OliverWyman

NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2023

August 27, 2024

CONTENTS

1.   Executive Summary

1.1.   Purpose and Scope

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

- Mandatory Coverages: bodily injury, property damage (PD)-tort, direct compensation property damage, and uninsured automobile

- Optional Coverages: accident benefits, collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry private passenger vehicles loss and expense experience in Newfoundland and Labrador reported as of December 31, 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 October 1, 2023) Trend Rates

Coverage	Prior Review: Data as of June 30, 2023	Current Review: Data as of December 31, 2023
Bodily Injury	+0.3%[1]	+0.7%/-5.2%[2]
Property Damage (including DCPD)[3]	+1.7%[4]	+1.7%[5]
Accident Benefits	+1.5%	+0.8%
Uninsured Auto	-1.5%	+0.0%
Collision	+3.6%[6]	+3.6%[7]
Comprehensive	+4.0%	+3.9%
Specified Perils	+4.0%	+3.9%
All Perils	+3.0%	+3.2%
Underinsured Motorist	+3.8%	+4.8%/-1.4%[8]

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

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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] -5.2% trend rate begins January 1, 2020.

[3] 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.

[4] Includes one-time increase of 7.0% at 2021-2.

[5] Includes one-time increase of 8.6% at 2021-2 (coincident with the rise in inflation).

[6] Includes one-time decrease of 13.0% at 2020-1.

[7] Includes one-time decrease of 13.0% at 2020-1 (coincident with the reforms).

[8] -1.4% trend rate begins January 1, 2020.

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 2023-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 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. Data Exclusions

In the notes to the 2023-2 AUTO7001 Automobile Industry Exhibit, GISA states,

> 20. Several affiliated insurers, representing a major insurance group in the Atlantic Provinces Private Passenger Vehicle market, have re-submitted their 2020-1 to 2023-1 Outstanding (Reserve) Loss amounts for most coverages. This results in a DECREASE in Claim counts and Loss amount across the diagonals for Accident Half-Years 2020-1, 2020-2, 2021-1, 2021-2 and 2022-1 and an INCREASE in Claim counts and Loss amount across the diagonals for Accident Half-Years 2022-2 and 2023-1.

As in our prior review, we have not excluded any data as a result of this GISA comment.

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

We estimate the final (ultimate) number and cost[9] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[10]), separately, through to December 31, 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.[11] In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA.[12] The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

We select loss[13] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2023 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.

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[9] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

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

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

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

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

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2023, separately for each of the coverages.

2.4. Selection of Claim Count and Claim Amount Development Factors

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

In Section 2.5 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

2.5. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.[14] As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,[15] and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Bodily Injury: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$401.99	$75,766	5.31	$411.75	$77,822	5.29
2020	$296.64	$71,495	4.15	$301.55	$72,418	4.16
2021	$309.96	$76,426	4.06	$322.18	$79,809	4.04
2022	$283.13	$68,473	4.13	$306.17	$73,980	4.14
2023*	$268.81	$65,208	4.12	$296.45	$69,581	4.26

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 3.9%.

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

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

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

	As of June 30, 2023			As of December 31, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$121.97	$5,925	20.58	$121.39	$5,905	20.56
2020	$112.46	$6,127	18.36	$111.88	$6,101	18.34
2021	$112.61	$6,209	18.14	$112.13	$6,168	18.18
2022	$132.41	$7,228	18.32	$133.85	$7,306	18.32
2023*	$150.20	$7,478	20.08	$154.29	$7,705	20.02

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have not changed materially.

Table 4: Accident Benefits: Change in Estimates

	As of June 30, 2023			As of December 31, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$64.55	$9,448	6.83	$64.28	$9,417	6.83
2020	$45.16	$8,496	5.32	$44.87	$8,435	5.32
2021	$48.88	$8,806	5.55	$48.43	$8,728	5.55
2022	$54.08	$9,107	5.94	$50.86	$8,695	5.85
2023*	$61.20	$9,755	6.27	$59.38	$8,864	6.70

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 2.0%.

Table 5: Uninsured Auto: Change in Estimates

	As of June 30, 2023			As of December 31, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$16.11	$49,314	0.33	$16.70	$49,615	0.34
2020	$12.56	$36,696	0.34	$12.77	$35,684	0.36
2021	$11.57	$39,302	0.29	$11.97	$37,204	0.32
2022	$11.99	$41,173	0.29	$13.46	$45,376	0.30
2023*	$9.48	$39,307	0.24	$10.97	$44,254	0.25

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 5.1%.

Table 6: Collision: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$229.42	$6,676	34.36	$229.40	$6,673	34.38
2020	$177.63	$6,911	25.70	$177.71	$6,914	25.70
2021	$179.67	$7,548	23.80	$179.82	$7,556	23.80
2022	$216.95	$8,640	25.11	$217.00	$8,634	25.13
2023*	$254.35	$8,688	29.28	$248.41	$8,824	28.15

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have not changed materially.

Table 7: Comprehensive: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$107.67	$1,585	67.93	$107.63	$1,584	67.93
2020	$111.10	$1,739	63.89	$111.08	$1,739	63.88
2021	$111.94	$1,898	58.97	$112.02	$1,900	58.96
2022	$125.06	$2,041	61.27	$125.94	$2,056	61.25
2023*	$132.72	$1,897	69.96	$134.90	$2,245	60.10

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

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 June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$323.91	$4,471	72.46	$323.86	$4,470	72.46
2020	$292.59	$4,455	65.68	$291.94	$4,443	65.71
2021	$302.74	$4,288	70.61	$304.10	$4,230	71.89
2022	$310.82	$4,807	64.66	$323.05	$4,908	65.82
2023*	$432.49	$5,657	76.45	$436.58	$5,619	77.70

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.0%.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[16] 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 cost[17] by accident half-year that we derive (as we discuss in Section 2.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level[18] 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 2004-1 to 2023-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

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

[17] Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

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

the calculated loss trend rates. We consider models over 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 observed frequency for the time period associated with that extreme weather event could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

- GISA notes the 2014 and 2022 hurricanes' (Arthur and Fiona) impact on comprehensive, all perils and specified perils.

- GISA notes the possible increase in the number of and claim amounts of physical damage claims since 2015-1 due to severe weather.

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

Reforms and Level Changes

The purpose of a reform parameter[19] 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. Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the trend rate to change in magnitude; or even change direction. We determine the statistical significance

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

of a reform parameters and trend rate changes based on the *p*-values from *t*-tests for parameter significance. [21]

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.

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.

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

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 2023, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[22] during 2020 through 2022-1 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[23] that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the "new-normal" (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand 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)[24] over the last 20 years in Newfoundland, separately, for:

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

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

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

- All-Items

- Transportation

- Purchase of passenger vehicles

- Rental of passenger vehicles

- Passenger vehicle parts, maintenance, and repair

- Health care.

Figure 1: Consumer Price Index – All Items & Transportation
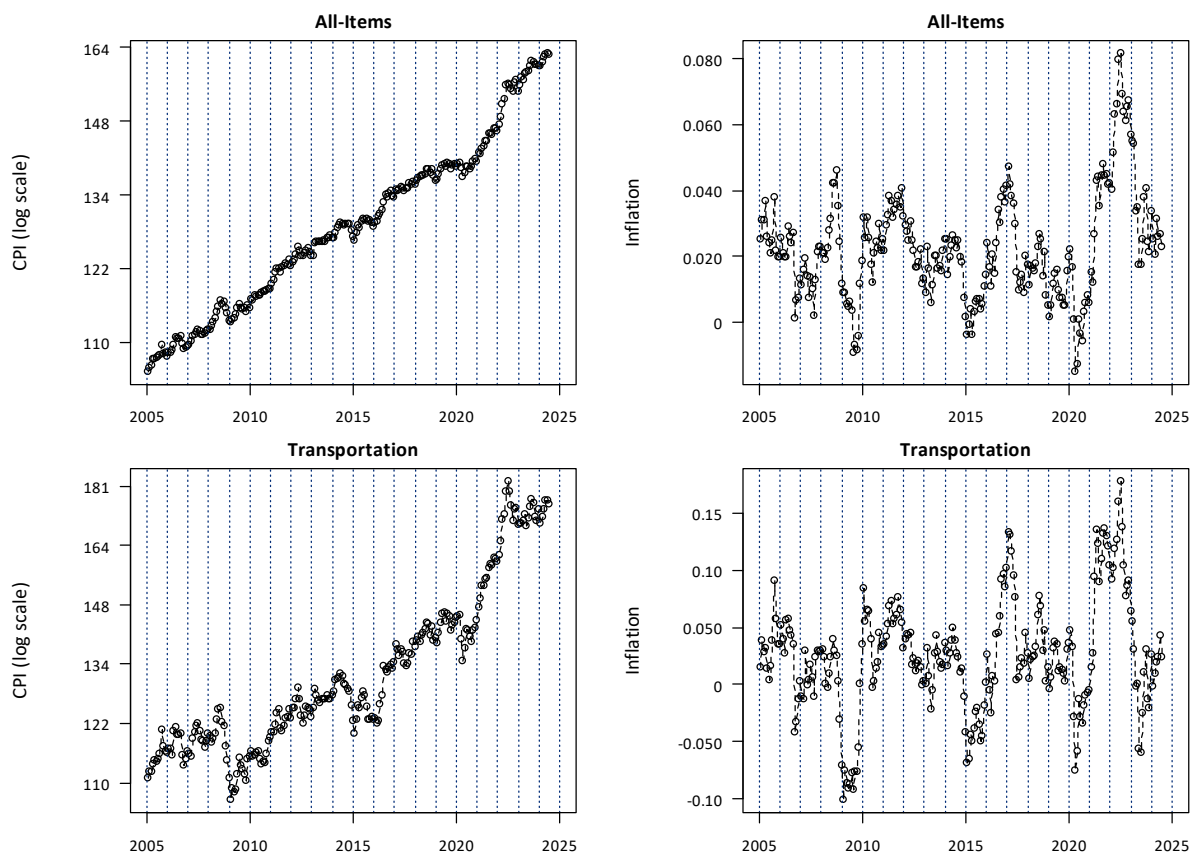
Figure 2[25]: Consumer Price Index – Purchase & Rental of Passenger Vehicles

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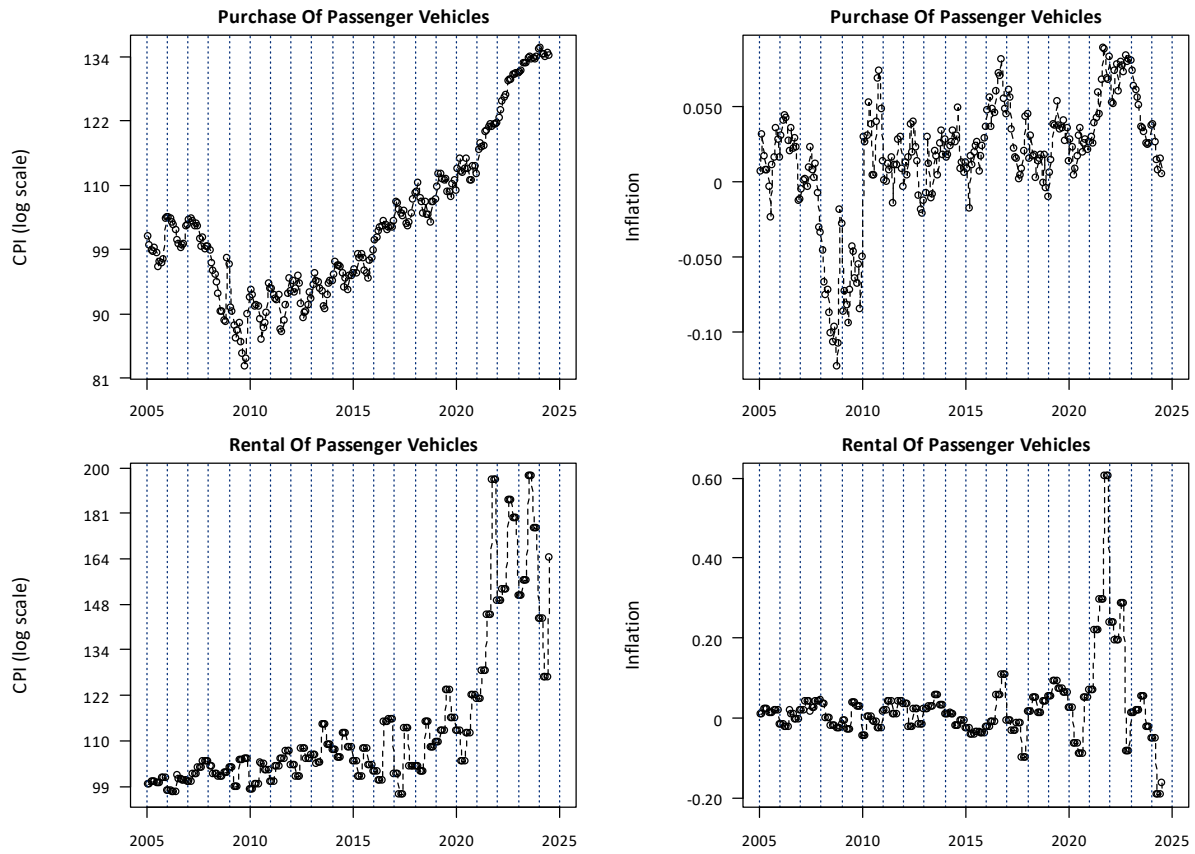
[25] Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare
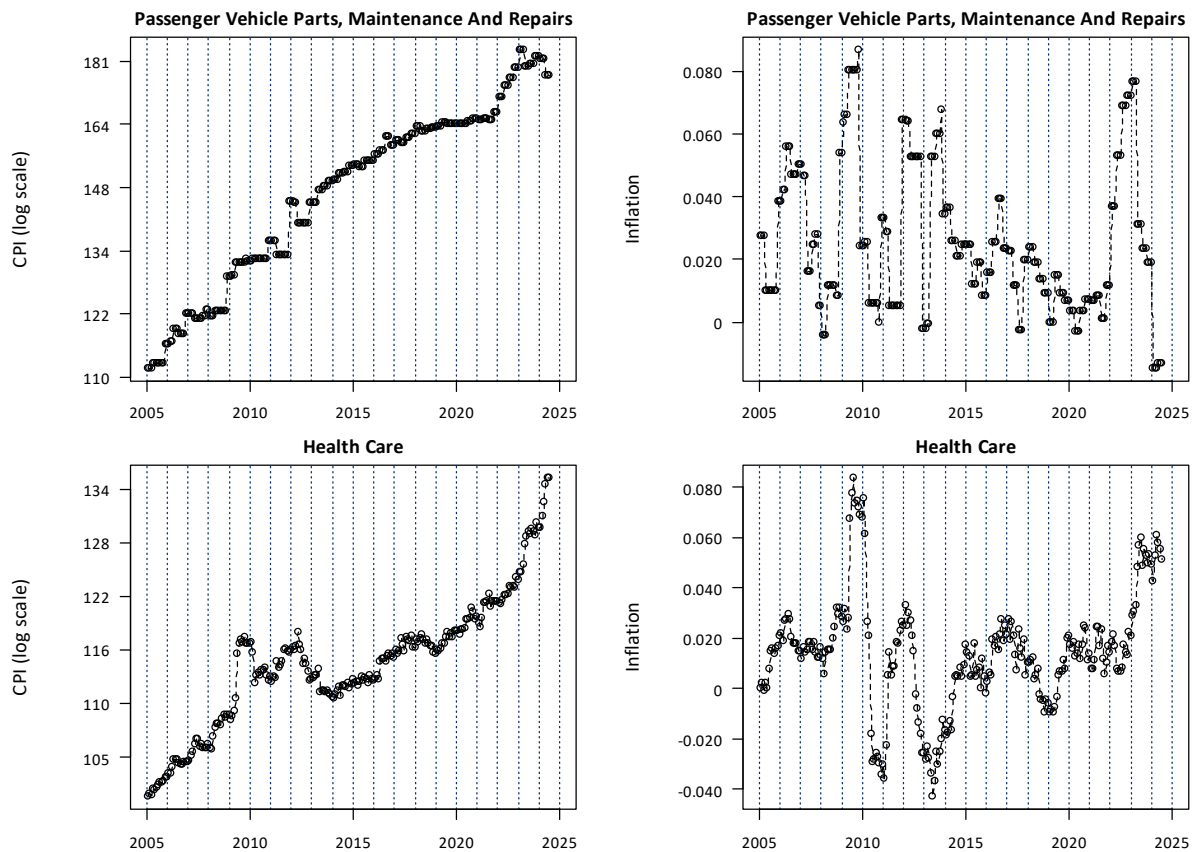
A review of the historical data points (as presented in the figures above) shows that subject to variability:

- Inflationary pressures on physical damage coverages[26] (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 4, the 2021-2 through 2022-2 property damage and collision severity rose steeply, deviating from historical patterns. Comprehensive severity also rose steeply starting in 2021-2 and has continued to that pattern through 2023-2. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces

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

higher claim costs for physical damage coverages[27] 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 or accident benefits. All perils severity increased significantly starting with 2022-2. Given the volatility exhibited by this coverage, it's not yet clear whether this increase is due to the higher inflation levels

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.[28]

- 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.

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

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

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

Figure 4: Historical Severity by Coverage
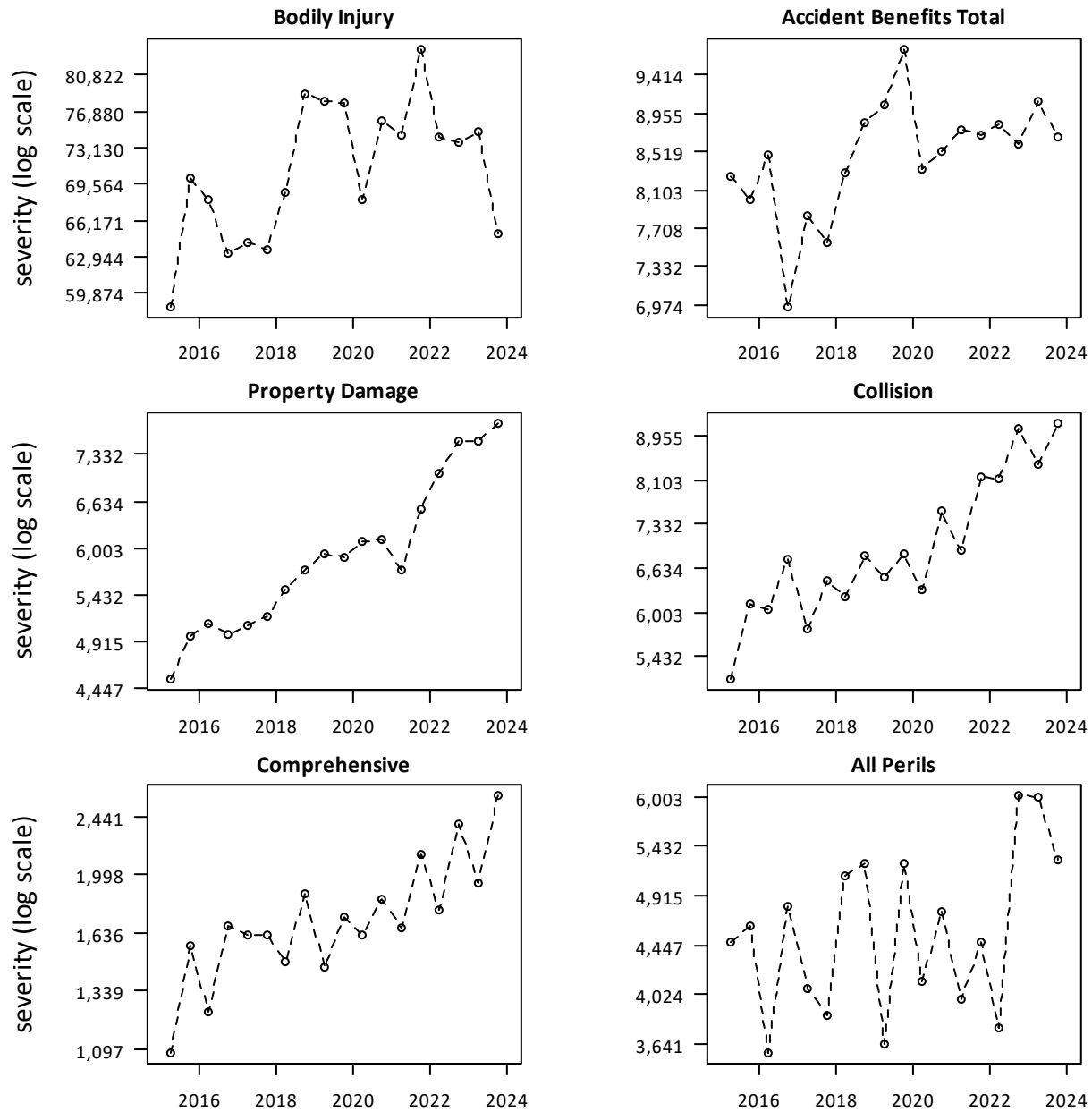
3.3. Future Trend Considerations

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

If appropriate, 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. Changes in deriving behaviour post-pandemic and recent increases in inflation may result in different patterns in future.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[29] 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

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 (October 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 (e.g., moderation through 2023).

As described in Section 3.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2023, via an additional scalar parameter that is included the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 5[30] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 5, the IMF expects inflation to decrease in 2024 but remain above the Government's target 2%, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported CPI data as of June 2024.

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

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[29] 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.

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

Figure 5: IMF Forecasted Inflation
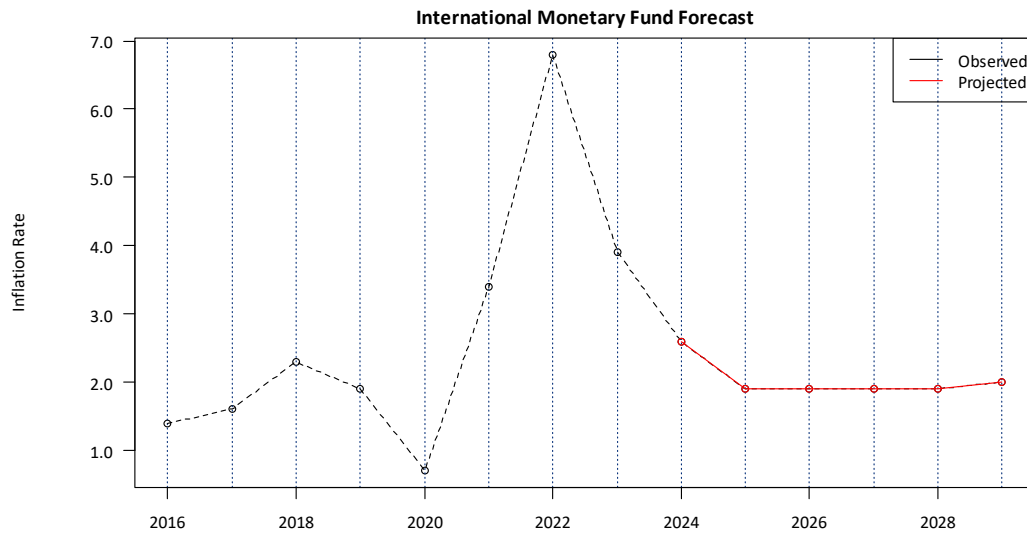
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of +0.3% and a one-time reform scalar adjustment of -9.7%.

In Figure 6, 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 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the severity estimates since 2018 have increased.

Figure 6: Bodily Injury – Observed Loss Cost Experience
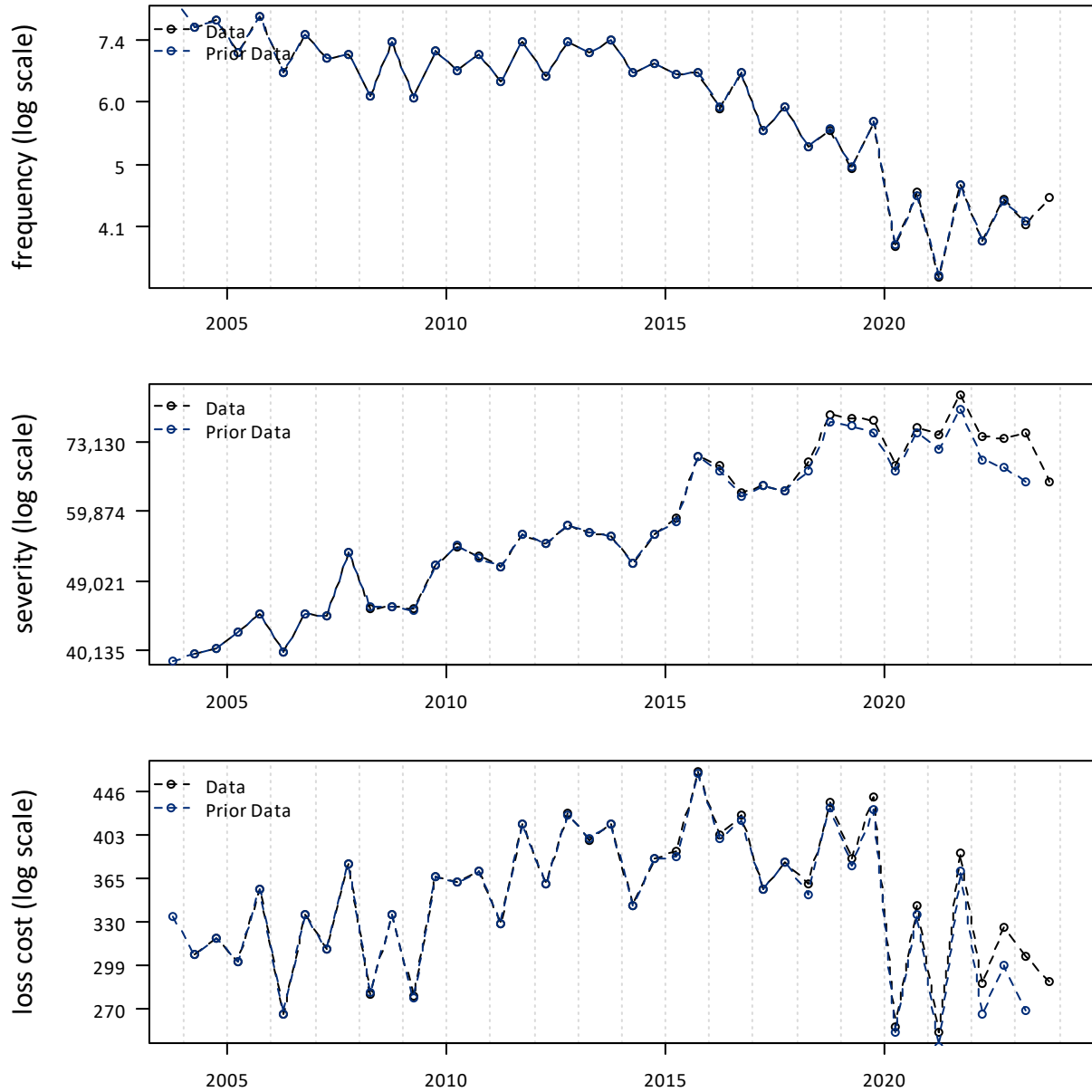
A review of the historical data points (as depicted in Figure 6) shows that subject to variability:

- 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.

- 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.

Our selected model considers that legislation enacted for accidents occurring on or after August 1, 2004, introduced a $2,500 deductible for non-pecuniary (i.e., pain and suffering) awards to all bodily injury tort claims. Effective January 1, 2020, this non-pecuniary deductible increased from $2,500 to $5,000.

For the models we considered, 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. [31]

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include time (*p*=0.000), seasonality (*p* = 0.000), mobility (*p* = 0.000), and a 2022-2 new normal scalar (*p* = 0.050). The implied annual trend rates associated with our fitted frequency model is -3.9%. The adjusted R-squared of our proposed frequency model is 0.954.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, and include time (*p*=0.000) and a 2020-1 reform trend change (*p*=0.002). The implied annual trend rates associated with our fitted severity model is +4.8% up to January 1, 2020 and -1.4%[32] thereafter. The adjusted R-squared of our proposed severity model is 0.781. In prior reviews, we included a reform scalar in our severity model.

We tested severity models including a reform scalar parameter, but they were not significant. We will continue to monitor the applicability of a reform scalar and reform trend change as more post-reform data becomes available. Our selected severity trend model differs from our prior review with a change in the trend rate at the time of the reforms, rather than a scalar parameter for the decrease in costs associated with the reforms. As a result, the numeric value of the severity trend rate is lower in this review, but there is no scalar adjustment (-9.7%) as was included in the prior review model.

In Figure 7, 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 model is +0.7%[34] up to January 1, 2020 and -5.2%[35] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.755.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to January 1, 2020, a slightly higher trend rate after January 1, 2020, and a slightly higher adjusted R-squared (0.779), but insignificant reform trend change (*p*=0.516).

Due to the better statistical results by modeling the effects of the pandemic in the frequency model and the reforms in the severity model, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +0.7% prior to January 1, 2020 and -5.2% thereafter.

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

[32] = exp[0.047 + -0.061] - 1

[34] = exp[-0.040 + 0.047] - 1

[35] = exp[-0.040 + 0.047 + -0.061] - 1

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

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.04	0	0.954
Seasonality	0.115	0	
Mobility	0.008	0	
New Normal	-0.092	0.05	
Trend Rate	-3.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.047	0	0.781
2020 Trend Change	-0.061	0.002	
Trend Rate (Period 1)	+4.8%		
Trend Rate (Period 2)	-1.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.365	0.779
Seasonality	0.142	0	
Mobility	0.01	0	
2020 Trend Change	-0.023	0.516	
New Normal	-0.242	0.061	
Trend Rate (Period 1)	+0.6%		
Trend Rate (Period 2)	-1.7%		

4.2.   Property Damage (Including DCPD)

For the prior review, we selected a past and future loss cost trend of +1.7%.

In Figure 8, 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 2004-1

through 2023-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have not significantly changed.

Figure 8: Property Damage – Observed Loss Cost Experience
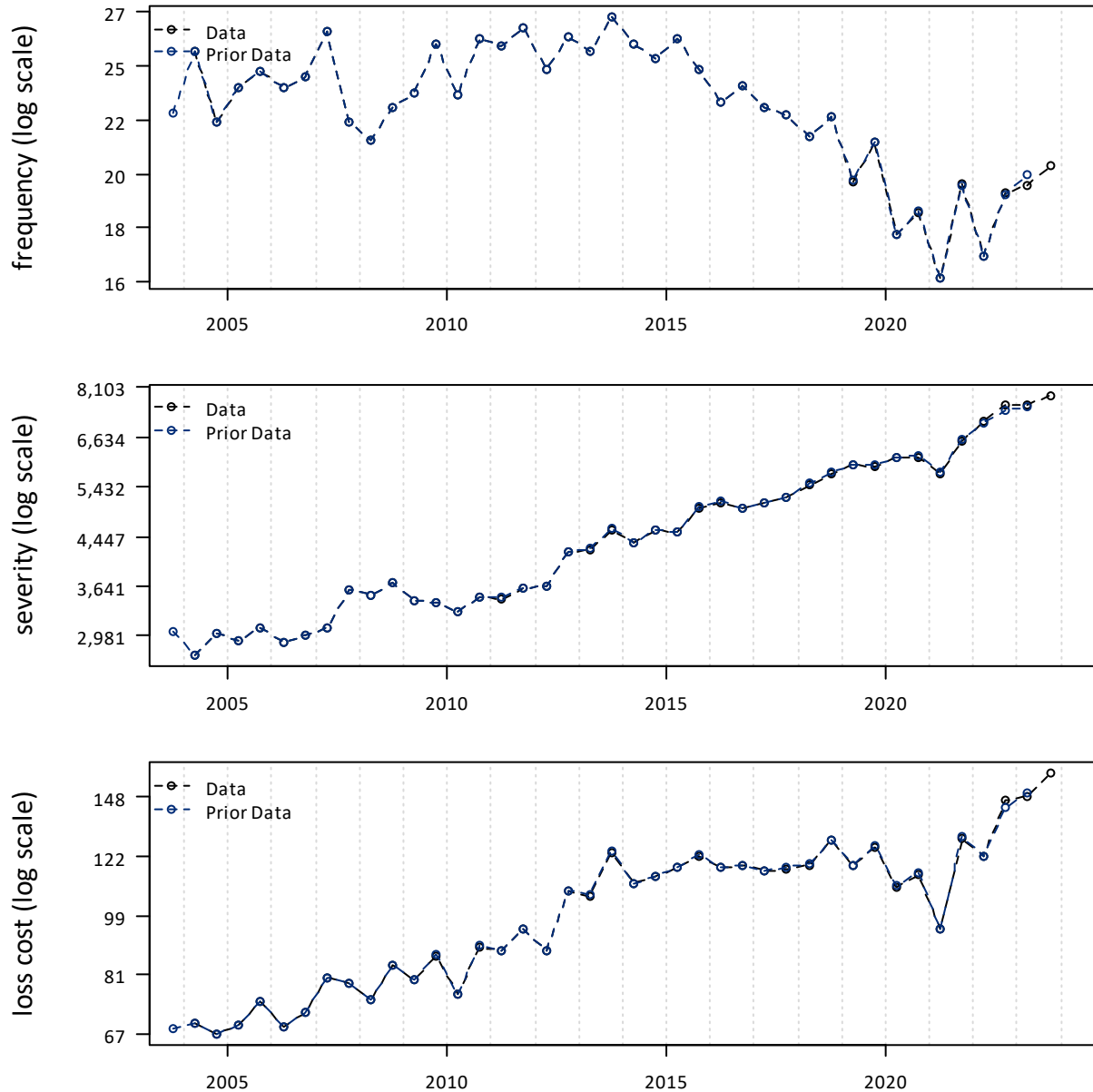
A review of the historical data points (as depicted in Figure 8) shows that subject to variability:

- 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 the new normal scalars in those models were not significant, potentially due to the offsetting factors described above. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2013-1 and 2023-2, and include time (p=0.000), seasonality (p = 0.013), and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -3.0%. The adjusted R-squared of our proposed frequency model is 0.927.

We fit a severity model to all accident half-years between 2013-1 and 2023-2, and include time (p = 0.000) and a 2021-2 inflation scalar (p = 0.006). The implied annual trend rates associated with our fitted severity model is +4.8%. The modeled scalar parameter corresponds to a 8.6%[37] increase in severity. The adjusted R-squared of our proposed severity model is 0.961.

In Figure 9, 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 model is +1.7%[38]. The implied adjusted R-squared of the combined frequency and severity model is 0.853.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.867).

Due to the high adjusted R-squared 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 +1.7% and a one-time loss cost increase of 8.6% at 2021-2 (coincident with the spike in inflation).

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

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[37] = exp[0.083] - 1
[38] = exp[-0.030 + 0.047] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.03	0	0.927
Seasonality	0.045	0.013	
Mobility	0.005	0	
Trend Rate	-3.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.047	0	0.961
Inflation Scalar	0.083	0.006	
Trend Rate	+4.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.003	0.867
Seasonality	0.053	0.009	
Mobility	0.006	0	
Inflation Scalar	0.105	0.007	
Trend Rate	+1.7%		
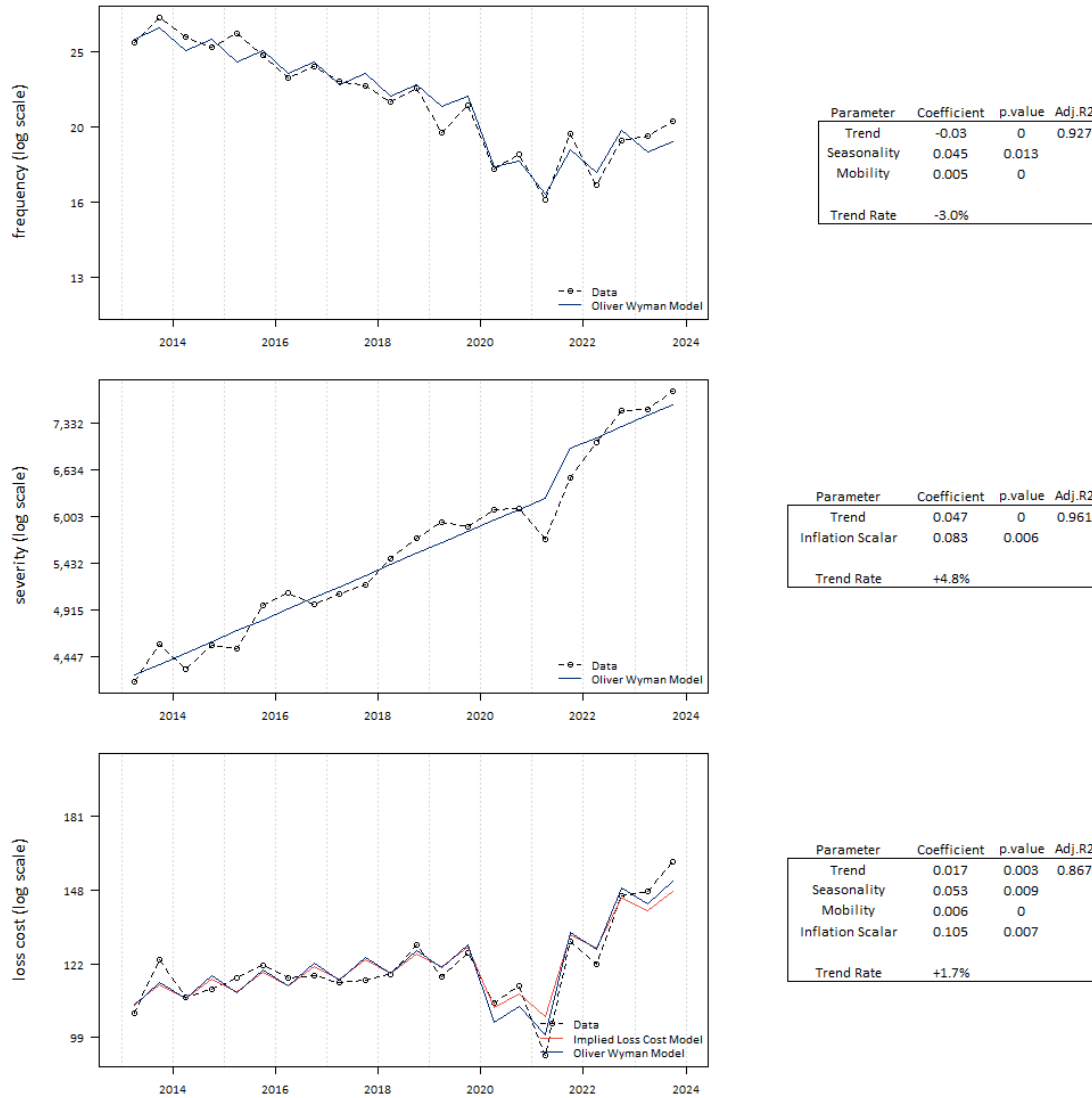
4.3. Accident Benefits – Total

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

In Figure 10, 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 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe slight decreases in the immature severity estimates.

Figure 10: Accident Benefits – Observed Loss Cost Experience
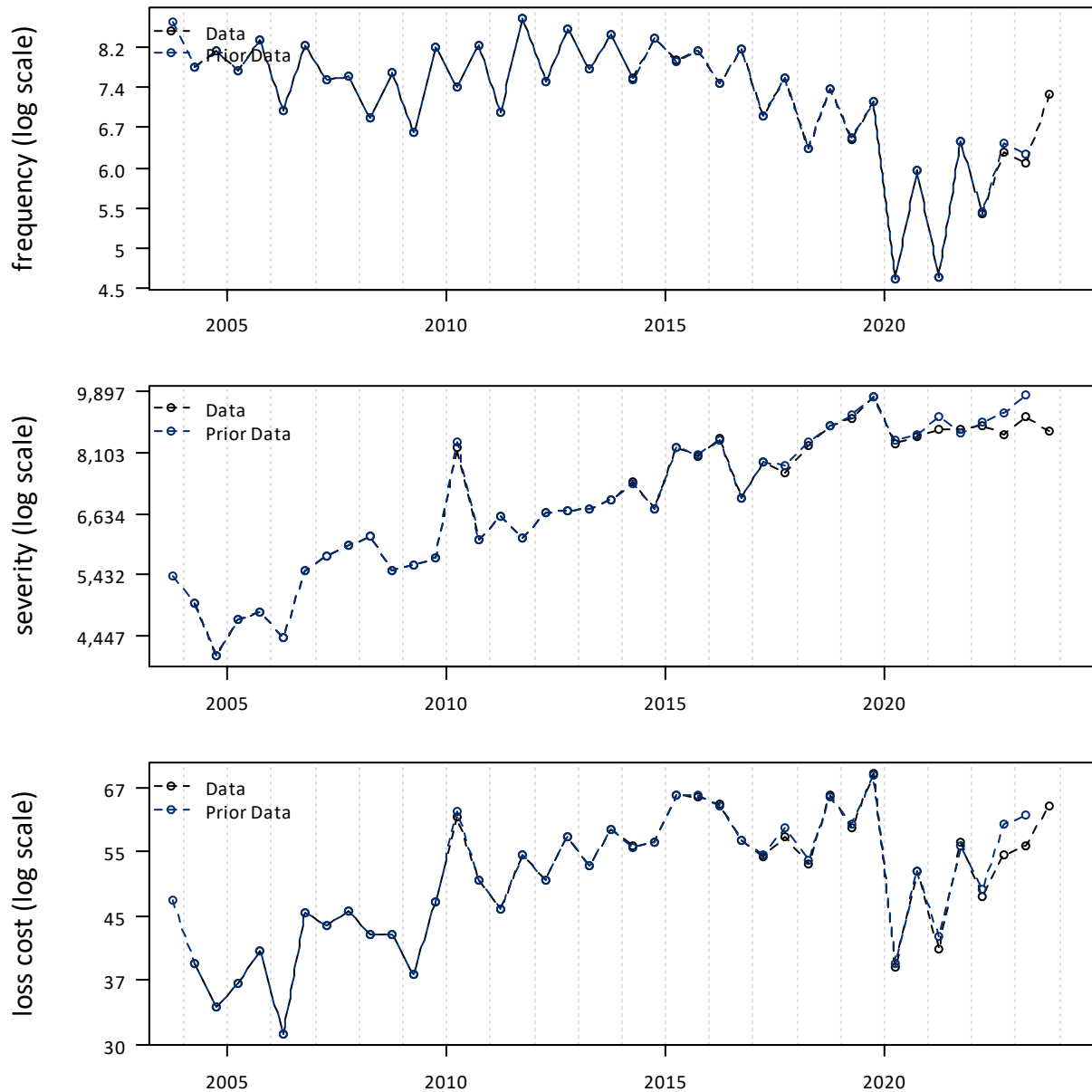
A review of the historical data points (as depicted in Figure 10) shows that subject to considerable variability:

- 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.[39]

- 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 2011-1 and 2023-2, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -2.1%. The adjusted R-squared of our proposed frequency model is 0.893.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, and include time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +2.9%. The adjusted R-squared of our proposed severity model is 0.722.

In Figure 11, 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 model is +0.8%[40]. The implied adjusted R-squared of the combined frequency and severity model is 0.540.

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 (0.587).

Due to the high adjusted R-squared 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 +0.8%.

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

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[39] We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.
[40] = exp[-0.021 + 0.028] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.021	0	0.893
Seasonality	0.138	0	
Mobility	0.009	0	
Trend Rate	-2.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.028	0	0.722
Trend Rate	+2.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.009	0.093	0.587
Seasonality	0.097	0.013	
Mobility	0.01	0	
Trend Rate	+0.9%		
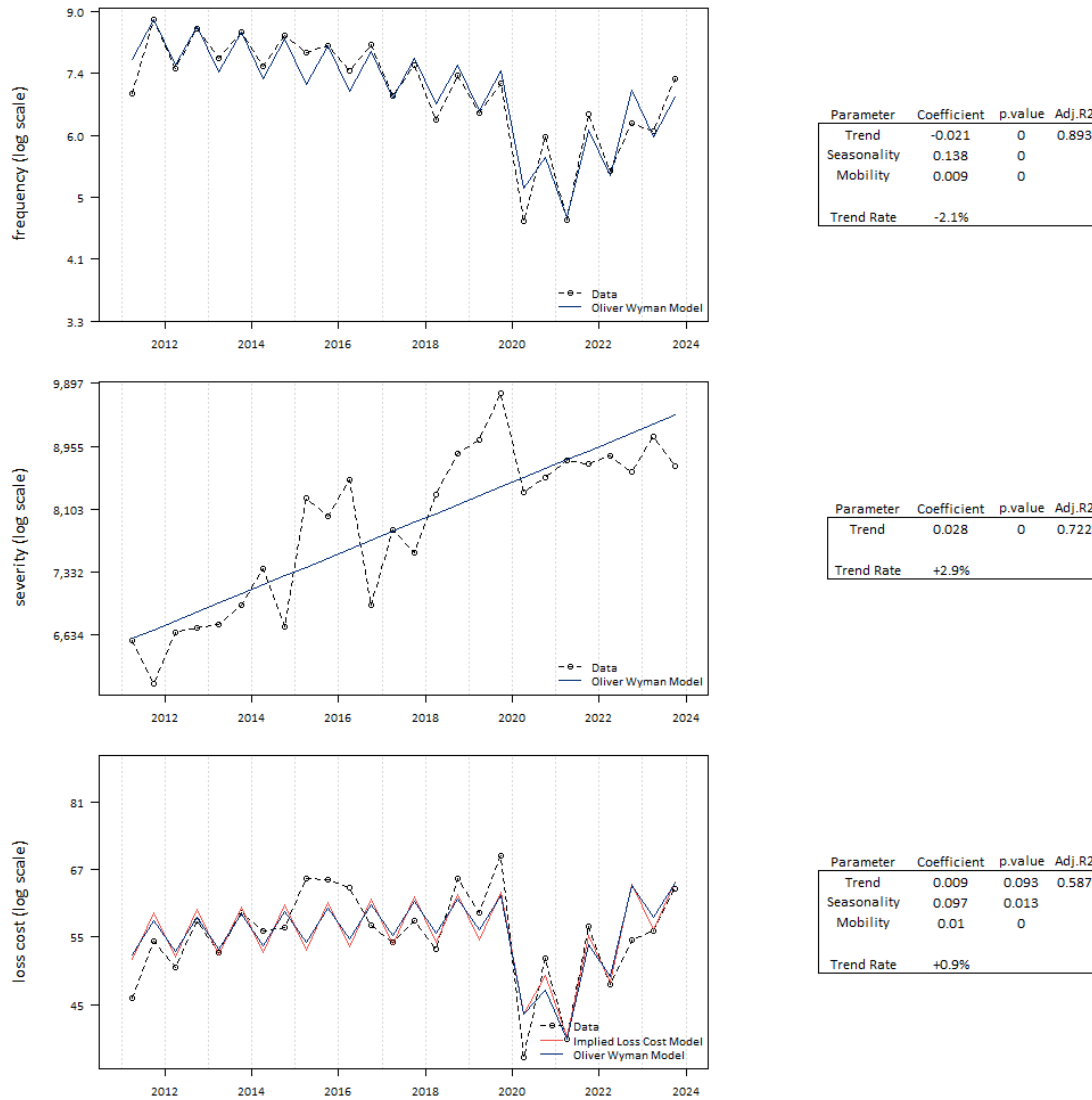
4.4. Uninsured Auto

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

In Figure 12, 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 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe variability in the immature frequency, severity, and loss cost estimates.

Figure 12: Uninsured Auto – Observed Loss Cost Experience
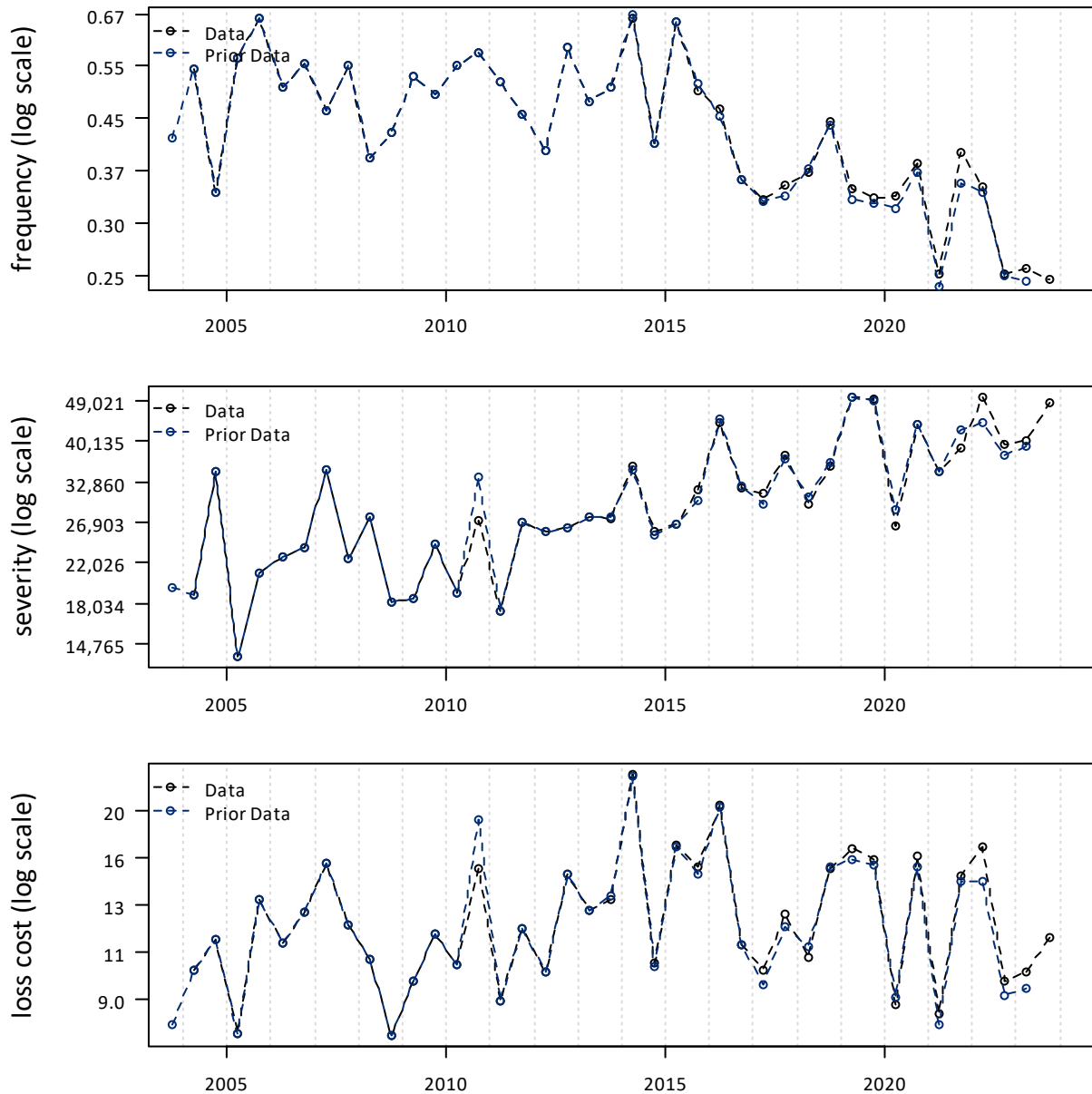
A review of the historical data points (as depicted in Figure 12) shows that subject to significant variability:

- 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 time (p = 0.001). The implied annual trend rates associated with our fitted frequency model is -5.3%. The adjusted R-squared of our proposed frequency model is 0.629.

We fit a severity model to all accident years between 2011 and 2023 and include time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +5.4%. The adjusted R-squared of our proposed severity model is 0.782.

In Figure 13, 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 model is -0.2%.[41] The implied adjusted R-squared of the combined frequency and severity model is -0.331.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.089).

Both models have poor regression statistics. The significant negative frequency trend offsets the significant positive severity trend, and trend in the loss cost model is not significant. Therefore, we select a loss cost trend rate of 0.0%.

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

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[41] = exp[-0.054 + 0.053] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.054	0.001	0.629
Trend Rate	-5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.053	0	0.782
Trend Rate	+5.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.002	0.893	-0.089
Trend Rate	-0.2%		

4.5. Collision

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

In Figure 14, 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 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the 2023-1 estimates have decreased.

Figure 14: Collision – Observed Loss Cost Experience
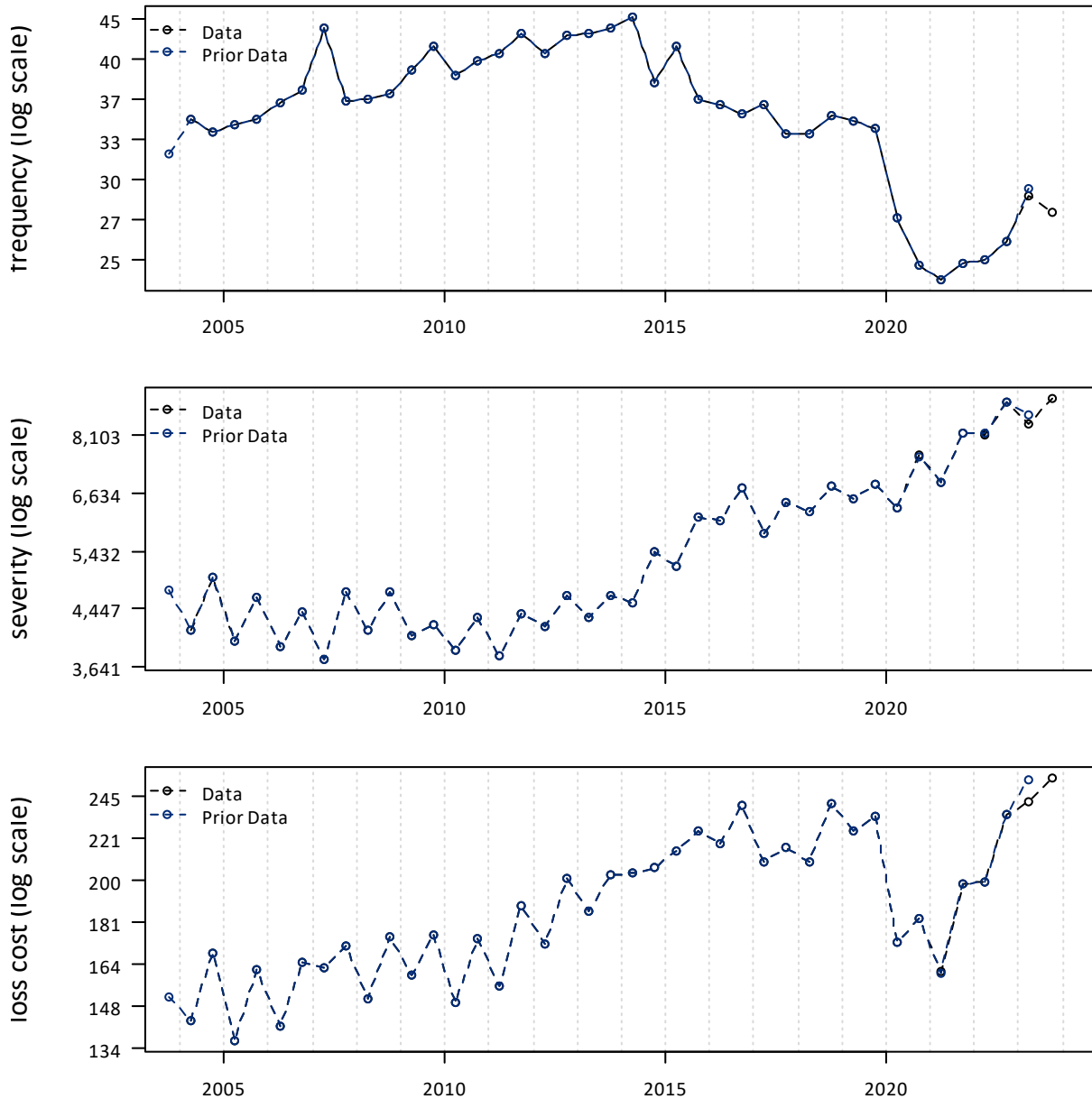
A review of the historical data points (as depicted in Figure 14) shows that subject to variability:

- 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.[42]

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[42] 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 2023-2, and include time (p = 0.000), mobility (p = 0.003), and a 2020-1 reform scalar (p = 0.015). The implied annual trend rates associated with our fitted frequency model is -2.6%. The modelled scalar parameter at January 1, 2020 corresponds to a 13.0%[43] decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.912.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +6.3%. The adjusted R-squared of our proposed severity model is 0.962.

In Figure 15, 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 model is +3.6%.[44] The implied adjusted R-squared of the combined frequency and severity model is 0.837.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a slightly larger reform scalar, and a slightly higher adjusted R-squared (0.865).

Due to the higher adjusted R-squared 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 +3.6% and a one-time loss cost decrease of 13.0% 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.

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[43] = exp[-0.139] - 1
[44] = exp[-0.026 + 0.061] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.026	0	0.912
Mobility	0.006	0.003	
2020 Reform Scalar	-0.139	0.015	
Trend Rate	-2.6%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.061	0	0.962
Seasonality	0.091	0	
Trend Rate	+6.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.038	0	0.865
Mobility	0.008	0	
Seasonality	0.064	0.003	
2020 Reform Scalar	-0.138	0.005	
Trend Rate	+3.9%		
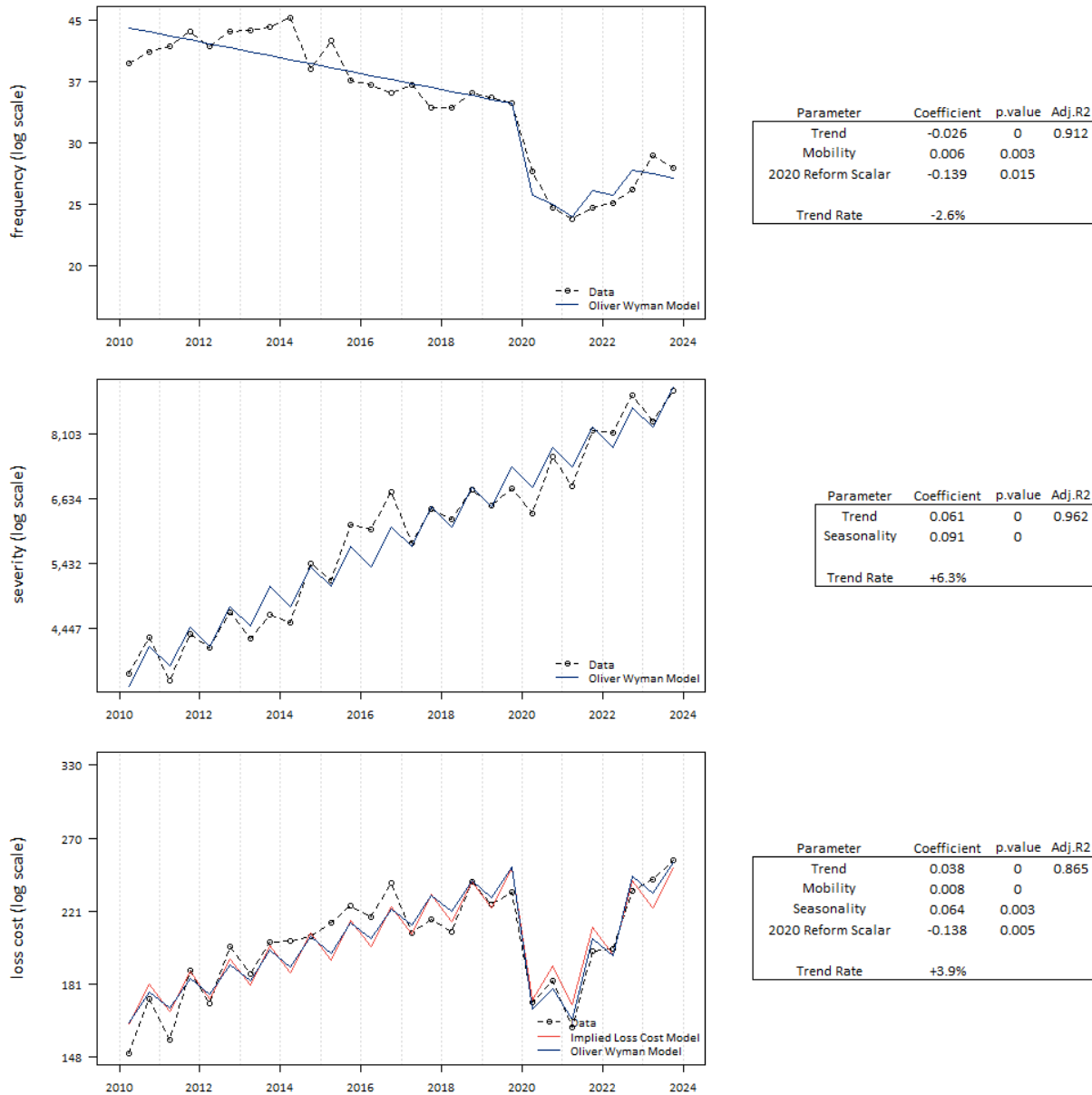
4.6.   Comprehensive

For the prior review, we selected a past and future loss cost trend of +4.0%.

In Figure 16, 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 2004-1 through 2023-2. 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 16: Comprehensive – Observed Loss Cost Experience
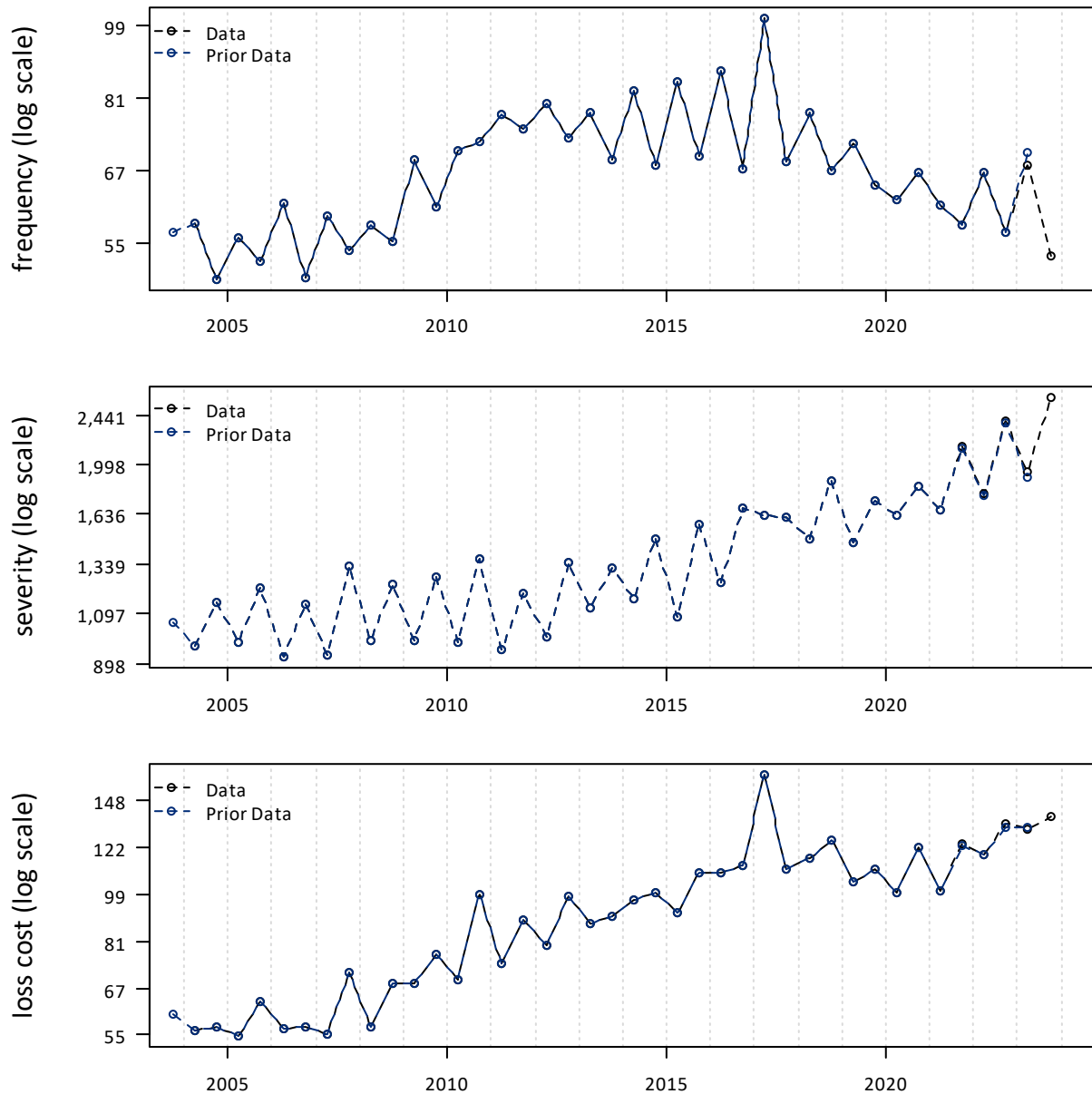
A review of the historical data points (as depicted in Figure 16) shows that subject to variability:

- 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.

- 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 2023-2, and include time (p = 0.000), seasonality (p = 0.001), and mobility (p = 0.112). The implied annual trend rates associated with our fitted frequency model is -1.6%. The adjusted R-squared of our proposed frequency model is 0.652.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +5.7%. The adjusted R-squared of our proposed severity model is 0.928.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.0%.[45] The implied adjusted R-squared of the combined frequency and severity model is 0.614.
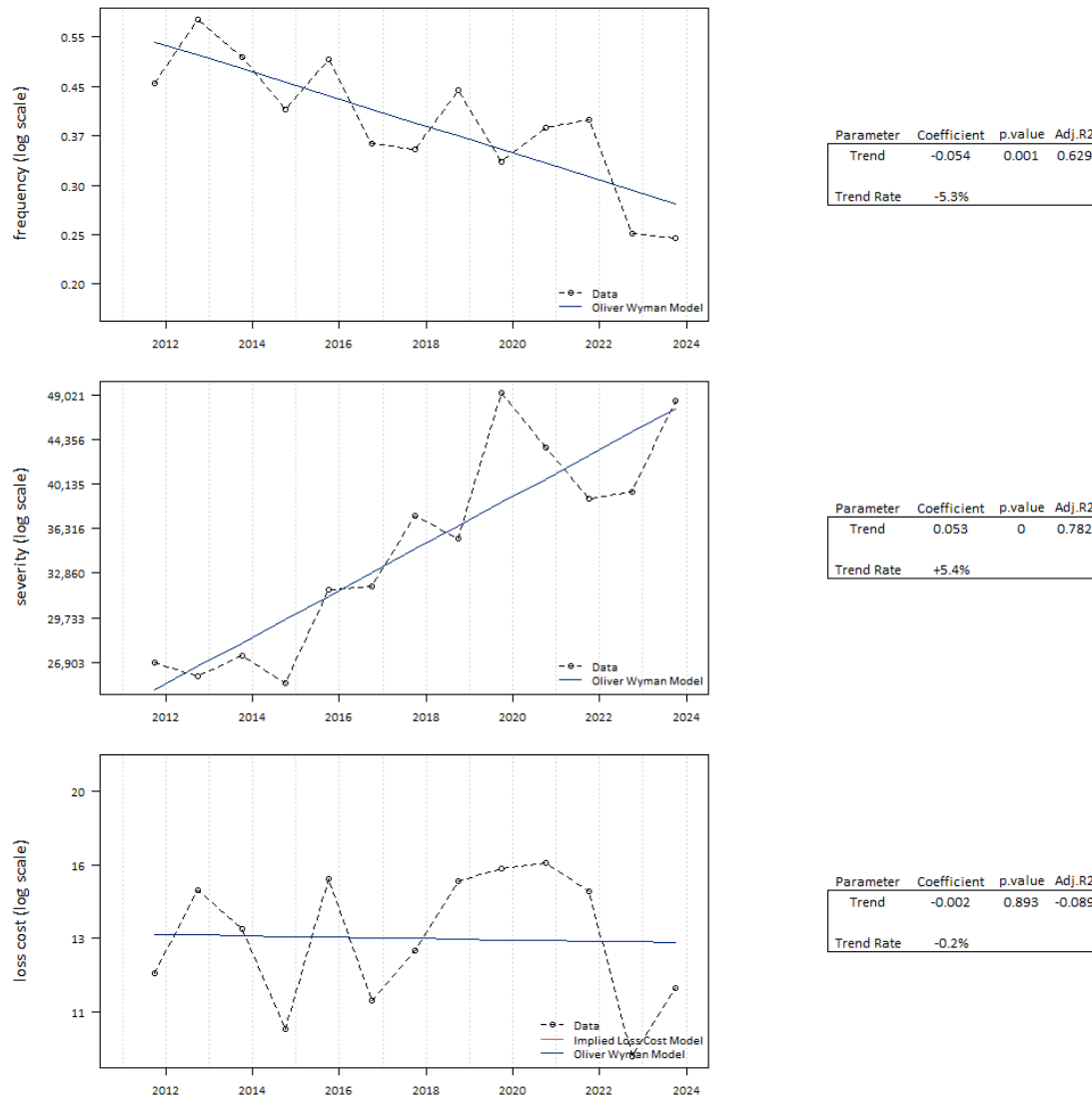
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.853).

Due to all parameters being significant in the direct model and the slightly higher adjusted R-Squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +3.9%.

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

---

[45] = exp[-0.016 + 0.056] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.016	0	0.652
Seasonality	-0.117	0.001	
Mobility	0.003	0.112	
Trend Rate	-1.6%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.054	0	0.928
Seasonality	0.208	0	
Trend Rate	+5.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0	0.853
Seasonality	0.101	0.001	
Mobility	0.004	0.018	
Trend Rate	+3.9%		
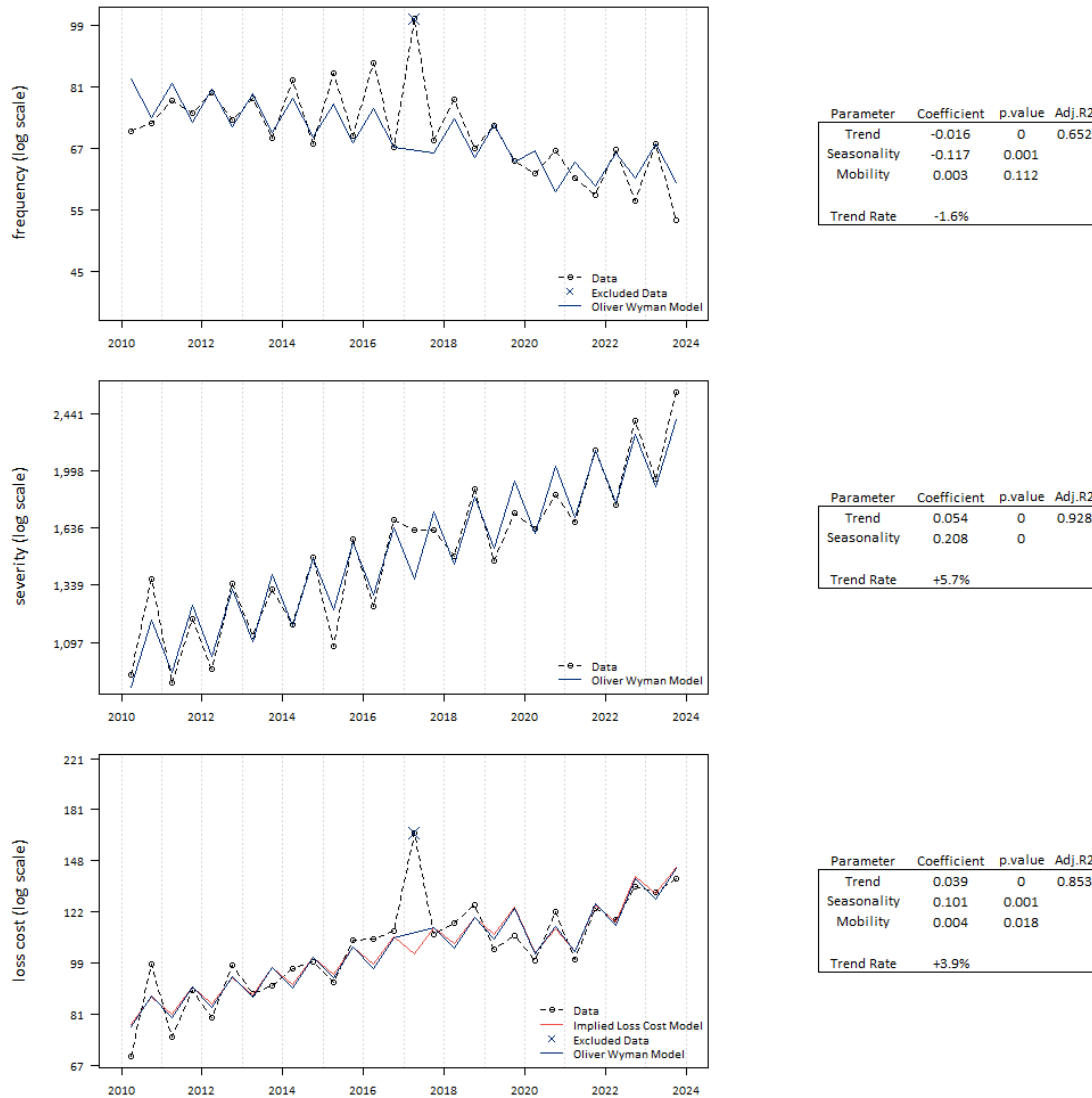
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+3.9%.**

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 18, 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 2004-1 through 2023-2. 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 18: All Perils – Observed Loss Cost Experience
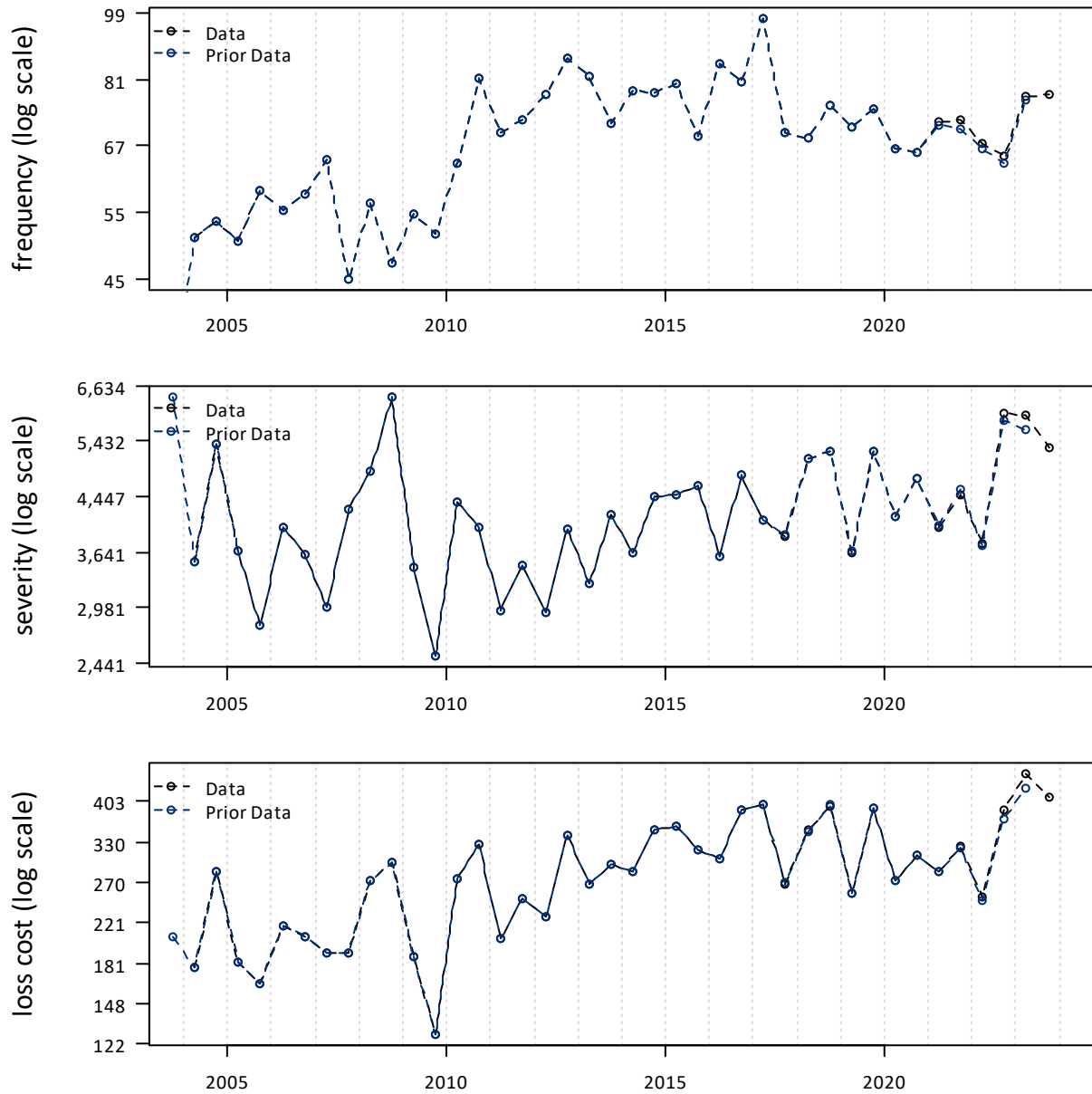
A review of the historical data points (as depicted in Figure 18) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010-2. There is no apparent impact of the COVID-19 pandemic.[46]

- 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.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.782$), seasonality ($p = 0.595$), and mobility ($p = 0.100$). The implied annual trend rates associated with our fitted frequency model is -0.1%. The adjusted R-squared of our proposed frequency model is 0.054.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.001$). The implied annual trend rates associated with our fitted severity model is +2.8%. The adjusted R-squared of our proposed severity model is 0.351.

In Figure 19, 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 model is +2.7%.[47] The implied adjusted R-squared of the combined frequency and severity model is 0.188.

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 (0.422).

Due to the higher adjusted R-squared and significant p-value for time in the direct loss cost model, we base our selection on the direct loss cost model. We select a loss cost trend rate of +3.2%.

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

---

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

[47] = exp[-0.001 + 0.028] - 1

Figure 19: All Perils – Fitted Loss Cost

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.001	0.782	0.054
Seasonality	-0.021	0.595	
Mobility	0.004	0.1	
Trend Rate	-0.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.028	0.001	0.351
Trend Rate	+2.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0.001	0.422
Seasonality	0.101	0.095	
Mobility	0.009	0.01	
Trend Rate	+3.2%		
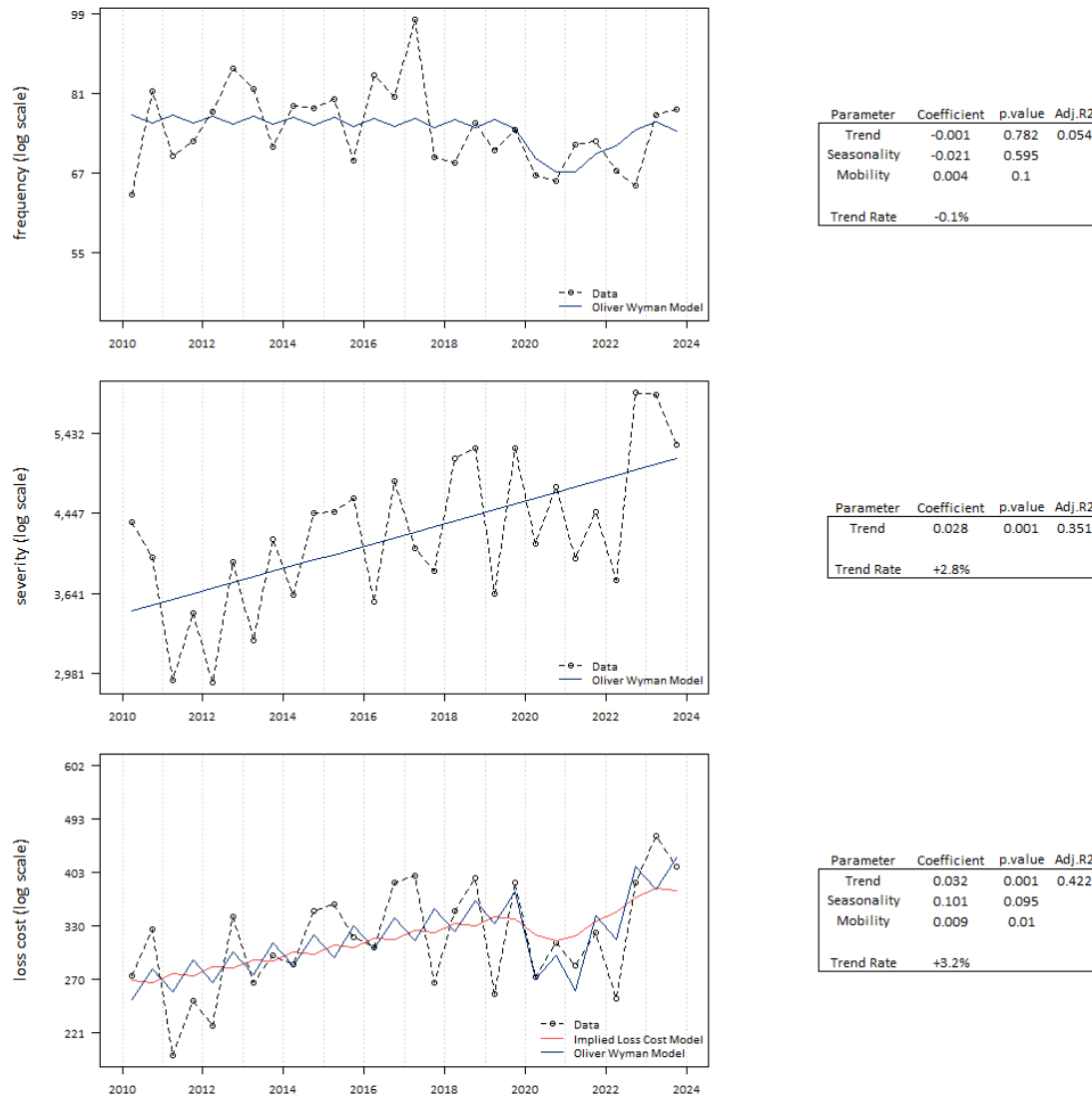
4.9.   Underinsured Motorist

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 (+4.8%/-1.4%[48]), and

• selected a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +4.8% up to January 1, 2020, and -1.4% thereafter.

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[48] -1.4% trend rate begins January 1,2020.

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

4.10.   Summary - All Coverages

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

Table 9: Selected Past Loss Cost Trends

Coverage	As of June 30, 2023	As of December 31, 2023
Bodily Injury	+0.3%[49]	+0.7%/-5.2%[50]
Property Damage (including DCPD)[51]	+1.7%[52]	+1.7%[53]
Accident Benefits	+1.5%	+0.8%
Uninsured Auto	-1.5%	+0.0%
Collision	+3.6%[54]	+3.6%[55]
Comprehensive	+4.0%	+3.9%
Specified Perils	+4.0%	+3.9%
All Perils	+3.0%	+3.2%
Underinsured Motorist	+3.8%	+4.8%/-1.4%[56]

---

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

[50] -5.2% trend rate begins January 1, 2020.

[51] 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.

[52] Includes one-time increase of 7.0% at 2021-2.

[53] Includes one-time increase of 8.6% at 2021-2 (coincident with the rise in inflation).

[54] Includes one-time decrease of 13.0% at 2020-1.

[55] Includes one-time decrease of 13.0% at 2020-1 (coincident with the reforms).

[56] -1.4% trend rate begins January 1, 2020.

5.   Post-Pandemic Frequency Level

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

A challenge for insurers is evaluating if remote/hybrid work options have stabilized and represent the "new normal" for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased.

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be 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."[57]

We see some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2023-2; and consider this reflective of the post-pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2022-2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2023. However, in the case of Newfoundland Industry-wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2022-2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[58] we discuss in Section 4 to bring all accident years to a 2023-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.

- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments"[59] included in the models that we discuss in Section 4.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[60] 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.

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

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

[59] Mobility and scalars, but not seasonality.

[60] 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.

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.

Figure 20: Bodily Injury – Frequency Level
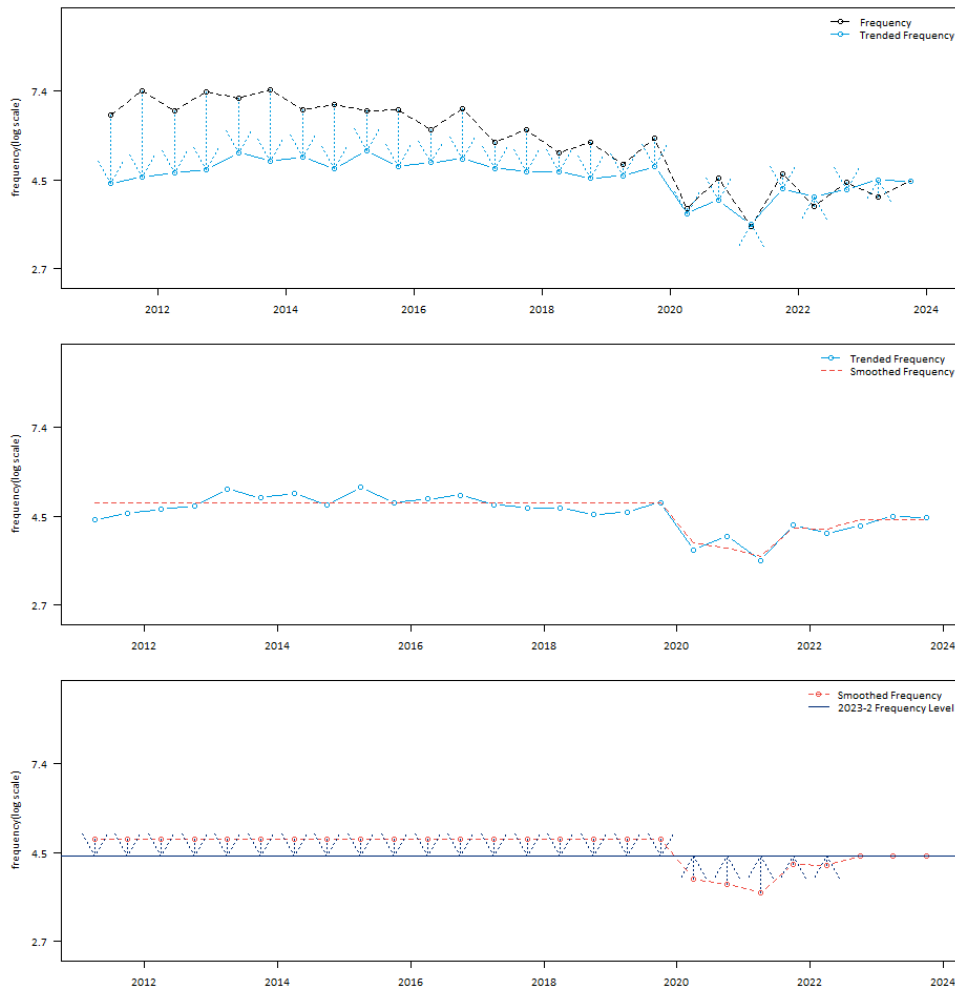
Table 10: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
201901	0.907
201902	0.907
202001	1.140
202002	1.171
202101	1.226
202102	1.049
202201	1.051
202202	1.000
202301	1.000
202302	1.000

Figure 21: Property Damage (Including DCPD) – Frequency Level
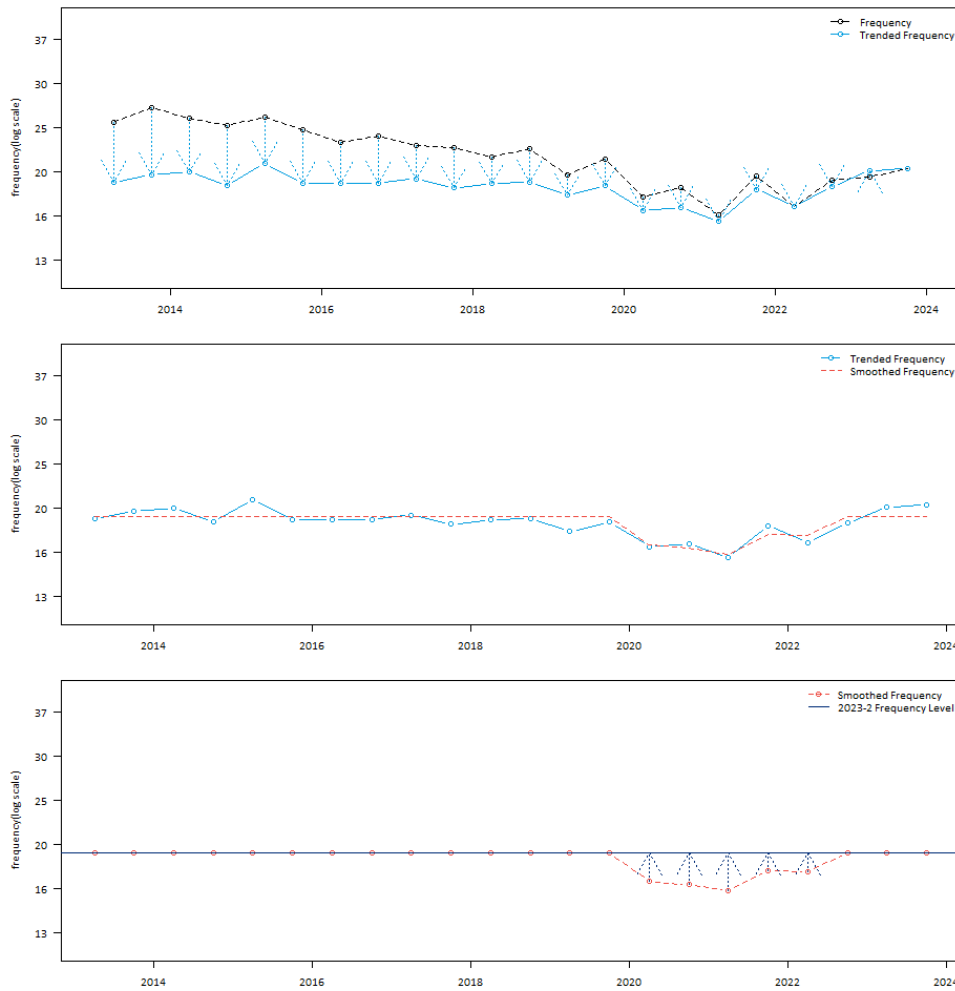
Table 11: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
201901	1.000
201902	1.000
202001	1.136
202002	1.154
202101	1.184
202102	1.085
202201	1.086
202202	1.000
202301	1.000
202302	1.000

Figure 22: Accident Benefits – Frequency Level
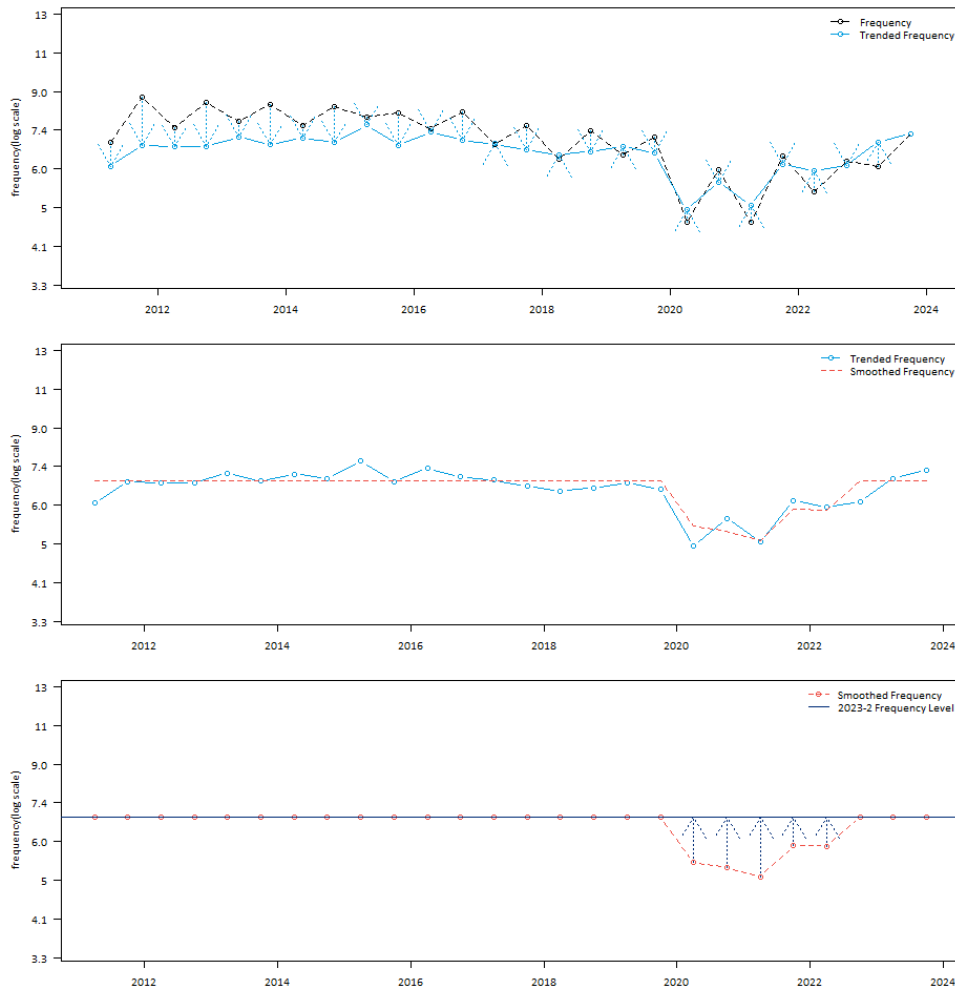
Table 12: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
201901	1.000
201902	1.000
202001	1.265
202002	1.301
202101	1.364
202102	1.162
202201	1.164
202202	1.000
202301	1.000
202302	1.000

Figure 23: Collision – Frequency Level
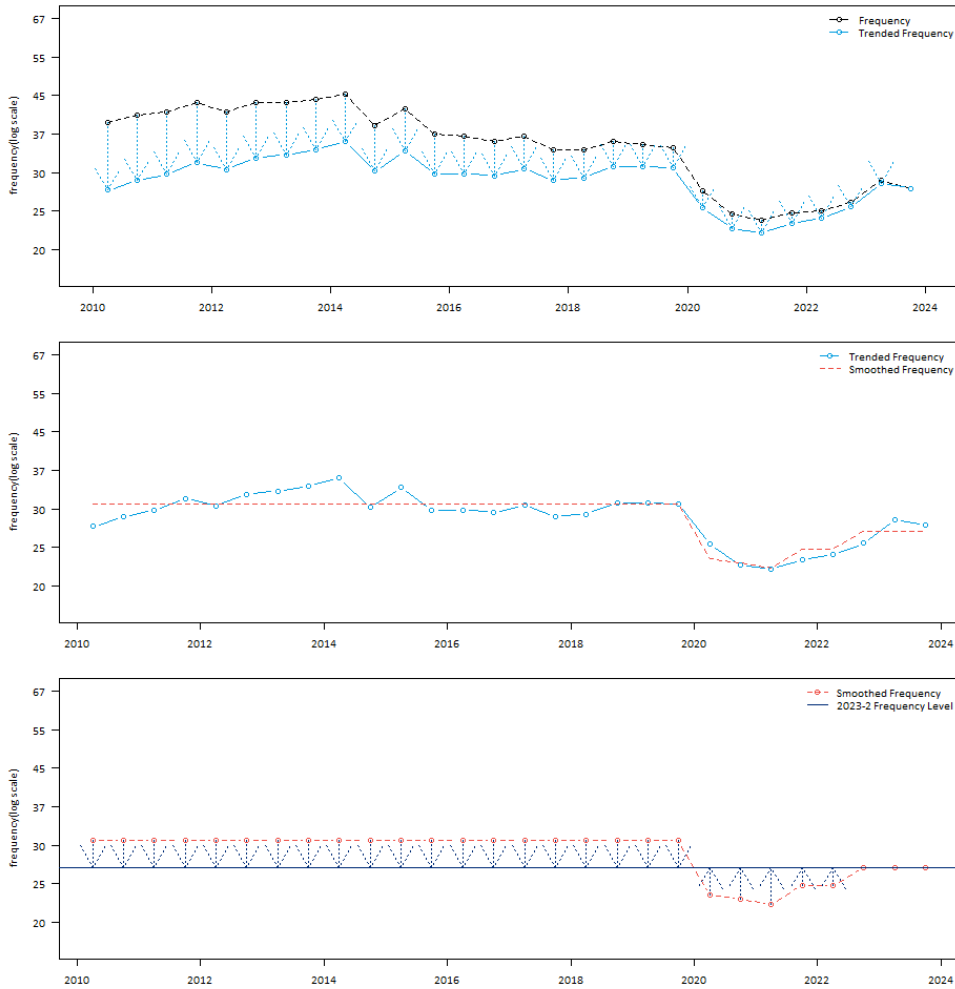
Table 13: Collision Adjustment Factors

Accident Half Year	Combined New Normal Factor
201901	0.871
201902	0.871
202001	1.158
202002	1.179
202101	1.214
202102	1.098
202201	1.100
202202	1.000
202301	1.000
202302	1.000

6.   Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client named herein.

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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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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

- Collision: Pages 42 to 53

- Comprehensive: Pages 54 to 61

- All Perils: Pages 62 to 65

Appendix F: Summary of selected loss trend models

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

Claim Count Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	1.232	1.016	0.896	1.575	0.976	1.193	1.121	1.057	2.381
12	1.027	0.990	0.962	1.115	0.992	1.019	1.013	1.008	1.627
18	1.031	0.993	0.986	1.060	1.000	1.005	0.999	1.037	1.429
24	1.024	0.996	0.993	1.020	1.001	1.002	1.001	1.032	1.148
30	1.022	0.999	0.998	0.992	1.000	1.001	1.001	1.005	0.788
36	1.018	0.999	1.000	0.991	1.000	1.000	0.999	1.000	0.717
42	1.016	0.999	1.000	0.986	1.000	1.000	1.000	1.000	0.673
48	1.016	0.999	1.001	0.979	1.000	1.000	1.000	1.000	0.662
54	1.014	1.000	1.001	0.980	1.000	1.000	1.000	1.000	0.659
60	1.008	1.000	1.000	0.985	1.000	1.000	1.000	1.000	0.687
66	1.004	1.000	0.999	0.982	1.000	1.000	1.000	1.000	0.755
72	1.003	1.000	1.000	0.986	1.000	1.000	1.000	1.000	0.755
78	1.001	1.000	0.999	0.990	1.000	1.000	1.000	1.000	0.737
84	1.001	1.000	1.000	0.996	1.000	1.000	1.000	1.000	0.749
90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.784
96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.843
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.854
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.909
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.942
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.942
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.895
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selections
Data as of 31 Dec 2023

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

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	2.038	1.048	0.996	2.218	0.999	1.126	0.984	1.075	4.686
12	1.342	1.002	1.022	1.324	0.986	1.007	0.978	1.042	2.539
18	1.227	0.999	1.001	1.228	0.996	1.003	0.974	1.036	2.359
24	1.151	0.997	0.986	1.116	0.998	1.003	0.991	1.032	1.619
30	1.082	0.994	0.982	0.992	0.998	1.001	0.997	1.000	1.275
36	1.050	0.995	0.992	0.959	0.999	1.001	0.998	1.000	1.081
42	1.026	0.996	1.001	0.935	1.000	1.001	0.998	1.000	1.112
48	1.006	0.997	0.995	0.924	0.999	1.000	0.996	1.000	1.178
54	1.001	0.997	1.009	0.944	1.000	1.000	0.996	1.000	1.197
60	0.996	0.998	1.018	0.960	0.999	1.000	0.996	1.000	1.262
66	0.990	0.997	1.017	0.963	0.999	1.000	0.996	1.000	1.293
72	0.992	0.997	1.010	0.955	0.999	1.000	0.999	1.000	1.288
78	0.989	0.997	1.005	0.982	0.999	1.000	1.000	1.000	1.266
84	0.993	0.997	1.003	0.995	0.999	1.000	1.000	1.000	1.279
90	0.990	0.997	1.002	0.997	0.999	1.000	1.000	1.000	1.444
96	0.993	0.997	1.007	0.999	0.999	1.000	1.000	1.000	1.415
102	0.995	0.997	1.002	1.008	0.999	1.000	1.000	1.000	1.249
108	0.994	0.996	1.002	1.011	0.999	1.000	1.000	1.000	1.257
114	0.994	0.997	1.000	1.011	0.999	1.000	1.000	1.000	1.228
120	0.994	0.997	1.000	1.015	0.999	1.000	1.000	1.000	1.249
126	0.995	0.998	1.000	1.000	0.999	1.000	1.000	1.000	0.978
132	0.995	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.005
138	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
144	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
150	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
156	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.005
168	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.010
174	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.010
180	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2023

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

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

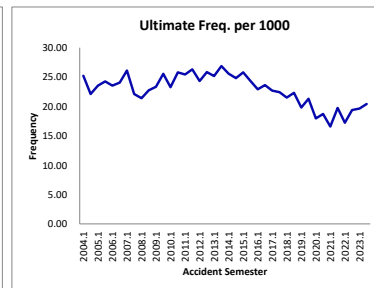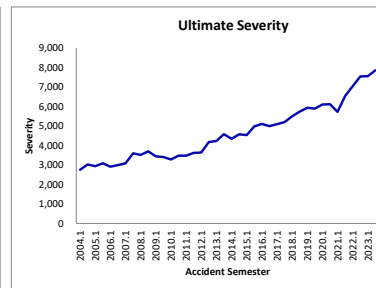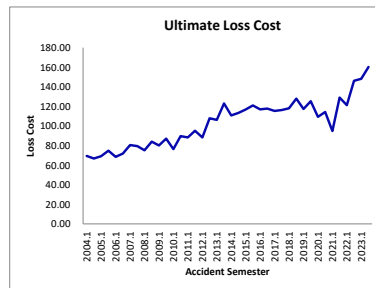**Loss Cost Summary**
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	111,087	859	31,523	1.080	34,045	306.47		39,633		7.73			
2004.2	234	115,898	917	34,184	1.080	36,919	318.54		40,260		7.91		312.64	
2005.1	228	112,925	804	31,901	1.066	34,016	301.23	-1.7%	42,309	6.7%	7.12	-7.9%		
2005.2	222	116,657	933	38,925	1.066	41,506	355.80	11.7%	44,487	10.5%	8.00	1.1%	328.96	5.2%
2006.1	216	117,023	780	29,135	1.072	31,230	266.87	-11.4%	40,039	-5.4%	6.67	-6.4%		
2006.2	210	123,215	930	38,648	1.072	41,427	336.21	-5.5%	44,545	0.1%	7.55	-5.6%	302.44	-8.1%
2007.1	204	119,866	839	34,687	1.072	37,174	310.13	16.2%	44,308	10.7%	7.00	5.0%		
2007.2	198	125,531	888	44,150	1.072	47,315	376.92	12.1%	53,283	19.6%	7.07	-6.3%	344.30	13.8%
2008.1	192	124,972	772	32,509	1.075	34,938	279.56	-9.9%	45,256	2.1%	6.18	-11.7%		
2008.2	186	132,545	977	41,423	1.075	44,517	335.87	-10.9%	45,565	-14.5%	7.37	4.2%	308.54	-10.4%
2009.1	180	131,660	809	34,081	1.073	36,563	277.70	-0.7%	45,195	-0.1%	6.14	-0.5%		
2009.2	174	138,506	991	47,272	1.073	50,713	366.14	9.0%	51,183	12.3%	7.15	-3.0%	323.04	4.7%
2010.1	168	136,816	916	46,961	1.056	49,577	362.36	30.5%	54,123	19.8%	6.70	9.0%		
2010.2	162	143,649	1,017	50,558	1.056	53,374	371.56	1.5%	52,482	2.5%	7.08	-1.0%	367.07	13.6%
2011.1	156	141,299	914	44,175	1.052	46,485	328.99	-9.2%	50,859	-6.0%	6.47	-3.4%		
2011.2	150	147,646	1,089	57,963	1.052	60,994	413.11	11.2%	56,009	6.7%	7.38	4.2%	371.97	1.3%
2012.1	144	145,750	961	48,763	1.078	52,542	360.49	9.6%	54,684	7.5%	6.59	1.9%		
2012.2	138	152,631	1,125	60,097	1.078	64,755	424.26	2.7%	57,570	2.8%	7.37	-0.1%	393.11	5.7%
2013.1	132	150,496	1,068	55,212	1.087	60,001	398.69	10.6%	56,191	2.8%	7.10	7.6%		
2013.2	126	157,090	1,166	59,804	1.087	64,992	413.73	-2.5%	55,758	-3.1%	7.42	0.7%	406.37	3.4%
2014.1	120	153,432	1,020	48,702	1.082	52,676	343.32	-13.9%	51,618	-8.1%	6.65	-6.3%		
2014.2	114	160,277	1,097	56,717	1.082	61,345	382.75	-7.5%	55,915	0.3%	6.85	-7.7%	363.46	-10.6%
2015.1	108	156,896	1,038	56,627	1.078	61,044	389.07	13.3%	58,781	13.9%	6.62	-0.5%		
2015.2	102	163,411	1,088	70,739	1.078	76,257	466.66	21.9%	70,059	25.3%	6.66	-2.7%	428.65	17.9%
2016.1	96	160,665	955	58,888	1.103	64,954	404.28	3.9%	68,048	15.8%	5.94	-10.2%		
2016.2	90	165,146	1,103	63,167	1.103	69,673	421.89	-9.6%	63,179	-9.8%	6.68	0.3%	413.21	-3.6%
2017.1	84	159,747	884	52,049	1.091	56,801	355.57	-12.0%	64,268	-5.6%	5.53	-6.9%		
2017.2	78	164,448	980	57,035	1.091	62,242	378.49	-10.3%	63,518	0.5%	5.96	-10.8%	367.20	-11.1%
2018.1	72	159,226	832	51,722	1.107	57,277	359.72	1.2%	68,830	7.1%	5.23	-5.5%		
2018.2	66	163,647	905	64,343	1.107	71,254	435.41	15.0%	78,770	24.0%	5.53	-7.2%	398.08	8.4%
2019.1	60	158,268	774	55,085	1.096	60,368	381.43	6.0%	77,960	13.3%	4.89	-6.4%		
2019.2	54	162,299	922	65,359	1.096	71,626	441.32	1.4%	77,706	-1.4%	5.68	2.7%	411.75	3.4%
2020.1	48	155,980	593	36,293	1.113	40,400	259.01	-32.1%	68,103	-12.6%	3.80	-22.3%		
2020.2	42	160,906	726	49,548	1.113	55,156	342.78	-22.3%	75,942	-2.3%	4.51	-20.5%	301.55	-26.8%
2021.1	36	160,176	551	35,445	1.155	40,955	255.69	-1.3%	74,382	9.2%	3.44	-9.6%		
2021.2	30	164,645	761	55,128	1.155	63,697	386.88	12.9%	83,737	10.3%	4.62	2.4%	322.18	6.8%
2022.1	24	159,888	616	40,944	1.118	45,784	286.35	12.0%	74,297	-0.1%	3.85	12.1%		
2022.2	18	164,394	726	47,845	1.118	53,500	325.44	-12.0%	73,711	-0.8%	4.42	-4.4%	306.17	-5.0%
2023.1	12	160,962	656	43,914	1.118	49,105	305.07	6.5%	74,809	0.7%	4.08	5.8%		
2023.2	6	166,604	739	42,926	1.118	48,001	288.11	-11.5%	64,938	-11.9%	4.44	0.5%	296.45	-3.2%
Total		5,866,277	35,721	1,914,447		2,085,198								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador

Third Party Liability - Property Damage (including DCPD)
Private Passengers Vehicles (Excluding Farmers)
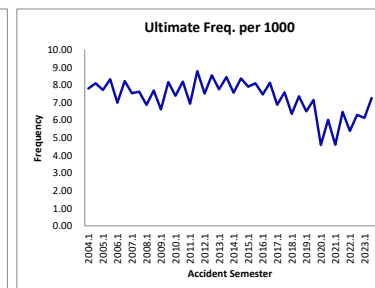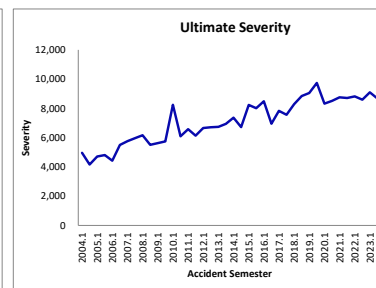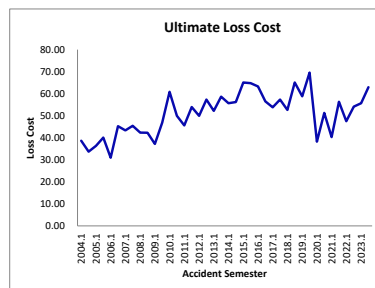
Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	111,087	2,801	7,132	1.080	7,703	69.34		2,750		25.21			
2004.2	234	115,898	2,561	7,166	1.080	7,739	66.77	-0.4%	3,022		22.10		68.03	
2005.1	228	112,925	2,659	7,315	1.066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%		
2005.2	222	116,657	2,828	8,181	1.066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%	71.97	5.8%
2006.1	216	117,023	2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		
2006.2	210	123,215	2,963	8,255	1.072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%	70.18	-2.5%
2007.1	204	119,866	3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		
2007.2	198	125,531	2,774	9,304	1.072	9,972	79.44	10.6%	3,595	20.4%	22.10	-8.1%	79.98	14.0%
2008.1	192	124,972	2,674	8,737	1.075	9,390	75.13	-6.7%	3,511	13.8%	21.40	-18.0%		
2008.2	186	132,545	3,014	10,367	1.075	11,141	84.05	5.8%	3,696	2.8%	22.74	2.9%	79.73	-0.3%
2009.1	180	131,660	3,071	9,835	1.073	10,551	80.14	6.7%	3,436	-2.2%	23.33	9.0%		
2009.2	174	138,506	3,540	11,240	1.073	12,058	87.06	3.6%	3,406	-7.8%	25.56	12.4%	83.69	5.0%
2010.1	168	136,816	3,183	9,892	1.056	10,443	76.33	-4.8%	3,281	-4.5%	23.26	-0.3%		
2010.2	162	143,649	3,705	12,199	1.056	12,879	89.65	3.0%	3,476	2.0%	25.79	0.9%	83.15	-0.6%
2011.1	156	141,299	3,593	11,850	1.052	12,470	88.25	15.6%	3,471	5.8%	25.43	9.3%		
2011.2	150	147,646	3,883	13,340	1.052	14,037	95.08	6.0%	3,615	4.0%	26.30	2.0%	91.74	10.3%
2012.1	144	145,750	3,545	11,945	1.078	12,871	88.31	0.1%	3,631	4.6%	24.32	-4.4%		
2012.2	138	152,631	3,944	15,267	1.078	16,450	107.78	13.4%	4,171	15.4%	25.84	-1.8%	98.27	7.1%
2013.1	132	150,496	3,788	14,718	1.087	15,995	106.28	20.4%	4,223	16.3%	25.17	3.5%		
2013.2	126	157,090	4,220	17,768	1.087	19,310	122.92	14.1%	4,576	9.7%	26.86	4.0%	114.78	16.8%
2014.1	120	153,432	3,924	15,722	1.082	17,005	110.83	4.3%	4,334	2.6%	25.57	1.6%		
2014.2	114	160,277	3,978	16,797	1.082	18,167	113.35	-7.8%	4,567	-0.2%	24.82	-7.6%	112.12	-2.3%
2015.1	108	156,896	4,047	17,008	1.078	18,335	116.86	5.4%	4,531	4.5%	25.79	0.9%		
2015.2	102	163,411	3,978	18,342	1.078	19,773	121.00	6.7%	4,971	8.8%	24.34	-1.9%	118.97	6.1%
2016.1	96	160,665	3,683	17,030	1.103	18,784	116.91	0.0%	5,101	12.6%	22.92	-11.1%		
2016.2	90	165,146	3,901	17,634	1.103	19,450	117.78	-2.7%	4,985	0.3%	23.62	-2.9%	117.35	-1.4%
2017.1	84	159,747	3,623	16,888	1.091	18,430	115.37	-1.3%	5,087	-0.3%	22.68	-1.0%		
2017.2	78	164,448	3,685	17,531	1.091	19,131	116.34	-1.2%	5,192	4.1%	22.41	-5.1%	115.86	-1.3%
2018.1	72	159,226	3,423	16,968	1.107	18,790	118.01	2.3%	5,489	7.9%	21.50	-5.2%		
2018.2	66	163,647	3,652	18,911	1.107	20,942	127.97	10.0%	5,734	10.5%	22.32	-0.4%	123.06	6.2%
2019.1	60	158,268	3,133	16,952	1.096	18,578	117.38	-0.5%	5,929	8.0%	19.80	-7.9%		
2019.2	54	162,299	3,456	18,556	1.096	20,336	125.30	-2.1%	5,884	2.6%	21.29	-4.6%	121.39	-1.4%
2020.1	48	155,980	2,799	15,323	1.113	17,057	109.35	-6.8%	6,093	2.8%	17.95	-9.4%		
2020.2	42	160,906	3,012	16,525	1.113	18,396	114.33	-8.8%	6,108	3.8%	18.72	-12.1%	111.88	-7.8%
2021.1	36	160,176	2,655	13,144	1.155	15,187	94.82	-13.3%	5,721	-6.1%	16.57	-7.6%		
2021.2	30	164,645	3,251	18,378	1.155	21,234	128.97	12.8%	6,533	7.0%	19.74	5.5%	112.13	0.2%
2022.1	24	159,888	2,754	17,337	1.118	19,387	121.25	27.9%	7,041	23.1%	17.22	3.9%		
2022.2	18	164,394	3,188	21,479	1.118	24,018	146.10	13.3%	7,535	15.3%	19.39	-1.8%	133.85	19.4%
2023.1	12	160,962	3,159	21,321	1.118	23,841	148.12	22.2%	7,547	7.2%	19.62	14.0%		
2023.2	6	166,604	3,401	23,875	1.118	26,698	160.25	9.7%	7,851	4.2%	20.41	5.3%	154.29	15.3%
Total		5,866,277	133,328	566,714		619,584								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)
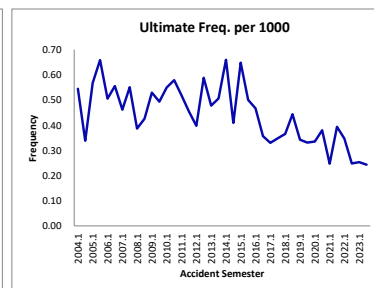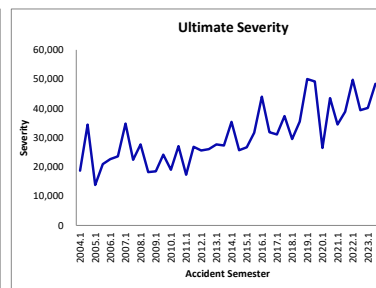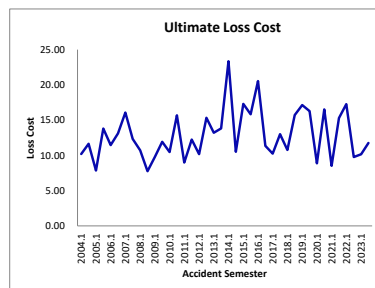
Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	81,638	636	2,922	1.080	3,156	38.65		4,962		7.79			
2004.2	234	85,611	693	2,671	1.080	2,885	33.70		4,163		8.09		36.12	
2005.1	228	83,991	648	2,862	1.066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%		
2005.2	222	87,596	729	3,291	1.066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%	38.24	5.9%
2006.1	216	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%		
2006.2	210	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	204	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		
2007.2	198	99,194	755	4,205	1.072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%	44.43	16.0%
2008.1	192	100,110	687	3,941	1.075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		
2008.2	186	107,495	826	4,231	1.075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	1.0%	42.30	-4.8%
2009.1	180	108,425	717	3,759	1.073	4,033	37.19	-12.1%	5,624	-8.8%	6.61	-3.6%		
2009.2	174	116,308	949	5,078	1.073	5,448	46.84	10.7%	5,741	4.3%	8.16	6.2%	42.19	-0.3%
2010.1	168	116,224	858	6,697	1.056	7,070	60.83	63.5%	8,240	46.5%	7.38	11.6%		
2010.2	162	123,202	1,009	5,827	1.056	6,152	49.94	6.6%	6,096	6.2%	8.19	0.4%	55.22	30.9%
2011.1	156	122,106	846	5,291	1.052	5,568	45.60	-25.0%	6,579	-20.2%	6.93	-6.1%		
2011.2	150	128,570	1,129	6,589	1.052	6,934	53.93	8.0%	6,139	0.7%	8.78	7.2%	49.87	-9.7%
2012.1	144	128,149	962	5,944	1.078	6,405	49.98	9.6%	6,655	1.2%	7.51	8.3%		
2012.2	138	135,405	1,157	7,208	1.078	7,766	57.36	6.4%	6,710	9.3%	8.55	-2.7%	53.77	7.8%
2013.1	132	134,902	1,045	6,483	1.087	7,046	52.23	4.5%	6,740	1.3%	7.75	3.2%		
2013.2	126	142,588	1,203	7,694	1.087	8,362	58.64	2.2%	6,948	3.5%	8.44	-1.3%	55.52	3.3%
2014.1	120	140,738	1,063	7,241	1.082	7,831	55.64	6.5%	7,367	9.3%	7.55	-2.5%		
2014.2	114	148,251	1,240	7,706	1.082	8,335	56.22	-4.1%	6,721	-3.3%	8.36	-0.9%	55.94	0.8%
2015.1	108	145,927	1,153	8,811	1.078	9,498	65.09	17.0%	8,239	11.8%	7.90	4.6%		
2015.2	102	152,758	1,236	9,178	1.078	9,894	64.77	15.2%	8,007	19.1%	8.09	-3.3%	64.93	16.1%
2016.1	96	150,678	1,124	8,645	1.103	9,535	63.28	-2.8%	8,483	3.0%	7.46	-5.6%		
2016.2	90	155,809	1,265	7,978	1.103	8,800	56.48	-12.8%	6,957	-13.1%	8.12	0.4%	59.82	-7.9%
2017.1	84	151,434	1,040	7,470	1.091	8,152	53.83	-14.9%	7,835	-7.6%	6.87	-7.9%		
2017.2	78	156,537	1,186	8,222	1.091	8,973	57.32	1.5%	7,564	8.7%	7.58	-6.7%	55.61	-7.0%
2018.1	72	151,949	966	7,225	1.107	8,001	52.66	-2.2%	8,286	5.8%	6.35	-7.5%		
2018.2	66	156,741	1,152	9,208	1.107	10,197	65.06	13.5%	8,849	17.0%	7.35	-3.0%	58.95	6.0%
2019.1	60	152,093	988	8,162	1.096	8,944	58.81	11.7%	9,052	9.3%	6.50	2.2%		
2019.2	54	156,869	1,121	9,960	1.096	10,916	69.58	7.0%	9,738	10.1%	7.15	-2.8%	64.28	9.0%
2020.1	48	151,424	695	5,202	1.113	5,790	38.24	-35.0%	8,326	-8.0%	4.59	-29.3%		
2020.2	42	157,050	946	7,234	1.113	8,052	51.27	-26.3%	8,516	-12.5%	6.02	-15.7%	44.87	-30.2%
2021.1	36	156,821	722	5,469	1.155	6,320	40.30	5.4%	8,756	5.2%	4.60	0.2%		
2021.2	30	161,585	1,045	7,877	1.155	9,102	56.33	9.9%	8,708	2.3%	6.47	7.4%	48.43	7.9%
2022.1	24	157,413	848	6,688	1.118	7,479	47.51	17.9%	8,818	0.7%	5.39	17.1%		
2022.2	18	162,063	1,021	7,844	1.118	8,771	54.12	-3.9%	8,592	-1.3%	6.30	-2.6%	50.86	5.0%
2023.1	12	158,782	972	7,905	1.118	8,839	55.67	17.2%	9,092	3.1%	6.12	13.6%		
2023.2	6	164,436	1,193	9,258	1.118	10,353	62.96	16.3%	8,678	1.0%	7.26	15.2%	59.38	16.7%
Total		5,262,261	37,888	252,113		275,319								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)
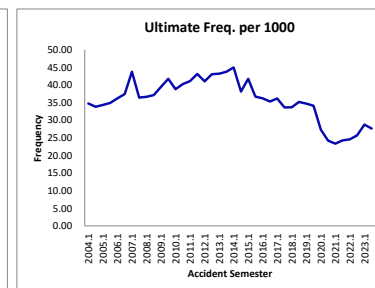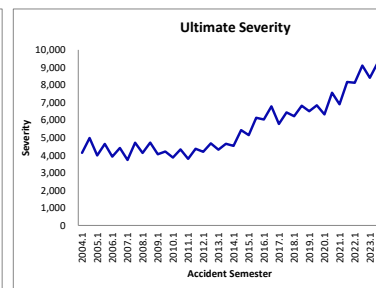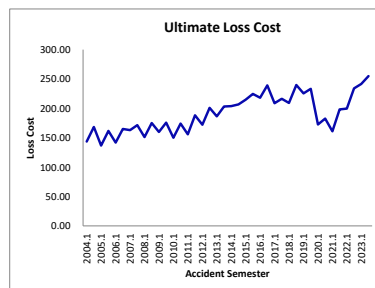
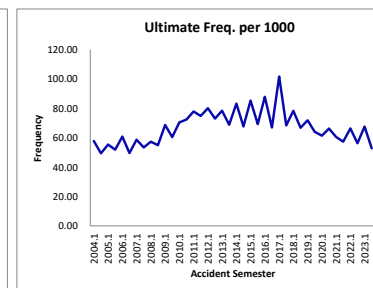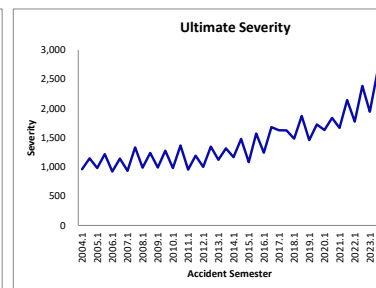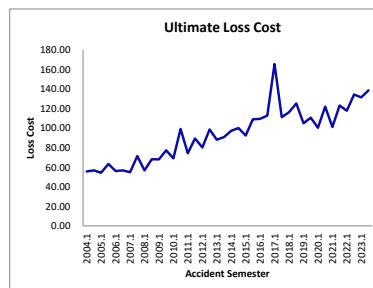**Loss Cost Summary**
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	110,212	60	1,041	1.080	1,124	10.20		18,733		0.54			
2004.2	234	115,347	39	1,244	1.080	1,343	11.65		34,446		0.34		10.94	
2005.1	228	112,736	64	829	1.066	884	7.84	-23.1%	13,818	-26.2%	0.57	4.3%		
2005.2	222	116,874	77	1,513	1.066	1,613	13.80	18.5%	20,948	-39.2%	0.66	94.9%	10.88	-0.6%
2006.1	216	114,734	58	1,226	1.072	1,315	11.46	46.1%	22,665	64.0%	0.51	-11.0%		
2006.2	210	120,636	67	1,476	1.072	1,582	13.12	-5.0%	23,618	12.7%	0.56	-15.7%	12.31	13.2%
2007.1	204	119,184	55	1,787	1.072	1,916	16.07	40.3%	34,830	53.7%	0.46	-8.7%		
2007.2	198	125,342	69	1,443	1.072	1,547	12.34	-5.9%	22,419	-5.1%	0.55	-0.9%	14.16	15.0%
2008.1	192	124,150	48	1,237	1.075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%		
2008.2	186	131,476	56	949	1.075	1,020	7.76	-37.2%	18,209	-18.8%	0.43	-22.6%	9.19	-35.1%
2009.1	180	130,403	69	1,189	1.073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		
2009.2	174	137,826	68	1,533	1.073	1,645	11.93	53.8%	24,184	32.8%	0.49	15.8%	10.89	18.5%
2010.1	168	136,383	75	1,353	1.056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%		
2010.2	162	143,418	83	2,131	1.056	2,249	15.68	31.4%	27,100	12.1%	0.58	17.3%	13.14	20.7%
2011.1	156	140,806	73	1,202	1.052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%		
2011.2	150	147,287	67	1,712	1.052	1,802	12.23	-22.0%	26,895	-0.8%	0.45	-21.4%	10.64	-19.0%
2012.1	144	145,942	58	1,378	1.078	1,485	10.18	13.3%	25,604	47.8%	0.40	-23.3%		
2012.2	138	153,055	90	2,178	1.078	2,347	15.33	25.3%	26,077	-3.0%	0.59	29.3%	12.82	20.4%
2013.1	132	150,709	72	1,833	1.087	1,992	13.22	29.9%	27,663	8.0%	0.48	20.2%		
2013.2	126	158,099	80	2,011	1.087	2,185	13.82	-9.9%	27,314	4.7%	0.51	-13.9%	13.53	5.5%
2014.1	120	154,608	102	3,338	1.082	3,610	23.35	76.7%	35,397	28.0%	0.66	38.1%		
2014.2	114	161,349	66	1,568	1.082	1,696	10.51	-24.0%	25,693	-5.9%	0.41	-19.2%	16.79	24.2%
2015.1	108	157,357	102	2,526	1.078	2,723	17.31	-25.9%	26,699	-24.6%	0.65	-1.7%		
2015.2	102	163,900	82	2,409	1.078	2,596	15.84	50.7%	31,664	23.2%	0.50	22.3%	16.56	-1.4%
2016.1	96	160,702	75	2,992	1.103	3,301	20.54	18.7%	44,007	64.8%	0.47	-28.0%		
2016.2	90	165,577	59	1,705	1.103	1,880	11.36	-28.3%	31,868	0.6%	0.36	-28.8%	15.88	-4.1%
2017.1	84	160,037	53	1,504	1.091	1,641	10.25	-50.1%	31,089	-29.4%	0.33	-29.3%		
2017.2	78	165,085	57	1,968	1.091	2,148	13.01	14.6%	37,385	17.3%	0.35	-2.3%	11.65	-26.6%
2018.1	72	159,294	58	1,549	1.107	1,716	10.77	5.0%	29,498	-5.1%	0.37	10.7%		
2018.2	66	163,916	73	2,328	1.107	2,578	15.73	20.9%	35,465	-5.1%	0.44	27.4%	13.28	14.0%
2019.1	60	158,201	54	2,473	1.096	2,710	17.13	59.1%	50,024	69.6%	0.34	-6.2%		
2019.2	54	162,808	54	2,419	1.096	2,651	16.29	3.5%	49,203	38.7%	0.33	-25.4%	16.70	25.7%
2020.1	48	157,799	53	1,257	1.113	1,400	8.87	-48.2%	26,474	-47.1%	0.34	-2.2%		
2020.2	42	163,618	62	2,428	1.113	2,703	16.52	1.5%	43,523	-11.5%	0.38	14.7%	12.77	-23.6%
2021.1	36	160,407	40	1,183	1.155	1,367	8.52	-3.9%	34,492	30.3%	0.25	-26.3%		
2021.2	30	166,409	65	2,202	1.155	2,544	15.29	-7.5%	38,845	-10.7%	0.39	3.7%	11.97	-6.3%
2022.1	24	161,774	56	2,498	1.118	2,793	17.27	102.6%	49,788	44.3%	0.35	40.4%		
2022.2	18	166,607	41	1,456	1.118	1,628	9.77	-36.1%	39,389	1.4%	0.25	-37.0%	13.46	12.5%
2023.1	12	162,964	41	1,480	1.118	1,655	10.16	-41.2%	40,130	-19.4%	0.25	-27.0%		
2023.2	6	168,532	41	1,773	1.118	1,983	11.76	20.4%	48,407	22.9%	0.24	-2.0%	10.97	-18.5%
Total		5,875,563	2,563	70,322		76,670								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador
Collision
Private Passengers Vehicles (Excluding Farmers)
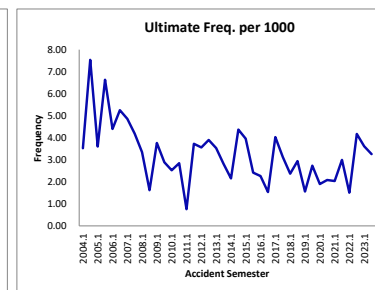
Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	72,373	2,514	9,617	1.080	10,387	143.52		4,132		34.74			
2004.2	234	75,566	2,553	11,772	1.080	12,714	168.25		4,980		33.78		156.15	
2005.1	228	74,876	2,569	9,603	1.066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		
2005.2	222	78,170	2,725	11,857	1.066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%	149.51	-4.2%
2006.1	216	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		
2006.2	210	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%	153.64	2.8%
2007.1	204	82,102	3,590	12,487	1.072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%		
2007.2	198	86,641	3,155	13,867	1.072	14,861	171.52	4.0%	4,710	6.8%	36.41	-2.7%	167.38	8.9%
2008.1	192	87,798	3,214	12,345	1.075	13,267	151.11	-7.3%	4,128	10.7%	36.61	-16.3%		
2008.2	186	93,635	3,474	15,254	1.075	16,393	175.08	2.1%	4,719	0.2%	37.10	1.9%	163.48	-2.3%
2009.1	180	93,709	3,694	13,962	1.073	14,978	159.84	5.8%	4,055	-1.8%	39.42	7.7%		
2009.2	174	98,607	4,113	16,147	1.073	17,323	175.67	0.3%	4,212	-10.7%	41.71	12.4%	167.96	2.7%
2010.1	168	98,311	3,813	13,975	1.056	14,754	150.08	-6.1%	3,869	-4.6%	38.79	-1.6%		
2010.2	162	103,559	4,168	17,081	1.056	18,033	174.13	-0.9%	4,326	2.7%	40.25	-3.5%	162.41	-3.3%
2011.1	156	102,512	4,212	15,183	1.052	15,977	155.86	3.9%	3,793	-2.0%	41.09	5.9%		
2011.2	150	107,366	4,626	19,205	1.052	20,209	188.23	8.1%	4,369	1.0%	43.09	7.1%	172.42	6.2%
2012.1	144	107,389	4,405	17,151	1.078	18,480	172.09	10.4%	4,195	10.6%	41.02	-0.2%		
2012.2	138	112,846	4,854	21,040	1.078	22,671	200.90	6.7%	4,671	6.9%	43.01	-0.2%	186.85	8.4%
2013.1	132	112,647	4,865	19,323	1.087	20,999	186.41	8.3%	4,316	2.9%	43.19	5.3%		
2013.2	126	118,747	5,191	22,204	1.087	24,130	203.21	1.1%	4,649	-0.5%	43.71	1.6%	195.03	4.4%
2014.1	120	117,345	5,275	22,113	1.082	23,917	203.82	9.3%	4,534	5.0%	44.95	4.1%		
2014.2	114	122,334	4,664	23,394	1.082	25,303	206.84	1.8%	5,425	16.7%	38.13	-12.8%	205.36	5.3%
2015.1	108	120,249	5,019	23,960	1.078	25,829	214.80	5.4%	5,146	13.5%	41.74	-7.2%		
2015.2	102	125,625	4,605	26,177	1.078	28,219	224.63	8.6%	6,128	12.9%	36.66	-3.9%	219.82	7.0%
2016.1	96	124,667	4,510	24,662	1.103	27,203	218.20	1.6%	6,032	17.2%	36.18	-13.3%		
2016.2	90	126,871	4,476	27,511	1.103	30,344	239.17	6.5%	6,779	10.6%	35.28	-3.8%	228.78	4.1%
2017.1	84	122,473	4,424	23,439	1.091	25,579	208.86	-4.3%	5,782	-4.1%	36.12	-0.1%		
2017.2	78	124,820	4,197	24,748	1.091	27,007	216.37	-9.5%	6,435	-5.1%	33.62	-4.7%	212.65	-7.1%
2018.1	72	120,668	4,058	22,790	1.107	25,237	209.15	0.1%	6,219	7.6%	33.63	-6.9%		
2018.2	66	123,132	4,332	26,665	1.107	29,529	239.81	10.8%	6,816	5.9%	35.18	4.6%	224.64	5.6%
2019.1	60	119,127	4,131	24,508	1.096	26,858	225.46	7.8%	6,502	4.5%	34.68	3.1%		
2019.2	54	122,066	4,161	25,979	1.096	28,470	233.24	-2.7%	6,842	0.4%	34.09	-3.1%	229.40	2.1%
2020.1	48	117,997	3,218	18,286	1.113	20,356	172.51	-23.5%	6,326	-2.7%	27.27	-21.4%		
2020.2	42	121,968	2,950	20,023	1.113	22,289	182.74	-21.6%	7,556	10.4%	24.19	-29.0%	177.71	-22.5%
2021.1	36	122,520	2,859	17,069	1.155	19,723	160.97	-6.7%	6,898	9.1%	23.33	-14.4%		
2021.2	30	125,940	3,054	21,599	1.155	24,957	198.16	8.4%	8,172	8.2%	24.25	0.3%	179.82	1.2%
2022.1	24	123,031	3,022	21,953	1.118	24,547	199.52	23.9%	8,124	17.8%	24.56	5.2%		
2022.2	18	126,730	3,255	26,516	1.118	29,651	233.97	18.1%	9,108	11.5%	25.69	5.9%	217.00	20.7%
2023.1	12	125,181	3,596	27,051	1.118	30,249	241.64	21.1%	8,413	3.5%	28.72	17.0%		
2023.2	6	129,992	3,588	29,636	1.118	33,139	254.93	9.0%	9,236	1.4%	27.60	7.5%	248.41	14.5%
Total		4,329,767	153,026	773,111		844,457								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)
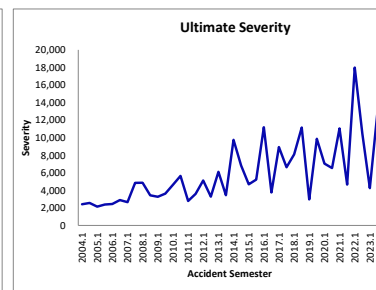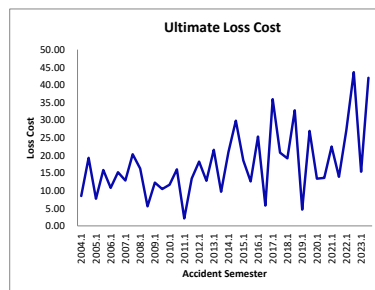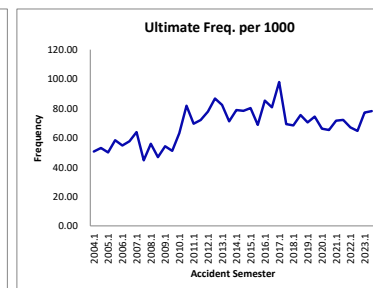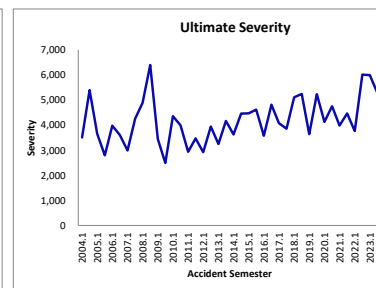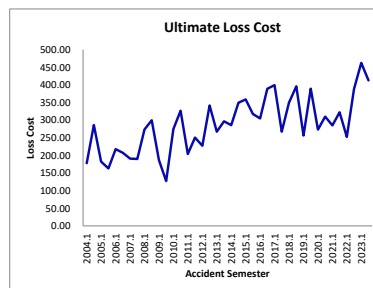
Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	77,039	4,453	3,964	1.080	4,281	55.57		961		57.80			
2004.2	234	80,084	3,958	4,203	1.080	4,539	56.68		1,147		49.42		56.13	
2005.1	228	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%		
2005.2	222	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%	58.81	4.8%
2006.1	216	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%		
2006.2	210	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	204	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	198	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	192	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	186	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.2%
2009.1	180	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	174	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	168	104,942	7,391	6,864	1.056	7,246	69.05	1.7%	980	-0.8%	70.43	2.6%		
2010.2	162	109,964	7,961	10,309	1.056	10,884	98.98	28.3%	1,367	7.1%	72.40	19.7%	84.36	16.2%
2011.1	156	109,740	8,544	7,741	1.052	8,146	74.23	7.5%	953	-2.8%	77.86	10.5%		
2011.2	150	114,052	8,538	9,665	1.052	10,171	89.18	-9.9%	1,191	-12.9%	74.86	3.4%	81.85	-3.0%
2012.1	144	114,839	9,200	8,543	1.078	9,205	80.16	8.0%	1,001	4.9%	80.11	2.9%		
2012.2	138	119,390	8,727	10,904	1.078	11,749	98.41	10.4%	1,346	13.0%	73.10	-2.4%	89.46	9.3%
2013.1	132	119,975	9,414	9,711	1.087	10,554	87.97	9.7%	1,121	12.0%	78.46	-2.1%		
2013.2	126	125,463	8,640	10,478	1.087	11,387	90.76	-7.8%	1,318	-2.1%	68.87	-5.8%	89.39	-0.1%
2014.1	120	125,267	10,424	11,242	1.082	12,160	97.07	10.3%	1,167	4.1%	83.21	6.0%		
2014.2	114	129,148	8,743	11,941	1.082	12,915	100.00	10.2%	1,477	12.1%	67.69	-1.7%	98.56	10.3%
2015.1	108	128,165	10,931	10,967	1.078	11,822	92.24	-5.0%	1,082	-7.3%	85.29	2.5%		
2015.2	102	131,487	9,119	13,278	1.078	14,314	108.86	8.9%	1,570	6.3%	69.35	2.4%	100.66	2.1%
2016.1	96	131,046	11,523	12,991	1.103	14,329	109.34	18.5%	1,243	15.0%	87.93	3.1%		
2016.2	90	132,793	8,896	13,557	1.103	14,953	112.61	3.4%	1,681	7.1%	67.00	-3.4%	110.99	10.3%
2017.1	84	130,358	13,257	19,742	1.091	21,544	165.27	51.1%	1,625	30.7%	101.70	15.7%		
2017.2	78	131,983	9,030	13,430	1.091	14,656	111.05	-1.4%	1,623	-3.4%	68.42	2.1%	137.99	24.3%
2018.1	72	129,374	10,132	13,561	1.107	15,018	116.08	-29.8%	1,482	-8.8%	78.32	-23.0%		
2018.2	66	130,779	8,733	14,758	1.107	16,343	124.96	12.5%	1,871	15.3%	66.77	-2.4%	120.55	-12.6%
2019.1	60	127,977	9,197	12,230	1.096	13,403	104.73	-9.8%	1,457	-1.7%	71.86	-8.2%		
2019.2	54	129,513	8,295	13,059	1.096	14,311	110.50	-11.6%	1,725	-7.8%	64.05	-4.1%	107.63	-10.7%
2020.1	48	127,005	7,806	11,431	1.113	12,725	100.19	-4.3%	1,630	11.9%	61.46	-14.5%		
2020.2	42	129,904	8,605	14,204	1.113	15,811	121.72	10.2%	1,838	6.5%	66.24	3.4%	111.08	3.2%
2021.1	36	131,536	7,968	11,492	1.155	13,278	100.95	0.8%	1,666	2.2%	60.57	-1.5%		
2021.2	30	133,597	7,665	14,212	1.155	16,421	122.92	1.0%	2,142	16.6%	57.38	-13.4%	112.02	0.8%
2022.1	24	131,779	8,743	13,869	1.118	15,509	117.69	16.6%	1,774	6.4%	66.35	9.5%		
2022.2	18	134,367	7,557	16,106	1.118	18,010	134.04	9.0%	2,383	11.2%	56.24	-2.0%	125.94	12.4%
2023.1	12	133,757	9,045	15,706	1.118	17,562	131.30	11.6%	1,942	9.5%	67.63	1.9%		
2023.2	6	136,922	7,221	16,948	1.118	18,952	138.41	3.3%	2,624	10.1%	52.74	-6.2%	134.90	7.1%
Total		4,600,601	311,788	410,579		449,506								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
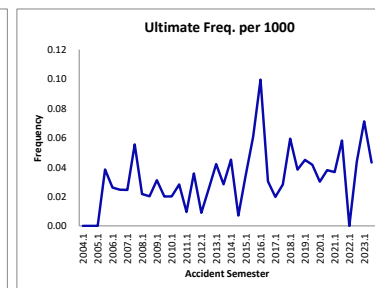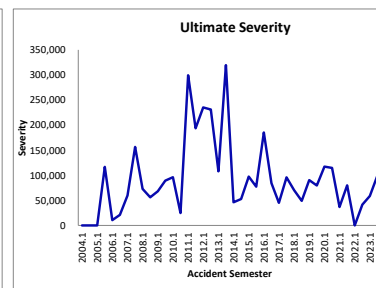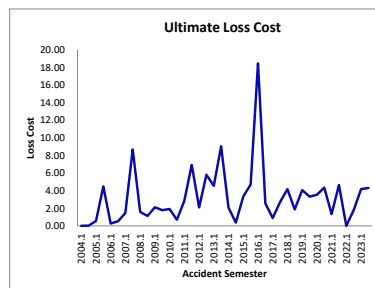**Data as of 31 Dec 2023**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	3,690	13	29	1.080	31	8.49		2,410		3.52			
2004.2	234	3,715	28	66	1.080	72	19.33		2,565		7.54		13.93	
2005.1	228	3,886	14	28	1.066	30	7.72	-9.1%	2,142	-11.1%	3.60	2.3%		
2005.2	222	3,770	25	56	1.066	60	15.84	-18.1%	2,388	-6.9%	6.63	-12.0%	11.72	-15.9%
2006.1	216	3,861	17	39	1.072	42	10.78	39.7%	2,448	14.3%	4.40	22.2%		
2006.2	210	3,807	20	54	1.072	58	15.22	-3.9%	2,896	21.3%	5.25	-20.8%	12.98	10.8%
2007.1	204	3,912	19	47	1.072	50	12.87	19.4%	2,650	8.2%	4.86	10.3%		
2007.2	198	3,820	16	72	1.072	78	20.33	33.6%	4,853	67.6%	4.19	-20.3%	16.55	27.5%
2008.1	192	3,886	13	59	1.075	63	16.25	26.3%	4,857	83.3%	3.35	-31.1%		
2008.2	186	3,705	6	19	1.075	21	5.54	-72.7%	3,423	-29.5%	1.62	-61.3%	11.02	-33.4%
2009.1	180	3,987	15	46	1.073	49	12.28	-24.4%	3,265	-32.8%	3.76	12.4%		
2009.2	174	3,809	11	37	1.073	40	10.47	88.9%	3,626	5.9%	2.89	78.3%	11.40	3.4%
2010.1	168	3,957	10	44	1.056	46	11.69	-4.8%	4,627	41.7%	2.53	-32.8%		
2010.2	162	3,869	11	59	1.056	62	16.02	53.0%	5,635	55.4%	2.84	-1.5%	13.83	21.4%
2011.1	156	3,959	3	8	1.052	8	2.11	-81.9%	2,790	-39.7%	0.76	-70.0%		
2011.2	150	3,755	14	48	1.052	50	13.41	-16.3%	3,598	-36.2%	3.73	31.1%	7.61	-45.0%
2012.1	144	3,929	14	66	1.078	72	18.22	761.7%	5,113	83.3%	3.56	370.2%		
2012.2	138	3,590	14	43	1.078	46	12.78	-4.7%	3,278	-8.9%	3.90	4.6%	15.62	105.2%
2013.1	132	3,680	13	73	1.087	79	21.57	18.4%	6,108	19.5%	3.53	-0.9%		
2013.2	126	3,553	10	32	1.087	34	9.68	-24.3%	3,439	4.9%	2.81	-27.8%	15.73	0.7%
2014.1	120	3,713	8	72	1.082	78	21.00	-2.7%	9,747	59.6%	2.15	-39.0%		
2014.2	114	3,431	15	95	1.082	102	29.85	208.4%	6,826	98.5%	4.37	55.4%	25.25	60.5%
2015.1	108	3,538	14	61	1.078	66	18.56	-11.7%	4,689	-51.9%	3.96	83.7%		
2015.2	102	3,312	8	39	1.078	42	12.61	-57.8%	5,220	-23.5%	2.42	-44.8%	15.68	-37.9%
2016.1	96	3,533	8	81	1.103	89	25.33	36.5%	11,185	138.6%	2.26	-42.8%		
2016.2	90	3,256	5	17	1.103	19	5.76	-54.3%	3,751	-28.1%	1.54	-36.4%	15.94	1.7%
2017.1	84	3,475	14	115	1.091	125	35.97	42.0%	8,928	-20.2%	4.03	77.9%		
2017.2	78	3,197	10	61	1.091	66	20.75	260.2%	6,632	76.8%	3.13	103.7%	28.67	79.8%
2018.1	72	3,377	8	58	1.107	65	19.15	-46.8%	8,084	-9.5%	2.37	-41.2%		
2018.2	66	3,062	9	91	1.107	100	32.77	58.0%	11,149	68.1%	2.94	-6.0%	25.63	-10.6%
2019.1	60	3,208	5	14	1.096	15	4.62	-75.9%	2,964	-63.3%	1.56	-34.2%		
2019.2	54	2,929	8	72	1.096	79	26.93	-17.8%	9,863	-11.5%	2.73	-7.1%	15.27	-40.4%
2020.1	48	3,159	6	38	1.113	42	13.39	189.9%	7,051	137.9%	1.90	21.8%		
2020.2	42	2,879	6	35	1.113	39	13.62	-49.4%	6,534	-33.7%	2.08	-23.7%	13.50	-11.6%
2021.1	36	2,945	6	57	1.155	66	22.50	68.0%	11,046	56.7%	2.04	7.3%		
2021.2	30	2,685	8	32	1.155	37	13.92	2.2%	4,649	-28.9%	2.99	43.7%	18.41	36.4%
2022.1	24	2,741	4	66	1.118	74	27.07	20.3%	17,982	62.8%	1.51	-26.1%		
2022.2	18	2,487	10	97	1.118	108	43.61	213.2%	10,454	124.9%	4.17	39.3%	34.94	89.8%
2023.1	12	2,509	9	35	1.118	39	15.38	-43.2%	4,253	-76.3%	3.62	140.3%		
2023.2	6	2,273	7	85	1.118	95	42.00	-3.7%	12,903	23.4%	3.25	-22.0%	28.04	-19.8%
Total		137,850	455	2,145		2,339								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	1,441	73	237	1.080	256	177.71		3,508		50.66			
2004.2	234	1,546	82	409	1.080	442	286.15		5,393		53.05		233.83	
2005.1	228	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%		
2005.2	222	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%	172.29	-26.3%
2006.1	216	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%		
2006.2	210	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	204	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	198	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	192	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	186	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	180	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	174	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	168	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	162	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	156	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	150	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	144	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		
2012.2	138	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%	285.72	25.4%
2013.1	132	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		
2013.2	126	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%	282.41	-1.2%
2014.1	120	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%		
2014.2	114	2,769	217	895	1.082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%	318.94	12.9%
2015.1	108	2,817	226	937	1.078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%		
2015.2	102	3,098	213	912	1.078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%	337.10	5.7%
2016.1	96	3,130	267	865	1.103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%		
2016.2	90	3,270	264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%	347.68	3.1%
2017.1	84	3,155	309	1,154	1.091	1,259	399.21	31.0%	4,076	14.1%	97.95	14.8%		
2017.2	78	3,202	222	784	1.091	856	267.35	-31.2%	3,856	-19.9%	69.34	-14.1%	332.79	-4.3%
2018.1	72	3,070	210	968	1.107	1,072	349.25	-12.5%	5,105	25.3%	68.41	-30.2%		
2018.2	66	3,165	239	1,131	1.107	1,253	395.82	48.1%	5,242	36.0%	75.51	8.9%	372.89	12.0%
2019.1	60	3,107	219	727	1.096	797	256.49	-26.6%	3,639	-28.7%	70.48	3.0%		
2019.2	54	3,200	238	1,137	1.096	1,246	389.28	-1.7%	5,234	-0.1%	74.37	-1.5%	323.86	-13.1%
2020.1	48	3,022	200	742	1.113	826	273.16	6.5%	4,128	13.4%	66.18	-6.1%		
2020.2	42	3,141	205	875	1.113	974	309.99	-20.4%	4,750	-9.2%	65.26	-12.3%	291.94	-9.9%
2021.1	36	3,126	224	771	1.155	891	284.94	4.3%	3,980	-3.6%	71.59	8.2%		
2021.2	30	3,286	237	917	1.155	1,059	322.33	4.0%	4,466	-6.0%	72.17	10.6%	304.10	4.2%
2022.1	24	3,327	223	751	1.118	840	252.39	-11.4%	3,762	-5.5%	67.08	-6.3%		
2022.2	18	3,586	232	1,246	1.118	1,394	388.59	20.6%	6,012	34.6%	64.64	-10.4%	323.05	6.2%
2023.1	12	3,661	283	1,514	1.118	1,693	462.39	83.2%	5,989	59.2%	77.21	15.1%		
2023.2	6	3,958	309	1,461	1.118	1,633	412.71	6.2%	5,281	-12.1%	78.15	20.9%	436.58	35.1%
Total		102,899	7,244	28,358		31,073								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	73,544	0	0	1.080	1	0.01		#DIV/0!		0.00			
2004.2	234	76,159	0	2	1.080	2	0.02		#DIV/0!		0.00		0.02	
2005.1	228	74,863	0	38	1.066	41	0.55	7893.9%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.2	222	78,073	3	328	1.066	350	4.48	18165.4%	116,616	#DIV/0!	0.04	#DIV/0!	2.56	16029.5%
2006.1	216	76,776	2	20	1.072	21	0.27	-50.1%	10,486	#DIV/0!	0.03	#DIV/0!		
2006.2	210	81,070	2	39	1.072	42	0.52	-88.5%	20,959	-82.0%	0.02	-35.8%	0.40	-84.4%
2007.1	204	81,843	2	111	1.072	119	1.46	433.7%	59,661	469.0%	0.02	-6.2%		
2007.2	198	90,082	5	730	1.072	782	8.68	1578.9%	156,397	646.2%	0.06	125.0%	5.24	1215.8%
2008.1	192	92,256	2	135	1.075	146	1.58	8.2%	72,771	22.0%	0.02	-11.3%		
2008.2	186	99,216	2	104	1.075	112	1.13	-87.0%	55,986	-64.2%	0.02	-63.7%	1.34	-74.3%
2009.1	180	96,633	3	190	1.073	204	2.11	33.9%	68,059	-6.5%	0.03	43.2%		
2009.2	174	100,028	2	166	1.073	178	1.78	58.0%	89,168	59.3%	0.02	-0.8%	1.95	44.6%
2010.1	168	99,738	2	182	1.056	192	1.93	-8.8%	96,050	41.1%	0.02	-35.4%		
2010.2	162	106,255	3	70	1.056	74	0.69	-61.0%	24,603	-72.4%	0.03	41.2%	1.29	-33.6%
2011.1	156	105,607	1	284	1.052	299	2.83	47.1%	299,238	211.5%	0.01	-52.8%		
2011.2	150	111,933	4	736	1.052	775	6.92	896.1%	193,632	687.0%	0.04	26.6%	4.94	282.4%
2012.1	144	112,149	1	218	1.078	235	2.10	-26.0%	235,197	-21.4%	0.01	-5.8%		
2012.2	138	119,274	3	643	1.078	693	5.81	-16.1%	230,945	19.3%	0.03	-29.6%	4.01	-18.8%
2013.1	132	118,922	5	496	1.087	539	4.54	116.3%	107,888	-54.1%	0.04	371.5%		
2013.2	126	126,558	4	1,052	1.087	1,144	9.04	55.6%	319,514	38.4%	0.03	12.4%	6.86	71.0%
2014.1	120	125,379	6	242	1.082	261	2.08	-54.0%	46,253	-57.1%	0.05	7.2%		
2014.2	114	133,293	1	46	1.082	50	0.37	-95.9%	52,672	-83.5%	0.01	-75.0%	1.20	-82.5%
2015.1	108	132,070	5	410	1.078	442	3.35	60.7%	97,376	110.5%	0.03	-23.7%		
2015.2	102	140,633	9	611	1.078	659	4.69	1159.0%	77,190	46.5%	0.06	759.1%	4.04	236.0%
2016.1	96	143,856	14	2,405	1.103	2,652	18.44	450.3%	185,153	90.1%	0.10	189.4%		
2016.2	90	155,349	5	359	1.103	396	2.55	-45.5%	84,241	9.1%	0.03	-50.1%	10.19	152.3%
2017.1	84	151,829	3	124	1.091	135	0.89	-95.2%	45,047	-75.7%	0.02	-80.2%		
2017.2	78	157,285	4	388	1.091	424	2.69	5.5%	95,837	13.8%	0.03	-7.2%	1.81	-82.3%
2018.1	72	152,594	9	574	1.107	635	4.16	368.1%	70,129	55.7%	0.06	200.7%		
2018.2	66	157,697	6	268	1.107	296	1.88	-30.2%	49,067	-48.8%	0.04	36.3%	3.00	66.1%
2019.1	60	152,963	7	567	1.096	621	4.06	-2.5%	90,435	29.0%	0.04	-24.4%		
2019.2	54	158,206	7	478	1.096	524	3.31	76.3%	79,538	62.1%	0.04	8.7%	3.68	22.6%
2020.1	48	154,138	5	489	1.113	544	3.53	-13.0%	117,366	29.8%	0.03	-33.0%		
2020.2	42	159,566	6	624	1.113	694	4.35	31.4%	114,607	44.1%	0.04	-8.8%	3.95	7.3%
2021.1	36	156,626	6	182	1.155	211	1.34	-61.9%	36,698	-68.7%	0.04	21.8%		
2021.2	30	162,573	9	653	1.155	755	4.64	6.8%	79,857	-30.3%	0.06	53.2%	3.03	-23.4%
2022.1	24	158,338	0	0	1.118	0	0.00	-99.9%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2022.2	18	163,199	7	265	1.118	297	1.82	-60.9%	41,525	-48.0%	0.04	-24.7%	0.92	-69.5%
2023.1	12	159,900	11	599	1.118	669	4.19	366111.4%	58,796	#DIV/0!	0.07	#DIV/0!		
2023.2	6	165,447	7	636	1.118	711	4.30	136.5%	99,603	139.9%	0.04	-1.4%	4.24	359.7%
Total		4,961,919	172	15,466		16,926								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Newfoundland and Labrador

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	31,523	31,523	1.000	31,523	31,523	0
2004.2	234	34,184	34,184	1.000	34,184	34,184	0
2005.1	228	31,901	31,901	1.000	31,901	31,901	0
2005.2	222	38,925	38,925	1.000	38,925	38,925	0
2006.1	216	29,135	29,135	1.000	29,135	29,135	0
2006.2	210	38,648	38,648	1.000	38,648	38,651	(3)
2007.1	204	34,684	34,684	1.000	34,687	34,665	22
2007.2	198	44,133	44,167	1.000	44,150	44,141	9
2008.1	192	32,512	32,512	1.000	32,509	32,585	(76)
2008.2	186	41,442	41,442	1.000	41,423	41,432	(9)
2009.1	180	33,812	34,099	0.999	34,081	34,018	63
2009.2	174	46,842	47,281	1.000	47,272	47,264	7
2010.1	168	46,982	46,982	1.000	46,961	46,970	(10)
2010.2	162	50,544	50,569	1.000	50,558	50,498	60
2011.1	156	44,170	44,261	0.998	44,175	44,217	(42)
2011.2	150	58,012	58,051	0.998	57,963	58,006	(44)
2012.1	144	48,804	48,828	0.999	48,763	48,745	17
2012.2	138	59,966	60,189	0.998	60,097	59,928	169
2013.1	132	54,755	55,467	0.995	55,212	55,371	(159)
2013.2	126	58,786	60,107	0.995	59,804	59,854	(50)
2014.1	120	47,958	49,019	0.994	48,702	48,696	6
2014.2	114	56,114	57,050	0.994	56,717	56,702	15
2015.1	108	53,362	56,964	0.994	56,627	55,927	700
2015.2	102	65,756	71,123	0.995	70,739	70,643	96
2016.1	96	55,954	59,296	0.993	58,888	58,283	606
2016.2	90	56,595	63,775	0.990	63,167	62,420	747
2017.1	84	46,961	52,432	0.993	52,049	52,111	(62)
2017.2	78	49,845	57,682	0.989	57,035	57,049	(14)
2018.1	72	39,991	52,154	0.992	51,722	50,635	1,087
2018.2	66	51,055	64,990	0.990	64,343	63,403	940
2019.1	60	43,208	55,313	0.996	55,085	54,320	765
2019.2	54	44,947	65,302	1.001	65,359	63,268	2,091
2020.1	48	23,400	36,072	1.006	36,293	35,873	420
2020.2	42	27,662	48,271	1.026	49,548	48,572	976
2021.1	36	16,852	33,758	1.050	35,445	34,228	1,217
2021.2	30	17,114	50,933	1.082	55,128	52,912	2,216
2022.1	24	8,769	35,576	1.151	40,944	38,204	2,740
2022.2	18	3,914	38,988	1.227	47,845	43,906	3,939
2023.1	12	886	32,719	1.342	43,914	38,674	5,240
2023.2	6	131	21,065	2.038	42,926		
Total		1,570,238	1,865,439		1,914,447	1,847,841	23,680

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	7,132	7,132	1.000	7,132	7,132	0
2004.2	234	7,166	7,166	1.000	7,166	7,166	0
2005.1	228	7,315	7,315	1.000	7,315	7,315	0
2005.2	222	8,181	8,181	1.000	8,181	8,181	0
2006.1	216	7,475	7,475	1.000	7,475	7,475	0
2006.2	210	8,255	8,255	1.000	8,255	8,255	0
2007.1	204	9,009	9,009	1.000	9,009	9,009	0
2007.2	198	9,304	9,304	1.000	9,304	9,304	0
2008.1	192	8,737	8,737	1.000	8,737	8,737	0
2008.2	186	10,367	10,367	1.000	10,367	10,367	0
2009.1	180	9,835	9,835	1.000	9,835	9,814	22
2009.2	174	11,263	11,263	0.998	11,240	11,261	(21)
2010.1	168	9,913	9,913	0.998	9,892	9,911	(19)
2010.2	162	12,225	12,225	0.998	12,199	12,222	(23)
2011.1	156	11,875	11,875	0.998	11,850	11,873	(23)
2011.2	150	13,368	13,368	0.998	13,340	13,362	(23)
2012.1	144	11,972	11,972	0.998	11,945	11,966	(22)
2012.2	138	15,303	15,303	0.998	15,267	15,295	(28)
2013.1	132	14,754	14,754	0.998	14,718	14,746	(28)
2013.2	126	17,811	17,811	0.998	17,768	17,811	(42)
2014.1	120	15,762	15,762	0.997	15,722	15,753	(31)
2014.2	114	16,839	16,840	0.997	16,797	16,799	(2)
2015.1	108	17,080	17,080	0.996	17,008	17,064	(56)
2015.2	102	18,395	18,395	0.997	18,342	18,455	(113)
2016.1	96	17,070	17,080	0.997	17,030	17,063	(34)
2016.2	90	17,683	17,683	0.997	17,634	17,668	(34)
2017.1	84	16,937	16,937	0.997	16,888	16,933	(45)
2017.2	78	17,579	17,579	0.997	17,531	17,576	(45)
2018.1	72	16,981	17,014	0.997	16,968	17,028	(60)
2018.2	66	18,933	18,960	0.997	18,911	18,969	(58)
2019.1	60	16,986	16,992	0.998	16,952	17,009	(57)
2019.2	54	18,583	18,605	0.997	18,556	18,669	(112)
2020.1	48	15,357	15,376	0.997	15,323	15,388	(65)
2020.2	42	16,584	16,586	0.996	16,525	16,626	(101)
2021.1	36	13,198	13,211	0.995	13,144	13,205	(61)
2021.2	30	18,186	18,483	0.994	18,378	18,453	(75)
2022.1	24	16,994	17,397	0.997	17,337	17,361	(24)
2022.2	18	21,059	21,502	0.999	21,479	21,041	438
2023.1	12	20,100	21,289	1.002	21,321	21,610	(289)
2023.2	6	14,846	22,778	1.048	23,875		
Total		556,410	566,808		566,714	543,870	(1,031)

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	2,922	2,922	1.000	2,922	2,922	0
2004.2	234	2,671	2,671	1.000	2,671	2,671	0
2005.1	228	2,862	2,862	1.000	2,862	2,862	0
2005.2	222	3,291	3,291	1.000	3,291	3,291	0
2006.1	216	2,507	2,507	1.000	2,507	2,507	0
2006.2	210	3,892	3,892	1.000	3,892	3,892	0
2007.1	204	3,735	3,735	1.000	3,735	3,735	0
2007.2	198	4,205	4,205	1.000	4,205	4,205	0
2008.1	192	3,941	3,941	1.000	3,941	3,941	0
2008.2	186	4,231	4,231	1.000	4,231	4,231	0
2009.1	180	3,759	3,759	1.000	3,759	3,759	0
2009.2	174	5,078	5,078	1.000	5,078	5,078	0
2010.1	168	6,697	6,697	1.000	6,697	6,813	(116)
2010.2	162	5,827	5,827	1.000	5,827	5,827	0
2011.1	156	5,291	5,291	1.000	5,291	5,291	0
2011.2	150	6,589	6,589	1.000	6,589	6,593	(3)
2012.1	144	5,864	5,944	1.000	5,944	5,941	4
2012.2	138	7,208	7,208	1.000	7,208	7,208	0
2013.1	132	6,483	6,483	1.000	6,483	6,483	0
2013.2	126	7,634	7,694	1.000	7,694	7,694	0
2014.1	120	7,193	7,241	1.000	7,241	7,190	50
2014.2	114	7,570	7,706	1.000	7,706	7,723	(16)
2015.1	108	8,718	8,793	1.002	8,811	8,797	14
2015.2	102	9,157	9,157	1.002	9,178	9,220	(41)
2016.1	96	8,361	8,589	1.007	8,645	8,602	43
2016.2	90	7,945	7,959	1.002	7,978	8,008	(30)
2017.1	84	7,184	7,451	1.003	7,470	7,487	(16)
2017.2	78	7,955	8,178	1.005	8,222	8,429	(207)
2018.1	72	7,009	7,155	1.010	7,225	7,286	(61)
2018.2	66	8,355	9,055	1.017	9,208	9,166	42
2019.1	60	7,444	8,020	1.018	8,162	8,278	(117)
2019.2	54	8,925	9,876	1.009	9,960	9,919	41
2020.1	48	4,566	5,226	0.995	5,202	5,252	(50)
2020.2	42	6,548	7,229	1.001	7,234	7,264	(30)
2021.1	36	4,726	5,515	0.992	5,469	5,702	(232)
2021.2	30	6,232	8,024	0.982	7,877	7,767	110
2022.1	24	4,618	6,780	0.986	6,688	6,837	(149)
2022.2	18	4,343	7,837	1.001	7,844	8,614	(770)
2023.1	12	2,876	7,735	1.022	7,905	8,686	(781)
2023.2	6	762	9,298	0.996	9,258		
Total		225,177	251,652		252,113	245,172	(2,317)

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	1,041	1,041	1.000	1,041	1,041	(0)
2004.2	234	1,244	1,244	1.000	1,244	1,244	(1)
2005.1	228	829	829	1.000	829	829	0
2005.2	222	1,513	1,513	1.000	1,513	1,514	(1)
2006.1	216	1,226	1,226	1.000	1,226	1,226	0
2006.2	210	1,476	1,476	1.000	1,476	1,476	0
2007.1	204	1,787	1,787	1.000	1,787	1,787	0
2007.2	198	1,443	1,443	1.000	1,443	1,443	0
2008.1	192	1,237	1,237	1.000	1,237	1,237	0
2008.2	186	949	949	1.000	949	949	0
2009.1	180	1,189	1,189	1.000	1,189	1,189	0
2009.2	174	1,533	1,533	1.000	1,533	1,532	1
2010.1	168	1,353	1,353	1.000	1,353	1,353	0
2010.2	162	2,104	2,131	1.000	2,131	2,633	(503)
2011.1	156	1,202	1,202	1.000	1,202	1,202	0
2011.2	150	1,712	1,712	1.000	1,712	1,713	(1)
2012.1	144	1,378	1,378	1.000	1,378	1,378	0
2012.2	138	2,178	2,178	1.000	2,178	2,178	0
2013.1	132	1,833	1,833	1.000	1,833	1,833	0
2013.2	126	1,958	2,011	1.000	2,011	2,041	(31)
2014.1	120	3,220	3,290	1.015	3,338	3,307	31
2014.2	114	1,373	1,551	1.011	1,568	1,544	24
2015.1	108	2,490	2,499	1.011	2,526	2,517	9
2015.2	102	2,388	2,389	1.008	2,409	2,338	70
2016.1	96	2,889	2,995	0.999	2,992	2,960	33
2016.2	90	1,548	1,709	0.997	1,705	1,712	(7)
2017.1	84	1,372	1,512	0.995	1,504	1,416	88
2017.2	78	1,992	2,005	0.982	1,968	1,863	105
2018.1	72	1,238	1,623	0.955	1,549	1,623	(73)
2018.2	66	1,836	2,416	0.963	2,328	2,337	(9)
2019.1	60	1,789	2,575	0.960	2,473	2,359	114
2019.2	54	1,464	2,564	0.944	2,419	2,361	59
2020.1	48	991	1,361	0.924	1,257	1,292	(34)
2020.2	42	1,894	2,597	0.935	2,428	2,334	95
2021.1	36	472	1,233	0.959	1,183	1,130	53
2021.2	30	838	2,219	0.992	2,202	2,144	57
2022.1	24	655	2,238	1.116	2,498	2,153	345
2022.2	18	369	1,186	1.228	1,456	1,367	89
2023.1	12	131	1,118	1.324	1,480	1,380	100
2023.2	6	54	800	2.218	1,773		
Total		58,190	69,144		70,322	67,937	613

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	9,617	9,617	1.000	9,617	9,617	0
2004.2	234	11,772	11,772	1.000	11,772	11,772	0
2005.1	228	9,603	9,603	1.000	9,603	9,603	0
2005.2	222	11,857	11,857	1.000	11,857	11,857	0
2006.1	216	10,294	10,294	1.000	10,294	10,294	0
2006.2	210	12,664	12,664	1.000	12,664	12,664	0
2007.1	204	12,487	12,487	1.000	12,487	12,487	0
2007.2	198	13,867	13,867	1.000	13,867	13,867	0
2008.1	192	12,345	12,345	1.000	12,345	12,345	(0)
2008.2	186	15,254	15,254	1.000	15,254	15,254	(0)
2009.1	180	13,962	13,962	1.000	13,962	13,959	3
2009.2	174	16,150	16,150	1.000	16,147	16,146	1
2010.1	168	13,979	13,979	1.000	13,975	13,975	0
2010.2	162	17,085	17,085	1.000	17,081	17,081	(0)
2011.1	156	15,187	15,187	1.000	15,183	15,182	1
2011.2	150	19,210	19,210	1.000	19,205	19,204	1
2012.1	144	17,144	17,157	1.000	17,151	17,153	(2)
2012.2	138	21,049	21,049	1.000	21,040	21,034	6
2013.1	132	19,337	19,337	0.999	19,323	19,323	(0)
2013.2	126	22,222	22,222	0.999	22,204	22,202	2
2014.1	120	22,130	22,130	0.999	22,113	22,112	0
2014.2	114	23,405	23,413	0.999	23,394	23,386	9
2015.1	108	23,981	23,978	0.999	23,960	23,960	1
2015.2	102	26,197	26,197	0.999	26,177	26,180	(3)
2016.1	96	24,683	24,683	0.999	24,662	24,660	3
2016.2	90	27,531	27,533	0.999	27,511	27,512	(1)
2017.1	84	23,458	23,458	0.999	23,439	23,445	(6)
2017.2	78	24,768	24,769	0.999	24,748	24,747	1
2018.1	72	22,804	22,809	0.999	22,790	22,790	(0)
2018.2	66	26,683	26,687	0.999	26,665	26,697	(32)
2019.1	60	24,524	24,525	0.999	24,508	24,516	(8)
2019.2	54	25,984	25,991	1.000	25,979	25,976	3
2020.1	48	18,285	18,299	0.999	18,286	18,288	(1)
2020.2	42	20,014	20,028	1.000	20,023	20,004	18
2021.1	36	17,069	17,081	0.999	17,069	17,001	69
2021.2	30	21,612	21,645	0.998	21,599	21,636	(36)
2022.1	24	21,906	21,998	0.998	21,953	21,983	(31)
2022.2	18	26,313	26,622	0.996	26,516	26,477	39
2023.1	12	26,393	27,439	0.986	27,051	28,459	(1,408)
2023.2	6	20,132	29,674	0.999	29,636		
Total		762,955	774,057		773,111	744,850	(1,374)

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
					Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	3,964	3,964	1.000	3,964	3,964	0
2004.2	234	4,203	4,203	1.000	4,203	4,203	0
2005.1	228	4,074	4,074	1.000	4,074	4,074	0
2005.2	222	4,917	4,917	1.000	4,917	4,917	0
2006.1	216	4,357	4,357	1.000	4,357	4,357	0
2006.2	210	4,602	4,602	1.000	4,602	4,602	0
2007.1	204	4,451	4,451	1.000	4,451	4,451	0
2007.2	198	6,075	6,075	1.000	6,075	6,075	0
2008.1	192	4,915	4,915	1.000	4,915	4,915	0
2008.2	186	6,261	6,261	1.000	6,261	6,261	0
2009.1	180	6,311	6,311	1.000	6,311	6,311	0
2009.2	174	7,513	7,513	1.000	7,513	7,513	0
2010.1	168	6,864	6,864	1.000	6,864	6,864	0
2010.2	162	10,309	10,309	1.000	10,309	10,309	0
2011.1	156	7,741	7,741	1.000	7,741	7,741	0
2011.2	150	9,665	9,665	1.000	9,665	9,664	1
2012.1	144	8,544	8,544	1.000	8,543	8,542	1
2012.2	138	10,906	10,906	1.000	10,904	10,903	0
2013.1	132	9,713	9,713	1.000	9,711	9,711	0
2013.2	126	10,480	10,480	1.000	10,478	10,478	0
2014.1	120	11,245	11,245	1.000	11,242	11,242	0
2014.2	114	11,944	11,944	1.000	11,941	11,940	0
2015.1	108	10,970	10,970	1.000	10,967	10,967	0
2015.2	102	13,282	13,282	1.000	13,278	13,278	0
2016.1	96	12,994	12,994	1.000	12,991	12,991	0
2016.2	90	13,560	13,560	1.000	13,557	13,556	0
2017.1	84	19,747	19,747	1.000	19,742	19,741	0
2017.2	78	13,433	13,433	1.000	13,430	13,430	0
2018.1	72	13,564	13,564	1.000	13,561	13,560	1
2018.2	66	14,760	14,761	1.000	14,758	14,757	1
2019.1	60	12,233	12,233	1.000	12,230	12,235	(5)
2019.2	54	13,061	13,062	1.000	13,059	13,062	(3)
2020.1	48	11,430	11,431	1.000	11,431	11,438	(7)
2020.2	42	14,193	14,193	1.001	14,204	14,203	1
2021.1	36	11,480	11,480	1.001	11,492	11,490	1
2021.2	30	14,194	14,195	1.001	14,212	14,196	17
2022.1	24	13,799	13,824	1.003	13,869	13,845	25
2022.2	18	15,912	16,053	1.003	16,106	15,922	185
2023.1	12	15,328	15,592	1.007	15,706	15,867	(161)
2023.2	6	12,286	15,054	1.126	16,948		
Total		405,278	408,479		410,579	393,571	59

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	29	29	1.000	29	29	0
2004.2	234	66	66	1.000	66	66	0
2005.1	228	28	28	1.000	28	28	0
2005.2	222	56	56	1.000	56	56	0
2006.1	216	39	39	1.000	39	39	0
2006.2	210	54	54	1.000	54	54	0
2007.1	204	47	47	1.000	47	47	0
2007.2	198	72	72	1.000	72	72	0
2008.1	192	59	59	1.000	59	59	0
2008.2	186	19	19	1.000	19	19	0
2009.1	180	46	46	1.000	46	46	0
2009.2	174	37	37	1.000	37	37	0
2010.1	168	44	44	1.000	44	44	0
2010.2	162	59	59	1.000	59	59	0
2011.1	156	8	8	1.000	8	8	0
2011.2	150	48	48	1.000	48	48	0
2012.1	144	66	66	1.000	66	66	0
2012.2	138	43	43	1.000	43	43	0
2013.1	132	73	73	1.000	73	73	0
2013.2	126	32	32	1.000	32	32	0
2014.1	120	72	72	1.000	72	72	0
2014.2	114	95	95	1.000	95	95	0
2015.1	108	61	61	1.000	61	61	0
2015.2	102	39	39	1.000	39	39	0
2016.1	96	81	81	1.000	81	81	0
2016.2	90	17	17	1.000	17	17	0
2017.1	84	115	115	1.000	115	115	0
2017.2	78	61	61	1.000	61	61	0
2018.1	72	58	58	1.000	58	58	0
2018.2	66	91	91	1.000	91	91	0
2019.1	60	14	14	1.000	14	14	0
2019.2	54	72	72	1.000	72	72	0
2020.1	48	38	38	1.000	38	38	0
2020.2	42	35	35	1.000	35	35	0
2021.1	36	57	57	1.000	57	57	(0)
2021.2	30	32	32	1.000	32	33	(1)
2022.1	24	64	64	1.032	66	67	(0)
2022.2	18	94	94	1.036	97	100	(3)
2023.1	12	27	33	1.042	35	38	(3)
2023.2	6	67	79	1.075	85		
Total		2,113	2,132		2,145	2,068	(8)

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	237	237	1.000	237	237	0
2004.2	234	409	409	1.000	409	409	0
2005.1	228	264	264	1.000	264	264	0
2005.2	222	260	260	1.000	260	260	0
2006.1	216	338	338	1.000	338	338	0
2006.2	210	336	336	1.000	336	336	0
2007.1	204	321	321	1.000	321	321	0
2007.2	198	341	341	1.000	341	341	0
2008.1	192	450	450	1.000	450	450	0
2008.2	186	518	518	1.000	518	518	0
2009.1	180	327	327	1.000	327	327	0
2009.2	174	239	239	1.000	239	239	0
2010.1	168	519	519	1.000	519	519	0
2010.2	162	665	665	1.000	665	665	0
2011.1	156	443	443	1.000	443	443	0
2011.2	150	580	580	1.000	580	580	0
2012.1	144	477	477	1.000	477	477	0
2012.2	138	750	750	1.000	750	750	0
2013.1	132	579	579	1.000	579	579	0
2013.2	126	690	690	1.000	690	690	0
2014.1	120	674	674	1.000	674	674	0
2014.2	114	895	895	1.000	895	895	0
2015.1	108	937	937	1.000	937	937	0
2015.2	102	912	912	1.000	912	912	0
2016.1	96	865	865	1.000	865	865	0
2016.2	90	1,152	1,152	1.000	1,152	1,152	0
2017.1	84	1,154	1,154	1.000	1,154	1,154	0
2017.2	78	784	784	1.000	784	791	(6)
2018.1	72	969	969	0.999	968	966	2
2018.2	66	1,136	1,136	0.996	1,131	1,133	(1)
2019.1	60	730	730	0.996	727	728	(1)
2019.2	54	1,141	1,141	0.996	1,137	1,136	0
2020.1	48	744	744	0.996	742	743	(2)
2020.2	42	877	877	0.998	875	877	(2)
2021.1	36	773	773	0.998	771	770	1
2021.2	30	912	920	0.997	917	910	6
2022.1	24	758	758	0.991	751	733	17
2022.2	18	1,276	1,280	0.974	1,246	1,188	58
2023.1	12	1,495	1,547	0.978	1,514	1,415	99
2023.2	6	1,037	1,484	0.984	1,461		
Total		27,966	28,478		28,358	26,725	172

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
				Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.1	240	0	0	1.000	0	0	0
2004.2	234	2	2	1.000	2	2	0
2005.1	228	38	38	1.000	38	73	(35)
2005.2	222	328	328	1.000	328	328	0
2006.1	216	20	20	1.000	20	20	0
2006.2	210	39	39	1.000	39	39	(0)
2007.1	204	111	111	1.007	111	111	(0)
2007.2	198	724	724	1.008	730	727	3
2008.1	192	134	134	1.010	135	135	0
2008.2	186	103	103	1.010	104	104	0
2009.1	180	188	188	1.010	190	190	0
2009.2	174	165	165	1.010	166	166	0
2010.1	168	180	180	1.010	182	181	1
2010.2	162	70	70	1.005	70	70	0
2011.1	156	283	283	1.005	284	284	1
2011.2	150	732	732	1.005	736	734	2
2012.1	144	217	217	1.005	218	218	1
2012.2	138	640	640	1.005	643	641	2
2013.1	132	452	494	1.005	496	564	(67)
2013.2	126	61	1,076	0.978	1,052	124	928
2014.1	120	193	193	1.249	242	195	46
2014.2	114	37	37	1.228	46	36	10
2015.1	108	327	327	1.257	410	308	102
2015.2	102	305	490	1.249	611	462	150
2016.1	96	1,449	1,699	1.415	2,405	1,654	750
2016.2	90	37	249	1.444	359	359	0
2017.1	84	33	97	1.279	124	43	81
2017.2	78	103	307	1.266	388	242	146
2018.1	72	73	445	1.288	574	448	126
2018.2	66	29	207	1.293	268	186	81
2019.1	60	54	449	1.262	567	293	274
2019.2	54	25	399	1.197	478	189	289
2020.1	48	5	415	1.178	489	269	219
2020.2	42	58	561	1.112	624	549	75
2021.1	36	26	169	1.081	182	130	52
2021.2	30	15	512	1.275	653	186	467
2022.1	24	0	0	1.619	0	0	(0)
2022.2	18	6	112	2.359	265	105	160
2023.1	12	3	236	2.539	599	114	485
2023.2	6	0	136	4.686	636		
Total		7,263	12,584		15,466	10,479	4,351

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	859	1.000	859	859	0
2004.2	234	917	1.000	917	917	0
2005.1	228	804	1.000	804	804	0
2005.2	222	933	1.000	933	933	0
2006.1	216	780	1.000	780	780	0
2006.2	210	930	1.000	930	930	0
2007.1	204	839	1.000	839	839	0
2007.2	198	888	1.000	888	888	0
2008.1	192	772	1.000	772	772	0
2008.2	186	977	1.000	977	977	0
2009.1	180	809	1.000	809	809	0
2009.2	174	991	1.000	991	991	(0)
2010.1	168	916	1.000	916	916	(0)
2010.2	162	1,017	1.000	1,017	1,017	(0)
2011.1	156	914	1.000	914	914	(0)
2011.2	150	1,089	1.000	1,089	1,089	(0)
2012.1	144	961	1.000	961	961	(0)
2012.2	138	1,125	1.000	1,125	1,125	(0)
2013.1	132	1,068	1.000	1,068	1,069	(1)
2013.2	126	1,166	1.000	1,166	1,166	(0)
2014.1	120	1,021	1.000	1,020	1,022	(1)
2014.2	114	1,098	0.999	1,097	1,098	(1)
2015.1	108	1,039	1.000	1,038	1,039	(1)
2015.2	102	1,089	1.000	1,088	1,087	1
2016.1	96	955	1.000	955	958	(3)
2016.2	90	1,103	1.000	1,103	1,103	0
2017.1	84	883	1.001	884	884	0
2017.2	78	979	1.001	980	980	(0)
2018.1	72	830	1.003	832	833	(1)
2018.2	66	901	1.004	905	907	(2)
2019.1	60	768	1.008	774	777	(3)
2019.2	54	909	1.014	922	923	(2)
2020.1	48	584	1.016	593	594	(1)
2020.2	42	715	1.016	726	721	5
2021.1	36	541	1.018	551	553	(3)
2021.2	30	744	1.022	761	764	(3)
2022.1	24	602	1.024	616	618	(2)
2022.2	18	704	1.031	726	723	3
2023.1	12	639	1.027	656	663	(7)
2023.2	6	600	1.232	739		
Total		35,459		35,721	35,003	(21)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	2,801	1.000	2,801	2,801	0
2004.2	234	2,561	1.000	2,561	2,561	0
2005.1	228	2,659	1.000	2,659	2,659	0
2005.2	222	2,828	1.000	2,828	2,828	0
2006.1	216	2,754	1.000	2,754	2,754	0
2006.2	210	2,963	1.000	2,963	2,963	0
2007.1	204	3,129	1.000	3,129	3,129	0
2007.2	198	2,774	1.000	2,774	2,774	0
2008.1	192	2,674	1.000	2,674	2,674	0
2008.2	186	3,014	1.000	3,014	3,014	0
2009.1	180	3,071	1.000	3,071	3,071	0
2009.2	174	3,540	1.000	3,540	3,540	(0)
2010.1	168	3,183	1.000	3,183	3,183	(0)
2010.2	162	3,705	1.000	3,705	3,705	(0)
2011.1	156	3,593	1.000	3,593	3,593	(0)
2011.2	150	3,883	1.000	3,883	3,883	0
2012.1	144	3,545	1.000	3,545	3,545	0
2012.2	138	3,944	1.000	3,944	3,944	0
2013.1	132	3,788	1.000	3,788	3,788	0
2013.2	126	4,220	1.000	4,220	4,220	0
2014.1	120	3,924	1.000	3,924	3,924	0
2014.2	114	3,978	1.000	3,978	3,977	0
2015.1	108	4,047	1.000	4,047	4,046	0
2015.2	102	3,978	1.000	3,978	3,978	(0)
2016.1	96	3,683	1.000	3,683	3,682	0
2016.2	90	3,902	1.000	3,901	3,901	1
2017.1	84	3,624	1.000	3,623	3,623	0
2017.2	78	3,686	1.000	3,685	3,685	(0)
2018.1	72	3,424	1.000	3,423	3,424	(1)
2018.2	66	3,653	1.000	3,652	3,651	1
2019.1	60	3,134	1.000	3,133	3,138	(5)
2019.2	54	3,457	1.000	3,456	3,460	(5)
2020.1	48	2,801	0.999	2,799	2,800	(1)
2020.2	42	3,014	0.999	3,012	3,017	(5)
2021.1	36	2,657	0.999	2,655	2,653	2
2021.2	30	3,254	0.999	3,251	3,238	12
2022.1	24	2,766	0.996	2,754	2,759	(5)
2022.2	18	3,209	0.993	3,188	3,182	5
2023.1	12	3,191	0.990	3,159	3,231	(72)
2023.2	6	3,348	1.016	3,401		
Total		133,359		133,328	129,999	(72)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
			Reported Claim Counts: Development Method			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	636	1.000	636	636	0
2004.2	234	693	1.000	693	693	0
2005.1	228	648	1.000	648	648	0
2005.2	222	729	1.000	729	729	0
2006.1	216	607	1.000	607	607	0
2006.2	210	758	1.000	758	758	0
2007.1	204	695	1.000	695	695	0
2007.2	198	755	1.000	755	755	0
2008.1	192	687	1.000	687	687	0
2008.2	186	826	1.000	826	826	0
2009.1	180	717	1.000	717	717	0
2009.2	174	949	1.000	949	949	0
2010.1	168	858	1.000	858	858	(0)
2010.2	162	1,009	1.000	1,009	1,009	(0)
2011.1	156	846	1.000	846	846	(0)
2011.2	150	1,129	1.000	1,129	1,129	(0)
2012.1	144	962	1.000	962	962	(0)
2012.2	138	1,157	1.000	1,157	1,157	(0)
2013.1	132	1,045	1.000	1,045	1,045	(0)
2013.2	126	1,203	1.000	1,203	1,203	0
2014.1	120	1,063	1.000	1,063	1,061	2
2014.2	114	1,240	1.000	1,240	1,239	1
2015.1	108	1,153	1.000	1,153	1,152	0
2015.2	102	1,236	1.000	1,236	1,237	(1)
2016.1	96	1,124	1.000	1,124	1,124	0
2016.2	90	1,265	1.000	1,265	1,264	1
2017.1	84	1,041	1.000	1,040	1,041	(1)
2017.2	78	1,187	0.999	1,186	1,187	(1)
2018.1	72	966	1.000	966	966	(0)
2018.2	66	1,153	0.999	1,152	1,152	0
2019.1	60	988	1.000	988	990	(2)
2019.2	54	1,120	1.001	1,121	1,121	0
2020.1	48	695	1.001	695	696	(0)
2020.2	42	946	1.000	946	944	1
2021.1	36	722	1.000	722	724	(3)
2021.2	30	1,047	0.998	1,045	1,043	2
2022.1	24	854	0.993	848	853	(5)
2022.2	18	1,035	0.986	1,021	1,044	(23)
2023.1	12	1,011	0.962	972	996	(24)
2023.2	6	1,332	0.896	1,193		
Total		38,087		37,888	36,746	(51)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	60	1.000	60	60	0
2004.2	234	39	1.000	39	39	0
2005.1	228	64	1.000	64	64	0
2005.2	222	77	1.000	77	77	0
2006.1	216	58	1.000	58	58	0
2006.2	210	67	1.000	67	67	0
2007.1	204	55	1.000	55	55	0
2007.2	198	69	1.000	69	69	0
2008.1	192	48	1.000	48	48	0
2008.2	186	56	1.000	56	56	0
2009.1	180	69	1.000	69	69	0
2009.2	174	68	1.000	68	68	0
2010.1	168	75	1.000	75	75	0
2010.2	162	83	1.000	83	83	0
2011.1	156	73	1.000	73	73	0
2011.2	150	67	1.000	67	67	0
2012.1	144	58	1.000	58	58	0
2012.2	138	90	1.000	90	90	0
2013.1	132	72	1.000	72	72	0
2013.2	126	80	1.000	80	80	0
2014.1	120	102	1.000	102	103	(1)
2014.2	114	66	1.000	66	66	0
2015.1	108	102	1.000	102	102	0
2015.2	102	82	1.000	82	84	(2)
2016.1	96	75	1.000	75	73	2
2016.2	90	59	1.000	59	59	0
2017.1	84	53	0.996	53	52	0
2017.2	78	58	0.990	57	55	2
2018.1	72	59	0.986	58	59	(1)
2018.2	66	74	0.982	73	72	1
2019.1	60	55	0.985	54	52	2
2019.2	54	55	0.980	54	53	1
2020.1	48	54	0.979	53	50	3
2020.2	42	63	0.986	62	60	2
2021.1	36	40	0.991	40	38	2
2021.2	30	66	0.992	65	58	7
2022.1	24	55	1.020	56	55	1
2022.2	18	39	1.060	41	41	0
2023.1	12	37	1.115	41	39	2
2023.2	6	26	1.575	41		
Total		2,548		2,563	2,499	23

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	2,514	1.000	2,514	2,514	0
2004.2	234	2,553	1.000	2,553	2,553	0
2005.1	228	2,569	1.000	2,569	2,569	0
2005.2	222	2,725	1.000	2,725	2,725	0
2006.1	216	2,818	1.000	2,818	2,818	0
2006.2	210	3,079	1.000	3,079	3,079	0
2007.1	204	3,590	1.000	3,590	3,590	0
2007.2	198	3,155	1.000	3,155	3,155	0
2008.1	192	3,214	1.000	3,214	3,214	0
2008.2	186	3,474	1.000	3,474	3,474	0
2009.1	180	3,694	1.000	3,694	3,694	0
2009.2	174	4,113	1.000	4,113	4,113	0
2010.1	168	3,813	1.000	3,813	3,813	0
2010.2	162	4,168	1.000	4,168	4,168	0
2011.1	156	4,212	1.000	4,212	4,212	0
2011.2	150	4,626	1.000	4,626	4,626	0
2012.1	144	4,405	1.000	4,405	4,405	0
2012.2	138	4,854	1.000	4,854	4,854	0
2013.1	132	4,865	1.000	4,865	4,865	0
2013.2	126	5,191	1.000	5,191	5,191	0
2014.1	120	5,275	1.000	5,275	5,275	0
2014.2	114	4,664	1.000	4,664	4,663	1
2015.1	108	5,019	1.000	5,019	5,019	0
2015.2	102	4,605	1.000	4,605	4,607	(2)
2016.1	96	4,510	1.000	4,510	4,511	(1)
2016.2	90	4,476	1.000	4,476	4,476	0
2017.1	84	4,424	1.000	4,424	4,424	0
2017.2	78	4,197	1.000	4,197	4,197	0
2018.1	72	4,058	1.000	4,058	4,058	0
2018.2	66	4,332	1.000	4,332	4,332	0
2019.1	60	4,131	1.000	4,131	4,129	2
2019.2	54	4,161	1.000	4,161	4,159	2
2020.1	48	3,218	1.000	3,218	3,218	0
2020.2	42	2,950	1.000	2,950	2,950	0
2021.1	36	2,859	1.000	2,859	2,859	0
2021.2	30	3,054	1.000	3,054	3,055	(1)
2022.1	24	3,020	1.001	3,022	3,013	8
2022.2	18	3,256	1.000	3,255	3,259	(3)
2023.1	12	3,624	0.992	3,596	3,663	(67)
2023.2	6	3,677	0.976	3,588		
Total		153,142		153,026	149,499	(61)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	4,453	1.000	4,453	4,453	0
2004.2	234	3,958	1.000	3,958	3,958	0
2005.1	228	4,430	1.000	4,430	4,430	0
2005.2	222	4,307	1.000	4,307	4,307	0
2006.1	216	5,073	1.000	5,073	5,073	0
2006.2	210	4,316	1.000	4,316	4,316	0
2007.1	204	5,111	1.000	5,111	5,111	0
2007.2	198	4,883	1.000	4,883	4,883	0
2008.1	192	5,353	1.000	5,353	5,353	0
2008.2	186	5,433	1.000	5,433	5,433	0
2009.1	180	6,849	1.000	6,849	6,849	0
2009.2	174	6,316	1.000	6,316	6,316	0
2010.1	168	7,391	1.000	7,391	7,391	0
2010.2	162	7,961	1.000	7,961	7,961	0
2011.1	156	8,544	1.000	8,544	8,544	0
2011.2	150	8,538	1.000	8,538	8,538	0
2012.1	144	9,200	1.000	9,200	9,200	0
2012.2	138	8,727	1.000	8,727	8,727	0
2013.1	132	9,414	1.000	9,414	9,413	0
2013.2	126	8,641	1.000	8,640	8,641	(0)
2014.1	120	10,424	1.000	10,424	10,424	0
2014.2	114	8,743	1.000	8,743	8,743	0
2015.1	108	10,931	1.000	10,931	10,931	0
2015.2	102	9,119	1.000	9,119	9,118	0
2016.1	96	11,524	1.000	11,523	11,523	0
2016.2	90	8,897	1.000	8,896	8,896	0
2017.1	84	13,258	1.000	13,257	13,257	0
2017.2	78	9,031	1.000	9,030	9,030	0
2018.1	72	10,133	1.000	10,132	10,132	0
2018.2	66	8,733	1.000	8,733	8,733	(0)
2019.1	60	9,197	1.000	9,197	9,197	(0)
2019.2	54	8,295	1.000	8,295	8,295	(0)
2020.1	48	7,806	1.000	7,806	7,809	(2)
2020.2	42	8,604	1.000	8,605	8,606	(1)
2021.1	36	7,965	1.000	7,968	7,967	0
2021.2	30	7,659	1.001	7,665	7,667	(2)
2022.1	24	8,726	1.002	8,743	8,743	0
2022.2	18	7,523	1.005	7,557	7,564	(7)
2023.1	12	8,880	1.019	9,045	9,353	(307)
2023.2	6	6,054	1.193	7,221		
Total		310,400		311,788	304,886	(319)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	13	1.000	13	13	0
2004.2	234	28	1.000	28	28	0
2005.1	228	14	1.000	14	14	0
2005.2	222	25	1.000	25	25	0
2006.1	216	17	1.000	17	17	0
2006.2	210	20	1.000	20	20	0
2007.1	204	19	1.000	19	19	0
2007.2	198	16	1.000	16	16	0
2008.1	192	13	1.000	13	13	0
2008.2	186	6	1.000	6	6	0
2009.1	180	15	1.000	15	15	0
2009.2	174	11	1.000	11	11	0
2010.1	168	10	1.000	10	10	0
2010.2	162	11	1.000	11	11	0
2011.1	156	3	1.000	3	3	0
2011.2	150	14	1.000	14	14	0
2012.1	144	14	1.000	14	14	0
2012.2	138	14	1.000	14	14	0
2013.1	132	13	1.000	13	13	0
2013.2	126	10	1.000	10	10	0
2014.1	120	8	1.000	8	8	0
2014.2	114	15	1.000	15	15	0
2015.1	108	14	1.000	14	14	0
2015.2	102	8	1.000	8	8	0
2016.1	96	8	1.000	8	8	0
2016.2	90	5	1.000	5	5	0
2017.1	84	14	1.000	14	14	0
2017.2	78	10	1.000	10	10	0
2018.1	72	8	1.000	8	8	0
2018.2	66	9	1.000	9	9	0
2019.1	60	5	1.000	5	5	0
2019.2	54	8	1.000	8	8	0
2020.1	48	6	1.000	6	6	0
2020.2	42	6	1.000	6	6	0
2021.1	36	6	1.000	6	6	(0)
2021.2	30	8	1.005	8	8	(0)
2022.1	24	4	1.032	4	4	(0)
2022.2	18	10	1.037	10	10	0
2023.1	12	9	1.008	9	5	4
2023.2	6	7	1.057	7		
Total		454		455	444	4

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	73	1.000	73	73	0
2004.2	234	82	1.000	82	82	0
2005.1	228	77	1.000	77	77	0
2005.2	222	99	1.000	99	99	0
2006.1	216	91	1.000	91	91	0
2006.2	210	100	1.000	100	100	0
2007.1	204	115	1.000	115	115	0
2007.2	198	86	1.000	86	86	0
2008.1	192	99	1.000	99	99	0
2008.2	186	87	1.000	87	87	0
2009.1	180	102	1.000	102	102	0
2009.2	174	103	1.000	103	103	0
2010.1	168	126	1.000	126	126	0
2010.2	162	176	1.000	176	176	0
2011.1	156	159	1.000	159	159	0
2011.2	150	176	1.000	176	176	0
2012.1	144	176	1.000	176	176	0
2012.2	138	205	1.000	205	205	0
2013.1	132	194	1.000	194	194	0
2013.2	126	180	1.000	180	180	0
2014.1	120	201	1.000	201	201	0
2014.2	114	217	1.000	217	217	0
2015.1	108	226	1.000	226	226	0
2015.2	102	213	1.000	213	213	0
2016.1	96	267	1.000	267	267	0
2016.2	90	264	1.000	264	264	0
2017.1	84	309	1.000	309	309	0
2017.2	78	222	1.000	222	222	0
2018.1	72	210	1.000	210	210	0
2018.2	66	239	1.000	239	239	0
2019.1	60	219	1.000	219	219	0
2019.2	54	238	1.000	238	238	0
2020.1	48	200	1.000	200	200	0
2020.2	42	205	1.000	205	205	0
2021.1	36	224	0.999	224	222	2
2021.2	30	237	1.001	237	231	6
2022.1	24	223	1.001	223	220	3
2022.2	18	232	0.999	232	227	5
2023.1	12	279	1.013	283	280	3
2023.2	6	276	1.121	309		
Total		7,207		7,244	6,915	19

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2004.1	240	0	1.000	0	0	0
2004.2	234	0	1.000	0	0	0
2005.1	228	0	1.000	0	1	(1)
2005.2	222	3	1.000	3	3	0
2006.1	216	2	1.000	2	2	0
2006.2	210	2	1.000	2	2	0
2007.1	204	2	1.000	2	2	0
2007.2	198	5	1.000	5	5	0
2008.1	192	2	1.000	2	2	0
2008.2	186	2	1.000	2	2	0
2009.1	180	3	1.000	3	3	0
2009.2	174	2	1.000	2	2	0
2010.1	168	2	1.000	2	2	0
2010.2	162	3	1.000	3	3	0
2011.1	156	1	1.000	1	1	0
2011.2	150	4	1.000	4	4	0
2012.1	144	1	1.000	1	1	0
2012.2	138	3	1.000	3	3	0
2013.1	132	5	1.000	5	6	(1)
2013.2	126	4	0.895	4	4	(0)
2014.1	120	6	0.942	6	6	(0)
2014.2	114	1	0.942	1	1	(0)
2015.1	108	5	0.909	5	5	0
2015.2	102	10	0.854	9	9	(0)
2016.1	96	17	0.843	14	14	0
2016.2	90	6	0.784	5	6	(1)
2017.1	84	4	0.749	3	2	1
2017.2	78	6	0.737	4	4	1
2018.1	72	12	0.755	9	11	(2)
2018.2	66	8	0.755	6	6	0
2019.1	60	10	0.687	7	9	(2)
2019.2	54	10	0.659	7	5	2
2020.1	48	7	0.662	5	5	(0)
2020.2	42	9	0.673	6	8	(2)
2021.1	36	8	0.717	6	7	(1)
2021.2	30	12	0.788	9	7	2
2022.1	24	0	1.148	0	2	(2)
2022.2	18	5	1.429	7	7	0
2023.1	12	7	1.627	11	7	4
2023.2	6	3	2.381	7		
Total		192		172	167	(2)

Bodily Injury

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.414 (CI = +/-0.131; p = 0.000)	0.722	+2.05%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	-0.140 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.400 (CI = +/-0.130; p = 0.000)	0.713	+1.87%
Loss Cost	2007.1	0.018 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.060; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.394 (CI = +/-0.134; p = 0.000)	0.714	+1.79%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.001)	-0.143 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.394 (CI = +/-0.138; p = 0.000)	0.706	+1.79%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	-0.140 (CI = +/-0.064; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.400 (CI = +/-0.142; p = 0.000)	0.706	+1.88%
Loss Cost	2008.2	0.016 (CI = +/-0.010; p = 0.004)	-0.132 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.381 (CI = +/-0.141; p = 0.000)	0.707	+1.62%
Loss Cost	2009.1	0.014 (CI = +/-0.011; p = 0.017)	-0.140 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.366 (CI = +/-0.141; p = 0.000)	0.722	+1.37%
Loss Cost	2009.2	0.009 (CI = +/-0.010; p = 0.088)	-0.127 (CI = +/-0.058; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.334 (CI = +/-0.130; p = 0.000)	0.761	+0.91%
Loss Cost	2010.1	0.007 (CI = +/-0.011; p = 0.220)	-0.133 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.321 (CI = +/-0.132; p = 0.000)	0.772	+0.69%
Loss Cost	2010.2	0.008 (CI = +/-0.012; p = 0.209)	-0.135 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.326 (CI = +/-0.137; p = 0.000)	0.772	+0.77%
Loss Cost	2011.1	0.005 (CI = +/-0.013; p = 0.464)	-0.143 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.310 (CI = +/-0.139; p = 0.000)	0.785	+0.47%
Loss Cost	2011.2	0.002 (CI = +/-0.014; p = 0.825)	-0.136 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.290 (CI = +/-0.141; p = 0.000)	0.797	+0.15%
Loss Cost	2012.1	0.001 (CI = +/-0.016; p = 0.923)	-0.137 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.286 (CI = +/-0.149; p = 0.001)	0.791	+0.07%
Loss Cost	2012.2	0.000 (CI = +/-0.017; p = 0.972)	-0.135 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.158; p = 0.002)	0.790	-0.03%
Loss Cost	2013.1	0.000 (CI = +/-0.020; p = 0.971)	-0.135 (CI = +/-0.073; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	-0.280 (CI = +/-0.168; p = 0.003)	0.778	-0.03%
Loss Cost	2013.2	0.004 (CI = +/-0.022; p = 0.701)	-0.143 (CI = +/-0.075; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.303 (CI = +/-0.174; p = 0.002)	0.786	+0.40%
Loss Cost	2014.1	0.003 (CI = +/-0.025; p = 0.786)	-0.144 (CI = +/-0.080; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	-0.299 (CI = +/-0.188; p = 0.004)	0.776	+0.32%
Loss Cost	2014.2	-0.001 (CI = +/-0.028; p = 0.923)	-0.137 (CI = +/-0.083; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	-0.277 (CI = +/-0.199; p = 0.010)	0.782	-0.13%
Loss Cost	2015.1	-0.012 (CI = +/-0.030; p = 0.403)	-0.153 (CI = +/-0.081; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	-0.231 (CI = +/-0.198; p = 0.025)	0.817	-1.18%
Loss Cost	2015.2	-0.010 (CI = +/-0.034; p = 0.534)	-0.156 (CI = +/-0.088; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	-0.239 (CI = +/-0.217; p = 0.034)	0.811	-1.01%
Loss Cost	2016.1	-0.003 (CI = +/-0.040; p = 0.872)	-0.146 (CI = +/-0.093; p = 0.005)	0.010 (CI = +/-0.006; p = 0.004)	-0.267 (CI = +/-0.234; p = 0.029)	0.787	-0.30%
Loss Cost	2016.2	0.009 (CI = +/-0.043; p = 0.652)	-0.161 (CI = +/-0.093; p = 0.003)	0.010 (CI = +/-0.006; p = 0.002)	-0.313 (CI = +/-0.239; p = 0.015)	0.806	+0.91%
Loss Cost	2017.1	0.011 (CI = +/-0.053; p = 0.639)	-0.158 (CI = +/-0.103; p = 0.007)	0.011 (CI = +/-0.006; p = 0.004)	-0.321 (CI = +/-0.269; p = 0.024)	0.778	+1.13%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.102)	0.002 (CI = +/-0.003; p = 0.257)	-0.194 (CI = +/-0.103; p = 0.001)	0.887	+4.16%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.047; p = 0.137)	0.002 (CI = +/-0.003; p = 0.302)	-0.188 (CI = +/-0.105; p = 0.001)	0.874	+4.08%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.146)	0.002 (CI = +/-0.003; p = 0.322)	-0.187 (CI = +/-0.108; p = 0.001)	0.863	+4.07%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.050; p = 0.156)	0.002 (CI = +/-0.003; p = 0.331)	-0.188 (CI = +/-0.112; p = 0.002)	0.848	+4.08%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.048; p = 0.274)	0.002 (CI = +/-0.003; p = 0.170)	-0.206 (CI = +/-0.106; p = 0.000)	0.868	+4.37%
Severity	2008.2	0.043 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.049; p = 0.288)	0.002 (CI = +/-0.003; p = 0.180)	-0.206 (CI = +/-0.110; p = 0.001)	0.852	+4.37%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.051; p = 0.252)	0.002 (CI = +/-0.003; p = 0.229)	-0.200 (CI = +/-0.113; p = 0.001)	0.834	+4.28%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.052; p = 0.322)	0.002 (CI = +/-0.003; p = 0.280)	-0.192 (CI = +/-0.116; p = 0.002)	0.809	+4.15%
Severity	2010.1	0.041 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.054; p = 0.375)	0.002 (CI = +/-0.004; p = 0.271)	-0.196 (CI = +/-0.121; p = 0.003)	0.792	+4.22%
Severity	2010.2	0.044 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.054; p = 0.256)	0.002 (CI = +/-0.004; p = 0.191)	-0.213 (CI = +/-0.121; p = 0.001)	0.798	+4.49%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.057; p = 0.311)	0.002 (CI = +/-0.004; p = 0.184)	-0.218 (CI = +/-0.127; p = 0.002)	0.780	+4.58%
Severity	2011.2	0.045 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.059; p = 0.325)	0.002 (CI = +/-0.004; p = 0.196)	-0.219 (CI = +/-0.134; p = 0.003)	0.747	+4.60%
Severity	2012.1	0.047 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.061; p = 0.435)	0.003 (CI = +/-0.004; p = 0.157)	-0.231 (CI = +/-0.139; p = 0.002)	0.737	+4.84%
Severity	2012.2	0.049 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.064; p = 0.378)	0.003 (CI = +/-0.004; p = 0.140)	-0.243 (CI = +/-0.146; p = 0.003)	0.715	+5.05%
Severity	2013.1	0.052 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.066; p = 0.510)	0.003 (CI = +/-0.004; p = 0.107)	-0.259 (CI = +/-0.152; p = 0.002)	0.707	+5.38%
Severity	2013.2	0.055 (CI = +/-0.020; p = 0.000)	-0.026 (CI = +/-0.069; p = 0.437)	0.004 (CI = +/-0.004; p = 0.094)	-0.273 (CI = +/-0.160; p = 0.002)	0.682	+5.67%
Severity	2014.1	0.055 (CI = +/-0.023; p = 0.000)	-0.026 (CI = +/-0.074; p = 0.466)	0.004 (CI = +/-0.005; p = 0.115)	-0.273 (CI = +/-0.173; p = 0.004)	0.631	+5.67%
Severity	2014.2	0.049 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.074; p = 0.640)	0.003 (CI = +/-0.005; p = 0.172)	-0.244 (CI = +/-0.178; p = 0.011)	0.518	+5.03%
Severity	2015.1	0.042 (CI = +/-0.028; p = 0.006)	-0.027 (CI = +/-0.076; p = 0.460)	0.002 (CI = +/-0.005; p = 0.286)	-0.214 (CI = +/-0.185; p = 0.027)	0.401	+4.31%
Severity	2015.2	0.037 (CI = +/-0.032; p = 0.024)	-0.021 (CI = +/-0.080; p = 0.588)	0.002 (CI = +/-0.005; p = 0.370)	-0.193 (CI = +/-0.199; p = 0.057)	0.230	+3.81%
Severity	2016.1	0.046 (CI = +/-0.036; p = 0.016)	-0.009 (CI = +/-0.083; p = 0.811)	0.003 (CI = +/-0.005; p = 0.255)	-0.227 (CI = +/-0.210; p = 0.037)	0.291	+4.72%
Severity	2016.2	0.054 (CI = +/-0.040; p = 0.014)	-0.019 (CI = +/-0.087; p = 0.639)	0.003 (CI = +/-0.005; p = 0.205)	-0.258 (CI = +/-0.223; p = 0.028)	0.321	+5.56%
Severity	2017.1	0.049 (CI = +/-0.049; p = 0.048)	-0.024 (CI = +/-0.096; p = 0.577)	0.003 (CI = +/-0.006; p = 0.278)	-0.241 (CI = +/-0.249; p = 0.056)	0.182	+5.05%
Frequency	2006.1	-0.021 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.104; p = 0.000)	0.908	-2.03%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.106; p = 0.000)	0.909	-2.12%
Frequency	2007.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.108; p = 0.001)	0.907	-2.19%
Frequency	2007.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.112; p = 0.001)	0.904	-2.20%
Frequency	2008.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.114 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.194 (CI = +/-0.111; p = 0.001)	0.908	-2.39%
Frequency	2008.2	-0.027 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.175 (CI = +/-0.107; p = 0.002)	0.921	-2.64%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.166 (CI = +/-0.109; p = 0.004)	0.920	-2.79%
Frequency	2009.2	-0.032 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.101; p = 0.008)	0.936	-3.11%
Frequency	2010.1	-0.034 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.097; p = 0.014)	0.943	-3.39%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.113 (CI = +/-0.099; p = 0.027)	0.945	-3.56%
Frequency	2011.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.115 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.092; p = 0.050)	0.954	-3.93%
Frequency	2011.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.087; p = 0.103)	0.962	-4.25%
Frequency	2012.1	-0.047 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.085; p = 0.192)	0.965	-4.55%
Frequency	2012.2	-0.050 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.083; p = 0.357)	0.969	-4.84%
Frequency	2013.1	-0.053 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.082; p = 0.592)	0.971	-5.14%
Frequency	2013.2	-0.051 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.086; p = 0.476)	0.969	-4.99%
Frequency	2014.1	-0.052 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.092; p = 0.559)	0.965	-5.06%
Frequency	2014.2	-0.050 (CI = +/-0.014; p = 0.000)	-0.121 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.099; p = 0.480)	0.962	-4.91%
Frequency	2015.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.127 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.103; p = 0.722)	0.960	-5.27%
Frequency	2015.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.135 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.097; p = 0.320)	0.967	-4.64%
Frequency	2016.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.137 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.107; p = 0.426)	0.961	-4.79%
Frequency	2016.2	-0.045 (CI = +/-0.021; p = 0.001)	-0.142 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.114; p = 0.304)	0.959	-4.41%
Frequency	2017.1	-0.038 (CI = +/-0.023; p = 0.004)	-0.134 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.115; p = 0.151)	0.956	-3.72%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.012; p = 0.016)	-0.110 (CI = +/-0.058; p = 0.001)	0.265	+1.54%	-9.02%
Loss Cost	2006.2	0.012 (CI = +/-0.013; p = 0.057)	-0.102 (CI = +/-0.058; p = 0.001)	0.251	+1.22%	-8.64%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.076)	-0.102 (CI = +/-0.060; p = 0.001)	0.247	+1.22%	-8.63%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.148)	-0.099 (CI = +/-0.061; p = 0.003)	0.240	+1.05%	-8.44%
Loss Cost	2008.1	0.012 (CI = +/-0.015; p = 0.119)	-0.102 (CI = +/-0.063; p = 0.002)	0.247	+1.22%	-8.62%
Loss Cost	2008.2	0.008 (CI = +/-0.016; p = 0.330)	-0.093 (CI = +/-0.062; p = 0.005)	0.256	+0.78%	-8.17%
Loss Cost	2009.1	0.006 (CI = +/-0.017; p = 0.463)	-0.090 (CI = +/-0.065; p = 0.008)	0.256	+0.63%	-8.02%
Loss Cost	2009.2	-0.001 (CI = +/-0.017; p = 0.948)	-0.076 (CI = +/-0.061; p = 0.017)	0.316	-0.06%	-7.38%
Loss Cost	2010.1	-0.002 (CI = +/-0.019; p = 0.849)	-0.074 (CI = +/-0.064; p = 0.025)	0.317	-0.18%	-7.27%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.717)	-0.070 (CI = +/-0.066; p = 0.040)	0.323	-0.36%	-7.11%
Loss Cost	2011.1	-0.005 (CI = +/-0.023; p = 0.633)	-0.067 (CI = +/-0.070; p = 0.058)	0.324	-0.53%	-6.98%
Loss Cost	2011.2	-0.012 (CI = +/-0.024; p = 0.305)	-0.055 (CI = +/-0.070; p = 0.118)	0.377	-1.20%	-6.47%
Loss Cost	2012.1	-0.012 (CI = +/-0.027; p = 0.381)	-0.056 (CI = +/-0.074; p = 0.132)	0.359	-1.15%	-6.51%
Loss Cost	2012.2	-0.017 (CI = +/-0.029; p = 0.241)	-0.046 (CI = +/-0.077; p = 0.224)	0.384	-1.69%	-6.16%
Loss Cost	2013.1	-0.016 (CI = +/-0.033; p = 0.343)	-0.049 (CI = +/-0.083; p = 0.230)	0.357	-1.54%	-6.25%
Loss Cost	2013.2	-0.017 (CI = +/-0.038; p = 0.369)	-0.047 (CI = +/-0.089; p = 0.283)	0.342	-1.67%	-6.18%
Loss Cost	2014.1	-0.015 (CI = +/-0.044; p = 0.477)	-0.049 (CI = +/-0.097; p = 0.298)	0.314	-1.51%	-6.26%
Loss Cost	2014.2	-0.029 (CI = +/-0.050; p = 0.231)	-0.029 (CI = +/-0.102; p = 0.552)	0.371	-2.87%	-5.65%
Loss Cost	2015.1	-0.039 (CI = +/-0.058; p = 0.176)	-0.016 (CI = +/-0.111; p = 0.768)	0.381	-3.79%	-5.29%
Loss Cost	2015.2	-0.051 (CI = +/-0.069; p = 0.137)	0.001 (CI = +/-0.123; p = 0.993)	0.389	-4.94%	-4.89%
Loss Cost	2016.1	-0.037 (CI = +/-0.084; p = 0.356)	-0.017 (CI = +/-0.139; p = 0.796)	0.298	-3.64%	-5.27%
Loss Cost	2016.2	-0.038 (CI = +/-0.107; p = 0.451)	-0.016 (CI = +/-0.165; p = 0.838)	0.250	-3.74%	-5.25%
Loss Cost	2017.1	-0.021 (CI = +/-0.139; p = 0.746)	-0.036 (CI = +/-0.199; p = 0.696)	0.169	-2.08%	-5.57%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.029; p = 0.001)	0.880	+4.26%	-0.87%
Severity	2006.2	0.041 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.030; p = 0.002)	0.867	+4.16%	-0.74%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.031; p = 0.003)	0.856	+4.19%	-0.78%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.032; p = 0.004)	0.840	+4.17%	-0.76%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.030; p = 0.001)	0.867	+4.48%	-1.11%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.031; p = 0.001)	0.851	+4.47%	-1.10%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.032; p = 0.002)	0.831	+4.42%	-1.05%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.033; p = 0.004)	0.807	+4.27%	-0.91%
Severity	2010.1	0.043 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.004)	0.793	+4.38%	-1.01%
Severity	2010.2	0.045 (CI = +/-0.011; p = 0.000)	-0.058 (CI = +/-0.034; p = 0.002)	0.795	+4.64%	-1.23%
Severity	2011.1	0.047 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.036; p = 0.002)	0.781	+4.80%	-1.36%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.038; p = 0.003)	0.749	+4.79%	-1.35%
Severity	2012.1	0.050 (CI = +/-0.014; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.748	+5.12%	-1.58%
Severity	2012.2	0.052 (CI = +/-0.016; p = 0.000)	-0.069 (CI = +/-0.041; p = 0.002)	0.727	+5.33%	-1.71%
Severity	2013.1	0.056 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.001)	0.730	+5.79%	-1.98%
Severity	2013.2	0.059 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.045; p = 0.001)	0.709	+6.12%	-2.15%
Severity	2014.1	0.061 (CI = +/-0.022; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.002)	0.668	+6.33%	-2.25%
Severity	2014.2	0.055 (CI = +/-0.025; p = 0.000)	-0.074 (CI = +/-0.051; p = 0.007)	0.563	+5.61%	-1.95%
Severity	2015.1	0.049 (CI = +/-0.029; p = 0.002)	-0.067 (CI = +/-0.055; p = 0.021)	0.432	+5.04%	-1.73%
Severity	2015.2	0.043 (CI = +/-0.034; p = 0.017)	-0.058 (CI = +/-0.061; p = 0.060)	0.272	+4.40%	-1.52%
Severity	2016.1	0.058 (CI = +/-0.039; p = 0.006)	-0.078 (CI = +/-0.064; p = 0.021)	0.382	+6.01%	-1.97%
Severity	2016.2	0.076 (CI = +/-0.045; p = 0.003)	-0.101 (CI = +/-0.070; p = 0.008)	0.462	+7.91%	-2.41%
Severity	2017.1	0.081 (CI = +/-0.059; p = 0.012)	-0.106 (CI = +/-0.085; p = 0.018)	0.353	+8.43%	-2.50%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.023)	0.713	-2.61%	-8.22%
Frequency	2006.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.051; p = 0.037)	0.724	-2.82%	-7.95%
Frequency	2007.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.052; p = 0.046)	0.712	-2.85%	-7.92%
Frequency	2007.2	-0.030 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.054; p = 0.066)	0.711	-2.99%	-7.74%
Frequency	2008.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.055; p = 0.091)	0.706	-3.12%	-7.59%
Frequency	2008.2	-0.036 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.054; p = 0.160)	0.737	-3.54%	-7.14%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.056; p = 0.198)	0.727	-3.63%	-7.05%
Frequency	2009.2	-0.042 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.054; p = 0.349)	0.764	-4.15%	-6.53%
Frequency	2010.1	-0.045 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.056; p = 0.453)	0.760	-4.37%	-6.33%
Frequency	2010.2	-0.049 (CI = +/-0.017; p = 0.000)	-0.012 (CI = +/-0.056; p = 0.655)	0.773	-4.79%	-5.95%
Frequency	2011.1	-0.052 (CI = +/-0.019; p = 0.000)	-0.007 (CI = +/-0.058; p = 0.818)	0.770	-5.08%	-5.70%
Frequency	2011.2	-0.059 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.057; p = 0.840)	0.797	-5.72%	-5.19%
Frequency	2012.1	-0.061 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.060; p = 0.733)	0.785	-5.96%	-5.02%
Frequency	2012.2	-0.069 (CI = +/-0.023; p = 0.000)	0.023 (CI = +/-0.060; p = 0.437)	0.805	-6.67%	-4.52%
Frequency	2013.1	-0.072 (CI = +/-0.026; p = 0.000)	0.027 (CI = +/-0.064; p = 0.380)	0.789	-6.93%	-4.36%
Frequency	2013.2	-0.076 (CI = +/-0.029; p = 0.000)	0.034 (CI = +/-0.068; p = 0.303)	0.776	-7.34%	-4.12%
Frequency	2014.1	-0.077 (CI = +/-0.034; p = 0.000)	0.035 (CI = +/-0.074; p = 0.333)	0.742	-7.37%	-4.10%
Frequency	2014.2	-0.084 (CI = +/-0.039; p = 0.000)	0.045 (CI = +/-0.079; p = 0.244)	0.730	-8.03%	-3.78%
Frequency	2015.1	-0.088 (CI = +/-0.046; p = 0.001)	0.051 (CI = +/-0.088; p = 0.234)	0.696	-8.41%	-3.62%
Frequency	2015.2	-0.094 (CI = +/-0.055; p = 0.003)	0.059 (CI = +/-0.098; p = 0.219)	0.658	-8.95%	-3.42%
Frequency	2016.1	-0.095 (CI = +/-0.068; p = 0.010)	0.061 (CI = +/-0.113; p = 0.263)	0.593	-9.11%	-3.37%
Frequency	2016.2	-0.114 (CI = +/-0.084; p = 0.012)	0.085 (CI = +/-0.129; p = 0.179)	0.577	-10.80%	-2.91%
Frequency	2017.1	-0.102 (CI = +/-0.110; p = 0.066)	0.070 (CI = +/-0.157; p = 0.347)	0.437	-9.70%	-3.15%

Bodily Injury

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.022 (CI = +/-0.008; p = 0.000)	-0.146 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.257 (CI = +/-0.273; p = 0.064)	-0.049 (CI = +/-0.075; p = 0.193)	0.729	+2.18%	-2.72%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	-0.140 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.270; p = 0.064)	-0.046 (CI = +/-0.075; p = 0.219)	0.718	+2.01%	-2.56%
Loss Cost	2007.1	0.019 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.274; p = 0.068)	-0.045 (CI = +/-0.076; p = 0.240)	0.718	+1.93%	-2.50%
Loss Cost	2007.2	0.019 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.279; p = 0.073)	-0.045 (CI = +/-0.078; p = 0.247)	0.710	+1.94%	-2.51%
Loss Cost	2008.1	0.020 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.255 (CI = +/-0.283; p = 0.076)	-0.047 (CI = +/-0.079; p = 0.235)	0.711	+2.06%	-2.60%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.002)	-0.132 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.251 (CI = +/-0.278; p = 0.074)	-0.042 (CI = +/-0.078; p = 0.275)	0.709	+1.80%	-2.41%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.011)	-0.139 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.250 (CI = +/-0.276; p = 0.074)	-0.038 (CI = +/-0.077; p = 0.321)	0.723	+1.55%	-2.24%
Loss Cost	2009.2	0.011 (CI = +/-0.011; p = 0.062)	-0.127 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.244 (CI = +/-0.250; p = 0.055)	-0.030 (CI = +/-0.070; p = 0.390)	0.758	+1.06%	-1.91%
Loss Cost	2010.1	0.008 (CI = +/-0.012; p = 0.166)	-0.133 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.243 (CI = +/-0.250; p = 0.057)	-0.026 (CI = +/-0.071; p = 0.452)	0.767	+0.84%	-1.77%
Loss Cost	2010.2	0.009 (CI = +/-0.013; p = 0.154)	-0.135 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.244 (CI = +/-0.256; p = 0.060)	-0.028 (CI = +/-0.073; p = 0.433)	0.768	+0.95%	-1.84%
Loss Cost	2011.1	0.006 (CI = +/-0.014; p = 0.365)	-0.142 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.255; p = 0.061)	-0.023 (CI = +/-0.073; p = 0.516)	0.779	+0.64%	-1.67%
Loss Cost	2011.2	0.003 (CI = +/-0.015; p = 0.694)	-0.136 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.239 (CI = +/-0.253; p = 0.063)	-0.018 (CI = +/-0.073; p = 0.615)	0.789	+0.30%	-1.49%
Loss Cost	2012.1	0.002 (CI = +/-0.018; p = 0.785)	-0.137 (CI = +/-0.068; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	-0.239 (CI = +/-0.261; p = 0.070)	-0.017 (CI = +/-0.076; p = 0.646)	0.782	+0.23%	-1.45%
Loss Cost	2012.2	0.001 (CI = +/-0.020; p = 0.887)	-0.135 (CI = +/-0.071; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	-0.238 (CI = +/-0.269; p = 0.079)	-0.016 (CI = +/-0.080; p = 0.685)	0.780	+0.14%	-1.41%
Loss Cost	2013.1	0.002 (CI = +/-0.023; p = 0.881)	-0.135 (CI = +/-0.076; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	-0.238 (CI = +/-0.279; p = 0.089)	-0.016 (CI = +/-0.084; p = 0.692)	0.767	+0.16%	-1.42%
Loss Cost	2013.2	0.007 (CI = +/-0.025; p = 0.540)	-0.143 (CI = +/-0.077; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	-0.242 (CI = +/-0.278; p = 0.083)	-0.024 (CI = +/-0.085; p = 0.553)	0.778	+0.75%	-1.65%
Loss Cost	2014.1	0.007 (CI = +/-0.030; p = 0.608)	-0.143 (CI = +/-0.083; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	-0.242 (CI = +/-0.290; p = 0.095)	-0.024 (CI = +/-0.091; p = 0.579)	0.765	+0.74%	-1.65%
Loss Cost	2014.2	0.002 (CI = +/-0.035; p = 0.897)	-0.137 (CI = +/-0.087; p = 0.005)	0.010 (CI = +/-0.006; p = 0.003)	-0.239 (CI = +/-0.297; p = 0.106)	-0.017 (CI = +/-0.095; p = 0.706)	0.768	+0.21%	-1.48%
Loss Cost	2015.1	-0.012 (CI = +/-0.039; p = 0.503)	-0.154 (CI = +/-0.086; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	-0.235 (CI = +/-0.284; p = 0.097)	0.002 (CI = +/-0.095; p = 0.968)	0.802	-1.22%	-1.05%
Loss Cost	2015.2	-0.010 (CI = +/-0.047; p = 0.659)	-0.156 (CI = +/-0.092; p = 0.003)	0.009 (CI = +/-0.006; p = 0.006)	-0.236 (CI = +/-0.299; p = 0.110)	-0.001 (CI = +/-0.104; p = 0.976)	0.794	-0.97%	-1.11%
Loss Cost	2016.1	0.003 (CI = +/-0.059; p = 0.906)	-0.145 (CI = +/-0.099; p = 0.008)	0.010 (CI = +/-0.006; p = 0.006)	-0.239 (CI = +/-0.306; p = 0.113)	-0.017 (CI = +/-0.114; p = 0.741)	0.768	+0.32%	-1.42%
Loss Cost	2016.2	0.030 (CI = +/-0.066; p = 0.329)	-0.160 (CI = +/-0.095; p = 0.004)	0.010 (CI = +/-0.006; p = 0.003)	-0.248 (CI = +/-0.287; p = 0.083)	-0.050 (CI = +/-0.116; p = 0.357)	0.805	+3.06%	-1.94%
Loss Cost	2017.1	0.049 (CI = +/-0.089; p = 0.244)	-0.149 (CI = +/-0.104; p = 0.011)	0.011 (CI = +/-0.006; p = 0.004)	-0.251 (CI = +/-0.300; p = 0.090)	-0.071 (CI = +/-0.138; p = 0.267)	0.788	+4.99%	-2.24%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.106)	0.001 (CI = +/-0.004; p = 0.608)	-0.137 (CI = +/-0.220; p = 0.214)	-0.018 (CI = +/-0.061; p = 0.552)	0.885	+4.21%	+2.36%
Severity	2006.2	0.040 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.047; p = 0.141)	0.001 (CI = +/-0.004; p = 0.636)	-0.136 (CI = +/-0.222; p = 0.222)	-0.016 (CI = +/-0.061; p = 0.589)	0.871	+4.13%	+2.44%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.153)	0.001 (CI = +/-0.004; p = 0.646)	-0.136 (CI = +/-0.227; p = 0.230)	-0.016 (CI = +/-0.063; p = 0.599)	0.859	+4.13%	+2.44%
Severity	2007.2	0.041 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.161)	0.001 (CI = +/-0.004; p = 0.649)	-0.136 (CI = +/-0.231; p = 0.238)	-0.017 (CI = +/-0.064; p = 0.602)	0.843	+4.14%	+2.43%
Severity	2008.1	0.044 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.048; p = 0.282)	0.001 (CI = +/-0.004; p = 0.501)	-0.138 (CI = +/-0.215; p = 0.199)	-0.022 (CI = +/-0.060; p = 0.460)	0.866	+4.45%	+2.19%
Severity	2008.2	0.044 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.050; p = 0.292)	0.001 (CI = +/-0.004; p = 0.507)	-0.138 (CI = +/-0.220; p = 0.208)	-0.022 (CI = +/-0.061; p = 0.465)	0.850	+4.47%	+2.18%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.052; p = 0.261)	0.001 (CI = +/-0.004; p = 0.546)	-0.137 (CI = +/-0.223; p = 0.216)	-0.021 (CI = +/-0.063; p = 0.505)	0.831	+4.37%	+2.25%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.053; p = 0.328)	0.001 (CI = +/-0.004; p = 0.580)	-0.136 (CI = +/-0.226; p = 0.226)	-0.019 (CI = +/-0.064; p = 0.554)	0.804	+4.25%	+2.33%
Severity	2010.1	0.042 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.055; p = 0.388)	0.001 (CI = +/-0.004; p = 0.563)	-0.136 (CI = +/-0.231; p = 0.234)	-0.020 (CI = +/-0.066; p = 0.536)	0.787	+4.33%	+2.28%
Severity	2010.2	0.046 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.055; p = 0.260)	0.001 (CI = +/-0.004; p = 0.492)	-0.140 (CI = +/-0.226; p = 0.212)	-0.025 (CI = +/-0.064; p = 0.431)	0.795	+4.66%	+2.09%
Severity	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.057; p = 0.325)	0.002 (CI = +/-0.004; p = 0.471)	-0.140 (CI = +/-0.231; p = 0.219)	-0.027 (CI = +/-0.066; p = 0.410)	0.777	+4.78%	+2.02%
Severity	2011.2	0.047 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.060; p = 0.329)	0.002 (CI = +/-0.004; p = 0.476)	-0.141 (CI = +/-0.237; p = 0.229)	-0.027 (CI = +/-0.069; p = 0.413)	0.743	+4.83%	+1.99%
Severity	2012.1	0.050 (CI = +/-0.016; p = 0.000)	-0.023 (CI = +/-0.062; p = 0.454)	0.002 (CI = +/-0.005; p = 0.417)	-0.142 (CI = +/-0.239; p = 0.227)	-0.032 (CI = +/-0.070; p = 0.347)	0.737	+5.15%	+1.83%
Severity	2012.2	0.053 (CI = +/-0.018; p = 0.000)	-0.027 (CI = +/-0.064; p = 0.378)	0.002 (CI = +/-0.005; p = 0.387)	-0.145 (CI = +/-0.242; p = 0.224)	-0.036 (CI = +/-0.072; p = 0.298)	0.718	+5.46%	+1.69%
Severity	2013.1	0.058 (CI = +/-0.020; p = 0.000)	-0.019 (CI = +/-0.065; p = 0.537)	0.002 (CI = +/-0.005; p = 0.319)	-0.146 (CI = +/-0.241; p = 0.216)	-0.043 (CI = +/-0.072; p = 0.226)	0.717	+5.95%	+1.49%
Severity	2013.2	0.062 (CI = +/-0.022; p = 0.000)	-0.026 (CI = +/-0.067; p = 0.428)	0.002 (CI = +/-0.005; p = 0.284)	-0.150 (CI = +/-0.243; p = 0.209)	-0.049 (CI = +/-0.074; p = 0.177)	0.701	+6.42%	+1.30%
Severity	2014.1	0.064 (CI = +/-0.026; p = 0.000)	-0.023 (CI = +/-0.072; p = 0.502)	0.003 (CI = +/-0.005; p = 0.285)	-0.150 (CI = +/-0.252; p = 0.222)	-0.052 (CI = +/-0.079; p = 0.181)	0.653	+6.61%	+1.24%
Severity	2014.2	0.058 (CI = +/-0.030; p = 0.001)	-0.016 (CI = +/-0.074; p = 0.643)	0.002 (CI = +/-0.005; p = 0.332)	-0.147 (CI = +/-0.254; p = 0.235)	-0.043 (CI = +/-0.082; p = 0.271)	0.529	+5.95%	+1.45%
Severity	2015.1	0.050 (CI = +/-0.035; p = 0.009)	-0.025 (CI = +/-0.078; p = 0.507)	0.002 (CI = +/-0.005; p = 0.417)	-0.145 (CI = +/-0.259; p = 0.247)	-0.034 (CI = +/-0.086; p = 0.409)	0.388	+5.18%	+1.67%
Severity	2015.2	0.045 (CI = +/-0.043; p = 0.039)	-0.020 (CI = +/-0.083; p = 0.603)	0.002 (CI = +/-0.005; p = 0.469)	-0.142 (CI = +/-0.270; p = 0.271)	-0.027 (CI = +/-0.094; p = 0.535)	0.190	+4.64%	+1.81%
Severity	2016.1	0.064 (CI = +/-0.050; p = 0.016)	-0.004 (CI = +/-0.084; p = 0.911)	0.002 (CI = +/-0.005; p = 0.314)	-0.146 (CI = +/-0.259; p = 0.237)	-0.050 (CI = +/-0.097; p = 0.272)	0.313	+6.61%	+1.36%
Severity	2016.2	0.088 (CI = +/-0.055; p = 0.006)	-0.018 (CI = +/-0.079; p = 0.628)	0.003 (CI = +/-0.005; p = 0.201)	-0.154 (CI = +/-0.241; p = 0.182)	-0.079 (CI = +/-0.097; p = 0.100)	0.450	+9.15%	+0.90%
Severity	2017.1	0.095 (CI = +/-0.077; p = 0.021)	-0.013 (CI = +/-0.090; p = 0.743)	0.003 (CI = +/-0.005; p = 0.212)	-0.155 (CI = +/-0.259; p = 0.204)	-0.087 (CI = +/-0.119; p = 0.128)	0.323	+9.96%	+0.77%
Frequency	2006.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.120 (CI = +/-0.220; p = 0.274)	-0.031 (CI = +/-0.061; p = 0.302)	0.908	-1.95%	-4.96%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.221; p = 0.282)	-0.029 (CI = +/-0.061; p = 0.333)	0.909	-2.04%	-4.88%
Frequency	2007.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.224; p = 0.290)	-0.028 (CI = +/-0.062; p = 0.361)	0.906	-2.11%	-4.83%
Frequency	2007.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.229; p = 0.299)	-0.028 (CI = +/-0.064; p = 0.371)	0.904	-2.11%	-4.83%
Frequency	2008.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.114 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.117 (CI = +/-0.225; p = 0.296)	-0.025 (CI = +/-0.063; p = 0.425)	0.907	-2.30%	-4.69%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.214; p = 0.287)	-0.020 (CI = +/-0.060; p = 0.498)	0.919	-2.56%	-4.49%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.215; p = 0.292)	-0.017 (CI = +/-0.060; p = 0.557)	0.918	-2.71%	-4.39%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.197; p = 0.268)	-0.011 (CI = +/-0.055; p = 0.677)	0.934	-3.06%	-4.15%
Frequency	2010.1	-0.034 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.187; p = 0.252)	-0.006 (CI = +/-0.053; p = 0.807)	0.940	-3.35%	-3.96%
Frequency	2010.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.187; p = 0.259)	-0.003 (CI = +/-0.053; p = 0.904)	0.942	-3.54%	-3.85%
Frequency	2011.1	-0.040 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.170; p = 0.225)	0.004 (CI = +/-0.049; p = 0.882)	0.952	-3.95%	-3.61%
Frequency	2011.2	-0.044 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.156; p = 0.203)	0.010 (CI = +/-0.045; p = 0.663)	0.961	-4.33%	-3.41%
Frequency	2012.1	-0.048 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.147; p = 0.185)	0.015 (CI = +/-0.043; p = 0.470)	0.964	-4.68%	-3.23%
Frequency	2012.2	-0.052 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.036; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.137; p = 0.169)	0.021 (CI = +/-0.041; p = 0.294)	0.970	-5.05%	-3.05%
Frequency	2013.1	-0.056 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.035; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.092 (CI = +/-0.127; p = 0.146)	0.027 (CI = +/-0.038; p = 0.153)	0.973	-5.46%	-2.87%
Frequency	2013.2	-0.055 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.036; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.131; p = 0.152)	0.025 (CI = +/-0.040; p = 0.200)	0.971	-5.33%	-2.92%
Frequency	2014.1	-0.057 (CI = +/-0.014; p = 0.000)	-0.120 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.135; p = 0.165)	0.028 (CI = +/-0.042; p = 0.179)	0.967	-5.51%	-2.85%
Frequency	2014.2	-0.056 (CI = +/-0.016; p = 0.000)	-0.121 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.140; p = 0.178)	0.026 (CI = +/-0.045; p = 0.227)	0.964	-5.41%	-2.88%
Frequency	2015.1	-0.063 (CI = +/-0.018; p = 0.000)	-0.129 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.133; p = 0.163)	0.036 (CI = +/-0.044; p = 0.105)	0.966	-6.08%	-2.67%
Frequency	2015.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.135 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.094 (CI = +/-0.124; p = 0.124)	0.026 (CI = +/-0.043; p = 0.216)	0.969	-5.35%	-2.87%
Frequency	2016.1	-0.061 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.127; p = 0.134)	0.033 (CI = +/-0.047; p = 0.150)	0.965	-5.90%	-2.74%
Frequency	2016.2	-0.057 (CI = +/-0.031; p = 0.002)	-0.142 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.134; p = 0.148)	0.029 (CI = +/-0.054; p = 0.256)	0.961	-5.58%	-2.81%
Frequency	2017.1	-0.046 (CI = +/-0.041; p = 0.030)	-0.136 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.137; p = 0.146)	0.016 (CI = +/-0.063; p = 0.574)	0.952	-4.53%	-2.99%

Bodily Injury

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.006 (CI = +/-0.009; p = 0.231)	-0.140 (CI = +/-0.087; p = 0.003)	0.008 (CI = +/-0.005; p = 0.004)	0.368	+0.56%
Loss Cost	2006.2	0.004 (CI = +/-0.010; p = 0.452)	-0.130 (CI = +/-0.086; p = 0.004)	0.008 (CI = +/-0.005; p = 0.004)	0.359	+0.36%
Loss Cost	2007.1	0.002 (CI = +/-0.010; p = 0.677)	-0.138 (CI = +/-0.088; p = 0.003)	0.008 (CI = +/-0.005; p = 0.006)	0.376	+0.21%
Loss Cost	2007.2	0.001 (CI = +/-0.011; p = 0.836)	-0.133 (CI = +/-0.090; p = 0.005)	0.008 (CI = +/-0.005; p = 0.007)	0.369	+0.11%
Loss Cost	2008.1	0.001 (CI = +/-0.011; p = 0.909)	-0.135 (CI = +/-0.093; p = 0.006)	0.007 (CI = +/-0.005; p = 0.009)	0.365	+0.06%
Loss Cost	2008.2	-0.002 (CI = +/-0.011; p = 0.699)	-0.122 (CI = +/-0.091; p = 0.011)	0.007 (CI = +/-0.005; p = 0.009)	0.381	-0.22%
Loss Cost	2009.1	-0.005 (CI = +/-0.012; p = 0.384)	-0.136 (CI = +/-0.091; p = 0.005)	0.007 (CI = +/-0.005; p = 0.012)	0.429	-0.50%
Loss Cost	2009.2	-0.009 (CI = +/-0.011; p = 0.103)	-0.119 (CI = +/-0.084; p = 0.007)	0.007 (CI = +/-0.005; p = 0.008)	0.499	-0.91%
Loss Cost	2010.1	-0.012 (CI = +/-0.012; p = 0.044)	-0.131 (CI = +/-0.084; p = 0.004)	0.006 (CI = +/-0.005; p = 0.011)	0.539	-1.18%
Loss Cost	2010.2	-0.013 (CI = +/-0.012; p = 0.044)	-0.128 (CI = +/-0.087; p = 0.006)	0.006 (CI = +/-0.005; p = 0.013)	0.541	-1.26%
Loss Cost	2011.1	-0.016 (CI = +/-0.013; p = 0.016)	-0.142 (CI = +/-0.086; p = 0.003)	0.006 (CI = +/-0.005; p = 0.016)	0.585	-1.60%
Loss Cost	2011.2	-0.019 (CI = +/-0.013; p = 0.005)	-0.129 (CI = +/-0.084; p = 0.004)	0.006 (CI = +/-0.004; p = 0.015)	0.629	-1.92%
Loss Cost	2012.1	-0.021 (CI = +/-0.014; p = 0.004)	-0.138 (CI = +/-0.087; p = 0.004)	0.005 (CI = +/-0.005; p = 0.020)	0.631	-2.13%
Loss Cost	2012.2	-0.024 (CI = +/-0.015; p = 0.003)	-0.130 (CI = +/-0.089; p = 0.007)	0.005 (CI = +/-0.005; p = 0.022)	0.647	-2.34%
Loss Cost	2013.1	-0.026 (CI = +/-0.016; p = 0.004)	-0.137 (CI = +/-0.093; p = 0.006)	0.005 (CI = +/-0.005; p = 0.028)	0.639	-2.53%
Loss Cost	2013.2	-0.025 (CI = +/-0.018; p = 0.007)	-0.138 (CI = +/-0.098; p = 0.009)	0.005 (CI = +/-0.005; p = 0.033)	0.629	-2.51%
Loss Cost	2014.1	-0.028 (CI = +/-0.019; p = 0.006)	-0.148 (CI = +/-0.102; p = 0.008)	0.005 (CI = +/-0.005; p = 0.041)	0.628	-2.80%
Loss Cost	2014.2	-0.033 (CI = +/-0.020; p = 0.003)	-0.133 (CI = +/-0.102; p = 0.014)	0.005 (CI = +/-0.005; p = 0.036)	0.668	-3.23%
Loss Cost	2015.1	-0.041 (CI = +/-0.020; p = 0.001)	-0.157 (CI = +/-0.095; p = 0.003)	0.005 (CI = +/-0.004; p = 0.030)	0.746	-3.98%
Loss Cost	2015.2	-0.042 (CI = +/-0.022; p = 0.001)	-0.153 (CI = +/-0.101; p = 0.006)	0.005 (CI = +/-0.004; p = 0.034)	0.742	-4.12%
Loss Cost	2016.1	-0.042 (CI = +/-0.025; p = 0.003)	-0.152 (CI = +/-0.110; p = 0.011)	0.005 (CI = +/-0.005; p = 0.042)	0.692	-4.10%
Loss Cost	2016.2	-0.040 (CI = +/-0.028; p = 0.009)	-0.158 (CI = +/-0.119; p = 0.014)	0.005 (CI = +/-0.005; p = 0.055)	0.673	-3.93%
Loss Cost	2017.1	-0.043 (CI = +/-0.032; p = 0.014)	-0.166 (CI = +/-0.130; p = 0.017)	0.005 (CI = +/-0.005; p = 0.065)	0.639	-4.25%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.055; p = 0.203)	-0.001 (CI = +/-0.003; p = 0.680)	0.839	+3.45%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.274)	-0.001 (CI = +/-0.003; p = 0.635)	0.824	+3.35%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.057; p = 0.248)	-0.001 (CI = +/-0.003; p = 0.605)	0.810	+3.30%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.058; p = 0.291)	-0.001 (CI = +/-0.003; p = 0.594)	0.791	+3.26%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.059; p = 0.422)	-0.001 (CI = +/-0.003; p = 0.686)	0.798	+3.41%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.060; p = 0.486)	-0.001 (CI = +/-0.003; p = 0.670)	0.777	+3.35%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.062; p = 0.376)	-0.001 (CI = +/-0.004; p = 0.596)	0.756	+3.21%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.062; p = 0.495)	-0.001 (CI = +/-0.003; p = 0.554)	0.728	+3.07%
Severity	2010.1	0.030 (CI = +/-0.009; p = 0.000)	-0.022 (CI = +/-0.065; p = 0.483)	-0.001 (CI = +/-0.004; p = 0.548)	0.704	+3.03%
Severity	2010.2	0.031 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.067; p = 0.439)	-0.001 (CI = +/-0.004; p = 0.570)	0.690	+3.11%
Severity	2011.1	0.030 (CI = +/-0.010; p = 0.000)	-0.028 (CI = +/-0.070; p = 0.424)	-0.001 (CI = +/-0.004; p = 0.561)	0.663	+3.06%
Severity	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.073; p = 0.502)	-0.001 (CI = +/-0.004; p = 0.554)	0.618	+2.96%
Severity	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.077; p = 0.528)	-0.001 (CI = +/-0.004; p = 0.568)	0.591	+2.97%
Severity	2012.2	0.029 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.080; p = 0.563)	-0.001 (CI = +/-0.004; p = 0.576)	0.546	+2.94%
Severity	2013.1	0.029 (CI = +/-0.015; p = 0.001)	-0.022 (CI = +/-0.085; p = 0.585)	-0.001 (CI = +/-0.004; p = 0.588)	0.512	+2.95%
Severity	2013.2	0.029 (CI = +/-0.016; p = 0.002)	-0.021 (CI = +/-0.090; p = 0.628)	-0.001 (CI = +/-0.004; p = 0.597)	0.457	+2.90%
Severity	2014.1	0.026 (CI = +/-0.018; p = 0.006)	-0.029 (CI = +/-0.094; p = 0.525)	-0.001 (CI = +/-0.004; p = 0.562)	0.392	+2.66%
Severity	2014.2	0.021 (CI = +/-0.018; p = 0.021)	-0.013 (CI = +/-0.091; p = 0.767)	-0.001 (CI = +/-0.004; p = 0.549)	0.274	+2.16%
Severity	2015.1	0.016 (CI = +/-0.018; p = 0.086)	-0.031 (CI = +/-0.089; p = 0.474)	-0.001 (CI = +/-0.004; p = 0.456)	0.178	+1.58%
Severity	2015.2	0.012 (CI = +/-0.019; p = 0.210)	-0.018 (CI = +/-0.090; p = 0.669)	-0.001 (CI = +/-0.004; p = 0.479)	0.027	+1.17%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.218)	-0.014 (CI = +/-0.097; p = 0.756)	-0.001 (CI = +/-0.004; p = 0.503)	0.016	+1.31%
Severity	2016.2	0.014 (CI = +/-0.025; p = 0.246)	-0.016 (CI = +/-0.106; p = 0.741)	-0.001 (CI = +/-0.004; p = 0.514)	-0.026	+1.39%
Severity	2017.1	0.008 (CI = +/-0.028; p = 0.526)	-0.030 (CI = +/-0.110; p = 0.555)	-0.001 (CI = +/-0.004; p = 0.519)	-0.130	+0.82%
Frequency	2006.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.057; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.857	-2.79%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.863	-2.90%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.059; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.862	-3.00%
Frequency	2007.2	-0.031 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.060; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	0.860	-3.05%
Frequency	2008.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.059; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.870	-3.23%
Frequency	2008.2	-0.035 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.056; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.890	-3.45%
Frequency	2009.1	-0.037 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.893	-3.60%
Frequency	2009.2	-0.039 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.051; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.917	-3.86%
Frequency	2010.1	-0.042 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.049; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.928	-4.09%
Frequency	2010.2	-0.043 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.933	-4.24%
Frequency	2011.1	-0.046 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.947	-4.52%
Frequency	2011.2	-0.049 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.959	-4.74%
Frequency	2012.1	-0.051 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.038; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.964	-4.95%
Frequency	2012.2	-0.053 (CI = +/-0.006; p = 0.000)	-0.107 (CI = +/-0.036; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.970	-5.13%
Frequency	2013.1	-0.055 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.972	-5.32%
Frequency	2013.2	-0.054 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.970	-5.26%
Frequency	2014.1	-0.055 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.038; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.966	-5.32%
Frequency	2014.2	-0.054 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.041; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.963	-5.28%
Frequency	2015.1	-0.056 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.041; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.963	-5.47%
Frequency	2015.2	-0.054 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.967	-5.23%
Frequency	2016.1	-0.055 (CI = +/-0.009; p = 0.000)	-0.138 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.962	-5.35%
Frequency	2016.2	-0.054 (CI = +/-0.010; p = 0.000)	-0.141 (CI = +/-0.044; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.959	-5.24%
Frequency	2017.1	-0.052 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.047; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.949	-5.03%

Bodily Injury

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.007 (CI = +/-0.011; p = 0.176)	0.009 (CI = +/-0.006; p = 0.004)	0.182	+0.72%
Loss Cost	2006.2	0.004 (CI = +/-0.011; p = 0.410)	0.009 (CI = +/-0.006; p = 0.004)	0.191	+0.44%
Loss Cost	2007.1	0.004 (CI = +/-0.011; p = 0.501)	0.009 (CI = +/-0.006; p = 0.005)	0.190	+0.38%
Loss Cost	2007.2	0.002 (CI = +/-0.012; p = 0.732)	0.009 (CI = +/-0.006; p = 0.006)	0.197	+0.20%
Loss Cost	2008.1	0.003 (CI = +/-0.013; p = 0.686)	0.009 (CI = +/-0.006; p = 0.007)	0.195	+0.25%
Loss Cost	2008.2	-0.001 (CI = +/-0.013; p = 0.844)	0.008 (CI = +/-0.006; p = 0.007)	0.236	-0.12%
Loss Cost	2009.1	-0.003 (CI = +/-0.013; p = 0.657)	0.008 (CI = +/-0.006; p = 0.009)	0.250	-0.29%
Loss Cost	2009.2	-0.008 (CI = +/-0.013; p = 0.196)	0.008 (CI = +/-0.005; p = 0.007)	0.355	-0.81%
Loss Cost	2010.1	-0.010 (CI = +/-0.013; p = 0.154)	0.007 (CI = +/-0.005; p = 0.009)	0.366	-0.95%
Loss Cost	2010.2	-0.011 (CI = +/-0.014; p = 0.110)	0.007 (CI = +/-0.005; p = 0.011)	0.383	-1.14%
Loss Cost	2011.1	-0.013 (CI = +/-0.015; p = 0.086)	0.007 (CI = +/-0.006; p = 0.014)	0.394	-1.31%
Loss Cost	2011.2	-0.018 (CI = +/-0.015; p = 0.023)	0.007 (CI = +/-0.005; p = 0.014)	0.474	-1.78%
Loss Cost	2012.1	-0.018 (CI = +/-0.017; p = 0.032)	0.007 (CI = +/-0.005; p = 0.017)	0.459	-1.82%
Loss Cost	2012.2	-0.022 (CI = +/-0.017; p = 0.016)	0.007 (CI = +/-0.005; p = 0.018)	0.501	-2.18%
Loss Cost	2013.1	-0.022 (CI = +/-0.019; p = 0.026)	0.007 (CI = +/-0.005; p = 0.022)	0.477	-2.18%
Loss Cost	2013.2	-0.024 (CI = +/-0.021; p = 0.029)	0.006 (CI = +/-0.006; p = 0.026)	0.470	-2.33%
Loss Cost	2014.1	-0.024 (CI = +/-0.023; p = 0.042)	0.006 (CI = +/-0.006; p = 0.031)	0.447	-2.37%
Loss Cost	2014.2	-0.031 (CI = +/-0.024; p = 0.013)	0.006 (CI = +/-0.006; p = 0.028)	0.529	-3.04%
Loss Cost	2015.1	-0.035 (CI = +/-0.025; p = 0.010)	0.006 (CI = +/-0.006; p = 0.030)	0.550	-3.47%
Loss Cost	2015.2	-0.040 (CI = +/-0.028; p = 0.008)	0.006 (CI = +/-0.006; p = 0.032)	0.566	-3.90%
Loss Cost	2016.1	-0.036 (CI = +/-0.031; p = 0.025)	0.006 (CI = +/-0.006; p = 0.037)	0.502	-3.54%
Loss Cost	2016.2	-0.038 (CI = +/-0.035; p = 0.037)	0.006 (CI = +/-0.006; p = 0.044)	0.471	-3.71%
Loss Cost	2017.1	-0.036 (CI = +/-0.041; p = 0.074)	0.006 (CI = +/-0.006; p = 0.055)	0.405	-3.57%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.812)	0.836	+3.49%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.734)	0.823	+3.37%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.722)	0.808	+3.34%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.691)	0.790	+3.28%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.771)	0.801	+3.44%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.736)	0.781	+3.37%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.689)	0.758	+3.26%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.614)	0.733	+3.09%
Severity	2010.1	0.030 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.617)	0.710	+3.07%
Severity	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.645)	0.695	+3.14%
Severity	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.647)	0.667	+3.12%
Severity	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.618)	0.628	+2.99%
Severity	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.635)	0.602	+3.03%
Severity	2012.2	0.029 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.632)	0.561	+2.97%
Severity	2013.1	0.030 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.647)	0.530	+3.01%
Severity	2013.2	0.029 (CI = +/-0.016; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.646)	0.479	+2.93%
Severity	2014.1	0.027 (CI = +/-0.017; p = 0.004)	-0.001 (CI = +/-0.004; p = 0.635)	0.413	+2.75%
Severity	2014.2	0.022 (CI = +/-0.017; p = 0.016)	-0.001 (CI = +/-0.004; p = 0.568)	0.315	+2.18%
Severity	2015.1	0.017 (CI = +/-0.018; p = 0.061)	-0.001 (CI = +/-0.004; p = 0.531)	0.203	+1.68%
Severity	2015.2	0.012 (CI = +/-0.018; p = 0.185)	-0.001 (CI = +/-0.004; p = 0.512)	0.083	+1.20%
Severity	2016.1	0.014 (CI = +/-0.021; p = 0.178)	-0.001 (CI = +/-0.004; p = 0.520)	0.084	+1.37%
Severity	2016.2	0.014 (CI = +/-0.024; p = 0.219)	-0.001 (CI = +/-0.004; p = 0.535)	0.050	+1.41%
Severity	2017.1	0.009 (CI = +/-0.026; p = 0.444)	-0.001 (CI = +/-0.004; p = 0.582)	-0.065	+0.95%
Frequency	2006.1	-0.027 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.801	-2.67%
Frequency	2006.2	-0.029 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.814	-2.84%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.807	-2.87%
Frequency	2007.2	-0.030 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.809	-2.98%
Frequency	2008.1	-0.031 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.808	-3.08%
Frequency	2008.2	-0.034 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.840	-3.37%
Frequency	2009.1	-0.035 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.834	-3.44%
Frequency	2009.2	-0.039 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.871	-3.78%
Frequency	2010.1	-0.040 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.871	-3.91%
Frequency	2010.2	-0.042 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.883	-4.15%
Frequency	2011.1	-0.044 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.883	-4.30%
Frequency	2011.2	-0.047 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.905	-4.63%
Frequency	2012.1	-0.048 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.899	-4.70%
Frequency	2012.2	-0.051 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.912	-5.01%
Frequency	2013.1	-0.052 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.903	-5.04%
Frequency	2013.2	-0.052 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.895	-5.11%
Frequency	2014.1	-0.051 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.882	-4.99%
Frequency	2014.2	-0.052 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.874	-5.11%
Frequency	2015.1	-0.052 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.856	-5.06%
Frequency	2015.2	-0.052 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.836	-5.04%
Frequency	2016.1	-0.050 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.809	-4.85%
Frequency	2016.2	-0.052 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.794	-5.04%
Frequency	2017.1	-0.046 (CI = +/-0.025; p = 0.002)	0.007 (CI = +/-0.004; p = 0.002)	0.759	-4.48%

Bodily Injury

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.001 (CI = +/-0.009; p = 0.843)	-0.158 (CI = +/-0.097; p = 0.002)	0.205	-0.09%
Loss Cost	2006.2	-0.003 (CI = +/-0.010; p = 0.526)	-0.146 (CI = +/-0.096; p = 0.004)	0.190	-0.30%
Loss Cost	2007.1	-0.005 (CI = +/-0.010; p = 0.345)	-0.156 (CI = +/-0.097; p = 0.003)	0.220	-0.46%
Loss Cost	2007.2	-0.006 (CI = +/-0.010; p = 0.269)	-0.150 (CI = +/-0.099; p = 0.005)	0.214	-0.57%
Loss Cost	2008.1	-0.007 (CI = +/-0.011; p = 0.237)	-0.154 (CI = +/-0.103; p = 0.005)	0.215	-0.65%
Loss Cost	2008.2	-0.009 (CI = +/-0.011; p = 0.100)	-0.139 (CI = +/-0.101; p = 0.009)	0.229	-0.93%
Loss Cost	2009.1	-0.012 (CI = +/-0.012; p = 0.038)	-0.155 (CI = +/-0.100; p = 0.004)	0.295	-1.22%
Loss Cost	2009.2	-0.016 (CI = +/-0.011; p = 0.006)	-0.135 (CI = +/-0.094; p = 0.006)	0.361	-1.62%
Loss Cost	2010.1	-0.019 (CI = +/-0.012; p = 0.002)	-0.149 (CI = +/-0.093; p = 0.003)	0.417	-1.89%
Loss Cost	2010.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.145 (CI = +/-0.096; p = 0.005)	0.421	-1.99%
Loss Cost	2011.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.160 (CI = +/-0.095; p = 0.002)	0.482	-2.32%
Loss Cost	2011.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.094; p = 0.004)	0.527	-2.64%
Loss Cost	2012.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.156 (CI = +/-0.096; p = 0.003)	0.536	-2.87%
Loss Cost	2012.2	-0.031 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.098; p = 0.005)	0.554	-3.09%
Loss Cost	2013.1	-0.034 (CI = +/-0.016; p = 0.000)	-0.156 (CI = +/-0.102; p = 0.005)	0.549	-3.32%
Loss Cost	2013.2	-0.034 (CI = +/-0.018; p = 0.001)	-0.157 (CI = +/-0.107; p = 0.007)	0.538	-3.31%
Loss Cost	2014.1	-0.037 (CI = +/-0.019; p = 0.001)	-0.168 (CI = +/-0.111; p = 0.005)	0.542	-3.63%
Loss Cost	2014.2	-0.041 (CI = +/-0.021; p = 0.001)	-0.154 (CI = +/-0.113; p = 0.010)	0.579	-4.05%
Loss Cost	2015.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.179 (CI = +/-0.107; p = 0.003)	0.664	-4.80%
Loss Cost	2015.2	-0.050 (CI = +/-0.023; p = 0.000)	-0.176 (CI = +/-0.114; p = 0.005)	0.658	-4.91%
Loss Cost	2016.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.176 (CI = +/-0.123; p = 0.008)	0.594	-4.93%
Loss Cost	2016.2	-0.048 (CI = +/-0.030; p = 0.005)	-0.184 (CI = +/-0.131; p = 0.010)	0.576	-4.65%
Loss Cost	2017.1	-0.051 (CI = +/-0.035; p = 0.009)	-0.192 (CI = +/-0.143; p = 0.013)	0.530	-4.96%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.053; p = 0.212)	0.843	+3.51%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.054; p = 0.290)	0.828	+3.42%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.055; p = 0.268)	0.814	+3.38%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.057; p = 0.313)	0.796	+3.34%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.057; p = 0.445)	0.804	+3.48%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.059; p = 0.513)	0.783	+3.42%
Severity	2009.1	0.033 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.060; p = 0.408)	0.762	+3.31%
Severity	2009.2	0.031 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.061; p = 0.540)	0.735	+3.18%
Severity	2010.1	0.031 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.063; p = 0.533)	0.712	+3.16%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.065; p = 0.478)	0.699	+3.24%
Severity	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.068; p = 0.469)	0.672	+3.20%
Severity	2011.2	0.031 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.070; p = 0.551)	0.629	+3.11%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	-0.020 (CI = +/-0.074; p = 0.583)	0.604	+3.13%
Severity	2012.2	0.031 (CI = +/-0.012; p = 0.000)	-0.019 (CI = +/-0.077; p = 0.616)	0.562	+3.11%
Severity	2013.1	0.031 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.082; p = 0.643)	0.530	+3.12%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	-0.017 (CI = +/-0.086; p = 0.684)	0.478	+3.08%
Severity	2014.1	0.028 (CI = +/-0.016; p = 0.001)	-0.024 (CI = +/-0.090; p = 0.585)	0.415	+2.88%
Severity	2014.2	0.023 (CI = +/-0.016; p = 0.007)	-0.008 (CI = +/-0.087; p = 0.850)	0.302	+2.36%
Severity	2015.1	0.018 (CI = +/-0.016; p = 0.032)	-0.024 (CI = +/-0.085; p = 0.556)	0.200	+1.84%
Severity	2015.2	0.014 (CI = +/-0.017; p = 0.110)	-0.012 (CI = +/-0.086; p = 0.769)	0.059	+1.40%
Severity	2016.1	0.015 (CI = +/-0.020; p = 0.121)	-0.008 (CI = +/-0.092; p = 0.858)	0.056	+1.55%
Severity	2016.2	0.016 (CI = +/-0.023; p = 0.159)	-0.009 (CI = +/-0.100; p = 0.847)	0.021	+1.60%
Severity	2017.1	0.010 (CI = +/-0.026; p = 0.403)	-0.023 (CI = +/-0.104; p = 0.633)	-0.073	+1.02%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.075; p = 0.002)	0.750	-3.48%
Frequency	2006.2	-0.037 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.076; p = 0.004)	0.758	-3.60%
Frequency	2007.1	-0.038 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.077; p = 0.002)	0.758	-3.72%
Frequency	2007.2	-0.039 (CI = +/-0.008; p = 0.000)	-0.121 (CI = +/-0.079; p = 0.004)	0.755	-3.79%
Frequency	2008.1	-0.041 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.078; p = 0.002)	0.771	-3.99%
Frequency	2008.2	-0.043 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.076; p = 0.003)	0.795	-4.21%
Frequency	2009.1	-0.045 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.076; p = 0.002)	0.800	-4.39%
Frequency	2009.2	-0.048 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.073; p = 0.003)	0.827	-4.65%
Frequency	2010.1	-0.050 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.071; p = 0.001)	0.843	-4.90%
Frequency	2010.2	-0.052 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.072; p = 0.002)	0.848	-5.06%
Frequency	2011.1	-0.055 (CI = +/-0.009; p = 0.000)	-0.136 (CI = +/-0.069; p = 0.000)	0.866	-5.35%
Frequency	2011.2	-0.057 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.068; p = 0.001)	0.878	-5.58%
Frequency	2012.1	-0.060 (CI = +/-0.010; p = 0.000)	-0.136 (CI = +/-0.068; p = 0.000)	0.882	-5.82%
Frequency	2012.2	-0.062 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.068; p = 0.001)	0.886	-6.01%
Frequency	2013.1	-0.064 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.069; p = 0.001)	0.885	-6.24%
Frequency	2013.2	-0.064 (CI = +/-0.012; p = 0.000)	-0.140 (CI = +/-0.073; p = 0.001)	0.875	-6.20%
Frequency	2014.1	-0.065 (CI = +/-0.013; p = 0.000)	-0.144 (CI = +/-0.076; p = 0.001)	0.859	-6.32%
Frequency	2014.2	-0.065 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.081; p = 0.001)	0.847	-6.27%
Frequency	2015.1	-0.067 (CI = +/-0.016; p = 0.000)	-0.155 (CI = +/-0.084; p = 0.001)	0.834	-6.51%
Frequency	2015.2	-0.064 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.087; p = 0.001)	0.823	-6.22%
Frequency	2016.1	-0.066 (CI = +/-0.020; p = 0.000)	-0.168 (CI = +/-0.094; p = 0.002)	0.792	-6.38%
Frequency	2016.2	-0.063 (CI = +/-0.023; p = 0.000)	-0.175 (CI = +/-0.100; p = 0.002)	0.776	-6.15%
Frequency	2017.1	-0.061 (CI = +/-0.027; p = 0.000)	-0.169 (CI = +/-0.109; p = 0.006)	0.703	-5.92%

Bodily Injury

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.000 (CI = +/-0.011; p = 0.972)	-0.029	-0.02%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.571)	-0.020	-0.30%
Loss Cost	2007.1	-0.004 (CI = +/-0.011; p = 0.492)	-0.016	-0.38%
Loss Cost	2007.2	-0.006 (CI = +/-0.012; p = 0.325)	0.000	-0.57%
Loss Cost	2008.1	-0.006 (CI = +/-0.013; p = 0.364)	-0.005	-0.56%
Loss Cost	2008.2	-0.009 (CI = +/-0.013; p = 0.138)	0.042	-0.93%
Loss Cost	2009.1	-0.011 (CI = +/-0.013; p = 0.092)	0.066	-1.12%
Loss Cost	2009.2	-0.016 (CI = +/-0.013; p = 0.014)	0.176	-1.62%
Loss Cost	2010.1	-0.018 (CI = +/-0.013; p = 0.011)	0.195	-1.78%
Loss Cost	2010.2	-0.020 (CI = +/-0.014; p = 0.008)	0.221	-1.99%
Loss Cost	2011.1	-0.022 (CI = +/-0.015; p = 0.006)	0.241	-2.18%
Loss Cost	2011.2	-0.027 (CI = +/-0.015; p = 0.002)	0.333	-2.64%
Loss Cost	2012.1	-0.028 (CI = +/-0.017; p = 0.002)	0.316	-2.72%
Loss Cost	2012.2	-0.031 (CI = +/-0.018; p = 0.001)	0.368	-3.09%
Loss Cost	2013.1	-0.032 (CI = +/-0.019; p = 0.003)	0.339	-3.13%
Loss Cost	2013.2	-0.034 (CI = +/-0.021; p = 0.004)	0.334	-3.31%
Loss Cost	2014.1	-0.034 (CI = +/-0.023; p = 0.007)	0.308	-3.38%
Loss Cost	2014.2	-0.041 (CI = +/-0.024; p = 0.002)	0.394	-4.05%
Loss Cost	2015.1	-0.046 (CI = +/-0.027; p = 0.002)	0.416	-4.48%
Loss Cost	2015.2	-0.050 (CI = +/-0.030; p = 0.003)	0.430	-4.91%
Loss Cost	2016.1	-0.046 (CI = +/-0.033; p = 0.010)	0.344	-4.54%
Loss Cost	2016.2	-0.048 (CI = +/-0.038; p = 0.019)	0.305	-4.65%
Loss Cost	2017.1	-0.045 (CI = +/-0.045; p = 0.049)	0.227	-4.40%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.840	+3.52%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.828	+3.42%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.813	+3.40%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.795	+3.34%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.807	+3.49%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.787	+3.42%
Severity	2009.1	0.033 (CI = +/-0.007; p = 0.000)	0.765	+3.33%
Severity	2009.2	0.031 (CI = +/-0.007; p = 0.000)	0.741	+3.18%
Severity	2010.1	0.031 (CI = +/-0.008; p = 0.000)	0.718	+3.17%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.705	+3.24%
Severity	2011.1	0.032 (CI = +/-0.009; p = 0.000)	0.678	+3.22%
Severity	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.640	+3.11%
Severity	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.616	+3.15%
Severity	2012.2	0.031 (CI = +/-0.011; p = 0.000)	0.577	+3.11%
Severity	2013.1	0.031 (CI = +/-0.013; p = 0.000)	0.549	+3.14%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.501	+3.08%
Severity	2014.1	0.029 (CI = +/-0.015; p = 0.001)	0.438	+2.91%
Severity	2014.2	0.023 (CI = +/-0.015; p = 0.005)	0.342	+2.36%
Severity	2015.1	0.019 (CI = +/-0.016; p = 0.025)	0.232	+1.88%
Severity	2015.2	0.014 (CI = +/-0.017; p = 0.098)	0.116	+1.40%
Severity	2016.1	0.016 (CI = +/-0.019; p = 0.102)	0.121	+1.57%
Severity	2016.2	0.016 (CI = +/-0.022; p = 0.142)	0.093	+1.60%
Severity	2017.1	0.011 (CI = +/-0.025; p = 0.352)	-0.005	+1.09%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.674	-3.42%
Frequency	2006.2	-0.037 (CI = +/-0.008; p = 0.000)	0.692	-3.60%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.682	-3.66%
Frequency	2007.2	-0.039 (CI = +/-0.009; p = 0.000)	0.686	-3.79%
Frequency	2008.1	-0.040 (CI = +/-0.010; p = 0.000)	0.686	-3.92%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	0.727	-4.21%
Frequency	2009.1	-0.044 (CI = +/-0.010; p = 0.000)	0.719	-4.31%
Frequency	2009.2	-0.048 (CI = +/-0.010; p = 0.000)	0.765	-4.65%
Frequency	2010.1	-0.049 (CI = +/-0.011; p = 0.000)	0.764	-4.80%
Frequency	2010.2	-0.052 (CI = +/-0.011; p = 0.000)	0.780	-5.06%
Frequency	2011.1	-0.054 (CI = +/-0.012; p = 0.000)	0.779	-5.24%
Frequency	2011.2	-0.057 (CI = +/-0.012; p = 0.000)	0.805	-5.58%
Frequency	2012.1	-0.059 (CI = +/-0.013; p = 0.000)	0.793	-5.69%
Frequency	2012.2	-0.062 (CI = +/-0.013; p = 0.000)	0.808	-6.01%
Frequency	2013.1	-0.063 (CI = +/-0.015; p = 0.000)	0.791	-6.08%
Frequency	2013.2	-0.064 (CI = +/-0.016; p = 0.000)	0.774	-6.20%
Frequency	2014.1	-0.063 (CI = +/-0.018; p = 0.000)	0.742	-6.12%
Frequency	2014.2	-0.065 (CI = +/-0.020; p = 0.000)	0.723	-6.27%
Frequency	2015.1	-0.064 (CI = +/-0.022; p = 0.000)	0.686	-6.25%
Frequency	2015.2	-0.064 (CI = +/-0.025; p = 0.000)	0.643	-6.22%
Frequency	2016.1	-0.062 (CI = +/-0.028; p = 0.000)	0.582	-6.01%
Frequency	2016.2	-0.063 (CI = +/-0.033; p = 0.001)	0.543	-6.15%
Frequency	2017.1	-0.056 (CI = +/-0.036; p = 0.006)	0.439	-5.43%

Bodily Injury

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.821)	-0.381 (CI = +/-0.177; p = 0.000)	0.474	+2.26%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.001)	0.001 (CI = +/-0.006; p = 0.761)	-0.359 (CI = +/-0.175; p = 0.000)	0.466	+1.97%
Loss Cost	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.001 (CI = +/-0.006; p = 0.774)	-0.363 (CI = +/-0.181; p = 0.000)	0.463	+2.02%
Loss Cost	2007.2	0.019 (CI = +/-0.013; p = 0.007)	0.001 (CI = +/-0.006; p = 0.755)	-0.354 (CI = +/-0.186; p = 0.001)	0.454	+1.90%
Loss Cost	2008.1	0.021 (CI = +/-0.014; p = 0.004)	0.001 (CI = +/-0.006; p = 0.801)	-0.372 (CI = +/-0.189; p = 0.000)	0.472	+2.15%
Loss Cost	2008.2	0.017 (CI = +/-0.014; p = 0.022)	0.001 (CI = +/-0.006; p = 0.717)	-0.343 (CI = +/-0.187; p = 0.001)	0.481	+1.73%
Loss Cost	2009.1	0.016 (CI = +/-0.016; p = 0.042)	0.001 (CI = +/-0.006; p = 0.708)	-0.337 (CI = +/-0.194; p = 0.001)	0.477	+1.65%
Loss Cost	2009.2	0.010 (CI = +/-0.015; p = 0.208)	0.002 (CI = +/-0.006; p = 0.557)	-0.292 (CI = +/-0.182; p = 0.003)	0.533	+0.97%
Loss Cost	2010.1	0.009 (CI = +/-0.017; p = 0.268)	0.002 (CI = +/-0.006; p = 0.560)	-0.290 (CI = +/-0.190; p = 0.004)	0.532	+0.94%
Loss Cost	2010.2	0.008 (CI = +/-0.019; p = 0.368)	0.002 (CI = +/-0.006; p = 0.552)	-0.283 (CI = +/-0.200; p = 0.007)	0.531	+0.83%
Loss Cost	2011.1	0.008 (CI = +/-0.021; p = 0.449)	0.002 (CI = +/-0.006; p = 0.553)	-0.279 (CI = +/-0.211; p = 0.012)	0.529	+0.78%
Loss Cost	2011.2	0.001 (CI = +/-0.022; p = 0.891)	0.002 (CI = +/-0.006; p = 0.446)	-0.241 (CI = +/-0.212; p = 0.028)	0.565	+0.15%
Loss Cost	2012.1	0.004 (CI = +/-0.025; p = 0.756)	0.002 (CI = +/-0.006; p = 0.492)	-0.255 (CI = +/-0.225; p = 0.028)	0.556	+0.37%
Loss Cost	2012.2	-0.001 (CI = +/-0.027; p = 0.958)	0.002 (CI = +/-0.006; p = 0.435)	-0.229 (CI = +/-0.237; p = 0.057)	0.568	-0.07%
Loss Cost	2013.1	0.003 (CI = +/-0.031; p = 0.834)	0.002 (CI = +/-0.007; p = 0.503)	-0.251 (CI = +/-0.253; p = 0.052)	0.555	+0.31%
Loss Cost	2013.2	0.004 (CI = +/-0.036; p = 0.803)	0.002 (CI = +/-0.007; p = 0.538)	-0.257 (CI = +/-0.274; p = 0.065)	0.543	+0.43%
Loss Cost	2014.1	0.009 (CI = +/-0.041; p = 0.646)	0.002 (CI = +/-0.007; p = 0.625)	-0.282 (CI = +/-0.298; p = 0.062)	0.530	+0.91%
Loss Cost	2014.2	-0.003 (CI = +/-0.046; p = 0.904)	0.003 (CI = +/-0.007; p = 0.467)	-0.223 (CI = +/-0.316; p = 0.153)	0.563	-0.27%
Loss Cost	2015.1	-0.009 (CI = +/-0.054; p = 0.732)	0.003 (CI = +/-0.008; p = 0.420)	-0.192 (CI = +/-0.350; p = 0.258)	0.562	-0.88%
Loss Cost	2015.2	-0.016 (CI = +/-0.065; p = 0.592)	0.004 (CI = +/-0.009; p = 0.373)	-0.157 (CI = +/-0.392; p = 0.404)	0.558	-1.64%
Loss Cost	2016.1	0.004 (CI = +/-0.075; p = 0.916)	0.002 (CI = +/-0.009; p = 0.619)	-0.248 (CI = +/-0.428; p = 0.232)	0.523	+0.37%
Loss Cost	2016.2	0.010 (CI = +/-0.093; p = 0.823)	0.002 (CI = +/-0.010; p = 0.726)	-0.273 (CI = +/-0.498; p = 0.252)	0.490	+0.97%
Loss Cost	2017.1	0.032 (CI = +/-0.114; p = 0.550)	0.000 (CI = +/-0.012; p = 1.000)	-0.363 (CI = +/-0.570; p = 0.187)	0.455	+3.21%
Severity	2006.1	0.041 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.028)	-0.173 (CI = +/-0.108; p = 0.002)	0.873	+4.21%
Severity	2006.2	0.040 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.032)	-0.165 (CI = +/-0.109; p = 0.004)	0.860	+4.09%
Severity	2007.1	0.040 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.034)	-0.166 (CI = +/-0.113; p = 0.005)	0.847	+4.11%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.038)	-0.165 (CI = +/-0.117; p = 0.007)	0.831	+4.09%
Severity	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.020)	-0.188 (CI = +/-0.110; p = 0.002)	0.856	+4.43%
Severity	2008.2	0.043 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.023)	-0.187 (CI = +/-0.114; p = 0.002)	0.839	+4.41%
Severity	2009.1	0.043 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.027)	-0.183 (CI = +/-0.119; p = 0.004)	0.818	+4.34%
Severity	2009.2	0.041 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.032)	-0.171 (CI = +/-0.122; p = 0.008)	0.792	+4.17%
Severity	2010.1	0.042 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.032)	-0.178 (CI = +/-0.127; p = 0.008)	0.776	+4.28%
Severity	2010.2	0.045 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.026)	-0.195 (CI = +/-0.130; p = 0.005)	0.777	+4.55%
Severity	2011.1	0.046 (CI = +/-0.013; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.025)	-0.205 (CI = +/-0.135; p = 0.005)	0.760	+4.71%
Severity	2011.2	0.046 (CI = +/-0.015; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.030)	-0.204 (CI = +/-0.144; p = 0.008)	0.724	+4.69%
Severity	2012.1	0.049 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.024)	-0.223 (CI = +/-0.149; p = 0.005)	0.719	+5.04%
Severity	2012.2	0.051 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.024)	-0.235 (CI = +/-0.158; p = 0.006)	0.694	+5.25%
Severity	2013.1	0.056 (CI = +/-0.020; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.018)	-0.261 (CI = +/-0.165; p = 0.004)	0.693	+5.74%
Severity	2013.2	0.059 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.017)	-0.278 (CI = +/-0.177; p = 0.004)	0.666	+6.09%
Severity	2014.1	0.061 (CI = +/-0.027; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.020)	-0.288 (CI = +/-0.193; p = 0.006)	0.616	+6.28%
Severity	2014.2	0.053 (CI = +/-0.030; p = 0.002)	-0.005 (CI = +/-0.005; p = 0.036)	-0.248 (CI = +/-0.204; p = 0.020)	0.496	+5.44%
Severity	2015.1	0.046 (CI = +/-0.034; p = 0.012)	-0.005 (CI = +/-0.005; p = 0.067)	-0.215 (CI = +/-0.222; p = 0.057)	0.347	+4.73%
Severity	2015.2	0.038 (CI = +/-0.040; p = 0.061)	-0.004 (CI = +/-0.005; p = 0.124)	-0.178 (CI = +/-0.245; p = 0.140)	0.170	+3.91%
Severity	2016.1	0.052 (CI = +/-0.046; p = 0.030)	-0.005 (CI = +/-0.006; p = 0.068)	-0.240 (CI = +/-0.264; p = 0.071)	0.253	+5.36%
Severity	2016.2	0.066 (CI = +/-0.055; p = 0.022)	-0.006 (CI = +/-0.006; p = 0.045)	-0.300 (CI = +/-0.293; p = 0.045)	0.291	+6.84%
Severity	2017.1	0.064 (CI = +/-0.069; p = 0.065)	-0.006 (CI = +/-0.007; p = 0.083)	-0.292 (CI = +/-0.346; p = 0.089)	0.135	+6.63%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.005; p = 0.039)	-0.208 (CI = +/-0.133; p = 0.003)	0.844	-1.87%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.005; p = 0.033)	-0.194 (CI = +/-0.134; p = 0.006)	0.851	-2.04%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	-0.196 (CI = +/-0.138; p = 0.007)	0.844	-2.01%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	-0.189 (CI = +/-0.142; p = 0.011)	0.842	-2.11%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.005; p = 0.038)	-0.184 (CI = +/-0.147; p = 0.016)	0.839	-2.18%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	-0.156 (CI = +/-0.141; p = 0.032)	0.861	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.024)	-0.155 (CI = +/-0.147; p = 0.040)	0.854	-2.58%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.121 (CI = +/-0.138; p = 0.084)	0.881	-3.07%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.111 (CI = +/-0.143; p = 0.122)	0.878	-3.21%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	-0.088 (CI = +/-0.144; p = 0.219)	0.886	-3.56%
Frequency	2011.1	-0.038 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	-0.075 (CI = +/-0.150; p = 0.313)	0.883	-3.76%
Frequency	2011.2	-0.044 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.038 (CI = +/-0.144; p = 0.591)	0.902	-4.34%
Frequency	2012.1	-0.045 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	-0.032 (CI = +/-0.153; p = 0.671)	0.894	-4.44%
Frequency	2012.2	-0.052 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.006 (CI = +/-0.151; p = 0.939)	0.907	-5.06%
Frequency	2013.1	-0.053 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	0.010 (CI = +/-0.162; p = 0.897)	0.898	-5.13%
Frequency	2013.2	-0.055 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	0.022 (CI = +/-0.175; p = 0.799)	0.890	-5.33%
Frequency	2014.1	-0.052 (CI = +/-0.026; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.006 (CI = +/-0.190; p = 0.946)	0.875	-5.06%
Frequency	2014.2	-0.056 (CI = +/-0.030; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.025 (CI = +/-0.208; p = 0.801)	0.866	-5.41%
Frequency	2015.1	-0.055 (CI = +/-0.036; p = 0.006)	0.008 (CI = +/-0.005; p = 0.007)	0.022 (CI = +/-0.233; p = 0.842)	0.846	-5.35%
Frequency	2015.2	-0.055 (CI = +/-0.044; p = 0.018)	0.008 (CI = +/-0.006; p = 0.013)	0.021 (CI = +/-0.264; p = 0.864)	0.824	-5.34%
Frequency	2016.1	-0.049 (CI = +/-0.053; p = 0.068)	0.007 (CI = +/-0.006; p = 0.028)	-0.007 (CI = +/-0.300; p = 0.959)	0.793	-4.74%
Frequency	2016.2	-0.056 (CI = +/-0.065; p = 0.081)	0.008 (CI = +/-0.007; p = 0.033)	0.027 (CI = +/-0.346; p = 0.867)	0.775	-5.49%
Frequency	2017.1	-0.033 (CI = +/-0.075; p = 0.358)	0.006 (CI = +/-0.008; p = 0.108)	-0.071 (CI = +/-0.378; p = 0.685)	0.739	-3.20%

Bodily Injury

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.059; p = 0.000)	-0.381 (CI = +/-0.102; p = 0.000)	0.709	+2.13%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	-0.141 (CI = +/-0.059; p = 0.000)	-0.370 (CI = +/-0.102; p = 0.000)	0.697	+1.96%
Loss Cost	2007.1	0.019 (CI = +/-0.009; p = 0.000)	-0.144 (CI = +/-0.061; p = 0.000)	-0.365 (CI = +/-0.105; p = 0.000)	0.698	+1.88%
Loss Cost	2007.2	0.019 (CI = +/-0.010; p = 0.001)	-0.144 (CI = +/-0.063; p = 0.000)	-0.365 (CI = +/-0.109; p = 0.000)	0.690	+1.88%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	-0.141 (CI = +/-0.065; p = 0.000)	-0.372 (CI = +/-0.113; p = 0.000)	0.691	+1.99%
Loss Cost	2008.2	0.017 (CI = +/-0.011; p = 0.004)	-0.134 (CI = +/-0.064; p = 0.000)	-0.357 (CI = +/-0.113; p = 0.000)	0.688	+1.73%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.016)	-0.141 (CI = +/-0.065; p = 0.000)	-0.343 (CI = +/-0.114; p = 0.000)	0.702	+1.47%
Loss Cost	2009.2	0.010 (CI = +/-0.011; p = 0.085)	-0.129 (CI = +/-0.061; p = 0.000)	-0.317 (CI = +/-0.107; p = 0.000)	0.733	+1.00%
Loss Cost	2010.1	0.008 (CI = +/-0.012; p = 0.210)	-0.135 (CI = +/-0.062; p = 0.000)	-0.305 (CI = +/-0.110; p = 0.000)	0.742	+0.77%
Loss Cost	2010.2	0.009 (CI = +/-0.013; p = 0.195)	-0.138 (CI = +/-0.064; p = 0.000)	-0.310 (CI = +/-0.115; p = 0.000)	0.743	+0.87%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.429)	-0.145 (CI = +/-0.066; p = 0.000)	-0.295 (CI = +/-0.118; p = 0.000)	0.755	+0.57%
Loss Cost	2011.2	0.002 (CI = +/-0.016; p = 0.743)	-0.139 (CI = +/-0.066; p = 0.000)	-0.280 (CI = +/-0.121; p = 0.000)	0.765	+0.25%
Loss Cost	2012.1	0.002 (CI = +/-0.018; p = 0.836)	-0.141 (CI = +/-0.070; p = 0.000)	-0.276 (CI = +/-0.128; p = 0.000)	0.758	+0.18%
Loss Cost	2012.2	0.001 (CI = +/-0.019; p = 0.920)	-0.139 (CI = +/-0.073; p = 0.001)	-0.273 (CI = +/-0.136; p = 0.000)	0.757	+0.09%
Loss Cost	2013.1	0.001 (CI = +/-0.022; p = 0.924)	-0.139 (CI = +/-0.078; p = 0.001)	-0.273 (CI = +/-0.146; p = 0.001)	0.744	+0.10%
Loss Cost	2013.2	0.006 (CI = +/-0.024; p = 0.620)	-0.146 (CI = +/-0.079; p = 0.001)	-0.292 (CI = +/-0.151; p = 0.001)	0.754	+0.58%
Loss Cost	2014.1	0.005 (CI = +/-0.028; p = 0.697)	-0.147 (CI = +/-0.085; p = 0.002)	-0.290 (CI = +/-0.163; p = 0.002)	0.742	+0.52%
Loss Cost	2014.2	0.001 (CI = +/-0.031; p = 0.935)	-0.142 (CI = +/-0.088; p = 0.004)	-0.276 (CI = +/-0.172; p = 0.004)	0.747	+0.12%
Loss Cost	2015.1	-0.009 (CI = +/-0.034; p = 0.561)	-0.159 (CI = +/-0.089; p = 0.002)	-0.239 (CI = +/-0.175; p = 0.011)	0.776	-0.93%
Loss Cost	2015.2	-0.007 (CI = +/-0.038; p = 0.701)	-0.162 (CI = +/-0.094; p = 0.003)	-0.246 (CI = +/-0.188; p = 0.014)	0.772	-0.69%
Loss Cost	2016.1	0.001 (CI = +/-0.044; p = 0.978)	-0.151 (CI = +/-0.101; p = 0.007)	-0.268 (CI = +/-0.201; p = 0.013)	0.742	+0.06%
Loss Cost	2016.2	0.011 (CI = +/-0.046; p = 0.614)	-0.163 (CI = +/-0.101; p = 0.005)	-0.293 (CI = +/-0.201; p = 0.008)	0.760	+1.10%
Loss Cost	2017.1	0.013 (CI = +/-0.055; p = 0.613)	-0.160 (CI = +/-0.112; p = 0.010)	-0.297 (CI = +/-0.221; p = 0.013)	0.728	+1.29%
Severity	2006.1	0.040 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.051; p = 0.227)	-0.094 (CI = +/-0.088; p = 0.037)	0.859	+4.07%
Severity	2006.2	0.039 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.052; p = 0.289)	-0.088 (CI = +/-0.090; p = 0.055)	0.843	+3.97%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.053; p = 0.294)	-0.087 (CI = +/-0.093; p = 0.066)	0.829	+3.95%
Severity	2007.2	0.039 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.055; p = 0.317)	-0.086 (CI = +/-0.096; p = 0.078)	0.810	+3.94%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.018 (CI = +/-0.054; p = 0.498)	-0.103 (CI = +/-0.094; p = 0.033)	0.828	+4.23%
Severity	2008.2	0.041 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.056; p = 0.526)	-0.102 (CI = +/-0.097; p = 0.042)	0.808	+4.21%
Severity	2009.1	0.040 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.057; p = 0.463)	-0.095 (CI = +/-0.101; p = 0.064)	0.784	+4.09%
Severity	2009.2	0.038 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.059; p = 0.564)	-0.086 (CI = +/-0.104; p = 0.099)	0.753	+3.92%
Severity	2010.1	0.039 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.061; p = 0.607)	-0.089 (CI = +/-0.109; p = 0.105)	0.731	+3.96%
Severity	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.062; p = 0.502)	-0.100 (CI = +/-0.111; p = 0.077)	0.727	+4.20%
Severity	2011.1	0.042 (CI = +/-0.015; p = 0.000)	-0.019 (CI = +/-0.065; p = 0.550)	-0.103 (CI = +/-0.118; p = 0.084)	0.702	+4.26%
Severity	2011.2	0.041 (CI = +/-0.016; p = 0.000)	-0.018 (CI = +/-0.068; p = 0.588)	-0.100 (CI = +/-0.124; p = 0.107)	0.658	+4.20%
Severity	2012.1	0.043 (CI = +/-0.018; p = 0.000)	-0.014 (CI = +/-0.071; p = 0.692)	-0.109 (CI = +/-0.131; p = 0.097)	0.639	+4.40%
Severity	2012.2	0.044 (CI = +/-0.020; p = 0.000)	-0.015 (CI = +/-0.074; p = 0.668)	-0.113 (CI = +/-0.138; p = 0.102)	0.601	+4.50%
Severity	2013.1	0.047 (CI = +/-0.022; p = 0.000)	-0.010 (CI = +/-0.078; p = 0.781)	-0.124 (CI = +/-0.147; p = 0.093)	0.578	+4.76%
Severity	2013.2	0.048 (CI = +/-0.025; p = 0.001)	-0.012 (CI = +/-0.082; p = 0.757)	-0.129 (CI = +/-0.157; p = 0.101)	0.531	+4.89%
Severity	2014.1	0.046 (CI = +/-0.029; p = 0.004)	-0.015 (CI = +/-0.088; p = 0.726)	-0.123 (CI = +/-0.169; p = 0.143)	0.459	+4.74%
Severity	2014.2	0.038 (CI = +/-0.031; p = 0.019)	-0.004 (CI = +/-0.087; p = 0.928)	-0.093 (CI = +/-0.170; p = 0.259)	0.318	+3.85%
Severity	2015.1	0.028 (CI = +/-0.034; p = 0.094)	-0.019 (CI = +/-0.088; p = 0.650)	-0.060 (CI = +/-0.175; p = 0.474)	0.175	+2.86%
Severity	2015.2	0.020 (CI = +/-0.036; p = 0.250)	-0.010 (CI = +/-0.089; p = 0.814)	-0.036 (CI = +/-0.179; p = 0.669)	0.001	+2.05%
Severity	2016.1	0.025 (CI = +/-0.042; p = 0.226)	-0.003 (CI = +/-0.097; p = 0.948)	-0.050 (CI = +/-0.195; p = 0.586)	0.003	+2.52%
Severity	2016.2	0.027 (CI = +/-0.048; p = 0.248)	-0.005 (CI = +/-0.105; p = 0.916)	-0.054 (CI = +/-0.209; p = 0.580)	-0.037	+2.71%
Severity	2017.1	0.017 (CI = +/-0.054; p = 0.505)	-0.020 (CI = +/-0.112; p = 0.702)	-0.031 (CI = +/-0.220; p = 0.758)	-0.168	+1.70%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.116 (CI = +/-0.048; p = 0.000)	-0.287 (CI = +/-0.083; p = 0.000)	0.899	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.049; p = 0.000)	-0.283 (CI = +/-0.085; p = 0.000)	0.899	-1.93%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.051; p = 0.000)	-0.279 (CI = +/-0.088; p = 0.000)	0.896	-1.99%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.052; p = 0.000)	-0.280 (CI = +/-0.091; p = 0.000)	0.893	-1.97%
Frequency	2008.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.053; p = 0.000)	-0.269 (CI = +/-0.092; p = 0.000)	0.896	-2.15%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.052; p = 0.000)	-0.255 (CI = +/-0.091; p = 0.000)	0.904	-2.38%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.053; p = 0.000)	-0.248 (CI = +/-0.094; p = 0.000)	0.902	-2.51%
Frequency	2009.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.113 (CI = +/-0.052; p = 0.000)	-0.231 (CI = +/-0.092; p = 0.000)	0.913	-2.81%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.052; p = 0.000)	-0.217 (CI = +/-0.092; p = 0.000)	0.917	-3.07%
Frequency	2010.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.054; p = 0.000)	-0.210 (CI = +/-0.096; p = 0.000)	0.916	-3.19%
Frequency	2011.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.126 (CI = +/-0.053; p = 0.000)	-0.192 (CI = +/-0.096; p = 0.000)	0.922	-3.54%
Frequency	2011.2	-0.039 (CI = +/-0.013; p = 0.000)	-0.121 (CI = +/-0.054; p = 0.000)	-0.180 (CI = +/-0.098; p = 0.001)	0.925	-3.79%
Frequency	2012.1	-0.041 (CI = +/-0.014; p = 0.000)	-0.127 (CI = +/-0.055; p = 0.000)	-0.167 (CI = +/-0.101; p = 0.003)	0.922	-4.04%
Frequency	2012.2	-0.043 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.057; p = 0.000)	-0.159 (CI = +/-0.106; p = 0.005)	0.921	-4.22%
Frequency	2013.1	-0.046 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.060; p = 0.000)	-0.149 (CI = +/-0.113; p = 0.012)	0.915	-4.45%
Frequency	2013.2	-0.042 (CI = +/-0.019; p = 0.000)	-0.134 (CI = +/-0.061; p = 0.000)	-0.163 (CI = +/-0.116; p = 0.009)	0.913	-4.11%
Frequency	2014.1	-0.041 (CI = +/-0.022; p = 0.001)	-0.132 (CI = +/-0.065; p = 0.001)	-0.167 (CI = +/-0.126; p = 0.013)	0.900	-4.02%
Frequency	2014.2	-0.037 (CI = +/-0.024; p = 0.005)	-0.138 (CI = +/-0.067; p = 0.001)	-0.182 (CI = +/-0.131; p = 0.010)	0.897	-3.59%
Frequency	2015.1	-0.038 (CI = +/-0.028; p = 0.011)	-0.140 (CI = +/-0.072; p = 0.001)	-0.179 (CI = +/-0.143; p = 0.018)	0.883	-3.69%
Frequency	2015.2	-0.027 (CI = +/-0.027; p = 0.050)	-0.152 (CI = +/-0.067; p = 0.000)	-0.210 (CI = +/-0.134; p = 0.005)	0.899	-2.69%
Frequency	2016.1	-0.024 (CI = +/-0.032; p = 0.122)	-0.148 (CI = +/-0.073; p = 0.001)	-0.218 (CI = +/-0.146; p = 0.007)	0.880	-2.40%
Frequency	2016.2	-0.016 (CI = +/-0.033; p = 0.313)	-0.158 (CI = +/-0.071; p = 0.000)	-0.238 (CI = +/-0.142; p = 0.004)	0.891	-1.56%
Frequency	2017.1	-0.004 (CI = +/-0.034; p = 0.791)	-0.140 (CI = +/-0.069; p = 0.001)	-0.266 (CI = +/-0.136; p = 0.001)	0.887	-0.41%

Bodily Injury

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.023 (CI = +/-0.011; p = 0.000)	-0.394 (CI = +/-0.135; p = 0.000)	0.489	+2.28%
Loss Cost	2006.2	0.020 (CI = +/-0.011; p = 0.001)	-0.376 (CI = +/-0.134; p = 0.000)	0.481	+1.99%
Loss Cost	2007.1	0.020 (CI = +/-0.012; p = 0.002)	-0.379 (CI = +/-0.138; p = 0.000)	0.479	+2.04%
Loss Cost	2007.2	0.019 (CI = +/-0.013; p = 0.005)	-0.372 (CI = +/-0.142; p = 0.000)	0.471	+1.93%
Loss Cost	2008.1	0.022 (CI = +/-0.014; p = 0.003)	-0.387 (CI = +/-0.144; p = 0.000)	0.489	+2.18%
Loss Cost	2008.2	0.018 (CI = +/-0.014; p = 0.015)	-0.364 (CI = +/-0.143; p = 0.000)	0.497	+1.78%
Loss Cost	2009.1	0.017 (CI = +/-0.015; p = 0.030)	-0.360 (CI = +/-0.149; p = 0.000)	0.494	+1.71%
Loss Cost	2009.2	0.011 (CI = +/-0.015; p = 0.156)	-0.325 (CI = +/-0.140; p = 0.000)	0.545	+1.07%
Loss Cost	2010.1	0.010 (CI = +/-0.016; p = 0.202)	-0.324 (CI = +/-0.146; p = 0.000)	0.544	+1.04%
Loss Cost	2010.2	0.010 (CI = +/-0.018; p = 0.280)	-0.320 (CI = +/-0.153; p = 0.000)	0.544	+0.96%
Loss Cost	2011.1	0.009 (CI = +/-0.020; p = 0.343)	-0.318 (CI = +/-0.161; p = 0.000)	0.542	+0.93%
Loss Cost	2011.2	0.004 (CI = +/-0.021; p = 0.716)	-0.292 (CI = +/-0.162; p = 0.001)	0.573	+0.37%
Loss Cost	2012.1	0.006 (CI = +/-0.023; p = 0.585)	-0.303 (CI = +/-0.170; p = 0.001)	0.566	+0.62%
Loss Cost	2012.2	0.003 (CI = +/-0.026; p = 0.830)	-0.288 (CI = +/-0.178; p = 0.003)	0.576	+0.27%
Loss Cost	2013.1	0.007 (CI = +/-0.028; p = 0.628)	-0.304 (CI = +/-0.188; p = 0.003)	0.567	+0.67%
Loss Cost	2013.2	0.008 (CI = +/-0.032; p = 0.590)	-0.311 (CI = +/-0.200; p = 0.004)	0.559	+0.84%
Loss Cost	2014.1	0.013 (CI = +/-0.036; p = 0.452)	-0.329 (CI = +/-0.212; p = 0.004)	0.551	+1.32%
Loss Cost	2014.2	0.005 (CI = +/-0.040; p = 0.796)	-0.300 (CI = +/-0.221; p = 0.011)	0.575	+0.50%
Loss Cost	2015.1	0.002 (CI = +/-0.046; p = 0.923)	-0.290 (CI = +/-0.238; p = 0.020)	0.571	+0.21%
Loss Cost	2015.2	-0.001 (CI = +/-0.052; p = 0.981)	-0.282 (CI = +/-0.257; p = 0.034)	0.562	-0.06%
Loss Cost	2016.1	0.015 (CI = +/-0.056; p = 0.576)	-0.326 (CI = +/-0.259; p = 0.017)	0.550	+1.50%
Loss Cost	2016.2	0.020 (CI = +/-0.064; p = 0.504)	-0.339 (CI = +/-0.277; p = 0.020)	0.527	+2.04%
Loss Cost	2017.1	0.032 (CI = +/-0.071; p = 0.346)	-0.363 (CI = +/-0.287; p = 0.018)	0.504	+3.21%
Severity	2006.1	0.040 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.088; p = 0.033)	0.857	+4.10%
Severity	2006.2	0.039 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.090; p = 0.052)	0.842	+3.98%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.093; p = 0.059)	0.828	+3.98%
Severity	2007.2	0.039 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.096; p = 0.074)	0.810	+3.94%
Severity	2008.1	0.042 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.093; p = 0.028)	0.831	+4.25%
Severity	2008.2	0.041 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.096; p = 0.038)	0.812	+4.21%
Severity	2009.1	0.040 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.100; p = 0.055)	0.788	+4.12%
Severity	2009.2	0.039 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.102; p = 0.091)	0.759	+3.93%
Severity	2010.1	0.039 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.106; p = 0.092)	0.739	+4.00%
Severity	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.110; p = 0.069)	0.733	+4.21%
Severity	2011.1	0.042 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.115; p = 0.070)	0.710	+4.31%
Severity	2011.2	0.041 (CI = +/-0.016; p = 0.000)	-0.102 (CI = +/-0.121; p = 0.096)	0.669	+4.21%
Severity	2012.1	0.043 (CI = +/-0.017; p = 0.000)	-0.112 (CI = +/-0.127; p = 0.082)	0.653	+4.44%
Severity	2012.2	0.044 (CI = +/-0.019; p = 0.000)	-0.115 (CI = +/-0.135; p = 0.090)	0.617	+4.52%
Severity	2013.1	0.047 (CI = +/-0.022; p = 0.000)	-0.127 (CI = +/-0.142; p = 0.077)	0.599	+4.81%
Severity	2013.2	0.048 (CI = +/-0.024; p = 0.001)	-0.130 (CI = +/-0.152; p = 0.087)	0.554	+4.91%
Severity	2014.1	0.047 (CI = +/-0.028; p = 0.002)	-0.127 (CI = +/-0.163; p = 0.117)	0.487	+4.82%
Severity	2014.2	0.038 (CI = +/-0.029; p = 0.015)	-0.094 (CI = +/-0.163; p = 0.239)	0.360	+3.86%
Severity	2015.1	0.030 (CI = +/-0.032; p = 0.067)	-0.066 (CI = +/-0.167; p = 0.411)	0.218	+3.00%
Severity	2015.2	0.021 (CI = +/-0.035; p = 0.223)	-0.038 (CI = +/-0.170; p = 0.637)	0.069	+2.09%
Severity	2016.1	0.025 (CI = +/-0.039; p = 0.192)	-0.051 (CI = +/-0.182; p = 0.554)	0.080	+2.55%
Severity	2016.2	0.027 (CI = +/-0.045; p = 0.219)	-0.056 (CI = +/-0.196; p = 0.548)	0.048	+2.74%
Severity	2017.1	0.019 (CI = +/-0.050; p = 0.417)	-0.040 (CI = +/-0.204; p = 0.678)	-0.078	+1.94%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.297 (CI = +/-0.108; p = 0.000)	0.827	-1.75%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.287 (CI = +/-0.110; p = 0.000)	0.832	-1.91%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.290 (CI = +/-0.113; p = 0.000)	0.825	-1.87%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.285 (CI = +/-0.117; p = 0.000)	0.822	-1.94%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.282 (CI = +/-0.121; p = 0.000)	0.818	-1.99%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.261 (CI = +/-0.119; p = 0.000)	0.836	-2.34%
Frequency	2009.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.262 (CI = +/-0.124; p = 0.000)	0.828	-2.32%
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.238 (CI = +/-0.120; p = 0.000)	0.850	-2.75%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.233 (CI = +/-0.126; p = 0.001)	0.845	-2.84%
Frequency	2010.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.218 (CI = +/-0.129; p = 0.002)	0.848	-3.12%
Frequency	2011.1	-0.033 (CI = +/-0.017; p = 0.000)	-0.212 (CI = +/-0.135; p = 0.003)	0.842	-3.24%
Frequency	2011.2	-0.038 (CI = +/-0.018; p = 0.000)	-0.190 (CI = +/-0.136; p = 0.008)	0.853	-3.69%
Frequency	2012.1	-0.037 (CI = +/-0.020; p = 0.001)	-0.191 (CI = +/-0.144; p = 0.012)	0.841	-3.66%
Frequency	2012.2	-0.042 (CI = +/-0.021; p = 0.001)	-0.172 (CI = +/-0.149; p = 0.025)	0.844	-4.07%
Frequency	2013.1	-0.040 (CI = +/-0.024; p = 0.002)	-0.178 (CI = +/-0.158; p = 0.029)	0.830	-3.95%
Frequency	2013.2	-0.040 (CI = +/-0.027; p = 0.007)	-0.181 (CI = +/-0.169; p = 0.037)	0.814	-3.88%
Frequency	2014.1	-0.034 (CI = +/-0.030; p = 0.029)	-0.202 (CI = +/-0.177; p = 0.027)	0.797	-3.33%
Frequency	2014.2	-0.033 (CI = +/-0.034; p = 0.059)	-0.206 (CI = +/-0.190; p = 0.036)	0.778	-3.24%
Frequency	2015.1	-0.027 (CI = +/-0.039; p = 0.151)	-0.224 (CI = +/-0.202; p = 0.032)	0.756	-2.71%
Frequency	2015.2	-0.021 (CI = +/-0.044; p = 0.315)	-0.244 (CI = +/-0.215; p = 0.029)	0.731	-2.10%
Frequency	2016.1	-0.010 (CI = +/-0.048; p = 0.650)	-0.275 (CI = +/-0.221; p = 0.019)	0.711	-1.02%
Frequency	2016.2	-0.007 (CI = +/-0.055; p = 0.793)	-0.283 (CI = +/-0.237; p = 0.023)	0.683	-0.67%
Frequency	2017.1	0.012 (CI = +/-0.053; p = 0.621)	-0.323 (CI = +/-0.218; p = 0.008)	0.689	+1.24%

Bodily Injury

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.022 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.402 (CI = +/-0.175; p = 0.000)	0.500	+2.17%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.381 (CI = +/-0.172; p = 0.000)	0.496	+1.89%
Loss Cost	2007.1	0.019 (CI = +/-0.011; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.384 (CI = +/-0.177; p = 0.000)	0.493	+1.93%
Loss Cost	2007.2	0.018 (CI = +/-0.012; p = 0.005)	0.014 (CI = +/-0.005; p = 0.000)	-0.376 (CI = +/-0.182; p = 0.000)	0.486	+1.81%
Loss Cost	2008.1	0.020 (CI = +/-0.013; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	-0.391 (CI = +/-0.184; p = 0.000)	0.503	+2.04%
Loss Cost	2008.2	0.016 (CI = +/-0.013; p = 0.018)	0.013 (CI = +/-0.005; p = 0.000)	-0.365 (CI = +/-0.180; p = 0.000)	0.517	+1.64%
Loss Cost	2009.1	0.015 (CI = +/-0.014; p = 0.036)	0.013 (CI = +/-0.005; p = 0.000)	-0.359 (CI = +/-0.187; p = 0.001)	0.514	+1.56%
Loss Cost	2009.2	0.009 (CI = +/-0.014; p = 0.181)	0.012 (CI = +/-0.005; p = 0.000)	-0.319 (CI = +/-0.172; p = 0.001)	0.576	+0.93%
Loss Cost	2010.1	0.009 (CI = +/-0.015; p = 0.238)	0.012 (CI = +/-0.005; p = 0.000)	-0.316 (CI = +/-0.179; p = 0.001)	0.575	+0.90%
Loss Cost	2010.2	0.008 (CI = +/-0.017; p = 0.334)	0.012 (CI = +/-0.005; p = 0.000)	-0.310 (CI = +/-0.187; p = 0.002)	0.574	+0.80%
Loss Cost	2011.1	0.007 (CI = +/-0.018; p = 0.413)	0.012 (CI = +/-0.006; p = 0.000)	-0.307 (CI = +/-0.196; p = 0.004)	0.572	+0.74%
Loss Cost	2011.2	0.002 (CI = +/-0.019; p = 0.841)	0.011 (CI = +/-0.006; p = 0.000)	-0.275 (CI = +/-0.195; p = 0.008)	0.609	+0.19%
Loss Cost	2012.1	0.004 (CI = +/-0.021; p = 0.708)	0.012 (CI = +/-0.006; p = 0.000)	-0.286 (CI = +/-0.204; p = 0.008)	0.602	+0.39%
Loss Cost	2012.2	0.000 (CI = +/-0.024; p = 0.989)	0.011 (CI = +/-0.006; p = 0.001)	-0.266 (CI = +/-0.213; p = 0.017)	0.613	+0.02%
Loss Cost	2013.1	0.004 (CI = +/-0.026; p = 0.780)	0.011 (CI = +/-0.006; p = 0.001)	-0.284 (CI = +/-0.224; p = 0.016)	0.604	+0.35%
Loss Cost	2013.2	0.005 (CI = +/-0.030; p = 0.750)	0.012 (CI = +/-0.006; p = 0.002)	-0.289 (CI = +/-0.239; p = 0.021)	0.594	+0.46%
Loss Cost	2014.1	0.008 (CI = +/-0.034; p = 0.602)	0.012 (CI = +/-0.007; p = 0.002)	-0.308 (CI = +/-0.255; p = 0.021)	0.583	+0.85%
Loss Cost	2014.2	-0.001 (CI = +/-0.037; p = 0.970)	0.011 (CI = +/-0.007; p = 0.004)	-0.265 (CI = +/-0.263; p = 0.049)	0.616	-0.07%
Loss Cost	2015.1	-0.005 (CI = +/-0.042; p = 0.811)	0.011 (CI = +/-0.007; p = 0.007)	-0.246 (CI = +/-0.285; p = 0.085)	0.613	-0.48%
Loss Cost	2015.2	-0.009 (CI = +/-0.049; p = 0.688)	0.010 (CI = +/-0.008; p = 0.013)	-0.227 (CI = +/-0.310; p = 0.138)	0.608	-0.93%
Loss Cost	2016.1	0.005 (CI = +/-0.054; p = 0.829)	0.011 (CI = +/-0.008; p = 0.008)	-0.287 (CI = +/-0.320; p = 0.075)	0.590	+0.55%
Loss Cost	2016.2	0.010 (CI = +/-0.064; p = 0.747)	0.012 (CI = +/-0.008; p = 0.011)	-0.303 (CI = +/-0.354; p = 0.087)	0.563	+0.97%
Loss Cost	2017.1	0.022 (CI = +/-0.074; p = 0.517)	0.012 (CI = +/-0.009; p = 0.011)	-0.347 (CI = +/-0.383; p = 0.071)	0.535	+2.26%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.200)	-0.191 (CI = +/-0.106; p = 0.001)	0.881	+4.20%
Severity	2006.2	0.040 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.253)	-0.183 (CI = +/-0.107; p = 0.001)	0.869	+4.09%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.256)	-0.185 (CI = +/-0.110; p = 0.002)	0.857	+4.11%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.279)	-0.183 (CI = +/-0.114; p = 0.003)	0.842	+4.08%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.134)	-0.204 (CI = +/-0.106; p = 0.000)	0.867	+4.40%
Severity	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.151)	-0.203 (CI = +/-0.110; p = 0.001)	0.851	+4.38%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.181)	-0.199 (CI = +/-0.114; p = 0.001)	0.832	+4.32%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.239)	-0.189 (CI = +/-0.116; p = 0.003)	0.809	+4.16%
Severity	2010.1	0.042 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.220)	-0.195 (CI = +/-0.120; p = 0.003)	0.794	+4.25%
Severity	2010.2	0.044 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.004; p = 0.158)	-0.209 (CI = +/-0.122; p = 0.002)	0.795	+4.50%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.141)	-0.217 (CI = +/-0.127; p = 0.002)	0.779	+4.64%
Severity	2011.2	0.045 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.163)	-0.216 (CI = +/-0.133; p = 0.003)	0.747	+4.61%
Severity	2012.1	0.048 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.122)	-0.231 (CI = +/-0.137; p = 0.002)	0.742	+4.90%
Severity	2012.2	0.049 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.114)	-0.240 (CI = +/-0.144; p = 0.002)	0.718	+5.06%
Severity	2013.1	0.053 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.004; p = 0.081)	-0.259 (CI = +/-0.149; p = 0.002)	0.716	+5.45%
Severity	2013.2	0.055 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.004; p = 0.075)	-0.271 (CI = +/-0.158; p = 0.002)	0.689	+5.68%
Severity	2014.1	0.056 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.005; p = 0.084)	-0.275 (CI = +/-0.169; p = 0.003)	0.641	+5.77%
Severity	2014.2	0.049 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.005; p = 0.143)	-0.242 (CI = +/-0.172; p = 0.009)	0.543	+5.04%
Severity	2015.1	0.043 (CI = +/-0.027; p = 0.004)	0.003 (CI = +/-0.005; p = 0.221)	-0.217 (CI = +/-0.181; p = 0.022)	0.419	+4.44%
Severity	2015.2	0.038 (CI = +/-0.031; p = 0.020)	0.002 (CI = +/-0.005; p = 0.320)	-0.191 (CI = +/-0.192; p = 0.051)	0.271	+3.82%
Severity	2016.1	0.047 (CI = +/-0.034; p = 0.011)	0.003 (CI = +/-0.005; p = 0.212)	-0.228 (CI = +/-0.199; p = 0.028)	0.347	+4.77%
Severity	2016.2	0.054 (CI = +/-0.039; p = 0.010)	0.003 (CI = +/-0.005; p = 0.166)	-0.257 (CI = +/-0.213; p = 0.022)	0.368	+5.57%
Severity	2017.1	0.051 (CI = +/-0.046; p = 0.033)	0.003 (CI = +/-0.005; p = 0.213)	-0.245 (CI = +/-0.236; p = 0.043)	0.236	+5.23%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.135; p = 0.003)	0.845	-1.94%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.135; p = 0.005)	0.851	-2.11%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.200 (CI = +/-0.139; p = 0.006)	0.845	-2.09%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.143; p = 0.010)	0.843	-2.18%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.147; p = 0.014)	0.840	-2.26%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.140; p = 0.025)	0.863	-2.62%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.145; p = 0.032)	0.856	-2.64%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.135; p = 0.059)	0.884	-3.09%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.140; p = 0.086)	0.881	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.101 (CI = +/-0.139; p = 0.148)	0.889	-3.54%
Frequency	2011.1	-0.038 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.144; p = 0.211)	0.886	-3.72%
Frequency	2011.2	-0.043 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.138; p = 0.383)	0.904	-4.22%
Frequency	2012.1	-0.044 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.145; p = 0.440)	0.897	-4.29%
Frequency	2012.2	-0.049 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.026 (CI = +/-0.143; p = 0.709)	0.908	-4.80%
Frequency	2013.1	-0.049 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.024 (CI = +/-0.152; p = 0.740)	0.899	-4.83%
Frequency	2013.2	-0.051 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	-0.018 (CI = +/-0.162; p = 0.816)	0.890	-4.94%
Frequency	2014.1	-0.048 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.004; p = 0.002)	-0.033 (CI = +/-0.172; p = 0.690)	0.876	-4.66%
Frequency	2014.2	-0.050 (CI = +/-0.026; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	-0.023 (CI = +/-0.185; p = 0.796)	0.866	-4.86%
Frequency	2015.1	-0.048 (CI = +/-0.030; p = 0.004)	0.008 (CI = +/-0.005; p = 0.005)	-0.030 (CI = +/-0.202; p = 0.756)	0.847	-4.72%
Frequency	2015.2	-0.047 (CI = +/-0.035; p = 0.013)	0.008 (CI = +/-0.006; p = 0.008)	-0.036 (CI = +/-0.221; p = 0.732)	0.825	-4.58%
Frequency	2016.1	-0.041 (CI = +/-0.041; p = 0.048)	0.008 (CI = +/-0.006; p = 0.008)	-0.059 (CI = +/-0.239; p = 0.601)	0.798	-4.03%
Frequency	2016.2	-0.045 (CI = +/-0.048; p = 0.066)	0.008 (CI = +/-0.006; p = 0.015)	-0.046 (CI = +/-0.265; p = 0.709)	0.778	-4.36%
Frequency	2017.1	-0.029 (CI = +/-0.052; p = 0.248)	0.009 (CI = +/-0.006; p = 0.008)	-0.102 (CI = +/-0.267; p = 0.416)	0.753	-2.82%

Bodily Injury

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.010; p = 0.325)	-0.168 (CI = +/-0.091; p = 0.001)	-0.228 (CI = +/-0.186; p = 0.018)	0.313	+0.49%
Loss Cost	2006.2	0.003 (CI = +/-0.010; p = 0.590)	-0.157 (CI = +/-0.091; p = 0.001)	-0.213 (CI = +/-0.185; p = 0.026)	0.290	+0.27%
Loss Cost	2007.1	0.001 (CI = +/-0.011; p = 0.834)	-0.165 (CI = +/-0.092; p = 0.001)	-0.205 (CI = +/-0.186; p = 0.032)	0.310	+0.11%
Loss Cost	2007.2	0.000 (CI = +/-0.011; p = 0.970)	-0.160 (CI = +/-0.095; p = 0.002)	-0.199 (CI = +/-0.190; p = 0.041)	0.297	+0.02%
Loss Cost	2008.1	0.000 (CI = +/-0.012; p = 0.950)	-0.163 (CI = +/-0.098; p = 0.002)	-0.196 (CI = +/-0.194; p = 0.048)	0.295	-0.04%
Loss Cost	2008.2	-0.003 (CI = +/-0.013; p = 0.588)	-0.150 (CI = +/-0.097; p = 0.004)	-0.177 (CI = +/-0.192; p = 0.069)	0.294	-0.34%
Loss Cost	2009.1	-0.006 (CI = +/-0.013; p = 0.315)	-0.163 (CI = +/-0.097; p = 0.002)	-0.163 (CI = +/-0.188; p = 0.087)	0.347	-0.65%
Loss Cost	2009.2	-0.011 (CI = +/-0.013; p = 0.088)	-0.144 (CI = +/-0.092; p = 0.004)	-0.135 (CI = +/-0.177; p = 0.129)	0.395	-1.10%
Loss Cost	2010.1	-0.014 (CI = +/-0.013; p = 0.039)	-0.155 (CI = +/-0.092; p = 0.002)	-0.122 (CI = +/-0.175; p = 0.163)	0.441	-1.40%
Loss Cost	2010.2	-0.015 (CI = +/-0.015; p = 0.045)	-0.152 (CI = +/-0.096; p = 0.003)	-0.118 (CI = +/-0.181; p = 0.191)	0.440	-1.48%
Loss Cost	2011.1	-0.019 (CI = +/-0.015; p = 0.017)	-0.165 (CI = +/-0.095; p = 0.002)	-0.103 (CI = +/-0.178; p = 0.243)	0.491	-1.85%
Loss Cost	2011.2	-0.023 (CI = +/-0.016; p = 0.007)	-0.152 (CI = +/-0.095; p = 0.003)	-0.083 (CI = +/-0.177; p = 0.341)	0.526	-2.23%
Loss Cost	2012.1	-0.025 (CI = +/-0.017; p = 0.006)	-0.160 (CI = +/-0.097; p = 0.003)	-0.073 (CI = +/-0.179; p = 0.406)	0.530	-2.49%
Loss Cost	2012.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.152 (CI = +/-0.101; p = 0.005)	-0.061 (CI = +/-0.185; p = 0.501)	0.542	-2.74%
Loss Cost	2013.1	-0.030 (CI = +/-0.020; p = 0.006)	-0.159 (CI = +/-0.105; p = 0.005)	-0.051 (CI = +/-0.189; p = 0.576)	0.533	-3.00%
Loss Cost	2013.2	-0.030 (CI = +/-0.023; p = 0.014)	-0.161 (CI = +/-0.111; p = 0.007)	-0.054 (CI = +/-0.200; p = 0.575)	0.521	-2.94%
Loss Cost	2014.1	-0.034 (CI = +/-0.025; p = 0.012)	-0.171 (CI = +/-0.115; p = 0.006)	-0.042 (CI = +/-0.205; p = 0.672)	0.519	-3.32%
Loss Cost	2014.2	-0.040 (CI = +/-0.028; p = 0.013)	-0.156 (CI = +/-0.118; p = 0.013)	-0.017 (CI = +/-0.209; p = 0.863)	0.551	-3.91%
Loss Cost	2015.1	-0.050 (CI = +/-0.028; p = 0.002)	-0.178 (CI = +/-0.112; p = 0.004)	0.013 (CI = +/-0.195; p = 0.889)	0.641	-4.91%
Loss Cost	2015.2	-0.052 (CI = +/-0.032; p = 0.004)	-0.174 (CI = +/-0.120; p = 0.008)	0.021 (CI = +/-0.210; p = 0.835)	0.633	-5.11%
Loss Cost	2016.1	-0.053 (CI = +/-0.038; p = 0.010)	-0.175 (CI = +/-0.130; p = 0.012)	0.022 (CI = +/-0.224; p = 0.833)	0.562	-5.17%
Loss Cost	2016.2	-0.049 (CI = +/-0.045; p = 0.036)	-0.183 (CI = +/-0.141; p = 0.016)	0.008 (CI = +/-0.244; p = 0.944)	0.537	-4.75%
Loss Cost	2017.1	-0.054 (CI = +/-0.053; p = 0.048)	-0.190 (CI = +/-0.153; p = 0.019)	0.020 (CI = +/-0.263; p = 0.870)	0.485	-5.23%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.079)	-0.170 (CI = +/-0.094; p = 0.001)	0.886	+3.95%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.115)	-0.165 (CI = +/-0.095; p = 0.001)	0.874	+3.88%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.048; p = 0.116)	-0.164 (CI = +/-0.097; p = 0.002)	0.863	+3.86%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.131)	-0.163 (CI = +/-0.100; p = 0.002)	0.848	+3.85%
Severity	2008.1	0.040 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.048; p = 0.216)	-0.172 (CI = +/-0.095; p = 0.001)	0.864	+4.04%
Severity	2008.2	0.039 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.050; p = 0.242)	-0.171 (CI = +/-0.098; p = 0.001)	0.847	+4.03%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.051; p = 0.198)	-0.167 (CI = +/-0.099; p = 0.002)	0.831	+3.93%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.275)	-0.161 (CI = +/-0.101; p = 0.003)	0.807	+3.82%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.054; p = 0.304)	-0.161 (CI = +/-0.104; p = 0.004)	0.790	+3.84%
Severity	2010.2	0.039 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.055; p = 0.213)	-0.171 (CI = +/-0.104; p = 0.002)	0.791	+4.01%
Severity	2011.1	0.040 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.057; p = 0.239)	-0.171 (CI = +/-0.107; p = 0.003)	0.771	+4.03%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.060; p = 0.272)	-0.170 (CI = +/-0.112; p = 0.005)	0.738	+4.01%
Severity	2012.1	0.040 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.062; p = 0.334)	-0.174 (CI = +/-0.115; p = 0.005)	0.722	+4.11%
Severity	2012.2	0.041 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.066; p = 0.313)	-0.178 (CI = +/-0.120; p = 0.006)	0.695	+4.20%
Severity	2013.1	0.042 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.068; p = 0.383)	-0.182 (CI = +/-0.124; p = 0.006)	0.676	+4.32%
Severity	2013.2	0.043 (CI = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.072; p = 0.361)	-0.187 (CI = +/-0.130; p = 0.007)	0.642	+4.44%
Severity	2014.1	0.042 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.076; p = 0.344)	-0.183 (CI = +/-0.135; p = 0.011)	0.589	+4.31%
Severity	2014.2	0.037 (CI = +/-0.018; p = 0.000)	-0.022 (CI = +/-0.076; p = 0.541)	-0.162 (CI = +/-0.135; p = 0.021)	0.484	+3.77%
Severity	2015.1	0.032 (CI = +/-0.019; p = 0.003)	-0.034 (CI = +/-0.075; p = 0.354)	-0.147 (CI = +/-0.132; p = 0.032)	0.391	+3.22%
Severity	2015.2	0.027 (CI = +/-0.021; p = 0.015)	-0.025 (CI = +/-0.079; p = 0.509)	-0.132 (CI = +/-0.138; p = 0.059)	0.238	+2.79%
Severity	2016.1	0.031 (CI = +/-0.024; p = 0.015)	-0.018 (CI = +/-0.083; p = 0.653)	-0.142 (CI = +/-0.143; p = 0.051)	0.265	+3.20%
Severity	2016.2	0.036 (CI = +/-0.028; p = 0.017)	-0.026 (CI = +/-0.088; p = 0.534)	-0.157 (CI = +/-0.153; p = 0.046)	0.269	+3.67%
Severity	2017.1	0.031 (CI = +/-0.033; p = 0.062)	-0.034 (CI = +/-0.094; p = 0.446)	-0.145 (CI = +/-0.162; p = 0.075)	0.155	+3.13%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.076; p = 0.002)	-0.058 (CI = +/-0.157; p = 0.455)	0.747	-3.33%
Frequency	2006.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.077; p = 0.003)	-0.048 (CI = +/-0.158; p = 0.537)	0.753	-3.47%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.078; p = 0.002)	-0.041 (CI = +/-0.158; p = 0.600)	0.752	-3.61%
Frequency	2007.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.080; p = 0.004)	-0.035 (CI = +/-0.161; p = 0.657)	0.749	-3.69%
Frequency	2008.1	-0.040 (CI = +/-0.010; p = 0.000)	-0.133 (CI = +/-0.080; p = 0.002)	-0.024 (CI = +/-0.158; p = 0.760)	0.763	-3.92%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.078; p = 0.004)	-0.006 (CI = +/-0.154; p = 0.939)	0.787	-4.19%
Frequency	2009.1	-0.045 (CI = +/-0.011; p = 0.000)	-0.130 (CI = +/-0.078; p = 0.002)	0.004 (CI = +/-0.152; p = 0.953)	0.792	-4.40%
Frequency	2009.2	-0.049 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.075; p = 0.004)	0.025 (CI = +/-0.145; p = 0.723)	0.821	-4.74%
Frequency	2010.1	-0.052 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.073; p = 0.001)	0.039 (CI = +/-0.139; p = 0.567)	0.838	-5.05%
Frequency	2010.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.003)	0.053 (CI = +/-0.139; p = 0.441)	0.845	-5.28%
Frequency	2011.1	-0.058 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.069; p = 0.001)	0.069 (CI = +/-0.130; p = 0.285)	0.867	-5.65%
Frequency	2011.2	-0.062 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.067; p = 0.001)	0.087 (CI = +/-0.125; p = 0.160)	0.884	-6.00%
Frequency	2012.1	-0.065 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	0.101 (CI = +/-0.119; p = 0.094)	0.893	-6.34%
Frequency	2012.2	-0.069 (CI = +/-0.012; p = 0.000)	-0.120 (CI = +/-0.064; p = 0.001)	0.118 (CI = +/-0.117; p = 0.049)	0.903	-6.67%
Frequency	2013.1	-0.073 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.062; p = 0.000)	0.131 (CI = +/-0.112; p = 0.025)	0.909	-7.02%
Frequency	2013.2	-0.073 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.066; p = 0.001)	0.133 (CI = +/-0.118; p = 0.030)	0.901	-7.06%
Frequency	2014.1	-0.076 (CI = +/-0.015; p = 0.000)	-0.136 (CI = +/-0.067; p = 0.001)	0.141 (CI = +/-0.120; p = 0.024)	0.892	-7.32%
Frequency	2014.2	-0.077 (CI = +/-0.017; p = 0.000)	-0.133 (CI = +/-0.072; p = 0.001)	0.145 (CI = +/-0.127; p = 0.028)	0.883	-7.40%
Frequency	2015.1	-0.082 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.071; p = 0.001)	0.160 (CI = +/-0.125; p = 0.016)	0.885	-7.87%
Frequency	2015.2	-0.080 (CI = +/-0.021; p = 0.000)	-0.149 (CI = +/-0.076; p = 0.001)	0.152 (CI = +/-0.133; p = 0.028)	0.870	-7.68%
Frequency	2016.1	-0.085 (CI = +/-0.023; p = 0.000)	-0.157 (CI = +/-0.079; p = 0.001)	0.165 (CI = +/-0.137; p = 0.022)	0.856	-8.11%
Frequency	2016.2	-0.085 (CI = +/-0.028; p = 0.000)	-0.157 (CI = +/-0.087; p = 0.002)	0.165 (CI = +/-0.150; p = 0.034)	0.840	-8.12%
Frequency	2017.1	-0.085 (CI = +/-0.033; p = 0.000)	-0.157 (CI = +/-0.095; p = 0.004)	0.165 (CI = +/-0.163; p = 0.049)	0.783	-8.11%

Bodily Injury

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.012; p = 0.405)	-0.197 (CI = +/-0.219; p = 0.076)	0.037	+0.49%
Loss Cost	2006.2	0.002 (CI = +/-0.012; p = 0.759)	-0.179 (CI = +/-0.214; p = 0.099)	0.035	+0.18%
Loss Cost	2007.1	0.001 (CI = +/-0.013; p = 0.859)	-0.174 (CI = +/-0.219; p = 0.114)	0.034	+0.11%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.896)	-0.163 (CI = +/-0.220; p = 0.141)	0.040	-0.09%
Loss Cost	2008.1	0.000 (CI = +/-0.014; p = 0.958)	-0.166 (CI = +/-0.226; p = 0.144)	0.036	-0.04%
Loss Cost	2008.2	-0.005 (CI = +/-0.014; p = 0.527)	-0.143 (CI = +/-0.218; p = 0.191)	0.068	-0.45%
Loss Cost	2009.1	-0.006 (CI = +/-0.015; p = 0.395)	-0.133 (CI = +/-0.222; p = 0.231)	0.082	-0.65%
Loss Cost	2009.2	-0.012 (CI = +/-0.015; p = 0.101)	-0.102 (CI = +/-0.205; p = 0.316)	0.177	-1.23%
Loss Cost	2010.1	-0.014 (CI = +/-0.016; p = 0.081)	-0.093 (CI = +/-0.209; p = 0.368)	0.190	-1.40%
Loss Cost	2010.2	-0.016 (CI = +/-0.017; p = 0.059)	-0.082 (CI = +/-0.213; p = 0.435)	0.210	-1.63%
Loss Cost	2011.1	-0.019 (CI = +/-0.019; p = 0.048)	-0.072 (CI = +/-0.218; p = 0.503)	0.223	-1.85%
Loss Cost	2011.2	-0.024 (CI = +/-0.019; p = 0.014)	-0.046 (CI = +/-0.211; p = 0.658)	0.309	-2.42%
Loss Cost	2012.1	-0.025 (CI = +/-0.021; p = 0.020)	-0.042 (CI = +/-0.219; p = 0.691)	0.289	-2.49%
Loss Cost	2012.2	-0.030 (CI = +/-0.022; p = 0.011)	-0.022 (CI = +/-0.219; p = 0.836)	0.337	-2.97%
Loss Cost	2013.1	-0.030 (CI = +/-0.025; p = 0.018)	-0.021 (CI = +/-0.229; p = 0.853)	0.306	-3.00%
Loss Cost	2013.2	-0.033 (CI = +/-0.027; p = 0.022)	-0.012 (CI = +/-0.238; p = 0.920)	0.298	-3.23%
Loss Cost	2014.1	-0.034 (CI = +/-0.031; p = 0.034)	-0.008 (CI = +/-0.250; p = 0.946)	0.268	-3.32%
Loss Cost	2014.2	-0.044 (CI = +/-0.033; p = 0.012)	0.026 (CI = +/-0.245; p = 0.825)	0.358	-4.26%
Loss Cost	2015.1	-0.050 (CI = +/-0.036; p = 0.010)	0.049 (CI = +/-0.253; p = 0.687)	0.384	-4.91%
Loss Cost	2015.2	-0.058 (CI = +/-0.041; p = 0.009)	0.072 (CI = +/-0.262; p = 0.564)	0.404	-5.61%
Loss Cost	2016.1	-0.053 (CI = +/-0.047; p = 0.030)	0.058 (CI = +/-0.278; p = 0.660)	0.305	-5.17%
Loss Cost	2016.2	-0.056 (CI = +/-0.056; p = 0.048)	0.067 (CI = +/-0.300; p = 0.636)	0.262	-5.46%
Loss Cost	2017.1	-0.054 (CI = +/-0.067; p = 0.104)	0.060 (CI = +/-0.327; p = 0.693)	0.169	-5.23%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	-0.162 (CI = +/-0.097; p = 0.002)	0.878	+3.95%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	-0.157 (CI = +/-0.097; p = 0.002)	0.867	+3.86%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	-0.157 (CI = +/-0.099; p = 0.003)	0.855	+3.86%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	-0.155 (CI = +/-0.101; p = 0.004)	0.840	+3.83%
Severity	2008.1	0.040 (CI = +/-0.006; p = 0.000)	-0.167 (CI = +/-0.096; p = 0.001)	0.861	+4.04%
Severity	2008.2	0.039 (CI = +/-0.006; p = 0.000)	-0.165 (CI = +/-0.098; p = 0.002)	0.845	+4.00%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	-0.161 (CI = +/-0.100; p = 0.003)	0.826	+3.93%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	-0.154 (CI = +/-0.100; p = 0.004)	0.805	+3.79%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.103; p = 0.005)	0.789	+3.84%
Severity	2010.2	0.039 (CI = +/-0.008; p = 0.000)	-0.163 (CI = +/-0.104; p = 0.004)	0.785	+3.98%
Severity	2011.1	0.040 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.108; p = 0.004)	0.767	+4.03%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.111; p = 0.006)	0.734	+3.97%
Severity	2012.1	0.040 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.114; p = 0.006)	0.722	+4.11%
Severity	2012.2	0.041 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.118; p = 0.007)	0.693	+4.15%
Severity	2013.1	0.042 (CI = +/-0.013; p = 0.000)	-0.176 (CI = +/-0.122; p = 0.007)	0.680	+4.32%
Severity	2013.2	0.043 (CI = +/-0.015; p = 0.000)	-0.178 (CI = +/-0.128; p = 0.009)	0.644	+4.37%
Severity	2014.1	0.042 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.134; p = 0.013)	0.590	+4.31%
Severity	2014.2	0.036 (CI = +/-0.017; p = 0.000)	-0.156 (CI = +/-0.130; p = 0.021)	0.503	+3.72%
Severity	2015.1	0.032 (CI = +/-0.019; p = 0.003)	-0.140 (CI = +/-0.130; p = 0.036)	0.394	+3.22%
Severity	2015.2	0.027 (CI = +/-0.021; p = 0.014)	-0.125 (CI = +/-0.132; p = 0.063)	0.267	+2.71%
Severity	2016.1	0.031 (CI = +/-0.023; p = 0.011)	-0.139 (CI = +/-0.137; p = 0.047)	0.309	+3.20%
Severity	2016.2	0.035 (CI = +/-0.027; p = 0.015)	-0.149 (CI = +/-0.145; p = 0.046)	0.305	+3.56%
Severity	2017.1	0.031 (CI = +/-0.032; p = 0.056)	-0.138 (CI = +/-0.156; p = 0.079)	0.183	+3.13%
Frequency	2006.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.179; p = 0.692)	0.666	-3.33%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.177; p = 0.801)	0.684	-3.54%
Frequency	2007.1	-0.037 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.181; p = 0.842)	0.672	-3.61%
Frequency	2007.2	-0.038 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.182; p = 0.927)	0.676	-3.77%
Frequency	2008.1	-0.040 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.184; p = 0.993)	0.675	-3.92%
Frequency	2008.2	-0.044 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.175; p = 0.803)	0.718	-4.28%
Frequency	2009.1	-0.045 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.179; p = 0.747)	0.710	-4.40%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.167; p = 0.528)	0.759	-4.84%
Frequency	2010.1	-0.052 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.168; p = 0.448)	0.760	-5.05%
Frequency	2010.2	-0.055 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.164; p = 0.320)	0.780	-5.40%
Frequency	2011.1	-0.058 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.165; p = 0.253)	0.783	-5.65%
Frequency	2011.2	-0.063 (CI = +/-0.014; p = 0.000)	0.117 (CI = +/-0.155; p = 0.133)	0.817	-6.14%
Frequency	2012.1	-0.065 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.159; p = 0.114)	0.808	-6.34%
Frequency	2012.2	-0.071 (CI = +/-0.015; p = 0.000)	0.148 (CI = +/-0.151; p = 0.055)	0.833	-6.83%
Frequency	2013.1	-0.073 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.156; p = 0.050)	0.821	-7.02%
Frequency	2013.2	-0.076 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.160; p = 0.042)	0.812	-7.29%
Frequency	2014.1	-0.076 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.168; p = 0.050)	0.784	-7.32%
Frequency	2014.2	-0.080 (CI = +/-0.023; p = 0.000)	0.182 (CI = +/-0.173; p = 0.040)	0.776	-7.69%
Frequency	2015.1	-0.082 (CI = +/-0.026; p = 0.000)	0.189 (CI = +/-0.182; p = 0.043)	0.747	-7.87%
Frequency	2015.2	-0.084 (CI = +/-0.030; p = 0.000)	0.197 (CI = +/-0.193; p = 0.047)	0.715	-8.10%
Frequency	2016.1	-0.085 (CI = +/-0.035; p = 0.000)	0.197 (CI = +/-0.207; p = 0.061)	0.660	-8.11%
Frequency	2016.2	-0.091 (CI = +/-0.041; p = 0.000)	0.215 (CI = +/-0.219; p = 0.053)	0.642	-8.71%
Frequency	2017.1	-0.085 (CI = +/-0.048; p = 0.002)	0.198 (CI = +/-0.235; p = 0.090)	0.534	-8.11%

Total Property Damage

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 = +/-0.043; p = 0.014)	0.009 (CI = +/-0.003; p = 0.000)	0.917	+4.39%
Loss Cost	2006.2	0.042 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.044; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	0.908	+4.34%
Loss Cost	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.044; p = 0.012)	0.008 (CI = +/-0.003; p = 0.000)	0.903	+4.23%
Loss Cost	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.044; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	0.900	+4.31%
Loss Cost	2008.1	0.042 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.046; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	0.892	+4.26%
Loss Cost	2008.2	0.041 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.047; p = 0.014)	0.008 (CI = +/-0.003; p = 0.000)	0.879	+4.19%
Loss Cost	2009.1	0.041 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.049; p = 0.014)	0.008 (CI = +/-0.003; p = 0.000)	0.869	+4.15%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.050; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	0.853	+4.09%
Loss Cost	2010.1	0.039 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.052; p = 0.019)	0.008 (CI = +/-0.003; p = 0.000)	0.841	+4.01%
Loss Cost	2010.2	0.037 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.031)	0.008 (CI = +/-0.003; p = 0.000)	0.838	+3.76%
Loss Cost	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.048; p = 0.017)	0.008 (CI = +/-0.003; p = 0.000)	0.831	+3.59%
Loss Cost	2011.2	0.034 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.029)	0.008 (CI = +/-0.003; p = 0.000)	0.811	+3.45%
Loss Cost	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.049; p = 0.015)	0.008 (CI = +/-0.003; p = 0.000)	0.806	+3.26%
Loss Cost	2012.2	0.029 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.044; p = 0.023)	0.007 (CI = +/-0.002; p = 0.000)	0.812	+2.96%
Loss Cost	2013.1	0.029 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.046; p = 0.027)	0.007 (CI = +/-0.002; p = 0.000)	0.803	+2.92%
Loss Cost	2013.2	0.029 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.049; p = 0.032)	0.007 (CI = +/-0.002; p = 0.000)	0.789	+2.95%
Loss Cost	2014.1	0.032 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.065)	0.008 (CI = +/-0.002; p = 0.000)	0.834	+3.28%
Loss Cost	2014.2	0.034 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.048; p = 0.052)	0.008 (CI = +/-0.002; p = 0.000)	0.835	+3.42%
Loss Cost	2015.1	0.034 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.073)	0.008 (CI = +/-0.002; p = 0.000)	0.830	+3.45%
Loss Cost	2015.2	0.037 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.050; p = 0.032)	0.008 (CI = +/-0.002; p = 0.000)	0.858	+3.75%
Loss Cost	2016.1	0.040 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.064)	0.008 (CI = +/-0.002; p = 0.000)	0.875	+4.05%
Loss Cost	2016.2	0.043 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.048; p = 0.023)	0.007 (CI = +/-0.002; p = 0.000)	0.902	+4.41%
Loss Cost	2017.1	0.044 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.052; p = 0.044)	0.007 (CI = +/-0.002; p = 0.000)	0.901	+4.54%
Severity	2006.1	0.055 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.038; p = 0.225)	0.002 (CI = +/-0.002; p = 0.118)	0.963	+5.60%
Severity	2006.2	0.055 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.039; p = 0.217)	0.002 (CI = +/-0.002; p = 0.120)	0.960	+5.63%
Severity	2007.1	0.055 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.227)	0.002 (CI = +/-0.002; p = 0.129)	0.957	+5.62%
Severity	2007.2	0.055 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.212)	0.002 (CI = +/-0.002; p = 0.129)	0.953	+5.65%
Severity	2008.1	0.057 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.038; p = 0.395)	0.002 (CI = +/-0.002; p = 0.057)	0.961	+5.85%
Severity	2008.2	0.059 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.035; p = 0.179)	0.002 (CI = +/-0.002; p = 0.028)	0.968	+6.03%
Severity	2009.1	0.061 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.029; p = 0.378)	0.003 (CI = +/-0.002; p = 0.003)	0.978	+6.27%
Severity	2009.2	0.062 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.028; p = 0.205)	0.003 (CI = +/-0.002; p = 0.002)	0.980	+6.39%
Severity	2010.1	0.062 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.029; p = 0.282)	0.003 (CI = +/-0.002; p = 0.001)	0.979	+6.44%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.029; p = 0.349)	0.003 (CI = +/-0.002; p = 0.002)	0.976	+6.40%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.031; p = 0.328)	0.003 (CI = +/-0.002; p = 0.003)	0.973	+6.36%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.431)	0.003 (CI = +/-0.002; p = 0.003)	0.970	+6.29%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.290)	0.003 (CI = +/-0.002; p = 0.004)	0.968	+6.17%
Severity	2012.2	0.058 (CI = +/-0.005; p = 0.000)	-0.011 (CI = +/-0.030; p = 0.455)	0.003 (CI = +/-0.002; p = 0.003)	0.968	+6.01%
Severity	2013.1	0.059 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.031; p = 0.576)	0.003 (CI = +/-0.002; p = 0.003)	0.965	+6.08%
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	-0.010 (CI = +/-0.033; p = 0.514)	0.003 (CI = +/-0.002; p = 0.003)	0.961	+6.13%
Severity	2014.1	0.062 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.030; p = 0.868)	0.003 (CI = +/-0.001; p = 0.001)	0.968	+6.38%
Severity	2014.2	0.062 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.032; p = 0.879)	0.003 (CI = +/-0.001; p = 0.001)	0.962	+6.38%
Severity	2015.1	0.063 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.034; p = 0.989)	0.003 (CI = +/-0.002; p = 0.002)	0.958	+6.47%
Severity	2015.2	0.062 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.036; p = 0.898)	0.003 (CI = +/-0.002; p = 0.002)	0.950	+6.40%
Severity	2016.1	0.064 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.036; p = 0.592)	0.003 (CI = +/-0.002; p = 0.002)	0.953	+6.66%
Severity	2016.2	0.067 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.035; p = 0.894)	0.003 (CI = +/-0.001; p = 0.002)	0.959	+6.91%
Severity	2017.1	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.038; p = 0.844)	0.003 (CI = +/-0.002; p = 0.002)	0.951	+6.97%
Frequency	2006.1	-0.012 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.051; p = 0.210)	0.007 (CI = +/-0.003; p = 0.000)	0.666	-1.14%
Frequency	2006.2	-0.012 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.051; p = 0.273)	0.007 (CI = +/-0.003; p = 0.000)	0.674	-1.22%
Frequency	2007.1	-0.013 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.052; p = 0.200)	0.006 (CI = +/-0.003; p = 0.000)	0.684	-1.32%
Frequency	2007.2	-0.013 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.054; p = 0.187)	0.007 (CI = +/-0.003; p = 0.000)	0.672	-1.28%
Frequency	2008.1	-0.015 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.065)	0.006 (CI = +/-0.003; p = 0.000)	0.731	-1.50%
Frequency	2008.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.045; p = 0.109)	0.006 (CI = +/-0.003; p = 0.000)	0.794	-1.73%
Frequency	2009.1	-0.020 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.039; p = 0.016)	0.006 (CI = +/-0.002; p = 0.000)	0.856	-1.99%
Frequency	2009.2	-0.022 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.037; p = 0.026)	0.005 (CI = +/-0.002; p = 0.000)	0.882	-2.16%
Frequency	2010.1	-0.023 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.037; p = 0.013)	0.005 (CI = +/-0.002; p = 0.000)	0.888	-2.28%
Frequency	2010.2	-0.025 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.032; p = 0.018)	0.005 (CI = +/-0.002; p = 0.000)	0.921	-2.48%
Frequency	2011.1	-0.026 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.032; p = 0.007)	0.005 (CI = +/-0.002; p = 0.000)	0.926	-2.61%
Frequency	2011.2	-0.027 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.032; p = 0.012)	0.005 (CI = +/-0.002; p = 0.000)	0.925	-2.67%
Frequency	2012.1	-0.028 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.010)	0.005 (CI = +/-0.002; p = 0.000)	0.922	-2.74%
Frequency	2012.2	-0.029 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.033; p = 0.018)	0.005 (CI = +/-0.002; p = 0.000)	0.929	-2.87%
Frequency	2013.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.034; p = 0.013)	0.005 (CI = +/-0.002; p = 0.000)	0.927	-2.98%
Frequency	2013.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.036; p = 0.019)	0.005 (CI = +/-0.002; p = 0.000)	0.922	-3.00%
Frequency	2014.1	-0.030 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.037; p = 0.035)	0.005 (CI = +/-0.002; p = 0.000)	0.911	-2.91%
Frequency	2014.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.038; p = 0.024)	0.005 (CI = +/-0.002; p = 0.000)	0.906	-2.79%
Frequency	2015.1	-0.029 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.041; p = 0.029)	0.005 (CI = +/-0.002; p = 0.000)	0.894	-2.84%
Frequency	2015.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.033; p = 0.003)	0.005 (CI = +/-0.001; p = 0.000)	0.923	-2.49%
Frequency	2016.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.036; p = 0.005)	0.005 (CI = +/-0.002; p = 0.000)	0.908	-2.44%
Frequency	2016.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.038; p = 0.006)	0.005 (CI = +/-0.002; p = 0.000)	0.902	-2.34%
Frequency	2017.1	-0.023 (CI = +/-0.010; p = 0.001)	-0.057 (CI = +/-0.042; p = 0.012)	0.005 (CI = +/-0.002; p = 0.000)	0.879	-2.27%

Total Property Damage

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.125; p = 0.708)	0.779	+3.62%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.125; p = 0.601)	0.760	+3.47%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.127; p = 0.517)	0.739	+3.33%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.130; p = 0.522)	0.721	+3.32%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.134; p = 0.497)	0.698	+3.25%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	0.057 (CI = +/-0.135; p = 0.394)	0.670	+3.04%
Loss Cost	2009.1	0.029 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.139; p = 0.376)	0.644	+2.96%
Loss Cost	2009.2	0.027 (CI = +/-0.013; p = 0.000)	0.073 (CI = +/-0.141; p = 0.296)	0.611	+2.73%
Loss Cost	2010.1	0.026 (CI = +/-0.014; p = 0.001)	0.079 (CI = +/-0.145; p = 0.270)	0.579	+2.60%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.005)	0.106 (CI = +/-0.136; p = 0.121)	0.555	+2.05%
Loss Cost	2011.1	0.018 (CI = +/-0.015; p = 0.020)	0.119 (CI = +/-0.138; p = 0.087)	0.521	+1.77%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.084)	0.140 (CI = +/-0.136; p = 0.044)	0.493	+1.32%
Loss Cost	2012.1	0.010 (CI = +/-0.016; p = 0.231)	0.156 (CI = +/-0.137; p = 0.028)	0.467	+0.96%
Loss Cost	2012.2	0.002 (CI = +/-0.015; p = 0.825)	0.190 (CI = +/-0.122; p = 0.004)	0.499	+0.16%
Loss Cost	2013.1	-0.001 (CI = +/-0.017; p = 0.918)	0.200 (CI = +/-0.126; p = 0.004)	0.491	-0.08%
Loss Cost	2013.2	-0.005 (CI = +/-0.018; p = 0.572)	0.216 (CI = +/-0.129; p = 0.002)	0.495	-0.49%
Loss Cost	2014.1	-0.003 (CI = +/-0.020; p = 0.779)	0.208 (CI = +/-0.136; p = 0.005)	0.500	-0.27%
Loss Cost	2014.2	-0.006 (CI = +/-0.023; p = 0.591)	0.220 (CI = +/-0.143; p = 0.005)	0.495	-0.59%
Loss Cost	2015.1	-0.009 (CI = +/-0.026; p = 0.481)	0.230 (CI = +/-0.152; p = 0.006)	0.490	-0.89%
Loss Cost	2015.2	-0.011 (CI = +/-0.031; p = 0.472)	0.235 (CI = +/-0.164; p = 0.008)	0.484	-1.05%
Loss Cost	2016.1	-0.009 (CI = +/-0.036; p = 0.592)	0.231 (CI = +/-0.179; p = 0.016)	0.480	-0.91%
Loss Cost	2016.2	-0.010 (CI = +/-0.043; p = 0.608)	0.235 (CI = +/-0.197; p = 0.024)	0.469	-1.04%
Loss Cost	2017.1	-0.011 (CI = +/-0.052; p = 0.659)	0.235 (CI = +/-0.220; p = 0.038)	0.458	-1.07%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.077 (CI = +/-0.065; p = 0.023)	0.965	+5.14%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.067; p = 0.024)	0.962	+5.12%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.069; p = 0.025)	0.959	+5.10%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.071; p = 0.027)	0.955	+5.08%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.066; p = 0.043)	0.961	+5.29%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.065; p = 0.068)	0.964	+5.45%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.057; p = 0.110)	0.972	+5.72%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.058; p = 0.157)	0.971	+5.82%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.060; p = 0.190)	0.969	+5.86%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.060; p = 0.136)	0.966	+5.73%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.062; p = 0.119)	0.963	+5.65%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.062; p = 0.066)	0.961	+5.45%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.061; p = 0.033)	0.959	+5.23%
Severity	2012.2	0.047 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.053; p = 0.004)	0.965	+4.85%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.056; p = 0.006)	0.961	+4.85%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.059; p = 0.007)	0.956	+4.78%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.060; p = 0.016)	0.957	+5.01%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.063; p = 0.013)	0.951	+4.83%
Severity	2015.1	0.047 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.068; p = 0.018)	0.944	+4.78%
Severity	2015.2	0.043 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.069; p = 0.010)	0.939	+4.42%
Severity	2016.1	0.045 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.075; p = 0.021)	0.933	+4.59%
Severity	2016.2	0.048 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.081; p = 0.047)	0.929	+4.91%
Severity	2017.1	0.047 (CI = +/-0.021; p = 0.001)	0.086 (CI = +/-0.089; p = 0.059)	0.917	+4.77%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.115; p = 0.351)	0.459	-1.45%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.116; p = 0.431)	0.474	-1.57%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.118; p = 0.509)	0.482	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.039 (CI = +/-0.121; p = 0.517)	0.459	-1.68%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.686)	0.512	-1.93%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.110; p = 0.959)	0.602	-2.29%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.104; p = 0.774)	0.661	-2.61%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.099; p = 0.515)	0.712	-2.92%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.101; p = 0.418)	0.713	-3.08%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.092; p = 0.186)	0.776	-3.48%
Frequency	2011.1	-0.037 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.093; p = 0.131)	0.778	-3.67%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.093; p = 0.082)	0.786	-3.91%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.096; p = 0.069)	0.775	-4.06%
Frequency	2012.2	-0.046 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.092; p = 0.024)	0.808	-4.47%
Frequency	2013.1	-0.048 (CI = +/-0.013; p = 0.000)	0.118 (CI = +/-0.095; p = 0.018)	0.803	-4.70%
Frequency	2013.2	-0.052 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.095; p = 0.010)	0.808	-5.03%
Frequency	2014.1	-0.052 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.101; p = 0.014)	0.774	-5.03%
Frequency	2014.2	-0.053 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.108; p = 0.016)	0.745	-5.17%
Frequency	2015.1	-0.056 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.115; p = 0.016)	0.719	-5.41%
Frequency	2015.2	-0.054 (CI = +/-0.023; p = 0.000)	0.139 (CI = +/-0.124; p = 0.030)	0.649	-5.24%
Frequency	2016.1	-0.054 (CI = +/-0.027; p = 0.001)	0.140 (CI = +/-0.135; p = 0.043)	0.580	-5.26%
Frequency	2016.2	-0.058 (CI = +/-0.032; p = 0.002)	0.153 (CI = +/-0.146; p = 0.042)	0.546	-5.67%
Frequency	2017.1	-0.057 (CI = +/-0.039; p = 0.008)	0.150 (CI = +/-0.163; p = 0.068)	0.439	-5.57%

Total Property Damage

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.044 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.043; p = 0.014)	0.009 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.078; p = 0.481)	0.915	+4.52%
Loss Cost	2006.2	0.044 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.044; p = 0.021)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.080; p = 0.561)	0.906	+4.45%
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.044; p = 0.013)	0.008 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.080; p = 0.694)	0.900	+4.31%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.045; p = 0.009)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.081; p = 0.570)	0.898	+4.43%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.047; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.084; p = 0.625)	0.889	+4.38%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.048; p = 0.015)	0.008 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.086; p = 0.730)	0.875	+4.28%
Loss Cost	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.050; p = 0.016)	0.008 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.089; p = 0.785)	0.865	+4.23%
Loss Cost	2009.2	0.041 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.051; p = 0.024)	0.008 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.092; p = 0.873)	0.847	+4.14%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.053; p = 0.022)	0.008 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.095; p = 0.967)	0.834	+4.03%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.050; p = 0.037)	0.008 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.088; p = 0.633)	0.832	+3.59%
Loss Cost	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.049; p = 0.019)	0.007 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.088; p = 0.436)	0.828	+3.30%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.049; p = 0.034)	0.007 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.089; p = 0.277)	0.813	+3.01%
Loss Cost	2012.1	0.026 (CI = +/-0.011; p = 0.000)	-0.062 (CI = +/-0.047; p = 0.013)	0.007 (CI = +/-0.003; p = 0.000)	0.064 (CI = +/-0.087; p = 0.137)	0.819	+2.61%
Loss Cost	2012.2	0.019 (CI = +/-0.010; p = 0.001)	-0.049 (CI = +/-0.037; p = 0.013)	0.006 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.069; p = 0.010)	0.865	+1.93%
Loss Cost	2013.1	0.017 (CI = +/-0.010; p = 0.003)	-0.053 (CI = +/-0.038; p = 0.009)	0.006 (CI = +/-0.002; p = 0.000)	0.105 (CI = +/-0.071; p = 0.007)	0.867	+1.70%
Loss Cost	2013.2	0.015 (CI = +/-0.012; p = 0.013)	-0.051 (CI = +/-0.040; p = 0.016)	0.006 (CI = +/-0.002; p = 0.000)	0.111 (CI = +/-0.076; p = 0.007)	0.860	+1.56%
Loss Cost	2014.1	0.020 (CI = +/-0.012; p = 0.004)	-0.044 (CI = +/-0.039; p = 0.032)	0.006 (CI = +/-0.002; p = 0.000)	0.095 (CI = +/-0.076; p = 0.018)	0.880	+1.99%
Loss Cost	2014.2	0.020 (CI = +/-0.014; p = 0.008)	-0.045 (CI = +/-0.042; p = 0.038)	0.006 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.082; p = 0.032)	0.874	+2.07%
Loss Cost	2015.1	0.019 (CI = +/-0.017; p = 0.032)	-0.048 (CI = +/-0.045; p = 0.039)	0.006 (CI = +/-0.002; p = 0.000)	0.099 (CI = +/-0.089; p = 0.033)	0.872	+1.87%
Loss Cost	2015.2	0.023 (CI = +/-0.019; p = 0.020)	-0.053 (CI = +/-0.046; p = 0.026)	0.006 (CI = +/-0.002; p = 0.000)	0.082 (CI = +/-0.094; p = 0.080)	0.882	+2.32%
Loss Cost	2016.1	0.027 (CI = +/-0.022; p = 0.019)	-0.048 (CI = +/-0.048; p = 0.050)	0.007 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.102; p = 0.161)	0.887	+2.73%
Loss Cost	2016.2	0.034 (CI = +/-0.024; p = 0.010)	-0.056 (CI = +/-0.048; p = 0.028)	0.007 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.105; p = 0.339)	0.902	+3.44%
Loss Cost	2017.1	0.035 (CI = +/-0.029; p = 0.023)	-0.055 (CI = +/-0.054; p = 0.046)	0.007 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.119; p = 0.426)	0.898	+3.56%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.235)	0.001 (CI = +/-0.002; p = 0.198)	0.067 (CI = +/-0.065; p = 0.044)	0.967	+5.29%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.037; p = 0.245)	0.001 (CI = +/-0.002; p = 0.205)	0.067 (CI = +/-0.067; p = 0.051)	0.964	+5.30%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.038; p = 0.234)	0.001 (CI = +/-0.002; p = 0.232)	0.068 (CI = +/-0.069; p = 0.051)	0.961	+5.26%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.039; p = 0.239)	0.001 (CI = +/-0.002; p = 0.237)	0.067 (CI = +/-0.071; p = 0.062)	0.957	+5.28%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.037; p = 0.412)	0.002 (CI = +/-0.002; p = 0.114)	0.055 (CI = +/-0.066; p = 0.101)	0.964	+5.53%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.035; p = 0.202)	0.002 (CI = +/-0.002; p = 0.058)	0.041 (CI = +/-0.062; p = 0.182)	0.969	+5.76%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.029; p = 0.394)	0.002 (CI = +/-0.002; p = 0.008)	0.026 (CI = +/-0.052; p = 0.320)	0.978	+6.09%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.028; p = 0.227)	0.003 (CI = +/-0.002; p = 0.004)	0.016 (CI = +/-0.051; p = 0.511)	0.980	+6.27%
Severity	2010.1	0.061 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.029; p = 0.296)	0.003 (CI = +/-0.002; p = 0.004)	0.013 (CI = +/-0.052; p = 0.607)	0.978	+6.34%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.378)	0.003 (CI = +/-0.002; p = 0.005)	0.018 (CI = +/-0.054; p = 0.509)	0.976	+6.25%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.031; p = 0.340)	0.002 (CI = +/-0.002; p = 0.008)	0.021 (CI = +/-0.056; p = 0.457)	0.973	+6.18%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.031; p = 0.468)	0.002 (CI = +/-0.002; p = 0.010)	0.028 (CI = +/-0.057; p = 0.318)	0.970	+6.02%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.285)	0.002 (CI = +/-0.002; p = 0.017)	0.038 (CI = +/-0.057; p = 0.176)	0.970	+5.77%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.027; p = 0.488)	0.002 (CI = +/-0.002; p = 0.015)	0.055 (CI = +/-0.051; p = 0.036)	0.974	+5.40%
Severity	2013.1	0.053 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.029; p = 0.542)	0.002 (CI = +/-0.002; p = 0.018)	0.054 (CI = +/-0.054; p = 0.053)	0.971	+5.43%
Severity	2013.2	0.053 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.031; p = 0.551)	0.002 (CI = +/-0.002; p = 0.023)	0.053 (CI = +/-0.058; p = 0.073)	0.966	+5.45%
Severity	2014.1	0.057 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.030; p = 0.849)	0.002 (CI = +/-0.002; p = 0.008)	0.039 (CI = +/-0.057; p = 0.164)	0.970	+5.83%
Severity	2014.2	0.056 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.031; p = 0.936)	0.002 (CI = +/-0.002; p = 0.012)	0.043 (CI = +/-0.061; p = 0.156)	0.965	+5.73%
Severity	2015.1	0.056 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.034; p = 0.984)	0.002 (CI = +/-0.002; p = 0.016)	0.041 (CI = +/-0.067; p = 0.213)	0.960	+5.79%
Severity	2015.2	0.053 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.035; p = 0.833)	0.002 (CI = +/-0.002; p = 0.023)	0.052 (CI = +/-0.072; p = 0.142)	0.955	+5.48%
Severity	2016.1	0.057 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.036; p = 0.619)	0.002 (CI = +/-0.002; p = 0.016)	0.039 (CI = +/-0.075; p = 0.285)	0.954	+5.91%
Severity	2016.2	0.062 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.036; p = 0.873)	0.002 (CI = +/-0.002; p = 0.012)	0.022 (CI = +/-0.078; p = 0.542)	0.957	+6.45%
Severity	2017.1	0.063 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.040; p = 0.870)	0.002 (CI = +/-0.002; p = 0.018)	0.021 (CI = +/-0.088; p = 0.603)	0.948	+6.48%
Frequency	2006.1	-0.007 (CI = +/-0.006; p = 0.027)	-0.034 (CI = +/-0.048; p = 0.158)	0.007 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.087; p = 0.034)	0.702	-0.73%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.023)	-0.031 (CI = +/-0.049; p = 0.201)	0.007 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.089; p = 0.048)	0.705	-0.80%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.016)	-0.035 (CI = +/-0.050; p = 0.161)	0.007 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.090; p = 0.067)	0.709	-0.90%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.041)	-0.039 (CI = +/-0.051; p = 0.133)	0.007 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.092; p = 0.055)	0.703	-0.80%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.007)	-0.049 (CI = +/-0.049; p = 0.050)	0.007 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.087; p = 0.089)	0.749	-1.09%
Frequency	2008.2	-0.014 (CI = +/-0.007; p = 0.001)	-0.039 (CI = +/-0.045; p = 0.087)	0.006 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.080; p = 0.163)	0.801	-1.40%
Frequency	2009.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.039; p = 0.015)	0.006 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.071; p = 0.283)	0.857	-1.76%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.037; p = 0.026)	0.006 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.067; p = 0.475)	0.880	-2.00%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.037; p = 0.014)	0.005 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.067; p = 0.646)	0.884	-2.17%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.021)	0.005 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.059; p = 0.915)	0.917	-2.50%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.032; p = 0.009)	0.005 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.058; p = 0.645)	0.923	-2.72%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.015)	0.005 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.060; p = 0.512)	0.923	-2.84%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.034; p = 0.011)	0.005 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.062; p = 0.388)	0.921	-2.99%
Frequency	2012.2	-0.033 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.032; p = 0.019)	0.004 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.060; p = 0.172)	0.933	-3.29%
Frequency	2013.1	-0.036 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.032; p = 0.009)	0.004 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.060; p = 0.089)	0.935	-3.54%
Frequency	2013.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.017)	0.004 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.063; p = 0.070)	0.933	-3.69%
Frequency	2014.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.035; p = 0.026)	0.004 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.068; p = 0.102)	0.921	-3.63%
Frequency	2014.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.025)	0.004 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.073; p = 0.176)	0.912	-3.46%
Frequency	2015.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.022)	0.004 (CI = +/-0.002; p = 0.001)	0.058 (CI = +/-0.078; p = 0.135)	0.904	-3.71%
Frequency	2015.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.034; p = 0.003)	0.004 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.069; p = 0.349)	0.923	-3.00%
Frequency	2016.1	-0.030 (CI = +/-0.016; p = 0.002)	-0.057 (CI = +/-0.037; p = 0.006)	0.004 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.077; p = 0.398)	0.907	-3.00%
Frequency	2016.2	-0.029 (CI = +/-0.019; p = 0.008)	-0.059 (CI = +/-0.040; p = 0.008)	0.004 (CI = +/-0.002; p = 0.001)	0.025 (CI = +/-0.086; p = 0.532)	0.896	-2.82%
Frequency	2017.1	-0.028 (CI = +/-0.024; p = 0.027)	-0.058 (CI = +/-0.044; p = 0.016)	0.004 (CI = +/-0.002; p = 0.001)	0.023 (CI = +/-0.098; p = 0.612)	0.869	-2.74%

Total Property Damage

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.902	+4.46%
Loss Cost	2006.2	0.043 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.894	+4.37%
Loss Cost	2007.1	0.042 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.884	+4.31%
Loss Cost	2007.2	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.877	+4.35%
Loss Cost	2008.1	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.866	+4.35%
Loss Cost	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.853	+4.24%
Loss Cost	2009.1	0.042 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.841	+4.25%
Loss Cost	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.824	+4.14%
Loss Cost	2010.1	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.807	+4.13%
Loss Cost	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.809	+3.81%
Loss Cost	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.789	+3.71%
Loss Cost	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.772	+3.52%
Loss Cost	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.750	+3.41%
Loss Cost	2012.2	0.030 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.764	+3.02%
Loss Cost	2013.1	0.030 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.753	+3.06%
Loss Cost	2013.2	0.030 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.737	+3.02%
Loss Cost	2014.1	0.034 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.805	+3.42%
Loss Cost	2014.2	0.034 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.799	+3.49%
Loss Cost	2015.1	0.035 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.798	+3.61%
Loss Cost	2015.2	0.038 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.809	+3.84%
Loss Cost	2016.1	0.042 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.844	+4.24%
Loss Cost	2016.2	0.044 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.854	+4.50%
Loss Cost	2017.1	0.047 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.863	+4.78%
Severity	2006.1	0.055 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.002; p = 0.085)	0.963	+5.63%
Severity	2006.2	0.055 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.002; p = 0.089)	0.959	+5.64%
Severity	2007.1	0.055 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.093)	0.956	+5.65%
Severity	2007.2	0.055 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.095)	0.952	+5.67%
Severity	2008.1	0.057 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.040)	0.961	+5.88%
Severity	2008.2	0.059 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.002; p = 0.019)	0.966	+6.05%
Severity	2009.1	0.061 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.979	+6.29%
Severity	2009.2	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.980	+6.40%
Severity	2010.1	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.979	+6.47%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.976	+6.41%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.973	+6.40%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.971	+6.30%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.968	+6.21%
Severity	2012.2	0.058 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.969	+6.02%
Severity	2013.1	0.059 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.966	+6.10%
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.962	+6.15%
Severity	2014.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.970	+6.39%
Severity	2014.2	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.965	+6.39%
Severity	2015.1	0.063 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.961	+6.47%
Severity	2015.2	0.062 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.953	+6.40%
Severity	2016.1	0.064 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.956	+6.62%
Severity	2016.2	0.067 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.963	+6.91%
Severity	2017.1	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.956	+6.95%
Frequency	2006.1	-0.011 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.659	-1.11%
Frequency	2006.2	-0.012 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.671	-1.20%
Frequency	2007.1	-0.013 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.676	-1.27%
Frequency	2007.2	-0.013 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.663	-1.25%
Frequency	2008.1	-0.014 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.706	-1.44%
Frequency	2008.2	-0.017 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.781	-1.70%
Frequency	2009.1	-0.019 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.825	-1.92%
Frequency	2009.2	-0.021 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.861	-2.12%
Frequency	2010.1	-0.022 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.860	-2.20%
Frequency	2010.2	-0.025 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.902	-2.44%
Frequency	2011.1	-0.026 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.901	-2.52%
Frequency	2011.2	-0.027 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.903	-2.62%
Frequency	2012.1	-0.027 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.895	-2.64%
Frequency	2012.2	-0.029 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.909	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.902	-2.86%
Frequency	2013.2	-0.030 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.897	-2.95%
Frequency	2014.1	-0.028 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.888	-2.80%
Frequency	2014.2	-0.028 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.875	-2.72%
Frequency	2015.1	-0.027 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.859	-2.68%
Frequency	2015.2	-0.024 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.852	-2.41%
Frequency	2016.1	-0.023 (CI = +/-0.011; p = 0.001)	0.005 (CI = +/-0.002; p = 0.000)	0.834	-2.23%
Frequency	2016.2	-0.023 (CI = +/-0.012; p = 0.002)	0.005 (CI = +/-0.002; p = 0.000)	0.815	-2.26%
Frequency	2017.1	-0.020 (CI = +/-0.014; p = 0.007)	0.005 (CI = +/-0.002; p = 0.000)	0.788	-2.03%

Total Property Damage

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.064; p = 0.026)	0.809	+3.68%
Loss Cost	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.065; p = 0.039)	0.789	+3.61%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.066; p = 0.023)	0.776	+3.47%
Loss Cost	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.068; p = 0.023)	0.762	+3.52%
Loss Cost	2008.1	0.034 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.069; p = 0.020)	0.746	+3.43%
Loss Cost	2008.2	0.033 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.071; p = 0.030)	0.715	+3.34%
Loss Cost	2009.1	0.032 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.073; p = 0.026)	0.696	+3.25%
Loss Cost	2009.2	0.031 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.075; p = 0.038)	0.657	+3.17%
Loss Cost	2010.1	0.030 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.077; p = 0.031)	0.634	+3.05%
Loss Cost	2010.2	0.027 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.054)	0.579	+2.78%
Loss Cost	2011.1	0.025 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.077; p = 0.034)	0.553	+2.57%
Loss Cost	2011.2	0.024 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.079; p = 0.053)	0.486	+2.42%
Loss Cost	2012.1	0.022 (CI = +/-0.012; p = 0.001)	-0.088 (CI = +/-0.080; p = 0.033)	0.460	+2.17%
Loss Cost	2012.2	0.019 (CI = +/-0.012; p = 0.004)	-0.076 (CI = +/-0.079; p = 0.059)	0.362	+1.87%
Loss Cost	2013.1	0.017 (CI = +/-0.013; p = 0.012)	-0.081 (CI = +/-0.083; p = 0.057)	0.340	+1.75%
Loss Cost	2013.2	0.018 (CI = +/-0.014; p = 0.020)	-0.081 (CI = +/-0.088; p = 0.067)	0.293	+1.77%
Loss Cost	2014.1	0.020 (CI = +/-0.016; p = 0.018)	-0.074 (CI = +/-0.091; p = 0.107)	0.310	+1.98%
Loss Cost	2014.2	0.021 (CI = +/-0.018; p = 0.022)	-0.078 (CI = +/-0.096; p = 0.104)	0.292	+2.13%
Loss Cost	2015.1	0.020 (CI = +/-0.020; p = 0.044)	-0.080 (CI = +/-0.103; p = 0.118)	0.272	+2.06%
Loss Cost	2015.2	0.024 (CI = +/-0.022; p = 0.033)	-0.090 (CI = +/-0.107; p = 0.091)	0.301	+2.43%
Loss Cost	2016.1	0.026 (CI = +/-0.025; p = 0.041)	-0.084 (CI = +/-0.115; p = 0.137)	0.304	+2.66%
Loss Cost	2016.2	0.031 (CI = +/-0.027; p = 0.028)	-0.097 (CI = +/-0.119; p = 0.100)	0.346	+3.20%
Loss Cost	2017.1	0.033 (CI = +/-0.032; p = 0.047)	-0.094 (CI = +/-0.130; p = 0.142)	0.335	+3.35%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.038; p = 0.161)	0.961	+5.45%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.039; p = 0.160)	0.958	+5.46%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.162)	0.955	+5.45%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.156)	0.951	+5.47%
Severity	2008.1	0.055 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.039; p = 0.275)	0.957	+5.63%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.123)	0.962	+5.79%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.236)	0.971	+5.97%
Severity	2009.2	0.059 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.033; p = 0.141)	0.971	+6.07%
Severity	2010.1	0.059 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.034; p = 0.175)	0.969	+6.10%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.035; p = 0.229)	0.965	+6.05%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.201)	0.961	+6.00%
Severity	2011.2	0.057 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.037; p = 0.277)	0.957	+5.92%
Severity	2012.1	0.056 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.178)	0.953	+5.79%
Severity	2012.2	0.055 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.037; p = 0.287)	0.950	+5.62%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.039; p = 0.341)	0.945	+5.66%
Severity	2013.2	0.056 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.041; p = 0.319)	0.938	+5.71%
Severity	2014.1	0.057 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.041; p = 0.495)	0.940	+5.90%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.043; p = 0.516)	0.929	+5.90%
Severity	2015.1	0.058 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.046; p = 0.585)	0.919	+5.95%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.049; p = 0.646)	0.903	+5.90%
Severity	2016.1	0.059 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.051; p = 0.844)	0.899	+6.13%
Severity	2016.2	0.063 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.051; p = 0.603)	0.903	+6.46%
Severity	2017.1	0.063 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.056; p = 0.672)	0.885	+6.52%
Frequency	2006.1	-0.017 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.062; p = 0.139)	0.480	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.063; p = 0.190)	0.492	-1.76%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.064; p = 0.132)	0.512	-1.87%
Frequency	2007.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.066; p = 0.135)	0.491	-1.85%
Frequency	2008.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.063; p = 0.051)	0.570	-2.08%
Frequency	2008.2	-0.023 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.059; p = 0.090)	0.641	-2.31%
Frequency	2009.1	-0.026 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.054; p = 0.021)	0.722	-2.57%
Frequency	2009.2	-0.028 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.053; p = 0.038)	0.753	-2.74%
Frequency	2010.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.063 (CI = +/-0.053; p = 0.021)	0.763	-2.88%
Frequency	2010.2	-0.031 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.050; p = 0.037)	0.799	-3.08%
Frequency	2011.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.050; p = 0.020)	0.807	-3.23%
Frequency	2011.2	-0.034 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.052; p = 0.031)	0.802	-3.30%
Frequency	2012.1	-0.035 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.053; p = 0.024)	0.794	-3.41%
Frequency	2012.2	-0.036 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.054; p = 0.041)	0.799	-3.55%
Frequency	2013.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.063 (CI = +/-0.056; p = 0.031)	0.792	-3.69%
Frequency	2013.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.059; p = 0.043)	0.777	-3.73%
Frequency	2014.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.063; p = 0.058)	0.738	-3.70%
Frequency	2014.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.066; p = 0.052)	0.710	-3.57%
Frequency	2015.1	-0.037 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.070; p = 0.055)	0.676	-3.67%
Frequency	2015.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.025)	0.656	-3.28%
Frequency	2016.1	-0.033 (CI = +/-0.016; p = 0.001)	-0.080 (CI = +/-0.074; p = 0.037)	0.588	-3.27%
Frequency	2016.2	-0.031 (CI = +/-0.018; p = 0.003)	-0.085 (CI = +/-0.079; p = 0.037)	0.555	-3.06%
Frequency	2017.1	-0.030 (CI = +/-0.021; p = 0.010)	-0.083 (CI = +/-0.086; p = 0.058)	0.451	-2.98%

Total Property Damage

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.784	+3.72%
Loss Cost	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.765	+3.61%
Loss Cost	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.744	+3.52%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.726	+3.52%
Loss Cost	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.703	+3.48%
Loss Cost	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.673	+3.34%
Loss Cost	2009.1	0.033 (CI = +/-0.009; p = 0.000)	0.646	+3.31%
Loss Cost	2009.2	0.031 (CI = +/-0.010; p = 0.000)	0.609	+3.17%
Loss Cost	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.574	+3.11%
Loss Cost	2010.2	0.027 (CI = +/-0.010; p = 0.000)	0.527	+2.78%
Loss Cost	2011.1	0.026 (CI = +/-0.011; p = 0.000)	0.477	+2.65%
Loss Cost	2011.2	0.024 (CI = +/-0.012; p = 0.000)	0.415	+2.42%
Loss Cost	2012.1	0.022 (CI = +/-0.013; p = 0.001)	0.357	+2.27%
Loss Cost	2012.2	0.019 (CI = +/-0.013; p = 0.006)	0.270	+1.87%
Loss Cost	2013.1	0.018 (CI = +/-0.014; p = 0.013)	0.237	+1.85%
Loss Cost	2013.2	0.018 (CI = +/-0.015; p = 0.028)	0.189	+1.77%
Loss Cost	2014.1	0.021 (CI = +/-0.017; p = 0.017)	0.237	+2.09%
Loss Cost	2014.2	0.021 (CI = +/-0.018; p = 0.028)	0.210	+2.13%
Loss Cost	2015.1	0.022 (CI = +/-0.021; p = 0.039)	0.192	+2.22%
Loss Cost	2015.2	0.024 (CI = +/-0.023; p = 0.044)	0.194	+2.43%
Loss Cost	2016.1	0.028 (CI = +/-0.026; p = 0.035)	0.229	+2.86%
Loss Cost	2016.2	0.031 (CI = +/-0.029; p = 0.038)	0.236	+3.20%
Loss Cost	2017.1	0.036 (CI = +/-0.034; p = 0.039)	0.251	+3.65%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.960	+5.46%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	0.957	+5.46%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	0.953	+5.47%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	0.949	+5.47%
Severity	2008.1	0.055 (CI = +/-0.004; p = 0.000)	0.957	+5.65%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	0.960	+5.79%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	0.970	+5.99%
Severity	2009.2	0.059 (CI = +/-0.004; p = 0.000)	0.970	+6.07%
Severity	2010.1	0.059 (CI = +/-0.004; p = 0.000)	0.968	+6.12%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	0.964	+6.05%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	0.960	+6.02%
Severity	2011.2	0.057 (CI = +/-0.005; p = 0.000)	0.956	+5.92%
Severity	2012.1	0.057 (CI = +/-0.006; p = 0.000)	0.951	+5.81%
Severity	2012.2	0.055 (CI = +/-0.006; p = 0.000)	0.950	+5.62%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	0.945	+5.68%
Severity	2013.2	0.056 (CI = +/-0.007; p = 0.000)	0.938	+5.71%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	0.941	+5.92%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	0.932	+5.90%
Severity	2015.1	0.058 (CI = +/-0.009; p = 0.000)	0.923	+5.97%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	0.908	+5.90%
Severity	2016.1	0.060 (CI = +/-0.011; p = 0.000)	0.906	+6.14%
Severity	2016.2	0.063 (CI = +/-0.011; p = 0.000)	0.908	+6.46%
Severity	2017.1	0.064 (CI = +/-0.013; p = 0.000)	0.893	+6.56%
Frequency	2006.1	-0.017 (CI = +/-0.006; p = 0.000)	0.460	-1.66%
Frequency	2006.2	-0.018 (CI = +/-0.006; p = 0.000)	0.480	-1.76%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	0.491	-1.85%
Frequency	2007.2	-0.019 (CI = +/-0.007; p = 0.000)	0.469	-1.85%
Frequency	2008.1	-0.021 (CI = +/-0.007; p = 0.000)	0.525	-2.05%
Frequency	2008.2	-0.023 (CI = +/-0.007; p = 0.000)	0.616	-2.31%
Frequency	2009.1	-0.026 (CI = +/-0.007; p = 0.000)	0.672	-2.53%
Frequency	2009.2	-0.028 (CI = +/-0.007; p = 0.000)	0.718	-2.74%
Frequency	2010.1	-0.029 (CI = +/-0.007; p = 0.000)	0.717	-2.83%
Frequency	2010.2	-0.031 (CI = +/-0.007; p = 0.000)	0.768	-3.08%
Frequency	2011.1	-0.032 (CI = +/-0.007; p = 0.000)	0.765	-3.18%
Frequency	2011.2	-0.034 (CI = +/-0.008; p = 0.000)	0.765	-3.30%
Frequency	2012.1	-0.034 (CI = +/-0.008; p = 0.000)	0.748	-3.35%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	0.763	-3.55%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	0.746	-3.62%
Frequency	2013.2	-0.038 (CI = +/-0.011; p = 0.000)	0.733	-3.73%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	0.693	-3.62%
Frequency	2014.2	-0.036 (CI = +/-0.013; p = 0.000)	0.651	-3.57%
Frequency	2015.1	-0.036 (CI = +/-0.015; p = 0.000)	0.608	-3.55%
Frequency	2015.2	-0.033 (CI = +/-0.016; p = 0.001)	0.536	-3.28%
Frequency	2016.1	-0.031 (CI = +/-0.018; p = 0.002)	0.459	-3.09%
Frequency	2016.2	-0.031 (CI = +/-0.021; p = 0.007)	0.400	-3.06%
Frequency	2017.1	-0.028 (CI = +/-0.024; p = 0.026)	0.293	-2.73%

Total Property Damage

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.085; p = 0.582)	0.900	+4.57%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.086; p = 0.695)	0.891	+4.46%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.088; p = 0.791)	0.880	+4.37%
Loss Cost	2007.2	0.043 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.090; p = 0.729)	0.873	+4.44%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.093; p = 0.726)	0.862	+4.45%
Loss Cost	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.094; p = 0.873)	0.848	+4.29%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.098; p = 0.860)	0.835	+4.31%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.100; p = 0.995)	0.817	+4.15%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.105; p = 0.986)	0.799	+4.12%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.027 (CI = +/-0.095; p = 0.569)	0.804	+3.59%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.098; p = 0.460)	0.785	+3.40%
Loss Cost	2011.2	0.030 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.097; p = 0.264)	0.775	+3.02%
Loss Cost	2012.1	0.027 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.099; p = 0.185)	0.760	+2.75%
Loss Cost	2012.2	0.019 (CI = +/-0.011; p = 0.002)	0.007 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.080; p = 0.016)	0.818	+1.94%
Loss Cost	2013.1	0.018 (CI = +/-0.012; p = 0.006)	0.007 (CI = +/-0.002; p = 0.000)	0.105 (CI = +/-0.085; p = 0.018)	0.810	+1.84%
Loss Cost	2013.2	0.016 (CI = +/-0.014; p = 0.029)	0.006 (CI = +/-0.002; p = 0.000)	0.116 (CI = +/-0.088; p = 0.013)	0.808	+1.56%
Loss Cost	2014.1	0.021 (CI = +/-0.014; p = 0.006)	0.007 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.085; p = 0.034)	0.845	+2.14%
Loss Cost	2014.2	0.020 (CI = +/-0.016; p = 0.016)	0.007 (CI = +/-0.002; p = 0.000)	0.096 (CI = +/-0.093; p = 0.043)	0.839	+2.07%
Loss Cost	2015.1	0.021 (CI = +/-0.019; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.101; p = 0.061)	0.833	+2.07%
Loss Cost	2015.2	0.023 (CI = +/-0.022; p = 0.042)	0.007 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.111; p = 0.110)	0.832	+2.31%
Loss Cost	2016.1	0.030 (CI = +/-0.024; p = 0.021)	0.007 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.115; p = 0.241)	0.850	+3.00%
Loss Cost	2016.2	0.033 (CI = +/-0.029; p = 0.026)	0.007 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.127; p = 0.378)	0.852	+3.41%
Loss Cost	2017.1	0.039 (CI = +/-0.034; p = 0.029)	0.007 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.140; p = 0.557)	0.854	+3.93%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.151)	0.068 (CI = +/-0.065; p = 0.041)	0.966	+5.31%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.164)	0.069 (CI = +/-0.067; p = 0.044)	0.963	+5.30%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.178)	0.070 (CI = +/-0.069; p = 0.048)	0.960	+5.28%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.189)	0.070 (CI = +/-0.071; p = 0.054)	0.957	+5.28%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.088)	0.056 (CI = +/-0.066; p = 0.094)	0.964	+5.54%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.043)	0.044 (CI = +/-0.063; p = 0.161)	0.968	+5.76%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.026 (CI = +/-0.052; p = 0.305)	0.979	+6.11%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.018 (CI = +/-0.051; p = 0.466)	0.979	+6.27%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.014 (CI = +/-0.052; p = 0.589)	0.978	+6.36%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.019 (CI = +/-0.054; p = 0.471)	0.976	+6.25%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.021 (CI = +/-0.056; p = 0.446)	0.973	+6.21%
Severity	2011.2	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.007)	0.029 (CI = +/-0.057; p = 0.291)	0.971	+6.02%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.011)	0.039 (CI = +/-0.057; p = 0.174)	0.969	+5.81%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.011)	0.056 (CI = +/-0.050; p = 0.030)	0.974	+5.40%
Severity	2013.1	0.053 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.012)	0.054 (CI = +/-0.053; p = 0.048)	0.972	+5.46%
Severity	2013.2	0.053 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.016)	0.054 (CI = +/-0.057; p = 0.062)	0.968	+5.45%
Severity	2014.1	0.057 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.005)	0.039 (CI = +/-0.055; p = 0.151)	0.972	+5.84%
Severity	2014.2	0.056 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.009)	0.043 (CI = +/-0.059; p = 0.140)	0.968	+5.73%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.011)	0.041 (CI = +/-0.064; p = 0.195)	0.963	+5.79%
Severity	2015.2	0.053 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.018)	0.051 (CI = +/-0.068; p = 0.129)	0.958	+5.48%
Severity	2016.1	0.057 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.014)	0.039 (CI = +/-0.072; p = 0.260)	0.957	+5.86%
Severity	2016.2	0.063 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.008)	0.022 (CI = +/-0.073; p = 0.527)	0.961	+6.45%
Severity	2017.1	0.063 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.002; p = 0.012)	0.021 (CI = +/-0.083; p = 0.577)	0.953	+6.46%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.034)	0.008 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.088; p = 0.042)	0.692	-0.70%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.024)	0.007 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.090; p = 0.060)	0.698	-0.80%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	-0.081 (CI = +/-0.092; p = 0.079)	0.699	-0.87%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.046)	0.007 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.094; p = 0.073)	0.688	-0.80%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.013)	0.007 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.092; p = 0.120)	0.721	-1.04%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.083; p = 0.215)	0.785	-1.40%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.078; p = 0.366)	0.824	-1.70%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.073; p = 0.603)	0.857	-2.00%
Frequency	2010.1	-0.021 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.075; p = 0.725)	0.855	-2.10%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.065; p = 0.813)	0.898	-2.50%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.067; p = 0.657)	0.898	-2.64%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.068; p = 0.472)	0.901	-2.83%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.072; p = 0.442)	0.893	-2.90%
Frequency	2012.2	-0.033 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.068; p = 0.182)	0.913	-3.28%
Frequency	2013.1	-0.035 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.071; p = 0.148)	0.908	-3.43%
Frequency	2013.2	-0.038 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.073; p = 0.090)	0.909	-3.69%
Frequency	2014.1	-0.036 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.078; p = 0.156)	0.896	-3.50%
Frequency	2014.2	-0.035 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.053 (CI = +/-0.085; p = 0.200)	0.881	-3.46%
Frequency	2015.1	-0.036 (CI = +/-0.017; p = 0.001)	0.005 (CI = +/-0.002; p = 0.001)	0.055 (CI = +/-0.092; p = 0.220)	0.865	-3.52%
Frequency	2015.2	-0.031 (CI = +/-0.019; p = 0.004)	0.005 (CI = +/-0.002; p = 0.001)	0.037 (CI = +/-0.096; p = 0.423)	0.849	-3.01%
Frequency	2016.1	-0.027 (CI = +/-0.022; p = 0.019)	0.005 (CI = +/-0.002; p = 0.001)	0.026 (CI = +/-0.105; p = 0.596)	0.825	-2.70%
Frequency	2016.2	-0.029 (CI = +/-0.026; p = 0.034)	0.005 (CI = +/-0.003; p = 0.002)	0.031 (CI = +/-0.117; p = 0.568)	0.804	-2.86%
Frequency	2017.1	-0.024 (CI = +/-0.031; p = 0.114)	0.005 (CI = +/-0.003; p = 0.002)	0.017 (CI = +/-0.128; p = 0.776)	0.769	-2.38%

Total Property Damage

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.065; p = 0.030)	0.015 (CI = +/-0.118; p = 0.801)	0.803	+3.62%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.067; p = 0.045)	0.022 (CI = +/-0.120; p = 0.715)	0.783	+3.51%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.067; p = 0.027)	0.032 (CI = +/-0.119; p = 0.589)	0.771	+3.33%
Loss Cost	2007.2	0.033 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.069; p = 0.028)	0.029 (CI = +/-0.123; p = 0.636)	0.756	+3.38%
Loss Cost	2008.1	0.032 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.070; p = 0.023)	0.035 (CI = +/-0.125; p = 0.567)	0.740	+3.25%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.037)	0.044 (CI = +/-0.127; p = 0.485)	0.710	+3.11%
Loss Cost	2009.1	0.029 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.074; p = 0.031)	0.051 (CI = +/-0.130; p = 0.426)	0.692	+2.96%
Loss Cost	2009.2	0.028 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.076; p = 0.048)	0.059 (CI = +/-0.133; p = 0.367)	0.655	+2.81%
Loss Cost	2010.1	0.026 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.078; p = 0.036)	0.069 (CI = +/-0.135; p = 0.301)	0.636	+2.60%
Loss Cost	2010.2	0.021 (CI = +/-0.013; p = 0.003)	-0.069 (CI = +/-0.075; p = 0.069)	0.093 (CI = +/-0.130; p = 0.151)	0.599	+2.14%
Loss Cost	2011.1	0.018 (CI = +/-0.013; p = 0.013)	-0.079 (CI = +/-0.074; p = 0.037)	0.109 (CI = +/-0.128; p = 0.091)	0.591	+1.77%
Loss Cost	2011.2	0.014 (CI = +/-0.014; p = 0.052)	-0.070 (CI = +/-0.075; p = 0.066)	0.126 (CI = +/-0.129; p = 0.055)	0.550	+1.43%
Loss Cost	2012.1	0.010 (CI = +/-0.015; p = 0.189)	-0.082 (CI = +/-0.073; p = 0.029)	0.146 (CI = +/-0.125; p = 0.025)	0.561	+0.96%
Loss Cost	2012.2	0.003 (CI = +/-0.014; p = 0.685)	-0.064 (CI = +/-0.066; p = 0.056)	0.177 (CI = +/-0.114; p = 0.004)	0.567	+0.28%
Loss Cost	2013.1	-0.001 (CI = +/-0.015; p = 0.910)	-0.072 (CI = +/-0.066; p = 0.034)	0.191 (CI = +/-0.115; p = 0.003)	0.584	-0.08%
Loss Cost	2013.2	-0.003 (CI = +/-0.017; p = 0.672)	-0.066 (CI = +/-0.069; p = 0.059)	0.202 (CI = +/-0.120; p = 0.003)	0.569	-0.34%
Loss Cost	2014.1	-0.003 (CI = +/-0.019; p = 0.764)	-0.065 (CI = +/-0.073; p = 0.078)	0.199 (CI = +/-0.127; p = 0.004)	0.566	-0.27%
Loss Cost	2014.2	-0.004 (CI = +/-0.022; p = 0.696)	-0.062 (CI = +/-0.075; p = 0.109)	0.205 (CI = +/-0.137; p = 0.006)	0.549	-0.41%
Loss Cost	2015.1	-0.009 (CI = +/-0.024; p = 0.448)	-0.070 (CI = +/-0.080; p = 0.081)	0.220 (CI = +/-0.142; p = 0.005)	0.564	-0.89%
Loss Cost	2015.2	-0.008 (CI = +/-0.029; p = 0.573)	-0.072 (CI = +/-0.087; p = 0.095)	0.216 (CI = +/-0.155; p = 0.010)	0.555	-0.77%
Loss Cost	2016.1	-0.009 (CI = +/-0.034; p = 0.566)	-0.074 (CI = +/-0.094; p = 0.108)	0.220 (CI = +/-0.169; p = 0.015)	0.549	-0.91%
Loss Cost	2016.2	-0.006 (CI = +/-0.041; p = 0.746)	-0.079 (CI = +/-0.102; p = 0.118)	0.211 (CI = +/-0.188; p = 0.031)	0.541	-0.61%
Loss Cost	2017.1	-0.011 (CI = +/-0.049; p = 0.635)	-0.084 (CI = +/-0.111; p = 0.122)	0.222 (CI = +/-0.207; p = 0.037)	0.536	-1.07%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.179)	0.074 (CI = +/-0.065; p = 0.027)	0.966	+5.14%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.196)	0.074 (CI = +/-0.067; p = 0.030)	0.963	+5.14%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.038; p = 0.180)	0.076 (CI = +/-0.068; p = 0.029)	0.960	+5.10%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.191)	0.076 (CI = +/-0.070; p = 0.035)	0.957	+5.10%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.038; p = 0.311)	0.066 (CI = +/-0.066; p = 0.050)	0.961	+5.29%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.036; p = 0.153)	0.055 (CI = +/-0.064; p = 0.085)	0.965	+5.48%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.267)	0.044 (CI = +/-0.057; p = 0.126)	0.972	+5.72%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.174)	0.037 (CI = +/-0.057; p = 0.193)	0.972	+5.84%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.199)	0.036 (CI = +/-0.059; p = 0.216)	0.970	+5.86%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.281)	0.042 (CI = +/-0.061; p = 0.167)	0.966	+5.75%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.036; p = 0.227)	0.046 (CI = +/-0.062; p = 0.136)	0.963	+5.65%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	-0.017 (CI = +/-0.036; p = 0.347)	0.054 (CI = +/-0.062; p = 0.084)	0.961	+5.48%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.035; p = 0.191)	0.064 (CI = +/-0.060; p = 0.038)	0.961	+5.23%
Severity	2012.2	0.048 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.031; p = 0.363)	0.079 (CI = +/-0.054; p = 0.006)	0.965	+4.88%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.033; p = 0.362)	0.081 (CI = +/-0.057; p = 0.008)	0.961	+4.85%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.035; p = 0.412)	0.082 (CI = +/-0.060; p = 0.011)	0.956	+4.81%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.036; p = 0.553)	0.075 (CI = +/-0.062; p = 0.020)	0.955	+5.01%
Severity	2014.2	0.047 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.037; p = 0.688)	0.081 (CI = +/-0.066; p = 0.019)	0.949	+4.85%
Severity	2015.1	0.047 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.040; p = 0.659)	0.084 (CI = +/-0.070; p = 0.023)	0.941	+4.78%
Severity	2015.2	0.043 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.041; p = 0.884)	0.095 (CI = +/-0.073; p = 0.015)	0.935	+4.43%
Severity	2016.1	0.045 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.044; p = 0.972)	0.091 (CI = +/-0.079; p = 0.028)	0.928	+4.59%
Severity	2016.2	0.048 (CI = +/-0.019; p = 0.000)	-0.005 (CI = +/-0.047; p = 0.803)	0.080 (CI = +/-0.086; p = 0.065)	0.924	+4.94%
Severity	2017.1	0.047 (CI = +/-0.022; p = 0.001)	-0.007 (CI = +/-0.051; p = 0.754)	0.085 (CI = +/-0.095; p = 0.075)	0.909	+4.77%
Frequency	2006.1	-0.015 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.063; p = 0.123)	-0.059 (CI = +/-0.113; p = 0.294)	0.482	-1.45%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.064; p = 0.168)	-0.052 (CI = +/-0.115; p = 0.359)	0.490	-1.54%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.065; p = 0.123)	-0.044 (CI = +/-0.115; p = 0.438)	0.506	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.052 (CI = +/-0.067; p = 0.122)	-0.047 (CI = +/-0.119; p = 0.422)	0.485	-1.64%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.064; p = 0.050)	-0.031 (CI = +/-0.113; p = 0.576)	0.560	-1.93%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.060; p = 0.094)	-0.011 (CI = +/-0.107; p = 0.828)	0.629	-2.25%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.055; p = 0.025)	0.007 (CI = +/-0.097; p = 0.882)	0.711	-2.61%
Frequency	2009.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.054; p = 0.046)	0.022 (CI = +/-0.094; p = 0.629)	0.745	-2.86%
Frequency	2010.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.053; p = 0.025)	0.033 (CI = +/-0.093; p = 0.474)	0.759	-3.08%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.050; p = 0.048)	0.052 (CI = +/-0.087; p = 0.232)	0.803	-3.42%
Frequency	2011.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.049; p = 0.022)	0.063 (CI = +/-0.085; p = 0.136)	0.818	-3.67%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.050; p = 0.039)	0.072 (CI = +/-0.087; p = 0.100)	0.818	-3.84%
Frequency	2012.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.024)	0.082 (CI = +/-0.087; p = 0.065)	0.818	-4.06%
Frequency	2012.2	-0.045 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.050; p = 0.047)	0.097 (CI = +/-0.086; p = 0.028)	0.837	-4.39%
Frequency	2013.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.058 (CI = +/-0.049; p = 0.023)	0.110 (CI = +/-0.084; p = 0.013)	0.845	-4.70%
Frequency	2013.2	-0.050 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.050; p = 0.042)	0.120 (CI = +/-0.088; p = 0.010)	0.842	-4.92%
Frequency	2014.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.043)	0.124 (CI = +/-0.092; p = 0.012)	0.815	-5.03%
Frequency	2014.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.055 (CI = +/-0.057; p = 0.056)	0.123 (CI = +/-0.100; p = 0.019)	0.788	-5.02%
Frequency	2015.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.058; p = 0.037)	0.137 (CI = +/-0.102; p = 0.012)	0.782	-5.41%
Frequency	2015.2	-0.051 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.060; p = 0.026)	0.121 (CI = +/-0.107; p = 0.030)	0.746	-4.98%
Frequency	2016.1	-0.054 (CI = +/-0.023; p = 0.000)	-0.074 (CI = +/-0.064; p = 0.027)	0.129 (CI = +/-0.115; p = 0.030)	0.703	-5.26%
Frequency	2016.2	-0.054 (CI = +/-0.028; p = 0.001)	-0.073 (CI = +/-0.070; p = 0.041)	0.130 (CI = +/-0.128; p = 0.047)	0.666	-5.30%
Frequency	2017.1	-0.057 (CI = +/-0.033; p = 0.003)	-0.077 (CI = +/-0.076; p = 0.048)	0.138 (CI = +/-0.141; p = 0.055)	0.590	-5.57%

Total Property Damage

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.125; p = 0.708)	0.779	+3.62%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.125; p = 0.601)	0.760	+3.47%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.127; p = 0.517)	0.739	+3.33%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.130; p = 0.522)	0.721	+3.32%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.134; p = 0.497)	0.698	+3.25%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	0.057 (CI = +/-0.135; p = 0.394)	0.670	+3.04%
Loss Cost	2009.1	0.029 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.139; p = 0.376)	0.644	+2.96%
Loss Cost	2009.2	0.027 (CI = +/-0.013; p = 0.000)	0.073 (CI = +/-0.141; p = 0.296)	0.611	+2.73%
Loss Cost	2010.1	0.026 (CI = +/-0.014; p = 0.001)	0.079 (CI = +/-0.145; p = 0.270)	0.579	+2.60%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.005)	0.106 (CI = +/-0.136; p = 0.121)	0.555	+2.05%
Loss Cost	2011.1	0.018 (CI = +/-0.015; p = 0.020)	0.119 (CI = +/-0.138; p = 0.087)	0.521	+1.77%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.084)	0.140 (CI = +/-0.136; p = 0.044)	0.493	+1.32%
Loss Cost	2012.1	0.010 (CI = +/-0.016; p = 0.231)	0.156 (CI = +/-0.137; p = 0.028)	0.467	+0.96%
Loss Cost	2012.2	0.002 (CI = +/-0.015; p = 0.825)	0.190 (CI = +/-0.122; p = 0.004)	0.499	+0.16%
Loss Cost	2013.1	-0.001 (CI = +/-0.017; p = 0.918)	0.200 (CI = +/-0.126; p = 0.004)	0.491	-0.08%
Loss Cost	2013.2	-0.005 (CI = +/-0.018; p = 0.572)	0.216 (CI = +/-0.129; p = 0.002)	0.495	-0.49%
Loss Cost	2014.1	-0.003 (CI = +/-0.020; p = 0.779)	0.208 (CI = +/-0.136; p = 0.005)	0.500	-0.27%
Loss Cost	2014.2	-0.006 (CI = +/-0.023; p = 0.591)	0.220 (CI = +/-0.143; p = 0.005)	0.495	-0.59%
Loss Cost	2015.1	-0.009 (CI = +/-0.026; p = 0.481)	0.230 (CI = +/-0.152; p = 0.006)	0.490	-0.89%
Loss Cost	2015.2	-0.011 (CI = +/-0.031; p = 0.472)	0.235 (CI = +/-0.164; p = 0.008)	0.484	-1.05%
Loss Cost	2016.1	-0.009 (CI = +/-0.036; p = 0.592)	0.231 (CI = +/-0.179; p = 0.016)	0.480	-0.91%
Loss Cost	2016.2	-0.010 (CI = +/-0.043; p = 0.608)	0.235 (CI = +/-0.197; p = 0.024)	0.469	-1.04%
Loss Cost	2017.1	-0.011 (CI = +/-0.052; p = 0.659)	0.235 (CI = +/-0.220; p = 0.038)	0.458	-1.07%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.077 (CI = +/-0.065; p = 0.023)	0.965	+5.14%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.067; p = 0.024)	0.962	+5.12%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.069; p = 0.025)	0.959	+5.10%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.071; p = 0.027)	0.955	+5.08%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.066; p = 0.043)	0.961	+5.29%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.065; p = 0.068)	0.964	+5.45%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.057; p = 0.110)	0.972	+5.72%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.058; p = 0.157)	0.971	+5.82%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.060; p = 0.190)	0.969	+5.86%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.060; p = 0.136)	0.966	+5.73%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.062; p = 0.119)	0.963	+5.65%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.062; p = 0.066)	0.961	+5.45%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.061; p = 0.033)	0.959	+5.23%
Severity	2012.2	0.047 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.053; p = 0.004)	0.965	+4.85%
Severity	2013.1	0.047 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.056; p = 0.006)	0.961	+4.85%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.059; p = 0.007)	0.956	+4.78%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.060; p = 0.016)	0.957	+5.01%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.063; p = 0.013)	0.951	+4.83%
Severity	2015.1	0.047 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.068; p = 0.018)	0.944	+4.78%
Severity	2015.2	0.043 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.069; p = 0.010)	0.939	+4.42%
Severity	2016.1	0.045 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.075; p = 0.021)	0.933	+4.59%
Severity	2016.2	0.048 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.081; p = 0.047)	0.929	+4.91%
Severity	2017.1	0.047 (CI = +/-0.021; p = 0.001)	0.086 (CI = +/-0.089; p = 0.059)	0.917	+4.77%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.115; p = 0.351)	0.459	-1.45%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.116; p = 0.431)	0.474	-1.57%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.118; p = 0.509)	0.482	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.039 (CI = +/-0.121; p = 0.517)	0.459	-1.68%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.686)	0.512	-1.93%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.110; p = 0.959)	0.602	-2.29%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.104; p = 0.774)	0.661	-2.61%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.099; p = 0.515)	0.712	-2.92%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.101; p = 0.418)	0.713	-3.08%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.092; p = 0.186)	0.776	-3.48%
Frequency	2011.1	-0.037 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.093; p = 0.131)	0.778	-3.67%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.093; p = 0.082)	0.786	-3.91%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.096; p = 0.069)	0.775	-4.06%
Frequency	2012.2	-0.046 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.092; p = 0.024)	0.808	-4.47%
Frequency	2013.1	-0.048 (CI = +/-0.013; p = 0.000)	0.118 (CI = +/-0.095; p = 0.018)	0.803	-4.70%
Frequency	2013.2	-0.052 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.095; p = 0.010)	0.808	-5.03%
Frequency	2014.1	-0.052 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.101; p = 0.014)	0.774	-5.03%
Frequency	2014.2	-0.053 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.108; p = 0.016)	0.745	-5.17%
Frequency	2015.1	-0.056 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.115; p = 0.016)	0.719	-5.41%
Frequency	2015.2	-0.054 (CI = +/-0.023; p = 0.000)	0.139 (CI = +/-0.124; p = 0.030)	0.649	-5.24%
Frequency	2016.1	-0.054 (CI = +/-0.027; p = 0.001)	0.140 (CI = +/-0.135; p = 0.043)	0.580	-5.26%
Frequency	2016.2	-0.058 (CI = +/-0.032; p = 0.002)	0.153 (CI = +/-0.146; p = 0.042)	0.546	-5.67%
Frequency	2017.1	-0.057 (CI = +/-0.039; p = 0.008)	0.150 (CI = +/-0.163; p = 0.068)	0.439	-5.57%

Total Property Damage

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.105; p = 0.520)	0.900	+4.58%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.107; p = 0.626)	0.891	+4.48%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.109; p = 0.717)	0.881	+4.39%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.112; p = 0.658)	0.873	+4.46%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.115; p = 0.655)	0.862	+4.47%
Loss Cost	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.117; p = 0.795)	0.848	+4.31%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.121; p = 0.783)	0.835	+4.34%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.124; p = 0.913)	0.817	+4.18%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.129; p = 0.932)	0.799	+4.16%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.118; p = 0.660)	0.803	+3.64%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.122; p = 0.547)	0.783	+3.46%
Loss Cost	2011.2	0.030 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.120; p = 0.336)	0.772	+3.09%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.071 (CI = +/-0.124; p = 0.246)	0.755	+2.84%
Loss Cost	2012.2	0.020 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.101; p = 0.031)	0.806	+2.06%
Loss Cost	2013.1	0.020 (CI = +/-0.013; p = 0.004)	0.006 (CI = +/-0.003; p = 0.001)	0.116 (CI = +/-0.108; p = 0.036)	0.797	+1.99%
Loss Cost	2013.2	0.017 (CI = +/-0.014; p = 0.019)	0.006 (CI = +/-0.003; p = 0.001)	0.129 (CI = +/-0.113; p = 0.028)	0.792	+1.74%
Loss Cost	2014.1	0.023 (CI = +/-0.014; p = 0.004)	0.006 (CI = +/-0.003; p = 0.000)	0.100 (CI = +/-0.108; p = 0.067)	0.833	+2.33%
Loss Cost	2014.2	0.023 (CI = +/-0.016; p = 0.010)	0.006 (CI = +/-0.003; p = 0.001)	0.102 (CI = +/-0.117; p = 0.083)	0.826	+2.29%
Loss Cost	2015.1	0.023 (CI = +/-0.019; p = 0.021)	0.006 (CI = +/-0.003; p = 0.001)	0.100 (CI = +/-0.128; p = 0.115)	0.820	+2.34%
Loss Cost	2015.2	0.026 (CI = +/-0.022; p = 0.024)	0.006 (CI = +/-0.003; p = 0.002)	0.088 (CI = +/-0.138; p = 0.191)	0.821	+2.62%
Loss Cost	2016.1	0.033 (CI = +/-0.024; p = 0.012)	0.007 (CI = +/-0.003; p = 0.001)	0.060 (CI = +/-0.142; p = 0.372)	0.843	+3.33%
Loss Cost	2016.2	0.037 (CI = +/-0.028; p = 0.014)	0.007 (CI = +/-0.004; p = 0.001)	0.044 (CI = +/-0.154; p = 0.540)	0.846	+3.78%
Loss Cost	2017.1	0.042 (CI = +/-0.032; p = 0.015)	0.007 (CI = +/-0.004; p = 0.002)	0.026 (CI = +/-0.167; p = 0.739)	0.851	+4.33%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.386)	0.075 (CI = +/-0.082; p = 0.074)	0.965	+5.35%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.405)	0.075 (CI = +/-0.085; p = 0.079)	0.962	+5.34%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.426)	0.076 (CI = +/-0.087; p = 0.085)	0.959	+5.33%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.438)	0.076 (CI = +/-0.090; p = 0.094)	0.955	+5.33%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.223)	0.058 (CI = +/-0.083; p = 0.162)	0.963	+5.60%
Severity	2008.2	0.057 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.111)	0.043 (CI = +/-0.079; p = 0.268)	0.967	+5.82%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.015)	0.021 (CI = +/-0.065; p = 0.502)	0.978	+6.17%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.011 (CI = +/-0.064; p = 0.718)	0.979	+6.34%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.005 (CI = +/-0.065; p = 0.865)	0.978	+6.43%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	0.011 (CI = +/-0.067; p = 0.733)	0.976	+6.34%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.013 (CI = +/-0.070; p = 0.704)	0.972	+6.30%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.023 (CI = +/-0.071; p = 0.516)	0.970	+6.13%
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.037)	0.033 (CI = +/-0.072; p = 0.357)	0.968	+5.94%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.060)	0.053 (CI = +/-0.065; p = 0.107)	0.971	+5.56%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.048 (CI = +/-0.069; p = 0.157)	0.968	+5.64%
Severity	2013.2	0.055 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.068)	0.047 (CI = +/-0.074; p = 0.193)	0.964	+5.66%
Severity	2014.1	0.059 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.028 (CI = +/-0.070; p = 0.407)	0.969	+6.08%
Severity	2014.2	0.058 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.031 (CI = +/-0.075; p = 0.393)	0.964	+6.01%
Severity	2015.1	0.059 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.035)	0.026 (CI = +/-0.082; p = 0.503)	0.959	+6.13%
Severity	2015.2	0.057 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.035 (CI = +/-0.088; p = 0.398)	0.953	+5.89%
Severity	2016.1	0.061 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.037)	0.019 (CI = +/-0.091; p = 0.660)	0.953	+6.33%
Severity	2016.2	0.067 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.002; p = 0.015)	-0.004 (CI = +/-0.089; p = 0.924)	0.959	+6.98%
Severity	2017.1	0.069 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.002; p = 0.020)	-0.008 (CI = +/-0.099; p = 0.864)	0.951	+7.09%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.110; p = 0.053)	0.688	-0.73%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.112; p = 0.075)	0.694	-0.82%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.018)	0.008 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.114; p = 0.098)	0.695	-0.90%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.040)	0.008 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.117; p = 0.090)	0.684	-0.83%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.011)	0.008 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.115; p = 0.147)	0.718	-1.07%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.104; p = 0.257)	0.783	-1.43%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.097; p = 0.428)	0.823	-1.73%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.090; p = 0.686)	0.857	-2.03%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.093; p = 0.811)	0.855	-2.13%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.081; p = 0.718)	0.899	-2.53%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.083; p = 0.571)	0.898	-2.67%
Frequency	2011.2	-0.029 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.084; p = 0.401)	0.902	-2.86%
Frequency	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.038 (CI = +/-0.088; p = 0.374)	0.894	-2.93%
Frequency	2012.2	-0.034 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.060 (CI = +/-0.083; p = 0.145)	0.914	-3.31%
Frequency	2013.1	-0.035 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.068 (CI = +/-0.087; p = 0.117)	0.910	-3.46%
Frequency	2013.2	-0.038 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.081 (CI = +/-0.089; p = 0.070)	0.911	-3.71%
Frequency	2014.1	-0.036 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.072 (CI = +/-0.094; p = 0.122)	0.898	-3.54%
Frequency	2014.2	-0.036 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.071 (CI = +/-0.102; p = 0.158)	0.884	-3.51%
Frequency	2015.1	-0.036 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.074 (CI = +/-0.111; p = 0.175)	0.868	-3.57%
Frequency	2015.2	-0.031 (CI = +/-0.018; p = 0.002)	0.004 (CI = +/-0.003; p = 0.006)	0.053 (CI = +/-0.114; p = 0.336)	0.852	-3.09%
Frequency	2016.1	-0.029 (CI = +/-0.021; p = 0.012)	0.005 (CI = +/-0.003; p = 0.007)	0.042 (CI = +/-0.124; p = 0.480)	0.828	-2.82%
Frequency	2016.2	-0.030 (CI = +/-0.025; p = 0.021)	0.004 (CI = +/-0.003; p = 0.013)	0.048 (CI = +/-0.137; p = 0.457)	0.808	-2.99%
Frequency	2017.1	-0.026 (CI = +/-0.029; p = 0.073)	0.005 (CI = +/-0.003; p = 0.014)	0.033 (CI = +/-0.150; p = 0.630)	0.772	-2.58%

Total Property Damage

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.064; p = 0.033)	0.088 (CI = +/-0.131; p = 0.182)	0.814	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.065; p = 0.051)	0.095 (CI = +/-0.132; p = 0.153)	0.796	+3.34%
Loss Cost	2007.1	0.031 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.029)	0.104 (CI = +/-0.130; p = 0.115)	0.788	+3.17%
Loss Cost	2007.2	0.032 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.067; p = 0.031)	0.102 (CI = +/-0.134; p = 0.130)	0.773	+3.20%
Loss Cost	2008.1	0.030 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.068; p = 0.024)	0.107 (CI = +/-0.135; p = 0.114)	0.760	+3.08%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.040)	0.116 (CI = +/-0.136; p = 0.091)	0.734	+2.94%
Loss Cost	2009.1	0.028 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.071; p = 0.032)	0.122 (CI = +/-0.138; p = 0.080)	0.720	+2.80%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.072; p = 0.051)	0.131 (CI = +/-0.140; p = 0.066)	0.689	+2.66%
Loss Cost	2010.1	0.024 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.073; p = 0.036)	0.139 (CI = +/-0.140; p = 0.053)	0.675	+2.47%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	-0.064 (CI = +/-0.069; p = 0.069)	0.161 (CI = +/-0.132; p = 0.019)	0.656	+2.06%
Loss Cost	2011.1	0.017 (CI = +/-0.011; p = 0.003)	-0.075 (CI = +/-0.068; p = 0.033)	0.173 (CI = +/-0.127; p = 0.010)	0.657	+1.75%
Loss Cost	2011.2	0.014 (CI = +/-0.011; p = 0.015)	-0.064 (CI = +/-0.068; p = 0.061)	0.188 (CI = +/-0.126; p = 0.005)	0.631	+1.45%
Loss Cost	2012.1	0.011 (CI = +/-0.011; p = 0.067)	-0.076 (CI = +/-0.065; p = 0.023)	0.202 (CI = +/-0.119; p = 0.002)	0.651	+1.06%
Loss Cost	2012.2	0.005 (CI = +/-0.010; p = 0.332)	-0.059 (CI = +/-0.056; p = 0.041)	0.229 (CI = +/-0.103; p = 0.000)	0.686	+0.50%
Loss Cost	2013.1	0.002 (CI = +/-0.011; p = 0.677)	-0.067 (CI = +/-0.056; p = 0.023)	0.238 (CI = +/-0.102; p = 0.000)	0.704	+0.22%
Loss Cost	2013.2	0.000 (CI = +/-0.012; p = 0.973)	-0.061 (CI = +/-0.058; p = 0.042)	0.247 (CI = +/-0.105; p = 0.000)	0.696	+0.02%
Loss Cost	2014.1	0.001 (CI = +/-0.013; p = 0.865)	-0.059 (CI = +/-0.061; p = 0.060)	0.244 (CI = +/-0.109; p = 0.000)	0.695	+0.11%
Loss Cost	2014.2	0.000 (CI = +/-0.015; p = 0.986)	-0.056 (CI = +/-0.066; p = 0.087)	0.248 (CI = +/-0.116; p = 0.000)	0.684	+0.01%
Loss Cost	2015.1	-0.003 (CI = +/-0.017; p = 0.690)	-0.063 (CI = +/-0.067; p = 0.063)	0.258 (CI = +/-0.118; p = 0.000)	0.696	-0.32%
Loss Cost	2015.2	-0.002 (CI = +/-0.020; p = 0.821)	-0.066 (CI = +/-0.073; p = 0.072)	0.254 (CI = +/-0.127; p = 0.001)	0.691	-0.21%
Loss Cost	2016.1	-0.003 (CI = +/-0.023; p = 0.803)	-0.067 (CI = +/-0.078; p = 0.088)	0.255 (CI = +/-0.136; p = 0.001)	0.687	-0.27%
Loss Cost	2016.2	0.000 (CI = +/-0.027; p = 0.972)	-0.071 (CI = +/-0.085; p = 0.095)	0.248 (CI = +/-0.148; p = 0.004)	0.682	-0.04%
Loss Cost	2017.1	-0.004 (CI = +/-0.032; p = 0.810)	-0.076 (CI = +/-0.092; p = 0.098)	0.256 (CI = +/-0.159; p = 0.005)	0.679	-0.36%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.036; p = 0.198)	0.086 (CI = +/-0.074; p = 0.024)	0.966	+5.22%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.211)	0.086 (CI = +/-0.076; p = 0.028)	0.963	+5.22%
Severity	2007.1	0.051 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.199)	0.087 (CI = +/-0.077; p = 0.028)	0.960	+5.19%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.039; p = 0.206)	0.087 (CI = +/-0.079; p = 0.033)	0.957	+5.20%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.037; p = 0.338)	0.079 (CI = +/-0.074; p = 0.038)	0.962	+5.37%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.036; p = 0.164)	0.069 (CI = +/-0.070; p = 0.055)	0.966	+5.54%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.289)	0.060 (CI = +/-0.062; p = 0.059)	0.974	+5.75%
Severity	2009.2	0.057 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.032; p = 0.188)	0.053 (CI = +/-0.062; p = 0.086)	0.974	+5.86%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.215)	0.053 (CI = +/-0.063; p = 0.098)	0.971	+5.87%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.034; p = 0.303)	0.058 (CI = +/-0.064; p = 0.077)	0.968	+5.78%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.035; p = 0.246)	0.061 (CI = +/-0.065; p = 0.067)	0.965	+5.70%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.035; p = 0.373)	0.068 (CI = +/-0.065; p = 0.042)	0.963	+5.55%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.034; p = 0.211)	0.075 (CI = +/-0.063; p = 0.022)	0.963	+5.36%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.031; p = 0.397)	0.087 (CI = +/-0.056; p = 0.004)	0.967	+5.08%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.032; p = 0.411)	0.088 (CI = +/-0.058; p = 0.005)	0.963	+5.07%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.034; p = 0.447)	0.088 (CI = +/-0.061; p = 0.008)	0.957	+5.06%
Severity	2014.1	0.051 (CI = +/-0.008; p = 0.000)	-0.008 (CI = +/-0.035; p = 0.616)	0.083 (CI = +/-0.061; p = 0.011)	0.958	+5.24%
Severity	2014.2	0.050 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.739)	0.087 (CI = +/-0.064; p = 0.012)	0.951	+5.13%
Severity	2015.1	0.050 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.039; p = 0.731)	0.087 (CI = +/-0.068; p = 0.016)	0.944	+5.11%
Severity	2015.2	0.047 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.040; p = 0.939)	0.096 (CI = +/-0.071; p = 0.012)	0.937	+4.86%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.043; p = 0.941)	0.091 (CI = +/-0.074; p = 0.020)	0.932	+5.03%
Severity	2016.2	0.052 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.045; p = 0.858)	0.082 (CI = +/-0.078; p = 0.042)	0.929	+5.34%
Severity	2017.1	0.051 (CI = +/-0.017; p = 0.000)	-0.005 (CI = +/-0.049; p = 0.822)	0.084 (CI = +/-0.085; p = 0.052)	0.915	+5.25%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.064; p = 0.148)	0.002 (CI = +/-0.131; p = 0.975)	0.464	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.065; p = 0.205)	0.009 (CI = +/-0.132; p = 0.886)	0.476	-1.78%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.065; p = 0.146)	0.016 (CI = +/-0.132; p = 0.801)	0.497	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.068; p = 0.151)	0.015 (CI = +/-0.135; p = 0.821)	0.474	-1.90%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.064; p = 0.060)	0.029 (CI = +/-0.127; p = 0.648)	0.558	-2.17%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.060; p = 0.113)	0.048 (CI = +/-0.118; p = 0.415)	0.637	-2.47%
Frequency	2009.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.054; p = 0.027)	0.063 (CI = +/-0.105; p = 0.231)	0.727	-2.78%
Frequency	2009.2	-0.031 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.052; p = 0.052)	0.077 (CI = +/-0.100; p = 0.123)	0.767	-3.02%
Frequency	2010.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.025)	0.086 (CI = +/-0.097; p = 0.080)	0.783	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.047)	0.103 (CI = +/-0.088; p = 0.023)	0.833	-3.52%
Frequency	2011.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.018)	0.112 (CI = +/-0.083; p = 0.011)	0.851	-3.74%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.034)	0.120 (CI = +/-0.084; p = 0.007)	0.854	-3.89%
Frequency	2012.1	-0.042 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.018)	0.128 (CI = +/-0.082; p = 0.004)	0.858	-4.08%
Frequency	2012.2	-0.045 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.043; p = 0.035)	0.142 (CI = +/-0.078; p = 0.001)	0.880	-4.36%
Frequency	2013.1	-0.047 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.041; p = 0.013)	0.151 (CI = +/-0.074; p = 0.000)	0.891	-4.61%
Frequency	2013.2	-0.049 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.026)	0.159 (CI = +/-0.075; p = 0.000)	0.892	-4.80%
Frequency	2014.1	-0.050 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.044; p = 0.028)	0.162 (CI = +/-0.078; p = 0.000)	0.874	-4.88%
Frequency	2014.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.047; p = 0.037)	0.161 (CI = +/-0.083; p = 0.001)	0.855	-4.87%
Frequency	2015.1	-0.053 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.047; p = 0.021)	0.170 (CI = +/-0.083; p = 0.001)	0.855	-5.16%
Frequency	2015.2	-0.050 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.048; p = 0.013)	0.158 (CI = +/-0.084; p = 0.001)	0.837	-4.84%
Frequency	2016.1	-0.052 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.051; p = 0.012)	0.164 (CI = +/-0.088; p = 0.002)	0.813	-5.05%
Frequency	2016.2	-0.052 (CI = +/-0.018; p = 0.000)	-0.067 (CI = +/-0.056; p = 0.022)	0.166 (CI = +/-0.096; p = 0.003)	0.790	-5.11%
Frequency	2017.1	-0.055 (CI = +/-0.021; p = 0.000)	-0.070 (CI = +/-0.060; p = 0.026)	0.171 (CI = +/-0.103; p = 0.004)	0.745	-5.32%

Total Property Damage

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.138; p = 0.148)	0.792	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.109 (CI = +/-0.138; p = 0.116)	0.776	+3.31%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.138; p = 0.094)	0.759	+3.17%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.141; p = 0.099)	0.742	+3.15%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.144; p = 0.095)	0.722	+3.08%
Loss Cost	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.144; p = 0.069)	0.700	+2.88%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.147; p = 0.067)	0.677	+2.80%
Loss Cost	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.147; p = 0.050)	0.651	+2.59%
Loss Cost	2010.1	0.024 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.150; p = 0.046)	0.624	+2.47%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	0.176 (CI = +/-0.137; p = 0.014)	0.618	+1.99%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.006)	0.187 (CI = +/-0.138; p = 0.010)	0.594	+1.75%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.028)	0.204 (CI = +/-0.133; p = 0.004)	0.582	+1.36%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.096)	0.217 (CI = +/-0.132; p = 0.003)	0.567	+1.06%
Loss Cost	2012.2	0.004 (CI = +/-0.011; p = 0.460)	0.244 (CI = +/-0.111; p = 0.000)	0.627	+0.41%
Loss Cost	2013.1	0.002 (CI = +/-0.012; p = 0.711)	0.251 (CI = +/-0.114; p = 0.000)	0.623	+0.22%
Loss Cost	2013.2	-0.001 (CI = +/-0.013; p = 0.883)	0.263 (CI = +/-0.114; p = 0.000)	0.631	-0.09%
Loss Cost	2014.1	0.001 (CI = +/-0.015; p = 0.875)	0.256 (CI = +/-0.117; p = 0.000)	0.640	+0.11%
Loss Cost	2014.2	-0.001 (CI = +/-0.016; p = 0.879)	0.264 (CI = +/-0.122; p = 0.000)	0.637	-0.12%
Loss Cost	2015.1	-0.003 (CI = +/-0.018; p = 0.716)	0.271 (CI = +/-0.128; p = 0.000)	0.634	-0.32%
Loss Cost	2015.2	-0.004 (CI = +/-0.021; p = 0.684)	0.273 (CI = +/-0.136; p = 0.001)	0.629	-0.41%
Loss Cost	2016.1	-0.003 (CI = +/-0.025; p = 0.819)	0.269 (CI = +/-0.146; p = 0.002)	0.627	-0.27%
Loss Cost	2016.2	-0.003 (CI = +/-0.029; p = 0.805)	0.271 (CI = +/-0.157; p = 0.003)	0.620	-0.34%
Loss Cost	2017.1	-0.004 (CI = +/-0.035; p = 0.827)	0.272 (CI = +/-0.172; p = 0.005)	0.611	-0.36%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.074; p = 0.019)	0.965	+5.22%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.076; p = 0.021)	0.962	+5.21%
Severity	2007.1	0.051 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.078; p = 0.022)	0.959	+5.19%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.079; p = 0.024)	0.956	+5.18%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.074; p = 0.030)	0.962	+5.37%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.071; p = 0.041)	0.965	+5.52%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.062; p = 0.047)	0.973	+5.75%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.062; p = 0.064)	0.973	+5.84%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.064; p = 0.079)	0.970	+5.87%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.064; p = 0.058)	0.968	+5.76%
Severity	2011.1	0.055 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.065; p = 0.053)	0.965	+5.70%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.064; p = 0.031)	0.963	+5.53%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.063; p = 0.017)	0.961	+5.36%
Severity	2012.2	0.049 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.055; p = 0.003)	0.967	+5.06%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.057; p = 0.004)	0.963	+5.07%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.060; p = 0.005)	0.958	+5.03%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.059; p = 0.008)	0.959	+5.24%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.062; p = 0.008)	0.954	+5.12%
Severity	2015.1	0.050 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.065; p = 0.011)	0.947	+5.11%
Severity	2015.2	0.047 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.067; p = 0.008)	0.942	+4.86%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.070; p = 0.015)	0.937	+5.03%
Severity	2016.2	0.052 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.073; p = 0.029)	0.934	+5.32%
Severity	2017.1	0.051 (CI = +/-0.016; p = 0.000)	0.085 (CI = +/-0.080; p = 0.038)	0.922	+5.25%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.133; p = 0.874)	0.444	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.133; p = 0.781)	0.465	-1.81%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.134; p = 0.704)	0.477	-1.92%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.137; p = 0.702)	0.454	-1.93%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.132; p = 0.542)	0.515	-2.17%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.120; p = 0.329)	0.615	-2.50%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.112; p = 0.188)	0.682	-2.78%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.105; p = 0.092)	0.738	-3.07%
Frequency	2010.1	-0.033 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.105; p = 0.069)	0.742	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.007; p = 0.000)	0.114 (CI = +/-0.093; p = 0.018)	0.810	-3.57%
Frequency	2011.1	-0.038 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.092; p = 0.011)	0.815	-3.74%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.132 (CI = +/-0.090; p = 0.006)	0.827	-3.95%
Frequency	2012.1	-0.042 (CI = +/-0.009; p = 0.000)	0.138 (CI = +/-0.092; p = 0.005)	0.820	-4.08%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.085; p = 0.001)	0.855	-4.43%
Frequency	2013.1	-0.047 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.085; p = 0.001)	0.854	-4.61%
Frequency	2013.2	-0.050 (CI = +/-0.010; p = 0.000)	0.172 (CI = +/-0.084; p = 0.000)	0.862	-4.88%
Frequency	2014.1	-0.050 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.088; p = 0.001)	0.837	-4.88%
Frequency	2014.2	-0.051 (CI = +/-0.012; p = 0.000)	0.175 (CI = +/-0.092; p = 0.001)	0.817	-4.98%
Frequency	2015.1	-0.053 (CI = +/-0.014; p = 0.000)	0.182 (CI = +/-0.096; p = 0.001)	0.800	-5.16%
Frequency	2015.2	-0.052 (CI = +/-0.016; p = 0.000)	0.177 (CI = +/-0.101; p = 0.002)	0.752	-5.02%
Frequency	2016.1	-0.052 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.109; p = 0.004)	0.703	-5.05%
Frequency	2016.2	-0.055 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.115; p = 0.004)	0.684	-5.37%
Frequency	2017.1	-0.055 (CI = +/-0.026; p = 0.001)	0.186 (CI = +/-0.125; p = 0.008)	0.609	-5.32%

Accident Benefits Total

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.025 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.084; p = 0.052)	0.012 (CI = +/-0.005; p = 0.000)	0.545	+2.52%
Loss Cost	2006.2	0.022 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.077; p = 0.087)	0.011 (CI = +/-0.005; p = 0.000)	0.528	+2.19%
Loss Cost	2007.1	0.021 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.079; p = 0.086)	0.011 (CI = +/-0.005; p = 0.000)	0.516	+2.14%
Loss Cost	2007.2	0.021 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.082; p = 0.102)	0.011 (CI = +/-0.005; p = 0.000)	0.493	+2.11%
Loss Cost	2008.1	0.020 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.085; p = 0.091)	0.011 (CI = +/-0.005; p = 0.000)	0.482	+2.02%
Loss Cost	2008.2	0.019 (CI = +/-0.011; p = 0.001)	-0.067 (CI = +/-0.087; p = 0.124)	0.011 (CI = +/-0.005; p = 0.000)	0.454	+1.90%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.006)	-0.081 (CI = +/-0.086; p = 0.063)	0.011 (CI = +/-0.005; p = 0.000)	0.463	+1.61%
Loss Cost	2009.2	0.012 (CI = +/-0.010; p = 0.026)	-0.063 (CI = +/-0.077; p = 0.106)	0.010 (CI = +/-0.004; p = 0.000)	0.484	+1.18%
Loss Cost	2010.1	0.009 (CI = +/-0.011; p = 0.093)	-0.076 (CI = +/-0.076; p = 0.052)	0.010 (CI = +/-0.004; p = 0.000)	0.514	+0.90%
Loss Cost	2010.2	0.012 (CI = +/-0.011; p = 0.031)	-0.087 (CI = +/-0.074; p = 0.023)	0.010 (CI = +/-0.004; p = 0.000)	0.566	+1.18%
Loss Cost	2011.1	0.009 (CI = +/-0.011; p = 0.093)	-0.097 (CI = +/-0.075; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.587	+0.94%
Loss Cost	2011.2	0.007 (CI = +/-0.011; p = 0.230)	-0.087 (CI = +/-0.074; p = 0.023)	0.010 (CI = +/-0.004; p = 0.000)	0.600	+0.67%
Loss Cost	2012.1	0.005 (CI = +/-0.012; p = 0.428)	-0.095 (CI = +/-0.076; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.616	+0.47%
Loss Cost	2012.2	0.003 (CI = +/-0.013; p = 0.660)	-0.088 (CI = +/-0.078; p = 0.029)	0.009 (CI = +/-0.004; p = 0.000)	0.623	+0.27%
Loss Cost	2013.1	0.001 (CI = +/-0.014; p = 0.858)	-0.093 (CI = +/-0.081; p = 0.027)	0.009 (CI = +/-0.004; p = 0.000)	0.628	+0.12%
Loss Cost	2013.2	-0.001 (CI = +/-0.015; p = 0.931)	-0.087 (CI = +/-0.084; p = 0.044)	0.009 (CI = +/-0.004; p = 0.000)	0.635	-0.06%
Loss Cost	2014.1	-0.003 (CI = +/-0.017; p = 0.754)	-0.093 (CI = +/-0.089; p = 0.041)	0.009 (CI = +/-0.004; p = 0.000)	0.638	-0.25%
Loss Cost	2014.2	-0.003 (CI = +/-0.018; p = 0.704)	-0.091 (CI = +/-0.094; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	0.636	-0.33%
Loss Cost	2015.1	-0.008 (CI = +/-0.019; p = 0.382)	-0.106 (CI = +/-0.095; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	0.675	-0.82%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.716)	-0.120 (CI = +/-0.095; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.700	-0.35%
Loss Cost	2016.1	-0.002 (CI = +/-0.023; p = 0.846)	-0.116 (CI = +/-0.102; p = 0.029)	0.009 (CI = +/-0.004; p = 0.001)	0.676	-0.21%
Loss Cost	2016.2	0.005 (CI = +/-0.023; p = 0.658)	-0.136 (CI = +/-0.098; p = 0.011)	0.009 (CI = +/-0.004; p = 0.001)	0.728	+0.48%
Loss Cost	2017.1	-0.001 (CI = +/-0.026; p = 0.959)	-0.150 (CI = +/-0.102; p = 0.009)	0.009 (CI = +/-0.004; p = 0.001)	0.750	-0.06%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.059; p = 0.135)	0.002 (CI = +/-0.004; p = 0.351)	0.795	+3.42%
Severity	2006.2	0.031 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.053; p = 0.034)	0.001 (CI = +/-0.003; p = 0.375)	0.808	+3.17%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.054; p = 0.041)	0.001 (CI = +/-0.003; p = 0.387)	0.789	+3.16%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.056; p = 0.040)	0.001 (CI = +/-0.003; p = 0.406)	0.774	+3.13%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.058; p = 0.036)	0.001 (CI = +/-0.003; p = 0.379)	0.762	+3.19%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.060; p = 0.043)	0.001 (CI = +/-0.003; p = 0.386)	0.748	+3.21%
Severity	2009.1	0.031 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.061; p = 0.068)	0.001 (CI = +/-0.004; p = 0.437)	0.714	+3.10%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.060; p = 0.035)	0.001 (CI = +/-0.003; p = 0.470)	0.697	+2.91%
Severity	2010.1	0.027 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.062; p = 0.060)	0.001 (CI = +/-0.003; p = 0.537)	0.651	+2.76%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.052; p = 0.095)	0.001 (CI = +/-0.003; p = 0.376)	0.766	+3.15%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.055; p = 0.132)	0.001 (CI = +/-0.003; p = 0.415)	0.731	+3.08%
Severity	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.057; p = 0.134)	0.001 (CI = +/-0.003; p = 0.431)	0.706	+3.04%
Severity	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.058; p = 0.211)	0.001 (CI = +/-0.003; p = 0.495)	0.655	+2.87%
Severity	2012.2	0.027 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.060; p = 0.178)	0.001 (CI = +/-0.003; p = 0.513)	0.617	+2.75%
Severity	2013.1	0.026 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.064; p = 0.229)	0.001 (CI = +/-0.003; p = 0.547)	0.556	+2.68%
Severity	2013.2	0.024 (CI = +/-0.012; p = 0.000)	0.045 (CI = +/-0.064; p = 0.156)	0.001 (CI = +/-0.003; p = 0.552)	0.508	+2.46%
Severity	2014.1	0.023 (CI = +/-0.013; p = 0.001)	0.041 (CI = +/-0.068; p = 0.217)	0.001 (CI = +/-0.003; p = 0.591)	0.421	+2.34%
Severity	2014.2	0.022 (CI = +/-0.014; p = 0.004)	0.045 (CI = +/-0.072; p = 0.198)	0.001 (CI = +/-0.003; p = 0.596)	0.369	+2.21%
Severity	2015.1	0.017 (CI = +/-0.014; p = 0.021)	0.031 (CI = +/-0.070; p = 0.358)	0.001 (CI = +/-0.003; p = 0.656)	0.209	+1.75%
Severity	2015.2	0.019 (CI = +/-0.016; p = 0.025)	0.027 (CI = +/-0.074; p = 0.442)	0.001 (CI = +/-0.003; p = 0.680)	0.206	+1.87%
Severity	2016.1	0.020 (CI = +/-0.018; p = 0.033)	0.031 (CI = +/-0.080; p = 0.409)	0.001 (CI = +/-0.003; p = 0.678)	0.179	+2.02%
Severity	2016.2	0.023 (CI = +/-0.020; p = 0.028)	0.023 (CI = +/-0.084; p = 0.558)	0.001 (CI = +/-0.003; p = 0.741)	0.217	+2.31%
Severity	2017.1	0.015 (CI = +/-0.019; p = 0.117)	0.003 (CI = +/-0.077; p = 0.930)	0.001 (CI = +/-0.003; p = 0.689)	-0.002	+1.49%
Frequency	2006.1	-0.009 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.798	-0.87%
Frequency	2006.2	-0.010 (CI = +/-0.005; p = 0.001)	-0.124 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.804	-0.95%
Frequency	2007.1	-0.010 (CI = +/-0.006; p = 0.001)	-0.126 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.800	-0.99%
Frequency	2007.2	-0.010 (CI = +/-0.006; p = 0.002)	-0.126 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.799	-0.99%
Frequency	2008.1	-0.011 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.815	-1.14%
Frequency	2008.2	-0.013 (CI = +/-0.006; p = 0.000)	-0.129 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.827	-1.26%
Frequency	2009.1	-0.015 (CI = +/-0.006; p = 0.000)	-0.138 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.846	-1.45%
Frequency	2009.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.878	-1.67%
Frequency	2010.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.884	-1.82%
Frequency	2010.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.887	-1.90%
Frequency	2011.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.893	-2.07%
Frequency	2011.2	-0.023 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.915	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.909	-2.33%
Frequency	2012.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.909	-2.41%
Frequency	2013.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.050; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.903	-2.49%
Frequency	2013.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.132 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.900	-2.46%
Frequency	2014.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.891	-2.53%
Frequency	2014.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.059; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-2.49%
Frequency	2015.1	-0.026 (CI = +/-0.013; p = 0.001)	-0.137 (CI = +/-0.063; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.874	-2.52%
Frequency	2015.2	-0.022 (CI = +/-0.013; p = 0.003)	-0.148 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-2.17%
Frequency	2016.1	-0.022 (CI = +/-0.015; p = 0.008)	-0.148 (CI = +/-0.067; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.872	-2.18%
Frequency	2016.2	-0.018 (CI = +/-0.015; p = 0.025)	-0.160 (CI = +/-0.066; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.018; p = 0.080)	-0.153 (CI = +/-0.070; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.870	-1.53%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.016 (CI = +/-0.011; p = 0.004)	0.194	+1.62%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.020)	0.128	+1.24%
Loss Cost	2007.1	0.012 (CI = +/-0.011; p = 0.033)	0.107	+1.19%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.065)	0.077	+1.08%
Loss Cost	2008.1	0.010 (CI = +/-0.012; p = 0.105)	0.054	+1.00%
Loss Cost	2008.2	0.008 (CI = +/-0.013; p = 0.211)	0.021	+0.80%
Loss Cost	2009.1	0.006 (CI = +/-0.013; p = 0.399)	-0.009	+0.56%
Loss Cost	2009.2	0.001 (CI = +/-0.013; p = 0.917)	-0.037	+0.07%
Loss Cost	2010.1	-0.002 (CI = +/-0.014; p = 0.795)	-0.036	-0.17%
Loss Cost	2010.2	0.000 (CI = +/-0.014; p = 0.977)	-0.040	-0.02%
Loss Cost	2011.1	-0.002 (CI = +/-0.015; p = 0.798)	-0.039	-0.19%
Loss Cost	2011.2	-0.006 (CI = +/-0.016; p = 0.451)	-0.018	-0.59%
Loss Cost	2012.1	-0.007 (CI = +/-0.017; p = 0.393)	-0.011	-0.73%
Loss Cost	2012.2	-0.011 (CI = +/-0.018; p = 0.239)	0.021	-1.07%
Loss Cost	2013.1	-0.012 (CI = +/-0.020; p = 0.248)	0.019	-1.15%
Loss Cost	2013.2	-0.015 (CI = +/-0.022; p = 0.165)	0.051	-1.50%
Loss Cost	2014.1	-0.016 (CI = +/-0.024; p = 0.185)	0.045	-1.58%
Loss Cost	2014.2	-0.019 (CI = +/-0.027; p = 0.162)	0.059	-1.84%
Loss Cost	2015.1	-0.021 (CI = +/-0.030; p = 0.147)	0.072	-2.12%
Loss Cost	2015.2	-0.019 (CI = +/-0.034; p = 0.257)	0.024	-1.84%
Loss Cost	2016.1	-0.014 (CI = +/-0.038; p = 0.433)	-0.024	-1.41%
Loss Cost	2016.2	-0.009 (CI = +/-0.043; p = 0.665)	-0.061	-0.88%
Loss Cost	2017.1	-0.008 (CI = +/-0.050; p = 0.735)	-0.073	-0.79%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.790	+3.27%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.789	+3.04%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.770	+3.01%
Severity	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.752	+3.00%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.736	+3.01%
Severity	2008.2	0.030 (CI = +/-0.007; p = 0.000)	0.723	+3.05%
Severity	2009.1	0.029 (CI = +/-0.007; p = 0.000)	0.695	+2.92%
Severity	2009.2	0.027 (CI = +/-0.008; p = 0.000)	0.662	+2.77%
Severity	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.624	+2.60%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.752	+2.99%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.722	+2.89%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.696	+2.88%
Severity	2012.1	0.027 (CI = +/-0.008; p = 0.000)	0.656	+2.69%
Severity	2012.2	0.026 (CI = +/-0.009; p = 0.000)	0.614	+2.61%
Severity	2013.1	0.025 (CI = +/-0.010; p = 0.000)	0.563	+2.49%
Severity	2013.2	0.023 (CI = +/-0.010; p = 0.000)	0.500	+2.31%
Severity	2014.1	0.021 (CI = +/-0.011; p = 0.001)	0.429	+2.14%
Severity	2014.2	0.020 (CI = +/-0.013; p = 0.003)	0.373	+2.07%
Severity	2015.1	0.016 (CI = +/-0.013; p = 0.018)	0.260	+1.57%
Severity	2015.2	0.017 (CI = +/-0.014; p = 0.018)	0.275	+1.76%
Severity	2016.1	0.018 (CI = +/-0.016; p = 0.028)	0.250	+1.83%
Severity	2016.2	0.022 (CI = +/-0.017; p = 0.018)	0.313	+2.22%
Severity	2017.1	0.014 (CI = +/-0.017; p = 0.094)	0.151	+1.40%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	0.280	-1.60%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	0.314	-1.75%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.001)	0.296	-1.76%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.303	-1.86%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	0.306	-1.95%
Frequency	2008.2	-0.022 (CI = +/-0.011; p = 0.000)	0.353	-2.18%
Frequency	2009.1	-0.023 (CI = +/-0.012; p = 0.000)	0.357	-2.30%
Frequency	2009.2	-0.027 (CI = +/-0.012; p = 0.000)	0.434	-2.63%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.421	-2.70%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.447	-2.93%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	0.430	-3.00%
Frequency	2011.2	-0.034 (CI = +/-0.014; p = 0.000)	0.493	-3.38%
Frequency	2012.1	-0.034 (CI = +/-0.016; p = 0.000)	0.453	-3.33%
Frequency	2012.2	-0.037 (CI = +/-0.017; p = 0.000)	0.469	-3.59%
Frequency	2013.1	-0.036 (CI = +/-0.018; p = 0.001)	0.428	-3.55%
Frequency	2013.2	-0.038 (CI = +/-0.020; p = 0.001)	0.419	-3.72%
Frequency	2014.1	-0.037 (CI = +/-0.022; p = 0.003)	0.367	-3.64%
Frequency	2014.2	-0.039 (CI = +/-0.025; p = 0.004)	0.356	-3.83%
Frequency	2015.1	-0.037 (CI = +/-0.028; p = 0.012)	0.291	-3.64%
Frequency	2015.2	-0.036 (CI = +/-0.031; p = 0.028)	0.236	-3.53%
Frequency	2016.1	-0.032 (CI = +/-0.036; p = 0.071)	0.158	-3.18%
Frequency	2016.2	-0.031 (CI = +/-0.041; p = 0.128)	0.105	-3.03%
Frequency	2017.1	-0.022 (CI = +/-0.046; p = 0.319)	0.006	-2.16%

Accident Benefits Total

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.025 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.084; p = 0.052)	0.012 (CI = +/-0.005; p = 0.000)	0.545	+2.52%
Loss Cost	2006.2	0.022 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.077; p = 0.087)	0.011 (CI = +/-0.005; p = 0.000)	0.528	+2.19%
Loss Cost	2007.1	0.021 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.079; p = 0.086)	0.011 (CI = +/-0.005; p = 0.000)	0.516	+2.14%
Loss Cost	2007.2	0.021 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.082; p = 0.102)	0.011 (CI = +/-0.005; p = 0.000)	0.493	+2.11%
Loss Cost	2008.1	0.020 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.085; p = 0.091)	0.011 (CI = +/-0.005; p = 0.000)	0.482	+2.02%
Loss Cost	2008.2	0.019 (CI = +/-0.011; p = 0.001)	-0.067 (CI = +/-0.087; p = 0.124)	0.011 (CI = +/-0.005; p = 0.000)	0.454	+1.90%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.006)	-0.081 (CI = +/-0.086; p = 0.063)	0.011 (CI = +/-0.005; p = 0.000)	0.463	+1.61%
Loss Cost	2009.2	0.012 (CI = +/-0.010; p = 0.026)	-0.063 (CI = +/-0.077; p = 0.106)	0.010 (CI = +/-0.004; p = 0.000)	0.484	+1.18%
Loss Cost	2010.1	0.009 (CI = +/-0.011; p = 0.093)	-0.076 (CI = +/-0.076; p = 0.052)	0.010 (CI = +/-0.004; p = 0.000)	0.514	+0.90%
Loss Cost	2010.2	0.012 (CI = +/-0.011; p = 0.031)	-0.087 (CI = +/-0.074; p = 0.023)	0.010 (CI = +/-0.004; p = 0.000)	0.566	+1.18%
Loss Cost	2011.1	0.009 (CI = +/-0.011; p = 0.093)	-0.097 (CI = +/-0.075; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.587	+0.94%
Loss Cost	2011.2	0.007 (CI = +/-0.011; p = 0.230)	-0.087 (CI = +/-0.074; p = 0.023)	0.010 (CI = +/-0.004; p = 0.000)	0.600	+0.67%
Loss Cost	2012.1	0.005 (CI = +/-0.012; p = 0.428)	-0.095 (CI = +/-0.076; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.616	+0.47%
Loss Cost	2012.2	0.003 (CI = +/-0.013; p = 0.660)	-0.088 (CI = +/-0.078; p = 0.029)	0.009 (CI = +/-0.004; p = 0.000)	0.623	+0.27%
Loss Cost	2013.1	0.001 (CI = +/-0.014; p = 0.858)	-0.093 (CI = +/-0.081; p = 0.027)	0.009 (CI = +/-0.004; p = 0.000)	0.628	+0.12%
Loss Cost	2013.2	-0.001 (CI = +/-0.015; p = 0.931)	-0.087 (CI = +/-0.084; p = 0.044)	0.009 (CI = +/-0.004; p = 0.000)	0.635	-0.06%
Loss Cost	2014.1	-0.003 (CI = +/-0.017; p = 0.754)	-0.093 (CI = +/-0.089; p = 0.041)	0.009 (CI = +/-0.004; p = 0.000)	0.638	-0.25%
Loss Cost	2014.2	-0.003 (CI = +/-0.018; p = 0.704)	-0.091 (CI = +/-0.094; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	0.636	-0.33%
Loss Cost	2015.1	-0.008 (CI = +/-0.019; p = 0.382)	-0.106 (CI = +/-0.095; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	0.675	-0.82%
Loss Cost	2015.2	-0.003 (CI = +/-0.020; p = 0.716)	-0.120 (CI = +/-0.095; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.700	-0.35%
Loss Cost	2016.1	-0.002 (CI = +/-0.023; p = 0.846)	-0.116 (CI = +/-0.102; p = 0.029)	0.009 (CI = +/-0.004; p = 0.001)	0.676	-0.21%
Loss Cost	2016.2	0.005 (CI = +/-0.023; p = 0.658)	-0.136 (CI = +/-0.098; p = 0.011)	0.009 (CI = +/-0.004; p = 0.001)	0.728	+0.48%
Loss Cost	2017.1	-0.001 (CI = +/-0.026; p = 0.959)	-0.150 (CI = +/-0.102; p = 0.009)	0.009 (CI = +/-0.004; p = 0.001)	0.750	-0.06%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.059; p = 0.135)	0.002 (CI = +/-0.004; p = 0.351)	0.795	+3.42%
Severity	2006.2	0.031 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.053; p = 0.034)	0.001 (CI = +/-0.003; p = 0.375)	0.808	+3.17%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.054; p = 0.041)	0.001 (CI = +/-0.003; p = 0.387)	0.789	+3.16%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.056; p = 0.040)	0.001 (CI = +/-0.003; p = 0.406)	0.774	+3.13%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.058; p = 0.036)	0.001 (CI = +/-0.003; p = 0.379)	0.762	+3.19%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.060; p = 0.043)	0.001 (CI = +/-0.003; p = 0.386)	0.748	+3.21%
Severity	2009.1	0.031 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.061; p = 0.068)	0.001 (CI = +/-0.004; p = 0.437)	0.714	+3.10%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.060; p = 0.035)	0.001 (CI = +/-0.003; p = 0.470)	0.697	+2.91%
Severity	2010.1	0.027 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.062; p = 0.060)	0.001 (CI = +/-0.003; p = 0.537)	0.651	+2.76%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.052; p = 0.095)	0.001 (CI = +/-0.003; p = 0.376)	0.766	+3.15%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.055; p = 0.132)	0.001 (CI = +/-0.003; p = 0.415)	0.731	+3.08%
Severity	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.057; p = 0.134)	0.001 (CI = +/-0.003; p = 0.431)	0.706	+3.04%
Severity	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.058; p = 0.211)	0.001 (CI = +/-0.003; p = 0.495)	0.655	+2.87%
Severity	2012.2	0.027 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.060; p = 0.178)	0.001 (CI = +/-0.003; p = 0.513)	0.617	+2.75%
Severity	2013.1	0.026 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.064; p = 0.229)	0.001 (CI = +/-0.003; p = 0.547)	0.556	+2.68%
Severity	2013.2	0.024 (CI = +/-0.012; p = 0.000)	0.045 (CI = +/-0.064; p = 0.156)	0.001 (CI = +/-0.003; p = 0.552)	0.508	+2.46%
Severity	2014.1	0.023 (CI = +/-0.013; p = 0.001)	0.041 (CI = +/-0.068; p = 0.217)	0.001 (CI = +/-0.003; p = 0.591)	0.421	+2.34%
Severity	2014.2	0.022 (CI = +/-0.014; p = 0.004)	0.045 (CI = +/-0.072; p = 0.198)	0.001 (CI = +/-0.003; p = 0.596)	0.369	+2.21%
Severity	2015.1	0.017 (CI = +/-0.014; p = 0.021)	0.031 (CI = +/-0.070; p = 0.358)	0.001 (CI = +/-0.003; p = 0.656)	0.209	+1.75%
Severity	2015.2	0.019 (CI = +/-0.016; p = 0.025)	0.027 (CI = +/-0.074; p = 0.442)	0.001 (CI = +/-0.003; p = 0.680)	0.206	+1.87%
Severity	2016.1	0.020 (CI = +/-0.018; p = 0.033)	0.031 (CI = +/-0.080; p = 0.409)	0.001 (CI = +/-0.003; p = 0.678)	0.179	+2.02%
Severity	2016.2	0.023 (CI = +/-0.020; p = 0.028)	0.023 (CI = +/-0.084; p = 0.558)	0.001 (CI = +/-0.003; p = 0.741)	0.217	+2.31%
Severity	2017.1	0.015 (CI = +/-0.019; p = 0.117)	0.003 (CI = +/-0.077; p = 0.930)	0.001 (CI = +/-0.003; p = 0.689)	-0.002	+1.49%
Frequency	2006.1	-0.009 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.798	-0.87%
Frequency	2006.2	-0.010 (CI = +/-0.005; p = 0.001)	-0.124 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.804	-0.95%
Frequency	2007.1	-0.010 (CI = +/-0.006; p = 0.001)	-0.126 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.800	-0.99%
Frequency	2007.2	-0.010 (CI = +/-0.006; p = 0.002)	-0.126 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.799	-0.99%
Frequency	2008.1	-0.011 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.815	-1.14%
Frequency	2008.2	-0.013 (CI = +/-0.006; p = 0.000)	-0.129 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.827	-1.26%
Frequency	2009.1	-0.015 (CI = +/-0.006; p = 0.000)	-0.138 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.846	-1.45%
Frequency	2009.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.878	-1.67%
Frequency	2010.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.884	-1.82%
Frequency	2010.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.887	-1.90%
Frequency	2011.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.893	-2.07%
Frequency	2011.2	-0.023 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.915	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.909	-2.33%
Frequency	2012.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.909	-2.41%
Frequency	2013.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.050; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.903	-2.49%
Frequency	2013.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.132 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.900	-2.46%
Frequency	2014.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.891	-2.53%
Frequency	2014.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.059; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-2.49%
Frequency	2015.1	-0.026 (CI = +/-0.013; p = 0.001)	-0.137 (CI = +/-0.063; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.874	-2.52%
Frequency	2015.2	-0.022 (CI = +/-0.013; p = 0.003)	-0.148 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-2.17%
Frequency	2016.1	-0.022 (CI = +/-0.015; p = 0.008)	-0.148 (CI = +/-0.067; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.872	-2.18%
Frequency	2016.2	-0.018 (CI = +/-0.015; p = 0.025)	-0.160 (CI = +/-0.066; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.887	-1.79%
Frequency	2017.1	-0.015 (CI = +/-0.018; p = 0.080)	-0.153 (CI = +/-0.070; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.870	-1.53%

Accident Benefits Total

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.016 (CI = +/-0.011; p = 0.004)	0.194	+1.62%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.020)	0.128	+1.24%
Loss Cost	2007.1	0.012 (CI = +/-0.011; p = 0.033)	0.107	+1.19%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.065)	0.077	+1.08%
Loss Cost	2008.1	0.010 (CI = +/-0.012; p = 0.105)	0.054	+1.00%
Loss Cost	2008.2	0.008 (CI = +/-0.013; p = 0.211)	0.021	+0.80%
Loss Cost	2009.1	0.006 (CI = +/-0.013; p = 0.399)	-0.009	+0.56%
Loss Cost	2009.2	0.001 (CI = +/-0.013; p = 0.917)	-0.037	+0.07%
Loss Cost	2010.1	-0.002 (CI = +/-0.014; p = 0.795)	-0.036	-0.17%
Loss Cost	2010.2	0.000 (CI = +/-0.014; p = 0.977)	-0.040	-0.02%
Loss Cost	2011.1	-0.002 (CI = +/-0.015; p = 0.798)	-0.039	-0.19%
Loss Cost	2011.2	-0.006 (CI = +/-0.016; p = 0.451)	-0.018	-0.59%
Loss Cost	2012.1	-0.007 (CI = +/-0.017; p = 0.393)	-0.011	-0.73%
Loss Cost	2012.2	-0.011 (CI = +/-0.018; p = 0.239)	0.021	-1.07%
Loss Cost	2013.1	-0.012 (CI = +/-0.020; p = 0.248)	0.019	-1.15%
Loss Cost	2013.2	-0.015 (CI = +/-0.022; p = 0.165)	0.051	-1.50%
Loss Cost	2014.1	-0.016 (CI = +/-0.024; p = 0.185)	0.045	-1.58%
Loss Cost	2014.2	-0.019 (CI = +/-0.027; p = 0.162)	0.059	-1.84%
Loss Cost	2015.1	-0.021 (CI = +/-0.030; p = 0.147)	0.072	-2.12%
Loss Cost	2015.2	-0.019 (CI = +/-0.034; p = 0.257)	0.024	-1.84%
Loss Cost	2016.1	-0.014 (CI = +/-0.038; p = 0.433)	-0.024	-1.41%
Loss Cost	2016.2	-0.009 (CI = +/-0.043; p = 0.665)	-0.061	-0.88%
Loss Cost	2017.1	-0.008 (CI = +/-0.050; p = 0.735)	-0.073	-0.79%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.790	+3.27%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.789	+3.04%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.770	+3.01%
Severity	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.752	+3.00%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.736	+3.01%
Severity	2008.2	0.030 (CI = +/-0.007; p = 0.000)	0.723	+3.05%
Severity	2009.1	0.029 (CI = +/-0.007; p = 0.000)	0.695	+2.92%
Severity	2009.2	0.027 (CI = +/-0.008; p = 0.000)	0.662	+2.77%
Severity	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.624	+2.60%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.752	+2.99%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.722	+2.89%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.696	+2.88%
Severity	2012.1	0.027 (CI = +/-0.008; p = 0.000)	0.656	+2.69%
Severity	2012.2	0.026 (CI = +/-0.009; p = 0.000)	0.614	+2.61%
Severity	2013.1	0.025 (CI = +/-0.010; p = 0.000)	0.563	+2.49%
Severity	2013.2	0.023 (CI = +/-0.010; p = 0.000)	0.500	+2.31%
Severity	2014.1	0.021 (CI = +/-0.011; p = 0.001)	0.429	+2.14%
Severity	2014.2	0.020 (CI = +/-0.013; p = 0.003)	0.373	+2.07%
Severity	2015.1	0.016 (CI = +/-0.013; p = 0.018)	0.260	+1.57%
Severity	2015.2	0.017 (CI = +/-0.014; p = 0.018)	0.275	+1.76%
Severity	2016.1	0.018 (CI = +/-0.016; p = 0.028)	0.250	+1.83%
Severity	2016.2	0.022 (CI = +/-0.017; p = 0.018)	0.313	+2.22%
Severity	2017.1	0.014 (CI = +/-0.017; p = 0.094)	0.151	+1.40%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	0.280	-1.60%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	0.314	-1.75%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.001)	0.296	-1.76%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.303	-1.86%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	0.306	-1.95%
Frequency	2008.2	-0.022 (CI = +/-0.011; p = 0.000)	0.353	-2.18%
Frequency	2009.1	-0.023 (CI = +/-0.012; p = 0.000)	0.357	-2.30%
Frequency	2009.2	-0.027 (CI = +/-0.012; p = 0.000)	0.434	-2.63%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.421	-2.70%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.447	-2.93%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	0.430	-3.00%
Frequency	2011.2	-0.034 (CI = +/-0.014; p = 0.000)	0.493	-3.38%
Frequency	2012.1	-0.034 (CI = +/-0.016; p = 0.000)	0.453	-3.33%
Frequency	2012.2	-0.037 (CI = +/-0.017; p = 0.000)	0.469	-3.59%
Frequency	2013.1	-0.036 (CI = +/-0.018; p = 0.001)	0.428	-3.55%
Frequency	2013.2	-0.038 (CI = +/-0.020; p = 0.001)	0.419	-3.72%
Frequency	2014.1	-0.037 (CI = +/-0.022; p = 0.003)	0.367	-3.64%
Frequency	2014.2	-0.039 (CI = +/-0.025; p = 0.004)	0.356	-3.83%
Frequency	2015.1	-0.037 (CI = +/-0.028; p = 0.012)	0.291	-3.64%
Frequency	2015.2	-0.036 (CI = +/-0.031; p = 0.028)	0.236	-3.53%
Frequency	2016.1	-0.032 (CI = +/-0.036; p = 0.071)	0.158	-3.18%
Frequency	2016.2	-0.031 (CI = +/-0.041; p = 0.128)	0.105	-3.03%
Frequency	2017.1	-0.022 (CI = +/-0.046; p = 0.319)	0.006	-2.16%

Accident Benefits Total

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.077; p = 0.027)	0.013 (CI = +/-0.005; p = 0.000)	-0.182 (CI = +/-0.140; p = 0.012)	0.618	+3.35%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.072; p = 0.048)	0.012 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.130; p = 0.020)	0.593	+2.94%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.074; p = 0.055)	0.012 (CI = +/-0.005; p = 0.000)	-0.155 (CI = +/-0.134; p = 0.024)	0.581	+2.94%
Loss Cost	2007.2	0.029 (CI = +/-0.012; p = 0.000)	-0.073 (CI = +/-0.077; p = 0.060)	0.012 (CI = +/-0.005; p = 0.000)	-0.157 (CI = +/-0.138; p = 0.027)	0.560	+2.96%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.079; p = 0.062)	0.012 (CI = +/-0.005; p = 0.000)	-0.154 (CI = +/-0.143; p = 0.035)	0.545	+2.91%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.082; p = 0.081)	0.012 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.148; p = 0.048)	0.513	+2.81%
Loss Cost	2009.1	0.024 (CI = +/-0.014; p = 0.002)	-0.083 (CI = +/-0.082; p = 0.048)	0.012 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.147; p = 0.078)	0.508	+2.47%
Loss Cost	2009.2	0.018 (CI = +/-0.014; p = 0.010)	-0.066 (CI = +/-0.076; p = 0.083)	0.011 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.136; p = 0.149)	0.508	+1.87%
Loss Cost	2010.1	0.015 (CI = +/-0.014; p = 0.044)	-0.077 (CI = +/-0.076; p = 0.047)	0.011 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.136; p = 0.232)	0.524	+1.49%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.007)	-0.091 (CI = +/-0.071; p = 0.014)	0.011 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.128; p = 0.089)	0.603	+2.06%
Loss Cost	2011.1	0.018 (CI = +/-0.015; p = 0.028)	-0.098 (CI = +/-0.073; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.132; p = 0.138)	0.611	+1.78%
Loss Cost	2011.2	0.014 (CI = +/-0.016; p = 0.096)	-0.089 (CI = +/-0.073; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.134; p = 0.235)	0.610	+1.39%
Loss Cost	2012.1	0.011 (CI = +/-0.018; p = 0.211)	-0.095 (CI = +/-0.076; p = 0.017)	0.010 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.139; p = 0.324)	0.616	+1.13%
Loss Cost	2012.2	0.008 (CI = +/-0.020; p = 0.392)	-0.089 (CI = +/-0.079; p = 0.029)	0.010 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.146; p = 0.448)	0.615	+0.84%
Loss Cost	2013.1	0.006 (CI = +/-0.023; p = 0.559)	-0.093 (CI = +/-0.083; p = 0.030)	0.010 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.155; p = 0.541)	0.615	+0.64%
Loss Cost	2013.2	0.003 (CI = +/-0.025; p = 0.785)	-0.088 (CI = +/-0.087; p = 0.048)	0.010 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.165; p = 0.683)	0.616	+0.33%
Loss Cost	2014.1	0.000 (CI = +/-0.029; p = 0.988)	-0.093 (CI = +/-0.092; p = 0.048)	0.009 (CI = +/-0.005; p = 0.001)	-0.020 (CI = +/-0.177; p = 0.809)	0.616	+0.02%
Loss Cost	2014.2	-0.001 (CI = +/-0.034; p = 0.939)	-0.091 (CI = +/-0.098; p = 0.066)	0.009 (CI = +/-0.005; p = 0.002)	-0.015 (CI = +/-0.193; p = 0.872)	0.611	-0.12%
Loss Cost	2015.1	-0.012 (CI = +/-0.037; p = 0.506)	-0.106 (CI = +/-0.099; p = 0.038)	0.009 (CI = +/-0.005; p = 0.003)	0.023 (CI = +/-0.198; p = 0.809)	0.652	-1.17%
Loss Cost	2015.2	0.000 (CI = +/-0.040; p = 0.993)	-0.121 (CI = +/-0.099; p = 0.021)	0.009 (CI = +/-0.005; p = 0.002)	-0.020 (CI = +/-0.204; p = 0.838)	0.676	-0.02%
Loss Cost	2016.1	0.004 (CI = +/-0.048; p = 0.860)	-0.116 (CI = +/-0.108; p = 0.037)	0.009 (CI = +/-0.005; p = 0.003)	-0.033 (CI = +/-0.226; p = 0.755)	0.650	+0.39%
Loss Cost	2016.2	0.024 (CI = +/-0.048; p = 0.287)	-0.139 (CI = +/-0.099; p = 0.011)	0.010 (CI = +/-0.005; p = 0.001)	-0.099 (CI = +/-0.214; p = 0.327)	0.730	+2.47%
Loss Cost	2017.1	0.015 (CI = +/-0.057; p = 0.569)	-0.148 (CI = +/-0.107; p = 0.012)	0.010 (CI = +/-0.005; p = 0.002)	-0.073 (CI = +/-0.236; p = 0.505)	0.737	+1.51%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.056; p = 0.135)	0.002 (CI = +/-0.003; p = 0.182)	-0.112 (CI = +/-0.101; p = 0.031)	0.818	+3.94%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.050; p = 0.037)	0.002 (CI = +/-0.003; p = 0.208)	-0.090 (CI = +/-0.091; p = 0.052)	0.825	+3.60%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.052; p = 0.039)	0.002 (CI = +/-0.003; p = 0.208)	-0.092 (CI = +/-0.094; p = 0.054)	0.809	+3.64%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.054; p = 0.044)	0.002 (CI = +/-0.003; p = 0.220)	-0.091 (CI = +/-0.097; p = 0.064)	0.793	+3.63%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.055; p = 0.032)	0.002 (CI = +/-0.003; p = 0.182)	-0.099 (CI = +/-0.098; p = 0.049)	0.786	+3.77%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.057; p = 0.045)	0.002 (CI = +/-0.003; p = 0.176)	-0.103 (CI = +/-0.102; p = 0.047)	0.776	+3.85%
Severity	2009.1	0.037 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.059; p = 0.063)	0.002 (CI = +/-0.003; p = 0.210)	-0.099 (CI = +/-0.105; p = 0.064)	0.741	+3.76%
Severity	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.059; p = 0.038)	0.002 (CI = +/-0.003; p = 0.254)	-0.085 (CI = +/-0.105; p = 0.109)	0.717	+3.51%
Severity	2010.1	0.033 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.060; p = 0.059)	0.002 (CI = +/-0.003; p = 0.311)	-0.078 (CI = +/-0.109; p = 0.152)	0.667	+3.35%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.046; p = 0.083)	0.002 (CI = +/-0.003; p = 0.078)	-0.116 (CI = +/-0.083; p = 0.008)	0.823	+4.08%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.048; p = 0.097)	0.002 (CI = +/-0.003; p = 0.088)	-0.116 (CI = +/-0.087; p = 0.011)	0.793	+4.09%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.050; p = 0.123)	0.002 (CI = +/-0.003; p = 0.091)	-0.119 (CI = +/-0.091; p = 0.013)	0.774	+4.15%
Severity	2012.1	0.039 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.052; p = 0.171)	0.002 (CI = +/-0.003; p = 0.122)	-0.113 (CI = +/-0.096; p = 0.023)	0.725	+4.01%
Severity	2012.2	0.039 (CI = +/-0.014; p = 0.000)	0.037 (CI = +/-0.055; p = 0.176)	0.002 (CI = +/-0.003; p = 0.142)	-0.110 (CI = +/-0.102; p = 0.036)	0.686	+3.95%
Severity	2013.1	0.039 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.058; p = 0.188)	0.002 (CI = +/-0.003; p = 0.153)	-0.112 (CI = +/-0.109; p = 0.044)	0.632	+4.00%
Severity	2013.2	0.037 (CI = +/-0.018; p = 0.000)	0.042 (CI = +/-0.061; p = 0.158)	0.002 (CI = +/-0.003; p = 0.189)	-0.101 (CI = +/-0.115; p = 0.082)	0.570	+3.73%
Severity	2014.1	0.036 (CI = +/-0.021; p = 0.002)	0.042 (CI = +/-0.065; p = 0.187)	0.002 (CI = +/-0.003; p = 0.216)	-0.100 (CI = +/-0.124; p = 0.107)	0.484	+3.71%
Severity	2014.2	0.036 (CI = +/-0.024; p = 0.006)	0.043 (CI = +/-0.069; p = 0.207)	0.002 (CI = +/-0.004; p = 0.240)	-0.098 (CI = +/-0.136; p = 0.142)	0.423	+3.66%
Severity	2015.1	0.029 (CI = +/-0.026; p = 0.034)	0.032 (CI = +/-0.070; p = 0.341)	0.002 (CI = +/-0.004; p = 0.358)	-0.072 (CI = +/-0.139; p = 0.286)	0.223	+2.90%
Severity	2015.2	0.034 (CI = +/-0.030; p = 0.028)	0.025 (CI = +/-0.073; p = 0.469)	0.002 (CI = +/-0.004; p = 0.314)	-0.091 (CI = +/-0.150; p = 0.208)	0.251	+3.45%
Severity	2016.1	0.041 (CI = +/-0.034; p = 0.023)	0.034 (CI = +/-0.077; p = 0.355)	0.002 (CI = +/-0.004; p = 0.247)	-0.114 (CI = +/-0.161; p = 0.146)	0.268	+4.19%
Severity	2016.2	0.053 (CI = +/-0.036; p = 0.008)	0.020 (CI = +/-0.074; p = 0.568)	0.002 (CI = +/-0.004; p = 0.167)	-0.155 (CI = +/-0.161; p = 0.057)	0.411	+5.49%
Severity	2017.1	0.040 (CI = +/-0.039; p = 0.047)	0.006 (CI = +/-0.072; p = 0.866)	0.002 (CI = +/-0.003; p = 0.230)	-0.115 (CI = +/-0.160; p = 0.137)	0.142	+4.04%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.074)	-0.129 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.084; p = 0.097)	0.809	-0.56%
Frequency	2006.2	-0.006 (CI = +/-0.007; p = 0.055)	-0.126 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.086; p = 0.131)	0.813	-0.64%
Frequency	2007.1	-0.007 (CI = +/-0.007; p = 0.060)	-0.128 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.088; p = 0.153)	0.808	-0.68%
Frequency	2007.2	-0.006 (CI = +/-0.008; p = 0.095)	-0.129 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.091; p = 0.152)	0.807	-0.64%
Frequency	2008.1	-0.008 (CI = +/-0.008; p = 0.040)	-0.135 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.091; p = 0.220)	0.819	-0.83%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.022)	-0.130 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.092; p = 0.315)	0.827	-0.99%
Frequency	2009.1	-0.013 (CI = +/-0.009; p = 0.006)	-0.138 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.090; p = 0.460)	0.844	-1.25%
Frequency	2009.2	-0.016 (CI = +/-0.008; p = 0.001)	-0.129 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.084; p = 0.746)	0.873	-1.58%
Frequency	2010.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.084; p = 0.946)	0.879	-1.80%
Frequency	2010.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.087; p = 0.903)	0.882	-1.94%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.138 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.086; p = 0.669)	0.889	-2.22%
Frequency	2011.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.128 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.079; p = 0.299)	0.916	-2.65%
Frequency	2012.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.083; p = 0.264)	0.910	-2.77%
Frequency	2012.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.126 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.086; p = 0.187)	0.913	-2.99%
Frequency	2013.1	-0.033 (CI = +/-0.013; p = 0.000)	-0.131 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.089; p = 0.137)	0.910	-3.22%
Frequency	2013.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.096; p = 0.152)	0.907	-3.27%
Frequency	2014.1	-0.036 (CI = +/-0.017; p = 0.000)	-0.135 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.101; p = 0.116)	0.902	-3.55%
Frequency	2014.2	-0.037 (CI = +/-0.019; p = 0.001)	-0.134 (CI = +/-0.056; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.084 (CI = +/-0.110; p = 0.127)	0.899	-3.65%
Frequency	2015.1	-0.040 (CI = +/-0.022; p = 0.002)	-0.138 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.119; p = 0.111)	0.889	-3.95%
Frequency	2015.2	-0.034 (CI = +/-0.025; p = 0.011)	-0.146 (CI = +/-0.061; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.125; p = 0.233)	0.892	-3.35%
Frequency	2016.1	-0.037 (CI = +/-0.029; p = 0.018)	-0.149 (CI = +/-0.066; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.082 (CI = +/-0.138; p = 0.220)	0.879	-3.64%
Frequency	2016.2	-0.029 (CI = +/-0.033; p = 0.077)	-0.158 (CI = +/-0.068; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.056 (CI = +/-0.146; p = 0.416)	0.884	-2.87%
Frequency	2017.1	-0.025 (CI = +/-0.040; p = 0.194)	-0.154 (CI = +/-0.074; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.163; p = 0.567)	0.861	-2.43%

Accident Benefits Total

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)	0.013 (CI = +/-0.005; p = 0.000)	-0.175 (CI = +/-0.149; p = 0.022)	0.565	+3.42%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.136; p = 0.035)	0.550	+2.94%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.140; p = 0.036)	0.539	+3.00%
Loss Cost	2007.2	0.029 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.144; p = 0.045)	0.516	+2.97%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.149; p = 0.050)	0.500	+2.99%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.140 (CI = +/-0.153; p = 0.071)	0.472	+2.82%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.156; p = 0.107)	0.445	+2.57%
Loss Cost	2009.2	0.019 (CI = +/-0.014; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.142; p = 0.199)	0.463	+1.87%
Loss Cost	2010.1	0.016 (CI = +/-0.015; p = 0.042)	0.011 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.145; p = 0.283)	0.457	+1.61%
Loss Cost	2010.2	0.020 (CI = +/-0.016; p = 0.014)	0.012 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.144; p = 0.163)	0.499	+2.07%
Loss Cost	2011.1	0.019 (CI = +/-0.018; p = 0.033)	0.012 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.150; p = 0.206)	0.490	+1.95%
Loss Cost	2011.2	0.014 (CI = +/-0.018; p = 0.133)	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.149; p = 0.351)	0.508	+1.40%
Loss Cost	2012.1	0.013 (CI = +/-0.021; p = 0.193)	0.011 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.158; p = 0.395)	0.504	+1.34%
Loss Cost	2012.2	0.008 (CI = +/-0.022; p = 0.438)	0.011 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.162; p = 0.575)	0.521	+0.85%
Loss Cost	2013.1	0.009 (CI = +/-0.025; p = 0.470)	0.011 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.173; p = 0.583)	0.516	+0.89%
Loss Cost	2013.2	0.003 (CI = +/-0.028; p = 0.802)	0.010 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.180; p = 0.791)	0.535	+0.34%
Loss Cost	2014.1	0.003 (CI = +/-0.032; p = 0.830)	0.010 (CI = +/-0.005; p = 0.001)	-0.023 (CI = +/-0.195; p = 0.808)	0.528	+0.33%
Loss Cost	2014.2	-0.001 (CI = +/-0.036; p = 0.943)	0.010 (CI = +/-0.005; p = 0.001)	-0.005 (CI = +/-0.209; p = 0.958)	0.534	-0.12%
Loss Cost	2015.1	-0.007 (CI = +/-0.042; p = 0.715)	0.010 (CI = +/-0.006; p = 0.003)	0.017 (CI = +/-0.225; p = 0.874)	0.544	-0.72%
Loss Cost	2015.2	0.000 (CI = +/-0.048; p = 0.985)	0.010 (CI = +/-0.006; p = 0.003)	-0.007 (CI = +/-0.244; p = 0.951)	0.525	-0.04%
Loss Cost	2016.1	0.010 (CI = +/-0.056; p = 0.699)	0.010 (CI = +/-0.006; p = 0.003)	-0.042 (CI = +/-0.263; p = 0.732)	0.515	+1.02%
Loss Cost	2016.2	0.023 (CI = +/-0.064; p = 0.436)	0.011 (CI = +/-0.006; p = 0.003)	-0.085 (CI = +/-0.283; p = 0.524)	0.516	+2.38%
Loss Cost	2017.1	0.025 (CI = +/-0.077; p = 0.494)	0.011 (CI = +/-0.007; p = 0.005)	-0.088 (CI = +/-0.319; p = 0.554)	0.503	+2.49%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.255)	-0.115 (CI = +/-0.103; p = 0.030)	0.811	+3.90%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.329)	-0.097 (CI = +/-0.096; p = 0.049)	0.804	+3.60%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.345)	-0.096 (CI = +/-0.099; p = 0.057)	0.785	+3.59%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.343)	-0.098 (CI = +/-0.102; p = 0.060)	0.768	+3.62%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.323)	-0.103 (CI = +/-0.105; p = 0.056)	0.755	+3.70%
Severity	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.004; p = 0.287)	-0.110 (CI = +/-0.108; p = 0.046)	0.747	+3.84%
Severity	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.004; p = 0.339)	-0.102 (CI = +/-0.110; p = 0.069)	0.714	+3.69%
Severity	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.403)	-0.092 (CI = +/-0.113; p = 0.104)	0.674	+3.50%
Severity	2010.1	0.032 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.484)	-0.080 (CI = +/-0.115; p = 0.161)	0.626	+3.26%
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.132)	-0.120 (CI = +/-0.086; p = 0.008)	0.805	+4.08%
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.155)	-0.117 (CI = +/-0.090; p = 0.014)	0.774	+4.01%
Severity	2011.2	0.041 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.143)	-0.123 (CI = +/-0.094; p = 0.013)	0.757	+4.15%
Severity	2012.1	0.039 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.185)	-0.114 (CI = +/-0.098; p = 0.025)	0.711	+3.93%
Severity	2012.2	0.039 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.200)	-0.114 (CI = +/-0.104; p = 0.033)	0.669	+3.94%
Severity	2013.1	0.038 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.226)	-0.112 (CI = +/-0.111; p = 0.048)	0.615	+3.89%
Severity	2013.2	0.037 (CI = +/-0.018; p = 0.001)	0.002 (CI = +/-0.003; p = 0.270)	-0.105 (CI = +/-0.118; p = 0.078)	0.540	+3.72%
Severity	2014.1	0.035 (CI = +/-0.021; p = 0.003)	0.002 (CI = +/-0.003; p = 0.316)	-0.099 (CI = +/-0.127; p = 0.118)	0.454	+3.56%
Severity	2014.2	0.036 (CI = +/-0.024; p = 0.006)	0.002 (CI = +/-0.004; p = 0.323)	-0.103 (CI = +/-0.138; p = 0.133)	0.394	+3.67%
Severity	2015.1	0.027 (CI = +/-0.026; p = 0.039)	0.001 (CI = +/-0.004; p = 0.447)	-0.070 (CI = +/-0.138; p = 0.295)	0.224	+2.76%
Severity	2015.2	0.034 (CI = +/-0.029; p = 0.024)	0.002 (CI = +/-0.004; p = 0.351)	-0.094 (CI = +/-0.146; p = 0.187)	0.276	+3.46%
Severity	2016.1	0.039 (CI = +/-0.034; p = 0.025)	0.002 (CI = +/-0.004; p = 0.311)	-0.112 (CI = +/-0.159; p = 0.151)	0.272	+4.00%
Severity	2016.2	0.054 (CI = +/-0.035; p = 0.006)	0.002 (CI = +/-0.003; p = 0.173)	-0.157 (CI = +/-0.154; p = 0.046)	0.446	+5.50%
Severity	2017.1	0.039 (CI = +/-0.036; p = 0.036)	0.002 (CI = +/-0.003; p = 0.208)	-0.115 (CI = +/-0.150; p = 0.118)	0.225	+4.01%
Frequency	2006.1	-0.005 (CI = +/-0.009; p = 0.288)	0.011 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.118; p = 0.303)	0.623	-0.46%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.165)	0.011 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.119; p = 0.397)	0.640	-0.64%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.248)	0.011 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.122; p = 0.370)	0.632	-0.56%
Frequency	2007.2	-0.006 (CI = +/-0.011; p = 0.227)	0.011 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.419)	0.631	-0.63%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.220)	0.011 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.129; p = 0.464)	0.629	-0.69%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.097)	0.011 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.129; p = 0.632)	0.657	-0.98%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.093)	0.011 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.133; p = 0.701)	0.655	-1.08%
Frequency	2009.2	-0.016 (CI = +/-0.013; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.126; p = 0.980)	0.714	-1.57%
Frequency	2010.1	-0.016 (CI = +/-0.014; p = 0.024)	0.010 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.131; p = 0.960)	0.705	-1.61%
Frequency	2010.2	-0.020 (CI = +/-0.015; p = 0.012)	0.010 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.132; p = 0.757)	0.722	-1.93%
Frequency	2011.1	-0.020 (CI = +/-0.016; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.139; p = 0.740)	0.712	-1.98%
Frequency	2011.2	-0.027 (CI = +/-0.016; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.131; p = 0.394)	0.768	-2.64%
Frequency	2012.1	-0.025 (CI = +/-0.018; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.138; p = 0.477)	0.750	-2.50%
Frequency	2012.2	-0.030 (CI = +/-0.019; p = 0.004)	0.009 (CI = +/-0.004; p = 0.000)	0.070 (CI = +/-0.140; p = 0.309)	0.768	-2.98%
Frequency	2013.1	-0.029 (CI = +/-0.022; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.066 (CI = +/-0.149; p = 0.364)	0.749	-2.89%
Frequency	2013.2	-0.033 (CI = +/-0.024; p = 0.010)	0.009 (CI = +/-0.004; p = 0.001)	0.082 (CI = +/-0.157; p = 0.284)	0.750	-3.27%
Frequency	2014.1	-0.032 (CI = +/-0.028; p = 0.027)	0.009 (CI = +/-0.005; p = 0.001)	0.076 (CI = +/-0.169; p = 0.353)	0.726	-3.12%
Frequency	2014.2	-0.037 (CI = +/-0.031; p = 0.023)	0.008 (CI = +/-0.005; p = 0.002)	0.097 (CI = +/-0.179; p = 0.264)	0.729	-3.66%
Frequency	2015.1	-0.034 (CI = +/-0.036; p = 0.061)	0.008 (CI = +/-0.005; p = 0.003)	0.087 (CI = +/-0.195; p = 0.354)	0.699	-3.39%
Frequency	2015.2	-0.034 (CI = +/-0.043; p = 0.104)	0.008 (CI = +/-0.005; p = 0.004)	0.087 (CI = +/-0.215; p = 0.398)	0.672	-3.38%
Frequency	2016.1	-0.029 (CI = +/-0.050; p = 0.229)	0.009 (CI = +/-0.006; p = 0.005)	0.069 (CI = +/-0.237; p = 0.536)	0.635	-2.87%
Frequency	2016.2	-0.030 (CI = +/-0.060; p = 0.292)	0.009 (CI = +/-0.006; p = 0.008)	0.072 (CI = +/-0.265; p = 0.560)	0.606	-2.96%
Frequency	2017.1	-0.015 (CI = +/-0.069; p = 0.643)	0.009 (CI = +/-0.006; p = 0.008)	0.027 (CI = +/-0.284; p = 0.835)	0.567	-1.46%

Accident Benefits Total

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.020 (CI = +/-0.013; p = 0.002)	-0.113 (CI = +/-0.105; p = 0.035)	-0.121 (CI = +/-0.189; p = 0.202)	0.283	+2.05%
Loss Cost	2006.2	0.016 (CI = +/-0.012; p = 0.013)	-0.094 (CI = +/-0.100; p = 0.065)	-0.092 (CI = +/-0.180; p = 0.305)	0.188	+1.63%
Loss Cost	2007.1	0.015 (CI = +/-0.013; p = 0.026)	-0.099 (CI = +/-0.103; p = 0.061)	-0.087 (CI = +/-0.184; p = 0.345)	0.171	+1.53%
Loss Cost	2007.2	0.015 (CI = +/-0.014; p = 0.044)	-0.096 (CI = +/-0.107; p = 0.075)	-0.083 (CI = +/-0.190; p = 0.378)	0.131	+1.48%
Loss Cost	2008.1	0.013 (CI = +/-0.015; p = 0.090)	-0.103 (CI = +/-0.109; p = 0.065)	-0.075 (CI = +/-0.194; p = 0.437)	0.117	+1.31%
Loss Cost	2008.2	0.011 (CI = +/-0.016; p = 0.164)	-0.096 (CI = +/-0.113; p = 0.092)	-0.064 (CI = +/-0.199; p = 0.512)	0.063	+1.14%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.385)	-0.111 (CI = +/-0.112; p = 0.052)	-0.043 (CI = +/-0.196; p = 0.653)	0.065	+0.73%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.888)	-0.089 (CI = +/-0.107; p = 0.098)	-0.009 (CI = +/-0.187; p = 0.926)	-0.001	+0.12%
Loss Cost	2010.1	-0.003 (CI = +/-0.017; p = 0.697)	-0.104 (CI = +/-0.106; p = 0.055)	0.013 (CI = +/-0.184; p = 0.887)	0.044	-0.33%
Loss Cost	2010.2	0.000 (CI = +/-0.019; p = 0.982)	-0.115 (CI = +/-0.108; p = 0.038)	-0.006 (CI = +/-0.188; p = 0.947)	0.068	+0.02%
Loss Cost	2011.1	-0.004 (CI = +/-0.020; p = 0.681)	-0.127 (CI = +/-0.109; p = 0.024)	0.012 (CI = +/-0.188; p = 0.892)	0.109	-0.40%
Loss Cost	2011.2	-0.009 (CI = +/-0.021; p = 0.399)	-0.113 (CI = +/-0.110; p = 0.044)	0.036 (CI = +/-0.191; p = 0.697)	0.100	-0.87%
Loss Cost	2012.1	-0.013 (CI = +/-0.023; p = 0.242)	-0.124 (CI = +/-0.112; p = 0.031)	0.054 (CI = +/-0.193; p = 0.565)	0.143	-1.30%
Loss Cost	2012.2	-0.017 (CI = +/-0.025; p = 0.160)	-0.113 (CI = +/-0.115; p = 0.054)	0.074 (CI = +/-0.200; p = 0.448)	0.153	-1.72%
Loss Cost	2013.1	-0.022 (CI = +/-0.027; p = 0.108)	-0.124 (CI = +/-0.119; p = 0.042)	0.091 (CI = +/-0.206; p = 0.363)	0.182	-2.16%
Loss Cost	2013.2	-0.027 (CI = +/-0.030; p = 0.079)	-0.113 (CI = +/-0.124; p = 0.071)	0.112 (CI = +/-0.215; p = 0.287)	0.200	-2.64%
Loss Cost	2014.1	-0.033 (CI = +/-0.033; p = 0.052)	-0.125 (CI = +/-0.127; p = 0.054)	0.134 (CI = +/-0.222; p = 0.219)	0.233	-3.23%
Loss Cost	2014.2	-0.037 (CI = +/-0.038; p = 0.056)	-0.117 (CI = +/-0.135; p = 0.085)	0.150 (CI = +/-0.237; p = 0.198)	0.239	-3.62%
Loss Cost	2015.1	-0.049 (CI = +/-0.040; p = 0.020)	-0.138 (CI = +/-0.133; p = 0.043)	0.190 (CI = +/-0.234; p = 0.104)	0.344	-4.83%
Loss Cost	2015.2	-0.043 (CI = +/-0.047; p = 0.067)	-0.148 (CI = +/-0.141; p = 0.042)	0.168 (CI = +/-0.253; p = 0.175)	0.313	-4.24%
Loss Cost	2016.1	-0.047 (CI = +/-0.055; p = 0.090)	-0.152 (CI = +/-0.152; p = 0.050)	0.178 (CI = +/-0.274; p = 0.184)	0.257	-4.54%
Loss Cost	2016.2	-0.033 (CI = +/-0.064; p = 0.282)	-0.171 (CI = +/-0.160; p = 0.039)	0.135 (CI = +/-0.295; p = 0.335)	0.255	-3.24%
Loss Cost	2017.1	-0.048 (CI = +/-0.074; p = 0.180)	-0.188 (CI = +/-0.168; p = 0.032)	0.174 (CI = +/-0.314; p = 0.245)	0.298	-4.70%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.056; p = 0.185)	-0.100 (CI = +/-0.101; p = 0.051)	0.813	+3.70%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.050; p = 0.050)	-0.080 (CI = +/-0.091; p = 0.081)	0.822	+3.39%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.052; p = 0.055)	-0.081 (CI = +/-0.093; p = 0.086)	0.804	+3.40%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.054; p = 0.059)	-0.079 (CI = +/-0.096; p = 0.101)	0.789	+3.38%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.055; p = 0.049)	-0.084 (CI = +/-0.097; p = 0.087)	0.780	+3.48%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.057; p = 0.065)	-0.087 (CI = +/-0.100; p = 0.086)	0.768	+3.53%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.059; p = 0.090)	-0.082 (CI = +/-0.103; p = 0.111)	0.735	+3.43%
Severity	2009.2	0.031 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.058; p = 0.051)	-0.069 (CI = +/-0.102; p = 0.175)	0.713	+3.19%
Severity	2010.1	0.030 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.060; p = 0.077)	-0.062 (CI = +/-0.104; p = 0.228)	0.666	+3.04%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.048; p = 0.142)	-0.094 (CI = +/-0.083; p = 0.028)	0.804	+3.64%
Severity	2011.1	0.035 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.050; p = 0.171)	-0.092 (CI = +/-0.086; p = 0.037)	0.773	+3.60%
Severity	2011.2	0.036 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.052; p = 0.198)	-0.093 (CI = +/-0.090; p = 0.044)	0.751	+3.62%
Severity	2012.1	0.034 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.054; p = 0.270)	-0.086 (CI = +/-0.093; p = 0.066)	0.703	+3.46%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.056; p = 0.254)	-0.082 (CI = +/-0.097; p = 0.094)	0.663	+3.36%
Severity	2013.1	0.033 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.059; p = 0.287)	-0.081 (CI = +/-0.102; p = 0.115)	0.607	+3.33%
Severity	2013.2	0.030 (CI = +/-0.015; p = 0.001)	0.037 (CI = +/-0.061; p = 0.220)	-0.069 (CI = +/-0.106; p = 0.187)	0.548	+3.05%
Severity	2014.1	0.029 (CI = +/-0.017; p = 0.002)	0.035 (CI = +/-0.065; p = 0.268)	-0.066 (CI = +/-0.113; p = 0.232)	0.462	+2.95%
Severity	2014.2	0.028 (CI = +/-0.019; p = 0.007)	0.037 (CI = +/-0.069; p = 0.272)	-0.062 (CI = +/-0.121; p = 0.292)	0.404	+2.85%
Severity	2015.1	0.022 (CI = +/-0.021; p = 0.041)	0.026 (CI = +/-0.068; p = 0.423)	-0.041 (CI = +/-0.120; p = 0.472)	0.228	+2.19%
Severity	2015.2	0.025 (CI = +/-0.024; p = 0.038)	0.020 (CI = +/-0.072; p = 0.563)	-0.055 (CI = +/-0.128; p = 0.374)	0.245	+2.58%
Severity	2016.1	0.029 (CI = +/-0.027; p = 0.037)	0.025 (CI = +/-0.076; p = 0.482)	-0.066 (CI = +/-0.137; p = 0.313)	0.237	+2.99%
Severity	2016.2	0.039 (CI = +/-0.031; p = 0.016)	0.012 (CI = +/-0.076; p = 0.744)	-0.097 (CI = +/-0.141; p = 0.158)	0.345	+4.00%
Severity	2017.1	0.027 (CI = +/-0.032; p = 0.093)	-0.003 (CI = +/-0.072; p = 0.933)	-0.064 (CI = +/-0.134; p = 0.312)	0.085	+2.69%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.150 (CI = +/-0.075; p = 0.000)	-0.020 (CI = +/-0.135; p = 0.760)	0.498	-1.58%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.145 (CI = +/-0.076; p = 0.001)	-0.012 (CI = +/-0.137; p = 0.859)	0.508	-1.70%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.149 (CI = +/-0.078; p = 0.000)	-0.006 (CI = +/-0.139; p = 0.933)	0.503	-1.81%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.001)	-0.148 (CI = +/-0.081; p = 0.001)	-0.004 (CI = +/-0.143; p = 0.957)	0.500	-1.84%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.158 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.142; p = 0.889)	0.531	-2.09%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.150 (CI = +/-0.081; p = 0.001)	0.023 (CI = +/-0.144; p = 0.746)	0.550	-2.30%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.080; p = 0.000)	0.039 (CI = +/-0.141; p = 0.574)	0.588	-2.61%
Frequency	2009.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.147 (CI = +/-0.078; p = 0.001)	0.061 (CI = +/-0.137; p = 0.370)	0.633	-2.98%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.078; p = 0.000)	0.075 (CI = +/-0.136; p = 0.266)	0.651	-3.28%
Frequency	2010.2	-0.036 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.080; p = 0.001)	0.087 (CI = +/-0.140; p = 0.208)	0.662	-3.49%
Frequency	2011.1	-0.039 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.080; p = 0.000)	0.104 (CI = +/-0.138; p = 0.132)	0.682	-3.86%
Frequency	2011.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.146 (CI = +/-0.077; p = 0.001)	0.129 (CI = +/-0.134; p = 0.059)	0.726	-4.33%
Frequency	2012.1	-0.047 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.079; p = 0.001)	0.141 (CI = +/-0.137; p = 0.045)	0.716	-4.60%
Frequency	2012.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.145 (CI = +/-0.081; p = 0.001)	0.156 (CI = +/-0.141; p = 0.032)	0.726	-4.91%
Frequency	2013.1	-0.055 (CI = +/-0.019; p = 0.000)	-0.155 (CI = +/-0.082; p = 0.001)	0.172 (CI = +/-0.142; p = 0.021)	0.725	-5.31%
Frequency	2013.2	-0.057 (CI = +/-0.021; p = 0.000)	-0.150 (CI = +/-0.086; p = 0.002)	0.181 (CI = +/-0.150; p = 0.021)	0.720	-5.52%
Frequency	2014.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.160 (CI = +/-0.088; p = 0.001)	0.200 (CI = +/-0.153; p = 0.014)	0.717	-6.01%
Frequency	2014.2	-0.065 (CI = +/-0.026; p = 0.000)	-0.154 (CI = +/-0.093; p = 0.003)	0.212 (CI = +/-0.163; p = 0.014)	0.713	-6.30%
Frequency	2015.1	-0.071 (CI = +/-0.029; p = 0.000)	-0.164 (CI = +/-0.095; p = 0.002)	0.231 (CI = +/-0.168; p = 0.011)	0.702	-6.86%
Frequency	2015.2	-0.069 (CI = +/-0.034; p = 0.001)	-0.168 (CI = +/-0.103; p = 0.004)	0.223 (CI = +/-0.184; p = 0.021)	0.677	-6.64%
Frequency	2016.1	-0.076 (CI = +/-0.039; p = 0.001)	-0.178 (CI = +/-0.107; p = 0.004)	0.244 (CI = +/-0.194; p = 0.018)	0.656	-7.31%
Frequency	2016.2	-0.072 (CI = +/-0.047; p = 0.006)	-0.183 (CI = +/-0.117; p = 0.006)	0.232 (CI = +/-0.216; p = 0.037)	0.633	-6.97%
Frequency	2017.1	-0.075 (CI = +/-0.056; p = 0.015)	-0.186 (CI = +/-0.128; p = 0.009)	0.238 (CI = +/-0.238; p = 0.050)	0.554	-7.20%

Accident Benefits Total

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.020 (CI = +/-0.013; p = 0.004)	-0.108 (CI = +/-0.199; p = 0.278)	0.199	+2.05%
Loss Cost	2006.2	0.016 (CI = +/-0.013; p = 0.020)	-0.077 (CI = +/-0.187; p = 0.406)	0.120	+1.57%
Loss Cost	2007.1	0.015 (CI = +/-0.014; p = 0.033)	-0.075 (CI = +/-0.192; p = 0.431)	0.097	+1.53%
Loss Cost	2007.2	0.014 (CI = +/-0.015; p = 0.064)	-0.067 (CI = +/-0.196; p = 0.488)	0.061	+1.40%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.103)	-0.062 (CI = +/-0.202; p = 0.532)	0.035	+1.31%
Loss Cost	2008.2	0.011 (CI = +/-0.017; p = 0.211)	-0.048 (CI = +/-0.205; p = 0.634)	-0.006	+1.06%
Loss Cost	2009.1	0.007 (CI = +/-0.018; p = 0.410)	-0.030 (CI = +/-0.207; p = 0.767)	-0.043	+0.73%
Loss Cost	2009.2	0.000 (CI = +/-0.017; p = 0.978)	0.007 (CI = +/-0.193; p = 0.940)	-0.076	+0.02%
Loss Cost	2010.1	-0.003 (CI = +/-0.018; p = 0.713)	0.025 (CI = +/-0.195; p = 0.790)	-0.074	-0.33%
Loss Cost	2010.2	-0.001 (CI = +/-0.020; p = 0.902)	0.015 (CI = +/-0.200; p = 0.879)	-0.082	-0.12%
Loss Cost	2011.1	-0.004 (CI = +/-0.022; p = 0.709)	0.028 (CI = +/-0.206; p = 0.780)	-0.080	-0.40%
Loss Cost	2011.2	-0.010 (CI = +/-0.023; p = 0.351)	0.058 (CI = +/-0.204; p = 0.561)	-0.047	-1.03%
Loss Cost	2012.1	-0.013 (CI = +/-0.025; p = 0.286)	0.070 (CI = +/-0.211; p = 0.499)	-0.035	-1.30%
Loss Cost	2012.2	-0.019 (CI = +/-0.027; p = 0.143)	0.097 (CI = +/-0.213; p = 0.353)	0.016	-1.92%
Loss Cost	2013.1	-0.022 (CI = +/-0.030; p = 0.139)	0.107 (CI = +/-0.224; p = 0.328)	0.020	-2.16%
Loss Cost	2013.2	-0.029 (CI = +/-0.032; p = 0.071)	0.137 (CI = +/-0.228; p = 0.223)	0.080	-2.89%
Loss Cost	2014.1	-0.033 (CI = +/-0.036; p = 0.072)	0.150 (CI = +/-0.240; p = 0.204)	0.083	-3.23%
Loss Cost	2014.2	-0.040 (CI = +/-0.040; p = 0.049)	0.178 (CI = +/-0.250; p = 0.152)	0.124	-3.96%
Loss Cost	2015.1	-0.049 (CI = +/-0.045; p = 0.033)	0.209 (CI = +/-0.261; p = 0.108)	0.171	-4.83%
Loss Cost	2015.2	-0.049 (CI = +/-0.053; p = 0.065)	0.208 (CI = +/-0.282; p = 0.137)	0.112	-4.79%
Loss Cost	2016.1	-0.047 (CI = +/-0.062; p = 0.129)	0.200 (CI = +/-0.308; p = 0.185)	0.042	-4.54%
Loss Cost	2016.2	-0.042 (CI = +/-0.074; p = 0.236)	0.187 (CI = +/-0.338; p = 0.251)	-0.025	-4.13%
Loss Cost	2017.1	-0.048 (CI = +/-0.089; p = 0.260)	0.203 (CI = +/-0.375; p = 0.258)	-0.036	-4.70%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.102; p = 0.044)	0.809	+3.70%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.094; p = 0.066)	0.804	+3.43%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.097; p = 0.078)	0.786	+3.40%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.100; p = 0.082)	0.769	+3.42%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.102; p = 0.079)	0.755	+3.48%
Severity	2008.2	0.035 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.105; p = 0.070)	0.746	+3.57%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.106; p = 0.099)	0.714	+3.43%
Severity	2009.2	0.032 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.108; p = 0.141)	0.677	+3.25%
Severity	2010.1	0.030 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.109; p = 0.203)	0.634	+3.04%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.084; p = 0.022)	0.793	+3.69%
Severity	2011.1	0.035 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.087; p = 0.033)	0.763	+3.60%
Severity	2011.2	0.036 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.091; p = 0.034)	0.742	+3.67%
Severity	2012.1	0.034 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.093; p = 0.056)	0.699	+3.46%
Severity	2012.2	0.034 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.097; p = 0.073)	0.657	+3.42%
Severity	2013.1	0.033 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.102; p = 0.099)	0.603	+3.33%
Severity	2013.2	0.031 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.107; p = 0.145)	0.532	+3.14%
Severity	2014.1	0.029 (CI = +/-0.017; p = 0.002)	-0.071 (CI = +/-0.113; p = 0.204)	0.452	+2.95%
Severity	2014.2	0.029 (CI = +/-0.019; p = 0.006)	-0.071 (CI = +/-0.120; p = 0.230)	0.393	+2.96%
Severity	2015.1	0.022 (CI = +/-0.020; p = 0.038)	-0.045 (CI = +/-0.117; p = 0.428)	0.244	+2.19%
Severity	2015.2	0.026 (CI = +/-0.023; p = 0.027)	-0.060 (CI = +/-0.123; p = 0.314)	0.280	+2.66%
Severity	2016.1	0.029 (CI = +/-0.027; p = 0.033)	-0.070 (CI = +/-0.133; p = 0.276)	0.265	+2.99%
Severity	2016.2	0.040 (CI = +/-0.029; p = 0.011)	-0.100 (CI = +/-0.132; p = 0.124)	0.394	+4.07%
Severity	2017.1	0.027 (CI = +/-0.030; p = 0.078)	-0.064 (CI = +/-0.126; p = 0.289)	0.168	+2.69%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.005)	-0.003 (CI = +/-0.163; p = 0.971)	0.258	-1.58%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.003)	0.011 (CI = +/-0.163; p = 0.893)	0.293	-1.80%
Frequency	2007.1	-0.018 (CI = +/-0.012; p = 0.004)	0.012 (CI = +/-0.168; p = 0.887)	0.273	-1.81%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.004)	0.020 (CI = +/-0.171; p = 0.810)	0.281	-1.95%
Frequency	2008.1	-0.021 (CI = +/-0.014; p = 0.004)	0.028 (CI = +/-0.175; p = 0.741)	0.285	-2.09%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.001)	0.048 (CI = +/-0.173; p = 0.574)	0.338	-2.43%
Frequency	2009.1	-0.026 (CI = +/-0.015; p = 0.001)	0.058 (CI = +/-0.177; p = 0.505)	0.344	-2.61%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.087 (CI = +/-0.169; p = 0.302)	0.436	-3.13%
Frequency	2010.1	-0.033 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.174; p = 0.275)	0.426	-3.28%
Frequency	2010.2	-0.037 (CI = +/-0.017; p = 0.000)	0.115 (CI = +/-0.174; p = 0.186)	0.465	-3.67%
Frequency	2011.1	-0.039 (CI = +/-0.019; p = 0.000)	0.124 (CI = +/-0.180; p = 0.167)	0.454	-3.86%
Frequency	2011.2	-0.046 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.171; p = 0.070)	0.545	-4.54%
Frequency	2012.1	-0.047 (CI = +/-0.021; p = 0.000)	0.160 (CI = +/-0.179; p = 0.077)	0.508	-4.60%
Frequency	2012.2	-0.053 (CI = +/-0.022; p = 0.000)	0.186 (CI = +/-0.179; p = 0.043)	0.548	-5.16%
Frequency	2013.1	-0.055 (CI = +/-0.025; p = 0.000)	0.192 (CI = +/-0.188; p = 0.046)	0.514	-5.31%
Frequency	2013.2	-0.060 (CI = +/-0.027; p = 0.000)	0.214 (CI = +/-0.193; p = 0.031)	0.529	-5.84%
Frequency	2014.1	-0.062 (CI = +/-0.031; p = 0.001)	0.221 (CI = +/-0.205; p = 0.036)	0.487	-6.01%
Frequency	2014.2	-0.070 (CI = +/-0.034; p = 0.000)	0.248 (CI = +/-0.210; p = 0.024)	0.509	-6.72%
Frequency	2015.1	-0.071 (CI = +/-0.039; p = 0.001)	0.254 (CI = +/-0.226; p = 0.030)	0.453	-6.86%
Frequency	2015.2	-0.075 (CI = +/-0.045; p = 0.003)	0.268 (CI = +/-0.243; p = 0.033)	0.415	-7.26%
Frequency	2016.1	-0.076 (CI = +/-0.053; p = 0.009)	0.270 (CI = +/-0.265; p = 0.047)	0.338	-7.31%
Frequency	2016.2	-0.082 (CI = +/-0.063; p = 0.015)	0.287 (CI = +/-0.290; p = 0.052)	0.302	-7.88%
Frequency	2017.1	-0.075 (CI = +/-0.076; p = 0.054)	0.267 (CI = +/-0.320; p = 0.094)	0.170	-7.20%

Accident Benefits Total

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)	-0.087 (CI = +/-0.074; p = 0.022)	0.015 (CI = +/-0.005; p = 0.000)	-0.265 (CI = +/-0.166; p = 0.003)	0.650	+3.49%
Loss Cost	2006.2	0.030 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.068; p = 0.037)	0.014 (CI = +/-0.005; p = 0.000)	-0.233 (CI = +/-0.154; p = 0.004)	0.631	+3.09%
Loss Cost	2007.1	0.030 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.071; p = 0.045)	0.014 (CI = +/-0.005; p = 0.000)	-0.234 (CI = +/-0.158; p = 0.005)	0.620	+3.10%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	-0.074 (CI = +/-0.073; p = 0.048)	0.014 (CI = +/-0.005; p = 0.000)	-0.237 (CI = +/-0.163; p = 0.006)	0.601	+3.14%
Loss Cost	2008.1	0.031 (CI = +/-0.012; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.052)	0.014 (CI = +/-0.005; p = 0.000)	-0.234 (CI = +/-0.168; p = 0.008)	0.587	+3.10%
Loss Cost	2008.2	0.030 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.078; p = 0.067)	0.014 (CI = +/-0.005; p = 0.000)	-0.229 (CI = +/-0.174; p = 0.012)	0.557	+3.02%
Loss Cost	2009.1	0.027 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.078; p = 0.039)	0.014 (CI = +/-0.005; p = 0.000)	-0.209 (CI = +/-0.174; p = 0.021)	0.551	+2.70%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.003)	-0.067 (CI = +/-0.072; p = 0.067)	0.013 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.161; p = 0.038)	0.552	+2.13%
Loss Cost	2010.1	0.018 (CI = +/-0.014; p = 0.014)	-0.077 (CI = +/-0.072; p = 0.039)	0.012 (CI = +/-0.005; p = 0.000)	-0.151 (CI = +/-0.161; p = 0.065)	0.564	+1.79%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	-0.092 (CI = +/-0.068; p = 0.009)	0.013 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.148; p = 0.015)	0.656	+2.38%
Loss Cost	2011.1	0.021 (CI = +/-0.014; p = 0.006)	-0.098 (CI = +/-0.068; p = 0.007)	0.013 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.152; p = 0.026)	0.660	+2.14%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.024)	-0.090 (CI = +/-0.069; p = 0.013)	0.012 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.155; p = 0.050)	0.656	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.065)	-0.095 (CI = +/-0.072; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.162; p = 0.077)	0.658	+1.61%
Loss Cost	2012.2	0.014 (CI = +/-0.019; p = 0.141)	-0.090 (CI = +/-0.075; p = 0.021)	0.012 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.170; p = 0.120)	0.654	+1.39%
Loss Cost	2013.1	0.013 (CI = +/-0.021; p = 0.226)	-0.092 (CI = +/-0.079; p = 0.025)	0.012 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.181; p = 0.158)	0.651	+1.28%
Loss Cost	2013.2	0.011 (CI = +/-0.024; p = 0.359)	-0.089 (CI = +/-0.083; p = 0.038)	0.011 (CI = +/-0.005; p = 0.000)	-0.116 (CI = +/-0.194; p = 0.221)	0.648	+1.07%
Loss Cost	2014.1	0.009 (CI = +/-0.028; p = 0.501)	-0.092 (CI = +/-0.089; p = 0.043)	0.011 (CI = +/-0.006; p = 0.001)	-0.108 (CI = +/-0.208; p = 0.286)	0.643	+0.90%
Loss Cost	2014.2	0.009 (CI = +/-0.032; p = 0.549)	-0.092 (CI = +/-0.094; p = 0.055)	0.011 (CI = +/-0.006; p = 0.001)	-0.109 (CI = +/-0.226; p = 0.320)	0.638	+0.91%
Loss Cost	2015.1	0.001 (CI = +/-0.036; p = 0.955)	-0.105 (CI = +/-0.098; p = 0.038)	0.010 (CI = +/-0.006; p = 0.003)	-0.074 (CI = +/-0.237; p = 0.514)	0.662	+0.09%
Loss Cost	2015.2	0.014 (CI = +/-0.037; p = 0.420)	-0.122 (CI = +/-0.093; p = 0.015)	0.011 (CI = +/-0.006; p = 0.001)	-0.131 (CI = +/-0.232; p = 0.240)	0.711	+1.42%
Loss Cost	2016.1	0.021 (CI = +/-0.043; p = 0.305)	-0.113 (CI = +/-0.100; p = 0.030)	0.012 (CI = +/-0.006; p = 0.002)	-0.158 (CI = +/-0.251; p = 0.193)	0.699	+2.12%
Loss Cost	2016.2	0.043 (CI = +/-0.037; p = 0.029)	-0.139 (CI = +/-0.080; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.206; p = 0.025)	0.823	+4.36%
Loss Cost	2017.1	0.038 (CI = +/-0.045; p = 0.087)	-0.144 (CI = +/-0.088; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	-0.226 (CI = +/-0.229; p = 0.052)	0.822	+3.87%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.055; p = 0.129)	0.004 (CI = +/-0.004; p = 0.064)	-0.145 (CI = +/-0.124; p = 0.023)	0.821	+3.96%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.050; p = 0.034)	0.003 (CI = +/-0.003; p = 0.083)	-0.120 (CI = +/-0.112; p = 0.037)	0.829	+3.63%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.051; p = 0.036)	0.003 (CI = +/-0.003; p = 0.084)	-0.122 (CI = +/-0.115; p = 0.039)	0.812	+3.67%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.053; p = 0.041)	0.003 (CI = +/-0.004; p = 0.093)	-0.121 (CI = +/-0.119; p = 0.046)	0.797	+3.66%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.054; p = 0.030)	0.003 (CI = +/-0.004; p = 0.071)	-0.131 (CI = +/-0.121; p = 0.035)	0.791	+3.80%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.056; p = 0.042)	0.003 (CI = +/-0.004; p = 0.068)	-0.136 (CI = +/-0.125; p = 0.034)	0.781	+3.88%
Severity	2009.1	0.037 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.058; p = 0.059)	0.003 (CI = +/-0.004; p = 0.090)	-0.131 (CI = +/-0.129; p = 0.046)	0.747	+3.80%
Severity	2009.2	0.035 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.058; p = 0.036)	0.003 (CI = +/-0.004; p = 0.125)	-0.115 (CI = +/-0.129; p = 0.079)	0.723	+3.55%
Severity	2010.1	0.033 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.060; p = 0.056)	0.003 (CI = +/-0.004; p = 0.171)	-0.106 (CI = +/-0.133; p = 0.113)	0.674	+3.40%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.045; p = 0.073)	0.004 (CI = +/-0.003; p = 0.017)	-0.152 (CI = +/-0.100; p = 0.005)	0.831	+4.13%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.047; p = 0.085)	0.004 (CI = +/-0.003; p = 0.021)	-0.152 (CI = +/-0.104; p = 0.006)	0.804	+4.13%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.049; p = 0.110)	0.004 (CI = +/-0.003; p = 0.023)	-0.156 (CI = +/-0.110; p = 0.008)	0.785	+4.21%
Severity	2012.1	0.040 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.051; p = 0.153)	0.004 (CI = +/-0.003; p = 0.037)	-0.150 (CI = +/-0.115; p = 0.014)	0.739	+4.08%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.054; p = 0.160)	0.003 (CI = +/-0.003; p = 0.048)	-0.146 (CI = +/-0.122; p = 0.022)	0.701	+4.02%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.057; p = 0.170)	0.004 (CI = +/-0.004; p = 0.056)	-0.149 (CI = +/-0.130; p = 0.027)	0.651	+4.08%
Severity	2013.2	0.038 (CI = +/-0.017; p = 0.000)	0.043 (CI = +/-0.059; p = 0.144)	0.003 (CI = +/-0.004; p = 0.081)	-0.136 (CI = +/-0.137; p = 0.051)	0.591	+3.83%
Severity	2014.1	0.038 (CI = +/-0.020; p = 0.001)	0.043 (CI = +/-0.063; p = 0.169)	0.003 (CI = +/-0.004; p = 0.101)	-0.136 (CI = +/-0.148; p = 0.068)	0.509	+3.83%
Severity	2014.2	0.037 (CI = +/-0.023; p = 0.003)	0.043 (CI = +/-0.067; p = 0.190)	0.003 (CI = +/-0.004; p = 0.121)	-0.135 (CI = +/-0.161; p = 0.093)	0.451	+3.80%
Severity	2015.1	0.030 (CI = +/-0.025; p = 0.020)	0.033 (CI = +/-0.068; p = 0.320)	0.003 (CI = +/-0.004; p = 0.215)	-0.105 (CI = +/-0.165; p = 0.191)	0.257	+3.09%
Severity	2015.2	0.036 (CI = +/-0.028; p = 0.016)	0.026 (CI = +/-0.071; p = 0.446)	0.003 (CI = +/-0.004; p = 0.171)	-0.129 (CI = +/-0.175; p = 0.135)	0.291	+3.64%
Severity	2016.1	0.043 (CI = +/-0.032; p = 0.013)	0.035 (CI = +/-0.074; p = 0.322)	0.004 (CI = +/-0.005; p = 0.121)	-0.156 (CI = +/-0.186; p = 0.091)	0.317	+4.37%
Severity	2016.2	0.054 (CI = +/-0.033; p = 0.004)	0.021 (CI = +/-0.071; p = 0.521)	0.004 (CI = +/-0.004; p = 0.061)	-0.201 (CI = +/-0.182; p = 0.033)	0.464	+5.58%
Severity	2017.1	0.042 (CI = +/-0.035; p = 0.024)	0.007 (CI = +/-0.068; p = 0.824)	0.003 (CI = +/-0.004; p = 0.100)	-0.159 (CI = +/-0.178; p = 0.075)	0.233	+4.27%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.129)	-0.129 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.100; p = 0.021)	0.825	-0.45%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.100)	-0.127 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.102; p = 0.031)	0.827	-0.52%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.109)	-0.128 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.112 (CI = +/-0.105; p = 0.038)	0.822	-0.55%
Frequency	2007.2	-0.005 (CI = +/-0.007; p = 0.169)	-0.129 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.109; p = 0.038)	0.822	-0.50%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.078)	-0.136 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.108; p = 0.059)	0.832	-0.68%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.045)	-0.131 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.110; p = 0.092)	0.839	-0.82%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.015)	-0.139 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.108; p = 0.147)	0.853	-1.06%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.129 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.101; p = 0.263)	0.879	-1.37%
Frequency	2010.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.135 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.102; p = 0.374)	0.883	-1.56%
Frequency	2010.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.132 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.106; p = 0.475)	0.885	-1.68%
Frequency	2011.1	-0.019 (CI = +/-0.010; p = 0.001)	-0.138 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.106; p = 0.654)	0.889	-1.91%
Frequency	2011.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.100; p = 0.982)	0.911	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.106; p = 0.927)	0.904	-2.37%
Frequency	2012.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.111; p = 0.796)	0.904	-2.53%
Frequency	2013.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.131 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.117; p = 0.692)	0.898	-2.69%
Frequency	2013.2	-0.027 (CI = +/-0.016; p = 0.002)	-0.132 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.125; p = 0.737)	0.895	-2.65%
Frequency	2014.1	-0.029 (CI = +/-0.018; p = 0.004)	-0.135 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.134; p = 0.658)	0.885	-2.82%
Frequency	2014.2	-0.028 (CI = +/-0.020; p = 0.010)	-0.135 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.027 (CI = +/-0.146; p = 0.701)	0.881	-2.79%
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.019)	-0.137 (CI = +/-0.066; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.032 (CI = +/-0.159; p = 0.672)	0.866	-2.90%
Frequency	2015.2	-0.022 (CI = +/-0.025; p = 0.088)	-0.148 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.003 (CI = +/-0.160; p = 0.973)	0.878	-2.14%
Frequency	2016.1	-0.022 (CI = +/-0.030; p = 0.142)	-0.148 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.004; p = 0.002)	-0.002 (CI = +/-0.178; p = 0.983)	0.860	-2.16%
Frequency	2016.2	-0.012 (CI = +/-0.032; p = 0.440)	-0.160 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	-0.041 (CI = +/-0.177; p = 0.613)	0.879	-1.15%
Frequency	2017.1	-0.004 (CI = +/-0.037; p = 0.819)	-0.151 (CI = +/-0.073; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	-0.068 (CI = +/-0.190; p = 0.440)	0.865	-0.38%

Accident Benefits Total

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)	0.016 (CI = +/-0.005; p = 0.000)	-0.258 (CI = +/-0.178; p = 0.006)	0.597	+3.56%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.224 (CI = +/-0.162; p = 0.008)	0.586	+3.10%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.229 (CI = +/-0.166; p = 0.009)	0.576	+3.17%
Loss Cost	2007.2	0.031 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.172; p = 0.011)	0.555	+3.15%
Loss Cost	2008.1	0.031 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.230 (CI = +/-0.177; p = 0.013)	0.541	+3.18%
Loss Cost	2008.2	0.030 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.182; p = 0.020)	0.513	+3.04%
Loss Cost	2009.1	0.028 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.186; p = 0.032)	0.487	+2.81%
Loss Cost	2009.2	0.021 (CI = +/-0.014; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.163 (CI = +/-0.169; p = 0.058)	0.504	+2.14%
Loss Cost	2010.1	0.019 (CI = +/-0.015; p = 0.014)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.173; p = 0.090)	0.495	+1.91%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	-0.178 (CI = +/-0.169; p = 0.040)	0.547	+2.40%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	-0.174 (CI = +/-0.177; p = 0.054)	0.538	+2.33%
Loss Cost	2011.2	0.018 (CI = +/-0.017; p = 0.043)	0.013 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.176; p = 0.102)	0.549	+1.83%
Loss Cost	2012.1	0.018 (CI = +/-0.019; p = 0.066)	0.013 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.186; p = 0.120)	0.546	+1.83%
Loss Cost	2012.2	0.014 (CI = +/-0.021; p = 0.181)	0.012 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.192; p = 0.196)	0.555	+1.42%
Loss Cost	2013.1	0.015 (CI = +/-0.024; p = 0.195)	0.012 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.204; p = 0.200)	0.552	+1.55%
Loss Cost	2013.2	0.011 (CI = +/-0.027; p = 0.394)	0.012 (CI = +/-0.006; p = 0.000)	-0.108 (CI = +/-0.215; p = 0.305)	0.562	+1.11%
Loss Cost	2014.1	0.012 (CI = +/-0.030; p = 0.406)	0.012 (CI = +/-0.006; p = 0.001)	-0.114 (CI = +/-0.231; p = 0.312)	0.556	+1.23%
Loss Cost	2014.2	0.009 (CI = +/-0.035; p = 0.570)	0.012 (CI = +/-0.007; p = 0.002)	-0.101 (CI = +/-0.249; p = 0.402)	0.556	+0.95%
Loss Cost	2015.1	0.006 (CI = +/-0.040; p = 0.764)	0.011 (CI = +/-0.007; p = 0.003)	-0.084 (CI = +/-0.269; p = 0.515)	0.557	+0.58%
Loss Cost	2015.2	0.015 (CI = +/-0.045; p = 0.496)	0.012 (CI = +/-0.007; p = 0.003)	-0.122 (CI = +/-0.285; p = 0.373)	0.554	+1.48%
Loss Cost	2016.1	0.028 (CI = +/-0.050; p = 0.257)	0.013 (CI = +/-0.007; p = 0.002)	-0.174 (CI = +/-0.297; p = 0.227)	0.568	+2.79%
Loss Cost	2016.2	0.043 (CI = +/-0.055; p = 0.114)	0.014 (CI = +/-0.007; p = 0.001)	-0.233 (CI = +/-0.306; p = 0.121)	0.599	+4.42%
Loss Cost	2017.1	0.048 (CI = +/-0.066; p = 0.135)	0.014 (CI = +/-0.008; p = 0.002)	-0.250 (CI = +/-0.339; p = 0.132)	0.593	+4.92%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.094)	-0.149 (CI = +/-0.127; p = 0.023)	0.813	+3.92%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.004; p = 0.140)	-0.127 (CI = +/-0.119; p = 0.037)	0.807	+3.62%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.154)	-0.126 (CI = +/-0.122; p = 0.044)	0.788	+3.61%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.154)	-0.128 (CI = +/-0.126; p = 0.046)	0.772	+3.65%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.142)	-0.134 (CI = +/-0.129; p = 0.042)	0.759	+3.73%
Severity	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.119)	-0.143 (CI = +/-0.132; p = 0.035)	0.752	+3.87%
Severity	2009.1	0.037 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.158)	-0.134 (CI = +/-0.135; p = 0.053)	0.719	+3.72%
Severity	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.210)	-0.122 (CI = +/-0.138; p = 0.081)	0.679	+3.54%
Severity	2010.1	0.033 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.004; p = 0.283)	-0.108 (CI = +/-0.141; p = 0.127)	0.632	+3.31%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	-0.156 (CI = +/-0.105; p = 0.005)	0.813	+4.12%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	-0.153 (CI = +/-0.109; p = 0.008)	0.783	+4.05%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	-0.161 (CI = +/-0.114; p = 0.008)	0.767	+4.19%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	-0.149 (CI = +/-0.118; p = 0.016)	0.723	+3.99%
Severity	2012.2	0.039 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.070)	-0.150 (CI = +/-0.125; p = 0.021)	0.683	+4.00%
Severity	2013.1	0.039 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.087)	-0.148 (CI = +/-0.133; p = 0.031)	0.630	+3.96%
Severity	2013.2	0.037 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.119)	-0.141 (CI = +/-0.142; p = 0.052)	0.558	+3.81%
Severity	2014.1	0.036 (CI = +/-0.020; p = 0.002)	0.003 (CI = +/-0.004; p = 0.156)	-0.134 (CI = +/-0.152; p = 0.081)	0.475	+3.67%
Severity	2014.2	0.037 (CI = +/-0.023; p = 0.004)	0.003 (CI = +/-0.004; p = 0.165)	-0.139 (CI = +/-0.164; p = 0.092)	0.418	+3.78%
Severity	2015.1	0.029 (CI = +/-0.025; p = 0.024)	0.002 (CI = +/-0.004; p = 0.273)	-0.102 (CI = +/-0.164; p = 0.203)	0.253	+2.93%
Severity	2015.2	0.036 (CI = +/-0.027; p = 0.014)	0.003 (CI = +/-0.004; p = 0.187)	-0.131 (CI = +/-0.171; p = 0.123)	0.312	+3.62%
Severity	2016.1	0.041 (CI = +/-0.031; p = 0.015)	0.003 (CI = +/-0.005; p = 0.157)	-0.152 (CI = +/-0.184; p = 0.098)	0.313	+4.16%
Severity	2016.2	0.054 (CI = +/-0.032; p = 0.003)	0.004 (CI = +/-0.004; p = 0.061)	-0.202 (CI = +/-0.175; p = 0.027)	0.492	+5.57%
Severity	2017.1	0.041 (CI = +/-0.032; p = 0.017)	0.003 (CI = +/-0.004; p = 0.084)	-0.157 (CI = +/-0.167; p = 0.061)	0.306	+4.22%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.416)	0.012 (CI = +/-0.004; p = 0.000)	-0.109 (CI = +/-0.144; p = 0.132)	0.637	-0.35%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.255)	0.012 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.145; p = 0.182)	0.652	-0.51%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.371)	0.012 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.148; p = 0.167)	0.645	-0.42%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.345)	0.012 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.153; p = 0.196)	0.644	-0.48%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.339)	0.012 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.158; p = 0.224)	0.642	-0.53%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.166)	0.012 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.157; p = 0.326)	0.666	-0.80%
Frequency	2009.1	-0.009 (CI = +/-0.013; p = 0.162)	0.011 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.163; p = 0.375)	0.663	-0.88%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.035)	0.011 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.155; p = 0.594)	0.717	-1.35%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.051)	0.011 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.161; p = 0.612)	0.708	-1.35%
Frequency	2010.2	-0.017 (CI = +/-0.015; p = 0.028)	0.010 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.164; p = 0.787)	0.722	-1.65%
Frequency	2011.1	-0.017 (CI = +/-0.016; p = 0.043)	0.010 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.172; p = 0.804)	0.711	-1.66%
Frequency	2011.2	-0.023 (CI = +/-0.016; p = 0.008)	0.009 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.164; p = 0.845)	0.760	-2.27%
Frequency	2012.1	-0.021 (CI = +/-0.018; p = 0.024)	0.010 (CI = +/-0.005; p = 0.001)	0.004 (CI = +/-0.172; p = 0.958)	0.744	-2.08%
Frequency	2012.2	-0.025 (CI = +/-0.019; p = 0.014)	0.009 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.176; p = 0.749)	0.756	-2.48%
Frequency	2013.1	-0.024 (CI = +/-0.022; p = 0.037)	0.009 (CI = +/-0.005; p = 0.001)	0.019 (CI = +/-0.187; p = 0.837)	0.738	-2.32%
Frequency	2013.2	-0.026 (CI = +/-0.025; p = 0.037)	0.009 (CI = +/-0.005; p = 0.003)	0.033 (CI = +/-0.198; p = 0.729)	0.734	-2.60%
Frequency	2014.1	-0.024 (CI = +/-0.028; p = 0.090)	0.009 (CI = +/-0.005; p = 0.003)	0.020 (CI = +/-0.212; p = 0.841)	0.711	-2.35%
Frequency	2014.2	-0.028 (CI = +/-0.032; p = 0.083)	0.009 (CI = +/-0.006; p = 0.006)	0.039 (CI = +/-0.226; p = 0.722)	0.708	-2.73%
Frequency	2015.1	-0.023 (CI = +/-0.036; p = 0.193)	0.009 (CI = +/-0.006; p = 0.007)	0.019 (CI = +/-0.244; p = 0.873)	0.680	-2.29%
Frequency	2015.2	-0.021 (CI = +/-0.042; p = 0.306)	0.009 (CI = +/-0.007; p = 0.010)	0.009 (CI = +/-0.267; p = 0.944)	0.653	-2.07%
Frequency	2016.1	-0.013 (CI = +/-0.049; p = 0.566)	0.010 (CI = +/-0.007; p = 0.010)	-0.022 (CI = +/-0.288; p = 0.870)	0.623	-1.32%
Frequency	2016.2	-0.011 (CI = +/-0.058; p = 0.685)	0.010 (CI = +/-0.008; p = 0.014)	-0.031 (CI = +/-0.319; p = 0.837)	0.595	-1.09%
Frequency	2017.1	0.007 (CI = +/-0.064; p = 0.818)	0.011 (CI = +/-0.008; p = 0.009)	-0.092 (CI = +/-0.328; p = 0.545)	0.582	+0.68%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.012; p = 0.006)	-0.111 (CI = +/-0.107; p = 0.042)	-0.056 (CI = +/-0.220; p = 0.607)	0.251	+1.71%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.027)	-0.091 (CI = +/-0.102; p = 0.078)	-0.029 (CI = +/-0.209; p = 0.782)	0.161	+1.32%
Loss Cost	2007.1	0.012 (CI = +/-0.012; p = 0.054)	-0.096 (CI = +/-0.105; p = 0.070)	-0.023 (CI = +/-0.212; p = 0.825)	0.147	+1.21%
Loss Cost	2007.2	0.011 (CI = +/-0.013; p = 0.087)	-0.093 (CI = +/-0.108; p = 0.089)	-0.019 (CI = +/-0.217; p = 0.863)	0.108	+1.14%
Loss Cost	2008.1	0.010 (CI = +/-0.014; p = 0.161)	-0.100 (CI = +/-0.111; p = 0.075)	-0.011 (CI = +/-0.220; p = 0.921)	0.098	+0.98%
Loss Cost	2008.2	0.008 (CI = +/-0.015; p = 0.276)	-0.093 (CI = +/-0.114; p = 0.107)	0.000 (CI = +/-0.224; p = 0.999)	0.048	+0.80%
Loss Cost	2009.1	0.004 (CI = +/-0.015; p = 0.571)	-0.108 (CI = +/-0.113; p = 0.059)	0.017 (CI = +/-0.219; p = 0.872)	0.059	+0.42%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.864)	-0.086 (CI = +/-0.107; p = 0.111)	0.050 (CI = +/-0.206; p = 0.623)	0.008	-0.13%
Loss Cost	2010.1	-0.005 (CI = +/-0.015; p = 0.486)	-0.101 (CI = +/-0.105; p = 0.060)	0.067 (CI = +/-0.201; p = 0.498)	0.061	-0.52%
Loss Cost	2010.2	-0.002 (CI = +/-0.016; p = 0.757)	-0.111 (CI = +/-0.107; p = 0.043)	0.052 (CI = +/-0.204; p = 0.605)	0.079	-0.25%
Loss Cost	2011.1	-0.006 (CI = +/-0.017; p = 0.463)	-0.124 (CI = +/-0.108; p = 0.026)	0.066 (CI = +/-0.202; p = 0.503)	0.126	-0.62%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.245)	-0.109 (CI = +/-0.109; p = 0.048)	0.088 (CI = +/-0.202; p = 0.374)	0.127	-1.04%
Loss Cost	2012.1	-0.014 (CI = +/-0.019; p = 0.141)	-0.121 (CI = +/-0.110; p = 0.033)	0.102 (CI = +/-0.203; p = 0.305)	0.174	-1.41%
Loss Cost	2012.2	-0.018 (CI = +/-0.021; p = 0.089)	-0.109 (CI = +/-0.113; p = 0.057)	0.120 (CI = +/-0.207; p = 0.240)	0.189	-1.77%
Loss Cost	2013.1	-0.022 (CI = +/-0.023; p = 0.061)	-0.120 (CI = +/-0.116; p = 0.044)	0.133 (CI = +/-0.210; p = 0.202)	0.219	-2.13%
Loss Cost	2013.2	-0.026 (CI = +/-0.025; p = 0.045)	-0.108 (CI = +/-0.121; p = 0.076)	0.150 (CI = +/-0.217; p = 0.162)	0.239	-2.53%
Loss Cost	2014.1	-0.030 (CI = +/-0.027; p = 0.031)	-0.120 (CI = +/-0.125; p = 0.057)	0.166 (CI = +/-0.221; p = 0.132)	0.269	-2.99%
Loss Cost	2014.2	-0.034 (CI = +/-0.031; p = 0.035)	-0.112 (CI = +/-0.132; p = 0.089)	0.178 (CI = +/-0.233; p = 0.125)	0.275	-3.30%
Loss Cost	2015.1	-0.043 (CI = +/-0.033; p = 0.013)	-0.133 (CI = +/-0.131; p = 0.047)	0.205 (CI = +/-0.229; p = 0.074)	0.370	-4.21%
Loss Cost	2015.2	-0.038 (CI = +/-0.037; p = 0.048)	-0.144 (CI = +/-0.139; p = 0.043)	0.187 (CI = +/-0.242; p = 0.120)	0.344	-3.71%
Loss Cost	2016.1	-0.040 (CI = +/-0.043; p = 0.070)	-0.147 (CI = +/-0.149; p = 0.053)	0.192 (CI = +/-0.258; p = 0.132)	0.289	-3.89%
Loss Cost	2016.2	-0.029 (CI = +/-0.050; p = 0.226)	-0.166 (CI = +/-0.157; p = 0.040)	0.158 (CI = +/-0.272; p = 0.228)	0.291	-2.87%
Loss Cost	2017.1	-0.040 (CI = +/-0.057; p = 0.149)	-0.183 (CI = +/-0.165; p = 0.033)	0.184 (CI = +/-0.284; p = 0.180)	0.330	-3.94%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.057; p = 0.200)	-0.096 (CI = +/-0.117; p = 0.104)	0.806	+3.54%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.051; p = 0.055)	-0.077 (CI = +/-0.105; p = 0.141)	0.816	+3.26%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.053; p = 0.062)	-0.078 (CI = +/-0.107; p = 0.149)	0.799	+3.26%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.055; p = 0.063)	-0.076 (CI = +/-0.110; p = 0.169)	0.783	+3.23%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.056; p = 0.055)	-0.079 (CI = +/-0.111; p = 0.157)	0.772	+3.31%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.058; p = 0.070)	-0.081 (CI = +/-0.114; p = 0.158)	0.760	+3.34%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.060; p = 0.099)	-0.077 (CI = +/-0.116; p = 0.186)	0.726	+3.24%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.059; p = 0.054)	-0.064 (CI = +/-0.114; p = 0.258)	0.706	+3.02%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.060; p = 0.082)	-0.058 (CI = +/-0.115; p = 0.306)	0.660	+2.88%
Severity	2010.2	0.033 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.049; p = 0.156)	-0.085 (CI = +/-0.094; p = 0.073)	0.790	+3.38%
Severity	2011.1	0.033 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.051; p = 0.195)	-0.083 (CI = +/-0.096; p = 0.089)	0.757	+3.32%
Severity	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.054; p = 0.212)	-0.082 (CI = +/-0.100; p = 0.102)	0.734	+3.32%
Severity	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.055; p = 0.295)	-0.077 (CI = +/-0.102; p = 0.131)	0.685	+3.16%
Severity	2012.2	0.030 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.058; p = 0.265)	-0.072 (CI = +/-0.105; p = 0.171)	0.646	+3.05%
Severity	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.061; p = 0.309)	-0.070 (CI = +/-0.110; p = 0.197)	0.588	+2.99%
Severity	2013.2	0.027 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.062; p = 0.227)	-0.059 (CI = +/-0.112; p = 0.282)	0.532	+2.74%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.034 (CI = +/-0.066; p = 0.283)	-0.056 (CI = +/-0.117; p = 0.328)	0.445	+2.63%
Severity	2014.2	0.025 (CI = +/-0.016; p = 0.006)	0.037 (CI = +/-0.070; p = 0.276)	-0.051 (CI = +/-0.124; p = 0.393)	0.388	+2.51%
Severity	2015.1	0.019 (CI = +/-0.017; p = 0.029)	0.026 (CI = +/-0.068; p = 0.435)	-0.035 (CI = +/-0.120; p = 0.535)	0.220	+1.96%
Severity	2015.2	0.022 (CI = +/-0.020; p = 0.030)	0.020 (CI = +/-0.073; p = 0.565)	-0.045 (CI = +/-0.127; p = 0.456)	0.230	+2.23%
Severity	2016.1	0.025 (CI = +/-0.022; p = 0.034)	0.025 (CI = +/-0.077; p = 0.500)	-0.052 (CI = +/-0.134; p = 0.414)	0.214	+2.50%
Severity	2016.2	0.031 (CI = +/-0.025; p = 0.019)	0.012 (CI = +/-0.079; p = 0.738)	-0.073 (CI = +/-0.138; p = 0.265)	0.297	+3.19%
Severity	2017.1	0.021 (CI = +/-0.026; p = 0.100)	-0.003 (CI = +/-0.074; p = 0.920)	-0.049 (CI = +/-0.127; p = 0.411)	0.051	+2.11%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.148 (CI = +/-0.075; p = 0.000)	0.040 (CI = +/-0.153; p = 0.597)	0.501	-1.76%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.076; p = 0.001)	0.049 (CI = +/-0.155; p = 0.525)	0.514	-1.88%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.077; p = 0.001)	0.054 (CI = +/-0.157; p = 0.484)	0.511	-1.99%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.080; p = 0.001)	0.057 (CI = +/-0.161; p = 0.473)	0.508	-2.03%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.155 (CI = +/-0.079; p = 0.000)	0.068 (CI = +/-0.158; p = 0.382)	0.544	-2.26%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.146 (CI = +/-0.080; p = 0.001)	0.081 (CI = +/-0.158; p = 0.301)	0.566	-2.45%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.079; p = 0.000)	0.094 (CI = +/-0.153; p = 0.218)	0.607	-2.73%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.144 (CI = +/-0.076; p = 0.001)	0.114 (CI = +/-0.147; p = 0.123)	0.656	-3.06%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.076; p = 0.000)	0.125 (CI = +/-0.145; p = 0.086)	0.676	-3.31%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.077; p = 0.001)	0.137 (CI = +/-0.147; p = 0.066)	0.687	-3.51%
Frequency	2011.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.076; p = 0.000)	0.149 (CI = +/-0.143; p = 0.042)	0.709	-3.81%
Frequency	2011.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.143 (CI = +/-0.074; p = 0.001)	0.171 (CI = +/-0.137; p = 0.017)	0.752	-4.21%
Frequency	2012.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.075; p = 0.001)	0.179 (CI = +/-0.139; p = 0.014)	0.743	-4.42%
Frequency	2012.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.141 (CI = +/-0.077; p = 0.001)	0.192 (CI = +/-0.141; p = 0.011)	0.753	-4.68%
Frequency	2013.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.078; p = 0.001)	0.203 (CI = +/-0.142; p = 0.008)	0.751	-4.98%
Frequency	2013.2	-0.053 (CI = +/-0.017; p = 0.000)	-0.146 (CI = +/-0.083; p = 0.002)	0.209 (CI = +/-0.148; p = 0.008)	0.746	-5.13%
Frequency	2014.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.084; p = 0.001)	0.221 (CI = +/-0.150; p = 0.007)	0.741	-5.48%
Frequency	2014.2	-0.058 (CI = +/-0.021; p = 0.000)	-0.150 (CI = +/-0.090; p = 0.003)	0.229 (CI = +/-0.158; p = 0.008)	0.735	-5.67%
Frequency	2015.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.158 (CI = +/-0.093; p = 0.003)	0.241 (CI = +/-0.163; p = 0.007)	0.720	-6.05%
Frequency	2015.2	-0.060 (CI = +/-0.027; p = 0.000)	-0.164 (CI = +/-0.100; p = 0.004)	0.232 (CI = +/-0.174; p = 0.013)	0.699	-5.81%
Frequency	2016.1	-0.064 (CI = +/-0.031; p = 0.001)	-0.172 (CI = +/-0.105; p = 0.004)	0.244 (CI = +/-0.182; p = 0.013)	0.673	-6.23%
Frequency	2016.2	-0.061 (CI = +/-0.036; p = 0.004)	-0.179 (CI = +/-0.114; p = 0.005)	0.231 (CI = +/-0.198; p = 0.026)	0.654	-5.87%
Frequency	2017.1	-0.061 (CI = +/-0.043; p = 0.011)	-0.180 (CI = +/-0.125; p = 0.009)	0.233 (CI = +/-0.215; p = 0.037)	0.578	-5.93%

Accident Benefits Total

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.012; p = 0.008)	-0.036 (CI = +/-0.230; p = 0.753)	0.173	+1.71%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.040)	-0.009 (CI = +/-0.215; p = 0.935)	0.101	+1.26%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.063)	-0.006 (CI = +/-0.219; p = 0.959)	0.078	+1.21%
Loss Cost	2007.2	0.011 (CI = +/-0.013; p = 0.115)	0.002 (CI = +/-0.223; p = 0.985)	0.046	+1.08%
Loss Cost	2008.1	0.010 (CI = +/-0.014; p = 0.178)	0.008 (CI = +/-0.228; p = 0.945)	0.022	+0.98%
Loss Cost	2008.2	0.007 (CI = +/-0.015; p = 0.333)	0.021 (CI = +/-0.229; p = 0.852)	-0.013	+0.73%
Loss Cost	2009.1	0.004 (CI = +/-0.016; p = 0.590)	0.037 (CI = +/-0.229; p = 0.740)	-0.042	+0.42%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.789)	0.070 (CI = +/-0.211; p = 0.503)	-0.058	-0.20%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.509)	0.086 (CI = +/-0.211; p = 0.410)	-0.048	-0.52%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.671)	0.078 (CI = +/-0.216; p = 0.464)	-0.059	-0.36%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.502)	0.090 (CI = +/-0.220; p = 0.407)	-0.051	-0.62%
Loss Cost	2011.2	-0.012 (CI = +/-0.019; p = 0.220)	0.115 (CI = +/-0.214; p = 0.278)	-0.007	-1.17%
Loss Cost	2012.1	-0.014 (CI = +/-0.021; p = 0.177)	0.125 (CI = +/-0.220; p = 0.250)	0.007	-1.41%
Loss Cost	2012.2	-0.020 (CI = +/-0.022; p = 0.083)	0.148 (CI = +/-0.219; p = 0.176)	0.064	-1.93%
Loss Cost	2013.1	-0.022 (CI = +/-0.025; p = 0.083)	0.156 (CI = +/-0.228; p = 0.168)	0.068	-2.13%
Loss Cost	2013.2	-0.028 (CI = +/-0.026; p = 0.041)	0.179 (CI = +/-0.229; p = 0.117)	0.130	-2.72%
Loss Cost	2014.1	-0.030 (CI = +/-0.030; p = 0.044)	0.189 (CI = +/-0.238; p = 0.113)	0.132	-2.99%
Loss Cost	2014.2	-0.036 (CI = +/-0.033; p = 0.032)	0.209 (CI = +/-0.245; p = 0.089)	0.171	-3.55%
Loss Cost	2015.1	-0.043 (CI = +/-0.036; p = 0.023)	0.232 (CI = +/-0.252; p = 0.069)	0.212	-4.21%
Loss Cost	2015.2	-0.042 (CI = +/-0.042; p = 0.048)	0.229 (CI = +/-0.269; p = 0.089)	0.156	-4.13%
Loss Cost	2016.1	-0.040 (CI = +/-0.049; p = 0.102)	0.222 (CI = +/-0.288; p = 0.120)	0.091	-3.89%
Loss Cost	2016.2	-0.036 (CI = +/-0.057; p = 0.197)	0.211 (CI = +/-0.310; p = 0.163)	0.030	-3.53%
Loss Cost	2017.1	-0.040 (CI = +/-0.069; p = 0.223)	0.223 (CI = +/-0.337; p = 0.174)	0.019	-3.94%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.118; p = 0.085)	0.802	+3.54%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.109; p = 0.107)	0.799	+3.29%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.111; p = 0.121)	0.781	+3.26%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.114; p = 0.128)	0.763	+3.27%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.116; p = 0.128)	0.749	+3.31%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.119)	0.738	+3.38%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.119; p = 0.152)	0.707	+3.24%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.120; p = 0.194)	0.671	+3.08%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.120; p = 0.251)	0.629	+2.88%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.095; p = 0.054)	0.779	+3.42%
Severity	2011.1	0.033 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.097; p = 0.071)	0.749	+3.32%
Severity	2011.2	0.033 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.101; p = 0.075)	0.726	+3.36%
Severity	2012.1	0.031 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.101; p = 0.106)	0.683	+3.16%
Severity	2012.2	0.030 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.105; p = 0.129)	0.640	+3.10%
Severity	2013.1	0.029 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.109; p = 0.162)	0.586	+2.99%
Severity	2013.2	0.028 (CI = +/-0.013; p = 0.000)	-0.069 (CI = +/-0.112; p = 0.214)	0.517	+2.81%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.001)	-0.062 (CI = +/-0.116; p = 0.274)	0.438	+2.63%
Severity	2014.2	0.026 (CI = +/-0.016; p = 0.004)	-0.061 (CI = +/-0.123; p = 0.304)	0.377	+2.60%
Severity	2015.1	0.019 (CI = +/-0.017; p = 0.026)	-0.041 (CI = +/-0.117; p = 0.470)	0.238	+1.96%
Severity	2015.2	0.023 (CI = +/-0.019; p = 0.022)	-0.051 (CI = +/-0.121; p = 0.382)	0.266	+2.29%
Severity	2016.1	0.025 (CI = +/-0.022; p = 0.030)	-0.057 (CI = +/-0.129; p = 0.357)	0.245	+2.50%
Severity	2016.2	0.032 (CI = +/-0.024; p = 0.013)	-0.077 (CI = +/-0.129; p = 0.215)	0.349	+3.25%
Severity	2017.1	0.021 (CI = +/-0.024; p = 0.084)	-0.048 (CI = +/-0.119; p = 0.391)	0.136	+2.11%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.067 (CI = +/-0.185; p = 0.465)	0.270	-1.76%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.183; p = 0.382)	0.309	-1.96%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.081 (CI = +/-0.188; p = 0.384)	0.291	-1.99%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	0.089 (CI = +/-0.190; p = 0.345)	0.301	-2.12%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.001)	0.097 (CI = +/-0.193; p = 0.313)	0.308	-2.26%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.189; p = 0.227)	0.365	-2.56%
Frequency	2009.1	-0.028 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.192; p = 0.199)	0.373	-2.73%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.181; p = 0.106)	0.469	-3.18%
Frequency	2010.1	-0.034 (CI = +/-0.014; p = 0.000)	0.154 (CI = +/-0.185; p = 0.099)	0.461	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.183; p = 0.066)	0.501	-3.65%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.188; p = 0.061)	0.491	-3.81%
Frequency	2011.2	-0.045 (CI = +/-0.016; p = 0.000)	0.206 (CI = +/-0.176; p = 0.024)	0.581	-4.38%
Frequency	2012.1	-0.045 (CI = +/-0.017; p = 0.000)	0.207 (CI = +/-0.183; p = 0.028)	0.547	-4.42%
Frequency	2012.2	-0.050 (CI = +/-0.018; p = 0.000)	0.227 (CI = +/-0.181; p = 0.016)	0.585	-4.88%
Frequency	2013.1	-0.051 (CI = +/-0.020; p = 0.000)	0.231 (CI = +/-0.188; p = 0.019)	0.553	-4.98%
Frequency	2013.2	-0.055 (CI = +/-0.022; p = 0.000)	0.248 (CI = +/-0.191; p = 0.014)	0.565	-5.38%
Frequency	2014.1	-0.056 (CI = +/-0.025; p = 0.000)	0.251 (CI = +/-0.201; p = 0.017)	0.526	-5.48%
Frequency	2014.2	-0.062 (CI = +/-0.027; p = 0.000)	0.271 (CI = +/-0.205; p = 0.013)	0.542	-6.00%
Frequency	2015.1	-0.062 (CI = +/-0.031; p = 0.001)	0.273 (CI = +/-0.217; p = 0.017)	0.489	-6.05%
Frequency	2015.2	-0.065 (CI = +/-0.036; p = 0.002)	0.280 (CI = +/-0.230; p = 0.020)	0.450	-6.28%
Frequency	2016.1	-0.064 (CI = +/-0.042; p = 0.005)	0.279 (CI = +/-0.247; p = 0.030)	0.378	-6.23%
Frequency	2016.2	-0.068 (CI = +/-0.049; p = 0.011)	0.289 (CI = +/-0.266; p = 0.035)	0.340	-6.57%
Frequency	2017.1	-0.061 (CI = +/-0.058; p = 0.041)	0.271 (CI = +/-0.286; p = 0.061)	0.222	-5.93%

Uninsured Auto

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.017; p = 0.535)	-0.018	+0.53%
Loss Cost	2006.2	0.005 (CI = +/-0.018; p = 0.602)	-0.022	+0.47%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.570)	-0.021	+0.55%
Loss Cost	2007.2	0.009 (CI = +/-0.020; p = 0.391)	-0.008	+0.86%
Loss Cost	2008.1	0.009 (CI = +/-0.021; p = 0.392)	-0.008	+0.92%
Loss Cost	2008.2	0.008 (CI = +/-0.023; p = 0.487)	-0.017	+0.79%
Loss Cost	2009.1	0.002 (CI = +/-0.023; p = 0.872)	-0.035	+0.19%
Loss Cost	2009.2	-0.002 (CI = +/-0.024; p = 0.863)	-0.036	-0.21%
Loss Cost	2010.1	-0.004 (CI = +/-0.026; p = 0.771)	-0.035	-0.37%
Loss Cost	2010.2	-0.008 (CI = +/-0.028; p = 0.558)	-0.026	-0.80%
Loss Cost	2011.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.035	-0.58%
Loss Cost	2011.2	-0.014 (CI = +/-0.031; p = 0.350)	-0.004	-1.41%
Loss Cost	2012.1	-0.018 (CI = +/-0.033; p = 0.275)	0.011	-1.77%
Loss Cost	2012.2	-0.027 (CI = +/-0.034; p = 0.119)	0.069	-2.64%
Loss Cost	2013.1	-0.027 (CI = +/-0.038; p = 0.145)	0.058	-2.70%
Loss Cost	2013.2	-0.032 (CI = +/-0.041; p = 0.119)	0.077	-3.15%
Loss Cost	2014.1	-0.036 (CI = +/-0.045; p = 0.109)	0.088	-3.57%
Loss Cost	2014.2	-0.023 (CI = +/-0.047; p = 0.318)	0.003	-2.28%
Loss Cost	2015.1	-0.036 (CI = +/-0.050; p = 0.151)	0.070	-3.50%
Loss Cost	2015.2	-0.031 (CI = +/-0.056; p = 0.266)	0.020	-3.00%
Loss Cost	2016.1	-0.027 (CI = +/-0.064; p = 0.384)	-0.013	-2.65%
Loss Cost	2016.2	-0.006 (CI = +/-0.067; p = 0.854)	-0.074	-0.58%
Loss Cost	2017.1	-0.013 (CI = +/-0.078; p = 0.714)	-0.071	-1.33%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.575	+4.39%
Severity	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.565	+4.48%
Severity	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.560	+4.61%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	0.656	+5.20%
Severity	2008.1	0.052 (CI = +/-0.014; p = 0.000)	0.646	+5.32%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.680	+5.71%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.648	+5.54%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.31%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.597	+5.43%
Severity	2010.2	0.050 (CI = +/-0.018; p = 0.000)	0.551	+5.11%
Severity	2011.1	0.052 (CI = +/-0.019; p = 0.000)	0.549	+5.34%
Severity	2011.2	0.045 (CI = +/-0.019; p = 0.000)	0.496	+4.64%
Severity	2012.1	0.046 (CI = +/-0.021; p = 0.000)	0.470	+4.70%
Severity	2012.2	0.045 (CI = +/-0.022; p = 0.000)	0.425	+4.60%
Severity	2013.1	0.044 (CI = +/-0.025; p = 0.001)	0.375	+4.45%
Severity	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.330	+4.37%
Severity	2014.1	0.041 (CI = +/-0.030; p = 0.011)	0.272	+4.16%
Severity	2014.2	0.046 (CI = +/-0.033; p = 0.008)	0.306	+4.74%
Severity	2015.1	0.041 (CI = +/-0.036; p = 0.029)	0.218	+4.13%
Severity	2015.2	0.033 (CI = +/-0.039; p = 0.092)	0.123	+3.38%
Severity	2016.1	0.030 (CI = +/-0.045; p = 0.165)	0.071	+3.09%
Severity	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.181	+4.54%
Severity	2017.1	0.043 (CI = +/-0.055; p = 0.119)	0.123	+4.35%
Frequency	2006.1	-0.038 (CI = +/-0.012; p = 0.000)	0.523	-3.70%
Frequency	2006.2	-0.039 (CI = +/-0.013; p = 0.000)	0.525	-3.84%
Frequency	2007.1	-0.040 (CI = +/-0.014; p = 0.000)	0.510	-3.88%
Frequency	2007.2	-0.042 (CI = +/-0.014; p = 0.000)	0.529	-4.12%
Frequency	2008.1	-0.043 (CI = +/-0.015; p = 0.000)	0.513	-4.18%
Frequency	2008.2	-0.048 (CI = +/-0.015; p = 0.000)	0.586	-4.65%
Frequency	2009.1	-0.052 (CI = +/-0.015; p = 0.000)	0.636	-5.07%
Frequency	2009.2	-0.054 (CI = +/-0.016; p = 0.000)	0.632	-5.24%
Frequency	2010.1	-0.057 (CI = +/-0.017; p = 0.000)	0.642	-5.51%
Frequency	2010.2	-0.058 (CI = +/-0.018; p = 0.000)	0.628	-5.62%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.600	-5.62%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.586	-5.78%
Frequency	2012.1	-0.064 (CI = +/-0.022; p = 0.000)	0.605	-6.18%
Frequency	2012.2	-0.072 (CI = +/-0.022; p = 0.000)	0.678	-6.92%
Frequency	2013.1	-0.071 (CI = +/-0.024; p = 0.000)	0.642	-6.85%
Frequency	2013.2	-0.075 (CI = +/-0.026; p = 0.000)	0.643	-7.21%
Frequency	2014.1	-0.077 (CI = +/-0.028; p = 0.000)	0.623	-7.42%
Frequency	2014.2	-0.069 (CI = +/-0.030; p = 0.000)	0.559	-6.70%
Frequency	2015.1	-0.076 (CI = +/-0.032; p = 0.000)	0.584	-7.33%
Frequency	2015.2	-0.064 (CI = +/-0.032; p = 0.001)	0.511	-6.17%
Frequency	2016.1	-0.057 (CI = +/-0.036; p = 0.004)	0.419	-5.57%
Frequency	2016.2	-0.050 (CI = +/-0.040; p = 0.017)	0.314	-4.90%
Frequency	2017.1	-0.056 (CI = +/-0.046; p = 0.021)	0.320	-5.44%

Uninsured Auto

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.017; p = 0.535)	-0.018	+0.53%
Loss Cost	2006.2	0.005 (CI = +/-0.018; p = 0.602)	-0.022	+0.47%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.570)	-0.021	+0.55%
Loss Cost	2007.2	0.009 (CI = +/-0.020; p = 0.391)	-0.008	+0.86%
Loss Cost	2008.1	0.009 (CI = +/-0.021; p = 0.392)	-0.008	+0.92%
Loss Cost	2008.2	0.008 (CI = +/-0.023; p = 0.487)	-0.017	+0.79%
Loss Cost	2009.1	0.002 (CI = +/-0.023; p = 0.872)	-0.035	+0.19%
Loss Cost	2009.2	-0.002 (CI = +/-0.024; p = 0.863)	-0.036	-0.21%
Loss Cost	2010.1	-0.004 (CI = +/-0.026; p = 0.771)	-0.035	-0.37%
Loss Cost	2010.2	-0.008 (CI = +/-0.028; p = 0.558)	-0.026	-0.80%
Loss Cost	2011.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.035	-0.58%
Loss Cost	2011.2	-0.014 (CI = +/-0.031; p = 0.350)	-0.004	-1.41%
Loss Cost	2012.1	-0.018 (CI = +/-0.033; p = 0.275)	0.011	-1.77%
Loss Cost	2012.2	-0.027 (CI = +/-0.034; p = 0.119)	0.069	-2.64%
Loss Cost	2013.1	-0.027 (CI = +/-0.038; p = 0.145)	0.058	-2.70%
Loss Cost	2013.2	-0.032 (CI = +/-0.041; p = 0.119)	0.077	-3.15%
Loss Cost	2014.1	-0.036 (CI = +/-0.045; p = 0.109)	0.088	-3.57%
Loss Cost	2014.2	-0.023 (CI = +/-0.047; p = 0.318)	0.003	-2.28%
Loss Cost	2015.1	-0.036 (CI = +/-0.050; p = 0.151)	0.070	-3.50%
Loss Cost	2015.2	-0.031 (CI = +/-0.056; p = 0.266)	0.020	-3.00%
Loss Cost	2016.1	-0.027 (CI = +/-0.064; p = 0.384)	-0.013	-2.65%
Loss Cost	2016.2	-0.006 (CI = +/-0.067; p = 0.854)	-0.074	-0.58%
Loss Cost	2017.1	-0.013 (CI = +/-0.078; p = 0.714)	-0.071	-1.33%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.575	+4.39%
Severity	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.565	+4.48%
Severity	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.560	+4.61%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	0.656	+5.20%
Severity	2008.1	0.052 (CI = +/-0.014; p = 0.000)	0.646	+5.32%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.680	+5.71%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.648	+5.54%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.31%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.597	+5.43%
Severity	2010.2	0.050 (CI = +/-0.018; p = 0.000)	0.551	+5.11%
Severity	2011.1	0.052 (CI = +/-0.019; p = 0.000)	0.549	+5.34%
Severity	2011.2	0.045 (CI = +/-0.019; p = 0.000)	0.496	+4.64%
Severity	2012.1	0.046 (CI = +/-0.021; p = 0.000)	0.470	+4.70%
Severity	2012.2	0.045 (CI = +/-0.022; p = 0.000)	0.425	+4.60%
Severity	2013.1	0.044 (CI = +/-0.025; p = 0.001)	0.375	+4.45%
Severity	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.330	+4.37%
Severity	2014.1	0.041 (CI = +/-0.030; p = 0.011)	0.272	+4.16%
Severity	2014.2	0.046 (CI = +/-0.033; p = 0.008)	0.306	+4.74%
Severity	2015.1	0.041 (CI = +/-0.036; p = 0.029)	0.218	+4.13%
Severity	2015.2	0.033 (CI = +/-0.039; p = 0.092)	0.123	+3.38%
Severity	2016.1	0.030 (CI = +/-0.045; p = 0.165)	0.071	+3.09%
Severity	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.181	+4.54%
Severity	2017.1	0.043 (CI = +/-0.055; p = 0.119)	0.123	+4.35%
Frequency	2006.1	-0.038 (CI = +/-0.012; p = 0.000)	0.523	-3.70%
Frequency	2006.2	-0.039 (CI = +/-0.013; p = 0.000)	0.525	-3.84%
Frequency	2007.1	-0.040 (CI = +/-0.014; p = 0.000)	0.510	-3.88%
Frequency	2007.2	-0.042 (CI = +/-0.014; p = 0.000)	0.529	-4.12%
Frequency	2008.1	-0.043 (CI = +/-0.015; p = 0.000)	0.513	-4.18%
Frequency	2008.2	-0.048 (CI = +/-0.015; p = 0.000)	0.586	-4.65%
Frequency	2009.1	-0.052 (CI = +/-0.015; p = 0.000)	0.636	-5.07%
Frequency	2009.2	-0.054 (CI = +/-0.016; p = 0.000)	0.632	-5.24%
Frequency	2010.1	-0.057 (CI = +/-0.017; p = 0.000)	0.642	-5.51%
Frequency	2010.2	-0.058 (CI = +/-0.018; p = 0.000)	0.628	-5.62%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.600	-5.62%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.586	-5.78%
Frequency	2012.1	-0.064 (CI = +/-0.022; p = 0.000)	0.605	-6.18%
Frequency	2012.2	-0.072 (CI = +/-0.022; p = 0.000)	0.678	-6.92%
Frequency	2013.1	-0.071 (CI = +/-0.024; p = 0.000)	0.642	-6.85%
Frequency	2013.2	-0.075 (CI = +/-0.026; p = 0.000)	0.643	-7.21%
Frequency	2014.1	-0.077 (CI = +/-0.028; p = 0.000)	0.623	-7.42%
Frequency	2014.2	-0.069 (CI = +/-0.030; p = 0.000)	0.559	-6.70%
Frequency	2015.1	-0.076 (CI = +/-0.032; p = 0.000)	0.584	-7.33%
Frequency	2015.2	-0.064 (CI = +/-0.032; p = 0.001)	0.511	-6.17%
Frequency	2016.1	-0.057 (CI = +/-0.036; p = 0.004)	0.419	-5.57%
Frequency	2016.2	-0.050 (CI = +/-0.040; p = 0.017)	0.314	-4.90%
Frequency	2017.1	-0.056 (CI = +/-0.046; p = 0.021)	0.320	-5.44%

Uninsured Auto

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.017; p = 0.535)	-0.018	+0.53%
Loss Cost	2006.2	0.005 (CI = +/-0.018; p = 0.602)	-0.022	+0.47%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.570)	-0.021	+0.55%
Loss Cost	2007.2	0.009 (CI = +/-0.020; p = 0.391)	-0.008	+0.86%
Loss Cost	2008.1	0.009 (CI = +/-0.021; p = 0.392)	-0.008	+0.92%
Loss Cost	2008.2	0.008 (CI = +/-0.023; p = 0.487)	-0.017	+0.79%
Loss Cost	2009.1	0.002 (CI = +/-0.023; p = 0.872)	-0.035	+0.19%
Loss Cost	2009.2	-0.002 (CI = +/-0.024; p = 0.863)	-0.036	-0.21%
Loss Cost	2010.1	-0.004 (CI = +/-0.026; p = 0.771)	-0.035	-0.37%
Loss Cost	2010.2	-0.008 (CI = +/-0.028; p = 0.558)	-0.026	-0.80%
Loss Cost	2011.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.035	-0.58%
Loss Cost	2011.2	-0.014 (CI = +/-0.031; p = 0.350)	-0.004	-1.41%
Loss Cost	2012.1	-0.018 (CI = +/-0.033; p = 0.275)	0.011	-1.77%
Loss Cost	2012.2	-0.027 (CI = +/-0.034; p = 0.119)	0.069	-2.64%
Loss Cost	2013.1	-0.027 (CI = +/-0.038; p = 0.145)	0.058	-2.70%
Loss Cost	2013.2	-0.032 (CI = +/-0.041; p = 0.119)	0.077	-3.15%
Loss Cost	2014.1	-0.036 (CI = +/-0.045; p = 0.109)	0.088	-3.57%
Loss Cost	2014.2	-0.023 (CI = +/-0.047; p = 0.318)	0.003	-2.28%
Loss Cost	2015.1	-0.036 (CI = +/-0.050; p = 0.151)	0.070	-3.50%
Loss Cost	2015.2	-0.031 (CI = +/-0.056; p = 0.266)	0.020	-3.00%
Loss Cost	2016.1	-0.027 (CI = +/-0.064; p = 0.384)	-0.013	-2.65%
Loss Cost	2016.2	-0.006 (CI = +/-0.067; p = 0.854)	-0.074	-0.58%
Loss Cost	2017.1	-0.013 (CI = +/-0.078; p = 0.714)	-0.071	-1.33%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.575	+4.39%
Severity	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.565	+4.48%
Severity	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.560	+4.61%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	0.656	+5.20%
Severity	2008.1	0.052 (CI = +/-0.014; p = 0.000)	0.646	+5.32%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.680	+5.71%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.648	+5.54%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.31%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.597	+5.43%
Severity	2010.2	0.050 (CI = +/-0.018; p = 0.000)	0.551	+5.11%
Severity	2011.1	0.052 (CI = +/-0.019; p = 0.000)	0.549	+5.34%
Severity	2011.2	0.045 (CI = +/-0.019; p = 0.000)	0.496	+4.64%
Severity	2012.1	0.046 (CI = +/-0.021; p = 0.000)	0.470	+4.70%
Severity	2012.2	0.045 (CI = +/-0.022; p = 0.000)	0.425	+4.60%
Severity	2013.1	0.044 (CI = +/-0.025; p = 0.001)	0.375	+4.45%
Severity	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.330	+4.37%
Severity	2014.1	0.041 (CI = +/-0.030; p = 0.011)	0.272	+4.16%
Severity	2014.2	0.046 (CI = +/-0.033; p = 0.008)	0.306	+4.74%
Severity	2015.1	0.041 (CI = +/-0.036; p = 0.029)	0.218	+4.13%
Severity	2015.2	0.033 (CI = +/-0.039; p = 0.092)	0.123	+3.38%
Severity	2016.1	0.030 (CI = +/-0.045; p = 0.165)	0.071	+3.09%
Severity	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.181	+4.54%
Severity	2017.1	0.043 (CI = +/-0.055; p = 0.119)	0.123	+4.35%
Frequency	2006.1	-0.038 (CI = +/-0.012; p = 0.000)	0.523	-3.70%
Frequency	2006.2	-0.039 (CI = +/-0.013; p = 0.000)	0.525	-3.84%
Frequency	2007.1	-0.040 (CI = +/-0.014; p = 0.000)	0.510	-3.88%
Frequency	2007.2	-0.042 (CI = +/-0.014; p = 0.000)	0.529	-4.12%
Frequency	2008.1	-0.043 (CI = +/-0.015; p = 0.000)	0.513	-4.18%
Frequency	2008.2	-0.048 (CI = +/-0.015; p = 0.000)	0.586	-4.65%
Frequency	2009.1	-0.052 (CI = +/-0.015; p = 0.000)	0.636	-5.07%
Frequency	2009.2	-0.054 (CI = +/-0.016; p = 0.000)	0.632	-5.24%
Frequency	2010.1	-0.057 (CI = +/-0.017; p = 0.000)	0.642	-5.51%
Frequency	2010.2	-0.058 (CI = +/-0.018; p = 0.000)	0.628	-5.62%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.600	-5.62%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.586	-5.78%
Frequency	2012.1	-0.064 (CI = +/-0.022; p = 0.000)	0.605	-6.18%
Frequency	2012.2	-0.072 (CI = +/-0.022; p = 0.000)	0.678	-6.92%
Frequency	2013.1	-0.071 (CI = +/-0.024; p = 0.000)	0.642	-6.85%
Frequency	2013.2	-0.075 (CI = +/-0.026; p = 0.000)	0.643	-7.21%
Frequency	2014.1	-0.077 (CI = +/-0.028; p = 0.000)	0.623	-7.42%
Frequency	2014.2	-0.069 (CI = +/-0.030; p = 0.000)	0.559	-6.70%
Frequency	2015.1	-0.076 (CI = +/-0.032; p = 0.000)	0.584	-7.33%
Frequency	2015.2	-0.064 (CI = +/-0.032; p = 0.001)	0.511	-6.17%
Frequency	2016.1	-0.057 (CI = +/-0.036; p = 0.004)	0.419	-5.57%
Frequency	2016.2	-0.050 (CI = +/-0.040; p = 0.017)	0.314	-4.90%
Frequency	2017.1	-0.056 (CI = +/-0.046; p = 0.021)	0.320	-5.44%

Uninsured Auto

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.017; p = 0.535)	-0.018	+0.53%
Loss Cost	2006.2	0.005 (CI = +/-0.018; p = 0.602)	-0.022	+0.47%
Loss Cost	2007.1	0.005 (CI = +/-0.019; p = 0.570)	-0.021	+0.55%
Loss Cost	2007.2	0.009 (CI = +/-0.020; p = 0.391)	-0.008	+0.86%
Loss Cost	2008.1	0.009 (CI = +/-0.021; p = 0.392)	-0.008	+0.92%
Loss Cost	2008.2	0.008 (CI = +/-0.023; p = 0.487)	-0.017	+0.79%
Loss Cost	2009.1	0.002 (CI = +/-0.023; p = 0.872)	-0.035	+0.19%
Loss Cost	2009.2	-0.002 (CI = +/-0.024; p = 0.863)	-0.036	-0.21%
Loss Cost	2010.1	-0.004 (CI = +/-0.026; p = 0.771)	-0.035	-0.37%
Loss Cost	2010.2	-0.008 (CI = +/-0.028; p = 0.558)	-0.026	-0.80%
Loss Cost	2011.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.035	-0.58%
Loss Cost	2011.2	-0.014 (CI = +/-0.031; p = 0.350)	-0.004	-1.41%
Loss Cost	2012.1	-0.018 (CI = +/-0.033; p = 0.275)	0.011	-1.77%
Loss Cost	2012.2	-0.027 (CI = +/-0.034; p = 0.119)	0.069	-2.64%
Loss Cost	2013.1	-0.027 (CI = +/-0.038; p = 0.145)	0.058	-2.70%
Loss Cost	2013.2	-0.032 (CI = +/-0.041; p = 0.119)	0.077	-3.15%
Loss Cost	2014.1	-0.036 (CI = +/-0.045; p = 0.109)	0.088	-3.57%
Loss Cost	2014.2	-0.023 (CI = +/-0.047; p = 0.318)	0.003	-2.28%
Loss Cost	2015.1	-0.036 (CI = +/-0.050; p = 0.151)	0.070	-3.50%
Loss Cost	2015.2	-0.031 (CI = +/-0.056; p = 0.266)	0.020	-3.00%
Loss Cost	2016.1	-0.027 (CI = +/-0.064; p = 0.384)	-0.013	-2.65%
Loss Cost	2016.2	-0.006 (CI = +/-0.067; p = 0.854)	-0.074	-0.58%
Loss Cost	2017.1	-0.013 (CI = +/-0.078; p = 0.714)	-0.071	-1.33%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.575	+4.39%
Severity	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.565	+4.48%
Severity	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.560	+4.61%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	0.656	+5.20%
Severity	2008.1	0.052 (CI = +/-0.014; p = 0.000)	0.646	+5.32%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.680	+5.71%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.648	+5.54%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.31%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.597	+5.43%
Severity	2010.2	0.050 (CI = +/-0.018; p = 0.000)	0.551	+5.11%
Severity	2011.1	0.052 (CI = +/-0.019; p = 0.000)	0.549	+5.34%
Severity	2011.2	0.045 (CI = +/-0.019; p = 0.000)	0.496	+4.64%
Severity	2012.1	0.046 (CI = +/-0.021; p = 0.000)	0.470	+4.70%
Severity	2012.2	0.045 (CI = +/-0.022; p = 0.000)	0.425	+4.60%
Severity	2013.1	0.044 (CI = +/-0.025; p = 0.001)	0.375	+4.45%
Severity	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.330	+4.37%
Severity	2014.1	0.041 (CI = +/-0.030; p = 0.011)	0.272	+4.16%
Severity	2014.2	0.046 (CI = +/-0.033; p = 0.008)	0.306	+4.74%
Severity	2015.1	0.041 (CI = +/-0.036; p = 0.029)	0.218	+4.13%
Severity	2015.2	0.033 (CI = +/-0.039; p = 0.092)	0.123	+3.38%
Severity	2016.1	0.030 (CI = +/-0.045; p = 0.165)	0.071	+3.09%
Severity	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.181	+4.54%
Severity	2017.1	0.043 (CI = +/-0.055; p = 0.119)	0.123	+4.35%
Frequency	2006.1	-0.038 (CI = +/-0.012; p = 0.000)	0.523	-3.70%
Frequency	2006.2	-0.039 (CI = +/-0.013; p = 0.000)	0.525	-3.84%
Frequency	2007.1	-0.040 (CI = +/-0.014; p = 0.000)	0.510	-3.88%
Frequency	2007.2	-0.042 (CI = +/-0.014; p = 0.000)	0.529	-4.12%
Frequency	2008.1	-0.043 (CI = +/-0.015; p = 0.000)	0.513	-4.18%
Frequency	2008.2	-0.048 (CI = +/-0.015; p = 0.000)	0.586	-4.65%
Frequency	2009.1	-0.052 (CI = +/-0.015; p = 0.000)	0.636	-5.07%
Frequency	2009.2	-0.054 (CI = +/-0.016; p = 0.000)	0.632	-5.24%
Frequency	2010.1	-0.057 (CI = +/-0.017; p = 0.000)	0.642	-5.51%
Frequency	2010.2	-0.058 (CI = +/-0.018; p = 0.000)	0.628	-5.62%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.600	-5.62%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.586	-5.78%
Frequency	2012.1	-0.064 (CI = +/-0.022; p = 0.000)	0.605	-6.18%
Frequency	2012.2	-0.072 (CI = +/-0.022; p = 0.000)	0.678	-6.92%
Frequency	2013.1	-0.071 (CI = +/-0.024; p = 0.000)	0.642	-6.85%
Frequency	2013.2	-0.075 (CI = +/-0.026; p = 0.000)	0.643	-7.21%
Frequency	2014.1	-0.077 (CI = +/-0.028; p = 0.000)	0.623	-7.42%
Frequency	2014.2	-0.069 (CI = +/-0.030; p = 0.000)	0.559	-6.70%
Frequency	2015.1	-0.076 (CI = +/-0.032; p = 0.000)	0.584	-7.33%
Frequency	2015.2	-0.064 (CI = +/-0.032; p = 0.001)	0.511	-6.17%
Frequency	2016.1	-0.057 (CI = +/-0.036; p = 0.004)	0.419	-5.57%
Frequency	2016.2	-0.050 (CI = +/-0.040; p = 0.017)	0.314	-4.90%
Frequency	2017.1	-0.056 (CI = +/-0.046; p = 0.021)	0.320	-5.44%

Collision

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)	0.009 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.094; p = 0.037)	0.846	+3.46%
Loss Cost	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.095; p = 0.058)	0.833	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.096; p = 0.041)	0.833	+3.47%
Loss Cost	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.099; p = 0.034)	0.828	+3.56%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.098; p = 0.018)	0.836	+3.75%
Loss Cost	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.113 (CI = +/-0.101; p = 0.029)	0.820	+3.64%
Loss Cost	2009.1	0.038 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.101; p = 0.016)	0.828	+3.84%
Loss Cost	2009.2	0.037 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.123 (CI = +/-0.106; p = 0.024)	0.812	+3.79%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.134 (CI = +/-0.108; p = 0.017)	0.811	+3.96%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.109 (CI = +/-0.104; p = 0.040)	0.810	+3.56%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.109; p = 0.053)	0.797	+3.53%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.096; p = 0.134)	0.827	+2.92%
Loss Cost	2012.1	0.029 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.102; p = 0.152)	0.820	+2.94%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.094; p = 0.373)	0.846	+2.38%
Loss Cost	2013.1	0.024 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.101; p = 0.349)	0.845	+2.47%
Loss Cost	2013.2	0.019 (CI = +/-0.013; p = 0.006)	0.010 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.100; p = 0.689)	0.861	+1.96%
Loss Cost	2014.1	0.018 (CI = +/-0.015; p = 0.021)	0.010 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.110; p = 0.801)	0.860	+1.84%
Loss Cost	2014.2	0.016 (CI = +/-0.017; p = 0.074)	0.010 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.119; p = 0.993)	0.861	+1.59%
Loss Cost	2015.1	0.012 (CI = +/-0.020; p = 0.214)	0.010 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.131; p = 0.797)	0.864	+1.24%
Loss Cost	2015.2	0.011 (CI = +/-0.024; p = 0.344)	0.010 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.148; p = 0.757)	0.863	+1.12%
Loss Cost	2016.1	0.016 (CI = +/-0.029; p = 0.260)	0.010 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.167; p = 0.999)	0.865	+1.61%
Loss Cost	2016.2	0.017 (CI = +/-0.036; p = 0.332)	0.010 (CI = +/-0.004; p = 0.000)	-0.004 (CI = +/-0.195; p = 0.967)	0.862	+1.70%
Loss Cost	2017.1	0.041 (CI = +/-0.033; p = 0.020)	0.008 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.165; p = 0.194)	0.923	+4.20%
Severity	2006.1	0.043 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.005; p = 0.078)	0.160 (CI = +/-0.143; p = 0.030)	0.882	+4.39%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.005; p = 0.086)	0.152 (CI = +/-0.147; p = 0.043)	0.878	+4.50%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.005; p = 0.090)	0.128 (CI = +/-0.142; p = 0.075)	0.890	+4.82%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.005; p = 0.096)	0.128 (CI = +/-0.147; p = 0.085)	0.881	+4.82%
Severity	2008.1	0.052 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.005; p = 0.091)	0.095 (CI = +/-0.135; p = 0.162)	0.905	+5.31%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.079 (CI = +/-0.136; p = 0.245)	0.906	+5.54%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	0.040 (CI = +/-0.118; p = 0.489)	0.933	+6.13%
Severity	2009.2	0.062 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.106)	0.026 (CI = +/-0.120; p = 0.665)	0.933	+6.36%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.123)	0.005 (CI = +/-0.119; p = 0.934)	0.936	+6.70%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.135)	0.004 (CI = +/-0.125; p = 0.951)	0.929	+6.71%
Severity	2011.1	0.068 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.164)	-0.017 (CI = +/-0.126; p = 0.785)	0.930	+7.06%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.138)	-0.001 (CI = +/-0.131; p = 0.989)	0.921	+6.79%
Severity	2012.1	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.166)	-0.010 (CI = +/-0.138; p = 0.877)	0.914	+6.96%
Severity	2012.2	0.065 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.158)	0.000 (CI = +/-0.147; p = 0.999)	0.901	+6.76%
Severity	2013.1	0.068 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.195)	-0.012 (CI = +/-0.157; p = 0.877)	0.892	+6.99%
Severity	2013.2	0.062 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.004; p = 0.143)	0.016 (CI = +/-0.164; p = 0.840)	0.877	+6.44%
Severity	2014.1	0.058 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.004; p = 0.118)	0.038 (CI = +/-0.176; p = 0.650)	0.858	+5.98%
Severity	2014.2	0.046 (CI = +/-0.024; p = 0.001)	0.004 (CI = +/-0.004; p = 0.034)	0.101 (CI = +/-0.167; p = 0.217)	0.860	+4.68%
Severity	2015.1	0.044 (CI = +/-0.029; p = 0.006)	0.004 (CI = +/-0.004; p = 0.041)	0.109 (CI = +/-0.187; p = 0.230)	0.840	+4.50%
Severity	2015.2	0.030 (CI = +/-0.031; p = 0.053)	0.006 (CI = +/-0.004; p = 0.012)	0.174 (CI = +/-0.186; p = 0.064)	0.841	+3.07%
Severity	2016.1	0.034 (CI = +/-0.037; p = 0.072)	0.005 (CI = +/-0.004; p = 0.026)	0.159 (CI = +/-0.212; p = 0.129)	0.830	+3.43%
Severity	2016.2	0.033 (CI = +/-0.046; p = 0.144)	0.005 (CI = +/-0.005; p = 0.043)	0.161 (CI = +/-0.247; p = 0.179)	0.809	+3.37%
Severity	2017.1	0.059 (CI = +/-0.047; p = 0.019)	0.003 (CI = +/-0.005; p = 0.156)	0.055 (CI = +/-0.237; p = 0.619)	0.870	+6.10%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.022)	0.004 (CI = +/-0.004; p = 0.055)	-0.260 (CI = +/-0.121; p = 0.000)	0.828	-0.89%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.007)	0.004 (CI = +/-0.004; p = 0.041)	-0.244 (CI = +/-0.120; p = 0.000)	0.842	-1.10%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.003)	0.005 (CI = +/-0.004; p = 0.033)	-0.229 (CI = +/-0.119; p = 0.000)	0.852	-1.29%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.008)	0.004 (CI = +/-0.004; p = 0.038)	-0.235 (CI = +/-0.123; p = 0.000)	0.847	-1.21%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.002)	0.005 (CI = +/-0.004; p = 0.025)	-0.215 (CI = +/-0.120; p = 0.001)	0.864	-1.48%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.013)	-0.192 (CI = +/-0.115; p = 0.002)	0.884	-1.80%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.005)	-0.167 (CI = +/-0.108; p = 0.004)	0.904	-2.15%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	-0.149 (CI = +/-0.107; p = 0.008)	0.913	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	-0.139 (CI = +/-0.110; p = 0.015)	0.912	-2.56%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.113 (CI = +/-0.105; p = 0.035)	0.927	-2.96%
Frequency	2011.1	-0.034 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.102; p = 0.079)	0.935	-3.30%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.102; p = 0.164)	0.940	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.108; p = 0.241)	0.937	-3.75%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.109; p = 0.442)	0.941	-4.11%
Frequency	2013.1	-0.043 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.117; p = 0.543)	0.936	-4.22%
Frequency	2013.2	-0.043 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.128; p = 0.566)	0.929	-4.21%
Frequency	2014.1	-0.040 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	-0.052 (CI = +/-0.137; p = 0.436)	0.922	-3.91%
Frequency	2014.2	-0.030 (CI = +/-0.019; p = 0.004)	0.006 (CI = +/-0.003; p = 0.001)	-0.102 (CI = +/-0.129; p = 0.115)	0.931	-2.96%
Frequency	2015.1	-0.032 (CI = +/-0.022; p = 0.009)	0.006 (CI = +/-0.003; p = 0.002)	-0.093 (CI = +/-0.144; p = 0.186)	0.925	-3.12%
Frequency	2015.2	-0.019 (CI = +/-0.022; p = 0.087)	0.005 (CI = +/-0.003; p = 0.003)	-0.153 (CI = +/-0.135; p = 0.029)	0.937	-1.89%
Frequency	2016.1	-0.018 (CI = +/-0.027; p = 0.179)	0.005 (CI = +/-0.003; p = 0.007)	-0.158 (CI = +/-0.154; p = 0.045)	0.930	-1.76%
Frequency	2016.2	-0.016 (CI = +/-0.034; p = 0.310)	0.005 (CI = +/-0.004; p = 0.016)	-0.165 (CI = +/-0.180; p = 0.069)	0.922	-1.62%
Frequency	2017.1	-0.018 (CI = +/-0.042; p = 0.366)	0.005 (CI = +/-0.004; p = 0.029)	-0.158 (CI = +/-0.212; p = 0.128)	0.913	-1.78%

Collision

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.070; p = 0.011)	0.571	+2.10%
Loss Cost	2006.2	0.020 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.071; p = 0.017)	0.526	+2.02%
Loss Cost	2007.1	0.020 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.074; p = 0.017)	0.509	+1.98%
Loss Cost	2007.2	0.020 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.019)	0.486	+2.01%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.078; p = 0.021)	0.472	+1.99%
Loss Cost	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.081; p = 0.031)	0.417	+1.90%
Loss Cost	2009.1	0.018 (CI = +/-0.010; p = 0.001)	-0.091 (CI = +/-0.084; p = 0.033)	0.401	+1.86%
Loss Cost	2009.2	0.018 (CI = +/-0.010; p = 0.002)	-0.088 (CI = +/-0.086; p = 0.045)	0.348	+1.79%
Loss Cost	2010.1	0.017 (CI = +/-0.011; p = 0.004)	-0.093 (CI = +/-0.089; p = 0.043)	0.329	+1.70%
Loss Cost	2010.2	0.014 (CI = +/-0.012; p = 0.016)	-0.082 (CI = +/-0.090; p = 0.072)	0.242	+1.46%
Loss Cost	2011.1	0.012 (CI = +/-0.012; p = 0.046)	-0.091 (CI = +/-0.092; p = 0.051)	0.226	+1.25%
Loss Cost	2011.2	0.009 (CI = +/-0.013; p = 0.138)	-0.078 (CI = +/-0.091; p = 0.088)	0.129	+0.94%
Loss Cost	2012.1	0.007 (CI = +/-0.014; p = 0.263)	-0.086 (CI = +/-0.094; p = 0.070)	0.126	+0.75%
Loss Cost	2012.2	0.005 (CI = +/-0.014; p = 0.483)	-0.076 (CI = +/-0.095; p = 0.112)	0.055	+0.49%
Loss Cost	2013.1	0.003 (CI = +/-0.016; p = 0.659)	-0.082 (CI = +/-0.100; p = 0.101)	0.059	+0.34%
Loss Cost	2013.2	0.001 (CI = +/-0.017; p = 0.858)	-0.076 (CI = +/-0.104; p = 0.144)	0.018	+0.15%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.917)	-0.084 (CI = +/-0.109; p = 0.121)	0.034	-0.09%
Loss Cost	2014.2	-0.001 (CI = +/-0.021; p = 0.908)	-0.083 (CI = +/-0.115; p = 0.145)	0.020	-0.12%
Loss Cost	2015.1	-0.004 (CI = +/-0.023; p = 0.699)	-0.093 (CI = +/-0.121; p = 0.122)	0.042	-0.43%
Loss Cost	2015.2	-0.003 (CI = +/-0.026; p = 0.819)	-0.098 (CI = +/-0.129; p = 0.128)	0.041	-0.28%
Loss Cost	2016.1	-0.003 (CI = +/-0.030; p = 0.820)	-0.099 (CI = +/-0.140; p = 0.151)	0.022	-0.32%
Loss Cost	2016.2	0.000 (CI = +/-0.034; p = 0.988)	-0.107 (CI = +/-0.149; p = 0.143)	0.032	+0.02%
Loss Cost	2017.1	0.005 (CI = +/-0.040; p = 0.784)	-0.095 (CI = +/-0.161; p = 0.220)	-0.008	+0.51%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.001)	0.903	+4.93%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	-0.108 (CI = +/-0.057; p = 0.001)	0.907	+5.07%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.056; p = 0.001)	0.915	+5.24%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.911	+5.32%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.001)	0.929	+5.57%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.000)	0.938	+5.77%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.042; p = 0.000)	0.957	+6.04%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.963	+6.23%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000)	0.962	+6.32%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.041; p = 0.000)	0.959	+6.39%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.043; p = 0.000)	0.957	+6.45%
Severity	2011.2	0.062 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.044; p = 0.000)	0.950	+6.38%
Severity	2012.1	0.061 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.046; p = 0.001)	0.946	+6.34%
Severity	2012.2	0.061 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.048; p = 0.001)	0.937	+6.33%
Severity	2013.1	0.061 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.051; p = 0.001)	0.930	+6.28%
Severity	2013.2	0.060 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.053; p = 0.002)	0.917	+6.17%
Severity	2014.1	0.057 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.050; p = 0.001)	0.919	+5.84%
Severity	2014.2	0.054 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.049; p = 0.001)	0.907	+5.57%
Severity	2015.1	0.053 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.052; p = 0.001)	0.898	+5.42%
Severity	2015.2	0.052 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.055; p = 0.003)	0.873	+5.30%
Severity	2016.1	0.053 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.059; p = 0.006)	0.865	+5.41%
Severity	2016.2	0.057 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.057; p = 0.002)	0.880	+5.87%
Severity	2017.1	0.064 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.003)	0.926	+6.56%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.089; p = 0.869)	0.536	-2.69%
Frequency	2006.2	-0.029 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.087; p = 0.646)	0.578	-2.90%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.087; p = 0.846)	0.607	-3.09%
Frequency	2007.2	-0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.089; p = 0.802)	0.592	-3.14%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.087; p = 0.942)	0.634	-3.39%
Frequency	2008.2	-0.037 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.084; p = 0.787)	0.680	-3.66%
Frequency	2009.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.081; p = 0.916)	0.723	-3.95%
Frequency	2009.2	-0.043 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.080; p = 0.851)	0.746	-4.18%
Frequency	2010.1	-0.044 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.081; p = 0.978)	0.750	-4.35%
Frequency	2010.2	-0.047 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.079; p = 0.746)	0.781	-4.63%
Frequency	2011.1	-0.050 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.078; p = 0.989)	0.797	-4.89%
Frequency	2011.2	-0.053 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.078; p = 0.778)	0.807	-5.12%
Frequency	2012.1	-0.054 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.081; p = 0.905)	0.800	-5.26%
Frequency	2012.2	-0.056 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.081; p = 0.718)	0.805	-5.49%
Frequency	2013.1	-0.058 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.085; p = 0.807)	0.791	-5.60%
Frequency	2013.2	-0.058 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.090; p = 0.767)	0.770	-5.67%
Frequency	2014.1	-0.058 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.095; p = 0.741)	0.738	-5.61%
Frequency	2014.2	-0.055 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.099; p = 0.871)	0.691	-5.38%
Frequency	2015.1	-0.057 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.105; p = 0.968)	0.670	-5.55%
Frequency	2015.2	-0.054 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.111; p = 0.916)	0.608	-5.30%
Frequency	2016.1	-0.056 (CI = +/-0.026; p = 0.000)	-0.010 (CI = +/-0.119; p = 0.861)	0.571	-5.44%
Frequency	2016.2	-0.057 (CI = +/-0.030; p = 0.001)	-0.008 (CI = +/-0.129; p = 0.897)	0.523	-5.52%
Frequency	2017.1	-0.058 (CI = +/-0.035; p = 0.004)	-0.012 (CI = +/-0.141; p = 0.854)	0.472	-5.68%

Collision

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)	-0.072 (CI = +/-0.034; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.076; p = 0.007)	0.901	+3.40%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.035; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.078; p = 0.011)	0.890	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.036; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.080; p = 0.010)	0.887	+3.41%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.035; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.079; p = 0.004)	0.892	+3.56%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.036; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.079; p = 0.003)	0.893	+3.68%
Loss Cost	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.037; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.083; p = 0.005)	0.880	+3.65%
Loss Cost	2009.1	0.037 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.038; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-0.084; p = 0.004)	0.881	+3.77%
Loss Cost	2009.2	0.037 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	-0.134 (CI = +/-0.088; p = 0.005)	0.869	+3.80%
Loss Cost	2010.1	0.038 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.041; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	-0.138 (CI = +/-0.092; p = 0.005)	0.865	+3.87%
Loss Cost	2010.2	0.035 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.039; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.089; p = 0.012)	0.860	+3.57%
Loss Cost	2011.1	0.034 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.041; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.093; p = 0.022)	0.854	+3.43%
Loss Cost	2011.2	0.029 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.035; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	-0.080 (CI = +/-0.082; p = 0.055)	0.874	+2.94%
Loss Cost	2012.1	0.028 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.008)	0.009 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.087; p = 0.088)	0.871	+2.83%
Loss Cost	2012.2	0.024 (CI = +/-0.013; p = 0.012)	-0.045 (CI = +/-0.034; p = 0.012)	0.009 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.081; p = 0.227)	0.886	+2.39%
Loss Cost	2013.1	0.023 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.016)	0.009 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.088; p = 0.279)	0.884	+2.35%
Loss Cost	2013.2	0.020 (CI = +/-0.012; p = 0.002)	-0.040 (CI = +/-0.035; p = 0.029)	0.009 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.089; p = 0.543)	0.892	+1.98%
Loss Cost	2014.1	0.017 (CI = +/-0.013; p = 0.015)	-0.044 (CI = +/-0.037; p = 0.021)	0.010 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.095; p = 0.795)	0.896	+1.69%
Loss Cost	2014.2	0.016 (CI = +/-0.015; p = 0.041)	-0.043 (CI = +/-0.039; p = 0.032)	0.010 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.105; p = 0.870)	0.894	+1.62%
Loss Cost	2015.1	0.010 (CI = +/-0.017; p = 0.218)	-0.050 (CI = +/-0.039; p = 0.015)	0.010 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.108; p = 0.695)	0.909	+1.01%
Loss Cost	2015.2	0.012 (CI = +/-0.020; p = 0.226)	-0.052 (CI = +/-0.041; p = 0.018)	0.010 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.123; p = 0.839)	0.908	+1.19%
Loss Cost	2016.1	0.013 (CI = +/-0.025; p = 0.282)	-0.051 (CI = +/-0.044; p = 0.030)	0.010 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.141; p = 0.910)	0.906	+1.29%
Loss Cost	2016.2	0.018 (CI = +/-0.030; p = 0.207)	-0.055 (CI = +/-0.048; p = 0.028)	0.009 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.161; p = 0.825)	0.908	+1.84%
Loss Cost	2017.1	0.038 (CI = +/-0.027; p = 0.012)	-0.042 (CI = +/-0.038; p = 0.034)	0.008 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.136; p = 0.150)	0.949	+3.85%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.055; p = 0.001)	0.004 (CI = +/-0.004; p = 0.113)	0.150 (CI = +/-0.123; p = 0.018)	0.914	+4.32%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.055; p = 0.001)	0.003 (CI = +/-0.004; p = 0.130)	0.135 (CI = +/-0.123; p = 0.032)	0.915	+4.50%
Severity	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.055; p = 0.001)	0.003 (CI = +/-0.004; p = 0.129)	0.119 (CI = +/-0.121; p = 0.053)	0.921	+4.74%
Severity	2007.2	0.047 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.056; p = 0.001)	0.003 (CI = +/-0.004; p = 0.146)	0.112 (CI = +/-0.124; p = 0.075)	0.916	+4.83%
Severity	2008.1	0.051 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.052; p = 0.002)	0.003 (CI = +/-0.004; p = 0.130)	0.087 (CI = +/-0.115; p = 0.133)	0.931	+5.22%
Severity	2008.2	0.054 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.049; p = 0.001)	0.003 (CI = +/-0.004; p = 0.153)	0.064 (CI = +/-0.110; p = 0.246)	0.939	+5.55%
Severity	2009.1	0.059 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.042; p = 0.001)	0.002 (CI = +/-0.003; p = 0.118)	0.034 (CI = +/-0.094; p = 0.465)	0.958	+6.03%
Severity	2009.2	0.062 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.002 (CI = +/-0.003; p = 0.140)	0.011 (CI = +/-0.088; p = 0.801)	0.964	+6.37%
Severity	2010.1	0.064 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.003; p = 0.152)	-0.001 (CI = +/-0.089; p = 0.986)	0.964	+6.57%
Severity	2010.2	0.065 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.003; p = 0.188)	-0.011 (CI = +/-0.092; p = 0.812)	0.962	+6.73%
Severity	2011.1	0.067 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.003; p = 0.211)	-0.021 (CI = +/-0.095; p = 0.649)	0.961	+6.92%
Severity	2011.2	0.066 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.002 (CI = +/-0.003; p = 0.199)	-0.014 (CI = +/-0.100; p = 0.767)	0.954	+6.81%
Severity	2012.1	0.066 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.003; p = 0.209)	-0.013 (CI = +/-0.106; p = 0.803)	0.949	+6.78%
Severity	2012.2	0.066 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.002)	0.002 (CI = +/-0.003; p = 0.232)	-0.014 (CI = +/-0.114; p = 0.802)	0.941	+6.79%
Severity	2013.1	0.065 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.003)	0.002 (CI = +/-0.003; p = 0.243)	-0.012 (CI = +/-0.123; p = 0.840)	0.934	+6.76%
Severity	2013.2	0.063 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.053; p = 0.005)	0.002 (CI = +/-0.003; p = 0.207)	0.002 (CI = +/-0.132; p = 0.970)	0.921	+6.48%
Severity	2014.1	0.055 (CI = +/-0.018; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.003 (CI = +/-0.003; p = 0.103)	0.041 (CI = +/-0.128; p = 0.502)	0.925	+5.66%
Severity	2014.2	0.046 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.045; p = 0.002)	0.003 (CI = +/-0.003; p = 0.027)	0.087 (CI = +/-0.122; p = 0.149)	0.927	+4.75%
Severity	2015.1	0.040 (CI = +/-0.020; p = 0.001)	-0.088 (CI = +/-0.046; p = 0.001)	0.004 (CI = +/-0.003; p = 0.015)	0.116 (CI = +/-0.128; p = 0.070)	0.927	+4.09%
Severity	2015.2	0.031 (CI = +/-0.021; p = 0.007)	-0.080 (CI = +/-0.043; p = 0.002)	0.005 (CI = +/-0.003; p = 0.005)	0.159 (CI = +/-0.128; p = 0.019)	0.926	+3.18%
Severity	2016.1	0.029 (CI = +/-0.026; p = 0.033)	-0.082 (CI = +/-0.047; p = 0.003)	0.005 (CI = +/-0.003; p = 0.007)	0.170 (CI = +/-0.147; p = 0.027)	0.920	+2.91%
Severity	2016.2	0.035 (CI = +/-0.031; p = 0.029)	-0.087 (CI = +/-0.050; p = 0.003)	0.004 (CI = +/-0.003; p = 0.023)	0.141 (CI = +/-0.166; p = 0.087)	0.917	+3.60%
Severity	2017.1	0.053 (CI = +/-0.031; p = 0.004)	-0.075 (CI = +/-0.043; p = 0.003)	0.003 (CI = +/-0.003; p = 0.063)	0.070 (CI = +/-0.154; p = 0.332)	0.947	+5.46%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.025)	0.024 (CI = +/-0.055; p = 0.370)	0.004 (CI = +/-0.004; p = 0.045)	-0.258 (CI = +/-0.122; p = 0.000)	0.827	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.006)	0.033 (CI = +/-0.053; p = 0.222)	0.005 (CI = +/-0.004; p = 0.028)	-0.238 (CI = +/-0.119; p = 0.000)	0.845	-1.10%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.003)	0.027 (CI = +/-0.054; p = 0.318)	0.005 (CI = +/-0.004; p = 0.025)	-0.227 (CI = +/-0.119; p = 0.001)	0.852	-1.27%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.008)	0.025 (CI = +/-0.056; p = 0.368)	0.005 (CI = +/-0.004; p = 0.030)	-0.231 (CI = +/-0.123; p = 0.001)	0.847	-1.21%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.002)	0.016 (CI = +/-0.055; p = 0.542)	0.005 (CI = +/-0.004; p = 0.023)	-0.214 (CI = +/-0.121; p = 0.001)	0.861	-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.052; p = 0.299)	0.005 (CI = +/-0.004; p = 0.010)	-0.188 (CI = +/-0.115; p = 0.002)	0.884	-1.80%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.049; p = 0.490)	0.005 (CI = +/-0.004; p = 0.005)	-0.166 (CI = +/-0.109; p = 0.004)	0.902	-2.14%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.048; p = 0.299)	0.006 (CI = +/-0.003; p = 0.002)	-0.145 (CI = +/-0.107; p = 0.010)	0.913	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.049; p = 0.376)	0.006 (CI = +/-0.003; p = 0.002)	-0.138 (CI = +/-0.111; p = 0.017)	0.912	-2.54%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.045; p = 0.158)	0.006 (CI = +/-0.003; p = 0.001)	-0.108 (CI = +/-0.103; p = 0.040)	0.930	-2.96%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.045; p = 0.261)	0.006 (CI = +/-0.003; p = 0.001)	-0.090 (CI = +/-0.102; p = 0.082)	0.936	-3.26%
Frequency	2011.2	-0.037 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.043; p = 0.129)	0.007 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.099; p = 0.183)	0.944	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.045; p = 0.165)	0.007 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.105; p = 0.237)	0.941	-3.69%
Frequency	2012.2	-0.042 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.043; p = 0.074)	0.007 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.490)	0.948	-4.12%
Frequency	2013.1	-0.042 (CI = +/-0.014; p = 0.000)	0.039 (CI = +/-0.046; p = 0.090)	0.007 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.111; p = 0.521)	0.943	-4.13%
Frequency	2013.2	-0.043 (CI = +/-0.016; p = 0.000)	0.040 (CI = +/-0.048; p = 0.094)	0.007 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.121; p = 0.623)	0.937	-4.23%
Frequency	2014.1	-0.038 (CI = +/-0.017; p = 0.000)	0.047 (CI = +/-0.045; p = 0.056)	0.007 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.126; p = 0.380)	0.935	-3.76%
Frequency	2014.2	-0.030 (CI = +/-0.018; p = 0.003)	0.038 (CI = +/-0.045; p = 0.097)	0.006 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.122; p = 0.117)	0.939	-2.98%
Frequency	2015.1	-0.030 (CI = +/-0.021; p = 0.009)	0.038 (CI = +/-0.049; p = 0.117)	0.006 (CI = +/-0.003; p = 0.001)	-0.096 (CI = +/-0.137; p = 0.151)	0.934	-2.96%
Frequency	2015.2	-0.019 (CI = +/-0.022; p = 0.076)	0.028 (CI = +/-0.045; p = 0.205)	0.005 (CI = +/-0.003; p = 0.002)	-0.147 (CI = +/-0.132; p = 0.032)	0.941	-1.92%
Frequency	2016.1	-0.016 (CI = +/-0.027; p = 0.214)	0.031 (CI = +/-0.048; p = 0.189)	0.005 (CI = +/-0.003; p = 0.005)	-0.163 (CI = +/-0.150; p = 0.036)	0.936	-1.58%
Frequency	2016.2	-0.017 (CI = +/-0.033; p = 0.275)	0.032 (CI = +/-0.053; p = 0.212)	0.005 (CI = +/-0.004; p = 0.011)	-0.158 (CI = +/-0.176; p = 0.074)	0.927	-1.70%
Frequency	2017.1	-0.015 (CI = +/-0.042; p = 0.429)	0.033 (CI = +/-0.059; p = 0.237)	0.005 (CI = +/-0.004; p = 0.024)	-0.164 (CI = +/-0.210; p = 0.109)	0.918	-1.52%

Collision

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.030 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.829	+3.05%
Loss Cost	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.818	+2.95%
Loss Cost	2007.1	0.030 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.813	+3.00%
Loss Cost	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.805	+3.03%
Loss Cost	2008.1	0.031 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.806	+3.12%
Loss Cost	2008.2	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.793	+3.01%
Loss Cost	2009.1	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.792	+3.09%
Loss Cost	2009.2	0.030 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.777	+3.01%
Loss Cost	2010.1	0.030 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.770	+3.05%
Loss Cost	2010.2	0.027 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.780	+2.77%
Loss Cost	2011.1	0.027 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.769	+2.70%
Loss Cost	2011.2	0.023 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.815	+2.33%
Loss Cost	2012.1	0.023 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.809	+2.29%
Loss Cost	2012.2	0.020 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.847	+1.98%
Loss Cost	2013.1	0.020 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.845	+1.99%
Loss Cost	2013.2	0.017 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.867	+1.75%
Loss Cost	2014.1	0.017 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.868	+1.68%
Loss Cost	2014.2	0.016 (CI = +/-0.008; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.870	+1.58%
Loss Cost	2015.1	0.015 (CI = +/-0.009; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.873	+1.47%
Loss Cost	2015.2	0.014 (CI = +/-0.010; p = 0.009)	0.010 (CI = +/-0.002; p = 0.000)	0.872	+1.45%
Loss Cost	2016.1	0.016 (CI = +/-0.011; p = 0.009)	0.010 (CI = +/-0.002; p = 0.000)	0.875	+1.61%
Loss Cost	2016.2	0.016 (CI = +/-0.013; p = 0.018)	0.010 (CI = +/-0.002; p = 0.000)	0.874	+1.63%
Loss Cost	2017.1	0.022 (CI = +/-0.012; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.916	+2.21%
Severity	2006.1	0.049 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.004; p = 0.649)	0.867	+5.06%
Severity	2006.2	0.050 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.598)	0.865	+5.17%
Severity	2007.1	0.053 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.470)	0.881	+5.42%
Severity	2007.2	0.053 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.462)	0.873	+5.46%
Severity	2008.1	0.056 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.294)	0.902	+5.81%
Severity	2008.2	0.058 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.241)	0.904	+5.99%
Severity	2009.1	0.062 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.100)	0.935	+6.37%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.079)	0.935	+6.53%
Severity	2010.1	0.065 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.054)	0.939	+6.73%
Severity	2010.2	0.065 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.058)	0.932	+6.74%
Severity	2011.1	0.067 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	0.933	+6.93%
Severity	2011.2	0.066 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	0.925	+6.78%
Severity	2012.1	0.066 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.053)	0.918	+6.86%
Severity	2012.2	0.065 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.062)	0.906	+6.76%
Severity	2013.1	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.064)	0.897	+6.86%
Severity	2013.2	0.064 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.070)	0.884	+6.63%
Severity	2014.1	0.063 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.079)	0.864	+6.46%
Severity	2014.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.068)	0.854	+6.03%
Severity	2015.1	0.059 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.077)	0.834	+6.09%
Severity	2015.2	0.056 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.805	+5.77%
Severity	2016.1	0.059 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.078)	0.808	+6.10%
Severity	2016.2	0.061 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.003; p = 0.090)	0.792	+6.30%
Severity	2017.1	0.069 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.057)	0.879	+7.19%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.734	-1.91%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.762	-2.11%
Frequency	2007.1	-0.023 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.783	-2.30%
Frequency	2007.2	-0.023 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.774	-2.30%
Frequency	2008.1	-0.026 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.805	-2.54%
Frequency	2008.2	-0.028 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.838	-2.81%
Frequency	2009.1	-0.031 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.872	-3.09%
Frequency	2009.2	-0.034 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.888	-3.30%
Frequency	2010.1	-0.035 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.892	-3.44%
Frequency	2010.2	-0.038 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.915	-3.72%
Frequency	2011.1	-0.040 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.929	-3.96%
Frequency	2011.2	-0.043 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.937	-4.17%
Frequency	2012.1	-0.044 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.936	-4.27%
Frequency	2012.2	-0.046 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.942	-4.48%
Frequency	2013.1	-0.047 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.938	-4.55%
Frequency	2013.2	-0.047 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.932	-4.58%
Frequency	2014.1	-0.046 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.924	-4.49%
Frequency	2014.2	-0.043 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.923	-4.20%
Frequency	2015.1	-0.045 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.920	-4.35%
Frequency	2015.2	-0.042 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.915	-4.09%
Frequency	2016.1	-0.043 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.909	-4.23%
Frequency	2016.2	-0.045 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.902	-4.39%
Frequency	2017.1	-0.048 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.899	-4.65%

Collision

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.070; p = 0.011)	0.571	+2.10%
Loss Cost	2006.2	0.020 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.071; p = 0.017)	0.526	+2.02%
Loss Cost	2007.1	0.020 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.074; p = 0.017)	0.509	+1.98%
Loss Cost	2007.2	0.020 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.019)	0.486	+2.01%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.078; p = 0.021)	0.472	+1.99%
Loss Cost	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.081; p = 0.031)	0.417	+1.90%
Loss Cost	2009.1	0.018 (CI = +/-0.010; p = 0.001)	-0.091 (CI = +/-0.084; p = 0.033)	0.401	+1.86%
Loss Cost	2009.2	0.018 (CI = +/-0.010; p = 0.002)	-0.088 (CI = +/-0.086; p = 0.045)	0.348	+1.79%
Loss Cost	2010.1	0.017 (CI = +/-0.011; p = 0.004)	-0.093 (CI = +/-0.089; p = 0.043)	0.329	+1.70%
Loss Cost	2010.2	0.014 (CI = +/-0.012; p = 0.016)	-0.082 (CI = +/-0.090; p = 0.072)	0.242	+1.46%
Loss Cost	2011.1	0.012 (CI = +/-0.012; p = 0.046)	-0.091 (CI = +/-0.092; p = 0.051)	0.226	+1.25%
Loss Cost	2011.2	0.009 (CI = +/-0.013; p = 0.138)	-0.078 (CI = +/-0.091; p = 0.088)	0.129	+0.94%
Loss Cost	2012.1	0.007 (CI = +/-0.014; p = 0.263)	-0.086 (CI = +/-0.094; p = 0.070)	0.126	+0.75%
Loss Cost	2012.2	0.005 (CI = +/-0.014; p = 0.483)	-0.076 (CI = +/-0.095; p = 0.112)	0.055	+0.49%
Loss Cost	2013.1	0.003 (CI = +/-0.016; p = 0.659)	-0.082 (CI = +/-0.100; p = 0.101)	0.059	+0.34%
Loss Cost	2013.2	0.001 (CI = +/-0.017; p = 0.858)	-0.076 (CI = +/-0.104; p = 0.144)	0.018	+0.15%
Loss Cost	2014.1	-0.001 (CI = +/-0.019; p = 0.917)	-0.084 (CI = +/-0.109; p = 0.121)	0.034	-0.09%
Loss Cost	2014.2	-0.001 (CI = +/-0.021; p = 0.908)	-0.083 (CI = +/-0.115; p = 0.145)	0.020	-0.12%
Loss Cost	2015.1	-0.004 (CI = +/-0.023; p = 0.699)	-0.093 (CI = +/-0.121; p = 0.122)	0.042	-0.43%
Loss Cost	2015.2	-0.003 (CI = +/-0.026; p = 0.819)	-0.098 (CI = +/-0.129; p = 0.128)	0.041	-0.28%
Loss Cost	2016.1	-0.003 (CI = +/-0.030; p = 0.820)	-0.099 (CI = +/-0.140; p = 0.151)	0.022	-0.32%
Loss Cost	2016.2	0.000 (CI = +/-0.034; p = 0.988)	-0.107 (CI = +/-0.149; p = 0.143)	0.032	+0.02%
Loss Cost	2017.1	0.005 (CI = +/-0.040; p = 0.784)	-0.095 (CI = +/-0.161; p = 0.220)	-0.008	+0.51%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.001)	0.903	+4.93%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	-0.108 (CI = +/-0.057; p = 0.001)	0.907	+5.07%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.056; p = 0.001)	0.915	+5.24%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.911	+5.32%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.001)	0.929	+5.57%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.000)	0.938	+5.77%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.042; p = 0.000)	0.957	+6.04%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.963	+6.23%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000)	0.962	+6.32%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.041; p = 0.000)	0.959	+6.39%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.043; p = 0.000)	0.957	+6.45%
Severity	2011.2	0.062 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.044; p = 0.000)	0.950	+6.38%
Severity	2012.1	0.061 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.046; p = 0.001)	0.946	+6.34%
Severity	2012.2	0.061 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.048; p = 0.001)	0.937	+6.33%
Severity	2013.1	0.061 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.051; p = 0.001)	0.930	+6.28%
Severity	2013.2	0.060 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.053; p = 0.002)	0.917	+6.17%
Severity	2014.1	0.057 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.050; p = 0.001)	0.919	+5.84%
Severity	2014.2	0.054 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.049; p = 0.001)	0.907	+5.57%
Severity	2015.1	0.053 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.052; p = 0.001)	0.898	+5.42%
Severity	2015.2	0.052 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.055; p = 0.003)	0.873	+5.30%
Severity	2016.1	0.053 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.059; p = 0.006)	0.865	+5.41%
Severity	2016.2	0.057 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.057; p = 0.002)	0.880	+5.87%
Severity	2017.1	0.064 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.003)	0.926	+6.56%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.089; p = 0.869)	0.536	-2.69%
Frequency	2006.2	-0.029 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.087; p = 0.646)	0.578	-2.90%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.087; p = 0.846)	0.607	-3.09%
Frequency	2007.2	-0.032 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.089; p = 0.802)	0.592	-3.14%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.087; p = 0.942)	0.634	-3.39%
Frequency	2008.2	-0.037 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.084; p = 0.787)	0.680	-3.66%
Frequency	2009.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.081; p = 0.916)	0.723	-3.95%
Frequency	2009.2	-0.043 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.080; p = 0.851)	0.746	-4.18%
Frequency	2010.1	-0.044 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.081; p = 0.978)	0.750	-4.35%
Frequency	2010.2	-0.047 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.079; p = 0.746)	0.781	-4.63%
Frequency	2011.1	-0.050 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.078; p = 0.989)	0.797	-4.89%
Frequency	2011.2	-0.053 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.078; p = 0.778)	0.807	-5.12%
Frequency	2012.1	-0.054 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.081; p = 0.905)	0.800	-5.26%
Frequency	2012.2	-0.056 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.081; p = 0.718)	0.805	-5.49%
Frequency	2013.1	-0.058 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.085; p = 0.807)	0.791	-5.60%
Frequency	2013.2	-0.058 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.090; p = 0.767)	0.770	-5.67%
Frequency	2014.1	-0.058 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.095; p = 0.741)	0.738	-5.61%
Frequency	2014.2	-0.055 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.099; p = 0.871)	0.691	-5.38%
Frequency	2015.1	-0.057 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.105; p = 0.968)	0.670	-5.55%
Frequency	2015.2	-0.054 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.111; p = 0.916)	0.608	-5.30%
Frequency	2016.1	-0.056 (CI = +/-0.026; p = 0.000)	-0.010 (CI = +/-0.119; p = 0.861)	0.571	-5.44%
Frequency	2016.2	-0.057 (CI = +/-0.030; p = 0.001)	-0.008 (CI = +/-0.129; p = 0.897)	0.523	-5.52%
Frequency	2017.1	-0.058 (CI = +/-0.035; p = 0.004)	-0.012 (CI = +/-0.141; p = 0.854)	0.472	-5.68%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.492	+2.15%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	0.449	+2.02%
Loss Cost	2007.1	0.020 (CI = +/-0.008; p = 0.000)	0.428	+2.03%
Loss Cost	2007.2	0.020 (CI = +/-0.009; p = 0.000)	0.401	+2.01%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	0.385	+2.04%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.000)	0.334	+1.90%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.315	+1.92%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.265	+1.79%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.005)	0.238	+1.77%
Loss Cost	2010.2	0.014 (CI = +/-0.012; p = 0.021)	0.164	+1.46%
Loss Cost	2011.1	0.013 (CI = +/-0.013; p = 0.045)	0.121	+1.33%
Loss Cost	2011.2	0.009 (CI = +/-0.013; p = 0.155)	0.046	+0.94%
Loss Cost	2012.1	0.008 (CI = +/-0.014; p = 0.236)	0.021	+0.84%
Loss Cost	2012.2	0.005 (CI = +/-0.015; p = 0.500)	-0.025	+0.49%
Loss Cost	2013.1	0.004 (CI = +/-0.016; p = 0.583)	-0.034	+0.44%
Loss Cost	2013.2	0.001 (CI = +/-0.018; p = 0.862)	-0.051	+0.15%
Loss Cost	2014.1	0.000 (CI = +/-0.020; p = 0.973)	-0.055	+0.03%
Loss Cost	2014.2	-0.001 (CI = +/-0.022; p = 0.912)	-0.058	-0.12%
Loss Cost	2015.1	-0.003 (CI = +/-0.024; p = 0.825)	-0.059	-0.26%
Loss Cost	2015.2	-0.003 (CI = +/-0.028; p = 0.828)	-0.063	-0.28%
Loss Cost	2016.1	-0.001 (CI = +/-0.031; p = 0.950)	-0.071	-0.09%
Loss Cost	2016.2	0.000 (CI = +/-0.036; p = 0.989)	-0.077	+0.02%
Loss Cost	2017.1	0.008 (CI = +/-0.040; p = 0.672)	-0.067	+0.81%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.870	+4.98%
Severity	2006.2	0.049 (CI = +/-0.007; p = 0.000)	0.868	+5.07%
Severity	2007.1	0.052 (CI = +/-0.007; p = 0.000)	0.883	+5.29%
Severity	2007.2	0.052 (CI = +/-0.007; p = 0.000)	0.875	+5.32%
Severity	2008.1	0.055 (CI = +/-0.007; p = 0.000)	0.902	+5.62%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.903	+5.77%
Severity	2009.1	0.059 (CI = +/-0.006; p = 0.000)	0.930	+6.10%
Severity	2009.2	0.060 (CI = +/-0.006; p = 0.000)	0.929	+6.23%
Severity	2010.1	0.062 (CI = +/-0.007; p = 0.000)	0.931	+6.39%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.924	+6.39%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	0.923	+6.54%
Severity	2011.2	0.062 (CI = +/-0.008; p = 0.000)	0.915	+6.38%
Severity	2012.1	0.062 (CI = +/-0.009; p = 0.000)	0.906	+6.44%
Severity	2012.2	0.061 (CI = +/-0.009; p = 0.000)	0.893	+6.33%
Severity	2013.1	0.062 (CI = +/-0.010; p = 0.000)	0.883	+6.41%
Severity	2013.2	0.060 (CI = +/-0.011; p = 0.000)	0.867	+6.17%
Severity	2014.1	0.058 (CI = +/-0.012; p = 0.000)	0.845	+6.00%
Severity	2014.2	0.054 (CI = +/-0.012; p = 0.000)	0.830	+5.57%
Severity	2015.1	0.055 (CI = +/-0.014; p = 0.000)	0.807	+5.61%
Severity	2015.2	0.052 (CI = +/-0.015; p = 0.000)	0.771	+5.30%
Severity	2016.1	0.055 (CI = +/-0.016; p = 0.000)	0.772	+5.63%
Severity	2016.2	0.057 (CI = +/-0.019; p = 0.000)	0.754	+5.87%
Severity	2017.1	0.066 (CI = +/-0.017; p = 0.000)	0.843	+6.84%
Frequency	2006.1	-0.027 (CI = +/-0.008; p = 0.000)	0.549	-2.70%
Frequency	2006.2	-0.029 (CI = +/-0.009; p = 0.000)	0.589	-2.90%
Frequency	2007.1	-0.031 (CI = +/-0.009; p = 0.000)	0.619	-3.10%
Frequency	2007.2	-0.032 (CI = +/-0.009; p = 0.000)	0.605	-3.14%
Frequency	2008.1	-0.034 (CI = +/-0.009; p = 0.000)	0.646	-3.39%
Frequency	2008.2	-0.037 (CI = +/-0.009; p = 0.000)	0.690	-3.66%
Frequency	2009.1	-0.040 (CI = +/-0.009; p = 0.000)	0.733	-3.95%
Frequency	2009.2	-0.043 (CI = +/-0.009; p = 0.000)	0.755	-4.18%
Frequency	2010.1	-0.044 (CI = +/-0.010; p = 0.000)	0.760	-4.34%
Frequency	2010.2	-0.047 (CI = +/-0.010; p = 0.000)	0.789	-4.63%
Frequency	2011.1	-0.050 (CI = +/-0.010; p = 0.000)	0.805	-4.89%
Frequency	2011.2	-0.053 (CI = +/-0.011; p = 0.000)	0.815	-5.12%
Frequency	2012.1	-0.054 (CI = +/-0.011; p = 0.000)	0.809	-5.26%
Frequency	2012.2	-0.056 (CI = +/-0.012; p = 0.000)	0.813	-5.49%
Frequency	2013.1	-0.058 (CI = +/-0.013; p = 0.000)	0.801	-5.61%
Frequency	2013.2	-0.058 (CI = +/-0.014; p = 0.000)	0.781	-5.67%
Frequency	2014.1	-0.058 (CI = +/-0.016; p = 0.000)	0.751	-5.63%
Frequency	2014.2	-0.055 (CI = +/-0.017; p = 0.000)	0.709	-5.38%
Frequency	2015.1	-0.057 (CI = +/-0.019; p = 0.000)	0.691	-5.56%
Frequency	2015.2	-0.054 (CI = +/-0.022; p = 0.000)	0.634	-5.30%
Frequency	2016.1	-0.056 (CI = +/-0.025; p = 0.000)	0.600	-5.42%
Frequency	2016.2	-0.057 (CI = +/-0.028; p = 0.001)	0.559	-5.52%
Frequency	2017.1	-0.058 (CI = +/-0.033; p = 0.002)	0.514	-5.64%

Collision

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)	-0.086 (CI = +/-0.049; p = 0.001)	-0.249 (CI = +/-0.085; p = 0.000)	0.792	+3.59%
Loss Cost	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	-0.248 (CI = +/-0.087; p = 0.000)	0.765	+3.57%
Loss Cost	2007.1	0.036 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.003)	-0.252 (CI = +/-0.090; p = 0.000)	0.758	+3.64%
Loss Cost	2007.2	0.038 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.052; p = 0.002)	-0.264 (CI = +/-0.090; p = 0.000)	0.763	+3.83%
Loss Cost	2008.1	0.039 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.053; p = 0.003)	-0.271 (CI = +/-0.092; p = 0.000)	0.762	+3.96%
Loss Cost	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.004)	-0.273 (CI = +/-0.096; p = 0.000)	0.733	+3.98%
Loss Cost	2009.1	0.040 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.056; p = 0.007)	-0.281 (CI = +/-0.099; p = 0.000)	0.731	+4.13%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.058; p = 0.007)	-0.286 (CI = +/-0.102; p = 0.000)	0.708	+4.23%
Loss Cost	2010.1	0.042 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.060; p = 0.012)	-0.292 (CI = +/-0.107; p = 0.000)	0.699	+4.34%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.062; p = 0.018)	-0.283 (CI = +/-0.110; p = 0.000)	0.644	+4.16%
Loss Cost	2011.1	0.040 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.065; p = 0.021)	-0.280 (CI = +/-0.116; p = 0.000)	0.619	+4.09%
Loss Cost	2011.2	0.037 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.066; p = 0.034)	-0.266 (CI = +/-0.119; p = 0.000)	0.549	+3.79%
Loss Cost	2012.1	0.037 (CI = +/-0.017; p = 0.000)	-0.071 (CI = +/-0.069; p = 0.045)	-0.267 (CI = +/-0.127; p = 0.000)	0.531	+3.80%
Loss Cost	2012.2	0.036 (CI = +/-0.019; p = 0.001)	-0.068 (CI = +/-0.072; p = 0.062)	-0.260 (CI = +/-0.134; p = 0.001)	0.467	+3.64%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.002)	-0.065 (CI = +/-0.076; p = 0.089)	-0.267 (CI = +/-0.143; p = 0.001)	0.463	+3.80%
Loss Cost	2013.2	0.038 (CI = +/-0.024; p = 0.005)	-0.066 (CI = +/-0.080; p = 0.101)	-0.268 (CI = +/-0.153; p = 0.002)	0.424	+3.84%
Loss Cost	2014.1	0.039 (CI = +/-0.028; p = 0.011)	-0.064 (CI = +/-0.086; p = 0.132)	-0.271 (CI = +/-0.165; p = 0.003)	0.415	+3.93%
Loss Cost	2014.2	0.043 (CI = +/-0.031; p = 0.010)	-0.071 (CI = +/-0.089; p = 0.111)	-0.288 (CI = +/-0.174; p = 0.003)	0.430	+4.43%
Loss Cost	2015.1	0.044 (CI = +/-0.037; p = 0.021)	-0.069 (CI = +/-0.096; p = 0.146)	-0.291 (CI = +/-0.190; p = 0.005)	0.421	+4.52%
Loss Cost	2015.2	0.053 (CI = +/-0.039; p = 0.011)	-0.080 (CI = +/-0.096; p = 0.097)	-0.319 (CI = +/-0.193; p = 0.003)	0.478	+5.49%
Loss Cost	2016.1	0.063 (CI = +/-0.044; p = 0.009)	-0.066 (CI = +/-0.102; p = 0.186)	-0.347 (CI = +/-0.204; p = 0.003)	0.507	+6.50%
Loss Cost	2016.2	0.076 (CI = +/-0.045; p = 0.004)	-0.080 (CI = +/-0.098; p = 0.098)	-0.377 (CI = +/-0.196; p = 0.001)	0.599	+7.86%
Loss Cost	2017.1	0.096 (CI = +/-0.041; p = 0.000)	-0.050 (CI = +/-0.085; p = 0.223)	-0.425 (CI = +/-0.167; p = 0.000)	0.737	+10.10%
Severity	2006.1	0.043 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.056; p = 0.001)	0.088 (CI = +/-0.097; p = 0.076)	0.909	+4.40%
Severity	2006.2	0.045 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.056; p = 0.000)	0.076 (CI = +/-0.097; p = 0.122)	0.911	+4.59%
Severity	2007.1	0.047 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.055; p = 0.001)	0.061 (CI = +/-0.096; p = 0.203)	0.917	+4.83%
Severity	2007.2	0.048 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.056; p = 0.001)	0.055 (CI = +/-0.098; p = 0.264)	0.912	+4.94%
Severity	2008.1	0.052 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.053; p = 0.001)	0.032 (CI = +/-0.092; p = 0.481)	0.928	+5.33%
Severity	2008.2	0.055 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.014 (CI = +/-0.087; p = 0.747)	0.936	+5.66%
Severity	2009.1	0.060 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.043; p = 0.000)	-0.012 (CI = +/-0.076; p = 0.738)	0.955	+6.15%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.040; p = 0.000)	-0.030 (CI = +/-0.070; p = 0.385)	0.962	+6.49%
Severity	2010.1	0.065 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.040; p = 0.000)	-0.041 (CI = +/-0.071; p = 0.250)	0.963	+6.70%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.040; p = 0.000)	-0.049 (CI = +/-0.072; p = 0.178)	0.961	+6.87%
Severity	2011.1	0.068 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.000)	-0.058 (CI = +/-0.075; p = 0.122)	0.960	+7.06%
Severity	2011.2	0.068 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	-0.055 (CI = +/-0.078; p = 0.160)	0.953	+7.00%
Severity	2012.1	0.068 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	-0.055 (CI = +/-0.083; p = 0.185)	0.948	+6.99%
Severity	2012.2	0.068 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	-0.057 (CI = +/-0.088; p = 0.188)	0.939	+7.06%
Severity	2013.1	0.068 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.002)	-0.058 (CI = +/-0.095; p = 0.216)	0.932	+7.07%
Severity	2013.2	0.067 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.003)	-0.052 (CI = +/-0.100; p = 0.287)	0.918	+6.92%
Severity	2014.1	0.061 (CI = +/-0.017; p = 0.000)	-0.097 (CI = +/-0.052; p = 0.001)	-0.029 (CI = +/-0.100; p = 0.550)	0.916	+6.28%
Severity	2014.2	0.056 (CI = +/-0.018; p = 0.000)	-0.091 (CI = +/-0.051; p = 0.002)	-0.011 (CI = +/-0.100; p = 0.814)	0.902	+5.75%
Severity	2015.1	0.053 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.055; p = 0.002)	-0.001 (CI = +/-0.108; p = 0.985)	0.891	+5.44%
Severity	2015.2	0.050 (CI = +/-0.023; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.004)	0.007 (CI = +/-0.115; p = 0.903)	0.863	+5.17%
Severity	2016.1	0.053 (CI = +/-0.027; p = 0.001)	-0.089 (CI = +/-0.063; p = 0.010)	-0.001 (CI = +/-0.126; p = 0.993)	0.854	+5.42%
Severity	2016.2	0.061 (CI = +/-0.028; p = 0.001)	-0.098 (CI = +/-0.060; p = 0.004)	-0.019 (CI = +/-0.120; p = 0.730)	0.871	+6.28%
Severity	2017.1	0.075 (CI = +/-0.024; p = 0.000)	-0.078 (CI = +/-0.049; p = 0.006)	-0.051 (CI = +/-0.096; p = 0.263)	0.928	+7.74%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.053)	0.017 (CI = +/-0.057; p = 0.550)	-0.337 (CI = +/-0.099; p = 0.000)	0.809	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.019)	0.024 (CI = +/-0.056; p = 0.391)	-0.324 (CI = +/-0.098; p = 0.000)	0.824	-0.98%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.011)	0.018 (CI = +/-0.057; p = 0.518)	-0.313 (CI = +/-0.099; p = 0.000)	0.830	-1.14%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.025)	0.016 (CI = +/-0.059; p = 0.587)	-0.318 (CI = +/-0.102; p = 0.000)	0.824	-1.06%
Frequency	2008.1	-0.013 (CI = +/-0.010; p = 0.009)	0.008 (CI = +/-0.059; p = 0.793)	-0.303 (CI = +/-0.102; p = 0.000)	0.837	-1.30%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.002)	0.016 (CI = +/-0.057; p = 0.569)	-0.286 (CI = +/-0.100; p = 0.000)	0.855	-1.59%
Frequency	2009.1	-0.019 (CI = +/-0.010; p = 0.001)	0.006 (CI = +/-0.056; p = 0.817)	-0.268 (CI = +/-0.098; p = 0.000)	0.870	-1.90%
Frequency	2009.2	-0.022 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.056; p = 0.656)	-0.256 (CI = +/-0.099; p = 0.000)	0.876	-2.13%
Frequency	2010.1	-0.022 (CI = +/-0.012; p = 0.001)	0.010 (CI = +/-0.058; p = 0.728)	-0.251 (CI = +/-0.103; p = 0.000)	0.873	-2.21%
Frequency	2010.2	-0.026 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.057; p = 0.531)	-0.234 (CI = +/-0.103; p = 0.000)	0.884	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.059; p = 0.689)	-0.222 (CI = +/-0.106; p = 0.000)	0.886	-2.78%
Frequency	2011.2	-0.030 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.060; p = 0.583)	-0.211 (CI = +/-0.109; p = 0.001)	0.886	-3.00%
Frequency	2012.1	-0.030 (CI = +/-0.016; p = 0.001)	0.017 (CI = +/-0.063; p = 0.593)	-0.212 (CI = +/-0.116; p = 0.001)	0.878	-2.98%
Frequency	2012.2	-0.033 (CI = +/-0.017; p = 0.001)	0.020 (CI = +/-0.066; p = 0.523)	-0.202 (CI = +/-0.122; p = 0.003)	0.875	-3.20%
Frequency	2013.1	-0.031 (CI = +/-0.020; p = 0.004)	0.023 (CI = +/-0.069; p = 0.488)	-0.209 (CI = +/-0.130; p = 0.003)	0.864	-3.05%
Frequency	2013.2	-0.029 (CI = +/-0.022; p = 0.013)	0.021 (CI = +/-0.072; p = 0.555)	-0.216 (CI = +/-0.138; p = 0.004)	0.851	-2.88%
Frequency	2014.1	-0.022 (CI = +/-0.024; p = 0.067)	0.033 (CI = +/-0.074; p = 0.359)	-0.243 (CI = +/-0.142; p = 0.002)	0.847	-2.22%
Frequency	2014.2	-0.013 (CI = +/-0.024; p = 0.279)	0.020 (CI = +/-0.068; p = 0.538)	-0.277 (CI = +/-0.132; p = 0.000)	0.858	-1.25%
Frequency	2015.1	-0.009 (CI = +/-0.027; p = 0.507)	0.026 (CI = +/-0.072; p = 0.449)	-0.290 (CI = +/-0.143; p = 0.001)	0.850	-0.87%
Frequency	2015.2	0.003 (CI = +/-0.026; p = 0.806)	0.013 (CI = +/-0.063; p = 0.676)	-0.326 (CI = +/-0.127; p = 0.000)	0.875	+0.30%
Frequency	2016.1	0.010 (CI = +/-0.029; p = 0.460)	0.023 (CI = +/-0.066; p = 0.459)	-0.347 (CI = +/-0.132; p = 0.000)	0.875	+1.02%
Frequency	2016.2	0.015 (CI = +/-0.032; p = 0.325)	0.018 (CI = +/-0.069; p = 0.582)	-0.358 (CI = +/-0.138; p = 0.000)	0.869	+1.49%
Frequency	2017.1	0.022 (CI = +/-0.036; p = 0.205)	0.028 (CI = +/-0.073; p = 0.415)	-0.374 (CI = +/-0.144; p = 0.000)	0.866	+2.19%

Collision

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.257 (CI = +/-0.098; p = 0.000)	0.718	+3.67%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	-0.251 (CI = +/-0.101; p = 0.000)	0.685	+3.59%
Loss Cost	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.260 (CI = +/-0.103; p = 0.000)	0.683	+3.73%
Loss Cost	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.268 (CI = +/-0.105; p = 0.000)	0.674	+3.85%
Loss Cost	2008.1	0.040 (CI = +/-0.010; p = 0.000)	-0.280 (CI = +/-0.106; p = 0.000)	0.683	+4.08%
Loss Cost	2008.2	0.039 (CI = +/-0.011; p = 0.000)	-0.277 (CI = +/-0.110; p = 0.000)	0.646	+4.01%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	-0.290 (CI = +/-0.111; p = 0.000)	0.655	+4.26%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.291 (CI = +/-0.116; p = 0.000)	0.622	+4.27%
Loss Cost	2010.1	0.044 (CI = +/-0.013; p = 0.000)	-0.303 (CI = +/-0.119; p = 0.000)	0.621	+4.51%
Loss Cost	2010.2	0.041 (CI = +/-0.014; p = 0.000)	-0.288 (CI = +/-0.122; p = 0.000)	0.563	+4.21%
Loss Cost	2011.1	0.042 (CI = +/-0.016; p = 0.000)	-0.292 (CI = +/-0.128; p = 0.000)	0.534	+4.29%
Loss Cost	2011.2	0.038 (CI = +/-0.017; p = 0.000)	-0.272 (CI = +/-0.130; p = 0.000)	0.464	+3.85%
Loss Cost	2012.1	0.040 (CI = +/-0.019; p = 0.000)	-0.280 (CI = +/-0.136; p = 0.000)	0.451	+4.03%
Loss Cost	2012.2	0.037 (CI = +/-0.020; p = 0.001)	-0.267 (CI = +/-0.143; p = 0.001)	0.389	+3.73%
Loss Cost	2013.1	0.040 (CI = +/-0.023; p = 0.002)	-0.281 (CI = +/-0.150; p = 0.001)	0.400	+4.08%
Loss Cost	2013.2	0.039 (CI = +/-0.026; p = 0.005)	-0.277 (CI = +/-0.160; p = 0.002)	0.361	+3.96%
Loss Cost	2014.1	0.042 (CI = +/-0.029; p = 0.007)	-0.289 (CI = +/-0.170; p = 0.002)	0.363	+4.29%
Loss Cost	2014.2	0.045 (CI = +/-0.033; p = 0.010)	-0.300 (CI = +/-0.182; p = 0.003)	0.363	+4.62%
Loss Cost	2015.1	0.049 (CI = +/-0.037; p = 0.013)	-0.314 (CI = +/-0.195; p = 0.004)	0.368	+5.05%
Loss Cost	2015.2	0.057 (CI = +/-0.042; p = 0.011)	-0.337 (CI = +/-0.205; p = 0.003)	0.397	+5.82%
Loss Cost	2016.1	0.069 (CI = +/-0.045; p = 0.005)	-0.372 (CI = +/-0.205; p = 0.002)	0.471	+7.16%
Loss Cost	2016.2	0.080 (CI = +/-0.048; p = 0.004)	-0.400 (CI = +/-0.209; p = 0.001)	0.523	+8.36%
Loss Cost	2017.1	0.102 (CI = +/-0.041; p = 0.000)	-0.446 (CI = +/-0.166; p = 0.000)	0.720	+10.74%
Severity	2006.1	0.044 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.114; p = 0.171)	0.874	+4.50%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.117; p = 0.224)	0.870	+4.62%
Severity	2007.1	0.048 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.114; p = 0.364)	0.882	+4.95%
Severity	2007.2	0.048 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.118; p = 0.392)	0.874	+4.97%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.108; p = 0.679)	0.899	+5.46%
Severity	2008.2	0.055 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.109; p = 0.871)	0.900	+5.70%
Severity	2009.1	0.061 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.095; p = 0.625)	0.928	+6.29%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.096; p = 0.453)	0.928	+6.54%
Severity	2010.1	0.067 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.095; p = 0.263)	0.932	+6.89%
Severity	2010.2	0.067 (CI = +/-0.012; p = 0.000)	-0.055 (CI = +/-0.100; p = 0.265)	0.925	+6.93%
Severity	2011.1	0.070 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.100; p = 0.149)	0.927	+7.30%
Severity	2011.2	0.068 (CI = +/-0.013; p = 0.000)	-0.062 (CI = +/-0.104; p = 0.226)	0.917	+7.08%
Severity	2012.1	0.070 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.108; p = 0.186)	0.910	+7.29%
Severity	2012.2	0.069 (CI = +/-0.016; p = 0.000)	-0.067 (CI = +/-0.115; p = 0.240)	0.896	+7.18%
Severity	2013.1	0.072 (CI = +/-0.018; p = 0.000)	-0.078 (CI = +/-0.121; p = 0.194)	0.887	+7.46%
Severity	2013.2	0.068 (CI = +/-0.020; p = 0.000)	-0.064 (CI = +/-0.126; p = 0.304)	0.868	+7.08%
Severity	2014.1	0.066 (CI = +/-0.023; p = 0.000)	-0.055 (CI = +/-0.135; p = 0.400)	0.843	+6.84%
Severity	2014.2	0.058 (CI = +/-0.024; p = 0.000)	-0.027 (CI = +/-0.134; p = 0.679)	0.821	+6.00%
Severity	2015.1	0.060 (CI = +/-0.028; p = 0.000)	-0.032 (CI = +/-0.145; p = 0.645)	0.797	+6.17%
Severity	2015.2	0.054 (CI = +/-0.031; p = 0.002)	-0.014 (CI = +/-0.152; p = 0.847)	0.755	+5.55%
Severity	2016.1	0.061 (CI = +/-0.034; p = 0.002)	-0.034 (CI = +/-0.157; p = 0.645)	0.758	+6.32%
Severity	2016.2	0.066 (CI = +/-0.038; p = 0.003)	-0.047 (CI = +/-0.166; p = 0.546)	0.742	+6.87%
Severity	2017.1	0.084 (CI = +/-0.033; p = 0.000)	-0.083 (CI = +/-0.133; p = 0.195)	0.854	+8.73%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.046)	-0.335 (CI = +/-0.098; p = 0.000)	0.812	-0.80%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.018)	-0.323 (CI = +/-0.097; p = 0.000)	0.825	-0.99%
Frequency	2007.1	-0.012 (CI = +/-0.008; p = 0.009)	-0.312 (CI = +/-0.098; p = 0.000)	0.833	-1.16%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.023)	-0.318 (CI = +/-0.101; p = 0.000)	0.828	-1.06%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.008)	-0.303 (CI = +/-0.100; p = 0.000)	0.842	-1.31%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.002)	-0.286 (CI = +/-0.098; p = 0.000)	0.858	-1.60%
Frequency	2009.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.267 (CI = +/-0.096; p = 0.000)	0.875	-1.91%
Frequency	2009.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.255 (CI = +/-0.097; p = 0.000)	0.880	-2.13%
Frequency	2010.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.250 (CI = +/-0.101; p = 0.000)	0.877	-2.23%
Frequency	2010.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.101; p = 0.000)	0.887	-2.55%
Frequency	2011.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.220 (CI = +/-0.103; p = 0.000)	0.890	-2.80%
Frequency	2011.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.210 (CI = +/-0.107; p = 0.001)	0.889	-3.01%
Frequency	2012.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.209 (CI = +/-0.114; p = 0.001)	0.882	-3.03%
Frequency	2012.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.200 (CI = +/-0.119; p = 0.002)	0.878	-3.22%
Frequency	2013.1	-0.032 (CI = +/-0.019; p = 0.003)	-0.204 (CI = +/-0.127; p = 0.003)	0.868	-3.15%
Frequency	2013.2	-0.030 (CI = +/-0.022; p = 0.010)	-0.213 (CI = +/-0.135; p = 0.004)	0.857	-2.91%
Frequency	2014.1	-0.024 (CI = +/-0.024; p = 0.046)	-0.234 (CI = +/-0.139; p = 0.003)	0.848	-2.39%
Frequency	2014.2	-0.013 (CI = +/-0.023; p = 0.249)	-0.274 (CI = +/-0.129; p = 0.000)	0.864	-1.30%
Frequency	2015.1	-0.011 (CI = +/-0.026; p = 0.406)	-0.282 (CI = +/-0.138; p = 0.001)	0.854	-1.06%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.831)	-0.323 (CI = +/-0.121; p = 0.000)	0.882	+0.25%
Frequency	2016.1	0.008 (CI = +/-0.027; p = 0.545)	-0.338 (CI = +/-0.127; p = 0.000)	0.879	+0.79%
Frequency	2016.2	0.014 (CI = +/-0.030; p = 0.339)	-0.353 (CI = +/-0.131; p = 0.000)	0.877	+1.39%
Frequency	2017.1	0.018 (CI = +/-0.034; p = 0.255)	-0.362 (CI = +/-0.137; p = 0.000)	0.870	+1.85%

Collision

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)	-0.071 (CI = +/-0.035; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.079; p = 0.019)	0.895	+3.32%
Loss Cost	2006.2	0.032 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.092 (CI = +/-0.081; p = 0.028)	0.883	+3.26%
Loss Cost	2007.1	0.033 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.083; p = 0.026)	0.879	+3.30%
Loss Cost	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.105 (CI = +/-0.082; p = 0.015)	0.883	+3.44%
Loss Cost	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.037; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	-0.111 (CI = +/-0.083; p = 0.011)	0.883	+3.54%
Loss Cost	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.086; p = 0.016)	0.869	+3.49%
Loss Cost	2009.1	0.035 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.088; p = 0.014)	0.869	+3.59%
Loss Cost	2009.2	0.035 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.041; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.092; p = 0.017)	0.855	+3.60%
Loss Cost	2010.1	0.036 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.043; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.096; p = 0.019)	0.850	+3.64%
Loss Cost	2010.2	0.033 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.041; p = 0.010)	0.012 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.092; p = 0.038)	0.846	+3.35%
Loss Cost	2011.1	0.031 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.042; p = 0.008)	0.012 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.095; p = 0.062)	0.841	+3.20%
Loss Cost	2011.2	0.027 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.036; p = 0.010)	0.011 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.082; p = 0.127)	0.865	+2.74%
Loss Cost	2012.1	0.026 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.038; p = 0.010)	0.011 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.086; p = 0.184)	0.863	+2.62%
Loss Cost	2012.2	0.022 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.035; p = 0.015)	0.010 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.079; p = 0.377)	0.882	+2.22%
Loss Cost	2013.1	0.021 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.037; p = 0.018)	0.010 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.084; p = 0.444)	0.880	+2.16%
Loss Cost	2013.2	0.018 (CI = +/-0.010; p = 0.002)	-0.040 (CI = +/-0.036; p = 0.031)	0.010 (CI = +/-0.002; p = 0.000)	-0.014 (CI = +/-0.083; p = 0.724)	0.890	+1.83%
Loss Cost	2014.1	0.016 (CI = +/-0.011; p = 0.011)	-0.044 (CI = +/-0.037; p = 0.021)	0.010 (CI = +/-0.002; p = 0.000)	-0.002 (CI = +/-0.086; p = 0.961)	0.896	+1.57%
Loss Cost	2014.2	0.015 (CI = +/-0.013; p = 0.029)	-0.043 (CI = +/-0.039; p = 0.032)	0.010 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.093; p = 0.973)	0.894	+1.50%
Loss Cost	2015.1	0.010 (CI = +/-0.014; p = 0.143)	-0.050 (CI = +/-0.039; p = 0.014)	0.009 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.093; p = 0.619)	0.910	+1.02%
Loss Cost	2015.2	0.011 (CI = +/-0.016; p = 0.154)	-0.052 (CI = +/-0.041; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.102; p = 0.728)	0.909	+1.14%
Loss Cost	2016.1	0.012 (CI = +/-0.019; p = 0.205)	-0.051 (CI = +/-0.045; p = 0.029)	0.009 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.114; p = 0.783)	0.906	+1.19%
Loss Cost	2016.2	0.015 (CI = +/-0.022; p = 0.168)	-0.055 (CI = +/-0.048; p = 0.029)	0.010 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.124; p = 0.964)	0.908	+1.51%
Loss Cost	2017.1	0.026 (CI = +/-0.021; p = 0.023)	-0.043 (CI = +/-0.042; p = 0.046)	0.010 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.109; p = 0.497)	0.939	+2.61%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.057; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.444)	0.126 (CI = +/-0.128; p = 0.055)	0.908	+4.47%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.057; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.545)	0.111 (CI = +/-0.128; p = 0.086)	0.910	+4.66%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.719)	0.096 (CI = +/-0.125; p = 0.128)	0.917	+4.89%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.057; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.790)	0.088 (CI = +/-0.128; p = 0.169)	0.912	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.053; p = 0.002)	0.000 (CI = +/-0.004; p = 0.895)	0.064 (CI = +/-0.118; p = 0.272)	0.929	+5.38%
Severity	2008.2	0.055 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.001)	0.001 (CI = +/-0.003; p = 0.667)	0.042 (CI = +/-0.112; p = 0.442)	0.937	+5.69%
Severity	2009.1	0.060 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.043; p = 0.001)	0.002 (CI = +/-0.003; p = 0.274)	0.015 (CI = +/-0.095; p = 0.749)	0.957	+6.16%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.002 (CI = +/-0.003; p = 0.125)	-0.006 (CI = +/-0.087; p = 0.884)	0.964	+6.48%
Severity	2010.1	0.065 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.003; p = 0.078)	-0.017 (CI = +/-0.087; p = 0.689)	0.965	+6.67%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.003; p = 0.060)	-0.026 (CI = +/-0.089; p = 0.547)	0.962	+6.83%
Severity	2011.1	0.068 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	-0.036 (CI = +/-0.091; p = 0.422)	0.962	+7.01%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.003 (CI = +/-0.003; p = 0.057)	-0.031 (CI = +/-0.096; p = 0.506)	0.955	+6.92%
Severity	2012.1	0.067 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.045; p = 0.001)	0.003 (CI = +/-0.003; p = 0.071)	-0.031 (CI = +/-0.101; p = 0.534)	0.950	+6.91%
Severity	2012.2	0.067 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.001)	0.003 (CI = +/-0.003; p = 0.079)	-0.032 (CI = +/-0.107; p = 0.534)	0.942	+6.95%
Severity	2013.1	0.067 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.003 (CI = +/-0.003; p = 0.097)	-0.032 (CI = +/-0.115; p = 0.563)	0.935	+6.94%
Severity	2013.2	0.065 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.052; p = 0.005)	0.002 (CI = +/-0.003; p = 0.133)	-0.022 (CI = +/-0.122; p = 0.700)	0.922	+6.74%
Severity	2014.1	0.059 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.050; p = 0.002)	0.002 (CI = +/-0.003; p = 0.247)	0.005 (CI = +/-0.119; p = 0.928)	0.923	+6.12%
Severity	2014.2	0.054 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.003)	0.001 (CI = +/-0.003; p = 0.369)	0.034 (CI = +/-0.115; p = 0.544)	0.917	+5.50%
Severity	2015.1	0.050 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.051; p = 0.002)	0.001 (CI = +/-0.003; p = 0.516)	0.048 (CI = +/-0.123; p = 0.412)	0.910	+5.14%
Severity	2015.2	0.046 (CI = +/-0.021; p = 0.000)	-0.082 (CI = +/-0.052; p = 0.005)	0.001 (CI = +/-0.003; p = 0.651)	0.067 (CI = +/-0.130; p = 0.284)	0.892	+4.70%
Severity	2016.1	0.047 (CI = +/-0.025; p = 0.001)	-0.081 (CI = +/-0.057; p = 0.010)	0.001 (CI = +/-0.004; p = 0.635)	0.062 (CI = +/-0.144; p = 0.362)	0.883	+4.82%
Severity	2016.2	0.055 (CI = +/-0.027; p = 0.001)	-0.090 (CI = +/-0.057; p = 0.006)	0.001 (CI = +/-0.004; p = 0.472)	0.033 (CI = +/-0.146; p = 0.626)	0.890	+5.61%
Severity	2017.1	0.069 (CI = +/-0.023; p = 0.000)	-0.073 (CI = +/-0.045; p = 0.005)	0.002 (CI = +/-0.003; p = 0.132)	-0.015 (CI = +/-0.118; p = 0.773)	0.941	+7.13%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.007)	0.026 (CI = +/-0.059; p = 0.370)	0.013 (CI = +/-0.004; p = 0.000)	-0.222 (CI = +/-0.134; p = 0.002)	0.798	-1.11%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.002)	0.035 (CI = +/-0.058; p = 0.222)	0.013 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.130; p = 0.003)	0.820	-1.34%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.029 (CI = +/-0.058; p = 0.323)	0.012 (CI = +/-0.004; p = 0.000)	-0.190 (CI = +/-0.130; p = 0.005)	0.829	-1.51%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.027 (CI = +/-0.060; p = 0.356)	0.012 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.134; p = 0.006)	0.821	-1.48%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.001)	0.018 (CI = +/-0.059; p = 0.533)	0.012 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.131; p = 0.011)	0.838	-1.74%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.055; p = 0.293)	0.011 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.124; p = 0.019)	0.866	-2.08%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.053; p = 0.488)	0.011 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.117; p = 0.033)	0.887	-2.42%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.051; p = 0.293)	0.010 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.113; p = 0.061)	0.901	-2.71%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.052; p = 0.383)	0.010 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.116; p = 0.090)	0.900	-2.84%
Frequency	2010.2	-0.033 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.048; p = 0.159)	0.009 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.106; p = 0.176)	0.922	-3.26%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.047; p = 0.271)	0.009 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.104; p = 0.294)	0.930	-3.56%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.044; p = 0.127)	0.008 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.099; p = 0.517)	0.940	-3.91%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.046; p = 0.173)	0.008 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.104; p = 0.610)	0.937	-4.01%
Frequency	2012.2	-0.045 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.044; p = 0.070)	0.008 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.099; p = 0.975)	0.947	-4.42%
Frequency	2013.1	-0.046 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.046; p = 0.093)	0.008 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.106; p = 0.985)	0.942	-4.47%
Frequency	2013.2	-0.047 (CI = +/-0.014; p = 0.000)	0.041 (CI = +/-0.048; p = 0.089)	0.008 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.112; p = 0.876)	0.936	-4.60%
Frequency	2014.1	-0.044 (CI = +/-0.016; p = 0.000)	0.047 (CI = +/-0.050; p = 0.062)	0.008 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.117; p = 0.898)	0.932	-4.28%
Frequency	2014.2	-0.039 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.049; p = 0.106)	0.008 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.117; p = 0.567)	0.929	-3.79%
Frequency	2015.1	-0.040 (CI = +/-0.019; p = 0.001)	0.037 (CI = +/-0.053; p = 0.149)	0.008 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.128; p = 0.665)	0.923	-3.92%
Frequency	2015.2	-0.035 (CI = +/-0.021; p = 0.004)	0.030 (CI = +/-0.053; p = 0.239)	0.009 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.131; p = 0.423)	0.916	-3.40%
Frequency	2016.1	-0.035 (CI = +/-0.025; p = 0.010)	0.029 (CI = +/-0.058; p = 0.290)	0.009 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.146; p = 0.489)	0.907	-3.46%
Frequency	2016.2	-0.040 (CI = +/-0.029; p = 0.012)	0.035 (CI = +/-0.062; p = 0.241)	0.008 (CI = +/-0.004; p = 0.001)	-0.030 (CI = +/-0.158; p = 0.678)	0.900	-3.89%
Frequency	2017.1	-0.043 (CI = +/-0.035; p = 0.020)	0.031 (CI = +/-0.068; p = 0.334)	0.008 (CI = +/-0.004; p = 0.002)	-0.019 (CI = +/-0.177; p = 0.816)	0.890	-4.22%

Collision

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)	0.012 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.097; p = 0.066)	0.841	+3.38%
Loss Cost	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.098; p = 0.095)	0.828	+3.27%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.099; p = 0.073)	0.827	+3.37%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.101; p = 0.064)	0.821	+3.45%
Loss Cost	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.101; p = 0.039)	0.828	+3.62%
Loss Cost	2008.2	0.034 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.099 (CI = +/-0.103; p = 0.059)	0.812	+3.50%
Loss Cost	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.110 (CI = +/-0.104; p = 0.038)	0.817	+3.68%
Loss Cost	2009.2	0.035 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.108; p = 0.053)	0.801	+3.61%
Loss Cost	2010.1	0.037 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.115 (CI = +/-0.111; p = 0.043)	0.798	+3.75%
Loss Cost	2010.2	0.033 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.105; p = 0.083)	0.800	+3.36%
Loss Cost	2011.1	0.033 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.089 (CI = +/-0.109; p = 0.107)	0.786	+3.31%
Loss Cost	2011.2	0.027 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.094; p = 0.223)	0.820	+2.75%
Loss Cost	2012.1	0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.100; p = 0.250)	0.813	+2.75%
Loss Cost	2012.2	0.022 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.090; p = 0.506)	0.843	+2.23%
Loss Cost	2013.1	0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.096; p = 0.488)	0.841	+2.29%
Loss Cost	2013.2	0.018 (CI = +/-0.012; p = 0.004)	0.010 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.093; p = 0.820)	0.860	+1.85%
Loss Cost	2014.1	0.017 (CI = +/-0.013; p = 0.014)	0.010 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.100; p = 0.922)	0.859	+1.73%
Loss Cost	2014.2	0.015 (CI = +/-0.015; p = 0.048)	0.010 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.106; p = 0.916)	0.861	+1.52%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.137)	0.010 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.113; p = 0.751)	0.865	+1.25%
Loss Cost	2015.2	0.012 (CI = +/-0.020; p = 0.227)	0.010 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.124; p = 0.724)	0.863	+1.17%
Loss Cost	2016.1	0.015 (CI = +/-0.023; p = 0.182)	0.010 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.135; p = 0.905)	0.865	+1.50%
Loss Cost	2016.2	0.015 (CI = +/-0.027; p = 0.244)	0.010 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.150; p = 0.928)	0.862	+1.53%
Loss Cost	2017.1	0.029 (CI = +/-0.025; p = 0.027)	0.011 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.128; p = 0.492)	0.912	+2.92%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.733)	0.133 (CI = +/-0.149; p = 0.078)	0.876	+4.56%
Severity	2006.2	0.046 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.813)	0.125 (CI = +/-0.152; p = 0.104)	0.872	+4.67%
Severity	2007.1	0.049 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.979)	0.102 (CI = +/-0.147; p = 0.164)	0.885	+4.99%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.967)	0.101 (CI = +/-0.151; p = 0.182)	0.876	+5.01%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.654)	0.070 (CI = +/-0.138; p = 0.309)	0.902	+5.48%
Severity	2008.2	0.056 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.523)	0.055 (CI = +/-0.138; p = 0.425)	0.903	+5.71%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.209)	0.019 (CI = +/-0.119; p = 0.745)	0.932	+6.27%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.147)	0.005 (CI = +/-0.119; p = 0.933)	0.932	+6.50%
Severity	2010.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	-0.014 (CI = +/-0.117; p = 0.806)	0.936	+6.82%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.088)	-0.016 (CI = +/-0.122; p = 0.791)	0.929	+6.85%
Severity	2011.1	0.069 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.051)	-0.034 (CI = +/-0.122; p = 0.566)	0.931	+7.18%
Severity	2011.2	0.067 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.078)	-0.022 (CI = +/-0.126; p = 0.723)	0.922	+6.95%
Severity	2012.1	0.069 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.071)	-0.031 (CI = +/-0.132; p = 0.631)	0.915	+7.12%
Severity	2012.2	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.097)	-0.024 (CI = +/-0.139; p = 0.727)	0.902	+6.98%
Severity	2013.1	0.069 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.088)	-0.034 (CI = +/-0.146; p = 0.628)	0.893	+7.19%
Severity	2013.2	0.066 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.138)	-0.015 (CI = +/-0.152; p = 0.842)	0.877	+6.78%
Severity	2014.1	0.063 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.004; p = 0.195)	0.000 (CI = +/-0.161; p = 0.996)	0.856	+6.47%
Severity	2014.2	0.054 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.004; p = 0.332)	0.041 (CI = +/-0.155; p = 0.584)	0.847	+5.54%
Severity	2015.1	0.054 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.004; p = 0.355)	0.040 (CI = +/-0.169; p = 0.623)	0.825	+5.57%
Severity	2015.2	0.046 (CI = +/-0.028; p = 0.003)	0.001 (CI = +/-0.004; p = 0.524)	0.073 (CI = +/-0.173; p = 0.379)	0.803	+4.74%
Severity	2016.1	0.052 (CI = +/-0.032; p = 0.004)	0.002 (CI = +/-0.005; p = 0.432)	0.051 (CI = +/-0.186; p = 0.562)	0.798	+5.32%
Severity	2016.2	0.055 (CI = +/-0.037; p = 0.008)	0.002 (CI = +/-0.005; p = 0.411)	0.039 (CI = +/-0.206; p = 0.684)	0.777	+5.65%
Severity	2017.1	0.074 (CI = +/-0.034; p = 0.001)	0.003 (CI = +/-0.004; p = 0.143)	-0.027 (CI = +/-0.173; p = 0.732)	0.868	+7.69%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	-0.224 (CI = +/-0.133; p = 0.002)	0.799	-1.13%
Frequency	2006.2	-0.014 (CI = +/-0.008; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.207 (CI = +/-0.131; p = 0.003)	0.816	-1.34%
Frequency	2007.1	-0.016 (CI = +/-0.008; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.130; p = 0.005)	0.829	-1.54%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.133; p = 0.005)	0.822	-1.49%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.130; p = 0.009)	0.842	-1.76%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.124; p = 0.017)	0.865	-2.09%
Frequency	2009.1	-0.025 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.116; p = 0.030)	0.889	-2.44%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.113; p = 0.054)	0.900	-2.71%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.116; p = 0.085)	0.901	-2.88%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.108; p = 0.163)	0.919	-3.26%
Frequency	2011.1	-0.037 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.105; p = 0.292)	0.929	-3.60%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.483)	0.936	-3.92%
Frequency	2012.1	-0.042 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.107; p = 0.619)	0.934	-4.08%
Frequency	2012.2	-0.045 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.106; p = 0.911)	0.939	-4.43%
Frequency	2013.1	-0.047 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.111; p = 0.970)	0.935	-4.57%
Frequency	2013.2	-0.047 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.119; p = 0.939)	0.928	-4.62%
Frequency	2014.1	-0.045 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.127; p = 0.943)	0.919	-4.45%
Frequency	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.124; p = 0.551)	0.920	-3.81%
Frequency	2015.1	-0.042 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.132; p = 0.721)	0.915	-4.09%
Frequency	2015.2	-0.035 (CI = +/-0.021; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.133; p = 0.410)	0.913	-3.41%
Frequency	2016.1	-0.037 (CI = +/-0.025; p = 0.007)	0.008 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.146; p = 0.528)	0.905	-3.63%
Frequency	2016.2	-0.040 (CI = +/-0.029; p = 0.012)	0.008 (CI = +/-0.004; p = 0.001)	-0.033 (CI = +/-0.160; p = 0.662)	0.895	-3.90%
Frequency	2017.1	-0.045 (CI = +/-0.034; p = 0.014)	0.008 (CI = +/-0.004; p = 0.001)	-0.014 (CI = +/-0.174; p = 0.865)	0.889	-4.43%

Collision

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)	-0.090 (CI = +/-0.070; p = 0.014)	0.066 (CI = +/-0.145; p = 0.359)	0.569	+1.93%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.072; p = 0.023)	0.074 (CI = +/-0.147; p = 0.310)	0.527	+1.82%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.074; p = 0.022)	0.077 (CI = +/-0.149; p = 0.300)	0.511	+1.76%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.076; p = 0.025)	0.076 (CI = +/-0.153; p = 0.320)	0.487	+1.78%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.001)	-0.090 (CI = +/-0.079; p = 0.027)	0.078 (CI = +/-0.157; p = 0.316)	0.473	+1.74%
Loss Cost	2008.2	0.016 (CI = +/-0.010; p = 0.004)	-0.084 (CI = +/-0.081; p = 0.042)	0.086 (CI = +/-0.159; p = 0.276)	0.422	+1.60%
Loss Cost	2009.1	0.015 (CI = +/-0.011; p = 0.010)	-0.087 (CI = +/-0.084; p = 0.042)	0.089 (CI = +/-0.163; p = 0.269)	0.407	+1.53%
Loss Cost	2009.2	0.014 (CI = +/-0.012; p = 0.025)	-0.082 (CI = +/-0.086; p = 0.061)	0.096 (CI = +/-0.167; p = 0.246)	0.358	+1.41%
Loss Cost	2010.1	0.013 (CI = +/-0.013; p = 0.054)	-0.087 (CI = +/-0.089; p = 0.054)	0.102 (CI = +/-0.170; p = 0.228)	0.343	+1.28%
Loss Cost	2010.2	0.009 (CI = +/-0.013; p = 0.174)	-0.074 (CI = +/-0.088; p = 0.097)	0.122 (CI = +/-0.167; p = 0.146)	0.280	+0.92%
Loss Cost	2011.1	0.006 (CI = +/-0.014; p = 0.374)	-0.084 (CI = +/-0.089; p = 0.063)	0.134 (CI = +/-0.167; p = 0.111)	0.281	+0.62%
Loss Cost	2011.2	0.001 (CI = +/-0.014; p = 0.854)	-0.067 (CI = +/-0.086; p = 0.118)	0.159 (CI = +/-0.159; p = 0.051)	0.243	+0.13%
Loss Cost	2012.1	-0.002 (CI = +/-0.015; p = 0.814)	-0.076 (CI = +/-0.087; p = 0.081)	0.170 (CI = +/-0.160; p = 0.038)	0.264	-0.17%
Loss Cost	2012.2	-0.007 (CI = +/-0.016; p = 0.397)	-0.062 (CI = +/-0.085; p = 0.147)	0.193 (CI = +/-0.156; p = 0.018)	0.265	-0.65%
Loss Cost	2013.1	-0.010 (CI = +/-0.017; p = 0.251)	-0.070 (CI = +/-0.087; p = 0.109)	0.203 (CI = +/-0.158; p = 0.014)	0.294	-0.95%
Loss Cost	2013.2	-0.014 (CI = +/-0.018; p = 0.117)	-0.057 (CI = +/-0.088; p = 0.188)	0.224 (CI = +/-0.158; p = 0.008)	0.318	-1.41%
Loss Cost	2014.1	-0.019 (CI = +/-0.019; p = 0.052)	-0.069 (CI = +/-0.088; p = 0.115)	0.239 (CI = +/-0.156; p = 0.005)	0.380	-1.89%
Loss Cost	2014.2	-0.022 (CI = +/-0.022; p = 0.043)	-0.061 (CI = +/-0.092; p = 0.180)	0.252 (CI = +/-0.163; p = 0.005)	0.394	-2.22%
Loss Cost	2015.1	-0.029 (CI = +/-0.023; p = 0.015)	-0.076 (CI = +/-0.091; p = 0.095)	0.272 (CI = +/-0.159; p = 0.002)	0.479	-2.89%
Loss Cost	2015.2	-0.032 (CI = +/-0.026; p = 0.021)	-0.070 (CI = +/-0.097; p = 0.143)	0.281 (CI = +/-0.170; p = 0.003)	0.481	-3.13%
Loss Cost	2016.1	-0.036 (CI = +/-0.030; p = 0.020)	-0.079 (CI = +/-0.102; p = 0.120)	0.294 (CI = +/-0.177; p = 0.004)	0.493	-3.58%
Loss Cost	2016.2	-0.038 (CI = +/-0.036; p = 0.037)	-0.075 (CI = +/-0.112; p = 0.166)	0.299 (CI = +/-0.194; p = 0.006)	0.485	-3.75%
Loss Cost	2017.1	-0.037 (CI = +/-0.043; p = 0.079)	-0.074 (CI = +/-0.122; p = 0.207)	0.297 (CI = +/-0.211; p = 0.010)	0.442	-3.66%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.002)	0.105 (CI = +/-0.116; p = 0.074)	0.909	+4.65%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.056; p = 0.001)	0.095 (CI = +/-0.114; p = 0.100)	0.912	+4.81%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.055; p = 0.001)	0.086 (CI = +/-0.110; p = 0.123)	0.919	+4.98%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.056; p = 0.001)	0.081 (CI = +/-0.112; p = 0.153)	0.915	+5.07%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.002)	0.068 (CI = +/-0.102; p = 0.184)	0.931	+5.34%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.049; p = 0.000)	0.054 (CI = +/-0.097; p = 0.263)	0.939	+5.58%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.000)	0.040 (CI = +/-0.083; p = 0.326)	0.957	+5.89%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.040; p = 0.000)	0.028 (CI = +/-0.077; p = 0.467)	0.962	+6.11%
Severity	2010.1	0.060 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.041; p = 0.000)	0.024 (CI = +/-0.078; p = 0.538)	0.961	+6.22%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.042; p = 0.000)	0.019 (CI = +/-0.080; p = 0.620)	0.958	+6.30%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.082; p = 0.677)	0.955	+6.37%
Severity	2011.2	0.061 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.045; p = 0.001)	0.022 (CI = +/-0.084; p = 0.598)	0.949	+6.27%
Severity	2012.1	0.060 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	0.024 (CI = +/-0.087; p = 0.571)	0.944	+6.20%
Severity	2012.2	0.060 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.001)	0.025 (CI = +/-0.091; p = 0.568)	0.934	+6.18%
Severity	2013.1	0.059 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.002)	0.028 (CI = +/-0.094; p = 0.543)	0.928	+6.10%
Severity	2013.2	0.057 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.054; p = 0.004)	0.036 (CI = +/-0.097; p = 0.446)	0.915	+5.90%
Severity	2014.1	0.053 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.001)	0.050 (CI = +/-0.089; p = 0.256)	0.921	+5.44%
Severity	2014.2	0.048 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.047; p = 0.002)	0.067 (CI = +/-0.084; p = 0.107)	0.917	+4.97%
Severity	2015.1	0.046 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.001)	0.075 (CI = +/-0.085; p = 0.080)	0.913	+4.70%
Severity	2015.2	0.043 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.003)	0.086 (CI = +/-0.087; p = 0.052)	0.899	+4.36%
Severity	2016.1	0.043 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.054; p = 0.006)	0.086 (CI = +/-0.093; p = 0.068)	0.890	+4.40%
Severity	2016.2	0.048 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.055; p = 0.003)	0.069 (CI = +/-0.095; p = 0.135)	0.894	+4.93%
Severity	2017.1	0.056 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.047; p = 0.004)	0.050 (CI = +/-0.082; p = 0.203)	0.931	+5.80%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.090; p = 0.901)	-0.039 (CI = +/-0.186; p = 0.673)	0.524	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.089; p = 0.670)	-0.020 (CI = +/-0.182; p = 0.820)	0.566	-2.85%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.089; p = 0.856)	-0.009 (CI = +/-0.179; p = 0.920)	0.594	-3.07%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.091; p = 0.811)	-0.005 (CI = +/-0.183; p = 0.958)	0.578	-3.13%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.089; p = 0.951)	0.010 (CI = +/-0.177; p = 0.909)	0.621	-3.42%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.086; p = 0.757)	0.032 (CI = +/-0.170; p = 0.698)	0.670	-3.77%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.083; p = 0.965)	0.049 (CI = +/-0.161; p = 0.536)	0.717	-4.12%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.081; p = 0.770)	0.069 (CI = +/-0.156; p = 0.376)	0.744	-4.43%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.082; p = 0.942)	0.078 (CI = +/-0.156; p = 0.310)	0.751	-4.65%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.078; p = 0.613)	0.102 (CI = +/-0.147; p = 0.163)	0.790	-5.06%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.075; p = 0.853)	0.117 (CI = +/-0.141; p = 0.100)	0.813	-5.40%
Frequency	2011.2	-0.060 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.073; p = 0.568)	0.137 (CI = +/-0.136; p = 0.048)	0.833	-5.78%
Frequency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.074; p = 0.722)	0.146 (CI = +/-0.137; p = 0.038)	0.831	-6.00%
Frequency	2012.2	-0.066 (CI = +/-0.013; p = 0.000)	0.027 (CI = +/-0.072; p = 0.443)	0.168 (CI = +/-0.132; p = 0.015)	0.851	-6.43%
Frequency	2013.1	-0.069 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.074; p = 0.569)	0.176 (CI = +/-0.134; p = 0.013)	0.845	-6.64%
Frequency	2013.2	-0.072 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.077; p = 0.449)	0.188 (CI = +/-0.138; p = 0.010)	0.836	-6.90%
Frequency	2014.1	-0.072 (CI = +/-0.018; p = 0.000)	0.027 (CI = +/-0.081; p = 0.493)	0.189 (CI = +/-0.144; p = 0.013)	0.813	-6.95%
Frequency	2014.2	-0.071 (CI = +/-0.020; p = 0.000)	0.024 (CI = +/-0.087; p = 0.562)	0.185 (CI = +/-0.153; p = 0.021)	0.772	-6.85%
Frequency	2015.1	-0.075 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.089; p = 0.726)	0.197 (CI = +/-0.156; p = 0.017)	0.768	-7.25%
Frequency	2015.2	-0.075 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.096; p = 0.769)	0.195 (CI = +/-0.168; p = 0.026)	0.715	-7.18%
Frequency	2016.1	-0.079 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.101; p = 0.926)	0.208 (CI = +/-0.175; p = 0.024)	0.702	-7.64%
Frequency	2016.2	-0.086 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.107; p = 0.736)	0.230 (CI = +/-0.185; p = 0.019)	0.690	-8.27%
Frequency	2017.1	-0.094 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.112; p = 0.914)	0.247 (CI = +/-0.193; p = 0.017)	0.679	-8.95%

Collision

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.156; p = 0.290)	0.494	+1.93%
Loss Cost	2006.2	0.018 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.156; p = 0.236)	0.457	+1.77%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.001)	0.093 (CI = +/-0.160; p = 0.243)	0.435	+1.76%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	0.095 (CI = +/-0.163; p = 0.242)	0.409	+1.72%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.002)	0.095 (CI = +/-0.167; p = 0.257)	0.391	+1.74%
Loss Cost	2008.2	0.015 (CI = +/-0.011; p = 0.009)	0.105 (CI = +/-0.168; p = 0.209)	0.348	+1.54%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.015)	0.106 (CI = +/-0.172; p = 0.219)	0.329	+1.53%
Loss Cost	2009.2	0.013 (CI = +/-0.013; p = 0.041)	0.115 (CI = +/-0.174; p = 0.186)	0.287	+1.34%
Loss Cost	2010.1	0.013 (CI = +/-0.014; p = 0.069)	0.118 (CI = +/-0.179; p = 0.186)	0.262	+1.28%
Loss Cost	2010.2	0.008 (CI = +/-0.014; p = 0.228)	0.139 (CI = +/-0.173; p = 0.108)	0.220	+0.84%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.400)	0.149 (CI = +/-0.176; p = 0.092)	0.192	+0.62%
Loss Cost	2011.2	0.000 (CI = +/-0.015; p = 0.951)	0.175 (CI = +/-0.163; p = 0.037)	0.186	+0.04%
Loss Cost	2012.1	-0.002 (CI = +/-0.016; p = 0.823)	0.185 (CI = +/-0.167; p = 0.032)	0.180	-0.17%
Loss Cost	2012.2	-0.007 (CI = +/-0.016; p = 0.347)	0.208 (CI = +/-0.159; p = 0.013)	0.218	-0.74%
Loss Cost	2013.1	-0.010 (CI = +/-0.018; p = 0.271)	0.217 (CI = +/-0.164; p = 0.012)	0.226	-0.95%
Loss Cost	2013.2	-0.015 (CI = +/-0.018; p = 0.099)	0.239 (CI = +/-0.159; p = 0.006)	0.285	-1.51%
Loss Cost	2014.1	-0.019 (CI = +/-0.020; p = 0.062)	0.253 (CI = +/-0.163; p = 0.004)	0.315	-1.89%
Loss Cost	2014.2	-0.024 (CI = +/-0.022; p = 0.035)	0.269 (CI = +/-0.165; p = 0.003)	0.357	-2.36%
Loss Cost	2015.1	-0.029 (CI = +/-0.024; p = 0.020)	0.287 (CI = +/-0.168; p = 0.002)	0.402	-2.89%
Loss Cost	2015.2	-0.034 (CI = +/-0.027; p = 0.018)	0.302 (CI = +/-0.174; p = 0.002)	0.427	-3.34%
Loss Cost	2016.1	-0.036 (CI = +/-0.031; p = 0.026)	0.310 (CI = +/-0.186; p = 0.003)	0.422	-3.58%
Loss Cost	2016.2	-0.041 (CI = +/-0.037; p = 0.030)	0.323 (CI = +/-0.198; p = 0.004)	0.433	-4.05%
Loss Cost	2017.1	-0.037 (CI = +/-0.044; p = 0.086)	0.313 (CI = +/-0.214; p = 0.008)	0.400	-3.66%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.133; p = 0.070)	0.879	+4.65%
Severity	2006.2	0.046 (CI = +/-0.007; p = 0.000)	0.117 (CI = +/-0.134; p = 0.086)	0.876	+4.74%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.103 (CI = +/-0.129; p = 0.112)	0.889	+4.98%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.103 (CI = +/-0.132; p = 0.123)	0.880	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.120; p = 0.161)	0.905	+5.34%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.119; p = 0.204)	0.905	+5.50%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.104; p = 0.277)	0.931	+5.89%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.105; p = 0.340)	0.929	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.104; p = 0.429)	0.930	+6.22%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.107; p = 0.431)	0.923	+6.19%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.108; p = 0.524)	0.921	+6.37%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.108; p = 0.418)	0.913	+6.15%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.112; p = 0.456)	0.904	+6.20%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.115; p = 0.398)	0.892	+6.03%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.120; p = 0.439)	0.880	+6.10%
Severity	2013.2	0.056 (CI = +/-0.014; p = 0.000)	0.058 (CI = +/-0.119; p = 0.318)	0.867	+5.73%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.068 (CI = +/-0.122; p = 0.253)	0.849	+5.44%
Severity	2014.2	0.047 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.112; p = 0.104)	0.847	+4.76%
Severity	2015.1	0.046 (CI = +/-0.017; p = 0.000)	0.093 (CI = +/-0.119; p = 0.116)	0.826	+4.70%
Severity	2015.2	0.040 (CI = +/-0.018; p = 0.000)	0.111 (CI = +/-0.116; p = 0.060)	0.811	+4.10%
Severity	2016.1	0.043 (CI = +/-0.021; p = 0.001)	0.103 (CI = +/-0.123; p = 0.094)	0.803	+4.40%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.099 (CI = +/-0.132; p = 0.129)	0.782	+4.53%
Severity	2017.1	0.056 (CI = +/-0.024; p = 0.000)	0.067 (CI = +/-0.118; p = 0.239)	0.850	+5.80%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.182; p = 0.659)	0.538	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.178; p = 0.780)	0.577	-2.84%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.175; p = 0.906)	0.607	-3.07%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.179; p = 0.935)	0.592	-3.12%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.173; p = 0.903)	0.634	-3.42%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.166; p = 0.718)	0.681	-3.76%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.157; p = 0.523)	0.727	-4.12%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.152; p = 0.382)	0.753	-4.42%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.078 (CI = +/-0.152; p = 0.301)	0.761	-4.65%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.143; p = 0.172)	0.797	-5.04%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.116 (CI = +/-0.137; p = 0.095)	0.821	-5.40%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.133; p = 0.051)	0.838	-5.75%
Frequency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.133; p = 0.036)	0.838	-6.00%
Frequency	2012.2	-0.066 (CI = +/-0.013; p = 0.000)	0.161 (CI = +/-0.129; p = 0.017)	0.853	-6.39%
Frequency	2013.1	-0.069 (CI = +/-0.014; p = 0.000)	0.172 (CI = +/-0.130; p = 0.013)	0.850	-6.64%
Frequency	2013.2	-0.071 (CI = +/-0.016; p = 0.000)	0.180 (CI = +/-0.134; p = 0.011)	0.840	-6.85%
Frequency	2014.1	-0.072 (CI = +/-0.017; p = 0.000)	0.184 (CI = +/-0.141; p = 0.013)	0.818	-6.95%
Frequency	2014.2	-0.070 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.147; p = 0.021)	0.781	-6.79%
Frequency	2015.1	-0.075 (CI = +/-0.021; p = 0.000)	0.194 (CI = +/-0.150; p = 0.014)	0.782	-7.25%
Frequency	2015.2	-0.074 (CI = +/-0.025; p = 0.000)	0.191 (CI = +/-0.159; p = 0.022)	0.734	-7.14%
Frequency	2016.1	-0.079 (CI = +/-0.028; p = 0.000)	0.207 (CI = +/-0.165; p = 0.018)	0.725	-7.64%
Frequency	2016.2	-0.086 (CI = +/-0.032; p = 0.000)	0.224 (CI = +/-0.173; p = 0.015)	0.713	-8.20%
Frequency	2017.1	-0.094 (CI = +/-0.037; p = 0.000)	0.246 (CI = +/-0.181; p = 0.012)	0.708	-8.95%

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Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.050 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.058; p = 0.002)	0.005 (CI = +/-0.004; p = 0.008)	0.904	+5.09%
Loss Cost	2006.2	0.049 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.060; p = 0.002)	0.005 (CI = +/-0.004; p = 0.009)	0.893	+5.04%
Loss Cost	2007.1	0.047 (CI = +/-0.006; p = 0.000)	-0.108 (CI = +/-0.058; p = 0.001)	0.005 (CI = +/-0.003; p = 0.011)	0.894	+4.83%
Loss Cost	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.056; p = 0.001)	0.004 (CI = +/-0.003; p = 0.011)	0.886	+4.66%
Loss Cost	2008.1	0.045 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.058; p = 0.001)	0.004 (CI = +/-0.003; p = 0.013)	0.879	+4.64%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.054; p = 0.002)	0.004 (CI = +/-0.003; p = 0.010)	0.876	+4.40%
Loss Cost	2009.1	0.041 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.052; p = 0.001)	0.004 (CI = +/-0.003; p = 0.012)	0.877	+4.18%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.053; p = 0.001)	0.004 (CI = +/-0.003; p = 0.013)	0.860	+4.07%
Loss Cost	2010.1	0.039 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.054; p = 0.001)	0.004 (CI = +/-0.003; p = 0.018)	0.853	+3.93%
Loss Cost	2010.2	0.036 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.001)	0.004 (CI = +/-0.003; p = 0.015)	0.839	+3.72%
Loss Cost	2011.1	0.039 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.049; p = 0.003)	0.004 (CI = +/-0.003; p = 0.006)	0.867	+3.98%
Loss Cost	2011.2	0.037 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.048; p = 0.005)	0.004 (CI = +/-0.002; p = 0.005)	0.851	+3.79%
Loss Cost	2012.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.051; p = 0.006)	0.004 (CI = +/-0.003; p = 0.006)	0.839	+3.75%
Loss Cost	2012.2	0.035 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.051; p = 0.012)	0.004 (CI = +/-0.003; p = 0.006)	0.813	+3.58%
Loss Cost	2013.1	0.036 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.053; p = 0.021)	0.004 (CI = +/-0.003; p = 0.006)	0.810	+3.69%
Loss Cost	2013.2	0.036 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.056; p = 0.034)	0.004 (CI = +/-0.003; p = 0.008)	0.774	+3.62%
Loss Cost	2014.1	0.033 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.016)	0.004 (CI = +/-0.003; p = 0.008)	0.768	+3.32%
Loss Cost	2014.2	0.033 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.059; p = 0.018)	0.004 (CI = +/-0.003; p = 0.011)	0.742	+3.40%
Loss Cost	2015.1	0.032 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.062; p = 0.019)	0.004 (CI = +/-0.003; p = 0.014)	0.724	+3.25%
Loss Cost	2015.2	0.029 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.064; p = 0.041)	0.004 (CI = +/-0.003; p = 0.011)	0.668	+2.94%
Loss Cost	2016.1	0.029 (CI = +/-0.015; p = 0.002)	-0.067 (CI = +/-0.069; p = 0.055)	0.004 (CI = +/-0.003; p = 0.015)	0.652	+2.93%
Loss Cost	2016.2	0.033 (CI = +/-0.017; p = 0.002)	-0.080 (CI = +/-0.073; p = 0.034)	0.003 (CI = +/-0.003; p = 0.021)	0.677	+3.33%
Severity	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.003; p = 0.798)	0.918	+4.39%
Severity	2006.2	0.044 (CI = +/-0.006; p = 0.000)	-0.236 (CI = +/-0.056; p = 0.000)	0.000 (CI = +/-0.003; p = 0.840)	0.915	+4.49%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	-0.232 (CI = +/-0.057; p = 0.000)	0.000 (CI = +/-0.003; p = 0.902)	0.915	+4.56%
Severity	2007.2	0.045 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.058; p = 0.000)	0.000 (CI = +/-0.003; p = 0.938)	0.911	+4.65%
Severity	2008.1	0.048 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.003; p = 0.844)	0.929	+4.94%
Severity	2008.2	0.050 (CI = +/-0.006; p = 0.000)	-0.230 (CI = +/-0.053; p = 0.000)	0.000 (CI = +/-0.003; p = 0.780)	0.932	+5.09%
Severity	2009.1	0.051 (CI = +/-0.007; p = 0.000)	-0.221 (CI = +/-0.052; p = 0.000)	0.001 (CI = +/-0.003; p = 0.645)	0.938	+5.28%
Severity	2009.2	0.053 (CI = +/-0.007; p = 0.000)	-0.228 (CI = +/-0.052; p = 0.000)	0.001 (CI = +/-0.003; p = 0.595)	0.938	+5.43%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.050; p = 0.000)	0.001 (CI = +/-0.003; p = 0.447)	0.946	+5.65%
Severity	2010.2	0.056 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.051; p = 0.000)	0.001 (CI = +/-0.003; p = 0.426)	0.942	+5.77%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	-0.208 (CI = +/-0.043; p = 0.000)	0.001 (CI = +/-0.002; p = 0.201)	0.962	+6.13%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.045; p = 0.000)	0.001 (CI = +/-0.002; p = 0.211)	0.955	+6.14%
Severity	2012.1	0.059 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.048; p = 0.000)	0.001 (CI = +/-0.002; p = 0.231)	0.953	+6.12%
Severity	2012.2	0.059 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.050; p = 0.000)	0.001 (CI = +/-0.003; p = 0.245)	0.944	+6.11%
Severity	2013.1	0.061 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.052; p = 0.000)	0.002 (CI = +/-0.003; p = 0.211)	0.945	+6.28%
Severity	2013.2	0.063 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.053; p = 0.000)	0.002 (CI = +/-0.003; p = 0.210)	0.941	+6.45%
Severity	2014.1	0.062 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.056; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.937	+6.42%
Severity	2014.2	0.064 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.059; p = 0.000)	0.001 (CI = +/-0.003; p = 0.245)	0.930	+6.60%
Severity	2015.1	0.066 (CI = +/-0.012; p = 0.000)	-0.211 (CI = +/-0.060; p = 0.000)	0.002 (CI = +/-0.003; p = 0.226)	0.932	+6.84%
Severity	2015.2	0.063 (CI = +/-0.013; p = 0.000)	-0.199 (CI = +/-0.061; p = 0.000)	0.002 (CI = +/-0.003; p = 0.175)	0.918	+6.48%
Severity	2016.1	0.066 (CI = +/-0.014; p = 0.000)	-0.193 (CI = +/-0.063; p = 0.000)	0.002 (CI = +/-0.003; p = 0.171)	0.921	+6.77%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	-0.191 (CI = +/-0.070; p = 0.000)	0.002 (CI = +/-0.003; p = 0.187)	0.891	+6.70%
Frequency	2006.1	0.007 (CI = +/-0.010; p = 0.167)	0.132 (CI = +/-0.089; p = 0.005)	0.005 (CI = +/-0.005; p = 0.053)	0.202	+0.66%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.285)	0.139 (CI = +/-0.090; p = 0.004)	0.005 (CI = +/-0.005; p = 0.059)	0.217	+0.53%
Frequency	2007.1	0.002 (CI = +/-0.010; p = 0.613)	0.124 (CI = +/-0.089; p = 0.008)	0.005 (CI = +/-0.005; p = 0.076)	0.187	+0.25%
Frequency	2007.2	0.000 (CI = +/-0.010; p = 0.994)	0.136 (CI = +/-0.087; p = 0.003)	0.005 (CI = +/-0.005; p = 0.079)	0.247	+0.00%
Frequency	2008.1	-0.003 (CI = +/-0.010; p = 0.571)	0.121 (CI = +/-0.085; p = 0.007)	0.004 (CI = +/-0.005; p = 0.102)	0.252	-0.28%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.153)	0.140 (CI = +/-0.076; p = 0.001)	0.004 (CI = +/-0.004; p = 0.084)	0.407	-0.66%
Frequency	2009.1	-0.010 (CI = +/-0.009; p = 0.021)	0.121 (CI = +/-0.069; p = 0.001)	0.003 (CI = +/-0.004; p = 0.100)	0.489	-1.04%
Frequency	2009.2	-0.013 (CI = +/-0.009; p = 0.005)	0.133 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.004; p = 0.095)	0.568	-1.29%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.060; p = 0.001)	0.003 (CI = +/-0.003; p = 0.112)	0.652	-1.63%
Frequency	2010.2	-0.020 (CI = +/-0.007; p = 0.000)	0.131 (CI = +/-0.053; p = 0.000)	0.002 (CI = +/-0.003; p = 0.084)	0.750	-1.94%
Frequency	2011.1	-0.020 (CI = +/-0.008; p = 0.000)	0.128 (CI = +/-0.055; p = 0.000)	0.002 (CI = +/-0.003; p = 0.103)	0.753	-2.03%
Frequency	2011.2	-0.022 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.054; p = 0.000)	0.002 (CI = +/-0.003; p = 0.099)	0.773	-2.22%
Frequency	2012.1	-0.023 (CI = +/-0.009; p = 0.000)	0.135 (CI = +/-0.057; p = 0.000)	0.002 (CI = +/-0.003; p = 0.111)	0.768	-2.23%
Frequency	2012.2	-0.024 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.058; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	0.767	-2.38%
Frequency	2013.1	-0.025 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.062; p = 0.000)	0.002 (CI = +/-0.003; p = 0.131)	0.764	-2.44%
Frequency	2013.2	-0.027 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.062; p = 0.000)	0.002 (CI = +/-0.003; p = 0.121)	0.775	-2.66%
Frequency	2014.1	-0.030 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.063; p = 0.000)	0.002 (CI = +/-0.003; p = 0.139)	0.793	-2.91%
Frequency	2014.2	-0.030 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.067; p = 0.000)	0.002 (CI = +/-0.003; p = 0.147)	0.763	-3.00%
Frequency	2015.1	-0.034 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.066; p = 0.001)	0.002 (CI = +/-0.003; p = 0.155)	0.795	-3.36%
Frequency	2015.2	-0.034 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.072; p = 0.002)	0.002 (CI = +/-0.003; p = 0.176)	0.737	-3.32%
Frequency	2016.1	-0.037 (CI = +/-0.017; p = 0.001)	0.126 (CI = +/-0.076; p = 0.004)	0.002 (CI = +/-0.003; p = 0.188)	0.746	-3.60%
Frequency	2016.2	-0.032 (CI = +/-0.019; p = 0.003)	0.111 (CI = +/-0.079; p = 0.011)	0.002 (CI = +/-0.003; p = 0.241)	0.629	-3.16%

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Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.086; p = 0.063)	0.795	+4.80%
Loss Cost	2006.2	0.046 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.089; p = 0.083)	0.774	+4.73%
Loss Cost	2007.1	0.044 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.089; p = 0.050)	0.761	+4.54%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.089; p = 0.081)	0.734	+4.35%
Loss Cost	2008.1	0.042 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.092; p = 0.085)	0.717	+4.31%
Loss Cost	2008.2	0.040 (CI = +/-0.010; p = 0.000)	-0.067 (CI = +/-0.090; p = 0.140)	0.686	+4.05%
Loss Cost	2009.1	0.038 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.091; p = 0.094)	0.662	+3.85%
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.093; p = 0.136)	0.618	+3.69%
Loss Cost	2010.1	0.035 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.096; p = 0.114)	0.589	+3.54%
Loss Cost	2010.2	0.032 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.096; p = 0.178)	0.529	+3.28%
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.098; p = 0.252)	0.539	+3.47%
Loss Cost	2011.2	0.032 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.100; p = 0.358)	0.470	+3.20%
Loss Cost	2012.1	0.031 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.104; p = 0.345)	0.434	+3.12%
Loss Cost	2012.2	0.028 (CI = +/-0.016; p = 0.002)	-0.038 (CI = +/-0.106; p = 0.467)	0.349	+2.84%
Loss Cost	2013.1	0.028 (CI = +/-0.018; p = 0.003)	-0.037 (CI = +/-0.112; p = 0.500)	0.324	+2.86%
Loss Cost	2013.2	0.026 (CI = +/-0.019; p = 0.011)	-0.029 (CI = +/-0.117; p = 0.607)	0.241	+2.64%
Loss Cost	2014.1	0.022 (CI = +/-0.021; p = 0.037)	-0.042 (CI = +/-0.121; p = 0.476)	0.173	+2.27%
Loss Cost	2014.2	0.021 (CI = +/-0.023; p = 0.074)	-0.037 (CI = +/-0.127; p = 0.545)	0.102	+2.12%
Loss Cost	2015.1	0.018 (CI = +/-0.026; p = 0.160)	-0.046 (CI = +/-0.135; p = 0.473)	0.054	+1.82%
Loss Cost	2015.2	0.012 (CI = +/-0.028; p = 0.374)	-0.029 (CI = +/-0.137; p = 0.653)	-0.063	+1.20%
Loss Cost	2016.1	0.009 (CI = +/-0.032; p = 0.543)	-0.037 (CI = +/-0.147; p = 0.596)	-0.089	+0.93%
Loss Cost	2016.2	0.007 (CI = +/-0.037; p = 0.668)	-0.032 (CI = +/-0.159; p = 0.664)	-0.130	+0.74%
Loss Cost	2017.1	0.004 (CI = +/-0.043; p = 0.852)	-0.042 (CI = +/-0.173; p = 0.607)	-0.146	+0.37%
Severity	2006.1	0.044 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.056; p = 0.000)	0.909	+4.48%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.057; p = 0.000)	0.906	+4.56%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	-0.220 (CI = +/-0.058; p = 0.000)	0.905	+4.63%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.059; p = 0.000)	0.900	+4.71%
Severity	2008.1	0.048 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.055; p = 0.000)	0.918	+4.95%
Severity	2008.2	0.050 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.055; p = 0.000)	0.918	+5.08%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	-0.211 (CI = +/-0.055; p = 0.000)	0.924	+5.24%
Severity	2009.2	0.052 (CI = +/-0.007; p = 0.000)	-0.217 (CI = +/-0.055; p = 0.000)	0.921	+5.36%
Severity	2010.1	0.054 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.055; p = 0.000)	0.928	+5.55%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	-0.212 (CI = +/-0.056; p = 0.000)	0.921	+5.63%
Severity	2011.1	0.058 (CI = +/-0.007; p = 0.000)	-0.199 (CI = +/-0.052; p = 0.000)	0.938	+5.93%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.054; p = 0.000)	0.928	+5.91%
Severity	2012.1	0.057 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.057; p = 0.000)	0.924	+5.87%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.059; p = 0.000)	0.910	+5.81%
Severity	2013.1	0.058 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.062; p = 0.000)	0.909	+5.93%
Severity	2013.2	0.059 (CI = +/-0.011; p = 0.000)	-0.196 (CI = +/-0.064; p = 0.000)	0.897	+6.04%
Severity	2014.1	0.058 (CI = +/-0.012; p = 0.000)	-0.199 (CI = +/-0.068; p = 0.000)	0.891	+5.96%
Severity	2014.2	0.059 (CI = +/-0.013; p = 0.000)	-0.201 (CI = +/-0.072; p = 0.000)	0.872	+6.04%
Severity	2015.1	0.060 (CI = +/-0.015; p = 0.000)	-0.197 (CI = +/-0.076; p = 0.000)	0.870	+6.18%
Severity	2015.2	0.055 (CI = +/-0.015; p = 0.000)	-0.184 (CI = +/-0.075; p = 0.000)	0.845	+5.70%
Severity	2016.1	0.057 (CI = +/-0.017; p = 0.000)	-0.180 (CI = +/-0.080; p = 0.000)	0.841	+5.84%
Severity	2016.2	0.054 (CI = +/-0.020; p = 0.000)	-0.174 (CI = +/-0.085; p = 0.001)	0.794	+5.55%
Severity	2017.1	0.057 (CI = +/-0.023; p = 0.000)	-0.167 (CI = +/-0.092; p = 0.002)	0.794	+5.82%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.509)	0.138 (CI = +/-0.098; p = 0.007)	0.156	+0.31%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.738)	0.146 (CI = +/-0.099; p = 0.005)	0.174	+0.16%
Frequency	2007.1	-0.001 (CI = +/-0.010; p = 0.859)	0.132 (CI = +/-0.098; p = 0.010)	0.146	-0.09%
Frequency	2007.2	-0.003 (CI = +/-0.010; p = 0.493)	0.146 (CI = +/-0.096; p = 0.004)	0.202	-0.34%
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.240)	0.132 (CI = +/-0.095; p = 0.008)	0.203	-0.60%
Frequency	2008.2	-0.010 (CI = +/-0.010; p = 0.047)	0.152 (CI = +/-0.087; p = 0.001)	0.334	-0.98%
Frequency	2009.1	-0.013 (CI = +/-0.010; p = 0.008)	0.134 (CI = +/-0.082; p = 0.002)	0.391	-1.32%
Frequency	2009.2	-0.016 (CI = +/-0.010; p = 0.002)	0.147 (CI = +/-0.080; p = 0.001)	0.464	-1.59%
Frequency	2010.1	-0.019 (CI = +/-0.009; p = 0.000)	0.132 (CI = +/-0.077; p = 0.002)	0.526	-1.90%
Frequency	2010.2	-0.023 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.071; p = 0.000)	0.617	-2.23%
Frequency	2011.1	-0.024 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.074; p = 0.001)	0.621	-2.32%
Frequency	2011.2	-0.026 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.074; p = 0.000)	0.648	-2.56%
Frequency	2012.1	-0.026 (CI = +/-0.011; p = 0.000)	0.151 (CI = +/-0.077; p = 0.001)	0.644	-2.60%
Frequency	2012.2	-0.029 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.078; p = 0.000)	0.653	-2.81%
Frequency	2013.1	-0.029 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.082; p = 0.001)	0.652	-2.90%
Frequency	2013.2	-0.033 (CI = +/-0.014; p = 0.000)	0.167 (CI = +/-0.083; p = 0.000)	0.674	-3.21%
Frequency	2014.1	-0.035 (CI = +/-0.015; p = 0.000)	0.157 (CI = +/-0.085; p = 0.001)	0.694	-3.49%
Frequency	2014.2	-0.038 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.680	-3.69%
Frequency	2015.1	-0.042 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.089; p = 0.003)	0.712	-4.11%
Frequency	2015.2	-0.043 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.095; p = 0.004)	0.677	-4.25%
Frequency	2016.1	-0.047 (CI = +/-0.021; p = 0.000)	0.143 (CI = +/-0.099; p = 0.008)	0.696	-4.64%
Frequency	2016.2	-0.047 (CI = +/-0.025; p = 0.001)	0.141 (CI = +/-0.107; p = 0.014)	0.625	-4.56%
Frequency	2017.1	-0.053 (CI = +/-0.028; p = 0.001)	0.126 (CI = +/-0.111; p = 0.030)	0.658	-5.15%

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Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.052 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.081; p = 0.096)	0.006 (CI = +/-0.005; p = 0.014)	0.826	+5.34%
Loss Cost	2006.2	0.051 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.083; p = 0.119)	0.006 (CI = +/-0.005; p = 0.017)	0.807	+5.28%
Loss Cost	2007.1	0.050 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.083; p = 0.077)	0.006 (CI = +/-0.005; p = 0.022)	0.793	+5.08%
Loss Cost	2007.2	0.048 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.083; p = 0.117)	0.006 (CI = +/-0.005; p = 0.024)	0.770	+4.89%
Loss Cost	2008.1	0.048 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.131)	0.006 (CI = +/-0.005; p = 0.027)	0.755	+4.89%
Loss Cost	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.085; p = 0.203)	0.006 (CI = +/-0.005; p = 0.028)	0.728	+4.62%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.086; p = 0.147)	0.005 (CI = +/-0.005; p = 0.037)	0.704	+4.43%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.088; p = 0.199)	0.005 (CI = +/-0.005; p = 0.042)	0.665	+4.27%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.062 (CI = +/-0.091; p = 0.177)	0.005 (CI = +/-0.005; p = 0.052)	0.636	+4.15%
Loss Cost	2010.2	0.038 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.091; p = 0.260)	0.005 (CI = +/-0.005; p = 0.055)	0.583	+3.88%
Loss Cost	2011.1	0.041 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.093; p = 0.385)	0.005 (CI = +/-0.005; p = 0.043)	0.602	+4.16%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.030 (CI = +/-0.094; p = 0.514)	0.005 (CI = +/-0.005; p = 0.045)	0.544	+3.89%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.099; p = 0.516)	0.005 (CI = +/-0.005; p = 0.053)	0.509	+3.85%
Loss Cost	2012.2	0.035 (CI = +/-0.017; p = 0.000)	-0.021 (CI = +/-0.101; p = 0.660)	0.005 (CI = +/-0.005; p = 0.056)	0.437	+3.57%
Loss Cost	2013.1	0.036 (CI = +/-0.018; p = 0.001)	-0.018 (CI = +/-0.106; p = 0.724)	0.005 (CI = +/-0.005; p = 0.061)	0.416	+3.66%
Loss Cost	2013.2	0.034 (CI = +/-0.020; p = 0.002)	-0.011 (CI = +/-0.111; p = 0.840)	0.005 (CI = +/-0.005; p = 0.066)	0.345	+3.44%
Loss Cost	2014.1	0.030 (CI = +/-0.022; p = 0.009)	-0.022 (CI = +/-0.115; p = 0.690)	0.005 (CI = +/-0.005; p = 0.080)	0.278	+3.09%
Loss Cost	2014.2	0.029 (CI = +/-0.024; p = 0.020)	-0.017 (CI = +/-0.122; p = 0.766)	0.005 (CI = +/-0.006; p = 0.088)	0.216	+2.94%
Loss Cost	2015.1	0.026 (CI = +/-0.027; p = 0.052)	-0.025 (CI = +/-0.130; p = 0.682)	0.005 (CI = +/-0.006; p = 0.104)	0.166	+2.67%
Loss Cost	2015.2	0.020 (CI = +/-0.028; p = 0.139)	-0.006 (CI = +/-0.130; p = 0.916)	0.005 (CI = +/-0.006; p = 0.088)	0.094	+2.05%
Loss Cost	2016.1	0.018 (CI = +/-0.032; p = 0.243)	-0.013 (CI = +/-0.141; p = 0.841)	0.005 (CI = +/-0.006; p = 0.102)	0.064	+1.80%
Loss Cost	2016.2	0.015 (CI = +/-0.036; p = 0.367)	-0.005 (CI = +/-0.152; p = 0.939)	0.005 (CI = +/-0.006; p = 0.109)	0.035	+1.53%
Loss Cost	2017.1	0.011 (CI = +/-0.041; p = 0.553)	-0.015 (CI = +/-0.166; p = 0.846)	0.005 (CI = +/-0.007; p = 0.123)	0.019	+1.15%
Severity	2006.1	0.044 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.000 (CI = +/-0.004; p = 0.972)	0.906	+4.48%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.058; p = 0.000)	0.000 (CI = +/-0.004; p = 0.929)	0.903	+4.57%
Severity	2007.1	0.046 (CI = +/-0.007; p = 0.000)	-0.220 (CI = +/-0.060; p = 0.000)	0.000 (CI = +/-0.004; p = 0.870)	0.902	+4.66%
Severity	2007.2	0.046 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.000 (CI = +/-0.004; p = 0.836)	0.896	+4.74%
Severity	2008.1	0.049 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.057; p = 0.000)	0.001 (CI = +/-0.003; p = 0.628)	0.916	+5.03%
Severity	2008.2	0.050 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.056; p = 0.000)	0.001 (CI = +/-0.003; p = 0.570)	0.916	+5.18%
Severity	2009.1	0.052 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.056; p = 0.000)	0.001 (CI = +/-0.003; p = 0.460)	0.922	+5.36%
Severity	2009.2	0.054 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.056; p = 0.000)	0.001 (CI = +/-0.003; p = 0.422)	0.920	+5.50%
Severity	2010.1	0.056 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.002 (CI = +/-0.003; p = 0.313)	0.928	+5.74%
Severity	2010.2	0.057 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.057; p = 0.000)	0.002 (CI = +/-0.003; p = 0.303)	0.922	+5.83%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.002 (CI = +/-0.003; p = 0.154)	0.941	+6.20%
Severity	2011.2	0.060 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.054; p = 0.000)	0.002 (CI = +/-0.003; p = 0.165)	0.931	+6.18%
Severity	2012.1	0.060 (CI = +/-0.009; p = 0.000)	-0.193 (CI = +/-0.056; p = 0.000)	0.002 (CI = +/-0.003; p = 0.182)	0.927	+6.16%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.191 (CI = +/-0.059; p = 0.000)	0.002 (CI = +/-0.003; p = 0.195)	0.913	+6.10%
Severity	2013.1	0.061 (CI = +/-0.011; p = 0.000)	-0.185 (CI = +/-0.061; p = 0.000)	0.002 (CI = +/-0.003; p = 0.177)	0.914	+6.27%
Severity	2013.2	0.062 (CI = +/-0.011; p = 0.000)	-0.189 (CI = +/-0.064; p = 0.000)	0.002 (CI = +/-0.003; p = 0.184)	0.902	+6.37%
Severity	2014.1	0.061 (CI = +/-0.013; p = 0.000)	-0.191 (CI = +/-0.068; p = 0.000)	0.002 (CI = +/-0.003; p = 0.205)	0.896	+6.32%
Severity	2014.2	0.062 (CI = +/-0.014; p = 0.000)	-0.193 (CI = +/-0.072; p = 0.000)	0.002 (CI = +/-0.003; p = 0.220)	0.877	+6.39%
Severity	2015.1	0.064 (CI = +/-0.016; p = 0.000)	-0.188 (CI = +/-0.077; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.876	+6.57%
Severity	2015.2	0.059 (CI = +/-0.016; p = 0.000)	-0.174 (CI = +/-0.074; p = 0.000)	0.002 (CI = +/-0.003; p = 0.168)	0.856	+6.09%
Severity	2016.1	0.061 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.080; p = 0.001)	0.002 (CI = +/-0.003; p = 0.178)	0.853	+6.26%
Severity	2016.2	0.058 (CI = +/-0.020; p = 0.000)	-0.161 (CI = +/-0.084; p = 0.001)	0.002 (CI = +/-0.003; p = 0.162)	0.813	+5.94%
Severity	2017.1	0.060 (CI = +/-0.023; p = 0.000)	-0.155 (CI = +/-0.091; p = 0.004)	0.002 (CI = +/-0.004; p = 0.178)	0.813	+6.21%
Frequency	2006.1	0.008 (CI = +/-0.010; p = 0.110)	0.152 (CI = +/-0.094; p = 0.002)	0.006 (CI = +/-0.006; p = 0.035)	0.244	+0.82%
Frequency	2006.2	0.007 (CI = +/-0.010; p = 0.204)	0.159 (CI = +/-0.095; p = 0.002)	0.006 (CI = +/-0.006; p = 0.040)	0.257	+0.67%
Frequency	2007.1	0.004 (CI = +/-0.011; p = 0.444)	0.145 (CI = +/-0.094; p = 0.004)	0.006 (CI = +/-0.006; p = 0.051)	0.225	+0.41%
Frequency	2007.2	0.001 (CI = +/-0.011; p = 0.786)	0.158 (CI = +/-0.092; p = 0.002)	0.005 (CI = +/-0.005; p = 0.054)	0.275	+0.15%
Frequency	2008.1	-0.001 (CI = +/-0.011; p = 0.820)	0.144 (CI = +/-0.092; p = 0.003)	0.005 (CI = +/-0.005; p = 0.069)	0.268	-0.12%
Frequency	2008.2	-0.005 (CI = +/-0.010; p = 0.307)	0.162 (CI = +/-0.084; p = 0.000)	0.005 (CI = +/-0.005; p = 0.061)	0.395	-0.53%
Frequency	2009.1	-0.009 (CI = +/-0.010; p = 0.086)	0.145 (CI = +/-0.080; p = 0.001)	0.004 (CI = +/-0.005; p = 0.075)	0.441	-0.89%
Frequency	2009.2	-0.012 (CI = +/-0.010; p = 0.027)	0.157 (CI = +/-0.077; p = 0.000)	0.004 (CI = +/-0.004; p = 0.076)	0.510	-1.17%
Frequency	2010.1	-0.015 (CI = +/-0.010; p = 0.006)	0.142 (CI = +/-0.075; p = 0.001)	0.003 (CI = +/-0.004; p = 0.094)	0.562	-1.50%
Frequency	2010.2	-0.019 (CI = +/-0.010; p = 0.001)	0.156 (CI = +/-0.069; p = 0.000)	0.003 (CI = +/-0.004; p = 0.084)	0.650	-1.84%
Frequency	2011.1	-0.019 (CI = +/-0.011; p = 0.001)	0.153 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.004; p = 0.100)	0.651	-1.92%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.004; p = 0.102)	0.676	-2.16%
Frequency	2012.1	-0.022 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.076; p = 0.000)	0.003 (CI = +/-0.004; p = 0.114)	0.671	-2.17%
Frequency	2012.2	-0.024 (CI = +/-0.013; p = 0.001)	0.170 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.004; p = 0.119)	0.679	-2.39%
Frequency	2013.1	-0.025 (CI = +/-0.014; p = 0.002)	0.167 (CI = +/-0.081; p = 0.000)	0.003 (CI = +/-0.004; p = 0.136)	0.677	-2.45%
Frequency	2013.2	-0.028 (CI = +/-0.014; p = 0.001)	0.178 (CI = +/-0.081; p = 0.000)	0.003 (CI = +/-0.004; p = 0.131)	0.700	-2.76%
Frequency	2014.1	-0.031 (CI = +/-0.016; p = 0.001)	0.169 (CI = +/-0.084; p = 0.001)	0.003 (CI = +/-0.004; p = 0.154)	0.715	-3.03%
Frequency	2014.2	-0.033 (CI = +/-0.017; p = 0.001)	0.176 (CI = +/-0.087; p = 0.001)	0.003 (CI = +/-0.004; p = 0.157)	0.702	-3.24%
Frequency	2015.1	-0.037 (CI = +/-0.018; p = 0.001)	0.162 (CI = +/-0.089; p = 0.002)	0.003 (CI = +/-0.004; p = 0.175)	0.730	-3.65%
Frequency	2015.2	-0.039 (CI = +/-0.020; p = 0.001)	0.167 (CI = +/-0.094; p = 0.002)	0.003 (CI = +/-0.004; p = 0.182)	0.699	-3.81%
Frequency	2016.1	-0.043 (CI = +/-0.022; p = 0.001)	0.156 (CI = +/-0.099; p = 0.005)	0.003 (CI = +/-0.004; p = 0.197)	0.715	-4.19%
Frequency	2016.2	-0.043 (CI = +/-0.025; p = 0.003)	0.155 (CI = +/-0.108; p = 0.009)	0.003 (CI = +/-0.004; p = 0.222)	0.645	-4.16%
Frequency	2017.1	-0.049 (CI = +/-0.028; p = 0.003)	0.140 (CI = +/-0.111; p = 0.019)	0.003 (CI = +/-0.004; p = 0.214)	0.680	-4.76%

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Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.053 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.815	+5.42%
Loss Cost	2006.2	0.052 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.011)	0.797	+5.32%
Loss Cost	2007.1	0.051 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.005; p = 0.014)	0.777	+5.18%
Loss Cost	2007.2	0.048 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.016)	0.758	+4.94%
Loss Cost	2008.1	0.049 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	0.743	+4.99%
Loss Cost	2008.2	0.046 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.019)	0.721	+4.66%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.691	+4.53%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.028)	0.655	+4.32%
Loss Cost	2010.1	0.042 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.033)	0.622	+4.26%
Loss Cost	2010.2	0.039 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	0.577	+3.93%
Loss Cost	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.028)	0.606	+4.24%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.005; p = 0.032)	0.555	+3.92%
Loss Cost	2012.1	0.039 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	0.522	+3.93%
Loss Cost	2012.2	0.035 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.005; p = 0.041)	0.460	+3.60%
Loss Cost	2013.1	0.036 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.005; p = 0.044)	0.443	+3.71%
Loss Cost	2013.2	0.034 (CI = +/-0.019; p = 0.002)	0.005 (CI = +/-0.005; p = 0.051)	0.379	+3.45%
Loss Cost	2014.1	0.031 (CI = +/-0.021; p = 0.006)	0.005 (CI = +/-0.005; p = 0.058)	0.314	+3.16%
Loss Cost	2014.2	0.029 (CI = +/-0.023; p = 0.016)	0.005 (CI = +/-0.005; p = 0.066)	0.260	+2.96%
Loss Cost	2015.1	0.027 (CI = +/-0.025; p = 0.037)	0.005 (CI = +/-0.006; p = 0.075)	0.212	+2.76%
Loss Cost	2015.2	0.020 (CI = +/-0.026; p = 0.121)	0.005 (CI = +/-0.006; p = 0.067)	0.158	+2.06%
Loss Cost	2016.1	0.018 (CI = +/-0.030; p = 0.206)	0.005 (CI = +/-0.006; p = 0.076)	0.133	+1.85%
Loss Cost	2016.2	0.015 (CI = +/-0.034; p = 0.342)	0.005 (CI = +/-0.006; p = 0.083)	0.115	+1.54%
Loss Cost	2017.1	0.012 (CI = +/-0.039; p = 0.505)	0.005 (CI = +/-0.006; p = 0.091)	0.105	+1.21%
Loss Cost	2017.2	0.035 (CI = +/-0.024; p = 0.008)	0.004 (CI = +/-0.003; p = 0.020)	0.537	+3.56%
Loss Cost	2018.1	0.036 (CI = +/-0.029; p = 0.020)	0.004 (CI = +/-0.004; p = 0.031)	0.517	+3.64%
Severity	2006.1	0.046 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.518)	0.737	+4.74%
Severity	2006.2	0.046 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.006; p = 0.531)	0.717	+4.72%
Severity	2007.1	0.048 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.006; p = 0.466)	0.726	+4.94%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.484)	0.704	+4.90%
Severity	2008.1	0.052 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.354)	0.752	+5.33%
Severity	2008.2	0.052 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.360)	0.733	+5.35%
Severity	2009.1	0.056 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.282)	0.758	+5.71%
Severity	2009.2	0.055 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.294)	0.736	+5.70%
Severity	2010.1	0.059 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.220)	0.765	+6.12%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.238)	0.739	+6.04%
Severity	2011.1	0.064 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.005; p = 0.151)	0.789	+6.61%
Severity	2011.2	0.062 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.005; p = 0.170)	0.761	+6.41%
Severity	2012.1	0.064 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.005; p = 0.160)	0.754	+6.63%
Severity	2012.2	0.062 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.005; p = 0.179)	0.718	+6.35%
Severity	2013.1	0.066 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.005; p = 0.152)	0.734	+6.78%
Severity	2013.2	0.064 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.005; p = 0.167)	0.696	+6.64%
Severity	2014.1	0.067 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.005; p = 0.166)	0.686	+6.92%
Severity	2014.2	0.065 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.006; p = 0.181)	0.636	+6.69%
Severity	2015.1	0.070 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.006; p = 0.171)	0.656	+7.25%
Severity	2015.2	0.062 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.005; p = 0.147)	0.601	+6.37%
Severity	2016.1	0.067 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.005; p = 0.151)	0.621	+6.95%
Severity	2016.2	0.060 (CI = +/-0.030; p = 0.001)	0.004 (CI = +/-0.005; p = 0.131)	0.551	+6.19%
Severity	2017.1	0.067 (CI = +/-0.033; p = 0.001)	0.004 (CI = +/-0.005; p = 0.149)	0.585	+6.91%
Severity	2017.2	0.072 (CI = +/-0.037; p = 0.002)	0.003 (CI = +/-0.005; p = 0.184)	0.587	+7.49%
Severity	2018.1	0.078 (CI = +/-0.044; p = 0.003)	0.003 (CI = +/-0.006; p = 0.240)	0.580	+8.09%
Frequency	2006.1	0.006 (CI = +/-0.011; p = 0.260)	0.005 (CI = +/-0.007; p = 0.128)	0.019	+0.64%
Frequency	2006.2	0.006 (CI = +/-0.012; p = 0.345)	0.005 (CI = +/-0.007; p = 0.142)	0.010	+0.57%
Frequency	2007.1	0.002 (CI = +/-0.012; p = 0.705)	0.004 (CI = +/-0.006; p = 0.166)	0.003	+0.23%
Frequency	2007.2	0.000 (CI = +/-0.013; p = 0.956)	0.004 (CI = +/-0.006; p = 0.191)	0.005	+0.03%
Frequency	2008.1	-0.003 (CI = +/-0.013; p = 0.603)	0.004 (CI = +/-0.006; p = 0.222)	0.033	-0.33%
Frequency	2008.2	-0.007 (CI = +/-0.013; p = 0.305)	0.003 (CI = +/-0.006; p = 0.257)	0.076	-0.65%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.075)	0.003 (CI = +/-0.005; p = 0.294)	0.173	-1.12%
Frequency	2009.2	-0.013 (CI = +/-0.013; p = 0.050)	0.003 (CI = +/-0.005; p = 0.329)	0.199	-1.30%
Frequency	2010.1	-0.018 (CI = +/-0.013; p = 0.009)	0.002 (CI = +/-0.005; p = 0.376)	0.309	-1.75%
Frequency	2010.2	-0.020 (CI = +/-0.013; p = 0.005)	0.002 (CI = +/-0.005; p = 0.419)	0.346	-1.99%
Frequency	2011.1	-0.022 (CI = +/-0.014; p = 0.003)	0.002 (CI = +/-0.005; p = 0.462)	0.374	-2.22%
Frequency	2011.2	-0.024 (CI = +/-0.015; p = 0.004)	0.002 (CI = +/-0.005; p = 0.490)	0.366	-2.33%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.004)	0.002 (CI = +/-0.005; p = 0.527)	0.377	-2.53%
Frequency	2012.2	-0.026 (CI = +/-0.018; p = 0.006)	0.002 (CI = +/-0.005; p = 0.545)	0.353	-2.59%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.005)	0.001 (CI = +/-0.005; p = 0.581)	0.375	-2.87%
Frequency	2013.2	-0.030 (CI = +/-0.021; p = 0.007)	0.001 (CI = +/-0.006; p = 0.603)	0.356	-2.99%
Frequency	2014.1	-0.036 (CI = +/-0.022; p = 0.003)	0.001 (CI = +/-0.006; p = 0.634)	0.426	-3.52%
Frequency	2014.2	-0.036 (CI = +/-0.024; p = 0.007)	0.001 (CI = +/-0.006; p = 0.643)	0.377	-3.49%
Frequency	2015.1	-0.043 (CI = +/-0.025; p = 0.002)	0.001 (CI = +/-0.005; p = 0.648)	0.471	-4.18%
Frequency	2015.2	-0.041 (CI = +/-0.028; p = 0.007)	0.001 (CI = +/-0.006; p = 0.658)	0.403	-4.06%
Frequency	2016.1	-0.049 (CI = +/-0.029; p = 0.003)	0.001 (CI = +/-0.005; p = 0.633)	0.476	-4.76%
Frequency	2016.2	-0.045 (CI = +/-0.033; p = 0.012)	0.001 (CI = +/-0.006; p = 0.660)	0.375	-4.38%
Frequency	2017.1	-0.055 (CI = +/-0.035; p = 0.005)	0.001 (CI = +/-0.005; p = 0.569)	0.482	-5.33%
Frequency	2017.2	-0.037 (CI = +/-0.028; p = 0.014)	0.001 (CI = +/-0.004; p = 0.673)	0.388	-3.65%
Frequency	2018.1	-0.042 (CI = +/-0.032; p = 0.017)	0.001 (CI = +/-0.004; p = 0.598)	0.394	-4.11%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.009; p = 0.000)	0.779	+4.84%
Loss Cost	2006.2	0.046 (CI = +/-0.009; p = 0.000)	0.759	+4.73%
Loss Cost	2007.1	0.045 (CI = +/-0.009; p = 0.000)	0.737	+4.59%
Loss Cost	2007.2	0.043 (CI = +/-0.010; p = 0.000)	0.715	+4.35%
Loss Cost	2008.1	0.043 (CI = +/-0.010; p = 0.000)	0.697	+4.36%
Loss Cost	2008.2	0.040 (CI = +/-0.010; p = 0.000)	0.672	+4.05%
Loss Cost	2009.1	0.038 (CI = +/-0.011; p = 0.000)	0.638	+3.90%
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.599	+3.69%
Loss Cost	2010.1	0.035 (CI = +/-0.012; p = 0.000)	0.563	+3.60%
Loss Cost	2010.2	0.032 (CI = +/-0.012; p = 0.000)	0.512	+3.28%
Loss Cost	2011.1	0.035 (CI = +/-0.013; p = 0.000)	0.532	+3.52%
Loss Cost	2011.2	0.032 (CI = +/-0.014; p = 0.000)	0.473	+3.20%
Loss Cost	2012.1	0.031 (CI = +/-0.015; p = 0.000)	0.436	+3.17%
Loss Cost	2012.2	0.028 (CI = +/-0.016; p = 0.001)	0.363	+2.84%
Loss Cost	2013.1	0.029 (CI = +/-0.017; p = 0.003)	0.342	+2.91%
Loss Cost	2013.2	0.026 (CI = +/-0.019; p = 0.009)	0.270	+2.64%
Loss Cost	2014.1	0.023 (CI = +/-0.020; p = 0.030)	0.194	+2.33%
Loss Cost	2014.2	0.021 (CI = +/-0.023; p = 0.068)	0.135	+2.12%
Loss Cost	2015.1	0.019 (CI = +/-0.025; p = 0.134)	0.081	+1.90%
Loss Cost	2015.2	0.012 (CI = +/-0.027; p = 0.360)	-0.007	+1.20%
Loss Cost	2016.1	0.010 (CI = +/-0.031; p = 0.492)	-0.035	+1.02%
Loss Cost	2016.2	0.007 (CI = +/-0.035; p = 0.658)	-0.060	+0.74%
Loss Cost	2017.1	0.005 (CI = +/-0.041; p = 0.794)	-0.077	+0.50%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.741	+4.59%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.722	+4.56%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	0.730	+4.75%
Severity	2007.2	0.046 (CI = +/-0.011; p = 0.000)	0.708	+4.71%
Severity	2008.1	0.050 (CI = +/-0.010; p = 0.000)	0.753	+5.08%
Severity	2008.2	0.050 (CI = +/-0.011; p = 0.000)	0.735	+5.08%
Severity	2009.1	0.052 (CI = +/-0.011; p = 0.000)	0.756	+5.38%
Severity	2009.2	0.052 (CI = +/-0.012; p = 0.000)	0.734	+5.36%
Severity	2010.1	0.056 (CI = +/-0.012; p = 0.000)	0.760	+5.72%
Severity	2010.2	0.055 (CI = +/-0.013; p = 0.000)	0.734	+5.63%
Severity	2011.1	0.059 (CI = +/-0.013; p = 0.000)	0.778	+6.12%
Severity	2011.2	0.057 (CI = +/-0.014; p = 0.000)	0.750	+5.91%
Severity	2012.1	0.059 (CI = +/-0.015; p = 0.000)	0.742	+6.09%
Severity	2012.2	0.056 (CI = +/-0.016; p = 0.000)	0.706	+5.81%
Severity	2013.1	0.060 (CI = +/-0.017; p = 0.000)	0.718	+6.19%
Severity	2013.2	0.059 (CI = +/-0.019; p = 0.000)	0.679	+6.04%
Severity	2014.1	0.061 (CI = +/-0.020; p = 0.000)	0.667	+6.28%
Severity	2014.2	0.059 (CI = +/-0.023; p = 0.000)	0.616	+6.04%
Severity	2015.1	0.064 (CI = +/-0.024; p = 0.000)	0.633	+6.57%
Severity	2015.2	0.055 (CI = +/-0.025; p = 0.000)	0.565	+5.70%
Severity	2016.1	0.061 (CI = +/-0.028; p = 0.000)	0.585	+6.29%
Severity	2016.2	0.054 (CI = +/-0.030; p = 0.002)	0.495	+5.55%
Severity	2017.1	0.062 (CI = +/-0.034; p = 0.002)	0.536	+6.37%
Frequency	2006.1	0.002 (CI = +/-0.010; p = 0.633)	-0.022	+0.25%
Frequency	2006.2	0.002 (CI = +/-0.011; p = 0.764)	-0.027	+0.16%
Frequency	2007.1	-0.002 (CI = +/-0.011; p = 0.773)	-0.029	-0.16%
Frequency	2007.2	-0.003 (CI = +/-0.011; p = 0.543)	-0.020	-0.34%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.232)	0.016	-0.68%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.089)	0.065	-0.98%
Frequency	2009.1	-0.014 (CI = +/-0.011; p = 0.014)	0.169	-1.41%
Frequency	2009.2	-0.016 (CI = +/-0.012; p = 0.009)	0.199	-1.59%
Frequency	2010.1	-0.020 (CI = +/-0.011; p = 0.001)	0.314	-2.00%
Frequency	2010.2	-0.023 (CI = +/-0.012; p = 0.001)	0.355	-2.23%
Frequency	2011.1	-0.025 (CI = +/-0.013; p = 0.000)	0.386	-2.45%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.380	-2.56%
Frequency	2012.1	-0.028 (CI = +/-0.015; p = 0.001)	0.393	-2.75%
Frequency	2012.2	-0.029 (CI = +/-0.016; p = 0.001)	0.372	-2.81%
Frequency	2013.1	-0.031 (CI = +/-0.017; p = 0.001)	0.396	-3.09%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.002)	0.381	-3.21%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.001)	0.451	-3.71%
Frequency	2014.2	-0.038 (CI = +/-0.022; p = 0.002)	0.406	-3.69%
Frequency	2015.1	-0.045 (CI = +/-0.022; p = 0.001)	0.497	-4.37%
Frequency	2015.2	-0.043 (CI = +/-0.025; p = 0.002)	0.435	-4.25%
Frequency	2016.1	-0.051 (CI = +/-0.027; p = 0.001)	0.505	-4.96%
Frequency	2016.2	-0.047 (CI = +/-0.031; p = 0.006)	0.414	-4.56%
Frequency	2017.1	-0.057 (CI = +/-0.032; p = 0.002)	0.510	-5.52%

Comprehensive

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.051 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.871	+5.23%
Loss Cost	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.859	+5.13%
Loss Cost	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.846	+4.99%
Loss Cost	2007.2	0.046 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	0.838	+4.76%
Loss Cost	2008.1	0.047 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.010)	0.828	+4.81%
Loss Cost	2008.2	0.044 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.008)	0.828	+4.49%
Loss Cost	2009.1	0.043 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.010)	0.809	+4.37%
Loss Cost	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.790	+4.17%
Loss Cost	2010.1	0.040 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.768	+4.13%
Loss Cost	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.752	+3.82%
Loss Cost	2011.1	0.041 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.802	+4.16%
Loss Cost	2011.2	0.038 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.788	+3.88%
Loss Cost	2012.1	0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.770	+3.93%
Loss Cost	2012.2	0.036 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.746	+3.66%
Loss Cost	2013.1	0.038 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.753	+3.85%
Loss Cost	2013.2	0.036 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.716	+3.68%
Loss Cost	2014.1	0.034 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.675	+3.50%
Loss Cost	2014.2	0.034 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.637	+3.46%
Loss Cost	2015.1	0.034 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.600	+3.45%
Loss Cost	2015.2	0.029 (CI = +/-0.015; p = 0.001)	0.004 (CI = +/-0.003; p = 0.007)	0.560	+2.95%
Loss Cost	2016.1	0.030 (CI = +/-0.017; p = 0.002)	0.004 (CI = +/-0.003; p = 0.010)	0.547	+3.08%
Loss Cost	2016.2	0.032 (CI = +/-0.020; p = 0.005)	0.004 (CI = +/-0.003; p = 0.014)	0.530	+3.22%
Severity	2006.1	0.046 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.548)	0.734	+4.72%
Severity	2006.2	0.046 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.006; p = 0.561)	0.715	+4.70%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.496)	0.725	+4.92%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.514)	0.702	+4.89%
Severity	2008.1	0.052 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.384)	0.751	+5.31%
Severity	2008.2	0.052 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.389)	0.732	+5.34%
Severity	2009.1	0.055 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.311)	0.757	+5.69%
Severity	2009.2	0.055 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.323)	0.735	+5.68%
Severity	2010.1	0.059 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.247)	0.765	+6.10%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.266)	0.739	+6.03%
Severity	2011.1	0.064 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.005; p = 0.174)	0.790	+6.60%
Severity	2011.2	0.062 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.194)	0.762	+6.40%
Severity	2012.1	0.064 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.005; p = 0.184)	0.756	+6.63%
Severity	2012.2	0.062 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.203)	0.720	+6.36%
Severity	2013.1	0.066 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.005; p = 0.175)	0.738	+6.80%
Severity	2013.2	0.065 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.006; p = 0.191)	0.699	+6.68%
Severity	2014.1	0.068 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.006; p = 0.190)	0.691	+6.99%
Severity	2014.2	0.066 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.006; p = 0.205)	0.639	+6.78%
Severity	2015.1	0.071 (CI = +/-0.027; p = 0.000)	0.004 (CI = +/-0.006; p = 0.195)	0.663	+7.41%
Severity	2015.2	0.063 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.005; p = 0.170)	0.599	+6.51%
Severity	2016.1	0.070 (CI = +/-0.030; p = 0.000)	0.004 (CI = +/-0.005; p = 0.175)	0.626	+7.22%
Severity	2016.2	0.062 (CI = +/-0.033; p = 0.002)	0.004 (CI = +/-0.005; p = 0.157)	0.537	+6.42%
Frequency	2006.1	0.005 (CI = +/-0.011; p = 0.359)	0.004 (CI = +/-0.006; p = 0.172)	0.002	+0.48%
Frequency	2006.2	0.004 (CI = +/-0.011; p = 0.463)	0.004 (CI = +/-0.006; p = 0.190)	-0.006	+0.41%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.903)	0.004 (CI = +/-0.006; p = 0.220)	-0.005	+0.07%
Frequency	2007.2	-0.001 (CI = +/-0.011; p = 0.827)	0.003 (CI = +/-0.006; p = 0.252)	0.003	-0.12%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.391)	0.003 (CI = +/-0.005; p = 0.291)	0.049	-0.48%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.156)	0.002 (CI = +/-0.005; p = 0.334)	0.111	-0.80%
Frequency	2009.1	-0.013 (CI = +/-0.010; p = 0.020)	0.002 (CI = +/-0.005; p = 0.378)	0.251	-1.25%
Frequency	2009.2	-0.014 (CI = +/-0.011; p = 0.012)	0.002 (CI = +/-0.005; p = 0.420)	0.283	-1.43%
Frequency	2010.1	-0.019 (CI = +/-0.010; p = 0.001)	0.001 (CI = +/-0.004; p = 0.475)	0.431	-1.86%
Frequency	2010.2	-0.021 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.528)	0.474	-2.08%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.577)	0.504	-2.29%
Frequency	2011.2	-0.024 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.604)	0.489	-2.37%
Frequency	2012.1	-0.026 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.004; p = 0.641)	0.495	-2.53%
Frequency	2012.2	-0.026 (CI = +/-0.014; p = 0.001)	0.001 (CI = +/-0.004; p = 0.652)	0.460	-2.54%
Frequency	2013.1	-0.028 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.004; p = 0.687)	0.476	-2.77%
Frequency	2013.2	-0.029 (CI = +/-0.017; p = 0.002)	0.001 (CI = +/-0.004; p = 0.700)	0.442	-2.81%
Frequency	2014.1	-0.033 (CI = +/-0.017; p = 0.001)	0.001 (CI = +/-0.004; p = 0.728)	0.512	-3.26%
Frequency	2014.2	-0.032 (CI = +/-0.019; p = 0.003)	0.001 (CI = +/-0.004; p = 0.727)	0.441	-3.11%
Frequency	2015.1	-0.037 (CI = +/-0.020; p = 0.001)	0.001 (CI = +/-0.004; p = 0.723)	0.532	-3.68%
Frequency	2015.2	-0.034 (CI = +/-0.022; p = 0.005)	0.001 (CI = +/-0.004; p = 0.730)	0.434	-3.34%
Frequency	2016.1	-0.039 (CI = +/-0.024; p = 0.004)	0.001 (CI = +/-0.004; p = 0.702)	0.483	-3.86%
Frequency	2016.2	-0.031 (CI = +/-0.025; p = 0.019)	0.001 (CI = +/-0.004; p = 0.754)	0.330	-3.01%

Comprehensive

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.063; p = 0.001)	0.883	+4.66%
Loss Cost	2006.2	0.045 (CI = +/-0.006; p = 0.000)	-0.109 (CI = +/-0.065; p = 0.002)	0.870	+4.61%
Loss Cost	2007.1	0.043 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.062; p = 0.000)	0.872	+4.40%
Loss Cost	2007.2	0.041 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.061; p = 0.001)	0.861	+4.24%
Loss Cost	2008.1	0.041 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.063; p = 0.001)	0.853	+4.19%
Loss Cost	2008.2	0.039 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.060; p = 0.002)	0.846	+3.96%
Loss Cost	2009.1	0.037 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.057; p = 0.000)	0.847	+3.75%
Loss Cost	2009.2	0.036 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.058; p = 0.001)	0.826	+3.63%
Loss Cost	2010.1	0.034 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.059; p = 0.001)	0.819	+3.49%
Loss Cost	2010.2	0.032 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.797	+3.28%
Loss Cost	2011.1	0.034 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.057; p = 0.002)	0.816	+3.47%
Loss Cost	2011.2	0.032 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.056; p = 0.004)	0.787	+3.28%
Loss Cost	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.059; p = 0.005)	0.772	+3.21%
Loss Cost	2012.2	0.030 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.060; p = 0.010)	0.728	+3.03%
Loss Cost	2013.1	0.030 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.016)	0.718	+3.09%
Loss Cost	2013.2	0.030 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.066; p = 0.025)	0.664	+3.02%
Loss Cost	2014.1	0.027 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.066; p = 0.013)	0.647	+2.71%
Loss Cost	2014.2	0.028 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.070; p = 0.015)	0.609	+2.81%
Loss Cost	2015.1	0.026 (CI = +/-0.014; p = 0.001)	-0.096 (CI = +/-0.074; p = 0.015)	0.584	+2.63%
Loss Cost	2015.2	0.023 (CI = +/-0.016; p = 0.007)	-0.087 (CI = +/-0.078; p = 0.031)	0.463	+2.36%
Loss Cost	2016.1	0.023 (CI = +/-0.018; p = 0.019)	-0.088 (CI = +/-0.084; p = 0.041)	0.441	+2.33%
Loss Cost	2016.2	0.029 (CI = +/-0.021; p = 0.011)	-0.103 (CI = +/-0.087; p = 0.024)	0.487	+2.90%
Severity	2006.1	0.043 (CI = +/-0.005; p = 0.000)	-0.230 (CI = +/-0.054; p = 0.000)	0.920	+4.43%
Severity	2006.2	0.044 (CI = +/-0.005; p = 0.000)	-0.235 (CI = +/-0.054; p = 0.000)	0.918	+4.52%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.056; p = 0.000)	0.918	+4.58%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.236 (CI = +/-0.057; p = 0.000)	0.914	+4.67%
Severity	2008.1	0.048 (CI = +/-0.006; p = 0.000)	-0.223 (CI = +/-0.052; p = 0.000)	0.932	+4.90%
Severity	2008.2	0.049 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.051; p = 0.000)	0.934	+5.05%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	-0.223 (CI = +/-0.050; p = 0.000)	0.939	+5.20%
Severity	2009.2	0.052 (CI = +/-0.006; p = 0.000)	-0.230 (CI = +/-0.050; p = 0.000)	0.940	+5.34%
Severity	2010.1	0.054 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.049; p = 0.000)	0.947	+5.53%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.050; p = 0.000)	0.943	+5.63%
Severity	2011.1	0.058 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.043; p = 0.000)	0.961	+5.93%
Severity	2011.2	0.058 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.045; p = 0.000)	0.954	+5.94%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.047; p = 0.000)	0.952	+5.91%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.050; p = 0.000)	0.942	+5.89%
Severity	2013.1	0.059 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.051; p = 0.000)	0.943	+6.03%
Severity	2013.2	0.060 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.053; p = 0.000)	0.939	+6.20%
Severity	2014.1	0.060 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.056; p = 0.000)	0.935	+6.15%
Severity	2014.2	0.062 (CI = +/-0.010; p = 0.000)	-0.225 (CI = +/-0.058; p = 0.000)	0.928	+6.35%
Severity	2015.1	0.064 (CI = +/-0.011; p = 0.000)	-0.219 (CI = +/-0.060; p = 0.000)	0.930	+6.56%
Severity	2015.2	0.060 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.061; p = 0.000)	0.911	+6.21%
Severity	2016.1	0.063 (CI = +/-0.014; p = 0.000)	-0.203 (CI = +/-0.063; p = 0.000)	0.914	+6.48%
Severity	2016.2	0.063 (CI = +/-0.017; p = 0.000)	-0.203 (CI = +/-0.070; p = 0.000)	0.881	+6.48%
Frequency	2006.1	0.002 (CI = +/-0.009; p = 0.616)	0.118 (CI = +/-0.092; p = 0.014)	0.126	+0.22%
Frequency	2006.2	0.001 (CI = +/-0.009; p = 0.852)	0.126 (CI = +/-0.093; p = 0.010)	0.145	+0.08%
Frequency	2007.1	-0.002 (CI = +/-0.009; p = 0.699)	0.111 (CI = +/-0.091; p = 0.019)	0.123	-0.17%
Frequency	2007.2	-0.004 (CI = +/-0.009; p = 0.366)	0.124 (CI = +/-0.089; p = 0.008)	0.186	-0.41%
Frequency	2008.1	-0.007 (CI = +/-0.009; p = 0.141)	0.109 (CI = +/-0.086; p = 0.015)	0.202	-0.68%
Frequency	2008.2	-0.010 (CI = +/-0.009; p = 0.018)	0.129 (CI = +/-0.078; p = 0.002)	0.358	-1.04%
Frequency	2009.1	-0.014 (CI = +/-0.008; p = 0.001)	0.111 (CI = +/-0.070; p = 0.003)	0.452	-1.38%
Frequency	2009.2	-0.016 (CI = +/-0.008; p = 0.000)	0.124 (CI = +/-0.067; p = 0.001)	0.533	-1.62%
Frequency	2010.1	-0.020 (CI = +/-0.007; p = 0.000)	0.109 (CI = +/-0.061; p = 0.001)	0.627	-1.93%
Frequency	2010.2	-0.023 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.055; p = 0.000)	0.725	-2.23%
Frequency	2011.1	-0.024 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.056; p = 0.000)	0.731	-2.32%
Frequency	2011.2	-0.025 (CI = +/-0.008; p = 0.000)	0.128 (CI = +/-0.056; p = 0.000)	0.752	-2.51%
Frequency	2012.1	-0.026 (CI = +/-0.008; p = 0.000)	0.126 (CI = +/-0.058; p = 0.000)	0.747	-2.55%
Frequency	2012.2	-0.027 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.060; p = 0.000)	0.746	-2.70%
Frequency	2013.1	-0.028 (CI = +/-0.010; p = 0.000)	0.130 (CI = +/-0.063; p = 0.000)	0.744	-2.77%
Frequency	2013.2	-0.030 (CI = +/-0.010; p = 0.000)	0.139 (CI = +/-0.063; p = 0.000)	0.752	-2.99%
Frequency	2014.1	-0.033 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.064; p = 0.000)	0.775	-3.24%
Frequency	2014.2	-0.034 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.068; p = 0.001)	0.741	-3.33%
Frequency	2015.1	-0.038 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.067; p = 0.001)	0.777	-3.68%
Frequency	2015.2	-0.037 (CI = +/-0.015; p = 0.000)	0.121 (CI = +/-0.073; p = 0.003)	0.715	-3.62%
Frequency	2016.1	-0.040 (CI = +/-0.017; p = 0.000)	0.115 (CI = +/-0.076; p = 0.006)	0.726	-3.90%
Frequency	2016.2	-0.034 (CI = +/-0.018; p = 0.002)	0.100 (CI = +/-0.077; p = 0.016)	0.610	-3.36%

Comprehensive

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.840	+4.73%
Loss Cost	2006.2	0.045 (CI = +/-0.007; p = 0.000)	0.826	+4.62%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.812	+4.48%
Loss Cost	2007.2	0.042 (CI = +/-0.008; p = 0.000)	0.802	+4.25%
Loss Cost	2008.1	0.042 (CI = +/-0.008; p = 0.000)	0.789	+4.27%
Loss Cost	2008.2	0.039 (CI = +/-0.008; p = 0.000)	0.784	+3.97%
Loss Cost	2009.1	0.038 (CI = +/-0.008; p = 0.000)	0.762	+3.84%
Loss Cost	2009.2	0.036 (CI = +/-0.008; p = 0.000)	0.738	+3.64%
Loss Cost	2010.1	0.035 (CI = +/-0.009; p = 0.000)	0.712	+3.58%
Loss Cost	2010.2	0.032 (CI = +/-0.009; p = 0.000)	0.687	+3.28%
Loss Cost	2011.1	0.035 (CI = +/-0.009; p = 0.000)	0.727	+3.55%
Loss Cost	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.699	+3.27%
Loss Cost	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.674	+3.29%
Loss Cost	2012.2	0.030 (CI = +/-0.010; p = 0.000)	0.629	+3.02%
Loss Cost	2013.1	0.031 (CI = +/-0.011; p = 0.000)	0.627	+3.17%
Loss Cost	2013.2	0.029 (CI = +/-0.012; p = 0.000)	0.570	+2.99%
Loss Cost	2014.1	0.028 (CI = +/-0.013; p = 0.000)	0.504	+2.80%
Loss Cost	2014.2	0.027 (CI = +/-0.015; p = 0.001)	0.448	+2.74%
Loss Cost	2015.1	0.027 (CI = +/-0.017; p = 0.004)	0.397	+2.72%
Loss Cost	2015.2	0.022 (CI = +/-0.018; p = 0.021)	0.277	+2.23%
Loss Cost	2016.1	0.024 (CI = +/-0.021; p = 0.031)	0.258	+2.39%
Loss Cost	2016.2	0.026 (CI = +/-0.025; p = 0.044)	0.239	+2.60%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.739	+4.57%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	0.721	+4.55%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	0.729	+4.74%
Severity	2007.2	0.046 (CI = +/-0.011; p = 0.000)	0.708	+4.69%
Severity	2008.1	0.049 (CI = +/-0.011; p = 0.000)	0.752	+5.06%
Severity	2008.2	0.049 (CI = +/-0.011; p = 0.000)	0.734	+5.07%
Severity	2009.1	0.052 (CI = +/-0.011; p = 0.000)	0.756	+5.37%
Severity	2009.2	0.052 (CI = +/-0.012; p = 0.000)	0.735	+5.35%
Severity	2010.1	0.056 (CI = +/-0.012; p = 0.000)	0.761	+5.71%
Severity	2010.2	0.055 (CI = +/-0.013; p = 0.000)	0.736	+5.63%
Severity	2011.1	0.059 (CI = +/-0.013; p = 0.000)	0.781	+6.13%
Severity	2011.2	0.058 (CI = +/-0.014; p = 0.000)	0.753	+5.92%
Severity	2012.1	0.059 (CI = +/-0.015; p = 0.000)	0.746	+6.12%
Severity	2012.2	0.057 (CI = +/-0.016; p = 0.000)	0.710	+5.84%
Severity	2013.1	0.061 (CI = +/-0.017; p = 0.000)	0.724	+6.24%
Severity	2013.2	0.059 (CI = +/-0.019; p = 0.000)	0.685	+6.10%
Severity	2014.1	0.062 (CI = +/-0.021; p = 0.000)	0.675	+6.38%
Severity	2014.2	0.060 (CI = +/-0.024; p = 0.000)	0.622	+6.16%
Severity	2015.1	0.066 (CI = +/-0.026; p = 0.000)	0.644	+6.77%
Severity	2015.2	0.057 (CI = +/-0.027; p = 0.000)	0.567	+5.88%
Severity	2016.1	0.064 (CI = +/-0.030; p = 0.000)	0.595	+6.63%
Severity	2016.2	0.057 (CI = +/-0.034; p = 0.003)	0.487	+5.87%
Frequency	2006.1	0.001 (CI = +/-0.009; p = 0.751)	-0.027	+0.15%
Frequency	2006.2	0.001 (CI = +/-0.010; p = 0.889)	-0.031	+0.07%
Frequency	2007.1	-0.002 (CI = +/-0.010; p = 0.615)	-0.024	-0.24%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.401)	-0.009	-0.42%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.135)	0.044	-0.75%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.040)	0.112	-1.05%
Frequency	2009.1	-0.015 (CI = +/-0.009; p = 0.003)	0.256	-1.46%
Frequency	2009.2	-0.016 (CI = +/-0.010; p = 0.002)	0.292	-1.63%
Frequency	2010.1	-0.020 (CI = +/-0.009; p = 0.000)	0.441	-2.02%
Frequency	2010.2	-0.023 (CI = +/-0.009; p = 0.000)	0.487	-2.23%
Frequency	2011.1	-0.025 (CI = +/-0.010; p = 0.000)	0.519	-2.42%
Frequency	2011.2	-0.025 (CI = +/-0.011; p = 0.000)	0.506	-2.50%
Frequency	2012.1	-0.027 (CI = +/-0.011; p = 0.000)	0.514	-2.66%
Frequency	2012.2	-0.027 (CI = +/-0.012; p = 0.000)	0.482	-2.67%
Frequency	2013.1	-0.029 (CI = +/-0.013; p = 0.000)	0.499	-2.89%
Frequency	2013.2	-0.030 (CI = +/-0.015; p = 0.001)	0.469	-2.94%
Frequency	2014.1	-0.034 (CI = +/-0.015; p = 0.000)	0.537	-3.37%
Frequency	2014.2	-0.033 (CI = +/-0.017; p = 0.001)	0.472	-3.22%
Frequency	2015.1	-0.039 (CI = +/-0.018; p = 0.000)	0.559	-3.79%
Frequency	2015.2	-0.035 (CI = +/-0.020; p = 0.002)	0.470	-3.45%
Frequency	2016.1	-0.041 (CI = +/-0.022; p = 0.002)	0.517	-3.97%
Frequency	2016.2	-0.031 (CI = +/-0.023; p = 0.011)	0.380	-3.08%

All Perils

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.134; p = 0.474)	0.010 (CI = +/-0.008; p = 0.016)	0.495	+4.31%
Loss Cost	2006.2	0.043 (CI = +/-0.015; p = 0.000)	-0.053 (CI = +/-0.138; p = 0.442)	0.010 (CI = +/-0.008; p = 0.017)	0.482	+4.41%
Loss Cost	2007.1	0.043 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.143; p = 0.443)	0.010 (CI = +/-0.009; p = 0.020)	0.458	+4.38%
Loss Cost	2007.2	0.042 (CI = +/-0.017; p = 0.000)	-0.050 (CI = +/-0.147; p = 0.494)	0.010 (CI = +/-0.009; p = 0.023)	0.416	+4.27%
Loss Cost	2008.1	0.039 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.150; p = 0.404)	0.010 (CI = +/-0.009; p = 0.030)	0.376	+4.02%
Loss Cost	2008.2	0.042 (CI = +/-0.019; p = 0.000)	-0.076 (CI = +/-0.152; p = 0.317)	0.010 (CI = +/-0.009; p = 0.026)	0.399	+4.33%
Loss Cost	2009.1	0.046 (CI = +/-0.020; p = 0.000)	-0.056 (CI = +/-0.153; p = 0.457)	0.011 (CI = +/-0.009; p = 0.019)	0.434	+4.75%
Loss Cost	2009.2	0.044 (CI = +/-0.021; p = 0.000)	-0.046 (CI = +/-0.157; p = 0.552)	0.010 (CI = +/-0.009; p = 0.022)	0.377	+4.49%
Loss Cost	2010.1	0.032 (CI = +/-0.017; p = 0.001)	-0.101 (CI = +/-0.120; p = 0.095)	0.009 (CI = +/-0.007; p = 0.010)	0.422	+3.23%
Loss Cost	2010.2	0.033 (CI = +/-0.018; p = 0.001)	-0.107 (CI = +/-0.123; p = 0.084)	0.009 (CI = +/-0.007; p = 0.010)	0.419	+3.40%
Loss Cost	2011.1	0.037 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.126; p = 0.141)	0.009 (CI = +/-0.007; p = 0.008)	0.449	+3.77%
Loss Cost	2011.2	0.033 (CI = +/-0.019; p = 0.002)	-0.076 (CI = +/-0.124; p = 0.217)	0.009 (CI = +/-0.007; p = 0.008)	0.385	+3.32%
Loss Cost	2012.1	0.029 (CI = +/-0.020; p = 0.007)	-0.090 (CI = +/-0.128; p = 0.157)	0.009 (CI = +/-0.007; p = 0.011)	0.364	+2.96%
Loss Cost	2012.2	0.025 (CI = +/-0.021; p = 0.025)	-0.073 (CI = +/-0.127; p = 0.242)	0.009 (CI = +/-0.006; p = 0.010)	0.309	+2.48%
Loss Cost	2013.1	0.027 (CI = +/-0.023; p = 0.023)	-0.063 (CI = +/-0.133; p = 0.332)	0.009 (CI = +/-0.007; p = 0.010)	0.320	+2.76%
Loss Cost	2013.2	0.025 (CI = +/-0.025; p = 0.050)	-0.055 (CI = +/-0.138; p = 0.415)	0.009 (CI = +/-0.007; p = 0.012)	0.281	+2.52%
Loss Cost	2014.1	0.022 (CI = +/-0.028; p = 0.104)	-0.063 (CI = +/-0.147; p = 0.374)	0.009 (CI = +/-0.007; p = 0.016)	0.270	+2.26%
Loss Cost	2014.2	0.020 (CI = +/-0.030; p = 0.179)	-0.055 (CI = +/-0.154; p = 0.457)	0.009 (CI = +/-0.007; p = 0.018)	0.245	+2.01%
Loss Cost	2015.1	0.022 (CI = +/-0.034; p = 0.190)	-0.049 (CI = +/-0.165; p = 0.533)	0.009 (CI = +/-0.007; p = 0.022)	0.239	+2.20%
Loss Cost	2015.2	0.027 (CI = +/-0.037; p = 0.138)	-0.065 (CI = +/-0.173; p = 0.430)	0.009 (CI = +/-0.008; p = 0.026)	0.265	+2.73%
Loss Cost	2016.1	0.025 (CI = +/-0.042; p = 0.225)	-0.071 (CI = +/-0.187; p = 0.423)	0.009 (CI = +/-0.008; p = 0.033)	0.254	+2.50%
Loss Cost	2016.2	0.023 (CI = +/-0.048; p = 0.315)	-0.066 (CI = +/-0.203; p = 0.492)	0.009 (CI = +/-0.008; p = 0.040)	0.231	+2.31%
Loss Cost	2017.1	0.031 (CI = +/-0.054; p = 0.232)	-0.045 (CI = +/-0.218; p = 0.655)	0.009 (CI = +/-0.009; p = 0.046)	0.231	+3.16%
Severity	2006.1	0.021 (CI = +/-0.014; p = 0.005)	-0.110 (CI = +/-0.129; p = 0.090)	0.004 (CI = +/-0.008; p = 0.321)	0.233	+2.09%
Severity	2006.2	0.023 (CI = +/-0.014; p = 0.003)	-0.121 (CI = +/-0.130; p = 0.068)	0.004 (CI = +/-0.008; p = 0.295)	0.257	+2.30%
Severity	2007.1	0.022 (CI = +/-0.015; p = 0.006)	-0.122 (CI = +/-0.135; p = 0.074)	0.004 (CI = +/-0.008; p = 0.310)	0.246	+2.27%
Severity	2007.2	0.021 (CI = +/-0.016; p = 0.012)	-0.116 (CI = +/-0.138; p = 0.096)	0.004 (CI = +/-0.008; p = 0.331)	0.195	+2.15%
Severity	2008.1	0.023 (CI = +/-0.017; p = 0.011)	-0.108 (CI = +/-0.143; p = 0.132)	0.004 (CI = +/-0.008; p = 0.309)	0.203	+2.32%
Severity	2008.2	0.028 (CI = +/-0.017; p = 0.002)	-0.131 (CI = +/-0.136; p = 0.058)	0.005 (CI = +/-0.008; p = 0.235)	0.309	+2.85%
Severity	2009.1	0.037 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.109; p = 0.113)	0.006 (CI = +/-0.006; p = 0.059)	0.527	+3.81%
Severity	2009.2	0.039 (CI = +/-0.015; p = 0.000)	-0.095 (CI = +/-0.111; p = 0.093)	0.006 (CI = +/-0.006; p = 0.056)	0.526	+3.99%
Severity	2010.1	0.033 (CI = +/-0.014; p = 0.000)	-0.121 (CI = +/-0.103; p = 0.023)	0.005 (CI = +/-0.006; p = 0.064)	0.524	+3.38%
Severity	2010.2	0.039 (CI = +/-0.013; p = 0.000)	-0.143 (CI = +/-0.093; p = 0.004)	0.006 (CI = +/-0.005; p = 0.030)	0.642	+3.94%
Severity	2011.1	0.041 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.095; p = 0.008)	0.006 (CI = +/-0.005; p = 0.025)	0.654	+4.17%
Severity	2011.2	0.039 (CI = +/-0.015; p = 0.000)	-0.128 (CI = +/-0.098; p = 0.013)	0.006 (CI = +/-0.005; p = 0.029)	0.602	+4.02%
Severity	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.134 (CI = +/-0.103; p = 0.013)	0.006 (CI = +/-0.005; p = 0.037)	0.583	+3.84%
Severity	2012.2	0.034 (CI = +/-0.017; p = 0.000)	-0.122 (CI = +/-0.103; p = 0.023)	0.006 (CI = +/-0.005; p = 0.037)	0.515	+3.49%
Severity	2013.1	0.034 (CI = +/-0.019; p = 0.001)	-0.123 (CI = +/-0.109; p = 0.029)	0.006 (CI = +/-0.005; p = 0.044)	0.502	+3.46%
Severity	2013.2	0.031 (CI = +/-0.020; p = 0.005)	-0.113 (CI = +/-0.112; p = 0.048)	0.006 (CI = +/-0.005; p = 0.047)	0.427	+3.16%
Severity	2014.1	0.031 (CI = +/-0.022; p = 0.010)	-0.114 (CI = +/-0.120; p = 0.061)	0.006 (CI = +/-0.006; p = 0.055)	0.415	+3.15%
Severity	2014.2	0.029 (CI = +/-0.025; p = 0.023)	-0.108 (CI = +/-0.126; p = 0.087)	0.006 (CI = +/-0.006; p = 0.062)	0.352	+2.98%
Severity	2015.1	0.030 (CI = +/-0.028; p = 0.034)	-0.105 (CI = +/-0.136; p = 0.119)	0.006 (CI = +/-0.006; p = 0.070)	0.346	+3.09%
Severity	2015.2	0.036 (CI = +/-0.030; p = 0.022)	-0.121 (CI = +/-0.139; p = 0.083)	0.005 (CI = +/-0.006; p = 0.076)	0.393	+3.64%
Severity	2016.1	0.039 (CI = +/-0.034; p = 0.027)	-0.112 (CI = +/-0.150; p = 0.129)	0.006 (CI = +/-0.006; p = 0.083)	0.396	+3.97%
Severity	2016.2	0.034 (CI = +/-0.037; p = 0.068)	-0.099 (CI = +/-0.160; p = 0.199)	0.006 (CI = +/-0.007; p = 0.082)	0.317	+3.50%
Severity	2017.1	0.039 (CI = +/-0.043; p = 0.072)	-0.087 (CI = +/-0.173; p = 0.287)	0.006 (CI = +/-0.007; p = 0.094)	0.320	+3.98%
Frequency	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.101; p = 0.217)	0.006 (CI = +/-0.006; p = 0.045)	0.285	+2.18%
Frequency	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.068 (CI = +/-0.103; p = 0.189)	0.006 (CI = +/-0.006; p = 0.051)	0.256	+2.06%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.068 (CI = +/-0.107; p = 0.206)	0.006 (CI = +/-0.006; p = 0.057)	0.225	+2.06%
Frequency	2007.2	0.021 (CI = +/-0.013; p = 0.003)	0.067 (CI = +/-0.110; p = 0.228)	0.006 (CI = +/-0.007; p = 0.061)	0.217	+2.08%
Frequency	2008.1	0.017 (CI = +/-0.013; p = 0.014)	0.046 (CI = +/-0.107; p = 0.387)	0.006 (CI = +/-0.006; p = 0.076)	0.129	+1.66%
Frequency	2008.2	0.014 (CI = +/-0.013; p = 0.038)	0.056 (CI = +/-0.108; p = 0.296)	0.005 (CI = +/-0.006; p = 0.085)	0.098	+1.44%
Frequency	2009.1	0.009 (CI = +/-0.013; p = 0.162)	0.031 (CI = +/-0.100; p = 0.532)	0.005 (CI = +/-0.006; p = 0.102)	0.018	+0.91%
Frequency	2009.2	0.005 (CI = +/-0.012; p = 0.433)	0.049 (CI = +/-0.093; p = 0.293)	0.004 (CI = +/-0.005; p = 0.097)	0.023	+0.48%
Frequency	2010.1	-0.001 (CI = +/-0.011; p = 0.782)	0.021 (CI = +/-0.079; p = 0.595)	0.004 (CI = +/-0.004; p = 0.100)	0.054	-0.15%
Frequency	2010.2	-0.005 (CI = +/-0.010; p = 0.314)	0.035 (CI = +/-0.073; p = 0.324)	0.003 (CI = +/-0.004; p = 0.090)	0.161	-0.52%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.477)	0.041 (CI = +/-0.076; p = 0.275)	0.004 (CI = +/-0.004; p = 0.084)	0.146	-0.39%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.233)	0.052 (CI = +/-0.074; p = 0.163)	0.003 (CI = +/-0.004; p = 0.083)	0.225	-0.67%
Frequency	2012.1	-0.009 (CI = +/-0.012; p = 0.161)	0.044 (CI = +/-0.077; p = 0.242)	0.003 (CI = +/-0.004; p = 0.102)	0.245	-0.85%
Frequency	2012.2	-0.010 (CI = +/-0.013; p = 0.135)	0.049 (CI = +/-0.080; p = 0.214)	0.003 (CI = +/-0.004; p = 0.111)	0.251	-0.98%
Frequency	2013.1	-0.007 (CI = +/-0.014; p = 0.322)	0.060 (CI = +/-0.081; p = 0.137)	0.003 (CI = +/-0.004; p = 0.088)	0.233	-0.68%
Frequency	2013.2	-0.006 (CI = +/-0.015; p = 0.396)	0.058 (CI = +/-0.085; p = 0.167)	0.003 (CI = +/-0.004; p = 0.096)	0.187	-0.63%
Frequency	2014.1	-0.009 (CI = +/-0.017; p = 0.291)	0.050 (CI = +/-0.089; p = 0.248)	0.003 (CI = +/-0.004; p = 0.115)	0.203	-0.86%
Frequency	2014.2	-0.010 (CI = +/-0.018; p = 0.288)	0.053 (CI = +/-0.094; p = 0.248)	0.003 (CI = +/-0.004; p = 0.126)	0.184	-0.95%
Frequency	2015.1	-0.009 (CI = +/-0.021; p = 0.386)	0.056 (CI = +/-0.101; p = 0.257)	0.003 (CI = +/-0.005; p = 0.136)	0.161	-0.86%
Frequency	2015.2	-0.009 (CI = +/-0.023; p = 0.427)	0.056 (CI = +/-0.109; p = 0.284)	0.003 (CI = +/-0.005; p = 0.152)	0.115	-0.87%
Frequency	2016.1	-0.014 (CI = +/-0.025; p = 0.245)	0.041 (CI = +/-0.112; p = 0.443)	0.003 (CI = +/-0.005; p = 0.161)	0.169	-1.41%
Frequency	2016.2	-0.012 (CI = +/-0.028; p = 0.386)	0.033 (CI = +/-0.121; p = 0.555)	0.003 (CI = +/-0.005; p = 0.191)	0.056	-1.16%
Frequency	2017.1	-0.008 (CI = +/-0.033; p = 0.599)	0.042 (CI = +/-0.131; p = 0.487)	0.003 (CI = +/-0.005; p = 0.209)	-0.005	-0.80%

All Perils

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.014; p = 0.000)	0.412	+3.48%
Loss Cost	2006.2	0.035 (CI = +/-0.015; p = 0.000)	0.394	+3.51%
Loss Cost	2007.1	0.034 (CI = +/-0.016; p = 0.000)	0.367	+3.47%
Loss Cost	2007.2	0.033 (CI = +/-0.016; p = 0.000)	0.326	+3.31%
Loss Cost	2008.1	0.030 (CI = +/-0.017; p = 0.001)	0.279	+3.09%
Loss Cost	2008.2	0.032 (CI = +/-0.018; p = 0.001)	0.288	+3.29%
Loss Cost	2009.1	0.036 (CI = +/-0.019; p = 0.001)	0.320	+3.63%
Loss Cost	2009.2	0.033 (CI = +/-0.020; p = 0.003)	0.264	+3.31%
Loss Cost	2010.1	0.022 (CI = +/-0.017; p = 0.013)	0.184	+2.26%
Loss Cost	2010.2	0.023 (CI = +/-0.019; p = 0.019)	0.168	+2.29%
Loss Cost	2011.1	0.026 (CI = +/-0.020; p = 0.012)	0.204	+2.63%
Loss Cost	2011.2	0.021 (CI = +/-0.020; p = 0.046)	0.125	+2.08%
Loss Cost	2012.1	0.018 (CI = +/-0.022; p = 0.102)	0.076	+1.80%
Loss Cost	2012.2	0.012 (CI = +/-0.022; p = 0.284)	0.009	+1.19%
Loss Cost	2013.1	0.015 (CI = +/-0.024; p = 0.228)	0.025	+1.47%
Loss Cost	2013.2	0.011 (CI = +/-0.026; p = 0.402)	-0.013	+1.09%
Loss Cost	2014.1	0.009 (CI = +/-0.029; p = 0.525)	-0.031	+0.91%
Loss Cost	2014.2	0.005 (CI = +/-0.032; p = 0.741)	-0.052	+0.52%
Loss Cost	2015.1	0.008 (CI = +/-0.036; p = 0.663)	-0.050	+0.76%
Loss Cost	2015.2	0.012 (CI = +/-0.040; p = 0.538)	-0.039	+1.20%
Loss Cost	2016.1	0.012 (CI = +/-0.046; p = 0.593)	-0.049	+1.18%
Loss Cost	2016.2	0.009 (CI = +/-0.053; p = 0.724)	-0.066	+0.89%
Loss Cost	2017.1	0.020 (CI = +/-0.059; p = 0.472)	-0.036	+2.04%
Severity	2006.1	0.018 (CI = +/-0.013; p = 0.007)	0.174	+1.82%
Severity	2006.2	0.019 (CI = +/-0.013; p = 0.006)	0.183	+1.95%
Severity	2007.1	0.020 (CI = +/-0.014; p = 0.008)	0.172	+1.97%
Severity	2007.2	0.018 (CI = +/-0.015; p = 0.022)	0.131	+1.78%
Severity	2008.1	0.020 (CI = +/-0.016; p = 0.017)	0.149	+1.97%
Severity	2008.2	0.023 (CI = +/-0.016; p = 0.006)	0.209	+2.37%
Severity	2009.1	0.032 (CI = +/-0.014; p = 0.000)	0.430	+3.23%
Severity	2009.2	0.033 (CI = +/-0.015; p = 0.000)	0.417	+3.31%
Severity	2010.1	0.028 (CI = +/-0.015; p = 0.001)	0.351	+2.85%
Severity	2010.2	0.032 (CI = +/-0.015; p = 0.000)	0.411	+3.24%
Severity	2011.1	0.035 (CI = +/-0.016; p = 0.000)	0.438	+3.53%
Severity	2011.2	0.032 (CI = +/-0.017; p = 0.001)	0.374	+3.23%
Severity	2012.1	0.031 (CI = +/-0.018; p = 0.002)	0.336	+3.18%
Severity	2012.2	0.026 (CI = +/-0.019; p = 0.009)	0.252	+2.67%
Severity	2013.1	0.027 (CI = +/-0.021; p = 0.012)	0.237	+2.76%
Severity	2013.2	0.023 (CI = +/-0.022; p = 0.045)	0.152	+2.28%
Severity	2014.1	0.024 (CI = +/-0.024; p = 0.055)	0.145	+2.41%
Severity	2014.2	0.020 (CI = +/-0.027; p = 0.129)	0.079	+2.04%
Severity	2015.1	0.023 (CI = +/-0.030; p = 0.122)	0.090	+2.32%
Severity	2015.2	0.026 (CI = +/-0.033; p = 0.111)	0.104	+2.68%
Severity	2016.1	0.032 (CI = +/-0.037; p = 0.082)	0.143	+3.29%
Severity	2016.2	0.025 (CI = +/-0.042; p = 0.209)	0.051	+2.57%
Severity	2017.1	0.034 (CI = +/-0.047; p = 0.141)	0.102	+3.44%
Frequency	2006.1	0.016 (CI = +/-0.010; p = 0.003)	0.216	+1.63%
Frequency	2006.2	0.015 (CI = +/-0.011; p = 0.006)	0.181	+1.54%
Frequency	2007.1	0.015 (CI = +/-0.011; p = 0.013)	0.154	+1.47%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.016)	0.146	+1.50%
Frequency	2008.1	0.011 (CI = +/-0.012; p = 0.067)	0.078	+1.10%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.148)	0.039	+0.89%
Frequency	2009.1	0.004 (CI = +/-0.012; p = 0.489)	-0.018	+0.40%
Frequency	2009.2	0.000 (CI = +/-0.011; p = 0.996)	-0.037	+0.00%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.236)	0.017	-0.57%
Frequency	2010.2	-0.009 (CI = +/-0.010; p = 0.057)	0.103	-0.92%
Frequency	2011.1	-0.009 (CI = +/-0.010; p = 0.093)	0.076	-0.87%
Frequency	2011.2	-0.011 (CI = +/-0.011; p = 0.040)	0.134	-1.11%
Frequency	2012.1	-0.013 (CI = +/-0.011; p = 0.021)	0.184	-1.34%
Frequency	2012.2	-0.014 (CI = +/-0.012; p = 0.023)	0.186	-1.43%
Frequency	2013.1	-0.013 (CI = +/-0.013; p = 0.060)	0.125	-1.26%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.110)	0.083	-1.16%
Frequency	2014.1	-0.015 (CI = +/-0.016; p = 0.063)	0.133	-1.46%
Frequency	2014.2	-0.015 (CI = +/-0.017; p = 0.087)	0.114	-1.49%
Frequency	2015.1	-0.015 (CI = +/-0.020; p = 0.115)	0.095	-1.53%
Frequency	2015.2	-0.015 (CI = +/-0.022; p = 0.183)	0.056	-1.44%
Frequency	2016.1	-0.021 (CI = +/-0.024; p = 0.084)	0.141	-2.04%
Frequency	2016.2	-0.017 (CI = +/-0.027; p = 0.203)	0.054	-1.64%
Frequency	2017.1	-0.014 (CI = +/-0.031; p = 0.354)	-0.006	-1.35%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.144; p = 0.326)	0.412	+3.45%
Loss Cost	2006.2	0.035 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.148; p = 0.315)	0.395	+3.51%
Loss Cost	2007.1	0.034 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.152; p = 0.301)	0.369	+3.43%
Loss Cost	2007.2	0.033 (CI = +/-0.016; p = 0.000)	-0.072 (CI = +/-0.156; p = 0.354)	0.323	+3.31%
Loss Cost	2008.1	0.030 (CI = +/-0.017; p = 0.001)	-0.087 (CI = +/-0.159; p = 0.274)	0.285	+3.04%
Loss Cost	2008.2	0.032 (CI = +/-0.018; p = 0.001)	-0.099 (CI = +/-0.162; p = 0.220)	0.302	+3.29%
Loss Cost	2009.1	0.035 (CI = +/-0.019; p = 0.001)	-0.085 (CI = +/-0.165; p = 0.302)	0.323	+3.58%
Loss Cost	2009.2	0.033 (CI = +/-0.020; p = 0.003)	-0.072 (CI = +/-0.169; p = 0.387)	0.258	+3.31%
Loss Cost	2010.1	0.021 (CI = +/-0.016; p = 0.013)	-0.127 (CI = +/-0.133; p = 0.061)	0.264	+2.16%
Loss Cost	2010.2	0.023 (CI = +/-0.018; p = 0.014)	-0.132 (CI = +/-0.138; p = 0.059)	0.256	+2.29%
Loss Cost	2011.1	0.025 (CI = +/-0.019; p = 0.012)	-0.122 (CI = +/-0.142; p = 0.089)	0.270	+2.52%
Loss Cost	2011.2	0.021 (CI = +/-0.020; p = 0.042)	-0.104 (CI = +/-0.142; p = 0.144)	0.172	+2.08%
Loss Cost	2012.1	0.017 (CI = +/-0.021; p = 0.114)	-0.120 (CI = +/-0.145; p = 0.099)	0.153	+1.67%
Loss Cost	2012.2	0.012 (CI = +/-0.022; p = 0.272)	-0.102 (CI = +/-0.146; p = 0.158)	0.061	+1.19%
Loss Cost	2013.1	0.013 (CI = +/-0.024; p = 0.261)	-0.097 (CI = +/-0.153; p = 0.202)	0.060	+1.34%
Loss Cost	2013.2	0.011 (CI = +/-0.026; p = 0.399)	-0.088 (CI = +/-0.160; p = 0.264)	0.004	+1.09%
Loss Cost	2014.1	0.008 (CI = +/-0.029; p = 0.591)	-0.099 (CI = +/-0.168; p = 0.228)	0.000	+0.76%
Loss Cost	2014.2	0.005 (CI = +/-0.032; p = 0.740)	-0.092 (CI = +/-0.177; p = 0.288)	-0.039	+0.52%
Loss Cost	2015.1	0.006 (CI = +/-0.036; p = 0.735)	-0.089 (CI = +/-0.189; p = 0.330)	-0.049	+0.59%
Loss Cost	2015.2	0.012 (CI = +/-0.040; p = 0.534)	-0.106 (CI = +/-0.197; p = 0.267)	-0.016	+1.20%
Loss Cost	2016.1	0.009 (CI = +/-0.046; p = 0.678)	-0.115 (CI = +/-0.213; p = 0.265)	-0.023	+0.91%
Loss Cost	2016.2	0.009 (CI = +/-0.053; p = 0.723)	-0.114 (CI = +/-0.230; p = 0.301)	-0.053	+0.89%
Loss Cost	2017.1	0.017 (CI = +/-0.061; p = 0.545)	-0.093 (CI = +/-0.247; p = 0.427)	-0.064	+1.75%
Severity	2006.1	0.018 (CI = +/-0.012; p = 0.006)	-0.119 (CI = +/-0.127; p = 0.066)	0.233	+1.77%
Severity	2006.2	0.019 (CI = +/-0.013; p = 0.004)	-0.129 (CI = +/-0.129; p = 0.050)	0.254	+1.95%
Severity	2007.1	0.019 (CI = +/-0.014; p = 0.008)	-0.132 (CI = +/-0.133; p = 0.053)	0.244	+1.90%
Severity	2007.2	0.018 (CI = +/-0.014; p = 0.018)	-0.125 (CI = +/-0.137; p = 0.072)	0.195	+1.78%
Severity	2008.1	0.019 (CI = +/-0.015; p = 0.018)	-0.119 (CI = +/-0.141; p = 0.096)	0.201	+1.90%
Severity	2008.2	0.023 (CI = +/-0.015; p = 0.004)	-0.142 (CI = +/-0.136; p = 0.040)	0.297	+2.37%
Severity	2009.1	0.031 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.113; p = 0.073)	0.476	+3.16%
Severity	2009.2	0.033 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.116; p = 0.063)	0.471	+3.31%
Severity	2010.1	0.027 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.107; p = 0.014)	0.471	+2.74%
Severity	2010.2	0.032 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.099; p = 0.003)	0.577	+3.24%
Severity	2011.1	0.033 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.103; p = 0.006)	0.582	+3.39%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.106; p = 0.010)	0.521	+3.23%
Severity	2012.1	0.030 (CI = +/-0.016; p = 0.001)	-0.154 (CI = +/-0.110; p = 0.008)	0.504	+3.02%
Severity	2012.2	0.026 (CI = +/-0.017; p = 0.004)	-0.140 (CI = +/-0.111; p = 0.016)	0.418	+2.67%
Severity	2013.1	0.025 (CI = +/-0.018; p = 0.009)	-0.144 (CI = +/-0.117; p = 0.018)	0.405	+2.58%
Severity	2013.2	0.023 (CI = +/-0.020; p = 0.029)	-0.133 (CI = +/-0.120; p = 0.032)	0.312	+2.28%
Severity	2014.1	0.022 (CI = +/-0.022; p = 0.054)	-0.136 (CI = +/-0.128; p = 0.038)	0.302	+2.20%
Severity	2014.2	0.020 (CI = +/-0.025; p = 0.101)	-0.131 (CI = +/-0.135; p = 0.056)	0.227	+2.04%
Severity	2015.1	0.021 (CI = +/-0.028; p = 0.136)	-0.130 (CI = +/-0.144; p = 0.074)	0.221	+2.07%
Severity	2015.2	0.026 (CI = +/-0.030; p = 0.081)	-0.147 (CI = +/-0.148; p = 0.052)	0.275	+2.68%
Severity	2016.1	0.029 (CI = +/-0.035; p = 0.092)	-0.139 (CI = +/-0.159; p = 0.081)	0.276	+2.95%
Severity	2016.2	0.025 (CI = +/-0.039; p = 0.184)	-0.130 (CI = +/-0.170; p = 0.122)	0.165	+2.57%
Severity	2017.1	0.030 (CI = +/-0.046; p = 0.174)	-0.118 (CI = +/-0.185; p = 0.187)	0.170	+3.07%
Frequency	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.049 (CI = +/-0.105; p = 0.354)	0.213	+1.65%
Frequency	2006.2	0.015 (CI = +/-0.011; p = 0.006)	0.055 (CI = +/-0.107; p = 0.302)	0.184	+1.54%
Frequency	2007.1	0.015 (CI = +/-0.011; p = 0.011)	0.053 (CI = +/-0.111; p = 0.335)	0.152	+1.50%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.016)	0.053 (CI = +/-0.114; p = 0.353)	0.143	+1.50%
Frequency	2008.1	0.011 (CI = +/-0.012; p = 0.066)	0.032 (CI = +/-0.110; p = 0.558)	0.058	+1.12%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.151)	0.043 (CI = +/-0.111; p = 0.431)	0.027	+0.89%
Frequency	2009.1	0.004 (CI = +/-0.012; p = 0.484)	0.018 (CI = +/-0.102; p = 0.717)	-0.050	+0.41%
Frequency	2009.2	0.000 (CI = +/-0.011; p = 0.996)	0.038 (CI = +/-0.096; p = 0.426)	-0.051	+0.00%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.252)	0.010 (CI = +/-0.080; p = 0.798)	-0.019	-0.56%
Frequency	2010.2	-0.009 (CI = +/-0.010; p = 0.059)	0.026 (CI = +/-0.075; p = 0.478)	0.086	-0.92%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.107)	0.030 (CI = +/-0.078; p = 0.438)	0.061	-0.84%
Frequency	2011.2	-0.011 (CI = +/-0.011; p = 0.040)	0.041 (CI = +/-0.077; p = 0.277)	0.143	-1.11%
Frequency	2012.1	-0.013 (CI = +/-0.011; p = 0.026)	0.033 (CI = +/-0.079; p = 0.389)	0.175	-1.30%
Frequency	2012.2	-0.014 (CI = +/-0.012; p = 0.024)	0.038 (CI = +/-0.082; p = 0.340)	0.184	-1.43%
Frequency	2013.1	-0.012 (CI = +/-0.013; p = 0.070)	0.047 (CI = +/-0.084; p = 0.253)	0.141	-1.20%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.109)	0.046 (CI = +/-0.088; p = 0.291)	0.092	-1.16%
Frequency	2014.1	-0.014 (CI = +/-0.016; p = 0.077)	0.037 (CI = +/-0.092; p = 0.407)	0.120	-1.41%
Frequency	2014.2	-0.015 (CI = +/-0.018; p = 0.090)	0.040 (CI = +/-0.097; p = 0.399)	0.101	-1.49%
Frequency	2015.1	-0.015 (CI = +/-0.020; p = 0.139)	0.041 (CI = +/-0.104; p = 0.414)	0.078	-1.45%
Frequency	2015.2	-0.015 (CI = +/-0.023; p = 0.189)	0.040 (CI = +/-0.111; p = 0.446)	0.031	-1.44%
Frequency	2016.1	-0.020 (CI = +/-0.025; p = 0.104)	0.025 (CI = +/-0.114; p = 0.646)	0.091	-1.98%
Frequency	2016.2	-0.017 (CI = +/-0.028; p = 0.221)	0.016 (CI = +/-0.121; p = 0.775)	-0.018	-1.64%
Frequency	2017.1	-0.013 (CI = +/-0.033; p = 0.403)	0.026 (CI = +/-0.131; p = 0.676)	-0.079	-1.28%

All Perils

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.043 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.502	+4.37%
Loss Cost	2006.2	0.043 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.012)	0.489	+4.44%
Loss Cost	2007.1	0.044 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.014)	0.465	+4.45%
Loss Cost	2007.2	0.042 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.009; p = 0.017)	0.426	+4.31%
Loss Cost	2008.1	0.040 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.009; p = 0.020)	0.382	+4.11%
Loss Cost	2008.2	0.043 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.009; p = 0.018)	0.398	+4.39%
Loss Cost	2009.1	0.047 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.009; p = 0.013)	0.443	+4.84%
Loss Cost	2009.2	0.044 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.009; p = 0.015)	0.393	+4.54%
Loss Cost	2010.1	0.034 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.375	+3.41%
Loss Cost	2010.2	0.034 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.007; p = 0.007)	0.365	+3.51%
Loss Cost	2011.1	0.039 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.007; p = 0.005)	0.417	+3.96%
Loss Cost	2011.2	0.034 (CI = +/-0.019; p = 0.002)	0.010 (CI = +/-0.007; p = 0.005)	0.368	+3.41%
Loss Cost	2012.1	0.031 (CI = +/-0.021; p = 0.005)	0.010 (CI = +/-0.007; p = 0.006)	0.329	+3.17%
Loss Cost	2012.2	0.025 (CI = +/-0.021; p = 0.021)	0.009 (CI = +/-0.006; p = 0.006)	0.293	+2.57%
Loss Cost	2013.1	0.029 (CI = +/-0.023; p = 0.015)	0.010 (CI = +/-0.006; p = 0.006)	0.321	+2.93%
Loss Cost	2013.2	0.026 (CI = +/-0.024; p = 0.041)	0.009 (CI = +/-0.007; p = 0.007)	0.293	+2.59%
Loss Cost	2014.1	0.024 (CI = +/-0.027; p = 0.074)	0.009 (CI = +/-0.007; p = 0.009)	0.277	+2.45%
Loss Cost	2014.2	0.021 (CI = +/-0.029; p = 0.156)	0.009 (CI = +/-0.007; p = 0.011)	0.264	+2.09%
Loss Cost	2015.1	0.023 (CI = +/-0.033; p = 0.146)	0.009 (CI = +/-0.007; p = 0.013)	0.269	+2.37%
Loss Cost	2015.2	0.028 (CI = +/-0.036; p = 0.118)	0.009 (CI = +/-0.007; p = 0.015)	0.282	+2.83%
Loss Cost	2016.1	0.027 (CI = +/-0.041; p = 0.169)	0.009 (CI = +/-0.008; p = 0.019)	0.272	+2.78%
Loss Cost	2016.2	0.024 (CI = +/-0.046; p = 0.283)	0.009 (CI = +/-0.008; p = 0.023)	0.263	+2.40%
Loss Cost	2017.1	0.033 (CI = +/-0.051; p = 0.182)	0.009 (CI = +/-0.008; p = 0.028)	0.286	+3.35%
Severity	2006.1	0.022 (CI = +/-0.014; p = 0.003)	0.005 (CI = +/-0.008; p = 0.232)	0.186	+2.22%
Severity	2006.2	0.023 (CI = +/-0.015; p = 0.003)	0.005 (CI = +/-0.008; p = 0.216)	0.197	+2.38%
Severity	2007.1	0.024 (CI = +/-0.016; p = 0.004)	0.005 (CI = +/-0.008; p = 0.218)	0.187	+2.43%
Severity	2007.2	0.022 (CI = +/-0.017; p = 0.011)	0.005 (CI = +/-0.008; p = 0.245)	0.142	+2.23%
Severity	2008.1	0.024 (CI = +/-0.018; p = 0.008)	0.005 (CI = +/-0.008; p = 0.222)	0.164	+2.47%
Severity	2008.2	0.029 (CI = +/-0.018; p = 0.002)	0.006 (CI = +/-0.008; p = 0.165)	0.236	+2.95%
Severity	2009.1	0.039 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.006; p = 0.038)	0.498	+3.95%
Severity	2009.2	0.040 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.006; p = 0.038)	0.488	+4.08%
Severity	2010.1	0.035 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.041)	0.431	+3.60%
Severity	2010.2	0.040 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.006; p = 0.024)	0.505	+4.08%
Severity	2011.1	0.044 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.006; p = 0.018)	0.542	+4.45%
Severity	2011.2	0.041 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.006; p = 0.022)	0.488	+4.16%
Severity	2012.1	0.041 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.006; p = 0.025)	0.455	+4.16%
Severity	2012.2	0.036 (CI = +/-0.019; p = 0.001)	0.007 (CI = +/-0.006; p = 0.026)	0.390	+3.65%
Severity	2013.1	0.037 (CI = +/-0.021; p = 0.001)	0.007 (CI = +/-0.006; p = 0.028)	0.381	+3.80%
Severity	2013.2	0.033 (CI = +/-0.022; p = 0.006)	0.007 (CI = +/-0.006; p = 0.031)	0.315	+3.32%
Severity	2014.1	0.034 (CI = +/-0.024; p = 0.008)	0.007 (CI = +/-0.006; p = 0.034)	0.310	+3.50%
Severity	2014.2	0.031 (CI = +/-0.026; p = 0.023)	0.007 (CI = +/-0.006; p = 0.039)	0.257	+3.14%
Severity	2015.1	0.034 (CI = +/-0.029; p = 0.024)	0.007 (CI = +/-0.006; p = 0.042)	0.269	+3.46%
Severity	2015.2	0.038 (CI = +/-0.032; p = 0.024)	0.007 (CI = +/-0.006; p = 0.047)	0.283	+3.83%
Severity	2016.1	0.043 (CI = +/-0.035; p = 0.019)	0.007 (CI = +/-0.007; p = 0.051)	0.319	+4.42%
Severity	2016.2	0.036 (CI = +/-0.038; p = 0.064)	0.007 (CI = +/-0.007; p = 0.048)	0.267	+3.65%
Severity	2017.1	0.043 (CI = +/-0.043; p = 0.050)	0.006 (CI = +/-0.007; p = 0.058)	0.304	+4.37%
Frequency	2006.1	0.021 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.006; p = 0.064)	0.273	+2.10%
Frequency	2006.2	0.020 (CI = +/-0.012; p = 0.001)	0.006 (CI = +/-0.006; p = 0.073)	0.237	+2.02%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.003)	0.006 (CI = +/-0.006; p = 0.082)	0.209	+1.97%
Frequency	2007.2	0.020 (CI = +/-0.013; p = 0.004)	0.006 (CI = +/-0.007; p = 0.083)	0.203	+2.03%
Frequency	2008.1	0.016 (CI = +/-0.013; p = 0.017)	0.005 (CI = +/-0.006; p = 0.093)	0.136	+1.60%
Frequency	2008.2	0.014 (CI = +/-0.013; p = 0.043)	0.005 (CI = +/-0.006; p = 0.109)	0.093	+1.40%
Frequency	2009.1	0.009 (CI = +/-0.013; p = 0.176)	0.004 (CI = +/-0.006; p = 0.113)	0.040	+0.86%
Frequency	2009.2	0.004 (CI = +/-0.012; p = 0.474)	0.004 (CI = +/-0.005; p = 0.126)	0.018	+0.44%
Frequency	2010.1	-0.002 (CI = +/-0.011; p = 0.724)	0.003 (CI = +/-0.004; p = 0.107)	0.081	-0.18%
Frequency	2010.2	-0.006 (CI = +/-0.010; p = 0.282)	0.003 (CI = +/-0.004; p = 0.114)	0.160	-0.55%
Frequency	2011.1	-0.005 (CI = +/-0.011; p = 0.389)	0.003 (CI = +/-0.004; p = 0.115)	0.137	-0.47%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.206)	0.003 (CI = +/-0.004; p = 0.129)	0.187	-0.73%
Frequency	2012.1	-0.010 (CI = +/-0.012; p = 0.118)	0.003 (CI = +/-0.004; p = 0.146)	0.229	-0.95%
Frequency	2012.2	-0.010 (CI = +/-0.013; p = 0.118)	0.003 (CI = +/-0.004; p = 0.162)	0.227	-1.04%
Frequency	2013.1	-0.008 (CI = +/-0.014; p = 0.236)	0.003 (CI = +/-0.004; p = 0.152)	0.175	-0.83%
Frequency	2013.2	-0.007 (CI = +/-0.016; p = 0.353)	0.003 (CI = +/-0.004; p = 0.155)	0.138	-0.70%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.217)	0.003 (CI = +/-0.004; p = 0.167)	0.183	-1.01%
Frequency	2014.2	-0.010 (CI = +/-0.018; p = 0.256)	0.003 (CI = +/-0.004; p = 0.181)	0.161	-1.02%
Frequency	2015.1	-0.011 (CI = +/-0.021; p = 0.293)	0.003 (CI = +/-0.004; p = 0.196)	0.139	-1.05%
Frequency	2015.2	-0.010 (CI = +/-0.023; p = 0.386)	0.003 (CI = +/-0.005; p = 0.211)	0.099	-0.96%
Frequency	2016.1	-0.016 (CI = +/-0.024; p = 0.186)	0.003 (CI = +/-0.005; p = 0.191)	0.193	-1.56%
Frequency	2016.2	-0.012 (CI = +/-0.027; p = 0.352)	0.003 (CI = +/-0.005; p = 0.210)	0.105	-1.20%
Frequency	2017.1	-0.010 (CI = +/-0.031; p = 0.504)	0.003 (CI = +/-0.005; p = 0.239)	0.039	-0.97%

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

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Reform Trend Change	New Normal	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	6.592	54,684	360.49	0	0.00	0.00	0.00	6.796	53,378	358.95	1.003	1.000	0.3%	0.866
2012.75	7.369	57,570	424.26	1	0.00	0.00	0.00	6.661	54,644	359.97	1.003	1.000	0.3%	0.864
2013.25	7.095	56,191	398.69	0	0.00	0.00	0.00	6.529	55,940	360.99	1.003	1.000	0.3%	0.862
2013.75	7.420	55,758	413.73	1	0.00	0.00	0.00	6.400	57,267	362.02	1.003	1.000	0.3%	0.859
2014.25	6.651	51,618	343.32	0	0.00	0.00	0.00	6.273	58,625	363.05	1.003	1.000	0.3%	0.857
2014.75	6.845	55,915	382.75	1	0.00	0.00	0.00	6.148	60,016	364.08	1.003	1.000	0.3%	0.854
2015.25	6.619	58,781	389.07	0	0.00	0.00	0.00	6.026	61,439	365.12	1.003	1.000	0.3%	0.852
2015.75	6.661	70,059	466.66	1	0.00	0.00	0.00	5.907	62,896	366.16	1.003	1.000	0.3%	0.849
2016.25	5.941	68,048	404.28	0	0.00	0.00	0.00	5.790	64,388	367.20	1.003	1.000	0.3%	0.847
2016.75	6.678	63,179	421.89	1	0.00	0.00	0.00	5.675	65,915	368.24	1.003	1.000	0.3%	0.845
2017.25	5.533	64,268	355.57	0	0.00	0.00	0.00	5.562	67,478	369.29	1.003	1.000	0.3%	0.842
2017.75	5.959	63,518	378.49	1	0.00	0.00	0.00	5.452	69,079	370.34	1.003	1.000	0.3%	0.840
2018.25	5.226	68,830	359.72	0	0.00	0.00	0.00	5.344	70,717	371.39	1.003	1.000	0.3%	0.837
2018.75	5.528	78,770	435.41	1	0.00	0.00	0.00	5.238	72,395	372.45	1.003	1.000	0.3%	0.835
2019.25	4.893	77,960	381.43	0	0.00	0.00	0.00	5.134	74,112	373.51	1.003	1.000	0.3%	0.833
2019.75	5.679	77,706	441.32	1	0.00	0.00	0.00	5.032	75,869	374.57	1.003	0.974	-2.3%	0.830
2020.25	3.803	68,103	259.01	0	(26.69)	0.50	0.00	3.948	75,354	287.26	1.003	0.974	-2.3%	0.850
2020.75	4.514	75,942	342.78	1	(29.87)	1.00	0.00	3.768	74,841	272.66	1.003	0.974	-2.3%	0.870
2021.25	3.437	74,382	255.69	0	(35.22)	1.50	0.00	3.532	74,332	253.77	1.003	0.974	-2.3%	0.890
2021.75	4.620	83,737	386.88	1	(17.04)	2.00	0.00	4.029	73,827	292.42	1.003	0.974	-2.3%	0.911
2022.25	3.854	74,297	286.35	0	(17.23)	2.50	0.00	3.943	73,325	285.19	1.003	0.974	-2.3%	0.933
2022.75	4.415	73,711	325.44	1	0.00	3.00	1.00	4.071	72,827	249.73	1.003	0.974	-2.3%	0.955
2023.25	4.078	74,809	305.07	0	0.00	3.50	1.00	3.990	72,332	243.99	1.003	0.974	-2.3%	0.977
2023.75	4.437	64,938	288.11	1	0.00	4.00	1.00	3.911	71,840	238.39				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	82.549	(83.452)	(5.545)
B.	Time	(0.040)	0.047	0.006
C.	Seasonality	0.115		0.143
D.	Mobility	0.008		0.009
E.	Reform Trend Change		(0.061)	(0.052)
F.	New Normal	(0.092)		(0.266)

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

Selected Trend Model: Third Party Liability - Property Damage (including DCPD)
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	24.321	3,631	88.31	0	0.00	0	26.189	4,082	106.89	1.009	0.9%	1.217
2012.75	25.839	4,171	107.78	1	0.00	0	26.974	4,179	112.73	1.009	0.9%	1.207
2013.25	25.169	4,223	106.28	0	0.00	0	25.410	4,279	108.74	1.009	0.9%	1.197
2013.75	26.862	4,576	122.92	1	0.00	0	26.171	4,382	114.68	1.009	0.9%	1.187
2014.25	25.574	4,334	110.83	0	0.00	0	24.653	4,487	110.61	1.009	0.9%	1.176
2014.75	24.818	4,567	113.35	1	0.00	0	25.392	4,594	116.66	1.009	0.9%	1.166
2015.25	25.792	4,531	116.86	0	0.00	0	23.920	4,704	112.52	1.009	0.9%	1.157
2015.75	24.341	4,971	121.00	1	0.00	0	24.637	4,817	118.67	1.009	0.9%	1.147
2016.25	22.920	5,101	116.91	0	0.00	0	23.208	4,932	114.46	1.009	0.9%	1.137
2016.75	23.624	4,985	117.78	1	0.00	0	23.903	5,050	120.72	1.009	0.9%	1.127
2017.25	22.680	5,087	115.37	0	0.00	0	22.517	5,171	116.44	1.009	0.9%	1.118
2017.75	22.408	5,192	116.34	1	0.00	0	23.192	5,295	122.80	1.009	0.9%	1.108
2018.25	21.499	5,489	118.01	0	0.00	0	21.847	5,422	118.45	1.009	0.9%	1.099
2018.75	22.317	5,734	127.97	1	0.00	0	22.502	5,552	124.92	1.009	0.9%	1.089
2019.25	19.799	5,929	117.38	0	0.00	0	21.197	5,685	120.49	1.009	0.9%	1.080
2019.75	21.293	5,884	125.30	1	0.00	0	21.832	5,821	127.08	1.009	0.9%	1.071
2020.25	17.947	6,093	109.35	0	(26.69)	0	18.080	5,960	107.76	1.009	0.9%	1.062
2020.75	18.717	6,108	114.33	1	(29.87)	0	18.338	6,103	111.91	1.009	0.9%	1.053
2021.25	16.574	5,721	94.82	0	(35.22)	0	16.834	6,249	105.19	1.009	0.9%	1.044
2021.75	19.743	6,533	128.97	1	(17.04)	1	18.929	6,949	131.54	1.009	0.9%	1.035
2022.25	17.222	7,041	121.25	0	(17.23)	1	17.814	7,116	126.76	1.009	0.9%	1.026
2022.75	19.390	7,535	146.10	1	0.00	1	19.940	7,286	145.28	1.009	0.9%	1.017
2023.25	19.625	7,547	148.12	0	0.00	1	18.784	7,460	140.14	1.009	0.9%	1.009
2023.75	20.411	7,851	160.25	1	0.00	1	19.347	7,639	147.79			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	64.062	(86.911)	(29.757)
B.	Time	(0.030)	0.047	0.017
C.	Seasonality	0.045		0.045
D.	Mobility	0.005		0.005
E.	Inflation		0.083	0.083

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

Selected Trend Model: Accident Benefits - Total
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	7.510	6,655	49.98	0	0.00	7.580	6,783	51.42	1.004	0.4%	1.091
2012.75	8.548	6,710	57.36	1	0.00	8.614	6,880	59.26	1.004	0.4%	1.087
2013.25	7.750	6,740	52.23	0	0.00	7.424	6,978	51.81	1.004	0.4%	1.083
2013.75	8.440	6,948	58.64	1	0.00	8.435	7,079	59.71	1.004	0.4%	1.079
2014.25	7.554	7,367	55.64	0	0.00	7.270	7,180	52.20	1.004	0.4%	1.075
2014.75	8.365	6,721	56.22	1	0.00	8.261	7,283	60.16	1.004	0.4%	1.071
2015.25	7.900	8,239	65.09	0	0.00	7.120	7,387	52.60	1.004	0.4%	1.066
2015.75	8.090	8,007	64.77	1	0.00	8.090	7,493	60.62	1.004	0.4%	1.062
2016.25	7.460	8,483	63.28	0	0.00	6.973	7,601	53.00	1.004	0.4%	1.058
2016.75	8.118	6,957	56.48	1	0.00	7.923	7,710	61.08	1.004	0.4%	1.054
2017.25	6.871	7,835	53.83	0	0.00	6.828	7,820	53.40	1.004	0.4%	1.050
2017.75	7.578	7,564	57.32	1	0.00	7.759	7,932	61.55	1.004	0.4%	1.046
2018.25	6.355	8,286	52.66	0	0.00	6.687	8,046	53.81	1.004	0.4%	1.043
2018.75	7.352	8,849	65.06	1	0.00	7.598	8,162	62.01	1.004	0.4%	1.039
2019.25	6.496	9,052	58.81	0	0.00	6.549	8,279	54.21	1.004	0.4%	1.035
2019.75	7.146	9,738	69.58	1	0.00	7.441	8,397	62.49	1.004	0.4%	1.031
2020.25	4.593	8,326	38.24	0	(26.69)	5.098	8,518	43.42	1.004	0.4%	1.027
2020.75	6.021	8,516	51.27	1	(29.87)	5.636	8,640	48.70	1.004	0.4%	1.023
2021.25	4.603	8,756	40.30	0	(35.22)	4.639	8,764	40.66	1.004	0.4%	1.019
2021.75	6.468	8,708	56.33	1	(17.04)	6.164	8,889	54.79	1.004	0.4%	1.015
2022.25	5.388	8,818	47.51	0	(17.23)	5.303	9,017	47.82	1.004	0.4%	1.011
2022.75	6.299	8,592	54.12	1	0.00	6.989	9,146	63.92	1.004	0.4%	1.008
2023.25	6.123	9,092	55.67	0	0.00	6.024	9,277	55.88	1.004	0.4%	1.004
2023.75	7.255	8,678	62.96	1	0.00	6.845	9,410	64.41			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	44.079	(48.473)	(11.301)
B.	Time	(0.021)	0.028	0.008
E.	Seasonality	0.138		0.138
F.	Mobility	0.009		0.009

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

Selected Trend Model: Uninsured Auto
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	0.397	25,604	10.18	0.524	25,963	13.60	0.999	-0.1%	0.978
2012.75	0.588	26,077	15.33	0.510	26,654	13.59	0.999	-0.1%	0.979
2013.25	0.478	27,663	13.22	0.496	27,364	13.57	0.999	-0.1%	0.980
2013.75	0.506	27,314	13.82	0.483	28,093	13.56	0.999	-0.1%	0.981
2014.25	0.660	35,397	23.35	0.470	28,841	13.55	0.999	-0.1%	0.982
2014.75	0.409	25,693	10.51	0.457	29,609	13.53	0.999	-0.1%	0.983
2015.25	0.648	26,699	17.31	0.445	30,398	13.52	0.999	-0.1%	0.984
2015.75	0.500	31,664	15.84	0.433	31,207	13.51	0.999	-0.1%	0.985
2016.25	0.467	44,007	20.54	0.421	32,038	13.49	0.999	-0.1%	0.986
2016.75	0.356	31,868	11.36	0.410	32,891	13.48	0.999	-0.1%	0.987
2017.25	0.330	31,089	10.25	0.399	33,767	13.47	0.999	-0.1%	0.988
2017.75	0.348	37,385	13.01	0.388	34,666	13.46	0.999	-0.1%	0.989
2018.25	0.365	29,498	10.77	0.378	35,590	13.44	0.999	-0.1%	0.990
2018.75	0.444	35,465	15.73	0.368	36,537	13.43	0.999	-0.1%	0.991
2019.25	0.342	50,024	17.13	0.358	37,510	13.42	0.999	-0.1%	0.991
2019.75	0.331	49,203	16.29	0.348	38,509	13.41	0.999	-0.1%	0.992
2020.25	0.335	26,474	8.87	0.339	39,535	13.39	0.999	-0.1%	0.993
2020.75	0.380	43,523	16.52	0.330	40,588	13.38	0.999	-0.1%	0.994
2021.25	0.247	34,492	8.52	0.321	41,669	13.37	0.999	-0.1%	0.995
2021.75	0.394	38,845	15.29	0.312	42,778	13.35	0.999	-0.1%	0.996
2022.25	0.347	49,788	17.27	0.304	43,918	13.34	0.999	-0.1%	0.997
2022.75	0.248	39,389	9.77	0.296	45,087	13.33	0.999	-0.1%	0.998
2023.25	0.253	40,130	10.16	0.288	46,288	13.32	0.999	-0.1%	0.999
2023.75	0.243	48,407	11.76	0.280	47,521	13.30			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	108.959	(95.609)	6.442
B.	Time	(0.054)	0.053	(0.002)

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

Selected Trend Model: Collision
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Reform	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	41.019	4,195	172.09	0	0.00	0	41.396	4,210	174.28	1.018	1.8%	1.501
2012.75	43.014	4,671	200.90	1	0.00	0	40.862	4,757	194.37	1.018	1.8%	1.474
2013.25	43.188	4,316	186.41	0	0.00	0	40.335	4,476	180.54	1.018	1.8%	1.449
2013.75	43.715	4,649	203.21	1	0.00	0	39.814	5,057	201.36	1.018	1.8%	1.423
2014.25	44.953	4,534	203.82	0	0.00	0	39.300	4,759	187.02	1.018	1.8%	1.398
2014.75	38.125	5,425	206.84	1	0.00	0	38.793	5,377	208.59	1.018	1.8%	1.374
2015.25	41.739	5,146	214.80	0	0.00	0	38.293	5,060	193.74	1.018	1.8%	1.350
2015.75	36.657	6,128	224.63	1	0.00	0	37.799	5,717	216.08	1.018	1.8%	1.326
2016.25	36.176	6,032	218.20	0	0.00	0	37.311	5,379	200.70	1.018	1.8%	1.303
2016.75	35.280	6,779	239.17	1	0.00	0	36.829	6,078	223.85	1.018	1.8%	1.280
2017.25	36.122	5,782	208.86	0	0.00	0	36.354	5,719	207.91	1.018	1.8%	1.258
2017.75	33.624	6,435	216.37	1	0.00	0	35.885	6,462	231.89	1.018	1.8%	1.236
2018.25	33.629	6,219	209.15	0	0.00	0	35.422	6,080	215.38	1.018	1.8%	1.214
2018.75	35.182	6,816	239.81	1	0.00	0	34.965	6,870	240.22	1.018	1.8%	1.193
2019.25	34.677	6,502	225.46	0	0.00	0	34.514	6,465	223.12	1.018	1.8%	1.172
2019.75	34.088	6,842	233.24	1	0.00	0	34.068	7,304	248.85	1.018	1.8%	1.152
2020.25	27.272	6,326	172.51	0	(26.69)	1	25.263	6,873	173.64	1.018	1.8%	1.131
2020.75	24.187	7,556	182.74	1	(29.87)	1	24.503	7,766	190.29	1.018	1.8%	1.112
2021.25	23.335	6,898	160.97	0	(35.22)	1	23.484	7,307	171.61	1.018	1.8%	1.092
2021.75	24.250	8,172	198.16	1	(17.04)	1	25.624	8,257	211.56	1.018	1.8%	1.073
2022.25	24.559	8,124	199.52	0	(17.23)	1	25.266	7,769	196.29	1.018	1.8%	1.054
2022.75	25.688	9,108	233.97	1	0.00	1	27.424	8,778	240.74	1.018	1.8%	1.036
2023.25	28.724	8,413	241.64	0	0.00	1	27.070	8,260	223.60	1.018	1.8%	1.018
2023.75	27.603	9,236	254.93	1	0.00	1	26.721	9,333	249.38			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	55.991	(114.945)	(65.862)
B.	Time	(0.026)	0.061	0.035
C.	Seasonality		0.091	0.091
D.	Mobility	0.006		0.006
E.	Reform	(0.139)		(0.139)

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

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	80.112	1,001	80.16	0	0.00	81.01	1,044	83.51	1.019	1.9%	1.557
2012.75	73.097	1,346	98.41	1	0.00	71.45	1,316	94.17	1.019	1.9%	1.528
2013.25	78.465	1,121	87.97	0	0.00	79.68	1,103	86.79	1.019	1.9%	1.499
2013.75	68.869	1,318	90.76	1	0.00	70.28	1,391	97.86	1.019	1.9%	1.470
2014.25	83.211	1,167	97.07	0	0.00	78.38	1,167	90.20	1.019	1.9%	1.442
2014.75	67.695	1,477	100.00	1	0.00	69.13	1,471	101.71	1.019	1.9%	1.414
2015.25	85.285	1,082	92.24	0	0.00	77.10	1,234	93.74	1.019	1.9%	1.387
2015.75	69.350	1,570	108.86	1	0.00	68.00	1,555	105.70	1.019	1.9%	1.361
2016.25	87.933	1,243	109.34	0	0.00	75.84	1,304	97.42	1.019	1.9%	1.335
2016.75	66.995	1,681	112.61	1	0.00	66.89	1,644	109.85	1.019	1.9%	1.310
2017.25	101.699	1,625	165.27	0	0.00	74.61	1,379	101.25	1.019	1.9%	1.285
2017.75	68.421	1,623	111.05	1	0.00	65.80	1,739	114.17	1.019	1.9%	1.260
2018.25	78.319	1,482	116.08	0	0.00	73.39	1,458	105.23	1.019	1.9%	1.236
2018.75	66.773	1,871	124.96	1	0.00	64.73	1,838	118.65	1.019	1.9%	1.212
2019.25	71.862	1,457	104.73	0	0.00	72.19	1,542	109.36	1.019	1.9%	1.189
2019.75	64.048	1,725	110.50	1	0.00	63.67	1,944	123.31	1.019	1.9%	1.167
2020.25	61.465	1,630	100.19	0	(26.69)	66.20	1,565	103.10	1.019	1.9%	1.144
2020.75	66.239	1,838	121.72	1	(29.87)	57.91	1,964	114.91	1.019	1.9%	1.123
2021.25	60.573	1,666	100.95	0	(35.22)	63.68	1,633	103.86	1.019	1.9%	1.101
2021.75	57.377	2,142	122.92	1	(17.04)	58.91	2,117	125.15	1.019	1.9%	1.080
2022.25	66.348	1,774	117.69	0	(17.23)	65.67	1,775	115.27	1.019	1.9%	1.059
2022.75	56.243	2,383	134.04	1	0.00	60.60	2,298	138.42	1.019	1.9%	1.039
2023.25	67.626	1,942	131.30	0	0.00	67.59	1,927	127.58	1.019	1.9%	1.019
2023.75	52.741	2,624	138.41	1	0.00	59.62	2,430	143.86			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	37.512	(105.266)	(73.092)
B.	Time	(0.016)	0.056	0.039
C.	Seasonality	(0.117)	0.204	0.101
D.	Mobility	0.003	0.002	0.004

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

Selected Trend Model: All Perils
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	77.824	2,920	227.23	0	0.00	76.986	3,690	267.27	1.016	1.6%	1.441
2012.75	86.693	3,941	341.67	1	0.00	75.366	3,742	300.31	1.016	1.6%	1.418
2013.25	82.347	3,244	267.11	0	0.00	76.872	3,795	275.89	1.016	1.6%	1.396
2013.75	71.178	4,168	296.66	1	0.00	75.255	3,849	310.00	1.016	1.6%	1.374
2014.25	78.853	3,626	285.89	0	0.00	76.759	3,903	284.80	1.016	1.6%	1.352
2014.75	78.356	4,459	349.36	1	0.00	75.144	3,959	320.01	1.016	1.6%	1.331
2015.25	80.230	4,471	358.74	0	0.00	76.647	4,014	294.00	1.016	1.6%	1.310
2015.75	68.748	4,617	317.42	1	0.00	75.034	4,071	330.34	1.016	1.6%	1.289
2016.25	85.307	3,573	304.77	0	0.00	76.534	4,129	303.49	1.016	1.6%	1.269
2016.75	80.737	4,815	388.75	1	0.00	74.924	4,187	341.01	1.016	1.6%	1.249
2017.25	97.951	4,076	399.21	0	0.00	76.421	4,246	313.29	1.016	1.6%	1.229
2017.75	69.339	3,856	267.35	1	0.00	74.813	4,306	352.02	1.016	1.6%	1.210
2018.25	68.412	5,105	349.25	0	0.00	76.309	4,367	323.40	1.016	1.6%	1.191
2018.75	75.513	5,242	395.82	1	0.00	74.703	4,429	363.38	1.016	1.6%	1.172
2019.25	70.483	3,639	256.49	0	0.00	76.197	4,492	333.84	1.016	1.6%	1.154
2019.75	74.370	5,234	389.28	1	0.00	74.594	4,555	375.12	1.016	1.6%	1.136
2020.25	66.178	4,128	273.16	0	(26.69)	69.094	4,619	312.96	1.016	1.6%	1.118
2020.75	65.256	4,750	309.99	1	(29.87)	66.866	4,685	347.63	1.016	1.6%	1.100
2021.25	71.592	3,980	284.94	0	(35.22)	66.897	4,751	313.25	1.016	1.6%	1.083
2021.75	72.173	4,466	322.33	1	(17.04)	69.935	4,818	375.87	1.016	1.6%	1.066
2022.25	67.081	3,762	252.39	0	(17.23)	71.283	4,886	345.07	1.016	1.6%	1.049
2022.75	64.641	6,012	388.59	1	0.00	74.265	4,955	412.64	1.016	1.6%	1.032
2023.25	77.208	5,989	462.39	0	0.00	75.749	5,025	379.09	1.016	1.6%	1.016
2023.75	78.148	5,281	412.71	1	0.00	74.156	5,096	425.96			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	7.305	(48.281)	(58.352)
B.	Time	(0.001)	0.028	0.032
C.	Seasonality	(0.021)		0.101
D.	Mobility	0.004		0.004

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