.327; p = 0.680)	-0.187	-2.13%
Frequency	2016.2	-0.037 (CI = +/-0.080; p = 0.324)	0.014 (CI = +/-0.138; p = 0.824)	0.000 (CI = +/-0.009; p = 0.997)	0.114 (CI = +/-0.362; p = 0.493)	-0.131	-3.63%
Frequency	2017.1	-0.038 (CI = +/-0.106; p = 0.438)	0.013 (CI = +/-0.157; p = 0.849)	0.000 (CI = +/-0.010; p = 0.991)	0.116 (CI = +/-0.443; p = 0.562)	-0.237	-3.69%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.015 (CI = +/-0.023; p = 0.179)	0.004 (CI = +/-0.014; p = 0.509)	0.285 (CI = +/-0.395; p = 0.151)	0.129	+1.54%
Loss Cost	2005.1	0.021 (CI = +/-0.023; p = 0.082)	0.006 (CI = +/-0.013; p = 0.411)	0.250 (CI = +/-0.391; p = 0.203)	0.170	+2.08%
Loss Cost	2005.2	0.019 (CI = +/-0.025; p = 0.125)	0.005 (CI = +/-0.014; p = 0.441)	0.258 (CI = +/-0.400; p = 0.198)	0.149	+1.94%
Loss Cost	2006.1	0.019 (CI = +/-0.027; p = 0.148)	0.005 (CI = +/-0.014; p = 0.449)	0.258 (CI = +/-0.411; p = 0.210)	0.139	+1.96%
Loss Cost	2006.2	0.017 (CI = +/-0.028; p = 0.238)	0.005 (CI = +/-0.014; p = 0.497)	0.274 (CI = +/-0.420; p = 0.193)	0.115	+1.69%
Loss Cost	2007.1	0.021 (CI = +/-0.030; p = 0.163)	0.006 (CI = +/-0.014; p = 0.437)	0.247 (CI = +/-0.426; p = 0.246)	0.135	+2.14%
Loss Cost	2007.2	0.015 (CI = +/-0.032; p = 0.353)	0.004 (CI = +/-0.014; p = 0.530)	0.287 (CI = +/-0.427; p = 0.180)	0.100	+1.47%
Loss Cost	2008.1	0.018 (CI = +/-0.034; p = 0.295)	0.005 (CI = +/-0.015; p = 0.494)	0.268 (CI = +/-0.438; p = 0.220)	0.107	+1.79%
Loss Cost	2008.2	0.018 (CI = +/-0.037; p = 0.327)	0.005 (CI = +/-0.015; p = 0.502)	0.266 (CI = +/-0.453; p = 0.238)	0.098	+1.82%
Loss Cost	2009.1	0.020 (CI = +/-0.040; p = 0.314)	0.005 (CI = +/-0.016; p = 0.488)	0.254 (CI = +/-0.469; p = 0.275)	0.096	+2.04%
Loss Cost	2009.2	0.029 (CI = +/-0.043; p = 0.182)	0.007 (CI = +/-0.016; p = 0.397)	0.207 (CI = +/-0.475; p = 0.376)	0.131	+2.91%
Loss Cost	2010.1	0.031 (CI = +/-0.047; p = 0.184)	0.007 (CI = +/-0.016; p = 0.387)	0.193 (CI = +/-0.494; p = 0.426)	0.127	+3.18%
Loss Cost	2010.2	0.021 (CI = +/-0.051; p = 0.399)	0.006 (CI = +/-0.016; p = 0.488)	0.247 (CI = +/-0.502; p = 0.319)	0.080	+2.13%
Loss Cost	2011.1	0.014 (CI = +/-0.056; p = 0.611)	0.005 (CI = +/-0.017; p = 0.571)	0.283 (CI = +/-0.521; p = 0.270)	0.052	+1.39%
Loss Cost	2011.2	0.005 (CI = +/-0.061; p = 0.861)	0.004 (CI = +/-0.017; p = 0.667)	0.326 (CI = +/-0.541; p = 0.223)	0.031	+0.52%
Loss Cost	2012.1	0.000 (CI = +/-0.069; p = 0.992)	0.003 (CI = +/-0.018; p = 0.726)	0.350 (CI = +/-0.570; p = 0.215)	0.019	+0.03%
Loss Cost	2012.2	-0.006 (CI = +/-0.077; p = 0.877)	0.002 (CI = +/-0.019; p = 0.792)	0.378 (CI = +/-0.604; p = 0.205)	0.010	-0.58%
Loss Cost	2013.1	0.012 (CI = +/-0.086; p = 0.772)	0.004 (CI = +/-0.019; p = 0.649)	0.298 (CI = +/-0.627; p = 0.330)	0.026	+1.20%
Loss Cost	2013.2	-0.028 (CI = +/-0.086; p = 0.500)	0.000 (CI = +/-0.018; p = 0.965)	0.472 (CI = +/-0.588; p = 0.108)	0.056	-2.75%
Loss Cost	2014.1	-0.050 (CI = +/-0.096; p = 0.279)	-0.002 (CI = +/-0.018; p = 0.847)	0.567 (CI = +/-0.614; p = 0.068)	0.091	-4.91%
Loss Cost	2014.2	-0.065 (CI = +/-0.111; p = 0.228)	-0.003 (CI = +/-0.019; p = 0.748)	0.627 (CI = +/-0.664; p = 0.062)	0.103	-6.30%
Loss Cost	2015.1	-0.027 (CI = +/-0.123; p = 0.638)	0.000 (CI = +/-0.019; p = 0.996)	0.479 (CI = +/-0.688; p = 0.156)	0.077	-2.71%
Loss Cost	2015.2	-0.078 (CI = +/-0.134; p = 0.226)	-0.004 (CI = +/-0.019; p = 0.680)	0.671 (CI = +/-0.696; p = 0.058)	0.160	-7.53%
Loss Cost	2016.1	-0.070 (CI = +/-0.164; p = 0.367)	-0.003 (CI = +/-0.021; p = 0.746)	0.641 (CI = +/-0.794; p = 0.103)	0.126	-6.77%
Loss Cost	2016.2	-0.099 (CI = +/-0.201; p = 0.300)	-0.005 (CI = +/-0.022; p = 0.643)	0.740 (CI = +/-0.906; p = 0.099)	0.136	-9.40%
Loss Cost	2017.1	-0.028 (CI = +/-0.238; p = 0.799)	-0.001 (CI = +/-0.023; p = 0.918)	0.506 (CI = +/-0.993; p = 0.278)	0.142	-2.72%
Severity	2004.2	0.027 (CI = +/-0.021; p = 0.014)	0.001 (CI = +/-0.013; p = 0.843)	0.302 (CI = +/-0.368; p = 0.105)	0.341	+2.73%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.007)	0.002 (CI = +/-0.013; p = 0.741)	0.273 (CI = +/-0.368; p = 0.141)	0.371	+3.16%
Severity	2005.2	0.035 (CI = +/-0.023; p = 0.004)	0.003 (CI = +/-0.013; p = 0.658)	0.248 (CI = +/-0.371; p = 0.182)	0.391	+3.55%
Severity	2006.1	0.037 (CI = +/-0.025; p = 0.004)	0.003 (CI = +/-0.013; p = 0.615)	0.233 (CI = +/-0.378; p = 0.218)	0.392	+3.80%
Severity	2006.2	0.037 (CI = +/-0.026; p = 0.007)	0.003 (CI = +/-0.013; p = 0.625)	0.234 (CI = +/-0.388; p = 0.229)	0.371	+3.79%
Severity	2007.1	0.043 (CI = +/-0.028; p = 0.004)	0.004 (CI = +/-0.013; p = 0.525)	0.199 (CI = +/-0.389; p = 0.304)	0.402	+4.36%
Severity	2007.2	0.039 (CI = +/-0.029; p = 0.012)	0.003 (CI = +/-0.013; p = 0.600)	0.224 (CI = +/-0.396; p = 0.255)	0.360	+3.93%
Severity	2008.1	0.041 (CI = +/-0.032; p = 0.013)	0.004 (CI = +/-0.014; p = 0.564)	0.209 (CI = +/-0.407; p = 0.302)	0.357	+4.21%
Severity	2008.2	0.042 (CI = +/-0.034; p = 0.019)	0.004 (CI = +/-0.014; p = 0.563)	0.204 (CI = +/-0.421; p = 0.328)	0.339	+4.29%
Severity	2009.1	0.047 (CI = +/-0.037; p = 0.016)	0.005 (CI = +/-0.014; p = 0.505)	0.177 (CI = +/-0.431; p = 0.405)	0.347	+4.78%
Severity	2009.2	0.056 (CI = +/-0.039; p = 0.007)	0.006 (CI = +/-0.014; p = 0.386)	0.125 (CI = +/-0.431; p = 0.556)	0.395	+5.79%
Severity	2010.1	0.059 (CI = +/-0.043; p = 0.009)	0.006 (CI = +/-0.015; p = 0.375)	0.111 (CI = +/-0.448; p = 0.612)	0.378	+6.06%
Severity	2010.2	0.051 (CI = +/-0.046; p = 0.033)	0.005 (CI = +/-0.015; p = 0.462)	0.152 (CI = +/-0.459; p = 0.499)	0.317	+5.23%
Severity	2011.1	0.039 (CI = +/-0.050; p = 0.116)	0.004 (CI = +/-0.015; p = 0.592)	0.212 (CI = +/-0.463; p = 0.352)	0.253	+3.99%
Severity	2011.2	0.027 (CI = +/-0.054; p = 0.301)	0.002 (CI = +/-0.015; p = 0.734)	0.271 (CI = +/-0.472; p = 0.245)	0.197	+2.76%
Severity	2012.1	0.024 (CI = +/-0.060; p = 0.417)	0.002 (CI = +/-0.016; p = 0.784)	0.288 (CI = +/-0.498; p = 0.242)	0.168	+2.41%
Severity	2012.2	0.027 (CI = +/-0.068; p = 0.421)	0.002 (CI = +/-0.017; p = 0.764)	0.275 (CI = +/-0.529; p = 0.290)	0.158	+2.69%
Severity	2013.1	0.038 (CI = +/-0.076; p = 0.307)	0.004 (CI = +/-0.017; p = 0.666)	0.223 (CI = +/-0.557; p = 0.410)	0.178	+3.87%
Severity	2013.2	0.009 (CI = +/-0.080; p = 0.810)	0.001 (CI = +/-0.017; p = 0.921)	0.349 (CI = +/-0.551; p = 0.198)	0.127	+0.93%
Severity	2014.1	-0.010 (CI = +/-0.090; p = 0.812)	-0.001 (CI = +/-0.017; p = 0.904)	0.431 (CI = +/-0.578; p = 0.133)	0.109	-1.02%
Severity	2014.2	-0.033 (CI = +/-0.102; p = 0.501)	-0.003 (CI = +/-0.018; p = 0.729)	0.523 (CI = +/-0.612; p = 0.088)	0.113	-3.23%
Severity	2015.1	-0.002 (CI = +/-0.115; p = 0.964)	-0.001 (CI = +/-0.018; p = 0.952)	0.404 (CI = +/-0.644; p = 0.199)	0.136	-0.24%
Severity	2015.2	-0.054 (CI = +/-0.123; p = 0.355)	-0.004 (CI = +/-0.017; p = 0.601)	0.599 (CI = +/-0.638; p = 0.064)	0.184	-5.27%
Severity	2016.1	-0.048 (CI = +/-0.150; p = 0.494)	-0.004 (CI = +/-0.019; p = 0.660)	0.578 (CI = +/-0.728; p = 0.108)	0.167	-4.72%
Severity	2016.2	-0.061 (CI = +/-0.187; p = 0.483)	-0.005 (CI = +/-0.021; p = 0.630)	0.623 (CI = +/-0.843; p = 0.131)	0.154	-5.95%
Severity	2017.1	0.012 (CI = +/-0.217; p = 0.902)	-0.001 (CI = +/-0.021; p = 0.933)	0.381 (CI = +/-0.905; p = 0.365)	0.226	+1.22%
Frequency	2004.2	-0.012 (CI = +/-0.010; p = 0.020)	0.003 (CI = +/-0.006; p = 0.269)	-0.016 (CI = +/-0.169; p = 0.846)	0.281	-1.16%
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.043)	0.003 (CI = +/-0.006; p = 0.245)	-0.023 (CI = +/-0.172; p = 0.783)	0.249	-1.05%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.002)	0.002 (CI = +/-0.005; p = 0.330)	0.010 (CI = +/-0.148; p = 0.891)	0.415	-1.55%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.002 (CI = +/-0.005; p = 0.410)	0.025 (CI = +/-0.147; p = 0.735)	0.455	-1.77%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.005; p = 0.509)	0.040 (CI = +/-0.145; p = 0.573)	0.497	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.569)	0.048 (CI = +/-0.148; p = 0.515)	0.495	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.005; p = 0.682)	0.062 (CI = +/-0.147; p = 0.394)	0.524	-2.37%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.005; p = 0.667)	0.059 (CI = +/-0.152; p = 0.430)	0.487	-2.32%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.005; p = 0.698)	0.062 (CI = +/-0.157; p = 0.422)	0.465	-2.37%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.005; p = 0.812)	0.077 (CI = +/-0.159; p = 0.328)	0.484	-2.62%
Frequency	2009.2	-0.028 (CI = +/-0.015; p = 0.001)	0.000 (CI = +/-0.005; p = 0.862)	0.083 (CI = +/-0.165; p = 0.310)	0.466	-2.72%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.000 (CI = +/-0.006; p = 0.862)	0.082 (CI = +/-0.172; p = 0.331)	0.428	-2.72%
Frequency	2010.2	-0.030 (CI = +/-0.018; p = 0.002)	0.000 (CI = +/-0.006; p = 0.952)	0.094 (CI = +/-0.177; p = 0.281)	0.426	-2.94%
Frequency	2011.1	-0.025 (CI = +/-0.019; p = 0.012)	0.001 (CI = +/-0.006; p = 0.791)	0.071 (CI = +/-0.179; p = 0.417)	0.344	-2.50%
Frequency	2011.2	-0.022 (CI = +/-0.021; p = 0.041)	0.001 (CI = +/-0.006; p = 0.693)	0.055 (CI = +/-0.185; p = 0.541)	0.267	-2.18%
Frequency	2012.1	-0.023 (CI = +/-0.024; p = 0.051)	0.001 (CI = +/-0.006; p = 0.745)	0.062 (CI = +/-0.196; p = 0.515)	0.246	-2.32%
Frequency	2012.2	-0.032 (CI = +/-0.024; p = 0.012)	0.000 (CI = +/-0.006; p = 0.997)	0.103 (CI = +/-0.191; p = 0.269)	0.359	-3.18%
Frequency	2013.1	-0.026 (CI = +/-0.027; p = 0.056)	0.001 (CI = +/-0.006; p = 0.819)	0.075 (CI = +/-0.196; p = 0.432)	0.248	-2.57%
Frequency	2013.2	-0.037 (CI = +/-0.028; p = 0.012)	0.000 (CI = +/-0.006; p = 0.880)	0.123 (CI = +/-0.190; p = 0.187)	0.385	-3.64%
Frequency	2014.1	-0.040 (CI = +/-0.032; p = 0.017)	-0.001 (CI = +/-0.006; p = 0.812)	0.136 (CI = +/-0.205; p = 0.178)	0.353	-3.93%
Frequency	2014.2	-0.032 (CI = +/-0.036; p = 0.076)	0.000 (CI = +/-0.006; p = 0.994)	0.104 (CI = +/-0.217; p = 0.321)	0.211	-3.18%
Frequency	2015.1	-0.025 (CI = +/-0.042; p = 0.221)	0.001 (CI = +/-0.007; p = 0.859)	0.075 (CI = +/-0.235; p = 0.501)	0.074	-2.47%
Frequency	2015.2	-0.024 (CI = +/-0.051; p = 0.320)	0.001 (CI = +/-0.007; p = 0.855)	0.072 (CI = +/-0.265; p = 0.563)	0.002	-2.39%
Frequency	2016.1	-0.022 (CI = +/-0.062; p = 0.459)	0.001 (CI = +/-0.008; p = 0.832)	0.063 (CI = +/-0.302; p = 0.653)	-0.079	-2.15%
Frequency	2016.2	-0.037 (CI = +/-0.075; p = 0.293)	0.000 (CI = +/-0.008; p = 0.967)	0.118 (CI = +/-0.338; p = 0.456)	-0.024	-3.67%
Frequency	2017.1	-0.040 (CI = +/-0.096; p = 0.374)	0.000 (CI = +/-0.009; p = 0.949)	0.125 (CI = +/-0.400; p = 0.498)	-0.105	-3.89%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.012 (CI = +/-0.018; p = 0.178)	-0.222 (CI = +/-0.170; p = 0.012)	0.315 (CI = +/-0.359; p = 0.083)	0.268	+1.24%
Loss Cost	2005.1	0.015 (CI = +/-0.019; p = 0.108)	-0.206 (CI = +/-0.172; p = 0.020)	0.292 (CI = +/-0.361; p = 0.109)	0.281	+1.55%
Loss Cost	2005.2	0.015 (CI = +/-0.020; p = 0.136)	-0.205 (CI = +/-0.177; p = 0.025)	0.294 (CI = +/-0.369; p = 0.115)	0.261	+1.53%
Loss Cost	2006.1	0.014 (CI = +/-0.021; p = 0.202)	-0.212 (CI = +/-0.182; p = 0.024)	0.304 (CI = +/-0.377; p = 0.110)	0.257	+1.38%
Loss Cost	2006.2	0.013 (CI = +/-0.023; p = 0.269)	-0.207 (CI = +/-0.188; p = 0.032)	0.311 (CI = +/-0.385; p = 0.110)	0.231	+1.27%
Loss Cost	2007.1	0.014 (CI = +/-0.024; p = 0.234)	-0.199 (CI = +/-0.194; p = 0.045)	0.298 (CI = +/-0.394; p = 0.133)	0.233	+1.46%
Loss Cost	2007.2	0.010 (CI = +/-0.026; p = 0.424)	-0.181 (CI = +/-0.196; p = 0.070)	0.324 (CI = +/-0.396; p = 0.106)	0.190	+1.02%
Loss Cost	2008.1	0.011 (CI = +/-0.028; p = 0.423)	-0.177 (CI = +/-0.203; p = 0.085)	0.319 (CI = +/-0.408; p = 0.121)	0.188	+1.10%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.405)	-0.182 (CI = +/-0.211; p = 0.087)	0.311 (CI = +/-0.419; p = 0.139)	0.181	+1.24%
Loss Cost	2009.1	0.012 (CI = +/-0.032; p = 0.460)	-0.184 (CI = +/-0.219; p = 0.095)	0.314 (CI = +/-0.433; p = 0.148)	0.177	+1.19%
Loss Cost	2009.2	0.020 (CI = +/-0.034; p = 0.236)	-0.213 (CI = +/-0.219; p = 0.056)	0.272 (CI = +/-0.429; p = 0.203)	0.233	+2.00%
Loss Cost	2010.1	0.019 (CI = +/-0.037; p = 0.302)	-0.217 (CI = +/-0.228; p = 0.061)	0.278 (CI = +/-0.445; p = 0.208)	0.227	+1.89%
Loss Cost	2010.2	0.012 (CI = +/-0.039; p = 0.521)	-0.196 (CI = +/-0.233; p = 0.095)	0.309 (CI = +/-0.452; p = 0.170)	0.174	+1.25%
Loss Cost	2011.1	0.003 (CI = +/-0.042; p = 0.867)	-0.224 (CI = +/-0.236; p = 0.062)	0.356 (CI = +/-0.455; p = 0.118)	0.188	+0.34%
Loss Cost	2011.2	-0.001 (CI = +/-0.046; p = 0.972)	-0.212 (CI = +/-0.246; p = 0.088)	0.375 (CI = +/-0.471; p = 0.112)	0.158	-0.08%
Loss Cost	2012.1	-0.009 (CI = +/-0.050; p = 0.725)	-0.233 (CI = +/-0.253; p = 0.070)	0.413 (CI = +/-0.484; p = 0.090)	0.174	-0.85%
Loss Cost	2012.2	-0.010 (CI = +/-0.056; p = 0.722)	-0.230 (CI = +/-0.267; p = 0.088)	0.418 (CI = +/-0.507; p = 0.101)	0.158	-0.96%
Loss Cost	2013.1	-0.002 (CI = +/-0.062; p = 0.950)	-0.211 (CI = +/-0.279; p = 0.129)	0.383 (CI = +/-0.529; p = 0.145)	0.142	-0.19%
Loss Cost	2013.2	-0.027 (CI = +/-0.062; p = 0.372)	-0.154 (CI = +/-0.263; p = 0.233)	0.482 (CI = +/-0.495; p = 0.056)	0.138	-2.67%
Loss Cost	2014.1	-0.047 (CI = +/-0.066; p = 0.155)	-0.195 (CI = +/-0.260; p = 0.132)	0.562 (CI = +/-0.492; p = 0.028)	0.220	-4.57%
Loss Cost	2014.2	-0.050 (CI = +/-0.077; p = 0.179)	-0.187 (CI = +/-0.278; p = 0.171)	0.575 (CI = +/-0.525; p = 0.034)	0.213	-4.92%
Loss Cost	2015.1	-0.030 (CI = +/-0.085; p = 0.461)	-0.151 (CI = +/-0.284; p = 0.272)	0.499 (CI = +/-0.539; p = 0.067)	0.162	-2.94%
Loss Cost	2015.2	-0.057 (CI = +/-0.093; p = 0.203)	-0.105 (CI = +/-0.286; p = 0.439)	0.589 (CI = +/-0.543; p = 0.036)	0.190	-5.59%
Loss Cost	2016.1	-0.054 (CI = +/-0.111; p = 0.308)	-0.100 (CI = +/-0.311; p = 0.493)	0.578 (CI = +/-0.599; p = 0.057)	0.156	-5.27%
Loss Cost	2016.2	-0.064 (CI = +/-0.136; p = 0.321)	-0.087 (CI = +/-0.341; p = 0.581)	0.606 (CI = +/-0.663; p = 0.069)	0.144	-6.17%
Loss Cost	2017.1	-0.020 (CI = +/-0.157; p = 0.778)	-0.038 (CI = +/-0.350; p = 0.811)	0.479 (CI = +/-0.697; p = 0.155)	0.146	-2.00%
Severity	2004.2	0.026 (CI = +/-0.017; p = 0.004)	-0.167 (CI = +/-0.163; p = 0.046)	0.316 (CI = +/-0.344; p = 0.071)	0.414	+2.67%
Severity	2005.1	0.029 (CI = +/-0.018; p = 0.003)	-0.154 (CI = +/-0.166; p = 0.068)	0.297 (CI = +/-0.347; p = 0.092)	0.430	+2.94%
Severity	2005.2	0.033 (CI = +/-0.019; p = 0.001)	-0.173 (CI = +/-0.166; p = 0.041)	0.271 (CI = +/-0.344; p = 0.119)	0.463	+3.35%
Severity	2006.1	0.034 (CI = +/-0.020; p = 0.002)	-0.169 (CI = +/-0.171; p = 0.052)	0.265 (CI = +/-0.352; p = 0.135)	0.458	+3.43%
Severity	2006.2	0.035 (CI = +/-0.021; p = 0.003)	-0.173 (CI = +/-0.176; p = 0.054)	0.260 (CI = +/-0.360; p = 0.151)	0.441	+3.51%
Severity	2007.1	0.038 (CI = +/-0.023; p = 0.002)	-0.159 (CI = +/-0.179; p = 0.080)	0.239 (CI = +/-0.365; p = 0.192)	0.455	+3.84%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.006)	-0.148 (CI = +/-0.184; p = 0.110)	0.254 (CI = +/-0.372; p = 0.173)	0.411	+3.58%
Severity	2008.1	0.036 (CI = +/-0.026; p = 0.009)	-0.145 (CI = +/-0.191; p = 0.130)	0.249 (CI = +/-0.383; p = 0.193)	0.403	+3.65%
Severity	2008.2	0.037 (CI = +/-0.028; p = 0.011)	-0.151 (CI = +/-0.198; p = 0.127)	0.240 (CI = +/-0.393; p = 0.220)	0.388	+3.81%
Severity	2009.1	0.039 (CI = +/-0.030; p = 0.013)	-0.144 (CI = +/-0.205; p = 0.159)	0.228 (CI = +/-0.405; p = 0.256)	0.387	+4.02%
Severity	2009.2	0.048 (CI = +/-0.031; p = 0.004)	-0.175 (CI = +/-0.202; p = 0.086)	0.184 (CI = +/-0.395; p = 0.348)	0.449	+4.91%
Severity	2010.1	0.047 (CI = +/-0.034; p = 0.008)	-0.177 (CI = +/-0.210; p = 0.094)	0.188 (CI = +/-0.410; p = 0.354)	0.431	+4.84%
Severity	2010.2	0.042 (CI = +/-0.037; p = 0.025)	-0.161 (CI = +/-0.216; p = 0.137)	0.212 (CI = +/-0.419; p = 0.306)	0.368	+4.32%
Severity	2011.1	0.030 (CI = +/-0.037; p = 0.105)	-0.198 (CI = +/-0.210; p = 0.063)	0.274 (CI = +/-0.405; p = 0.173)	0.360	+3.08%
Severity	2011.2	0.023 (CI = +/-0.040; p = 0.239)	-0.178 (CI = +/-0.215; p = 0.100)	0.306 (CI = +/-0.412; p = 0.137)	0.297	+2.37%
Severity	2012.1	0.017 (CI = +/-0.044; p = 0.416)	-0.194 (CI = +/-0.223; p = 0.084)	0.335 (CI = +/-0.426; p = 0.116)	0.289	+1.76%
Severity	2012.2	0.023 (CI = +/-0.049; p = 0.345)	-0.207 (CI = +/-0.233; p = 0.078)	0.313 (CI = +/-0.443; p = 0.154)	0.291	+2.28%
Severity	2013.1	0.026 (CI = +/-0.055; p = 0.328)	-0.198 (CI = +/-0.246; p = 0.107)	0.297 (CI = +/-0.466; p = 0.196)	0.290	+2.65%
Severity	2013.2	0.009 (CI = +/-0.058; p = 0.750)	-0.159 (CI = +/-0.243; p = 0.185)	0.365 (CI = +/-0.459; p = 0.111)	0.220	+0.89%
Severity	2014.1	-0.009 (CI = +/-0.062; p = 0.759)	-0.196 (CI = +/-0.242; p = 0.105)	0.438 (CI = +/-0.457; p = 0.059)	0.256	-0.90%
Severity	2014.2	-0.018 (CI = +/-0.070; p = 0.582)	-0.178 (CI = +/-0.255; p = 0.158)	0.471 (CI = +/-0.482; p = 0.054)	0.228	-1.83%
Severity	2015.1	-0.002 (CI = +/-0.079; p = 0.950)	-0.149 (CI = +/-0.265; p = 0.244)	0.412 (CI = +/-0.502; p = 0.100)	0.225	-0.23%
Severity	2015.2	-0.030 (CI = +/-0.085; p = 0.455)	-0.103 (CI = +/-0.262; p = 0.409)	0.503 (CI = +/-0.498; p = 0.048)	0.213	-2.98%
Severity	2016.1	-0.028 (CI = +/-0.102; p = 0.560)	-0.100 (CI = +/-0.285; p = 0.458)	0.495 (CI = +/-0.550; p = 0.073)	0.195	-2.76%
Severity	2016.2	-0.027 (CI = +/-0.125; p = 0.644)	-0.101 (CI = +/-0.314; p = 0.490)	0.492 (CI = +/-0.611; p = 0.103)	0.175	-2.65%
Severity	2017.1	0.017 (CI = +/-0.142; p = 0.793)	-0.052 (CI = +/-0.317; p = 0.720)	0.364 (CI = +/-0.633; p = 0.225)	0.237	+1.71%
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.055 (CI = +/-0.079; p = 0.164)	-0.001 (CI = +/-0.166; p = 0.993)	0.296	-1.40%
Frequency	2005.1	-0.014 (CI = +/-0.009; p = 0.004)	-0.053 (CI = +/-0.081; p = 0.194)	-0.004 (CI = +/-0.169; p = 0.960)	0.257	-1.35%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.071; p = 0.357)	0.023 (CI = +/-0.147; p = 0.752)	0.414	-1.76%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.069; p = 0.216)	0.039 (CI = +/-0.143; p = 0.584)	0.470	-1.98%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.069; p = 0.320)	0.051 (CI = +/-0.141; p = 0.469)	0.507	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.070; p = 0.255)	0.059 (CI = +/-0.143; p = 0.401)	0.512	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.071; p = 0.358)	0.070 (CI = +/-0.142; p = 0.322)	0.535	-2.47%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.073; p = 0.378)	0.070 (CI = +/-0.147; p = 0.338)	0.499	-2.46%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.076; p = 0.409)	0.071 (CI = +/-0.151; p = 0.342)	0.476	-2.48%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.076; p = 0.287)	0.086 (CI = +/-0.150; p = 0.251)	0.507	-2.72%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.079; p = 0.327)	0.088 (CI = +/-0.155; p = 0.251)	0.487	-2.77%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.082; p = 0.329)	0.091 (CI = +/-0.161; p = 0.255)	0.451	-2.81%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.035 (CI = +/-0.085; p = 0.403)	0.098 (CI = +/-0.166; p = 0.234)	0.444	-2.95%
Frequency	2011.1	-0.027 (CI = +/-0.015; p = 0.002)	-0.026 (CI = +/-0.087; p = 0.542)	0.082 (CI = +/-0.167; p = 0.321)	0.353	-2.65%
Frequency	2011.2	-0.024 (CI = +/-0.017; p = 0.007)	-0.034 (CI = +/-0.089; p = 0.439)	0.069 (CI = +/-0.171; p = 0.407)	0.283	-2.39%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.008)	-0.039 (CI = +/-0.093; p = 0.394)	0.078 (CI = +/-0.178; p = 0.368)	0.271	-2.57%
Frequency	2012.2	-0.032 (CI = +/-0.019; p = 0.002)	-0.023 (CI = +/-0.091; p = 0.604)	0.104 (CI = +/-0.172; p = 0.220)	0.369	-3.16%
Frequency	2013.1	-0.028 (CI = +/-0.021; p = 0.011)	-0.013 (CI = +/-0.093; p = 0.775)	0.086 (CI = +/-0.176; p = 0.319)	0.250	-2.76%
Frequency	2013.2	-0.036 (CI = +/-0.021; p = 0.002)	0.005 (CI = +/-0.089; p = 0.900)	0.117 (CI = +/-0.167; p = 0.159)	0.385	-3.53%
Frequency	2014.1	-0.038 (CI = +/-0.024; p = 0.004)	0.002 (CI = +/-0.094; p = 0.972)	0.124 (CI = +/-0.178; p = 0.158)	0.350	-3.70%
Frequency	2014.2	-0.032 (CI = +/-0.027; p = 0.022)	-0.010 (CI = +/-0.097; p = 0.835)	0.104 (CI = +/-0.183; p = 0.244)	0.214	-3.15%
Frequency	2015.1	-0.027 (CI = +/-0.030; p = 0.074)	-0.002 (CI = +/-0.102; p = 0.975)	0.087 (CI = +/-0.194; p = 0.351)	0.072	-2.71%
Frequency	2015.2	-0.027 (CI = +/-0.036; p = 0.126)	-0.002 (CI = +/-0.111; p = 0.970)	0.086 (CI = +/-0.211; p = 0.391)	0.000	-2.68%
Frequency	2016.1	-0.026 (CI = +/-0.043; p = 0.210)	0.000 (CI = +/-0.120; p = 0.993)	0.083 (CI = +/-0.232; p = 0.450)	-0.084	-2.58%
Frequency	2016.2	-0.037 (CI = +/-0.051; p = 0.137)	0.014 (CI = +/-0.127; p = 0.811)	0.114 (CI = +/-0.247; p = 0.330)	-0.018	-3.62%
Frequency	2017.1	-0.037 (CI = +/-0.063; p = 0.216)	0.014 (CI = +/-0.141; p = 0.831)	0.115 (CI = +/-0.281; p = 0.380)	-0.100	-3.65%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.012 (CI = +/-0.020; p = 0.234)	0.302 (CI = +/-0.388; p = 0.123)	0.143	+1.18%
Loss Cost	2005.1	0.016 (CI = +/-0.020; p = 0.119)	0.272 (CI = +/-0.385; p = 0.160)	0.177	+1.61%
Loss Cost	2005.2	0.015 (CI = +/-0.021; p = 0.177)	0.282 (CI = +/-0.393; p = 0.154)	0.159	+1.47%
Loss Cost	2006.1	0.014 (CI = +/-0.023; p = 0.211)	0.283 (CI = +/-0.402; p = 0.161)	0.150	+1.45%
Loss Cost	2006.2	0.012 (CI = +/-0.024; p = 0.324)	0.299 (CI = +/-0.409; p = 0.146)	0.130	+1.20%
Loss Cost	2007.1	0.015 (CI = +/-0.026; p = 0.237)	0.278 (CI = +/-0.415; p = 0.181)	0.146	+1.53%
Loss Cost	2007.2	0.009 (CI = +/-0.027; p = 0.474)	0.314 (CI = +/-0.413; p = 0.131)	0.118	+0.95%
Loss Cost	2008.1	0.012 (CI = +/-0.029; p = 0.412)	0.301 (CI = +/-0.422; p = 0.156)	0.124	+1.17%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.454)	0.302 (CI = +/-0.435; p = 0.166)	0.116	+1.15%
Loss Cost	2009.1	0.013 (CI = +/-0.033; p = 0.445)	0.295 (CI = +/-0.448; p = 0.187)	0.114	+1.27%
Loss Cost	2009.2	0.019 (CI = +/-0.036; p = 0.290)	0.262 (CI = +/-0.453; p = 0.245)	0.140	+1.89%
Loss Cost	2010.1	0.020 (CI = +/-0.039; p = 0.300)	0.255 (CI = +/-0.469; p = 0.272)	0.135	+2.01%
Loss Cost	2010.2	0.011 (CI = +/-0.041; p = 0.580)	0.301 (CI = +/-0.470; p = 0.199)	0.101	+1.12%
Loss Cost	2011.1	0.005 (CI = +/-0.044; p = 0.824)	0.332 (CI = +/-0.481; p = 0.167)	0.081	+0.48%
Loss Cost	2011.2	-0.002 (CI = +/-0.048; p = 0.916)	0.367 (CI = +/-0.493; p = 0.137)	0.069	-0.25%
Loss Cost	2012.1	-0.007 (CI = +/-0.053; p = 0.793)	0.387 (CI = +/-0.513; p = 0.131)	0.062	-0.68%
Loss Cost	2012.2	-0.012 (CI = +/-0.059; p = 0.677)	0.410 (CI = +/-0.535; p = 0.125)	0.058	-1.18%
Loss Cost	2013.1	0.000 (CI = +/-0.064; p = 0.999)	0.359 (CI = +/-0.548; p = 0.186)	0.068	+0.01%
Loss Cost	2013.2	-0.029 (CI = +/-0.063; p = 0.345)	0.478 (CI = +/-0.501; p = 0.060)	0.111	-2.86%
Loss Cost	2014.1	-0.045 (CI = +/-0.069; p = 0.191)	0.538 (CI = +/-0.511; p = 0.040)	0.145	-4.36%
Loss Cost	2014.2	-0.054 (CI = +/-0.079; p = 0.166)	0.573 (CI = +/-0.540; p = 0.039)	0.157	-5.23%
Loss Cost	2015.1	-0.028 (CI = +/-0.085; p = 0.498)	0.480 (CI = +/-0.540; p = 0.078)	0.143	-2.72%
Loss Cost	2015.2	-0.060 (CI = +/-0.091; p = 0.177)	0.589 (CI = +/-0.531; p = 0.032)	0.213	-5.83%
Loss Cost	2016.1	-0.052 (CI = +/-0.108; p = 0.312)	0.564 (CI = +/-0.579; p = 0.055)	0.191	-5.09%
Loss Cost	2016.2	-0.067 (CI = +/-0.130; p = 0.280)	0.609 (CI = +/-0.634; p = 0.058)	0.196	-6.47%
Loss Cost	2017.1	-0.019 (CI = +/-0.147; p = 0.777)	0.473 (CI = +/-0.652; p = 0.137)	0.227	-1.90%
Severity	2004.2	0.026 (CI = +/-0.018; p = 0.007)	0.306 (CI = +/-0.360; p = 0.093)	0.359	+2.63%
Severity	2005.1	0.029 (CI = +/-0.019; p = 0.003)	0.282 (CI = +/-0.359; p = 0.120)	0.387	+2.98%
Severity	2005.2	0.032 (CI = +/-0.020; p = 0.002)	0.261 (CI = +/-0.361; p = 0.152)	0.405	+3.29%
Severity	2006.1	0.034 (CI = +/-0.021; p = 0.002)	0.249 (CI = +/-0.368; p = 0.178)	0.406	+3.48%
Severity	2006.2	0.034 (CI = +/-0.022; p = 0.004)	0.250 (CI = +/-0.377; p = 0.185)	0.386	+3.45%
Severity	2007.1	0.038 (CI = +/-0.023; p = 0.002)	0.223 (CI = +/-0.378; p = 0.238)	0.414	+3.90%
Severity	2007.2	0.035 (CI = +/-0.025; p = 0.008)	0.246 (CI = +/-0.382; p = 0.199)	0.376	+3.52%
Severity	2008.1	0.036 (CI = +/-0.027; p = 0.009)	0.234 (CI = +/-0.391; p = 0.230)	0.372	+3.71%
Severity	2008.2	0.037 (CI = +/-0.029; p = 0.014)	0.233 (CI = +/-0.403; p = 0.247)	0.355	+3.74%
Severity	2009.1	0.040 (CI = +/-0.031; p = 0.013)	0.214 (CI = +/-0.412; p = 0.296)	0.361	+4.09%
Severity	2009.2	0.047 (CI = +/-0.032; p = 0.006)	0.175 (CI = +/-0.412; p = 0.389)	0.400	+4.81%
Severity	2010.1	0.048 (CI = +/-0.035; p = 0.009)	0.169 (CI = +/-0.426; p = 0.421)	0.383	+4.94%
Severity	2010.2	0.041 (CI = +/-0.038; p = 0.032)	0.204 (CI = +/-0.431; p = 0.336)	0.330	+4.22%
Severity	2011.1	0.032 (CI = +/-0.039; p = 0.111)	0.253 (CI = +/-0.428; p = 0.233)	0.277	+3.21%
Severity	2011.2	0.022 (CI = +/-0.042; p = 0.287)	0.299 (CI = +/-0.430; p = 0.162)	0.231	+2.22%
Severity	2012.1	0.019 (CI = +/-0.046; p = 0.404)	0.313 (CI = +/-0.447; p = 0.160)	0.206	+1.91%
Severity	2012.2	0.020 (CI = +/-0.052; p = 0.417)	0.306 (CI = +/-0.469; p = 0.187)	0.198	+2.07%
Severity	2013.1	0.028 (CI = +/-0.057; p = 0.319)	0.274 (CI = +/-0.487; p = 0.252)	0.215	+2.83%
Severity	2013.2	0.007 (CI = +/-0.059; p = 0.811)	0.361 (CI = +/-0.469; p = 0.123)	0.178	+0.68%
Severity	2014.1	-0.007 (CI = +/-0.065; p = 0.827)	0.414 (CI = +/-0.481; p = 0.087)	0.163	-0.68%
Severity	2014.2	-0.021 (CI = +/-0.072; p = 0.537)	0.469 (CI = +/-0.498; p = 0.063)	0.165	-2.13%
Severity	2015.1	0.000 (CI = +/-0.080; p = 0.996)	0.393 (CI = +/-0.506; p = 0.118)	0.198	-0.02%
Severity	2015.2	-0.033 (CI = +/-0.084; p = 0.412)	0.503 (CI = +/-0.489; p = 0.045)	0.229	-3.22%
Severity	2016.1	-0.026 (CI = +/-0.099; p = 0.578)	0.482 (CI = +/-0.533; p = 0.073)	0.222	-2.57%
Severity	2016.2	-0.030 (CI = +/-0.121; p = 0.589)	0.495 (CI = +/-0.590; p = 0.092)	0.212	-3.00%
Severity	2017.1	0.018 (CI = +/-0.134; p = 0.766)	0.357 (CI = +/-0.594; p = 0.211)	0.303	+1.85%
Frequency	2004.2	-0.014 (CI = +/-0.009; p = 0.002)	-0.004 (CI = +/-0.168; p = 0.962)	0.275	-1.41%
Frequency	2005.1	-0.013 (CI = +/-0.009; p = 0.004)	-0.009 (CI = +/-0.171; p = 0.912)	0.240	-1.34%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.146; p = 0.771)	0.416	-1.77%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.144; p = 0.628)	0.460	-1.96%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.141; p = 0.485)	0.506	-2.18%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.143; p = 0.434)	0.506	-2.28%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.142; p = 0.333)	0.537	-2.48%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.146; p = 0.358)	0.502	-2.45%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.150; p = 0.350)	0.482	-2.50%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.150; p = 0.275)	0.503	-2.71%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.155; p = 0.260)	0.487	-2.79%
Frequency	2010.1	-0.028 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.160; p = 0.276)	0.451	-2.79%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.164; p = 0.238)	0.451	-2.97%
Frequency	2011.1	-0.027 (CI = +/-0.015; p = 0.001)	0.079 (CI = +/-0.164; p = 0.330)	0.371	-2.64%
Frequency	2011.2	-0.024 (CI = +/-0.016; p = 0.006)	0.068 (CI = +/-0.169; p = 0.411)	0.296	-2.42%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.008)	0.074 (CI = +/-0.176; p = 0.391)	0.279	-2.54%
Frequency	2012.2	-0.032 (CI = +/-0.019; p = 0.002)	0.103 (CI = +/-0.168; p = 0.214)	0.393	-3.19%
Frequency	2013.1	-0.028 (CI = +/-0.020; p = 0.009)	0.084 (CI = +/-0.170; p = 0.313)	0.288	-2.75%
Frequency	2013.2	-0.036 (CI = +/-0.020; p = 0.002)	0.117 (CI = +/-0.162; p = 0.146)	0.421	-3.52%
Frequency	2014.1	-0.038 (CI = +/-0.023; p = 0.003)	0.124 (CI = +/-0.171; p = 0.143)	0.391	-3.70%
Frequency	2014.2	-0.032 (CI = +/-0.026; p = 0.017)	0.104 (CI = +/-0.176; p = 0.228)	0.264	-3.17%
Frequency	2015.1	-0.027 (CI = +/-0.029; p = 0.063)	0.087 (CI = +/-0.185; p = 0.332)	0.138	-2.71%
Frequency	2015.2	-0.027 (CI = +/-0.034; p = 0.110)	0.086 (CI = +/-0.201; p = 0.371)	0.076	-2.69%
Frequency	2016.1	-0.026 (CI = +/-0.041; p = 0.189)	0.083 (CI = +/-0.219; p = 0.428)	0.006	-2.58%
Frequency	2016.2	-0.036 (CI = +/-0.048; p = 0.122)	0.113 (CI = +/-0.234; p = 0.309)	0.069	-3.57%
Frequency	2017.1	-0.038 (CI = +/-0.059; p = 0.188)	0.117 (CI = +/-0.263; p = 0.346)	0.005	-3.68%

All Perils

Coverage = AP
End Trend Period = 2023.1
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	2004.2	0.019 (CI = +/-0.021; p = 0.074)	-0.213 (CI = +/-0.178; p = 0.020)	0.003 (CI = +/-0.014; p = 0.702)	0.197 (CI = +/-0.459; p = 0.389)	0.207	+1.95%
Loss Cost	2005.1	0.024 (CI = +/-0.022; p = 0.038)	-0.195 (CI = +/-0.179; p = 0.034)	0.004 (CI = +/-0.014; p = 0.581)	0.163 (CI = +/-0.458; p = 0.474)	0.229	+2.38%
Loss Cost	2005.2	0.024 (CI = +/-0.024; p = 0.049)	-0.196 (CI = +/-0.185; p = 0.038)	0.004 (CI = +/-0.014; p = 0.584)	0.161 (CI = +/-0.469; p = 0.490)	0.206	+2.41%
Loss Cost	2006.1	0.023 (CI = +/-0.025; p = 0.076)	-0.200 (CI = +/-0.191; p = 0.040)	0.004 (CI = +/-0.015; p = 0.617)	0.168 (CI = +/-0.481; p = 0.480)	0.198	+2.31%
Loss Cost	2006.2	0.022 (CI = +/-0.027; p = 0.105)	-0.197 (CI = +/-0.197; p = 0.049)	0.003 (CI = +/-0.015; p = 0.639)	0.173 (CI = +/-0.493; p = 0.479)	0.166	+2.24%
Loss Cost	2007.1	0.025 (CI = +/-0.029; p = 0.084)	-0.185 (CI = +/-0.202; p = 0.071)	0.004 (CI = +/-0.015; p = 0.574)	0.150 (CI = +/-0.503; p = 0.547)	0.174	+2.57%
Loss Cost	2007.2	0.021 (CI = +/-0.031; p = 0.172)	-0.170 (CI = +/-0.206; p = 0.102)	0.003 (CI = +/-0.015; p = 0.655)	0.179 (CI = +/-0.511; p = 0.477)	0.114	+2.13%
Loss Cost	2008.1	0.023 (CI = +/-0.033; p = 0.165)	-0.163 (CI = +/-0.214; p = 0.128)	0.004 (CI = +/-0.016; p = 0.622)	0.165 (CI = +/-0.526; p = 0.524)	0.115	+2.34%
Loss Cost	2008.2	0.026 (CI = +/-0.036; p = 0.153)	-0.171 (CI = +/-0.221; p = 0.122)	0.004 (CI = +/-0.016; p = 0.590)	0.148 (CI = +/-0.541; p = 0.578)	0.111	+2.61%
Loss Cost	2009.1	0.027 (CI = +/-0.039; p = 0.175)	-0.169 (CI = +/-0.230; p = 0.143)	0.005 (CI = +/-0.017; p = 0.588)	0.142 (CI = +/-0.561; p = 0.605)	0.105	+2.70%
Loss Cost	2009.2	0.038 (CI = +/-0.041; p = 0.068)	-0.201 (CI = +/-0.227; p = 0.080)	0.006 (CI = +/-0.017; p = 0.436)	0.074 (CI = +/-0.551; p = 0.784)	0.184	+3.83%
Loss Cost	2010.1	0.038 (CI = +/-0.045; p = 0.089)	-0.198 (CI = +/-0.237; p = 0.097)	0.007 (CI = +/-0.017; p = 0.443)	0.069 (CI = +/-0.574; p = 0.805)	0.175	+3.91%
Loss Cost	2010.2	0.033 (CI = +/-0.049; p = 0.177)	-0.183 (CI = +/-0.245; p = 0.135)	0.006 (CI = +/-0.018; p = 0.518)	0.103 (CI = +/-0.591; p = 0.721)	0.100	+3.31%
Loss Cost	2011.1	0.024 (CI = +/-0.053; p = 0.356)	-0.206 (CI = +/-0.252; p = 0.105)	0.004 (CI = +/-0.018; p = 0.647)	0.154 (CI = +/-0.607; p = 0.603)	0.085	+2.42%
Loss Cost	2011.2	0.021 (CI = +/-0.059; p = 0.460)	-0.199 (CI = +/-0.264; p = 0.131)	0.004 (CI = +/-0.019; p = 0.691)	0.169 (CI = +/-0.636; p = 0.584)	0.040	+2.14%
Loss Cost	2012.1	0.015 (CI = +/-0.065; p = 0.645)	-0.214 (CI = +/-0.277; p = 0.122)	0.003 (CI = +/-0.020; p = 0.787)	0.205 (CI = +/-0.666; p = 0.525)	0.034	+1.47%
Loss Cost	2012.2	0.016 (CI = +/-0.073; p = 0.647)	-0.217 (CI = +/-0.292; p = 0.135)	0.003 (CI = +/-0.021; p = 0.780)	0.197 (CI = +/-0.704; p = 0.562)	0.013	+1.63%
Loss Cost	2013.1	0.031 (CI = +/-0.081; p = 0.436)	-0.188 (CI = +/-0.302; p = 0.205)	0.005 (CI = +/-0.022; p = 0.637)	0.123 (CI = +/-0.731; p = 0.726)	0.016	+3.11%
Loss Cost	2013.2	0.004 (CI = +/-0.085; p = 0.919)	-0.140 (CI = +/-0.297; p = 0.330)	0.002 (CI = +/-0.021; p = 0.852)	0.250 (CI = +/-0.720; p = 0.470)	-0.078	+0.42%
Loss Cost	2014.1	-0.015 (CI = +/-0.095; p = 0.741)	-0.173 (CI = +/-0.307; p = 0.246)	-0.001 (CI = +/-0.022; p = 0.957)	0.341 (CI = +/-0.751; p = 0.347)	-0.055	-1.48%
Loss Cost	2014.2	-0.014 (CI = +/-0.110; p = 0.789)	-0.175 (CI = +/-0.329; p = 0.273)	0.000 (CI = +/-0.023; p = 0.966)	0.337 (CI = +/-0.813; p = 0.387)	-0.074	-1.38%
Loss Cost	2015.1	0.021 (CI = +/-0.120; p = 0.709)	-0.123 (CI = +/-0.330; p = 0.432)	0.003 (CI = +/-0.024; p = 0.759)	0.185 (CI = +/-0.825; p = 0.635)	-0.096	+2.13%
Loss Cost	2015.2	-0.002 (CI = +/-0.138; p = 0.972)	-0.091 (CI = +/-0.349; p = 0.578)	0.001 (CI = +/-0.025; p = 0.898)	0.278 (CI = +/-0.879; p = 0.501)	-0.168	-0.23%
Loss Cost	2016.1	0.016 (CI = +/-0.163; p = 0.830)	-0.068 (CI = +/-0.377; p = 0.697)	0.003 (CI = +/-0.027; p = 0.799)	0.206 (CI = +/-0.967; p = 0.645)	-0.194	+1.63%
Loss Cost	2016.2	0.020 (CI = +/-0.197; p = 0.819)	-0.073 (CI = +/-0.419; p = 0.701)	0.003 (CI = +/-0.029; p = 0.797)	0.191 (CI = +/-1.083; p = 0.699)	-0.235	+2.07%
Loss Cost	2017.1	0.089 (CI = +/-0.211; p = 0.359)	-0.001 (CI = +/-0.409; p = 0.998)	0.008 (CI = +/-0.028; p = 0.531)	-0.039 (CI = +/-1.075; p = 0.936)	-0.107	+9.29%
Severity	2004.2	0.032 (CI = +/-0.021; p = 0.003)	-0.161 (CI = +/-0.173; p = 0.067)	0.000 (CI = +/-0.013; p = 0.986)	0.160 (CI = +/-0.446; p = 0.472)	0.347	+3.28%
Severity	2005.1	0.036 (CI = +/-0.022; p = 0.002)	-0.145 (CI = +/-0.175; p = 0.101)	0.001 (CI = +/-0.013; p = 0.869)	0.131 (CI = +/-0.448; p = 0.555)	0.368	+3.65%
Severity	2005.2	0.041 (CI = +/-0.022; p = 0.001)	-0.166 (CI = +/-0.174; p = 0.061)	0.002 (CI = +/-0.013; p = 0.738)	0.093 (CI = +/-0.443; p = 0.672)	0.410	+4.17%
Severity	2006.1	0.042 (CI = +/-0.024; p = 0.001)	-0.159 (CI = +/-0.179; p = 0.080)	0.003 (CI = +/-0.014; p = 0.697)	0.081 (CI = +/-0.453; p = 0.719)	0.407	+4.34%
Severity	2006.2	0.044 (CI = +/-0.026; p = 0.001)	-0.166 (CI = +/-0.185; p = 0.077)	0.003 (CI = +/-0.014; p = 0.668)	0.069 (CI = +/-0.463; p = 0.763)	0.389	+4.50%
Severity	2007.1	0.049 (CI = +/-0.027; p = 0.001)	-0.148 (CI = +/-0.187; p = 0.118)	0.004 (CI = +/-0.014; p = 0.556)	0.035 (CI = +/-0.467; p = 0.880)	0.412	+5.00%
Severity	2007.2	0.047 (CI = +/-0.029; p = 0.003)	-0.140 (CI = +/-0.193; p = 0.148)	0.004 (CI = +/-0.014; p = 0.604)	0.049 (CI = +/-0.479; p = 0.835)	0.358	+4.78%
Severity	2008.1	0.049 (CI = +/-0.031; p = 0.004)	-0.133 (CI = +/-0.200; p = 0.183)	0.004 (CI = +/-0.015; p = 0.571)	0.035 (CI = +/-0.492; p = 0.885)	0.352	+4.99%
Severity	2008.2	0.052 (CI = +/-0.034; p = 0.004)	-0.143 (CI = +/-0.206; p = 0.167)	0.005 (CI = +/-0.015; p = 0.532)	0.016 (CI = +/-0.506; p = 0.949)	0.340	+5.30%
Severity	2009.1	0.056 (CI = +/-0.036; p = 0.004)	-0.130 (CI = +/-0.213; p = 0.221)	0.006 (CI = +/-0.016; p = 0.474)	-0.010 (CI = +/-0.519; p = 0.967)	0.344	+5.72%
Severity	2009.2	0.067 (CI = +/-0.037; p = 0.001)	-0.164 (CI = +/-0.206; p = 0.113)	0.008 (CI = +/-0.015; p = 0.313)	-0.084 (CI = +/-0.501; p = 0.732)	0.430	+6.97%
Severity	2010.1	0.069 (CI = +/-0.041; p = 0.002)	-0.160 (CI = +/-0.215; p = 0.137)	0.008 (CI = +/-0.016; p = 0.315)	-0.093 (CI = +/-0.521; p = 0.716)	0.411	+7.12%
Severity	2010.2	0.065 (CI = +/-0.044; p = 0.006)	-0.150 (CI = +/-0.224; p = 0.178)	0.007 (CI = +/-0.016; p = 0.366)	-0.070 (CI = +/-0.540; p = 0.789)	0.334	+6.72%
Severity	2011.1	0.053 (CI = +/-0.047; p = 0.029)	-0.181 (CI = +/-0.224; p = 0.106)	0.005 (CI = +/-0.016; p = 0.525)	0.001 (CI = +/-0.538; p = 0.996)	0.284	+5.42%
Severity	2011.2	0.047 (CI = +/-0.052; p = 0.072)	-0.168 (CI = +/-0.232; p = 0.147)	0.004 (CI = +/-0.017; p = 0.606)	0.034 (CI = +/-0.559; p = 0.901)	0.192	+4.81%
Severity	2012.1	0.043 (CI = +/-0.058; p = 0.135)	-0.177 (CI = +/-0.244; p = 0.145)	0.004 (CI = +/-0.018; p = 0.677)	0.056 (CI = +/-0.588; p = 0.845)	0.162	+4.39%
Severity	2012.2	0.052 (CI = +/-0.063; p = 0.099)	-0.197 (CI = +/-0.253; p = 0.119)	0.005 (CI = +/-0.018; p = 0.586)	0.006 (CI = +/-0.610; p = 0.983)	0.179	+5.39%
Severity	2013.1	0.062 (CI = +/-0.071; p = 0.083)	-0.177 (CI = +/-0.265; p = 0.175)	0.006 (CI = +/-0.019; p = 0.500)	-0.043 (CI = +/-0.640; p = 0.888)	0.194	+6.41%
Severity	2013.2	0.046 (CI = +/-0.078; p = 0.228)	-0.148 (CI = +/-0.271; p = 0.263)	0.004 (CI = +/-0.019; p = 0.640)	0.034 (CI = +/-0.659; p = 0.913)	0.051	+4.71%
Severity	2014.1	0.030 (CI = +/-0.088; p = 0.473)	-0.175 (CI = +/-0.282; p = 0.204)	0.002 (CI = +/-0.020; p = 0.811)	0.110 (CI = +/-0.691; p = 0.739)	0.014	+3.06%
Severity	2014.2	0.026 (CI = +/-0.101; p = 0.595)	-0.168 (CI = +/-0.302; p = 0.251)	0.002 (CI = +/-0.022; p = 0.857)	0.130 (CI = +/-0.746; p = 0.712)	-0.056	+2.58%
Severity	2015.1	0.056 (CI = +/-0.111; p = 0.295)	-0.123 (CI = +/-0.306; p = 0.397)	0.005 (CI = +/-0.022; p = 0.613)	-0.002 (CI = +/-0.764; p = 0.995)	-0.002	+5.76%
Severity	2015.2	0.034 (CI = +/-0.127; p = 0.569)	-0.093 (CI = +/-0.322; p = 0.539)	0.003 (CI = +/-0.023; p = 0.751)	0.086 (CI = +/-0.813; p = 0.820)	-0.152	+3.45%
Severity	2016.1	0.053 (CI = +/-0.150; p = 0.451)	-0.069 (CI = +/-0.347; p = 0.667)	0.005 (CI = +/-0.025; p = 0.655)	0.013 (CI = +/-0.891; p = 0.975)	-0.148	+5.43%
Severity	2016.2	0.071 (CI = +/-0.179; p = 0.390)	-0.092 (CI = +/-0.381; p = 0.598)	0.006 (CI = +/-0.026; p = 0.606)	-0.052 (CI = +/-0.984; p = 0.907)	-0.155	+7.39%
Severity	2017.1	0.142 (CI = +/-0.182; p = 0.109)	-0.016 (CI = +/-0.353; p = 0.918)	0.011 (CI = +/-0.024; p = 0.327)	-0.292 (CI = +/-0.929; p = 0.490)	0.103	+15.31%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.008)	-0.052 (CI = +/-0.079; p = 0.186)	0.002 (CI = +/-0.006; p = 0.411)	0.037 (CI = +/-0.203; p = 0.712)	0.300	-1.29%
Frequency	2005.1	-0.012 (CI = +/-0.010; p = 0.018)	-0.049 (CI = +/-0.081; p = 0.223)	0.003 (CI = +/-0.006; p = 0.390)	0.032 (CI = +/-0.207; p = 0.755)	0.261	-1.22%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.070; p = 0.394)	0.002 (CI = +/-0.005; p = 0.543)	0.068 (CI = +/-0.179; p = 0.444)	0.421	-1.69%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.069; p = 0.241)	0.001 (CI = +/-0.005; p = 0.712)	0.088 (CI = +/-0.174; p = 0.313)	0.477	-1.94%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.069; p = 0.350)	0.000 (CI = +/-0.005; p = 0.847)	0.104 (CI = +/-0.172; p = 0.226)	0.515	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.070; p = 0.277)	0.000 (CI = +/-0.005; p = 0.964)	0.115 (CI = +/-0.174; p = 0.186)	0.520	-2.31%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.070; p = 0.385)	0.000 (CI = +/-0.005; p = 0.906)	0.130 (CI = +/-0.174; p = 0.136)	0.545	-2.53%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.073; p = 0.403)	0.000 (CI = +/-0.005; p = 0.911)	0.130 (CI = +/-0.179; p = 0.148)	0.509	-2.52%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.075; p = 0.438)	0.000 (CI = +/-0.006; p = 0.894)	0.132 (CI = +/-0.185; p = 0.153)	0.487	-2.56%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.076; p = 0.300)	-0.001 (CI = +/-0.006; p = 0.708)	0.153 (CI = +/-0.184; p = 0.099)	0.520	-2.86%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.078; p = 0.346)	-0.001 (CI = +/-0.006; p = 0.681)	0.158 (CI = +/-0.190; p = 0.100)	0.501	-2.94%
Frequency	2010.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.082; p = 0.342)	-0.001 (CI = +/-0.006; p = 0.660)	0.162 (CI = +/-0.198; p = 0.104)	0.466	-3.00%
Frequency	2010.2	-0.032 (CI = +/-0.017; p = 0.001)	-0.033 (CI = +/-0.085; p = 0.423)	-0.002 (CI = +/-0.006; p = 0.597)	0.173 (CI = +/-0.204; p = 0.092)	0.462	-3.19%
Frequency	2011.1	-0.029 (CI = +/-0.018; p = 0.003)	-0.024 (CI = +/-0.086; p = 0.567)	-0.001 (CI = +/-0.006; p = 0.755)	0.153 (CI = +/-0.208; p = 0.142)	0.370	-2.84%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.013)	-0.031 (CI = +/-0.089; p = 0.472)	-0.001 (CI = +/-0.006; p = 0.867)	0.136 (CI = +/-0.214; p = 0.200)	0.298	-2.55%
Frequency	2012.1	-0.028 (CI = +/-0.022; p = 0.014)	-0.037 (CI = +/-0.093; p = 0.414)	-0.001 (CI = +/-0.007; p = 0.773)	0.150 (CI = +/-0.224; p = 0.177)	0.287	-2.80%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	-0.021 (CI = +/-0.089; p = 0.633)	-0.002 (CI = +/-0.006; p = 0.527)	0.191 (CI = +/-0.214; p = 0.078)	0.404	-3.57%
Frequency	2013.1	-0.032 (CI = +/-0.025; p = 0.015)	-0.011 (CI = +/-0.092; p = 0.803)	-0.001 (CI = +/-0.007; p = 0.691)	0.166 (CI = +/-0.222; p = 0.131)	0.285	-3.10%
Frequency	2013.2	-0.042 (CI = +/-0.024; p = 0.002)	0.008 (CI = +/-0.085; p = 0.844)	-0.002 (CI = +/-0.006; p = 0.401)	0.216 (CI = +/-0.205; p = 0.040)	0.452	-4.10%
Frequency	2014.1	-0.045 (CI = +/-0.028; p = 0.004)	0.002 (CI = +/-0.089; p = 0.955)	-0.003 (CI = +/-0.006; p = 0.354)	0.232 (CI = +/-0.219; p = 0.040)	0.426	-4.41%
Frequency	2014.2	-0.039 (CI = +/-0.031; p = 0.017)	-0.007 (CI = +/-0.093; p = 0.881)	-0.002 (CI = +/-0.007; p = 0.467)	0.206 (CI = +/-0.230; p = 0.074)	0.293	-3.87%
Frequency	2015.1	-0.035 (CI = +/-0.036; p = 0.057)	0.000 (CI = +/-0.099; p = 0.999)	-0.002 (CI = +/-0.007; p = 0.591)	0.187 (CI = +/-0.248; p = 0.126)	0.152	-3.43%
Frequency	2015.2	-0.036 (CI = +/-0.043; p = 0.088)	0.002 (CI = +/-0.108; p = 0.970)	-0.002 (CI = +/-0.008; p = 0.594)	0.192 (CI = +/-0.272; p = 0.149)	0.081	-3.55%
Frequency	2016.1	-0.037 (CI = +/-0.051; p = 0.141)	0.001 (CI = +/-0.118; p = 0.982)	-0.002 (CI = +/-0.008; p = 0.616)	0.194 (CI = +/-0.303; p = 0.185)	-0.005	-3.60%
Frequency	2016.2	-0.051 (CI = +/-0.057; p = 0.075)	0.019 (CI = +/-0.122; p = 0.736)	-0.003 (CI = +/-0.008; p = 0.468)	0.244 (CI = +/-0.315; p = 0.114)	0.108	-4.96%
Frequency	2017.1	-0.054 (CI = +/-0.070; p = 0.116)	0.016 (CI = +/-0.136; p = 0.795)	-0.003 (CI = +/-0.009; p = 0.480)	0.253 (CI = +/-0.358; p = 0.142)	0.029	-5.22%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.019 (CI = +/-0.023; p = 0.094)	0.004 (CI = +/-0.015; p = 0.605)	0.193 (CI = +/-0.490; p = 0.429)	0.091	+1.95%
Loss Cost	2005.1	0.025 (CI = +/-0.023; p = 0.039)	0.005 (CI = +/-0.015; p = 0.476)	0.150 (CI = +/-0.484; p = 0.532)	0.138	+2.50%
Loss Cost	2005.2	0.024 (CI = +/-0.025; p = 0.061)	0.005 (CI = +/-0.015; p = 0.506)	0.158 (CI = +/-0.495; p = 0.521)	0.115	+2.41%
Loss Cost	2006.1	0.024 (CI = +/-0.027; p = 0.074)	0.005 (CI = +/-0.015; p = 0.506)	0.154 (CI = +/-0.507; p = 0.540)	0.105	+2.45%
Loss Cost	2006.2	0.022 (CI = +/-0.029; p = 0.123)	0.005 (CI = +/-0.016; p = 0.556)	0.169 (CI = +/-0.518; p = 0.510)	0.077	+2.24%
Loss Cost	2007.1	0.027 (CI = +/-0.030; p = 0.079)	0.006 (CI = +/-0.016; p = 0.474)	0.136 (CI = +/-0.524; p = 0.600)	0.102	+2.72%
Loss Cost	2007.2	0.021 (CI = +/-0.032; p = 0.186)	0.004 (CI = +/-0.016; p = 0.580)	0.176 (CI = +/-0.527; p = 0.499)	0.055	+2.13%
Loss Cost	2008.1	0.025 (CI = +/-0.034; p = 0.149)	0.005 (CI = +/-0.016; p = 0.524)	0.151 (CI = +/-0.539; p = 0.569)	0.067	+2.50%
Loss Cost	2008.2	0.026 (CI = +/-0.037; p = 0.166)	0.005 (CI = +/-0.017; p = 0.522)	0.145 (CI = +/-0.556; p = 0.596)	0.058	+2.60%
Loss Cost	2009.1	0.028 (CI = +/-0.040; p = 0.157)	0.006 (CI = +/-0.017; p = 0.493)	0.127 (CI = +/-0.573; p = 0.652)	0.059	+2.88%
Loss Cost	2009.2	0.037 (CI = +/-0.042; p = 0.081)	0.008 (CI = +/-0.017; p = 0.380)	0.070 (CI = +/-0.576; p = 0.804)	0.104	+3.81%
Loss Cost	2010.1	0.041 (CI = +/-0.046; p = 0.081)	0.008 (CI = +/-0.018; p = 0.358)	0.049 (CI = +/-0.596; p = 0.867)	0.103	+4.17%
Loss Cost	2010.2	0.032 (CI = +/-0.050; p = 0.193)	0.007 (CI = +/-0.018; p = 0.457)	0.099 (CI = +/-0.608; p = 0.738)	0.042	+3.29%
Loss Cost	2011.1	0.027 (CI = +/-0.055; p = 0.317)	0.006 (CI = +/-0.019; p = 0.531)	0.130 (CI = +/-0.631; p = 0.672)	0.003	+2.74%
Loss Cost	2011.2	0.021 (CI = +/-0.061; p = 0.482)	0.005 (CI = +/-0.020; p = 0.615)	0.166 (CI = +/-0.657; p = 0.605)	-0.031	+2.10%
Loss Cost	2012.1	0.018 (CI = +/-0.068; p = 0.574)	0.004 (CI = +/-0.021; p = 0.655)	0.178 (CI = +/-0.690; p = 0.595)	-0.049	+1.87%
Loss Cost	2012.2	0.016 (CI = +/-0.076; p = 0.670)	0.004 (CI = +/-0.022; p = 0.698)	0.193 (CI = +/-0.728; p = 0.584)	-0.067	+1.57%
Loss Cost	2013.1	0.035 (CI = +/-0.082; p = 0.385)	0.007 (CI = +/-0.022; p = 0.531)	0.096 (CI = +/-0.742; p = 0.788)	-0.027	+3.54%
Loss Cost	2013.2	0.004 (CI = +/-0.085; p = 0.930)	0.003 (CI = +/-0.021; p = 0.789)	0.248 (CI = +/-0.717; p = 0.473)	-0.079	+0.36%
Loss Cost	2014.1	-0.010 (CI = +/-0.096; p = 0.823)	0.001 (CI = +/-0.022; p = 0.919)	0.313 (CI = +/-0.756; p = 0.392)	-0.088	-1.02%
Loss Cost	2014.2	-0.015 (CI = +/-0.111; p = 0.774)	0.001 (CI = +/-0.023; p = 0.962)	0.335 (CI = +/-0.816; p = 0.393)	-0.098	-1.50%
Loss Cost	2015.1	0.025 (CI = +/-0.117; p = 0.649)	0.005 (CI = +/-0.023; p = 0.670)	0.162 (CI = +/-0.805; p = 0.671)	-0.068	+2.56%
Loss Cost	2015.2	-0.003 (CI = +/-0.132; p = 0.957)	0.002 (CI = +/-0.024; p = 0.858)	0.278 (CI = +/-0.846; p = 0.487)	-0.102	-0.33%
Loss Cost	2016.1	0.019 (CI = +/-0.154; p = 0.792)	0.004 (CI = +/-0.025; p = 0.745)	0.193 (CI = +/-0.916; p = 0.652)	-0.103	+1.91%
Loss Cost	2016.2	0.019 (CI = +/-0.185; p = 0.824)	0.004 (CI = +/-0.027; p = 0.763)	0.193 (CI = +/-1.020; p = 0.683)	-0.131	+1.91%
Loss Cost	2017.1	0.089 (CI = +/-0.194; p = 0.327)	0.008 (CI = +/-0.026; p = 0.500)	-0.039 (CI = +/-0.992; p = 0.932)	0.016	+9.29%
Severity	2004.2	0.032 (CI = +/-0.021; p = 0.004)	0.001 (CI = +/-0.014; p = 0.885)	0.157 (CI = +/-0.462; p = 0.494)	0.297	+3.28%
Severity	2005.1	0.037 (CI = +/-0.022; p = 0.002)	0.002 (CI = +/-0.014; p = 0.756)	0.121 (CI = +/-0.460; p = 0.594)	0.333	+3.74%
Severity	2005.2	0.041 (CI = +/-0.023; p = 0.001)	0.003 (CI = +/-0.014; p = 0.649)	0.090 (CI = +/-0.461; p = 0.693)	0.358	+4.17%
Severity	2006.1	0.044 (CI = +/-0.025; p = 0.001)	0.004 (CI = +/-0.014; p = 0.588)	0.069 (CI = +/-0.468; p = 0.765)	0.363	+4.45%
Severity	2006.2	0.044 (CI = +/-0.026; p = 0.002)	0.004 (CI = +/-0.014; p = 0.588)	0.066 (CI = +/-0.481; p = 0.781)	0.341	+4.50%
Severity	2007.1	0.050 (CI = +/-0.028; p = 0.001)	0.005 (CI = +/-0.014; p = 0.467)	0.023 (CI = +/-0.478; p = 0.921)	0.380	+5.12%
Severity	2007.2	0.047 (CI = +/-0.029; p = 0.003)	0.004 (CI = +/-0.015; p = 0.537)	0.047 (CI = +/-0.488; p = 0.846)	0.330	+4.77%
Severity	2008.1	0.050 (CI = +/-0.032; p = 0.003)	0.005 (CI = +/-0.015; p = 0.486)	0.024 (CI = +/-0.499; p = 0.922)	0.331	+5.12%
Severity	2008.2	0.052 (CI = +/-0.034; p = 0.005)	0.005 (CI = +/-0.015; p = 0.473)	0.013 (CI = +/-0.515; p = 0.959)	0.313	+5.29%
Severity	2009.1	0.057 (CI = +/-0.037; p = 0.004)	0.007 (CI = +/-0.016; p = 0.400)	-0.022 (CI = +/-0.524; p = 0.931)	0.329	+5.87%
Severity	2009.2	0.067 (CI = +/-0.038; p = 0.001)	0.008 (CI = +/-0.016; p = 0.273)	-0.087 (CI = +/-0.517; p = 0.732)	0.389	+6.96%
Severity	2010.1	0.071 (CI = +/-0.042; p = 0.002)	0.009 (CI = +/-0.016; p = 0.254)	-0.109 (CI = +/-0.534; p = 0.677)	0.376	+7.34%
Severity	2010.2	0.065 (CI = +/-0.045; p = 0.007)	0.008 (CI = +/-0.016; p = 0.322)	-0.073 (CI = +/-0.550; p = 0.785)	0.305	+6.70%
Severity	2011.1	0.056 (CI = +/-0.049; p = 0.027)	0.007 (CI = +/-0.017; p = 0.426)	-0.019 (CI = +/-0.560; p = 0.943)	0.221	+5.71%
Severity	2011.2	0.047 (CI = +/-0.053; p = 0.081)	0.005 (CI = +/-0.017; p = 0.538)	0.030 (CI = +/-0.575; p = 0.913)	0.140	+4.78%
Severity	2012.1	0.046 (CI = +/-0.059; p = 0.119)	0.005 (CI = +/-0.018; p = 0.562)	0.033 (CI = +/-0.605; p = 0.910)	0.104	+4.73%
Severity	2012.2	0.052 (CI = +/-0.066; p = 0.116)	0.006 (CI = +/-0.019; p = 0.519)	0.003 (CI = +/-0.635; p = 0.993)	0.102	+5.33%
Severity	2013.1	0.066 (CI = +/-0.073; p = 0.072)	0.008 (CI = +/-0.019; p = 0.407)	-0.069 (CI = +/-0.655; p = 0.827)	0.146	+6.83%
Severity	2013.2	0.045 (CI = +/-0.078; p = 0.237)	0.005 (CI = +/-0.019; p = 0.579)	0.032 (CI = +/-0.662; p = 0.920)	0.030	+4.65%
Severity	2014.1	0.035 (CI = +/-0.089; p = 0.416)	0.004 (CI = +/-0.020; p = 0.686)	0.081 (CI = +/-0.703; p = 0.809)	-0.037	+3.56%
Severity	2014.2	0.024 (CI = +/-0.102; p = 0.616)	0.003 (CI = +/-0.022; p = 0.786)	0.128 (CI = +/-0.752; p = 0.720)	-0.089	+2.47%
Severity	2015.1	0.060 (CI = +/-0.109; p = 0.254)	0.006 (CI = +/-0.021; p = 0.526)	-0.025 (CI = +/-0.749; p = 0.944)	0.015	+6.20%
Severity	2015.2	0.033 (CI = +/-0.123; p = 0.570)	0.004 (CI = +/-0.022; p = 0.706)	0.086 (CI = +/-0.784; p = 0.815)	-0.094	+3.34%
Severity	2016.1	0.056 (CI = +/-0.142; p = 0.408)	0.006 (CI = +/-0.023; p = 0.595)	-0.001 (CI = +/-0.845; p = 0.998)	-0.064	+5.72%
Severity	2016.2	0.069 (CI = +/-0.170; p = 0.383)	0.007 (CI = +/-0.025; p = 0.561)	-0.050 (CI = +/-0.935; p = 0.907)	-0.074	+7.19%
Severity	2017.1	0.143 (CI = +/-0.168; p = 0.086)	0.011 (CI = +/-0.022; p = 0.287)	-0.295 (CI = +/-0.857; p = 0.457)	0.201	+15.39%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.009)	0.003 (CI = +/-0.006; p = 0.364)	0.036 (CI = +/-0.205; p = 0.722)	0.283	-1.29%
Frequency	2005.1	-0.012 (CI = +/-0.010; p = 0.021)	0.003 (CI = +/-0.006; p = 0.333)	0.029 (CI = +/-0.208; p = 0.781)	0.249	-1.19%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	0.002 (CI = +/-0.005; p = 0.500)	0.068 (CI = +/-0.178; p = 0.445)	0.426	-1.69%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.632)	0.085 (CI = +/-0.175; p = 0.331)	0.469	-1.92%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.792)	0.103 (CI = +/-0.171; p = 0.228)	0.516	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.879)	0.112 (CI = +/-0.174; p = 0.198)	0.516	-2.28%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.957)	0.130 (CI = +/-0.173; p = 0.135)	0.549	-2.53%
Frequency	2008.1	-0.025 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.979)	0.127 (CI = +/-0.178; p = 0.153)	0.514	-2.49%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.006; p = 0.940)	0.132 (CI = +/-0.183; p = 0.151)	0.494	-2.56%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.791)	0.149 (CI = +/-0.184; p = 0.107)	0.518	-2.82%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.734)	0.157 (CI = +/-0.190; p = 0.100)	0.503	-2.94%
Frequency	2010.1	-0.030 (CI = +/-0.015; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.736)	0.158 (CI = +/-0.197; p = 0.111)	0.467	-2.95%
Frequency	2010.2	-0.032 (CI = +/-0.017; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.637)	0.173 (CI = +/-0.202; p = 0.090)	0.470	-3.19%
Frequency	2011.1	-0.028 (CI = +/-0.018; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.801)	0.150 (CI = +/-0.204; p = 0.141)	0.390	-2.81%
Frequency	2011.2	-0.026 (CI = +/-0.019; p = 0.012)	0.000 (CI = +/-0.006; p = 0.911)	0.135 (CI = +/-0.211; p = 0.196)	0.314	-2.56%
Frequency	2012.1	-0.028 (CI = +/-0.022; p = 0.015)	-0.001 (CI = +/-0.007; p = 0.847)	0.145 (CI = +/-0.221; p = 0.185)	0.298	-2.73%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.541)	0.190 (CI = +/-0.209; p = 0.072)	0.429	-3.57%
Frequency	2013.1	-0.031 (CI = +/-0.024; p = 0.013)	-0.001 (CI = +/-0.006; p = 0.704)	0.165 (CI = +/-0.214; p = 0.123)	0.324	-3.08%
Frequency	2013.2	-0.042 (CI = +/-0.023; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.376)	0.216 (CI = +/-0.198; p = 0.034)	0.485	-4.10%
Frequency	2014.1	-0.045 (CI = +/-0.027; p = 0.003)	-0.003 (CI = +/-0.006; p = 0.330)	0.232 (CI = +/-0.210; p = 0.033)	0.464	-4.42%
Frequency	2014.2	-0.039 (CI = +/-0.030; p = 0.013)	-0.002 (CI = +/-0.006; p = 0.456)	0.206 (CI = +/-0.220; p = 0.064)	0.342	-3.87%
Frequency	2015.1	-0.035 (CI = +/-0.034; p = 0.046)	-0.002 (CI = +/-0.007; p = 0.572)	0.187 (CI = +/-0.235; p = 0.110)	0.217	-3.43%
Frequency	2015.2	-0.036 (CI = +/-0.040; p = 0.074)	-0.002 (CI = +/-0.007; p = 0.574)	0.192 (CI = +/-0.258; p = 0.131)	0.157	-3.55%
Frequency	2016.1	-0.037 (CI = +/-0.048; p = 0.120)	-0.002 (CI = +/-0.008; p = 0.593)	0.194 (CI = +/-0.285; p = 0.162)	0.086	-3.61%
Frequency	2016.2	-0.050 (CI = +/-0.054; p = 0.063)	-0.003 (CI = +/-0.008; p = 0.428)	0.243 (CI = +/-0.296; p = 0.097)	0.187	-4.92%
Frequency	2017.1	-0.054 (CI = +/-0.065; p = 0.091)	-0.003 (CI = +/-0.009; p = 0.428)	0.256 (CI = +/-0.332; p = 0.115)	0.129	-5.28%

All Perils

Coverage = AP
End Trend Period = 2023.1
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	2004.2	0.017 (CI = +/-0.017; p = 0.054)	-0.216 (CI = +/-0.175; p = 0.017)	0.226 (CI = +/-0.425; p = 0.287)	0.226	+1.72%
Loss Cost	2005.1	0.020 (CI = +/-0.018; p = 0.030)	-0.199 (CI = +/-0.176; p = 0.028)	0.207 (CI = +/-0.424; p = 0.327)	0.245	+2.02%
Loss Cost	2005.2	0.020 (CI = +/-0.019; p = 0.040)	-0.199 (CI = +/-0.182; p = 0.033)	0.207 (CI = +/-0.432; p = 0.337)	0.224	+2.03%
Loss Cost	2006.1	0.019 (CI = +/-0.020; p = 0.063)	-0.204 (CI = +/-0.187; p = 0.033)	0.212 (CI = +/-0.440; p = 0.333)	0.217	+1.93%
Loss Cost	2006.2	0.018 (CI = +/-0.022; p = 0.091)	-0.201 (CI = +/-0.193; p = 0.042)	0.217 (CI = +/-0.449; p = 0.333)	0.187	+1.86%
Loss Cost	2007.1	0.021 (CI = +/-0.023; p = 0.077)	-0.191 (CI = +/-0.198; p = 0.059)	0.205 (CI = +/-0.456; p = 0.366)	0.193	+2.07%
Loss Cost	2007.2	0.017 (CI = +/-0.024; p = 0.160)	-0.174 (CI = +/-0.202; p = 0.090)	0.225 (CI = +/-0.460; p = 0.325)	0.139	+1.71%
Loss Cost	2008.1	0.018 (CI = +/-0.026; p = 0.160)	-0.168 (CI = +/-0.209; p = 0.110)	0.219 (CI = +/-0.470; p = 0.348)	0.139	+1.83%
Loss Cost	2008.2	0.020 (CI = +/-0.028; p = 0.155)	-0.176 (CI = +/-0.217; p = 0.107)	0.210 (CI = +/-0.481; p = 0.378)	0.135	+2.00%
Loss Cost	2009.1	0.020 (CI = +/-0.030; p = 0.181)	-0.175 (CI = +/-0.225; p = 0.122)	0.209 (CI = +/-0.494; p = 0.392)	0.130	+2.02%
Loss Cost	2009.2	0.028 (CI = +/-0.031; p = 0.078)	-0.207 (CI = +/-0.224; p = 0.068)	0.171 (CI = +/-0.485; p = 0.474)	0.196	+2.80%
Loss Cost	2010.1	0.027 (CI = +/-0.034; p = 0.105)	-0.208 (CI = +/-0.233; p = 0.077)	0.172 (CI = +/-0.499; p = 0.483)	0.189	+2.78%
Loss Cost	2010.2	0.023 (CI = +/-0.036; p = 0.209)	-0.189 (CI = +/-0.240; p = 0.117)	0.194 (CI = +/-0.508; p = 0.435)	0.123	+2.28%
Loss Cost	2011.1	0.016 (CI = +/-0.038; p = 0.395)	-0.212 (CI = +/-0.245; p = 0.086)	0.223 (CI = +/-0.511; p = 0.376)	0.119	+1.62%
Loss Cost	2011.2	0.014 (CI = +/-0.042; p = 0.512)	-0.203 (CI = +/-0.257; p = 0.115)	0.234 (CI = +/-0.528; p = 0.367)	0.080	+1.36%
Loss Cost	2012.1	0.009 (CI = +/-0.046; p = 0.697)	-0.218 (CI = +/-0.267; p = 0.103)	0.253 (CI = +/-0.542; p = 0.341)	0.081	+0.87%
Loss Cost	2012.2	0.009 (CI = +/-0.051; p = 0.706)	-0.220 (CI = +/-0.282; p = 0.118)	0.250 (CI = +/-0.564; p = 0.364)	0.064	+0.94%
Loss Cost	2013.1	0.018 (CI = +/-0.056; p = 0.515)	-0.197 (CI = +/-0.292; p = 0.172)	0.220 (CI = +/-0.576; p = 0.432)	0.060	+1.78%
Loss Cost	2013.2	-0.001 (CI = +/-0.058; p = 0.964)	-0.142 (CI = +/-0.285; p = 0.306)	0.289 (CI = +/-0.554; p = 0.285)	-0.013	-0.13%
Loss Cost	2014.1	-0.013 (CI = +/-0.063; p = 0.662)	-0.172 (CI = +/-0.292; p = 0.229)	0.329 (CI = +/-0.561; p = 0.231)	0.015	-1.31%
Loss Cost	2014.2	-0.012 (CI = +/-0.072; p = 0.720)	-0.174 (CI = +/-0.314; p = 0.254)	0.326 (CI = +/-0.593; p = 0.258)	0.002	-1.23%
Loss Cost	2015.1	0.008 (CI = +/-0.077; p = 0.822)	-0.130 (CI = +/-0.313; p = 0.387)	0.265 (CI = +/-0.585; p = 0.346)	-0.020	+0.82%
Loss Cost	2015.2	-0.008 (CI = +/-0.087; p = 0.838)	-0.093 (CI = +/-0.330; p = 0.552)	0.314 (CI = +/-0.605; p = 0.280)	-0.072	-0.83%
Loss Cost	2016.1	0.002 (CI = +/-0.101; p = 0.972)	-0.074 (CI = +/-0.353; p = 0.653)	0.287 (CI = +/-0.641; p = 0.345)	-0.093	+0.17%
Loss Cost	2016.2	0.003 (CI = +/-0.122; p = 0.954)	-0.077 (CI = +/-0.391; p = 0.670)	0.283 (CI = +/-0.699; p = 0.388)	-0.120	+0.32%
Loss Cost	2017.1	0.044 (CI = +/-0.131; p = 0.471)	-0.016 (CI = +/-0.385; p = 0.926)	0.189 (CI = +/-0.682; p = 0.547)	-0.037	+4.47%
Severity	2004.2	0.032 (CI = +/-0.017; p = 0.000)	-0.161 (CI = +/-0.170; p = 0.062)	0.161 (CI = +/-0.412; p = 0.433)	0.366	+3.27%
Severity	2005.1	0.035 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.172; p = 0.092)	0.144 (CI = +/-0.412; p = 0.483)	0.387	+3.54%
Severity	2005.2	0.039 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.171; p = 0.054)	0.119 (CI = +/-0.406; p = 0.554)	0.426	+3.95%
Severity	2006.1	0.040 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.176; p = 0.069)	0.113 (CI = +/-0.414; p = 0.582)	0.423	+4.06%
Severity	2006.2	0.041 (CI = +/-0.020; p = 0.000)	-0.168 (CI = +/-0.181; p = 0.068)	0.106 (CI = +/-0.422; p = 0.610)	0.406	+4.17%
Severity	2007.1	0.044 (CI = +/-0.021; p = 0.000)	-0.153 (CI = +/-0.184; p = 0.100)	0.088 (CI = +/-0.423; p = 0.673)	0.425	+4.50%
Severity	2007.2	0.042 (CI = +/-0.023; p = 0.001)	-0.144 (CI = +/-0.190; p = 0.132)	0.099 (CI = +/-0.431; p = 0.643)	0.374	+4.31%
Severity	2008.1	0.043 (CI = +/-0.024; p = 0.001)	-0.139 (CI = +/-0.196; p = 0.158)	0.093 (CI = +/-0.441; p = 0.669)	0.368	+4.43%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	-0.147 (CI = +/-0.203; p = 0.148)	0.083 (CI = +/-0.450; p = 0.709)	0.355	+4.63%
Severity	2009.1	0.048 (CI = +/-0.028; p = 0.002)	-0.138 (CI = +/-0.209; p = 0.188)	0.071 (CI = +/-0.460; p = 0.752)	0.356	+4.87%
Severity	2009.2	0.056 (CI = +/-0.028; p = 0.000)	-0.172 (CI = +/-0.205; p = 0.097)	0.030 (CI = +/-0.445; p = 0.889)	0.428	+5.72%
Severity	2010.1	0.056 (CI = +/-0.031; p = 0.001)	-0.172 (CI = +/-0.214; p = 0.110)	0.030 (CI = +/-0.458; p = 0.893)	0.410	+5.73%
Severity	2010.2	0.052 (CI = +/-0.033; p = 0.004)	-0.158 (CI = +/-0.222; p = 0.154)	0.047 (CI = +/-0.468; p = 0.837)	0.338	+5.35%
Severity	2011.1	0.043 (CI = +/-0.034; p = 0.016)	-0.189 (CI = +/-0.218; p = 0.086)	0.086 (CI = +/-0.456; p = 0.698)	0.304	+4.40%
Severity	2011.2	0.038 (CI = +/-0.037; p = 0.045)	-0.172 (CI = +/-0.227; p = 0.128)	0.107 (CI = +/-0.466; p = 0.637)	0.222	+3.90%
Severity	2012.1	0.035 (CI = +/-0.041; p = 0.088)	-0.183 (CI = +/-0.236; p = 0.122)	0.120 (CI = +/-0.480; p = 0.606)	0.199	+3.56%
Severity	2012.2	0.041 (CI = +/-0.045; p = 0.071)	-0.202 (CI = +/-0.246; p = 0.102)	0.096 (CI = +/-0.492; p = 0.686)	0.211	+4.18%
Severity	2013.1	0.046 (CI = +/-0.049; p = 0.067)	-0.188 (CI = +/-0.257; p = 0.141)	0.079 (CI = +/-0.509; p = 0.748)	0.219	+4.68%
Severity	2013.2	0.034 (CI = +/-0.053; p = 0.199)	-0.153 (CI = +/-0.262; p = 0.234)	0.123 (CI = +/-0.510; p = 0.616)	0.097	+3.42%
Severity	2014.1	0.023 (CI = +/-0.058; p = 0.412)	-0.180 (CI = +/-0.269; p = 0.175)	0.159 (CI = +/-0.517; p = 0.523)	0.076	+2.32%
Severity	2014.2	0.019 (CI = +/-0.066; p = 0.544)	-0.170 (CI = +/-0.289; p = 0.227)	0.171 (CI = +/-0.545; p = 0.512)	0.017	+1.94%
Severity	2015.1	0.036 (CI = +/-0.072; p = 0.294)	-0.133 (CI = +/-0.292; p = 0.342)	0.120 (CI = +/-0.545; p = 0.642)	0.054	+3.69%
Severity	2015.2	0.020 (CI = +/-0.081; p = 0.602)	-0.097 (CI = +/-0.306; p = 0.505)	0.169 (CI = +/-0.561; p = 0.524)	-0.066	+2.01%
Severity	2016.1	0.029 (CI = +/-0.094; p = 0.504)	-0.079 (CI = +/-0.327; p = 0.605)	0.144 (CI = +/-0.595; p = 0.605)	-0.066	+2.98%
Severity	2016.2	0.040 (CI = +/-0.112; p = 0.450)	-0.099 (CI = +/-0.360; p = 0.553)	0.116 (CI = +/-0.643; p = 0.695)	-0.073	+4.05%
Severity	2017.1	0.080 (CI = +/-0.118; p = 0.158)	-0.038 (CI = +/-0.345; p = 0.808)	0.021 (CI = +/-0.612; p = 0.939)	0.094	+8.37%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.078; p = 0.165)	0.065 (CI = +/-0.189; p = 0.487)	0.306	-1.50%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.053 (CI = +/-0.080; p = 0.191)	0.063 (CI = +/-0.193; p = 0.509)	0.266	-1.47%
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.070; p = 0.365)	0.088 (CI = +/-0.165; p = 0.288)	0.432	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.068; p = 0.219)	0.100 (CI = +/-0.159; p = 0.212)	0.491	-2.04%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.067; p = 0.333)	0.110 (CI = +/-0.156; p = 0.160)	0.530	-2.21%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.068; p = 0.264)	0.117 (CI = +/-0.157; p = 0.139)	0.537	-2.33%
Frequency	2007.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.069; p = 0.379)	0.126 (CI = +/-0.156; p = 0.108)	0.561	-2.49%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.071; p = 0.398)	0.126 (CI = +/-0.160; p = 0.117)	0.527	-2.48%
Frequency	2008.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.074; p = 0.434)	0.127 (CI = +/-0.164; p = 0.122)	0.506	-2.51%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.074; p = 0.307)	0.138 (CI = +/-0.162; p = 0.091)	0.537	-2.71%
Frequency	2009.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.077; p = 0.352)	0.140 (CI = +/-0.166; p = 0.094)	0.518	-2.76%
Frequency	2010.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.080; p = 0.354)	0.142 (CI = +/-0.171; p = 0.100)	0.484	-2.79%
Frequency	2010.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.083; p = 0.438)	0.148 (CI = +/-0.175; p = 0.094)	0.479	-2.91%
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.084; p = 0.580)	0.136 (CI = +/-0.175; p = 0.119)	0.397	-2.67%
Frequency	2011.2	-0.025 (CI = +/-0.014; p = 0.002)	-0.031 (CI = +/-0.086; p = 0.467)	0.127 (CI = +/-0.177; p = 0.152)	0.332	-2.45%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.002)	-0.035 (CI = +/-0.090; p = 0.419)	0.133 (CI = +/-0.182; p = 0.144)	0.321	-2.59%
Frequency	2012.2	-0.032 (CI = +/-0.016; p = 0.001)	-0.018 (CI = +/-0.087; p = 0.663)	0.154 (CI = +/-0.174; p = 0.079)	0.423	-3.11%
Frequency	2013.1	-0.028 (CI = +/-0.017; p = 0.003)	-0.009 (CI = +/-0.088; p = 0.837)	0.141 (CI = +/-0.174; p = 0.105)	0.320	-2.78%
Frequency	2013.2	-0.035 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.083; p = 0.789)	0.166 (CI = +/-0.162; p = 0.045)	0.461	-3.43%
Frequency	2014.1	-0.036 (CI = +/-0.019; p = 0.001)	0.008 (CI = +/-0.088; p = 0.855)	0.170 (CI = +/-0.169; p = 0.049)	0.429	-3.55%
Frequency	2014.2	-0.032 (CI = +/-0.021; p = 0.006)	-0.004 (CI = +/-0.091; p = 0.926)	0.155 (CI = +/-0.171; p = 0.073)	0.315	-3.11%
Frequency	2015.1	-0.028 (CI = +/-0.023; p = 0.022)	0.004 (CI = +/-0.095; p = 0.937)	0.145 (CI = +/-0.177; p = 0.101)	0.197	-2.77%
Frequency	2015.2	-0.028 (CI = +/-0.027; p = 0.044)	0.004 (CI = +/-0.103; p = 0.934)	0.145 (CI = +/-0.190; p = 0.121)	0.134	-2.79%
Frequency	2016.1	-0.028 (CI = +/-0.032; p = 0.083)	0.005 (CI = +/-0.112; p = 0.922)	0.144 (CI = +/-0.203; p = 0.148)	0.062	-2.73%
Frequency	2016.2	-0.036 (CI = +/-0.037; p = 0.050)	0.022 (CI = +/-0.117; p = 0.684)	0.167 (CI = +/-0.209; p = 0.105)	0.146	-3.58%
Frequency	2017.1	-0.037 (CI = +/-0.044; p = 0.093)	0.022 (CI = +/-0.129; p = 0.711)	0.167 (CI = +/-0.229; p = 0.132)	0.077	-3.60%

All Perils

Coverage = AP
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.089)	0.236 (CI = +/-0.455; p = 0.299)	0.110	+1.61%
Loss Cost	2005.1	0.020 (CI = +/-0.019; p = 0.040)	0.211 (CI = +/-0.449; p = 0.347)	0.150	+2.02%
Loss Cost	2005.2	0.019 (CI = +/-0.020; p = 0.064)	0.217 (CI = +/-0.457; p = 0.341)	0.130	+1.92%
Loss Cost	2006.1	0.019 (CI = +/-0.021; p = 0.079)	0.216 (CI = +/-0.466; p = 0.352)	0.120	+1.93%
Loss Cost	2006.2	0.017 (CI = +/-0.023; p = 0.132)	0.227 (CI = +/-0.473; p = 0.335)	0.096	+1.74%
Loss Cost	2007.1	0.020 (CI = +/-0.024; p = 0.091)	0.209 (CI = +/-0.477; p = 0.379)	0.116	+2.06%
Loss Cost	2007.2	0.016 (CI = +/-0.025; p = 0.206)	0.235 (CI = +/-0.475; p = 0.321)	0.077	+1.59%
Loss Cost	2008.1	0.018 (CI = +/-0.027; p = 0.174)	0.222 (CI = +/-0.484; p = 0.355)	0.086	+1.83%
Loss Cost	2008.2	0.018 (CI = +/-0.029; p = 0.198)	0.221 (CI = +/-0.496; p = 0.369)	0.078	+1.85%
Loss Cost	2009.1	0.020 (CI = +/-0.031; p = 0.195)	0.213 (CI = +/-0.507; p = 0.396)	0.078	+2.01%
Loss Cost	2009.2	0.026 (CI = +/-0.032; p = 0.116)	0.185 (CI = +/-0.509; p = 0.462)	0.111	+2.60%
Loss Cost	2010.1	0.027 (CI = +/-0.035; p = 0.122)	0.177 (CI = +/-0.522; p = 0.491)	0.107	+2.76%
Loss Cost	2010.2	0.020 (CI = +/-0.037; p = 0.268)	0.208 (CI = +/-0.524; p = 0.419)	0.060	+2.06%
Loss Cost	2011.1	0.016 (CI = +/-0.040; p = 0.423)	0.228 (CI = +/-0.535; p = 0.386)	0.030	+1.60%
Loss Cost	2011.2	0.011 (CI = +/-0.044; p = 0.613)	0.250 (CI = +/-0.547; p = 0.353)	0.005	+1.08%
Loss Cost	2012.1	0.008 (CI = +/-0.048; p = 0.718)	0.260 (CI = +/-0.566; p = 0.350)	-0.008	+0.85%
Loss Cost	2012.2	0.006 (CI = +/-0.053; p = 0.824)	0.270 (CI = +/-0.586; p = 0.347)	-0.020	+0.57%
Loss Cost	2013.1	0.017 (CI = +/-0.057; p = 0.534)	0.227 (CI = +/-0.590; p = 0.429)	0.006	+1.74%
Loss Cost	2013.2	-0.004 (CI = +/-0.058; p = 0.879)	0.304 (CI = +/-0.553; p = 0.262)	-0.020	-0.42%
Loss Cost	2014.1	-0.014 (CI = +/-0.064; p = 0.657)	0.336 (CI = +/-0.568; p = 0.228)	-0.021	-1.35%
Loss Cost	2014.2	-0.017 (CI = +/-0.072; p = 0.625)	0.347 (CI = +/-0.597; p = 0.234)	-0.025	-1.68%
Loss Cost	2015.1	0.008 (CI = +/-0.076; p = 0.830)	0.271 (CI = +/-0.576; p = 0.331)	-0.006	+0.77%
Loss Cost	2015.2	-0.012 (CI = +/-0.084; p = 0.769)	0.327 (CI = +/-0.583; p = 0.247)	-0.020	-1.15%
Loss Cost	2016.1	0.001 (CI = +/-0.097; p = 0.978)	0.292 (CI = +/-0.613; p = 0.320)	-0.022	+0.13%
Loss Cost	2016.2	-0.001 (CI = +/-0.115; p = 0.992)	0.296 (CI = +/-0.661; p = 0.345)	-0.038	-0.05%
Loss Cost	2017.1	0.044 (CI = +/-0.123; p = 0.447)	0.190 (CI = +/-0.637; p = 0.522)	0.066	+4.46%
Severity	2004.2	0.031 (CI = +/-0.017; p = 0.001)	0.168 (CI = +/-0.427; p = 0.429)	0.317	+3.19%
Severity	2005.1	0.035 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.424; p = 0.488)	0.351	+3.54%
Severity	2005.2	0.038 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.424; p = 0.545)	0.374	+3.85%
Severity	2006.1	0.040 (CI = +/-0.020; p = 0.000)	0.116 (CI = +/-0.429; p = 0.586)	0.377	+4.05%
Severity	2006.2	0.040 (CI = +/-0.021; p = 0.001)	0.115 (CI = +/-0.438; p = 0.596)	0.356	+4.06%
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.091 (CI = +/-0.436; p = 0.672)	0.389	+4.50%
Severity	2007.2	0.041 (CI = +/-0.023; p = 0.001)	0.107 (CI = +/-0.441; p = 0.623)	0.344	+4.20%
Severity	2008.1	0.043 (CI = +/-0.025; p = 0.001)	0.096 (CI = +/-0.449; p = 0.666)	0.343	+4.42%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.002)	0.092 (CI = +/-0.459; p = 0.685)	0.325	+4.50%
Severity	2009.1	0.047 (CI = +/-0.028; p = 0.002)	0.074 (CI = +/-0.466; p = 0.746)	0.336	+4.86%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	0.042 (CI = +/-0.461; p = 0.853)	0.383	+5.55%
Severity	2010.1	0.056 (CI = +/-0.032; p = 0.001)	0.035 (CI = +/-0.473; p = 0.882)	0.366	+5.72%
Severity	2010.2	0.050 (CI = +/-0.034; p = 0.005)	0.059 (CI = +/-0.478; p = 0.802)	0.304	+5.16%
Severity	2011.1	0.043 (CI = +/-0.036; p = 0.021)	0.091 (CI = +/-0.477; p = 0.695)	0.233	+4.38%
Severity	2011.2	0.036 (CI = +/-0.038; p = 0.065)	0.121 (CI = +/-0.480; p = 0.606)	0.165	+3.66%
Severity	2012.1	0.035 (CI = +/-0.042; p = 0.102)	0.126 (CI = +/-0.497; p = 0.603)	0.134	+3.54%
Severity	2012.2	0.038 (CI = +/-0.047; p = 0.108)	0.115 (CI = +/-0.515; p = 0.646)	0.129	+3.83%
Severity	2013.1	0.045 (CI = +/-0.051; p = 0.077)	0.085 (CI = +/-0.525; p = 0.737)	0.159	+4.65%
Severity	2013.2	0.030 (CI = +/-0.054; p = 0.246)	0.139 (CI = +/-0.515; p = 0.576)	0.068	+3.09%
Severity	2014.1	0.022 (CI = +/-0.059; p = 0.434)	0.166 (CI = +/-0.531; p = 0.516)	0.016	+2.27%
Severity	2014.2	0.015 (CI = +/-0.067; p = 0.645)	0.191 (CI = +/-0.552; p = 0.471)	-0.022	+1.48%
Severity	2015.1	0.036 (CI = +/-0.071; p = 0.298)	0.126 (CI = +/-0.541; p = 0.624)	0.056	+3.64%
Severity	2015.2	0.017 (CI = +/-0.078; p = 0.654)	0.183 (CI = +/-0.544; p = 0.481)	-0.023	+1.67%
Severity	2016.1	0.029 (CI = +/-0.090; p = 0.496)	0.148 (CI = +/-0.571; p = 0.581)	-0.002	+2.94%
Severity	2016.2	0.035 (CI = +/-0.107; p = 0.486)	0.133 (CI = +/-0.614; p = 0.642)	-0.012	+3.55%
Severity	2017.1	0.080 (CI = +/-0.111; p = 0.138)	0.024 (CI = +/-0.573; p = 0.927)	0.179	+8.33%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.192; p = 0.477)	0.286	-1.53%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	0.064 (CI = +/-0.195; p = 0.508)	0.250	-1.47%
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.164; p = 0.278)	0.435	-1.86%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.161; p = 0.212)	0.482	-2.04%
Frequency	2006.2	-0.023 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.156; p = 0.153)	0.531	-2.23%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.157; p = 0.138)	0.532	-2.33%
Frequency	2007.2	-0.025 (CI = +/-0.008; p = 0.000)	0.128 (CI = +/-0.155; p = 0.102)	0.564	-2.51%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.158; p = 0.113)	0.532	-2.49%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	0.129 (CI = +/-0.162; p = 0.114)	0.513	-2.53%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	0.139 (CI = +/-0.162; p = 0.089)	0.535	-2.72%
Frequency	2009.2	-0.028 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.165; p = 0.088)	0.520	-2.79%
Frequency	2010.1	-0.028 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.170; p = 0.096)	0.486	-2.79%
Frequency	2010.2	-0.030 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.173; p = 0.086)	0.488	-2.95%
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.171; p = 0.111)	0.416	-2.67%
Frequency	2011.2	-0.025 (CI = +/-0.014; p = 0.001)	0.129 (CI = +/-0.175; p = 0.139)	0.346	-2.49%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.002)	0.134 (CI = +/-0.180; p = 0.137)	0.332	-2.60%
Frequency	2012.2	-0.032 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.169; p = 0.069)	0.447	-3.14%
Frequency	2013.1	-0.028 (CI = +/-0.016; p = 0.002)	0.142 (CI = +/-0.169; p = 0.095)	0.356	-2.78%
Frequency	2013.2	-0.035 (CI = +/-0.016; p = 0.000)	0.165 (CI = +/-0.156; p = 0.040)	0.490	-3.41%
Frequency	2014.1	-0.036 (CI = +/-0.018; p = 0.001)	0.170 (CI = +/-0.163; p = 0.042)	0.464	-3.54%
Frequency	2014.2	-0.032 (CI = +/-0.020; p = 0.004)	0.155 (CI = +/-0.164; p = 0.062)	0.360	-3.12%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.017)	0.144 (CI = +/-0.169; p = 0.089)	0.254	-2.77%
Frequency	2015.2	-0.028 (CI = +/-0.026; p = 0.035)	0.145 (CI = +/-0.180; p = 0.106)	0.201	-2.78%
Frequency	2016.1	-0.028 (CI = +/-0.030; p = 0.070)	0.143 (CI = +/-0.193; p = 0.131)	0.139	-2.73%
Frequency	2016.2	-0.035 (CI = +/-0.034; p = 0.044)	0.163 (CI = +/-0.198; p = 0.096)	0.210	-3.48%
Frequency	2017.1	-0.036 (CI = +/-0.041; p = 0.079)	0.166 (CI = +/-0.215; p = 0.117)	0.156	-3.58%

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