OliverWyman

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2024

March 13, 2025

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1. Executive Summary

1.1. Purpose and Scope

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

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

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of June 30, 2024, to the General Insurance Statistical Agency (GISA).

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

1.2. Actuarial Findings

In 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. Although the highest inflation levels have subsided, we recognize the current economic uncertainty. To the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

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. Although the highest inflation levels have subsided, we recognize the current economic uncertainty. To the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

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

Coverage	Prior Review: Data as of December 31, 2023	Current Review: Data as of June 30, 2024
Bodily Injury	-4.8%[1]	-1.7%[2]
Property Damage (including DCPD)[3]	-0.8%[4]	-0.5%[5]
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+1.9%	+2.6%
Comprehensive	-0.3%[6]	-0.4%[7]
Specified Perils	-0.3%[8]	-0.4%[9]
All Perils	+3.4%	+3.1%
Underinsured Motorist	+1.6%	+3.9%

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

* * * * *

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

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[1] Includes a one-time increase of 51.6% at January 2013 (coincident with the reforms).
[2] Includes a one-time increase of 27.4% at January 2013 (coincident with the reforms).
[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 a one-time increase of 33.5% at 2021-2.
[5] Includes a one-time increase of 37.5% at 2021-2.
[6] Includes a one-time increase of 53.2% at 2021-2.
[7] Includes a one-time increase of 48.8% at 2021-2.
[8] Includes a one-time increase of 53.2% at 2021-2.
[9] Includes a one-time increase of 48.8% at 2021-2.

2. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2024-1 AUTO7502 Automobile Industry Exhibit (as of June 30, 2024) provided by GISA. This data included the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

> Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data."tThe claim count and claim amount data presented in the AIX report is grouped according to the accident half-year[10] during which the event occurred. tThe claim amount data that is available through the AIX report includes the following:

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

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

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

It is important to note the following about case reserves:

- **Insurance companies' determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the

[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.

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

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

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

We estimate the final (ultimate) number and cost[11] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[12]), separately, through to June 30, 2024. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.[13] In doing so, we consider the Industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA.[14] The selection of loss development factors that we apply is based on an analysis we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

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

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

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

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

We select loss[15] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2024 (we group claims by the accident half-year in which the events that give rise to the claims occur), separately for each of the coverages.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2024, separately for each of the coverages.

2.3. Selection of Claim Count and Claim Amount Development Factors

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

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

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.[16] As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,[17] and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Change in Estimates - Bodily Injury

	As of December 31, 2023			As of June 30, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$290.01	$87,012	3.33	$290.95	$86,161	3.38
2021	$361.36	$103,901	3.48	$383.79	$109,419	3.51
2022	$269.84	$89,011	3.03	$327.38	$106,659	3.07
2023	$193.40	$68,600	2.82	$271.01	$94,535	2.87
2024				$462.24	$105,803	4.37

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 14.2%. This increase is primarily driven by the following:

- Higher than expected emergence. For the four-year period 2020 to 2023, actual incurred amounts were 130% higher than expected since the prior report, based on the prior development factors.

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

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

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

- Increased loss development factors. Our loss development factors have increased since last report to reflect the recent increase in development patterns. We estimate that the revised loss development factors account for 5.3% of the total 14.2% increase shown above for 2020 to 2023. We attribute this increase in development to recent rises in health care costs, which we discuss further in Section 3.2.

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

	As of December 31, 2023			As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$62.31	$6,913	9.01	$63.18	$7,007	9.02
2021	$57.71	$8,228	7.01	$59.24	$8,422	7.03
2022	$114.74	$14,554	7.88	$108.82	$14,622	7.44
2023	$93.34	$10,398	8.98	$90.53	$11,266	8.04
2024				$120.67	$13,200	9.14

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 1.9%.

Table 4: Change in Estimates – Accident Benefits

	As of December 31, 2023			As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$18.02	$12,861	1.40	$17.59	$12,453	1.41
2021	$27.76	$11,243	2.47	$27.60	$11,479	2.40
2022	$10.69	$7,451	1.44	$11.45	$7,825	1.46
2023	$21.58	$9,692	2.23	$20.22	$9,424	2.15
2024				$19.70	$9,736	2.02

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 1.5%.

Table 5: Change in Estimates - Collision

	As of December 31, 2023			As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$136.63	$8,542	16.00	$136.71	$8,547	16.00
2021	$128.14	$11,600	11.05	$128.70	$11,636	11.06
2022	$148.75	$10,479	14.20	$151.85	$10,730	14.15
2023	$171.88	$10,337	16.63	$216.52	$12,157	17.81
2024				$170.89	$8,860	19.29

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 8.3%.

Table 6: Change in Estimates - Comprehensive

	As of December 31, 2023			As of June 30, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$90.31	$2,673	33.78	$90.31	$2,674	33.78
2021	$134.94	$3,946	34.20	$134.95	$3,946	34.20
2022	$176.24	$5,082	34.68	$176.14	$5,079	34.68
2023	$146.63	$4,519	32.45	$143.79	$4,480	32.10
2024				$128.90	$3,562	36.19

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.5%.

Table 7: Change in Estimates - All Perils

	As of December 31, 2023			As of June 30, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$212.82	$13,329	15.97	$212.82	$13,330	15.97
2021	$257.37	$15,730	16.36	$257.28	$15,710	16.38
2022	$339.47	$18,817	18.04	$317.39	$18,461	17.19
2023	$292.46	$19,440	15.04	$278.91	$18,243	15.29
2024				$146.49	$13,554	10.81

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 3.2%.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,[18] adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

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

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

3.2. Past Trend - Model Considerations

We use a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Newfoundland and Labrador ultimate Industry claim frequency, claim severity, and loss cost[19] by accident half-year that we derive (as we discuss in Section 2.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level change[20] parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we employ 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 2004-2 to 2024-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

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

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

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

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

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

Seasonality

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

Weather / Unemployment

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

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

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

Reforms and Level Changes

The purpose of a reform parameter[21] is to isolate and 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

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

of reform parameters and trend rate changes based on the *p*-values from *t*-tests for parameter significance.[22]

2020 Reforms

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

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

- use the implied trend from the combined frequency and severity model; or
- select a trend based on the direct loss cost model.

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

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

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

[22] 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 June 30, 2024, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[23] during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives in effect during the COVID-19 pandemic.

The trend rates 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[24] that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

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

Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2 through 2024-1 frequency levels 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 has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 1 through Figure 3, we

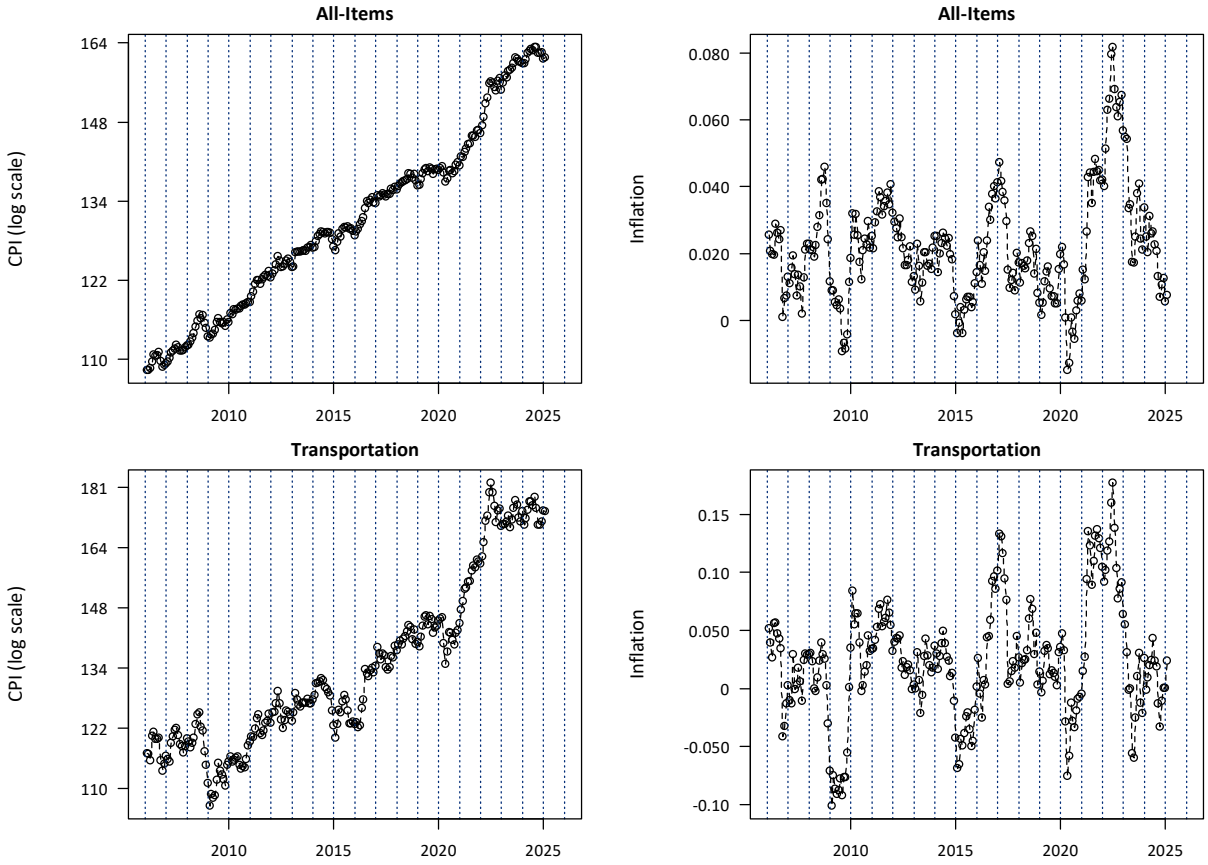
[23] We find frequency, but not severity has been affected by the COVID-19 pandemic.

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

present the consumer price index (left panel) and year-over year percentage change (right panel)[25] over the last 20 years in Newfoundland, separately, for:

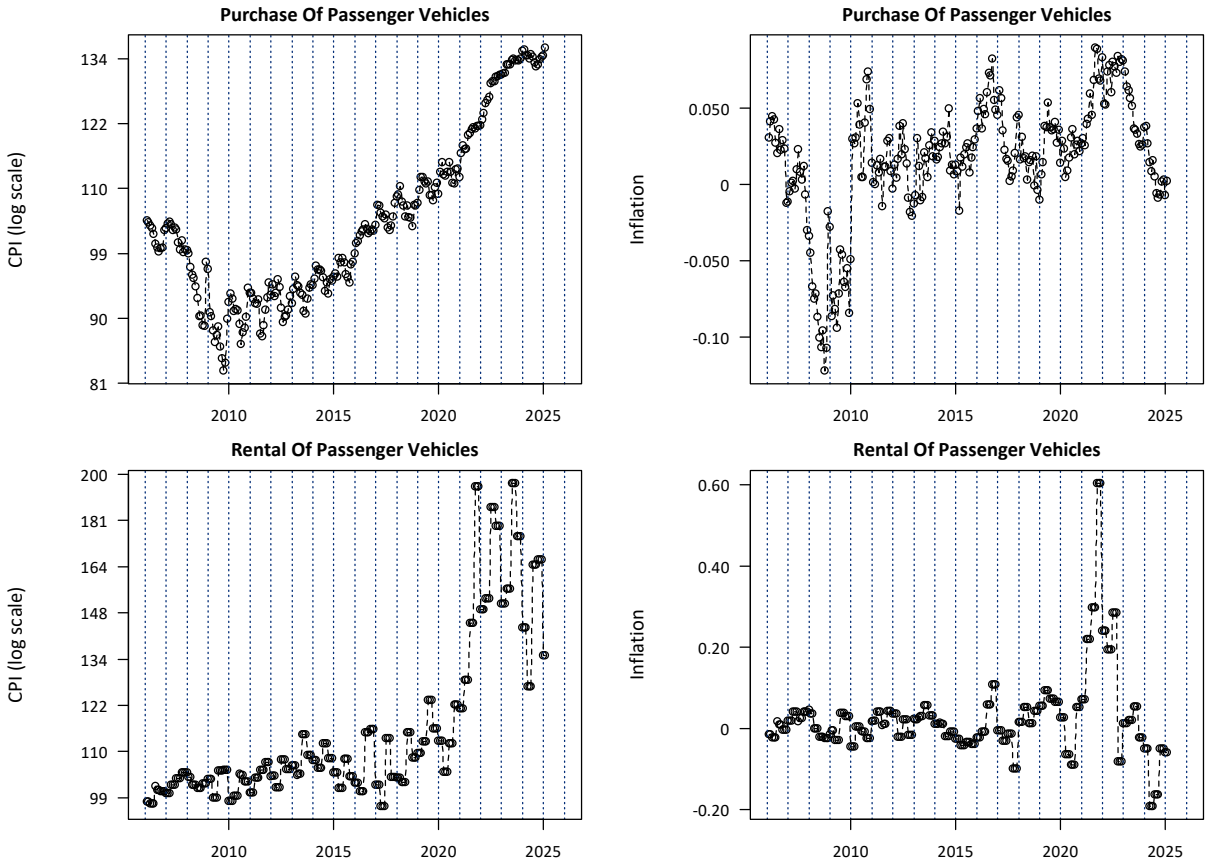
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 1: Consumer Price Index – All Items & Transportation



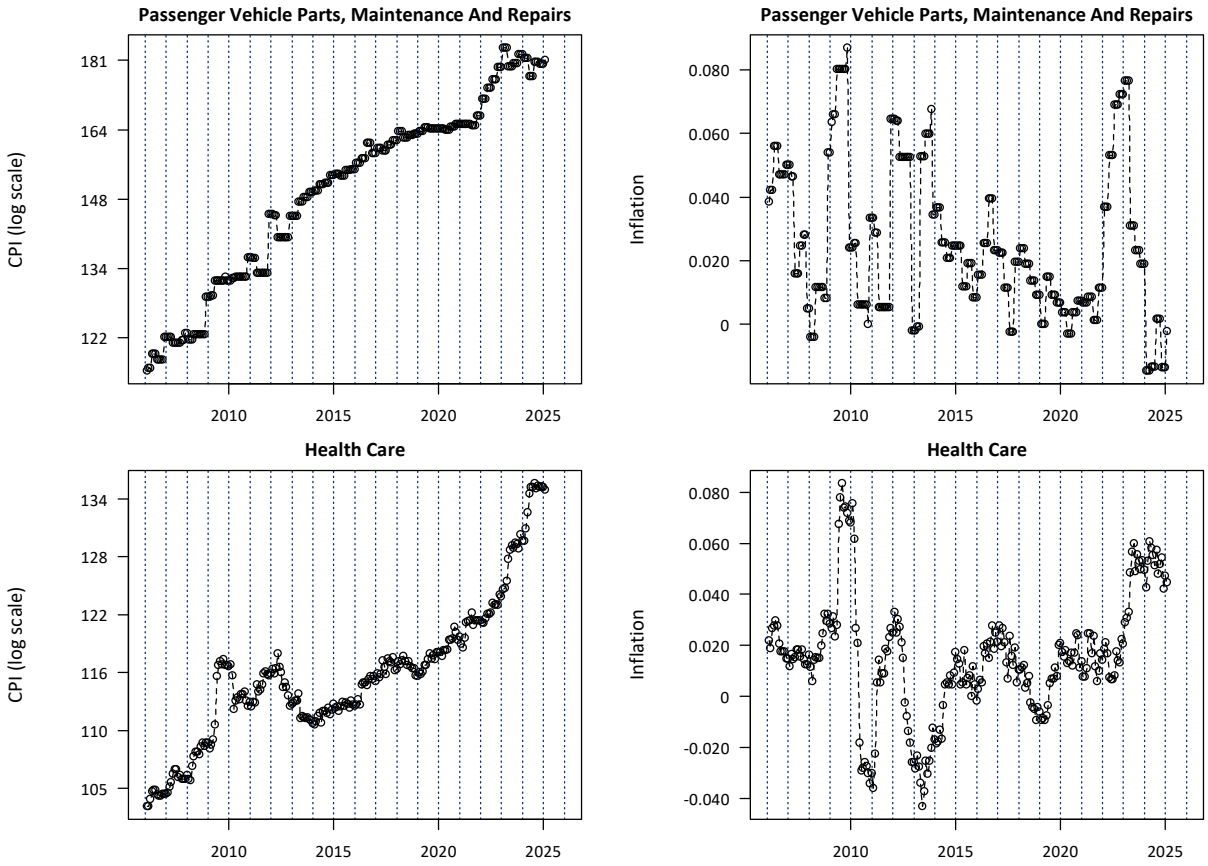
[25] As measured by the 12-month change in CPI.

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



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

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages[27] (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023. We note that 2024 inflation was below pre-pandemic levels.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022 and a steep rise in 2023. There are early signs of lower inflation in the month-over-month changes in 2024.

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

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

higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages[28] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

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

As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter often to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada raised 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.

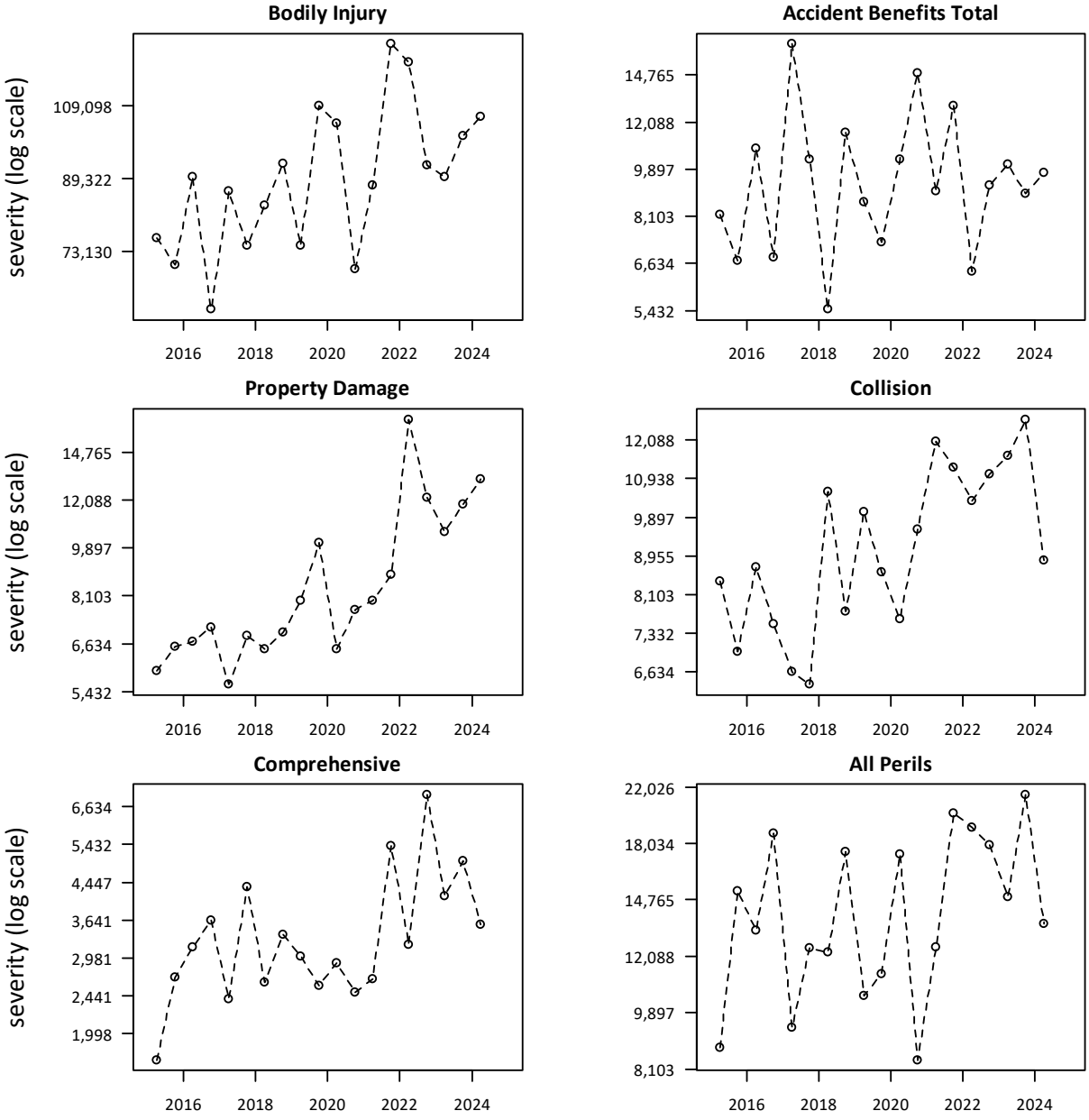
We also consider alternative approaches such as the following:

- The inclusion of an additional 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.

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

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

Figure 4: Historical Severity by Coverage



3.3. Future Trend Considerations

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

If appropriate, 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 indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may provide important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency 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 (April 1, 2024, in this review) to the average accident date of the proposed rate program, rate applications should consider the potential changes to the inflation rate over that same future projection period (e.g., moderation beyond 2024).

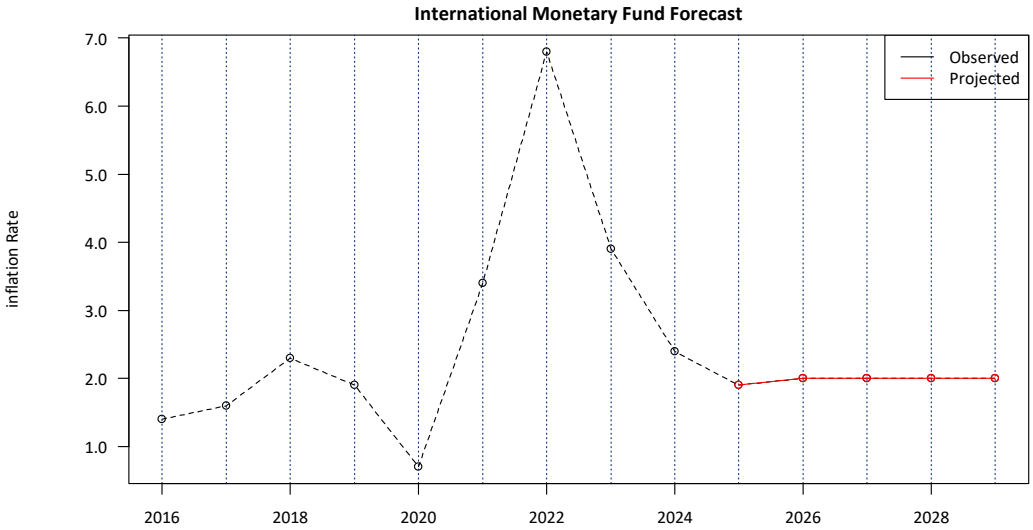
As described in Section 3.2 the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2024, via an additional scalar parameter that is included the model 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, we present the International Monetary Fund's (IMF) forecast of future inflation,[30] as measured by all items CPI in Canada. As shown, inflation continues to decrease in 2024 but remain above the Government's target range. IMF predicts a further decrease in 2025. The decline for 2024 is evident in the reported CPI data as of January 2025.

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.

[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



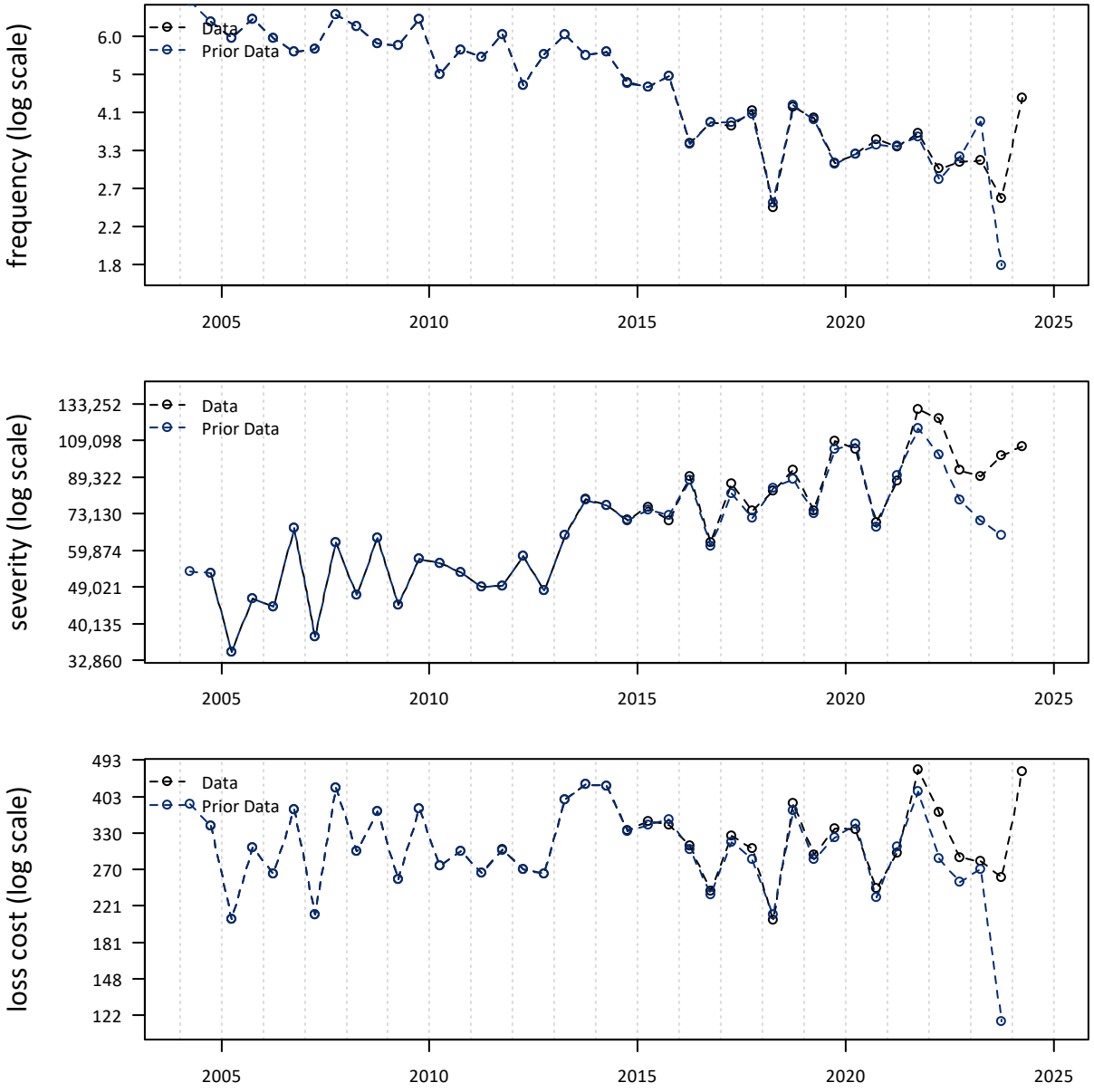
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of -4.8%, which includes a 51.6% one-time increase in January 2013.

In Figure 6, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that our immature severity estimates increased and there is some variability in the immature frequency estimates.

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 experienced a declining trend since 2003, with varying degrees of steepness. We also observe a downward spike at 2018-1 and an upward spike at 2024-1. We note no apparent COVID-19 pandemic impact.
- Severity exhibited a somewhat flat trend between 2006 and 2012, rising in 2013, then an increasing trend thereafter.

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

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

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

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

We fit a frequency model to all accident half-years between 2010-2 and 2024-1, excluding 2018-1 and 2024-1 (which we consider outliers), and include only time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -5.5%. The adjusted R-squared of our proposed frequency model is 0.833.

We fit a severity model to all accident half-years between 2010-2 and 2024-1 and include time (p = 0.000) and a 2013-1 scalar (p = 0.015). The implied annual trend rates associated with our fitted severity model is +4.0%. The modeled scalar parameter corresponds to a 27.4%[31] increase in severity. The adjusted R-squared of our proposed severity model is 0.730.

The annual loss cost trend rate implied by the combined frequency and severity model is -1.7%.[32] The implied adjusted R-squared of the combined frequency and severity model is 0.035.

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, a higher 2013-1 scalar, and a higher adjusted R-squared (0.213).

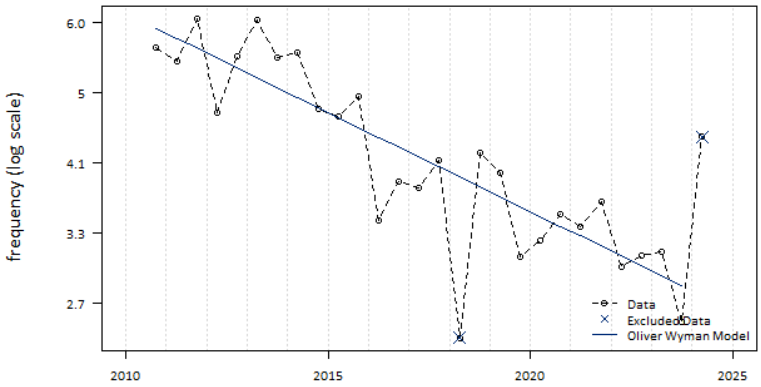
Due to the statistical significance of the parameters in the frequency and severity models, we base our selection on the implied loss cost model. We select a loss cost trend rate of -1.7% and a one-time loss cost increase of 27.4% at January 2013 (coincident with the reforms).

Additionally, given the dynamic nature of the recent economic environment, we recognize insurers may find an 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.

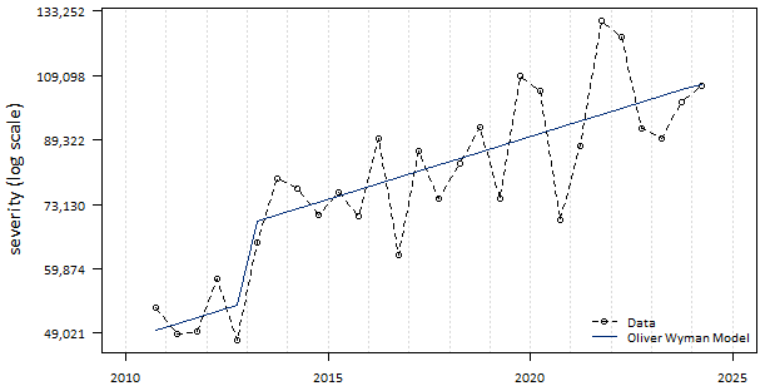
[31] = exp[0.242] - 1

[32] = exp[-0.056 + 0.039] - 1

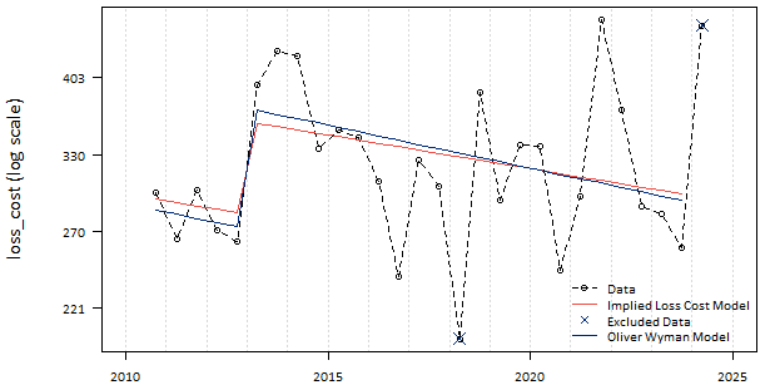
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.056	0	0.833
Trend Rate	-5.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0	0.73
2013-1 Scalar	0.242	0.015	
Trend Rate	+4.0%		



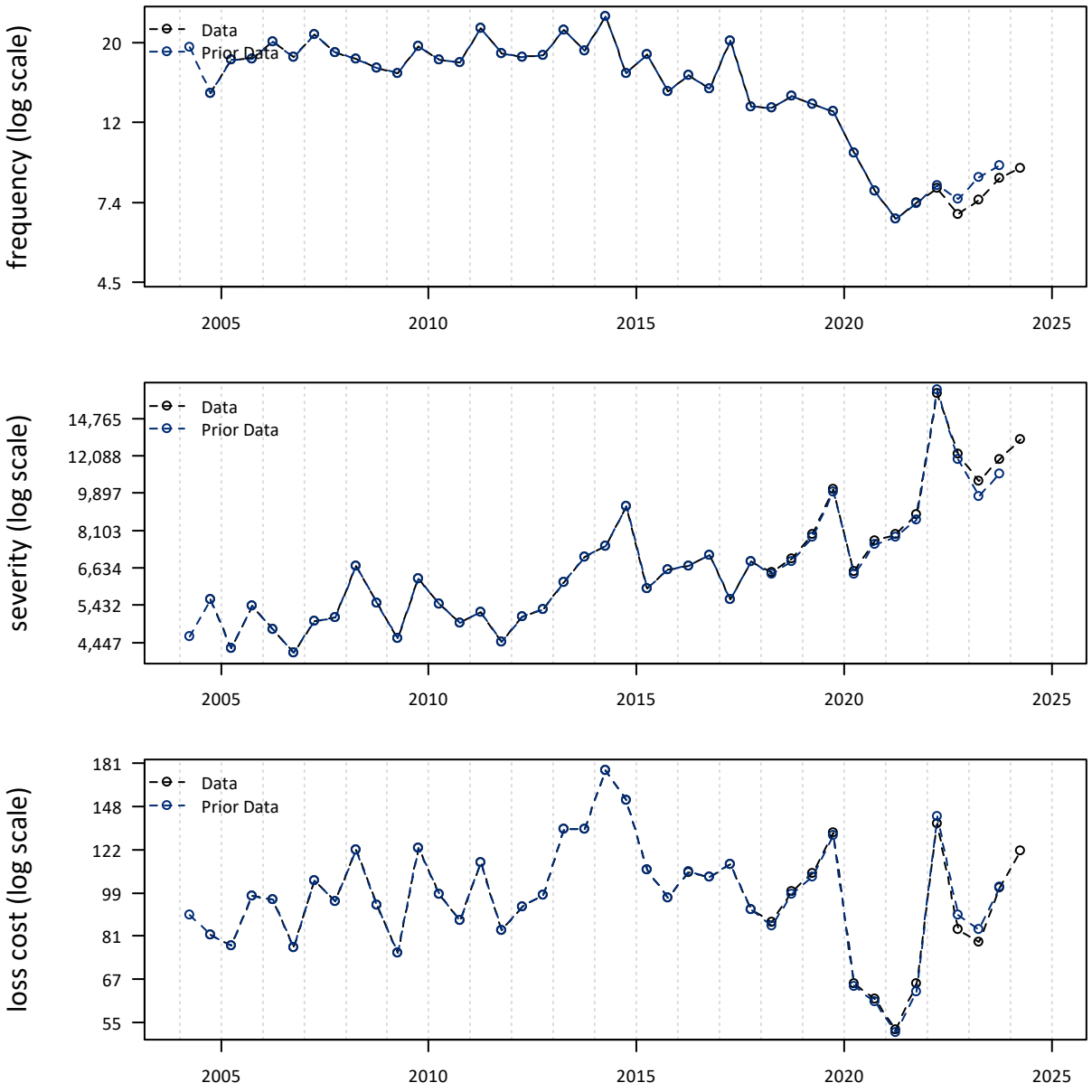
Parameter	Coefficient	p.value	Adj.R2
Trend	-0.022	0.046	0.213
2013-1 Scalar	0.316	0.007	
Trend Rate	-2.2%		

4.2. Property Damage (including DCPD)

For the prior review, we selected a past and future loss cost trend of -0.8%, which includes a one-time increase of 33.5% at 2021-2.

In Figure 8, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the immature frequency estimates decreased slightly but the immature severity estimates increased slightly.

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

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

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

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), seasonality (p = 0.031), mobility (p = 0.000), and a 2022-2 new normal scalar (p = 0.002). The implied annual trend rates associated with our fitted frequency model is -4.5%. The adjusted R-squared of our proposed frequency model is 0.896.

We fit a severity model to all accident half-years between 2010-1 and 2024-1 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 +4.2%. The modeled scalar parameter corresponds to a 37.5%[33] increase in severity. The adjusted R-squared of our proposed severity model is 0.742.

The annual loss cost trend rate implied by the combined frequency and severity model is -0.5%.[34] The implied adjusted R-squared of the combined frequency and severity model is 0.367.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a slightly higher adjusted R-squared (0.408) but has a directionally opposite 2021-2 inflation scalar. The impact from higher-than-average inflationary levels is masked by the COVID-19 impact on frequency.

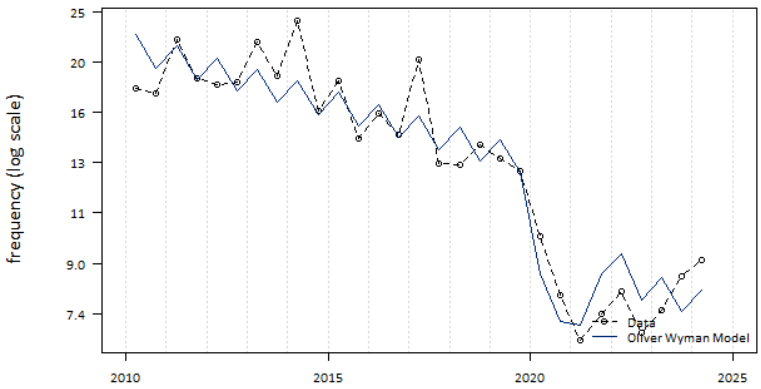
Due to the better statistical results, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.5% and a one-time loss cost increase of 37.5% at 2021-2 (coincident with the rise in inflation).

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

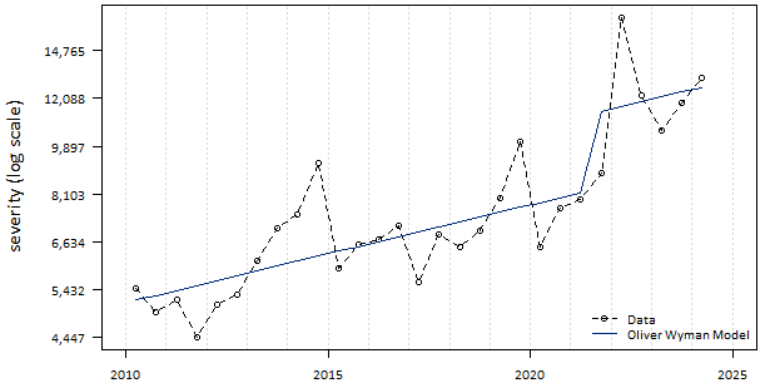
[33] = exp[0.318] - 1

[34] = exp[-0.046 + 0.041] - 1

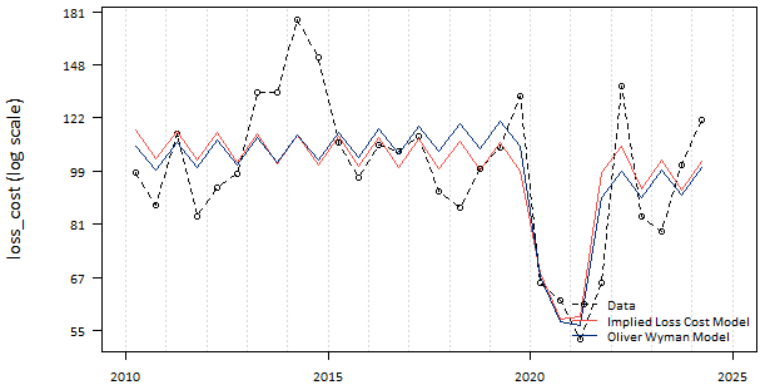
Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.046	0	0.896
Seasonality	-0.109	0.031	
Mobility	0.018	0	
New Normal	-0.366	0.002	
Trend Rate	-4.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.041	0	0.742
2021-2 Scalar	0.318	0.006	
Trend Rate	+4.2%		



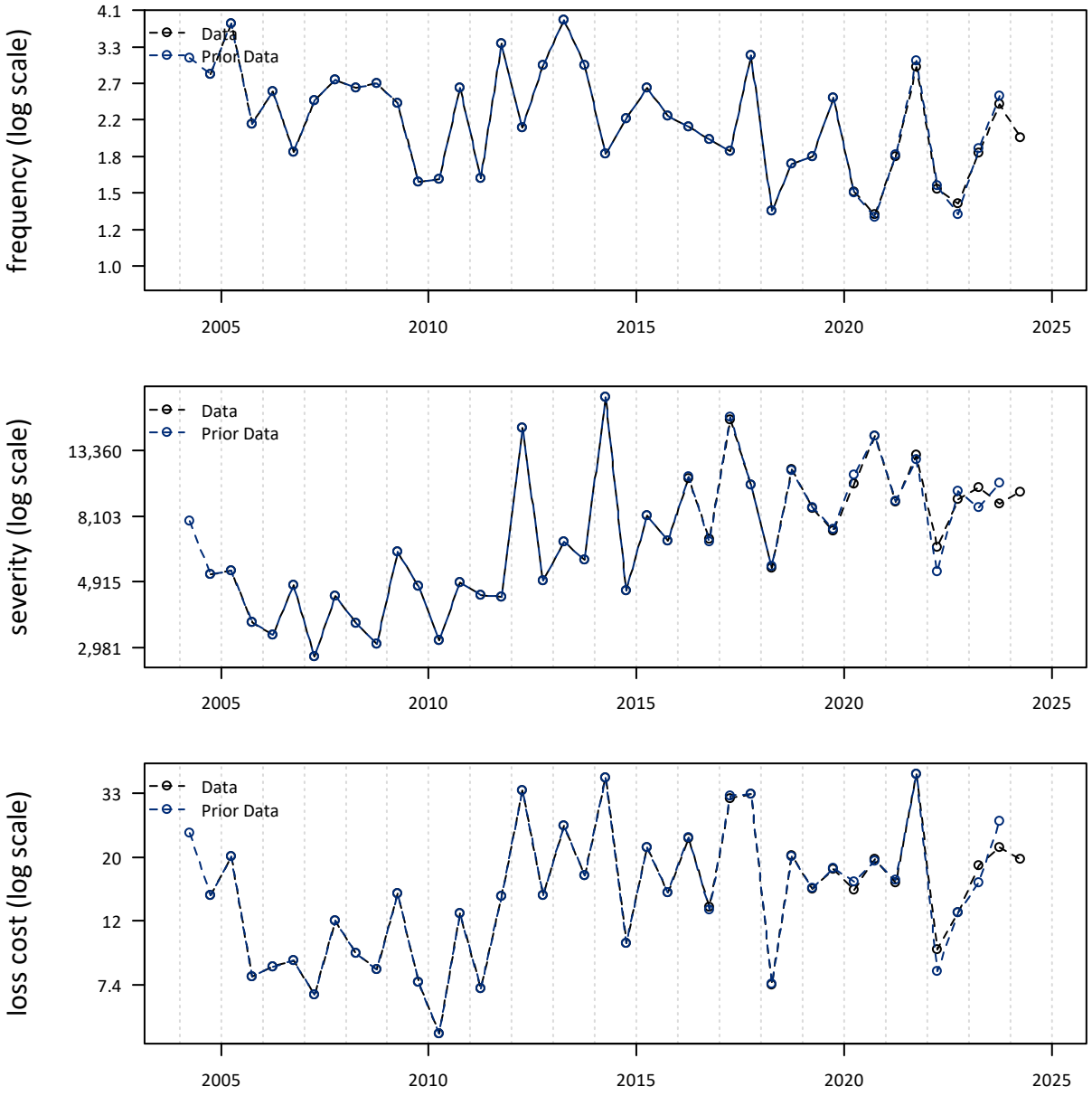
Parameter	Coefficient	p.value	Adj.R2
Trend	0.01	0.536	0.408
Seasonality	0.167	0.355	
Mobility	-0.099	0.222	
New Normal	0.022	0	
2021-2 Scalar	-0.395	0.076	
Trend Rate	+1.0%		

4.3. Accident Benefits

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

In Figure 10, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe some slight variability 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 exhibited considerable variability and a slightly decreasing trend since 2013.
- Severity has generally been increasing since 2006, with some flatting in the data beginning in 2017. We note large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent upward and downward spikes.

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

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

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

We fit a frequency model to all accident half-years between 2013-1 and 2024-1, and include only time (p = 0.039). The implied annual trend rates associated with our fitted frequency model is -3.6%. We note that 2013-1 is an influential data point. The adjusted R-squared of our proposed frequency model is 0.148.

We fit a severity model to all accident half-years between 2013-1 and 2024-1, excluding 2014-1 and 2017-1, and include only time (p = 0.018). The implied annual trend rates associated with our fitted severity model is +4.6%. The adjusted R-squared of our proposed severity model is 0.222.

The annual loss cost trend rate implied by the combined frequency and severity model is +0.9%.[35] The implied adjusted R-squared of the combined frequency and severity model is -0.083.

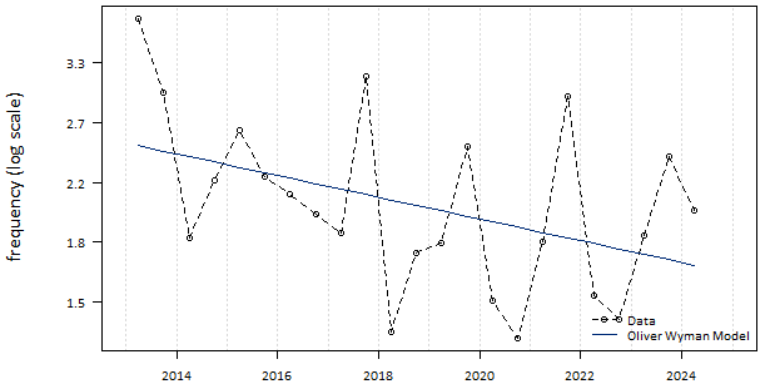
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.052).

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

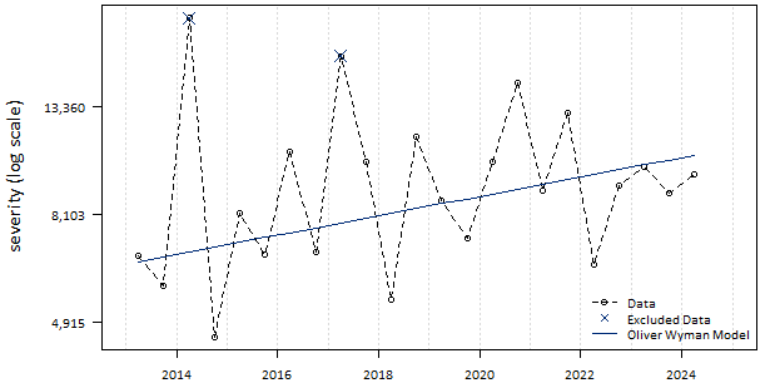
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[35] = exp[-0.036 + 0.045] - 1

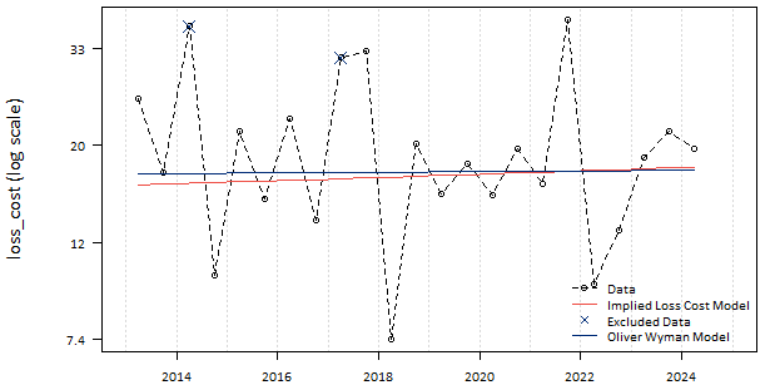
Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.036	0.039	0.148
Trend Rate	-3.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.045	0.018	0.222
Trend Rate	+4.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.002	0.95	-0.052
Trend Rate	+0.2%		

4.4. Uninsured Auto

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

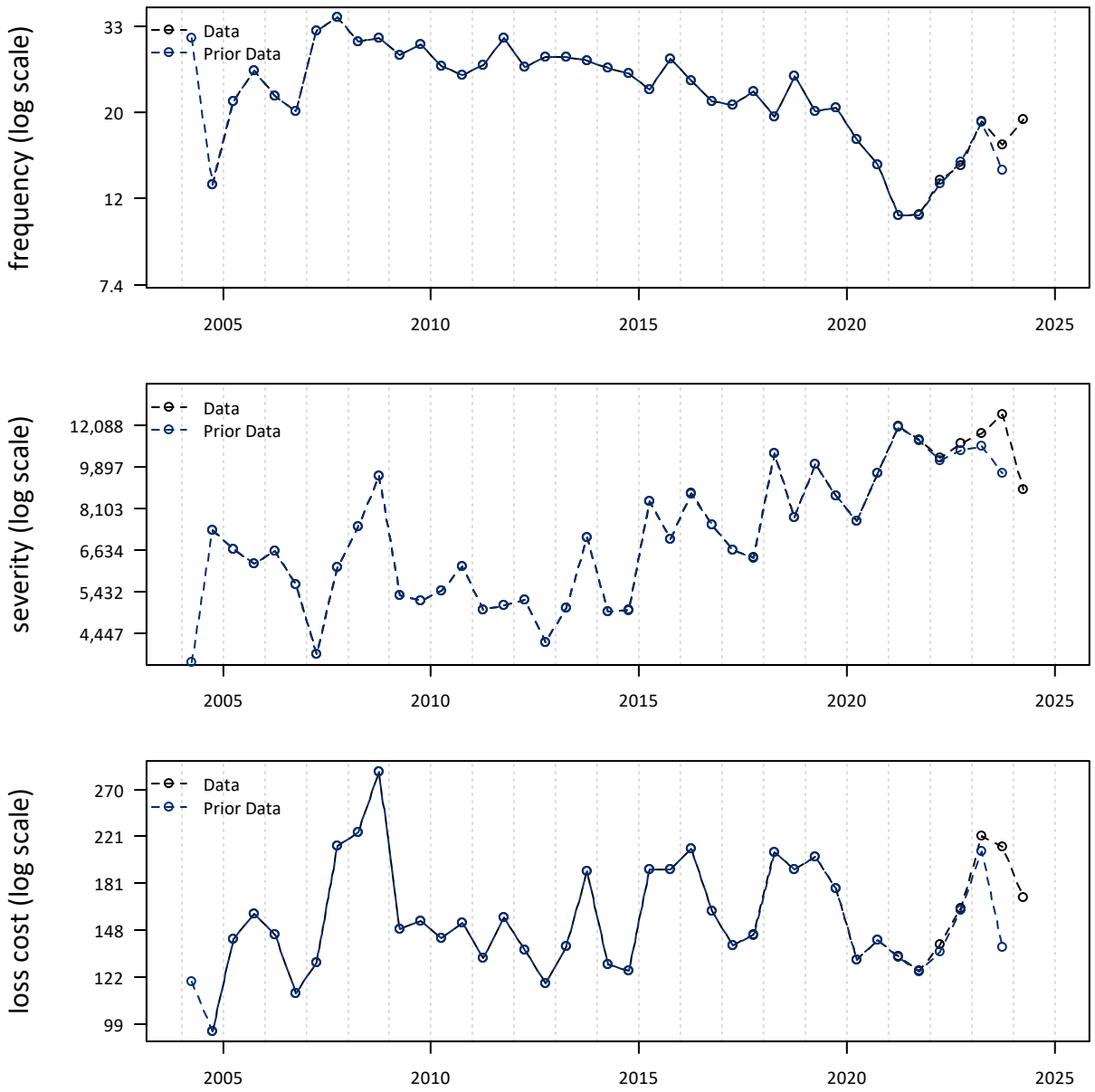
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.5. Collision

For the prior review, we selected a past and future loss cost trend of +1.9%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the 2023-2 frequency estimate and the immature severity estimates increased.

Figure 12: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 12) shows that subject to considerable variability:

- Frequency has been decreasing since 2007. We observe a very large decrease in 2020 and 2021 coincident with the COVID-19 pandemic and a rebound since 2022. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 and 2021 frequency observations may be attributed to this reform.[36]
- Following a period of high volatility, severity began to increase around 2011, including several large upward spikes.
- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1 and include time (p = 0.000) and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -3.9%. The adjusted R-squared of our proposed frequency model is 0.821.

We fit a severity model to all accident half-years between 2010-1 and 2024-1 and include only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +6.8%. The adjusted R-squared of our proposed severity model is 0.731.

The annual loss cost trend rate implied by the combined frequency and severity model is +2.6%.[37] The implied adjusted R-squared of the combined frequency and severity model is 0.319.

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 (0.347).

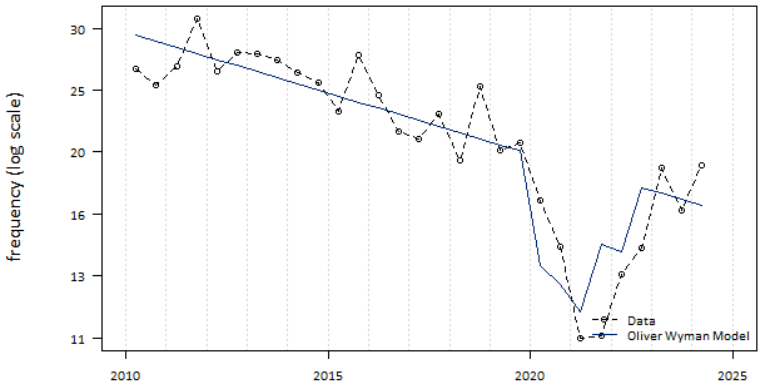
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.6%.

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

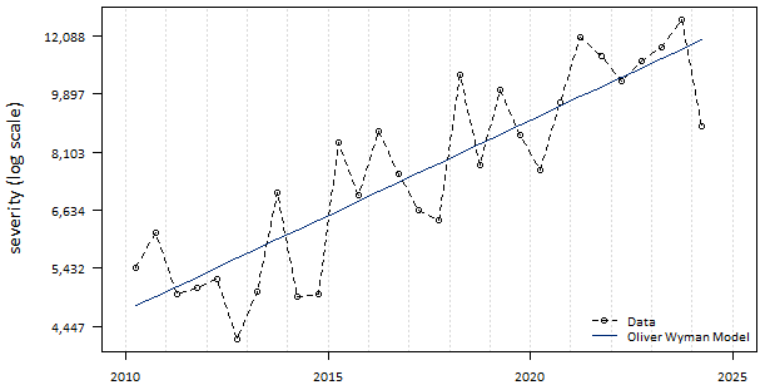
[37] = exp[-0.039 + 0.065] - 1

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.

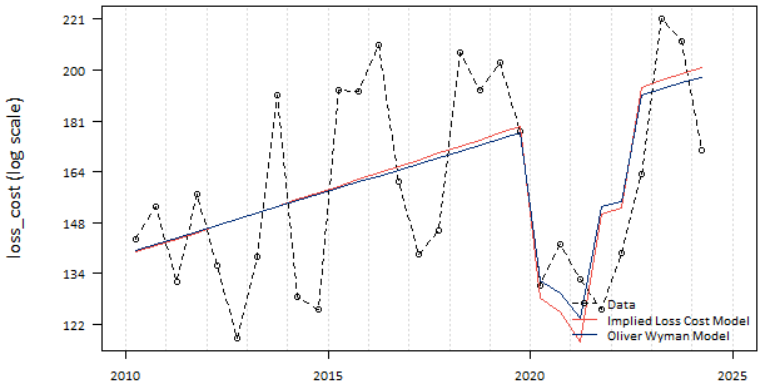
Figure 13: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.039	0	0.821
Mobility	0.013	0	
Trend Rate	-3.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.065	0	0.731
Trend Rate	+6.8%		



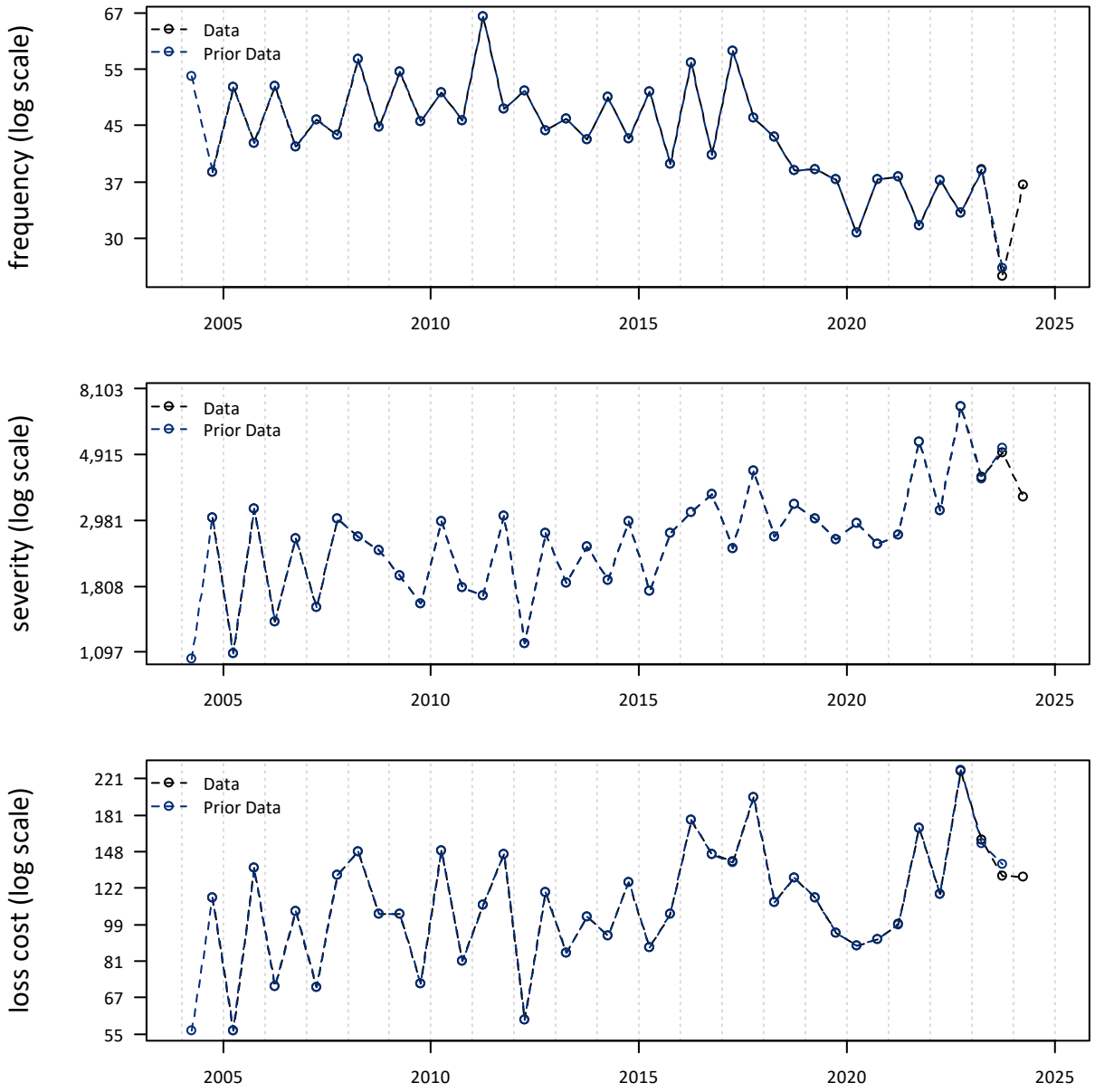
Parameter	Coefficient	p.value	Adj.R2
Trend	0.024	0.003	0.347
Mobility	0.011	0.001	
Trend Rate	+2.5%		

4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of -0.3%, which includes a 53.2% one-time increase at 2021-2.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

Figure 14: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 14) shows that subject to considerable variability:

- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe large downward spikes at 2020-1, 2021-2, and 2022-2. As comprehensive is not typically considered a "moving" coverage it is unclear whether any frequency reduction may be attributed to the pandemic, or if a negative frequency trend is emerging. The volatility in frequency is likely weather related.
- Severity, influenced by seasonality, has exhibited a volatile positive trend pattern. We observe spikes at 2016, 2017-2, 2021-2 and 2022-2.
- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe spikes at 2021-2 and 2022-2.

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

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000) and seasonality (p = 0.002). The implied annual trend rates associated with our fitted frequency model is -3.5%. The adjusted R-squared of our proposed frequency model is 0.678.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, excluding 2016-1, 2016-2, and 2017-2, and include time (p = 0.032) seasonality (p = 0.006), and a 2021-2 inflation scalar (p = 0.014). The implied annual trend rates associated with our fitted severity model is +3.3%. The modeled scalar parameter corresponds to a 48.8%[38] increase in severity. The adjusted R-squared of our proposed severity model is 0.666.

The annual loss cost trend rate implied by the combined frequency and severity model is -0.4%.[39] The implied adjusted R-squared of the combined frequency and severity model is 0.145.

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 smaller inflation scalar, and a slightly higher adjusted R-squared (0.299).

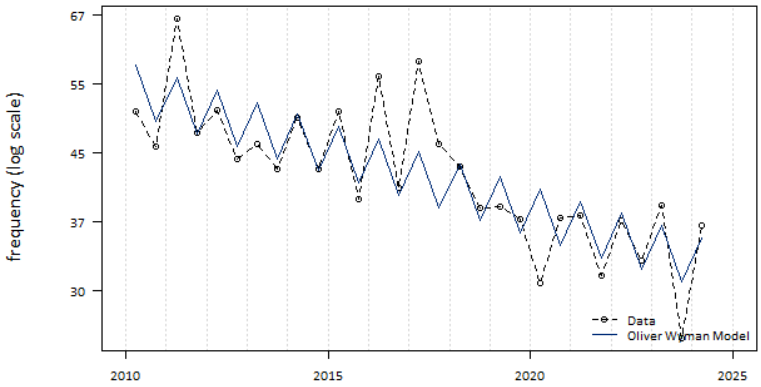
Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of -0.4% and a one-time loss cost increase of 48.8% at 2021-2 (coincident with the rise in inflation).

[38] = exp[0.398] - 1

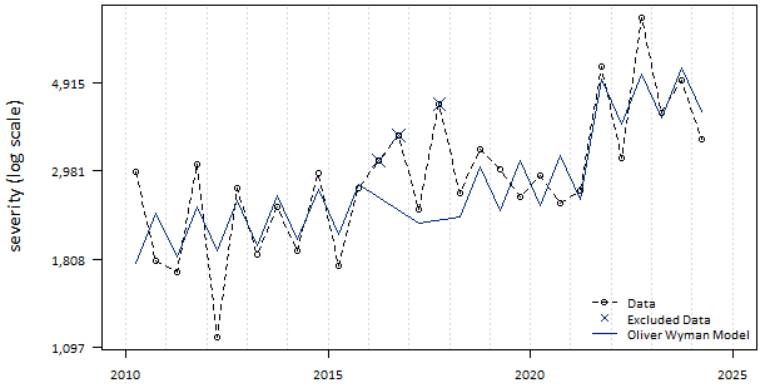
[39] = exp[-0.036 + 0.032] - 1

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

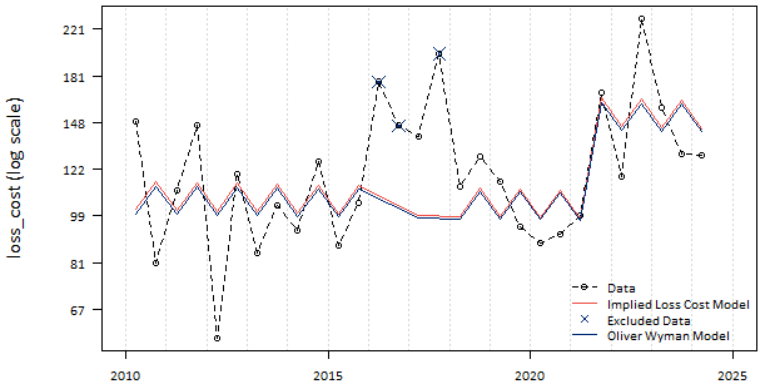
Figure 15: Comprehensive – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.036	0	0.678
Seasonality	-0.146	0.002	
Trend Rate	-3.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0.032	0.666
Seasonality	0.267	0.006	
2021-2 Scalar	0.398	0.014	
Trend Rate	+3.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.003	0.859	0.299
Seasonality	0.117	0.213	
2021-2 Scalar	0.387	0.019	
Trend Rate	-0.3%		

4.7. Specified Perils

Due to insufficient data, we select a loss cost trend rate of -0.4% and a one-time increase of +48.8% at 2021-2, the same as comprehensive.

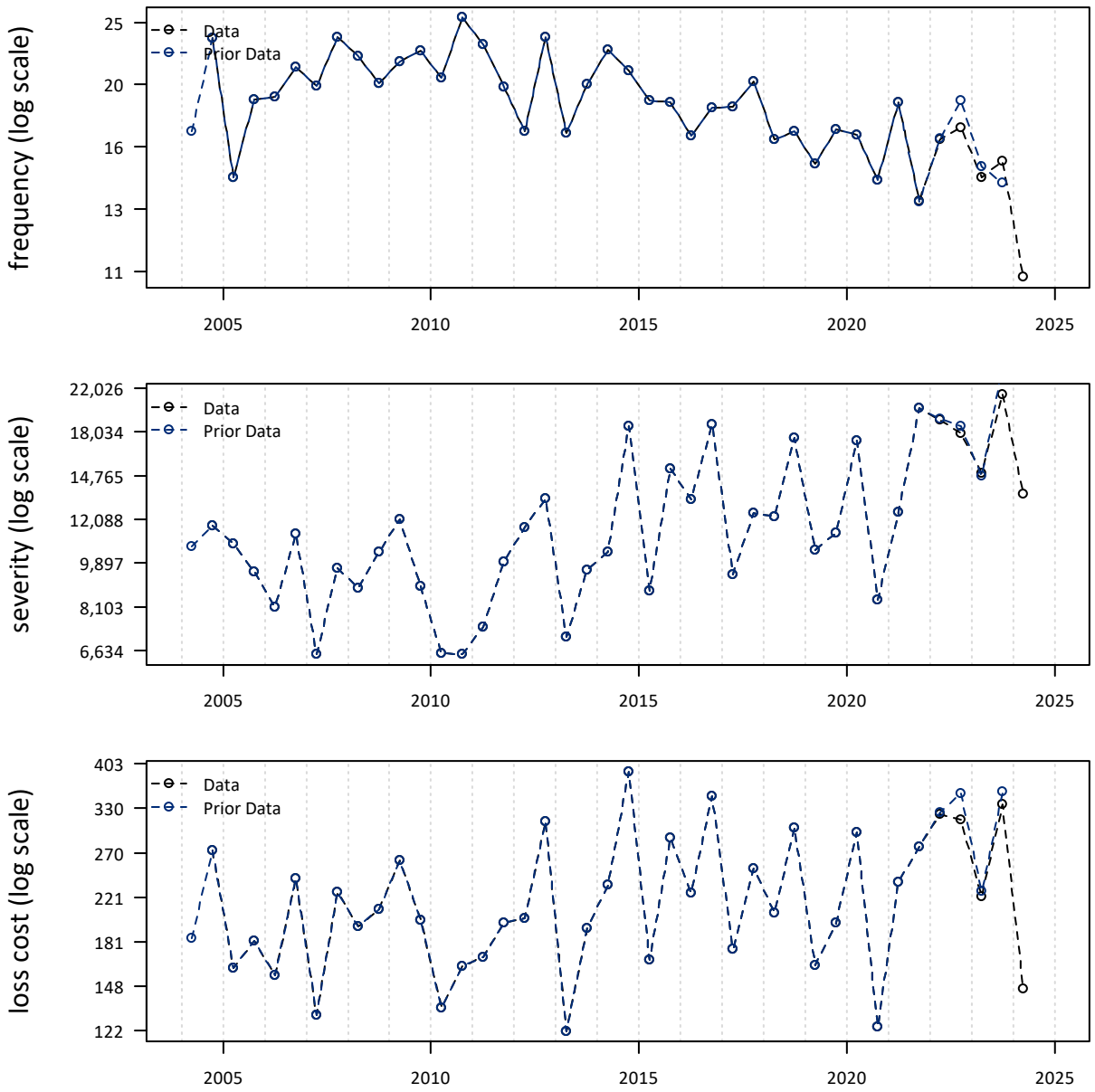
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +3.3%.

In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe some slight variability in our immature frequency estimates.

Figure 16: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 16) shows that subject to considerable variability:

- Frequency has exhibited a declining trend pattern since 2010. There is no apparent impact of the COVID-19 pandemic,[40] but we observe a downward spike at 2024-1.
- Following a rise in 2014, severity has exhibited a relatively slow increasing trend pattern.
- Loss cost has been highly variable over the experience period making it difficult to discern a trend.

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

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2 (we consider 2024-1 to be an outlier) and include only time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -2.6%. The adjusted R-squared of our proposed frequency model is 0.548.

We fit a severity model to all accident half-years between 2010-1 and 2024-1 and include only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +5.5%. The adjusted R-squared of our proposed severity model is 0.395.

The annual loss cost trend rate implied by the combined frequency and severity model is +2.7%.[41] The implied adjusted R-squared of the combined frequency and severity model is 0.012.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a higher adjusted R-squared (0.124).

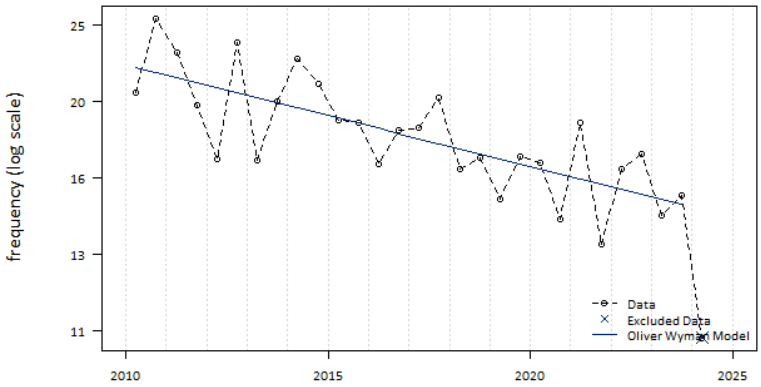
Given the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +3.1%.

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

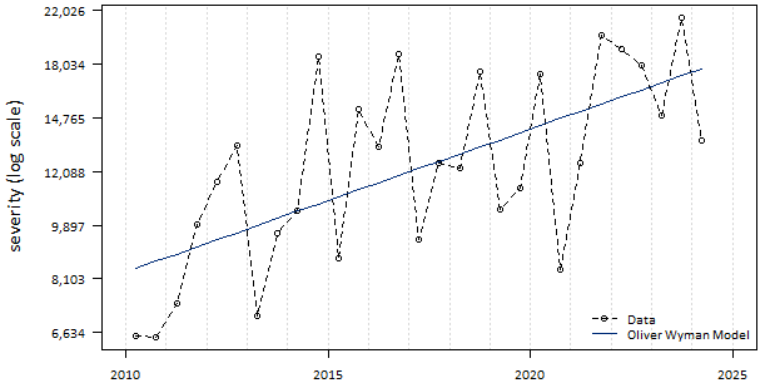
[40] Although there is no apparent impact, collision (which represents approximately 2/3 of the underlying coverage) shows evidence of an impact.

[41] = exp[-0.026 + 0.053] - 1

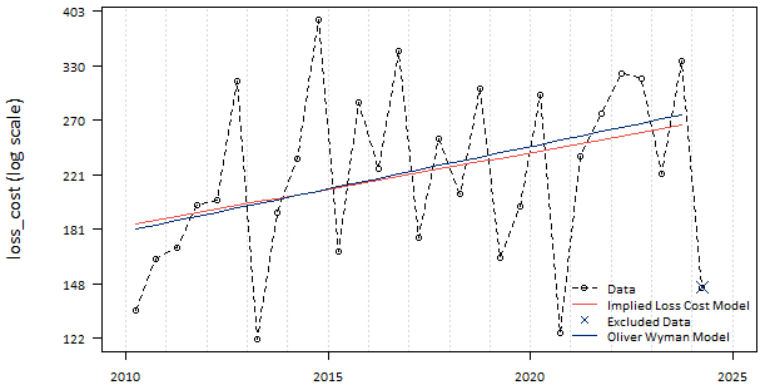
Figure 17: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.026	0	0.548
Trend Rate	-2.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.053	0	0.395
Trend Rate	+5.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0.037	0.124
Trend Rate	+3.1%		

4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select as the loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+3.9%**.

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

4.10. Summary - All Coverages

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

Table 8: Selected Past Loss Cost Trends

Coverage	As of December 31, 2023	As of June 30, 2024
Bodily Injury	-4.8%[42]	-1.7%[43]
Property Damage	-0.8%[44]	-0.5%[45]
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+1.9%	+2.6%
Comprehensive	-0.3%[46]	-0.4%[47]
Specified Perils	-0.3%[48]	-0.4%[49]
All Perils	+3.4%	+3.1%
Underinsured Motorist	+1.6%	+3.9%

[42] Includes a one-time increase of 51.6% at January 2013 (coincident with the reforms).
[43] Includes a one-time increase of 27.4% at January 2013 (coincident with the reforms).
[44] Includes a one-time increase of 33.5% at 2021-2.
[45] Includes a one-time increase of 37.5% at 2021-2.
[46] Includes a one-time increase of 53.2% at 2021-2.
[47] Includes a one-time increase of 48.8% at 2021-2.
[48] Includes a one-time increase of 53.2% at 2021-2.
[49] Includes a one-time increase of 48.8% at 2021-2.

5. Post-Pandemic Frequency Level

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

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

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the "new normal level" and claims frequency prior to the pandemic period would be expected to be adjusted to the "new normal level."[50]

We see some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2024-1; 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 continue to evolve through 2024.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[51] 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[52]" 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 property damage and collision[53] 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.

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

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

[52] Mobility and scalars, but not seasonality.

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

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

Figure 18: Property Damage – Frequency Level

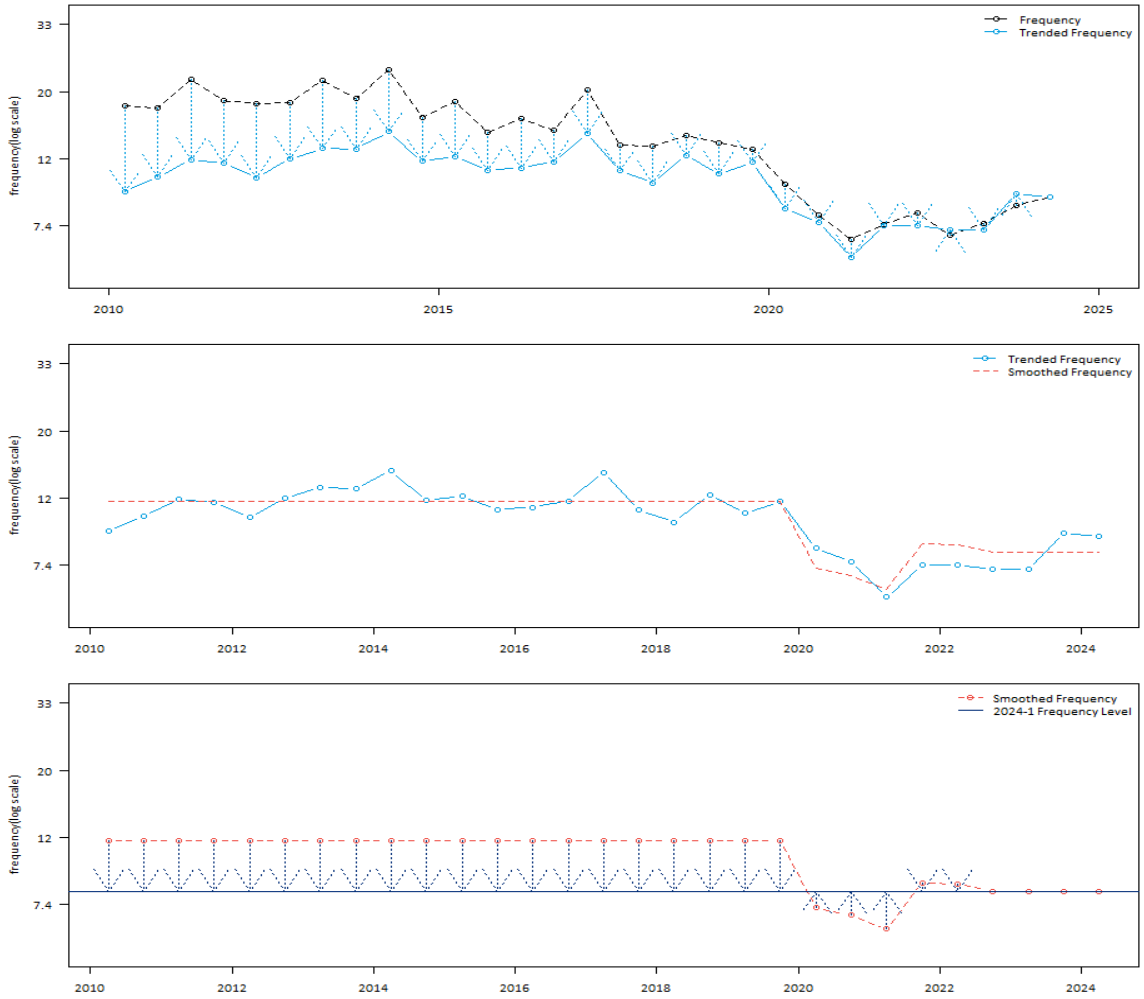


Table 9: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
2019-2	0.685
2020-1	1.130
2020-2	1.200
2021-1	1.326
2021-2	0.943
2022-1	0.947
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 19: Collision – Frequency Level

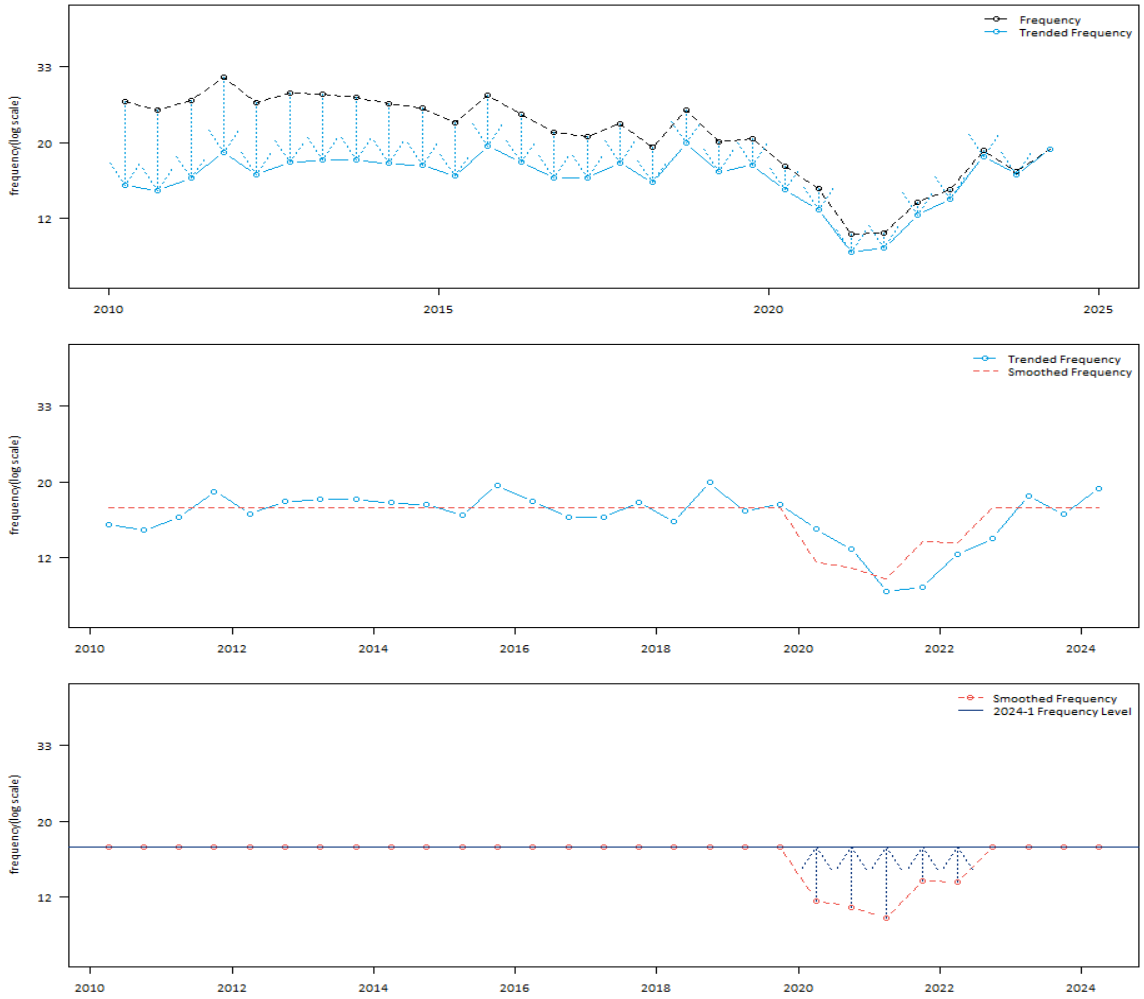


Table 10: Collision Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
2019-2	1.000
2020-1	1.425
2020-2	1.487
2021-1	1.596
2021-2	1.254
2022-1	1.257
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	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.

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

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

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

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

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

Bodily Injury: Pages 1 to 16

Property Damage: Pages 17 to 28

Accident Benefits: Pages 29 to 40

Collision: Pages 41 to 52

Comprehensive: Pages 53 to 68

All Perils: Pages 69 to 80

Appendix F: Summary of selected loss trend models

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	1.359	0.998	0.894	0.953	1.215	0.971
12	1.010	0.984	0.964	0.947	1.014	0.975
18	0.987	1.011	0.964	0.988	1.001	0.991
24	0.982	0.998	0.989	0.996	1.001	0.995
30	0.982	0.998	0.989	0.997	1.000	0.997
36	0.978	0.997	0.989	1.000	1.000	1.000
42	0.976	0.997	0.982	1.000	1.000	1.000
48	0.974	0.998	0.996	1.000	1.000	1.000
54	0.976	0.998	1.000	1.000	1.000	1.000
60	0.981	0.999	1.000	1.000	1.000	1.000
66	0.976	0.999	1.000	1.000	1.000	1.000
72	0.983	0.999	1.000	1.000	1.000	1.000
78	0.988	0.999	1.000	1.000	1.000	1.000
84	0.992	0.999	1.000	1.000	1.000	1.000
90	0.992	0.999	1.000	1.000	1.000	1.000
96	0.995	1.000	1.000	1.000	1.000	1.000
102	0.997	1.000	1.000	1.000	1.000	1.000
108	0.997	1.000	1.000	1.000	1.000	1.000
114	0.997	1.000	1.000	1.000	1.000	1.000
120	0.998	1.000	1.000	1.000	1.000	1.000
126	0.997	1.000	1.000	1.000	1.000	1.000
132	0.997	1.000	1.000	1.000	1.000	1.000
138	0.997	1.000	1.000	1.000	1.000	1.000
144	0.997	1.000	1.000	1.000	1.000	1.000
150	0.998	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 30 Jun 2024

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

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	3.097	1.214	1.315	0.968	1.049	1.102
12	1.855	0.933	1.288	0.945	1.013	1.013
18	1.634	1.010	1.138	0.972	0.990	1.005
24	1.457	0.995	1.120	0.990	0.999	1.005
30	1.296	1.005	1.100	0.995	0.999	0.999
36	1.184	0.998	1.091	0.995	0.999	0.999
42	1.117	0.998	1.004	0.997	1.000	0.999
48	1.086	1.000	0.994	0.997	1.000	0.999
54	1.061	0.999	0.998	0.997	1.000	0.999
60	1.015	1.000	0.993	0.997	1.000	0.999
66	0.999	1.002	0.997	0.997	1.000	0.999
72	1.012	1.001	0.995	0.997	1.000	0.999
78	1.004	1.001	0.995	0.996	1.000	0.999
84	1.006	1.001	1.005	1.000	1.000	0.999
90	1.004	1.001	0.992	1.000	1.000	0.999
96	0.995	1.001	1.013	0.998	1.000	0.999
102	0.989	1.000	1.001	1.000	1.000	0.999
108	0.998	1.000	1.001	1.000	1.000	0.999
114	0.997	1.000	1.001	1.000	1.000	0.999
120	1.001	1.000	1.000	1.000	1.000	0.999
126	1.002	1.000	1.000	1.000	1.000	0.999
132	1.002	1.000	1.000	1.000	1.000	0.999
138	1.001	1.000	1.000	1.000	1.000	0.999
144	1.001	1.000	1.000	1.000	1.000	0.999
150	1.001	1.000	1.000	1.000	1.000	0.999
156	1.001	1.000	1.000	1.000	1.000	0.999
162	1.001	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2024

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

Newfoundland CV Loss Development Analysis.xlsm
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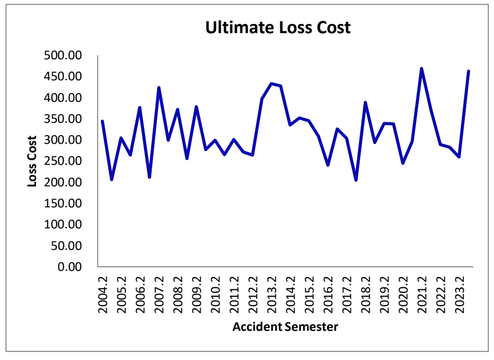
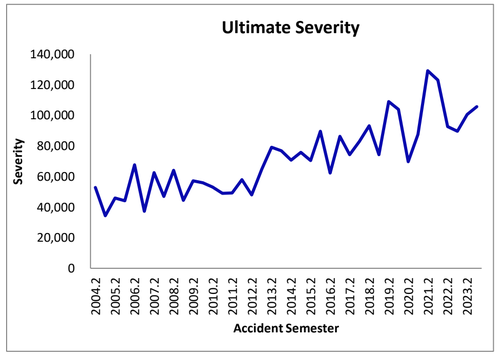
Exhibit 1.2

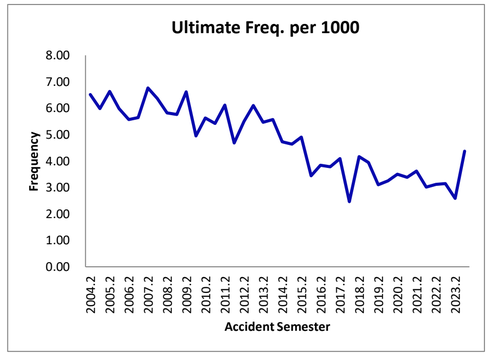
Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	9,830	64	3,130	1.080	3,381	343.92		52,824		6.51			
2005.1	234	9,682	58	1,869	1.066	1,993	205.85		34,363		5.99		275.41	
2005.2	228	9,960	66	2,842	1.066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%		
2006.1	222	9,683	58	2,386	1.072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%	284.48	3.3%
2006.2	216	10,236	57	3,594	1.072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%		
2007.1	210	10,087	57	1,987	1.072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%	294.34	3.5%
2007.2	204	10,199	69	4,028	1.072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%		
2008.1	198	9,727	62	2,707	1.075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%	362.61	23.2%
2008.2	192	10,316	60	3,571	1.075	3,838	372.07	-12.1%	63,969	2.3%	5.82	-14.0%		
2009.1	186	10,069	58	2,404	1.073	2,579	256.10	-14.4%	44,462	-5.2%	5.76	-9.6%	314.79	-13.2%
2009.2	180	10,724	71	3,781	1.073	4,057	378.26	1.7%	57,135	-10.7%	6.62	13.8%		
2010.1	174	10,515	52	2,755	1.056	2,909	276.64	8.0%	55,942	25.8%	4.95	-14.1%	327.95	4.2%
2010.2	168	11,187	63	3,172	1.056	3,349	299.38	-20.9%	53,160	-7.0%	5.63	-14.9%		
2011.1	162	11,080	60	2,794	1.052	2,940	265.31	-4.1%	48,994	-12.4%	5.42	9.5%	282.43	-13.9%
2011.2	156	11,779	72	3,373	1.052	3,549	301.31	0.6%	49,295	-7.3%	6.11	8.5%		
2012.1	150	11,735	55	2,953	1.078	3,182	271.16	2.2%	57,947	18.3%	4.68	-13.6%	286.26	1.4%
2012.2	144	12,521	69	3,065	1.078	3,303	263.79	-12.5%	48,021	-2.6%	5.49	-10.1%		
2013.1	138	12,408	76	4,527	1.087	4,919	396.47	46.2%	64,938	12.1%	6.11	30.5%	329.83	15.2%
2013.2	132	13,667	75	5,440	1.087	5,912	432.61	64.0%	79,086	64.7%	5.47	-0.4%		
2014.1	126	13,977	78	5,518	1.082	5,969	427.02	7.7%	76,765	18.2%	5.56	-8.9%	429.78	30.3%
2014.2	120	14,548	69	4,511	1.082	4,879	335.39	-22.5%	70,834	-10.4%	4.73	-13.4%		
2015.1	114	14,411	67	4,701	1.078	5,068	351.67	-17.6%	75,884	-1.1%	4.63	-16.7%	343.49	-20.1%
2015.2	108	15,251	75	4,883	1.078	5,264	345.17	2.9%	70,415	-0.6%	4.90	3.5%		
2016.1	102	15,074	52	4,216	1.103	4,651	308.52	-12.3%	89,724	18.2%	3.44	-25.8%	326.96	-4.8%
2016.2	96	15,525	60	3,379	1.103	3,727	240.06	-30.5%	62,408	-11.4%	3.85	-21.5%		
2017.1	90	15,227	58	4,547	1.091	4,962	325.88	5.6%	86,207	-3.9%	3.78	9.9%	282.56	-13.6%
2017.2	84	15,787	65	4,393	1.091	4,794	303.69	26.5%	74,321	19.1%	4.09	6.2%		
2018.1	78	15,242	38	2,814	1.107	3,117	204.48	-37.3%	83,012	-3.7%	2.46	-34.8%	254.96	-9.8%
2018.2	72	15,317	64	5,373	1.107	5,950	388.47	27.9%	93,080	25.2%	4.17	2.1%		
2019.1	66	14,610	58	3,908	1.096	4,283	293.16	43.4%	74,395	-10.4%	3.94	60.0%	341.94	34.1%
2019.2	60	13,560	42	4,194	1.096	4,596	338.93	-12.8%	109,002	17.1%	3.11	-25.5%		
2020.1	54	11,408	37	3,459	1.113	3,851	337.54	15.1%	103,870	39.6%	3.25	-17.5%	338.30	-1.1%
2020.2	48	11,395	40	2,501	1.113	2,784	244.29	-27.9%	69,718	-36.0%	3.50	12.7%		
2021.1	42	11,530	39	2,959	1.155	3,419	296.49	-12.2%	87,596	-15.7%	3.38	4.2%	270.55	-20.0%
2021.2	36	11,860	43	4,810	1.155	5,558	468.65	91.8%	129,219	85.3%	3.63	3.5%		
2022.1	30	11,718	35	3,886	1.118	4,346	370.84	25.1%	122,978	40.4%	3.02	-10.9%	420.04	55.3%
2022.2	24	13,226	41	3,417	1.118	3,821	288.87	-38.4%	92,671	-28.3%	3.12	-14.1%		
2023.1	18	13,477	42	3,406	1.118	3,809	282.64	-23.8%	89,717	-27.0%	3.15	4.5%	285.72	-32.0%
2023.2	12	13,309	34	3,085	1.118	3,450	259.24	-10.3%	100,493	8.4%	2.58	-17.2%		
2024.1	6	12,446	54	5,145	1.118	5,753	462.24	63.5%	105,803	17.9%	4.37	38.7%	357.34	25.1%
Total		494,303	2,291	145,487		158,756								







Newfoundland CV Loss Development Analysis.xlsm
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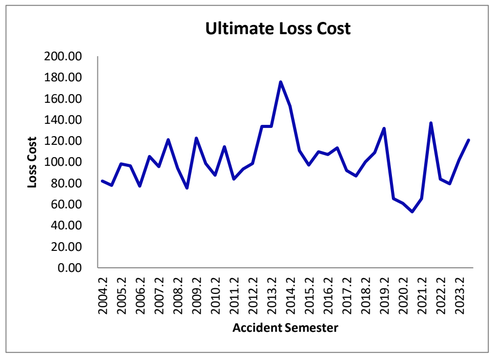
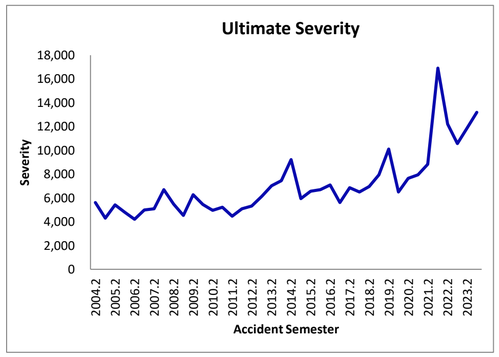
Exhibit 1.2

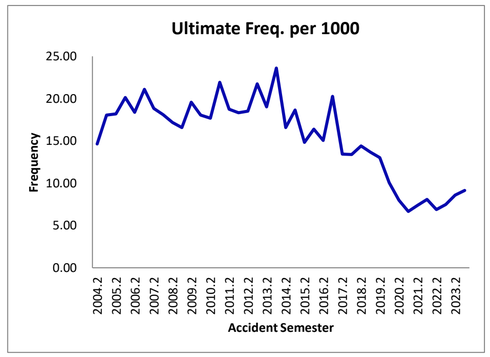
Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	9,830	144	747	1.080	806	82.02		5,599		14.65			
2005.1	234	9,682	175	708	1.066	755	77.96		4,313		18.07		80.01	
2005.2	228	9,960	181	917	1.066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	222	9,683	195	870	1.072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%	97.27	21.6%
2006.2	216	10,236	188	737	1.072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%		
2007.1	210	10,087	213	992	1.072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%	91.20	-6.2%
2007.2	204	10,199	192	911	1.072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%		
2008.1	198	9,727	176	1,098	1.075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%	108.18	18.6%
2008.2	192	10,316	177	902	1.075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%		
2009.1	186	10,069	167	706	1.073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%	84.75	-21.7%
2009.2	180	10,724	210	1,225	1.073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%		
2010.1	174	10,515	190	984	1.056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%	110.74	30.7%
2010.2	168	11,187	198	927	1.056	979	87.52	-28.6%	4,945	-21.0%	17.70	-9.6%		
2011.1	162	11,080	243	1,206	1.052	1,269	114.57	16.0%	5,224	-4.4%	21.93	21.4%	100.98	-8.8%
2011.2	156	11,779	221	937	1.052	986	83.68	-4.4%	4,460	-9.8%	18.76	6.0%		
2012.1	150	11,735	215	1,018	1.078	1,097	93.47	-18.4%	5,101	-2.3%	18.32	-16.5%	88.56	-12.3%
2012.2	144	12,521	232	1,144	1.078	1,232	98.44	17.6%	5,312	19.1%	18.53	-1.2%		
2013.1	138	12,408	270	1,527	1.087	1,659	133.70	43.0%	6,144	20.4%	21.76	18.8%	115.99	31.0%
2013.2	132	13,667	260	1,681	1.087	1,827	133.66	35.8%	7,026	32.3%	19.02	2.7%		
2014.1	126	13,977	330	2,271	1.082	2,456	175.71	31.4%	7,442	21.1%	23.61	8.5%	154.92	33.6%
2014.2	120	14,548	241	2,057	1.082	2,225	152.93	14.4%	9,235	31.5%	16.56	-13.0%		
2015.1	114	14,411	269	1,480	1.078	1,595	110.71	-37.0%	5,933	-20.3%	18.66	-21.0%	131.92	-14.8%
2015.2	108	15,251	226	1,375	1.078	1,482	97.17	-36.5%	6,560	-29.0%	14.81	-10.5%		
2016.1	102	15,074	247	1,497	1.103	1,652	109.57	-1.0%	6,690	12.7%	16.38	-12.2%	103.33	-21.7%
2016.2	96	15,525	234	1,506	1.103	1,661	106.96	10.1%	7,100	8.2%	15.07	1.7%		
2017.1	90	15,227	309	1,584	1.091	1,728	113.51	3.6%	5,598	-16.3%	20.28	23.8%	110.20	6.6%
2017.2	84	15,787	212	1,330	1.091	1,452	91.97	-14.0%	6,854	-3.5%	13.42	-10.9%		
2018.1	78	15,242	204	1,194	1.107	1,323	86.77	-23.5%	6,489	15.9%	13.37	-34.0%	89.42	-18.9%
2018.2	72	15,317	221	1,386	1.107	1,535	100.20	8.9%	6,950	1.4%	14.42	7.4%		
2019.1	66	14,610	200	1,450	1.096	1,589	108.75	25.3%	7,950	22.5%	13.68	2.3%	104.37	16.7%
2019.2	60	13,560	177	1,629	1.096	1,785	131.67	31.4%	10,100	45.3%	13.04	-9.6%		
2020.1	54	11,408	115	670	1.113	745	65.35	-39.9%	6,493	-18.3%	10.06	-26.4%	101.37	-2.9%
2020.2	48	11,395	91	624	1.113	695	61.01	-53.7%	7,656	-24.2%	7.97	-38.9%		
2021.1	42	11,530	77	528	1.155	610	52.88	-19.1%	7,939	22.3%	6.66	-33.8%	56.92	-43.9%
2021.2	36	11,860	88	672	1.155	776	65.42	7.2%	8,844	15.5%	7.40	-7.2%		
2022.1	30	11,718	95	1,434	1.118	1,604	136.87	158.8%	16,916	113.1%	8.09	21.5%	100.93	77.3%
2022.2	24	13,226	91	993	1.118	1,110	83.96	28.3%	12,227	38.2%	6.87	-7.2%		
2023.1	18	13,477	101	955	1.118	1,068	79.25	-42.1%	10,568	-37.5%	7.50	-7.3%	81.59	-19.2%
2023.2	12	13,309	114	1,213	1.118	1,357	101.95	21.4%	11,884	-2.8%	8.58	24.9%		
2024.1	6	12,446	114	1,343	1.118	1,502	120.67	52.3%	13,200	24.9%	9.14	21.9%	111.00	36.1%
Total		494,303	7,600	46,427		50,559								







Newfoundland CV Loss Development Analysis.xlsm
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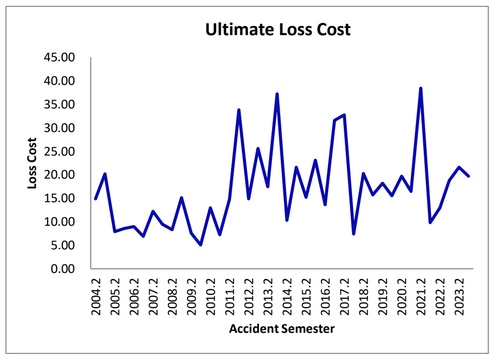
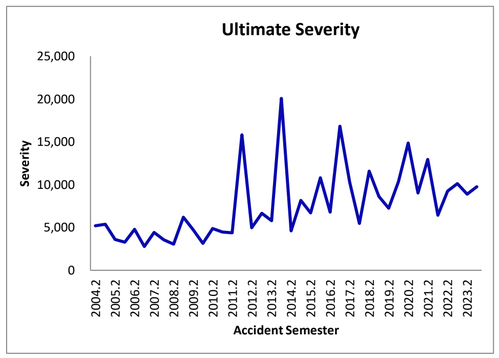
Exhibit 1.2

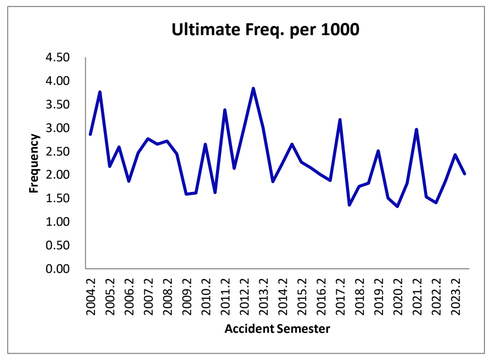
Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	8,385	24	116	1.080	125	14.88		5,198		2.86			
2005.1	234	7,961	30	151	1.066	161	20.22		5,367		3.77		17.48	
2005.2	228	8,270	18	61	1.066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%		
2006.1	222	8,088	21	64	1.072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	216	8,578	16	72	1.072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	210	8,497	21	54	1.072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	204	9,034	25	103	1.072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	198	9,044	24	80	1.075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	192	9,570	26	74	1.075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	186	9,428	23	133	1.073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	180	10,080	16	71	1.073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	174	9,924	16	48	1.056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	168	10,566	28	130	1.056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	162	10,497	17	72	1.052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	156	11,234	38	158	1.052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%		
2012.1	150	11,238	24	353	1.078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%	24.32	141.2%
2012.2	144	12,021	36	166	1.078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%		
2013.1	138	11,977	46	282	1.087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%	20.24	-16.8%
2013.2	132	12,653	38	203	1.087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%		
2014.1	126	12,422	23	427	1.082	462	37.17	45.1%	20,076	201.1%	1.85	-51.8%	27.22	34.5%
2014.2	120	12,960	29	123	1.082	133	10.27	-41.1%	4,589	-21.0%	2.24	-25.5%		
2015.1	114	12,843	34	257	1.078	277	21.60	-41.9%	8,158	-59.4%	2.65	43.0%	15.91	-41.6%
2015.2	108	13,655	31	193	1.078	208	15.23	48.3%	6,707	46.1%	2.27	1.4%		
2016.1	102	13,542	29	284	1.103	313	23.13	7.1%	10,803	32.4%	2.14	-19.1%	19.16	20.5%
2016.2	96	14,004	28	173	1.103	191	13.61	-10.6%	6,806	1.5%	2.00	-11.9%		
2017.1	90	13,848	26	401	1.091	438	31.60	36.6%	16,831	55.8%	1.88	-12.3%	22.55	17.7%
2017.2	84	14,481	46	434	1.091	474	32.74	140.5%	10,305	51.4%	3.18	58.9%		
2018.1	78	14,055	19	94	1.107	104	7.39	-76.6%	5,467	-67.5%	1.35	-28.0%	20.25	-10.2%
2018.2	72	14,253	25	261	1.107	289	20.30	-38.0%	11,576	12.3%	1.75	-44.8%		
2019.1	66	13,747	25	197	1.096	216	15.68	112.1%	8,620	57.7%	1.82	34.5%	18.03	-11.0%
2019.2	60	13,159	33	219	1.096	240	18.21	-10.3%	7,263	-37.3%	2.51	43.0%		
2020.1	54	11,322	17	158	1.113	176	15.51	-1.1%	10,327	19.8%	1.50	-17.4%	16.96	-5.9%
2020.2	48	11,290	15	200	1.113	222	19.69	8.1%	14,871	104.7%	1.32	-47.2%		
2021.1	42	11,308	21	161	1.155	186	16.45	6.1%	9,023	-12.6%	1.82	21.4%	18.07	6.5%
2021.2	36	11,663	35	388	1.155	448	38.42	95.2%	12,942	-13.0%	2.97	124.2%		
2022.1	30	11,671	18	102	1.118	114	9.78	-40.5%	6,412	-28.9%	1.53	-16.3%	24.10	33.4%
2022.2	24	12,669	18	147	1.118	164	12.98	-66.2%	9,238	-28.6%	1.41	-52.7%		
2023.1	18	12,429	23	209	1.118	234	18.82	92.4%	10,110	57.7%	1.86	22.0%	15.87	-34.1%
2023.2	12	12,725	31	246	1.118	275	21.59	66.3%	8,909	-3.6%	2.42	72.5%		
2024.1	6	12,370	25	218	1.118	244	19.70	4.7%	9,736	-3.7%	2.02	8.7%	20.66	30.2%
Total		457,461	1,037	7,282		7,973								







Newfoundland CV Loss Development Analysis.xlsm
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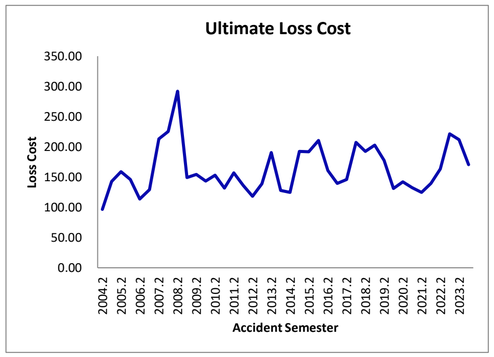
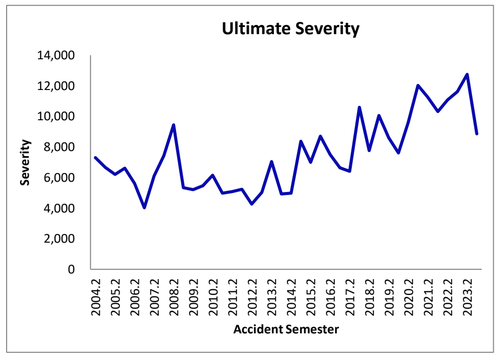
Exhibit 1.2

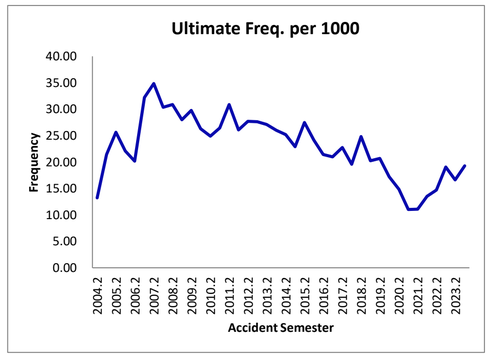
Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	2,114	28	189	1.080	204	96.59		7,291		13.25			
2005.1	234	2,007	43	269	1.066	287	143.02		6,674		21.43		119.21	
2005.2	228	2,068	53	309	1.066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	222	2,084	46	284	1.072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	216	2,131	43	226	1.072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	210	2,050	66	248	1.072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%	121.32	-20.5%
2007.2	204	2,152	75	428	1.072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%		
2008.1	198	2,240	68	470	1.075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%	219.38	80.8%
2008.2	192	2,428	75	660	1.075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%		
2009.1	186	2,359	66	328	1.073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%	221.74	1.1%
2009.2	180	2,488	74	359	1.073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%		
2010.1	174	2,469	65	336	1.056	355	143.63	-3.8%	5,455	2.2%	26.33	-5.9%	149.16	-32.7%
2010.2	168	2,649	66	384	1.056	406	153.12	-1.0%	6,145	18.2%	24.92	-16.2%		
2011.1	162	2,682	71	336	1.052	354	131.90	-8.2%	4,982	-8.7%	26.48	0.6%	142.44	-4.5%
2011.2	156	2,851	88	425	1.052	447	156.92	2.5%	5,083	-17.3%	30.87	23.9%		
2012.1	150	2,912	76	369	1.078	397	136.37	3.4%	5,226	4.9%	26.09	-1.4%	146.54	2.9%
2012.2	144	3,101	86	340	1.078	367	118.28	-24.6%	4,264	-16.1%	27.74	-10.1%		
2013.1	138	3,186	88	406	1.087	442	138.67	1.7%	5,020	-4.0%	27.62	5.9%	128.61	-12.2%
2013.2	132	3,434	93	603	1.087	656	190.88	61.4%	7,049	65.3%	27.08	-2.4%		
2014.1	126	3,426	89	406	1.082	439	128.20	-7.5%	4,935	-1.7%	25.98	-6.0%	159.58	24.1%
2014.2	120	3,617	91	418	1.082	452	125.02	-34.5%	4,970	-29.5%	25.16	-7.1%		
2015.1	114	3,618	83	646	1.078	696	192.36	50.0%	8,386	69.9%	22.94	-11.7%	158.69	-0.6%
2015.2	108	3,788	104	675	1.078	728	192.11	53.7%	6,998	40.8%	27.45	9.1%		
2016.1	102	3,806	92	726	1.103	801	210.53	9.4%	8,709	3.9%	24.17	5.4%	201.34	26.9%
2016.2	96	3,920	84	571	1.103	630	160.81	-16.3%	7,504	7.2%	21.43	-21.9%		
2017.1	90	3,766	79	481	1.091	525	139.29	-33.8%	6,641	-23.7%	20.97	-13.2%	150.27	-25.4%
2017.2	84	3,916	89	524	1.091	571	145.93	-9.3%	6,421	-14.4%	22.73	6.1%		
2018.1	78	3,833	75	717	1.107	794	207.10	48.7%	10,585	59.4%	19.56	-6.7%	176.19	17.3%
2018.2	72	3,866	96	672	1.107	745	192.60	32.0%	7,756	20.8%	24.83	9.3%		
2019.1	66	3,710	75	688	1.096	754	203.11	-1.9%	10,047	-5.1%	20.22	3.3%	197.75	12.2%
2019.2	60	3,774	78	612	1.096	671	177.69	-7.7%	8,598	10.9%	20.67	-16.8%		
2020.1	54	3,661	63	431	1.113	480	131.02	-35.5%	7,613	-24.2%	17.21	-14.9%	154.71	-21.8%
2020.2	48	3,779	56	483	1.113	537	142.22	-20.0%	9,597	11.6%	14.82	-28.3%		
2021.1	42	3,809	42	437	1.155	505	132.67	1.3%	12,033	58.0%	11.03	-35.9%	137.43	-11.2%
2021.2	36	4,056	45	439	1.155	507	124.98	-12.1%	11,265	17.4%	11.09	-25.1%		
2022.1	30	4,127	56	516	1.118	577	139.71	5.3%	10,325	-14.2%	13.53	22.7%	132.41	-3.7%
2022.2	24	4,392	65	641	1.118	717	163.26	30.6%	11,079	-1.7%	14.74	32.8%		
2023.1	18	4,405	84	872	1.118	976	221.46	58.5%	11,616	12.5%	19.06	40.9%	192.40	45.3%
2023.2	12	4,618	77	875	1.118	978	211.81	29.7%	12,750	15.1%	16.61	12.7%		
2024.1	6	4,647	90	710	1.118	794	170.89	-22.8%	8,860	-23.7%	19.29	1.2%	191.29	-0.6%
Total		129,937	2,882	19,508		21,340								







Newfoundland CV Loss Development Analysis.xlsm
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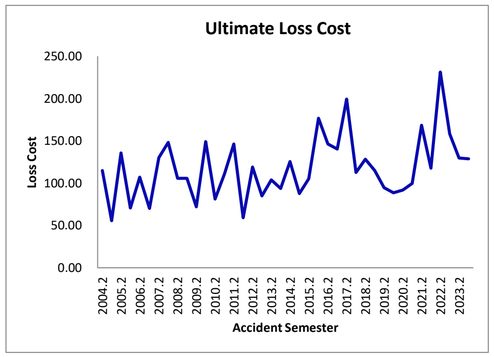
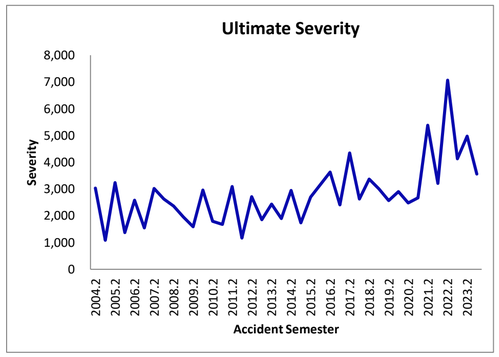
Exhibit 1.2

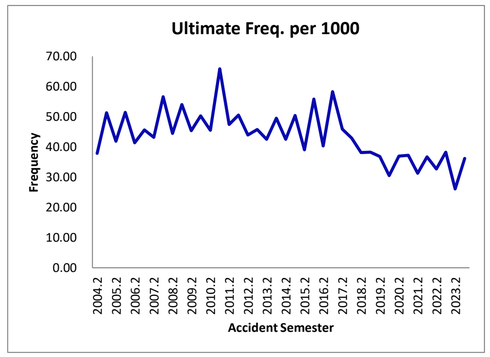
Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	2,321	88	247	1.080	267	115.12		3,037		37.91			
2005.1	234	2,241	115	117	1.066	125	55.63		1,084		51.32		85.90	
2005.2	228	2,290	96	292	1.066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	222	2,291	118	151	1.072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	216	2,344	97	234	1.072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	210	2,301	105	151	1.072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	204	2,364	102	287	1.072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	198	2,510	142	346	1.075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	192	2,718	121	267	1.075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	186	2,681	145	264	1.073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	180	2,819	128	189	1.073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	174	2,844	143	401	1.056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	168	3,012	137	232	1.056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	162	3,082	203	325	1.052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	156	3,248	154	452	1.052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	150	3,323	168	182	1.078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	144	3,508	154	387	1.078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	138	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	132	3,900	166	372	1.087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%		
2014.1	126	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.66	-3.0%
2014.2	120	4,109	175	476	1.082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%		
2015.1	114	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%	106.43	7.9%
2015.2	108	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%		
2016.1	102	4,370	244	700	1.103	772	176.59	101.6%	3,163	81.9%	55.83	10.8%	141.17	32.6%
2016.2	96	4,494	181	596	1.103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%		
2017.1	90	4,390	256	564	1.091	615	140.16	-20.6%	2,404	-24.0%	58.31	4.4%	143.31	1.5%
2017.2	84	4,534	208	828	1.091	904	199.36	36.2%	4,345	19.6%	45.88	13.9%		
2018.1	78	4,476	192	455	1.107	504	112.49	-19.7%	2,623	9.1%	42.89	-26.4%	156.20	9.0%
2018.2	72	4,463	170	518	1.107	573	128.49	-35.6%	3,373	-22.4%	38.09	-17.0%		
2019.1	66	4,342	166	456	1.096	500	115.09	2.3%	3,010	14.8%	38.23	-10.9%	121.88	-22.0%
2019.2	60	4,339	160	376	1.096	412	94.84	-26.2%	2,572	-23.7%	36.87	-3.2%		
2020.1	54	4,255	130	339	1.113	378	88.73	-22.9%	2,904	-3.5%	30.55	-20.1%	91.81	-24.7%
2020.2	48	4,330	160	357	1.113	398	91.86	-3.1%	2,486	-3.3%	36.95	0.2%		
2021.1	42	4,371	163	377	1.155	435	99.55	12.2%	2,670	-8.1%	37.29	22.1%	95.73	4.3%
2021.2	36	4,606	144	672	1.155	776	168.55	83.5%	5,391	116.9%	31.27	-15.4%		
2022.1	30	4,706	173	496	1.118	554	117.77	18.3%	3,203	20.0%	36.76	-1.4%	142.89	49.3%
2022.2	24	4,985	163	1,031	1.118	1,153	231.24	37.2%	7,068	31.1%	32.72	4.6%		
2023.1	18	5,019	192	710	1.118	794	158.23	34.4%	4,133	29.0%	38.28	4.1%	194.61	36.2%
2023.2	12	5,170	135	600	1.118	671	129.77	-43.9%	4,973	-29.6%	26.10	-20.2%		
2024.1	6	5,203	188	600	1.118	671	128.90	-18.5%	3,562	-13.8%	36.19	-5.5%	129.33	-33.5%
Total		147,953	6,319	16,427		18,007								







Newfoundland CV Loss Development Analysis.xlsm
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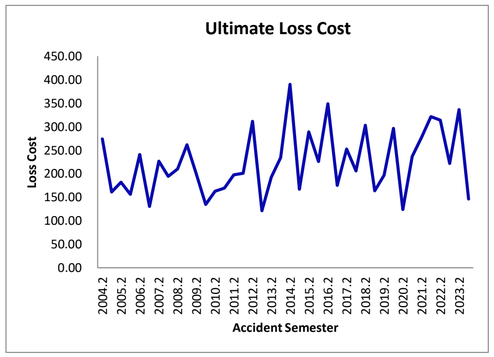
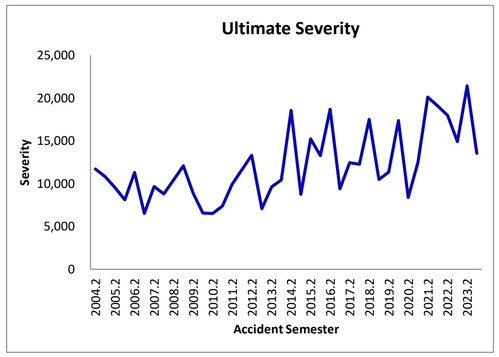
Exhibit 1.2

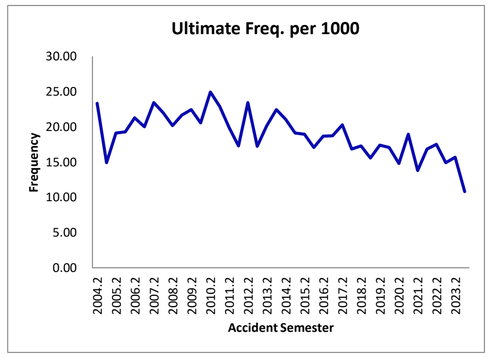
Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	2,528	59	641	1.080	692	273.74		11,731		23.33			
2005.1	234	2,548	38	386	1.066	411	161.34		10,818		14.91		217.32	
2005.2	228	2,561	49	438	1.066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	222	2,488	48	362	1.072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	216	2,680	57	602	1.072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	210	2,847	57	347	1.072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	204	3,116	73	660	1.072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	198	3,088	68	558	1.075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	192	3,326	67	650	1.075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	186	3,281	71	801	1.073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	180	3,344	75	622	1.073	667	199.49	-5.1%	8,894	-14.8%	22.43	11.3%		
2010.1	174	3,357	69	428	1.056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%	166.97	-29.2%
2010.2	168	3,650	91	562	1.056	594	162.66	-18.5%	6,524	-26.6%	24.93	11.2%		
2011.1	162	3,673	84	590	1.052	621	169.16	25.7%	7,397	13.0%	22.87	11.3%	165.92	-0.6%
2011.2	156	3,917	78	737	1.052	775	197.84	21.6%	9,936	52.3%	19.91	-20.1%		
2012.1	150	3,989	69	745	1.078	803	201.34	19.0%	11,639	57.3%	17.30	-24.4%	199.60	20.3%
2012.2	144	4,357	102	1,259	1.078	1,357	311.47	57.4%	13,305	33.9%	23.41	17.6%		
2013.1	138	4,358	75	486	1.087	529	121.31	-39.7%	7,049	-39.4%	17.21	-0.5%	216.37	8.4%
2013.2	132	4,675	94	831	1.087	903	193.06	-38.0%	9,603	-27.8%	20.11	-14.1%		
2014.1	126	4,720	106	1,023	1.082	1,106	234.38	93.2%	10,437	48.1%	22.46	30.5%	213.82	-1.2%
2014.2	120	4,801	101	1,732	1.082	1,873	390.12	102.1%	18,544	93.1%	21.04	4.6%		
2015.1	114	4,818	92	746	1.078	804	166.82	-28.8%	8,737	-16.3%	19.09	-15.0%	278.27	30.1%
2015.2	108	5,007	95	1,342	1.078	1,446	288.91	-25.9%	15,226	-17.9%	18.97	-9.8%		
2016.1	102	4,988	85	1,022	1.103	1,128	226.10	35.5%	13,267	51.8%	17.04	-10.7%	257.56	-7.4%
2016.2	96	5,146	96	1,627	1.103	1,795	348.82	20.7%	18,698	22.8%	18.66	-1.7%		
2017.1	90	5,286	99	851	1.091	928	175.64	-22.3%	9,378	-29.3%	18.73	9.9%	261.07	1.4%
2017.2	84	5,476	111	1,267	1.091	1,382	252.41	-27.6%	12,453	-33.4%	20.27	8.6%		
2018.1	78	5,347	90	996	1.107	1,103	206.27	17.4%	12,255	30.7%	16.83	-10.1%	229.62	-12.0%
2018.2	72	5,433	94	1,488	1.107	1,647	303.23	20.1%	17,525	40.7%	17.30	-14.6%		
2019.1	66	5,139	80	766	1.096	840	163.39	-20.8%	10,496	-14.4%	15.57	-7.5%	235.25	2.5%
2019.2	60	4,776	83	859	1.096	942	197.16	-35.0%	11,346	-35.3%	17.38	0.4%		
2020.1	54	3,746	64	998	1.113	1,111	296.52	81.5%	17,357	65.4%	17.08	9.7%	240.84	2.4%
2020.2	48	3,519	52	391	1.113	435	123.73	-37.2%	8,373	-26.2%	14.78	-15.0%		
2021.1	42	3,585	68	735	1.155	849	236.89	-20.1%	12,488	-28.0%	18.97	11.0%	180.83	-24.9%
2021.2	36	3,620	50	869	1.155	1,005	277.47	124.3%	20,091	139.9%	13.81	-6.5%		
2022.1	30	3,675	62	1,055	1.118	1,180	321.06	35.5%	19,078	52.8%	16.83	-11.3%	299.43	65.6%
2022.2	24	4,262	75	1,198	1.118	1,339	314.23	13.2%	17,950	-10.7%	17.51	26.8%		
2023.1	18	4,326	64	859	1.118	961	222.09	-30.8%	14,920	-21.8%	14.89	-11.5%	267.82	-10.6%
2023.2	12	4,288	67	1,289	1.118	1,442	336.24	7.0%	21,422	19.3%	15.70	-10.3%		
2024.1	6	4,043	44	530	1.118	592	146.49	-34.0%	13,554	-9.2%	10.81	-27.4%	244.15	-8.8%
Total		159,786	3,002	33,348		36,449								







Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	3,130	3,130	1.000	3,130	3,130	0
2005.1	234	1,869	1,869	1.000	1,869	1,869	0
2005.2	228	2,842	2,842	1.000	2,842	2,842	0
2006.1	222	2,386	2,386	1.000	2,386	2,386	0
2006.2	216	3,594	3,594	1.000	3,594	3,594	0
2007.1	210	1,987	1,987	1.000	1,987	1,987	0
2007.2	204	4,028	4,028	1.000	4,028	4,028	0
2008.1	198	2,707	2,707	1.000	2,707	2,707	0
2008.2	192	3,571	3,571	1.000	3,571	3,571	0
2009.1	186	2,404	2,404	1.000	2,404	2,404	0
2009.2	180	3,781	3,781	1.000	3,781	3,782	(1)
2010.1	174	2,755	2,755	1.000	2,755	2,756	(0)
2010.2	168	3,171	3,171	1.000	3,172	3,174	(2)
2011.1	162	2,791	2,791	1.001	2,794	2,794	(0)
2011.2	156	3,370	3,370	1.001	3,373	3,371	1
2012.1	150	2,951	2,951	1.001	2,953	2,952	1
2012.2	144	2,796	3,063	1.001	3,065	3,064	1
2013.1	138	4,501	4,523	1.001	4,527	4,529	(2)
2013.2	132	5,429	5,429	1.002	5,440	5,439	1
2014.1	126	5,506	5,506	1.002	5,518	5,519	(0)
2014.2	120	3,220	4,504	1.001	4,511	4,476	35
2015.1	114	4,299	4,715	0.997	4,701	4,620	81
2015.2	108	4,805	4,892	0.998	4,883	5,021	(138)
2016.1	102	4,058	4,265	0.989	4,216	4,121	95
2016.2	96	2,822	3,395	0.995	3,379	3,311	68
2017.1	90	3,693	4,529	1.004	4,547	4,384	163
2017.2	84	3,396	4,367	1.006	4,393	4,139	254
2018.1	78	2,494	2,802	1.004	2,814	2,913	(98)
2018.2	72	4,079	5,308	1.012	5,373	5,162	211
2019.1	66	3,546	3,910	0.999	3,908	3,808	100
2019.2	60	2,779	4,132	1.015	4,194	3,983	210
2020.1	54	1,763	3,260	1.061	3,459	3,561	(102)
2020.2	48	1,358	2,303	1.086	2,501	2,379	121
2021.1	42	1,625	2,648	1.117	2,959	3,055	(96)
2021.2	36	1,448	4,062	1.184	4,810	4,260	550
2022.1	30	747	2,998	1.296	3,886	3,012	874
2022.2	24	644	2,346	1.457	3,417	2,833	583
2023.1	18	289	2,085	1.634	3,406	2,982	424
2023.2	12	39	1,663	1.855	3,085	1,325	1,760
2024.1	6	12	1,661	3.097	5,145		
Total		112,686	135,702		145,487	135,246	5,096

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Third Party Liability - Property Damage (including DCPD)

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	747	747	1.000	747	747	0
2005.1	234	708	708	1.000	708	708	0
2005.2	228	917	917	1.000	917	917	0
2006.1	222	870	870	1.000	870	870	0
2006.2	216	737	737	1.000	737	737	0
2007.1	210	992	992	1.000	992	992	0
2007.2	204	911	911	1.000	911	911	0
2008.1	198	1,098	1,098	1.000	1,098	1,098	0
2008.2	192	902	902	1.000	902	902	0
2009.1	186	706	706	1.000	706	706	0
2009.2	180	1,225	1,225	1.000	1,225	1,225	0
2010.1	174	984	984	1.000	984	984	0
2010.2	168	927	927	1.000	927	927	0
2011.1	162	1,206	1,206	1.000	1,206	1,206	0
2011.2	156	937	937	1.000	937	937	0
2012.1	150	1,018	1,018	1.000	1,018	1,018	0
2012.2	144	1,144	1,144	1.000	1,144	1,143	0
2013.1	138	1,527	1,527	1.000	1,527	1,527	0
2013.2	132	1,649	1,681	1.000	1,681	1,679	1
2014.1	126	2,271	2,271	1.000	2,271	2,270	0
2014.2	120	2,057	2,057	1.000	2,057	2,057	0
2015.1	114	1,480	1,480	1.000	1,480	1,481	(1)
2015.2	108	1,374	1,374	1.000	1,375	1,375	0
2016.1	102	1,497	1,497	1.000	1,497	1,499	(1)
2016.2	96	1,504	1,504	1.001	1,506	1,506	(0)
2017.1	90	1,581	1,581	1.001	1,584	1,583	0
2017.2	84	1,329	1,329	1.001	1,330	1,331	(0)
2018.1	78	1,193	1,193	1.001	1,194	1,178	16
2018.2	72	1,384	1,384	1.001	1,386	1,368	18
2019.1	66	1,447	1,447	1.002	1,450	1,428	22
2019.2	60	1,630	1,630	1.000	1,629	1,605	24
2020.1	54	669	670	0.999	670	661	8
2020.2	48	624	624	1.000	624	615	10
2021.1	42	528	528	0.998	528	521	7
2021.2	36	673	673	0.998	672	647	24
2022.1	30	1,427	1,427	1.005	1,434	1,480	(45)
2022.2	24	768	998	0.995	993	1,006	(13)
2023.1	18	929	946	1.010	955	924	31
2023.2	12	907	1,300	0.933	1,213	1,155	58
2024.1	6	616	1,107	1.214	1,343		
Total		45,091	46,257		46,427	44,923	161

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	116	116	1.000	116	116	0
2005.1	234	151	151	1.000	151	151	0
2005.2	228	61	61	1.000	61	61	0
2006.1	222	64	64	1.000	64	64	0
2006.2	216	72	72	1.000	72	72	0
2007.1	210	54	54	1.000	54	54	0
2007.2	204	103	103	1.000	103	103	0
2008.1	198	80	80	1.000	80	80	0
2008.2	192	74	74	1.000	74	74	0
2009.1	186	133	133	1.000	133	133	0
2009.2	180	71	71	1.000	71	71	0
2010.1	174	48	48	1.000	48	48	0
2010.2	168	130	130	1.000	130	130	0
2011.1	162	72	72	1.000	72	72	0
2011.2	156	158	158	1.000	158	158	0
2012.1	150	353	353	1.000	353	353	0
2012.2	144	166	166	1.000	166	166	0
2013.1	138	282	282	1.000	282	282	0
2013.2	132	203	203	1.000	203	203	0
2014.1	126	427	427	1.000	427	427	0
2014.2	120	123	123	1.000	123	123	(0)
2015.1	114	257	257	1.001	257	257	(0)
2015.2	108	193	193	1.001	193	193	(0)
2016.1	102	283	284	1.001	284	288	(4)
2016.2	96	171	171	1.013	173	169	3
2017.1	90	404	404	0.992	401	411	(10)
2017.2	84	432	432	1.005	434	435	(0)
2018.1	78	94	94	0.995	94	95	(1)
2018.2	72	254	263	0.995	261	259	2
2019.1	66	145	197	0.997	197	197	(1)
2019.2	60	220	220	0.993	219	222	(3)
2020.1	54	158	158	0.998	158	169	(11)
2020.2	48	147	201	0.994	200	197	2
2021.1	42	153	160	1.004	161	164	(3)
2021.2	36	278	355	1.091	388	388	(0)
2022.1	30	83	93	1.100	102	86	16
2022.2	24	83	131	1.120	147	145	2
2023.1	18	100	184	1.138	209	180	29
2023.2	12	59	191	1.288	246	298	(53)
2024.1	6	13	166	1.315	218		
Total		6,468	7,096		7,282	7,094	(30)

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	189	189	1.000	189	189	0
2005.1	234	269	269	1.000	269	269	0
2005.2	228	309	309	1.000	309	309	0
2006.1	222	284	284	1.000	284	284	0
2006.2	216	226	226	1.000	226	226	0
2007.1	210	248	248	1.000	248	248	0
2007.2	204	428	428	1.000	428	428	0
2008.1	198	470	470	1.000	470	470	0
2008.2	192	660	660	1.000	660	660	0
2009.1	186	328	328	1.000	328	328	0
2009.2	180	359	359	1.000	359	359	0
2010.1	174	336	336	1.000	336	336	0
2010.2	168	384	384	1.000	384	384	0
2011.1	162	336	336	1.000	336	336	0
2011.2	156	425	425	1.000	425	425	0
2012.1	150	369	369	1.000	369	368	0
2012.2	144	340	340	1.000	340	340	0
2013.1	138	406	406	1.000	406	406	0
2013.2	132	603	603	1.000	603	603	0
2014.1	126	406	406	1.000	406	406	0
2014.2	120	418	418	1.000	418	418	0
2015.1	114	646	646	1.000	646	645	0
2015.2	108	675	675	1.000	675	675	0
2016.1	102	726	726	1.000	726	724	2
2016.2	96	572	572	0.998	571	572	(0)
2017.1	90	481	481	1.000	481	481	0
2017.2	84	524	524	1.000	524	521	2
2018.1	78	719	720	0.996	717	717	0
2018.2	72	675	675	0.997	672	672	1
2019.1	66	690	690	0.997	688	687	1
2019.2	60	614	614	0.997	612	612	0
2020.1	54	432	432	0.997	431	431	0
2020.2	48	484	484	0.997	483	483	0
2021.1	42	439	439	0.997	437	436	1
2021.2	36	441	441	0.995	439	436	3
2022.1	30	510	518	0.995	516	499	17
2022.2	24	614	648	0.990	641	634	7
2023.1	18	884	897	0.972	872	817	55
2023.2	12	867	926	0.945	875	570	304
2024.1	6	414	734	0.968	710		
Total		19,199	19,633		19,508	18,402	396

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	247	247	1.000	247	247	0
2005.1	234	117	117	1.000	117	117	0
2005.2	228	292	292	1.000	292	292	0
2006.1	222	151	151	1.000	151	151	0
2006.2	216	234	234	1.000	234	234	0
2007.1	210	151	151	1.000	151	151	0
2007.2	204	287	287	1.000	287	287	0
2008.1	198	346	346	1.000	346	346	0
2008.2	192	267	267	1.000	267	267	0
2009.1	186	264	264	1.000	264	264	0
2009.2	180	189	189	1.000	189	189	0
2010.1	174	401	401	1.000	401	401	0
2010.2	168	232	232	1.000	232	232	0
2011.1	162	325	325	1.000	325	325	0
2011.2	156	452	452	1.000	452	452	0
2012.1	150	182	182	1.000	182	182	0
2012.2	144	387	387	1.000	387	387	0
2013.1	138	283	283	1.000	283	283	0
2013.2	132	372	372	1.000	372	372	0
2014.1	126	339	339	1.000	339	339	0
2014.2	120	476	476	1.000	476	476	0
2015.1	114	337	337	1.000	337	337	0
2015.2	108	420	420	1.000	420	420	0
2016.1	102	700	700	1.000	700	700	0
2016.2	96	596	596	1.000	596	596	0
2017.1	90	564	564	1.000	564	564	0
2017.2	84	828	828	1.000	828	828	0
2018.1	78	455	455	1.000	455	455	0
2018.2	72	518	518	1.000	518	518	0
2019.1	66	456	456	1.000	456	456	0
2019.2	60	376	376	1.000	376	376	0
2020.1	54	339	339	1.000	339	339	0
2020.2	48	357	357	1.000	357	357	0
2021.1	42	377	377	1.000	377	376	0
2021.2	36	672	672	0.999	672	672	(0)
2022.1	30	496	496	0.999	496	495	0
2022.2	24	1,032	1,032	0.999	1,031	1,032	(1)
2023.1	18	718	718	0.990	710	696	14
2023.2	12	586	592	1.013	600	640	(40)
2024.1	6	274	572	1.049	600		
Total		16,098	16,401		16,427	15,854	(27)

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 2

Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.2	240	641	641	1.000	641	641	0
2005.1	234	386	386	1.000	386	386	0
2005.2	228	438	438	1.000	438	438	0
2006.1	222	362	362	1.000	362	362	0
2006.2	216	602	602	1.000	602	602	0
2007.1	210	347	347	1.000	347	347	0
2007.2	204	660	660	1.000	660	660	0
2008.1	198	558	558	1.000	558	558	0
2008.2	192	650	650	1.000	650	650	0
2009.1	186	801	801	1.000	801	801	0
2009.2	180	622	622	1.000	622	622	0
2010.1	174	428	428	1.000	428	428	(0)
2010.2	168	562	562	1.000	562	562	(0)
2011.1	162	590	590	1.000	590	590	0
2011.2	156	737	737	0.999	737	736	0
2012.1	150	746	746	0.999	745	745	0
2012.2	144	1,260	1,260	0.999	1,259	1,259	0
2013.1	138	487	487	0.999	486	486	0
2013.2	132	831	831	0.999	831	831	0
2014.1	126	1,024	1,024	0.999	1,023	1,023	0
2014.2	120	1,733	1,733	0.999	1,732	1,732	0
2015.1	114	746	746	0.999	746	746	0
2015.2	108	1,343	1,343	0.999	1,342	1,342	0
2016.1	102	1,023	1,023	0.999	1,022	1,022	0
2016.2	96	1,629	1,629	0.999	1,627	1,627	0
2017.1	90	851	851	0.999	851	851	0
2017.2	84	1,268	1,268	0.999	1,267	1,267	0
2018.1	78	997	997	0.999	996	996	0
2018.2	72	1,489	1,489	0.999	1,488	1,488	0
2019.1	66	767	767	0.999	766	766	0
2019.2	60	860	860	0.999	859	859	0
2020.1	54	999	999	0.999	998	998	0
2020.2	48	391	391	0.999	391	391	0
2021.1	42	736	736	0.999	735	735	0
2021.2	36	864	870	0.999	869	870	(0)
2022.1	30	1,056	1,056	0.999	1,055	1,058	(2)
2022.2	24	1,178	1,192	1.005	1,198	1,250	(52)
2023.1	18	855	855	1.005	859	794	65
2023.2	12	1,246	1,273	1.013	1,289	1,264	25
2024.1	6	310	481	1.102	530		
Total		33,070	33,288		33,348	32,782	36

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	64	1.000	64	64	0
2005.1	234	58	1.000	58	58	0
2005.2	228	66	1.000	66	66	0
2006.1	222	58	1.000	58	58	0
2006.2	216	57	1.000	57	57	0
2007.1	210	57	1.000	57	57	0
2007.2	204	69	1.000	69	69	0
2008.1	198	62	1.000	62	62	0
2008.2	192	60	1.000	60	60	0
2009.1	186	58	1.000	58	58	0
2009.2	180	71	1.000	71	71	0
2010.1	174	52	1.000	52	52	0
2010.2	168	63	1.000	63	63	0
2011.1	162	60	1.000	60	60	0
2011.2	156	72	1.000	72	72	0
2012.1	150	55	0.998	55	55	0
2012.2	144	69	0.997	69	69	0
2013.1	138	76	0.997	76	76	0
2013.2	132	75	0.997	75	75	0
2014.1	126	78	0.997	78	78	(0)
2014.2	120	69	0.998	69	69	0
2015.1	114	67	0.997	67	67	(0)
2015.2	108	75	0.997	75	75	(0)
2016.1	102	52	0.997	52	52	0
2016.2	96	60	0.995	60	60	0
2017.1	90	58	0.992	58	59	(1)
2017.2	84	65	0.992	65	63	1
2018.1	78	38	0.988	38	38	(1)
2018.2	72	65	0.983	64	65	(1)
2019.1	66	59	0.976	58	57	1
2019.2	60	43	0.981	42	42	0
2020.1	54	38	0.976	37	37	0
2020.2	48	41	0.974	40	39	1
2021.1	42	40	0.976	39	39	(0)
2021.2	36	44	0.978	43	42	1
2022.1	30	36	0.982	35	33	2
2022.2	24	42	0.982	41	40	1
2023.1	18	43	0.987	42	47	(5)
2023.2	12	34	1.010	34	23	12
2024.1	6	40	1.359	54		
Total		2,289		2,291	2,225	11

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(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
2004.2	240	144	1.000	144	144	0
2005.1	234	175	1.000	175	175	0
2005.2	228	181	1.000	181	181	0
2006.1	222	195	1.000	195	195	0
2006.2	216	188	1.000	188	188	0
2007.1	210	213	1.000	213	213	0
2007.2	204	192	1.000	192	192	0
2008.1	198	176	1.000	176	176	0
2008.2	192	177	1.000	177	177	0
2009.1	186	167	1.000	167	167	0
2009.2	180	210	1.000	210	210	0
2010.1	174	190	1.000	190	190	0
2010.2	168	198	1.000	198	198	0
2011.1	162	243	1.000	243	243	0
2011.2	156	221	1.000	221	221	0
2012.1	150	215	1.000	215	215	0
2012.2	144	232	1.000	232	232	0
2013.1	138	270	1.000	270	270	0
2013.2	132	260	1.000	260	260	0
2014.1	126	330	1.000	330	330	0
2014.2	120	241	1.000	241	241	0
2015.1	114	269	1.000	269	269	0
2015.2	108	226	1.000	226	226	0
2016.1	102	247	1.000	247	247	0
2016.2	96	234	1.000	234	234	0
2017.1	90	309	0.999	309	309	0
2017.2	84	212	0.999	212	212	0
2018.1	78	204	0.999	204	204	0
2018.2	72	221	0.999	221	221	0
2019.1	66	200	0.999	200	200	0
2019.2	60	177	0.999	177	177	0
2020.1	54	115	0.998	115	115	0
2020.2	48	91	0.998	91	91	0
2021.1	42	77	0.997	77	77	(0)
2021.2	36	88	0.997	88	87	1
2022.1	30	95	0.998	95	96	(1)
2022.2	24	91	0.998	91	95	(4)
2023.1	18	100	1.011	101	106	(5)
2023.2	12	116	0.984	114	117	(3)
2024.1	6	114	0.998	114		
Total		7,604		7,600	7,499	(13)

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	24	1.000	24	24	0
2005.1	234	30	1.000	30	30	0
2005.2	228	18	1.000	18	18	0
2006.1	222	21	1.000	21	21	0
2006.2	216	16	1.000	16	16	0
2007.1	210	21	1.000	21	21	0
2007.2	204	25	1.000	25	25	0
2008.1	198	24	1.000	24	24	0
2008.2	192	26	1.000	26	26	0
2009.1	186	23	1.000	23	23	0
2009.2	180	16	1.000	16	16	0
2010.1	174	16	1.000	16	16	0
2010.2	168	28	1.000	28	28	0
2011.1	162	17	1.000	17	17	0
2011.2	156	38	1.000	38	38	0
2012.1	150	24	1.000	24	24	0
2012.2	144	36	1.000	36	36	0
2013.1	138	46	1.000	46	46	0
2013.2	132	38	1.000	38	38	0
2014.1	126	23	1.000	23	23	0
2014.2	120	29	1.000	29	29	0
2015.1	114	34	1.000	34	34	0
2015.2	108	31	1.000	31	31	0
2016.1	102	29	1.000	29	29	0
2016.2	96	28	1.000	28	28	0
2017.1	90	26	1.000	26	26	0
2017.2	84	46	1.000	46	46	0
2018.1	78	19	1.000	19	19	0
2018.2	72	25	1.000	25	25	0
2019.1	66	25	1.000	25	25	0
2019.2	60	33	1.000	33	33	0
2020.1	54	17	1.000	17	17	0
2020.2	48	15	0.996	15	15	0
2021.1	42	21	0.982	21	21	(0)
2021.2	36	35	0.989	35	36	(1)
2022.1	30	18	0.989	18	18	(0)
2022.2	24	18	0.989	18	17	1
2023.1	18	24	0.964	23	23	(0)
2023.2	12	32	0.964	31	32	(1)
2024.1	6	28	0.894	25		
Total		1,043		1,037	1,013	(1)

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	28	1.000	28	28	0
2005.1	234	43	1.000	43	43	0
2005.2	228	53	1.000	53	53	0
2006.1	222	46	1.000	46	46	0
2006.2	216	43	1.000	43	43	0
2007.1	210	66	1.000	66	66	0
2007.2	204	75	1.000	75	75	0
2008.1	198	68	1.000	68	68	0
2008.2	192	75	1.000	75	75	0
2009.1	186	66	1.000	66	66	0
2009.2	180	74	1.000	74	74	0
2010.1	174	65	1.000	65	65	0
2010.2	168	66	1.000	66	66	0
2011.1	162	71	1.000	71	71	0
2011.2	156	88	1.000	88	88	0
2012.1	150	76	1.000	76	76	0
2012.2	144	86	1.000	86	86	0
2013.1	138	88	1.000	88	88	0
2013.2	132	93	1.000	93	93	0
2014.1	126	89	1.000	89	89	0
2014.2	120	91	1.000	91	91	0
2015.1	114	83	1.000	83	83	0
2015.2	108	104	1.000	104	104	0
2016.1	102	92	1.000	92	92	0
2016.2	96	84	1.000	84	84	0
2017.1	90	79	1.000	79	79	0
2017.2	84	89	1.000	89	89	0
2018.1	78	75	1.000	75	75	0
2018.2	72	96	1.000	96	96	0
2019.1	66	75	1.000	75	75	0
2019.2	60	78	1.000	78	78	0
2020.1	54	63	1.000	63	63	0
2020.2	48	56	1.000	56	56	0
2021.1	42	42	1.000	42	42	0
2021.2	36	45	1.000	45	45	0
2022.1	30	56	0.997	56	55	1
2022.2	24	65	0.996	65	66	(2)
2023.1	18	85	0.988	84	84	0
2023.2	12	81	0.947	77	67	10
2024.1	6	94	0.953	90		
Total		2,892		2,882	2,782	10

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	88	1.000	88	88	0
2005.1	234	115	1.000	115	115	0
2005.2	228	96	1.000	96	96	0
2006.1	222	118	1.000	118	118	0
2006.2	216	97	1.000	97	97	0
2007.1	210	105	1.000	105	105	0
2007.2	204	102	1.000	102	102	0
2008.1	198	142	1.000	142	142	0
2008.2	192	121	1.000	121	121	0
2009.1	186	145	1.000	145	145	0
2009.2	180	128	1.000	128	128	0
2010.1	174	143	1.000	143	143	0
2010.2	168	137	1.000	137	137	0
2011.1	162	203	1.000	203	203	0
2011.2	156	154	1.000	154	154	0
2012.1	150	168	1.000	168	168	0
2012.2	144	154	1.000	154	154	0
2013.1	138	166	1.000	166	166	0
2013.2	132	166	1.000	166	166	0
2014.1	126	194	1.000	194	194	0
2014.2	120	175	1.000	175	175	0
2015.1	114	209	1.000	209	209	0
2015.2	108	168	1.000	168	168	0
2016.1	102	244	1.000	244	244	0
2016.2	96	181	1.000	181	181	0
2017.1	90	256	1.000	256	256	0
2017.2	84	208	1.000	208	208	0
2018.1	78	192	1.000	192	192	0
2018.2	72	170	1.000	170	170	0
2019.1	66	166	1.000	166	166	0
2019.2	60	160	1.000	160	160	0
2020.1	54	130	1.000	130	130	0
2020.2	48	160	1.000	160	160	0
2021.1	42	163	1.000	163	163	0
2021.2	36	144	1.000	144	144	0
2022.1	30	173	1.000	173	173	0
2022.2	24	163	1.001	163	163	(0)
2023.1	18	192	1.001	192	191	1
2023.2	12	133	1.014	135	139	(4)
2024.1	6	155	1.215	188		
Total		6,284		6,319	6,135	(4)

Newfoundland CV Loss Development Analysis.xlsm
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Exhibit 3

Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	59	1.000	59	59	0
2005.1	234	38	1.000	38	38	0
2005.2	228	49	1.000	49	49	0
2006.1	222	48	1.000	48	48	0
2006.2	216	57	1.000	57	57	0
2007.1	210	57	1.000	57	57	0
2007.2	204	73	1.000	73	73	0
2008.1	198	68	1.000	68	68	0
2008.2	192	67	1.000	67	67	0
2009.1	186	71	1.000	71	71	0
2009.2	180	75	1.000	75	75	0
2010.1	174	69	1.000	69	69	0
2010.2	168	91	1.000	91	91	0
2011.1	162	84	1.000	84	84	0
2011.2	156	78	1.000	78	78	0
2012.1	150	69	1.000	69	69	0
2012.2	144	102	1.000	102	102	0
2013.1	138	75	1.000	75	75	0
2013.2	132	94	1.000	94	94	0
2014.1	126	106	1.000	106	106	0
2014.2	120	101	1.000	101	101	0
2015.1	114	92	1.000	92	92	0
2015.2	108	95	1.000	95	95	0
2016.1	102	85	1.000	85	85	0
2016.2	96	96	1.000	96	96	0
2017.1	90	99	1.000	99	99	0
2017.2	84	111	1.000	111	111	0
2018.1	78	90	1.000	90	90	0
2018.2	72	94	1.000	94	94	0
2019.1	66	80	1.000	80	80	0
2019.2	60	83	1.000	83	83	0
2020.1	54	64	1.000	64	64	0
2020.2	48	52	1.000	52	52	0
2021.1	42	68	1.000	68	68	0
2021.2	36	50	1.000	50	50	0
2022.1	30	62	0.997	62	62	0
2022.2	24	75	0.995	75	75	(1)
2023.1	18	65	0.991	64	60	4
2023.2	12	69	0.975	67	58	9
2024.1	6	45	0.971	44		
Total		3,006		3,002	2,945	13

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.003 (CI = +/-0.013; p = 0.605)	-0.021	+0.34%
Loss Cost	2006.2	0.002 (CI = +/-0.014; p = 0.775)	-0.027	+0.20%
Loss Cost	2007.1	0.004 (CI = +/-0.014; p = 0.594)	-0.021	+0.38%
Loss Cost	2007.2	0.000 (CI = +/-0.015; p = 0.983)	-0.031	-0.01%
Loss Cost	2008.1	0.003 (CI = +/-0.015; p = 0.686)	-0.027	+0.30%
Loss Cost	2008.2	0.003 (CI = +/-0.016; p = 0.745)	-0.030	+0.26%
Loss Cost	2009.1	0.005 (CI = +/-0.017; p = 0.561)	-0.022	+0.48%
Loss Cost	2009.2	0.002 (CI = +/-0.018; p = 0.783)	-0.033	+0.24%
Loss Cost	2010.1	0.005 (CI = +/-0.019; p = 0.574)	-0.025	+0.52%
Loss Cost	2010.2	0.004 (CI = +/-0.020; p = 0.714)	-0.033	+0.36%
Loss Cost	2011.1	0.003 (CI = +/-0.022; p = 0.780)	-0.037	+0.30%
Loss Cost	2011.2	0.000 (CI = +/-0.023; p = 0.993)	-0.042	-0.01%
Loss Cost	2012.1	-0.001 (CI = +/-0.025; p = 0.908)	-0.043	-0.14%
Loss Cost	2012.2	-0.005 (CI = +/-0.027; p = 0.681)	-0.037	-0.53%
Loss Cost	2013.1	-0.011 (CI = +/-0.028; p = 0.427)	-0.016	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.031; p = 0.610)	-0.036	-0.76%
Loss Cost	2014.1	-0.001 (CI = +/-0.033; p = 0.969)	-0.053	-0.06%
Loss Cost	2014.2	0.008 (CI = +/-0.034; p = 0.614)	-0.040	+0.84%
Loss Cost	2015.1	0.012 (CI = +/-0.038; p = 0.518)	-0.032	+1.19%
Loss Cost	2015.2	0.018 (CI = +/-0.042; p = 0.366)	-0.008	+1.84%
Loss Cost	2016.1	0.026 (CI = +/-0.046; p = 0.245)	0.028	+2.64%
Loss Cost	2016.2	0.031 (CI = +/-0.052; p = 0.224)	0.040	+3.13%
Loss Cost	2017.1	0.023 (CI = +/-0.059; p = 0.421)	-0.023	+2.28%
Severity	2006.1	0.048 (CI = +/-0.010; p = 0.000)	0.703	+4.90%
Severity	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.682	+4.85%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	0.726	+5.23%
Severity	2007.2	0.049 (CI = +/-0.011; p = 0.000)	0.702	+4.97%
Severity	2008.1	0.051 (CI = +/-0.011; p = 0.000)	0.724	+5.26%
Severity	2008.2	0.051 (CI = +/-0.012; p = 0.000)	0.701	+5.20%
Severity	2009.1	0.054 (CI = +/-0.012; p = 0.000)	0.724	+5.52%
Severity	2009.2	0.052 (CI = +/-0.013; p = 0.000)	0.695	+5.34%
Severity	2010.1	0.053 (CI = +/-0.014; p = 0.000)	0.686	+5.47%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	0.669	+5.55%
Severity	2011.1	0.054 (CI = +/-0.016; p = 0.000)	0.640	+5.51%
Severity	2011.2	0.051 (CI = +/-0.017; p = 0.000)	0.598	+5.25%
Severity	2012.1	0.048 (CI = +/-0.018; p = 0.000)	0.547	+4.88%
Severity	2012.2	0.046 (CI = +/-0.020; p = 0.000)	0.501	+4.73%
Severity	2013.1	0.039 (CI = +/-0.019; p = 0.000)	0.433	+4.01%
Severity	2013.2	0.038 (CI = +/-0.021; p = 0.001)	0.378	+3.84%
Severity	2014.1	0.041 (CI = +/-0.023; p = 0.002)	0.387	+4.14%
Severity	2014.2	0.043 (CI = +/-0.025; p = 0.002)	0.380	+4.39%
Severity	2015.1	0.043 (CI = +/-0.028; p = 0.006)	0.334	+4.34%
Severity	2015.2	0.044 (CI = +/-0.032; p = 0.010)	0.308	+4.48%
Severity	2016.1	0.041 (CI = +/-0.036; p = 0.026)	0.241	+4.22%
Severity	2016.2	0.049 (CI = +/-0.039; p = 0.019)	0.289	+5.01%
Severity	2017.1	0.038 (CI = +/-0.043; p = 0.077)	0.161	+3.85%
Frequency	2006.1	-0.044 (CI = +/-0.009; p = 0.000)	0.725	-4.35%
Frequency	2006.2	-0.045 (CI = +/-0.010; p = 0.000)	0.720	-4.44%
Frequency	2007.1	-0.047 (CI = +/-0.010; p = 0.000)	0.726	-4.60%
Frequency	2007.2	-0.049 (CI = +/-0.010; p = 0.000)	0.729	-4.75%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	0.707	-4.71%
Frequency	2008.2	-0.048 (CI = +/-0.012; p = 0.000)	0.686	-4.70%
Frequency	2009.1	-0.049 (CI = +/-0.013; p = 0.000)	0.673	-4.77%
Frequency	2009.2	-0.050 (CI = +/-0.014; p = 0.000)	0.658	-4.84%
Frequency	2010.1	-0.048 (CI = +/-0.014; p = 0.000)	0.623	-4.70%
Frequency	2010.2	-0.050 (CI = +/-0.015; p = 0.000)	0.629	-4.92%
Frequency	2011.1	-0.051 (CI = +/-0.016; p = 0.000)	0.605	-4.94%
Frequency	2011.2	-0.051 (CI = +/-0.018; p = 0.000)	0.582	-5.00%
Frequency	2012.1	-0.049 (CI = +/-0.019; p = 0.000)	0.534	-4.79%
Frequency	2012.2	-0.052 (CI = +/-0.020; p = 0.000)	0.534	-5.02%
Frequency	2013.1	-0.050 (CI = +/-0.022; p = 0.000)	0.488	-4.91%
Frequency	2013.2	-0.045 (CI = +/-0.024; p = 0.001)	0.417	-4.43%
Frequency	2014.1	-0.041 (CI = +/-0.026; p = 0.003)	0.343	-4.04%
Frequency	2014.2	-0.035 (CI = +/-0.027; p = 0.015)	0.249	-3.40%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.043)	0.174	-3.02%
Frequency	2015.2	-0.026 (CI = +/-0.032; p = 0.114)	0.095	-2.52%
Frequency	2016.1	-0.015 (CI = +/-0.034; p = 0.350)	-0.004	-1.52%
Frequency	2016.2	-0.018 (CI = +/-0.038; p = 0.329)	0.002	-1.80%
Frequency	2017.1	-0.015 (CI = +/-0.044; p = 0.467)	-0.032	-1.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.012 (CI = +/-0.024; p = 0.299)	0.207 (CI = +/-0.262; p = 0.119)	0.023	-1.23%
Loss Cost	2006.2	-0.014 (CI = +/-0.024; p = 0.242)	0.211 (CI = +/-0.264; p = 0.113)	0.021	-1.42%
Loss Cost	2007.1	-0.012 (CI = +/-0.025; p = 0.323)	0.209 (CI = +/-0.265; p = 0.119)	0.025	-1.22%
Loss Cost	2007.2	-0.016 (CI = +/-0.024; p = 0.181)	0.209 (CI = +/-0.254; p = 0.104)	0.024	-1.61%
Loss Cost	2008.1	-0.013 (CI = +/-0.024; p = 0.264)	0.213 (CI = +/-0.249; p = 0.090)	0.037	-1.33%
Loss Cost	2008.2	-0.014 (CI = +/-0.025; p = 0.271)	0.213 (CI = +/-0.254; p = 0.097)	0.033	-1.35%
Loss Cost	2009.1	-0.012 (CI = +/-0.025; p = 0.338)	0.225 (CI = +/-0.254; p = 0.081)	0.052	-1.18%
Loss Cost	2009.2	-0.013 (CI = +/-0.025; p = 0.306)	0.213 (CI = +/-0.259; p = 0.102)	0.031	-1.28%
Loss Cost	2010.1	-0.011 (CI = +/-0.025; p = 0.366)	0.242 (CI = +/-0.259; p = 0.067)	0.067	-1.12%
Loss Cost	2010.2	-0.011 (CI = +/-0.026; p = 0.372)	0.238 (CI = +/-0.272; p = 0.083)	0.049	-1.13%
Loss Cost	2011.1	-0.011 (CI = +/-0.026; p = 0.394)	0.250 (CI = +/-0.289; p = 0.086)	0.047	-1.10%
Loss Cost	2011.2	-0.011 (CI = +/-0.027; p = 0.397)	0.237 (CI = +/-0.317; p = 0.136)	0.015	-1.12%
Loss Cost	2012.1	-0.011 (CI = +/-0.028; p = 0.415)	0.272 (CI = +/-0.366; p = 0.138)	0.016	-1.10%
Loss Cost	2012.2	-0.011 (CI = +/-0.028; p = 0.427)	0.283 (CI = +/-0.490; p = 0.243)	-0.017	-1.10%
Loss Cost	2013.1	-0.011 (CI = +/-0.028; p = 0.427)	NA (CI = +/-NA; p = NA)	-0.016	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.031; p = 0.610)	NA (CI = +/-NA; p = NA)	-0.036	-0.76%
Loss Cost	2014.1	-0.001 (CI = +/-0.033; p = 0.969)	NA (CI = +/-NA; p = NA)	-0.053	-0.06%
Loss Cost	2014.2	0.008 (CI = +/-0.034; p = 0.614)	NA (CI = +/-NA; p = NA)	-0.040	+0.84%
Loss Cost	2015.1	0.012 (CI = +/-0.038; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.032	+1.19%
Loss Cost	2015.2	0.018 (CI = +/-0.042; p = 0.366)	NA (CI = +/-NA; p = NA)	-0.008	+1.84%
Loss Cost	2016.1	0.026 (CI = +/-0.046; p = 0.245)	NA (CI = +/-NA; p = NA)	0.028	+2.64%
Loss Cost	2016.2	0.031 (CI = +/-0.052; p = 0.224)	NA (CI = +/-NA; p = NA)	0.040	+3.13%
Loss Cost	2017.1	0.023 (CI = +/-0.059; p = 0.421)	NA (CI = +/-NA; p = NA)	-0.023	+2.28%
Severity	2006.1	0.033 (CI = +/-0.019; p = 0.001)	0.199 (CI = +/-0.204; p = 0.055)	0.726	+3.32%
Severity	2006.2	0.032 (CI = +/-0.019; p = 0.002)	0.201 (CI = +/-0.207; p = 0.057)	0.707	+3.24%
Severity	2007.1	0.036 (CI = +/-0.018; p = 0.000)	0.196 (CI = +/-0.194; p = 0.048)	0.751	+3.65%
Severity	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.196 (CI = +/-0.190; p = 0.044)	0.731	+3.40%
Severity	2008.1	0.036 (CI = +/-0.018; p = 0.000)	0.200 (CI = +/-0.183; p = 0.033)	0.755	+3.65%
Severity	2008.2	0.036 (CI = +/-0.018; p = 0.000)	0.199 (CI = +/-0.187; p = 0.038)	0.734	+3.63%
Severity	2009.1	0.038 (CI = +/-0.017; p = 0.000)	0.214 (CI = +/-0.179; p = 0.020)	0.765	+3.86%
Severity	2009.2	0.037 (CI = +/-0.018; p = 0.000)	0.207 (CI = +/-0.182; p = 0.027)	0.737	+3.79%
Severity	2010.1	0.038 (CI = +/-0.018; p = 0.000)	0.223 (CI = +/-0.185; p = 0.020)	0.736	+3.89%
Severity	2010.2	0.039 (CI = +/-0.018; p = 0.000)	0.242 (CI = +/-0.190; p = 0.015)	0.730	+3.96%
Severity	2011.1	0.039 (CI = +/-0.018; p = 0.000)	0.258 (CI = +/-0.201; p = 0.014)	0.710	+4.00%
Severity	2011.2	0.039 (CI = +/-0.019; p = 0.000)	0.255 (CI = +/-0.221; p = 0.026)	0.664	+3.99%
Severity	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.243 (CI = +/-0.256; p = 0.062)	0.597	+3.99%
Severity	2012.2	0.039 (CI = +/-0.019; p = 0.000)	0.345 (CI = +/-0.335; p = 0.044)	0.571	+4.01%
Severity	2013.1	0.039 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.433	+4.01%
Severity	2013.2	0.038 (CI = +/-0.021; p = 0.001)	NA (CI = +/-NA; p = NA)	0.378	+3.84%
Severity	2014.1	0.041 (CI = +/-0.023; p = 0.002)	NA (CI = +/-NA; p = NA)	0.387	+4.14%
Severity	2014.2	0.043 (CI = +/-0.025; p = 0.002)	NA (CI = +/-NA; p = NA)	0.380	+4.39%
Severity	2015.1	0.043 (CI = +/-0.028; p = 0.006)	NA (CI = +/-NA; p = NA)	0.334	+4.34%
Severity	2015.2	0.044 (CI = +/-0.032; p = 0.010)	NA (CI = +/-NA; p = NA)	0.308	+4.48%
Severity	2016.1	0.041 (CI = +/-0.036; p = 0.026)	NA (CI = +/-NA; p = NA)	0.241	+4.22%
Severity	2016.2	0.049 (CI = +/-0.039; p = 0.019)	NA (CI = +/-NA; p = NA)	0.289	+5.01%
Severity	2017.1	0.038 (CI = +/-0.043; p = 0.077)	NA (CI = +/-NA; p = NA)	0.161	+3.85%
Frequency	2006.1	-0.045 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.190; p = 0.938)	0.717	-4.40%
Frequency	2006.2	-0.046 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.192; p = 0.914)	0.712	-4.52%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.191; p = 0.892)	0.718	-4.70%
Frequency	2007.2	-0.050 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.191; p = 0.892)	0.720	-4.85%
Frequency	2008.1	-0.049 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.194; p = 0.888)	0.697	-4.81%
Frequency	2008.2	-0.049 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.198; p = 0.888)	0.675	-4.80%
Frequency	2009.1	-0.050 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.202; p = 0.917)	0.661	-4.85%
Frequency	2009.2	-0.050 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.207; p = 0.952)	0.645	-4.89%
Frequency	2010.1	-0.049 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.213; p = 0.859)	0.609	-4.82%
Frequency	2010.2	-0.050 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.218; p = 0.970)	0.614	-4.90%
Frequency	2011.1	-0.050 (CI = +/-0.021; p = 0.000)	-0.008 (CI = +/-0.233; p = 0.947)	0.588	-4.90%
Frequency	2011.2	-0.050 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.255; p = 0.883)	0.564	-4.92%
Frequency	2012.1	-0.050 (CI = +/-0.022; p = 0.000)	0.029 (CI = +/-0.293; p = 0.837)	0.514	-4.89%
Frequency	2012.2	-0.050 (CI = +/-0.022; p = 0.000)	-0.062 (CI = +/-0.387; p = 0.742)	0.514	-4.91%
Frequency	2013.1	-0.050 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.488	-4.91%
Frequency	2013.2	-0.045 (CI = +/-0.024; p = 0.001)	NA (CI = +/-NA; p = NA)	0.417	-4.43%
Frequency	2014.1	-0.041 (CI = +/-0.026; p = 0.003)	NA (CI = +/-NA; p = NA)	0.343	-4.04%
Frequency	2014.2	-0.035 (CI = +/-0.027; p = 0.015)	NA (CI = +/-NA; p = NA)	0.249	-3.40%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.043)	NA (CI = +/-NA; p = NA)	0.174	-3.02%
Frequency	2015.2	-0.026 (CI = +/-0.032; p = 0.114)	NA (CI = +/-NA; p = NA)	0.095	-2.52%
Frequency	2016.1	-0.015 (CI = +/-0.034; p = 0.350)	NA (CI = +/-NA; p = NA)	-0.004	-1.52%
Frequency	2016.2	-0.018 (CI = +/-0.038; p = 0.329)	NA (CI = +/-NA; p = NA)	0.002	-1.80%
Frequency	2017.1	-0.015 (CI = +/-0.044; p = 0.467)	NA (CI = +/-NA; p = NA)	-0.032	-1.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.003 (CI = +/-0.015; p = 0.636)	-0.084 (CI = +/-0.143; p = 0.243)	0.000 (CI = +/-0.009; p = 0.986)	-0.037	+0.35%
Loss Cost	2006.2	0.002 (CI = +/-0.015; p = 0.764)	-0.077 (CI = +/-0.147; p = 0.292)	0.000 (CI = +/-0.009; p = 0.994)	-0.053	+0.23%
Loss Cost	2007.1	0.004 (CI = +/-0.016; p = 0.620)	-0.068 (CI = +/-0.150; p = 0.363)	0.000 (CI = +/-0.009; p = 0.961)	-0.057	+0.40%
Loss Cost	2007.2	0.000 (CI = +/-0.016; p = 1.000)	-0.047 (CI = +/-0.148; p = 0.524)	0.000 (CI = +/-0.009; p = 0.979)	-0.085	+0.00%
Loss Cost	2008.1	0.003 (CI = +/-0.017; p = 0.698)	-0.030 (CI = +/-0.148; p = 0.683)	0.000 (CI = +/-0.009; p = 0.941)	-0.091	+0.33%
Loss Cost	2008.2	0.003 (CI = +/-0.018; p = 0.739)	-0.029 (CI = +/-0.154; p = 0.706)	0.000 (CI = +/-0.009; p = 0.946)	-0.097	+0.30%
Loss Cost	2009.1	0.005 (CI = +/-0.019; p = 0.572)	-0.017 (CI = +/-0.157; p = 0.825)	0.001 (CI = +/-0.009; p = 0.897)	-0.095	+0.54%
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.775)	-0.005 (CI = +/-0.161; p = 0.949)	0.000 (CI = +/-0.009; p = 0.923)	-0.112	+0.28%
Loss Cost	2010.1	0.006 (CI = +/-0.021; p = 0.575)	0.009 (CI = +/-0.164; p = 0.913)	0.001 (CI = +/-0.009; p = 0.869)	-0.105	+0.59%
Loss Cost	2010.2	0.004 (CI = +/-0.023; p = 0.712)	0.017 (CI = +/-0.170; p = 0.840)	0.001 (CI = +/-0.009; p = 0.884)	-0.116	+0.41%
Loss Cost	2011.1	0.004 (CI = +/-0.025; p = 0.765)	0.015 (CI = +/-0.177; p = 0.867)	0.001 (CI = +/-0.009; p = 0.894)	-0.125	+0.36%
Loss Cost	2011.2	0.000 (CI = +/-0.026; p = 0.988)	0.029 (CI = +/-0.182; p = 0.743)	0.001 (CI = +/-0.009; p = 0.912)	-0.130	+0.02%
Loss Cost	2012.1	-0.001 (CI = +/-0.028; p = 0.947)	0.025 (CI = +/-0.191; p = 0.790)	0.000 (CI = +/-0.010; p = 0.926)	-0.138	-0.09%
Loss Cost	2012.2	-0.005 (CI = +/-0.030; p = 0.715)	0.043 (CI = +/-0.196; p = 0.653)	0.000 (CI = +/-0.010; p = 0.936)	-0.129	-0.54%
Loss Cost	2013.1	-0.011 (CI = +/-0.032; p = 0.486)	0.022 (CI = +/-0.200; p = 0.818)	0.000 (CI = +/-0.010; p = 0.981)	-0.120	-1.08%
Loss Cost	2013.2	-0.008 (CI = +/-0.035; p = 0.650)	0.010 (CI = +/-0.209; p = 0.922)	0.000 (CI = +/-0.010; p = 0.982)	-0.151	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.037; p = 0.991)	0.035 (CI = +/-0.212; p = 0.728)	0.000 (CI = +/-0.010; p = 0.945)	-0.168	-0.02%
Loss Cost	2014.2	0.009 (CI = +/-0.039; p = 0.646)	0.004 (CI = +/-0.213; p = 0.970)	0.000 (CI = +/-0.010; p = 0.970)	-0.170	+0.85%
Loss Cost	2015.1	0.012 (CI = +/-0.042; p = 0.553)	0.015 (CI = +/-0.225; p = 0.887)	0.000 (CI = +/-0.010; p = 0.965)	-0.168	+1.22%
Loss Cost	2015.2	0.018 (CI = +/-0.047; p = 0.412)	-0.006 (CI = +/-0.237; p = 0.957)	0.000 (CI = +/-0.010; p = 1.000)	-0.152	+1.85%
Loss Cost	2016.1	0.026 (CI = +/-0.051; p = 0.293)	0.015 (CI = +/-0.247; p = 0.895)	0.000 (CI = +/-0.010; p = 0.987)	-0.120	+2.63%
Loss Cost	2016.2	0.030 (CI = +/-0.058; p = 0.275)	0.001 (CI = +/-0.267; p = 0.993)	0.000 (CI = +/-0.011; p = 0.952)	-0.120	+3.09%
Loss Cost	2017.1	0.022 (CI = +/-0.065; p = 0.464)	-0.019 (CI = +/-0.283; p = 0.888)	0.000 (CI = +/-0.011; p = 0.991)	-0.206	+2.27%
Severity	2006.1	0.047 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.115; p = 0.483)	-0.001 (CI = +/-0.007; p = 0.835)	0.690	+4.85%
Severity	2006.2	0.047 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.118; p = 0.514)	-0.001 (CI = +/-0.007; p = 0.831)	0.666	+4.81%
Severity	2007.1	0.051 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.114; p = 0.750)	0.000 (CI = +/-0.007; p = 0.952)	0.709	+5.21%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.114; p = 0.939)	0.000 (CI = +/-0.007; p = 0.901)	0.683	+4.94%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.113; p = 0.841)	0.000 (CI = +/-0.007; p = 0.996)	0.705	+5.26%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.116; p = 0.801)	0.000 (CI = +/-0.007; p = 0.985)	0.680	+5.19%
Severity	2009.1	0.054 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.115; p = 0.580)	0.000 (CI = +/-0.006; p = 0.915)	0.707	+5.56%
Severity	2009.2	0.052 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.117; p = 0.475)	0.000 (CI = +/-0.006; p = 0.945)	0.678	+5.34%
Severity	2010.1	0.054 (CI = +/-0.016; p = 0.000)	0.049 (CI = +/-0.120; p = 0.410)	0.000 (CI = +/-0.007; p = 0.904)	0.670	+5.51%
Severity	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.047 (CI = +/-0.125; p = 0.446)	0.000 (CI = +/-0.007; p = 0.902)	0.650	+5.56%
Severity	2011.1	0.054 (CI = +/-0.018; p = 0.000)	0.047 (CI = +/-0.130; p = 0.465)	0.000 (CI = +/-0.007; p = 0.904)	0.618	+5.56%
Severity	2011.2	0.051 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.133; p = 0.358)	0.000 (CI = +/-0.007; p = 0.925)	0.578	+5.23%
Severity	2012.1	0.048 (CI = +/-0.020; p = 0.000)	0.047 (CI = +/-0.136; p = 0.476)	0.000 (CI = +/-0.007; p = 0.974)	0.516	+4.90%
Severity	2012.2	0.046 (CI = +/-0.022; p = 0.000)	0.056 (CI = +/-0.141; p = 0.419)	0.000 (CI = +/-0.007; p = 0.981)	0.469	+4.68%
Severity	2013.1	0.039 (CI = +/-0.022; p = 0.001)	0.031 (CI = +/-0.136; p = 0.640)	0.000 (CI = +/-0.007; p = 0.941)	0.381	+3.98%
Severity	2013.2	0.037 (CI = +/-0.024; p = 0.004)	0.039 (CI = +/-0.143; p = 0.571)	0.000 (CI = +/-0.007; p = 0.943)	0.322	+3.76%
Severity	2014.1	0.040 (CI = +/-0.026; p = 0.004)	0.051 (CI = +/-0.147; p = 0.473)	0.000 (CI = +/-0.007; p = 0.968)	0.336	+4.13%
Severity	2014.2	0.042 (CI = +/-0.028; p = 0.006)	0.046 (CI = +/-0.156; p = 0.546)	0.000 (CI = +/-0.007; p = 0.963)	0.319	+4.29%
Severity	2015.1	0.042 (CI = +/-0.031; p = 0.012)	0.046 (CI = +/-0.166; p = 0.561)	0.000 (CI = +/-0.007; p = 0.964)	0.263	+4.32%
Severity	2015.2	0.043 (CI = +/-0.035; p = 0.021)	0.045 (CI = +/-0.179; p = 0.599)	0.000 (CI = +/-0.008; p = 0.962)	0.225	+4.37%
Severity	2016.1	0.041 (CI = +/-0.040; p = 0.043)	0.040 (CI = +/-0.191; p = 0.656)	0.000 (CI = +/-0.008; p = 0.967)	0.138	+4.20%
Severity	2016.2	0.048 (CI = +/-0.044; p = 0.035)	0.019 (CI = +/-0.202; p = 0.842)	-0.001 (CI = +/-0.008; p = 0.896)	0.175	+4.92%
Severity	2017.1	0.038 (CI = +/-0.047; p = 0.108)	-0.006 (CI = +/-0.206; p = 0.946)	0.000 (CI = +/-0.008; p = 0.961)	0.009	+3.84%
Frequency	2006.1	-0.044 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.385)	0.001 (CI = +/-0.006; p = 0.792)	0.716	-4.29%
Frequency	2006.2	-0.045 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.103; p = 0.449)	0.001 (CI = +/-0.006; p = 0.815)	0.709	-4.37%
Frequency	2007.1	-0.047 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.104; p = 0.333)	0.000 (CI = +/-0.006; p = 0.891)	0.718	-4.57%
Frequency	2007.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.106; p = 0.420)	0.000 (CI = +/-0.006; p = 0.923)	0.717	-4.71%
Frequency	2008.1	-0.048 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.109; p = 0.449)	0.000 (CI = +/-0.006; p = 0.916)	0.693	-4.69%
Frequency	2008.2	-0.048 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.113; p = 0.443)	0.000 (CI = +/-0.006; p = 0.911)	0.671	-4.65%
Frequency	2009.1	-0.049 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.117; p = 0.402)	0.000 (CI = +/-0.007; p = 0.944)	0.658	-4.76%
Frequency	2009.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.121; p = 0.438)	0.000 (CI = +/-0.007; p = 0.951)	0.640	-4.80%
Frequency	2010.1	-0.048 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.125; p = 0.515)	0.000 (CI = +/-0.007; p = 0.919)	0.600	-4.67%
Frequency	2010.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.128; p = 0.633)	0.000 (CI = +/-0.007; p = 0.942)	0.602	-4.87%
Frequency	2011.1	-0.051 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.134; p = 0.622)	0.000 (CI = +/-0.007; p = 0.953)	0.575	-4.92%
Frequency	2011.2	-0.051 (CI = +/-0.020; p = 0.000)	-0.031 (CI = +/-0.140; p = 0.650)	0.000 (CI = +/-0.007; p = 0.956)	0.548	-4.95%
Frequency	2012.1	-0.049 (CI = +/-0.022; p = 0.000)	-0.023 (CI = +/-0.145; p = 0.748)	0.000 (CI = +/-0.007; p = 0.927)	0.493	-4.75%
Frequency	2012.2	-0.051 (CI = +/-0.023; p = 0.000)	-0.013 (CI = +/-0.150; p = 0.859)	0.000 (CI = +/-0.008; p = 0.935)	0.488	-4.98%
Frequency	2013.1	-0.050 (CI = +/-0.025; p = 0.001)	-0.009 (CI = +/-0.158; p = 0.910)	0.000 (CI = +/-0.008; p = 0.924)	0.435	-4.87%
Frequency	2013.2	-0.045 (CI = +/-0.027; p = 0.002)	-0.029 (CI = +/-0.160; p = 0.705)	0.000 (CI = +/-0.008; p = 0.925)	0.358	-4.35%
Frequency	2014.1	-0.041 (CI = +/-0.029; p = 0.008)	-0.016 (CI = +/-0.166; p = 0.842)	0.000 (CI = +/-0.008; p = 0.902)	0.268	-3.98%
Frequency	2014.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.042 (CI = +/-0.166; p = 0.602)	0.000 (CI = +/-0.008; p = 0.926)	0.171	-3.30%
Frequency	2015.1	-0.030 (CI = +/-0.033; p = 0.070)	-0.031 (CI = +/-0.174; p = 0.709)	0.000 (CI = +/-0.008; p = 0.921)	0.075	-2.98%
Frequency	2015.2	-0.024 (CI = +/-0.036; p = 0.167)	-0.051 (CI = +/-0.182; p = 0.558)	0.000 (CI = +/-0.008; p = 0.964)	-0.007	-2.41%
Frequency	2016.1	-0.015 (CI = +/-0.038; p = 0.398)	-0.025 (CI = +/-0.182; p = 0.771)	0.000 (CI = +/-0.008; p = 0.982)	-0.151	-1.51%
Frequency	2016.2	-0.018 (CI = +/-0.043; p = 0.391)	-0.018 (CI = +/-0.197; p = 0.848)	0.000 (CI = +/-0.008; p = 0.958)	-0.160	-1.74%
Frequency	2017.1	-0.015 (CI = +/-0.049; p = 0.510)	-0.012 (CI = +/-0.213; p = 0.903)	0.000 (CI = +/-0.008; p = 0.975)	-0.218	-1.51%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.004 (CI = +/-0.015; p = 0.605)	0.001 (CI = +/-0.009; p = 0.897)	-0.050	+0.38%
Loss Cost	2006.2	0.002 (CI = +/-0.015; p = 0.771)	0.000 (CI = +/-0.009; p = 0.933)	-0.058	+0.22%
Loss Cost	2007.1	0.004 (CI = +/-0.016; p = 0.593)	0.001 (CI = +/-0.009; p = 0.889)	-0.053	+0.43%
Loss Cost	2007.2	0.000 (CI = +/-0.016; p = 0.995)	0.000 (CI = +/-0.009; p = 0.976)	-0.064	0.00%
Loss Cost	2008.1	0.003 (CI = +/-0.017; p = 0.681)	0.000 (CI = +/-0.008; p = 0.907)	-0.060	+0.34%
Loss Cost	2008.2	0.003 (CI = +/-0.018; p = 0.739)	0.000 (CI = +/-0.009; p = 0.917)	-0.065	+0.29%
Loss Cost	2009.1	0.005 (CI = +/-0.019; p = 0.559)	0.001 (CI = +/-0.009; p = 0.876)	-0.058	+0.54%
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.772)	0.000 (CI = +/-0.009; p = 0.916)	-0.071	+0.28%
Loss Cost	2010.1	0.006 (CI = +/-0.021; p = 0.570)	0.001 (CI = +/-0.009; p = 0.875)	-0.063	+0.59%
Loss Cost	2010.2	0.004 (CI = +/-0.022; p = 0.704)	0.001 (CI = +/-0.009; p = 0.897)	-0.074	+0.42%
Loss Cost	2011.1	0.004 (CI = +/-0.024; p = 0.766)	0.001 (CI = +/-0.009; p = 0.906)	-0.079	+0.35%
Loss Cost	2011.2	0.000 (CI = +/-0.026; p = 0.982)	0.000 (CI = +/-0.009; p = 0.937)	-0.087	+0.03%
Loss Cost	2012.1	-0.001 (CI = +/-0.028; p = 0.936)	0.000 (CI = +/-0.009; p = 0.948)	-0.090	-0.11%
Loss Cost	2012.2	-0.005 (CI = +/-0.030; p = 0.719)	0.000 (CI = +/-0.010; p = 0.974)	-0.087	-0.52%
Loss Cost	2013.1	-0.011 (CI = +/-0.031; p = 0.469)	0.000 (CI = +/-0.009; p = 0.998)	-0.067	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.034; p = 0.644)	0.000 (CI = +/-0.010; p = 0.990)	-0.091	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.036; p = 0.979)	0.000 (CI = +/-0.010; p = 0.977)	-0.111	-0.04%
Loss Cost	2014.2	0.009 (CI = +/-0.037; p = 0.634)	0.000 (CI = +/-0.009; p = 0.973)	-0.101	+0.86%
Loss Cost	2015.1	0.012 (CI = +/-0.041; p = 0.543)	0.000 (CI = +/-0.010; p = 0.977)	-0.097	+1.21%
Loss Cost	2015.2	0.018 (CI = +/-0.045; p = 0.396)	0.000 (CI = +/-0.010; p = 0.995)	-0.075	+1.85%
Loss Cost	2016.1	0.026 (CI = +/-0.049; p = 0.276)	0.000 (CI = +/-0.010; p = 0.973)	-0.041	+2.62%
Loss Cost	2016.2	0.030 (CI = +/-0.055; p = 0.253)	0.000 (CI = +/-0.010; p = 0.948)	-0.034	+3.10%
Loss Cost	2017.1	0.023 (CI = +/-0.062; p = 0.443)	0.000 (CI = +/-0.011; p = 0.995)	-0.108	+2.28%
Severity	2006.1	0.047 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.886)	0.694	+4.86%
Severity	2006.2	0.047 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.873)	0.672	+4.81%
Severity	2007.1	0.051 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.977)	0.718	+5.22%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.904)	0.693	+4.94%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.006; p = 0.979)	0.715	+5.25%
Severity	2008.2	0.051 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.966)	0.691	+5.19%
Severity	2009.1	0.054 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.006; p = 0.960)	0.714	+5.54%
Severity	2009.2	0.052 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.006; p = 0.998)	0.684	+5.34%
Severity	2010.1	0.053 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.006; p = 0.974)	0.674	+5.48%
Severity	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.961)	0.656	+5.57%
Severity	2011.1	0.054 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.007; p = 0.967)	0.625	+5.53%
Severity	2011.2	0.051 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.007; p = 1.000)	0.580	+5.25%
Severity	2012.1	0.047 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.007; p = 0.961)	0.527	+4.86%
Severity	2012.2	0.046 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.007; p = 0.949)	0.477	+4.70%
Severity	2013.1	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.006; p = 0.895)	0.405	+3.96%
Severity	2013.2	0.037 (CI = +/-0.023; p = 0.003)	0.000 (CI = +/-0.007; p = 0.889)	0.346	+3.78%
Severity	2014.1	0.040 (CI = +/-0.025; p = 0.004)	0.000 (CI = +/-0.007; p = 0.899)	0.353	+4.09%
Severity	2014.2	0.042 (CI = +/-0.028; p = 0.005)	0.000 (CI = +/-0.007; p = 0.902)	0.344	+4.33%
Severity	2015.1	0.042 (CI = +/-0.031; p = 0.010)	0.000 (CI = +/-0.007; p = 0.906)	0.293	+4.29%
Severity	2015.2	0.043 (CI = +/-0.034; p = 0.016)	0.000 (CI = +/-0.007; p = 0.904)	0.262	+4.42%
Severity	2016.1	0.041 (CI = +/-0.038; p = 0.037)	0.000 (CI = +/-0.008; p = 0.920)	0.187	+4.18%
Severity	2016.2	0.048 (CI = +/-0.042; p = 0.027)	-0.001 (CI = +/-0.008; p = 0.866)	0.236	+4.95%
Severity	2017.1	0.038 (CI = +/-0.045; p = 0.093)	0.000 (CI = +/-0.008; p = 0.966)	0.091	+3.84%
Frequency	2006.1	-0.044 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.727)	0.718	-4.28%
Frequency	2006.2	-0.045 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.762)	0.712	-4.38%
Frequency	2007.1	-0.047 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.816)	0.718	-4.55%
Frequency	2007.2	-0.048 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.006; p = 0.865)	0.720	-4.71%
Frequency	2008.1	-0.048 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.006; p = 0.854)	0.697	-4.67%
Frequency	2008.2	-0.048 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.006; p = 0.854)	0.675	-4.66%
Frequency	2009.1	-0.048 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.874)	0.661	-4.73%
Frequency	2009.2	-0.049 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.891)	0.645	-4.80%
Frequency	2010.1	-0.048 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.007; p = 0.863)	0.609	-4.64%
Frequency	2010.2	-0.050 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.903)	0.614	-4.88%
Frequency	2011.1	-0.050 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.007; p = 0.909)	0.588	-4.91%
Frequency	2011.2	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.007; p = 0.918)	0.564	-4.96%
Frequency	2012.1	-0.049 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.007; p = 0.895)	0.514	-4.74%
Frequency	2012.2	-0.051 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.007; p = 0.917)	0.512	-4.98%
Frequency	2013.1	-0.050 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	0.463	-4.86%
Frequency	2013.2	-0.045 (CI = +/-0.026; p = 0.002)	0.001 (CI = +/-0.007; p = 0.888)	0.387	-4.37%
Frequency	2014.1	-0.041 (CI = +/-0.028; p = 0.007)	0.001 (CI = +/-0.007; p = 0.879)	0.307	-3.97%
Frequency	2014.2	-0.034 (CI = +/-0.029; p = 0.025)	0.001 (CI = +/-0.007; p = 0.873)	0.206	-3.33%
Frequency	2015.1	-0.030 (CI = +/-0.032; p = 0.063)	0.001 (CI = +/-0.007; p = 0.881)	0.124	-2.96%
Frequency	2015.2	-0.025 (CI = +/-0.035; p = 0.146)	0.000 (CI = +/-0.008; p = 0.899)	0.036	-2.47%
Frequency	2016.1	-0.015 (CI = +/-0.036; p = 0.385)	0.000 (CI = +/-0.007; p = 0.952)	-0.076	-1.50%
Frequency	2016.2	-0.018 (CI = +/-0.041; p = 0.362)	0.000 (CI = +/-0.008; p = 0.932)	-0.075	-1.77%
Frequency	2017.1	-0.015 (CI = +/-0.047; p = 0.492)	0.000 (CI = +/-0.008; p = 0.960)	-0.118	-1.50%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.003 (CI = +/-0.013; p = 0.603)	-0.084 (CI = +/-0.140; p = 0.233)	-0.007	+0.34%
Loss Cost	2006.2	0.002 (CI = +/-0.014; p = 0.735)	-0.077 (CI = +/-0.144; p = 0.283)	-0.021	+0.23%
Loss Cost	2007.1	0.004 (CI = +/-0.015; p = 0.595)	-0.068 (CI = +/-0.147; p = 0.350)	-0.025	+0.38%
Loss Cost	2007.2	0.000 (CI = +/-0.015; p = 0.990)	-0.047 (CI = +/-0.145; p = 0.517)	-0.050	+0.01%
Loss Cost	2008.1	0.003 (CI = +/-0.015; p = 0.690)	-0.030 (CI = +/-0.145; p = 0.670)	-0.054	+0.30%
Loss Cost	2008.2	0.003 (CI = +/-0.016; p = 0.733)	-0.029 (CI = +/-0.150; p = 0.695)	-0.059	+0.27%
Loss Cost	2009.1	0.005 (CI = +/-0.017; p = 0.568)	-0.018 (CI = +/-0.153; p = 0.810)	-0.057	+0.48%
Loss Cost	2009.2	0.002 (CI = +/-0.018; p = 0.784)	-0.006 (CI = +/-0.157; p = 0.940)	-0.071	+0.25%
Loss Cost	2010.1	0.005 (CI = +/-0.019; p = 0.581)	0.007 (CI = +/-0.160; p = 0.925)	-0.064	+0.52%
Loss Cost	2010.2	0.003 (CI = +/-0.021; p = 0.729)	0.016 (CI = +/-0.166; p = 0.847)	-0.073	+0.35%
Loss Cost	2011.1	0.003 (CI = +/-0.022; p = 0.784)	0.013 (CI = +/-0.172; p = 0.874)	-0.079	+0.30%
Loss Cost	2011.2	0.000 (CI = +/-0.024; p = 0.976)	0.028 (CI = +/-0.177; p = 0.744)	-0.082	-0.04%
Loss Cost	2012.1	-0.001 (CI = +/-0.026; p = 0.910)	0.024 (CI = +/-0.185; p = 0.792)	-0.087	-0.14%
Loss Cost	2012.2	-0.006 (CI = +/-0.027; p = 0.664)	0.042 (CI = +/-0.189; p = 0.649)	-0.076	-0.58%
Loss Cost	2013.1	-0.011 (CI = +/-0.029; p = 0.438)	0.022 (CI = +/-0.193; p = 0.814)	-0.064	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.032; p = 0.615)	0.010 (CI = +/-0.202; p = 0.922)	-0.090	-0.77%
Loss Cost	2014.1	-0.001 (CI = +/-0.034; p = 0.970)	0.035 (CI = +/-0.203; p = 0.725)	-0.103	-0.06%
Loss Cost	2014.2	0.008 (CI = +/-0.035; p = 0.628)	0.003 (CI = +/-0.204; p = 0.972)	-0.101	+0.83%
Loss Cost	2015.1	0.012 (CI = +/-0.039; p = 0.531)	0.015 (CI = +/-0.215; p = 0.887)	-0.095	+1.19%
Loss Cost	2015.2	0.018 (CI = +/-0.043; p = 0.381)	-0.006 (CI = +/-0.225; p = 0.955)	-0.075	+1.86%
Loss Cost	2016.1	0.026 (CI = +/-0.048; p = 0.262)	0.016 (CI = +/-0.234; p = 0.889)	-0.040	+2.64%
Loss Cost	2016.2	0.031 (CI = +/-0.055; p = 0.245)	0.002 (CI = +/-0.252; p = 0.985)	-0.034	+3.12%
Loss Cost	2017.1	0.023 (CI = +/-0.061; p = 0.440)	-0.018 (CI = +/-0.266; p = 0.883)	-0.106	+2.28%
Severity	2006.1	0.048 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.113; p = 0.488)	0.699	+4.90%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.116; p = 0.518)	0.676	+4.87%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.111; p = 0.750)	0.718	+5.23%
Severity	2007.2	0.049 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.111; p = 0.946)	0.693	+4.98%
Severity	2008.1	0.051 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.110; p = 0.837)	0.715	+5.26%
Severity	2008.2	0.051 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.114; p = 0.795)	0.691	+5.19%
Severity	2009.1	0.054 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.112; p = 0.579)	0.717	+5.52%
Severity	2009.2	0.052 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.114; p = 0.468)	0.690	+5.31%
Severity	2010.1	0.053 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.117; p = 0.405)	0.682	+5.47%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.122; p = 0.442)	0.664	+5.52%
Severity	2011.1	0.054 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.127; p = 0.461)	0.634	+5.51%
Severity	2011.2	0.051 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.129; p = 0.349)	0.596	+5.20%
Severity	2012.1	0.048 (CI = +/-0.018; p = 0.000)	0.047 (CI = +/-0.132; p = 0.465)	0.538	+4.88%
Severity	2012.2	0.046 (CI = +/-0.020; p = 0.000)	0.056 (CI = +/-0.137; p = 0.406)	0.494	+4.67%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.001)	0.031 (CI = +/-0.131; p = 0.622)	0.412	+4.01%
Severity	2013.2	0.037 (CI = +/-0.022; p = 0.002)	0.040 (CI = +/-0.137; p = 0.553)	0.358	+3.79%
Severity	2014.1	0.041 (CI = +/-0.023; p = 0.002)	0.052 (CI = +/-0.142; p = 0.454)	0.373	+4.14%
Severity	2014.2	0.042 (CI = +/-0.026; p = 0.003)	0.046 (CI = +/-0.150; p = 0.527)	0.359	+4.31%
Severity	2015.1	0.043 (CI = +/-0.029; p = 0.007)	0.047 (CI = +/-0.159; p = 0.541)	0.309	+4.34%
Severity	2015.2	0.043 (CI = +/-0.033; p = 0.014)	0.045 (CI = +/-0.170; p = 0.578)	0.277	+4.39%
Severity	2016.1	0.041 (CI = +/-0.037; p = 0.031)	0.041 (CI = +/-0.181; p = 0.637)	0.200	+4.22%
Severity	2016.2	0.048 (CI = +/-0.041; p = 0.025)	0.021 (CI = +/-0.191; p = 0.818)	0.237	+4.96%
Severity	2017.1	0.038 (CI = +/-0.045; p = 0.090)	-0.006 (CI = +/-0.193; p = 0.948)	0.091	+3.85%
Frequency	2006.1	-0.044 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.099; p = 0.362)	0.724	-4.35%
Frequency	2006.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.101; p = 0.429)	0.717	-4.42%
Frequency	2007.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.102; p = 0.316)	0.726	-4.60%
Frequency	2007.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.104; p = 0.406)	0.726	-4.73%
Frequency	2008.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.107; p = 0.432)	0.703	-4.71%
Frequency	2008.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.111; p = 0.427)	0.682	-4.68%
Frequency	2009.1	-0.049 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.114; p = 0.387)	0.670	-4.77%
Frequency	2009.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.424)	0.653	-4.81%
Frequency	2010.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.122; p = 0.497)	0.615	-4.70%
Frequency	2010.2	-0.050 (CI = +/-0.015; p = 0.000)	-0.031 (CI = +/-0.125; p = 0.619)	0.618	-4.90%
Frequency	2011.1	-0.051 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.130; p = 0.607)	0.593	-4.94%
Frequency	2011.2	-0.051 (CI = +/-0.018; p = 0.000)	-0.031 (CI = +/-0.135; p = 0.637)	0.568	-4.97%
Frequency	2012.1	-0.049 (CI = +/-0.019; p = 0.000)	-0.023 (CI = +/-0.140; p = 0.733)	0.516	-4.79%
Frequency	2012.2	-0.051 (CI = +/-0.021; p = 0.000)	-0.014 (CI = +/-0.146; p = 0.847)	0.512	-5.01%
Frequency	2013.1	-0.050 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.152; p = 0.899)	0.463	-4.91%
Frequency	2013.2	-0.045 (CI = +/-0.024; p = 0.001)	-0.030 (CI = +/-0.154; p = 0.687)	0.391	-4.39%
Frequency	2014.1	-0.041 (CI = +/-0.026; p = 0.004)	-0.017 (CI = +/-0.159; p = 0.825)	0.308	-4.04%
Frequency	2014.2	-0.034 (CI = +/-0.028; p = 0.019)	-0.043 (CI = +/-0.159; p = 0.581)	0.220	-3.34%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.048)	-0.032 (CI = +/-0.167; p = 0.688)	0.132	-3.02%
Frequency	2015.2	-0.025 (CI = +/-0.033; p = 0.137)	-0.051 (CI = +/-0.173; p = 0.536)	0.060	-2.43%
Frequency	2016.1	-0.015 (CI = +/-0.035; p = 0.365)	-0.025 (CI = +/-0.172; p = 0.759)	-0.069	-1.52%
Frequency	2016.2	-0.018 (CI = +/-0.040; p = 0.361)	-0.018 (CI = +/-0.186; p = 0.833)	-0.071	-1.75%
Frequency	2017.1	-0.015 (CI = +/-0.046; p = 0.485)	-0.012 (CI = +/-0.200; p = 0.894)	-0.117	-1.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.014 (CI = +/-0.025; p = 0.285)	-0.089 (CI = +/-0.140; p = 0.202)	-0.001 (CI = +/-0.009; p = 0.865)	0.216 (CI = +/-0.266; p = 0.109)	0.014	-1.35%
Loss Cost	2006.2	-0.015 (CI = +/-0.026; p = 0.247)	-0.082 (CI = +/-0.143; p = 0.251)	-0.001 (CI = +/-0.009; p = 0.841)	0.219 (CI = +/-0.269; p = 0.107)	0.002	-1.50%
Loss Cost	2007.1	-0.013 (CI = +/-0.027; p = 0.322)	-0.074 (CI = +/-0.147; p = 0.314)	-0.001 (CI = +/-0.009; p = 0.887)	0.216 (CI = +/-0.272; p = 0.116)	-0.005	-1.32%
Loss Cost	2007.2	-0.017 (CI = +/-0.026; p = 0.192)	-0.052 (CI = +/-0.144; p = 0.463)	-0.001 (CI = +/-0.009; p = 0.822)	0.215 (CI = +/-0.263; p = 0.105)	-0.023	-1.71%
Loss Cost	2008.1	-0.014 (CI = +/-0.027; p = 0.284)	-0.035 (CI = +/-0.144; p = 0.619)	-0.001 (CI = +/-0.008; p = 0.900)	0.217 (CI = +/-0.259; p = 0.097)	-0.022	-1.40%
Loss Cost	2008.2	-0.014 (CI = +/-0.027; p = 0.297)	-0.035 (CI = +/-0.149; p = 0.632)	-0.001 (CI = +/-0.009; p = 0.901)	0.217 (CI = +/-0.265; p = 0.104)	-0.030	-1.41%
Loss Cost	2009.1	-0.012 (CI = +/-0.028; p = 0.373)	-0.022 (CI = +/-0.152; p = 0.764)	0.000 (CI = +/-0.009; p = 0.954)	0.227 (CI = +/-0.266; p = 0.092)	-0.017	-1.21%
Loss Cost	2009.2	-0.013 (CI = +/-0.028; p = 0.344)	-0.013 (CI = +/-0.157; p = 0.865)	0.000 (CI = +/-0.009; p = 0.942)	0.216 (CI = +/-0.272; p = 0.115)	-0.045	-1.31%
Loss Cost	2010.1	-0.011 (CI = +/-0.028; p = 0.418)	0.004 (CI = +/-0.157; p = 0.959)	0.000 (CI = +/-0.009; p = 0.998)	0.241 (CI = +/-0.272; p = 0.080)	-0.010	-1.12%
Loss Cost	2010.2	-0.011 (CI = +/-0.029; p = 0.423)	0.006 (CI = +/-0.165; p = 0.939)	0.000 (CI = +/-0.009; p = 0.997)	0.237 (CI = +/-0.286; p = 0.100)	-0.033	-1.13%
Loss Cost	2011.1	-0.011 (CI = +/-0.030; p = 0.449)	0.011 (CI = +/-0.171; p = 0.898)	0.000 (CI = +/-0.009; p = 0.992)	0.250 (CI = +/-0.304; p = 0.103)	-0.039	-1.10%
Loss Cost	2011.2	-0.011 (CI = +/-0.030; p = 0.452)	0.016 (CI = +/-0.180; p = 0.856)	0.000 (CI = +/-0.009; p = 0.991)	0.234 (CI = +/-0.336; p = 0.163)	-0.077	-1.11%
Loss Cost	2012.1	-0.011 (CI = +/-0.031; p = 0.474)	0.022 (CI = +/-0.186; p = 0.805)	0.000 (CI = +/-0.010; p = 0.980)	0.271 (CI = +/-0.386; p = 0.159)	-0.079	-1.08%
Loss Cost	2012.2	-0.011 (CI = +/-0.032; p = 0.486)	0.022 (CI = +/-0.200; p = 0.818)	0.000 (CI = +/-0.010; p = 0.981)	0.271 (CI = +/-0.529; p = 0.297)	-0.121	-1.08%
Loss Cost	2013.1	-0.011 (CI = +/-0.032; p = 0.486)	0.022 (CI = +/-0.200; p = 0.818)	0.000 (CI = +/-0.010; p = 0.981)	NA (CI = +/-NA; p = NA)	-0.120	-1.08%
Loss Cost	2013.2	-0.008 (CI = +/-0.035; p = 0.650)	0.010 (CI = +/-0.209; p = 0.922)	0.000 (CI = +/-0.010; p = 0.982)	NA (CI = +/-NA; p = NA)	-0.151	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.037; p = 0.991)	0.035 (CI = +/-0.212; p = 0.728)	0.000 (CI = +/-0.010; p = 0.945)	NA (CI = +/-NA; p = NA)	-0.168	-0.02%
Loss Cost	2014.2	0.009 (CI = +/-0.039; p = 0.646)	0.004 (CI = +/-0.213; p = 0.970)	0.000 (CI = +/-0.010; p = 0.970)	NA (CI = +/-NA; p = NA)	-0.170	+0.85%
Loss Cost	2015.1	0.012 (CI = +/-0.042; p = 0.553)	0.015 (CI = +/-0.225; p = 0.887)	0.000 (CI = +/-0.010; p = 0.965)	NA (CI = +/-NA; p = NA)	-0.168	+1.22%
Loss Cost	2015.2	0.018 (CI = +/-0.047; p = 0.412)	-0.006 (CI = +/-0.237; p = 0.957)	0.000 (CI = +/-0.010; p = 1.000)	NA (CI = +/-NA; p = NA)	-0.152	+1.85%
Loss Cost	2016.1	0.026 (CI = +/-0.051; p = 0.293)	0.015 (CI = +/-0.247; p = 0.895)	0.000 (CI = +/-0.010; p = 0.987)	NA (CI = +/-NA; p = NA)	-0.120	+2.63%
Loss Cost	2016.2	0.030 (CI = +/-0.058; p = 0.275)	0.001 (CI = +/-0.267; p = 0.993)	0.000 (CI = +/-0.011; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.120	+3.09%
Loss Cost	2017.1	0.022 (CI = +/-0.065; p = 0.464)	-0.019 (CI = +/-0.283; p = 0.888)	0.000 (CI = +/-0.011; p = 0.991)	NA (CI = +/-NA; p = NA)	-0.206	+2.27%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.004)	-0.045 (CI = +/-0.110; p = 0.407)	-0.001 (CI = +/-0.007; p = 0.655)	0.208 (CI = +/-0.210; p = 0.052)	0.716	+3.14%
Severity	2006.2	0.030 (CI = +/-0.021; p = 0.006)	-0.043 (CI = +/-0.113; p = 0.445)	-0.002 (CI = +/-0.007; p = 0.650)	0.209 (CI = +/-0.213; p = 0.055)	0.695	+3.08%
Severity	2007.1	0.035 (CI = +/-0.020; p = 0.001)	-0.023 (CI = +/-0.109; p = 0.667)	-0.001 (CI = +/-0.007; p = 0.762)	0.201 (CI = +/-0.202; p = 0.051)	0.736	+3.53%
Severity	2007.2	0.032 (CI = +/-0.020; p = 0.003)	-0.010 (CI = +/-0.108; p = 0.858)	-0.001 (CI = +/-0.006; p = 0.707)	0.201 (CI = +/-0.198; p = 0.047)	0.714	+3.27%
Severity	2008.1	0.035 (CI = +/-0.020; p = 0.001)	0.006 (CI = +/-0.106; p = 0.908)	-0.001 (CI = +/-0.006; p = 0.795)	0.202 (CI = +/-0.191; p = 0.039)	0.739	+3.57%
Severity	2008.2	0.035 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.110; p = 0.879)	-0.001 (CI = +/-0.006; p = 0.793)	0.201 (CI = +/-0.195; p = 0.044)	0.715	+3.53%
Severity	2009.1	0.037 (CI = +/-0.019; p = 0.000)	0.026 (CI = +/-0.106; p = 0.615)	0.000 (CI = +/-0.006; p = 0.885)	0.214 (CI = +/-0.186; p = 0.026)	0.750	+3.82%
Severity	2009.2	0.037 (CI = +/-0.020; p = 0.001)	0.034 (CI = +/-0.109; p = 0.531)	0.000 (CI = +/-0.006; p = 0.872)	0.206 (CI = +/-0.190; p = 0.035)	0.721	+3.73%
Severity	2010.1	0.038 (CI = +/-0.020; p = 0.001)	0.044 (CI = +/-0.111; p = 0.415)	0.000 (CI = +/-0.006; p = 0.922)	0.222 (CI = +/-0.191; p = 0.025)	0.722	+3.87%
Severity	2010.2	0.039 (CI = +/-0.020; p = 0.001)	0.036 (CI = +/-0.114; p = 0.519)	0.000 (CI = +/-0.006; p = 0.929)	0.238 (CI = +/-0.199; p = 0.021)	0.712	+3.93%
Severity	2011.1	0.039 (CI = +/-0.020; p = 0.001)	0.043 (CI = +/-0.118; p = 0.458)	0.000 (CI = +/-0.006; p = 0.954)	0.257 (CI = +/-0.209; p = 0.018)	0.692	+3.98%
Severity	2011.2	0.039 (CI = +/-0.021; p = 0.001)	0.046 (CI = +/-0.124; p = 0.447)	0.000 (CI = +/-0.006; p = 0.956)	0.247 (CI = +/-0.231; p = 0.037)	0.642	+3.97%
Severity	2012.1	0.039 (CI = +/-0.022; p = 0.001)	0.045 (CI = +/-0.129; p = 0.472)	0.000 (CI = +/-0.007; p = 0.955)	0.242 (CI = +/-0.267; p = 0.074)	0.569	+3.97%
Severity	2012.2	0.039 (CI = +/-0.022; p = 0.001)	0.031 (CI = +/-0.136; p = 0.640)	0.000 (CI = +/-0.007; p = 0.941)	0.329 (CI = +/-0.360; p = 0.071)	0.531	+3.98%
Severity	2013.1	0.039 (CI = +/-0.022; p = 0.001)	0.031 (CI = +/-0.136; p = 0.640)	0.000 (CI = +/-0.007; p = 0.941)	NA (CI = +/-NA; p = NA)	0.381	+3.98%
Severity	2013.2	0.037 (CI = +/-0.024; p = 0.004)	0.039 (CI = +/-0.143; p = 0.571)	0.000 (CI = +/-0.007; p = 0.943)	NA (CI = +/-NA; p = NA)	0.322	+3.76%
Severity	2014.1	0.040 (CI = +/-0.026; p = 0.004)	0.051 (CI = +/-0.147; p = 0.473)	0.000 (CI = +/-0.007; p = 0.968)	NA (CI = +/-NA; p = NA)	0.336	+4.13%
Severity	2014.2	0.042 (CI = +/-0.028; p = 0.006)	0.046 (CI = +/-0.156; p = 0.546)	0.000 (CI = +/-0.007; p = 0.963)	NA (CI = +/-NA; p = NA)	0.319	+4.29%
Severity	2015.1	0.042 (CI = +/-0.031; p = 0.012)	0.046 (CI = +/-0.166; p = 0.561)	0.000 (CI = +/-0.007; p = 0.964)	NA (CI = +/-NA; p = NA)	0.263	+4.32%
Severity	2015.2	0.043 (CI = +/-0.035; p = 0.021)	0.045 (CI = +/-0.179; p = 0.599)	0.000 (CI = +/-0.008; p = 0.962)	NA (CI = +/-NA; p = NA)	0.225	+4.37%
Severity	2016.1	0.041 (CI = +/-0.040; p = 0.043)	0.040 (CI = +/-0.191; p = 0.656)	0.000 (CI = +/-0.008; p = 0.967)	NA (CI = +/-NA; p = NA)	0.138	+4.20%
Severity	2016.2	0.048 (CI = +/-0.044; p = 0.035)	0.019 (CI = +/-0.202; p = 0.842)	-0.001 (CI = +/-0.008; p = 0.896)	NA (CI = +/-NA; p = NA)	0.175	+4.92%
Severity	2017.1	0.038 (CI = +/-0.047; p = 0.108)	-0.006 (CI = +/-0.206; p = 0.946)	0.000 (CI = +/-0.008; p = 0.961)	NA (CI = +/-NA; p = NA)	0.009	+3.84%
Frequency	2006.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.102; p = 0.390)	0.001 (CI = +/-0.006; p = 0.804)	0.008 (CI = +/-0.195; p = 0.935)	0.707	-4.35%
Frequency	2006.2	-0.046 (CI = +/-0.019; p = 0.000)	-0.039 (CI = +/-0.105; p = 0.454)	0.001 (CI = +/-0.006; p = 0.828)	0.010 (CI = +/-0.198; p = 0.917)	0.700	-4.45%
Frequency	2007.1	-0.048 (CI = +/-0.019; p = 0.000)	-0.050 (CI = +/-0.106; p = 0.337)	0.000 (CI = +/-0.006; p = 0.908)	0.015 (CI = +/-0.196; p = 0.878)	0.709	-4.69%
Frequency	2007.2	-0.049 (CI = +/-0.020; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.424)	0.000 (CI = +/-0.006; p = 0.939)	0.015 (CI = +/-0.197; p = 0.879)	0.708	-4.82%
Frequency	2008.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.112; p = 0.453)	0.000 (CI = +/-0.007; p = 0.932)	0.015 (CI = +/-0.201; p = 0.880)	0.682	-4.80%
Frequency	2008.2	-0.049 (CI = +/-0.021; p = 0.000)	-0.043 (CI = +/-0.116; p = 0.447)	0.000 (CI = +/-0.007; p = 0.928)	0.016 (CI = +/-0.205; p = 0.873)	0.659	-4.77%
Frequency	2009.1	-0.050 (CI = +/-0.022; p = 0.000)	-0.049 (CI = +/-0.119; p = 0.409)	0.000 (CI = +/-0.007; p = 0.956)	0.012 (CI = +/-0.209; p = 0.905)	0.645	-4.85%
Frequency	2009.2	-0.050 (CI = +/-0.022; p = 0.000)	-0.047 (CI = +/-0.124; p = 0.445)	0.000 (CI = +/-0.007; p = 0.960)	0.010 (CI = +/-0.215; p = 0.925)	0.626	-4.87%
Frequency	2010.1	-0.049 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.128; p = 0.520)	0.000 (CI = +/-0.007; p = 0.935)	0.019 (CI = +/-0.221; p = 0.857)	0.584	-4.80%
Frequency	2010.2	-0.050 (CI = +/-0.023; p = 0.000)	-0.030 (CI = +/-0.132; p = 0.642)	0.000 (CI = +/-0.007; p = 0.943)	-0.001 (CI = +/-0.229; p = 0.993)	0.585	-4.87%
Frequency	2011.1	-0.050 (CI = +/-0.024; p = 0.000)	-0.032 (CI = +/-0.137; p = 0.631)	0.000 (CI = +/-0.007; p = 0.951)	-0.007 (CI = +/-0.244; p = 0.953)	0.556	-4.89%
Frequency	2011.2	-0.050 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.144; p = 0.667)	0.000 (CI = +/-0.007; p = 0.951)	-0.013 (CI = +/-0.269; p = 0.920)	0.527	-4.89%
Frequency	2012.1	-0.050 (CI = +/-0.025; p = 0.000)	-0.023 (CI = +/-0.149; p = 0.751)	0.000 (CI = +/-0.008; p = 0.936)	0.030 (CI = +/-0.309; p = 0.844)	0.469	-4.86%
Frequency	2012.2	-0.050 (CI = +/-0.025; p = 0.001)	-0.009 (CI = +/-0.158; p = 0.910)	0.000 (CI = +/-0.008; p = 0.924)	-0.058 (CI = +/-0.418; p = 0.774)	0.464	-4.87%
Frequency	2013.1	-0.050 (CI = +/-0.025; p = 0.001)	-0.009 (CI = +/-0.158; p = 0.910)	0.000 (CI = +/-0.008; p = 0.924)	NA (CI = +/-NA; p = NA)	0.435	-4.87%
Frequency	2013.2	-0.045 (CI = +/-0.027; p = 0.002)	-0.029 (CI = +/-0.160; p = 0.705)	0.000 (CI = +/-0.008; p = 0.925)	NA (CI = +/-NA; p = NA)	0.358	-4.35%
Frequency	2014.1	-0.041 (CI = +/-0.029; p = 0.008)	-0.016 (CI = +/-0.166; p = 0.842)	0.000 (CI = +/-0.008; p = 0.902)	NA (CI = +/-NA; p = NA)	0.268	-3.98%
Frequency	2014.2	-0.034 (CI = +/-0.030; p = 0.031)	-0.042 (CI = +/-0.166; p = 0.602)	0.000 (CI = +/-0.008; p = 0.926)	NA (CI = +/-NA; p = NA)	0.171	-3.30%
Frequency	2015.1	-0.030 (CI = +/-0.033; p = 0.070)	-0.031 (CI = +/-0.174; p = 0.709)	0.000 (CI = +/-0.008; p = 0.921)	NA (CI = +/-NA; p = NA)	0.075	-2.98%
Frequency	2015.2	-0.024 (CI = +/-0.036; p = 0.167)	-0.051 (CI = +/-0.182; p = 0.558)	0.000 (CI = +/-0.008; p = 0.964)	NA (CI = +/-NA; p = NA)	-0.007	-2.41%
Frequency	2016.1	-0.015 (CI = +/-0.038; p = 0.398)	-0.025 (CI = +/-0.182; p = 0.771)	0.000 (CI = +/-0.008; p = 0.982)	NA (CI = +/-NA; p = NA)	-0.151	-1.51%
Frequency	2016.2	-0.018 (CI = +/-0.043; p = 0.391)	-0.018 (CI = +/-0.197; p = 0.848)	0.000 (CI = +/-0.008; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.160	-1.74%
Frequency	2017.1	-0.015 (CI = +/-0.049; p = 0.510)	-0.012 (CI = +/-0.213; p = 0.903)	0.000 (CI = +/-0.008; p = 0.975)	NA (CI = +/-NA; p = NA)	-0.218	-1.51%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.013 (CI = +/-0.026; p = 0.326)	0.000 (CI = +/-0.009; p = 0.967)	0.207 (CI = +/-0.268; p = 0.126)	-0.007	-1.25%
Loss Cost	2006.2	-0.015 (CI = +/-0.026; p = 0.263)	0.000 (CI = +/-0.009; p = 0.924)	0.213 (CI = +/-0.270; p = 0.119)	-0.010	-1.46%
Loss Cost	2007.1	-0.012 (CI = +/-0.027; p = 0.353)	0.000 (CI = +/-0.009; p = 0.969)	0.209 (CI = +/-0.272; p = 0.126)	-0.007	-1.24%
Loss Cost	2007.2	-0.017 (CI = +/-0.026; p = 0.196)	-0.001 (CI = +/-0.008; p = 0.874)	0.211 (CI = +/-0.260; p = 0.108)	-0.008	-1.68%
Loss Cost	2008.1	-0.014 (CI = +/-0.026; p = 0.290)	0.000 (CI = +/-0.008; p = 0.940)	0.215 (CI = +/-0.255; p = 0.096)	0.004	-1.36%
Loss Cost	2008.2	-0.014 (CI = +/-0.027; p = 0.297)	0.000 (CI = +/-0.008; p = 0.937)	0.214 (CI = +/-0.260; p = 0.104)	-0.002	-1.38%
Loss Cost	2009.1	-0.012 (CI = +/-0.027; p = 0.373)	0.000 (CI = +/-0.008; p = 0.979)	0.225 (CI = +/-0.261; p = 0.088)	0.017	-1.19%
Loss Cost	2009.2	-0.013 (CI = +/-0.028; p = 0.337)	0.000 (CI = +/-0.009; p = 0.954)	0.214 (CI = +/-0.266; p = 0.110)	-0.006	-1.31%
Loss Cost	2010.1	-0.011 (CI = +/-0.027; p = 0.406)	0.000 (CI = +/-0.008; p = 0.993)	0.242 (CI = +/-0.266; p = 0.073)	0.030	-1.12%
Loss Cost	2010.2	-0.011 (CI = +/-0.028; p = 0.411)	0.000 (CI = +/-0.009; p = 0.990)	0.238 (CI = +/-0.279; p = 0.091)	0.010	-1.14%
Loss Cost	2011.1	-0.011 (CI = +/-0.029; p = 0.435)	0.000 (CI = +/-0.009; p = 0.997)	0.250 (CI = +/-0.297; p = 0.094)	0.006	-1.10%
Loss Cost	2011.2	-0.011 (CI = +/-0.030; p = 0.437)	0.000 (CI = +/-0.009; p = 0.993)	0.237 (CI = +/-0.325; p = 0.145)	-0.029	-1.12%
Loss Cost	2012.1	-0.011 (CI = +/-0.030; p = 0.456)	0.000 (CI = +/-0.009; p = 0.998)	0.272 (CI = +/-0.376; p = 0.148)	-0.031	-1.10%
Loss Cost	2012.2	-0.011 (CI = +/-0.031; p = 0.469)	0.000 (CI = +/-0.009; p = 0.998)	0.283 (CI = +/-0.504; p = 0.255)	-0.068	-1.10%
Loss Cost	2013.1	-0.011 (CI = +/-0.031; p = 0.469)	0.000 (CI = +/-0.009; p = 0.998)	NA (CI = +/-NA; p = NA)	-0.067	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.034; p = 0.644)	0.000 (CI = +/-0.010; p = 0.990)	NA (CI = +/-NA; p = NA)	-0.091	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.036; p = 0.979)	0.000 (CI = +/-0.010; p = 0.977)	NA (CI = +/-NA; p = NA)	-0.111	-0.04%
Loss Cost	2014.2	0.009 (CI = +/-0.037; p = 0.634)	0.000 (CI = +/-0.009; p = 0.973)	NA (CI = +/-NA; p = NA)	-0.101	+0.86%
Loss Cost	2015.1	0.012 (CI = +/-0.041; p = 0.543)	0.000 (CI = +/-0.010; p = 0.977)	NA (CI = +/-NA; p = NA)	-0.097	+1.21%
Loss Cost	2015.2	0.018 (CI = +/-0.045; p = 0.396)	0.000 (CI = +/-0.010; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.075	+1.85%
Loss Cost	2016.1	0.026 (CI = +/-0.049; p = 0.276)	0.000 (CI = +/-0.010; p = 0.973)	NA (CI = +/-NA; p = NA)	-0.041	+2.62%
Loss Cost	2016.2	0.030 (CI = +/-0.055; p = 0.253)	0.000 (CI = +/-0.010; p = 0.948)	NA (CI = +/-NA; p = NA)	-0.034	+3.10%
Loss Cost	2017.1	0.023 (CI = +/-0.062; p = 0.443)	0.000 (CI = +/-0.011; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.108	+2.28%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.003)	-0.001 (CI = +/-0.007; p = 0.714)	0.203 (CI = +/-0.208; p = 0.055)	0.719	+3.19%
Severity	2006.2	0.031 (CI = +/-0.021; p = 0.005)	-0.001 (CI = +/-0.007; p = 0.698)	0.206 (CI = +/-0.212; p = 0.056)	0.699	+3.11%
Severity	2007.1	0.035 (CI = +/-0.020; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.792)	0.199 (CI = +/-0.198; p = 0.050)	0.743	+3.56%
Severity	2007.2	0.032 (CI = +/-0.020; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.714)	0.200 (CI = +/-0.194; p = 0.044)	0.724	+3.27%
Severity	2008.1	0.035 (CI = +/-0.019; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.781)	0.203 (CI = +/-0.188; p = 0.035)	0.748	+3.56%
Severity	2008.2	0.035 (CI = +/-0.020; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.776)	0.202 (CI = +/-0.191; p = 0.039)	0.725	+3.53%
Severity	2009.1	0.037 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.839)	0.216 (CI = +/-0.183; p = 0.022)	0.756	+3.79%
Severity	2009.2	0.036 (CI = +/-0.019; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.819)	0.209 (CI = +/-0.187; p = 0.029)	0.727	+3.71%
Severity	2010.1	0.037 (CI = +/-0.020; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.850)	0.225 (CI = +/-0.189; p = 0.022)	0.726	+3.82%
Severity	2010.2	0.038 (CI = +/-0.020; p = 0.001)	0.000 (CI = +/-0.006; p = 0.873)	0.243 (CI = +/-0.195; p = 0.017)	0.719	+3.90%
Severity	2011.1	0.039 (CI = +/-0.020; p = 0.001)	0.000 (CI = +/-0.006; p = 0.887)	0.259 (CI = +/-0.207; p = 0.016)	0.697	+3.95%
Severity	2011.2	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.006; p = 0.889)	0.256 (CI = +/-0.227; p = 0.029)	0.649	+3.94%
Severity	2012.1	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.006; p = 0.889)	0.244 (CI = +/-0.263; p = 0.068)	0.578	+3.93%
Severity	2012.2	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.006; p = 0.895)	0.346 (CI = +/-0.345; p = 0.049)	0.549	+3.96%
Severity	2013.1	0.039 (CI = +/-0.021; p = 0.001)	0.000 (CI = +/-0.006; p = 0.895)	NA (CI = +/-NA; p = NA)	0.405	+3.96%
Severity	2013.2	0.037 (CI = +/-0.023; p = 0.003)	0.000 (CI = +/-0.007; p = 0.889)	NA (CI = +/-NA; p = NA)	0.346	+3.78%
Severity	2014.1	0.040 (CI = +/-0.025; p = 0.004)	0.000 (CI = +/-0.007; p = 0.899)	NA (CI = +/-NA; p = NA)	0.353	+4.09%
Severity	2014.2	0.042 (CI = +/-0.028; p = 0.005)	0.000 (CI = +/-0.007; p = 0.902)	NA (CI = +/-NA; p = NA)	0.344	+4.33%
Severity	2015.1	0.042 (CI = +/-0.031; p = 0.010)	0.000 (CI = +/-0.007; p = 0.906)	NA (CI = +/-NA; p = NA)	0.293	+4.29%
Severity	2015.2	0.043 (CI = +/-0.034; p = 0.016)	0.000 (CI = +/-0.007; p = 0.904)	NA (CI = +/-NA; p = NA)	0.262	+4.42%
Severity	2016.1	0.041 (CI = +/-0.038; p = 0.037)	0.000 (CI = +/-0.008; p = 0.920)	NA (CI = +/-NA; p = NA)	0.187	+4.18%
Severity	2016.2	0.048 (CI = +/-0.042; p = 0.027)	-0.001 (CI = +/-0.008; p = 0.866)	NA (CI = +/-NA; p = NA)	0.236	+4.95%
Severity	2017.1	0.038 (CI = +/-0.045; p = 0.093)	0.000 (CI = +/-0.008; p = 0.966)	NA (CI = +/-NA; p = NA)	0.091	+3.84%
Frequency	2006.1	-0.044 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.736)	0.004 (CI = +/-0.194; p = 0.969)	0.709	-4.30%
Frequency	2006.2	-0.045 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.774)	0.007 (CI = +/-0.196; p = 0.942)	0.704	-4.43%
Frequency	2007.1	-0.047 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.829)	0.010 (CI = +/-0.195; p = 0.914)	0.709	-4.63%
Frequency	2007.2	-0.049 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.006; p = 0.878)	0.011 (CI = +/-0.195; p = 0.908)	0.711	-4.80%
Frequency	2008.1	-0.049 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.006; p = 0.868)	0.012 (CI = +/-0.199; p = 0.906)	0.687	-4.75%
Frequency	2008.2	-0.049 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.007; p = 0.868)	0.012 (CI = +/-0.203; p = 0.905)	0.664	-4.74%
Frequency	2009.1	-0.049 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.007; p = 0.884)	0.009 (CI = +/-0.207; p = 0.931)	0.649	-4.80%
Frequency	2009.2	-0.050 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.007; p = 0.898)	0.005 (CI = +/-0.213; p = 0.963)	0.632	-4.84%
Frequency	2010.1	-0.049 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.877)	0.017 (CI = +/-0.218; p = 0.873)	0.593	-4.76%
Frequency	2010.2	-0.050 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.007; p = 0.902)	-0.005 (CI = +/-0.224; p = 0.963)	0.598	-4.85%
Frequency	2011.1	-0.050 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.007; p = 0.906)	-0.009 (CI = +/-0.239; p = 0.941)	0.571	-4.86%
Frequency	2011.2	-0.050 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.007; p = 0.912)	-0.019 (CI = +/-0.262; p = 0.880)	0.545	-4.87%
Frequency	2012.1	-0.050 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.007; p = 0.905)	0.029 (CI = +/-0.301; p = 0.845)	0.492	-4.84%
Frequency	2012.2	-0.050 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	-0.063 (CI = +/-0.397; p = 0.745)	0.490	-4.86%
Frequency	2013.1	-0.050 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	NA (CI = +/-NA; p = NA)	0.463	-4.86%
Frequency	2013.2	-0.045 (CI = +/-0.026; p = 0.002)	0.001 (CI = +/-0.007; p = 0.888)	NA (CI = +/-NA; p = NA)	0.387	-4.37%
Frequency	2014.1	-0.041 (CI = +/-0.028; p = 0.007)	0.001 (CI = +/-0.007; p = 0.879)	NA (CI = +/-NA; p = NA)	0.307	-3.97%
Frequency	2014.2	-0.034 (CI = +/-0.029; p = 0.025)	0.001 (CI = +/-0.007; p = 0.873)	NA (CI = +/-NA; p = NA)	0.206	-3.33%
Frequency	2015.1	-0.030 (CI = +/-0.032; p = 0.063)	0.001 (CI = +/-0.007; p = 0.881)	NA (CI = +/-NA; p = NA)	0.124	-2.96%
Frequency	2015.2	-0.025 (CI = +/-0.035; p = 0.146)	0.000 (CI = +/-0.008; p = 0.899)	NA (CI = +/-NA; p = NA)	0.036	-2.47%
Frequency	2016.1	-0.015 (CI = +/-0.036; p = 0.385)	0.000 (CI = +/-0.007; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.076	-1.50%
Frequency	2016.2	-0.018 (CI = +/-0.041; p = 0.362)	0.000 (CI = +/-0.008; p = 0.932)	NA (CI = +/-NA; p = NA)	-0.075	-1.77%
Frequency	2017.1	-0.015 (CI = +/-0.047; p = 0.492)	0.000 (CI = +/-0.008; p = 0.960)	NA (CI = +/-NA; p = NA)	-0.118	-1.50%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.013 (CI = +/-0.024; p = 0.276)	-0.088 (CI = +/-0.137; p = 0.199)	0.213 (CI = +/-0.260; p = 0.105)	0.043	-1.28%
Loss Cost	2006.2	-0.014 (CI = +/-0.024; p = 0.240)	-0.081 (CI = +/-0.140; p = 0.249)	0.216 (CI = +/-0.263; p = 0.104)	0.032	-1.42%
Loss Cost	2007.1	-0.013 (CI = +/-0.025; p = 0.308)	-0.073 (CI = +/-0.143; p = 0.310)	0.213 (CI = +/-0.265; p = 0.111)	0.027	-1.26%
Loss Cost	2007.2	-0.016 (CI = +/-0.024; p = 0.184)	-0.051 (CI = +/-0.141; p = 0.467)	0.212 (CI = +/-0.257; p = 0.102)	0.009	-1.61%
Loss Cost	2008.1	-0.014 (CI = +/-0.024; p = 0.265)	-0.034 (CI = +/-0.141; p = 0.620)	0.215 (CI = +/-0.253; p = 0.092)	0.013	-1.35%
Loss Cost	2008.2	-0.014 (CI = +/-0.025; p = 0.277)	-0.034 (CI = +/-0.146; p = 0.633)	0.215 (CI = +/-0.258; p = 0.098)	0.007	-1.35%
Loss Cost	2009.1	-0.012 (CI = +/-0.025; p = 0.343)	-0.022 (CI = +/-0.148; p = 0.763)	0.226 (CI = +/-0.259; p = 0.085)	0.020	-1.19%
Loss Cost	2009.2	-0.013 (CI = +/-0.026; p = 0.315)	-0.012 (CI = +/-0.153; p = 0.868)	0.214 (CI = +/-0.265; p = 0.108)	-0.005	-1.28%
Loss Cost	2010.1	-0.011 (CI = +/-0.026; p = 0.377)	0.004 (CI = +/-0.153; p = 0.958)	0.241 (CI = +/-0.265; p = 0.072)	0.030	-1.12%
Loss Cost	2010.2	-0.011 (CI = +/-0.026; p = 0.382)	0.006 (CI = +/-0.160; p = 0.937)	0.237 (CI = +/-0.278; p = 0.091)	0.010	-1.13%
Loss Cost	2011.1	-0.011 (CI = +/-0.027; p = 0.405)	0.011 (CI = +/-0.166; p = 0.896)	0.250 (CI = +/-0.296; p = 0.094)	0.006	-1.10%
Loss Cost	2011.2	-0.011 (CI = +/-0.028; p = 0.407)	0.016 (CI = +/-0.174; p = 0.853)	0.234 (CI = +/-0.326; p = 0.151)	-0.028	-1.12%
Loss Cost	2012.1	-0.011 (CI = +/-0.028; p = 0.426)	0.022 (CI = +/-0.180; p = 0.801)	0.272 (CI = +/-0.375; p = 0.147)	-0.028	-1.10%
Loss Cost	2012.2	-0.011 (CI = +/-0.029; p = 0.438)	0.022 (CI = +/-0.193; p = 0.814)	0.272 (CI = +/-0.513; p = 0.283)	-0.065	-1.10%
Loss Cost	2013.1	-0.011 (CI = +/-0.029; p = 0.438)	0.022 (CI = +/-0.193; p = 0.814)	NA (CI = +/-NA; p = NA)	-0.064	-1.10%
Loss Cost	2013.2	-0.008 (CI = +/-0.032; p = 0.615)	0.010 (CI = +/-0.202; p = 0.922)	NA (CI = +/-NA; p = NA)	-0.090	-0.77%
Loss Cost	2014.1	-0.001 (CI = +/-0.034; p = 0.970)	0.035 (CI = +/-0.203; p = 0.725)	NA (CI = +/-NA; p = NA)	-0.103	-0.06%
Loss Cost	2014.2	0.008 (CI = +/-0.035; p = 0.628)	0.003 (CI = +/-0.204; p = 0.972)	NA (CI = +/-NA; p = NA)	-0.101	+0.83%
Loss Cost	2015.1	0.012 (CI = +/-0.039; p = 0.531)	0.015 (CI = +/-0.215; p = 0.887)	NA (CI = +/-NA; p = NA)	-0.095	+1.19%
Loss Cost	2015.2	0.018 (CI = +/-0.043; p = 0.381)	-0.006 (CI = +/-0.225; p = 0.955)	NA (CI = +/-NA; p = NA)	-0.075	+1.86%
Loss Cost	2016.1	0.026 (CI = +/-0.048; p = 0.262)	0.016 (CI = +/-0.234; p = 0.889)	NA (CI = +/-NA; p = NA)	-0.040	+2.64%
Loss Cost	2016.2	0.031 (CI = +/-0.055; p = 0.245)	0.002 (CI = +/-0.252; p = 0.985)	NA (CI = +/-NA; p = NA)	-0.034	+3.12%
Loss Cost	2017.1	0.023 (CI = +/-0.061; p = 0.440)	-0.018 (CI = +/-0.266; p = 0.883)	NA (CI = +/-NA; p = NA)	-0.106	+2.28%
Severity	2006.1	0.032 (CI = +/-0.019; p = 0.001)	-0.043 (CI = +/-0.108; p = 0.424)	0.202 (CI = +/-0.206; p = 0.053)	0.723	+3.29%
Severity	2006.2	0.032 (CI = +/-0.019; p = 0.002)	-0.041 (CI = +/-0.111; p = 0.462)	0.203 (CI = +/-0.209; p = 0.056)	0.703	+3.24%
Severity	2007.1	0.036 (CI = +/-0.019; p = 0.000)	-0.021 (CI = +/-0.106; p = 0.684)	0.197 (CI = +/-0.197; p = 0.050)	0.744	+3.63%
Severity	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.008 (CI = +/-0.106; p = 0.884)	0.196 (CI = +/-0.193; p = 0.047)	0.722	+3.40%
Severity	2008.1	0.036 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.104; p = 0.884)	0.200 (CI = +/-0.187; p = 0.037)	0.747	+3.66%
Severity	2008.2	0.036 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.107; p = 0.855)	0.198 (CI = +/-0.190; p = 0.042)	0.725	+3.63%
Severity	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.027 (CI = +/-0.103; p = 0.595)	0.213 (CI = +/-0.181; p = 0.023)	0.759	+3.87%
Severity	2009.2	0.037 (CI = +/-0.018; p = 0.000)	0.035 (CI = +/-0.106; p = 0.510)	0.204 (CI = +/-0.185; p = 0.032)	0.731	+3.79%
Severity	2010.1	0.038 (CI = +/-0.018; p = 0.000)	0.045 (CI = +/-0.107; p = 0.396)	0.221 (CI = +/-0.186; p = 0.022)	0.733	+3.90%
Severity	2010.2	0.039 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.111; p = 0.501)	0.237 (CI = +/-0.193; p = 0.018)	0.724	+3.96%
Severity	2011.1	0.039 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.114; p = 0.441)	0.256 (CI = +/-0.203; p = 0.016)	0.705	+4.01%
Severity	2011.2	0.039 (CI = +/-0.019; p = 0.000)	0.046 (CI = +/-0.120; p = 0.430)	0.246 (CI = +/-0.224; p = 0.033)	0.658	+3.99%
Severity	2012.1	0.039 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.124; p = 0.455)	0.241 (CI = +/-0.260; p = 0.067)	0.589	+3.99%
Severity	2012.2	0.039 (CI = +/-0.020; p = 0.001)	0.031 (CI = +/-0.131; p = 0.622)	0.329 (CI = +/-0.349; p = 0.064)	0.555	+4.01%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.001)	0.031 (CI = +/-0.131; p = 0.622)	NA (CI = +/-NA; p = NA)	0.412	+4.01%
Severity	2013.2	0.037 (CI = +/-0.022; p = 0.002)	0.040 (CI = +/-0.137; p = 0.553)	NA (CI = +/-NA; p = NA)	0.358	+3.79%
Severity	2014.1	0.041 (CI = +/-0.023; p = 0.002)	0.052 (CI = +/-0.142; p = 0.454)	NA (CI = +/-NA; p = NA)	0.373	+4.14%
Severity	2014.2	0.042 (CI = +/-0.026; p = 0.003)	0.046 (CI = +/-0.150; p = 0.527)	NA (CI = +/-NA; p = NA)	0.359	+4.31%
Severity	2015.1	0.043 (CI = +/-0.029; p = 0.007)	0.047 (CI = +/-0.159; p = 0.541)	NA (CI = +/-NA; p = NA)	0.309	+4.34%
Severity	2015.2	0.043 (CI = +/-0.033; p = 0.014)	0.045 (CI = +/-0.170; p = 0.578)	NA (CI = +/-NA; p = NA)	0.277	+4.39%
Severity	2016.1	0.041 (CI = +/-0.037; p = 0.031)	0.041 (CI = +/-0.181; p = 0.637)	NA (CI = +/-NA; p = NA)	0.200	+4.22%
Severity	2016.2	0.048 (CI = +/-0.041; p = 0.025)	0.021 (CI = +/-0.191; p = 0.818)	NA (CI = +/-NA; p = NA)	0.237	+4.96%
Severity	2017.1	0.038 (CI = +/-0.045; p = 0.090)	-0.006 (CI = +/-0.193; p = 0.948)	NA (CI = +/-NA; p = NA)	0.091	+3.85%
Frequency	2006.1	-0.045 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.100; p = 0.368)	0.011 (CI = +/-0.191; p = 0.910)	0.715	-4.42%
Frequency	2006.2	-0.046 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.103; p = 0.434)	0.013 (CI = +/-0.193; p = 0.894)	0.709	-4.52%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.103; p = 0.321)	0.016 (CI = +/-0.191; p = 0.864)	0.718	-4.72%
Frequency	2007.2	-0.050 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.105; p = 0.410)	0.016 (CI = +/-0.192; p = 0.869)	0.717	-4.85%
Frequency	2008.1	-0.049 (CI = +/-0.019; p = 0.000)	-0.042 (CI = +/-0.109; p = 0.437)	0.016 (CI = +/-0.196; p = 0.869)	0.693	-4.83%
Frequency	2008.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.113; p = 0.431)	0.017 (CI = +/-0.200; p = 0.861)	0.671	-4.80%
Frequency	2009.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.049 (CI = +/-0.116; p = 0.394)	0.013 (CI = +/-0.203; p = 0.897)	0.658	-4.87%
Frequency	2009.2	-0.050 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.121; p = 0.430)	0.011 (CI = +/-0.209; p = 0.919)	0.640	-4.89%
Frequency	2010.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.124; p = 0.503)	0.020 (CI = +/-0.215; p = 0.847)	0.600	-4.83%
Frequency	2010.2	-0.050 (CI = +/-0.021; p = 0.000)	-0.030 (CI = +/-0.128; p = 0.627)	0.000 (CI = +/-0.223; p = 0.998)	0.602	-4.90%
Frequency	2011.1	-0.050 (CI = +/-0.022; p = 0.000)	-0.033 (CI = +/-0.133; p = 0.616)	-0.006 (CI = +/-0.237; p = 0.955)	0.575	-4.91%
Frequency	2011.2	-0.050 (CI = +/-0.022; p = 0.000)	-0.031 (CI = +/-0.140; p = 0.653)	-0.013 (CI = +/-0.262; p = 0.921)	0.549	-4.92%
Frequency	2012.1	-0.050 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.144; p = 0.737)	0.030 (CI = +/-0.300; p = 0.837)	0.494	-4.89%
Frequency	2012.2	-0.050 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.152; p = 0.899)	-0.057 (CI = +/-0.405; p = 0.771)	0.490	-4.91%
Frequency	2013.1	-0.050 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.152; p = 0.899)	NA (CI = +/-NA; p = NA)	0.463	-4.91%
Frequency	2013.2	-0.045 (CI = +/-0.024; p = 0.001)	-0.030 (CI = +/-0.154; p = 0.687)	NA (CI = +/-NA; p = NA)	0.391	-4.39%
Frequency	2014.1	-0.041 (CI = +/-0.026; p = 0.004)	-0.017 (CI = +/-0.159; p = 0.825)	NA (CI = +/-NA; p = NA)	0.308	-4.04%
Frequency	2014.2	-0.034 (CI = +/-0.028; p = 0.019)	-0.043 (CI = +/-0.159; p = 0.581)	NA (CI = +/-NA; p = NA)	0.220	-3.34%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.048)	-0.032 (CI = +/-0.167; p = 0.688)	NA (CI = +/-NA; p = NA)	0.132	-3.02%
Frequency	2015.2	-0.025 (CI = +/-0.033; p = 0.137)	-0.051 (CI = +/-0.173; p = 0.536)	NA (CI = +/-NA; p = NA)	0.060	-2.43%
Frequency	2016.1	-0.015 (CI = +/-0.035; p = 0.365)	-0.025 (CI = +/-0.172; p = 0.759)	NA (CI = +/-NA; p = NA)	-0.069	-1.52%
Frequency	2016.2	-0.018 (CI = +/-0.040; p = 0.361)	-0.018 (CI = +/-0.186; p = 0.833)	NA (CI = +/-NA; p = NA)	-0.071	-1.75%
Frequency	2017.1	-0.015 (CI = +/-0.046; p = 0.485)	-0.012 (CI = +/-0.200; p = 0.894)	NA (CI = +/-NA; p = NA)	-0.117	-1.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.001 (CI = +/-0.021; p = 0.888)	-0.084 (CI = +/-0.145; p = 0.247)	0.001 (CI = +/-0.011; p = 0.855)	0.044 (CI = +/-0.311; p = 0.773)	-0.067	+0.14%
Loss Cost	2006.2	-0.001 (CI = +/-0.022; p = 0.955)	-0.077 (CI = +/-0.149; p = 0.300)	0.001 (CI = +/-0.011; p = 0.826)	0.061 (CI = +/-0.320; p = 0.701)	-0.082	-0.06%
Loss Cost	2007.1	0.002 (CI = +/-0.023; p = 0.868)	-0.068 (CI = +/-0.153; p = 0.368)	0.001 (CI = +/-0.011; p = 0.852)	0.041 (CI = +/-0.329; p = 0.801)	-0.090	+0.19%
Loss Cost	2007.2	-0.005 (CI = +/-0.024; p = 0.671)	-0.046 (CI = +/-0.150; p = 0.533)	0.002 (CI = +/-0.011; p = 0.744)	0.095 (CI = +/-0.323; p = 0.554)	-0.109	-0.50%
Loss Cost	2008.1	0.000 (CI = +/-0.025; p = 0.994)	-0.031 (CI = +/-0.151; p = 0.681)	0.001 (CI = +/-0.011; p = 0.793)	0.056 (CI = +/-0.328; p = 0.728)	-0.125	+0.01%
Loss Cost	2008.2	-0.001 (CI = +/-0.027; p = 0.957)	-0.028 (CI = +/-0.156; p = 0.714)	0.001 (CI = +/-0.011; p = 0.786)	0.062 (CI = +/-0.341; p = 0.711)	-0.132	-0.07%
Loss Cost	2009.1	0.003 (CI = +/-0.030; p = 0.828)	-0.018 (CI = +/-0.160; p = 0.824)	0.001 (CI = +/-0.011; p = 0.826)	0.034 (CI = +/-0.352; p = 0.843)	-0.135	+0.32%
Loss Cost	2009.2	-0.002 (CI = +/-0.032; p = 0.908)	-0.005 (CI = +/-0.164; p = 0.954)	0.002 (CI = +/-0.011; p = 0.759)	0.069 (CI = +/-0.363; p = 0.698)	-0.149	-0.18%
Loss Cost	2010.1	0.004 (CI = +/-0.035; p = 0.833)	0.008 (CI = +/-0.168; p = 0.918)	0.001 (CI = +/-0.011; p = 0.814)	0.033 (CI = +/-0.376; p = 0.860)	-0.150	+0.36%
Loss Cost	2010.2	0.000 (CI = +/-0.038; p = 0.987)	0.017 (CI = +/-0.174; p = 0.839)	0.002 (CI = +/-0.012; p = 0.767)	0.058 (CI = +/-0.394; p = 0.762)	-0.160	-0.03%
Loss Cost	2011.1	-0.002 (CI = +/-0.042; p = 0.921)	0.014 (CI = +/-0.181; p = 0.878)	0.002 (CI = +/-0.012; p = 0.757)	0.070 (CI = +/-0.417; p = 0.732)	-0.170	-0.20%
Loss Cost	2011.2	-0.010 (CI = +/-0.046; p = 0.645)	0.030 (CI = +/-0.186; p = 0.738)	0.003 (CI = +/-0.012; p = 0.660)	0.122 (CI = +/-0.434; p = 0.565)	-0.165	-1.03%
Loss Cost	2012.1	-0.015 (CI = +/-0.051; p = 0.562)	0.023 (CI = +/-0.194; p = 0.810)	0.003 (CI = +/-0.013; p = 0.632)	0.148 (CI = +/-0.462; p = 0.512)	-0.169	-1.44%
Loss Cost	2012.2	-0.028 (CI = +/-0.056; p = 0.316)	0.045 (CI = +/-0.197; p = 0.635)	0.004 (CI = +/-0.013; p = 0.501)	0.226 (CI = +/-0.479; p = 0.337)	-0.131	-2.71%
Loss Cost	2013.1	-0.046 (CI = +/-0.060; p = 0.129)	0.017 (CI = +/-0.196; p = 0.853)	0.006 (CI = +/-0.013; p = 0.364)	0.330 (CI = +/-0.490; p = 0.173)	-0.063	-4.46%
Loss Cost	2013.2	-0.043 (CI = +/-0.069; p = 0.203)	0.014 (CI = +/-0.207; p = 0.887)	0.005 (CI = +/-0.013; p = 0.406)	0.318 (CI = +/-0.533; p = 0.226)	-0.115	-4.24%
Loss Cost	2014.1	-0.029 (CI = +/-0.078; p = 0.442)	0.032 (CI = +/-0.214; p = 0.755)	0.004 (CI = +/-0.014; p = 0.522)	0.240 (CI = +/-0.573; p = 0.387)	-0.182	-2.87%
Loss Cost	2014.2	-0.008 (CI = +/-0.088; p = 0.843)	0.006 (CI = +/-0.220; p = 0.953)	0.002 (CI = +/-0.014; p = 0.733)	0.131 (CI = +/-0.612; p = 0.656)	-0.231	-0.83%
Loss Cost	2015.1	0.000 (CI = +/-0.104; p = 0.995)	0.014 (CI = +/-0.234; p = 0.898)	0.002 (CI = +/-0.015; p = 0.817)	0.090 (CI = +/-0.683; p = 0.782)	-0.245	-0.03%
Loss Cost	2015.2	0.019 (CI = +/-0.123; p = 0.740)	-0.006 (CI = +/-0.248; p = 0.958)	0.000 (CI = +/-0.017; p = 0.990)	-0.006 (CI = +/-0.761; p = 0.987)	-0.240	+1.94%
Loss Cost	2016.1	0.049 (CI = +/-0.144; p = 0.473)	0.016 (CI = +/-0.258; p = 0.893)	-0.002 (CI = +/-0.018; p = 0.765)	-0.145 (CI = +/-0.842; p = 0.714)	-0.199	+5.01%
Loss Cost	2016.2	0.075 (CI = +/-0.174; p = 0.364)	-0.007 (CI = +/-0.279; p = 0.959)	-0.005 (CI = +/-0.020; p = 0.606)	-0.263 (CI = +/-0.963; p = 0.561)	-0.183	+7.80%
Loss Cost	2017.1	0.053 (CI = +/-0.212; p = 0.588)	-0.019 (CI = +/-0.299; p = 0.890)	-0.003 (CI = +/-0.023; p = 0.772)	-0.170 (CI = +/-1.108; p = 0.739)	-0.312	+5.47%
Severity	2006.1	0.049 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.117; p = 0.493)	-0.001 (CI = +/-0.009; p = 0.738)	-0.036 (CI = +/-0.250; p = 0.774)	0.681	+5.02%
Severity	2006.2	0.049 (CI = +/-0.018; p = 0.000)	-0.038 (CI = +/-0.120; p = 0.519)	-0.001 (CI = +/-0.009; p = 0.748)	-0.033 (CI = +/-0.258; p = 0.798)	0.656	+4.98%
Severity	2007.1	0.055 (CI = +/-0.018; p = 0.000)	-0.017 (CI = +/-0.115; p = 0.764)	-0.002 (CI = +/-0.008; p = 0.658)	-0.083 (CI = +/-0.248; p = 0.501)	0.704	+5.65%
Severity	2007.2	0.051 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.115; p = 0.936)	-0.001 (CI = +/-0.008; p = 0.727)	-0.052 (CI = +/-0.249; p = 0.671)	0.674	+5.23%
Severity	2008.1	0.057 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.114; p = 0.828)	-0.002 (CI = +/-0.008; p = 0.650)	-0.093 (CI = +/-0.246; p = 0.444)	0.701	+5.81%
Severity	2008.2	0.056 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.118; p = 0.810)	-0.002 (CI = +/-0.008; p = 0.668)	-0.089 (CI = +/-0.257; p = 0.483)	0.674	+5.75%
Severity	2009.1	0.063 (CI = +/-0.021; p = 0.000)	0.033 (CI = +/-0.114; p = 0.559)	-0.002 (CI = +/-0.008; p = 0.568)	-0.139 (CI = +/-0.251; p = 0.267)	0.710	+6.48%
Severity	2009.2	0.060 (CI = +/-0.023; p = 0.000)	0.040 (CI = +/-0.117; p = 0.484)	-0.002 (CI = +/-0.008; p = 0.624)	-0.118 (CI = +/-0.260; p = 0.359)	0.677	+6.17%
Severity	2010.1	0.064 (CI = +/-0.025; p = 0.000)	0.051 (CI = +/-0.120; p = 0.390)	-0.002 (CI = +/-0.008; p = 0.573)	-0.147 (CI = +/-0.268; p = 0.269)	0.673	+6.63%
Severity	2010.2	0.066 (CI = +/-0.027; p = 0.000)	0.046 (CI = +/-0.124; p = 0.455)	-0.002 (CI = +/-0.008; p = 0.546)	-0.162 (CI = +/-0.282; p = 0.247)	0.656	+6.86%
Severity	2011.1	0.068 (CI = +/-0.030; p = 0.000)	0.049 (CI = +/-0.130; p = 0.439)	-0.003 (CI = +/-0.009; p = 0.537)	-0.173 (CI = +/-0.298; p = 0.242)	0.626	+7.04%
Severity	2011.2	0.063 (CI = +/-0.033; p = 0.001)	0.059 (CI = +/-0.134; p = 0.370)	-0.002 (CI = +/-0.009; p = 0.618)	-0.142 (CI = +/-0.312; p = 0.354)	0.576	+6.53%
Severity	2012.1	0.058 (CI = +/-0.037; p = 0.004)	0.049 (CI = +/-0.138; p = 0.468)	-0.002 (CI = +/-0.009; p = 0.692)	-0.109 (CI = +/-0.329; p = 0.498)	0.504	+5.95%
Severity	2012.2	0.054 (CI = +/-0.041; p = 0.012)	0.055 (CI = +/-0.145; p = 0.436)	-0.001 (CI = +/-0.009; p = 0.756)	-0.088 (CI = +/-0.352; p = 0.605)	0.449	+5.59%
Severity	2013.1	0.039 (CI = +/-0.043; p = 0.076)	0.031 (CI = +/-0.140; p = 0.649)	0.000 (CI = +/-0.009; p = 0.962)	0.002 (CI = +/-0.351; p = 0.990)	0.347	+3.95%
Severity	2013.2	0.033 (CI = +/-0.049; p = 0.175)	0.040 (CI = +/-0.147; p = 0.578)	0.000 (CI = +/-0.009; p = 0.941)	0.035 (CI = +/-0.379; p = 0.849)	0.284	+3.35%
Severity	2014.1	0.042 (CI = +/-0.056; p = 0.127)	0.052 (CI = +/-0.153; p = 0.484)	0.000 (CI = +/-0.010; p = 0.931)	-0.017 (CI = +/-0.409; p = 0.931)	0.295	+4.34%
Severity	2014.2	0.048 (CI = +/-0.065; p = 0.137)	0.045 (CI = +/-0.162; p = 0.566)	-0.001 (CI = +/-0.010; p = 0.855)	-0.046 (CI = +/-0.451; p = 0.831)	0.276	+4.91%
Severity	2015.1	0.050 (CI = +/-0.077; p = 0.183)	0.047 (CI = +/-0.173; p = 0.569)	-0.001 (CI = +/-0.011; p = 0.837)	-0.058 (CI = +/-0.505; p = 0.810)	0.214	+5.16%
Severity	2015.2	0.054 (CI = +/-0.092; p = 0.229)	0.043 (CI = +/-0.187; p = 0.626)	-0.001 (CI = +/-0.012; p = 0.807)	-0.076 (CI = +/-0.572; p = 0.779)	0.171	+5.55%
Severity	2016.1	0.051 (CI = +/-0.112; p = 0.341)	0.041 (CI = +/-0.200; p = 0.666)	-0.001 (CI = +/-0.014; p = 0.856)	-0.061 (CI = +/-0.654; p = 0.842)	0.069	+5.22%
Severity	2016.2	0.083 (CI = +/-0.132; p = 0.196)	0.013 (CI = +/-0.211; p = 0.896)	-0.004 (CI = +/-0.015; p = 0.572)	-0.204 (CI = +/-0.729; p = 0.551)	0.130	+8.61%
Severity	2017.1	0.048 (CI = +/-0.155; p = 0.505)	-0.007 (CI = +/-0.218; p = 0.947)	-0.001 (CI = +/-0.017; p = 0.876)	-0.057 (CI = +/-0.809; p = 0.877)	-0.087	+4.92%
Frequency	2006.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.380)	0.002 (CI = +/-0.008; p = 0.519)	0.080 (CI = +/-0.218; p = 0.459)	0.712	-4.64%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.104; p = 0.456)	0.003 (CI = +/-0.008; p = 0.494)	0.094 (CI = +/-0.223; p = 0.398)	0.706	-4.80%
Frequency	2007.1	-0.053 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.103; p = 0.319)	0.003 (CI = +/-0.008; p = 0.445)	0.124 (CI = +/-0.223; p = 0.266)	0.720	-5.16%
Frequency	2007.2	-0.056 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.105; p = 0.423)	0.003 (CI = +/-0.008; p = 0.397)	0.147 (CI = +/-0.226; p = 0.194)	0.724	-5.45%
Frequency	2008.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.426)	0.003 (CI = +/-0.008; p = 0.402)	0.150 (CI = +/-0.235; p = 0.203)	0.700	-5.49%
Frequency	2008.2	-0.057 (CI = +/-0.020; p = 0.000)	-0.042 (CI = +/-0.112; p = 0.448)	0.003 (CI = +/-0.008; p = 0.410)	0.151 (CI = +/-0.245; p = 0.216)	0.678	-5.50%
Frequency	2009.1	-0.060 (CI = +/-0.021; p = 0.000)	-0.050 (CI = +/-0.115; p = 0.375)	0.003 (CI = +/-0.008; p = 0.384)	0.173 (CI = +/-0.252; p = 0.171)	0.670	-5.79%
Frequency	2009.2	-0.062 (CI = +/-0.023; p = 0.000)	-0.045 (CI = +/-0.119; p = 0.441)	0.004 (CI = +/-0.008; p = 0.366)	0.187 (CI = +/-0.263; p = 0.155)	0.655	-5.98%
Frequency	2010.1	-0.061 (CI = +/-0.025; p = 0.000)	-0.042 (CI = +/-0.123; p = 0.485)	0.004 (CI = +/-0.008; p = 0.388)	0.180 (CI = +/-0.276; p = 0.192)	0.612	-5.88%
Frequency	2010.2	-0.067 (CI = +/-0.027; p = 0.000)	-0.028 (CI = +/-0.124; p = 0.641)	0.004 (CI = +/-0.008; p = 0.314)	0.220 (CI = +/-0.282; p = 0.120)	0.627	-6.45%
Frequency	2011.1	-0.070 (CI = +/-0.030; p = 0.000)	-0.036 (CI = +/-0.129; p = 0.572)	0.004 (CI = +/-0.009; p = 0.295)	0.242 (CI = +/-0.296; p = 0.104)	0.607	-6.77%
Frequency	2011.2	-0.074 (CI = +/-0.033; p = 0.000)	-0.029 (CI = +/-0.134; p = 0.661)	0.005 (CI = +/-0.009; p = 0.274)	0.264 (CI = +/-0.312; p = 0.093)	0.588	-7.09%
Frequency	2012.1	-0.072 (CI = +/-0.037; p = 0.001)	-0.026 (CI = +/-0.140; p = 0.699)	0.005 (CI = +/-0.009; p = 0.298)	0.257 (CI = +/-0.334; p = 0.125)	0.528	-6.98%
Frequency	2012.2	-0.082 (CI = +/-0.040; p = 0.000)	-0.010 (CI = +/-0.142; p = 0.889)	0.006 (CI = +/-0.009; p = 0.219)	0.314 (CI = +/-0.346; p = 0.073)	0.547	-7.86%
Frequency	2013.1	-0.084 (CI = +/-0.046; p = 0.001)	-0.013 (CI = +/-0.149; p = 0.852)	0.006 (CI = +/-0.010; p = 0.222)	0.328 (CI = +/-0.374; p = 0.081)	0.498	-8.09%
Frequency	2013.2	-0.076 (CI = +/-0.052; p = 0.007)	-0.025 (CI = +/-0.155; p = 0.734)	0.005 (CI = +/-0.010; p = 0.303)	0.283 (CI = +/-0.401; p = 0.155)	0.399	-7.35%
Frequency	2014.1	-0.072 (CI = +/-0.060; p = 0.022)	-0.019 (CI = +/-0.164; p = 0.804)	0.005 (CI = +/-0.010; p = 0.362)	0.257 (CI = +/-0.438; p = 0.232)	0.291	-6.91%
Frequency	2014.2	-0.056 (CI = +/-0.068; p = 0.097)	-0.039 (CI = +/-0.169; p = 0.634)	0.003 (CI = +/-0.011; p = 0.537)	0.177 (CI = +/-0.470; p = 0.435)	0.152	-5.48%
Frequency	2015.1	-0.051 (CI = +/-0.080; p = 0.196)	-0.033 (CI = +/-0.179; p = 0.701)	0.003 (CI = +/-0.012; p = 0.619)	0.148 (CI = +/-0.524; p = 0.556)	0.034	-4.93%
Frequency	2015.2	-0.035 (CI = +/-0.094; p = 0.439)	-0.049 (CI = +/-0.190; p = 0.585)	0.001 (CI = +/-0.013; p = 0.824)	0.070 (CI = +/-0.583; p = 0.799)	-0.079	-3.42%
Frequency	2016.1	-0.002 (CI = +/-0.106; p = 0.968)	-0.024 (CI = +/-0.190; p = 0.784)	-0.001 (CI = +/-0.013; p = 0.830)	-0.084 (CI = +/-0.621; p = 0.774)	-0.238	-0.20%
Frequency	2016.2	-0.008 (CI = +/-0.131; p = 0.901)	-0.020 (CI = +/-0.209; p = 0.841)	-0.001 (CI = +/-0.015; p = 0.907)	-0.059 (CI = +/-0.722; p = 0.861)	-0.262	-0.75%
Frequency	2017.1	0.005 (CI = +/-0.160; p = 0.943)	-0.012 (CI = +/-0.225; p = 0.905)	-0.002 (CI = +/-0.017; p = 0.815)	-0.113 (CI = +/-0.834; p = 0.770)	-0.328	+0.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.021; p = 0.850)	0.001 (CI = +/-0.011; p = 0.795)	0.041 (CI = +/-0.313; p = 0.791)	-0.080	+0.19%
Loss Cost	2006.2	-0.001 (CI = +/-0.022; p = 0.944)	0.002 (CI = +/-0.011; p = 0.765)	0.063 (CI = +/-0.320; p = 0.693)	-0.085	-0.08%
Loss Cost	2007.1	0.002 (CI = +/-0.023; p = 0.836)	0.001 (CI = +/-0.011; p = 0.804)	0.038 (CI = +/-0.327; p = 0.815)	-0.085	+0.24%
Loss Cost	2007.2	-0.005 (CI = +/-0.024; p = 0.661)	0.002 (CI = +/-0.011; p = 0.704)	0.096 (CI = +/-0.320; p = 0.546)	-0.086	-0.51%
Loss Cost	2008.1	0.000 (CI = +/-0.025; p = 0.979)	0.002 (CI = +/-0.011; p = 0.768)	0.055 (CI = +/-0.322; p = 0.731)	-0.093	+0.03%
Loss Cost	2008.2	-0.001 (CI = +/-0.027; p = 0.951)	0.002 (CI = +/-0.011; p = 0.758)	0.063 (CI = +/-0.335; p = 0.703)	-0.097	-0.08%
Loss Cost	2009.1	0.003 (CI = +/-0.029; p = 0.816)	0.001 (CI = +/-0.011; p = 0.811)	0.033 (CI = +/-0.345; p = 0.844)	-0.095	+0.33%
Loss Cost	2009.2	-0.002 (CI = +/-0.031; p = 0.905)	0.002 (CI = +/-0.011; p = 0.750)	0.069 (CI = +/-0.356; p = 0.692)	-0.105	-0.18%
Loss Cost	2010.1	0.003 (CI = +/-0.034; p = 0.834)	0.001 (CI = +/-0.011; p = 0.815)	0.033 (CI = +/-0.368; p = 0.854)	-0.104	+0.35%
Loss Cost	2010.2	0.000 (CI = +/-0.037; p = 0.991)	0.002 (CI = +/-0.011; p = 0.776)	0.058 (CI = +/-0.385; p = 0.760)	-0.114	-0.02%
Loss Cost	2011.1	-0.002 (CI = +/-0.041; p = 0.913)	0.002 (CI = +/-0.012; p = 0.759)	0.071 (CI = +/-0.407; p = 0.723)	-0.120	-0.22%
Loss Cost	2011.2	-0.010 (CI = +/-0.045; p = 0.645)	0.002 (CI = +/-0.012; p = 0.675)	0.120 (CI = +/-0.424; p = 0.561)	-0.118	-1.00%
Loss Cost	2012.1	-0.015 (CI = +/-0.050; p = 0.544)	0.003 (CI = +/-0.012; p = 0.635)	0.150 (CI = +/-0.450; p = 0.496)	-0.116	-1.47%
Loss Cost	2012.2	-0.027 (CI = +/-0.055; p = 0.315)	0.004 (CI = +/-0.012; p = 0.520)	0.223 (CI = +/-0.468; p = 0.333)	-0.087	-2.67%
Loss Cost	2013.1	-0.046 (CI = +/-0.058; p = 0.117)	0.005 (CI = +/-0.012; p = 0.356)	0.332 (CI = +/-0.475; p = 0.160)	-0.009	-4.48%
Loss Cost	2013.2	-0.043 (CI = +/-0.067; p = 0.192)	0.005 (CI = +/-0.013; p = 0.398)	0.316 (CI = +/-0.516; p = 0.214)	-0.054	-4.22%
Loss Cost	2014.1	-0.030 (CI = +/-0.076; p = 0.419)	0.004 (CI = +/-0.013; p = 0.521)	0.243 (CI = +/-0.555; p = 0.367)	-0.120	-2.93%
Loss Cost	2014.2	-0.008 (CI = +/-0.085; p = 0.841)	0.002 (CI = +/-0.014; p = 0.727)	0.130 (CI = +/-0.589; p = 0.646)	-0.154	-0.82%
Loss Cost	2015.1	-0.001 (CI = +/-0.100; p = 0.990)	0.002 (CI = +/-0.015; p = 0.816)	0.091 (CI = +/-0.655; p = 0.771)	-0.163	-0.06%
Loss Cost	2015.2	0.019 (CI = +/-0.117; p = 0.733)	0.000 (CI = +/-0.016; p = 0.995)	-0.005 (CI = +/-0.726; p = 0.989)	-0.152	+1.92%
Loss Cost	2016.1	0.049 (CI = +/-0.137; p = 0.457)	-0.003 (CI = +/-0.017; p = 0.749)	-0.144 (CI = +/-0.802; p = 0.705)	-0.109	+4.98%
Loss Cost	2016.2	0.075 (CI = +/-0.164; p = 0.341)	-0.005 (CI = +/-0.019; p = 0.591)	-0.260 (CI = +/-0.908; p = 0.544)	-0.085	+7.74%
Loss Cost	2017.1	0.053 (CI = +/-0.200; p = 0.570)	-0.003 (CI = +/-0.022; p = 0.768)	-0.169 (CI = +/-1.045; p = 0.728)	-0.195	+5.46%
Severity	2006.1	0.049 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.770)	-0.037 (CI = +/-0.248; p = 0.762)	0.686	+5.04%
Severity	2006.2	0.049 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.783)	-0.032 (CI = +/-0.256; p = 0.801)	0.663	+4.97%
Severity	2007.1	0.055 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.668)	-0.083 (CI = +/-0.244; p = 0.490)	0.713	+5.66%
Severity	2007.2	0.051 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.727)	-0.052 (CI = +/-0.245; p = 0.666)	0.685	+5.23%
Severity	2008.1	0.056 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.633)	-0.093 (CI = +/-0.242; p = 0.439)	0.711	+5.80%
Severity	2008.2	0.056 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.647)	-0.089 (CI = +/-0.252; p = 0.474)	0.685	+5.75%
Severity	2009.1	0.063 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.535)	-0.137 (CI = +/-0.248; p = 0.267)	0.717	+6.45%
Severity	2009.2	0.060 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.577)	-0.119 (CI = +/-0.257; p = 0.349)	0.683	+6.19%
Severity	2010.1	0.064 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.531)	-0.144 (CI = +/-0.266; p = 0.277)	0.677	+6.57%
Severity	2010.2	0.067 (CI = +/-0.027; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.498)	-0.164 (CI = +/-0.279; p = 0.237)	0.662	+6.89%
Severity	2011.1	0.067 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.499)	-0.169 (CI = +/-0.294; p = 0.247)	0.632	+6.98%
Severity	2011.2	0.064 (CI = +/-0.033; p = 0.001)	-0.002 (CI = +/-0.009; p = 0.558)	-0.145 (CI = +/-0.310; p = 0.342)	0.579	+6.58%
Severity	2012.1	0.057 (CI = +/-0.036; p = 0.003)	-0.002 (CI = +/-0.009; p = 0.653)	-0.105 (CI = +/-0.324; p = 0.509)	0.514	+5.88%
Severity	2012.2	0.055 (CI = +/-0.041; p = 0.010)	-0.002 (CI = +/-0.009; p = 0.694)	-0.092 (CI = +/-0.348; p = 0.587)	0.459	+5.65%
Severity	2013.1	0.038 (CI = +/-0.042; p = 0.072)	0.000 (CI = +/-0.009; p = 0.937)	0.005 (CI = +/-0.343; p = 0.976)	0.374	+3.90%
Severity	2013.2	0.034 (CI = +/-0.048; p = 0.158)	0.000 (CI = +/-0.009; p = 0.988)	0.031 (CI = +/-0.370; p = 0.861)	0.311	+3.42%
Severity	2014.1	0.042 (CI = +/-0.055; p = 0.128)	-0.001 (CI = +/-0.010; p = 0.895)	-0.012 (CI = +/-0.401; p = 0.951)	0.315	+4.24%
Severity	2014.2	0.049 (CI = +/-0.063; p = 0.120)	-0.001 (CI = +/-0.010; p = 0.796)	-0.052 (CI = +/-0.439; p = 0.805)	0.306	+5.03%
Severity	2015.1	0.049 (CI = +/-0.075; p = 0.180)	-0.001 (CI = +/-0.011; p = 0.807)	-0.053 (CI = +/-0.490; p = 0.821)	0.249	+5.06%
Severity	2015.2	0.056 (CI = +/-0.089; p = 0.199)	-0.002 (CI = +/-0.012; p = 0.747)	-0.085 (CI = +/-0.552; p = 0.745)	0.216	+5.75%
Severity	2016.1	0.050 (CI = +/-0.107; p = 0.330)	-0.001 (CI = +/-0.013; p = 0.830)	-0.058 (CI = +/-0.628; p = 0.844)	0.127	+5.14%
Severity	2016.2	0.084 (CI = +/-0.124; p = 0.168)	-0.004 (CI = +/-0.014; p = 0.534)	-0.208 (CI = +/-0.688; p = 0.522)	0.201	+8.72%
Severity	2017.1	0.048 (CI = +/-0.146; p = 0.483)	-0.001 (CI = +/-0.016; p = 0.874)	-0.057 (CI = +/-0.762; p = 0.872)	0.011	+4.92%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.008; p = 0.480)	0.078 (CI = +/-0.217; p = 0.468)	0.714	-4.61%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.008; p = 0.454)	0.094 (CI = +/-0.221; p = 0.391)	0.710	-4.81%
Frequency	2007.1	-0.053 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.008; p = 0.405)	0.121 (CI = +/-0.222; p = 0.275)	0.720	-5.13%
Frequency	2007.2	-0.056 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.008; p = 0.359)	0.148 (CI = +/-0.224; p = 0.188)	0.727	-5.46%
Frequency	2008.1	-0.056 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.008; p = 0.369)	0.147 (CI = +/-0.233; p = 0.206)	0.704	-5.45%
Frequency	2008.2	-0.057 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.008; p = 0.371)	0.152 (CI = +/-0.243; p = 0.209)	0.683	-5.52%
Frequency	2009.1	-0.059 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.008; p = 0.350)	0.170 (CI = +/-0.251; p = 0.176)	0.672	-5.75%
Frequency	2009.2	-0.062 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.008; p = 0.328)	0.189 (CI = +/-0.261; p = 0.149)	0.660	-6.00%
Frequency	2010.1	-0.060 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.008; p = 0.357)	0.177 (CI = +/-0.273; p = 0.194)	0.620	-5.84%
Frequency	2010.2	-0.067 (CI = +/-0.027; p = 0.000)	0.004 (CI = +/-0.008; p = 0.285)	0.221 (CI = +/-0.277; p = 0.112)	0.639	-6.46%
Frequency	2011.1	-0.070 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.008; p = 0.270)	0.240 (CI = +/-0.291; p = 0.102)	0.619	-6.73%
Frequency	2011.2	-0.074 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.009; p = 0.246)	0.266 (CI = +/-0.306; p = 0.085)	0.603	-7.11%
Frequency	2012.1	-0.072 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.009; p = 0.276)	0.254 (CI = +/-0.326; p = 0.119)	0.547	-6.94%
Frequency	2012.2	-0.082 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.009; p = 0.200)	0.315 (CI = +/-0.336; p = 0.065)	0.569	-7.87%
Frequency	2013.1	-0.084 (CI = +/-0.045; p = 0.001)	0.006 (CI = +/-0.009; p = 0.204)	0.327 (CI = +/-0.362; p = 0.074)	0.524	-8.07%
Frequency	2013.2	-0.077 (CI = +/-0.050; p = 0.005)	0.005 (CI = +/-0.010; p = 0.272)	0.285 (CI = +/-0.389; p = 0.141)	0.428	-7.38%
Frequency	2014.1	-0.071 (CI = +/-0.058; p = 0.019)	0.005 (CI = +/-0.010; p = 0.339)	0.255 (CI = +/-0.424; p = 0.221)	0.330	-6.87%
Frequency	2014.2	-0.057 (CI = +/-0.066; p = 0.083)	0.004 (CI = +/-0.010; p = 0.487)	0.182 (CI = +/-0.456; p = 0.410)	0.193	-5.57%
Frequency	2015.1	-0.050 (CI = +/-0.077; p = 0.188)	0.003 (CI = +/-0.011; p = 0.592)	0.144 (CI = +/-0.506; p = 0.552)	0.088	-4.87%
Frequency	2015.2	-0.037 (CI = +/-0.091; p = 0.398)	0.002 (CI = +/-0.012; p = 0.757)	0.081 (CI = +/-0.563; p = 0.763)	-0.026	-3.62%
Frequency	2016.1	-0.002 (CI = +/-0.101; p = 0.974)	-0.001 (CI = +/-0.013; p = 0.836)	-0.085 (CI = +/-0.593; p = 0.761)	-0.150	-0.16%
Frequency	2016.2	-0.009 (CI = +/-0.123; p = 0.875)	-0.001 (CI = +/-0.014; p = 0.930)	-0.052 (CI = +/-0.682; p = 0.871)	-0.161	-0.90%
Frequency	2017.1	0.005 (CI = +/-0.150; p = 0.941)	-0.002 (CI = +/-0.016; p = 0.812)	-0.112 (CI = +/-0.786; p = 0.759)	-0.209	+0.52%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.020; p = 0.861)	-0.085 (CI = +/-0.143; p = 0.235)	0.028 (CI = +/-0.248; p = 0.820)	-0.036	+0.17%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.984)	-0.078 (CI = +/-0.146; p = 0.284)	0.040 (CI = +/-0.255; p = 0.748)	-0.050	-0.02%
Loss Cost	2007.1	0.002 (CI = +/-0.023; p = 0.837)	-0.069 (CI = +/-0.150; p = 0.352)	0.023 (CI = +/-0.262; p = 0.857)	-0.056	+0.23%
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.707)	-0.048 (CI = +/-0.147; p = 0.508)	0.064 (CI = +/-0.258; p = 0.615)	-0.076	-0.43%
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.951)	-0.032 (CI = +/-0.148; p = 0.663)	0.031 (CI = +/-0.261; p = 0.807)	-0.089	+0.07%
Loss Cost	2008.2	0.000 (CI = +/-0.026; p = 0.997)	-0.030 (CI = +/-0.153; p = 0.692)	0.035 (CI = +/-0.271; p = 0.791)	-0.094	+0.01%
Loss Cost	2009.1	0.004 (CI = +/-0.028; p = 0.781)	-0.019 (CI = +/-0.157; p = 0.809)	0.012 (CI = +/-0.280; p = 0.930)	-0.095	+0.39%
Loss Cost	2009.2	-0.001 (CI = +/-0.030; p = 0.966)	-0.007 (CI = +/-0.160; p = 0.932)	0.037 (CI = +/-0.287; p = 0.794)	-0.109	-0.06%
Loss Cost	2010.1	0.005 (CI = +/-0.033; p = 0.776)	0.007 (CI = +/-0.164; p = 0.930)	0.007 (CI = +/-0.296; p = 0.962)	-0.106	+0.46%
Loss Cost	2010.2	0.001 (CI = +/-0.036; p = 0.944)	0.015 (CI = +/-0.169; p = 0.856)	0.024 (CI = +/-0.308; p = 0.873)	-0.116	+0.12%
Loss Cost	2011.1	0.000 (CI = +/-0.039; p = 0.993)	0.012 (CI = +/-0.177; p = 0.892)	0.032 (CI = +/-0.325; p = 0.842)	-0.124	-0.02%
Loss Cost	2011.2	-0.007 (CI = +/-0.043; p = 0.731)	0.027 (CI = +/-0.181; p = 0.763)	0.065 (CI = +/-0.336; p = 0.692)	-0.123	-0.71%
Loss Cost	2012.1	-0.010 (CI = +/-0.047; p = 0.651)	0.020 (CI = +/-0.189; p = 0.831)	0.081 (CI = +/-0.355; p = 0.639)	-0.126	-1.04%
Loss Cost	2012.2	-0.021 (CI = +/-0.051; p = 0.410)	0.039 (CI = +/-0.192; p = 0.677)	0.126 (CI = +/-0.365; p = 0.479)	-0.101	-2.04%
Loss Cost	2013.1	-0.035 (CI = +/-0.055; p = 0.199)	0.012 (CI = +/-0.194; p = 0.899)	0.191 (CI = +/-0.372; p = 0.297)	-0.056	-3.42%
Loss Cost	2013.2	-0.031 (CI = +/-0.061; p = 0.303)	0.005 (CI = +/-0.203; p = 0.958)	0.175 (CI = +/-0.394; p = 0.364)	-0.098	-3.03%
Loss Cost	2014.1	-0.017 (CI = +/-0.067; p = 0.591)	0.028 (CI = +/-0.209; p = 0.780)	0.120 (CI = +/-0.411; p = 0.547)	-0.143	-1.73%
Loss Cost	2014.2	-0.001 (CI = +/-0.072; p = 0.986)	0.002 (CI = +/-0.211; p = 0.985)	0.060 (CI = +/-0.419; p = 0.765)	-0.164	-0.06%
Loss Cost	2015.1	0.006 (CI = +/-0.082; p = 0.871)	0.013 (CI = +/-0.224; p = 0.906)	0.035 (CI = +/-0.449; p = 0.870)	-0.166	+0.63%
Loss Cost	2015.2	0.019 (CI = +/-0.090; p = 0.663)	-0.006 (CI = +/-0.235; p = 0.957)	-0.002 (CI = +/-0.470; p = 0.992)	-0.152	+1.90%
Loss Cost	2016.1	0.035 (CI = +/-0.100; p = 0.463)	0.018 (CI = +/-0.246; p = 0.874)	-0.051 (CI = +/-0.492; p = 0.826)	-0.115	+3.57%
Loss Cost	2016.2	0.044 (CI = +/-0.112; p = 0.409)	0.005 (CI = +/-0.264; p = 0.971)	-0.071 (CI = +/-0.519; p = 0.772)	-0.112	+4.47%
Loss Cost	2017.1	0.031 (CI = +/-0.124; p = 0.593)	-0.016 (CI = +/-0.282; p = 0.903)	-0.043 (CI = +/-0.546; p = 0.864)	-0.203	+3.14%
Severity	2006.1	0.049 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.115; p = 0.500)	-0.011 (CI = +/-0.200; p = 0.909)	0.690	+4.97%
Severity	2006.2	0.048 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.118; p = 0.527)	-0.009 (CI = +/-0.206; p = 0.932)	0.666	+4.93%
Severity	2007.1	0.054 (CI = +/-0.017; p = 0.000)	-0.015 (CI = +/-0.113; p = 0.783)	-0.051 (CI = +/-0.198; p = 0.604)	0.712	+5.58%
Severity	2007.2	0.050 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.113; p = 0.957)	-0.027 (CI = +/-0.199; p = 0.782)	0.683	+5.17%
Severity	2008.1	0.056 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.112; p = 0.801)	-0.061 (CI = +/-0.197; p = 0.530)	0.709	+5.73%
Severity	2008.2	0.055 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.115; p = 0.779)	-0.057 (CI = +/-0.204; p = 0.572)	0.684	+5.65%
Severity	2009.1	0.062 (CI = +/-0.020; p = 0.000)	0.035 (CI = +/-0.112; p = 0.527)	-0.097 (CI = +/-0.200; p = 0.329)	0.717	+6.34%
Severity	2009.2	0.059 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.115; p = 0.451)	-0.081 (CI = +/-0.206; p = 0.427)	0.686	+6.03%
Severity	2010.1	0.062 (CI = +/-0.023; p = 0.000)	0.053 (CI = +/-0.118; p = 0.362)	-0.103 (CI = +/-0.213; p = 0.328)	0.682	+6.44%
Severity	2010.2	0.064 (CI = +/-0.026; p = 0.000)	0.049 (CI = +/-0.122; p = 0.416)	-0.112 (CI = +/-0.222; p = 0.309)	0.665	+6.63%
Severity	2011.1	0.065 (CI = +/-0.028; p = 0.000)	0.052 (CI = +/-0.127; p = 0.408)	-0.118 (CI = +/-0.234; p = 0.306)	0.635	+6.76%
Severity	2011.2	0.061 (CI = +/-0.031; p = 0.000)	0.062 (CI = +/-0.130; p = 0.335)	-0.096 (CI = +/-0.242; p = 0.420)	0.591	+6.25%
Severity	2012.1	0.055 (CI = +/-0.034; p = 0.003)	0.051 (CI = +/-0.135; p = 0.442)	-0.070 (CI = +/-0.253; p = 0.572)	0.524	+5.69%
Severity	2012.2	0.052 (CI = +/-0.037; p = 0.008)	0.057 (CI = +/-0.140; p = 0.405)	-0.055 (CI = +/-0.265; p = 0.671)	0.474	+5.34%
Severity	2013.1	0.038 (CI = +/-0.038; p = 0.050)	0.031 (CI = +/-0.136; p = 0.637)	0.007 (CI = +/-0.261; p = 0.954)	0.381	+3.91%
Severity	2013.2	0.034 (CI = +/-0.043; p = 0.113)	0.039 (CI = +/-0.142; p = 0.570)	0.026 (CI = +/-0.275; p = 0.846)	0.324	+3.43%
Severity	2014.1	0.041 (CI = +/-0.047; p = 0.082)	0.052 (CI = +/-0.147; p = 0.467)	-0.005 (CI = +/-0.289; p = 0.969)	0.336	+4.22%
Severity	2014.2	0.045 (CI = +/-0.053; p = 0.091)	0.046 (CI = +/-0.155; p = 0.536)	-0.018 (CI = +/-0.308; p = 0.902)	0.320	+4.59%
Severity	2015.1	0.046 (CI = +/-0.060; p = 0.126)	0.048 (CI = +/-0.166; p = 0.547)	-0.022 (CI = +/-0.332; p = 0.891)	0.264	+4.70%
Severity	2015.2	0.047 (CI = +/-0.068; p = 0.160)	0.046 (CI = +/-0.177; p = 0.586)	-0.026 (CI = +/-0.354; p = 0.879)	0.227	+4.84%
Severity	2016.1	0.044 (CI = +/-0.078; p = 0.239)	0.042 (CI = +/-0.191; p = 0.644)	-0.017 (CI = +/-0.381; p = 0.925)	0.139	+4.53%
Severity	2016.2	0.057 (CI = +/-0.085; p = 0.171)	0.022 (CI = +/-0.200; p = 0.813)	-0.044 (CI = +/-0.394; p = 0.811)	0.178	+5.82%
Severity	2017.1	0.039 (CI = +/-0.090; p = 0.356)	-0.005 (CI = +/-0.205; p = 0.954)	-0.008 (CI = +/-0.397; p = 0.966)	0.009	+4.01%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.100; p = 0.353)	0.039 (CI = +/-0.175; p = 0.651)	0.717	-4.57%
Frequency	2006.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.103; p = 0.421)	0.049 (CI = +/-0.179; p = 0.579)	0.711	-4.72%
Frequency	2007.1	-0.052 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.102; p = 0.291)	0.074 (CI = +/-0.179; p = 0.405)	0.724	-5.06%
Frequency	2007.2	-0.055 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.104; p = 0.382)	0.091 (CI = +/-0.182; p = 0.315)	0.727	-5.33%
Frequency	2008.1	-0.055 (CI = +/-0.018; p = 0.000)	-0.046 (CI = +/-0.107; p = 0.391)	0.093 (CI = +/-0.189; p = 0.326)	0.703	-5.35%
Frequency	2008.2	-0.055 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.111; p = 0.405)	0.092 (CI = +/-0.197; p = 0.344)	0.681	-5.34%
Frequency	2009.1	-0.058 (CI = +/-0.021; p = 0.000)	-0.054 (CI = +/-0.114; p = 0.341)	0.109 (CI = +/-0.203; p = 0.281)	0.673	-5.60%
Frequency	2009.2	-0.059 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.118; p = 0.394)	0.118 (CI = +/-0.211; p = 0.262)	0.657	-5.75%
Frequency	2010.1	-0.058 (CI = +/-0.024; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.446)	0.110 (CI = +/-0.221; p = 0.316)	0.616	-5.62%
Frequency	2010.2	-0.063 (CI = +/-0.026; p = 0.000)	-0.034 (CI = +/-0.124; p = 0.578)	0.136 (CI = +/-0.225; p = 0.225)	0.626	-6.10%
Frequency	2011.1	-0.066 (CI = +/-0.029; p = 0.000)	-0.040 (CI = +/-0.129; p = 0.525)	0.150 (CI = +/-0.236; p = 0.202)	0.605	-6.35%
Frequency	2011.2	-0.068 (CI = +/-0.031; p = 0.000)	-0.035 (CI = +/-0.134; p = 0.589)	0.161 (CI = +/-0.248; p = 0.192)	0.583	-6.56%
Frequency	2012.1	-0.066 (CI = +/-0.035; p = 0.001)	-0.031 (CI = +/-0.140; p = 0.649)	0.151 (CI = +/-0.262; p = 0.245)	0.525	-6.37%
Frequency	2012.2	-0.073 (CI = +/-0.038; p = 0.001)	-0.018 (CI = +/-0.143; p = 0.794)	0.181 (CI = +/-0.271; p = 0.179)	0.533	-7.00%
Frequency	2013.1	-0.073 (CI = +/-0.043; p = 0.002)	-0.019 (CI = +/-0.151; p = 0.793)	0.183 (CI = +/-0.290; p = 0.201)	0.482	-7.05%
Frequency	2013.2	-0.065 (CI = +/-0.046; p = 0.009)	-0.034 (CI = +/-0.154; p = 0.651)	0.149 (CI = +/-0.300; p = 0.310)	0.394	-6.25%
Frequency	2014.1	-0.059 (CI = +/-0.052; p = 0.029)	-0.024 (CI = +/-0.162; p = 0.760)	0.125 (CI = +/-0.319; p = 0.419)	0.296	-5.71%
Frequency	2014.2	-0.046 (CI = +/-0.056; p = 0.103)	-0.045 (CI = +/-0.164; p = 0.573)	0.078 (CI = +/-0.324; p = 0.616)	0.184	-4.45%
Frequency	2015.1	-0.040 (CI = +/-0.063; p = 0.201)	-0.035 (CI = +/-0.174; p = 0.671)	0.057 (CI = +/-0.347; p = 0.732)	0.081	-3.89%
Frequency	2015.2	-0.028 (CI = +/-0.069; p = 0.394)	-0.052 (CI = +/-0.180; p = 0.546)	0.023 (CI = +/-0.361; p = 0.892)	-0.006	-2.81%
Frequency	2016.1	-0.009 (CI = +/-0.074; p = 0.790)	-0.023 (CI = +/-0.181; p = 0.785)	-0.034 (CI = +/-0.362; p = 0.841)	-0.147	-0.92%
Frequency	2016.2	-0.013 (CI = +/-0.083; p = 0.741)	-0.018 (CI = +/-0.195; p = 0.847)	-0.026 (CI = +/-0.385; p = 0.884)	-0.159	-1.27%
Frequency	2017.1	-0.008 (CI = +/-0.093; p = 0.846)	-0.011 (CI = +/-0.212; p = 0.915)	-0.036 (CI = +/-0.410; p = 0.852)	-0.214	-0.84%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.020; p = 0.813)	0.017 (CI = +/-0.249; p = 0.888)	-0.050	+0.24%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.984)	0.035 (CI = +/-0.255; p = 0.784)	-0.056	-0.02%
Loss Cost	2007.1	0.003 (CI = +/-0.023; p = 0.795)	0.014 (CI = +/-0.261; p = 0.912)	-0.053	+0.29%
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.704)	0.060 (CI = +/-0.255; p = 0.632)	-0.057	-0.43%
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.929)	0.027 (CI = +/-0.256; p = 0.831)	-0.059	+0.11%
Loss Cost	2008.2	0.000 (CI = +/-0.026; p = 0.997)	0.033 (CI = +/-0.266; p = 0.801)	-0.063	+0.01%
Loss Cost	2009.1	0.004 (CI = +/-0.028; p = 0.765)	0.009 (CI = +/-0.274; p = 0.945)	-0.059	+0.41%
Loss Cost	2009.2	-0.001 (CI = +/-0.030; p = 0.965)	0.036 (CI = +/-0.281; p = 0.793)	-0.068	-0.06%
Loss Cost	2010.1	0.004 (CI = +/-0.032; p = 0.776)	0.008 (CI = +/-0.289; p = 0.955)	-0.064	+0.45%
Loss Cost	2010.2	0.001 (CI = +/-0.035; p = 0.943)	0.025 (CI = +/-0.301; p = 0.864)	-0.073	+0.12%
Loss Cost	2011.1	0.000 (CI = +/-0.038; p = 0.985)	0.034 (CI = +/-0.316; p = 0.829)	-0.078	-0.04%
Loss Cost	2011.2	-0.007 (CI = +/-0.042; p = 0.726)	0.067 (CI = +/-0.328; p = 0.675)	-0.078	-0.71%
Loss Cost	2012.1	-0.011 (CI = +/-0.046; p = 0.630)	0.085 (CI = +/-0.345; p = 0.615)	-0.078	-1.08%
Loss Cost	2012.2	-0.021 (CI = +/-0.050; p = 0.400)	0.130 (CI = +/-0.356; p = 0.457)	-0.058	-2.04%
Loss Cost	2013.1	-0.035 (CI = +/-0.053; p = 0.182)	0.193 (CI = +/-0.360; p = 0.276)	-0.004	-3.44%
Loss Cost	2013.2	-0.031 (CI = +/-0.059; p = 0.289)	0.175 (CI = +/-0.382; p = 0.348)	-0.040	-3.03%
Loss Cost	2014.1	-0.018 (CI = +/-0.065; p = 0.562)	0.126 (CI = +/-0.396; p = 0.514)	-0.084	-1.81%
Loss Cost	2014.2	-0.001 (CI = +/-0.070; p = 0.985)	0.060 (CI = +/-0.404; p = 0.757)	-0.095	-0.06%
Loss Cost	2015.1	0.006 (CI = +/-0.078; p = 0.876)	0.038 (CI = +/-0.430; p = 0.854)	-0.094	+0.59%
Loss Cost	2015.2	0.019 (CI = +/-0.087; p = 0.652)	-0.003 (CI = +/-0.451; p = 0.989)	-0.075	+1.90%
Loss Cost	2016.1	0.034 (CI = +/-0.095; p = 0.453)	-0.047 (CI = +/-0.468; p = 0.832)	-0.038	+3.49%
Loss Cost	2016.2	0.044 (CI = +/-0.106; p = 0.390)	-0.070 (CI = +/-0.494; p = 0.764)	-0.027	+4.47%
Loss Cost	2017.1	0.032 (CI = +/-0.117; p = 0.567)	-0.047 (CI = +/-0.515; p = 0.847)	-0.104	+3.20%
Severity	2006.1	0.049 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.198; p = 0.870)	0.695	+5.00%
Severity	2006.2	0.048 (CI = +/-0.017; p = 0.000)	-0.011 (CI = +/-0.204; p = 0.910)	0.672	+4.93%
Severity	2007.1	0.054 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.194; p = 0.583)	0.720	+5.59%
Severity	2007.2	0.050 (CI = +/-0.018; p = 0.000)	-0.027 (CI = +/-0.195; p = 0.777)	0.694	+5.17%
Severity	2008.1	0.056 (CI = +/-0.018; p = 0.000)	-0.059 (CI = +/-0.193; p = 0.535)	0.718	+5.71%
Severity	2008.2	0.055 (CI = +/-0.020; p = 0.000)	-0.056 (CI = +/-0.200; p = 0.573)	0.694	+5.65%
Severity	2009.1	0.061 (CI = +/-0.020; p = 0.000)	-0.092 (CI = +/-0.197; p = 0.348)	0.723	+6.30%
Severity	2009.2	0.059 (CI = +/-0.022; p = 0.000)	-0.077 (CI = +/-0.204; p = 0.443)	0.691	+6.03%
Severity	2010.1	0.062 (CI = +/-0.023; p = 0.000)	-0.095 (CI = +/-0.211; p = 0.365)	0.684	+6.36%
Severity	2010.2	0.064 (CI = +/-0.025; p = 0.000)	-0.108 (CI = +/-0.220; p = 0.322)	0.669	+6.63%
Severity	2011.1	0.065 (CI = +/-0.028; p = 0.000)	-0.110 (CI = +/-0.231; p = 0.336)	0.640	+6.67%
Severity	2011.2	0.061 (CI = +/-0.031; p = 0.000)	-0.091 (CI = +/-0.241; p = 0.445)	0.591	+6.25%
Severity	2012.1	0.054 (CI = +/-0.033; p = 0.003)	-0.060 (CI = +/-0.249; p = 0.619)	0.532	+5.59%
Severity	2012.2	0.052 (CI = +/-0.037; p = 0.008)	-0.050 (CI = +/-0.263; p = 0.697)	0.481	+5.34%
Severity	2013.1	0.038 (CI = +/-0.037; p = 0.048)	0.013 (CI = +/-0.254; p = 0.914)	0.405	+3.83%
Severity	2013.2	0.034 (CI = +/-0.042; p = 0.106)	0.029 (CI = +/-0.269; p = 0.821)	0.347	+3.43%
Severity	2014.1	0.040 (CI = +/-0.046; p = 0.087)	0.006 (CI = +/-0.283; p = 0.967)	0.353	+4.06%
Severity	2014.2	0.045 (CI = +/-0.052; p = 0.085)	-0.013 (CI = +/-0.300; p = 0.926)	0.344	+4.59%
Severity	2015.1	0.044 (CI = +/-0.059; p = 0.129)	-0.011 (CI = +/-0.322; p = 0.942)	0.293	+4.53%
Severity	2015.2	0.047 (CI = +/-0.066; p = 0.149)	-0.021 (CI = +/-0.344; p = 0.900)	0.262	+4.84%
Severity	2016.1	0.043 (CI = +/-0.075; p = 0.239)	-0.008 (CI = +/-0.366; p = 0.965)	0.186	+4.36%
Severity	2016.2	0.057 (CI = +/-0.081; p = 0.154)	-0.041 (CI = +/-0.375; p = 0.815)	0.237	+5.82%
Severity	2017.1	0.040 (CI = +/-0.085; p = 0.330)	-0.009 (CI = +/-0.374; p = 0.960)	0.091	+4.03%
Frequency	2006.1	-0.046 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.174; p = 0.698)	0.718	-4.54%
Frequency	2006.2	-0.048 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.178; p = 0.601)	0.714	-4.72%
Frequency	2007.1	-0.052 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.179; p = 0.450)	0.723	-5.02%
Frequency	2007.2	-0.055 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.181; p = 0.330)	0.728	-5.33%
Frequency	2008.1	-0.054 (CI = +/-0.018; p = 0.000)	0.086 (CI = +/-0.188; p = 0.356)	0.706	-5.30%
Frequency	2008.2	-0.055 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.195; p = 0.359)	0.684	-5.34%
Frequency	2009.1	-0.057 (CI = +/-0.020; p = 0.000)	0.101 (CI = +/-0.202; p = 0.313)	0.673	-5.54%
Frequency	2009.2	-0.059 (CI = +/-0.022; p = 0.000)	0.114 (CI = +/-0.209; p = 0.275)	0.661	-5.75%
Frequency	2010.1	-0.057 (CI = +/-0.024; p = 0.000)	0.103 (CI = +/-0.218; p = 0.342)	0.622	-5.56%
Frequency	2010.2	-0.063 (CI = +/-0.026; p = 0.000)	0.133 (CI = +/-0.221; p = 0.227)	0.636	-6.10%
Frequency	2011.1	-0.065 (CI = +/-0.028; p = 0.000)	0.143 (CI = +/-0.232; p = 0.214)	0.614	-6.28%
Frequency	2011.2	-0.068 (CI = +/-0.031; p = 0.000)	0.158 (CI = +/-0.243; p = 0.192)	0.595	-6.56%
Frequency	2012.1	-0.065 (CI = +/-0.034; p = 0.001)	0.145 (CI = +/-0.256; p = 0.251)	0.542	-6.31%
Frequency	2012.2	-0.073 (CI = +/-0.037; p = 0.001)	0.179 (CI = +/-0.264; p = 0.172)	0.554	-7.00%
Frequency	2013.1	-0.073 (CI = +/-0.041; p = 0.001)	0.180 (CI = +/-0.280; p = 0.196)	0.506	-7.01%
Frequency	2013.2	-0.065 (CI = +/-0.045; p = 0.008)	0.146 (CI = +/-0.292; p = 0.309)	0.419	-6.25%
Frequency	2014.1	-0.058 (CI = +/-0.050; p = 0.026)	0.120 (CI = +/-0.308; p = 0.423)	0.331	-5.64%
Frequency	2014.2	-0.046 (CI = +/-0.055; p = 0.096)	0.074 (CI = +/-0.316; p = 0.629)	0.216	-4.45%
Frequency	2015.1	-0.038 (CI = +/-0.061; p = 0.201)	0.049 (CI = +/-0.334; p = 0.760)	0.128	-3.77%
Frequency	2015.2	-0.028 (CI = +/-0.068; p = 0.384)	0.017 (CI = +/-0.351; p = 0.917)	0.036	-2.81%
Frequency	2016.1	-0.008 (CI = +/-0.070; p = 0.802)	-0.039 (CI = +/-0.345; p = 0.810)	-0.071	-0.83%
Frequency	2016.2	-0.013 (CI = +/-0.079; p = 0.731)	-0.029 (CI = +/-0.366; p = 0.869)	-0.073	-1.27%
Frequency	2017.1	-0.008 (CI = +/-0.088; p = 0.846)	-0.038 (CI = +/-0.387; p = 0.835)	-0.114	-0.79%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.006 (CI = +/-0.020; p = 0.509)	-0.082 (CI = +/-0.145; p = 0.256)	0.001 (CI = +/-0.010; p = 0.814)	-0.073 (CI = +/-0.311; p = 0.638)	-0.062	+0.65%
Loss Cost	2006.2	0.005 (CI = +/-0.021; p = 0.633)	-0.077 (CI = +/-0.149; p = 0.301)	0.001 (CI = +/-0.010; p = 0.860)	-0.061 (CI = +/-0.319; p = 0.700)	-0.082	+0.50%
Loss Cost	2007.1	0.008 (CI = +/-0.022; p = 0.479)	-0.066 (CI = +/-0.152; p = 0.380)	0.002 (CI = +/-0.010; p = 0.769)	-0.083 (CI = +/-0.327; p = 0.606)	-0.083	+0.79%
Loss Cost	2007.2	0.002 (CI = +/-0.023; p = 0.865)	-0.046 (CI = +/-0.150; p = 0.532)	0.001 (CI = +/-0.010; p = 0.920)	-0.039 (CI = +/-0.323; p = 0.805)	-0.120	+0.19%
Loss Cost	2008.1	0.007 (CI = +/-0.024; p = 0.534)	-0.028 (CI = +/-0.151; p = 0.703)	0.002 (CI = +/-0.010; p = 0.750)	-0.080 (CI = +/-0.324; p = 0.617)	-0.119	+0.74%
Loss Cost	2008.2	0.007 (CI = +/-0.026; p = 0.568)	-0.028 (CI = +/-0.156; p = 0.714)	0.002 (CI = +/-0.010; p = 0.758)	-0.079 (CI = +/-0.336; p = 0.632)	-0.128	+0.74%
Loss Cost	2009.1	0.012 (CI = +/-0.028; p = 0.393)	-0.015 (CI = +/-0.159; p = 0.851)	0.002 (CI = +/-0.011; p = 0.645)	-0.111 (CI = +/-0.344; p = 0.514)	-0.118	+1.19%
Loss Cost	2009.2	0.008 (CI = +/-0.030; p = 0.580)	-0.005 (CI = +/-0.164; p = 0.954)	0.002 (CI = +/-0.011; p = 0.724)	-0.087 (CI = +/-0.355; p = 0.620)	-0.145	+0.82%
Loss Cost	2010.1	0.014 (CI = +/-0.032; p = 0.370)	0.012 (CI = +/-0.166; p = 0.884)	0.003 (CI = +/-0.011; p = 0.589)	-0.127 (CI = +/-0.363; p = 0.476)	-0.127	+1.44%
Loss Cost	2010.2	0.012 (CI = +/-0.035; p = 0.487)	0.017 (CI = +/-0.173; p = 0.836)	0.003 (CI = +/-0.011; p = 0.638)	-0.113 (CI = +/-0.379; p = 0.543)	-0.146	+1.21%
Loss Cost	2011.1	0.012 (CI = +/-0.039; p = 0.528)	0.017 (CI = +/-0.181; p = 0.843)	0.003 (CI = +/-0.012; p = 0.652)	-0.113 (CI = +/-0.399; p = 0.563)	-0.158	+1.21%
Loss Cost	2011.2	0.007 (CI = +/-0.043; p = 0.752)	0.030 (CI = +/-0.186; p = 0.744)	0.002 (CI = +/-0.012; p = 0.743)	-0.080 (CI = +/-0.416; p = 0.693)	-0.175	+0.66%
Loss Cost	2012.1	0.005 (CI = +/-0.048; p = 0.822)	0.027 (CI = +/-0.196; p = 0.779)	0.002 (CI = +/-0.013; p = 0.778)	-0.072 (CI = +/-0.442; p = 0.737)	-0.188	+0.52%
Loss Cost	2012.2	-0.003 (CI = +/-0.052; p = 0.903)	0.043 (CI = +/-0.202; p = 0.660)	0.001 (CI = +/-0.013; p = 0.894)	-0.025 (CI = +/-0.460; p = 0.910)	-0.188	-0.31%
Loss Cost	2013.1	-0.015 (CI = +/-0.057; p = 0.593)	0.021 (CI = +/-0.206; p = 0.832)	-0.001 (CI = +/-0.014; p = 0.922)	0.040 (CI = +/-0.479; p = 0.862)	-0.180	-1.47%
Loss Cost	2013.2	-0.008 (CI = +/-0.064; p = 0.790)	0.010 (CI = +/-0.216; p = 0.925)	0.000 (CI = +/-0.014; p = 0.999)	0.006 (CI = +/-0.509; p = 0.982)	-0.218	-0.82%
Loss Cost	2014.1	0.009 (CI = +/-0.070; p = 0.781)	0.038 (CI = +/-0.219; p = 0.718)	0.002 (CI = +/-0.014; p = 0.776)	-0.086 (CI = +/-0.527; p = 0.735)	-0.232	+0.94%
Loss Cost	2014.2	0.032 (CI = +/-0.075; p = 0.380)	0.004 (CI = +/-0.217; p = 0.969)	0.004 (CI = +/-0.014; p = 0.571)	-0.194 (CI = +/-0.532; p = 0.449)	-0.200	+3.22%
Loss Cost	2015.1	0.045 (CI = +/-0.085; p = 0.271)	0.023 (CI = +/-0.227; p = 0.833)	0.005 (CI = +/-0.015; p = 0.470)	-0.259 (CI = +/-0.571; p = 0.346)	-0.172	+4.64%
Loss Cost	2015.2	0.067 (CI = +/-0.094; p = 0.145)	-0.007 (CI = +/-0.233; p = 0.951)	0.007 (CI = +/-0.015; p = 0.357)	-0.357 (CI = +/-0.597; p = 0.219)	-0.099	+6.97%
Loss Cost	2016.1	0.098 (CI = +/-0.102; p = 0.059)	0.028 (CI = +/-0.232; p = 0.795)	0.009 (CI = +/-0.015; p = 0.217)	-0.487 (CI = +/-0.613; p = 0.109)	0.030	+10.27%
Loss Cost	2016.2	0.123 (CI = +/-0.115; p = 0.038)	-0.003 (CI = +/-0.241; p = 0.980)	0.010 (CI = +/-0.015; p = 0.168)	-0.586 (CI = +/-0.647; p = 0.071)	0.103	+13.10%
Loss Cost	2017.1	0.119 (CI = +/-0.136; p = 0.080)	-0.007 (CI = +/-0.263; p = 0.955)	0.010 (CI = +/-0.017; p = 0.206)	-0.571 (CI = +/-0.723; p = 0.109)	-0.013	+12.64%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.114; p = 0.509)	0.002 (CI = +/-0.008; p = 0.682)	-0.155 (CI = +/-0.245; p = 0.205)	0.696	+5.53%
Severity	2006.2	0.054 (CI = +/-0.017; p = 0.000)	-0.038 (CI = +/-0.117; p = 0.519)	0.002 (CI = +/-0.008; p = 0.687)	-0.156 (CI = +/-0.252; p = 0.217)	0.673	+5.53%
Severity	2007.1	0.060 (CI = +/-0.016; p = 0.000)	-0.014 (CI = +/-0.110; p = 0.797)	0.003 (CI = +/-0.008; p = 0.422)	-0.206 (CI = +/-0.236; p = 0.085)	0.728	+6.22%
Severity	2007.2	0.057 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.111; p = 0.951)	0.002 (CI = +/-0.008; p = 0.510)	-0.183 (CI = +/-0.239; p = 0.129)	0.697	+5.89%
Severity	2008.1	0.063 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.107; p = 0.767)	0.004 (CI = +/-0.007; p = 0.317)	-0.225 (CI = +/-0.231; p = 0.056)	0.733	+6.50%
Severity	2008.2	0.063 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.111; p = 0.775)	0.004 (CI = +/-0.007; p = 0.330)	-0.225 (CI = +/-0.240; p = 0.064)	0.709	+6.50%
Severity	2009.1	0.070 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.105; p = 0.472)	0.005 (CI = +/-0.007; p = 0.160)	-0.276 (CI = +/-0.227; p = 0.019)	0.754	+7.27%
Severity	2009.2	0.068 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.108; p = 0.425)	0.005 (CI = +/-0.007; p = 0.195)	-0.263 (CI = +/-0.235; p = 0.030)	0.724	+7.07%
Severity	2010.1	0.073 (CI = +/-0.021; p = 0.000)	0.056 (CI = +/-0.109; p = 0.300)	0.006 (CI = +/-0.007; p = 0.129)	-0.296 (CI = +/-0.238; p = 0.017)	0.730	+7.59%
Severity	2010.2	0.076 (CI = +/-0.023; p = 0.000)	0.049 (CI = +/-0.112; p = 0.380)	0.006 (CI = +/-0.007; p = 0.113)	-0.315 (CI = +/-0.246; p = 0.014)	0.720	+7.91%
Severity	2011.1	0.079 (CI = +/-0.025; p = 0.000)	0.055 (CI = +/-0.116; p = 0.334)	0.006 (CI = +/-0.008; p = 0.100)	-0.333 (CI = +/-0.257; p = 0.014)	0.699	+8.22%
Severity	2011.2	0.076 (CI = +/-0.028; p = 0.000)	0.062 (CI = +/-0.120; p = 0.299)	0.006 (CI = +/-0.008; p = 0.130)	-0.315 (CI = +/-0.269; p = 0.024)	0.656	+7.90%
Severity	2012.1	0.073 (CI = +/-0.031; p = 0.000)	0.055 (CI = +/-0.126; p = 0.368)	0.006 (CI = +/-0.008; p = 0.174)	-0.298 (CI = +/-0.284; p = 0.040)	0.590	+7.59%
Severity	2012.2	0.072 (CI = +/-0.034; p = 0.000)	0.057 (CI = +/-0.132; p = 0.376)	0.005 (CI = +/-0.009; p = 0.198)	-0.293 (CI = +/-0.301; p = 0.056)	0.541	+7.50%
Severity	2013.1	0.062 (CI = +/-0.036; p = 0.002)	0.038 (CI = +/-0.131; p = 0.555)	0.004 (CI = +/-0.009; p = 0.323)	-0.235 (CI = +/-0.305; p = 0.123)	0.430	+6.38%
Severity	2013.2	0.061 (CI = +/-0.041; p = 0.006)	0.040 (CI = +/-0.139; p = 0.553)	0.004 (CI = +/-0.009; p = 0.358)	-0.228 (CI = +/-0.327; p = 0.159)	0.364	+6.25%
Severity	2014.1	0.073 (CI = +/-0.044; p = 0.003)	0.060 (CI = +/-0.139; p = 0.373)	0.005 (CI = +/-0.009; p = 0.222)	-0.294 (CI = +/-0.334; p = 0.081)	0.421	+7.59%
Severity	2014.2	0.083 (CI = +/-0.049; p = 0.003)	0.046 (CI = +/-0.143; p = 0.506)	0.006 (CI = +/-0.009; p = 0.175)	-0.339 (CI = +/-0.351; p = 0.058)	0.433	+8.60%
Severity	2015.1	0.091 (CI = +/-0.056; p = 0.004)	0.057 (CI = +/-0.151; p = 0.428)	0.007 (CI = +/-0.010; p = 0.147)	-0.379 (CI = +/-0.378; p = 0.050)	0.407	+9.52%
Severity	2015.2	0.101 (CI = +/-0.064; p = 0.005)	0.044 (CI = +/-0.158; p = 0.559)	0.008 (CI = +/-0.010; p = 0.127)	-0.423 (CI = +/-0.406; p = 0.042)	0.400	+10.61%
Severity	2016.1	0.108 (CI = +/-0.075; p = 0.008)	0.052 (CI = +/-0.169; p = 0.514)	0.008 (CI = +/-0.011; p = 0.126)	-0.454 (CI = +/-0.447; p = 0.047)	0.337	+11.42%
Severity	2016.2	0.139 (CI = +/-0.076; p = 0.002)	0.015 (CI = +/-0.159; p = 0.839)	0.010 (CI = +/-0.010; p = 0.055)	-0.573 (CI = +/-0.427; p = 0.013)	0.498	+14.86%
Severity	2017.1	0.128 (CI = +/-0.089; p = 0.009)	0.004 (CI = +/-0.171; p = 0.954)	0.009 (CI = +/-0.011; p = 0.084)	-0.533 (CI = +/-0.469; p = 0.030)	0.335	+13.63%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.101; p = 0.373)	0.000 (CI = +/-0.007; p = 0.901)	0.083 (CI = +/-0.218; p = 0.445)	0.712	-4.62%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.104; p = 0.445)	-0.001 (CI = +/-0.007; p = 0.839)	0.095 (CI = +/-0.223; p = 0.392)	0.707	-4.77%
Frequency	2007.1	-0.052 (CI = +/-0.015; p = 0.000)	-0.052 (CI = +/-0.103; p = 0.310)	-0.001 (CI = +/-0.007; p = 0.670)	0.123 (CI = +/-0.222; p = 0.268)	0.720	-5.11%
Frequency	2007.2	-0.055 (CI = +/-0.016; p = 0.000)	-0.043 (CI = +/-0.105; p = 0.407)	-0.002 (CI = +/-0.007; p = 0.578)	0.143 (CI = +/-0.225; p = 0.203)	0.723	-5.38%
Frequency	2008.1	-0.056 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.108; p = 0.413)	-0.002 (CI = +/-0.007; p = 0.579)	0.145 (CI = +/-0.233; p = 0.212)	0.700	-5.40%
Frequency	2008.2	-0.056 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.112; p = 0.431)	-0.002 (CI = +/-0.008; p = 0.586)	0.146 (CI = +/-0.242; p = 0.227)	0.677	-5.41%
Frequency	2009.1	-0.058 (CI = +/-0.020; p = 0.000)	-0.052 (CI = +/-0.115; p = 0.362)	-0.003 (CI = +/-0.008; p = 0.506)	0.165 (CI = +/-0.249; p = 0.184)	0.668	-5.67%
Frequency	2009.2	-0.060 (CI = +/-0.022; p = 0.000)	-0.047 (CI = +/-0.119; p = 0.421)	-0.003 (CI = +/-0.008; p = 0.476)	0.177 (CI = +/-0.258; p = 0.171)	0.653	-5.83%
Frequency	2010.1	-0.059 (CI = +/-0.024; p = 0.000)	-0.044 (CI = +/-0.124; p = 0.469)	-0.003 (CI = +/-0.008; p = 0.523)	0.169 (CI = +/-0.270; p = 0.209)	0.610	-5.72%
Frequency	2010.2	-0.064 (CI = +/-0.026; p = 0.000)	-0.031 (CI = +/-0.125; p = 0.612)	-0.003 (CI = +/-0.008; p = 0.420)	0.202 (CI = +/-0.275; p = 0.142)	0.623	-6.21%
Frequency	2011.1	-0.067 (CI = +/-0.028; p = 0.000)	-0.038 (CI = +/-0.130; p = 0.551)	-0.004 (CI = +/-0.009; p = 0.378)	0.220 (CI = +/-0.287; p = 0.127)	0.601	-6.47%
Frequency	2011.2	-0.070 (CI = +/-0.031; p = 0.000)	-0.032 (CI = +/-0.135; p = 0.626)	-0.004 (CI = +/-0.009; p = 0.354)	0.235 (CI = +/-0.301; p = 0.119)	0.580	-6.72%
Frequency	2012.1	-0.068 (CI = +/-0.034; p = 0.001)	-0.029 (CI = +/-0.142; p = 0.676)	-0.004 (CI = +/-0.009; p = 0.402)	0.226 (CI = +/-0.320; p = 0.156)	0.520	-6.57%
Frequency	2012.2	-0.075 (CI = +/-0.037; p = 0.000)	-0.014 (CI = +/-0.144; p = 0.840)	-0.005 (CI = +/-0.009; p = 0.316)	0.268 (CI = +/-0.330; p = 0.105)	0.532	-7.26%
Frequency	2013.1	-0.077 (CI = +/-0.042; p = 0.001)	-0.016 (CI = +/-0.152; p = 0.823)	-0.005 (CI = +/-0.010; p = 0.325)	0.275 (CI = +/-0.353; p = 0.119)	0.481	-7.38%
Frequency	2013.2	-0.069 (CI = +/-0.047; p = 0.006)	-0.030 (CI = +/-0.157; p = 0.693)	-0.004 (CI = +/-0.010; p = 0.417)	0.234 (CI = +/-0.370; p = 0.201)	0.384	-6.65%
Frequency	2014.1	-0.064 (CI = +/-0.053; p = 0.021)	-0.022 (CI = +/-0.166; p = 0.782)	-0.003 (CI = +/-0.011; p = 0.505)	0.208 (CI = +/-0.399; p = 0.285)	0.278	-6.19%
Frequency	2014.2	-0.051 (CI = +/-0.058; p = 0.083)	-0.042 (CI = +/-0.169; p = 0.607)	-0.002 (CI = +/-0.011; p = 0.650)	0.145 (CI = +/-0.415; p = 0.469)	0.147	-4.95%
Frequency	2015.1	-0.046 (CI = +/-0.067; p = 0.168)	-0.035 (CI = +/-0.180; p = 0.687)	-0.002 (CI = +/-0.012; p = 0.734)	0.120 (CI = +/-0.453; p = 0.580)	0.031	-4.45%
Frequency	2015.2	-0.033 (CI = +/-0.076; p = 0.362)	-0.051 (CI = +/-0.189; p = 0.573)	-0.001 (CI = +/-0.012; p = 0.854)	0.066 (CI = +/-0.486; p = 0.773)	-0.077	-3.29%
Frequency	2016.1	-0.010 (CI = +/-0.084; p = 0.793)	-0.024 (CI = +/-0.191; p = 0.788)	0.001 (CI = +/-0.012; p = 0.904)	-0.033 (CI = +/-0.504; p = 0.888)	-0.244	-1.03%
Frequency	2016.2	-0.015 (CI = +/-0.099; p = 0.738)	-0.018 (CI = +/-0.208; p = 0.854)	0.000 (CI = +/-0.013; p = 0.943)	-0.013 (CI = +/-0.558; p = 0.959)	-0.266	-1.53%
Frequency	2017.1	-0.009 (CI = +/-0.117; p = 0.872)	-0.011 (CI = +/-0.226; p = 0.914)	0.001 (CI = +/-0.014; p = 0.902)	-0.038 (CI = +/-0.622; p = 0.894)	-0.337	-0.87%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.007 (CI = +/-0.020; p = 0.471)	0.002 (CI = +/-0.010; p = 0.725)	-0.079 (CI = +/-0.312; p = 0.609)	-0.073	+0.71%
Loss Cost	2006.2	0.005 (CI = +/-0.021; p = 0.633)	0.001 (CI = +/-0.010; p = 0.794)	-0.063 (CI = +/-0.320; p = 0.692)	-0.085	+0.50%
Loss Cost	2007.1	0.008 (CI = +/-0.022; p = 0.446)	0.002 (CI = +/-0.010; p = 0.696)	-0.089 (CI = +/-0.325; p = 0.580)	-0.076	+0.85%
Loss Cost	2007.2	0.002 (CI = +/-0.023; p = 0.863)	0.001 (CI = +/-0.010; p = 0.878)	-0.040 (CI = +/-0.319; p = 0.797)	-0.097	+0.19%
Loss Cost	2008.1	0.008 (CI = +/-0.024; p = 0.512)	0.002 (CI = +/-0.010; p = 0.713)	-0.083 (CI = +/-0.318; p = 0.600)	-0.086	+0.77%
Loss Cost	2008.2	0.007 (CI = +/-0.026; p = 0.562)	0.002 (CI = +/-0.010; p = 0.730)	-0.080 (CI = +/-0.330; p = 0.623)	-0.093	+0.74%
Loss Cost	2009.1	0.012 (CI = +/-0.027; p = 0.376)	0.003 (CI = +/-0.010; p = 0.621)	-0.112 (CI = +/-0.337; p = 0.500)	-0.078	+1.21%
Loss Cost	2009.2	0.008 (CI = +/-0.029; p = 0.572)	0.002 (CI = +/-0.011; p = 0.714)	-0.087 (CI = +/-0.347; p = 0.612)	-0.101	+0.82%
Loss Cost	2010.1	0.014 (CI = +/-0.031; p = 0.364)	0.003 (CI = +/-0.011; p = 0.591)	-0.126 (CI = +/-0.355; p = 0.471)	-0.082	+1.42%
Loss Cost	2010.2	0.012 (CI = +/-0.034; p = 0.477)	0.003 (CI = +/-0.011; p = 0.643)	-0.113 (CI = +/-0.371; p = 0.537)	-0.100	+1.21%
Loss Cost	2011.1	0.012 (CI = +/-0.038; p = 0.527)	0.002 (CI = +/-0.012; p = 0.660)	-0.111 (CI = +/-0.389; p = 0.562)	-0.109	+1.18%
Loss Cost	2011.2	0.007 (CI = +/-0.042; p = 0.745)	0.002 (CI = +/-0.012; p = 0.759)	-0.079 (CI = +/-0.406; p = 0.689)	-0.128	+0.66%
Loss Cost	2012.1	0.005 (CI = +/-0.046; p = 0.834)	0.002 (CI = +/-0.012; p = 0.799)	-0.068 (CI = +/-0.430; p = 0.744)	-0.136	+0.47%
Loss Cost	2012.2	-0.003 (CI = +/-0.051; p = 0.904)	0.001 (CI = +/-0.013; p = 0.923)	-0.024 (CI = +/-0.449; p = 0.911)	-0.140	-0.30%
Loss Cost	2013.1	-0.015 (CI = +/-0.055; p = 0.571)	-0.001 (CI = +/-0.013; p = 0.897)	0.043 (CI = +/-0.464; p = 0.847)	-0.121	-1.51%
Loss Cost	2013.2	-0.008 (CI = +/-0.062; p = 0.785)	0.000 (CI = +/-0.014; p = 0.994)	0.006 (CI = +/-0.493; p = 0.981)	-0.151	-0.81%
Loss Cost	2014.1	0.008 (CI = +/-0.068; p = 0.797)	0.002 (CI = +/-0.014; p = 0.806)	-0.079 (CI = +/-0.509; p = 0.747)	-0.169	+0.84%
Loss Cost	2014.2	0.032 (CI = +/-0.072; p = 0.363)	0.004 (CI = +/-0.014; p = 0.558)	-0.194 (CI = +/-0.512; p = 0.433)	-0.125	+3.23%
Loss Cost	2015.1	0.045 (CI = +/-0.081; p = 0.260)	0.005 (CI = +/-0.014; p = 0.468)	-0.255 (CI = +/-0.548; p = 0.336)	-0.098	+4.57%
Loss Cost	2015.2	0.067 (CI = +/-0.090; p = 0.131)	0.007 (CI = +/-0.014; p = 0.334)	-0.357 (CI = +/-0.571; p = 0.202)	-0.021	+6.96%
Loss Cost	2016.1	0.097 (CI = +/-0.097; p = 0.051)	0.009 (CI = +/-0.014; p = 0.208)	-0.482 (CI = +/-0.584; p = 0.098)	0.099	+10.17%
Loss Cost	2016.2	0.123 (CI = +/-0.109; p = 0.030)	0.010 (CI = +/-0.014; p = 0.147)	-0.586 (CI = +/-0.613; p = 0.059)	0.178	+13.09%
Loss Cost	2017.1	0.119 (CI = +/-0.128; p = 0.065)	0.010 (CI = +/-0.015; p = 0.179)	-0.572 (CI = +/-0.680; p = 0.091)	0.079	+12.66%
Severity	2006.1	0.054 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.629)	-0.158 (CI = +/-0.242; p = 0.192)	0.701	+5.56%
Severity	2006.2	0.054 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.645)	-0.157 (CI = +/-0.249; p = 0.210)	0.678	+5.53%
Severity	2007.1	0.060 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.007; p = 0.397)	-0.207 (CI = +/-0.232; p = 0.079)	0.737	+6.24%
Severity	2007.2	0.057 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.007; p = 0.498)	-0.183 (CI = +/-0.234; p = 0.122)	0.707	+5.89%
Severity	2008.1	0.063 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.007; p = 0.322)	-0.224 (CI = +/-0.227; p = 0.053)	0.741	+6.48%
Severity	2008.2	0.063 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.007; p = 0.331)	-0.225 (CI = +/-0.235; p = 0.060)	0.718	+6.50%
Severity	2009.1	0.070 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.007; p = 0.178)	-0.272 (CI = +/-0.225; p = 0.019)	0.759	+7.23%
Severity	2009.2	0.068 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.007; p = 0.213)	-0.262 (CI = +/-0.233; p = 0.029)	0.728	+7.07%
Severity	2010.1	0.072 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.007; p = 0.159)	-0.290 (CI = +/-0.238; p = 0.019)	0.729	+7.51%
Severity	2010.2	0.076 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.126)	-0.314 (CI = +/-0.244; p = 0.014)	0.723	+7.92%
Severity	2011.1	0.078 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.008; p = 0.121)	-0.326 (CI = +/-0.256; p = 0.015)	0.700	+8.12%
Severity	2011.2	0.076 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.008; p = 0.152)	-0.314 (CI = +/-0.269; p = 0.024)	0.654	+7.91%
Severity	2012.1	0.072 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.008; p = 0.204)	-0.290 (CI = +/-0.281; p = 0.044)	0.593	+7.48%
Severity	2012.2	0.072 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.009; p = 0.221)	-0.292 (CI = +/-0.299; p = 0.055)	0.545	+7.51%
Severity	2013.1	0.061 (CI = +/-0.036; p = 0.002)	0.004 (CI = +/-0.008; p = 0.348)	-0.229 (CI = +/-0.298; p = 0.124)	0.449	+6.29%
Severity	2013.2	0.061 (CI = +/-0.040; p = 0.005)	0.004 (CI = +/-0.009; p = 0.374)	-0.228 (CI = +/-0.320; p = 0.152)	0.386	+6.27%
Severity	2014.1	0.072 (CI = +/-0.044; p = 0.003)	0.005 (CI = +/-0.009; p = 0.260)	-0.283 (CI = +/-0.330; p = 0.087)	0.426	+7.43%
Severity	2014.2	0.083 (CI = +/-0.048; p = 0.002)	0.006 (CI = +/-0.009; p = 0.182)	-0.339 (CI = +/-0.344; p = 0.053)	0.452	+8.64%
Severity	2015.1	0.089 (CI = +/-0.055; p = 0.004)	0.007 (CI = +/-0.010; p = 0.166)	-0.369 (CI = +/-0.371; p = 0.051)	0.420	+9.33%
Severity	2015.2	0.101 (CI = +/-0.062; p = 0.003)	0.007 (CI = +/-0.010; p = 0.127)	-0.424 (CI = +/-0.394; p = 0.037)	0.427	+10.68%
Severity	2016.1	0.106 (CI = +/-0.072; p = 0.007)	0.008 (CI = +/-0.011; p = 0.133)	-0.444 (CI = +/-0.433; p = 0.045)	0.365	+11.23%
Severity	2016.2	0.139 (CI = +/-0.072; p = 0.001)	0.010 (CI = +/-0.010; p = 0.046)	-0.574 (CI = +/-0.405; p = 0.009)	0.538	+14.90%
Severity	2017.1	0.128 (CI = +/-0.083; p = 0.006)	0.009 (CI = +/-0.010; p = 0.069)	-0.532 (CI = +/-0.441; p = 0.022)	0.396	+13.61%
Frequency	2006.1	-0.047 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.973)	0.079 (CI = +/-0.217; p = 0.463)	0.714	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.887)	0.094 (CI = +/-0.221; p = 0.393)	0.710	-4.77%
Frequency	2007.1	-0.052 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.749)	0.118 (CI = +/-0.222; p = 0.286)	0.720	-5.07%
Frequency	2007.2	-0.055 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.622)	0.142 (CI = +/-0.223; p = 0.204)	0.726	-5.38%
Frequency	2008.1	-0.055 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.637)	0.141 (CI = +/-0.231; p = 0.222)	0.703	-5.36%
Frequency	2008.2	-0.056 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.629)	0.145 (CI = +/-0.240; p = 0.227)	0.681	-5.41%
Frequency	2009.1	-0.058 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.569)	0.160 (CI = +/-0.248; p = 0.196)	0.670	-5.62%
Frequency	2009.2	-0.060 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.515)	0.176 (CI = +/-0.256; p = 0.171)	0.658	-5.83%
Frequency	2010.1	-0.058 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.573)	0.164 (CI = +/-0.267; p = 0.217)	0.618	-5.67%
Frequency	2010.2	-0.064 (CI = +/-0.025; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.436)	0.201 (CI = +/-0.270; p = 0.137)	0.634	-6.21%
Frequency	2011.1	-0.066 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.407)	0.215 (CI = +/-0.282; p = 0.129)	0.612	-6.42%
Frequency	2011.2	-0.070 (CI = +/-0.030; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.365)	0.235 (CI = +/-0.295; p = 0.114)	0.594	-6.72%
Frequency	2012.1	-0.067 (CI = +/-0.034; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.418)	0.222 (CI = +/-0.312; p = 0.153)	0.539	-6.52%
Frequency	2012.2	-0.075 (CI = +/-0.036; p = 0.000)	-0.005 (CI = +/-0.009; p = 0.310)	0.268 (CI = +/-0.321; p = 0.097)	0.555	-7.26%
Frequency	2013.1	-0.076 (CI = +/-0.041; p = 0.001)	-0.005 (CI = +/-0.010; p = 0.322)	0.272 (CI = +/-0.342; p = 0.112)	0.507	-7.34%
Frequency	2013.2	-0.069 (CI = +/-0.045; p = 0.005)	-0.004 (CI = +/-0.010; p = 0.424)	0.233 (CI = +/-0.360; p = 0.190)	0.413	-6.66%
Frequency	2014.1	-0.063 (CI = +/-0.051; p = 0.018)	-0.003 (CI = +/-0.010; p = 0.512)	0.204 (CI = +/-0.385; p = 0.278)	0.317	-6.13%
Frequency	2014.2	-0.051 (CI = +/-0.057; p = 0.073)	-0.002 (CI = +/-0.011; p = 0.673)	0.144 (CI = +/-0.403; p = 0.459)	0.186	-4.98%
Frequency	2015.1	-0.045 (CI = +/-0.065; p = 0.164)	-0.002 (CI = +/-0.011; p = 0.767)	0.113 (CI = +/-0.436; p = 0.588)	0.084	-4.35%
Frequency	2015.2	-0.034 (CI = +/-0.074; p = 0.339)	-0.001 (CI = +/-0.012; p = 0.888)	0.067 (CI = +/-0.471; p = 0.765)	-0.026	-3.36%
Frequency	2016.1	-0.010 (CI = +/-0.080; p = 0.801)	0.001 (CI = +/-0.012; p = 0.870)	-0.038 (CI = +/-0.480; p = 0.868)	-0.156	-0.95%
Frequency	2016.2	-0.016 (CI = +/-0.094; p = 0.719)	0.001 (CI = +/-0.012; p = 0.927)	-0.013 (CI = +/-0.529; p = 0.960)	-0.164	-1.57%
Frequency	2017.1	-0.008 (CI = +/-0.110; p = 0.870)	0.001 (CI = +/-0.013; p = 0.886)	-0.040 (CI = +/-0.585; p = 0.883)	-0.217	-0.83%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.016; p = 0.512)	-0.084 (CI = +/-0.142; p = 0.237)	-0.056 (CI = +/-0.271; p = 0.678)	-0.032	+0.52%
Loss Cost	2006.2	0.004 (CI = +/-0.017; p = 0.639)	-0.078 (CI = +/-0.146; p = 0.285)	-0.048 (CI = +/-0.277; p = 0.728)	-0.049	+0.39%
Loss Cost	2007.1	0.006 (CI = +/-0.018; p = 0.499)	-0.069 (CI = +/-0.149; p = 0.354)	-0.060 (CI = +/-0.280; p = 0.665)	-0.051	+0.59%
Loss Cost	2007.2	0.001 (CI = +/-0.018; p = 0.889)	-0.047 (CI = +/-0.147; p = 0.518)	-0.031 (CI = +/-0.275; p = 0.817)	-0.083	+0.12%
Loss Cost	2008.1	0.005 (CI = +/-0.019; p = 0.583)	-0.031 (CI = +/-0.147; p = 0.671)	-0.054 (CI = +/-0.273; p = 0.690)	-0.085	+0.51%
Loss Cost	2008.2	0.005 (CI = +/-0.020; p = 0.622)	-0.030 (CI = +/-0.153; p = 0.689)	-0.053 (CI = +/-0.281; p = 0.704)	-0.092	+0.49%
Loss Cost	2009.1	0.008 (CI = +/-0.021; p = 0.459)	-0.019 (CI = +/-0.156; p = 0.807)	-0.069 (CI = +/-0.285; p = 0.625)	-0.086	+0.79%
Loss Cost	2009.2	0.005 (CI = +/-0.023; p = 0.664)	-0.007 (CI = +/-0.160; p = 0.929)	-0.053 (CI = +/-0.291; p = 0.713)	-0.106	+0.49%
Loss Cost	2010.1	0.009 (CI = +/-0.024; p = 0.463)	0.007 (CI = +/-0.163; p = 0.933)	-0.073 (CI = +/-0.294; p = 0.615)	-0.095	+0.88%
Loss Cost	2010.2	0.007 (CI = +/-0.026; p = 0.600)	0.014 (CI = +/-0.169; p = 0.865)	-0.062 (CI = +/-0.303; p = 0.675)	-0.109	+0.68%
Loss Cost	2011.1	0.006 (CI = +/-0.029; p = 0.651)	0.013 (CI = +/-0.176; p = 0.883)	-0.060 (CI = +/-0.314; p = 0.695)	-0.118	+0.64%
Loss Cost	2011.2	0.002 (CI = +/-0.031; p = 0.893)	0.027 (CI = +/-0.181; p = 0.760)	-0.039 (CI = +/-0.322; p = 0.801)	-0.128	+0.20%
Loss Cost	2012.1	0.001 (CI = +/-0.034; p = 0.963)	0.023 (CI = +/-0.189; p = 0.800)	-0.034 (CI = +/-0.334; p = 0.835)	-0.136	+0.08%
Loss Cost	2012.2	-0.005 (CI = +/-0.037; p = 0.765)	0.042 (CI = +/-0.195; p = 0.659)	-0.006 (CI = +/-0.342; p = 0.970)	-0.129	-0.54%
Loss Cost	2013.1	-0.013 (CI = +/-0.040; p = 0.504)	0.022 (CI = +/-0.198; p = 0.815)	0.025 (CI = +/-0.347; p = 0.881)	-0.118	-1.28%
Loss Cost	2013.2	-0.008 (CI = +/-0.044; p = 0.700)	0.010 (CI = +/-0.208; p = 0.922)	0.006 (CI = +/-0.362; p = 0.974)	-0.151	-0.82%
Loss Cost	2014.1	0.003 (CI = +/-0.047; p = 0.912)	0.034 (CI = +/-0.210; p = 0.737)	-0.035 (CI = +/-0.365; p = 0.840)	-0.165	+0.25%
Loss Cost	2014.2	0.017 (CI = +/-0.051; p = 0.484)	-0.001 (CI = +/-0.211; p = 0.992)	-0.091 (CI = +/-0.364; p = 0.602)	-0.150	+1.73%
Loss Cost	2015.1	0.024 (CI = +/-0.057; p = 0.383)	0.012 (CI = +/-0.220; p = 0.908)	-0.115 (CI = +/-0.382; p = 0.531)	-0.137	+2.42%
Loss Cost	2015.2	0.037 (CI = +/-0.064; p = 0.233)	-0.015 (CI = +/-0.230; p = 0.887)	-0.161 (CI = +/-0.397; p = 0.399)	-0.093	+3.79%
Loss Cost	2016.1	0.053 (CI = +/-0.070; p = 0.129)	0.010 (CI = +/-0.234; p = 0.930)	-0.210 (CI = +/-0.407; p = 0.285)	-0.022	+5.42%
Loss Cost	2016.2	0.067 (CI = +/-0.082; p = 0.099)	-0.016 (CI = +/-0.250; p = 0.891)	-0.255 (CI = +/-0.434; p = 0.224)	0.015	+6.95%
Loss Cost	2017.1	0.059 (CI = +/-0.096; p = 0.204)	-0.027 (CI = +/-0.267; p = 0.830)	-0.233 (CI = +/-0.471; p = 0.300)	-0.089	+6.09%
Severity	2006.1	0.052 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.112; p = 0.475)	-0.132 (CI = +/-0.213; p = 0.217)	0.704	+5.33%
Severity	2006.2	0.052 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.115; p = 0.491)	-0.132 (CI = +/-0.219; p = 0.228)	0.681	+5.33%
Severity	2007.1	0.056 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.109; p = 0.730)	-0.160 (CI = +/-0.205; p = 0.121)	0.731	+5.81%
Severity	2007.2	0.054 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.110; p = 0.907)	-0.144 (CI = +/-0.205; p = 0.162)	0.703	+5.53%
Severity	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.107; p = 0.850)	-0.166 (CI = +/-0.198; p = 0.097)	0.733	+5.94%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.111; p = 0.838)	-0.165 (CI = +/-0.204; p = 0.109)	0.709	+5.91%
Severity	2009.1	0.062 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.106; p = 0.580)	-0.190 (CI = +/-0.195; p = 0.056)	0.745	+6.40%
Severity	2009.2	0.060 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.109; p = 0.497)	-0.179 (CI = +/-0.199; p = 0.075)	0.716	+6.20%
Severity	2010.1	0.063 (CI = +/-0.017; p = 0.000)	0.046 (CI = +/-0.111; p = 0.399)	-0.193 (CI = +/-0.201; p = 0.059)	0.714	+6.48%
Severity	2010.2	0.064 (CI = +/-0.018; p = 0.000)	0.041 (CI = +/-0.115; p = 0.472)	-0.201 (CI = +/-0.207; p = 0.056)	0.700	+6.64%
Severity	2011.1	0.065 (CI = +/-0.020; p = 0.000)	0.044 (CI = +/-0.120; p = 0.458)	-0.205 (CI = +/-0.214; p = 0.059)	0.674	+6.74%
Severity	2011.2	0.062 (CI = +/-0.021; p = 0.000)	0.054 (CI = +/-0.124; p = 0.376)	-0.191 (CI = +/-0.219; p = 0.085)	0.632	+6.42%
Severity	2012.1	0.059 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.127; p = 0.471)	-0.177 (CI = +/-0.224; p = 0.116)	0.571	+6.09%
Severity	2012.2	0.057 (CI = +/-0.025; p = 0.000)	0.050 (CI = +/-0.133; p = 0.445)	-0.170 (CI = +/-0.234; p = 0.146)	0.523	+5.92%
Severity	2013.1	0.050 (CI = +/-0.026; p = 0.001)	0.029 (CI = +/-0.130; p = 0.641)	-0.137 (CI = +/-0.227; p = 0.223)	0.429	+5.08%
Severity	2013.2	0.048 (CI = +/-0.029; p = 0.003)	0.034 (CI = +/-0.137; p = 0.605)	-0.129 (CI = +/-0.238; p = 0.270)	0.368	+4.89%
Severity	2014.1	0.054 (CI = +/-0.031; p = 0.002)	0.049 (CI = +/-0.139; p = 0.469)	-0.154 (CI = +/-0.242; p = 0.198)	0.400	+5.57%
Severity	2014.2	0.059 (CI = +/-0.035; p = 0.003)	0.038 (CI = +/-0.147; p = 0.594)	-0.172 (CI = +/-0.254; p = 0.170)	0.397	+6.07%
Severity	2015.1	0.062 (CI = +/-0.040; p = 0.005)	0.043 (CI = +/-0.155; p = 0.565)	-0.181 (CI = +/-0.268; p = 0.170)	0.353	+6.35%
Severity	2015.2	0.066 (CI = +/-0.046; p = 0.008)	0.034 (CI = +/-0.166; p = 0.667)	-0.196 (CI = +/-0.286; p = 0.165)	0.328	+6.80%
Severity	2016.1	0.067 (CI = +/-0.053; p = 0.018)	0.035 (CI = +/-0.177; p = 0.674)	-0.198 (CI = +/-0.308; p = 0.187)	0.250	+6.89%
Severity	2016.2	0.085 (CI = +/-0.059; p = 0.008)	0.002 (CI = +/-0.179; p = 0.977)	-0.256 (CI = +/-0.312; p = 0.098)	0.348	+8.88%
Severity	2017.1	0.073 (CI = +/-0.067; p = 0.037)	-0.014 (CI = +/-0.187; p = 0.874)	-0.221 (CI = +/-0.328; p = 0.166)	0.174	+7.53%
Frequency	2006.1	-0.047 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.099; p = 0.370)	0.076 (CI = +/-0.190; p = 0.418)	0.721	-4.57%
Frequency	2006.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.447)	0.084 (CI = +/-0.193; p = 0.380)	0.715	-4.69%
Frequency	2007.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.322)	0.100 (CI = +/-0.191; p = 0.294)	0.728	-4.93%
Frequency	2007.2	-0.053 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.103; p = 0.426)	0.112 (CI = +/-0.192; p = 0.242)	0.730	-5.12%
Frequency	2008.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.106; p = 0.439)	0.112 (CI = +/-0.198; p = 0.254)	0.707	-5.13%
Frequency	2008.2	-0.053 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.110; p = 0.450)	0.112 (CI = +/-0.203; p = 0.269)	0.685	-5.12%
Frequency	2009.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.113; p = 0.393)	0.121 (CI = +/-0.207; p = 0.240)	0.675	-5.28%
Frequency	2009.2	-0.055 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.117; p = 0.450)	0.127 (CI = +/-0.213; p = 0.232)	0.660	-5.37%
Frequency	2010.1	-0.054 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.121; p = 0.508)	0.121 (CI = +/-0.219; p = 0.267)	0.619	-5.26%
Frequency	2010.2	-0.058 (CI = +/-0.019; p = 0.000)	-0.027 (CI = +/-0.124; p = 0.658)	0.139 (CI = +/-0.222; p = 0.209)	0.628	-5.59%
Frequency	2011.1	-0.059 (CI = +/-0.021; p = 0.000)	-0.031 (CI = +/-0.128; p = 0.620)	0.145 (CI = +/-0.229; p = 0.202)	0.605	-5.72%
Frequency	2011.2	-0.060 (CI = +/-0.023; p = 0.000)	-0.027 (CI = +/-0.134; p = 0.682)	0.151 (CI = +/-0.237; p = 0.199)	0.582	-5.84%
Frequency	2012.1	-0.058 (CI = +/-0.025; p = 0.000)	-0.022 (CI = +/-0.139; p = 0.751)	0.143 (CI = +/-0.246; p = 0.239)	0.526	-5.67%
Frequency	2012.2	-0.063 (CI = +/-0.027; p = 0.000)	-0.008 (CI = +/-0.143; p = 0.909)	0.163 (CI = +/-0.252; p = 0.191)	0.531	-6.09%
Frequency	2013.1	-0.062 (CI = +/-0.030; p = 0.000)	-0.007 (CI = +/-0.150; p = 0.924)	0.162 (CI = +/-0.263; p = 0.213)	0.480	-6.06%
Frequency	2013.2	-0.056 (CI = +/-0.033; p = 0.002)	-0.025 (CI = +/-0.155; p = 0.742)	0.135 (CI = +/-0.269; p = 0.306)	0.395	-5.44%
Frequency	2014.1	-0.052 (CI = +/-0.036; p = 0.008)	-0.015 (CI = +/-0.161; p = 0.847)	0.118 (CI = +/-0.279; p = 0.384)	0.301	-5.03%
Frequency	2014.2	-0.042 (CI = +/-0.039; p = 0.039)	-0.039 (CI = +/-0.164; p = 0.624)	0.080 (CI = +/-0.283; p = 0.555)	0.189	-4.09%
Frequency	2015.1	-0.038 (CI = +/-0.044; p = 0.091)	-0.031 (CI = +/-0.172; p = 0.709)	0.066 (CI = +/-0.298; p = 0.643)	0.088	-3.69%
Frequency	2015.2	-0.029 (CI = +/-0.050; p = 0.242)	-0.049 (CI = +/-0.181; p = 0.568)	0.035 (CI = +/-0.313; p = 0.814)	-0.003	-2.82%
Frequency	2016.1	-0.014 (CI = +/-0.054; p = 0.591)	-0.026 (CI = +/-0.180; p = 0.765)	-0.012 (CI = +/-0.313; p = 0.937)	-0.150	-1.37%
Frequency	2016.2	-0.018 (CI = +/-0.065; p = 0.560)	-0.018 (CI = +/-0.197; p = 0.842)	0.001 (CI = +/-0.342; p = 0.996)	-0.161	-1.76%
Frequency	2017.1	-0.014 (CI = +/-0.076; p = 0.704)	-0.013 (CI = +/-0.211; p = 0.896)	-0.011 (CI = +/-0.372; p = 0.948)	-0.218	-1.34%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.016; p = 0.519)	-0.054 (CI = +/-0.273; p = 0.690)	-0.046	+0.51%
Loss Cost	2006.2	0.003 (CI = +/-0.017; p = 0.684)	-0.043 (CI = +/-0.277; p = 0.754)	-0.055	+0.34%
Loss Cost	2007.1	0.006 (CI = +/-0.018; p = 0.502)	-0.059 (CI = +/-0.280; p = 0.672)	-0.047	+0.59%
Loss Cost	2007.2	0.001 (CI = +/-0.018; p = 0.920)	-0.028 (CI = +/-0.272; p = 0.833)	-0.063	+0.09%
Loss Cost	2008.1	0.005 (CI = +/-0.018; p = 0.580)	-0.053 (CI = +/-0.269; p = 0.691)	-0.055	+0.51%
Loss Cost	2008.2	0.005 (CI = +/-0.020; p = 0.635)	-0.051 (CI = +/-0.276; p = 0.711)	-0.060	+0.47%
Loss Cost	2009.1	0.008 (CI = +/-0.021; p = 0.452)	-0.068 (CI = +/-0.280; p = 0.621)	-0.049	+0.78%
Loss Cost	2009.2	0.005 (CI = +/-0.022; p = 0.662)	-0.052 (CI = +/-0.284; p = 0.710)	-0.066	+0.48%
Loss Cost	2010.1	0.009 (CI = +/-0.024; p = 0.453)	-0.073 (CI = +/-0.288; p = 0.607)	-0.053	+0.88%
Loss Cost	2010.2	0.007 (CI = +/-0.026; p = 0.582)	-0.064 (CI = +/-0.296; p = 0.662)	-0.066	+0.70%
Loss Cost	2011.1	0.006 (CI = +/-0.028; p = 0.642)	-0.061 (CI = +/-0.306; p = 0.686)	-0.072	+0.64%
Loss Cost	2011.2	0.002 (CI = +/-0.030; p = 0.869)	-0.042 (CI = +/-0.314; p = 0.784)	-0.083	+0.24%
Loss Cost	2012.1	0.001 (CI = +/-0.033; p = 0.959)	-0.035 (CI = +/-0.326; p = 0.827)	-0.088	+0.08%
Loss Cost	2012.2	-0.005 (CI = +/-0.036; p = 0.792)	-0.011 (CI = +/-0.334; p = 0.947)	-0.086	-0.46%
Loss Cost	2013.1	-0.013 (CI = +/-0.039; p = 0.496)	0.024 (CI = +/-0.337; p = 0.883)	-0.065	-1.27%
Loss Cost	2013.2	-0.008 (CI = +/-0.043; p = 0.698)	0.004 (CI = +/-0.350; p = 0.979)	-0.091	-0.80%
Loss Cost	2014.1	0.003 (CI = +/-0.046; p = 0.904)	-0.037 (CI = +/-0.354; p = 0.828)	-0.108	+0.27%
Loss Cost	2014.2	0.017 (CI = +/-0.049; p = 0.467)	-0.091 (CI = +/-0.350; p = 0.590)	-0.082	+1.73%
Loss Cost	2015.1	0.024 (CI = +/-0.055; p = 0.366)	-0.116 (CI = +/-0.367; p = 0.514)	-0.067	+2.43%
Loss Cost	2015.2	0.037 (CI = +/-0.061; p = 0.219)	-0.158 (CI = +/-0.379; p = 0.388)	-0.021	+3.72%
Loss Cost	2016.1	0.053 (CI = +/-0.067; p = 0.114)	-0.211 (CI = +/-0.389; p = 0.264)	0.050	+5.43%
Loss Cost	2016.2	0.066 (CI = +/-0.077; p = 0.086)	-0.252 (CI = +/-0.411; p = 0.208)	0.089	+6.86%
Loss Cost	2017.1	0.059 (CI = +/-0.091; p = 0.187)	-0.230 (CI = +/-0.446; p = 0.284)	-0.003	+6.04%
Severity	2006.1	0.052 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.212; p = 0.216)	0.708	+5.33%
Severity	2006.2	0.052 (CI = +/-0.013; p = 0.000)	-0.130 (CI = +/-0.217; p = 0.232)	0.686	+5.30%
Severity	2007.1	0.056 (CI = +/-0.013; p = 0.000)	-0.160 (CI = +/-0.202; p = 0.117)	0.739	+5.81%
Severity	2007.2	0.054 (CI = +/-0.013; p = 0.000)	-0.143 (CI = +/-0.201; p = 0.156)	0.712	+5.53%
Severity	2008.1	0.058 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.195; p = 0.091)	0.741	+5.94%
Severity	2008.2	0.058 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.200; p = 0.101)	0.718	+5.92%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	-0.191 (CI = +/-0.192; p = 0.052)	0.751	+6.40%
Severity	2009.2	0.060 (CI = +/-0.015; p = 0.000)	-0.182 (CI = +/-0.196; p = 0.068)	0.721	+6.24%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.199; p = 0.055)	0.717	+6.49%
Severity	2010.2	0.065 (CI = +/-0.018; p = 0.000)	-0.205 (CI = +/-0.204; p = 0.050)	0.706	+6.70%
Severity	2011.1	0.065 (CI = +/-0.019; p = 0.000)	-0.207 (CI = +/-0.211; p = 0.055)	0.680	+6.75%
Severity	2011.2	0.063 (CI = +/-0.021; p = 0.000)	-0.196 (CI = +/-0.217; p = 0.075)	0.635	+6.50%
Severity	2012.1	0.059 (CI = +/-0.023; p = 0.000)	-0.179 (CI = +/-0.221; p = 0.108)	0.580	+6.10%
Severity	2012.2	0.058 (CI = +/-0.025; p = 0.000)	-0.175 (CI = +/-0.231; p = 0.130)	0.532	+6.01%
Severity	2013.1	0.050 (CI = +/-0.025; p = 0.001)	-0.138 (CI = +/-0.222; p = 0.209)	0.451	+5.09%
Severity	2013.2	0.048 (CI = +/-0.028; p = 0.002)	-0.133 (CI = +/-0.232; p = 0.244)	0.392	+4.97%
Severity	2014.1	0.054 (CI = +/-0.031; p = 0.002)	-0.156 (CI = +/-0.238; p = 0.184)	0.415	+5.59%
Severity	2014.2	0.060 (CI = +/-0.034; p = 0.002)	-0.177 (CI = +/-0.246; p = 0.147)	0.422	+6.18%
Severity	2015.1	0.062 (CI = +/-0.039; p = 0.004)	-0.184 (CI = +/-0.261; p = 0.155)	0.379	+6.38%
Severity	2015.2	0.067 (CI = +/-0.044; p = 0.005)	-0.202 (CI = +/-0.275; p = 0.139)	0.365	+6.94%
Severity	2016.1	0.067 (CI = +/-0.051; p = 0.014)	-0.201 (CI = +/-0.296; p = 0.167)	0.294	+6.93%
Severity	2016.2	0.085 (CI = +/-0.055; p = 0.005)	-0.257 (CI = +/-0.295; p = 0.082)	0.398	+8.89%
Severity	2017.1	0.072 (CI = +/-0.064; p = 0.029)	-0.220 (CI = +/-0.311; p = 0.149)	0.241	+7.51%
Frequency	2006.1	-0.047 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.189; p = 0.411)	0.722	-4.58%
Frequency	2006.2	-0.048 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.191; p = 0.364)	0.719	-4.71%
Frequency	2007.1	-0.051 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.191; p = 0.289)	0.727	-4.94%
Frequency	2007.2	-0.053 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.191; p = 0.229)	0.733	-5.15%
Frequency	2008.1	-0.053 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.196; p = 0.246)	0.711	-5.13%
Frequency	2008.2	-0.053 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.201; p = 0.253)	0.690	-5.15%
Frequency	2009.1	-0.054 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.206; p = 0.233)	0.678	-5.28%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.211; p = 0.216)	0.665	-5.41%
Frequency	2010.1	-0.054 (CI = +/-0.018; p = 0.000)	0.122 (CI = +/-0.216; p = 0.257)	0.627	-5.27%
Frequency	2010.2	-0.058 (CI = +/-0.019; p = 0.000)	0.141 (CI = +/-0.217; p = 0.194)	0.640	-5.62%
Frequency	2011.1	-0.059 (CI = +/-0.020; p = 0.000)	0.146 (CI = +/-0.225; p = 0.192)	0.617	-5.72%
Frequency	2011.2	-0.061 (CI = +/-0.022; p = 0.000)	0.154 (CI = +/-0.232; p = 0.183)	0.597	-5.88%
Frequency	2012.1	-0.058 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.240; p = 0.226)	0.545	-5.67%
Frequency	2012.2	-0.063 (CI = +/-0.026; p = 0.000)	0.164 (CI = +/-0.244; p = 0.177)	0.553	-6.10%
Frequency	2013.1	-0.062 (CI = +/-0.029; p = 0.000)	0.162 (CI = +/-0.255; p = 0.200)	0.506	-6.06%
Frequency	2013.2	-0.057 (CI = +/-0.032; p = 0.001)	0.138 (CI = +/-0.261; p = 0.282)	0.423	-5.49%
Frequency	2014.1	-0.052 (CI = +/-0.035; p = 0.006)	0.119 (CI = +/-0.271; p = 0.367)	0.338	-5.04%
Frequency	2014.2	-0.043 (CI = +/-0.038; p = 0.030)	0.086 (CI = +/-0.274; p = 0.517)	0.225	-4.19%
Frequency	2015.1	-0.038 (CI = +/-0.043; p = 0.080)	0.068 (CI = +/-0.288; p = 0.623)	0.136	-3.71%
Frequency	2015.2	-0.031 (CI = +/-0.048; p = 0.199)	0.043 (CI = +/-0.302; p = 0.763)	0.041	-3.01%
Frequency	2016.1	-0.014 (CI = +/-0.052; p = 0.570)	-0.010 (CI = +/-0.301; p = 0.947)	-0.076	-1.40%
Frequency	2016.2	-0.019 (CI = +/-0.061; p = 0.516)	0.005 (CI = +/-0.324; p = 0.975)	-0.075	-1.86%
Frequency	2017.1	-0.014 (CI = +/-0.072; p = 0.686)	-0.010 (CI = +/-0.352; p = 0.953)	-0.118	-1.36%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.018; p = 0.064)	0.083 (CI = +/-0.136; p = 0.219)	0.022 (CI = +/-0.009; p = 0.000)	-0.292 (CI = +/-0.291; p = 0.049)	0.380	+1.76%
Loss Cost	2006.2	0.017 (CI = +/-0.020; p = 0.087)	0.085 (CI = +/-0.140; p = 0.226)	0.022 (CI = +/-0.010; p = 0.000)	-0.290 (CI = +/-0.300; p = 0.058)	0.378	+1.72%
Loss Cost	2007.1	0.014 (CI = +/-0.021; p = 0.180)	0.074 (CI = +/-0.142; p = 0.299)	0.022 (CI = +/-0.010; p = 0.000)	-0.266 (CI = +/-0.306; p = 0.085)	0.375	+1.42%
Loss Cost	2007.2	0.015 (CI = +/-0.023; p = 0.196)	0.072 (CI = +/-0.147; p = 0.325)	0.022 (CI = +/-0.010; p = 0.000)	-0.270 (CI = +/-0.316; p = 0.091)	0.372	+1.47%
Loss Cost	2008.1	0.015 (CI = +/-0.024; p = 0.229)	0.072 (CI = +/-0.152; p = 0.341)	0.022 (CI = +/-0.010; p = 0.000)	-0.270 (CI = +/-0.327; p = 0.102)	0.369	+1.47%
Loss Cost	2008.2	0.018 (CI = +/-0.026; p = 0.165)	0.061 (CI = +/-0.156; p = 0.425)	0.022 (CI = +/-0.010; p = 0.000)	-0.295 (CI = +/-0.335; p = 0.082)	0.371	+1.83%
Loss Cost	2009.1	0.018 (CI = +/-0.028; p = 0.206)	0.061 (CI = +/-0.162; p = 0.446)	0.022 (CI = +/-0.011; p = 0.000)	-0.293 (CI = +/-0.349; p = 0.096)	0.367	+1.81%
Loss Cost	2009.2	0.010 (CI = +/-0.029; p = 0.487)	0.082 (CI = +/-0.160; p = 0.298)	0.021 (CI = +/-0.011; p = 0.000)	-0.241 (CI = +/-0.347; p = 0.165)	0.400	+1.01%
Loss Cost	2010.1	0.016 (CI = +/-0.032; p = 0.316)	0.098 (CI = +/-0.163; p = 0.229)	0.022 (CI = +/-0.011; p = 0.000)	-0.278 (CI = +/-0.356; p = 0.119)	0.410	+1.58%
Loss Cost	2010.2	0.013 (CI = +/-0.035; p = 0.439)	0.104 (CI = +/-0.169; p = 0.216)	0.022 (CI = +/-0.011; p = 0.001)	-0.262 (CI = +/-0.371; p = 0.158)	0.411	+1.32%
Loss Cost	2011.1	0.009 (CI = +/-0.038; p = 0.639)	0.093 (CI = +/-0.175; p = 0.282)	0.021 (CI = +/-0.012; p = 0.001)	-0.234 (CI = +/-0.388; p = 0.224)	0.414	+0.87%
Loss Cost	2011.2	0.009 (CI = +/-0.042; p = 0.655)	0.092 (CI = +/-0.183; p = 0.307)	0.021 (CI = +/-0.012; p = 0.001)	-0.237 (CI = +/-0.409; p = 0.242)	0.404	+0.91%
Loss Cost	2012.1	0.000 (CI = +/-0.045; p = 0.994)	0.072 (CI = +/-0.187; p = 0.428)	0.020 (CI = +/-0.012; p = 0.003)	-0.181 (CI = +/-0.422; p = 0.380)	0.424	-0.02%
Loss Cost	2012.2	-0.011 (CI = +/-0.049; p = 0.631)	0.094 (CI = +/-0.189; p = 0.308)	0.019 (CI = +/-0.012; p = 0.005)	-0.118 (CI = +/-0.431; p = 0.573)	0.461	-1.13%
Loss Cost	2013.1	-0.020 (CI = +/-0.054; p = 0.444)	0.078 (CI = +/-0.195; p = 0.411)	0.018 (CI = +/-0.013; p = 0.010)	-0.069 (CI = +/-0.453; p = 0.752)	0.476	-1.99%
Loss Cost	2013.2	-0.019 (CI = +/-0.061; p = 0.530)	0.075 (CI = +/-0.206; p = 0.450)	0.018 (CI = +/-0.013; p = 0.013)	-0.077 (CI = +/-0.486; p = 0.740)	0.449	-1.84%
Loss Cost	2014.1	-0.010 (CI = +/-0.069; p = 0.760)	0.089 (CI = +/-0.216; p = 0.396)	0.019 (CI = +/-0.014; p = 0.013)	-0.121 (CI = +/-0.520; p = 0.628)	0.428	-1.01%
Loss Cost	2014.2	0.017 (CI = +/-0.071; p = 0.607)	0.047 (CI = +/-0.205; p = 0.631)	0.021 (CI = +/-0.013; p = 0.004)	-0.255 (CI = +/-0.503; p = 0.297)	0.431	+1.76%
Loss Cost	2015.1	0.054 (CI = +/-0.067; p = 0.109)	0.097 (CI = +/-0.180; p = 0.269)	0.024 (CI = +/-0.012; p = 0.001)	-0.428 (CI = +/-0.452; p = 0.062)	0.541	+5.51%
Loss Cost	2015.2	0.066 (CI = +/-0.076; p = 0.086)	0.080 (CI = +/-0.189; p = 0.375)	0.025 (CI = +/-0.012; p = 0.001)	-0.481 (CI = +/-0.485; p = 0.052)	0.543	+6.79%
Loss Cost	2016.1	0.076 (CI = +/-0.089; p = 0.085)	0.093 (CI = +/-0.201; p = 0.335)	0.026 (CI = +/-0.013; p = 0.001)	-0.527 (CI = +/-0.531; p = 0.052)	0.545	+7.93%
Loss Cost	2016.2	0.093 (CI = +/-0.102; p = 0.070)	0.073 (CI = +/-0.214; p = 0.471)	0.027 (CI = +/-0.014; p = 0.001)	-0.591 (CI = +/-0.574; p = 0.045)	0.548	+9.72%
Loss Cost	2017.1	0.121 (CI = +/-0.113; p = 0.037)	0.101 (CI = +/-0.217; p = 0.326)	0.028 (CI = +/-0.014; p = 0.001)	-0.697 (CI = +/-0.597; p = 0.026)	0.589	+12.89%
Severity	2006.1	0.044 (CI = +/-0.017; p = 0.000)	-0.009 (CI = +/-0.125; p = 0.879)	0.001 (CI = +/-0.009; p = 0.839)	0.211 (CI = +/-0.268; p = 0.119)	0.680	+4.51%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.013 (CI = +/-0.129; p = 0.838)	0.001 (CI = +/-0.009; p = 0.810)	0.203 (CI = +/-0.276; p = 0.143)	0.669	+4.61%
Severity	2007.1	0.043 (CI = +/-0.019; p = 0.000)	-0.019 (CI = +/-0.132; p = 0.773)	0.001 (CI = +/-0.009; p = 0.875)	0.216 (CI = +/-0.284; p = 0.131)	0.647	+4.45%
Severity	2007.2	0.045 (CI = +/-0.021; p = 0.000)	-0.023 (CI = +/-0.136; p = 0.737)	0.001 (CI = +/-0.009; p = 0.845)	0.207 (CI = +/-0.293; p = 0.158)	0.634	+4.56%
Severity	2008.1	0.046 (CI = +/-0.023; p = 0.000)	-0.019 (CI = +/-0.141; p = 0.779)	0.001 (CI = +/-0.010; p = 0.818)	0.200 (CI = +/-0.303; p = 0.186)	0.621	+4.66%
Severity	2008.2	0.053 (CI = +/-0.023; p = 0.000)	-0.041 (CI = +/-0.137; p = 0.541)	0.002 (CI = +/-0.009; p = 0.627)	0.150 (CI = +/-0.295; p = 0.305)	0.665	+5.41%
Severity	2009.1	0.056 (CI = +/-0.025; p = 0.000)	-0.032 (CI = +/-0.141; p = 0.645)	0.003 (CI = +/-0.009; p = 0.548)	0.128 (CI = +/-0.304; p = 0.394)	0.662	+5.74%
Severity	2009.2	0.055 (CI = +/-0.027; p = 0.000)	-0.030 (CI = +/-0.146; p = 0.677)	0.003 (CI = +/-0.010; p = 0.575)	0.133 (CI = +/-0.316; p = 0.396)	0.635	+5.66%
Severity	2010.1	0.062 (CI = +/-0.028; p = 0.000)	-0.012 (CI = +/-0.146; p = 0.871)	0.004 (CI = +/-0.010; p = 0.424)	0.088 (CI = +/-0.319; p = 0.575)	0.656	+6.38%
Severity	2010.2	0.066 (CI = +/-0.031; p = 0.000)	-0.022 (CI = +/-0.151; p = 0.766)	0.004 (CI = +/-0.010; p = 0.372)	0.062 (CI = +/-0.330; p = 0.702)	0.651	+6.81%
Severity	2011.1	0.066 (CI = +/-0.034; p = 0.001)	-0.021 (CI = +/-0.157; p = 0.785)	0.004 (CI = +/-0.010; p = 0.385)	0.060 (CI = +/-0.348; p = 0.726)	0.626	+6.85%
Severity	2011.2	0.068 (CI = +/-0.037; p = 0.001)	-0.026 (CI = +/-0.164; p = 0.748)	0.005 (CI = +/-0.011; p = 0.375)	0.047 (CI = +/-0.366; p = 0.793)	0.603	+7.08%
Severity	2012.1	0.062 (CI = +/-0.041; p = 0.005)	-0.039 (CI = +/-0.169; p = 0.633)	0.004 (CI = +/-0.011; p = 0.485)	0.085 (CI = +/-0.382; p = 0.648)	0.559	+6.39%
Severity	2012.2	0.060 (CI = +/-0.046; p = 0.013)	-0.035 (CI = +/-0.177; p = 0.685)	0.004 (CI = +/-0.012; p = 0.530)	0.098 (CI = +/-0.405; p = 0.620)	0.513	+6.16%
Severity	2013.1	0.055 (CI = +/-0.051; p = 0.038)	-0.044 (CI = +/-0.186; p = 0.626)	0.003 (CI = +/-0.012; p = 0.619)	0.124 (CI = +/-0.432; p = 0.553)	0.468	+5.65%
Severity	2013.2	0.058 (CI = +/-0.058; p = 0.051)	-0.049 (CI = +/-0.196; p = 0.608)	0.003 (CI = +/-0.013; p = 0.603)	0.110 (CI = +/-0.462; p = 0.622)	0.439	+5.94%
Severity	2014.1	0.066 (CI = +/-0.066; p = 0.049)	-0.035 (CI = +/-0.206; p = 0.721)	0.004 (CI = +/-0.013; p = 0.523)	0.067 (CI = +/-0.495; p = 0.779)	0.437	+6.83%
Severity	2014.2	0.083 (CI = +/-0.072; p = 0.026)	-0.062 (CI = +/-0.209; p = 0.539)	0.006 (CI = +/-0.014; p = 0.393)	-0.018 (CI = +/-0.512; p = 0.942)	0.477	+8.70%
Severity	2015.1	0.122 (CI = +/-0.066; p = 0.001)	-0.009 (CI = +/-0.178; p = 0.920)	0.009 (CI = +/-0.012; p = 0.108)	-0.203 (CI = +/-0.447; p = 0.346)	0.662	+13.01%
Severity	2015.2	0.134 (CI = +/-0.076; p = 0.002)	-0.024 (CI = +/-0.187; p = 0.788)	0.010 (CI = +/-0.012; p = 0.095)	-0.254 (CI = +/-0.480; p = 0.274)	0.645	+14.31%
Severity	2016.1	0.154 (CI = +/-0.084; p = 0.002)	0.000 (CI = +/-0.191; p = 0.999)	0.012 (CI = +/-0.012; p = 0.063)	-0.342 (CI = +/-0.505; p = 0.166)	0.660	+16.68%
Severity	2016.2	0.181 (CI = +/-0.091; p = 0.001)	-0.033 (CI = +/-0.192; p = 0.715)	0.013 (CI = +/-0.012; p = 0.038)	-0.446 (CI = +/-0.515; p = 0.083)	0.693	+19.83%
Severity	2017.1	0.217 (CI = +/-0.093; p = 0.000)	0.003 (CI = +/-0.179; p = 0.972)	0.015 (CI = +/-0.011; p = 0.014)	-0.581 (CI = +/-0.492; p = 0.025)	0.762	+24.24%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.093 (CI = +/-0.089; p = 0.042)	0.022 (CI = +/-0.006; p = 0.000)	-0.503 (CI = +/-0.192; p = 0.000)	0.875	-2.63%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.098 (CI = +/-0.091; p = 0.037)	0.021 (CI = +/-0.006; p = 0.000)	-0.493 (CI = +/-0.196; p = 0.000)	0.874	-2.76%
Frequency	2007.1	-0.029 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.094; p = 0.053)	0.021 (CI = +/-0.006; p = 0.000)	-0.482 (CI = +/-0.201; p = 0.000)	0.874	-2.90%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.097; p = 0.055)	0.021 (CI = +/-0.007; p = 0.000)	-0.478 (CI = +/-0.208; p = 0.000)	0.869	-2.96%
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.100; p = 0.071)	0.021 (CI = +/-0.007; p = 0.000)	-0.471 (CI = +/-0.215; p = 0.000)	0.867	-3.04%
Frequency	2008.2	-0.035 (CI = +/-0.017; p = 0.000)	0.103 (CI = +/-0.100; p = 0.045)	0.020 (CI = +/-0.007; p = 0.000)	-0.445 (CI = +/-0.216; p = 0.000)	0.873	-3.40%
Frequency	2009.1	-0.038 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.102; p = 0.072)	0.020 (CI = +/-0.007; p = 0.000)	-0.421 (CI = +/-0.220; p = 0.001)	0.876	-3.72%
Frequency	2009.2	-0.045 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.095; p = 0.022)	0.019 (CI = +/-0.006; p = 0.000)	-0.374 (CI = +/-0.206; p = 0.001)	0.899	-4.40%
Frequency	2010.1	-0.046 (CI = +/-0.019; p = 0.000)	0.109 (CI = +/-0.099; p = 0.031)	0.018 (CI = +/-0.007; p = 0.000)	-0.366 (CI = +/-0.215; p = 0.002)	0.896	-4.51%
Frequency	2010.2	-0.053 (CI = +/-0.019; p = 0.000)	0.126 (CI = +/-0.095; p = 0.012)	0.017 (CI = +/-0.006; p = 0.000)	-0.324 (CI = +/-0.208; p = 0.004)	0.909	-5.14%
Frequency	2011.1	-0.058 (CI = +/-0.021; p = 0.000)	0.114 (CI = +/-0.096; p = 0.021)	0.017 (CI = +/-0.006; p = 0.000)	-0.293 (CI = +/-0.211; p = 0.009)	0.913	-5.60%
Frequency	2011.2	-0.059 (CI = +/-0.023; p = 0.000)	0.118 (CI = +/-0.100; p = 0.022)	0.016 (CI = +/-0.007; p = 0.000)	-0.283 (CI = +/-0.222; p = 0.015)	0.907	-5.76%
Frequency	2012.1	-0.062 (CI = +/-0.025; p = 0.000)	0.112 (CI = +/-0.104; p = 0.036)	0.016 (CI = +/-0.007; p = 0.000)	-0.266 (CI = +/-0.234; p = 0.028)	0.904	-6.03%
Frequency	2012.2	-0.071 (CI = +/-0.026; p = 0.000)	0.129 (CI = +/-0.100; p = 0.014)	0.015 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.228; p = 0.062)	0.916	-6.86%
Frequency	2013.1	-0.075 (CI = +/-0.029; p = 0.000)	0.122 (CI = +/-0.104; p = 0.024)	0.015 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.241; p = 0.109)	0.913	-7.23%
Frequency	2013.2	-0.076 (CI = +/-0.032; p = 0.000)	0.124 (CI = +/-0.110; p = 0.029)	0.014 (CI = +/-0.007; p = 0.001)	-0.187 (CI = +/-0.258; p = 0.144)	0.903	-7.34%
Frequency	2014.1	-0.076 (CI = +/-0.037; p = 0.001)	0.124 (CI = +/-0.116; p = 0.038)	0.014 (CI = +/-0.008; p = 0.001)	-0.188 (CI = +/-0.280; p = 0.174)	0.895	-7.34%
Frequency	2014.2	-0.066 (CI = +/-0.040; p = 0.003)	0.109 (CI = +/-0.118; p = 0.068)	0.015 (CI = +/-0.008; p = 0.001)	-0.237 (CI = +/-0.289; p = 0.100)	0.884	-6.39%
Frequency	2015.1	-0.069 (CI = +/-0.047; p = 0.007)	0.105 (CI = +/-0.126; p = 0.094)	0.015 (CI = +/-0.008; p = 0.001)	-0.224 (CI = +/-0.316; p = 0.150)	0.876	-6.64%
Frequency	2015.2	-0.068 (CI = +/-0.055; p = 0.018)	0.104 (CI = +/-0.135; p = 0.119)	0.015 (CI = +/-0.009; p = 0.002)	-0.227 (CI = +/-0.346; p = 0.180)	0.856	-6.58%
Frequency	2016.1	-0.078 (CI = +/-0.063; p = 0.019)	0.093 (CI = +/-0.142; p = 0.181)	0.014 (CI = +/-0.009; p = 0.005)	-0.185 (CI = +/-0.375; p = 0.305)	0.853	-7.50%
Frequency	2016.2	-0.088 (CI = +/-0.072; p = 0.021)	0.105 (CI = +/-0.152; p = 0.156)	0.014 (CI = +/-0.010; p = 0.009)	-0.145 (CI = +/-0.408; p = 0.451)	0.839	-8.44%
Frequency	2017.1	-0.096 (CI = +/-0.085; p = 0.031)	0.098 (CI = +/-0.165; p = 0.215)	0.013 (CI = +/-0.010; p = 0.016)	-0.116 (CI = +/-0.452; p = 0.580)	0.823	-9.14%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.009 (CI = +/-0.021; p = 0.404)	0.030 (CI = +/-0.306; p = 0.845)	-0.031	-0.87%
Loss Cost	2006.2	-0.010 (CI = +/-0.022; p = 0.362)	0.039 (CI = +/-0.313; p = 0.802)	-0.028	-1.01%
Loss Cost	2007.1	-0.015 (CI = +/-0.023; p = 0.197)	0.070 (CI = +/-0.313; p = 0.651)	0.000	-1.50%
Loss Cost	2007.2	-0.016 (CI = +/-0.025; p = 0.199)	0.076 (CI = +/-0.322; p = 0.632)	-0.001	-1.60%
Loss Cost	2008.1	-0.019 (CI = +/-0.027; p = 0.160)	0.093 (CI = +/-0.329; p = 0.569)	0.011	-1.86%
Loss Cost	2008.2	-0.018 (CI = +/-0.029; p = 0.217)	0.086 (CI = +/-0.339; p = 0.606)	-0.007	-1.76%
Loss Cost	2009.1	-0.021 (CI = +/-0.031; p = 0.169)	0.106 (CI = +/-0.348; p = 0.536)	0.007	-2.10%
Loss Cost	2009.2	-0.030 (CI = +/-0.032; p = 0.061)	0.156 (CI = +/-0.342; p = 0.358)	0.069	-2.97%
Loss Cost	2010.1	-0.030 (CI = +/-0.034; p = 0.086)	0.155 (CI = +/-0.355; p = 0.379)	0.049	-2.94%
Loss Cost	2010.2	-0.035 (CI = +/-0.037; p = 0.066)	0.179 (CI = +/-0.365; p = 0.321)	0.067	-3.40%
Loss Cost	2011.1	-0.044 (CI = +/-0.039; p = 0.030)	0.225 (CI = +/-0.367; p = 0.217)	0.123	-4.28%
Loss Cost	2011.2	-0.047 (CI = +/-0.043; p = 0.034)	0.240 (CI = +/-0.382; p = 0.206)	0.118	-4.58%
Loss Cost	2012.1	-0.061 (CI = +/-0.044; p = 0.009)	0.307 (CI = +/-0.375; p = 0.104)	0.212	-5.91%
Loss Cost	2012.2	-0.075 (CI = +/-0.046; p = 0.003)	0.369 (CI = +/-0.372; p = 0.052)	0.294	-7.20%
Loss Cost	2013.1	-0.090 (CI = +/-0.049; p = 0.001)	0.435 (CI = +/-0.367; p = 0.022)	0.378	-8.60%
Loss Cost	2013.2	-0.095 (CI = +/-0.054; p = 0.002)	0.455 (CI = +/-0.387; p = 0.023)	0.356	-9.03%
Loss Cost	2014.1	-0.099 (CI = +/-0.061; p = 0.003)	0.472 (CI = +/-0.410; p = 0.026)	0.326	-9.41%
Loss Cost	2014.2	-0.085 (CI = +/-0.068; p = 0.017)	0.420 (CI = +/-0.426; p = 0.053)	0.210	-8.17%
Loss Cost	2015.1	-0.072 (CI = +/-0.076; p = 0.063)	0.370 (CI = +/-0.447; p = 0.098)	0.103	-6.91%
Loss Cost	2015.2	-0.074 (CI = +/-0.088; p = 0.092)	0.379 (CI = +/-0.483; p = 0.115)	0.074	-7.15%
Loss Cost	2016.1	-0.087 (CI = +/-0.101; p = 0.087)	0.421 (CI = +/-0.519; p = 0.104)	0.088	-8.33%
Loss Cost	2016.2	-0.089 (CI = +/-0.119; p = 0.130)	0.429 (CI = +/-0.569; p = 0.127)	0.054	-8.55%
Loss Cost	2017.1	-0.091 (CI = +/-0.142; p = 0.190)	0.433 (CI = +/-0.628; p = 0.159)	0.021	-8.69%
Severity	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.353 (CI = +/-0.187; p = 0.001)	0.765	+3.51%
Severity	2006.2	0.035 (CI = +/-0.014; p = 0.000)	0.352 (CI = +/-0.192; p = 0.001)	0.756	+3.53%
Severity	2007.1	0.033 (CI = +/-0.015; p = 0.000)	0.365 (CI = +/-0.195; p = 0.001)	0.745	+3.32%
Severity	2007.2	0.033 (CI = +/-0.016; p = 0.000)	0.365 (CI = +/-0.201; p = 0.001)	0.735	+3.32%
Severity	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.365 (CI = +/-0.207; p = 0.001)	0.725	+3.32%
Severity	2008.2	0.037 (CI = +/-0.017; p = 0.000)	0.337 (CI = +/-0.203; p = 0.002)	0.751	+3.82%
Severity	2009.1	0.039 (CI = +/-0.018; p = 0.000)	0.327 (CI = +/-0.209; p = 0.003)	0.747	+3.99%
Severity	2009.2	0.037 (CI = +/-0.020; p = 0.001)	0.340 (CI = +/-0.215; p = 0.003)	0.732	+3.75%
Severity	2010.1	0.041 (CI = +/-0.021; p = 0.000)	0.318 (CI = +/-0.217; p = 0.006)	0.742	+4.17%
Severity	2010.2	0.042 (CI = +/-0.023; p = 0.001)	0.312 (CI = +/-0.225; p = 0.009)	0.734	+4.30%
Severity	2011.1	0.040 (CI = +/-0.025; p = 0.003)	0.321 (CI = +/-0.234; p = 0.009)	0.717	+4.12%
Severity	2011.2	0.039 (CI = +/-0.027; p = 0.007)	0.327 (CI = +/-0.244; p = 0.011)	0.701	+3.99%
Severity	2012.1	0.031 (CI = +/-0.029; p = 0.035)	0.363 (CI = +/-0.244; p = 0.005)	0.688	+3.19%
Severity	2012.2	0.025 (CI = +/-0.031; p = 0.106)	0.390 (CI = +/-0.251; p = 0.004)	0.673	+2.58%
Severity	2013.1	0.018 (CI = +/-0.034; p = 0.270)	0.420 (CI = +/-0.257; p = 0.003)	0.661	+1.86%
Severity	2013.2	0.015 (CI = +/-0.038; p = 0.417)	0.435 (CI = +/-0.270; p = 0.003)	0.647	+1.52%
Severity	2014.1	0.017 (CI = +/-0.043; p = 0.416)	0.427 (CI = +/-0.287; p = 0.006)	0.640	+1.71%
Severity	2014.2	0.023 (CI = +/-0.048; p = 0.333)	0.405 (CI = +/-0.303; p = 0.012)	0.643	+2.31%
Severity	2015.1	0.046 (CI = +/-0.048; p = 0.058)	0.320 (CI = +/-0.280; p = 0.028)	0.733	+4.69%
Severity	2015.2	0.043 (CI = +/-0.055; p = 0.114)	0.329 (CI = +/-0.303; p = 0.035)	0.712	+4.43%
Severity	2016.1	0.047 (CI = +/-0.064; p = 0.140)	0.318 (CI = +/-0.329; p = 0.057)	0.697	+4.79%
Severity	2016.2	0.052 (CI = +/-0.075; p = 0.161)	0.302 (CI = +/-0.359; p = 0.092)	0.682	+5.32%
Severity	2017.1	0.065 (CI = +/-0.088; p = 0.137)	0.265 (CI = +/-0.389; p = 0.163)	0.680	+6.67%
Frequency	2006.1	-0.043 (CI = +/-0.016; p = 0.000)	-0.323 (CI = +/-0.228; p = 0.007)	0.734	-4.24%
Frequency	2006.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.313 (CI = +/-0.233; p = 0.010)	0.731	-4.39%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	-0.295 (CI = +/-0.235; p = 0.016)	0.736	-4.66%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.289 (CI = +/-0.242; p = 0.021)	0.728	-4.76%
Frequency	2008.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.272 (CI = +/-0.246; p = 0.031)	0.729	-5.02%
Frequency	2008.2	-0.055 (CI = +/-0.021; p = 0.000)	-0.250 (CI = +/-0.249; p = 0.049)	0.736	-5.37%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.221 (CI = +/-0.248; p = 0.079)	0.751	-5.85%
Frequency	2009.2	-0.067 (CI = +/-0.022; p = 0.000)	-0.184 (CI = +/-0.243; p = 0.132)	0.775	-6.47%
Frequency	2010.1	-0.071 (CI = +/-0.024; p = 0.000)	-0.164 (CI = +/-0.248; p = 0.186)	0.775	-6.82%
Frequency	2010.2	-0.077 (CI = +/-0.025; p = 0.000)	-0.133 (CI = +/-0.248; p = 0.283)	0.786	-7.38%
Frequency	2011.1	-0.084 (CI = +/-0.026; p = 0.000)	-0.095 (CI = +/-0.246; p = 0.432)	0.803	-8.06%
Frequency	2011.2	-0.086 (CI = +/-0.029; p = 0.000)	-0.086 (CI = +/-0.256; p = 0.494)	0.790	-8.24%
Frequency	2012.1	-0.092 (CI = +/-0.031; p = 0.000)	-0.056 (CI = +/-0.261; p = 0.660)	0.794	-8.82%
Frequency	2012.2	-0.100 (CI = +/-0.033; p = 0.000)	-0.021 (CI = +/-0.264; p = 0.873)	0.801	-9.53%
Frequency	2013.1	-0.108 (CI = +/-0.036; p = 0.000)	0.015 (CI = +/-0.268; p = 0.907)	0.806	-10.27%
Frequency	2013.2	-0.110 (CI = +/-0.040; p = 0.000)	0.021 (CI = +/-0.284; p = 0.881)	0.785	-10.39%
Frequency	2014.1	-0.116 (CI = +/-0.044; p = 0.000)	0.045 (CI = +/-0.298; p = 0.753)	0.775	-10.94%
Frequency	2014.2	-0.108 (CI = +/-0.050; p = 0.000)	0.015 (CI = +/-0.313; p = 0.919)	0.736	-10.24%
Frequency	2015.1	-0.117 (CI = +/-0.056; p = 0.000)	0.050 (CI = +/-0.329; p = 0.752)	0.729	-11.08%
Frequency	2015.2	-0.117 (CI = +/-0.065; p = 0.002)	0.050 (CI = +/-0.356; p = 0.769)	0.690	-11.08%
Frequency	2016.1	-0.134 (CI = +/-0.073; p = 0.001)	0.103 (CI = +/-0.373; p = 0.563)	0.695	-12.51%
Frequency	2016.2	-0.141 (CI = +/-0.085; p = 0.003)	0.127 (CI = +/-0.406; p = 0.512)	0.662	-13.18%
Frequency	2017.1	-0.155 (CI = +/-0.100; p = 0.005)	0.168 (CI = +/-0.441; p = 0.424)	0.639	-14.40%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility, new_normal
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.019; p = 0.119)	0.085 (CI = +/-0.136; p = 0.212)	0.023 (CI = +/-0.009; p = 0.000)	-0.414 (CI = +/-0.399; p = 0.043)	0.149 (CI = +/-0.334; p = 0.369)	0.377	+1.52%
Loss Cost	2006.2	0.015 (CI = +/-0.021; p = 0.161)	0.087 (CI = +/-0.140; p = 0.215)	0.023 (CI = +/-0.010; p = 0.000)	-0.411 (CI = +/-0.407; p = 0.048)	0.152 (CI = +/-0.341; p = 0.371)	0.374	+1.46%
Loss Cost	2007.1	0.011 (CI = +/-0.022; p = 0.308)	0.076 (CI = +/-0.143; p = 0.288)	0.022 (CI = +/-0.010; p = 0.000)	-0.395 (CI = +/-0.409; p = 0.058)	0.163 (CI = +/-0.343; p = 0.340)	0.374	+1.12%
Loss Cost	2007.2	0.011 (CI = +/-0.024; p = 0.333)	0.075 (CI = +/-0.148; p = 0.309)	0.022 (CI = +/-0.010; p = 0.000)	-0.396 (CI = +/-0.418; p = 0.062)	0.162 (CI = +/-0.350; p = 0.353)	0.370	+1.15%
Loss Cost	2008.1	0.011 (CI = +/-0.026; p = 0.382)	0.074 (CI = +/-0.153; p = 0.330)	0.022 (CI = +/-0.010; p = 0.000)	-0.395 (CI = +/-0.429; p = 0.069)	0.162 (CI = +/-0.358; p = 0.361)	0.366	+1.12%
Loss Cost	2008.2	0.015 (CI = +/-0.028; p = 0.290)	0.064 (CI = +/-0.157; p = 0.408)	0.023 (CI = +/-0.011; p = 0.000)	-0.408 (CI = +/-0.434; p = 0.065)	0.150 (CI = +/-0.364; p = 0.403)	0.364	+1.46%
Loss Cost	2009.1	0.014 (CI = +/-0.030; p = 0.352)	0.063 (CI = +/-0.163; p = 0.437)	0.023 (CI = +/-0.011; p = 0.000)	-0.405 (CI = +/-0.446; p = 0.073)	0.152 (CI = +/-0.373; p = 0.409)	0.359	+1.40%
Loss Cost	2009.2	0.005 (CI = +/-0.031; p = 0.757)	0.086 (CI = +/-0.160; p = 0.279)	0.022 (CI = +/-0.011; p = 0.000)	-0.372 (CI = +/-0.433; p = 0.089)	0.183 (CI = +/-0.362; p = 0.307)	0.402	+0.48%
Loss Cost	2010.1	0.010 (CI = +/-0.034; p = 0.536)	0.099 (CI = +/-0.164; p = 0.222)	0.022 (CI = +/-0.011; p = 0.000)	-0.395 (CI = +/-0.439; p = 0.076)	0.167 (CI = +/-0.366; p = 0.355)	0.408	+1.03%
Loss Cost	2010.2	0.007 (CI = +/-0.037; p = 0.713)	0.108 (CI = +/-0.170; p = 0.202)	0.022 (CI = +/-0.011; p = 0.001)	-0.382 (CI = +/-0.449; p = 0.092)	0.179 (CI = +/-0.376; p = 0.334)	0.411	+0.67%
Loss Cost	2011.1	0.001 (CI = +/-0.041; p = 0.968)	0.095 (CI = +/-0.175; p = 0.271)	0.021 (CI = +/-0.012; p = 0.001)	-0.359 (CI = +/-0.459; p = 0.118)	0.195 (CI = +/-0.383; p = 0.301)	0.417	+0.08%
Loss Cost	2011.2	0.000 (CI = +/-0.046; p = 0.997)	0.097 (CI = +/-0.184; p = 0.285)	0.021 (CI = +/-0.012; p = 0.002)	-0.357 (CI = +/-0.475; p = 0.133)	0.197 (CI = +/-0.397; p = 0.313)	0.406	+0.01%
Loss Cost	2012.1	-0.012 (CI = +/-0.049; p = 0.617)	0.075 (CI = +/-0.185; p = 0.410)	0.020 (CI = +/-0.012; p = 0.003)	-0.313 (CI = +/-0.476; p = 0.185)	0.229 (CI = +/-0.396; p = 0.242)	0.437	-1.19%
Loss Cost	2012.2	-0.028 (CI = +/-0.053; p = 0.287)	0.101 (CI = +/-0.184; p = 0.263)	0.018 (CI = +/-0.012; p = 0.005)	-0.263 (CI = +/-0.468; p = 0.253)	0.273 (CI = +/-0.391; p = 0.159)	0.492	-2.72%
Loss Cost	2013.1	-0.041 (CI = +/-0.058; p = 0.157)	0.081 (CI = +/-0.187; p = 0.376)	0.017 (CI = +/-0.012; p = 0.011)	-0.217 (CI = +/-0.475; p = 0.348)	0.307 (CI = +/-0.394; p = 0.119)	0.521	-4.02%
Loss Cost	2013.2	-0.043 (CI = +/-0.067; p = 0.191)	0.084 (CI = +/-0.199; p = 0.383)	0.016 (CI = +/-0.013; p = 0.017)	-0.210 (CI = +/-0.499; p = 0.385)	0.313 (CI = +/-0.416; p = 0.130)	0.495	-4.24%
Loss Cost	2014.1	-0.038 (CI = +/-0.078; p = 0.321)	0.091 (CI = +/-0.210; p = 0.371)	0.017 (CI = +/-0.014; p = 0.021)	-0.228 (CI = +/-0.529; p = 0.372)	0.300 (CI = +/-0.439; p = 0.166)	0.466	-3.71%
Loss Cost	2014.2	-0.007 (CI = +/-0.084; p = 0.866)	0.054 (CI = +/-0.205; p = 0.579)	0.019 (CI = +/-0.014; p = 0.009)	-0.317 (CI = +/-0.516; p = 0.209)	0.222 (CI = +/-0.429; p = 0.285)	0.440	-0.67%
Loss Cost	2015.1	0.038 (CI = +/-0.085; p = 0.352)	0.097 (CI = +/-0.185; p = 0.276)	0.023 (CI = +/-0.012; p = 0.001)	-0.450 (CI = +/-0.470; p = 0.059)	0.122 (CI = +/-0.388; p = 0.508)	0.523	+3.87%
Loss Cost	2015.2	0.052 (CI = +/-0.102; p = 0.289)	0.084 (CI = +/-0.197; p = 0.373)	0.024 (CI = +/-0.013; p = 0.002)	-0.488 (CI = +/-0.505; p = 0.057)	0.090 (CI = +/-0.419; p = 0.649)	0.514	+5.33%
Loss Cost	2016.1	0.065 (CI = +/-0.125; p = 0.276)	0.093 (CI = +/-0.211; p = 0.353)	0.025 (CI = +/-0.015; p = 0.003)	-0.524 (CI = +/-0.558; p = 0.063)	0.062 (CI = +/-0.459; p = 0.771)	0.508	+6.72%
Loss Cost	2016.2	0.092 (CI = +/-0.155; p = 0.218)	0.073 (CI = +/-0.229; p = 0.494)	0.027 (CI = +/-0.016; p = 0.004)	-0.590 (CI = +/-0.617; p = 0.059)	0.006 (CI = +/-0.510; p = 0.981)	0.503	+9.58%
Loss Cost	2017.1	0.148 (CI = +/-0.182; p = 0.100)	0.099 (CI = +/-0.230; p = 0.354)	0.030 (CI = +/-0.017; p = 0.003)	-0.732 (CI = +/-0.657; p = 0.033)	-0.104 (CI = +/-0.538; p = 0.672)	0.553	+15.94%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.111; p = 0.931)	0.003 (CI = +/-0.008; p = 0.471)	-0.129 (CI = +/-0.325; p = 0.425)	0.417 (CI = +/-0.272; p = 0.004)	0.749	+3.84%
Severity	2006.2	0.038 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.114; p = 0.911)	0.003 (CI = +/-0.008; p = 0.470)	-0.131 (CI = +/-0.331; p = 0.427)	0.416 (CI = +/-0.278; p = 0.005)	0.740	+3.89%
Severity	2007.1	0.036 (CI = +/-0.018; p = 0.000)	-0.014 (CI = +/-0.117; p = 0.807)	0.002 (CI = +/-0.008; p = 0.547)	-0.120 (CI = +/-0.335; p = 0.471)	0.423 (CI = +/-0.280; p = 0.004)	0.725	+3.65%
Severity	2007.2	0.036 (CI = +/-0.019; p = 0.001)	-0.015 (CI = +/-0.121; p = 0.796)	0.002 (CI = +/-0.008; p = 0.547)	-0.121 (CI = +/-0.342; p = 0.474)	0.421 (CI = +/-0.287; p = 0.005)	0.714	+3.69%
Severity	2008.1	0.036 (CI = +/-0.021; p = 0.001)	-0.015 (CI = +/-0.125; p = 0.811)	0.002 (CI = +/-0.009; p = 0.552)	-0.122 (CI = +/-0.351; p = 0.480)	0.421 (CI = +/-0.293; p = 0.007)	0.703	+3.71%
Severity	2008.2	0.043 (CI = +/-0.021; p = 0.000)	-0.034 (CI = +/-0.122; p = 0.569)	0.003 (CI = +/-0.008; p = 0.402)	-0.148 (CI = +/-0.337; p = 0.375)	0.397 (CI = +/-0.282; p = 0.008)	0.737	+4.42%
Severity	2009.1	0.046 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.125; p = 0.655)	0.004 (CI = +/-0.008; p = 0.363)	-0.158 (CI = +/-0.343; p = 0.352)	0.390 (CI = +/-0.287; p = 0.010)	0.733	+4.67%
Severity	2009.2	0.044 (CI = +/-0.025; p = 0.002)	-0.022 (CI = +/-0.130; p = 0.726)	0.004 (CI = +/-0.009; p = 0.407)	-0.151 (CI = +/-0.351; p = 0.384)	0.396 (CI = +/-0.294; p = 0.010)	0.713	+4.45%
Severity	2010.1	0.050 (CI = +/-0.027; p = 0.001)	-0.008 (CI = +/-0.131; p = 0.906)	0.004 (CI = +/-0.009; p = 0.302)	-0.175 (CI = +/-0.350; p = 0.311)	0.379 (CI = +/-0.292; p = 0.013)	0.726	+5.09%
Severity	2010.2	0.053 (CI = +/-0.030; p = 0.001)	-0.014 (CI = +/-0.136; p = 0.829)	0.005 (CI = +/-0.009; p = 0.280)	-0.186 (CI = +/-0.359; p = 0.295)	0.370 (CI = +/-0.300; p = 0.018)	0.719	+5.40%
Severity	2011.1	0.051 (CI = +/-0.033; p = 0.004)	-0.017 (CI = +/-0.142; p = 0.804)	0.005 (CI = +/-0.009; p = 0.318)	-0.180 (CI = +/-0.371; p = 0.323)	0.373 (CI = +/-0.309; p = 0.020)	0.698	+5.25%
Severity	2011.2	0.051 (CI = +/-0.037; p = 0.009)	-0.017 (CI = +/-0.148; p = 0.809)	0.005 (CI = +/-0.010; p = 0.335)	-0.181 (CI = +/-0.384; p = 0.338)	0.373 (CI = +/-0.321; p = 0.025)	0.678	+5.27%
Severity	2012.1	0.041 (CI = +/-0.040; p = 0.043)	-0.036 (CI = +/-0.150; p = 0.624)	0.003 (CI = +/-0.010; p = 0.483)	-0.144 (CI = +/-0.384; p = 0.441)	0.399 (CI = +/-0.320; p = 0.017)	0.658	+4.22%
Severity	2012.2	0.035 (CI = +/-0.045; p = 0.117)	-0.025 (CI = +/-0.155; p = 0.742)	0.003 (CI = +/-0.010; p = 0.578)	-0.124 (CI = +/-0.395; p = 0.518)	0.418 (CI = +/-0.329; p = 0.016)	0.631	+3.55%
Severity	2013.1	0.025 (CI = +/-0.050; p = 0.307)	-0.040 (CI = +/-0.159; p = 0.601)	0.002 (CI = +/-0.010; p = 0.752)	-0.089 (CI = +/-0.403; p = 0.646)	0.443 (CI = +/-0.335; p = 0.013)	0.614	+2.51%
Severity	2013.2	0.022 (CI = +/-0.057; p = 0.426)	-0.036 (CI = +/-0.169; p = 0.655)	0.001 (CI = +/-0.011; p = 0.798)	-0.081 (CI = +/-0.424; p = 0.690)	0.450 (CI = +/-0.353; p = 0.016)	0.591	+2.23%
Severity	2014.1	0.025 (CI = +/-0.067; p = 0.431)	-0.032 (CI = +/-0.179; p = 0.706)	0.002 (CI = +/-0.012; p = 0.767)	-0.092 (CI = +/-0.450; p = 0.671)	0.442 (CI = +/-0.373; p = 0.023)	0.579	+2.56%
Severity	2014.2	0.039 (CI = +/-0.077; p = 0.294)	-0.049 (CI = +/-0.187; p = 0.587)	0.003 (CI = +/-0.012; p = 0.640)	-0.131 (CI = +/-0.470; p = 0.560)	0.408 (CI = +/-0.390; p = 0.042)	0.588	+3.99%
Severity	2015.1	0.083 (CI = +/-0.075; p = 0.034)	-0.007 (CI = +/-0.163; p = 0.930)	0.007 (CI = +/-0.011; p = 0.223)	-0.261 (CI = +/-0.415; p = 0.198)	0.311 (CI = +/-0.343; p = 0.072)	0.719	+8.60%
Severity	2015.2	0.088 (CI = +/-0.091; p = 0.057)	-0.012 (CI = +/-0.176; p = 0.883)	0.007 (CI = +/-0.012; p = 0.232)	-0.276 (CI = +/-0.452; p = 0.208)	0.298 (CI = +/-0.374; p = 0.109)	0.692	+9.22%
Severity	2016.1	0.108 (CI = +/-0.110; p = 0.054)	0.001 (CI = +/-0.186; p = 0.987)	0.008 (CI = +/-0.013; p = 0.186)	-0.329 (CI = +/-0.491; p = 0.168)	0.257 (CI = +/-0.404; p = 0.189)	0.685	+11.37%
Severity	2016.2	0.140 (CI = +/-0.133; p = 0.041)	-0.023 (CI = +/-0.197; p = 0.797)	0.010 (CI = +/-0.014; p = 0.131)	-0.410 (CI = +/-0.530; p = 0.115)	0.187 (CI = +/-0.438; p = 0.363)	0.690	+15.03%
Severity	2017.1	0.198 (CI = +/-0.151; p = 0.016)	0.004 (CI = +/-0.190; p = 0.964)	0.014 (CI = +/-0.014; p = 0.055)	-0.555 (CI = +/-0.543; p = 0.046)	0.075 (CI = +/-0.444; p = 0.710)	0.740	+21.86%
Frequency	2006.1	-0.023 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.082; p = 0.032)	0.020 (CI = +/-0.006; p = 0.000)	-0.285 (CI = +/-0.239; p = 0.021)	-0.268 (CI = +/-0.200; p = 0.010)	0.896	-2.23%
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.093 (CI = +/-0.084; p = 0.030)	0.020 (CI = +/-0.006; p = 0.000)	-0.281 (CI = +/-0.243; p = 0.025)	-0.264 (CI = +/-0.204; p = 0.013)	0.894	-2.33%
Frequency	2007.1	-0.025 (CI = +/-0.013; p = 0.001)	0.090 (CI = +/-0.086; p = 0.042)	0.020 (CI = +/-0.006; p = 0.000)	-0.276 (CI = +/-0.247; p = 0.030)	-0.260 (CI = +/-0.207; p = 0.015)	0.894	-2.44%
Frequency	2007.2	-0.025 (CI = +/-0.014; p = 0.001)	0.090 (CI = +/-0.089; p = 0.048)	0.020 (CI = +/-0.006; p = 0.000)	-0.275 (CI = +/-0.253; p = 0.034)	-0.260 (CI = +/-0.212; p = 0.018)	0.889	-2.45%
Frequency	2008.1	-0.025 (CI = +/-0.016; p = 0.002)	0.089 (CI = +/-0.092; p = 0.059)	0.020 (CI = +/-0.006; p = 0.000)	-0.273 (CI = +/-0.259; p = 0.039)	-0.258 (CI = +/-0.216; p = 0.021)	0.887	-2.50%
Frequency	2008.2	-0.029 (CI = +/-0.016; p = 0.001)	0.098 (CI = +/-0.093; p = 0.039)	0.019 (CI = +/-0.006; p = 0.000)	-0.260 (CI = +/-0.258; p = 0.048)	-0.246 (CI = +/-0.216; p = 0.027)	0.891	-2.83%
Frequency	2009.1	-0.032 (CI = +/-0.018; p = 0.001)	0.090 (CI = +/-0.095; p = 0.062)	0.019 (CI = +/-0.006; p = 0.000)	-0.247 (CI = +/-0.259; p = 0.061)	-0.237 (CI = +/-0.217; p = 0.033)	0.893	-3.12%
Frequency	2009.2	-0.039 (CI = +/-0.017; p = 0.000)	0.108 (CI = +/-0.089; p = 0.019)	0.018 (CI = +/-0.006; p = 0.000)	-0.221 (CI = +/-0.240; p = 0.069)	-0.213 (CI = +/-0.201; p = 0.038)	0.912	-3.81%
Frequency	2010.1	-0.039 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.092; p = 0.025)	0.018 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.247; p = 0.080)	-0.212 (CI = +/-0.206; p = 0.045)	0.909	-3.86%
Frequency	2010.2	-0.046 (CI = +/-0.020; p = 0.000)	0.122 (CI = +/-0.090; p = 0.010)	0.017 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.237; p = 0.100)	-0.191 (CI = +/-0.198; p = 0.058)	0.919	-4.48%
Frequency	2011.1	-0.050 (CI = +/-0.021; p = 0.000)	0.112 (CI = +/-0.091; p = 0.018)	0.017 (CI = +/-0.006; p = 0.000)	-0.179 (CI = +/-0.238; p = 0.133)	-0.178 (CI = +/-0.198; p = 0.076)	0.922	-4.92%
Frequency	2011.2	-0.051 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.095; p = 0.021)	0.017 (CI = +/-0.006; p = 0.000)	-0.176 (CI = +/-0.246; p = 0.152)	-0.176 (CI = +/-0.206; p = 0.090)	0.916	-5.00%
Frequency	2012.1	-0.053 (CI = +/-0.027; p = 0.000)	0.110 (CI = +/-0.099; p = 0.032)	0.016 (CI = +/-0.007; p = 0.000)	-0.168 (CI = +/-0.256; p = 0.184)	-0.170 (CI = +/-0.213; p = 0.110)	0.912	-5.19%
Frequency	2012.2	-0.063 (CI = +/-0.028; p = 0.000)	0.126 (CI = +/-0.098; p = 0.014)	0.015 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.248; p = 0.254)	-0.144 (CI = +/-0.207; p = 0.161)	0.920	-6.06%
Frequency	2013.1	-0.066 (CI = +/-0.032; p = 0.000)	0.121 (CI = +/-0.102; p = 0.023)	0.015 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.259; p = 0.311)	-0.136 (CI = +/-0.215; p = 0.200)	0.917	-6.37%
Frequency	2013.2	-0.065 (CI = +/-0.037; p = 0.002)	0.120 (CI = +/-0.108; p = 0.032)	0.015 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.272; p = 0.330)	-0.137 (CI = +/-0.227; p = 0.219)	0.907	-6.33%
Frequency	2014.1	-0.063 (CI = +/-0.043; p = 0.007)	0.123 (CI = +/-0.115; p = 0.037)	0.015 (CI = +/-0.008; p = 0.001)	-0.137 (CI = +/-0.289; p = 0.330)	-0.143 (CI = +/-0.240; p = 0.224)	0.899	-6.11%
Frequency	2014.2	-0.046 (CI = +/-0.046; p = 0.051)	0.103 (CI = +/-0.112; p = 0.069)	0.017 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.281; p = 0.178)	-0.186 (CI = +/-0.233; p = 0.110)	0.897	-4.48%
Frequency	2015.1	-0.045 (CI = +/-0.055; p = 0.104)	0.104 (CI = +/-0.120; p = 0.083)	0.017 (CI = +/-0.008; p = 0.001)	-0.190 (CI = +/-0.304; p = 0.202)	-0.188 (CI = +/-0.251; p = 0.129)	0.889	-4.36%
Frequency	2015.2	-0.036 (CI = +/-0.066; p = 0.256)	0.096 (CI = +/-0.128; p = 0.128)	0.017 (CI = +/-0.009; p = 0.001)	-0.212 (CI = +/-0.328; p = 0.185)	-0.208 (CI = +/-0.272; p = 0.122)	0.873	-3.56%
Frequency	2016.1	-0.043 (CI = +/-0.081; p = 0.274)	0.092 (CI = +/-0.138; p = 0.171)	0.017 (CI = +/-0.010; p = 0.003)	-0.194 (CI = +/-0.364; p = 0.265)	-0.195 (CI = +/-0.299; p = 0.180)	0.865	-4.17%
Frequency	2016.2	-0.049 (CI = +/-0.103; p = 0.320)	0.096 (CI = +/-0.152; p = 0.190)	0.016 (CI = +/-0.011; p = 0.007)	-0.180 (CI = +/-0.411; p = 0.353)	-0.182 (CI = +/-0.339; p = 0.260)	0.845	-4.74%
Frequency	2017.1	-0.050 (CI = +/-0.132; p = 0.415)	0.096 (CI = +/-0.166; p = 0.226)	0.016 (CI = +/-0.012; p = 0.014)	-0.176 (CI = +/-0.475; p = 0.423)	-0.179 (CI = +/-0.389; p = 0.324)	0.825	-4.86%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.015; p = 0.471)	0.078 (CI = +/-0.142; p = 0.269)	0.018 (CI = +/-0.009; p = 0.000)	0.320	+0.52%
Loss Cost	2006.2	0.004 (CI = +/-0.015; p = 0.567)	0.083 (CI = +/-0.146; p = 0.254)	0.018 (CI = +/-0.009; p = 0.000)	0.322	+0.44%
Loss Cost	2007.1	0.002 (CI = +/-0.016; p = 0.829)	0.069 (CI = +/-0.147; p = 0.348)	0.018 (CI = +/-0.009; p = 0.000)	0.331	+0.17%
Loss Cost	2007.2	0.001 (CI = +/-0.017; p = 0.872)	0.071 (CI = +/-0.152; p = 0.350)	0.018 (CI = +/-0.009; p = 0.000)	0.329	+0.13%
Loss Cost	2008.1	0.001 (CI = +/-0.018; p = 0.948)	0.067 (CI = +/-0.157; p = 0.392)	0.017 (CI = +/-0.009; p = 0.000)	0.328	+0.06%
Loss Cost	2008.2	0.002 (CI = +/-0.019; p = 0.841)	0.060 (CI = +/-0.162; p = 0.454)	0.018 (CI = +/-0.009; p = 0.001)	0.320	+0.19%
Loss Cost	2009.1	0.001 (CI = +/-0.020; p = 0.940)	0.054 (CI = +/-0.167; p = 0.510)	0.017 (CI = +/-0.009; p = 0.001)	0.320	+0.08%
Loss Cost	2009.2	-0.005 (CI = +/-0.020; p = 0.632)	0.081 (CI = +/-0.163; p = 0.315)	0.017 (CI = +/-0.009; p = 0.001)	0.376	-0.48%
Loss Cost	2010.1	-0.003 (CI = +/-0.022; p = 0.803)	0.091 (CI = +/-0.168; p = 0.274)	0.017 (CI = +/-0.009; p = 0.001)	0.372	-0.27%
Loss Cost	2010.2	-0.005 (CI = +/-0.023; p = 0.646)	0.103 (CI = +/-0.173; p = 0.232)	0.017 (CI = +/-0.009; p = 0.001)	0.384	-0.52%
Loss Cost	2011.1	-0.009 (CI = +/-0.025; p = 0.465)	0.087 (CI = +/-0.177; p = 0.318)	0.017 (CI = +/-0.009; p = 0.001)	0.399	-0.88%
Loss Cost	2011.2	-0.010 (CI = +/-0.026; p = 0.455)	0.091 (CI = +/-0.184; p = 0.317)	0.017 (CI = +/-0.010; p = 0.001)	0.392	-0.97%
Loss Cost	2012.1	-0.016 (CI = +/-0.028; p = 0.252)	0.068 (CI = +/-0.185; p = 0.456)	0.017 (CI = +/-0.009; p = 0.002)	0.430	-1.55%
Loss Cost	2012.2	-0.022 (CI = +/-0.029; p = 0.122)	0.094 (CI = +/-0.185; p = 0.301)	0.016 (CI = +/-0.009; p = 0.001)	0.479	-2.18%
Loss Cost	2013.1	-0.027 (CI = +/-0.030; p = 0.080)	0.076 (CI = +/-0.189; p = 0.410)	0.016 (CI = +/-0.009; p = 0.002)	0.501	-2.65%
Loss Cost	2013.2	-0.027 (CI = +/-0.033; p = 0.111)	0.075 (CI = +/-0.200; p = 0.440)	0.016 (CI = +/-0.010; p = 0.002)	0.476	-2.63%
Loss Cost	2014.1	-0.024 (CI = +/-0.036; p = 0.189)	0.085 (CI = +/-0.210; p = 0.403)	0.016 (CI = +/-0.010; p = 0.003)	0.454	-2.34%
Loss Cost	2014.2	-0.013 (CI = +/-0.037; p = 0.466)	0.047 (CI = +/-0.205; p = 0.634)	0.016 (CI = +/-0.009; p = 0.002)	0.425	-1.30%
Loss Cost	2015.1	-0.001 (CI = +/-0.037; p = 0.944)	0.084 (CI = +/-0.196; p = 0.374)	0.016 (CI = +/-0.009; p = 0.001)	0.446	-0.12%
Loss Cost	2015.2	0.000 (CI = +/-0.041; p = 0.984)	0.081 (CI = +/-0.210; p = 0.421)	0.016 (CI = +/-0.009; p = 0.002)	0.426	-0.04%
Loss Cost	2016.1	-0.001 (CI = +/-0.047; p = 0.952)	0.079 (CI = +/-0.225; p = 0.464)	0.016 (CI = +/-0.010; p = 0.003)	0.417	-0.13%
Loss Cost	2016.2	-0.001 (CI = +/-0.053; p = 0.980)	0.077 (CI = +/-0.246; p = 0.510)	0.016 (CI = +/-0.010; p = 0.004)	0.392	-0.06%
Loss Cost	2017.1	0.003 (CI = +/-0.061; p = 0.904)	0.086 (CI = +/-0.264; p = 0.487)	0.016 (CI = +/-0.011; p = 0.007)	0.374	+0.34%
Severity	2006.1	0.053 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.128; p = 0.928)	0.004 (CI = +/-0.008; p = 0.302)	0.665	+5.43%
Severity	2006.2	0.054 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.131; p = 0.853)	0.004 (CI = +/-0.008; p = 0.295)	0.656	+5.55%
Severity	2007.1	0.054 (CI = +/-0.015; p = 0.000)	-0.015 (CI = +/-0.135; p = 0.825)	0.004 (CI = +/-0.008; p = 0.312)	0.631	+5.50%
Severity	2007.2	0.055 (CI = +/-0.015; p = 0.000)	-0.021 (CI = +/-0.139; p = 0.754)	0.004 (CI = +/-0.008; p = 0.306)	0.621	+5.63%
Severity	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.015 (CI = +/-0.143; p = 0.827)	0.004 (CI = +/-0.008; p = 0.296)	0.610	+5.76%
Severity	2008.2	0.061 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.137; p = 0.549)	0.005 (CI = +/-0.008; p = 0.234)	0.664	+6.28%
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.140; p = 0.673)	0.005 (CI = +/-0.008; p = 0.210)	0.666	+6.53%
Severity	2009.2	0.063 (CI = +/-0.018; p = 0.000)	-0.029 (CI = +/-0.145; p = 0.682)	0.005 (CI = +/-0.008; p = 0.219)	0.639	+6.54%
Severity	2010.1	0.068 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.144; p = 0.892)	0.005 (CI = +/-0.008; p = 0.174)	0.665	+6.99%
Severity	2010.2	0.070 (CI = +/-0.020; p = 0.000)	-0.022 (CI = +/-0.147; p = 0.765)	0.005 (CI = +/-0.008; p = 0.168)	0.664	+7.28%
Severity	2011.1	0.071 (CI = +/-0.021; p = 0.000)	-0.019 (CI = +/-0.154; p = 0.795)	0.006 (CI = +/-0.008; p = 0.175)	0.640	+7.33%
Severity	2011.2	0.072 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.160; p = 0.744)	0.006 (CI = +/-0.008; p = 0.181)	0.620	+7.48%
Severity	2012.1	0.069 (CI = +/-0.025; p = 0.000)	-0.037 (CI = +/-0.165; p = 0.645)	0.005 (CI = +/-0.008; p = 0.202)	0.575	+7.17%
Severity	2012.2	0.069 (CI = +/-0.027; p = 0.000)	-0.035 (CI = +/-0.174; p = 0.682)	0.005 (CI = +/-0.009; p = 0.213)	0.532	+7.10%
Severity	2013.1	0.067 (CI = +/-0.029; p = 0.000)	-0.040 (CI = +/-0.182; p = 0.648)	0.005 (CI = +/-0.009; p = 0.231)	0.486	+6.94%
Severity	2013.2	0.069 (CI = +/-0.032; p = 0.000)	-0.048 (CI = +/-0.191; p = 0.602)	0.005 (CI = +/-0.009; p = 0.242)	0.462	+7.16%
Severity	2014.1	0.073 (CI = +/-0.034; p = 0.000)	-0.033 (CI = +/-0.199; p = 0.728)	0.005 (CI = +/-0.009; p = 0.238)	0.468	+7.63%
Severity	2014.2	0.081 (CI = +/-0.036; p = 0.000)	-0.062 (CI = +/-0.201; p = 0.526)	0.005 (CI = +/-0.009; p = 0.242)	0.510	+8.47%
Severity	2015.1	0.096 (CI = +/-0.033; p = 0.000)	-0.014 (CI = +/-0.176; p = 0.864)	0.005 (CI = +/-0.008; p = 0.162)	0.663	+10.10%
Severity	2015.2	0.099 (CI = +/-0.037; p = 0.000)	-0.023 (CI = +/-0.188; p = 0.794)	0.005 (CI = +/-0.008; p = 0.182)	0.637	+10.39%
Severity	2016.1	0.104 (CI = +/-0.041; p = 0.000)	-0.009 (CI = +/-0.198; p = 0.922)	0.005 (CI = +/-0.008; p = 0.195)	0.629	+10.94%
Severity	2016.2	0.110 (CI = +/-0.046; p = 0.000)	-0.030 (CI = +/-0.210; p = 0.762)	0.005 (CI = +/-0.009; p = 0.234)	0.625	+11.68%
Severity	2017.1	0.119 (CI = +/-0.050; p = 0.000)	-0.009 (CI = +/-0.219; p = 0.929)	0.005 (CI = +/-0.009; p = 0.264)	0.634	+12.63%
Frequency	2006.1	-0.048 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.121; p = 0.167)	0.014 (CI = +/-0.007; p = 0.000)	0.771	-4.66%
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.122; p = 0.123)	0.014 (CI = +/-0.007; p = 0.001)	0.774	-4.85%
Frequency	2007.1	-0.052 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.123; p = 0.178)	0.014 (CI = +/-0.007; p = 0.001)	0.780	-5.05%
Frequency	2007.2	-0.053 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.126; p = 0.147)	0.013 (CI = +/-0.007; p = 0.001)	0.777	-5.20%
Frequency	2008.1	-0.055 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.129; p = 0.203)	0.013 (CI = +/-0.007; p = 0.001)	0.779	-5.39%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.127; p = 0.116)	0.013 (CI = +/-0.007; p = 0.001)	0.796	-5.73%
Frequency	2009.1	-0.063 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.126; p = 0.185)	0.013 (CI = +/-0.007; p = 0.001)	0.810	-6.06%
Frequency	2009.2	-0.068 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.116; p = 0.061)	0.012 (CI = +/-0.006; p = 0.001)	0.848	-6.59%
Frequency	2010.1	-0.070 (CI = +/-0.015; p = 0.000)	0.101 (CI = +/-0.119; p = 0.093)	0.012 (CI = +/-0.006; p = 0.001)	0.848	-6.79%
Frequency	2010.2	-0.075 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.112; p = 0.031)	0.012 (CI = +/-0.006; p = 0.000)	0.873	-7.27%
Frequency	2011.1	-0.080 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.109; p = 0.055)	0.011 (CI = +/-0.006; p = 0.000)	0.885	-7.65%
Frequency	2011.2	-0.082 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.112; p = 0.042)	0.011 (CI = +/-0.006; p = 0.001)	0.881	-7.86%
Frequency	2012.1	-0.085 (CI = +/-0.017; p = 0.000)	0.105 (CI = +/-0.114; p = 0.070)	0.011 (CI = +/-0.006; p = 0.001)	0.883	-8.13%
Frequency	2012.2	-0.091 (CI = +/-0.016; p = 0.000)	0.129 (CI = +/-0.107; p = 0.021)	0.011 (CI = +/-0.005; p = 0.000)	0.903	-8.67%
Frequency	2013.1	-0.094 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.108; p = 0.036)	0.011 (CI = +/-0.005; p = 0.000)	0.905	-8.96%
Frequency	2013.2	-0.096 (CI = +/-0.019; p = 0.000)	0.124 (CI = +/-0.113; p = 0.034)	0.011 (CI = +/-0.005; p = 0.000)	0.896	-9.13%
Frequency	2014.1	-0.097 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.119; p = 0.050)	0.011 (CI = +/-0.006; p = 0.001)	0.889	-9.26%
Frequency	2014.2	-0.094 (CI = +/-0.022; p = 0.000)	0.109 (CI = +/-0.124; p = 0.083)	0.011 (CI = +/-0.006; p = 0.001)	0.869	-9.00%
Frequency	2015.1	-0.097 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.130; p = 0.126)	0.011 (CI = +/-0.006; p = 0.001)	0.865	-9.29%
Frequency	2015.2	-0.099 (CI = +/-0.027; p = 0.000)	0.105 (CI = +/-0.139; p = 0.128)	0.011 (CI = +/-0.006; p = 0.002)	0.846	-9.45%
Frequency	2016.1	-0.105 (CI = +/-0.029; p = 0.000)	0.088 (CI = +/-0.142; p = 0.203)	0.011 (CI = +/-0.006; p = 0.002)	0.851	-9.98%
Frequency	2016.2	-0.111 (CI = +/-0.032; p = 0.000)	0.106 (CI = +/-0.148; p = 0.144)	0.011 (CI = +/-0.006; p = 0.002)	0.844	-10.51%
Frequency	2017.1	-0.115 (CI = +/-0.036; p = 0.000)	0.095 (CI = +/-0.157; p = 0.209)	0.011 (CI = +/-0.006; p = 0.002)	0.834	-10.91%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.015; p = 0.499)	0.018 (CI = +/-0.009; p = 0.000)	0.315	+0.49%
Loss Cost	2006.2	0.004 (CI = +/-0.015; p = 0.563)	0.018 (CI = +/-0.009; p = 0.000)	0.315	+0.44%
Loss Cost	2007.1	0.001 (CI = +/-0.016; p = 0.859)	0.017 (CI = +/-0.009; p = 0.000)	0.333	+0.14%
Loss Cost	2007.2	0.001 (CI = +/-0.017; p = 0.864)	0.017 (CI = +/-0.009; p = 0.000)	0.331	+0.14%
Loss Cost	2008.1	0.000 (CI = +/-0.018; p = 0.977)	0.017 (CI = +/-0.009; p = 0.001)	0.334	+0.03%
Loss Cost	2008.2	0.002 (CI = +/-0.019; p = 0.832)	0.017 (CI = +/-0.009; p = 0.001)	0.330	+0.20%
Loss Cost	2009.1	0.000 (CI = +/-0.020; p = 0.962)	0.017 (CI = +/-0.009; p = 0.001)	0.334	+0.05%
Loss Cost	2009.2	-0.005 (CI = +/-0.020; p = 0.642)	0.017 (CI = +/-0.009; p = 0.001)	0.375	-0.47%
Loss Cost	2010.1	-0.003 (CI = +/-0.022; p = 0.767)	0.017 (CI = +/-0.009; p = 0.001)	0.366	-0.32%
Loss Cost	2010.2	-0.005 (CI = +/-0.023; p = 0.665)	0.017 (CI = +/-0.009; p = 0.001)	0.371	-0.50%
Loss Cost	2011.1	-0.009 (CI = +/-0.024; p = 0.439)	0.016 (CI = +/-0.009; p = 0.001)	0.398	-0.93%
Loss Cost	2011.2	-0.009 (CI = +/-0.026; p = 0.469)	0.016 (CI = +/-0.010; p = 0.002)	0.391	-0.94%
Loss Cost	2012.1	-0.016 (CI = +/-0.027; p = 0.235)	0.016 (CI = +/-0.009; p = 0.002)	0.441	-1.59%
Loss Cost	2012.2	-0.022 (CI = +/-0.029; p = 0.129)	0.016 (CI = +/-0.009; p = 0.002)	0.476	-2.14%
Loss Cost	2013.1	-0.027 (CI = +/-0.030; p = 0.072)	0.016 (CI = +/-0.009; p = 0.002)	0.508	-2.70%
Loss Cost	2013.2	-0.026 (CI = +/-0.033; p = 0.112)	0.016 (CI = +/-0.009; p = 0.002)	0.486	-2.58%
Loss Cost	2014.1	-0.024 (CI = +/-0.036; p = 0.174)	0.016 (CI = +/-0.010; p = 0.003)	0.461	-2.39%
Loss Cost	2014.2	-0.013 (CI = +/-0.036; p = 0.468)	0.016 (CI = +/-0.009; p = 0.002)	0.451	-1.26%
Loss Cost	2015.1	-0.002 (CI = +/-0.037; p = 0.919)	0.016 (CI = +/-0.009; p = 0.001)	0.452	-0.18%
Loss Cost	2015.2	0.001 (CI = +/-0.041; p = 0.976)	0.016 (CI = +/-0.009; p = 0.002)	0.438	+0.06%
Loss Cost	2016.1	-0.002 (CI = +/-0.046; p = 0.935)	0.016 (CI = +/-0.009; p = 0.003)	0.435	-0.18%
Loss Cost	2016.2	0.001 (CI = +/-0.052; p = 0.975)	0.016 (CI = +/-0.010; p = 0.004)	0.417	+0.08%
Loss Cost	2017.1	0.003 (CI = +/-0.059; p = 0.910)	0.016 (CI = +/-0.010; p = 0.006)	0.399	+0.31%
Severity	2006.1	0.053 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.008; p = 0.289)	0.675	+5.44%
Severity	2006.2	0.054 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.279)	0.666	+5.55%
Severity	2007.1	0.054 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.293)	0.642	+5.51%
Severity	2007.2	0.055 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.008; p = 0.284)	0.632	+5.63%
Severity	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.008; p = 0.276)	0.622	+5.76%
Severity	2008.2	0.061 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.207)	0.671	+6.28%
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.008; p = 0.187)	0.675	+6.55%
Severity	2009.2	0.063 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.008; p = 0.197)	0.650	+6.53%
Severity	2010.1	0.068 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.008; p = 0.160)	0.678	+7.00%
Severity	2010.2	0.070 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.008; p = 0.150)	0.676	+7.27%
Severity	2011.1	0.071 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.008; p = 0.156)	0.654	+7.34%
Severity	2011.2	0.072 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.008; p = 0.160)	0.635	+7.47%
Severity	2012.1	0.069 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.008; p = 0.174)	0.590	+7.19%
Severity	2012.2	0.068 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.008; p = 0.187)	0.550	+7.08%
Severity	2013.1	0.067 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.009; p = 0.200)	0.506	+6.96%
Severity	2013.2	0.069 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.009; p = 0.209)	0.482	+7.13%
Severity	2014.1	0.074 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.009; p = 0.208)	0.493	+7.65%
Severity	2014.2	0.081 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.009; p = 0.203)	0.526	+8.41%
Severity	2015.1	0.096 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.007; p = 0.140)	0.683	+10.11%
Severity	2015.2	0.099 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.008; p = 0.155)	0.659	+10.36%
Severity	2016.1	0.104 (CI = +/-0.039; p = 0.000)	0.005 (CI = +/-0.008; p = 0.171)	0.655	+10.95%
Severity	2016.2	0.110 (CI = +/-0.043; p = 0.000)	0.005 (CI = +/-0.008; p = 0.197)	0.651	+11.62%
Severity	2017.1	0.119 (CI = +/-0.048; p = 0.000)	0.005 (CI = +/-0.008; p = 0.235)	0.664	+12.63%
Frequency	2006.1	-0.048 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.765	-4.69%
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.764	-4.84%
Frequency	2007.1	-0.052 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.774	-5.09%
Frequency	2007.2	-0.053 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.008; p = 0.001)	0.768	-5.19%
Frequency	2008.1	-0.056 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.774	-5.43%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.784	-5.72%
Frequency	2009.1	-0.063 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.804	-6.10%
Frequency	2009.2	-0.068 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	0.833	-6.57%
Frequency	2010.1	-0.071 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.836	-6.84%
Frequency	2010.2	-0.075 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.851	-7.24%
Frequency	2011.1	-0.080 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.870	-7.70%
Frequency	2011.2	-0.081 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.863	-7.82%
Frequency	2012.1	-0.085 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.869	-8.19%
Frequency	2012.2	-0.090 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.879	-8.62%
Frequency	2013.1	-0.095 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.886	-9.03%
Frequency	2013.2	-0.095 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.873	-9.06%
Frequency	2014.1	-0.098 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.868	-9.33%
Frequency	2014.2	-0.093 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.851	-8.92%
Frequency	2015.1	-0.098 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.851	-9.35%
Frequency	2015.2	-0.098 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.829	-9.34%
Frequency	2016.1	-0.106 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.842	-10.03%
Frequency	2016.2	-0.109 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.006; p = 0.003)	0.827	-10.34%
Frequency	2017.1	-0.116 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.006; p = 0.003)	0.823	-10.94%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.007 (CI = +/-0.016; p = 0.354)	0.050 (CI = +/-0.173; p = 0.560)	-0.022	-0.75%
Loss Cost	2006.2	-0.009 (CI = +/-0.017; p = 0.310)	0.057 (CI = +/-0.177; p = 0.515)	-0.016	-0.86%
Loss Cost	2007.1	-0.012 (CI = +/-0.018; p = 0.188)	0.040 (CI = +/-0.179; p = 0.653)	0.000	-1.16%
Loss Cost	2007.2	-0.012 (CI = +/-0.019; p = 0.188)	0.044 (CI = +/-0.184; p = 0.629)	0.000	-1.23%
Loss Cost	2008.1	-0.014 (CI = +/-0.020; p = 0.167)	0.036 (CI = +/-0.190; p = 0.697)	0.005	-1.37%
Loss Cost	2008.2	-0.013 (CI = +/-0.021; p = 0.222)	0.032 (CI = +/-0.196; p = 0.741)	-0.012	-1.29%
Loss Cost	2009.1	-0.015 (CI = +/-0.023; p = 0.191)	0.023 (CI = +/-0.202; p = 0.820)	-0.005	-1.46%
Loss Cost	2009.2	-0.020 (CI = +/-0.023; p = 0.080)	0.052 (CI = +/-0.200; p = 0.596)	0.049	-2.03%
Loss Cost	2010.1	-0.019 (CI = +/-0.025; p = 0.119)	0.058 (CI = +/-0.207; p = 0.571)	0.032	-1.92%
Loss Cost	2010.2	-0.022 (CI = +/-0.026; p = 0.095)	0.071 (CI = +/-0.213; p = 0.496)	0.047	-2.20%
Loss Cost	2011.1	-0.026 (CI = +/-0.028; p = 0.063)	0.053 (CI = +/-0.218; p = 0.622)	0.073	-2.61%
Loss Cost	2011.2	-0.028 (CI = +/-0.030; p = 0.072)	0.058 (CI = +/-0.227; p = 0.602)	0.065	-2.72%
Loss Cost	2012.1	-0.034 (CI = +/-0.032; p = 0.037)	0.032 (CI = +/-0.229; p = 0.778)	0.112	-3.34%
Loss Cost	2012.2	-0.041 (CI = +/-0.034; p = 0.020)	0.059 (CI = +/-0.232; p = 0.602)	0.162	-3.98%
Loss Cost	2013.1	-0.046 (CI = +/-0.036; p = 0.015)	0.038 (CI = +/-0.239; p = 0.740)	0.193	-4.50%
Loss Cost	2013.2	-0.046 (CI = +/-0.040; p = 0.026)	0.037 (CI = +/-0.252; p = 0.760)	0.155	-4.47%
Loss Cost	2014.1	-0.044 (CI = +/-0.044; p = 0.050)	0.045 (CI = +/-0.264; p = 0.727)	0.113	-4.27%
Loss Cost	2014.2	-0.032 (CI = +/-0.046; p = 0.159)	0.005 (CI = +/-0.266; p = 0.971)	0.009	-3.17%
Loss Cost	2015.1	-0.021 (CI = +/-0.049; p = 0.376)	0.040 (CI = +/-0.268; p = 0.753)	-0.063	-2.07%
Loss Cost	2015.2	-0.018 (CI = +/-0.055; p = 0.487)	0.032 (CI = +/-0.286; p = 0.813)	-0.094	-1.83%
Loss Cost	2016.1	-0.019 (CI = +/-0.062; p = 0.527)	0.031 (CI = +/-0.306; p = 0.830)	-0.106	-1.87%
Loss Cost	2016.2	-0.014 (CI = +/-0.071; p = 0.675)	0.018 (CI = +/-0.329; p = 0.907)	-0.137	-1.41%
Loss Cost	2017.1	-0.007 (CI = +/-0.082; p = 0.847)	0.035 (CI = +/-0.353; p = 0.832)	-0.158	-0.74%
Severity	2006.1	0.050 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.127; p = 0.849)	0.664	+5.14%
Severity	2006.2	0.051 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.130; p = 0.782)	0.655	+5.24%
Severity	2007.1	0.050 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.134; p = 0.747)	0.630	+5.17%
Severity	2007.2	0.052 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.138; p = 0.685)	0.620	+5.29%
Severity	2008.1	0.052 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.142; p = 0.745)	0.608	+5.38%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.137; p = 0.481)	0.658	+5.87%
Severity	2009.1	0.059 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.140; p = 0.583)	0.658	+6.07%
Severity	2009.2	0.059 (CI = +/-0.017; p = 0.000)	-0.038 (CI = +/-0.145; p = 0.601)	0.631	+6.06%
Severity	2010.1	0.062 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.145; p = 0.781)	0.653	+6.45%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.149; p = 0.668)	0.650	+6.70%
Severity	2011.1	0.065 (CI = +/-0.020; p = 0.000)	-0.031 (CI = +/-0.155; p = 0.687)	0.625	+6.72%
Severity	2011.2	0.066 (CI = +/-0.022; p = 0.000)	-0.036 (CI = +/-0.162; p = 0.647)	0.605	+6.85%
Severity	2012.1	0.063 (CI = +/-0.023; p = 0.000)	-0.049 (CI = +/-0.167; p = 0.550)	0.561	+6.53%
Severity	2012.2	0.063 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.175; p = 0.590)	0.517	+6.46%
Severity	2013.1	0.061 (CI = +/-0.027; p = 0.000)	-0.053 (CI = +/-0.182; p = 0.554)	0.472	+6.27%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.000)	-0.061 (CI = +/-0.192; p = 0.516)	0.449	+6.49%
Severity	2014.1	0.067 (CI = +/-0.033; p = 0.000)	-0.047 (CI = +/-0.199; p = 0.627)	0.453	+6.92%
Severity	2014.2	0.075 (CI = +/-0.035; p = 0.000)	-0.075 (CI = +/-0.201; p = 0.441)	0.496	+7.79%
Severity	2015.1	0.090 (CI = +/-0.033; p = 0.000)	-0.029 (CI = +/-0.180; p = 0.737)	0.638	+9.38%
Severity	2015.2	0.093 (CI = +/-0.037; p = 0.000)	-0.039 (CI = +/-0.191; p = 0.667)	0.613	+9.74%
Severity	2016.1	0.098 (CI = +/-0.041; p = 0.000)	-0.025 (CI = +/-0.201; p = 0.796)	0.606	+10.31%
Severity	2016.2	0.106 (CI = +/-0.046; p = 0.000)	-0.048 (CI = +/-0.210; p = 0.633)	0.608	+11.21%
Severity	2017.1	0.116 (CI = +/-0.050; p = 0.000)	-0.024 (CI = +/-0.218; p = 0.815)	0.623	+12.27%
Frequency	2006.1	-0.058 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.143; p = 0.384)	0.677	-5.60%
Frequency	2006.2	-0.060 (CI = +/-0.014; p = 0.000)	0.075 (CI = +/-0.145; p = 0.298)	0.680	-5.80%
Frequency	2007.1	-0.062 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.146; p = 0.398)	0.690	-6.02%
Frequency	2007.2	-0.064 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.149; p = 0.333)	0.686	-6.19%
Frequency	2008.1	-0.066 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.151; p = 0.430)	0.690	-6.41%
Frequency	2008.2	-0.070 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.150; p = 0.287)	0.709	-6.76%
Frequency	2009.1	-0.074 (CI = +/-0.017; p = 0.000)	0.061 (CI = +/-0.149; p = 0.413)	0.728	-7.10%
Frequency	2009.2	-0.079 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.142; p = 0.207)	0.769	-7.62%
Frequency	2010.1	-0.082 (CI = +/-0.017; p = 0.000)	0.078 (CI = +/-0.145; p = 0.281)	0.770	-7.86%
Frequency	2010.2	-0.087 (CI = +/-0.017; p = 0.000)	0.103 (CI = +/-0.141; p = 0.145)	0.795	-8.34%
Frequency	2011.1	-0.091 (CI = +/-0.018; p = 0.000)	0.083 (CI = +/-0.139; p = 0.229)	0.810	-8.74%
Frequency	2011.2	-0.094 (CI = +/-0.019; p = 0.000)	0.094 (CI = +/-0.144; p = 0.187)	0.802	-8.96%
Frequency	2012.1	-0.097 (CI = +/-0.020; p = 0.000)	0.080 (CI = +/-0.146; p = 0.267)	0.804	-9.27%
Frequency	2012.2	-0.103 (CI = +/-0.021; p = 0.000)	0.105 (CI = +/-0.144; p = 0.144)	0.821	-9.81%
Frequency	2013.1	-0.107 (CI = +/-0.022; p = 0.000)	0.091 (CI = +/-0.147; p = 0.211)	0.821	-10.13%
Frequency	2013.2	-0.109 (CI = +/-0.024; p = 0.000)	0.098 (CI = +/-0.154; p = 0.199)	0.803	-10.30%
Frequency	2014.1	-0.111 (CI = +/-0.027; p = 0.000)	0.091 (CI = +/-0.162; p = 0.250)	0.790	-10.46%
Frequency	2014.2	-0.107 (CI = +/-0.029; p = 0.000)	0.080 (CI = +/-0.170; p = 0.334)	0.751	-10.17%
Frequency	2015.1	-0.111 (CI = +/-0.032; p = 0.000)	0.069 (CI = +/-0.178; p = 0.421)	0.739	-10.47%
Frequency	2015.2	-0.111 (CI = +/-0.037; p = 0.000)	0.072 (CI = +/-0.191; p = 0.434)	0.701	-10.54%
Frequency	2016.1	-0.117 (CI = +/-0.041; p = 0.000)	0.056 (CI = +/-0.199; p = 0.557)	0.695	-11.04%
Frequency	2016.2	-0.120 (CI = +/-0.047; p = 0.000)	0.066 (CI = +/-0.215; p = 0.519)	0.661	-11.35%
Frequency	2017.1	-0.123 (CI = +/-0.053; p = 0.000)	0.059 (CI = +/-0.231; p = 0.587)	0.627	-11.59%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.007 (CI = +/-0.016; p = 0.349)	-0.003	-0.75%
Loss Cost	2006.2	-0.008 (CI = +/-0.017; p = 0.320)	0.001	-0.84%
Loss Cost	2007.1	-0.012 (CI = +/-0.017; p = 0.183)	0.024	-1.16%
Loss Cost	2007.2	-0.012 (CI = +/-0.019; p = 0.190)	0.023	-1.21%
Loss Cost	2008.1	-0.014 (CI = +/-0.020; p = 0.162)	0.032	-1.37%
Loss Cost	2008.2	-0.013 (CI = +/-0.021; p = 0.221)	0.018	-1.27%
Loss Cost	2009.1	-0.015 (CI = +/-0.022; p = 0.183)	0.028	-1.46%
Loss Cost	2009.2	-0.020 (CI = +/-0.023; p = 0.080)	0.073	-1.99%
Loss Cost	2010.1	-0.019 (CI = +/-0.024; p = 0.114)	0.056	-1.92%
Loss Cost	2010.2	-0.022 (CI = +/-0.026; p = 0.099)	0.067	-2.14%
Loss Cost	2011.1	-0.026 (CI = +/-0.027; p = 0.059)	0.101	-2.61%
Loss Cost	2011.2	-0.027 (CI = +/-0.030; p = 0.072)	0.093	-2.67%
Loss Cost	2012.1	-0.034 (CI = +/-0.031; p = 0.033)	0.148	-3.34%
Loss Cost	2012.2	-0.040 (CI = +/-0.033; p = 0.019)	0.190	-3.92%
Loss Cost	2013.1	-0.046 (CI = +/-0.035; p = 0.013)	0.227	-4.50%
Loss Cost	2013.2	-0.045 (CI = +/-0.038; p = 0.023)	0.193	-4.43%
Loss Cost	2014.1	-0.044 (CI = +/-0.042; p = 0.044)	0.154	-4.27%
Loss Cost	2014.2	-0.032 (CI = +/-0.045; p = 0.146)	0.064	-3.17%
Loss Cost	2015.1	-0.021 (CI = +/-0.047; p = 0.363)	-0.007	-2.07%
Loss Cost	2015.2	-0.018 (CI = +/-0.053; p = 0.486)	-0.030	-1.77%
Loss Cost	2016.1	-0.019 (CI = +/-0.060; p = 0.513)	-0.036	-1.87%
Loss Cost	2016.2	-0.014 (CI = +/-0.068; p = 0.671)	-0.057	-1.37%
Loss Cost	2017.1	-0.007 (CI = +/-0.078; p = 0.841)	-0.073	-0.74%
Severity	2006.1	0.050 (CI = +/-0.012; p = 0.000)	0.674	+5.14%
Severity	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.664	+5.23%
Severity	2007.1	0.050 (CI = +/-0.013; p = 0.000)	0.640	+5.17%
Severity	2007.2	0.051 (CI = +/-0.014; p = 0.000)	0.630	+5.27%
Severity	2008.1	0.052 (CI = +/-0.015; p = 0.000)	0.620	+5.38%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.664	+5.84%
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.666	+6.07%
Severity	2009.2	0.059 (CI = +/-0.017; p = 0.000)	0.640	+6.03%
Severity	2010.1	0.062 (CI = +/-0.017; p = 0.000)	0.665	+6.45%
Severity	2010.2	0.065 (CI = +/-0.018; p = 0.000)	0.661	+6.67%
Severity	2011.1	0.065 (CI = +/-0.020; p = 0.000)	0.638	+6.72%
Severity	2011.2	0.066 (CI = +/-0.021; p = 0.000)	0.618	+6.81%
Severity	2012.1	0.063 (CI = +/-0.023; p = 0.000)	0.573	+6.53%
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.532	+6.41%
Severity	2013.1	0.061 (CI = +/-0.027; p = 0.000)	0.488	+6.27%
Severity	2013.2	0.062 (CI = +/-0.030; p = 0.000)	0.464	+6.41%
Severity	2014.1	0.067 (CI = +/-0.032; p = 0.000)	0.475	+6.92%
Severity	2014.2	0.074 (CI = +/-0.034; p = 0.000)	0.506	+7.67%
Severity	2015.1	0.090 (CI = +/-0.032; p = 0.000)	0.657	+9.38%
Severity	2015.2	0.092 (CI = +/-0.036; p = 0.000)	0.633	+9.66%
Severity	2016.1	0.098 (CI = +/-0.039; p = 0.000)	0.630	+10.31%
Severity	2016.2	0.105 (CI = +/-0.044; p = 0.000)	0.630	+11.09%
Severity	2017.1	0.116 (CI = +/-0.048; p = 0.000)	0.650	+12.27%
Frequency	2006.1	-0.058 (CI = +/-0.013; p = 0.000)	0.679	-5.60%
Frequency	2006.2	-0.059 (CI = +/-0.014; p = 0.000)	0.679	-5.76%
Frequency	2007.1	-0.062 (CI = +/-0.014; p = 0.000)	0.692	-6.02%
Frequency	2007.2	-0.064 (CI = +/-0.015; p = 0.000)	0.686	-6.16%
Frequency	2008.1	-0.066 (CI = +/-0.016; p = 0.000)	0.694	-6.41%
Frequency	2008.2	-0.069 (CI = +/-0.016; p = 0.000)	0.707	-6.71%
Frequency	2009.1	-0.074 (CI = +/-0.017; p = 0.000)	0.731	-7.10%
Frequency	2009.2	-0.079 (CI = +/-0.017; p = 0.000)	0.763	-7.57%
Frequency	2010.1	-0.082 (CI = +/-0.017; p = 0.000)	0.768	-7.86%
Frequency	2010.2	-0.086 (CI = +/-0.018; p = 0.000)	0.785	-8.27%
Frequency	2011.1	-0.091 (CI = +/-0.018; p = 0.000)	0.806	-8.74%
Frequency	2011.2	-0.093 (CI = +/-0.019; p = 0.000)	0.795	-8.88%
Frequency	2012.1	-0.097 (CI = +/-0.020; p = 0.000)	0.801	-9.27%
Frequency	2012.2	-0.102 (CI = +/-0.021; p = 0.000)	0.810	-9.71%
Frequency	2013.1	-0.107 (CI = +/-0.022; p = 0.000)	0.816	-10.13%
Frequency	2013.2	-0.107 (CI = +/-0.025; p = 0.000)	0.796	-10.19%
Frequency	2014.1	-0.111 (CI = +/-0.027; p = 0.000)	0.785	-10.46%
Frequency	2014.2	-0.106 (CI = +/-0.029; p = 0.000)	0.751	-10.06%
Frequency	2015.1	-0.111 (CI = +/-0.032; p = 0.000)	0.744	-10.47%
Frequency	2015.2	-0.110 (CI = +/-0.036; p = 0.000)	0.708	-10.42%
Frequency	2016.1	-0.117 (CI = +/-0.040; p = 0.000)	0.708	-11.04%
Frequency	2016.2	-0.119 (CI = +/-0.045; p = 0.000)	0.675	-11.21%
Frequency	2017.1	-0.123 (CI = +/-0.051; p = 0.000)	0.647	-11.59%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.009 (CI = +/-0.019; p = 0.346)	0.018 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.258; p = 0.502)	0.304	+0.92%
Loss Cost	2006.2	0.009 (CI = +/-0.021; p = 0.397)	0.018 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.266; p = 0.526)	0.302	+0.88%
Loss Cost	2007.1	0.004 (CI = +/-0.022; p = 0.679)	0.018 (CI = +/-0.009; p = 0.000)	-0.056 (CI = +/-0.267; p = 0.672)	0.315	+0.45%
Loss Cost	2007.2	0.005 (CI = +/-0.023; p = 0.679)	0.018 (CI = +/-0.009; p = 0.001)	-0.058 (CI = +/-0.276; p = 0.671)	0.313	+0.48%
Loss Cost	2008.1	0.003 (CI = +/-0.025; p = 0.795)	0.018 (CI = +/-0.010; p = 0.001)	-0.048 (CI = +/-0.285; p = 0.731)	0.314	+0.32%
Loss Cost	2008.2	0.006 (CI = +/-0.027; p = 0.635)	0.018 (CI = +/-0.010; p = 0.001)	-0.067 (CI = +/-0.293; p = 0.643)	0.311	+0.64%
Loss Cost	2009.1	0.004 (CI = +/-0.029; p = 0.768)	0.018 (CI = +/-0.010; p = 0.001)	-0.055 (CI = +/-0.304; p = 0.714)	0.313	+0.43%
Loss Cost	2009.2	-0.004 (CI = +/-0.030; p = 0.781)	0.017 (CI = +/-0.010; p = 0.001)	-0.007 (CI = +/-0.301; p = 0.962)	0.351	-0.42%
Loss Cost	2010.1	-0.001 (CI = +/-0.033; p = 0.928)	0.017 (CI = +/-0.010; p = 0.002)	-0.022 (CI = +/-0.313; p = 0.886)	0.342	-0.15%
Loss Cost	2010.2	-0.004 (CI = +/-0.036; p = 0.799)	0.017 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.326; p = 0.971)	0.345	-0.45%
Loss Cost	2011.1	-0.013 (CI = +/-0.039; p = 0.508)	0.016 (CI = +/-0.010; p = 0.003)	0.036 (CI = +/-0.333; p = 0.824)	0.373	-1.25%
Loss Cost	2011.2	-0.013 (CI = +/-0.043; p = 0.531)	0.016 (CI = +/-0.011; p = 0.005)	0.039 (CI = +/-0.351; p = 0.819)	0.365	-1.30%
Loss Cost	2012.1	-0.027 (CI = +/-0.045; p = 0.229)	0.015 (CI = +/-0.010; p = 0.006)	0.106 (CI = +/-0.350; p = 0.536)	0.425	-2.63%
Loss Cost	2012.2	-0.040 (CI = +/-0.048; p = 0.096)	0.014 (CI = +/-0.010; p = 0.009)	0.168 (CI = +/-0.353; p = 0.332)	0.476	-3.90%
Loss Cost	2013.1	-0.054 (CI = +/-0.050; p = 0.035)	0.013 (CI = +/-0.010; p = 0.013)	0.236 (CI = +/-0.355; p = 0.181)	0.530	-5.30%
Loss Cost	2013.2	-0.056 (CI = +/-0.057; p = 0.053)	0.013 (CI = +/-0.010; p = 0.018)	0.243 (CI = +/-0.380; p = 0.196)	0.507	-5.45%
Loss Cost	2014.1	-0.057 (CI = +/-0.065; p = 0.083)	0.013 (CI = +/-0.011; p = 0.023)	0.245 (CI = +/-0.409; p = 0.224)	0.479	-5.50%
Loss Cost	2014.2	-0.035 (CI = +/-0.069; p = 0.302)	0.014 (CI = +/-0.010; p = 0.012)	0.155 (CI = +/-0.412; p = 0.437)	0.439	-3.40%
Loss Cost	2015.1	-0.012 (CI = +/-0.074; p = 0.739)	0.015 (CI = +/-0.010; p = 0.007)	0.066 (CI = +/-0.417; p = 0.742)	0.419	-1.17%
Loss Cost	2015.2	-0.008 (CI = +/-0.085; p = 0.852)	0.015 (CI = +/-0.011; p = 0.009)	0.050 (CI = +/-0.456; p = 0.817)	0.400	-0.76%
Loss Cost	2016.1	-0.015 (CI = +/-0.099; p = 0.746)	0.015 (CI = +/-0.011; p = 0.013)	0.077 (CI = +/-0.498; p = 0.745)	0.397	-1.51%
Loss Cost	2016.2	-0.011 (CI = +/-0.116; p = 0.839)	0.015 (CI = +/-0.012; p = 0.018)	0.063 (CI = +/-0.550; p = 0.806)	0.372	-1.10%
Loss Cost	2017.1	-0.007 (CI = +/-0.137; p = 0.910)	0.015 (CI = +/-0.013; p = 0.023)	0.052 (CI = +/-0.608; p = 0.855)	0.346	-0.72%
Severity	2006.1	0.036 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.007; p = 0.666)	0.344 (CI = +/-0.195; p = 0.001)	0.759	+3.66%
Severity	2006.2	0.036 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.007; p = 0.665)	0.342 (CI = +/-0.200; p = 0.001)	0.750	+3.69%
Severity	2007.1	0.034 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.007; p = 0.730)	0.356 (CI = +/-0.204; p = 0.001)	0.737	+3.46%
Severity	2007.2	0.034 (CI = +/-0.018; p = 0.001)	0.001 (CI = +/-0.007; p = 0.733)	0.356 (CI = +/-0.211; p = 0.002)	0.727	+3.47%
Severity	2008.1	0.034 (CI = +/-0.019; p = 0.001)	0.001 (CI = +/-0.007; p = 0.735)	0.355 (CI = +/-0.219; p = 0.002)	0.717	+3.48%
Severity	2008.2	0.040 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.007; p = 0.591)	0.321 (CI = +/-0.215; p = 0.005)	0.744	+4.08%
Severity	2009.1	0.042 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.007; p = 0.552)	0.308 (CI = +/-0.222; p = 0.008)	0.741	+4.31%
Severity	2009.2	0.040 (CI = +/-0.023; p = 0.002)	0.002 (CI = +/-0.007; p = 0.609)	0.322 (CI = +/-0.229; p = 0.008)	0.725	+4.04%
Severity	2010.1	0.045 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.007; p = 0.515)	0.294 (CI = +/-0.233; p = 0.015)	0.736	+4.58%
Severity	2010.2	0.047 (CI = +/-0.027; p = 0.002)	0.003 (CI = +/-0.008; p = 0.495)	0.284 (CI = +/-0.243; p = 0.024)	0.728	+4.78%
Severity	2011.1	0.045 (CI = +/-0.030; p = 0.004)	0.002 (CI = +/-0.008; p = 0.531)	0.292 (CI = +/-0.255; p = 0.026)	0.710	+4.60%
Severity	2011.2	0.044 (CI = +/-0.033; p = 0.011)	0.002 (CI = +/-0.008; p = 0.558)	0.297 (CI = +/-0.268; p = 0.031)	0.692	+4.50%
Severity	2012.1	0.035 (CI = +/-0.035; p = 0.048)	0.002 (CI = +/-0.008; p = 0.679)	0.341 (CI = +/-0.272; p = 0.016)	0.676	+3.58%
Severity	2012.2	0.028 (CI = +/-0.038; p = 0.137)	0.001 (CI = +/-0.008; p = 0.779)	0.374 (CI = +/-0.282; p = 0.012)	0.658	+2.87%
Severity	2013.1	0.020 (CI = +/-0.042; p = 0.328)	0.001 (CI = +/-0.008; p = 0.894)	0.412 (CI = +/-0.293; p = 0.008)	0.643	+2.01%
Severity	2013.2	0.016 (CI = +/-0.047; p = 0.484)	0.000 (CI = +/-0.008; p = 0.946)	0.430 (CI = +/-0.312; p = 0.010)	0.627	+1.60%
Severity	2014.1	0.018 (CI = +/-0.053; p = 0.475)	0.000 (CI = +/-0.009; p = 0.922)	0.419 (CI = +/-0.335; p = 0.017)	0.620	+1.85%
Severity	2014.2	0.026 (CI = +/-0.060; p = 0.377)	0.001 (CI = +/-0.009; p = 0.856)	0.389 (CI = +/-0.359; p = 0.035)	0.622	+2.60%
Severity	2015.1	0.054 (CI = +/-0.059; p = 0.068)	0.002 (CI = +/-0.008; p = 0.595)	0.278 (CI = +/-0.333; p = 0.095)	0.721	+5.57%
Severity	2015.2	0.052 (CI = +/-0.068; p = 0.123)	0.002 (CI = +/-0.009; p = 0.624)	0.286 (CI = +/-0.364; p = 0.114)	0.696	+5.35%
Severity	2016.1	0.057 (CI = +/-0.079; p = 0.143)	0.002 (CI = +/-0.009; p = 0.612)	0.268 (CI = +/-0.399; p = 0.170)	0.680	+5.88%
Severity	2016.2	0.064 (CI = +/-0.092; p = 0.157)	0.002 (CI = +/-0.009; p = 0.601)	0.245 (CI = +/-0.438; p = 0.246)	0.664	+6.61%
Severity	2017.1	0.079 (CI = +/-0.107; p = 0.132)	0.003 (CI = +/-0.010; p = 0.577)	0.200 (CI = +/-0.475; p = 0.372)	0.661	+8.20%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.430 (CI = +/-0.164; p = 0.000)	0.870	-2.65%
Frequency	2006.2	-0.027 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.426 (CI = +/-0.169; p = 0.000)	0.867	-2.70%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.412 (CI = +/-0.172; p = 0.000)	0.869	-2.91%
Frequency	2007.2	-0.029 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.414 (CI = +/-0.177; p = 0.000)	0.864	-2.89%
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.403 (CI = +/-0.182; p = 0.000)	0.863	-3.05%
Frequency	2008.2	-0.034 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.388 (CI = +/-0.186; p = 0.000)	0.865	-3.31%
Frequency	2009.1	-0.038 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.363 (CI = +/-0.186; p = 0.000)	0.872	-3.72%
Frequency	2009.2	-0.044 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.329 (CI = +/-0.182; p = 0.001)	0.886	-4.29%
Frequency	2010.1	-0.046 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.316 (CI = +/-0.188; p = 0.002)	0.885	-4.52%
Frequency	2010.2	-0.051 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.290 (CI = +/-0.190; p = 0.004)	0.890	-4.99%
Frequency	2011.1	-0.058 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.256 (CI = +/-0.189; p = 0.010)	0.899	-5.59%
Frequency	2011.2	-0.057 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.258 (CI = +/-0.199; p = 0.013)	0.892	-5.55%
Frequency	2012.1	-0.062 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.235 (CI = +/-0.206; p = 0.027)	0.892	-5.99%
Frequency	2012.2	-0.068 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.206 (CI = +/-0.212; p = 0.057)	0.894	-6.58%
Frequency	2013.1	-0.074 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.176 (CI = +/-0.220; p = 0.109)	0.895	-7.17%
Frequency	2013.2	-0.072 (CI = +/-0.035; p = 0.000)	0.013 (CI = +/-0.006; p = 0.001)	-0.187 (CI = +/-0.234; p = 0.111)	0.884	-6.94%
Frequency	2014.1	-0.075 (CI = +/-0.040; p = 0.001)	0.012 (CI = +/-0.007; p = 0.001)	-0.174 (CI = +/-0.251; p = 0.162)	0.875	-7.22%
Frequency	2014.2	-0.060 (CI = +/-0.042; p = 0.007)	0.013 (CI = +/-0.006; p = 0.000)	-0.234 (CI = +/-0.249; p = 0.064)	0.873	-5.85%
Frequency	2015.1	-0.066 (CI = +/-0.047; p = 0.010)	0.013 (CI = +/-0.007; p = 0.001)	-0.212 (CI = +/-0.268; p = 0.112)	0.866	-6.38%
Frequency	2015.2	-0.060 (CI = +/-0.054; p = 0.034)	0.013 (CI = +/-0.007; p = 0.001)	-0.236 (CI = +/-0.290; p = 0.104)	0.850	-5.79%
Frequency	2016.1	-0.072 (CI = +/-0.061; p = 0.024)	0.013 (CI = +/-0.007; p = 0.002)	-0.191 (CI = +/-0.308; p = 0.203)	0.851	-6.98%
Frequency	2016.2	-0.075 (CI = +/-0.072; p = 0.041)	0.013 (CI = +/-0.007; p = 0.003)	-0.182 (CI = +/-0.339; p = 0.265)	0.832	-7.24%
Frequency	2017.1	-0.086 (CI = +/-0.083; p = 0.043)	0.012 (CI = +/-0.008; p = 0.004)	-0.149 (CI = +/-0.369; p = 0.393)	0.820	-8.24%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.009 (CI = +/-0.021; p = 0.405)	0.050 (CI = +/-0.175; p = 0.563)	0.031 (CI = +/-0.309; p = 0.840)	-0.051	-0.88%
Loss Cost	2006.2	-0.011 (CI = +/-0.023; p = 0.347)	0.058 (CI = +/-0.180; p = 0.514)	0.043 (CI = +/-0.317; p = 0.783)	-0.046	-1.06%
Loss Cost	2007.1	-0.015 (CI = +/-0.024; p = 0.201)	0.041 (CI = +/-0.181; p = 0.651)	0.071 (CI = +/-0.317; p = 0.649)	-0.025	-1.50%
Loss Cost	2007.2	-0.017 (CI = +/-0.025; p = 0.194)	0.046 (CI = +/-0.187; p = 0.618)	0.080 (CI = +/-0.326; p = 0.620)	-0.025	-1.64%
Loss Cost	2008.1	-0.019 (CI = +/-0.027; p = 0.165)	0.037 (CI = +/-0.192; p = 0.693)	0.094 (CI = +/-0.334; p = 0.569)	-0.018	-1.87%
Loss Cost	2008.2	-0.018 (CI = +/-0.029; p = 0.216)	0.034 (CI = +/-0.199; p = 0.725)	0.089 (CI = +/-0.346; p = 0.600)	-0.038	-1.79%
Loss Cost	2009.1	-0.021 (CI = +/-0.031; p = 0.175)	0.024 (CI = +/-0.204; p = 0.812)	0.107 (CI = +/-0.355; p = 0.540)	-0.028	-2.10%
Loss Cost	2009.2	-0.031 (CI = +/-0.032; p = 0.059)	0.057 (CI = +/-0.201; p = 0.562)	0.161 (CI = +/-0.348; p = 0.348)	0.046	-3.04%
Loss Cost	2010.1	-0.030 (CI = +/-0.035; p = 0.088)	0.060 (CI = +/-0.208; p = 0.558)	0.157 (CI = +/-0.360; p = 0.378)	0.025	-2.96%
Loss Cost	2010.2	-0.036 (CI = +/-0.038; p = 0.061)	0.078 (CI = +/-0.214; p = 0.457)	0.188 (CI = +/-0.370; p = 0.305)	0.051	-3.52%
Loss Cost	2011.1	-0.044 (CI = +/-0.040; p = 0.032)	0.056 (CI = +/-0.215; p = 0.594)	0.228 (CI = +/-0.373; p = 0.219)	0.096	-4.30%
Loss Cost	2011.2	-0.048 (CI = +/-0.044; p = 0.033)	0.068 (CI = +/-0.224; p = 0.534)	0.249 (CI = +/-0.389; p = 0.198)	0.095	-4.70%
Loss Cost	2012.1	-0.061 (CI = +/-0.045; p = 0.011)	0.037 (CI = +/-0.221; p = 0.728)	0.309 (CI = +/-0.384; p = 0.109)	0.179	-5.93%
Loss Cost	2012.2	-0.077 (CI = +/-0.047; p = 0.003)	0.077 (CI = +/-0.217; p = 0.468)	0.380 (CI = +/-0.378; p = 0.049)	0.279	-7.37%
Loss Cost	2013.1	-0.090 (CI = +/-0.050; p = 0.001)	0.048 (CI = +/-0.214; p = 0.642)	0.439 (CI = +/-0.376; p = 0.025)	0.353	-8.63%
Loss Cost	2013.2	-0.097 (CI = +/-0.056; p = 0.002)	0.063 (CI = +/-0.225; p = 0.566)	0.466 (CI = +/-0.397; p = 0.024)	0.333	-9.20%
Loss Cost	2014.1	-0.099 (CI = +/-0.063; p = 0.004)	0.058 (CI = +/-0.237; p = 0.614)	0.477 (CI = +/-0.421; p = 0.029)	0.297	-9.46%
Loss Cost	2014.2	-0.086 (CI = +/-0.071; p = 0.019)	0.032 (CI = +/-0.247; p = 0.789)	0.426 (CI = +/-0.443; p = 0.058)	0.165	-8.29%
Loss Cost	2015.1	-0.072 (CI = +/-0.078; p = 0.068)	0.053 (CI = +/-0.254; p = 0.664)	0.376 (CI = +/-0.462; p = 0.103)	0.056	-6.99%
Loss Cost	2015.2	-0.078 (CI = +/-0.092; p = 0.092)	0.062 (CI = +/-0.275; p = 0.636)	0.395 (CI = +/-0.504; p = 0.115)	0.025	-7.47%
Loss Cost	2016.1	-0.088 (CI = +/-0.106; p = 0.095)	0.049 (CI = +/-0.290; p = 0.720)	0.428 (CI = +/-0.541; p = 0.111)	0.027	-8.43%
Loss Cost	2016.2	-0.094 (CI = +/-0.127; p = 0.133)	0.058 (CI = +/-0.318; p = 0.697)	0.447 (CI = +/-0.602; p = 0.131)	-0.011	-8.98%
Loss Cost	2017.1	-0.093 (CI = +/-0.150; p = 0.199)	0.059 (CI = +/-0.342; p = 0.711)	0.445 (CI = +/-0.662; p = 0.167)	-0.054	-8.89%
Severity	2006.1	0.035 (CI = +/-0.013; p = 0.000)	-0.009 (CI = +/-0.108; p = 0.868)	0.353 (CI = +/-0.190; p = 0.001)	0.758	+3.51%
Severity	2006.2	0.035 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.111; p = 0.860)	0.351 (CI = +/-0.196; p = 0.001)	0.749	+3.53%
Severity	2007.1	0.033 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.113; p = 0.750)	0.364 (CI = +/-0.198; p = 0.001)	0.737	+3.32%
Severity	2007.2	0.033 (CI = +/-0.016; p = 0.000)	-0.018 (CI = +/-0.117; p = 0.751)	0.364 (CI = +/-0.204; p = 0.001)	0.727	+3.34%
Severity	2008.1	0.033 (CI = +/-0.017; p = 0.000)	-0.019 (CI = +/-0.121; p = 0.753)	0.364 (CI = +/-0.211; p = 0.001)	0.717	+3.33%
Severity	2008.2	0.038 (CI = +/-0.017; p = 0.000)	-0.038 (CI = +/-0.119; p = 0.514)	0.333 (CI = +/-0.206; p = 0.003)	0.746	+3.86%
Severity	2009.1	0.039 (CI = +/-0.019; p = 0.000)	-0.034 (CI = +/-0.122; p = 0.574)	0.326 (CI = +/-0.212; p = 0.004)	0.741	+4.00%
Severity	2009.2	0.037 (CI = +/-0.020; p = 0.001)	-0.027 (CI = +/-0.126; p = 0.668)	0.338 (CI = +/-0.219; p = 0.004)	0.724	+3.78%
Severity	2010.1	0.041 (CI = +/-0.021; p = 0.001)	-0.015 (CI = +/-0.128; p = 0.807)	0.318 (CI = +/-0.222; p = 0.007)	0.732	+4.17%
Severity	2010.2	0.042 (CI = +/-0.023; p = 0.001)	-0.020 (CI = +/-0.133; p = 0.757)	0.310 (CI = +/-0.231; p = 0.011)	0.724	+4.33%
Severity	2011.1	0.040 (CI = +/-0.026; p = 0.003)	-0.025 (CI = +/-0.138; p = 0.706)	0.319 (CI = +/-0.239; p = 0.011)	0.707	+4.13%
Severity	2011.2	0.040 (CI = +/-0.028; p = 0.008)	-0.023 (CI = +/-0.145; p = 0.745)	0.324 (CI = +/-0.251; p = 0.014)	0.688	+4.04%
Severity	2012.1	0.032 (CI = +/-0.029; p = 0.036)	-0.042 (CI = +/-0.143; p = 0.549)	0.360 (CI = +/-0.249; p = 0.007)	0.679	+3.22%
Severity	2012.2	0.026 (CI = +/-0.032; p = 0.107)	-0.028 (CI = +/-0.148; p = 0.700)	0.386 (CI = +/-0.257; p = 0.005)	0.659	+2.65%
Severity	2013.1	0.019 (CI = +/-0.035; p = 0.271)	-0.043 (CI = +/-0.149; p = 0.552)	0.417 (CI = +/-0.262; p = 0.003)	0.650	+1.89%
Severity	2013.2	0.016 (CI = +/-0.039; p = 0.396)	-0.037 (CI = +/-0.158; p = 0.626)	0.428 (CI = +/-0.278; p = 0.005)	0.632	+1.63%
Severity	2014.1	0.017 (CI = +/-0.044; p = 0.418)	-0.035 (CI = +/-0.166; p = 0.660)	0.424 (CI = +/-0.295; p = 0.008)	0.624	+1.75%
Severity	2014.2	0.025 (CI = +/-0.050; p = 0.307)	-0.050 (CI = +/-0.175; p = 0.550)	0.394 (CI = +/-0.313; p = 0.017)	0.630	+2.52%
Severity	2015.1	0.046 (CI = +/-0.049; p = 0.065)	-0.018 (CI = +/-0.160; p = 0.810)	0.318 (CI = +/-0.291; p = 0.034)	0.717	+4.72%
Severity	2015.2	0.044 (CI = +/-0.058; p = 0.125)	-0.015 (CI = +/-0.173; p = 0.855)	0.325 (CI = +/-0.318; p = 0.045)	0.692	+4.51%
Severity	2016.1	0.047 (CI = +/-0.067; p = 0.154)	-0.011 (CI = +/-0.184; p = 0.895)	0.316 (CI = +/-0.344; p = 0.069)	0.674	+4.81%
Severity	2016.2	0.054 (CI = +/-0.081; p = 0.173)	-0.021 (CI = +/-0.201; p = 0.822)	0.295 (CI = +/-0.381; p = 0.117)	0.657	+5.50%
Severity	2017.1	0.065 (CI = +/-0.093; p = 0.154)	-0.010 (CI = +/-0.213; p = 0.921)	0.263 (CI = +/-0.413; p = 0.188)	0.651	+6.71%
Frequency	2006.1	-0.043 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.130; p = 0.361)	-0.322 (CI = +/-0.229; p = 0.007)	0.733	-4.25%
Frequency	2006.2	-0.045 (CI = +/-0.017; p = 0.000)	0.068 (CI = +/-0.133; p = 0.305)	-0.308 (CI = +/-0.233; p = 0.011)	0.731	-4.44%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	0.058 (CI = +/-0.135; p = 0.385)	-0.293 (CI = +/-0.237; p = 0.017)	0.735	-4.67%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	0.065 (CI = +/-0.139; p = 0.351)	-0.284 (CI = +/-0.243; p = 0.024)	0.727	-4.81%
Frequency	2008.1	-0.052 (CI = +/-0.020; p = 0.000)	0.056 (CI = +/-0.142; p = 0.425)	-0.270 (CI = +/-0.248; p = 0.034)	0.726	-5.03%
Frequency	2008.2	-0.056 (CI = +/-0.021; p = 0.000)	0.073 (CI = +/-0.144; p = 0.308)	-0.244 (CI = +/-0.249; p = 0.055)	0.736	-5.44%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	0.058 (CI = +/-0.144; p = 0.417)	-0.219 (CI = +/-0.250; p = 0.084)	0.748	-5.86%
Frequency	2009.2	-0.068 (CI = +/-0.022; p = 0.000)	0.084 (CI = +/-0.140; p = 0.227)	-0.176 (CI = +/-0.242; p = 0.146)	0.779	-6.57%
Frequency	2010.1	-0.071 (CI = +/-0.024; p = 0.000)	0.075 (CI = +/-0.143; p = 0.289)	-0.161 (CI = +/-0.248; p = 0.194)	0.776	-6.84%
Frequency	2010.2	-0.078 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.141; p = 0.163)	-0.122 (CI = +/-0.244; p = 0.314)	0.795	-7.52%
Frequency	2011.1	-0.084 (CI = +/-0.026; p = 0.000)	0.082 (CI = +/-0.141; p = 0.242)	-0.091 (CI = +/-0.244; p = 0.448)	0.807	-8.09%
Frequency	2011.2	-0.088 (CI = +/-0.029; p = 0.000)	0.091 (CI = +/-0.146; p = 0.209)	-0.075 (CI = +/-0.254; p = 0.548)	0.796	-8.40%
Frequency	2012.1	-0.093 (CI = +/-0.031; p = 0.000)	0.079 (CI = +/-0.150; p = 0.283)	-0.051 (CI = +/-0.260; p = 0.685)	0.796	-8.86%
Frequency	2012.2	-0.103 (CI = +/-0.032; p = 0.000)	0.105 (CI = +/-0.148; p = 0.156)	-0.006 (CI = +/-0.258; p = 0.965)	0.812	-9.76%
Frequency	2013.1	-0.109 (CI = +/-0.035; p = 0.000)	0.092 (CI = +/-0.151; p = 0.221)	0.022 (CI = +/-0.265; p = 0.867)	0.812	-10.33%
Frequency	2013.2	-0.113 (CI = +/-0.040; p = 0.000)	0.100 (CI = +/-0.159; p = 0.204)	0.038 (CI = +/-0.281; p = 0.782)	0.793	-10.66%
Frequency	2014.1	-0.117 (CI = +/-0.044; p = 0.000)	0.093 (CI = +/-0.167; p = 0.256)	0.053 (CI = +/-0.296; p = 0.709)	0.779	-11.02%
Frequency	2014.2	-0.111 (CI = +/-0.051; p = 0.000)	0.082 (CI = +/-0.177; p = 0.340)	0.032 (CI = +/-0.317; p = 0.833)	0.736	-10.54%
Frequency	2015.1	-0.119 (CI = +/-0.057; p = 0.000)	0.071 (CI = +/-0.184; p = 0.423)	0.058 (CI = +/-0.335; p = 0.719)	0.724	-11.18%
Frequency	2015.2	-0.122 (CI = +/-0.067; p = 0.002)	0.077 (CI = +/-0.199; p = 0.421)	0.069 (CI = +/-0.365; p = 0.690)	0.683	-11.47%
Frequency	2016.1	-0.135 (CI = +/-0.075; p = 0.002)	0.061 (CI = +/-0.206; p = 0.536)	0.112 (CI = +/-0.385; p = 0.541)	0.681	-12.64%
Frequency	2016.2	-0.148 (CI = +/-0.089; p = 0.004)	0.079 (CI = +/-0.223; p = 0.453)	0.152 (CI = +/-0.422; p = 0.448)	0.651	-13.72%
Frequency	2017.1	-0.158 (CI = +/-0.104; p = 0.006)	0.069 (CI = +/-0.237; p = 0.536)	0.181 (CI = +/-0.459; p = 0.403)	0.620	-14.63%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.019; p = 0.075)	0.022 (CI = +/-0.009; p = 0.000)	-0.286 (CI = +/-0.293; p = 0.056)	0.369	+1.69%
Loss Cost	2006.2	0.017 (CI = +/-0.020; p = 0.090)	0.022 (CI = +/-0.010; p = 0.000)	-0.288 (CI = +/-0.302; p = 0.061)	0.368	+1.72%
Loss Cost	2007.1	0.013 (CI = +/-0.021; p = 0.200)	0.021 (CI = +/-0.010; p = 0.000)	-0.260 (CI = +/-0.305; p = 0.093)	0.372	+1.36%
Loss Cost	2007.2	0.015 (CI = +/-0.023; p = 0.196)	0.021 (CI = +/-0.010; p = 0.000)	-0.268 (CI = +/-0.315; p = 0.092)	0.372	+1.47%
Loss Cost	2008.1	0.014 (CI = +/-0.024; p = 0.250)	0.021 (CI = +/-0.010; p = 0.000)	-0.264 (CI = +/-0.326; p = 0.109)	0.370	+1.40%
Loss Cost	2008.2	0.018 (CI = +/-0.026; p = 0.162)	0.022 (CI = +/-0.010; p = 0.000)	-0.293 (CI = +/-0.333; p = 0.082)	0.378	+1.83%
Loss Cost	2009.1	0.017 (CI = +/-0.028; p = 0.219)	0.022 (CI = +/-0.011; p = 0.000)	-0.287 (CI = +/-0.346; p = 0.100)	0.376	+1.74%
Loss Cost	2009.2	0.010 (CI = +/-0.029; p = 0.487)	0.021 (CI = +/-0.011; p = 0.000)	-0.239 (CI = +/-0.347; p = 0.169)	0.397	+1.02%
Loss Cost	2010.1	0.014 (CI = +/-0.032; p = 0.359)	0.021 (CI = +/-0.011; p = 0.000)	-0.267 (CI = +/-0.358; p = 0.137)	0.398	+1.45%
Loss Cost	2010.2	0.013 (CI = +/-0.035; p = 0.442)	0.021 (CI = +/-0.011; p = 0.001)	-0.260 (CI = +/-0.375; p = 0.166)	0.396	+1.33%
Loss Cost	2011.1	0.007 (CI = +/-0.038; p = 0.696)	0.020 (CI = +/-0.012; p = 0.001)	-0.222 (CI = +/-0.388; p = 0.248)	0.408	+0.73%
Loss Cost	2011.2	0.009 (CI = +/-0.042; p = 0.652)	0.021 (CI = +/-0.012; p = 0.002)	-0.234 (CI = +/-0.408; p = 0.247)	0.402	+0.93%
Loss Cost	2012.1	-0.001 (CI = +/-0.045; p = 0.946)	0.019 (CI = +/-0.012; p = 0.003)	-0.171 (CI = +/-0.416; p = 0.402)	0.434	-0.15%
Loss Cost	2012.2	-0.011 (CI = +/-0.049; p = 0.638)	0.018 (CI = +/-0.012; p = 0.006)	-0.116 (CI = +/-0.430; p = 0.580)	0.459	-1.11%
Loss Cost	2013.1	-0.022 (CI = +/-0.053; p = 0.402)	0.017 (CI = +/-0.013; p = 0.011)	-0.057 (CI = +/-0.447; p = 0.791)	0.484	-2.16%
Loss Cost	2013.2	-0.018 (CI = +/-0.060; p = 0.532)	0.017 (CI = +/-0.013; p = 0.013)	-0.076 (CI = +/-0.478; p = 0.741)	0.461	-1.81%
Loss Cost	2014.1	-0.012 (CI = +/-0.068; p = 0.705)	0.018 (CI = +/-0.014; p = 0.015)	-0.106 (CI = +/-0.513; p = 0.668)	0.436	-1.23%
Loss Cost	2014.2	0.018 (CI = +/-0.068; p = 0.590)	0.021 (CI = +/-0.013; p = 0.004)	-0.255 (CI = +/-0.488; p = 0.285)	0.458	+1.79%
Loss Cost	2015.1	0.051 (CI = +/-0.067; p = 0.129)	0.023 (CI = +/-0.012; p = 0.001)	-0.410 (CI = +/-0.453; p = 0.073)	0.531	+5.20%
Loss Cost	2015.2	0.067 (CI = +/-0.075; p = 0.078)	0.025 (CI = +/-0.012; p = 0.001)	-0.482 (CI = +/-0.479; p = 0.049)	0.548	+6.91%
Loss Cost	2016.1	0.073 (CI = +/-0.088; p = 0.094)	0.025 (CI = +/-0.013; p = 0.001)	-0.510 (CI = +/-0.525; p = 0.056)	0.545	+7.61%
Loss Cost	2016.2	0.095 (CI = +/-0.099; p = 0.059)	0.026 (CI = +/-0.013; p = 0.001)	-0.594 (CI = +/-0.557; p = 0.038)	0.565	+9.92%
Loss Cost	2017.1	0.118 (CI = +/-0.111; p = 0.039)	0.028 (CI = +/-0.013; p = 0.001)	-0.681 (CI = +/-0.590; p = 0.027)	0.587	+12.55%
Severity	2006.1	0.044 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.008; p = 0.823)	0.210 (CI = +/-0.264; p = 0.114)	0.690	+4.52%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.009; p = 0.793)	0.203 (CI = +/-0.271; p = 0.137)	0.679	+4.61%
Severity	2007.1	0.044 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.009; p = 0.848)	0.214 (CI = +/-0.279; p = 0.127)	0.657	+4.46%
Severity	2007.2	0.045 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.009; p = 0.820)	0.207 (CI = +/-0.288; p = 0.152)	0.645	+4.56%
Severity	2008.1	0.046 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.009; p = 0.790)	0.199 (CI = +/-0.297; p = 0.183)	0.633	+4.68%
Severity	2008.2	0.053 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.009; p = 0.585)	0.149 (CI = +/-0.291; p = 0.303)	0.672	+5.41%
Severity	2009.1	0.056 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.009; p = 0.506)	0.125 (CI = +/-0.299; p = 0.399)	0.672	+5.78%
Severity	2009.2	0.055 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.010; p = 0.543)	0.132 (CI = +/-0.311; p = 0.390)	0.647	+5.66%
Severity	2010.1	0.062 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.009; p = 0.401)	0.087 (CI = +/-0.312; p = 0.573)	0.669	+6.39%
Severity	2010.2	0.066 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.010; p = 0.347)	0.061 (CI = +/-0.323; p = 0.699)	0.664	+6.81%
Severity	2011.1	0.067 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.010; p = 0.354)	0.057 (CI = +/-0.340; p = 0.732)	0.641	+6.89%
Severity	2011.2	0.068 (CI = +/-0.037; p = 0.001)	0.005 (CI = +/-0.010; p = 0.348)	0.046 (CI = +/-0.358; p = 0.792)	0.619	+7.08%
Severity	2012.1	0.063 (CI = +/-0.040; p = 0.004)	0.004 (CI = +/-0.011; p = 0.437)	0.080 (CI = +/-0.373; p = 0.662)	0.575	+6.47%
Severity	2012.2	0.060 (CI = +/-0.045; p = 0.012)	0.004 (CI = +/-0.011; p = 0.497)	0.097 (CI = +/-0.396; p = 0.615)	0.534	+6.15%
Severity	2013.1	0.056 (CI = +/-0.050; p = 0.031)	0.003 (CI = +/-0.012; p = 0.564)	0.118 (CI = +/-0.421; p = 0.565)	0.489	+5.75%
Severity	2013.2	0.058 (CI = +/-0.057; p = 0.047)	0.003 (CI = +/-0.012; p = 0.563)	0.109 (CI = +/-0.451; p = 0.617)	0.461	+5.92%
Severity	2014.1	0.067 (CI = +/-0.063; p = 0.040)	0.004 (CI = +/-0.013; p = 0.478)	0.061 (CI = +/-0.478; p = 0.793)	0.466	+6.93%
Severity	2014.2	0.083 (CI = +/-0.070; p = 0.023)	0.006 (CI = +/-0.013; p = 0.353)	-0.018 (CI = +/-0.499; p = 0.939)	0.497	+8.65%
Severity	2015.1	0.123 (CI = +/-0.064; p = 0.001)	0.009 (CI = +/-0.011; p = 0.091)	-0.205 (CI = +/-0.428; p = 0.324)	0.684	+13.04%
Severity	2015.2	0.133 (CI = +/-0.072; p = 0.001)	0.010 (CI = +/-0.012; p = 0.079)	-0.253 (CI = +/-0.461; p = 0.258)	0.668	+14.27%
Severity	2016.1	0.154 (CI = +/-0.080; p = 0.001)	0.012 (CI = +/-0.012; p = 0.051)	-0.342 (CI = +/-0.480; p = 0.147)	0.686	+16.68%
Severity	2016.2	0.180 (CI = +/-0.087; p = 0.001)	0.013 (CI = +/-0.012; p = 0.029)	-0.445 (CI = +/-0.491; p = 0.072)	0.715	+19.73%
Severity	2017.1	0.217 (CI = +/-0.087; p = 0.000)	0.015 (CI = +/-0.010; p = 0.010)	-0.580 (CI = +/-0.463; p = 0.019)	0.784	+24.23%
Frequency	2006.1	-0.027 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.496 (CI = +/-0.201; p = 0.000)	0.862	-2.70%
Frequency	2006.2	-0.028 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.007; p = 0.000)	-0.491 (CI = +/-0.207; p = 0.000)	0.859	-2.76%
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.474 (CI = +/-0.211; p = 0.000)	0.861	-2.97%
Frequency	2007.2	-0.030 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.475 (CI = +/-0.218; p = 0.000)	0.856	-2.96%
Frequency	2008.1	-0.032 (CI = +/-0.017; p = 0.001)	0.020 (CI = +/-0.007; p = 0.000)	-0.462 (CI = +/-0.224; p = 0.000)	0.855	-3.13%
Frequency	2008.2	-0.035 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.443 (CI = +/-0.228; p = 0.000)	0.857	-3.40%
Frequency	2009.1	-0.039 (CI = +/-0.019; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.412 (CI = +/-0.229; p = 0.001)	0.865	-3.82%
Frequency	2009.2	-0.045 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.371 (CI = +/-0.224; p = 0.002)	0.880	-4.40%
Frequency	2010.1	-0.048 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.354 (CI = +/-0.232; p = 0.004)	0.878	-4.64%
Frequency	2010.2	-0.053 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.321 (CI = +/-0.234; p = 0.009)	0.884	-5.13%
Frequency	2011.1	-0.059 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.279 (CI = +/-0.233; p = 0.021)	0.893	-5.76%
Frequency	2011.2	-0.059 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.280 (CI = +/-0.246; p = 0.027)	0.885	-5.74%
Frequency	2012.1	-0.064 (CI = +/-0.027; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.251 (CI = +/-0.254; p = 0.053)	0.886	-6.22%
Frequency	2012.2	-0.071 (CI = +/-0.030; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	-0.213 (CI = +/-0.261; p = 0.104)	0.889	-6.83%
Frequency	2013.1	-0.078 (CI = +/-0.032; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	-0.175 (CI = +/-0.270; p = 0.191)	0.890	-7.48%
Frequency	2013.2	-0.076 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	-0.185 (CI = +/-0.289; p = 0.195)	0.878	-7.29%
Frequency	2014.1	-0.079 (CI = +/-0.041; p = 0.001)	0.013 (CI = +/-0.008; p = 0.004)	-0.167 (CI = +/-0.310; p = 0.272)	0.870	-7.63%
Frequency	2014.2	-0.065 (CI = +/-0.044; p = 0.006)	0.015 (CI = +/-0.008; p = 0.002)	-0.237 (CI = +/-0.312; p = 0.127)	0.863	-6.31%
Frequency	2015.1	-0.072 (CI = +/-0.050; p = 0.008)	0.014 (CI = +/-0.009; p = 0.003)	-0.205 (CI = +/-0.335; p = 0.212)	0.857	-6.93%
Frequency	2015.2	-0.067 (CI = +/-0.057; p = 0.026)	0.015 (CI = +/-0.009; p = 0.004)	-0.229 (CI = +/-0.365; p = 0.200)	0.838	-6.44%
Frequency	2016.1	-0.081 (CI = +/-0.064; p = 0.018)	0.014 (CI = +/-0.009; p = 0.008)	-0.168 (CI = +/-0.386; p = 0.365)	0.841	-7.78%
Frequency	2016.2	-0.085 (CI = +/-0.075; p = 0.030)	0.013 (CI = +/-0.010; p = 0.013)	-0.150 (CI = +/-0.426; p = 0.458)	0.822	-8.19%
Frequency	2017.1	-0.099 (CI = +/-0.087; p = 0.030)	0.013 (CI = +/-0.010; p = 0.022)	-0.101 (CI = +/-0.461; p = 0.639)	0.811	-9.40%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.009 (CI = +/-0.019; p = 0.381)	0.050 (CI = +/-0.175; p = 0.564)	0.033 (CI = +/-0.335; p = 0.843)	-0.052	-0.85%
Loss Cost	2006.2	-0.010 (CI = +/-0.021; p = 0.328)	0.058 (CI = +/-0.180; p = 0.516)	0.043 (CI = +/-0.342; p = 0.799)	-0.046	-1.00%
Loss Cost	2007.1	-0.014 (CI = +/-0.022; p = 0.194)	0.040 (CI = +/-0.181; p = 0.654)	0.067 (CI = +/-0.341; p = 0.690)	-0.027	-1.39%
Loss Cost	2007.2	-0.015 (CI = +/-0.023; p = 0.189)	0.045 (CI = +/-0.187; p = 0.624)	0.074 (CI = +/-0.350; p = 0.668)	-0.027	-1.50%
Loss Cost	2008.1	-0.017 (CI = +/-0.024; p = 0.164)	0.037 (CI = +/-0.192; p = 0.696)	0.086 (CI = +/-0.357; p = 0.627)	-0.021	-1.70%
Loss Cost	2008.2	-0.016 (CI = +/-0.026; p = 0.215)	0.034 (CI = +/-0.199; p = 0.732)	0.081 (CI = +/-0.367; p = 0.655)	-0.041	-1.62%
Loss Cost	2009.1	-0.019 (CI = +/-0.028; p = 0.179)	0.023 (CI = +/-0.205; p = 0.816)	0.095 (CI = +/-0.375; p = 0.606)	-0.032	-1.87%
Loss Cost	2009.2	-0.027 (CI = +/-0.029; p = 0.066)	0.055 (CI = +/-0.202; p = 0.577)	0.140 (CI = +/-0.367; p = 0.441)	0.035	-2.66%
Loss Cost	2010.1	-0.026 (CI = +/-0.031; p = 0.098)	0.059 (CI = +/-0.209; p = 0.567)	0.135 (CI = +/-0.378; p = 0.470)	0.014	-2.56%
Loss Cost	2010.2	-0.031 (CI = +/-0.034; p = 0.072)	0.076 (CI = +/-0.215; p = 0.475)	0.158 (CI = +/-0.386; p = 0.406)	0.036	-3.01%
Loss Cost	2011.1	-0.037 (CI = +/-0.035; p = 0.042)	0.055 (CI = +/-0.218; p = 0.609)	0.189 (CI = +/-0.389; p = 0.324)	0.074	-3.64%
Loss Cost	2011.2	-0.040 (CI = +/-0.039; p = 0.045)	0.064 (CI = +/-0.227; p = 0.564)	0.203 (CI = +/-0.403; p = 0.307)	0.068	-3.91%
Loss Cost	2012.1	-0.050 (CI = +/-0.041; p = 0.018)	0.035 (CI = +/-0.226; p = 0.753)	0.249 (CI = +/-0.399; p = 0.208)	0.139	-4.89%
Loss Cost	2012.2	-0.062 (CI = +/-0.043; p = 0.007)	0.070 (CI = +/-0.225; p = 0.527)	0.301 (CI = +/-0.395; p = 0.128)	0.219	-5.98%
Loss Cost	2013.1	-0.072 (CI = +/-0.045; p = 0.004)	0.044 (CI = +/-0.227; p = 0.692)	0.343 (CI = +/-0.397; p = 0.086)	0.275	-6.93%
Loss Cost	2013.2	-0.075 (CI = +/-0.051; p = 0.006)	0.052 (CI = +/-0.240; p = 0.655)	0.356 (CI = +/-0.416; p = 0.089)	0.243	-7.21%
Loss Cost	2014.1	-0.075 (CI = +/-0.057; p = 0.013)	0.051 (CI = +/-0.252; p = 0.674)	0.357 (CI = +/-0.438; p = 0.104)	0.200	-7.24%
Loss Cost	2014.2	-0.062 (CI = +/-0.063; p = 0.052)	0.020 (CI = +/-0.260; p = 0.876)	0.307 (CI = +/-0.450; p = 0.168)	0.069	-6.01%
Loss Cost	2015.1	-0.048 (CI = +/-0.069; p = 0.155)	0.046 (CI = +/-0.266; p = 0.717)	0.259 (CI = +/-0.461; p = 0.250)	-0.035	-4.70%
Loss Cost	2015.2	-0.049 (CI = +/-0.080; p = 0.210)	0.048 (CI = +/-0.287; p = 0.727)	0.261 (CI = +/-0.496; p = 0.278)	-0.074	-4.77%
Loss Cost	2016.1	-0.054 (CI = +/-0.092; p = 0.224)	0.039 (CI = +/-0.305; p = 0.787)	0.278 (CI = +/-0.531; p = 0.278)	-0.084	-5.28%
Loss Cost	2016.2	-0.054 (CI = +/-0.110; p = 0.308)	0.038 (CI = +/-0.334; p = 0.809)	0.276 (CI = +/-0.581; p = 0.321)	-0.131	-5.22%
Loss Cost	2017.1	-0.048 (CI = +/-0.130; p = 0.428)	0.045 (CI = +/-0.360; p = 0.790)	0.262 (CI = +/-0.634; p = 0.383)	-0.175	-4.73%
Severity	2006.1	0.043 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.122; p = 0.860)	0.224 (CI = +/-0.234; p = 0.060)	0.690	+4.40%
Severity	2006.2	0.044 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.126; p = 0.819)	0.219 (CI = +/-0.239; p = 0.071)	0.679	+4.48%
Severity	2007.1	0.043 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.129; p = 0.755)	0.226 (CI = +/-0.243; p = 0.067)	0.658	+4.35%
Severity	2007.2	0.043 (CI = +/-0.016; p = 0.000)	-0.024 (CI = +/-0.133; p = 0.720)	0.221 (CI = +/-0.249; p = 0.080)	0.646	+4.44%
Severity	2008.1	0.044 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.138; p = 0.755)	0.218 (CI = +/-0.256; p = 0.092)	0.633	+4.50%
Severity	2008.2	0.049 (CI = +/-0.018; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.507)	0.187 (CI = +/-0.247; p = 0.132)	0.674	+5.05%
Severity	2009.1	0.051 (CI = +/-0.019; p = 0.000)	-0.037 (CI = +/-0.138; p = 0.591)	0.177 (CI = +/-0.252; p = 0.163)	0.670	+5.26%
Severity	2009.2	0.050 (CI = +/-0.020; p = 0.000)	-0.033 (CI = +/-0.143; p = 0.636)	0.181 (CI = +/-0.260; p = 0.165)	0.645	+5.17%
Severity	2010.1	0.055 (CI = +/-0.021; p = 0.000)	-0.018 (CI = +/-0.144; p = 0.795)	0.159 (CI = +/-0.261; p = 0.220)	0.661	+5.61%
Severity	2010.2	0.057 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.149; p = 0.706)	0.146 (CI = +/-0.267; p = 0.270)	0.654	+5.88%
Severity	2011.1	0.057 (CI = +/-0.025; p = 0.000)	-0.029 (CI = +/-0.155; p = 0.701)	0.149 (CI = +/-0.277; p = 0.278)	0.629	+5.83%
Severity	2011.2	0.058 (CI = +/-0.028; p = 0.000)	-0.032 (CI = +/-0.162; p = 0.687)	0.144 (CI = +/-0.288; p = 0.309)	0.606	+5.92%
Severity	2012.1	0.052 (CI = +/-0.030; p = 0.001)	-0.047 (CI = +/-0.166; p = 0.564)	0.167 (CI = +/-0.292; p = 0.247)	0.569	+5.38%
Severity	2012.2	0.050 (CI = +/-0.033; p = 0.005)	-0.040 (CI = +/-0.174; p = 0.638)	0.177 (CI = +/-0.304; p = 0.238)	0.528	+5.14%
Severity	2013.1	0.046 (CI = +/-0.036; p = 0.014)	-0.050 (CI = +/-0.180; p = 0.571)	0.194 (CI = +/-0.315; p = 0.214)	0.489	+4.74%
Severity	2013.2	0.047 (CI = +/-0.040; p = 0.024)	-0.053 (CI = +/-0.191; p = 0.567)	0.189 (CI = +/-0.331; p = 0.247)	0.461	+4.86%
Severity	2014.1	0.052 (CI = +/-0.045; p = 0.027)	-0.044 (CI = +/-0.199; p = 0.650)	0.173 (CI = +/-0.346; p = 0.307)	0.456	+5.30%
Severity	2014.2	0.062 (CI = +/-0.049; p = 0.017)	-0.069 (CI = +/-0.205; p = 0.487)	0.132 (CI = +/-0.355; p = 0.441)	0.484	+6.42%
Severity	2015.1	0.084 (CI = +/-0.048; p = 0.002)	-0.028 (CI = +/-0.186; p = 0.755)	0.058 (CI = +/-0.322; p = 0.707)	0.618	+8.72%
Severity	2015.2	0.088 (CI = +/-0.056; p = 0.004)	-0.037 (CI = +/-0.199; p = 0.698)	0.043 (CI = +/-0.345; p = 0.795)	0.588	+9.20%
Severity	2016.1	0.096 (CI = +/-0.063; p = 0.006)	-0.024 (CI = +/-0.210; p = 0.808)	0.018 (CI = +/-0.365; p = 0.918)	0.576	+10.07%
Severity	2016.2	0.110 (CI = +/-0.073; p = 0.007)	-0.050 (CI = +/-0.222; p = 0.636)	-0.027 (CI = +/-0.387; p = 0.882)	0.577	+11.64%
Severity	2017.1	0.128 (CI = +/-0.082; p = 0.006)	-0.027 (CI = +/-0.229; p = 0.802)	-0.076 (CI = +/-0.403; p = 0.685)	0.595	+13.63%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.141; p = 0.385)	-0.191 (CI = +/-0.269; p = 0.159)	0.687	-5.03%
Frequency	2006.2	-0.054 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.143; p = 0.312)	-0.176 (CI = +/-0.272; p = 0.197)	0.687	-5.25%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.145; p = 0.404)	-0.159 (CI = +/-0.273; p = 0.244)	0.694	-5.50%
Frequency	2007.2	-0.059 (CI = +/-0.018; p = 0.000)	0.069 (CI = +/-0.149; p = 0.351)	-0.147 (CI = +/-0.278; p = 0.288)	0.688	-5.68%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.152; p = 0.438)	-0.132 (CI = +/-0.282; p = 0.344)	0.689	-5.93%
Frequency	2008.2	-0.066 (CI = +/-0.020; p = 0.000)	0.078 (CI = +/-0.152; p = 0.304)	-0.106 (CI = +/-0.280; p = 0.443)	0.705	-6.35%
Frequency	2009.1	-0.070 (CI = +/-0.021; p = 0.000)	0.060 (CI = +/-0.151; p = 0.424)	-0.081 (CI = +/-0.277; p = 0.553)	0.722	-6.77%
Frequency	2009.2	-0.077 (CI = +/-0.021; p = 0.000)	0.089 (CI = +/-0.145; p = 0.220)	-0.041 (CI = +/-0.264; p = 0.750)	0.761	-7.45%
Frequency	2010.1	-0.081 (CI = +/-0.022; p = 0.000)	0.077 (CI = +/-0.148; p = 0.292)	-0.025 (CI = +/-0.268; p = 0.850)	0.761	-7.74%
Frequency	2010.2	-0.088 (CI = +/-0.022; p = 0.000)	0.103 (CI = +/-0.144; p = 0.152)	0.012 (CI = +/-0.259; p = 0.925)	0.786	-8.40%
Frequency	2011.1	-0.094 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.142; p = 0.236)	0.041 (CI = +/-0.254; p = 0.742)	0.803	-8.95%
Frequency	2011.2	-0.097 (CI = +/-0.025; p = 0.000)	0.096 (CI = +/-0.147; p = 0.188)	0.059 (CI = +/-0.260; p = 0.643)	0.795	-9.28%
Frequency	2012.1	-0.103 (CI = +/-0.027; p = 0.000)	0.081 (CI = +/-0.149; p = 0.268)	0.082 (CI = +/-0.262; p = 0.523)	0.799	-9.75%
Frequency	2012.2	-0.112 (CI = +/-0.027; p = 0.000)	0.109 (CI = +/-0.144; p = 0.130)	0.124 (CI = +/-0.253; p = 0.320)	0.821	-10.58%
Frequency	2013.1	-0.118 (CI = +/-0.029; p = 0.000)	0.093 (CI = +/-0.146; p = 0.196)	0.149 (CI = +/-0.255; p = 0.234)	0.826	-11.14%
Frequency	2013.2	-0.122 (CI = +/-0.032; p = 0.000)	0.105 (CI = +/-0.152; p = 0.165)	0.167 (CI = +/-0.265; p = 0.201)	0.811	-11.52%
Frequency	2014.1	-0.127 (CI = +/-0.036; p = 0.000)	0.095 (CI = +/-0.158; p = 0.223)	0.184 (CI = +/-0.275; p = 0.175)	0.801	-11.91%
Frequency	2014.2	-0.124 (CI = +/-0.041; p = 0.000)	0.088 (CI = +/-0.168; p = 0.281)	0.174 (CI = +/-0.291; p = 0.222)	0.759	-11.68%
Frequency	2015.1	-0.132 (CI = +/-0.045; p = 0.000)	0.074 (CI = +/-0.174; p = 0.379)	0.201 (CI = +/-0.301; p = 0.176)	0.754	-12.34%
Frequency	2015.2	-0.137 (CI = +/-0.052; p = 0.000)	0.085 (CI = +/-0.186; p = 0.346)	0.218 (CI = +/-0.321; p = 0.167)	0.722	-12.79%
Frequency	2016.1	-0.150 (CI = +/-0.057; p = 0.000)	0.063 (CI = +/-0.188; p = 0.482)	0.260 (CI = +/-0.328; p = 0.110)	0.732	-13.94%
Frequency	2016.2	-0.164 (CI = +/-0.065; p = 0.000)	0.087 (CI = +/-0.199; p = 0.357)	0.303 (CI = +/-0.346; p = 0.081)	0.718	-15.11%
Frequency	2017.1	-0.176 (CI = +/-0.075; p = 0.000)	0.071 (CI = +/-0.208; p = 0.468)	0.338 (CI = +/-0.367; p = 0.068)	0.704	-16.16%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.008 (CI = +/-0.019; p = 0.378)	0.032 (CI = +/-0.331; p = 0.846)	-0.031	-0.84%
Loss Cost	2006.2	-0.010 (CI = +/-0.020; p = 0.341)	0.040 (CI = +/-0.338; p = 0.813)	-0.028	-0.97%
Loss Cost	2007.1	-0.014 (CI = +/-0.021; p = 0.189)	0.066 (CI = +/-0.337; p = 0.691)	-0.001	-1.39%
Loss Cost	2007.2	-0.015 (CI = +/-0.023; p = 0.193)	0.071 (CI = +/-0.345; p = 0.676)	-0.002	-1.47%
Loss Cost	2008.1	-0.017 (CI = +/-0.024; p = 0.158)	0.085 (CI = +/-0.351; p = 0.626)	0.008	-1.69%
Loss Cost	2008.2	-0.016 (CI = +/-0.026; p = 0.215)	0.079 (CI = +/-0.361; p = 0.659)	-0.009	-1.59%
Loss Cost	2009.1	-0.019 (CI = +/-0.028; p = 0.172)	0.095 (CI = +/-0.368; p = 0.602)	0.003	-1.87%
Loss Cost	2009.2	-0.026 (CI = +/-0.028; p = 0.067)	0.135 (CI = +/-0.361; p = 0.448)	0.060	-2.61%
Loss Cost	2010.1	-0.026 (CI = +/-0.031; p = 0.095)	0.133 (CI = +/-0.372; p = 0.470)	0.040	-2.56%
Loss Cost	2010.2	-0.030 (CI = +/-0.033; p = 0.076)	0.152 (CI = +/-0.381; p = 0.420)	0.055	-2.92%
Loss Cost	2011.1	-0.037 (CI = +/-0.035; p = 0.039)	0.188 (CI = +/-0.382; p = 0.321)	0.102	-3.63%
Loss Cost	2011.2	-0.039 (CI = +/-0.038; p = 0.045)	0.197 (CI = +/-0.396; p = 0.313)	0.095	-3.82%
Loss Cost	2012.1	-0.050 (CI = +/-0.040; p = 0.016)	0.248 (CI = +/-0.389; p = 0.200)	0.174	-4.88%
Loss Cost	2012.2	-0.060 (CI = +/-0.042; p = 0.007)	0.294 (CI = +/-0.388; p = 0.130)	0.241	-5.87%
Loss Cost	2013.1	-0.072 (CI = +/-0.044; p = 0.003)	0.341 (CI = +/-0.387; p = 0.081)	0.306	-6.91%
Loss Cost	2013.2	-0.074 (CI = +/-0.049; p = 0.005)	0.349 (CI = +/-0.405; p = 0.087)	0.275	-7.10%
Loss Cost	2014.1	-0.075 (CI = +/-0.055; p = 0.011)	0.354 (CI = +/-0.426; p = 0.098)	0.236	-7.22%
Loss Cost	2014.2	-0.061 (CI = +/-0.060; p = 0.046)	0.304 (CI = +/-0.433; p = 0.157)	0.122	-5.96%
Loss Cost	2015.1	-0.048 (CI = +/-0.066; p = 0.145)	0.256 (CI = +/-0.445; p = 0.242)	0.021	-4.67%
Loss Cost	2015.2	-0.047 (CI = +/-0.076; p = 0.208)	0.253 (CI = +/-0.476; p = 0.275)	-0.012	-4.60%
Loss Cost	2016.1	-0.054 (CI = +/-0.088; p = 0.211)	0.275 (CI = +/-0.509; p = 0.266)	-0.013	-5.24%
Loss Cost	2016.2	-0.052 (CI = +/-0.103; p = 0.301)	0.268 (CI = +/-0.551; p = 0.313)	-0.049	-5.03%
Loss Cost	2017.1	-0.048 (CI = +/-0.123; p = 0.415)	0.257 (CI = +/-0.601; p = 0.371)	-0.085	-4.66%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.224 (CI = +/-0.230; p = 0.056)	0.699	+4.40%
Severity	2006.2	0.044 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.235; p = 0.066)	0.688	+4.47%
Severity	2007.1	0.043 (CI = +/-0.015; p = 0.000)	0.227 (CI = +/-0.240; p = 0.063)	0.668	+4.35%
Severity	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.223 (CI = +/-0.245; p = 0.073)	0.656	+4.42%
Severity	2008.1	0.044 (CI = +/-0.017; p = 0.000)	0.219 (CI = +/-0.251; p = 0.086)	0.644	+4.49%
Severity	2008.2	0.049 (CI = +/-0.018; p = 0.000)	0.190 (CI = +/-0.244; p = 0.122)	0.680	+5.01%
Severity	2009.1	0.051 (CI = +/-0.019; p = 0.000)	0.178 (CI = +/-0.249; p = 0.155)	0.679	+5.25%
Severity	2009.2	0.050 (CI = +/-0.020; p = 0.000)	0.184 (CI = +/-0.256; p = 0.152)	0.655	+5.14%
Severity	2010.1	0.055 (CI = +/-0.021; p = 0.000)	0.160 (CI = +/-0.255; p = 0.209)	0.673	+5.61%
Severity	2010.2	0.057 (CI = +/-0.023; p = 0.000)	0.149 (CI = +/-0.262; p = 0.254)	0.666	+5.84%
Severity	2011.1	0.057 (CI = +/-0.025; p = 0.000)	0.150 (CI = +/-0.271; p = 0.266)	0.642	+5.82%
Severity	2011.2	0.057 (CI = +/-0.027; p = 0.000)	0.147 (CI = +/-0.281; p = 0.289)	0.620	+5.87%
Severity	2012.1	0.052 (CI = +/-0.029; p = 0.001)	0.169 (CI = +/-0.287; p = 0.235)	0.582	+5.37%
Severity	2012.2	0.049 (CI = +/-0.032; p = 0.004)	0.182 (CI = +/-0.297; p = 0.217)	0.545	+5.07%
Severity	2013.1	0.046 (CI = +/-0.035; p = 0.013)	0.196 (CI = +/-0.309; p = 0.200)	0.506	+4.72%
Severity	2013.2	0.046 (CI = +/-0.039; p = 0.023)	0.195 (CI = +/-0.324; p = 0.222)	0.480	+4.74%
Severity	2014.1	0.051 (CI = +/-0.044; p = 0.024)	0.175 (CI = +/-0.337; p = 0.289)	0.480	+5.27%
Severity	2014.2	0.060 (CI = +/-0.048; p = 0.017)	0.142 (CI = +/-0.347; p = 0.399)	0.499	+6.20%
Severity	2015.1	0.083 (CI = +/-0.046; p = 0.002)	0.060 (CI = +/-0.311; p = 0.689)	0.639	+8.70%
Severity	2015.2	0.087 (CI = +/-0.053; p = 0.003)	0.049 (CI = +/-0.331; p = 0.756)	0.611	+9.04%
Severity	2016.1	0.096 (CI = +/-0.060; p = 0.004)	0.020 (CI = +/-0.349; p = 0.905)	0.604	+10.04%
Severity	2016.2	0.107 (CI = +/-0.069; p = 0.005)	-0.016 (CI = +/-0.369; p = 0.925)	0.602	+11.34%
Severity	2017.1	0.127 (CI = +/-0.078; p = 0.004)	-0.073 (CI = +/-0.382; p = 0.683)	0.626	+13.57%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.192 (CI = +/-0.268; p = 0.154)	0.689	-5.03%
Frequency	2006.2	-0.053 (CI = +/-0.016; p = 0.000)	-0.180 (CI = +/-0.271; p = 0.186)	0.687	-5.20%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.161 (CI = +/-0.272; p = 0.237)	0.697	-5.50%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.152 (CI = +/-0.277; p = 0.272)	0.689	-5.63%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	-0.134 (CI = +/-0.279; p = 0.336)	0.693	-5.92%
Frequency	2008.2	-0.065 (CI = +/-0.020; p = 0.000)	-0.112 (CI = +/-0.279; p = 0.421)	0.704	-6.28%
Frequency	2009.1	-0.070 (CI = +/-0.021; p = 0.000)	-0.083 (CI = +/-0.275; p = 0.543)	0.725	-6.77%
Frequency	2009.2	-0.076 (CI = +/-0.021; p = 0.000)	-0.048 (CI = +/-0.266; p = 0.713)	0.756	-7.36%
Frequency	2010.1	-0.080 (CI = +/-0.022; p = 0.000)	-0.027 (CI = +/-0.268; p = 0.837)	0.759	-7.73%
Frequency	2010.2	-0.086 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.264; p = 0.981)	0.776	-8.28%
Frequency	2011.1	-0.094 (CI = +/-0.023; p = 0.000)	0.038 (CI = +/-0.256; p = 0.762)	0.799	-8.93%
Frequency	2011.2	-0.096 (CI = +/-0.025; p = 0.000)	0.050 (CI = +/-0.264; p = 0.700)	0.788	-9.16%
Frequency	2012.1	-0.102 (CI = +/-0.027; p = 0.000)	0.079 (CI = +/-0.263; p = 0.542)	0.796	-9.73%
Frequency	2012.2	-0.110 (CI = +/-0.028; p = 0.000)	0.112 (CI = +/-0.261; p = 0.382)	0.809	-10.41%
Frequency	2013.1	-0.118 (CI = +/-0.030; p = 0.000)	0.145 (CI = +/-0.259; p = 0.256)	0.819	-11.11%
Frequency	2013.2	-0.120 (CI = +/-0.033; p = 0.000)	0.154 (CI = +/-0.270; p = 0.247)	0.800	-11.31%
Frequency	2014.1	-0.126 (CI = +/-0.036; p = 0.000)	0.179 (CI = +/-0.278; p = 0.193)	0.794	-11.87%
Frequency	2014.2	-0.122 (CI = +/-0.040; p = 0.000)	0.161 (CI = +/-0.290; p = 0.257)	0.756	-11.45%
Frequency	2015.1	-0.131 (CI = +/-0.044; p = 0.000)	0.196 (CI = +/-0.297; p = 0.182)	0.757	-12.30%
Frequency	2015.2	-0.134 (CI = +/-0.051; p = 0.000)	0.204 (CI = +/-0.317; p = 0.191)	0.723	-12.51%
Frequency	2016.1	-0.149 (CI = +/-0.055; p = 0.000)	0.255 (CI = +/-0.319; p = 0.109)	0.741	-13.88%
Frequency	2016.2	-0.159 (CI = +/-0.064; p = 0.000)	0.284 (CI = +/-0.339; p = 0.094)	0.720	-14.70%
Frequency	2017.1	-0.175 (CI = +/-0.073; p = 0.000)	0.330 (CI = +/-0.356; p = 0.066)	0.715	-16.05%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.029; p = 0.003)	0.208	+4.65%
Loss Cost	2006.2	0.044 (CI = +/-0.030; p = 0.006)	0.182	+4.50%
Loss Cost	2007.1	0.043 (CI = +/-0.032; p = 0.011)	0.157	+4.34%
Loss Cost	2007.2	0.038 (CI = +/-0.033; p = 0.028)	0.115	+3.84%
Loss Cost	2008.1	0.038 (CI = +/-0.036; p = 0.035)	0.107	+3.91%
Loss Cost	2008.2	0.036 (CI = +/-0.038; p = 0.062)	0.081	+3.64%
Loss Cost	2009.1	0.031 (CI = +/-0.040; p = 0.125)	0.048	+3.12%
Loss Cost	2009.2	0.033 (CI = +/-0.043; p = 0.127)	0.049	+3.32%
Loss Cost	2010.1	0.025 (CI = +/-0.044; p = 0.267)	0.010	+2.49%
Loss Cost	2010.2	0.008 (CI = +/-0.043; p = 0.704)	-0.033	+0.81%
Loss Cost	2011.1	0.003 (CI = +/-0.046; p = 0.877)	-0.039	+0.35%
Loss Cost	2011.2	-0.013 (CI = +/-0.045; p = 0.556)	-0.026	-1.29%
Loss Cost	2012.1	-0.019 (CI = +/-0.048; p = 0.417)	-0.013	-1.91%
Loss Cost	2012.2	-0.009 (CI = +/-0.051; p = 0.714)	-0.039	-0.91%
Loss Cost	2013.1	-0.015 (CI = +/-0.055; p = 0.567)	-0.031	-1.53%
Loss Cost	2013.2	-0.009 (CI = +/-0.060; p = 0.751)	-0.045	-0.92%
Loss Cost	2014.1	-0.012 (CI = +/-0.066; p = 0.708)	-0.045	-1.19%
Loss Cost	2014.2	0.008 (CI = +/-0.068; p = 0.798)	-0.052	+0.84%
Loss Cost	2015.1	-0.009 (CI = +/-0.072; p = 0.788)	-0.054	-0.93%
Loss Cost	2015.2	-0.004 (CI = +/-0.081; p = 0.911)	-0.062	-0.43%
Loss Cost	2016.1	-0.013 (CI = +/-0.090; p = 0.770)	-0.060	-1.26%
Loss Cost	2016.2	-0.003 (CI = +/-0.102; p = 0.946)	-0.071	-0.33%
Loss Cost	2017.1	-0.020 (CI = +/-0.116; p = 0.716)	-0.066	-1.97%
Severity	2006.1	0.063 (CI = +/-0.024; p = 0.000)	0.435	+6.55%
Severity	2006.2	0.062 (CI = +/-0.025; p = 0.000)	0.402	+6.37%
Severity	2007.1	0.063 (CI = +/-0.027; p = 0.000)	0.394	+6.53%
Severity	2007.2	0.059 (CI = +/-0.028; p = 0.000)	0.346	+6.07%
Severity	2008.1	0.059 (CI = +/-0.030; p = 0.000)	0.322	+6.04%
Severity	2008.2	0.055 (CI = +/-0.031; p = 0.001)	0.279	+5.69%
Severity	2009.1	0.049 (CI = +/-0.033; p = 0.004)	0.221	+5.03%
Severity	2009.2	0.051 (CI = +/-0.035; p = 0.006)	0.215	+5.22%
Severity	2010.1	0.049 (CI = +/-0.037; p = 0.012)	0.181	+4.99%
Severity	2010.2	0.039 (CI = +/-0.038; p = 0.045)	0.113	+3.99%
Severity	2011.1	0.034 (CI = +/-0.041; p = 0.094)	0.072	+3.51%
Severity	2011.2	0.027 (CI = +/-0.043; p = 0.215)	0.024	+2.69%
Severity	2012.1	0.016 (CI = +/-0.045; p = 0.465)	-0.019	+1.62%
Severity	2012.2	0.030 (CI = +/-0.045; p = 0.175)	0.040	+3.09%
Severity	2013.1	0.021 (CI = +/-0.048; p = 0.369)	-0.007	+2.12%
Severity	2013.2	0.016 (CI = +/-0.052; p = 0.523)	-0.028	+1.63%
Severity	2014.1	0.006 (CI = +/-0.056; p = 0.833)	-0.050	+0.57%
Severity	2014.2	0.031 (CI = +/-0.052; p = 0.228)	0.029	+3.12%
Severity	2015.1	0.012 (CI = +/-0.052; p = 0.625)	-0.044	+1.24%
Severity	2015.2	0.009 (CI = +/-0.058; p = 0.740)	-0.055	+0.93%
Severity	2016.1	-0.004 (CI = +/-0.063; p = 0.900)	-0.066	-0.38%
Severity	2016.2	0.002 (CI = +/-0.072; p = 0.964)	-0.071	+0.15%
Severity	2017.1	-0.017 (CI = +/-0.079; p = 0.645)	-0.059	-1.70%
Frequency	2006.1	-0.018 (CI = +/-0.016; p = 0.031)	0.101	-1.78%
Frequency	2006.2	-0.018 (CI = +/-0.017; p = 0.043)	0.089	-1.76%
Frequency	2007.1	-0.021 (CI = +/-0.018; p = 0.024)	0.119	-2.05%
Frequency	2007.2	-0.021 (CI = +/-0.019; p = 0.029)	0.113	-2.10%
Frequency	2008.1	-0.020 (CI = +/-0.020; p = 0.048)	0.092	-2.01%
Frequency	2008.2	-0.020 (CI = +/-0.021; p = 0.071)	0.074	-1.94%
Frequency	2009.1	-0.018 (CI = +/-0.023; p = 0.111)	0.054	-1.82%
Frequency	2009.2	-0.018 (CI = +/-0.024; p = 0.139)	0.043	-1.80%
Frequency	2010.1	-0.024 (CI = +/-0.025; p = 0.059)	0.094	-2.39%
Frequency	2010.2	-0.031 (CI = +/-0.026; p = 0.019)	0.164	-3.06%
Frequency	2011.1	-0.031 (CI = +/-0.028; p = 0.029)	0.144	-3.05%
Frequency	2011.2	-0.040 (CI = +/-0.028; p = 0.007)	0.236	-3.88%
Frequency	2012.1	-0.035 (CI = +/-0.030; p = 0.021)	0.176	-3.47%
Frequency	2012.2	-0.040 (CI = +/-0.032; p = 0.017)	0.198	-3.87%
Frequency	2013.1	-0.036 (CI = +/-0.034; p = 0.039)	0.148	-3.57%
Frequency	2013.2	-0.025 (CI = +/-0.035; p = 0.145)	0.058	-2.51%
Frequency	2014.1	-0.018 (CI = +/-0.037; p = 0.333)	-0.001	-1.75%
Frequency	2014.2	-0.022 (CI = +/-0.041; p = 0.266)	0.017	-2.21%
Frequency	2015.1	-0.022 (CI = +/-0.046; p = 0.331)	0.000	-2.14%
Frequency	2015.2	-0.014 (CI = +/-0.050; p = 0.573)	-0.041	-1.35%
Frequency	2016.1	-0.009 (CI = +/-0.056; p = 0.742)	-0.059	-0.88%
Frequency	2016.2	-0.005 (CI = +/-0.064; p = 0.874)	-0.069	-0.48%
Frequency	2017.1	-0.003 (CI = +/-0.074; p = 0.937)	-0.076	-0.27%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.049 (CI = +/-0.032; p = 0.004)	-0.020 (CI = +/-0.315; p = 0.895)	0.005 (CI = +/-0.019; p = 0.603)	0.167	+5.02%
Loss Cost	2006.2	0.048 (CI = +/-0.034; p = 0.008)	-0.013 (CI = +/-0.324; p = 0.936)	0.005 (CI = +/-0.020; p = 0.618)	0.138	+4.87%
Loss Cost	2007.1	0.046 (CI = +/-0.036; p = 0.014)	-0.021 (CI = +/-0.334; p = 0.898)	0.005 (CI = +/-0.020; p = 0.640)	0.110	+4.71%
Loss Cost	2007.2	0.041 (CI = +/-0.038; p = 0.035)	0.006 (CI = +/-0.340; p = 0.974)	0.004 (CI = +/-0.020; p = 0.672)	0.062	+4.18%
Loss Cost	2008.1	0.042 (CI = +/-0.040; p = 0.042)	0.010 (CI = +/-0.351; p = 0.954)	0.004 (CI = +/-0.020; p = 0.669)	0.052	+4.28%
Loss Cost	2008.2	0.039 (CI = +/-0.043; p = 0.072)	0.024 (CI = +/-0.362; p = 0.894)	0.004 (CI = +/-0.021; p = 0.688)	0.022	+3.99%
Loss Cost	2009.1	0.034 (CI = +/-0.045; p = 0.137)	-0.002 (CI = +/-0.371; p = 0.993)	0.004 (CI = +/-0.021; p = 0.734)	-0.018	+3.45%
Loss Cost	2009.2	0.036 (CI = +/-0.048; p = 0.137)	-0.013 (CI = +/-0.385; p = 0.947)	0.004 (CI = +/-0.021; p = 0.730)	-0.019	+3.68%
Loss Cost	2010.1	0.027 (CI = +/-0.051; p = 0.279)	-0.053 (CI = +/-0.389; p = 0.780)	0.003 (CI = +/-0.021; p = 0.793)	-0.062	+2.76%
Loss Cost	2010.2	0.010 (CI = +/-0.049; p = 0.682)	0.026 (CI = +/-0.365; p = 0.885)	0.002 (CI = +/-0.020; p = 0.835)	-0.116	+0.99%
Loss Cost	2011.1	0.005 (CI = +/-0.052; p = 0.840)	0.006 (CI = +/-0.377; p = 0.975)	0.002 (CI = +/-0.020; p = 0.868)	-0.128	+0.52%
Loss Cost	2011.2	-0.013 (CI = +/-0.051; p = 0.615)	0.082 (CI = +/-0.355; p = 0.636)	0.001 (CI = +/-0.018; p = 0.901)	-0.108	-1.25%
Loss Cost	2012.1	-0.018 (CI = +/-0.055; p = 0.491)	0.059 (CI = +/-0.367; p = 0.744)	0.001 (CI = +/-0.019; p = 0.936)	-0.104	-1.83%
Loss Cost	2012.2	-0.008 (CI = +/-0.058; p = 0.768)	0.017 (CI = +/-0.374; p = 0.925)	0.001 (CI = +/-0.019; p = 0.923)	-0.142	-0.82%
Loss Cost	2013.1	-0.015 (CI = +/-0.062; p = 0.628)	-0.007 (CI = +/-0.389; p = 0.971)	0.001 (CI = +/-0.019; p = 0.951)	-0.139	-1.46%
Loss Cost	2013.2	-0.008 (CI = +/-0.068; p = 0.803)	-0.032 (CI = +/-0.407; p = 0.870)	0.001 (CI = +/-0.019; p = 0.953)	-0.159	-0.81%
Loss Cost	2014.1	-0.011 (CI = +/-0.074; p = 0.750)	-0.043 (CI = +/-0.429; p = 0.834)	0.000 (CI = +/-0.020; p = 0.962)	-0.164	-1.14%
Loss Cost	2014.2	0.010 (CI = +/-0.076; p = 0.776)	-0.122 (CI = +/-0.419; p = 0.546)	0.000 (CI = +/-0.019; p = 0.994)	-0.155	+1.04%
Loss Cost	2015.1	-0.009 (CI = +/-0.079; p = 0.800)	-0.185 (CI = +/-0.416; p = 0.359)	0.000 (CI = +/-0.019; p = 0.988)	-0.127	-0.94%
Loss Cost	2015.2	-0.001 (CI = +/-0.087; p = 0.984)	-0.214 (CI = +/-0.442; p = 0.316)	0.000 (CI = +/-0.019; p = 0.962)	-0.126	-0.08%
Loss Cost	2016.1	-0.013 (CI = +/-0.096; p = 0.775)	-0.248 (CI = +/-0.464; p = 0.268)	0.000 (CI = +/-0.020; p = 0.973)	-0.108	-1.29%
Loss Cost	2016.2	0.003 (CI = +/-0.107; p = 0.957)	-0.298 (CI = +/-0.492; p = 0.212)	-0.001 (CI = +/-0.020; p = 0.906)	-0.091	+0.27%
Loss Cost	2017.1	-0.020 (CI = +/-0.117; p = 0.711)	-0.354 (CI = +/-0.507; p = 0.153)	0.000 (CI = +/-0.020; p = 0.966)	-0.035	-2.00%
Severity	2006.1	0.062 (CI = +/-0.027; p = 0.000)	0.099 (CI = +/-0.263; p = 0.452)	-0.001 (CI = +/-0.016; p = 0.862)	0.412	+6.45%
Severity	2006.2	0.060 (CI = +/-0.028; p = 0.000)	0.112 (CI = +/-0.270; p = 0.404)	-0.002 (CI = +/-0.016; p = 0.841)	0.380	+6.19%
Severity	2007.1	0.062 (CI = +/-0.030; p = 0.000)	0.124 (CI = +/-0.277; p = 0.367)	-0.001 (CI = +/-0.017; p = 0.875)	0.373	+6.43%
Severity	2007.2	0.057 (CI = +/-0.031; p = 0.001)	0.154 (CI = +/-0.279; p = 0.268)	-0.002 (CI = +/-0.016; p = 0.829)	0.333	+5.84%
Severity	2008.1	0.057 (CI = +/-0.033; p = 0.001)	0.157 (CI = +/-0.288; p = 0.275)	-0.002 (CI = +/-0.017; p = 0.839)	0.307	+5.89%
Severity	2008.2	0.053 (CI = +/-0.035; p = 0.004)	0.180 (CI = +/-0.294; p = 0.219)	-0.002 (CI = +/-0.017; p = 0.809)	0.271	+5.40%
Severity	2009.1	0.047 (CI = +/-0.036; p = 0.014)	0.152 (CI = +/-0.298; p = 0.305)	-0.003 (CI = +/-0.017; p = 0.746)	0.201	+4.78%
Severity	2009.2	0.047 (CI = +/-0.039; p = 0.019)	0.148 (CI = +/-0.309; p = 0.333)	-0.003 (CI = +/-0.017; p = 0.754)	0.190	+4.86%
Severity	2010.1	0.046 (CI = +/-0.042; p = 0.032)	0.142 (CI = +/-0.321; p = 0.370)	-0.003 (CI = +/-0.018; p = 0.748)	0.150	+4.71%
Severity	2010.2	0.034 (CI = +/-0.042; p = 0.103)	0.195 (CI = +/-0.312; p = 0.209)	-0.003 (CI = +/-0.017; p = 0.691)	0.111	+3.50%
Severity	2011.1	0.031 (CI = +/-0.045; p = 0.171)	0.180 (CI = +/-0.324; p = 0.262)	-0.004 (CI = +/-0.017; p = 0.671)	0.058	+3.12%
Severity	2011.2	0.020 (CI = +/-0.046; p = 0.372)	0.224 (CI = +/-0.323; p = 0.164)	-0.004 (CI = +/-0.017; p = 0.638)	0.043	+2.06%
Severity	2012.1	0.011 (CI = +/-0.049; p = 0.642)	0.187 (CI = +/-0.327; p = 0.247)	-0.004 (CI = +/-0.017; p = 0.583)	-0.023	+1.11%
Severity	2012.2	0.024 (CI = +/-0.050; p = 0.324)	0.134 (CI = +/-0.321; p = 0.395)	-0.004 (CI = +/-0.016; p = 0.583)	0.004	+2.43%
Severity	2013.1	0.015 (CI = +/-0.053; p = 0.548)	0.102 (CI = +/-0.329; p = 0.524)	-0.005 (CI = +/-0.016; p = 0.548)	-0.063	+1.56%
Severity	2013.2	0.009 (CI = +/-0.057; p = 0.746)	0.127 (CI = +/-0.343; p = 0.446)	-0.005 (CI = +/-0.016; p = 0.555)	-0.077	+0.90%
Severity	2014.1	0.000 (CI = +/-0.061; p = 0.988)	0.095 (CI = +/-0.353; p = 0.579)	-0.005 (CI = +/-0.017; p = 0.534)	-0.120	-0.04%
Severity	2014.2	0.024 (CI = +/-0.057; p = 0.386)	0.006 (CI = +/-0.316; p = 0.967)	-0.005 (CI = +/-0.014; p = 0.438)	-0.050	+2.43%
Severity	2015.1	0.005 (CI = +/-0.057; p = 0.840)	-0.052 (CI = +/-0.301; p = 0.717)	-0.006 (CI = +/-0.013; p = 0.387)	-0.118	+0.55%
Severity	2015.2	0.004 (CI = +/-0.064; p = 0.904)	-0.046 (CI = +/-0.323; p = 0.765)	-0.006 (CI = +/-0.014; p = 0.409)	-0.143	+0.36%
Severity	2016.1	-0.010 (CI = +/-0.068; p = 0.766)	-0.083 (CI = +/-0.330; p = 0.594)	-0.005 (CI = +/-0.014; p = 0.417)	-0.150	-0.96%
Severity	2016.2	-0.001 (CI = +/-0.077; p = 0.972)	-0.110 (CI = +/-0.355; p = 0.514)	-0.006 (CI = +/-0.015; p = 0.398)	-0.147	-0.13%
Severity	2017.1	-0.021 (CI = +/-0.082; p = 0.592)	-0.157 (CI = +/-0.357; p = 0.354)	-0.005 (CI = +/-0.014; p = 0.437)	-0.109	-2.05%
Frequency	2006.1	-0.014 (CI = +/-0.017; p = 0.124)	-0.119 (CI = +/-0.170; p = 0.163)	0.006 (CI = +/-0.010; p = 0.222)	0.149	-1.34%
Frequency	2006.2	-0.012 (CI = +/-0.018; p = 0.177)	-0.125 (CI = +/-0.175; p = 0.155)	0.006 (CI = +/-0.011; p = 0.221)	0.140	-1.24%
Frequency	2007.1	-0.016 (CI = +/-0.019; p = 0.089)	-0.146 (CI = +/-0.175; p = 0.099)	0.006 (CI = +/-0.010; p = 0.257)	0.185	-1.62%
Frequency	2007.2	-0.016 (CI = +/-0.020; p = 0.120)	-0.149 (CI = +/-0.180; p = 0.103)	0.006 (CI = +/-0.011; p = 0.261)	0.178	-1.56%
Frequency	2008.1	-0.015 (CI = +/-0.021; p = 0.152)	-0.147 (CI = +/-0.186; p = 0.118)	0.006 (CI = +/-0.011; p = 0.267)	0.154	-1.53%
Frequency	2008.2	-0.013 (CI = +/-0.023; p = 0.234)	-0.157 (CI = +/-0.192; p = 0.106)	0.006 (CI = +/-0.011; p = 0.263)	0.145	-1.34%
Frequency	2009.1	-0.013 (CI = +/-0.024; p = 0.287)	-0.154 (CI = +/-0.199; p = 0.124)	0.006 (CI = +/-0.011; p = 0.268)	0.121	-1.28%
Frequency	2009.2	-0.011 (CI = +/-0.026; p = 0.378)	-0.161 (CI = +/-0.205; p = 0.119)	0.006 (CI = +/-0.011; p = 0.269)	0.115	-1.12%
Frequency	2010.1	-0.019 (CI = +/-0.026; p = 0.146)	-0.196 (CI = +/-0.199; p = 0.054)	0.006 (CI = +/-0.011; p = 0.306)	0.203	-1.87%
Frequency	2010.2	-0.025 (CI = +/-0.027; p = 0.070)	-0.170 (CI = +/-0.199; p = 0.091)	0.005 (CI = +/-0.011; p = 0.319)	0.238	-2.42%
Frequency	2011.1	-0.026 (CI = +/-0.029; p = 0.079)	-0.174 (CI = +/-0.207; p = 0.095)	0.005 (CI = +/-0.011; p = 0.337)	0.219	-2.52%
Frequency	2011.2	-0.033 (CI = +/-0.029; p = 0.030)	-0.142 (CI = +/-0.204; p = 0.163)	0.005 (CI = +/-0.011; p = 0.341)	0.277	-3.24%
Frequency	2012.1	-0.030 (CI = +/-0.031; p = 0.065)	-0.129 (CI = +/-0.211; p = 0.220)	0.005 (CI = +/-0.011; p = 0.327)	0.208	-2.91%
Frequency	2012.2	-0.032 (CI = +/-0.034; p = 0.061)	-0.117 (CI = +/-0.220; p = 0.281)	0.005 (CI = +/-0.011; p = 0.339)	0.214	-3.18%
Frequency	2013.1	-0.030 (CI = +/-0.037; p = 0.105)	-0.109 (CI = +/-0.231; p = 0.336)	0.005 (CI = +/-0.011; p = 0.341)	0.155	-2.97%
Frequency	2013.2	-0.017 (CI = +/-0.036; p = 0.330)	-0.159 (CI = +/-0.215; p = 0.138)	0.005 (CI = +/-0.010; p = 0.298)	0.143	-1.69%
Frequency	2014.1	-0.011 (CI = +/-0.038; p = 0.554)	-0.138 (CI = +/-0.221; p = 0.206)	0.005 (CI = +/-0.010; p = 0.284)	0.065	-1.09%
Frequency	2014.2	-0.014 (CI = +/-0.042; p = 0.504)	-0.128 (CI = +/-0.235; p = 0.263)	0.005 (CI = +/-0.011; p = 0.294)	0.062	-1.36%
Frequency	2015.1	-0.015 (CI = +/-0.047; p = 0.509)	-0.133 (CI = +/-0.249; p = 0.274)	0.005 (CI = +/-0.011; p = 0.310)	0.040	-1.48%
Frequency	2015.2	-0.004 (CI = +/-0.050; p = 0.851)	-0.168 (CI = +/-0.255; p = 0.179)	0.005 (CI = +/-0.011; p = 0.337)	0.044	-0.45%
Frequency	2016.1	-0.003 (CI = +/-0.057; p = 0.900)	-0.165 (CI = +/-0.273; p = 0.215)	0.005 (CI = +/-0.012; p = 0.356)	0.006	-0.33%
Frequency	2016.2	0.004 (CI = +/-0.064; p = 0.894)	-0.188 (CI = +/-0.293; p = 0.187)	0.005 (CI = +/-0.012; p = 0.407)	0.010	+0.40%
Frequency	2017.1	0.001 (CI = +/-0.073; p = 0.987)	-0.196 (CI = +/-0.316; p = 0.199)	0.005 (CI = +/-0.013; p = 0.417)	-0.005	+0.05%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.049 (CI = +/-0.032; p = 0.004)	0.005 (CI = +/-0.019; p = 0.587)	0.191	+5.02%
Loss Cost	2006.2	0.048 (CI = +/-0.034; p = 0.007)	0.005 (CI = +/-0.019; p = 0.606)	0.164	+4.87%
Loss Cost	2007.1	0.046 (CI = +/-0.036; p = 0.013)	0.005 (CI = +/-0.019; p = 0.624)	0.137	+4.72%
Loss Cost	2007.2	0.041 (CI = +/-0.037; p = 0.032)	0.004 (CI = +/-0.020; p = 0.667)	0.092	+4.19%
Loss Cost	2008.1	0.042 (CI = +/-0.040; p = 0.039)	0.004 (CI = +/-0.020; p = 0.667)	0.083	+4.27%
Loss Cost	2008.2	0.039 (CI = +/-0.042; p = 0.067)	0.004 (CI = +/-0.020; p = 0.690)	0.055	+4.00%
Loss Cost	2009.1	0.034 (CI = +/-0.044; p = 0.129)	0.004 (CI = +/-0.020; p = 0.727)	0.018	+3.45%
Loss Cost	2009.2	0.036 (CI = +/-0.047; p = 0.130)	0.004 (CI = +/-0.021; p = 0.719)	0.018	+3.68%
Loss Cost	2010.1	0.028 (CI = +/-0.050; p = 0.264)	0.003 (CI = +/-0.021; p = 0.765)	-0.024	+2.79%
Loss Cost	2010.2	0.010 (CI = +/-0.048; p = 0.674)	0.002 (CI = +/-0.019; p = 0.842)	-0.072	+1.00%
Loss Cost	2011.1	0.005 (CI = +/-0.051; p = 0.838)	0.002 (CI = +/-0.019; p = 0.867)	-0.081	+0.52%
Loss Cost	2011.2	-0.012 (CI = +/-0.050; p = 0.616)	0.001 (CI = +/-0.018; p = 0.938)	-0.071	-1.22%
Loss Cost	2012.1	-0.019 (CI = +/-0.053; p = 0.473)	0.000 (CI = +/-0.018; p = 0.964)	-0.059	-1.87%
Loss Cost	2012.2	-0.008 (CI = +/-0.056; p = 0.764)	0.001 (CI = +/-0.018; p = 0.929)	-0.088	-0.82%
Loss Cost	2013.1	-0.015 (CI = +/-0.061; p = 0.619)	0.001 (CI = +/-0.018; p = 0.946)	-0.082	-1.46%
Loss Cost	2013.2	-0.008 (CI = +/-0.066; p = 0.793)	0.001 (CI = +/-0.019; p = 0.936)	-0.099	-0.83%
Loss Cost	2014.1	-0.011 (CI = +/-0.072; p = 0.749)	0.001 (CI = +/-0.019; p = 0.941)	-0.102	-1.11%
Loss Cost	2014.2	0.009 (CI = +/-0.074; p = 0.793)	0.001 (CI = +/-0.019; p = 0.934)	-0.113	+0.94%
Loss Cost	2015.1	-0.008 (CI = +/-0.078; p = 0.824)	0.001 (CI = +/-0.018; p = 0.922)	-0.119	-0.82%
Loss Cost	2015.2	-0.003 (CI = +/-0.087; p = 0.934)	0.001 (CI = +/-0.019; p = 0.931)	-0.132	-0.34%
Loss Cost	2016.1	-0.012 (CI = +/-0.097; p = 0.801)	0.001 (CI = +/-0.020; p = 0.915)	-0.135	-1.15%
Loss Cost	2016.2	-0.003 (CI = +/-0.109; p = 0.959)	0.001 (CI = +/-0.020; p = 0.943)	-0.153	-0.27%
Loss Cost	2017.1	-0.019 (CI = +/-0.122; p = 0.741)	0.001 (CI = +/-0.021; p = 0.887)	-0.152	-1.88%
Severity	2006.1	0.062 (CI = +/-0.027; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.804)	0.420	+6.40%
Severity	2006.2	0.060 (CI = +/-0.028; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.783)	0.385	+6.20%
Severity	2007.1	0.062 (CI = +/-0.030; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.804)	0.376	+6.37%
Severity	2007.2	0.057 (CI = +/-0.031; p = 0.001)	-0.003 (CI = +/-0.016; p = 0.753)	0.327	+5.85%
Severity	2008.1	0.056 (CI = +/-0.033; p = 0.002)	-0.003 (CI = +/-0.017; p = 0.754)	0.302	+5.81%
Severity	2008.2	0.053 (CI = +/-0.035; p = 0.004)	-0.003 (CI = +/-0.017; p = 0.724)	0.257	+5.43%
Severity	2009.1	0.046 (CI = +/-0.036; p = 0.015)	-0.004 (CI = +/-0.017; p = 0.666)	0.198	+4.70%
Severity	2009.2	0.048 (CI = +/-0.039; p = 0.018)	-0.003 (CI = +/-0.017; p = 0.684)	0.191	+4.89%
Severity	2010.1	0.045 (CI = +/-0.041; p = 0.034)	-0.004 (CI = +/-0.017; p = 0.674)	0.155	+4.63%
Severity	2010.2	0.035 (CI = +/-0.042; p = 0.103)	-0.004 (CI = +/-0.017; p = 0.605)	0.087	+3.55%
Severity	2011.1	0.030 (CI = +/-0.045; p = 0.187)	-0.005 (CI = +/-0.017; p = 0.584)	0.046	+3.01%
Severity	2011.2	0.021 (CI = +/-0.047; p = 0.366)	-0.005 (CI = +/-0.017; p = 0.546)	-0.002	+2.13%
Severity	2012.1	0.010 (CI = +/-0.049; p = 0.680)	-0.006 (CI = +/-0.017; p = 0.498)	-0.043	+0.99%
Severity	2012.2	0.025 (CI = +/-0.049; p = 0.309)	-0.005 (CI = +/-0.016; p = 0.517)	0.015	+2.49%
Severity	2013.1	0.015 (CI = +/-0.052; p = 0.559)	-0.005 (CI = +/-0.016; p = 0.492)	-0.032	+1.49%
Severity	2013.2	0.010 (CI = +/-0.056; p = 0.723)	-0.005 (CI = +/-0.016; p = 0.492)	-0.055	+0.97%
Severity	2014.1	-0.001 (CI = +/-0.060; p = 0.970)	-0.005 (CI = +/-0.016; p = 0.481)	-0.077	-0.11%
Severity	2014.2	0.024 (CI = +/-0.055; p = 0.370)	-0.005 (CI = +/-0.014; p = 0.418)	0.012	+2.43%
Severity	2015.1	0.006 (CI = +/-0.055; p = 0.825)	-0.005 (CI = +/-0.013; p = 0.393)	-0.058	+0.58%
Severity	2015.2	0.003 (CI = +/-0.061; p = 0.916)	-0.005 (CI = +/-0.013; p = 0.412)	-0.074	+0.31%
Severity	2016.1	-0.009 (CI = +/-0.066; p = 0.771)	-0.005 (CI = +/-0.013; p = 0.439)	-0.092	-0.91%
Severity	2016.2	-0.003 (CI = +/-0.075; p = 0.926)	-0.005 (CI = +/-0.014; p = 0.436)	-0.099	-0.33%
Severity	2017.1	-0.020 (CI = +/-0.081; p = 0.599)	-0.004 (CI = +/-0.014; p = 0.503)	-0.103	-1.99%
Frequency	2006.1	-0.013 (CI = +/-0.018; p = 0.143)	0.007 (CI = +/-0.010; p = 0.181)	0.123	-1.30%
Frequency	2006.2	-0.013 (CI = +/-0.019; p = 0.180)	0.007 (CI = +/-0.011; p = 0.184)	0.111	-1.25%
Frequency	2007.1	-0.016 (CI = +/-0.019; p = 0.111)	0.007 (CI = +/-0.011; p = 0.207)	0.137	-1.55%
Frequency	2007.2	-0.016 (CI = +/-0.021; p = 0.127)	0.007 (CI = +/-0.011; p = 0.216)	0.129	-1.58%
Frequency	2008.1	-0.015 (CI = +/-0.022; p = 0.181)	0.007 (CI = +/-0.011; p = 0.215)	0.109	-1.46%
Frequency	2008.2	-0.014 (CI = +/-0.023; p = 0.240)	0.007 (CI = +/-0.011; p = 0.217)	0.092	-1.36%
Frequency	2009.1	-0.012 (CI = +/-0.025; p = 0.329)	0.007 (CI = +/-0.011; p = 0.215)	0.073	-1.20%
Frequency	2009.2	-0.012 (CI = +/-0.027; p = 0.379)	0.007 (CI = +/-0.012; p = 0.222)	0.062	-1.15%
Frequency	2010.1	-0.018 (CI = +/-0.027; p = 0.192)	0.007 (CI = +/-0.011; p = 0.243)	0.108	-1.76%
Frequency	2010.2	-0.025 (CI = +/-0.028; p = 0.076)	0.006 (CI = +/-0.011; p = 0.262)	0.174	-2.46%
Frequency	2011.1	-0.025 (CI = +/-0.030; p = 0.103)	0.006 (CI = +/-0.011; p = 0.270)	0.153	-2.42%
Frequency	2011.2	-0.033 (CI = +/-0.030; p = 0.030)	0.006 (CI = +/-0.011; p = 0.282)	0.243	-3.29%
Frequency	2012.1	-0.029 (CI = +/-0.032; p = 0.075)	0.006 (CI = +/-0.011; p = 0.268)	0.186	-2.83%
Frequency	2012.2	-0.033 (CI = +/-0.034; p = 0.058)	0.006 (CI = +/-0.011; p = 0.285)	0.205	-3.23%
Frequency	2013.1	-0.029 (CI = +/-0.037; p = 0.111)	0.006 (CI = +/-0.011; p = 0.286)	0.156	-2.90%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.320)	0.006 (CI = +/-0.011; p = 0.241)	0.079	-1.79%
Frequency	2014.1	-0.010 (CI = +/-0.039; p = 0.594)	0.006 (CI = +/-0.010; p = 0.230)	0.027	-1.00%
Frequency	2014.2	-0.015 (CI = +/-0.043; p = 0.475)	0.006 (CI = +/-0.011; p = 0.238)	0.043	-1.46%
Frequency	2015.1	-0.014 (CI = +/-0.047; p = 0.536)	0.006 (CI = +/-0.011; p = 0.253)	0.023	-1.40%
Frequency	2015.2	-0.006 (CI = +/-0.051; p = 0.792)	0.006 (CI = +/-0.011; p = 0.268)	-0.020	-0.65%
Frequency	2016.1	-0.002 (CI = +/-0.058; p = 0.929)	0.006 (CI = +/-0.012; p = 0.290)	-0.044	-0.24%
Frequency	2016.2	0.001 (CI = +/-0.065; p = 0.984)	0.006 (CI = +/-0.012; p = 0.317)	-0.063	+0.06%
Frequency	2017.1	0.001 (CI = +/-0.075; p = 0.973)	0.006 (CI = +/-0.013; p = 0.342)	-0.078	+0.12%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.029; p = 0.003)	-0.028 (CI = +/-0.310; p = 0.854)	0.185	+4.65%
Loss Cost	2006.2	0.044 (CI = +/-0.031; p = 0.006)	-0.020 (CI = +/-0.319; p = 0.901)	0.157	+4.51%
Loss Cost	2007.1	0.043 (CI = +/-0.032; p = 0.012)	-0.029 (CI = +/-0.328; p = 0.859)	0.132	+4.34%
Loss Cost	2007.2	0.038 (CI = +/-0.034; p = 0.031)	-0.001 (CI = +/-0.334; p = 0.996)	0.087	+3.84%
Loss Cost	2008.1	0.038 (CI = +/-0.036; p = 0.038)	0.003 (CI = +/-0.344; p = 0.988)	0.078	+3.91%
Loss Cost	2008.2	0.036 (CI = +/-0.038; p = 0.068)	0.017 (CI = +/-0.355; p = 0.921)	0.050	+3.63%
Loss Cost	2009.1	0.031 (CI = +/-0.041; p = 0.132)	-0.008 (CI = +/-0.363; p = 0.964)	0.014	+3.12%
Loss Cost	2009.2	0.033 (CI = +/-0.043; p = 0.133)	-0.019 (CI = +/-0.376; p = 0.920)	0.014	+3.34%
Loss Cost	2010.1	0.025 (CI = +/-0.045; p = 0.275)	-0.059 (CI = +/-0.379; p = 0.753)	-0.024	+2.49%
Loss Cost	2010.2	0.008 (CI = +/-0.044; p = 0.716)	0.022 (CI = +/-0.355; p = 0.899)	-0.073	+0.79%
Loss Cost	2011.1	0.003 (CI = +/-0.047; p = 0.880)	0.002 (CI = +/-0.367; p = 0.989)	-0.082	+0.35%
Loss Cost	2011.2	-0.014 (CI = +/-0.046; p = 0.542)	0.080 (CI = +/-0.345; p = 0.636)	-0.060	-1.36%
Loss Cost	2012.1	-0.019 (CI = +/-0.049; p = 0.426)	0.057 (CI = +/-0.356; p = 0.743)	-0.054	-1.91%
Loss Cost	2012.2	-0.009 (CI = +/-0.052; p = 0.716)	0.015 (CI = +/-0.362; p = 0.931)	-0.088	-0.92%
Loss Cost	2013.1	-0.015 (CI = +/-0.057; p = 0.577)	-0.008 (CI = +/-0.376; p = 0.964)	-0.082	-1.53%
Loss Cost	2013.2	-0.009 (CI = +/-0.062; p = 0.769)	-0.033 (CI = +/-0.392; p = 0.860)	-0.098	-0.88%
Loss Cost	2014.1	-0.012 (CI = +/-0.068; p = 0.715)	-0.044 (CI = +/-0.412; p = 0.823)	-0.100	-1.19%
Loss Cost	2014.2	0.010 (CI = +/-0.070; p = 0.760)	-0.122 (CI = +/-0.402; p = 0.529)	-0.087	+1.03%
Loss Cost	2015.1	-0.009 (CI = +/-0.072; p = 0.789)	-0.184 (CI = +/-0.397; p = 0.340)	-0.056	-0.93%
Loss Cost	2015.2	0.000 (CI = +/-0.081; p = 0.993)	-0.213 (CI = +/-0.420; p = 0.298)	-0.051	-0.04%
Loss Cost	2016.1	-0.013 (CI = +/-0.090; p = 0.767)	-0.247 (CI = +/-0.440; p = 0.248)	-0.029	-1.26%
Loss Cost	2016.2	0.004 (CI = +/-0.101; p = 0.939)	-0.294 (CI = +/-0.464; p = 0.195)	-0.009	+0.36%
Loss Cost	2017.1	-0.020 (CI = +/-0.110; p = 0.701)	-0.352 (CI = +/-0.476; p = 0.133)	0.051	-1.97%
Severity	2006.1	0.063 (CI = +/-0.024; p = 0.000)	0.101 (CI = +/-0.258; p = 0.433)	0.429	+6.55%
Severity	2006.2	0.061 (CI = +/-0.025; p = 0.000)	0.114 (CI = +/-0.265; p = 0.385)	0.398	+6.31%
Severity	2007.1	0.063 (CI = +/-0.027; p = 0.000)	0.127 (CI = +/-0.271; p = 0.350)	0.392	+6.53%
Severity	2007.2	0.058 (CI = +/-0.028; p = 0.000)	0.157 (CI = +/-0.273; p = 0.251)	0.354	+5.98%
Severity	2008.1	0.059 (CI = +/-0.030; p = 0.000)	0.160 (CI = +/-0.282; p = 0.256)	0.329	+6.04%
Severity	2008.2	0.054 (CI = +/-0.031; p = 0.001)	0.184 (CI = +/-0.287; p = 0.202)	0.295	+5.58%
Severity	2009.1	0.049 (CI = +/-0.033; p = 0.004)	0.157 (CI = +/-0.291; p = 0.280)	0.226	+5.03%
Severity	2009.2	0.050 (CI = +/-0.035; p = 0.007)	0.153 (CI = +/-0.302; p = 0.308)	0.217	+5.11%
Severity	2010.1	0.049 (CI = +/-0.037; p = 0.013)	0.148 (CI = +/-0.313; p = 0.342)	0.179	+4.99%
Severity	2010.2	0.038 (CI = +/-0.038; p = 0.051)	0.201 (CI = +/-0.305; p = 0.186)	0.141	+3.83%
Severity	2011.1	0.034 (CI = +/-0.040; p = 0.092)	0.187 (CI = +/-0.316; p = 0.233)	0.090	+3.51%
Severity	2011.2	0.024 (CI = +/-0.042; p = 0.240)	0.232 (CI = +/-0.315; p = 0.142)	0.075	+2.48%
Severity	2012.1	0.016 (CI = +/-0.044; p = 0.459)	0.197 (CI = +/-0.319; p = 0.214)	0.009	+1.62%
Severity	2012.2	0.029 (CI = +/-0.045; p = 0.199)	0.143 (CI = +/-0.313; p = 0.353)	0.036	+2.93%
Severity	2013.1	0.021 (CI = +/-0.048; p = 0.375)	0.113 (CI = +/-0.321; p = 0.471)	-0.030	+2.12%
Severity	2013.2	0.014 (CI = +/-0.053; p = 0.571)	0.138 (CI = +/-0.334; p = 0.397)	-0.041	+1.46%
Severity	2014.1	0.006 (CI = +/-0.057; p = 0.836)	0.107 (CI = +/-0.343; p = 0.520)	-0.083	+0.57%
Severity	2014.2	0.030 (CI = +/-0.054; p = 0.247)	0.021 (CI = +/-0.309; p = 0.890)	-0.027	+3.09%
Severity	2015.1	0.012 (CI = +/-0.054; p = 0.635)	-0.037 (CI = +/-0.295; p = 0.794)	-0.104	+1.24%
Severity	2015.2	0.010 (CI = +/-0.061; p = 0.735)	-0.029 (CI = +/-0.315; p = 0.847)	-0.122	+0.99%
Severity	2016.1	-0.004 (CI = +/-0.066; p = 0.903)	-0.068 (CI = +/-0.322; p = 0.659)	-0.125	-0.38%
Severity	2016.2	0.004 (CI = +/-0.075; p = 0.918)	-0.089 (CI = +/-0.345; p = 0.588)	-0.127	+0.36%
Severity	2017.1	-0.017 (CI = +/-0.080; p = 0.648)	-0.141 (CI = +/-0.346; p = 0.393)	-0.077	-1.70%
Frequency	2006.1	-0.018 (CI = +/-0.016; p = 0.028)	-0.129 (CI = +/-0.170; p = 0.133)	0.135	-1.78%
Frequency	2006.2	-0.017 (CI = +/-0.017; p = 0.047)	-0.134 (CI = +/-0.175; p = 0.129)	0.126	-1.70%
Frequency	2007.1	-0.021 (CI = +/-0.017; p = 0.020)	-0.155 (CI = +/-0.174; p = 0.079)	0.176	-2.05%
Frequency	2007.2	-0.020 (CI = +/-0.018; p = 0.031)	-0.158 (CI = +/-0.180; p = 0.084)	0.169	-2.02%
Frequency	2008.1	-0.020 (CI = +/-0.020; p = 0.042)	-0.157 (CI = +/-0.186; p = 0.095)	0.146	-2.01%
Frequency	2008.2	-0.019 (CI = +/-0.021; p = 0.077)	-0.166 (CI = +/-0.192; p = 0.086)	0.136	-1.84%
Frequency	2009.1	-0.018 (CI = +/-0.022; p = 0.101)	-0.165 (CI = +/-0.198; p = 0.100)	0.112	-1.82%
Frequency	2009.2	-0.017 (CI = +/-0.024; p = 0.153)	-0.172 (CI = +/-0.205; p = 0.098)	0.105	-1.69%
Frequency	2010.1	-0.024 (CI = +/-0.024; p = 0.045)	-0.206 (CI = +/-0.198; p = 0.042)	0.200	-2.39%
Frequency	2010.2	-0.030 (CI = +/-0.024; p = 0.019)	-0.179 (CI = +/-0.198; p = 0.074)	0.237	-2.93%
Frequency	2011.1	-0.031 (CI = +/-0.026; p = 0.023)	-0.185 (CI = +/-0.205; p = 0.076)	0.220	-3.05%
Frequency	2011.2	-0.038 (CI = +/-0.027; p = 0.008)	-0.152 (CI = +/-0.203; p = 0.134)	0.278	-3.75%
Frequency	2012.1	-0.035 (CI = +/-0.029; p = 0.019)	-0.140 (CI = +/-0.210; p = 0.180)	0.207	-3.47%
Frequency	2012.2	-0.038 (CI = +/-0.032; p = 0.020)	-0.128 (CI = +/-0.218; p = 0.236)	0.215	-3.74%
Frequency	2013.1	-0.036 (CI = +/-0.034; p = 0.039)	-0.121 (CI = +/-0.228; p = 0.281)	0.157	-3.57%
Frequency	2013.2	-0.023 (CI = +/-0.034; p = 0.165)	-0.171 (CI = +/-0.214; p = 0.110)	0.136	-2.30%
Frequency	2014.1	-0.018 (CI = +/-0.036; p = 0.321)	-0.152 (CI = +/-0.220; p = 0.165)	0.054	-1.75%
Frequency	2014.2	-0.020 (CI = +/-0.040; p = 0.307)	-0.143 (CI = +/-0.233; p = 0.213)	0.052	-2.00%
Frequency	2015.1	-0.022 (CI = +/-0.045; p = 0.324)	-0.147 (CI = +/-0.247; p = 0.224)	0.034	-2.14%
Frequency	2015.2	-0.010 (CI = +/-0.048; p = 0.661)	-0.184 (CI = +/-0.251; p = 0.140)	0.044	-1.01%
Frequency	2016.1	-0.009 (CI = +/-0.055; p = 0.733)	-0.180 (CI = +/-0.268; p = 0.172)	0.012	-0.88%
Frequency	2016.2	0.000 (CI = +/-0.062; p = 1.000)	-0.205 (CI = +/-0.284; p = 0.143)	0.029	+0.00%
Frequency	2017.1	-0.003 (CI = +/-0.071; p = 0.935)	-0.212 (CI = +/-0.306; p = 0.158)	0.019	-0.27%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.069 (CI = +/-0.042; p = 0.002)	-0.012 (CI = +/-0.310; p = 0.937)	0.012 (CI = +/-0.021; p = 0.254)	-0.483 (CI = +/-0.665; p = 0.149)	0.196	+7.16%
Loss Cost	2006.2	0.069 (CI = +/-0.045; p = 0.004)	-0.010 (CI = +/-0.319; p = 0.948)	0.012 (CI = +/-0.022; p = 0.268)	-0.480 (CI = +/-0.685; p = 0.163)	0.165	+7.11%
Loss Cost	2007.1	0.068 (CI = +/-0.049; p = 0.008)	-0.012 (CI = +/-0.330; p = 0.940)	0.012 (CI = +/-0.023; p = 0.286)	-0.476 (CI = +/-0.708; p = 0.180)	0.135	+7.05%
Loss Cost	2007.2	0.062 (CI = +/-0.052; p = 0.020)	0.008 (CI = +/-0.338; p = 0.962)	0.011 (CI = +/-0.023; p = 0.335)	-0.431 (CI = +/-0.725; p = 0.234)	0.077	+6.41%
Loss Cost	2008.1	0.066 (CI = +/-0.056; p = 0.023)	0.019 (CI = +/-0.349; p = 0.910)	0.012 (CI = +/-0.024; p = 0.319)	-0.457 (CI = +/-0.750; p = 0.222)	0.070	+6.78%
Loss Cost	2008.2	0.063 (CI = +/-0.060; p = 0.040)	0.026 (CI = +/-0.361; p = 0.883)	0.011 (CI = +/-0.024; p = 0.347)	-0.441 (CI = +/-0.777; p = 0.254)	0.034	+6.54%
Loss Cost	2009.1	0.057 (CI = +/-0.065; p = 0.084)	0.007 (CI = +/-0.372; p = 0.969)	0.010 (CI = +/-0.025; p = 0.411)	-0.396 (CI = +/-0.805; p = 0.321)	-0.017	+5.87%
Loss Cost	2009.2	0.063 (CI = +/-0.071; p = 0.077)	-0.010 (CI = +/-0.384; p = 0.957)	0.011 (CI = +/-0.026; p = 0.383)	-0.438 (CI = +/-0.834; p = 0.289)	-0.013	+6.53%
Loss Cost	2010.1	0.050 (CI = +/-0.076; p = 0.184)	-0.045 (CI = +/-0.393; p = 0.815)	0.009 (CI = +/-0.026; p = 0.491)	-0.353 (CI = +/-0.857; p = 0.404)	-0.074	+5.17%
Loss Cost	2010.2	0.022 (CI = +/-0.076; p = 0.559)	0.027 (CI = +/-0.372; p = 0.883)	0.005 (CI = +/-0.025; p = 0.679)	-0.170 (CI = +/-0.816; p = 0.671)	-0.155	+2.20%
Loss Cost	2011.1	0.014 (CI = +/-0.083; p = 0.724)	0.009 (CI = +/-0.387; p = 0.962)	0.004 (CI = +/-0.026; p = 0.759)	-0.123 (CI = +/-0.856; p = 0.768)	-0.174	+1.45%
Loss Cost	2011.2	-0.018 (CI = +/-0.083; p = 0.650)	0.082 (CI = +/-0.364; p = 0.645)	0.000 (CI = +/-0.024; p = 0.986)	0.074 (CI = +/-0.813; p = 0.852)	-0.159	-1.83%
Loss Cost	2012.1	-0.031 (CI = +/-0.092; p = 0.485)	0.054 (CI = +/-0.377; p = 0.766)	-0.002 (CI = +/-0.025; p = 0.866)	0.150 (CI = +/-0.851; p = 0.717)	-0.151	-3.08%
Loss Cost	2012.2	-0.012 (CI = +/-0.100; p = 0.801)	0.017 (CI = +/-0.385; p = 0.928)	0.000 (CI = +/-0.025; p = 0.994)	0.042 (CI = +/-0.880; p = 0.921)	-0.201	-1.21%
Loss Cost	2013.1	-0.027 (CI = +/-0.111; p = 0.618)	-0.010 (CI = +/-0.401; p = 0.957)	-0.002 (CI = +/-0.026; p = 0.889)	0.124 (CI = +/-0.931; p = 0.782)	-0.197	-2.65%
Loss Cost	2013.2	-0.014 (CI = +/-0.125; p = 0.813)	-0.032 (CI = +/-0.421; p = 0.873)	-0.001 (CI = +/-0.027; p = 0.968)	0.058 (CI = +/-0.991; p = 0.903)	-0.226	-1.41%
Loss Cost	2014.1	-0.023 (CI = +/-0.142; p = 0.736)	-0.046 (CI = +/-0.445; p = 0.828)	-0.002 (CI = +/-0.029; p = 0.913)	0.104 (CI = +/-1.070; p = 0.839)	-0.234	-2.28%
Loss Cost	2014.2	0.027 (CI = +/-0.149; p = 0.707)	-0.122 (CI = +/-0.434; p = 0.558)	0.003 (CI = +/-0.028; p = 0.842)	-0.139 (CI = +/-1.064; p = 0.785)	-0.226	+2.72%
Loss Cost	2015.1	-0.021 (CI = +/-0.162; p = 0.785)	-0.187 (CI = +/-0.434; p = 0.370)	-0.002 (CI = +/-0.028; p = 0.892)	0.090 (CI = +/-1.090; p = 0.863)	-0.204	-2.07%
Loss Cost	2015.2	-0.001 (CI = +/-0.186; p = 0.991)	-0.214 (CI = +/-0.462; p = 0.335)	0.000 (CI = +/-0.030; p = 0.974)	0.002 (CI = +/-1.184; p = 0.998)	-0.212	-0.10%
Loss Cost	2016.1	-0.034 (CI = +/-0.214; p = 0.734)	-0.252 (CI = +/-0.487; p = 0.281)	-0.003 (CI = +/-0.031; p = 0.840)	0.144 (CI = +/-1.284; p = 0.811)	-0.195	-3.36%
Loss Cost	2016.2	0.003 (CI = +/-0.247; p = 0.980)	-0.298 (CI = +/-0.520; p = 0.234)	-0.001 (CI = +/-0.033; p = 0.943)	-0.001 (CI = +/-1.393; p = 0.999)	-0.191	+0.28%
Loss Cost	2017.1	-0.059 (CI = +/-0.278; p = 0.648)	-0.358 (CI = +/-0.536; p = 0.167)	-0.004 (CI = +/-0.034; p = 0.775)	0.228 (CI = +/-1.472; p = 0.737)	-0.125	-5.70%
Severity	2006.1	0.079 (CI = +/-0.035; p = 0.000)	0.106 (CI = +/-0.260; p = 0.414)	0.005 (CI = +/-0.018; p = 0.609)	-0.397 (CI = +/-0.557; p = 0.157)	0.431	+8.22%
Severity	2006.2	0.077 (CI = +/-0.038; p = 0.000)	0.114 (CI = +/-0.267; p = 0.390)	0.004 (CI = +/-0.018; p = 0.650)	-0.378 (CI = +/-0.573; p = 0.188)	0.395	+7.97%
Severity	2007.1	0.082 (CI = +/-0.040; p = 0.000)	0.132 (CI = +/-0.273; p = 0.330)	0.005 (CI = +/-0.019; p = 0.574)	-0.417 (CI = +/-0.586; p = 0.156)	0.395	+8.51%
Severity	2007.2	0.075 (CI = +/-0.042; p = 0.001)	0.156 (CI = +/-0.277; p = 0.258)	0.004 (CI = +/-0.019; p = 0.667)	-0.365 (CI = +/-0.594; p = 0.219)	0.346	+7.75%
Severity	2008.1	0.077 (CI = +/-0.046; p = 0.002)	0.165 (CI = +/-0.286; p = 0.248)	0.005 (CI = +/-0.019; p = 0.637)	-0.384 (CI = +/-0.615; p = 0.211)	0.322	+8.03%
Severity	2008.2	0.071 (CI = +/-0.049; p = 0.006)	0.182 (CI = +/-0.293; p = 0.213)	0.004 (CI = +/-0.020; p = 0.711)	-0.343 (CI = +/-0.631; p = 0.274)	0.278	+7.41%
Severity	2009.1	0.063 (CI = +/-0.053; p = 0.020)	0.158 (CI = +/-0.300; p = 0.288)	0.002 (CI = +/-0.020; p = 0.830)	-0.287 (CI = +/-0.648; p = 0.371)	0.196	+6.55%
Severity	2009.2	0.066 (CI = +/-0.057; p = 0.024)	0.150 (CI = +/-0.311; p = 0.329)	0.003 (CI = +/-0.021; p = 0.802)	-0.307 (CI = +/-0.674; p = 0.358)	0.186	+6.87%
Severity	2010.1	0.066 (CI = +/-0.063; p = 0.039)	0.149 (CI = +/-0.323; p = 0.350)	0.003 (CI = +/-0.021; p = 0.812)	-0.305 (CI = +/-0.706; p = 0.381)	0.143	+6.84%
Severity	2010.2	0.047 (CI = +/-0.065; p = 0.144)	0.196 (CI = +/-0.318; p = 0.214)	0.000 (CI = +/-0.021; p = 0.997)	-0.185 (CI = +/-0.697; p = 0.588)	0.084	+4.85%
Severity	2011.1	0.042 (CI = +/-0.071; p = 0.234)	0.184 (CI = +/-0.331; p = 0.262)	-0.001 (CI = +/-0.022; p = 0.936)	-0.152 (CI = +/-0.732; p = 0.671)	0.024	+4.30%
Severity	2011.2	0.024 (CI = +/-0.076; p = 0.522)	0.225 (CI = +/-0.332; p = 0.173)	-0.003 (CI = +/-0.022; p = 0.769)	-0.042 (CI = +/-0.740; p = 0.908)	-0.002	+2.40%
Severity	2012.1	0.005 (CI = +/-0.082; p = 0.896)	0.185 (CI = +/-0.336; p = 0.264)	-0.006 (CI = +/-0.022; p = 0.594)	0.069 (CI = +/-0.759; p = 0.852)	-0.073	+0.52%
Severity	2012.2	0.031 (CI = +/-0.085; p = 0.456)	0.134 (CI = +/-0.331; p = 0.405)	-0.003 (CI = +/-0.022; p = 0.783)	-0.077 (CI = +/-0.755; p = 0.833)	-0.046	+3.15%
Severity	2013.1	0.013 (CI = +/-0.094; p = 0.770)	0.101 (CI = +/-0.340; p = 0.539)	-0.005 (CI = +/-0.022; p = 0.634)	0.022 (CI = +/-0.789; p = 0.954)	-0.122	+1.34%
Severity	2013.2	-0.001 (CI = +/-0.105; p = 0.978)	0.127 (CI = +/-0.354; p = 0.460)	-0.007 (CI = +/-0.023; p = 0.555)	0.099 (CI = +/-0.833; p = 0.804)	-0.137	-0.14%
Severity	2014.1	-0.025 (CI = +/-0.116; p = 0.648)	0.088 (CI = +/-0.363; p = 0.614)	-0.009 (CI = +/-0.024; p = 0.422)	0.224 (CI = +/-0.874; p = 0.594)	-0.168	-2.51%
Severity	2014.2	0.029 (CI = +/-0.113; p = 0.598)	0.006 (CI = +/-0.328; p = 0.968)	-0.005 (CI = +/-0.021; p = 0.645)	-0.038 (CI = +/-0.804; p = 0.921)	-0.119	+2.89%
Severity	2015.1	-0.018 (CI = +/-0.116; p = 0.741)	-0.057 (CI = +/-0.311; p = 0.698)	-0.009 (CI = +/-0.020; p = 0.351)	0.185 (CI = +/-0.782; p = 0.620)	-0.177	-1.81%
Severity	2015.2	-0.027 (CI = +/-0.135; p = 0.669)	-0.045 (CI = +/-0.333; p = 0.773)	-0.010 (CI = +/-0.021; p = 0.346)	0.225 (CI = +/-0.855; p = 0.580)	-0.202	-2.69%
Severity	2016.1	-0.070 (CI = +/-0.147; p = 0.323)	-0.094 (CI = +/-0.334; p = 0.550)	-0.013 (CI = +/-0.022; p = 0.215)	0.407 (CI = +/-0.881; p = 0.334)	-0.149	-6.72%
Severity	2016.2	-0.059 (CI = +/-0.173; p = 0.469)	-0.107 (CI = +/-0.363; p = 0.529)	-0.012 (CI = +/-0.023; p = 0.260)	0.365 (CI = +/-0.974; p = 0.427)	-0.179	-5.73%
Severity	2017.1	-0.122 (CI = +/-0.180; p = 0.162)	-0.170 (CI = +/-0.348; p = 0.302)	-0.016 (CI = +/-0.022; p = 0.137)	0.600 (CI = +/-0.955; p = 0.192)	-0.020	-11.50%
Frequency	2006.1	-0.010 (CI = +/-0.023; p = 0.396)	-0.118 (CI = +/-0.172; p = 0.174)	0.008 (CI = +/-0.012; p = 0.199)	-0.087 (CI = +/-0.370; p = 0.636)	0.128	-0.99%
Frequency	2006.2	-0.008 (CI = +/-0.025; p = 0.518)	-0.124 (CI = +/-0.177; p = 0.161)	0.008 (CI = +/-0.012; p = 0.188)	-0.101 (CI = +/-0.379; p = 0.590)	0.121	-0.80%
Frequency	2007.1	-0.014 (CI = +/-0.026; p = 0.298)	-0.144 (CI = +/-0.178; p = 0.107)	0.007 (CI = +/-0.012; p = 0.261)	-0.058 (CI = +/-0.381; p = 0.756)	0.160	-1.35%
Frequency	2007.2	-0.012 (CI = +/-0.028; p = 0.372)	-0.148 (CI = +/-0.183; p = 0.109)	0.007 (CI = +/-0.012; p = 0.259)	-0.067 (CI = +/-0.393; p = 0.731)	0.153	-1.24%
Frequency	2008.1	-0.012 (CI = +/-0.030; p = 0.442)	-0.145 (CI = +/-0.190; p = 0.128)	0.007 (CI = +/-0.013; p = 0.262)	-0.073 (CI = +/-0.408; p = 0.716)	0.128	-1.15%
Frequency	2008.2	-0.008 (CI = +/-0.033; p = 0.615)	-0.156 (CI = +/-0.195; p = 0.112)	0.008 (CI = +/-0.013; p = 0.237)	-0.098 (CI = +/-0.420; p = 0.636)	0.121	-0.80%
Frequency	2009.1	-0.006 (CI = +/-0.035; p = 0.712)	-0.151 (CI = +/-0.202; p = 0.136)	0.008 (CI = +/-0.014; p = 0.234)	-0.109 (CI = +/-0.436; p = 0.611)	0.096	-0.64%
Frequency	2009.2	-0.003 (CI = +/-0.038; p = 0.867)	-0.160 (CI = +/-0.208; p = 0.126)	0.008 (CI = +/-0.014; p = 0.219)	-0.132 (CI = +/-0.452; p = 0.554)	0.092	-0.31%
Frequency	2010.1	-0.016 (CI = +/-0.039; p = 0.418)	-0.194 (CI = +/-0.204; p = 0.060)	0.006 (CI = +/-0.014; p = 0.343)	-0.047 (CI = +/-0.444; p = 0.827)	0.172	-1.56%
Frequency	2010.2	-0.026 (CI = +/-0.042; p = 0.215)	-0.170 (CI = +/-0.204; p = 0.098)	0.005 (CI = +/-0.013; p = 0.449)	0.016 (CI = +/-0.447; p = 0.943)	0.205	-2.53%
Frequency	2011.1	-0.028 (CI = +/-0.046; p = 0.223)	-0.175 (CI = +/-0.213; p = 0.102)	0.005 (CI = +/-0.014; p = 0.496)	0.029 (CI = +/-0.470; p = 0.900)	0.184	-2.73%
Frequency	2011.2	-0.042 (CI = +/-0.048; p = 0.080)	-0.143 (CI = +/-0.208; p = 0.169)	0.003 (CI = +/-0.014; p = 0.663)	0.115 (CI = +/-0.465; p = 0.611)	0.252	-4.12%
Frequency	2012.1	-0.036 (CI = +/-0.053; p = 0.165)	-0.131 (CI = +/-0.217; p = 0.223)	0.004 (CI = +/-0.014; p = 0.593)	0.081 (CI = +/-0.490; p = 0.732)	0.173	-3.58%
Frequency	2012.2	-0.043 (CI = +/-0.058; p = 0.138)	-0.117 (CI = +/-0.226; p = 0.289)	0.003 (CI = +/-0.015; p = 0.678)	0.119 (CI = +/-0.515; p = 0.633)	0.182	-4.22%
Frequency	2013.1	-0.040 (CI = +/-0.066; p = 0.216)	-0.112 (CI = +/-0.238; p = 0.336)	0.003 (CI = +/-0.016; p = 0.656)	0.102 (CI = +/-0.551; p = 0.701)	0.116	-3.93%
Frequency	2013.2	-0.013 (CI = +/-0.066; p = 0.687)	-0.159 (CI = +/-0.222; p = 0.150)	0.006 (CI = +/-0.014; p = 0.392)	-0.041 (CI = +/-0.524; p = 0.870)	0.094	-1.27%
Frequency	2014.1	0.002 (CI = +/-0.073; p = 0.945)	-0.135 (CI = +/-0.228; p = 0.230)	0.008 (CI = +/-0.015; p = 0.289)	-0.120 (CI = +/-0.549; p = 0.649)	0.020	+0.24%
Frequency	2014.2	-0.002 (CI = +/-0.083; p = 0.967)	-0.128 (CI = +/-0.243; p = 0.277)	0.007 (CI = +/-0.016; p = 0.334)	-0.100 (CI = +/-0.594; p = 0.724)	0.008	-0.17%
Frequency	2015.1	-0.003 (CI = +/-0.097; p = 0.953)	-0.130 (CI = +/-0.259; p = 0.301)	0.007 (CI = +/-0.017; p = 0.371)	-0.095 (CI = +/-0.652; p = 0.758)	-0.021	-0.27%
Frequency	2015.2	0.026 (CI = +/-0.105; p = 0.601)	-0.169 (CI = +/-0.261; p = 0.187)	0.009 (CI = +/-0.017; p = 0.256)	-0.223 (CI = +/-0.670; p = 0.485)	0.010	+2.65%
Frequency	2016.1	0.035 (CI = +/-0.124; p = 0.544)	-0.158 (CI = +/-0.280; p = 0.243)	0.010 (CI = +/-0.018; p = 0.253)	-0.263 (CI = +/-0.740; p = 0.454)	-0.026	+3.60%
Frequency	2016.2	0.062 (CI = +/-0.141; p = 0.354)	-0.190 (CI = +/-0.295; p = 0.184)	0.011 (CI = +/-0.019; p = 0.209)	-0.366 (CI = +/-0.792; p = 0.331)	0.013	+6.37%
Frequency	2017.1	0.063 (CI = +/-0.167; p = 0.418)	-0.189 (CI = +/-0.322; p = 0.221)	0.011 (CI = +/-0.020; p = 0.238)	-0.372 (CI = +/-0.886; p = 0.371)	-0.017	+6.55%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.069 (CI = +/-0.041; p = 0.002)	0.012 (CI = +/-0.021; p = 0.241)	-0.484 (CI = +/-0.654; p = 0.141)	0.221	+7.17%
Loss Cost	2006.2	0.069 (CI = +/-0.044; p = 0.004)	0.012 (CI = +/-0.021; p = 0.257)	-0.480 (CI = +/-0.674; p = 0.156)	0.191	+7.11%
Loss Cost	2007.1	0.068 (CI = +/-0.048; p = 0.006)	0.012 (CI = +/-0.022; p = 0.272)	-0.477 (CI = +/-0.695; p = 0.172)	0.162	+7.06%
Loss Cost	2007.2	0.062 (CI = +/-0.051; p = 0.018)	0.011 (CI = +/-0.022; p = 0.327)	-0.431 (CI = +/-0.712; p = 0.226)	0.107	+6.41%
Loss Cost	2008.1	0.065 (CI = +/-0.055; p = 0.021)	0.012 (CI = +/-0.023; p = 0.314)	-0.455 (CI = +/-0.735; p = 0.216)	0.101	+6.76%
Loss Cost	2008.2	0.063 (CI = +/-0.059; p = 0.037)	0.011 (CI = +/-0.024; p = 0.342)	-0.441 (CI = +/-0.762; p = 0.246)	0.068	+6.54%
Loss Cost	2009.1	0.057 (CI = +/-0.064; p = 0.078)	0.010 (CI = +/-0.024; p = 0.402)	-0.396 (CI = +/-0.787; p = 0.312)	0.020	+5.86%
Loss Cost	2009.2	0.063 (CI = +/-0.069; p = 0.071)	0.011 (CI = +/-0.025; p = 0.369)	-0.439 (CI = +/-0.816; p = 0.279)	0.026	+6.53%
Loss Cost	2010.1	0.051 (CI = +/-0.074; p = 0.170)	0.009 (CI = +/-0.025; p = 0.463)	-0.358 (CI = +/-0.838; p = 0.388)	-0.033	+5.24%
Loss Cost	2010.2	0.022 (CI = +/-0.074; p = 0.551)	0.005 (CI = +/-0.024; p = 0.681)	-0.169 (CI = +/-0.798; p = 0.666)	-0.108	+2.20%
Loss Cost	2011.1	0.014 (CI = +/-0.081; p = 0.720)	0.004 (CI = +/-0.025; p = 0.756)	-0.122 (CI = +/-0.833; p = 0.764)	-0.124	+1.43%
Loss Cost	2011.2	-0.018 (CI = +/-0.081; p = 0.645)	-0.001 (CI = +/-0.023; p = 0.953)	0.076 (CI = +/-0.796; p = 0.845)	-0.117	-1.82%
Loss Cost	2012.1	-0.032 (CI = +/-0.089; p = 0.460)	-0.002 (CI = +/-0.024; p = 0.832)	0.158 (CI = +/-0.829; p = 0.696)	-0.102	-3.17%
Loss Cost	2012.2	-0.012 (CI = +/-0.097; p = 0.797)	0.000 (CI = +/-0.024; p = 1.000)	0.043 (CI = +/-0.855; p = 0.918)	-0.142	-1.20%
Loss Cost	2013.1	-0.027 (CI = +/-0.107; p = 0.610)	-0.002 (CI = +/-0.025; p = 0.891)	0.123 (CI = +/-0.901; p = 0.778)	-0.134	-2.62%
Loss Cost	2013.2	-0.014 (CI = +/-0.121; p = 0.805)	0.000 (CI = +/-0.026; p = 0.978)	0.058 (CI = +/-0.960; p = 0.901)	-0.159	-1.42%
Loss Cost	2014.1	-0.022 (CI = +/-0.137; p = 0.741)	-0.001 (CI = +/-0.028; p = 0.934)	0.096 (CI = +/-1.032; p = 0.847)	-0.165	-2.16%
Loss Cost	2014.2	0.026 (CI = +/-0.145; p = 0.710)	0.003 (CI = +/-0.027; p = 0.798)	-0.139 (CI = +/-1.037; p = 0.780)	-0.177	+2.63%
Loss Cost	2015.1	-0.015 (CI = +/-0.160; p = 0.840)	0.000 (CI = +/-0.028; p = 0.989)	0.055 (CI = +/-1.075; p = 0.914)	-0.193	-1.52%
Loss Cost	2015.2	-0.004 (CI = +/-0.185; p = 0.964)	0.001 (CI = +/-0.029; p = 0.960)	0.004 (CI = +/-1.175; p = 0.994)	-0.213	-0.40%
Loss Cost	2016.1	-0.026 (CI = +/-0.214; p = 0.798)	-0.001 (CI = +/-0.031; p = 0.956)	0.098 (CI = +/-1.284; p = 0.872)	-0.220	-2.56%
Loss Cost	2016.2	-0.005 (CI = +/-0.250; p = 0.968)	0.000 (CI = +/-0.033; p = 0.977)	0.013 (CI = +/-1.412; p = 0.984)	-0.249	-0.47%
Loss Cost	2017.1	-0.048 (CI = +/-0.289; p = 0.721)	-0.002 (CI = +/-0.035; p = 0.920)	0.173 (CI = +/-1.531; p = 0.808)	-0.250	-4.70%
Severity	2006.1	0.078 (CI = +/-0.035; p = 0.000)	0.004 (CI = +/-0.018; p = 0.665)	-0.388 (CI = +/-0.554; p = 0.163)	0.437	+8.14%
Severity	2006.2	0.077 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.018; p = 0.698)	-0.376 (CI = +/-0.570; p = 0.189)	0.400	+7.97%
Severity	2007.1	0.081 (CI = +/-0.040; p = 0.000)	0.004 (CI = +/-0.018; p = 0.643)	-0.406 (CI = +/-0.584; p = 0.167)	0.395	+8.39%
Severity	2007.2	0.075 (CI = +/-0.043; p = 0.001)	0.003 (CI = +/-0.019; p = 0.737)	-0.361 (CI = +/-0.596; p = 0.226)	0.338	+7.74%
Severity	2008.1	0.076 (CI = +/-0.046; p = 0.002)	0.003 (CI = +/-0.019; p = 0.729)	-0.368 (CI = +/-0.617; p = 0.232)	0.313	+7.85%
Severity	2008.2	0.071 (CI = +/-0.049; p = 0.006)	0.003 (CI = +/-0.020; p = 0.792)	-0.339 (CI = +/-0.637; p = 0.286)	0.262	+7.41%
Severity	2009.1	0.062 (CI = +/-0.053; p = 0.023)	0.001 (CI = +/-0.020; p = 0.925)	-0.271 (CI = +/-0.648; p = 0.399)	0.190	+6.37%
Severity	2009.2	0.066 (CI = +/-0.057; p = 0.024)	0.002 (CI = +/-0.021; p = 0.867)	-0.303 (CI = +/-0.672; p = 0.363)	0.187	+6.87%
Severity	2010.1	0.064 (CI = +/-0.062; p = 0.044)	0.001 (CI = +/-0.021; p = 0.897)	-0.288 (CI = +/-0.702; p = 0.406)	0.146	+6.63%
Severity	2010.2	0.047 (CI = +/-0.066; p = 0.148)	-0.001 (CI = +/-0.021; p = 0.911)	-0.180 (CI = +/-0.705; p = 0.602)	0.060	+4.86%
Severity	2011.1	0.039 (CI = +/-0.072; p = 0.268)	-0.002 (CI = +/-0.022; p = 0.828)	-0.129 (CI = +/-0.734; p = 0.719)	0.010	+4.01%
Severity	2011.2	0.024 (CI = +/-0.077; p = 0.526)	-0.004 (CI = +/-0.022; p = 0.684)	-0.036 (CI = +/-0.754; p = 0.922)	-0.047	+2.43%
Severity	2012.1	0.002 (CI = +/-0.082; p = 0.963)	-0.007 (CI = +/-0.022; p = 0.500)	0.094 (CI = +/-0.761; p = 0.799)	-0.089	+0.18%
Severity	2012.2	0.031 (CI = +/-0.085; p = 0.448)	-0.004 (CI = +/-0.021; p = 0.725)	-0.074 (CI = +/-0.747; p = 0.838)	-0.032	+3.18%
Severity	2013.1	0.011 (CI = +/-0.092; p = 0.803)	-0.006 (CI = +/-0.022; p = 0.569)	0.038 (CI = +/-0.771; p = 0.920)	-0.086	+1.12%
Severity	2013.2	-0.001 (CI = +/-0.103; p = 0.986)	-0.007 (CI = +/-0.023; p = 0.506)	0.102 (CI = +/-0.819; p = 0.798)	-0.110	-0.09%
Severity	2014.1	-0.028 (CI = +/-0.113; p = 0.610)	-0.010 (CI = +/-0.023; p = 0.370)	0.239 (CI = +/-0.849; p = 0.560)	-0.118	-2.73%
Severity	2014.2	0.029 (CI = +/-0.109; p = 0.585)	-0.005 (CI = +/-0.020; p = 0.630)	-0.038 (CI = +/-0.775; p = 0.918)	-0.049	+2.90%
Severity	2015.1	-0.017 (CI = +/-0.112; p = 0.757)	-0.009 (CI = +/-0.019; p = 0.359)	0.174 (CI = +/-0.753; p = 0.628)	-0.110	-1.64%
Severity	2015.2	-0.028 (CI = +/-0.129; p = 0.651)	-0.009 (CI = +/-0.021; p = 0.339)	0.225 (CI = +/-0.820; p = 0.565)	-0.123	-2.75%
Severity	2016.1	-0.067 (CI = +/-0.142; p = 0.330)	-0.012 (CI = +/-0.021; p = 0.227)	0.389 (CI = +/-0.850; p = 0.340)	-0.094	-6.43%
Severity	2016.2	-0.062 (CI = +/-0.167; p = 0.436)	-0.012 (CI = +/-0.022; p = 0.266)	0.370 (CI = +/-0.940; p = 0.408)	-0.122	-5.98%
Severity	2017.1	-0.117 (CI = +/-0.179; p = 0.178)	-0.014 (CI = +/-0.022; p = 0.167)	0.574 (CI = +/-0.950; p = 0.210)	-0.037	-11.05%
Frequency	2006.1	-0.009 (CI = +/-0.024; p = 0.444)	0.008 (CI = +/-0.012; p = 0.159)	-0.096 (CI = +/-0.374; p = 0.604)	0.104	-0.90%
Frequency	2006.2	-0.008 (CI = +/-0.025; p = 0.525)	0.009 (CI = +/-0.012; p = 0.159)	-0.104 (CI = +/-0.385; p = 0.585)	0.092	-0.80%
Frequency	2007.1	-0.012 (CI = +/-0.027; p = 0.354)	0.008 (CI = +/-0.012; p = 0.206)	-0.071 (CI = +/-0.391; p = 0.714)	0.113	-1.23%
Frequency	2007.2	-0.012 (CI = +/-0.029; p = 0.385)	0.008 (CI = +/-0.013; p = 0.219)	-0.070 (CI = +/-0.404; p = 0.725)	0.104	-1.24%
Frequency	2008.1	-0.010 (CI = +/-0.031; p = 0.508)	0.008 (CI = +/-0.013; p = 0.207)	-0.087 (CI = +/-0.417; p = 0.673)	0.084	-1.01%
Frequency	2008.2	-0.008 (CI = +/-0.033; p = 0.625)	0.009 (CI = +/-0.013; p = 0.200)	-0.102 (CI = +/-0.431; p = 0.632)	0.068	-0.80%
Frequency	2009.1	-0.005 (CI = +/-0.036; p = 0.789)	0.009 (CI = +/-0.014; p = 0.183)	-0.125 (CI = +/-0.446; p = 0.570)	0.050	-0.47%
Frequency	2009.2	-0.003 (CI = +/-0.039; p = 0.869)	0.009 (CI = +/-0.014; p = 0.185)	-0.136 (CI = +/-0.464; p = 0.553)	0.040	-0.32%
Frequency	2010.1	-0.013 (CI = +/-0.041; p = 0.518)	0.008 (CI = +/-0.014; p = 0.265)	-0.069 (CI = +/-0.467; p = 0.762)	0.076	-1.31%
Frequency	2010.2	-0.026 (CI = +/-0.043; p = 0.230)	0.006 (CI = +/-0.014; p = 0.384)	0.011 (CI = +/-0.464; p = 0.960)	0.139	-2.54%
Frequency	2011.1	-0.025 (CI = +/-0.047; p = 0.286)	0.006 (CI = +/-0.014; p = 0.394)	0.007 (CI = +/-0.487; p = 0.976)	0.116	-2.47%
Frequency	2011.2	-0.042 (CI = +/-0.049; p = 0.084)	0.004 (CI = +/-0.014; p = 0.584)	0.112 (CI = +/-0.475; p = 0.630)	0.217	-4.14%
Frequency	2012.1	-0.034 (CI = +/-0.053; p = 0.197)	0.005 (CI = +/-0.014; p = 0.494)	0.063 (CI = +/-0.494; p = 0.792)	0.150	-3.35%
Frequency	2012.2	-0.043 (CI = +/-0.058; p = 0.136)	0.004 (CI = +/-0.015; p = 0.611)	0.117 (CI = +/-0.516; p = 0.642)	0.175	-4.25%
Frequency	2013.1	-0.038 (CI = +/-0.065; p = 0.242)	0.004 (CI = +/-0.015; p = 0.564)	0.085 (CI = +/-0.548; p = 0.748)	0.117	-3.70%
Frequency	2013.2	-0.013 (CI = +/-0.068; p = 0.681)	0.007 (CI = +/-0.015; p = 0.340)	-0.044 (CI = +/-0.540; p = 0.866)	0.030	-1.34%
Frequency	2014.1	0.006 (CI = +/-0.074; p = 0.868)	0.009 (CI = +/-0.015; p = 0.227)	-0.143 (CI = +/-0.554; p = 0.593)	-0.012	+0.59%
Frequency	2014.2	-0.003 (CI = +/-0.084; p = 0.948)	0.008 (CI = +/-0.016; p = 0.292)	-0.101 (CI = +/-0.596; p = 0.724)	-0.009	-0.26%
Frequency	2015.1	0.001 (CI = +/-0.096; p = 0.980)	0.008 (CI = +/-0.017; p = 0.300)	-0.119 (CI = +/-0.649; p = 0.701)	-0.031	+0.12%
Frequency	2015.2	0.024 (CI = +/-0.108; p = 0.643)	0.010 (CI = +/-0.017; p = 0.225)	-0.221 (CI = +/-0.687; p = 0.502)	-0.057	+2.41%
Frequency	2016.1	0.041 (CI = +/-0.125; p = 0.494)	0.011 (CI = +/-0.018; p = 0.200)	-0.292 (CI = +/-0.746; p = 0.413)	-0.066	+4.14%
Frequency	2016.2	0.057 (CI = +/-0.145; p = 0.408)	0.012 (CI = +/-0.019; p = 0.188)	-0.357 (CI = +/-0.816; p = 0.359)	-0.071	+5.86%
Frequency	2017.1	0.069 (CI = +/-0.170; p = 0.391)	0.013 (CI = +/-0.020; p = 0.194)	-0.401 (CI = +/-0.901; p = 0.348)	-0.082	+7.15%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.055 (CI = +/-0.034; p = 0.003)	-0.030 (CI = +/-0.310; p = 0.845)	-0.307 (CI = +/-0.591; p = 0.298)	0.188	+5.66%
Loss Cost	2006.2	0.054 (CI = +/-0.037; p = 0.005)	-0.025 (CI = +/-0.319; p = 0.876)	-0.300 (CI = +/-0.605; p = 0.320)	0.158	+5.55%
Loss Cost	2007.1	0.053 (CI = +/-0.039; p = 0.010)	-0.031 (CI = +/-0.329; p = 0.850)	-0.292 (CI = +/-0.619; p = 0.344)	0.130	+5.41%
Loss Cost	2007.2	0.047 (CI = +/-0.041; p = 0.026)	-0.005 (CI = +/-0.336; p = 0.974)	-0.258 (CI = +/-0.627; p = 0.407)	0.078	+4.84%
Loss Cost	2008.1	0.049 (CI = +/-0.044; p = 0.032)	0.001 (CI = +/-0.347; p = 0.997)	-0.267 (CI = +/-0.643; p = 0.403)	0.069	+4.99%
Loss Cost	2008.2	0.046 (CI = +/-0.047; p = 0.056)	0.012 (CI = +/-0.358; p = 0.945)	-0.251 (CI = +/-0.660; p = 0.442)	0.037	+4.71%
Loss Cost	2009.1	0.040 (CI = +/-0.050; p = 0.112)	-0.010 (CI = +/-0.367; p = 0.956)	-0.220 (CI = +/-0.673; p = 0.508)	-0.006	+4.12%
Loss Cost	2009.2	0.044 (CI = +/-0.054; p = 0.109)	-0.024 (CI = +/-0.381; p = 0.897)	-0.240 (CI = +/-0.692; p = 0.482)	-0.005	+4.50%
Loss Cost	2010.1	0.034 (CI = +/-0.057; p = 0.236)	-0.060 (CI = +/-0.385; p = 0.750)	-0.188 (CI = +/-0.697; p = 0.584)	-0.052	+3.44%
Loss Cost	2010.2	0.012 (CI = +/-0.057; p = 0.672)	0.020 (CI = +/-0.363; p = 0.910)	-0.074 (CI = +/-0.652; p = 0.817)	-0.115	+1.18%
Loss Cost	2011.1	0.006 (CI = +/-0.061; p = 0.838)	0.002 (CI = +/-0.375; p = 0.991)	-0.047 (CI = +/-0.670; p = 0.887)	-0.128	+0.61%
Loss Cost	2011.2	-0.018 (CI = +/-0.060; p = 0.544)	0.082 (CI = +/-0.354; p = 0.635)	0.070 (CI = +/-0.626; p = 0.820)	-0.106	-1.78%
Loss Cost	2012.1	-0.026 (CI = +/-0.065; p = 0.415)	0.058 (CI = +/-0.364; p = 0.743)	0.106 (CI = +/-0.643; p = 0.734)	-0.098	-2.58%
Loss Cost	2012.2	-0.012 (CI = +/-0.071; p = 0.718)	0.017 (CI = +/-0.373; p = 0.926)	0.044 (CI = +/-0.654; p = 0.888)	-0.141	-1.23%
Loss Cost	2013.1	-0.022 (CI = +/-0.077; p = 0.565)	-0.007 (CI = +/-0.386; p = 0.970)	0.083 (CI = +/-0.675; p = 0.800)	-0.136	-2.14%
Loss Cost	2013.2	-0.013 (CI = +/-0.086; p = 0.763)	-0.032 (CI = +/-0.405; p = 0.872)	0.045 (CI = +/-0.705; p = 0.895)	-0.158	-1.24%
Loss Cost	2014.1	-0.018 (CI = +/-0.096; p = 0.701)	-0.043 (CI = +/-0.426; p = 0.833)	0.065 (CI = +/-0.740; p = 0.855)	-0.162	-1.76%
Loss Cost	2014.2	0.017 (CI = +/-0.100; p = 0.729)	-0.126 (CI = +/-0.417; p = 0.533)	-0.067 (CI = +/-0.721; p = 0.848)	-0.152	+1.68%
Loss Cost	2015.1	-0.013 (CI = +/-0.106; p = 0.793)	-0.183 (CI = +/-0.413; p = 0.358)	0.038 (CI = +/-0.715; p = 0.911)	-0.126	-1.32%
Loss Cost	2015.2	0.001 (CI = +/-0.122; p = 0.986)	-0.213 (CI = +/-0.440; p = 0.316)	-0.012 (CI = +/-0.760; p = 0.974)	-0.126	+0.10%
Loss Cost	2016.1	-0.019 (CI = +/-0.138; p = 0.769)	-0.246 (CI = +/-0.460; p = 0.269)	0.052 (CI = +/-0.800; p = 0.891)	-0.107	-1.91%
Loss Cost	2016.2	0.009 (CI = +/-0.161; p = 0.907)	-0.296 (CI = +/-0.491; p = 0.213)	-0.036 (CI = +/-0.854; p = 0.927)	-0.092	+0.89%
Loss Cost	2017.1	-0.032 (CI = +/-0.181; p = 0.703)	-0.349 (CI = +/-0.503; p = 0.154)	0.078 (CI = +/-0.885; p = 0.849)	-0.032	-3.17%
Severity	2006.1	0.074 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.255; p = 0.436)	-0.331 (CI = +/-0.487; p = 0.176)	0.444	+7.66%
Severity	2006.2	0.072 (CI = +/-0.030; p = 0.000)	0.109 (CI = +/-0.262; p = 0.403)	-0.317 (CI = +/-0.497; p = 0.203)	0.410	+7.43%
Severity	2007.1	0.075 (CI = +/-0.032; p = 0.000)	0.124 (CI = +/-0.268; p = 0.352)	-0.338 (CI = +/-0.505; p = 0.182)	0.408	+7.79%
Severity	2007.2	0.069 (CI = +/-0.033; p = 0.000)	0.151 (CI = +/-0.272; p = 0.264)	-0.302 (CI = +/-0.507; p = 0.234)	0.363	+7.16%
Severity	2008.1	0.071 (CI = +/-0.036; p = 0.000)	0.157 (CI = +/-0.280; p = 0.260)	-0.310 (CI = +/-0.520; p = 0.232)	0.340	+7.32%
Severity	2008.2	0.066 (CI = +/-0.038; p = 0.001)	0.178 (CI = +/-0.287; p = 0.215)	-0.283 (CI = +/-0.529; p = 0.283)	0.300	+6.82%
Severity	2009.1	0.060 (CI = +/-0.040; p = 0.005)	0.155 (CI = +/-0.292; p = 0.287)	-0.250 (CI = +/-0.535; p = 0.346)	0.224	+6.18%
Severity	2009.2	0.062 (CI = +/-0.043; p = 0.007)	0.147 (CI = +/-0.303; p = 0.329)	-0.261 (CI = +/-0.551; p = 0.339)	0.216	+6.39%
Severity	2010.1	0.061 (CI = +/-0.047; p = 0.012)	0.145 (CI = +/-0.315; p = 0.351)	-0.258 (CI = +/-0.568; p = 0.358)	0.175	+6.34%
Severity	2010.2	0.047 (CI = +/-0.048; p = 0.053)	0.196 (CI = +/-0.309; p = 0.202)	-0.186 (CI = +/-0.555; p = 0.496)	0.122	+4.85%
Severity	2011.1	0.044 (CI = +/-0.052; p = 0.095)	0.185 (CI = +/-0.321; p = 0.244)	-0.169 (CI = +/-0.572; p = 0.547)	0.066	+4.49%
Severity	2011.2	0.031 (CI = +/-0.055; p = 0.257)	0.229 (CI = +/-0.323; p = 0.155)	-0.106 (CI = +/-0.572; p = 0.703)	0.040	+3.14%
Severity	2012.1	0.020 (CI = +/-0.059; p = 0.494)	0.196 (CI = +/-0.327; p = 0.226)	-0.056 (CI = +/-0.577; p = 0.843)	-0.037	+1.98%
Severity	2012.2	0.039 (CI = +/-0.061; p = 0.197)	0.138 (CI = +/-0.320; p = 0.379)	-0.142 (CI = +/-0.562; p = 0.604)	0.002	+3.96%
Severity	2013.1	0.028 (CI = +/-0.066; p = 0.377)	0.111 (CI = +/-0.329; p = 0.487)	-0.099 (CI = +/-0.575; p = 0.724)	-0.077	+2.88%
Severity	2013.2	0.020 (CI = +/-0.073; p = 0.581)	0.135 (CI = +/-0.344; p = 0.419)	-0.062 (CI = +/-0.599; p = 0.831)	-0.096	+1.97%
Severity	2014.1	0.007 (CI = +/-0.080; p = 0.859)	0.107 (CI = +/-0.355; p = 0.533)	-0.013 (CI = +/-0.616; p = 0.964)	-0.146	+0.69%
Severity	2014.2	0.046 (CI = +/-0.076; p = 0.217)	0.013 (CI = +/-0.317; p = 0.934)	-0.164 (CI = +/-0.549; p = 0.535)	-0.065	+4.74%
Severity	2015.1	0.020 (CI = +/-0.079; p = 0.599)	-0.039 (CI = +/-0.306; p = 0.792)	-0.072 (CI = +/-0.529; p = 0.776)	-0.171	+2.00%
Severity	2015.2	0.017 (CI = +/-0.092; p = 0.696)	-0.033 (CI = +/-0.329; p = 0.834)	-0.062 (CI = +/-0.569; p = 0.818)	-0.198	+1.72%
Severity	2016.1	-0.005 (CI = +/-0.101; p = 0.925)	-0.067 (CI = +/-0.337; p = 0.672)	0.006 (CI = +/-0.586; p = 0.984)	-0.212	-0.45%
Severity	2016.2	0.009 (CI = +/-0.120; p = 0.876)	-0.091 (CI = +/-0.365; p = 0.596)	-0.036 (CI = +/-0.634; p = 0.903)	-0.219	+0.88%
Severity	2017.1	-0.027 (CI = +/-0.131; p = 0.655)	-0.138 (CI = +/-0.365; p = 0.422)	0.065 (CI = +/-0.642; p = 0.827)	-0.169	-2.70%
Frequency	2006.1	-0.019 (CI = +/-0.019; p = 0.056)	-0.129 (CI = +/-0.173; p = 0.139)	0.024 (CI = +/-0.330; p = 0.884)	0.109	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.020; p = 0.087)	-0.134 (CI = +/-0.178; p = 0.136)	0.017 (CI = +/-0.338; p = 0.917)	0.099	-1.76%
Frequency	2007.1	-0.022 (CI = +/-0.021; p = 0.038)	-0.155 (CI = +/-0.177; p = 0.084)	0.046 (CI = +/-0.334; p = 0.781)	0.152	-2.21%
Frequency	2007.2	-0.022 (CI = +/-0.023; p = 0.056)	-0.157 (CI = +/-0.183; p = 0.091)	0.043 (CI = +/-0.342; p = 0.797)	0.144	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.024; p = 0.072)	-0.157 (CI = +/-0.189; p = 0.101)	0.044 (CI = +/-0.351; p = 0.802)	0.119	-2.17%
Frequency	2008.2	-0.020 (CI = +/-0.026; p = 0.125)	-0.166 (CI = +/-0.195; p = 0.093)	0.032 (CI = +/-0.360; p = 0.859)	0.106	-1.97%
Frequency	2009.1	-0.020 (CI = +/-0.028; p = 0.158)	-0.165 (CI = +/-0.202; p = 0.106)	0.030 (CI = +/-0.370; p = 0.869)	0.080	-1.95%
Frequency	2009.2	-0.018 (CI = +/-0.030; p = 0.228)	-0.171 (CI = +/-0.210; p = 0.105)	0.021 (CI = +/-0.381; p = 0.911)	0.072	-1.78%
Frequency	2010.1	-0.028 (CI = +/-0.030; p = 0.069)	-0.205 (CI = +/-0.201; p = 0.046)	0.071 (CI = +/-0.364; p = 0.692)	0.174	-2.73%
Frequency	2010.2	-0.036 (CI = +/-0.031; p = 0.027)	-0.176 (CI = +/-0.201; p = 0.082)	0.112 (CI = +/-0.360; p = 0.526)	0.218	-3.50%
Frequency	2011.1	-0.038 (CI = +/-0.034; p = 0.030)	-0.183 (CI = +/-0.208; p = 0.081)	0.123 (CI = +/-0.371; p = 0.501)	0.202	-3.72%
Frequency	2011.2	-0.049 (CI = +/-0.035; p = 0.008)	-0.147 (CI = +/-0.203; p = 0.149)	0.176 (CI = +/-0.360; p = 0.322)	0.279	-4.77%
Frequency	2012.1	-0.046 (CI = +/-0.038; p = 0.020)	-0.138 (CI = +/-0.211; p = 0.189)	0.162 (CI = +/-0.372; p = 0.376)	0.201	-4.48%
Frequency	2012.2	-0.051 (CI = +/-0.042; p = 0.018)	-0.121 (CI = +/-0.219; p = 0.262)	0.186 (CI = +/-0.384; p = 0.324)	0.216	-4.99%
Frequency	2013.1	-0.050 (CI = +/-0.046; p = 0.034)	-0.118 (CI = +/-0.230; p = 0.294)	0.181 (CI = +/-0.402; p = 0.356)	0.153	-4.88%
Frequency	2013.2	-0.032 (CI = +/-0.046; p = 0.165)	-0.167 (CI = +/-0.219; p = 0.127)	0.107 (CI = +/-0.381; p = 0.564)	0.106	-3.15%
Frequency	2014.1	-0.025 (CI = +/-0.051; p = 0.324)	-0.150 (CI = +/-0.227; p = 0.180)	0.078 (CI = +/-0.394; p = 0.680)	0.008	-2.43%
Frequency	2014.2	-0.030 (CI = +/-0.058; p = 0.293)	-0.138 (CI = +/-0.240; p = 0.241)	0.098 (CI = +/-0.416; p = 0.625)	0.008	-2.92%
Frequency	2015.1	-0.033 (CI = +/-0.065; p = 0.297)	-0.145 (CI = +/-0.254; p = 0.243)	0.110 (CI = +/-0.440; p = 0.602)	-0.011	-3.26%
Frequency	2015.2	-0.016 (CI = +/-0.073; p = 0.645)	-0.181 (CI = +/-0.262; p = 0.162)	0.050 (CI = +/-0.453; p = 0.816)	-0.020	-1.59%
Frequency	2016.1	-0.015 (CI = +/-0.084; p = 0.712)	-0.179 (CI = +/-0.280; p = 0.192)	0.046 (CI = +/-0.487; p = 0.841)	-0.061	-1.46%
Frequency	2016.2	0.000 (CI = +/-0.099; p = 0.999)	-0.205 (CI = +/-0.301; p = 0.163)	0.000 (CI = +/-0.523; p = 0.999)	-0.051	+0.01%
Frequency	2017.1	-0.005 (CI = +/-0.117; p = 0.929)	-0.211 (CI = +/-0.324; p = 0.179)	0.013 (CI = +/-0.570; p = 0.960)	-0.070	-0.48%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.055 (CI = +/-0.034; p = 0.002)	-0.306 (CI = +/-0.582; p = 0.292)	0.211	+5.66%
Loss Cost	2006.2	0.054 (CI = +/-0.036; p = 0.005)	-0.298 (CI = +/-0.595; p = 0.315)	0.183	+5.53%
Loss Cost	2007.1	0.053 (CI = +/-0.038; p = 0.009)	-0.291 (CI = +/-0.609; p = 0.337)	0.156	+5.40%
Loss Cost	2007.2	0.047 (CI = +/-0.040; p = 0.024)	-0.258 (CI = +/-0.616; p = 0.400)	0.108	+4.83%
Loss Cost	2008.1	0.049 (CI = +/-0.043; p = 0.029)	-0.267 (CI = +/-0.632; p = 0.395)	0.100	+4.99%
Loss Cost	2008.2	0.046 (CI = +/-0.046; p = 0.051)	-0.252 (CI = +/-0.647; p = 0.432)	0.070	+4.72%
Loss Cost	2009.1	0.040 (CI = +/-0.049; p = 0.106)	-0.220 (CI = +/-0.659; p = 0.500)	0.030	+4.12%
Loss Cost	2009.2	0.044 (CI = +/-0.053; p = 0.103)	-0.238 (CI = +/-0.677; p = 0.477)	0.032	+4.47%
Loss Cost	2010.1	0.034 (CI = +/-0.056; p = 0.229)	-0.186 (CI = +/-0.683; p = 0.581)	-0.016	+3.43%
Loss Cost	2010.2	0.012 (CI = +/-0.055; p = 0.658)	-0.076 (CI = +/-0.637; p = 0.809)	-0.071	+1.21%
Loss Cost	2011.1	0.006 (CI = +/-0.060; p = 0.835)	-0.047 (CI = +/-0.654; p = 0.884)	-0.081	+0.61%
Loss Cost	2011.2	-0.017 (CI = +/-0.059; p = 0.563)	0.062 (CI = +/-0.614; p = 0.837)	-0.069	-1.66%
Loss Cost	2012.1	-0.026 (CI = +/-0.064; p = 0.407)	0.104 (CI = +/-0.628; p = 0.734)	-0.054	-2.57%
Loss Cost	2012.2	-0.012 (CI = +/-0.068; p = 0.717)	0.043 (CI = +/-0.635; p = 0.890)	-0.087	-1.20%
Loss Cost	2013.1	-0.022 (CI = +/-0.075; p = 0.554)	0.083 (CI = +/-0.656; p = 0.794)	-0.079	-2.14%
Loss Cost	2013.2	-0.013 (CI = +/-0.083; p = 0.742)	0.049 (CI = +/-0.682; p = 0.882)	-0.098	-1.31%
Loss Cost	2014.1	-0.018 (CI = +/-0.093; p = 0.690)	0.067 (CI = +/-0.716; p = 0.846)	-0.100	-1.78%
Loss Cost	2014.2	0.013 (CI = +/-0.098; p = 0.781)	-0.048 (CI = +/-0.703; p = 0.886)	-0.112	+1.31%
Loss Cost	2015.1	-0.015 (CI = +/-0.105; p = 0.773)	0.050 (CI = +/-0.708; p = 0.882)	-0.119	-1.45%
Loss Cost	2015.2	-0.007 (CI = +/-0.121; p = 0.900)	0.025 (CI = +/-0.754; p = 0.944)	-0.132	-0.72%
Loss Cost	2016.1	-0.022 (CI = +/-0.139; p = 0.741)	0.072 (CI = +/-0.803; p = 0.849)	-0.133	-2.16%
Loss Cost	2016.2	-0.007 (CI = +/-0.162; p = 0.925)	0.028 (CI = +/-0.863; p = 0.946)	-0.153	-0.72%
Loss Cost	2017.1	-0.038 (CI = +/-0.189; p = 0.666)	0.117 (CI = +/-0.922; p = 0.787)	-0.147	-3.76%
Severity	2006.1	0.074 (CI = +/-0.028; p = 0.000)	-0.333 (CI = +/-0.484; p = 0.171)	0.450	+7.67%
Severity	2006.2	0.072 (CI = +/-0.030; p = 0.000)	-0.324 (CI = +/-0.494; p = 0.192)	0.415	+7.51%
Severity	2007.1	0.075 (CI = +/-0.032; p = 0.000)	-0.341 (CI = +/-0.503; p = 0.178)	0.410	+7.80%
Severity	2007.2	0.070 (CI = +/-0.033; p = 0.000)	-0.312 (CI = +/-0.509; p = 0.221)	0.357	+7.29%
Severity	2008.1	0.071 (CI = +/-0.036; p = 0.000)	-0.314 (CI = +/-0.522; p = 0.228)	0.333	+7.34%
Severity	2008.2	0.067 (CI = +/-0.038; p = 0.001)	-0.295 (CI = +/-0.533; p = 0.267)	0.285	+6.98%
Severity	2009.1	0.060 (CI = +/-0.040; p = 0.005)	-0.255 (CI = +/-0.536; p = 0.339)	0.219	+6.20%
Severity	2009.2	0.063 (CI = +/-0.043; p = 0.006)	-0.272 (CI = +/-0.549; p = 0.318)	0.216	+6.55%
Severity	2010.1	0.062 (CI = +/-0.047; p = 0.012)	-0.263 (CI = +/-0.566; p = 0.348)	0.178	+6.36%
Severity	2010.2	0.050 (CI = +/-0.049; p = 0.045)	-0.203 (CI = +/-0.561; p = 0.464)	0.097	+5.10%
Severity	2011.1	0.044 (CI = +/-0.053; p = 0.094)	-0.176 (CI = +/-0.576; p = 0.535)	0.049	+4.53%
Severity	2011.2	0.034 (CI = +/-0.056; p = 0.220)	-0.128 (CI = +/-0.584; p = 0.654)	-0.009	+3.48%
Severity	2012.1	0.020 (CI = +/-0.059; p = 0.488)	-0.063 (CI = +/-0.582; p = 0.823)	-0.063	+2.03%
Severity	2012.2	0.041 (CI = +/-0.060; p = 0.167)	-0.157 (CI = +/-0.557; p = 0.564)	0.011	+4.22%
Severity	2013.1	0.029 (CI = +/-0.065; p = 0.364)	-0.104 (CI = +/-0.566; p = 0.706)	-0.050	+2.92%
Severity	2013.2	0.023 (CI = +/-0.072; p = 0.518)	-0.078 (CI = +/-0.590; p = 0.784)	-0.078	+2.28%
Severity	2014.1	0.007 (CI = +/-0.078; p = 0.845)	-0.019 (CI = +/-0.603; p = 0.948)	-0.108	+0.74%
Severity	2014.2	0.047 (CI = +/-0.073; p = 0.196)	-0.166 (CI = +/-0.528; p = 0.516)	-0.003	+4.78%
Severity	2015.1	0.020 (CI = +/-0.076; p = 0.592)	-0.069 (CI = +/-0.510; p = 0.777)	-0.103	+1.98%
Severity	2015.2	0.016 (CI = +/-0.087; p = 0.705)	-0.056 (CI = +/-0.544; p = 0.828)	-0.122	+1.59%
Severity	2016.1	-0.005 (CI = +/-0.098; p = 0.910)	0.011 (CI = +/-0.564; p = 0.966)	-0.141	-0.52%
Severity	2016.2	0.004 (CI = +/-0.114; p = 0.943)	-0.016 (CI = +/-0.607; p = 0.954)	-0.153	+0.39%
Severity	2017.1	-0.030 (CI = +/-0.128; p = 0.622)	0.081 (CI = +/-0.626; p = 0.784)	-0.140	-2.94%
Frequency	2006.1	-0.019 (CI = +/-0.020; p = 0.059)	0.027 (CI = +/-0.336; p = 0.873)	0.075	-1.86%
Frequency	2006.2	-0.019 (CI = +/-0.021; p = 0.078)	0.025 (CI = +/-0.344; p = 0.882)	0.062	-1.84%
Frequency	2007.1	-0.022 (CI = +/-0.022; p = 0.043)	0.049 (CI = +/-0.344; p = 0.772)	0.094	-2.22%
Frequency	2007.2	-0.023 (CI = +/-0.023; p = 0.050)	0.054 (CI = +/-0.353; p = 0.759)	0.087	-2.29%
Frequency	2008.1	-0.022 (CI = +/-0.025; p = 0.078)	0.048 (CI = +/-0.362; p = 0.790)	0.064	-2.19%
Frequency	2008.2	-0.021 (CI = +/-0.027; p = 0.111)	0.043 (CI = +/-0.371; p = 0.814)	0.044	-2.11%
Frequency	2009.1	-0.020 (CI = +/-0.029; p = 0.166)	0.035 (CI = +/-0.381; p = 0.854)	0.021	-1.96%
Frequency	2009.2	-0.020 (CI = +/-0.031; p = 0.200)	0.034 (CI = +/-0.393; p = 0.860)	0.009	-1.95%
Frequency	2010.1	-0.028 (CI = +/-0.032; p = 0.083)	0.077 (CI = +/-0.386; p = 0.685)	0.065	-2.76%
Frequency	2010.2	-0.038 (CI = +/-0.032; p = 0.024)	0.127 (CI = +/-0.375; p = 0.491)	0.147	-3.71%
Frequency	2011.1	-0.038 (CI = +/-0.035; p = 0.035)	0.129 (CI = +/-0.388; p = 0.499)	0.125	-3.75%
Frequency	2011.2	-0.051 (CI = +/-0.035; p = 0.007)	0.190 (CI = +/-0.368; p = 0.297)	0.240	-4.97%
Frequency	2012.1	-0.046 (CI = +/-0.038; p = 0.021)	0.168 (CI = +/-0.378; p = 0.368)	0.170	-4.51%
Frequency	2012.2	-0.053 (CI = +/-0.042; p = 0.014)	0.199 (CI = +/-0.386; p = 0.294)	0.203	-5.20%
Frequency	2013.1	-0.050 (CI = +/-0.046; p = 0.033)	0.187 (CI = +/-0.402; p = 0.343)	0.146	-4.92%
Frequency	2013.2	-0.036 (CI = +/-0.048; p = 0.134)	0.127 (CI = +/-0.394; p = 0.507)	0.032	-3.51%
Frequency	2014.1	-0.025 (CI = +/-0.052; p = 0.321)	0.086 (CI = +/-0.402; p = 0.657)	-0.044	-2.50%
Frequency	2014.2	-0.034 (CI = +/-0.058; p = 0.237)	0.118 (CI = +/-0.418; p = 0.560)	-0.020	-3.31%
Frequency	2015.1	-0.034 (CI = +/-0.066; p = 0.289)	0.120 (CI = +/-0.444; p = 0.576)	-0.041	-3.36%
Frequency	2015.2	-0.023 (CI = +/-0.075; p = 0.521)	0.082 (CI = +/-0.466; p = 0.714)	-0.100	-2.28%
Frequency	2016.1	-0.017 (CI = +/-0.086; p = 0.685)	0.061 (CI = +/-0.498; p = 0.796)	-0.129	-1.65%
Frequency	2016.2	-0.011 (CI = +/-0.101; p = 0.817)	0.044 (CI = +/-0.538; p = 0.863)	-0.149	-1.10%
Frequency	2017.1	-0.008 (CI = +/-0.120; p = 0.881)	0.037 (CI = +/-0.588; p = 0.894)	-0.164	-0.84%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.046 (CI = +/-0.030; p = 0.004)	-0.121 (CI = +/-0.300; p = 0.417)	0.002 (CI = +/-0.018; p = 0.842)	0.214	+4.73%
Loss Cost	2006.2	0.046 (CI = +/-0.032; p = 0.006)	-0.118 (CI = +/-0.310; p = 0.443)	0.002 (CI = +/-0.018; p = 0.848)	0.184	+4.68%
Loss Cost	2007.1	0.044 (CI = +/-0.034; p = 0.012)	-0.127 (CI = +/-0.319; p = 0.423)	0.001 (CI = +/-0.019; p = 0.871)	0.159	+4.51%
Loss Cost	2007.2	0.040 (CI = +/-0.035; p = 0.027)	-0.103 (CI = +/-0.327; p = 0.523)	0.001 (CI = +/-0.019; p = 0.893)	0.103	+4.11%
Loss Cost	2008.1	0.041 (CI = +/-0.038; p = 0.033)	-0.099 (CI = +/-0.339; p = 0.554)	0.001 (CI = +/-0.019; p = 0.886)	0.095	+4.21%
Loss Cost	2008.2	0.040 (CI = +/-0.040; p = 0.051)	-0.091 (CI = +/-0.352; p = 0.598)	0.001 (CI = +/-0.020; p = 0.893)	0.062	+4.08%
Loss Cost	2009.1	0.035 (CI = +/-0.043; p = 0.104)	-0.116 (CI = +/-0.360; p = 0.514)	0.001 (CI = +/-0.020; p = 0.942)	0.025	+3.55%
Loss Cost	2009.2	0.039 (CI = +/-0.045; p = 0.087)	-0.140 (CI = +/-0.373; p = 0.447)	0.001 (CI = +/-0.020; p = 0.930)	0.038	+4.00%
Loss Cost	2010.1	0.031 (CI = +/-0.047; p = 0.193)	-0.177 (CI = +/-0.376; p = 0.340)	0.000 (CI = +/-0.020; p = 0.996)	0.001	+3.11%
Loss Cost	2010.2	0.015 (CI = +/-0.046; p = 0.505)	-0.094 (CI = +/-0.359; p = 0.591)	0.000 (CI = +/-0.019; p = 0.975)	-0.097	+1.53%
Loss Cost	2011.1	0.011 (CI = +/-0.050; p = 0.646)	-0.110 (CI = +/-0.371; p = 0.545)	-0.001 (CI = +/-0.019; p = 0.949)	-0.109	+1.13%
Loss Cost	2011.2	-0.005 (CI = +/-0.050; p = 0.844)	-0.029 (CI = +/-0.359; p = 0.870)	-0.001 (CI = +/-0.018; p = 0.935)	-0.146	-0.47%
Loss Cost	2012.1	-0.010 (CI = +/-0.054; p = 0.710)	-0.046 (CI = +/-0.371; p = 0.800)	-0.001 (CI = +/-0.018; p = 0.910)	-0.145	-0.97%
Loss Cost	2012.2	0.007 (CI = +/-0.055; p = 0.803)	-0.124 (CI = +/-0.368; p = 0.487)	-0.001 (CI = +/-0.017; p = 0.896)	-0.132	+0.67%
Loss Cost	2013.1	0.002 (CI = +/-0.061; p = 0.943)	-0.137 (CI = +/-0.383; p = 0.459)	-0.001 (CI = +/-0.018; p = 0.883)	-0.138	+0.21%
Loss Cost	2013.2	0.019 (CI = +/-0.065; p = 0.544)	-0.213 (CI = +/-0.392; p = 0.267)	-0.002 (CI = +/-0.018; p = 0.851)	-0.082	+1.91%
Loss Cost	2014.2	0.020 (CI = +/-0.073; p = 0.563)	-0.210 (CI = +/-0.411; p = 0.293)	-0.002 (CI = +/-0.018; p = 0.858)	-0.093	+2.04%
Loss Cost	2015.1	0.001 (CI = +/-0.076; p = 0.968)	-0.261 (CI = +/-0.407; p = 0.190)	-0.002 (CI = +/-0.018; p = 0.845)	-0.069	+0.14%
Loss Cost	2015.2	0.018 (CI = +/-0.083; p = 0.652)	-0.323 (CI = +/-0.428; p = 0.127)	-0.002 (CI = +/-0.018; p = 0.779)	-0.018	+1.80%
Loss Cost	2016.1	0.008 (CI = +/-0.094; p = 0.847)	-0.343 (CI = +/-0.451; p = 0.123)	-0.002 (CI = +/-0.019; p = 0.799)	-0.016	+0.85%
Loss Cost	2016.2	0.043 (CI = +/-0.101; p = 0.369)	-0.459 (CI = +/-0.457; p = 0.049)	-0.004 (CI = +/-0.018; p = 0.613)	0.134	+4.40%
Severity	2006.1	0.059 (CI = +/-0.022; p = 0.000)	-0.015 (CI = +/-0.222; p = 0.893)	-0.005 (CI = +/-0.013; p = 0.449)	0.530	+6.13%
Severity	2006.2	0.058 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.229; p = 0.958)	-0.005 (CI = +/-0.013; p = 0.445)	0.499	+5.98%
Severity	2007.1	0.060 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.235; p = 0.959)	-0.005 (CI = +/-0.014; p = 0.481)	0.496	+6.21%
Severity	2007.2	0.056 (CI = +/-0.026; p = 0.000)	0.032 (CI = +/-0.237; p = 0.785)	-0.005 (CI = +/-0.014; p = 0.453)	0.453	+5.76%
Severity	2008.1	0.057 (CI = +/-0.027; p = 0.000)	0.035 (CI = +/-0.246; p = 0.773)	-0.005 (CI = +/-0.014; p = 0.469)	0.431	+5.82%
Severity	2008.2	0.054 (CI = +/-0.029; p = 0.001)	0.052 (CI = +/-0.253; p = 0.674)	-0.005 (CI = +/-0.014; p = 0.461)	0.390	+5.50%
Severity	2009.1	0.048 (CI = +/-0.030; p = 0.003)	0.025 (CI = +/-0.254; p = 0.839)	-0.006 (CI = +/-0.014; p = 0.402)	0.330	+4.90%
Severity	2009.2	0.051 (CI = +/-0.032; p = 0.003)	0.009 (CI = +/-0.263; p = 0.946)	-0.006 (CI = +/-0.014; p = 0.417)	0.333	+5.21%
Severity	2010.1	0.050 (CI = +/-0.034; p = 0.006)	0.005 (CI = +/-0.273; p = 0.970)	-0.006 (CI = +/-0.015; p = 0.421)	0.297	+5.13%
Severity	2010.2	0.041 (CI = +/-0.035; p = 0.024)	0.054 (CI = +/-0.270; p = 0.682)	-0.006 (CI = +/-0.014; p = 0.388)	0.229	+4.17%
Severity	2011.1	0.038 (CI = +/-0.038; p = 0.047)	0.043 (CI = +/-0.280; p = 0.750)	-0.006 (CI = +/-0.014; p = 0.381)	0.176	+3.88%
Severity	2011.2	0.031 (CI = +/-0.040; p = 0.121)	0.080 (CI = +/-0.287; p = 0.568)	-0.006 (CI = +/-0.014; p = 0.375)	0.120	+3.14%
Severity	2012.1	0.023 (CI = +/-0.042; p = 0.270)	0.052 (CI = +/-0.289; p = 0.711)	-0.007 (CI = +/-0.014; p = 0.336)	0.040	+2.30%
Severity	2012.2	0.044 (CI = +/-0.036; p = 0.021)	-0.050 (CI = +/-0.242; p = 0.671)	-0.007 (CI = +/-0.011; p = 0.227)	0.286	+4.48%
Severity	2013.1	0.038 (CI = +/-0.039; p = 0.058)	-0.067 (CI = +/-0.246; p = 0.573)	-0.007 (CI = +/-0.012; p = 0.215)	0.214	+3.84%
Severity	2013.2	0.040 (CI = +/-0.044; p = 0.073)	-0.077 (CI = +/-0.266; p = 0.549)	-0.007 (CI = +/-0.012; p = 0.226)	0.184	+4.07%
Severity	2014.2	0.035 (CI = +/-0.049; p = 0.152)	-0.088 (CI = +/-0.276; p = 0.506)	-0.007 (CI = +/-0.012; p = 0.231)	0.116	+3.52%
Severity	2015.1	0.017 (CI = +/-0.047; p = 0.446)	-0.135 (CI = +/-0.254; p = 0.273)	-0.007 (CI = +/-0.011; p = 0.182)	0.065	+1.75%
Severity	2015.2	0.022 (CI = +/-0.054; p = 0.394)	-0.153 (CI = +/-0.276; p = 0.253)	-0.007 (CI = +/-0.012; p = 0.186)	0.059	+2.22%
Severity	2016.1	0.011 (CI = +/-0.059; p = 0.683)	-0.176 (CI = +/-0.283; p = 0.201)	-0.007 (CI = +/-0.012; p = 0.198)	0.034	+1.14%
Severity	2016.2	0.036 (CI = +/-0.062; p = 0.228)	-0.258 (CI = +/-0.278; p = 0.066)	-0.009 (CI = +/-0.011; p = 0.106)	0.232	+3.63%
Frequency	2006.1	-0.013 (CI = +/-0.018; p = 0.145)	-0.106 (CI = +/-0.180; p = 0.239)	0.007 (CI = +/-0.011; p = 0.210)	0.140	-1.31%
Frequency	2006.2	-0.012 (CI = +/-0.019; p = 0.197)	-0.112 (CI = +/-0.186; p = 0.229)	0.007 (CI = +/-0.011; p = 0.212)	0.131	-1.22%
Frequency	2007.1	-0.016 (CI = +/-0.020; p = 0.103)	-0.133 (CI = +/-0.186; p = 0.155)	0.006 (CI = +/-0.011; p = 0.247)	0.175	-1.60%
Frequency	2007.2	-0.016 (CI = +/-0.021; p = 0.134)	-0.135 (CI = +/-0.193; p = 0.162)	0.006 (CI = +/-0.011; p = 0.253)	0.168	-1.56%
Frequency	2008.1	-0.015 (CI = +/-0.022; p = 0.168)	-0.134 (CI = +/-0.199; p = 0.181)	0.006 (CI = +/-0.011; p = 0.260)	0.145	-1.52%
Frequency	2008.2	-0.014 (CI = +/-0.024; p = 0.246)	-0.144 (CI = +/-0.207; p = 0.164)	0.006 (CI = +/-0.011; p = 0.261)	0.135	-1.35%
Frequency	2009.1	-0.013 (CI = +/-0.025; p = 0.299)	-0.141 (CI = +/-0.214; p = 0.187)	0.006 (CI = +/-0.012; p = 0.266)	0.110	-1.29%
Frequency	2009.2	-0.012 (CI = +/-0.027; p = 0.383)	-0.149 (CI = +/-0.223; p = 0.182)	0.007 (CI = +/-0.012; p = 0.272)	0.103	-1.16%
Frequency	2010.1	-0.019 (CI = +/-0.027; p = 0.153)	-0.182 (CI = +/-0.216; p = 0.094)	0.006 (CI = +/-0.011; p = 0.306)	0.193	-1.92%
Frequency	2010.2	-0.026 (CI = +/-0.028; p = 0.070)	-0.148 (CI = +/-0.216; p = 0.169)	0.006 (CI = +/-0.011; p = 0.306)	0.235	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.030; p = 0.078)	-0.153 (CI = +/-0.225; p = 0.171)	0.006 (CI = +/-0.011; p = 0.326)	0.217	-2.66%
Frequency	2011.2	-0.036 (CI = +/-0.031; p = 0.025)	-0.108 (CI = +/-0.221; p = 0.319)	0.005 (CI = +/-0.011; p = 0.309)	0.294	-3.51%
Frequency	2012.1	-0.033 (CI = +/-0.033; p = 0.054)	-0.097 (CI = +/-0.229; p = 0.383)	0.006 (CI = +/-0.011; p = 0.302)	0.225	-3.20%
Frequency	2012.2	-0.037 (CI = +/-0.036; p = 0.044)	-0.075 (CI = +/-0.240; p = 0.521)	0.006 (CI = +/-0.011; p = 0.306)	0.243	-3.65%
Frequency	2013.1	-0.036 (CI = +/-0.040; p = 0.077)	-0.070 (CI = +/-0.251; p = 0.562)	0.006 (CI = +/-0.012; p = 0.315)	0.185	-3.50%
Frequency	2013.2	-0.021 (CI = +/-0.041; p = 0.291)	-0.136 (CI = +/-0.246; p = 0.259)	0.005 (CI = +/-0.011; p = 0.305)	0.138	-2.07%
Frequency	2014.2	-0.014 (CI = +/-0.045; p = 0.502)	-0.122 (CI = +/-0.252; p = 0.319)	0.006 (CI = +/-0.011; p = 0.301)	0.053	-1.43%
Frequency	2015.1	-0.016 (CI = +/-0.050; p = 0.505)	-0.126 (CI = +/-0.267; p = 0.328)	0.006 (CI = +/-0.012; p = 0.319)	0.031	-1.58%
Frequency	2015.2	-0.004 (CI = +/-0.054; p = 0.871)	-0.170 (CI = +/-0.279; p = 0.210)	0.005 (CI = +/-0.012; p = 0.362)	0.030	-0.42%
Frequency	2016.1	-0.003 (CI = +/-0.062; p = 0.922)	-0.167 (CI = +/-0.297; p = 0.244)	0.005 (CI = +/-0.012; p = 0.384)	-0.010	-0.29%
Frequency	2016.2	0.007 (CI = +/-0.073; p = 0.827)	-0.202 (CI = +/-0.328; p = 0.203)	0.004 (CI = +/-0.013; p = 0.458)	-0.002	+0.74%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.030; p = 0.003)	0.003 (CI = +/-0.018; p = 0.760)	0.222	+4.81%
Loss Cost	2006.2	0.046 (CI = +/-0.031; p = 0.006)	0.003 (CI = +/-0.018; p = 0.775)	0.195	+4.69%
Loss Cost	2007.1	0.045 (CI = +/-0.033; p = 0.010)	0.002 (CI = +/-0.018; p = 0.789)	0.169	+4.59%
Loss Cost	2007.2	0.040 (CI = +/-0.035; p = 0.025)	0.002 (CI = +/-0.018; p = 0.831)	0.121	+4.11%
Loss Cost	2008.1	0.042 (CI = +/-0.037; p = 0.029)	0.002 (CI = +/-0.019; p = 0.822)	0.116	+4.26%
Loss Cost	2008.2	0.040 (CI = +/-0.040; p = 0.049)	0.002 (CI = +/-0.019; p = 0.839)	0.087	+4.06%
Loss Cost	2009.1	0.035 (CI = +/-0.042; p = 0.095)	0.002 (CI = +/-0.019; p = 0.871)	0.046	+3.60%
Loss Cost	2009.2	0.039 (CI = +/-0.045; p = 0.087)	0.002 (CI = +/-0.020; p = 0.853)	0.053	+3.95%
Loss Cost	2010.1	0.031 (CI = +/-0.047; p = 0.183)	0.001 (CI = +/-0.020; p = 0.893)	0.003	+3.18%
Loss Cost	2010.2	0.015 (CI = +/-0.045; p = 0.512)	0.000 (CI = +/-0.018; p = 0.970)	-0.064	+1.47%
Loss Cost	2011.1	0.011 (CI = +/-0.049; p = 0.635)	0.000 (CI = +/-0.018; p = 0.985)	-0.078	+1.15%
Loss Cost	2011.2	-0.005 (CI = +/-0.048; p = 0.831)	-0.001 (CI = +/-0.017; p = 0.950)	-0.093	-0.50%
Loss Cost	2012.1	-0.010 (CI = +/-0.052; p = 0.701)	-0.001 (CI = +/-0.018; p = 0.936)	-0.092	-0.97%
Loss Cost	2012.2	0.005 (CI = +/-0.054; p = 0.856)	0.000 (CI = +/-0.017; p = 0.971)	-0.103	+0.48%
Loss Cost	2013.1	0.001 (CI = +/-0.060; p = 0.966)	0.000 (CI = +/-0.017; p = 0.965)	-0.111	+0.12%
Loss Cost	2013.2	0.014 (CI = +/-0.064; p = 0.662)	0.000 (CI = +/-0.017; p = 0.978)	-0.103	+1.37%
Loss Cost	2014.2	0.017 (CI = +/-0.072; p = 0.627)	0.000 (CI = +/-0.018; p = 0.979)	-0.106	+1.71%
Loss Cost	2015.1	0.001 (CI = +/-0.078; p = 0.981)	0.000 (CI = +/-0.018; p = 0.998)	-0.133	+0.09%
Loss Cost	2015.2	0.010 (CI = +/-0.087; p = 0.817)	0.000 (CI = +/-0.018; p = 0.981)	-0.138	+0.96%
Loss Cost	2016.1	0.005 (CI = +/-0.099; p = 0.916)	0.000 (CI = +/-0.019; p = 0.994)	-0.153	+0.50%
Loss Cost	2016.2	0.022 (CI = +/-0.113; p = 0.675)	-0.001 (CI = +/-0.020; p = 0.937)	-0.147	+2.25%
Severity	2006.1	0.060 (CI = +/-0.022; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.448)	0.545	+6.14%
Severity	2006.2	0.058 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.438)	0.515	+5.98%
Severity	2007.1	0.060 (CI = +/-0.024; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.466)	0.512	+6.21%
Severity	2007.2	0.056 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.424)	0.471	+5.76%
Severity	2008.1	0.056 (CI = +/-0.027; p = 0.000)	-0.005 (CI = +/-0.014; p = 0.436)	0.450	+5.80%
Severity	2008.2	0.054 (CI = +/-0.028; p = 0.001)	-0.005 (CI = +/-0.014; p = 0.420)	0.408	+5.51%
Severity	2009.1	0.048 (CI = +/-0.029; p = 0.003)	-0.006 (CI = +/-0.014; p = 0.374)	0.354	+4.89%
Severity	2009.2	0.051 (CI = +/-0.031; p = 0.003)	-0.006 (CI = +/-0.014; p = 0.399)	0.359	+5.22%
Severity	2010.1	0.050 (CI = +/-0.034; p = 0.005)	-0.006 (CI = +/-0.014; p = 0.404)	0.326	+5.12%
Severity	2010.2	0.041 (CI = +/-0.034; p = 0.020)	-0.006 (CI = +/-0.014; p = 0.347)	0.257	+4.20%
Severity	2011.1	0.038 (CI = +/-0.037; p = 0.043)	-0.006 (CI = +/-0.014; p = 0.344)	0.210	+3.88%
Severity	2011.2	0.032 (CI = +/-0.039; p = 0.106)	-0.007 (CI = +/-0.014; p = 0.325)	0.148	+3.22%
Severity	2012.1	0.023 (CI = +/-0.041; p = 0.258)	-0.007 (CI = +/-0.014; p = 0.297)	0.081	+2.31%
Severity	2012.2	0.043 (CI = +/-0.035; p = 0.019)	-0.006 (CI = +/-0.011; p = 0.234)	0.317	+4.40%
Severity	2013.1	0.037 (CI = +/-0.038; p = 0.055)	-0.007 (CI = +/-0.011; p = 0.230)	0.243	+3.80%
Severity	2013.2	0.038 (CI = +/-0.043; p = 0.077)	-0.007 (CI = +/-0.012; p = 0.244)	0.214	+3.87%
Severity	2014.2	0.033 (CI = +/-0.048; p = 0.158)	-0.007 (CI = +/-0.012; p = 0.254)	0.146	+3.38%
Severity	2015.1	0.017 (CI = +/-0.048; p = 0.457)	-0.006 (CI = +/-0.011; p = 0.234)	0.046	+1.72%
Severity	2015.2	0.018 (CI = +/-0.054; p = 0.483)	-0.006 (CI = +/-0.011; p = 0.249)	0.030	+1.83%
Severity	2016.1	0.010 (CI = +/-0.060; p = 0.738)	-0.006 (CI = +/-0.012; p = 0.277)	-0.028	+0.96%
Severity	2016.2	0.024 (CI = +/-0.067; p = 0.450)	-0.007 (CI = +/-0.012; p = 0.239)	0.029	+2.43%
Frequency	2006.1	-0.013 (CI = +/-0.018; p = 0.166)	0.008 (CI = +/-0.011; p = 0.162)	0.128	-1.25%
Frequency	2006.2	-0.012 (CI = +/-0.019; p = 0.203)	0.008 (CI = +/-0.011; p = 0.167)	0.117	-1.21%
Frequency	2007.1	-0.015 (CI = +/-0.020; p = 0.125)	0.007 (CI = +/-0.011; p = 0.186)	0.144	-1.52%
Frequency	2007.2	-0.016 (CI = +/-0.021; p = 0.139)	0.007 (CI = +/-0.011; p = 0.196)	0.137	-1.56%
Frequency	2008.1	-0.015 (CI = +/-0.022; p = 0.193)	0.007 (CI = +/-0.011; p = 0.198)	0.118	-1.45%
Frequency	2008.2	-0.014 (CI = +/-0.024; p = 0.248)	0.007 (CI = +/-0.012; p = 0.202)	0.101	-1.37%
Frequency	2009.1	-0.012 (CI = +/-0.026; p = 0.331)	0.007 (CI = +/-0.012; p = 0.203)	0.082	-1.23%
Frequency	2009.2	-0.012 (CI = +/-0.027; p = 0.373)	0.008 (CI = +/-0.012; p = 0.212)	0.071	-1.20%
Frequency	2010.1	-0.019 (CI = +/-0.028; p = 0.183)	0.007 (CI = +/-0.012; p = 0.227)	0.124	-1.85%
Frequency	2010.2	-0.027 (CI = +/-0.028; p = 0.066)	0.007 (CI = +/-0.011; p = 0.238)	0.201	-2.62%
Frequency	2011.1	-0.027 (CI = +/-0.031; p = 0.087)	0.007 (CI = +/-0.012; p = 0.249)	0.182	-2.63%
Frequency	2011.2	-0.037 (CI = +/-0.031; p = 0.021)	0.006 (CI = +/-0.011; p = 0.249)	0.292	-3.61%
Frequency	2012.1	-0.033 (CI = +/-0.033; p = 0.052)	0.006 (CI = +/-0.011; p = 0.244)	0.233	-3.21%
Frequency	2012.2	-0.038 (CI = +/-0.035; p = 0.035)	0.006 (CI = +/-0.011; p = 0.257)	0.266	-3.76%
Frequency	2013.1	-0.036 (CI = +/-0.039; p = 0.067)	0.006 (CI = +/-0.011; p = 0.265)	0.214	-3.54%
Frequency	2013.2	-0.024 (CI = +/-0.040; p = 0.220)	0.006 (CI = +/-0.011; p = 0.237)	0.119	-2.41%
Frequency	2014.2	-0.016 (CI = +/-0.044; p = 0.447)	0.006 (CI = +/-0.011; p = 0.237)	0.049	-1.61%
Frequency	2015.1	-0.016 (CI = +/-0.050; p = 0.497)	0.006 (CI = +/-0.011; p = 0.253)	0.029	-1.60%
Frequency	2015.2	-0.009 (CI = +/-0.055; p = 0.744)	0.006 (CI = +/-0.012; p = 0.273)	-0.021	-0.85%
Frequency	2016.1	-0.005 (CI = +/-0.063; p = 0.876)	0.006 (CI = +/-0.012; p = 0.299)	-0.049	-0.46%
Frequency	2016.2	-0.002 (CI = +/-0.073; p = 0.959)	0.006 (CI = +/-0.013; p = 0.329)	-0.071	-0.18%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = 2014.1,2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.027; p = 0.002)	-0.125 (CI = +/-0.292; p = 0.392)	0.238	+4.60%
Loss Cost	2006.2	0.045 (CI = +/-0.028; p = 0.003)	-0.121 (CI = +/-0.302; p = 0.420)	0.209	+4.55%
Loss Cost	2007.1	0.043 (CI = +/-0.030; p = 0.006)	-0.130 (CI = +/-0.311; p = 0.400)	0.186	+4.40%
Loss Cost	2007.2	0.039 (CI = +/-0.032; p = 0.016)	-0.106 (CI = +/-0.319; p = 0.502)	0.134	+4.01%
Loss Cost	2008.1	0.040 (CI = +/-0.034; p = 0.021)	-0.102 (CI = +/-0.329; p = 0.531)	0.127	+4.09%
Loss Cost	2008.2	0.039 (CI = +/-0.036; p = 0.035)	-0.094 (CI = +/-0.342; p = 0.577)	0.096	+3.96%
Loss Cost	2009.1	0.034 (CI = +/-0.038; p = 0.075)	-0.117 (CI = +/-0.349; p = 0.496)	0.063	+3.48%
Loss Cost	2009.2	0.038 (CI = +/-0.041; p = 0.063)	-0.142 (CI = +/-0.362; p = 0.427)	0.076	+3.92%
Loss Cost	2010.1	0.031 (CI = +/-0.042; p = 0.149)	-0.177 (CI = +/-0.364; p = 0.325)	0.043	+3.11%
Loss Cost	2010.2	0.015 (CI = +/-0.042; p = 0.452)	-0.094 (CI = +/-0.347; p = 0.582)	-0.050	+1.56%
Loss Cost	2011.1	0.012 (CI = +/-0.045; p = 0.592)	-0.108 (CI = +/-0.358; p = 0.537)	-0.059	+1.19%
Loss Cost	2011.2	-0.004 (CI = +/-0.045; p = 0.855)	-0.027 (CI = +/-0.346; p = 0.874)	-0.092	-0.40%
Loss Cost	2012.1	-0.009 (CI = +/-0.049; p = 0.715)	-0.043 (CI = +/-0.358; p = 0.806)	-0.088	-0.86%
Loss Cost	2012.2	0.008 (CI = +/-0.051; p = 0.750)	-0.121 (CI = +/-0.354; p = 0.482)	-0.074	+0.79%
Loss Cost	2013.1	0.003 (CI = +/-0.056; p = 0.896)	-0.134 (CI = +/-0.367; p = 0.454)	-0.076	+0.35%
Loss Cost	2013.2	0.021 (CI = +/-0.060; p = 0.478)	-0.208 (CI = +/-0.375; p = 0.259)	-0.021	+2.09%
Loss Cost	2014.2	0.022 (CI = +/-0.067; p = 0.500)	-0.205 (CI = +/-0.392; p = 0.284)	-0.027	+2.21%
Loss Cost	2015.1	0.003 (CI = +/-0.070; p = 0.922)	-0.256 (CI = +/-0.387; p = 0.179)	-0.001	+0.33%
Loss Cost	2015.2	0.020 (CI = +/-0.078; p = 0.592)	-0.314 (CI = +/-0.405; p = 0.119)	0.049	+2.03%
Loss Cost	2016.1	0.010 (CI = +/-0.089; p = 0.803)	-0.335 (CI = +/-0.426; p = 0.113)	0.057	+1.05%
Loss Cost	2016.2	0.045 (CI = +/-0.097; p = 0.331)	-0.438 (CI = +/-0.430; p = 0.046)	0.186	+4.60%
Severity	2006.1	0.063 (CI = +/-0.020; p = 0.000)	-0.004 (CI = +/-0.219; p = 0.968)	0.537	+6.50%
Severity	2006.2	0.062 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.226; p = 0.970)	0.505	+6.37%
Severity	2007.1	0.064 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.231; p = 0.885)	0.504	+6.60%
Severity	2007.2	0.060 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.234; p = 0.713)	0.461	+6.18%
Severity	2008.1	0.061 (CI = +/-0.025; p = 0.000)	0.046 (CI = +/-0.241; p = 0.698)	0.441	+6.25%
Severity	2008.2	0.058 (CI = +/-0.026; p = 0.000)	0.063 (CI = +/-0.249; p = 0.605)	0.400	+5.95%
Severity	2009.1	0.053 (CI = +/-0.027; p = 0.000)	0.039 (CI = +/-0.250; p = 0.750)	0.337	+5.44%
Severity	2009.2	0.056 (CI = +/-0.029; p = 0.001)	0.022 (CI = +/-0.259; p = 0.864)	0.341	+5.75%
Severity	2010.1	0.055 (CI = +/-0.031; p = 0.001)	0.020 (CI = +/-0.268; p = 0.882)	0.306	+5.70%
Severity	2010.2	0.047 (CI = +/-0.032; p = 0.006)	0.069 (CI = +/-0.266; p = 0.598)	0.237	+4.76%
Severity	2011.1	0.044 (CI = +/-0.035; p = 0.014)	0.060 (CI = +/-0.275; p = 0.657)	0.184	+4.53%
Severity	2011.2	0.037 (CI = +/-0.037; p = 0.048)	0.096 (CI = +/-0.283; p = 0.487)	0.128	+3.79%
Severity	2012.1	0.030 (CI = +/-0.039; p = 0.125)	0.071 (CI = +/-0.285; p = 0.611)	0.041	+3.03%
Severity	2012.2	0.051 (CI = +/-0.035; p = 0.006)	-0.030 (CI = +/-0.242; p = 0.796)	0.265	+5.24%
Severity	2013.1	0.045 (CI = +/-0.037; p = 0.020)	-0.046 (CI = +/-0.247; p = 0.700)	0.185	+4.65%
Severity	2013.2	0.047 (CI = +/-0.043; p = 0.031)	-0.055 (CI = +/-0.267; p = 0.672)	0.156	+4.86%
Severity	2014.2	0.042 (CI = +/-0.047; p = 0.076)	-0.065 (CI = +/-0.276; p = 0.625)	0.085	+4.34%
Severity	2015.1	0.025 (CI = +/-0.047; p = 0.267)	-0.112 (CI = +/-0.258; p = 0.371)	0.005	+2.57%
Severity	2015.2	0.029 (CI = +/-0.054; p = 0.269)	-0.124 (CI = +/-0.280; p = 0.357)	-0.005	+2.95%
Severity	2016.1	0.018 (CI = +/-0.060; p = 0.532)	-0.149 (CI = +/-0.286; p = 0.282)	-0.029	+1.79%
Severity	2016.2	0.040 (CI = +/-0.066; p = 0.215)	-0.214 (CI = +/-0.293; p = 0.137)	0.096	+4.03%
Frequency	2006.1	-0.018 (CI = +/-0.016; p = 0.033)	-0.120 (CI = +/-0.180; p = 0.184)	0.123	-1.78%
Frequency	2006.2	-0.017 (CI = +/-0.017; p = 0.052)	-0.125 (CI = +/-0.186; p = 0.180)	0.113	-1.71%
Frequency	2007.1	-0.021 (CI = +/-0.018; p = 0.023)	-0.146 (CI = +/-0.185; p = 0.117)	0.165	-2.07%
Frequency	2007.2	-0.021 (CI = +/-0.019; p = 0.035)	-0.148 (CI = +/-0.192; p = 0.126)	0.158	-2.04%
Frequency	2008.1	-0.021 (CI = +/-0.020; p = 0.047)	-0.148 (CI = +/-0.199; p = 0.138)	0.135	-2.03%
Frequency	2008.2	-0.019 (CI = +/-0.022; p = 0.083)	-0.158 (CI = +/-0.206; p = 0.127)	0.124	-1.88%
Frequency	2009.1	-0.019 (CI = +/-0.023; p = 0.108)	-0.157 (CI = +/-0.213; p = 0.143)	0.100	-1.85%
Frequency	2009.2	-0.018 (CI = +/-0.025; p = 0.160)	-0.164 (CI = +/-0.222; p = 0.142)	0.094	-1.73%
Frequency	2010.1	-0.025 (CI = +/-0.025; p = 0.050)	-0.197 (CI = +/-0.214; p = 0.069)	0.190	-2.45%
Frequency	2010.2	-0.031 (CI = +/-0.026; p = 0.020)	-0.162 (CI = +/-0.214; p = 0.131)	0.232	-3.06%
Frequency	2011.1	-0.033 (CI = +/-0.028; p = 0.024)	-0.168 (CI = +/-0.222; p = 0.131)	0.217	-3.20%
Frequency	2011.2	-0.041 (CI = +/-0.029; p = 0.007)	-0.123 (CI = +/-0.219; p = 0.257)	0.291	-4.04%
Frequency	2012.1	-0.039 (CI = +/-0.031; p = 0.017)	-0.113 (CI = +/-0.226; p = 0.309)	0.220	-3.78%
Frequency	2012.2	-0.043 (CI = +/-0.034; p = 0.016)	-0.091 (CI = +/-0.238; p = 0.433)	0.239	-4.23%
Frequency	2013.1	-0.042 (CI = +/-0.038; p = 0.030)	-0.088 (CI = +/-0.248; p = 0.468)	0.182	-4.11%
Frequency	2013.2	-0.027 (CI = +/-0.039; p = 0.164)	-0.153 (CI = +/-0.243; p = 0.201)	0.132	-2.65%
Frequency	2014.2	-0.021 (CI = +/-0.043; p = 0.323)	-0.140 (CI = +/-0.249; p = 0.251)	0.044	-2.04%
Frequency	2015.1	-0.022 (CI = +/-0.048; p = 0.340)	-0.144 (CI = +/-0.263; p = 0.261)	0.026	-2.19%
Frequency	2015.2	-0.009 (CI = +/-0.053; p = 0.720)	-0.189 (CI = +/-0.272; p = 0.157)	0.038	-0.89%
Frequency	2016.1	-0.007 (CI = +/-0.060; p = 0.797)	-0.186 (CI = +/-0.289; p = 0.188)	0.004	-0.73%
Frequency	2016.2	0.005 (CI = +/-0.070; p = 0.870)	-0.224 (CI = +/-0.313; p = 0.145)	0.032	+0.54%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = 2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.027; p = 0.002)	0.243	+4.61%
Loss Cost	2006.2	0.044 (CI = +/-0.028; p = 0.003)	0.218	+4.50%
Loss Cost	2007.1	0.043 (CI = +/-0.030; p = 0.006)	0.193	+4.40%
Loss Cost	2007.2	0.039 (CI = +/-0.031; p = 0.017)	0.149	+3.95%
Loss Cost	2008.1	0.040 (CI = +/-0.033; p = 0.020)	0.145	+4.08%
Loss Cost	2008.2	0.038 (CI = +/-0.035; p = 0.035)	0.118	+3.89%
Loss Cost	2009.1	0.034 (CI = +/-0.038; p = 0.074)	0.081	+3.46%
Loss Cost	2009.2	0.037 (CI = +/-0.040; p = 0.068)	0.088	+3.78%
Loss Cost	2010.1	0.030 (CI = +/-0.042; p = 0.156)	0.042	+3.05%
Loss Cost	2010.2	0.014 (CI = +/-0.041; p = 0.477)	-0.019	+1.44%
Loss Cost	2011.1	0.011 (CI = +/-0.044; p = 0.605)	-0.031	+1.13%
Loss Cost	2011.2	-0.004 (CI = +/-0.044; p = 0.834)	-0.043	-0.45%
Loss Cost	2012.1	-0.009 (CI = +/-0.048; p = 0.696)	-0.040	-0.90%
Loss Cost	2012.2	0.005 (CI = +/-0.049; p = 0.831)	-0.048	+0.51%
Loss Cost	2013.1	0.002 (CI = +/-0.054; p = 0.950)	-0.052	+0.17%
Loss Cost	2013.2	0.014 (CI = +/-0.059; p = 0.628)	-0.042	+1.40%
Loss Cost	2014.2	0.017 (CI = +/-0.067; p = 0.594)	-0.041	+1.74%
Loss Cost	2015.1	0.001 (CI = +/-0.072; p = 0.979)	-0.062	+0.09%
Loss Cost	2015.2	0.010 (CI = +/-0.081; p = 0.801)	-0.062	+0.98%
Loss Cost	2016.1	0.005 (CI = +/-0.093; p = 0.910)	-0.070	+0.50%
Loss Cost	2016.2	0.023 (CI = +/-0.107; p = 0.653)	-0.060	+2.30%
Severity	2006.1	0.063 (CI = +/-0.020; p = 0.000)	0.551	+6.50%
Severity	2006.2	0.062 (CI = +/-0.021; p = 0.000)	0.521	+6.37%
Severity	2007.1	0.064 (CI = +/-0.022; p = 0.000)	0.519	+6.60%
Severity	2007.2	0.060 (CI = +/-0.023; p = 0.000)	0.477	+6.20%
Severity	2008.1	0.061 (CI = +/-0.024; p = 0.000)	0.457	+6.25%
Severity	2008.2	0.058 (CI = +/-0.026; p = 0.000)	0.415	+6.00%
Severity	2009.1	0.053 (CI = +/-0.027; p = 0.000)	0.359	+5.44%
Severity	2009.2	0.056 (CI = +/-0.028; p = 0.000)	0.366	+5.77%
Severity	2010.1	0.055 (CI = +/-0.031; p = 0.001)	0.333	+5.71%
Severity	2010.2	0.047 (CI = +/-0.031; p = 0.005)	0.259	+4.85%
Severity	2011.1	0.045 (CI = +/-0.034; p = 0.012)	0.212	+4.56%
Severity	2011.2	0.039 (CI = +/-0.036; p = 0.036)	0.147	+3.96%
Severity	2012.1	0.030 (CI = +/-0.038; p = 0.111)	0.075	+3.09%
Severity	2012.2	0.050 (CI = +/-0.033; p = 0.005)	0.300	+5.17%
Severity	2013.1	0.045 (CI = +/-0.036; p = 0.018)	0.222	+4.59%
Severity	2013.2	0.046 (CI = +/-0.041; p = 0.030)	0.194	+4.67%
Severity	2014.2	0.041 (CI = +/-0.046; p = 0.076)	0.125	+4.19%
Severity	2015.1	0.024 (CI = +/-0.046; p = 0.282)	0.014	+2.47%
Severity	2015.2	0.025 (CI = +/-0.053; p = 0.330)	0.001	+2.53%
Severity	2016.1	0.015 (CI = +/-0.059; p = 0.590)	-0.049	+1.54%
Severity	2016.2	0.029 (CI = +/-0.067; p = 0.374)	-0.011	+2.91%
Frequency	2006.1	-0.018 (CI = +/-0.017; p = 0.036)	0.101	-1.78%
Frequency	2006.2	-0.018 (CI = +/-0.018; p = 0.048)	0.089	-1.76%
Frequency	2007.1	-0.021 (CI = +/-0.018; p = 0.027)	0.121	-2.07%
Frequency	2007.2	-0.021 (CI = +/-0.019; p = 0.032)	0.116	-2.12%
Frequency	2008.1	-0.021 (CI = +/-0.021; p = 0.051)	0.095	-2.04%
Frequency	2008.2	-0.020 (CI = +/-0.022; p = 0.073)	0.078	-1.99%
Frequency	2009.1	-0.019 (CI = +/-0.024; p = 0.111)	0.058	-1.88%
Frequency	2009.2	-0.019 (CI = +/-0.025; p = 0.136)	0.048	-1.88%
Frequency	2010.1	-0.025 (CI = +/-0.026; p = 0.055)	0.105	-2.51%
Frequency	2010.2	-0.033 (CI = +/-0.026; p = 0.016)	0.185	-3.25%
Frequency	2011.1	-0.033 (CI = +/-0.029; p = 0.024)	0.167	-3.29%
Frequency	2011.2	-0.043 (CI = +/-0.028; p = 0.005)	0.279	-4.23%
Frequency	2012.1	-0.040 (CI = +/-0.031; p = 0.015)	0.217	-3.88%
Frequency	2012.2	-0.045 (CI = +/-0.033; p = 0.010)	0.252	-4.43%
Frequency	2013.1	-0.043 (CI = +/-0.037; p = 0.024)	0.201	-4.23%
Frequency	2013.2	-0.032 (CI = +/-0.039; p = 0.101)	0.095	-3.13%
Frequency	2014.2	-0.024 (CI = +/-0.043; p = 0.256)	0.021	-2.35%
Frequency	2015.1	-0.023 (CI = +/-0.048; p = 0.317)	0.004	-2.32%
Frequency	2015.2	-0.015 (CI = +/-0.054; p = 0.555)	-0.041	-1.51%
Frequency	2016.1	-0.010 (CI = +/-0.061; p = 0.724)	-0.062	-1.02%
Frequency	2016.2	-0.006 (CI = +/-0.072; p = 0.861)	-0.074	-0.59%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.011 (CI = +/-0.014; p = 0.133)	0.010 (CI = +/-0.009; p = 0.020)	0.107	+1.10%
Loss Cost	2006.2	0.011 (CI = +/-0.015; p = 0.169)	0.010 (CI = +/-0.009; p = 0.022)	0.101	+1.06%
Loss Cost	2007.1	0.007 (CI = +/-0.016; p = 0.352)	0.010 (CI = +/-0.009; p = 0.026)	0.093	+0.73%
Loss Cost	2007.2	0.005 (CI = +/-0.016; p = 0.549)	0.010 (CI = +/-0.009; p = 0.030)	0.092	+0.49%
Loss Cost	2008.1	0.008 (CI = +/-0.017; p = 0.331)	0.010 (CI = +/-0.008; p = 0.023)	0.104	+0.82%
Loss Cost	2008.2	0.013 (CI = +/-0.017; p = 0.133)	0.010 (CI = +/-0.008; p = 0.014)	0.140	+1.29%
Loss Cost	2009.1	0.022 (CI = +/-0.014; p = 0.003)	0.011 (CI = +/-0.006; p = 0.001)	0.338	+2.22%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.003)	0.011 (CI = +/-0.006; p = 0.001)	0.338	+2.31%
Loss Cost	2010.1	0.024 (CI = +/-0.015; p = 0.003)	0.011 (CI = +/-0.006; p = 0.001)	0.347	+2.46%
Loss Cost	2010.2	0.025 (CI = +/-0.017; p = 0.005)	0.011 (CI = +/-0.007; p = 0.002)	0.339	+2.50%
Loss Cost	2011.1	0.026 (CI = +/-0.018; p = 0.006)	0.011 (CI = +/-0.007; p = 0.002)	0.343	+2.65%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.013)	0.011 (CI = +/-0.007; p = 0.002)	0.323	+2.50%
Loss Cost	2012.1	0.026 (CI = +/-0.021; p = 0.015)	0.011 (CI = +/-0.007; p = 0.003)	0.328	+2.66%
Loss Cost	2012.2	0.025 (CI = +/-0.022; p = 0.030)	0.011 (CI = +/-0.007; p = 0.003)	0.311	+2.51%
Loss Cost	2013.1	0.019 (CI = +/-0.023; p = 0.096)	0.011 (CI = +/-0.007; p = 0.003)	0.306	+1.94%
Loss Cost	2013.2	0.016 (CI = +/-0.025; p = 0.194)	0.011 (CI = +/-0.007; p = 0.004)	0.302	+1.60%
Loss Cost	2014.1	0.021 (CI = +/-0.026; p = 0.116)	0.011 (CI = +/-0.007; p = 0.004)	0.324	+2.08%
Loss Cost	2014.2	0.014 (CI = +/-0.027; p = 0.298)	0.011 (CI = +/-0.007; p = 0.003)	0.344	+1.40%
Loss Cost	2015.1	0.004 (CI = +/-0.026; p = 0.763)	0.011 (CI = +/-0.006; p = 0.001)	0.432	+0.38%
Loss Cost	2015.2	0.007 (CI = +/-0.029; p = 0.634)	0.011 (CI = +/-0.006; p = 0.002)	0.423	+0.67%
Loss Cost	2016.1	0.010 (CI = +/-0.032; p = 0.502)	0.011 (CI = +/-0.007; p = 0.003)	0.417	+1.04%
Loss Cost	2016.2	0.020 (CI = +/-0.034; p = 0.224)	0.011 (CI = +/-0.006; p = 0.003)	0.451	+2.00%
Loss Cost	2017.1	0.018 (CI = +/-0.038; p = 0.322)	0.011 (CI = +/-0.007; p = 0.004)	0.447	+1.84%
Severity	2006.1	0.041 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.381)	0.533	+4.20%
Severity	2006.2	0.044 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.423)	0.560	+4.52%
Severity	2007.1	0.046 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.454)	0.559	+4.70%
Severity	2007.2	0.044 (CI = +/-0.017; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.424)	0.523	+4.47%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.457)	0.529	+4.71%
Severity	2008.2	0.051 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.508)	0.582	+5.23%
Severity	2009.1	0.060 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.556)	0.735	+6.19%
Severity	2009.2	0.062 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.592)	0.732	+6.41%
Severity	2010.1	0.064 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.620)	0.723	+6.57%
Severity	2010.2	0.066 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.652)	0.719	+6.81%
Severity	2011.1	0.070 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.698)	0.739	+7.27%
Severity	2011.2	0.071 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.710)	0.718	+7.32%
Severity	2012.1	0.071 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.720)	0.694	+7.36%
Severity	2012.2	0.071 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.728)	0.667	+7.39%
Severity	2013.1	0.066 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.691)	0.622	+6.80%
Severity	2013.2	0.062 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.680)	0.568	+6.41%
Severity	2014.1	0.066 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.690)	0.574	+6.86%
Severity	2014.2	0.060 (CI = +/-0.030; p = 0.001)	-0.001 (CI = +/-0.007; p = 0.681)	0.504	+6.13%
Severity	2015.1	0.050 (CI = +/-0.029; p = 0.003)	-0.001 (CI = +/-0.007; p = 0.671)	0.421	+5.09%
Severity	2015.2	0.055 (CI = +/-0.032; p = 0.002)	-0.001 (CI = +/-0.007; p = 0.650)	0.452	+5.70%
Severity	2016.1	0.054 (CI = +/-0.036; p = 0.006)	-0.001 (CI = +/-0.007; p = 0.667)	0.388	+5.59%
Severity	2016.2	0.062 (CI = +/-0.039; p = 0.004)	-0.002 (CI = +/-0.007; p = 0.609)	0.434	+6.42%
Severity	2017.1	0.064 (CI = +/-0.044; p = 0.008)	-0.002 (CI = +/-0.008; p = 0.612)	0.384	+6.59%
Frequency	2006.1	-0.030 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.739	-2.98%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.784	-3.31%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.864	-3.79%
Frequency	2007.2	-0.039 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.858	-3.81%
Frequency	2008.1	-0.038 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.849	-3.71%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.842	-3.75%
Frequency	2009.1	-0.038 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.833	-3.74%
Frequency	2009.2	-0.039 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.830	-3.85%
Frequency	2010.1	-0.039 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.821	-3.86%
Frequency	2010.2	-0.041 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.822	-4.03%
Frequency	2011.1	-0.044 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.834	-4.31%
Frequency	2011.2	-0.046 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.835	-4.49%
Frequency	2012.1	-0.045 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.821	-4.38%
Frequency	2012.2	-0.046 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.818	-4.54%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.804	-4.55%
Frequency	2013.2	-0.046 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.788	-4.52%
Frequency	2014.1	-0.046 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.769	-4.47%
Frequency	2014.2	-0.046 (CI = +/-0.022; p = 0.001)	0.013 (CI = +/-0.006; p = 0.000)	0.750	-4.46%
Frequency	2015.1	-0.046 (CI = +/-0.025; p = 0.001)	0.013 (CI = +/-0.006; p = 0.000)	0.730	-4.48%
Frequency	2015.2	-0.049 (CI = +/-0.028; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	0.724	-4.76%
Frequency	2016.1	-0.044 (CI = +/-0.030; p = 0.007)	0.013 (CI = +/-0.006; p = 0.001)	0.689	-4.31%
Frequency	2016.2	-0.042 (CI = +/-0.034; p = 0.019)	0.013 (CI = +/-0.006; p = 0.001)	0.654	-4.15%
Frequency	2017.1	-0.046 (CI = +/-0.039; p = 0.025)	0.013 (CI = +/-0.007; p = 0.001)	0.638	-4.45%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.004 (CI = +/-0.014; p = 0.596)	-0.020	+0.37%
Loss Cost	2006.2	0.003 (CI = +/-0.015; p = 0.676)	-0.024	+0.31%
Loss Cost	2007.1	0.000 (CI = +/-0.015; p = 0.977)	-0.030	-0.02%
Loss Cost	2007.2	-0.003 (CI = +/-0.016; p = 0.728)	-0.027	-0.27%
Loss Cost	2008.1	0.000 (CI = +/-0.016; p = 0.999)	-0.032	0.00%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.636)	-0.026	+0.39%
Loss Cost	2009.1	0.012 (CI = +/-0.015; p = 0.108)	0.055	+1.21%
Loss Cost	2009.2	0.012 (CI = +/-0.016; p = 0.118)	0.052	+1.25%
Loss Cost	2010.1	0.013 (CI = +/-0.017; p = 0.116)	0.055	+1.35%
Loss Cost	2010.2	0.013 (CI = +/-0.018; p = 0.145)	0.045	+1.34%
Loss Cost	2011.1	0.014 (CI = +/-0.020; p = 0.149)	0.045	+1.43%
Loss Cost	2011.2	0.012 (CI = +/-0.021; p = 0.237)	0.019	+1.25%
Loss Cost	2012.1	0.014 (CI = +/-0.023; p = 0.235)	0.020	+1.36%
Loss Cost	2012.2	0.012 (CI = +/-0.025; p = 0.339)	-0.002	+1.18%
Loss Cost	2013.1	0.006 (CI = +/-0.026; p = 0.645)	-0.037	+0.59%
Loss Cost	2013.2	0.002 (CI = +/-0.028; p = 0.865)	-0.048	+0.23%
Loss Cost	2014.1	0.007 (CI = +/-0.031; p = 0.648)	-0.041	+0.68%
Loss Cost	2014.2	0.000 (CI = +/-0.033; p = 0.997)	-0.056	+0.01%
Loss Cost	2015.1	-0.010 (CI = +/-0.034; p = 0.547)	-0.036	-0.99%
Loss Cost	2015.2	-0.007 (CI = +/-0.038; p = 0.720)	-0.054	-0.65%
Loss Cost	2016.1	-0.002 (CI = +/-0.042; p = 0.934)	-0.066	-0.17%
Loss Cost	2016.2	0.010 (CI = +/-0.046; p = 0.651)	-0.055	+0.99%
Loss Cost	2017.1	0.011 (CI = +/-0.052; p = 0.661)	-0.060	+1.10%
Severity	2006.1	0.044 (CI = +/-0.014; p = 0.000)	0.536	+4.48%
Severity	2006.2	0.047 (CI = +/-0.014; p = 0.000)	0.564	+4.79%
Severity	2007.1	0.048 (CI = +/-0.015; p = 0.000)	0.565	+4.96%
Severity	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.528	+4.76%
Severity	2008.1	0.049 (CI = +/-0.016; p = 0.000)	0.535	+4.99%
Severity	2008.2	0.053 (CI = +/-0.016; p = 0.000)	0.590	+5.49%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.741	+6.38%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.739	+6.59%
Severity	2010.1	0.065 (CI = +/-0.015; p = 0.000)	0.731	+6.75%
Severity	2010.2	0.067 (CI = +/-0.016; p = 0.000)	0.728	+6.98%
Severity	2011.1	0.072 (CI = +/-0.017; p = 0.000)	0.747	+7.42%
Severity	2011.2	0.072 (CI = +/-0.018; p = 0.000)	0.728	+7.48%
Severity	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.706	+7.52%
Severity	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.680	+7.55%
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	0.637	+6.98%
Severity	2013.2	0.064 (CI = +/-0.024; p = 0.000)	0.586	+6.61%
Severity	2014.1	0.068 (CI = +/-0.026; p = 0.000)	0.593	+7.05%
Severity	2014.2	0.061 (CI = +/-0.027; p = 0.000)	0.527	+6.33%
Severity	2015.1	0.051 (CI = +/-0.027; p = 0.001)	0.449	+5.27%
Severity	2015.2	0.057 (CI = +/-0.030; p = 0.001)	0.479	+5.88%
Severity	2016.1	0.056 (CI = +/-0.034; p = 0.003)	0.421	+5.76%
Severity	2016.2	0.064 (CI = +/-0.037; p = 0.002)	0.463	+6.60%
Severity	2017.1	0.065 (CI = +/-0.042; p = 0.005)	0.418	+6.72%
Frequency	2006.1	-0.040 (CI = +/-0.012; p = 0.000)	0.570	-3.94%
Frequency	2006.2	-0.044 (CI = +/-0.012; p = 0.000)	0.625	-4.28%
Frequency	2007.1	-0.049 (CI = +/-0.011; p = 0.000)	0.718	-4.75%
Frequency	2007.2	-0.049 (CI = +/-0.011; p = 0.000)	0.705	-4.80%
Frequency	2008.1	-0.049 (CI = +/-0.012; p = 0.000)	0.682	-4.75%
Frequency	2008.2	-0.049 (CI = +/-0.013; p = 0.000)	0.669	-4.83%
Frequency	2009.1	-0.050 (CI = +/-0.014; p = 0.000)	0.651	-4.87%
Frequency	2009.2	-0.051 (CI = +/-0.014; p = 0.000)	0.645	-5.01%
Frequency	2010.1	-0.052 (CI = +/-0.015; p = 0.000)	0.626	-5.06%
Frequency	2010.2	-0.054 (CI = +/-0.016; p = 0.000)	0.627	-5.27%
Frequency	2011.1	-0.057 (CI = +/-0.017; p = 0.000)	0.641	-5.57%
Frequency	2011.2	-0.060 (CI = +/-0.018; p = 0.000)	0.639	-5.79%
Frequency	2012.1	-0.059 (CI = +/-0.020; p = 0.000)	0.605	-5.73%
Frequency	2012.2	-0.061 (CI = +/-0.021; p = 0.000)	0.596	-5.93%
Frequency	2013.1	-0.062 (CI = +/-0.023; p = 0.000)	0.567	-5.98%
Frequency	2013.2	-0.062 (CI = +/-0.026; p = 0.000)	0.532	-5.98%
Frequency	2014.1	-0.061 (CI = +/-0.028; p = 0.000)	0.492	-5.95%
Frequency	2014.2	-0.061 (CI = +/-0.032; p = 0.001)	0.451	-5.94%
Frequency	2015.1	-0.061 (CI = +/-0.035; p = 0.002)	0.409	-5.94%
Frequency	2015.2	-0.064 (CI = +/-0.039; p = 0.004)	0.386	-6.17%
Frequency	2016.1	-0.058 (CI = +/-0.044; p = 0.013)	0.300	-5.60%
Frequency	2016.2	-0.054 (CI = +/-0.050; p = 0.035)	0.228	-5.26%
Frequency	2017.1	-0.054 (CI = +/-0.057; p = 0.062)	0.184	-5.27%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.011 (CI = +/-0.015; p = 0.142)	-0.015 (CI = +/-0.143; p = 0.830)	0.010 (CI = +/-0.009; p = 0.023)	0.081	+1.09%
Loss Cost	2006.2	0.011 (CI = +/-0.015; p = 0.175)	-0.013 (CI = +/-0.147; p = 0.853)	0.010 (CI = +/-0.009; p = 0.026)	0.074	+1.06%
Loss Cost	2007.1	0.007 (CI = +/-0.016; p = 0.368)	-0.032 (CI = +/-0.146; p = 0.658)	0.010 (CI = +/-0.009; p = 0.031)	0.070	+0.71%
Loss Cost	2007.2	0.005 (CI = +/-0.017; p = 0.553)	-0.020 (CI = +/-0.149; p = 0.784)	0.009 (CI = +/-0.009; p = 0.035)	0.064	+0.49%
Loss Cost	2008.1	0.008 (CI = +/-0.017; p = 0.341)	-0.003 (CI = +/-0.149; p = 0.962)	0.010 (CI = +/-0.009; p = 0.027)	0.073	+0.81%
Loss Cost	2008.2	0.013 (CI = +/-0.017; p = 0.137)	-0.027 (CI = +/-0.145; p = 0.703)	0.010 (CI = +/-0.008; p = 0.018)	0.114	+1.29%
Loss Cost	2009.1	0.022 (CI = +/-0.014; p = 0.003)	0.017 (CI = +/-0.114; p = 0.758)	0.011 (CI = +/-0.006; p = 0.001)	0.316	+2.23%
Loss Cost	2009.2	0.023 (CI = +/-0.015; p = 0.004)	0.013 (CI = +/-0.118; p = 0.817)	0.011 (CI = +/-0.007; p = 0.001)	0.314	+2.31%
Loss Cost	2010.1	0.024 (CI = +/-0.016; p = 0.004)	0.021 (CI = +/-0.121; p = 0.725)	0.011 (CI = +/-0.007; p = 0.001)	0.324	+2.48%
Loss Cost	2010.2	0.025 (CI = +/-0.017; p = 0.006)	0.020 (CI = +/-0.126; p = 0.747)	0.011 (CI = +/-0.007; p = 0.002)	0.315	+2.50%
Loss Cost	2011.1	0.026 (CI = +/-0.018; p = 0.006)	0.027 (CI = +/-0.130; p = 0.675)	0.012 (CI = +/-0.007; p = 0.002)	0.320	+2.66%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.016)	0.034 (CI = +/-0.135; p = 0.606)	0.012 (CI = +/-0.007; p = 0.002)	0.301	+2.49%
Loss Cost	2012.1	0.027 (CI = +/-0.021; p = 0.015)	0.042 (CI = +/-0.140; p = 0.540)	0.012 (CI = +/-0.007; p = 0.003)	0.308	+2.69%
Loss Cost	2012.2	0.025 (CI = +/-0.023; p = 0.034)	0.050 (CI = +/-0.146; p = 0.485)	0.012 (CI = +/-0.007; p = 0.003)	0.294	+2.49%
Loss Cost	2013.1	0.019 (CI = +/-0.024; p = 0.101)	0.030 (CI = +/-0.147; p = 0.669)	0.011 (CI = +/-0.007; p = 0.004)	0.276	+1.96%
Loss Cost	2013.2	0.016 (CI = +/-0.025; p = 0.209)	0.045 (CI = +/-0.151; p = 0.540)	0.011 (CI = +/-0.007; p = 0.004)	0.279	+1.57%
Loss Cost	2014.1	0.021 (CI = +/-0.027; p = 0.113)	0.064 (CI = +/-0.153; p = 0.392)	0.012 (CI = +/-0.007; p = 0.003)	0.316	+2.13%
Loss Cost	2014.2	0.013 (CI = +/-0.027; p = 0.316)	0.092 (CI = +/-0.149; p = 0.208)	0.012 (CI = +/-0.007; p = 0.002)	0.371	+1.32%
Loss Cost	2015.1	0.004 (CI = +/-0.027; p = 0.739)	0.064 (CI = +/-0.141; p = 0.347)	0.012 (CI = +/-0.006; p = 0.001)	0.430	+0.43%
Loss Cost	2015.2	0.006 (CI = +/-0.030; p = 0.674)	0.058 (CI = +/-0.151; p = 0.420)	0.012 (CI = +/-0.007; p = 0.002)	0.411	+0.60%
Loss Cost	2016.1	0.011 (CI = +/-0.033; p = 0.487)	0.072 (CI = +/-0.157; p = 0.340)	0.012 (CI = +/-0.007; p = 0.002)	0.417	+1.08%
Loss Cost	2016.2	0.019 (CI = +/-0.035; p = 0.257)	0.046 (CI = +/-0.160; p = 0.542)	0.011 (CI = +/-0.007; p = 0.003)	0.424	+1.92%
Loss Cost	2017.1	0.018 (CI = +/-0.040; p = 0.333)	0.045 (CI = +/-0.174; p = 0.582)	0.011 (CI = +/-0.007; p = 0.005)	0.414	+1.86%
Severity	2006.1	0.041 (CI = +/-0.015; p = 0.000)	-0.009 (CI = +/-0.149; p = 0.908)	-0.004 (CI = +/-0.009; p = 0.384)	0.519	+4.19%
Severity	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.026 (CI = +/-0.149; p = 0.720)	-0.004 (CI = +/-0.009; p = 0.414)	0.548	+4.52%
Severity	2007.1	0.046 (CI = +/-0.017; p = 0.000)	-0.018 (CI = +/-0.153; p = 0.812)	-0.003 (CI = +/-0.009; p = 0.449)	0.546	+4.69%
Severity	2007.2	0.044 (CI = +/-0.017; p = 0.000)	-0.007 (CI = +/-0.156; p = 0.932)	-0.004 (CI = +/-0.009; p = 0.429)	0.507	+4.47%
Severity	2008.1	0.046 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.159; p = 0.947)	-0.003 (CI = +/-0.009; p = 0.471)	0.513	+4.71%
Severity	2008.2	0.051 (CI = +/-0.018; p = 0.000)	-0.020 (CI = +/-0.154; p = 0.791)	-0.003 (CI = +/-0.009; p = 0.501)	0.568	+5.24%
Severity	2009.1	0.060 (CI = +/-0.015; p = 0.000)	0.024 (CI = +/-0.126; p = 0.696)	-0.002 (CI = +/-0.007; p = 0.592)	0.727	+6.21%
Severity	2009.2	0.062 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.129; p = 0.810)	-0.002 (CI = +/-0.007; p = 0.616)	0.723	+6.40%
Severity	2010.1	0.064 (CI = +/-0.017; p = 0.000)	0.023 (CI = +/-0.133; p = 0.723)	-0.002 (CI = +/-0.007; p = 0.654)	0.714	+6.59%
Severity	2010.2	0.066 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.137; p = 0.836)	-0.002 (CI = +/-0.007; p = 0.675)	0.708	+6.80%
Severity	2011.1	0.070 (CI = +/-0.019; p = 0.000)	0.033 (CI = +/-0.136; p = 0.618)	-0.001 (CI = +/-0.007; p = 0.745)	0.730	+7.29%
Severity	2011.2	0.071 (CI = +/-0.020; p = 0.000)	0.032 (CI = +/-0.142; p = 0.643)	-0.001 (CI = +/-0.007; p = 0.752)	0.708	+7.31%
Severity	2012.1	0.071 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.148; p = 0.630)	-0.001 (CI = +/-0.008; p = 0.767)	0.683	+7.39%
Severity	2012.2	0.071 (CI = +/-0.024; p = 0.000)	0.035 (CI = +/-0.156; p = 0.642)	-0.001 (CI = +/-0.008; p = 0.772)	0.654	+7.37%
Severity	2013.1	0.066 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.157; p = 0.836)	-0.001 (CI = +/-0.008; p = 0.718)	0.603	+6.81%
Severity	2013.2	0.062 (CI = +/-0.027; p = 0.000)	0.031 (CI = +/-0.162; p = 0.695)	-0.001 (CI = +/-0.008; p = 0.721)	0.548	+6.39%
Severity	2014.1	0.067 (CI = +/-0.029; p = 0.000)	0.047 (CI = +/-0.167; p = 0.560)	-0.001 (CI = +/-0.008; p = 0.749)	0.558	+6.89%
Severity	2014.2	0.059 (CI = +/-0.030; p = 0.001)	0.075 (CI = +/-0.165; p = 0.350)	-0.001 (CI = +/-0.008; p = 0.768)	0.502	+6.07%
Severity	2015.1	0.050 (CI = +/-0.030; p = 0.003)	0.047 (CI = +/-0.160; p = 0.542)	-0.001 (CI = +/-0.007; p = 0.734)	0.398	+5.12%
Severity	2015.2	0.055 (CI = +/-0.033; p = 0.003)	0.030 (CI = +/-0.167; p = 0.710)	-0.001 (CI = +/-0.007; p = 0.698)	0.419	+5.66%
Severity	2016.1	0.055 (CI = +/-0.037; p = 0.007)	0.028 (CI = +/-0.179; p = 0.739)	-0.001 (CI = +/-0.008; p = 0.710)	0.346	+5.61%
Severity	2016.2	0.062 (CI = +/-0.041; p = 0.006)	0.004 (CI = +/-0.187; p = 0.962)	-0.002 (CI = +/-0.008; p = 0.633)	0.387	+6.42%
Severity	2017.1	0.064 (CI = +/-0.047; p = 0.012)	0.008 (CI = +/-0.202; p = 0.930)	-0.002 (CI = +/-0.008; p = 0.638)	0.328	+6.59%
Frequency	2006.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.099; p = 0.894)	0.014 (CI = +/-0.006; p = 0.000)	0.731	-2.98%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.093; p = 0.778)	0.014 (CI = +/-0.006; p = 0.000)	0.777	-3.32%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.076; p = 0.705)	0.013 (CI = +/-0.005; p = 0.000)	0.861	-3.80%
Frequency	2007.2	-0.039 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.078; p = 0.725)	0.013 (CI = +/-0.005; p = 0.000)	0.854	-3.81%
Frequency	2008.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.080; p = 0.825)	0.013 (CI = +/-0.005; p = 0.000)	0.844	-3.72%
Frequency	2008.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.083; p = 0.862)	0.013 (CI = +/-0.005; p = 0.000)	0.837	-3.75%
Frequency	2009.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.086; p = 0.868)	0.013 (CI = +/-0.005; p = 0.000)	0.827	-3.75%
Frequency	2009.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.088; p = 0.965)	0.013 (CI = +/-0.005; p = 0.000)	0.824	-3.85%
Frequency	2010.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.092; p = 0.960)	0.013 (CI = +/-0.005; p = 0.000)	0.814	-3.86%
Frequency	2010.2	-0.041 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.094; p = 0.895)	0.013 (CI = +/-0.005; p = 0.000)	0.815	-4.03%
Frequency	2011.1	-0.044 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.094; p = 0.889)	0.013 (CI = +/-0.005; p = 0.000)	0.827	-4.31%
Frequency	2011.2	-0.046 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.096; p = 0.967)	0.013 (CI = +/-0.005; p = 0.000)	0.828	-4.50%
Frequency	2012.1	-0.045 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.100; p = 0.883)	0.013 (CI = +/-0.005; p = 0.000)	0.813	-4.37%
Frequency	2012.2	-0.047 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.103; p = 0.771)	0.013 (CI = +/-0.005; p = 0.000)	0.809	-4.55%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.109; p = 0.780)	0.013 (CI = +/-0.005; p = 0.000)	0.795	-4.54%
Frequency	2013.2	-0.046 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.115; p = 0.799)	0.013 (CI = +/-0.005; p = 0.000)	0.777	-4.53%
Frequency	2014.1	-0.046 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.121; p = 0.775)	0.013 (CI = +/-0.006; p = 0.000)	0.757	-4.46%
Frequency	2014.2	-0.046 (CI = +/-0.023; p = 0.001)	0.017 (CI = +/-0.129; p = 0.781)	0.013 (CI = +/-0.006; p = 0.000)	0.736	-4.48%
Frequency	2015.1	-0.046 (CI = +/-0.026; p = 0.002)	0.017 (CI = +/-0.137; p = 0.790)	0.013 (CI = +/-0.006; p = 0.000)	0.713	-4.47%
Frequency	2015.2	-0.049 (CI = +/-0.029; p = 0.002)	0.029 (CI = +/-0.145; p = 0.676)	0.013 (CI = +/-0.006; p = 0.001)	0.708	-4.79%
Frequency	2016.1	-0.044 (CI = +/-0.031; p = 0.009)	0.044 (CI = +/-0.150; p = 0.537)	0.013 (CI = +/-0.006; p = 0.001)	0.676	-4.28%
Frequency	2016.2	-0.043 (CI = +/-0.035; p = 0.021)	0.042 (CI = +/-0.163; p = 0.585)	0.013 (CI = +/-0.007; p = 0.001)	0.635	-4.22%
Frequency	2017.1	-0.045 (CI = +/-0.041; p = 0.031)	0.036 (CI = +/-0.176; p = 0.657)	0.013 (CI = +/-0.007; p = 0.002)	0.612	-4.44%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.004 (CI = +/-0.014; p = 0.601)	-0.031 (CI = +/-0.151; p = 0.680)	-0.045	+0.37%
Loss Cost	2006.2	0.003 (CI = +/-0.015; p = 0.668)	-0.028 (CI = +/-0.156; p = 0.717)	-0.051	+0.32%
Loss Cost	2007.1	0.000 (CI = +/-0.015; p = 0.977)	-0.048 (CI = +/-0.154; p = 0.532)	-0.049	-0.02%
Loss Cost	2007.2	-0.003 (CI = +/-0.016; p = 0.749)	-0.034 (CI = +/-0.157; p = 0.658)	-0.054	-0.25%
Loss Cost	2008.1	0.000 (CI = +/-0.017; p = 0.999)	-0.021 (CI = +/-0.159; p = 0.794)	-0.064	0.00%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.619)	-0.044 (CI = +/-0.157; p = 0.575)	-0.049	+0.42%
Loss Cost	2009.1	0.012 (CI = +/-0.015; p = 0.114)	-0.003 (CI = +/-0.135; p = 0.961)	0.022	+1.21%
Loss Cost	2009.2	0.012 (CI = +/-0.016; p = 0.125)	-0.006 (CI = +/-0.140; p = 0.933)	0.017	+1.26%
Loss Cost	2010.1	0.013 (CI = +/-0.017; p = 0.123)	-0.001 (CI = +/-0.145; p = 0.986)	0.019	+1.35%
Loss Cost	2010.2	0.013 (CI = +/-0.019; p = 0.153)	-0.001 (CI = +/-0.151; p = 0.991)	0.006	+1.34%
Loss Cost	2011.1	0.014 (CI = +/-0.020; p = 0.157)	0.003 (CI = +/-0.156; p = 0.968)	0.005	+1.43%
Loss Cost	2011.2	0.012 (CI = +/-0.022; p = 0.252)	0.012 (CI = +/-0.162; p = 0.884)	-0.023	+1.24%
Loss Cost	2012.1	0.014 (CI = +/-0.023; p = 0.245)	0.017 (CI = +/-0.169; p = 0.841)	-0.023	+1.36%
Loss Cost	2012.2	0.011 (CI = +/-0.026; p = 0.362)	0.025 (CI = +/-0.177; p = 0.770)	-0.045	+1.15%
Loss Cost	2013.1	0.006 (CI = +/-0.027; p = 0.653)	0.004 (CI = +/-0.178; p = 0.965)	-0.089	+0.59%
Loss Cost	2013.2	0.002 (CI = +/-0.029; p = 0.881)	0.018 (CI = +/-0.185; p = 0.839)	-0.101	+0.21%
Loss Cost	2014.1	0.007 (CI = +/-0.031; p = 0.655)	0.035 (CI = +/-0.191; p = 0.708)	-0.090	+0.68%
Loss Cost	2014.2	-0.001 (CI = +/-0.034; p = 0.958)	0.061 (CI = +/-0.194; p = 0.512)	-0.089	-0.09%
Loss Cost	2015.1	-0.010 (CI = +/-0.035; p = 0.558)	0.033 (CI = +/-0.192; p = 0.723)	-0.092	-0.99%
Loss Cost	2015.2	-0.007 (CI = +/-0.039; p = 0.713)	0.023 (CI = +/-0.205; p = 0.811)	-0.120	-0.69%
Loss Cost	2016.1	-0.002 (CI = +/-0.044; p = 0.936)	0.038 (CI = +/-0.216; p = 0.709)	-0.131	-0.17%
Loss Cost	2016.2	0.010 (CI = +/-0.048; p = 0.670)	0.006 (CI = +/-0.221; p = 0.954)	-0.136	+0.97%
Loss Cost	2017.1	0.011 (CI = +/-0.055; p = 0.674)	0.009 (CI = +/-0.238; p = 0.935)	-0.148	+1.10%
Severity	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.148; p = 0.974)	0.522	+4.48%
Severity	2006.2	0.047 (CI = +/-0.014; p = 0.000)	-0.021 (CI = +/-0.147; p = 0.771)	0.552	+4.80%
Severity	2007.1	0.048 (CI = +/-0.015; p = 0.000)	-0.012 (CI = +/-0.151; p = 0.869)	0.551	+4.96%
Severity	2007.2	0.047 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.154; p = 0.988)	0.512	+4.76%
Severity	2008.1	0.049 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.156; p = 0.888)	0.520	+4.99%
Severity	2008.2	0.054 (CI = +/-0.016; p = 0.000)	-0.016 (CI = +/-0.152; p = 0.836)	0.576	+5.50%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.028 (CI = +/-0.123; p = 0.649)	0.734	+6.38%
Severity	2009.2	0.064 (CI = +/-0.015; p = 0.000)	0.018 (CI = +/-0.127; p = 0.769)	0.730	+6.58%
Severity	2010.1	0.065 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.130; p = 0.682)	0.723	+6.75%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.134; p = 0.800)	0.718	+6.96%
Severity	2011.1	0.072 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.132; p = 0.584)	0.740	+7.42%
Severity	2011.2	0.072 (CI = +/-0.018; p = 0.000)	0.034 (CI = +/-0.138; p = 0.611)	0.719	+7.44%
Severity	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.037 (CI = +/-0.144; p = 0.597)	0.696	+7.52%
Severity	2012.2	0.072 (CI = +/-0.022; p = 0.000)	0.038 (CI = +/-0.151; p = 0.610)	0.669	+7.51%
Severity	2013.1	0.067 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.152; p = 0.798)	0.620	+6.98%
Severity	2013.2	0.064 (CI = +/-0.025; p = 0.000)	0.034 (CI = +/-0.157; p = 0.656)	0.569	+6.56%
Severity	2014.1	0.068 (CI = +/-0.026; p = 0.000)	0.050 (CI = +/-0.161; p = 0.521)	0.580	+7.05%
Severity	2014.2	0.060 (CI = +/-0.028; p = 0.000)	0.078 (CI = +/-0.159; p = 0.315)	0.529	+6.20%
Severity	2015.1	0.051 (CI = +/-0.028; p = 0.001)	0.050 (CI = +/-0.153; p = 0.500)	0.431	+5.27%
Severity	2015.2	0.057 (CI = +/-0.031; p = 0.001)	0.034 (CI = +/-0.160; p = 0.661)	0.451	+5.81%
Severity	2016.1	0.056 (CI = +/-0.035; p = 0.004)	0.032 (CI = +/-0.171; p = 0.694)	0.386	+5.76%
Severity	2016.2	0.064 (CI = +/-0.039; p = 0.003)	0.010 (CI = +/-0.178; p = 0.902)	0.422	+6.57%
Severity	2017.1	0.065 (CI = +/-0.044; p = 0.008)	0.014 (CI = +/-0.192; p = 0.877)	0.371	+6.72%
Frequency	2006.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.126; p = 0.648)	0.561	-3.94%
Frequency	2006.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.007 (CI = +/-0.122; p = 0.911)	0.614	-4.28%
Frequency	2007.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.108; p = 0.507)	0.713	-4.75%
Frequency	2007.2	-0.049 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.111; p = 0.548)	0.699	-4.79%
Frequency	2008.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.115; p = 0.581)	0.674	-4.75%
Frequency	2008.2	-0.049 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.119; p = 0.633)	0.660	-4.81%
Frequency	2009.1	-0.050 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.123; p = 0.610)	0.642	-4.87%
Frequency	2009.2	-0.051 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.127; p = 0.700)	0.634	-4.99%
Frequency	2010.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.131; p = 0.670)	0.615	-5.06%
Frequency	2010.2	-0.054 (CI = +/-0.017; p = 0.000)	-0.017 (CI = +/-0.135; p = 0.791)	0.614	-5.26%
Frequency	2011.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.136; p = 0.626)	0.630	-5.57%
Frequency	2011.2	-0.059 (CI = +/-0.019; p = 0.000)	-0.023 (CI = +/-0.140; p = 0.740)	0.626	-5.77%
Frequency	2012.1	-0.059 (CI = +/-0.020; p = 0.000)	-0.021 (CI = +/-0.146; p = 0.772)	0.589	-5.73%
Frequency	2012.2	-0.061 (CI = +/-0.022; p = 0.000)	-0.012 (CI = +/-0.153; p = 0.867)	0.577	-5.91%
Frequency	2013.1	-0.062 (CI = +/-0.024; p = 0.000)	-0.015 (CI = +/-0.160; p = 0.846)	0.547	-5.98%
Frequency	2013.2	-0.061 (CI = +/-0.027; p = 0.000)	-0.016 (CI = +/-0.169; p = 0.847)	0.508	-5.96%
Frequency	2014.1	-0.061 (CI = +/-0.029; p = 0.000)	-0.015 (CI = +/-0.178; p = 0.857)	0.465	-5.95%
Frequency	2014.2	-0.061 (CI = +/-0.033; p = 0.001)	-0.016 (CI = +/-0.189; p = 0.856)	0.420	-5.92%
Frequency	2015.1	-0.061 (CI = +/-0.036; p = 0.003)	-0.017 (CI = +/-0.200; p = 0.858)	0.373	-5.94%
Frequency	2015.2	-0.063 (CI = +/-0.041; p = 0.005)	-0.010 (CI = +/-0.213; p = 0.920)	0.346	-6.15%
Frequency	2016.1	-0.058 (CI = +/-0.046; p = 0.017)	0.006 (CI = +/-0.224; p = 0.953)	0.250	-5.60%
Frequency	2016.2	-0.054 (CI = +/-0.052; p = 0.044)	-0.004 (CI = +/-0.241; p = 0.970)	0.168	-5.25%
Frequency	2017.1	-0.054 (CI = +/-0.060; p = 0.074)	-0.005 (CI = +/-0.261; p = 0.969)	0.116	-5.27%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.012 (CI = +/-0.020; p = 0.207)	-0.015 (CI = +/-0.145; p = 0.834)	0.010 (CI = +/-0.009; p = 0.025)	-0.032 (CI = +/-0.260; p = 0.802)	0.054	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.250)	-0.014 (CI = +/-0.149; p = 0.851)	0.010 (CI = +/-0.009; p = 0.029)	-0.030 (CI = +/-0.269; p = 0.820)	0.046	+1.22%
Loss Cost	2007.1	0.007 (CI = +/-0.022; p = 0.519)	-0.032 (CI = +/-0.149; p = 0.663)	0.010 (CI = +/-0.009; p = 0.040)	0.002 (CI = +/-0.267; p = 0.987)	0.039	+0.70%
Loss Cost	2007.2	0.003 (CI = +/-0.023; p = 0.764)	-0.020 (CI = +/-0.151; p = 0.791)	0.009 (CI = +/-0.009; p = 0.049)	0.025 (CI = +/-0.272; p = 0.854)	0.033	+0.34%
Loss Cost	2008.1	0.008 (CI = +/-0.024; p = 0.481)	-0.003 (CI = +/-0.152; p = 0.963)	0.010 (CI = +/-0.009; p = 0.035)	-0.006 (CI = +/-0.274; p = 0.966)	0.040	+0.85%
Loss Cost	2008.2	0.016 (CI = +/-0.025; p = 0.187)	-0.028 (CI = +/-0.148; p = 0.700)	0.011 (CI = +/-0.009; p = 0.019)	-0.053 (CI = +/-0.267; p = 0.688)	0.087	+1.64%
Loss Cost	2009.1	0.032 (CI = +/-0.019; p = 0.002)	0.018 (CI = +/-0.111; p = 0.743)	0.013 (CI = +/-0.007; p = 0.001)	-0.143 (CI = +/-0.201; p = 0.157)	0.343	+3.24%
Loss Cost	2009.2	0.034 (CI = +/-0.021; p = 0.002)	0.011 (CI = +/-0.115; p = 0.845)	0.013 (CI = +/-0.007; p = 0.001)	-0.157 (CI = +/-0.208; p = 0.134)	0.350	+3.49%
Loss Cost	2010.1	0.038 (CI = +/-0.022; p = 0.002)	0.022 (CI = +/-0.117; p = 0.702)	0.013 (CI = +/-0.007; p = 0.000)	-0.179 (CI = +/-0.213; p = 0.095)	0.375	+3.92%
Loss Cost	2010.2	0.040 (CI = +/-0.025; p = 0.002)	0.017 (CI = +/-0.121; p = 0.778)	0.014 (CI = +/-0.007; p = 0.001)	-0.190 (CI = +/-0.222; p = 0.090)	0.371	+4.13%
Loss Cost	2011.1	0.045 (CI = +/-0.026; p = 0.002)	0.028 (CI = +/-0.123; p = 0.641)	0.014 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.228; p = 0.063)	0.395	+4.64%
Loss Cost	2011.2	0.044 (CI = +/-0.029; p = 0.005)	0.030 (CI = +/-0.129; p = 0.633)	0.014 (CI = +/-0.007; p = 0.001)	-0.211 (CI = +/-0.240; p = 0.082)	0.368	+4.55%
Loss Cost	2012.1	0.051 (CI = +/-0.032; p = 0.003)	0.044 (CI = +/-0.131; p = 0.497)	0.015 (CI = +/-0.007; p = 0.000)	-0.243 (CI = +/-0.247; p = 0.054)	0.400	+5.23%
Loss Cost	2012.2	0.050 (CI = +/-0.035; p = 0.008)	0.045 (CI = +/-0.138; p = 0.507)	0.014 (CI = +/-0.008; p = 0.001)	-0.240 (CI = +/-0.263; p = 0.071)	0.377	+5.18%
Loss Cost	2013.1	0.043 (CI = +/-0.039; p = 0.031)	0.032 (CI = +/-0.141; p = 0.645)	0.014 (CI = +/-0.008; p = 0.001)	-0.207 (CI = +/-0.273; p = 0.128)	0.331	+4.42%
Loss Cost	2013.2	0.039 (CI = +/-0.044; p = 0.079)	0.040 (CI = +/-0.149; p = 0.577)	0.014 (CI = +/-0.008; p = 0.002)	-0.187 (CI = +/-0.291; p = 0.194)	0.311	+3.94%
Loss Cost	2014.1	0.055 (CI = +/-0.045; p = 0.021)	0.065 (CI = +/-0.143; p = 0.354)	0.015 (CI = +/-0.008; p = 0.001)	-0.254 (CI = +/-0.286; p = 0.078)	0.405	+5.61%
Loss Cost	2014.2	0.042 (CI = +/-0.049; p = 0.093)	0.086 (CI = +/-0.145; p = 0.226)	0.014 (CI = +/-0.008; p = 0.001)	-0.200 (CI = +/-0.295; p = 0.168)	0.411	+4.24%
Loss Cost	2015.1	0.025 (CI = +/-0.052; p = 0.325)	0.064 (CI = +/-0.142; p = 0.348)	0.013 (CI = +/-0.007; p = 0.002)	-0.135 (CI = +/-0.295; p = 0.342)	0.429	+2.51%
Loss Cost	2015.2	0.033 (CI = +/-0.060; p = 0.253)	0.052 (CI = +/-0.151; p = 0.471)	0.014 (CI = +/-0.008; p = 0.002)	-0.167 (CI = +/-0.320; p = 0.279)	0.423	+3.38%
Loss Cost	2016.1	0.050 (CI = +/-0.065; p = 0.120)	0.070 (CI = +/-0.151; p = 0.331)	0.014 (CI = +/-0.007; p = 0.001)	-0.226 (CI = +/-0.329; p = 0.160)	0.468	+5.16%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.019)	0.030 (CI = +/-0.139; p = 0.643)	0.015 (CI = +/-0.007; p = 0.000)	-0.327 (CI = +/-0.305; p = 0.038)	0.583	+8.38%
Loss Cost	2017.1	0.089 (CI = +/-0.075; p = 0.025)	0.038 (CI = +/-0.148; p = 0.582)	0.015 (CI = +/-0.007; p = 0.001)	-0.352 (CI = +/-0.333; p = 0.040)	0.585	+9.29%
Severity	2006.1	0.032 (CI = +/-0.020; p = 0.003)	-0.009 (CI = +/-0.147; p = 0.900)	-0.005 (CI = +/-0.009; p = 0.241)	0.190 (CI = +/-0.264; p = 0.153)	0.535	+3.22%
Severity	2006.2	0.036 (CI = +/-0.021; p = 0.001)	-0.025 (CI = +/-0.148; p = 0.738)	-0.005 (CI = +/-0.009; p = 0.280)	0.163 (CI = +/-0.266; p = 0.220)	0.556	+3.64%
Severity	2007.1	0.037 (CI = +/-0.022; p = 0.002)	-0.018 (CI = +/-0.152; p = 0.806)	-0.005 (CI = +/-0.009; p = 0.314)	0.152 (CI = +/-0.273; p = 0.264)	0.550	+3.82%
Severity	2007.2	0.033 (CI = +/-0.024; p = 0.007)	-0.004 (CI = +/-0.154; p = 0.955)	-0.005 (CI = +/-0.009; p = 0.272)	0.178 (CI = +/-0.277; p = 0.198)	0.519	+3.39%
Severity	2008.1	0.036 (CI = +/-0.025; p = 0.007)	0.005 (CI = +/-0.158; p = 0.954)	-0.005 (CI = +/-0.010; p = 0.316)	0.162 (CI = +/-0.284; p = 0.253)	0.519	+3.67%
Severity	2008.2	0.043 (CI = +/-0.026; p = 0.002)	-0.019 (CI = +/-0.155; p = 0.808)	-0.004 (CI = +/-0.009; p = 0.380)	0.118 (CI = +/-0.280; p = 0.396)	0.564	+4.43%
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.128; p = 0.703)	-0.002 (CI = +/-0.008; p = 0.554)	0.034 (CI = +/-0.232; p = 0.763)	0.717	+5.95%
Severity	2009.2	0.061 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.132; p = 0.810)	-0.002 (CI = +/-0.008; p = 0.607)	0.017 (CI = +/-0.239; p = 0.882)	0.712	+6.27%
Severity	2010.1	0.064 (CI = +/-0.026; p = 0.000)	0.023 (CI = +/-0.136; p = 0.729)	-0.002 (CI = +/-0.008; p = 0.675)	0.002 (CI = +/-0.248; p = 0.988)	0.702	+6.57%
Severity	2010.2	0.067 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.140; p = 0.843)	-0.001 (CI = +/-0.008; p = 0.736)	-0.018 (CI = +/-0.257; p = 0.885)	0.696	+6.97%
Severity	2011.1	0.076 (CI = +/-0.030; p = 0.000)	0.034 (CI = +/-0.138; p = 0.620)	0.000 (CI = +/-0.008; p = 0.905)	-0.062 (CI = +/-0.256; p = 0.619)	0.721	+7.88%
Severity	2011.2	0.077 (CI = +/-0.033; p = 0.000)	0.031 (CI = +/-0.145; p = 0.662)	0.000 (CI = +/-0.008; p = 0.924)	-0.068 (CI = +/-0.270; p = 0.605)	0.698	+8.00%
Severity	2012.1	0.079 (CI = +/-0.036; p = 0.000)	0.035 (CI = +/-0.151; p = 0.631)	0.000 (CI = +/-0.008; p = 0.965)	-0.079 (CI = +/-0.285; p = 0.571)	0.673	+8.24%
Severity	2012.2	0.080 (CI = +/-0.041; p = 0.001)	0.033 (CI = +/-0.159; p = 0.665)	0.000 (CI = +/-0.009; p = 0.977)	-0.083 (CI = +/-0.303; p = 0.572)	0.642	+8.34%
Severity	2013.1	0.070 (CI = +/-0.044; p = 0.004)	0.016 (CI = +/-0.162; p = 0.838)	-0.001 (CI = +/-0.009; p = 0.835)	-0.039 (CI = +/-0.312; p = 0.798)	0.582	+7.29%
Severity	2013.2	0.062 (CI = +/-0.049; p = 0.016)	0.031 (CI = +/-0.168; p = 0.704)	-0.001 (CI = +/-0.009; p = 0.762)	-0.003 (CI = +/-0.329; p = 0.986)	0.522	+6.43%
Severity	2014.1	0.073 (CI = +/-0.054; p = 0.012)	0.047 (CI = +/-0.172; p = 0.569)	-0.001 (CI = +/-0.009; p = 0.889)	-0.048 (CI = +/-0.344; p = 0.771)	0.533	+7.57%
Severity	2014.2	0.055 (CI = +/-0.058; p = 0.061)	0.076 (CI = +/-0.172; p = 0.362)	-0.001 (CI = +/-0.009; p = 0.749)	0.025 (CI = +/-0.349; p = 0.883)	0.470	+5.70%
Severity	2015.1	0.033 (CI = +/-0.060; p = 0.258)	0.047 (CI = +/-0.164; p = 0.549)	-0.003 (CI = +/-0.008; p = 0.530)	0.111 (CI = +/-0.340; p = 0.494)	0.377	+3.36%
Severity	2015.2	0.043 (CI = +/-0.069; p = 0.203)	0.032 (CI = +/-0.174; p = 0.694)	-0.002 (CI = +/-0.009; p = 0.591)	0.074 (CI = +/-0.368; p = 0.670)	0.383	+4.38%
Severity	2016.1	0.040 (CI = +/-0.080; p = 0.305)	0.029 (CI = +/-0.186; p = 0.742)	-0.002 (CI = +/-0.009; p = 0.589)	0.086 (CI = +/-0.405; p = 0.651)	0.304	+4.03%
Severity	2016.2	0.057 (CI = +/-0.092; p = 0.203)	0.006 (CI = +/-0.198; p = 0.952)	-0.002 (CI = +/-0.009; p = 0.643)	0.028 (CI = +/-0.436; p = 0.889)	0.332	+5.85%
Severity	2017.1	0.060 (CI = +/-0.109; p = 0.245)	0.009 (CI = +/-0.215; p = 0.931)	-0.002 (CI = +/-0.010; p = 0.670)	0.019 (CI = +/-0.483; p = 0.933)	0.261	+6.20%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.003)	-0.006 (CI = +/-0.091; p = 0.896)	0.016 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.163; p = 0.009)	0.776	-1.91%
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.086; p = 0.802)	0.015 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.155; p = 0.016)	0.810	-2.34%
Frequency	2007.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.070; p = 0.696)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.127; p = 0.022)	0.880	-3.00%
Frequency	2007.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.016 (CI = +/-0.073; p = 0.665)	0.014 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.131; p = 0.023)	0.874	-2.95%
Frequency	2008.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.073; p = 0.825)	0.015 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.132; p = 0.015)	0.870	-2.72%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.010 (CI = +/-0.076; p = 0.799)	0.015 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.137; p = 0.016)	0.864	-2.67%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.006 (CI = +/-0.078; p = 0.874)	0.015 (CI = +/-0.005; p = 0.000)	-0.177 (CI = +/-0.141; p = 0.016)	0.857	-2.56%
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.005 (CI = +/-0.081; p = 0.909)	0.015 (CI = +/-0.005; p = 0.000)	-0.174 (CI = +/-0.147; p = 0.022)	0.852	-2.61%
Frequency	2010.1	-0.025 (CI = +/-0.016; p = 0.004)	-0.001 (CI = +/-0.084; p = 0.976)	0.015 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.153; p = 0.023)	0.844	-2.49%
Frequency	2010.2	-0.027 (CI = +/-0.018; p = 0.005)	0.003 (CI = +/-0.087; p = 0.942)	0.015 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.160; p = 0.036)	0.841	-2.65%
Frequency	2011.1	-0.031 (CI = +/-0.019; p = 0.003)	-0.005 (CI = +/-0.089; p = 0.900)	0.014 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.164; p = 0.065)	0.846	-3.01%
Frequency	2011.2	-0.033 (CI = +/-0.021; p = 0.004)	-0.001 (CI = +/-0.092; p = 0.986)	0.014 (CI = +/-0.005; p = 0.000)	-0.143 (CI = +/-0.172; p = 0.098)	0.842	-3.20%
Frequency	2012.1	-0.028 (CI = +/-0.023; p = 0.017)	0.008 (CI = +/-0.094; p = 0.858)	0.015 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.177; p = 0.068)	0.834	-2.78%
Frequency	2012.2	-0.030 (CI = +/-0.025; p = 0.024)	0.011 (CI = +/-0.099; p = 0.816)	0.015 (CI = +/-0.005; p = 0.000)	-0.157 (CI = +/-0.188; p = 0.097)	0.827	-2.92%
Frequency	2013.1	-0.027 (CI = +/-0.028; p = 0.060)	0.016 (CI = +/-0.103; p = 0.754)	0.015 (CI = +/-0.006; p = 0.000)	-0.169 (CI = +/-0.200; p = 0.093)	0.816	-2.67%
Frequency	2013.2	-0.024 (CI = +/-0.032; p = 0.136)	0.009 (CI = +/-0.109; p = 0.859)	0.015 (CI = +/-0.006; p = 0.000)	-0.184 (CI = +/-0.213; p = 0.086)	0.803	-2.34%
Frequency	2014.1	-0.018 (CI = +/-0.036; p = 0.290)	0.017 (CI = +/-0.113; p = 0.748)	0.015 (CI = +/-0.006; p = 0.000)	-0.206 (CI = +/-0.225; p = 0.070)	0.791	-1.82%
Frequency	2014.2	-0.014 (CI = +/-0.041; p = 0.477)	0.010 (CI = +/-0.119; p = 0.860)	0.016 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.243; p = 0.067)	0.776	-1.38%
Frequency	2015.1	-0.008 (CI = +/-0.046; p = 0.707)	0.017 (CI = +/-0.125; p = 0.771)	0.016 (CI = +/-0.006; p = 0.000)	-0.247 (CI = +/-0.261; p = 0.062)	0.763	-0.82%
Frequency	2015.2	-0.010 (CI = +/-0.054; p = 0.705)	0.019 (CI = +/-0.136; p = 0.762)	0.016 (CI = +/-0.007; p = 0.000)	-0.241 (CI = +/-0.287; p = 0.093)	0.749	-0.96%
Frequency	2016.1	0.011 (CI = +/-0.056; p = 0.681)	0.042 (CI = +/-0.128; p = 0.494)	0.017 (CI = +/-0.006; p = 0.000)	-0.313 (CI = +/-0.279; p = 0.031)	0.765	+1.08%
Frequency	2016.2	0.024 (CI = +/-0.063; p = 0.431)	0.024 (CI = +/-0.136; p = 0.700)	0.017 (CI = +/-0.006; p = 0.000)	-0.355 (CI = +/-0.299; p = 0.024)	0.754	+2.39%
Frequency	2017.1	0.029 (CI = +/-0.074; p = 0.408)	0.029 (CI = +/-0.146; p = 0.666)	0.017 (CI = +/-0.007; p = 0.000)	-0.371 (CI = +/-0.330; p = 0.031)	0.738	+2.91%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.012 (CI = +/-0.019; p = 0.198)	0.011 (CI = +/-0.009; p = 0.022)	-0.033 (CI = +/-0.256; p = 0.798)	0.082	+1.26%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.244)	0.010 (CI = +/-0.009; p = 0.025)	-0.030 (CI = +/-0.264; p = 0.820)	0.075	+1.21%
Loss Cost	2007.1	0.007 (CI = +/-0.022; p = 0.503)	0.010 (CI = +/-0.009; p = 0.033)	0.002 (CI = +/-0.263; p = 0.989)	0.064	+0.72%
Loss Cost	2007.2	0.003 (CI = +/-0.023; p = 0.765)	0.009 (CI = +/-0.009; p = 0.043)	0.026 (CI = +/-0.267; p = 0.847)	0.063	+0.34%
Loss Cost	2008.1	0.008 (CI = +/-0.024; p = 0.472)	0.010 (CI = +/-0.009; p = 0.031)	-0.006 (CI = +/-0.269; p = 0.965)	0.073	+0.85%
Loss Cost	2008.2	0.016 (CI = +/-0.024; p = 0.183)	0.011 (CI = +/-0.009; p = 0.016)	-0.051 (CI = +/-0.262; p = 0.690)	0.114	+1.63%
Loss Cost	2009.1	0.032 (CI = +/-0.019; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.142 (CI = +/-0.198; p = 0.151)	0.365	+3.23%
Loss Cost	2009.2	0.034 (CI = +/-0.021; p = 0.002)	0.013 (CI = +/-0.007; p = 0.000)	-0.157 (CI = +/-0.204; p = 0.125)	0.374	+3.50%
Loss Cost	2010.1	0.038 (CI = +/-0.022; p = 0.001)	0.013 (CI = +/-0.007; p = 0.000)	-0.179 (CI = +/-0.209; p = 0.090)	0.396	+3.90%
Loss Cost	2010.2	0.041 (CI = +/-0.024; p = 0.002)	0.013 (CI = +/-0.007; p = 0.000)	-0.191 (CI = +/-0.217; p = 0.082)	0.395	+4.14%
Loss Cost	2011.1	0.045 (CI = +/-0.026; p = 0.002)	0.014 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.223; p = 0.059)	0.415	+4.61%
Loss Cost	2011.2	0.045 (CI = +/-0.029; p = 0.004)	0.014 (CI = +/-0.007; p = 0.001)	-0.213 (CI = +/-0.235; p = 0.074)	0.390	+4.58%
Loss Cost	2012.1	0.051 (CI = +/-0.031; p = 0.003)	0.014 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.243; p = 0.051)	0.415	+5.19%
Loss Cost	2012.2	0.051 (CI = +/-0.035; p = 0.006)	0.014 (CI = +/-0.007; p = 0.001)	-0.244 (CI = +/-0.258; p = 0.063)	0.394	+5.24%
Loss Cost	2013.1	0.043 (CI = +/-0.038; p = 0.028)	0.014 (CI = +/-0.007; p = 0.001)	-0.207 (CI = +/-0.267; p = 0.121)	0.358	+4.39%
Loss Cost	2013.2	0.039 (CI = +/-0.043; p = 0.067)	0.014 (CI = +/-0.008; p = 0.002)	-0.191 (CI = +/-0.284; p = 0.175)	0.337	+4.02%
Loss Cost	2014.1	0.054 (CI = +/-0.045; p = 0.021)	0.014 (CI = +/-0.007; p = 0.001)	-0.253 (CI = +/-0.284; p = 0.077)	0.408	+5.55%
Loss Cost	2014.2	0.044 (CI = +/-0.050; p = 0.080)	0.014 (CI = +/-0.008; p = 0.001)	-0.212 (CI = +/-0.298; p = 0.152)	0.390	+4.48%
Loss Cost	2015.1	0.024 (CI = +/-0.052; p = 0.331)	0.013 (CI = +/-0.007; p = 0.002)	-0.135 (CI = +/-0.293; p = 0.339)	0.431	+2.47%
Loss Cost	2015.2	0.035 (CI = +/-0.058; p = 0.215)	0.013 (CI = +/-0.007; p = 0.002)	-0.176 (CI = +/-0.311; p = 0.244)	0.441	+3.60%
Loss Cost	2016.1	0.050 (CI = +/-0.065; p = 0.118)	0.014 (CI = +/-0.007; p = 0.001)	-0.229 (CI = +/-0.327; p = 0.154)	0.467	+5.16%
Loss Cost	2016.2	0.082 (CI = +/-0.061; p = 0.013)	0.015 (CI = +/-0.006; p = 0.000)	-0.334 (CI = +/-0.291; p = 0.028)	0.610	+8.58%
Loss Cost	2017.1	0.089 (CI = +/-0.072; p = 0.019)	0.015 (CI = +/-0.007; p = 0.000)	-0.356 (CI = +/-0.318; p = 0.032)	0.611	+9.36%
Severity	2006.1	0.032 (CI = +/-0.020; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.236)	0.190 (CI = +/-0.260; p = 0.147)	0.549	+3.22%
Severity	2006.2	0.036 (CI = +/-0.021; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.284)	0.164 (CI = +/-0.262; p = 0.211)	0.568	+3.63%
Severity	2007.1	0.038 (CI = +/-0.022; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.316)	0.152 (CI = +/-0.269; p = 0.257)	0.563	+3.83%
Severity	2007.2	0.033 (CI = +/-0.023; p = 0.006)	-0.005 (CI = +/-0.009; p = 0.265)	0.178 (CI = +/-0.272; p = 0.190)	0.535	+3.39%
Severity	2008.1	0.036 (CI = +/-0.025; p = 0.006)	-0.005 (CI = +/-0.009; p = 0.303)	0.162 (CI = +/-0.279; p = 0.245)	0.535	+3.67%
Severity	2008.2	0.043 (CI = +/-0.025; p = 0.002)	-0.004 (CI = +/-0.009; p = 0.381)	0.119 (CI = +/-0.275; p = 0.384)	0.579	+4.42%
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.520)	0.035 (CI = +/-0.228; p = 0.756)	0.726	+5.94%
Severity	2009.2	0.061 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.586)	0.017 (CI = +/-0.234; p = 0.885)	0.722	+6.28%
Severity	2010.1	0.063 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.641)	0.002 (CI = +/-0.243; p = 0.985)	0.712	+6.56%
Severity	2010.2	0.067 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.717)	-0.019 (CI = +/-0.251; p = 0.878)	0.708	+6.98%
Severity	2011.1	0.076 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.860)	-0.061 (CI = +/-0.251; p = 0.617)	0.730	+7.85%
Severity	2011.2	0.077 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.894)	-0.070 (CI = +/-0.264; p = 0.587)	0.709	+8.04%
Severity	2012.1	0.079 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.008; p = 0.922)	-0.078 (CI = +/-0.279; p = 0.567)	0.685	+8.21%
Severity	2012.2	0.081 (CI = +/-0.040; p = 0.000)	0.000 (CI = +/-0.008; p = 0.949)	-0.086 (CI = +/-0.296; p = 0.551)	0.657	+8.39%
Severity	2013.1	0.070 (CI = +/-0.043; p = 0.003)	-0.001 (CI = +/-0.008; p = 0.812)	-0.038 (CI = +/-0.303; p = 0.794)	0.603	+7.27%
Severity	2013.2	0.063 (CI = +/-0.048; p = 0.013)	-0.001 (CI = +/-0.009; p = 0.732)	-0.006 (CI = +/-0.319; p = 0.970)	0.544	+6.49%
Severity	2014.1	0.073 (CI = +/-0.053; p = 0.010)	-0.001 (CI = +/-0.009; p = 0.836)	-0.047 (CI = +/-0.335; p = 0.770)	0.551	+7.53%
Severity	2014.2	0.057 (CI = +/-0.058; p = 0.051)	-0.002 (CI = +/-0.009; p = 0.695)	0.015 (CI = +/-0.345; p = 0.930)	0.474	+5.92%
Severity	2015.1	0.033 (CI = +/-0.059; p = 0.251)	-0.003 (CI = +/-0.008; p = 0.478)	0.111 (CI = +/-0.331; p = 0.484)	0.403	+3.33%
Severity	2015.2	0.044 (CI = +/-0.066; p = 0.174)	-0.002 (CI = +/-0.008; p = 0.558)	0.069 (CI = +/-0.353; p = 0.683)	0.420	+4.52%
Severity	2016.1	0.040 (CI = +/-0.077; p = 0.287)	-0.002 (CI = +/-0.009; p = 0.551)	0.085 (CI = +/-0.387; p = 0.643)	0.352	+4.03%
Severity	2016.2	0.057 (CI = +/-0.087; p = 0.177)	-0.002 (CI = +/-0.009; p = 0.624)	0.027 (CI = +/-0.411; p = 0.889)	0.388	+5.89%
Severity	2017.1	0.060 (CI = +/-0.102; p = 0.221)	-0.002 (CI = +/-0.009; p = 0.647)	0.018 (CI = +/-0.455; p = 0.933)	0.328	+6.21%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.003)	0.016 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.160; p = 0.008)	0.783	-1.90%
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.194 (CI = +/-0.152; p = 0.014)	0.815	-2.33%
Frequency	2007.1	-0.030 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.125; p = 0.020)	0.883	-2.99%
Frequency	2007.2	-0.030 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.153 (CI = +/-0.129; p = 0.021)	0.877	-2.95%
Frequency	2008.1	-0.028 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.129; p = 0.013)	0.874	-2.72%
Frequency	2008.2	-0.027 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.134; p = 0.015)	0.868	-2.68%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.177 (CI = +/-0.139; p = 0.014)	0.862	-2.56%
Frequency	2009.2	-0.027 (CI = +/-0.015; p = 0.001)	0.015 (CI = +/-0.005; p = 0.000)	-0.174 (CI = +/-0.144; p = 0.020)	0.857	-2.62%
Frequency	2010.1	-0.025 (CI = +/-0.016; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.150; p = 0.020)	0.850	-2.49%
Frequency	2010.2	-0.027 (CI = +/-0.017; p = 0.004)	0.015 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.156; p = 0.032)	0.848	-2.65%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.160; p = 0.059)	0.852	-3.00%
Frequency	2011.2	-0.033 (CI = +/-0.020; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	-0.143 (CI = +/-0.167; p = 0.090)	0.849	-3.20%
Frequency	2012.1	-0.028 (CI = +/-0.022; p = 0.015)	0.015 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.173; p = 0.062)	0.842	-2.79%
Frequency	2012.2	-0.029 (CI = +/-0.025; p = 0.021)	0.015 (CI = +/-0.005; p = 0.000)	-0.158 (CI = +/-0.183; p = 0.086)	0.835	-2.90%
Frequency	2013.1	-0.027 (CI = +/-0.028; p = 0.052)	0.015 (CI = +/-0.005; p = 0.000)	-0.168 (CI = +/-0.194; p = 0.085)	0.824	-2.69%
Frequency	2013.2	-0.023 (CI = +/-0.031; p = 0.126)	0.015 (CI = +/-0.006; p = 0.000)	-0.185 (CI = +/-0.206; p = 0.075)	0.813	-2.32%
Frequency	2014.1	-0.019 (CI = +/-0.034; p = 0.272)	0.015 (CI = +/-0.006; p = 0.000)	-0.206 (CI = +/-0.218; p = 0.063)	0.802	-1.84%
Frequency	2014.2	-0.014 (CI = +/-0.039; p = 0.469)	0.015 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.233; p = 0.057)	0.790	-1.35%
Frequency	2015.1	-0.008 (CI = +/-0.044; p = 0.694)	0.016 (CI = +/-0.006; p = 0.000)	-0.247 (CI = +/-0.251; p = 0.054)	0.777	-0.83%
Frequency	2015.2	-0.009 (CI = +/-0.052; p = 0.717)	0.016 (CI = +/-0.006; p = 0.000)	-0.245 (CI = +/-0.275; p = 0.077)	0.765	-0.88%
Frequency	2016.1	0.011 (CI = +/-0.054; p = 0.674)	0.016 (CI = +/-0.006; p = 0.000)	-0.314 (CI = +/-0.271; p = 0.027)	0.774	+1.08%
Frequency	2016.2	0.025 (CI = +/-0.060; p = 0.380)	0.017 (CI = +/-0.006; p = 0.000)	-0.361 (CI = +/-0.284; p = 0.017)	0.771	+2.54%
Frequency	2017.1	0.029 (CI = +/-0.070; p = 0.381)	0.017 (CI = +/-0.006; p = 0.000)	-0.374 (CI = +/-0.313; p = 0.024)	0.757	+2.96%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.019; p = 0.810)	-0.031 (CI = +/-0.154; p = 0.687)	0.033 (CI = +/-0.271; p = 0.805)	-0.075	+0.22%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.887)	-0.027 (CI = +/-0.158; p = 0.730)	0.039 (CI = +/-0.278; p = 0.779)	-0.081	+0.14%
Loss Cost	2007.1	-0.004 (CI = +/-0.020; p = 0.718)	-0.047 (CI = +/-0.156; p = 0.543)	0.070 (CI = +/-0.274; p = 0.603)	-0.074	-0.36%
Loss Cost	2007.2	-0.007 (CI = +/-0.022; p = 0.490)	-0.032 (CI = +/-0.159; p = 0.684)	0.094 (CI = +/-0.277; p = 0.494)	-0.072	-0.73%
Loss Cost	2008.1	-0.004 (CI = +/-0.023; p = 0.721)	-0.020 (CI = +/-0.161; p = 0.804)	0.074 (CI = +/-0.281; p = 0.595)	-0.090	-0.40%
Loss Cost	2008.2	0.002 (CI = +/-0.024; p = 0.862)	-0.042 (CI = +/-0.160; p = 0.591)	0.038 (CI = +/-0.278; p = 0.783)	-0.084	+0.20%
Loss Cost	2009.1	0.014 (CI = +/-0.021; p = 0.194)	-0.004 (CI = +/-0.137; p = 0.957)	-0.028 (CI = +/-0.238; p = 0.811)	-0.012	+1.38%
Loss Cost	2009.2	0.015 (CI = +/-0.023; p = 0.201)	-0.007 (CI = +/-0.143; p = 0.922)	-0.033 (CI = +/-0.247; p = 0.785)	-0.017	+1.47%
Loss Cost	2010.1	0.016 (CI = +/-0.025; p = 0.188)	-0.002 (CI = +/-0.148; p = 0.980)	-0.042 (CI = +/-0.256; p = 0.738)	-0.015	+1.64%
Loss Cost	2010.2	0.016 (CI = +/-0.027; p = 0.223)	-0.002 (CI = +/-0.154; p = 0.974)	-0.043 (CI = +/-0.266; p = 0.742)	-0.030	+1.66%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.216)	0.002 (CI = +/-0.160; p = 0.978)	-0.051 (CI = +/-0.277; p = 0.704)	-0.031	+1.83%
Loss Cost	2011.2	0.015 (CI = +/-0.033; p = 0.336)	0.010 (CI = +/-0.167; p = 0.902)	-0.038 (CI = +/-0.289; p = 0.788)	-0.066	+1.56%
Loss Cost	2012.1	0.018 (CI = +/-0.036; p = 0.312)	0.016 (CI = +/-0.173; p = 0.853)	-0.049 (CI = +/-0.302; p = 0.740)	-0.066	+1.79%
Loss Cost	2012.2	0.015 (CI = +/-0.040; p = 0.450)	0.024 (CI = +/-0.182; p = 0.790)	-0.034 (CI = +/-0.317; p = 0.823)	-0.095	+1.48%
Loss Cost	2013.1	0.005 (CI = +/-0.043; p = 0.798)	0.004 (CI = +/-0.183; p = 0.965)	0.006 (CI = +/-0.322; p = 0.970)	-0.146	+0.53%
Loss Cost	2013.2	-0.002 (CI = +/-0.047; p = 0.936)	0.020 (CI = +/-0.191; p = 0.827)	0.036 (CI = +/-0.337; p = 0.824)	-0.159	-0.18%
Loss Cost	2014.1	0.006 (CI = +/-0.052; p = 0.802)	0.035 (CI = +/-0.197; p = 0.715)	0.004 (CI = +/-0.351; p = 0.980)	-0.154	+0.63%
Loss Cost	2014.2	-0.009 (CI = +/-0.057; p = 0.741)	0.066 (CI = +/-0.201; p = 0.499)	0.065 (CI = +/-0.360; p = 0.708)	-0.147	-0.91%
Loss Cost	2015.1	-0.028 (CI = +/-0.060; p = 0.338)	0.037 (CI = +/-0.196; p = 0.692)	0.132 (CI = +/-0.356; p = 0.441)	-0.118	-2.76%
Loss Cost	2015.2	-0.025 (CI = +/-0.071; p = 0.456)	0.033 (CI = +/-0.212; p = 0.747)	0.123 (CI = +/-0.389; p = 0.509)	-0.161	-2.51%
Loss Cost	2016.1	-0.017 (CI = +/-0.081; p = 0.651)	0.042 (CI = +/-0.224; p = 0.690)	0.098 (CI = +/-0.418; p = 0.623)	-0.194	-1.73%
Loss Cost	2016.2	0.005 (CI = +/-0.094; p = 0.906)	0.008 (CI = +/-0.235; p = 0.940)	0.025 (CI = +/-0.445; p = 0.905)	-0.229	+0.52%
Loss Cost	2017.1	0.007 (CI = +/-0.111; p = 0.890)	0.010 (CI = +/-0.253; p = 0.931)	0.020 (CI = +/-0.489; p = 0.931)	-0.252	+0.71%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.147; p = 0.988)	0.156 (CI = +/-0.259; p = 0.229)	0.529	+3.76%
Severity	2006.2	0.041 (CI = +/-0.019; p = 0.000)	-0.018 (CI = +/-0.148; p = 0.803)	0.130 (CI = +/-0.259; p = 0.313)	0.553	+4.17%
Severity	2007.1	0.043 (CI = +/-0.020; p = 0.000)	-0.011 (CI = +/-0.151; p = 0.882)	0.119 (CI = +/-0.265; p = 0.366)	0.549	+4.35%
Severity	2007.2	0.039 (CI = +/-0.021; p = 0.001)	0.002 (CI = +/-0.154; p = 0.974)	0.140 (CI = +/-0.268; p = 0.295)	0.515	+4.01%
Severity	2008.1	0.042 (CI = +/-0.022; p = 0.001)	0.012 (CI = +/-0.157; p = 0.874)	0.124 (CI = +/-0.274; p = 0.362)	0.518	+4.29%
Severity	2008.2	0.049 (CI = +/-0.023; p = 0.000)	-0.013 (CI = +/-0.154; p = 0.863)	0.084 (CI = +/-0.268; p = 0.527)	0.568	+4.99%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.126; p = 0.653)	0.014 (CI = +/-0.219; p = 0.894)	0.724	+6.29%
Severity	2009.2	0.064 (CI = +/-0.021; p = 0.000)	0.018 (CI = +/-0.129; p = 0.774)	-0.001 (CI = +/-0.224; p = 0.991)	0.720	+6.59%
Severity	2010.1	0.066 (CI = +/-0.022; p = 0.000)	0.026 (CI = +/-0.133; p = 0.690)	-0.015 (CI = +/-0.230; p = 0.895)	0.712	+6.86%
Severity	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.137; p = 0.818)	-0.033 (CI = +/-0.237; p = 0.779)	0.707	+7.22%
Severity	2011.1	0.077 (CI = +/-0.025; p = 0.000)	0.034 (CI = +/-0.134; p = 0.601)	-0.068 (CI = +/-0.233; p = 0.555)	0.733	+7.97%
Severity	2011.2	0.078 (CI = +/-0.027; p = 0.000)	0.031 (CI = +/-0.141; p = 0.648)	-0.073 (CI = +/-0.244; p = 0.543)	0.712	+8.09%
Severity	2012.1	0.080 (CI = +/-0.030; p = 0.000)	0.036 (CI = +/-0.146; p = 0.617)	-0.081 (CI = +/-0.255; p = 0.515)	0.688	+8.28%
Severity	2012.2	0.080 (CI = +/-0.034; p = 0.000)	0.034 (CI = +/-0.154; p = 0.654)	-0.085 (CI = +/-0.269; p = 0.518)	0.660	+8.37%
Severity	2013.1	0.073 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.156; p = 0.815)	-0.052 (CI = +/-0.274; p = 0.695)	0.603	+7.55%
Severity	2013.2	0.066 (CI = +/-0.040; p = 0.003)	0.033 (CI = +/-0.162; p = 0.678)	-0.024 (CI = +/-0.286; p = 0.862)	0.546	+6.84%
Severity	2014.1	0.075 (CI = +/-0.044; p = 0.002)	0.048 (CI = +/-0.165; p = 0.545)	-0.059 (CI = +/-0.294; p = 0.679)	0.560	+7.79%
Severity	2014.2	0.060 (CI = +/-0.047; p = 0.016)	0.078 (CI = +/-0.166; p = 0.334)	-0.001 (CI = +/-0.296; p = 0.995)	0.500	+6.22%
Severity	2015.1	0.043 (CI = +/-0.049; p = 0.080)	0.052 (CI = +/-0.158; p = 0.496)	0.061 (CI = +/-0.288; p = 0.660)	0.401	+4.40%
Severity	2015.2	0.052 (CI = +/-0.056; p = 0.065)	0.036 (CI = +/-0.168; p = 0.656)	0.027 (CI = +/-0.308; p = 0.853)	0.413	+5.39%
Severity	2016.1	0.051 (CI = +/-0.065; p = 0.116)	0.033 (CI = +/-0.179; p = 0.693)	0.033 (CI = +/-0.334; p = 0.836)	0.341	+5.20%
Severity	2016.2	0.067 (CI = +/-0.076; p = 0.077)	0.009 (CI = +/-0.189; p = 0.923)	-0.020 (CI = +/-0.358; p = 0.904)	0.375	+6.96%
Severity	2017.1	0.071 (CI = +/-0.089; p = 0.107)	0.012 (CI = +/-0.203; p = 0.897)	-0.031 (CI = +/-0.393; p = 0.867)	0.316	+7.35%
Frequency	2006.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.126; p = 0.635)	-0.123 (CI = +/-0.222; p = 0.267)	0.564	-3.41%
Frequency	2006.2	-0.039 (CI = +/-0.015; p = 0.000)	-0.009 (CI = +/-0.122; p = 0.884)	-0.092 (CI = +/-0.215; p = 0.391)	0.611	-3.87%
Frequency	2007.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.109; p = 0.507)	-0.049 (CI = +/-0.191; p = 0.609)	0.706	-4.52%
Frequency	2007.2	-0.047 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.113; p = 0.539)	-0.046 (CI = +/-0.197; p = 0.637)	0.691	-4.56%
Frequency	2008.1	-0.046 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.117; p = 0.579)	-0.050 (CI = +/-0.203; p = 0.618)	0.666	-4.50%
Frequency	2008.2	-0.047 (CI = +/-0.018; p = 0.000)	-0.029 (CI = +/-0.121; p = 0.622)	-0.046 (CI = +/-0.210; p = 0.657)	0.651	-4.56%
Frequency	2009.1	-0.047 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.125; p = 0.609)	-0.042 (CI = +/-0.217; p = 0.692)	0.631	-4.62%
Frequency	2009.2	-0.049 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.129; p = 0.693)	-0.032 (CI = +/-0.224; p = 0.771)	0.622	-4.80%
Frequency	2010.1	-0.050 (CI = +/-0.022; p = 0.000)	-0.028 (CI = +/-0.134; p = 0.672)	-0.027 (CI = +/-0.232; p = 0.812)	0.600	-4.89%
Frequency	2010.2	-0.053 (CI = +/-0.024; p = 0.000)	-0.018 (CI = +/-0.138; p = 0.792)	-0.010 (CI = +/-0.239; p = 0.929)	0.598	-5.18%
Frequency	2011.1	-0.059 (CI = +/-0.026; p = 0.000)	-0.032 (CI = +/-0.139; p = 0.636)	0.016 (CI = +/-0.241; p = 0.892)	0.615	-5.69%
Frequency	2011.2	-0.062 (CI = +/-0.028; p = 0.000)	-0.021 (CI = +/-0.144; p = 0.761)	0.035 (CI = +/-0.250; p = 0.775)	0.610	-6.04%
Frequency	2012.1	-0.062 (CI = +/-0.031; p = 0.000)	-0.020 (CI = +/-0.150; p = 0.783)	0.032 (CI = +/-0.261; p = 0.799)	0.571	-5.99%
Frequency	2012.2	-0.066 (CI = +/-0.034; p = 0.001)	-0.010 (CI = +/-0.157; p = 0.895)	0.050 (CI = +/-0.273; p = 0.705)	0.559	-6.36%
Frequency	2013.1	-0.067 (CI = +/-0.038; p = 0.001)	-0.014 (CI = +/-0.164; p = 0.863)	0.058 (CI = +/-0.288; p = 0.678)	0.527	-6.52%
Frequency	2013.2	-0.068 (CI = +/-0.043; p = 0.004)	-0.012 (CI = +/-0.174; p = 0.882)	0.060 (CI = +/-0.306; p = 0.684)	0.486	-6.58%
Frequency	2014.1	-0.069 (CI = +/-0.049; p = 0.008)	-0.014 (CI = +/-0.183; p = 0.876)	0.063 (CI = +/-0.325; p = 0.688)	0.439	-6.64%
Frequency	2014.2	-0.069 (CI = +/-0.056; p = 0.018)	-0.012 (CI = +/-0.196; p = 0.896)	0.066 (CI = +/-0.350; p = 0.696)	0.390	-6.70%
Frequency	2015.1	-0.071 (CI = +/-0.064; p = 0.031)	-0.015 (CI = +/-0.207; p = 0.881)	0.072 (CI = +/-0.376; p = 0.690)	0.339	-6.86%
Frequency	2015.2	-0.078 (CI = +/-0.075; p = 0.042)	-0.003 (CI = +/-0.222; p = 0.977)	0.096 (CI = +/-0.408; p = 0.622)	0.312	-7.49%
Frequency	2016.1	-0.068 (CI = +/-0.085; p = 0.108)	0.009 (CI = +/-0.234; p = 0.936)	0.065 (CI = +/-0.437; p = 0.754)	0.199	-6.59%
Frequency	2016.2	-0.062 (CI = +/-0.103; p = 0.212)	0.000 (CI = +/-0.257; p = 0.998)	0.045 (CI = +/-0.486; p = 0.842)	0.102	-6.02%
Frequency	2017.1	-0.064 (CI = +/-0.121; p = 0.270)	-0.002 (CI = +/-0.276; p = 0.987)	0.050 (CI = +/-0.534; p = 0.840)	0.040	-6.18%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.002 (CI = +/-0.018; p = 0.811)	0.034 (CI = +/-0.267; p = 0.798)	-0.048	+0.22%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.903)	0.041 (CI = +/-0.274; p = 0.765)	-0.052	+0.12%
Loss Cost	2007.1	-0.004 (CI = +/-0.020; p = 0.710)	0.072 (CI = +/-0.271; p = 0.592)	-0.053	-0.37%
Loss Cost	2007.2	-0.008 (CI = +/-0.021; p = 0.466)	0.096 (CI = +/-0.272; p = 0.476)	-0.043	-0.76%
Loss Cost	2008.1	-0.004 (CI = +/-0.022; p = 0.715)	0.074 (CI = +/-0.276; p = 0.585)	-0.056	-0.40%
Loss Cost	2008.2	0.002 (CI = +/-0.023; p = 0.891)	0.041 (CI = +/-0.274; p = 0.759)	-0.057	+0.16%
Loss Cost	2009.1	0.014 (CI = +/-0.021; p = 0.186)	-0.028 (CI = +/-0.234; p = 0.809)	0.024	+1.38%
Loss Cost	2009.2	0.015 (CI = +/-0.022; p = 0.193)	-0.033 (CI = +/-0.242; p = 0.784)	0.020	+1.46%
Loss Cost	2010.1	0.016 (CI = +/-0.024; p = 0.179)	-0.042 (CI = +/-0.250; p = 0.733)	0.024	+1.64%
Loss Cost	2010.2	0.016 (CI = +/-0.026; p = 0.212)	-0.043 (CI = +/-0.260; p = 0.738)	0.011	+1.65%
Loss Cost	2011.1	0.018 (CI = +/-0.029; p = 0.206)	-0.052 (CI = +/-0.270; p = 0.697)	0.011	+1.83%
Loss Cost	2011.2	0.016 (CI = +/-0.032; p = 0.317)	-0.039 (CI = +/-0.281; p = 0.776)	-0.020	+1.57%
Loss Cost	2012.1	0.018 (CI = +/-0.035; p = 0.299)	-0.050 (CI = +/-0.294; p = 0.729)	-0.019	+1.80%
Loss Cost	2012.2	0.015 (CI = +/-0.039; p = 0.419)	-0.038 (CI = +/-0.308; p = 0.801)	-0.046	+1.54%
Loss Cost	2013.1	0.005 (CI = +/-0.041; p = 0.792)	0.005 (CI = +/-0.312; p = 0.971)	-0.089	+0.53%
Loss Cost	2013.2	-0.001 (CI = +/-0.046; p = 0.956)	0.033 (CI = +/-0.326; p = 0.835)	-0.101	-0.12%
Loss Cost	2014.1	0.007 (CI = +/-0.051; p = 0.786)	0.001 (CI = +/-0.341; p = 0.994)	-0.099	+0.67%
Loss Cost	2014.2	-0.006 (CI = +/-0.056; p = 0.811)	0.051 (CI = +/-0.350; p = 0.761)	-0.111	-0.64%
Loss Cost	2015.1	-0.027 (CI = +/-0.058; p = 0.334)	0.128 (CI = +/-0.344; p = 0.441)	-0.059	-2.71%
Loss Cost	2015.2	-0.024 (CI = +/-0.067; p = 0.468)	0.115 (CI = +/-0.371; p = 0.520)	-0.092	-2.33%
Loss Cost	2016.1	-0.016 (CI = +/-0.078; p = 0.659)	0.091 (CI = +/-0.401; p = 0.633)	-0.123	-1.63%
Loss Cost	2016.2	0.006 (CI = +/-0.088; p = 0.887)	0.022 (CI = +/-0.418; p = 0.910)	-0.135	+0.59%
Loss Cost	2017.1	0.008 (CI = +/-0.105; p = 0.878)	0.018 (CI = +/-0.462; p = 0.935)	-0.148	+0.75%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.156 (CI = +/-0.255; p = 0.222)	0.543	+3.76%
Severity	2006.2	0.041 (CI = +/-0.018; p = 0.000)	0.132 (CI = +/-0.255; p = 0.301)	0.566	+4.15%
Severity	2007.1	0.043 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.260; p = 0.357)	0.563	+4.35%
Severity	2007.2	0.039 (CI = +/-0.020; p = 0.000)	0.140 (CI = +/-0.263; p = 0.288)	0.530	+4.01%
Severity	2008.1	0.042 (CI = +/-0.022; p = 0.000)	0.123 (CI = +/-0.269; p = 0.356)	0.534	+4.29%
Severity	2008.2	0.049 (CI = +/-0.022; p = 0.000)	0.085 (CI = +/-0.262; p = 0.513)	0.582	+4.98%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.215; p = 0.900)	0.732	+6.30%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.220; p = 0.978)	0.729	+6.61%
Severity	2010.1	0.066 (CI = +/-0.022; p = 0.000)	-0.016 (CI = +/-0.226; p = 0.885)	0.721	+6.87%
Severity	2010.2	0.070 (CI = +/-0.024; p = 0.000)	-0.034 (CI = +/-0.231; p = 0.763)	0.718	+7.24%
Severity	2011.1	0.077 (CI = +/-0.024; p = 0.000)	-0.069 (CI = +/-0.229; p = 0.538)	0.741	+7.99%
Severity	2011.2	0.078 (CI = +/-0.027; p = 0.000)	-0.077 (CI = +/-0.239; p = 0.513)	0.722	+8.15%
Severity	2012.1	0.080 (CI = +/-0.030; p = 0.000)	-0.083 (CI = +/-0.250; p = 0.497)	0.699	+8.30%
Severity	2012.2	0.081 (CI = +/-0.033; p = 0.000)	-0.090 (CI = +/-0.262; p = 0.484)	0.673	+8.46%
Severity	2013.1	0.073 (CI = +/-0.035; p = 0.000)	-0.053 (CI = +/-0.266; p = 0.680)	0.622	+7.56%
Severity	2013.2	0.067 (CI = +/-0.039; p = 0.002)	-0.030 (CI = +/-0.277; p = 0.826)	0.565	+6.95%
Severity	2014.1	0.075 (CI = +/-0.043; p = 0.002)	-0.063 (CI = +/-0.287; p = 0.651)	0.575	+7.84%
Severity	2014.2	0.063 (CI = +/-0.047; p = 0.010)	-0.017 (CI = +/-0.293; p = 0.905)	0.500	+6.55%
Severity	2015.1	0.044 (CI = +/-0.048; p = 0.069)	0.055 (CI = +/-0.281; p = 0.684)	0.421	+4.48%
Severity	2015.2	0.054 (CI = +/-0.054; p = 0.047)	0.018 (CI = +/-0.295; p = 0.898)	0.445	+5.60%
Severity	2016.1	0.051 (CI = +/-0.063; p = 0.099)	0.028 (CI = +/-0.320; p = 0.855)	0.381	+5.28%
Severity	2016.2	0.068 (CI = +/-0.071; p = 0.058)	-0.023 (CI = +/-0.337; p = 0.885)	0.423	+7.03%
Severity	2017.1	0.071 (CI = +/-0.084; p = 0.089)	-0.033 (CI = +/-0.371; p = 0.849)	0.372	+7.40%
Frequency	2006.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.122 (CI = +/-0.219; p = 0.265)	0.574	-3.42%
Frequency	2006.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.091 (CI = +/-0.211; p = 0.387)	0.623	-3.87%
Frequency	2007.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.190; p = 0.613)	0.711	-4.53%
Frequency	2007.2	-0.047 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.195; p = 0.653)	0.698	-4.59%
Frequency	2008.1	-0.046 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.200; p = 0.622)	0.674	-4.50%
Frequency	2008.2	-0.047 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.206; p = 0.671)	0.660	-4.59%
Frequency	2009.1	-0.047 (CI = +/-0.019; p = 0.000)	-0.041 (CI = +/-0.213; p = 0.696)	0.641	-4.63%
Frequency	2009.2	-0.049 (CI = +/-0.020; p = 0.000)	-0.030 (CI = +/-0.219; p = 0.785)	0.633	-4.83%
Frequency	2010.1	-0.050 (CI = +/-0.022; p = 0.000)	-0.026 (CI = +/-0.228; p = 0.817)	0.613	-4.89%
Frequency	2010.2	-0.054 (CI = +/-0.024; p = 0.000)	-0.008 (CI = +/-0.233; p = 0.941)	0.613	-5.21%
Frequency	2011.1	-0.059 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.237; p = 0.879)	0.627	-5.70%
Frequency	2011.2	-0.063 (CI = +/-0.027; p = 0.000)	0.037 (CI = +/-0.243; p = 0.753)	0.625	-6.08%
Frequency	2012.1	-0.062 (CI = +/-0.030; p = 0.000)	0.034 (CI = +/-0.255; p = 0.788)	0.589	-6.00%
Frequency	2012.2	-0.066 (CI = +/-0.033; p = 0.000)	0.052 (CI = +/-0.265; p = 0.689)	0.580	-6.38%
Frequency	2013.1	-0.068 (CI = +/-0.037; p = 0.001)	0.059 (CI = +/-0.279; p = 0.665)	0.550	-6.53%
Frequency	2013.2	-0.068 (CI = +/-0.042; p = 0.003)	0.062 (CI = +/-0.296; p = 0.664)	0.512	-6.61%
Frequency	2014.1	-0.069 (CI = +/-0.047; p = 0.006)	0.064 (CI = +/-0.315; p = 0.674)	0.469	-6.65%
Frequency	2014.2	-0.070 (CI = +/-0.053; p = 0.013)	0.068 (CI = +/-0.336; p = 0.674)	0.425	-6.75%
Frequency	2015.1	-0.071 (CI = +/-0.061; p = 0.025)	0.073 (CI = +/-0.361; p = 0.673)	0.379	-6.88%
Frequency	2015.2	-0.078 (CI = +/-0.071; p = 0.032)	0.097 (CI = +/-0.388; p = 0.603)	0.357	-7.51%
Frequency	2016.1	-0.068 (CI = +/-0.081; p = 0.095)	0.064 (CI = +/-0.417; p = 0.749)	0.256	-6.57%
Frequency	2016.2	-0.062 (CI = +/-0.096; p = 0.185)	0.045 (CI = +/-0.456; p = 0.833)	0.171	-6.02%
Frequency	2017.1	-0.064 (CI = +/-0.114; p = 0.246)	0.051 (CI = +/-0.504; p = 0.830)	0.120	-6.19%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.007 (CI = +/-0.020; p = 0.458)	-0.017 (CI = +/-0.144; p = 0.816)	0.009 (CI = +/-0.010; p = 0.078)	0.086 (CI = +/-0.310; p = 0.577)	0.062	+0.73%
Loss Cost	2006.2	0.007 (CI = +/-0.021; p = 0.532)	-0.014 (CI = +/-0.149; p = 0.850)	0.009 (CI = +/-0.010; p = 0.089)	0.091 (CI = +/-0.319; p = 0.563)	0.055	+0.65%
Loss Cost	2007.1	0.001 (CI = +/-0.022; p = 0.941)	-0.035 (CI = +/-0.147; p = 0.634)	0.008 (CI = +/-0.010; p = 0.135)	0.136 (CI = +/-0.315; p = 0.387)	0.063	+0.08%
Loss Cost	2007.2	-0.003 (CI = +/-0.023; p = 0.771)	-0.021 (CI = +/-0.149; p = 0.774)	0.007 (CI = +/-0.010; p = 0.174)	0.166 (CI = +/-0.319; p = 0.297)	0.068	-0.33%
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.918)	-0.006 (CI = +/-0.150; p = 0.934)	0.008 (CI = +/-0.010; p = 0.129)	0.133 (CI = +/-0.324; p = 0.408)	0.063	+0.12%
Loss Cost	2008.2	0.008 (CI = +/-0.025; p = 0.497)	-0.028 (CI = +/-0.147; p = 0.702)	0.009 (CI = +/-0.010; p = 0.077)	0.083 (CI = +/-0.318; p = 0.597)	0.091	+0.83%
Loss Cost	2009.1	0.023 (CI = +/-0.020; p = 0.026)	0.018 (CI = +/-0.116; p = 0.755)	0.012 (CI = +/-0.008; p = 0.005)	-0.024 (CI = +/-0.251; p = 0.846)	0.290	+2.37%
Loss Cost	2009.2	0.025 (CI = +/-0.022; p = 0.028)	0.014 (CI = +/-0.120; p = 0.818)	0.012 (CI = +/-0.008; p = 0.005)	-0.034 (CI = +/-0.260; p = 0.789)	0.289	+2.52%
Loss Cost	2010.1	0.028 (CI = +/-0.024; p = 0.023)	0.022 (CI = +/-0.123; p = 0.714)	0.012 (CI = +/-0.008; p = 0.005)	-0.055 (CI = +/-0.269; p = 0.675)	0.301	+2.85%
Loss Cost	2010.2	0.029 (CI = +/-0.026; p = 0.032)	0.020 (CI = +/-0.128; p = 0.747)	0.013 (CI = +/-0.008; p = 0.006)	-0.060 (CI = +/-0.282; p = 0.662)	0.291	+2.93%
Loss Cost	2011.1	0.032 (CI = +/-0.029; p = 0.028)	0.029 (CI = +/-0.133; p = 0.656)	0.013 (CI = +/-0.009; p = 0.005)	-0.083 (CI = +/-0.294; p = 0.564)	0.300	+3.30%
Loss Cost	2011.2	0.030 (CI = +/-0.032; p = 0.061)	0.034 (CI = +/-0.138; p = 0.610)	0.013 (CI = +/-0.009; p = 0.008)	-0.068 (CI = +/-0.308; p = 0.651)	0.275	+3.04%
Loss Cost	2012.1	0.035 (CI = +/-0.035; p = 0.050)	0.045 (CI = +/-0.143; p = 0.523)	0.013 (CI = +/-0.009; p = 0.007)	-0.097 (CI = +/-0.323; p = 0.540)	0.288	+3.54%
Loss Cost	2012.2	0.032 (CI = +/-0.039; p = 0.100)	0.050 (CI = +/-0.150; p = 0.491)	0.013 (CI = +/-0.010; p = 0.011)	-0.081 (CI = +/-0.342; p = 0.628)	0.266	+3.24%
Loss Cost	2013.1	0.022 (CI = +/-0.042; p = 0.293)	0.031 (CI = +/-0.151; p = 0.671)	0.012 (CI = +/-0.010; p = 0.022)	-0.023 (CI = +/-0.351; p = 0.892)	0.237	+2.19%
Loss Cost	2013.2	0.014 (CI = +/-0.046; p = 0.542)	0.045 (CI = +/-0.156; p = 0.552)	0.011 (CI = +/-0.010; p = 0.035)	0.019 (CI = +/-0.368; p = 0.915)	0.237	+1.37%
Loss Cost	2014.1	0.026 (CI = +/-0.051; p = 0.289)	0.065 (CI = +/-0.158; p = 0.397)	0.012 (CI = +/-0.010; p = 0.021)	-0.046 (CI = +/-0.381; p = 0.801)	0.276	+2.65%
Loss Cost	2014.2	0.008 (CI = +/-0.053; p = 0.746)	0.092 (CI = +/-0.154; p = 0.222)	0.011 (CI = +/-0.010; p = 0.034)	0.041 (CI = +/-0.378; p = 0.820)	0.331	+0.83%
Loss Cost	2015.1	-0.016 (CI = +/-0.053; p = 0.540)	0.060 (CI = +/-0.143; p = 0.385)	0.009 (CI = +/-0.009; p = 0.064)	0.155 (CI = +/-0.359; p = 0.371)	0.425	-1.55%
Loss Cost	2015.2	-0.015 (CI = +/-0.062; p = 0.614)	0.059 (CI = +/-0.154; p = 0.424)	0.009 (CI = +/-0.010; p = 0.078)	0.151 (CI = +/-0.394; p = 0.421)	0.398	-1.47%
Loss Cost	2016.1	-0.006 (CI = +/-0.072; p = 0.863)	0.069 (CI = +/-0.163; p = 0.375)	0.009 (CI = +/-0.011; p = 0.074)	0.113 (CI = +/-0.431; p = 0.579)	0.385	-0.58%
Loss Cost	2016.2	0.013 (CI = +/-0.080; p = 0.736)	0.046 (CI = +/-0.169; p = 0.557)	0.010 (CI = +/-0.011; p = 0.055)	0.040 (CI = +/-0.453; p = 0.848)	0.374	+1.27%
Loss Cost	2017.1	0.010 (CI = +/-0.095; p = 0.824)	0.044 (CI = +/-0.184; p = 0.609)	0.010 (CI = +/-0.012; p = 0.077)	0.051 (CI = +/-0.506; p = 0.827)	0.358	+0.98%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.012 (CI = +/-0.148; p = 0.870)	-0.007 (CI = +/-0.010; p = 0.179)	0.197 (CI = +/-0.318; p = 0.217)	0.527	+3.34%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.027 (CI = +/-0.149; p = 0.711)	-0.006 (CI = +/-0.010; p = 0.229)	0.164 (CI = +/-0.319; p = 0.302)	0.549	+3.77%
Severity	2007.1	0.039 (CI = +/-0.023; p = 0.001)	-0.021 (CI = +/-0.153; p = 0.784)	-0.006 (CI = +/-0.010; p = 0.270)	0.150 (CI = +/-0.329; p = 0.357)	0.544	+3.96%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.006)	-0.008 (CI = +/-0.155; p = 0.922)	-0.006 (CI = +/-0.011; p = 0.222)	0.180 (CI = +/-0.333; p = 0.279)	0.510	+3.55%
Severity	2008.1	0.038 (CI = +/-0.026; p = 0.005)	0.002 (CI = +/-0.159; p = 0.979)	-0.006 (CI = +/-0.011; p = 0.276)	0.158 (CI = +/-0.343; p = 0.352)	0.511	+3.85%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	-0.021 (CI = +/-0.156; p = 0.787)	-0.005 (CI = +/-0.010; p = 0.370)	0.106 (CI = +/-0.337; p = 0.525)	0.559	+4.63%
Severity	2009.1	0.060 (CI = +/-0.023; p = 0.000)	0.024 (CI = +/-0.129; p = 0.701)	-0.002 (CI = +/-0.009; p = 0.657)	0.000 (CI = +/-0.278; p = 0.999)	0.716	+6.20%
Severity	2009.2	0.063 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.132; p = 0.812)	-0.001 (CI = +/-0.009; p = 0.743)	-0.021 (CI = +/-0.286; p = 0.879)	0.712	+6.55%
Severity	2010.1	0.067 (CI = +/-0.026; p = 0.000)	0.024 (CI = +/-0.136; p = 0.717)	-0.001 (CI = +/-0.009; p = 0.846)	-0.043 (CI = +/-0.297; p = 0.768)	0.703	+6.89%
Severity	2010.2	0.071 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.140; p = 0.835)	0.000 (CI = +/-0.009; p = 0.942)	-0.068 (CI = +/-0.306; p = 0.650)	0.698	+7.32%
Severity	2011.1	0.080 (CI = +/-0.030; p = 0.000)	0.036 (CI = +/-0.137; p = 0.587)	0.001 (CI = +/-0.009; p = 0.802)	-0.126 (CI = +/-0.303; p = 0.397)	0.727	+8.30%
Severity	2011.2	0.081 (CI = +/-0.033; p = 0.000)	0.033 (CI = +/-0.143; p = 0.638)	0.001 (CI = +/-0.009; p = 0.775)	-0.136 (CI = +/-0.319; p = 0.386)	0.705	+8.48%
Severity	2012.1	0.084 (CI = +/-0.036; p = 0.000)	0.039 (CI = +/-0.150; p = 0.592)	0.002 (CI = +/-0.010; p = 0.718)	-0.153 (CI = +/-0.338; p = 0.355)	0.682	+8.80%
Severity	2012.2	0.086 (CI = +/-0.041; p = 0.000)	0.036 (CI = +/-0.157; p = 0.636)	0.002 (CI = +/-0.010; p = 0.703)	-0.162 (CI = +/-0.358; p = 0.355)	0.653	+8.97%
Severity	2013.1	0.077 (CI = +/-0.044; p = 0.002)	0.019 (CI = +/-0.160; p = 0.808)	0.001 (CI = +/-0.011; p = 0.885)	-0.111 (CI = +/-0.372; p = 0.540)	0.590	+7.97%
Severity	2013.2	0.070 (CI = +/-0.049; p = 0.009)	0.031 (CI = +/-0.167; p = 0.700)	0.000 (CI = +/-0.011; p = 0.993)	-0.074 (CI = +/-0.393; p = 0.697)	0.526	+7.21%
Severity	2014.1	0.082 (CI = +/-0.054; p = 0.006)	0.051 (CI = +/-0.170; p = 0.534)	0.001 (CI = +/-0.011; p = 0.789)	-0.139 (CI = +/-0.409; p = 0.483)	0.545	+8.56%
Severity	2014.2	0.066 (CI = +/-0.059; p = 0.030)	0.075 (CI = +/-0.171; p = 0.364)	0.000 (CI = +/-0.011; p = 0.985)	-0.062 (CI = +/-0.419; p = 0.758)	0.473	+6.85%
Severity	2015.1	0.045 (CI = +/-0.062; p = 0.146)	0.046 (CI = +/-0.167; p = 0.567)	-0.002 (CI = +/-0.011; p = 0.706)	0.042 (CI = +/-0.419; p = 0.834)	0.357	+4.56%
Severity	2015.2	0.057 (CI = +/-0.070; p = 0.106)	0.029 (CI = +/-0.175; p = 0.721)	-0.001 (CI = +/-0.011; p = 0.833)	-0.011 (CI = +/-0.448; p = 0.957)	0.374	+5.82%
Severity	2016.1	0.056 (CI = +/-0.083; p = 0.170)	0.028 (CI = +/-0.188; p = 0.749)	-0.001 (CI = +/-0.012; p = 0.833)	-0.007 (CI = +/-0.497; p = 0.976)	0.292	+5.72%
Severity	2016.2	0.076 (CI = +/-0.093; p = 0.101)	0.004 (CI = +/-0.196; p = 0.969)	0.000 (CI = +/-0.012; p = 0.976)	-0.086 (CI = +/-0.525; p = 0.726)	0.339	+7.87%
Severity	2017.1	0.083 (CI = +/-0.110; p = 0.126)	0.011 (CI = +/-0.213; p = 0.914)	0.000 (CI = +/-0.013; p = 0.974)	-0.112 (CI = +/-0.585; p = 0.679)	0.274	+8.63%
Frequency	2006.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.005 (CI = +/-0.099; p = 0.925)	0.016 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.213; p = 0.296)	0.732	-2.53%
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.094; p = 0.773)	0.015 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.201; p = 0.464)	0.774	-3.00%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.077; p = 0.715)	0.013 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.165; p = 0.857)	0.856	-3.73%
Frequency	2007.2	-0.038 (CI = +/-0.012; p = 0.000)	-0.014 (CI = +/-0.080; p = 0.731)	0.013 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.171; p = 0.870)	0.849	-3.74%
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	-0.008 (CI = +/-0.082; p = 0.838)	0.014 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.175; p = 0.766)	0.839	-3.59%
Frequency	2008.2	-0.037 (CI = +/-0.014; p = 0.000)	-0.007 (CI = +/-0.084; p = 0.866)	0.014 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.182; p = 0.798)	0.831	-3.63%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.088; p = 0.880)	0.014 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.189; p = 0.796)	0.821	-3.61%
Frequency	2009.2	-0.038 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.090; p = 0.967)	0.013 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.196; p = 0.894)	0.817	-3.77%
Frequency	2010.1	-0.039 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.094; p = 0.966)	0.013 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.205; p = 0.901)	0.806	-3.78%
Frequency	2010.2	-0.042 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.096; p = 0.898)	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.211; p = 0.939)	0.807	-4.09%
Frequency	2011.1	-0.047 (CI = +/-0.021; p = 0.000)	-0.007 (CI = +/-0.096; p = 0.873)	0.012 (CI = +/-0.006; p = 0.001)	0.043 (CI = +/-0.212; p = 0.676)	0.821	-4.62%
Frequency	2011.2	-0.051 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.098; p = 0.973)	0.011 (CI = +/-0.006; p = 0.001)	0.068 (CI = +/-0.218; p = 0.524)	0.823	-5.01%
Frequency	2012.1	-0.050 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.102; p = 0.910)	0.012 (CI = +/-0.007; p = 0.002)	0.057 (CI = +/-0.230; p = 0.613)	0.806	-4.83%
Frequency	2012.2	-0.054 (CI = +/-0.027; p = 0.001)	0.014 (CI = +/-0.105; p = 0.779)	0.011 (CI = +/-0.007; p = 0.003)	0.082 (CI = +/-0.240; p = 0.485)	0.805	-5.25%
Frequency	2013.1	-0.055 (CI = +/-0.031; p = 0.001)	0.012 (CI = +/-0.111; p = 0.819)	0.011 (CI = +/-0.007; p = 0.005)	0.088 (CI = +/-0.257; p = 0.482)	0.790	-5.36%
Frequency	2013.2	-0.056 (CI = +/-0.035; p = 0.003)	0.014 (CI = +/-0.117; p = 0.805)	0.011 (CI = +/-0.008; p = 0.007)	0.093 (CI = +/-0.275; p = 0.486)	0.771	-5.45%
Frequency	2014.1	-0.056 (CI = +/-0.040; p = 0.009)	0.014 (CI = +/-0.124; p = 0.815)	0.011 (CI = +/-0.008; p = 0.011)	0.093 (CI = +/-0.298; p = 0.519)	0.749	-5.44%
Frequency	2014.2	-0.058 (CI = +/-0.045; p = 0.015)	0.017 (CI = +/-0.132; p = 0.786)	0.011 (CI = +/-0.009; p = 0.016)	0.103 (CI = +/-0.323; p = 0.508)	0.727	-5.64%
Frequency	2015.1	-0.060 (CI = +/-0.053; p = 0.028)	0.014 (CI = +/-0.141; p = 0.833)	0.011 (CI = +/-0.009; p = 0.026)	0.113 (CI = +/-0.354; p = 0.504)	0.703	-5.84%
Frequency	2015.2	-0.071 (CI = +/-0.059; p = 0.022)	0.029 (CI = +/-0.147; p = 0.674)	0.010 (CI = +/-0.009; p = 0.041)	0.163 (CI = +/-0.376; p = 0.367)	0.705	-6.89%
Frequency	2016.1	-0.061 (CI = +/-0.068; p = 0.074)	0.041 (CI = +/-0.155; p = 0.577)	0.011 (CI = +/-0.010; p = 0.039)	0.120 (CI = +/-0.409; p = 0.536)	0.660	-5.96%
Frequency	2016.2	-0.063 (CI = +/-0.081; p = 0.112)	0.043 (CI = +/-0.169; p = 0.589)	0.011 (CI = +/-0.011; p = 0.052)	0.126 (CI = +/-0.454; p = 0.552)	0.615	-6.12%
Frequency	2017.1	-0.073 (CI = +/-0.095; p = 0.116)	0.033 (CI = +/-0.182; p = 0.694)	0.010 (CI = +/-0.011; p = 0.079)	0.163 (CI = +/-0.501; p = 0.485)	0.595	-7.04%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.007 (CI = +/-0.019; p = 0.443)	0.009 (CI = +/-0.010; p = 0.069)	0.084 (CI = +/-0.305; p = 0.577)	0.089	+0.74%
Loss Cost	2006.2	0.007 (CI = +/-0.021; p = 0.526)	0.009 (CI = +/-0.010; p = 0.080)	0.091 (CI = +/-0.314; p = 0.558)	0.083	+0.65%
Loss Cost	2007.1	0.001 (CI = +/-0.021; p = 0.918)	0.008 (CI = +/-0.010; p = 0.116)	0.133 (CI = +/-0.311; p = 0.391)	0.086	+0.11%
Loss Cost	2007.2	-0.003 (CI = +/-0.022; p = 0.768)	0.007 (CI = +/-0.010; p = 0.159)	0.165 (CI = +/-0.314; p = 0.290)	0.096	-0.33%
Loss Cost	2008.1	0.001 (CI = +/-0.024; p = 0.913)	0.008 (CI = +/-0.010; p = 0.119)	0.132 (CI = +/-0.317; p = 0.401)	0.096	+0.13%
Loss Cost	2008.2	0.008 (CI = +/-0.024; p = 0.490)	0.009 (CI = +/-0.010; p = 0.067)	0.082 (CI = +/-0.312; p = 0.595)	0.118	+0.83%
Loss Cost	2009.1	0.023 (CI = +/-0.020; p = 0.024)	0.012 (CI = +/-0.008; p = 0.004)	-0.022 (CI = +/-0.246; p = 0.855)	0.314	+2.35%
Loss Cost	2009.2	0.025 (CI = +/-0.022; p = 0.025)	0.012 (CI = +/-0.008; p = 0.004)	-0.034 (CI = +/-0.255; p = 0.788)	0.315	+2.53%
Loss Cost	2010.1	0.028 (CI = +/-0.023; p = 0.022)	0.012 (CI = +/-0.008; p = 0.004)	-0.053 (CI = +/-0.264; p = 0.683)	0.325	+2.82%
Loss Cost	2010.2	0.029 (CI = +/-0.026; p = 0.029)	0.012 (CI = +/-0.008; p = 0.005)	-0.060 (CI = +/-0.276; p = 0.659)	0.317	+2.93%
Loss Cost	2011.1	0.032 (CI = +/-0.028; p = 0.027)	0.013 (CI = +/-0.009; p = 0.005)	-0.079 (CI = +/-0.288; p = 0.573)	0.324	+3.26%
Loss Cost	2011.2	0.030 (CI = +/-0.031; p = 0.056)	0.013 (CI = +/-0.009; p = 0.007)	-0.067 (CI = +/-0.302; p = 0.649)	0.299	+3.05%
Loss Cost	2012.1	0.034 (CI = +/-0.034; p = 0.051)	0.013 (CI = +/-0.009; p = 0.007)	-0.090 (CI = +/-0.317; p = 0.559)	0.307	+3.46%
Loss Cost	2012.2	0.032 (CI = +/-0.038; p = 0.094)	0.013 (CI = +/-0.010; p = 0.011)	-0.079 (CI = +/-0.336; p = 0.628)	0.285	+3.26%
Loss Cost	2013.1	0.021 (CI = +/-0.041; p = 0.295)	0.012 (CI = +/-0.010; p = 0.020)	-0.018 (CI = +/-0.342; p = 0.912)	0.270	+2.12%
Loss Cost	2013.2	0.014 (CI = +/-0.045; p = 0.529)	0.011 (CI = +/-0.010; p = 0.034)	0.020 (CI = +/-0.360; p = 0.910)	0.264	+1.39%
Loss Cost	2014.1	0.025 (CI = +/-0.050; p = 0.314)	0.012 (CI = +/-0.010; p = 0.024)	-0.035 (CI = +/-0.376; p = 0.846)	0.286	+2.48%
Loss Cost	2014.2	0.009 (CI = +/-0.054; p = 0.730)	0.010 (CI = +/-0.010; p = 0.044)	0.042 (CI = +/-0.383; p = 0.820)	0.305	+0.90%
Loss Cost	2015.1	-0.017 (CI = +/-0.052; p = 0.491)	0.008 (CI = +/-0.009; p = 0.074)	0.166 (CI = +/-0.353; p = 0.333)	0.432	-1.72%
Loss Cost	2015.2	-0.014 (CI = +/-0.061; p = 0.628)	0.008 (CI = +/-0.010; p = 0.082)	0.151 (CI = +/-0.386; p = 0.417)	0.412	-1.39%
Loss Cost	2016.1	-0.008 (CI = +/-0.071; p = 0.808)	0.009 (CI = +/-0.010; p = 0.085)	0.125 (CI = +/-0.423; p = 0.533)	0.392	-0.81%
Loss Cost	2016.2	0.014 (CI = +/-0.077; p = 0.704)	0.010 (CI = +/-0.010; p = 0.052)	0.038 (CI = +/-0.436; p = 0.852)	0.407	+1.39%
Loss Cost	2017.1	0.008 (CI = +/-0.091; p = 0.841)	0.010 (CI = +/-0.011; p = 0.072)	0.058 (CI = +/-0.482; p = 0.797)	0.401	+0.85%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.007 (CI = +/-0.010; p = 0.175)	0.196 (CI = +/-0.313; p = 0.212)	0.541	+3.35%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.006 (CI = +/-0.010; p = 0.232)	0.164 (CI = +/-0.315; p = 0.297)	0.562	+3.77%
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	-0.006 (CI = +/-0.010; p = 0.272)	0.149 (CI = +/-0.323; p = 0.355)	0.557	+3.98%
Severity	2007.2	0.035 (CI = +/-0.023; p = 0.005)	-0.006 (CI = +/-0.010; p = 0.216)	0.179 (CI = +/-0.327; p = 0.272)	0.526	+3.55%
Severity	2008.1	0.038 (CI = +/-0.025; p = 0.004)	-0.006 (CI = +/-0.011; p = 0.264)	0.159 (CI = +/-0.336; p = 0.342)	0.528	+3.85%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	-0.005 (CI = +/-0.010; p = 0.372)	0.105 (CI = +/-0.331; p = 0.520)	0.574	+4.63%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.618)	0.003 (CI = +/-0.273; p = 0.984)	0.725	+6.18%
Severity	2009.2	0.063 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.722)	-0.021 (CI = +/-0.280; p = 0.879)	0.722	+6.55%
Severity	2010.1	0.066 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.808)	-0.040 (CI = +/-0.290; p = 0.778)	0.713	+6.86%
Severity	2010.2	0.071 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.009; p = 0.926)	-0.068 (CI = +/-0.300; p = 0.644)	0.710	+7.32%
Severity	2011.1	0.079 (CI = +/-0.029; p = 0.000)	0.001 (CI = +/-0.009; p = 0.849)	-0.122 (CI = +/-0.298; p = 0.406)	0.735	+8.24%
Severity	2011.2	0.081 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.009; p = 0.802)	-0.135 (CI = +/-0.313; p = 0.380)	0.716	+8.48%
Severity	2012.1	0.084 (CI = +/-0.036; p = 0.000)	0.001 (CI = +/-0.010; p = 0.763)	-0.148 (CI = +/-0.330; p = 0.362)	0.692	+8.72%
Severity	2012.2	0.086 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.010; p = 0.728)	-0.161 (CI = +/-0.350; p = 0.348)	0.666	+8.98%
Severity	2013.1	0.076 (CI = +/-0.043; p = 0.001)	0.001 (CI = +/-0.010; p = 0.907)	-0.108 (CI = +/-0.361; p = 0.539)	0.610	+7.93%
Severity	2013.2	0.070 (CI = +/-0.048; p = 0.007)	0.000 (CI = +/-0.011; p = 0.979)	-0.073 (CI = +/-0.382; p = 0.691)	0.548	+7.23%
Severity	2014.1	0.081 (CI = +/-0.053; p = 0.005)	0.001 (CI = +/-0.011; p = 0.849)	-0.130 (CI = +/-0.399; p = 0.501)	0.561	+8.42%
Severity	2014.2	0.067 (CI = +/-0.058; p = 0.027)	0.000 (CI = +/-0.011; p = 0.951)	-0.061 (CI = +/-0.415; p = 0.759)	0.477	+6.91%
Severity	2015.1	0.043 (CI = +/-0.060; p = 0.147)	-0.002 (CI = +/-0.010; p = 0.639)	0.050 (CI = +/-0.406; p = 0.796)	0.385	+4.42%
Severity	2015.2	0.057 (CI = +/-0.068; p = 0.093)	-0.001 (CI = +/-0.011; p = 0.802)	-0.012 (CI = +/-0.430; p = 0.954)	0.413	+5.87%
Severity	2016.1	0.055 (CI = +/-0.079; p = 0.160)	-0.001 (CI = +/-0.012; p = 0.791)	-0.002 (CI = +/-0.474; p = 0.994)	0.341	+5.62%
Severity	2016.2	0.076 (CI = +/-0.088; p = 0.086)	0.000 (CI = +/-0.012; p = 0.972)	-0.086 (CI = +/-0.498; p = 0.713)	0.394	+7.88%
Severity	2017.1	0.082 (CI = +/-0.104; p = 0.108)	0.000 (CI = +/-0.012; p = 0.983)	-0.110 (CI = +/-0.550; p = 0.667)	0.339	+8.60%
Frequency	2006.1	-0.026 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.209; p = 0.286)	0.740	-2.52%
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.198; p = 0.460)	0.781	-3.00%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.163; p = 0.843)	0.860	-3.72%
Frequency	2007.2	-0.038 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.168; p = 0.864)	0.853	-3.74%
Frequency	2008.1	-0.036 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.172; p = 0.755)	0.844	-3.58%
Frequency	2008.2	-0.037 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.178; p = 0.793)	0.837	-3.63%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.185; p = 0.786)	0.827	-3.60%
Frequency	2009.2	-0.038 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.192; p = 0.891)	0.824	-3.77%
Frequency	2010.1	-0.038 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.200; p = 0.897)	0.814	-3.78%
Frequency	2010.2	-0.042 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.206; p = 0.936)	0.815	-4.08%
Frequency	2011.1	-0.047 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.206; p = 0.676)	0.828	-4.61%
Frequency	2011.2	-0.051 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.068 (CI = +/-0.212; p = 0.514)	0.831	-5.01%
Frequency	2012.1	-0.050 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.057 (CI = +/-0.224; p = 0.599)	0.815	-4.84%
Frequency	2012.2	-0.054 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.082 (CI = +/-0.234; p = 0.473)	0.814	-5.25%
Frequency	2013.1	-0.055 (CI = +/-0.030; p = 0.001)	0.011 (CI = +/-0.007; p = 0.004)	0.090 (CI = +/-0.249; p = 0.460)	0.800	-5.38%
Frequency	2013.2	-0.056 (CI = +/-0.034; p = 0.003)	0.011 (CI = +/-0.007; p = 0.006)	0.093 (CI = +/-0.267; p = 0.473)	0.783	-5.44%
Frequency	2014.1	-0.056 (CI = +/-0.038; p = 0.006)	0.011 (CI = +/-0.008; p = 0.009)	0.095 (CI = +/-0.288; p = 0.495)	0.763	-5.48%
Frequency	2014.2	-0.058 (CI = +/-0.044; p = 0.013)	0.011 (CI = +/-0.008; p = 0.014)	0.103 (CI = +/-0.312; p = 0.494)	0.742	-5.63%
Frequency	2015.1	-0.061 (CI = +/-0.050; p = 0.022)	0.011 (CI = +/-0.009; p = 0.021)	0.116 (CI = +/-0.339; p = 0.479)	0.722	-5.88%
Frequency	2015.2	-0.071 (CI = +/-0.057; p = 0.018)	0.010 (CI = +/-0.009; p = 0.037)	0.162 (CI = +/-0.362; p = 0.353)	0.722	-6.86%
Frequency	2016.1	-0.063 (CI = +/-0.066; p = 0.060)	0.010 (CI = +/-0.010; p = 0.037)	0.127 (CI = +/-0.394; p = 0.498)	0.678	-6.08%
Frequency	2016.2	-0.062 (CI = +/-0.077; p = 0.106)	0.010 (CI = +/-0.010; p = 0.048)	0.124 (CI = +/-0.436; p = 0.546)	0.637	-6.01%
Frequency	2017.1	-0.074 (CI = +/-0.090; p = 0.096)	0.010 (CI = +/-0.011; p = 0.071)	0.168 (CI = +/-0.475; p = 0.452)	0.626	-7.13%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.003 (CI = +/-0.016; p = 0.711)	-0.030 (CI = +/-0.148; p = 0.686)	0.215 (CI = +/-0.284; p = 0.133)	-0.004	-0.30%
Loss Cost	2006.2	-0.004 (CI = +/-0.018; p = 0.635)	-0.024 (CI = +/-0.153; p = 0.748)	0.222 (CI = +/-0.289; p = 0.129)	-0.007	-0.41%
Loss Cost	2007.1	-0.009 (CI = +/-0.018; p = 0.310)	-0.046 (CI = +/-0.149; p = 0.532)	0.251 (CI = +/-0.281; p = 0.078)	0.022	-0.89%
Loss Cost	2007.2	-0.013 (CI = +/-0.018; p = 0.173)	-0.029 (CI = +/-0.150; p = 0.693)	0.274 (CI = +/-0.281; p = 0.055)	0.039	-1.25%
Loss Cost	2008.1	-0.010 (CI = +/-0.019; p = 0.300)	-0.019 (CI = +/-0.153; p = 0.805)	0.259 (CI = +/-0.284; p = 0.072)	0.017	-1.00%
Loss Cost	2008.2	-0.005 (CI = +/-0.020; p = 0.592)	-0.039 (CI = +/-0.153; p = 0.607)	0.232 (CI = +/-0.281; p = 0.103)	0.013	-0.53%
Loss Cost	2009.1	0.004 (CI = +/-0.018; p = 0.639)	-0.002 (CI = +/-0.132; p = 0.978)	0.179 (CI = +/-0.242; p = 0.140)	0.065	+0.42%
Loss Cost	2009.2	0.004 (CI = +/-0.020; p = 0.668)	-0.002 (CI = +/-0.137; p = 0.981)	0.180 (CI = +/-0.249; p = 0.151)	0.059	+0.42%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.651)	0.000 (CI = +/-0.142; p = 0.995)	0.177 (CI = +/-0.257; p = 0.170)	0.055	+0.47%
Loss Cost	2010.2	0.004 (CI = +/-0.023; p = 0.739)	0.004 (CI = +/-0.148; p = 0.957)	0.181 (CI = +/-0.266; p = 0.172)	0.044	+0.38%
Loss Cost	2011.1	0.004 (CI = +/-0.025; p = 0.738)	0.005 (CI = +/-0.154; p = 0.947)	0.180 (CI = +/-0.275; p = 0.190)	0.038	+0.41%
Loss Cost	2011.2	0.000 (CI = +/-0.027; p = 0.979)	0.018 (CI = +/-0.159; p = 0.821)	0.198 (CI = +/-0.282; p = 0.160)	0.024	+0.03%
Loss Cost	2012.1	0.001 (CI = +/-0.030; p = 0.952)	0.019 (CI = +/-0.166; p = 0.814)	0.196 (CI = +/-0.293; p = 0.180)	0.019	+0.09%
Loss Cost	2012.2	-0.004 (CI = +/-0.033; p = 0.817)	0.033 (CI = +/-0.172; p = 0.697)	0.216 (CI = +/-0.302; p = 0.152)	0.012	-0.37%
Loss Cost	2013.1	-0.013 (CI = +/-0.034; p = 0.417)	0.008 (CI = +/-0.169; p = 0.925)	0.256 (CI = +/-0.296; p = 0.085)	0.023	-1.33%
Loss Cost	2013.2	-0.022 (CI = +/-0.037; p = 0.229)	0.030 (CI = +/-0.172; p = 0.718)	0.291 (CI = +/-0.300; p = 0.056)	0.056	-2.15%
Loss Cost	2014.1	-0.017 (CI = +/-0.041; p = 0.376)	0.040 (CI = +/-0.180; p = 0.648)	0.275 (CI = +/-0.312; p = 0.081)	0.040	-1.73%
Loss Cost	2014.2	-0.033 (CI = +/-0.042; p = 0.108)	0.078 (CI = +/-0.173; p = 0.355)	0.336 (CI = +/-0.299; p = 0.030)	0.146	-3.28%
Loss Cost	2015.1	-0.052 (CI = +/-0.040; p = 0.014)	0.042 (CI = +/-0.154; p = 0.574)	0.401 (CI = +/-0.267; p = 0.006)	0.308	-5.08%
Loss Cost	2015.2	-0.055 (CI = +/-0.046; p = 0.023)	0.047 (CI = +/-0.166; p = 0.551)	0.410 (CI = +/-0.286; p = 0.008)	0.283	-5.33%
Loss Cost	2016.1	-0.053 (CI = +/-0.053; p = 0.049)	0.050 (CI = +/-0.177; p = 0.556)	0.406 (CI = +/-0.308; p = 0.014)	0.251	-5.20%
Loss Cost	2016.2	-0.044 (CI = +/-0.062; p = 0.150)	0.033 (CI = +/-0.190; p = 0.712)	0.377 (CI = +/-0.330; p = 0.029)	0.187	-4.32%
Loss Cost	2017.1	-0.052 (CI = +/-0.073; p = 0.149)	0.023 (CI = +/-0.203; p = 0.805)	0.397 (CI = +/-0.357; p = 0.032)	0.190	-5.02%
Severity	2006.1	0.041 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.149; p = 0.980)	0.097 (CI = +/-0.285; p = 0.493)	0.515	+4.16%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.149; p = 0.786)	0.073 (CI = +/-0.283; p = 0.602)	0.542	+4.55%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	-0.012 (CI = +/-0.153; p = 0.875)	0.062 (CI = +/-0.288; p = 0.662)	0.540	+4.73%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.156; p = 0.997)	0.078 (CI = +/-0.291; p = 0.586)	0.501	+4.46%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.159; p = 0.885)	0.063 (CI = +/-0.295; p = 0.665)	0.507	+4.73%
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	-0.015 (CI = +/-0.155; p = 0.845)	0.027 (CI = +/-0.286; p = 0.846)	0.562	+5.38%
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	0.027 (CI = +/-0.126; p = 0.658)	-0.033 (CI = +/-0.230; p = 0.774)	0.725	+6.53%
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.129; p = 0.786)	-0.047 (CI = +/-0.234; p = 0.685)	0.722	+6.81%
Severity	2010.1	0.068 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.132; p = 0.693)	-0.059 (CI = +/-0.239; p = 0.616)	0.714	+7.06%
Severity	2010.2	0.071 (CI = +/-0.021; p = 0.000)	0.015 (CI = +/-0.136; p = 0.826)	-0.074 (CI = +/-0.244; p = 0.534)	0.711	+7.39%
Severity	2011.1	0.077 (CI = +/-0.022; p = 0.000)	0.034 (CI = +/-0.133; p = 0.598)	-0.104 (CI = +/-0.237; p = 0.374)	0.738	+8.04%
Severity	2011.2	0.078 (CI = +/-0.024; p = 0.000)	0.031 (CI = +/-0.139; p = 0.647)	-0.109 (CI = +/-0.247; p = 0.370)	0.717	+8.15%
Severity	2012.1	0.080 (CI = +/-0.026; p = 0.000)	0.036 (CI = +/-0.145; p = 0.613)	-0.116 (CI = +/-0.256; p = 0.356)	0.695	+8.33%
Severity	2012.2	0.081 (CI = +/-0.029; p = 0.000)	0.033 (CI = +/-0.152; p = 0.652)	-0.119 (CI = +/-0.267; p = 0.362)	0.667	+8.41%
Severity	2013.1	0.075 (CI = +/-0.031; p = 0.000)	0.017 (CI = +/-0.154; p = 0.816)	-0.094 (CI = +/-0.270; p = 0.477)	0.611	+7.74%
Severity	2013.2	0.070 (CI = +/-0.034; p = 0.000)	0.031 (CI = +/-0.161; p = 0.691)	-0.073 (CI = +/-0.280; p = 0.591)	0.552	+7.20%
Severity	2014.1	0.077 (CI = +/-0.037; p = 0.000)	0.048 (CI = +/-0.163; p = 0.542)	-0.102 (CI = +/-0.284; p = 0.458)	0.570	+8.02%
Severity	2014.2	0.066 (CI = +/-0.039; p = 0.003)	0.075 (CI = +/-0.164; p = 0.347)	-0.059 (CI = +/-0.284; p = 0.665)	0.506	+6.81%
Severity	2015.1	0.053 (CI = +/-0.041; p = 0.015)	0.050 (CI = +/-0.159; p = 0.517)	-0.013 (CI = +/-0.276; p = 0.920)	0.394	+5.42%
Severity	2015.2	0.062 (CI = +/-0.046; p = 0.013)	0.031 (CI = +/-0.167; p = 0.696)	-0.044 (CI = +/-0.288; p = 0.746)	0.417	+6.36%
Severity	2016.1	0.062 (CI = +/-0.054; p = 0.027)	0.031 (CI = +/-0.178; p = 0.715)	-0.044 (CI = +/-0.309; p = 0.763)	0.344	+6.35%
Severity	2016.2	0.077 (CI = +/-0.061; p = 0.018)	0.004 (CI = +/-0.185; p = 0.965)	-0.092 (CI = +/-0.322; p = 0.547)	0.394	+7.97%
Severity	2017.1	0.082 (CI = +/-0.072; p = 0.029)	0.010 (CI = +/-0.199; p = 0.913)	-0.105 (CI = +/-0.350; p = 0.522)	0.340	+8.50%
Frequency	2006.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.126; p = 0.656)	0.118 (CI = +/-0.241; p = 0.329)	0.560	-4.29%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.121; p = 0.943)	0.148 (CI = +/-0.229; p = 0.195)	0.623	-4.74%
Frequency	2007.1	-0.055 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.103; p = 0.504)	0.189 (CI = +/-0.195; p = 0.057)	0.737	-5.37%
Frequency	2007.2	-0.056 (CI = +/-0.013; p = 0.000)	-0.030 (CI = +/-0.107; p = 0.574)	0.195 (CI = +/-0.199; p = 0.054)	0.726	-5.47%
Frequency	2008.1	-0.056 (CI = +/-0.014; p = 0.000)	-0.030 (CI = +/-0.110; p = 0.581)	0.196 (CI = +/-0.204; p = 0.059)	0.703	-5.48%
Frequency	2008.2	-0.058 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.113; p = 0.670)	0.204 (CI = +/-0.209; p = 0.055)	0.693	-5.61%
Frequency	2009.1	-0.059 (CI = +/-0.016; p = 0.000)	-0.029 (CI = +/-0.117; p = 0.612)	0.212 (CI = +/-0.214; p = 0.052)	0.678	-5.74%
Frequency	2009.2	-0.062 (CI = +/-0.017; p = 0.000)	-0.019 (CI = +/-0.119; p = 0.748)	0.226 (CI = +/-0.217; p = 0.041)	0.677	-5.99%
Frequency	2010.1	-0.064 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.123; p = 0.676)	0.236 (CI = +/-0.222; p = 0.038)	0.664	-6.16%
Frequency	2010.2	-0.067 (CI = +/-0.019; p = 0.000)	-0.011 (CI = +/-0.124; p = 0.860)	0.256 (CI = +/-0.223; p = 0.026)	0.674	-6.53%
Frequency	2011.1	-0.073 (CI = +/-0.020; p = 0.000)	-0.029 (CI = +/-0.121; p = 0.620)	0.284 (CI = +/-0.216; p = 0.012)	0.708	-7.06%
Frequency	2011.2	-0.078 (CI = +/-0.021; p = 0.000)	-0.014 (CI = +/-0.122; p = 0.820)	0.307 (CI = +/-0.216; p = 0.008)	0.719	-7.50%
Frequency	2012.1	-0.079 (CI = +/-0.023; p = 0.000)	-0.017 (CI = +/-0.127; p = 0.787)	0.312 (CI = +/-0.225; p = 0.009)	0.692	-7.61%
Frequency	2012.2	-0.084 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.129; p = 0.991)	0.335 (CI = +/-0.227; p = 0.006)	0.699	-8.09%
Frequency	2013.1	-0.088 (CI = +/-0.027; p = 0.000)	-0.010 (CI = +/-0.134; p = 0.880)	0.350 (CI = +/-0.234; p = 0.005)	0.685	-8.42%
Frequency	2013.2	-0.091 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.140; p = 0.989)	0.364 (CI = +/-0.244; p = 0.006)	0.664	-8.72%
Frequency	2014.1	-0.095 (CI = +/-0.033; p = 0.000)	-0.009 (CI = +/-0.146; p = 0.903)	0.377 (CI = +/-0.254; p = 0.006)	0.640	-9.03%
Frequency	2014.2	-0.099 (CI = +/-0.037; p = 0.000)	0.003 (CI = +/-0.154; p = 0.971)	0.395 (CI = +/-0.267; p = 0.006)	0.619	-9.45%
Frequency	2015.1	-0.105 (CI = +/-0.041; p = 0.000)	-0.008 (CI = +/-0.161; p = 0.917)	0.414 (CI = +/-0.279; p = 0.006)	0.599	-9.95%
Frequency	2015.2	-0.116 (CI = +/-0.046; p = 0.000)	0.016 (CI = +/-0.165; p = 0.835)	0.454 (CI = +/-0.285; p = 0.004)	0.618	-11.00%
Frequency	2016.1	-0.115 (CI = +/-0.053; p = 0.000)	0.019 (CI = +/-0.176; p = 0.822)	0.450 (CI = +/-0.306; p = 0.007)	0.545	-10.86%
Frequency	2016.2	-0.121 (CI = +/-0.063; p = 0.001)	0.029 (CI = +/-0.191; p = 0.746)	0.468 (CI = +/-0.333; p = 0.010)	0.495	-11.38%
Frequency	2017.1	-0.133 (CI = +/-0.072; p = 0.002)	0.013 (CI = +/-0.200; p = 0.887)	0.502 (CI = +/-0.352; p = 0.009)	0.491	-12.46%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.003 (CI = +/-0.016; p = 0.705)	0.215 (CI = +/-0.280; p = 0.127)	0.020	-0.30%
Loss Cost	2006.2	-0.004 (CI = +/-0.017; p = 0.616)	0.223 (CI = +/-0.285; p = 0.121)	0.020	-0.43%
Loss Cost	2007.1	-0.009 (CI = +/-0.018; p = 0.304)	0.253 (CI = +/-0.278; p = 0.073)	0.040	-0.89%
Loss Cost	2007.2	-0.013 (CI = +/-0.018; p = 0.159)	0.276 (CI = +/-0.276; p = 0.050)	0.065	-1.27%
Loss Cost	2008.1	-0.010 (CI = +/-0.019; p = 0.291)	0.260 (CI = +/-0.279; p = 0.067)	0.048	-1.00%
Loss Cost	2008.2	-0.006 (CI = +/-0.020; p = 0.562)	0.234 (CI = +/-0.277; p = 0.094)	0.038	-0.57%
Loss Cost	2009.1	0.004 (CI = +/-0.018; p = 0.633)	0.179 (CI = +/-0.237; p = 0.132)	0.099	+0.42%
Loss Cost	2009.2	0.004 (CI = +/-0.019; p = 0.662)	0.180 (CI = +/-0.244; p = 0.143)	0.094	+0.41%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.644)	0.177 (CI = +/-0.252; p = 0.161)	0.092	+0.47%
Loss Cost	2010.2	0.004 (CI = +/-0.023; p = 0.730)	0.181 (CI = +/-0.260; p = 0.163)	0.082	+0.38%
Loss Cost	2011.1	0.004 (CI = +/-0.025; p = 0.732)	0.180 (CI = +/-0.269; p = 0.181)	0.078	+0.41%
Loss Cost	2011.2	0.001 (CI = +/-0.026; p = 0.963)	0.196 (CI = +/-0.275; p = 0.154)	0.064	+0.06%
Loss Cost	2012.1	0.001 (CI = +/-0.029; p = 0.949)	0.195 (CI = +/-0.286; p = 0.172)	0.061	+0.09%
Loss Cost	2012.2	-0.003 (CI = +/-0.032; p = 0.842)	0.212 (CI = +/-0.295; p = 0.149)	0.052	-0.31%
Loss Cost	2013.1	-0.013 (CI = +/-0.033; p = 0.406)	0.256 (CI = +/-0.287; p = 0.078)	0.072	-1.33%
Loss Cost	2013.2	-0.021 (CI = +/-0.035; p = 0.229)	0.287 (CI = +/-0.291; p = 0.053)	0.099	-2.08%
Loss Cost	2014.1	-0.017 (CI = +/-0.039; p = 0.370)	0.273 (CI = +/-0.304; p = 0.076)	0.082	-1.71%
Loss Cost	2014.2	-0.031 (CI = +/-0.041; p = 0.127)	0.324 (CI = +/-0.296; p = 0.033)	0.150	-3.07%
Loss Cost	2015.1	-0.052 (CI = +/-0.039; p = 0.012)	0.398 (CI = +/-0.260; p = 0.005)	0.337	-5.05%
Loss Cost	2015.2	-0.053 (CI = +/-0.044; p = 0.023)	0.402 (CI = +/-0.277; p = 0.007)	0.313	-5.16%
Loss Cost	2016.1	-0.053 (CI = +/-0.052; p = 0.045)	0.402 (CI = +/-0.298; p = 0.012)	0.285	-5.15%
Loss Cost	2016.2	-0.042 (CI = +/-0.059; p = 0.145)	0.369 (CI = +/-0.314; p = 0.025)	0.240	-4.15%
Loss Cost	2017.1	-0.051 (CI = +/-0.069; p = 0.134)	0.395 (CI = +/-0.339; p = 0.026)	0.253	-4.98%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.281; p = 0.487)	0.529	+4.16%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.278; p = 0.590)	0.555	+4.53%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.062 (CI = +/-0.283; p = 0.656)	0.554	+4.73%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.286; p = 0.580)	0.517	+4.46%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.063 (CI = +/-0.290; p = 0.661)	0.523	+4.74%
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	0.028 (CI = +/-0.280; p = 0.837)	0.576	+5.36%
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.227; p = 0.765)	0.733	+6.54%
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.230; p = 0.671)	0.731	+6.83%
Severity	2010.1	0.068 (CI = +/-0.019; p = 0.000)	-0.060 (CI = +/-0.235; p = 0.605)	0.724	+7.07%
Severity	2010.2	0.071 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.238; p = 0.519)	0.722	+7.40%
Severity	2011.1	0.077 (CI = +/-0.021; p = 0.000)	-0.105 (CI = +/-0.233; p = 0.361)	0.746	+8.05%
Severity	2011.2	0.079 (CI = +/-0.023; p = 0.000)	-0.112 (CI = +/-0.241; p = 0.348)	0.727	+8.20%
Severity	2012.1	0.080 (CI = +/-0.025; p = 0.000)	-0.117 (CI = +/-0.251; p = 0.342)	0.705	+8.34%
Severity	2012.2	0.081 (CI = +/-0.028; p = 0.000)	-0.123 (CI = +/-0.261; p = 0.337)	0.680	+8.47%
Severity	2013.1	0.075 (CI = +/-0.030; p = 0.000)	-0.094 (CI = +/-0.263; p = 0.462)	0.629	+7.74%
Severity	2013.2	0.070 (CI = +/-0.033; p = 0.000)	-0.077 (CI = +/-0.272; p = 0.562)	0.572	+7.27%
Severity	2014.1	0.077 (CI = +/-0.036; p = 0.000)	-0.105 (CI = +/-0.277; p = 0.439)	0.585	+8.04%
Severity	2014.2	0.068 (CI = +/-0.039; p = 0.002)	-0.070 (CI = +/-0.281; p = 0.606)	0.507	+7.05%
Severity	2015.1	0.053 (CI = +/-0.040; p = 0.013)	-0.017 (CI = +/-0.269; p = 0.898)	0.415	+5.45%
Severity	2015.2	0.063 (CI = +/-0.044; p = 0.009)	-0.050 (CI = +/-0.277; p = 0.707)	0.449	+6.49%
Severity	2016.1	0.062 (CI = +/-0.051; p = 0.022)	-0.047 (CI = +/-0.297; p = 0.741)	0.384	+6.39%
Severity	2016.2	0.077 (CI = +/-0.057; p = 0.012)	-0.092 (CI = +/-0.305; p = 0.524)	0.440	+8.00%
Severity	2017.1	0.082 (CI = +/-0.068; p = 0.022)	-0.106 (CI = +/-0.331; p = 0.498)	0.394	+8.52%
Frequency	2006.1	-0.044 (CI = +/-0.014; p = 0.000)	0.118 (CI = +/-0.238; p = 0.321)	0.571	-4.29%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.225; p = 0.187)	0.634	-4.75%
Frequency	2007.1	-0.055 (CI = +/-0.012; p = 0.000)	0.190 (CI = +/-0.193; p = 0.053)	0.741	-5.37%
Frequency	2007.2	-0.056 (CI = +/-0.013; p = 0.000)	0.197 (CI = +/-0.196; p = 0.049)	0.732	-5.49%
Frequency	2008.1	-0.056 (CI = +/-0.014; p = 0.000)	0.197 (CI = +/-0.202; p = 0.055)	0.710	-5.48%
Frequency	2008.2	-0.058 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.205; p = 0.049)	0.701	-5.63%
Frequency	2009.1	-0.059 (CI = +/-0.016; p = 0.000)	0.213 (CI = +/-0.210; p = 0.048)	0.687	-5.74%
Frequency	2009.2	-0.062 (CI = +/-0.017; p = 0.000)	0.228 (CI = +/-0.212; p = 0.037)	0.688	-6.00%
Frequency	2010.1	-0.064 (CI = +/-0.018; p = 0.000)	0.236 (CI = +/-0.218; p = 0.035)	0.674	-6.16%
Frequency	2010.2	-0.068 (CI = +/-0.019; p = 0.000)	0.257 (CI = +/-0.218; p = 0.023)	0.687	-6.54%
Frequency	2011.1	-0.073 (CI = +/-0.019; p = 0.000)	0.285 (CI = +/-0.212; p = 0.011)	0.717	-7.07%
Frequency	2011.2	-0.078 (CI = +/-0.020; p = 0.000)	0.308 (CI = +/-0.211; p = 0.006)	0.731	-7.52%
Frequency	2012.1	-0.079 (CI = +/-0.022; p = 0.000)	0.312 (CI = +/-0.219; p = 0.007)	0.705	-7.61%
Frequency	2012.2	-0.084 (CI = +/-0.024; p = 0.000)	0.336 (CI = +/-0.220; p = 0.005)	0.713	-8.10%
Frequency	2013.1	-0.088 (CI = +/-0.026; p = 0.000)	0.350 (CI = +/-0.227; p = 0.004)	0.701	-8.42%
Frequency	2013.2	-0.091 (CI = +/-0.029; p = 0.000)	0.364 (CI = +/-0.236; p = 0.004)	0.682	-8.72%
Frequency	2014.1	-0.095 (CI = +/-0.032; p = 0.000)	0.377 (CI = +/-0.246; p = 0.005)	0.660	-9.03%
Frequency	2014.2	-0.099 (CI = +/-0.036; p = 0.000)	0.394 (CI = +/-0.257; p = 0.005)	0.641	-9.45%
Frequency	2015.1	-0.105 (CI = +/-0.040; p = 0.000)	0.414 (CI = +/-0.268; p = 0.005)	0.624	-9.96%
Frequency	2015.2	-0.116 (CI = +/-0.044; p = 0.000)	0.452 (CI = +/-0.273; p = 0.003)	0.642	-10.94%
Frequency	2016.1	-0.115 (CI = +/-0.051; p = 0.000)	0.448 (CI = +/-0.293; p = 0.005)	0.576	-10.85%
Frequency	2016.2	-0.119 (CI = +/-0.059; p = 0.001)	0.462 (CI = +/-0.316; p = 0.008)	0.529	-11.24%
Frequency	2017.1	-0.133 (CI = +/-0.068; p = 0.001)	0.501 (CI = +/-0.334; p = 0.007)	0.533	-12.44%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.022 (CI = +/-0.017; p = 0.014)	-0.128 (CI = +/-0.184; p = 0.166)	0.159	+2.24%
Loss Cost	2006.2	0.020 (CI = +/-0.018; p = 0.031)	-0.115 (CI = +/-0.188; p = 0.220)	0.111	+2.02%
Loss Cost	2007.1	0.020 (CI = +/-0.019; p = 0.037)	-0.113 (CI = +/-0.194; p = 0.244)	0.108	+2.07%
Loss Cost	2007.2	0.018 (CI = +/-0.020; p = 0.085)	-0.096 (CI = +/-0.197; p = 0.329)	0.057	+1.77%
Loss Cost	2008.1	0.020 (CI = +/-0.021; p = 0.066)	-0.083 (CI = +/-0.201; p = 0.405)	0.069	+2.00%
Loss Cost	2008.2	0.025 (CI = +/-0.022; p = 0.023)	-0.113 (CI = +/-0.199; p = 0.253)	0.135	+2.55%
Loss Cost	2009.1	0.026 (CI = +/-0.023; p = 0.029)	-0.110 (CI = +/-0.205; p = 0.280)	0.131	+2.61%
Loss Cost	2009.2	0.028 (CI = +/-0.024; p = 0.027)	-0.121 (CI = +/-0.212; p = 0.250)	0.136	+2.83%
Loss Cost	2010.1	0.023 (CI = +/-0.025; p = 0.076)	-0.146 (CI = +/-0.213; p = 0.170)	0.108	+2.31%
Loss Cost	2010.2	0.030 (CI = +/-0.026; p = 0.022)	-0.182 (CI = +/-0.207; p = 0.082)	0.199	+3.08%
Loss Cost	2011.1	0.026 (CI = +/-0.027; p = 0.059)	-0.202 (CI = +/-0.211; p = 0.060)	0.183	+2.63%
Loss Cost	2011.2	0.030 (CI = +/-0.029; p = 0.045)	-0.218 (CI = +/-0.217; p = 0.049)	0.200	+3.01%
Loss Cost	2012.1	0.035 (CI = +/-0.031; p = 0.026)	-0.195 (CI = +/-0.220; p = 0.080)	0.228	+3.58%
Loss Cost	2012.2	0.026 (CI = +/-0.031; p = 0.096)	-0.158 (CI = +/-0.216; p = 0.144)	0.115	+2.65%
Loss Cost	2013.1	0.027 (CI = +/-0.034; p = 0.112)	-0.154 (CI = +/-0.227; p = 0.172)	0.112	+2.76%
Loss Cost	2013.2	0.023 (CI = +/-0.037; p = 0.206)	-0.139 (CI = +/-0.237; p = 0.234)	0.045	+2.36%
Loss Cost	2014.1	0.020 (CI = +/-0.041; p = 0.326)	-0.152 (CI = +/-0.247; p = 0.213)	0.033	+1.98%
Loss Cost	2014.2	0.015 (CI = +/-0.045; p = 0.480)	-0.137 (CI = +/-0.261; p = 0.281)	-0.020	+1.56%
Loss Cost	2015.1	0.015 (CI = +/-0.050; p = 0.535)	-0.139 (CI = +/-0.276; p = 0.303)	-0.027	+1.52%
Loss Cost	2015.2	0.005 (CI = +/-0.055; p = 0.852)	-0.107 (CI = +/-0.287; p = 0.440)	-0.087	+0.49%
Loss Cost	2016.1	-0.006 (CI = +/-0.060; p = 0.835)	-0.138 (CI = +/-0.296; p = 0.336)	-0.064	-0.59%
Loss Cost	2016.2	0.012 (CI = +/-0.065; p = 0.700)	-0.188 (CI = +/-0.298; p = 0.196)	-0.006	+1.19%
Loss Cost	2017.1	0.016 (CI = +/-0.074; p = 0.648)	-0.178 (CI = +/-0.321; p = 0.251)	-0.024	+1.60%
Severity	2006.1	0.046 (CI = +/-0.016; p = 0.000)	-0.278 (CI = +/-0.174; p = 0.003)	0.540	+4.74%
Severity	2006.2	0.045 (CI = +/-0.017; p = 0.000)	-0.272 (CI = +/-0.179; p = 0.004)	0.499	+4.64%
Severity	2007.1	0.048 (CI = +/-0.018; p = 0.000)	-0.259 (CI = +/-0.182; p = 0.007)	0.510	+4.87%
Severity	2007.2	0.047 (CI = +/-0.019; p = 0.000)	-0.257 (CI = +/-0.188; p = 0.009)	0.474	+4.83%
Severity	2008.1	0.051 (CI = +/-0.020; p = 0.000)	-0.235 (CI = +/-0.187; p = 0.016)	0.506	+5.25%
Severity	2008.2	0.057 (CI = +/-0.020; p = 0.000)	-0.268 (CI = +/-0.181; p = 0.005)	0.569	+5.88%
Severity	2009.1	0.059 (CI = +/-0.021; p = 0.000)	-0.257 (CI = +/-0.186; p = 0.008)	0.573	+6.11%
Severity	2009.2	0.062 (CI = +/-0.022; p = 0.000)	-0.274 (CI = +/-0.190; p = 0.006)	0.575	+6.45%
Severity	2010.1	0.059 (CI = +/-0.023; p = 0.000)	-0.292 (CI = +/-0.192; p = 0.004)	0.558	+6.05%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	-0.339 (CI = +/-0.173; p = 0.000)	0.670	+7.10%
Severity	2011.1	0.066 (CI = +/-0.023; p = 0.000)	-0.352 (CI = +/-0.177; p = 0.000)	0.659	+6.79%
Severity	2011.2	0.067 (CI = +/-0.025; p = 0.000)	-0.357 (CI = +/-0.185; p = 0.001)	0.629	+6.90%
Severity	2012.1	0.072 (CI = +/-0.026; p = 0.000)	-0.333 (CI = +/-0.185; p = 0.001)	0.658	+7.52%
Severity	2012.2	0.065 (CI = +/-0.026; p = 0.000)	-0.302 (CI = +/-0.182; p = 0.002)	0.596	+6.71%
Severity	2013.1	0.067 (CI = +/-0.029; p = 0.000)	-0.292 (CI = +/-0.189; p = 0.004)	0.597	+6.97%
Severity	2013.2	0.067 (CI = +/-0.031; p = 0.000)	-0.293 (CI = +/-0.200; p = 0.006)	0.549	+6.98%
Severity	2014.1	0.066 (CI = +/-0.035; p = 0.001)	-0.298 (CI = +/-0.210; p = 0.008)	0.534	+6.83%
Severity	2014.2	0.064 (CI = +/-0.039; p = 0.003)	-0.292 (CI = +/-0.223; p = 0.013)	0.465	+6.66%
Severity	2015.1	0.066 (CI = +/-0.043; p = 0.005)	-0.286 (CI = +/-0.236; p = 0.020)	0.460	+6.87%
Severity	2015.2	0.058 (CI = +/-0.047; p = 0.019)	-0.259 (CI = +/-0.245; p = 0.039)	0.344	+5.97%
Severity	2016.1	0.053 (CI = +/-0.053; p = 0.050)	-0.274 (CI = +/-0.259; p = 0.040)	0.326	+5.42%
Severity	2016.2	0.066 (CI = +/-0.058; p = 0.027)	-0.312 (CI = +/-0.266; p = 0.025)	0.385	+6.85%
Severity	2017.1	0.074 (CI = +/-0.065; p = 0.029)	-0.292 (CI = +/-0.282; p = 0.043)	0.398	+7.69%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.083; p = 0.001)	0.590	-2.39%
Frequency	2006.2	-0.025 (CI = +/-0.008; p = 0.000)	0.157 (CI = +/-0.084; p = 0.001)	0.590	-2.50%
Frequency	2007.1	-0.027 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.084; p = 0.001)	0.617	-2.67%
Frequency	2007.2	-0.030 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.080; p = 0.000)	0.668	-2.92%
Frequency	2008.1	-0.031 (CI = +/-0.008; p = 0.000)	0.152 (CI = +/-0.080; p = 0.001)	0.690	-3.09%
Frequency	2008.2	-0.032 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.083; p = 0.001)	0.670	-3.14%
Frequency	2009.1	-0.033 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.084; p = 0.001)	0.683	-3.29%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.086; p = 0.001)	0.671	-3.40%
Frequency	2010.1	-0.036 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.088; p = 0.002)	0.678	-3.53%
Frequency	2010.2	-0.038 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.089; p = 0.001)	0.689	-3.75%
Frequency	2011.1	-0.040 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.091; p = 0.002)	0.694	-3.89%
Frequency	2011.2	-0.037 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.092; p = 0.005)	0.642	-3.64%
Frequency	2012.1	-0.037 (CI = +/-0.013; p = 0.000)	0.138 (CI = +/-0.096; p = 0.007)	0.631	-3.66%
Frequency	2012.2	-0.039 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.099; p = 0.007)	0.612	-3.80%
Frequency	2013.1	-0.040 (CI = +/-0.016; p = 0.000)	0.138 (CI = +/-0.103; p = 0.011)	0.612	-3.93%
Frequency	2013.2	-0.044 (CI = +/-0.016; p = 0.000)	0.154 (CI = +/-0.104; p = 0.006)	0.638	-4.32%
Frequency	2014.1	-0.046 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.107; p = 0.011)	0.646	-4.54%
Frequency	2014.2	-0.049 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.112; p = 0.010)	0.628	-4.78%
Frequency	2015.1	-0.051 (CI = +/-0.021; p = 0.000)	0.147 (CI = +/-0.118; p = 0.018)	0.631	-5.01%
Frequency	2015.2	-0.053 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.125; p = 0.021)	0.590	-5.16%
Frequency	2016.1	-0.059 (CI = +/-0.026; p = 0.000)	0.136 (CI = +/-0.127; p = 0.038)	0.626	-5.70%
Frequency	2016.2	-0.054 (CI = +/-0.029; p = 0.001)	0.124 (CI = +/-0.135; p = 0.069)	0.525	-5.30%
Frequency	2017.1	-0.058 (CI = +/-0.033; p = 0.002)	0.114 (CI = +/-0.144; p = 0.108)	0.528	-5.66%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.005 (CI = +/-0.020; p = 0.652)	-0.107 (CI = +/-0.171; p = 0.209)	0.345 (CI = +/-0.297; p = 0.025)	0.262	+0.46%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.973)	-0.087 (CI = +/-0.172; p = 0.308)	0.374 (CI = +/-0.298; p = 0.016)	0.243	+0.04%
Loss Cost	2007.1	0.000 (CI = +/-0.023; p = 0.988)	-0.088 (CI = +/-0.178; p = 0.319)	0.375 (CI = +/-0.307; p = 0.018)	0.240	+0.02%
Loss Cost	2007.2	-0.006 (CI = +/-0.023; p = 0.624)	-0.062 (CI = +/-0.177; p = 0.479)	0.413 (CI = +/-0.303; p = 0.009)	0.234	-0.56%
Loss Cost	2008.1	-0.003 (CI = +/-0.025; p = 0.787)	-0.052 (CI = +/-0.182; p = 0.558)	0.399 (CI = +/-0.310; p = 0.014)	0.236	-0.33%
Loss Cost	2008.2	0.004 (CI = +/-0.026; p = 0.773)	-0.081 (CI = +/-0.179; p = 0.360)	0.357 (CI = +/-0.305; p = 0.024)	0.285	+0.36%
Loss Cost	2009.1	0.004 (CI = +/-0.028; p = 0.783)	-0.081 (CI = +/-0.186; p = 0.379)	0.356 (CI = +/-0.316; p = 0.029)	0.280	+0.37%
Loss Cost	2009.2	0.006 (CI = +/-0.030; p = 0.699)	-0.089 (CI = +/-0.194; p = 0.356)	0.345 (CI = +/-0.327; p = 0.040)	0.281	+0.57%
Loss Cost	2010.1	-0.003 (CI = +/-0.030; p = 0.859)	-0.117 (CI = +/-0.189; p = 0.213)	0.387 (CI = +/-0.318; p = 0.019)	0.299	-0.26%
Loss Cost	2010.2	0.008 (CI = +/-0.031; p = 0.585)	-0.155 (CI = +/-0.182; p = 0.090)	0.330 (CI = +/-0.304; p = 0.035)	0.387	+0.82%
Loss Cost	2011.1	0.001 (CI = +/-0.032; p = 0.954)	-0.178 (CI = +/-0.181; p = 0.054)	0.363 (CI = +/-0.302; p = 0.021)	0.405	+0.09%
Loss Cost	2011.2	0.006 (CI = +/-0.035; p = 0.728)	-0.194 (CI = +/-0.188; p = 0.044)	0.339 (CI = +/-0.312; p = 0.035)	0.420	+0.59%
Loss Cost	2012.1	0.015 (CI = +/-0.036; p = 0.398)	-0.168 (CI = +/-0.187; p = 0.075)	0.301 (CI = +/-0.309; p = 0.056)	0.459	+1.50%
Loss Cost	2012.2	-0.002 (CI = +/-0.035; p = 0.914)	-0.121 (CI = +/-0.169; p = 0.149)	0.376 (CI = +/-0.279; p = 0.011)	0.460	-0.18%
Loss Cost	2013.1	0.000 (CI = +/-0.039; p = 0.979)	-0.116 (CI = +/-0.178; p = 0.189)	0.367 (CI = +/-0.293; p = 0.017)	0.459	+0.05%
Loss Cost	2013.2	-0.008 (CI = +/-0.043; p = 0.708)	-0.096 (CI = +/-0.186; p = 0.290)	0.400 (CI = +/-0.306; p = 0.014)	0.435	-0.77%
Loss Cost	2014.1	-0.013 (CI = +/-0.049; p = 0.564)	-0.108 (CI = +/-0.196; p = 0.258)	0.420 (CI = +/-0.322; p = 0.014)	0.434	-1.34%
Loss Cost	2014.2	-0.024 (CI = +/-0.057; p = 0.387)	-0.088 (CI = +/-0.207; p = 0.374)	0.457 (CI = +/-0.343; p = 0.013)	0.420	-2.33%
Loss Cost	2015.1	-0.021 (CI = +/-0.068; p = 0.515)	-0.084 (CI = +/-0.223; p = 0.428)	0.449 (CI = +/-0.374; p = 0.023)	0.412	-2.07%
Loss Cost	2015.2	-0.052 (CI = +/-0.080; p = 0.176)	-0.042 (CI = +/-0.222; p = 0.686)	0.551 (CI = +/-0.389; p = 0.010)	0.446	-5.11%
Loss Cost	2017.1	-0.100 (CI = +/-0.095; p = 0.042)	-0.084 (CI = +/-0.213; p = 0.399)	0.689 (CI = +/-0.401; p = 0.003)	0.555	-9.51%
Severity	2006.1	0.025 (CI = +/-0.019; p = 0.013)	-0.259 (CI = +/-0.162; p = 0.003)	0.442 (CI = +/-0.283; p = 0.003)	0.638	+2.55%
Severity	2006.2	0.022 (CI = +/-0.021; p = 0.035)	-0.244 (CI = +/-0.166; p = 0.005)	0.462 (CI = +/-0.287; p = 0.003)	0.616	+2.25%
Severity	2007.1	0.024 (CI = +/-0.022; p = 0.031)	-0.236 (CI = +/-0.170; p = 0.008)	0.450 (CI = +/-0.293; p = 0.004)	0.620	+2.45%
Severity	2007.2	0.022 (CI = +/-0.023; p = 0.064)	-0.226 (CI = +/-0.175; p = 0.014)	0.465 (CI = +/-0.301; p = 0.004)	0.598	+2.21%
Severity	2008.1	0.026 (CI = +/-0.024; p = 0.033)	-0.208 (CI = +/-0.176; p = 0.023)	0.439 (CI = +/-0.301; p = 0.006)	0.619	+2.68%
Severity	2008.2	0.034 (CI = +/-0.025; p = 0.009)	-0.238 (CI = +/-0.172; p = 0.009)	0.393 (CI = +/-0.293; p = 0.010)	0.664	+3.44%
Severity	2009.1	0.036 (CI = +/-0.026; p = 0.010)	-0.231 (CI = +/-0.178; p = 0.013)	0.383 (CI = +/-0.301; p = 0.015)	0.665	+3.64%
Severity	2009.2	0.039 (CI = +/-0.028; p = 0.009)	-0.244 (CI = +/-0.184; p = 0.012)	0.364 (CI = +/-0.310; p = 0.023)	0.662	+3.98%
Severity	2010.1	0.032 (CI = +/-0.029; p = 0.032)	-0.267 (CI = +/-0.183; p = 0.006)	0.398 (CI = +/-0.307; p = 0.014)	0.666	+3.29%
Severity	2010.2	0.046 (CI = +/-0.027; p = 0.002)	-0.316 (CI = +/-0.161; p = 0.001)	0.323 (CI = +/-0.269; p = 0.021)	0.764	+4.75%
Severity	2011.1	0.041 (CI = +/-0.028; p = 0.007)	-0.333 (CI = +/-0.163; p = 0.000)	0.348 (CI = +/-0.271; p = 0.014)	0.766	+4.19%
Severity	2011.2	0.041 (CI = +/-0.032; p = 0.014)	-0.333 (CI = +/-0.172; p = 0.001)	0.348 (CI = +/-0.285; p = 0.019)	0.745	+4.19%
Severity	2012.1	0.049 (CI = +/-0.033; p = 0.005)	-0.310 (CI = +/-0.170; p = 0.001)	0.313 (CI = +/-0.281; p = 0.031)	0.772	+5.07%
Severity	2012.2	0.034 (CI = +/-0.032; p = 0.035)	-0.267 (CI = +/-0.154; p = 0.002)	0.381 (CI = +/-0.254; p = 0.006)	0.775	+3.48%
Severity	2013.1	0.038 (CI = +/-0.035; p = 0.037)	-0.258 (CI = +/-0.162; p = 0.004)	0.368 (CI = +/-0.265; p = 0.010)	0.776	+3.83%
Severity	2013.2	0.036 (CI = +/-0.040; p = 0.079)	-0.254 (CI = +/-0.173; p = 0.007)	0.376 (CI = +/-0.284; p = 0.013)	0.750	+3.63%
Severity	2014.1	0.033 (CI = +/-0.046; p = 0.146)	-0.259 (CI = +/-0.183; p = 0.009)	0.385 (CI = +/-0.302; p = 0.016)	0.742	+3.34%
Severity	2014.2	0.027 (CI = +/-0.054; p = 0.304)	-0.248 (CI = +/-0.197; p = 0.017)	0.407 (CI = +/-0.327; p = 0.018)	0.707	+2.72%
Severity	2015.1	0.033 (CI = +/-0.064; p = 0.283)	-0.238 (CI = +/-0.210; p = 0.030)	0.388 (CI = +/-0.353; p = 0.034)	0.706	+3.37%
Severity	2015.2	0.005 (CI = +/-0.076; p = 0.896)	-0.199 (CI = +/-0.212; p = 0.062)	0.481 (CI = +/-0.370; p = 0.016)	0.678	+0.46%
Severity	2017.1	-0.020 (CI = +/-0.100; p = 0.670)	-0.221 (CI = +/-0.224; p = 0.053)	0.551 (CI = +/-0.421; p = 0.015)	0.683	-1.96%
Frequency	2006.1	-0.021 (CI = +/-0.010; p = 0.000)	0.151 (CI = +/-0.081; p = 0.001)	-0.097 (CI = +/-0.141; p = 0.172)	0.654	-2.04%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.157 (CI = +/-0.083; p = 0.001)	-0.089 (CI = +/-0.144; p = 0.219)	0.650	-2.16%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.083; p = 0.001)	-0.075 (CI = +/-0.143; p = 0.291)	0.671	-2.37%
Frequency	2007.2	-0.028 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.080; p = 0.000)	-0.052 (CI = +/-0.137; p = 0.442)	0.717	-2.72%
Frequency	2008.1	-0.030 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.080; p = 0.000)	-0.040 (CI = +/-0.137; p = 0.557)	0.734	-2.93%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.157 (CI = +/-0.083; p = 0.001)	-0.037 (CI = +/-0.141; p = 0.599)	0.713	-2.97%
Frequency	2009.1	-0.032 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.085; p = 0.001)	-0.026 (CI = +/-0.143; p = 0.706)	0.722	-3.15%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.088; p = 0.001)	-0.019 (CI = +/-0.148; p = 0.793)	0.707	-3.28%
Frequency	2010.1	-0.035 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.091; p = 0.002)	-0.011 (CI = +/-0.152; p = 0.884)	0.710	-3.44%
Frequency	2010.2	-0.038 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.092; p = 0.002)	0.006 (CI = +/-0.154; p = 0.931)	0.716	-3.75%
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.095; p = 0.003)	0.015 (CI = +/-0.158; p = 0.844)	0.718	-3.93%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.139 (CI = +/-0.094; p = 0.006)	-0.009 (CI = +/-0.156; p = 0.904)	0.669	-3.46%
Frequency	2012.1	-0.035 (CI = +/-0.019; p = 0.001)	0.141 (CI = +/-0.099; p = 0.008)	-0.012 (CI = +/-0.164; p = 0.882)	0.653	-3.40%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	0.145 (CI = +/-0.105; p = 0.009)	-0.005 (CI = +/-0.173; p = 0.951)	0.620	-3.54%
Frequency	2013.1	-0.037 (CI = +/-0.024; p = 0.005)	0.143 (CI = +/-0.111; p = 0.015)	-0.001 (CI = +/-0.182; p = 0.990)	0.610	-3.64%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.003)	0.158 (CI = +/-0.114; p = 0.010)	0.024 (CI = +/-0.187; p = 0.784)	0.622	-4.24%
Frequency	2014.1	-0.046 (CI = +/-0.030; p = 0.005)	0.152 (CI = +/-0.120; p = 0.017)	0.035 (CI = +/-0.197; p = 0.711)	0.619	-4.53%
Frequency	2014.2	-0.050 (CI = +/-0.035; p = 0.009)	0.160 (CI = +/-0.128; p = 0.019)	0.050 (CI = +/-0.214; p = 0.625)	0.573	-4.92%
Frequency	2015.1	-0.054 (CI = +/-0.042; p = 0.016)	0.154 (CI = +/-0.138; p = 0.032)	0.061 (CI = +/-0.231; p = 0.576)	0.560	-5.27%
Frequency	2015.2	-0.057 (CI = +/-0.054; p = 0.041)	0.158 (CI = +/-0.151; p = 0.042)	0.071 (CI = +/-0.264; p = 0.568)	0.458	-5.54%
Frequency	2017.1	-0.080 (CI = +/-0.069; p = 0.028)	0.137 (CI = +/-0.155; p = 0.078)	0.137 (CI = +/-0.291; p = 0.318)	0.509	-7.70%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.029 (CI = +/-0.018; p = 0.003)	-0.113 (CI = +/-0.179; p = 0.209)	0.010 (CI = +/-0.011; p = 0.066)	0.219	+2.97%
Loss Cost	2006.2	0.027 (CI = +/-0.019; p = 0.007)	-0.101 (CI = +/-0.182; p = 0.267)	0.010 (CI = +/-0.011; p = 0.073)	0.172	+2.76%
Loss Cost	2007.1	0.028 (CI = +/-0.020; p = 0.008)	-0.096 (CI = +/-0.188; p = 0.304)	0.010 (CI = +/-0.011; p = 0.075)	0.171	+2.85%
Loss Cost	2007.2	0.025 (CI = +/-0.021; p = 0.022)	-0.081 (CI = +/-0.191; p = 0.394)	0.010 (CI = +/-0.011; p = 0.082)	0.120	+2.56%
Loss Cost	2008.1	0.028 (CI = +/-0.022; p = 0.015)	-0.066 (CI = +/-0.195; p = 0.497)	0.010 (CI = +/-0.011; p = 0.073)	0.139	+2.86%
Loss Cost	2008.2	0.034 (CI = +/-0.022; p = 0.004)	-0.096 (CI = +/-0.190; p = 0.308)	0.011 (CI = +/-0.011; p = 0.053)	0.218	+3.49%
Loss Cost	2009.1	0.035 (CI = +/-0.024; p = 0.005)	-0.091 (CI = +/-0.197; p = 0.352)	0.011 (CI = +/-0.011; p = 0.055)	0.215	+3.60%
Loss Cost	2009.2	0.038 (CI = +/-0.025; p = 0.005)	-0.103 (CI = +/-0.202; p = 0.306)	0.011 (CI = +/-0.011; p = 0.055)	0.223	+3.87%
Loss Cost	2010.1	0.033 (CI = +/-0.026; p = 0.017)	-0.126 (CI = +/-0.204; p = 0.216)	0.010 (CI = +/-0.011; p = 0.065)	0.193	+3.35%
Loss Cost	2010.2	0.041 (CI = +/-0.026; p = 0.004)	-0.163 (CI = +/-0.195; p = 0.099)	0.011 (CI = +/-0.011; p = 0.044)	0.298	+4.19%
Loss Cost	2011.1	0.037 (CI = +/-0.028; p = 0.011)	-0.180 (CI = +/-0.200; p = 0.074)	0.010 (CI = +/-0.011; p = 0.052)	0.280	+3.76%
Loss Cost	2011.2	0.041 (CI = +/-0.029; p = 0.009)	-0.198 (CI = +/-0.205; p = 0.058)	0.011 (CI = +/-0.011; p = 0.051)	0.299	+4.17%
Loss Cost	2012.1	0.047 (CI = +/-0.031; p = 0.004)	-0.171 (CI = +/-0.205; p = 0.098)	0.011 (CI = +/-0.010; p = 0.040)	0.341	+4.86%
Loss Cost	2012.2	0.038 (CI = +/-0.031; p = 0.017)	-0.135 (CI = +/-0.199; p = 0.174)	0.011 (CI = +/-0.010; p = 0.033)	0.263	+3.92%
Loss Cost	2013.1	0.040 (CI = +/-0.033; p = 0.021)	-0.128 (CI = +/-0.209; p = 0.214)	0.011 (CI = +/-0.010; p = 0.037)	0.261	+4.10%
Loss Cost	2013.2	0.036 (CI = +/-0.036; p = 0.050)	-0.113 (CI = +/-0.218; p = 0.289)	0.011 (CI = +/-0.010; p = 0.040)	0.208	+3.70%
Loss Cost	2014.1	0.033 (CI = +/-0.040; p = 0.097)	-0.125 (CI = +/-0.228; p = 0.265)	0.011 (CI = +/-0.011; p = 0.046)	0.195	+3.35%
Loss Cost	2014.2	0.029 (CI = +/-0.043; p = 0.182)	-0.109 (CI = +/-0.240; p = 0.352)	0.011 (CI = +/-0.011; p = 0.050)	0.155	+2.90%
Loss Cost	2015.1	0.028 (CI = +/-0.048; p = 0.229)	-0.109 (CI = +/-0.255; p = 0.377)	0.011 (CI = +/-0.011; p = 0.058)	0.145	+2.88%
Loss Cost	2015.2	0.018 (CI = +/-0.051; p = 0.476)	-0.072 (CI = +/-0.261; p = 0.561)	0.011 (CI = +/-0.011; p = 0.049)	0.126	+1.77%
Loss Cost	2016.1	0.006 (CI = +/-0.055; p = 0.806)	-0.104 (CI = +/-0.266; p = 0.413)	0.011 (CI = +/-0.011; p = 0.046)	0.166	+0.64%
Loss Cost	2016.2	0.021 (CI = +/-0.059; p = 0.455)	-0.149 (CI = +/-0.270; p = 0.252)	0.011 (CI = +/-0.011; p = 0.056)	0.206	+2.10%
Loss Cost	2017.1	0.023 (CI = +/-0.067; p = 0.466)	-0.144 (CI = +/-0.292; p = 0.302)	0.011 (CI = +/-0.012; p = 0.070)	0.183	+2.34%
Severity	2006.1	0.050 (CI = +/-0.018; p = 0.000)	-0.269 (CI = +/-0.174; p = 0.003)	0.006 (CI = +/-0.011; p = 0.278)	0.543	+5.17%
Severity	2006.2	0.049 (CI = +/-0.019; p = 0.000)	-0.264 (CI = +/-0.179; p = 0.005)	0.006 (CI = +/-0.011; p = 0.292)	0.502	+5.07%
Severity	2007.1	0.052 (CI = +/-0.020; p = 0.000)	-0.249 (CI = +/-0.182; p = 0.009)	0.006 (CI = +/-0.011; p = 0.262)	0.515	+5.35%
Severity	2007.2	0.052 (CI = +/-0.021; p = 0.000)	-0.248 (CI = +/-0.188; p = 0.011)	0.006 (CI = +/-0.011; p = 0.272)	0.478	+5.33%
Severity	2008.1	0.057 (CI = +/-0.021; p = 0.000)	-0.224 (CI = +/-0.187; p = 0.021)	0.007 (CI = +/-0.011; p = 0.218)	0.516	+5.83%
Severity	2008.2	0.063 (CI = +/-0.021; p = 0.000)	-0.257 (CI = +/-0.179; p = 0.007)	0.007 (CI = +/-0.010; p = 0.165)	0.584	+6.52%
Severity	2009.1	0.066 (CI = +/-0.022; p = 0.000)	-0.244 (CI = +/-0.183; p = 0.011)	0.007 (CI = +/-0.010; p = 0.152)	0.590	+6.81%
Severity	2009.2	0.069 (CI = +/-0.023; p = 0.000)	-0.261 (CI = +/-0.186; p = 0.008)	0.008 (CI = +/-0.010; p = 0.141)	0.594	+7.19%
Severity	2010.1	0.066 (CI = +/-0.025; p = 0.000)	-0.278 (CI = +/-0.190; p = 0.006)	0.007 (CI = +/-0.010; p = 0.162)	0.576	+6.80%
Severity	2010.2	0.076 (CI = +/-0.022; p = 0.000)	-0.325 (CI = +/-0.167; p = 0.001)	0.008 (CI = +/-0.009; p = 0.089)	0.696	+7.91%
Severity	2011.1	0.073 (CI = +/-0.024; p = 0.000)	-0.336 (CI = +/-0.172; p = 0.001)	0.007 (CI = +/-0.009; p = 0.103)	0.684	+7.62%
Severity	2011.2	0.075 (CI = +/-0.026; p = 0.000)	-0.342 (CI = +/-0.180; p = 0.001)	0.008 (CI = +/-0.009; p = 0.108)	0.656	+7.76%
Severity	2012.1	0.081 (CI = +/-0.026; p = 0.000)	-0.316 (CI = +/-0.178; p = 0.001)	0.008 (CI = +/-0.009; p = 0.082)	0.691	+8.47%
Severity	2012.2	0.074 (CI = +/-0.027; p = 0.000)	-0.285 (CI = +/-0.173; p = 0.003)	0.008 (CI = +/-0.009; p = 0.072)	0.641	+7.66%
Severity	2013.1	0.077 (CI = +/-0.029; p = 0.000)	-0.274 (CI = +/-0.180; p = 0.005)	0.008 (CI = +/-0.009; p = 0.073)	0.644	+7.98%
Severity	2013.2	0.077 (CI = +/-0.032; p = 0.000)	-0.274 (CI = +/-0.190; p = 0.007)	0.008 (CI = +/-0.009; p = 0.081)	0.600	+7.99%
Severity	2014.1	0.076 (CI = +/-0.035; p = 0.000)	-0.278 (CI = +/-0.200; p = 0.010)	0.008 (CI = +/-0.009; p = 0.091)	0.585	+7.88%
Severity	2014.2	0.074 (CI = +/-0.038; p = 0.001)	-0.271 (CI = +/-0.213; p = 0.016)	0.008 (CI = +/-0.010; p = 0.099)	0.523	+7.68%
Severity	2015.1	0.076 (CI = +/-0.043; p = 0.002)	-0.264 (CI = +/-0.226; p = 0.025)	0.008 (CI = +/-0.010; p = 0.109)	0.518	+7.91%
Severity	2015.2	0.067 (CI = +/-0.046; p = 0.007)	-0.234 (CI = +/-0.232; p = 0.049)	0.008 (CI = +/-0.010; p = 0.097)	0.427	+6.95%
Severity	2016.1	0.062 (CI = +/-0.051; p = 0.021)	-0.249 (CI = +/-0.245; p = 0.047)	0.008 (CI = +/-0.010; p = 0.103)	0.413	+6.38%
Severity	2016.2	0.073 (CI = +/-0.055; p = 0.014)	-0.284 (CI = +/-0.255; p = 0.032)	0.008 (CI = +/-0.010; p = 0.128)	0.455	+7.55%
Severity	2017.1	0.079 (CI = +/-0.063; p = 0.018)	-0.268 (CI = +/-0.272; p = 0.053)	0.008 (CI = +/-0.011; p = 0.150)	0.460	+8.25%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.157 (CI = +/-0.081; p = 0.000)	0.004 (CI = +/-0.005; p = 0.076)	0.617	-2.09%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.005; p = 0.084)	0.615	-2.19%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.082; p = 0.001)	0.004 (CI = +/-0.005; p = 0.100)	0.639	-2.37%
Frequency	2007.2	-0.027 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.005; p = 0.100)	0.687	-2.63%
Frequency	2008.1	-0.028 (CI = +/-0.009; p = 0.000)	0.158 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.005; p = 0.117)	0.705	-2.81%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	0.161 (CI = +/-0.081; p = 0.000)	0.004 (CI = +/-0.005; p = 0.127)	0.686	-2.85%
Frequency	2009.1	-0.030 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.083; p = 0.001)	0.003 (CI = +/-0.005; p = 0.147)	0.697	-3.00%
Frequency	2009.2	-0.032 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.085; p = 0.001)	0.003 (CI = +/-0.005; p = 0.159)	0.684	-3.10%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.087; p = 0.001)	0.003 (CI = +/-0.005; p = 0.180)	0.689	-3.23%
Frequency	2010.2	-0.035 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.088; p = 0.001)	0.003 (CI = +/-0.005; p = 0.188)	0.699	-3.45%
Frequency	2011.1	-0.037 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.090; p = 0.002)	0.003 (CI = +/-0.005; p = 0.211)	0.702	-3.59%
Frequency	2011.2	-0.034 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.091; p = 0.003)	0.003 (CI = +/-0.005; p = 0.192)	0.655	-3.33%
Frequency	2012.1	-0.034 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.095; p = 0.005)	0.003 (CI = +/-0.005; p = 0.203)	0.643	-3.33%
Frequency	2012.2	-0.035 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.099; p = 0.005)	0.003 (CI = +/-0.005; p = 0.214)	0.624	-3.47%
Frequency	2013.1	-0.037 (CI = +/-0.017; p = 0.000)	0.145 (CI = +/-0.103; p = 0.008)	0.003 (CI = +/-0.005; p = 0.233)	0.622	-3.59%
Frequency	2013.2	-0.041 (CI = +/-0.017; p = 0.000)	0.161 (CI = +/-0.103; p = 0.004)	0.003 (CI = +/-0.005; p = 0.220)	0.649	-3.98%
Frequency	2014.1	-0.043 (CI = +/-0.019; p = 0.000)	0.153 (CI = +/-0.107; p = 0.008)	0.003 (CI = +/-0.005; p = 0.237)	0.655	-4.20%
Frequency	2014.2	-0.045 (CI = +/-0.020; p = 0.000)	0.162 (CI = +/-0.112; p = 0.007)	0.003 (CI = +/-0.005; p = 0.237)	0.639	-4.44%
Frequency	2015.1	-0.048 (CI = +/-0.022; p = 0.000)	0.155 (CI = +/-0.118; p = 0.013)	0.003 (CI = +/-0.005; p = 0.251)	0.641	-4.67%
Frequency	2015.2	-0.050 (CI = +/-0.025; p = 0.001)	0.161 (CI = +/-0.126; p = 0.015)	0.003 (CI = +/-0.005; p = 0.255)	0.601	-4.85%
Frequency	2016.1	-0.055 (CI = +/-0.026; p = 0.001)	0.145 (CI = +/-0.127; p = 0.028)	0.003 (CI = +/-0.005; p = 0.239)	0.639	-5.39%
Frequency	2016.2	-0.052 (CI = +/-0.030; p = 0.002)	0.134 (CI = +/-0.136; p = 0.053)	0.003 (CI = +/-0.006; p = 0.281)	0.535	-5.07%
Frequency	2017.1	-0.056 (CI = +/-0.033; p = 0.003)	0.124 (CI = +/-0.144; p = 0.085)	0.003 (CI = +/-0.006; p = 0.274)	0.540	-5.46%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.030 (CI = +/-0.018; p = 0.002)	0.011 (CI = +/-0.011; p = 0.052)	0.204	+3.02%
Loss Cost	2006.2	0.027 (CI = +/-0.019; p = 0.007)	0.011 (CI = +/-0.011; p = 0.060)	0.165	+2.75%
Loss Cost	2007.1	0.029 (CI = +/-0.020; p = 0.007)	0.011 (CI = +/-0.011; p = 0.060)	0.168	+2.90%
Loss Cost	2007.2	0.025 (CI = +/-0.021; p = 0.022)	0.010 (CI = +/-0.011; p = 0.068)	0.127	+2.55%
Loss Cost	2008.1	0.029 (CI = +/-0.022; p = 0.013)	0.011 (CI = +/-0.011; p = 0.060)	0.154	+2.89%
Loss Cost	2008.2	0.034 (CI = +/-0.022; p = 0.004)	0.011 (CI = +/-0.011; p = 0.043)	0.216	+3.47%
Loss Cost	2009.1	0.036 (CI = +/-0.024; p = 0.005)	0.011 (CI = +/-0.011; p = 0.043)	0.218	+3.65%
Loss Cost	2009.2	0.038 (CI = +/-0.025; p = 0.005)	0.012 (CI = +/-0.011; p = 0.044)	0.220	+3.85%
Loss Cost	2010.1	0.034 (CI = +/-0.027; p = 0.016)	0.011 (CI = +/-0.011; p = 0.050)	0.174	+3.42%
Loss Cost	2010.2	0.041 (CI = +/-0.027; p = 0.005)	0.012 (CI = +/-0.011; p = 0.036)	0.243	+4.15%
Loss Cost	2011.1	0.038 (CI = +/-0.029; p = 0.013)	0.012 (CI = +/-0.011; p = 0.041)	0.205	+3.87%
Loss Cost	2011.2	0.040 (CI = +/-0.031; p = 0.014)	0.012 (CI = +/-0.011; p = 0.043)	0.208	+4.11%
Loss Cost	2012.1	0.049 (CI = +/-0.032; p = 0.005)	0.012 (CI = +/-0.011; p = 0.032)	0.281	+4.98%
Loss Cost	2012.2	0.038 (CI = +/-0.031; p = 0.020)	0.012 (CI = +/-0.010; p = 0.026)	0.228	+3.86%
Loss Cost	2013.1	0.041 (CI = +/-0.034; p = 0.020)	0.012 (CI = +/-0.010; p = 0.028)	0.237	+4.19%
Loss Cost	2013.2	0.036 (CI = +/-0.036; p = 0.054)	0.012 (CI = +/-0.010; p = 0.030)	0.200	+3.63%
Loss Cost	2014.1	0.034 (CI = +/-0.040; p = 0.091)	0.012 (CI = +/-0.011; p = 0.035)	0.180	+3.44%
Loss Cost	2014.2	0.028 (CI = +/-0.043; p = 0.193)	0.012 (CI = +/-0.011; p = 0.037)	0.159	+2.80%
Loss Cost	2015.1	0.029 (CI = +/-0.048; p = 0.214)	0.012 (CI = +/-0.011; p = 0.044)	0.155	+2.95%
Loss Cost	2015.2	0.017 (CI = +/-0.050; p = 0.487)	0.012 (CI = +/-0.011; p = 0.036)	0.163	+1.68%
Loss Cost	2016.1	0.007 (CI = +/-0.054; p = 0.786)	0.012 (CI = +/-0.011; p = 0.034)	0.183	+0.70%
Loss Cost	2016.2	0.018 (CI = +/-0.059; p = 0.518)	0.012 (CI = +/-0.011; p = 0.040)	0.178	+1.83%
Loss Cost	2017.1	0.024 (CI = +/-0.067; p = 0.459)	0.011 (CI = +/-0.012; p = 0.053)	0.171	+2.39%
Severity	2006.1	0.051 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.012; p = 0.218)	0.423	+5.28%
Severity	2006.2	0.049 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.012; p = 0.240)	0.380	+5.04%
Severity	2007.1	0.053 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.012; p = 0.206)	0.411	+5.47%
Severity	2007.2	0.052 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.012; p = 0.223)	0.373	+5.30%
Severity	2008.1	0.058 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.012; p = 0.172)	0.435	+5.94%
Severity	2008.2	0.063 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.011; p = 0.141)	0.474	+6.49%
Severity	2009.1	0.067 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.011; p = 0.123)	0.496	+6.95%
Severity	2009.2	0.069 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.012; p = 0.123)	0.485	+7.14%
Severity	2010.1	0.067 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.012; p = 0.135)	0.444	+6.96%
Severity	2010.2	0.075 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.011; p = 0.099)	0.512	+7.83%
Severity	2011.1	0.075 (CI = +/-0.031; p = 0.000)	0.009 (CI = +/-0.012; p = 0.106)	0.482	+7.84%
Severity	2011.2	0.074 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.012; p = 0.117)	0.438	+7.64%
Severity	2012.1	0.083 (CI = +/-0.033; p = 0.000)	0.010 (CI = +/-0.011; p = 0.087)	0.514	+8.69%
Severity	2012.2	0.073 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.011; p = 0.079)	0.456	+7.53%
Severity	2013.1	0.079 (CI = +/-0.035; p = 0.000)	0.010 (CI = +/-0.011; p = 0.074)	0.481	+8.18%
Severity	2013.2	0.075 (CI = +/-0.038; p = 0.001)	0.009 (CI = +/-0.011; p = 0.081)	0.427	+7.82%
Severity	2014.1	0.078 (CI = +/-0.041; p = 0.001)	0.010 (CI = +/-0.011; p = 0.088)	0.411	+8.09%
Severity	2014.2	0.072 (CI = +/-0.045; p = 0.004)	0.009 (CI = +/-0.011; p = 0.092)	0.346	+7.44%
Severity	2015.1	0.078 (CI = +/-0.049; p = 0.004)	0.009 (CI = +/-0.011; p = 0.099)	0.360	+8.10%
Severity	2015.2	0.064 (CI = +/-0.051; p = 0.016)	0.010 (CI = +/-0.011; p = 0.082)	0.287	+6.66%
Severity	2016.1	0.063 (CI = +/-0.057; p = 0.032)	0.010 (CI = +/-0.011; p = 0.092)	0.253	+6.53%
Severity	2016.2	0.068 (CI = +/-0.064; p = 0.040)	0.010 (CI = +/-0.012; p = 0.109)	0.250	+7.01%
Severity	2017.1	0.080 (CI = +/-0.071; p = 0.030)	0.009 (CI = +/-0.012; p = 0.134)	0.294	+8.35%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.230)	0.451	-2.15%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.006; p = 0.243)	0.436	-2.18%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.006; p = 0.272)	0.486	-2.44%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.006; p = 0.302)	0.506	-2.61%
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.006; p = 0.337)	0.549	-2.88%
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.336)	0.519	-2.83%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.370)	0.550	-3.08%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.380)	0.525	-3.07%
Frequency	2010.1	-0.034 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.006; p = 0.412)	0.547	-3.32%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.006; p = 0.434)	0.535	-3.42%
Frequency	2011.1	-0.038 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.006; p = 0.465)	0.557	-3.68%
Frequency	2011.2	-0.033 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.006; p = 0.404)	0.506	-3.29%
Frequency	2012.1	-0.035 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.424)	0.496	-3.42%
Frequency	2012.2	-0.035 (CI = +/-0.018; p = 0.001)	0.002 (CI = +/-0.006; p = 0.435)	0.461	-3.41%
Frequency	2013.1	-0.038 (CI = +/-0.019; p = 0.001)	0.002 (CI = +/-0.006; p = 0.453)	0.476	-3.69%
Frequency	2013.2	-0.040 (CI = +/-0.021; p = 0.001)	0.002 (CI = +/-0.006; p = 0.469)	0.470	-3.89%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.001)	0.002 (CI = +/-0.006; p = 0.475)	0.501	-4.30%
Frequency	2014.2	-0.044 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.006; p = 0.488)	0.461	-4.31%
Frequency	2015.1	-0.049 (CI = +/-0.026; p = 0.001)	0.002 (CI = +/-0.006; p = 0.481)	0.486	-4.76%
Frequency	2015.2	-0.048 (CI = +/-0.029; p = 0.004)	0.002 (CI = +/-0.006; p = 0.498)	0.426	-4.66%
Frequency	2016.1	-0.056 (CI = +/-0.030; p = 0.001)	0.002 (CI = +/-0.006; p = 0.436)	0.508	-5.47%
Frequency	2016.2	-0.050 (CI = +/-0.033; p = 0.006)	0.002 (CI = +/-0.006; p = 0.481)	0.405	-4.84%
Frequency	2017.1	-0.057 (CI = +/-0.036; p = 0.005)	0.002 (CI = +/-0.006; p = 0.421)	0.442	-5.50%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.022 (CI = +/-0.017; p = 0.015)	0.134	+2.24%
Loss Cost	2006.2	0.019 (CI = +/-0.018; p = 0.037)	0.096	+1.97%
Loss Cost	2007.1	0.020 (CI = +/-0.019; p = 0.038)	0.097	+2.07%
Loss Cost	2007.2	0.017 (CI = +/-0.020; p = 0.093)	0.057	+1.72%
Loss Cost	2008.1	0.020 (CI = +/-0.021; p = 0.064)	0.077	+2.00%
Loss Cost	2008.2	0.025 (CI = +/-0.022; p = 0.027)	0.124	+2.49%
Loss Cost	2009.1	0.026 (CI = +/-0.023; p = 0.029)	0.124	+2.61%
Loss Cost	2009.2	0.027 (CI = +/-0.025; p = 0.032)	0.124	+2.75%
Loss Cost	2010.1	0.023 (CI = +/-0.026; p = 0.081)	0.076	+2.31%
Loss Cost	2010.2	0.029 (CI = +/-0.027; p = 0.034)	0.129	+2.94%
Loss Cost	2011.1	0.026 (CI = +/-0.029; p = 0.072)	0.089	+2.63%
Loss Cost	2011.2	0.028 (CI = +/-0.031; p = 0.075)	0.089	+2.81%
Loss Cost	2012.1	0.035 (CI = +/-0.032; p = 0.033)	0.148	+3.58%
Loss Cost	2012.2	0.025 (CI = +/-0.032; p = 0.126)	0.062	+2.48%
Loss Cost	2013.1	0.027 (CI = +/-0.035; p = 0.119)	0.069	+2.76%
Loss Cost	2013.2	0.022 (CI = +/-0.038; p = 0.244)	0.021	+2.18%
Loss Cost	2014.1	0.020 (CI = +/-0.041; p = 0.333)	-0.001	+1.98%
Loss Cost	2014.2	0.013 (CI = +/-0.045; p = 0.540)	-0.033	+1.35%
Loss Cost	2015.1	0.015 (CI = +/-0.050; p = 0.537)	-0.035	+1.52%
Loss Cost	2015.2	0.003 (CI = +/-0.054; p = 0.910)	-0.062	+0.29%
Loss Cost	2016.1	-0.006 (CI = +/-0.060; p = 0.835)	-0.063	-0.59%
Loss Cost	2016.2	0.007 (CI = +/-0.066; p = 0.813)	-0.067	+0.74%
Loss Cost	2017.1	0.016 (CI = +/-0.075; p = 0.653)	-0.060	+1.60%
Severity	2006.1	0.046 (CI = +/-0.018; p = 0.000)	0.413	+4.74%
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	0.372	+4.50%
Severity	2007.1	0.048 (CI = +/-0.020; p = 0.000)	0.400	+4.87%
Severity	2007.2	0.046 (CI = +/-0.021; p = 0.000)	0.362	+4.69%
Severity	2008.1	0.051 (CI = +/-0.021; p = 0.000)	0.418	+5.25%
Severity	2008.2	0.056 (CI = +/-0.022; p = 0.000)	0.451	+5.72%
Severity	2009.1	0.059 (CI = +/-0.023; p = 0.000)	0.469	+6.11%
Severity	2009.2	0.061 (CI = +/-0.025; p = 0.000)	0.456	+6.25%
Severity	2010.1	0.059 (CI = +/-0.026; p = 0.000)	0.415	+6.05%
Severity	2010.2	0.066 (CI = +/-0.027; p = 0.000)	0.475	+6.82%
Severity	2011.1	0.066 (CI = +/-0.029; p = 0.000)	0.444	+6.79%
Severity	2011.2	0.064 (CI = +/-0.031; p = 0.000)	0.399	+6.57%
Severity	2012.1	0.072 (CI = +/-0.032; p = 0.000)	0.467	+7.52%
Severity	2012.2	0.062 (CI = +/-0.032; p = 0.001)	0.396	+6.37%
Severity	2013.1	0.067 (CI = +/-0.034; p = 0.001)	0.418	+6.97%
Severity	2013.2	0.064 (CI = +/-0.037; p = 0.002)	0.359	+6.59%
Severity	2014.1	0.066 (CI = +/-0.041; p = 0.003)	0.341	+6.83%
Severity	2014.2	0.060 (CI = +/-0.045; p = 0.011)	0.267	+6.19%
Severity	2015.1	0.066 (CI = +/-0.049; p = 0.011)	0.282	+6.87%
Severity	2015.2	0.053 (CI = +/-0.052; p = 0.047)	0.176	+5.46%
Severity	2016.1	0.053 (CI = +/-0.059; p = 0.077)	0.140	+5.42%
Severity	2016.2	0.059 (CI = +/-0.067; p = 0.080)	0.146	+6.07%
Severity	2017.1	0.074 (CI = +/-0.074; p = 0.050)	0.208	+7.69%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.443	-2.39%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.430	-2.43%
Frequency	2007.1	-0.027 (CI = +/-0.010; p = 0.000)	0.482	-2.67%
Frequency	2007.2	-0.029 (CI = +/-0.010; p = 0.000)	0.504	-2.84%
Frequency	2008.1	-0.031 (CI = +/-0.010; p = 0.000)	0.550	-3.09%
Frequency	2008.2	-0.031 (CI = +/-0.011; p = 0.000)	0.520	-3.06%
Frequency	2009.1	-0.033 (CI = +/-0.011; p = 0.000)	0.553	-3.29%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.528	-3.30%
Frequency	2010.1	-0.036 (CI = +/-0.012; p = 0.000)	0.552	-3.53%
Frequency	2010.2	-0.037 (CI = +/-0.013; p = 0.000)	0.542	-3.63%
Frequency	2011.1	-0.040 (CI = +/-0.014; p = 0.000)	0.564	-3.89%
Frequency	2011.2	-0.036 (CI = +/-0.014; p = 0.000)	0.512	-3.52%
Frequency	2012.1	-0.037 (CI = +/-0.015; p = 0.000)	0.504	-3.66%
Frequency	2012.2	-0.037 (CI = +/-0.017; p = 0.000)	0.470	-3.66%
Frequency	2013.1	-0.040 (CI = +/-0.018; p = 0.000)	0.486	-3.93%
Frequency	2013.2	-0.042 (CI = +/-0.019; p = 0.000)	0.482	-4.13%
Frequency	2014.1	-0.046 (CI = +/-0.021; p = 0.000)	0.513	-4.54%
Frequency	2014.2	-0.047 (CI = +/-0.023; p = 0.000)	0.475	-4.56%
Frequency	2015.1	-0.051 (CI = +/-0.025; p = 0.000)	0.500	-5.01%
Frequency	2015.2	-0.050 (CI = +/-0.028; p = 0.002)	0.444	-4.89%
Frequency	2016.1	-0.059 (CI = +/-0.029; p = 0.001)	0.520	-5.70%
Frequency	2016.2	-0.052 (CI = +/-0.032; p = 0.004)	0.425	-5.02%
Frequency	2017.1	-0.058 (CI = +/-0.035; p = 0.003)	0.455	-5.66%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.024; p = 0.090)	-0.113 (CI = +/-0.178; p = 0.206)	0.009 (CI = +/-0.011; p = 0.115)	0.172 (CI = +/-0.321; p = 0.282)	0.223	+2.10%
Loss Cost	2006.2	0.017 (CI = +/-0.026; p = 0.185)	-0.099 (CI = +/-0.181; p = 0.275)	0.008 (CI = +/-0.011; p = 0.135)	0.198 (CI = +/-0.326; p = 0.225)	0.185	+1.71%
Loss Cost	2007.1	0.017 (CI = +/-0.027; p = 0.204)	-0.097 (CI = +/-0.187; p = 0.297)	0.009 (CI = +/-0.011; p = 0.141)	0.195 (CI = +/-0.336; p = 0.247)	0.181	+1.76%
Loss Cost	2007.2	0.012 (CI = +/-0.029; p = 0.406)	-0.078 (CI = +/-0.189; p = 0.405)	0.008 (CI = +/-0.011; p = 0.168)	0.230 (CI = +/-0.339; p = 0.176)	0.146	+1.19%
Loss Cost	2008.1	0.015 (CI = +/-0.031; p = 0.315)	-0.067 (CI = +/-0.193; p = 0.487)	0.008 (CI = +/-0.012; p = 0.151)	0.208 (CI = +/-0.348; p = 0.230)	0.154	+1.55%
Loss Cost	2008.2	0.024 (CI = +/-0.032; p = 0.131)	-0.094 (CI = +/-0.191; p = 0.321)	0.009 (CI = +/-0.011; p = 0.106)	0.156 (CI = +/-0.344; p = 0.361)	0.214	+2.44%
Loss Cost	2009.1	0.025 (CI = +/-0.035; p = 0.149)	-0.091 (CI = +/-0.198; p = 0.351)	0.009 (CI = +/-0.012; p = 0.112)	0.151 (CI = +/-0.358; p = 0.394)	0.208	+2.53%
Loss Cost	2009.2	0.028 (CI = +/-0.037; p = 0.133)	-0.101 (CI = +/-0.204; p = 0.320)	0.010 (CI = +/-0.012; p = 0.108)	0.132 (CI = +/-0.371; p = 0.469)	0.209	+2.86%
Loss Cost	2010.1	0.018 (CI = +/-0.039; p = 0.343)	-0.127 (CI = +/-0.204; p = 0.212)	0.009 (CI = +/-0.012; p = 0.149)	0.186 (CI = +/-0.372; p = 0.312)	0.195	+1.86%
Loss Cost	2010.2	0.031 (CI = +/-0.040; p = 0.119)	-0.161 (CI = +/-0.198; p = 0.107)	0.010 (CI = +/-0.011; p = 0.093)	0.115 (CI = +/-0.364; p = 0.519)	0.280	+3.20%
Loss Cost	2011.1	0.023 (CI = +/-0.043; p = 0.287)	-0.181 (CI = +/-0.201; p = 0.075)	0.009 (CI = +/-0.011; p = 0.128)	0.161 (CI = +/-0.371; p = 0.379)	0.273	+2.29%
Loss Cost	2011.2	0.029 (CI = +/-0.047; p = 0.222)	-0.195 (CI = +/-0.208; p = 0.065)	0.009 (CI = +/-0.012; p = 0.118)	0.131 (CI = +/-0.388; p = 0.491)	0.283	+2.90%
Loss Cost	2012.1	0.040 (CI = +/-0.051; p = 0.116)	-0.172 (CI = +/-0.210; p = 0.104)	0.010 (CI = +/-0.012; p = 0.085)	0.075 (CI = +/-0.396; p = 0.695)	0.314	+4.07%
Loss Cost	2012.2	0.020 (CI = +/-0.051; p = 0.421)	-0.131 (CI = +/-0.201; p = 0.188)	0.009 (CI = +/-0.011; p = 0.106)	0.170 (CI = +/-0.382; p = 0.364)	0.258	+2.04%
Loss Cost	2013.1	0.021 (CI = +/-0.058; p = 0.452)	-0.129 (CI = +/-0.211; p = 0.215)	0.009 (CI = +/-0.011; p = 0.117)	0.165 (CI = +/-0.408; p = 0.405)	0.251	+2.14%
Loss Cost	2013.2	0.009 (CI = +/-0.064; p = 0.760)	-0.108 (CI = +/-0.218; p = 0.313)	0.008 (CI = +/-0.012; p = 0.148)	0.218 (CI = +/-0.427; p = 0.297)	0.215	+0.95%
Loss Cost	2014.1	-0.002 (CI = +/-0.071; p = 0.944)	-0.126 (CI = +/-0.226; p = 0.255)	0.008 (CI = +/-0.012; p = 0.197)	0.268 (CI = +/-0.451; p = 0.226)	0.222	-0.24%
Loss Cost	2014.2	-0.019 (CI = +/-0.079; p = 0.609)	-0.098 (CI = +/-0.233; p = 0.384)	0.007 (CI = +/-0.012; p = 0.243)	0.338 (CI = +/-0.473; p = 0.148)	0.219	-1.92%
Loss Cost	2015.1	-0.028 (CI = +/-0.090; p = 0.517)	-0.109 (CI = +/-0.245; p = 0.357)	0.006 (CI = +/-0.013; p = 0.293)	0.371 (CI = +/-0.511; p = 0.141)	0.220	-2.76%
Loss Cost	2015.2	-0.067 (CI = +/-0.092; p = 0.139)	-0.052 (CI = +/-0.231; p = 0.634)	0.005 (CI = +/-0.012; p = 0.348)	0.518 (CI = +/-0.490; p = 0.040)	0.328	-6.48%
Loss Cost	2016.1	-0.110 (CI = +/-0.087; p = 0.017)	-0.099 (CI = +/-0.201; p = 0.304)	0.004 (CI = +/-0.010; p = 0.446)	0.668 (CI = +/-0.438; p = 0.006)	0.530	-10.44%
Loss Cost	2016.2	-0.096 (CI = +/-0.101; p = 0.062)	-0.119 (CI = +/-0.217; p = 0.255)	0.004 (CI = +/-0.010; p = 0.428)	0.620 (CI = +/-0.479; p = 0.016)	0.502	-9.12%
Loss Cost	2017.1	-0.109 (CI = +/-0.117; p = 0.066)	-0.131 (CI = +/-0.232; p = 0.237)	0.004 (CI = +/-0.011; p = 0.475)	0.659 (CI = +/-0.522; p = 0.018)	0.498	-10.31%
Severity	2006.1	0.034 (CI = +/-0.022; p = 0.004)	-0.270 (CI = +/-0.163; p = 0.002)	0.003 (CI = +/-0.010; p = 0.530)	0.340 (CI = +/-0.294; p = 0.025)	0.598	+3.42%
Severity	2006.2	0.031 (CI = +/-0.024; p = 0.012)	-0.260 (CI = +/-0.167; p = 0.003)	0.003 (CI = +/-0.010; p = 0.577)	0.359 (CI = +/-0.300; p = 0.020)	0.569	+3.12%
Severity	2007.1	0.033 (CI = +/-0.025; p = 0.011)	-0.251 (CI = +/-0.171; p = 0.005)	0.003 (CI = +/-0.010; p = 0.535)	0.343 (CI = +/-0.307; p = 0.030)	0.573	+3.38%
Severity	2007.2	0.031 (CI = +/-0.027; p = 0.024)	-0.244 (CI = +/-0.176; p = 0.008)	0.003 (CI = +/-0.011; p = 0.569)	0.356 (CI = +/-0.317; p = 0.029)	0.544	+3.17%
Severity	2008.1	0.037 (CI = +/-0.028; p = 0.012)	-0.225 (CI = +/-0.177; p = 0.015)	0.004 (CI = +/-0.011; p = 0.474)	0.321 (CI = +/-0.319; p = 0.049)	0.565	+3.76%
Severity	2008.2	0.046 (CI = +/-0.029; p = 0.003)	-0.253 (CI = +/-0.173; p = 0.006)	0.005 (CI = +/-0.010; p = 0.362)	0.268 (CI = +/-0.312; p = 0.089)	0.613	+4.68%
Severity	2009.1	0.048 (CI = +/-0.031; p = 0.004)	-0.245 (CI = +/-0.178; p = 0.009)	0.005 (CI = +/-0.011; p = 0.339)	0.253 (CI = +/-0.322; p = 0.119)	0.613	+4.96%
Severity	2009.2	0.053 (CI = +/-0.034; p = 0.003)	-0.257 (CI = +/-0.183; p = 0.008)	0.005 (CI = +/-0.011; p = 0.311)	0.228 (CI = +/-0.333; p = 0.170)	0.609	+5.41%
Severity	2010.1	0.044 (CI = +/-0.035; p = 0.016)	-0.279 (CI = +/-0.184; p = 0.004)	0.004 (CI = +/-0.011; p = 0.398)	0.273 (CI = +/-0.335; p = 0.105)	0.605	+4.55%
Severity	2010.2	0.061 (CI = +/-0.034; p = 0.001)	-0.322 (CI = +/-0.166; p = 0.001)	0.006 (CI = +/-0.009; p = 0.221)	0.184 (CI = +/-0.304; p = 0.222)	0.703	+6.28%
Severity	2011.1	0.054 (CI = +/-0.036; p = 0.005)	-0.338 (CI = +/-0.169; p = 0.000)	0.005 (CI = +/-0.010; p = 0.283)	0.219 (CI = +/-0.311; p = 0.158)	0.699	+5.56%
Severity	2011.2	0.054 (CI = +/-0.040; p = 0.011)	-0.338 (CI = +/-0.177; p = 0.001)	0.005 (CI = +/-0.010; p = 0.298)	0.220 (CI = +/-0.329; p = 0.179)	0.670	+5.55%
Severity	2012.1	0.064 (CI = +/-0.043; p = 0.005)	-0.317 (CI = +/-0.178; p = 0.001)	0.006 (CI = +/-0.010; p = 0.220)	0.170 (CI = +/-0.334; p = 0.302)	0.693	+6.63%
Severity	2012.2	0.046 (CI = +/-0.043; p = 0.035)	-0.279 (CI = +/-0.166; p = 0.002)	0.005 (CI = +/-0.009; p = 0.277)	0.256 (CI = +/-0.316; p = 0.106)	0.672	+4.73%
Severity	2013.1	0.048 (CI = +/-0.048; p = 0.047)	-0.275 (CI = +/-0.174; p = 0.004)	0.005 (CI = +/-0.009; p = 0.279)	0.246 (CI = +/-0.337; p = 0.142)	0.668	+4.97%
Severity	2013.2	0.044 (CI = +/-0.054; p = 0.102)	-0.267 (CI = +/-0.184; p = 0.007)	0.005 (CI = +/-0.010; p = 0.316)	0.265 (CI = +/-0.360; p = 0.139)	0.629	+4.52%
Severity	2014.1	0.037 (CI = +/-0.061; p = 0.218)	-0.279 (CI = +/-0.192; p = 0.007)	0.004 (CI = +/-0.010; p = 0.382)	0.297 (CI = +/-0.384; p = 0.120)	0.623	+3.73%
Severity	2014.2	0.025 (CI = +/-0.068; p = 0.444)	-0.260 (CI = +/-0.201; p = 0.015)	0.004 (CI = +/-0.010; p = 0.446)	0.345 (CI = +/-0.408; p = 0.092)	0.581	+2.55%
Severity	2015.1	0.022 (CI = +/-0.078; p = 0.557)	-0.264 (CI = +/-0.213; p = 0.019)	0.004 (CI = +/-0.011; p = 0.486)	0.357 (CI = +/-0.444; p = 0.107)	0.574	+2.23%
Severity	2015.2	-0.012 (CI = +/-0.080; p = 0.758)	-0.215 (CI = +/-0.201; p = 0.038)	0.003 (CI = +/-0.010; p = 0.585)	0.483 (CI = +/-0.426; p = 0.029)	0.578	-1.16%
Severity	2016.1	-0.039 (CI = +/-0.084; p = 0.331)	-0.245 (CI = +/-0.195; p = 0.018)	0.002 (CI = +/-0.010; p = 0.727)	0.579 (CI = +/-0.424; p = 0.012)	0.634	-3.85%
Severity	2016.2	-0.031 (CI = +/-0.100; p = 0.513)	-0.256 (CI = +/-0.214; p = 0.023)	0.002 (CI = +/-0.010; p = 0.713)	0.550 (CI = +/-0.470; p = 0.026)	0.629	-3.01%
Severity	2017.1	-0.031 (CI = +/-0.117; p = 0.565)	-0.257 (CI = +/-0.231; p = 0.033)	0.002 (CI = +/-0.011; p = 0.729)	0.552 (CI = +/-0.521; p = 0.040)	0.619	-3.08%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.015)	0.157 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	-0.168 (CI = +/-0.134; p = 0.016)	0.671	-1.27%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.014)	0.161 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	-0.161 (CI = +/-0.138; p = 0.023)	0.665	-1.37%
Frequency	2007.1	-0.016 (CI = +/-0.011; p = 0.008)	0.154 (CI = +/-0.077; p = 0.000)	0.005 (CI = +/-0.005; p = 0.031)	-0.148 (CI = +/-0.139; p = 0.037)	0.678	-1.57%
Frequency	2007.2	-0.019 (CI = +/-0.012; p = 0.002)	0.166 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.005; p = 0.036)	-0.126 (CI = +/-0.135; p = 0.067)	0.712	-1.92%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	0.159 (CI = +/-0.076; p = 0.000)	0.005 (CI = +/-0.005; p = 0.049)	-0.113 (CI = +/-0.137; p = 0.103)	0.723	-2.13%
Frequency	2008.2	-0.022 (CI = +/-0.013; p = 0.002)	0.159 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.005; p = 0.055)	-0.112 (CI = +/-0.143; p = 0.118)	0.703	-2.14%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.002)	0.154 (CI = +/-0.081; p = 0.001)	0.004 (CI = +/-0.005; p = 0.072)	-0.102 (CI = +/-0.147; p = 0.166)	0.708	-2.32%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.003)	0.157 (CI = +/-0.084; p = 0.001)	0.004 (CI = +/-0.005; p = 0.084)	-0.096 (CI = +/-0.152; p = 0.208)	0.692	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.017; p = 0.004)	0.152 (CI = +/-0.087; p = 0.001)	0.004 (CI = +/-0.005; p = 0.106)	-0.087 (CI = +/-0.158; p = 0.268)	0.693	-2.57%
Frequency	2010.2	-0.029 (CI = +/-0.018; p = 0.002)	0.161 (CI = +/-0.088; p = 0.001)	0.004 (CI = +/-0.005; p = 0.131)	-0.069 (CI = +/-0.162; p = 0.388)	0.696	-2.90%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.003)	0.156 (CI = +/-0.092; p = 0.002)	0.004 (CI = +/-0.005; p = 0.162)	-0.059 (CI = +/-0.169; p = 0.480)	0.696	-3.09%
Frequency	2011.2	-0.025 (CI = +/-0.021; p = 0.017)	0.143 (CI = +/-0.091; p = 0.004)	0.004 (CI = +/-0.005; p = 0.111)	-0.089 (CI = +/-0.169; p = 0.285)	0.658	-2.52%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.038)	0.145 (CI = +/-0.095; p = 0.005)	0.004 (CI = +/-0.005; p = 0.115)	-0.095 (CI = +/-0.178; p = 0.282)	0.646	-2.41%
Frequency	2012.2	-0.026 (CI = +/-0.025; p = 0.046)	0.148 (CI = +/-0.099; p = 0.006)	0.004 (CI = +/-0.005; p = 0.135)	-0.087 (CI = +/-0.189; p = 0.350)	0.622	-2.57%
Frequency	2013.1	-0.027 (CI = +/-0.029; p = 0.060)	0.146 (CI = +/-0.104; p = 0.009)	0.004 (CI = +/-0.006; p = 0.160)	-0.081 (CI = +/-0.202; p = 0.412)	0.616	-2.70%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.031)	0.160 (CI = +/-0.106; p = 0.006)	0.004 (CI = +/-0.006; p = 0.202)	-0.047 (CI = +/-0.208; p = 0.637)	0.634	-3.42%
Frequency	2014.1	-0.039 (CI = +/-0.035; p = 0.031)	0.153 (CI = +/-0.111; p = 0.010)	0.003 (CI = +/-0.006; p = 0.253)	-0.029 (CI = +/-0.221; p = 0.783)	0.636	-3.83%
Frequency	2014.2	-0.045 (CI = +/-0.040; p = 0.030)	0.162 (CI = +/-0.117; p = 0.010)	0.003 (CI = +/-0.006; p = 0.300)	-0.007 (CI = +/-0.237; p = 0.954)	0.615	-4.35%
Frequency	2015.1	-0.050 (CI = +/-0.045; p = 0.032)	0.155 (CI = +/-0.122; p = 0.017)	0.003 (CI = +/-0.006; p = 0.363)	0.015 (CI = +/-0.255; p = 0.903)	0.615	-4.88%
Frequency	2015.2	-0.055 (CI = +/-0.052; p = 0.039)	0.163 (CI = +/-0.131; p = 0.019)	0.003 (CI = +/-0.007; p = 0.408)	0.035 (CI = +/-0.278; p = 0.791)	0.573	-5.38%
Frequency	2016.1	-0.071 (CI = +/-0.057; p = 0.018)	0.146 (CI = +/-0.131; p = 0.032)	0.002 (CI = +/-0.006; p = 0.510)	0.089 (CI = +/-0.284; p = 0.508)	0.624	-6.85%
Frequency	2016.2	-0.065 (CI = +/-0.067; p = 0.055)	0.138 (CI = +/-0.143; p = 0.058)	0.002 (CI = +/-0.007; p = 0.506)	0.069 (CI = +/-0.315; p = 0.637)	0.503	-6.30%
Frequency	2017.1	-0.078 (CI = +/-0.076; p = 0.046)	0.126 (CI = +/-0.150; p = 0.090)	0.002 (CI = +/-0.007; p = 0.562)	0.107 (CI = +/-0.337; p = 0.497)	0.518	-7.46%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.024; p = 0.085)	0.010 (CI = +/-0.011; p = 0.092)	0.171 (CI = +/-0.323; p = 0.289)	0.208	+2.15%
Loss Cost	2006.2	0.017 (CI = +/-0.026; p = 0.194)	0.009 (CI = +/-0.011; p = 0.115)	0.201 (CI = +/-0.326; p = 0.218)	0.179	+1.68%
Loss Cost	2007.1	0.018 (CI = +/-0.027; p = 0.192)	0.009 (CI = +/-0.011; p = 0.115)	0.193 (CI = +/-0.336; p = 0.250)	0.178	+1.81%
Loss Cost	2007.2	0.012 (CI = +/-0.029; p = 0.414)	0.008 (CI = +/-0.011; p = 0.146)	0.233 (CI = +/-0.337; p = 0.168)	0.154	+1.17%
Loss Cost	2008.1	0.016 (CI = +/-0.031; p = 0.299)	0.009 (CI = +/-0.011; p = 0.128)	0.207 (CI = +/-0.345; p = 0.228)	0.169	+1.59%
Loss Cost	2008.2	0.024 (CI = +/-0.032; p = 0.137)	0.010 (CI = +/-0.011; p = 0.090)	0.160 (CI = +/-0.343; p = 0.348)	0.213	+2.40%
Loss Cost	2009.1	0.026 (CI = +/-0.034; p = 0.139)	0.010 (CI = +/-0.012; p = 0.091)	0.149 (CI = +/-0.356; p = 0.398)	0.211	+2.59%
Loss Cost	2009.2	0.028 (CI = +/-0.037; p = 0.140)	0.010 (CI = +/-0.012; p = 0.091)	0.137 (CI = +/-0.370; p = 0.453)	0.208	+2.80%
Loss Cost	2010.1	0.019 (CI = +/-0.040; p = 0.326)	0.009 (CI = +/-0.012; p = 0.119)	0.184 (CI = +/-0.376; p = 0.324)	0.175	+1.95%
Loss Cost	2010.2	0.030 (CI = +/-0.042; p = 0.146)	0.010 (CI = +/-0.012; p = 0.080)	0.124 (CI = +/-0.376; p = 0.501)	0.226	+3.08%
Loss Cost	2011.1	0.024 (CI = +/-0.045; p = 0.282)	0.010 (CI = +/-0.012; p = 0.103)	0.157 (CI = +/-0.390; p = 0.413)	0.194	+2.44%
Loss Cost	2011.2	0.027 (CI = +/-0.050; p = 0.279)	0.010 (CI = +/-0.012; p = 0.106)	0.144 (CI = +/-0.410; p = 0.475)	0.191	+2.71%
Loss Cost	2012.1	0.041 (CI = +/-0.053; p = 0.118)	0.011 (CI = +/-0.012; p = 0.069)	0.072 (CI = +/-0.412; p = 0.721)	0.251	+4.22%
Loss Cost	2012.2	0.019 (CI = +/-0.052; p = 0.469)	0.009 (CI = +/-0.011; p = 0.091)	0.180 (CI = +/-0.388; p = 0.344)	0.226	+1.87%
Loss Cost	2013.1	0.022 (CI = +/-0.059; p = 0.435)	0.010 (CI = +/-0.012; p = 0.094)	0.163 (CI = +/-0.413; p = 0.420)	0.225	+2.26%
Loss Cost	2013.2	0.007 (CI = +/-0.064; p = 0.809)	0.009 (CI = +/-0.012; p = 0.127)	0.229 (CI = +/-0.426; p = 0.274)	0.211	+0.75%
Loss Cost	2014.1	-0.001 (CI = +/-0.072; p = 0.970)	0.008 (CI = +/-0.012; p = 0.161)	0.266 (CI = +/-0.454; p = 0.233)	0.204	-0.13%
Loss Cost	2014.2	-0.022 (CI = +/-0.078; p = 0.558)	0.007 (CI = +/-0.012; p = 0.215)	0.351 (CI = +/-0.466; p = 0.130)	0.229	-2.18%
Loss Cost	2015.1	-0.027 (CI = +/-0.089; p = 0.525)	0.007 (CI = +/-0.012; p = 0.248)	0.372 (CI = +/-0.506; p = 0.138)	0.225	-2.69%
Loss Cost	2015.2	-0.069 (CI = +/-0.088; p = 0.115)	0.005 (CI = +/-0.011; p = 0.317)	0.527 (CI = +/-0.471; p = 0.031)	0.365	-6.68%
Loss Cost	2016.1	-0.110 (CI = +/-0.087; p = 0.017)	0.004 (CI = +/-0.010; p = 0.389)	0.672 (CI = +/-0.437; p = 0.005)	0.524	-10.44%
Loss Cost	2016.2	-0.103 (CI = +/-0.101; p = 0.047)	0.004 (CI = +/-0.010; p = 0.390)	0.648 (CI = +/-0.480; p = 0.012)	0.483	-9.80%
Loss Cost	2017.1	-0.111 (CI = +/-0.119; p = 0.065)	0.004 (CI = +/-0.011; p = 0.423)	0.672 (CI = +/-0.529; p = 0.017)	0.471	-10.50%
Severity	2006.1	0.035 (CI = +/-0.025; p = 0.009)	0.005 (CI = +/-0.012; p = 0.411)	0.337 (CI = +/-0.336; p = 0.049)	0.472	+3.54%
Severity	2006.2	0.030 (CI = +/-0.027; p = 0.028)	0.004 (CI = +/-0.012; p = 0.476)	0.369 (CI = +/-0.339; p = 0.034)	0.446	+3.04%
Severity	2007.1	0.035 (CI = +/-0.028; p = 0.018)	0.005 (CI = +/-0.012; p = 0.418)	0.340 (CI = +/-0.344; p = 0.053)	0.463	+3.51%
Severity	2007.2	0.030 (CI = +/-0.030; p = 0.046)	0.004 (CI = +/-0.012; p = 0.475)	0.366 (CI = +/-0.351; p = 0.042)	0.437	+3.08%
Severity	2008.1	0.038 (CI = +/-0.031; p = 0.017)	0.005 (CI = +/-0.012; p = 0.375)	0.318 (CI = +/-0.349; p = 0.072)	0.478	+3.89%
Severity	2008.2	0.045 (CI = +/-0.033; p = 0.009)	0.006 (CI = +/-0.012; p = 0.310)	0.280 (CI = +/-0.353; p = 0.116)	0.502	+4.56%
Severity	2009.1	0.050 (CI = +/-0.035; p = 0.007)	0.006 (CI = +/-0.012; p = 0.270)	0.248 (CI = +/-0.361; p = 0.169)	0.513	+5.13%
Severity	2009.2	0.051 (CI = +/-0.038; p = 0.010)	0.007 (CI = +/-0.012; p = 0.272)	0.241 (CI = +/-0.376; p = 0.199)	0.498	+5.26%
Severity	2010.1	0.046 (CI = +/-0.041; p = 0.028)	0.006 (CI = +/-0.012; p = 0.316)	0.268 (CI = +/-0.389; p = 0.168)	0.465	+4.75%
Severity	2010.2	0.059 (CI = +/-0.043; p = 0.009)	0.007 (CI = +/-0.012; p = 0.225)	0.203 (CI = +/-0.387; p = 0.290)	0.515	+6.03%
Severity	2011.1	0.057 (CI = +/-0.047; p = 0.020)	0.007 (CI = +/-0.012; p = 0.249)	0.212 (CI = +/-0.406; p = 0.290)	0.485	+5.84%
Severity	2011.2	0.051 (CI = +/-0.052; p = 0.053)	0.007 (CI = +/-0.013; p = 0.294)	0.242 (CI = +/-0.424; p = 0.249)	0.448	+5.21%
Severity	2012.1	0.067 (CI = +/-0.054; p = 0.018)	0.008 (CI = +/-0.012; p = 0.202)	0.163 (CI = +/-0.423; p = 0.432)	0.505	+6.92%
Severity	2012.2	0.043 (CI = +/-0.053; p = 0.110)	0.006 (CI = +/-0.011; p = 0.276)	0.279 (CI = +/-0.394; p = 0.156)	0.485	+4.35%
Severity	2013.1	0.051 (CI = +/-0.059; p = 0.086)	0.007 (CI = +/-0.012; p = 0.245)	0.240 (CI = +/-0.414; p = 0.240)	0.493	+5.23%
Severity	2013.2	0.039 (CI = +/-0.065; p = 0.220)	0.006 (CI = +/-0.012; p = 0.307)	0.292 (CI = +/-0.434; p = 0.174)	0.456	+4.01%
Severity	2014.1	0.039 (CI = +/-0.074; p = 0.280)	0.006 (CI = +/-0.012; p = 0.327)	0.293 (CI = +/-0.467; p = 0.203)	0.435	+3.98%
Severity	2014.2	0.018 (CI = +/-0.080; p = 0.638)	0.005 (CI = +/-0.012; p = 0.417)	0.379 (CI = +/-0.481; p = 0.115)	0.408	+1.83%
Severity	2015.1	0.024 (CI = +/-0.092; p = 0.592)	0.005 (CI = +/-0.013; p = 0.412)	0.357 (CI = +/-0.522; p = 0.166)	0.402	+2.40%
Severity	2015.2	-0.020 (CI = +/-0.090; p = 0.637)	0.003 (CI = +/-0.011; p = 0.536)	0.521 (CI = +/-0.483; p = 0.036)	0.448	-2.02%
Severity	2016.1	-0.039 (CI = +/-0.102; p = 0.422)	0.003 (CI = +/-0.012; p = 0.617)	0.588 (CI = +/-0.515; p = 0.028)	0.452	-3.86%
Severity	2016.2	-0.047 (CI = +/-0.120; p = 0.412)	0.003 (CI = +/-0.012; p = 0.654)	0.612 (CI = +/-0.566; p = 0.036)	0.444	-4.56%
Severity	2017.1	-0.035 (CI = +/-0.140; p = 0.588)	0.003 (CI = +/-0.013; p = 0.646)	0.578 (CI = +/-0.623; p = 0.066)	0.441	-3.48%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.035)	0.005 (CI = +/-0.006; p = 0.100)	-0.166 (CI = +/-0.166; p = 0.050)	0.497	-1.35%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.052)	0.005 (CI = +/-0.006; p = 0.105)	-0.168 (CI = +/-0.171; p = 0.054)	0.483	-1.32%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.021)	0.004 (CI = +/-0.006; p = 0.133)	-0.147 (CI = +/-0.170; p = 0.089)	0.518	-1.65%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.014)	0.004 (CI = +/-0.006; p = 0.161)	-0.133 (CI = +/-0.173; p = 0.127)	0.528	-1.86%
Frequency	2008.1	-0.022 (CI = +/-0.015; p = 0.006)	0.004 (CI = +/-0.006; p = 0.203)	-0.111 (CI = +/-0.173; p = 0.201)	0.559	-2.22%
Frequency	2008.2	-0.021 (CI = +/-0.016; p = 0.015)	0.004 (CI = +/-0.006; p = 0.191)	-0.120 (CI = +/-0.178; p = 0.181)	0.533	-2.07%
Frequency	2009.1	-0.024 (CI = +/-0.017; p = 0.008)	0.003 (CI = +/-0.006; p = 0.238)	-0.099 (CI = +/-0.181; p = 0.270)	0.555	-2.41%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.017)	0.004 (CI = +/-0.006; p = 0.238)	-0.104 (CI = +/-0.188; p = 0.268)	0.530	-2.34%
Frequency	2010.1	-0.027 (CI = +/-0.020; p = 0.011)	0.003 (CI = +/-0.006; p = 0.291)	-0.084 (CI = +/-0.193; p = 0.377)	0.543	-2.68%
Frequency	2010.2	-0.028 (CI = +/-0.022; p = 0.015)	0.003 (CI = +/-0.006; p = 0.319)	-0.078 (CI = +/-0.201; p = 0.430)	0.528	-2.79%
Frequency	2011.1	-0.033 (CI = +/-0.024; p = 0.010)	0.003 (CI = +/-0.006; p = 0.387)	-0.055 (CI = +/-0.207; p = 0.585)	0.543	-3.21%
Frequency	2011.2	-0.024 (CI = +/-0.025; p = 0.054)	0.003 (CI = +/-0.006; p = 0.254)	-0.099 (CI = +/-0.202; p = 0.322)	0.507	-2.38%
Frequency	2012.1	-0.026 (CI = +/-0.027; p = 0.064)	0.003 (CI = +/-0.006; p = 0.285)	-0.091 (CI = +/-0.213; p = 0.382)	0.492	-2.53%
Frequency	2012.2	-0.024 (CI = +/-0.030; p = 0.114)	0.003 (CI = +/-0.006; p = 0.285)	-0.099 (CI = +/-0.226; p = 0.373)	0.457	-2.38%
Frequency	2013.1	-0.029 (CI = +/-0.034; p = 0.092)	0.003 (CI = +/-0.007; p = 0.341)	-0.078 (CI = +/-0.238; p = 0.503)	0.461	-2.82%
Frequency	2013.2	-0.032 (CI = +/-0.038; p = 0.095)	0.003 (CI = +/-0.007; p = 0.388)	-0.063 (CI = +/-0.253; p = 0.605)	0.449	-3.13%
Frequency	2014.1	-0.040 (CI = +/-0.042; p = 0.058)	0.002 (CI = +/-0.007; p = 0.476)	-0.027 (CI = +/-0.265; p = 0.832)	0.473	-3.95%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.094)	0.002 (CI = +/-0.007; p = 0.493)	-0.028 (CI = +/-0.287; p = 0.840)	0.428	-3.94%
Frequency	2015.1	-0.051 (CI = +/-0.053; p = 0.060)	0.002 (CI = +/-0.007; p = 0.588)	0.015 (CI = +/-0.302; p = 0.919)	0.452	-4.97%
Frequency	2015.2	-0.049 (CI = +/-0.062; p = 0.113)	0.002 (CI = +/-0.008; p = 0.588)	0.006 (CI = +/-0.330; p = 0.968)	0.385	-4.76%
Frequency	2016.1	-0.071 (CI = +/-0.066; p = 0.037)	0.001 (CI = +/-0.007; p = 0.711)	0.084 (CI = +/-0.331; p = 0.592)	0.483	-6.85%
Frequency	2016.2	-0.056 (CI = +/-0.074; p = 0.124)	0.002 (CI = +/-0.008; p = 0.643)	0.036 (CI = +/-0.352; p = 0.825)	0.358	-5.49%
Frequency	2017.1	-0.075 (CI = +/-0.083; p = 0.070)	0.001 (CI = +/-0.008; p = 0.700)	0.094 (CI = +/-0.369; p = 0.585)	0.408	-7.27%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.012 (CI = +/-0.022; p = 0.275)	-0.126 (CI = +/-0.182; p = 0.166)	0.228 (CI = +/-0.320; p = 0.156)	0.185	+1.21%
Loss Cost	2006.2	0.008 (CI = +/-0.023; p = 0.474)	-0.110 (CI = +/-0.184; p = 0.234)	0.253 (CI = +/-0.323; p = 0.120)	0.151	+0.83%
Loss Cost	2007.1	0.008 (CI = +/-0.025; p = 0.514)	-0.111 (CI = +/-0.190; p = 0.244)	0.255 (CI = +/-0.332; p = 0.128)	0.147	+0.81%
Loss Cost	2007.2	0.003 (CI = +/-0.026; p = 0.837)	-0.088 (CI = +/-0.191; p = 0.352)	0.289 (CI = +/-0.333; p = 0.087)	0.118	+0.26%
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.723)	-0.080 (CI = +/-0.196; p = 0.409)	0.276 (CI = +/-0.342; p = 0.110)	0.120	+0.49%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.409)	-0.107 (CI = +/-0.196; p = 0.275)	0.234 (CI = +/-0.340; p = 0.169)	0.163	+1.19%
Loss Cost	2009.1	0.012 (CI = +/-0.031; p = 0.453)	-0.107 (CI = +/-0.203; p = 0.286)	0.236 (CI = +/-0.352; p = 0.180)	0.158	+1.16%
Loss Cost	2009.2	0.013 (CI = +/-0.034; p = 0.420)	-0.114 (CI = +/-0.210; p = 0.275)	0.225 (CI = +/-0.364; p = 0.215)	0.155	+1.35%
Loss Cost	2010.1	0.004 (CI = +/-0.035; p = 0.805)	-0.142 (CI = +/-0.207; p = 0.171)	0.274 (CI = +/-0.359; p = 0.129)	0.156	+0.42%
Loss Cost	2010.2	0.014 (CI = +/-0.036; p = 0.419)	-0.174 (CI = +/-0.205; p = 0.093)	0.220 (CI = +/-0.356; p = 0.214)	0.219	+1.45%
Loss Cost	2011.1	0.006 (CI = +/-0.038; p = 0.756)	-0.198 (CI = +/-0.206; p = 0.059)	0.263 (CI = +/-0.357; p = 0.141)	0.226	+0.58%
Loss Cost	2011.2	0.010 (CI = +/-0.042; p = 0.641)	-0.208 (CI = +/-0.214; p = 0.056)	0.244 (CI = +/-0.372; p = 0.187)	0.229	+0.96%
Loss Cost	2012.1	0.017 (CI = +/-0.045; p = 0.451)	-0.191 (CI = +/-0.219; p = 0.084)	0.211 (CI = +/-0.382; p = 0.264)	0.239	+1.68%
Loss Cost	2012.2	-0.002 (CI = +/-0.046; p = 0.936)	-0.144 (CI = +/-0.209; p = 0.166)	0.296 (CI = +/-0.364; p = 0.105)	0.188	-0.18%
Loss Cost	2013.1	-0.003 (CI = +/-0.051; p = 0.893)	-0.147 (CI = +/-0.218; p = 0.175)	0.303 (CI = +/-0.383; p = 0.114)	0.183	-0.33%
Loss Cost	2013.2	-0.015 (CI = +/-0.056; p = 0.571)	-0.120 (CI = +/-0.224; p = 0.277)	0.354 (CI = +/-0.395; p = 0.076)	0.158	-1.52%
Loss Cost	2014.1	-0.027 (CI = +/-0.061; p = 0.356)	-0.141 (CI = +/-0.228; p = 0.210)	0.401 (CI = +/-0.406; p = 0.053)	0.184	-2.69%
Loss Cost	2014.2	-0.044 (CI = +/-0.067; p = 0.183)	-0.108 (CI = +/-0.234; p = 0.344)	0.466 (CI = +/-0.419; p = 0.031)	0.196	-4.29%
Loss Cost	2015.1	-0.053 (CI = +/-0.075; p = 0.151)	-0.122 (CI = +/-0.244; p = 0.303)	0.501 (CI = +/-0.443; p = 0.029)	0.210	-5.20%
Loss Cost	2015.2	-0.089 (CI = +/-0.077; p = 0.025)	-0.060 (CI = +/-0.229; p = 0.585)	0.629 (CI = +/-0.419; p = 0.006)	0.331	-8.56%
Loss Cost	2016.1	-0.127 (CI = +/-0.071; p = 0.002)	-0.106 (CI = +/-0.196; p = 0.262)	0.750 (CI = +/-0.366; p = 0.001)	0.543	-11.96%
Loss Cost	2016.2	-0.115 (CI = +/-0.085; p = 0.012)	-0.124 (CI = +/-0.212; p = 0.225)	0.712 (CI = +/-0.401; p = 0.002)	0.515	-10.89%
Loss Cost	2017.1	-0.128 (CI = +/-0.098; p = 0.015)	-0.138 (CI = +/-0.224; p = 0.203)	0.749 (CI = +/-0.433; p = 0.003)	0.518	-12.06%
Severity	2006.1	0.030 (CI = +/-0.020; p = 0.003)	-0.275 (CI = +/-0.161; p = 0.001)	0.360 (CI = +/-0.284; p = 0.014)	0.605	+3.09%
Severity	2006.2	0.028 (CI = +/-0.021; p = 0.010)	-0.263 (CI = +/-0.164; p = 0.003)	0.378 (CI = +/-0.288; p = 0.012)	0.578	+2.82%
Severity	2007.1	0.030 (CI = +/-0.022; p = 0.010)	-0.256 (CI = +/-0.168; p = 0.004)	0.366 (CI = +/-0.295; p = 0.017)	0.581	+3.01%
Severity	2007.2	0.028 (CI = +/-0.024; p = 0.023)	-0.248 (CI = +/-0.173; p = 0.007)	0.378 (CI = +/-0.302; p = 0.016)	0.554	+2.81%
Severity	2008.1	0.032 (CI = +/-0.025; p = 0.012)	-0.231 (CI = +/-0.175; p = 0.011)	0.352 (CI = +/-0.304; p = 0.025)	0.572	+3.27%
Severity	2008.2	0.040 (CI = +/-0.025; p = 0.003)	-0.259 (CI = +/-0.172; p = 0.004)	0.308 (CI = +/-0.298; p = 0.044)	0.615	+4.03%
Severity	2009.1	0.041 (CI = +/-0.027; p = 0.004)	-0.254 (CI = +/-0.177; p = 0.007)	0.298 (CI = +/-0.307; p = 0.057)	0.614	+4.21%
Severity	2009.2	0.044 (CI = +/-0.029; p = 0.004)	-0.265 (CI = +/-0.183; p = 0.006)	0.280 (CI = +/-0.316; p = 0.081)	0.608	+4.55%
Severity	2010.1	0.037 (CI = +/-0.030; p = 0.019)	-0.287 (CI = +/-0.181; p = 0.003)	0.319 (CI = +/-0.314; p = 0.047)	0.609	+3.78%
Severity	2010.2	0.051 (CI = +/-0.029; p = 0.002)	-0.330 (CI = +/-0.167; p = 0.000)	0.247 (CI = +/-0.288; p = 0.090)	0.696	+5.19%
Severity	2011.1	0.044 (CI = +/-0.031; p = 0.007)	-0.347 (CI = +/-0.168; p = 0.000)	0.279 (CI = +/-0.291; p = 0.060)	0.696	+4.52%
Severity	2011.2	0.043 (CI = +/-0.034; p = 0.015)	-0.345 (CI = +/-0.176; p = 0.001)	0.283 (CI = +/-0.305; p = 0.068)	0.668	+4.44%
Severity	2012.1	0.051 (CI = +/-0.037; p = 0.009)	-0.328 (CI = +/-0.179; p = 0.001)	0.250 (CI = +/-0.311; p = 0.109)	0.684	+5.19%
Severity	2012.2	0.034 (CI = +/-0.036; p = 0.063)	-0.286 (CI = +/-0.166; p = 0.002)	0.325 (CI = +/-0.289; p = 0.029)	0.667	+3.48%
Severity	2013.1	0.035 (CI = +/-0.040; p = 0.087)	-0.285 (CI = +/-0.174; p = 0.003)	0.323 (CI = +/-0.305; p = 0.039)	0.663	+3.54%
Severity	2013.2	0.030 (CI = +/-0.045; p = 0.182)	-0.274 (CI = +/-0.183; p = 0.006)	0.343 (CI = +/-0.322; p = 0.038)	0.627	+3.04%
Severity	2014.1	0.023 (CI = +/-0.050; p = 0.357)	-0.287 (CI = +/-0.189; p = 0.005)	0.373 (CI = +/-0.336; p = 0.032)	0.627	+2.28%
Severity	2014.2	0.012 (CI = +/-0.056; p = 0.670)	-0.265 (CI = +/-0.197; p = 0.011)	0.416 (CI = +/-0.352; p = 0.024)	0.591	+1.16%
Severity	2015.1	0.008 (CI = +/-0.064; p = 0.805)	-0.271 (CI = +/-0.207; p = 0.014)	0.430 (CI = +/-0.377; p = 0.028)	0.588	+0.75%
Severity	2015.2	-0.023 (CI = +/-0.065; p = 0.463)	-0.219 (CI = +/-0.194; p = 0.030)	0.539 (CI = +/-0.357; p = 0.006)	0.598	-2.26%
Severity	2016.1	-0.047 (CI = +/-0.068; p = 0.160)	-0.248 (CI = +/-0.186; p = 0.013)	0.615 (CI = +/-0.348; p = 0.002)	0.659	-4.57%
Severity	2016.2	-0.039 (CI = +/-0.081; p = 0.311)	-0.259 (CI = +/-0.203; p = 0.017)	0.592 (CI = +/-0.385; p = 0.006)	0.656	-3.87%
Severity	2017.1	-0.041 (CI = +/-0.096; p = 0.370)	-0.260 (CI = +/-0.219; p = 0.024)	0.595 (CI = +/-0.423; p = 0.010)	0.649	-3.99%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.149 (CI = +/-0.080; p = 0.001)	-0.132 (CI = +/-0.141; p = 0.066)	0.619	-1.82%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.001)	0.154 (CI = +/-0.082; p = 0.001)	-0.124 (CI = +/-0.144; p = 0.087)	0.615	-1.93%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.145 (CI = +/-0.082; p = 0.001)	-0.111 (CI = +/-0.144; p = 0.125)	0.634	-2.14%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.080; p = 0.000)	-0.089 (CI = +/-0.139; p = 0.199)	0.676	-2.48%
Frequency	2008.1	-0.027 (CI = +/-0.011; p = 0.000)	0.151 (CI = +/-0.080; p = 0.001)	-0.076 (CI = +/-0.139; p = 0.274)	0.692	-2.69%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.083; p = 0.001)	-0.073 (CI = +/-0.144; p = 0.306)	0.671	-2.74%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.084; p = 0.001)	-0.062 (CI = +/-0.146; p = 0.391)	0.681	-2.93%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.087; p = 0.001)	-0.055 (CI = +/-0.151; p = 0.463)	0.666	-3.06%
Frequency	2010.1	-0.033 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.089; p = 0.003)	-0.045 (CI = +/-0.155; p = 0.555)	0.670	-3.24%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.156 (CI = +/-0.091; p = 0.002)	-0.027 (CI = +/-0.157; p = 0.723)	0.677	-3.56%
Frequency	2011.1	-0.038 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.093; p = 0.003)	-0.016 (CI = +/-0.161; p = 0.838)	0.681	-3.77%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.137 (CI = +/-0.094; p = 0.006)	-0.039 (CI = +/-0.162; p = 0.626)	0.630	-3.34%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	0.137 (CI = +/-0.098; p = 0.008)	-0.039 (CI = +/-0.170; p = 0.638)	0.617	-3.33%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	0.142 (CI = +/-0.102; p = 0.009)	-0.029 (CI = +/-0.178; p = 0.737)	0.595	-3.54%
Frequency	2013.1	-0.038 (CI = +/-0.025; p = 0.004)	0.138 (CI = +/-0.106; p = 0.014)	-0.020 (CI = +/-0.187; p = 0.824)	0.592	-3.74%
Frequency	2013.2	-0.045 (CI = +/-0.027; p = 0.002)	0.154 (CI = +/-0.107; p = 0.007)	0.011 (CI = +/-0.189; p = 0.907)	0.618	-4.43%
Frequency	2014.1	-0.050 (CI = +/-0.029; p = 0.002)	0.146 (CI = +/-0.111; p = 0.013)	0.028 (CI = +/-0.197; p = 0.766)	0.627	-4.86%
Frequency	2014.2	-0.055 (CI = +/-0.033; p = 0.003)	0.158 (CI = +/-0.116; p = 0.011)	0.050 (CI = +/-0.208; p = 0.615)	0.612	-5.39%
Frequency	2015.1	-0.061 (CI = +/-0.037; p = 0.003)	0.149 (CI = +/-0.121; p = 0.019)	0.070 (CI = +/-0.219; p = 0.504)	0.618	-5.91%
Frequency	2015.2	-0.067 (CI = +/-0.043; p = 0.005)	0.159 (CI = +/-0.129; p = 0.019)	0.090 (CI = +/-0.236; p = 0.427)	0.581	-6.44%
Frequency	2016.1	-0.081 (CI = +/-0.046; p = 0.002)	0.142 (CI = +/-0.126; p = 0.031)	0.135 (CI = +/-0.236; p = 0.238)	0.640	-7.74%
Frequency	2016.2	-0.076 (CI = +/-0.055; p = 0.011)	0.135 (CI = +/-0.138; p = 0.055)	0.120 (CI = +/-0.261; p = 0.337)	0.525	-7.31%
Frequency	2017.1	-0.088 (CI = +/-0.063; p = 0.010)	0.123 (CI = +/-0.143; p = 0.086)	0.153 (CI = +/-0.277; p = 0.248)	0.546	-8.41%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.012 (CI = +/-0.022; p = 0.288)	0.232 (CI = +/-0.324; p = 0.156)	0.161	+1.20%
Loss Cost	2006.2	0.007 (CI = +/-0.023; p = 0.524)	0.261 (CI = +/-0.325; p = 0.111)	0.139	+0.74%
Loss Cost	2007.1	0.008 (CI = +/-0.025; p = 0.525)	0.258 (CI = +/-0.334; p = 0.125)	0.136	+0.79%
Loss Cost	2007.2	0.002 (CI = +/-0.026; p = 0.887)	0.296 (CI = +/-0.332; p = 0.078)	0.121	+0.18%
Loss Cost	2008.1	0.005 (CI = +/-0.027; p = 0.729)	0.278 (CI = +/-0.339; p = 0.104)	0.128	+0.47%
Loss Cost	2008.2	0.011 (CI = +/-0.029; p = 0.456)	0.243 (CI = +/-0.341; p = 0.155)	0.156	+1.07%
Loss Cost	2009.1	0.011 (CI = +/-0.031; p = 0.464)	0.240 (CI = +/-0.352; p = 0.174)	0.152	+1.13%
Loss Cost	2009.2	0.012 (CI = +/-0.034; p = 0.472)	0.236 (CI = +/-0.364; p = 0.195)	0.147	+1.20%
Loss Cost	2010.1	0.004 (CI = +/-0.035; p = 0.827)	0.280 (CI = +/-0.365; p = 0.127)	0.124	+0.38%
Loss Cost	2010.2	0.012 (CI = +/-0.037; p = 0.525)	0.239 (CI = +/-0.368; p = 0.194)	0.154	+1.18%
Loss Cost	2011.1	0.005 (CI = +/-0.040; p = 0.798)	0.272 (CI = +/-0.377; p = 0.149)	0.131	+0.50%
Loss Cost	2011.2	0.006 (CI = +/-0.044; p = 0.796)	0.270 (CI = +/-0.394; p = 0.170)	0.126	+0.56%
Loss Cost	2012.1	0.016 (CI = +/-0.047; p = 0.498)	0.222 (CI = +/-0.400; p = 0.262)	0.160	+1.58%
Loss Cost	2012.2	-0.005 (CI = +/-0.046; p = 0.817)	0.317 (CI = +/-0.370; p = 0.090)	0.147	-0.52%
Loss Cost	2013.1	-0.004 (CI = +/-0.052; p = 0.863)	0.313 (CI = +/-0.391; p = 0.110)	0.143	-0.43%
Loss Cost	2013.2	-0.019 (CI = +/-0.055; p = 0.482)	0.374 (CI = +/-0.394; p = 0.061)	0.146	-1.88%
Loss Cost	2014.1	-0.029 (CI = +/-0.061; p = 0.340)	0.413 (CI = +/-0.412; p = 0.049)	0.153	-2.83%
Loss Cost	2014.2	-0.048 (CI = +/-0.066; p = 0.140)	0.488 (CI = +/-0.414; p = 0.023)	0.198	-4.71%
Loss Cost	2015.1	-0.055 (CI = +/-0.075; p = 0.138)	0.514 (CI = +/-0.442; p = 0.025)	0.203	-5.38%
Loss Cost	2015.2	-0.093 (CI = +/-0.073; p = 0.016)	0.644 (CI = +/-0.403; p = 0.004)	0.361	-8.86%
Loss Cost	2016.1	-0.130 (CI = +/-0.072; p = 0.002)	0.766 (CI = +/-0.367; p = 0.001)	0.531	-12.18%
Loss Cost	2016.2	-0.125 (CI = +/-0.084; p = 0.007)	0.752 (CI = +/-0.401; p = 0.001)	0.491	-11.77%
Loss Cost	2017.1	-0.134 (CI = +/-0.100; p = 0.013)	0.776 (CI = +/-0.441; p = 0.002)	0.485	-12.53%
Severity	2006.1	0.030 (CI = +/-0.023; p = 0.010)	0.367 (CI = +/-0.326; p = 0.028)	0.476	+3.06%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.033)	0.397 (CI = +/-0.327; p = 0.019)	0.454	+2.60%
Severity	2007.1	0.029 (CI = +/-0.025; p = 0.022)	0.373 (CI = +/-0.332; p = 0.028)	0.468	+2.98%
Severity	2007.2	0.025 (CI = +/-0.026; p = 0.056)	0.398 (CI = +/-0.336; p = 0.022)	0.446	+2.57%
Severity	2008.1	0.032 (CI = +/-0.027; p = 0.023)	0.359 (CI = +/-0.334; p = 0.036)	0.482	+3.22%
Severity	2008.2	0.037 (CI = +/-0.029; p = 0.014)	0.330 (CI = +/-0.338; p = 0.056)	0.501	+3.74%
Severity	2009.1	0.041 (CI = +/-0.031; p = 0.011)	0.307 (CI = +/-0.346; p = 0.079)	0.509	+4.15%
Severity	2009.2	0.041 (CI = +/-0.033; p = 0.017)	0.305 (CI = +/-0.358; p = 0.092)	0.493	+4.19%
Severity	2010.1	0.036 (CI = +/-0.036; p = 0.046)	0.331 (CI = +/-0.367; p = 0.075)	0.464	+3.69%
Severity	2010.2	0.046 (CI = +/-0.037; p = 0.019)	0.283 (CI = +/-0.366; p = 0.124)	0.504	+4.66%
Severity	2011.1	0.043 (CI = +/-0.041; p = 0.039)	0.296 (CI = +/-0.381; p = 0.122)	0.477	+4.39%
Severity	2011.2	0.037 (CI = +/-0.044; p = 0.097)	0.325 (CI = +/-0.393; p = 0.100)	0.444	+3.76%
Severity	2012.1	0.049 (CI = +/-0.047; p = 0.041)	0.269 (CI = +/-0.394; p = 0.171)	0.489	+5.01%
Severity	2012.2	0.027 (CI = +/-0.045; p = 0.220)	0.366 (CI = +/-0.360; p = 0.046)	0.479	+2.78%
Severity	2013.1	0.033 (CI = +/-0.050; p = 0.186)	0.343 (CI = +/-0.377; p = 0.072)	0.482	+3.33%
Severity	2013.2	0.022 (CI = +/-0.054; p = 0.417)	0.390 (CI = +/-0.387; p = 0.049)	0.453	+2.18%
Severity	2014.1	0.020 (CI = +/-0.061; p = 0.511)	0.398 (CI = +/-0.412; p = 0.058)	0.434	+1.98%
Severity	2014.2	0.001 (CI = +/-0.066; p = 0.983)	0.470 (CI = +/-0.415; p = 0.029)	0.419	+0.07%
Severity	2015.1	0.003 (CI = +/-0.076; p = 0.925)	0.460 (CI = +/-0.446; p = 0.044)	0.413	+0.34%
Severity	2015.2	-0.035 (CI = +/-0.073; p = 0.323)	0.594 (CI = +/-0.404; p = 0.007)	0.470	-3.45%
Severity	2016.1	-0.053 (CI = +/-0.083; p = 0.194)	0.652 (CI = +/-0.424; p = 0.005)	0.481	-5.13%
Severity	2016.2	-0.060 (CI = +/-0.097; p = 0.204)	0.675 (CI = +/-0.463; p = 0.008)	0.478	-5.84%
Severity	2017.1	-0.051 (CI = +/-0.115; p = 0.356)	0.648 (CI = +/-0.508; p = 0.017)	0.478	-4.95%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.003)	-0.136 (CI = +/-0.166; p = 0.106)	0.470	-1.81%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.135 (CI = +/-0.170; p = 0.116)	0.455	-1.81%
Frequency	2007.1	-0.021 (CI = +/-0.013; p = 0.001)	-0.115 (CI = +/-0.168; p = 0.172)	0.497	-2.12%
Frequency	2007.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.102 (CI = +/-0.170; p = 0.232)	0.512	-2.33%
Frequency	2008.1	-0.027 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.168; p = 0.333)	0.549	-2.67%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.087 (CI = +/-0.173; p = 0.315)	0.521	-2.58%
Frequency	2009.1	-0.029 (CI = +/-0.015; p = 0.001)	-0.068 (CI = +/-0.174; p = 0.432)	0.547	-2.90%
Frequency	2009.2	-0.029 (CI = +/-0.017; p = 0.001)	-0.069 (CI = +/-0.180; p = 0.437)	0.522	-2.87%
Frequency	2010.1	-0.032 (CI = +/-0.018; p = 0.001)	-0.051 (CI = +/-0.182; p = 0.569)	0.541	-3.20%
Frequency	2010.2	-0.034 (CI = +/-0.019; p = 0.001)	-0.044 (CI = +/-0.189; p = 0.634)	0.528	-3.32%
Frequency	2011.1	-0.038 (CI = +/-0.020; p = 0.001)	-0.024 (CI = +/-0.192; p = 0.802)	0.548	-3.72%
Frequency	2011.2	-0.031 (CI = +/-0.021; p = 0.005)	-0.056 (CI = +/-0.188; p = 0.546)	0.499	-3.08%
Frequency	2012.1	-0.033 (CI = +/-0.023; p = 0.007)	-0.047 (CI = +/-0.196; p = 0.624)	0.487	-3.26%
Frequency	2012.2	-0.033 (CI = +/-0.026; p = 0.016)	-0.049 (CI = +/-0.206; p = 0.623)	0.452	-3.21%
Frequency	2013.1	-0.037 (CI = +/-0.028; p = 0.013)	-0.030 (CI = +/-0.213; p = 0.774)	0.463	-3.64%
Frequency	2013.2	-0.041 (CI = +/-0.031; p = 0.014)	-0.016 (CI = +/-0.224; p = 0.886)	0.455	-3.97%
Frequency	2014.1	-0.048 (CI = +/-0.034; p = 0.008)	0.016 (CI = +/-0.230; p = 0.888)	0.487	-4.71%
Frequency	2014.2	-0.049 (CI = +/-0.039; p = 0.017)	0.018 (CI = +/-0.246; p = 0.878)	0.445	-4.78%
Frequency	2015.1	-0.059 (CI = +/-0.043; p = 0.011)	0.054 (CI = +/-0.255; p = 0.660)	0.476	-5.70%
Frequency	2015.2	-0.058 (CI = +/-0.050; p = 0.027)	0.050 (CI = +/-0.275; p = 0.704)	0.413	-5.60%
Frequency	2016.1	-0.077 (CI = +/-0.053; p = 0.007)	0.114 (CI = +/-0.271; p = 0.381)	0.514	-7.43%
Frequency	2016.2	-0.065 (CI = +/-0.060; p = 0.037)	0.077 (CI = +/-0.288; p = 0.574)	0.396	-6.30%
Frequency	2017.1	-0.083 (CI = +/-0.068; p = 0.021)	0.129 (CI = +/-0.300; p = 0.368)	0.449	-7.97%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.025 (CI = +/-0.025; p = 0.043)	-0.114 (CI = +/-0.181; p = 0.209)	0.009 (CI = +/-0.012; p = 0.159)	0.091 (CI = +/-0.389; p = 0.636)	0.200	+2.58%
Loss Cost	2006.2	0.022 (CI = +/-0.026; p = 0.094)	-0.102 (CI = +/-0.185; p = 0.269)	0.008 (CI = +/-0.013; p = 0.194)	0.117 (CI = +/-0.396; p = 0.550)	0.155	+2.23%
Loss Cost	2007.1	0.023 (CI = +/-0.028; p = 0.104)	-0.099 (CI = +/-0.191; p = 0.300)	0.008 (CI = +/-0.013; p = 0.196)	0.110 (CI = +/-0.409; p = 0.586)	0.151	+2.33%
Loss Cost	2007.2	0.018 (CI = +/-0.030; p = 0.223)	-0.082 (CI = +/-0.193; p = 0.394)	0.008 (CI = +/-0.013; p = 0.246)	0.147 (CI = +/-0.414; p = 0.473)	0.106	+1.82%
Loss Cost	2008.1	0.022 (CI = +/-0.032; p = 0.163)	-0.068 (CI = +/-0.198; p = 0.487)	0.008 (CI = +/-0.013; p = 0.208)	0.117 (CI = +/-0.425; p = 0.578)	0.119	+2.24%
Loss Cost	2008.2	0.031 (CI = +/-0.032; p = 0.056)	-0.096 (CI = +/-0.194; p = 0.315)	0.010 (CI = +/-0.013; p = 0.131)	0.051 (CI = +/-0.417; p = 0.805)	0.190	+3.20%
Loss Cost	2009.1	0.033 (CI = +/-0.035; p = 0.064)	-0.092 (CI = +/-0.201; p = 0.357)	0.010 (CI = +/-0.013; p = 0.132)	0.039 (CI = +/-0.434; p = 0.854)	0.186	+3.37%
Loss Cost	2009.2	0.037 (CI = +/-0.038; p = 0.055)	-0.103 (CI = +/-0.207; p = 0.315)	0.011 (CI = +/-0.014; p = 0.119)	0.012 (CI = +/-0.448; p = 0.957)	0.192	+3.79%
Loss Cost	2010.1	0.028 (CI = +/-0.040; p = 0.163)	-0.127 (CI = +/-0.208; p = 0.219)	0.009 (CI = +/-0.014; p = 0.182)	0.072 (CI = +/-0.454; p = 0.745)	0.164	+2.85%
Loss Cost	2010.2	0.042 (CI = +/-0.041; p = 0.043)	-0.163 (CI = +/-0.200; p = 0.106)	0.011 (CI = +/-0.013; p = 0.095)	-0.017 (CI = +/-0.439; p = 0.936)	0.267	+4.31%
Loss Cost	2011.1	0.035 (CI = +/-0.044; p = 0.120)	-0.181 (CI = +/-0.205; p = 0.080)	0.010 (CI = +/-0.014; p = 0.143)	0.032 (CI = +/-0.453; p = 0.886)	0.248	+3.51%
Loss Cost	2011.2	0.042 (CI = +/-0.048; p = 0.084)	-0.198 (CI = +/-0.210; p = 0.064)	0.011 (CI = +/-0.014; p = 0.118)	-0.013 (CI = +/-0.469; p = 0.956)	0.266	+4.28%
Loss Cost	2012.1	0.055 (CI = +/-0.051; p = 0.035)	-0.169 (CI = +/-0.211; p = 0.110)	0.013 (CI = +/-0.014; p = 0.069)	-0.093 (CI = +/-0.475; p = 0.686)	0.314	+5.70%
Loss Cost	2012.2	0.038 (CI = +/-0.053; p = 0.149)	-0.135 (CI = +/-0.205; p = 0.185)	0.011 (CI = +/-0.013; p = 0.107)	0.004 (CI = +/-0.468; p = 0.985)	0.224	+3.88%
Loss Cost	2013.1	0.042 (CI = +/-0.060; p = 0.159)	-0.128 (CI = +/-0.216; p = 0.229)	0.011 (CI = +/-0.014; p = 0.110)	-0.016 (CI = +/-0.501; p = 0.946)	0.220	+4.27%
Loss Cost	2013.2	0.033 (CI = +/-0.067; p = 0.305)	-0.113 (CI = +/-0.225; p = 0.303)	0.010 (CI = +/-0.015; p = 0.150)	0.028 (CI = +/-0.530; p = 0.914)	0.162	+3.40%
Loss Cost	2014.1	0.025 (CI = +/-0.076; p = 0.492)	-0.127 (CI = +/-0.237; p = 0.273)	0.010 (CI = +/-0.015; p = 0.209)	0.071 (CI = +/-0.569; p = 0.795)	0.148	+2.54%
Loss Cost	2014.2	0.013 (CI = +/-0.085; p = 0.747)	-0.109 (CI = +/-0.248; p = 0.364)	0.009 (CI = +/-0.016; p = 0.275)	0.129 (CI = +/-0.607; p = 0.657)	0.110	+1.32%
Loss Cost	2015.1	0.010 (CI = +/-0.099; p = 0.835)	-0.113 (CI = +/-0.265; p = 0.374)	0.008 (CI = +/-0.017; p = 0.323)	0.145 (CI = +/-0.665; p = 0.647)	0.099	+0.98%
Loss Cost	2015.2	-0.021 (CI = +/-0.107; p = 0.676)	-0.072 (CI = +/-0.265; p = 0.568)	0.006 (CI = +/-0.017; p = 0.454)	0.282 (CI = +/-0.679; p = 0.386)	0.113	-2.09%
Loss Cost	2016.1	-0.059 (CI = +/-0.114; p = 0.280)	-0.116 (CI = +/-0.259; p = 0.349)	0.003 (CI = +/-0.017; p = 0.684)	0.446 (CI = +/-0.683; p = 0.181)	0.226	-5.76%
Loss Cost	2016.2	-0.034 (CI = +/-0.129; p = 0.576)	-0.147 (CI = +/-0.272; p = 0.259)	0.004 (CI = +/-0.017; p = 0.577)	0.346 (CI = +/-0.729; p = 0.318)	0.212	-3.33%
Loss Cost	2017.1	-0.038 (CI = +/-0.154; p = 0.593)	-0.151 (CI = +/-0.296; p = 0.282)	0.004 (CI = +/-0.019; p = 0.621)	0.362 (CI = +/-0.815; p = 0.346)	0.181	-3.73%
Severity	2006.1	0.038 (CI = +/-0.023; p = 0.002)	-0.275 (CI = +/-0.170; p = 0.002)	0.001 (CI = +/-0.012; p = 0.822)	0.299 (CI = +/-0.364; p = 0.105)	0.566	+3.86%
Severity	2006.2	0.035 (CI = +/-0.025; p = 0.006)	-0.266 (CI = +/-0.174; p = 0.004)	0.001 (CI = +/-0.012; p = 0.884)	0.318 (CI = +/-0.373; p = 0.092)	0.531	+3.61%
Severity	2007.1	0.038 (CI = +/-0.026; p = 0.006)	-0.255 (CI = +/-0.178; p = 0.007)	0.001 (CI = +/-0.012; p = 0.803)	0.295 (CI = +/-0.382; p = 0.125)	0.537	+3.92%
Severity	2007.2	0.037 (CI = +/-0.028; p = 0.012)	-0.250 (CI = +/-0.184; p = 0.009)	0.001 (CI = +/-0.012; p = 0.840)	0.306 (CI = +/-0.394; p = 0.123)	0.504	+3.76%
Severity	2008.1	0.043 (CI = +/-0.030; p = 0.006)	-0.229 (CI = +/-0.185; p = 0.017)	0.002 (CI = +/-0.012; p = 0.685)	0.260 (CI = +/-0.397; p = 0.191)	0.529	+4.41%
Severity	2008.2	0.053 (CI = +/-0.030; p = 0.001)	-0.258 (CI = +/-0.179; p = 0.006)	0.004 (CI = +/-0.012; p = 0.503)	0.193 (CI = +/-0.386; p = 0.313)	0.585	+5.40%
Severity	2009.1	0.056 (CI = +/-0.032; p = 0.001)	-0.248 (CI = +/-0.185; p = 0.011)	0.005 (CI = +/-0.012; p = 0.449)	0.169 (CI = +/-0.399; p = 0.392)	0.587	+5.76%
Severity	2009.2	0.061 (CI = +/-0.035; p = 0.001)	-0.262 (CI = +/-0.189; p = 0.009)	0.005 (CI = +/-0.013; p = 0.388)	0.135 (CI = +/-0.409; p = 0.504)	0.586	+6.30%
Severity	2010.1	0.054 (CI = +/-0.037; p = 0.006)	-0.282 (CI = +/-0.191; p = 0.006)	0.004 (CI = +/-0.013; p = 0.515)	0.185 (CI = +/-0.417; p = 0.368)	0.573	+5.50%
Severity	2010.2	0.071 (CI = +/-0.035; p = 0.000)	-0.325 (CI = +/-0.170; p = 0.001)	0.006 (CI = +/-0.011; p = 0.251)	0.075 (CI = +/-0.374; p = 0.683)	0.685	+7.35%
Severity	2011.1	0.065 (CI = +/-0.038; p = 0.002)	-0.339 (CI = +/-0.175; p = 0.001)	0.006 (CI = +/-0.012; p = 0.335)	0.111 (CI = +/-0.388; p = 0.558)	0.675	+6.73%
Severity	2011.2	0.067 (CI = +/-0.042; p = 0.003)	-0.342 (CI = +/-0.183; p = 0.001)	0.006 (CI = +/-0.012; p = 0.337)	0.103 (CI = +/-0.409; p = 0.607)	0.644	+6.88%
Severity	2012.1	0.079 (CI = +/-0.044; p = 0.001)	-0.316 (CI = +/-0.183; p = 0.002)	0.007 (CI = +/-0.012; p = 0.212)	0.030 (CI = +/-0.412; p = 0.881)	0.676	+8.20%
Severity	2012.2	0.063 (CI = +/-0.046; p = 0.009)	-0.285 (CI = +/-0.176; p = 0.003)	0.006 (CI = +/-0.012; p = 0.316)	0.119 (CI = +/-0.403; p = 0.544)	0.629	+6.50%
Severity	2013.1	0.068 (CI = +/-0.051; p = 0.012)	-0.276 (CI = +/-0.185; p = 0.006)	0.006 (CI = +/-0.012; p = 0.290)	0.092 (CI = +/-0.429; p = 0.658)	0.628	+7.02%
Severity	2013.2	0.067 (CI = +/-0.058; p = 0.026)	-0.274 (CI = +/-0.195; p = 0.009)	0.006 (CI = +/-0.013; p = 0.320)	0.098 (CI = +/-0.460; p = 0.660)	0.581	+6.90%
Severity	2014.1	0.063 (CI = +/-0.066; p = 0.062)	-0.281 (CI = +/-0.206; p = 0.011)	0.006 (CI = +/-0.013; p = 0.383)	0.120 (CI = +/-0.497; p = 0.617)	0.566	+6.45%
Severity	2014.2	0.056 (CI = +/-0.075; p = 0.134)	-0.271 (CI = +/-0.218; p = 0.018)	0.005 (CI = +/-0.014; p = 0.451)	0.152 (CI = +/-0.535; p = 0.554)	0.503	+5.74%
Severity	2015.1	0.058 (CI = +/-0.087; p = 0.176)	-0.268 (CI = +/-0.233; p = 0.027)	0.005 (CI = +/-0.015; p = 0.463)	0.142 (CI = +/-0.586; p = 0.611)	0.493	+5.96%
Severity	2015.2	0.032 (CI = +/-0.095; p = 0.481)	-0.233 (CI = +/-0.235; p = 0.052)	0.004 (CI = +/-0.015; p = 0.621)	0.257 (CI = +/-0.603; p = 0.373)	0.421	+3.24%
Severity	2016.1	0.010 (CI = +/-0.108; p = 0.842)	-0.258 (CI = +/-0.244; p = 0.040)	0.002 (CI = +/-0.016; p = 0.798)	0.351 (CI = +/-0.644; p = 0.258)	0.431	+1.01%
Severity	2016.2	0.029 (CI = +/-0.124; p = 0.614)	-0.282 (CI = +/-0.260; p = 0.036)	0.003 (CI = +/-0.016; p = 0.709)	0.276 (CI = +/-0.697; p = 0.402)	0.444	+2.96%
Severity	2017.1	0.038 (CI = +/-0.146; p = 0.572)	-0.273 (CI = +/-0.282; p = 0.057)	0.003 (CI = +/-0.018; p = 0.682)	0.242 (CI = +/-0.776; p = 0.503)	0.434	+3.91%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.017)	0.161 (CI = +/-0.074; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	-0.208 (CI = +/-0.159; p = 0.012)	0.676	-1.24%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.017)	0.164 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	-0.201 (CI = +/-0.163; p = 0.018)	0.670	-1.33%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.009)	0.156 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.005; p = 0.011)	-0.185 (CI = +/-0.165; p = 0.030)	0.682	-1.53%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	0.168 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.005; p = 0.016)	-0.159 (CI = +/-0.161; p = 0.052)	0.716	-1.87%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.161 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.005; p = 0.026)	-0.143 (CI = +/-0.163; p = 0.083)	0.726	-2.08%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.003)	0.161 (CI = +/-0.079; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	-0.142 (CI = +/-0.169; p = 0.096)	0.707	-2.09%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.003)	0.156 (CI = +/-0.081; p = 0.001)	0.006 (CI = +/-0.005; p = 0.044)	-0.130 (CI = +/-0.175; p = 0.138)	0.711	-2.26%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.004)	0.159 (CI = +/-0.084; p = 0.001)	0.005 (CI = +/-0.006; p = 0.056)	-0.123 (CI = +/-0.181; p = 0.175)	0.695	-2.36%
Frequency	2010.1	-0.025 (CI = +/-0.017; p = 0.005)	0.155 (CI = +/-0.087; p = 0.001)	0.005 (CI = +/-0.006; p = 0.077)	-0.113 (CI = +/-0.189; p = 0.230)	0.695	-2.51%
Frequency	2010.2	-0.029 (CI = +/-0.018; p = 0.003)	0.163 (CI = +/-0.088; p = 0.001)	0.005 (CI = +/-0.006; p = 0.108)	-0.092 (CI = +/-0.193; p = 0.335)	0.698	-2.83%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.004)	0.158 (CI = +/-0.091; p = 0.002)	0.004 (CI = +/-0.006; p = 0.145)	-0.080 (CI = +/-0.202; p = 0.423)	0.698	-3.02%
Frequency	2011.2	-0.025 (CI = +/-0.021; p = 0.021)	0.145 (CI = +/-0.090; p = 0.003)	0.005 (CI = +/-0.006; p = 0.085)	-0.116 (CI = +/-0.201; p = 0.245)	0.661	-2.44%
Frequency	2012.1	-0.023 (CI = +/-0.023; p = 0.046)	0.148 (CI = +/-0.094; p = 0.004)	0.005 (CI = +/-0.006; p = 0.088)	-0.123 (CI = +/-0.213; p = 0.241)	0.650	-2.31%
Frequency	2012.2	-0.025 (CI = +/-0.026; p = 0.055)	0.151 (CI = +/-0.099; p = 0.005)	0.005 (CI = +/-0.006; p = 0.111)	-0.115 (CI = +/-0.226; p = 0.301)	0.626	-2.46%
Frequency	2013.1	-0.026 (CI = +/-0.029; p = 0.073)	0.149 (CI = +/-0.104; p = 0.008)	0.005 (CI = +/-0.007; p = 0.140)	-0.108 (CI = +/-0.241; p = 0.359)	0.619	-2.57%
Frequency	2013.2	-0.033 (CI = +/-0.031; p = 0.038)	0.161 (CI = +/-0.105; p = 0.005)	0.004 (CI = +/-0.007; p = 0.204)	-0.070 (CI = +/-0.249; p = 0.560)	0.636	-3.28%
Frequency	2014.1	-0.037 (CI = +/-0.035; p = 0.039)	0.154 (CI = +/-0.111; p = 0.009)	0.004 (CI = +/-0.007; p = 0.278)	-0.048 (CI = +/-0.266; p = 0.705)	0.637	-3.68%
Frequency	2014.2	-0.043 (CI = +/-0.040; p = 0.038)	0.162 (CI = +/-0.116; p = 0.009)	0.003 (CI = +/-0.008; p = 0.352)	-0.023 (CI = +/-0.285; p = 0.865)	0.616	-4.18%
Frequency	2015.1	-0.048 (CI = +/-0.046; p = 0.041)	0.155 (CI = +/-0.123; p = 0.017)	0.003 (CI = +/-0.008; p = 0.452)	0.003 (CI = +/-0.309; p = 0.984)	0.615	-4.70%
Frequency	2015.2	-0.053 (CI = +/-0.053; p = 0.050)	0.161 (CI = +/-0.131; p = 0.020)	0.003 (CI = +/-0.008; p = 0.526)	0.024 (CI = +/-0.336; p = 0.878)	0.571	-5.16%
Frequency	2016.1	-0.069 (CI = +/-0.058; p = 0.023)	0.142 (CI = +/-0.132; p = 0.036)	0.001 (CI = +/-0.008; p = 0.743)	0.095 (CI = +/-0.347; p = 0.564)	0.621	-6.70%
Frequency	2016.2	-0.063 (CI = +/-0.068; p = 0.066)	0.135 (CI = +/-0.143; p = 0.062)	0.002 (CI = +/-0.009; p = 0.699)	0.070 (CI = +/-0.382; p = 0.695)	0.500	-6.11%
Frequency	2017.1	-0.076 (CI = +/-0.078; p = 0.054)	0.122 (CI = +/-0.150; p = 0.102)	0.001 (CI = +/-0.009; p = 0.835)	0.120 (CI = +/-0.413; p = 0.533)	0.515	-7.36%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.026 (CI = +/-0.025; p = 0.039)	0.010 (CI = +/-0.013; p = 0.127)	0.082 (CI = +/-0.392; p = 0.673)	0.184	+2.67%
Loss Cost	2006.2	0.022 (CI = +/-0.026; p = 0.095)	0.009 (CI = +/-0.013; p = 0.166)	0.115 (CI = +/-0.397; p = 0.560)	0.148	+2.24%
Loss Cost	2007.1	0.024 (CI = +/-0.028; p = 0.093)	0.009 (CI = +/-0.013; p = 0.160)	0.102 (CI = +/-0.409; p = 0.616)	0.148	+2.41%
Loss Cost	2007.2	0.018 (CI = +/-0.029; p = 0.221)	0.008 (CI = +/-0.013; p = 0.216)	0.145 (CI = +/-0.412; p = 0.477)	0.113	+1.82%
Loss Cost	2008.1	0.023 (CI = +/-0.031; p = 0.147)	0.009 (CI = +/-0.013; p = 0.177)	0.110 (CI = +/-0.420; p = 0.596)	0.134	+2.31%
Loss Cost	2008.2	0.031 (CI = +/-0.032; p = 0.056)	0.010 (CI = +/-0.013; p = 0.110)	0.048 (CI = +/-0.417; p = 0.814)	0.189	+3.20%
Loss Cost	2009.1	0.034 (CI = +/-0.035; p = 0.055)	0.011 (CI = +/-0.013; p = 0.105)	0.030 (CI = +/-0.431; p = 0.889)	0.190	+3.47%
Loss Cost	2009.2	0.037 (CI = +/-0.038; p = 0.055)	0.011 (CI = +/-0.014; p = 0.100)	0.009 (CI = +/-0.448; p = 0.967)	0.190	+3.79%
Loss Cost	2010.1	0.030 (CI = +/-0.041; p = 0.143)	0.010 (CI = +/-0.014; p = 0.142)	0.058 (CI = +/-0.458; p = 0.796)	0.144	+3.02%
Loss Cost	2010.2	0.042 (CI = +/-0.042; p = 0.050)	0.012 (CI = +/-0.014; p = 0.081)	-0.021 (CI = +/-0.454; p = 0.923)	0.211	+4.30%
Loss Cost	2011.1	0.037 (CI = +/-0.046; p = 0.109)	0.011 (CI = +/-0.014; p = 0.108)	0.009 (CI = +/-0.474; p = 0.969)	0.170	+3.80%
Loss Cost	2011.2	0.042 (CI = +/-0.051; p = 0.104)	0.012 (CI = +/-0.015; p = 0.103)	-0.018 (CI = +/-0.497; p = 0.942)	0.172	+4.25%
Loss Cost	2012.1	0.058 (CI = +/-0.053; p = 0.032)	0.014 (CI = +/-0.014; p = 0.052)	-0.117 (CI = +/-0.493; p = 0.627)	0.255	+6.02%
Loss Cost	2012.2	0.038 (CI = +/-0.054; p = 0.160)	0.012 (CI = +/-0.014; p = 0.091)	0.001 (CI = +/-0.477; p = 0.995)	0.189	+3.85%
Loss Cost	2013.1	0.045 (CI = +/-0.060; p = 0.138)	0.012 (CI = +/-0.014; p = 0.083)	-0.036 (CI = +/-0.505; p = 0.883)	0.198	+4.56%
Loss Cost	2013.2	0.033 (CI = +/-0.067; p = 0.312)	0.011 (CI = +/-0.015; p = 0.127)	0.026 (CI = +/-0.530; p = 0.920)	0.156	+3.35%
Loss Cost	2014.1	0.028 (CI = +/-0.076; p = 0.440)	0.011 (CI = +/-0.015; p = 0.162)	0.050 (CI = +/-0.570; p = 0.856)	0.134	+2.87%
Loss Cost	2014.2	0.012 (CI = +/-0.084; p = 0.761)	0.009 (CI = +/-0.016; p = 0.239)	0.128 (CI = +/-0.601; p = 0.657)	0.117	+1.24%
Loss Cost	2015.1	0.013 (CI = +/-0.097; p = 0.777)	0.009 (CI = +/-0.017; p = 0.262)	0.124 (CI = +/-0.656; p = 0.692)	0.108	+1.33%
Loss Cost	2015.2	-0.022 (CI = +/-0.104; p = 0.653)	0.006 (CI = +/-0.016; p = 0.413)	0.283 (CI = +/-0.658; p = 0.372)	0.155	-2.19%
Loss Cost	2016.1	-0.056 (CI = +/-0.113; p = 0.306)	0.004 (CI = +/-0.016; p = 0.589)	0.424 (CI = +/-0.675; p = 0.197)	0.229	-5.40%
Loss Cost	2016.2	-0.038 (CI = +/-0.130; p = 0.541)	0.005 (CI = +/-0.017; p = 0.519)	0.353 (CI = +/-0.734; p = 0.315)	0.185	-3.69%
Loss Cost	2017.1	-0.034 (CI = +/-0.154; p = 0.640)	0.005 (CI = +/-0.018; p = 0.530)	0.338 (CI = +/-0.814; p = 0.380)	0.159	-3.30%
Severity	2006.1	0.040 (CI = +/-0.026; p = 0.004)	0.003 (CI = +/-0.013; p = 0.624)	0.277 (CI = +/-0.414; p = 0.183)	0.437	+4.08%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.014)	0.002 (CI = +/-0.013; p = 0.724)	0.312 (CI = +/-0.420; p = 0.141)	0.403	+3.61%
Severity	2007.1	0.041 (CI = +/-0.029; p = 0.008)	0.003 (CI = +/-0.013; p = 0.619)	0.273 (CI = +/-0.425; p = 0.200)	0.424	+4.14%
Severity	2007.2	0.037 (CI = +/-0.031; p = 0.022)	0.003 (CI = +/-0.014; p = 0.698)	0.300 (CI = +/-0.436; p = 0.170)	0.392	+3.76%
Severity	2008.1	0.045 (CI = +/-0.032; p = 0.007)	0.004 (CI = +/-0.013; p = 0.533)	0.238 (CI = +/-0.432; p = 0.268)	0.440	+4.64%
Severity	2008.2	0.053 (CI = +/-0.034; p = 0.004)	0.005 (CI = +/-0.014; p = 0.417)	0.187 (CI = +/-0.435; p = 0.387)	0.470	+5.40%
Severity	2009.1	0.059 (CI = +/-0.036; p = 0.002)	0.006 (CI = +/-0.014; p = 0.340)	0.143 (CI = +/-0.444; p = 0.513)	0.486	+6.05%
Severity	2009.2	0.061 (CI = +/-0.039; p = 0.004)	0.007 (CI = +/-0.014; p = 0.328)	0.128 (CI = +/-0.461; p = 0.573)	0.471	+6.29%
Severity	2010.1	0.057 (CI = +/-0.043; p = 0.010)	0.006 (CI = +/-0.015; p = 0.384)	0.153 (CI = +/-0.479; p = 0.516)	0.432	+5.89%
Severity	2010.2	0.071 (CI = +/-0.044; p = 0.003)	0.008 (CI = +/-0.014; p = 0.242)	0.066 (CI = +/-0.473; p = 0.774)	0.493	+7.33%
Severity	2011.1	0.070 (CI = +/-0.048; p = 0.006)	0.008 (CI = +/-0.015; p = 0.262)	0.069 (CI = +/-0.497; p = 0.777)	0.461	+7.29%
Severity	2011.2	0.066 (CI = +/-0.053; p = 0.018)	0.008 (CI = +/-0.015; p = 0.312)	0.094 (CI = +/-0.522; p = 0.711)	0.416	+6.84%
Severity	2012.1	0.085 (CI = +/-0.055; p = 0.005)	0.010 (CI = +/-0.015; p = 0.177)	-0.014 (CI = +/-0.515; p = 0.956)	0.490	+8.82%
Severity	2012.2	0.062 (CI = +/-0.056; p = 0.031)	0.007 (CI = +/-0.014; p = 0.294)	0.113 (CI = +/-0.495; p = 0.640)	0.435	+6.43%
Severity	2013.1	0.074 (CI = +/-0.062; p = 0.021)	0.009 (CI = +/-0.014; p = 0.228)	0.049 (CI = +/-0.516; p = 0.844)	0.455	+7.66%
Severity	2013.2	0.066 (CI = +/-0.069; p = 0.061)	0.008 (CI = +/-0.015; p = 0.296)	0.093 (CI = +/-0.548; p = 0.725)	0.400	+6.78%
Severity	2014.1	0.070 (CI = +/-0.078; p = 0.077)	0.008 (CI = +/-0.016; p = 0.295)	0.072 (CI = +/-0.590; p = 0.800)	0.379	+7.22%
Severity	2014.2	0.054 (CI = +/-0.088; p = 0.211)	0.007 (CI = +/-0.016; p = 0.404)	0.150 (CI = +/-0.624; p = 0.616)	0.317	+5.53%
Severity	2015.1	0.066 (CI = +/-0.100; p = 0.180)	0.008 (CI = +/-0.017; p = 0.358)	0.093 (CI = +/-0.672; p = 0.772)	0.321	+6.82%
Severity	2015.2	0.029 (CI = +/-0.106; p = 0.570)	0.005 (CI = +/-0.017; p = 0.549)	0.260 (CI = +/-0.671; p = 0.419)	0.272	+2.91%
Severity	2016.1	0.019 (CI = +/-0.123; p = 0.749)	0.004 (CI = +/-0.018; p = 0.627)	0.303 (CI = +/-0.735; p = 0.389)	0.242	+1.87%
Severity	2016.2	0.022 (CI = +/-0.144; p = 0.745)	0.004 (CI = +/-0.019; p = 0.631)	0.289 (CI = +/-0.814; p = 0.453)	0.227	+2.23%
Severity	2017.1	0.046 (CI = +/-0.167; p = 0.552)	0.005 (CI = +/-0.020; p = 0.559)	0.200 (CI = +/-0.883; p = 0.628)	0.247	+4.75%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.035)	0.006 (CI = +/-0.006; p = 0.048)	-0.195 (CI = +/-0.198; p = 0.054)	0.495	-1.35%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.051)	0.006 (CI = +/-0.006; p = 0.052)	-0.197 (CI = +/-0.204; p = 0.059)	0.481	-1.33%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.020)	0.006 (CI = +/-0.006; p = 0.075)	-0.171 (CI = +/-0.203; p = 0.096)	0.516	-1.66%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.014)	0.005 (CI = +/-0.007; p = 0.102)	-0.155 (CI = +/-0.207; p = 0.138)	0.526	-1.87%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.006)	0.005 (CI = +/-0.006; p = 0.146)	-0.128 (CI = +/-0.207; p = 0.217)	0.558	-2.23%
Frequency	2008.2	-0.021 (CI = +/-0.017; p = 0.015)	0.005 (CI = +/-0.007; p = 0.135)	-0.138 (CI = +/-0.214; p = 0.195)	0.532	-2.09%
Frequency	2009.1	-0.025 (CI = +/-0.018; p = 0.008)	0.004 (CI = +/-0.007; p = 0.188)	-0.114 (CI = +/-0.216; p = 0.290)	0.553	-2.43%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.016)	0.005 (CI = +/-0.007; p = 0.190)	-0.119 (CI = +/-0.225; p = 0.288)	0.528	-2.36%
Frequency	2010.1	-0.027 (CI = +/-0.020; p = 0.011)	0.004 (CI = +/-0.007; p = 0.255)	-0.095 (CI = +/-0.231; p = 0.403)	0.542	-2.71%
Frequency	2010.2	-0.029 (CI = +/-0.022; p = 0.015)	0.004 (CI = +/-0.007; p = 0.292)	-0.088 (CI = +/-0.241; p = 0.460)	0.527	-2.82%
Frequency	2011.1	-0.033 (CI = +/-0.024; p = 0.009)	0.003 (CI = +/-0.007; p = 0.386)	-0.060 (CI = +/-0.248; p = 0.622)	0.542	-3.25%
Frequency	2011.2	-0.024 (CI = +/-0.025; p = 0.053)	0.004 (CI = +/-0.007; p = 0.221)	-0.112 (CI = +/-0.242; p = 0.348)	0.504	-2.42%
Frequency	2012.1	-0.026 (CI = +/-0.028; p = 0.062)	0.004 (CI = +/-0.007; p = 0.261)	-0.103 (CI = +/-0.256; p = 0.413)	0.489	-2.57%
Frequency	2012.2	-0.025 (CI = +/-0.031; p = 0.111)	0.004 (CI = +/-0.008; p = 0.261)	-0.111 (CI = +/-0.272; p = 0.402)	0.454	-2.43%
Frequency	2013.1	-0.029 (CI = +/-0.034; p = 0.088)	0.004 (CI = +/-0.008; p = 0.340)	-0.085 (CI = +/-0.286; p = 0.540)	0.459	-2.88%
Frequency	2013.2	-0.033 (CI = +/-0.038; p = 0.091)	0.003 (CI = +/-0.008; p = 0.408)	-0.067 (CI = +/-0.305; p = 0.648)	0.447	-3.21%
Frequency	2014.1	-0.041 (CI = +/-0.042; p = 0.054)	0.002 (CI = +/-0.009; p = 0.549)	-0.022 (CI = +/-0.319; p = 0.885)	0.472	-4.06%
Frequency	2014.2	-0.041 (CI = +/-0.049; p = 0.089)	0.002 (CI = +/-0.009; p = 0.570)	-0.022 (CI = +/-0.346; p = 0.893)	0.427	-4.06%
Frequency	2015.1	-0.053 (CI = +/-0.054; p = 0.055)	0.002 (CI = +/-0.009; p = 0.734)	0.031 (CI = +/-0.365; p = 0.858)	0.453	-5.14%
Frequency	2015.2	-0.051 (CI = +/-0.063; p = 0.105)	0.002 (CI = +/-0.010; p = 0.725)	0.022 (CI = +/-0.400; p = 0.907)	0.385	-4.95%
Frequency	2016.1	-0.074 (CI = +/-0.067; p = 0.032)	0.000 (CI = +/-0.010; p = 0.986)	0.121 (CI = +/-0.399; p = 0.525)	0.488	-7.14%
Frequency	2016.2	-0.060 (CI = +/-0.076; p = 0.112)	0.001 (CI = +/-0.010; p = 0.844)	0.064 (CI = +/-0.428; p = 0.752)	0.361	-5.79%
Frequency	2017.1	-0.080 (CI = +/-0.084; p = 0.061)	0.000 (CI = +/-0.010; p = 0.992)	0.138 (CI = +/-0.447; p = 0.510)	0.415	-7.69%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.020; p = 0.136)	-0.127 (CI = +/-0.183; p = 0.167)	0.219 (CI = +/-0.349; p = 0.211)	0.174	+1.54%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.256)	-0.112 (CI = +/-0.186; p = 0.231)	0.239 (CI = +/-0.352; p = 0.176)	0.135	+1.22%
Loss Cost	2007.1	0.012 (CI = +/-0.023; p = 0.284)	-0.111 (CI = +/-0.192; p = 0.244)	0.239 (CI = +/-0.361; p = 0.186)	0.131	+1.22%
Loss Cost	2007.2	0.008 (CI = +/-0.024; p = 0.513)	-0.091 (CI = +/-0.193; p = 0.345)	0.267 (CI = +/-0.361; p = 0.142)	0.094	+0.77%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.427)	-0.081 (CI = +/-0.198; p = 0.408)	0.254 (CI = +/-0.368; p = 0.170)	0.098	+1.00%
Loss Cost	2008.2	0.016 (CI = +/-0.026; p = 0.211)	-0.109 (CI = +/-0.197; p = 0.269)	0.217 (CI = +/-0.364; p = 0.233)	0.149	+1.64%
Loss Cost	2009.1	0.016 (CI = +/-0.028; p = 0.241)	-0.109 (CI = +/-0.204; p = 0.285)	0.216 (CI = +/-0.374; p = 0.246)	0.143	+1.65%
Loss Cost	2009.2	0.018 (CI = +/-0.030; p = 0.223)	-0.117 (CI = +/-0.212; p = 0.268)	0.205 (CI = +/-0.385; p = 0.283)	0.142	+1.85%
Loss Cost	2010.1	0.011 (CI = +/-0.031; p = 0.484)	-0.144 (CI = +/-0.210; p = 0.172)	0.244 (CI = +/-0.380; p = 0.197)	0.134	+1.09%
Loss Cost	2010.2	0.020 (CI = +/-0.032; p = 0.214)	-0.177 (CI = +/-0.207; p = 0.090)	0.197 (CI = +/-0.371; p = 0.284)	0.205	+2.02%
Loss Cost	2011.1	0.013 (CI = +/-0.034; p = 0.435)	-0.199 (CI = +/-0.209; p = 0.060)	0.230 (CI = +/-0.372; p = 0.213)	0.205	+1.31%
Loss Cost	2011.2	0.017 (CI = +/-0.037; p = 0.356)	-0.212 (CI = +/-0.217; p = 0.055)	0.212 (CI = +/-0.384; p = 0.264)	0.211	+1.70%
Loss Cost	2012.1	0.023 (CI = +/-0.040; p = 0.234)	-0.193 (CI = +/-0.221; p = 0.084)	0.183 (CI = +/-0.391; p = 0.342)	0.226	+2.37%
Loss Cost	2012.2	0.009 (CI = +/-0.040; p = 0.652)	-0.149 (CI = +/-0.213; p = 0.159)	0.248 (CI = +/-0.373; p = 0.181)	0.152	+0.89%
Loss Cost	2013.1	0.008 (CI = +/-0.045; p = 0.695)	-0.150 (CI = +/-0.223; p = 0.175)	0.250 (CI = +/-0.390; p = 0.196)	0.146	+0.85%
Loss Cost	2013.2	0.000 (CI = +/-0.049; p = 0.998)	-0.127 (CI = +/-0.231; p = 0.262)	0.285 (CI = +/-0.401; p = 0.154)	0.102	+0.01%
Loss Cost	2014.1	-0.008 (CI = +/-0.054; p = 0.747)	-0.146 (CI = +/-0.238; p = 0.213)	0.317 (CI = +/-0.414; p = 0.125)	0.112	-0.83%
Loss Cost	2014.2	-0.019 (CI = +/-0.060; p = 0.503)	-0.120 (CI = +/-0.248; p = 0.319)	0.358 (CI = +/-0.428; p = 0.095)	0.095	-1.91%
Loss Cost	2015.1	-0.025 (CI = +/-0.067; p = 0.447)	-0.130 (CI = +/-0.261; p = 0.304)	0.377 (CI = +/-0.452; p = 0.096)	0.096	-2.43%
Loss Cost	2015.2	-0.049 (CI = +/-0.072; p = 0.166)	-0.080 (CI = +/-0.258; p = 0.518)	0.462 (CI = +/-0.446; p = 0.043)	0.139	-4.77%
Loss Cost	2016.1	-0.075 (CI = +/-0.074; p = 0.047)	-0.122 (CI = +/-0.246; p = 0.302)	0.545 (CI = +/-0.428; p = 0.017)	0.276	-7.26%
Loss Cost	2016.2	-0.058 (CI = +/-0.086; p = 0.164)	-0.153 (CI = +/-0.261; p = 0.225)	0.491 (CI = +/-0.454; p = 0.036)	0.256	-5.67%
Loss Cost	2017.1	-0.064 (CI = +/-0.101; p = 0.193)	-0.160 (CI = +/-0.281; p = 0.236)	0.506 (CI = +/-0.494; p = 0.046)	0.236	-6.16%
Severity	2006.1	0.036 (CI = +/-0.018; p = 0.000)	-0.277 (CI = +/-0.166; p = 0.002)	0.318 (CI = +/-0.318; p = 0.050)	0.579	+3.71%
Severity	2006.2	0.034 (CI = +/-0.020; p = 0.001)	-0.267 (CI = +/-0.170; p = 0.003)	0.331 (CI = +/-0.323; p = 0.045)	0.545	+3.50%
Severity	2007.1	0.036 (CI = +/-0.021; p = 0.001)	-0.257 (CI = +/-0.174; p = 0.005)	0.318 (CI = +/-0.328; p = 0.057)	0.551	+3.72%
Severity	2007.2	0.035 (CI = +/-0.022; p = 0.003)	-0.251 (CI = +/-0.180; p = 0.008)	0.326 (CI = +/-0.336; p = 0.057)	0.520	+3.58%
Severity	2008.1	0.040 (CI = +/-0.023; p = 0.001)	-0.233 (CI = +/-0.181; p = 0.013)	0.300 (CI = +/-0.335; p = 0.077)	0.542	+4.03%
Severity	2008.2	0.046 (CI = +/-0.023; p = 0.000)	-0.263 (CI = +/-0.176; p = 0.005)	0.260 (CI = +/-0.325; p = 0.112)	0.593	+4.76%
Severity	2009.1	0.048 (CI = +/-0.025; p = 0.000)	-0.255 (CI = +/-0.182; p = 0.008)	0.249 (CI = +/-0.333; p = 0.136)	0.593	+4.96%
Severity	2009.2	0.052 (CI = +/-0.027; p = 0.000)	-0.268 (CI = +/-0.187; p = 0.007)	0.231 (CI = +/-0.339; p = 0.174)	0.589	+5.31%
Severity	2010.1	0.046 (CI = +/-0.028; p = 0.002)	-0.289 (CI = +/-0.187; p = 0.004)	0.261 (CI = +/-0.339; p = 0.125)	0.582	+4.70%
Severity	2010.2	0.058 (CI = +/-0.027; p = 0.000)	-0.334 (CI = +/-0.171; p = 0.000)	0.198 (CI = +/-0.306; p = 0.194)	0.680	+5.98%
Severity	2011.1	0.053 (CI = +/-0.028; p = 0.001)	-0.349 (CI = +/-0.174; p = 0.000)	0.222 (CI = +/-0.310; p = 0.152)	0.675	+5.47%
Severity	2011.2	0.053 (CI = +/-0.031; p = 0.002)	-0.350 (CI = +/-0.182; p = 0.001)	0.221 (CI = +/-0.322; p = 0.169)	0.645	+5.49%
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	-0.330 (CI = +/-0.184; p = 0.001)	0.191 (CI = +/-0.324; p = 0.235)	0.666	+6.20%
Severity	2012.2	0.048 (CI = +/-0.033; p = 0.007)	-0.293 (CI = +/-0.175; p = 0.002)	0.247 (CI = +/-0.307; p = 0.110)	0.628	+4.89%
Severity	2013.1	0.049 (CI = +/-0.037; p = 0.011)	-0.289 (CI = +/-0.184; p = 0.004)	0.240 (CI = +/-0.321; p = 0.134)	0.625	+5.06%
Severity	2013.2	0.047 (CI = +/-0.041; p = 0.027)	-0.283 (CI = +/-0.194; p = 0.007)	0.249 (CI = +/-0.337; p = 0.138)	0.580	+4.82%
Severity	2014.1	0.043 (CI = +/-0.046; p = 0.065)	-0.293 (CI = +/-0.202; p = 0.007)	0.266 (CI = +/-0.352; p = 0.128)	0.571	+4.35%
Severity	2014.2	0.036 (CI = +/-0.051; p = 0.154)	-0.278 (CI = +/-0.214; p = 0.014)	0.290 (CI = +/-0.369; p = 0.115)	0.515	+3.70%
Severity	2015.1	0.036 (CI = +/-0.058; p = 0.213)	-0.279 (CI = +/-0.226; p = 0.019)	0.293 (CI = +/-0.392; p = 0.132)	0.508	+3.62%
Severity	2015.2	0.016 (CI = +/-0.063; p = 0.601)	-0.238 (CI = +/-0.226; p = 0.041)	0.362 (CI = +/-0.391; p = 0.067)	0.451	+1.58%
Severity	2016.1	0.001 (CI = +/-0.069; p = 0.987)	-0.262 (CI = +/-0.231; p = 0.029)	0.410 (CI = +/-0.402; p = 0.046)	0.472	+0.05%
Severity	2016.2	0.014 (CI = +/-0.081; p = 0.722)	-0.286 (CI = +/-0.247; p = 0.027)	0.369 (CI = +/-0.430; p = 0.086)	0.484	+1.37%
Severity	2017.1	0.018 (CI = +/-0.096; p = 0.683)	-0.279 (CI = +/-0.266; p = 0.041)	0.356 (CI = +/-0.469; p = 0.123)	0.476	+1.84%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.082; p = 0.001)	-0.099 (CI = +/-0.157; p = 0.210)	0.598	-2.09%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.084; p = 0.001)	-0.091 (CI = +/-0.159; p = 0.252)	0.594	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.084; p = 0.001)	-0.078 (CI = +/-0.158; p = 0.318)	0.618	-2.40%
Frequency	2007.2	-0.028 (CI = +/-0.010; p = 0.000)	0.160 (CI = +/-0.081; p = 0.000)	-0.059 (CI = +/-0.151; p = 0.432)	0.664	-2.71%
Frequency	2008.1	-0.030 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.081; p = 0.001)	-0.047 (CI = +/-0.151; p = 0.530)	0.683	-2.92%
Frequency	2008.2	-0.030 (CI = +/-0.011; p = 0.000)	0.154 (CI = +/-0.084; p = 0.001)	-0.043 (CI = +/-0.155; p = 0.569)	0.662	-2.97%
Frequency	2009.1	-0.032 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	-0.033 (CI = +/-0.156; p = 0.667)	0.674	-3.15%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.088; p = 0.001)	-0.026 (CI = +/-0.160; p = 0.742)	0.660	-3.28%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.090; p = 0.003)	-0.017 (CI = +/-0.162; p = 0.833)	0.666	-3.45%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.091; p = 0.002)	-0.001 (CI = +/-0.163; p = 0.987)	0.676	-3.74%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.093; p = 0.003)	0.009 (CI = +/-0.166; p = 0.915)	0.681	-3.94%
Frequency	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	0.138 (CI = +/-0.094; p = 0.006)	-0.009 (CI = +/-0.166; p = 0.914)	0.626	-3.59%
Frequency	2012.1	-0.037 (CI = +/-0.018; p = 0.000)	0.138 (CI = +/-0.098; p = 0.008)	-0.008 (CI = +/-0.173; p = 0.925)	0.613	-3.61%
Frequency	2012.2	-0.039 (CI = +/-0.019; p = 0.000)	0.144 (CI = +/-0.102; p = 0.008)	0.001 (CI = +/-0.179; p = 0.987)	0.593	-3.81%
Frequency	2013.1	-0.041 (CI = +/-0.021; p = 0.001)	0.139 (CI = +/-0.106; p = 0.013)	0.010 (CI = +/-0.186; p = 0.914)	0.592	-4.00%
Frequency	2013.2	-0.047 (CI = +/-0.023; p = 0.000)	0.155 (CI = +/-0.107; p = 0.007)	0.035 (CI = +/-0.186; p = 0.694)	0.621	-4.59%
Frequency	2014.1	-0.051 (CI = +/-0.025; p = 0.000)	0.147 (CI = +/-0.110; p = 0.012)	0.050 (CI = +/-0.191; p = 0.587)	0.632	-4.96%
Frequency	2014.2	-0.056 (CI = +/-0.028; p = 0.001)	0.158 (CI = +/-0.115; p = 0.010)	0.068 (CI = +/-0.199; p = 0.478)	0.618	-5.41%
Frequency	2015.1	-0.060 (CI = +/-0.031; p = 0.001)	0.149 (CI = +/-0.119; p = 0.018)	0.084 (CI = +/-0.207; p = 0.399)	0.625	-5.84%
Frequency	2015.2	-0.065 (CI = +/-0.035; p = 0.002)	0.158 (CI = +/-0.127; p = 0.018)	0.100 (CI = +/-0.219; p = 0.347)	0.589	-6.26%
Frequency	2016.1	-0.076 (CI = +/-0.038; p = 0.001)	0.140 (CI = +/-0.125; p = 0.031)	0.135 (CI = +/-0.217; p = 0.202)	0.646	-7.31%
Frequency	2016.2	-0.072 (CI = +/-0.045; p = 0.004)	0.133 (CI = +/-0.136; p = 0.055)	0.123 (CI = +/-0.236; p = 0.280)	0.535	-6.94%
Frequency	2017.1	-0.082 (CI = +/-0.051; p = 0.005)	0.120 (CI = +/-0.141; p = 0.088)	0.150 (CI = +/-0.248; p = 0.209)	0.557	-7.86%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.021; p = 0.143)	0.222 (CI = +/-0.354; p = 0.212)	0.150	+1.53%
Loss Cost	2006.2	0.011 (CI = +/-0.021; p = 0.288)	0.246 (CI = +/-0.354; p = 0.167)	0.122	+1.15%
Loss Cost	2007.1	0.012 (CI = +/-0.023; p = 0.290)	0.242 (CI = +/-0.363; p = 0.184)	0.120	+1.21%
Loss Cost	2007.2	0.007 (CI = +/-0.024; p = 0.550)	0.273 (CI = +/-0.360; p = 0.133)	0.096	+0.70%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.428)	0.256 (CI = +/-0.366; p = 0.164)	0.107	+0.99%
Loss Cost	2008.2	0.015 (CI = +/-0.026; p = 0.239)	0.224 (CI = +/-0.365; p = 0.219)	0.141	+1.55%
Loss Cost	2009.1	0.016 (CI = +/-0.028; p = 0.246)	0.219 (CI = +/-0.375; p = 0.241)	0.137	+1.64%
Loss Cost	2009.2	0.017 (CI = +/-0.030; p = 0.255)	0.214 (CI = +/-0.386; p = 0.265)	0.133	+1.73%
Loss Cost	2010.1	0.011 (CI = +/-0.032; p = 0.500)	0.249 (CI = +/-0.386; p = 0.197)	0.101	+1.06%
Loss Cost	2010.2	0.018 (CI = +/-0.033; p = 0.282)	0.212 (CI = +/-0.386; p = 0.268)	0.138	+1.80%
Loss Cost	2011.1	0.013 (CI = +/-0.036; p = 0.473)	0.237 (CI = +/-0.393; p = 0.225)	0.108	+1.27%
Loss Cost	2011.2	0.014 (CI = +/-0.039; p = 0.476)	0.232 (CI = +/-0.408; p = 0.251)	0.104	+1.38%
Loss Cost	2012.1	0.023 (CI = +/-0.042; p = 0.266)	0.190 (CI = +/-0.409; p = 0.345)	0.146	+2.32%
Loss Cost	2012.2	0.006 (CI = +/-0.041; p = 0.757)	0.264 (CI = +/-0.381; p = 0.165)	0.106	+0.62%
Loss Cost	2013.1	0.008 (CI = +/-0.045; p = 0.719)	0.256 (CI = +/-0.398; p = 0.194)	0.104	+0.80%
Loss Cost	2013.2	-0.003 (CI = +/-0.049; p = 0.906)	0.300 (CI = +/-0.403; p = 0.135)	0.086	-0.28%
Loss Cost	2014.1	-0.009 (CI = +/-0.054; p = 0.731)	0.325 (CI = +/-0.419; p = 0.121)	0.079	-0.90%
Loss Cost	2014.2	-0.023 (CI = +/-0.059; p = 0.427)	0.376 (CI = +/-0.425; p = 0.080)	0.092	-2.25%
Loss Cost	2015.1	-0.026 (CI = +/-0.067; p = 0.432)	0.386 (CI = +/-0.451; p = 0.089)	0.088	-2.52%
Loss Cost	2015.2	-0.052 (CI = +/-0.069; p = 0.131)	0.475 (CI = +/-0.433; p = 0.033)	0.171	-5.07%
Loss Cost	2016.1	-0.077 (CI = +/-0.074; p = 0.043)	0.555 (CI = +/-0.427; p = 0.014)	0.268	-7.38%
Loss Cost	2016.2	-0.067 (CI = +/-0.086; p = 0.117)	0.524 (CI = +/-0.457; p = 0.028)	0.220	-6.45%
Loss Cost	2017.1	-0.066 (CI = +/-0.102; p = 0.183)	0.524 (CI = +/-0.499; p = 0.041)	0.200	-6.42%
Severity	2006.1	0.036 (CI = +/-0.021; p = 0.001)	0.324 (CI = +/-0.363; p = 0.079)	0.449	+3.69%
Severity	2006.2	0.033 (CI = +/-0.022; p = 0.005)	0.346 (CI = +/-0.364; p = 0.062)	0.419	+3.32%
Severity	2007.1	0.036 (CI = +/-0.023; p = 0.003)	0.324 (CI = +/-0.367; p = 0.081)	0.438	+3.69%
Severity	2007.2	0.033 (CI = +/-0.024; p = 0.009)	0.342 (CI = +/-0.372; p = 0.070)	0.409	+3.39%
Severity	2008.1	0.039 (CI = +/-0.025; p = 0.003)	0.306 (CI = +/-0.367; p = 0.098)	0.451	+4.01%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.002)	0.278 (CI = +/-0.368; p = 0.132)	0.476	+4.52%
Severity	2009.1	0.048 (CI = +/-0.028; p = 0.001)	0.256 (CI = +/-0.373; p = 0.170)	0.487	+4.93%
Severity	2009.2	0.049 (CI = +/-0.030; p = 0.002)	0.252 (CI = +/-0.384; p = 0.190)	0.472	+5.02%
Severity	2010.1	0.045 (CI = +/-0.032; p = 0.008)	0.270 (CI = +/-0.393; p = 0.169)	0.436	+4.65%
Severity	2010.2	0.054 (CI = +/-0.034; p = 0.003)	0.227 (CI = +/-0.388; p = 0.240)	0.484	+5.55%
Severity	2011.1	0.053 (CI = +/-0.037; p = 0.007)	0.234 (CI = +/-0.401; p = 0.240)	0.454	+5.40%
Severity	2011.2	0.048 (CI = +/-0.040; p = 0.019)	0.254 (CI = +/-0.412; p = 0.215)	0.415	+4.95%
Severity	2012.1	0.059 (CI = +/-0.041; p = 0.007)	0.204 (CI = +/-0.407; p = 0.311)	0.468	+6.11%
Severity	2012.2	0.042 (CI = +/-0.041; p = 0.042)	0.278 (CI = +/-0.378; p = 0.141)	0.431	+4.34%
Severity	2013.1	0.048 (CI = +/-0.045; p = 0.035)	0.253 (CI = +/-0.390; p = 0.191)	0.440	+4.95%
Severity	2013.2	0.041 (CI = +/-0.049; p = 0.097)	0.284 (CI = +/-0.402; p = 0.156)	0.395	+4.16%
Severity	2014.1	0.041 (CI = +/-0.055; p = 0.133)	0.282 (CI = +/-0.423; p = 0.178)	0.373	+4.20%
Severity	2014.2	0.028 (CI = +/-0.060; p = 0.333)	0.330 (CI = +/-0.432; p = 0.125)	0.327	+2.87%
Severity	2015.1	0.034 (CI = +/-0.068; p = 0.309)	0.311 (CI = +/-0.456; p = 0.167)	0.326	+3.42%
Severity	2015.2	0.007 (CI = +/-0.070; p = 0.845)	0.403 (CI = +/-0.436; p = 0.067)	0.302	+0.65%
Severity	2016.1	-0.002 (CI = +/-0.080; p = 0.953)	0.432 (CI = +/-0.464; p = 0.066)	0.283	-0.23%
Severity	2016.2	-0.002 (CI = +/-0.094; p = 0.967)	0.430 (CI = +/-0.503; p = 0.087)	0.272	-0.19%
Severity	2017.1	0.013 (CI = +/-0.111; p = 0.796)	0.387 (CI = +/-0.540; p = 0.145)	0.287	+1.35%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.184; p = 0.268)	0.447	-2.08%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.100 (CI = +/-0.188; p = 0.285)	0.433	-2.10%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.184; p = 0.371)	0.479	-2.39%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.185; p = 0.450)	0.498	-2.59%
Frequency	2008.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.181; p = 0.573)	0.540	-2.90%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.186; p = 0.555)	0.509	-2.84%
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.185; p = 0.683)	0.540	-3.14%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.190; p = 0.689)	0.514	-3.13%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.191; p = 0.820)	0.536	-3.43%
Frequency	2010.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.015 (CI = +/-0.197; p = 0.880)	0.524	-3.56%
Frequency	2011.1	-0.040 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.198; p = 0.972)	0.546	-3.91%
Frequency	2011.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.022 (CI = +/-0.193; p = 0.817)	0.492	-3.40%
Frequency	2012.1	-0.036 (CI = +/-0.020; p = 0.001)	-0.013 (CI = +/-0.200; p = 0.890)	0.482	-3.58%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	-0.014 (CI = +/-0.208; p = 0.890)	0.446	-3.56%
Frequency	2013.1	-0.040 (CI = +/-0.024; p = 0.002)	0.003 (CI = +/-0.213; p = 0.974)	0.460	-3.96%
Frequency	2013.2	-0.044 (CI = +/-0.027; p = 0.003)	0.016 (CI = +/-0.221; p = 0.880)	0.455	-4.26%
Frequency	2014.1	-0.050 (CI = +/-0.029; p = 0.002)	0.042 (CI = +/-0.224; p = 0.697)	0.491	-4.90%
Frequency	2014.2	-0.051 (CI = +/-0.033; p = 0.004)	0.045 (CI = +/-0.236; p = 0.691)	0.450	-4.97%
Frequency	2015.1	-0.059 (CI = +/-0.036; p = 0.003)	0.074 (CI = +/-0.241; p = 0.523)	0.483	-5.75%
Frequency	2015.2	-0.059 (CI = +/-0.041; p = 0.009)	0.072 (CI = +/-0.257; p = 0.560)	0.421	-5.68%
Frequency	2016.1	-0.074 (CI = +/-0.043; p = 0.002)	0.123 (CI = +/-0.250; p = 0.307)	0.524	-7.17%
Frequency	2016.2	-0.065 (CI = +/-0.049; p = 0.014)	0.094 (CI = +/-0.262; p = 0.453)	0.408	-6.27%
Frequency	2017.1	-0.080 (CI = +/-0.055; p = 0.008)	0.137 (CI = +/-0.269; p = 0.289)	0.464	-7.66%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.011 (CI = +/-0.023; p = 0.366)	-0.102 (CI = +/-0.171; p = 0.235)	0.005 (CI = +/-0.011; p = 0.295)	0.301 (CI = +/-0.309; p = 0.055)	0.265	+1.06%
Loss Cost	2006.2	0.006 (CI = +/-0.025; p = 0.622)	-0.083 (CI = +/-0.173; p = 0.332)	0.005 (CI = +/-0.011; p = 0.346)	0.333 (CI = +/-0.312; p = 0.037)	0.241	+0.60%
Loss Cost	2007.1	0.006 (CI = +/-0.026; p = 0.634)	-0.083 (CI = +/-0.179; p = 0.352)	0.005 (CI = +/-0.011; p = 0.355)	0.331 (CI = +/-0.322; p = 0.044)	0.237	+0.62%
Loss Cost	2007.2	0.000 (CI = +/-0.027; p = 0.985)	-0.059 (CI = +/-0.178; p = 0.506)	0.004 (CI = +/-0.011; p = 0.422)	0.374 (CI = +/-0.321; p = 0.024)	0.224	-0.03%
Loss Cost	2008.1	0.003 (CI = +/-0.029; p = 0.829)	-0.047 (CI = +/-0.183; p = 0.601)	0.005 (CI = +/-0.011; p = 0.381)	0.354 (CI = +/-0.329; p = 0.036)	0.230	+0.31%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.424)	-0.077 (CI = +/-0.179; p = 0.385)	0.006 (CI = +/-0.010; p = 0.282)	0.300 (CI = +/-0.323; p = 0.067)	0.291	+1.18%
Loss Cost	2009.1	0.012 (CI = +/-0.032; p = 0.430)	-0.074 (CI = +/-0.186; p = 0.418)	0.006 (CI = +/-0.011; p = 0.287)	0.295 (CI = +/-0.336; p = 0.082)	0.286	+1.26%
Loss Cost	2009.2	0.015 (CI = +/-0.035; p = 0.369)	-0.084 (CI = +/-0.194; p = 0.380)	0.006 (CI = +/-0.011; p = 0.276)	0.278 (CI = +/-0.349; p = 0.113)	0.288	+1.56%
Loss Cost	2010.1	0.006 (CI = +/-0.036; p = 0.733)	-0.111 (CI = +/-0.191; p = 0.238)	0.005 (CI = +/-0.011; p = 0.355)	0.329 (CI = +/-0.344; p = 0.060)	0.296	+0.60%
Loss Cost	2010.2	0.019 (CI = +/-0.036; p = 0.269)	-0.151 (CI = +/-0.180; p = 0.097)	0.006 (CI = +/-0.010; p = 0.225)	0.255 (CI = +/-0.326; p = 0.118)	0.403	+1.96%
Loss Cost	2011.1	0.011 (CI = +/-0.037; p = 0.533)	-0.172 (CI = +/-0.181; p = 0.062)	0.005 (CI = +/-0.010; p = 0.287)	0.295 (CI = +/-0.328; p = 0.076)	0.411	+1.14%
Loss Cost	2011.2	0.018 (CI = +/-0.041; p = 0.364)	-0.190 (CI = +/-0.187; p = 0.048)	0.006 (CI = +/-0.010; p = 0.252)	0.260 (CI = +/-0.340; p = 0.125)	0.432	+1.82%
Loss Cost	2012.1	0.030 (CI = +/-0.042; p = 0.142)	-0.160 (CI = +/-0.182; p = 0.082)	0.007 (CI = +/-0.010; p = 0.163)	0.203 (CI = +/-0.332; p = 0.214)	0.491	+3.09%
Loss Cost	2012.2	0.012 (CI = +/-0.040; p = 0.527)	-0.117 (CI = +/-0.166; p = 0.155)	0.006 (CI = +/-0.009; p = 0.185)	0.289 (CI = +/-0.303; p = 0.060)	0.488	+1.23%
Loss Cost	2013.1	0.017 (CI = +/-0.045; p = 0.445)	-0.108 (CI = +/-0.175; p = 0.208)	0.006 (CI = +/-0.009; p = 0.179)	0.271 (CI = +/-0.321; p = 0.091)	0.490	+1.66%
Loss Cost	2013.2	0.008 (CI = +/-0.050; p = 0.724)	-0.091 (CI = +/-0.183; p = 0.302)	0.006 (CI = +/-0.009; p = 0.215)	0.306 (CI = +/-0.339; p = 0.073)	0.460	+0.85%
Loss Cost	2014.1	0.003 (CI = +/-0.057; p = 0.900)	-0.100 (CI = +/-0.195; p = 0.285)	0.005 (CI = +/-0.010; p = 0.255)	0.325 (CI = +/-0.363; p = 0.075)	0.450	+0.34%
Loss Cost	2014.2	-0.006 (CI = +/-0.067; p = 0.841)	-0.084 (CI = +/-0.207; p = 0.393)	0.005 (CI = +/-0.010; p = 0.297)	0.363 (CI = +/-0.392; p = 0.067)	0.428	-0.63%
Loss Cost	2015.1	-0.001 (CI = +/-0.080; p = 0.981)	-0.077 (CI = +/-0.224; p = 0.468)	0.005 (CI = +/-0.011; p = 0.303)	0.344 (CI = +/-0.431; p = 0.107)	0.420	-0.09%
Loss Cost	2015.2	-0.033 (CI = +/-0.093; p = 0.448)	-0.038 (CI = +/-0.226; p = 0.712)	0.004 (CI = +/-0.010; p = 0.356)	0.454 (CI = +/-0.454; p = 0.050)	0.443	-3.23%
Loss Cost	2017.1	-0.082 (CI = +/-0.112; p = 0.134)	-0.079 (CI = +/-0.221; p = 0.442)	0.003 (CI = +/-0.010; p = 0.459)	0.605 (CI = +/-0.482; p = 0.019)	0.536	-7.85%
Severity	2006.1	0.026 (CI = +/-0.023; p = 0.026)	-0.258 (CI = +/-0.166; p = 0.003)	0.001 (CI = +/-0.010; p = 0.896)	0.436 (CI = +/-0.299; p = 0.006)	0.626	+2.63%
Severity	2006.2	0.022 (CI = +/-0.024; p = 0.065)	-0.244 (CI = +/-0.169; p = 0.006)	0.000 (CI = +/-0.010; p = 0.964)	0.460 (CI = +/-0.305; p = 0.004)	0.603	+2.27%
Severity	2007.1	0.025 (CI = +/-0.026; p = 0.056)	-0.235 (CI = +/-0.174; p = 0.010)	0.001 (CI = +/-0.010; p = 0.909)	0.445 (CI = +/-0.313; p = 0.007)	0.607	+2.52%
Severity	2007.2	0.022 (CI = +/-0.027; p = 0.107)	-0.226 (CI = +/-0.179; p = 0.016)	0.000 (CI = +/-0.011; p = 0.955)	0.462 (CI = +/-0.323; p = 0.007)	0.583	+2.25%
Severity	2008.1	0.028 (CI = +/-0.029; p = 0.056)	-0.206 (CI = +/-0.180; p = 0.027)	0.001 (CI = +/-0.011; p = 0.838)	0.428 (CI = +/-0.324; p = 0.012)	0.604	+2.83%
Severity	2008.2	0.037 (CI = +/-0.029; p = 0.015)	-0.237 (CI = +/-0.176; p = 0.010)	0.002 (CI = +/-0.010; p = 0.692)	0.373 (CI = +/-0.316; p = 0.023)	0.652	+3.74%
Severity	2009.1	0.039 (CI = +/-0.031; p = 0.016)	-0.228 (CI = +/-0.182; p = 0.016)	0.002 (CI = +/-0.010; p = 0.651)	0.358 (CI = +/-0.327; p = 0.033)	0.653	+4.01%
Severity	2009.2	0.043 (CI = +/-0.034; p = 0.014)	-0.242 (CI = +/-0.188; p = 0.014)	0.003 (CI = +/-0.011; p = 0.604)	0.334 (CI = +/-0.338; p = 0.053)	0.651	+4.44%
Severity	2010.1	0.036 (CI = +/-0.035; p = 0.048)	-0.265 (CI = +/-0.188; p = 0.008)	0.002 (CI = +/-0.011; p = 0.724)	0.376 (CI = +/-0.338; p = 0.031)	0.652	+3.62%
Severity	2010.2	0.052 (CI = +/-0.032; p = 0.003)	-0.314 (CI = +/-0.163; p = 0.001)	0.003 (CI = +/-0.009; p = 0.468)	0.283 (CI = +/-0.295; p = 0.059)	0.759	+5.38%
Severity	2011.1	0.046 (CI = +/-0.034; p = 0.011)	-0.330 (CI = +/-0.166; p = 0.001)	0.003 (CI = +/-0.009; p = 0.557)	0.314 (CI = +/-0.301; p = 0.042)	0.758	+4.73%
Severity	2011.2	0.047 (CI = +/-0.038; p = 0.019)	-0.331 (CI = +/-0.176; p = 0.001)	0.003 (CI = +/-0.009; p = 0.566)	0.312 (CI = +/-0.319; p = 0.055)	0.736	+4.78%
Severity	2012.1	0.058 (CI = +/-0.040; p = 0.007)	-0.305 (CI = +/-0.173; p = 0.002)	0.004 (CI = +/-0.009; p = 0.427)	0.261 (CI = +/-0.315; p = 0.098)	0.767	+5.94%
Severity	2012.2	0.041 (CI = +/-0.038; p = 0.039)	-0.265 (CI = +/-0.158; p = 0.003)	0.003 (CI = +/-0.008; p = 0.520)	0.342 (CI = +/-0.288; p = 0.023)	0.767	+4.14%
Severity	2013.1	0.045 (CI = +/-0.042; p = 0.038)	-0.255 (CI = +/-0.165; p = 0.005)	0.003 (CI = +/-0.008; p = 0.483)	0.322 (CI = +/-0.303; p = 0.039)	0.769	+4.63%
Severity	2013.2	0.044 (CI = +/-0.049; p = 0.075)	-0.251 (CI = +/-0.177; p = 0.009)	0.003 (CI = +/-0.009; p = 0.511)	0.328 (CI = +/-0.328; p = 0.050)	0.740	+4.48%
Severity	2014.1	0.041 (CI = +/-0.056; p = 0.133)	-0.256 (CI = +/-0.189; p = 0.012)	0.003 (CI = +/-0.009; p = 0.547)	0.337 (CI = +/-0.353; p = 0.060)	0.730	+4.23%
Severity	2014.2	0.035 (CI = +/-0.066; p = 0.263)	-0.246 (CI = +/-0.204; p = 0.022)	0.002 (CI = +/-0.010; p = 0.592)	0.360 (CI = +/-0.386; p = 0.065)	0.690	+3.61%
Severity	2015.1	0.044 (CI = +/-0.078; p = 0.239)	-0.234 (CI = +/-0.219; p = 0.039)	0.003 (CI = +/-0.010; p = 0.564)	0.331 (CI = +/-0.422; p = 0.112)	0.689	+4.50%
Severity	2015.2	0.014 (CI = +/-0.091; p = 0.741)	-0.198 (CI = +/-0.222; p = 0.076)	0.002 (CI = +/-0.010; p = 0.651)	0.435 (CI = +/-0.448; p = 0.056)	0.654	+1.40%
Severity	2017.1	-0.011 (CI = +/-0.121; p = 0.837)	-0.219 (CI = +/-0.239; p = 0.069)	0.002 (CI = +/-0.011; p = 0.748)	0.513 (CI = +/-0.520; p = 0.053)	0.652	-1.13%
Frequency	2006.1	-0.015 (CI = +/-0.011; p = 0.006)	0.156 (CI = +/-0.077; p = 0.000)	0.005 (CI = +/-0.005; p = 0.047)	-0.135 (CI = +/-0.139; p = 0.057)	0.688	-1.53%
Frequency	2006.2	-0.017 (CI = +/-0.011; p = 0.006)	0.161 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.005; p = 0.057)	-0.128 (CI = +/-0.143; p = 0.079)	0.682	-1.64%
Frequency	2007.1	-0.019 (CI = +/-0.012; p = 0.003)	0.153 (CI = +/-0.080; p = 0.001)	0.004 (CI = +/-0.005; p = 0.075)	-0.114 (CI = +/-0.144; p = 0.117)	0.697	-1.85%
Frequency	2007.2	-0.023 (CI = +/-0.012; p = 0.001)	0.167 (CI = +/-0.077; p = 0.000)	0.004 (CI = +/-0.005; p = 0.091)	-0.088 (CI = +/-0.139; p = 0.203)	0.737	-2.23%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.005; p = 0.119)	-0.075 (CI = +/-0.140; p = 0.283)	0.750	-2.45%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	0.160 (CI = +/-0.081; p = 0.000)	0.004 (CI = +/-0.005; p = 0.131)	-0.073 (CI = +/-0.146; p = 0.311)	0.729	-2.47%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	0.154 (CI = +/-0.083; p = 0.001)	0.003 (CI = +/-0.005; p = 0.163)	-0.062 (CI = +/-0.150; p = 0.397)	0.734	-2.65%
Frequency	2009.2	-0.028 (CI = +/-0.016; p = 0.001)	0.158 (CI = +/-0.087; p = 0.001)	0.003 (CI = +/-0.005; p = 0.187)	-0.056 (CI = +/-0.156; p = 0.468)	0.718	-2.77%
Frequency	2010.1	-0.030 (CI = +/-0.017; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	0.003 (CI = +/-0.005; p = 0.222)	-0.047 (CI = +/-0.162; p = 0.551)	0.717	-2.92%
Frequency	2010.2	-0.033 (CI = +/-0.018; p = 0.001)	0.163 (CI = +/-0.092; p = 0.001)	0.003 (CI = +/-0.005; p = 0.267)	-0.028 (CI = +/-0.166; p = 0.726)	0.720	-3.25%
Frequency	2011.1	-0.035 (CI = +/-0.020; p = 0.001)	0.158 (CI = +/-0.095; p = 0.003)	0.003 (CI = +/-0.005; p = 0.311)	-0.019 (CI = +/-0.173; p = 0.820)	0.719	-3.43%
Frequency	2011.2	-0.029 (CI = +/-0.020; p = 0.008)	0.142 (CI = +/-0.093; p = 0.005)	0.003 (CI = +/-0.005; p = 0.219)	-0.051 (CI = +/-0.169; p = 0.534)	0.680	-2.82%
Frequency	2012.1	-0.027 (CI = +/-0.022; p = 0.020)	0.145 (CI = +/-0.098; p = 0.006)	0.003 (CI = +/-0.005; p = 0.218)	-0.058 (CI = +/-0.178; p = 0.504)	0.665	-2.68%
Frequency	2012.2	-0.028 (CI = +/-0.025; p = 0.030)	0.148 (CI = +/-0.104; p = 0.008)	0.003 (CI = +/-0.005; p = 0.244)	-0.052 (CI = +/-0.190; p = 0.567)	0.630	-2.79%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.047)	0.147 (CI = +/-0.111; p = 0.013)	0.003 (CI = +/-0.006; p = 0.268)	-0.050 (CI = +/-0.203; p = 0.604)	0.618	-2.84%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.030)	0.160 (CI = +/-0.114; p = 0.009)	0.003 (CI = +/-0.006; p = 0.318)	-0.022 (CI = +/-0.211; p = 0.823)	0.624	-3.47%
Frequency	2014.1	-0.038 (CI = +/-0.036; p = 0.039)	0.155 (CI = +/-0.122; p = 0.016)	0.003 (CI = +/-0.006; p = 0.362)	-0.012 (CI = +/-0.227; p = 0.910)	0.616	-3.73%
Frequency	2014.2	-0.042 (CI = +/-0.042; p = 0.052)	0.161 (CI = +/-0.131; p = 0.020)	0.002 (CI = +/-0.006; p = 0.403)	0.002 (CI = +/-0.248; p = 0.985)	0.565	-4.09%
Frequency	2015.1	-0.045 (CI = +/-0.050; p = 0.076)	0.157 (CI = +/-0.142; p = 0.033)	0.002 (CI = +/-0.007; p = 0.447)	0.013 (CI = +/-0.273; p = 0.920)	0.546	-4.38%
Frequency	2015.2	-0.047 (CI = +/-0.064; p = 0.135)	0.159 (CI = +/-0.156; p = 0.046)	0.002 (CI = +/-0.007; p = 0.480)	0.019 (CI = +/-0.314; p = 0.893)	0.434	-4.57%
Frequency	2017.1	-0.070 (CI = +/-0.083; p = 0.087)	0.140 (CI = +/-0.164; p = 0.085)	0.002 (CI = +/-0.007; p = 0.587)	0.092 (CI = +/-0.356; p = 0.572)	0.473	-6.79%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.010 (CI = +/-0.024; p = 0.375)	0.006 (CI = +/-0.011; p = 0.263)	0.307 (CI = +/-0.311; p = 0.052)	0.253	+1.05%
Loss Cost	2006.2	0.005 (CI = +/-0.024; p = 0.666)	0.005 (CI = +/-0.010; p = 0.321)	0.342 (CI = +/-0.310; p = 0.032)	0.241	+0.52%
Loss Cost	2007.1	0.006 (CI = +/-0.026; p = 0.639)	0.005 (CI = +/-0.011; p = 0.321)	0.336 (CI = +/-0.321; p = 0.041)	0.240	+0.61%
Loss Cost	2007.2	-0.001 (CI = +/-0.027; p = 0.947)	0.004 (CI = +/-0.010; p = 0.399)	0.381 (CI = +/-0.317; p = 0.020)	0.240	-0.09%
Loss Cost	2008.1	0.003 (CI = +/-0.029; p = 0.831)	0.005 (CI = +/-0.011; p = 0.355)	0.357 (CI = +/-0.324; p = 0.032)	0.251	+0.30%
Loss Cost	2008.2	0.011 (CI = +/-0.029; p = 0.458)	0.006 (CI = +/-0.010; p = 0.262)	0.310 (CI = +/-0.320; p = 0.057)	0.297	+1.08%
Loss Cost	2009.1	0.012 (CI = +/-0.032; p = 0.431)	0.006 (CI = +/-0.011; p = 0.259)	0.300 (CI = +/-0.332; p = 0.074)	0.295	+1.24%
Loss Cost	2009.2	0.014 (CI = +/-0.035; p = 0.403)	0.006 (CI = +/-0.011; p = 0.256)	0.289 (CI = +/-0.346; p = 0.097)	0.294	+1.44%
Loss Cost	2010.1	0.006 (CI = +/-0.036; p = 0.745)	0.005 (CI = +/-0.011; p = 0.320)	0.336 (CI = +/-0.347; p = 0.056)	0.281	+0.58%
Loss Cost	2010.2	0.017 (CI = +/-0.037; p = 0.354)	0.006 (CI = +/-0.010; p = 0.219)	0.277 (CI = +/-0.339; p = 0.104)	0.346	+1.70%
Loss Cost	2011.1	0.011 (CI = +/-0.040; p = 0.572)	0.006 (CI = +/-0.011; p = 0.264)	0.307 (CI = +/-0.350; p = 0.082)	0.325	+1.11%
Loss Cost	2011.2	0.014 (CI = +/-0.044; p = 0.504)	0.006 (CI = +/-0.011; p = 0.257)	0.291 (CI = +/-0.367; p = 0.114)	0.326	+1.44%
Loss Cost	2012.1	0.030 (CI = +/-0.044; p = 0.171)	0.007 (CI = +/-0.010; p = 0.154)	0.215 (CI = +/-0.352; p = 0.215)	0.423	+3.06%
Loss Cost	2012.2	0.009 (CI = +/-0.041; p = 0.634)	0.006 (CI = +/-0.009; p = 0.181)	0.310 (CI = +/-0.311; p = 0.051)	0.451	+0.95%
Loss Cost	2013.1	0.016 (CI = +/-0.046; p = 0.460)	0.006 (CI = +/-0.009; p = 0.162)	0.280 (CI = +/-0.326; p = 0.087)	0.467	+1.64%
Loss Cost	2013.2	0.006 (CI = +/-0.050; p = 0.809)	0.006 (CI = +/-0.009; p = 0.202)	0.324 (CI = +/-0.336; p = 0.058)	0.455	+0.58%
Loss Cost	2014.1	0.003 (CI = +/-0.057; p = 0.903)	0.006 (CI = +/-0.010; p = 0.229)	0.333 (CI = +/-0.363; p = 0.069)	0.441	+0.33%
Loss Cost	2014.2	-0.009 (CI = +/-0.065; p = 0.758)	0.005 (CI = +/-0.010; p = 0.277)	0.381 (CI = +/-0.383; p = 0.051)	0.438	-0.94%
Loss Cost	2015.1	-0.001 (CI = +/-0.077; p = 0.988)	0.005 (CI = +/-0.010; p = 0.271)	0.350 (CI = +/-0.419; p = 0.094)	0.441	-0.06%
Loss Cost	2015.2	-0.035 (CI = +/-0.087; p = 0.394)	0.005 (CI = +/-0.010; p = 0.329)	0.464 (CI = +/-0.427; p = 0.036)	0.486	-3.44%
Loss Cost	2017.1	-0.079 (CI = +/-0.108; p = 0.134)	0.004 (CI = +/-0.010; p = 0.414)	0.605 (CI = +/-0.466; p = 0.016)	0.553	-7.64%
Severity	2006.1	0.026 (CI = +/-0.026; p = 0.052)	0.002 (CI = +/-0.012; p = 0.764)	0.451 (CI = +/-0.341; p = 0.011)	0.512	+2.60%
Severity	2006.2	0.020 (CI = +/-0.027; p = 0.135)	0.001 (CI = +/-0.012; p = 0.867)	0.488 (CI = +/-0.342; p = 0.007)	0.497	+2.04%
Severity	2007.1	0.025 (CI = +/-0.028; p = 0.087)	0.002 (CI = +/-0.012; p = 0.787)	0.459 (CI = +/-0.348; p = 0.011)	0.512	+2.49%
Severity	2007.2	0.020 (CI = +/-0.030; p = 0.185)	0.001 (CI = +/-0.012; p = 0.871)	0.489 (CI = +/-0.354; p = 0.009)	0.495	+2.01%
Severity	2008.1	0.028 (CI = +/-0.031; p = 0.079)	0.002 (CI = +/-0.011; p = 0.738)	0.441 (CI = +/-0.351; p = 0.016)	0.535	+2.79%
Severity	2008.2	0.034 (CI = +/-0.033; p = 0.043)	0.003 (CI = +/-0.011; p = 0.641)	0.403 (CI = +/-0.354; p = 0.027)	0.559	+3.44%
Severity	2009.1	0.039 (CI = +/-0.035; p = 0.030)	0.003 (CI = +/-0.012; p = 0.574)	0.373 (CI = +/-0.363; p = 0.045)	0.570	+3.97%
Severity	2009.2	0.040 (CI = +/-0.038; p = 0.039)	0.003 (CI = +/-0.012; p = 0.571)	0.366 (CI = +/-0.378; p = 0.057)	0.558	+4.09%
Severity	2010.1	0.035 (CI = +/-0.041; p = 0.089)	0.003 (CI = +/-0.012; p = 0.636)	0.394 (CI = +/-0.391; p = 0.048)	0.532	+3.57%
Severity	2010.2	0.047 (CI = +/-0.042; p = 0.029)	0.004 (CI = +/-0.012; p = 0.493)	0.329 (CI = +/-0.384; p = 0.089)	0.586	+4.83%
Severity	2011.1	0.046 (CI = +/-0.046; p = 0.053)	0.004 (CI = +/-0.012; p = 0.522)	0.338 (CI = +/-0.404; p = 0.096)	0.562	+4.66%
Severity	2011.2	0.040 (CI = +/-0.051; p = 0.113)	0.003 (CI = +/-0.013; p = 0.579)	0.365 (CI = +/-0.422; p = 0.086)	0.531	+4.10%
Severity	2012.1	0.057 (CI = +/-0.052; p = 0.032)	0.005 (CI = +/-0.012; p = 0.427)	0.284 (CI = +/-0.410; p = 0.162)	0.601	+5.86%
Severity	2012.2	0.034 (CI = +/-0.049; p = 0.160)	0.003 (CI = +/-0.011; p = 0.545)	0.388 (CI = +/-0.371; p = 0.041)	0.607	+3.49%
Severity	2013.1	0.045 (CI = +/-0.054; p = 0.096)	0.004 (CI = +/-0.011; p = 0.470)	0.342 (CI = +/-0.383; p = 0.076)	0.628	+4.58%
Severity	2013.2	0.036 (CI = +/-0.060; p = 0.216)	0.003 (CI = +/-0.011; p = 0.533)	0.377 (CI = +/-0.404; p = 0.065)	0.597	+3.71%
Severity	2014.1	0.041 (CI = +/-0.069; p = 0.219)	0.004 (CI = +/-0.011; p = 0.522)	0.358 (CI = +/-0.434; p = 0.099)	0.585	+4.21%
Severity	2014.2	0.026 (CI = +/-0.078; p = 0.483)	0.003 (CI = +/-0.012; p = 0.599)	0.414 (CI = +/-0.459; p = 0.073)	0.550	+2.64%
Severity	2015.1	0.045 (CI = +/-0.090; p = 0.300)	0.004 (CI = +/-0.012; p = 0.532)	0.348 (CI = +/-0.490; p = 0.147)	0.573	+4.59%
Severity	2015.2	0.003 (CI = +/-0.100; p = 0.956)	0.002 (CI = +/-0.011; p = 0.643)	0.489 (CI = +/-0.493; p = 0.051)	0.561	+0.26%
Severity	2017.1	-0.005 (CI = +/-0.137; p = 0.937)	0.002 (CI = +/-0.012; p = 0.681)	0.513 (CI = +/-0.590; p = 0.081)	0.537	-0.50%
Frequency	2006.1	-0.015 (CI = +/-0.013; p = 0.024)	0.004 (CI = +/-0.006; p = 0.157)	-0.144 (CI = +/-0.173; p = 0.099)	0.520	-1.51%
Frequency	2006.2	-0.015 (CI = +/-0.014; p = 0.037)	0.004 (CI = +/-0.006; p = 0.163)	-0.146 (CI = +/-0.178; p = 0.106)	0.505	-1.49%
Frequency	2007.1	-0.018 (CI = +/-0.014; p = 0.014)	0.004 (CI = +/-0.006; p = 0.206)	-0.123 (CI = +/-0.177; p = 0.166)	0.543	-1.83%
Frequency	2007.2	-0.021 (CI = +/-0.015; p = 0.010)	0.003 (CI = +/-0.006; p = 0.246)	-0.108 (CI = +/-0.180; p = 0.229)	0.554	-2.05%
Frequency	2008.1	-0.025 (CI = +/-0.016; p = 0.004)	0.003 (CI = +/-0.006; p = 0.307)	-0.084 (CI = +/-0.179; p = 0.341)	0.588	-2.42%
Frequency	2008.2	-0.023 (CI = +/-0.017; p = 0.010)	0.003 (CI = +/-0.006; p = 0.290)	-0.093 (CI = +/-0.185; p = 0.308)	0.560	-2.28%
Frequency	2009.1	-0.027 (CI = +/-0.018; p = 0.005)	0.003 (CI = +/-0.006; p = 0.353)	-0.072 (CI = +/-0.187; p = 0.432)	0.583	-2.63%
Frequency	2009.2	-0.026 (CI = +/-0.019; p = 0.012)	0.003 (CI = +/-0.006; p = 0.351)	-0.077 (CI = +/-0.195; p = 0.422)	0.555	-2.55%
Frequency	2010.1	-0.029 (CI = +/-0.021; p = 0.008)	0.002 (CI = +/-0.006; p = 0.416)	-0.058 (CI = +/-0.199; p = 0.554)	0.568	-2.89%
Frequency	2010.2	-0.030 (CI = +/-0.023; p = 0.012)	0.002 (CI = +/-0.006; p = 0.447)	-0.052 (CI = +/-0.209; p = 0.608)	0.550	-2.99%
Frequency	2011.1	-0.035 (CI = +/-0.024; p = 0.008)	0.002 (CI = +/-0.006; p = 0.523)	-0.031 (CI = +/-0.214; p = 0.769)	0.564	-3.39%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.040)	0.003 (CI = +/-0.006; p = 0.361)	-0.074 (CI = +/-0.205; p = 0.460)	0.525	-2.55%
Frequency	2012.1	-0.027 (CI = +/-0.027; p = 0.053)	0.003 (CI = +/-0.006; p = 0.390)	-0.069 (CI = +/-0.216; p = 0.513)	0.502	-2.65%
Frequency	2012.2	-0.025 (CI = +/-0.030; p = 0.103)	0.003 (CI = +/-0.007; p = 0.382)	-0.078 (CI = +/-0.229; p = 0.480)	0.455	-2.45%
Frequency	2013.1	-0.029 (CI = +/-0.034; p = 0.093)	0.003 (CI = +/-0.007; p = 0.433)	-0.062 (CI = +/-0.242; p = 0.594)	0.450	-2.81%
Frequency	2013.2	-0.031 (CI = +/-0.038; p = 0.111)	0.002 (CI = +/-0.007; p = 0.470)	-0.053 (CI = +/-0.259; p = 0.666)	0.422	-3.01%
Frequency	2014.1	-0.038 (CI = +/-0.043; p = 0.081)	0.002 (CI = +/-0.007; p = 0.540)	-0.025 (CI = +/-0.273; p = 0.849)	0.434	-3.72%
Frequency	2014.2	-0.036 (CI = +/-0.050; p = 0.152)	0.002 (CI = +/-0.008; p = 0.540)	-0.033 (CI = +/-0.297; p = 0.812)	0.357	-3.49%
Frequency	2015.1	-0.045 (CI = +/-0.059; p = 0.120)	0.002 (CI = +/-0.008; p = 0.609)	0.002 (CI = +/-0.321; p = 0.992)	0.358	-4.44%
Frequency	2015.2	-0.038 (CI = +/-0.074; p = 0.284)	0.002 (CI = +/-0.008; p = 0.589)	-0.025 (CI = +/-0.361; p = 0.884)	0.219	-3.69%
Frequency	2017.1	-0.074 (CI = +/-0.092; p = 0.102)	0.001 (CI = +/-0.008; p = 0.717)	0.092 (CI = +/-0.396; p = 0.616)	0.329	-7.17%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2016.1,2016.2,2017.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.004 (CI = +/-0.021; p = 0.698)	0.354 (CI = +/-0.300; p = 0.022)	0.246	+0.40%
Loss Cost	2006.2	-0.001 (CI = +/-0.021; p = 0.943)	0.386 (CI = +/-0.297; p = 0.013)	0.241	-0.08%
Loss Cost	2007.1	0.000 (CI = +/-0.023; p = 0.973)	0.383 (CI = +/-0.306; p = 0.016)	0.239	-0.04%
Loss Cost	2007.2	-0.007 (CI = +/-0.023; p = 0.566)	0.422 (CI = +/-0.299; p = 0.007)	0.247	-0.65%
Loss Cost	2008.1	-0.004 (CI = +/-0.025; p = 0.761)	0.404 (CI = +/-0.305; p = 0.011)	0.254	-0.37%
Loss Cost	2008.2	0.002 (CI = +/-0.025; p = 0.853)	0.369 (CI = +/-0.303; p = 0.019)	0.288	+0.23%
Loss Cost	2009.1	0.003 (CI = +/-0.027; p = 0.818)	0.365 (CI = +/-0.313; p = 0.024)	0.286	+0.31%
Loss Cost	2009.2	0.004 (CI = +/-0.030; p = 0.780)	0.360 (CI = +/-0.324; p = 0.031)	0.284	+0.41%
Loss Cost	2010.1	-0.004 (CI = +/-0.031; p = 0.808)	0.400 (CI = +/-0.321; p = 0.017)	0.280	-0.36%
Loss Cost	2010.2	0.005 (CI = +/-0.032; p = 0.753)	0.357 (CI = +/-0.316; p = 0.028)	0.327	+0.49%
Loss Cost	2011.1	-0.001 (CI = +/-0.034; p = 0.960)	0.385 (CI = +/-0.322; p = 0.021)	0.314	-0.08%
Loss Cost	2011.2	0.001 (CI = +/-0.037; p = 0.953)	0.376 (CI = +/-0.336; p = 0.030)	0.314	+0.11%
Loss Cost	2012.1	0.013 (CI = +/-0.038; p = 0.482)	0.322 (CI = +/-0.327; p = 0.053)	0.386	+1.32%
Loss Cost	2012.2	-0.005 (CI = +/-0.035; p = 0.756)	0.401 (CI = +/-0.285; p = 0.009)	0.422	-0.53%
Loss Cost	2013.1	-0.001 (CI = +/-0.039; p = 0.965)	0.382 (CI = +/-0.298; p = 0.015)	0.430	-0.08%
Loss Cost	2013.2	-0.011 (CI = +/-0.043; p = 0.590)	0.422 (CI = +/-0.303; p = 0.009)	0.428	-1.11%
Loss Cost	2014.1	-0.015 (CI = +/-0.049; p = 0.534)	0.435 (CI = +/-0.323; p = 0.012)	0.419	-1.46%
Loss Cost	2014.2	-0.028 (CI = +/-0.055; p = 0.306)	0.479 (CI = +/-0.335; p = 0.008)	0.426	-2.71%
Loss Cost	2015.1	-0.022 (CI = +/-0.067; p = 0.495)	0.460 (CI = +/-0.365; p = 0.017)	0.427	-2.14%
Loss Cost	2015.2	-0.055 (CI = +/-0.075; p = 0.135)	0.565 (CI = +/-0.365; p = 0.006)	0.484	-5.36%
Loss Cost	2017.1	-0.099 (CI = +/-0.093; p = 0.039)	0.696 (CI = +/-0.391; p = 0.002)	0.564	-9.43%
Severity	2006.1	0.024 (CI = +/-0.022; p = 0.037)	0.465 (CI = +/-0.323; p = 0.006)	0.526	+2.40%
Severity	2006.2	0.019 (CI = +/-0.023; p = 0.100)	0.496 (CI = +/-0.322; p = 0.004)	0.513	+1.93%
Severity	2007.1	0.023 (CI = +/-0.024; p = 0.065)	0.473 (CI = +/-0.326; p = 0.006)	0.528	+2.29%
Severity	2007.2	0.019 (CI = +/-0.025; p = 0.144)	0.498 (CI = +/-0.330; p = 0.004)	0.512	+1.89%
Severity	2008.1	0.025 (CI = +/-0.026; p = 0.061)	0.460 (CI = +/-0.326; p = 0.007)	0.550	+2.53%
Severity	2008.2	0.030 (CI = +/-0.027; p = 0.034)	0.430 (CI = +/-0.328; p = 0.012)	0.572	+3.04%
Severity	2009.1	0.034 (CI = +/-0.029; p = 0.024)	0.408 (CI = +/-0.335; p = 0.019)	0.582	+3.46%
Severity	2009.2	0.035 (CI = +/-0.032; p = 0.034)	0.404 (CI = +/-0.347; p = 0.024)	0.570	+3.52%
Severity	2010.1	0.030 (CI = +/-0.034; p = 0.080)	0.428 (CI = +/-0.356; p = 0.020)	0.547	+3.05%
Severity	2010.2	0.040 (CI = +/-0.035; p = 0.028)	0.379 (CI = +/-0.349; p = 0.034)	0.596	+4.05%
Severity	2011.1	0.038 (CI = +/-0.038; p = 0.053)	0.389 (CI = +/-0.363; p = 0.037)	0.574	+3.85%
Severity	2011.2	0.033 (CI = +/-0.042; p = 0.116)	0.412 (CI = +/-0.376; p = 0.033)	0.547	+3.33%
Severity	2012.1	0.046 (CI = +/-0.043; p = 0.036)	0.352 (CI = +/-0.366; p = 0.058)	0.608	+4.73%
Severity	2012.2	0.026 (CI = +/-0.040; p = 0.186)	0.436 (CI = +/-0.326; p = 0.012)	0.621	+2.68%
Severity	2013.1	0.035 (CI = +/-0.044; p = 0.117)	0.403 (CI = +/-0.335; p = 0.021)	0.638	+3.53%
Severity	2013.2	0.027 (CI = +/-0.049; p = 0.268)	0.433 (CI = +/-0.348; p = 0.018)	0.612	+2.71%
Severity	2014.1	0.030 (CI = +/-0.057; p = 0.277)	0.421 (CI = +/-0.372; p = 0.029)	0.601	+3.04%
Severity	2014.2	0.016 (CI = +/-0.064; p = 0.605)	0.470 (CI = +/-0.387; p = 0.021)	0.573	+1.59%
Severity	2015.1	0.031 (CI = +/-0.075; p = 0.386)	0.420 (CI = +/-0.412; p = 0.046)	0.592	+3.17%
Severity	2015.2	-0.008 (CI = +/-0.083; p = 0.834)	0.543 (CI = +/-0.407; p = 0.013)	0.590	-0.82%
Severity	2017.1	-0.017 (CI = +/-0.115; p = 0.747)	0.570 (CI = +/-0.483; p = 0.025)	0.572	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.002)	-0.110 (CI = +/-0.169; p = 0.192)	0.503	-1.96%
Frequency	2006.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.110 (CI = +/-0.174; p = 0.206)	0.487	-1.97%
Frequency	2007.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.089 (CI = +/-0.171; p = 0.292)	0.532	-2.28%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.076 (CI = +/-0.172; p = 0.374)	0.548	-2.49%
Frequency	2008.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.055 (CI = +/-0.170; p = 0.509)	0.587	-2.82%
Frequency	2008.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.061 (CI = +/-0.175; p = 0.480)	0.557	-2.73%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.175; p = 0.620)	0.584	-3.04%
Frequency	2009.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.045 (CI = +/-0.181; p = 0.615)	0.556	-3.00%
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.001)	-0.028 (CI = +/-0.183; p = 0.756)	0.574	-3.31%
Frequency	2010.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.022 (CI = +/-0.190; p = 0.811)	0.558	-3.42%
Frequency	2011.1	-0.039 (CI = +/-0.020; p = 0.001)	-0.004 (CI = +/-0.193; p = 0.968)	0.576	-3.79%
Frequency	2011.2	-0.032 (CI = +/-0.021; p = 0.004)	-0.036 (CI = +/-0.185; p = 0.691)	0.528	-3.12%
Frequency	2012.1	-0.033 (CI = +/-0.023; p = 0.007)	-0.030 (CI = +/-0.194; p = 0.750)	0.508	-3.25%
Frequency	2012.2	-0.032 (CI = +/-0.025; p = 0.017)	-0.035 (CI = +/-0.203; p = 0.720)	0.461	-3.13%
Frequency	2013.1	-0.035 (CI = +/-0.028; p = 0.016)	-0.020 (CI = +/-0.212; p = 0.842)	0.461	-3.49%
Frequency	2013.2	-0.038 (CI = +/-0.032; p = 0.023)	-0.011 (CI = +/-0.224; p = 0.915)	0.438	-3.71%
Frequency	2014.1	-0.045 (CI = +/-0.036; p = 0.017)	0.014 (CI = +/-0.233; p = 0.903)	0.457	-4.37%
Frequency	2014.2	-0.043 (CI = +/-0.042; p = 0.043)	0.009 (CI = +/-0.252; p = 0.941)	0.384	-4.24%
Frequency	2015.1	-0.053 (CI = +/-0.049; p = 0.036)	0.040 (CI = +/-0.268; p = 0.752)	0.394	-5.14%
Frequency	2015.2	-0.047 (CI = +/-0.061; p = 0.122)	0.022 (CI = +/-0.299; p = 0.878)	0.264	-4.58%
Frequency	2017.1	-0.082 (CI = +/-0.077; p = 0.039)	0.126 (CI = +/-0.323; p = 0.410)	0.381	-7.84%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.019; p = 0.068)	0.066	+1.74%
Loss Cost	2006.2	0.016 (CI = +/-0.020; p = 0.113)	0.045	+1.58%
Loss Cost	2007.1	0.018 (CI = +/-0.021; p = 0.082)	0.061	+1.83%
Loss Cost	2007.2	0.014 (CI = +/-0.021; p = 0.180)	0.026	+1.44%
Loss Cost	2008.1	0.016 (CI = +/-0.023; p = 0.158)	0.033	+1.62%
Loss Cost	2008.2	0.016 (CI = +/-0.024; p = 0.182)	0.027	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.026; p = 0.184)	0.028	+1.72%
Loss Cost	2009.2	0.021 (CI = +/-0.027; p = 0.119)	0.052	+2.14%
Loss Cost	2010.1	0.022 (CI = +/-0.029; p = 0.130)	0.049	+2.23%
Loss Cost	2010.2	0.017 (CI = +/-0.030; p = 0.270)	0.010	+1.68%
Loss Cost	2011.1	0.013 (CI = +/-0.033; p = 0.413)	-0.012	+1.32%
Loss Cost	2011.2	0.009 (CI = +/-0.035; p = 0.587)	-0.029	+0.93%
Loss Cost	2012.1	0.007 (CI = +/-0.038; p = 0.686)	-0.036	+0.75%
Loss Cost	2012.2	0.005 (CI = +/-0.041; p = 0.784)	-0.042	+0.55%
Loss Cost	2013.1	0.013 (CI = +/-0.044; p = 0.538)	-0.028	+1.33%
Loss Cost	2013.2	-0.001 (CI = +/-0.044; p = 0.946)	-0.050	-0.14%
Loss Cost	2014.1	-0.007 (CI = +/-0.048; p = 0.751)	-0.047	-0.74%
Loss Cost	2014.2	-0.009 (CI = +/-0.053; p = 0.724)	-0.048	-0.90%
Loss Cost	2015.1	0.007 (CI = +/-0.055; p = 0.802)	-0.055	+0.67%
Loss Cost	2015.2	-0.005 (CI = +/-0.060; p = 0.859)	-0.060	-0.51%
Loss Cost	2016.1	0.003 (CI = +/-0.067; p = 0.932)	-0.066	+0.27%
Loss Cost	2016.2	0.002 (CI = +/-0.077; p = 0.966)	-0.071	+0.16%
Loss Cost	2017.1	0.025 (CI = +/-0.082; p = 0.527)	-0.043	+2.49%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.408	+4.19%
Severity	2006.2	0.041 (CI = +/-0.017; p = 0.000)	0.389	+4.21%
Severity	2007.1	0.045 (CI = +/-0.018; p = 0.000)	0.420	+4.55%
Severity	2007.2	0.042 (CI = +/-0.019; p = 0.000)	0.378	+4.33%
Severity	2008.1	0.044 (CI = +/-0.020; p = 0.000)	0.377	+4.50%
Severity	2008.2	0.045 (CI = +/-0.021; p = 0.000)	0.360	+4.57%
Severity	2009.1	0.047 (CI = +/-0.022; p = 0.000)	0.370	+4.84%
Severity	2009.2	0.052 (CI = +/-0.023; p = 0.000)	0.411	+5.36%
Severity	2010.1	0.053 (CI = +/-0.025; p = 0.000)	0.395	+5.47%
Severity	2010.2	0.049 (CI = +/-0.026; p = 0.001)	0.339	+5.05%
Severity	2011.1	0.044 (CI = +/-0.027; p = 0.003)	0.273	+4.48%
Severity	2011.2	0.039 (CI = +/-0.029; p = 0.011)	0.210	+3.97%
Severity	2012.1	0.038 (CI = +/-0.032; p = 0.020)	0.181	+3.90%
Severity	2012.2	0.040 (CI = +/-0.034; p = 0.023)	0.179	+4.13%
Severity	2013.1	0.046 (CI = +/-0.037; p = 0.017)	0.208	+4.71%
Severity	2013.2	0.036 (CI = +/-0.038; p = 0.063)	0.121	+3.68%
Severity	2014.1	0.031 (CI = +/-0.042; p = 0.132)	0.069	+3.19%
Severity	2014.2	0.027 (CI = +/-0.046; p = 0.229)	0.028	+2.77%
Severity	2015.1	0.041 (CI = +/-0.048; p = 0.084)	0.116	+4.23%
Severity	2015.2	0.030 (CI = +/-0.051; p = 0.227)	0.033	+3.10%
Severity	2016.1	0.039 (CI = +/-0.057; p = 0.165)	0.066	+3.98%
Severity	2016.2	0.043 (CI = +/-0.065; p = 0.173)	0.066	+4.43%
Severity	2017.1	0.068 (CI = +/-0.066; p = 0.044)	0.222	+7.04%
Frequency	2006.1	-0.024 (CI = +/-0.007; p = 0.000)	0.562	-2.35%
Frequency	2006.2	-0.025 (CI = +/-0.007; p = 0.000)	0.597	-2.52%
Frequency	2007.1	-0.026 (CI = +/-0.007; p = 0.000)	0.600	-2.61%
Frequency	2007.2	-0.028 (CI = +/-0.008; p = 0.000)	0.623	-2.76%
Frequency	2008.1	-0.028 (CI = +/-0.008; p = 0.000)	0.600	-2.76%
Frequency	2008.2	-0.029 (CI = +/-0.009; p = 0.000)	0.588	-2.82%
Frequency	2009.1	-0.030 (CI = +/-0.009; p = 0.000)	0.604	-2.97%
Frequency	2009.2	-0.031 (CI = +/-0.010; p = 0.000)	0.594	-3.05%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	0.572	-3.07%
Frequency	2010.2	-0.033 (CI = +/-0.011; p = 0.000)	0.573	-3.20%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.525	-3.02%
Frequency	2011.2	-0.030 (CI = +/-0.012; p = 0.000)	0.479	-2.92%
Frequency	2012.1	-0.031 (CI = +/-0.013; p = 0.000)	0.471	-3.03%
Frequency	2012.2	-0.035 (CI = +/-0.014; p = 0.000)	0.545	-3.44%
Frequency	2013.1	-0.033 (CI = +/-0.015; p = 0.000)	0.487	-3.23%
Frequency	2013.2	-0.038 (CI = +/-0.015; p = 0.000)	0.564	-3.69%
Frequency	2014.1	-0.039 (CI = +/-0.016; p = 0.000)	0.546	-3.81%
Frequency	2014.2	-0.036 (CI = +/-0.018; p = 0.000)	0.481	-3.57%
Frequency	2015.1	-0.035 (CI = +/-0.020; p = 0.002)	0.418	-3.41%
Frequency	2015.2	-0.036 (CI = +/-0.022; p = 0.003)	0.387	-3.50%
Frequency	2016.1	-0.036 (CI = +/-0.025; p = 0.007)	0.351	-3.57%
Frequency	2016.2	-0.042 (CI = +/-0.027; p = 0.006)	0.393	-4.09%
Frequency	2017.1	-0.043 (CI = +/-0.031; p = 0.011)	0.360	-4.24%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.019; p = 0.064)	-0.243 (CI = +/-0.187; p = 0.012)	0.001 (CI = +/-0.011; p = 0.846)	0.187	+1.82%
Loss Cost	2006.2	0.018 (CI = +/-0.020; p = 0.087)	-0.241 (CI = +/-0.192; p = 0.016)	0.001 (CI = +/-0.012; p = 0.854)	0.160	+1.77%
Loss Cost	2007.1	0.019 (CI = +/-0.021; p = 0.079)	-0.233 (CI = +/-0.198; p = 0.023)	0.001 (CI = +/-0.012; p = 0.827)	0.162	+1.93%
Loss Cost	2007.2	0.016 (CI = +/-0.022; p = 0.149)	-0.218 (CI = +/-0.202; p = 0.035)	0.001 (CI = +/-0.012; p = 0.858)	0.109	+1.64%
Loss Cost	2008.1	0.017 (CI = +/-0.024; p = 0.158)	-0.214 (CI = +/-0.208; p = 0.044)	0.001 (CI = +/-0.012; p = 0.850)	0.107	+1.71%
Loss Cost	2008.2	0.018 (CI = +/-0.025; p = 0.148)	-0.222 (CI = +/-0.215; p = 0.044)	0.001 (CI = +/-0.012; p = 0.838)	0.105	+1.86%
Loss Cost	2009.1	0.018 (CI = +/-0.027; p = 0.182)	-0.223 (CI = +/-0.223; p = 0.050)	0.001 (CI = +/-0.013; p = 0.846)	0.102	+1.83%
Loss Cost	2009.2	0.024 (CI = +/-0.028; p = 0.085)	-0.253 (CI = +/-0.222; p = 0.027)	0.002 (CI = +/-0.012; p = 0.798)	0.163	+2.46%
Loss Cost	2010.1	0.023 (CI = +/-0.030; p = 0.119)	-0.257 (CI = +/-0.230; p = 0.030)	0.001 (CI = +/-0.013; p = 0.813)	0.158	+2.38%
Loss Cost	2010.2	0.020 (CI = +/-0.032; p = 0.210)	-0.240 (CI = +/-0.237; p = 0.047)	0.001 (CI = +/-0.013; p = 0.834)	0.098	+2.01%
Loss Cost	2011.1	0.014 (CI = +/-0.033; p = 0.395)	-0.265 (CI = +/-0.240; p = 0.032)	0.001 (CI = +/-0.013; p = 0.894)	0.108	+1.41%
Loss Cost	2011.2	0.012 (CI = +/-0.036; p = 0.482)	-0.259 (CI = +/-0.251; p = 0.044)	0.001 (CI = +/-0.013; p = 0.902)	0.075	+1.25%
Loss Cost	2012.1	0.008 (CI = +/-0.039; p = 0.670)	-0.276 (CI = +/-0.259; p = 0.038)	0.000 (CI = +/-0.013; p = 0.939)	0.084	+0.81%
Loss Cost	2012.2	0.009 (CI = +/-0.042; p = 0.660)	-0.280 (CI = +/-0.272; p = 0.044)	0.001 (CI = +/-0.014; p = 0.939)	0.072	+0.90%
Loss Cost	2013.1	0.014 (CI = +/-0.045; p = 0.523)	-0.261 (CI = +/-0.282; p = 0.068)	0.001 (CI = +/-0.014; p = 0.911)	0.055	+1.42%
Loss Cost	2013.2	0.002 (CI = +/-0.047; p = 0.923)	-0.215 (CI = +/-0.279; p = 0.123)	0.001 (CI = +/-0.013; p = 0.905)	-0.014	+0.22%
Loss Cost	2014.1	-0.007 (CI = +/-0.049; p = 0.776)	-0.246 (CI = +/-0.285; p = 0.086)	0.001 (CI = +/-0.013; p = 0.937)	0.025	-0.67%
Loss Cost	2014.2	-0.005 (CI = +/-0.055; p = 0.858)	-0.254 (CI = +/-0.303; p = 0.095)	0.000 (CI = +/-0.014; p = 0.943)	0.019	-0.47%
Loss Cost	2015.1	0.007 (CI = +/-0.058; p = 0.789)	-0.216 (CI = +/-0.307; p = 0.155)	0.001 (CI = +/-0.014; p = 0.927)	-0.035	+0.74%
Loss Cost	2015.2	-0.001 (CI = +/-0.064; p = 0.984)	-0.188 (CI = +/-0.324; p = 0.232)	0.001 (CI = +/-0.014; p = 0.896)	-0.084	-0.06%
Loss Cost	2016.1	0.004 (CI = +/-0.072; p = 0.915)	-0.176 (CI = +/-0.345; p = 0.290)	0.001 (CI = +/-0.015; p = 0.904)	-0.119	+0.36%
Loss Cost	2016.2	0.007 (CI = +/-0.082; p = 0.864)	-0.186 (CI = +/-0.376; p = 0.303)	0.001 (CI = +/-0.015; p = 0.925)	-0.134	+0.66%
Loss Cost	2017.1	0.025 (CI = +/-0.089; p = 0.552)	-0.141 (CI = +/-0.385; p = 0.437)	0.000 (CI = +/-0.015; p = 0.987)	-0.162	+2.50%
Severity	2006.1	0.043 (CI = +/-0.017; p = 0.000)	-0.181 (CI = +/-0.169; p = 0.037)	0.002 (CI = +/-0.010; p = 0.665)	0.457	+4.35%
Severity	2006.2	0.044 (CI = +/-0.018; p = 0.000)	-0.187 (CI = +/-0.173; p = 0.035)	0.002 (CI = +/-0.010; p = 0.654)	0.442	+4.47%
Severity	2007.1	0.047 (CI = +/-0.019; p = 0.000)	-0.172 (CI = +/-0.176; p = 0.055)	0.003 (CI = +/-0.010; p = 0.597)	0.461	+4.77%
Severity	2007.2	0.045 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.181; p = 0.073)	0.003 (CI = +/-0.011; p = 0.616)	0.413	+4.64%
Severity	2008.1	0.046 (CI = +/-0.021; p = 0.000)	-0.159 (CI = +/-0.187; p = 0.091)	0.003 (CI = +/-0.011; p = 0.606)	0.406	+4.74%
Severity	2008.2	0.048 (CI = +/-0.023; p = 0.000)	-0.169 (CI = +/-0.192; p = 0.083)	0.003 (CI = +/-0.011; p = 0.594)	0.395	+4.93%
Severity	2009.1	0.050 (CI = +/-0.024; p = 0.000)	-0.159 (CI = +/-0.198; p = 0.111)	0.003 (CI = +/-0.011; p = 0.573)	0.396	+5.13%
Severity	2009.2	0.057 (CI = +/-0.024; p = 0.000)	-0.191 (CI = +/-0.193; p = 0.052)	0.003 (CI = +/-0.011; p = 0.510)	0.466	+5.83%
Severity	2010.1	0.057 (CI = +/-0.026; p = 0.000)	-0.192 (CI = +/-0.201; p = 0.061)	0.003 (CI = +/-0.011; p = 0.521)	0.448	+5.82%
Severity	2010.2	0.054 (CI = +/-0.028; p = 0.001)	-0.180 (CI = +/-0.207; p = 0.086)	0.003 (CI = +/-0.011; p = 0.539)	0.383	+5.54%
Severity	2011.1	0.047 (CI = +/-0.028; p = 0.002)	-0.211 (CI = +/-0.204; p = 0.043)	0.003 (CI = +/-0.011; p = 0.602)	0.355	+4.78%
Severity	2011.2	0.044 (CI = +/-0.030; p = 0.007)	-0.198 (CI = +/-0.211; p = 0.065)	0.003 (CI = +/-0.011; p = 0.618)	0.278	+4.45%
Severity	2012.1	0.041 (CI = +/-0.033; p = 0.016)	-0.208 (CI = +/-0.220; p = 0.063)	0.003 (CI = +/-0.011; p = 0.646)	0.256	+4.19%
Severity	2012.2	0.046 (CI = +/-0.035; p = 0.013)	-0.227 (CI = +/-0.226; p = 0.050)	0.003 (CI = +/-0.011; p = 0.640)	0.273	+4.69%
Severity	2013.1	0.049 (CI = +/-0.038; p = 0.013)	-0.214 (CI = +/-0.236; p = 0.073)	0.003 (CI = +/-0.012; p = 0.625)	0.280	+5.05%
Severity	2013.2	0.042 (CI = +/-0.040; p = 0.042)	-0.185 (CI = +/-0.240; p = 0.123)	0.003 (CI = +/-0.012; p = 0.621)	0.166	+4.26%
Severity	2014.1	0.035 (CI = +/-0.043; p = 0.107)	-0.210 (CI = +/-0.246; p = 0.090)	0.003 (CI = +/-0.012; p = 0.648)	0.145	+3.52%
Severity	2014.2	0.034 (CI = +/-0.047; p = 0.152)	-0.206 (CI = +/-0.262; p = 0.114)	0.003 (CI = +/-0.012; p = 0.656)	0.090	+3.41%
Severity	2015.1	0.045 (CI = +/-0.050; p = 0.075)	-0.171 (CI = +/-0.263; p = 0.186)	0.003 (CI = +/-0.012; p = 0.634)	0.134	+4.57%
Severity	2015.2	0.037 (CI = +/-0.054; p = 0.171)	-0.144 (CI = +/-0.276; p = 0.282)	0.003 (CI = +/-0.012; p = 0.604)	0.015	+3.73%
Severity	2016.1	0.042 (CI = +/-0.061; p = 0.157)	-0.128 (CI = +/-0.293; p = 0.361)	0.003 (CI = +/-0.012; p = 0.621)	0.020	+4.31%
Severity	2016.2	0.049 (CI = +/-0.068; p = 0.143)	-0.150 (CI = +/-0.315; p = 0.318)	0.003 (CI = +/-0.013; p = 0.675)	0.026	+5.05%
Severity	2017.1	0.069 (CI = +/-0.071; p = 0.055)	-0.101 (CI = +/-0.308; p = 0.485)	0.002 (CI = +/-0.012; p = 0.739)	0.136	+7.17%
Frequency	2006.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.074; p = 0.096)	-0.001 (CI = +/-0.005; p = 0.622)	0.575	-2.43%
Frequency	2006.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.074; p = 0.151)	-0.001 (CI = +/-0.004; p = 0.567)	0.602	-2.58%
Frequency	2007.1	-0.028 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.075; p = 0.106)	-0.001 (CI = +/-0.004; p = 0.506)	0.612	-2.72%
Frequency	2007.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.075; p = 0.160)	-0.002 (CI = +/-0.004; p = 0.469)	0.628	-2.86%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.078; p = 0.160)	-0.002 (CI = +/-0.005; p = 0.465)	0.606	-2.89%
Frequency	2008.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.080; p = 0.185)	-0.002 (CI = +/-0.005; p = 0.467)	0.591	-2.92%
Frequency	2009.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.080; p = 0.111)	-0.002 (CI = +/-0.005; p = 0.392)	0.620	-3.14%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.083; p = 0.136)	-0.002 (CI = +/-0.005; p = 0.394)	0.607	-3.18%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.086; p = 0.129)	-0.002 (CI = +/-0.005; p = 0.385)	0.587	-3.25%
Frequency	2010.2	-0.034 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.089; p = 0.171)	-0.002 (CI = +/-0.005; p = 0.382)	0.582	-3.35%
Frequency	2011.1	-0.033 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.091; p = 0.230)	-0.002 (CI = +/-0.005; p = 0.416)	0.525	-3.21%
Frequency	2011.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.061 (CI = +/-0.094; p = 0.193)	-0.002 (CI = +/-0.005; p = 0.431)	0.485	-3.06%
Frequency	2012.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.069 (CI = +/-0.097; p = 0.155)	-0.002 (CI = +/-0.005; p = 0.406)	0.486	-3.25%
Frequency	2012.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.053 (CI = +/-0.096; p = 0.258)	-0.002 (CI = +/-0.005; p = 0.377)	0.544	-3.62%
Frequency	2013.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.099; p = 0.332)	-0.002 (CI = +/-0.005; p = 0.403)	0.475	-3.46%
Frequency	2013.2	-0.040 (CI = +/-0.016; p = 0.000)	-0.030 (CI = +/-0.098; p = 0.523)	-0.002 (CI = +/-0.005; p = 0.384)	0.543	-3.88%
Frequency	2014.1	-0.041 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.102; p = 0.464)	-0.002 (CI = +/-0.005; p = 0.382)	0.527	-4.05%
Frequency	2014.2	-0.038 (CI = +/-0.019; p = 0.001)	-0.047 (CI = +/-0.105; p = 0.356)	-0.002 (CI = +/-0.005; p = 0.371)	0.468	-3.75%
Frequency	2015.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.044 (CI = +/-0.112; p = 0.413)	-0.002 (CI = +/-0.005; p = 0.388)	0.395	-3.66%
Frequency	2015.2	-0.037 (CI = +/-0.024; p = 0.005)	-0.044 (CI = +/-0.120; p = 0.442)	-0.002 (CI = +/-0.005; p = 0.405)	0.355	-3.65%
Frequency	2016.1	-0.039 (CI = +/-0.027; p = 0.008)	-0.048 (CI = +/-0.128; p = 0.432)	-0.002 (CI = +/-0.005; p = 0.425)	0.314	-3.78%
Frequency	2016.2	-0.043 (CI = +/-0.030; p = 0.009)	-0.035 (CI = +/-0.137; p = 0.585)	-0.002 (CI = +/-0.006; p = 0.483)	0.333	-4.18%
Frequency	2017.1	-0.045 (CI = +/-0.034; p = 0.015)	-0.040 (CI = +/-0.147; p = 0.563)	-0.002 (CI = +/-0.006; p = 0.516)	0.290	-4.36%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.021; p = 0.071)	0.003 (CI = +/-0.012; p = 0.681)	0.043	+1.92%
Loss Cost	2006.2	0.017 (CI = +/-0.022; p = 0.115)	0.002 (CI = +/-0.012; p = 0.709)	0.020	+1.75%
Loss Cost	2007.1	0.020 (CI = +/-0.023; p = 0.084)	0.003 (CI = +/-0.013; p = 0.673)	0.037	+2.03%
Loss Cost	2007.2	0.016 (CI = +/-0.024; p = 0.179)	0.002 (CI = +/-0.013; p = 0.725)	-0.001	+1.62%
Loss Cost	2008.1	0.018 (CI = +/-0.025; p = 0.155)	0.002 (CI = +/-0.013; p = 0.705)	0.006	+1.82%
Loss Cost	2008.2	0.018 (CI = +/-0.027; p = 0.178)	0.002 (CI = +/-0.013; p = 0.708)	-0.001	+1.83%
Loss Cost	2009.1	0.019 (CI = +/-0.029; p = 0.178)	0.002 (CI = +/-0.013; p = 0.701)	-0.002	+1.95%
Loss Cost	2009.2	0.024 (CI = +/-0.030; p = 0.115)	0.003 (CI = +/-0.013; p = 0.660)	0.024	+2.42%
Loss Cost	2010.1	0.025 (CI = +/-0.032; p = 0.124)	0.003 (CI = +/-0.014; p = 0.658)	0.020	+2.52%
Loss Cost	2010.2	0.019 (CI = +/-0.034; p = 0.252)	0.003 (CI = +/-0.014; p = 0.698)	-0.023	+1.95%
Loss Cost	2011.1	0.016 (CI = +/-0.036; p = 0.382)	0.002 (CI = +/-0.014; p = 0.726)	-0.049	+1.57%
Loss Cost	2011.2	0.012 (CI = +/-0.039; p = 0.540)	0.002 (CI = +/-0.014; p = 0.753)	-0.069	+1.17%
Loss Cost	2012.1	0.010 (CI = +/-0.042; p = 0.632)	0.002 (CI = +/-0.014; p = 0.766)	-0.079	+0.98%
Loss Cost	2012.2	0.008 (CI = +/-0.045; p = 0.725)	0.002 (CI = +/-0.015; p = 0.779)	-0.087	+0.78%
Loss Cost	2013.1	0.016 (CI = +/-0.048; p = 0.501)	0.002 (CI = +/-0.015; p = 0.755)	-0.074	+1.59%
Loss Cost	2013.2	0.001 (CI = +/-0.048; p = 0.970)	0.002 (CI = +/-0.014; p = 0.773)	-0.100	+0.09%
Loss Cost	2014.1	-0.005 (CI = +/-0.052; p = 0.840)	0.002 (CI = +/-0.014; p = 0.784)	-0.100	-0.51%
Loss Cost	2014.2	-0.007 (CI = +/-0.058; p = 0.807)	0.002 (CI = +/-0.014; p = 0.790)	-0.105	-0.68%
Loss Cost	2015.1	0.009 (CI = +/-0.060; p = 0.759)	0.002 (CI = +/-0.014; p = 0.794)	-0.116	+0.89%
Loss Cost	2015.2	-0.003 (CI = +/-0.064; p = 0.926)	0.002 (CI = +/-0.014; p = 0.773)	-0.125	-0.29%
Loss Cost	2016.1	0.005 (CI = +/-0.072; p = 0.892)	0.002 (CI = +/-0.014; p = 0.799)	-0.137	+0.46%
Loss Cost	2016.2	0.003 (CI = +/-0.081; p = 0.933)	0.002 (CI = +/-0.015; p = 0.802)	-0.148	+0.32%
Loss Cost	2017.1	0.025 (CI = +/-0.087; p = 0.538)	0.001 (CI = +/-0.015; p = 0.905)	-0.129	+2.55%
Severity	2006.1	0.043 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.011; p = 0.543)	0.398	+4.43%
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.011; p = 0.546)	0.378	+4.46%
Severity	2007.1	0.047 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.011; p = 0.489)	0.411	+4.85%
Severity	2007.2	0.045 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.011; p = 0.522)	0.366	+4.62%
Severity	2008.1	0.047 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.011; p = 0.503)	0.366	+4.82%
Severity	2008.2	0.048 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.011; p = 0.502)	0.349	+4.90%
Severity	2009.1	0.051 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.011; p = 0.476)	0.359	+5.22%
Severity	2009.2	0.056 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.011; p = 0.421)	0.404	+5.79%
Severity	2010.1	0.058 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.011; p = 0.420)	0.388	+5.93%
Severity	2010.2	0.054 (CI = +/-0.029; p = 0.001)	0.004 (CI = +/-0.012; p = 0.450)	0.328	+5.50%
Severity	2011.1	0.048 (CI = +/-0.030; p = 0.003)	0.004 (CI = +/-0.011; p = 0.482)	0.259	+4.91%
Severity	2011.2	0.043 (CI = +/-0.032; p = 0.011)	0.004 (CI = +/-0.012; p = 0.511)	0.191	+4.38%
Severity	2012.1	0.042 (CI = +/-0.035; p = 0.019)	0.004 (CI = +/-0.012; p = 0.524)	0.159	+4.33%
Severity	2012.2	0.045 (CI = +/-0.038; p = 0.021)	0.004 (CI = +/-0.012; p = 0.522)	0.156	+4.59%
Severity	2013.1	0.051 (CI = +/-0.040; p = 0.016)	0.004 (CI = +/-0.012; p = 0.507)	0.187	+5.20%
Severity	2013.2	0.041 (CI = +/-0.042; p = 0.054)	0.004 (CI = +/-0.012; p = 0.516)	0.095	+4.15%
Severity	2014.1	0.036 (CI = +/-0.045; p = 0.111)	0.004 (CI = +/-0.012; p = 0.529)	0.039	+3.66%
Severity	2014.2	0.032 (CI = +/-0.049; p = 0.192)	0.004 (CI = +/-0.012; p = 0.539)	-0.006	+3.24%
Severity	2015.1	0.046 (CI = +/-0.051; p = 0.075)	0.004 (CI = +/-0.012; p = 0.532)	0.084	+4.69%
Severity	2015.2	0.035 (CI = +/-0.054; p = 0.192)	0.004 (CI = +/-0.012; p = 0.509)	-0.001	+3.55%
Severity	2016.1	0.043 (CI = +/-0.060; p = 0.147)	0.004 (CI = +/-0.012; p = 0.538)	0.027	+4.38%
Severity	2016.2	0.047 (CI = +/-0.068; p = 0.162)	0.003 (CI = +/-0.013; p = 0.567)	0.020	+4.76%
Severity	2017.1	0.070 (CI = +/-0.069; p = 0.048)	0.002 (CI = +/-0.012; p = 0.663)	0.171	+7.21%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.745)	0.550	-2.40%
Frequency	2006.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.659)	0.588	-2.59%
Frequency	2007.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.621)	0.590	-2.69%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.554)	0.615	-2.87%
Frequency	2008.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.561)	0.592	-2.87%
Frequency	2008.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.548)	0.579	-2.93%
Frequency	2009.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.499)	0.597	-3.11%
Frequency	2009.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.485)	0.587	-3.19%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.489)	0.564	-3.22%
Frequency	2010.2	-0.034 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.465)	0.565	-3.37%
Frequency	2011.1	-0.032 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.496)	0.514	-3.18%
Frequency	2011.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.517)	0.467	-3.08%
Frequency	2012.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.509)	0.458	-3.21%
Frequency	2012.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.445)	0.536	-3.64%
Frequency	2013.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.464)	0.476	-3.43%
Frequency	2013.2	-0.040 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.413)	0.557	-3.90%
Frequency	2014.1	-0.041 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.420)	0.539	-4.02%
Frequency	2014.2	-0.039 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.427)	0.471	-3.79%
Frequency	2015.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.002 (CI = +/-0.005; p = 0.435)	0.405	-3.63%
Frequency	2015.2	-0.038 (CI = +/-0.023; p = 0.003)	-0.002 (CI = +/-0.005; p = 0.453)	0.371	-3.70%
Frequency	2016.1	-0.038 (CI = +/-0.026; p = 0.007)	-0.002 (CI = +/-0.005; p = 0.472)	0.331	-3.75%
Frequency	2016.2	-0.043 (CI = +/-0.029; p = 0.006)	-0.002 (CI = +/-0.005; p = 0.517)	0.368	-4.24%
Frequency	2017.1	-0.044 (CI = +/-0.033; p = 0.012)	-0.002 (CI = +/-0.006; p = 0.548)	0.328	-4.35%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.017; p = 0.048)	-0.245 (CI = +/-0.183; p = 0.010)	0.210	+1.74%
Loss Cost	2006.2	0.017 (CI = +/-0.018; p = 0.068)	-0.242 (CI = +/-0.189; p = 0.013)	0.184	+1.70%
Loss Cost	2007.1	0.018 (CI = +/-0.019; p = 0.063)	-0.235 (CI = +/-0.194; p = 0.019)	0.186	+1.83%
Loss Cost	2007.2	0.015 (CI = +/-0.020; p = 0.127)	-0.219 (CI = +/-0.197; p = 0.031)	0.137	+1.56%
Loss Cost	2008.1	0.016 (CI = +/-0.021; p = 0.136)	-0.216 (CI = +/-0.204; p = 0.038)	0.136	+1.62%
Loss Cost	2008.2	0.017 (CI = +/-0.023; p = 0.129)	-0.224 (CI = +/-0.210; p = 0.038)	0.135	+1.76%
Loss Cost	2009.1	0.017 (CI = +/-0.024; p = 0.161)	-0.225 (CI = +/-0.218; p = 0.043)	0.132	+1.72%
Loss Cost	2009.2	0.023 (CI = +/-0.025; p = 0.071)	-0.256 (CI = +/-0.217; p = 0.023)	0.192	+2.32%
Loss Cost	2010.1	0.022 (CI = +/-0.027; p = 0.103)	-0.260 (CI = +/-0.225; p = 0.025)	0.189	+2.23%
Loss Cost	2010.2	0.019 (CI = +/-0.029; p = 0.193)	-0.243 (CI = +/-0.231; p = 0.040)	0.133	+1.87%
Loss Cost	2011.1	0.013 (CI = +/-0.030; p = 0.374)	-0.267 (CI = +/-0.234; p = 0.027)	0.144	+1.32%
Loss Cost	2011.2	0.012 (CI = +/-0.032; p = 0.467)	-0.260 (CI = +/-0.244; p = 0.037)	0.115	+1.17%
Loss Cost	2012.1	0.007 (CI = +/-0.035; p = 0.660)	-0.277 (CI = +/-0.251; p = 0.032)	0.126	+0.75%
Loss Cost	2012.2	0.008 (CI = +/-0.038; p = 0.650)	-0.281 (CI = +/-0.263; p = 0.037)	0.116	+0.85%
Loss Cost	2013.1	0.013 (CI = +/-0.041; p = 0.510)	-0.263 (CI = +/-0.273; p = 0.058)	0.102	+1.33%
Loss Cost	2013.2	0.001 (CI = +/-0.042; p = 0.951)	-0.217 (CI = +/-0.269; p = 0.108)	0.039	+0.13%
Loss Cost	2014.1	-0.007 (CI = +/-0.045; p = 0.735)	-0.247 (CI = +/-0.274; p = 0.074)	0.079	-0.74%
Loss Cost	2014.2	-0.005 (CI = +/-0.050; p = 0.829)	-0.255 (CI = +/-0.290; p = 0.082)	0.077	-0.52%
Loss Cost	2015.1	0.007 (CI = +/-0.053; p = 0.794)	-0.217 (CI = +/-0.293; p = 0.136)	0.029	+0.67%
Loss Cost	2015.2	-0.002 (CI = +/-0.059; p = 0.956)	-0.191 (CI = +/-0.308; p = 0.206)	-0.013	-0.16%
Loss Cost	2016.1	0.003 (CI = +/-0.067; p = 0.932)	-0.179 (CI = +/-0.328; p = 0.262)	-0.041	+0.27%
Loss Cost	2016.2	0.006 (CI = +/-0.077; p = 0.869)	-0.188 (CI = +/-0.354; p = 0.272)	-0.048	+0.60%
Loss Cost	2017.1	0.025 (CI = +/-0.084; p = 0.533)	-0.142 (CI = +/-0.362; p = 0.411)	-0.066	+2.49%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.166; p = 0.031)	0.470	+4.19%
Severity	2006.2	0.042 (CI = +/-0.016; p = 0.000)	-0.190 (CI = +/-0.170; p = 0.030)	0.456	+4.30%
Severity	2007.1	0.045 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.173; p = 0.046)	0.473	+4.55%
Severity	2007.2	0.043 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.178; p = 0.062)	0.427	+4.42%
Severity	2008.1	0.044 (CI = +/-0.019; p = 0.000)	-0.164 (CI = +/-0.183; p = 0.077)	0.421	+4.50%
Severity	2008.2	0.046 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.189; p = 0.071)	0.410	+4.67%
Severity	2009.1	0.047 (CI = +/-0.022; p = 0.000)	-0.165 (CI = +/-0.194; p = 0.093)	0.411	+4.84%
Severity	2009.2	0.053 (CI = +/-0.022; p = 0.000)	-0.197 (CI = +/-0.190; p = 0.043)	0.477	+5.50%
Severity	2010.1	0.053 (CI = +/-0.024; p = 0.000)	-0.198 (CI = +/-0.197; p = 0.049)	0.461	+5.47%
Severity	2010.2	0.051 (CI = +/-0.025; p = 0.000)	-0.186 (CI = +/-0.203; p = 0.072)	0.398	+5.20%
Severity	2011.1	0.044 (CI = +/-0.026; p = 0.002)	-0.217 (CI = +/-0.199; p = 0.034)	0.374	+4.48%
Severity	2011.2	0.041 (CI = +/-0.027; p = 0.005)	-0.203 (CI = +/-0.206; p = 0.053)	0.301	+4.16%
Severity	2012.1	0.038 (CI = +/-0.030; p = 0.014)	-0.213 (CI = +/-0.214; p = 0.051)	0.283	+3.90%
Severity	2012.2	0.043 (CI = +/-0.032; p = 0.011)	-0.232 (CI = +/-0.220; p = 0.040)	0.300	+4.38%
Severity	2013.1	0.046 (CI = +/-0.035; p = 0.011)	-0.220 (CI = +/-0.229; p = 0.059)	0.307	+4.71%
Severity	2013.2	0.039 (CI = +/-0.037; p = 0.041)	-0.192 (CI = +/-0.233; p = 0.102)	0.199	+3.93%
Severity	2014.1	0.031 (CI = +/-0.039; p = 0.110)	-0.216 (CI = +/-0.238; p = 0.073)	0.182	+3.19%
Severity	2014.2	0.031 (CI = +/-0.044; p = 0.160)	-0.213 (CI = +/-0.253; p = 0.093)	0.133	+3.10%
Severity	2015.1	0.041 (CI = +/-0.046; p = 0.076)	-0.179 (CI = +/-0.254; p = 0.155)	0.175	+4.23%
Severity	2015.2	0.033 (CI = +/-0.051; p = 0.185)	-0.153 (CI = +/-0.265; p = 0.238)	0.063	+3.39%
Severity	2016.1	0.039 (CI = +/-0.057; p = 0.165)	-0.137 (CI = +/-0.281; p = 0.314)	0.072	+3.98%
Severity	2016.2	0.047 (CI = +/-0.065; p = 0.141)	-0.160 (CI = +/-0.299; p = 0.270)	0.088	+4.82%
Severity	2017.1	0.068 (CI = +/-0.067; p = 0.048)	-0.107 (CI = +/-0.291; p = 0.438)	0.200	+7.04%
Frequency	2006.1	-0.024 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.073; p = 0.100)	0.584	-2.35%
Frequency	2006.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.073; p = 0.158)	0.610	-2.49%
Frequency	2007.1	-0.026 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.074; p = 0.115)	0.618	-2.61%
Frequency	2007.2	-0.028 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.074; p = 0.174)	0.634	-2.74%
Frequency	2008.1	-0.028 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.077; p = 0.176)	0.612	-2.76%
Frequency	2008.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.079; p = 0.202)	0.598	-2.79%
Frequency	2009.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.079; p = 0.127)	0.623	-2.97%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.082; p = 0.153)	0.611	-3.01%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.085; p = 0.148)	0.590	-3.07%
Frequency	2010.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.088; p = 0.193)	0.585	-3.16%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.090; p = 0.258)	0.531	-3.02%
Frequency	2011.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.093; p = 0.213)	0.493	-2.87%
Frequency	2012.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.095; p = 0.176)	0.493	-3.03%
Frequency	2012.2	-0.034 (CI = +/-0.014; p = 0.000)	-0.049 (CI = +/-0.094; p = 0.293)	0.548	-3.39%
Frequency	2013.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.043 (CI = +/-0.098; p = 0.374)	0.482	-3.23%
Frequency	2013.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.026 (CI = +/-0.096; p = 0.584)	0.548	-3.66%
Frequency	2014.1	-0.039 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.100; p = 0.523)	0.532	-3.81%
Frequency	2014.2	-0.036 (CI = +/-0.018; p = 0.001)	-0.042 (CI = +/-0.104; p = 0.407)	0.473	-3.51%
Frequency	2015.1	-0.035 (CI = +/-0.020; p = 0.002)	-0.039 (CI = +/-0.110; p = 0.466)	0.402	-3.41%
Frequency	2015.2	-0.035 (CI = +/-0.023; p = 0.005)	-0.038 (CI = +/-0.117; p = 0.500)	0.367	-3.43%
Frequency	2016.1	-0.036 (CI = +/-0.025; p = 0.009)	-0.042 (CI = +/-0.125; p = 0.482)	0.330	-3.57%
Frequency	2016.2	-0.041 (CI = +/-0.029; p = 0.008)	-0.029 (CI = +/-0.132; p = 0.647)	0.357	-4.03%
Frequency	2017.1	-0.043 (CI = +/-0.033; p = 0.013)	-0.034 (CI = +/-0.141; p = 0.608)	0.322	-4.24%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.013 (CI = +/-0.026; p = 0.303)	-0.244 (CI = +/-0.189; p = 0.013)	0.000 (CI = +/-0.012; p = 0.952)	0.098 (CI = +/-0.340; p = 0.559)	0.171	+1.33%
Loss Cost	2006.2	0.012 (CI = +/-0.027; p = 0.376)	-0.239 (CI = +/-0.195; p = 0.018)	0.000 (CI = +/-0.012; p = 0.970)	0.106 (CI = +/-0.350; p = 0.542)	0.143	+1.21%
Loss Cost	2007.1	0.014 (CI = +/-0.029; p = 0.342)	-0.233 (CI = +/-0.200; p = 0.024)	0.000 (CI = +/-0.012; p = 0.935)	0.094 (CI = +/-0.360; p = 0.597)	0.142	+1.40%
Loss Cost	2007.2	0.009 (CI = +/-0.031; p = 0.557)	-0.216 (CI = +/-0.204; p = 0.038)	0.000 (CI = +/-0.012; p = 0.997)	0.125 (CI = +/-0.366; p = 0.491)	0.094	+0.91%
Loss Cost	2008.1	0.009 (CI = +/-0.034; p = 0.570)	-0.215 (CI = +/-0.211; p = 0.046)	0.000 (CI = +/-0.013; p = 0.996)	0.123 (CI = +/-0.379; p = 0.514)	0.090	+0.95%
Loss Cost	2008.2	0.011 (CI = +/-0.036; p = 0.534)	-0.220 (CI = +/-0.218; p = 0.048)	0.000 (CI = +/-0.013; p = 0.975)	0.112 (CI = +/-0.393; p = 0.563)	0.084	+1.12%
Loss Cost	2009.1	0.010 (CI = +/-0.039; p = 0.610)	-0.224 (CI = +/-0.226; p = 0.052)	0.000 (CI = +/-0.013; p = 0.994)	0.119 (CI = +/-0.409; p = 0.554)	0.080	+1.00%
Loss Cost	2009.2	0.020 (CI = +/-0.041; p = 0.337)	-0.252 (CI = +/-0.226; p = 0.031)	0.001 (CI = +/-0.013; p = 0.887)	0.063 (CI = +/-0.411; p = 0.754)	0.133	+1.99%
Loss Cost	2010.1	0.018 (CI = +/-0.045; p = 0.428)	-0.257 (CI = +/-0.235; p = 0.033)	0.001 (CI = +/-0.014; p = 0.917)	0.074 (CI = +/-0.429; p = 0.724)	0.128	+1.78%
Loss Cost	2010.2	0.010 (CI = +/-0.049; p = 0.664)	-0.238 (CI = +/-0.241; p = 0.053)	0.000 (CI = +/-0.014; p = 0.988)	0.114 (CI = +/-0.443; p = 0.600)	0.071	+1.05%
Loss Cost	2011.1	-0.002 (CI = +/-0.052; p = 0.953)	-0.266 (CI = +/-0.243; p = 0.033)	-0.001 (CI = +/-0.014; p = 0.869)	0.175 (CI = +/-0.449; p = 0.426)	0.094	-0.15%
Loss Cost	2011.2	-0.007 (CI = +/-0.057; p = 0.815)	-0.255 (CI = +/-0.253; p = 0.049)	-0.001 (CI = +/-0.014; p = 0.831)	0.201 (CI = +/-0.471; p = 0.385)	0.066	-0.65%
Loss Cost	2012.1	-0.018 (CI = +/-0.062; p = 0.561)	-0.278 (CI = +/-0.259; p = 0.037)	-0.002 (CI = +/-0.014; p = 0.723)	0.255 (CI = +/-0.487; p = 0.287)	0.093	-1.75%
Loss Cost	2012.2	-0.019 (CI = +/-0.070; p = 0.568)	-0.274 (CI = +/-0.272; p = 0.049)	-0.003 (CI = +/-0.015; p = 0.721)	0.264 (CI = +/-0.519; p = 0.301)	0.078	-1.92%
Loss Cost	2013.1	-0.013 (CI = +/-0.078; p = 0.735)	-0.262 (CI = +/-0.285; p = 0.069)	-0.002 (CI = +/-0.015; p = 0.782)	0.234 (CI = +/-0.551; p = 0.385)	0.045	-1.27%
Loss Cost	2013.2	-0.044 (CI = +/-0.080; p = 0.265)	-0.206 (CI = +/-0.272; p = 0.130)	-0.004 (CI = +/-0.015; p = 0.597)	0.372 (CI = +/-0.533; p = 0.160)	0.048	-4.27%
Loss Cost	2014.1	-0.071 (CI = +/-0.084; p = 0.090)	-0.248 (CI = +/-0.265; p = 0.065)	-0.006 (CI = +/-0.014; p = 0.418)	0.488 (CI = +/-0.530; p = 0.069)	0.164	-6.87%
Loss Cost	2014.2	-0.078 (CI = +/-0.096; p = 0.105)	-0.237 (CI = +/-0.283; p = 0.094)	-0.006 (CI = +/-0.015; p = 0.413)	0.515 (CI = +/-0.574; p = 0.075)	0.158	-7.47%
Loss Cost	2015.1	-0.061 (CI = +/-0.108; p = 0.249)	-0.215 (CI = +/-0.294; p = 0.139)	-0.005 (CI = +/-0.015; p = 0.498)	0.449 (CI = +/-0.613; p = 0.138)	0.057	-5.89%
Loss Cost	2015.2	-0.095 (CI = +/-0.118; p = 0.107)	-0.166 (CI = +/-0.298; p = 0.250)	-0.006 (CI = +/-0.015; p = 0.400)	0.577 (CI = +/-0.630; p = 0.069)	0.103	-9.05%
Loss Cost	2016.1	-0.101 (CI = +/-0.138; p = 0.137)	-0.172 (CI = +/-0.319; p = 0.262)	-0.006 (CI = +/-0.016; p = 0.408)	0.597 (CI = +/-0.692; p = 0.085)	0.063	-9.57%
Loss Cost	2016.2	-0.114 (CI = +/-0.163; p = 0.151)	-0.154 (CI = +/-0.349; p = 0.352)	-0.006 (CI = +/-0.017; p = 0.410)	0.642 (CI = +/-0.767; p = 0.092)	0.055	-10.79%
Loss Cost	2017.1	-0.089 (CI = +/-0.187; p = 0.315)	-0.130 (CI = +/-0.369; p = 0.450)	-0.006 (CI = +/-0.017; p = 0.459)	0.566 (CI = +/-0.830; p = 0.160)	-0.039	-8.47%
Severity	2006.1	0.033 (CI = +/-0.023; p = 0.006)	-0.181 (CI = +/-0.167; p = 0.034)	0.001 (CI = +/-0.010; p = 0.897)	0.203 (CI = +/-0.300; p = 0.177)	0.472	+3.31%
Severity	2006.2	0.034 (CI = +/-0.024; p = 0.008)	-0.185 (CI = +/-0.172; p = 0.036)	0.001 (CI = +/-0.011; p = 0.883)	0.197 (CI = +/-0.309; p = 0.203)	0.454	+3.41%
Severity	2007.1	0.037 (CI = +/-0.026; p = 0.006)	-0.172 (CI = +/-0.175; p = 0.054)	0.001 (CI = +/-0.011; p = 0.807)	0.174 (CI = +/-0.315; p = 0.266)	0.465	+3.77%
Severity	2007.2	0.034 (CI = +/-0.027; p = 0.017)	-0.162 (CI = +/-0.180; p = 0.075)	0.001 (CI = +/-0.011; p = 0.855)	0.193 (CI = +/-0.323; p = 0.232)	0.422	+3.47%
Severity	2008.1	0.035 (CI = +/-0.030; p = 0.024)	-0.160 (CI = +/-0.186; p = 0.088)	0.001 (CI = +/-0.011; p = 0.847)	0.190 (CI = +/-0.334; p = 0.255)	0.413	+3.53%
Severity	2008.2	0.036 (CI = +/-0.032; p = 0.027)	-0.166 (CI = +/-0.192; p = 0.088)	0.001 (CI = +/-0.011; p = 0.825)	0.179 (CI = +/-0.346; p = 0.300)	0.398	+3.72%
Severity	2009.1	0.039 (CI = +/-0.035; p = 0.031)	-0.160 (CI = +/-0.199; p = 0.110)	0.001 (CI = +/-0.012; p = 0.796)	0.167 (CI = +/-0.359; p = 0.349)	0.394	+3.93%
Severity	2009.2	0.049 (CI = +/-0.036; p = 0.010)	-0.189 (CI = +/-0.196; p = 0.057)	0.002 (CI = +/-0.011; p = 0.668)	0.108 (CI = +/-0.355; p = 0.536)	0.453	+4.99%
Severity	2010.1	0.048 (CI = +/-0.039; p = 0.019)	-0.192 (CI = +/-0.204; p = 0.063)	0.002 (CI = +/-0.012; p = 0.692)	0.114 (CI = +/-0.371; p = 0.531)	0.435	+4.88%
Severity	2010.2	0.042 (CI = +/-0.043; p = 0.053)	-0.177 (CI = +/-0.210; p = 0.094)	0.002 (CI = +/-0.012; p = 0.756)	0.146 (CI = +/-0.384; p = 0.441)	0.372	+4.28%
Severity	2011.1	0.027 (CI = +/-0.043; p = 0.210)	-0.212 (CI = +/-0.202; p = 0.040)	0.000 (CI = +/-0.011; p = 0.957)	0.223 (CI = +/-0.373; p = 0.229)	0.369	+2.73%
Severity	2011.2	0.018 (CI = +/-0.047; p = 0.423)	-0.192 (CI = +/-0.207; p = 0.066)	0.000 (CI = +/-0.012; p = 0.956)	0.266 (CI = +/-0.385; p = 0.165)	0.311	+1.86%
Severity	2012.1	0.010 (CI = +/-0.051; p = 0.681)	-0.209 (CI = +/-0.213; p = 0.053)	-0.001 (CI = +/-0.012; p = 0.855)	0.306 (CI = +/-0.400; p = 0.126)	0.307	+1.03%
Severity	2012.2	0.016 (CI = +/-0.057; p = 0.572)	-0.221 (CI = +/-0.222; p = 0.052)	-0.001 (CI = +/-0.012; p = 0.904)	0.280 (CI = +/-0.423; p = 0.181)	0.305	+1.58%
Severity	2013.1	0.019 (CI = +/-0.064; p = 0.551)	-0.215 (CI = +/-0.233; p = 0.068)	0.000 (CI = +/-0.013; p = 0.936)	0.267 (CI = +/-0.451; p = 0.229)	0.301	+1.87%
Severity	2013.2	-0.003 (CI = +/-0.067; p = 0.922)	-0.176 (CI = +/-0.230; p = 0.125)	-0.002 (CI = +/-0.012; p = 0.781)	0.364 (CI = +/-0.450; p = 0.106)	0.246	-0.32%
Severity	2014.1	-0.027 (CI = +/-0.071; p = 0.435)	-0.212 (CI = +/-0.224; p = 0.062)	-0.003 (CI = +/-0.012; p = 0.578)	0.464 (CI = +/-0.446; p = 0.043)	0.303	-2.63%
Severity	2014.2	-0.040 (CI = +/-0.079; p = 0.301)	-0.190 (CI = +/-0.234; p = 0.104)	-0.004 (CI = +/-0.012; p = 0.520)	0.519 (CI = +/-0.475; p = 0.034)	0.287	-3.92%
Severity	2015.1	-0.025 (CI = +/-0.089; p = 0.551)	-0.171 (CI = +/-0.243; p = 0.153)	-0.003 (CI = +/-0.012; p = 0.615)	0.462 (CI = +/-0.506; p = 0.070)	0.272	-2.52%
Severity	2015.2	-0.060 (CI = +/-0.094; p = 0.190)	-0.121 (CI = +/-0.236; p = 0.289)	-0.004 (CI = +/-0.012; p = 0.468)	0.592 (CI = +/-0.500; p = 0.024)	0.295	-5.83%
Severity	2016.1	-0.063 (CI = +/-0.109; p = 0.234)	-0.124 (CI = +/-0.253; p = 0.307)	-0.004 (CI = +/-0.012; p = 0.480)	0.602 (CI = +/-0.550; p = 0.034)	0.280	-6.10%
Severity	2016.2	-0.066 (CI = +/-0.130; p = 0.291)	-0.120 (CI = +/-0.279; p = 0.363)	-0.004 (CI = +/-0.013; p = 0.496)	0.611 (CI = +/-0.614; p = 0.051)	0.261	-6.35%
Severity	2017.1	-0.034 (CI = +/-0.144; p = 0.607)	-0.091 (CI = +/-0.285; p = 0.492)	-0.004 (CI = +/-0.013; p = 0.556)	0.518 (CI = +/-0.641; p = 0.102)	0.282	-3.37%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.073; p = 0.090)	0.000 (CI = +/-0.005; p = 0.888)	-0.105 (CI = +/-0.131; p = 0.113)	0.595	-1.92%
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.073; p = 0.137)	-0.001 (CI = +/-0.005; p = 0.805)	-0.091 (CI = +/-0.131; p = 0.168)	0.614	-2.12%
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.074; p = 0.106)	-0.001 (CI = +/-0.005; p = 0.722)	-0.080 (CI = +/-0.133; p = 0.229)	0.618	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.075; p = 0.153)	-0.001 (CI = +/-0.005; p = 0.655)	-0.068 (CI = +/-0.135; p = 0.312)	0.629	-2.47%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.055 (CI = +/-0.078; p = 0.163)	-0.001 (CI = +/-0.005; p = 0.656)	-0.067 (CI = +/-0.140; p = 0.336)	0.605	-2.49%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.054 (CI = +/-0.081; p = 0.179)	-0.001 (CI = +/-0.005; p = 0.660)	-0.066 (CI = +/-0.146; p = 0.358)	0.590	-2.50%
Frequency	2009.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.081; p = 0.116)	-0.001 (CI = +/-0.005; p = 0.538)	-0.048 (CI = +/-0.146; p = 0.509)	0.612	-2.82%
Frequency	2009.2	-0.029 (CI = +/-0.015; p = 0.001)	-0.063 (CI = +/-0.084; p = 0.137)	-0.001 (CI = +/-0.005; p = 0.537)	-0.045 (CI = +/-0.152; p = 0.548)	0.597	-2.86%
Frequency	2010.1	-0.030 (CI = +/-0.017; p = 0.001)	-0.065 (CI = +/-0.087; p = 0.136)	-0.002 (CI = +/-0.005; p = 0.520)	-0.040 (CI = +/-0.159; p = 0.608)	0.574	-2.95%
Frequency	2010.2	-0.031 (CI = +/-0.018; p = 0.002)	-0.061 (CI = +/-0.090; p = 0.175)	-0.002 (CI = +/-0.005; p = 0.499)	-0.032 (CI = +/-0.166; p = 0.695)	0.567	-3.10%
Frequency	2011.1	-0.028 (CI = +/-0.020; p = 0.007)	-0.054 (CI = +/-0.093; p = 0.240)	-0.001 (CI = +/-0.005; p = 0.584)	-0.047 (CI = +/-0.171; p = 0.573)	0.510	-2.81%
Frequency	2011.2	-0.025 (CI = +/-0.022; p = 0.026)	-0.062 (CI = +/-0.095; p = 0.189)	-0.001 (CI = +/-0.005; p = 0.656)	-0.065 (CI = +/-0.178; p = 0.453)	0.475	-2.46%
Frequency	2012.1	-0.028 (CI = +/-0.024; p = 0.024)	-0.068 (CI = +/-0.099; p = 0.164)	-0.001 (CI = +/-0.005; p = 0.594)	-0.051 (CI = +/-0.186; p = 0.574)	0.469	-2.75%
Frequency	2012.2	-0.035 (CI = +/-0.025; p = 0.009)	-0.054 (CI = +/-0.098; p = 0.267)	-0.002 (CI = +/-0.005; p = 0.475)	-0.017 (CI = +/-0.187; p = 0.853)	0.521	-3.44%
Frequency	2013.1	-0.031 (CI = +/-0.028; p = 0.030)	-0.047 (CI = +/-0.102; p = 0.346)	-0.002 (CI = +/-0.006; p = 0.556)	-0.034 (CI = +/-0.197; p = 0.723)	0.450	-3.08%
Frequency	2013.2	-0.041 (CI = +/-0.030; p = 0.010)	-0.030 (CI = +/-0.101; p = 0.538)	-0.002 (CI = +/-0.005; p = 0.428)	0.007 (CI = +/-0.198; p = 0.938)	0.517	-3.97%
Frequency	2014.1	-0.045 (CI = +/-0.033; p = 0.012)	-0.036 (CI = +/-0.105; p = 0.476)	-0.002 (CI = +/-0.006; p = 0.388)	0.025 (CI = +/-0.211; p = 0.808)	0.499	-4.36%
Frequency	2014.2	-0.038 (CI = +/-0.037; p = 0.048)	-0.047 (CI = +/-0.110; p = 0.372)	-0.002 (CI = +/-0.006; p = 0.455)	-0.004 (CI = +/-0.223; p = 0.972)	0.433	-3.70%
Frequency	2015.1	-0.035 (CI = +/-0.043; p = 0.099)	-0.044 (CI = +/-0.116; p = 0.429)	-0.002 (CI = +/-0.006; p = 0.503)	-0.013 (CI = +/-0.242; p = 0.908)	0.352	-3.46%
Frequency	2015.2	-0.035 (CI = +/-0.050; p = 0.158)	-0.045 (CI = +/-0.126; p = 0.454)	-0.002 (CI = +/-0.006; p = 0.525)	-0.015 (CI = +/-0.267; p = 0.904)	0.306	-3.41%
Frequency	2016.1	-0.038 (CI = +/-0.058; p = 0.184)	-0.048 (CI = +/-0.135; p = 0.451)	-0.002 (CI = +/-0.007; p = 0.523)	-0.005 (CI = +/-0.293; p = 0.971)	0.257	-3.70%
Frequency	2016.2	-0.049 (CI = +/-0.068; p = 0.142)	-0.034 (CI = +/-0.145; p = 0.619)	-0.002 (CI = +/-0.007; p = 0.495)	0.031 (CI = +/-0.319; p = 0.834)	0.275	-4.74%
Frequency	2017.1	-0.054 (CI = +/-0.079; p = 0.157)	-0.039 (CI = +/-0.156; p = 0.590)	-0.002 (CI = +/-0.007; p = 0.495)	0.048 (CI = +/-0.351; p = 0.766)	0.226	-5.28%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.014 (CI = +/-0.028; p = 0.303)	0.002 (CI = +/-0.013; p = 0.778)	0.096 (CI = +/-0.368; p = 0.600)	0.023	+1.44%
Loss Cost	2006.2	0.011 (CI = +/-0.030; p = 0.439)	0.001 (CI = +/-0.013; p = 0.828)	0.115 (CI = +/-0.377; p = 0.539)	0.002	+1.14%
Loss Cost	2007.1	0.015 (CI = +/-0.031; p = 0.336)	0.002 (CI = +/-0.013; p = 0.773)	0.091 (CI = +/-0.386; p = 0.632)	0.013	+1.52%
Loss Cost	2007.2	0.008 (CI = +/-0.033; p = 0.612)	0.001 (CI = +/-0.013; p = 0.874)	0.134 (CI = +/-0.388; p = 0.486)	-0.018	+0.83%
Loss Cost	2008.1	0.011 (CI = +/-0.035; p = 0.544)	0.001 (CI = +/-0.013; p = 0.842)	0.119 (CI = +/-0.400; p = 0.546)	-0.015	+1.07%
Loss Cost	2008.2	0.010 (CI = +/-0.038; p = 0.590)	0.001 (CI = +/-0.014; p = 0.852)	0.122 (CI = +/-0.415; p = 0.551)	-0.024	+1.02%
Loss Cost	2009.1	0.011 (CI = +/-0.042; p = 0.581)	0.001 (CI = +/-0.014; p = 0.841)	0.115 (CI = +/-0.431; p = 0.587)	-0.027	+1.14%
Loss Cost	2009.2	0.018 (CI = +/-0.045; p = 0.407)	0.002 (CI = +/-0.014; p = 0.762)	0.076 (CI = +/-0.442; p = 0.727)	-0.009	+1.85%
Loss Cost	2010.1	0.020 (CI = +/-0.049; p = 0.417)	0.002 (CI = +/-0.015; p = 0.756)	0.069 (CI = +/-0.461; p = 0.759)	-0.015	+1.97%
Loss Cost	2010.2	0.009 (CI = +/-0.052; p = 0.733)	0.001 (CI = +/-0.015; p = 0.866)	0.127 (CI = +/-0.470; p = 0.581)	-0.052	+0.87%
Loss Cost	2011.1	0.001 (CI = +/-0.056; p = 0.984)	0.000 (CI = +/-0.015; p = 0.947)	0.170 (CI = +/-0.486; p = 0.477)	-0.070	+0.06%
Loss Cost	2011.2	-0.009 (CI = +/-0.061; p = 0.765)	0.000 (CI = +/-0.015; p = 0.965)	0.218 (CI = +/-0.504; p = 0.379)	-0.078	-0.89%
Loss Cost	2012.1	-0.015 (CI = +/-0.068; p = 0.644)	-0.001 (CI = +/-0.016; p = 0.913)	0.249 (CI = +/-0.530; p = 0.339)	-0.081	-1.52%
Loss Cost	2012.2	-0.023 (CI = +/-0.075; p = 0.532)	-0.001 (CI = +/-0.016; p = 0.858)	0.286 (CI = +/-0.559; p = 0.299)	-0.080	-2.27%
Loss Cost	2013.1	-0.010 (CI = +/-0.083; p = 0.796)	-0.001 (CI = +/-0.016; p = 0.946)	0.228 (CI = +/-0.587; p = 0.426)	-0.093	-1.04%
Loss Cost	2013.2	-0.047 (CI = +/-0.083; p = 0.244)	-0.003 (CI = +/-0.015; p = 0.693)	0.392 (CI = +/-0.553; p = 0.153)	-0.033	-4.63%
Loss Cost	2014.1	-0.069 (CI = +/-0.090; p = 0.125)	-0.004 (CI = +/-0.015; p = 0.573)	0.485 (CI = +/-0.571; p = 0.091)	0.020	-6.67%
Loss Cost	2014.2	-0.084 (CI = +/-0.102; p = 0.099)	-0.005 (CI = +/-0.015; p = 0.515)	0.546 (CI = +/-0.608; p = 0.075)	0.043	-8.06%
Loss Cost	2015.1	-0.059 (CI = +/-0.113; p = 0.279)	-0.004 (CI = +/-0.016; p = 0.617)	0.449 (CI = +/-0.638; p = 0.154)	-0.035	-5.77%
Loss Cost	2015.2	-0.102 (CI = +/-0.119; p = 0.088)	-0.005 (CI = +/-0.015; p = 0.452)	0.606 (CI = +/-0.633; p = 0.059)	0.074	-9.65%
Loss Cost	2016.1	-0.101 (CI = +/-0.138; p = 0.140)	-0.005 (CI = +/-0.016; p = 0.475)	0.603 (CI = +/-0.696; p = 0.084)	0.035	-9.57%
Loss Cost	2016.2	-0.124 (CI = +/-0.159; p = 0.116)	-0.006 (CI = +/-0.016; p = 0.443)	0.679 (CI = +/-0.753; p = 0.073)	0.059	-11.64%
Loss Cost	2017.1	-0.091 (CI = +/-0.181; p = 0.294)	-0.005 (CI = +/-0.017; p = 0.488)	0.579 (CI = +/-0.805; p = 0.142)	-0.003	-8.67%
Severity	2006.1	0.033 (CI = +/-0.024; p = 0.008)	0.002 (CI = +/-0.011; p = 0.750)	0.201 (CI = +/-0.317; p = 0.205)	0.409	+3.40%
Severity	2006.2	0.033 (CI = +/-0.026; p = 0.013)	0.002 (CI = +/-0.011; p = 0.762)	0.204 (CI = +/-0.326; p = 0.212)	0.389	+3.35%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	0.002 (CI = +/-0.011; p = 0.676)	0.172 (CI = +/-0.329; p = 0.294)	0.413	+3.86%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.023)	0.002 (CI = +/-0.011; p = 0.751)	0.200 (CI = +/-0.335; p = 0.233)	0.376	+3.41%
Severity	2008.1	0.036 (CI = +/-0.031; p = 0.024)	0.002 (CI = +/-0.012; p = 0.723)	0.187 (CI = +/-0.346; p = 0.277)	0.370	+3.62%
Severity	2008.2	0.036 (CI = +/-0.033; p = 0.036)	0.002 (CI = +/-0.012; p = 0.727)	0.186 (CI = +/-0.359; p = 0.297)	0.352	+3.64%
Severity	2009.1	0.040 (CI = +/-0.036; p = 0.031)	0.002 (CI = +/-0.012; p = 0.680)	0.164 (CI = +/-0.370; p = 0.371)	0.355	+4.03%
Severity	2009.2	0.048 (CI = +/-0.038; p = 0.015)	0.003 (CI = +/-0.012; p = 0.576)	0.118 (CI = +/-0.374; p = 0.523)	0.391	+4.88%
Severity	2010.1	0.049 (CI = +/-0.041; p = 0.022)	0.003 (CI = +/-0.012; p = 0.571)	0.111 (CI = +/-0.390; p = 0.565)	0.372	+5.02%
Severity	2010.2	0.041 (CI = +/-0.044; p = 0.070)	0.003 (CI = +/-0.012; p = 0.664)	0.156 (CI = +/-0.399; p = 0.429)	0.319	+4.15%
Severity	2011.1	0.029 (CI = +/-0.047; p = 0.216)	0.002 (CI = +/-0.012; p = 0.794)	0.218 (CI = +/-0.402; p = 0.272)	0.267	+2.90%
Severity	2011.2	0.017 (CI = +/-0.050; p = 0.495)	0.001 (CI = +/-0.012; p = 0.926)	0.279 (CI = +/-0.407; p = 0.169)	0.225	+1.67%
Severity	2012.1	0.012 (CI = +/-0.055; p = 0.653)	0.000 (CI = +/-0.013; p = 0.975)	0.302 (CI = +/-0.428; p = 0.158)	0.201	+1.21%
Severity	2012.2	0.013 (CI = +/-0.061; p = 0.668)	0.000 (CI = +/-0.013; p = 0.969)	0.298 (CI = +/-0.455; p = 0.187)	0.190	+1.28%
Severity	2013.1	0.020 (CI = +/-0.068; p = 0.538)	0.001 (CI = +/-0.013; p = 0.906)	0.263 (CI = +/-0.481; p = 0.267)	0.199	+2.07%
Severity	2013.2	-0.006 (CI = +/-0.070; p = 0.850)	-0.001 (CI = +/-0.013; p = 0.881)	0.382 (CI = +/-0.467; p = 0.103)	0.179	-0.64%
Severity	2014.1	-0.025 (CI = +/-0.076; p = 0.501)	-0.002 (CI = +/-0.013; p = 0.747)	0.461 (CI = +/-0.482; p = 0.060)	0.179	-2.45%
Severity	2014.2	-0.045 (CI = +/-0.084; p = 0.270)	-0.003 (CI = +/-0.013; p = 0.623)	0.543 (CI = +/-0.500; p = 0.035)	0.198	-4.40%
Severity	2015.1	-0.024 (CI = +/-0.093; p = 0.582)	-0.002 (CI = +/-0.013; p = 0.735)	0.463 (CI = +/-0.524; p = 0.079)	0.210	-2.41%
Severity	2015.2	-0.065 (CI = +/-0.093; p = 0.158)	-0.004 (CI = +/-0.012; p = 0.517)	0.614 (CI = +/-0.499; p = 0.019)	0.284	-6.29%
Severity	2016.1	-0.063 (CI = +/-0.109; p = 0.234)	-0.004 (CI = +/-0.012; p = 0.543)	0.607 (CI = +/-0.548; p = 0.033)	0.272	-6.10%
Severity	2016.2	-0.073 (CI = +/-0.127; p = 0.234)	-0.004 (CI = +/-0.013; p = 0.533)	0.640 (CI = +/-0.602; p = 0.039)	0.267	-7.05%
Severity	2017.1	-0.036 (CI = +/-0.139; p = 0.582)	-0.003 (CI = +/-0.013; p = 0.586)	0.527 (CI = +/-0.618; p = 0.087)	0.314	-3.52%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.001)	0.000 (CI = +/-0.005; p = 0.983)	-0.105 (CI = +/-0.135; p = 0.121)	0.570	-1.89%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.900)	-0.089 (CI = +/-0.134; p = 0.186)	0.598	-2.14%
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.847)	-0.081 (CI = +/-0.137; p = 0.237)	0.596	-2.26%
Frequency	2007.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.744)	-0.066 (CI = +/-0.138; p = 0.337)	0.615	-2.49%
Frequency	2008.1	-0.025 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.763)	-0.068 (CI = +/-0.143; p = 0.339)	0.591	-2.46%
Frequency	2008.2	-0.026 (CI = +/-0.014; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.744)	-0.064 (CI = +/-0.148; p = 0.383)	0.576	-2.52%
Frequency	2009.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.657)	-0.049 (CI = +/-0.150; p = 0.512)	0.588	-2.78%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.627)	-0.042 (CI = +/-0.156; p = 0.585)	0.576	-2.90%
Frequency	2010.1	-0.030 (CI = +/-0.017; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.633)	-0.041 (CI = +/-0.163; p = 0.607)	0.551	-2.91%
Frequency	2010.2	-0.032 (CI = +/-0.019; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.577)	-0.028 (CI = +/-0.169; p = 0.732)	0.549	-3.14%
Frequency	2011.1	-0.028 (CI = +/-0.020; p = 0.008)	-0.001 (CI = +/-0.005; p = 0.673)	-0.048 (CI = +/-0.173; p = 0.567)	0.501	-2.77%
Frequency	2011.2	-0.026 (CI = +/-0.022; p = 0.025)	-0.001 (CI = +/-0.005; p = 0.740)	-0.061 (CI = +/-0.180; p = 0.489)	0.455	-2.52%
Frequency	2012.1	-0.027 (CI = +/-0.024; p = 0.029)	-0.001 (CI = +/-0.006; p = 0.708)	-0.052 (CI = +/-0.190; p = 0.573)	0.441	-2.70%
Frequency	2012.2	-0.036 (CI = +/-0.025; p = 0.008)	-0.002 (CI = +/-0.005; p = 0.533)	-0.012 (CI = +/-0.188; p = 0.891)	0.513	-3.51%
Frequency	2013.1	-0.031 (CI = +/-0.028; p = 0.031)	-0.001 (CI = +/-0.005; p = 0.623)	-0.035 (CI = +/-0.196; p = 0.715)	0.452	-3.04%
Frequency	2013.2	-0.041 (CI = +/-0.029; p = 0.008)	-0.002 (CI = +/-0.005; p = 0.446)	0.010 (CI = +/-0.193; p = 0.911)	0.533	-4.02%
Frequency	2014.1	-0.044 (CI = +/-0.033; p = 0.011)	-0.002 (CI = +/-0.005; p = 0.420)	0.024 (CI = +/-0.207; p = 0.809)	0.513	-4.33%
Frequency	2014.2	-0.039 (CI = +/-0.037; p = 0.039)	-0.002 (CI = +/-0.006; p = 0.492)	0.003 (CI = +/-0.220; p = 0.981)	0.438	-3.82%
Frequency	2015.1	-0.035 (CI = +/-0.042; p = 0.097)	-0.002 (CI = +/-0.006; p = 0.549)	-0.013 (CI = +/-0.238; p = 0.907)	0.366	-3.44%
Frequency	2015.2	-0.037 (CI = +/-0.049; p = 0.130)	-0.002 (CI = +/-0.006; p = 0.553)	-0.007 (CI = +/-0.260; p = 0.953)	0.326	-3.59%
Frequency	2016.1	-0.038 (CI = +/-0.057; p = 0.176)	-0.002 (CI = +/-0.006; p = 0.563)	-0.003 (CI = +/-0.286; p = 0.980)	0.279	-3.70%
Frequency	2016.2	-0.051 (CI = +/-0.064; p = 0.111)	-0.002 (CI = +/-0.007; p = 0.501)	0.039 (CI = +/-0.304; p = 0.783)	0.320	-4.94%
Frequency	2017.1	-0.055 (CI = +/-0.075; p = 0.138)	-0.002 (CI = +/-0.007; p = 0.507)	0.052 (CI = +/-0.335; p = 0.739)	0.275	-5.34%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.013 (CI = +/-0.023; p = 0.254)	-0.244 (CI = +/-0.185; p = 0.011)	0.101 (CI = +/-0.326; p = 0.534)	0.196	+1.29%
Loss Cost	2006.2	0.012 (CI = +/-0.024; p = 0.323)	-0.240 (CI = +/-0.191; p = 0.015)	0.107 (CI = +/-0.335; p = 0.519)	0.170	+1.19%
Loss Cost	2007.1	0.013 (CI = +/-0.026; p = 0.296)	-0.234 (CI = +/-0.196; p = 0.021)	0.098 (CI = +/-0.343; p = 0.566)	0.169	+1.34%
Loss Cost	2007.2	0.009 (CI = +/-0.027; p = 0.500)	-0.216 (CI = +/-0.199; p = 0.035)	0.125 (CI = +/-0.348; p = 0.470)	0.124	+0.91%
Loss Cost	2008.1	0.009 (CI = +/-0.029; p = 0.513)	-0.215 (CI = +/-0.206; p = 0.041)	0.123 (CI = +/-0.359; p = 0.489)	0.121	+0.94%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.483)	-0.221 (CI = +/-0.213; p = 0.043)	0.114 (CI = +/-0.370; p = 0.534)	0.116	+1.09%
Loss Cost	2009.1	0.010 (CI = +/-0.034; p = 0.554)	-0.224 (CI = +/-0.220; p = 0.047)	0.120 (CI = +/-0.382; p = 0.526)	0.114	+0.99%
Loss Cost	2009.2	0.018 (CI = +/-0.035; p = 0.298)	-0.253 (CI = +/-0.221; p = 0.026)	0.072 (CI = +/-0.382; p = 0.701)	0.166	+1.85%
Loss Cost	2010.1	0.017 (CI = +/-0.038; p = 0.383)	-0.259 (CI = +/-0.229; p = 0.028)	0.081 (CI = +/-0.396; p = 0.676)	0.162	+1.67%
Loss Cost	2010.2	0.010 (CI = +/-0.041; p = 0.615)	-0.239 (CI = +/-0.235; p = 0.047)	0.115 (CI = +/-0.407; p = 0.565)	0.109	+1.03%
Loss Cost	2011.1	0.001 (CI = +/-0.044; p = 0.976)	-0.264 (CI = +/-0.236; p = 0.030)	0.162 (CI = +/-0.409; p = 0.419)	0.133	+0.06%
Loss Cost	2011.2	-0.003 (CI = +/-0.048; p = 0.882)	-0.253 (CI = +/-0.246; p = 0.045)	0.183 (CI = +/-0.426; p = 0.383)	0.106	-0.35%
Loss Cost	2012.1	-0.012 (CI = +/-0.052; p = 0.634)	-0.273 (CI = +/-0.251; p = 0.035)	0.222 (CI = +/-0.437; p = 0.302)	0.130	-1.19%
Loss Cost	2012.2	-0.013 (CI = +/-0.058; p = 0.644)	-0.271 (CI = +/-0.265; p = 0.046)	0.227 (CI = +/-0.461; p = 0.317)	0.118	-1.29%
Loss Cost	2013.1	-0.007 (CI = +/-0.064; p = 0.818)	-0.258 (CI = +/-0.275; p = 0.064)	0.202 (CI = +/-0.483; p = 0.393)	0.091	-0.71%
Loss Cost	2013.2	-0.033 (CI = +/-0.066; p = 0.310)	-0.200 (CI = +/-0.265; p = 0.130)	0.311 (CI = +/-0.467; p = 0.178)	0.085	-3.22%
Loss Cost	2014.1	-0.053 (CI = +/-0.069; p = 0.122)	-0.237 (CI = +/-0.260; p = 0.072)	0.392 (CI = +/-0.463; p = 0.092)	0.179	-5.18%
Loss Cost	2014.2	-0.057 (CI = +/-0.079; p = 0.148)	-0.229 (CI = +/-0.278; p = 0.100)	0.407 (CI = +/-0.498; p = 0.102)	0.174	-5.54%
Loss Cost	2015.1	-0.041 (CI = +/-0.088; p = 0.334)	-0.205 (CI = +/-0.286; p = 0.146)	0.350 (CI = +/-0.519; p = 0.171)	0.090	-4.04%
Loss Cost	2015.2	-0.069 (CI = +/-0.098; p = 0.153)	-0.157 (CI = +/-0.292; p = 0.267)	0.450 (CI = +/-0.536; p = 0.094)	0.118	-6.67%
Loss Cost	2016.1	-0.071 (CI = +/-0.113; p = 0.198)	-0.160 (CI = +/-0.311; p = 0.287)	0.456 (CI = +/-0.581; p = 0.114)	0.082	-6.86%
Loss Cost	2016.2	-0.081 (CI = +/-0.136; p = 0.218)	-0.144 (CI = +/-0.340; p = 0.373)	0.489 (CI = +/-0.644; p = 0.124)	0.076	-7.81%
Loss Cost	2017.1	-0.056 (CI = +/-0.156; p = 0.446)	-0.119 (CI = +/-0.356; p = 0.477)	0.418 (CI = +/-0.689; p = 0.209)	0.000	-5.44%
Severity	2006.1	0.032 (CI = +/-0.020; p = 0.003)	-0.182 (CI = +/-0.163; p = 0.030)	0.207 (CI = +/-0.288; p = 0.153)	0.487	+3.24%
Severity	2006.2	0.033 (CI = +/-0.021; p = 0.004)	-0.186 (CI = +/-0.168; p = 0.032)	0.202 (CI = +/-0.296; p = 0.174)	0.471	+3.32%
Severity	2007.1	0.036 (CI = +/-0.022; p = 0.003)	-0.174 (CI = +/-0.171; p = 0.047)	0.184 (CI = +/-0.300; p = 0.222)	0.482	+3.62%
Severity	2007.2	0.033 (CI = +/-0.024; p = 0.009)	-0.163 (CI = +/-0.176; p = 0.068)	0.200 (CI = +/-0.307; p = 0.193)	0.441	+3.35%
Severity	2008.1	0.033 (CI = +/-0.026; p = 0.013)	-0.162 (CI = +/-0.182; p = 0.078)	0.198 (CI = +/-0.316; p = 0.210)	0.433	+3.39%
Severity	2008.2	0.035 (CI = +/-0.028; p = 0.015)	-0.168 (CI = +/-0.188; p = 0.078)	0.189 (CI = +/-0.326; p = 0.245)	0.418	+3.54%
Severity	2009.1	0.036 (CI = +/-0.030; p = 0.018)	-0.163 (CI = +/-0.194; p = 0.097)	0.180 (CI = +/-0.337; p = 0.281)	0.415	+3.70%
Severity	2009.2	0.045 (CI = +/-0.031; p = 0.006)	-0.193 (CI = +/-0.192; p = 0.049)	0.132 (CI = +/-0.332; p = 0.423)	0.470	+4.61%
Severity	2010.1	0.044 (CI = +/-0.033; p = 0.012)	-0.196 (CI = +/-0.199; p = 0.053)	0.138 (CI = +/-0.344; p = 0.417)	0.454	+4.48%
Severity	2010.2	0.039 (CI = +/-0.036; p = 0.036)	-0.180 (CI = +/-0.204; p = 0.082)	0.165 (CI = +/-0.354; p = 0.344)	0.396	+3.94%
Severity	2011.1	0.026 (CI = +/-0.036; p = 0.146)	-0.213 (CI = +/-0.196; p = 0.035)	0.226 (CI = +/-0.340; p = 0.182)	0.397	+2.67%
Severity	2011.2	0.019 (CI = +/-0.039; p = 0.324)	-0.192 (CI = +/-0.201; p = 0.060)	0.263 (CI = +/-0.348; p = 0.132)	0.343	+1.93%
Severity	2012.1	0.013 (CI = +/-0.042; p = 0.542)	-0.207 (CI = +/-0.206; p = 0.048)	0.292 (CI = +/-0.358; p = 0.104)	0.339	+1.27%
Severity	2012.2	0.017 (CI = +/-0.047; p = 0.450)	-0.220 (CI = +/-0.215; p = 0.046)	0.270 (CI = +/-0.375; p = 0.149)	0.339	+1.75%
Severity	2013.1	0.020 (CI = +/-0.052; p = 0.437)	-0.214 (CI = +/-0.225; p = 0.061)	0.260 (CI = +/-0.395; p = 0.184)	0.337	+2.00%
Severity	2013.2	0.002 (CI = +/-0.055; p = 0.949)	-0.173 (CI = +/-0.222; p = 0.119)	0.338 (CI = +/-0.391; p = 0.087)	0.285	+0.17%
Severity	2014.1	-0.016 (CI = +/-0.057; p = 0.558)	-0.205 (CI = +/-0.217; p = 0.062)	0.408 (CI = +/-0.385; p = 0.039)	0.331	-1.61%
Severity	2014.2	-0.027 (CI = +/-0.065; p = 0.399)	-0.185 (CI = +/-0.228; p = 0.105)	0.449 (CI = +/-0.408; p = 0.033)	0.312	-2.62%
Severity	2015.1	-0.014 (CI = +/-0.072; p = 0.693)	-0.165 (CI = +/-0.234; p = 0.154)	0.402 (CI = +/-0.425; p = 0.062)	0.308	-1.35%
Severity	2015.2	-0.042 (CI = +/-0.077; p = 0.257)	-0.115 (CI = +/-0.230; p = 0.302)	0.505 (CI = +/-0.422; p = 0.022)	0.317	-4.16%
Severity	2016.1	-0.043 (CI = +/-0.089; p = 0.317)	-0.116 (CI = +/-0.245; p = 0.327)	0.507 (CI = +/-0.458; p = 0.033)	0.306	-4.21%
Severity	2016.2	-0.044 (CI = +/-0.108; p = 0.391)	-0.114 (CI = +/-0.269; p = 0.375)	0.510 (CI = +/-0.510; p = 0.050)	0.292	-4.31%
Severity	2017.1	-0.014 (CI = +/-0.119; p = 0.795)	-0.084 (CI = +/-0.272; p = 0.509)	0.427 (CI = +/-0.526; p = 0.101)	0.324	-1.43%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.071; p = 0.087)	-0.107 (CI = +/-0.126; p = 0.094)	0.607	-1.89%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.072; p = 0.135)	-0.095 (CI = +/-0.126; p = 0.135)	0.625	-2.06%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.073; p = 0.106)	-0.086 (CI = +/-0.127; p = 0.179)	0.629	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.074; p = 0.156)	-0.076 (CI = +/-0.129; p = 0.241)	0.639	-2.36%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.053 (CI = +/-0.076; p = 0.167)	-0.075 (CI = +/-0.133; p = 0.256)	0.616	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.079; p = 0.183)	-0.075 (CI = +/-0.138; p = 0.272)	0.601	-2.37%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.079; p = 0.124)	-0.061 (CI = +/-0.138; p = 0.373)	0.621	-2.62%
Frequency	2009.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.083; p = 0.144)	-0.059 (CI = +/-0.143; p = 0.401)	0.607	-2.64%
Frequency	2010.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.062 (CI = +/-0.085; p = 0.146)	-0.056 (CI = +/-0.148; p = 0.440)	0.584	-2.69%
Frequency	2010.2	-0.028 (CI = +/-0.016; p = 0.001)	-0.059 (CI = +/-0.089; p = 0.186)	-0.051 (CI = +/-0.154; p = 0.504)	0.576	-2.80%
Frequency	2011.1	-0.026 (CI = +/-0.017; p = 0.004)	-0.051 (CI = +/-0.091; p = 0.252)	-0.064 (CI = +/-0.157; p = 0.409)	0.525	-2.54%
Frequency	2011.2	-0.023 (CI = +/-0.018; p = 0.017)	-0.061 (CI = +/-0.093; p = 0.190)	-0.080 (CI = +/-0.161; p = 0.317)	0.494	-2.23%
Frequency	2012.1	-0.025 (CI = +/-0.020; p = 0.017)	-0.066 (CI = +/-0.096; p = 0.170)	-0.070 (CI = +/-0.167; p = 0.395)	0.487	-2.44%
Frequency	2012.2	-0.030 (CI = +/-0.021; p = 0.007)	-0.051 (CI = +/-0.097; p = 0.284)	-0.043 (CI = +/-0.168; p = 0.597)	0.532	-2.99%
Frequency	2013.1	-0.027 (CI = +/-0.023; p = 0.024)	-0.044 (CI = +/-0.099; p = 0.367)	-0.058 (CI = +/-0.174; p = 0.495)	0.469	-2.66%
Frequency	2013.2	-0.034 (CI = +/-0.025; p = 0.009)	-0.027 (CI = +/-0.099; p = 0.574)	-0.026 (CI = +/-0.175; p = 0.755)	0.526	-3.38%
Frequency	2014.1	-0.037 (CI = +/-0.027; p = 0.012)	-0.032 (CI = +/-0.104; p = 0.530)	-0.016 (CI = +/-0.184; p = 0.853)	0.506	-3.62%
Frequency	2014.2	-0.030 (CI = +/-0.031; p = 0.052)	-0.044 (CI = +/-0.107; p = 0.393)	-0.042 (CI = +/-0.192; p = 0.650)	0.448	-3.00%
Frequency	2015.1	-0.028 (CI = +/-0.035; p = 0.111)	-0.040 (CI = +/-0.113; p = 0.459)	-0.052 (CI = +/-0.205; p = 0.599)	0.375	-2.73%
Frequency	2015.2	-0.027 (CI = +/-0.041; p = 0.186)	-0.042 (CI = +/-0.122; p = 0.470)	-0.056 (CI = +/-0.224; p = 0.602)	0.335	-2.62%
Frequency	2016.1	-0.028 (CI = +/-0.047; p = 0.223)	-0.044 (CI = +/-0.130; p = 0.476)	-0.051 (CI = +/-0.243; p = 0.659)	0.289	-2.77%
Frequency	2016.2	-0.037 (CI = +/-0.056; p = 0.172)	-0.030 (CI = +/-0.140; p = 0.644)	-0.021 (CI = +/-0.265; p = 0.863)	0.305	-3.66%
Frequency	2017.1	-0.042 (CI = +/-0.066; p = 0.191)	-0.035 (CI = +/-0.150; p = 0.620)	-0.009 (CI = +/-0.290; p = 0.944)	0.261	-4.07%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.013 (CI = +/-0.024; p = 0.304)	0.107 (CI = +/-0.354; p = 0.542)	0.049	+1.26%
Loss Cost	2006.2	0.010 (CI = +/-0.026; p = 0.441)	0.124 (CI = +/-0.361; p = 0.488)	0.030	+1.00%
Loss Cost	2007.1	0.013 (CI = +/-0.027; p = 0.342)	0.105 (CI = +/-0.368; p = 0.566)	0.042	+1.31%
Loss Cost	2007.2	0.007 (CI = +/-0.029; p = 0.618)	0.142 (CI = +/-0.368; p = 0.439)	0.014	+0.71%
Loss Cost	2008.1	0.009 (CI = +/-0.031; p = 0.553)	0.130 (CI = +/-0.379; p = 0.489)	0.017	+0.90%
Loss Cost	2008.2	0.009 (CI = +/-0.033; p = 0.603)	0.133 (CI = +/-0.391; p = 0.492)	0.010	+0.85%
Loss Cost	2009.1	0.009 (CI = +/-0.036; p = 0.596)	0.128 (CI = +/-0.404; p = 0.521)	0.008	+0.94%
Loss Cost	2009.2	0.015 (CI = +/-0.038; p = 0.425)	0.097 (CI = +/-0.412; p = 0.635)	0.025	+1.51%
Loss Cost	2010.1	0.016 (CI = +/-0.041; p = 0.440)	0.092 (CI = +/-0.427; p = 0.660)	0.020	+1.59%
Loss Cost	2010.2	0.007 (CI = +/-0.044; p = 0.761)	0.141 (CI = +/-0.431; p = 0.508)	-0.011	+0.66%
Loss Cost	2011.1	0.000 (CI = +/-0.047; p = 0.987)	0.176 (CI = +/-0.443; p = 0.422)	-0.026	-0.04%
Loss Cost	2011.2	-0.008 (CI = +/-0.051; p = 0.741)	0.214 (CI = +/-0.456; p = 0.341)	-0.031	-0.82%
Loss Cost	2012.1	-0.013 (CI = +/-0.056; p = 0.626)	0.238 (CI = +/-0.475; p = 0.309)	-0.032	-1.33%
Loss Cost	2012.2	-0.019 (CI = +/-0.062; p = 0.521)	0.266 (CI = +/-0.496; p = 0.278)	-0.030	-1.93%
Loss Cost	2013.1	-0.009 (CI = +/-0.068; p = 0.786)	0.220 (CI = +/-0.514; p = 0.383)	-0.038	-0.89%
Loss Cost	2013.2	-0.039 (CI = +/-0.068; p = 0.243)	0.345 (CI = +/-0.481; p = 0.150)	0.012	-3.81%
Loss Cost	2014.1	-0.056 (CI = +/-0.074; p = 0.130)	0.412 (CI = +/-0.493; p = 0.096)	0.056	-5.40%
Loss Cost	2014.2	-0.066 (CI = +/-0.083; p = 0.109)	0.453 (CI = +/-0.521; p = 0.084)	0.074	-6.42%
Loss Cost	2015.1	-0.044 (CI = +/-0.091; p = 0.317)	0.373 (CI = +/-0.537; p = 0.160)	0.013	-4.34%
Loss Cost	2015.2	-0.078 (CI = +/-0.097; p = 0.107)	0.489 (CI = +/-0.533; p = 0.069)	0.099	-7.49%
Loss Cost	2016.1	-0.075 (CI = +/-0.113; p = 0.178)	0.479 (CI = +/-0.580; p = 0.098)	0.067	-7.21%
Loss Cost	2016.2	-0.093 (CI = +/-0.132; p = 0.151)	0.535 (CI = +/-0.626; p = 0.088)	0.086	-8.87%
Loss Cost	2017.1	-0.061 (CI = +/-0.151; p = 0.399)	0.442 (CI = +/-0.665; p = 0.174)	0.038	-5.88%
Severity	2006.1	0.032 (CI = +/-0.021; p = 0.004)	0.212 (CI = +/-0.304; p = 0.166)	0.425	+3.22%
Severity	2006.2	0.031 (CI = +/-0.022; p = 0.008)	0.215 (CI = +/-0.313; p = 0.171)	0.406	+3.17%
Severity	2007.1	0.035 (CI = +/-0.024; p = 0.004)	0.189 (CI = +/-0.315; p = 0.231)	0.428	+3.60%
Severity	2007.2	0.031 (CI = +/-0.025; p = 0.015)	0.213 (CI = +/-0.319; p = 0.182)	0.394	+3.19%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.016)	0.203 (CI = +/-0.328; p = 0.215)	0.389	+3.36%
Severity	2008.2	0.033 (CI = +/-0.029; p = 0.025)	0.204 (CI = +/-0.338; p = 0.228)	0.371	+3.36%
Severity	2009.1	0.036 (CI = +/-0.031; p = 0.023)	0.187 (CI = +/-0.348; p = 0.281)	0.374	+3.67%
Severity	2009.2	0.043 (CI = +/-0.032; p = 0.012)	0.150 (CI = +/-0.350; p = 0.387)	0.406	+4.35%
Severity	2010.1	0.043 (CI = +/-0.035; p = 0.018)	0.146 (CI = +/-0.363; p = 0.416)	0.388	+4.42%
Severity	2010.2	0.036 (CI = +/-0.037; p = 0.059)	0.185 (CI = +/-0.368; p = 0.311)	0.341	+3.65%
Severity	2011.1	0.026 (CI = +/-0.039; p = 0.190)	0.237 (CI = +/-0.366; p = 0.195)	0.295	+2.59%
Severity	2011.2	0.015 (CI = +/-0.041; p = 0.448)	0.286 (CI = +/-0.368; p = 0.121)	0.259	+1.55%
Severity	2012.1	0.012 (CI = +/-0.045; p = 0.602)	0.304 (CI = +/-0.383; p = 0.114)	0.237	+1.17%
Severity	2012.2	0.012 (CI = +/-0.050; p = 0.622)	0.302 (CI = +/-0.403; p = 0.134)	0.229	+1.22%
Severity	2013.1	0.018 (CI = +/-0.056; p = 0.501)	0.275 (CI = +/-0.422; p = 0.189)	0.239	+1.85%
Severity	2013.2	-0.004 (CI = +/-0.057; p = 0.895)	0.367 (CI = +/-0.405; p = 0.073)	0.222	-0.36%
Severity	2014.1	-0.018 (CI = +/-0.062; p = 0.541)	0.426 (CI = +/-0.414; p = 0.044)	0.220	-1.82%
Severity	2014.2	-0.034 (CI = +/-0.068; p = 0.302)	0.486 (CI = +/-0.426; p = 0.028)	0.233	-3.35%
Severity	2015.1	-0.016 (CI = +/-0.074; p = 0.653)	0.420 (CI = +/-0.439; p = 0.059)	0.253	-1.60%
Severity	2015.2	-0.049 (CI = +/-0.076; p = 0.190)	0.534 (CI = +/-0.418; p = 0.016)	0.310	-4.77%
Severity	2016.1	-0.046 (CI = +/-0.089; p = 0.287)	0.524 (CI = +/-0.454; p = 0.027)	0.304	-4.47%
Severity	2016.2	-0.053 (CI = +/-0.104; p = 0.290)	0.547 (CI = +/-0.496; p = 0.033)	0.300	-5.18%
Severity	2017.1	-0.018 (CI = +/-0.115; p = 0.743)	0.444 (CI = +/-0.507; p = 0.080)	0.354	-1.76%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.129; p = 0.108)	0.582	-1.90%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.128; p = 0.159)	0.610	-2.11%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.131; p = 0.199)	0.608	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.131; p = 0.275)	0.626	-2.41%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.074 (CI = +/-0.135; p = 0.275)	0.603	-2.37%
Frequency	2008.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.139; p = 0.308)	0.589	-2.42%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.141; p = 0.403)	0.600	-2.63%
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.146; p = 0.457)	0.588	-2.72%
Frequency	2010.1	-0.028 (CI = +/-0.015; p = 0.001)	-0.054 (CI = +/-0.151; p = 0.472)	0.564	-2.71%
Frequency	2010.2	-0.029 (CI = +/-0.016; p = 0.001)	-0.044 (CI = +/-0.156; p = 0.565)	0.562	-2.89%
Frequency	2011.1	-0.026 (CI = +/-0.017; p = 0.004)	-0.061 (CI = +/-0.158; p = 0.431)	0.518	-2.56%
Frequency	2011.2	-0.024 (CI = +/-0.018; p = 0.014)	-0.072 (CI = +/-0.163; p = 0.370)	0.476	-2.34%
Frequency	2012.1	-0.025 (CI = +/-0.020; p = 0.018)	-0.066 (CI = +/-0.171; p = 0.431)	0.463	-2.47%
Frequency	2012.2	-0.032 (CI = +/-0.021; p = 0.005)	-0.036 (CI = +/-0.168; p = 0.660)	0.527	-3.11%
Frequency	2013.1	-0.027 (CI = +/-0.023; p = 0.022)	-0.055 (CI = +/-0.173; p = 0.515)	0.473	-2.69%
Frequency	2013.2	-0.035 (CI = +/-0.024; p = 0.006)	-0.022 (CI = +/-0.170; p = 0.792)	0.542	-3.46%
Frequency	2014.1	-0.037 (CI = +/-0.027; p = 0.009)	-0.014 (CI = +/-0.180; p = 0.875)	0.522	-3.65%
Frequency	2014.2	-0.032 (CI = +/-0.030; p = 0.037)	-0.033 (CI = +/-0.189; p = 0.718)	0.455	-3.17%
Frequency	2015.1	-0.028 (CI = +/-0.034; p = 0.098)	-0.047 (CI = +/-0.201; p = 0.624)	0.391	-2.79%
Frequency	2015.2	-0.029 (CI = +/-0.039; p = 0.140)	-0.045 (CI = +/-0.217; p = 0.664)	0.355	-2.85%
Frequency	2016.1	-0.029 (CI = +/-0.046; p = 0.197)	-0.044 (CI = +/-0.237; p = 0.693)	0.313	-2.87%
Frequency	2016.2	-0.040 (CI = +/-0.053; p = 0.128)	-0.012 (CI = +/-0.251; p = 0.921)	0.347	-3.89%
Frequency	2017.1	-0.043 (CI = +/-0.063; p = 0.162)	-0.003 (CI = +/-0.277; p = 0.984)	0.307	-4.20%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.026; p = 0.103)	-0.242 (CI = +/-0.190; p = 0.014)	0.002 (CI = +/-0.013; p = 0.727)	-0.078 (CI = +/-0.407; p = 0.700)	0.166	+2.15%
Loss Cost	2006.2	0.021 (CI = +/-0.028; p = 0.134)	-0.240 (CI = +/-0.195; p = 0.018)	0.002 (CI = +/-0.013; p = 0.742)	-0.074 (CI = +/-0.419; p = 0.721)	0.136	+2.11%
Loss Cost	2007.1	0.023 (CI = +/-0.030; p = 0.115)	-0.231 (CI = +/-0.201; p = 0.026)	0.003 (CI = +/-0.014; p = 0.686)	-0.095 (CI = +/-0.431; p = 0.657)	0.139	+2.38%
Loss Cost	2007.2	0.019 (CI = +/-0.031; p = 0.215)	-0.217 (CI = +/-0.205; p = 0.039)	0.002 (CI = +/-0.014; p = 0.763)	-0.065 (CI = +/-0.440; p = 0.765)	0.082	+1.97%
Loss Cost	2008.1	0.021 (CI = +/-0.034; p = 0.218)	-0.213 (CI = +/-0.212; p = 0.050)	0.002 (CI = +/-0.014; p = 0.740)	-0.075 (CI = +/-0.456; p = 0.738)	0.079	+2.11%
Loss Cost	2008.2	0.024 (CI = +/-0.037; p = 0.195)	-0.221 (CI = +/-0.219; p = 0.048)	0.003 (CI = +/-0.015; p = 0.700)	-0.095 (CI = +/-0.471; p = 0.682)	0.078	+2.40%
Loss Cost	2009.1	0.024 (CI = +/-0.040; p = 0.232)	-0.221 (CI = +/-0.227; p = 0.056)	0.003 (CI = +/-0.015; p = 0.708)	-0.096 (CI = +/-0.491; p = 0.692)	0.073	+2.40%
Loss Cost	2009.2	0.035 (CI = +/-0.041; p = 0.094)	-0.252 (CI = +/-0.224; p = 0.029)	0.004 (CI = +/-0.015; p = 0.547)	-0.170 (CI = +/-0.487; p = 0.478)	0.147	+3.55%
Loss Cost	2010.1	0.035 (CI = +/-0.045; p = 0.128)	-0.253 (CI = +/-0.234; p = 0.035)	0.004 (CI = +/-0.016; p = 0.566)	-0.168 (CI = +/-0.510; p = 0.502)	0.140	+3.52%
Loss Cost	2010.2	0.029 (CI = +/-0.049; p = 0.231)	-0.240 (CI = +/-0.241; p = 0.052)	0.004 (CI = +/-0.016; p = 0.639)	-0.134 (CI = +/-0.530; p = 0.604)	0.070	+2.97%
Loss Cost	2011.1	0.019 (CI = +/-0.053; p = 0.458)	-0.264 (CI = +/-0.246; p = 0.037)	0.002 (CI = +/-0.016; p = 0.790)	-0.072 (CI = +/-0.545; p = 0.787)	0.071	+1.96%
Loss Cost	2011.2	0.017 (CI = +/-0.059; p = 0.553)	-0.258 (CI = +/-0.257; p = 0.049)	0.002 (CI = +/-0.017; p = 0.825)	-0.058 (CI = +/-0.574; p = 0.836)	0.033	+1.72%
Loss Cost	2012.1	0.009 (CI = +/-0.065; p = 0.781)	-0.276 (CI = +/-0.267; p = 0.043)	0.001 (CI = +/-0.018; p = 0.939)	-0.008 (CI = +/-0.603; p = 0.977)	0.038	+0.88%
Loss Cost	2012.2	0.011 (CI = +/-0.072; p = 0.758)	-0.280 (CI = +/-0.280; p = 0.050)	0.001 (CI = +/-0.018; p = 0.921)	-0.020 (CI = +/-0.640; p = 0.948)	0.024	+1.09%
Loss Cost	2013.1	0.022 (CI = +/-0.081; p = 0.569)	-0.259 (CI = +/-0.291; p = 0.078)	0.002 (CI = +/-0.019; p = 0.801)	-0.084 (CI = +/-0.676; p = 0.797)	0.007	+2.25%
Loss Cost	2013.2	-0.003 (CI = +/-0.085; p = 0.945)	-0.215 (CI = +/-0.289; p = 0.134)	0.000 (CI = +/-0.019; p = 0.989)	0.048 (CI = +/-0.680; p = 0.884)	-0.072	-0.28%
Loss Cost	2014.1	-0.025 (CI = +/-0.094; p = 0.581)	-0.251 (CI = +/-0.294; p = 0.089)	-0.003 (CI = +/-0.019; p = 0.780)	0.163 (CI = +/-0.707; p = 0.632)	-0.021	-2.46%
Loss Cost	2014.2	-0.023 (CI = +/-0.108; p = 0.655)	-0.254 (CI = +/-0.313; p = 0.104)	-0.002 (CI = +/-0.020; p = 0.803)	0.153 (CI = +/-0.766; p = 0.676)	-0.034	-2.27%
Loss Cost	2015.1	0.005 (CI = +/-0.120; p = 0.934)	-0.216 (CI = +/-0.320; p = 0.170)	0.000 (CI = +/-0.021; p = 0.984)	0.021 (CI = +/-0.805; p = 0.956)	-0.109	+0.47%
Loss Cost	2015.2	-0.016 (CI = +/-0.136; p = 0.801)	-0.188 (CI = +/-0.337; p = 0.250)	-0.001 (CI = +/-0.022; p = 0.903)	0.114 (CI = +/-0.865; p = 0.781)	-0.160	-1.61%
Loss Cost	2016.1	-0.008 (CI = +/-0.160; p = 0.917)	-0.178 (CI = +/-0.363; p = 0.305)	-0.001 (CI = +/-0.023; p = 0.956)	0.078 (CI = +/-0.957; p = 0.863)	-0.209	-0.78%
Loss Cost	2016.2	-0.002 (CI = +/-0.189; p = 0.979)	-0.185 (CI = +/-0.396; p = 0.325)	0.000 (CI = +/-0.025; p = 0.978)	0.056 (CI = +/-1.062; p = 0.910)	-0.236	-0.23%
Loss Cost	2017.1	0.045 (CI = +/-0.212; p = 0.646)	-0.139 (CI = +/-0.408; p = 0.466)	0.002 (CI = +/-0.026; p = 0.850)	-0.120 (CI = +/-1.122; p = 0.816)	-0.271	+4.60%
Severity	2006.1	0.042 (CI = +/-0.023; p = 0.001)	-0.181 (CI = +/-0.172; p = 0.040)	0.002 (CI = +/-0.012; p = 0.740)	0.018 (CI = +/-0.368; p = 0.922)	0.441	+4.27%
Severity	2006.2	0.044 (CI = +/-0.025; p = 0.001)	-0.187 (CI = +/-0.176; p = 0.038)	0.002 (CI = +/-0.012; p = 0.707)	0.005 (CI = +/-0.378; p = 0.980)	0.424	+4.45%
Severity	2007.1	0.048 (CI = +/-0.026; p = 0.001)	-0.171 (CI = +/-0.179; p = 0.060)	0.003 (CI = +/-0.012; p = 0.596)	-0.030 (CI = +/-0.384; p = 0.875)	0.443	+4.92%
Severity	2007.2	0.046 (CI = +/-0.028; p = 0.002)	-0.165 (CI = +/-0.184; p = 0.078)	0.003 (CI = +/-0.012; p = 0.641)	-0.015 (CI = +/-0.395; p = 0.937)	0.393	+4.71%
Severity	2008.1	0.048 (CI = +/-0.030; p = 0.003)	-0.159 (CI = +/-0.190; p = 0.099)	0.003 (CI = +/-0.013; p = 0.612)	-0.028 (CI = +/-0.409; p = 0.889)	0.385	+4.89%
Severity	2008.2	0.051 (CI = +/-0.033; p = 0.004)	-0.168 (CI = +/-0.196; p = 0.089)	0.004 (CI = +/-0.013; p = 0.568)	-0.050 (CI = +/-0.422; p = 0.810)	0.374	+5.22%
Severity	2009.1	0.054 (CI = +/-0.035; p = 0.004)	-0.158 (CI = +/-0.202; p = 0.121)	0.004 (CI = +/-0.014; p = 0.513)	-0.075 (CI = +/-0.437; p = 0.727)	0.376	+5.59%
Severity	2009.2	0.066 (CI = +/-0.036; p = 0.001)	-0.190 (CI = +/-0.195; p = 0.056)	0.006 (CI = +/-0.013; p = 0.343)	-0.154 (CI = +/-0.423; p = 0.460)	0.457	+6.85%
Severity	2010.1	0.067 (CI = +/-0.039; p = 0.002)	-0.188 (CI = +/-0.203; p = 0.069)	0.006 (CI = +/-0.014; p = 0.349)	-0.160 (CI = +/-0.443; p = 0.463)	0.438	+6.94%
Severity	2010.2	0.064 (CI = +/-0.043; p = 0.005)	-0.179 (CI = +/-0.211; p = 0.092)	0.006 (CI = +/-0.014; p = 0.399)	-0.138 (CI = +/-0.462; p = 0.543)	0.366	+6.57%
Severity	2011.1	0.051 (CI = +/-0.045; p = 0.028)	-0.210 (CI = +/-0.209; p = 0.049)	0.004 (CI = +/-0.014; p = 0.574)	-0.058 (CI = +/-0.462; p = 0.797)	0.328	+5.23%
Severity	2011.2	0.046 (CI = +/-0.049; p = 0.069)	-0.197 (CI = +/-0.217; p = 0.072)	0.003 (CI = +/-0.014; p = 0.652)	-0.025 (CI = +/-0.483; p = 0.914)	0.244	+4.66%
Severity	2012.1	0.041 (CI = +/-0.055; p = 0.137)	-0.208 (CI = +/-0.226; p = 0.070)	0.002 (CI = +/-0.015; p = 0.733)	0.003 (CI = +/-0.510; p = 0.991)	0.219	+4.17%
Severity	2012.2	0.051 (CI = +/-0.060; p = 0.095)	-0.227 (CI = +/-0.233; p = 0.056)	0.004 (CI = +/-0.015; p = 0.633)	-0.052 (CI = +/-0.532; p = 0.841)	0.236	+5.18%
Severity	2013.1	0.059 (CI = +/-0.067; p = 0.083)	-0.211 (CI = +/-0.243; p = 0.084)	0.005 (CI = +/-0.016; p = 0.553)	-0.098 (CI = +/-0.564; p = 0.719)	0.246	+6.06%
Severity	2013.2	0.044 (CI = +/-0.074; p = 0.227)	-0.185 (CI = +/-0.248; p = 0.134)	0.003 (CI = +/-0.016; p = 0.691)	-0.019 (CI = +/-0.585; p = 0.947)	0.117	+4.47%
Severity	2014.1	0.027 (CI = +/-0.082; p = 0.495)	-0.212 (CI = +/-0.255; p = 0.098)	0.001 (CI = +/-0.017; p = 0.877)	0.069 (CI = +/-0.614; p = 0.816)	0.095	+2.73%
Severity	2014.2	0.023 (CI = +/-0.093; p = 0.603)	-0.206 (CI = +/-0.271; p = 0.126)	0.001 (CI = +/-0.018; p = 0.911)	0.086 (CI = +/-0.665; p = 0.786)	0.034	+2.35%
Severity	2015.1	0.050 (CI = +/-0.103; p = 0.315)	-0.170 (CI = +/-0.275; p = 0.206)	0.003 (CI = +/-0.018; p = 0.686)	-0.041 (CI = +/-0.691; p = 0.901)	0.073	+5.12%
Severity	2015.2	0.030 (CI = +/-0.116; p = 0.583)	-0.144 (CI = +/-0.288; p = 0.301)	0.002 (CI = +/-0.019; p = 0.811)	0.046 (CI = +/-0.740; p = 0.896)	-0.059	+3.08%
Severity	2016.1	0.044 (CI = +/-0.136; p = 0.491)	-0.128 (CI = +/-0.308; p = 0.383)	0.003 (CI = +/-0.020; p = 0.735)	-0.014 (CI = +/-0.813; p = 0.971)	-0.062	+4.52%
Severity	2016.2	0.063 (CI = +/-0.158; p = 0.398)	-0.151 (CI = +/-0.332; p = 0.338)	0.004 (CI = +/-0.021; p = 0.674)	-0.088 (CI = +/-0.889; p = 0.832)	-0.057	+6.51%
Severity	2017.1	0.120 (CI = +/-0.165; p = 0.137)	-0.095 (CI = +/-0.319; p = 0.521)	0.007 (CI = +/-0.020; p = 0.442)	-0.299 (CI = +/-0.876; p = 0.465)	0.102	+12.73%
Frequency	2006.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.074; p = 0.103)	0.000 (CI = +/-0.005; p = 0.901)	-0.096 (CI = +/-0.159; p = 0.229)	0.581	-2.04%
Frequency	2006.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.074; p = 0.154)	0.000 (CI = +/-0.005; p = 0.977)	-0.079 (CI = +/-0.159; p = 0.320)	0.602	-2.24%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.075; p = 0.116)	0.000 (CI = +/-0.005; p = 0.855)	-0.065 (CI = +/-0.162; p = 0.419)	0.608	-2.42%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.076; p = 0.166)	-0.001 (CI = +/-0.005; p = 0.750)	-0.050 (CI = +/-0.163; p = 0.540)	0.620	-2.62%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.079; p = 0.172)	-0.001 (CI = +/-0.005; p = 0.740)	-0.047 (CI = +/-0.169; p = 0.572)	0.597	-2.65%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.082; p = 0.193)	-0.001 (CI = +/-0.005; p = 0.734)	-0.045 (CI = +/-0.176; p = 0.601)	0.581	-2.68%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.081; p = 0.121)	-0.002 (CI = +/-0.005; p = 0.560)	-0.021 (CI = +/-0.176; p = 0.812)	0.606	-3.02%
Frequency	2009.2	-0.031 (CI = +/-0.016; p = 0.000)	-0.062 (CI = +/-0.084; p = 0.144)	-0.002 (CI = +/-0.006; p = 0.548)	-0.016 (CI = +/-0.183; p = 0.857)	0.592	-3.09%
Frequency	2010.1	-0.033 (CI = +/-0.017; p = 0.001)	-0.065 (CI = +/-0.088; p = 0.139)	-0.002 (CI = +/-0.006; p = 0.513)	-0.008 (CI = +/-0.191; p = 0.932)	0.570	-3.20%
Frequency	2010.2	-0.034 (CI = +/-0.018; p = 0.001)	-0.061 (CI = +/-0.091; p = 0.180)	-0.002 (CI = +/-0.006; p = 0.473)	0.003 (CI = +/-0.199; p = 0.972)	0.564	-3.38%
Frequency	2011.1	-0.032 (CI = +/-0.020; p = 0.004)	-0.054 (CI = +/-0.094; p = 0.244)	-0.002 (CI = +/-0.006; p = 0.577)	-0.014 (CI = +/-0.207; p = 0.891)	0.504	-3.11%
Frequency	2011.2	-0.029 (CI = +/-0.022; p = 0.014)	-0.061 (CI = +/-0.096; p = 0.203)	-0.001 (CI = +/-0.006; p = 0.672)	-0.032 (CI = +/-0.215; p = 0.757)	0.463	-2.81%
Frequency	2012.1	-0.032 (CI = +/-0.024; p = 0.012)	-0.068 (CI = +/-0.100; p = 0.168)	-0.002 (CI = +/-0.007; p = 0.571)	-0.011 (CI = +/-0.225; p = 0.918)	0.461	-3.16%
Frequency	2012.2	-0.040 (CI = +/-0.025; p = 0.004)	-0.053 (CI = +/-0.098; p = 0.268)	-0.003 (CI = +/-0.006; p = 0.397)	0.032 (CI = +/-0.224; p = 0.770)	0.522	-3.89%
Frequency	2013.1	-0.037 (CI = +/-0.028; p = 0.014)	-0.048 (CI = +/-0.103; p = 0.343)	-0.002 (CI = +/-0.007; p = 0.490)	0.014 (CI = +/-0.238; p = 0.902)	0.447	-3.59%
Frequency	2013.2	-0.046 (CI = +/-0.030; p = 0.004)	-0.030 (CI = +/-0.100; p = 0.529)	-0.003 (CI = +/-0.006; p = 0.309)	0.066 (CI = +/-0.235; p = 0.559)	0.526	-4.54%
Frequency	2014.1	-0.052 (CI = +/-0.033; p = 0.004)	-0.039 (CI = +/-0.104; p = 0.438)	-0.004 (CI = +/-0.007; p = 0.250)	0.094 (CI = +/-0.250; p = 0.437)	0.517	-5.05%
Frequency	2014.2	-0.046 (CI = +/-0.037; p = 0.018)	-0.047 (CI = +/-0.108; p = 0.367)	-0.003 (CI = +/-0.007; p = 0.327)	0.067 (CI = +/-0.266; p = 0.600)	0.444	-4.52%
Frequency	2015.1	-0.045 (CI = +/-0.043; p = 0.042)	-0.046 (CI = +/-0.116; p = 0.409)	-0.003 (CI = +/-0.008; p = 0.371)	0.062 (CI = +/-0.291; p = 0.654)	0.361	-4.42%
Frequency	2015.2	-0.047 (CI = +/-0.050; p = 0.067)	-0.044 (CI = +/-0.125; p = 0.457)	-0.003 (CI = +/-0.008; p = 0.384)	0.068 (CI = +/-0.320; p = 0.654)	0.317	-4.55%
Frequency	2016.1	-0.052 (CI = +/-0.059; p = 0.078)	-0.051 (CI = +/-0.133; p = 0.425)	-0.004 (CI = +/-0.009; p = 0.359)	0.091 (CI = +/-0.352; p = 0.581)	0.276	-5.07%
Frequency	2016.2	-0.065 (CI = +/-0.067; p = 0.054)	-0.034 (CI = +/-0.140; p = 0.600)	-0.004 (CI = +/-0.009; p = 0.293)	0.144 (CI = +/-0.375; p = 0.417)	0.316	-6.32%
Frequency	2017.1	-0.075 (CI = +/-0.078; p = 0.058)	-0.044 (CI = +/-0.150; p = 0.532)	-0.005 (CI = +/-0.009; p = 0.268)	0.179 (CI = +/-0.412; p = 0.356)	0.286	-7.21%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.023 (CI = +/-0.028; p = 0.102)	0.004 (CI = +/-0.014; p = 0.572)	-0.097 (CI = +/-0.440; p = 0.657)	0.020	+2.34%
Loss Cost	2006.2	0.021 (CI = +/-0.030; p = 0.163)	0.004 (CI = +/-0.014; p = 0.622)	-0.080 (CI = +/-0.452; p = 0.721)	-0.006	+2.11%
Loss Cost	2007.1	0.025 (CI = +/-0.032; p = 0.110)	0.004 (CI = +/-0.015; p = 0.543)	-0.115 (CI = +/-0.460; p = 0.615)	0.014	+2.57%
Loss Cost	2007.2	0.020 (CI = +/-0.033; p = 0.241)	0.003 (CI = +/-0.015; p = 0.651)	-0.070 (CI = +/-0.466; p = 0.760)	-0.032	+1.97%
Loss Cost	2008.1	0.023 (CI = +/-0.036; p = 0.199)	0.004 (CI = +/-0.015; p = 0.599)	-0.095 (CI = +/-0.480; p = 0.687)	-0.023	+2.32%
Loss Cost	2008.2	0.024 (CI = +/-0.039; p = 0.220)	0.004 (CI = +/-0.015; p = 0.597)	-0.101 (CI = +/-0.498; p = 0.682)	-0.031	+2.40%
Loss Cost	2009.1	0.026 (CI = +/-0.042; p = 0.210)	0.004 (CI = +/-0.016; p = 0.570)	-0.118 (CI = +/-0.516; p = 0.642)	-0.030	+2.66%
Loss Cost	2009.2	0.035 (CI = +/-0.045; p = 0.120)	0.006 (CI = +/-0.016; p = 0.460)	-0.177 (CI = +/-0.525; p = 0.495)	0.005	+3.54%
Loss Cost	2010.1	0.038 (CI = +/-0.049; p = 0.121)	0.006 (CI = +/-0.017; p = 0.439)	-0.197 (CI = +/-0.547; p = 0.465)	0.003	+3.86%
Loss Cost	2010.2	0.029 (CI = +/-0.052; p = 0.262)	0.005 (CI = +/-0.017; p = 0.545)	-0.141 (CI = +/-0.563; p = 0.611)	-0.054	+2.95%
Loss Cost	2011.1	0.023 (CI = +/-0.057; p = 0.407)	0.004 (CI = +/-0.017; p = 0.622)	-0.105 (CI = +/-0.587; p = 0.716)	-0.088	+2.37%
Loss Cost	2011.2	0.017 (CI = +/-0.063; p = 0.587)	0.003 (CI = +/-0.018; p = 0.708)	-0.064 (CI = +/-0.615; p = 0.831)	-0.115	+1.68%
Loss Cost	2012.1	0.014 (CI = +/-0.070; p = 0.686)	0.003 (CI = +/-0.019; p = 0.750)	-0.047 (CI = +/-0.650; p = 0.883)	-0.129	+1.38%
Loss Cost	2012.2	0.010 (CI = +/-0.078; p = 0.789)	0.002 (CI = +/-0.020; p = 0.795)	-0.026 (CI = +/-0.690; p = 0.938)	-0.141	+1.02%
Loss Cost	2013.1	0.028 (CI = +/-0.085; p = 0.502)	0.005 (CI = +/-0.020; p = 0.642)	-0.124 (CI = +/-0.714; p = 0.721)	-0.123	+2.82%
Loss Cost	2013.2	-0.004 (CI = +/-0.089; p = 0.931)	0.001 (CI = +/-0.019; p = 0.907)	0.044 (CI = +/-0.704; p = 0.896)	-0.160	-0.37%
Loss Cost	2014.1	-0.018 (CI = +/-0.099; p = 0.699)	0.000 (CI = +/-0.020; p = 0.967)	0.120 (CI = +/-0.747; p = 0.739)	-0.157	-1.83%
Loss Cost	2014.2	-0.025 (CI = +/-0.113; p = 0.648)	-0.001 (CI = +/-0.021; p = 0.922)	0.152 (CI = +/-0.808; p = 0.696)	-0.163	-2.46%
Loss Cost	2015.1	0.011 (CI = +/-0.123; p = 0.849)	0.002 (CI = +/-0.021; p = 0.837)	-0.018 (CI = +/-0.826; p = 0.963)	-0.190	+1.12%
Loss Cost	2015.2	-0.019 (CI = +/-0.137; p = 0.773)	0.000 (CI = +/-0.022; p = 0.982)	0.116 (CI = +/-0.872; p = 0.779)	-0.198	-1.87%
Loss Cost	2016.1	-0.002 (CI = +/-0.159; p = 0.979)	0.001 (CI = +/-0.023; p = 0.932)	0.045 (CI = +/-0.952; p = 0.921)	-0.223	-0.20%
Loss Cost	2016.2	-0.007 (CI = +/-0.187; p = 0.937)	0.001 (CI = +/-0.025; p = 0.956)	0.065 (CI = +/-1.054; p = 0.896)	-0.242	-0.69%
Loss Cost	2017.1	0.049 (CI = +/-0.205; p = 0.608)	0.003 (CI = +/-0.025; p = 0.772)	-0.142 (CI = +/-1.085; p = 0.779)	-0.222	+5.03%
Severity	2006.1	0.043 (CI = +/-0.025; p = 0.001)	0.003 (CI = +/-0.012; p = 0.601)	0.003 (CI = +/-0.387; p = 0.986)	0.379	+4.41%
Severity	2006.2	0.044 (CI = +/-0.026; p = 0.002)	0.003 (CI = +/-0.013; p = 0.601)	0.000 (CI = +/-0.399; p = 0.999)	0.358	+4.45%
Severity	2007.1	0.049 (CI = +/-0.027; p = 0.001)	0.004 (CI = +/-0.013; p = 0.481)	-0.045 (CI = +/-0.400; p = 0.822)	0.393	+5.07%
Severity	2007.2	0.046 (CI = +/-0.029; p = 0.003)	0.004 (CI = +/-0.013; p = 0.553)	-0.019 (CI = +/-0.410; p = 0.924)	0.345	+4.72%
Severity	2008.1	0.049 (CI = +/-0.031; p = 0.003)	0.004 (CI = +/-0.013; p = 0.502)	-0.043 (CI = +/-0.422; p = 0.836)	0.345	+5.06%
Severity	2008.2	0.051 (CI = +/-0.034; p = 0.005)	0.005 (CI = +/-0.014; p = 0.488)	-0.054 (CI = +/-0.437; p = 0.802)	0.327	+5.22%
Severity	2009.1	0.056 (CI = +/-0.036; p = 0.004)	0.006 (CI = +/-0.014; p = 0.417)	-0.091 (CI = +/-0.448; p = 0.680)	0.339	+5.78%
Severity	2009.2	0.066 (CI = +/-0.038; p = 0.001)	0.007 (CI = +/-0.014; p = 0.290)	-0.159 (CI = +/-0.446; p = 0.471)	0.393	+6.84%
Severity	2010.1	0.070 (CI = +/-0.041; p = 0.002)	0.008 (CI = +/-0.014; p = 0.270)	-0.182 (CI = +/-0.464; p = 0.428)	0.379	+7.20%
Severity	2010.2	0.063 (CI = +/-0.045; p = 0.007)	0.007 (CI = +/-0.014; p = 0.341)	-0.142 (CI = +/-0.481; p = 0.547)	0.311	+6.56%
Severity	2011.1	0.054 (CI = +/-0.048; p = 0.029)	0.005 (CI = +/-0.015; p = 0.447)	-0.084 (CI = +/-0.493; p = 0.727)	0.230	+5.57%
Severity	2011.2	0.045 (CI = +/-0.052; p = 0.085)	0.004 (CI = +/-0.015; p = 0.561)	-0.030 (CI = +/-0.509; p = 0.903)	0.155	+4.63%
Severity	2012.1	0.045 (CI = +/-0.058; p = 0.125)	0.004 (CI = +/-0.016; p = 0.585)	-0.026 (CI = +/-0.539; p = 0.921)	0.120	+4.56%
Severity	2012.2	0.050 (CI = +/-0.065; p = 0.122)	0.005 (CI = +/-0.016; p = 0.543)	-0.057 (CI = +/-0.570; p = 0.838)	0.116	+5.13%
Severity	2013.1	0.063 (CI = +/-0.071; p = 0.076)	0.006 (CI = +/-0.017; p = 0.433)	-0.131 (CI = +/-0.594; p = 0.650)	0.153	+6.54%
Severity	2013.2	0.043 (CI = +/-0.076; p = 0.252)	0.004 (CI = +/-0.017; p = 0.608)	-0.022 (CI = +/-0.606; p = 0.941)	0.045	+4.38%
Severity	2014.1	0.032 (CI = +/-0.086; p = 0.437)	0.003 (CI = +/-0.017; p = 0.714)	0.033 (CI = +/-0.646; p = 0.916)	-0.017	+3.29%
Severity	2014.2	0.022 (CI = +/-0.097; p = 0.643)	0.002 (CI = +/-0.018; p = 0.812)	0.085 (CI = +/-0.694; p = 0.799)	-0.064	+2.19%
Severity	2015.1	0.055 (CI = +/-0.104; p = 0.279)	0.005 (CI = +/-0.018; p = 0.568)	-0.072 (CI = +/-0.702; p = 0.830)	0.026	+5.65%
Severity	2015.2	0.028 (CI = +/-0.116; p = 0.609)	0.003 (CI = +/-0.018; p = 0.743)	0.048 (CI = +/-0.738; p = 0.892)	-0.071	+2.87%
Severity	2016.1	0.048 (CI = +/-0.133; p = 0.447)	0.004 (CI = +/-0.019; p = 0.643)	-0.037 (CI = +/-0.798; p = 0.921)	-0.047	+4.96%
Severity	2016.2	0.059 (CI = +/-0.156; p = 0.424)	0.005 (CI = +/-0.021; p = 0.615)	-0.081 (CI = +/-0.880; p = 0.845)	-0.058	+6.10%
Severity	2017.1	0.123 (CI = +/-0.159; p = 0.117)	0.008 (CI = +/-0.019; p = 0.381)	-0.314 (CI = +/-0.842; p = 0.430)	0.147	+13.04%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.774)	-0.100 (CI = +/-0.163; p = 0.218)	0.558	-1.99%
Frequency	2006.2	-0.023 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.930)	-0.080 (CI = +/-0.162; p = 0.320)	0.588	-2.24%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.989)	-0.070 (CI = +/-0.165; p = 0.395)	0.587	-2.37%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.842)	-0.051 (CI = +/-0.166; p = 0.536)	0.608	-2.62%
Frequency	2008.1	-0.026 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.005; p = 0.857)	-0.052 (CI = +/-0.172; p = 0.538)	0.583	-2.60%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.821)	-0.047 (CI = +/-0.178; p = 0.595)	0.569	-2.68%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.691)	-0.027 (CI = +/-0.181; p = 0.760)	0.583	-2.95%
Frequency	2009.2	-0.031 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.641)	-0.018 (CI = +/-0.187; p = 0.847)	0.572	-3.09%
Frequency	2010.1	-0.032 (CI = +/-0.017; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.638)	-0.015 (CI = +/-0.196; p = 0.873)	0.547	-3.12%
Frequency	2010.2	-0.034 (CI = +/-0.019; p = 0.001)	-0.002 (CI = +/-0.006; p = 0.553)	0.002 (CI = +/-0.202; p = 0.985)	0.547	-3.38%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.005)	-0.001 (CI = +/-0.006; p = 0.678)	-0.021 (CI = +/-0.208; p = 0.839)	0.494	-3.03%
Frequency	2011.2	-0.029 (CI = +/-0.022; p = 0.014)	-0.001 (CI = +/-0.006; p = 0.758)	-0.034 (CI = +/-0.218; p = 0.750)	0.445	-2.82%
Frequency	2012.1	-0.031 (CI = +/-0.025; p = 0.017)	-0.001 (CI = +/-0.007; p = 0.700)	-0.021 (CI = +/-0.230; p = 0.852)	0.434	-3.04%
Frequency	2012.2	-0.040 (CI = +/-0.025; p = 0.004)	-0.002 (CI = +/-0.006; p = 0.454)	0.031 (CI = +/-0.225; p = 0.780)	0.515	-3.91%
Frequency	2013.1	-0.036 (CI = +/-0.028; p = 0.016)	-0.002 (CI = +/-0.007; p = 0.565)	0.007 (CI = +/-0.236; p = 0.952)	0.448	-3.49%
Frequency	2013.2	-0.047 (CI = +/-0.029; p = 0.003)	-0.003 (CI = +/-0.006; p = 0.325)	0.066 (CI = +/-0.230; p = 0.555)	0.542	-4.56%
Frequency	2014.1	-0.051 (CI = +/-0.033; p = 0.004)	-0.003 (CI = +/-0.007; p = 0.283)	0.087 (CI = +/-0.245; p = 0.463)	0.527	-4.95%
Frequency	2014.2	-0.047 (CI = +/-0.037; p = 0.017)	-0.003 (CI = +/-0.007; p = 0.361)	0.067 (CI = +/-0.263; p = 0.599)	0.448	-4.55%
Frequency	2015.1	-0.044 (CI = +/-0.042; p = 0.044)	-0.003 (CI = +/-0.007; p = 0.422)	0.054 (CI = +/-0.286; p = 0.695)	0.373	-4.29%
Frequency	2015.2	-0.047 (CI = +/-0.049; p = 0.059)	-0.003 (CI = +/-0.008; p = 0.409)	0.069 (CI = +/-0.313; p = 0.645)	0.337	-4.61%
Frequency	2016.1	-0.050 (CI = +/-0.057; p = 0.080)	-0.003 (CI = +/-0.008; p = 0.405)	0.082 (CI = +/-0.344; p = 0.614)	0.294	-4.91%
Frequency	2016.2	-0.066 (CI = +/-0.064; p = 0.043)	-0.004 (CI = +/-0.008; p = 0.294)	0.145 (CI = +/-0.360; p = 0.397)	0.357	-6.41%
Frequency	2017.1	-0.073 (CI = +/-0.075; p = 0.053)	-0.005 (CI = +/-0.009; p = 0.282)	0.172 (CI = +/-0.395; p = 0.359)	0.323	-7.09%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.021; p = 0.075)	-0.245 (CI = +/-0.186; p = 0.011)	-0.045 (CI = +/-0.355; p = 0.798)	0.188	+1.89%
Loss Cost	2006.2	0.018 (CI = +/-0.022; p = 0.102)	-0.243 (CI = +/-0.192; p = 0.015)	-0.042 (CI = +/-0.363; p = 0.816)	0.160	+1.84%
Loss Cost	2007.1	0.020 (CI = +/-0.023; p = 0.091)	-0.235 (CI = +/-0.197; p = 0.021)	-0.052 (CI = +/-0.371; p = 0.775)	0.162	+2.01%
Loss Cost	2007.2	0.017 (CI = +/-0.025; p = 0.178)	-0.220 (CI = +/-0.201; p = 0.033)	-0.032 (CI = +/-0.376; p = 0.861)	0.109	+1.68%
Loss Cost	2008.1	0.017 (CI = +/-0.026; p = 0.186)	-0.216 (CI = +/-0.207; p = 0.041)	-0.037 (CI = +/-0.385; p = 0.845)	0.108	+1.76%
Loss Cost	2008.2	0.019 (CI = +/-0.028; p = 0.171)	-0.225 (CI = +/-0.214; p = 0.040)	-0.048 (CI = +/-0.395; p = 0.804)	0.106	+1.96%
Loss Cost	2009.1	0.019 (CI = +/-0.030; p = 0.208)	-0.226 (CI = +/-0.222; p = 0.046)	-0.047 (CI = +/-0.406; p = 0.815)	0.102	+1.93%
Loss Cost	2009.2	0.027 (CI = +/-0.032; p = 0.088)	-0.258 (CI = +/-0.220; p = 0.024)	-0.091 (CI = +/-0.401; p = 0.645)	0.168	+2.75%
Loss Cost	2010.1	0.026 (CI = +/-0.034; p = 0.124)	-0.260 (CI = +/-0.229; p = 0.027)	-0.087 (CI = +/-0.413; p = 0.669)	0.163	+2.67%
Loss Cost	2010.2	0.022 (CI = +/-0.037; p = 0.230)	-0.244 (CI = +/-0.236; p = 0.043)	-0.064 (CI = +/-0.423; p = 0.758)	0.100	+2.22%
Loss Cost	2011.1	0.015 (CI = +/-0.039; p = 0.440)	-0.267 (CI = +/-0.239; p = 0.030)	-0.030 (CI = +/-0.427; p = 0.888)	0.108	+1.49%
Loss Cost	2011.2	0.013 (CI = +/-0.043; p = 0.540)	-0.261 (CI = +/-0.250; p = 0.042)	-0.020 (CI = +/-0.443; p = 0.927)	0.075	+1.29%
Loss Cost	2012.1	0.007 (CI = +/-0.046; p = 0.752)	-0.277 (CI = +/-0.258; p = 0.036)	0.006 (CI = +/-0.455; p = 0.980)	0.084	+0.71%
Loss Cost	2012.2	0.008 (CI = +/-0.051; p = 0.735)	-0.281 (CI = +/-0.271; p = 0.043)	0.000 (CI = +/-0.475; p = 0.999)	0.072	+0.85%
Loss Cost	2013.1	0.015 (CI = +/-0.056; p = 0.572)	-0.263 (CI = +/-0.281; p = 0.064)	-0.029 (CI = +/-0.491; p = 0.902)	0.055	+1.55%
Loss Cost	2013.2	-0.002 (CI = +/-0.059; p = 0.932)	-0.215 (CI = +/-0.278; p = 0.121)	0.045 (CI = +/-0.483; p = 0.848)	-0.012	-0.24%
Loss Cost	2014.1	-0.016 (CI = +/-0.063; p = 0.604)	-0.246 (CI = +/-0.282; p = 0.084)	0.096 (CI = +/-0.490; p = 0.683)	0.035	-1.58%
Loss Cost	2014.2	-0.014 (CI = +/-0.072; p = 0.691)	-0.251 (CI = +/-0.301; p = 0.096)	0.088 (CI = +/-0.520; p = 0.723)	0.027	-1.37%
Loss Cost	2015.1	0.004 (CI = +/-0.079; p = 0.918)	-0.217 (CI = +/-0.305; p = 0.150)	0.027 (CI = +/-0.528; p = 0.915)	-0.035	+0.39%
Loss Cost	2015.2	-0.011 (CI = +/-0.089; p = 0.804)	-0.186 (CI = +/-0.322; p = 0.234)	0.077 (CI = +/-0.556; p = 0.771)	-0.079	-1.05%
Loss Cost	2016.1	-0.005 (CI = +/-0.103; p = 0.922)	-0.177 (CI = +/-0.343; p = 0.284)	0.059 (CI = +/-0.595; p = 0.834)	-0.117	-0.48%
Loss Cost	2016.2	0.000 (CI = +/-0.123; p = 0.993)	-0.185 (CI = +/-0.374; p = 0.303)	0.045 (CI = +/-0.651; p = 0.882)	-0.133	-0.05%
Loss Cost	2017.1	0.032 (CI = +/-0.138; p = 0.623)	-0.143 (CI = +/-0.382; p = 0.427)	-0.045 (CI = +/-0.673; p = 0.887)	-0.160	+3.21%
Severity	2006.1	0.040 (CI = +/-0.019; p = 0.000)	-0.184 (CI = +/-0.168; p = 0.033)	0.046 (CI = +/-0.321; p = 0.772)	0.456	+4.04%
Severity	2006.2	0.041 (CI = +/-0.020; p = 0.000)	-0.190 (CI = +/-0.173; p = 0.033)	0.038 (CI = +/-0.328; p = 0.814)	0.440	+4.17%
Severity	2007.1	0.044 (CI = +/-0.021; p = 0.000)	-0.176 (CI = +/-0.176; p = 0.050)	0.019 (CI = +/-0.331; p = 0.905)	0.456	+4.48%
Severity	2007.2	0.042 (CI = +/-0.022; p = 0.001)	-0.168 (CI = +/-0.181; p = 0.068)	0.030 (CI = +/-0.338; p = 0.857)	0.408	+4.31%
Severity	2008.1	0.043 (CI = +/-0.024; p = 0.001)	-0.164 (CI = +/-0.187; p = 0.083)	0.024 (CI = +/-0.346; p = 0.886)	0.401	+4.40%
Severity	2008.2	0.045 (CI = +/-0.025; p = 0.001)	-0.173 (CI = +/-0.193; p = 0.076)	0.012 (CI = +/-0.355; p = 0.943)	0.389	+4.62%
Severity	2009.1	0.047 (CI = +/-0.027; p = 0.001)	-0.165 (CI = +/-0.198; p = 0.100)	0.001 (CI = +/-0.363; p = 0.995)	0.389	+4.84%
Severity	2009.2	0.056 (CI = +/-0.028; p = 0.000)	-0.198 (CI = +/-0.194; p = 0.046)	-0.045 (CI = +/-0.352; p = 0.796)	0.458	+5.71%
Severity	2010.1	0.055 (CI = +/-0.030; p = 0.001)	-0.199 (CI = +/-0.201; p = 0.053)	-0.044 (CI = +/-0.363; p = 0.806)	0.440	+5.69%
Severity	2010.2	0.052 (CI = +/-0.032; p = 0.003)	-0.187 (CI = +/-0.208; p = 0.077)	-0.027 (CI = +/-0.373; p = 0.884)	0.373	+5.34%
Severity	2011.1	0.043 (CI = +/-0.033; p = 0.014)	-0.216 (CI = +/-0.204; p = 0.038)	0.018 (CI = +/-0.364; p = 0.918)	0.347	+4.37%
Severity	2011.2	0.038 (CI = +/-0.036; p = 0.038)	-0.202 (CI = +/-0.211; p = 0.060)	0.040 (CI = +/-0.374; p = 0.828)	0.271	+3.91%
Severity	2012.1	0.035 (CI = +/-0.039; p = 0.081)	-0.212 (CI = +/-0.219; p = 0.057)	0.056 (CI = +/-0.386; p = 0.765)	0.252	+3.53%
Severity	2012.2	0.041 (CI = +/-0.043; p = 0.060)	-0.231 (CI = +/-0.227; p = 0.046)	0.028 (CI = +/-0.397; p = 0.886)	0.266	+4.18%
Severity	2013.1	0.045 (CI = +/-0.047; p = 0.059)	-0.220 (CI = +/-0.236; p = 0.066)	0.010 (CI = +/-0.413; p = 0.961)	0.271	+4.63%
Severity	2013.2	0.034 (CI = +/-0.051; p = 0.181)	-0.189 (CI = +/-0.241; p = 0.116)	0.058 (CI = +/-0.418; p = 0.776)	0.158	+3.44%
Severity	2014.1	0.023 (CI = +/-0.055; p = 0.400)	-0.214 (CI = +/-0.245; p = 0.082)	0.101 (CI = +/-0.425; p = 0.624)	0.147	+2.28%
Severity	2014.2	0.020 (CI = +/-0.063; p = 0.515)	-0.208 (CI = +/-0.261; p = 0.110)	0.111 (CI = +/-0.450; p = 0.607)	0.094	+1.99%
Severity	2015.1	0.035 (CI = +/-0.068; p = 0.282)	-0.177 (CI = +/-0.263; p = 0.172)	0.056 (CI = +/-0.456; p = 0.795)	0.124	+3.61%
Severity	2015.2	0.021 (CI = +/-0.077; p = 0.571)	-0.147 (CI = +/-0.276; p = 0.273)	0.108 (CI = +/-0.476; p = 0.635)	0.012	+2.10%
Severity	2016.1	0.028 (CI = +/-0.088; p = 0.499)	-0.134 (CI = +/-0.292; p = 0.339)	0.084 (CI = +/-0.508; p = 0.727)	0.010	+2.87%
Severity	2016.2	0.041 (CI = +/-0.104; p = 0.411)	-0.156 (CI = +/-0.316; p = 0.302)	0.045 (CI = +/-0.549; p = 0.860)	0.014	+4.15%
Severity	2017.1	0.077 (CI = +/-0.111; p = 0.155)	-0.109 (CI = +/-0.307; p = 0.450)	-0.056 (CI = +/-0.541; p = 0.824)	0.131	+7.98%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.072; p = 0.094)	-0.091 (CI = +/-0.138; p = 0.190)	0.593	-2.07%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.073; p = 0.146)	-0.080 (CI = +/-0.138; p = 0.245)	0.615	-2.24%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.074; p = 0.112)	-0.072 (CI = +/-0.139; p = 0.298)	0.620	-2.36%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.075; p = 0.166)	-0.062 (CI = +/-0.139; p = 0.368)	0.632	-2.52%
Frequency	2008.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.077; p = 0.174)	-0.062 (CI = +/-0.143; p = 0.386)	0.609	-2.53%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.052 (CI = +/-0.080; p = 0.194)	-0.061 (CI = +/-0.147; p = 0.405)	0.594	-2.54%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.080; p = 0.129)	-0.048 (CI = +/-0.146; p = 0.507)	0.616	-2.77%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.083; p = 0.151)	-0.046 (CI = +/-0.151; p = 0.536)	0.602	-2.80%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.062 (CI = +/-0.086; p = 0.151)	-0.043 (CI = +/-0.155; p = 0.574)	0.579	-2.86%
Frequency	2010.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.058 (CI = +/-0.089; p = 0.193)	-0.037 (CI = +/-0.160; p = 0.634)	0.572	-2.97%
Frequency	2011.1	-0.028 (CI = +/-0.015; p = 0.001)	-0.051 (CI = +/-0.091; p = 0.260)	-0.048 (CI = +/-0.163; p = 0.551)	0.518	-2.76%
Frequency	2011.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.059 (CI = +/-0.094; p = 0.205)	-0.060 (CI = +/-0.167; p = 0.466)	0.483	-2.52%
Frequency	2012.1	-0.028 (CI = +/-0.017; p = 0.004)	-0.065 (CI = +/-0.097; p = 0.178)	-0.051 (CI = +/-0.171; p = 0.546)	0.478	-2.71%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	-0.050 (CI = +/-0.097; p = 0.295)	-0.028 (CI = +/-0.170; p = 0.734)	0.528	-3.20%
Frequency	2013.1	-0.030 (CI = +/-0.020; p = 0.005)	-0.043 (CI = +/-0.100; p = 0.378)	-0.039 (CI = +/-0.175; p = 0.646)	0.461	-2.95%
Frequency	2013.2	-0.036 (CI = +/-0.021; p = 0.002)	-0.026 (CI = +/-0.099; p = 0.587)	-0.013 (CI = +/-0.172; p = 0.878)	0.524	-3.56%
Frequency	2014.1	-0.038 (CI = +/-0.023; p = 0.003)	-0.031 (CI = +/-0.104; p = 0.535)	-0.004 (CI = +/-0.180; p = 0.961)	0.505	-3.77%
Frequency	2014.2	-0.034 (CI = +/-0.026; p = 0.014)	-0.043 (CI = +/-0.108; p = 0.410)	-0.023 (CI = +/-0.186; p = 0.796)	0.443	-3.30%
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.036)	-0.039 (CI = +/-0.114; p = 0.473)	-0.030 (CI = +/-0.197; p = 0.752)	0.367	-3.11%
Frequency	2015.2	-0.031 (CI = +/-0.034; p = 0.069)	-0.040 (CI = +/-0.122; p = 0.496)	-0.031 (CI = +/-0.212; p = 0.760)	0.326	-3.08%
Frequency	2016.1	-0.033 (CI = +/-0.039; p = 0.092)	-0.043 (CI = +/-0.131; p = 0.491)	-0.025 (CI = +/-0.227; p = 0.815)	0.281	-3.26%
Frequency	2016.2	-0.041 (CI = +/-0.046; p = 0.074)	-0.029 (CI = +/-0.139; p = 0.663)	0.000 (CI = +/-0.242; p = 1.000)	0.304	-4.03%
Frequency	2017.1	-0.045 (CI = +/-0.054; p = 0.092)	-0.034 (CI = +/-0.149; p = 0.628)	0.011 (CI = +/-0.263; p = 0.926)	0.261	-4.42%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.022; p = 0.103)	-0.040 (CI = +/-0.386; p = 0.836)	0.040	+1.87%
Loss Cost	2006.2	0.017 (CI = +/-0.024; p = 0.164)	-0.027 (CI = +/-0.393; p = 0.888)	0.017	+1.67%
Loss Cost	2007.1	0.020 (CI = +/-0.025; p = 0.118)	-0.047 (CI = +/-0.398; p = 0.811)	0.033	+1.99%
Loss Cost	2007.2	0.015 (CI = +/-0.026; p = 0.251)	-0.018 (CI = +/-0.398; p = 0.926)	-0.005	+1.51%
Loss Cost	2008.1	0.017 (CI = +/-0.028; p = 0.216)	-0.032 (CI = +/-0.407; p = 0.875)	0.002	+1.74%
Loss Cost	2008.2	0.017 (CI = +/-0.030; p = 0.243)	-0.033 (CI = +/-0.418; p = 0.874)	-0.006	+1.76%
Loss Cost	2009.1	0.019 (CI = +/-0.032; p = 0.240)	-0.041 (CI = +/-0.429; p = 0.848)	-0.006	+1.90%
Loss Cost	2009.2	0.025 (CI = +/-0.034; p = 0.151)	-0.071 (CI = +/-0.433; p = 0.739)	0.021	+2.48%
Loss Cost	2010.1	0.026 (CI = +/-0.037; p = 0.159)	-0.079 (CI = +/-0.447; p = 0.720)	0.017	+2.63%
Loss Cost	2010.2	0.019 (CI = +/-0.039; p = 0.327)	-0.043 (CI = +/-0.451; p = 0.845)	-0.028	+1.92%
Loss Cost	2011.1	0.014 (CI = +/-0.042; p = 0.492)	-0.020 (CI = +/-0.463; p = 0.929)	-0.054	+1.44%
Loss Cost	2011.2	0.009 (CI = +/-0.046; p = 0.688)	0.005 (CI = +/-0.475; p = 0.983)	-0.073	+0.90%
Loss Cost	2012.1	0.006 (CI = +/-0.050; p = 0.794)	0.017 (CI = +/-0.493; p = 0.945)	-0.083	+0.64%
Loss Cost	2012.2	0.003 (CI = +/-0.055; p = 0.899)	0.030 (CI = +/-0.513; p = 0.905)	-0.091	+0.34%
Loss Cost	2013.1	0.014 (CI = +/-0.060; p = 0.619)	-0.017 (CI = +/-0.523; p = 0.947)	-0.080	+1.46%
Loss Cost	2013.2	-0.007 (CI = +/-0.061; p = 0.806)	0.071 (CI = +/-0.501; p = 0.769)	-0.100	-0.72%
Loss Cost	2014.1	-0.017 (CI = +/-0.067; p = 0.600)	0.110 (CI = +/-0.518; p = 0.662)	-0.093	-1.69%
Loss Cost	2014.2	-0.021 (CI = +/-0.076; p = 0.565)	0.125 (CI = +/-0.547; p = 0.637)	-0.095	-2.09%
Loss Cost	2015.1	0.002 (CI = +/-0.081; p = 0.952)	0.041 (CI = +/-0.545; p = 0.875)	-0.119	+0.23%
Loss Cost	2015.2	-0.018 (CI = +/-0.090; p = 0.679)	0.110 (CI = +/-0.559; p = 0.682)	-0.118	-1.76%
Loss Cost	2016.1	-0.007 (CI = +/-0.103; p = 0.892)	0.074 (CI = +/-0.596; p = 0.794)	-0.137	-0.67%
Loss Cost	2016.2	-0.010 (CI = +/-0.121; p = 0.855)	0.085 (CI = +/-0.644; p = 0.779)	-0.146	-1.04%
Loss Cost	2017.1	0.029 (CI = +/-0.134; p = 0.645)	-0.029 (CI = +/-0.655; p = 0.925)	-0.129	+2.96%
Severity	2006.1	0.039 (CI = +/-0.020; p = 0.000)	0.050 (CI = +/-0.339; p = 0.766)	0.393	+4.03%
Severity	2006.2	0.040 (CI = +/-0.021; p = 0.001)	0.049 (CI = +/-0.347; p = 0.774)	0.372	+4.04%
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.346; p = 0.891)	0.402	+4.47%
Severity	2007.2	0.041 (CI = +/-0.023; p = 0.001)	0.041 (CI = +/-0.351; p = 0.814)	0.359	+4.17%
Severity	2008.1	0.043 (CI = +/-0.025; p = 0.001)	0.029 (CI = +/-0.359; p = 0.872)	0.357	+4.39%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.002)	0.024 (CI = +/-0.368; p = 0.893)	0.339	+4.46%
Severity	2009.1	0.047 (CI = +/-0.028; p = 0.002)	0.006 (CI = +/-0.375; p = 0.976)	0.347	+4.82%
Severity	2009.2	0.054 (CI = +/-0.029; p = 0.001)	-0.030 (CI = +/-0.373; p = 0.872)	0.390	+5.50%
Severity	2010.1	0.055 (CI = +/-0.032; p = 0.001)	-0.038 (CI = +/-0.384; p = 0.842)	0.373	+5.66%
Severity	2010.2	0.050 (CI = +/-0.034; p = 0.006)	-0.011 (CI = +/-0.390; p = 0.955)	0.312	+5.10%
Severity	2011.1	0.042 (CI = +/-0.036; p = 0.022)	0.026 (CI = +/-0.391; p = 0.893)	0.243	+4.32%
Severity	2011.2	0.035 (CI = +/-0.038; p = 0.067)	0.059 (CI = +/-0.396; p = 0.761)	0.179	+3.60%
Severity	2012.1	0.034 (CI = +/-0.042; p = 0.105)	0.065 (CI = +/-0.411; p = 0.747)	0.148	+3.47%
Severity	2012.2	0.037 (CI = +/-0.046; p = 0.111)	0.053 (CI = +/-0.427; p = 0.800)	0.142	+3.75%
Severity	2013.1	0.045 (CI = +/-0.050; p = 0.079)	0.020 (CI = +/-0.439; p = 0.925)	0.168	+4.55%
Severity	2013.2	0.030 (CI = +/-0.053; p = 0.256)	0.081 (CI = +/-0.434; p = 0.701)	0.082	+3.00%
Severity	2014.1	0.022 (CI = +/-0.058; p = 0.449)	0.112 (CI = +/-0.450; p = 0.607)	0.032	+2.17%
Severity	2014.2	0.014 (CI = +/-0.065; p = 0.664)	0.141 (CI = +/-0.470; p = 0.534)	-0.005	+1.38%
Severity	2015.1	0.034 (CI = +/-0.070; p = 0.313)	0.068 (CI = +/-0.468; p = 0.761)	0.066	+3.48%
Severity	2015.2	0.015 (CI = +/-0.076; p = 0.679)	0.133 (CI = +/-0.476; p = 0.559)	-0.008	+1.52%
Severity	2016.1	0.027 (CI = +/-0.087; p = 0.519)	0.095 (CI = +/-0.503; p = 0.691)	0.011	+2.73%
Severity	2016.2	0.032 (CI = +/-0.102; p = 0.508)	0.079 (CI = +/-0.544; p = 0.758)	0.002	+3.27%
Severity	2017.1	0.075 (CI = +/-0.108; p = 0.155)	-0.044 (CI = +/-0.526; p = 0.859)	0.159	+7.78%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.142; p = 0.208)	0.570	-2.07%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.140; p = 0.272)	0.600	-2.27%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.142; p = 0.319)	0.600	-2.37%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.141; p = 0.401)	0.620	-2.55%
Frequency	2008.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.145; p = 0.403)	0.597	-2.53%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.149; p = 0.439)	0.583	-2.59%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.150; p = 0.533)	0.596	-2.78%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.154; p = 0.584)	0.584	-2.86%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.159; p = 0.599)	0.560	-2.87%
Frequency	2010.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.162; p = 0.684)	0.559	-3.03%
Frequency	2011.1	-0.028 (CI = +/-0.015; p = 0.001)	-0.046 (CI = +/-0.164; p = 0.568)	0.512	-2.77%
Frequency	2011.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.054 (CI = +/-0.168; p = 0.514)	0.467	-2.60%
Frequency	2012.1	-0.028 (CI = +/-0.018; p = 0.004)	-0.048 (CI = +/-0.174; p = 0.574)	0.455	-2.73%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	-0.023 (CI = +/-0.170; p = 0.783)	0.525	-3.29%
Frequency	2013.1	-0.030 (CI = +/-0.020; p = 0.005)	-0.037 (CI = +/-0.173; p = 0.661)	0.466	-2.96%
Frequency	2013.2	-0.037 (CI = +/-0.020; p = 0.001)	-0.010 (CI = +/-0.168; p = 0.907)	0.541	-3.61%
Frequency	2014.1	-0.039 (CI = +/-0.023; p = 0.002)	-0.002 (CI = +/-0.176; p = 0.977)	0.521	-3.79%
Frequency	2014.2	-0.035 (CI = +/-0.025; p = 0.010)	-0.017 (CI = +/-0.183; p = 0.849)	0.452	-3.42%
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.031)	-0.027 (CI = +/-0.193; p = 0.770)	0.385	-3.14%
Frequency	2015.2	-0.033 (CI = +/-0.033; p = 0.051)	-0.024 (CI = +/-0.206; p = 0.809)	0.349	-3.23%
Frequency	2016.1	-0.034 (CI = +/-0.038; p = 0.081)	-0.021 (CI = +/-0.221; p = 0.838)	0.307	-3.30%
Frequency	2016.2	-0.043 (CI = +/-0.043; p = 0.053)	0.006 (CI = +/-0.231; p = 0.954)	0.347	-4.18%
Frequency	2017.1	-0.046 (CI = +/-0.051; p = 0.077)	0.015 (CI = +/-0.251; p = 0.898)	0.308	-4.47%

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	2013 Reform Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	5.493	48,021	263.79	0	5.318	53,390	283.91	0.991	-0.9%	0.817
2013.25	6.105	64,938	396.47	1	5.170	69,336	358.46	0.991	-0.9%	0.825
2013.75	5.470	79,086	432.61	1	5.026	70,695	355.33	0.991	-0.9%	0.832
2014.25	5.563	76,765	427.02	1	4.886	72,082	352.22	0.991	-0.9%	0.839
2014.75	4.735	70,834	335.39	1	4.751	73,495	349.15	0.991	-0.9%	0.846
2015.25	4.634	75,884	351.67	1	4.619	74,936	346.10	0.991	-0.9%	0.854
2015.75	4.902	70,415	345.17	1	4.490	76,405	343.07	0.991	-0.9%	0.861
2016.25	3.439	89,724	308.52	1	4.365	77,903	340.08	0.991	-0.9%	0.869
2016.75	3.847	62,408	240.06	1	4.244	79,430	337.11	0.991	-0.9%	0.877
2017.25	3.780	86,207	325.88	1	4.126	80,988	334.16	0.991	-0.9%	0.884
2017.75	4.086	74,321	303.69	1	4.011	82,575	331.25	0.991	-0.9%	0.892
2018.25	2.463	83,012	204.48	1	3.900	84,194	328.35	0.991	-0.9%	0.900
2018.75	4.174	93,080	388.47	1	3.792	85,845	325.49	0.991	-0.9%	0.908
2019.25	3.941	74,395	293.16	1	3.686	87,528	322.64	0.991	-0.9%	0.916
2019.75	3.109	109,002	338.93	1	3.584	89,244	319.83	0.991	-0.9%	0.924
2020.25	3.250	103,870	337.54	1	3.484	90,994	317.03	0.991	-0.9%	0.932
2020.75	3.504	69,718	244.29	1	3.387	92,778	314.26	0.991	-0.9%	0.940
2021.25	3.385	87,596	296.49	1	3.293	94,597	311.52	0.991	-0.9%	0.949
2021.75	3.627	129,219	468.65	1	3.202	96,452	308.80	0.991	-0.9%	0.957
2022.25	3.016	122,978	370.84	1	3.113	98,343	306.10	0.991	-0.9%	0.966
2022.75	3.117	92,671	288.87	1	3.026	100,271	303.43	0.991	-0.9%	0.974
2023.25	3.150	89,717	282.64	1	2.942	102,237	300.78	0.991	-0.9%	0.983
2023.75	2.580	100,493	259.24	1	2.860	104,241	298.15	0.991	-0.9%	0.991
2024.25	4.369	105,803	462.24	1	2.781	106,285	295.55			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	115.141	(67.274)	40.959
B.	Time	(0.056)	0.039	(0.018)
C.	2013 Reform Scalar		0.242	0.242

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Property Damage (including DCPD)
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2021-2 Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	18.529	5,312	98.44	1	0.00	0	0	17.877	5,759	102.95	0.997	-0.3%	0.941
2013.25	21.760	6,144	133.70	0	0.00	0	0	19.488	5,877	114.54	0.997	-0.3%	0.943
2013.75	19.024	7,026	133.66	1	0.00	0	0	17.071	5,998	102.40	0.997	-0.3%	0.946
2014.25	23.610	7,442	175.71	0	0.00	0	0	18.610	6,122	113.93	0.997	-0.3%	0.948
2014.75	16.559	9,235	152.93	1	0.00	0	0	16.302	6,248	101.86	0.997	-0.3%	0.951
2015.25	18.658	5,933	110.71	0	0.00	0	0	17.771	6,377	113.33	0.997	-0.3%	0.953
2015.75	14.812	6,560	97.17	1	0.00	0	0	15.567	6,509	101.32	0.997	-0.3%	0.956
2016.25	16.379	6,690	109.57	0	0.00	0	0	16.969	6,643	112.72	0.997	-0.3%	0.958
2016.75	15.066	7,100	106.96	1	0.00	0	0	14.865	6,780	100.78	0.997	-0.3%	0.961
2017.25	20.277	5,598	113.51	0	0.00	0	0	16.204	6,920	112.13	0.997	-0.3%	0.963
2017.75	13.418	6,854	91.97	1	0.00	0	0	14.194	7,062	100.24	0.997	-0.3%	0.966
2018.25	13.373	6,489	86.77	0	0.00	0	0	15.474	7,208	111.53	0.997	-0.3%	0.969
2018.75	14.417	6,950	100.20	1	0.00	0	0	13.554	7,356	99.71	0.997	-0.3%	0.971
2019.25	13.678	7,950	108.75	0	0.00	0	0	14.776	7,508	110.94	0.997	-0.3%	0.974
2019.75	13.037	10,100	131.67	1	0.00	0	0	12.943	7,663	99.18	0.997	-0.3%	0.976
2020.25	10.064	6,493	65.35	0	(26.69)	0	0	8.653	7,821	67.67	0.997	-0.3%	0.979
2020.75	7.969	7,656	61.01	1	(29.87)	0	0	7.150	7,982	57.07	0.997	-0.3%	0.982
2021.25	6.661	7,939	52.88	0	(35.22)	0	0	7.066	8,146	57.56	0.997	-0.3%	0.984
2021.75	7.397	8,844	65.42	1	(17.04)	1	0	8.637	11,433	98.74	0.997	-0.3%	0.987
2022.25	8.091	16,916	136.87	0	(17.23)	1	0	9.382	11,668	109.47	0.997	-0.3%	0.989
2022.75	6.867	12,227	83.96	1	0.00	1	1	7.813	11,909	93.05	0.997	-0.3%	0.992
2023.25	7.499	10,568	79.25	0	0.00	1	1	8.518	12,154	103.53	0.997	-0.3%	0.995
2023.75	8.578	11,884	101.95	1	0.00	1	1	7.461	12,405	92.55	0.997	-0.3%	0.997
2024.25	9.142	13,200	120.67	0	0.00	1	1	0	1	102.98			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	95.853	(73.483)	15.463
B.	Time	(0.046)	0.041	(0.005)
C.	Seasonality	(0.109)		(0.109)
D.	Mobility	0.018		0.018
E.	2021-2 Scalar		0.318	0.318
F.	New Normal	(0.366)		(0.366)

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	2.995	4,971	14.89	2.564	6,353	17.34	1.001	0.1%	1.019
2013.25	3.841	6,669	25.61	2.517	6,497	17.36	1.001	0.1%	1.018
2013.75	3.003	5,810	17.45	2.472	6,645	17.37	1.001	0.1%	1.017
2014.25	1.852	20,076	37.17	2.427	6,795	17.39	1.001	0.1%	1.017
2014.75	2.238	4,589	10.27	2.384	6,950	17.40	1.001	0.1%	1.016
2015.25	2.647	8,158	21.60	2.341	7,107	17.41	1.001	0.1%	1.015
2015.75	2.270	6,707	15.23	2.299	7,268	17.43	1.001	0.1%	1.014
2016.25	2.141	10,803	23.13	2.257	7,433	17.44	1.001	0.1%	1.013
2016.75	1.999	6,806	13.61	2.216	7,602	17.46	1.001	0.1%	1.012
2017.25	1.878	16,831	31.60	2.176	7,774	17.47	1.001	0.1%	1.012
2017.75	3.177	10,305	32.74	2.137	7,951	17.49	1.001	0.1%	1.011
2018.25	1.352	5,467	7.39	2.099	8,131	17.50	1.001	0.1%	1.010
2018.75	1.754	11,576	20.30	2.061	8,316	17.52	1.001	0.1%	1.009
2019.25	1.819	8,620	15.68	2.024	8,504	17.53	1.001	0.1%	1.008
2019.75	2.508	7,263	18.21	1.987	8,697	17.54	1.001	0.1%	1.007
2020.25	1.502	10,327	15.51	1.951	8,894	17.56	1.001	0.1%	1.007
2020.75	1.324	14,871	19.69	1.916	9,096	17.57	1.001	0.1%	1.006
2021.25	1.823	9,023	16.45	1.882	9,303	17.59	1.001	0.1%	1.005
2021.75	2.969	12,942	38.42	1.848	9,514	17.60	1.001	0.1%	1.004
2022.25	1.526	6,412	9.78	1.814	9,729	17.62	1.001	0.1%	1.003
2022.75	1.406	9,238	12.98	1.782	9,950	17.63	1.001	0.1%	1.002
2023.25	1.861	10,110	18.82	1.749	10,176	17.65	1.001	0.1%	1.002
2023.75	2.424	8,909	21.59	1.718	10,407	17.66	1.001	0.1%	1.001
2024.25	2.024	9,736	19.70	1.687	10,643	17.68			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	74.195	(81.544)	(0.471)
B.	Time	(0.036)	0.045	0.002

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	27.737	4,264	118.28	0.00	26.561	5,623	149.35	1.013	1.3%	1.349
2013.25	27.625	5,020	138.67	0.00	26.044	5,810	151.30	1.013	1.3%	1.331
2013.75	27.079	7,049	190.88	0.00	25.537	6,002	153.28	1.013	1.3%	1.314
2014.25	25.978	4,935	128.20	0.00	25.040	6,202	155.29	1.013	1.3%	1.297
2014.75	25.157	4,970	125.02	0.00	24.552	6,408	157.32	1.013	1.3%	1.280
2015.25	22.939	8,386	192.36	0.00	24.074	6,621	159.38	1.013	1.3%	1.264
2015.75	27.453	6,998	192.11	0.00	23.605	6,840	161.47	1.013	1.3%	1.248
2016.25	24.174	8,709	210.53	0.00	23.146	7,068	163.59	1.013	1.3%	1.231
2016.75	21.431	7,504	160.81	0.00	22.695	7,302	165.73	1.013	1.3%	1.215
2017.25	20.975	6,641	139.29	0.00	22.253	7,545	167.90	1.013	1.3%	1.200
2017.75	22.728	6,421	145.93	0.00	21.820	7,795	170.10	1.013	1.3%	1.184
2018.25	19.565	10,585	207.10	0.00	21.395	8,054	172.32	1.013	1.3%	1.169
2018.75	24.833	7,756	192.60	0.00	20.979	8,322	174.58	1.013	1.3%	1.154
2019.25	20.216	10,047	203.11	0.00	20.570	8,598	176.87	1.013	1.3%	1.139
2019.75	20.665	8,598	177.69	0.00	20.170	8,884	179.18	1.013	1.3%	1.124
2020.25	17.210	7,613	131.02	(26.69)	13.942	9,179	127.97	1.013	1.3%	1.110
2020.75	14.820	9,597	142.22	(29.87)	13.112	9,484	124.35	1.013	1.3%	1.095
2021.25	11.026	12,033	132.67	(35.22)	11.986	9,798	117.45	1.013	1.3%	1.081
2021.75	11.094	11,265	124.98	(17.04)	14.914	10,124	150.99	1.013	1.3%	1.067
2022.25	13.532	10,325	139.71	(17.23)	14.586	10,460	152.58	1.013	1.3%	1.053
2022.75	14.736	11,079	163.26	0.00	17.925	10,807	193.73	1.013	1.3%	1.040
2023.25	19.065	11,616	221.46	0.00	17.576	11,166	196.26	1.013	1.3%	1.026
2023.75	16.613	12,750	211.81	0.00	17.234	11,537	198.83	1.013	1.3%	1.013
2024.25	19.288	8,860	170.89	0.00	16.899	11,920	201.44			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	82.425	(122.880)	(47.363)
B.	Time	(0.039)	0.065	0.026
C.	Mobility	0.013		0.013

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	43.903	2,709	118.94	1	0	45.544	2,510	114.32	0.998	-0.2%	0.960
2013.25	45.827	1,855	85.02	0	0	51.756	1,954	101.12	0.998	-0.2%	0.961
2013.75	42.565	2,438	103.77	1	0	43.936	2,593	113.92	0.998	-0.2%	0.963
2014.25	49.464	1,892	93.58	0	0	49.929	2,018	100.76	0.998	-0.2%	0.965
2014.75	42.591	2,945	125.41	1	0	42.384	2,678	113.51	0.998	-0.2%	0.966
2015.25	50.392	1,739	87.61	0	0	48.166	2,084	100.39	0.998	-0.2%	0.968
2015.75	39.034	2,695	105.20	1	0	40.888	2,766	113.10	0.998	-0.2%	0.970
2016.25	55.829	3,163	176.59	0	0	46.465	2,153	100.03	0.998	-0.2%	0.972
2016.75	40.275	3,635	146.39	1	0	39.444	2,857	112.70	0.998	-0.2%	0.973
2017.25	58.310	2,404	140.16	0	0	44.824	2,224	99.68	0.998	-0.2%	0.975
2017.75	45.877	4,345	199.36	1	0	38.051	2,951	112.29	0.998	-0.2%	0.977
2018.25	42.891	2,623	112.49	0	0	43.241	2,297	99.32	0.998	-0.2%	0.979
2018.75	38.093	3,373	128.49	1	0	36.707	3,048	111.89	0.998	-0.2%	0.980
2019.25	38.233	3,010	115.09	0	0	41.714	2,372	98.96	0.998	-0.2%	0.982
2019.75	36.873	2,572	94.84	1	0	35.411	3,148	111.49	0.998	-0.2%	0.984
2020.25	30.549	2,904	88.73	0	0	40.241	2,450	98.61	0.998	-0.2%	0.986
2020.75	36.954	2,486	91.86	1	0	34.161	3,252	111.09	0.998	-0.2%	0.988
2021.25	37.291	2,670	99.55	0	0	38.820	2,531	98.26	0.998	-0.2%	0.989
2021.75	31.267	5,391	168.55	1	1	32.954	4,999	164.74	0.998	-0.2%	0.991
2022.25	36.764	3,203	117.77	0	1	37.449	3,891	145.71	0.998	-0.2%	0.993
2022.75	32.715	7,068	231.24	1	1	31.791	5,164	164.15	0.998	-0.2%	0.995
2023.25	38.280	4,133	158.23	0	1	36.127	4,019	145.19	0.998	-0.2%	0.996
2023.75	26.096	4,973	129.77	1	1	30.668	5,333	163.57	0.998	-0.2%	0.998
2024.25	36.186	3,562	128.90	0	1	34.851	4,151	145			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	76.325	(57.576)	11.842
B.	Time	(0.036)	0.032	(0.004)
C.	Seasonality	(0.146)	0.267	0.121
D.	2021-2 Scalar		0.398	0.398

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: All Perils
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	23.410	13,305	311.47	20.542	9,622	195.96	1.016	1.6%	1.428
2013.25	17.209	7,049	121.31	20.271	9,881	199.02	1.016	1.6%	1.406
2013.75	20.106	9,603	193.06	20.004	10,148	202.13	1.016	1.6%	1.385
2014.25	22.457	10,437	234.38	19.741	10,421	205.29	1.016	1.6%	1.363
2014.75	21.038	18,544	390.12	19.481	10,702	208.50	1.016	1.6%	1.343
2015.25	19.094	8,737	166.82	19.225	10,991	211.75	1.016	1.6%	1.322
2015.75	18.975	15,226	288.91	18.972	11,287	215.06	1.016	1.6%	1.302
2016.25	17.042	13,267	226.10	18.722	11,592	218.42	1.016	1.6%	1.282
2016.75	18.656	18,698	348.82	18.476	11,905	221.83	1.016	1.6%	1.262
2017.25	18.729	9,378	175.64	18.233	12,226	225.30	1.016	1.6%	1.242
2017.75	20.269	12,453	252.41	17.993	12,555	228.82	1.016	1.6%	1.223
2018.25	16.832	12,255	206.27	17.756	12,894	232.39	1.016	1.6%	1.204
2018.75	17.302	17,525	303.23	17.522	13,242	236.02	1.016	1.6%	1.186
2019.25	15.567	10,496	163.39	17.292	13,599	239.71	1.016	1.6%	1.168
2019.75	17.378	11,346	197.16	17.064	13,966	243.46	1.016	1.6%	1.150
2020.25	17.084	17,357	296.52	16.839	14,342	247.26	1.016	1.6%	1.132
2020.75	14.777	8,373	123.73	16.618	14,729	251.12	1.016	1.6%	1.115
2021.25	18.969	12,488	236.89	16.399	15,126	255.05	1.016	1.6%	1.097
2021.75	13.811	20,091	277.47	16.183	15,534	259.03	1.016	1.6%	1.081
2022.25	16.829	19,078	321.06	15.970	15,953	263.08	1.016	1.6%	1.064
2022.75	17.506	17,950	314.23	15.760	16,383	267.19	1.016	1.6%	1.048
2023.25	14.885	14,920	222.09	15.553	16,825	271.36	1.016	1.6%	1.031
2023.75	15.696	21,422	336.24	15.348	17,279	275.60	1.016	1.6%	1.016
2024.25	10.808	13,554	146.49	15.146	17,745	279.91			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	56.353	(97.955)	(57.125)
B.	Time	(0.026)	0.053	0.031

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