

NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER 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 private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

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

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

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

1.2. Actuarial Findings

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

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

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

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

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

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

* * * * *

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

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¹ Includes one-time decrease of 9.7% at 2020-1.

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

³ Includes one-time increase of 7.0% at 2021-2.

⁴ Includes one-time increase of 10% at 2021-2.

⁵ Includes one-time decrease of 13.0% at 2020-1.

2. Analysis Data

2.1. Data

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

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

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

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

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

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number and cost⁶ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”⁷), separately, through to June 30, 2023. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.⁸ 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 loss⁹ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2023, separately for each of the coverages.

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

2.3. Selection of Claim Count and Claim Amount Development Factors

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

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

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

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

⁶ 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.

⁷ 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.

⁸ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

⁹ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, these terms include a provision for allocated loss adjustment expenses (ALAE).

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.¹⁰ 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,¹¹ and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Bodily Injury: Change in Estimates

| AY | As of December 31, 2022 | | | As of June 30, 2023 | | |
|------|-------------------------|----------|-----------|---------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | \$384.89 | \$73,447 | 5.24 | \$401.99 | \$75,766 | 5.31 |
| 2020 | \$283.90 | \$70,055 | 4.05 | \$296.64 | \$71,495 | 4.15 |
| 2021 | \$286.62 | \$71,838 | 3.99 | \$309.96 | \$76,426 | 4.06 |
| 2022 | \$261.85 | \$66,624 | 3.93 | \$283.13 | \$68,473 | 4.13 |
| 2023 | | | | \$268.81 | \$65,208 | 4.12 |

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

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

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

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

¹⁰ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹¹ Number of claims per 1,000 insured vehicles.

Table 4: Accident Benefits: Change in Estimates

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

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

Table 5: Uninsured Auto: Change in Estimates

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

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

Table 6: Collision: Change in Estimates

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

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

Table 7: Comprehensive: Change in Estimates

| AY | As of December 31, 2022 | | | As of June 30, 2023 | | |
|------|-------------------------|----------|-----------|---------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | \$107.63 | \$1,584 | 67.94 | \$107.67 | \$1,585 | 67.93 |
| 2020 | \$110.98 | \$1,737 | 63.90 | \$111.10 | \$1,739 | 63.89 |
| 2021 | \$111.86 | \$1,895 | 59.02 | \$111.94 | \$1,898 | 58.97 |
| 2022 | \$124.52 | \$2,008 | 62.03 | \$125.06 | \$2,041 | 61.27 |
| 2023 | | | | \$132.72 | \$1,897 | 69.96 |

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

Table 8: All Perils: Change in Estimates

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

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

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period¹² to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

3.2. Past Trend - Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Newfoundland and Labrador ultimate claim frequency, claim severity and loss cost¹³ 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/level¹⁴ 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

¹² 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.

¹³ 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.

¹⁴ We use “scalar” and “level change” interchangeably throughout this report.

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

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

Seasonality

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

Weather / Unemployment

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

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

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

Reforms and Level Changes

The purpose of a reform parameter¹⁵ 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.¹⁶

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

¹⁵ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

¹⁶ A t -test with a resulting p -value of less than 5% is considered significant.

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

2020 Reforms

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

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

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

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

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

Summary of Trend Rates

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

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

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost¹⁷ during the pandemic were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

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

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

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

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

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

¹⁷ We find frequency, but not severity has been affected by the COVID-19 pandemic.

Figure 1: Google Mobility Data

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



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



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

OurWorldInData.org/coronavirus • CC BY

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

Inflation

Supply chain issues and pent-up consumer demand have resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)¹⁸ 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.

¹⁸ As measured by the 12-month change in CPI.

Figure 2: Consumer Price Index – All Items & Transportation

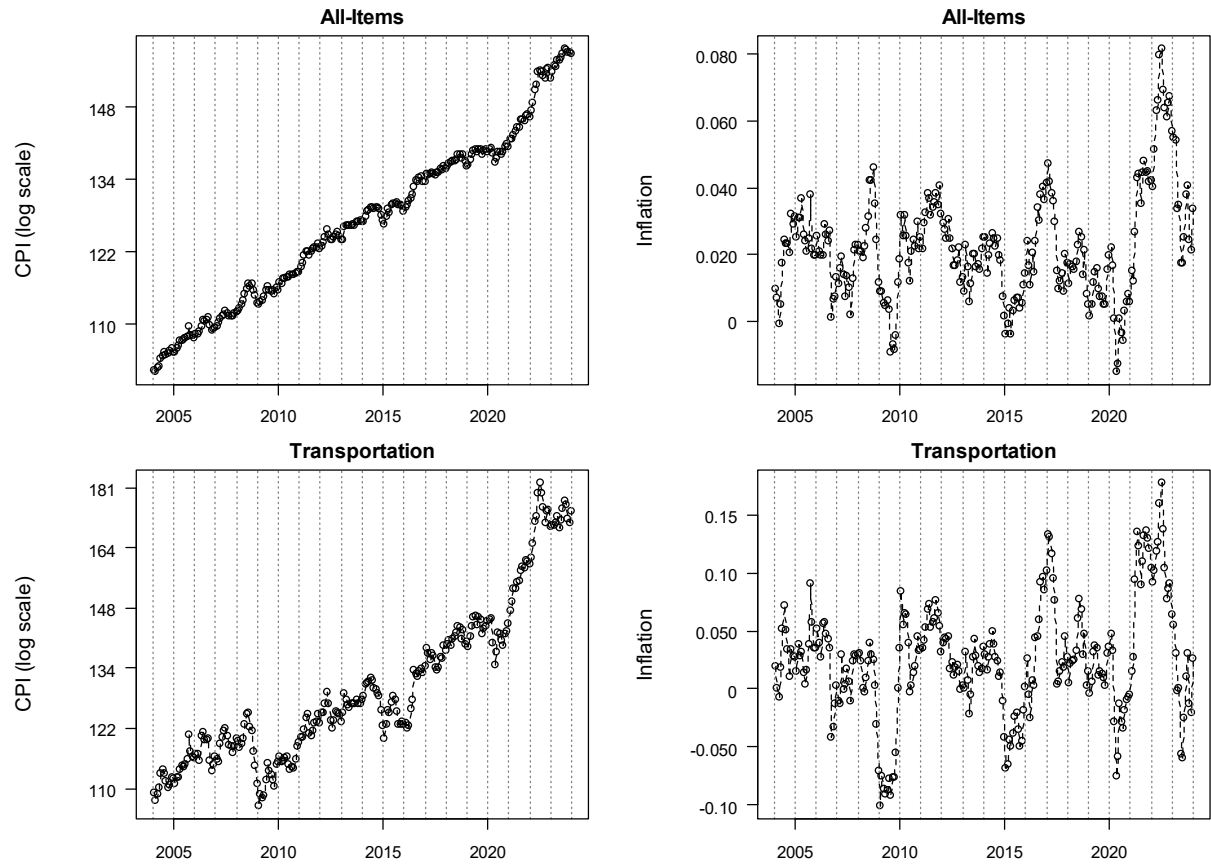
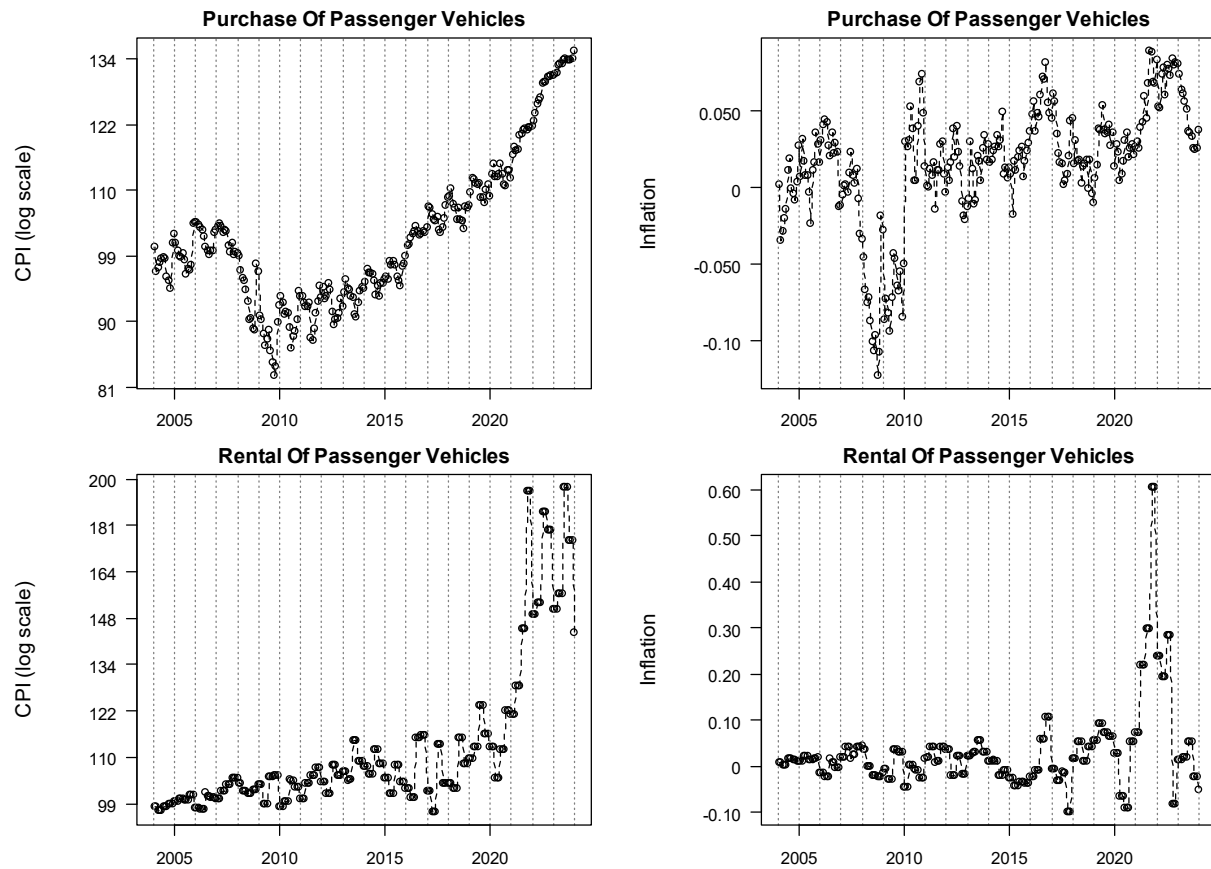
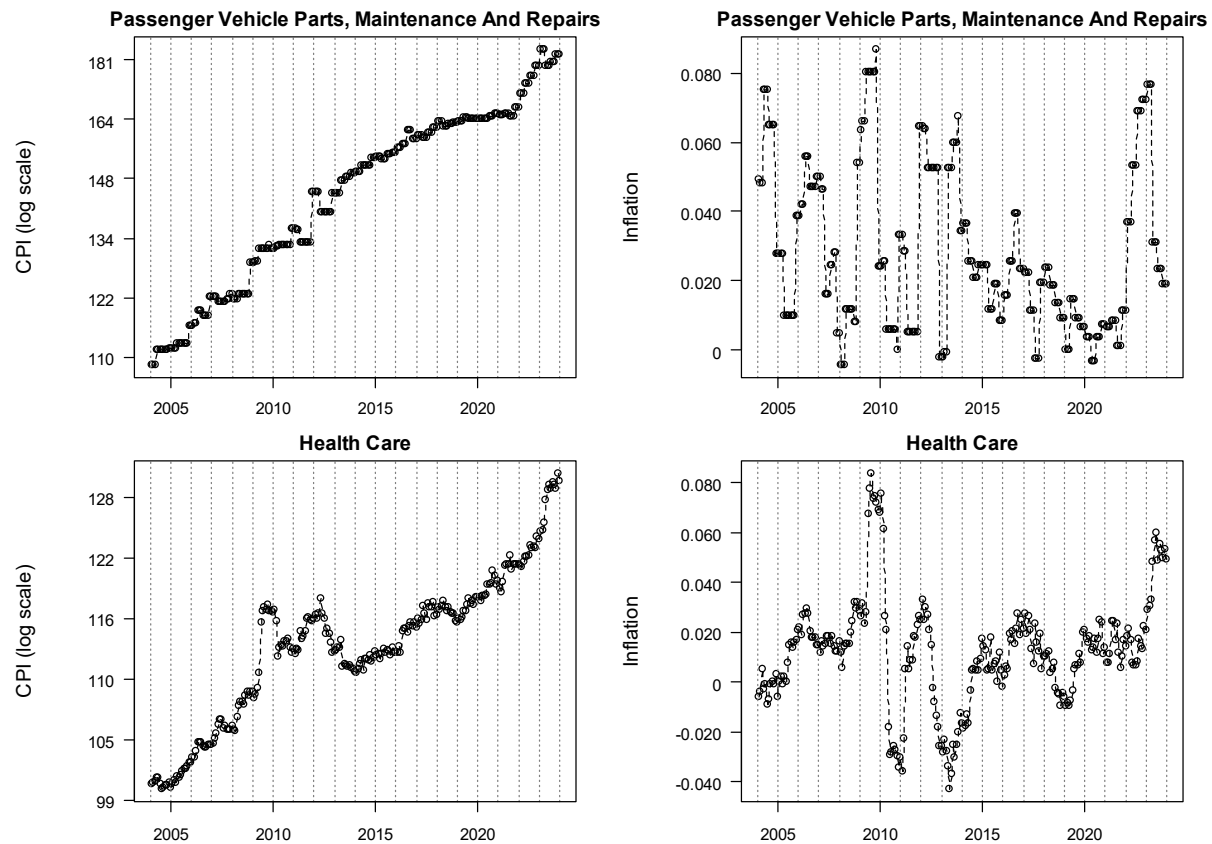


Figure 3¹⁹: Consumer Price Index – Purchase & Rental of Passenger Vehicles



¹⁹ 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 coverages²⁰ (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022 and a steep rise in 2023.

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

²⁰ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

higher claim costs for physical damage coverages²¹ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

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

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

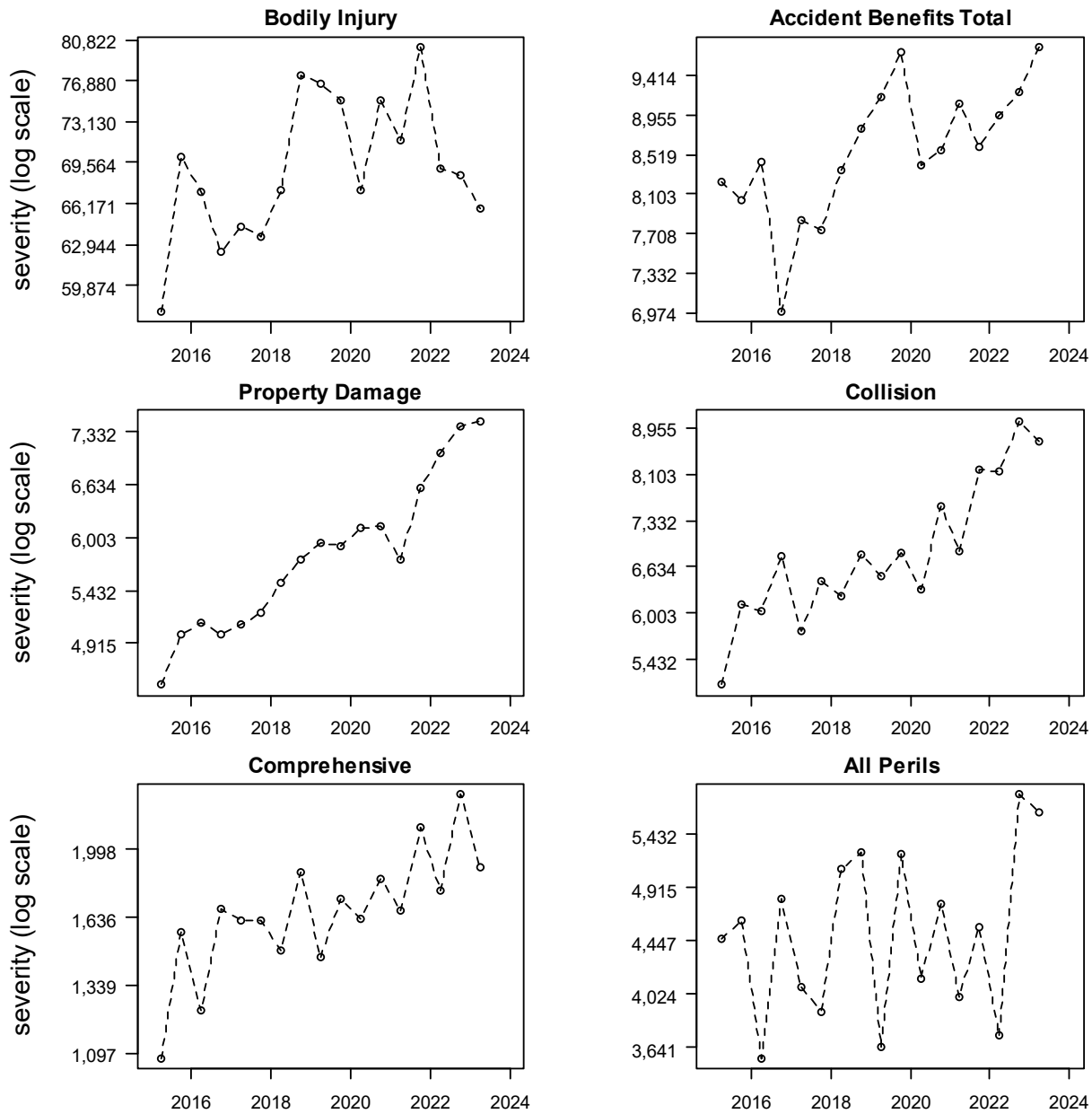
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.²²
- 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.

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

²² Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 5: Historical Severity by Coverage



3.3. Future Trend Considerations

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

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

Post COVID-19 “New Normal”

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

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

Inflation

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

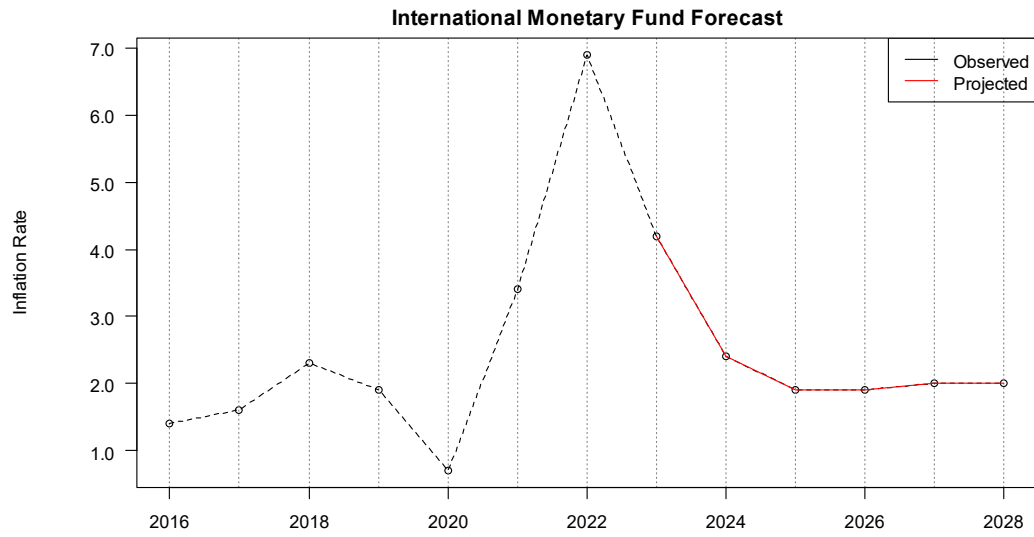
In Figure 6²⁴ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024. The forecasted 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.

²³ 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.

²⁴ <https://www.imf.org/en/Countries/CAN>

Figure 6: IMF Forecasted Inflation



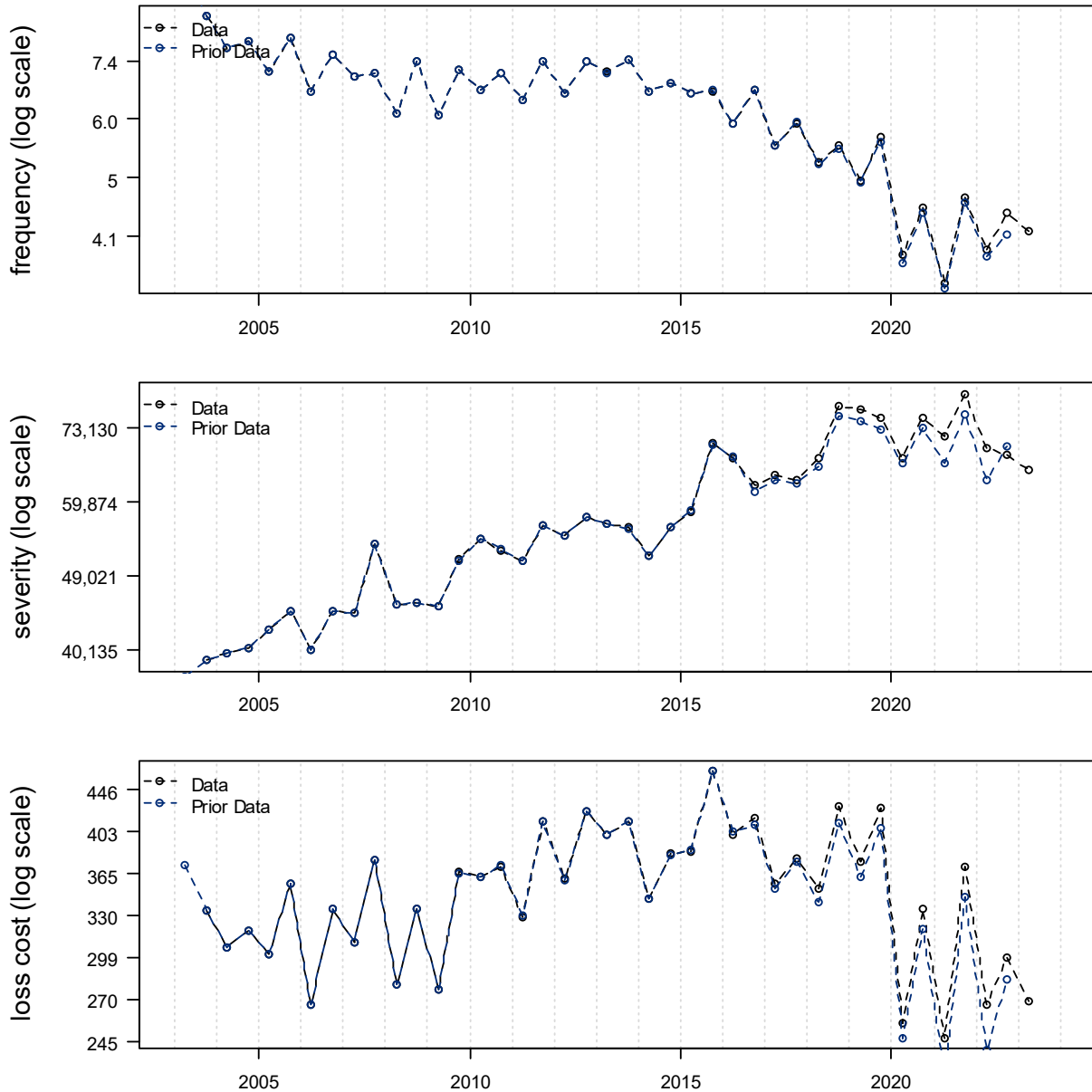
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

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

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

Figure 7: Bodily Injury – Observed Loss Cost Experience



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

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

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

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

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

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

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

In Figure 8, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.3%.²⁷ The implied adjusted R-squared of the combined frequency and severity model is 0.734.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a higher adjusted R-squared (0.811), but insignificant p -value for all factors but seasonality ($p = 0.149$).

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

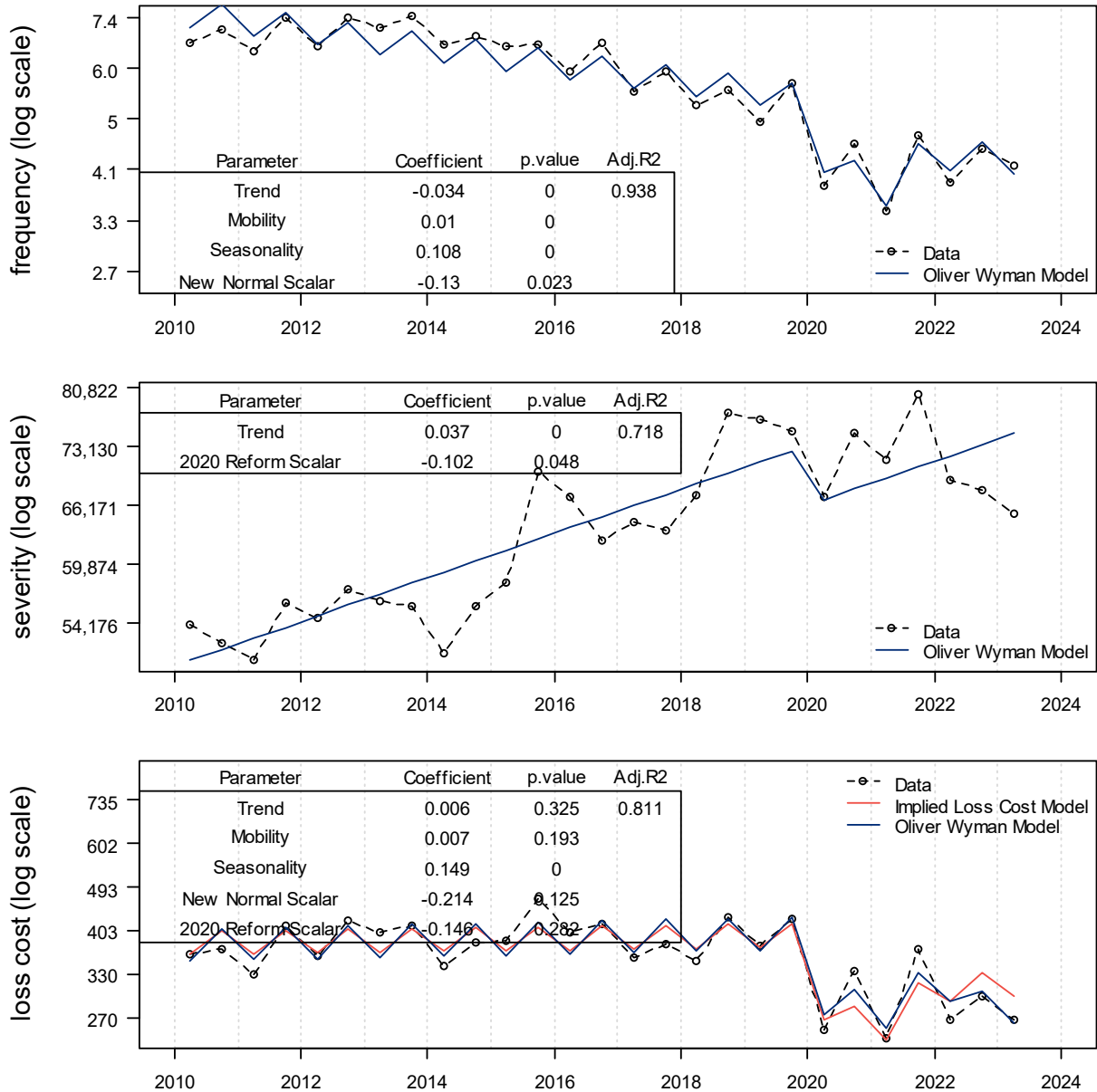
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

²⁵ For this reason, we no longer present heatmaps which provided a sample of the models presented in Appendix E.

²⁶ = $\exp[-0.102] - 1$

²⁷ = $\exp[-0.034 + 0.037] - 1$

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

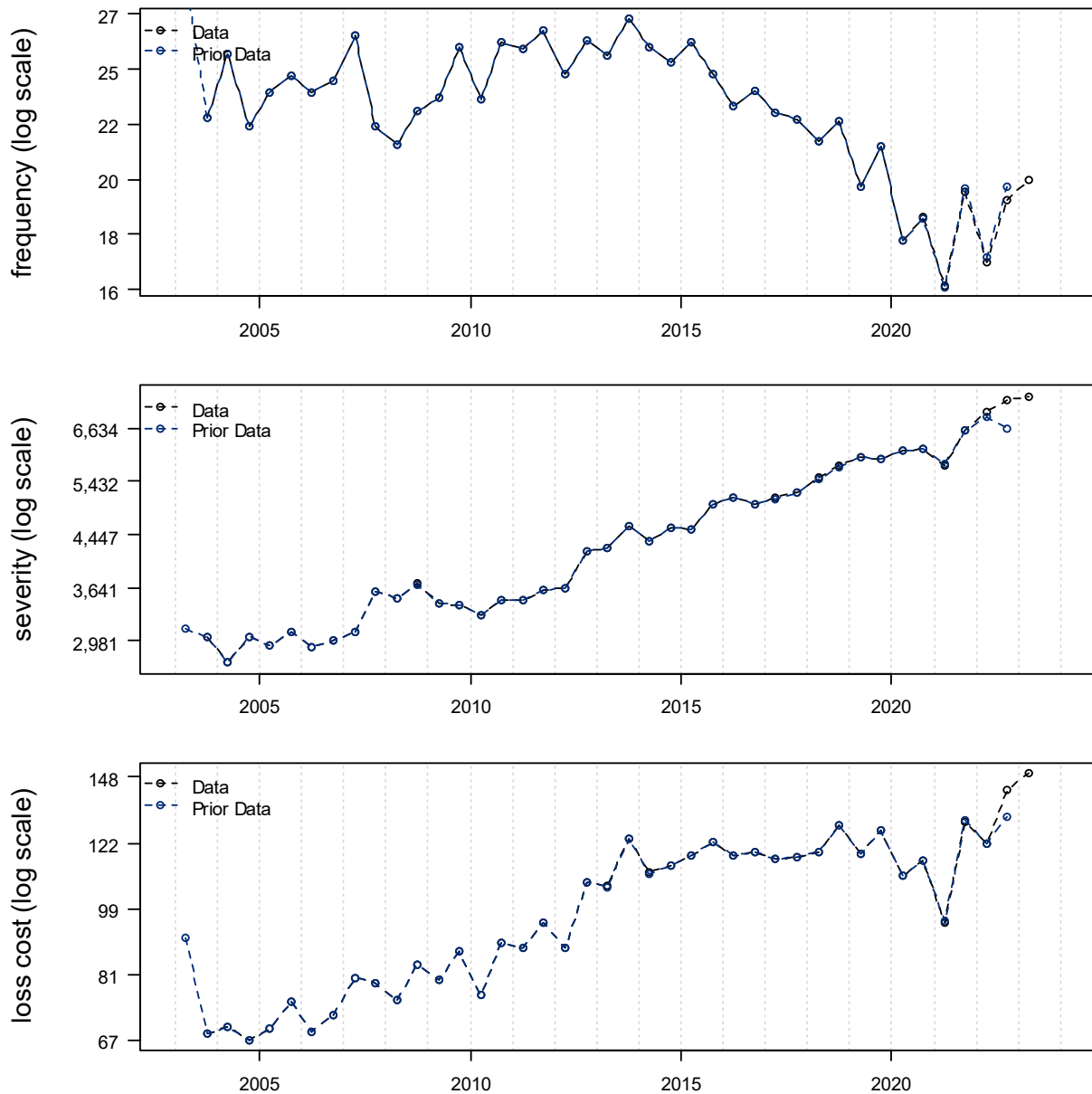


4.2. Property Damage (Including DCPD)

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

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

Figure 9: Property Damage – Observed Loss Cost Experience



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

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

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

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

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

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

We fit a severity model to all accident half-years between 2012-2 and 2023-1 that includes time ($p = 0.000$) and a 2021-2 inflation scalar ($p = 0.014$). The implied annual trend rate associated with our fitted severity model is +4.8%. The adjusted R-squared of our proposed severity model is 0.963.

In Figure 10, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.7%.²⁸ The implied adjusted R-squared of the combined frequency and severity model is 0.786.

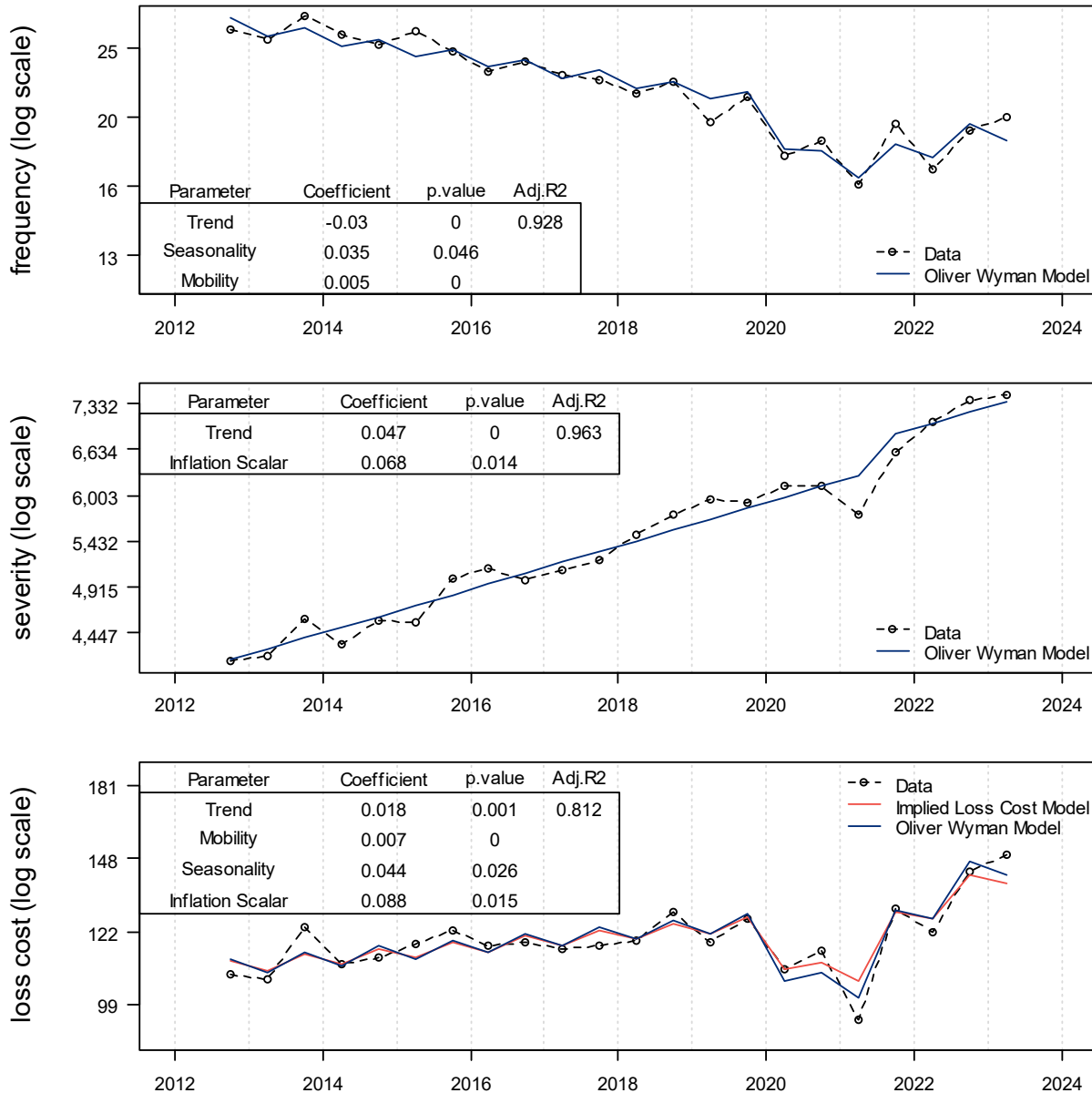
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.812).

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

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

²⁸ = $\exp[-0.030 + 0.047] - 1$

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

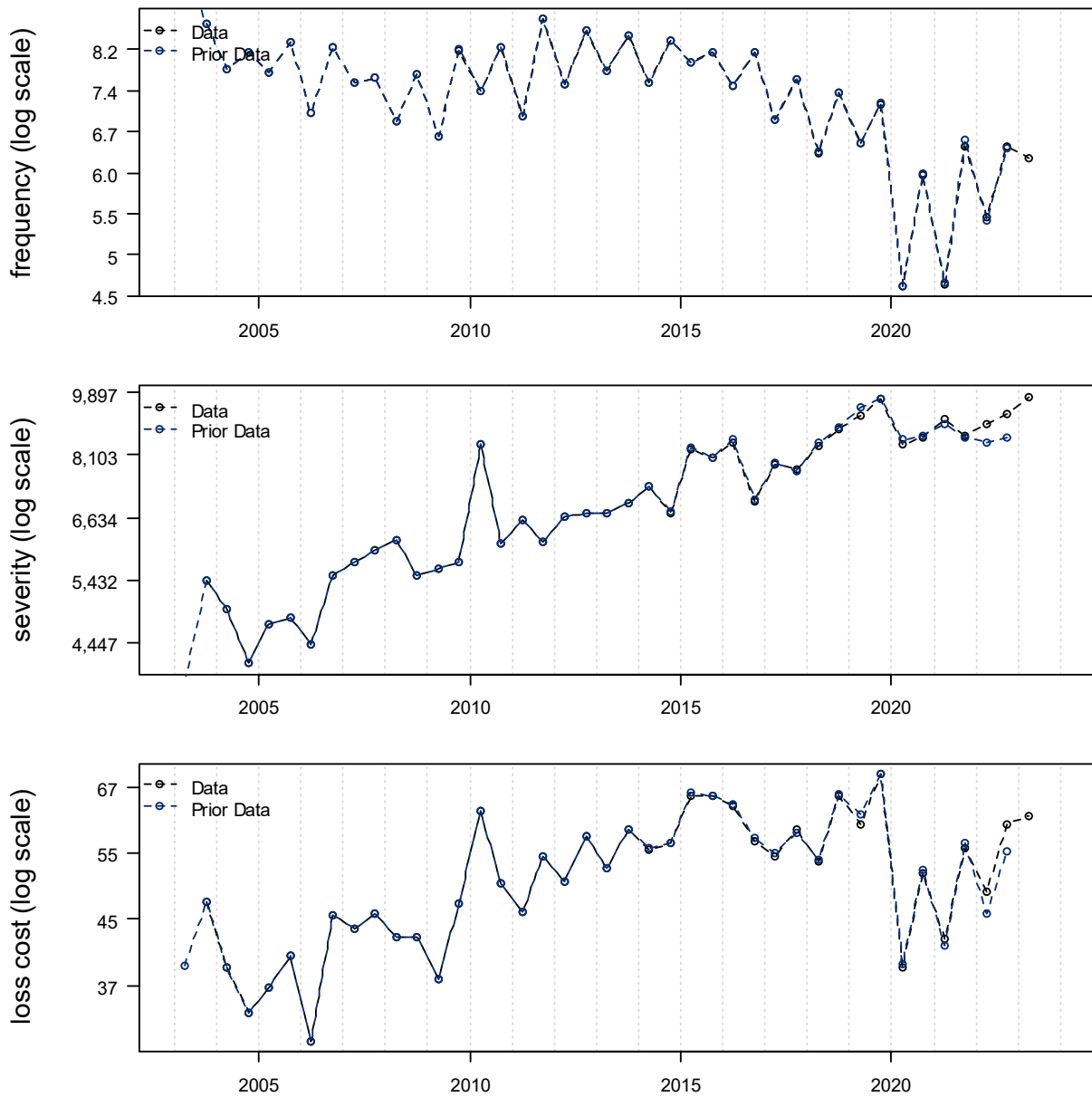


4.3. Accident Benefits – Total

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

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

Figure 11: Accident Benefits – Observed Loss Cost Experience



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

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

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

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

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

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

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

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

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.622).

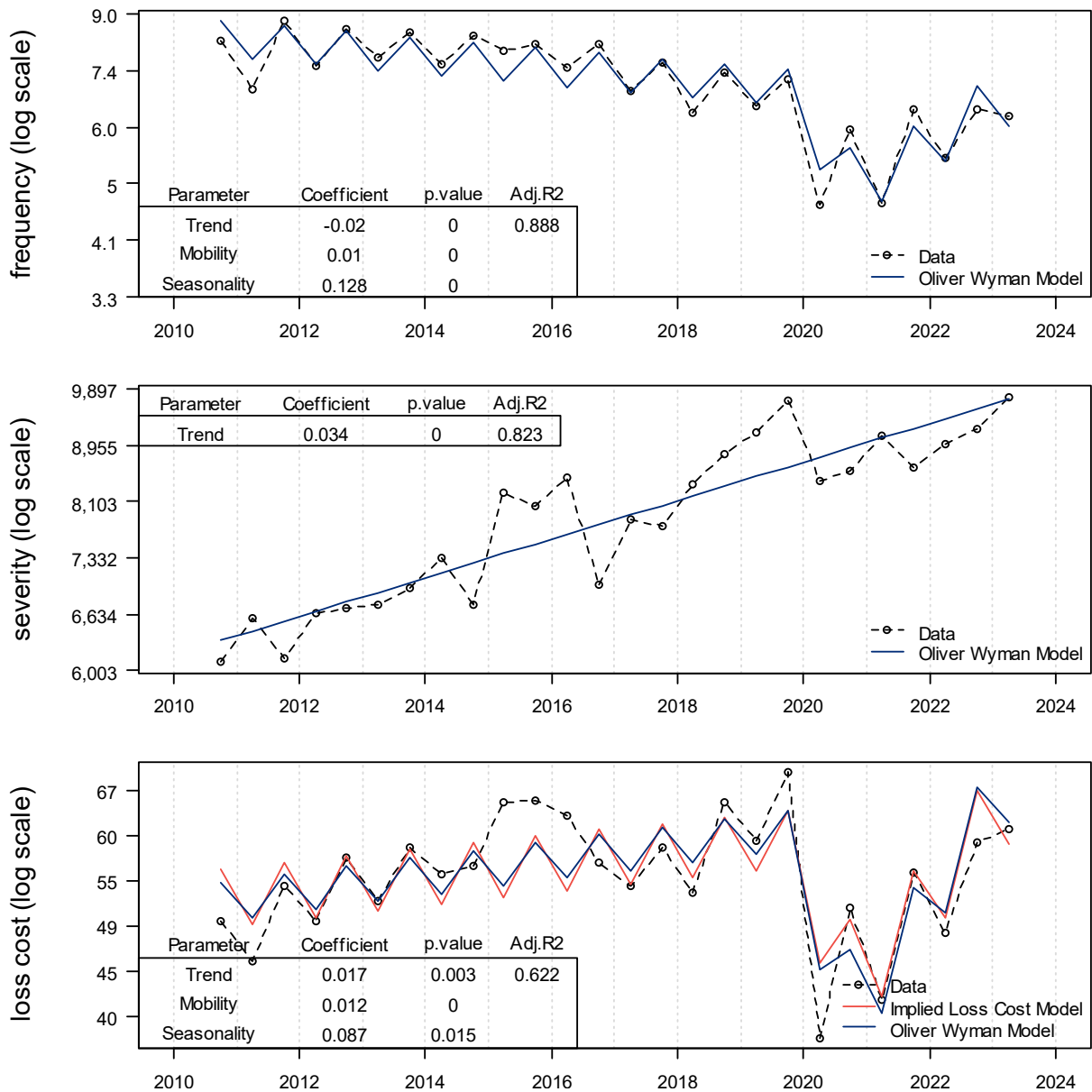
Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.5%.

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

²⁹ We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

³⁰ = $\exp[-0.020 + 0.034] - 1$

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

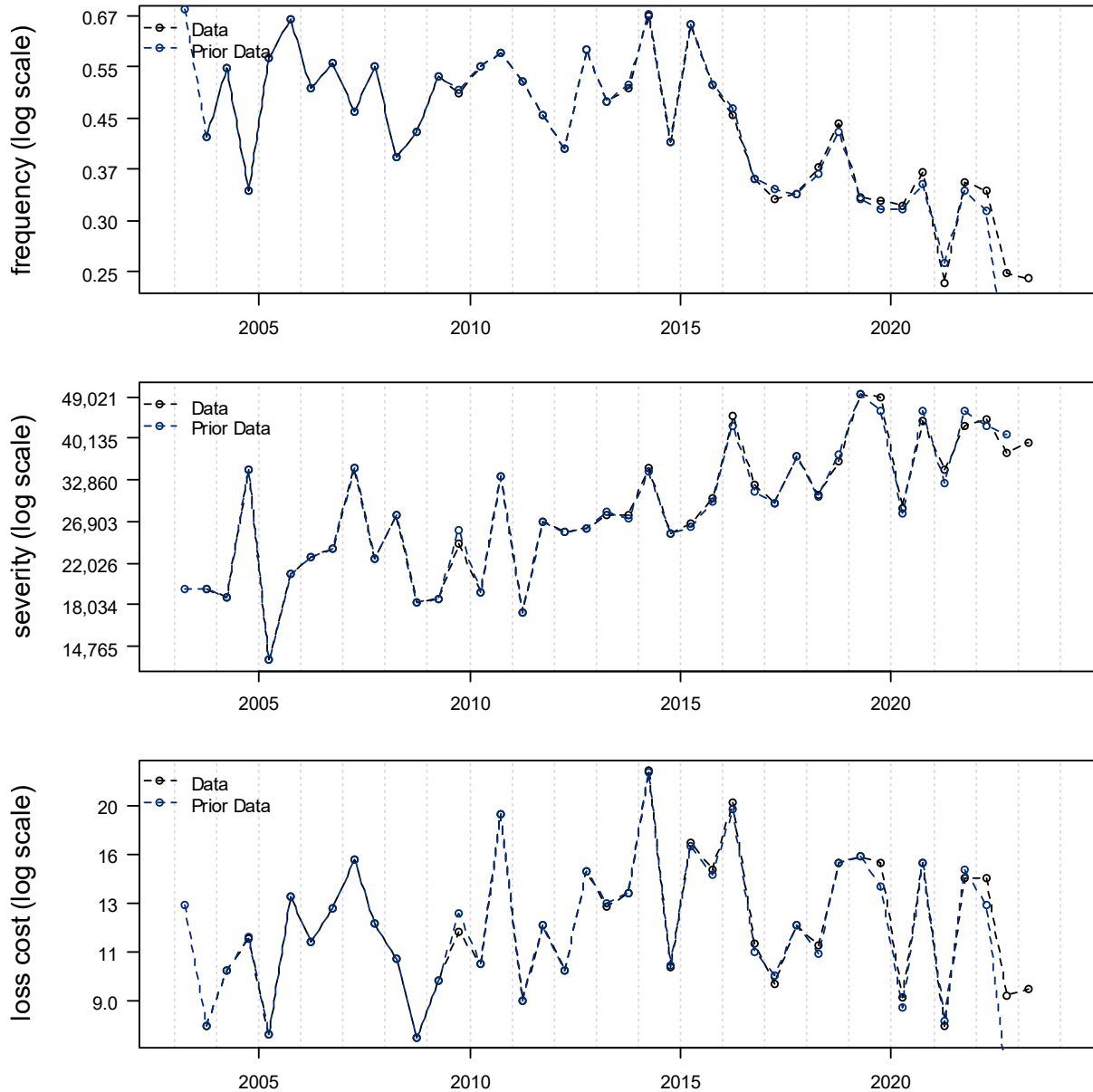


4.4. Uninsured Auto

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

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

Figure 13: Uninsured Auto – Observed Loss Cost Experience



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

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

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

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

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

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

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.5%.³¹ The implied adjusted R-squared of the combined frequency and severity model is -0.133.

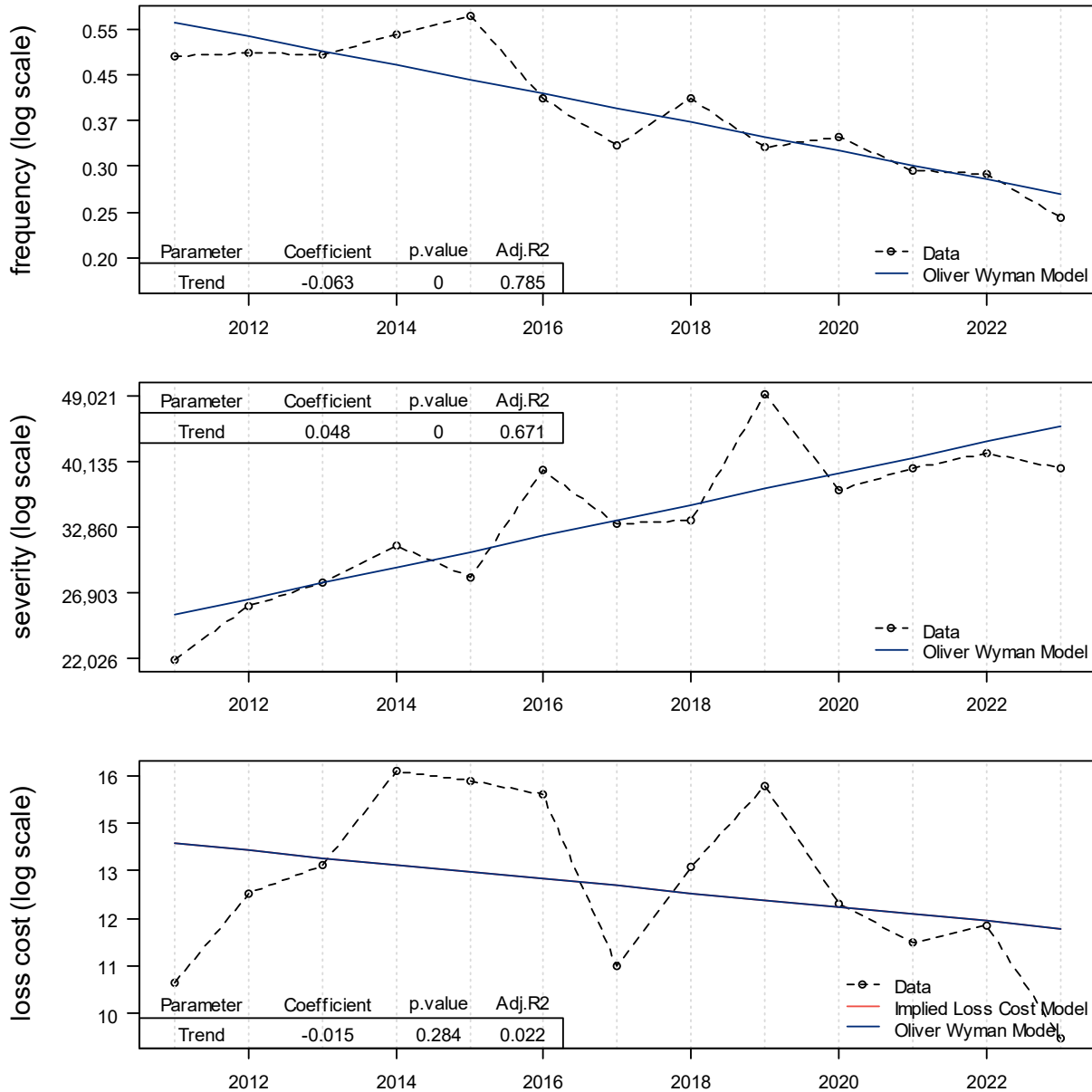
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.022).

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

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

³¹ = $\exp[-0.063 + 0.048] - 1$

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

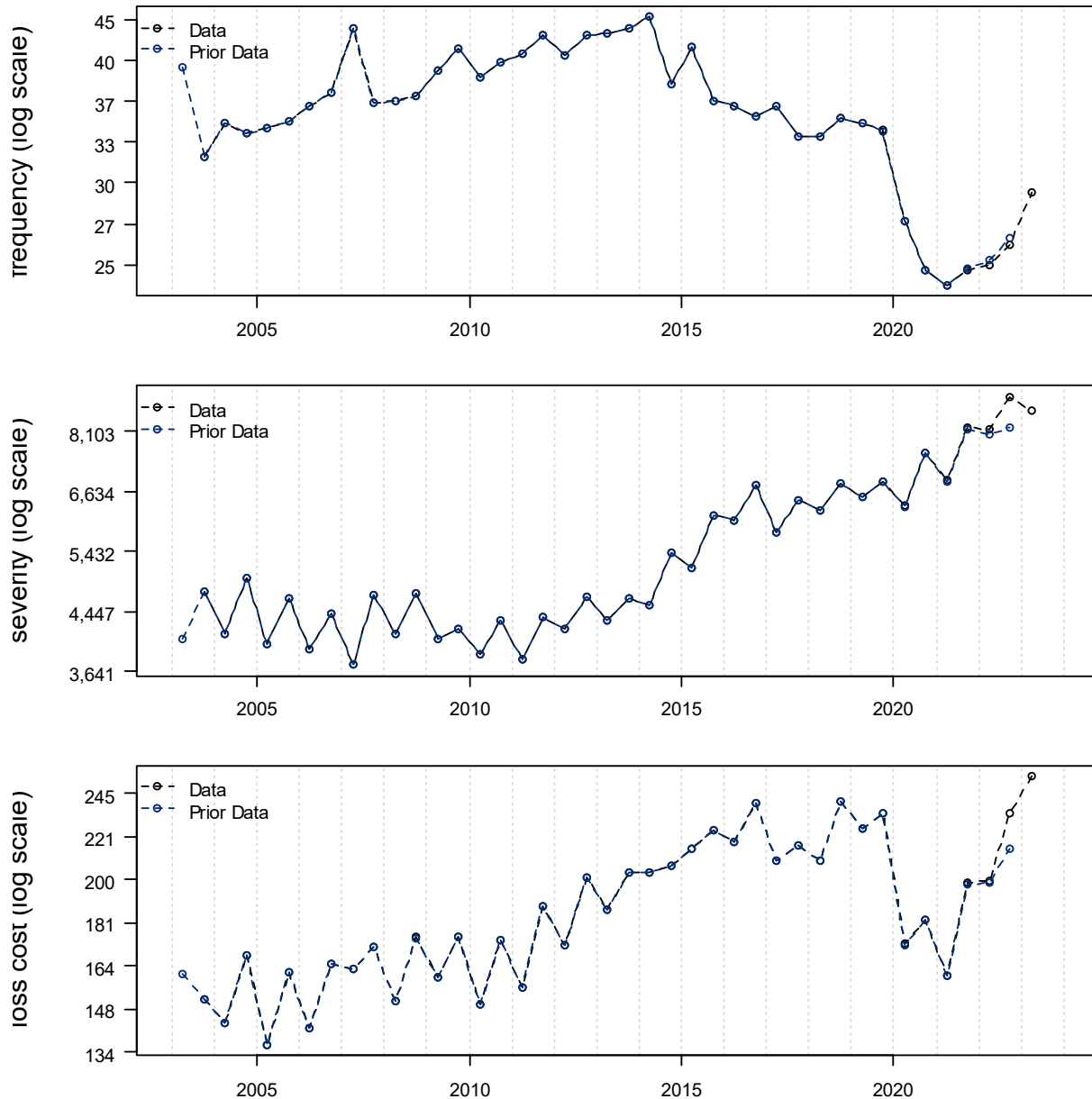


4.5. Collision

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

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

Figure 15: Collision – Observed Loss Cost Experience



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

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

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

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

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

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

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

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

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +3.6%.³⁴ The implied adjusted R-squared of the combined frequency and severity model is 0.797.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, and a slightly higher adjusted R-squared (0.846).

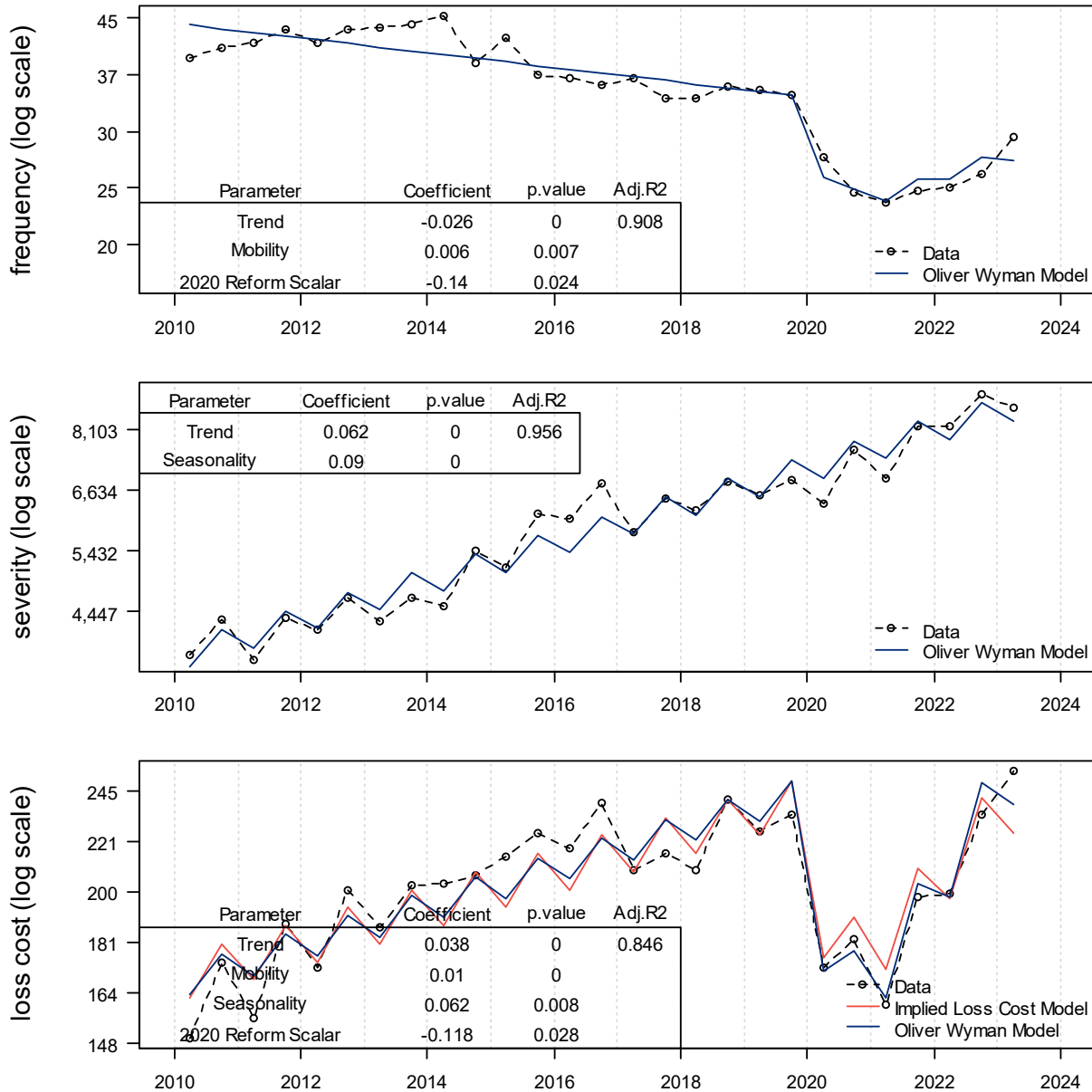
Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.6% and a one-time decrease of 13.0% at 2020-1 related to the 2020 reforms.

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

³³ = $\exp[-0.140] - 1$

³⁴ = $\exp[-0.026 + 0.062] - 1$

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

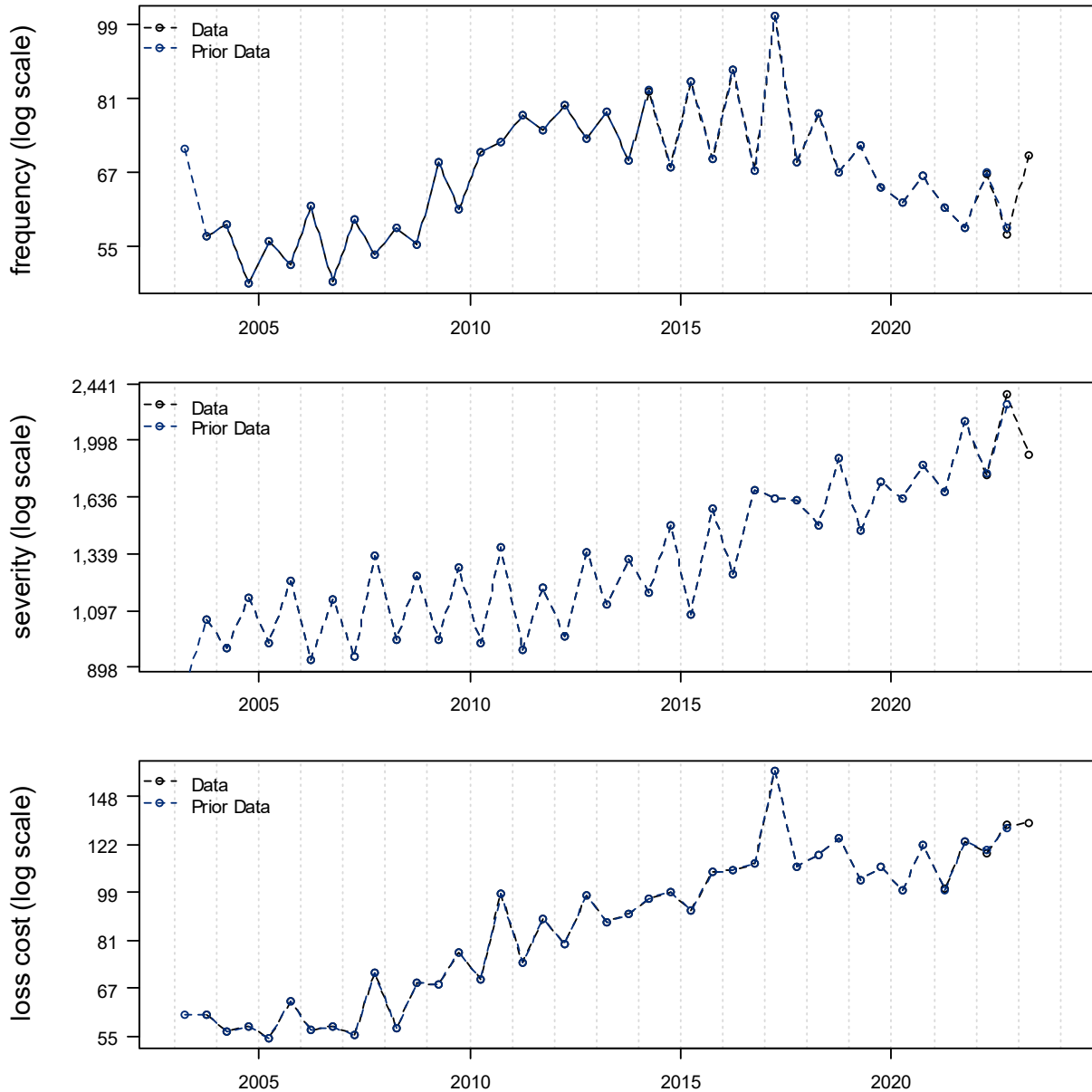


4.6. Comprehensive

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

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

Figure 17: Comprehensive – Observed Loss Cost Experience



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

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

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

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

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

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

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

We fit a severity model to all accident half-years between 2010-1 and 2023-1, and include time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.920.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +4.0%.³⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.557.

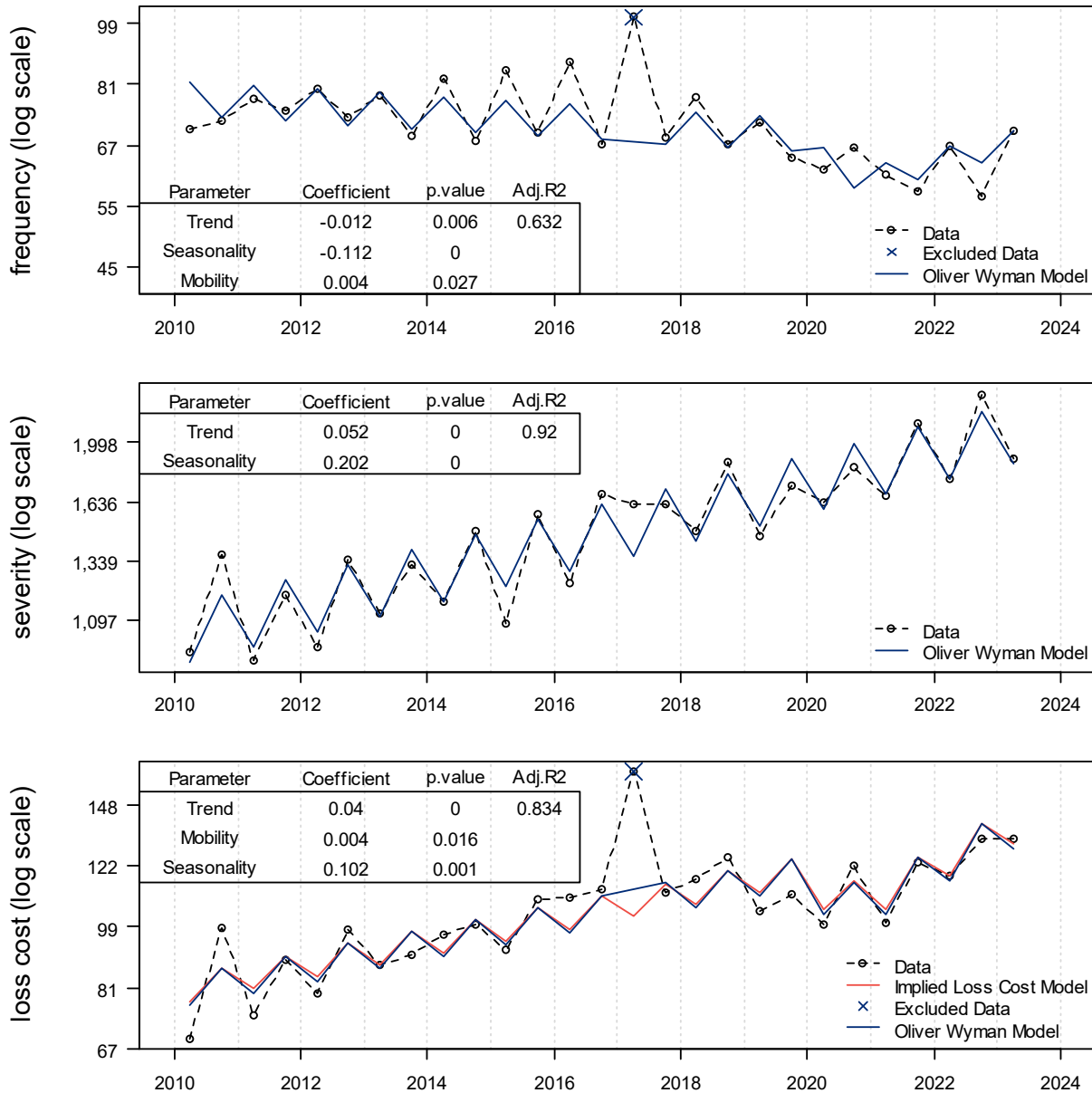
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.834).

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

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

³⁵ = $\exp[-0.012 + 0.052] - 1$

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



4.7. Specified Perils

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

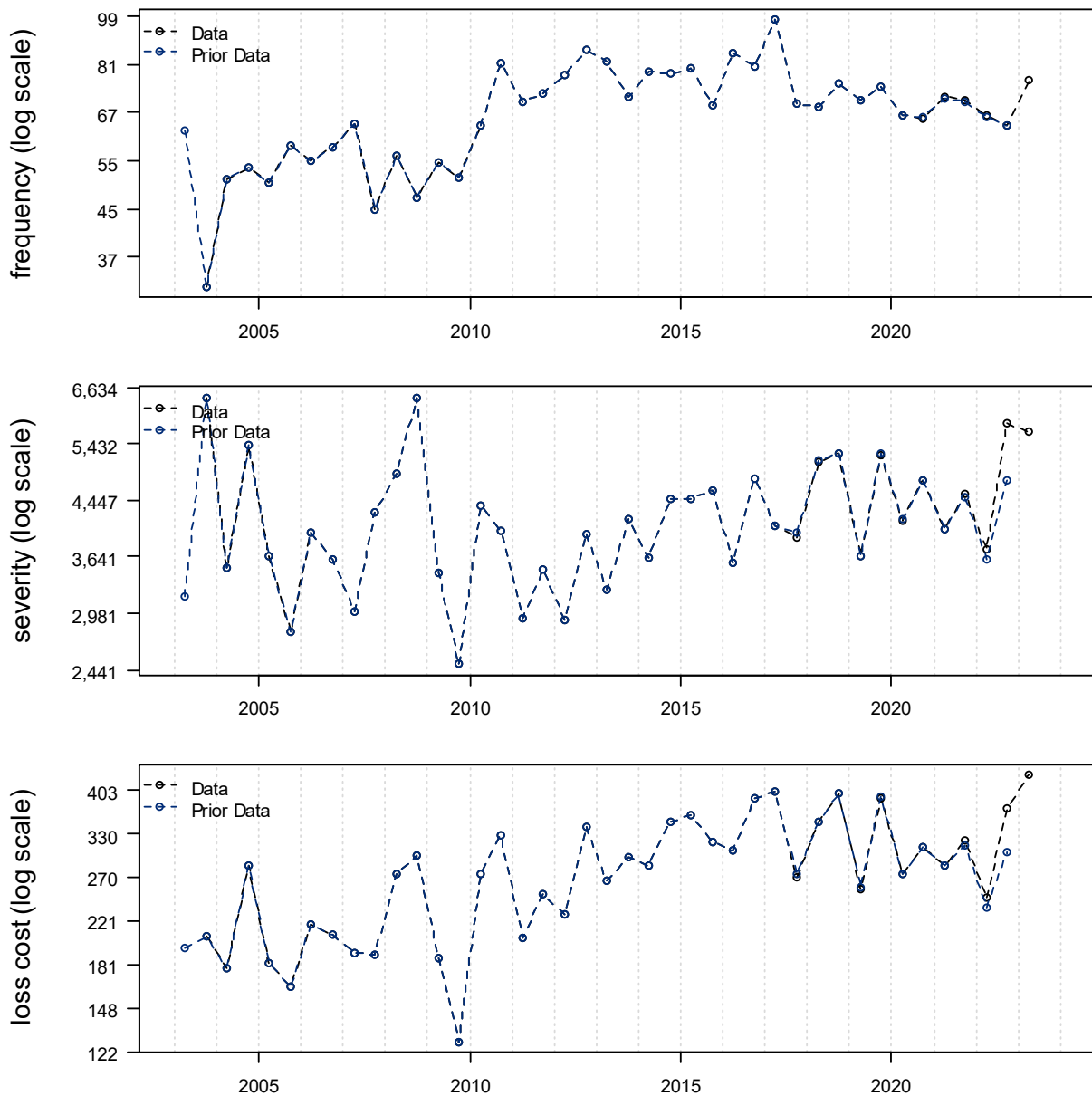
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

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

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

Figure 19: All Perils – Observed Loss Cost Experience



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

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

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

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

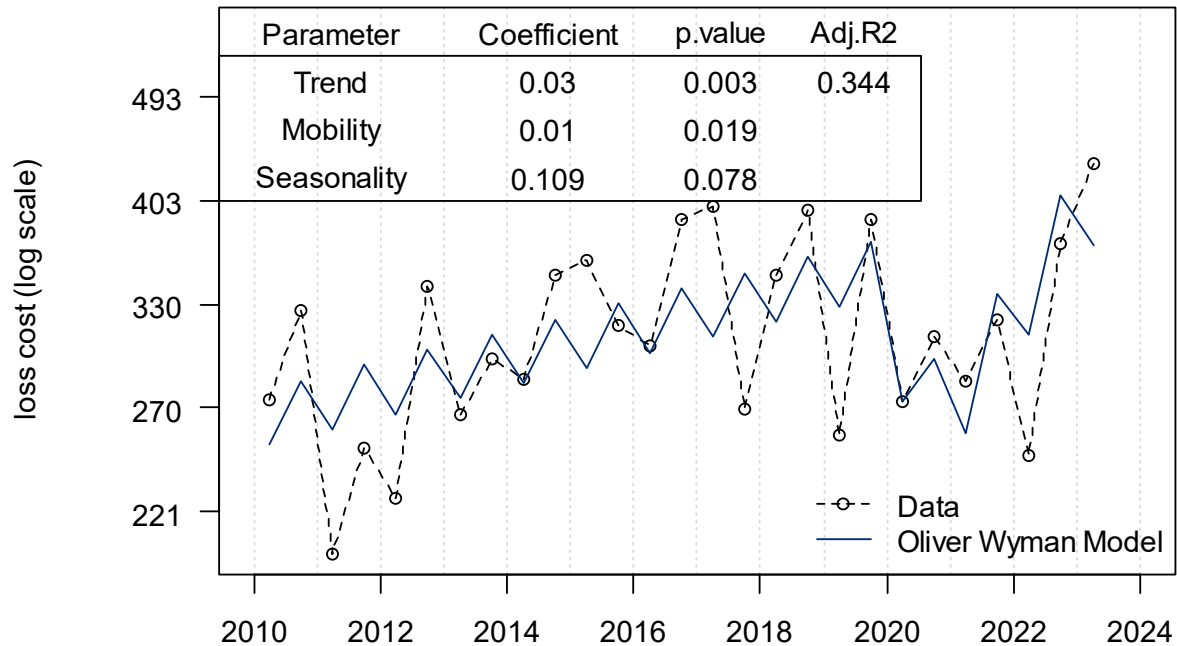
In Figure 20, we fit a direct loss cost model to all accident half-years between 2010-1 and 2023-1, and include time ($p = 0.003$), mobility ($p=0.019$), and seasonality ($p=0.078$). The implied annual trend rates associated with our fitted loss cost model is +3.0%. The adjusted R-squared of our proposed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

We select a loss cost trend of +3.0%.

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

³⁶ Although there is no apparent impact, the underlying coverage of collision and comprehensive for all perils show evidence of impact.

Figure 20: All Perils – Fitted Loss Cost



4.9. Underinsured Motorist

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

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

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

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

4.10. Summary - All Coverages

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

Table 9: Selected Past Loss Cost Trends

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

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

** Based on regression models fit to data through 2022 accident year (July 2022 trend date)

³⁷ Includes one-time decrease of 9.7% at 2020-1.

³⁸ 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.

³⁹ Includes one-time increase of 7.0% at 2021-2.

⁴⁰ Includes one-time increase of 10% at 2021-2.

⁴¹ Includes one-time decrease of 13.0% at 2020-1.

5. Post-Pandemic Frequency Level

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

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

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁴² we discuss in Section 4.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments”⁴³ 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 each major coverage⁴⁴ that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

⁴² We do not include seasonality, mobility, or other scalars.

⁴³ Mobility and scalars, but not seasonality.

⁴⁴ We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.

Figure 21: Bodily Injury – Frequency Level

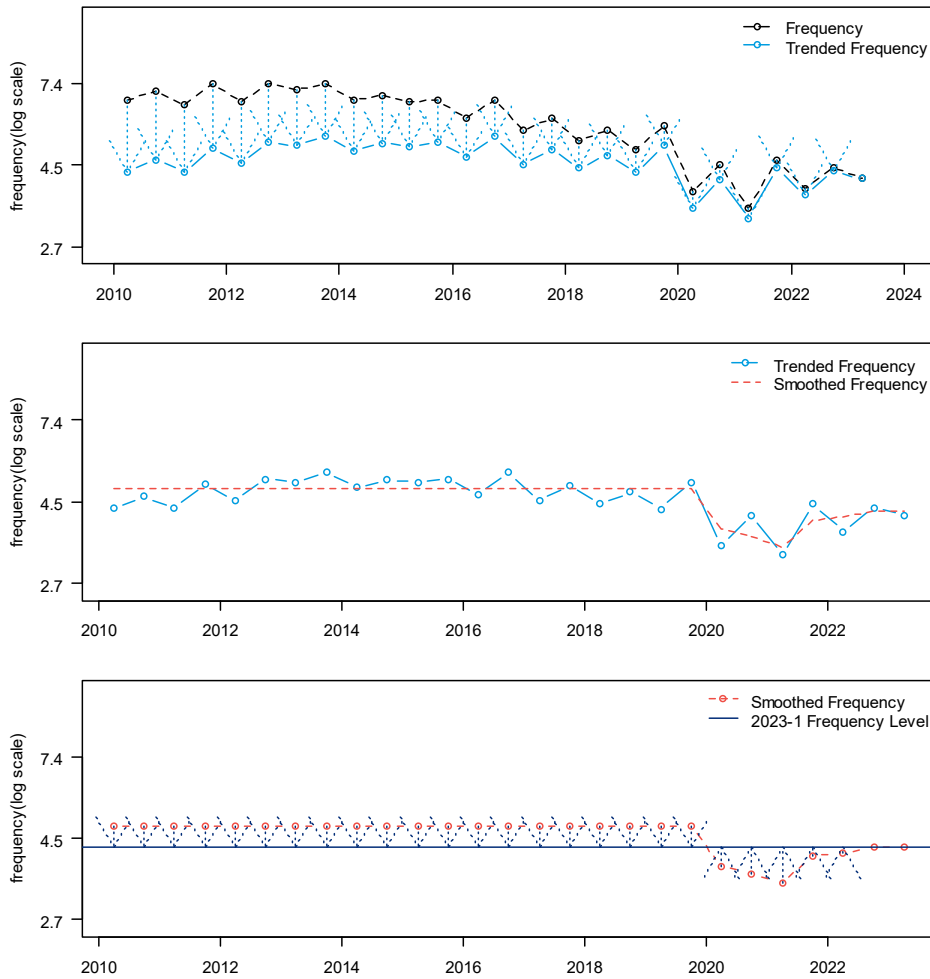


Table 10: Bodily Injury Adjustment Factors (Excluding Seasonality)

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

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

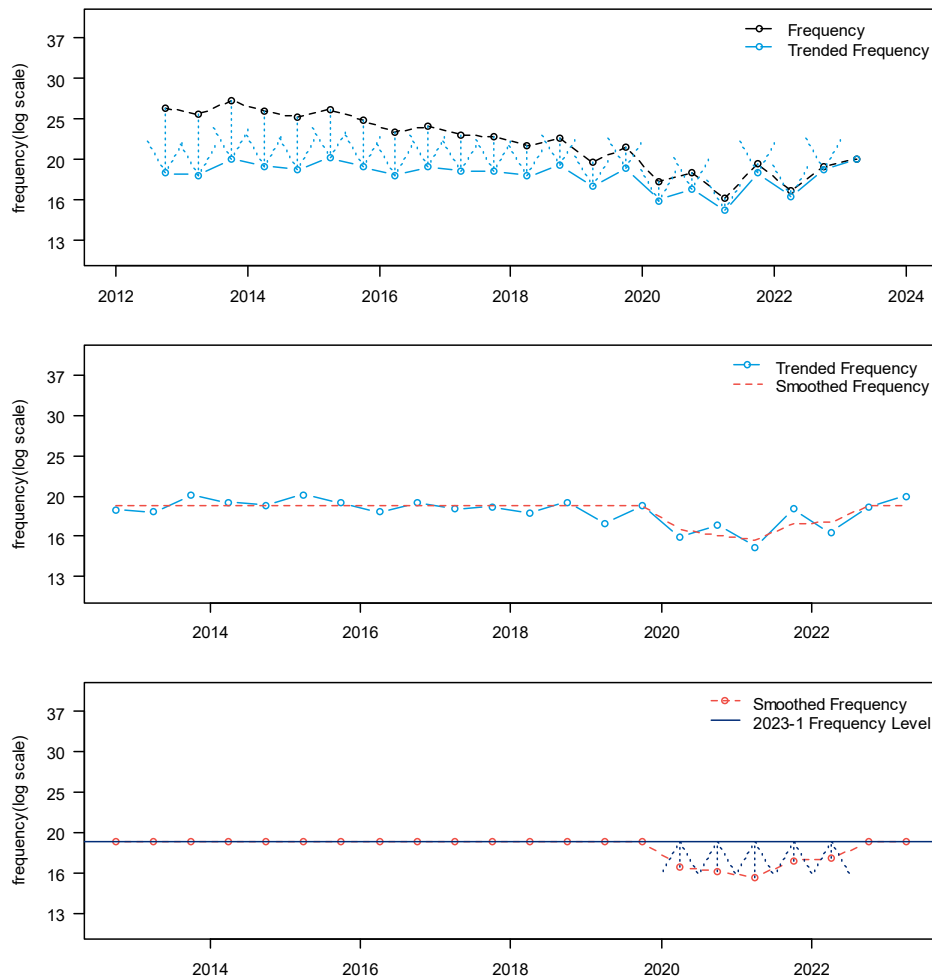


Table 11: Property Damage (Including DCPD) Adjustment Factors (Excluding Seasonality)

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

Figure 23: Accident Benefits – Frequency Level

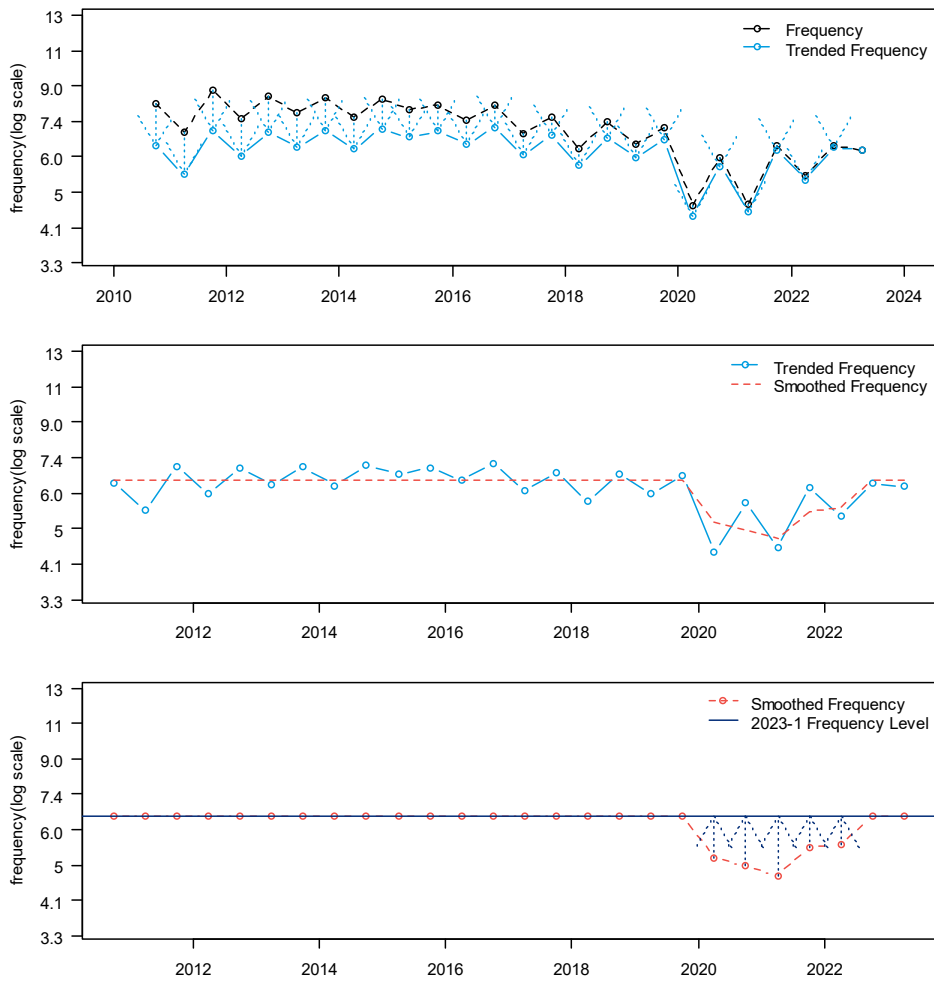


Table 12: Accident Benefits Adjustment Factors (Excluding Seasonality)

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

Figure 24: Collision – Frequency Level

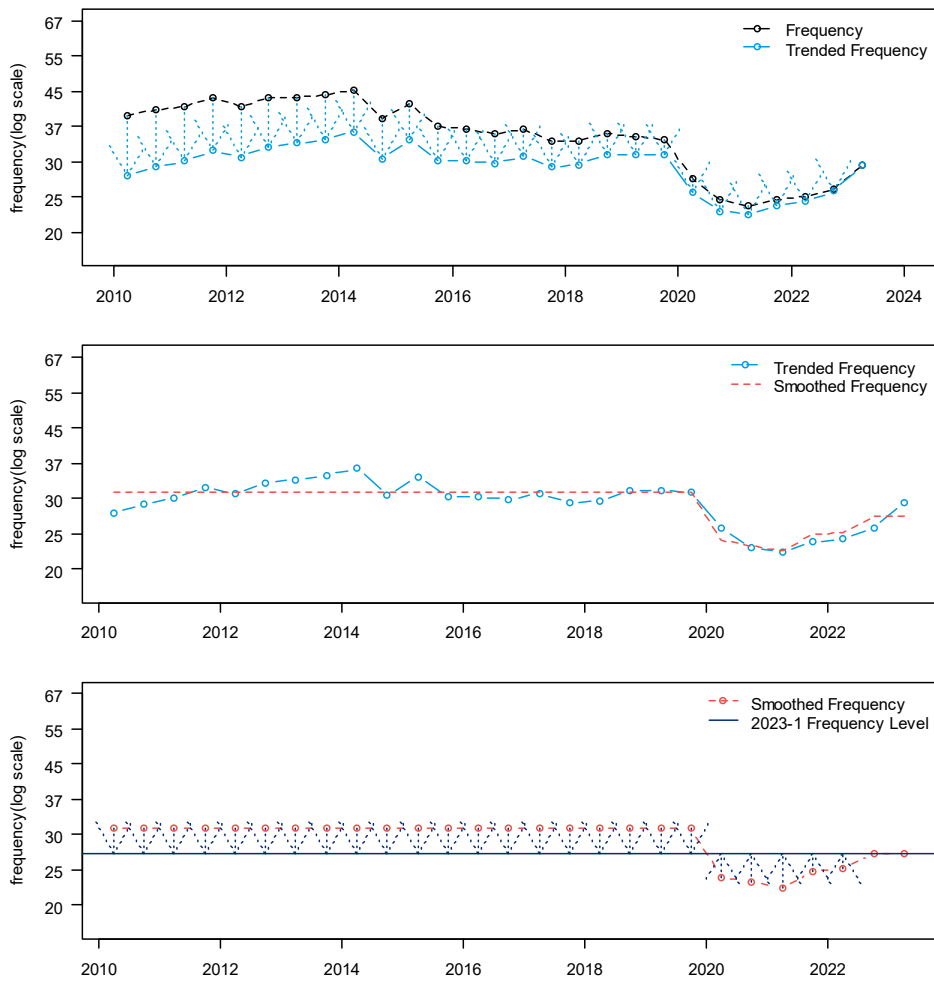


Table 13: Collision Adjustment Factors (Excluding Seasonality)

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

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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.

8. Summary of Tables and Figures

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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 13
- Property Damage: Pages 14 to 25
- Accident Benefits: Pages 26 to 37
- Uninsured Auto: Pages 38 to 41
- Uninsured Auto - Annual: Pages 42 to 43
- Collision: Pages 44 to 55
- Comprehensive: Pages 56 to 63
- All Perils: Pages 64 to 67

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|--|---------------------------------------|--|---------------------------|------------------------|----------------------|--|----------------------|
| Selected Age-to-Ultimate Development Factors | | | | | | | |
| Maturity | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage (including DCPD) | Accident Benefits - Total | Uninsured Auto | Collision | Comprehensive - Total | All Perils |
| 6.0 | 3 Semester Avg ending in 6 | Wght Avg: 5 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 5 Semester | Wght Avg: Last 4 Semesters ending in 6 | Wght Avg: 4 Semester |
| 12.0 | Wght Avg: 6 Semester | Wght Avg: 4 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 4 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester |
| 18.0 | Wght Avg: 6 Semester | Wght Avg: 3 Semester | Wght Avg: 6 Semester | Wght Avg: 10 Semesters | Wght Avg: 3 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester |
| 24.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 2 Semester | Avg: 6 Semesters ex hi/lo | Wght Avg: 6 Semester |
| 30.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | Wght Avg: 6 Semester |
| 36.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | Wght Avg: 6 Semester |
| 42.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 48.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 54.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 60.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 66.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 72.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Avg: 6 Semesters ex hi/lo | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 78.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 84.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 20 Semesters | 1 | Wght Avg: 6 Semester | 1 |
| 90.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 96.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 102.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 108.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 114.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 120.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
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| 132.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | Wght Avg: 6 Semester | 1 |
| 138.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
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| 156.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 162.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 |
| 168.0 | Wght Avg: 6 Semester | Wght Avg: 6 Semester | 1 | 1 | 1 | 1 | 1 |
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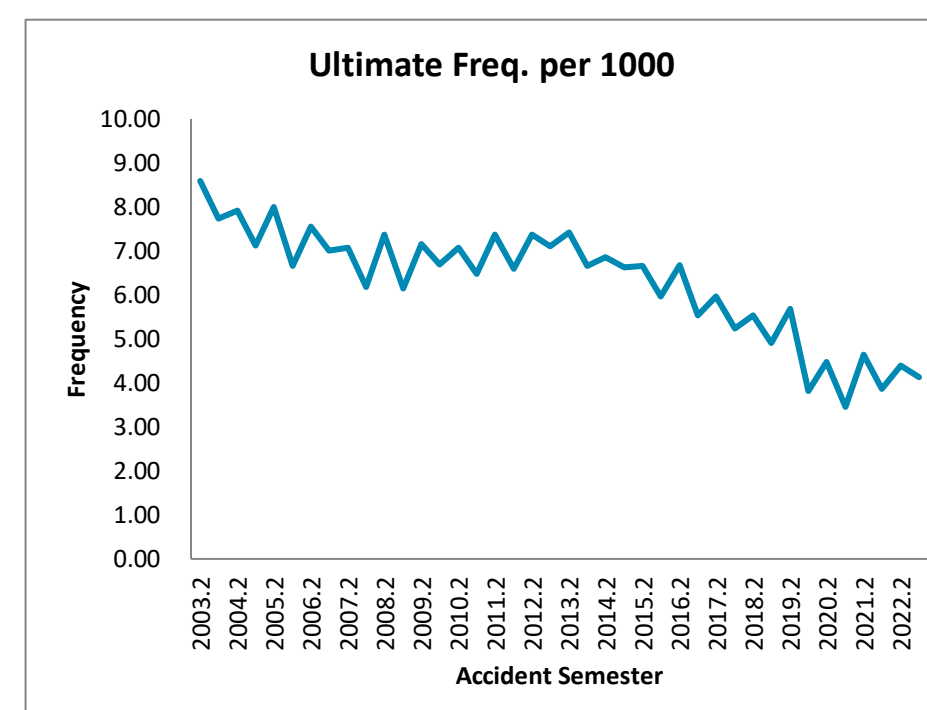
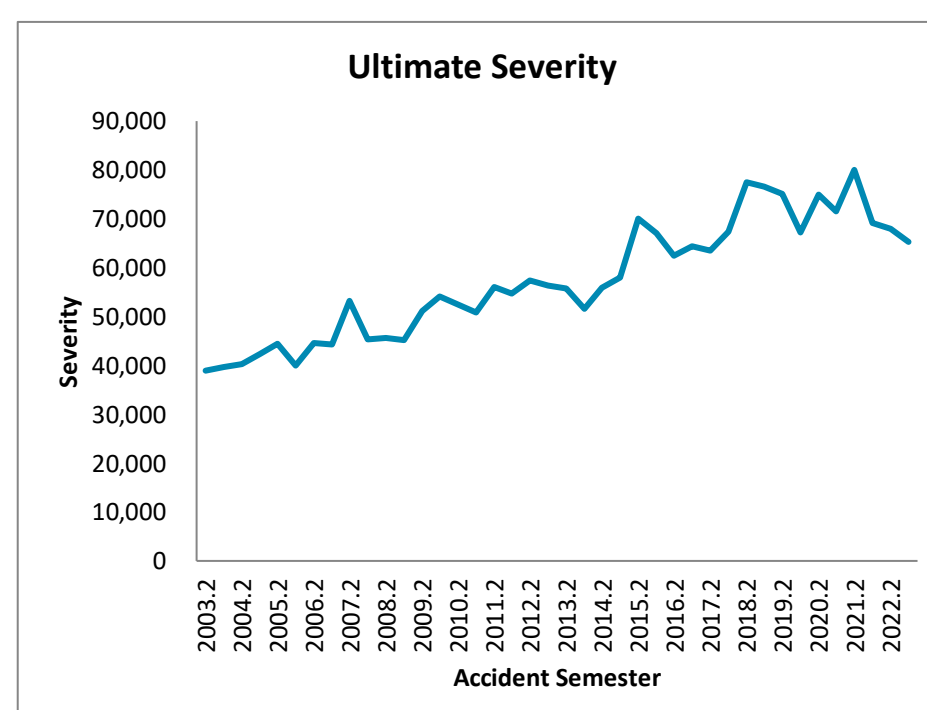
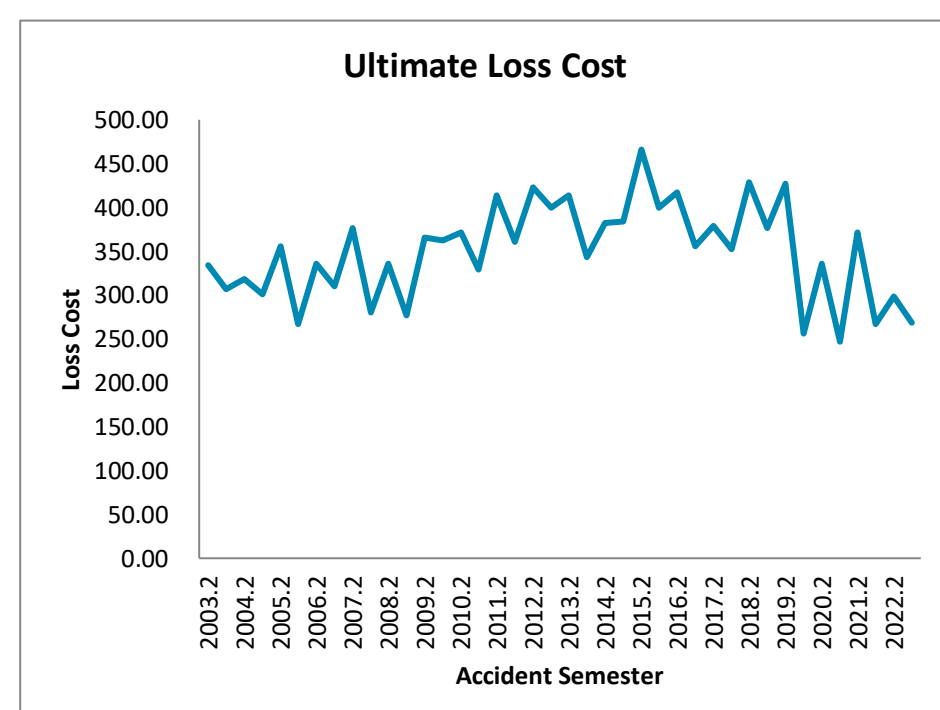
Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)
Reported incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/23

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

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

Loss Cost Summary
Data as of 06/30/23

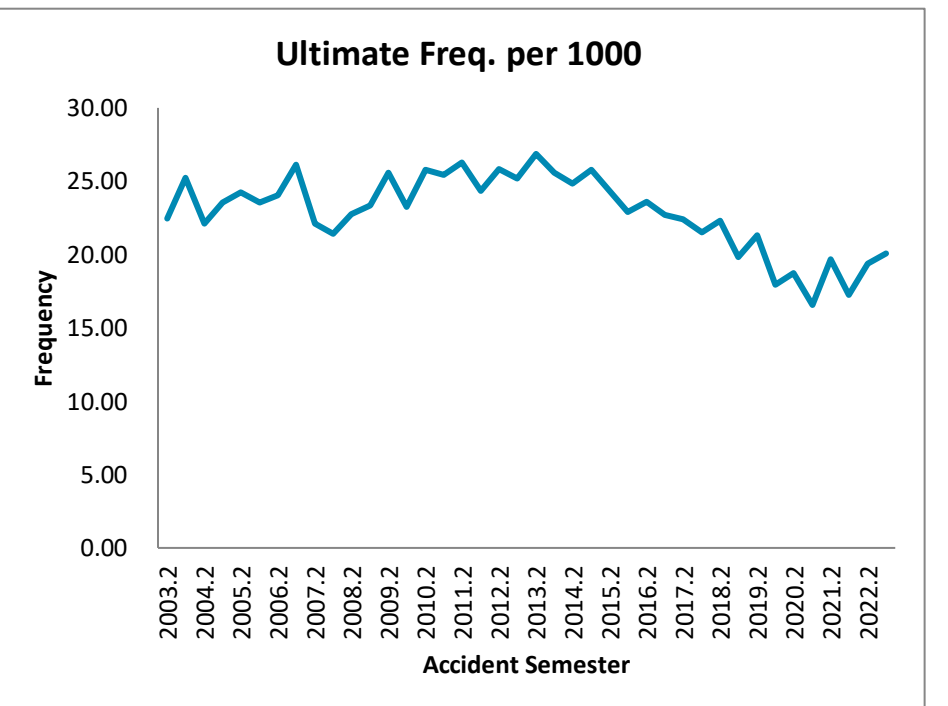
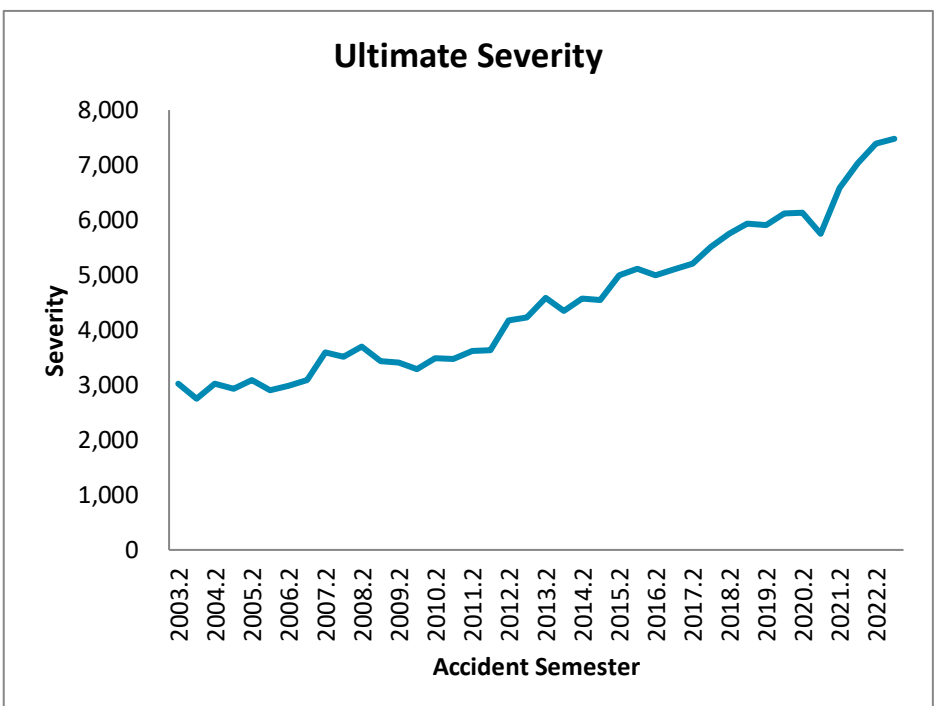
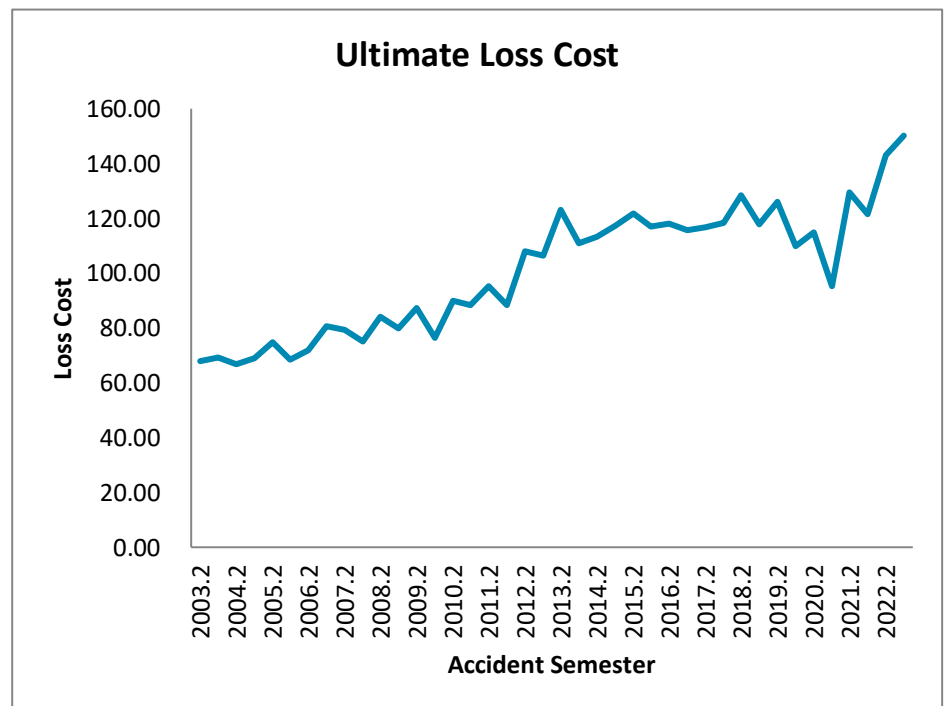
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|-------------------------------|-----------------|-----------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and LAE (000) | ULAE Adjustment | Ultimate Losses & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2003.2 | 240.0 | 107,233 | 921 | 33,315 | 1.076 | 35,860 | 334.42 | | 38,936 | | 8.59 | | | |
| 2004.1 | 234.0 | 111,087 | 859 | 31,523 | 1.080 | 34,045 | 306.47 | | 39,633 | | 7.73 | | 320.20 | |
| 2004.2 | 228.0 | 115,898 | 917 | 34,184 | 1.080 | 36,919 | 318.54 | -4.7% | 40,260 | 3.4% | 7.91 | -7.9% | | |
| 2005.1 | 222.0 | 112,925 | 804 | 31,901 | 1.066 | 34,016 | 301.23 | -1.7% | 42,309 | 6.7% | 7.12 | -7.9% | 310.00 | -3.2% |
| 2005.2 | 216.0 | 116,657 | 933 | 38,925 | 1.066 | 41,506 | 355.80 | 11.7% | 44,487 | 10.5% | 8.00 | 1.1% | | |
| 2006.1 | 210.0 | 117,023 | 780 | 29,135 | 1.072 | 31,230 | 266.87 | -11.4% | 40,039 | -5.4% | 6.67 | -6.4% | 311.26 | 0.4% |
| 2006.2 | 204.0 | 123,215 | 930 | 38,651 | 1.072 | 41,430 | 336.24 | -5.5% | 44,549 | 0.1% | 7.55 | -5.6% | | |
| 2007.1 | 198.0 | 119,866 | 839 | 34,665 | 1.072 | 37,150 | 309.93 | 16.1% | 44,279 | 10.6% | 7.00 | 5.0% | 323.27 | 3.9% |
| 2007.2 | 192.0 | 125,531 | 888 | 44,141 | 1.072 | 47,306 | 376.85 | 12.1% | 53,273 | 19.6% | 7.07 | -6.3% | | |
| 2008.1 | 186.0 | 124,972 | 772 | 32,585 | 1.075 | 35,019 | 280.21 | -9.6% | 45,361 | 2.4% | 6.18 | -11.7% | 328.64 | 1.7% |
| 2008.2 | 180.0 | 132,545 | 977 | 41,432 | 1.075 | 44,527 | 335.94 | -10.9% | 45,575 | -14.4% | 7.37 | 4.2% | | |
| 2009.1 | 174.0 | 131,660 | 809 | 34,018 | 1.073 | 36,495 | 277.19 | -1.1% | 45,120 | -0.5% | 6.14 | -0.5% | 306.66 | -6.7% |
| 2009.2 | 168.0 | 138,506 | 991 | 47,264 | 1.073 | 50,705 | 366.09 | 9.0% | 51,166 | 12.3% | 7.15 | -2.9% | | |
| 2010.1 | 162.0 | 136,816 | 916 | 46,970 | 1.056 | 49,587 | 362.44 | 30.8% | 54,134 | 20.0% | 6.70 | 9.0% | 364.27 | 18.8% |
| 2010.2 | 156.0 | 143,649 | 1,017 | 50,498 | 1.056 | 53,311 | 371.12 | 1.4% | 52,420 | 2.5% | 7.08 | -1.1% | | |
| 2011.1 | 150.0 | 141,299 | 914 | 44,217 | 1.052 | 46,530 | 329.30 | -9.1% | 50,898 | -6.0% | 6.47 | -3.4% | 350.38 | -3.8% |
| 2011.2 | 144.0 | 147,646 | 1,089 | 58,006 | 1.052 | 61,040 | 413.42 | 11.4% | 56,051 | 6.9% | 7.38 | 4.2% | | |
| 2012.1 | 138.0 | 145,750 | 961 | 48,745 | 1.078 | 52,523 | 360.36 | 9.4% | 54,654 | 7.4% | 6.59 | 1.9% | 387.06 | 10.5% |
| 2012.2 | 132.0 | 152,631 | 1,125 | 59,928 | 1.078 | 64,573 | 423.06 | 2.3% | 57,398 | 2.4% | 7.37 | -0.1% | | |
| 2013.1 | 126.0 | 150,496 | 1,069 | 55,371 | 1.087 | 60,174 | 399.84 | 11.0% | 56,290 | 3.0% | 7.10 | 7.7% | 411.53 | 6.3% |
| 2013.2 | 120.0 | 157,090 | 1,166 | 59,854 | 1.087 | 65,046 | 414.07 | -2.1% | 55,795 | -2.8% | 7.42 | 0.7% | | |
| 2014.1 | 114.0 | 153,432 | 1,022 | 48,696 | 1.082 | 52,670 | 343.28 | -14.1% | 51,552 | -8.4% | 6.66 | -6.3% | 379.09 | -7.9% |
| 2014.2 | 108.0 | 160,277 | 1,098 | 56,702 | 1.082 | 61,329 | 382.64 | -7.6% | 55,855 | 0.1% | 6.85 | -7.7% | | |
| 2015.1 | 102.0 | 156,896 | 1,039 | 55,927 | 1.078 | 60,289 | 384.26 | 11.9% | 58,027 | 12.6% | 6.62 | -0.5% | 383.44 | 1.1% |
| 2015.2 | 96.0 | 163,411 | 1,087 | 70,643 | 1.078 | 76,153 | 466.02 | 21.8% | 70,058 | 25.4% | 6.65 | -2.9% | | |
| 2016.1 | 90.0 | 160,665 | 958 | 58,283 | 1.103 | 64,286 | 400.12 | 4.1% | 67,123 | 15.7% | 5.96 | -10.0% | 433.35 | 13.0% |
| 2016.2 | 84.0 | 165,146 | 1,103 | 62,420 | 1.103 | 68,850 | 416.90 | -10.5% | 62,437 | -10.9% | 6.68 | 0.4% | | |
| 2017.1 | 78.0 | 159,747 | 884 | 52,111 | 1.091 | 56,869 | 355.99 | -11.0% | 64,345 | -4.1% | 5.53 | -7.2% | 386.95 | -10.7% |
| 2017.2 | 72.0 | 164,448 | 980 | 57,049 | 1.091 | 62,257 | 378.58 | -9.2% | 63,517 | 1.7% | 5.96 | -10.7% | | |
| 2018.1 | 66.0 | 159,226 | 833 | 50,635 | 1.107 | 56,073 | 352.16 | -1.1% | 67,319 | 4.6% | 5.23 | -5.4% | 365.59 | -5.5% |
| 2018.2 | 60.0 | 163,647 | 907 | 63,403 | 1.107 | 70,213 | 429.05 | 13.3% | 77,418 | 21.9% | 5.54 | -7.0% | | |
| 2019.1 | 54.0 | 158,268 | 777 | 54,320 | 1.096 | 59,529 | 376.13 | 6.8% | 76,580 | 13.8% | 4.91 | -6.1% | 403.03 | 10.2% |
| 2019.2 | 48.0 | 162,299 | 923 | 63,268 | 1.096 | 69,335 | 427.20 | -0.4% | 75,080 | -3.0% | 5.69 | 2.7% | | |
| 2020.1 | 42.0 | 155,980 | 594 | 35,873 | 1.113 | 39,933 | 256.01 | -31.9% | 67,256 | -12.2% | 3.81 | -22.5% | 343.31 | -14.8% |
| 2020.2 | 36.0 | 160,907 | 721 | 48,572 | 1.113 | 54,069 | 336.03 | -21.3% | 74,986 | -0.1% | 4.48 | -21.2% | | |
| 2021.1 | 30.0 | 160,179 | 553 | 34,228 | 1.155 | 39,548 | 246.90 | -3.6% | 71,464 | 6.3% | 3.45 | -9.2% | 291.57 | -15.1% |
| 2021.2 | 24.0 | 164,648 | 764 | 52,912 | 1.155 | 61,136 | 371.31 | 10.5% | 80,020 | 6.7% | 4.64 | 3.5% | | |
| 2022.1 | 18.0 | 159,896 | 618 | 38,204 | 1.118 | 42,720 | 267.17 | 8.2% | 69,148 | -3.2% | 3.86 | 11.8% | 320.01 | 9.8% |
| 2022.2 | 12.0 | 164,399 | 723 | 43,906 | 1.118 | 49,096 | 298.64 | -19.6% | 67,897 | -15.1% | 4.40 | -5.2% | | |
| 2023.1 | 6.0 | 160,881 | 663 | 38,674 | 1.118 | 43,246 | 268.81 | 0.6% | 65,208 | -5.7% | 4.12 | 6.7% | 283.89 | -11.3% |
| Total | | 5,806,846 | 35,924 | 1,881,156 | | 2,046,594 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/23

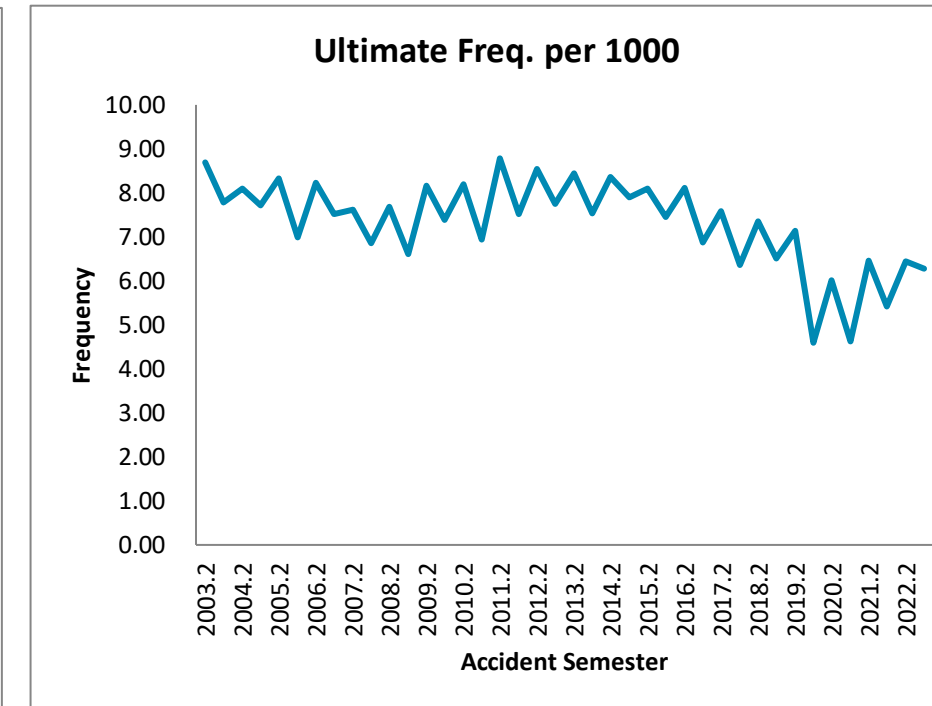
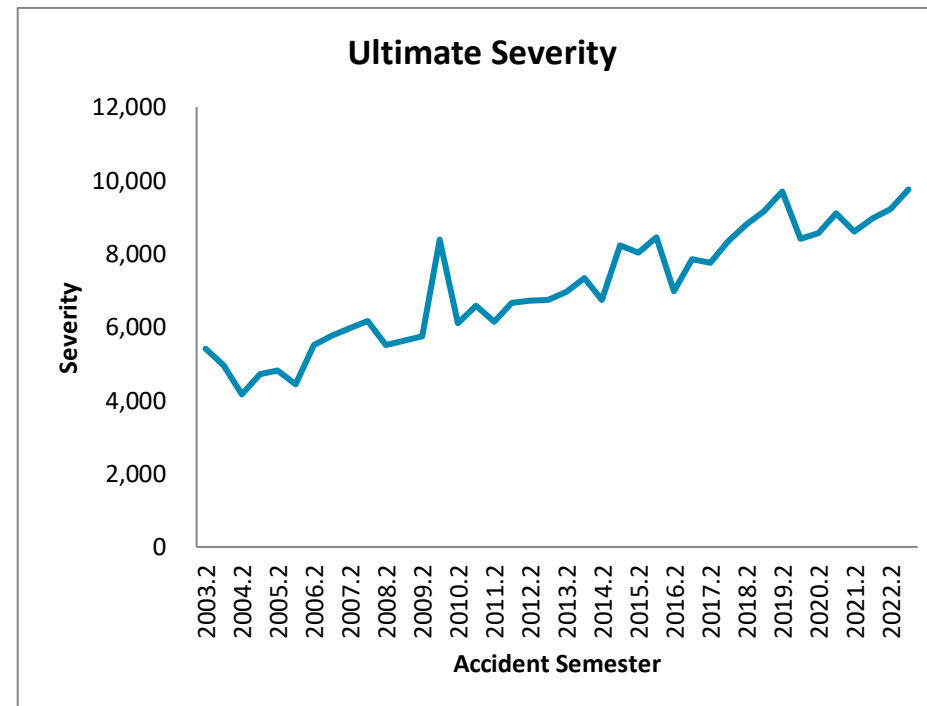
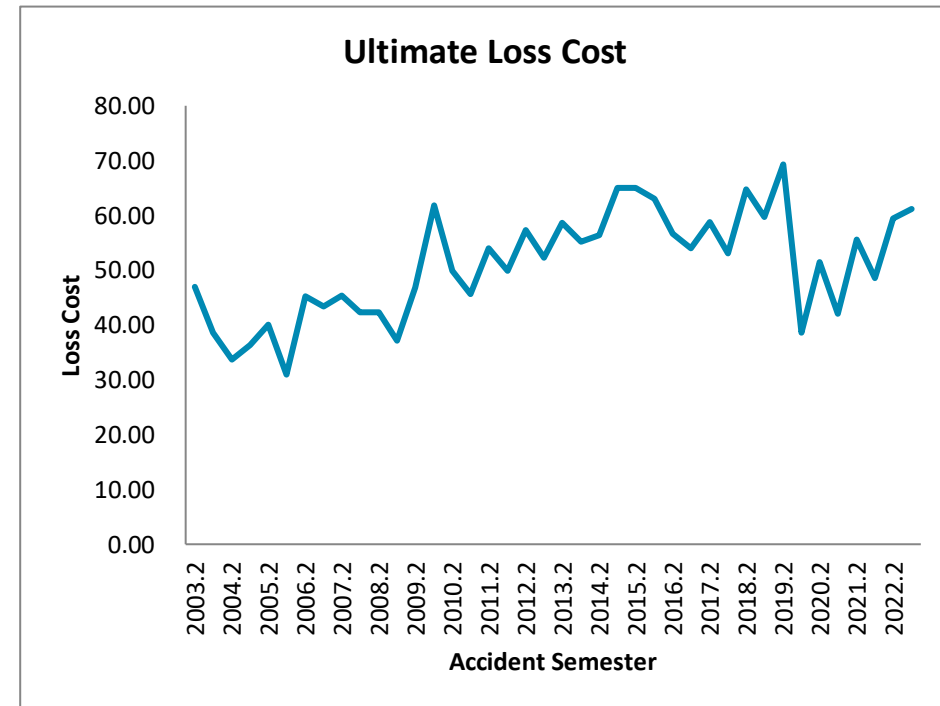
| (1) Accident Semester | (2) Maturity (in Months) | (3) Earned Car Years | (4) Ultimate Claim Counts | (5) Ultimate Claims and LAE (000) | (6) ULAE Adjustment | (7) Ultimate Losses & LAE (000) | (8) Ultimate Loss Cost | (9) % Change Seasonal Accident Half Years | (10) Ultimate Severity | (11) % Change Seasonal Accident Half Years | (12) Ultimate Freq. per 1000 | (13) % Change Seasonal Accident Half Years | (14) Annual Loss Cost & LAE | (15) % Change Accident Years |
|--------------------------|-----------------------------|-------------------------|------------------------------|--------------------------------------|------------------------|------------------------------------|---------------------------|--|---------------------------|---|---------------------------------|---|--------------------------------|---------------------------------|
| 2003.2 | 240.0 | 107,233 | 2,408 | 6,774 | 1.076 | 7,292 | 68.00 | | 3,028 | | 22.46 | | | |
| 2004.1 | 234.0 | 111,087 | 2,801 | 7,132 | 1.080 | 7,703 | 69.34 | | 2,750 | | 25.21 | | 68.68 | |
| 2004.2 | 228.0 | 115,898 | 2,561 | 7,166 | 1.080 | 7,739 | 66.77 | -1.8% | 3,022 | -0.2% | 22.10 | -1.6% | | |
| 2005.1 | 222.0 | 112,925 | 2,659 | 7,315 | 1.066 | 7,800 | 69.07 | -0.4% | 2,933 | 6.7% | 23.55 | -6.6% | 67.91 | -1.1% |
| 2005.2 | 216.0 | 116,657 | 2,828 | 8,181 | 1.066 | 8,723 | 74.77 | 12.0% | 3,085 | 2.1% | 24.24 | 9.7% | | |
| 2006.1 | 210.0 | 117,023 | 2,754 | 7,475 | 1.072 | 8,012 | 68.47 | -0.9% | 2,909 | -0.8% | 23.53 | -0.1% | 71.62 | 5.5% |
| 2006.2 | 204.0 | 123,215 | 2,963 | 8,255 | 1.072 | 8,848 | 71.81 | -4.0% | 2,986 | -3.2% | 24.05 | -0.8% | | |
| 2007.1 | 198.0 | 119,866 | 3,129 | 9,009 | 1.072 | 9,655 | 80.55 | 17.6% | 3,086 | 6.1% | 26.10 | 10.9% | 76.12 | 6.3% |
| 2007.2 | 192.0 | 125,531 | 2,774 | 9,304 | 1.072 | 9,972 | 79.44 | 10.6% | 3,595 | 20.4% | 22.10 | -8.1% | | |
| 2008.1 | 186.0 | 124,972 | 2,674 | 8,737 | 1.075 | 9,390 | 75.13 | -6.7% | 3,511 | 13.8% | 21.40 | -18.0% | 77.29 | 1.5% |
| 2008.2 | 180.0 | 132,545 | 3,014 | 10,367 | 1.075 | 11,141 | 84.05 | 5.8% | 3,696 | 2.8% | 22.74 | 2.9% | | |
| 2009.1 | 174.0 | 131,660 | 3,071 | 9,814 | 1.073 | 10,528 | 79.96 | 6.4% | 3,428 | -2.4% | 23.32 | 9.0% | 82.02 | 6.1% |
| 2009.2 | 168.0 | 138,506 | 3,540 | 11,261 | 1.073 | 12,081 | 87.22 | 3.8% | 3,413 | -7.7% | 25.56 | 12.4% | | |
| 2010.1 | 162.0 | 136,816 | 3,183 | 9,911 | 1.056 | 10,463 | 76.47 | -4.4% | 3,287 | -4.1% | 23.26 | -0.3% | 81.88 | -0.2% |
| 2010.2 | 156.0 | 143,649 | 3,705 | 12,222 | 1.056 | 12,903 | 89.82 | 3.0% | 3,483 | 2.0% | 25.79 | 0.9% | | |
| 2011.1 | 150.0 | 141,299 | 3,593 | 11,873 | 1.052 | 12,493 | 88.42 | 15.6% | 3,477 | 5.8% | 25.43 | 9.3% | 89.13 | 8.8% |
| 2011.2 | 144.0 | 147,646 | 3,883 | 13,362 | 1.052 | 14,061 | 95.24 | 6.0% | 3,621 | 4.0% | 26.30 | 2.0% | | |
| 2012.1 | 138.0 | 145,750 | 3,545 | 11,966 | 1.078 | 12,894 | 88.47 | 0.1% | 3,637 | 4.6% | 24.32 | -4.4% | 91.87 | 3.1% |
| 2012.2 | 132.0 | 152,631 | 3,944 | 15,295 | 1.078 | 16,480 | 107.97 | 13.4% | 4,179 | 15.4% | 25.84 | -1.7% | | |
| 2013.1 | 126.0 | 150,496 | 3,788 | 14,746 | 1.087 | 16,025 | 106.48 | 20.4% | 4,231 | 16.3% | 25.17 | 3.5% | 107.23 | 16.7% |
| 2013.2 | 120.0 | 157,090 | 4,220 | 17,811 | 1.087 | 19,356 | 123.21 | 14.1% | 4,587 | 9.8% | 26.86 | 4.0% | | |
| 2014.1 | 114.0 | 153,432 | 3,924 | 15,753 | 1.082 | 17,039 | 111.05 | 4.3% | 4,342 | 2.6% | 25.57 | 1.6% | 117.20 | 9.3% |
| 2014.2 | 108.0 | 160,277 | 3,977 | 16,799 | 1.082 | 18,170 | 113.37 | -8.0% | 4,568 | -0.4% | 24.82 | -7.6% | | |
| 2015.1 | 102.0 | 156,896 | 4,046 | 17,064 | 1.078 | 18,395 | 117.24 | 5.6% | 4,546 | 4.7% | 25.79 | 0.8% | 115.28 | -1.6% |
| 2015.2 | 96.0 | 163,411 | 3,978 | 18,455 | 1.078 | 19,895 | 121.75 | 7.4% | 5,001 | 9.5% | 24.34 | -1.9% | | |
| 2016.1 | 90.0 | 160,665 | 3,682 | 17,063 | 1.103 | 18,821 | 117.14 | -0.1% | 5,111 | 12.4% | 22.92 | -11.1% | 119.46 | 3.6% |
| 2016.2 | 84.0 | 165,146 | 3,901 | 17,668 | 1.103 | 19,488 | 118.00 | -3.1% | 4,996 | -0.1% | 23.62 | -3.0% | | |
| 2017.1 | 78.0 | 159,747 | 3,623 | 16,933 | 1.091 | 18,479 | 115.68 | -1.3% | 5,101 | -0.2% | 22.68 | -1.0% | 116.86 | -2.2% |
| 2017.2 | 72.0 | 164,448 | 3,685 | 17,576 | 1.091 | 19,181 | 116.64 | -1.2% | 5,205 | 4.2% | 22.41 | -5.1% | | |
| 2018.1 | 66.0 | 159,226 | 3,424 | 17,028 | 1.107 | 18,857 | 118.43 | 2.4% | 5,507 | 8.0% | 21.50 | -5.2% | 117.52 | 0.6% |
| 2018.2 | 60.0 | 163,647 | 3,651 | 18,969 | 1.107 | 21,007 | 128.37 | 10.1% | 5,753 | 10.5% | 22.31 | -0.4% | | |
| 2019.1 | 54.0 | 158,268 | 3,138 | 17,009 | 1.096 | 18,640 | 117.78 | -0.6% | 5,940 | 7.9% | 19.83 | -7.8% | 123.16 | 4.8% |
| 2019.2 | 48.0 | 162,299 | 3,460 | 18,669 | 1.096 | 20,459 | 126.06 | -1.8% | 5,912 | 2.8% | 21.32 | -4.4% | | |
| 2020.1 | 42.0 | 155,980 | 2,800 | 15,388 | 1.113 | 17,129 | 109.82 | -6.8% | 6,117 | 3.0% | 17.95 | -9.5% | 118.10 | -4.1% |
| 2020.2 | 36.0 | 160,907 | 3,017 | 16,626 | 1.113 | 18,508 | 115.02 | -8.8% | 6,135 | 3.8% | 18.75 | -12.1% | | |
| 2021.1 | 30.0 | 160,179 | 2,653 | 13,205 | 1.155 | 15,257 | 95.25 | -13.3% | 5,751 | -6.0% | 16.56 | -7.7% | 105.16 | -11.0% |
| 2021.2 | 24.0 | 164,648 | 3,238 | 18,453 | 1.155 | 21,321 | 129.50 | 12.6% | 6,584 | 7.3% | 19.67 | 4.9% | | |
| 2022.1 | 18.0 | 159,896 | 2,759 | 17,361 | 1.118 | 19,413 | 121.41 | 27.5% | 7,036 | 22.3% | 17.25 | 4.2% | 125.51 | 19.4% |
| 2022.2 | 12.0 | 164,399 | 3,182 | 21,041 | 1.118 | 23,528 | 143.12 | 10.5% | 7,393 | 12.3% | 19.36 | -1.6% | | |
| 2023.1 | 6.0 | 160,881 | 3,231 | 21,610 | 1.118 | 24,164 | 150.20 | 23.7% | 7,478 | 6.3% | 20.08 | 16.4% | 146.62 | 16.8% |
| Total | | 5,806,846 | 132,407 | 550,644 | | 601,308 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/23

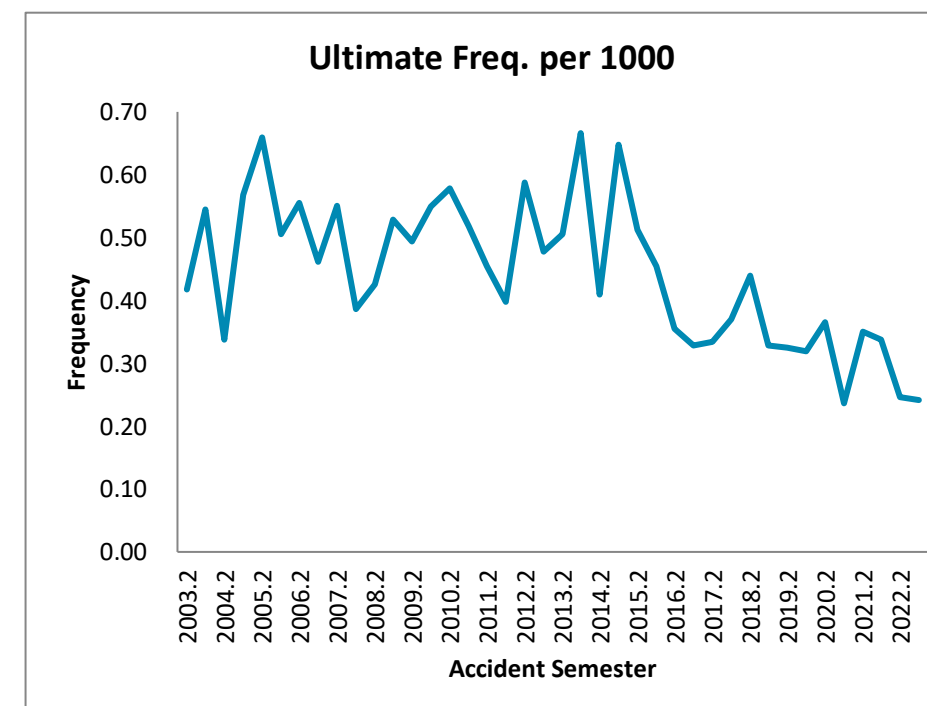
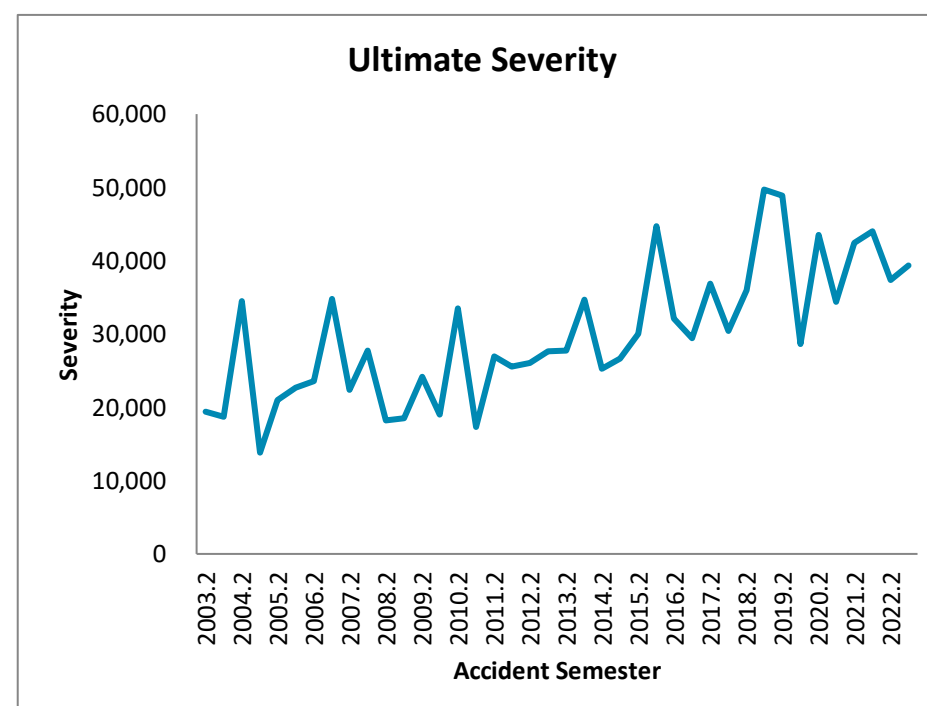
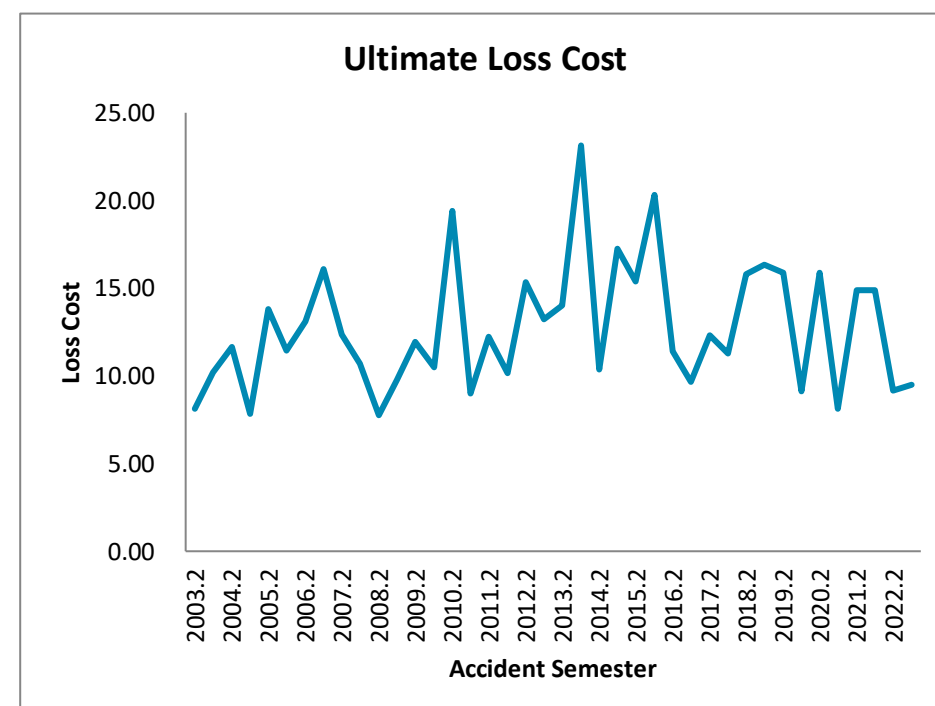
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|-------------------------------|-----------------|-----------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and LAE (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 | 77,585 | 674 | 3,387 | 1.076 | 3,646 | 46.99 | | 5,409 | | 8.69 | | | |
| 2004.1 | 234.0 | 81,638 | 636 | 2,922 | 1.080 | 3,156 | 38.65 | | 4,962 | | 7.79 | | 42.72 | |
| 2004.2 | 228.0 | 85,611 | 693 | 2,671 | 1.080 | 2,885 | 33.70 | -28.3% | 4,163 | -23.0% | 8.09 | -6.8% | | |
| 2005.1 | 222.0 | 83,991 | 648 | 2,862 | 1.066 | 3,052 | 36.34 | -6.0% | 4,710 | -5.1% | 7.72 | -1.0% | 35.01 | -18.0% |
| 2005.2 | 216.0 | 87,596 | 729 | 3,291 | 1.066 | 3,509 | 40.06 | 18.9% | 4,813 | 15.6% | 8.32 | 2.8% | | |
| 2006.1 | 210.0 | 86,842 | 607 | 2,507 | 1.072 | 2,688 | 30.95 | -14.8% | 4,428 | -6.0% | 6.99 | -9.4% | 35.52 | 1.5% |
| 2006.2 | 204.0 | 92,200 | 758 | 3,892 | 1.072 | 4,172 | 45.25 | 13.0% | 5,504 | 14.4% | 8.22 | -1.2% | | |
| 2007.1 | 198.0 | 92,344 | 695 | 3,735 | 1.072 | 4,003 | 43.35 | 40.1% | 5,760 | 30.1% | 7.53 | 7.7% | 44.30 | 24.7% |
| 2007.2 | 192.0 | 99,194 | 755 | 4,205 | 1.072 | 4,507 | 45.43 | 0.4% | 5,969 | 8.4% | 7.61 | -7.4% | | |
| 2008.1 | 186.0 | 100,110 | 687 | 3,941 | 1.075 | 4,235 | 42.30 | -2.4% | 6,164 | 7.0% | 6.86 | -8.8% | 43.86 | -1.0% |
| 2008.2 | 180.0 | 107,495 | 826 | 4,231 | 1.075 | 4,547 | 42.30 | -6.9% | 5,505 | -7.8% | 7.68 | 1.0% | | |
| 2009.1 | 174.0 | 108,425 | 717 | 3,759 | 1.073 | 4,033 | 37.19 | -12.1% | 5,624 | -8.8% | 6.61 | -3.6% | 39.74 | -9.4% |
| 2009.2 | 168.0 | 116,308 | 949 | 5,078 | 1.073 | 5,448 | 46.84 | 10.7% | 5,741 | 4.3% | 8.16 | 6.2% | | |
| 2010.1 | 162.0 | 116,224 | 858 | 6,813 | 1.056 | 7,193 | 61.89 | 66.4% | 8,381 | 49.0% | 7.38 | 11.7% | 54.36 | 36.8% |
| 2010.2 | 156.0 | 123,202 | 1,009 | 5,827 | 1.056 | 6,152 | 49.94 | 6.6% | 6,095 | 6.2% | 8.19 | 0.4% | | |
| 2011.1 | 150.0 | 122,106 | 846 | 5,291 | 1.052 | 5,568 | 45.60 | -26.3% | 6,578 | -21.5% | 6.93 | -6.1% | 47.78 | -12.1% |
| 2011.2 | 144.0 | 128,570 | 1,129 | 6,593 | 1.052 | 6,937 | 53.96 | 8.1% | 6,142 | 0.8% | 8.78 | 7.2% | | |
| 2012.1 | 138.0 | 128,149 | 962 | 5,941 | 1.078 | 6,401 | 49.95 | 9.5% | 6,651 | 1.1% | 7.51 | 8.3% | 51.96 | 8.8% |
| 2012.2 | 132.0 | 135,405 | 1,157 | 7,208 | 1.078 | 7,766 | 57.36 | 6.3% | 6,710 | 9.2% | 8.55 | -2.7% | | |
| 2013.1 | 126.0 | 134,902 | 1,045 | 6,483 | 1.087 | 7,046 | 52.23 | 4.6% | 6,739 | 1.3% | 7.75 | 3.2% | 54.80 | 5.5% |
| 2013.2 | 120.0 | 142,588 | 1,203 | 7,694 | 1.087 | 8,362 | 58.64 | 2.2% | 6,950 | 3.6% | 8.44 | -1.3% | | |
| 2014.1 | 114.0 | 140,738 | 1,061 | 7,190 | 1.082 | 7,777 | 55.26 | 5.8% | 7,331 | 8.8% | 7.54 | -2.7% | 56.96 | 3.9% |
| 2014.2 | 108.0 | 148,251 | 1,239 | 7,723 | 1.082 | 8,353 | 56.34 | -3.9% | 6,740 | -3.0% | 8.36 | -0.9% | | |
| 2015.1 | 102.0 | 145,927 | 1,152 | 8,797 | 1.078 | 9,483 | 64.99 | 17.6% | 8,229 | 12.2% | 7.90 | 4.8% | 60.63 | 6.4% |
| 2015.2 | 96.0 | 152,758 | 1,237 | 9,220 | 1.078 | 9,939 | 65.06 | 15.5% | 8,035 | 19.2% | 8.10 | -3.1% | | |
| 2016.1 | 90.0 | 150,678 | 1,124 | 8,602 | 1.103 | 9,488 | 62.97 | -3.1% | 8,443 | 2.6% | 7.46 | -5.6% | 64.02 | 5.6% |
| 2016.2 | 84.0 | 155,809 | 1,264 | 8,008 | 1.103 | 8,833 | 56.69 | -12.9% | 6,986 | -13.1% | 8.11 | 0.2% | | |
| 2017.1 | 78.0 | 151,434 | 1,041 | 7,487 | 1.091 | 8,170 | 53.95 | -14.3% | 7,845 | -7.1% | 6.88 | -7.8% | 55.34 | -13.6% |
| 2017.2 | 72.0 | 156,537 | 1,187 | 8,429 | 1.091 | 9,199 | 58.77 | 3.7% | 7,750 | 10.9% | 7.58 | -6.6% | | |
| 2018.1 | 66.0 | 151,949 | 966 | 7,286 | 1.107 | 8,069 | 53.10 | -1.6% | 8,356 | 6.5% | 6.36 | -7.6% | 55.98 | 1.1% |
| 2018.2 | 60.0 | 156,741 | 1,152 | 9,166 | 1.107 | 10,150 | 64.76 | 10.2% | 8,810 | 13.7% | 7.35 | -3.1% | | |
| 2019.1 | 54.0 | 152,093 | 990 | 8,278 | 1.096 | 9,072 | 59.65 | 12.3% | 9,164 | 9.7% | 6.51 | 2.4% | 62.24 | 11.2% |
| 2019.2 | 48.0 | 156,869 | 1,121 | 9,919 | 1.096 | 10,871 | 69.30 | 7.0% | 9,699 | 10.1% | 7.14 | -2.8% | | |
| 2020.1 | 42.0 | 151,424 | 696 | 5,252 | 1.113 | 5,846 | 38.61 | -35.3% | 8,404 | -8.3% | 4.59 | -29.4% | 54.22 | -12.9% |
| 2020.2 | 36.0 | 157,051 | 944 | 7,264 | 1.113 | 8,086 | 51.49 | -25.7% | 8,564 | -11.7% | 6.01 | -15.9% | | |
| 2021.1 | 30.0 | 156,823 | 724 | 5,702 | 1.155 | 6,588 | 42.01 | 8.8% | 9,095 | 8.2% | 4.62 | 0.5% | 46.75 | -13.8% |
| 2021.2 | 24.0 | 161,589 | 1,043 | 7,767 | 1.155 | 8,975 | 55.54 | 7.9% | 8,606 | 0.5% | 6.45 | 7.4% | | |
| 2022.1 | 18.0 | 157,421 | 853 | 6,837 | 1.118 | 7,645 | 48.57 | 15.6% | 8,960 | -1.5% | 5.42 | 17.3% | 52.10 | 11.4% |
| 2022.2 | 12.0 | 162,066 | 1,044 | 8,614 | 1.118 | 9,632 | 59.43 | 7.0% | 9,227 | 7.2% | 6.44 | -0.2% | | |
| 2023.1 | 6.0 | 158,696 | 996 | 8,686 | 1.118 | 9,713 | 61.20 | 26.0% | 9,755 | 8.9% | 6.27 | 15.8% | 60.31 | 15.8% |
| Total | | 5,175,341 | 37,420 | 248,559 | | 271,192 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/23

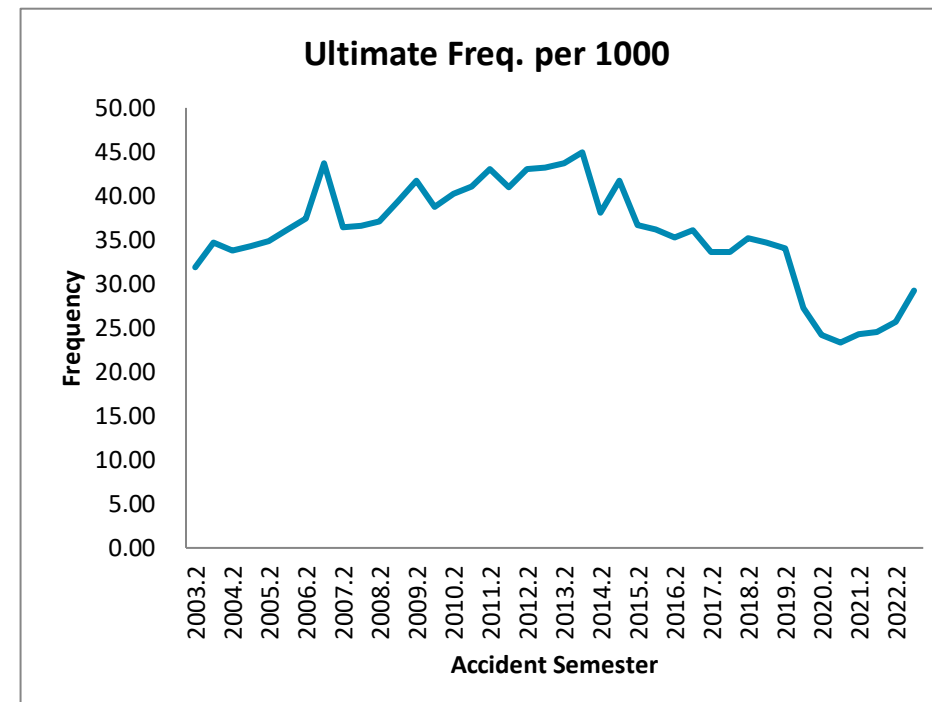
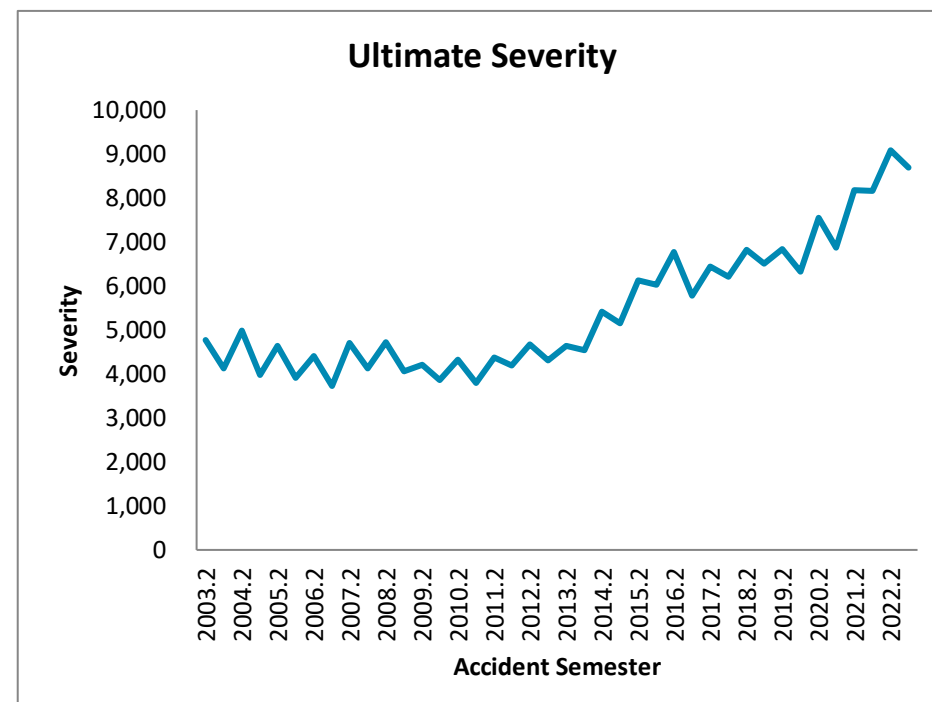
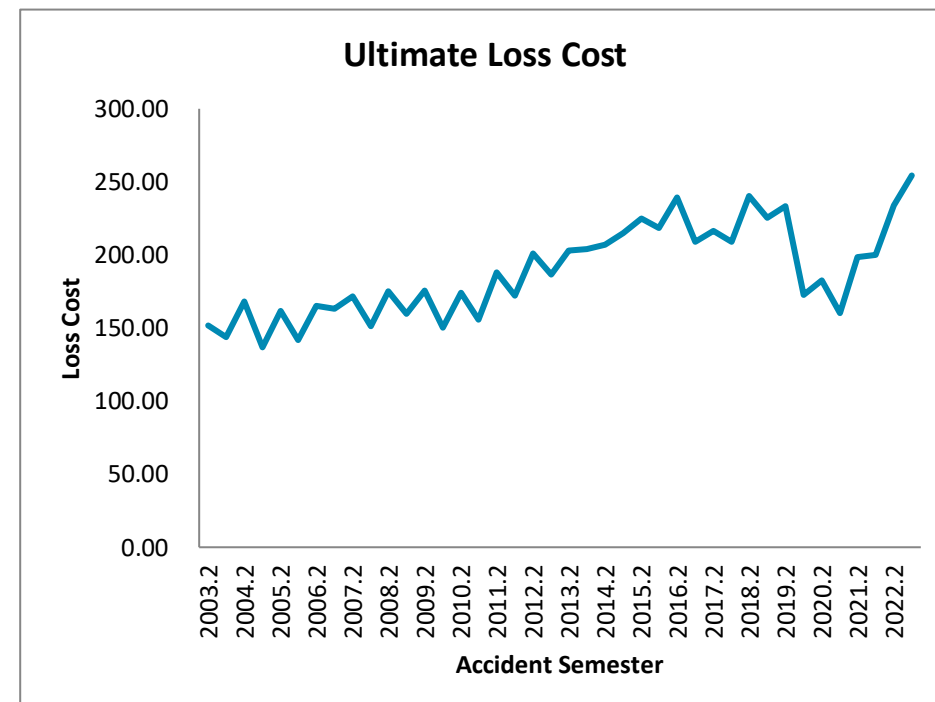
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|-------------------------------|-----------------|-----------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and LAE (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 | 105,525 | 44 | 795 | 1.076 | 856 | 8.11 | | 19,447 | | 0.42 | | | |
| 2004.1 | 234.0 | 110,212 | 60 | 1,041 | 1.080 | 1,124 | 10.20 | | 18,738 | | 0.54 | | 9.18 | |
| 2004.2 | 228.0 | 115,347 | 39 | 1,244 | 1.080 | 1,344 | 11.65 | 43.7% | 34,462 | 77.2% | 0.34 | -18.9% | | |
| 2005.1 | 222.0 | 112,736 | 64 | 829 | 1.066 | 884 | 7.84 | -23.1% | 13,818 | -26.3% | 0.57 | 4.3% | 9.77 | 6.5% |
| 2005.2 | 216.0 | 116,874 | 77 | 1,514 | 1.066 | 1,614 | 13.81 | 18.5% | 20,962 | -39.2% | 0.66 | 94.9% | | |
| 2006.1 | 210.0 | 114,734 | 58 | 1,226 | 1.072 | 1,315 | 11.46 | 46.1% | 22,665 | 64.0% | 0.51 | -11.0% | 12.64 | 29.4% |
| 2006.2 | 204.0 | 120,636 | 67 | 1,476 | 1.072 | 1,582 | 13.12 | -5.0% | 23,618 | 12.7% | 0.56 | -15.7% | | |
| 2007.1 | 198.0 | 119,184 | 55 | 1,787 | 1.072 | 1,916 | 16.07 | 40.3% | 34,830 | 53.7% | 0.46 | -8.7% | 14.59 | 15.4% |
| 2007.2 | 192.0 | 125,342 | 69 | 1,443 | 1.072 | 1,547 | 12.34 | -5.9% | 22,419 | -5.1% | 0.55 | -0.9% | | |
| 2008.1 | 186.0 | 124,150 | 48 | 1,237 | 1.075 | 1,330 | 10.71 | -33.4% | 27,701 | -20.5% | 0.39 | -16.2% | 11.53 | -21.0% |
| 2008.2 | 180.0 | 131,476 | 56 | 949 | 1.075 | 1,020 | 7.76 | -37.2% | 18,209 | -18.8% | 0.43 | -22.6% | | |
| 2009.1 | 174.0 | 130,403 | 69 | 1,189 | 1.073 | 1,276 | 9.78 | -8.7% | 18,488 | -33.3% | 0.53 | 36.9% | 8.76 | -24.0% |
| 2009.2 | 168.0 | 137,826 | 68 | 1,532 | 1.073 | 1,643 | 11.92 | 53.7% | 24,168 | 32.7% | 0.49 | 15.8% | | |
| 2010.1 | 162.0 | 136,383 | 75 | 1,353 | 1.056 | 1,429 | 10.48 | 7.1% | 19,049 | 3.0% | 0.55 | 3.9% | 11.20 | 27.8% |
| 2010.2 | 156.0 | 143,418 | 83 | 2,633 | 1.056 | 2,780 | 19.38 | 62.6% | 33,496 | 38.6% | 0.58 | 17.3% | | |
| 2011.1 | 150.0 | 140,806 | 73 | 1,202 | 1.052 | 1,264 | 8.98 | -14.3% | 17,320 | -9.1% | 0.52 | -5.7% | 14.23 | 27.0% |
| 2011.2 | 144.0 | 147,287 | 67 | 1,713 | 1.052 | 1,803 | 12.24 | -36.9% | 26,905 | -19.7% | 0.45 | -21.4% | | |
| 2012.1 | 138.0 | 145,942 | 58 | 1,378 | 1.078 | 1,485 | 10.18 | 13.3% | 25,604 | 47.8% | 0.40 | -23.3% | 11.21 | -21.2% |
| 2012.2 | 132.0 | 153,055 | 90 | 2,178 | 1.078 | 2,347 | 15.33 | 25.3% | 26,077 | -3.1% | 0.59 | 29.3% | | |
| 2013.1 | 126.0 | 150,709 | 72 | 1,833 | 1.087 | 1,992 | 13.22 | 29.9% | 27,663 | 8.0% | 0.48 | 20.2% | 14.28 | 27.4% |
| 2013.2 | 120.0 | 158,099 | 80 | 2,041 | 1.087 | 2,219 | 14.03 | -8.5% | 27,732 | 6.3% | 0.51 | -13.9% | | |
| 2014.1 | 114.0 | 154,608 | 103 | 3,307 | 1.082 | 3,577 | 23.13 | 75.1% | 34,726 | 25.5% | 0.67 | 39.4% | 18.53 | 29.8% |
| 2014.2 | 108.0 | 161,349 | 66 | 1,544 | 1.082 | 1,670 | 10.35 | -26.2% | 25,304 | -8.8% | 0.41 | -19.2% | | |
| 2015.1 | 102.0 | 157,357 | 102 | 2,517 | 1.078 | 2,713 | 17.24 | -25.5% | 26,599 | -23.4% | 0.65 | -2.7% | 13.75 | -25.8% |
| 2015.2 | 96.0 | 163,900 | 84 | 2,338 | 1.078 | 2,521 | 15.38 | 48.6% | 30,008 | 18.6% | 0.51 | 25.3% | | |
| 2016.1 | 90.0 | 160,702 | 73 | 2,960 | 1.103 | 3,264 | 20.31 | 17.8% | 44,718 | 68.1% | 0.45 | -29.9% | 17.82 | 29.6% |
| 2016.2 | 84.0 | 165,577 | 59 | 1,712 | 1.103 | 1,888 | 11.40 | -25.8% | 32,135 | 7.1% | 0.35 | -30.8% | | |
| 2017.1 | 78.0 | 160,037 | 52 | 1,416 | 1.091 | 1,545 | 9.66 | -52.5% | 29,436 | -34.2% | 0.33 | -27.8% | 10.54 | -40.8% |
| 2017.2 | 72.0 | 165,085 | 55 | 1,863 | 1.091 | 2,033 | 12.32 | 8.0% | 36,855 | 14.7% | 0.33 | -5.8% | | |
| 2018.1 | 66.0 | 159,294 | 59 | 1,623 | 1.107 | 1,797 | 11.28 | 16.8% | 30,460 | 3.5% | 0.37 | 12.9% | 11.81 | 12.0% |
| 2018.2 | 60.0 | 163,916 | 72 | 2,337 | 1.107 | 2,588 | 15.79 | 28.2% | 35,969 | -2.4% | 0.44 | 31.4% | | |
| 2019.1 | 54.0 | 158,201 | 52 | 2,359 | 1.096 | 2,585 | 16.34 | 44.9% | 49,708 | 63.2% | 0.33 | -11.2% | 16.06 | 36.0% |
| 2019.2 | 48.0 | 162,808 | 53 | 2,361 | 1.096 | 2,587 | 15.89 | 0.6% | 48,927 | 36.0% | 0.32 | -26.0% | | |
| 2020.1 | 42.0 | 157,799 | 50 | 1,292 | 1.113 | 1,438 | 9.11 | -44.2% | 28,598 | -42.5% | 0.32 | -3.1% | 12.55 | -21.8% |
| 2020.2 | 36.0 | 163,619 | 60 | 2,334 | 1.113 | 2,598 | 15.88 | -0.1% | 43,517 | -11.1% | 0.36 | 12.3% | | |
| 2021.1 | 30.0 | 160,409 | 38 | 1,130 | 1.155 | 1,305 | 8.14 | -10.7% | 34,420 | 20.4% | 0.24 | -25.8% | 12.05 | -4.1% |
| 2021.2 | 24.0 | 166,413 | 58 | 2,144 | 1.155 | 2,478 | 14.89 | -6.2% | 42,476 | -2.4% | 0.35 | -3.9% | | |
| 2022.1 | 18.0 | 161,778 | 55 | 2,153 | 1.118 | 2,407 | 14.88 | 82.9% | 44,053 | 28.0% | 0.34 | 42.9% | 14.88 | 23.6% |
| 2022.2 | 12.0 | 166,604 | 41 | 1,367 | 1.118 | 1,529 | 9.18 | -38.4% | 37,330 | -12.1% | 0.25 | -29.9% | | |
| 2023.1 | 6.0 | 162,875 | 39 | 1,380 | 1.118 | 1,543 | 9.48 | -36.3% | 39,307 | -10.8% | 0.24 | -28.6% | 9.32 | -37.4% |
| Total | | 5,812,475 | 2,543 | 68,732 | | 74,836 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/23

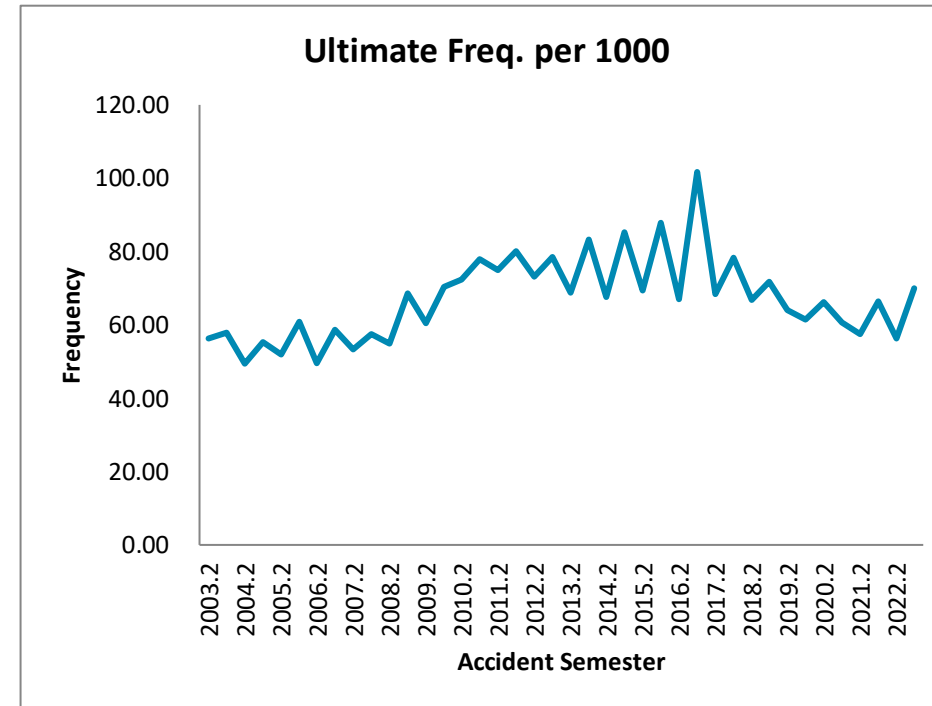
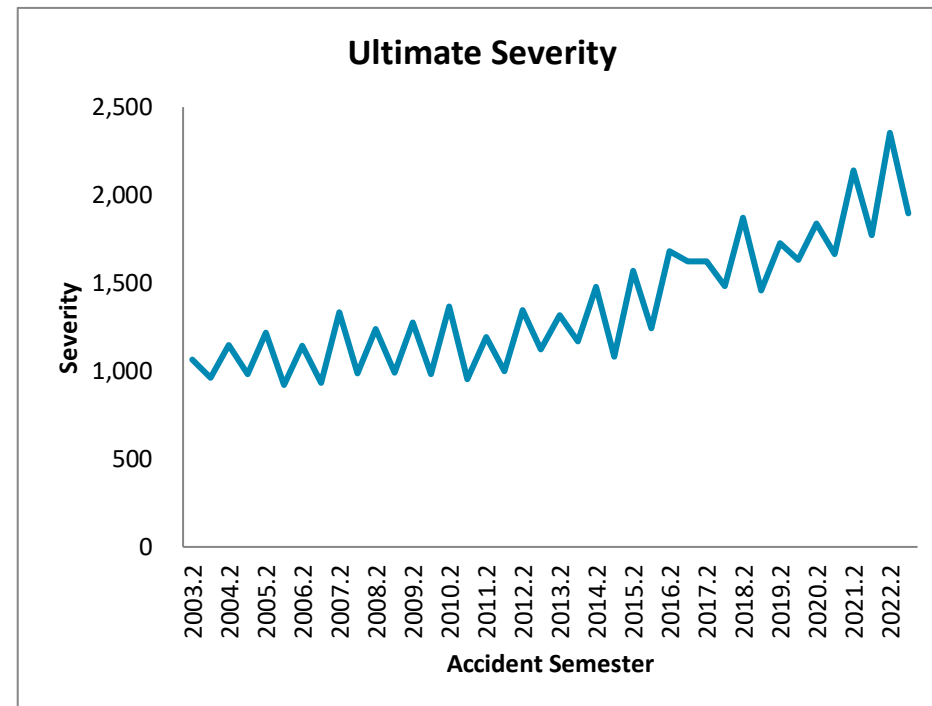
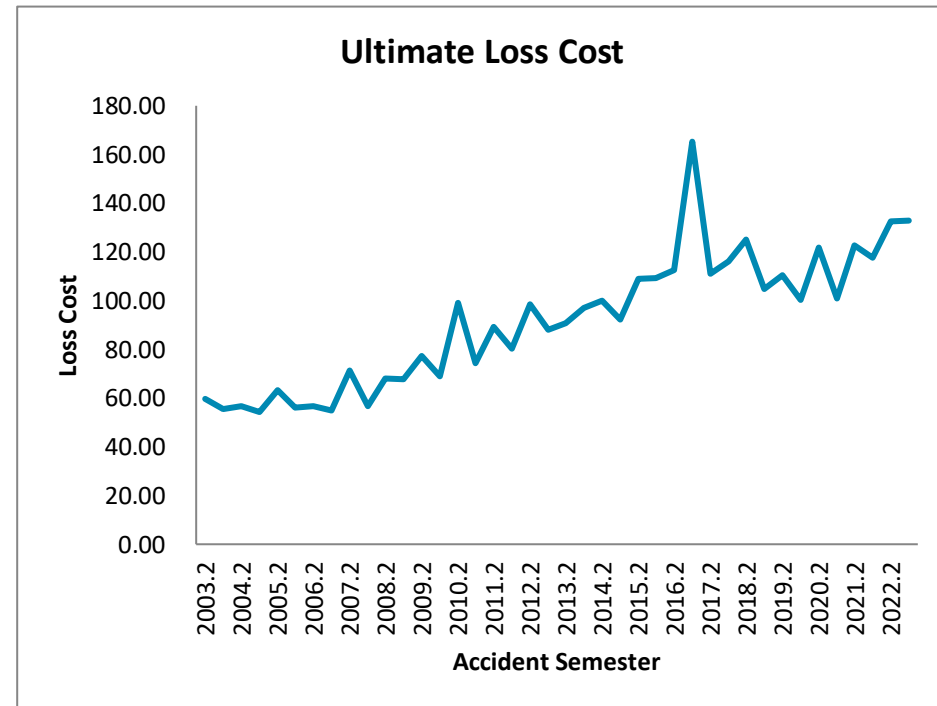
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------|-----------------|-----------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | ULAE Adjustment | Ultimate Losses & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2003.2 | 240.0 | 68,775 | 2,193 | 9,707 | 1.076 | 10,449 | 151.93 | | 4,765 | | 31.89 | | | |
| 2004.1 | 234.0 | 72,373 | 2,514 | 9,617 | 1.080 | 10,387 | 143.52 | | 4,132 | | 34.74 | | 147.61 | |
| 2004.2 | 228.0 | 75,566 | 2,553 | 11,772 | 1.080 | 12,714 | 168.25 | 10.7% | 4,980 | 4.5% | 33.78 | 6.0% | | |
| 2005.1 | 222.0 | 74,876 | 2,569 | 9,603 | 1.066 | 10,240 | 136.76 | -4.7% | 3,986 | -3.5% | 34.31 | -1.2% | 152.58 | 3.4% |
| 2005.2 | 216.0 | 78,170 | 2,725 | 11,857 | 1.066 | 12,643 | 161.73 | -3.9% | 4,639 | -6.8% | 34.86 | 3.2% | | |
| 2006.1 | 210.0 | 77,865 | 2,818 | 10,294 | 1.072 | 11,034 | 141.71 | 3.6% | 3,916 | -1.8% | 36.19 | 5.5% | 151.74 | -0.5% |
| 2006.2 | 204.0 | 82,312 | 3,079 | 12,664 | 1.072 | 13,575 | 164.92 | 2.0% | 4,409 | -5.0% | 37.41 | 7.3% | | |
| 2007.1 | 198.0 | 82,102 | 3,590 | 12,487 | 1.072 | 13,383 | 163.00 | 15.0% | 3,728 | -4.8% | 43.73 | 20.8% | 163.96 | 8.1% |
| 2007.2 | 192.0 | 86,641 | 3,155 | 13,867 | 1.072 | 14,861 | 171.52 | 4.0% | 4,710 | 6.8% | 36.41 | -2.7% | | |
| 2008.1 | 186.0 | 87,798 | 3,214 | 12,345 | 1.075 | 13,267 | 151.11 | -7.3% | 4,128 | 10.7% | 36.61 | -16.3% | 161.25 | -1.7% |
| 2008.2 | 180.0 | 93,635 | 3,474 | 15,254 | 1.075 | 16,394 | 175.08 | 2.1% | 4,719 | 0.2% | 37.10 | 1.9% | | |
| 2009.1 | 174.0 | 93,709 | 3,694 | 13,959 | 1.073 | 14,975 | 159.80 | 5.8% | 4,054 | -1.8% | 39.42 | 7.7% | 167.44 | 3.8% |
| 2009.2 | 168.0 | 98,607 | 4,113 | 16,146 | 1.073 | 17,322 | 175.67 | 0.3% | 4,211 | -10.8% | 41.71 | 12.4% | | |
| 2010.1 | 162.0 | 98,311 | 3,813 | 13,975 | 1.056 | 14,754 | 150.07 | -6.1% | 3,869 | -4.6% | 38.79 | -1.6% | 162.89 | -2.7% |
| 2010.2 | 156.0 | 103,559 | 4,168 | 17,081 | 1.056 | 18,033 | 174.13 | -0.9% | 4,326 | 2.7% | 40.25 | -3.5% | | |
| 2011.1 | 150.0 | 102,512 | 4,212 | 15,182 | 1.052 | 15,977 | 155.85 | 3.8% | 3,793 | -2.0% | 41.09 | 5.9% | 165.04 | 1.3% |
| 2011.2 | 144.0 | 107,366 | 4,626 | 19,204 | 1.052 | 20,209 | 188.22 | 8.1% | 4,368 | 1.0% | 43.09 | 7.1% | | |
| 2012.1 | 138.0 | 107,389 | 4,405 | 17,153 | 1.078 | 18,482 | 172.11 | 10.4% | 4,196 | 10.6% | 41.02 | -0.2% | 180.16 | 9.2% |
| 2012.2 | 132.0 | 112,846 | 4,854 | 21,034 | 1.078 | 22,665 | 200.84 | 6.7% | 4,669 | 6.9% | 43.01 | -0.2% | | |
| 2013.1 | 126.0 | 112,647 | 4,865 | 19,323 | 1.087 | 20,999 | 186.42 | 8.3% | 4,316 | 2.9% | 43.19 | 5.3% | 193.64 | 7.5% |
| 2013.2 | 120.0 | 118,747 | 5,191 | 22,202 | 1.087 | 24,128 | 203.19 | 1.2% | 4,648 | -0.5% | 43.71 | 1.6% | | |
| 2014.1 | 114.0 | 117,345 | 5,275 | 22,112 | 1.082 | 23,917 | 203.82 | 9.3% | 4,534 | 5.0% | 44.95 | 4.1% | 203.50 | 5.1% |
| 2014.2 | 108.0 | 122,334 | 4,663 | 23,386 | 1.082 | 25,294 | 206.76 | 1.8% | 5,424 | 16.7% | 38.12 | -12.8% | | |
| 2015.1 | 102.0 | 120,249 | 5,019 | 23,960 | 1.078 | 25,829 | 214.79 | 5.4% | 5,146 | 13.5% | 41.74 | -7.2% | 210.74 | 3.6% |
| 2015.2 | 96.0 | 125,625 | 4,607 | 26,180 | 1.078 | 28,222 | 224.65 | 8.7% | 6,126 | 12.9% | 36.67 | -3.8% | | |
| 2016.1 | 90.0 | 124,667 | 4,511 | 24,660 | 1.103 | 27,200 | 218.18 | 1.6% | 6,030 | 17.2% | 36.18 | -13.3% | 221.43 | 5.1% |
| 2016.2 | 84.0 | 126,871 | 4,476 | 27,512 | 1.103 | 30,346 | 239.18 | 6.5% | 6,780 | 10.7% | 35.28 | -3.8% | | |
| 2017.1 | 78.0 | 122,473 | 4,424 | 23,445 | 1.091 | 25,586 | 208.91 | -4.2% | 5,783 | -4.1% | 36.12 | -0.2% | 224.31 | 1.3% |
| 2017.2 | 72.0 | 124,820 | 4,197 | 24,747 | 1.091 | 27,006 | 216.36 | -9.5% | 6,435 | -5.1% | 33.62 | -4.7% | | |
| 2018.1 | 66.0 | 120,668 | 4,058 | 22,790 | 1.107 | 25,238 | 209.15 | 0.1% | 6,219 | 7.5% | 33.63 | -6.9% | 212.82 | -5.1% |
| 2018.2 | 60.0 | 123,132 | 4,332 | 26,697 | 1.107 | 29,564 | 240.10 | 11.0% | 6,825 | 6.1% | 35.18 | 4.6% | | |
| 2019.1 | 54.0 | 119,127 | 4,129 | 24,516 | 1.096 | 26,867 | 225.54 | 7.8% | 6,507 | 4.6% | 34.66 | 3.1% | 232.94 | 9.5% |
| 2019.2 | 48.0 | 122,066 | 4,159 | 25,976 | 1.096 | 28,467 | 233.21 | -2.9% | 6,845 | 0.3% | 34.07 | -3.2% | | |
| 2020.1 | 42.0 | 117,998 | 3,218 | 18,288 | 1.113 | 20,357 | 172.52 | -23.5% | 6,326 | -2.8% | 27.27 | -21.3% | 203.38 | -12.7% |
| 2020.2 | 36.0 | 121,968 | 2,950 | 20,004 | 1.113 | 22,268 | 182.57 | -21.7% | 7,549 | 10.3% | 24.19 | -29.0% | | |
| 2021.1 | 30.0 | 122,522 | 2,859 | 17,001 | 1.155 | 19,643 | 160.33 | -7.1% | 6,871 | 8.6% | 23.33 | -14.4% | 171.42 | -15.7% |
| 2021.2 | 24.0 | 125,943 | 3,055 | 21,636 | 1.155 | 24,999 | 198.49 | 8.7% | 8,183 | 8.4% | 24.26 | 0.3% | | |
| 2022.1 | 18.0 | 123,038 | 3,013 | 21,983 | 1.118 | 24,582 | 199.79 | 24.6% | 8,158 | 18.7% | 24.49 | 5.0% | 199.13 | 16.2% |
| 2022.2 | 12.0 | 126,732 | 3,259 | 26,477 | 1.118 | 29,607 | 233.62 | 17.7% | 9,086 | 11.0% | 25.71 | 6.0% | | |
| 2023.1 | 6.0 | 125,114 | 3,663 | 28,459 | 1.118 | 31,823 | 254.35 | 27.3% | 8,688 | 6.5% | 29.28 | 19.5% | 243.92 | 22.5% |
| Total | | 4,268,498 | 151,692 | 754,557 | | 823,302 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/23

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|-------------------------------|-----------------|-----------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and LAE (000) | ULAE Adjustment | Ultimate Losses & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2003.2 | 240.0 | 72,617 | 4,081 | 4,031 | 1.076 | 4,339 | 59.75 | | 1,063 | | 56.20 | | | |
| 2004.1 | 234.0 | 77,039 | 4,453 | 3,964 | 1.080 | 4,281 | 55.57 | | 961 | | 57.80 | | 57.60 | |
| 2004.2 | 228.0 | 80,084 | 3,958 | 4,203 | 1.080 | 4,539 | 56.68 | -5.1% | 1,147 | 7.9% | 49.42 | -12.1% | | |
| 2005.1 | 222.0 | 80,037 | 4,430 | 4,074 | 1.066 | 4,344 | 54.28 | -2.3% | 981 | 2.0% | 55.35 | -4.2% | 55.48 | -3.7% |
| 2005.2 | 216.0 | 82,990 | 4,307 | 4,917 | 1.066 | 5,243 | 63.17 | 11.5% | 1,217 | 6.1% | 51.90 | 5.0% | | |
| 2006.1 | 210.0 | 83,383 | 5,073 | 4,357 | 1.072 | 4,670 | 56.00 | 3.2% | 921 | -6.1% | 60.84 | 9.9% | 59.58 | 7.4% |
| 2006.2 | 204.0 | 87,079 | 4,316 | 4,602 | 1.072 | 4,933 | 56.65 | -10.3% | 1,143 | -6.1% | 49.56 | -4.5% | | |
| 2007.1 | 198.0 | 87,033 | 5,111 | 4,451 | 1.072 | 4,770 | 54.80 | -2.1% | 933 | 1.4% | 58.72 | -3.5% | 55.73 | -6.5% |
| 2007.2 | 192.0 | 91,420 | 4,883 | 6,075 | 1.072 | 6,510 | 71.21 | 25.7% | 1,333 | 16.6% | 53.41 | 7.8% | | |
| 2008.1 | 186.0 | 93,284 | 5,353 | 4,915 | 1.075 | 5,282 | 56.62 | 3.3% | 987 | 5.7% | 57.38 | -2.3% | 63.84 | 14.6% |
| 2008.2 | 180.0 | 98,951 | 5,433 | 6,261 | 1.075 | 6,729 | 68.00 | -4.5% | 1,239 | -7.1% | 54.91 | 2.8% | | |
| 2009.1 | 174.0 | 99,727 | 6,849 | 6,311 | 1.073 | 6,770 | 67.89 | 19.9% | 988 | 0.2% | 68.68 | 19.7% | 67.95 | 6.4% |
| 2009.2 | 168.0 | 104,452 | 6,316 | 7,513 | 1.073 | 8,059 | 77.16 | 13.5% | 1,276 | 3.0% | 60.47 | 10.1% | | |
| 2010.1 | 162.0 | 104,942 | 7,391 | 6,864 | 1.056 | 7,246 | 69.05 | 1.7% | 980 | -0.8% | 70.43 | 2.6% | 73.09 | 7.6% |
| 2010.2 | 156.0 | 109,964 | 7,961 | 10,309 | 1.056 | 10,884 | 98.98 | 28.3% | 1,367 | 7.1% | 72.40 | 19.7% | | |
| 2011.1 | 150.0 | 109,740 | 8,544 | 7,741 | 1.052 | 8,146 | 74.23 | 7.5% | 953 | -2.8% | 77.86 | 10.5% | 86.62 | 18.5% |
| 2011.2 | 144.0 | 114,052 | 8,538 | 9,664 | 1.052 | 10,170 | 89.17 | -9.9% | 1,191 | -12.9% | 74.86 | 3.4% | | |
| 2012.1 | 138.0 | 114,839 | 9,200 | 8,542 | 1.078 | 9,204 | 80.14 | 8.0% | 1,000 | 4.9% | 80.11 | 2.9% | 84.64 | -2.3% |
| 2012.2 | 132.0 | 119,390 | 8,727 | 10,903 | 1.078 | 11,748 | 98.40 | 10.4% | 1,346 | 13.0% | 73.10 | -2.4% | | |
| 2013.1 | 126.0 | 119,975 | 9,413 | 9,711 | 1.087 | 10,553 | 87.96 | 9.8% | 1,121 | 12.1% | 78.46 | -2.1% | 93.17 | 10.1% |
| 2013.2 | 120.0 | 125,463 | 8,641 | 10,478 | 1.087 | 11,386 | 90.76 | -7.8% | 1,318 | -2.1% | 68.87 | -5.8% | | |
| 2014.1 | 114.0 | 125,267 | 10,424 | 11,242 | 1.082 | 12,159 | 97.07 | 10.3% | 1,167 | 4.1% | 83.21 | 6.1% | 93.91 | 0.8% |
| 2014.2 | 108.0 | 129,148 | 8,743 | 11,940 | 1.082 | 12,915 | 100.00 | 10.2% | 1,477 | 12.1% | 67.69 | -1.7% | | |
| 2015.1 | 102.0 | 128,165 | 10,931 | 10,967 | 1.078 | 11,822 | 92.24 | -5.0% | 1,082 | -7.3% | 85.28 | 2.5% | 96.14 | 2.4% |
| 2015.2 | 96.0 | 131,487 | 9,118 | 13,278 | 1.078 | 14,314 | 108.86 | 8.9% | 1,570 | 6.3% | 69.35 | 2.4% | | |
| 2016.1 | 90.0 | 131,046 | 11,523 | 12,991 | 1.103 | 14,329 | 109.34 | 18.5% | 1,243 | 15.0% | 87.93 | 3.1% | 109.10 | 13.5% |
| 2016.2 | 84.0 | 132,793 | 8,896 | 13,556 | 1.103 | 14,953 | 112.60 | 3.4% | 1,681 | 7.1% | 67.00 | -3.4% | | |
| 2017.1 | 78.0 | 130,358 | 13,257 | 19,741 | 1.091 | 21,544 | 165.27 | 51.1% | 1,625 | 30.7% | 101.70 | 15.7% | 138.69 | 27.1% |
| 2017.2 | 72.0 | 131,983 | 9,030 | 13,430 | 1.091 | 14,656 | 111.04 | -1.4% | 1,623 | -3.4% | 68.42 | 2.1% | | |
| 2018.1 | 66.0 | 129,374 | 10,132 | 13,560 | 1.107 | 15,016 | 116.07 | -29.8% | 1,482 | -8.8% | 78.32 | -23.0% | 113.53 | -18.1% |
| 2018.2 | 60.0 | 130,779 | 8,733 | 14,757 | 1.107 | 16,342 | 124.96 | 12.5% | 1,871 | 15.3% | 66.77 | -2.4% | | |
| 2019.1 | 54.0 | 127,977 | 9,197 | 12,235 | 1.096 | 13,408 | 104.77 | -9.7% | 1,458 | -1.6% | 71.87 | -8.2% | 114.97 | 1.3% |
| 2019.2 | 48.0 | 129,513 | 8,295 | 13,062 | 1.096 | 14,315 | 110.53 | -11.5% | 1,726 | -7.8% | 64.05 | -4.1% | | |
| 2020.1 | 42.0 | 127,005 | 7,809 | 11,438 | 1.113 | 12,732 | 100.25 | -4.3% | 1,631 | 11.8% | 61.48 | -14.4% | 105.44 | -8.3% |
| 2020.2 | 36.0 | 129,905 | 8,606 | 14,203 | 1.113 | 15,810 | 121.71 | 10.1% | 1,837 | 6.5% | 66.25 | 3.4% | | |
| 2021.1 | 30.0 | 131,538 | 7,967 | 11,490 | 1.155 | 13,276 | 100.93 | 0.7% | 1,666 | 2.2% | 60.57 | -1.5% | 111.25 | 5.5% |
| 2021.2 | 24.0 | 133,601 | 7,667 | 14,196 | 1.155 | 16,402 | 122.77 | 0.9% | 2,139 | 16.4% | 57.39 | -13.4% | | |
| 2022.1 | 18.0 | 131,786 | 8,743 | 13,845 | 1.118 | 15,481 | 117.47 | 16.4% | 1,771 | 6.3% | 66.34 | 9.5% | 120.14 | 8.0% |
| 2022.2 | 12.0 | 134,368 | 7,564 | 15,922 | 1.118 | 17,804 | 132.50 | 7.9% | 2,354 | 10.0% | 56.29 | -1.9% | | |
| 2023.1 | 6.0 | 133,685 | 9,353 | 15,867 | 1.118 | 17,742 | 132.72 | 13.0% | 1,897 | 7.1% | 69.96 | 5.5% | 132.61 | 10.4% |
| Total | | 4,536,237 | 308,967 | 397,602 | | 434,826 | | | | | | | | |



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

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

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) Prior | (8) (6) - (7) |
|--|----------------------|----------------------------------|---|--|--|------------------|------------------|
| <u>Reported Incurred Claim Amount and ALAE: Development Method</u> | | | | | | | |
| Accident Semester | Maturity (in Months) | Paid Claim Amount and ALAE (000) | Reported Incurred Claim Amount and ALAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claim Amount and ALAE Estimate | Prior | Difference |
| 2003.2 | 240.0 | 33,315 | 33,315 | 1.000 | 33,315 | 33,315 | 0 |
| 2004.1 | 234.0 | 31,523 | 31,523 | 1.000 | 31,523 | 31,523 | 0 |
| 2004.2 | 228.0 | 34,184 | 34,184 | 1.000 | 34,184 | 34,184 | 0 |
| 2005.1 | 222.0 | 31,901 | 31,901 | 1.000 | 31,901 | 31,901 | 0 |
| 2005.2 | 216.0 | 38,925 | 38,925 | 1.000 | 38,925 | 38,925 | 0 |
| 2006.1 | 210.0 | 29,135 | 29,135 | 1.000 | 29,135 | 29,138 | (3) |
| 2006.2 | 204.0 | 38,648 | 38,648 | 1.000 | 38,651 | 38,631 | 20 |
| 2007.1 | 198.0 | 34,679 | 34,679 | 1.000 | 34,665 | 34,612 | 52 |
| 2007.2 | 192.0 | 43,768 | 44,150 | 1.000 | 44,141 | 44,130 | 12 |
| 2008.1 | 186.0 | 32,487 | 32,591 | 1.000 | 32,585 | 32,575 | 10 |
| 2008.2 | 180.0 | 41,442 | 41,442 | 1.000 | 41,432 | 41,419 | 13 |
| 2009.1 | 174.0 | 33,812 | 34,027 | 1.000 | 34,018 | 33,999 | 19 |
| 2009.2 | 168.0 | 46,826 | 47,288 | 1.000 | 47,264 | 47,095 | 170 |
| 2010.1 | 162.0 | 46,982 | 46,982 | 1.000 | 46,970 | 46,857 | 113 |
| 2010.2 | 156.0 | 50,529 | 50,583 | 0.998 | 50,498 | 50,592 | (94) |
| 2011.1 | 150.0 | 44,160 | 44,261 | 0.999 | 44,217 | 44,306 | (88) |
| 2011.2 | 144.0 | 58,012 | 58,051 | 0.999 | 58,006 | 58,023 | (16) |
| 2012.1 | 138.0 | 48,714 | 48,803 | 0.999 | 48,745 | 48,622 | 124 |
| 2012.2 | 132.0 | 59,962 | 60,188 | 0.996 | 59,928 | 59,960 | (31) |
| 2013.1 | 126.0 | 54,725 | 55,615 | 0.996 | 55,371 | 55,366 | 4 |
| 2013.2 | 120.0 | 58,701 | 60,189 | 0.994 | 59,854 | 59,726 | 128 |
| 2014.1 | 114.0 | 47,541 | 48,946 | 0.995 | 48,696 | 48,819 | (123) |
| 2014.2 | 108.0 | 55,534 | 57,009 | 0.995 | 56,702 | 56,539 | 162 |
| 2015.1 | 102.0 | 52,981 | 56,315 | 0.993 | 55,927 | 56,304 | (377) |
| 2015.2 | 96.0 | 64,954 | 71,225 | 0.992 | 70,643 | 70,602 | 40 |
| 2016.1 | 90.0 | 55,000 | 58,939 | 0.989 | 58,283 | 58,791 | (509) |
| 2016.2 | 84.0 | 55,189 | 63,093 | 0.989 | 62,420 | 61,390 | 1,030 |
| 2017.1 | 78.0 | 45,086 | 52,884 | 0.985 | 52,111 | 51,472 | 639 |
| 2017.2 | 72.0 | 48,883 | 57,709 | 0.989 | 57,049 | 56,653 | 396 |
| 2018.1 | 66.0 | 39,245 | 51,355 | 0.986 | 50,635 | 49,056 | 1,579 |
| 2018.2 | 60.0 | 47,936 | 64,047 | 0.990 | 63,403 | 60,839 | 2,565 |
| 2019.1 | 54.0 | 38,825 | 54,758 | 0.992 | 54,320 | 52,252 | 2,068 |
| 2019.2 | 48.0 | 37,793 | 63,598 | 0.995 | 63,268 | 60,336 | 2,932 |
| 2020.1 | 42.0 | 17,908 | 35,413 | 1.013 | 35,873 | 34,536 | 1,337 |
| 2020.2 | 36.0 | 20,923 | 46,960 | 1.034 | 48,572 | 46,282 | 2,290 |
| 2021.1 | 30.0 | 10,891 | 32,077 | 1.067 | 34,228 | 31,357 | 2,871 |
| 2021.2 | 24.0 | 10,335 | 46,936 | 1.127 | 52,912 | 49,223 | 3,689 |
| 2022.1 | 18.0 | 3,818 | 31,901 | 1.198 | 38,204 | 34,249 | 3,955 |
| 2022.2 | 12.0 | 880 | 33,733 | 1.302 | 43,906 | 41,668 | 2,238 |
| 2023.1 | 6.0 | 187 | 20,326 | 1.903 | 38,674 | | |
| Total | | 1,546,339 | 1,843,702 | | 1,881,156 | 1,815,267 | 27,215 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) Prior | (8) (6) - (7) |
|--|----------------------|----------------------------------|---|--|--|----------------|------------------|
| <u>Reported Incurred Claim Amount and ALAE: Development Method</u> | | | | | | | |
| 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 | 6,774 | 6,774 | 1.000 | 6,774 | 6,774 | 0 |
| 2004.1 | 234.0 | 7,132 | 7,132 | 1.000 | 7,132 | 7,132 | 0 |
| 2004.2 | 228.0 | 7,166 | 7,166 | 1.000 | 7,166 | 7,166 | 0 |
| 2005.1 | 222.0 | 7,315 | 7,315 | 1.000 | 7,315 | 7,315 | 0 |
| 2005.2 | 216.0 | 8,181 | 8,181 | 1.000 | 8,181 | 8,181 | 0 |
| 2006.1 | 210.0 | 7,475 | 7,475 | 1.000 | 7,475 | 7,475 | 0 |
| 2006.2 | 204.0 | 8,255 | 8,255 | 1.000 | 8,255 | 8,255 | 0 |
| 2007.1 | 198.0 | 9,009 | 9,009 | 1.000 | 9,009 | 9,009 | 0 |
| 2007.2 | 192.0 | 9,304 | 9,304 | 1.000 | 9,304 | 9,304 | 0 |
| 2008.1 | 186.0 | 8,737 | 8,737 | 1.000 | 8,737 | 8,737 | 0 |
| 2008.2 | 180.0 | 10,367 | 10,367 | 1.000 | 10,367 | 10,343 | 24 |
| 2009.1 | 174.0 | 9,835 | 9,835 | 0.998 | 9,814 | 9,833 | (20) |
| 2009.2 | 168.0 | 11,263 | 11,263 | 1.000 | 11,261 | 11,263 | (1) |
| 2010.1 | 162.0 | 9,913 | 9,913 | 1.000 | 9,911 | 9,912 | (1) |
| 2010.2 | 156.0 | 12,225 | 12,225 | 1.000 | 12,222 | 12,208 | 14 |
| 2011.1 | 150.0 | 11,875 | 11,875 | 1.000 | 11,873 | 11,871 | 2 |
| 2011.2 | 144.0 | 13,368 | 13,368 | 1.000 | 13,362 | 13,349 | 14 |
| 2012.1 | 138.0 | 11,972 | 11,972 | 1.000 | 11,966 | 11,954 | 12 |
| 2012.2 | 132.0 | 15,303 | 15,303 | 0.999 | 15,295 | 15,280 | 15 |
| 2013.1 | 126.0 | 14,754 | 14,754 | 0.999 | 14,746 | 14,731 | 15 |
| 2013.2 | 120.0 | 17,820 | 17,821 | 0.999 | 17,811 | 17,790 | 21 |
| 2014.1 | 114.0 | 15,762 | 15,762 | 0.999 | 15,753 | 15,706 | 47 |
| 2014.2 | 108.0 | 16,839 | 16,840 | 0.998 | 16,799 | 16,806 | (6) |
| 2015.1 | 102.0 | 17,080 | 17,080 | 0.999 | 17,064 | 17,040 | 23 |
| 2015.2 | 96.0 | 18,478 | 18,478 | 0.999 | 18,455 | 18,438 | 17 |
| 2016.1 | 90.0 | 17,073 | 17,081 | 0.999 | 17,063 | 17,048 | 16 |
| 2016.2 | 84.0 | 17,689 | 17,689 | 0.999 | 17,668 | 17,654 | 14 |
| 2017.1 | 78.0 | 16,937 | 16,937 | 1.000 | 16,933 | 16,918 | 15 |
| 2017.2 | 72.0 | 17,579 | 17,579 | 1.000 | 17,576 | 17,565 | 11 |
| 2018.1 | 66.0 | 16,985 | 17,026 | 1.000 | 17,028 | 17,000 | 28 |
| 2018.2 | 60.0 | 18,922 | 18,960 | 1.000 | 18,969 | 18,947 | 22 |
| 2019.1 | 54.0 | 16,990 | 17,005 | 1.000 | 17,009 | 16,996 | 13 |
| 2019.2 | 48.0 | 18,622 | 18,665 | 1.000 | 18,669 | 18,695 | (26) |
| 2020.1 | 42.0 | 15,357 | 15,385 | 1.000 | 15,388 | 15,374 | 14 |
| 2020.2 | 36.0 | 16,618 | 16,631 | 1.000 | 16,626 | 16,636 | (10) |
| 2021.1 | 30.0 | 13,192 | 13,213 | 0.999 | 13,205 | 13,256 | (51) |
| 2021.2 | 24.0 | 18,049 | 18,406 | 1.003 | 18,453 | 18,541 | (88) |
| 2022.1 | 18.0 | 16,732 | 17,288 | 1.004 | 17,361 | 17,297 | 64 |
| 2022.2 | 12.0 | 20,029 | 21,153 | 0.995 | 21,041 | 19,291 | 1,750 |
| 2023.1 | 6.0 | 14,390 | 20,606 | 1.049 | 21,610 | | |
| Total | | 541,365 | 549,828 | | 550,644 | 527,088 | 1,947 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) Prior | (8) (6) - (7) |
|--|----------------------|----------------------------------|---|--|--|----------------|------------------|
| <u>Reported Incurred Claim Amount and ALAE: Development Method</u> | | | | | | | |
| 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 | 3,387 | 3,387 | 1.000 | 3,387 | 3,387 | 0 |
| 2004.1 | 234.0 | 2,922 | 2,922 | 1.000 | 2,922 | 2,922 | 0 |
| 2004.2 | 228.0 | 2,671 | 2,671 | 1.000 | 2,671 | 2,671 | 0 |
| 2005.1 | 222.0 | 2,862 | 2,862 | 1.000 | 2,862 | 2,862 | 0 |
| 2005.2 | 216.0 | 3,291 | 3,291 | 1.000 | 3,291 | 3,291 | 0 |
| 2006.1 | 210.0 | 2,507 | 2,507 | 1.000 | 2,507 | 2,507 | 0 |
| 2006.2 | 204.0 | 3,892 | 3,892 | 1.000 | 3,892 | 3,892 | 0 |
| 2007.1 | 198.0 | 3,735 | 3,735 | 1.000 | 3,735 | 3,735 | 0 |
| 2007.2 | 192.0 | 4,205 | 4,205 | 1.000 | 4,205 | 4,205 | 0 |
| 2008.1 | 186.0 | 3,941 | 3,941 | 1.000 | 3,941 | 3,941 | 0 |
| 2008.2 | 180.0 | 4,231 | 4,231 | 1.000 | 4,231 | 4,231 | 0 |
| 2009.1 | 174.0 | 3,759 | 3,759 | 1.000 | 3,759 | 3,759 | 0 |
| 2009.2 | 168.0 | 5,078 | 5,078 | 1.000 | 5,078 | 5,078 | 0 |
| 2010.1 | 162.0 | 6,613 | 6,613 | 1.000 | 6,613 | 6,613 | 0 |
| 2010.2 | 156.0 | 5,827 | 5,827 | 1.000 | 5,827 | 5,827 | 0 |
| 2011.1 | 150.0 | 5,291 | 5,291 | 1.000 | 5,291 | 5,291 | 0 |
| 2011.2 | 144.0 | 6,530 | 6,593 | 1.000 | 6,593 | 6,593 | 0 |
| 2012.1 | 138.0 | 5,860 | 5,941 | 1.000 | 5,941 | 5,948 | (7) |
| 2012.2 | 132.0 | 7,208 | 7,208 | 1.000 | 7,208 | 7,208 | 0 |
| 2013.1 | 126.0 | 6,483 | 6,483 | 1.000 | 6,483 | 6,483 | 0 |
| 2013.2 | 120.0 | 7,634 | 7,694 | 1.000 | 7,694 | 7,703 | (9) |
| 2014.1 | 114.0 | 7,160 | 7,190 | 1.000 | 7,190 | 7,195 | (5) |
| 2014.2 | 108.0 | 7,564 | 7,706 | 1.002 | 7,723 | 7,733 | (10) |
| 2015.1 | 102.0 | 8,715 | 8,779 | 1.002 | 8,797 | 8,858 | (61) |
| 2015.2 | 96.0 | 9,157 | 9,157 | 1.007 | 9,220 | 9,206 | 14 |
| 2016.1 | 90.0 | 8,352 | 8,582 | 1.002 | 8,602 | 8,656 | (54) |
| 2016.2 | 84.0 | 7,945 | 7,959 | 1.006 | 8,008 | 8,060 | (52) |
| 2017.1 | 78.0 | 7,107 | 7,424 | 1.008 | 7,487 | 7,556 | (70) |
| 2017.2 | 72.0 | 7,933 | 8,288 | 1.017 | 8,429 | 8,344 | 85 |
| 2018.1 | 66.0 | 6,984 | 7,136 | 1.021 | 7,286 | 7,356 | (70) |
| 2018.2 | 60.0 | 8,148 | 8,989 | 1.020 | 9,166 | 9,218 | (52) |
| 2019.1 | 54.0 | 7,184 | 8,167 | 1.014 | 8,278 | 8,536 | (258) |
| 2019.2 | 48.0 | 8,547 | 9,948 | 0.997 | 9,919 | 9,924 | (4) |
| 2020.1 | 42.0 | 4,466 | 5,242 | 1.002 | 5,252 | 5,318 | (66) |
| 2020.2 | 36.0 | 6,042 | 7,319 | 0.992 | 7,264 | 7,325 | (61) |
| 2021.1 | 30.0 | 4,361 | 5,754 | 0.991 | 5,702 | 5,614 | 88 |
| 2021.2 | 24.0 | 5,363 | 7,816 | 0.994 | 7,767 | 7,864 | (97) |
| 2022.1 | 18.0 | 3,576 | 6,717 | 1.018 | 6,837 | 6,384 | 453 |
| 2022.2 | 12.0 | 2,564 | 8,148 | 1.057 | 8,614 | 7,951 | 663 |
| 2023.1 | 6.0 | 747 | 8,283 | 1.049 | 8,686 | | |
| Total | | 219,842 | 246,937 | | 248,559 | 239,447 | 426 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) Prior | (8) (6) - (7) |
|--|----------------------|----------------------------------|---|--|--|---------------|------------------|
| <u>Reported Incurred Claim Amount and ALAE: Development Method</u> | | | | | | | |
| 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 | 795 | 795 | 1.000 | 795 | 795 | 0 |
| 2004.1 | 234.0 | 1,041 | 1,041 | 1.000 | 1,041 | 1,041 | (0) |
| 2004.2 | 228.0 | 1,244 | 1,244 | 1.000 | 1,244 | 1,245 | (1) |
| 2005.1 | 222.0 | 829 | 829 | 1.000 | 829 | 829 | 0 |
| 2005.2 | 216.0 | 1,514 | 1,514 | 1.000 | 1,514 | 1,515 | (1) |
| 2006.1 | 210.0 | 1,226 | 1,226 | 1.000 | 1,226 | 1,226 | 0 |
| 2006.2 | 204.0 | 1,476 | 1,476 | 1.000 | 1,476 | 1,476 | 0 |
| 2007.1 | 198.0 | 1,787 | 1,787 | 1.000 | 1,787 | 1,787 | 0 |
| 2007.2 | 192.0 | 1,443 | 1,443 | 1.000 | 1,443 | 1,443 | 0 |
| 2008.1 | 186.0 | 1,237 | 1,237 | 1.000 | 1,237 | 1,237 | 0 |
| 2008.2 | 180.0 | 949 | 949 | 1.000 | 949 | 948 | 1 |
| 2009.1 | 174.0 | 1,189 | 1,189 | 1.000 | 1,189 | 1,189 | 0 |
| 2009.2 | 168.0 | 1,532 | 1,532 | 1.000 | 1,532 | 1,657 | (125) |
| 2010.1 | 162.0 | 1,353 | 1,353 | 1.000 | 1,353 | 1,353 | 0 |
| 2010.2 | 156.0 | 2,100 | 2,633 | 1.000 | 2,633 | 2,629 | 4 |
| 2011.1 | 150.0 | 1,202 | 1,202 | 1.000 | 1,202 | 1,202 | 0 |
| 2011.2 | 144.0 | 1,713 | 1,713 | 1.000 | 1,713 | 1,713 | 0 |
| 2012.1 | 138.0 | 1,378 | 1,378 | 1.000 | 1,378 | 1,379 | (1) |
| 2012.2 | 132.0 | 2,178 | 2,178 | 1.000 | 2,178 | 2,178 | 0 |
| 2013.1 | 126.0 | 1,833 | 1,833 | 1.000 | 1,833 | 1,861 | (29) |
| 2013.2 | 120.0 | 1,959 | 2,011 | 1.015 | 2,041 | 2,033 | 8 |
| 2014.1 | 114.0 | 3,001 | 3,273 | 1.010 | 3,307 | 3,292 | 15 |
| 2014.2 | 108.0 | 1,350 | 1,528 | 1.011 | 1,544 | 1,553 | (9) |
| 2015.1 | 102.0 | 2,462 | 2,490 | 1.011 | 2,517 | 2,477 | 39 |
| 2015.2 | 96.0 | 2,263 | 2,334 | 1.002 | 2,338 | 2,303 | 35 |
| 2016.1 | 90.0 | 2,538 | 2,949 | 1.004 | 2,960 | 2,879 | 81 |
| 2016.2 | 84.0 | 1,506 | 1,710 | 1.001 | 1,712 | 1,650 | 62 |
| 2017.1 | 78.0 | 1,284 | 1,437 | 0.986 | 1,416 | 1,467 | (51) |
| 2017.2 | 72.0 | 1,803 | 1,948 | 0.957 | 1,863 | 1,860 | 3 |
| 2018.1 | 66.0 | 1,125 | 1,675 | 0.969 | 1,623 | 1,566 | 56 |
| 2018.2 | 60.0 | 1,821 | 2,415 | 0.968 | 2,337 | 2,342 | (4) |
| 2019.1 | 54.0 | 1,562 | 2,486 | 0.949 | 2,359 | 2,350 | 9 |
| 2019.2 | 48.0 | 1,213 | 2,550 | 0.926 | 2,361 | 2,142 | 219 |
| 2020.1 | 42.0 | 955 | 1,376 | 0.939 | 1,292 | 1,245 | 47 |
| 2020.2 | 36.0 | 1,582 | 2,429 | 0.961 | 2,334 | 2,336 | (2) |
| 2021.1 | 30.0 | 448 | 1,150 | 0.982 | 1,130 | 1,147 | (17) |
| 2021.2 | 24.0 | 672 | 1,982 | 1.082 | 2,144 | 2,223 | (79) |
| 2022.1 | 18.0 | 324 | 1,839 | 1.171 | 2,153 | 1,931 | 221 |
| 2022.2 | 12.0 | 222 | 1,076 | 1.270 | 1,367 | 965 | 402 |
| 2023.1 | 6.0 | 83 | 648 | 2.131 | 1,380 | | |
| Total | | 56,194 | 67,861 | | 68,732 | 66,468 | 883 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) (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 | 9,707 | 9,707 | 1.000 | 9,707 | 9,707 | 0 |
| 2004.1 | 234.0 | 9,617 | 9,617 | 1.000 | 9,617 | 9,617 | 0 |
| 2004.2 | 228.0 | 11,772 | 11,772 | 1.000 | 11,772 | 11,772 | 0 |
| 2005.1 | 222.0 | 9,603 | 9,603 | 1.000 | 9,603 | 9,603 | 0 |
| 2005.2 | 216.0 | 11,857 | 11,857 | 1.000 | 11,857 | 11,857 | 0 |
| 2006.1 | 210.0 | 10,294 | 10,294 | 1.000 | 10,294 | 10,294 | 0 |
| 2006.2 | 204.0 | 12,664 | 12,664 | 1.000 | 12,664 | 12,664 | 0 |
| 2007.1 | 198.0 | 12,487 | 12,487 | 1.000 | 12,487 | 12,487 | 0 |
| 2007.2 | 192.0 | 13,867 | 13,867 | 1.000 | 13,867 | 13,867 | 0 |
| 2008.1 | 186.0 | 12,345 | 12,345 | 1.000 | 12,345 | 12,345 | (0) |
| 2008.2 | 180.0 | 15,254 | 15,254 | 1.000 | 15,254 | 15,251 | 4 |
| 2009.1 | 174.0 | 13,962 | 13,962 | 1.000 | 13,959 | 13,958 | 1 |
| 2009.2 | 168.0 | 16,150 | 16,150 | 1.000 | 16,146 | 16,146 | 0 |
| 2010.1 | 162.0 | 13,979 | 13,979 | 1.000 | 13,975 | 13,976 | (0) |
| 2010.2 | 156.0 | 17,085 | 17,085 | 1.000 | 17,081 | 17,080 | 1 |
| 2011.1 | 150.0 | 15,187 | 15,187 | 1.000 | 15,182 | 15,182 | 1 |
| 2011.2 | 144.0 | 19,210 | 19,210 | 1.000 | 19,204 | 19,202 | 2 |
| 2012.1 | 138.0 | 17,144 | 17,159 | 1.000 | 17,153 | 17,148 | 5 |
| 2012.2 | 132.0 | 21,050 | 21,050 | 0.999 | 21,034 | 21,034 | 1 |
| 2013.1 | 126.0 | 19,337 | 19,337 | 0.999 | 19,323 | 19,322 | 1 |
| 2013.2 | 120.0 | 22,219 | 22,219 | 0.999 | 22,202 | 22,199 | 3 |
| 2014.1 | 114.0 | 22,130 | 22,130 | 0.999 | 22,112 | 22,111 | 2 |
| 2014.2 | 108.0 | 23,405 | 23,405 | 0.999 | 23,386 | 23,384 | 2 |
| 2015.1 | 102.0 | 23,980 | 23,979 | 0.999 | 23,960 | 23,957 | 2 |
| 2015.2 | 96.0 | 26,202 | 26,202 | 0.999 | 26,180 | 26,177 | 3 |
| 2016.1 | 90.0 | 24,680 | 24,681 | 0.999 | 24,660 | 24,657 | 3 |
| 2016.2 | 84.0 | 27,529 | 27,535 | 0.999 | 27,512 | 27,507 | 4 |
| 2017.1 | 78.0 | 23,458 | 23,465 | 0.999 | 23,445 | 23,441 | 4 |
| 2017.2 | 72.0 | 24,767 | 24,767 | 0.999 | 24,747 | 24,745 | 2 |
| 2018.1 | 66.0 | 22,804 | 22,809 | 0.999 | 22,790 | 22,793 | (3) |
| 2018.2 | 60.0 | 26,659 | 26,711 | 0.999 | 26,697 | 26,661 | 36 |
| 2019.1 | 54.0 | 24,520 | 24,525 | 1.000 | 24,516 | 24,499 | 17 |
| 2019.2 | 48.0 | 25,981 | 25,991 | 0.999 | 25,976 | 25,971 | 5 |
| 2020.1 | 42.0 | 18,271 | 18,293 | 1.000 | 18,288 | 18,231 | 56 |
| 2020.2 | 36.0 | 20,010 | 20,024 | 0.999 | 20,004 | 19,987 | 17 |
| 2021.1 | 30.0 | 17,033 | 17,048 | 0.997 | 17,001 | 16,968 | 33 |
| 2021.2 | 24.0 | 21,610 | 21,673 | 0.998 | 21,636 | 21,570 | 66 |
| 2022.1 | 18.0 | 21,795 | 22,071 | 0.996 | 21,983 | 21,896 | 87 |
| 2022.2 | 12.0 | 25,685 | 26,904 | 0.984 | 26,477 | 24,339 | 2,138 |
| 2023.1 | 6.0 | 19,280 | 28,169 | 1.010 | 28,459 | | |
| Total | | 744,590 | 755,190 | | 754,557 | 723,606 | 2,492 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) Prior | (8) (6) - (7) |
|--|----------------------|----------------------------------|---|--|--|----------------|------------------|
| <u>Reported Incurred Claim Amount and ALAE: Development Method</u> | | | | | | | |
| Accident Semester | Maturity (in Months) | Paid Claim Amount and ALAE (000) | Reported Incurred Claim Amount and ALAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claim Amount and ALAE Estimate | Prior | Difference |
| 2003.2 | 240.0 | 4,031 | 4,031 | 1.000 | 4,031 | 4,031 | 0 |
| 2004.1 | 234.0 | 3,964 | 3,964 | 1.000 | 3,964 | 3,964 | 0 |
| 2004.2 | 228.0 | 4,203 | 4,203 | 1.000 | 4,203 | 4,203 | 0 |
| 2005.1 | 222.0 | 4,074 | 4,074 | 1.000 | 4,074 | 4,074 | 0 |
| 2005.2 | 216.0 | 4,917 | 4,917 | 1.000 | 4,917 | 4,917 | 0 |
| 2006.1 | 210.0 | 4,357 | 4,357 | 1.000 | 4,357 | 4,357 | 0 |
| 2006.2 | 204.0 | 4,602 | 4,602 | 1.000 | 4,602 | 4,602 | 0 |
| 2007.1 | 198.0 | 4,451 | 4,451 | 1.000 | 4,451 | 4,451 | 0 |
| 2007.2 | 192.0 | 6,075 | 6,075 | 1.000 | 6,075 | 6,075 | 0 |
| 2008.1 | 186.0 | 4,915 | 4,915 | 1.000 | 4,915 | 4,915 | 0 |
| 2008.2 | 180.0 | 6,261 | 6,261 | 1.000 | 6,261 | 6,261 | 0 |
| 2009.1 | 174.0 | 6,311 | 6,311 | 1.000 | 6,311 | 6,311 | 0 |
| 2009.2 | 168.0 | 7,513 | 7,513 | 1.000 | 7,513 | 7,513 | 0 |
| 2010.1 | 162.0 | 6,864 | 6,864 | 1.000 | 6,864 | 6,864 | 0 |
| 2010.2 | 156.0 | 10,309 | 10,309 | 1.000 | 10,309 | 10,309 | 0 |
| 2011.1 | 150.0 | 7,741 | 7,741 | 1.000 | 7,741 | 7,740 | 1 |
| 2011.2 | 144.0 | 9,665 | 9,665 | 1.000 | 9,664 | 9,662 | 2 |
| 2012.1 | 138.0 | 8,544 | 8,544 | 1.000 | 8,542 | 8,541 | 0 |
| 2012.2 | 132.0 | 10,906 | 10,906 | 1.000 | 10,903 | 10,904 | (0) |
| 2013.1 | 126.0 | 9,713 | 9,713 | 1.000 | 9,711 | 9,711 | 0 |
| 2013.2 | 120.0 | 10,480 | 10,480 | 1.000 | 10,478 | 10,477 | 0 |
| 2014.1 | 114.0 | 11,245 | 11,245 | 1.000 | 11,242 | 11,242 | 0 |
| 2014.2 | 108.0 | 11,944 | 11,944 | 1.000 | 11,940 | 11,940 | 0 |
| 2015.1 | 102.0 | 10,970 | 10,970 | 1.000 | 10,967 | 10,967 | 0 |
| 2015.2 | 96.0 | 13,282 | 13,282 | 1.000 | 13,278 | 13,278 | 0 |
| 2016.1 | 90.0 | 12,994 | 12,994 | 1.000 | 12,991 | 12,991 | 0 |
| 2016.2 | 84.0 | 13,560 | 13,560 | 1.000 | 13,556 | 13,556 | 1 |
| 2017.1 | 78.0 | 19,747 | 19,747 | 1.000 | 19,741 | 19,742 | (0) |
| 2017.2 | 72.0 | 13,433 | 13,433 | 1.000 | 13,430 | 13,430 | (0) |
| 2018.1 | 66.0 | 13,564 | 13,564 | 1.000 | 13,560 | 13,561 | (1) |
| 2018.2 | 60.0 | 14,760 | 14,761 | 1.000 | 14,757 | 14,759 | (2) |
| 2019.1 | 54.0 | 12,237 | 12,237 | 1.000 | 12,235 | 12,224 | 11 |
| 2019.2 | 48.0 | 13,061 | 13,062 | 1.000 | 13,062 | 13,064 | (2) |
| 2020.1 | 42.0 | 11,429 | 11,432 | 1.000 | 11,438 | 11,437 | 0 |
| 2020.2 | 36.0 | 14,192 | 14,193 | 1.001 | 14,203 | 14,176 | 27 |
| 2021.1 | 30.0 | 11,471 | 11,480 | 1.001 | 11,490 | 11,470 | 21 |
| 2021.2 | 24.0 | 14,174 | 14,182 | 1.001 | 14,196 | 14,199 | (3) |
| 2022.1 | 18.0 | 13,754 | 13,824 | 1.002 | 13,845 | 14,000 | (156) |
| 2022.2 | 12.0 | 15,513 | 15,877 | 1.003 | 15,922 | 15,625 | 297 |
| 2023.1 | 6.0 | 10,520 | 12,858 | 1.234 | 15,867 | | |
| Total | | 391,742 | 394,537 | | 397,602 | 381,538 | 197 |

Province of Newfoundland and Labrador

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate

Data as of 06/30/23

| (1) | (2) | (3) | (4) | (5) | (6) (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 | 249 | 249 | 1.000 | 249 | 249 | 0 |
| 2004.1 | 234.0 | 237 | 237 | 1.000 | 237 | 237 | 0 |
| 2004.2 | 228.0 | 409 | 409 | 1.000 | 409 | 409 | 0 |
| 2005.1 | 222.0 | 264 | 264 | 1.000 | 264 | 264 | 0 |
| 2005.2 | 216.0 | 260 | 260 | 1.000 | 260 | 260 | 0 |
| 2006.1 | 210.0 | 338 | 338 | 1.000 | 338 | 338 | 0 |
| 2006.2 | 204.0 | 336 | 336 | 1.000 | 336 | 336 | 0 |
| 2007.1 | 198.0 | 321 | 321 | 1.000 | 321 | 321 | 0 |
| 2007.2 | 192.0 | 341 | 341 | 1.000 | 341 | 341 | 0 |
| 2008.1 | 186.0 | 450 | 450 | 1.000 | 450 | 450 | 0 |
| 2008.2 | 180.0 | 518 | 518 | 1.000 | 518 | 518 | 0 |
| 2009.1 | 174.0 | 327 | 327 | 1.000 | 327 | 327 | 0 |
| 2009.2 | 168.0 | 239 | 239 | 1.000 | 239 | 239 | 0 |
| 2010.1 | 162.0 | 519 | 519 | 1.000 | 519 | 519 | 0 |
| 2010.2 | 156.0 | 665 | 665 | 1.000 | 665 | 665 | 0 |
| 2011.1 | 150.0 | 443 | 443 | 1.000 | 443 | 443 | 0 |
| 2011.2 | 144.0 | 580 | 580 | 1.000 | 580 | 580 | 0 |
| 2012.1 | 138.0 | 477 | 477 | 1.000 | 477 | 477 | 0 |
| 2012.2 | 132.0 | 750 | 750 | 1.000 | 750 | 750 | 0 |
| 2013.1 | 126.0 | 579 | 579 | 1.000 | 579 | 579 | 0 |
| 2013.2 | 120.0 | 690 | 690 | 1.000 | 690 | 690 | 0 |
| 2014.1 | 114.0 | 674 | 674 | 1.000 | 674 | 674 | 0 |
| 2014.2 | 108.0 | 895 | 895 | 1.000 | 895 | 895 | 0 |
| 2015.1 | 102.0 | 937 | 937 | 1.000 | 937 | 937 | 0 |
| 2015.2 | 96.0 | 912 | 912 | 1.000 | 912 | 912 | 0 |
| 2016.1 | 90.0 | 865 | 865 | 1.000 | 865 | 865 | 0 |
| 2016.2 | 84.0 | 1,152 | 1,152 | 1.000 | 1,152 | 1,152 | 0 |
| 2017.1 | 78.0 | 1,154 | 1,154 | 1.000 | 1,154 | 1,154 | 0 |
| 2017.2 | 72.0 | 784 | 791 | 1.000 | 791 | 808 | (17) |
| 2018.1 | 66.0 | 969 | 969 | 0.997 | 966 | 969 | (3) |
| 2018.2 | 60.0 | 1,136 | 1,136 | 0.997 | 1,133 | 1,136 | (3) |
| 2019.1 | 54.0 | 730 | 730 | 0.997 | 728 | 730 | (2) |
| 2019.2 | 48.0 | 1,140 | 1,140 | 0.997 | 1,136 | 1,142 | (5) |
| 2020.1 | 42.0 | 744 | 744 | 0.999 | 743 | 747 | (3) |
| 2020.2 | 36.0 | 877 | 877 | 1.000 | 877 | 878 | (2) |
| 2021.1 | 30.0 | 771 | 771 | 0.999 | 770 | 771 | (1) |
| 2021.2 | 24.0 | 910 | 918 | 0.992 | 910 | 893 | 17 |
| 2022.1 | 18.0 | 752 | 753 | 0.975 | 733 | 702 | 31 |
| 2022.2 | 12.0 | 1,240 | 1,265 | 0.939 | 1,188 | 970 | 218 |
| 2023.1 | 6.0 | 1,203 | 1,531 | 0.924 | 1,415 | | |
| Total | | 26,839 | 27,208 | | 26,974 | 25,329 | 230 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|---------------|------------|
| | | | | (3) * (4) | Prior | (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 | 921 | 1.000 | 921 | 921 | 0 |
| 2004.1 | 234.0 | 859 | 1.000 | 859 | 859 | 0 |
| 2004.2 | 228.0 | 917 | 1.000 | 917 | 917 | 0 |
| 2005.1 | 222.0 | 804 | 1.000 | 804 | 804 | 0 |
| 2005.2 | 216.0 | 933 | 1.000 | 933 | 933 | 0 |
| 2006.1 | 210.0 | 780 | 1.000 | 780 | 780 | 0 |
| 2006.2 | 204.0 | 930 | 1.000 | 930 | 930 | 0 |
| 2007.1 | 198.0 | 839 | 1.000 | 839 | 839 | 0 |
| 2007.2 | 192.0 | 888 | 1.000 | 888 | 888 | 0 |
| 2008.1 | 186.0 | 772 | 1.000 | 772 | 772 | 0 |
| 2008.2 | 180.0 | 977 | 1.000 | 977 | 977 | 0 |
| 2009.1 | 174.0 | 809 | 1.000 | 809 | 809 | (0) |
| 2009.2 | 168.0 | 991 | 1.000 | 991 | 991 | 0 |
| 2010.1 | 162.0 | 916 | 1.000 | 916 | 916 | 0 |
| 2010.2 | 156.0 | 1,017 | 1.000 | 1,017 | 1,017 | (0) |
| 2011.1 | 150.0 | 914 | 1.000 | 914 | 914 | 0 |
| 2011.2 | 144.0 | 1,089 | 1.000 | 1,089 | 1,089 | 0 |
| 2012.1 | 138.0 | 961 | 1.000 | 961 | 961 | 0 |
| 2012.2 | 132.0 | 1,125 | 1.000 | 1,125 | 1,125 | 0 |
| 2013.1 | 126.0 | 1,069 | 1.000 | 1,069 | 1,069 | 0 |
| 2013.2 | 120.0 | 1,166 | 1.000 | 1,166 | 1,167 | (1) |
| 2014.1 | 114.0 | 1,022 | 1.000 | 1,022 | 1,021 | 1 |
| 2014.2 | 108.0 | 1,098 | 1.000 | 1,098 | 1,098 | 0 |
| 2015.1 | 102.0 | 1,039 | 1.000 | 1,039 | 1,039 | 0 |
| 2015.2 | 96.0 | 1,087 | 1.000 | 1,087 | 1,090 | (3) |
| 2016.1 | 90.0 | 957 | 1.001 | 958 | 960 | (2) |
| 2016.2 | 84.0 | 1,101 | 1.002 | 1,103 | 1,103 | (1) |
| 2017.1 | 78.0 | 883 | 1.001 | 884 | 886 | (2) |
| 2017.2 | 72.0 | 978 | 1.002 | 980 | 985 | (5) |
| 2018.1 | 66.0 | 830 | 1.004 | 833 | 827 | 6 |
| 2018.2 | 60.0 | 900 | 1.008 | 907 | 896 | 11 |
| 2019.1 | 54.0 | 767 | 1.013 | 777 | 772 | 5 |
| 2019.2 | 48.0 | 909 | 1.016 | 923 | 908 | 15 |
| 2020.1 | 42.0 | 585 | 1.015 | 594 | 578 | 16 |
| 2020.2 | 36.0 | 710 | 1.016 | 721 | 706 | 15 |
| 2021.1 | 30.0 | 542 | 1.021 | 553 | 545 | 8 |
| 2021.2 | 24.0 | 745 | 1.026 | 764 | 751 | 13 |
| 2022.1 | 18.0 | 598 | 1.033 | 618 | 604 | 14 |
| 2022.2 | 12.0 | 702 | 1.030 | 723 | 671 | 52 |
| 2023.1 | 6.0 | 559 | 1.186 | 663 | | |
| Total | | 35,689 | | 35,924 | 35,116 | 145 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|----------------|--------------|
| | | | | (3) * (4) | Prior | (5) - (6) |
| 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 | 2,408 | 1.000 | 2,408 | 2,408 | 0 |
| 2004.1 | 234.0 | 2,801 | 1.000 | 2,801 | 2,801 | 0 |
| 2004.2 | 228.0 | 2,561 | 1.000 | 2,561 | 2,561 | 0 |
| 2005.1 | 222.0 | 2,659 | 1.000 | 2,659 | 2,659 | 0 |
| 2005.2 | 216.0 | 2,828 | 1.000 | 2,828 | 2,828 | 0 |
| 2006.1 | 210.0 | 2,754 | 1.000 | 2,754 | 2,754 | 0 |
| 2006.2 | 204.0 | 2,963 | 1.000 | 2,963 | 2,963 | 0 |
| 2007.1 | 198.0 | 3,129 | 1.000 | 3,129 | 3,129 | 0 |
| 2007.2 | 192.0 | 2,774 | 1.000 | 2,774 | 2,774 | 0 |
| 2008.1 | 186.0 | 2,674 | 1.000 | 2,674 | 2,674 | 0 |
| 2008.2 | 180.0 | 3,014 | 1.000 | 3,014 | 3,014 | 0 |
| 2009.1 | 174.0 | 3,071 | 1.000 | 3,071 | 3,071 | (0) |
| 2009.2 | 168.0 | 3,540 | 1.000 | 3,540 | 3,540 | (0) |
| 2010.1 | 162.0 | 3,183 | 1.000 | 3,183 | 3,183 | (0) |
| 2010.2 | 156.0 | 3,705 | 1.000 | 3,705 | 3,705 | (0) |
| 2011.1 | 150.0 | 3,593 | 1.000 | 3,593 | 3,594 | (1) |
| 2011.2 | 144.0 | 3,883 | 1.000 | 3,883 | 3,883 | (0) |
| 2012.1 | 138.0 | 3,545 | 1.000 | 3,545 | 3,545 | (0) |
| 2012.2 | 132.0 | 3,944 | 1.000 | 3,944 | 3,944 | (0) |
| 2013.1 | 126.0 | 3,788 | 1.000 | 3,788 | 3,788 | (0) |
| 2013.2 | 120.0 | 4,220 | 1.000 | 4,220 | 4,220 | (0) |
| 2014.1 | 114.0 | 3,924 | 1.000 | 3,924 | 3,924 | 0 |
| 2014.2 | 108.0 | 3,978 | 1.000 | 3,977 | 3,978 | (0) |
| 2015.1 | 102.0 | 4,047 | 1.000 | 4,046 | 4,046 | 0 |
| 2015.2 | 96.0 | 3,979 | 1.000 | 3,978 | 3,978 | (0) |
| 2016.1 | 90.0 | 3,683 | 1.000 | 3,682 | 3,682 | 0 |
| 2016.2 | 84.0 | 3,902 | 1.000 | 3,901 | 3,901 | (1) |
| 2017.1 | 78.0 | 3,624 | 1.000 | 3,623 | 3,624 | (1) |
| 2017.2 | 72.0 | 3,686 | 1.000 | 3,685 | 3,686 | (1) |
| 2018.1 | 66.0 | 3,425 | 1.000 | 3,424 | 3,425 | (1) |
| 2018.2 | 60.0 | 3,652 | 1.000 | 3,651 | 3,652 | (0) |
| 2019.1 | 54.0 | 3,139 | 1.000 | 3,138 | 3,138 | 0 |
| 2019.2 | 48.0 | 3,462 | 1.000 | 3,460 | 3,462 | (2) |
| 2020.1 | 42.0 | 2,802 | 0.999 | 2,800 | 2,802 | (1) |
| 2020.2 | 36.0 | 3,018 | 1.000 | 3,017 | 3,014 | 2 |
| 2021.1 | 30.0 | 2,656 | 0.999 | 2,653 | 2,644 | 9 |
| 2021.2 | 24.0 | 3,254 | 0.995 | 3,238 | 3,252 | (14) |
| 2022.1 | 18.0 | 2,775 | 0.994 | 2,759 | 2,790 | (31) |
| 2022.2 | 12.0 | 3,212 | 0.991 | 3,182 | 3,259 | (77) |
| 2023.1 | 6.0 | 3,155 | 1.024 | 3,231 | | |
| Total | | 132,410 | | 132,407 | 129,295 | (119) |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|---------------|-------------|
| | | | | (3) * (4) | Prior | (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 | 674 | 1.000 | 674 | 674 | 0 |
| 2004.1 | 234.0 | 636 | 1.000 | 636 | 636 | 0 |
| 2004.2 | 228.0 | 693 | 1.000 | 693 | 693 | 0 |
| 2005.1 | 222.0 | 648 | 1.000 | 648 | 648 | 0 |
| 2005.2 | 216.0 | 729 | 1.000 | 729 | 729 | 0 |
| 2006.1 | 210.0 | 607 | 1.000 | 607 | 607 | 0 |
| 2006.2 | 204.0 | 758 | 1.000 | 758 | 758 | 0 |
| 2007.1 | 198.0 | 695 | 1.000 | 695 | 695 | 0 |
| 2007.2 | 192.0 | 755 | 1.000 | 755 | 755 | 0 |
| 2008.1 | 186.0 | 687 | 1.000 | 687 | 687 | 0 |
| 2008.2 | 180.0 | 826 | 1.000 | 826 | 826 | 0 |
| 2009.1 | 174.0 | 717 | 1.000 | 717 | 717 | 0 |
| 2009.2 | 168.0 | 949 | 1.000 | 949 | 949 | (0) |
| 2010.1 | 162.0 | 858 | 1.000 | 858 | 858 | (0) |
| 2010.2 | 156.0 | 1,009 | 1.000 | 1,009 | 1,009 | (0) |
| 2011.1 | 150.0 | 846 | 1.000 | 846 | 846 | (0) |
| 2011.2 | 144.0 | 1,129 | 1.000 | 1,129 | 1,129 | (0) |
| 2012.1 | 138.0 | 962 | 1.000 | 962 | 962 | (0) |
| 2012.2 | 132.0 | 1,157 | 1.000 | 1,157 | 1,158 | (0) |
| 2013.1 | 126.0 | 1,045 | 1.000 | 1,045 | 1,045 | 0 |
| 2013.2 | 120.0 | 1,203 | 1.000 | 1,203 | 1,204 | (1) |
| 2014.1 | 114.0 | 1,061 | 1.000 | 1,061 | 1,062 | (1) |
| 2014.2 | 108.0 | 1,240 | 0.999 | 1,239 | 1,240 | (0) |
| 2015.1 | 102.0 | 1,153 | 0.999 | 1,152 | 1,153 | (1) |
| 2015.2 | 96.0 | 1,237 | 1.000 | 1,237 | 1,237 | (0) |
| 2016.1 | 90.0 | 1,124 | 1.000 | 1,124 | 1,124 | 0 |
| 2016.2 | 84.0 | 1,265 | 0.999 | 1,264 | 1,265 | (0) |
| 2017.1 | 78.0 | 1,042 | 0.999 | 1,041 | 1,041 | 0 |
| 2017.2 | 72.0 | 1,187 | 1.000 | 1,187 | 1,187 | 0 |
| 2018.1 | 66.0 | 966 | 1.000 | 966 | 969 | (3) |
| 2018.2 | 60.0 | 1,152 | 1.000 | 1,152 | 1,151 | 1 |
| 2019.1 | 54.0 | 989 | 1.001 | 990 | 990 | (0) |
| 2019.2 | 48.0 | 1,120 | 1.001 | 1,121 | 1,123 | (3) |
| 2020.1 | 42.0 | 696 | 0.999 | 696 | 694 | 2 |
| 2020.2 | 36.0 | 945 | 0.999 | 944 | 947 | (3) |
| 2021.1 | 30.0 | 725 | 0.999 | 724 | 726 | (1) |
| 2021.2 | 24.0 | 1,049 | 0.994 | 1,043 | 1,058 | (16) |
| 2022.1 | 18.0 | 861 | 0.991 | 853 | 848 | 5 |
| 2022.2 | 12.0 | 1,082 | 0.965 | 1,044 | 1,039 | 4 |
| 2023.1 | 6.0 | 1,106 | 0.900 | 996 | | |
| Total | | 37,583 | | 37,420 | 36,441 | (16) |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|-------|------------|
| | | | | (3) * (4) | Prior | (5) - (6) |
| 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 | 44 | 1.000 | 44 | 44 | 0 |
| 2004.1 | 234.0 | 60 | 1.000 | 60 | 60 | 0 |
| 2004.2 | 228.0 | 39 | 1.000 | 39 | 39 | 0 |
| 2005.1 | 222.0 | 64 | 1.000 | 64 | 64 | 0 |
| 2005.2 | 216.0 | 77 | 1.000 | 77 | 77 | 0 |
| 2006.1 | 210.0 | 58 | 1.000 | 58 | 58 | 0 |
| 2006.2 | 204.0 | 67 | 1.000 | 67 | 67 | 0 |
| 2007.1 | 198.0 | 55 | 1.000 | 55 | 55 | 0 |
| 2007.2 | 192.0 | 69 | 1.000 | 69 | 69 | 0 |
| 2008.1 | 186.0 | 48 | 1.000 | 48 | 48 | 0 |
| 2008.2 | 180.0 | 56 | 1.000 | 56 | 56 | 0 |
| 2009.1 | 174.0 | 69 | 1.000 | 69 | 69 | 0 |
| 2009.2 | 168.0 | 68 | 1.000 | 68 | 69 | (1) |
| 2010.1 | 162.0 | 75 | 1.000 | 75 | 75 | 0 |
| 2010.2 | 156.0 | 83 | 1.000 | 83 | 83 | 0 |
| 2011.1 | 150.0 | 73 | 1.000 | 73 | 73 | 0 |
| 2011.2 | 144.0 | 67 | 1.000 | 67 | 67 | 0 |
| 2012.1 | 138.0 | 58 | 1.000 | 58 | 58 | 0 |
| 2012.2 | 132.0 | 90 | 1.000 | 90 | 90 | 0 |
| 2013.1 | 126.0 | 72 | 1.000 | 72 | 72 | 0 |
| 2013.2 | 120.0 | 80 | 1.000 | 80 | 81 | (1) |
| 2014.1 | 114.0 | 103 | 1.000 | 103 | 104 | (1) |
| 2014.2 | 108.0 | 66 | 1.000 | 66 | 66 | 0 |
| 2015.1 | 102.0 | 102 | 1.000 | 102 | 102 | 0 |
| 2015.2 | 96.0 | 84 | 1.000 | 84 | 84 | 0 |
| 2016.1 | 90.0 | 73 | 1.000 | 73 | 75 | (2) |
| 2016.2 | 84.0 | 59 | 0.996 | 59 | 59 | 0 |
| 2017.1 | 78.0 | 53 | 0.991 | 52 | 54 | (2) |
| 2017.2 | 72.0 | 56 | 0.985 | 55 | 55 | (0) |
| 2018.1 | 66.0 | 60 | 0.983 | 59 | 57 | 2 |
| 2018.2 | 60.0 | 73 | 0.986 | 72 | 70 | 2 |
| 2019.1 | 54.0 | 53 | 0.981 | 52 | 52 | 0 |
| 2019.2 | 48.0 | 54 | 0.979 | 53 | 51 | 2 |
| 2020.1 | 42.0 | 51 | 0.986 | 50 | 50 | 1 |
| 2020.2 | 36.0 | 60 | 0.995 | 60 | 57 | 3 |
| 2021.1 | 30.0 | 38 | 0.998 | 38 | 41 | (3) |
| 2021.2 | 24.0 | 57 | 1.023 | 58 | 56 | 2 |
| 2022.1 | 18.0 | 52 | 1.051 | 55 | 51 | 4 |
| 2022.2 | 12.0 | 37 | 1.107 | 41 | 26 | 15 |
| 2023.1 | 6.0 | 26 | 1.510 | 39 | | |
| Total | | 2,529 | | 2,543 | 2,484 | 20 |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|----------------|--------------|
| | | | | (3) * (4) | Prior | (5) - (6) |
| 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 | 2,193 | 1.000 | 2,193 | 2,193 | 0 |
| 2004.1 | 234.0 | 2,514 | 1.000 | 2,514 | 2,514 | 0 |
| 2004.2 | 228.0 | 2,553 | 1.000 | 2,553 | 2,553 | 0 |
| 2005.1 | 222.0 | 2,569 | 1.000 | 2,569 | 2,569 | 0 |
| 2005.2 | 216.0 | 2,725 | 1.000 | 2,725 | 2,725 | 0 |
| 2006.1 | 210.0 | 2,818 | 1.000 | 2,818 | 2,818 | 0 |
| 2006.2 | 204.0 | 3,079 | 1.000 | 3,079 | 3,079 | 0 |
| 2007.1 | 198.0 | 3,590 | 1.000 | 3,590 | 3,590 | 0 |
| 2007.2 | 192.0 | 3,155 | 1.000 | 3,155 | 3,155 | 0 |
| 2008.1 | 186.0 | 3,214 | 1.000 | 3,214 | 3,214 | 0 |
| 2008.2 | 180.0 | 3,474 | 1.000 | 3,474 | 3,474 | 0 |
| 2009.1 | 174.0 | 3,694 | 1.000 | 3,694 | 3,694 | 0 |
| 2009.2 | 168.0 | 4,113 | 1.000 | 4,113 | 4,113 | 0 |
| 2010.1 | 162.0 | 3,813 | 1.000 | 3,813 | 3,813 | 0 |
| 2010.2 | 156.0 | 4,168 | 1.000 | 4,168 | 4,168 | 0 |
| 2011.1 | 150.0 | 4,212 | 1.000 | 4,212 | 4,212 | 0 |
| 2011.2 | 144.0 | 4,626 | 1.000 | 4,626 | 4,626 | 0 |
| 2012.1 | 138.0 | 4,405 | 1.000 | 4,405 | 4,405 | 0 |
| 2012.2 | 132.0 | 4,854 | 1.000 | 4,854 | 4,854 | 0 |
| 2013.1 | 126.0 | 4,865 | 1.000 | 4,865 | 4,865 | 0 |
| 2013.2 | 120.0 | 5,191 | 1.000 | 5,191 | 5,192 | (1) |
| 2014.1 | 114.0 | 5,275 | 1.000 | 5,275 | 5,275 | 0 |
| 2014.2 | 108.0 | 4,663 | 1.000 | 4,663 | 4,663 | 0 |
| 2015.1 | 102.0 | 5,019 | 1.000 | 5,019 | 5,019 | 0 |
| 2015.2 | 96.0 | 4,607 | 1.000 | 4,607 | 4,607 | 0 |
| 2016.1 | 90.0 | 4,511 | 1.000 | 4,511 | 4,512 | (1) |
| 2016.2 | 84.0 | 4,476 | 1.000 | 4,476 | 4,476 | 0 |
| 2017.1 | 78.0 | 4,424 | 1.000 | 4,424 | 4,424 | 0 |
| 2017.2 | 72.0 | 4,197 | 1.000 | 4,197 | 4,196 | 1 |
| 2018.1 | 66.0 | 4,058 | 1.000 | 4,058 | 4,055 | 3 |
| 2018.2 | 60.0 | 4,332 | 1.000 | 4,332 | 4,333 | (1) |
| 2019.1 | 54.0 | 4,129 | 1.000 | 4,129 | 4,128 | 1 |
| 2019.2 | 48.0 | 4,159 | 1.000 | 4,159 | 4,157 | 2 |
| 2020.1 | 42.0 | 3,218 | 1.000 | 3,218 | 3,217 | 1 |
| 2020.2 | 36.0 | 2,950 | 1.000 | 2,950 | 2,951 | (1) |
| 2021.1 | 30.0 | 2,859 | 1.000 | 2,859 | 2,859 | 0 |
| 2021.2 | 24.0 | 3,053 | 1.001 | 3,055 | 3,062 | (7) |
| 2022.1 | 18.0 | 3,016 | 0.999 | 3,013 | 3,051 | (38) |
| 2022.2 | 12.0 | 3,285 | 0.992 | 3,259 | 3,319 | (61) |
| 2023.1 | 6.0 | 3,745 | 0.978 | 3,663 | | |
| Total | | 151,801 | | 151,692 | 148,130 | (101) |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|----------------|--------------|
| | | | | (3) * (4) | Prior | (5) - (6) |
| 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 | 4,081 | 1.000 | 4,081 | 4,081 | 0 |
| 2004.1 | 234.0 | 4,453 | 1.000 | 4,453 | 4,453 | 0 |
| 2004.2 | 228.0 | 3,958 | 1.000 | 3,958 | 3,958 | 0 |
| 2005.1 | 222.0 | 4,430 | 1.000 | 4,430 | 4,430 | 0 |
| 2005.2 | 216.0 | 4,307 | 1.000 | 4,307 | 4,307 | 0 |
| 2006.1 | 210.0 | 5,073 | 1.000 | 5,073 | 5,073 | 0 |
| 2006.2 | 204.0 | 4,316 | 1.000 | 4,316 | 4,316 | 0 |
| 2007.1 | 198.0 | 5,111 | 1.000 | 5,111 | 5,111 | 0 |
| 2007.2 | 192.0 | 4,883 | 1.000 | 4,883 | 4,883 | 0 |
| 2008.1 | 186.0 | 5,353 | 1.000 | 5,353 | 5,353 | 0 |
| 2008.2 | 180.0 | 5,433 | 1.000 | 5,433 | 5,433 | 0 |
| 2009.1 | 174.0 | 6,849 | 1.000 | 6,849 | 6,849 | 0 |
| 2009.2 | 168.0 | 6,316 | 1.000 | 6,316 | 6,316 | 0 |
| 2010.1 | 162.0 | 7,391 | 1.000 | 7,391 | 7,391 | 0 |
| 2010.2 | 156.0 | 7,961 | 1.000 | 7,961 | 7,961 | 0 |
| 2011.1 | 150.0 | 8,544 | 1.000 | 8,544 | 8,544 | 0 |
| 2011.2 | 144.0 | 8,538 | 1.000 | 8,538 | 8,538 | 0 |
| 2012.1 | 138.0 | 9,200 | 1.000 | 9,200 | 9,200 | 0 |
| 2012.2 | 132.0 | 8,727 | 1.000 | 8,727 | 8,728 | (1) |
| 2013.1 | 126.0 | 9,414 | 1.000 | 9,413 | 9,414 | (0) |
| 2013.2 | 120.0 | 8,641 | 1.000 | 8,641 | 8,641 | (0) |
| 2014.1 | 114.0 | 10,424 | 1.000 | 10,424 | 10,424 | (0) |
| 2014.2 | 108.0 | 8,743 | 1.000 | 8,743 | 8,743 | (0) |
| 2015.1 | 102.0 | 10,931 | 1.000 | 10,931 | 10,931 | (0) |
| 2015.2 | 96.0 | 9,119 | 1.000 | 9,118 | 9,119 | (0) |
| 2016.1 | 90.0 | 11,524 | 1.000 | 11,523 | 11,524 | (0) |
| 2016.2 | 84.0 | 8,897 | 1.000 | 8,896 | 8,897 | (0) |
| 2017.1 | 78.0 | 13,258 | 1.000 | 13,257 | 13,257 | (0) |
| 2017.2 | 72.0 | 9,031 | 1.000 | 9,030 | 9,031 | (0) |
| 2018.1 | 66.0 | 10,133 | 1.000 | 10,132 | 10,133 | (1) |
| 2018.2 | 60.0 | 8,733 | 1.000 | 8,733 | 8,733 | (1) |
| 2019.1 | 54.0 | 9,197 | 1.000 | 9,197 | 9,198 | (1) |
| 2019.2 | 48.0 | 8,295 | 1.000 | 8,295 | 8,296 | (1) |
| 2020.1 | 42.0 | 7,808 | 1.000 | 7,809 | 7,808 | 0 |
| 2020.2 | 36.0 | 8,603 | 1.000 | 8,606 | 8,608 | (2) |
| 2021.1 | 30.0 | 7,961 | 1.001 | 7,967 | 7,970 | (3) |
| 2021.2 | 24.0 | 7,653 | 1.002 | 7,667 | 7,680 | (13) |
| 2022.1 | 18.0 | 8,705 | 1.004 | 8,743 | 8,806 | (62) |
| 2022.2 | 12.0 | 7,415 | 1.020 | 7,564 | 7,695 | (132) |
| 2023.1 | 6.0 | 6,900 | 1.355 | 9,353 | | |
| Total | | 306,309 | | 308,967 | 299,830 | (216) |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|----------------------|-----------------------|--|--------------------------------|--------------|------------|
| | | | | (3) * (4) | Prior | (5) - (6) |
| 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 | 73 | 1.000 | 73 | 73 | 0 |
| 2004.2 | 228.0 | 82 | 1.000 | 82 | 82 | 0 |
| 2005.1 | 222.0 | 77 | 1.000 | 77 | 77 | 0 |
| 2005.2 | 216.0 | 99 | 1.000 | 99 | 99 | 0 |
| 2006.1 | 210.0 | 91 | 1.000 | 91 | 91 | 0 |
| 2006.2 | 204.0 | 100 | 1.000 | 100 | 100 | 0 |
| 2007.1 | 198.0 | 115 | 1.000 | 115 | 115 | 0 |
| 2007.2 | 192.0 | 86 | 1.000 | 86 | 86 | 0 |
| 2008.1 | 186.0 | 99 | 1.000 | 99 | 99 | 0 |
| 2008.2 | 180.0 | 87 | 1.000 | 87 | 87 | 0 |
| 2009.1 | 174.0 | 102 | 1.000 | 102 | 102 | 0 |
| 2009.2 | 168.0 | 103 | 1.000 | 103 | 103 | 0 |
| 2010.1 | 162.0 | 126 | 1.000 | 126 | 126 | 0 |
| 2010.2 | 156.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2011.1 | 150.0 | 159 | 1.000 | 159 | 159 | 0 |
| 2011.2 | 144.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2012.1 | 138.0 | 176 | 1.000 | 176 | 176 | 0 |
| 2012.2 | 132.0 | 205 | 1.000 | 205 | 205 | 0 |
| 2013.1 | 126.0 | 194 | 1.000 | 194 | 194 | 0 |
| 2013.2 | 120.0 | 180 | 1.000 | 180 | 180 | 0 |
| 2014.1 | 114.0 | 201 | 1.000 | 201 | 201 | 0 |
| 2014.2 | 108.0 | 217 | 1.000 | 217 | 217 | 0 |
| 2015.1 | 102.0 | 226 | 1.000 | 226 | 226 | 0 |
| 2015.2 | 96.0 | 213 | 1.000 | 213 | 213 | 0 |
| 2016.1 | 90.0 | 267 | 1.000 | 267 | 267 | 0 |
| 2016.2 | 84.0 | 264 | 1.000 | 264 | 264 | 0 |
| 2017.1 | 78.0 | 309 | 1.000 | 309 | 309 | 0 |
| 2017.2 | 72.0 | 222 | 1.000 | 222 | 222 | 0 |
| 2018.1 | 66.0 | 210 | 1.000 | 210 | 210 | 0 |
| 2018.2 | 60.0 | 239 | 1.000 | 239 | 239 | 0 |
| 2019.1 | 54.0 | 219 | 1.000 | 219 | 219 | 0 |
| 2019.2 | 48.0 | 238 | 1.000 | 238 | 238 | 0 |
| 2020.1 | 42.0 | 200 | 1.000 | 200 | 200 | 0 |
| 2020.2 | 36.0 | 205 | 0.999 | 205 | 205 | (0) |
| 2021.1 | 30.0 | 222 | 1.000 | 222 | 222 | 0 |
| 2021.2 | 24.0 | 231 | 0.999 | 231 | 230 | 1 |
| 2022.1 | 18.0 | 221 | 0.995 | 220 | 218 | 2 |
| 2022.2 | 12.0 | 228 | 0.995 | 227 | 227 | 0 |
| 2023.1 | 6.0 | 253 | 1.105 | 280 | | |
| Total | | 6,933 | | 6,957 | 6,675 | 3 |

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 | 2006.1 | 0.018 (CI = +/-0.008; p = 0.000) | -0.160 (CI = +/-0.059; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.438 (CI = +/-0.150; p = 0.000) | 0.740 | +1.87% |
| Loss Cost | 2006.2 | 0.017 (CI = +/-0.008; p = 0.000) | -0.153 (CI = +/-0.059; p = 0.000) | 0.015 (CI = +/-0.004; p = 0.000) | -0.425 (CI = +/-0.149; p = 0.000) | 0.735 | +1.69% |
| Loss Cost | 2007.1 | 0.016 (CI = +/-0.009; p = 0.001) | -0.157 (CI = +/-0.061; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.418 (CI = +/-0.151; p = 0.000) | 0.738 | +1.58% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.009; p = 0.002) | -0.157 (CI = +/-0.063; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.417 (CI = +/-0.156; p = 0.000) | 0.732 | +1.54% |
| Loss Cost | 2008.1 | 0.016 (CI = +/-0.010; p = 0.003) | -0.155 (CI = +/-0.065; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.421 (CI = +/-0.160; p = 0.000) | 0.731 | +1.64% |
| Loss Cost | 2008.2 | 0.014 (CI = +/-0.011; p = 0.013) | -0.147 (CI = +/-0.065; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.405 (CI = +/-0.159; p = 0.000) | 0.734 | +1.38% |
| Loss Cost | 2009.1 | 0.011 (CI = +/-0.011; p = 0.051) | -0.155 (CI = +/-0.065; p = 0.000) | 0.014 (CI = +/-0.005; p = 0.000) | -0.387 (CI = +/-0.158; p = 0.000) | 0.754 | +1.10% |
| Loss Cost | 2009.2 | 0.006 (CI = +/-0.011; p = 0.230) | -0.142 (CI = +/-0.059; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.357 (CI = +/-0.143; p = 0.000) | 0.794 | +0.63% |
| Loss Cost | 2010.1 | 0.004 (CI = +/-0.011; p = 0.504) | -0.149 (CI = +/-0.059; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.341 (CI = +/-0.143; p = 0.000) | 0.809 | +0.36% |
| Loss Cost | 2010.2 | 0.004 (CI = +/-0.012; p = 0.454) | -0.151 (CI = +/-0.061; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.346 (CI = +/-0.148; p = 0.000) | 0.809 | +0.45% |
| Loss Cost | 2011.1 | 0.001 (CI = +/-0.013; p = 0.876) | -0.160 (CI = +/-0.061; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.325 (CI = +/-0.147; p = 0.000) | 0.826 | +0.10% |
| Loss Cost | 2011.2 | -0.002 (CI = +/-0.014; p = 0.733) | -0.153 (CI = +/-0.061; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.307 (CI = +/-0.148; p = 0.000) | 0.838 | -0.23% |
| Loss Cost | 2012.1 | -0.004 (CI = +/-0.015; p = 0.619) | -0.156 (CI = +/-0.064; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | -0.300 (CI = +/-0.155; p = 0.001) | 0.834 | -0.36% |
| Loss Cost | 2012.2 | -0.005 (CI = +/-0.017; p = 0.572) | -0.154 (CI = +/-0.068; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | -0.295 (CI = +/-0.163; p = 0.001) | 0.833 | -0.46% |
| Loss Cost | 2013.1 | -0.006 (CI = +/-0.019; p = 0.541) | -0.156 (CI = +/-0.072; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | -0.289 (CI = +/-0.174; p = 0.003) | 0.825 | -0.57% |
| Loss Cost | 2013.2 | -0.001 (CI = +/-0.021; p = 0.931) | -0.165 (CI = +/-0.073; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.312 (CI = +/-0.177; p = 0.002) | 0.834 | -0.09% |
| Loss Cost | 2014.1 | -0.003 (CI = +/-0.024; p = 0.822) | -0.168 (CI = +/-0.078; p = 0.000) | 0.012 (CI = +/-0.006; p = 0.001) | -0.304 (CI = +/-0.190; p = 0.004) | 0.826 | -0.26% |
| Loss Cost | 2014.2 | -0.007 (CI = +/-0.027; p = 0.603) | -0.161 (CI = +/-0.082; p = 0.001) | 0.011 (CI = +/-0.006; p = 0.001) | -0.286 (CI = +/-0.201; p = 0.009) | 0.831 | -0.67% |
| Loss Cost | 2015.1 | -0.019 (CI = +/-0.028; p = 0.168) | -0.179 (CI = +/-0.076; p = 0.000) | 0.010 (CI = +/-0.005; p = 0.002) | -0.235 (CI = +/-0.189; p = 0.019) | 0.871 | -1.84% |
| Loss Cost | 2015.2 | -0.017 (CI = +/-0.032; p = 0.276) | -0.181 (CI = +/-0.082; p = 0.001) | 0.010 (CI = +/-0.006; p = 0.003) | -0.241 (CI = +/-0.208; p = 0.027) | 0.867 | -1.68% |
| Loss Cost | 2016.1 | -0.011 (CI = +/-0.038; p = 0.526) | -0.174 (CI = +/-0.088; p = 0.001) | 0.010 (CI = +/-0.006; p = 0.004) | -0.263 (CI = +/-0.226; p = 0.027) | 0.846 | -1.12% |
| Loss Cost | 2016.2 | 0.002 (CI = +/-0.040; p = 0.894) | -0.191 (CI = +/-0.086; p = 0.001) | 0.011 (CI = +/-0.007; p = 0.002) | -0.311 (CI = +/-0.221; p = 0.011) | 0.872 | +0.24% |
| Loss Cost | 2017.1 | 0.001 (CI = +/-0.049; p = 0.946) | -0.192 (CI = +/-0.096; p = 0.002) | 0.011 (CI = +/-0.006; p = 0.004) | -0.308 (CI = +/-0.252; p = 0.022) | 0.852 | +0.15% |
| Severity | 2006.1 | 0.039 (CI = +/-0.006; p = 0.000) | -0.051 (CI = +/-0.043; p = 0.021) | 0.002 (CI = +/-0.003; p = 0.154) | -0.217 (CI = +/-0.107; p = 0.000) | 0.890 | +3.95% |
| Severity | 2006.2 | 0.038 (CI = +/-0.006; p = 0.000) | -0.048 (CI = +/-0.043; p = 0.032) | 0.002 (CI = +/-0.003; p = 0.190) | -0.211 (CI = +/-0.109; p = 0.000) | 0.877 | +3.87% |
| Severity | 2007.1 | 0.038 (CI = +/-0.006; p = 0.000) | -0.049 (CI = +/-0.045; p = 0.033) | 0.002 (CI = +/-0.003; p = 0.220) | -0.208 (CI = +/-0.112; p = 0.001) | 0.865 | +3.83% |
| Severity | 2007.2 | 0.038 (CI = +/-0.007; p = 0.000) | -0.049 (CI = +/-0.046; p = 0.038) | 0.002 (CI = +/-0.003; p = 0.231) | -0.209 (CI = +/-0.115; p = 0.001) | 0.849 | +3.84% |
| Severity | 2008.1 | 0.040 (CI = +/-0.007; p = 0.000) | -0.041 (CI = +/-0.044; p = 0.071) | 0.003 (CI = +/-0.003; p = 0.112) | -0.226 (CI = +/-0.109; p = 0.000) | 0.869 | +4.09% |
| Severity | 2008.2 | 0.040 (CI = +/-0.007; p = 0.000) | -0.041 (CI = +/-0.046; p = 0.079) | 0.003 (CI = +/-0.003; p = 0.121) | -0.226 (CI = +/-0.113; p = 0.000) | 0.853 | +4.10% |
| Severity | 2009.1 | 0.039 (CI = +/-0.008; p = 0.000) | -0.045 (CI = +/-0.047; p = 0.060) | 0.002 (CI = +/-0.003; p = 0.170) | -0.218 (CI = +/-0.115; p = 0.001) | 0.837 | +3.97% |
| Severity | 2009.2 | 0.038 (CI = +/-0.009; p = 0.000) | -0.041 (CI = +/-0.048; p = 0.090) | 0.002 (CI = +/-0.004; p = 0.218) | -0.210 (CI = +/-0.117; p = 0.001) | 0.810 | +3.83% |
| Severity | 2010.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.041 (CI = +/-0.050; p = 0.107) | 0.002 (CI = +/-0.004; p = 0.229) | -0.211 (CI = +/-0.122; p = 0.002) | 0.791 | +3.85% |
| Severity | 2010.2 | 0.040 (CI = +/-0.010; p = 0.000) | -0.048 (CI = +/-0.050; p = 0.059) | 0.003 (CI = +/-0.004; p = 0.147) | -0.226 (CI = +/-0.120; p = 0.001) | 0.802 | +4.13% |
| Severity | 2011.1 | 0.041 (CI = +/-0.011; p = 0.000) | -0.047 (CI = +/-0.052; p = 0.074) | 0.003 (CI = +/-0.004; p = 0.159) | -0.228 (CI = +/-0.126; p = 0.001) | 0.782 | +4.15% |
| Severity | 2011.2 | 0.041 (CI = +/-0.012; p = 0.000) | -0.048 (CI = +/-0.055; p = 0.084) | 0.003 (CI = +/-0.004; p = 0.170) | -0.229 (CI = +/-0.132; p = 0.002) | 0.747 | +4.18% |
| Severity | 2012.1 | 0.043 (CI = +/-0.013; p = 0.000) | -0.044 (CI = +/-0.057; p = 0.123) | 0.003 (CI = +/-0.004; p = 0.150) | -0.238 (CI = +/-0.137; p = 0.002) | 0.735 | +4.35% |
| Severity | 2012.2 | 0.045 (CI = +/-0.015; p = 0.000) | -0.049 (CI = +/-0.059; p = 0.102) | 0.003 (CI = +/-0.004; p = 0.127) | -0.249 (CI = +/-0.143; p = 0.002) | 0.715 | +4.57% |
| Severity | 2013.1 | 0.047 (CI = +/-0.017; p = 0.000) | -0.044 (CI = +/-0.062; p = 0.150) | 0.004 (CI = +/-0.004; p = 0.112) | -0.260 (CI = +/-0.150; p = 0.002) | 0.701 | +4.79% |
| Severity | 2013.2 | 0.050 (CI = +/-0.019; p = 0.000) | -0.050 (CI = +/-0.064; p = 0.118) | 0.004 (CI = +/-0.005; p = 0.091) | -0.275 (CI = +/-0.156; p = 0.002) | 0.683 | +5.12% |
| Severity | 2014.1 | 0.049 (CI = +/-0.021; p = 0.000) | -0.052 (CI = +/-0.069; p = 0.128) | 0.004 (CI = +/-0.005; p = 0.123) | -0.270 (CI = +/-0.168; p = 0.004) | 0.635 | +5.02% |
| Severity | 2014.2 | 0.043 (CI = +/-0.023; p = 0.002) | -0.043 (CI = +/-0.070; p = 0.208) | 0.003 (CI = +/-0.005; p = 0.188) | -0.245 (CI = +/-0.172; p = 0.009) | 0.516 | +4.41% |
| Severity | 2015.1 | 0.035 (CI = +/-0.025; p = 0.010) | -0.055 (CI = +/-0.068; p = 0.106) | 0.002 (CI = +/-0.005; p = 0.331) | -0.209 (CI = +/-0.171; p = 0.021) | 0.448 | +3.54% |
| Severity | 2015.2 | 0.030 (CI = +/-0.028; p = 0.042) | -0.048 (CI = +/-0.072; p = 0.172) | 0.002 (CI = +/-0.005; p = 0.443) | -0.188 (CI = +/-0.181; p = 0.044) | 0.280 | +3.00% |
| Severity | 2016.1 | 0.037 (CI = +/-0.032; p = 0.030) | -0.039 (CI = +/-0.075; p = 0.275) | 0.002 (CI = +/-0.005; p = 0.321) | -0.215 (CI = +/-0.192; p = 0.031) | 0.334 | +3.74% |
| Severity | 2016.2 | 0.046 (CI = +/-0.036; p = 0.019) | -0.050 (CI = +/-0.077; p = 0.178) | 0.003 (CI = +/-0.005; p = 0.231) | -0.247 (CI = +/-0.199; p = 0.021) | 0.397 | +4.67% |
| Severity | 2017.1 | 0.037 (CI = +/-0.042; p = 0.076) | -0.059 (CI = +/-0.081; p = 0.132) | 0.002 (CI = +/-0.006; p = 0.343) | -0.218 (CI = +/-0.214; p = 0.047) | 0.335 | +3.77% |
| Frequency | 2006.1 | -0.020 (CI = +/-0.006; p = 0.000) | -0.109 (CI = +/-0.047; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.221 (CI = +/-0.120; p = 0.001) | 0.902 | -2.01% |
| Frequency | 2006.2 | -0.021 (CI = +/-0.007; p = 0.000) | -0.105 (CI = +/-0.048; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.214 (CI = +/-0.121; p = 0.001) | 0.904 | -2.10% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.007; p = 0.000) | -0.108 (CI = +/-0.050; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.209 (CI = +/-0.124; p = 0.002) | 0.901 | -2.17% |
| Frequency | 2007.2 | -0.022 (CI = +/-0.008; p = 0.000) | -0.108 (CI = +/-0.051; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.209 (CI = +/-0.128; p = 0.002) | 0.898 | -2.17% |
| Frequency | 2008.1 | -0.024 (CI = +/-0.008; p = 0.000) | -0.114 (CI = +/-0.051; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.196 (CI = +/-0.127; p = 0.004) | 0.903 | -2.36% |
| Frequency | 2008.2 | -0.026 (CI = +/-0.008; p = 0.000) | -0.106 (CI = +/-0.050; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.179 (CI = +/-0.122; p = 0.006) | 0.915 | -2.61% |
| Frequency | 2009.1 | -0.028 (CI = +/-0.009; p = 0.000) | -0.110 (CI = +/-0.051; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.169 (CI = +/-0.124; p = 0.009) | 0.915 | -2.75% |
| Frequency | 2009.2 | -0.031 (CI = +/-0.008; p = 0.000) | -0.100 (CI = +/-0.047; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.148 (CI = +/-0.114; p = 0.014) | 0.932 | -3.09% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.046; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | -0.130 (CI = +/-0.111; p = 0.023) | 0.938 | -3.36% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.009; p = 0.000) | -0.104 (CI = +/-0.046; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | -0.119 (CI = +/-0.112; p = 0.037) | 0.940 | -3.53% |
| Frequency | 2011.1 | -0.040 (CI = +/-0.009; p = 0.000) | -0.113 (CI = +/-0.043; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | -0.097 (CI = +/-0.104; p = 0.066) | 0.950 | -3.89% |
| Frequency | 2011.2 | -0.043 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.041; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | -0.078 (CI = +/-0.098; p = 0.112) | 0.959 | -4.23% |
| Frequency | 2012.1 | -0.046 (CI = +/-0.009; p = 0.000) | -0.112 (CI = +/-0.040; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | -0.062 (CI = +/-0.096; p = 0.195) | 0.962 | -4.51% |
| Frequency | 2012.2 | -0.049 (CI = +/-0.010; p = 0.000) | -0.105 (CI = +/-0.039; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.045 (CI = +/-0.094; p = 0.323) | 0.966 | -4.82% |
| Frequency | 2013.1 | -0.052 (CI = +/-0.010; p = 0.000) | -0.112 (CI = +/-0.039; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.029 (CI = +/-0.093; p = 0.516) | 0.967 | -5.11% |
| Frequency | 2013.2 | -0.051 (CI = +/-0.012; p = 0.000) | -0.115 (CI = +/-0.040; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.037 (CI = +/-0.098; p = 0.431) | 0.965 | -4.96% |
| Frequency | 2014.1 | -0.052 (CI = +/-0.013; p = 0.000) | -0.116 (CI = +/-0.043; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.034 (CI = +/-0.105; p = 0.501) | 0.960 | -5.02% |
| Frequency | 2014.2 | -0.050 (CI = +/-0.015; p = 0.000) | -0.118 (CI = +/-0.046; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.041 (CI = +/-0.113; p = 0.443) | 0.957 | -4.87% |
| Frequency | 2015.1 | -0.053 (CI = +/-0.017; p = 0.000) | -0.124 (CI = +/-0.048; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.026 (CI = +/-0.119; p = 0.644) | 0.954 | -5.20% |
| Frequency | 2015.2 | -0.047 (CI = +/-0.018; p = 0.000) | -0.133 (CI = +/-0.045; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.054 (CI = +/-0.113; p = 0.318) | 0.961 | -4.54% |
| Frequency | 2016.1 | -0.048 (CI = +/-0.021; p = 0.000) | -0.135 (CI = +/-0.049; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | -0.048 (CI = +/-0.125; p = 0.414) | 0.953 | -4.68% |
| Frequency | 2016.2 | -0.043 (CI = +/-0.024; p = 0.003) | -0.141 (CI = +/-0.052; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | -0.065 (CI = +/-0.133; p = 0.302) | 0.952 | -4.23% |
| Frequency | 2017.1 | -0.035 (CI = +/-0.027; p = 0.015) | -0.133 (CI = +/-0.052; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | -0.091 (CI = +/-0.136; p = 0.162) | 0.947 | -3.49% |

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

Bodily Injury

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

| Fit | Start Date | Time | | | Implied Trend | |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------------|--|
| | | Time | Mobility | Adjusted R ² | Rate | |
| Loss Cost | 2006.1 | 0.007 (CI = +/-0.012; p = 0.213) | 0.012 (CI = +/-0.007; p = 0.003) | 0.204 | +0.73% | |
| Loss Cost | 2006.2 | 0.004 (CI = +/-0.012; p = 0.473) | 0.011 (CI = +/-0.007; p = 0.003) | 0.217 | +0.42% | |
| Loss Cost | 2007.1 | 0.004 (CI = +/-0.013; p = 0.565) | 0.011 (CI = +/-0.007; p = 0.004) | 0.216 | +0.36% | |
| Loss Cost | 2007.2 | 0.002 (CI = +/-0.013; p = 0.801) | 0.011 (CI = +/-0.007; p = 0.006) | 0.225 | +0.17% | |
| Loss Cost | 2008.1 | 0.002 (CI = +/-0.014; p = 0.748) | 0.011 (CI = +/-0.007; p = 0.006) | 0.222 | +0.23% | |
| Loss Cost | 2008.2 | -0.002 (CI = +/-0.014; p = 0.790) | 0.010 (CI = +/-0.007; p = 0.007) | 0.265 | -0.19% | |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.015; p = 0.614) | 0.010 (CI = +/-0.007; p = 0.010) | 0.278 | -0.38% | |
| Loss Cost | 2009.2 | -0.010 (CI = +/-0.015; p = 0.181) | 0.009 (CI = +/-0.007; p = 0.009) | 0.382 | -0.97% | |
| Loss Cost | 2010.1 | -0.011 (CI = +/-0.016; p = 0.144) | 0.009 (CI = +/-0.007; p = 0.012) | 0.392 | -1.13% | |
| Loss Cost | 2010.2 | -0.014 (CI = +/-0.017; p = 0.104) | 0.009 (CI = +/-0.007; p = 0.016) | 0.408 | -1.35% | |
| Loss Cost | 2011.1 | -0.016 (CI = +/-0.018; p = 0.082) | 0.008 (CI = +/-0.007; p = 0.021) | 0.419 | -1.56% | |
| Loss Cost | 2011.2 | -0.021 (CI = +/-0.018; p = 0.023) | 0.008 (CI = +/-0.007; p = 0.024) | 0.495 | -2.10% | |
| Loss Cost | 2012.1 | -0.022 (CI = +/-0.020; p = 0.032) | 0.008 (CI = +/-0.007; p = 0.029) | 0.479 | -2.16% | |
| Loss Cost | 2012.2 | -0.026 (CI = +/-0.021; p = 0.016) | 0.007 (CI = +/-0.007; p = 0.036) | 0.520 | -2.60% | |
| Loss Cost | 2013.1 | -0.027 (CI = +/-0.023; p = 0.026) | 0.007 (CI = +/-0.007; p = 0.043) | 0.496 | -2.62% | |
| Loss Cost | 2013.2 | -0.028 (CI = +/-0.025; p = 0.030) | 0.007 (CI = +/-0.007; p = 0.053) | 0.488 | -2.81% | |
| Loss Cost | 2014.1 | -0.029 (CI = +/-0.028; p = 0.044) | 0.007 (CI = +/-0.007; p = 0.062) | 0.463 | -2.86% | |
| Loss Cost | 2014.2 | -0.037 (CI = +/-0.029; p = 0.015) | 0.007 (CI = +/-0.007; p = 0.066) | 0.541 | -3.67% | |
| Loss Cost | 2015.1 | -0.043 (CI = +/-0.032; p = 0.012) | 0.006 (CI = +/-0.007; p = 0.076) | 0.560 | -4.18% | |
| Loss Cost | 2015.2 | -0.049 (CI = +/-0.035; p = 0.009) | 0.006 (CI = +/-0.007; p = 0.085) | 0.580 | -4.77% | |
| Loss Cost | 2016.1 | -0.045 (CI = +/-0.039; p = 0.027) | 0.006 (CI = +/-0.008; p = 0.092) | 0.513 | -4.38% | |
| Loss Cost | 2016.2 | -0.047 (CI = +/-0.045; p = 0.039) | 0.006 (CI = +/-0.008; p = 0.106) | 0.483 | -4.63% | |
| Loss Cost | 2017.1 | -0.046 (CI = +/-0.052; p = 0.073) | 0.006 (CI = +/-0.008; p = 0.125) | 0.415 | -4.54% | |
| Severity | 2006.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.906) | 0.817 | +3.36% | |
| Severity | 2006.2 | 0.032 (CI = +/-0.006; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.993) | 0.802 | +3.23% | |
| Severity | 2007.1 | 0.031 (CI = +/-0.007; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.967) | 0.784 | +3.19% | |
| Severity | 2007.2 | 0.031 (CI = +/-0.007; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.916) | 0.763 | +3.11% | |
| Severity | 2008.1 | 0.032 (CI = +/-0.007; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.973) | 0.775 | +3.29% | |
| Severity | 2008.2 | 0.032 (CI = +/-0.008; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.974) | 0.752 | +3.20% | |
| Severity | 2009.1 | 0.030 (CI = +/-0.008; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.903) | 0.724 | +3.08% | |
| Severity | 2009.2 | 0.028 (CI = +/-0.009; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.791) | 0.695 | +2.87% | |
| Severity | 2010.1 | 0.028 (CI = +/-0.009; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.785) | 0.668 | +2.85% | |
| Severity | 2010.2 | 0.029 (CI = +/-0.010; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.819) | 0.651 | +2.91% | |
| Severity | 2011.1 | 0.028 (CI = +/-0.011; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.812) | 0.618 | +2.88% | |
| Severity | 2011.2 | 0.027 (CI = +/-0.012; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.759) | 0.570 | +2.73% | |
| Severity | 2012.1 | 0.027 (CI = +/-0.013; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.778) | 0.542 | +2.77% | |
| Severity | 2012.2 | 0.027 (CI = +/-0.014; p = 0.001) | -0.001 (CI = +/-0.005; p = 0.765) | 0.495 | +2.70% | |
| Severity | 2013.1 | 0.027 (CI = +/-0.016; p = 0.002) | -0.001 (CI = +/-0.005; p = 0.779) | 0.460 | +2.73% | |
| Severity | 2013.2 | 0.026 (CI = +/-0.017; p = 0.006) | -0.001 (CI = +/-0.005; p = 0.769) | 0.405 | +2.65% | |
| Severity | 2014.1 | 0.024 (CI = +/-0.019; p = 0.016) | -0.001 (CI = +/-0.005; p = 0.739) | 0.331 | +2.45% | |
| Severity | 2014.2 | 0.018 (CI = +/-0.019; p = 0.067) | -0.001 (CI = +/-0.005; p = 0.617) | 0.217 | +1.78% | |
| Severity | 2015.1 | 0.012 (CI = +/-0.020; p = 0.213) | -0.001 (CI = +/-0.005; p = 0.533) | 0.098 | +1.21% | |
| Severity | 2015.2 | 0.006 (CI = +/-0.020; p = 0.545) | -0.002 (CI = +/-0.004; p = 0.456) | -0.015 | +0.58% | |
| Severity | 2016.1 | 0.008 (CI = +/-0.023; p = 0.462) | -0.001 (CI = +/-0.004; p = 0.480) | -0.004 | +0.80% | |
| Severity | 2016.2 | 0.008 (CI = +/-0.026; p = 0.520) | -0.001 (CI = +/-0.005; p = 0.500) | -0.036 | +0.80% | |
| Severity | 2017.1 | 0.002 (CI = +/-0.029; p = 0.872) | -0.001 (CI = +/-0.005; p = 0.512) | -0.126 | +0.21% | |
| Frequency | 2006.1 | -0.026 (CI = +/-0.008; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | 0.795 | -2.54% | |
| Frequency | 2006.2 | -0.028 (CI = +/-0.008; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | 0.807 | -2.72% | |
| Frequency | 2007.1 | -0.028 (CI = +/-0.009; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | 0.799 | -2.74% | |
| Frequency | 2007.2 | -0.029 (CI = +/-0.009; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | 0.800 | -2.86% | |
| Frequency | 2008.1 | -0.030 (CI = +/-0.010; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | 0.799 | -2.96% | |
| Frequency | 2008.2 | -0.033 (CI = +/-0.009; p = 0.000) | 0.010 (CI = +/-0.005; p = 0.000) | 0.832 | -3.28% | |
| Frequency | 2009.1 | -0.034 (CI = +/-0.010; p = 0.000) | 0.010 (CI = +/-0.005; p = 0.000) | 0.826 | -3.35% | |
| Frequency | 2009.2 | -0.038 (CI = +/-0.009; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.864 | -3.73% | |
| Frequency | 2010.1 | -0.039 (CI = +/-0.010; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.863 | -3.87% | |
| Frequency | 2010.2 | -0.042 (CI = +/-0.010; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.876 | -4.15% | |
| Frequency | 2011.1 | -0.044 (CI = +/-0.011; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.877 | -4.32% | |
| Frequency | 2011.2 | -0.048 (CI = +/-0.011; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.000) | 0.900 | -4.71% | |
| Frequency | 2012.1 | -0.049 (CI = +/-0.012; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.000) | 0.894 | -4.80% | |
| Frequency | 2012.2 | -0.053 (CI = +/-0.012; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.000) | 0.909 | -5.16% | |
| Frequency | 2013.1 | -0.054 (CI = +/-0.013; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.000) | 0.901 | -5.21% | |
| Frequency | 2013.2 | -0.055 (CI = +/-0.014; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | 0.893 | -5.32% | |
| Frequency | 2014.1 | -0.053 (CI = +/-0.015; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | 0.879 | -5.19% | |
| Frequency | 2014.2 | -0.055 (CI = +/-0.017; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | 0.871 | -5.35% | |
| Frequency | 2015.1 | -0.055 (CI = +/-0.019; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.002) | 0.854 | -5.32% | |
| Frequency | 2015.2 | -0.055 (CI = +/-0.022; p = 0.000) | 0.008 (CI = +/-0.005; p = 0.003) | 0.833 | -5.32% | |
| Frequency | 2016.1 | -0.053 (CI = +/-0.025; p = 0.001) | 0.008 (CI = +/-0.005; p = 0.004) | 0.805 | -5.13% | |
| Frequency | 2016.2 | -0.055 (CI = +/-0.028; p = 0.001) | 0.008 (CI = +/-0.005; p = 0.005) | 0.790 | -5.38% | |
| Frequency | 2017.1 | -0.049 (CI = +/-0.031; p = 0.005) | 0.008 (CI = +/-0.005; p = 0.006) | 0.752 | -4.75% | |

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

Bodily Injury

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

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

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

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

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

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

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 | 2006.1 | 0.043 (CI = +/-0.005; p = 0.000) | -0.055 (CI = +/-0.044; p = 0.017) | 0.010 (CI = +/-0.003; p = 0.000) | 0.904 | +4.42% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.005; p = 0.000) | -0.052 (CI = +/-0.045; p = 0.026) | 0.010 (CI = +/-0.003; p = 0.000) | 0.893 | +4.36% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.005; p = 0.000) | -0.057 (CI = +/-0.045; p = 0.015) | 0.009 (CI = +/-0.003; p = 0.000) | 0.887 | +4.24% |
| Loss Cost | 2007.2 | 0.042 (CI = +/-0.006; p = 0.000) | -0.061 (CI = +/-0.046; p = 0.011) | 0.009 (CI = +/-0.003; p = 0.000) | 0.882 | +4.32% |
| Loss Cost | 2008.1 | 0.042 (CI = +/-0.006; p = 0.000) | -0.063 (CI = +/-0.048; p = 0.011) | 0.009 (CI = +/-0.003; p = 0.000) | 0.872 | +4.27% |
| Loss Cost | 2008.2 | 0.041 (CI = +/-0.007; p = 0.000) | -0.060 (CI = +/-0.049; p = 0.018) | 0.009 (CI = +/-0.003; p = 0.000) | 0.854 | +4.19% |
| Loss Cost | 2009.1 | 0.041 (CI = +/-0.007; p = 0.000) | -0.062 (CI = +/-0.051; p = 0.019) | 0.009 (CI = +/-0.003; p = 0.000) | 0.842 | +4.14% |
| Loss Cost | 2009.2 | 0.040 (CI = +/-0.007; p = 0.000) | -0.059 (CI = +/-0.052; p = 0.029) | 0.009 (CI = +/-0.003; p = 0.000) | 0.819 | +4.06% |
| Loss Cost | 2010.1 | 0.039 (CI = +/-0.008; p = 0.000) | -0.062 (CI = +/-0.054; p = 0.026) | 0.009 (CI = +/-0.003; p = 0.000) | 0.803 | +3.98% |
| Loss Cost | 2010.2 | 0.036 (CI = +/-0.008; p = 0.000) | -0.051 (CI = +/-0.050; p = 0.047) | 0.009 (CI = +/-0.003; p = 0.000) | 0.793 | +3.67% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.008; p = 0.000) | -0.057 (CI = +/-0.050; p = 0.027) | 0.008 (CI = +/-0.003; p = 0.000) | 0.780 | +3.48% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.008; p = 0.000) | -0.051 (CI = +/-0.050; p = 0.048) | 0.008 (CI = +/-0.003; p = 0.000) | 0.750 | +3.30% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.009; p = 0.000) | -0.058 (CI = +/-0.050; p = 0.025) | 0.008 (CI = +/-0.003; p = 0.000) | 0.741 | +3.08% |
| Loss Cost | 2012.2 | 0.026 (CI = +/-0.008; p = 0.000) | -0.046 (CI = +/-0.044; p = 0.041) | 0.008 (CI = +/-0.003; p = 0.000) | 0.747 | +2.68% |
| Loss Cost | 2013.1 | 0.026 (CI = +/-0.009; p = 0.000) | -0.048 (CI = +/-0.046; p = 0.043) | 0.008 (CI = +/-0.003; p = 0.000) | 0.735 | +2.62% |
| Loss Cost | 2013.2 | 0.026 (CI = +/-0.010; p = 0.000) | -0.047 (CI = +/-0.049; p = 0.056) | 0.008 (CI = +/-0.003; p = 0.000) | 0.711 | +2.61% |
| Loss Cost | 2014.1 | 0.029 (CI = +/-0.010; p = 0.000) | -0.038 (CI = +/-0.046; p = 0.102) | 0.008 (CI = +/-0.003; p = 0.000) | 0.769 | +2.96% |
| Loss Cost | 2014.2 | 0.030 (CI = +/-0.011; p = 0.000) | -0.041 (CI = +/-0.049; p = 0.092) | 0.008 (CI = +/-0.003; p = 0.000) | 0.765 | +3.08% |
| Loss Cost | 2015.1 | 0.030 (CI = +/-0.012; p = 0.000) | -0.041 (CI = +/-0.052; p = 0.114) | 0.008 (CI = +/-0.003; p = 0.000) | 0.756 | +3.08% |
| Loss Cost | 2015.2 | 0.034 (CI = +/-0.013; p = 0.000) | -0.050 (CI = +/-0.052; p = 0.060) | 0.008 (CI = +/-0.003; p = 0.000) | 0.788 | +3.41% |
| Loss Cost | 2016.1 | 0.037 (CI = +/-0.013; p = 0.000) | -0.042 (CI = +/-0.053; p = 0.106) | 0.008 (CI = +/-0.003; p = 0.000) | 0.814 | +3.74% |
| Loss Cost | 2016.2 | 0.041 (CI = +/-0.014; p = 0.000) | -0.053 (CI = +/-0.053; p = 0.050) | 0.008 (CI = +/-0.003; p = 0.000) | 0.846 | +4.15% |
| Loss Cost | 2017.1 | 0.042 (CI = +/-0.016; p = 0.000) | -0.050 (CI = +/-0.058; p = 0.080) | 0.008 (CI = +/-0.003; p = 0.000) | 0.844 | +4.27% |
| Severity | 2006.1 | 0.054 (CI = +/-0.004; p = 0.000) | -0.022 (CI = +/-0.037; p = 0.241) | 0.002 (CI = +/-0.003; p = 0.195) | 0.962 | +5.53% |
| Severity | 2006.2 | 0.054 (CI = +/-0.004; p = 0.000) | -0.023 (CI = +/-0.038; p = 0.238) | 0.002 (CI = +/-0.003; p = 0.196) | 0.958 | +5.55% |
| Severity | 2007.1 | 0.054 (CI = +/-0.005; p = 0.000) | -0.023 (CI = +/-0.040; p = 0.242) | 0.002 (CI = +/-0.003; p = 0.212) | 0.954 | +5.54% |
| Severity | 2007.2 | 0.054 (CI = +/-0.005; p = 0.000) | -0.024 (CI = +/-0.041; p = 0.232) | 0.002 (CI = +/-0.003; p = 0.211) | 0.950 | +5.57% |
| Severity | 2008.1 | 0.056 (CI = +/-0.005; p = 0.000) | -0.016 (CI = +/-0.038; p = 0.403) | 0.002 (CI = +/-0.003; p = 0.102) | 0.959 | +5.77% |
| Severity | 2008.2 | 0.058 (CI = +/-0.005; p = 0.000) | -0.024 (CI = +/-0.035; p = 0.178) | 0.002 (CI = +/-0.002; p = 0.049) | 0.965 | +5.97% |
| Severity | 2009.1 | 0.060 (CI = +/-0.004; p = 0.000) | -0.014 (CI = +/-0.029; p = 0.341) | 0.003 (CI = +/-0.002; p = 0.007) | 0.977 | +6.22% |
| Severity | 2009.2 | 0.062 (CI = +/-0.004; p = 0.000) | -0.019 (CI = +/-0.028; p = 0.182) | 0.003 (CI = +/-0.002; p = 0.003) | 0.978 | +6.35% |
| Severity | 2010.1 | 0.062 (CI = +/-0.004; p = 0.000) | -0.017 (CI = +/-0.029; p = 0.244) | 0.003 (CI = +/-0.002; p = 0.003) | 0.977 | +6.40% |
| Severity | 2010.2 | 0.062 (CI = +/-0.005; p = 0.000) | -0.015 (CI = +/-0.030; p = 0.316) | 0.003 (CI = +/-0.002; p = 0.004) | 0.974 | +6.34% |
| Severity | 2011.1 | 0.061 (CI = +/-0.005; p = 0.000) | -0.016 (CI = +/-0.031; p = 0.291) | 0.003 (CI = +/-0.002; p = 0.006) | 0.970 | +6.30% |
| Severity | 2011.2 | 0.060 (CI = +/-0.005; p = 0.000) | -0.013 (CI = +/-0.032; p = 0.405) | 0.003 (CI = +/-0.002; p = 0.007) | 0.967 | +6.21% |
| Severity | 2012.1 | 0.059 (CI = +/-0.006; p = 0.000) | -0.017 (CI = +/-0.032; p = 0.264) | 0.003 (CI = +/-0.002; p = 0.010) | 0.965 | +6.06% |
| Severity | 2012.2 | 0.057 (CI = +/-0.005; p = 0.000) | -0.011 (CI = +/-0.029; p = 0.453) | 0.002 (CI = +/-0.002; p = 0.008) | 0.965 | +5.85% |
| Severity | 2013.1 | 0.057 (CI = +/-0.006; p = 0.000) | -0.009 (CI = +/-0.031; p = 0.548) | 0.003 (CI = +/-0.002; p = 0.008) | 0.961 | +5.91% |
| Severity | 2013.2 | 0.058 (CI = +/-0.006; p = 0.000) | -0.011 (CI = +/-0.033; p = 0.502) | 0.003 (CI = +/-0.002; p = 0.010) | 0.956 | +5.97% |
| Severity | 2014.1 | 0.060 (CI = +/-0.006; p = 0.000) | -0.004 (CI = +/-0.030; p = 0.804) | 0.003 (CI = +/-0.002; p = 0.003) | 0.964 | +6.22% |
| Severity | 2014.2 | 0.060 (CI = +/-0.007; p = 0.000) | -0.003 (CI = +/-0.032; p = 0.843) | 0.003 (CI = +/-0.002; p = 0.005) | 0.956 | +6.20% |
| Severity | 2015.1 | 0.061 (CI = +/-0.008; p = 0.000) | -0.001 (CI = +/-0.034; p = 0.929) | 0.003 (CI = +/-0.002; p = 0.006) | 0.949 | +6.27% |
| Severity | 2015.2 | 0.060 (CI = +/-0.009; p = 0.000) | 0.001 (CI = +/-0.037; p = 0.943) | 0.003 (CI = +/-0.002; p = 0.008) | 0.939 | +6.16% |
| Severity | 2016.1 | 0.062 (CI = +/-0.009; p = 0.000) | 0.007 (CI = +/-0.036; p = 0.657) | 0.003 (CI = +/-0.002; p = 0.005) | 0.943 | +6.44% |
| Severity | 2016.2 | 0.065 (CI = +/-0.009; p = 0.000) | 0.000 (CI = +/-0.035; p = 1.000) | 0.003 (CI = +/-0.002; p = 0.004) | 0.950 | +6.75% |
| Severity | 2017.1 | 0.066 (CI = +/-0.011; p = 0.000) | 0.001 (CI = +/-0.039; p = 0.972) | 0.003 (CI = +/-0.002; p = 0.006) | 0.938 | +6.78% |
| Frequency | 2006.1 | -0.011 (CI = +/-0.006; p = 0.001) | -0.033 (CI = +/-0.051; p = 0.196) | 0.008 (CI = +/-0.004; p = 0.000) | 0.662 | -1.06% |
| Frequency | 2006.2 | -0.011 (CI = +/-0.006; p = 0.001) | -0.029 (CI = +/-0.052; p = 0.259) | 0.008 (CI = +/-0.004; p = 0.000) | 0.668 | -1.13% |
| Frequency | 2007.1 | -0.012 (CI = +/-0.006; p = 0.000) | -0.034 (CI = +/-0.053; p = 0.197) | 0.008 (CI = +/-0.004; p = 0.000) | 0.678 | -1.23% |
| Frequency | 2007.2 | -0.012 (CI = +/-0.007; p = 0.001) | -0.037 (CI = +/-0.055; p = 0.179) | 0.008 (CI = +/-0.004; p = 0.000) | 0.667 | -1.18% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.007; p = 0.000) | -0.048 (CI = +/-0.051; p = 0.068) | 0.007 (CI = +/-0.003; p = 0.000) | 0.724 | -1.42% |
| Frequency | 2008.2 | -0.017 (CI = +/-0.006; p = 0.000) | -0.036 (CI = +/-0.047; p = 0.123) | 0.007 (CI = +/-0.003; p = 0.000) | 0.787 | -1.68% |
| Frequency | 2009.1 | -0.020 (CI = +/-0.006; p = 0.000) | -0.048 (CI = +/-0.041; p = 0.023) | 0.006 (CI = +/-0.003; p = 0.000) | 0.849 | -1.95% |
| Frequency | 2009.2 | -0.022 (CI = +/-0.006; p = 0.000) | -0.040 (CI = +/-0.038; p = 0.041) | 0.006 (CI = +/-0.003; p = 0.000) | 0.876 | -2.15% |
| Frequency | 2010.1 | -0.023 (CI = +/-0.006; p = 0.000) | -0.045 (CI = +/-0.038; p = 0.023) | 0.006 (CI = +/-0.002; p = 0.000) | 0.882 | -2.27% |
| Frequency | 2010.2 | -0.025 (CI = +/-0.005; p = 0.000) | -0.036 (CI = +/-0.034; p = 0.037) | 0.006 (CI = +/-0.002; p = 0.000) | 0.916 | -2.52% |
| Frequency | 2011.1 | -0.027 (CI = +/-0.005; p = 0.000) | -0.041 (CI = +/-0.033; p = 0.017) | 0.006 (CI = +/-0.002; p = 0.000) | 0.922 | -2.66% |
| Frequency | 2011.2 | -0.028 (CI = +/-0.006; p = 0.000) | -0.038 (CI = +/-0.034; p = 0.030) | 0.005 (CI = +/-0.002; p = 0.000) | 0.921 | -2.74% |
| Frequency | 2012.1 | -0.029 (CI = +/-0.006; p = 0.000) | -0.041 (CI = +/-0.035; p = 0.025) | 0.005 (CI = +/-0.002; p = 0.000) | 0.918 | -2.82% |
| Frequency | 2012.2 | -0.030 (CI = +/-0.006; p = 0.000) | -0.035 (CI = +/-0.034; p = 0.046) | 0.005 (CI = +/-0.002; p = 0.000) | 0.928 | -3.00% |
| Frequency | 2013.1 | -0.032 (CI = +/-0.007; p = 0.000) | -0.039 (CI = +/-0.035; p = 0.033) | 0.005 (CI = +/-0.002; p = 0.000) | 0.926 | -3.11% |
| Frequency | 2013.2 | -0.032 (CI = +/-0.007; p = 0.000) | -0.037 (CI = +/-0.037; p = 0.051) | 0.005 (CI = +/-0.002; p = 0.000) | 0.922 | -3.17% |
| Frequency | 2014.1 | -0.031 (CI = +/-0.008; p = 0.000) | -0.034 (CI = +/-0.039; p = 0.081) | 0.005 (CI = +/-0.002; p = 0.000) | 0.911 | -3.08% |
| Frequency | 2014.2 | -0.030 (CI = +/-0.009; p = 0.000) | -0.038 (CI = +/-0.041; p = 0.063) | 0.005 (CI = +/-0.002; p = 0.000) | 0.903 | -2.94% |
| Frequency | 2015.1 | -0.030 (CI = +/-0.010; p = 0.000) | -0.040 (CI = +/-0.043; p = 0.069) | 0.005 (CI = +/-0.002; p = 0.000) | 0.891 | -3.00% |
| Frequency | 2015.2 | -0.026 (CI = +/-0.009; p = 0.000) | -0.051 (CI = +/-0.037; p = 0.011) | 0.005 (CI = +/-0.002; p = 0.000) | 0.913 | -2.59% |
| Frequency | 2016.1 | -0.026 (CI = +/-0.010; p = 0.000) | -0.050 (CI = +/-0.040; p = 0.020) | 0.005 (CI = +/-0.002; p = 0.000) | 0.896 | -2.54% |
| Frequency | 2016.2 | -0.025 (CI = +/-0.012; p = 0.001) | -0.053 (CI = +/-0.044; p = 0.024) | 0.005 (CI = +/-0.002; p = 0.000) | 0.886 | -2.43% |
| Frequency | 2017.1 | -0.024 (CI = +/-0.014; p = 0.004) | -0.051 (CI = +/-0.048; p = 0.042) | 0.005 (CI = +/-0.002; p = 0.000) | 0.859 | -2.35% |

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

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 | Implied Trend | |
|-----------|------------|-----------------------------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|--------|
| | | | | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.044 (CI = +/-0.006; p = 0.000) | -0.055 (CI = +/-0.045; p = 0.017) | 0.010 (CI = +/-0.003; p = 0.000) | -0.030 (CI = +/-0.084; p = 0.473) | 0.903 | +4.54% |
| Loss Cost | 2006.2 | 0.044 (CI = +/-0.006; p = 0.000) | -0.052 (CI = +/-0.046; p = 0.026) | 0.010 (CI = +/-0.003; p = 0.000) | -0.026 (CI = +/-0.086; p = 0.540) | 0.891 | +4.46% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.007; p = 0.000) | -0.058 (CI = +/-0.046; p = 0.016) | 0.009 (CI = +/-0.003; p = 0.000) | -0.019 (CI = +/-0.086; p = 0.657) | 0.883 | +4.32% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.007; p = 0.000) | -0.062 (CI = +/-0.047; p = 0.012) | 0.010 (CI = +/-0.003; p = 0.000) | -0.025 (CI = +/-0.087; p = 0.558) | 0.879 | +4.44% |
| Loss Cost | 2008.1 | 0.043 (CI = +/-0.008; p = 0.000) | -0.063 (CI = +/-0.048; p = 0.012) | 0.009 (CI = +/-0.003; p = 0.000) | -0.022 (CI = +/-0.089; p = 0.610) | 0.868 | +4.39% |
| Loss Cost | 2008.2 | 0.042 (CI = +/-0.008; p = 0.000) | -0.060 (CI = +/-0.050; p = 0.020) | 0.009 (CI = +/-0.003; p = 0.000) | -0.017 (CI = +/-0.091; p = 0.700) | 0.850 | +4.28% |
| Loss Cost | 2009.1 | 0.041 (CI = +/-0.009; p = 0.000) | -0.062 (CI = +/-0.052; p = 0.021) | 0.009 (CI = +/-0.003; p = 0.000) | -0.015 (CI = +/-0.094; p = 0.752) | 0.836 | +4.23% |
| Loss Cost | 2009.2 | 0.040 (CI = +/-0.010; p = 0.000) | -0.059 (CI = +/-0.053; p = 0.032) | 0.009 (CI = +/-0.004; p = 0.000) | -0.010 (CI = +/-0.097; p = 0.837) | 0.812 | +4.13% |
| Loss Cost | 2010.1 | 0.039 (CI = +/-0.011; p = 0.000) | -0.062 (CI = +/-0.055; p = 0.030) | 0.009 (CI = +/-0.004; p = 0.000) | -0.005 (CI = +/-0.101; p = 0.924) | 0.794 | +4.01% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.010; p = 0.000) | -0.050 (CI = +/-0.051; p = 0.053) | 0.009 (CI = +/-0.003; p = 0.000) | 0.016 (CI = +/-0.093; p = 0.722) | 0.784 | +3.55% |
| Loss Cost | 2011.1 | 0.032 (CI = +/-0.011; p = 0.000) | -0.057 (CI = +/-0.051; p = 0.029) | 0.008 (CI = +/-0.003; p = 0.000) | 0.029 (CI = +/-0.092; p = 0.526) | 0.774 | +3.25% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.012; p = 0.000) | -0.050 (CI = +/-0.051; p = 0.053) | 0.008 (CI = +/-0.003; p = 0.000) | 0.042 (CI = +/-0.092; p = 0.354) | 0.748 | +2.94% |
| Loss Cost | 2012.1 | 0.025 (CI = +/-0.012; p = 0.000) | -0.059 (CI = +/-0.049; p = 0.022) | 0.007 (CI = +/-0.003; p = 0.000) | 0.058 (CI = +/-0.090; p = 0.190) | 0.752 | +2.53% |
| Loss Cost | 2012.2 | 0.018 (CI = +/-0.010; p = 0.001) | -0.044 (CI = +/-0.038; p = 0.026) | 0.007 (CI = +/-0.002; p = 0.000) | 0.088 (CI = +/-0.069; p = 0.015) | 0.812 | +1.79% |
| Loss Cost | 2013.1 | 0.015 (CI = +/-0.011; p = 0.008) | -0.048 (CI = +/-0.038; p = 0.017) | 0.007 (CI = +/-0.002; p = 0.000) | 0.098 (CI = +/-0.071; p = 0.010) | 0.817 | +1.54% |
| Loss Cost | 2013.2 | 0.013 (CI = +/-0.012; p = 0.031) | -0.044 (CI = +/-0.040; p = 0.032) | 0.006 (CI = +/-0.002; p = 0.000) | 0.106 (CI = +/-0.074; p = 0.008) | 0.809 | +1.33% |
| Loss Cost | 2014.1 | 0.017 (CI = +/-0.013; p = 0.011) | -0.038 (CI = +/-0.039; p = 0.056) | 0.007 (CI = +/-0.002; p = 0.000) | 0.091 (CI = +/-0.074; p = 0.020) | 0.835 | +1.74% |
| Loss Cost | 2014.2 | 0.017 (CI = +/-0.015; p = 0.026) | -0.038 (CI = +/-0.042; p = 0.074) | 0.007 (CI = +/-0.002; p = 0.000) | 0.091 (CI = +/-0.081; p = 0.030) | 0.826 | +1.74% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.017; p = 0.089) | -0.042 (CI = +/-0.045; p = 0.065) | 0.007 (CI = +/-0.003; p = 0.000) | 0.100 (CI = +/-0.087; p = 0.027) | 0.827 | +1.46% |
| Loss Cost | 2015.2 | 0.018 (CI = +/-0.020; p = 0.068) | -0.047 (CI = +/-0.047; p = 0.053) | 0.007 (CI = +/-0.003; p = 0.000) | 0.088 (CI = +/-0.094; p = 0.064) | 0.833 | +1.84% |
| Loss Cost | 2016.1 | 0.022 (CI = +/-0.023; p = 0.060) | -0.042 (CI = +/-0.050; p = 0.087) | 0.007 (CI = +/-0.003; p = 0.000) | 0.076 (CI = +/-0.103; p = 0.131) | 0.839 | +2.25% |
| Loss Cost | 2016.2 | 0.029 (CI = +/-0.027; p = 0.042) | -0.050 (CI = +/-0.053; p = 0.062) | 0.007 (CI = +/-0.003; p = 0.000) | 0.057 (CI = +/-0.112; p = 0.281) | 0.851 | +2.91% |
| Loss Cost | 2017.1 | 0.029 (CI = +/-0.034; p = 0.087) | -0.050 (CI = +/-0.059; p = 0.087) | 0.007 (CI = +/-0.003; p = 0.001) | 0.056 (CI = +/-0.129; p = 0.346) | 0.844 | +2.93% |
| Severity | 2006.1 | 0.052 (CI = +/-0.005; p = 0.000) | -0.022 (CI = +/-0.036; p = 0.230) | 0.002 (CI = +/-0.003; p = 0.237) | 0.057 (CI = +/-0.068; p = 0.097) | 0.964 | +5.31% |
| Severity | 2006.2 | 0.052 (CI = +/-0.005; p = 0.000) | -0.022 (CI = +/-0.037; p = 0.242) | 0.002 (CI = +/-0.003; p = 0.246) | 0.057 (CI = +/-0.070; p = 0.107) | 0.961 | +5.31% |
| Severity | 2007.1 | 0.051 (CI = +/-0.006; p = 0.000) | -0.023 (CI = +/-0.039; p = 0.230) | 0.001 (CI = +/-0.003; p = 0.276) | 0.059 (CI = +/-0.072; p = 0.105) | 0.957 | +5.27% |
| Severity | 2007.2 | 0.052 (CI = +/-0.006; p = 0.000) | -0.024 (CI = +/-0.040; p = 0.236) | 0.001 (CI = +/-0.003; p = 0.280) | 0.058 (CI = +/-0.074; p = 0.120) | 0.953 | +5.29% |
| Severity | 2008.1 | 0.054 (CI = +/-0.006; p = 0.000) | -0.016 (CI = +/-0.037; p = 0.397) | 0.002 (CI = +/-0.003; p = 0.145) | 0.046 (CI = +/-0.069; p = 0.181) | 0.960 | +5.54% |
| Severity | 2008.2 | 0.056 (CI = +/-0.006; p = 0.000) | -0.023 (CI = +/-0.035; p = 0.187) | 0.002 (CI = +/-0.002; p = 0.072) | 0.034 (CI = +/-0.064; p = 0.283) | 0.966 | +5.78% |
| Severity | 2009.1 | 0.059 (CI = +/-0.005; p = 0.000) | -0.014 (CI = +/-0.029; p = 0.346) | 0.003 (CI = +/-0.002; p = 0.011) | 0.019 (CI = +/-0.054; p = 0.465) | 0.976 | +6.10% |
| Severity | 2009.2 | 0.061 (CI = +/-0.005; p = 0.000) | -0.018 (CI = +/-0.029; p = 0.194) | 0.003 (CI = +/-0.002; p = 0.005) | 0.011 (CI = +/-0.052; p = 0.658) | 0.978 | +6.27% |
| Severity | 2010.1 | 0.061 (CI = +/-0.006; p = 0.000) | -0.017 (CI = +/-0.029; p = 0.253) | 0.003 (CI = +/-0.002; p = 0.005) | 0.008 (CI = +/-0.054; p = 0.749) | 0.976 | +6.34% |
| Severity | 2010.2 | 0.061 (CI = +/-0.006; p = 0.000) | -0.015 (CI = +/-0.030; p = 0.333) | 0.003 (CI = +/-0.002; p = 0.008) | 0.012 (CI = +/-0.055; p = 0.650) | 0.973 | +6.25% |
| Severity | 2011.1 | 0.060 (CI = +/-0.007; p = 0.000) | -0.016 (CI = +/-0.032; p = 0.298) | 0.003 (CI = +/-0.002; p = 0.012) | 0.015 (CI = +/-0.057; p = 0.586) | 0.969 | +6.18% |
| Severity | 2011.2 | 0.058 (CI = +/-0.007; p = 0.000) | -0.012 (CI = +/-0.032; p = 0.427) | 0.003 (CI = +/-0.002; p = 0.017) | 0.022 (CI = +/-0.058; p = 0.433) | 0.966 | +6.01% |
| Severity | 2012.1 | 0.056 (CI = +/-0.008; p = 0.000) | -0.018 (CI = +/-0.031; p = 0.257) | 0.002 (CI = +/-0.002; p = 0.026) | 0.032 (CI = +/-0.057; p = 0.254) | 0.965 | +5.76% |
| Severity | 2012.2 | 0.052 (CI = +/-0.007; p = 0.000) | -0.010 (CI = +/-0.027; p = 0.469) | 0.002 (CI = +/-0.002; p = 0.026) | 0.048 (CI = +/-0.050; p = 0.059) | 0.971 | +5.35% |
| Severity | 2013.1 | 0.052 (CI = +/-0.008; p = 0.000) | -0.009 (CI = +/-0.029; p = 0.511) | 0.002 (CI = +/-0.002; p = 0.032) | 0.047 (CI = +/-0.053; p = 0.080) | 0.966 | +5.38% |
| Severity | 2013.2 | 0.052 (CI = +/-0.009; p = 0.000) | -0.009 (CI = +/-0.031; p = 0.533) | 0.002 (CI = +/-0.002; p = 0.040) | 0.047 (CI = +/-0.057; p = 0.102) | 0.961 | +5.38% |
| Severity | 2014.1 | 0.056 (CI = +/-0.010; p = 0.000) | -0.004 (CI = +/-0.030; p = 0.790) | 0.002 (CI = +/-0.002; p = 0.016) | 0.034 (CI = +/-0.056; p = 0.210) | 0.965 | +5.75% |
| Severity | 2014.2 | 0.055 (CI = +/-0.011; p = 0.000) | -0.002 (CI = +/-0.031; p = 0.906) | 0.002 (CI = +/-0.002; p = 0.025) | 0.039 (CI = +/-0.060; p = 0.188) | 0.959 | +5.62% |
| Severity | 2015.1 | 0.055 (CI = +/-0.013; p = 0.000) | -0.002 (CI = +/-0.034; p = 0.919) | 0.002 (CI = +/-0.002; p = 0.034) | 0.038 (CI = +/-0.056; p = 0.231) | 0.952 | +5.63% |
| Severity | 2015.2 | 0.051 (CI = +/-0.015; p = 0.000) | 0.003 (CI = +/-0.035; p = 0.841) | 0.002 (CI = +/-0.002; p = 0.052) | 0.051 (CI = +/-0.070; p = 0.140) | 0.946 | +5.24% |
| Severity | 2016.1 | 0.055 (CI = +/-0.017; p = 0.000) | 0.007 (CI = +/-0.036; p = 0.655) | 0.002 (CI = +/-0.002; p = 0.037) | 0.038 (CI = +/-0.074; p = 0.279) | 0.945 | +5.67% |
| Severity | 2016.2 | 0.061 (CI = +/-0.019; p = 0.000) | 0.001 (CI = +/-0.037; p = 0.949) | 0.003 (CI = +/-0.002; p = 0.025) | 0.021 (CI = +/-0.078; p = 0.554) | 0.947 | +6.27% |
| Severity | 2017.1 | 0.060 (CI = +/-0.024; p = 0.000) | 0.001 (CI = +/-0.041; p = 0.965) | 0.002 (CI = +/-0.002; p = 0.039) | 0.022 (CI = +/-0.090; p = 0.587) | 0.933 | +6.23% |
| Frequency | 2006.1 | -0.007 (CI = +/-0.007; p = 0.030) | -0.033 (CI = +/-0.049; p = 0.176) | 0.008 (CI = +/-0.004; p = 0.000) | -0.087 (CI = +/-0.093; p = 0.065) | 0.689 | -0.73% |
| Frequency | 2006.2 | -0.008 (CI = +/-0.007; p = 0.026) | -0.031 (CI = +/-0.051; p = 0.225) | 0.008 (CI = +/-0.004; p = 0.000) | -0.083 (CI = +/-0.095; p = 0.084) | 0.691 | -0.80% |
| Frequency | 2007.1 | -0.009 (CI = +/-0.007; p = 0.019) | -0.034 (CI = +/-0.052; p = 0.183) | 0.008 (CI = +/-0.004; p = 0.000) | -0.077 (CI = +/-0.096; p = 0.110) | 0.696 | -0.90% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.008; p = 0.047) | -0.038 (CI = +/-0.053; p = 0.152) | 0.008 (CI = +/-0.004; p = 0.000) | -0.083 (CI = +/-0.098; p = 0.094) | 0.689 | -0.80% |
| Frequency | 2008.1 | -0.011 (CI = +/-0.008; p = 0.009) | -0.048 (CI = +/-0.050; p = 0.062) | 0.008 (CI = +/-0.003; p = 0.000) | -0.068 (CI = +/-0.093; p = 0.142) | 0.737 | -1.09% |
| Frequency | 2008.2 | -0.014 (CI = +/-0.008; p = 0.001) | -0.037 (CI = +/-0.046; p = 0.112) | 0.007 (CI = +/-0.003; p = 0.000) | -0.051 (CI = +/-0.085; p = 0.225) | 0.791 | -1.41% |
| Frequency | 2009.1 | -0.018 (CI = +/-0.007; p = 0.000) | -0.048 (CI = +/-0.041; p = 0.023) | 0.008 (CI = +/-0.003; p = 0.000) | -0.034 (CI = +/-0.075; p = 0.361) | 0.847 | -1.77% |
| Frequency | 2009.2 | -0.020 (CI = +/-0.007; p = 0.000) | -0.041 (CI = +/-0.039; p = 0.042) | 0.006 (CI = +/-0.003; p = 0.000) | -0.021 (CI = +/-0.071; p = 0.546) | 0.872 | -2.02% |
| Frequency | 2010.1 | -0.022 (CI = +/-0.007; p = 0.000) | -0.045 (CI = +/-0.039; p = 0.025) | 0.006 (CI = +/-0.003; p = 0.000) | -0.013 (CI = +/-0.071; p = 0.708) | 0.877 | -2.19% |
| Frequency | 2010.2 | -0.026 (CI = +/-0.007; p = 0.000) | -0.036 (CI = +/-0.034; p = 0.043) | 0.006 (CI = +/-0.002; p = 0.000) | 0.004 (CI = +/-0.063; p = 0.899) | 0.912 | -2.54% |
| Frequency | 2011.1 | -0.028 (CI = +/-0.007; p = 0.000) | -0.041 (CI = +/-0.034; p = 0.020) | 0.005 (CI = +/-0.002; p = 0.000) | 0.013 (CI = +/-0.061; p = 0.655) | 0.919 | -2.76% |
| Frequency | 2011.2 | -0.029 (CI = +/-0.008; p = 0.000) | -0.038 (CI = +/-0.035; p = 0.035) | 0.005 (CI = +/-0.002; p = 0.000) | 0.020 (CI = +/-0.063; p = 0.523) | 0.919 | -2.89% |
| Frequency | 2012.1 | -0.031 (CI = +/-0.009; p = 0.000) | -0.041 (CI = +/-0.036; p = 0.026) | 0.005 (CI = +/-0.002; p = 0.000) | 0.026 (CI = +/-0.065; p = 0.408) | 0.917 | -3.05% |
| Frequency | 2012.2 | -0.034 (CI = +/-0.009; p = 0.000) | -0.034 (CI = +/-0.034; p = 0.047) | 0.005 (CI = +/-0.002; p = 0.000) | 0.040 (CI = +/-0.061; p = 0.182) | 0.931 | -3.38% |
| Frequency | 2013.1 | -0.037 (CI = +/-0.009; p = 0.000) | -0.039 (CI = +/-0.033; p = 0.025) | 0.005 (CI = +/-0.002; p = 0.000) | 0.051 (CI = +/-0.061; p = 0.098) | 0.934 | -3.64% |
| Frequency | 2013.2 | -0.039 (CI = +/-0.010; p = 0.000) | -0.035 (CI = +/-0.034; p = 0.045) | 0.004 (CI = +/-0.002; p = 0.000) | 0.059 (CI = +/-0.064; p = 0.069) | 0.934 | -3.84% |
| Frequency | 2014.1 | -0.039 (CI = +/-0.012; p = 0.000) | -0.034 (CI = +/-0.037; p = 0.064) | 0.004 (CI = +/-0.002; p = 0.001) | 0.057 (CI = +/-0.069; p = 0.098) | 0.922 | -3.79% |
| Frequency | 2014.2 | -0.037 (CI = +/-0.014; p = 0.000) | -0.036 (CI = +/-0.039; p = 0.066) | 0.005 (CI = +/-0.002; p = 0.001) | 0.052 (CI = +/-0.075; p = 0.155) | 0.911 | -3.67% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.016; p = 0.000) | -0.040 (CI = +/-0.041; p = 0.055) | 0.004 (CI = +/-0.002; p = 0.002) | 0.062 (CI = +/-0.080; p = 0.118) | 0.905 | -3.94% |
| Frequency | 2015.2 | -0.033 (CI = +/-0.016; p = 0.001) | -0.050 (CI = +/-0.037; p = 0.014) | 0.005 (CI = +/-0.003; p = 0.001) | 0.037 (CI = +/-0.075; p = 0.296) | 0.915 | -3.22% |
| Frequency | 2016.1 | -0.033 (CI = +/-0.019; p = 0.003) | -0.050 (CI = +/-0.041; p = 0.022) | 0.005 (CI = +/-0.002; p = 0.001) | 0.038 (CI = +/-0.084; p = 0.341) | 0.897 | -3.24% |
| Frequency | 2016.2 | -0.032 (CI = +/-0.024; p = 0.014) | -0.051 (CI = +/-0.046; p = 0.033) | 0.005 (CI = +/-0.003; p = 0.003) | 0.035 (CI = +/-0.097; p = 0.430) | 0.882 | -3.16% |
| Frequency | 2017.1 | -0.032 (CI = +/-0.030; p = 0.039) | -0.050 (CI = +/-0.051; p = 0.051) | 0.005 (CI = +/-0.003; p = 0.005) | 0.034 (CI = +/-0.112; p = 0.504) | 0.851 | -3.11% |

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

Total Property Damage

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

| Fit | Start Date | Time | Implied Trend | |
|-----------|------------|-----------------------------------|-------------------------|--------|
| | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.036 (CI = +/-0.007; p = 0.000) | 0.767 | +3.62% |
| Loss Cost | 2006.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.746 | +3.50% |
| Loss Cost | 2007.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.722 | +3.39% |
| Loss Cost | 2007.2 | 0.033 (CI = +/-0.008; p = 0.000) | 0.702 | +3.38% |
| Loss Cost | 2008.1 | 0.033 (CI = +/-0.008; p = 0.000) | 0.676 | +3.33% |
| Loss Cost | 2008.2 | 0.031 (CI = +/-0.009; p = 0.000) | 0.642 | +3.17% |
| Loss Cost | 2009.1 | 0.031 (CI = +/-0.009; p = 0.000) | 0.611 | +3.12% |
| Loss Cost | 2009.2 | 0.029 (CI = +/-0.010; p = 0.000) | 0.568 | +2.95% |
| Loss Cost | 2010.1 | 0.028 (CI = +/-0.011; p = 0.000) | 0.527 | +2.87% |
| Loss Cost | 2010.2 | 0.025 (CI = +/-0.010; p = 0.000) | 0.473 | +2.49% |
| Loss Cost | 2011.1 | 0.023 (CI = +/-0.011; p = 0.000) | 0.414 | +2.32% |
| Loss Cost | 2011.2 | 0.020 (CI = +/-0.012; p = 0.002) | 0.341 | +2.04% |
| Loss Cost | 2012.1 | 0.018 (CI = +/-0.013; p = 0.006) | 0.272 | +1.85% |
| Loss Cost | 2012.2 | 0.014 (CI = +/-0.012; p = 0.032) | 0.171 | +1.37% |
| Loss Cost | 2013.1 | 0.013 (CI = +/-0.014; p = 0.060) | 0.130 | +1.30% |
| Loss Cost | 2013.2 | 0.011 (CI = +/-0.015; p = 0.125) | 0.077 | +1.14% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.016; p = 0.081) | 0.120 | +1.43% |
| Loss Cost | 2014.2 | 0.014 (CI = +/-0.018; p = 0.127) | 0.086 | +1.39% |
| Loss Cost | 2015.1 | 0.014 (CI = +/-0.021; p = 0.174) | 0.061 | +1.38% |
| Loss Cost | 2015.2 | 0.015 (CI = +/-0.023; p = 0.188) | 0.057 | +1.52% |
| Loss Cost | 2016.1 | 0.019 (CI = +/-0.026; p = 0.150) | 0.087 | +1.89% |
| Loss Cost | 2016.2 | 0.021 (CI = +/-0.031; p = 0.161) | 0.086 | +2.12% |
| Loss Cost | 2017.1 | 0.024 (CI = +/-0.036; p = 0.164) | 0.092 | +2.45% |
| Severity | 2006.1 | 0.052 (CI = +/-0.004; p = 0.000) | 0.960 | +5.39% |
| Severity | 2006.2 | 0.052 (CI = +/-0.004; p = 0.000) | 0.956 | +5.38% |
| Severity | 2007.1 | 0.052 (CI = +/-0.004; p = 0.000) | 0.952 | +5.38% |
| Severity | 2007.2 | 0.052 (CI = +/-0.005; p = 0.000) | 0.948 | +5.38% |
| Severity | 2008.1 | 0.054 (CI = +/-0.004; p = 0.000) | 0.956 | +5.56% |
| Severity | 2008.2 | 0.055 (CI = +/-0.004; p = 0.000) | 0.959 | +5.70% |
| Severity | 2009.1 | 0.057 (CI = +/-0.004; p = 0.000) | 0.970 | +5.90% |
| Severity | 2009.2 | 0.058 (CI = +/-0.004; p = 0.000) | 0.969 | +5.98% |
| Severity | 2010.1 | 0.058 (CI = +/-0.004; p = 0.000) | 0.966 | +6.02% |
| Severity | 2010.2 | 0.058 (CI = +/-0.005; p = 0.000) | 0.963 | +5.94% |
| Severity | 2011.1 | 0.057 (CI = +/-0.005; p = 0.000) | 0.958 | +5.90% |
| Severity | 2011.2 | 0.056 (CI = +/-0.005; p = 0.000) | 0.955 | +5.77% |
| Severity | 2012.1 | 0.055 (CI = +/-0.006; p = 0.000) | 0.950 | +5.65% |
| Severity | 2012.2 | 0.053 (CI = +/-0.005; p = 0.000) | 0.951 | +5.42% |
| Severity | 2013.1 | 0.053 (CI = +/-0.006; p = 0.000) | 0.946 | +5.46% |
| Severity | 2013.2 | 0.053 (CI = +/-0.007; p = 0.000) | 0.937 | +5.47% |
| Severity | 2014.1 | 0.055 (CI = +/-0.007; p = 0.000) | 0.941 | +5.68% |
| Severity | 2014.2 | 0.055 (CI = +/-0.008; p = 0.000) | 0.930 | +5.62% |
| Severity | 2015.1 | 0.055 (CI = +/-0.009; p = 0.000) | 0.919 | +5.66% |
| Severity | 2015.2 | 0.054 (CI = +/-0.010; p = 0.000) | 0.902 | +5.53% |
| Severity | 2016.1 | 0.056 (CI = +/-0.011; p = 0.000) | 0.899 | +5.77% |
| Severity | 2016.2 | 0.059 (CI = +/-0.012; p = 0.000) | 0.899 | +6.08% |
| Severity | 2017.1 | 0.059 (CI = +/-0.014; p = 0.000) | 0.878 | +6.12% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.006; p = 0.000) | 0.448 | -1.68% |
| Frequency | 2006.2 | -0.018 (CI = +/-0.007; p = 0.000) | 0.469 | -1.79% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.007; p = 0.000) | 0.481 | -1.89% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.007; p = 0.000) | 0.459 | -1.90% |
| Frequency | 2008.1 | -0.021 (CI = +/-0.008; p = 0.000) | 0.519 | -2.11% |
| Frequency | 2008.2 | -0.024 (CI = +/-0.007; p = 0.000) | 0.615 | -2.39% |
| Frequency | 2009.1 | -0.027 (CI = +/-0.007; p = 0.000) | 0.677 | -2.63% |
| Frequency | 2009.2 | -0.029 (CI = +/-0.007; p = 0.000) | 0.728 | -2.86% |
| Frequency | 2010.1 | -0.030 (CI = +/-0.007; p = 0.000) | 0.729 | -2.97% |
| Frequency | 2010.2 | -0.033 (CI = +/-0.007; p = 0.000) | 0.788 | -3.25% |
| Frequency | 2011.1 | -0.034 (CI = +/-0.007; p = 0.000) | 0.788 | -3.38% |
| Frequency | 2011.2 | -0.036 (CI = +/-0.008; p = 0.000) | 0.793 | -3.53% |
| Frequency | 2012.1 | -0.037 (CI = +/-0.009; p = 0.000) | 0.780 | -3.60% |
| Frequency | 2012.2 | -0.039 (CI = +/-0.009; p = 0.000) | 0.802 | -3.84% |
| Frequency | 2013.1 | -0.040 (CI = +/-0.010; p = 0.000) | 0.791 | -3.95% |
| Frequency | 2013.2 | -0.042 (CI = +/-0.010; p = 0.000) | 0.785 | -4.10% |
| Frequency | 2014.1 | -0.041 (CI = +/-0.012; p = 0.000) | 0.751 | -4.02% |
| Frequency | 2014.2 | -0.041 (CI = +/-0.013; p = 0.000) | 0.717 | -4.01% |
| Frequency | 2015.1 | -0.041 (CI = +/-0.015; p = 0.000) | 0.683 | -4.04% |
| Frequency | 2015.2 | -0.039 (CI = +/-0.016; p = 0.000) | 0.620 | -3.81% |
| Frequency | 2016.1 | -0.037 (CI = +/-0.019; p = 0.001) | 0.553 | -3.67% |
| Frequency | 2016.2 | -0.038 (CI = +/-0.022; p = 0.003) | 0.504 | -3.73% |
| Frequency | 2017.1 | -0.035 (CI = +/-0.026; p = 0.011) | 0.406 | -3.46% |

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 | 2006.1 | 0.029 | (CI = +/-0.009; p = 0.000) | -0.086 | (CI = +/-0.080; p = 0.036) | 0.014 | (CI = +/-0.006; p = 0.000) | 0.602 | +2.94% |
| Loss Cost | 2006.2 | 0.026 | (CI = +/-0.009; p = 0.000) | -0.069 | (CI = +/-0.073; p = 0.064) | 0.014 | (CI = +/-0.005; p = 0.000) | 0.585 | +2.59% |
| Loss Cost | 2007.1 | 0.025 | (CI = +/-0.009; p = 0.000) | -0.070 | (CI = +/-0.076; p = 0.068) | 0.014 | (CI = +/-0.005; p = 0.000) | 0.572 | +2.56% |
| Loss Cost | 2007.2 | 0.025 | (CI = +/-0.010; p = 0.000) | -0.070 | (CI = +/-0.078; p = 0.079) | 0.014 | (CI = +/-0.005; p = 0.000) | 0.549 | +2.55% |
| Loss Cost | 2008.1 | 0.025 | (CI = +/-0.010; p = 0.000) | -0.073 | (CI = +/-0.081; p = 0.076) | 0.013 | (CI = +/-0.005; p = 0.000) | 0.536 | +2.49% |
| Loss Cost | 2008.2 | 0.024 | (CI = +/-0.011; p = 0.000) | -0.068 | (CI = +/-0.083; p = 0.104) | 0.013 | (CI = +/-0.006; p = 0.000) | 0.504 | +2.38% |
| Loss Cost | 2009.1 | 0.021 | (CI = +/-0.011; p = 0.001) | -0.080 | (CI = +/-0.083; p = 0.057) | 0.013 | (CI = +/-0.005; p = 0.000) | 0.505 | +2.10% |
| Loss Cost | 2009.2 | 0.016 | (CI = +/-0.011; p = 0.005) | -0.061 | (CI = +/-0.075; p = 0.103) | 0.012 | (CI = +/-0.005; p = 0.000) | 0.516 | +1.63% |
| Loss Cost | 2010.1 | 0.013 | (CI = +/-0.011; p = 0.019) | -0.072 | (CI = +/-0.074; p = 0.056) | 0.012 | (CI = +/-0.005; p = 0.000) | 0.536 | +1.35% |
| Loss Cost | 2010.2 | 0.017 | (CI = +/-0.011; p = 0.003) | -0.087 | (CI = +/-0.069; p = 0.015) | 0.012 | (CI = +/-0.004; p = 0.000) | 0.622 | +1.76% |
| Loss Cost | 2011.1 | 0.015 | (CI = +/-0.011; p = 0.010) | -0.095 | (CI = +/-0.070; p = 0.010) | 0.012 | (CI = +/-0.004; p = 0.000) | 0.634 | +1.55% |
| Loss Cost | 2011.2 | 0.013 | (CI = +/-0.012; p = 0.036) | -0.085 | (CI = +/-0.069; p = 0.019) | 0.012 | (CI = +/-0.004; p = 0.000) | 0.638 | +1.26% |
| Loss Cost | 2012.1 | 0.011 | (CI = +/-0.013; p = 0.085) | -0.091 | (CI = +/-0.072; p = 0.016) | 0.012 | (CI = +/-0.004; p = 0.000) | 0.646 | +1.10% |
| Loss Cost | 2012.2 | 0.009 | (CI = +/-0.014; p = 0.182) | -0.084 | (CI = +/-0.074; p = 0.029) | 0.011 | (CI = +/-0.004; p = 0.000) | 0.647 | +0.90% |
| Loss Cost | 2013.1 | 0.008 | (CI = +/-0.015; p = 0.281) | -0.088 | (CI = +/-0.078; p = 0.030) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.647 | +0.79% |
| Loss Cost | 2013.2 | 0.006 | (CI = +/-0.016; p = 0.444) | -0.082 | (CI = +/-0.082; p = 0.050) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.649 | +0.61% |
| Loss Cost | 2014.1 | 0.005 | (CI = +/-0.018; p = 0.592) | -0.086 | (CI = +/-0.087; p = 0.052) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.648 | +0.47% |
| Loss Cost | 2014.2 | 0.004 | (CI = +/-0.020; p = 0.696) | -0.083 | (CI = +/-0.093; p = 0.075) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.645 | +0.38% |
| Loss Cost | 2015.1 | -0.001 | (CI = +/-0.022; p = 0.939) | -0.095 | (CI = +/-0.095; p = 0.049) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.675 | -0.08% |
| Loss Cost | 2015.2 | 0.006 | (CI = +/-0.022; p = 0.600) | -0.113 | (CI = +/-0.093; p = 0.022) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.712 | +0.56% |
| Loss Cost | 2016.1 | 0.008 | (CI = +/-0.025; p = 0.491) | -0.106 | (CI = +/-0.100; p = 0.039) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.694 | +0.83% |
| Loss Cost | 2016.2 | 0.017 | (CI = +/-0.025; p = 0.153) | -0.130 | (CI = +/-0.093; p = 0.011) | 0.011 | (CI = +/-0.004; p = 0.000) | 0.765 | +1.74% |
| Loss Cost | 2017.1 | 0.013 | (CI = +/-0.028; p = 0.328) | -0.139 | (CI = +/-0.099; p = 0.011) | 0.011 | (CI = +/-0.005; p = 0.000) | 0.778 | +1.28% |
| Severity | 2006.1 | 0.037 | (CI = +/-0.006; p = 0.000) | 0.043 | (CI = +/-0.057; p = 0.135) | 0.003 | (CI = +/-0.004; p = 0.177) | 0.826 | +3.78% |
| Severity | 2006.2 | 0.034 | (CI = +/-0.006; p = 0.000) | 0.056 | (CI = +/-0.051; p = 0.034) | 0.002 | (CI = +/-0.004; p = 0.198) | 0.837 | +3.51% |
| Severity | 2007.1 | 0.035 | (CI = +/-0.006; p = 0.000) | 0.057 | (CI = +/-0.053; p = 0.037) | 0.002 | (CI = +/-0.004; p = 0.201) | 0.822 | +3.52% |
| Severity | 2007.2 | 0.034 | (CI = +/-0.007; p = 0.000) | 0.058 | (CI = +/-0.055; p = 0.040) | 0.002 | (CI = +/-0.004; p = 0.216) | 0.808 | +3.50% |
| Severity | 2008.1 | 0.035 | (CI = +/-0.007; p = 0.000) | 0.062 | (CI = +/-0.056; p = 0.032) | 0.002 | (CI = +/-0.004; p = 0.189) | 0.801 | +3.60% |
| Severity | 2008.2 | 0.036 | (CI = +/-0.008; p = 0.000) | 0.060 | (CI = +/-0.058; p = 0.043) | 0.003 | (CI = +/-0.004; p = 0.189) | 0.791 | +3.64% |
| Severity | 2009.1 | 0.035 | (CI = +/-0.008; p = 0.000) | 0.057 | (CI = +/-0.060; p = 0.062) | 0.002 | (CI = +/-0.004; p = 0.221) | 0.762 | +3.56% |
| Severity | 2009.2 | 0.033 | (CI = +/-0.009; p = 0.000) | 0.065 | (CI = +/-0.060; p = 0.034) | 0.002 | (CI = +/-0.004; p = 0.256) | 0.746 | +3.36% |
| Severity | 2010.1 | 0.032 | (CI = +/-0.009; p = 0.000) | 0.060 | (CI = +/-0.061; p = 0.054) | 0.002 | (CI = +/-0.004; p = 0.303) | 0.706 | +3.24% |
| Severity | 2010.2 | 0.037 | (CI = +/-0.007; p = 0.000) | 0.041 | (CI = +/-0.046; p = 0.077) | 0.003 | (CI = +/-0.003; p = 0.084) | 0.849 | +3.77% |
| Severity | 2011.1 | 0.037 | (CI = +/-0.008; p = 0.000) | 0.040 | (CI = +/-0.048; p = 0.097) | 0.002 | (CI = +/-0.003; p = 0.097) | 0.826 | +3.74% |
| Severity | 2011.2 | 0.037 | (CI = +/-0.008; p = 0.000) | 0.039 | (CI = +/-0.050; p = 0.116) | 0.002 | (CI = +/-0.003; p = 0.106) | 0.810 | +3.75% |
| Severity | 2012.1 | 0.036 | (CI = +/-0.009; p = 0.000) | 0.035 | (CI = +/-0.052; p = 0.169) | 0.002 | (CI = +/-0.003; p = 0.131) | 0.776 | +3.63% |
| Severity | 2012.2 | 0.035 | (CI = +/-0.010; p = 0.000) | 0.038 | (CI = +/-0.054; p = 0.159) | 0.002 | (CI = +/-0.003; p = 0.150) | 0.749 | +3.55% |
| Severity | 2013.1 | 0.035 | (CI = +/-0.011; p = 0.000) | 0.038 | (CI = +/-0.057; p = 0.185) | 0.002 | (CI = +/-0.003; p = 0.166) | 0.708 | +3.53% |
| Severity | 2013.2 | 0.033 | (CI = +/-0.012; p = 0.000) | 0.044 | (CI = +/-0.059; p = 0.135) | 0.002 | (CI = +/-0.003; p = 0.186) | 0.672 | +3.33% |
| Severity | 2014.1 | 0.032 | (CI = +/-0.013; p = 0.000) | 0.042 | (CI = +/-0.063; p = 0.171) | 0.002 | (CI = +/-0.004; p = 0.210) | 0.611 | +3.27% |
| Severity | 2014.2 | 0.031 | (CI = +/-0.015; p = 0.000) | 0.045 | (CI = +/-0.067; p = 0.171) | 0.002 | (CI = +/-0.004; p = 0.231) | 0.566 | +3.17% |
| Severity | 2015.1 | 0.027 | (CI = +/-0.015; p = 0.002) | 0.034 | (CI = +/-0.066; p = 0.284) | 0.002 | (CI = +/-0.004; p = 0.263) | 0.454 | +2.75% |
| Severity | 2015.2 | 0.029 | (CI = +/-0.017; p = 0.003) | 0.028 | (CI = +/-0.070; p = 0.401) | 0.002 | (CI = +/-0.004; p = 0.266) | 0.462 | +2.98% |
| Severity | 2016.1 | 0.032 | (CI = +/-0.019; p = 0.003) | 0.035 | (CI = +/-0.074; p = 0.324) | 0.002 | (CI = +/-0.004; p = 0.256) | 0.463 | +3.27% |
| Severity | 2016.2 | 0.036 | (CI = +/-0.021; p = 0.003) | 0.024 | (CI = +/-0.077; p = 0.508) | 0.002 | (CI = +/-0.004; p = 0.263) | 0.514 | +3.71% |
| Severity | 2017.1 | 0.029 | (CI = +/-0.020; p = 0.009) | 0.008 | (CI = +/-0.070; p = 0.811) | 0.002 | (CI = +/-0.003; p = 0.210) | 0.400 | +2.94% |
| Frequency | 2006.1 | -0.008 | (CI = +/-0.005; p = 0.005) | -0.129 | (CI = +/-0.048; p = 0.000) | 0.011 | (CI = +/-0.003; p = 0.000) | 0.800 | -0.81% |
| Frequency | 2006.2 | -0.009 | (CI = +/-0.006; p = 0.004) | -0.125 | (CI = +/-0.049; p = 0.000) | 0.011 | (CI = +/-0.003; p = 0.000) | 0.805 | -0.88% |
| Frequency | 2007.1 | -0.009 | (CI = +/-0.006; p = 0.004) | -0.127 | (CI = +/-0.050; p = 0.000) | 0.011 | (CI = +/-0.003; p = 0.000) | 0.801 | -0.93% |
| Frequency | 2007.2 | -0.009 | (CI = +/-0.007; p = 0.007) | -0.127 | (CI = +/-0.052; p = 0.000) | 0.011 | (CI = +/-0.004; p = 0.000) | 0.799 | -0.92% |
| Frequency | 2008.1 | -0.011 | (CI = +/-0.007; p = 0.003) | -0.135 | (CI = +/-0.052; p = 0.000) | 0.011 | (CI = +/-0.003; p = 0.000) | 0.815 | -1.08% |
| Frequency | 2008.2 | -0.012 | (CI = +/-0.007; p = 0.001) | -0.128 | (CI = +/-0.052; p = 0.000) | 0.011 | (CI = +/-0.003; p = 0.000) | 0.827 | -1.22% |
| Frequency | 2009.1 | -0.014 | (CI = +/-0.007; p = 0.000) | -0.137 | (CI = +/-0.050; p = 0.000) | 0.010 | (CI = +/-0.003; p = 0.000) | 0.846 | -1.42% |
| Frequency | 2009.2 | -0.017 | (CI = +/-0.007; p = 0.000) | -0.126 | (CI = +/-0.046; p = 0.000) | 0.010 | (CI = +/-0.003; p = 0.000) | 0.878 | -1.67% |
| Frequency | 2010.1 | -0.018 | (CI = +/-0.007; p = 0.000) | -0.132 | (CI = +/-0.046; p = 0.000) | 0.010 | (CI = +/-0.003; p = 0.000) | 0.884 | -1.83% |
| Frequency | 2010.2 | -0.020 | (CI = +/-0.007; p = 0.000) | -0.128 | (CI = +/-0.048; p = 0.000) | 0.010 | (CI = +/-0.003; p = 0.000) | 0.888 | -1.93% |
| Frequency | 2011.1 | -0.021 | (CI = +/-0.008; p = 0.000) | -0.135 | (CI = +/-0.048; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.894 | -2.11% |
| Frequency | 2011.2 | -0.024 | (CI = +/-0.007; p = 0.000) | -0.124 | (CI = +/-0.044; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.918 | -2.40% |
| Frequency | 2012.1 | -0.025 | (CI = +/-0.008; p = 0.000) | -0.126 | (CI = +/-0.046; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.912 | -2.44% |
| Frequency | 2012.2 | -0.026 | (CI = +/-0.009; p = 0.000) | -0.122 | (CI = +/-0.047; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.913 | -2.56% |
| Frequency | 2013.1 | -0.027 | (CI = +/-0.009; p = 0.000) | -0.125 | (CI = +/-0.050; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.908 | -2.65% |
| Frequency | 2013.2 | -0.027 | (CI = +/-0.010; p = 0.000) | -0.126 | (CI = +/-0.053; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.904 | -2.63% |
| Frequency | 2014.1 | -0.028 | (CI = +/-0.012; p = 0.000) | -0.128 | (CI = +/-0.056; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.896 | -2.72% |
| Frequency | 2014.2 | -0.027 | (CI = +/-0.013; p = 0.000) | -0.128 | (CI = +/-0.060; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.891 | -2.71% |
| Frequency | 2015.1 | -0.028 | (CI = +/-0.015; p = 0.001) | -0.130 | (CI = +/-0.064; p = 0.001) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.878 | -2.75% |
| Frequency | 2015.2 | -0.024 | (CI = +/-0.015; p = 0.006) | -0.141 | (CI = +/-0.064; p = 0.000) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.887 | -2.35% |
| Frequency | 2016.1 | -0.024 | (CI = +/-0.018; p = 0.013) | -0.141 | (CI = +/-0.069; p = 0.001) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.870 | -2.36% |
| Frequency | 2016.2 | -0.019 | (CI = +/-0.019; p = 0.046) | -0.153 | (CI = +/-0.070; p = 0.001) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.882 | -1.90% |
| Frequency | 2017.1 | -0.016 | (CI = +/-0.021; p = 0.119) | -0.147 | (CI = +/-0.075; p = 0.002) | 0.009 | (CI = +/-0.003; p = 0.000) | 0.861 | -1.60% |

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 | 2006.1 | 0.018 (CI = +/-0.011; p = 0.002) | 0.225 | +1.79% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.011; p = 0.012) | 0.157 | +1.39% |
| Loss Cost | 2007.1 | 0.013 (CI = +/-0.011; p = 0.020) | 0.134 | +1.35% |
| Loss Cost | 2007.2 | 0.012 (CI = +/-0.012; p = 0.042) | 0.102 | +1.24% |
| Loss Cost | 2008.1 | 0.012 (CI = +/-0.013; p = 0.072) | 0.077 | +1.16% |
| Loss Cost | 2008.2 | 0.010 (CI = +/-0.013; p = 0.153) | 0.038 | +0.96% |
| Loss Cost | 2009.1 | 0.007 (CI = +/-0.014; p = 0.311) | 0.002 | +0.70% |
| Loss Cost | 2009.2 | 0.002 (CI = +/-0.013; p = 0.788) | -0.036 | +0.18% |
| Loss Cost | 2010.1 | -0.001 (CI = +/-0.014; p = 0.911) | -0.039 | -0.08% |
| Loss Cost | 2010.2 | 0.001 (CI = +/-0.015; p = 0.871) | -0.040 | +0.12% |
| Loss Cost | 2011.1 | -0.001 (CI = +/-0.016; p = 0.937) | -0.043 | -0.06% |
| Loss Cost | 2011.2 | -0.005 (CI = +/-0.017; p = 0.548) | -0.028 | -0.49% |
| Loss Cost | 2012.1 | -0.006 (CI = +/-0.018; p = 0.474) | -0.022 | -0.63% |
| Loss Cost | 2012.2 | -0.010 (CI = +/-0.019; p = 0.285) | 0.010 | -1.01% |
| Loss Cost | 2013.1 | -0.011 (CI = +/-0.021; p = 0.289) | 0.009 | -1.10% |
| Loss Cost | 2013.2 | -0.015 (CI = +/-0.023; p = 0.185) | 0.045 | -1.50% |
| Loss Cost | 2014.1 | -0.016 (CI = +/-0.026; p = 0.201) | 0.041 | -1.60% |
| Loss Cost | 2014.2 | -0.020 (CI = +/-0.028; p = 0.162) | 0.063 | -1.95% |
| Loss Cost | 2015.1 | -0.023 (CI = +/-0.032; p = 0.140) | 0.082 | -2.30% |
| Loss Cost | 2015.2 | -0.021 (CI = +/-0.036; p = 0.240) | 0.033 | -2.04% |
| Loss Cost | 2016.1 | -0.016 (CI = +/-0.041; p = 0.410) | -0.020 | -1.60% |
| Loss Cost | 2016.2 | -0.011 (CI = +/-0.047; p = 0.617) | -0.060 | -1.11% |
| Loss Cost | 2017.1 | -0.011 (CI = +/-0.056; p = 0.672) | -0.072 | -1.10% |
| Severity | 2006.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.816 | +3.56% |
| Severity | 2006.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.815 | +3.34% |
| Severity | 2007.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.799 | +3.31% |
| Severity | 2007.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.784 | +3.32% |
| Severity | 2008.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.771 | +3.35% |
| Severity | 2008.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.762 | +3.41% |
| Severity | 2009.1 | 0.032 (CI = +/-0.007; p = 0.000) | 0.736 | +3.29% |
| Severity | 2009.2 | 0.031 (CI = +/-0.008; p = 0.000) | 0.706 | +3.15% |
| Severity | 2010.1 | 0.029 (CI = +/-0.008; p = 0.000) | 0.672 | +2.99% |
| Severity | 2010.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.823 | +3.48% |
| Severity | 2011.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.800 | +3.40% |
| Severity | 2011.2 | 0.034 (CI = +/-0.008; p = 0.000) | 0.783 | +3.43% |
| Severity | 2012.1 | 0.032 (CI = +/-0.008; p = 0.000) | 0.754 | +3.26% |
| Severity | 2012.2 | 0.032 (CI = +/-0.009; p = 0.000) | 0.723 | +3.22% |
| Severity | 2013.1 | 0.031 (CI = +/-0.010; p = 0.000) | 0.684 | +3.14% |
| Severity | 2013.2 | 0.029 (CI = +/-0.011; p = 0.000) | 0.635 | +2.99% |
| Severity | 2014.1 | 0.028 (CI = +/-0.012; p = 0.000) | 0.579 | +2.86% |
| Severity | 2014.2 | 0.028 (CI = +/-0.013; p = 0.000) | 0.530 | +2.83% |
| Severity | 2015.1 | 0.023 (CI = +/-0.013; p = 0.002) | 0.441 | +2.34% |
| Severity | 2015.2 | 0.026 (CI = +/-0.015; p = 0.002) | 0.466 | +2.62% |
| Severity | 2016.1 | 0.028 (CI = +/-0.017; p = 0.004) | 0.454 | +2.81% |
| Severity | 2016.2 | 0.033 (CI = +/-0.018; p = 0.002) | 0.526 | +3.33% |
| Severity | 2017.1 | 0.025 (CI = +/-0.018; p = 0.011) | 0.410 | +2.50% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.009; p = 0.000) | 0.302 | -1.70% |
| Frequency | 2006.2 | -0.019 (CI = +/-0.009; p = 0.000) | 0.340 | -1.88% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.010; p = 0.000) | 0.322 | -1.90% |
| Frequency | 2007.2 | -0.020 (CI = +/-0.010; p = 0.000) | 0.332 | -2.01% |
| Frequency | 2008.1 | -0.021 (CI = +/-0.011; p = 0.000) | 0.338 | -2.12% |
| Frequency | 2008.2 | -0.024 (CI = +/-0.011; p = 0.000) | 0.391 | -2.38% |
| Frequency | 2009.1 | -0.025 (CI = +/-0.012; p = 0.000) | 0.398 | -2.51% |
| Frequency | 2009.2 | -0.029 (CI = +/-0.012; p = 0.000) | 0.485 | -2.89% |
| Frequency | 2010.1 | -0.030 (CI = +/-0.013; p = 0.000) | 0.475 | -2.98% |
| Frequency | 2010.2 | -0.033 (CI = +/-0.013; p = 0.000) | 0.508 | -3.24% |
| Frequency | 2011.1 | -0.034 (CI = +/-0.014; p = 0.000) | 0.495 | -3.35% |
| Frequency | 2011.2 | -0.039 (CI = +/-0.014; p = 0.000) | 0.570 | -3.79% |
| Frequency | 2012.1 | -0.038 (CI = +/-0.016; p = 0.000) | 0.535 | -3.78% |
| Frequency | 2012.2 | -0.042 (CI = +/-0.017; p = 0.000) | 0.560 | -4.10% |
| Frequency | 2013.1 | -0.042 (CI = +/-0.018; p = 0.000) | 0.525 | -4.11% |
| Frequency | 2013.2 | -0.045 (CI = +/-0.020; p = 0.000) | 0.524 | -4.36% |
| Frequency | 2014.1 | -0.044 (CI = +/-0.022; p = 0.001) | 0.479 | -4.34% |
| Frequency | 2014.2 | -0.048 (CI = +/-0.025; p = 0.001) | 0.480 | -4.64% |
| Frequency | 2015.1 | -0.046 (CI = +/-0.028; p = 0.003) | 0.420 | -4.54% |
| Frequency | 2015.2 | -0.046 (CI = +/-0.032; p = 0.007) | 0.370 | -4.54% |
| Frequency | 2016.1 | -0.044 (CI = +/-0.036; p = 0.022) | 0.291 | -4.29% |
| Frequency | 2016.2 | -0.044 (CI = +/-0.042; p = 0.044) | 0.239 | -4.29% |
| Frequency | 2017.1 | -0.036 (CI = +/-0.049; p = 0.134) | 0.119 | -3.51% |

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

Accident Benefits Total

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

| Fit | Start Date | Time | Implied Trend | |
|-----------|------------|-----------------------------------|-------------------------|--------|
| | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.018 (CI = +/-0.011; p = 0.002) | 0.225 | +1.79% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.011; p = 0.012) | 0.157 | +1.39% |
| Loss Cost | 2007.1 | 0.013 (CI = +/-0.011; p = 0.020) | 0.134 | +1.35% |
| Loss Cost | 2007.2 | 0.012 (CI = +/-0.012; p = 0.042) | 0.102 | +1.24% |
| Loss Cost | 2008.1 | 0.012 (CI = +/-0.013; p = 0.072) | 0.077 | +1.16% |
| Loss Cost | 2008.2 | 0.010 (CI = +/-0.013; p = 0.153) | 0.038 | +0.96% |
| Loss Cost | 2009.1 | 0.007 (CI = +/-0.014; p = 0.311) | 0.002 | +0.70% |
| Loss Cost | 2009.2 | 0.002 (CI = +/-0.013; p = 0.788) | -0.036 | +0.18% |
| Loss Cost | 2010.1 | -0.001 (CI = +/-0.014; p = 0.911) | -0.039 | -0.08% |
| Loss Cost | 2010.2 | 0.001 (CI = +/-0.015; p = 0.871) | -0.040 | +0.12% |
| Loss Cost | 2011.1 | -0.001 (CI = +/-0.016; p = 0.937) | -0.043 | -0.06% |
| Loss Cost | 2011.2 | -0.005 (CI = +/-0.017; p = 0.548) | -0.028 | -0.49% |
| Loss Cost | 2012.1 | -0.006 (CI = +/-0.018; p = 0.474) | -0.022 | -0.63% |
| Loss Cost | 2012.2 | -0.010 (CI = +/-0.019; p = 0.285) | 0.010 | -1.01% |
| Loss Cost | 2013.1 | -0.011 (CI = +/-0.021; p = 0.289) | 0.009 | -1.10% |
| Loss Cost | 2013.2 | -0.015 (CI = +/-0.023; p = 0.185) | 0.045 | -1.50% |
| Loss Cost | 2014.1 | -0.016 (CI = +/-0.026; p = 0.201) | 0.041 | -1.60% |
| Loss Cost | 2014.2 | -0.020 (CI = +/-0.028; p = 0.162) | 0.063 | -1.95% |
| Loss Cost | 2015.1 | -0.023 (CI = +/-0.032; p = 0.140) | 0.082 | -2.30% |
| Loss Cost | 2015.2 | -0.021 (CI = +/-0.036; p = 0.240) | 0.033 | -2.04% |
| Loss Cost | 2016.1 | -0.016 (CI = +/-0.041; p = 0.410) | -0.020 | -1.60% |
| Loss Cost | 2016.2 | -0.011 (CI = +/-0.047; p = 0.617) | -0.060 | -1.11% |
| Loss Cost | 2017.1 | -0.011 (CI = +/-0.056; p = 0.672) | -0.072 | -1.10% |
| Severity | 2006.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.816 | +3.56% |
| Severity | 2006.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.815 | +3.34% |
| Severity | 2007.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.799 | +3.31% |
| Severity | 2007.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.784 | +3.32% |
| Severity | 2008.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.771 | +3.35% |
| Severity | 2008.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.762 | +3.41% |
| Severity | 2009.1 | 0.032 (CI = +/-0.007; p = 0.000) | 0.736 | +3.29% |
| Severity | 2009.2 | 0.031 (CI = +/-0.008; p = 0.000) | 0.706 | +3.15% |
| Severity | 2010.1 | 0.029 (CI = +/-0.008; p = 0.000) | 0.672 | +2.99% |
| Severity | 2010.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.823 | +3.48% |
| Severity | 2011.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.800 | +3.40% |
| Severity | 2011.2 | 0.034 (CI = +/-0.008; p = 0.000) | 0.783 | +3.43% |
| Severity | 2012.1 | 0.032 (CI = +/-0.008; p = 0.000) | 0.754 | +3.26% |
| Severity | 2012.2 | 0.032 (CI = +/-0.009; p = 0.000) | 0.723 | +3.22% |
| Severity | 2013.1 | 0.031 (CI = +/-0.010; p = 0.000) | 0.684 | +3.14% |
| Severity | 2013.2 | 0.029 (CI = +/-0.011; p = 0.000) | 0.635 | +2.99% |
| Severity | 2014.1 | 0.028 (CI = +/-0.012; p = 0.000) | 0.579 | +2.86% |
| Severity | 2014.2 | 0.028 (CI = +/-0.013; p = 0.000) | 0.530 | +2.83% |
| Severity | 2015.1 | 0.023 (CI = +/-0.013; p = 0.002) | 0.441 | +2.34% |
| Severity | 2015.2 | 0.026 (CI = +/-0.015; p = 0.002) | 0.466 | +2.62% |
| Severity | 2016.1 | 0.028 (CI = +/-0.017; p = 0.004) | 0.454 | +2.81% |
| Severity | 2016.2 | 0.033 (CI = +/-0.018; p = 0.002) | 0.526 | +3.33% |
| Severity | 2017.1 | 0.025 (CI = +/-0.018; p = 0.011) | 0.410 | +2.50% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.009; p = 0.000) | 0.302 | -1.70% |
| Frequency | 2006.2 | -0.019 (CI = +/-0.009; p = 0.000) | 0.340 | -1.88% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.010; p = 0.000) | 0.322 | -1.90% |
| Frequency | 2007.2 | -0.020 (CI = +/-0.010; p = 0.000) | 0.332 | -2.01% |
| Frequency | 2008.1 | -0.021 (CI = +/-0.011; p = 0.000) | 0.338 | -2.12% |
| Frequency | 2008.2 | -0.024 (CI = +/-0.011; p = 0.000) | 0.391 | -2.38% |
| Frequency | 2009.1 | -0.025 (CI = +/-0.012; p = 0.000) | 0.398 | -2.51% |
| Frequency | 2009.2 | -0.029 (CI = +/-0.012; p = 0.000) | 0.485 | -2.89% |
| Frequency | 2010.1 | -0.030 (CI = +/-0.013; p = 0.000) | 0.475 | -2.98% |
| Frequency | 2010.2 | -0.033 (CI = +/-0.013; p = 0.000) | 0.508 | -3.24% |
| Frequency | 2011.1 | -0.034 (CI = +/-0.014; p = 0.000) | 0.495 | -3.35% |
| Frequency | 2011.2 | -0.039 (CI = +/-0.014; p = 0.000) | 0.570 | -3.79% |
| Frequency | 2012.1 | -0.038 (CI = +/-0.016; p = 0.000) | 0.535 | -3.78% |
| Frequency | 2012.2 | -0.042 (CI = +/-0.017; p = 0.000) | 0.560 | -4.10% |
| Frequency | 2013.1 | -0.042 (CI = +/-0.018; p = 0.000) | 0.525 | -4.11% |
| Frequency | 2013.2 | -0.045 (CI = +/-0.020; p = 0.000) | 0.524 | -4.36% |
| Frequency | 2014.1 | -0.044 (CI = +/-0.022; p = 0.001) | 0.479 | -4.34% |
| Frequency | 2014.2 | -0.048 (CI = +/-0.025; p = 0.001) | 0.480 | -4.64% |
| Frequency | 2015.1 | -0.046 (CI = +/-0.028; p = 0.003) | 0.420 | -4.54% |
| Frequency | 2015.2 | -0.046 (CI = +/-0.032; p = 0.007) | 0.370 | -4.54% |
| Frequency | 2016.1 | -0.044 (CI = +/-0.036; p = 0.022) | 0.291 | -4.29% |
| Frequency | 2016.2 | -0.044 (CI = +/-0.042; p = 0.044) | 0.239 | -4.29% |
| Frequency | 2017.1 | -0.036 (CI = +/-0.049; p = 0.134) | 0.119 | -3.51% |

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 = 2021-07-01

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R^2 | Implied Trend | |
|-----------|------------|-----------------------------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|---------------|------|
| | | | | | | | Rate | Rate |
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.010; p = 0.000) | -0.086 (CI = +/-0.077; p = 0.029) | 0.015 (CI = +/-0.005; p = 0.000) | -0.134 (CI = +/-0.144; p = 0.067) | 0.633 | +3.46% | |
| Loss Cost | 2006.2 | 0.030 (CI = +/-0.010; p = 0.000) | -0.070 (CI = +/-0.071; p = 0.052) | 0.014 (CI = +/-0.005; p = 0.000) | -0.111 (CI = +/-0.133; p = 0.098) | 0.610 | +3.05% | |
| Loss Cost | 2007.1 | 0.030 (CI = +/-0.011; p = 0.000) | -0.070 (CI = +/-0.074; p = 0.060) | 0.014 (CI = +/-0.005; p = 0.000) | -0.112 (CI = +/-0.137; p = 0.106) | 0.597 | +3.05% | |
| Loss Cost | 2007.2 | 0.030 (CI = +/-0.011; p = 0.000) | -0.071 (CI = +/-0.076; p = 0.065) | 0.014 (CI = +/-0.005; p = 0.000) | -0.113 (CI = +/-0.141; p = 0.111) | 0.575 | +3.08% | |
| Loss Cost | 2008.1 | 0.030 (CI = +/-0.012; p = 0.000) | -0.073 (CI = +/-0.079; p = 0.069) | 0.014 (CI = +/-0.005; p = 0.000) | -0.111 (CI = +/-0.145; p = 0.128) | 0.560 | +3.04% | |
| Loss Cost | 2008.2 | 0.029 (CI = +/-0.013; p = 0.000) | -0.070 (CI = +/-0.082; p = 0.090) | 0.014 (CI = +/-0.006; p = 0.000) | -0.107 (CI = +/-0.150; p = 0.156) | 0.525 | +2.95% | |
| Loss Cost | 2009.1 | 0.026 (CI = +/-0.014; p = 0.001) | -0.080 (CI = +/-0.082; p = 0.055) | 0.013 (CI = +/-0.005; p = 0.000) | -0.091 (CI = +/-0.150; p = 0.222) | 0.516 | +2.62% | |
| Loss Cost | 2009.2 | 0.020 (CI = +/-0.014; p = 0.006) | -0.062 (CI = +/-0.075; p = 0.099) | 0.013 (CI = +/-0.005; p = 0.000) | -0.061 (CI = +/-0.137; p = 0.364) | 0.513 | +2.01% | |
| Loss Cost | 2010.1 | 0.016 (CI = +/-0.014; p = 0.027) | -0.072 (CI = +/-0.075; p = 0.060) | 0.012 (CI = +/-0.005; p = 0.000) | -0.045 (CI = +/-0.137; p = 0.501) | 0.525 | +1.65% | |
| Loss Cost | 2010.2 | 0.023 (CI = +/-0.014; p = 0.002) | -0.089 (CI = +/-0.068; p = 0.013) | 0.013 (CI = +/-0.004; p = 0.000) | -0.075 (CI = +/-0.124; p = 0.221) | 0.632 | +2.30% | |
| Loss Cost | 2011.1 | 0.020 (CI = +/-0.015; p = 0.010) | -0.095 (CI = +/-0.070; p = 0.010) | 0.013 (CI = +/-0.005; p = 0.000) | -0.064 (CI = +/-0.127; p = 0.303) | 0.636 | +2.05% | |
| Loss Cost | 2011.2 | 0.017 (CI = +/-0.016; p = 0.042) | -0.086 (CI = +/-0.070; p = 0.019) | 0.012 (CI = +/-0.004; p = 0.000) | -0.048 (CI = +/-0.128; p = 0.445) | 0.630 | +1.67% | |
| Loss Cost | 2012.1 | 0.014 (CI = +/-0.018; p = 0.103) | -0.091 (CI = +/-0.073; p = 0.018) | 0.012 (CI = +/-0.005; p = 0.000) | -0.039 (CI = +/-0.134; p = 0.547) | 0.634 | +1.46% | |
| Loss Cost | 2012.2 | 0.012 (CI = +/-0.020; p = 0.226) | -0.085 (CI = +/-0.076; p = 0.032) | 0.012 (CI = +/-0.005; p = 0.000) | -0.028 (CI = +/-0.140; p = 0.681) | 0.630 | +1.18% | |
| Loss Cost | 2013.1 | 0.010 (CI = +/-0.022; p = 0.342) | -0.087 (CI = +/-0.081; p = 0.036) | 0.012 (CI = +/-0.005; p = 0.000) | -0.022 (CI = +/-0.149; p = 0.755) | 0.627 | +1.03% | |
| Loss Cost | 2013.2 | 0.007 (CI = +/-0.025; p = 0.546) | -0.082 (CI = +/-0.085; p = 0.058) | 0.011 (CI = +/-0.005; p = 0.000) | -0.011 (CI = +/-0.158; p = 0.886) | 0.626 | +0.74% | |
| Loss Cost | 2014.1 | 0.005 (CI = +/-0.029; p = 0.720) | -0.086 (CI = +/-0.090; p = 0.061) | 0.011 (CI = +/-0.006; p = 0.001) | -0.002 (CI = +/-0.170; p = 0.977) | 0.623 | +0.50% | |
| Loss Cost | 2014.2 | 0.003 (CI = +/-0.034; p = 0.841) | -0.083 (CI = +/-0.097; p = 0.087) | 0.011 (CI = +/-0.006; p = 0.001) | 0.004 (CI = +/-0.186; p = 0.965) | 0.618 | +0.32% | |
| Loss Cost | 2015.1 | -0.006 (CI = +/-0.038; p = 0.716) | -0.095 (CI = +/-0.099; p = 0.057) | 0.010 (CI = +/-0.006; p = 0.003) | 0.036 (CI = +/-0.193; p = 0.689) | 0.653 | -0.65% | |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.042; p = 0.724) | -0.113 (CI = +/-0.099; p = 0.029) | 0.011 (CI = +/-0.006; p = 0.002) | -0.008 (CI = +/-0.197; p = 0.935) | 0.686 | +0.69% | |
| Loss Cost | 2016.1 | 0.014 (CI = +/-0.048; p = 0.555) | -0.106 (CI = +/-0.106; p = 0.049) | 0.011 (CI = +/-0.006; p = 0.002) | -0.028 (CI = +/-0.218; p = 0.781) | 0.667 | +1.36% | |
| Loss Cost | 2016.2 | 0.039 (CI = +/-0.048; p = 0.101) | -0.135 (CI = +/-0.093; p = 0.010) | 0.012 (CI = +/-0.005; p = 0.000) | -0.104 (CI = +/-0.198; p = 0.266) | 0.774 | +3.99% | |
| Loss Cost | 2017.1 | 0.033 (CI = +/-0.059; p = 0.241) | -0.140 (CI = +/-0.102; p = 0.013) | 0.012 (CI = +/-0.006; p = 0.001) | -0.086 (CI = +/-0.225; p = 0.403) | 0.772 | +3.31% | |
| Severity | 2006.1 | 0.040 (CI = +/-0.008; p = 0.000) | 0.043 (CI = +/-0.056; p = 0.131) | 0.003 (CI = +/-0.004; p = 0.137) | -0.075 (CI = +/-0.106; p = 0.159) | 0.832 | +4.07% | |
| Severity | 2006.2 | 0.037 (CI = +/-0.007; p = 0.000) | 0.055 (CI = +/-0.051; p = 0.035) | 0.003 (CI = +/-0.004; p = 0.160) | -0.056 (CI = +/-0.095; p = 0.236) | 0.839 | +3.74% | |
| Severity | 2007.1 | 0.037 (CI = +/-0.008; p = 0.000) | 0.057 (CI = +/-0.053; p = 0.036) | 0.003 (CI = +/-0.004; p = 0.157) | -0.059 (CI = +/-0.098; p = 0.230) | 0.825 | +3.78% | |
| Severity | 2007.2 | 0.037 (CI = +/-0.008; p = 0.000) | 0.057 (CI = +/-0.055; p = 0.042) | 0.003 (CI = +/-0.004; p = 0.168) | -0.059 (CI = +/-0.101; p = 0.244) | 0.811 | +3.78% | |
| Severity | 2008.1 | 0.039 (CI = +/-0.009; p = 0.000) | 0.062 (CI = +/-0.055; p = 0.030) | 0.003 (CI = +/-0.004; p = 0.134) | -0.066 (CI = +/-0.102; p = 0.194) | 0.807 | +3.94% | |
| Severity | 2008.2 | 0.039 (CI = +/-0.009; p = 0.000) | 0.059 (CI = +/-0.057; p = 0.043) | 0.003 (CI = +/-0.004; p = 0.128) | -0.071 (CI = +/-0.105; p = 0.177) | 0.798 | +4.03% | |
| Severity | 2009.1 | 0.039 (CI = +/-0.010; p = 0.000) | 0.057 (CI = +/-0.059; p = 0.059) | 0.003 (CI = +/-0.004; p = 0.152) | -0.067 (CI = +/-0.108; p = 0.211) | 0.768 | +3.96% | |
| Severity | 2009.2 | 0.036 (CI = +/-0.011; p = 0.000) | 0.064 (CI = +/-0.060; p = 0.037) | 0.003 (CI = +/-0.004; p = 0.191) | -0.056 (CI = +/-0.109; p = 0.301) | 0.747 | +3.71% | |
| Severity | 2010.1 | 0.035 (CI = +/-0.012; p = 0.000) | 0.060 (CI = +/-0.062; p = 0.055) | 0.002 (CI = +/-0.004; p = 0.235) | -0.050 (CI = +/-0.112; p = 0.369) | 0.704 | +3.57% | |
| Severity | 2010.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.039 (CI = +/-0.041; p = 0.063) | 0.003 (CI = +/-0.003; p = 0.021) | -0.087 (CI = +/-0.075; p = 0.025) | 0.876 | +4.41% | |
| Severity | 2011.1 | 0.044 (CI = +/-0.009; p = 0.000) | 0.040 (CI = +/-0.043; p = 0.069) | 0.003 (CI = +/-0.003; p = 0.024) | -0.089 (CI = +/-0.079; p = 0.029) | 0.857 | +4.45% | |
| Severity | 2011.2 | 0.045 (CI = +/-0.010; p = 0.000) | 0.037 (CI = +/-0.045; p = 0.099) | 0.003 (CI = +/-0.003; p = 0.023) | -0.094 (CI = +/-0.082; p = 0.027) | 0.846 | +4.57% | |
| Severity | 2012.1 | 0.044 (CI = +/-0.011; p = 0.000) | 0.036 (CI = +/-0.047; p = 0.131) | 0.003 (CI = +/-0.003; p = 0.033) | -0.090 (CI = +/-0.086; p = 0.041) | 0.814 | +4.48% | |
| Severity | 2012.2 | 0.044 (CI = +/-0.013; p = 0.000) | 0.036 (CI = +/-0.050; p = 0.150) | 0.003 (CI = +/-0.004; p = 0.041) | -0.090 (CI = +/-0.092; p = 0.054) | 0.787 | +4.47% | |
| Severity | 2013.1 | 0.045 (CI = +/-0.015; p = 0.000) | 0.038 (CI = +/-0.053; p = 0.146) | 0.003 (CI = +/-0.003; p = 0.043) | -0.095 (CI = +/-0.097; p = 0.056) | 0.755 | +4.60% | |
| Severity | 2013.2 | 0.043 (CI = +/-0.017; p = 0.000) | 0.041 (CI = +/-0.056; p = 0.134) | 0.003 (CI = +/-0.004; p = 0.059) | -0.088 (CI = +/-0.104; p = 0.092) | 0.712 | +4.40% | |
| Severity | 2014.1 | 0.044 (CI = +/-0.019; p = 0.000) | 0.043 (CI = +/-0.059; p = 0.144) | 0.003 (CI = +/-0.004; p = 0.067) | -0.091 (CI = +/-0.112; p = 0.103) | 0.657 | +4.50% | |
| Severity | 2014.2 | 0.044 (CI = +/-0.022; p = 0.001) | 0.042 (CI = +/-0.064; p = 0.178) | 0.003 (CI = +/-0.004; p = 0.080) | -0.092 (CI = +/-0.122; p = 0.126) | 0.612 | +4.55% | |
| Severity | 2015.1 | 0.039 (CI = +/-0.025; p = 0.006) | 0.035 (CI = +/-0.066; p = 0.273) | 0.003 (CI = +/-0.004; p = 0.128) | -0.073 (CI = +/-0.138; p = 0.240) | 0.475 | +3.93% | |
| Severity | 2015.2 | 0.046 (CI = +/-0.028; p = 0.004) | 0.024 (CI = +/-0.067; p = 0.443) | 0.003 (CI = +/-0.004; p = 0.086) | -0.099 (CI = +/-0.133; p = 0.131) | 0.528 | +4.76% | |
| Severity | 2016.1 | 0.057 (CI = +/-0.030; p = 0.002) | 0.035 (CI = +/-0.065; p = 0.257) | 0.004 (CI = +/-0.004; p = 0.041) | -0.131 (CI = +/-0.133; p = 0.053) | 0.601 | +5.88% | |
| Severity | 2016.2 | 0.076 (CI = +/-0.026; p = 0.000) | 0.014 (CI = +/-0.050; p = 0.536) | 0.005 (CI = +/-0.003; p = 0.005) | -0.186 (CI = +/-0.106; p = 0.003) | 0.803 | +7.85% | |
| Severity | 2017.1 | 0.065 (CI = +/-0.028; p = 0.001) | 0.006 (CI = +/-0.048; p = 0.769) | 0.004 (CI = +/-0.003; p = 0.006) | -0.158 (CI = +/-0.105; p = 0.008) | 0.731 | +6.76% | |
| Frequency | 2006.1 | -0.006 (CI = +/-0.006; p = 0.069) | -0.129 (CI = +/-0.048; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.060 (CI = +/-0.090; p = 0.184) | 0.805 | -0.58% | |
| Frequency | 2006.2 | -0.007 (CI = +/-0.007; p = 0.051) | -0.126 (CI = +/-0.049; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.055 (CI = +/-0.091; p = 0.228) | 0.808 | -0.67% | |
| Frequency | 2007.1 | -0.007 (CI = +/-0.007; p = 0.056) | -0.127 (CI = +/-0.050; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.053 (CI = +/-0.093; p = 0.257) | 0.803 | -0.70% | |
| Frequency | 2007.2 | -0.007 (CI = +/-0.008; p = 0.089) | -0.128 (CI = +/-0.052; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.055 (CI = +/-0.096; p = 0.254) | 0.802 | -0.67% | |
| Frequency | 2008.1 | -0.009 (CI = +/-0.008; p = 0.038) | -0.135 (CI = +/-0.052; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.045 (CI = +/-0.095; p = 0.343) | 0.815 | -0.86% | |
| Frequency | 2008.2 | -0.010 (CI = +/-0.009; p = 0.020) | -0.129 (CI = +/-0.052; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.036 (CI = +/-0.096; p = 0.448) | 0.824 | -1.03% | |
| Frequency | 2009.1 | -0.013 (CI = +/-0.009; p = 0.006) | -0.137 (CI = +/-0.051; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.023 (CI = +/-0.094; p = 0.611) | 0.841 | -1.29% | |
| Frequency | 2009.2 | -0.017 (CI = +/-0.009; p = 0.001) | -0.126 (CI = +/-0.048; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | -0.006 (CI = +/-0.087; p = 0.895) | 0.873 | -1.64% | |
| Frequency | 2010.1 | -0.019 (CI = +/-0.009; p = 0.000) | -0.132 (CI = +/-0.048; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | 0.005 (CI = +/-0.087; p = 0.914) | 0.879 | -1.86% | |
| Frequency | 2010.2 | -0.020 (CI = +/-0.010; p = 0.000) | -0.128 (CI = +/-0.049; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | 0.012 (CI = +/-0.089; p = 0.776) | 0.883 | -2.02% | |
| Frequency | 2011.1 | -0.023 (CI = +/-0.010; p = 0.000) | -0.135 (CI = +/-0.048; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.025 (CI = +/-0.088; p = 0.565) | 0.890 | -2.30% | |
| Frequency | 2011.2 | -0.028 (CI = +/-0.010; p = 0.000) | -0.124 (CI = +/-0.043; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.079; p = 0.234) | 0.920 | -2.77% | |
| Frequency | 2012.1 | -0.029 (CI = +/-0.011; p = 0.000) | -0.126 (CI = +/-0.045; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.051 (CI = +/-0.082; p = 0.205) | 0.915 | -2.90% | |
| Frequency | 2012.2 | -0.032 (CI = +/-0.012; p = 0.000) | -0.121 (CI = +/-0.046; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.062 (CI = +/-0.084; p = 0.134) | 0.920 | -3.16% | |
| Frequency | 2013.1 | -0.035 (CI = +/-0.013; p = 0.000) | -0.125 (CI = +/-0.047; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.073 (CI = +/-0.086; p = 0.094) | 0.918 | -3.41% | |
| Frequency | 2013.2 | -0.036 (CI = +/-0.015; p = 0.000) | -0.124 (CI = +/-0.050; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.077 (CI = +/-0.093; p = 0.098) | 0.915 | -3.51% | |
| Frequency | 2014.1 | -0.039 (CI = +/-0.017; p = 0.000) | -0.129 (CI = +/-0.051; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.088 (CI = +/-0.097; p = 0.071) | 0.912 | -3.83% | |
| Frequency | 2014.2 | -0.041 (CI = +/-0.019; p = 0.000) | -0.125 (CI = +/-0.055; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.096 (CI = +/-0.105; p = 0.069) | 0.910 | -4.04% | |
| Frequency | 2015.1 | -0.045 (CI = +/-0.022; p = 0.001) | -0.130 (CI = +/-0.057; p = 0.000) | 0.007 (CI = +/-0.003; p = 0.001) | 0.109 (CI = +/-0.112; p = 0.056) | 0.903 | -4.40% | |
| Frequency | 2015.2 | -0.040 (CI = +/-0.025; p = 0.006) | -0.137 (CI = +/-0.060; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | 0.091 (CI = +/-0.121; p = 0.124) | 0.902 | -3.89% | |
| Frequency | 2016.1 | -0.044 (CI = +/-0.030; p = 0.009) | -0.141 (CI = +/-0.065; p = 0.001) | 0.007 (CI = +/-0.004; p = 0.001) | 0.103 (CI = +/-0.133; p = 0.115) | 0.890 | -4.27% | |
| Frequency | 2016.2 | -0.036 (CI = +/-0.036; p = 0.048) | -0.149 (CI = +/-0.070; p = 0.001) | 0.008 (CI = +/-0.004; p = 0.002) | 0.082 (CI = +/-0.147; p = 0.239) | 0.888 | -3.58% | |
| Frequency | 2017.1 | -0.033 (CI = +/-0.045; p = 0.127) | -0.146 (CI = +/-0.076; p = 0.002) | 0.008 (CI = +/-0.004; p = 0.003) | 0.072 (CI = +/-0.169; p = 0.351) | 0.861 | -3.23% | |

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 = 2021-07-01

| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | | Rate |
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.011; p = 0.000) | 0.015 (CI = +/-0.006; p = 0.000) | -0.134 (CI = +/-0.154; p = 0.086) | 0.583 | +3.51% |
| Loss Cost | 2006.2 | 0.030 (CI = +/-0.010; p = 0.000) | 0.014 (CI = +/-0.005; p = 0.000) | -0.108 (CI = +/-0.140; p = 0.125) | 0.569 | +3.03% |
| Loss Cost | 2007.1 | 0.030 (CI = +/-0.011; p = 0.000) | 0.014 (CI = +/-0.005; p = 0.000) | -0.111 (CI = +/-0.143; p = 0.123) | 0.558 | +3.09% |
| Loss Cost | 2007.2 | 0.030 (CI = +/-0.012; p = 0.000) | 0.014 (CI = +/-0.005; p = 0.000) | -0.110 (CI = +/-0.147; p = 0.139) | 0.534 | +3.06% |
| Loss Cost | 2008.1 | 0.030 (CI = +/-0.013; p = 0.000) | 0.014 (CI = +/-0.006; p = 0.000) | -0.111 (CI = +/-0.152; p = 0.146) | 0.517 | +3.09% |
| Loss Cost | 2008.2 | 0.029 (CI = +/-0.014; p = 0.000) | 0.014 (CI = +/-0.006; p = 0.000) | -0.103 (CI = +/-0.156; p = 0.186) | 0.487 | +2.92% |
| Loss Cost | 2009.1 | 0.026 (CI = +/-0.015; p = 0.001) | 0.014 (CI = +/-0.006; p = 0.000) | -0.091 (CI = +/-0.158; p = 0.248) | 0.457 | +2.68% |
| Loss Cost | 2009.2 | 0.020 (CI = +/-0.014; p = 0.009) | 0.013 (CI = +/-0.005; p = 0.000) | -0.058 (CI = +/-0.142; p = 0.410) | 0.474 | +1.97% |
| Loss Cost | 2010.1 | 0.017 (CI = +/-0.015; p = 0.030) | 0.013 (CI = +/-0.005; p = 0.000) | -0.045 (CI = +/-0.145; p = 0.523) | 0.464 | +1.71% |
| Loss Cost | 2010.2 | 0.022 (CI = +/-0.015; p = 0.007) | 0.013 (CI = +/-0.005; p = 0.000) | -0.069 (CI = +/-0.140; p = 0.315) | 0.525 | +2.24% |
| Loss Cost | 2011.1 | 0.021 (CI = +/-0.017; p = 0.018) | 0.013 (CI = +/-0.005; p = 0.000) | -0.065 (CI = +/-0.146; p = 0.365) | 0.514 | +2.14% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.018; p = 0.080) | 0.013 (CI = +/-0.005; p = 0.000) | -0.042 (CI = +/-0.144; p = 0.553) | 0.528 | +1.59% |
| Loss Cost | 2012.1 | 0.015 (CI = +/-0.020; p = 0.123) | 0.013 (CI = +/-0.005; p = 0.000) | -0.040 (CI = +/-0.152; p = 0.586) | 0.524 | +1.56% |
| Loss Cost | 2012.2 | 0.011 (CI = +/-0.022; p = 0.317) | 0.012 (CI = +/-0.005; p = 0.000) | -0.021 (CI = +/-0.156; p = 0.781) | 0.538 | +1.07% |
| Loss Cost | 2013.1 | 0.011 (CI = +/-0.025; p = 0.345) | 0.012 (CI = +/-0.006; p = 0.000) | -0.024 (CI = +/-0.166; p = 0.767) | 0.534 | +1.15% |
| Loss Cost | 2013.2 | 0.006 (CI = +/-0.028; p = 0.652) | 0.012 (CI = +/-0.006; p = 0.000) | -0.003 (CI = +/-0.172; p = 0.971) | 0.550 | +0.60% |
| Loss Cost | 2014.1 | 0.006 (CI = +/-0.032; p = 0.683) | 0.012 (CI = +/-0.006; p = 0.001) | -0.004 (CI = +/-0.186; p = 0.965) | 0.544 | +0.62% |
| Loss Cost | 2014.2 | 0.001 (CI = +/-0.036; p = 0.947) | 0.011 (CI = +/-0.006; p = 0.002) | 0.014 (CI = +/-0.199; p = 0.884) | 0.552 | +0.12% |
| Loss Cost | 2015.1 | -0.005 (CI = +/-0.042; p = 0.803) | 0.011 (CI = +/-0.007; p = 0.003) | 0.035 (CI = +/-0.215; p = 0.733) | 0.561 | -0.50% |
| Loss Cost | 2015.2 | 0.002 (CI = +/-0.049; p = 0.916) | 0.011 (CI = +/-0.007; p = 0.004) | 0.011 (CI = +/-0.234; p = 0.923) | 0.546 | +0.24% |
| Loss Cost | 2016.1 | 0.015 (CI = +/-0.057; p = 0.573) | 0.012 (CI = +/-0.007; p = 0.003) | -0.028 (CI = +/-0.251; p = 0.809) | 0.545 | +1.52% |
| Loss Cost | 2016.2 | 0.030 (CI = +/-0.066; p = 0.334) | 0.013 (CI = +/-0.007; p = 0.003) | -0.073 (CI = +/-0.272; p = 0.564) | 0.555 | +3.07% |
| Loss Cost | 2017.1 | 0.033 (CI = +/-0.082; p = 0.388) | 0.013 (CI = +/-0.008; p = 0.005) | -0.080 (CI = +/-0.312; p = 0.575) | 0.542 | +3.35% |
| Severity | 2006.1 | 0.040 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.182) | -0.075 (CI = +/-0.108; p = 0.166) | 0.824 | +4.05% |
| Severity | 2006.2 | 0.037 (CI = +/-0.008; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.236) | -0.059 (CI = +/-0.101; p = 0.242) | 0.818 | +3.76% |
| Severity | 2007.1 | 0.037 (CI = +/-0.008; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.248) | -0.059 (CI = +/-0.104; p = 0.256) | 0.802 | +3.75% |
| Severity | 2007.2 | 0.037 (CI = +/-0.009; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.244) | -0.062 (CI = +/-0.107; p = 0.249) | 0.787 | +3.80% |
| Severity | 2008.1 | 0.038 (CI = +/-0.009; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.226) | -0.066 (CI = +/-0.110; p = 0.224) | 0.776 | +3.90% |
| Severity | 2008.2 | 0.040 (CI = +/-0.010; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.194) | -0.074 (CI = +/-0.112; p = 0.185) | 0.771 | +4.05% |
| Severity | 2009.1 | 0.038 (CI = +/-0.011; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.233) | -0.067 (CI = +/-0.114; p = 0.236) | 0.741 | +3.91% |
| Severity | 2009.2 | 0.037 (CI = +/-0.012; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.283) | -0.059 (CI = +/-0.117; p = 0.305) | 0.706 | +3.74% |
| Severity | 2010.1 | 0.035 (CI = +/-0.012; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.347) | -0.049 (CI = +/-0.119; p = 0.400) | 0.664 | +3.52% |
| Severity | 2010.2 | 0.043 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.037) | -0.090 (CI = +/-0.080; p = 0.029) | 0.860 | +4.44% |
| Severity | 2011.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.045) | -0.089 (CI = +/-0.083; p = 0.038) | 0.839 | +4.41% |
| Severity | 2011.2 | 0.045 (CI = +/-0.011; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.037) | -0.096 (CI = +/-0.086; p = 0.029) | 0.831 | +4.60% |
| Severity | 2012.1 | 0.043 (CI = +/-0.012; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.052) | -0.090 (CI = +/-0.089; p = 0.048) | 0.799 | +4.44% |
| Severity | 2012.2 | 0.044 (CI = +/-0.013; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.056) | -0.093 (CI = +/-0.094; p = 0.053) | 0.772 | +4.52% |
| Severity | 2013.1 | 0.044 (CI = +/-0.015; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.065) | -0.094 (CI = +/-0.101; p = 0.065) | 0.736 | +4.55% |
| Severity | 2013.2 | 0.044 (CI = +/-0.017; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.083) | -0.091 (CI = +/-0.108; p = 0.090) | 0.685 | +4.47% |
| Severity | 2014.1 | 0.043 (CI = +/-0.020; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.101) | -0.090 (CI = +/-0.116; p = 0.119) | 0.625 | +4.43% |
| Severity | 2014.2 | 0.046 (CI = +/-0.023; p = 0.001) | 0.003 (CI = +/-0.004; p = 0.102) | -0.098 (CI = +/-0.126; p = 0.118) | 0.584 | +4.66% |
| Severity | 2015.1 | 0.038 (CI = +/-0.025; p = 0.006) | 0.003 (CI = +/-0.004; p = 0.158) | -0.072 (CI = +/-0.129; p = 0.247) | 0.462 | +3.87% |
| Severity | 2015.2 | 0.047 (CI = +/-0.027; p = 0.003) | 0.003 (CI = +/-0.004; p = 0.085) | -0.103 (CI = +/-0.130; p = 0.110) | 0.542 | +4.86% |
| Severity | 2016.1 | 0.057 (CI = +/-0.030; p = 0.002) | 0.004 (CI = +/-0.004; p = 0.052) | -0.131 (CI = +/-0.134; p = 0.055) | 0.585 | +5.83% |
| Severity | 2016.2 | 0.076 (CI = +/-0.025; p = 0.000) | 0.005 (CI = +/-0.003; p = 0.003) | -0.189 (CI = +/-0.101; p = 0.002) | 0.815 | +7.95% |
| Severity | 2017.1 | 0.065 (CI = +/-0.026; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.004) | -0.159 (CI = +/-0.098; p = 0.005) | 0.758 | +6.76% |
| Frequency | 2006.1 | -0.005 (CI = +/-0.009; p = 0.237) | 0.012 (CI = +/-0.005; p = 0.000) | -0.059 (CI = +/-0.125; p = 0.347) | 0.618 | -0.52% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.009; p = 0.132) | 0.012 (CI = +/-0.005; p = 0.000) | -0.048 (CI = +/-0.125; p = 0.435) | 0.636 | -0.70% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.010; p = 0.201) | 0.012 (CI = +/-0.005; p = 0.000) | -0.052 (CI = +/-0.128; p = 0.413) | 0.628 | -0.64% |
| Frequency | 2007.2 | -0.007 (CI = +/-0.011; p = 0.182) | 0.012 (CI = +/-0.005; p = 0.000) | -0.048 (CI = +/-0.132; p = 0.461) | 0.628 | -0.71% |
| Frequency | 2008.1 | -0.008 (CI = +/-0.012; p = 0.176) | 0.012 (CI = +/-0.005; p = 0.000) | -0.044 (CI = +/-0.135; p = 0.506) | 0.626 | -0.78% |
| Frequency | 2008.2 | -0.011 (CI = +/-0.012; p = 0.073) | 0.012 (CI = +/-0.005; p = 0.000) | -0.029 (CI = +/-0.134; p = 0.662) | 0.656 | -1.08% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.013; p = 0.070) | 0.011 (CI = +/-0.005; p = 0.000) | -0.024 (CI = +/-0.138; p = 0.728) | 0.654 | -1.19% |
| Frequency | 2009.2 | -0.017 (CI = +/-0.013; p = 0.010) | 0.011 (CI = +/-0.005; p = 0.000) | 0.002 (CI = +/-0.129; p = 0.978) | 0.718 | -1.70% |
| Frequency | 2010.1 | -0.018 (CI = +/-0.014; p = 0.016) | 0.011 (CI = +/-0.005; p = 0.000) | 0.004 (CI = +/-0.134; p = 0.951) | 0.709 | -1.75% |
| Frequency | 2010.2 | -0.021 (CI = +/-0.015; p = 0.007) | 0.010 (CI = +/-0.005; p = 0.000) | 0.020 (CI = +/-0.134; p = 0.756) | 0.729 | -2.10% |
| Frequency | 2011.1 | -0.022 (CI = +/-0.016; p = 0.011) | 0.010 (CI = +/-0.005; p = 0.000) | 0.024 (CI = +/-0.140; p = 0.730) | 0.719 | -2.17% |
| Frequency | 2011.2 | -0.029 (CI = +/-0.016; p = 0.001) | 0.009 (CI = +/-0.005; p = 0.000) | 0.055 (CI = +/-0.129; p = 0.388) | 0.782 | -2.88% |
| Frequency | 2012.1 | -0.028 (CI = +/-0.018; p = 0.004) | 0.010 (CI = +/-0.005; p = 0.000) | 0.050 (CI = +/-0.136; p = 0.453) | 0.764 | -2.76% |
| Frequency | 2012.2 | -0.033 (CI = +/-0.019; p = 0.002) | 0.009 (CI = +/-0.005; p = 0.001) | 0.072 (CI = +/-0.136; p = 0.280) | 0.787 | -3.29% |
| Frequency | 2013.1 | -0.033 (CI = +/-0.022; p = 0.005) | 0.009 (CI = +/-0.005; p = 0.001) | 0.071 (CI = +/-0.145; p = 0.318) | 0.768 | -3.25% |
| Frequency | 2013.2 | -0.038 (CI = +/-0.024; p = 0.004) | 0.009 (CI = +/-0.005; p = 0.002) | 0.088 (CI = +/-0.151; p = 0.231) | 0.773 | -3.71% |
| Frequency | 2014.1 | -0.037 (CI = +/-0.028; p = 0.012) | 0.009 (CI = +/-0.005; p = 0.003) | 0.086 (CI = +/-0.163; p = 0.277) | 0.750 | -3.65% |
| Frequency | 2014.2 | -0.044 (CI = +/-0.031; p = 0.008) | 0.008 (CI = +/-0.005; p = 0.005) | 0.111 (CI = +/-0.170; p = 0.181) | 0.761 | -4.34% |
| Frequency | 2015.1 | -0.043 (CI = +/-0.037; p = 0.025) | 0.008 (CI = +/-0.006; p = 0.008) | 0.107 (CI = +/-0.186; p = 0.237) | 0.731 | -4.21% |
| Frequency | 2015.2 | -0.045 (CI = +/-0.043; p = 0.043) | 0.008 (CI = +/-0.006; p = 0.013) | 0.113 (CI = +/-0.206; p = 0.254) | 0.705 | -4.40% |
| Frequency | 2016.1 | -0.042 (CI = +/-0.052; p = 0.107) | 0.008 (CI = +/-0.007; p = 0.017) | 0.103 (CI = +/-0.230; p = 0.347) | 0.663 | -4.08% |
| Frequency | 2016.2 | -0.046 (CI = +/-0.064; p = 0.137) | 0.008 (CI = +/-0.007; p = 0.028) | 0.116 (CI = +/-0.260; p = 0.343) | 0.636 | -4.52% |
| Frequency | 2017.1 | -0.032 (CI = +/-0.076; p = 0.362) | 0.009 (CI = +/-0.007; p = 0.028) | 0.078 (CI = +/-0.289; p = 0.555) | 0.576 | -3.19% |

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 = 2021-07-01

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

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 = 2021-07-01

| Fit | Start Date | Time | Scalar Shift | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2006.1 | 0.021 (CI = +/-0.013; p = 0.003) | -0.097 (CI = +/-0.209; p = 0.350) | 0.223 | +2.13% |
| Loss Cost | 2006.2 | 0.016 (CI = +/-0.013; p = 0.014) | -0.068 (CI = +/-0.195; p = 0.483) | 0.144 | +1.65% |
| Loss Cost | 2007.1 | 0.016 (CI = +/-0.014; p = 0.024) | -0.066 (CI = +/-0.200; p = 0.506) | 0.119 | +1.61% |
| Loss Cost | 2007.2 | 0.015 (CI = +/-0.015; p = 0.049) | -0.059 (CI = +/-0.205; p = 0.560) | 0.082 | +1.49% |
| Loss Cost | 2008.1 | 0.014 (CI = +/-0.016; p = 0.081) | -0.054 (CI = +/-0.210; p = 0.601) | 0.053 | +1.40% |
| Loss Cost | 2008.2 | 0.011 (CI = +/-0.017; p = 0.173) | -0.041 (CI = +/-0.213; p = 0.698) | 0.008 | +1.15% |
| Loss Cost | 2009.1 | 0.008 (CI = +/-0.018; p = 0.352) | -0.024 (CI = +/-0.215; p = 0.822) | -0.034 | +0.82% |
| Loss Cost | 2009.2 | 0.001 (CI = +/-0.017; p = 0.892) | 0.012 (CI = +/-0.199; p = 0.903) | -0.076 | +0.11% |
| Loss Cost | 2010.1 | -0.002 (CI = +/-0.018; p = 0.786) | 0.029 (CI = +/-0.200; p = 0.764) | -0.079 | -0.24% |
| Loss Cost | 2010.2 | 0.000 (CI = +/-0.020; p = 0.987) | 0.017 (CI = +/-0.205; p = 0.864) | -0.084 | +0.02% |
| Loss Cost | 2011.1 | -0.003 (CI = +/-0.021; p = 0.808) | 0.030 (CI = +/-0.211; p = 0.774) | -0.086 | -0.25% |
| Loss Cost | 2011.2 | -0.009 (CI = +/-0.022; p = 0.414) | 0.058 (CI = +/-0.207; p = 0.568) | -0.060 | -0.89% |
| Loss Cost | 2012.1 | -0.012 (CI = +/-0.025; p = 0.338) | 0.069 (CI = +/-0.214; p = 0.512) | -0.049 | -1.15% |
| Loss Cost | 2012.2 | -0.018 (CI = +/-0.026; p = 0.170) | 0.094 (CI = +/-0.215; p = 0.370) | 0.002 | -1.77% |
| Loss Cost | 2013.1 | -0.020 (CI = +/-0.029; p = 0.163) | 0.104 (CI = +/-0.225; p = 0.346) | 0.006 | -2.01% |
| Loss Cost | 2013.2 | -0.028 (CI = +/-0.032; p = 0.082) | 0.132 (CI = +/-0.228; p = 0.239) | 0.070 | -2.74% |
| Loss Cost | 2014.1 | -0.031 (CI = +/-0.036; p = 0.081) | 0.145 (CI = +/-0.240; p = 0.220) | 0.075 | -3.09% |
| Loss Cost | 2014.2 | -0.040 (CI = +/-0.040; p = 0.051) | 0.173 (CI = +/-0.248; p = 0.159) | 0.129 | -3.88% |
| Loss Cost | 2015.1 | -0.049 (CI = +/-0.045; p = 0.033) | 0.203 (CI = +/-0.257; p = 0.112) | 0.184 | -4.80% |
| Loss Cost | 2015.2 | -0.049 (CI = +/-0.052; p = 0.062) | 0.204 (CI = +/-0.278; p = 0.137) | 0.127 | -4.83% |
| Loss Cost | 2016.1 | -0.047 (CI = +/-0.062; p = 0.124) | 0.198 (CI = +/-0.304; p = 0.181) | 0.054 | -4.62% |
| Loss Cost | 2016.2 | -0.045 (CI = +/-0.075; p = 0.217) | 0.191 (CI = +/-0.335; p = 0.236) | -0.012 | -4.38% |
| Loss Cost | 2017.1 | -0.053 (CI = +/-0.092; p = 0.228) | 0.212 (CI = +/-0.373; p = 0.234) | -0.016 | -5.16% |
| Severity | 2006.1 | 0.037 (CI = +/-0.007; p = 0.000) | -0.069 (CI = +/-0.109; p = 0.208) | 0.820 | +3.80% |
| Severity | 2006.2 | 0.035 (CI = +/-0.007; p = 0.000) | -0.053 (CI = +/-0.101; p = 0.294) | 0.816 | +3.54% |
| Severity | 2007.1 | 0.035 (CI = +/-0.007; p = 0.000) | -0.052 (CI = +/-0.104; p = 0.314) | 0.799 | +3.52% |
| Severity | 2007.2 | 0.035 (CI = +/-0.008; p = 0.000) | -0.053 (CI = +/-0.107; p = 0.314) | 0.784 | +3.54% |
| Severity | 2008.1 | 0.035 (CI = +/-0.008; p = 0.000) | -0.057 (CI = +/-0.109; p = 0.296) | 0.772 | +3.61% |
| Severity | 2008.2 | 0.036 (CI = +/-0.009; p = 0.000) | -0.062 (CI = +/-0.111; p = 0.261) | 0.764 | +3.71% |
| Severity | 2009.1 | 0.035 (CI = +/-0.009; p = 0.000) | -0.055 (CI = +/-0.113; p = 0.324) | 0.736 | +3.58% |
| Severity | 2009.2 | 0.034 (CI = +/-0.010; p = 0.000) | -0.047 (CI = +/-0.115; p = 0.405) | 0.703 | +3.41% |
| Severity | 2010.1 | 0.032 (CI = +/-0.011; p = 0.000) | -0.038 (CI = +/-0.116; p = 0.510) | 0.665 | +3.21% |
| Severity | 2010.2 | 0.038 (CI = +/-0.008; p = 0.000) | -0.070 (CI = +/-0.084; p = 0.097) | 0.836 | +3.91% |
| Severity | 2011.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.067 (CI = +/-0.087; p = 0.123) | 0.813 | +3.85% |
| Severity | 2011.2 | 0.039 (CI = +/-0.010; p = 0.000) | -0.071 (CI = +/-0.090; p = 0.114) | 0.799 | +3.94% |
| Severity | 2012.1 | 0.037 (CI = +/-0.010; p = 0.000) | -0.064 (CI = +/-0.092; p = 0.164) | 0.766 | +3.76% |
| Severity | 2012.2 | 0.037 (CI = +/-0.012; p = 0.000) | -0.063 (CI = +/-0.096; p = 0.185) | 0.735 | +3.75% |
| Severity | 2013.1 | 0.036 (CI = +/-0.013; p = 0.000) | -0.061 (CI = +/-0.101; p = 0.220) | 0.694 | +3.69% |
| Severity | 2013.2 | 0.035 (CI = +/-0.015; p = 0.000) | -0.056 (CI = +/-0.106; p = 0.282) | 0.640 | +3.55% |
| Severity | 2014.1 | 0.034 (CI = +/-0.017; p = 0.001) | -0.051 (CI = +/-0.112; p = 0.347) | 0.577 | +3.41% |
| Severity | 2014.2 | 0.034 (CI = +/-0.019; p = 0.002) | -0.053 (CI = +/-0.120; p = 0.363) | 0.527 | +3.45% |
| Severity | 2015.1 | 0.027 (CI = +/-0.020; p = 0.013) | -0.030 (CI = +/-0.118; p = 0.590) | 0.414 | +2.74% |
| Severity | 2015.2 | 0.032 (CI = +/-0.023; p = 0.009) | -0.047 (CI = +/-0.122; p = 0.420) | 0.454 | +3.30% |
| Severity | 2016.1 | 0.037 (CI = +/-0.026; p = 0.010) | -0.060 (CI = +/-0.129; p = 0.329) | 0.455 | +3.79% |
| Severity | 2016.2 | 0.049 (CI = +/-0.028; p = 0.003) | -0.092 (CI = +/-0.124; p = 0.128) | 0.585 | +5.02% |
| Severity | 2017.1 | 0.037 (CI = +/-0.030; p = 0.020) | -0.062 (CI = +/-0.121; p = 0.279) | 0.426 | +3.77% |
| Frequency | 2006.1 | -0.016 (CI = +/-0.011; p = 0.004) | -0.028 (CI = +/-0.170; p = 0.736) | 0.283 | -1.61% |
| Frequency | 2006.2 | -0.018 (CI = +/-0.011; p = 0.002) | -0.015 (CI = +/-0.170; p = 0.858) | 0.319 | -1.83% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.012; p = 0.003) | -0.014 (CI = +/-0.174; p = 0.871) | 0.300 | -1.84% |
| Frequency | 2007.2 | -0.020 (CI = +/-0.013; p = 0.003) | -0.006 (CI = +/-0.177; p = 0.949) | 0.309 | -1.99% |
| Frequency | 2008.1 | -0.022 (CI = +/-0.014; p = 0.003) | 0.003 (CI = +/-0.181; p = 0.977) | 0.315 | -2.13% |
| Frequency | 2008.2 | -0.025 (CI = +/-0.014; p = 0.001) | 0.022 (CI = +/-0.178; p = 0.806) | 0.370 | -2.47% |
| Frequency | 2009.1 | -0.027 (CI = +/-0.015; p = 0.001) | 0.032 (CI = +/-0.182; p = 0.723) | 0.378 | -2.66% |
| Frequency | 2009.2 | -0.032 (CI = +/-0.015; p = 0.000) | 0.059 (CI = +/-0.172; p = 0.485) | 0.475 | -3.19% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.016; p = 0.000) | 0.067 (CI = +/-0.177; p = 0.441) | 0.467 | -3.34% |
| Frequency | 2010.2 | -0.038 (CI = +/-0.017; p = 0.000) | 0.087 (CI = +/-0.175; p = 0.314) | 0.509 | -3.75% |
| Frequency | 2011.1 | -0.040 (CI = +/-0.018; p = 0.000) | 0.096 (CI = +/-0.180; p = 0.280) | 0.500 | -3.95% |
| Frequency | 2011.2 | -0.048 (CI = +/-0.018; p = 0.000) | 0.129 (CI = +/-0.168; p = 0.127) | 0.598 | -4.65% |
| Frequency | 2012.1 | -0.048 (CI = +/-0.020; p = 0.000) | 0.132 (CI = +/-0.176; p = 0.132) | 0.565 | -4.73% |
| Frequency | 2012.2 | -0.055 (CI = +/-0.021; p = 0.000) | 0.158 (CI = +/-0.173; p = 0.071) | 0.612 | -5.32% |
| Frequency | 2013.1 | -0.057 (CI = +/-0.023; p = 0.000) | 0.165 (CI = +/-0.181; p = 0.071) | 0.583 | -5.50% |
| Frequency | 2013.2 | -0.063 (CI = +/-0.025; p = 0.000) | 0.188 (CI = +/-0.183; p = 0.045) | 0.605 | -6.07% |
| Frequency | 2014.1 | -0.065 (CI = +/-0.029; p = 0.000) | 0.196 (CI = +/-0.193; p = 0.047) | 0.571 | -6.29% |
| Frequency | 2014.2 | -0.074 (CI = +/-0.031; p = 0.000) | 0.225 (CI = +/-0.195; p = 0.026) | 0.605 | -7.09% |
| Frequency | 2015.1 | -0.076 (CI = +/-0.036; p = 0.000) | 0.234 (CI = +/-0.208; p = 0.031) | 0.560 | -7.34% |
| Frequency | 2015.2 | -0.082 (CI = +/-0.042; p = 0.001) | 0.251 (CI = +/-0.222; p = 0.029) | 0.536 | -7.87% |
| Frequency | 2016.1 | -0.084 (CI = +/-0.050; p = 0.003) | 0.259 (CI = +/-0.242; p = 0.038) | 0.471 | -8.10% |
| Frequency | 2016.2 | -0.094 (CI = +/-0.059; p = 0.005) | 0.284 (CI = +/-0.262; p = 0.036) | 0.453 | -8.95% |
| Frequency | 2017.1 | -0.090 (CI = +/-0.072; p = 0.019) | 0.274 (CI = +/-0.292; p = 0.063) | 0.326 | -8.60% |

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 | 2006.1 | 0.034 (CI = +/-0.010; p = 0.000) | -0.084 (CI = +/-0.076; p = 0.032) | 0.016 (CI = +/-0.006; p = 0.000) | -0.196 (CI = +/-0.191; p = 0.045) | 0.641 | +3.50% |
| Loss Cost | 2006.2 | 0.030 (CI = +/-0.010; p = 0.000) | -0.068 (CI = +/-0.070; p = 0.055) | 0.016 (CI = +/-0.005; p = 0.000) | -0.167 (CI = +/-0.176; p = 0.062) | 0.620 | +3.09% |
| Loss Cost | 2007.1 | 0.031 (CI = +/-0.010; p = 0.000) | -0.068 (CI = +/-0.073; p = 0.065) | 0.016 (CI = +/-0.005; p = 0.000) | -0.168 (CI = +/-0.181; p = 0.068) | 0.608 | +3.10% |
| Loss Cost | 2007.2 | 0.031 (CI = +/-0.011; p = 0.000) | -0.069 (CI = +/-0.075; p = 0.070) | 0.016 (CI = +/-0.006; p = 0.000) | -0.170 (CI = +/-0.186; p = 0.072) | 0.586 | +3.14% |
| Loss Cost | 2008.1 | 0.031 (CI = +/-0.012; p = 0.000) | -0.070 (CI = +/-0.078; p = 0.075) | 0.016 (CI = +/-0.006; p = 0.000) | -0.168 (CI = +/-0.192; p = 0.084) | 0.571 | +3.10% |
| Loss Cost | 2008.2 | 0.030 (CI = +/-0.013; p = 0.000) | -0.068 (CI = +/-0.081; p = 0.096) | 0.015 (CI = +/-0.006; p = 0.000) | -0.162 (CI = +/-0.198; p = 0.103) | 0.538 | +3.02% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.014; p = 0.001) | -0.078 (CI = +/-0.081; p = 0.059) | 0.015 (CI = +/-0.006; p = 0.000) | -0.142 (CI = +/-0.198; p = 0.152) | 0.528 | +2.69% |
| Loss Cost | 2009.2 | 0.021 (CI = +/-0.013; p = 0.004) | -0.061 (CI = +/-0.074; p = 0.103) | 0.014 (CI = +/-0.005; p = 0.000) | -0.106 (CI = +/-0.180; p = 0.238) | 0.525 | +2.10% |
| Loss Cost | 2010.1 | 0.017 (CI = +/-0.014; p = 0.017) | -0.071 (CI = +/-0.074; p = 0.062) | 0.013 (CI = +/-0.005; p = 0.000) | -0.085 (CI = +/-0.180; p = 0.340) | 0.535 | +1.76% |
| Loss Cost | 2010.2 | 0.024 (CI = +/-0.013; p = 0.001) | -0.087 (CI = +/-0.067; p = 0.013) | 0.014 (CI = +/-0.005; p = 0.000) | -0.122 (CI = +/-0.161; p = 0.131) | 0.645 | +2.40% |
| Loss Cost | 2011.1 | 0.021 (CI = +/-0.014; p = 0.006) | -0.093 (CI = +/-0.069; p = 0.011) | 0.014 (CI = +/-0.005; p = 0.000) | -0.108 (CI = +/-0.166; p = 0.188) | 0.648 | +2.16% |
| Loss Cost | 2011.2 | 0.018 (CI = +/-0.015; p = 0.024) | -0.085 (CI = +/-0.069; p = 0.019) | 0.013 (CI = +/-0.005; p = 0.000) | -0.089 (CI = +/-0.167; p = 0.278) | 0.642 | +1.81% |
| Loss Cost | 2012.1 | 0.016 (CI = +/-0.017; p = 0.063) | -0.089 (CI = +/-0.072; p = 0.019) | 0.013 (CI = +/-0.005; p = 0.000) | -0.079 (CI = +/-0.174; p = 0.354) | 0.644 | +1.62% |
| Loss Cost | 2012.2 | 0.014 (CI = +/-0.019; p = 0.145) | -0.084 (CI = +/-0.075; p = 0.031) | 0.013 (CI = +/-0.005; p = 0.000) | -0.066 (CI = +/-0.182; p = 0.452) | 0.639 | +1.38% |
| Loss Cost | 2013.1 | 0.013 (CI = +/-0.022; p = 0.230) | -0.086 (CI = +/-0.080; p = 0.037) | 0.012 (CI = +/-0.006; p = 0.000) | -0.061 (CI = +/-0.204; p = 0.513) | 0.635 | +1.27% |
| Loss Cost | 2013.2 | 0.010 (CI = +/-0.024; p = 0.381) | -0.082 (CI = +/-0.084; p = 0.057) | 0.012 (CI = +/-0.006; p = 0.001) | -0.050 (CI = +/-0.205; p = 0.613) | 0.632 | +1.03% |
| Loss Cost | 2014.1 | 0.009 (CI = +/-0.028; p = 0.522) | -0.085 (CI = +/-0.090; p = 0.063) | 0.012 (CI = +/-0.006; p = 0.001) | -0.041 (CI = +/-0.220; p = 0.693) | 0.627 | +0.86% |
| Loss Cost | 2014.2 | 0.008 (CI = +/-0.032; p = 0.620) | -0.083 (CI = +/-0.097; p = 0.085) | 0.012 (CI = +/-0.007; p = 0.003) | -0.037 (CI = +/-0.238; p = 0.741) | 0.621 | +0.76% |
| Loss Cost | 2015.1 | -0.001 (CI = +/-0.036; p = 0.972) | -0.095 (CI = +/-0.100; p = 0.059) | 0.011 (CI = +/-0.007; p = 0.006) | -0.002 (CI = +/-0.249; p = 0.989) | 0.648 | -0.06% |
| Loss Cost | 2015.2 | 0.012 (CI = +/-0.038; p = 0.506) | -0.113 (CI = +/-0.097; p = 0.027) | 0.012 (CI = +/-0.007; p = 0.003) | -0.052 (CI = +/-0.246; p = 0.650) | 0.692 | +1.21% |
| Loss Cost | 2016.1 | 0.019 (CI = +/-0.045; p = 0.366) | -0.104 (CI = +/-0.104; p = 0.050) | 0.013 (CI = +/-0.007; p = 0.003) | -0.080 (CI = +/-0.267; p = 0.520) | 0.678 | +1.93% |
| Loss Cost | 2016.2 | 0.030 (CI = +/-0.042; p = 0.056) | -0.130 (CI = +/-0.089; p = 0.009) | 0.014 (CI = +/-0.006; p = 0.001) | -0.155 (CI = +/-0.230; p = 0.162) | 0.792 | +4.12% |
| Loss Cost | 2017.1 | 0.045 (CI = +/-0.050; p = 0.146) | -0.136 (CI = +/-0.098; p = 0.013) | 0.014 (CI = +/-0.007; p = 0.002) | -0.138 (CI = +/-0.258; p = 0.253) | 0.790 | +3.59% |
| Severity | 2006.1 | 0.039 (CI = +/-0.008; p = 0.000) | 0.044 (CI = +/-0.057; p = 0.129) | 0.004 (CI = +/-0.004; p = 0.110) | -0.069 (CI = +/-0.144; p = 0.335) | 0.826 | +3.98% |
| Severity | 2006.2 | 0.036 (CI = +/-0.007; p = 0.000) | 0.056 (CI = +/-0.052; p = 0.035) | 0.003 (CI = +/-0.004; p = 0.149) | -0.046 (CI = +/-0.130; p = 0.476) | 0.834 | +3.64% |
| Severity | 2007.1 | 0.036 (CI = +/-0.008; p = 0.000) | 0.057 (CI = +/-0.054; p = 0.037) | 0.003 (CI = +/-0.004; p = 0.148) | -0.048 (CI = +/-0.133; p = 0.464) | 0.819 | +3.68% |
| Severity | 2007.2 | 0.036 (CI = +/-0.008; p = 0.000) | 0.058 (CI = +/-0.055; p = 0.042) | 0.003 (CI = +/-0.004; p = 0.163) | -0.047 (CI = +/-0.134; p = 0.484) | 0.805 | +3.67% |
| Severity | 2008.1 | 0.037 (CI = +/-0.009; p = 0.000) | 0.063 (CI = +/-0.057; p = 0.031) | 0.003 (CI = +/-0.004; p = 0.128) | -0.057 (CI = +/-0.139; p = 0.406) | 0.799 | +3.81% |
| Severity | 2008.2 | 0.038 (CI = +/-0.010; p = 0.000) | 0.060 (CI = +/-0.058; p = 0.043) | 0.003 (CI = +/-0.004; p = 0.123) | -0.062 (CI = +/-0.143; p = 0.382) | 0.789 | +3.89% |
| Severity | 2009.1 | 0.037 (CI = +/-0.010; p = 0.000) | 0.058 (CI = +/-0.061; p = 0.060) | 0.003 (CI = +/-0.004; p = 0.155) | -0.057 (CI = +/-0.148; p = 0.437) | 0.759 | +3.80% |
| Severity | 2009.2 | 0.035 (CI = +/-0.011; p = 0.000) | 0.065 (CI = +/-0.061; p = 0.036) | 0.003 (CI = +/-0.004; p = 0.212) | -0.041 (CI = +/-0.147; p = 0.570) | 0.738 | +3.55% |
| Severity | 2010.1 | 0.033 (CI = +/-0.012; p = 0.000) | 0.061 (CI = +/-0.063; p = 0.056) | 0.002 (CI = +/-0.004; p = 0.275) | -0.032 (CI = +/-0.152; p = 0.666) | 0.695 | +3.40% |
| Severity | 2010.2 | 0.041 (CI = +/-0.009; p = 0.000) | 0.041 (CI = +/-0.045; p = 0.069) | 0.004 (CI = +/-0.003; p = 0.029) | -0.077 (CI = +/-0.107; p = 0.153) | 0.857 | +4.18% |
| Severity | 2011.1 | 0.041 (CI = +/-0.010; p = 0.000) | 0.041 (CI = +/-0.047; p = 0.080) | 0.004 (CI = +/-0.003; p = 0.035) | -0.077 (CI = +/-0.113; p = 0.168) | 0.835 | +4.19% |
| Severity | 2011.2 | 0.042 (CI = +/-0.011; p = 0.000) | 0.040 (CI = +/-0.049; p = 0.106) | 0.004 (CI = +/-0.004; p = 0.037) | -0.081 (CI = +/-0.118; p = 0.166) | 0.820 | +4.26% |
| Severity | 2012.1 | 0.041 (CI = +/-0.012; p = 0.000) | 0.037 (CI = +/-0.051; p = 0.147) | 0.004 (CI = +/-0.004; p = 0.057) | -0.075 (CI = +/-0.123; p = 0.220) | 0.783 | +4.14% |
| Severity | 2012.2 | 0.040 (CI = +/-0.014; p = 0.000) | 0.038 (CI = +/-0.054; p = 0.154) | 0.003 (CI = +/-0.004; p = 0.073) | -0.071 (CI = +/-0.130; p = 0.263) | 0.753 | +4.08% |
| Severity | 2013.1 | 0.041 (CI = +/-0.015; p = 0.000) | 0.039 (CI = +/-0.057; p = 0.164) | 0.004 (CI = +/-0.004; p = 0.083) | -0.075 (CI = +/-0.138; p = 0.270) | 0.714 | +4.14% |
| Severity | 2013.2 | 0.038 (CI = +/-0.017; p = 0.000) | 0.044 (CI = +/-0.060; p = 0.137) | 0.003 (CI = +/-0.004; p = 0.120) | -0.062 (CI = +/-0.145; p = 0.373) | 0.668 | +3.88% |
| Severity | 2014.1 | 0.038 (CI = +/-0.020; p = 0.001) | 0.044 (CI = +/-0.064; p = 0.162) | 0.003 (CI = +/-0.005; p = 0.144) | -0.063 (CI = +/-0.156; p = 0.406) | 0.604 | +3.88% |
| Severity | 2014.2 | 0.037 (CI = +/-0.023; p = 0.004) | 0.045 (CI = +/-0.069; p = 0.178) | 0.003 (CI = +/-0.005; p = 0.176) | -0.059 (CI = +/-0.169; p = 0.463) | 0.553 | +3.80% |
| Severity | 2015.1 | 0.030 (CI = +/-0.025; p = 0.022) | 0.035 (CI = +/-0.069; p = 0.292) | 0.002 (CI = +/-0.005; p = 0.299) | -0.029 (CI = +/-0.173; p = 0.718) | 0.415 | +3.09% |
| Severity | 2015.2 | 0.036 (CI = +/-0.029; p = 0.020) | 0.028 (CI = +/-0.073; p = 0.415) | 0.003 (CI = +/-0.005; p = 0.244) | -0.050 (CI = +/-0.184; p = 0.565) | 0.432 | +3.61% |
| Severity | 2016.1 | 0.043 (CI = +/-0.033; p = 0.016) | 0.037 (CI = +/-0.076; p = 0.302) | 0.004 (CI = +/-0.005; p = 0.173) | -0.078 (CI = +/-0.195; p = 0.394) | 0.453 | +4.37% |
| Severity | 2016.2 | 0.054 (CI = +/-0.035; p = 0.007) | 0.023 (CI = +/-0.075; p = 0.499) | 0.004 (CI = +/-0.005; p = 0.099) | -0.117 (CI = +/-0.194; p = 0.205) | 0.553 | +5.54% |
| Severity | 2017.1 | 0.041 (CI = +/-0.037; p = 0.034) | 0.010 (CI = +/-0.072; p = 0.765) | 0.003 (CI = +/-0.005; p = 0.157) | -0.074 (CI = +/-0.189; p = 0.395) | 0.387 | +4.19% |
| Frequency | 2006.1 | -0.005 (CI = +/-0.006; p = 0.128) | -0.127 (CI = +/-0.045; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | -0.127 (CI = +/-0.114; p = 0.031) | 0.823 | -0.46% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.006; p = 0.098) | -0.124 (CI = +/-0.046; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.121 (CI = +/-0.116; p = 0.041) | 0.826 | -0.53% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.007; p = 0.108) | -0.125 (CI = +/-0.048; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.120 (CI = +/-0.119; p = 0.050) | 0.821 | -0.56% |
| Frequency | 2007.2 | -0.005 (CI = +/-0.007; p = 0.166) | -0.127 (CI = +/-0.049; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.123 (CI = +/-0.123; p = 0.050) | 0.820 | -0.51% |
| Frequency | 2008.1 | -0.007 (CI = +/-0.008; p = 0.078) | -0.133 (CI = +/-0.050; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.110 (CI = +/-0.122; p = 0.074) | 0.831 | -0.69% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.008; p = 0.044) | -0.128 (CI = +/-0.050; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.100 (CI = +/-0.123; p = 0.105) | 0.838 | -0.84% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.008; p = 0.015) | -0.136 (CI = +/-0.050; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.085 (CI = +/-0.121; p = 0.159) | 0.852 | -1.07% |
| Frequency | 2009.2 | -0.014 (CI = +/-0.008; p = 0.002) | -0.126 (CI = +/-0.046; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.065 (CI = +/-0.112; p = 0.247) | 0.880 | -1.39% |
| Frequency | 2010.1 | -0.016 (CI = +/-0.009; p = 0.001) | -0.131 (CI = +/-0.047; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.053 (CI = +/-0.113; p = 0.344) | 0.884 | -1.58% |
| Frequency | 2010.2 | -0.017 (CI = +/-0.010; p = 0.001) | -0.128 (CI = +/-0.048; p = 0.000) | 0.010 (CI = +/-0.003; p = 0.000) | -0.045 (CI = +/-0.116; p = 0.428) | 0.886 | -1.71% |
| Frequency | 2011.1 | -0.020 (CI = +/-0.010; p = 0.001) | -0.134 (CI = +/-0.049; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.031 (CI = +/-0.117; p = 0.584) | 0.890 | -1.94% |
| Frequency | 2011.2 | -0.024 (CI = +/-0.010; p = 0.000) | -0.124 (CI = +/-0.045; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | -0.008 (CI = +/-0.108; p = 0.879) | 0.914 | -2.35% |
| Frequency | 2012.1 | -0.024 (CI = +/-0.011; p = 0.000) | -0.126 (CI = +/-0.047; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | -0.004 (CI = +/-0.114; p = 0.936) | 0.907 | -2.41% |
| Frequency | 2012.2 | -0.026 (CI = +/-0.012; p = 0.000) | -0.122 (CI = +/-0.049; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.005 (CI = +/-0.118; p = 0.930) | 0.908 | -2.59% |
| Frequency | 2013.1 | -0.028 (CI = +/-0.014; p = 0.001) | -0.125 (CI = +/-0.051; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.013 (CI = +/-0.124; p = 0.821) | 0.902 | -2.75% |
| Frequency | 2013.2 | -0.028 (CI = +/-0.016; p = 0.002) | -0.126 (CI = +/-0.055; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.000) | 0.013 (CI = +/-0.133; p = 0.840) | 0.898 | -2.74% |
| Frequency | 2014.1 | -0.030 (CI = +/-0.018; p = 0.003) | -0.129 (CI = +/-0.058; p = 0.000) | 0.009 (CI = +/-0.004; p = 0.001) | 0.021 (CI = +/-0.142; p = 0.755) | 0.889 | -2.91% |
| Frequency | 2014.2 | -0.030 (CI = +/-0.021; p = 0.009) | -0.128 (CI = +/-0.062; p = 0.001) | 0.009 (CI = +/-0.004; p = 0.001) | 0.022 (CI = +/-0.154; p = 0.762) | 0.884 | -2.93% |
| Frequency | 2015.1 | -0.031 (CI = +/-0.024; p = 0.017) | -0.130 (CI = +/-0.067; p = 0.001) | 0.008 (CI = +/-0.005; p = 0.002) | 0.028 (CI = +/-0.168; p = 0.725) | 0.869 | -3.06% |
| Frequency | 2015.2 | -0.023 (CI = +/-0.027; p = 0.078) | -0.141 (CI = +/-0.067; p = 0.001) | 0.009 (CI = +/-0.005; p = 0.002) | -0.002 (CI = +/-0.170; p = 0.975) | 0.877 | -2.32% |
| Frequency | 2016.1 | -0.024 (CI = +/-0.032; p = 0.130) | -0.141 (CI = +/-0.074; p = 0.002) | 0.009 (CI = +/-0.005; p = 0.003) | -0.002 (CI = +/-0.190; p = 0.983) | 0.857 | -2.34% |
| Frequency | 2016.2 | -0.014 (CI = +/-0.035; p = 0.402) | -0.153 (CI = +/-0.074; p = 0.001) | 0.010 (CI = +/-0.005; p = 0.002) | -0.037 (CI = +/-0.192; p = 0.669) | 0.871 | -1.35% |
| Frequency | 2017.1 | -0.006 (CI = +/-0.041; p = 0.753) | -0.145 (CI = +/-0.079; p = 0.003) | 0.010 (CI = +/-0.005; p = 0.003) | -0.064 (CI = +/-0.207; p = 0.498) | 0.853 | -0.57% |

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 | 2006.1 | 0.035 (CI = +/-0.011; p = 0.000) | 0.017 (CI = +/-0.006; p = 0.000) | -0.202 (CI = +/-0.203; p = 0.051) | 0.594 | +3.56% |
| Loss Cost | 2006.2 | 0.030 (CI = +/-0.010; p = 0.000) | 0.016 (CI = +/-0.006; p = 0.000) | -0.168 (CI = +/-0.184; p = 0.072) | 0.582 | +3.09% |
| Loss Cost | 2007.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.016 (CI = +/-0.006; p = 0.000) | -0.173 (CI = +/-0.189; p = 0.071) | 0.571 | +3.16% |
| Loss Cost | 2007.2 | 0.031 (CI = +/-0.012; p = 0.000) | 0.016 (CI = +/-0.006; p = 0.000) | -0.171 (CI = +/-0.194; p = 0.081) | 0.548 | +3.13% |
| Loss Cost | 2008.1 | 0.031 (CI = +/-0.013; p = 0.000) | 0.016 (CI = +/-0.006; p = 0.000) | -0.174 (CI = +/-0.200; p = 0.086) | 0.532 | +3.17% |
| Loss Cost | 2008.2 | 0.030 (CI = +/-0.014; p = 0.000) | 0.016 (CI = +/-0.006; p = 0.000) | -0.164 (CI = +/-0.205; p = 0.113) | 0.502 | +3.01% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.015; p = 0.001) | 0.015 (CI = +/-0.006; p = 0.000) | -0.149 (CI = +/-0.208; p = 0.154) | 0.472 | +2.78% |
| Loss Cost | 2009.2 | 0.021 (CI = +/-0.014; p = 0.005) | 0.014 (CI = +/-0.006; p = 0.000) | -0.107 (CI = +/-0.187; p = 0.249) | 0.488 | +2.10% |
| Loss Cost | 2010.1 | 0.018 (CI = +/-0.015; p = 0.017) | 0.014 (CI = +/-0.006; p = 0.000) | -0.092 (CI = +/-0.190; p = 0.328) | 0.477 | +1.85% |
| Loss Cost | 2010.2 | 0.024 (CI = +/-0.015; p = 0.004) | 0.015 (CI = +/-0.005; p = 0.000) | -0.123 (CI = +/-0.182; p = 0.174) | 0.543 | +2.39% |
| Loss Cost | 2011.1 | 0.023 (CI = +/-0.017; p = 0.009) | 0.014 (CI = +/-0.006; p = 0.000) | -0.119 (CI = +/-0.190; p = 0.208) | 0.532 | +2.31% |
| Loss Cost | 2011.2 | 0.018 (CI = +/-0.017; p = 0.044) | 0.014 (CI = +/-0.006; p = 0.000) | -0.091 (CI = +/-0.188; p = 0.326) | 0.543 | +1.80% |
| Loss Cost | 2012.1 | 0.018 (CI = +/-0.019; p = 0.070) | 0.014 (CI = +/-0.006; p = 0.000) | -0.090 (CI = +/-0.198; p = 0.351) | 0.538 | +1.79% |
| Loss Cost | 2012.2 | 0.013 (CI = +/-0.021; p = 0.196) | 0.013 (CI = +/-0.006; p = 0.000) | -0.068 (CI = +/-0.203; p = 0.490) | 0.548 | +1.36% |
| Loss Cost | 2013.1 | 0.015 (CI = +/-0.024; p = 0.214) | 0.013 (CI = +/-0.006; p = 0.000) | -0.073 (CI = +/-0.215; p = 0.480) | 0.545 | +1.47% |
| Loss Cost | 2013.2 | 0.010 (CI = +/-0.026; p = 0.437) | 0.013 (CI = +/-0.007; p = 0.001) | -0.051 (CI = +/-0.224; p = 0.636) | 0.557 | +1.00% |
| Loss Cost | 2014.1 | 0.011 (CI = +/-0.030; p = 0.457) | 0.013 (CI = +/-0.007; p = 0.001) | -0.055 (CI = +/-0.240; p = 0.631) | 0.551 | +1.09% |
| Loss Cost | 2014.2 | 0.007 (CI = +/-0.035; p = 0.671) | 0.012 (CI = +/-0.007; p = 0.003) | -0.038 (CI = +/-0.256; p = 0.755) | 0.554 | +0.71% |
| Loss Cost | 2015.1 | 0.003 (CI = +/-0.040; p = 0.891) | 0.012 (CI = +/-0.008; p = 0.006) | -0.019 (CI = +/-0.276; p = 0.884) | 0.558 | +0.26% |
| Loss Cost | 2015.2 | 0.011 (CI = +/-0.046; p = 0.620) | 0.013 (CI = +/-0.008; p = 0.006) | -0.052 (CI = +/-0.294; p = 0.706) | 0.551 | +1.08% |
| Loss Cost | 2016.1 | 0.023 (CI = +/-0.052; p = 0.341) | 0.014 (CI = +/-0.008; p = 0.004) | -0.100 (CI = +/-0.306; p = 0.486) | 0.563 | +2.36% |
| Loss Cost | 2016.2 | 0.038 (CI = +/-0.058; p = 0.179) | 0.015 (CI = +/-0.009; p = 0.003) | -0.152 (CI = +/-0.320; p = 0.315) | 0.585 | +3.84% |
| Loss Cost | 2017.1 | 0.041 (CI = +/-0.070; p = 0.216) | 0.015 (CI = +/-0.009; p = 0.006) | -0.164 (CI = +/-0.358; p = 0.328) | 0.576 | +4.21% |
| Severity | 2006.1 | 0.039 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.151) | -0.066 (CI = +/-0.147; p = 0.367) | 0.818 | +3.95% |
| Severity | 2006.2 | 0.036 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.222) | -0.045 (CI = +/-0.138; p = 0.511) | 0.813 | +3.65% |
| Severity | 2007.1 | 0.036 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.240) | -0.044 (CI = +/-0.142; p = 0.530) | 0.795 | +3.63% |
| Severity | 2007.2 | 0.036 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.238) | -0.046 (CI = +/-0.146; p = 0.519) | 0.780 | +3.67% |
| Severity | 2008.1 | 0.037 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.221) | -0.052 (CI = +/-0.149; p = 0.481) | 0.768 | +3.75% |
| Severity | 2008.2 | 0.038 (CI = +/-0.010; p = 0.000) | 0.003 (CI = +/-0.005; p = 0.189) | -0.061 (CI = +/-0.152; p = 0.420) | 0.761 | +3.89% |
| Severity | 2009.1 | 0.037 (CI = +/-0.011; p = 0.000) | 0.003 (CI = +/-0.005; p = 0.241) | -0.051 (CI = +/-0.156; p = 0.503) | 0.731 | +3.74% |
| Severity | 2009.2 | 0.035 (CI = +/-0.012; p = 0.000) | 0.002 (CI = +/-0.005; p = 0.311) | -0.040 (CI = +/-0.159; p = 0.609) | 0.695 | +3.55% |
| Severity | 2010.1 | 0.033 (CI = +/-0.013; p = 0.000) | 0.002 (CI = +/-0.005; p = 0.405) | -0.026 (CI = +/-0.161; p = 0.743) | 0.655 | +3.32% |
| Severity | 2010.2 | 0.041 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.049) | -0.076 (CI = +/-0.113; p = 0.180) | 0.840 | +4.18% |
| Severity | 2011.1 | 0.040 (CI = +/-0.010; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.065) | -0.072 (CI = +/-0.118; p = 0.217) | 0.816 | +4.12% |
| Severity | 2011.2 | 0.042 (CI = +/-0.011; p = 0.000) | 0.004 (CI = +/-0.004; p = 0.057) | -0.080 (CI = +/-0.123; p = 0.187) | 0.803 | +4.27% |
| Severity | 2012.1 | 0.040 (CI = +/-0.012; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.087) | -0.070 (CI = +/-0.127; p = 0.263) | 0.768 | +4.07% |
| Severity | 2012.2 | 0.040 (CI = +/-0.014; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.100) | -0.071 (CI = +/-0.134; p = 0.281) | 0.736 | +4.09% |
| Severity | 2013.1 | 0.040 (CI = +/-0.016; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.122) | -0.069 (CI = +/-0.142; p = 0.320) | 0.694 | +4.05% |
| Severity | 2013.2 | 0.038 (CI = +/-0.018; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.163) | -0.062 (CI = +/-0.151; p = 0.398) | 0.638 | +3.90% |
| Severity | 2014.1 | 0.037 (CI = +/-0.020; p = 0.002) | 0.003 (CI = +/-0.005; p = 0.208) | -0.055 (CI = +/-0.161; p = 0.475) | 0.572 | +3.76% |
| Severity | 2014.2 | 0.038 (CI = +/-0.024; p = 0.004) | 0.003 (CI = +/-0.005; p = 0.223) | -0.059 (CI = +/-0.174; p = 0.481) | 0.520 | +3.83% |
| Severity | 2015.1 | 0.029 (CI = +/-0.025; p = 0.026) | 0.002 (CI = +/-0.005; p = 0.366) | -0.023 (CI = +/-0.173; p = 0.779) | 0.405 | +2.97% |
| Severity | 2015.2 | 0.036 (CI = +/-0.028; p = 0.017) | 0.003 (CI = +/-0.005; p = 0.260) | -0.050 (CI = +/-0.180; p = 0.559) | 0.445 | +3.65% |
| Severity | 2016.1 | 0.041 (CI = +/-0.033; p = 0.018) | 0.003 (CI = +/-0.005; p = 0.214) | -0.071 (CI = +/-0.194; p = 0.439) | 0.444 | +4.22% |
| Severity | 2016.2 | 0.054 (CI = +/-0.034; p = 0.005) | 0.004 (CI = +/-0.005; p = 0.096) | -0.118 (CI = +/-0.186; p = 0.189) | 0.575 | +5.59% |
| Severity | 2017.1 | 0.041 (CI = +/-0.034; p = 0.026) | 0.003 (CI = +/-0.005; p = 0.140) | -0.072 (CI = +/-0.176; p = 0.378) | 0.449 | +4.14% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.009; p = 0.382) | 0.014 (CI = +/-0.005; p = 0.000) | -0.136 (CI = +/-0.163; p = 0.099) | 0.641 | -0.37% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.009; p = 0.230) | 0.013 (CI = +/-0.005; p = 0.000) | -0.123 (CI = +/-0.163; p = 0.132) | 0.656 | -0.54% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.010; p = 0.338) | 0.014 (CI = +/-0.005; p = 0.000) | -0.129 (CI = +/-0.167; p = 0.124) | 0.649 | -0.46% |
| Frequency | 2007.2 | -0.005 (CI = +/-0.010; p = 0.313) | 0.013 (CI = +/-0.005; p = 0.000) | -0.125 (CI = +/-0.171; p = 0.146) | 0.648 | -0.52% |
| Frequency | 2008.1 | -0.006 (CI = +/-0.011; p = 0.307) | 0.013 (CI = +/-0.005; p = 0.000) | -0.122 (CI = +/-0.176; p = 0.168) | 0.646 | -0.56% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.012; p = 0.146) | 0.013 (CI = +/-0.005; p = 0.000) | -0.103 (CI = +/-0.175; p = 0.237) | 0.671 | -0.84% |
| Frequency | 2009.1 | -0.009 (CI = +/-0.013; p = 0.141) | 0.013 (CI = +/-0.005; p = 0.000) | -0.098 (CI = +/-0.180; p = 0.275) | 0.669 | -0.92% |
| Frequency | 2009.2 | -0.014 (CI = +/-0.012; p = 0.028) | 0.012 (CI = +/-0.005; p = 0.000) | -0.067 (CI = +/-0.169; p = 0.423) | 0.726 | -1.40% |
| Frequency | 2010.1 | -0.014 (CI = +/-0.014; p = 0.042) | 0.012 (CI = +/-0.005; p = 0.000) | -0.066 (CI = +/-0.176; p = 0.445) | 0.717 | -1.42% |
| Frequency | 2010.2 | -0.017 (CI = +/-0.015; p = 0.022) | 0.011 (CI = +/-0.005; p = 0.000) | -0.048 (CI = +/-0.177; p = 0.583) | 0.732 | -1.72% |
| Frequency | 2011.1 | -0.018 (CI = +/-0.016; p = 0.034) | 0.011 (CI = +/-0.006; p = 0.000) | -0.046 (CI = +/-0.185; p = 0.609) | 0.721 | -1.74% |
| Frequency | 2011.2 | -0.024 (CI = +/-0.016; p = 0.006) | 0.010 (CI = +/-0.005; p = 0.001) | -0.010 (CI = +/-0.175; p = 0.903) | 0.774 | -2.37% |
| Frequency | 2012.1 | -0.022 (CI = +/-0.018; p = 0.018) | 0.010 (CI = +/-0.005; p = 0.001) | -0.020 (CI = +/-0.182; p = 0.817) | 0.758 | -2.19% |
| Frequency | 2012.2 | -0.027 (CI = +/-0.019; p = 0.010) | 0.010 (CI = +/-0.005; p = 0.002) | 0.003 (CI = +/-0.185; p = 0.975) | 0.772 | -2.62% |
| Frequency | 2013.1 | -0.025 (CI = +/-0.022; p = 0.026) | 0.010 (CI = +/-0.006; p = 0.002) | -0.005 (CI = +/-0.196; p = 0.961) | 0.754 | -2.48% |
| Frequency | 2013.2 | -0.028 (CI = +/-0.024; p = 0.026) | 0.010 (CI = +/-0.006; p = 0.004) | 0.011 (CI = +/-0.206; p = 0.913) | 0.751 | -2.79% |
| Frequency | 2014.1 | -0.026 (CI = +/-0.028; p = 0.065) | 0.010 (CI = +/-0.006; p = 0.005) | 0.000 (CI = +/-0.220; p = 0.999) | 0.728 | -2.57% |
| Frequency | 2014.2 | -0.031 (CI = +/-0.032; p = 0.057) | 0.009 (CI = +/-0.007; p = 0.010) | 0.021 (CI = +/-0.234; p = 0.852) | 0.728 | -3.01% |
| Frequency | 2015.1 | -0.027 (CI = +/-0.037; p = 0.140) | 0.010 (CI = +/-0.007; p = 0.012) | 0.004 (CI = +/-0.251; p = 0.974) | 0.699 | -2.63% |
| Frequency | 2015.2 | -0.025 (CI = +/-0.043; p = 0.228) | 0.010 (CI = +/-0.008; p = 0.016) | -0.002 (CI = +/-0.275; p = 0.986) | 0.670 | -2.48% |
| Frequency | 2016.1 | -0.018 (CI = +/-0.050; p = 0.447) | 0.010 (CI = +/-0.008; p = 0.017) | -0.030 (CI = +/-0.298; p = 0.830) | 0.635 | -1.78% |
| Frequency | 2016.2 | -0.017 (CI = +/-0.060; p = 0.550) | 0.011 (CI = +/-0.009; p = 0.025) | -0.034 (CI = +/-0.332; p = 0.823) | 0.602 | -1.66% |
| Frequency | 2017.1 | 0.001 (CI = +/-0.067; p = 0.984) | 0.012 (CI = +/-0.009; p = 0.018) | -0.092 (CI = +/-0.345; p = 0.563) | 0.575 | +0.06% |

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 | 2006.1 | 0.018 (CI = +/-0.012; p = 0.004) | -0.104 (CI = +/-0.108; p = 0.058) | 0.006 (CI = +/-0.253; p = 0.963) | 0.267 | +1.78% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.011; p = 0.021) | -0.083 (CI = +/-0.103; p = 0.107) | 0.029 (CI = +/-0.238; p = 0.803) | 0.179 | +1.38% |
| Loss Cost | 2007.1 | 0.013 (CI = +/-0.012; p = 0.041) | -0.088 (CI = +/-0.105; p = 0.098) | 0.035 (CI = +/-0.242; p = 0.770) | 0.162 | +1.28% |
| Loss Cost | 2007.2 | 0.012 (CI = +/-0.013; p = 0.069) | -0.085 (CI = +/-0.109; p = 0.123) | 0.039 (CI = +/-0.248; p = 0.749) | 0.121 | +1.21% |
| Loss Cost | 2008.1 | 0.010 (CI = +/-0.014; p = 0.131) | -0.092 (CI = +/-0.112; p = 0.104) | 0.047 (CI = +/-0.251; p = 0.703) | 0.107 | +1.05% |
| Loss Cost | 2008.2 | 0.009 (CI = +/-0.015; p = 0.236) | -0.084 (CI = +/-0.115; p = 0.147) | 0.057 (CI = +/-0.255; p = 0.651) | 0.055 | +0.87% |
| Loss Cost | 2009.1 | 0.005 (CI = +/-0.015; p = 0.501) | -0.099 (CI = +/-0.113; p = 0.085) | 0.075 (CI = +/-0.249; p = 0.540) | 0.059 | +0.50% |
| Loss Cost | 2009.2 | -0.001 (CI = +/-0.015; p = 0.936) | -0.075 (CI = +/-0.107; p = 0.158) | 0.103 (CI = +/-0.231; p = 0.367) | 0.005 | -0.06% |
| Loss Cost | 2010.1 | -0.004 (CI = +/-0.015; p = 0.548) | -0.090 (CI = +/-0.105; p = 0.089) | 0.121 (CI = +/-0.225; p = 0.278) | 0.052 | -0.45% |
| Loss Cost | 2010.2 | -0.001 (CI = +/-0.016; p = 0.858) | -0.102 (CI = +/-0.107; p = 0.061) | 0.107 (CI = +/-0.226; p = 0.338) | 0.076 | -0.14% |
| Loss Cost | 2011.1 | -0.005 (CI = +/-0.017; p = 0.549) | -0.115 (CI = +/-0.108; p = 0.038) | 0.122 (CI = +/-0.225; p = 0.271) | 0.119 | -0.49% |
| Loss Cost | 2011.2 | -0.009 (CI = +/-0.018; p = 0.290) | -0.099 (CI = +/-0.108; p = 0.070) | 0.141 (CI = +/-0.222; p = 0.201) | 0.117 | -0.92% |
| Loss Cost | 2012.1 | -0.013 (CI = +/-0.019; p = 0.174) | -0.110 (CI = +/-0.110; p = 0.049) | 0.155 (CI = +/-0.223; p = 0.163) | 0.163 | -1.27% |
| Loss Cost | 2012.2 | -0.017 (CI = +/-0.021; p = 0.105) | -0.098 (CI = +/-0.113; p = 0.085) | 0.170 (CI = +/-0.226; p = 0.130) | 0.179 | -1.65% |
| Loss Cost | 2013.1 | -0.020 (CI = +/-0.022; p = 0.074) | -0.108 (CI = +/-0.116; p = 0.067) | 0.183 (CI = +/-0.230; p = 0.111) | 0.208 | -1.99% |
| Loss Cost | 2013.2 | -0.024 (CI = +/-0.025; p = 0.051) | -0.095 (CI = +/-0.121; p = 0.114) | 0.199 (CI = +/-0.235; p = 0.091) | 0.231 | -2.41% |
| Loss Cost | 2014.1 | -0.029 (CI = +/-0.027; p = 0.076) | -0.107 (CI = +/-0.125; p = 0.088) | 0.214 (CI = +/-0.240; p = 0.076) | 0.262 | -2.85% |
| Loss Cost | 2014.2 | -0.033 (CI = +/-0.030; p = 0.036) | -0.096 (CI = +/-0.132; p = 0.140) | 0.227 (CI = +/-0.250; p = 0.071) | 0.275 | -3.23% |
| Loss Cost | 2015.1 | -0.042 (CI = +/-0.032; p = 0.014) | -0.116 (CI = +/-0.131; p = 0.077) | 0.254 (CI = +/-0.244; p = 0.042) | 0.374 | -4.11% |
| Loss Cost | 2015.2 | -0.038 (CI = +/-0.037; p = 0.048) | -0.132 (CI = +/-0.140; p = 0.074) | 0.241 (CI = +/-0.257; p = 0.064) | 0.344 | -3.68% |
| Loss Cost | 2016.1 | -0.039 (CI = +/-0.043; p = 0.074) | -0.129 (CI = +/-0.152; p = 0.089) | 0.245 (CI = +/-0.276; p = 0.077) | 0.285 | -3.81% |
| Loss Cost | 2016.2 | -0.030 (CI = +/-0.051; p = 0.220) | -0.146 (CI = +/-0.163; p = 0.074) | 0.221 (CI = +/-0.291; p = 0.122) | 0.275 | -2.95% |
| Loss Cost | 2017.1 | -0.041 (CI = +/-0.059; p = 0.151) | -0.162 (CI = +/-0.172; p = 0.062) | 0.246 (CI = +/-0.305; p = 0.101) | 0.315 | -3.99% |
| Severity | 2006.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.039 (CI = +/-0.058; p = 0.180) | -0.026 (CI = +/-0.137; p = 0.702) | 0.816 | +3.60% |
| Severity | 2006.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.053 (CI = +/-0.053; p = 0.047) | -0.010 (CI = +/-0.122; p = 0.870) | 0.827 | +3.33% |
| Severity | 2007.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.054 (CI = +/-0.054; p = 0.053) | -0.010 (CI = +/-0.125; p = 0.869) | 0.812 | +3.33% |
| Severity | 2007.2 | 0.033 (CI = +/-0.007; p = 0.000) | 0.055 (CI = +/-0.056; p = 0.055) | -0.009 (CI = +/-0.128; p = 0.891) | 0.798 | +3.30% |
| Severity | 2008.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.058 (CI = +/-0.058; p = 0.048) | -0.013 (CI = +/-0.130; p = 0.843) | 0.788 | +3.38% |
| Severity | 2008.2 | 0.034 (CI = +/-0.008; p = 0.000) | 0.057 (CI = +/-0.060; p = 0.061) | -0.014 (CI = +/-0.133; p = 0.828) | 0.777 | +3.41% |
| Severity | 2009.1 | 0.033 (CI = +/-0.008; p = 0.000) | 0.053 (CI = +/-0.061; p = 0.086) | -0.010 (CI = +/-0.135; p = 0.883) | 0.747 | +3.32% |
| Severity | 2009.2 | 0.031 (CI = +/-0.008; p = 0.000) | 0.062 (CI = +/-0.061; p = 0.046) | 0.001 (CI = +/-0.132; p = 0.990) | 0.731 | +3.10% |
| Severity | 2010.1 | 0.029 (CI = +/-0.009; p = 0.000) | 0.057 (CI = +/-0.062; p = 0.071) | 0.007 (CI = +/-0.134; p = 0.916) | 0.692 | +2.97% |
| Severity | 2010.2 | 0.034 (CI = +/-0.007; p = 0.000) | 0.037 (CI = +/-0.049; p = 0.127) | -0.017 (CI = +/-0.103; p = 0.732) | 0.828 | +3.50% |
| Severity | 2011.1 | 0.034 (CI = +/-0.008; p = 0.000) | 0.035 (CI = +/-0.051; p = 0.159) | -0.015 (CI = +/-0.106; p = 0.768) | 0.802 | +3.45% |
| Severity | 2011.2 | 0.034 (CI = +/-0.009; p = 0.000) | 0.036 (CI = +/-0.053; p = 0.179) | -0.015 (CI = +/-0.109; p = 0.776) | 0.784 | +3.45% |
| Severity | 2012.1 | 0.033 (CI = +/-0.009; p = 0.000) | 0.031 (CI = +/-0.055; p = 0.250) | -0.009 (CI = +/-0.111; p = 0.861) | 0.747 | +3.30% |
| Severity | 2012.2 | 0.031 (CI = +/-0.010; p = 0.000) | 0.034 (CI = +/-0.057; p = 0.225) | -0.005 (CI = +/-0.115; p = 0.924) | 0.717 | +3.20% |
| Severity | 2013.1 | 0.031 (CI = +/-0.012; p = 0.000) | 0.033 (CI = +/-0.060; p = 0.264) | -0.004 (CI = +/-0.119; p = 0.947) | 0.673 | +3.16% |
| Severity | 2013.2 | 0.029 (CI = +/-0.013; p = 0.000) | 0.040 (CI = +/-0.062; p = 0.189) | 0.005 (CI = +/-0.121; p = 0.927) | 0.632 | +2.90% |
| Severity | 2014.1 | 0.028 (CI = +/-0.014; p = 0.001) | 0.038 (CI = +/-0.066; p = 0.238) | 0.008 (CI = +/-0.127; p = 0.889) | 0.567 | +2.80% |
| Severity | 2014.2 | 0.026 (CI = +/-0.016; p = 0.004) | 0.042 (CI = +/-0.070; p = 0.225) | 0.013 (CI = +/-0.133; p = 0.836) | 0.519 | +2.66% |
| Severity | 2015.1 | 0.021 (CI = +/-0.017; p = 0.018) | 0.030 (CI = +/-0.069; p = 0.356) | 0.029 (CI = +/-0.128; p = 0.637) | 0.407 | +2.13% |
| Severity | 2015.2 | 0.024 (CI = +/-0.019; p = 0.022) | 0.025 (CI = +/-0.074; p = 0.476) | 0.021 (CI = +/-0.135; p = 0.738) | 0.407 | +2.38% |
| Severity | 2016.1 | 0.026 (CI = +/-0.022; p = 0.025) | 0.030 (CI = +/-0.078; p = 0.414) | 0.014 (CI = +/-0.142; p = 0.838) | 0.396 | +2.68% |
| Severity | 2016.2 | 0.032 (CI = +/-0.026; p = 0.018) | 0.019 (CI = +/-0.082; p = 0.625) | -0.003 (CI = +/-0.146; p = 0.970) | 0.446 | +3.30% |
| Severity | 2017.1 | 0.022 (CI = +/-0.026; p = 0.084) | 0.003 (CI = +/-0.075; p = 0.930) | 0.022 (CI = +/-0.134; p = 0.723) | 0.289 | +2.23% |
| Frequency | 2006.1 | -0.018 (CI = +/-0.008; p = 0.000) | -0.143 (CI = +/-0.076; p = 0.001) | 0.032 (CI = +/-0.178; p = 0.719) | 0.499 | -1.76% |
| Frequency | 2006.2 | -0.019 (CI = +/-0.009; p = 0.000) | -0.137 (CI = +/-0.077; p = 0.001) | 0.039 (CI = +/-0.179; p = 0.658) | 0.513 | -1.88% |
| Frequency | 2007.1 | -0.020 (CI = +/-0.009; p = 0.000) | -0.142 (CI = +/-0.079; p = 0.001) | 0.045 (CI = +/-0.181; p = 0.614) | 0.510 | -1.99% |
| Frequency | 2007.2 | -0.021 (CI = +/-0.010; p = 0.000) | -0.140 (CI = +/-0.081; p = 0.002) | 0.048 (CI = +/-0.185; p = 0.602) | 0.508 | -2.03% |
| Frequency | 2008.1 | -0.023 (CI = +/-0.010; p = 0.000) | -0.150 (CI = +/-0.081; p = 0.001) | 0.060 (CI = +/-0.182; p = 0.505) | 0.543 | -2.25% |
| Frequency | 2008.2 | -0.025 (CI = +/-0.010; p = 0.000) | -0.140 (CI = +/-0.082; p = 0.002) | 0.071 (CI = +/-0.181; p = 0.429) | 0.567 | -2.46% |
| Frequency | 2009.1 | -0.028 (CI = +/-0.011; p = 0.000) | -0.152 (CI = +/-0.080; p = 0.001) | 0.085 (CI = +/-0.176; p = 0.330) | 0.607 | -2.73% |
| Frequency | 2009.2 | -0.031 (CI = +/-0.011; p = 0.000) | -0.138 (CI = +/-0.077; p = 0.001) | 0.102 (CI = +/-0.167; p = 0.220) | 0.660 | -3.07% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.011; p = 0.000) | -0.147 (CI = +/-0.077; p = 0.001) | 0.114 (CI = +/-0.165; p = 0.165) | 0.679 | -3.32% |
| Frequency | 2010.2 | -0.036 (CI = +/-0.012; p = 0.000) | -0.139 (CI = +/-0.079; p = 0.001) | 0.124 (CI = +/-0.166; p = 0.135) | 0.692 | -3.52% |
| Frequency | 2011.1 | -0.039 (CI = +/-0.012; p = 0.000) | -0.150 (CI = +/-0.078; p = 0.001) | 0.137 (CI = +/-0.162; p = 0.093) | 0.713 | -3.81% |
| Frequency | 2011.2 | -0.043 (CI = +/-0.012; p = 0.000) | -0.135 (CI = +/-0.074; p = 0.001) | 0.156 (CI = +/-0.153; p = 0.046) | 0.760 | -4.23% |
| Frequency | 2012.1 | -0.045 (CI = +/-0.013; p = 0.000) | -0.141 (CI = +/-0.076; p = 0.001) | 0.164 (CI = +/-0.155; p = 0.039) | 0.751 | -4.43% |
| Frequency | 2012.2 | -0.048 (CI = +/-0.014; p = 0.000) | -0.132 (CI = +/-0.078; p = 0.002) | 0.176 (CI = +/-0.156; p = 0.030) | 0.763 | -4.70% |
| Frequency | 2013.1 | -0.051 (CI = +/-0.015; p = 0.000) | -0.141 (CI = +/-0.079; p = 0.002) | 0.187 (CI = +/-0.157; p = 0.022) | 0.761 | -4.99% |
| Frequency | 2013.2 | -0.053 (CI = +/-0.017; p = 0.000) | -0.136 (CI = +/-0.084; p = 0.003) | 0.194 (CI = +/-0.163; p = 0.023) | 0.756 | -5.16% |
| Frequency | 2014.1 | -0.057 (CI = +/-0.018; p = 0.000) | -0.145 (CI = +/-0.086; p = 0.003) | 0.206 (CI = +/-0.165; p = 0.018) | 0.750 | -5.50% |
| Frequency | 2014.2 | -0.059 (CI = +/-0.021; p = 0.000) | -0.138 (CI = +/-0.091; p = 0.006) | 0.214 (CI = +/-0.172; p = 0.018) | 0.747 | -5.74% |
| Frequency | 2015.1 | -0.063 (CI = +/-0.023; p = 0.000) | -0.147 (CI = +/-0.094; p = 0.005) | 0.226 (CI = +/-0.177; p = 0.016) | 0.731 | -6.11% |
| Frequency | 2015.2 | -0.061 (CI = +/-0.027; p = 0.000) | -0.151 (CI = +/-0.102; p = 0.007) | 0.220 (CI = +/-0.188; p = 0.026) | 0.708 | -5.92% |
| Frequency | 2016.1 | -0.065 (CI = +/-0.031; p = 0.001) | -0.159 (CI = +/-0.108; p = 0.008) | 0.231 (CI = +/-0.197; p = 0.026) | 0.678 | -6.32% |
| Frequency | 2016.2 | -0.062 (CI = +/-0.037; p = 0.004) | -0.164 (CI = +/-0.120; p = 0.012) | 0.223 (CI = +/-0.213; p = 0.042) | 0.653 | -6.05% |
| Frequency | 2017.1 | -0.063 (CI = +/-0.045; p = 0.012) | -0.165 (CI = +/-0.132; p = 0.019) | 0.224 (CI = +/-0.233; p = 0.058) | 0.566 | -6.09% |

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

Uninsured Auto

Coverage = UA

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 | 2006.1 | 0.007 (CI = +/-0.022; p = 0.536) | -0.059 (CI = +/-0.191; p = 0.535) | 0.006 (CI = +/-0.013; p = 0.373) | -0.051 | +0.67% |
| Loss Cost | 2006.2 | 0.006 (CI = +/-0.023; p = 0.583) | -0.057 (CI = +/-0.197; p = 0.561) | 0.006 (CI = +/-0.014; p = 0.387) | -0.057 | +0.63% |
| Loss Cost | 2007.1 | 0.007 (CI = +/-0.025; p = 0.575) | -0.054 (CI = +/-0.204; p = 0.591) | 0.006 (CI = +/-0.014; p = 0.389) | -0.060 | +0.69% |
| Loss Cost | 2007.2 | 0.011 (CI = +/-0.026; p = 0.382) | -0.074 (CI = +/-0.206; p = 0.468) | 0.007 (CI = +/-0.014; p = 0.342) | -0.041 | +1.12% |
| Loss Cost | 2008.1 | 0.011 (CI = +/-0.028; p = 0.408) | -0.073 (CI = +/-0.214; p = 0.487) | 0.007 (CI = +/-0.014; p = 0.352) | -0.045 | +1.14% |
| Loss Cost | 2008.2 | 0.010 (CI = +/-0.030; p = 0.481) | -0.069 (CI = +/-0.221; p = 0.528) | 0.007 (CI = +/-0.015; p = 0.372) | -0.058 | +1.03% |
| Loss Cost | 2009.1 | 0.002 (CI = +/-0.030; p = 0.903) | -0.105 (CI = +/-0.216; p = 0.328) | 0.005 (CI = +/-0.014; p = 0.468) | -0.045 | +0.18% |
| Loss Cost | 2009.2 | -0.003 (CI = +/-0.032; p = 0.871) | -0.087 (CI = +/-0.221; p = 0.424) | 0.005 (CI = +/-0.014; p = 0.515) | -0.055 | -0.25% |
| Loss Cost | 2010.1 | -0.006 (CI = +/-0.034; p = 0.724) | -0.100 (CI = +/-0.229; p = 0.374) | 0.004 (CI = +/-0.015; p = 0.570) | -0.046 | -0.59% |
| Loss Cost | 2010.2 | -0.011 (CI = +/-0.036; p = 0.545) | -0.082 (CI = +/-0.235; p = 0.478) | 0.004 (CI = +/-0.015; p = 0.619) | -0.042 | -1.07% |
| Loss Cost | 2011.1 | -0.004 (CI = +/-0.039; p = 0.820) | -0.058 (CI = +/-0.241; p = 0.621) | 0.004 (CI = +/-0.015; p = 0.541) | -0.085 | -0.43% |
| Loss Cost | 2011.2 | -0.014 (CI = +/-0.040; p = 0.472) | -0.023 (CI = +/-0.239; p = 0.841) | 0.004 (CI = +/-0.015; p = 0.607) | -0.058 | -1.40% |
| Loss Cost | 2012.1 | -0.019 (CI = +/-0.043; p = 0.367) | -0.040 (CI = +/-0.248; p = 0.737) | 0.003 (CI = +/-0.015; p = 0.671) | -0.041 | -1.90% |
| Loss Cost | 2012.2 | -0.030 (CI = +/-0.045; p = 0.179) | -0.004 (CI = +/-0.248; p = 0.971) | 0.002 (CI = +/-0.015; p = 0.739) | 0.022 | -2.96% |
| Loss Cost | 2013.1 | -0.031 (CI = +/-0.050; p = 0.208) | -0.007 (CI = +/-0.262; p = 0.953) | 0.002 (CI = +/-0.015; p = 0.757) | 0.002 | -3.05% |
| Loss Cost | 2013.2 | -0.037 (CI = +/-0.055; p = 0.172) | 0.011 (CI = +/-0.275; p = 0.933) | 0.002 (CI = +/-0.016; p = 0.792) | 0.018 | -3.62% |
| Loss Cost | 2014.1 | -0.042 (CI = +/-0.061; p = 0.163) | -0.003 (CI = +/-0.290; p = 0.983) | 0.002 (CI = +/-0.016; p = 0.835) | 0.019 | -4.09% |
| Loss Cost | 2014.2 | -0.025 (CI = +/-0.063; p = 0.403) | -0.051 (CI = +/-0.289; p = 0.713) | 0.002 (CI = +/-0.016; p = 0.776) | -0.085 | -2.51% |
| Loss Cost | 2015.1 | -0.043 (CI = +/-0.066; p = 0.182) | -0.097 (CI = +/-0.286; p = 0.477) | 0.001 (CI = +/-0.015; p = 0.869) | 0.029 | -4.21% |
| Loss Cost | 2015.2 | -0.035 (CI = +/-0.074; p = 0.327) | -0.120 (CI = +/-0.305; p = 0.407) | 0.001 (CI = +/-0.016; p = 0.862) | -0.028 | -3.39% |
| Loss Cost | 2016.1 | -0.035 (CI = +/-0.084; p = 0.383) | -0.121 (CI = +/-0.332; p = 0.438) | 0.001 (CI = +/-0.017; p = 0.869) | -0.085 | -3.43% |
| Loss Cost | 2016.2 | -0.006 (CI = +/-0.084; p = 0.871) | -0.195 (CI = +/-0.316; p = 0.198) | 0.001 (CI = +/-0.015; p = 0.892) | -0.068 | -0.63% |
| Loss Cost | 2017.1 | -0.021 (CI = +/-0.095; p = 0.637) | -0.226 (CI = +/-0.336; p = 0.162) | 0.001 (CI = +/-0.016; p = 0.901) | -0.022 | -2.04% |
| | | | | | | |
| Severity | 2006.1 | 0.042 (CI = +/-0.016; p = 0.000) | -0.027 (CI = +/-0.139; p = 0.697) | 0.002 (CI = +/-0.010; p = 0.646) | 0.499 | +4.31% |
| Severity | 2006.2 | 0.043 (CI = +/-0.017; p = 0.000) | -0.032 (CI = +/-0.143; p = 0.650) | 0.002 (CI = +/-0.010; p = 0.626) | 0.486 | +4.43% |
| Severity | 2007.1 | 0.044 (CI = +/-0.018; p = 0.000) | -0.026 (CI = +/-0.147; p = 0.717) | 0.003 (CI = +/-0.010; p = 0.599) | 0.475 | +4.55% |
| Severity | 2007.2 | 0.052 (CI = +/-0.017; p = 0.000) | -0.059 (CI = +/-0.133; p = 0.371) | 0.004 (CI = +/-0.009; p = 0.417) | 0.594 | +5.30% |
| Severity | 2008.1 | 0.052 (CI = +/-0.018; p = 0.000) | -0.055 (CI = +/-0.138; p = 0.419) | 0.004 (CI = +/-0.009; p = 0.407) | 0.579 | +5.39% |
| Severity | 2008.2 | 0.058 (CI = +/-0.018; p = 0.000) | -0.077 (CI = +/-0.134; p = 0.249) | 0.004 (CI = +/-0.009; p = 0.314) | 0.626 | +5.92% |
| Severity | 2009.1 | 0.055 (CI = +/-0.019; p = 0.000) | -0.089 (CI = +/-0.137; p = 0.191) | 0.004 (CI = +/-0.009; p = 0.373) | 0.591 | +5.61% |
| Severity | 2009.2 | 0.052 (CI = +/-0.020; p = 0.000) | -0.080 (CI = +/-0.141; p = 0.251) | 0.004 (CI = +/-0.009; p = 0.410) | 0.537 | +5.38% |
| Severity | 2010.1 | 0.053 (CI = +/-0.022; p = 0.000) | -0.079 (CI = +/-0.147; p = 0.280) | 0.004 (CI = +/-0.009; p = 0.415) | 0.514 | +5.43% |
| Severity | 2010.2 | 0.049 (CI = +/-0.023; p = 0.000) | -0.065 (CI = +/-0.150; p = 0.379) | 0.003 (CI = +/-0.010; p = 0.461) | 0.442 | +5.06% |
| Severity | 2011.1 | 0.056 (CI = +/-0.024; p = 0.000) | -0.040 (CI = +/-0.147; p = 0.574) | 0.004 (CI = +/-0.009; p = 0.336) | 0.512 | +5.77% |
| Severity | 2011.2 | 0.048 (CI = +/-0.023; p = 0.000) | -0.013 (CI = +/-0.140; p = 0.854) | 0.004 (CI = +/-0.009; p = 0.380) | 0.436 | +4.95% |
| Severity | 2012.1 | 0.049 (CI = +/-0.026; p = 0.001) | -0.010 (CI = +/-0.147; p = 0.891) | 0.004 (CI = +/-0.009; p = 0.383) | 0.404 | +5.03% |
| Severity | 2012.2 | 0.048 (CI = +/-0.028; p = 0.002) | -0.007 (CI = +/-0.155; p = 0.927) | 0.004 (CI = +/-0.009; p = 0.405) | 0.347 | +4.94% |
| Severity | 2013.1 | 0.047 (CI = +/-0.031; p = 0.006) | -0.012 (CI = +/-0.163; p = 0.878) | 0.004 (CI = +/-0.010; p = 0.440) | 0.283 | +4.77% |
| Severity | 2013.2 | 0.046 (CI = +/-0.035; p = 0.012) | -0.010 (CI = +/-0.174; p = 0.901) | 0.004 (CI = +/-0.010; p = 0.458) | 0.225 | +4.71% |
| Severity | 2014.1 | 0.044 (CI = +/-0.039; p = 0.028) | -0.016 (CI = +/-0.184; p = 0.853) | 0.003 (CI = +/-0.010; p = 0.493) | 0.156 | +4.49% |
| Severity | 2014.2 | 0.051 (CI = +/-0.042; p = 0.021) | -0.036 (CI = +/-0.192; p = 0.692) | 0.004 (CI = +/-0.010; p = 0.470) | 0.196 | +5.21% |
| Severity | 2015.1 | 0.042 (CI = +/-0.045; p = 0.066) | -0.059 (CI = +/-0.197; p = 0.529) | 0.003 (CI = +/-0.010; p = 0.527) | 0.095 | +4.30% |
| Severity | 2015.2 | 0.034 (CI = +/-0.050; p = 0.162) | -0.037 (CI = +/-0.207; p = 0.702) | 0.003 (CI = +/-0.011; p = 0.543) | -0.047 | +3.47% |
| Severity | 2016.1 | 0.026 (CI = +/-0.056; p = 0.325) | -0.057 (CI = +/-0.219; p = 0.580) | 0.003 (CI = +/-0.011; p = 0.582) | -0.120 | +2.64% |
| Severity | 2016.2 | 0.044 (CI = +/-0.056; p = 0.110) | -0.104 (CI = +/-0.210; p = 0.297) | 0.003 (CI = +/-0.010; p = 0.577) | 0.075 | +4.52% |
| Severity | 2017.1 | 0.038 (CI = +/-0.065; p = 0.219) | -0.118 (CI = +/-0.228; p = 0.273) | 0.003 (CI = +/-0.011; p = 0.595) | 0.024 | +3.85% |
| | | | | | | |
| Frequency | 2006.1 | -0.036 (CI = +/-0.015; p = 0.000) | -0.032 (CI = +/-0.133; p = 0.628) | 0.004 (CI = +/-0.009; p = 0.423) | 0.499 | -3.49% |
| Frequency | 2006.2 | -0.037 (CI = +/-0.016; p = 0.000) | -0.025 (CI = +/-0.137; p = 0.714) | 0.004 (CI = +/-0.010; p = 0.458) | 0.497 | -3.64% |
| Frequency | 2007.1 | -0.038 (CI = +/-0.017; p = 0.000) | -0.028 (CI = +/-0.141; p = 0.689) | 0.003 (CI = +/-0.010; p = 0.484) | 0.479 | -3.70% |
| Frequency | 2007.2 | -0.040 (CI = +/-0.018; p = 0.000) | -0.015 (CI = +/-0.143; p = 0.831) | 0.003 (CI = +/-0.010; p = 0.537) | 0.496 | -3.96% |
| Frequency | 2008.1 | -0.041 (CI = +/-0.019; p = 0.000) | -0.018 (CI = +/-0.148; p = 0.802) | 0.003 (CI = +/-0.010; p = 0.564) | 0.476 | -4.03% |
| Frequency | 2008.2 | -0.047 (CI = +/-0.019; p = 0.000) | 0.008 (CI = +/-0.142; p = 0.909) | 0.002 (CI = +/-0.009; p = 0.657) | 0.552 | -4.61% |
| Frequency | 2009.1 | -0.053 (CI = +/-0.019; p = 0.000) | -0.016 (CI = +/-0.138; p = 0.819) | 0.001 (CI = +/-0.009; p = 0.800) | 0.606 | -5.14% |
| Frequency | 2009.2 | -0.055 (CI = +/-0.020; p = 0.000) | -0.007 (CI = +/-0.142; p = 0.921) | 0.001 (CI = +/-0.009; p = 0.844) | 0.600 | -5.34% |
| Frequency | 2010.1 | -0.059 (CI = +/-0.022; p = 0.000) | -0.022 (CI = +/-0.145; p = 0.756) | 0.000 (CI = +/-0.009; p = 0.945) | 0.612 | -5.70% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.023; p = 0.000) | -0.017 (CI = +/-0.151; p = 0.820) | 0.000 (CI = +/-0.010; p = 0.969) | 0.594 | -5.83% |
| Frequency | 2011.1 | -0.060 (CI = +/-0.025; p = 0.000) | -0.018 (CI = +/-0.158; p = 0.817) | 0.000 (CI = +/-0.010; p = 0.977) | 0.561 | -5.86% |
| Frequency | 2011.2 | -0.062 (CI = +/-0.028; p = 0.000) | -0.011 (CI = +/-0.165; p = 0.893) | 0.000 (CI = +/-0.010; p = 0.996) | 0.544 | -6.05% |
| Frequency | 2012.1 | -0.068 (CI = +/-0.029; p = 0.000) | -0.038 (CI = +/-0.167; p = 0.705) | -0.001 (CI = +/-0.010; p = 0.887) | 0.567 | -6.60% |
| Frequency | 2012.2 | -0.078 (CI = +/-0.029; p = 0.000) | 0.003 (CI = +/-0.158; p = 0.974) | -0.001 (CI = +/-0.009; p = 0.763) | 0.650 | -7.53% |
| Frequency | 2013.1 | -0.078 (CI = +/-0.032; p = 0.000) | 0.005 (CI = +/-0.167; p = 0.953) | -0.001 (CI = +/-0.010; p = 0.782) | 0.607 | -7.46% |
| Frequency | 2013.2 | -0.083 (CI = +/-0.034; p = 0.000) | 0.021 (CI = +/-0.173; p = 0.796) | -0.002 (CI = +/-0.010; p = 0.740) | 0.609 | -7.96% |
| Frequency | 2014.1 | -0.086 (CI = +/-0.038; p = 0.000) | 0.013 (CI = +/-0.183; p = 0.879) | -0.002 (CI = +/-0.010; p = 0.716) | 0.584 | -8.22% |
| Frequency | 2014.2 | -0.076 (CI = +/-0.040; p = 0.001) | -0.014 (CI = +/-0.184; p = 0.869) | -0.001 (CI = +/-0.010; p = 0.755) | 0.504 | -7.34% |
| Frequency | 2015.1 | -0.085 (CI = +/-0.043; p = 0.001) | -0.038 (CI = +/-0.188; p = 0.669) | -0.002 (CI = +/-0.010; p = 0.678) | 0.537 | -8.16% |
| Frequency | 2015.2 | -0.069 (CI = +/-0.041; p = 0.003) | -0.083 (CI = +/-0.171; p = 0.309) | -0.002 (CI = +/-0.009; p = 0.666) | 0.483 | -6.64% |
| Frequency | 2016.1 | -0.061 (CI = +/-0.045; p = 0.013) | -0.065 (CI = +/-0.178; p = 0.442) | -0.002 (CI = +/-0.009; p = 0.710) | 0.342 | -5.91% |
| Frequency | 2016.2 | -0.051 (CI = +/-0.049; p = 0.046) | -0.092 (CI = +/-0.185; p = 0.297) | -0.002 (CI = +/-0.009; p = 0.686) | 0.247 | -4.93% |
| Frequency | 2017.1 | -0.058 (CI = +/-0.056; p = 0.043) | -0.108 (CI = +/-0.198; p = 0.248) | -0.002 (CI = +/-0.009; p = 0.687) | 0.257 | -5.66% |

Uninsured Auto

Coverage = UA

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 | 2006.1 | 0.007 (CI = +/-0.021; p = 0.513) | 0.006 (CI = +/-0.013; p = 0.338) | -0.031 | +0.70% |
| Loss Cost | 2006.2 | 0.006 (CI = +/-0.023; p = 0.581) | 0.006 (CI = +/-0.014; p = 0.357) | -0.035 | +0.63% |
| Loss Cost | 2007.1 | 0.007 (CI = +/-0.024; p = 0.553) | 0.006 (CI = +/-0.014; p = 0.355) | -0.035 | +0.72% |
| Loss Cost | 2007.2 | 0.011 (CI = +/-0.025; p = 0.381) | 0.007 (CI = +/-0.014; p = 0.309) | -0.025 | +1.11% |
| Loss Cost | 2008.1 | 0.012 (CI = +/-0.027; p = 0.384) | 0.007 (CI = +/-0.014; p = 0.312) | -0.026 | +1.18% |
| Loss Cost | 2008.2 | 0.010 (CI = +/-0.029; p = 0.480) | 0.007 (CI = +/-0.015; p = 0.338) | -0.035 | +1.03% |
| Loss Cost | 2009.1 | 0.003 (CI = +/-0.030; p = 0.863) | 0.006 (CI = +/-0.014; p = 0.408) | -0.045 | +0.25% |
| Loss Cost | 2009.2 | -0.003 (CI = +/-0.031; p = 0.863) | 0.005 (CI = +/-0.014; p = 0.469) | -0.040 | -0.27% |
| Loss Cost | 2010.1 | -0.005 (CI = +/-0.034; p = 0.758) | 0.005 (CI = +/-0.015; p = 0.505) | -0.038 | -0.51% |
| Loss Cost | 2010.2 | -0.011 (CI = +/-0.036; p = 0.534) | 0.004 (CI = +/-0.015; p = 0.572) | -0.020 | -1.09% |
| Loss Cost | 2011.1 | -0.004 (CI = +/-0.038; p = 0.838) | 0.005 (CI = +/-0.015; p = 0.497) | -0.048 | -0.38% |
| Loss Cost | 2011.2 | -0.014 (CI = +/-0.039; p = 0.459) | 0.004 (CI = +/-0.014; p = 0.585) | -0.010 | -1.40% |
| Loss Cost | 2012.1 | -0.019 (CI = +/-0.042; p = 0.365) | 0.003 (CI = +/-0.015; p = 0.635) | 0.005 | -1.86% |
| Loss Cost | 2012.2 | -0.030 (CI = +/-0.044; p = 0.167) | 0.002 (CI = +/-0.014; p = 0.728) | 0.074 | -2.96% |
| Loss Cost | 2013.1 | -0.031 (CI = +/-0.048; p = 0.195) | 0.002 (CI = +/-0.015; p = 0.743) | 0.057 | -3.04% |
| Loss Cost | 2013.2 | -0.037 (CI = +/-0.053; p = 0.159) | 0.002 (CI = +/-0.015; p = 0.791) | 0.075 | -3.62% |
| Loss Cost | 2014.1 | -0.042 (CI = +/-0.058; p = 0.149) | 0.002 (CI = +/-0.016; p = 0.826) | 0.080 | -4.09% |
| Loss Cost | 2014.2 | -0.026 (CI = +/-0.061; p = 0.381) | 0.002 (CI = +/-0.015; p = 0.738) | -0.023 | -2.55% |
| Loss Cost | 2015.1 | -0.042 (CI = +/-0.064; p = 0.185) | 0.002 (CI = +/-0.015; p = 0.797) | 0.061 | -4.09% |
| Loss Cost | 2015.2 | -0.036 (CI = +/-0.072; p = 0.302) | 0.002 (CI = +/-0.015; p = 0.786) | -0.007 | -3.53% |
| Loss Cost | 2016.1 | -0.033 (CI = +/-0.082; p = 0.396) | 0.002 (CI = +/-0.016; p = 0.790) | -0.053 | -3.27% |
| Loss Cost | 2016.2 | -0.010 (CI = +/-0.086; p = 0.809) | 0.002 (CI = +/-0.015; p = 0.770) | -0.155 | -0.97% |
| Loss Cost | 2017.1 | -0.018 (CI = +/-0.100; p = 0.699) | 0.002 (CI = +/-0.016; p = 0.772) | -0.156 | -1.76% |
| Severity | 2006.1 | 0.042 (CI = +/-0.015; p = 0.000) | 0.002 (CI = +/-0.010; p = 0.614) | 0.512 | +4.33% |
| Severity | 2006.2 | 0.043 (CI = +/-0.016; p = 0.000) | 0.003 (CI = +/-0.010; p = 0.596) | 0.499 | +4.42% |
| Severity | 2007.1 | 0.045 (CI = +/-0.017; p = 0.000) | 0.003 (CI = +/-0.010; p = 0.569) | 0.490 | +4.57% |
| Severity | 2007.2 | 0.052 (CI = +/-0.017; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.375) | 0.596 | +5.29% |
| Severity | 2008.1 | 0.053 (CI = +/-0.018; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.360) | 0.583 | +5.42% |
| Severity | 2008.2 | 0.057 (CI = +/-0.018; p = 0.000) | 0.005 (CI = +/-0.009; p = 0.274) | 0.620 | +5.91% |
| Severity | 2009.1 | 0.055 (CI = +/-0.019; p = 0.000) | 0.005 (CI = +/-0.009; p = 0.313) | 0.579 | +5.68% |
| Severity | 2009.2 | 0.052 (CI = +/-0.020; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.360) | 0.529 | +5.36% |
| Severity | 2010.1 | 0.053 (CI = +/-0.022; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.354) | 0.510 | +5.49% |
| Severity | 2010.2 | 0.049 (CI = +/-0.023; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.413) | 0.447 | +5.04% |
| Severity | 2011.1 | 0.056 (CI = +/-0.023; p = 0.000) | 0.005 (CI = +/-0.009; p = 0.297) | 0.527 | +5.81% |
| Severity | 2011.2 | 0.048 (CI = +/-0.023; p = 0.000) | 0.004 (CI = +/-0.008; p = 0.358) | 0.462 | +4.95% |
| Severity | 2012.1 | 0.049 (CI = +/-0.025; p = 0.001) | 0.004 (CI = +/-0.009; p = 0.360) | 0.433 | +5.04% |
| Severity | 2012.2 | 0.048 (CI = +/-0.027; p = 0.002) | 0.004 (CI = +/-0.009; p = 0.385) | 0.381 | +4.94% |
| Severity | 2013.1 | 0.047 (CI = +/-0.030; p = 0.004) | 0.004 (CI = +/-0.009; p = 0.413) | 0.322 | +4.78% |
| Severity | 2013.2 | 0.046 (CI = +/-0.033; p = 0.010) | 0.004 (CI = +/-0.010; p = 0.435) | 0.270 | +4.70% |
| Severity | 2014.1 | 0.044 (CI = +/-0.037; p = 0.023) | 0.003 (CI = +/-0.010; p = 0.462) | 0.207 | +4.51% |
| Severity | 2014.2 | 0.050 (CI = +/-0.040; p = 0.018) | 0.004 (CI = +/-0.010; p = 0.430) | 0.241 | +5.18% |
| Severity | 2015.1 | 0.043 (CI = +/-0.044; p = 0.055) | 0.004 (CI = +/-0.010; p = 0.467) | 0.132 | +4.38% |
| Severity | 2015.2 | 0.034 (CI = +/-0.048; p = 0.152) | 0.003 (CI = +/-0.010; p = 0.498) | 0.021 | +3.43% |
| Severity | 2016.1 | 0.027 (CI = +/-0.053; p = 0.296) | 0.003 (CI = +/-0.010; p = 0.522) | -0.057 | +2.72% |
| Severity | 2016.2 | 0.042 (CI = +/-0.056; p = 0.123) | 0.003 (CI = +/-0.010; p = 0.492) | 0.058 | +4.33% |
| Severity | 2017.1 | 0.039 (CI = +/-0.065; p = 0.207) | 0.003 (CI = +/-0.011; p = 0.508) | -0.011 | +4.00% |
| Frequency | 2006.1 | -0.035 (CI = +/-0.015; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.391) | 0.511 | -3.48% |
| Frequency | 2006.2 | -0.037 (CI = +/-0.016; p = 0.000) | 0.004 (CI = +/-0.009; p = 0.433) | 0.511 | -3.64% |
| Frequency | 2007.1 | -0.038 (CI = +/-0.017; p = 0.000) | 0.004 (CI = +/-0.010; p = 0.453) | 0.494 | -3.68% |
| Frequency | 2007.2 | -0.040 (CI = +/-0.018; p = 0.000) | 0.003 (CI = +/-0.010; p = 0.518) | 0.512 | -3.97% |
| Frequency | 2008.1 | -0.041 (CI = +/-0.019; p = 0.000) | 0.003 (CI = +/-0.010; p = 0.540) | 0.494 | -4.02% |
| Frequency | 2008.2 | -0.047 (CI = +/-0.019; p = 0.000) | 0.002 (CI = +/-0.009; p = 0.656) | 0.568 | -4.61% |
| Frequency | 2009.1 | -0.053 (CI = +/-0.019; p = 0.000) | 0.001 (CI = +/-0.009; p = 0.778) | 0.620 | -5.13% |
| Frequency | 2009.2 | -0.055 (CI = +/-0.020; p = 0.000) | 0.001 (CI = +/-0.009; p = 0.834) | 0.616 | -5.34% |
| Frequency | 2010.1 | -0.059 (CI = +/-0.021; p = 0.000) | 0.000 (CI = +/-0.009; p = 0.917) | 0.626 | -5.69% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.023; p = 0.000) | 0.000 (CI = +/-0.009; p = 0.953) | 0.610 | -5.84% |
| Frequency | 2011.1 | -0.060 (CI = +/-0.025; p = 0.000) | 0.000 (CI = +/-0.010; p = 0.956) | 0.580 | -5.85% |
| Frequency | 2011.2 | -0.062 (CI = +/-0.027; p = 0.000) | 0.000 (CI = +/-0.010; p = 0.994) | 0.565 | -6.05% |
| Frequency | 2012.1 | -0.068 (CI = +/-0.028; p = 0.000) | 0.000 (CI = +/-0.010; p = 0.917) | 0.586 | -6.57% |
| Frequency | 2012.2 | -0.078 (CI = +/-0.028; p = 0.000) | -0.001 (CI = +/-0.009; p = 0.753) | 0.668 | -7.52% |
| Frequency | 2013.1 | -0.078 (CI = +/-0.031; p = 0.000) | -0.001 (CI = +/-0.009; p = 0.769) | 0.629 | -7.46% |
| Frequency | 2013.2 | -0.083 (CI = +/-0.033; p = 0.000) | -0.002 (CI = +/-0.009; p = 0.713) | 0.631 | -7.94% |
| Frequency | 2014.1 | -0.086 (CI = +/-0.037; p = 0.000) | -0.002 (CI = +/-0.010; p = 0.691) | 0.610 | -8.23% |
| Frequency | 2014.2 | -0.076 (CI = +/-0.039; p = 0.001) | -0.001 (CI = +/-0.010; p = 0.759) | 0.536 | -7.35% |
| Frequency | 2015.1 | -0.085 (CI = +/-0.042; p = 0.001) | -0.002 (CI = +/-0.010; p = 0.705) | 0.563 | -8.12% |
| Frequency | 2015.2 | -0.070 (CI = +/-0.041; p = 0.003) | -0.001 (CI = +/-0.009; p = 0.750) | 0.478 | -6.73% |
| Frequency | 2016.1 | -0.060 (CI = +/-0.044; p = 0.012) | -0.001 (CI = +/-0.009; p = 0.776) | 0.362 | -5.83% |
| Frequency | 2016.2 | -0.052 (CI = +/-0.049; p = 0.040) | -0.001 (CI = +/-0.009; p = 0.784) | 0.233 | -5.08% |
| Frequency | 2017.1 | -0.057 (CI = +/-0.057; p = 0.049) | -0.001 (CI = +/-0.009; p = 0.800) | 0.218 | -5.54% |

Uninsured Auto

Coverage = UA

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 | 2006.1 | 0.002 (CI = +/-0.019; p = 0.839) | -0.066 (CI = +/-0.189; p = 0.481) | -0.045 | +0.19% |
| Loss Cost | 2006.2 | 0.001 (CI = +/-0.020; p = 0.891) | -0.063 (CI = +/-0.196; p = 0.514) | -0.049 | +0.14% |
| Loss Cost | 2007.1 | 0.002 (CI = +/-0.021; p = 0.884) | -0.062 (CI = +/-0.202; p = 0.533) | -0.052 | +0.15% |
| Loss Cost | 2007.2 | 0.005 (CI = +/-0.022; p = 0.644) | -0.082 (CI = +/-0.205; p = 0.421) | -0.039 | +0.51% |
| Loss Cost | 2008.1 | 0.005 (CI = +/-0.024; p = 0.679) | -0.083 (CI = +/-0.212; p = 0.430) | -0.041 | +0.48% |
| Loss Cost | 2008.2 | 0.004 (CI = +/-0.025; p = 0.770) | -0.077 (CI = +/-0.220; p = 0.479) | -0.051 | +0.37% |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.025; p = 0.767) | -0.112 (CI = +/-0.213; p = 0.288) | -0.027 | -0.37% |
| Loss Cost | 2009.2 | -0.008 (CI = +/-0.027; p = 0.561) | -0.093 (CI = +/-0.218; p = 0.387) | -0.031 | -0.77% |
| Loss Cost | 2010.1 | -0.011 (CI = +/-0.029; p = 0.445) | -0.107 (CI = +/-0.224; p = 0.334) | -0.017 | -1.08% |
| Loss Cost | 2010.2 | -0.015 (CI = +/-0.031; p = 0.312) | -0.087 (CI = +/-0.230; p = 0.444) | -0.008 | -1.52% |
| Loss Cost | 2011.1 | -0.010 (CI = +/-0.033; p = 0.519) | -0.066 (CI = +/-0.235; p = 0.568) | -0.054 | -1.02% |
| Loss Cost | 2011.2 | -0.019 (CI = +/-0.034; p = 0.249) | -0.029 (CI = +/-0.233; p = 0.801) | -0.021 | -1.90% |
| Loss Cost | 2012.1 | -0.024 (CI = +/-0.036; p = 0.187) | -0.046 (CI = +/-0.241; p = 0.694) | 0.001 | -2.35% |
| Loss Cost | 2012.2 | -0.034 (CI = +/-0.038; p = 0.078) | -0.008 (CI = +/-0.240; p = 0.945) | 0.068 | -3.31% |
| Loss Cost | 2013.1 | -0.035 (CI = +/-0.042; p = 0.096) | -0.012 (CI = +/-0.252; p = 0.923) | 0.052 | -3.42% |
| Loss Cost | 2013.2 | -0.040 (CI = +/-0.046; p = 0.081) | 0.008 (CI = +/-0.265; p = 0.952) | 0.071 | -3.96% |
| Loss Cost | 2014.1 | -0.045 (CI = +/-0.051; p = 0.080) | -0.006 (CI = +/-0.278; p = 0.962) | 0.077 | -4.38% |
| Loss Cost | 2014.2 | -0.030 (CI = +/-0.053; p = 0.256) | -0.055 (CI = +/-0.277; p = 0.680) | -0.019 | -2.91% |
| Loss Cost | 2015.1 | -0.045 (CI = +/-0.055; p = 0.100) | -0.100 (CI = +/-0.272; p = 0.445) | 0.097 | -4.45% |
| Loss Cost | 2015.2 | -0.037 (CI = +/-0.063; p = 0.223) | -0.123 (CI = +/-0.290; p = 0.375) | 0.049 | -3.65% |
| Loss Cost | 2016.1 | -0.038 (CI = +/-0.072; p = 0.278) | -0.124 (CI = +/-0.313; p = 0.403) | 0.003 | -3.70% |
| Loss Cost | 2016.2 | -0.008 (CI = +/-0.073; p = 0.807) | -0.198 (CI = +/-0.295; p = 0.169) | 0.027 | -0.83% |
| Loss Cost | 2017.1 | -0.023 (CI = +/-0.083; p = 0.560) | -0.228 (CI = +/-0.312; p = 0.134) | 0.079 | -2.23% |
| Severity | 2006.1 | 0.040 (CI = +/-0.013; p = 0.000) | -0.030 (CI = +/-0.136; p = 0.661) | 0.511 | +4.13% |
| Severity | 2006.2 | 0.041 (CI = +/-0.014; p = 0.000) | -0.035 (CI = +/-0.140; p = 0.618) | 0.498 | +4.22% |
| Severity | 2007.1 | 0.042 (CI = +/-0.015; p = 0.000) | -0.030 (CI = +/-0.144; p = 0.676) | 0.488 | +4.31% |
| Severity | 2007.2 | 0.048 (CI = +/-0.014; p = 0.000) | -0.063 (CI = +/-0.132; p = 0.334) | 0.598 | +4.94% |
| Severity | 2008.1 | 0.049 (CI = +/-0.015; p = 0.000) | -0.061 (CI = +/-0.136; p = 0.370) | 0.583 | +5.00% |
| Severity | 2008.2 | 0.053 (CI = +/-0.015; p = 0.000) | -0.082 (CI = +/-0.134; p = 0.217) | 0.625 | +5.44% |
| Severity | 2009.1 | 0.050 (CI = +/-0.016; p = 0.000) | -0.095 (CI = +/-0.135; p = 0.160) | 0.594 | +5.16% |
| Severity | 2009.2 | 0.048 (CI = +/-0.017; p = 0.000) | -0.085 (CI = +/-0.139; p = 0.220) | 0.542 | +4.94% |
| Severity | 2010.1 | 0.048 (CI = +/-0.019; p = 0.000) | -0.085 (CI = +/-0.145; p = 0.240) | 0.520 | +4.95% |
| Severity | 2010.2 | 0.045 (CI = +/-0.020; p = 0.000) | -0.070 (CI = +/-0.148; p = 0.340) | 0.453 | +4.60% |
| Severity | 2011.1 | 0.050 (CI = +/-0.020; p = 0.000) | -0.048 (CI = +/-0.146; p = 0.504) | 0.512 | +5.16% |
| Severity | 2011.2 | 0.043 (CI = +/-0.020; p = 0.000) | -0.018 (CI = +/-0.138; p = 0.791) | 0.441 | +4.41% |
| Severity | 2012.1 | 0.043 (CI = +/-0.022; p = 0.000) | -0.017 (CI = +/-0.145; p = 0.813) | 0.410 | +4.44% |
| Severity | 2012.2 | 0.042 (CI = +/-0.024; p = 0.002) | -0.013 (CI = +/-0.153; p = 0.865) | 0.356 | +4.33% |
| Severity | 2013.1 | 0.041 (CI = +/-0.026; p = 0.005) | -0.019 (CI = +/-0.160; p = 0.806) | 0.298 | +4.14% |
| Severity | 2013.2 | 0.040 (CI = +/-0.029; p = 0.011) | -0.016 (CI = +/-0.170; p = 0.841) | 0.244 | +4.06% |
| Severity | 2014.1 | 0.038 (CI = +/-0.033; p = 0.027) | -0.023 (CI = +/-0.179; p = 0.786) | 0.183 | +3.83% |
| Severity | 2014.2 | 0.044 (CI = +/-0.036; p = 0.020) | -0.043 (CI = +/-0.187; p = 0.631) | 0.220 | +4.48% |
| Severity | 2015.1 | 0.036 (CI = +/-0.039; p = 0.069) | -0.066 (CI = +/-0.190; p = 0.468) | 0.132 | +3.62% |
| Severity | 2015.2 | 0.028 (CI = +/-0.043; p = 0.189) | -0.044 (CI = +/-0.199; p = 0.643) | 0.002 | +2.81% |
| Severity | 2016.1 | 0.020 (CI = +/-0.048; p = 0.388) | -0.064 (CI = +/-0.209; p = 0.520) | -0.057 | +2.00% |
| Severity | 2016.2 | 0.039 (CI = +/-0.050; p = 0.114) | -0.110 (CI = +/-0.200; p = 0.249) | 0.132 | +3.94% |
| Severity | 2017.1 | 0.032 (CI = +/-0.057; p = 0.241) | -0.125 (CI = +/-0.215; p = 0.226) | 0.092 | +3.26% |
| Frequency | 2006.1 | -0.039 (CI = +/-0.013; p = 0.000) | -0.037 (CI = +/-0.132; p = 0.574) | 0.504 | -3.78% |
| Frequency | 2006.2 | -0.040 (CI = +/-0.014; p = 0.000) | -0.029 (CI = +/-0.135; p = 0.669) | 0.504 | -3.92% |
| Frequency | 2007.1 | -0.041 (CI = +/-0.015; p = 0.000) | -0.032 (CI = +/-0.139; p = 0.638) | 0.488 | -3.98% |
| Frequency | 2007.2 | -0.043 (CI = +/-0.015; p = 0.000) | -0.018 (CI = +/-0.141; p = 0.791) | 0.506 | -4.23% |
| Frequency | 2008.1 | -0.044 (CI = +/-0.016; p = 0.000) | -0.022 (CI = +/-0.146; p = 0.756) | 0.489 | -4.30% |
| Frequency | 2008.2 | -0.049 (CI = +/-0.016; p = 0.000) | 0.005 (CI = +/-0.139; p = 0.936) | 0.565 | -4.81% |
| Frequency | 2009.1 | -0.054 (CI = +/-0.016; p = 0.000) | -0.017 (CI = +/-0.135; p = 0.795) | 0.620 | -5.26% |
| Frequency | 2009.2 | -0.056 (CI = +/-0.017; p = 0.000) | -0.008 (CI = +/-0.139; p = 0.906) | 0.615 | -5.44% |
| Frequency | 2010.1 | -0.059 (CI = +/-0.018; p = 0.000) | -0.022 (CI = +/-0.141; p = 0.744) | 0.628 | -5.74% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.020; p = 0.000) | -0.017 (CI = +/-0.146; p = 0.813) | 0.611 | -5.86% |
| Frequency | 2011.1 | -0.061 (CI = +/-0.021; p = 0.000) | -0.018 (CI = +/-0.153; p = 0.809) | 0.581 | -5.88% |
| Frequency | 2011.2 | -0.062 (CI = +/-0.023; p = 0.000) | -0.011 (CI = +/-0.160; p = 0.890) | 0.565 | -6.04% |
| Frequency | 2012.1 | -0.067 (CI = +/-0.024; p = 0.000) | -0.029 (CI = +/-0.161; p = 0.708) | 0.589 | -6.50% |
| Frequency | 2012.2 | -0.076 (CI = +/-0.024; p = 0.000) | 0.005 (CI = +/-0.153; p = 0.950) | 0.666 | -7.33% |
| Frequency | 2013.1 | -0.075 (CI = +/-0.027; p = 0.000) | 0.007 (CI = +/-0.161; p = 0.926) | 0.627 | -7.26% |
| Frequency | 2013.2 | -0.080 (CI = +/-0.029; p = 0.000) | 0.024 (CI = +/-0.167; p = 0.764) | 0.630 | -7.70% |
| Frequency | 2014.1 | -0.082 (CI = +/-0.032; p = 0.000) | 0.017 (CI = +/-0.176; p = 0.840) | 0.607 | -7.91% |
| Frequency | 2014.2 | -0.073 (CI = +/-0.034; p = 0.000) | -0.012 (CI = +/-0.176; p = 0.890) | 0.534 | -7.07% |
| Frequency | 2015.1 | -0.081 (CI = +/-0.037; p = 0.000) | -0.034 (CI = +/-0.180; p = 0.694) | 0.564 | -7.79% |
| Frequency | 2015.2 | -0.065 (CI = +/-0.035; p = 0.002) | -0.079 (CI = +/-0.163; p = 0.312) | 0.515 | -6.29% |
| Frequency | 2016.1 | -0.057 (CI = +/-0.039; p = 0.008) | -0.061 (CI = +/-0.169; p = 0.448) | 0.389 | -5.59% |
| Frequency | 2016.2 | -0.047 (CI = +/-0.043; p = 0.036) | -0.087 (CI = +/-0.175; p = 0.295) | 0.304 | -4.59% |
| Frequency | 2017.1 | -0.055 (CI = +/-0.049; p = 0.034) | -0.104 (CI = +/-0.186; p = 0.241) | 0.319 | -5.32% |

Uninsured Auto

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

| Fit | Start Date | Time | Implied Trend | |
|-----------|------------|-----------------------------------|-------------------------|--------|
| | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.002 (CI = +/-0.019; p = 0.838) | -0.029 | +0.19% |
| Loss Cost | 2006.2 | 0.001 (CI = +/-0.020; p = 0.916) | -0.031 | +0.10% |
| Loss Cost | 2007.1 | 0.002 (CI = +/-0.021; p = 0.882) | -0.032 | +0.15% |
| Loss Cost | 2007.2 | 0.005 (CI = +/-0.022; p = 0.673) | -0.027 | +0.46% |
| Loss Cost | 2008.1 | 0.005 (CI = +/-0.024; p = 0.677) | -0.028 | +0.48% |
| Loss Cost | 2008.2 | 0.003 (CI = +/-0.025; p = 0.799) | -0.033 | +0.32% |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.025; p = 0.767) | -0.034 | -0.37% |
| Loss Cost | 2009.2 | -0.008 (CI = +/-0.027; p = 0.523) | -0.022 | -0.84% |
| Loss Cost | 2010.1 | -0.011 (CI = +/-0.029; p = 0.444) | -0.015 | -1.08% |
| Loss Cost | 2010.2 | -0.016 (CI = +/-0.030; p = 0.284) | 0.008 | -1.60% |
| Loss Cost | 2011.1 | -0.010 (CI = +/-0.032; p = 0.513) | -0.024 | -1.02% |
| Loss Cost | 2011.2 | -0.020 (CI = +/-0.033; p = 0.230) | 0.022 | -1.93% |
| Loss Cost | 2012.1 | -0.024 (CI = +/-0.035; p = 0.177) | 0.041 | -2.35% |
| Loss Cost | 2012.2 | -0.034 (CI = +/-0.037; p = 0.068) | 0.114 | -3.32% |
| Loss Cost | 2013.1 | -0.035 (CI = +/-0.040; p = 0.087) | 0.101 | -3.42% |
| Loss Cost | 2013.2 | -0.040 (CI = +/-0.044; p = 0.072) | 0.123 | -3.94% |
| Loss Cost | 2014.1 | -0.045 (CI = +/-0.049; p = 0.070) | 0.131 | -4.38% |
| Loss Cost | 2014.2 | -0.031 (CI = +/-0.051; p = 0.226) | 0.033 | -3.01% |
| Loss Cost | 2015.1 | -0.045 (CI = +/-0.054; p = 0.095) | 0.120 | -4.45% |
| Loss Cost | 2015.2 | -0.040 (CI = +/-0.062; p = 0.185) | 0.059 | -3.93% |
| Loss Cost | 2016.1 | -0.038 (CI = +/-0.071; p = 0.272) | 0.022 | -3.70% |
| Loss Cost | 2016.2 | -0.014 (CI = +/-0.075; p = 0.684) | -0.068 | -1.43% |
| Loss Cost | 2017.1 | -0.023 (CI = +/-0.088; p = 0.585) | -0.060 | -2.23% |
| Severity | 2006.1 | 0.040 (CI = +/-0.013; p = 0.000) | 0.523 | +4.13% |
| Severity | 2006.2 | 0.041 (CI = +/-0.014; p = 0.000) | 0.510 | +4.20% |
| Severity | 2007.1 | 0.042 (CI = +/-0.015; p = 0.000) | 0.501 | +4.31% |
| Severity | 2007.2 | 0.048 (CI = +/-0.014; p = 0.000) | 0.599 | +4.90% |
| Severity | 2008.1 | 0.049 (CI = +/-0.015; p = 0.000) | 0.585 | +5.00% |
| Severity | 2008.2 | 0.052 (CI = +/-0.016; p = 0.000) | 0.617 | +5.38% |
| Severity | 2009.1 | 0.050 (CI = +/-0.016; p = 0.000) | 0.578 | +5.16% |
| Severity | 2009.2 | 0.048 (CI = +/-0.017; p = 0.000) | 0.532 | +4.87% |
| Severity | 2010.1 | 0.048 (CI = +/-0.019; p = 0.000) | 0.512 | +4.95% |
| Severity | 2010.2 | 0.044 (CI = +/-0.020; p = 0.000) | 0.454 | +4.54% |
| Severity | 2011.1 | 0.050 (CI = +/-0.020; p = 0.000) | 0.524 | +5.16% |
| Severity | 2011.2 | 0.043 (CI = +/-0.019; p = 0.000) | 0.465 | +4.39% |
| Severity | 2012.1 | 0.043 (CI = +/-0.021; p = 0.000) | 0.437 | +4.44% |
| Severity | 2012.2 | 0.042 (CI = +/-0.023; p = 0.001) | 0.387 | +4.31% |
| Severity | 2013.1 | 0.041 (CI = +/-0.026; p = 0.004) | 0.333 | +4.14% |
| Severity | 2013.2 | 0.040 (CI = +/-0.028; p = 0.009) | 0.284 | +4.04% |
| Severity | 2014.1 | 0.038 (CI = +/-0.032; p = 0.023) | 0.227 | +3.83% |
| Severity | 2014.2 | 0.043 (CI = +/-0.035; p = 0.018) | 0.257 | +4.39% |
| Severity | 2015.1 | 0.036 (CI = +/-0.038; p = 0.064) | 0.158 | +3.62% |
| Severity | 2015.2 | 0.027 (CI = +/-0.041; p = 0.189) | 0.057 | +2.70% |
| Severity | 2016.1 | 0.020 (CI = +/-0.047; p = 0.376) | -0.012 | +2.00% |
| Severity | 2016.2 | 0.035 (CI = +/-0.050; p = 0.148) | 0.097 | +3.58% |
| Severity | 2017.1 | 0.032 (CI = +/-0.058; p = 0.251) | 0.037 | +3.26% |
| Frequency | 2006.1 | -0.039 (CI = +/-0.013; p = 0.000) | 0.514 | -3.78% |
| Frequency | 2006.2 | -0.040 (CI = +/-0.014; p = 0.000) | 0.517 | -3.93% |
| Frequency | 2007.1 | -0.041 (CI = +/-0.014; p = 0.000) | 0.501 | -3.98% |
| Frequency | 2007.2 | -0.043 (CI = +/-0.015; p = 0.000) | 0.521 | -4.24% |
| Frequency | 2008.1 | -0.044 (CI = +/-0.016; p = 0.000) | 0.505 | -4.30% |
| Frequency | 2008.2 | -0.049 (CI = +/-0.016; p = 0.000) | 0.581 | -4.81% |
| Frequency | 2009.1 | -0.054 (CI = +/-0.016; p = 0.000) | 0.633 | -5.26% |
| Frequency | 2009.2 | -0.056 (CI = +/-0.017; p = 0.000) | 0.630 | -5.44% |
| Frequency | 2010.1 | -0.059 (CI = +/-0.018; p = 0.000) | 0.641 | -5.74% |
| Frequency | 2010.2 | -0.060 (CI = +/-0.019; p = 0.000) | 0.627 | -5.87% |
| Frequency | 2011.1 | -0.061 (CI = +/-0.021; p = 0.000) | 0.598 | -5.88% |
| Frequency | 2011.2 | -0.062 (CI = +/-0.022; p = 0.000) | 0.585 | -6.06% |
| Frequency | 2012.1 | -0.067 (CI = +/-0.024; p = 0.000) | 0.605 | -6.50% |
| Frequency | 2012.2 | -0.076 (CI = +/-0.023; p = 0.000) | 0.683 | -7.32% |
| Frequency | 2013.1 | -0.075 (CI = +/-0.026; p = 0.000) | 0.646 | -7.26% |
| Frequency | 2013.2 | -0.080 (CI = +/-0.028; p = 0.000) | 0.648 | -7.67% |
| Frequency | 2014.1 | -0.082 (CI = +/-0.031; p = 0.000) | 0.629 | -7.91% |
| Frequency | 2014.2 | -0.074 (CI = +/-0.033; p = 0.000) | 0.562 | -7.09% |
| Frequency | 2015.1 | -0.081 (CI = +/-0.035; p = 0.000) | 0.588 | -7.79% |
| Frequency | 2015.2 | -0.067 (CI = +/-0.035; p = 0.001) | 0.512 | -6.46% |
| Frequency | 2016.1 | -0.057 (CI = +/-0.038; p = 0.006) | 0.407 | -5.59% |
| Frequency | 2016.2 | -0.050 (CI = +/-0.043; p = 0.027) | 0.292 | -4.84% |
| Frequency | 2017.1 | -0.055 (CI = +/-0.050; p = 0.035) | 0.284 | -5.32% |

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2023

Excluded Points = NA

Parameters Included: time

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

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2023

Excluded Points = NA

Parameters Included: time, seasonality

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

Collision

Coverage = CL

End Trend Period = 2023.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2020-01-01

| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.006; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.090 (CI = +/-0.106; p = 0.091) | 0.834 | +3.46% |
| Loss Cost | 2006.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.082 (CI = +/-0.107; p = 0.125) | 0.819 | +3.35% |
| Loss Cost | 2007.1 | 0.034 (CI = +/-0.007; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.091 (CI = +/-0.108; p = 0.095) | 0.819 | +3.47% |
| Loss Cost | 2007.2 | 0.035 (CI = +/-0.007; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.097 (CI = +/-0.110; p = 0.081) | 0.814 | +3.56% |
| Loss Cost | 2008.1 | 0.037 (CI = +/-0.007; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.110 (CI = +/-0.109; p = 0.048) | 0.823 | +3.75% |
| Loss Cost | 2008.2 | 0.036 (CI = +/-0.008; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.103 (CI = +/-0.112; p = 0.070) | 0.805 | +3.65% |
| Loss Cost | 2009.1 | 0.038 (CI = +/-0.008; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.116 (CI = +/-0.112; p = 0.043) | 0.813 | +3.85% |
| Loss Cost | 2009.2 | 0.037 (CI = +/-0.009; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.113 (CI = +/-0.117; p = 0.057) | 0.796 | +3.79% |
| Loss Cost | 2010.1 | 0.039 (CI = +/-0.010; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.124 (CI = +/-0.119; p = 0.043) | 0.795 | +3.97% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.010; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.100 (CI = +/-0.114; p = 0.084) | 0.793 | +3.57% |
| Loss Cost | 2011.1 | 0.035 (CI = +/-0.011; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.098 (CI = +/-0.120; p = 0.103) | 0.778 | +3.54% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.010; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.064 (CI = +/-0.105; p = 0.220) | 0.808 | +2.93% |
| Loss Cost | 2012.1 | 0.029 (CI = +/-0.012; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.065 (CI = +/-0.111; p = 0.238) | 0.800 | +2.95% |
| Loss Cost | 2012.2 | 0.024 (CI = +/-0.011; p = 0.000) | 0.011 (CI = +/-0.003; p = 0.000) | -0.034 (CI = +/-0.103; p = 0.491) | 0.827 | +2.39% |
| Loss Cost | 2013.1 | 0.025 (CI = +/-0.013; p = 0.001) | 0.011 (CI = +/-0.003; p = 0.000) | -0.040 (CI = +/-0.110; p = 0.460) | 0.826 | +2.48% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.014; p = 0.009) | 0.011 (CI = +/-0.003; p = 0.000) | -0.014 (CI = +/-0.109; p = 0.792) | 0.843 | +1.98% |
| Loss Cost | 2014.1 | 0.018 (CI = +/-0.016; p = 0.028) | 0.012 (CI = +/-0.004; p = 0.000) | -0.008 (CI = +/-0.119; p = 0.888) | 0.842 | +1.86% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.019; p = 0.090) | 0.012 (CI = +/-0.004; p = 0.000) | 0.004 (CI = +/-0.129; p = 0.947) | 0.843 | +1.60% |
| Loss Cost | 2015.1 | 0.012 (CI = +/-0.022; p = 0.241) | 0.012 (CI = +/-0.004; p = 0.000) | 0.020 (CI = +/-0.141; p = 0.766) | 0.846 | +1.26% |
| Loss Cost | 2015.2 | 0.011 (CI = +/-0.027; p = 0.374) | 0.012 (CI = +/-0.004; p = 0.000) | 0.025 (CI = +/-0.160; p = 0.735) | 0.844 | +1.13% |
| Loss Cost | 2016.1 | 0.016 (CI = +/-0.032; p = 0.292) | 0.012 (CI = +/-0.004; p = 0.000) | 0.004 (CI = +/-0.180; p = 0.958) | 0.845 | +1.63% |
| Loss Cost | 2016.2 | 0.017 (CI = +/-0.040; p = 0.366) | 0.012 (CI = +/-0.005; p = 0.000) | 0.001 (CI = +/-0.210; p = 0.994) | 0.841 | +1.72% |
| Loss Cost | 2017.1 | 0.042 (CI = +/-0.038; p = 0.032) | 0.010 (CI = +/-0.004; p = 0.001) | -0.097 (CI = +/-0.182; p = 0.262) | 0.906 | +4.32% |
| Severity | 2006.1 | 0.043 (CI = +/-0.009; p = 0.000) | 0.005 (CI = +/-0.007; p = 0.101) | 0.167 (CI = +/-0.160; p = 0.042) | 0.870 | +4.40% |
| Severity | 2006.2 | 0.044 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.007; p = 0.109) | 0.159 (CI = +/-0.163; p = 0.056) | 0.865 | +4.51% |
| Severity | 2007.1 | 0.047 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.006; p = 0.109) | 0.136 (CI = +/-0.158; p = 0.088) | 0.878 | +4.83% |
| Severity | 2007.2 | 0.047 (CI = +/-0.011; p = 0.000) | 0.005 (CI = +/-0.006; p = 0.117) | 0.136 (CI = +/-0.163; p = 0.099) | 0.869 | +4.84% |
| Severity | 2008.1 | 0.052 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.006; p = 0.105) | 0.103 (CI = +/-0.149; p = 0.166) | 0.896 | +5.32% |
| Severity | 2008.2 | 0.054 (CI = +/-0.011; p = 0.000) | 0.005 (CI = +/-0.006; p = 0.115) | 0.088 (CI = +/-0.150; p = 0.237) | 0.896 | +5.56% |
| Severity | 2009.1 | 0.060 (CI = +/-0.010; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.093) | 0.051 (CI = +/-0.129; p = 0.426) | 0.927 | +6.15% |
| Severity | 2009.2 | 0.062 (CI = +/-0.010; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.104) | 0.036 (CI = +/-0.130; p = 0.571) | 0.927 | +6.39% |
| Severity | 2010.1 | 0.065 (CI = +/-0.011; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.114) | 0.016 (CI = +/-0.128; p = 0.797) | 0.931 | +6.72% |
| Severity | 2010.2 | 0.065 (CI = +/-0.012; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.124) | 0.015 (CI = +/-0.135; p = 0.821) | 0.922 | +6.74% |
| Severity | 2011.1 | 0.069 (CI = +/-0.013; p = 0.000) | 0.003 (CI = +/-0.005; p = 0.143) | -0.005 (CI = +/-0.135; p = 0.937) | 0.924 | +7.10% |
| Severity | 2011.2 | 0.066 (CI = +/-0.014; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.126) | 0.010 (CI = +/-0.139; p = 0.885) | 0.914 | +6.83% |
| Severity | 2012.1 | 0.068 (CI = +/-0.015; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.148) | 0.000 (CI = +/-0.146; p = 0.997) | 0.906 | +7.01% |
| Severity | 2012.2 | 0.066 (CI = +/-0.017; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.145) | 0.010 (CI = +/-0.155; p = 0.898) | 0.891 | +6.82% |
| Severity | 2013.1 | 0.068 (CI = +/-0.020; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.175) | -0.002 (CI = +/-0.165; p = 0.979) | 0.880 | +7.06% |
| Severity | 2013.2 | 0.063 (CI = +/-0.022; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.138) | 0.024 (CI = +/-0.172; p = 0.774) | 0.862 | +6.53% |
| Severity | 2014.1 | 0.059 (CI = +/-0.025; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.120) | 0.044 (CI = +/-0.184; p = 0.615) | 0.838 | +6.09% |
| Severity | 2014.2 | 0.047 (CI = +/-0.025; p = 0.001) | 0.005 (CI = +/-0.005; p = 0.043) | 0.103 (CI = +/-0.174; p = 0.225) | 0.835 | +4.80% |
| Severity | 2015.1 | 0.045 (CI = +/-0.030; p = 0.006) | 0.005 (CI = +/-0.005; p = 0.052) | 0.110 (CI = +/-0.194; p = 0.244) | 0.811 | +4.65% |
| Severity | 2015.2 | 0.032 (CI = +/-0.032; p = 0.052) | 0.006 (CI = +/-0.005; p = 0.019) | 0.170 (CI = +/-0.194; p = 0.080) | 0.804 | +3.24% |
| Severity | 2016.1 | 0.036 (CI = +/-0.039; p = 0.070) | 0.006 (CI = +/-0.005; p = 0.037) | 0.153 (CI = +/-0.221; p = 0.156) | 0.791 | +3.66% |
| Severity | 2016.2 | 0.036 (CI = +/-0.049; p = 0.134) | 0.006 (CI = +/-0.006; p = 0.058) | 0.152 (CI = +/-0.257; p = 0.218) | 0.765 | +3.68% |
| Severity | 2017.1 | 0.064 (CI = +/-0.050; p = 0.017) | 0.004 (CI = +/-0.006; p = 0.156) | 0.044 (CI = +/-0.240; p = 0.691) | 0.850 | +6.63% |
| Frequency | 2006.1 | -0.009 (CI = +/-0.008; p = 0.023) | 0.005 (CI = +/-0.006; p = 0.078) | -0.257 (CI = +/-0.136; p = 0.001) | 0.818 | -0.90% |
| Frequency | 2006.2 | -0.011 (CI = +/-0.008; p = 0.007) | 0.005 (CI = +/-0.005; p = 0.062) | -0.241 (CI = +/-0.134; p = 0.001) | 0.833 | -1.11% |
| Frequency | 2007.1 | -0.013 (CI = +/-0.008; p = 0.003) | 0.005 (CI = +/-0.005; p = 0.052) | -0.227 (CI = +/-0.133; p = 0.002) | 0.844 | -1.30% |
| Frequency | 2007.2 | -0.012 (CI = +/-0.009; p = 0.008) | 0.005 (CI = +/-0.005; p = 0.058) | -0.233 (CI = +/-0.136; p = 0.002) | 0.839 | -1.22% |
| Frequency | 2008.1 | -0.015 (CI = +/-0.009; p = 0.002) | 0.005 (CI = +/-0.005; p = 0.041) | -0.214 (CI = +/-0.133; p = 0.003) | 0.856 | -1.49% |
| Frequency | 2008.2 | -0.018 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.005; p = 0.025) | -0.191 (CI = +/-0.127; p = 0.005) | 0.877 | -1.81% |
| Frequency | 2009.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.005; p = 0.012) | -0.167 (CI = +/-0.119; p = 0.008) | 0.899 | -2.17% |
| Frequency | 2009.2 | -0.025 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.004; p = 0.008) | -0.149 (CI = +/-0.117; p = 0.014) | 0.909 | -2.43% |
| Frequency | 2010.1 | -0.026 (CI = +/-0.010; p = 0.000) | 0.006 (CI = +/-0.004; p = 0.007) | -0.140 (CI = +/-0.120; p = 0.024) | 0.908 | -2.58% |
| Frequency | 2010.2 | -0.030 (CI = +/-0.010; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.003) | -0.114 (CI = +/-0.113; p = 0.048) | 0.924 | -2.98% |
| Frequency | 2011.1 | -0.034 (CI = +/-0.010; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.001) | -0.093 (CI = +/-0.110; p = 0.094) | 0.933 | -3.32% |
| Frequency | 2011.2 | -0.037 (CI = +/-0.011; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.001) | -0.073 (CI = +/-0.109; p = 0.176) | 0.939 | -3.64% |
| Frequency | 2012.1 | -0.039 (CI = +/-0.012; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.001) | -0.065 (CI = +/-0.115; p = 0.250) | 0.936 | -3.79% |
| Frequency | 2012.2 | -0.042 (CI = +/-0.013; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.001) | -0.044 (CI = +/-0.115; p = 0.433) | 0.940 | -4.15% |
| Frequency | 2013.1 | -0.044 (CI = +/-0.015; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | -0.037 (CI = +/-0.123; p = 0.531) | 0.935 | -4.27% |
| Frequency | 2013.2 | -0.044 (CI = +/-0.017; p = 0.000) | 0.008 (CI = +/-0.004; p = 0.001) | -0.038 (CI = +/-0.133; p = 0.559) | 0.928 | -4.27% |
| Frequency | 2014.1 | -0.041 (CI = +/-0.019; p = 0.000) | 0.007 (CI = +/-0.004; p = 0.002) | -0.052 (CI = +/-0.143; p = 0.448) | 0.921 | -3.99% |
| Frequency | 2014.2 | -0.031 (CI = +/-0.019; p = 0.004) | 0.007 (CI = +/-0.004; p = 0.002) | -0.099 (CI = +/-0.134; p = 0.137) | 0.930 | -3.05% |
| Frequency | 2015.1 | -0.033 (CI = +/-0.023; p = 0.009) | 0.007 (CI = +/-0.004; p = 0.003) | -0.090 (CI = +/-0.149; p = 0.217) | 0.924 | -3.25% |
| Frequency | 2015.2 | -0.021 (CI = +/-0.023; p = 0.078) | 0.006 (CI = +/-0.004; p = 0.005) | -0.145 (CI = +/-0.140; p = 0.044) | 0.936 | -2.04% |
| Frequency | 2016.1 | -0.020 (CI = +/-0.029; p = 0.157) | 0.006 (CI = +/-0.004; p = 0.009) | -0.148 (CI = +/-0.161; p = 0.067) | 0.929 | -1.96% |
| Frequency | 2016.2 | -0.019 (CI = +/-0.036; p = 0.265) | 0.006 (CI = +/-0.004; p = 0.018) | -0.151 (CI = +/-0.188; p = 0.103) | 0.920 | -1.89% |
| Frequency | 2017.1 | -0.022 (CI = +/-0.046; p = 0.305) | 0.006 (CI = +/-0.005; p = 0.028) | -0.140 (CI = +/-0.222; p = 0.187) | 0.911 | -2.17% |

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

Collision

Coverage = CL

End Trend Period = 2023.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2020-01-01

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | | | Rate |
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.005; p = 0.000) | -0.070 (CI = +/-0.036; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | -0.087 (CI = +/-0.087; p = 0.051) | 0.888 | +3.41% |
| Loss Cost | 2006.2 | 0.033 (CI = +/-0.005; p = 0.000) | -0.068 (CI = +/-0.037; p = 0.001) | 0.010 (CI = +/-0.004; p = 0.000) | -0.083 (CI = +/-0.089; p = 0.067) | 0.875 | +3.36% |
| Loss Cost | 2007.1 | 0.034 (CI = +/-0.006; p = 0.000) | -0.066 (CI = +/-0.038; p = 0.001) | 0.010 (CI = +/-0.004; p = 0.000) | -0.087 (CI = +/-0.091; p = 0.060) | 0.871 | +3.42% |
| Loss Cost | 2007.2 | 0.035 (CI = +/-0.006; p = 0.000) | -0.071 (CI = +/-0.038; p = 0.001) | 0.010 (CI = +/-0.004; p = 0.000) | -0.098 (CI = +/-0.090; p = 0.034) | 0.876 | +3.57% |
| Loss Cost | 2008.1 | 0.036 (CI = +/-0.006; p = 0.000) | -0.067 (CI = +/-0.038; p = 0.001) | 0.010 (CI = +/-0.004; p = 0.000) | -0.106 (CI = +/-0.091; p = 0.024) | 0.878 | +3.69% |
| Loss Cost | 2008.2 | 0.036 (CI = +/-0.007; p = 0.000) | -0.066 (CI = +/-0.039; p = 0.002) | 0.010 (CI = +/-0.004; p = 0.000) | -0.103 (CI = +/-0.094; p = 0.032) | 0.863 | +3.66% |
| Loss Cost | 2009.1 | 0.037 (CI = +/-0.007; p = 0.000) | -0.063 (CI = +/-0.040; p = 0.004) | 0.010 (CI = +/-0.004; p = 0.000) | -0.112 (CI = +/-0.099; p = 0.025) | 0.864 | +3.78% |
| Loss Cost | 2009.2 | 0.037 (CI = +/-0.008; p = 0.000) | -0.064 (CI = +/-0.042; p = 0.005) | 0.010 (CI = +/-0.004; p = 0.000) | -0.113 (CI = +/-0.100; p = 0.028) | 0.851 | +3.81% |
| Loss Cost | 2010.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.062 (CI = +/-0.044; p = 0.008) | 0.010 (CI = +/-0.004; p = 0.000) | -0.118 (CI = +/-0.104; p = 0.028) | 0.846 | +3.89% |
| Loss Cost | 2010.2 | 0.035 (CI = +/-0.009; p = 0.000) | -0.054 (CI = +/-0.042; p = 0.014) | 0.010 (CI = +/-0.004; p = 0.000) | -0.100 (CI = +/-0.101; p = 0.052) | 0.838 | +3.58% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.010; p = 0.000) | -0.057 (CI = +/-0.044; p = 0.013) | 0.010 (CI = +/-0.004; p = 0.000) | -0.092 (CI = +/-0.105; p = 0.082) | 0.830 | +3.45% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.009; p = 0.000) | -0.047 (CI = +/-0.039; p = 0.019) | 0.010 (CI = +/-0.003; p = 0.000) | -0.064 (CI = +/-0.093; p = 0.165) | 0.849 | +2.95% |
| Loss Cost | 2012.1 | 0.028 (CI = +/-0.010; p = 0.000) | -0.049 (CI = +/-0.041; p = 0.021) | 0.011 (CI = +/-0.003; p = 0.000) | -0.059 (CI = +/-0.099; p = 0.224) | 0.845 | +2.86% |
| Loss Cost | 2012.2 | 0.024 (CI = +/-0.010; p = 0.000) | -0.041 (CI = +/-0.038; p = 0.036) | 0.011 (CI = +/-0.003; p = 0.000) | -0.035 (CI = +/-0.093; p = 0.438) | 0.860 | +2.41% |
| Loss Cost | 2013.1 | 0.024 (CI = +/-0.012; p = 0.001) | -0.041 (CI = +/-0.040; p = 0.044) | 0.011 (CI = +/-0.003; p = 0.000) | -0.034 (CI = +/-0.100; p = 0.485) | 0.857 | +2.39% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.013; p = 0.005) | -0.036 (CI = +/-0.040; p = 0.078) | 0.011 (CI = +/-0.003; p = 0.000) | -0.015 (CI = +/-0.102; p = 0.764) | 0.865 | +2.00% |
| Loss Cost | 2014.1 | 0.017 (CI = +/-0.015; p = 0.026) | -0.039 (CI = +/-0.042; p = 0.064) | 0.011 (CI = +/-0.003; p = 0.000) | -0.001 (CI = +/-0.109; p = 0.977) | 0.868 | +1.74% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.017; p = 0.063) | -0.038 (CI = +/-0.045; p = 0.089) | 0.011 (CI = +/-0.003; p = 0.000) | 0.003 (CI = +/-0.120; p = 0.964) | 0.866 | +1.65% |
| Loss Cost | 2015.1 | 0.011 (CI = +/-0.020; p = 0.259) | -0.045 (CI = +/-0.046; p = 0.054) | 0.012 (CI = +/-0.003; p = 0.000) | 0.029 (CI = +/-0.127; p = 0.628) | 0.879 | +1.08% |
| Loss Cost | 2015.2 | 0.012 (CI = +/-0.024; p = 0.282) | -0.046 (CI = +/-0.049; p = 0.064) | 0.012 (CI = +/-0.003; p = 0.000) | 0.022 (CI = +/-0.143; p = 0.741) | 0.877 | +1.23% |
| Loss Cost | 2016.1 | 0.014 (CI = +/-0.030; p = 0.321) | -0.045 (CI = +/-0.054; p = 0.094) | 0.012 (CI = +/-0.004; p = 0.000) | 0.015 (CI = +/-0.165; p = 0.842) | 0.873 | +1.40% |
| Loss Cost | 2016.2 | 0.019 (CI = +/-0.037; p = 0.267) | -0.049 (CI = +/-0.059; p = 0.091) | 0.011 (CI = +/-0.005; p = 0.000) | -0.006 (CI = +/-0.190; p = 0.944) | 0.874 | +1.93% |
| Loss Cost | 2017.1 | 0.010 (CI = +/-0.035; p = 0.030) | -0.035 (CI = +/-0.049; p = 0.135) | 0.010 (CI = +/-0.005; p = 0.000) | -0.087 (CI = +/-0.171; p = 0.272) | 0.921 | +4.09% |
| Severity | 2006.1 | 0.042 (CI = +/-0.008; p = 0.000) | -0.097 (CI = +/-0.057; p = 0.002) | 0.005 (CI = +/-0.006; p = 0.082) | 0.172 (CI = +/-0.138; p = 0.016) | 0.904 | +4.33% |
| Severity | 2006.2 | 0.044 (CI = +/-0.008; p = 0.000) | -0.103 (CI = +/-0.057; p = 0.001) | 0.005 (CI = +/-0.006; p = 0.089) | 0.158 (CI = +/-0.137; p = 0.025) | 0.906 | +4.52% |
| Severity | 2007.1 | 0.046 (CI = +/-0.008; p = 0.000) | -0.095 (CI = +/-0.056; p = 0.002) | 0.005 (CI = +/-0.005; p = 0.088) | 0.142 (CI = +/-0.135; p = 0.039) | 0.912 | +4.75% |
| Severity | 2007.2 | 0.045 (CI = +/-0.009; p = 0.000) | -0.098 (CI = +/-0.058; p = 0.002) | 0.005 (CI = +/-0.005; p = 0.098) | 0.135 (CI = +/-0.138; p = 0.054) | 0.906 | +4.85% |
| Severity | 2008.1 | 0.051 (CI = +/-0.009; p = 0.000) | -0.086 (CI = +/-0.053; p = 0.003) | 0.004 (CI = +/-0.005; p = 0.085) | 0.109 (CI = +/-0.128; p = 0.090) | 0.924 | +5.24% |
| Severity | 2008.2 | 0.054 (CI = +/-0.009; p = 0.000) | -0.095 (CI = +/-0.051; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.086) | 0.088 (CI = +/-0.121; p = 0.148) | 0.933 | +5.57% |
| Severity | 2009.1 | 0.059 (CI = +/-0.008; p = 0.000) | -0.082 (CI = +/-0.043; p = 0.001) | 0.004 (CI = +/-0.004; p = 0.058) | 0.057 (CI = +/-0.103; p = 0.266) | 0.954 | +6.06% |
| Severity | 2009.2 | 0.062 (CI = +/-0.008; p = 0.000) | -0.091 (CI = +/-0.040; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.055) | 0.036 (CI = +/-0.095; p = 0.446) | 0.961 | +6.40% |
| Severity | 2010.1 | 0.064 (CI = +/-0.008; p = 0.000) | -0.086 (CI = +/-0.040; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.060) | 0.024 (CI = +/-0.096; p = 0.615) | 0.962 | +6.61% |
| Severity | 2010.2 | 0.065 (CI = +/-0.009; p = 0.000) | -0.089 (CI = +/-0.041; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.072) | 0.014 (CI = +/-0.098; p = 0.767) | 0.959 | +6.77% |
| Severity | 2011.1 | 0.067 (CI = +/-0.009; p = 0.000) | -0.085 (CI = +/-0.042; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.083) | 0.003 (CI = +/-0.101; p = 0.946) | 0.958 | +6.96% |
| Severity | 2011.2 | 0.066 (CI = +/-0.010; p = 0.000) | -0.083 (CI = +/-0.044; p = 0.001) | 0.003 (CI = +/-0.004; p = 0.083) | 0.009 (CI = +/-0.106; p = 0.862) | 0.950 | +6.86% |
| Severity | 2012.1 | 0.066 (CI = +/-0.012; p = 0.000) | -0.084 (CI = +/-0.046; p = 0.001) | 0.003 (CI = +/-0.004; p = 0.091) | 0.010 (CI = +/-0.113; p = 0.855) | 0.945 | +6.84% |
| Severity | 2012.2 | 0.066 (CI = +/-0.013; p = 0.000) | -0.084 (CI = +/-0.049; p = 0.002) | 0.003 (CI = +/-0.004; p = 0.106) | 0.008 (CI = +/-0.120; p = 0.885) | 0.935 | +6.87% |
| Severity | 2013.1 | 0.066 (CI = +/-0.015; p = 0.000) | -0.085 (CI = +/-0.052; p = 0.003) | 0.003 (CI = +/-0.004; p = 0.117) | 0.010 (CI = +/-0.130; p = 0.878) | 0.927 | +6.85% |
| Severity | 2013.2 | 0.064 (CI = +/-0.018; p = 0.000) | -0.081 (CI = +/-0.054; p = 0.006) | 0.003 (CI = +/-0.004; p = 0.108) | 0.022 (CI = +/-0.138; p = 0.742) | 0.912 | +6.59% |
| Severity | 2014.1 | 0.056 (CI = +/-0.018; p = 0.000) | -0.092 (CI = +/-0.052; p = 0.002) | 0.004 (CI = +/-0.004; p = 0.053) | 0.059 (CI = +/-0.135; p = 0.361) | 0.914 | +5.79% |
| Severity | 2014.2 | 0.048 (CI = +/-0.019; p = 0.000) | -0.081 (CI = +/-0.048; p = 0.003) | 0.005 (CI = +/-0.004; p = 0.017) | 0.100 (CI = +/-0.128; p = 0.116) | 0.912 | +4.90% |
| Severity | 2015.1 | 0.042 (CI = +/-0.021; p = 0.001) | -0.087 (CI = +/-0.049; p = 0.002) | 0.005 (CI = +/-0.004; p = 0.012) | 0.127 (CI = +/-0.136; p = 0.064) | 0.910 | +4.29% |
| Severity | 2015.2 | 0.034 (CI = +/-0.023; p = 0.008) | -0.079 (CI = +/-0.048; p = 0.004) | 0.006 (CI = +/-0.004; p = 0.005) | 0.164 (CI = +/-0.138; p = 0.024) | 0.903 | +3.42% |
| Severity | 2016.1 | 0.032 (CI = +/-0.028; p = 0.032) | -0.080 (CI = +/-0.052; p = 0.006) | 0.006 (CI = +/-0.004; p = 0.008) | 0.172 (CI = +/-0.159; p = 0.037) | 0.895 | +3.24% |
| Severity | 2016.2 | 0.040 (CI = +/-0.034; p = 0.027) | -0.087 (CI = +/-0.055; p = 0.006) | 0.005 (CI = +/-0.004; p = 0.023) | 0.140 (CI = +/-0.178; p = 0.108) | 0.892 | +4.05% |
| Severity | 2017.1 | 0.060 (CI = +/-0.032; p = 0.003) | -0.074 (CI = +/-0.045; p = 0.006) | 0.004 (CI = +/-0.004; p = 0.044) | 0.063 (CI = +/-0.157; p = 0.384) | 0.939 | +6.15% |
| Frequency | 2006.1 | -0.009 (CI = +/-0.008; p = 0.026) | 0.026 (CI = +/-0.056; p = 0.346) | 0.005 (CI = +/-0.006; p = 0.072) | -0.259 (CI = +/-0.136; p = 0.001) | 0.817 | -0.88% |
| Frequency | 2006.2 | -0.011 (CI = +/-0.008; p = 0.007) | 0.035 (CI = +/-0.055; p = 0.204) | 0.005 (CI = +/-0.005; p = 0.052) | -0.241 (CI = +/-0.132; p = 0.001) | 0.837 | -1.11% |
| Frequency | 2007.1 | -0.013 (CI = +/-0.008; p = 0.003) | 0.029 (CI = +/-0.055; p = 0.293) | 0.005 (CI = +/-0.005; p = 0.046) | -0.229 (CI = +/-0.133; p = 0.001) | 0.844 | -1.28% |
| Frequency | 2007.2 | -0.012 (CI = +/-0.009; p = 0.009) | 0.027 (CI = +/-0.057; p = 0.340) | 0.005 (CI = +/-0.005; p = 0.052) | -0.233 (CI = +/-0.137; p = 0.002) | 0.838 | -1.22% |
| Frequency | 2008.1 | -0.015 (CI = +/-0.009; p = 0.003) | 0.019 (CI = +/-0.056; p = 0.502) | 0.005 (CI = +/-0.005; p = 0.041) | -0.215 (CI = +/-0.134; p = 0.003) | 0.853 | -1.47% |
| Frequency | 2008.2 | -0.018 (CI = +/-0.009; p = 0.000) | 0.029 (CI = +/-0.053; p = 0.269) | 0.006 (CI = +/-0.005; p = 0.021) | -0.191 (CI = +/-0.126; p = 0.005) | 0.878 | -1.81% |
| Frequency | 2009.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.019 (CI = +/-0.050; p = 0.443) | 0.006 (CI = +/-0.005; p = 0.012) | -0.169 (CI = +/-0.120; p = 0.008) | 0.898 | -2.15% |
| Frequency | 2009.2 | -0.025 (CI = +/-0.009; p = 0.000) | 0.027 (CI = +/-0.049; p = 0.261) | 0.006 (CI = +/-0.004; p = 0.007) | -0.149 (CI = +/-0.116; p = 0.014) | 0.910 | -2.44% |
| Frequency | 2010.1 | -0.026 (CI = +/-0.010; p = 0.000) | 0.024 (CI = +/-0.051; p = 0.332) | 0.006 (CI = +/-0.004; p = 0.007) | -0.142 (CI = +/-0.120; p = 0.023) | 0.908 | -2.55% |
| Frequency | 2010.2 | -0.030 (CI = +/-0.010; p = 0.000) | 0.035 (CI = +/-0.046; p = 0.129) | 0.007 (CI = +/-0.004; p = 0.002) | -0.114 (CI = +/-0.110; p = 0.043) | 0.929 | -2.99% |
| Frequency | 2011.1 | -0.033 (CI = +/-0.010; p = 0.000) | 0.028 (CI = +/-0.045; p = 0.215) | 0.007 (CI = +/-0.004; p = 0.001) | -0.096 (CI = +/-0.109; p = 0.082) | 0.935 | -3.28% |
| Frequency | 2011.2 | -0.037 (CI = +/-0.010; p = 0.000) | 0.036 (CI = +/-0.043; p = 0.097) | 0.007 (CI = +/-0.004; p = 0.000) | -0.073 (CI = +/-0.104; p = 0.160) | 0.944 | -3.66% |
| Frequency | 2012.1 | -0.038 (CI = +/-0.012; p = 0.000) | 0.035 (CI = +/-0.046; p = 0.127) | 0.007 (CI = +/-0.004; p = 0.001) | -0.069 (CI = +/-0.111; p = 0.207) | 0.941 | -3.73% |
| Frequency | 2012.2 | -0.043 (CI = +/-0.012; p = 0.000) | 0.043 (CI = +/-0.043; p = 0.050) | 0.008 (CI = +/-0.003; p = 0.000) | -0.043 (CI = +/-0.106; p = 0.400) | 0.950 | -4.17% |
| Frequency | 2013.1 | -0.043 (CI = +/-0.014; p = 0.000) | 0.043 (CI = +/-0.046; p = 0.063) | 0.008 (CI = +/-0.004; p = 0.000) | -0.043 (CI = +/-0.114; p = 0.434) | 0.945 | -4.18% |
| Frequency | 2013.2 | -0.044 (CI = +/-0.016; p = 0.000) | 0.045 (CI = +/-0.048; p = 0.065) | 0.008 (CI = +/-0.004; p = 0.000) | -0.036 (CI = +/-0.123; p = 0.538) | 0.940 | -4.30% |
| Frequency | 2014.1 | -0.039 (CI = +/-0.017; p = 0.000) | 0.052 (CI = +/-0.049; p = 0.038) | 0.008 (CI = +/-0.004; p = 0.001) | -0.061 (CI = +/-0.127; p = 0.322) | 0.938 | -3.84% |
| Frequency | 2014.2 | -0.032 (CI = +/-0.018; p = 0.002) | 0.042 (CI = +/-0.046; p = 0.067) | 0.007 (CI = +/-0.004; p = 0.001) | -0.097 (CI = +/-0.123; p = 0.111) | 0.942 | -3.10% |
| Frequency | 2015.1 | -0.031 (CI = +/-0.021; p = 0.008) | 0.043 (CI = +/-0.050; p = 0.086) | 0.007 (CI = +/-0.004; p = 0.002) | -0.098 (CI = +/-0.138; p = 0.147) | 0.936 | -3.08% |
| Frequency | 2015.2 | -0.021 (CI = +/-0.022; p = 0.059) | 0.032 (CI = +/-0.046; p = 0.153) | 0.006 (CI = +/-0.004; p = 0.003) | -0.142 (CI = +/-0.134; p = 0.040) | 0.942 | -2.11% |
| Frequency | 2016.1 | -0.018 (CI = +/-0.027; p = 0.174) | 0.035 (CI = +/-0.050; p = 0.148) | 0.006 (CI = +/-0.004; p = 0.007) | -0.157 (CI = +/-0.153; p = 0.046) | 0.937 | -1.79% |
| Frequency | 2016.2 | -0.021 (CI = +/-0.034; p = 0.208) | 0.037 (CI = +/-0.056; p = 0.161) | 0.006 (CI = +/-0.004; p = 0.011) | -0.146 (CI = +/-0.179; p = 0.098) | 0.930 | -2.04% |
| Frequency | 2017.1 | -0.020 (CI = +/-0.044; p = 0.338) | 0.038 (CI = +/-0.062; p = 0.194) | 0.006 (CI = +/-0.005; p = 0.025) | -0.150 (CI = +/-0.215; p = 0.146) | 0.920 | -1.94% |

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 | 2006.1 | 0.031 (CI = +/-0.005; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.823 | +3.16% |
| Loss Cost | 2006.2 | 0.030 (CI = +/-0.005; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.810 | +3.06% |
| Loss Cost | 2007.1 | 0.031 (CI = +/-0.006; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.807 | +3.13% |
| Loss Cost | 2007.2 | 0.031 (CI = +/-0.006; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.799 | +3.17% |
| Loss Cost | 2008.1 | 0.032 (CI = +/-0.006; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.802 | +3.28% |
| Loss Cost | 2008.2 | 0.031 (CI = +/-0.007; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.787 | +3.17% |
| Loss Cost | 2009.1 | 0.032 (CI = +/-0.007; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.788 | +3.27% |
| Loss Cost | 2009.2 | 0.031 (CI = +/-0.007; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.771 | +3.19% |
| Loss Cost | 2010.1 | 0.032 (CI = +/-0.008; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.765 | +3.26% |
| Loss Cost | 2010.2 | 0.029 (CI = +/-0.008; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.772 | +2.95% |
| Loss Cost | 2011.1 | 0.028 (CI = +/-0.008; p = 0.000) | 0.013 (CI = +/-0.003; p = 0.000) | 0.759 | +2.88% |
| Loss Cost | 2011.2 | 0.024 (CI = +/-0.007; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | 0.802 | +2.47% |
| Loss Cost | 2012.1 | 0.024 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | 0.796 | +2.44% |
| Loss Cost | 2012.2 | 0.021 (CI = +/-0.007; p = 0.000) | 0.012 (CI = +/-0.002; p = 0.000) | 0.832 | +2.09% |
| Loss Cost | 2013.1 | 0.021 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | 0.830 | +2.12% |
| Loss Cost | 2013.2 | 0.018 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.002; p = 0.000) | 0.852 | +1.84% |
| Loss Cost | 2014.1 | 0.018 (CI = +/-0.009; p = 0.001) | 0.012 (CI = +/-0.002; p = 0.000) | 0.851 | +1.77% |
| Loss Cost | 2014.2 | 0.016 (CI = +/-0.010; p = 0.004) | 0.012 (CI = +/-0.003; p = 0.000) | 0.853 | +1.65% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.011; p = 0.012) | 0.012 (CI = +/-0.003; p = 0.000) | 0.856 | +1.52% |
| Loss Cost | 2015.2 | 0.015 (CI = +/-0.013; p = 0.025) | 0.012 (CI = +/-0.003; p = 0.000) | 0.855 | +1.50% |
| Loss Cost | 2016.1 | 0.017 (CI = +/-0.014; p = 0.024) | 0.012 (CI = +/-0.003; p = 0.000) | 0.858 | +1.70% |
| Loss Cost | 2016.2 | 0.017 (CI = +/-0.016; p = 0.041) | 0.012 (CI = +/-0.003; p = 0.000) | 0.855 | +1.74% |
| Loss Cost | 2017.1 | 0.024 (CI = +/-0.015; p = 0.005) | 0.012 (CI = +/-0.002; p = 0.000) | 0.901 | +2.43% |
| Severity | 2006.1 | 0.048 (CI = +/-0.008; p = 0.000) | 0.001 (CI = +/-0.005; p = 0.792) | 0.855 | +4.96% |
| Severity | 2006.2 | 0.050 (CI = +/-0.008; p = 0.000) | 0.001 (CI = +/-0.005; p = 0.729) | 0.852 | +5.08% |
| Severity | 2007.1 | 0.052 (CI = +/-0.008; p = 0.000) | 0.001 (CI = +/-0.005; p = 0.573) | 0.870 | +5.35% |
| Severity | 2007.2 | 0.053 (CI = +/-0.009; p = 0.000) | 0.001 (CI = +/-0.005; p = 0.563) | 0.860 | +5.39% |
| Severity | 2008.1 | 0.056 (CI = +/-0.008; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.356) | 0.892 | +5.78% |
| Severity | 2008.2 | 0.058 (CI = +/-0.008; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.286) | 0.895 | +5.97% |
| Severity | 2009.1 | 0.062 (CI = +/-0.007; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.111) | 0.928 | +6.41% |
| Severity | 2009.2 | 0.064 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.083) | 0.929 | +6.58% |
| Severity | 2010.1 | 0.066 (CI = +/-0.008; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.052) | 0.933 | +6.82% |
| Severity | 2010.2 | 0.066 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.056) | 0.926 | +6.84% |
| Severity | 2011.1 | 0.068 (CI = +/-0.009; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.039) | 0.927 | +7.07% |
| Severity | 2011.2 | 0.067 (CI = +/-0.009; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.049) | 0.918 | +6.90% |
| Severity | 2012.1 | 0.068 (CI = +/-0.010; p = 0.000) | 0.004 (CI = +/-0.004; p = 0.048) | 0.911 | +7.01% |
| Severity | 2012.2 | 0.067 (CI = +/-0.011; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.059) | 0.897 | +6.91% |
| Severity | 2013.1 | 0.068 (CI = +/-0.012; p = 0.000) | 0.004 (CI = +/-0.004; p = 0.059) | 0.887 | +7.04% |
| Severity | 2013.2 | 0.066 (CI = +/-0.013; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.071) | 0.869 | +6.78% |
| Severity | 2014.1 | 0.064 (CI = +/-0.014; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.085) | 0.845 | +6.60% |
| Severity | 2014.2 | 0.059 (CI = +/-0.014; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.087) | 0.829 | +6.10% |
| Severity | 2015.1 | 0.060 (CI = +/-0.016; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.096) | 0.804 | +6.17% |
| Severity | 2015.2 | 0.056 (CI = +/-0.018; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.105) | 0.764 | +5.80% |
| Severity | 2016.1 | 0.060 (CI = +/-0.019; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.100) | 0.768 | +6.19% |
| Severity | 2016.2 | 0.062 (CI = +/-0.022; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.109) | 0.749 | +6.45% |
| Severity | 2017.1 | 0.072 (CI = +/-0.019; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.052) | 0.862 | +7.52% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | 0.739 | -1.71% |
| Frequency | 2006.2 | -0.019 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | 0.765 | -1.92% |
| Frequency | 2007.1 | -0.021 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | 0.785 | -2.11% |
| Frequency | 2007.2 | -0.021 (CI = +/-0.008; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | 0.776 | -2.11% |
| Frequency | 2008.1 | -0.024 (CI = +/-0.008; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | 0.805 | -2.36% |
| Frequency | 2008.2 | -0.027 (CI = +/-0.008; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | 0.838 | -2.64% |
| Frequency | 2009.1 | -0.030 (CI = +/-0.008; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | 0.870 | -2.95% |
| Frequency | 2009.2 | -0.032 (CI = +/-0.008; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | 0.887 | -3.18% |
| Frequency | 2010.1 | -0.034 (CI = +/-0.008; p = 0.000) | 0.010 (CI = +/-0.004; p = 0.000) | 0.890 | -3.33% |
| Frequency | 2010.2 | -0.037 (CI = +/-0.008; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.913 | -3.64% |
| Frequency | 2011.1 | -0.040 (CI = +/-0.008; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.927 | -3.91% |
| Frequency | 2011.2 | -0.042 (CI = +/-0.008; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.936 | -4.14% |
| Frequency | 2012.1 | -0.044 (CI = +/-0.008; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.934 | -4.27% |
| Frequency | 2012.2 | -0.046 (CI = +/-0.008; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.941 | -4.51% |
| Frequency | 2013.1 | -0.047 (CI = +/-0.009; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.938 | -4.60% |
| Frequency | 2013.2 | -0.047 (CI = +/-0.010; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.931 | -4.63% |
| Frequency | 2014.1 | -0.046 (CI = +/-0.011; p = 0.000) | 0.008 (CI = +/-0.003; p = 0.000) | 0.923 | -4.53% |
| Frequency | 2014.2 | -0.043 (CI = +/-0.011; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.922 | -4.19% |
| Frequency | 2015.1 | -0.045 (CI = +/-0.013; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.920 | -4.38% |
| Frequency | 2015.2 | -0.041 (CI = +/-0.013; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.916 | -4.06% |
| Frequency | 2016.1 | -0.043 (CI = +/-0.015; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.910 | -4.23% |
| Frequency | 2016.2 | -0.045 (CI = +/-0.017; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.904 | -4.42% |
| Frequency | 2017.1 | -0.048 (CI = +/-0.019; p = 0.000) | 0.009 (CI = +/-0.003; p = 0.000) | 0.902 | -4.73% |

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

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

Collision

Coverage = CL

End Trend Period = 2023.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-01-01

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

Collision

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

| Fit | Start Date | Time | Scalar Shift | Implied Trend | |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------|
| | | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.036 (CI = +/-0.008; p = 0.000) | -0.269 (CI = +/-0.099; p = 0.000) | 0.715 | +3.62% |
| Loss Cost | 2006.2 | 0.035 (CI = +/-0.008; p = 0.000) | -0.263 (CI = +/-0.101; p = 0.000) | 0.682 | +3.53% |
| Loss Cost | 2007.1 | 0.036 (CI = +/-0.009; p = 0.000) | -0.272 (CI = +/-0.103; p = 0.000) | 0.679 | +3.67% |
| Loss Cost | 2007.2 | 0.037 (CI = +/-0.009; p = 0.000) | -0.278 (CI = +/-0.106; p = 0.000) | 0.669 | +3.78% |
| Loss Cost | 2008.1 | 0.039 (CI = +/-0.010; p = 0.000) | -0.290 (CI = +/-0.106; p = 0.000) | 0.679 | +4.00% |
| Loss Cost | 2008.2 | 0.038 (CI = +/-0.011; p = 0.000) | -0.286 (CI = +/-0.110; p = 0.000) | 0.641 | +3.92% |
| Loss Cost | 2009.1 | 0.041 (CI = +/-0.011; p = 0.000) | -0.299 (CI = +/-0.112; p = 0.000) | 0.650 | +4.16% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.012; p = 0.000) | -0.298 (CI = +/-0.116; p = 0.000) | 0.616 | +4.15% |
| Loss Cost | 2010.1 | 0.043 (CI = +/-0.013; p = 0.000) | -0.309 (CI = +/-0.120; p = 0.000) | 0.614 | +4.38% |
| Loss Cost | 2010.2 | 0.040 (CI = +/-0.014; p = 0.000) | -0.294 (CI = +/-0.122; p = 0.000) | 0.557 | +4.05% |
| Loss Cost | 2011.1 | 0.040 (CI = +/-0.016; p = 0.000) | -0.296 (CI = +/-0.128; p = 0.000) | 0.528 | +4.11% |
| Loss Cost | 2011.2 | 0.036 (CI = +/-0.017; p = 0.000) | -0.275 (CI = +/-0.128; p = 0.000) | 0.464 | +3.63% |
| Loss Cost | 2012.1 | 0.037 (CI = +/-0.019; p = 0.001) | -0.281 (CI = +/-0.135; p = 0.000) | 0.450 | +3.77% |
| Loss Cost | 2012.2 | 0.033 (CI = +/-0.021; p = 0.003) | -0.266 (CI = +/-0.141; p = 0.001) | 0.395 | +3.40% |
| Loss Cost | 2013.1 | 0.036 (CI = +/-0.023; p = 0.004) | -0.278 (CI = +/-0.149; p = 0.001) | 0.401 | +3.70% |
| Loss Cost | 2013.2 | 0.034 (CI = +/-0.026; p = 0.013) | -0.270 (CI = +/-0.159; p = 0.002) | 0.367 | +3.50% |
| Loss Cost | 2014.1 | 0.037 (CI = +/-0.030; p = 0.020) | -0.279 (CI = +/-0.171; p = 0.003) | 0.365 | +3.74% |
| Loss Cost | 2014.2 | 0.039 (CI = +/-0.035; p = 0.030) | -0.287 (CI = +/-0.184; p = 0.005) | 0.360 | +3.97% |
| Loss Cost | 2015.1 | 0.042 (CI = +/-0.040; p = 0.042) | -0.296 (CI = +/-0.200; p = 0.007) | 0.359 | +4.28% |
| Loss Cost | 2015.2 | 0.049 (CI = +/-0.046; p = 0.041) | -0.316 (CI = +/-0.215; p = 0.007) | 0.375 | +4.97% |
| Loss Cost | 2016.1 | 0.062 (CI = +/-0.051; p = 0.022) | -0.353 (CI = +/-0.222; p = 0.005) | 0.430 | +6.35% |
| Loss Cost | 2016.2 | 0.074 (CI = +/-0.058; p = 0.017) | -0.382 (CI = +/-0.233; p = 0.004) | 0.470 | +7.63% |
| Loss Cost | 2017.1 | 0.100 (CI = +/-0.052; p = 0.002) | -0.441 (CI = +/-0.196; p = 0.001) | 0.659 | +10.56% |
| Severity | 2006.1 | 0.044 (CI = +/-0.009; p = 0.000) | 0.074 (CI = +/-0.117; p = 0.209) | 0.862 | +4.48% |
| Severity | 2006.2 | 0.045 (CI = +/-0.010; p = 0.000) | 0.067 (CI = +/-0.120; p = 0.266) | 0.858 | +4.60% |
| Severity | 2007.1 | 0.048 (CI = +/-0.010; p = 0.000) | 0.047 (CI = +/-0.116; p = 0.412) | 0.871 | +4.93% |
| Severity | 2007.2 | 0.048 (CI = +/-0.011; p = 0.000) | 0.046 (CI = +/-0.120; p = 0.438) | 0.861 | +4.95% |
| Severity | 2008.1 | 0.053 (CI = +/-0.010; p = 0.000) | 0.019 (CI = +/-0.111; p = 0.723) | 0.889 | +5.44% |
| Severity | 2008.2 | 0.055 (CI = +/-0.011; p = 0.000) | 0.006 (CI = +/-0.112; p = 0.908) | 0.890 | +5.68% |
| Severity | 2009.1 | 0.061 (CI = +/-0.010; p = 0.000) | -0.024 (CI = +/-0.097; p = 0.610) | 0.922 | +6.28% |
| Severity | 2009.2 | 0.063 (CI = +/-0.011; p = 0.000) | -0.037 (CI = +/-0.098; p = 0.449) | 0.921 | +6.53% |
| Severity | 2010.1 | 0.067 (CI = +/-0.011; p = 0.000) | -0.053 (CI = +/-0.097; p = 0.267) | 0.926 | +6.88% |
| Severity | 2010.2 | 0.067 (CI = +/-0.012; p = 0.000) | -0.056 (CI = +/-0.102; p = 0.270) | 0.917 | +6.93% |
| Severity | 2011.1 | 0.070 (CI = +/-0.013; p = 0.000) | -0.072 (CI = +/-0.102; p = 0.156) | 0.919 | +7.30% |
| Severity | 2011.2 | 0.068 (CI = +/-0.014; p = 0.000) | -0.062 (CI = +/-0.106; p = 0.233) | 0.908 | +7.07% |
| Severity | 2012.1 | 0.070 (CI = +/-0.015; p = 0.000) | -0.071 (CI = +/-0.111; p = 0.194) | 0.900 | +7.29% |
| Severity | 2012.2 | 0.069 (CI = +/-0.017; p = 0.000) | -0.067 (CI = +/-0.117; p = 0.248) | 0.883 | +7.17% |
| Severity | 2013.1 | 0.072 (CI = +/-0.019; p = 0.000) | -0.078 (CI = +/-0.124; p = 0.204) | 0.874 | +7.46% |
| Severity | 2013.2 | 0.068 (CI = +/-0.021; p = 0.000) | -0.063 (CI = +/-0.130; p = 0.317) | 0.850 | +7.06% |
| Severity | 2014.1 | 0.066 (CI = +/-0.024; p = 0.000) | -0.054 (CI = +/-0.139; p = 0.419) | 0.821 | +6.80% |
| Severity | 2014.2 | 0.057 (CI = +/-0.026; p = 0.000) | -0.024 (CI = +/-0.138; p = 0.719) | 0.792 | +5.86% |
| Severity | 2015.1 | 0.058 (CI = +/-0.030; p = 0.001) | -0.028 (CI = +/-0.150; p = 0.693) | 0.762 | +6.01% |
| Severity | 2015.2 | 0.051 (CI = +/-0.034; p = 0.006) | -0.007 (CI = +/-0.159; p = 0.928) | 0.710 | +5.25% |
| Severity | 2016.1 | 0.059 (CI = +/-0.039; p = 0.006) | -0.029 (CI = +/-0.167; p = 0.717) | 0.710 | +6.08% |
| Severity | 2016.2 | 0.065 (CI = +/-0.045; p = 0.009) | -0.043 (CI = +/-0.180; p = 0.609) | 0.688 | +6.71% |
| Severity | 2017.1 | 0.087 (CI = +/-0.039; p = 0.001) | -0.091 (CI = +/-0.145; p = 0.192) | 0.829 | +9.09% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.008; p = 0.040) | -0.342 (CI = +/-0.100; p = 0.000) | 0.805 | -0.83% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.008; p = 0.015) | -0.330 (CI = +/-0.099; p = 0.000) | 0.818 | -1.03% |
| Frequency | 2007.1 | -0.012 (CI = +/-0.009; p = 0.007) | -0.319 (CI = +/-0.100; p = 0.000) | 0.827 | -1.20% |
| Frequency | 2007.2 | -0.011 (CI = +/-0.009; p = 0.019) | -0.325 (CI = +/-0.103; p = 0.000) | 0.823 | -1.11% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.009; p = 0.006) | -0.310 (CI = +/-0.102; p = 0.000) | 0.838 | -1.37% |
| Frequency | 2008.2 | -0.017 (CI = +/-0.010; p = 0.001) | -0.293 (CI = +/-0.099; p = 0.000) | 0.856 | -1.66% |
| Frequency | 2009.1 | -0.020 (CI = +/-0.010; p = 0.000) | -0.274 (CI = +/-0.096; p = 0.000) | 0.875 | -1.99% |
| Frequency | 2009.2 | -0.023 (CI = +/-0.010; p = 0.000) | -0.262 (CI = +/-0.097; p = 0.000) | 0.881 | -2.23% |
| Frequency | 2010.1 | -0.024 (CI = +/-0.011; p = 0.000) | -0.256 (CI = +/-0.101; p = 0.000) | 0.879 | -2.34% |
| Frequency | 2010.2 | -0.027 (CI = +/-0.012; p = 0.000) | -0.238 (CI = +/-0.099; p = 0.000) | 0.891 | -2.69% |
| Frequency | 2011.1 | -0.030 (CI = +/-0.013; p = 0.000) | -0.224 (CI = +/-0.101; p = 0.000) | 0.895 | -2.97% |
| Frequency | 2011.2 | -0.033 (CI = +/-0.014; p = 0.000) | -0.213 (CI = +/-0.104; p = 0.000) | 0.897 | -3.22% |
| Frequency | 2012.1 | -0.033 (CI = +/-0.015; p = 0.000) | -0.210 (CI = +/-0.110; p = 0.001) | 0.890 | -3.28% |
| Frequency | 2012.2 | -0.036 (CI = +/-0.017; p = 0.000) | -0.199 (CI = +/-0.115; p = 0.002) | 0.888 | -3.52% |
| Frequency | 2013.1 | -0.036 (CI = +/-0.019; p = 0.001) | -0.200 (CI = +/-0.123; p = 0.003) | 0.879 | -3.50% |
| Frequency | 2013.2 | -0.034 (CI = +/-0.022; p = 0.004) | -0.207 (CI = +/-0.131; p = 0.004) | 0.868 | -3.33% |
| Frequency | 2014.1 | -0.029 (CI = +/-0.024; p = 0.022) | -0.225 (CI = +/-0.137; p = 0.003) | 0.858 | -2.86% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.024; p = 0.136) | -0.263 (CI = +/-0.129; p = 0.001) | 0.869 | -1.78% |
| Frequency | 2015.1 | -0.016 (CI = +/-0.028; p = 0.234) | -0.268 (CI = +/-0.140; p = 0.001) | 0.859 | -1.63% |
| Frequency | 2015.2 | -0.003 (CI = +/-0.028; p = 0.838) | -0.310 (CI = +/-0.128; p = 0.000) | 0.881 | -0.27% |
| Frequency | 2016.1 | 0.003 (CI = +/-0.032; p = 0.864) | -0.324 (CI = +/-0.137; p = 0.000) | 0.875 | +0.26% |
| Frequency | 2016.2 | 0.009 (CI = +/-0.036; p = 0.611) | -0.339 (CI = +/-0.146; p = 0.000) | 0.869 | +0.87% |
| Frequency | 2017.1 | 0.013 (CI = +/-0.042; p = 0.492) | -0.350 (CI = +/-0.157; p = 0.001) | 0.860 | +1.35% |

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

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

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

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 | 2006.1 | 0.019 (CI = +/-0.008; p = 0.000) | 0.089 (CI = +/-0.185; p = 0.332) | 0.457 | +1.93% |
| Loss Cost | 2006.2 | 0.018 (CI = +/-0.009; p = 0.000) | 0.099 (CI = +/-0.184; p = 0.282) | 0.415 | +1.77% |
| Loss Cost | 2007.1 | 0.017 (CI = +/-0.009; p = 0.001) | 0.099 (CI = +/-0.188; p = 0.289) | 0.392 | +1.76% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.010; p = 0.002) | 0.102 (CI = +/-0.192; p = 0.289) | 0.364 | +1.72% |
| Loss Cost | 2008.1 | 0.017 (CI = +/-0.011; p = 0.003) | 0.101 (CI = +/-0.197; p = 0.303) | 0.346 | +1.73% |
| Loss Cost | 2008.2 | 0.015 (CI = +/-0.011; p = 0.011) | 0.111 (CI = +/-0.197; p = 0.257) | 0.298 | +1.53% |
| Loss Cost | 2009.1 | 0.015 (CI = +/-0.012; p = 0.017) | 0.111 (CI = +/-0.202; p = 0.268) | 0.277 | +1.53% |
| Loss Cost | 2009.2 | 0.013 (CI = +/-0.013; p = 0.046) | 0.121 (CI = +/-0.204; p = 0.235) | 0.233 | +1.33% |
| Loss Cost | 2010.1 | 0.013 (CI = +/-0.014; p = 0.077) | 0.124 (CI = +/-0.210; p = 0.235) | 0.206 | +1.27% |
| Loss Cost | 2010.2 | 0.008 (CI = +/-0.014; p = 0.244) | 0.144 (CI = +/-0.202; p = 0.154) | 0.157 | +0.83% |
| Loss Cost | 2011.1 | 0.006 (CI = +/-0.015; p = 0.419) | 0.153 (CI = +/-0.205; p = 0.135) | 0.127 | +0.61% |
| Loss Cost | 2011.2 | 0.000 (CI = +/-0.015; p = 0.963) | 0.178 (CI = +/-0.190; p = 0.066) | 0.116 | +0.03% |
| Loss Cost | 2012.1 | -0.002 (CI = +/-0.016; p = 0.817) | 0.187 (CI = +/-0.194; p = 0.059) | 0.111 | -0.19% |
| Loss Cost | 2012.2 | -0.008 (CI = +/-0.017; p = 0.354) | 0.209 (CI = +/-0.184; p = 0.028) | 0.151 | -0.76% |
| Loss Cost | 2013.1 | -0.010 (CI = +/-0.018; p = 0.279) | 0.217 (CI = +/-0.189; p = 0.027) | 0.160 | -0.97% |
| Loss Cost | 2013.2 | -0.015 (CI = +/-0.019; p = 0.106) | 0.238 (CI = +/-0.184; p = 0.014) | 0.226 | -1.54% |
| Loss Cost | 2014.1 | -0.019 (CI = +/-0.021; p = 0.068) | 0.251 (CI = +/-0.187; p = 0.012) | 0.261 | -1.92% |
| Loss Cost | 2014.2 | -0.024 (CI = +/-0.023; p = 0.040) | 0.267 (CI = +/-0.189; p = 0.009) | 0.308 | -2.39% |
| Loss Cost | 2015.1 | -0.030 (CI = +/-0.025; p = 0.024) | 0.284 (CI = +/-0.192; p = 0.007) | 0.358 | -2.93% |
| Loss Cost | 2015.2 | -0.035 (CI = +/-0.028; p = 0.021) | 0.298 (CI = +/-0.198; p = 0.006) | 0.386 | -3.40% |
| Loss Cost | 2016.1 | -0.037 (CI = +/-0.033; p = 0.031) | 0.305 (CI = +/-0.211; p = 0.008) | 0.377 | -3.66% |
| Loss Cost | 2016.2 | -0.042 (CI = +/-0.039; p = 0.035) | 0.319 (CI = +/-0.223; p = 0.009) | 0.389 | -4.16% |
| Loss Cost | 2017.1 | -0.039 (CI = +/-0.047; p = 0.094) | 0.310 (CI = +/-0.241; p = 0.017) | 0.340 | -3.80% |
| Severity | 2006.1 | 0.045 (CI = +/-0.007; p = 0.000) | 0.131 (CI = +/-0.156; p = 0.098) | 0.867 | +4.65% |
| Severity | 2006.2 | 0.046 (CI = +/-0.008; p = 0.000) | 0.125 (CI = +/-0.158; p = 0.115) | 0.863 | +4.75% |
| Severity | 2007.1 | 0.049 (CI = +/-0.008; p = 0.000) | 0.112 (CI = +/-0.151; p = 0.139) | 0.878 | +4.99% |
| Severity | 2007.2 | 0.049 (CI = +/-0.008; p = 0.000) | 0.111 (CI = +/-0.154; p = 0.150) | 0.868 | +5.00% |
| Severity | 2008.1 | 0.052 (CI = +/-0.008; p = 0.000) | 0.094 (CI = +/-0.139; p = 0.179) | 0.896 | +5.34% |
| Severity | 2008.2 | 0.054 (CI = +/-0.008; p = 0.000) | 0.086 (CI = +/-0.139; p = 0.216) | 0.896 | +5.50% |
| Severity | 2009.1 | 0.057 (CI = +/-0.007; p = 0.000) | 0.067 (CI = +/-0.120; p = 0.263) | 0.925 | +5.90% |
| Severity | 2009.2 | 0.059 (CI = +/-0.008; p = 0.000) | 0.061 (CI = +/-0.121; p = 0.312) | 0.923 | +6.03% |
| Severity | 2010.1 | 0.060 (CI = +/-0.008; p = 0.000) | 0.052 (CI = +/-0.120; p = 0.378) | 0.924 | +6.22% |
| Severity | 2010.2 | 0.060 (CI = +/-0.009; p = 0.000) | 0.053 (CI = +/-0.123; p = 0.383) | 0.915 | +6.20% |
| Severity | 2011.1 | 0.062 (CI = +/-0.009; p = 0.000) | 0.046 (CI = +/-0.124; p = 0.454) | 0.914 | +6.38% |
| Severity | 2011.2 | 0.060 (CI = +/-0.010; p = 0.000) | 0.054 (CI = +/-0.124; p = 0.372) | 0.905 | +6.16% |
| Severity | 2012.1 | 0.060 (CI = +/-0.011; p = 0.000) | 0.052 (CI = +/-0.128; p = 0.404) | 0.895 | +6.21% |
| Severity | 2012.2 | 0.059 (CI = +/-0.012; p = 0.000) | 0.059 (CI = +/-0.131; p = 0.362) | 0.880 | +6.05% |
| Severity | 2013.1 | 0.059 (CI = +/-0.013; p = 0.000) | 0.056 (CI = +/-0.136; p = 0.397) | 0.867 | +6.11% |
| Severity | 2013.2 | 0.056 (CI = +/-0.014; p = 0.000) | 0.069 (CI = +/-0.135; p = 0.300) | 0.851 | +5.75% |
| Severity | 2014.1 | 0.053 (CI = +/-0.015; p = 0.000) | 0.078 (CI = +/-0.138; p = 0.249) | 0.828 | +5.45% |
| Severity | 2014.2 | 0.047 (CI = +/-0.015; p = 0.000) | 0.099 (CI = +/-0.126; p = 0.115) | 0.823 | +4.77% |
| Severity | 2015.1 | 0.046 (CI = +/-0.018; p = 0.000) | 0.101 (CI = +/-0.133; p = 0.127) | 0.798 | +4.71% |
| Severity | 2015.2 | 0.040 (CI = +/-0.019; p = 0.000) | 0.118 (CI = +/-0.130; p = 0.072) | 0.776 | +4.11% |
| Severity | 2016.1 | 0.043 (CI = +/-0.021; p = 0.001) | 0.110 (CI = +/-0.136; p = 0.105) | 0.767 | +4.41% |
| Severity | 2016.2 | 0.044 (CI = +/-0.025; p = 0.003) | 0.107 (CI = +/-0.147; p = 0.138) | 0.740 | +4.53% |
| Severity | 2017.1 | 0.057 (CI = +/-0.025; p = 0.000) | 0.077 (CI = +/-0.130; p = 0.215) | 0.826 | +5.83% |
| Frequency | 2006.1 | -0.026 (CI = +/-0.010; p = 0.000) | -0.041 (CI = +/-0.215; p = 0.698) | 0.510 | -2.60% |
| Frequency | 2006.2 | -0.029 (CI = +/-0.010; p = 0.000) | -0.027 (CI = +/-0.210; p = 0.798) | 0.551 | -2.84% |
| Frequency | 2007.1 | -0.031 (CI = +/-0.010; p = 0.000) | -0.013 (CI = +/-0.206; p = 0.900) | 0.583 | -3.08% |
| Frequency | 2007.2 | -0.032 (CI = +/-0.011; p = 0.000) | -0.010 (CI = +/-0.211; p = 0.924) | 0.567 | -3.13% |
| Frequency | 2008.1 | -0.035 (CI = +/-0.011; p = 0.000) | 0.007 (CI = +/-0.204; p = 0.944) | 0.612 | -3.43% |
| Frequency | 2008.2 | -0.038 (CI = +/-0.011; p = 0.000) | 0.025 (CI = +/-0.195; p = 0.791) | 0.662 | -3.76% |
| Frequency | 2009.1 | -0.042 (CI = +/-0.011; p = 0.000) | 0.044 (CI = +/-0.184; p = 0.624) | 0.711 | -4.13% |
| Frequency | 2009.2 | -0.045 (CI = +/-0.011; p = 0.000) | 0.060 (CI = +/-0.178; p = 0.494) | 0.739 | -4.43% |
| Frequency | 2010.1 | -0.048 (CI = +/-0.012; p = 0.000) | 0.072 (CI = +/-0.177; p = 0.413) | 0.747 | -4.66% |
| Frequency | 2010.2 | -0.052 (CI = +/-0.012; p = 0.000) | 0.091 (CI = +/-0.167; p = 0.274) | 0.786 | -5.06% |
| Frequency | 2011.1 | -0.056 (CI = +/-0.012; p = 0.000) | 0.108 (CI = +/-0.160; p = 0.176) | 0.811 | -5.42% |
| Frequency | 2011.2 | -0.059 (CI = +/-0.012; p = 0.000) | 0.123 (CI = +/-0.154; p = 0.110) | 0.830 | -5.77% |
| Frequency | 2012.1 | -0.062 (CI = +/-0.013; p = 0.000) | 0.134 (CI = +/-0.154; p = 0.084) | 0.831 | -6.02% |
| Frequency | 2012.2 | -0.066 (CI = +/-0.013; p = 0.000) | 0.151 (CI = +/-0.148; p = 0.047) | 0.847 | -6.41% |
| Frequency | 2013.1 | -0.069 (CI = +/-0.015; p = 0.000) | 0.161 (CI = +/-0.150; p = 0.037) | 0.844 | -6.67% |
| Frequency | 2013.2 | -0.071 (CI = +/-0.016; p = 0.000) | 0.169 (CI = +/-0.154; p = 0.033) | 0.834 | -6.89% |
| Frequency | 2014.1 | -0.072 (CI = +/-0.018; p = 0.000) | 0.173 (CI = +/-0.161; p = 0.036) | 0.812 | -6.99% |
| Frequency | 2014.2 | -0.071 (CI = +/-0.020; p = 0.000) | 0.168 (CI = +/-0.168; p = 0.050) | 0.774 | -6.84% |
| Frequency | 2015.1 | -0.076 (CI = +/-0.022; p = 0.000) | 0.183 (CI = +/-0.170; p = 0.036) | 0.776 | -7.30% |
| Frequency | 2015.2 | -0.075 (CI = +/-0.026; p = 0.000) | 0.180 (CI = +/-0.180; p = 0.050) | 0.728 | -7.21% |
| Frequency | 2016.1 | -0.080 (CI = +/-0.029; p = 0.000) | 0.196 (CI = +/-0.186; p = 0.041) | 0.720 | -7.73% |
| Frequency | 2016.2 | -0.087 (CI = +/-0.034; p = 0.000) | 0.212 (CI = +/-0.194; p = 0.035) | 0.711 | -8.31% |
| Frequency | 2017.1 | -0.095 (CI = +/-0.039; p = 0.000) | 0.233 (CI = +/-0.201; p = 0.027) | 0.710 | -9.10% |

Comprehensive

Coverage = CM

End Trend Period = 2023.1

Excluded Points = 2017.1

Parameters Included: time, seasonality, Mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | | Rate |
| Loss Cost | 2006.1 | 0.051 (CI = +/-0.007; p = 0.000) | -0.104 (CI = +/-0.058; p = 0.001) | 0.006 (CI = +/-0.004; p = 0.004) | 0.902 | +5.25% |
| Loss Cost | 2006.2 | 0.051 (CI = +/-0.007; p = 0.000) | -0.102 (CI = +/-0.060; p = 0.002) | 0.006 (CI = +/-0.004; p = 0.005) | 0.890 | +5.21% |
| Loss Cost | 2007.1 | 0.049 (CI = +/-0.007; p = 0.000) | -0.112 (CI = +/-0.058; p = 0.000) | 0.006 (CI = +/-0.004; p = 0.006) | 0.891 | +4.99% |
| Loss Cost | 2007.2 | 0.047 (CI = +/-0.007; p = 0.000) | -0.104 (CI = +/-0.057; p = 0.001) | 0.005 (CI = +/-0.004; p = 0.007) | 0.880 | +4.81% |
| Loss Cost | 2008.1 | 0.047 (CI = +/-0.008; p = 0.000) | -0.104 (CI = +/-0.059; p = 0.001) | 0.005 (CI = +/-0.004; p = 0.009) | 0.872 | +4.80% |
| Loss Cost | 2008.2 | 0.044 (CI = +/-0.007; p = 0.000) | -0.093 (CI = +/-0.055; p = 0.002) | 0.005 (CI = +/-0.004; p = 0.007) | 0.866 | +4.53% |
| Loss Cost | 2009.1 | 0.042 (CI = +/-0.007; p = 0.000) | -0.102 (CI = +/-0.054; p = 0.001) | 0.005 (CI = +/-0.004; p = 0.009) | 0.865 | +4.30% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.008; p = 0.000) | -0.097 (CI = +/-0.055; p = 0.001) | 0.005 (CI = +/-0.004; p = 0.012) | 0.844 | +4.18% |
| Loss Cost | 2010.1 | 0.040 (CI = +/-0.008; p = 0.000) | -0.102 (CI = +/-0.056; p = 0.001) | 0.004 (CI = +/-0.004; p = 0.016) | 0.834 | +4.04% |
| Loss Cost | 2010.2 | 0.037 (CI = +/-0.008; p = 0.000) | -0.093 (CI = +/-0.054; p = 0.002) | 0.004 (CI = +/-0.003; p = 0.016) | 0.813 | +3.79% |
| Loss Cost | 2011.1 | 0.040 (CI = +/-0.008; p = 0.000) | -0.082 (CI = +/-0.051; p = 0.003) | 0.005 (CI = +/-0.003; p = 0.006) | 0.847 | +4.09% |
| Loss Cost | 2011.2 | 0.038 (CI = +/-0.008; p = 0.000) | -0.074 (CI = +/-0.050; p = 0.006) | 0.004 (CI = +/-0.003; p = 0.006) | 0.823 | +3.87% |
| Loss Cost | 2012.1 | 0.038 (CI = +/-0.009; p = 0.000) | -0.075 (CI = +/-0.053; p = 0.008) | 0.004 (CI = +/-0.003; p = 0.008) | 0.808 | +3.83% |
| Loss Cost | 2012.2 | 0.036 (CI = +/-0.009; p = 0.000) | -0.068 (CI = +/-0.053; p = 0.016) | 0.004 (CI = +/-0.003; p = 0.009) | 0.769 | +3.62% |
| Loss Cost | 2013.1 | 0.037 (CI = +/-0.010; p = 0.000) | -0.064 (CI = +/-0.056; p = 0.027) | 0.004 (CI = +/-0.003; p = 0.010) | 0.766 | +3.75% |
| Loss Cost | 2013.2 | 0.036 (CI = +/-0.011; p = 0.000) | -0.061 (CI = +/-0.059; p = 0.045) | 0.004 (CI = +/-0.003; p = 0.012) | 0.716 | +3.67% |
| Loss Cost | 2014.1 | 0.033 (CI = +/-0.012; p = 0.000) | -0.070 (CI = +/-0.059; p = 0.024) | 0.004 (CI = +/-0.003; p = 0.014) | 0.700 | +3.34% |
| Loss Cost | 2014.2 | 0.034 (CI = +/-0.013; p = 0.000) | -0.073 (CI = +/-0.063; p = 0.027) | 0.004 (CI = +/-0.003; p = 0.017) | 0.665 | +3.45% |
| Loss Cost | 2015.1 | 0.032 (CI = +/-0.015; p = 0.001) | -0.077 (CI = +/-0.067; p = 0.028) | 0.004 (CI = +/-0.003; p = 0.023) | 0.638 | +3.29% |
| Loss Cost | 2015.2 | 0.029 (CI = +/-0.016; p = 0.003) | -0.065 (CI = +/-0.070; p = 0.066) | 0.004 (CI = +/-0.003; p = 0.022) | 0.543 | +2.89% |
| Loss Cost | 2016.1 | 0.028 (CI = +/-0.019; p = 0.008) | -0.065 (CI = +/-0.075; p = 0.084) | 0.004 (CI = +/-0.004; p = 0.030) | 0.521 | +2.88% |
| Loss Cost | 2016.2 | 0.033 (CI = +/-0.022; p = 0.007) | -0.079 (CI = +/-0.082; p = 0.056) | 0.004 (CI = +/-0.004; p = 0.035) | 0.553 | +3.40% |
| Severity | 2006.1 | 0.040 (CI = +/-0.006; p = 0.000) | -0.225 (CI = +/-0.051; p = 0.000) | -0.002 (CI = +/-0.004; p = 0.395) | 0.918 | +4.11% |
| Severity | 2006.2 | 0.041 (CI = +/-0.006; p = 0.000) | -0.229 (CI = +/-0.052; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.436) | 0.914 | +4.20% |
| Severity | 2007.1 | 0.042 (CI = +/-0.006; p = 0.000) | -0.226 (CI = +/-0.054; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.486) | 0.913 | +4.26% |
| Severity | 2007.2 | 0.043 (CI = +/-0.007; p = 0.000) | -0.229 (CI = +/-0.055; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.527) | 0.907 | +4.34% |
| Severity | 2008.1 | 0.045 (CI = +/-0.006; p = 0.000) | -0.217 (CI = +/-0.050; p = 0.000) | -0.001 (CI = +/-0.003; p = 0.695) | 0.928 | +4.62% |
| Severity | 2008.2 | 0.047 (CI = +/-0.007; p = 0.000) | -0.224 (CI = +/-0.050; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.773) | 0.929 | +4.78% |
| Severity | 2009.1 | 0.048 (CI = +/-0.007; p = 0.000) | -0.217 (CI = +/-0.049; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.911) | 0.935 | +4.96% |
| Severity | 2009.2 | 0.050 (CI = +/-0.007; p = 0.000) | -0.223 (CI = +/-0.049; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.987) | 0.934 | +5.11% |
| Severity | 2010.1 | 0.052 (CI = +/-0.007; p = 0.000) | -0.215 (CI = +/-0.048; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.841) | 0.942 | +5.33% |
| Severity | 2010.2 | 0.053 (CI = +/-0.007; p = 0.000) | -0.219 (CI = +/-0.049; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.796) | 0.937 | +5.44% |
| Severity | 2011.1 | 0.056 (CI = +/-0.007; p = 0.000) | -0.206 (CI = +/-0.042; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.491) | 0.959 | +5.81% |
| Severity | 2011.2 | 0.056 (CI = +/-0.007; p = 0.000) | -0.205 (CI = +/-0.044; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.508) | 0.950 | +5.79% |
| Severity | 2012.1 | 0.056 (CI = +/-0.008; p = 0.000) | -0.207 (CI = +/-0.046; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.549) | 0.948 | +5.74% |
| Severity | 2012.2 | 0.055 (CI = +/-0.009; p = 0.000) | -0.205 (CI = +/-0.049; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.574) | 0.936 | +5.68% |
| Severity | 2013.1 | 0.057 (CI = +/-0.009; p = 0.000) | -0.200 (CI = +/-0.050; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.515) | 0.937 | +5.84% |
| Severity | 2013.2 | 0.058 (CI = +/-0.010; p = 0.000) | -0.206 (CI = +/-0.052; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.491) | 0.929 | +6.00% |
| Severity | 2014.1 | 0.058 (CI = +/-0.011; p = 0.000) | -0.208 (CI = +/-0.055; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.529) | 0.925 | +5.93% |
| Severity | 2014.2 | 0.059 (CI = +/-0.012; p = 0.000) | -0.214 (CI = +/-0.059; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.525) | 0.911 | +6.10% |
| Severity | 2015.1 | 0.061 (CI = +/-0.014; p = 0.000) | -0.209 (CI = +/-0.061; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.491) | 0.913 | +6.32% |
| Severity | 2015.2 | 0.056 (CI = +/-0.014; p = 0.000) | -0.193 (CI = +/-0.059; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.445) | 0.895 | +5.78% |
| Severity | 2016.1 | 0.059 (CI = +/-0.016; p = 0.000) | -0.188 (CI = +/-0.062; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.432) | 0.897 | +6.03% |
| Severity | 2016.2 | 0.056 (CI = +/-0.019; p = 0.000) | -0.182 (CI = +/-0.070; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.431) | 0.844 | +5.79% |
| Frequency | 2006.1 | 0.011 (CI = +/-0.009; p = 0.025) | 0.121 (CI = +/-0.083; p = 0.006) | 0.008 (CI = +/-0.006; p = 0.011) | 0.278 | +1.09% |
| Frequency | 2006.2 | 0.010 (CI = +/-0.010; p = 0.055) | 0.127 (CI = +/-0.085; p = 0.005) | 0.008 (CI = +/-0.006; p = 0.014) | 0.282 | +0.97% |
| Frequency | 2007.1 | 0.007 (CI = +/-0.010; p = 0.165) | 0.114 (CI = +/-0.083; p = 0.009) | 0.007 (CI = +/-0.006; p = 0.018) | 0.238 | +0.70% |
| Frequency | 2007.2 | 0.004 (CI = +/-0.010; p = 0.372) | 0.126 (CI = +/-0.082; p = 0.004) | 0.007 (CI = +/-0.006; p = 0.020) | 0.279 | +0.45% |
| Frequency | 2008.1 | 0.002 (CI = +/-0.010; p = 0.743) | 0.113 (CI = +/-0.080; p = 0.008) | 0.006 (CI = +/-0.005; p = 0.027) | 0.266 | +0.17% |
| Frequency | 2008.2 | -0.002 (CI = +/-0.009; p = 0.602) | 0.131 (CI = +/-0.072; p = 0.001) | 0.006 (CI = +/-0.005; p = 0.022) | 0.406 | -0.24% |
| Frequency | 2009.1 | -0.006 (CI = +/-0.009; p = 0.157) | 0.115 (CI = +/-0.065; p = 0.001) | 0.005 (CI = +/-0.004; p = 0.024) | 0.476 | -0.62% |
| Frequency | 2009.2 | -0.009 (CI = +/-0.009; p = 0.049) | 0.126 (CI = +/-0.063; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.024) | 0.550 | -0.88% |
| Frequency | 2010.1 | -0.012 (CI = +/-0.008; p = 0.006) | 0.112 (CI = +/-0.057; p = 0.000) | 0.004 (CI = +/-0.004; p = 0.027) | 0.632 | -1.23% |
| Frequency | 2010.2 | -0.016 (CI = +/-0.008; p = 0.000) | 0.126 (CI = +/-0.051; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.020) | 0.732 | -1.56% |
| Frequency | 2011.1 | -0.016 (CI = +/-0.008; p = 0.001) | 0.124 (CI = +/-0.053; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.026) | 0.733 | -1.63% |
| Frequency | 2011.2 | -0.018 (CI = +/-0.009; p = 0.000) | 0.131 (CI = +/-0.053; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.029) | 0.750 | -1.82% |
| Frequency | 2012.1 | -0.018 (CI = +/-0.010; p = 0.001) | 0.132 (CI = +/-0.056; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.034) | 0.744 | -1.81% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.010; p = 0.001) | 0.137 (CI = +/-0.058; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.039) | 0.737 | -1.95% |
| Frequency | 2013.1 | -0.020 (CI = +/-0.011; p = 0.002) | 0.137 (CI = +/-0.061; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.048) | 0.732 | -1.97% |
| Frequency | 2013.2 | -0.022 (CI = +/-0.012; p = 0.001) | 0.145 (CI = +/-0.063; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.052) | 0.737 | -2.21% |
| Frequency | 2014.1 | -0.025 (CI = +/-0.013; p = 0.001) | 0.138 (CI = +/-0.064; p = 0.000) | 0.003 (CI = +/-0.004; p = 0.065) | 0.753 | -2.44% |
| Frequency | 2014.2 | -0.025 (CI = +/-0.015; p = 0.003) | 0.140 (CI = +/-0.070; p = 0.001) | 0.003 (CI = +/-0.004; p = 0.076) | 0.710 | -2.50% |
| Frequency | 2015.1 | -0.029 (CI = +/-0.016; p = 0.002) | 0.132 (CI = +/-0.070; p = 0.001) | 0.003 (CI = +/-0.004; p = 0.087) | 0.741 | -2.85% |
| Frequency | 2015.2 | -0.028 (CI = +/-0.018; p = 0.007) | 0.128 (CI = +/-0.077; p = 0.004) | 0.003 (CI = +/-0.004; p = 0.101) | 0.661 | -2.73% |
| Frequency | 2016.1 | -0.030 (CI = +/-0.021; p = 0.009) | 0.124 (CI = +/-0.082; p = 0.007) | 0.003 (CI = +/-0.004; p = 0.118) | 0.666 | -2.97% |
| Frequency | 2016.2 | -0.023 (CI = +/-0.023; p = 0.048) | 0.103 (CI = +/-0.084; p = 0.022) | 0.003 (CI = +/-0.004; p = 0.118) | 0.506 | -2.26% |

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 | 2006.1 | 0.048 (CI = +/-0.009; p = 0.000) | -0.084 (CI = +/-0.089; p = 0.062) | 0.784 | +4.87% |
| Loss Cost | 2006.2 | 0.047 (CI = +/-0.009; p = 0.000) | -0.080 (CI = +/-0.091; p = 0.083) | 0.761 | +4.80% |
| Loss Cost | 2007.1 | 0.045 (CI = +/-0.010; p = 0.000) | -0.091 (CI = +/-0.091; p = 0.052) | 0.746 | +4.60% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.010; p = 0.000) | -0.080 (CI = +/-0.092; p = 0.086) | 0.716 | +4.40% |
| Loss Cost | 2008.1 | 0.043 (CI = +/-0.011; p = 0.000) | -0.081 (CI = +/-0.095; p = 0.090) | 0.698 | +4.37% |
| Loss Cost | 2008.2 | 0.040 (CI = +/-0.011; p = 0.000) | -0.067 (CI = +/-0.094; p = 0.154) | 0.661 | +4.07% |
| Loss Cost | 2009.1 | 0.038 (CI = +/-0.011; p = 0.000) | -0.077 (CI = +/-0.095; p = 0.108) | 0.634 | +3.87% |
| Loss Cost | 2009.2 | 0.036 (CI = +/-0.012; p = 0.000) | -0.068 (CI = +/-0.097; p = 0.159) | 0.584 | +3.69% |
| Loss Cost | 2010.1 | 0.035 (CI = +/-0.013; p = 0.000) | -0.075 (CI = +/-0.100; p = 0.136) | 0.552 | +3.54% |
| Loss Cost | 2010.2 | 0.032 (CI = +/-0.013; p = 0.000) | -0.061 (CI = +/-0.100; p = 0.218) | 0.482 | +3.24% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.014; p = 0.000) | -0.053 (CI = +/-0.103; p = 0.295) | 0.494 | +3.45% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.015; p = 0.000) | -0.041 (CI = +/-0.104; p = 0.427) | 0.416 | +3.14% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.016; p = 0.001) | -0.044 (CI = +/-0.109; p = 0.411) | 0.375 | +3.05% |
| Loss Cost | 2012.2 | 0.027 (CI = +/-0.018; p = 0.005) | -0.031 (CI = +/-0.112; p = 0.565) | 0.281 | +2.71% |
| Loss Cost | 2013.1 | 0.027 (CI = +/-0.019; p = 0.009) | -0.030 (CI = +/-0.118; p = 0.594) | 0.254 | +2.73% |
| Loss Cost | 2013.2 | 0.024 (CI = +/-0.021; p = 0.029) | -0.021 (CI = +/-0.123; p = 0.729) | 0.164 | +2.44% |
| Loss Cost | 2014.1 | 0.020 (CI = +/-0.023; p = 0.081) | -0.033 (CI = +/-0.127; p = 0.592) | 0.089 | +2.05% |
| Loss Cost | 2014.2 | 0.018 (CI = +/-0.026; p = 0.158) | -0.026 (CI = +/-0.135; p = 0.688) | 0.016 | +1.83% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.029; p = 0.289) | -0.035 (CI = +/-0.142; p = 0.605) | -0.033 | +1.50% |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.031; p = 0.646) | -0.012 (CI = +/-0.144; p = 0.857) | -0.133 | +0.68% |
| Loss Cost | 2016.1 | 0.004 (CI = +/-0.036; p = 0.827) | -0.020 (CI = +/-0.155; p = 0.780) | -0.154 | +0.37% |
| Loss Cost | 2016.2 | 0.000 (CI = +/-0.042; p = 0.994) | -0.011 (CI = +/-0.168; p = 0.891) | -0.180 | -0.02% |
| Loss Cost | 2017.1 | -0.005 (CI = +/-0.049; p = 0.838) | -0.020 (CI = +/-0.182; p = 0.809) | -0.188 | -0.46% |
| Severity | 2006.1 | 0.042 (CI = +/-0.005; p = 0.000) | -0.212 (CI = +/-0.054; p = 0.000) | 0.905 | +4.30% |
| Severity | 2006.2 | 0.043 (CI = +/-0.006; p = 0.000) | -0.216 (CI = +/-0.055; p = 0.000) | 0.899 | +4.37% |
| Severity | 2007.1 | 0.043 (CI = +/-0.006; p = 0.000) | -0.213 (CI = +/-0.056; p = 0.000) | 0.899 | +4.43% |
| Severity | 2007.2 | 0.044 (CI = +/-0.006; p = 0.000) | -0.216 (CI = +/-0.058; p = 0.000) | 0.891 | +4.50% |
| Severity | 2008.1 | 0.046 (CI = +/-0.006; p = 0.000) | -0.204 (CI = +/-0.053; p = 0.000) | 0.913 | +4.74% |
| Severity | 2008.2 | 0.048 (CI = +/-0.006; p = 0.000) | -0.211 (CI = +/-0.054; p = 0.000) | 0.911 | +4.87% |
| Severity | 2009.1 | 0.049 (CI = +/-0.006; p = 0.000) | -0.204 (CI = +/-0.053; p = 0.000) | 0.917 | +5.02% |
| Severity | 2009.2 | 0.050 (CI = +/-0.007; p = 0.000) | -0.209 (CI = +/-0.054; p = 0.000) | 0.913 | +5.13% |
| Severity | 2010.1 | 0.052 (CI = +/-0.007; p = 0.000) | -0.202 (CI = +/-0.054; p = 0.000) | 0.920 | +5.32% |
| Severity | 2010.2 | 0.052 (CI = +/-0.007; p = 0.000) | -0.205 (CI = +/-0.056; p = 0.000) | 0.911 | +5.38% |
| Severity | 2011.1 | 0.055 (CI = +/-0.007; p = 0.000) | -0.193 (CI = +/-0.051; p = 0.000) | 0.931 | +5.69% |
| Severity | 2011.2 | 0.055 (CI = +/-0.008; p = 0.000) | -0.191 (CI = +/-0.053; p = 0.000) | 0.918 | +5.63% |
| Severity | 2012.1 | 0.054 (CI = +/-0.008; p = 0.000) | -0.193 (CI = +/-0.056; p = 0.000) | 0.914 | +5.57% |
| Severity | 2012.2 | 0.053 (CI = +/-0.009; p = 0.000) | -0.189 (CI = +/-0.058; p = 0.000) | 0.896 | +5.47% |
| Severity | 2013.1 | 0.054 (CI = +/-0.010; p = 0.000) | -0.185 (CI = +/-0.061; p = 0.000) | 0.894 | +5.57% |
| Severity | 2013.2 | 0.055 (CI = +/-0.011; p = 0.000) | -0.187 (CI = +/-0.064; p = 0.000) | 0.876 | +5.64% |
| Severity | 2014.1 | 0.054 (CI = +/-0.012; p = 0.000) | -0.191 (CI = +/-0.067; p = 0.000) | 0.870 | +5.53% |
| Severity | 2014.2 | 0.054 (CI = +/-0.014; p = 0.000) | -0.191 (CI = +/-0.072; p = 0.000) | 0.842 | +5.55% |
| Severity | 2015.1 | 0.055 (CI = +/-0.016; p = 0.000) | -0.188 (CI = +/-0.077; p = 0.000) | 0.838 | +5.66% |
| Severity | 2015.2 | 0.049 (CI = +/-0.016; p = 0.000) | -0.170 (CI = +/-0.072; p = 0.000) | 0.809 | +4.99% |
| Severity | 2016.1 | 0.050 (CI = +/-0.018; p = 0.000) | -0.168 (CI = +/-0.077; p = 0.000) | 0.803 | +5.08% |
| Severity | 2016.2 | 0.045 (CI = +/-0.020; p = 0.000) | -0.156 (CI = +/-0.079; p = 0.001) | 0.739 | +4.56% |
| Severity | 2017.1 | 0.046 (CI = +/-0.023; p = 0.001) | -0.152 (CI = +/-0.086; p = 0.003) | 0.737 | +4.76% |
| Frequency | 2006.1 | 0.006 (CI = +/-0.010; p = 0.252) | 0.128 (CI = +/-0.097; p = 0.012) | 0.162 | +0.55% |
| Frequency | 2006.2 | 0.004 (CI = +/-0.010; p = 0.413) | 0.136 (CI = +/-0.099; p = 0.009) | 0.171 | +0.41% |
| Frequency | 2007.1 | 0.002 (CI = +/-0.010; p = 0.749) | 0.122 (CI = +/-0.097; p = 0.015) | 0.128 | +0.16% |
| Frequency | 2007.2 | -0.001 (CI = +/-0.010; p = 0.850) | 0.136 (CI = +/-0.096; p = 0.007) | 0.172 | -0.10% |
| Frequency | 2008.1 | -0.004 (CI = +/-0.011; p = 0.498) | 0.123 (CI = +/-0.095; p = 0.013) | 0.156 | -0.35% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.010; p = 0.136) | 0.144 (CI = +/-0.088; p = 0.002) | 0.278 | -0.76% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.010; p = 0.031) | 0.128 (CI = +/-0.083; p = 0.004) | 0.321 | -1.09% |
| Frequency | 2009.2 | -0.014 (CI = +/-0.010; p = 0.009) | 0.141 (CI = +/-0.081; p = 0.001) | 0.396 | -1.37% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.010; p = 0.002) | 0.127 (CI = +/-0.078; p = 0.003) | 0.454 | -1.68% |
| Frequency | 2010.2 | -0.021 (CI = +/-0.010; p = 0.000) | 0.143 (CI = +/-0.074; p = 0.001) | 0.551 | -2.03% |
| Frequency | 2011.1 | -0.021 (CI = +/-0.011; p = 0.000) | 0.139 (CI = +/-0.076; p = 0.001) | 0.555 | -2.12% |
| Frequency | 2011.2 | -0.024 (CI = +/-0.011; p = 0.000) | 0.150 (CI = +/-0.077; p = 0.001) | 0.582 | -2.36% |
| Frequency | 2012.1 | -0.024 (CI = +/-0.012; p = 0.000) | 0.149 (CI = +/-0.081; p = 0.001) | 0.578 | -2.39% |
| Frequency | 2012.2 | -0.027 (CI = +/-0.013; p = 0.000) | 0.157 (CI = +/-0.083; p = 0.001) | 0.584 | -2.62% |
| Frequency | 2013.1 | -0.027 (CI = +/-0.014; p = 0.001) | 0.155 (CI = +/-0.087; p = 0.001) | 0.583 | -2.69% |
| Frequency | 2013.2 | -0.031 (CI = +/-0.015; p = 0.001) | 0.167 (CI = +/-0.088; p = 0.001) | 0.605 | -3.03% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.017; p = 0.001) | 0.158 (CI = +/-0.091; p = 0.002) | 0.625 | -3.30% |
| Frequency | 2014.2 | -0.036 (CI = +/-0.018; p = 0.001) | 0.165 (CI = +/-0.096; p = 0.002) | 0.605 | -3.53% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.020; p = 0.001) | 0.153 (CI = +/-0.097; p = 0.005) | 0.638 | -3.94% |
| Frequency | 2015.2 | -0.042 (CI = +/-0.023; p = 0.002) | 0.158 (CI = +/-0.105; p = 0.006) | 0.593 | -4.10% |
| Frequency | 2016.1 | -0.046 (CI = +/-0.025; p = 0.002) | 0.148 (CI = +/-0.110; p = 0.013) | 0.611 | -4.49% |
| Frequency | 2016.2 | -0.045 (CI = +/-0.030; p = 0.007) | 0.145 (CI = +/-0.121; p = 0.023) | 0.517 | -4.38% |
| Frequency | 2017.1 | -0.051 (CI = +/-0.034; p = 0.007) | 0.131 (CI = +/-0.127; p = 0.044) | 0.551 | -4.98% |

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 | 2006.1 | 0.054 (CI = +/-0.009; p = 0.000) | -0.074 (CI = +/-0.081; p = 0.071) | 0.008 (CI = +/-0.006; p = 0.009) | 0.822 | +5.53% |
| Loss Cost | 2006.2 | 0.053 (CI = +/-0.010; p = 0.000) | -0.072 (CI = +/-0.083; p = 0.089) | 0.008 (CI = +/-0.006; p = 0.010) | 0.802 | +5.48% |
| Loss Cost | 2007.1 | 0.051 (CI = +/-0.010; p = 0.000) | -0.081 (CI = +/-0.084; p = 0.060) | 0.007 (CI = +/-0.006; p = 0.014) | 0.787 | +5.28% |
| Loss Cost | 2007.2 | 0.050 (CI = +/-0.011; p = 0.000) | -0.072 (CI = +/-0.085; p = 0.094) | 0.007 (CI = +/-0.006; p = 0.017) | 0.760 | +5.08% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.011; p = 0.000) | -0.071 (CI = +/-0.088; p = 0.108) | 0.007 (CI = +/-0.006; p = 0.020) | 0.744 | +5.09% |
| Loss Cost | 2008.2 | 0.047 (CI = +/-0.012; p = 0.000) | -0.059 (CI = +/-0.087; p = 0.175) | 0.007 (CI = +/-0.006; p = 0.023) | 0.712 | +4.79% |
| Loss Cost | 2009.1 | 0.045 (CI = +/-0.012; p = 0.000) | -0.067 (CI = +/-0.088; p = 0.132) | 0.006 (CI = +/-0.006; p = 0.031) | 0.685 | +4.59% |
| Loss Cost | 2009.2 | 0.043 (CI = +/-0.013; p = 0.000) | -0.060 (CI = +/-0.091; p = 0.183) | 0.006 (CI = +/-0.006; p = 0.038) | 0.639 | +4.43% |
| Loss Cost | 2010.1 | 0.042 (CI = +/-0.014; p = 0.000) | -0.065 (CI = +/-0.094; p = 0.167) | 0.006 (CI = +/-0.006; p = 0.048) | 0.607 | +4.30% |
| Loss Cost | 2010.2 | 0.039 (CI = +/-0.015; p = 0.000) | -0.054 (CI = +/-0.095; p = 0.253) | 0.006 (CI = +/-0.006; p = 0.057) | 0.543 | +4.00% |
| Loss Cost | 2011.1 | 0.042 (CI = +/-0.015; p = 0.000) | -0.043 (CI = +/-0.096; p = 0.366) | 0.006 (CI = +/-0.006; p = 0.043) | 0.566 | +4.31% |
| Loss Cost | 2011.2 | 0.039 (CI = +/-0.016; p = 0.000) | -0.032 (CI = +/-0.098; p = 0.501) | 0.006 (CI = +/-0.006; p = 0.051) | 0.495 | +4.00% |
| Loss Cost | 2012.1 | 0.039 (CI = +/-0.018; p = 0.000) | -0.033 (CI = +/-0.103; p = 0.507) | 0.006 (CI = +/-0.006; p = 0.060) | 0.456 | +3.97% |
| Loss Cost | 2012.2 | 0.036 (CI = +/-0.019; p = 0.001) | -0.022 (CI = +/-0.105; p = 0.661) | 0.006 (CI = +/-0.006; p = 0.071) | 0.370 | +3.63% |
| Loss Cost | 2013.1 | 0.037 (CI = +/-0.021; p = 0.002) | -0.019 (CI = +/-0.111; p = 0.721) | 0.006 (CI = +/-0.006; p = 0.076) | 0.347 | +3.74% |
| Loss Cost | 2013.2 | 0.034 (CI = +/-0.023; p = 0.007) | -0.011 (CI = +/-0.117; p = 0.845) | 0.006 (CI = +/-0.007; p = 0.088) | 0.263 | +3.47% |
| Loss Cost | 2014.1 | 0.030 (CI = +/-0.025; p = 0.022) | -0.021 (CI = +/-0.121; p = 0.711) | 0.005 (CI = +/-0.007; p = 0.109) | 0.185 | +3.09% |
| Loss Cost | 2014.2 | 0.028 (CI = +/-0.028; p = 0.049) | -0.016 (CI = +/-0.129; p = 0.796) | 0.005 (CI = +/-0.007; p = 0.125) | 0.115 | +2.89% |
| Loss Cost | 2015.1 | 0.026 (CI = +/-0.032; p = 0.104) | -0.023 (CI = +/-0.138; p = 0.719) | 0.005 (CI = +/-0.007; p = 0.148) | 0.059 | +2.60% |
| Loss Cost | 2015.2 | 0.018 (CI = +/-0.034; p = 0.276) | -0.001 (CI = +/-0.139; p = 0.984) | 0.005 (CI = +/-0.007; p = 0.145) | -0.020 | +1.77% |
| Loss Cost | 2016.1 | 0.015 (CI = +/-0.038; p = 0.412) | -0.008 (CI = +/-0.150; p = 0.909) | 0.005 (CI = +/-0.007; p = 0.167) | -0.050 | +1.49% |
| Loss Cost | 2016.2 | 0.011 (CI = +/-0.044; p = 0.595) | 0.002 (CI = +/-0.164; p = 0.975) | 0.005 (CI = +/-0.008; p = 0.181) | -0.075 | +1.08% |
| Loss Cost | 2017.1 | 0.006 (CI = +/-0.051; p = 0.779) | -0.007 (CI = +/-0.179; p = 0.932) | 0.005 (CI = +/-0.008; p = 0.202) | -0.090 | +0.65% |
| Severity | 2006.1 | 0.041 (CI = +/-0.006; p = 0.000) | -0.213 (CI = +/-0.055; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.642) | 0.902 | +4.22% |
| Severity | 2006.2 | 0.042 (CI = +/-0.007; p = 0.000) | -0.217 (CI = +/-0.056; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.691) | 0.897 | +4.30% |
| Severity | 2007.1 | 0.043 (CI = +/-0.007; p = 0.000) | -0.214 (CI = +/-0.057; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.749) | 0.896 | +4.38% |
| Severity | 2007.2 | 0.044 (CI = +/-0.007; p = 0.000) | -0.217 (CI = +/-0.059; p = 0.000) | -0.001 (CI = +/-0.004; p = 0.791) | 0.888 | +4.45% |
| Severity | 2008.1 | 0.046 (CI = +/-0.007; p = 0.000) | -0.204 (CI = +/-0.055; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.994) | 0.909 | +4.74% |
| Severity | 2008.2 | 0.048 (CI = +/-0.007; p = 0.000) | -0.211 (CI = +/-0.055; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.924) | 0.908 | +4.89% |
| Severity | 2009.1 | 0.049 (CI = +/-0.008; p = 0.000) | -0.203 (CI = +/-0.055; p = 0.000) | 0.000 (CI = +/-0.004; p = 0.793) | 0.914 | +5.07% |
| Severity | 2009.2 | 0.051 (CI = +/-0.008; p = 0.000) | -0.209 (CI = +/-0.056; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.730) | 0.910 | +5.21% |
| Severity | 2010.1 | 0.053 (CI = +/-0.008; p = 0.000) | -0.200 (CI = +/-0.055; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.586) | 0.918 | +5.44% |
| Severity | 2010.2 | 0.054 (CI = +/-0.009; p = 0.000) | -0.203 (CI = +/-0.057; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.562) | 0.909 | +5.52% |
| Severity | 2011.1 | 0.057 (CI = +/-0.008; p = 0.000) | -0.190 (CI = +/-0.051; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.345) | 0.931 | +5.90% |
| Severity | 2011.2 | 0.057 (CI = +/-0.009; p = 0.000) | -0.188 (CI = +/-0.054; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.369) | 0.918 | +5.85% |
| Severity | 2012.1 | 0.056 (CI = +/-0.010; p = 0.000) | -0.190 (CI = +/-0.056; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.402) | 0.913 | +5.80% |
| Severity | 2012.2 | 0.055 (CI = +/-0.011; p = 0.000) | -0.187 (CI = +/-0.059; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.435) | 0.894 | +5.69% |
| Severity | 2013.1 | 0.057 (CI = +/-0.012; p = 0.000) | -0.182 (CI = +/-0.062; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.403) | 0.893 | +5.83% |
| Severity | 2013.2 | 0.057 (CI = +/-0.013; p = 0.000) | -0.185 (CI = +/-0.065; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.404) | 0.874 | +5.92% |
| Severity | 2014.1 | 0.057 (CI = +/-0.014; p = 0.000) | -0.188 (CI = +/-0.069; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.442) | 0.866 | +5.82% |
| Severity | 2014.2 | 0.057 (CI = +/-0.016; p = 0.000) | -0.189 (CI = +/-0.074; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.456) | 0.837 | +5.85% |
| Severity | 2015.1 | 0.058 (CI = +/-0.018; p = 0.000) | -0.185 (CI = +/-0.079; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.449) | 0.833 | +6.00% |
| Severity | 2015.2 | 0.052 (CI = +/-0.018; p = 0.000) | -0.167 (CI = +/-0.074; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.421) | 0.804 | +5.31% |
| Severity | 2016.1 | 0.053 (CI = +/-0.020; p = 0.000) | -0.164 (CI = +/-0.080; p = 0.001) | 0.001 (CI = +/-0.004; p = 0.431) | 0.798 | +5.42% |
| Severity | 2016.2 | 0.048 (CI = +/-0.022; p = 0.001) | -0.152 (CI = +/-0.082; p = 0.002) | 0.002 (CI = +/-0.004; p = 0.405) | 0.733 | +4.91% |
| Severity | 2017.1 | 0.050 (CI = +/-0.025; p = 0.002) | -0.148 (CI = +/-0.090; p = 0.005) | 0.002 (CI = +/-0.004; p = 0.424) | 0.729 | +5.11% |
| Frequency | 2006.1 | 0.012 (CI = +/-0.010; p = 0.016) | 0.139 (CI = +/-0.088; p = 0.003) | 0.009 (CI = +/-0.006; p = 0.007) | 0.316 | +1.26% |
| Frequency | 2006.2 | 0.011 (CI = +/-0.011; p = 0.037) | 0.145 (CI = +/-0.090; p = 0.002) | 0.009 (CI = +/-0.006; p = 0.009) | 0.320 | +1.13% |
| Frequency | 2007.1 | 0.009 (CI = +/-0.011; p = 0.110) | 0.133 (CI = +/-0.089; p = 0.005) | 0.008 (CI = +/-0.006; p = 0.012) | 0.276 | +0.87% |
| Frequency | 2007.2 | 0.006 (CI = +/-0.011; p = 0.270) | 0.145 (CI = +/-0.088; p = 0.002) | 0.008 (CI = +/-0.006; p = 0.015) | 0.310 | +0.61% |
| Frequency | 2008.1 | 0.003 (CI = +/-0.011; p = 0.542) | 0.133 (CI = +/-0.088; p = 0.004) | 0.007 (CI = +/-0.006; p = 0.019) | 0.288 | +0.34% |
| Frequency | 2008.2 | -0.001 (CI = +/-0.011; p = 0.866) | 0.152 (CI = +/-0.080; p = 0.001) | 0.007 (CI = +/-0.005; p = 0.018) | 0.398 | -0.09% |
| Frequency | 2009.1 | -0.005 (CI = +/-0.011; p = 0.384) | 0.137 (CI = +/-0.076; p = 0.001) | 0.006 (CI = +/-0.005; p = 0.022) | 0.431 | -0.45% |
| Frequency | 2009.2 | -0.007 (CI = +/-0.011; p = 0.165) | 0.148 (CI = +/-0.075; p = 0.000) | 0.006 (CI = +/-0.005; p = 0.024) | 0.492 | -0.74% |
| Frequency | 2010.1 | -0.011 (CI = +/-0.011; p = 0.050) | 0.135 (CI = +/-0.072; p = 0.001) | 0.005 (CI = +/-0.005; p = 0.031) | 0.536 | -1.07% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.011; p = 0.009) | 0.150 (CI = +/-0.068; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.031) | 0.622 | -1.44% |
| Frequency | 2011.1 | -0.015 (CI = +/-0.011; p = 0.012) | 0.147 (CI = +/-0.071; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.038) | 0.622 | -1.50% |
| Frequency | 2011.2 | -0.018 (CI = +/-0.012; p = 0.006) | 0.156 (CI = +/-0.072; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.045) | 0.643 | -1.75% |
| Frequency | 2012.1 | -0.017 (CI = +/-0.013; p = 0.012) | 0.157 (CI = +/-0.075; p = 0.000) | 0.005 (CI = +/-0.005; p = 0.051) | 0.638 | -1.73% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.014; p = 0.009) | 0.164 (CI = +/-0.078; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.060) | 0.641 | -1.95% |
| Frequency | 2013.1 | -0.020 (CI = +/-0.016; p = 0.015) | 0.163 (CI = +/-0.082; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.071) | 0.637 | -1.98% |
| Frequency | 2013.2 | -0.023 (CI = +/-0.017; p = 0.009) | 0.174 (CI = +/-0.083; p = 0.000) | 0.004 (CI = +/-0.005; p = 0.080) | 0.656 | -2.31% |
| Frequency | 2014.1 | -0.026 (CI = +/-0.018; p = 0.008) | 0.166 (CI = +/-0.087; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.099) | 0.668 | -2.58% |
| Frequency | 2014.2 | -0.028 (CI = +/-0.020; p = 0.009) | 0.173 (CI = +/-0.091; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.113) | 0.649 | -2.79% |
| Frequency | 2015.1 | -0.033 (CI = +/-0.022; p = 0.006) | 0.161 (CI = +/-0.094; p = 0.003) | 0.004 (CI = +/-0.005; p = 0.134) | 0.674 | -3.21% |
| Frequency | 2015.2 | -0.034 (CI = +/-0.024; p = 0.010) | 0.166 (CI = +/-0.101; p = 0.004) | 0.004 (CI = +/-0.005; p = 0.150) | 0.632 | -3.36% |
| Frequency | 2016.1 | -0.038 (CI = +/-0.027; p = 0.011) | 0.156 (CI = +/-0.107; p = 0.008) | 0.004 (CI = +/-0.005; p = 0.171) | 0.645 | -3.73% |
| Frequency | 2016.2 | -0.037 (CI = +/-0.032; p = 0.026) | 0.154 (CI = +/-0.118; p = 0.016) | 0.004 (CI = +/-0.006; p = 0.194) | 0.555 | -3.64% |
| Frequency | 2017.1 | -0.043 (CI = +/-0.035; p = 0.021) | 0.141 (CI = +/-0.124; p = 0.031) | 0.004 (CI = +/-0.006; p = 0.201) | 0.588 | -4.25% |

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

Comprehensive

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

| Fit | Start Date | Time | Implied Trend | |
|-----------|------------|-----------------------------------|-------------------------|--------|
| | | | Adjusted R ² | Rate |
| Loss Cost | 2006.1 | 0.048 (CI = +/-0.009; p = 0.000) | 0.766 | +4.87% |
| Loss Cost | 2006.2 | 0.046 (CI = +/-0.010; p = 0.000) | 0.745 | +4.75% |
| Loss Cost | 2007.1 | 0.045 (CI = +/-0.010; p = 0.000) | 0.721 | +4.60% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.010; p = 0.000) | 0.695 | +4.35% |
| Loss Cost | 2008.1 | 0.043 (CI = +/-0.011; p = 0.000) | 0.676 | +4.37% |
| Loss Cost | 2008.2 | 0.039 (CI = +/-0.011; p = 0.000) | 0.647 | +4.03% |
| Loss Cost | 2009.1 | 0.038 (CI = +/-0.012; p = 0.000) | 0.610 | +3.87% |
| Loss Cost | 2009.2 | 0.036 (CI = +/-0.012; p = 0.000) | 0.566 | +3.64% |
| Loss Cost | 2010.1 | 0.035 (CI = +/-0.013; p = 0.000) | 0.527 | +3.54% |
| Loss Cost | 2010.2 | 0.031 (CI = +/-0.013; p = 0.000) | 0.469 | +3.19% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.014; p = 0.000) | 0.491 | +3.45% |
| Loss Cost | 2011.2 | 0.030 (CI = +/-0.015; p = 0.000) | 0.425 | +3.09% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.016; p = 0.001) | 0.384 | +3.05% |
| Loss Cost | 2012.2 | 0.026 (CI = +/-0.017; p = 0.005) | 0.304 | +2.67% |
| Loss Cost | 2013.1 | 0.027 (CI = +/-0.019; p = 0.008) | 0.282 | +2.73% |
| Loss Cost | 2013.2 | 0.024 (CI = +/-0.021; p = 0.026) | 0.204 | +2.41% |
| Loss Cost | 2014.1 | 0.020 (CI = +/-0.023; p = 0.075) | 0.126 | +2.05% |
| Loss Cost | 2014.2 | 0.018 (CI = +/-0.025; p = 0.155) | 0.067 | +1.78% |
| Loss Cost | 2015.1 | 0.015 (CI = +/-0.028; p = 0.277) | 0.017 | +1.50% |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.030; p = 0.646) | -0.055 | +0.66% |
| Loss Cost | 2016.1 | 0.004 (CI = +/-0.034; p = 0.821) | -0.073 | +0.37% |
| Loss Cost | 2016.2 | 0.000 (CI = +/-0.039; p = 0.979) | -0.083 | -0.05% |
| Loss Cost | 2017.1 | -0.005 (CI = +/-0.046; p = 0.831) | -0.086 | -0.46% |
| Severity | 2006.1 | 0.042 (CI = +/-0.009; p = 0.000) | 0.721 | +4.30% |
| Severity | 2006.2 | 0.042 (CI = +/-0.010; p = 0.000) | 0.699 | +4.25% |
| Severity | 2007.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.706 | +4.43% |
| Severity | 2007.2 | 0.043 (CI = +/-0.011; p = 0.000) | 0.681 | +4.37% |
| Severity | 2008.1 | 0.046 (CI = +/-0.010; p = 0.000) | 0.730 | +4.74% |
| Severity | 2008.2 | 0.046 (CI = +/-0.011; p = 0.000) | 0.708 | +4.72% |
| Severity | 2009.1 | 0.049 (CI = +/-0.011; p = 0.000) | 0.730 | +5.02% |
| Severity | 2009.2 | 0.048 (CI = +/-0.012; p = 0.000) | 0.704 | +4.97% |
| Severity | 2010.1 | 0.052 (CI = +/-0.013; p = 0.000) | 0.731 | +5.32% |
| Severity | 2010.2 | 0.051 (CI = +/-0.014; p = 0.000) | 0.701 | +5.19% |
| Severity | 2011.1 | 0.055 (CI = +/-0.013; p = 0.000) | 0.749 | +5.69% |
| Severity | 2011.2 | 0.053 (CI = +/-0.014; p = 0.000) | 0.716 | +5.42% |
| Severity | 2012.1 | 0.054 (CI = +/-0.015; p = 0.000) | 0.703 | +5.57% |
| Severity | 2012.2 | 0.051 (CI = +/-0.016; p = 0.000) | 0.660 | +5.22% |
| Severity | 2013.1 | 0.054 (CI = +/-0.018; p = 0.000) | 0.670 | +5.57% |
| Severity | 2013.2 | 0.052 (CI = +/-0.019; p = 0.000) | 0.621 | +5.34% |
| Severity | 2014.1 | 0.054 (CI = +/-0.021; p = 0.000) | 0.602 | +5.53% |
| Severity | 2014.2 | 0.050 (CI = +/-0.024; p = 0.000) | 0.536 | +5.18% |
| Severity | 2015.1 | 0.055 (CI = +/-0.026; p = 0.000) | 0.550 | +5.66% |
| Severity | 2015.2 | 0.045 (CI = +/-0.026; p = 0.002) | 0.463 | +4.57% |
| Severity | 2016.1 | 0.050 (CI = +/-0.029; p = 0.003) | 0.478 | +5.08% |
| Severity | 2016.2 | 0.040 (CI = +/-0.030; p = 0.014) | 0.355 | +4.06% |
| Severity | 2017.1 | 0.046 (CI = +/-0.034; p = 0.013) | 0.394 | +4.76% |
| Frequency | 2006.1 | 0.006 (CI = +/-0.010; p = 0.292) | 0.004 | +0.55% |
| Frequency | 2006.2 | 0.005 (CI = +/-0.011; p = 0.383) | -0.007 | +0.48% |
| Frequency | 2007.1 | 0.002 (CI = +/-0.011; p = 0.768) | -0.029 | +0.16% |
| Frequency | 2007.2 | 0.000 (CI = +/-0.012; p = 0.976) | -0.033 | -0.02% |
| Frequency | 2008.1 | -0.004 (CI = +/-0.012; p = 0.537) | -0.021 | -0.35% |
| Frequency | 2008.2 | -0.007 (CI = +/-0.012; p = 0.260) | 0.011 | -0.66% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.011; p = 0.058) | 0.094 | -1.09% |
| Frequency | 2009.2 | -0.013 (CI = +/-0.012; p = 0.039) | 0.121 | -1.27% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.012; p = 0.007) | 0.228 | -1.68% |
| Frequency | 2010.2 | -0.019 (CI = +/-0.012; p = 0.004) | 0.268 | -1.91% |
| Frequency | 2011.1 | -0.021 (CI = +/-0.013; p = 0.003) | 0.297 | -2.12% |
| Frequency | 2011.2 | -0.022 (CI = +/-0.014; p = 0.004) | 0.289 | -2.21% |
| Frequency | 2012.1 | -0.024 (CI = +/-0.016; p = 0.004) | 0.300 | -2.39% |
| Frequency | 2012.2 | -0.025 (CI = +/-0.017; p = 0.007) | 0.275 | -2.43% |
| Frequency | 2013.1 | -0.027 (CI = +/-0.019; p = 0.006) | 0.298 | -2.69% |
| Frequency | 2013.2 | -0.028 (CI = +/-0.021; p = 0.010) | 0.278 | -2.78% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.022; p = 0.005) | 0.348 | -3.30% |
| Frequency | 2014.2 | -0.033 (CI = +/-0.024; p = 0.012) | 0.296 | -3.23% |
| Frequency | 2015.1 | -0.040 (CI = +/-0.026; p = 0.004) | 0.388 | -3.94% |
| Frequency | 2015.2 | -0.038 (CI = +/-0.029; p = 0.014) | 0.315 | -3.74% |
| Frequency | 2016.1 | -0.046 (CI = +/-0.032; p = 0.008) | 0.386 | -4.49% |
| Frequency | 2016.2 | -0.040 (CI = +/-0.036; p = 0.031) | 0.276 | -3.95% |
| Frequency | 2017.1 | -0.051 (CI = +/-0.039; p = 0.016) | 0.373 | -4.98% |

Comprehensive

Coverage = CM

End Trend Period = 2023.1

Excluded Points = 2017.1

Parameters Included: time, Mobility

| Fit | Start Date | Time | Mobility | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2006.1 | 0.052 (CI = +/-0.008; p = 0.000) | 0.007 (CI = +/-0.005; p = 0.005) | 0.863 | +5.34% |
| Loss Cost | 2006.2 | 0.051 (CI = +/-0.008; p = 0.000) | 0.007 (CI = +/-0.005; p = 0.007) | 0.849 | +5.23% |
| Loss Cost | 2007.1 | 0.050 (CI = +/-0.008; p = 0.000) | 0.007 (CI = +/-0.005; p = 0.009) | 0.835 | +5.09% |
| Loss Cost | 2007.2 | 0.047 (CI = +/-0.008; p = 0.000) | 0.006 (CI = +/-0.005; p = 0.010) | 0.824 | +4.83% |
| Loss Cost | 2008.1 | 0.048 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.005; p = 0.011) | 0.814 | +4.90% |
| Loss Cost | 2008.2 | 0.044 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.004; p = 0.010) | 0.810 | +4.55% |
| Loss Cost | 2009.1 | 0.043 (CI = +/-0.009; p = 0.000) | 0.006 (CI = +/-0.004; p = 0.014) | 0.787 | +4.41% |
| Loss Cost | 2009.2 | 0.041 (CI = +/-0.009; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.017) | 0.763 | +4.19% |
| Loss Cost | 2010.1 | 0.041 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.021) | 0.737 | +4.15% |
| Loss Cost | 2010.2 | 0.037 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.023) | 0.713 | +3.79% |
| Loss Cost | 2011.1 | 0.041 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.009) | 0.771 | +4.18% |
| Loss Cost | 2011.2 | 0.038 (CI = +/-0.010; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.009) | 0.749 | +3.86% |
| Loss Cost | 2012.1 | 0.038 (CI = +/-0.011; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.010) | 0.727 | +3.92% |
| Loss Cost | 2012.2 | 0.035 (CI = +/-0.011; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.011) | 0.691 | +3.60% |
| Loss Cost | 2013.1 | 0.037 (CI = +/-0.012; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.010) | 0.699 | +3.82% |
| Loss Cost | 2013.2 | 0.036 (CI = +/-0.013; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.012) | 0.649 | +3.62% |
| Loss Cost | 2014.1 | 0.033 (CI = +/-0.014; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.016) | 0.591 | +3.41% |
| Loss Cost | 2014.2 | 0.033 (CI = +/-0.016; p = 0.000) | 0.005 (CI = +/-0.004; p = 0.020) | 0.540 | +3.34% |
| Loss Cost | 2015.1 | 0.033 (CI = +/-0.018; p = 0.002) | 0.005 (CI = +/-0.004; p = 0.026) | 0.492 | +3.32% |
| Loss Cost | 2015.2 | 0.027 (CI = +/-0.018; p = 0.007) | 0.005 (CI = +/-0.004; p = 0.022) | 0.423 | +2.72% |
| Loss Cost | 2016.1 | 0.028 (CI = +/-0.021; p = 0.014) | 0.005 (CI = +/-0.004; p = 0.028) | 0.404 | +2.85% |
| Loss Cost | 2016.2 | 0.029 (CI = +/-0.025; p = 0.025) | 0.005 (CI = +/-0.004; p = 0.036) | 0.382 | +2.98% |
| Severity | 2006.1 | 0.042 (CI = +/-0.011; p = 0.000) | 0.000 (CI = +/-0.007; p = 0.934) | 0.710 | +4.30% |
| Severity | 2006.2 | 0.042 (CI = +/-0.012; p = 0.000) | 0.000 (CI = +/-0.007; p = 0.956) | 0.687 | +4.25% |
| Severity | 2007.1 | 0.044 (CI = +/-0.012; p = 0.000) | 0.001 (CI = +/-0.007; p = 0.870) | 0.695 | +4.46% |
| Severity | 2007.2 | 0.043 (CI = +/-0.013; p = 0.000) | 0.000 (CI = +/-0.007; p = 0.901) | 0.668 | +4.39% |
| Severity | 2008.1 | 0.047 (CI = +/-0.013; p = 0.000) | 0.001 (CI = +/-0.007; p = 0.731) | 0.720 | +4.83% |
| Severity | 2008.2 | 0.047 (CI = +/-0.014; p = 0.000) | 0.001 (CI = +/-0.007; p = 0.741) | 0.698 | +4.82% |
| Severity | 2009.1 | 0.051 (CI = +/-0.014; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.623) | 0.723 | +5.18% |
| Severity | 2009.2 | 0.050 (CI = +/-0.015; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.644) | 0.696 | +5.14% |
| Severity | 2010.1 | 0.054 (CI = +/-0.015; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.523) | 0.727 | +5.57% |
| Severity | 2010.2 | 0.053 (CI = +/-0.016; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.560) | 0.694 | +5.44% |
| Severity | 2011.1 | 0.059 (CI = +/-0.016; p = 0.000) | 0.003 (CI = +/-0.006; p = 0.407) | 0.750 | +6.04% |
| Severity | 2011.2 | 0.056 (CI = +/-0.017; p = 0.000) | 0.002 (CI = +/-0.006; p = 0.459) | 0.715 | +5.77% |
| Severity | 2012.1 | 0.058 (CI = +/-0.019; p = 0.000) | 0.002 (CI = +/-0.006; p = 0.434) | 0.704 | +5.98% |
| Severity | 2012.2 | 0.055 (CI = +/-0.020; p = 0.000) | 0.002 (CI = +/-0.006; p = 0.489) | 0.657 | +5.61% |
| Severity | 2013.1 | 0.059 (CI = +/-0.021; p = 0.000) | 0.002 (CI = +/-0.006; p = 0.428) | 0.673 | +6.06% |
| Severity | 2013.2 | 0.057 (CI = +/-0.023; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.463) | 0.620 | +5.84% |
| Severity | 2014.1 | 0.059 (CI = +/-0.026; p = 0.000) | 0.002 (CI = +/-0.007; p = 0.450) | 0.603 | +6.12% |
| Severity | 2014.2 | 0.056 (CI = +/-0.028; p = 0.001) | 0.002 (CI = +/-0.007; p = 0.485) | 0.530 | +5.78% |
| Severity | 2015.1 | 0.062 (CI = +/-0.031; p = 0.001) | 0.003 (CI = +/-0.007; p = 0.451) | 0.552 | +6.41% |
| Severity | 2015.2 | 0.051 (CI = +/-0.031; p = 0.004) | 0.002 (CI = +/-0.006; p = 0.454) | 0.449 | +5.24% |
| Severity | 2016.1 | 0.058 (CI = +/-0.035; p = 0.004) | 0.002 (CI = +/-0.007; p = 0.445) | 0.473 | +5.93% |
| Severity | 2016.2 | 0.047 (CI = +/-0.038; p = 0.020) | 0.002 (CI = +/-0.006; p = 0.425) | 0.319 | +4.80% |
| Frequency | 2006.1 | 0.010 (CI = +/-0.010; p = 0.063) | 0.007 (CI = +/-0.006; p = 0.041) | 0.096 | +0.99% |
| Frequency | 2006.2 | 0.009 (CI = +/-0.011; p = 0.095) | 0.007 (CI = +/-0.007; p = 0.048) | 0.082 | +0.94% |
| Frequency | 2007.1 | 0.006 (CI = +/-0.011; p = 0.278) | 0.006 (CI = +/-0.006; p = 0.058) | 0.058 | +0.60% |
| Frequency | 2007.2 | 0.004 (CI = +/-0.012; p = 0.461) | 0.006 (CI = +/-0.006; p = 0.072) | 0.050 | +0.42% |
| Frequency | 2008.1 | 0.001 (CI = +/-0.011; p = 0.914) | 0.005 (CI = +/-0.006; p = 0.087) | 0.066 | +0.06% |
| Frequency | 2008.2 | -0.003 (CI = +/-0.012; p = 0.643) | 0.005 (CI = +/-0.006; p = 0.106) | 0.103 | -0.26% |
| Frequency | 2009.1 | -0.007 (CI = +/-0.011; p = 0.170) | 0.004 (CI = +/-0.005; p = 0.119) | 0.217 | -0.74% |
| Frequency | 2009.2 | -0.009 (CI = +/-0.011; p = 0.116) | 0.004 (CI = +/-0.005; p = 0.143) | 0.241 | -0.90% |
| Frequency | 2010.1 | -0.014 (CI = +/-0.011; p = 0.016) | 0.003 (CI = +/-0.005; p = 0.164) | 0.381 | -1.34% |
| Frequency | 2010.2 | -0.016 (CI = +/-0.011; p = 0.008) | 0.003 (CI = +/-0.005; p = 0.197) | 0.420 | -1.56% |
| Frequency | 2011.1 | -0.018 (CI = +/-0.012; p = 0.006) | 0.003 (CI = +/-0.005; p = 0.232) | 0.444 | -1.76% |
| Frequency | 2011.2 | -0.018 (CI = +/-0.013; p = 0.009) | 0.003 (CI = +/-0.005; p = 0.253) | 0.425 | -1.81% |
| Frequency | 2012.1 | -0.020 (CI = +/-0.014; p = 0.009) | 0.003 (CI = +/-0.005; p = 0.286) | 0.426 | -1.95% |
| Frequency | 2012.2 | -0.019 (CI = +/-0.016; p = 0.018) | 0.003 (CI = +/-0.005; p = 0.294) | 0.385 | -1.90% |
| Frequency | 2013.1 | -0.021 (CI = +/-0.017; p = 0.017) | 0.002 (CI = +/-0.005; p = 0.331) | 0.395 | -2.11% |
| Frequency | 2013.2 | -0.021 (CI = +/-0.019; p = 0.030) | 0.002 (CI = +/-0.005; p = 0.346) | 0.355 | -2.10% |
| Frequency | 2014.1 | -0.026 (CI = +/-0.020; p = 0.014) | 0.002 (CI = +/-0.005; p = 0.385) | 0.419 | -2.55% |
| Frequency | 2014.2 | -0.023 (CI = +/-0.022; p = 0.040) | 0.002 (CI = +/-0.005; p = 0.374) | 0.339 | -2.30% |
| Frequency | 2015.1 | -0.029 (CI = +/-0.023; p = 0.017) | 0.002 (CI = +/-0.005; p = 0.397) | 0.427 | -2.90% |
| Frequency | 2015.2 | -0.024 (CI = +/-0.026; p = 0.060) | 0.002 (CI = +/-0.005; p = 0.374) | 0.314 | -2.40% |
| Frequency | 2016.1 | -0.030 (CI = +/-0.029; p = 0.044) | 0.002 (CI = +/-0.005; p = 0.388) | 0.353 | -2.91% |
| Frequency | 2016.2 | -0.018 (CI = +/-0.028; p = 0.195) | 0.002 (CI = +/-0.005; p = 0.329) | 0.178 | -1.74% |

Comprehensive

Coverage = CM

End Trend Period = 2023.1

Excluded Points = 2017.1

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.006; p = 0.000) | -0.114 (CI = +/-0.065; p = 0.001) | 0.874 | +4.72% |
| Loss Cost | 2006.2 | 0.046 (CI = +/-0.007; p = 0.000) | -0.111 (CI = +/-0.067; p = 0.002) | 0.860 | +4.66% |
| Loss Cost | 2007.1 | 0.044 (CI = +/-0.007; p = 0.000) | -0.122 (CI = +/-0.064; p = 0.001) | 0.861 | +4.45% |
| Loss Cost | 2007.2 | 0.042 (CI = +/-0.007; p = 0.000) | -0.112 (CI = +/-0.064; p = 0.001) | 0.848 | +4.28% |
| Loss Cost | 2008.1 | 0.041 (CI = +/-0.007; p = 0.000) | -0.114 (CI = +/-0.066; p = 0.001) | 0.838 | +4.23% |
| Loss Cost | 2008.2 | 0.039 (CI = +/-0.007; p = 0.000) | -0.101 (CI = +/-0.062; p = 0.003) | 0.828 | +3.98% |
| Loss Cost | 2009.1 | 0.037 (CI = +/-0.007; p = 0.000) | -0.111 (CI = +/-0.060; p = 0.001) | 0.828 | +3.76% |
| Loss Cost | 2009.2 | 0.036 (CI = +/-0.007; p = 0.000) | -0.105 (CI = +/-0.061; p = 0.002) | 0.802 | +3.63% |
| Loss Cost | 2010.1 | 0.034 (CI = +/-0.008; p = 0.000) | -0.111 (CI = +/-0.062; p = 0.001) | 0.792 | +3.48% |
| Loss Cost | 2010.2 | 0.032 (CI = +/-0.008; p = 0.000) | -0.100 (CI = +/-0.060; p = 0.002) | 0.763 | +3.24% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.008; p = 0.000) | -0.092 (CI = +/-0.060; p = 0.004) | 0.785 | +3.45% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.008; p = 0.000) | -0.082 (CI = +/-0.059; p = 0.009) | 0.748 | +3.23% |
| Loss Cost | 2012.1 | 0.031 (CI = +/-0.009; p = 0.000) | -0.085 (CI = +/-0.062; p = 0.010) | 0.729 | +3.15% |
| Loss Cost | 2012.2 | 0.029 (CI = +/-0.010; p = 0.000) | -0.076 (CI = +/-0.063; p = 0.020) | 0.672 | +2.94% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.011; p = 0.000) | -0.074 (CI = +/-0.066; p = 0.030) | 0.660 | +2.99% |
| Loss Cost | 2013.2 | 0.029 (CI = +/-0.012; p = 0.000) | -0.071 (CI = +/-0.071; p = 0.049) | 0.591 | +2.89% |
| Loss Cost | 2014.1 | 0.025 (CI = +/-0.012; p = 0.001) | -0.080 (CI = +/-0.070; p = 0.027) | 0.564 | +2.56% |
| Loss Cost | 2014.2 | 0.026 (CI = +/-0.014; p = 0.002) | -0.083 (CI = +/-0.075; p = 0.033) | 0.510 | +2.64% |
| Loss Cost | 2015.1 | 0.024 (CI = +/-0.016; p = 0.006) | -0.088 (CI = +/-0.079; p = 0.032) | 0.477 | +2.45% |
| Loss Cost | 2015.2 | 0.020 (CI = +/-0.018; p = 0.031) | -0.076 (CI = +/-0.084; p = 0.072) | 0.312 | +2.06% |
| Loss Cost | 2016.1 | 0.020 (CI = +/-0.021; p = 0.064) | -0.077 (CI = +/-0.090; p = 0.087) | 0.285 | +2.00% |
| Loss Cost | 2016.2 | 0.026 (CI = +/-0.025; p = 0.046) | -0.093 (CI = +/-0.098; p = 0.061) | 0.321 | +2.61% |
| Severity | 2006.1 | 0.042 (CI = +/-0.005; p = 0.000) | -0.222 (CI = +/-0.051; p = 0.000) | 0.918 | +4.24% |
| Severity | 2006.2 | 0.042 (CI = +/-0.005; p = 0.000) | -0.227 (CI = +/-0.052; p = 0.000) | 0.915 | +4.32% |
| Severity | 2007.1 | 0.043 (CI = +/-0.005; p = 0.000) | -0.224 (CI = +/-0.053; p = 0.000) | 0.915 | +4.38% |
| Severity | 2007.2 | 0.044 (CI = +/-0.006; p = 0.000) | -0.228 (CI = +/-0.054; p = 0.000) | 0.909 | +4.46% |
| Severity | 2008.1 | 0.046 (CI = +/-0.005; p = 0.000) | -0.216 (CI = +/-0.049; p = 0.000) | 0.930 | +4.69% |
| Severity | 2008.2 | 0.047 (CI = +/-0.006; p = 0.000) | -0.223 (CI = +/-0.049; p = 0.000) | 0.931 | +4.83% |
| Severity | 2009.1 | 0.049 (CI = +/-0.006; p = 0.000) | -0.216 (CI = +/-0.048; p = 0.000) | 0.937 | +4.98% |
| Severity | 2009.2 | 0.050 (CI = +/-0.006; p = 0.000) | -0.223 (CI = +/-0.048; p = 0.000) | 0.936 | +5.11% |
| Severity | 2010.1 | 0.052 (CI = +/-0.006; p = 0.000) | -0.215 (CI = +/-0.046; p = 0.000) | 0.944 | +5.29% |
| Severity | 2010.2 | 0.052 (CI = +/-0.006; p = 0.000) | -0.219 (CI = +/-0.048; p = 0.000) | 0.939 | +5.38% |
| Severity | 2011.1 | 0.055 (CI = +/-0.006; p = 0.000) | -0.208 (CI = +/-0.041; p = 0.000) | 0.960 | +5.69% |
| Severity | 2011.2 | 0.055 (CI = +/-0.006; p = 0.000) | -0.207 (CI = +/-0.043; p = 0.000) | 0.952 | +5.67% |
| Severity | 2012.1 | 0.055 (CI = +/-0.007; p = 0.000) | -0.209 (CI = +/-0.045; p = 0.000) | 0.949 | +5.62% |
| Severity | 2012.2 | 0.054 (CI = +/-0.007; p = 0.000) | -0.206 (CI = +/-0.047; p = 0.000) | 0.938 | +5.56% |
| Severity | 2013.1 | 0.055 (CI = +/-0.008; p = 0.000) | -0.203 (CI = +/-0.049; p = 0.000) | 0.939 | +5.68% |
| Severity | 2013.2 | 0.057 (CI = +/-0.009; p = 0.000) | -0.208 (CI = +/-0.051; p = 0.000) | 0.931 | +5.83% |
| Severity | 2014.1 | 0.056 (CI = +/-0.010; p = 0.000) | -0.210 (CI = +/-0.053; p = 0.000) | 0.928 | +5.75% |
| Severity | 2014.2 | 0.057 (CI = +/-0.011; p = 0.000) | -0.216 (CI = +/-0.057; p = 0.000) | 0.915 | +5.91% |
| Severity | 2015.1 | 0.059 (CI = +/-0.012; p = 0.000) | -0.211 (CI = +/-0.059; p = 0.000) | 0.916 | +6.10% |
| Severity | 2015.2 | 0.054 (CI = +/-0.012; p = 0.000) | -0.196 (CI = +/-0.057; p = 0.000) | 0.898 | +5.56% |
| Severity | 2016.1 | 0.056 (CI = +/-0.014; p = 0.000) | -0.192 (CI = +/-0.060; p = 0.000) | 0.900 | +5.79% |
| Severity | 2016.2 | 0.054 (CI = +/-0.017; p = 0.000) | -0.186 (CI = +/-0.067; p = 0.000) | 0.849 | +5.56% |
| Frequency | 2006.1 | 0.005 (CI = +/-0.009; p = 0.307) | 0.108 (CI = +/-0.091; p = 0.021) | 0.130 | +0.45% |
| Frequency | 2006.2 | 0.003 (CI = +/-0.009; p = 0.480) | 0.116 (CI = +/-0.092; p = 0.016) | 0.141 | +0.33% |
| Frequency | 2007.1 | 0.001 (CI = +/-0.009; p = 0.882) | 0.102 (CI = +/-0.090; p = 0.028) | 0.098 | +0.07% |
| Frequency | 2007.2 | -0.002 (CI = +/-0.009; p = 0.711) | 0.116 (CI = +/-0.088; p = 0.012) | 0.149 | -0.17% |
| Frequency | 2008.1 | -0.004 (CI = +/-0.009; p = 0.350) | 0.102 (CI = +/-0.086; p = 0.022) | 0.144 | -0.44% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.009; p = 0.068) | 0.122 (CI = +/-0.078; p = 0.003) | 0.292 | -0.81% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.008; p = 0.007) | 0.105 (CI = +/-0.070; p = 0.005) | 0.375 | -1.16% |
| Frequency | 2009.2 | -0.014 (CI = +/-0.008; p = 0.002) | 0.118 (CI = +/-0.068; p = 0.001) | 0.460 | -1.41% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.008; p = 0.000) | 0.104 (CI = +/-0.062; p = 0.002) | 0.558 | -1.72% |
| Frequency | 2010.2 | -0.021 (CI = +/-0.007; p = 0.000) | 0.119 (CI = +/-0.056; p = 0.000) | 0.667 | -2.03% |
| Frequency | 2011.1 | -0.021 (CI = +/-0.008; p = 0.000) | 0.116 (CI = +/-0.058; p = 0.000) | 0.673 | -2.12% |
| Frequency | 2011.2 | -0.023 (CI = +/-0.008; p = 0.000) | 0.124 (CI = +/-0.058; p = 0.000) | 0.692 | -2.31% |
| Frequency | 2012.1 | -0.024 (CI = +/-0.009; p = 0.000) | 0.124 (CI = +/-0.061; p = 0.000) | 0.687 | -2.33% |
| Frequency | 2012.2 | -0.025 (CI = +/-0.010; p = 0.000) | 0.130 (CI = +/-0.063; p = 0.000) | 0.679 | -2.49% |
| Frequency | 2013.1 | -0.026 (CI = +/-0.011; p = 0.000) | 0.128 (CI = +/-0.066; p = 0.001) | 0.676 | -2.54% |
| Frequency | 2013.2 | -0.028 (CI = +/-0.012; p = 0.000) | 0.138 (CI = +/-0.068; p = 0.001) | 0.680 | -2.78% |
| Frequency | 2014.1 | -0.031 (CI = +/-0.012; p = 0.000) | 0.130 (CI = +/-0.069; p = 0.001) | 0.704 | -3.02% |
| Frequency | 2014.2 | -0.031 (CI = +/-0.014; p = 0.000) | 0.133 (CI = +/-0.075; p = 0.002) | 0.654 | -3.09% |
| Frequency | 2015.1 | -0.035 (CI = +/-0.015; p = 0.000) | 0.124 (CI = +/-0.075; p = 0.004) | 0.692 | -3.44% |
| Frequency | 2015.2 | -0.034 (CI = +/-0.018; p = 0.001) | 0.120 (CI = +/-0.083; p = 0.008) | 0.599 | -3.32% |
| Frequency | 2016.1 | -0.036 (CI = +/-0.020; p = 0.002) | 0.115 (CI = +/-0.087; p = 0.014) | 0.607 | -3.58% |
| Frequency | 2016.2 | -0.028 (CI = +/-0.023; p = 0.021) | 0.093 (CI = +/-0.090; p = 0.043) | 0.408 | -2.80% |

Comprehensive

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

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.007; p = 0.000) | 0.828 | +4.73% |
| Loss Cost | 2006.2 | 0.045 (CI = +/-0.008; p = 0.000) | 0.813 | +4.62% |
| Loss Cost | 2007.1 | 0.044 (CI = +/-0.008; p = 0.000) | 0.796 | +4.47% |
| Loss Cost | 2007.2 | 0.041 (CI = +/-0.008; p = 0.000) | 0.785 | +4.22% |
| Loss Cost | 2008.1 | 0.042 (CI = +/-0.009; p = 0.000) | 0.770 | +4.25% |
| Loss Cost | 2008.2 | 0.038 (CI = +/-0.008; p = 0.000) | 0.763 | +3.92% |
| Loss Cost | 2009.1 | 0.037 (CI = +/-0.009; p = 0.000) | 0.738 | +3.77% |
| Loss Cost | 2009.2 | 0.035 (CI = +/-0.009; p = 0.000) | 0.711 | +3.56% |
| Loss Cost | 2010.1 | 0.034 (CI = +/-0.010; p = 0.000) | 0.680 | +3.49% |
| Loss Cost | 2010.2 | 0.031 (CI = +/-0.010; p = 0.000) | 0.651 | +3.15% |
| Loss Cost | 2011.1 | 0.034 (CI = +/-0.010; p = 0.000) | 0.694 | +3.45% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.010; p = 0.000) | 0.660 | +3.13% |
| Loss Cost | 2012.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.631 | +3.14% |
| Loss Cost | 2012.2 | 0.028 (CI = +/-0.011; p = 0.000) | 0.578 | +2.82% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.012; p = 0.000) | 0.573 | +2.97% |
| Loss Cost | 2013.2 | 0.027 (CI = +/-0.013; p = 0.000) | 0.506 | +2.75% |
| Loss Cost | 2014.1 | 0.025 (CI = +/-0.014; p = 0.002) | 0.427 | +2.52% |
| Loss Cost | 2014.2 | 0.024 (CI = +/-0.016; p = 0.006) | 0.361 | +2.41% |
| Loss Cost | 2015.1 | 0.023 (CI = +/-0.018; p = 0.017) | 0.299 | +2.36% |
| Loss Cost | 2015.2 | 0.017 (CI = +/-0.020; p = 0.078) | 0.159 | +1.75% |
| Loss Cost | 2016.1 | 0.018 (CI = +/-0.023; p = 0.108) | 0.134 | +1.85% |
| Loss Cost | 2016.2 | 0.020 (CI = +/-0.028; p = 0.146) | 0.108 | +1.98% |
| Severity | 2006.1 | 0.042 (CI = +/-0.009; p = 0.000) | 0.719 | +4.28% |
| Severity | 2006.2 | 0.041 (CI = +/-0.010; p = 0.000) | 0.697 | +4.23% |
| Severity | 2007.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.705 | +4.41% |
| Severity | 2007.2 | 0.043 (CI = +/-0.011; p = 0.000) | 0.680 | +4.35% |
| Severity | 2008.1 | 0.046 (CI = +/-0.011; p = 0.000) | 0.729 | +4.72% |
| Severity | 2008.2 | 0.046 (CI = +/-0.011; p = 0.000) | 0.708 | +4.70% |
| Severity | 2009.1 | 0.049 (CI = +/-0.012; p = 0.000) | 0.731 | +5.00% |
| Severity | 2009.2 | 0.048 (CI = +/-0.013; p = 0.000) | 0.705 | +4.95% |
| Severity | 2010.1 | 0.052 (CI = +/-0.013; p = 0.000) | 0.733 | +5.31% |
| Severity | 2010.2 | 0.051 (CI = +/-0.014; p = 0.000) | 0.703 | +5.19% |
| Severity | 2011.1 | 0.055 (CI = +/-0.014; p = 0.000) | 0.754 | +5.69% |
| Severity | 2011.2 | 0.053 (CI = +/-0.014; p = 0.000) | 0.721 | +5.43% |
| Severity | 2012.1 | 0.054 (CI = +/-0.016; p = 0.000) | 0.709 | +5.59% |
| Severity | 2012.2 | 0.051 (CI = +/-0.017; p = 0.000) | 0.666 | +5.25% |
| Severity | 2013.1 | 0.055 (CI = +/-0.018; p = 0.000) | 0.679 | +5.62% |
| Severity | 2013.2 | 0.053 (CI = +/-0.020; p = 0.000) | 0.630 | +5.41% |
| Severity | 2014.1 | 0.055 (CI = +/-0.022; p = 0.000) | 0.613 | +5.63% |
| Severity | 2014.2 | 0.052 (CI = +/-0.025; p = 0.000) | 0.545 | +5.30% |
| Severity | 2015.1 | 0.057 (CI = +/-0.027; p = 0.000) | 0.565 | +5.87% |
| Severity | 2015.2 | 0.046 (CI = +/-0.028; p = 0.003) | 0.466 | +4.74% |
| Severity | 2016.1 | 0.053 (CI = +/-0.031; p = 0.003) | 0.490 | +5.39% |
| Severity | 2016.2 | 0.042 (CI = +/-0.034; p = 0.022) | 0.338 | +4.27% |
| Frequency | 2006.1 | 0.004 (CI = +/-0.010; p = 0.357) | -0.004 | +0.44% |
| Frequency | 2006.2 | 0.004 (CI = +/-0.010; p = 0.460) | -0.014 | +0.37% |
| Frequency | 2007.1 | 0.001 (CI = +/-0.010; p = 0.912) | -0.033 | +0.05% |
| Frequency | 2007.2 | -0.001 (CI = +/-0.010; p = 0.815) | -0.033 | -0.12% |
| Frequency | 2008.1 | -0.005 (CI = +/-0.010; p = 0.374) | -0.006 | -0.45% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.010; p = 0.144) | 0.043 | -0.75% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.009; p = 0.017) | 0.169 | -1.17% |
| Frequency | 2009.2 | -0.013 (CI = +/-0.010; p = 0.011) | 0.202 | -1.33% |
| Frequency | 2010.1 | -0.017 (CI = +/-0.009; p = 0.001) | 0.353 | -1.73% |
| Frequency | 2010.2 | -0.020 (CI = +/-0.010; p = 0.000) | 0.400 | -1.93% |
| Frequency | 2011.1 | -0.021 (CI = +/-0.010; p = 0.000) | 0.431 | -2.12% |
| Frequency | 2011.2 | -0.022 (CI = +/-0.011; p = 0.001) | 0.414 | -2.18% |
| Frequency | 2012.1 | -0.023 (CI = +/-0.012; p = 0.001) | 0.420 | -2.32% |
| Frequency | 2012.2 | -0.023 (CI = +/-0.013; p = 0.002) | 0.380 | -2.31% |
| Frequency | 2013.1 | -0.025 (CI = +/-0.015; p = 0.002) | 0.395 | -2.51% |
| Frequency | 2013.2 | -0.026 (CI = +/-0.016; p = 0.004) | 0.357 | -2.52% |
| Frequency | 2014.1 | -0.030 (CI = +/-0.017; p = 0.002) | 0.426 | -2.95% |
| Frequency | 2014.2 | -0.028 (CI = +/-0.019; p = 0.008) | 0.346 | -2.74% |
| Frequency | 2015.1 | -0.034 (CI = +/-0.020; p = 0.003) | 0.436 | -3.32% |
| Frequency | 2015.2 | -0.029 (CI = +/-0.023; p = 0.016) | 0.321 | -2.86% |
| Frequency | 2016.1 | -0.034 (CI = +/-0.026; p = 0.013) | 0.364 | -3.36% |
| Frequency | 2016.2 | -0.022 (CI = +/-0.026; p = 0.087) | 0.174 | -2.20% |

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 | 2006.1 | 0.041 (CI = +/-0.016; p = 0.000) | -0.056 (CI = +/-0.138; p = 0.414) | 0.011 (CI = +/-0.010; p = 0.023) | 0.445 | +4.23% |
| Loss Cost | 2006.2 | 0.042 (CI = +/-0.017; p = 0.000) | -0.061 (CI = +/-0.142; p = 0.384) | 0.012 (CI = +/-0.010; p = 0.024) | 0.431 | +4.34% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.018; p = 0.000) | -0.064 (CI = +/-0.147; p = 0.383) | 0.011 (CI = +/-0.010; p = 0.028) | 0.404 | +4.29% |
| Loss Cost | 2007.2 | 0.041 (CI = +/-0.019; p = 0.000) | -0.058 (CI = +/-0.152; p = 0.436) | 0.011 (CI = +/-0.010; p = 0.033) | 0.357 | +4.18% |
| Loss Cost | 2008.1 | 0.038 (CI = +/-0.020; p = 0.001) | -0.071 (CI = +/-0.155; p = 0.356) | 0.011 (CI = +/-0.010; p = 0.043) | 0.314 | +3.89% |
| Loss Cost | 2008.2 | 0.042 (CI = +/-0.021; p = 0.000) | -0.086 (CI = +/-0.157; p = 0.272) | 0.011 (CI = +/-0.010; p = 0.036) | 0.339 | +4.25% |
| Loss Cost | 2009.1 | 0.046 (CI = +/-0.022; p = 0.000) | -0.068 (CI = +/-0.158; p = 0.385) | 0.012 (CI = +/-0.010; p = 0.027) | 0.375 | +4.69% |
| Loss Cost | 2009.2 | 0.043 (CI = +/-0.023; p = 0.001) | -0.057 (CI = +/-0.163; p = 0.480) | 0.012 (CI = +/-0.011; p = 0.033) | 0.309 | +4.39% |
| Loss Cost | 2010.1 | 0.030 (CI = +/-0.018; p = 0.003) | -0.109 (CI = +/-0.122; p = 0.078) | 0.010 (CI = +/-0.008; p = 0.019) | 0.344 | +3.01% |
| Loss Cost | 2010.2 | 0.032 (CI = +/-0.020; p = 0.003) | -0.116 (CI = +/-0.127; p = 0.070) | 0.010 (CI = +/-0.008; p = 0.019) | 0.341 | +3.21% |
| Loss Cost | 2011.1 | 0.035 (CI = +/-0.021; p = 0.002) | -0.103 (CI = +/-0.129; p = 0.112) | 0.010 (CI = +/-0.008; p = 0.015) | 0.369 | +3.58% |
| Loss Cost | 2011.2 | 0.030 (CI = +/-0.022; p = 0.009) | -0.085 (CI = +/-0.129; p = 0.185) | 0.010 (CI = +/-0.008; p = 0.017) | 0.288 | +3.03% |
| Loss Cost | 2012.1 | 0.026 (CI = +/-0.023; p = 0.030) | -0.099 (CI = +/-0.131; p = 0.131) | 0.009 (CI = +/-0.008; p = 0.023) | 0.270 | +2.60% |
| Loss Cost | 2012.2 | 0.020 (CI = +/-0.024; p = 0.098) | -0.079 (CI = +/-0.130; p = 0.218) | 0.009 (CI = +/-0.008; p = 0.025) | 0.207 | +1.99% |
| Loss Cost | 2013.1 | 0.022 (CI = +/-0.026; p = 0.090) | -0.071 (CI = +/-0.137; p = 0.285) | 0.009 (CI = +/-0.008; p = 0.026) | 0.210 | +2.24% |
| Loss Cost | 2013.2 | 0.019 (CI = +/-0.028; p = 0.180) | -0.061 (CI = +/-0.143; p = 0.379) | 0.009 (CI = +/-0.008; p = 0.031) | 0.170 | +1.90% |
| Loss Cost | 2014.1 | 0.015 (CI = +/-0.031; p = 0.315) | -0.071 (CI = +/-0.150; p = 0.330) | 0.009 (CI = +/-0.008; p = 0.041) | 0.168 | +1.54% |
| Loss Cost | 2014.2 | 0.012 (CI = +/-0.035; p = 0.487) | -0.060 (CI = +/-0.159; p = 0.431) | 0.009 (CI = +/-0.009; p = 0.049) | 0.148 | +1.16% |
| Loss Cost | 2015.1 | 0.013 (CI = +/-0.039; p = 0.497) | -0.057 (CI = +/-0.170; p = 0.483) | 0.009 (CI = +/-0.009; p = 0.057) | 0.132 | +1.28% |
| Loss Cost | 2015.2 | 0.019 (CI = +/-0.043; p = 0.370) | -0.073 (CI = +/-0.180; p = 0.395) | 0.009 (CI = +/-0.009; p = 0.061) | 0.146 | +1.88% |
| Loss Cost | 2016.1 | 0.015 (CI = +/-0.050; p = 0.518) | -0.082 (CI = +/-0.195; p = 0.376) | 0.009 (CI = +/-0.010; p = 0.075) | 0.141 | +1.51% |
| Loss Cost | 2016.2 | 0.012 (CI = +/-0.057; p = 0.656) | -0.073 (CI = +/-0.214; p = 0.463) | 0.009 (CI = +/-0.010; p = 0.087) | 0.120 | +1.19% |
| Loss Cost | 2017.1 | 0.019 (CI = +/-0.066; p = 0.520) | -0.057 (CI = +/-0.231; p = 0.592) | 0.009 (CI = +/-0.011; p = 0.098) | 0.079 | +1.96% |
| Severity | 2006.1 | 0.020 (CI = +/-0.015; p = 0.011) | -0.116 (CI = +/-0.130; p = 0.079) | 0.004 (CI = +/-0.009; p = 0.399) | 0.197 | +1.99% |
| Severity | 2006.2 | 0.022 (CI = +/-0.015; p = 0.007) | -0.127 (CI = +/-0.132; p = 0.058) | 0.004 (CI = +/-0.009; p = 0.358) | 0.223 | +2.22% |
| Severity | 2007.1 | 0.022 (CI = +/-0.016; p = 0.012) | -0.129 (CI = +/-0.136; p = 0.063) | 0.004 (CI = +/-0.009; p = 0.377) | 0.212 | +2.19% |
| Severity | 2007.2 | 0.020 (CI = +/-0.017; p = 0.025) | -0.122 (CI = +/-0.140; p = 0.085) | 0.004 (CI = +/-0.010; p = 0.408) | 0.157 | +2.04% |
| Severity | 2008.1 | 0.022 (CI = +/-0.019; p = 0.023) | -0.115 (CI = +/-0.144; p = 0.115) | 0.004 (CI = +/-0.010; p = 0.382) | 0.164 | +2.21% |
| Severity | 2008.2 | 0.028 (CI = +/-0.018; p = 0.004) | -0.141 (CI = +/-0.138; p = 0.045) | 0.005 (CI = +/-0.009; p = 0.273) | 0.277 | +2.83% |
| Severity | 2009.1 | 0.038 (CI = +/-0.015; p = 0.000) | -0.099 (CI = +/-0.109; p = 0.074) | 0.007 (CI = +/-0.007; p = 0.068) | 0.503 | +3.85% |
| Severity | 2009.2 | 0.040 (CI = +/-0.016; p = 0.000) | -0.108 (CI = +/-0.112; p = 0.057) | 0.007 (CI = +/-0.007; p = 0.061) | 0.505 | +4.08% |
| Severity | 2010.1 | 0.034 (CI = +/-0.015; p = 0.000) | -0.134 (CI = +/-0.102; p = 0.012) | 0.006 (CI = +/-0.007; p = 0.073) | 0.507 | +3.41% |
| Severity | 2010.2 | 0.040 (CI = +/-0.014; p = 0.000) | -0.159 (CI = +/-0.089; p = 0.001) | 0.007 (CI = +/-0.006; p = 0.024) | 0.649 | +4.10% |
| Severity | 2011.1 | 0.043 (CI = +/-0.015; p = 0.000) | -0.150 (CI = +/-0.091; p = 0.003) | 0.007 (CI = +/-0.006; p = 0.020) | 0.663 | +4.35% |
| Severity | 2011.2 | 0.041 (CI = +/-0.016; p = 0.000) | -0.145 (CI = +/-0.095; p = 0.005) | 0.007 (CI = +/-0.006; p = 0.024) | 0.606 | +4.20% |
| Severity | 2012.1 | 0.039 (CI = +/-0.017; p = 0.000) | -0.151 (CI = +/-0.099; p = 0.005) | 0.007 (CI = +/-0.006; p = 0.032) | 0.589 | +4.00% |
| Severity | 2012.2 | 0.035 (CI = +/-0.018; p = 0.001) | -0.138 (CI = +/-0.100; p = 0.009) | 0.006 (CI = +/-0.006; p = 0.037) | 0.510 | +3.61% |
| Severity | 2013.1 | 0.035 (CI = +/-0.020; p = 0.002) | -0.140 (CI = +/-0.106; p = 0.013) | 0.006 (CI = +/-0.006; p = 0.046) | 0.497 | +3.56% |
| Severity | 2013.2 | 0.032 (CI = +/-0.022; p = 0.007) | -0.130 (CI = +/-0.110; p = 0.023) | 0.006 (CI = +/-0.006; p = 0.054) | 0.410 | +3.22% |
| Severity | 2014.1 | 0.031 (CI = +/-0.024; p = 0.015) | -0.131 (CI = +/-0.117; p = 0.031) | 0.006 (CI = +/-0.007; p = 0.064) | 0.399 | +3.18% |
| Severity | 2014.2 | 0.030 (CI = +/-0.027; p = 0.035) | -0.126 (CI = +/-0.125; p = 0.048) | 0.006 (CI = +/-0.007; p = 0.076) | 0.327 | +3.01% |
| Severity | 2015.1 | 0.030 (CI = +/-0.031; p = 0.052) | -0.124 (CI = +/-0.134; p = 0.067) | 0.006 (CI = +/-0.007; p = 0.086) | 0.318 | +3.10% |
| Severity | 2015.2 | 0.038 (CI = +/-0.033; p = 0.028) | -0.144 (CI = +/-0.137; p = 0.040) | 0.006 (CI = +/-0.007; p = 0.078) | 0.389 | +3.86% |
| Severity | 2016.1 | 0.041 (CI = +/-0.037; p = 0.034) | -0.136 (CI = +/-0.147; p = 0.066) | 0.006 (CI = +/-0.007; p = 0.086) | 0.389 | +4.19% |
| Severity | 2016.2 | 0.036 (CI = +/-0.043; p = 0.087) | -0.124 (CI = +/-0.159; p = 0.114) | 0.006 (CI = +/-0.008; p = 0.094) | 0.294 | +3.69% |
| Severity | 2017.1 | 0.041 (CI = +/-0.049; p = 0.094) | -0.114 (CI = +/-0.174; p = 0.171) | 0.006 (CI = +/-0.008; p = 0.108) | 0.289 | +4.15% |
| Frequency | 2006.1 | 0.022 (CI = +/-0.012; p = 0.001) | 0.060 (CI = +/-0.105; p = 0.255) | 0.008 (CI = +/-0.007; p = 0.046) | 0.259 | +2.20% |
| Frequency | 2006.2 | 0.021 (CI = +/-0.013; p = 0.002) | 0.066 (CI = +/-0.107; p = 0.223) | 0.007 (CI = +/-0.008; p = 0.054) | 0.229 | +2.07% |
| Frequency | 2007.1 | 0.020 (CI = +/-0.013; p = 0.004) | 0.065 (CI = +/-0.111; p = 0.240) | 0.007 (CI = +/-0.008; p = 0.060) | 0.198 | +2.06% |
| Frequency | 2007.2 | 0.021 (CI = +/-0.014; p = 0.006) | 0.064 (CI = +/-0.115; p = 0.266) | 0.007 (CI = +/-0.008; p = 0.064) | 0.190 | +2.10% |
| Frequency | 2008.1 | 0.016 (CI = +/-0.014; p = 0.027) | 0.044 (CI = +/-0.111; p = 0.424) | 0.007 (CI = +/-0.008; p = 0.083) | 0.101 | +1.65% |
| Frequency | 2008.2 | 0.014 (CI = +/-0.015; p = 0.071) | 0.055 (CI = +/-0.112; p = 0.322) | 0.006 (CI = +/-0.008; p = 0.099) | 0.071 | +1.38% |
| Frequency | 2009.1 | 0.008 (CI = +/-0.014; p = 0.261) | 0.031 (CI = +/-0.104; p = 0.544) | 0.005 (CI = +/-0.007; p = 0.125) | -0.004 | +0.81% |
| Frequency | 2009.2 | 0.003 (CI = +/-0.014; p = 0.664) | 0.052 (CI = +/-0.098; p = 0.286) | 0.005 (CI = +/-0.006; p = 0.139) | 0.015 | +0.30% |
| Frequency | 2010.1 | -0.004 (CI = +/-0.012; p = 0.510) | 0.024 (CI = +/-0.081; p = 0.541) | 0.004 (CI = +/-0.005; p = 0.161) | 0.074 | -0.39% |
| Frequency | 2010.2 | -0.009 (CI = +/-0.012; p = 0.136) | 0.042 (CI = +/-0.075; p = 0.252) | 0.003 (CI = +/-0.005; p = 0.173) | 0.212 | -0.86% |
| Frequency | 2011.1 | -0.007 (CI = +/-0.012; p = 0.228) | 0.046 (CI = +/-0.078; p = 0.226) | 0.003 (CI = +/-0.005; p = 0.164) | 0.192 | -0.74% |
| Frequency | 2011.2 | -0.011 (CI = +/-0.013; p = 0.076) | 0.060 (CI = +/-0.075; p = 0.111) | 0.003 (CI = +/-0.005; p = 0.183) | 0.296 | -1.12% |
| Frequency | 2012.1 | -0.014 (CI = +/-0.013; p = 0.048) | 0.052 (CI = +/-0.077; p = 0.171) | 0.003 (CI = +/-0.005; p = 0.225) | 0.327 | -1.35% |
| Frequency | 2012.2 | -0.016 (CI = +/-0.014; p = 0.034) | 0.059 (CI = +/-0.079; p = 0.133) | 0.003 (CI = +/-0.005; p = 0.254) | 0.346 | -1.56% |
| Frequency | 2013.1 | -0.013 (CI = +/-0.015; p = 0.098) | 0.068 (CI = +/-0.081; p = 0.092) | 0.003 (CI = +/-0.005; p = 0.209) | 0.318 | -1.27% |
| Frequency | 2013.2 | -0.013 (CI = +/-0.017; p = 0.129) | 0.069 (CI = +/-0.086; p = 0.108) | 0.003 (CI = +/-0.005; p = 0.226) | 0.272 | -1.29% |
| Frequency | 2014.1 | -0.016 (CI = +/-0.019; p = 0.086) | 0.060 (CI = +/-0.089; p = 0.170) | 0.003 (CI = +/-0.005; p = 0.268) | 0.303 | -1.59% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.021; p = 0.080) | 0.066 (CI = +/-0.094; p = 0.153) | 0.003 (CI = +/-0.005; p = 0.291) | 0.295 | -1.80% |
| Frequency | 2015.1 | -0.018 (CI = +/-0.023; p = 0.122) | 0.067 (CI = +/-0.101; p = 0.176) | 0.003 (CI = +/-0.005; p = 0.309) | 0.269 | -1.77% |
| Frequency | 2015.2 | -0.019 (CI = +/-0.026; p = 0.137) | 0.071 (CI = +/-0.109; p = 0.182) | 0.003 (CI = +/-0.006; p = 0.330) | 0.228 | -1.91% |
| Frequency | 2016.1 | -0.026 (CI = +/-0.028; p = 0.066) | 0.055 (CI = +/-0.110; p = 0.297) | 0.002 (CI = +/-0.005; p = 0.355) | 0.313 | -2.57% |
| Frequency | 2016.2 | -0.024 (CI = +/-0.032; p = 0.124) | 0.051 (CI = +/-0.121; p = 0.374) | 0.002 (CI = +/-0.006; p = 0.380) | 0.189 | -2.41% |
| Frequency | 2017.1 | -0.021 (CI = +/-0.037; p = 0.231) | 0.057 (CI = +/-0.132; p = 0.352) | 0.002 (CI = +/-0.006; p = 0.399) | 0.111 | -2.10% |

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 | 2006.1 | 0.042 (CI = +/-0.016; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.018) | 0.450 | +4.26% |
| Loss Cost | 2006.2 | 0.042 (CI = +/-0.017; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.019) | 0.435 | +4.34% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.018; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.022) | 0.408 | +4.33% |
| Loss Cost | 2007.2 | 0.041 (CI = +/-0.019; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.027) | 0.366 | +4.17% |
| Loss Cost | 2008.1 | 0.039 (CI = +/-0.020; p = 0.000) | 0.011 (CI = +/-0.010; p = 0.034) | 0.316 | +3.94% |
| Loss Cost | 2008.2 | 0.042 (CI = +/-0.021; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.030) | 0.333 | +4.24% |
| Loss Cost | 2009.1 | 0.046 (CI = +/-0.022; p = 0.000) | 0.012 (CI = +/-0.010; p = 0.021) | 0.380 | +4.74% |
| Loss Cost | 2009.2 | 0.043 (CI = +/-0.023; p = 0.001) | 0.012 (CI = +/-0.010; p = 0.027) | 0.323 | +4.39% |
| Loss Cost | 2010.1 | 0.031 (CI = +/-0.019; p = 0.003) | 0.010 (CI = +/-0.008; p = 0.015) | 0.278 | +3.10% |
| Loss Cost | 2010.2 | 0.031 (CI = +/-0.021; p = 0.005) | 0.010 (CI = +/-0.008; p = 0.017) | 0.266 | +3.18% |
| Loss Cost | 2011.1 | 0.036 (CI = +/-0.022; p = 0.002) | 0.011 (CI = +/-0.008; p = 0.012) | 0.319 | +3.67% |
| Loss Cost | 2011.2 | 0.030 (CI = +/-0.022; p = 0.010) | 0.010 (CI = +/-0.008; p = 0.014) | 0.258 | +3.01% |
| Loss Cost | 2012.1 | 0.027 (CI = +/-0.024; p = 0.029) | 0.010 (CI = +/-0.008; p = 0.018) | 0.215 | +2.70% |
| Loss Cost | 2012.2 | 0.019 (CI = +/-0.024; p = 0.107) | 0.009 (CI = +/-0.008; p = 0.020) | 0.180 | +1.96% |
| Loss Cost | 2013.1 | 0.023 (CI = +/-0.026; p = 0.080) | 0.010 (CI = +/-0.008; p = 0.019) | 0.200 | +2.32% |
| Loss Cost | 2013.2 | 0.018 (CI = +/-0.028; p = 0.184) | 0.009 (CI = +/-0.008; p = 0.024) | 0.179 | +1.86% |
| Loss Cost | 2014.1 | 0.016 (CI = +/-0.031; p = 0.287) | 0.009 (CI = +/-0.008; p = 0.031) | 0.168 | +1.63% |
| Loss Cost | 2014.2 | 0.011 (CI = +/-0.034; p = 0.498) | 0.009 (CI = +/-0.008; p = 0.038) | 0.168 | +1.12% |
| Loss Cost | 2015.1 | 0.013 (CI = +/-0.038; p = 0.463) | 0.009 (CI = +/-0.009; p = 0.043) | 0.162 | +1.35% |
| Loss Cost | 2015.2 | 0.018 (CI = +/-0.043; p = 0.386) | 0.009 (CI = +/-0.009; p = 0.046) | 0.160 | +1.79% |
| Loss Cost | 2016.1 | 0.016 (CI = +/-0.049; p = 0.484) | 0.009 (CI = +/-0.009; p = 0.056) | 0.151 | +1.63% |
| Loss Cost | 2016.2 | 0.011 (CI = +/-0.055; p = 0.684) | 0.009 (CI = +/-0.010; p = 0.066) | 0.154 | +1.06% |
| Loss Cost | 2017.1 | 0.020 (CI = +/-0.062; p = 0.488) | 0.009 (CI = +/-0.010; p = 0.074) | 0.142 | +2.03% |
| Severity | 2006.1 | 0.020 (CI = +/-0.015; p = 0.011) | 0.005 (CI = +/-0.009; p = 0.330) | 0.140 | +2.05% |
| Severity | 2006.2 | 0.022 (CI = +/-0.016; p = 0.009) | 0.005 (CI = +/-0.010; p = 0.306) | 0.151 | +2.21% |
| Severity | 2007.1 | 0.022 (CI = +/-0.017; p = 0.012) | 0.005 (CI = +/-0.010; p = 0.308) | 0.140 | +2.26% |
| Severity | 2007.2 | 0.020 (CI = +/-0.018; p = 0.031) | 0.005 (CI = +/-0.010; p = 0.351) | 0.093 | +2.03% |
| Severity | 2008.1 | 0.023 (CI = +/-0.019; p = 0.023) | 0.005 (CI = +/-0.010; p = 0.316) | 0.115 | +2.28% |
| Severity | 2008.2 | 0.028 (CI = +/-0.019; p = 0.007) | 0.006 (CI = +/-0.010; p = 0.234) | 0.185 | +2.81% |
| Severity | 2009.1 | 0.038 (CI = +/-0.016; p = 0.000) | 0.007 (CI = +/-0.008; p = 0.055) | 0.456 | +3.92% |
| Severity | 2009.2 | 0.040 (CI = +/-0.017; p = 0.000) | 0.008 (CI = +/-0.008; p = 0.054) | 0.446 | +4.07% |
| Severity | 2010.1 | 0.035 (CI = +/-0.017; p = 0.000) | 0.007 (CI = +/-0.007; p = 0.065) | 0.377 | +3.52% |
| Severity | 2010.2 | 0.040 (CI = +/-0.017; p = 0.000) | 0.007 (CI = +/-0.007; p = 0.037) | 0.458 | +4.06% |
| Severity | 2011.1 | 0.044 (CI = +/-0.018; p = 0.000) | 0.008 (CI = +/-0.007; p = 0.026) | 0.501 | +4.49% |
| Severity | 2011.2 | 0.041 (CI = +/-0.019; p = 0.000) | 0.008 (CI = +/-0.007; p = 0.033) | 0.437 | +4.16% |
| Severity | 2012.1 | 0.041 (CI = +/-0.021; p = 0.001) | 0.008 (CI = +/-0.007; p = 0.039) | 0.400 | +4.16% |
| Severity | 2012.2 | 0.035 (CI = +/-0.021; p = 0.003) | 0.007 (CI = +/-0.007; p = 0.046) | 0.319 | +3.55% |
| Severity | 2013.1 | 0.037 (CI = +/-0.024; p = 0.004) | 0.007 (CI = +/-0.007; p = 0.048) | 0.308 | +3.72% |
| Severity | 2013.2 | 0.031 (CI = +/-0.025; p = 0.018) | 0.007 (CI = +/-0.007; p = 0.057) | 0.227 | +3.15% |
| Severity | 2014.1 | 0.033 (CI = +/-0.028; p = 0.022) | 0.007 (CI = +/-0.007; p = 0.061) | 0.222 | +3.35% |
| Severity | 2014.2 | 0.029 (CI = +/-0.030; p = 0.061) | 0.007 (CI = +/-0.007; p = 0.073) | 0.161 | +2.91% |
| Severity | 2015.1 | 0.032 (CI = +/-0.034; p = 0.060) | 0.007 (CI = +/-0.008; p = 0.076) | 0.173 | +3.26% |
| Severity | 2015.2 | 0.036 (CI = +/-0.038; p = 0.058) | 0.007 (CI = +/-0.008; p = 0.080) | 0.188 | +3.69% |
| Severity | 2016.1 | 0.043 (CI = +/-0.042; p = 0.044) | 0.007 (CI = +/-0.008; p = 0.080) | 0.228 | +4.38% |
| Severity | 2016.2 | 0.034 (CI = +/-0.046; p = 0.129) | 0.007 (CI = +/-0.008; p = 0.082) | 0.165 | +3.46% |
| Severity | 2017.1 | 0.042 (CI = +/-0.051; p = 0.097) | 0.007 (CI = +/-0.008; p = 0.091) | 0.203 | +4.30% |
| Frequency | 2006.1 | 0.021 (CI = +/-0.012; p = 0.001) | 0.007 (CI = +/-0.007; p = 0.057) | 0.251 | +2.16% |
| Frequency | 2006.2 | 0.021 (CI = +/-0.013; p = 0.002) | 0.007 (CI = +/-0.008; p = 0.067) | 0.215 | +2.08% |
| Frequency | 2007.1 | 0.020 (CI = +/-0.013; p = 0.005) | 0.007 (CI = +/-0.008; p = 0.076) | 0.187 | +2.03% |
| Frequency | 2007.2 | 0.021 (CI = +/-0.014; p = 0.006) | 0.007 (CI = +/-0.008; p = 0.076) | 0.182 | +2.10% |
| Frequency | 2008.1 | 0.016 (CI = +/-0.014; p = 0.028) | 0.006 (CI = +/-0.007; p = 0.093) | 0.112 | +1.62% |
| Frequency | 2008.2 | 0.014 (CI = +/-0.015; p = 0.069) | 0.006 (CI = +/-0.007; p = 0.113) | 0.070 | +1.39% |
| Frequency | 2009.1 | 0.008 (CI = +/-0.014; p = 0.267) | 0.005 (CI = +/-0.007; p = 0.133) | 0.020 | +0.78% |
| Frequency | 2009.2 | 0.003 (CI = +/-0.014; p = 0.656) | 0.004 (CI = +/-0.006; p = 0.162) | 0.007 | +0.31% |
| Frequency | 2010.1 | -0.004 (CI = +/-0.012; p = 0.483) | 0.004 (CI = +/-0.005; p = 0.171) | 0.097 | -0.41% |
| Frequency | 2010.2 | -0.009 (CI = +/-0.012; p = 0.143) | 0.003 (CI = +/-0.005; p = 0.206) | 0.199 | -0.85% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.013; p = 0.208) | 0.003 (CI = +/-0.005; p = 0.206) | 0.172 | -0.78% |
| Frequency | 2011.2 | -0.011 (CI = +/-0.013; p = 0.092) | 0.003 (CI = +/-0.005; p = 0.248) | 0.237 | -1.10% |
| Frequency | 2012.1 | -0.014 (CI = +/-0.014; p = 0.044) | 0.002 (CI = +/-0.005; p = 0.294) | 0.292 | -1.40% |
| Frequency | 2012.2 | -0.015 (CI = +/-0.015; p = 0.043) | 0.002 (CI = +/-0.005; p = 0.329) | 0.295 | -1.54% |
| Frequency | 2013.1 | -0.014 (CI = +/-0.016; p = 0.097) | 0.002 (CI = +/-0.005; p = 0.308) | 0.235 | -1.35% |
| Frequency | 2013.2 | -0.013 (CI = +/-0.018; p = 0.158) | 0.003 (CI = +/-0.005; p = 0.310) | 0.191 | -1.25% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.019; p = 0.081) | 0.002 (CI = +/-0.005; p = 0.352) | 0.256 | -1.66% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.021; p = 0.098) | 0.002 (CI = +/-0.005; p = 0.377) | 0.235 | -1.75% |
| Frequency | 2015.1 | -0.019 (CI = +/-0.024; p = 0.116) | 0.002 (CI = +/-0.005; p = 0.402) | 0.214 | -1.85% |
| Frequency | 2015.2 | -0.018 (CI = +/-0.027; p = 0.165) | 0.002 (CI = +/-0.006; p = 0.420) | 0.168 | -1.83% |
| Frequency | 2016.1 | -0.027 (CI = +/-0.028; p = 0.059) | 0.002 (CI = +/-0.005; p = 0.421) | 0.302 | -2.64% |
| Frequency | 2016.2 | -0.024 (CI = +/-0.032; p = 0.131) | 0.002 (CI = +/-0.006; p = 0.433) | 0.199 | -2.32% |
| Frequency | 2017.1 | -0.022 (CI = +/-0.037; p = 0.213) | 0.002 (CI = +/-0.006; p = 0.457) | 0.114 | -2.17% |

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

All Perils

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

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



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