

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

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

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

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

1.2. Actuarial Findings

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

The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest accident semester data (April 1, 2024) considered in the model that supports the selected loss trend rates.

Absent a significant change in experience or economic conditions, we find it reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates. Although the highest inflation levels have subsided, we recognize the current economic uncertainty. To the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

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	+0.7%/-5.2% ¹	-0.4%
Property Damage (including DCPD) ²	+1.7% ³	+1.0%/+10.9% ⁴
Accident Benefits	+0.8%	+1.9%/-2.2% ⁵
Uninsured Auto	+0.0%	+1.4%
Collision	+3.6% ⁶	+3.9% ⁷
Comprehensive	+3.9%	+5.0%/-1.2%/+11.1% ⁸
Specified Perils	+3.9%	+5.0%/-1.2%/+11.1% ⁹
All Perils	+3.2%	+3.6%
Underinsured Motorist	+4.8%/-1.4% ¹⁰	+4.5%

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

* * * * *

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

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

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

³ Includes one-time increase of 8.6% at 2021-2 (coincident with the rise in inflation).

⁴ +10.9% trend rate begins July 1, 2022 and a 13.5% increase between 2021-2 to 2022-2.

⁵ -2.2% trend rate begins January 1, 2022.

⁶ Includes one-time decrease of 13.0% at 2020-1 (coincident with the reforms).

⁷ Includes one-time decrease of 9.5% at 2020-1 (coincident with the reforms).

⁸ -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

⁹ -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

¹⁰ -1.4% trend rate begins January 1, 2020.

2. Analysis Data

2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyzed was the 2024–1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2024) provided by GISA. This data included the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

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

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

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims based on the information available to the claim adjusters as of a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or 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 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 cost¹¹ 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.

We select loss¹⁵ 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

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

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

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

¹⁴ Our selections are based on the Incurred Development Method.

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

ultimate losses and claim counts, 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: Bodily Injury: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$301.55	\$72,418	4.16	\$312.96	\$75,426	4.15
2021	\$322.18	\$79,809	4.04	\$343.34	\$85,405	4.02
2022	\$306.17	\$73,980	4.14	\$356.00	\$84,975	4.19
2023	\$296.45	\$69,581	4.26	\$387.72	\$89,220	4.35
2024				\$365.55	\$83,795	4.36

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 72% higher than expected since the prior report, based on the prior development factors. This higher-than-expected emergence is primarily driven by the immature 2023-2 data point.
- 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 8.5% 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.

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

¹⁷ Number of claims per 1,000 insured vehicles.

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

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$111.88	\$6,101	18.34	\$111.83	\$6,098	18.34
2021	\$112.13	\$6,168	18.18	\$112.20	\$6,169	18.19
2022	\$133.85	\$7,306	18.32	\$133.11	\$7,241	18.38
2023	\$154.29	\$7,705	20.02	\$161.20	\$7,999	20.15
2024				\$170.52	\$8,143	20.94

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 1.2%.

Table 4: Accident Benefits: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$44.87	\$8,435	5.32	\$44.65	\$8,405	5.31
2021	\$48.43	\$8,728	5.55	\$48.84	\$8,833	5.53
2022	\$50.86	\$8,695	5.85	\$49.83	\$8,537	5.84
2023	\$59.38	\$8,864	6.70	\$58.39	\$8,801	6.64
2024				\$57.96	\$9,204	6.30

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.9%.

Table 5: Uninsured Auto: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$12.77	\$35,684	0.36	\$13.18	\$36,895	0.36
2021	\$11.97	\$37,204	0.32	\$12.16	\$38,209	0.32
2022	\$13.46	\$45,376	0.30	\$13.68	\$46,193	0.30
2023	\$10.97	\$44,254	0.25	\$15.58	\$50,614	0.31
2024				\$17.04	\$67,703	0.25

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 11.0%.

Table 6: Collision: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$177.71	\$6,914	25.70	\$177.72	\$6,914	25.70
2021	\$179.82	\$7,556	23.80	\$180.06	\$7,565	23.80
2022	\$217.00	\$8,634	25.13	\$217.26	\$8,626	25.19
2023	\$248.41	\$8,824	28.15	\$258.19	\$9,187	28.11
2024				\$272.75	\$9,451	28.86

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 1.3%.

Table 7: Comprehensive: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$111.08	\$1,739	63.88	\$110.98	\$1,737	63.88
2021	\$112.02	\$1,900	58.96	\$111.96	\$1,899	58.95
2022	\$125.94	\$2,056	61.25	\$126.12	\$2,058	61.27
2023	\$134.90	\$2,245	60.10	\$140.13	\$2,164	64.74
2024				\$139.32	\$2,076	67.11

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 1.1%.

Table 8: All Perils: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$291.94	\$4,443	65.71	\$291.66	\$4,439	65.71
2021	\$304.10	\$4,230	71.89	\$304.58	\$4,229	72.02
2022	\$323.05	\$4,908	65.82	\$323.58	\$4,961	65.22
2023	\$436.58	\$5,619	77.70	\$451.15	\$6,167	73.15
2024				\$443.19	\$5,519	80.30

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 1.1%.

3. Loss Trend Rate Considerations

3.1. Introduction

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

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

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

3.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Newfoundland and Labrador Industry ultimate claim frequency, claim severity and loss cost¹⁹ 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 change²⁰ parameters to reflect changes in the cost level.

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

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2004-2 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

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.

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

Seasonality

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

Weather / Unemployment

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

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

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

Reforms and Level Changes

The purpose of a reform parameter²¹ 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. In our October 21, 2019, report for the Board, we estimated preliminary reform impacts for bodily injury severity to be between -3.0% and -4.0%. We had previously observed a decrease in bodily injury severity in the most recent accident semesters since the reform. As noted above, there has been a deterioration on bodily injury ultimate loss costs and those reductions are no longer apparent. In this review, we consider that data has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible.

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

Statistical Results

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

- With respect to the adjusted R-squared, we generally refer to values of 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.

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

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.

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 cost²³ 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 coverages²⁴ 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

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.

pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand have resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 1 through Figure 3, we present the consumer price index (left panel) and year-over year percentage change (right panel)²⁵ over the last 20 years in Newfoundland, separately, for:

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

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

Figure 1: Consumer Price Index – All Items & Transportation

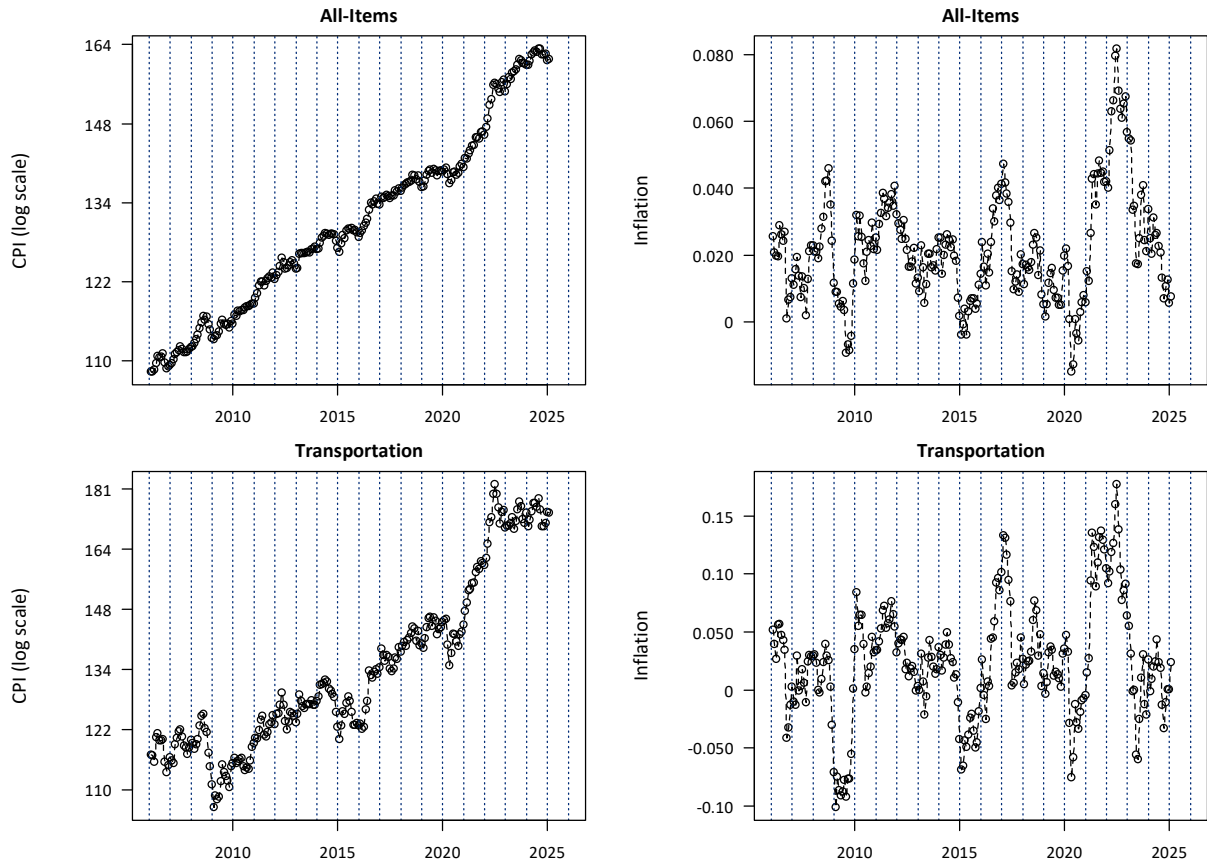
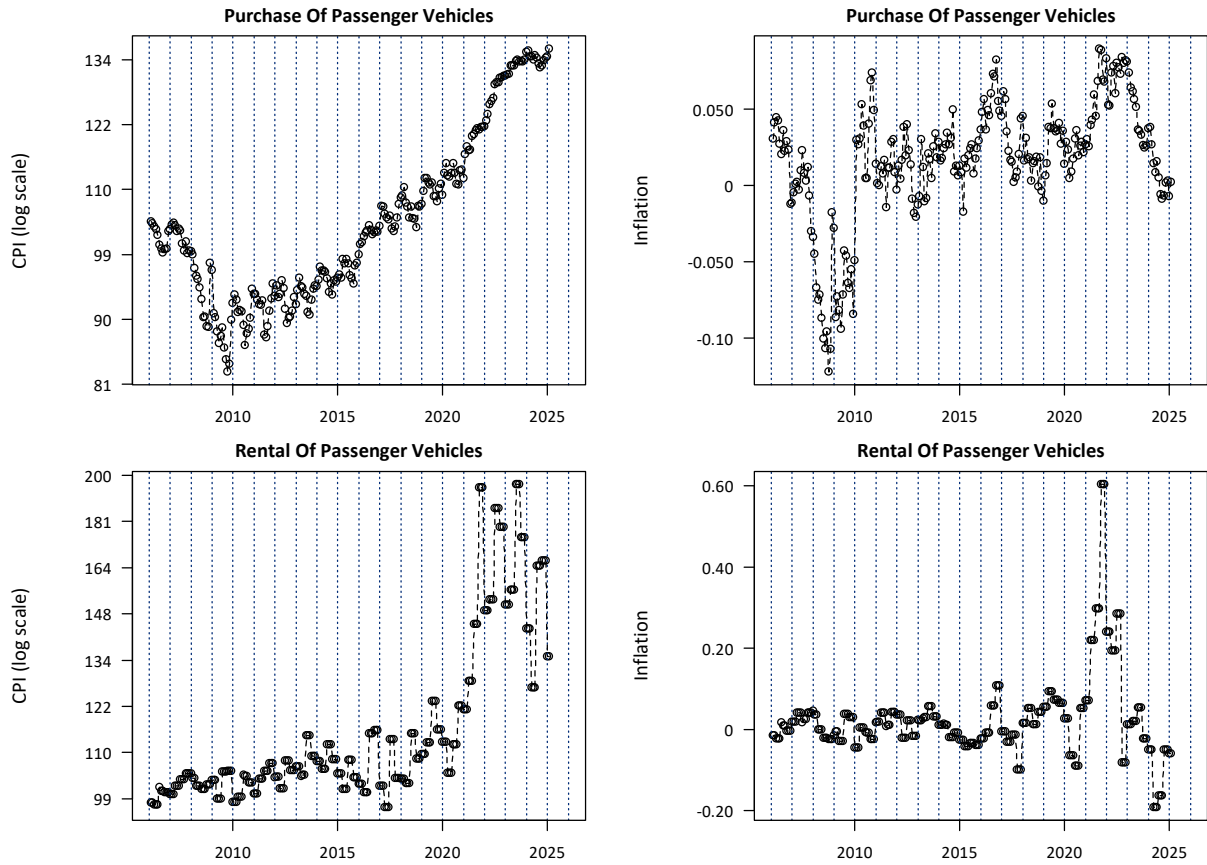
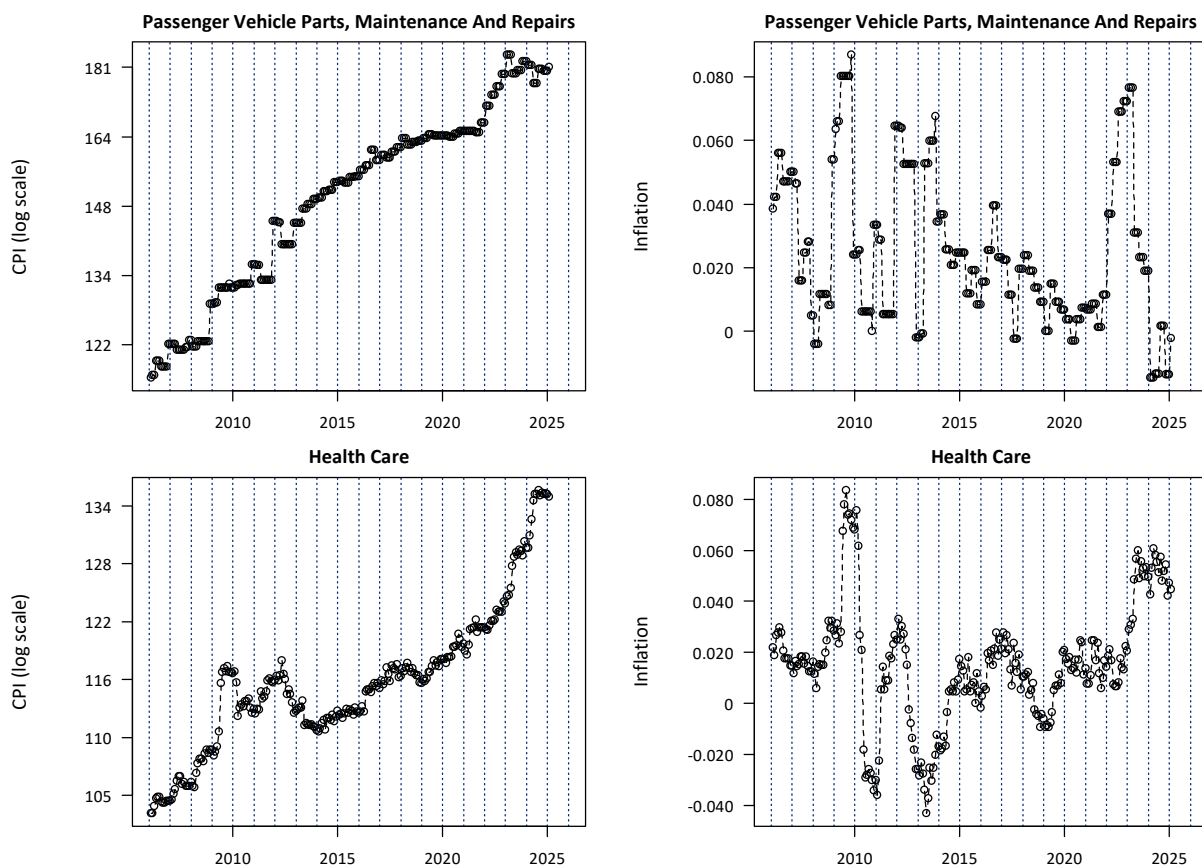


Figure 2²⁶: Consumer Price Index – Purchase & Rental of Passenger Vehicles



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

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



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

- Inflationary pressures on physical damage coverages²⁷ (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 2021–2 through 2022–2 property damage and collision severity rose steeply, deviating from historical patterns. In addition, there appears to be a modest uptick at 2023–2 followed by a decrease at 2024–1. Comprehensive severity also rose steeply between 2021–2 and 2023–1. The pattern appears to be flattening in the 2023–2 and 2024–1 accident semesters. These higher claims

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

severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces higher claim costs for physical damage coverages²⁸ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

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

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021–2 inflation increase. A change in severity coincident with the inflation change is not obvious for accident benefits. All perils severity increased significantly starting with 2022–2. This jump may be due to the higher inflation levels, but given the volatility exhibited by this coverage, it is unclear.

As described in Section 3.2, we 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.

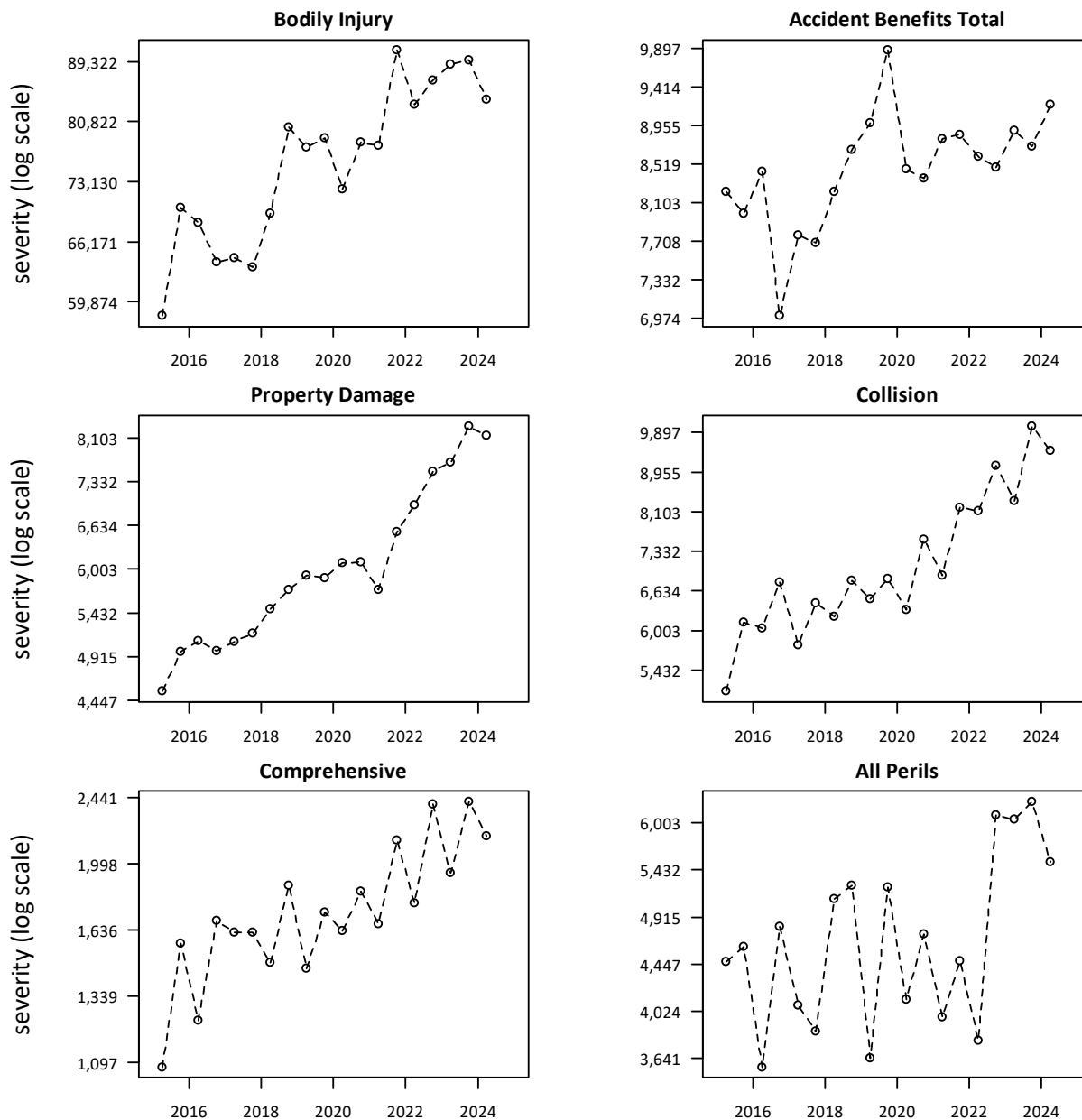
We also consider alternative approaches such as the following:

- 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 tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 4 due to additional volatility associated with these coverages.

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 give important insight into consumer driving habits.

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

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (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 significant 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 in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

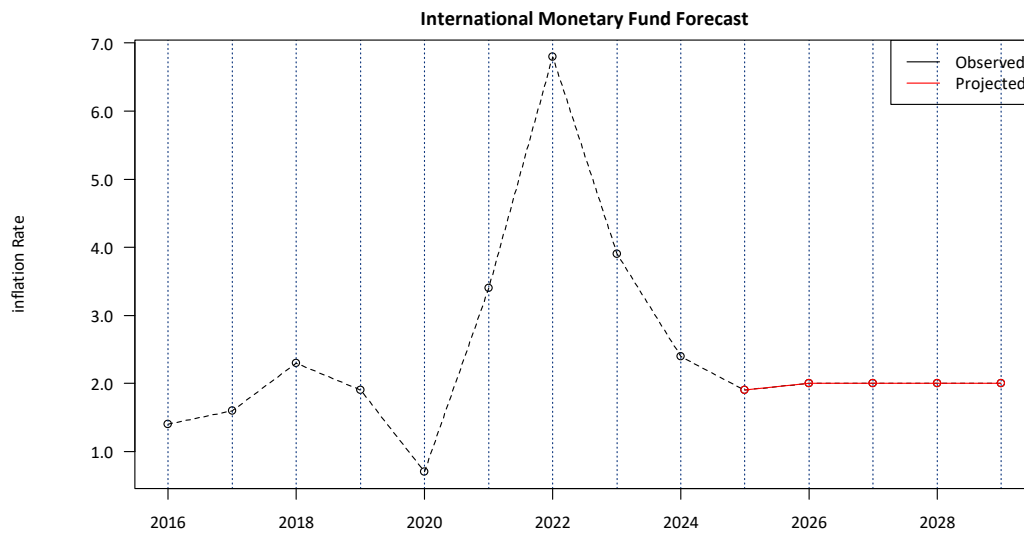
In Figure 5, we present the International Monetary Fund’s (IMF) forecast of future inflation,³⁰ as measured by all items CPI in Canada. As shown, inflation continues to decrease in 2024 but remain above the Government’s target range. IMF predicts a further decrease in 2025. The decline for 2024 is evident 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

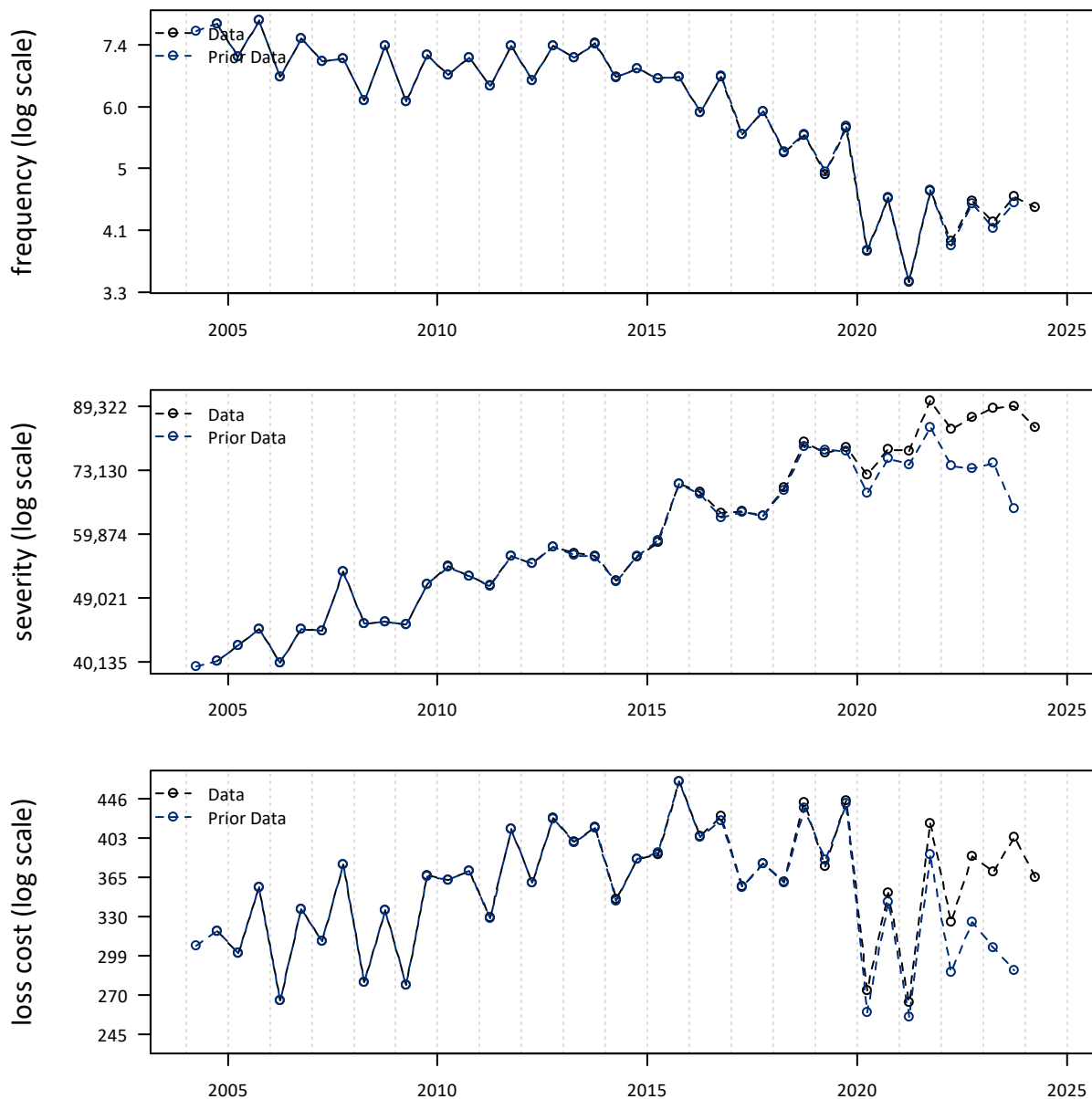
For the prior review, we selected a loss cost trend of +0.7% up through January 1, 2020, and -5.2% thereafter.

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 the severity estimates since 2020 have increased.

A review of the historical data points (as presented in Figure 6) shows that subject to variability:

- Frequency exhibited a relatively flat trend from 2008 through 2013, followed by a negative trend. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic.
- Severity has been increasing for most of the historical period, including large spikes at 2015-2 and 2018-2, but began leveling off following a small decrease in severity level at 2020-1, coincident with the reform changes. Starting at 2021-2, there appears to be an elevated severity level, coincident with higher-than-average inflationary levels.
- Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. Loss cost decreased significantly during 2020, coincident with the COVID-19 pandemic, and increased significantly at 2021-2, and appears to have largely recovered to pre-pandemic levels.

Figure 6: Bodily Injury – Observed Loss Cost Experience



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

For the models we considered, we present the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p-values*, over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.³¹

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 2014–1 and 2024–1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is –4.7%. The adjusted R-squared of our proposed frequency model is 0.951.

We fit a severity model to all accident half-years between 2011–1 and 2024–1 and include only time ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.888.

In the prior review, we included a severity trend change at 2020–1. We tested severity models including reform scalar and trend change parameters, but they were not significant. We will continue to monitor the applicability of a reform scalar and reform trend change as more post-reform data becomes available.

The annual loss cost trend rate implied by the combined frequency and severity model is –0.4%.³² The implied adjusted R-squared of the combined frequency and severity model is 0.648.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.726).

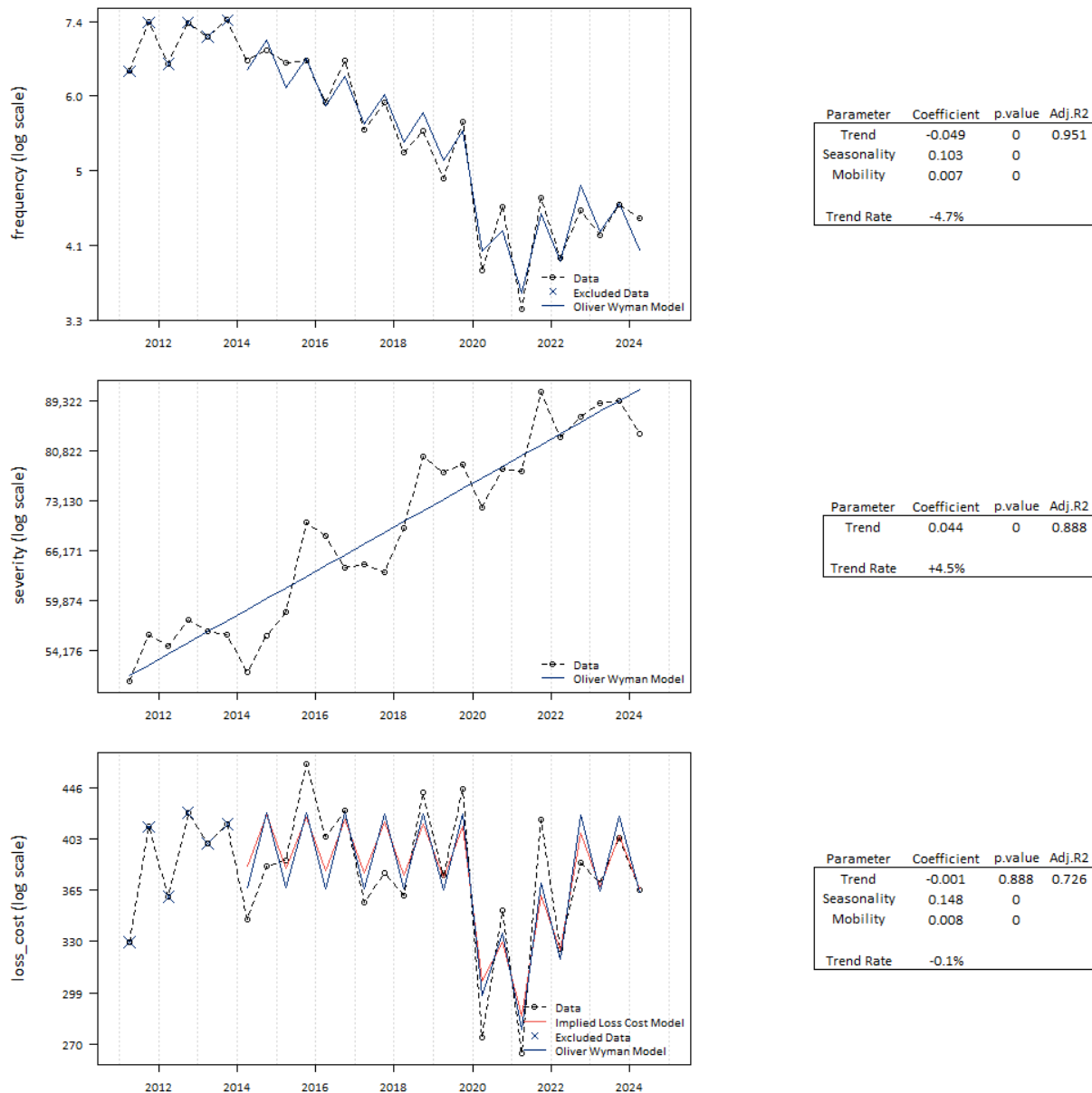
Due to the statistical significance of the trend parameters for the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of –0.4%.

Additionally, given the dynamic nature of the recent economic 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.

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

³² = $\exp[-0.049 + 0.044] - 1$

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

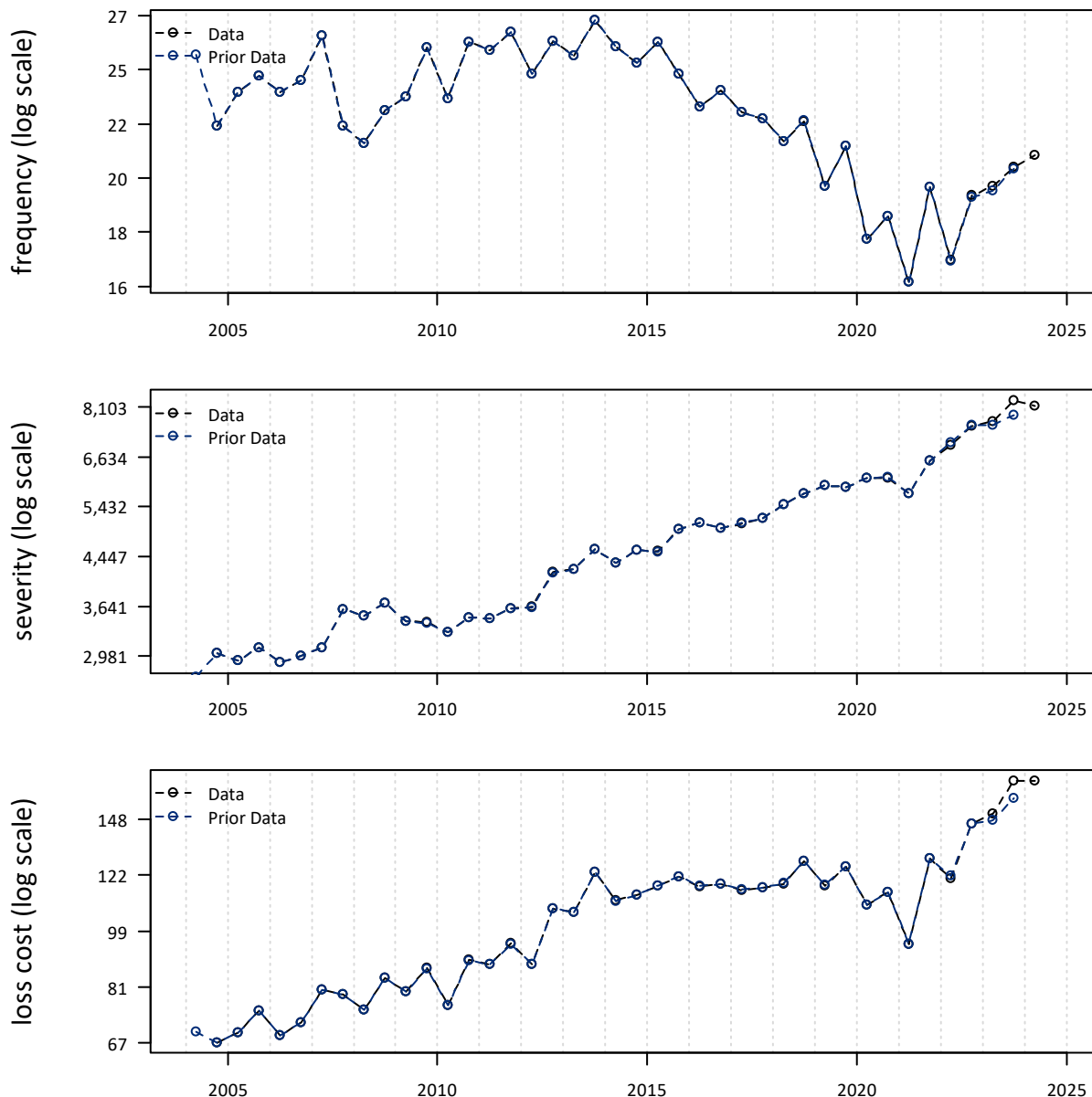


4.2. Property Damage (Including DCPD)

For the prior review, we selected a past and future loss cost trend of +1.7%, which includes a one-time increase of 8.6% 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 2023–2 severity estimate 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 had been slightly increasing, then changed to a declining pattern beginning in 2014. We note the 2020, 2021, and 2022 observations are slightly lower than the historical trend would imply. This may be due to the result of two offsetting effects. COVID-19 may result in a lower reported frequency due to a decrease in traffic volume, while the introduction of DCPD may have resulted in a shift of claims away from collision toward DCPD. There appears to be an increasing trend starting at 2022-2, coincident with our expectation of the start of the new normal.

- Severity has generally exhibited an upward trend. We note larger increases at 2021–2 and 2023–2 which may be related to the high inflationary environment observed during those periods.
- Loss cost had exhibited an upward trend between 2004 and 2015, followed by a flatter trend. Like frequency, the impact of COVID–19 on the 2020, 2021, and 2022 observations may be, in part, offset by the introduction of DCPD in January 2020. There appears to be a significant rise in loss costs beginning 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 the new normal scalars in those models were not significant, potentially due to the offsetting factors described above. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

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 2013–1 and 2024–1, and include time ($p = 0.000$), seasonality ($p = 0.004$), mobility ($p = 0.000$), and a 2022–2 trend change ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is –3.7% up to 2022–2 and +5.7%³³ thereafter. The adjusted R-squared of our proposed frequency model is 0.947.

The cause of the rise in frequency trend starting 2022–2 is unclear; we hypothesize that this increase could be due to the introduction of DCPD that was previously masked by the impact of the COVID-19 pandemic.

We fit a severity model to all accident half-years between 2013-1 and 2024-1 and include time ($p = 0.000$) and a multi-period scalar parameter from 2021-2 to 2022-2 ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +4.8%. The modeled scalar parameter corresponds to a +13.5% increase at 2022-2. The adjusted R-squared of our proposed severity model is 0.972.

The annual loss cost trend rate implied by the combined³⁴ frequency and severity model is +1.0%³⁴ up to 2022-2 and +10.9%³⁵ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.890.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate up to 2022-2, a higher trend rate after 2022-2, and a slightly higher adjusted R-squared (0.918).

Due to the statistical significance of all parameters in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.0% up to 2022-2 and +10.9% thereafter, with a +13.5% increase between 2021-2 to 2022-2.

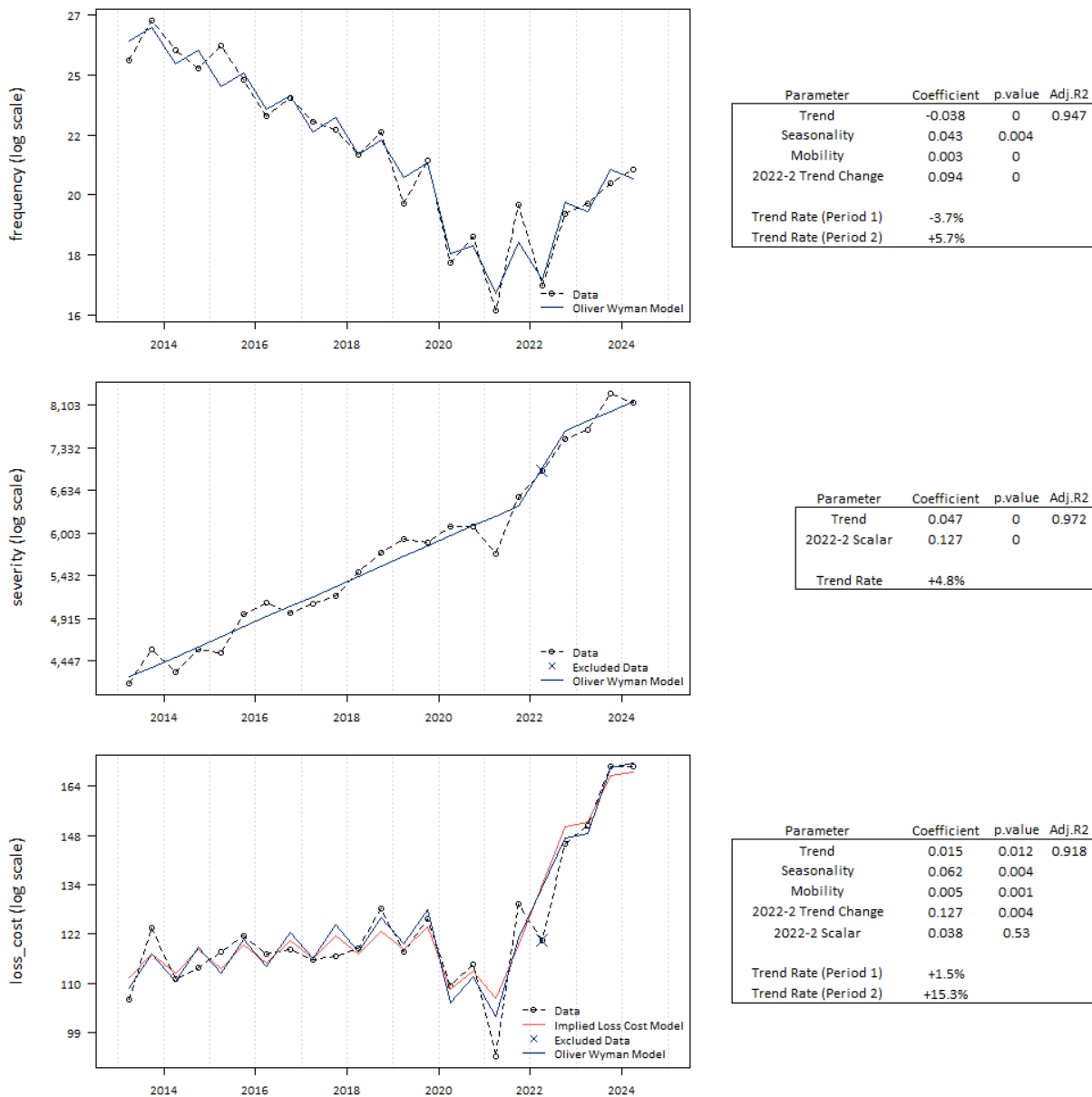
³³ = $\exp[-0.038 + 0.094] - 1$

³⁴ = $\exp[-0.038 + 0.047] - 1$

³⁵ = $\exp[-0.038 + 0.047 + 0.094] - 1$

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

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



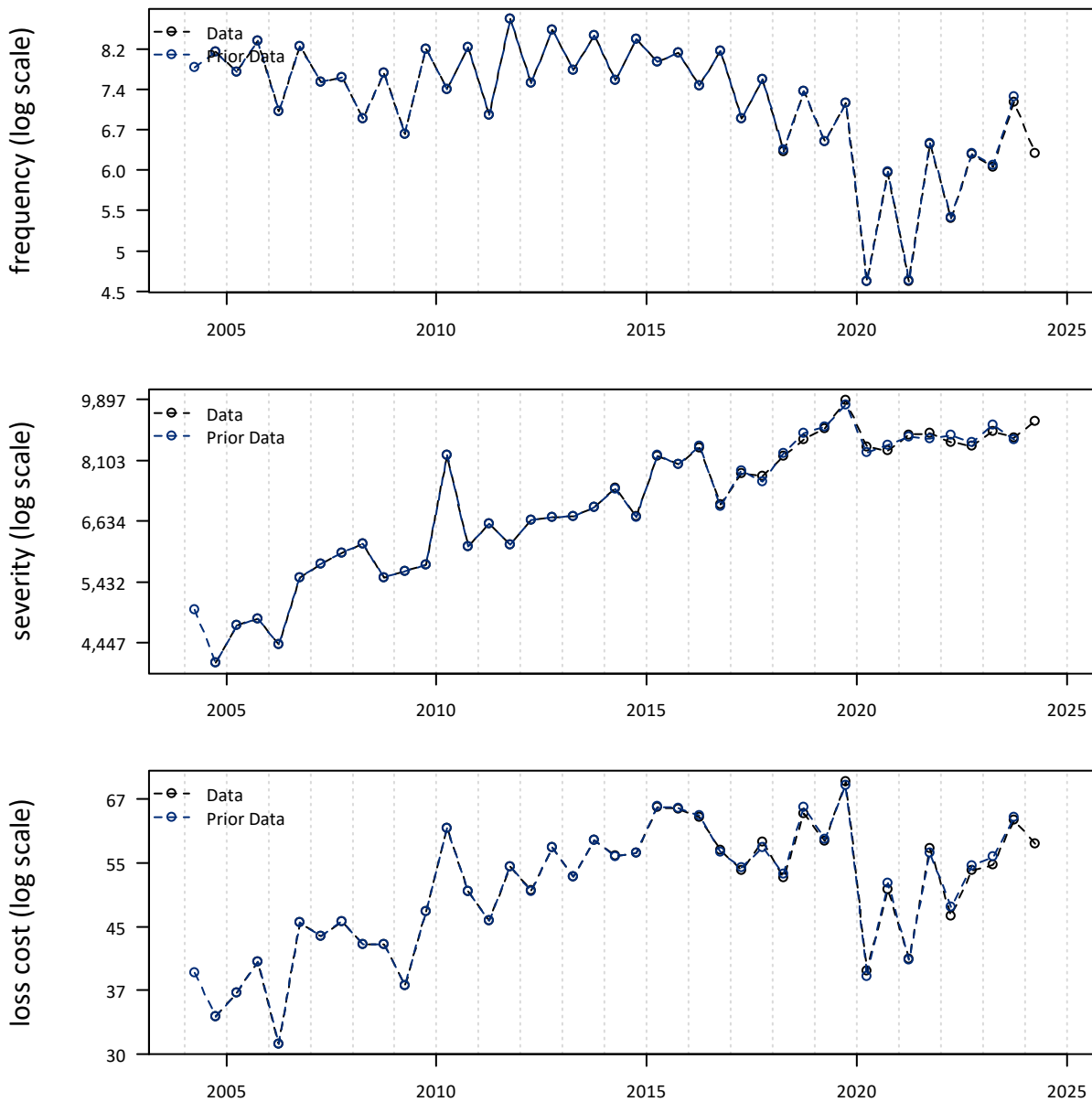
4.3. Accident Benefits – Total

For the prior review, we selected a past and future loss cost trend of +0.8%.

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 that our estimates have not changed significantly.

Figure 10: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 10) shows that subject to considerable variability:

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

- Severity has generally exhibited an upward trend, including a spike in 2010-1. We observe a slight flattening or decreasing pattern beginning in 2020 which may be a result of the variance in the data rather than associated with any impact from the COVID-19 pandemic.³⁶
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic, and is now nearing pre-pandemic levels.

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 2011-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -2.0%. The adjusted R-squared of our proposed frequency model is 0.893.

We fit a severity model to all accident half-years between 2011-1 and 2024-1 and include time ($p = 0.000$) and a 2020-1 trend change ($p = 0.003$). The implied annual trend rates associated with our fitted severity model is +4.0% up to 2020-1 and -0.2% thereafter. The adjusted R-squared of our proposed severity model is 0.804.

The annual loss cost trend rate implied by the combined frequency and severity model is +1.9%³⁷ up to 2020-1 and -2.2%³⁸ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.596.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate before 2020-1, a slightly higher trend rate after 2020-1, and a slightly higher adjusted R-squared (0.628).

Due to the statistical significance of all parameters in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.9% up to 2020-1 and -2.2% thereafter.

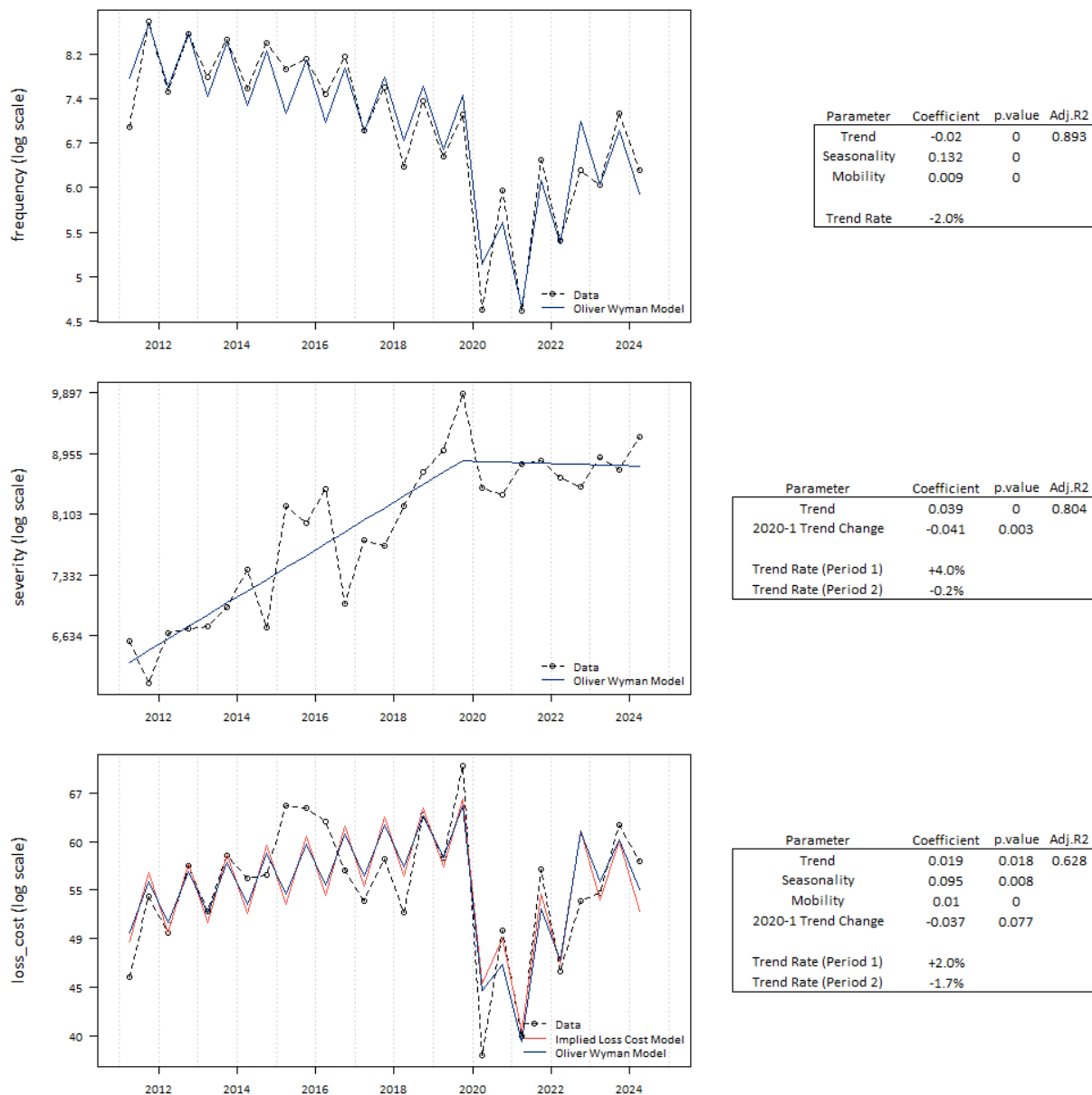
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁶ We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

³⁷ = $\exp[-0.020 + 0.039] - 1$

³⁸ = $\exp[-0.020 + 0.039 - 0.041] - 1$

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

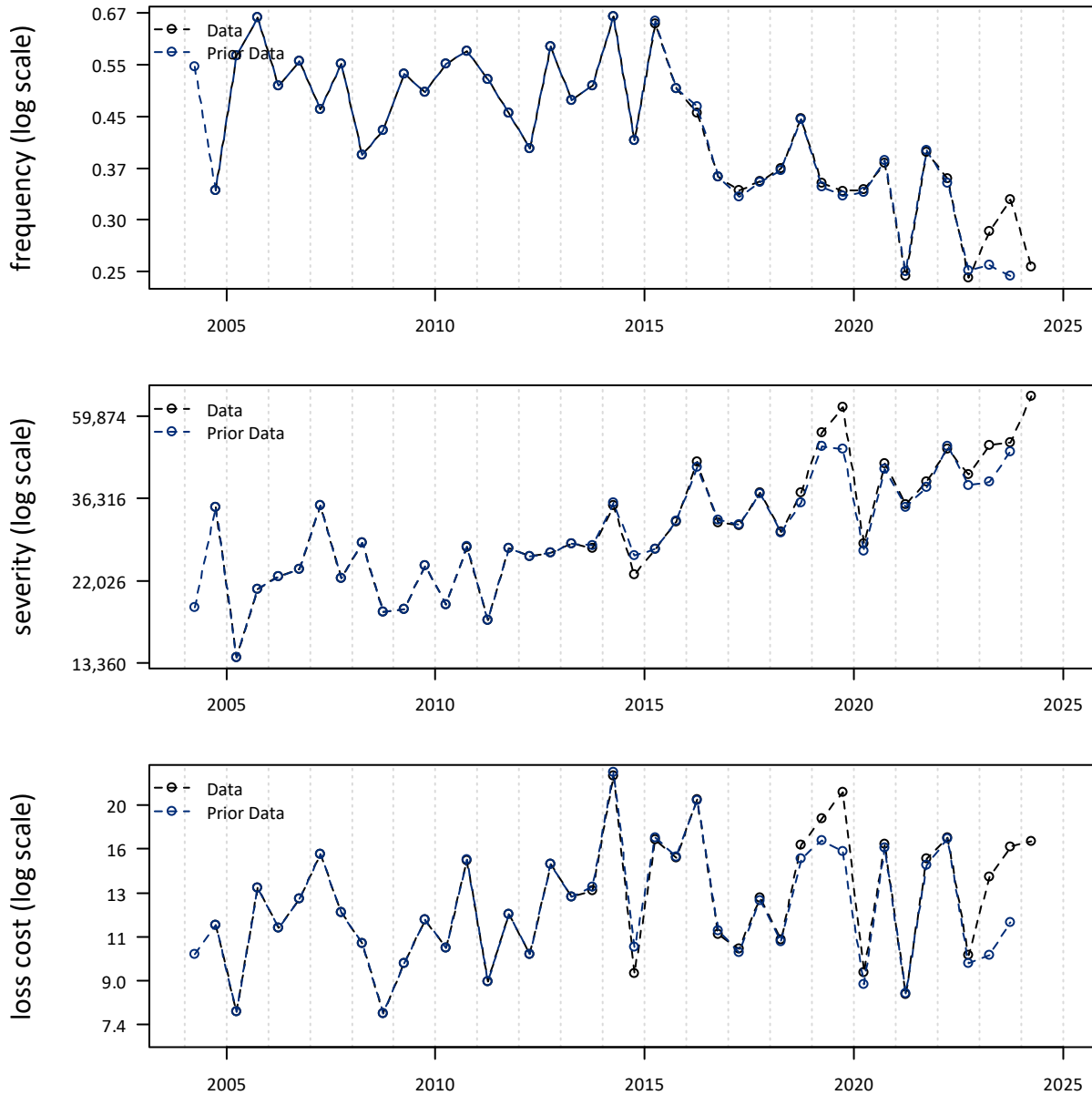


4.4. Uninsured Auto

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

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 2019 severity estimates increased and there is variability in the immature frequency, severity, and loss cost estimates.

Figure 12: Uninsured Auto – Observed Loss Cost Experience



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

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

For the models we considered, 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.

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

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 years between 2011 and 2024 and include time ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -5.3% . The adjusted R-squared of our proposed frequency model is 0.810.

We fit a severity model to all accident years between 2011 and 2024 and include time ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is $+7.0\%$. The adjusted R-squared of our proposed severity model is 0.763.

The annual loss cost trend rate implied by the combined frequency and severity model is $+1.4\%$.³⁹ The implied adjusted R-squared of the combined frequency and severity model is -0.045 . The very low adjusted R-squared results from offsetting frequency and severity effects, which the resulting loss costs appearing to be largely noise and limited signal.

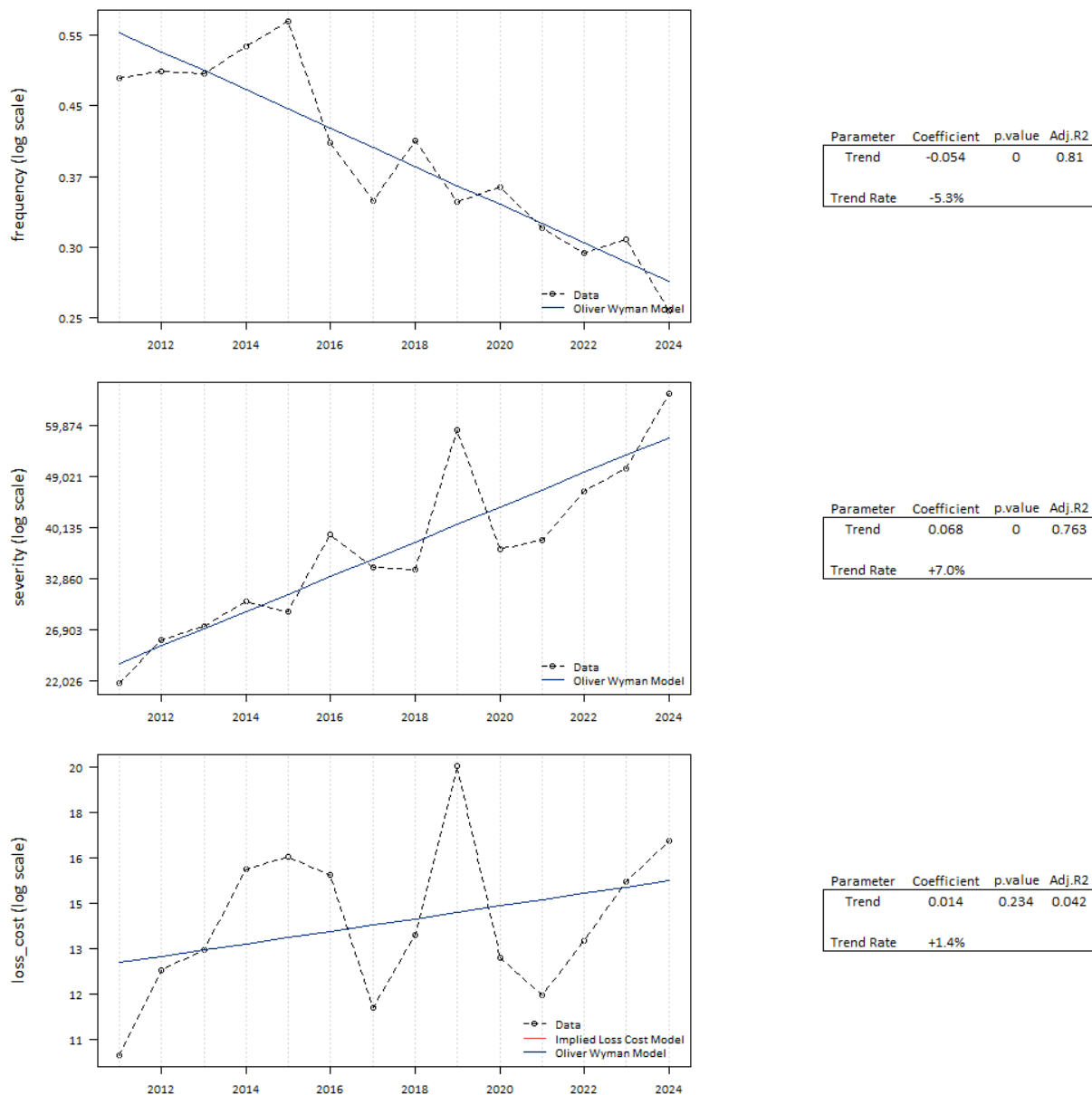
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in an equivalent trend rate but has a slightly higher adjusted R-squared (0.042).

Consistent with both models, we select a loss cost trend rate of $+1.4\%$.

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

³⁹ = $\exp[-0.054 + 0.068] - 1$

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

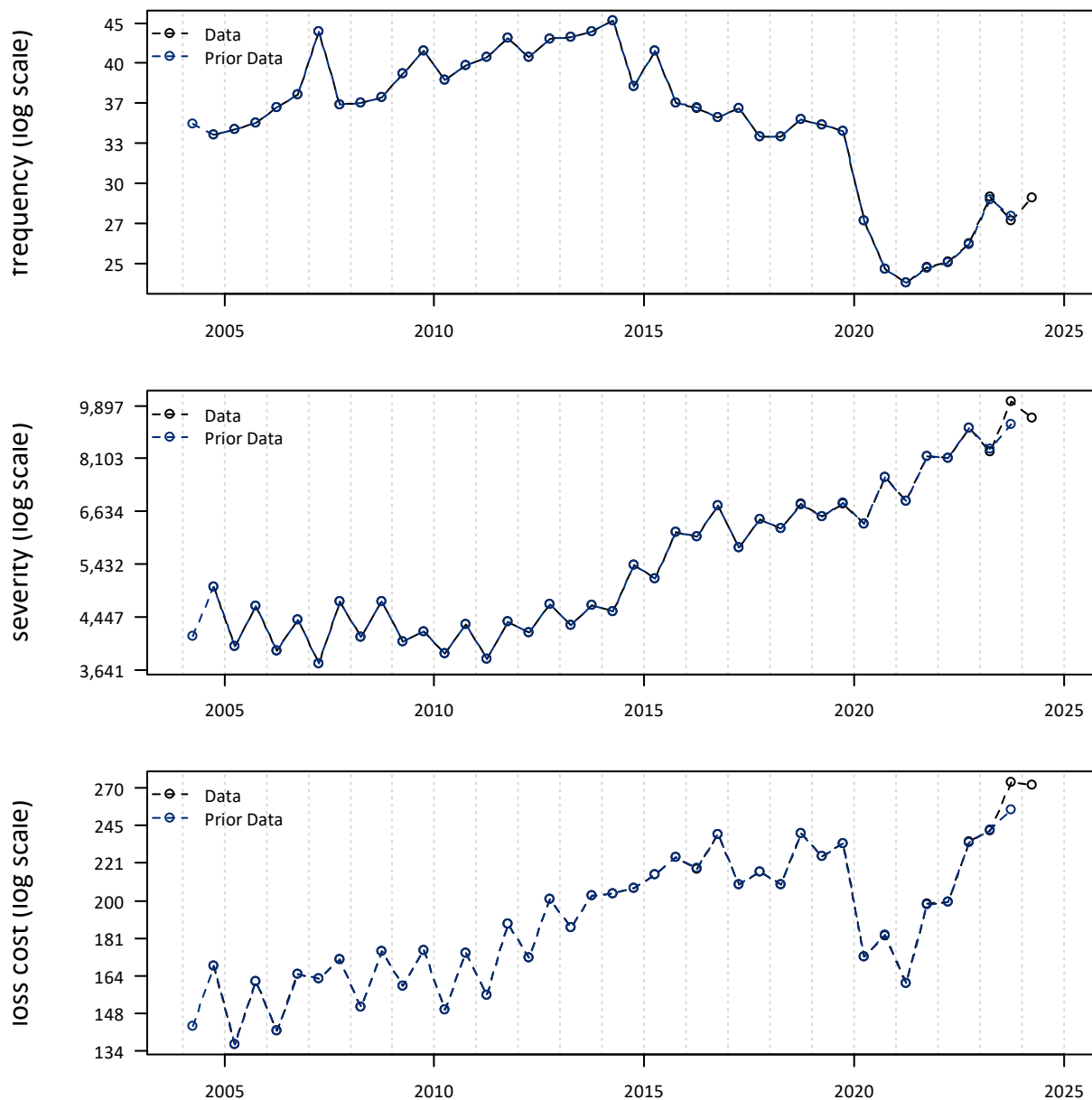


4.5. Collision

For the prior review, we selected a past and future loss cost trend of +3.6%, which includes a one-time decrease of 13.0% at 2020-1

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the 2023-2 severity estimate increased slightly.

Figure 14: Collision – Observed Loss Cost Experience



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

- Frequency exhibited an upward trend through 2014, followed by a negative trend. We observe a very large decrease in 2020, 2021, and 2022 coincident with the COVID-19 pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020, 2021, and 2022 frequency observations may be attributed to this reform.⁴⁰

⁴⁰ The decrease in collision frequency may (possibly) be attributed to both a shift of claims to DCPD and COVID-19. We have observed a similar phenomenon in other provinces where DCPD was introduced.

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

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

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 ($p = 0.000$), mobility ($p = 0.001$), and a 2020–1 reform scalar ($p = 0.028$). The implied annual trend rates associated with our fitted frequency model is -2.5% . The modelled scalar parameter at January 1, 2020 corresponds to a 11.5% ⁴¹ decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.909.

We fit a severity model to all accident half-years between 2010–1 and 2024–1 and include time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is $+6.5\%$. The adjusted R-squared of our proposed severity model is 0.964.

The annual loss cost trend rate implied by the combined frequency and severity model is $+3.8\%$.⁴² The implied adjusted R-squared of the combined frequency and severity model is 0.831.

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 lower reform scalar, and a slightly higher adjusted R-squared (0.870).

Due to the slightly higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of $+3.9\%$ and estimate a one–time decrease of -9.5% ⁴³ at 2020–1.

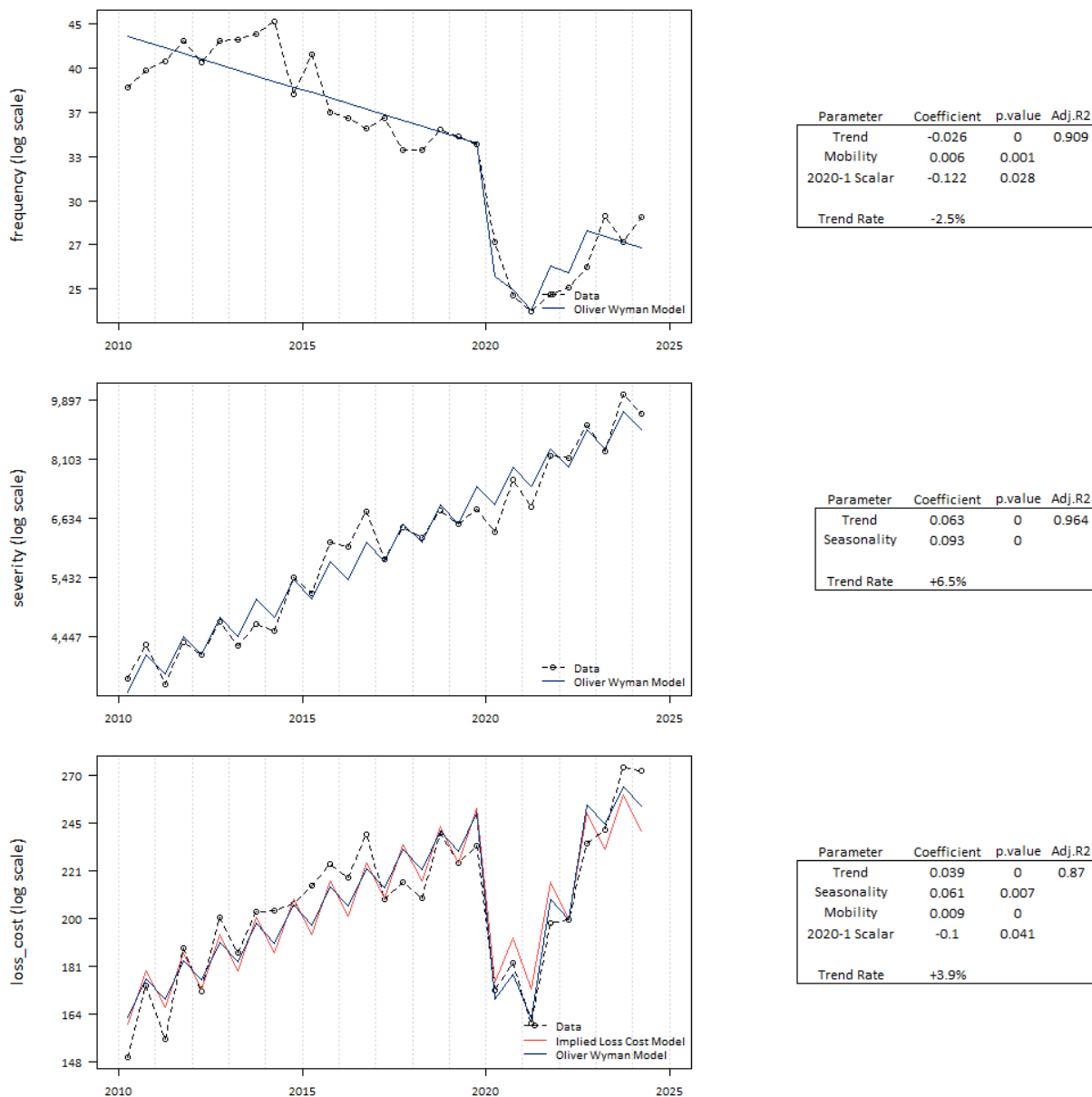
Additionally, given the dynamic nature of the recent economic environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴¹ = $\exp[-0.122] - 1$

⁴² = $\exp[-0.026 + 0.063] - 1$

⁴³ = $\exp[-0.100] - 1$

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

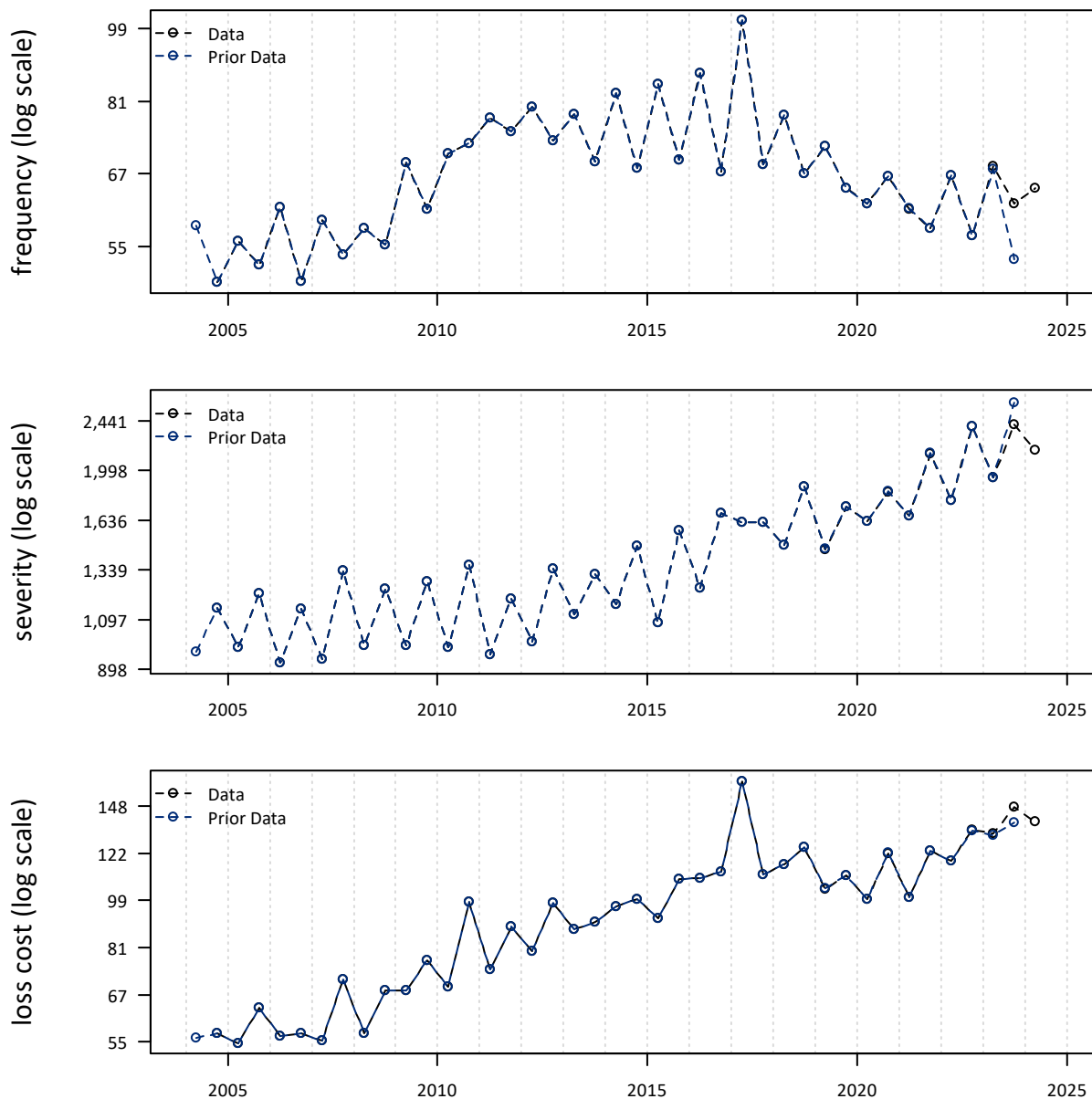


4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of +3.9%.

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 that the 2023–2 frequency estimate increased but the 2023–2 severity estimate decreased.

Figure 16: Comprehensive – Observed Loss Cost Experience



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

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

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

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

In Figure 17, we present a comparison between the observed values presented above in Figure 16 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, excluding 2017-1, and include seasonality ($p = 0.000$), a 2018-1 trend change ($p = 0.000$), and a 2021-1 trend change ($p = 0.006$). The implied annual trend rates associated with our fitted frequency model is 0.0% up to 2018-1, -6.0% up to 2021-1, and +1.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.751.

We fit a severity model to all accident half-years between 2010-1 and 2024-1 and include time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +5.6%. The adjusted R-squared of our proposed severity model is 0.931.

The annual loss cost trend rate implied by the combined frequency and severity model is +5.6%⁴⁴ up to 2018-1, -0.8%⁴⁵ up to 2021-1 and, +7.3%⁴⁶ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.697.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in slightly lower trends rate up to 2021-1, a higher trend rate after 2021-1 and a higher adjusted R-squared (0.894).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.0% up to 2018-1, -1.2% up to 2021-1 and, +11.1% thereafter.

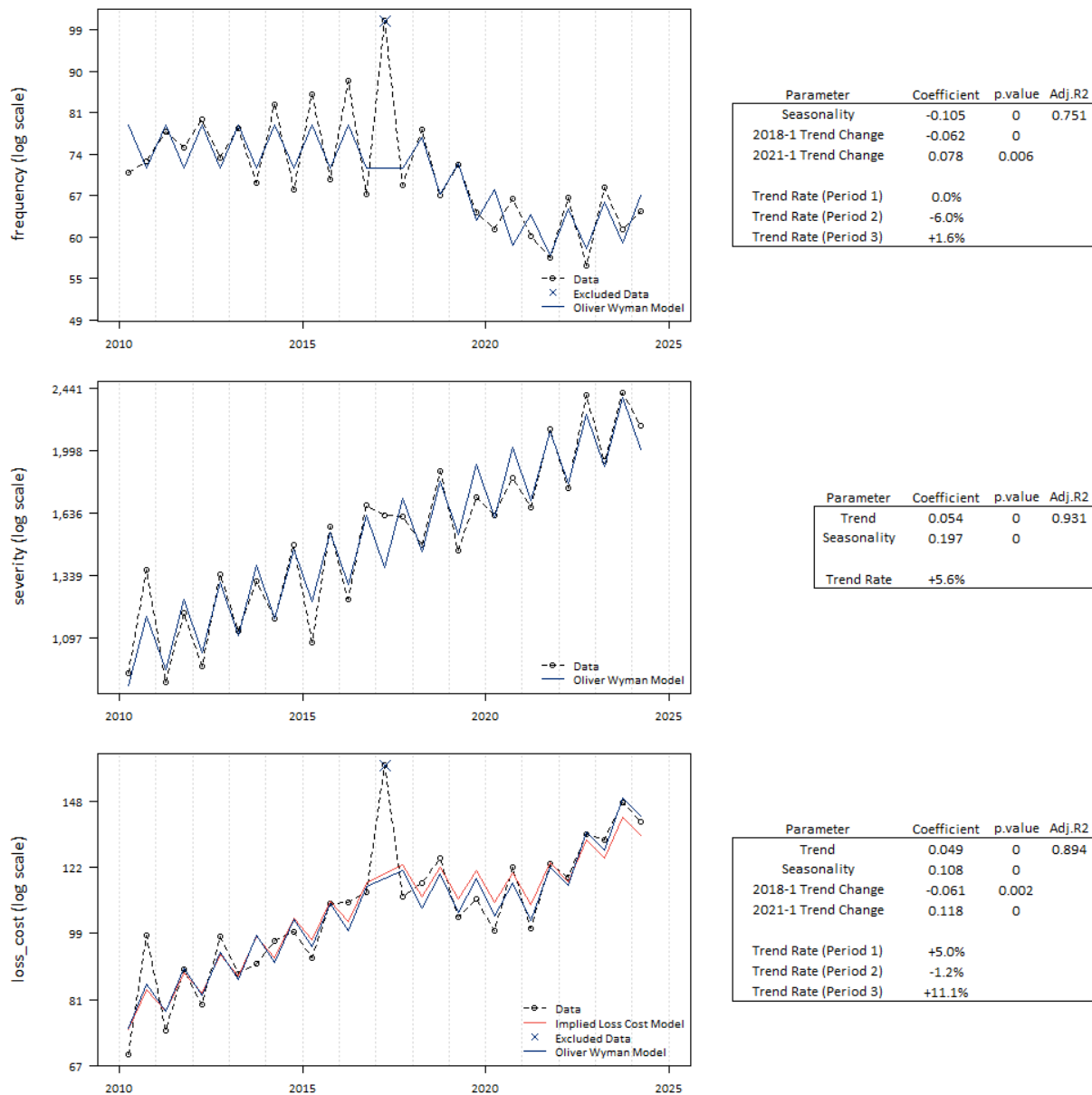
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴⁴ = $\exp[0.054] - 1$

⁴⁵ = $\exp[-0.062 + 0.054] - 1$

⁴⁶ = $\exp[-0.062 + 0.078 + 0.054] - 1$

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



4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, +5.0% up to 2018-1, -1.2% up to 2021-1 and, +11.1% thereafter.

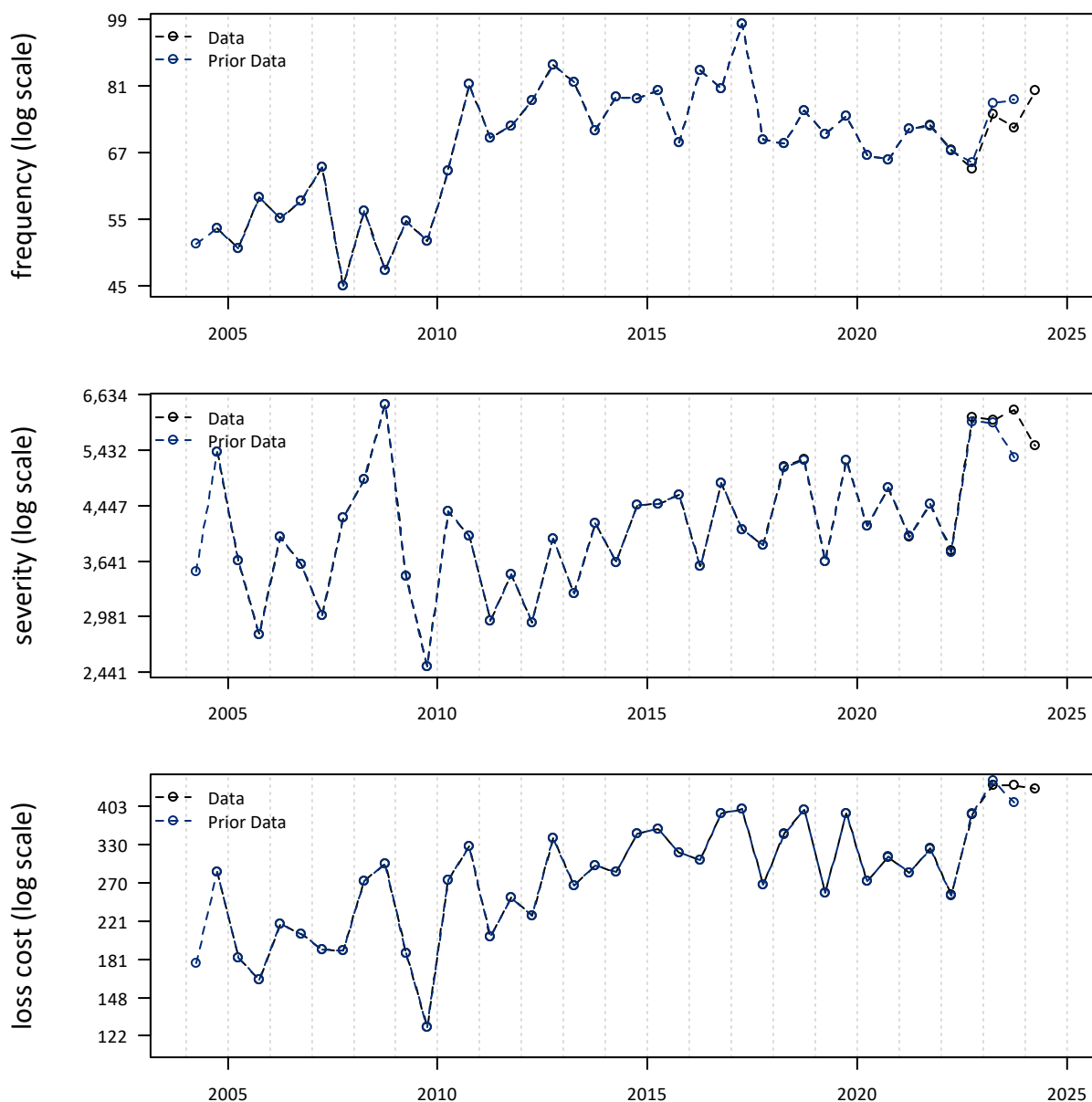
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +3.2%.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 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 decreased but the 2023–2 severity estimate increased.

Figure 18: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 18) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010–2. There is no apparent impact of the COVID–19 pandemic.⁴⁷
- Severity has generally been increasing since 2009–2, with potential flattening over the past several years. The large spike at 2022–2 may just be due to variance in the data.
- Loss cost has generally been increasing since 2005, with a downward spike in 2009–2, followed by a flatter trend since 2015.

For the models we considered, 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 19, we present a comparison between the observed values presented above in Figure 18 and the fitted frequency, severity, and loss cost values as implied by our selected models.

We fit a frequency model to all accident half-years between 2010-1 and 2024-1 and include only mobility ($p = 0.054$). The implied annual trend rates associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.099.

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 +3.2%. The adjusted R-squared of our proposed severity model is 0.417. In our review, we considered several models that included additional parameters like changes in trend and scalars, but we chose to exclude these and instead select a more parsimonious model. Please refer to Appendix E for some of these alternative models.

The annual loss cost trend rate implied by the combined frequency and severity model is +3.2%. The implied adjusted R-squared of the combined frequency and severity model is 0.328.

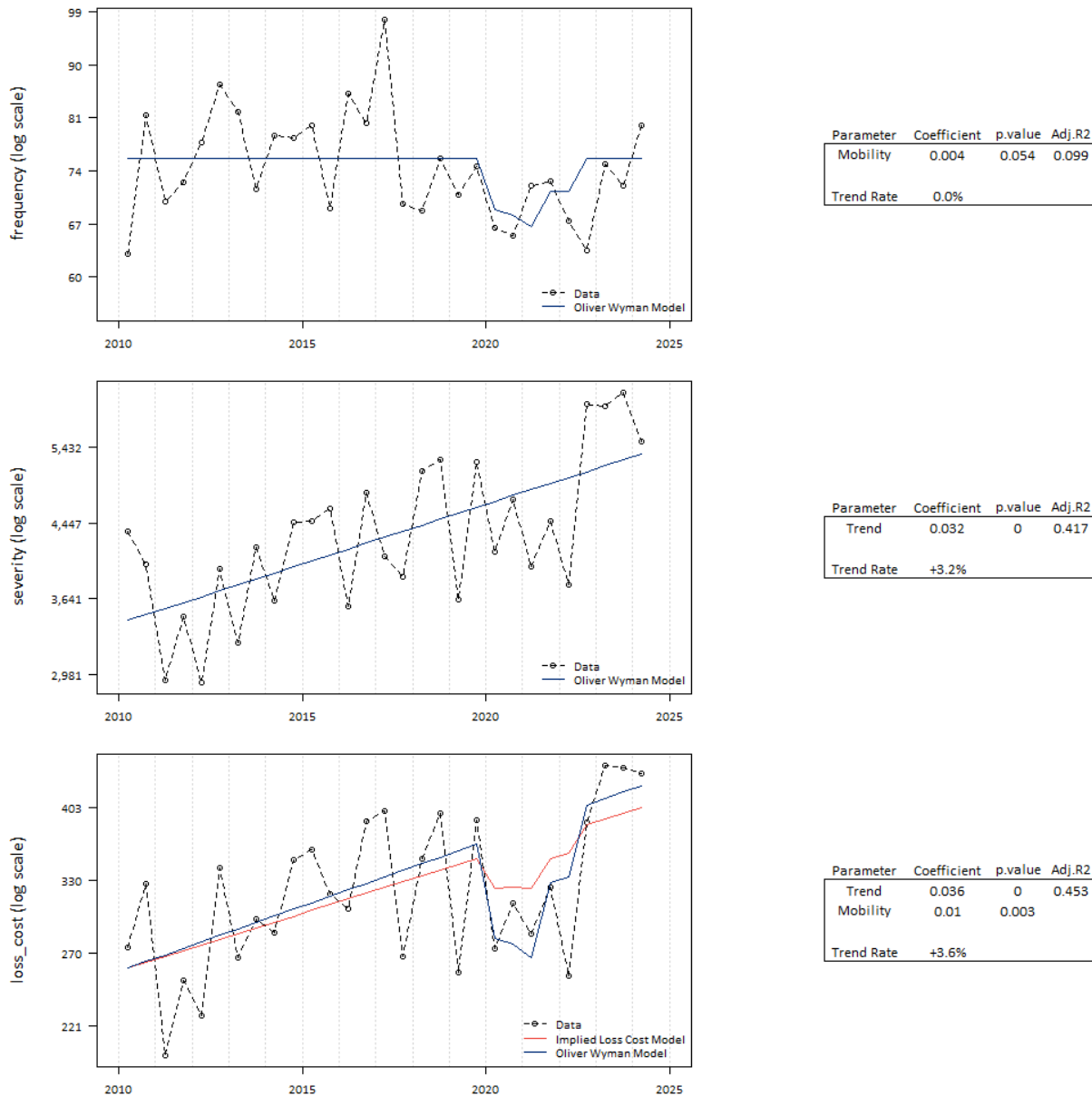
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a higher adjusted R-squared (0.453).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +3.6%.

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

⁴⁷ Although there is no apparent impact, the underlying coverage of collision and comprehensive for all perils show evidence of impact.

Figure 19: All Perils – Fitted Loss Cost



4.9. Underinsured Motorist

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

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate +4.5%, and
- selected a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +4.5%.

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

4.10. Summary – All Coverages

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

Table 9: Selected Past Loss Cost Trends

Coverage	As of December 31, 2023	As of June 30, 2024
Bodily Injury	+0.7%/-5.2% ⁴⁸	-0.4%
Property Damage (including DCPD) ⁴⁹	+1.7% ⁵⁰	+1.0%/+10.9% ⁵¹
Accident Benefits	+0.8%	+1.9%/-2.2% ⁵²
Uninsured Auto	+0.0%	+1.4%
Collision	+3.6% ⁵³	+3.9% ⁵⁴
Comprehensive	+3.9%	+5.0%/-1.2%/+11.1% ⁵⁵
Specified Perils	+3.9%	+5.0%/-1.2%/+11.1% ⁵⁶
All Perils	+3.2%	+3.6%
Underinsured Motorist	+4.8%/-1.4% ⁵⁷	+4.5%

⁴⁸ -5.2% trend rate begins January 1, 2020.

⁴⁹ 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.

⁵⁰ Includes one-time increase of 8.6% at 2021-2 (coincident with the rise in inflation).

⁵¹ +10.9% trend rate begins July 1, 2022 and a 13.5% increase between 2021-2 to 2022-2.

⁵² -2.2% trend rate begins January 1, 2022.

⁵³ Includes one-time decrease of 13.0% at 2020-1 (coincident with the reforms).

⁵⁴ Includes one-time decrease of 9.5% at 2020-1 (coincident with the reforms).

⁵⁵ -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

⁵⁶ -1.2% trend rate begins January 1, 2018 and +11.1% trend rate begins January 1, 2021.

⁵⁷ -1.4% trend rate begins January 1, 2020.

5. Post-Pandemic Frequency Level

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

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

We consider 2022–2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022–2. Claims frequency during the in-pandemic period (2020 through to 2022–1) would be adjusted upward to the “new normal level” and claims frequency prior to the pandemic period would be expected to be adjusted downward to the “new normal level.”⁵⁸

We observe some stability in the frequency levels in the most recent four 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. However, in the case of Newfoundland Industry-wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2022–2 related to this issue⁵⁹.

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁶⁰ we discuss in Section 4 to bring all accident years to a 2024–1 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”⁶¹ included in the models that we discuss in Section 4.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024–1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage⁶² that was impacted by the pandemic. Under the presumption that the 2022–2 frequency level is a reasonable

⁵⁸ For some coverages, no adjustment is needed.

⁵⁹ For property damage and DCPD, there is a modest frequency rise after 2022-2. However, as discussed previously, it is unclear whether this is due to the introduction of DCPD or the effect of a changing new normal.

⁶⁰ We do not include seasonality, mobility, or other scalars.

⁶¹ Mobility and scalars, but not seasonality.

⁶² 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.

starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

Figure 20: Bodily Injury – Frequency Level



Table 10: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
2019-2	1.000
2020-1	1.000
2020-2	1.218
2021-1	1.247
2021-2	1.297
2022-1	1.134
2022-2	1.136
2023-1	1.000
2023-2	1.000
2024-1	1.000

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

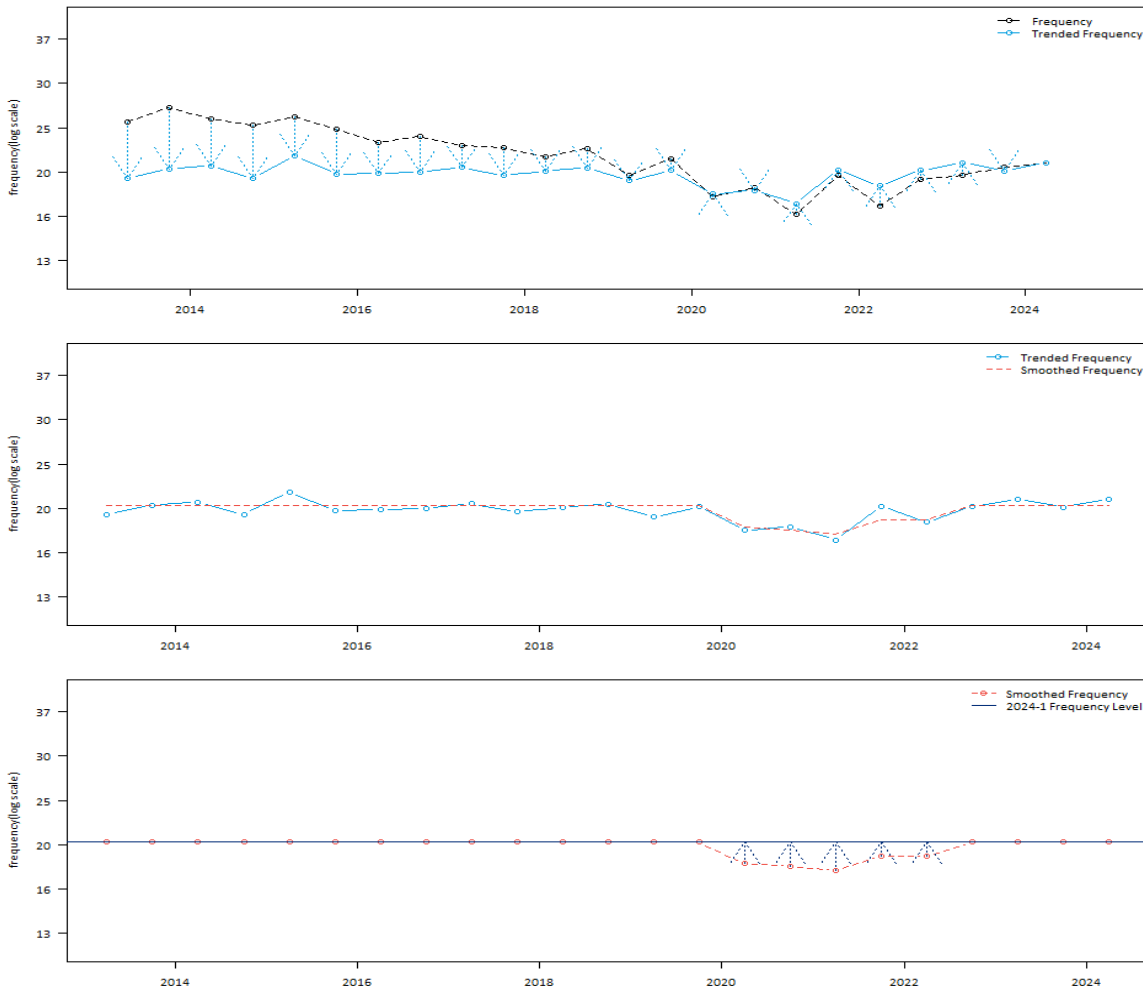


Table 11: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
2019-2	1.000
2020-1	1.101
2020-2	1.114
2021-1	1.136
2021-2	1.064
2022-1	1.064
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 22: Accident Benefits – Frequency Level



Table 12: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
2019-2	1.000
2020-1	1.274
2020-2	1.312
2021-1	1.377
2021-2	1.167
2022-1	1.170
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 23: Collision – Frequency Level

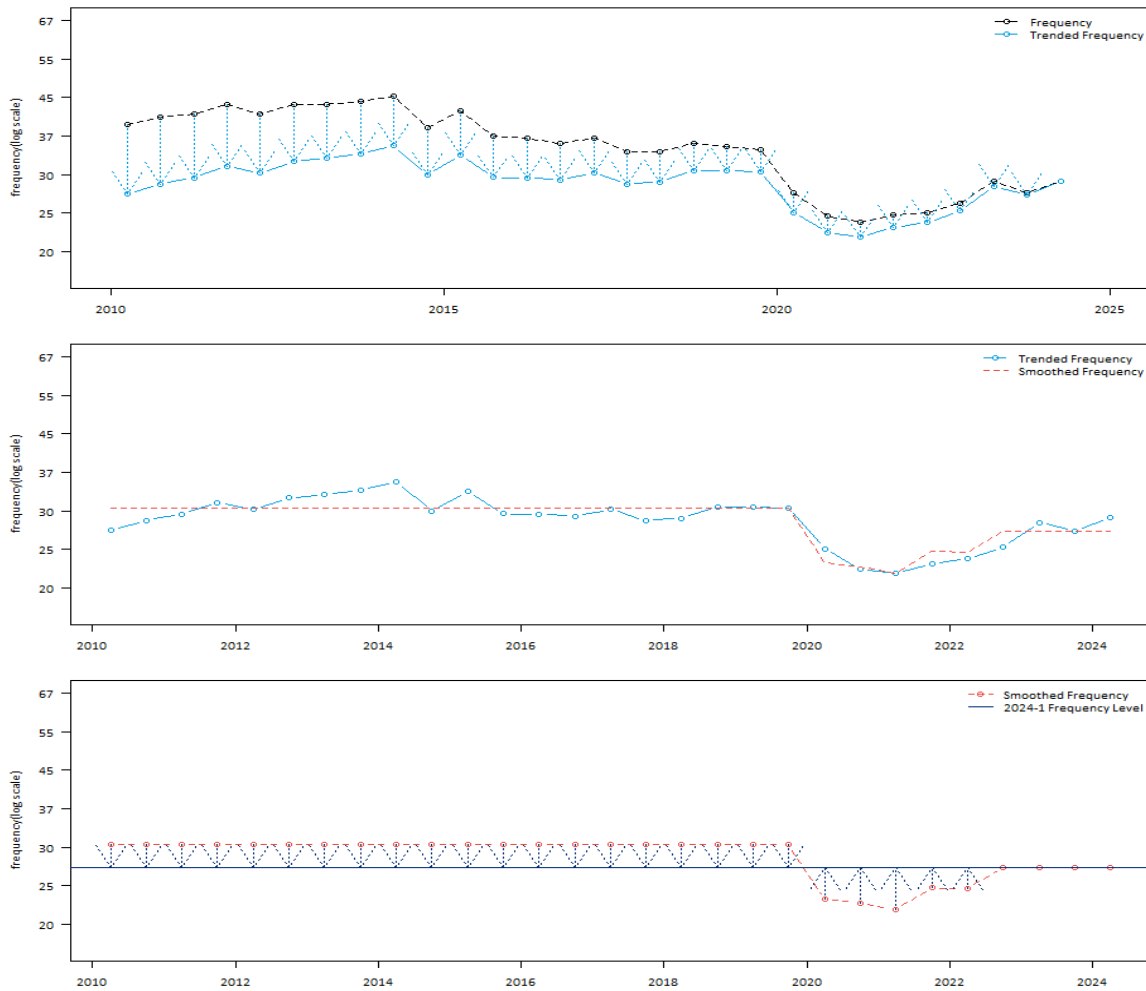


Table 13: Collision Adjustment Factors

Accident Half Year	Combined New Normal Factor
2019-2	0.887
2020-1	1.181
2020-2	1.204
2021-1	1.245
2021-2	1.112
2022-1	1.113
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

6. Distribution and Use

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7. Considerations and Limitations

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

8. Summary of Tables and Figures

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9. Appendices

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

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

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

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

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

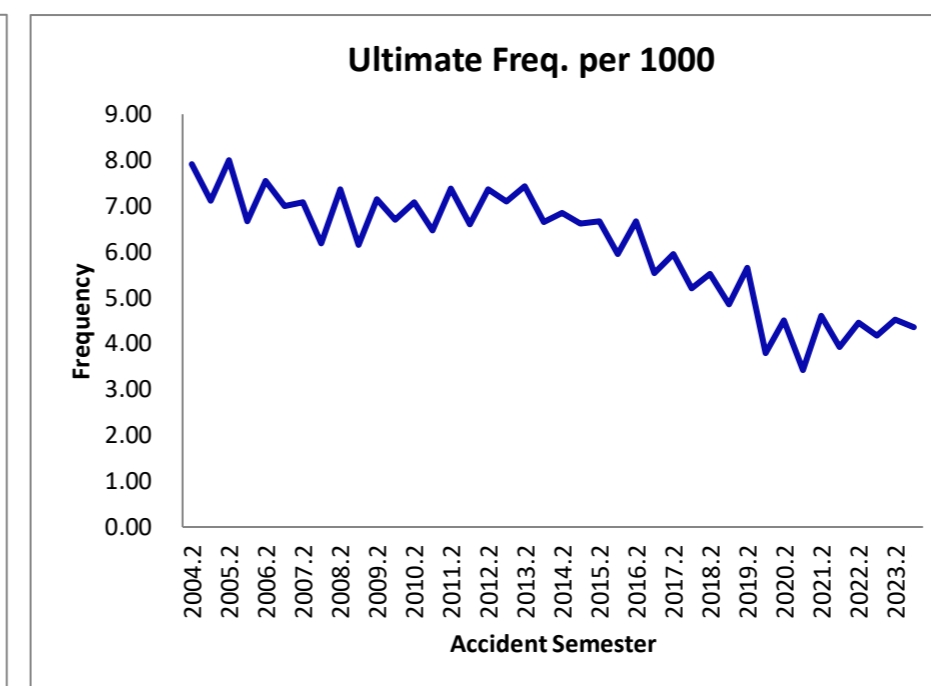
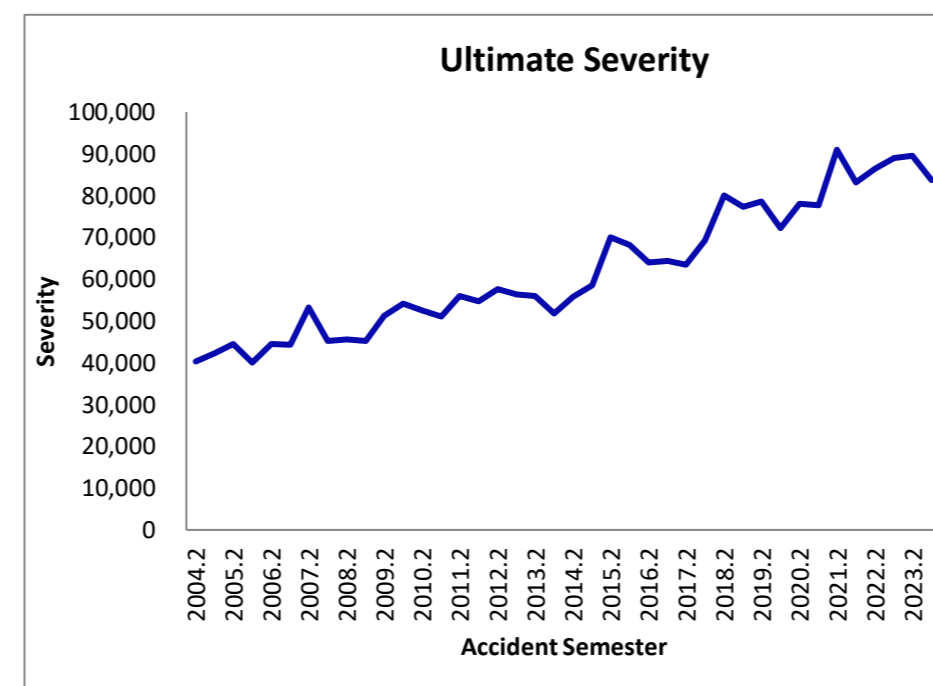
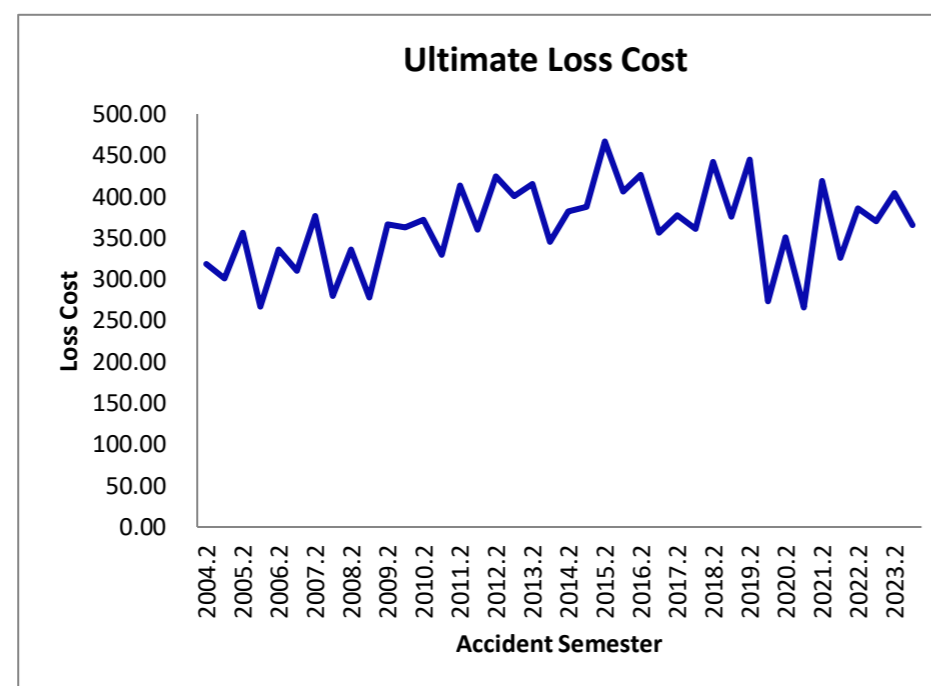
- Bodily Injury: Pages 1 to 13
- Property Damage: Pages 14 to 25
- Accident Benefits: Pages 26 to 38
- Uninsured Auto: Pages 39 to 42
- Collision: Pages 43 to 54
- Comprehensive: Pages 55 to 62
- All Perils: Pages 63 to 68

Appendix F: Summary of selected loss trend models

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

Loss Cost Summary
Data as of 30 Jun 2024

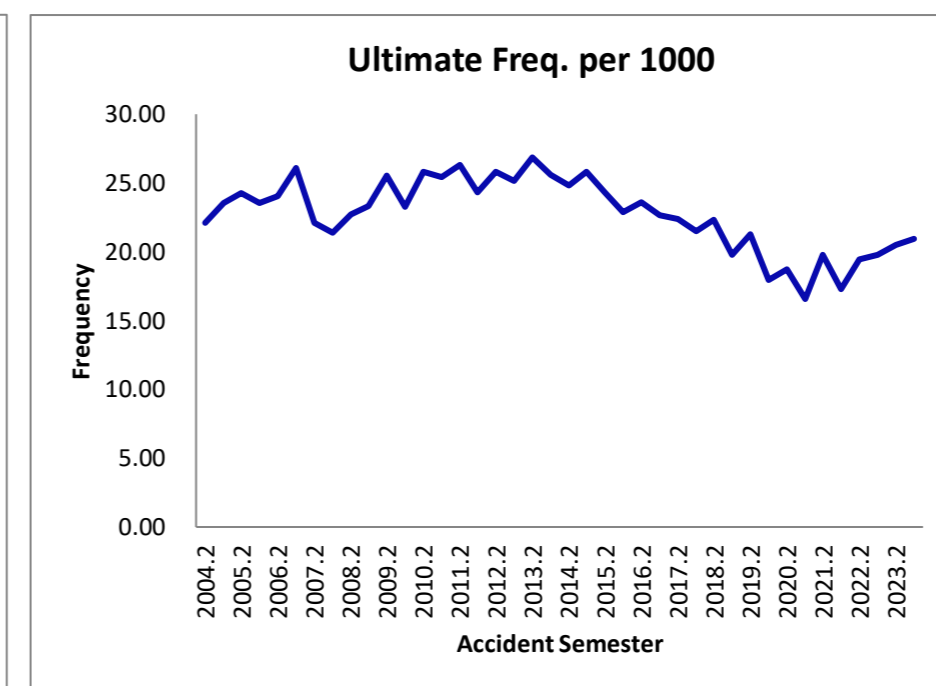
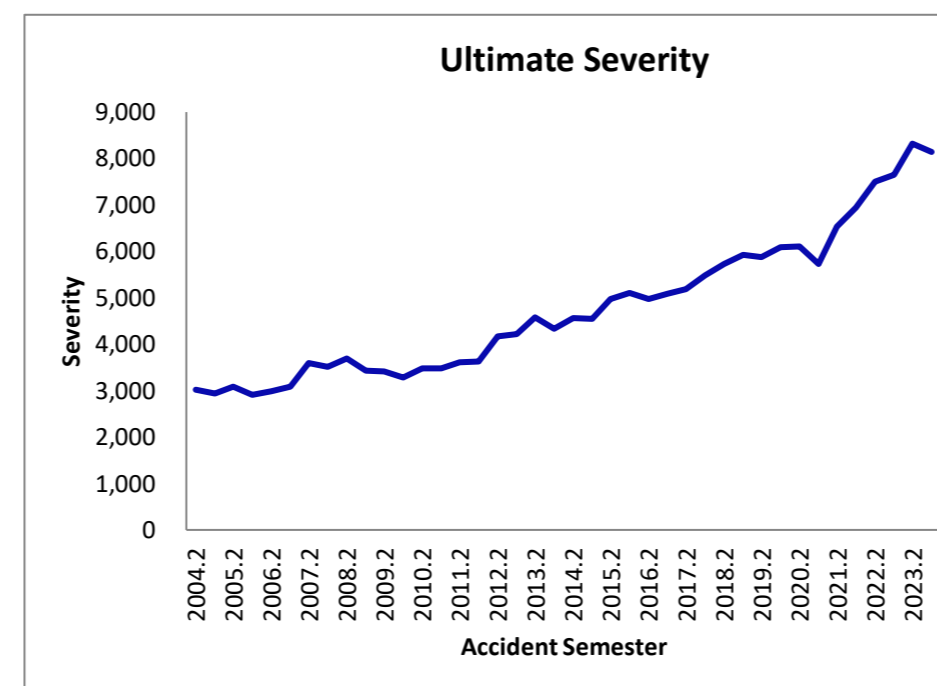
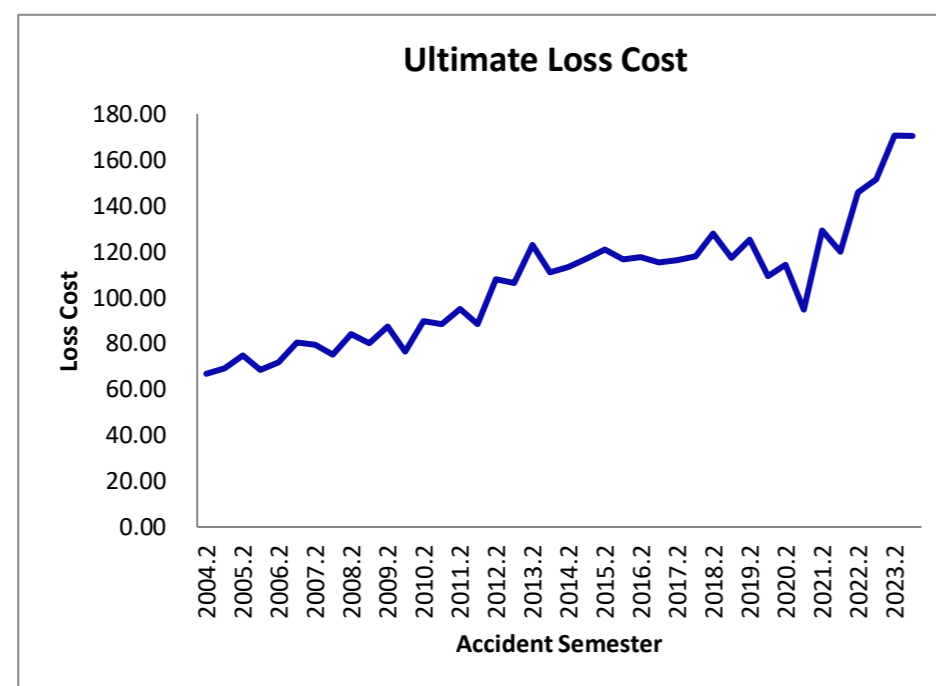
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	115,898	917	34,184	1.080	36,919	318.54		40,260		7.91			
2005.1	234	112,925	804	31,901	1.066	34,016	301.23		42,309		7.12		310.00	
2005.2	228	116,657	933	38,925	1.066	41,506	355.80	11.7%	44,487	10.5%	8.00	-100.0%		
2006.1	222	117,023	780	29,135	1.072	31,230	266.87	-11.4%	40,039	-5.4%	6.67	-100.0%	311.26	0.4%
2006.2	216	123,215	930	38,648	1.072	41,427	336.21	-5.5%	44,545	0.1%	7.55	-100.0%		
2007.1	210	119,866	839	34,684	1.072	37,171	310.10	16.2%	44,304	10.7%	7.00	-100.0%	323.34	3.9%
2007.2	204	125,531	888	44,147	1.072	47,312	376.90	12.1%	53,280	19.6%	7.07	-100.0%		
2008.1	198	124,972	772	32,497	1.075	34,924	279.46	-9.9%	45,239	2.1%	6.18	-100.0%	328.29	1.5%
2008.2	192	132,545	977	41,435	1.075	44,530	335.96	-10.9%	45,578	-14.5%	7.37	-100.0%		
2009.1	186	131,660	809	34,080	1.073	36,561	277.69	-0.6%	45,193	-0.1%	6.14	-100.0%	306.92	-6.5%
2009.2	180	138,506	991	47,317	1.073	50,762	366.50	9.1%	51,223	12.4%	7.15	-100.0%		
2010.1	174	136,816	916	46,982	1.056	49,599	362.52	30.5%	54,157	19.8%	6.69	-100.0%	364.52	18.8%
2010.2	168	143,649	1,017	50,551	1.056	53,368	371.51	1.4%	52,476	2.4%	7.08	-100.0%		
2011.1	162	141,299	914	44,296	1.052	46,613	329.89	-9.0%	50,999	-5.8%	6.47	-100.0%	350.87	-3.7%
2011.2	156	147,646	1,089	57,961	1.052	60,992	413.10	11.2%	56,008	6.7%	7.38	-100.0%		
2012.1	150	145,750	961	48,747	1.078	52,524	360.37	9.2%	54,656	7.2%	6.59	-100.0%	386.91	10.3%
2012.2	144	152,631	1,125	60,137	1.078	64,798	424.54	2.8%	57,598	2.8%	7.37	-100.0%		
2013.1	138	150,496	1,068	55,410	1.087	60,217	400.12	11.0%	56,383	3.2%	7.10	-100.0%	412.42	6.6%
2013.2	132	157,090	1,166	60,012	1.087	65,217	415.16	-2.2%	55,933	-2.9%	7.42	-100.0%		
2014.1	126	153,432	1,021	48,942	1.082	52,935	345.01	-13.8%	51,855	-8.0%	6.65	-100.0%	380.50	-7.7%
2014.2	120	160,277	1,098	56,655	1.082	61,278	382.33	-7.9%	55,818	-0.2%	6.85	-100.0%		
2015.1	114	156,896	1,039	56,348	1.078	60,743	387.16	12.2%	58,491	12.8%	6.62	-100.0%	384.72	1.1%
2015.2	108	163,411	1,089	70,755	1.078	76,274	466.76	22.1%	70,052	25.5%	6.66	-100.0%		
2016.1	102	160,665	955	59,092	1.103	65,178	405.68	4.8%	68,261	16.7%	5.94	-100.0%	436.48	13.5%
2016.2	96	165,146	1,101	63,852	1.103	70,428	426.46	-8.6%	63,968	-8.7%	6.67	-100.0%		
2017.1	90	159,747	884	52,203	1.091	56,969	356.62	-12.1%	64,434	-5.6%	5.53	-100.0%	392.12	-10.2%
2017.2	84	164,448	980	56,916	1.091	62,113	377.70	-11.4%	63,408	-0.9%	5.96	-100.0%		
2018.1	78	159,226	829	51,940	1.107	57,518	361.23	1.3%	69,355	7.6%	5.21	-100.0%	369.60	-5.7%
2018.2	72	163,647	903	65,264	1.107	72,273	441.64	16.9%	80,051	26.2%	5.52	-100.0%		
2019.1	66	158,267	769	54,285	1.096	59,491	375.89	4.1%	77,398	11.6%	4.86	-100.0%	409.31	10.7%
2019.2	60	162,298	917	65,816	1.096	72,128	444.42	0.6%	78,626	-1.8%	5.65	-100.0%		
2020.1	54	155,979	591	38,342	1.113	42,682	273.64	-27.2%	72,195	-6.7%	3.79	-100.0%	360.72	-11.9%
2020.2	48	160,905	724	50,747	1.113	56,491	351.08	-21.0%	78,065	-0.7%	4.50	-100.0%		
2021.1	42	160,175	548	36,835	1.155	42,560	265.71	-2.9%	77,676	7.6%	3.42	-100.0%	308.49	-14.5%
2021.2	36	164,643	758	59,686	1.155	68,963	418.86	19.3%	90,994	16.6%	4.60	-100.0%		
2022.1	30	159,885	626	46,584	1.118	52,091	325.80	22.6%	83,168	7.1%	3.92	-100.0%	373.01	20.9%
2022.2	24	164,469	733	56,678	1.118	63,378	385.35	-8.0%	86,521	-4.9%	4.45	-100.0%		
2023.1	18	161,126	671	53,367	1.118	59,675	370.37	13.7%	88,929	6.9%	4.16	-100.0%	377.93	1.3%
2023.2	12	166,748	754	60,317	1.118	67,447	404.48	5.0%	89,480	3.4%	4.52	-100.0%		
2024.1	6	164,690	718	53,838	1.118	60,202	365.55	-1.3%	83,795	-5.8%	4.36	-100.0%	385.14	1.9%
Total		5,920,255	35,602	1,989,511			2,170,505							



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

Loss Cost Summary
Data as of 30 Jun 2024

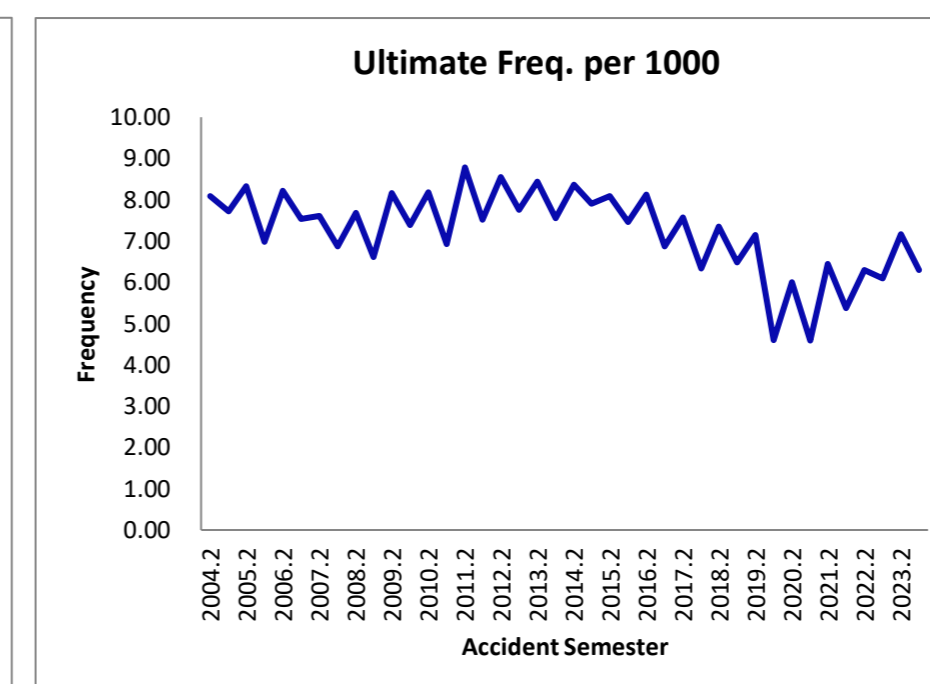
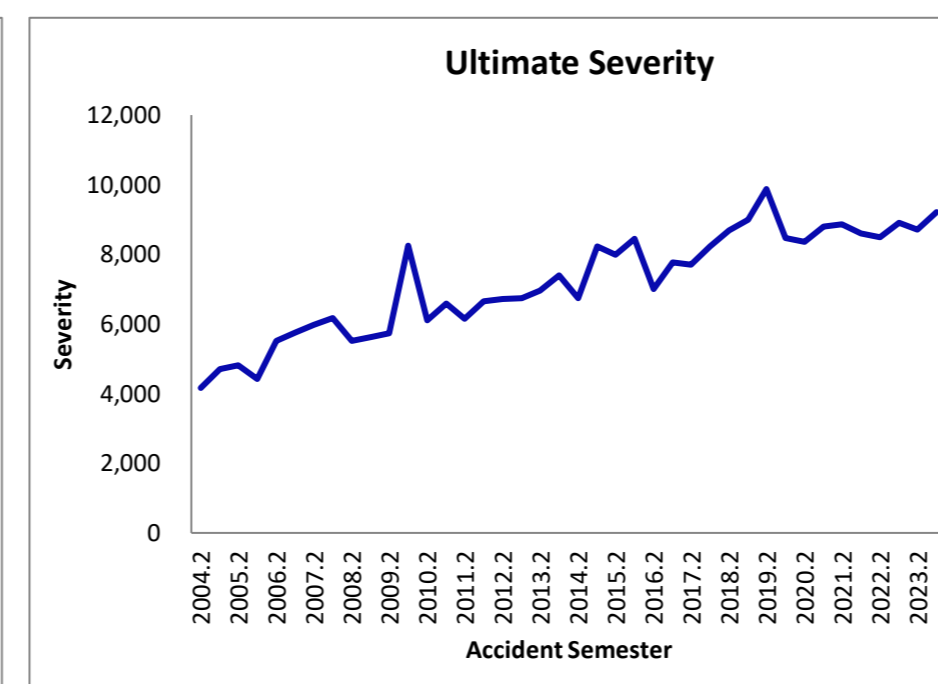
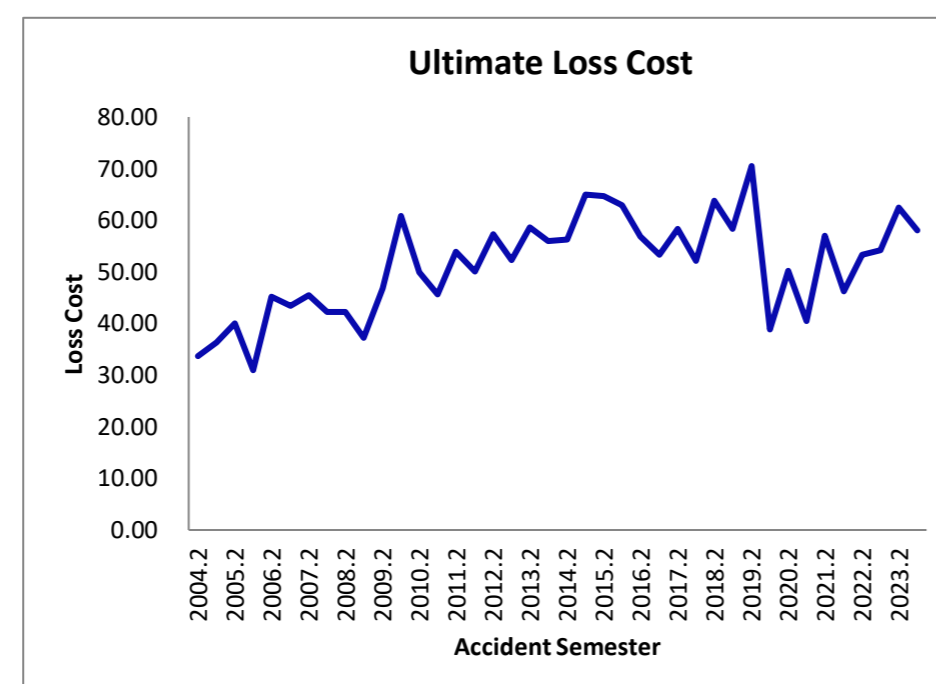
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	115,898	2,561	7,166	1.080	7,739	66.77		3,022		22.10			
2005.1	234	112,925	2,659	7,315	1.066	7,800	69.07		2,933		23.55		67.91	
2005.2	228	116,657	2,828	8,181	1.066	8,723	74.77	12.0%	3,085	2.1%	24.24	-100.0%		
2006.1	222	117,023	2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-100.0%	71.62	5.5%
2006.2	216	123,215	2,963	8,255	1.072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-100.0%		
2007.1	210	119,866	3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	-100.0%	76.12	6.3%
2007.2	204	125,531	2,774	9,304	1.072	9,972	79.44	10.6%	3,595	20.4%	22.10	-100.0%		
2008.1	198	124,972	2,674	8,737	1.075	9,390	75.13	-6.7%	3,511	13.8%	21.40	-100.0%	77.29	1.5%
2008.2	192	132,545	3,014	10,367	1.075	11,141	84.05	5.8%	3,696	2.8%	22.74	-100.0%		
2009.1	186	131,660	3,071	9,835	1.073	10,551	80.14	6.7%	3,436	-2.2%	23.33	-100.0%	82.10	6.2%
2009.2	180	138,506	3,540	11,263	1.073	12,083	87.24	3.8%	3,413	-7.7%	25.56	-100.0%		
2010.1	174	136,816	3,183	9,896	1.056	10,447	76.36	-4.7%	3,282	-4.5%	23.26	-100.0%	81.83	-0.3%
2010.2	168	143,649	3,705	12,204	1.056	12,884	89.69	2.8%	3,477	1.9%	25.79	-100.0%		
2011.1	162	141,299	3,593	11,855	1.052	12,475	88.29	15.6%	3,472	5.8%	25.43	-100.0%	89.00	8.8%
2011.2	156	147,646	3,883	13,345	1.052	14,043	95.12	6.0%	3,617	4.0%	26.30	-100.0%		
2012.1	150	145,750	3,544	11,952	1.078	12,879	88.36	0.1%	3,634	4.7%	24.32	-100.0%	91.76	3.1%
2012.2	144	152,631	3,944	15,275	1.078	16,458	107.83	13.4%	4,173	15.4%	25.84	-100.0%		
2013.1	138	150,496	3,788	14,725	1.087	16,003	106.33	20.3%	4,225	16.3%	25.17	-100.0%	107.09	16.7%
2013.2	132	157,090	4,220	17,776	1.087	19,318	122.98	14.0%	4,578	9.7%	26.86	-100.0%		
2014.1	126	153,432	3,924	15,731	1.082	17,015	110.89	4.3%	4,336	2.6%	25.57	-100.0%	117.01	9.3%
2014.2	120	160,277	3,978	16,805	1.082	18,177	113.41	-7.8%	4,570	-0.2%	24.82	-100.0%		
2015.1	114	156,896	4,047	17,044	1.078	18,374	117.11	5.6%	4,541	4.7%	25.79	-100.0%	115.24	-1.5%
2015.2	108	163,411	3,977	18,328	1.078	19,758	120.91	6.6%	4,967	8.7%	24.34	-100.0%		
2016.1	102	160,665	3,681	17,009	1.103	18,761	116.77	-0.3%	5,098	12.3%	22.91	-100.0%	118.86	3.1%
2016.2	96	165,146	3,901	17,615	1.103	19,429	117.65	-2.7%	4,981	0.3%	23.62	-100.0%		
2017.1	90	159,747	3,623	16,874	1.091	18,414	115.27	-1.3%	5,083	-0.3%	22.68	-100.0%	116.48	-2.0%
2017.2	84	164,448	3,685	17,513	1.091	19,112	116.22	-1.2%	5,187	4.1%	22.41	-100.0%		
2018.1	78	159,226	3,423	16,952	1.107	18,773	117.90	2.3%	5,484	7.9%	21.50	-100.0%	117.04	0.5%
2018.2	72	163,647	3,651	18,886	1.107	20,915	127.80	10.0%	5,728	10.4%	22.31	-100.0%		
2019.1	66	158,267	3,133	16,925	1.096	18,548	117.19	-0.6%	5,920	7.9%	19.80	-100.0%	122.59	4.7%
2019.2	60	162,298	3,455	18,539	1.096	20,317	125.18	-2.1%	5,880	2.6%	21.29	-100.0%		
2020.1	54	155,979	2,800	15,322	1.113	17,057	109.35	-6.7%	6,092	2.9%	17.95	-100.0%	117.42	-4.2%
2020.2	48	160,905	3,012	16,512	1.113	18,381	114.24	-8.7%	6,103	3.8%	18.72	-100.0%		
2021.1	42	160,175	2,654	13,147	1.155	15,191	94.84	-13.3%	5,724	-6.0%	16.57	-100.0%	104.56	-11.0%
2021.2	36	164,643	3,254	18,395	1.155	21,255	129.10	13.0%	6,532	7.0%	19.76	-100.0%		
2022.1	30	159,885	2,761	17,155	1.118	19,182	119.98	26.5%	6,948	21.4%	17.27	-100.0%	124.60	19.2%
2022.2	24	164,469	3,201	21,456	1.118	23,992	145.88	13.0%	7,494	14.7%	19.47	-100.0%		
2023.1	18	161,126	3,189	21,829	1.118	24,409	151.49	26.3%	7,654	10.2%	19.79	-100.0%	148.65	19.3%
2023.2	12	166,748	3,419	25,438	1.118	28,445	170.59	16.9%	8,321	11.0%	20.50	-100.0%		
2024.1	6	164,690	3,449	25,114	1.118	28,083	170.52	12.6%	8,143	6.4%	20.94	-100.0%	170.56	14.7%
Total		5,920,255	134,041	586,526		642,008								



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

Loss Cost Summary
Data as of 30 Jun 2024

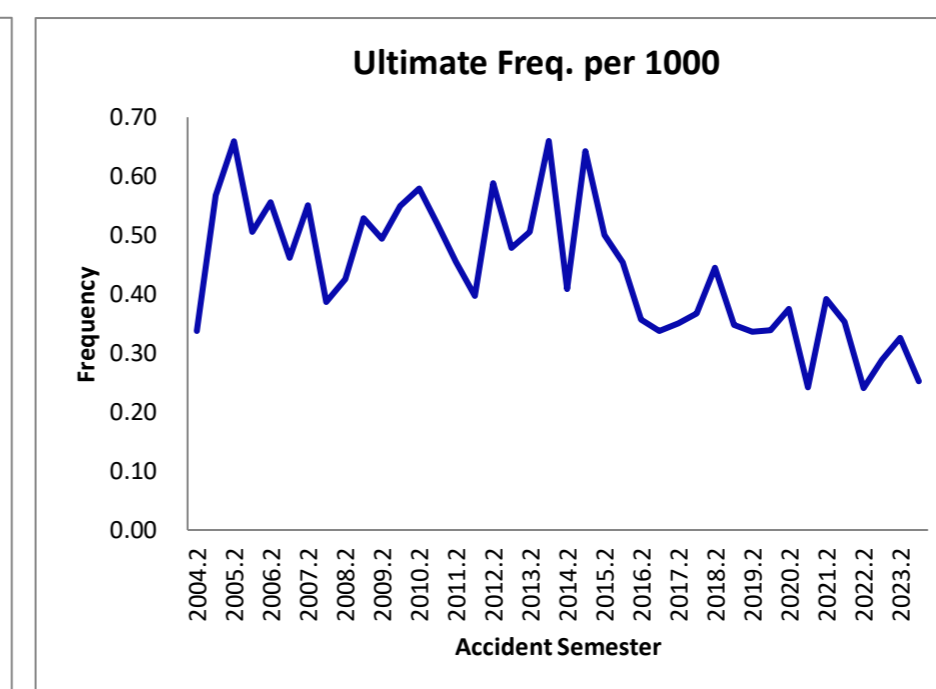
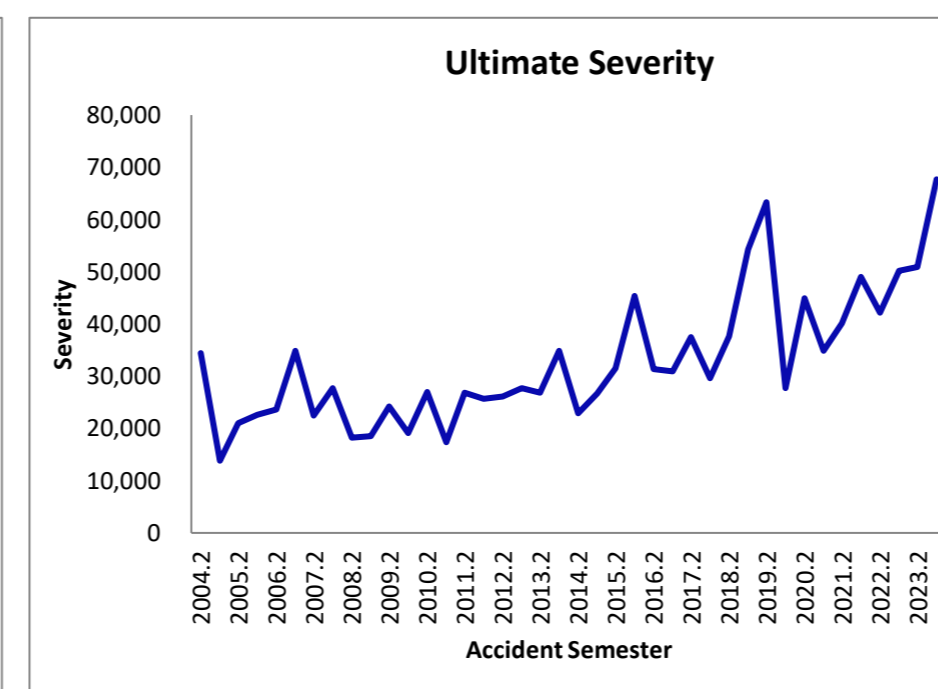
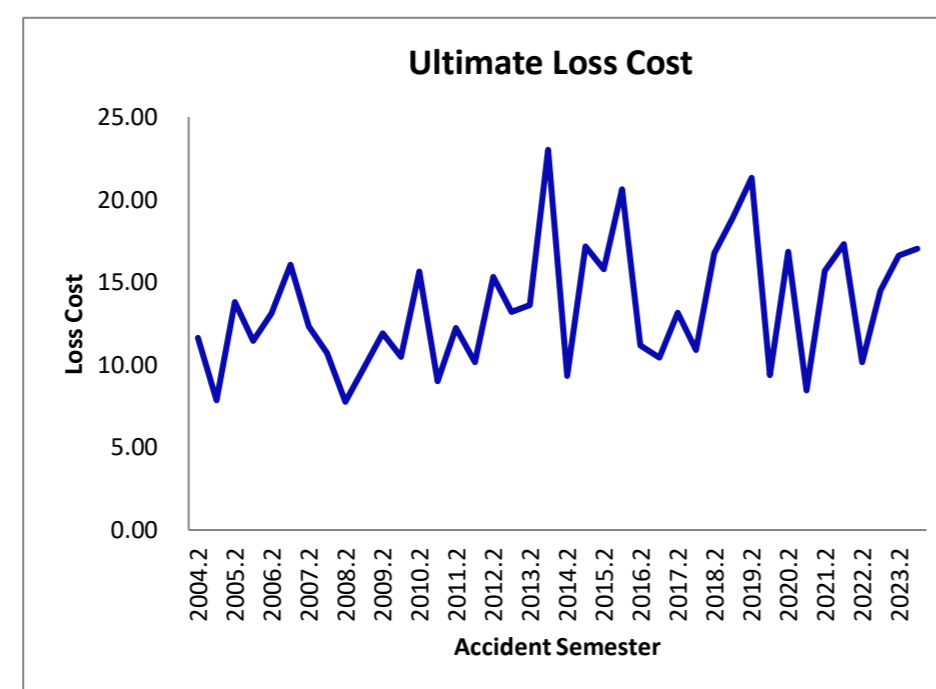
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	85,611	693	2,671	1.080	2,885	33.70		4,163		8.09			
2005.1	234	83,991	648	2,862	1.066	3,052	36.34		4,710		7.72		35.01	
2005.2	228	87,596	729	3,291	1.066	3,509	40.06	18.9%	4,813	15.6%	8.32	-100.0%		
2006.1	222	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-100.0%	35.52	1.5%
2006.2	216	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,504	14.4%	8.22	-100.0%		
2007.1	210	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,760	30.1%	7.53	-100.0%	44.30	24.7%
2007.2	204	99,194	755	4,205	1.072	4,507	45.43	0.4%	5,969	8.4%	7.61	-100.0%		
2008.1	198	100,110	687	3,941	1.075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-100.0%	43.86	-1.0%
2008.2	192	107,495	826	4,231	1.075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	-100.0%		
2009.1	186	108,425	717	3,759	1.073	4,033	37.19	-12.1%	5,624	-8.8%	6.61	-100.0%	39.74	-9.4%
2009.2	180	116,308	949	5,078	1.073	5,448	46.84	10.7%	5,741	4.3%	8.16	-100.0%		
2010.1	174	116,224	858	6,697	1.056	7,070	60.83	63.5%	8,240	46.5%	7.38	-100.0%	53.83	35.5%
2010.2	168	123,202	1,009	5,827	1.056	6,152	49.94	6.6%	6,097	6.2%	8.19	-100.0%		
2011.1	162	122,106	846	5,291	1.052	5,568	45.60	-25.0%	6,580	-20.1%	6.93	-100.0%	47.78	-11.2%
2011.2	156	128,570	1,129	6,589	1.052	6,934	53.93	8.0%	6,139	0.7%	8.78	-100.0%		
2012.1	150	128,149	962	5,946	1.078	6,406	49.99	9.6%	6,657	1.2%	7.51	-100.0%	51.96	8.8%
2012.2	144	135,405	1,157	7,208	1.078	7,766	57.36	6.4%	6,710	9.3%	8.55	-100.0%		
2013.1	138	134,902	1,045	6,483	1.087	7,046	52.23	4.5%	6,740	1.2%	7.75	-100.0%	54.80	5.5%
2013.2	132	142,588	1,203	7,695	1.087	8,363	58.65	2.3%	6,949	3.6%	8.44	-100.0%		
2014.1	126	140,738	1,063	7,273	1.082	7,866	55.89	7.0%	7,397	9.8%	7.56	-100.0%	57.28	4.5%
2014.2	120	148,251	1,240	7,716	1.082	8,346	56.29	-4.0%	6,730	-3.2%	8.36	-100.0%		
2015.1	114	145,927	1,153	8,793	1.078	9,478	64.95	16.2%	8,220	11.1%	7.90	-100.0%	60.59	5.8%
2015.2	108	152,758	1,236	9,157	1.078	9,871	64.62	14.8%	7,988	18.7%	8.09	-100.0%		
2016.1	102	150,678	1,124	8,598	1.103	9,484	62.94	-3.1%	8,440	2.7%	7.46	-100.0%	63.79	5.3%
2016.2	96	155,809	1,265	8,026	1.103	8,852	56.82	-12.1%	6,997	-12.4%	8.12	-100.0%		
2017.1	90	151,434	1,041	7,407	1.091	8,083	53.38	-15.2%	7,764	-8.0%	6.87	-100.0%	55.12	-13.6%
2017.2	84	156,537	1,186	8,361	1.091	9,124	58.29	2.6%	7,696	10.0%	7.57	-100.0%		
2018.1	78	151,949	963	7,148	1.107	7,916	52.10	-2.4%	8,218	5.8%	6.34	-100.0%	55.24	0.2%
2018.2	72	156,741	1,151	9,025	1.107	9,995	63.76	9.4%	8,680	12.8%	7.35	-100.0%		
2019.1	66	152,093	987	8,100	1.096	8,876	58.36	12.0%	8,992	9.4%	6.49	-100.0%	61.10	10.6%
2019.2	60	156,869	1,120	10,091	1.096	11,059	70.50	10.6%	9,876	13.8%	7.14	-100.0%		
2020.1	54	151,424	695	5,286	1.113	5,884	38.86	-33.4%	8,461	-5.9%	4.59	-100.0%	54.96	-10.1%
2020.2	48	157,050	943	7,087	1.113	7,889	50.23	-28.7%	8,364	-15.3%	6.01	-100.0%		
2021.1	42	156,820	720	5,483	1.155	6,335	40.40	4.0%	8,802	4.0%	4.59	-100.0%	45.32	-17.5%
2021.2	36	161,585	1,041	7,976	1.155	9,216	57.04	13.5%	8,854	5.9%	6.44	-100.0%		
2022.1	30	157,413	845	6,499	1.118	7,268	46.17	14.3%	8,603	-2.3%	5.37	-100.0%	51.67	14.0%
2022.2	24	162,060	1,020	7,736	1.118	8,650	53.38	-6.4%	8,482	-4.2%	6.29	-100.0%		
2023.1	18	158,792	968	7,702	1.118	8,612	54.24	17.5%	8,901	3.5%	6.09	-100.0%	53.80	4.1%
2023.2	12	164,521	1,178	9,182	1.118	10,267	62.41	16.9%	8,718	2.8%	7.16	-100.0%		
2024.1	6	162,797	1,025	8,439	1.118	9,436	57.96	6.9%	9,204	3.4%	6.30	-100.0%	60.20	11.9%
Total		5,343,508	38,239	256,992		280,890								



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

Loss Cost Summary
Data as of 30 Jun 2024

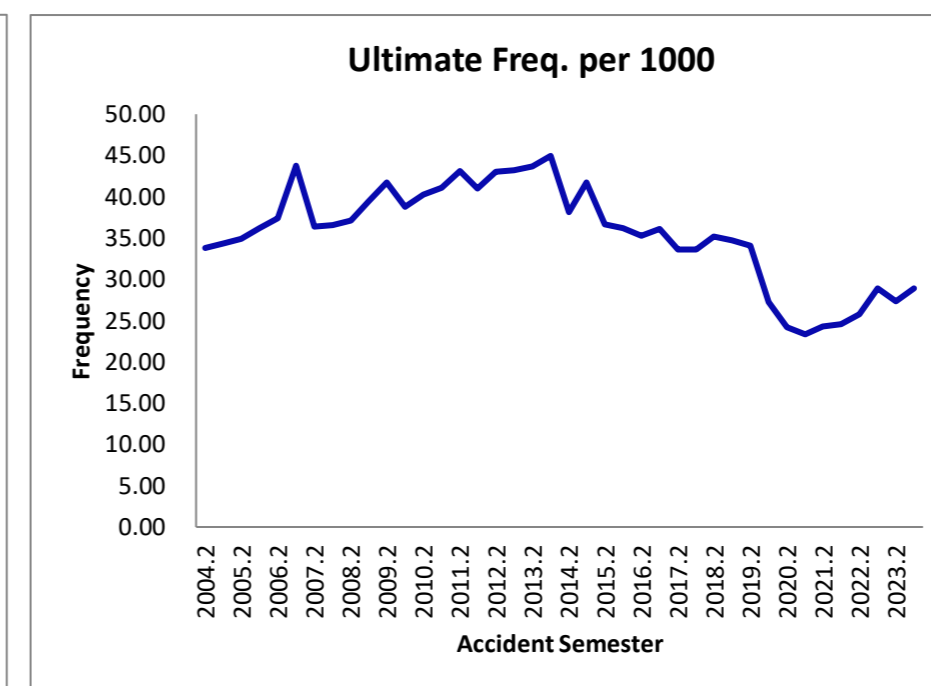
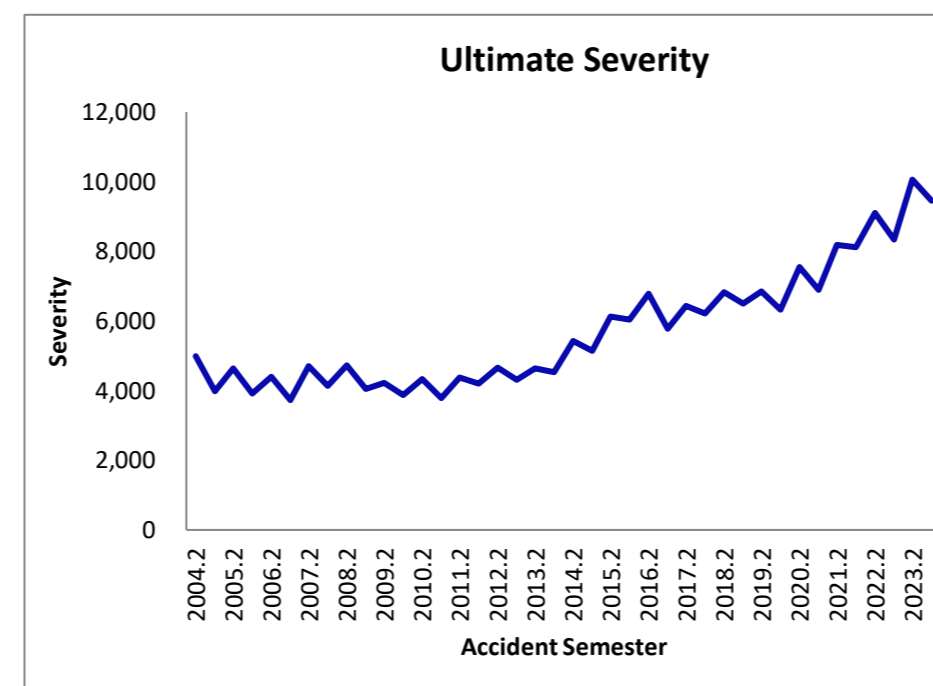
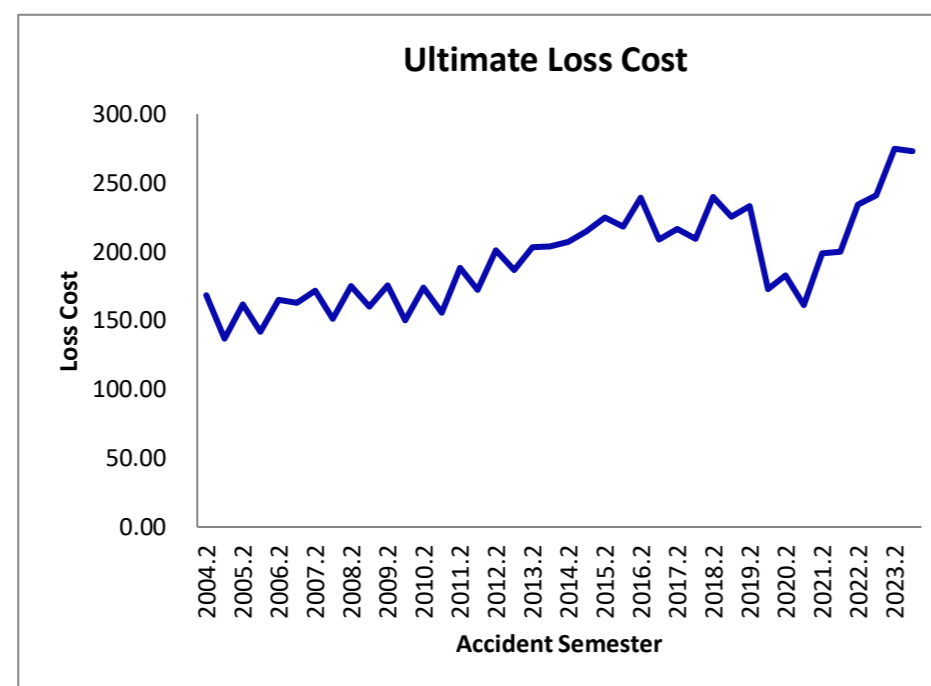
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	115,347	39	1,243	1.080	1,343	11.64		34,429		0.34			
2005.1	234	112,736	64	829	1.066	884	7.84		13,818		0.57		9.76	
2005.2	228	116,874	77	1,512	1.066	1,613	13.80	18.5%	20,942	-39.2%	0.66	-100.0%		
2006.1	222	114,734	58	1,226	1.072	1,315	11.46	46.1%	22,665	64.0%	0.51	-100.0%	12.64	29.4%
2006.2	216	120,636	67	1,476	1.072	1,582	13.12	-4.9%	23,618	12.8%	0.56	-100.0%		
2007.1	210	119,184	55	1,787	1.072	1,916	16.07	40.3%	34,830	53.7%	0.46	-100.0%	14.59	15.4%
2007.2	204	125,342	69	1,443	1.072	1,547	12.34	-5.9%	22,419	-5.1%	0.55	-100.0%		
2008.1	198	124,150	48	1,237	1.075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-100.0%	11.53	-21.0%
2008.2	192	131,476	56	949	1.075	1,020	7.76	-37.2%	18,209	-18.8%	0.43	-100.0%		
2009.1	186	130,403	69	1,189	1.073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	-100.0%	8.76	-24.0%
2009.2	180	137,826	68	1,531	1.073	1,643	11.92	53.7%	24,156	32.7%	0.49	-100.0%		
2010.1	174	136,383	75	1,353	1.056	1,429	10.48	7.1%	19,049	3.0%	0.55	-100.0%	11.20	27.8%
2010.2	168	143,418	83	2,123	1.056	2,241	15.63	31.1%	26,999	11.8%	0.58	-100.0%		
2011.1	162	140,806	73	1,202	1.052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-100.0%	12.33	10.1%
2011.2	156	147,287	67	1,712	1.052	1,802	12.23	-21.7%	26,895	-0.4%	0.45	-100.0%		
2012.1	150	145,942	58	1,378	1.078	1,485	10.18	13.3%	25,604	47.8%	0.40	-100.0%	11.21	-9.1%
2012.2	144	153,055	90	2,178	1.078	2,347	15.33	25.3%	26,077	-3.0%	0.59	-100.0%		
2013.1	138	150,709	72	1,833	1.087	1,992	13.22	29.9%	27,663	8.0%	0.48	-100.0%	14.28	27.4%
2013.2	132	158,099	80	1,979	1.087	2,151	13.60	-11.3%	26,886	3.1%	0.51	-100.0%		
2014.1	126	154,608	102	3,290	1.082	3,558	23.02	74.2%	34,886	26.1%	0.66	-100.0%	18.26	27.8%
2014.2	120	161,349	66	1,394	1.082	1,508	9.35	-31.3%	22,849	-15.0%	0.41	-100.0%		
2015.1	114	157,357	101	2,505	1.078	2,700	17.16	-25.4%	26,738	-23.4%	0.64	-100.0%	13.21	-27.7%
2015.2	108	163,900	82	2,399	1.078	2,586	15.78	68.8%	31,542	38.0%	0.50	-100.0%		
2016.1	102	160,702	73	3,007	1.103	3,317	20.64	20.3%	45,441	70.0%	0.45	-100.0%	18.19	37.7%
2016.2	96	165,577	59	1,677	1.103	1,850	11.17	-29.2%	31,354	-0.6%	0.36	-100.0%		
2017.1	90	160,037	54	1,529	1.091	1,668	10.42	-49.5%	30,896	-32.0%	0.34	-100.0%	10.80	-40.6%
2017.2	84	165,085	58	1,988	1.091	2,170	13.14	17.6%	37,535	19.7%	0.35	-100.0%		
2018.1	78	159,294	58	1,567	1.107	1,736	10.90	4.5%	29,683	-3.9%	0.37	-100.0%	12.04	11.4%
2018.2	72	163,916	73	2,477	1.107	2,743	16.73	27.3%	37,573	0.1%	0.45	-100.0%		
2019.1	66	158,200	55	2,726	1.096	2,988	18.89	73.3%	54,309	83.0%	0.35	-100.0%	17.79	47.8%
2019.2	60	162,807	55	3,165	1.096	3,469	21.30	27.3%	63,356	68.6%	0.34	-100.0%		
2020.1	54	157,798	53	1,329	1.113	1,479	9.37	-50.4%	27,668	-49.1%	0.34	-100.0%	15.43	-13.3%
2020.2	48	163,617	61	2,476	1.113	2,756	16.85	-20.9%	44,937	-29.1%	0.37	-100.0%		
2021.1	42	160,406	39	1,175	1.155	1,358	8.47	-9.7%	34,931	26.2%	0.24	-100.0%	12.70	-17.7%
2021.2	36	166,408	65	2,263	1.155	2,614	15.71	-6.7%	40,168	-10.6%	0.39	-100.0%		
2022.1	30	161,774	57	2,507	1.118	2,803	17.33	104.6%	49,037	40.4%	0.35	-100.0%	16.51	30.0%
2022.2	24	166,605	40	1,510	1.118	1,689	10.14	-35.5%	42,136	4.9%	0.24	-100.0%		
2023.1	18	162,970	47	2,112	1.118	2,362	14.49	-16.4%	50,209	2.4%	0.29	-100.0%	12.29	-25.5%
2023.2	12	168,608	55	2,507	1.118	2,804	16.63	64.0%	50,961	20.9%	0.33	-100.0%		
2024.1	6	166,395	42	2,536	1.118	2,836	17.04	17.6%	67,703	34.8%	0.25	-100.0%	16.84	37.0%
Total		5,931,821	2,564	74,324					81,172					



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

Loss Cost Summary
Data as of 30 Jun 2024

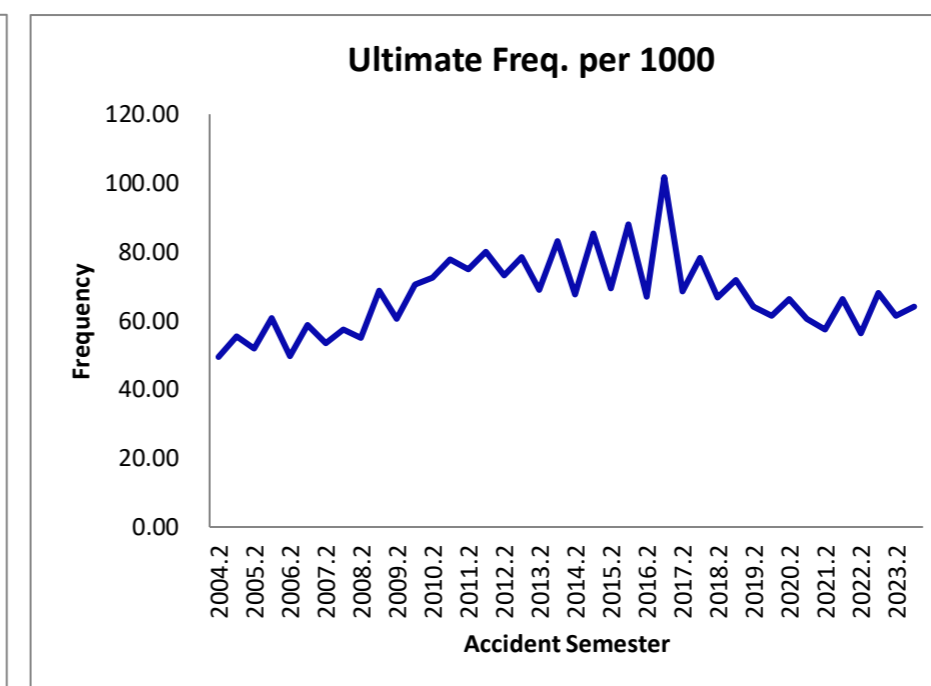
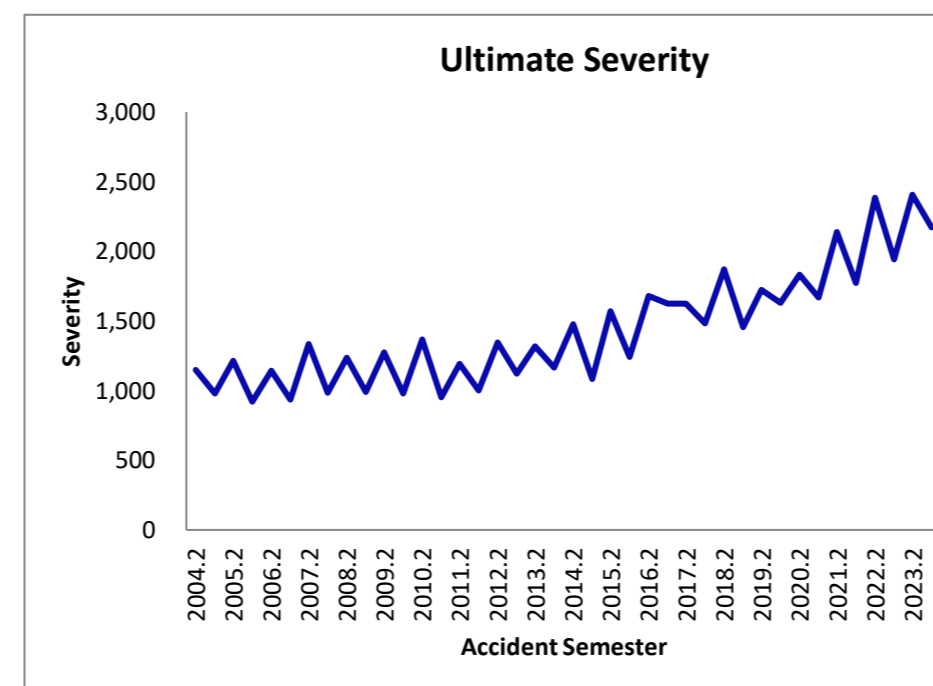
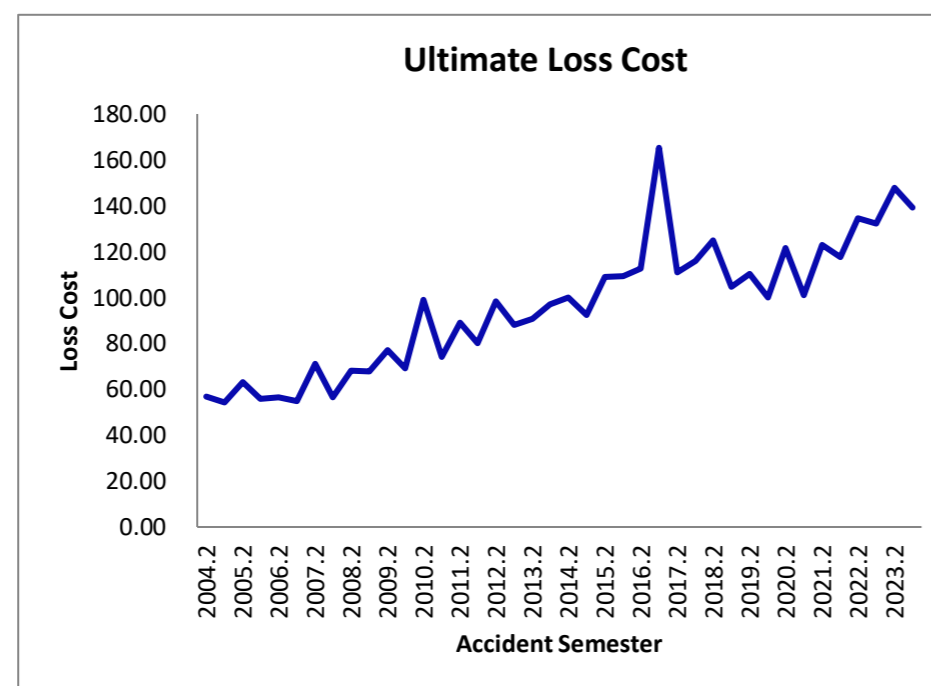
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	75,566	2,553	11,772	1.080	12,714	168.25		4,980		33.78			
2005.1	234	74,876	2,569	9,603	1.066	10,240	136.76		3,986		34.31		152.58	
2005.2	228	78,170	2,725	11,857	1.066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	-100.0%		
2006.1	222	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	-100.0%	151.74	-0.5%
2006.2	216	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.41	-100.0%		
2007.1	210	82,102	3,590	12,487	1.072	13,383	163.00	15.0%	3,728	-4.8%	43.73	-100.0%	163.96	8.1%
2007.2	204	86,641	3,155	13,867	1.072	14,861	171.52	4.0%	4,710	6.8%	36.41	-100.0%		
2008.1	198	87,798	3,214	12,345	1.075	13,267	151.11	-7.3%	4,128	10.7%	36.61	-100.0%	161.25	-1.7%
2008.2	192	93,635	3,474	15,254	1.075	16,393	175.08	2.1%	4,719	0.2%	37.10	-100.0%		
2009.1	186	93,709	3,694	13,962	1.073	14,978	159.84	5.8%	4,055	-1.8%	39.42	-100.0%	167.45	3.8%
2009.2	180	98,607	4,113	16,150	1.073	17,326	175.71	0.4%	4,213	-10.7%	41.71	-100.0%		
2010.1	174	98,311	3,813	13,976	1.056	14,755	150.08	-6.1%	3,870	-4.6%	38.79	-100.0%	162.92	-2.7%
2010.2	168	103,559	4,168	17,082	1.056	18,033	174.13	-0.9%	4,327	2.7%	40.25	-100.0%		
2011.1	162	102,512	4,212	15,184	1.052	15,978	155.86	3.9%	3,793	-2.0%	41.09	-100.0%	165.05	1.3%
2011.2	156	107,366	4,626	19,207	1.052	20,211	188.25	8.1%	4,369	1.0%	43.09	-100.0%		
2012.1	150	107,389	4,405	17,141	1.078	18,469	171.99	10.3%	4,193	10.5%	41.02	-100.0%	180.12	9.1%
2012.2	144	112,846	4,854	21,039	1.078	22,670	200.89	6.7%	4,670	6.9%	43.01	-100.0%		
2013.1	138	112,647	4,865	19,327	1.087	21,004	186.46	8.4%	4,317	3.0%	43.19	-100.0%	193.68	7.5%
2013.2	132	118,747	5,191	22,212	1.087	24,139	203.28	1.2%	4,650	-0.4%	43.71	-100.0%		
2014.1	126	117,345	5,275	22,113	1.082	23,917	203.82	9.3%	4,534	5.0%	44.95	-100.0%	203.55	5.1%
2014.2	120	122,334	4,664	23,395	1.082	25,304	206.85	1.8%	5,425	16.7%	38.13	-100.0%		
2015.1	114	120,249	5,019	23,960	1.078	25,829	214.80	5.4%	5,146	13.5%	41.74	-100.0%	210.79	3.6%
2015.2	108	125,625	4,604	26,177	1.078	28,219	224.63	8.6%	6,129	13.0%	36.65	-100.0%		
2016.1	102	124,667	4,508	24,649	1.103	27,187	218.08	1.5%	6,031	17.2%	36.16	-100.0%	221.37	5.0%
2016.2	96	126,871	4,476	27,509	1.103	30,343	239.16	6.5%	6,779	10.6%	35.28	-100.0%		
2017.1	90	122,473	4,424	23,437	1.091	25,576	208.83	-4.2%	5,781	-4.1%	36.12	-100.0%	224.26	1.3%
2017.2	84	124,820	4,197	24,746	1.091	27,005	216.35	-9.5%	6,434	-5.1%	33.62	-100.0%		
2018.1	78	120,668	4,058	22,781	1.107	25,228	209.07	0.1%	6,217	7.5%	33.63	-100.0%	212.77	-5.1%
2018.2	72	123,132	4,331	26,661	1.107	29,525	239.78	10.8%	6,817	5.9%	35.17	-100.0%		
2019.1	66	119,127	4,131	24,487	1.096	26,835	225.26	7.7%	6,496	4.5%	34.68	-100.0%	232.64	9.3%
2019.2	60	122,066	4,161	25,969	1.096	28,460	233.15	-2.8%	6,840	0.3%	34.09	-100.0%		
2020.1	54	117,997	3,218	18,295	1.113	20,366	172.60	-23.4%	6,329	-2.6%	27.27	-100.0%	203.39	-12.6%
2020.2	48	121,967	2,950	20,015	1.113	22,280	182.68	-21.6%	7,553	10.4%	24.19	-100.0%		
2021.1	42	122,519	2,859	17,074	1.155	19,728	161.02	-6.7%	6,900	9.0%	23.34	-100.0%	171.82	-15.5%
2021.2	36	125,939	3,055	21,646	1.155	25,010	198.59	8.7%	8,187	8.4%	24.26	-100.0%		
2022.1	30	123,029	3,027	21,983	1.118	24,582	199.81	24.1%	8,121	17.7%	24.60	-100.0%	199.19	15.9%
2022.2	24	126,717	3,263	26,540	1.118	29,677	234.20	17.9%	9,094	11.1%	25.75	-100.0%		
2023.1	18	125,176	3,622	26,981	1.118	30,170	241.02	20.6%	8,330	2.6%	28.94	-100.0%	237.59	19.3%
2023.2	12	130,048	3,551	31,951	1.118	35,727	274.72	17.3%	10,061	10.6%	27.31	-100.0%		
2024.1	6	129,331	3,733	31,546	1.118	35,275	272.75	13.2%	9,451	13.5%	28.86	-100.0%	273.74	15.2%
Total		4,386,759	154,244	797,338		871,918								



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

Loss Cost Summary
Data as of 30 Jun 2024

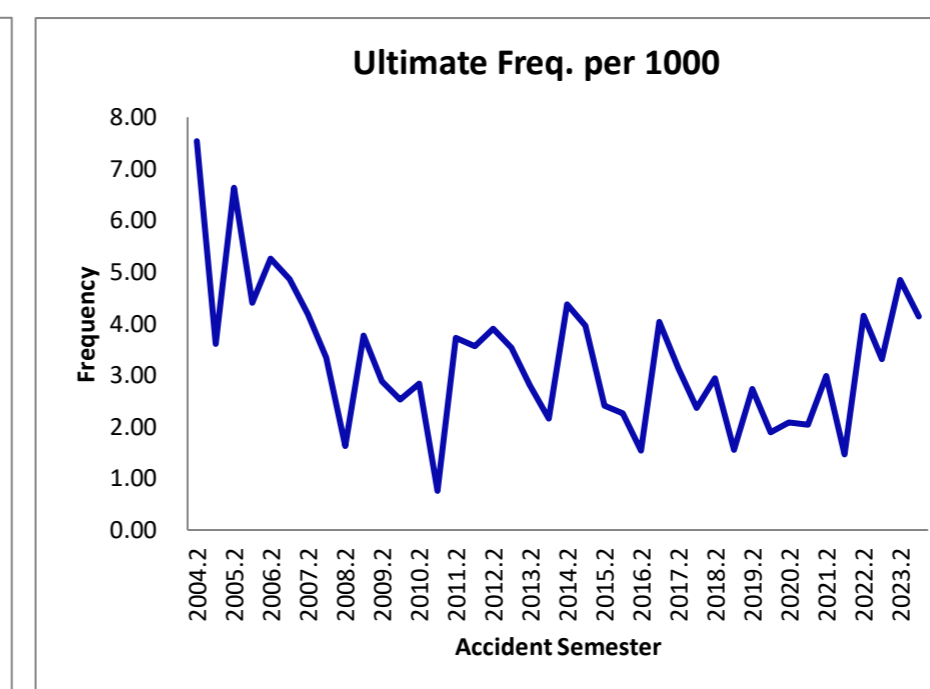
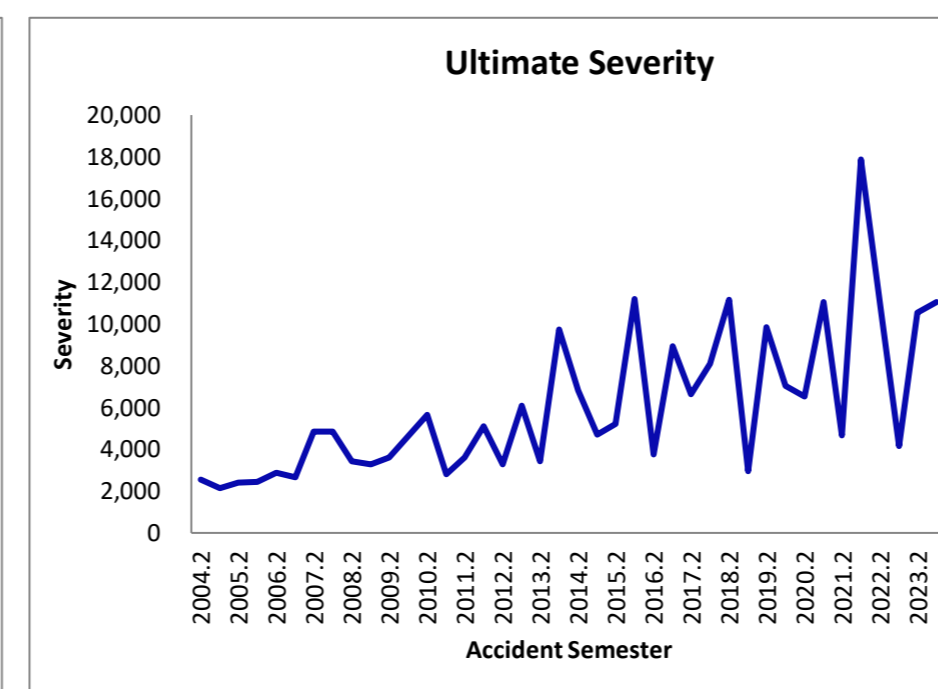
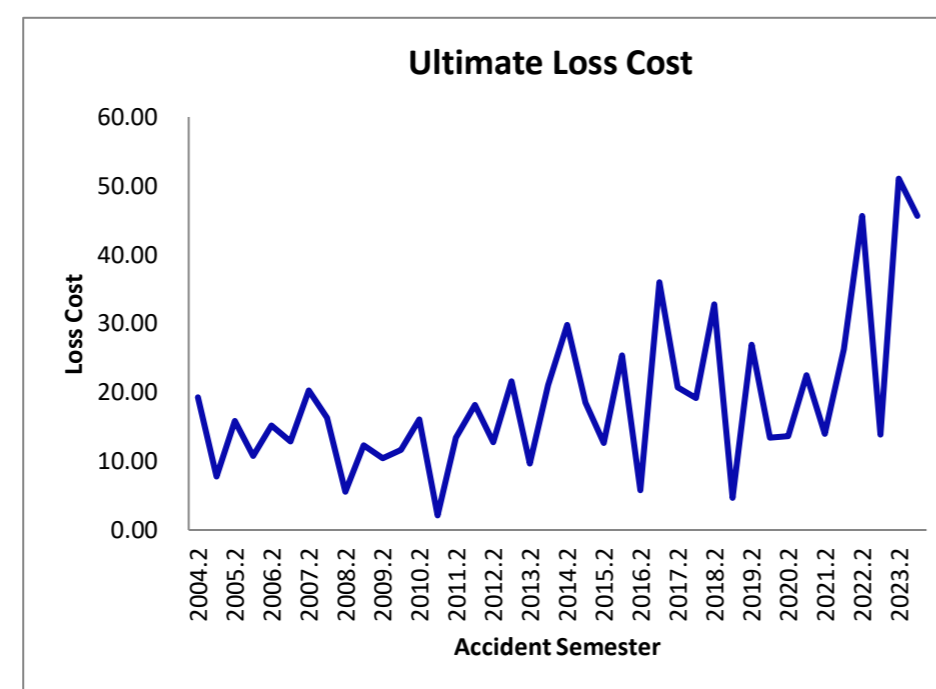
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	80,084	3,958	4,203	1.080	4,539	56.68		1,147		49.42			
2005.1	234	80,037	4,430	4,074	1.066	4,344	54.28		981		55.35		55.48	
2005.2	228	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	-100.0%		
2006.1	222	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	-100.0%	59.58	7.4%
2006.2	216	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-100.0%		
2007.1	210	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-100.0%	55.73	-6.5%
2007.2	204	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	-100.0%		
2008.1	198	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-100.0%	63.84	14.6%
2008.2	192	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	-100.0%		
2009.1	186	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	-100.0%	67.95	6.4%
2009.2	180	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	-100.0%		
2010.1	174	104,942	7,391	6,864	1.056	7,246	69.05	1.7%	980	-0.8%	70.43	-100.0%	73.09	7.6%
2010.2	168	109,964	7,961	10,309	1.056	10,884	98.98	28.3%	1,367	7.1%	72.40	-100.0%		
2011.1	162	109,740	8,544	7,741	1.052	8,146	74.23	7.5%	953	-2.8%	77.86	-100.0%	86.62	18.5%
2011.2	156	114,052	8,538	9,665	1.052	10,171	89.18	-9.9%	1,191	-12.9%	74.86	-100.0%		
2012.1	150	114,839	9,200	8,544	1.078	9,206	80.16	8.0%	1,001	5.0%	80.11	-100.0%	84.65	-2.3%
2012.2	144	119,390	8,727	10,905	1.078	11,750	98.42	10.4%	1,346	13.0%	73.10	-100.0%		
2013.1	138	119,975	9,414	9,712	1.087	10,554	87.97	9.7%	1,121	12.0%	78.47	-100.0%	93.18	10.1%
2013.2	132	125,463	8,641	10,478	1.087	11,387	90.76	-7.8%	1,318	-2.1%	68.87	-100.0%		
2014.1	126	125,267	10,423	11,242	1.082	12,160	97.07	10.3%	1,167	4.1%	83.21	-100.0%	93.91	0.8%
2014.2	120	129,148	8,743	11,941	1.082	12,915	100.00	10.2%	1,477	12.1%	67.69	-100.0%		
2015.1	114	128,165	10,931	10,967	1.078	11,823	92.25	-5.0%	1,082	-7.3%	85.29	-100.0%	96.14	2.4%
2015.2	108	131,487	9,119	13,279	1.078	14,314	108.87	8.9%	1,570	6.3%	69.35	-100.0%		
2016.1	102	131,046	11,524	12,991	1.103	14,330	109.35	18.5%	1,243	15.0%	87.94	-100.0%	109.11	13.5%
2016.2	96	132,793	8,897	13,557	1.103	14,953	112.61	3.4%	1,681	7.1%	67.00	-100.0%		
2017.1	90	130,358	13,257	19,742	1.091	21,544	165.27	51.1%	1,625	30.7%	101.70	-100.0%	138.70	27.1%
2017.2	84	131,983	9,030	13,430	1.091	14,656	111.05	-1.4%	1,623	-3.4%	68.42	-100.0%		
2018.1	78	129,374	10,132	13,547	1.107	15,002	115.96	-29.8%	1,481	-8.9%	78.32	-100.0%	113.48	-18.2%
2018.2	72	130,779	8,734	14,756	1.107	16,341	124.95	12.5%	1,871	15.3%	66.78	-100.0%		
2019.1	66	127,976	9,197	12,208	1.096	13,379	104.54	-9.8%	1,455	-1.7%	71.86	-100.0%	114.86	1.2%
2019.2	60	129,512	8,294	13,054	1.096	14,306	110.46	-11.6%	1,725	-7.8%	64.04	-100.0%		
2020.1	54	127,004	7,806	11,424	1.113	12,717	100.13	-4.2%	1,629	12.0%	61.46	-100.0%	105.35	-8.3%
2020.2	48	129,904	8,605	14,188	1.113	15,793	121.58	10.1%	1,835	6.4%	66.24	-100.0%		
2021.1	42	131,536	7,965	11,485	1.155	13,270	100.89	0.8%	1,666	2.3%	60.55	-100.0%	111.17	5.5%
2021.2	36	133,596	7,665	14,206	1.155	16,414	122.86	1.1%	2,142	16.7%	57.37	-100.0%		
2022.1	30	131,778	8,745	13,868	1.118	15,508	117.68	16.6%	1,773	6.4%	66.36	-100.0%	120.29	8.2%
2022.2	24	134,355	7,561	16,147	1.118	18,056	134.39	9.4%	2,388	11.5%	56.28	-100.0%		
2023.1	18	133,757	9,109	15,802	1.118	17,670	132.10	12.3%	1,940	9.4%	68.10	-100.0%	133.25	10.8%
2023.2	12	137,003	8,422	18,128	1.118	20,271	147.96	10.1%	2,407	0.8%	61.47	-100.0%		
2024.1	6	137,328	8,811	17,110	1.118	19,133	139.32	5.5%	2,172	11.9%	64.16	-100.0%	143.64	7.8%
Total		4,660,955	317,411	424,968		465,748								



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

Loss Cost Summary
Data as of 30 Jun 2024

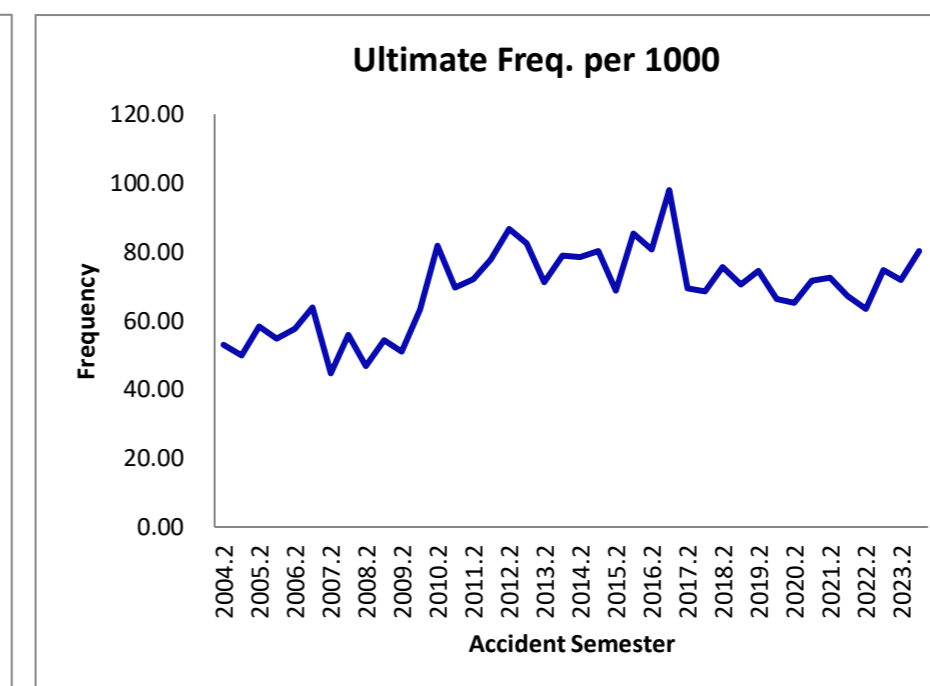
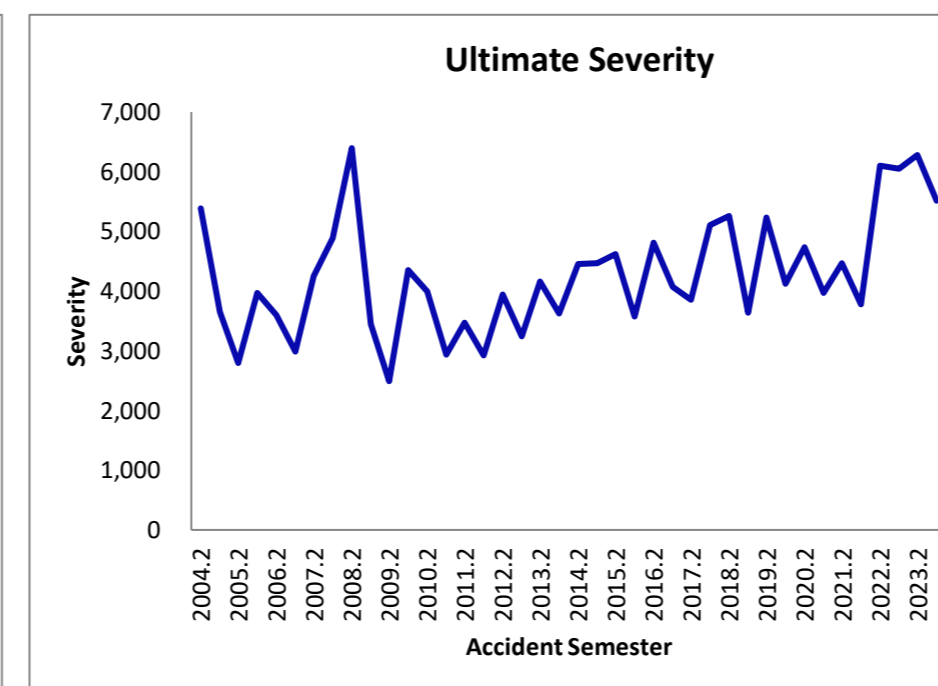
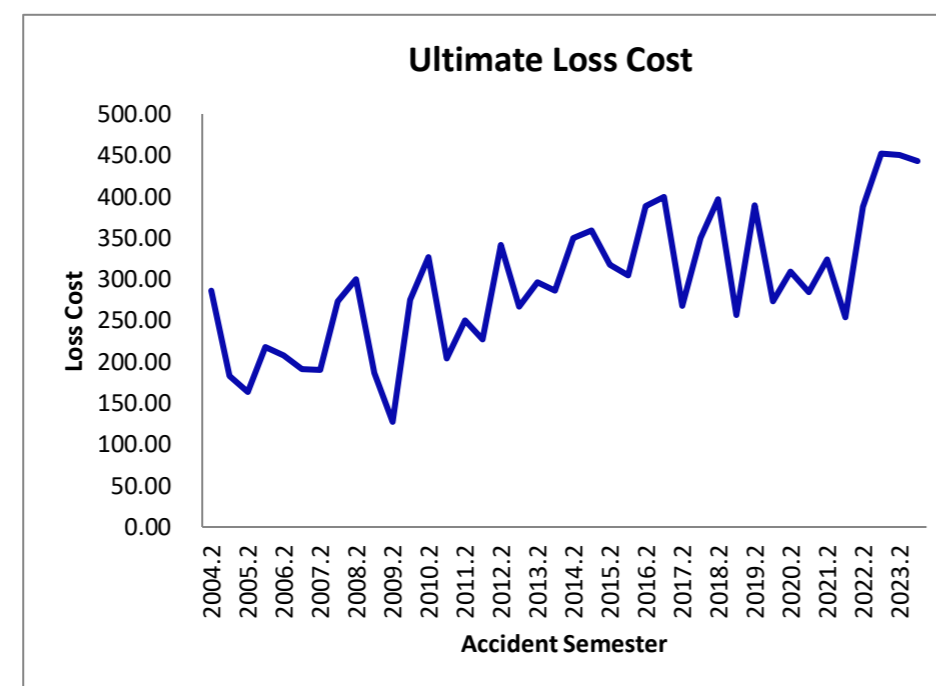
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	3,715	28	66	1.080	72	19.33		2,565		7.54			
2005.1	234	3,886	14	28	1.066	30	7.72		2,142		3.60		13.39	
2005.2	228	3,770	25	56	1.066	60	15.84	-18.1%	2,388	-6.9%	6.63	-100.0%		
2006.1	222	3,861	17	39	1.072	42	10.78	39.7%	2,448	14.3%	4.40	-100.0%	13.28	-0.9%
2006.2	216	3,807	20	54	1.072	58	15.22	-3.9%	2,896	21.3%	5.25	-100.0%		
2007.1	210	3,912	19	47	1.072	50	12.87	19.4%	2,650	8.2%	4.86	-100.0%	14.03	5.6%
2007.2	204	3,820	16	72	1.072	78	20.33	33.6%	4,853	67.6%	4.19	-100.0%		
2008.1	198	3,886	13	59	1.075	63	16.25	26.3%	4,857	83.3%	3.35	-100.0%	18.27	30.3%
2008.2	192	3,705	6	19	1.075	21	5.54	-72.7%	3,423	-29.5%	1.62	-100.0%		
2009.1	186	3,987	15	46	1.073	49	12.28	-24.4%	3,265	-32.8%	3.76	-100.0%	9.04	-50.5%
2009.2	180	3,809	11	37	1.073	40	10.47	88.9%	3,626	5.9%	2.89	-100.0%		
2010.1	174	3,957	10	44	1.056	46	11.69	-4.8%	4,627	41.7%	2.53	-100.0%	11.09	22.8%
2010.2	168	3,869	11	59	1.056	62	16.02	53.0%	5,635	55.4%	2.84	-100.0%		
2011.1	162	3,959	3	8	1.052	8	2.11	-81.9%	2,790	-39.7%	0.76	-100.0%	8.99	-19.0%
2011.2	156	3,755	14	48	1.052	50	13.41	-16.3%	3,598	-36.2%	3.73	-100.0%		
2012.1	150	3,929	14	66	1.078	72	18.22	761.7%	5,113	83.3%	3.56	-100.0%	15.87	76.6%
2012.2	144	3,590	14	43	1.078	46	12.78	-4.7%	3,278	-8.9%	3.90	-100.0%		
2013.1	138	3,680	13	73	1.087	79	21.57	18.4%	6,108	19.5%	3.53	-100.0%	17.23	8.6%
2013.2	132	3,553	10	32	1.087	34	9.68	-24.3%	3,439	4.9%	2.81	-100.0%		
2014.1	126	3,713	8	72	1.082	78	21.00	-2.7%	9,747	59.6%	2.15	-100.0%	15.47	-10.3%
2014.2	120	3,431	15	95	1.082	102	29.85	208.4%	6,826	98.5%	4.37	-100.0%		
2015.1	114	3,538	14	61	1.078	66	18.56	-11.7%	4,689	-51.9%	3.96	-100.0%	24.11	55.9%
2015.2	108	3,312	8	39	1.078	42	12.61	-57.8%	5,220	-23.5%	2.42	-100.0%		
2016.1	102	3,533	8	81	1.103	89	25.33	36.5%	11,185	138.6%	2.26	-100.0%	19.17	-20.5%
2016.2	96	3,256	5	17	1.103	19	5.76	-54.3%	3,751	-28.1%	1.54	-100.0%		
2017.1	90	3,475	14	115	1.091	125	35.97	42.0%	8,928	-20.2%	4.03	-100.0%	21.35	11.4%
2017.2	84	3,197	10	61	1.091	66	20.75	260.2%	6,632	76.8%	3.13	-100.0%		
2018.1	78	3,377	8	58	1.107	65	19.15	-46.8%	8,084	-9.5%	2.37	-100.0%	19.93	-6.7%
2018.2	72	3,062	9	91	1.107	100	32.77	58.0%	11,149	68.1%	2.94	-100.0%		
2019.1	66	3,208	5	14	1.096	15	4.62	-75.9%	2,964	-63.3%	1.56	-100.0%	18.37	-7.8%
2019.2	60	2,929	8	72	1.096	79	26.93	-17.8%	9,863	-11.5%	2.73	-100.0%		
2020.1	54	3,159	6	38	1.113	42	13.39	189.9%	7,051	137.9%	1.90	-100.0%	19.91	8.4%
2020.2	48	2,879	6	35	1.113	39	13.62	-49.4%	6,534	-33.7%	2.08	-100.0%		
2021.1	42	2,945	6	57	1.155	66	22.50	68.0%	11,046	56.7%	2.04	-100.0%	18.11	-9.0%
2021.2	36	2,685	8	32	1.155	37	13.92	2.2%	4,673	-28.5%	2.98	-100.0%		
2022.1	30	2,741	4	64	1.118	72	26.23	16.6%	17,877	61.9%	1.47	-100.0%	20.14	11.2%
2022.2	24	2,487	10	101	1.118	113	45.60	227.6%	10,985	135.1%	4.15	-100.0%		
2023.1	18	2,508	8	31	1.118	35	13.81	-47.4%	4,168	-76.7%	3.31	-100.0%	29.64	47.2%
2023.2	12	2,276	11	104	1.118	116	51.05	11.9%	10,536	-4.1%	4.84	-100.0%		
2024.1	6	2,207	9	90	1.118	101	45.66	230.7%	11,054	165.2%	4.13	-100.0%	48.39	63.3%
Total		136,368	454	2,224		2,428								



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

Loss Cost Summary
Data as of 30 Jun 2024

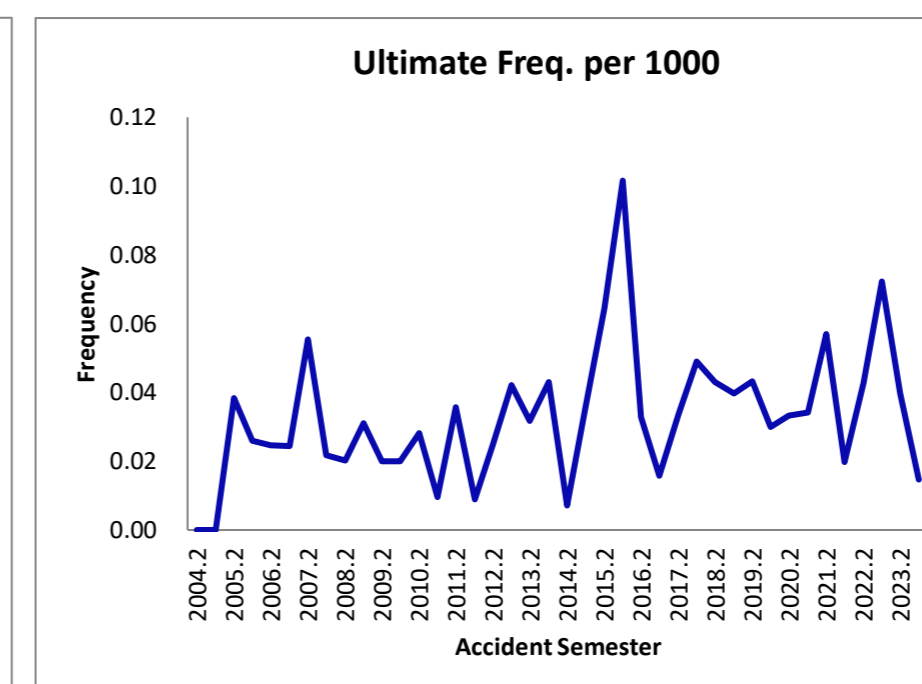
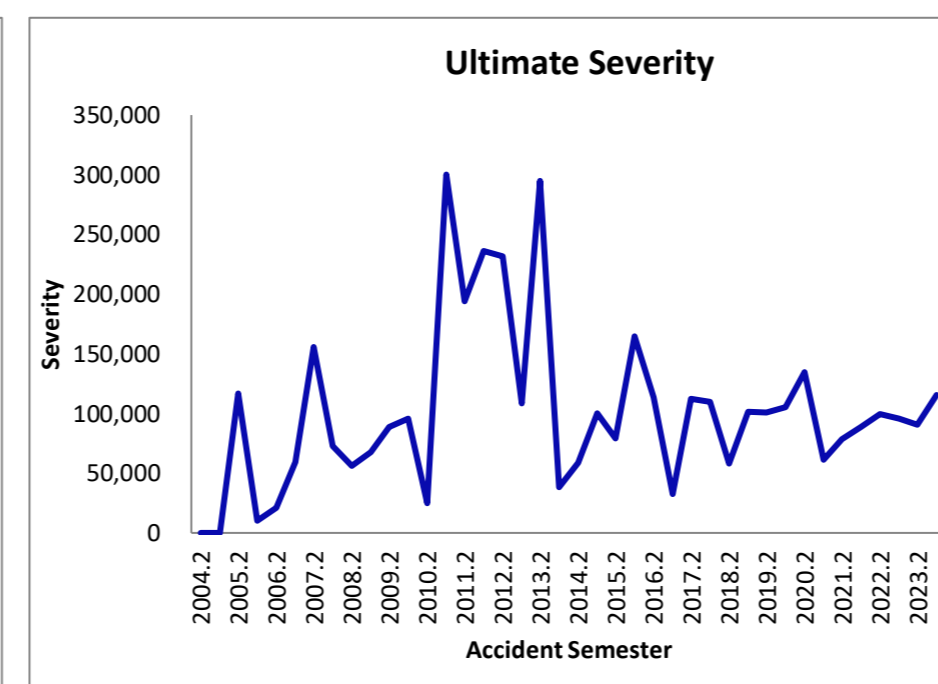
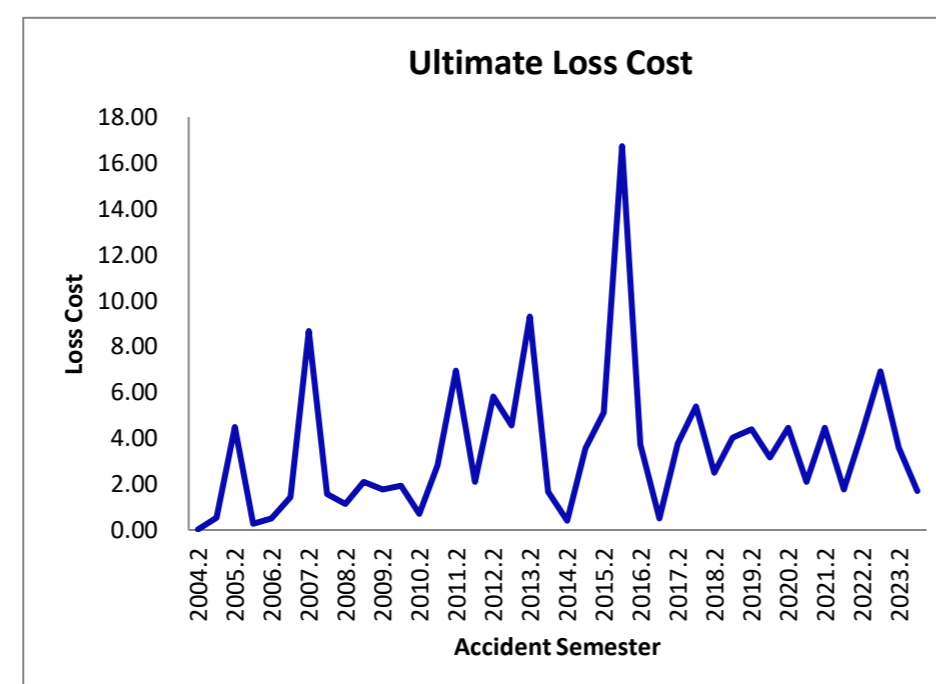
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	1,546	82	409	1.080	442	286.15		5,393		53.05			
2005.1	234	1,541	77	264	1.066	281	182.50		3,652		49.98		234.41	
2005.2	228	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	-100.0%		
2006.1	222	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	-100.0%	190.09	-18.9%
2006.2	216	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-100.0%		
2007.1	210	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	-100.0%	198.99	4.7%
2007.2	204	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-100.0%		
2008.1	198	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-100.0%	229.99	15.6%
2008.2	192	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	-100.0%		
2009.1	186	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-100.0%	242.86	5.6%
2009.2	180	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	-100.0%		
2010.1	174	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	-100.0%	200.56	-17.4%
2010.2	168	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	-100.0%		
2011.1	162	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	-100.0%	263.49	31.4%
2011.2	156	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-100.0%		
2012.1	150	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	-100.0%	239.19	-9.2%
2012.2	144	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	-100.0%		
2013.1	138	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	-100.0%	304.46	27.3%
2013.2	132	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-100.0%		
2014.1	126	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-100.0%	291.25	-4.3%
2014.2	120	2,769	217	895	1.082	968	349.36	17.8%	4,459	7.0%	78.36	-100.0%		
2015.1	114	2,817	226	937	1.078	1,011	358.74	25.5%	4,471	23.3%	80.23	-100.0%	354.09	21.6%
2015.2	108	3,098	213	912	1.078	983	317.42	-9.1%	4,617	3.6%	68.75	-100.0%		
2016.1	102	3,130	267	865	1.103	954	304.77	-15.0%	3,573	-20.1%	85.31	-100.0%	311.06	-12.2%
2016.2	96	3,270	264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	-100.0%		
2017.1	90	3,155	309	1,154	1.091	1,259	399.22	31.0%	4,076	14.1%	97.95	-100.0%	393.89	26.6%
2017.2	84	3,202	222	784	1.091	856	267.35	-31.2%	3,856	-19.9%	69.34	-100.0%		
2018.1	78	3,070	210	969	1.107	1,073	349.64	-12.4%	5,111	25.4%	68.41	-100.0%	307.63	-21.9%
2018.2	72	3,165	239	1,135	1.107	1,256	396.99	48.5%	5,257	36.4%	75.51	-100.0%		
2019.1	66	3,107	219	727	1.096	797	256.52	-26.6%	3,639	-28.8%	70.48	-100.0%	327.40	6.4%
2019.2	60	3,200	238	1,137	1.096	1,246	389.34	-1.9%	5,235	-0.4%	74.37	-100.0%		
2020.1	54	3,022	200	742	1.113	825	273.14	6.5%	4,127	13.4%	66.18	-100.0%	332.90	1.7%
2020.2	48	3,141	205	873	1.113	972	309.48	-20.5%	4,742	-9.4%	65.26	-100.0%		
2021.1	42	3,126	224	770	1.155	889	284.45	4.1%	3,970	-3.8%	71.65	-100.0%	296.99	-10.8%
2021.2	36	3,286	238	921	1.155	1,064	323.73	4.6%	4,473	-5.7%	72.37	-100.0%		
2022.1	30	3,328	223	755	1.118	844	253.61	-10.8%	3,779	-4.8%	67.11	-100.0%	288.45	-2.9%
2022.2	24	3,643	231	1,263	1.118	1,412	387.49	19.7%	6,102	36.4%	63.50	-100.0%		
2023.1	18	3,765	281	1,522	1.118	1,702	452.05	78.2%	6,053	60.2%	74.68	-100.0%	420.30	45.7%
2023.2	12	4,020	288	1,619	1.118	1,810	450.32	16.2%	6,279	2.9%	71.72	-100.0%		
2024.1	6	4,033	324	1,598	1.118	1,787	443.19	-2.0%	5,519	-8.8%	80.30	-100.0%	446.75	6.3%
Total		105,715	7,473	29,912					32,819					



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

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	76,159	0	2	1.080	2	0.02				0.00			
2005.1	234	74,863	0	38	1.066	41	0.55				0.00		0.28	
2005.2	228	78,073	3	328	1.066	350	4.48	18165.4%	116,616		0.04			
2006.1	222	76,776	2	20	1.072	21	0.27	-50.1%	10,486		0.03		2.39	744.6%
2006.2	216	81,070	2	39	1.072	42	0.52	-88.5%	20,959	-82.0%	0.02	-100.0%		
2007.1	210	81,843	2	111	1.072	118	1.45	430.0%	59,241	465.0%	0.02	-100.0%	0.98	-58.9%
2007.2	204	90,082	5	728	1.072	780	8.66	1574.9%	156,031	644.4%	0.06	-100.0%		
2008.1	198	92,256	2	135	1.075	145	1.57	8.5%	72,465	22.3%	0.02	-100.0%	5.07	415.3%
2008.2	192	99,216	2	104	1.075	112	1.13	-87.0%	55,872	-64.2%	0.02	-100.0%		
2009.1	186	96,633	3	190	1.073	204	2.11	34.2%	67,920	-6.3%	0.03	-100.0%	1.61	-68.2%
2009.2	180	100,028	2	166	1.073	178	1.78	58.0%	88,987	59.3%	0.02	-100.0%		
2010.1	174	99,738	2	182	1.056	192	1.92	-8.8%	95,854	41.1%	0.02	-100.0%	1.85	14.9%
2010.2	168	106,255	3	70	1.056	74	0.70	-60.8%	24,681	-72.3%	0.03	-100.0%		
2011.1	162	105,607	1	285	1.052	300	2.84	47.9%	300,186	213.2%	0.01	-100.0%	1.77	-4.5%
2011.2	156	111,933	4	738	1.052	777	6.94	896.1%	194,245	687.0%	0.04	-100.0%		
2012.1	150	112,149	1	219	1.078	236	2.10	-26.0%	235,941	-21.4%	0.01	-100.0%	4.52	155.9%
2012.2	144	119,274	3	645	1.078	695	5.83	-16.1%	231,676	19.3%	0.03	-100.0%		
2013.1	138	118,922	5	498	1.087	541	4.55	116.3%	108,229	-54.1%	0.04	-100.0%	5.19	14.8%
2013.2	132	126,558	4	1,085	1.087	1,179	9.32	59.9%	294,871	27.3%	0.03	-100.0%		
2014.1	126	125,379	5	191	1.082	207	1.65	-63.7%	38,315	-64.6%	0.04	-100.0%	5.50	6.0%
2014.2	120	133,293	1	51	1.082	55	0.41	-95.6%	58,796	-80.1%	0.01	-100.0%		
2015.1	114	132,070	5	435	1.078	469	3.55	115.2%	100,049	161.1%	0.04	-100.0%	1.98	-64.1%
2015.2	108	140,633	9	667	1.078	719	5.11	1135.7%	79,210	34.7%	0.06	-100.0%		
2016.1	102	143,856	15	2,182	1.103	2,407	16.73	371.1%	164,710	64.6%	0.10	-100.0%	10.99	456.2%
2016.2	96	155,349	5	524	1.103	578	3.72	-27.1%	113,374	43.1%	0.03	-100.0%		
2017.1	90	151,829	2	71	1.091	77	0.51	-97.0%	32,363	-80.4%	0.02	-100.0%	2.13	-80.6%
2017.2	84	157,285	5	542	1.091	592	3.76	1.0%	112,169	-1.1%	0.03	-100.0%		
2018.1	78	152,594	7	743	1.107	823	5.39	960.9%	110,050	240.1%	0.05	-100.0%	4.56	113.9%
2018.2	72	157,697	7	356	1.107	394	2.50	-33.6%	58,132	-48.2%	0.04	-100.0%		
2019.1	66	152,963	6	561	1.096	615	4.02	-25.5%	101,297	-8.0%	0.04	-100.0%	3.25	-28.9%
2019.2	60	158,205	7	631	1.096	692	4.37	75.0%	101,019	73.8%	0.04	-100.0%		
2020.1	54	154,138	5	436	1.113	486	3.15	-21.6%	105,361	4.0%	0.03	-100.0%	3.77	16.1%
2020.2	48	159,565	5	641	1.113	713	4.47	2.2%	134,630	33.3%	0.03	-100.0%		
2021.1	42	156,625	5	284	1.155	329	2.10	-33.4%	61,410	-41.7%	0.03	-100.0%	3.29	-12.6%
2021.2	36	162,572	9	627	1.155	725	4.46	-0.2%	78,407	-41.8%	0.06	-100.0%		
2022.1	30	158,337	3	248	1.118	278	1.75	-16.5%	88,905	44.8%	0.02	-100.0%	3.12	-5.2%
2022.2	24	163,193	7	621	1.118	694	4.26	-4.6%	99,667	27.1%	0.04	-100.0%		
2023.1	18	159,905	12	987	1.118	1,103	6.90	293.7%	95,549	7.5%	0.07	-100.0%	5.56	78.1%
2023.2	12	165,528	7	532	1.118	595	3.60	-15.5%	90,539	-9.2%	0.04	-100.0%		
2024.1	6	163,588	2	248	1.118	277	1.69	-75.5%	115,578	21.0%	0.01	-100.0%	2.65	-52.4%
Total		5,052,039	176	17,162			18,814							



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

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	34,184	34,184	1.000	34,184	34,184	0
2005.1	234	31,901	31,901	1.000	31,901	31,901	0
2005.2	228	38,925	38,925	1.000	38,925	38,925	0
2006.1	222	29,135	29,135	1.000	29,135	29,135	0
2006.2	216	38,648	38,648	1.000	38,648	38,648	0
2007.1	210	34,684	34,684	1.000	34,684	34,687	(3)
2007.2	204	44,143	44,143	1.000	44,147	44,150	(3)
2008.1	198	32,512	32,512	1.000	32,497	32,509	(12)
2008.2	192	41,442	41,442	1.000	41,435	41,423	11
2009.1	186	33,815	34,099	0.999	34,080	34,081	(1)
2009.2	180	47,328	47,345	0.999	47,317	47,272	45
2010.1	174	46,982	46,982	1.000	46,982	46,961	21
2010.2	168	50,552	50,564	1.000	50,551	50,558	(6)
2011.1	162	44,170	44,299	1.000	44,296	44,175	122
2011.2	156	58,012	58,051	0.998	57,961	57,963	(1)
2012.1	150	48,804	48,804	0.999	48,747	48,763	(16)
2012.2	144	59,972	60,205	0.999	60,137	60,097	40
2013.1	138	54,758	55,468	0.999	55,410	55,212	198
2013.2	132	58,966	60,077	0.999	60,012	59,804	207
2014.1	126	48,115	49,033	0.998	48,942	48,702	240
2014.2	120	56,370	56,834	0.997	56,655	56,717	(62)
2015.1	114	53,637	56,619	0.995	56,348	56,627	(278)
2015.2	108	66,411	71,147	0.994	70,755	70,739	15
2016.1	102	56,889	59,377	0.995	59,092	58,888	203
2016.2	96	58,324	64,239	0.994	63,852	63,167	685
2017.1	90	47,483	52,612	0.992	52,203	52,049	153
2017.2	84	51,140	57,247	0.994	56,916	57,035	(118)
2018.1	78	41,796	52,500	0.989	51,940	51,722	218
2018.2	72	52,593	65,735	0.993	65,264	64,343	921
2019.1	66	45,901	54,624	0.994	54,285	55,085	(800)
2019.2	60	49,069	65,941	0.998	65,816	65,359	458
2020.1	54	26,021	38,155	1.005	38,342	36,293	2,050
2020.2	48	31,484	49,168	1.032	50,747	49,548	1,199
2021.1	42	19,983	34,984	1.053	36,835	35,445	1,390
2021.2	36	21,947	54,293	1.099	59,686	55,128	4,558
2022.1	30	13,178	39,954	1.166	46,584	40,944	5,640
2022.2	24	7,721	44,206	1.282	56,678	47,845	8,833
2023.1	18	2,758	37,949	1.406	53,367	43,914	9,453
2023.2	12	871	37,080	1.627	60,317	42,926	17,391
2024.1	6	95	21,130	2.548	53,838		
Total		1,580,719	1,894,297		1,989,511	1,882,924	52,749

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

Selected Ultimate Loss and ALAE Estimate
Data as of 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	7,166	7,166	1.000	7,166	7,166	0
2005.1	234	7,315	7,315	1.000	7,315	7,315	0
2005.2	228	8,181	8,181	1.000	8,181	8,181	0
2006.1	222	7,475	7,475	1.000	7,475	7,475	0
2006.2	216	8,255	8,255	1.000	8,255	8,255	0
2007.1	210	9,009	9,009	1.000	9,009	9,009	0
2007.2	204	9,304	9,304	1.000	9,304	9,304	0
2008.1	198	8,737	8,737	1.000	8,737	8,737	0
2008.2	192	10,367	10,367	1.000	10,367	10,367	0
2009.1	186	9,835	9,835	1.000	9,835	9,835	0
2009.2	180	11,263	11,263	1.000	11,263	11,240	24
2010.1	174	9,913	9,913	0.998	9,896	9,892	4
2010.2	168	12,225	12,225	0.998	12,204	12,199	5
2011.1	162	11,875	11,875	0.998	11,855	11,850	5
2011.2	156	13,368	13,368	0.998	13,345	13,340	6
2012.1	150	11,972	11,972	0.998	11,952	11,945	7
2012.2	144	15,303	15,303	0.998	15,275	15,267	8
2013.1	138	14,754	14,754	0.998	14,725	14,718	7
2013.2	132	17,811	17,811	0.998	17,776	17,768	8
2014.1	126	15,762	15,762	0.998	15,731	15,722	9
2014.2	120	16,840	16,841	0.998	16,805	16,797	9
2015.1	114	17,080	17,080	0.998	17,044	17,008	36
2015.2	108	18,396	18,396	0.996	18,328	18,342	(14)
2016.1	102	17,070	17,072	0.996	17,009	17,030	(20)
2016.2	96	17,683	17,683	0.996	17,615	17,634	(19)
2017.1	90	16,938	16,938	0.996	16,874	16,888	(15)
2017.2	84	17,579	17,579	0.996	17,513	17,531	(18)
2018.1	78	16,981	17,014	0.996	16,952	16,968	(16)
2018.2	72	18,934	18,955	0.996	18,886	18,911	(25)
2019.1	66	16,987	16,988	0.996	16,925	16,952	(27)
2019.2	60	18,582	18,604	0.996	18,539	18,556	(18)
2020.1	54	15,359	15,378	0.996	15,322	15,323	(0)
2020.2	48	16,584	16,586	0.996	16,512	16,525	(13)
2021.1	42	13,198	13,207	0.995	13,147	13,144	3
2021.2	36	18,226	18,511	0.994	18,395	18,378	18
2022.1	30	17,223	17,268	0.993	17,155	17,337	(183)
2022.2	24	21,438	21,576	0.994	21,456	21,479	(23)
2023.1	18	21,106	21,899	0.997	21,829	21,321	508
2023.2	12	24,200	25,298	1.006	25,438	23,875	1,563
2024.1	6	16,176	23,472	1.070	25,114		
Total		576,467	586,232		586,526	559,582	1,829

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

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	2,671	2,671	1.000	2,671	2,671	0
2005.1	234	2,862	2,862	1.000	2,862	2,862	0
2005.2	228	3,291	3,291	1.000	3,291	3,291	0
2006.1	222	2,507	2,507	1.000	2,507	2,507	0
2006.2	216	3,892	3,892	1.000	3,892	3,892	0
2007.1	210	3,735	3,735	1.000	3,735	3,735	0
2007.2	204	4,205	4,205	1.000	4,205	4,205	0
2008.1	198	3,941	3,941	1.000	3,941	3,941	0
2008.2	192	4,231	4,231	1.000	4,231	4,231	0
2009.1	186	3,759	3,759	1.000	3,759	3,759	0
2009.2	180	5,078	5,078	1.000	5,078	5,078	0
2010.1	174	6,697	6,697	1.000	6,697	6,697	0
2010.2	168	5,827	5,827	1.000	5,827	5,827	0
2011.1	162	5,291	5,291	1.000	5,291	5,291	0
2011.2	156	6,589	6,589	1.000	6,589	6,589	0
2012.1	150	5,867	5,946	1.000	5,946	5,944	1
2012.2	144	7,208	7,208	1.000	7,208	7,208	0
2013.1	138	6,483	6,483	1.000	6,483	6,483	0
2013.2	132	7,635	7,695	1.000	7,695	7,694	1
2014.1	126	7,203	7,273	1.000	7,273	7,241	32
2014.2	120	7,576	7,716	1.000	7,716	7,706	10
2015.1	114	8,720	8,793	1.000	8,793	8,811	(18)
2015.2	108	9,157	9,157	1.000	9,157	9,178	(22)
2016.1	102	8,367	8,595	1.000	8,598	8,645	(46)
2016.2	96	7,974	7,989	1.005	8,026	7,978	48
2017.1	90	7,214	7,397	1.001	7,407	7,470	(64)
2017.2	84	7,966	8,348	1.001	8,361	8,222	138
2018.1	78	6,978	7,114	1.005	7,148	7,225	(77)
2018.2	72	8,481	8,985	1.005	9,025	9,208	(183)
2019.1	66	7,475	8,021	1.010	8,100	8,162	(62)
2019.2	60	9,082	9,980	1.011	10,091	9,960	131
2020.1	54	4,667	5,261	1.005	5,286	5,202	84
2020.2	48	6,703	7,125	0.995	7,087	7,234	(147)
2021.1	42	4,867	5,491	0.998	5,483	5,469	13
2021.2	36	6,857	8,027	0.994	7,976	7,877	99
2022.1	30	5,253	6,647	0.978	6,499	6,688	(189)
2022.2	24	5,472	7,885	0.981	7,736	7,844	(108)
2023.1	18	4,482	7,777	0.990	7,702	7,905	(203)
2023.2	12	3,193	9,077	1.012	9,182	9,258	(77)
2024.1	6	880	8,552	0.987	8,439		
Total		230,339	257,119		256,992	249,191	(638)

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

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	1,243	1,243	1.000	1,243	1,244	(1)
2005.1	234	829	829	1.000	829	829	0
2005.2	228	1,512	1,512	1.000	1,512	1,513	(0)
2006.1	222	1,226	1,226	1.000	1,226	1,226	0
2006.2	216	1,476	1,476	1.000	1,476	1,476	0
2007.1	210	1,787	1,787	1.000	1,787	1,787	0
2007.2	204	1,443	1,443	1.000	1,443	1,443	0
2008.1	198	1,237	1,237	1.000	1,237	1,237	0
2008.2	192	949	949	1.000	949	949	0
2009.1	186	1,189	1,189	1.000	1,189	1,189	0
2009.2	180	1,531	1,531	1.000	1,531	1,533	(2)
2010.1	174	1,353	1,353	1.000	1,353	1,353	0
2010.2	168	2,123	2,123	1.000	2,123	2,131	(8)
2011.1	162	1,202	1,202	1.000	1,202	1,202	0
2011.2	156	1,712	1,712	1.000	1,712	1,712	0
2012.1	150	1,378	1,378	1.000	1,378	1,378	0
2012.2	144	2,178	2,178	1.000	2,178	2,178	0
2013.1	138	1,833	1,833	1.000	1,833	1,833	0
2013.2	132	1,922	1,979	1.000	1,979	2,011	(32)
2014.1	126	3,221	3,290	1.000	3,290	3,338	(48)
2014.2	120	1,375	1,375	1.014	1,394	1,568	(174)
2015.1	114	2,492	2,495	1.004	2,505	2,526	(21)
2015.2	108	2,388	2,389	1.004	2,399	2,409	(9)
2016.1	102	2,900	2,999	1.003	3,007	2,992	15
2016.2	96	1,682	1,682	0.997	1,677	1,705	(28)
2017.1	90	1,381	1,538	0.994	1,529	1,504	25
2017.2	84	1,997	2,009	0.989	1,988	1,968	20
2018.1	78	1,244	1,598	0.981	1,567	1,549	18
2018.2	72	2,015	2,590	0.956	2,477	2,328	148
2019.1	66	1,792	2,818	0.968	2,726	2,473	253
2019.2	60	2,442	3,263	0.970	3,165	2,419	746
2020.1	54	1,004	1,373	0.968	1,329	1,257	71
2020.2	48	1,999	2,610	0.949	2,476	2,428	48
2021.1	42	620	1,229	0.956	1,175	1,183	(8)
2021.2	36	1,149	2,311	0.979	2,263	2,202	61
2022.1	30	828	2,455	1.021	2,507	2,498	9
2022.2	24	478	1,352	1.117	1,510	1,456	54
2023.1	18	202	1,711	1.234	2,112	1,480	632
2023.2	12	162	1,814	1.382	2,507	1,773	734
2024.1	6	66	976	2.600	2,536		
Total		59,561	72,060		74,324	69,282	2,506

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

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	11,772	11,772	1.000	11,772	11,772	0
2005.1	234	9,603	9,603	1.000	9,603	9,603	0
2005.2	228	11,857	11,857	1.000	11,857	11,857	0
2006.1	222	10,294	10,294	1.000	10,294	10,294	0
2006.2	216	12,664	12,664	1.000	12,664	12,664	0
2007.1	210	12,487	12,487	1.000	12,487	12,487	0
2007.2	204	13,867	13,867	1.000	13,867	13,867	0
2008.1	198	12,345	12,345	1.000	12,345	12,345	0
2008.2	192	15,254	15,254	1.000	15,254	15,254	(0)
2009.1	186	13,962	13,962	1.000	13,962	13,962	(0)
2009.2	180	16,150	16,150	1.000	16,150	16,147	3
2010.1	174	13,979	13,979	1.000	13,976	13,975	1
2010.2	168	17,085	17,085	1.000	17,082	17,081	1
2011.1	162	15,187	15,187	1.000	15,184	15,183	1
2011.2	156	19,210	19,210	1.000	19,207	19,205	2
2012.1	150	17,145	17,145	1.000	17,141	17,151	(10)
2012.2	144	21,048	21,048	1.000	21,039	21,040	(1)
2013.1	138	19,337	19,337	1.000	19,327	19,323	5
2013.2	132	22,230	22,230	0.999	22,212	22,204	8
2014.1	126	22,130	22,130	0.999	22,113	22,113	0
2014.2	120	23,405	23,413	0.999	23,395	23,394	1
2015.1	114	23,981	23,979	0.999	23,960	23,960	(0)
2015.2	108	26,197	26,197	0.999	26,177	26,177	1
2016.1	102	24,667	24,667	0.999	24,649	24,662	(14)
2016.2	96	27,533	27,535	0.999	27,509	27,511	(1)
2017.1	90	23,457	23,457	0.999	23,437	23,439	(3)
2017.2	84	24,768	24,768	0.999	24,746	24,748	(2)
2018.1	78	22,797	22,802	0.999	22,781	22,790	(9)
2018.2	72	26,683	26,687	0.999	26,661	26,665	(4)
2019.1	66	24,509	24,509	0.999	24,487	24,508	(21)
2019.2	60	25,986	25,993	0.999	25,969	25,979	(10)
2020.1	54	18,302	18,308	0.999	18,295	18,286	9
2020.2	48	20,016	20,031	0.999	20,015	20,023	(7)
2021.1	42	17,068	17,078	1.000	17,074	17,069	5
2021.2	36	21,625	21,661	0.999	21,646	21,599	46
2022.1	30	21,972	22,008	0.999	21,983	21,953	31
2022.2	24	26,392	26,581	0.998	26,540	26,516	23
2023.1	18	26,759	27,082	0.996	26,981	27,051	(71)
2023.2	12	31,435	32,483	0.984	31,951	29,636	2,315
2024.1	6	21,444	31,099	1.014	31,546		
Total		786,600	797,943		797,338	763,494	2,298

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

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	4,203	4,203	1.000	4,203	4,203	0
2005.1	234	4,074	4,074	1.000	4,074	4,074	0
2005.2	228	4,917	4,917	1.000	4,917	4,917	0
2006.1	222	4,357	4,357	1.000	4,357	4,357	0
2006.2	216	4,602	4,602	1.000	4,602	4,602	0
2007.1	210	4,451	4,451	1.000	4,451	4,451	0
2007.2	204	6,075	6,075	1.000	6,075	6,075	0
2008.1	198	4,915	4,915	1.000	4,915	4,915	0
2008.2	192	6,261	6,261	1.000	6,261	6,261	0
2009.1	186	6,311	6,311	1.000	6,311	6,311	0
2009.2	180	7,513	7,513	1.000	7,513	7,513	0
2010.1	174	6,864	6,864	1.000	6,864	6,864	0
2010.2	168	10,309	10,309	1.000	10,309	10,309	0
2011.1	162	7,741	7,741	1.000	7,741	7,741	0
2011.2	156	9,665	9,665	1.000	9,665	9,665	0
2012.1	150	8,544	8,544	1.000	8,544	8,543	1
2012.2	144	10,906	10,906	1.000	10,905	10,904	2
2013.1	138	9,713	9,713	1.000	9,712	9,711	0
2013.2	132	10,480	10,480	1.000	10,478	10,478	0
2014.1	126	11,245	11,245	1.000	11,242	11,242	0
2014.2	120	11,944	11,944	1.000	11,941	11,941	0
2015.1	114	10,970	10,970	1.000	10,967	10,967	0
2015.2	108	13,282	13,282	1.000	13,279	13,278	0
2016.1	102	12,994	12,994	1.000	12,991	12,991	0
2016.2	96	13,560	13,560	1.000	13,557	13,557	0
2017.1	90	19,746	19,746	1.000	19,742	19,742	0
2017.2	84	13,433	13,433	1.000	13,430	13,430	(0)
2018.1	78	13,550	13,550	1.000	13,547	13,561	(14)
2018.2	72	14,761	14,762	1.000	14,756	14,758	(2)
2019.1	66	12,213	12,213	1.000	12,208	12,230	(22)
2019.2	60	13,061	13,062	0.999	13,054	13,059	(5)
2020.1	54	11,430	11,432	0.999	11,424	11,431	(7)
2020.2	48	14,194	14,194	1.000	14,188	14,204	(16)
2021.1	42	11,482	11,483	1.000	11,485	11,492	(6)
2021.2	36	14,198	14,199	1.001	14,206	14,212	(6)
2022.1	30	13,840	13,855	1.001	13,868	13,869	(1)
2022.2	24	16,055	16,108	1.002	16,147	16,106	41
2023.1	18	15,637	15,750	1.003	15,802	15,706	96
2023.2	12	17,661	17,958	1.009	18,128	16,948	1,180
2024.1	6	11,976	14,405	1.188	17,110		
Total		419,131	422,043		424,968	406,615	1,242

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

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	66	66	1.000	66	66	0
2005.1	234	28	28	1.000	28	28	0
2005.2	228	56	56	1.000	56	56	0
2006.1	222	39	39	1.000	39	39	0
2006.2	216	54	54	1.000	54	54	0
2007.1	210	47	47	1.000	47	47	0
2007.2	204	72	72	1.000	72	72	0
2008.1	198	59	59	1.000	59	59	0
2008.2	192	19	19	1.000	19	19	0
2009.1	186	46	46	1.000	46	46	0
2009.2	180	37	37	1.000	37	37	0
2010.1	174	44	44	1.000	44	44	0
2010.2	168	59	59	1.000	59	59	0
2011.1	162	8	8	1.000	8	8	0
2011.2	156	48	48	1.000	48	48	0
2012.1	150	66	66	1.000	66	66	0
2012.2	144	43	43	1.000	43	43	0
2013.1	138	73	73	1.000	73	73	0
2013.2	132	32	32	1.000	32	32	0
2014.1	126	72	72	1.000	72	72	0
2014.2	120	95	95	1.000	95	95	0
2015.1	114	61	61	1.000	61	61	0
2015.2	108	39	39	1.000	39	39	0
2016.1	102	81	81	1.000	81	81	0
2016.2	96	17	17	1.000	17	17	0
2017.1	90	115	115	1.000	115	115	0
2017.2	84	61	61	1.000	61	61	0
2018.1	78	58	58	1.000	58	58	0
2018.2	72	91	91	1.000	91	91	0
2019.1	66	14	14	1.000	14	14	0
2019.2	60	72	72	1.000	72	72	0
2020.1	54	38	38	1.000	38	38	0
2020.2	48	35	35	1.000	35	35	0
2021.1	42	57	57	1.000	57	57	0
2021.2	36	32	32	1.000	32	32	(0)
2022.1	30	64	64	1.000	64	66	(2)
2022.2	24	98	98	1.032	101	97	4
2023.1	18	27	30	1.041	31	35	(4)
2023.2	12	102	105	0.992	104	85	19
2024.1	6	60	87	1.041	90		
Total		2,185	2,217		2,224	2,116	17

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

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	409	409	1.000	409	409	0
2005.1	234	264	264	1.000	264	264	0
2005.2	228	260	260	1.000	260	260	0
2006.1	222	338	338	1.000	338	338	0
2006.2	216	336	336	1.000	336	336	0
2007.1	210	321	321	1.000	321	321	0
2007.2	204	341	341	1.000	341	341	0
2008.1	198	450	450	1.000	450	450	0
2008.2	192	518	518	1.000	518	518	0
2009.1	186	327	327	1.000	327	327	0
2009.2	180	239	239	1.000	239	239	0
2010.1	174	519	519	1.000	519	519	0
2010.2	168	665	665	1.000	665	665	0
2011.1	162	443	443	1.000	443	443	0
2011.2	156	580	580	1.000	580	580	0
2012.1	150	477	477	1.000	477	477	0
2012.2	144	750	750	1.000	750	750	0
2013.1	138	579	579	1.000	579	579	0
2013.2	132	690	690	1.000	690	690	0
2014.1	126	674	674	1.000	674	674	0
2014.2	120	895	895	1.000	895	895	0
2015.1	114	937	937	1.000	937	937	0
2015.2	108	912	912	1.000	912	912	0
2016.1	102	865	865	1.000	865	865	0
2016.2	96	1,152	1,152	1.000	1,152	1,152	0
2017.1	90	1,154	1,154	1.000	1,154	1,154	0
2017.2	84	784	784	1.000	784	784	0
2018.1	78	969	969	1.000	969	968	1
2018.2	72	1,136	1,136	0.999	1,135	1,131	3
2019.1	66	730	730	0.996	727	727	0
2019.2	60	1,141	1,141	0.996	1,137	1,137	0
2020.1	54	744	744	0.996	742	742	(0)
2020.2	48	877	877	0.996	873	875	(1)
2021.1	42	773	773	0.996	770	771	(1)
2021.2	36	916	924	0.996	921	917	4
2022.1	30	758	758	0.996	755	751	4
2022.2	24	1,274	1,275	0.990	1,263	1,246	16
2023.1	18	1,536	1,539	0.989	1,522	1,514	8
2023.2	12	1,606	1,634	0.991	1,619	1,461	158
2024.1	6	1,195	1,566	1.021	1,598		
Total		29,537	29,948		29,912	28,121	192

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

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	2	2	1.000	2	2	0
2005.1	234	38	38	1.000	38	38	0
2005.2	228	328	328	1.000	328	328	0
2006.1	222	20	20	1.000	20	20	0
2006.2	216	39	39	1.000	39	39	0
2007.1	210	111	111	1.000	111	111	(1)
2007.2	204	724	724	1.006	728	730	(2)
2008.1	198	134	134	1.006	135	135	(1)
2008.2	192	103	103	1.008	104	104	(0)
2009.1	186	188	188	1.008	190	190	(0)
2009.2	180	165	165	1.008	166	166	(0)
2010.1	174	180	180	1.008	182	182	(0)
2010.2	168	70	70	1.008	70	70	0
2011.1	162	283	283	1.008	285	284	1
2011.2	156	732	732	1.008	738	736	2
2012.1	150	217	217	1.008	219	218	1
2012.2	144	640	640	1.008	645	643	2
2013.1	138	452	494	1.008	498	496	2
2013.2	132	63	1,076	1.008	1,085	1,052	33
2014.1	126	193	193	0.989	191	242	(50)
2014.2	120	37	37	1.364	51	46	5
2015.1	114	327	327	1.332	435	410	25
2015.2	108	305	490	1.362	667	611	55
2016.1	102	1,462	1,612	1.354	2,182	2,405	(223)
2016.2	96	38	356	1.473	524	359	165
2017.1	90	33	46	1.524	71	124	(53)
2017.2	84	146	404	1.343	542	388	154
2018.1	78	75	552	1.345	743	574	169
2018.2	72	39	257	1.383	356	268	88
2019.1	66	61	402	1.397	561	567	(6)
2019.2	60	132	465	1.358	631	478	153
2020.1	54	7	336	1.299	436	489	(52)
2020.2	48	75	505	1.270	641	624	17
2021.1	42	27	238	1.197	284	182	102
2021.2	36	21	536	1.170	627	653	(26)
2022.1	30	0	181	1.373	248	0	248
2022.2	24	58	351	1.771	621	265	356
2023.1	18	3	375	2.633	987	599	388
2023.2	12	3	184	2.886	532	636	(104)
2024.1	6	0	47	5.271	248		
Total		7,530	13,436		17,162	15,466	1,449

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

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	917	1.000	917	917	0
2005.1	234	804	1.000	804	804	0
2005.2	228	933	1.000	933	933	0
2006.1	222	780	1.000	780	780	0
2006.2	216	930	1.000	930	930	0
2007.1	210	839	1.000	839	839	0
2007.2	204	888	1.000	888	888	0
2008.1	198	772	1.000	772	772	0
2008.2	192	977	1.000	977	977	0
2009.1	186	809	1.000	809	809	0
2009.2	180	991	1.000	991	991	0
2010.1	174	916	1.000	916	916	(0)
2010.2	168	1,017	1.000	1,017	1,017	(0)
2011.1	162	914	1.000	914	914	(0)
2011.2	156	1,089	1.000	1,089	1,089	(0)
2012.1	150	961	1.000	961	961	0
2012.2	144	1,125	1.000	1,125	1,125	0
2013.1	138	1,068	1.000	1,068	1,068	0
2013.2	132	1,166	1.000	1,166	1,166	0
2014.1	126	1,021	1.000	1,021	1,020	0
2014.2	120	1,098	1.000	1,098	1,097	1
2015.1	114	1,039	1.000	1,039	1,038	0
2015.2	108	1,089	1.000	1,089	1,088	0
2016.1	102	955	1.000	955	955	0
2016.2	96	1,101	1.000	1,101	1,103	(2)
2017.1	90	884	1.000	884	884	0
2017.2	84	978	1.002	980	980	(0)
2018.1	78	828	1.002	829	832	(3)
2018.2	72	900	1.003	903	905	(2)
2019.1	66	765	1.005	769	774	(6)
2019.2	60	910	1.008	917	922	(4)
2020.1	54	583	1.014	591	593	(2)
2020.2	48	712	1.016	724	726	(3)
2021.1	42	539	1.017	548	551	(3)
2021.2	36	743	1.020	758	761	(3)
2022.1	30	612	1.023	626	616	10
2022.2	24	714	1.026	733	726	7
2023.1	18	648	1.036	671	656	15
2023.2	12	729	1.034	754	739	15
2024.1	6	579	1.241	718		
Total		35,323		35,602	34,862	22

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

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	2,561	1.000	2,561	2,561	0
2005.1	234	2,659	1.000	2,659	2,659	0
2005.2	228	2,828	1.000	2,828	2,828	0
2006.1	222	2,754	1.000	2,754	2,754	0
2006.2	216	2,963	1.000	2,963	2,963	0
2007.1	210	3,129	1.000	3,129	3,129	0
2007.2	204	2,774	1.000	2,774	2,774	0
2008.1	198	2,674	1.000	2,674	2,674	0
2008.2	192	3,014	1.000	3,014	3,014	0
2009.1	186	3,071	1.000	3,071	3,071	0
2009.2	180	3,540	1.000	3,540	3,540	0
2010.1	174	3,183	1.000	3,183	3,183	(0)
2010.2	168	3,705	1.000	3,705	3,705	0
2011.1	162	3,593	1.000	3,593	3,593	0
2011.2	156	3,883	1.000	3,883	3,883	0
2012.1	150	3,544	1.000	3,544	3,545	(1)
2012.2	144	3,944	1.000	3,944	3,944	(0)
2013.1	138	3,788	1.000	3,788	3,788	(0)
2013.2	132	4,220	1.000	4,220	4,220	(0)
2014.1	126	3,924	1.000	3,924	3,924	(0)
2014.2	120	3,978	1.000	3,978	3,978	(0)
2015.1	114	4,047	1.000	4,047	4,047	(0)
2015.2	108	3,978	1.000	3,977	3,978	(0)
2016.1	102	3,681	1.000	3,681	3,683	(2)
2016.2	96	3,902	1.000	3,901	3,901	(0)
2017.1	90	3,624	1.000	3,623	3,623	0
2017.2	84	3,686	1.000	3,685	3,685	(0)
2018.1	78	3,424	1.000	3,423	3,423	(0)
2018.2	72	3,652	1.000	3,651	3,652	(1)
2019.1	66	3,134	1.000	3,133	3,133	(0)
2019.2	60	3,456	1.000	3,455	3,456	(1)
2020.1	54	2,801	1.000	2,800	2,799	1
2020.2	48	3,014	0.999	3,012	3,012	0
2021.1	42	2,656	0.999	2,654	2,655	(1)
2021.2	36	3,257	0.999	3,254	3,251	3
2022.1	30	2,763	0.999	2,761	2,754	7
2022.2	24	3,214	0.996	3,201	3,188	14
2023.1	18	3,207	0.994	3,189	3,159	30
2023.2	12	3,444	0.993	3,419	3,401	18
2024.1	6	3,397	1.015	3,449		
Total		134,066		134,041	130,527	65

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

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	693	1.000	693	693	0
2005.1	234	648	1.000	648	648	0
2005.2	228	729	1.000	729	729	0
2006.1	222	607	1.000	607	607	0
2006.2	216	758	1.000	758	758	0
2007.1	210	695	1.000	695	695	0
2007.2	204	755	1.000	755	755	0
2008.1	198	687	1.000	687	687	0
2008.2	192	826	1.000	826	826	0
2009.1	186	717	1.000	717	717	0
2009.2	180	949	1.000	949	949	0
2010.1	174	858	1.000	858	858	0
2010.2	168	1,009	1.000	1,009	1,009	(0)
2011.1	162	846	1.000	846	846	(0)
2011.2	156	1,129	1.000	1,129	1,129	(0)
2012.1	150	962	1.000	962	962	(0)
2012.2	144	1,157	1.000	1,157	1,157	(0)
2013.1	138	1,045	1.000	1,045	1,045	(0)
2013.2	132	1,203	1.000	1,203	1,203	(0)
2014.1	126	1,063	1.000	1,063	1,063	0
2014.2	120	1,240	1.000	1,240	1,240	(0)
2015.1	114	1,153	1.000	1,153	1,153	0
2015.2	108	1,236	1.000	1,236	1,236	0
2016.1	102	1,124	1.000	1,124	1,124	(0)
2016.2	96	1,265	1.000	1,265	1,265	0
2017.1	90	1,041	1.000	1,041	1,040	1
2017.2	84	1,186	1.000	1,186	1,186	(1)
2018.1	78	964	0.999	963	966	(2)
2018.2	72	1,152	0.999	1,151	1,152	(1)
2019.1	66	988	0.999	987	988	(1)
2019.2	60	1,120	1.000	1,120	1,121	(1)
2020.1	54	695	1.001	695	695	(0)
2020.2	48	943	1.000	943	946	(2)
2021.1	42	721	0.998	720	722	(2)
2021.2	36	1,043	0.998	1,041	1,045	(4)
2022.1	30	848	0.996	845	848	(3)
2022.2	24	1,029	0.991	1,020	1,021	(1)
2023.1	18	986	0.981	968	972	(5)
2023.2	12	1,235	0.954	1,178	1,193	(15)
2024.1	6	1,158	0.885	1,025		
Total		38,463		38,239	37,252	(39)

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

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	39	1.000	39	39	0
2005.1	234	64	1.000	64	64	0
2005.2	228	77	1.000	77	77	0
2006.1	222	58	1.000	58	58	0
2006.2	216	67	1.000	67	67	0
2007.1	210	55	1.000	55	55	0
2007.2	204	69	1.000	69	69	0
2008.1	198	48	1.000	48	48	0
2008.2	192	56	1.000	56	56	0
2009.1	186	69	1.000	69	69	0
2009.2	180	68	1.000	68	68	0
2010.1	174	75	1.000	75	75	0
2010.2	168	83	1.000	83	83	0
2011.1	162	73	1.000	73	73	0
2011.2	156	67	1.000	67	67	0
2012.1	150	58	1.000	58	58	0
2012.2	144	90	1.000	90	90	0
2013.1	138	72	1.000	72	72	0
2013.2	132	80	1.000	80	80	0
2014.1	126	102	1.000	102	102	0
2014.2	120	66	1.000	66	66	0
2015.1	114	101	1.000	101	102	(1)
2015.2	108	82	1.000	82	82	0
2016.1	102	73	1.000	73	75	(2)
2016.2	96	59	1.000	59	59	0
2017.1	90	54	1.000	54	53	1
2017.2	84	58	0.997	58	57	0
2018.1	78	59	0.991	58	58	0
2018.2	72	74	0.986	73	73	0
2019.1	66	56	0.982	55	54	1
2019.2	60	55	0.995	55	54	1
2020.1	54	54	0.990	53	53	1
2020.2	48	62	0.989	61	62	(1)
2021.1	42	39	0.997	39	40	(1)
2021.2	36	65	1.001	65	65	(0)
2022.1	30	57	1.003	57	56	1
2022.2	24	39	1.028	40	41	(1)
2023.1	18	44	1.069	47	41	6
2023.2	12	48	1.146	55	41	14
2024.1	6	24	1.745	42		
Total		2,539		2,564	2,503	19

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

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	2,553	1.000	2,553	2,553	0
2005.1	234	2,569	1.000	2,569	2,569	0
2005.2	228	2,725	1.000	2,725	2,725	0
2006.1	222	2,818	1.000	2,818	2,818	0
2006.2	216	3,079	1.000	3,079	3,079	0
2007.1	210	3,590	1.000	3,590	3,590	0
2007.2	204	3,155	1.000	3,155	3,155	0
2008.1	198	3,214	1.000	3,214	3,214	0
2008.2	192	3,474	1.000	3,474	3,474	0
2009.1	186	3,694	1.000	3,694	3,694	0
2009.2	180	4,113	1.000	4,113	4,113	0
2010.1	174	3,813	1.000	3,813	3,813	0
2010.2	168	4,168	1.000	4,168	4,168	0
2011.1	162	4,212	1.000	4,212	4,212	0
2011.2	156	4,626	1.000	4,626	4,626	0
2012.1	150	4,405	1.000	4,405	4,405	0
2012.2	144	4,854	1.000	4,854	4,854	0
2013.1	138	4,865	1.000	4,865	4,865	0
2013.2	132	5,191	1.000	5,191	5,191	0
2014.1	126	5,275	1.000	5,275	5,275	0
2014.2	120	4,664	1.000	4,664	4,664	0
2015.1	114	5,019	1.000	5,019	5,019	0
2015.2	108	4,604	1.000	4,604	4,605	(1)
2016.1	102	4,508	1.000	4,508	4,510	(2)
2016.2	96	4,476	1.000	4,476	4,476	0
2017.1	90	4,424	1.000	4,424	4,424	0
2017.2	84	4,197	1.000	4,197	4,197	0
2018.1	78	4,058	1.000	4,058	4,058	0
2018.2	72	4,331	1.000	4,331	4,332	(1)
2019.1	66	4,131	1.000	4,131	4,131	0
2019.2	60	4,161	1.000	4,161	4,161	0
2020.1	54	3,218	1.000	3,218	3,218	0
2020.2	48	2,950	1.000	2,950	2,950	0
2021.1	42	2,859	1.000	2,859	2,859	0
2021.2	36	3,055	1.000	3,055	3,054	1
2022.1	30	3,027	1.000	3,027	3,022	5
2022.2	24	3,260	1.001	3,263	3,255	8
2023.1	18	3,620	1.001	3,622	3,596	26
2023.2	12	3,578	0.993	3,551	3,588	(37)
2024.1	6	3,841	0.972	3,733		
Total		154,374		154,244	150,512	(0)

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

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	3,958	1.000	3,958	3,958	0
2005.1	234	4,430	1.000	4,430	4,430	0
2005.2	228	4,307	1.000	4,307	4,307	0
2006.1	222	5,073	1.000	5,073	5,073	0
2006.2	216	4,316	1.000	4,316	4,316	0
2007.1	210	5,111	1.000	5,111	5,111	0
2007.2	204	4,883	1.000	4,883	4,883	0
2008.1	198	5,353	1.000	5,353	5,353	0
2008.2	192	5,433	1.000	5,433	5,433	0
2009.1	186	6,849	1.000	6,849	6,849	0
2009.2	180	6,316	1.000	6,316	6,316	0
2010.1	174	7,391	1.000	7,391	7,391	0
2010.2	168	7,961	1.000	7,961	7,961	0
2011.1	162	8,544	1.000	8,544	8,544	0
2011.2	156	8,538	1.000	8,538	8,538	0
2012.1	150	9,200	1.000	9,200	9,200	0
2012.2	144	8,727	1.000	8,727	8,727	0
2013.1	138	9,414	1.000	9,414	9,414	0
2013.2	132	8,641	1.000	8,641	8,640	0
2014.1	126	10,424	1.000	10,423	10,424	(0)
2014.2	120	8,743	1.000	8,743	8,743	0
2015.1	114	10,931	1.000	10,931	10,931	0
2015.2	108	9,119	1.000	9,119	9,119	0
2016.1	102	11,524	1.000	11,524	11,523	0
2016.2	96	8,897	1.000	8,897	8,896	0
2017.1	90	13,258	1.000	13,257	13,257	0
2017.2	84	9,031	1.000	9,030	9,030	0
2018.1	78	10,133	1.000	10,132	10,132	0
2018.2	72	8,734	1.000	8,734	8,733	1
2019.1	66	9,197	1.000	9,197	9,197	0
2019.2	60	8,294	1.000	8,294	8,295	(1)
2020.1	54	7,806	1.000	7,806	7,806	(1)
2020.2	48	8,605	1.000	8,605	8,605	(0)
2021.1	42	7,965	1.000	7,965	7,968	(3)
2021.2	36	7,663	1.000	7,665	7,665	(1)
2022.1	30	8,739	1.001	8,745	8,743	2
2022.2	24	7,548	1.002	7,561	7,557	4
2023.1	18	9,068	1.004	9,109	9,045	63
2023.2	12	8,263	1.019	8,422	7,221	1,200
2024.1	6	6,907	1.276	8,811		
Total		315,294		317,411	307,335	1,265

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

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	14	1.000	14	14	0
2005.2	228	25	1.000	25	25	0
2006.1	222	17	1.000	17	17	0
2006.2	216	20	1.000	20	20	0
2007.1	210	19	1.000	19	19	0
2007.2	204	16	1.000	16	16	0
2008.1	198	13	1.000	13	13	0
2008.2	192	6	1.000	6	6	0
2009.1	186	15	1.000	15	15	0
2009.2	180	11	1.000	11	11	0
2010.1	174	10	1.000	10	10	0
2010.2	168	11	1.000	11	11	0
2011.1	162	3	1.000	3	3	0
2011.2	156	14	1.000	14	14	0
2012.1	150	14	1.000	14	14	0
2012.2	144	14	1.000	14	14	0
2013.1	138	13	1.000	13	13	0
2013.2	132	10	1.000	10	10	0
2014.1	126	8	1.000	8	8	0
2014.2	120	15	1.000	15	15	0
2015.1	114	14	1.000	14	14	0
2015.2	108	8	1.000	8	8	0
2016.1	102	8	1.000	8	8	0
2016.2	96	5	1.000	5	5	0
2017.1	90	14	1.000	14	14	0
2017.2	84	10	1.000	10	10	0
2018.1	78	8	1.000	8	8	0
2018.2	72	9	1.000	9	9	0
2019.1	66	5	1.000	5	5	0
2019.2	60	8	1.000	8	8	0
2020.1	54	6	1.000	6	6	0
2020.2	48	6	1.000	6	6	0
2021.1	42	6	1.000	6	6	0
2021.2	36	8	1.000	8	8	(0)
2022.1	30	4	1.005	4	4	(0)
2022.2	24	10	1.032	10	10	(0)
2023.1	18	8	1.038	8	9	(1)
2023.2	12	11	1.002	11	7	4
2024.1	6	8	1.139	9		
Total		452		454	442	3

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

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	82	1.000	82	82	0
2005.1	234	77	1.000	77	77	0
2005.2	228	99	1.000	99	99	0
2006.1	222	91	1.000	91	91	0
2006.2	216	100	1.000	100	100	0
2007.1	210	115	1.000	115	115	0
2007.2	204	86	1.000	86	86	0
2008.1	198	99	1.000	99	99	0
2008.2	192	87	1.000	87	87	0
2009.1	186	102	1.000	102	102	0
2009.2	180	103	1.000	103	103	0
2010.1	174	126	1.000	126	126	0
2010.2	168	176	1.000	176	176	0
2011.1	162	159	1.000	159	159	0
2011.2	156	176	1.000	176	176	0
2012.1	150	176	1.000	176	176	0
2012.2	144	205	1.000	205	205	0
2013.1	138	194	1.000	194	194	0
2013.2	132	180	1.000	180	180	0
2014.1	126	201	1.000	201	201	0
2014.2	120	217	1.000	217	217	0
2015.1	114	226	1.000	226	226	0
2015.2	108	213	1.000	213	213	0
2016.1	102	267	1.000	267	267	0
2016.2	96	264	1.000	264	264	0
2017.1	90	309	1.000	309	309	0
2017.2	84	222	1.000	222	222	0
2018.1	78	210	1.000	210	210	0
2018.2	72	239	1.000	239	239	0
2019.1	66	219	1.000	219	219	0
2019.2	60	238	1.000	238	238	0
2020.1	54	200	1.000	200	200	0
2020.2	48	205	1.000	205	205	0
2021.1	42	224	1.000	224	224	0
2021.2	36	238	0.999	238	237	1
2022.1	30	223	1.002	223	223	0
2022.2	24	231	1.002	231	232	(0)
2023.1	18	281	1.001	281	283	(1)
2023.2	12	285	1.012	288	309	(21)
2024.1	6	292	1.109	324		
Total		7,437		7,473	7,171	(22)

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

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	0	1.000	0	0	0
2005.1	234	0	1.000	0	0	0
2005.2	228	3	1.000	3	3	0
2006.1	222	2	1.000	2	2	0
2006.2	216	2	1.000	2	2	0
2007.1	210	2	1.000	2	2	0
2007.2	204	5	1.000	5	5	0
2008.1	198	2	1.000	2	2	0
2008.2	192	2	1.000	2	2	0
2009.1	186	3	1.000	3	3	0
2009.2	180	2	1.000	2	2	0
2010.1	174	2	1.000	2	2	0
2010.2	168	3	1.000	3	3	0
2011.1	162	1	1.000	1	1	0
2011.2	156	4	1.000	4	4	0
2012.1	150	1	1.000	1	1	0
2012.2	144	3	1.000	3	3	0
2013.1	138	5	1.000	5	5	0
2013.2	132	4	1.000	4	4	0
2014.1	126	6	0.900	5	6	(0)
2014.2	120	1	0.938	1	1	(0)
2015.1	114	5	0.938	5	5	0
2015.2	108	10	0.907	9	9	1
2016.1	102	17	0.860	15	14	0
2016.2	96	6	0.850	5	5	0
2017.1	90	3	0.795	2	3	(1)
2017.2	84	7	0.754	5	4	1
2018.1	78	10	0.748	7	9	(2)
2018.2	72	9	0.753	7	6	1
2019.1	66	8	0.759	6	7	(1)
2019.2	60	10	0.685	7	7	0
2020.1	54	7	0.659	5	5	(0)
2020.2	48	8	0.662	5	6	(1)
2021.1	42	8	0.669	5	6	(0)
2021.2	36	13	0.711	9	9	(0)
2022.1	30	4	0.780	3	0	3
2022.2	24	6	1.161	7	7	(0)
2023.1	18	8	1.444	12	11	0
2023.2	12	4	1.644	7	7	(1)
2024.1	6	1	2.397	2		
Total		197		176	172	2

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	0.014 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.631	+1.39%
Loss Cost	2006.2	0.012 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.613	+1.24%
Loss Cost	2007.1	0.011 (CI = +/-0.006; p = 0.001)	-0.148 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.620	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.007; p = 0.002)	-0.146 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.603	+1.12%
Loss Cost	2008.1	0.011 (CI = +/-0.007; p = 0.004)	-0.146 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.602	+1.13%
Loss Cost	2008.2	0.009 (CI = +/-0.007; p = 0.016)	0.006 (CI = +/-0.005; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.595	+0.93%
Loss Cost	2009.1	0.007 (CI = +/-0.007; p = 0.053)	-0.145 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.627	+0.74%
Loss Cost	2009.2	0.004 (CI = +/-0.007; p = 0.207)	-0.130 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.671	+0.43%
Loss Cost	2010.1	0.003 (CI = +/-0.007; p = 0.428)	-0.137 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.695	+0.28%
Loss Cost	2010.2	0.003 (CI = +/-0.008; p = 0.427)	-0.138 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.693	+0.30%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.773)	-0.146 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.721	+0.11%
Loss Cost	2011.2	-0.001 (CI = +/-0.008; p = 0.845)	-0.138 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.735	-0.08%
Loss Cost	2012.1	-0.001 (CI = +/-0.009; p = 0.751)	-0.140 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.732	-0.13%
Loss Cost	2012.2	-0.002 (CI = +/-0.009; p = 0.663)	-0.138 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.731	-0.20%
Loss Cost	2013.1	-0.002 (CI = +/-0.010; p = 0.663)	-0.138 (CI = +/-0.064; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.720	-0.22%
Loss Cost	2013.2	0.000 (CI = +/-0.011; p = 0.965)	-0.146 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.734	-0.02%
Loss Cost	2014.1	-0.001 (CI = +/-0.012; p = 0.888)	-0.148 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.726	-0.08%
Loss Cost	2014.2	-0.003 (CI = +/-0.013; p = 0.649)	-0.140 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.733	-0.28%
Loss Cost	2015.1	-0.007 (CI = +/-0.013; p = 0.269)	-0.153 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.783	-0.69%
Loss Cost	2015.2	-0.006 (CI = +/-0.014; p = 0.379)	-0.156 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.781	-0.60%
Loss Cost	2016.1	-0.003 (CI = +/-0.016; p = 0.647)	-0.149 (CI = +/-0.075; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.763	-0.34%
Loss Cost	2016.2	0.001 (CI = +/-0.016; p = 0.861)	-0.163 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.797	+0.13%
Loss Cost	2017.1	0.002 (CI = +/-0.019; p = 0.813)	-0.162 (CI = +/-0.080; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.778	+0.20%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.030)	0.000 (CI = +/-0.003; p = 0.993)	0.932	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.044)	0.000 (CI = +/-0.003; p = 0.981)	0.926	+4.23%
Severity	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.049)	0.000 (CI = +/-0.003; p = 0.978)	0.920	+4.22%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.052)	0.000 (CI = +/-0.003; p = 0.986)	0.913	+4.24%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.094)	0.000 (CI = +/-0.002; p = 0.867)	0.926	+4.42%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.100)	0.000 (CI = +/-0.002; p = 0.865)	0.919	+4.43%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.084)	0.000 (CI = +/-0.003; p = 0.910)	0.912	+4.36%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.118)	0.000 (CI = +/-0.003; p = 0.933)	0.902	+4.30%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.147)	0.000 (CI = +/-0.003; p = 0.913)	0.895	+4.34%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.047; p = 0.077)	0.000 (CI = +/-0.003; p = 0.866)	0.901	+4.51%
Severity	2011.1	0.044 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.098)	0.000 (CI = +/-0.003; p = 0.853)	0.893	+4.54%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.105)	0.000 (CI = +/-0.003; p = 0.853)	0.880	+4.56%
Severity	2012.1	0.045 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.149)	0.000 (CI = +/-0.003; p = 0.819)	0.875	+4.65%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.126)	0.000 (CI = +/-0.003; p = 0.814)	0.866	+4.75%
Severity	2013.1	0.047 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.175)	0.000 (CI = +/-0.003; p = 0.790)	0.860	+4.86%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.148)	0.000 (CI = +/-0.003; p = 0.794)	0.849	+4.97%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.146)	0.000 (CI = +/-0.003; p = 0.810)	0.829	+4.90%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.250)	0.000 (CI = +/-0.003; p = 0.776)	0.801	+4.61%
Severity	2015.1	0.042 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.131)	0.000 (CI = +/-0.003; p = 0.784)	0.785	+4.27%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.209)	0.000 (CI = +/-0.003; p = 0.748)	0.736	+4.07%
Severity	2016.1	0.043 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.064; p = 0.312)	0.000 (CI = +/-0.003; p = 0.761)	0.747	+4.34%
Severity	2016.2	0.046 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.197)	0.000 (CI = +/-0.003; p = 0.859)	0.757	+4.68%
Severity	2017.1	0.043 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.069; p = 0.162)	0.000 (CI = +/-0.003; p = 0.817)	0.716	+4.43%
Frequency	2006.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.869	-2.76%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.875	-2.86%
Frequency	2007.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.055; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.874	-2.95%
Frequency	2007.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.872	-2.99%
Frequency	2008.1	-0.032 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.880	-3.15%
Frequency	2008.2	-0.034 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.053; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.899	-3.35%
Frequency	2009.1	-0.035 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.901	-3.47%
Frequency	2009.2	-0.038 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.923	-3.71%
Frequency	2010.1	-0.040 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.931	-3.89%
Frequency	2010.2	-0.041 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.936	-4.03%
Frequency	2011.1	-0.043 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.946	-4.24%
Frequency	2011.2	-0.045 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.956	-4.43%
Frequency	2012.1	-0.047 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.57%
Frequency	2012.2	-0.048 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.961	-4.73%
Frequency	2013.1	-0.050 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.960	-4.84%
Frequency	2013.2	-0.049 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.76%
Frequency	2014.1	-0.049 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.951	-4.75%
Frequency	2014.2	-0.048 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.947	-4.68%
Frequency	2015.1	-0.049 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.940	-4.76%
Frequency	2015.2	-0.046 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.943	-4.50%
Frequency	2016.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.931	-4.49%
Frequency	2016.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.926	-4.34%
Frequency	2017.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.114 (CI = +/-0.054; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.914	-4.05%

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	0.008 (CI = +/-0.009; p = 0.095)	0.051	+0.76%
Loss Cost	2006.2	0.005 (CI = +/-0.009; p = 0.244)	0.011	+0.53%
Loss Cost	2007.1	0.005 (CI = +/-0.010; p = 0.307)	0.002	+0.49%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.479)	-0.015	+0.35%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.437)	-0.012	+0.41%
Loss Cost	2008.2	0.001 (CI = +/-0.011; p = 0.828)	(CI = +/-0.005; p =	+0.11%
Loss Cost	2009.1	0.000 (CI = +/-0.011; p = 0.995)	-0.034	0.00%
Loss Cost	2009.2	-0.004 (CI = +/-0.011; p = 0.449)	-0.014	-0.41%
Loss Cost	2010.1	-0.005 (CI = +/-0.012; p = 0.395)	-0.009	-0.49%
Loss Cost	2010.2	-0.006 (CI = +/-0.013; p = 0.326)	0.000	-0.61%
Loss Cost	2011.1	-0.007 (CI = +/-0.013; p = 0.290)	0.007	-0.70%
Loss Cost	2011.2	-0.010 (CI = +/-0.014; p = 0.136)	0.052	-1.03%
Loss Cost	2012.1	-0.010 (CI = +/-0.015; p = 0.184)	0.035	-0.99%
Loss Cost	2012.2	-0.012 (CI = +/-0.016; p = 0.127)	0.062	-1.23%
Loss Cost	2013.1	-0.011 (CI = +/-0.018; p = 0.195)	0.035	-1.13%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.233)	0.024	-1.13%
Loss Cost	2014.1	-0.010 (CI = +/-0.021; p = 0.325)	0.001	-1.02%
Loss Cost	2014.2	-0.014 (CI = +/-0.023; p = 0.202)	0.038	-1.44%
Loss Cost	2015.1	-0.016 (CI = +/-0.026; p = 0.196)	0.043	-1.62%
Loss Cost	2015.2	-0.018 (CI = +/-0.029; p = 0.202)	0.044	-1.78%
Loss Cost	2016.1	-0.012 (CI = +/-0.031; p = 0.438)	-0.023	-1.16%
Loss Cost	2016.2	-0.009 (CI = +/-0.035; p = 0.579)	-0.047	-0.93%
Loss Cost	2017.1	-0.003 (CI = +/-0.040; p = 0.875)	-0.075	-0.29%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	0.926	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.921	+4.21%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.915	+4.23%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	0.907	+4.22%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.924	+4.40%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	0.917	+4.39%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	0.908	+4.35%
Severity	2009.2	0.042 (CI = +/-0.005; p = 0.000)	0.899	+4.27%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.893	+4.32%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	0.895	+4.45%
Severity	2011.1	0.044 (CI = +/-0.006; p = 0.000)	0.888	+4.51%
Severity	2011.2	0.044 (CI = +/-0.007; p = 0.000)	0.875	+4.49%
Severity	2012.1	0.045 (CI = +/-0.007; p = 0.000)	0.873	+4.62%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	0.862	+4.67%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	0.858	+4.81%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.845	+4.87%
Severity	2014.1	0.047 (CI = +/-0.010; p = 0.000)	0.824	+4.86%
Severity	2014.2	0.044 (CI = +/-0.010; p = 0.000)	0.805	+4.51%
Severity	2015.1	0.041 (CI = +/-0.011; p = 0.000)	0.775	+4.23%
Severity	2015.2	0.039 (CI = +/-0.012; p = 0.000)	0.736	+3.95%
Severity	2016.1	0.042 (CI = +/-0.013; p = 0.000)	0.759	+4.30%
Severity	2016.2	0.045 (CI = +/-0.014; p = 0.000)	0.756	+4.56%
Severity	2017.1	0.043 (CI = +/-0.016; p = 0.000)	0.706	+4.41%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	0.687	-3.37%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.704	-3.53%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.693	-3.59%
Frequency	2007.2	-0.038 (CI = +/-0.009; p = 0.000)	0.696	-3.71%
Frequency	2008.1	-0.039 (CI = +/-0.009; p = 0.000)	0.695	-3.82%
Frequency	2008.2	-0.042 (CI = +/-0.009; p = 0.000)	0.733	-4.09%
Frequency	2009.1	-0.043 (CI = +/-0.010; p = 0.000)	0.724	-4.17%
Frequency	2009.2	-0.046 (CI = +/-0.010; p = 0.000)	0.765	-4.48%
Frequency	2010.1	-0.047 (CI = +/-0.010; p = 0.000)	0.762	-4.62%
Frequency	2010.2	-0.050 (CI = +/-0.011; p = 0.000)	0.775	-4.84%
Frequency	2011.1	-0.051 (CI = +/-0.011; p = 0.000)	0.772	-4.99%
Frequency	2011.2	-0.054 (CI = +/-0.011; p = 0.000)	0.793	-5.29%
Frequency	2012.1	-0.055 (CI = +/-0.012; p = 0.000)	0.778	-5.36%
Frequency	2012.2	-0.058 (CI = +/-0.013; p = 0.000)	0.788	-5.63%
Frequency	2013.1	-0.058 (CI = +/-0.014; p = 0.000)	0.767	-5.66%
Frequency	2013.2	-0.059 (CI = +/-0.016; p = 0.000)	0.746	-5.73%
Frequency	2014.1	-0.058 (CI = +/-0.017; p = 0.000)	0.711	-5.61%
Frequency	2014.2	-0.059 (CI = +/-0.019; p = 0.000)	0.686	-5.69%
Frequency	2015.1	-0.058 (CI = +/-0.021; p = 0.000)	0.643	-5.61%
Frequency	2015.2	-0.057 (CI = +/-0.024; p = 0.000)	0.594	-5.51%
Frequency	2016.1	-0.054 (CI = +/-0.026; p = 0.001)	0.527	-5.23%
Frequency	2016.2	-0.054 (CI = +/-0.030; p = 0.002)	0.478	-5.25%
Frequency	2017.1	-0.046 (CI = +/-0.033; p = 0.010)	0.369	-4.51%

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	0.014 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.631	+1.39%
Loss Cost	2006.2	0.012 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.613	+1.24%
Loss Cost	2007.1	0.011 (CI = +/-0.006; p = 0.001)	-0.148 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.620	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.007; p = 0.002)	-0.146 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.603	+1.12%
Loss Cost	2008.1	0.011 (CI = +/-0.007; p = 0.004)	-0.146 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.602	+1.13%
Loss Cost	2008.2	0.009 (CI = +/-0.007; p = 0.016)	0.006 (CI = +/-0.005; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.595	+0.93%
Loss Cost	2009.1	0.007 (CI = +/-0.007; p = 0.053)	-0.145 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.627	+0.74%
Loss Cost	2009.2	0.004 (CI = +/-0.007; p = 0.207)	-0.130 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.671	+0.43%
Loss Cost	2010.1	0.003 (CI = +/-0.007; p = 0.428)	-0.137 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.695	+0.28%
Loss Cost	2010.2	0.003 (CI = +/-0.008; p = 0.427)	-0.138 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.693	+0.30%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.773)	-0.146 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.721	+0.11%
Loss Cost	2011.2	-0.001 (CI = +/-0.008; p = 0.845)	-0.138 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.735	-0.08%
Loss Cost	2012.1	-0.001 (CI = +/-0.009; p = 0.751)	-0.140 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.732	-0.13%
Loss Cost	2012.2	-0.002 (CI = +/-0.009; p = 0.663)	-0.138 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.731	-0.20%
Loss Cost	2013.1	-0.002 (CI = +/-0.010; p = 0.663)	-0.138 (CI = +/-0.064; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.720	-0.22%
Loss Cost	2013.2	0.000 (CI = +/-0.011; p = 0.965)	-0.146 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.734	-0.02%
Loss Cost	2014.1	-0.001 (CI = +/-0.012; p = 0.888)	-0.148 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.726	-0.08%
Loss Cost	2014.2	-0.003 (CI = +/-0.013; p = 0.649)	-0.140 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.733	-0.28%
Loss Cost	2015.1	-0.007 (CI = +/-0.013; p = 0.269)	-0.153 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.783	-0.69%
Loss Cost	2015.2	-0.006 (CI = +/-0.014; p = 0.379)	-0.156 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.781	-0.60%
Loss Cost	2016.1	-0.003 (CI = +/-0.016; p = 0.647)	-0.149 (CI = +/-0.075; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.763	-0.34%
Loss Cost	2016.2	0.001 (CI = +/-0.016; p = 0.861)	-0.163 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.797	+0.13%
Loss Cost	2017.1	0.002 (CI = +/-0.019; p = 0.813)	-0.162 (CI = +/-0.080; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.778	+0.20%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.030)	0.000 (CI = +/-0.003; p = 0.993)	0.932	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.044)	0.000 (CI = +/-0.003; p = 0.981)	0.926	+4.23%
Severity	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.049)	0.000 (CI = +/-0.003; p = 0.978)	0.920	+4.22%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.052)	0.000 (CI = +/-0.003; p = 0.986)	0.913	+4.24%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.094)	0.000 (CI = +/-0.002; p = 0.867)	0.926	+4.42%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.100)	0.000 (CI = +/-0.002; p = 0.865)	0.919	+4.43%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.084)	0.000 (CI = +/-0.003; p = 0.910)	0.912	+4.36%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.118)	0.000 (CI = +/-0.003; p = 0.933)	0.902	+4.30%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.147)	0.000 (CI = +/-0.003; p = 0.913)	0.895	+4.34%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.047; p = 0.077)	0.000 (CI = +/-0.003; p = 0.866)	0.901	+4.51%
Severity	2011.1	0.044 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.098)	0.000 (CI = +/-0.003; p = 0.853)	0.893	+4.54%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.105)	0.000 (CI = +/-0.003; p = 0.853)	0.880	+4.56%
Severity	2012.1	0.045 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.149)	0.000 (CI = +/-0.003; p = 0.819)	0.875	+4.65%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.126)	0.000 (CI = +/-0.003; p = 0.814)	0.866	+4.75%
Severity	2013.1	0.047 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.175)	0.000 (CI = +/-0.003; p = 0.790)	0.860	+4.86%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.148)	0.000 (CI = +/-0.003; p = 0.794)	0.849	+4.97%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.146)	0.000 (CI = +/-0.003; p = 0.810)	0.829	+4.90%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.250)	0.000 (CI = +/-0.003; p = 0.776)	0.801	+4.61%
Severity	2015.1	0.042 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.131)	0.000 (CI = +/-0.003; p = 0.784)	0.785	+4.27%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.209)	0.000 (CI = +/-0.003; p = 0.748)	0.736	+4.07%
Severity	2016.1	0.043 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.064; p = 0.312)	0.000 (CI = +/-0.003; p = 0.761)	0.747	+4.34%
Severity	2016.2	0.046 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.197)	0.000 (CI = +/-0.003; p = 0.859)	0.757	+4.68%
Severity	2017.1	0.043 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.069; p = 0.162)	0.000 (CI = +/-0.003; p = 0.817)	0.716	+4.43%
Frequency	2006.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.869	-2.76%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.875	-2.86%
Frequency	2007.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.055; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.874	-2.95%
Frequency	2007.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.872	-2.99%
Frequency	2008.1	-0.032 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.880	-3.15%
Frequency	2008.2	-0.034 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.053; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.899	-3.35%
Frequency	2009.1	-0.035 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.901	-3.47%
Frequency	2009.2	-0.038 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.923	-3.71%
Frequency	2010.1	-0.040 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.931	-3.89%
Frequency	2010.2	-0.041 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.936	-4.03%
Frequency	2011.1	-0.043 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.946	-4.24%
Frequency	2011.2	-0.045 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.956	-4.43%
Frequency	2012.1	-0.047 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.57%
Frequency	2012.2	-0.048 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.961	-4.73%
Frequency	2013.1	-0.050 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.960	-4.84%
Frequency	2013.2	-0.049 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.76%
Frequency	2014.1	-0.049 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.951	-4.75%
Frequency	2014.2	-0.048 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.947	-4.68%
Frequency	2015.1	-0.049 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.940	-4.76%
Frequency	2015.2	-0.046 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.943	-4.50%
Frequency	2016.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.931	-4.49%
Frequency	2016.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.926	-4.34%
Frequency	2017.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.114 (CI = +/-0.054; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.914	-4.05%

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	0.014 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.631	+1.39%
Loss Cost	2006.2	0.012 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.613	+1.24%
Loss Cost	2007.1	0.011 (CI = +/-0.006; p = 0.001)	-0.148 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.620	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.007; p = 0.002)	-0.146 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.603	+1.12%
Loss Cost	2008.1	0.011 (CI = +/-0.007; p = 0.004)	-0.146 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.602	+1.13%
Loss Cost	2008.2	0.009 (CI = +/-0.007; p = 0.016)	0.006 (CI = +/-0.005; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.595	+0.93%
Loss Cost	2009.1	0.007 (CI = +/-0.007; p = 0.053)	-0.145 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.627	+0.74%
Loss Cost	2009.2	0.004 (CI = +/-0.007; p = 0.207)	-0.130 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.671	+0.43%
Loss Cost	2010.1	0.003 (CI = +/-0.007; p = 0.428)	-0.137 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.695	+0.28%
Loss Cost	2010.2	0.003 (CI = +/-0.008; p = 0.427)	-0.138 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.693	+0.30%
Loss Cost	2011.1	0.001 (CI = +/-0.008; p = 0.773)	-0.146 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.721	+0.11%
Loss Cost	2011.2	-0.001 (CI = +/-0.008; p = 0.845)	-0.138 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.735	-0.08%
Loss Cost	2012.1	-0.001 (CI = +/-0.009; p = 0.751)	-0.140 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.732	-0.13%
Loss Cost	2012.2	-0.002 (CI = +/-0.009; p = 0.663)	-0.138 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.731	-0.20%
Loss Cost	2013.1	-0.002 (CI = +/-0.010; p = 0.663)	-0.138 (CI = +/-0.064; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.720	-0.22%
Loss Cost	2013.2	0.000 (CI = +/-0.011; p = 0.965)	-0.146 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.734	-0.02%
Loss Cost	2014.1	-0.001 (CI = +/-0.012; p = 0.888)	-0.148 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.726	-0.08%
Loss Cost	2014.2	-0.003 (CI = +/-0.013; p = 0.649)	-0.140 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.733	-0.28%
Loss Cost	2015.1	-0.007 (CI = +/-0.013; p = 0.269)	-0.153 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.783	-0.69%
Loss Cost	2015.2	-0.006 (CI = +/-0.014; p = 0.379)	-0.156 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.781	-0.60%
Loss Cost	2016.1	-0.003 (CI = +/-0.016; p = 0.647)	-0.149 (CI = +/-0.075; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.763	-0.34%
Loss Cost	2016.2	0.001 (CI = +/-0.016; p = 0.861)	-0.163 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.797	+0.13%
Loss Cost	2017.1	0.002 (CI = +/-0.019; p = 0.813)	-0.162 (CI = +/-0.080; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.778	+0.20%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.030)	0.000 (CI = +/-0.003; p = 0.993)	0.932	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.044)	0.000 (CI = +/-0.003; p = 0.981)	0.926	+4.23%
Severity	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.049)	0.000 (CI = +/-0.003; p = 0.978)	0.920	+4.22%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.052)	0.000 (CI = +/-0.003; p = 0.986)	0.913	+4.24%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.094)	0.000 (CI = +/-0.002; p = 0.867)	0.926	+4.42%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.100)	0.000 (CI = +/-0.002; p = 0.865)	0.919	+4.43%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.084)	0.000 (CI = +/-0.003; p = 0.910)	0.912	+4.36%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.118)	0.000 (CI = +/-0.003; p = 0.933)	0.902	+4.30%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.147)	0.000 (CI = +/-0.003; p = 0.913)	0.895	+4.34%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.047; p = 0.077)	0.000 (CI = +/-0.003; p = 0.866)	0.901	+4.51%
Severity	2011.1	0.044 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.098)	0.000 (CI = +/-0.003; p = 0.853)	0.893	+4.54%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.105)	0.000 (CI = +/-0.003; p = 0.853)	0.880	+4.56%
Severity	2012.1	0.045 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.149)	0.000 (CI = +/-0.003; p = 0.819)	0.875	+4.65%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.126)	0.000 (CI = +/-0.003; p = 0.814)	0.866	+4.75%
Severity	2013.1	0.047 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.175)	0.000 (CI = +/-0.003; p = 0.790)	0.860	+4.86%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.148)	0.000 (CI = +/-0.003; p = 0.794)	0.849	+4.97%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.146)	0.000 (CI = +/-0.003; p = 0.810)	0.829	+4.90%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.250)	0.000 (CI = +/-0.003; p = 0.776)	0.801	+4.61%
Severity	2015.1	0.042 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.131)	0.000 (CI = +/-0.003; p = 0.784)	0.785	+4.27%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.209)	0.000 (CI = +/-0.003; p = 0.748)	0.736	+4.07%
Severity	2016.1	0.043 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.064; p = 0.312)	0.000 (CI = +/-0.003; p = 0.761)	0.747	+4.34%
Severity	2016.2	0.046 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.197)	0.000 (CI = +/-0.003; p = 0.859)	0.757	+4.68%
Severity	2017.1	0.043 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.069; p = 0.162)	0.000 (CI = +/-0.003; p = 0.817)	0.716	+4.43%
Frequency	2006.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.869	-2.76%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.875	-2.86%
Frequency	2007.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.055; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.874	-2.95%
Frequency	2007.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.872	-2.99%
Frequency	2008.1	-0.032 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.880	-3.15%
Frequency	2008.2	-0.034 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.053; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.899	-3.35%
Frequency	2009.1	-0.035 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.901	-3.47%
Frequency	2009.2	-0.038 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.923	-3.71%
Frequency	2010.1	-0.040 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.931	-3.89%
Frequency	2010.2	-0.041 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.936	-4.03%
Frequency	2011.1	-0.043 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.946	-4.24%
Frequency	2011.2	-0.045 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.040; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.956	-4.43%
Frequency	2012.1	-0.047 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.040; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.57%
Frequency	2012.2	-0.048 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.961	-4.73%
Frequency	2013.1	-0.050 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.960	-4.84%
Frequency	2013.2	-0.049 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.041; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.957	-4.76%
Frequency	2014.1	-0.049 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.951	-4.75%
Frequency	2014.2	-0.048 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.046; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.947	-4.68%
Frequency	2015.1	-0.049 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.048; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.940	-4.76%
Frequency	2015.2	-0.046 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.943	-4.50%
Frequency	2016.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.050; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.931	-4.49%
Frequency	2016.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.054; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.926	-4.34%
Frequency	2017.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.114 (CI = +/-0.054; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.914	-4.05%

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	0.014 (CI = +/-0.008; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.354	+1.45%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.338	+1.23%
Loss Cost	2007.1	0.012 (CI = +/-0.009; p = 0.007)	0.010 (CI = +/-0.005; p = 0.000)	0.329	+1.22%
Loss Cost	2007.2	0.011 (CI = +/-0.009; p = 0.019)	0.009 (CI = +/-0.005; p = 0.000)	0.316	+1.10%
Loss Cost	2008.1	0.012 (CI = +/-0.010; p = 0.016)	0.010 (CI = +/-0.005; p = 0.000)	0.326	+1.20%
Loss Cost	2008.2	0.009 (CI = +/-0.009; p = 0.059)	0.006 (CI = +/-0.005; p = 0.014)	0.332	+0.91%
Loss Cost	2009.1	0.008 (CI = +/-0.010; p = 0.108)	0.009 (CI = +/-0.005; p = 0.000)	0.327	+0.81%
Loss Cost	2009.2	0.004 (CI = +/-0.009; p = 0.377)	0.009 (CI = +/-0.004; p = 0.000)	0.390	+0.41%
Loss Cost	2010.1	0.004 (CI = +/-0.010; p = 0.473)	0.009 (CI = +/-0.004; p = 0.000)	0.391	+0.35%
Loss Cost	2010.2	0.003 (CI = +/-0.011; p = 0.614)	0.009 (CI = +/-0.004; p = 0.000)	0.394	+0.26%
Loss Cost	2011.1	0.002 (CI = +/-0.011; p = 0.725)	0.009 (CI = +/-0.004; p = 0.000)	0.396	+0.20%
Loss Cost	2011.2	-0.001 (CI = +/-0.012; p = 0.831)	0.009 (CI = +/-0.004; p = 0.000)	0.444	-0.12%
Loss Cost	2012.1	0.000 (CI = +/-0.012; p = 0.941)	0.009 (CI = +/-0.004; p = 0.000)	0.437	-0.04%
Loss Cost	2012.2	-0.003 (CI = +/-0.013; p = 0.690)	0.008 (CI = +/-0.004; p = 0.000)	0.458	-0.26%
Loss Cost	2013.1	-0.001 (CI = +/-0.014; p = 0.857)	0.009 (CI = +/-0.004; p = 0.001)	0.447	-0.13%
Loss Cost	2013.2	-0.001 (CI = +/-0.016; p = 0.885)	0.009 (CI = +/-0.004; p = 0.001)	0.439	-0.11%
Loss Cost	2014.1	0.000 (CI = +/-0.017; p = 0.982)	0.009 (CI = +/-0.005; p = 0.001)	0.429	+0.02%
Loss Cost	2014.2	-0.004 (CI = +/-0.018; p = 0.645)	0.009 (CI = +/-0.005; p = 0.001)	0.475	-0.40%
Loss Cost	2015.1	-0.006 (CI = +/-0.020; p = 0.534)	0.009 (CI = +/-0.005; p = 0.001)	0.482	-0.59%
Loss Cost	2015.2	-0.008 (CI = +/-0.022; p = 0.450)	0.009 (CI = +/-0.005; p = 0.002)	0.487	-0.79%
Loss Cost	2016.1	-0.003 (CI = +/-0.023; p = 0.817)	0.008 (CI = +/-0.005; p = 0.002)	0.472	-0.25%
Loss Cost	2016.2	-0.002 (CI = +/-0.026; p = 0.897)	0.008 (CI = +/-0.005; p = 0.003)	0.454	-0.16%
Loss Cost	2017.1	0.003 (CI = +/-0.029; p = 0.850)	0.008 (CI = +/-0.005; p = 0.004)	0.434	+0.26%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.003; p = 0.833)	0.924	+4.29%
Severity	2006.2	0.041 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.881)	0.918	+4.22%
Severity	2007.1	0.042 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.870)	0.912	+4.24%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.878)	0.904	+4.23%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.741)	0.921	+4.44%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.003; p = 0.753)	0.914	+4.42%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.775)	0.905	+4.39%
Severity	2009.2	0.042 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.819)	0.896	+4.29%
Severity	2010.1	0.043 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.795)	0.890	+4.36%
Severity	2010.2	0.044 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.739)	0.891	+4.49%
Severity	2011.1	0.045 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.721)	0.884	+4.56%
Severity	2011.2	0.044 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.732)	0.871	+4.54%
Severity	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.701)	0.868	+4.68%
Severity	2012.2	0.046 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.696)	0.857	+4.73%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.676)	0.853	+4.88%
Severity	2013.2	0.048 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.677)	0.838	+4.95%
Severity	2014.1	0.048 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.686)	0.816	+4.93%
Severity	2014.2	0.045 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.673)	0.796	+4.58%
Severity	2015.1	0.042 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.003; p = 0.656)	0.764	+4.30%
Severity	2015.2	0.039 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.003; p = 0.630)	0.723	+4.03%
Severity	2016.1	0.043 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.003; p = 0.665)	0.745	+4.36%
Severity	2016.2	0.045 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.003; p = 0.714)	0.740	+4.60%
Severity	2017.1	0.044 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.003; p = 0.688)	0.686	+4.45%
Frequency	2006.1	-0.028 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.813	-2.72%
Frequency	2006.2	-0.029 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.825	-2.87%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.818	-2.90%
Frequency	2007.2	-0.031 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.820	-3.01%
Frequency	2008.1	-0.031 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.819	-3.10%
Frequency	2008.2	-0.034 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.851	-3.36%
Frequency	2009.1	-0.035 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.845	-3.42%
Frequency	2009.2	-0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.880	-3.73%
Frequency	2010.1	-0.039 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.879	-3.84%
Frequency	2010.2	-0.041 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.890	-4.05%
Frequency	2011.1	-0.043 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.890	-4.18%
Frequency	2011.2	-0.046 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.910	-4.46%
Frequency	2012.1	-0.046 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.903	-4.51%
Frequency	2012.2	-0.049 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.914	-4.77%
Frequency	2013.1	-0.049 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.905	-4.77%
Frequency	2013.2	-0.049 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.897	-4.82%
Frequency	2014.1	-0.048 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.885	-4.68%
Frequency	2014.2	-0.049 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.875	-4.76%
Frequency	2015.1	-0.048 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.858	-4.69%
Frequency	2015.2	-0.047 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.838	-4.63%
Frequency	2016.1	-0.045 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.813	-4.42%
Frequency	2016.2	-0.047 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.794	-4.55%
Frequency	2017.1	-0.041 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.766	-4.01%

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	0.008 (CI = +/-0.007; p = 0.043)	-0.165 (CI = +/-0.078; p = 0.000)	0.370	+0.76%
Loss Cost	2006.2	0.006 (CI = +/-0.007; p = 0.113)	-0.156 (CI = +/-0.077; p = 0.000)	0.324	+0.60%
Loss Cost	2007.1	0.005 (CI = +/-0.008; p = 0.212)	-0.162 (CI = +/-0.079; p = 0.000)	0.337	+0.49%
Loss Cost	2007.2	0.004 (CI = +/-0.008; p = 0.292)	-0.159 (CI = +/-0.081; p = 0.000)	0.310	+0.43%
Loss Cost	2008.1	0.004 (CI = +/-0.009; p = 0.348)	-0.160 (CI = +/-0.083; p = 0.000)	0.309	+0.41%
Loss Cost	2008.2	0.002 (CI = +/-0.009; p = 0.649)	0.006 (CI = +/-0.005; p = 0.014)	0.272	+0.20%
Loss Cost	2009.1	0.000 (CI = +/-0.009; p = 0.993)	-0.160 (CI = +/-0.082; p = 0.000)	0.314	0.00%
Loss Cost	2009.2	-0.003 (CI = +/-0.009; p = 0.483)	-0.144 (CI = +/-0.078; p = 0.001)	0.309	-0.31%
Loss Cost	2010.1	-0.005 (CI = +/-0.009; p = 0.292)	-0.152 (CI = +/-0.079; p = 0.001)	0.347	-0.49%
Loss Cost	2010.2	-0.005 (CI = +/-0.010; p = 0.328)	-0.152 (CI = +/-0.082; p = 0.001)	0.343	-0.49%
Loss Cost	2011.1	-0.007 (CI = +/-0.011; p = 0.182)	-0.162 (CI = +/-0.083; p = 0.000)	0.385	-0.70%
Loss Cost	2011.2	-0.009 (CI = +/-0.011; p = 0.109)	-0.153 (CI = +/-0.084; p = 0.001)	0.388	-0.90%
Loss Cost	2012.1	-0.010 (CI = +/-0.012; p = 0.101)	-0.157 (CI = +/-0.087; p = 0.001)	0.382	-0.99%
Loss Cost	2012.2	-0.011 (CI = +/-0.013; p = 0.106)	-0.154 (CI = +/-0.091; p = 0.002)	0.380	-1.07%
Loss Cost	2013.1	-0.011 (CI = +/-0.014; p = 0.117)	-0.156 (CI = +/-0.096; p = 0.003)	0.359	-1.13%
Loss Cost	2013.2	-0.009 (CI = +/-0.016; p = 0.226)	-0.164 (CI = +/-0.100; p = 0.003)	0.367	-0.93%
Loss Cost	2014.1	-0.010 (CI = +/-0.017; p = 0.226)	-0.167 (CI = +/-0.105; p = 0.004)	0.351	-1.02%
Loss Cost	2014.2	-0.012 (CI = +/-0.019; p = 0.200)	-0.161 (CI = +/-0.110; p = 0.007)	0.346	-1.20%
Loss Cost	2015.1	-0.016 (CI = +/-0.020; p = 0.110)	-0.174 (CI = +/-0.112; p = 0.005)	0.395	-1.62%
Loss Cost	2015.2	-0.015 (CI = +/-0.023; p = 0.195)	-0.179 (CI = +/-0.119; p = 0.006)	0.395	-1.45%
Loss Cost	2016.1	-0.012 (CI = +/-0.026; p = 0.345)	-0.171 (CI = +/-0.126; p = 0.011)	0.319	-1.16%
Loss Cost	2016.2	-0.005 (CI = +/-0.028; p = 0.709)	-0.190 (CI = +/-0.128; p = 0.007)	0.369	-0.49%
Loss Cost	2017.1	-0.003 (CI = +/-0.032; p = 0.844)	-0.185 (CI = +/-0.138; p = 0.013)	0.320	-0.29%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.040; p = 0.027)	0.934	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.041; p = 0.040)	0.928	+4.23%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.045)	0.923	+4.23%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.044; p = 0.047)	0.916	+4.24%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.084)	0.929	+4.40%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.091)	0.922	+4.41%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.075)	0.915	+4.35%
Severity	2009.2	0.042 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.045; p = 0.108)	0.905	+4.29%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.046; p = 0.134)	0.899	+4.32%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.045; p = 0.067)	0.905	+4.48%
Severity	2011.1	0.044 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.047; p = 0.086)	0.897	+4.51%
Severity	2011.2	0.044 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.049; p = 0.093)	0.885	+4.53%
Severity	2012.1	0.045 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.051; p = 0.131)	0.881	+4.62%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.109)	0.872	+4.72%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.055; p = 0.153)	0.866	+4.81%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.057; p = 0.128)	0.856	+4.93%
Severity	2014.1	0.047 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.060; p = 0.126)	0.838	+4.86%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.059; p = 0.221)	0.812	+4.56%
Severity	2015.1	0.041 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.058; p = 0.110)	0.797	+4.23%
Severity	2015.2	0.039 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.060; p = 0.177)	0.751	+4.03%
Severity	2016.1	0.042 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.275)	0.764	+4.30%
Severity	2016.2	0.046 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.062; p = 0.167)	0.775	+4.66%
Severity	2017.1	0.043 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.065; p = 0.134)	0.738	+4.41%
Frequency	2006.1	-0.034 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.073; p = 0.002)	0.756	-3.37%
Frequency	2006.2	-0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.074; p = 0.004)	0.763	-3.48%
Frequency	2007.1	-0.037 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.075; p = 0.003)	0.761	-3.59%
Frequency	2007.2	-0.037 (CI = +/-0.008; p = 0.000)	-0.115 (CI = +/-0.077; p = 0.005)	0.758	-3.65%
Frequency	2008.1	-0.039 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.077; p = 0.002)	0.769	-3.82%
Frequency	2008.2	-0.041 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.075; p = 0.005)	0.791	-4.03%
Frequency	2009.1	-0.043 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.076; p = 0.003)	0.792	-4.17%
Frequency	2009.2	-0.045 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.074; p = 0.006)	0.817	-4.42%
Frequency	2010.1	-0.047 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.003)	0.826	-4.62%
Frequency	2010.2	-0.049 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.074; p = 0.005)	0.829	-4.76%
Frequency	2011.1	-0.051 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.073; p = 0.002)	0.840	-4.99%
Frequency	2011.2	-0.053 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.074; p = 0.005)	0.848	-5.20%
Frequency	2012.1	-0.055 (CI = +/-0.010; p = 0.000)	-0.119 (CI = +/-0.075; p = 0.003)	0.845	-5.36%
Frequency	2012.2	-0.057 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.077; p = 0.007)	0.845	-5.52%
Frequency	2013.1	-0.058 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.080; p = 0.006)	0.834	-5.66%
Frequency	2013.2	-0.057 (CI = +/-0.013; p = 0.000)	-0.121 (CI = +/-0.084; p = 0.007)	0.820	-5.59%
Frequency	2014.1	-0.058 (CI = +/-0.015; p = 0.000)	-0.121 (CI = +/-0.088; p = 0.010)	0.792	-5.61%
Frequency	2014.2	-0.057 (CI = +/-0.016; p = 0.000)	-0.125 (CI = +/-0.093; p = 0.012)	0.774	-5.51%
Frequency	2015.1	-0.058 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.098; p = 0.014)	0.743	-5.61%
Frequency	2015.2	-0.054 (CI = +/-0.020; p = 0.000)	-0.140 (CI = +/-0.102; p = 0.011)	0.724	-5.27%
Frequency	2016.1	-0.054 (CI = +/-0.022; p = 0.000)	-0.139 (CI = +/-0.109; p = 0.016)	0.669	-5.23%
Frequency	2016.2	-0.050 (CI = +/-0.025; p = 0.001)	-0.148 (CI = +/-0.116; p = 0.016)	0.645	-4.92%
Frequency	2017.1	-0.046 (CI = +/-0.028; p = 0.004)	-0.137 (CI = +/-0.122; p = 0.031)	0.544	-4.51%

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	0.008 (CI = +/-0.009; p = 0.095)	0.051	+0.76%
Loss Cost	2006.2	0.005 (CI = +/-0.009; p = 0.244)	0.011	+0.53%
Loss Cost	2007.1	0.005 (CI = +/-0.010; p = 0.307)	0.002	+0.49%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.479)	-0.015	+0.35%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.437)	-0.012	+0.41%
Loss Cost	2008.2	0.001 (CI = +/-0.011; p = 0.828)	(CI = +/-0.005; p =	+0.11%
Loss Cost	2009.1	0.000 (CI = +/-0.011; p = 0.995)	-0.034	0.00%
Loss Cost	2009.2	-0.004 (CI = +/-0.011; p = 0.449)	-0.014	-0.41%
Loss Cost	2010.1	-0.005 (CI = +/-0.012; p = 0.395)	-0.009	-0.49%
Loss Cost	2010.2	-0.006 (CI = +/-0.013; p = 0.326)	0.000	-0.61%
Loss Cost	2011.1	-0.007 (CI = +/-0.013; p = 0.290)	0.007	-0.70%
Loss Cost	2011.2	-0.010 (CI = +/-0.014; p = 0.136)	0.052	-1.03%
Loss Cost	2012.1	-0.010 (CI = +/-0.015; p = 0.184)	0.035	-0.99%
Loss Cost	2012.2	-0.012 (CI = +/-0.016; p = 0.127)	0.062	-1.23%
Loss Cost	2013.1	-0.011 (CI = +/-0.018; p = 0.195)	0.035	-1.13%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.233)	0.024	-1.13%
Loss Cost	2014.1	-0.010 (CI = +/-0.021; p = 0.325)	0.001	-1.02%
Loss Cost	2014.2	-0.014 (CI = +/-0.023; p = 0.202)	0.038	-1.44%
Loss Cost	2015.1	-0.016 (CI = +/-0.026; p = 0.196)	0.043	-1.62%
Loss Cost	2015.2	-0.018 (CI = +/-0.029; p = 0.202)	0.044	-1.78%
Loss Cost	2016.1	-0.012 (CI = +/-0.031; p = 0.438)	-0.023	-1.16%
Loss Cost	2016.2	-0.009 (CI = +/-0.035; p = 0.579)	-0.047	-0.93%
Loss Cost	2017.1	-0.003 (CI = +/-0.040; p = 0.875)	-0.075	-0.29%
Severity	2006.1	0.042 (CI = +/-0.004; p = 0.000)	0.926	+4.27%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.921	+4.21%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.915	+4.23%
Severity	2007.2	0.041 (CI = +/-0.005; p = 0.000)	0.907	+4.22%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.924	+4.40%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	0.917	+4.39%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	0.908	+4.35%
Severity	2009.2	0.042 (CI = +/-0.005; p = 0.000)	0.899	+4.27%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.893	+4.32%
Severity	2010.2	0.044 (CI = +/-0.006; p = 0.000)	0.895	+4.45%
Severity	2011.1	0.044 (CI = +/-0.006; p = 0.000)	0.888	+4.51%
Severity	2011.2	0.044 (CI = +/-0.007; p = 0.000)	0.875	+4.49%
Severity	2012.1	0.045 (CI = +/-0.007; p = 0.000)	0.873	+4.62%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	0.862	+4.67%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	0.858	+4.81%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.845	+4.87%
Severity	2014.1	0.047 (CI = +/-0.010; p = 0.000)	0.824	+4.86%
Severity	2014.2	0.044 (CI = +/-0.010; p = 0.000)	0.805	+4.51%
Severity	2015.1	0.041 (CI = +/-0.011; p = 0.000)	0.775	+4.23%
Severity	2015.2	0.039 (CI = +/-0.012; p = 0.000)	0.736	+3.95%
Severity	2016.1	0.042 (CI = +/-0.013; p = 0.000)	0.759	+4.30%
Severity	2016.2	0.045 (CI = +/-0.014; p = 0.000)	0.756	+4.56%
Severity	2017.1	0.043 (CI = +/-0.016; p = 0.000)	0.706	+4.41%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	0.687	-3.37%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.704	-3.53%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.693	-3.59%
Frequency	2007.2	-0.038 (CI = +/-0.009; p = 0.000)	0.696	-3.71%
Frequency	2008.1	-0.039 (CI = +/-0.009; p = 0.000)	0.695	-3.82%
Frequency	2008.2	-0.042 (CI = +/-0.009; p = 0.000)	0.733	-4.09%
Frequency	2009.1	-0.043 (CI = +/-0.010; p = 0.000)	0.724	-4.17%
Frequency	2009.2	-0.046 (CI = +/-0.010; p = 0.000)	0.765	-4.48%
Frequency	2010.1	-0.047 (CI = +/-0.010; p = 0.000)	0.762	-4.62%
Frequency	2010.2	-0.050 (CI = +/-0.011; p = 0.000)	0.775	-4.84%
Frequency	2011.1	-0.051 (CI = +/-0.011; p = 0.000)	0.772	-4.99%
Frequency	2011.2	-0.054 (CI = +/-0.011; p = 0.000)	0.793	-5.29%
Frequency	2012.1	-0.055 (CI = +/-0.012; p = 0.000)	0.778	-5.36%
Frequency	2012.2	-0.058 (CI = +/-0.013; p = 0.000)	0.788	-5.63%
Frequency	2013.1	-0.058 (CI = +/-0.014; p = 0.000)	0.767	-5.66%
Frequency	2013.2	-0.059 (CI = +/-0.016; p = 0.000)	0.746	-5.73%
Frequency	2014.1	-0.058 (CI = +/-0.017; p = 0.000)	0.711	-5.61%
Frequency	2014.2	-0.059 (CI = +/-0.019; p = 0.000)	0.686	-5.69%
Frequency	2015.1	-0.058 (CI = +/-0.021; p = 0.000)	0.643	-5.61%
Frequency	2015.2	-0.057 (CI = +/-0.024; p = 0.000)	0.594	-5.51%
Frequency	2016.1	-0.054 (CI = +/-0.026; p = 0.001)	0.527	-5.23%
Frequency	2016.2	-0.054 (CI = +/-0.030; p = 0.002)	0.478	-5.25%
Frequency	2017.1	-0.046 (CI = +/-0.033; p = 0.010)	0.369	-4.51%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.006; p = 0.034)	-0.182 (CI = +/-0.160; p = 0.027)	0.428	+2.29%
Loss Cost	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.006 (CI = +/-0.005; p = 0.024)	-0.159 (CI = +/-0.158; p = 0.048)	0.397	+2.00%
Loss Cost	2007.1	0.020 (CI = +/-0.012; p = 0.001)	0.006 (CI = +/-0.006; p = 0.028)	-0.163 (CI = +/-0.163; p = 0.050)	0.390	+2.05%
Loss Cost	2007.2	0.019 (CI = +/-0.012; p = 0.004)	0.006 (CI = +/-0.006; p = 0.027)	-0.154 (CI = +/-0.168; p = 0.071)	0.367	+1.93%
Loss Cost	2008.1	0.022 (CI = +/-0.013; p = 0.002)	0.006 (CI = +/-0.006; p = 0.032)	-0.173 (CI = +/-0.171; p = 0.048)	0.392	+2.19%
Loss Cost	2008.2	0.018 (CI = +/-0.014; p = 0.013)	0.006 (CI = +/-0.005; p = 0.014)	-0.143 (CI = +/-0.169; p = 0.094)	0.375	+1.77%
Loss Cost	2009.1	0.017 (CI = +/-0.015; p = 0.027)	0.007 (CI = +/-0.006; p = 0.022)	-0.137 (CI = +/-0.176; p = 0.121)	0.363	+1.69%
Loss Cost	2009.2	0.010 (CI = +/-0.014; p = 0.157)	0.007 (CI = +/-0.005; p = 0.007)	-0.091 (CI = +/-0.163; p = 0.263)	0.397	+1.02%
Loss Cost	2010.1	0.010 (CI = +/-0.016; p = 0.210)	0.007 (CI = +/-0.005; p = 0.009)	-0.089 (CI = +/-0.172; p = 0.297)	0.394	+0.99%
Loss Cost	2010.2	0.009 (CI = +/-0.017; p = 0.301)	0.007 (CI = +/-0.005; p = 0.010)	-0.082 (CI = +/-0.180; p = 0.356)	0.392	+0.89%
Loss Cost	2011.1	0.008 (CI = +/-0.019; p = 0.380)	0.007 (CI = +/-0.005; p = 0.011)	-0.079 (CI = +/-0.191; p = 0.402)	0.389	+0.84%
Loss Cost	2011.2	0.002 (CI = +/-0.020; p = 0.819)	0.008 (CI = +/-0.005; p = 0.006)	-0.040 (CI = +/-0.192; p = 0.666)	0.424	+0.23%
Loss Cost	2012.1	0.005 (CI = +/-0.023; p = 0.680)	0.008 (CI = +/-0.006; p = 0.009)	-0.055 (CI = +/-0.204; p = 0.584)	0.418	+0.46%
Loss Cost	2012.2	0.000 (CI = +/-0.025; p = 0.985)	0.008 (CI = +/-0.006; p = 0.008)	-0.029 (CI = +/-0.215; p = 0.784)	0.433	+0.02%
Loss Cost	2013.1	0.004 (CI = +/-0.028; p = 0.762)	0.008 (CI = +/-0.006; p = 0.013)	-0.051 (CI = +/-0.229; p = 0.645)	0.425	+0.41%
Loss Cost	2013.2	0.006 (CI = +/-0.032; p = 0.721)	0.008 (CI = +/-0.006; p = 0.019)	-0.059 (CI = +/-0.249; p = 0.622)	0.416	+0.56%
Loss Cost	2014.1	0.011 (CI = +/-0.037; p = 0.549)	0.007 (CI = +/-0.006; p = 0.032)	-0.087 (CI = +/-0.270; p = 0.504)	0.411	+1.07%
Loss Cost	2014.2	0.000 (CI = +/-0.041; p = 1.000)	0.008 (CI = +/-0.007; p = 0.020)	-0.031 (CI = +/-0.286; p = 0.821)	0.444	+0.00%
Loss Cost	2015.1	-0.006 (CI = +/-0.048; p = 0.811)	0.008 (CI = +/-0.007; p = 0.021)	-0.003 (CI = +/-0.317; p = 0.985)	0.447	-0.55%
Loss Cost	2015.2	-0.013 (CI = +/-0.057; p = 0.639)	0.009 (CI = +/-0.008; p = 0.023)	0.032 (CI = +/-0.353; p = 0.847)	0.452	-1.27%
Loss Cost	2016.1	0.007 (CI = +/-0.065; p = 0.819)	0.007 (CI = +/-0.008; p = 0.066)	-0.060 (CI = +/-0.379; p = 0.737)	0.436	+0.70%
Loss Cost	2016.2	0.014 (CI = +/-0.078; p = 0.711)	0.007 (CI = +/-0.009; p = 0.123)	-0.090 (CI = +/-0.435; p = 0.659)	0.418	+1.38%
Loss Cost	2017.1	0.036 (CI = +/-0.092; p = 0.404)	0.005 (CI = +/-0.010; p = 0.297)	-0.186 (CI = +/-0.481; p = 0.412)	0.421	+3.70%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.805)	0.006 (CI = +/-0.095; p = 0.895)	0.922	+4.26%
Severity	2006.2	0.041 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.763)	0.015 (CI = +/-0.096; p = 0.756)	0.916	+4.15%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.776)	0.013 (CI = +/-0.099; p = 0.793)	0.910	+4.17%
Severity	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.772)	0.014 (CI = +/-0.103; p = 0.776)	0.902	+4.15%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.890)	-0.010 (CI = +/-0.096; p = 0.832)	0.919	+4.49%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.885)	-0.009 (CI = +/-0.100; p = 0.857)	0.911	+4.48%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.863)	-0.005 (CI = +/-0.104; p = 0.927)	0.902	+4.42%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.798)	0.007 (CI = +/-0.107; p = 0.900)	0.892	+4.25%
Severity	2010.1	0.043 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.846)	-0.001 (CI = +/-0.111; p = 0.985)	0.885	+4.36%
Severity	2010.2	0.045 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.955)	-0.019 (CI = +/-0.113; p = 0.734)	0.887	+4.64%
Severity	2011.1	0.047 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.003; p = 0.980)	-0.029 (CI = +/-0.118; p = 0.616)	0.881	+4.81%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.004; p = 0.983)	-0.029 (CI = +/-0.125; p = 0.640)	0.866	+4.80%
Severity	2012.1	0.050 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.004; p = 0.853)	-0.049 (CI = +/-0.130; p = 0.440)	0.866	+5.15%
Severity	2012.2	0.052 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.004; p = 0.780)	-0.061 (CI = +/-0.138; p = 0.364)	0.856	+5.37%
Severity	2013.1	0.057 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.614)	-0.088 (CI = +/-0.142; p = 0.210)	0.858	+5.86%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.516)	-0.108 (CI = +/-0.152; p = 0.154)	0.848	+6.22%
Severity	2014.1	0.062 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.478)	-0.119 (CI = +/-0.166; p = 0.148)	0.829	+6.44%
Severity	2014.2	0.055 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.699)	-0.081 (CI = +/-0.174; p = 0.339)	0.796	+5.68%
Severity	2015.1	0.049 (CI = +/-0.029; p = 0.002)	0.000 (CI = +/-0.004; p = 0.924)	-0.048 (CI = +/-0.188; p = 0.595)	0.753	+4.99%
Severity	2015.2	0.041 (CI = +/-0.033; p = 0.019)	0.000 (CI = +/-0.004; p = 0.819)	-0.009 (CI = +/-0.204; p = 0.924)	0.703	+4.17%
Severity	2016.1	0.054 (CI = +/-0.037; p = 0.007)	-0.001 (CI = +/-0.005; p = 0.771)	-0.070 (CI = +/-0.215; p = 0.492)	0.736	+5.53%
Severity	2016.2	0.067 (CI = +/-0.042; p = 0.005)	-0.002 (CI = +/-0.005; p = 0.453)	-0.128 (CI = +/-0.232; p = 0.253)	0.749	+6.89%
Severity	2017.1	0.067 (CI = +/-0.051; p = 0.016)	-0.002 (CI = +/-0.006; p = 0.512)	-0.127 (CI = +/-0.269; p = 0.320)	0.688	+6.88%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.004; p = 0.012)	-0.188 (CI = +/-0.124; p = 0.004)	0.850	-1.89%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.174 (CI = +/-0.125; p = 0.008)	0.856	-2.06%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.004; p = 0.011)	-0.176 (CI = +/-0.129; p = 0.009)	0.850	-2.04%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.011)	-0.169 (CI = +/-0.133; p = 0.015)	0.848	-2.13%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.012)	-0.163 (CI = +/-0.138; p = 0.022)	0.844	-2.21%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	-0.134 (CI = +/-0.133; p = 0.048)	0.866	-2.59%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	-0.133 (CI = +/-0.138; p = 0.060)	0.859	-2.61%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.098 (CI = +/-0.130; p = 0.135)	0.886	-3.09%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.088 (CI = +/-0.135; p = 0.193)	0.883	-3.23%
Frequency	2010.2	-0.037 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.064 (CI = +/-0.136; p = 0.345)	0.890	-3.59%
Frequency	2011.1	-0.039 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.050 (CI = +/-0.142; p = 0.476)	0.888	-3.79%
Frequency	2011.2	-0.045 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.137; p = 0.859)	0.906	-4.36%
Frequency	2012.1	-0.046 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.145; p = 0.938)	0.898	-4.46%
Frequency	2012.2	-0.052 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.143; p = 0.640)	0.911	-5.07%
Frequency	2013.1	-0.053 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.155; p = 0.622)	0.902	-5.14%
Frequency	2013.2	-0.055 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.167; p = 0.553)	0.893	-5.33%
Frequency	2014.1	-0.052 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.032 (CI = +/-0.182; p = 0.717)	0.879	-5.05%
Frequency	2014.2	-0.055 (CI = +/-0.029; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.050 (CI = +/-0.199; p = 0.603)	0.869	-5.37%
Frequency	2015.1	-0.054 (CI = +/-0.034; p = 0.004)	0.009 (CI = +/-0.005; p = 0.002)	0.045 (CI = +/-0.222; p = 0.673)	0.850	-5.28%
Frequency	2015.2	-0.054 (CI = +/-0.040; p = 0.013)	0.009 (CI = +/-0.005; p = 0.004)	0.042 (CI = +/-0.251; p = 0.727)	0.828	-5.22%
Frequency	2016.1	-0.047 (CI = +/-0.048; p = 0.056)	0.008 (CI = +/-0.006; p = 0.012)	0.010 (CI = +/-0.283; p = 0.941)	0.798	-4.57%
Frequency	2016.2	-0.053 (CI = +/-0.058; p = 0.072)	0.009 (CI = +/-0.007; p = 0.016)	0.037 (CI = +/-0.323; p = 0.805)	0.779	-5.16%
Frequency	2017.1	-0.030 (CI = +/-0.066; p = 0.332)	0.007 (CI = +/-0.007; p = 0.063)	-0.059 (CI = +/-0.343; p = 0.713)	0.747	-2.98%

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	0.023 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.058; p = 0.000)	-0.265 (CI = +/-0.101; p = 0.000)	0.653	+2.36%
Loss Cost	2006.2	0.022 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.059; p = 0.000)	-0.256 (CI = +/-0.102; p = 0.000)	0.616	+2.22%
Loss Cost	2007.1	0.021 (CI = +/-0.009; p = 0.000)	-0.151 (CI = +/-0.060; p = 0.000)	-0.252 (CI = +/-0.106; p = 0.000)	0.613	+2.16%
Loss Cost	2007.2	0.022 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.062; p = 0.000)	-0.255 (CI = +/-0.109; p = 0.000)	0.595	+2.21%
Loss Cost	2008.1	0.023 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.064; p = 0.000)	-0.263 (CI = +/-0.113; p = 0.000)	0.600	+2.33%
Loss Cost	2008.2	0.021 (CI = +/-0.011; p = 0.001)	0.006 (CI = +/-0.005; p = 0.014)	-0.251 (CI = +/-0.114; p = 0.000)	0.562	+2.13%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.003)	-0.149 (CI = +/-0.066; p = 0.000)	-0.239 (CI = +/-0.117; p = 0.000)	0.568	+1.92%
Loss Cost	2009.2	0.015 (CI = +/-0.012; p = 0.016)	-0.138 (CI = +/-0.064; p = 0.000)	-0.217 (CI = +/-0.114; p = 0.001)	0.549	+1.52%
Loss Cost	2010.1	0.014 (CI = +/-0.013; p = 0.044)	-0.142 (CI = +/-0.066; p = 0.000)	-0.208 (CI = +/-0.119; p = 0.001)	0.554	+1.36%
Loss Cost	2010.2	0.015 (CI = +/-0.014; p = 0.034)	-0.147 (CI = +/-0.067; p = 0.000)	-0.218 (CI = +/-0.123; p = 0.001)	0.562	+1.56%
Loss Cost	2011.1	0.013 (CI = +/-0.015; p = 0.085)	-0.152 (CI = +/-0.070; p = 0.000)	-0.207 (CI = +/-0.128; p = 0.003)	0.569	+1.35%
Loss Cost	2011.2	0.012 (CI = +/-0.017; p = 0.163)	-0.148 (CI = +/-0.072; p = 0.000)	-0.199 (CI = +/-0.134; p = 0.005)	0.554	+1.18%
Loss Cost	2012.1	0.012 (CI = +/-0.019; p = 0.183)	-0.147 (CI = +/-0.076; p = 0.001)	-0.203 (CI = +/-0.142; p = 0.007)	0.545	+1.25%
Loss Cost	2012.2	0.014 (CI = +/-0.021; p = 0.190)	-0.149 (CI = +/-0.079; p = 0.001)	-0.208 (CI = +/-0.150; p = 0.009)	0.541	+1.37%
Loss Cost	2013.1	0.016 (CI = +/-0.023; p = 0.174)	-0.145 (CI = +/-0.083; p = 0.002)	-0.218 (CI = +/-0.159; p = 0.010)	0.529	+1.59%
Loss Cost	2013.2	0.023 (CI = +/-0.024; p = 0.059)	-0.158 (CI = +/-0.081; p = 0.001)	-0.248 (CI = +/-0.157; p = 0.004)	0.585	+2.36%
Loss Cost	2014.1	0.026 (CI = +/-0.027; p = 0.060)	-0.153 (CI = +/-0.085; p = 0.001)	-0.259 (CI = +/-0.168; p = 0.005)	0.578	+2.64%
Loss Cost	2014.2	0.027 (CI = +/-0.031; p = 0.084)	-0.154 (CI = +/-0.090; p = 0.002)	-0.262 (CI = +/-0.179; p = 0.007)	0.567	+2.72%
Loss Cost	2015.1	0.023 (CI = +/-0.035; p = 0.183)	-0.160 (CI = +/-0.095; p = 0.003)	-0.247 (CI = +/-0.190; p = 0.014)	0.572	+2.30%
Loss Cost	2015.2	0.030 (CI = +/-0.037; p = 0.104)	-0.172 (CI = +/-0.097; p = 0.002)	-0.270 (CI = +/-0.195; p = 0.010)	0.603	+3.08%
Loss Cost	2016.1	0.042 (CI = +/-0.039; p = 0.034)	-0.154 (CI = +/-0.095; p = 0.004)	-0.306 (CI = +/-0.190; p = 0.004)	0.619	+4.32%
Loss Cost	2016.2	0.058 (CI = +/-0.034; p = 0.003)	-0.179 (CI = +/-0.080; p = 0.000)	-0.341 (CI = +/-0.158; p = 0.001)	0.760	+5.97%
Loss Cost	2017.1	0.066 (CI = +/-0.035; p = 0.002)	-0.166 (CI = +/-0.080; p = 0.001)	-0.358 (CI = +/-0.155; p = 0.000)	0.778	+6.83%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.029)	0.005 (CI = +/-0.071; p = 0.885)	0.932	+4.24%
Severity	2006.2	0.041 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.042; p = 0.042)	0.010 (CI = +/-0.073; p = 0.791)	0.926	+4.17%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.046)	0.010 (CI = +/-0.076; p = 0.781)	0.920	+4.15%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.045; p = 0.050)	0.009 (CI = +/-0.078; p = 0.811)	0.913	+4.17%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.094)	-0.009 (CI = +/-0.074; p = 0.805)	0.926	+4.47%
Severity	2008.2	0.044 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.098)	-0.010 (CI = +/-0.077; p = 0.787)	0.919	+4.49%
Severity	2009.1	0.043 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.083)	-0.004 (CI = +/-0.079; p = 0.915)	0.912	+4.39%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.115)	0.002 (CI = +/-0.082; p = 0.970)	0.902	+4.28%
Severity	2010.1	0.042 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.047; p = 0.145)	-0.002 (CI = +/-0.086; p = 0.964)	0.895	+4.34%
Severity	2010.2	0.045 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.046; p = 0.075)	-0.017 (CI = +/-0.084; p = 0.676)	0.902	+4.65%
Severity	2011.1	0.046 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.100)	-0.021 (CI = +/-0.089; p = 0.622)	0.894	+4.73%
Severity	2011.2	0.047 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.103)	-0.024 (CI = +/-0.093; p = 0.593)	0.882	+4.80%
Severity	2012.1	0.049 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.052; p = 0.156)	-0.035 (CI = +/-0.097; p = 0.460)	0.878	+5.03%
Severity	2012.2	0.051 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.053; p = 0.121)	-0.046 (CI = +/-0.100; p = 0.353)	0.872	+5.28%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.055; p = 0.186)	-0.059 (CI = +/-0.105; p = 0.255)	0.869	+5.58%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.056; p = 0.136)	-0.072 (CI = +/-0.108; p = 0.179)	0.863	+5.93%
Severity	2014.1	0.057 (CI = +/-0.019; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.155)	-0.071 (CI = +/-0.116; p = 0.213)	0.844	+5.91%
Severity	2014.2	0.053 (CI = +/-0.020; p = 0.000)	-0.034 (CI = +/-0.060; p = 0.241)	-0.055 (CI = +/-0.118; p = 0.343)	0.811	+5.41%
Severity	2015.1	0.046 (CI = +/-0.022; p = 0.000)	-0.044 (CI = +/-0.059; p = 0.134)	-0.032 (CI = +/-0.119; p = 0.578)	0.788	+4.75%
Severity	2015.2	0.043 (CI = +/-0.024; p = 0.002)	-0.039 (CI = +/-0.062; p = 0.198)	-0.022 (CI = +/-0.125; p = 0.712)	0.736	+4.41%
Severity	2016.1	0.049 (CI = +/-0.026; p = 0.001)	-0.030 (CI = +/-0.063; p = 0.322)	-0.040 (CI = +/-0.127; p = 0.507)	0.754	+5.04%
Severity	2016.2	0.056 (CI = +/-0.027; p = 0.001)	-0.040 (CI = +/-0.063; p = 0.189)	-0.054 (CI = +/-0.124; p = 0.361)	0.773	+5.71%
Severity	2017.1	0.052 (CI = +/-0.030; p = 0.002)	-0.046 (CI = +/-0.067; p = 0.164)	-0.047 (CI = +/-0.130; p = 0.441)	0.730	+5.37%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.051; p = 0.000)	-0.270 (CI = +/-0.088; p = 0.000)	0.884	-1.80%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.052; p = 0.000)	-0.266 (CI = +/-0.091; p = 0.000)	0.884	-1.87%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.054; p = 0.000)	-0.263 (CI = +/-0.094; p = 0.000)	0.880	-1.91%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.055; p = 0.000)	-0.264 (CI = +/-0.097; p = 0.000)	0.877	-1.89%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.056; p = 0.000)	-0.254 (CI = +/-0.099; p = 0.000)	0.877	-2.04%
Frequency	2008.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.056; p = 0.001)	-0.241 (CI = +/-0.099; p = 0.000)	0.885	-2.26%
Frequency	2009.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.058; p = 0.001)	-0.235 (CI = +/-0.103; p = 0.000)	0.881	-2.36%
Frequency	2009.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	-0.219 (CI = +/-0.103; p = 0.000)	0.890	-2.65%
Frequency	2010.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.058; p = 0.001)	-0.206 (CI = +/-0.105; p = 0.000)	0.890	-2.86%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	-0.105 (CI = +/-0.060; p = 0.001)	-0.201 (CI = +/-0.110; p = 0.001)	0.888	-2.96%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.112 (CI = +/-0.061; p = 0.001)	-0.186 (CI = +/-0.113; p = 0.002)	0.889	-3.23%
Frequency	2011.2	-0.035 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.063; p = 0.002)	-0.175 (CI = +/-0.117; p = 0.005)	0.890	-3.45%
Frequency	2012.1	-0.037 (CI = +/-0.016; p = 0.000)	-0.110 (CI = +/-0.066; p = 0.002)	-0.168 (CI = +/-0.123; p = 0.010)	0.882	-3.59%
Frequency	2012.2	-0.038 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.068; p = 0.004)	-0.162 (CI = +/-0.130; p = 0.017)	0.878	-3.71%
Frequency	2013.1	-0.039 (CI = +/-0.020; p = 0.001)	-0.109 (CI = +/-0.072; p = 0.005)	-0.159 (CI = +/-0.138; p = 0.027)	0.866	-3.78%
Frequency	2013.2	-0.034 (CI = +/-0.022; p = 0.004)	-0.116 (CI = +/-0.074; p = 0.004)	-0.176 (CI = +/-0.143; p = 0.019)	0.861	-3.37%
Frequency	2014.1	-0.031 (CI = +/-0.025; p = 0.016)	-0.111 (CI = +/-0.077; p = 0.008)	-0.188 (CI = +/-0.152; p = 0.018)	0.843	-3.09%
Frequency	2014.2	-0.026 (CI = +/-0.027; p = 0.059)	-0.120 (CI = +/-0.079; p = 0.005)	-0.207 (CI = +/-0.157; p = 0.013)	0.839	-2.56%
Frequency	2015.1	-0.024 (CI = +/-0.031; p = 0.120)	-0.116 (CI = +/-0.084; p = 0.010)	-0.215 (CI = +/-0.168; p = 0.016)	0.817	-2.34%
Frequency	2015.2	-0.013 (CI = +/-0.031; p = 0.386)	-0.133 (CI = +/-0.079; p = 0.003)	-0.248 (CI = +/-0.159; p = 0.005)	0.836	-1.27%
Frequency	2016.1	-0.007 (CI = +/-0.034; p = 0.668)	-0.124 (CI = +/-0.083; p = 0.007)	-0.266 (CI = +/-0.165; p = 0.004)	0.815	-0.68%
Frequency	2016.2	0.002 (CI = +/-0.034; p = 0.882)	-0.139 (CI = +/-0.081; p = 0.003)	-0.286 (CI = +/-0.159; p = 0.002)	0.831	+0.24%
Frequency	2017.1	0.014 (CI = +/-0.032; p = 0.368)	-0.120 (CI = +/-0.074; p = 0.004)	-0.310 (CI = +/-0.143; p = 0.001)	0.839	+1.38%

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	0.025 (CI = +/-0.011; p = 0.000)	-0.284 (CI = +/-0.136; p = 0.000)	0.362	+2.48%
Loss Cost	2006.2	0.022 (CI = +/-0.011; p = 0.000)	-0.267 (CI = +/-0.136; p = 0.000)	0.313	+2.22%
Loss Cost	2007.1	0.023 (CI = +/-0.012; p = 0.001)	-0.272 (CI = +/-0.141; p = 0.000)	0.307	+2.29%
Loss Cost	2007.2	0.022 (CI = +/-0.013; p = 0.002)	-0.266 (CI = +/-0.145; p = 0.001)	0.278	+2.21%
Loss Cost	2008.1	0.025 (CI = +/-0.014; p = 0.001)	-0.283 (CI = +/-0.147; p = 0.000)	0.310	+2.48%
Loss Cost	2008.2	0.021 (CI = +/-0.014; p = 0.006)	0.006 (CI = +/-0.005; p = 0.014)	0.267	+2.13%
Loss Cost	2009.1	0.021 (CI = +/-0.016; p = 0.011)	-0.260 (CI = +/-0.154; p = 0.002)	0.251	+2.10%
Loss Cost	2009.2	0.015 (CI = +/-0.016; p = 0.059)	-0.228 (CI = +/-0.148; p = 0.004)	0.231	+1.52%
Loss Cost	2010.1	0.015 (CI = +/-0.017; p = 0.075)	-0.230 (CI = +/-0.155; p = 0.005)	0.228	+1.56%
Loss Cost	2010.2	0.015 (CI = +/-0.019; p = 0.103)	-0.230 (CI = +/-0.163; p = 0.007)	0.224	+1.56%
Loss Cost	2011.1	0.016 (CI = +/-0.021; p = 0.124)	-0.233 (CI = +/-0.171; p = 0.010)	0.221	+1.61%
Loss Cost	2011.2	0.012 (CI = +/-0.022; p = 0.286)	-0.212 (CI = +/-0.176; p = 0.020)	0.221	+1.18%
Loss Cost	2012.1	0.015 (CI = +/-0.024; p = 0.204)	-0.229 (CI = +/-0.183; p = 0.017)	0.228	+1.55%
Loss Cost	2012.2	0.014 (CI = +/-0.027; p = 0.308)	-0.221 (CI = +/-0.194; p = 0.027)	0.225	+1.37%
Loss Cost	2013.1	0.019 (CI = +/-0.029; p = 0.188)	-0.246 (CI = +/-0.200; p = 0.019)	0.236	+1.95%
Loss Cost	2013.2	0.023 (CI = +/-0.033; p = 0.153)	-0.263 (CI = +/-0.211; p = 0.018)	0.242	+2.36%
Loss Cost	2014.1	0.031 (CI = +/-0.036; p = 0.089)	-0.291 (CI = +/-0.219; p = 0.012)	0.265	+3.10%
Loss Cost	2014.2	0.027 (CI = +/-0.040; p = 0.176)	-0.277 (CI = +/-0.232; p = 0.022)	0.258	+2.72%
Loss Cost	2015.1	0.028 (CI = +/-0.045; p = 0.204)	-0.283 (CI = +/-0.249; p = 0.028)	0.254	+2.87%
Loss Cost	2015.2	0.030 (CI = +/-0.051; p = 0.225)	-0.289 (CI = +/-0.266; p = 0.035)	0.249	+3.08%
Loss Cost	2016.1	0.048 (CI = +/-0.051; p = 0.063)	-0.340 (CI = +/-0.252; p = 0.012)	0.314	+4.95%
Loss Cost	2016.2	0.058 (CI = +/-0.056; p = 0.043)	-0.363 (CI = +/-0.259; p = 0.010)	0.340	+5.97%
Loss Cost	2017.1	0.072 (CI = +/-0.056; p = 0.016)	-0.391 (CI = +/-0.249; p = 0.005)	0.412	+7.51%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.075; p = 0.988)	0.924	+4.27%
Severity	2006.2	0.041 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.077; p = 0.867)	0.918	+4.17%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.079; p = 0.904)	0.912	+4.19%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.082; p = 0.885)	0.904	+4.17%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.076; p = 0.712)	0.922	+4.50%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.079; p = 0.739)	0.914	+4.49%
Severity	2009.1	0.043 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.082; p = 0.807)	0.905	+4.43%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.084; p = 0.974)	0.895	+4.28%
Severity	2010.1	0.043 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.087; p = 0.865)	0.889	+4.39%
Severity	2010.2	0.045 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.088; p = 0.633)	0.892	+4.65%
Severity	2011.1	0.047 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.092; p = 0.532)	0.886	+4.80%
Severity	2011.2	0.047 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.097; p = 0.557)	0.872	+4.80%
Severity	2012.1	0.050 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.099; p = 0.391)	0.872	+5.10%
Severity	2012.2	0.051 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.104; p = 0.333)	0.862	+5.28%
Severity	2013.1	0.055 (CI = +/-0.016; p = 0.000)	-0.066 (CI = +/-0.106; p = 0.211)	0.863	+5.67%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.111; p = 0.171)	0.853	+5.93%
Severity	2014.1	0.059 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.119; p = 0.174)	0.833	+6.04%
Severity	2014.2	0.053 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.119; p = 0.319)	0.806	+5.41%
Severity	2015.1	0.048 (CI = +/-0.022; p = 0.000)	-0.042 (CI = +/-0.123; p = 0.484)	0.768	+4.91%
Severity	2015.2	0.043 (CI = +/-0.024; p = 0.002)	-0.026 (CI = +/-0.127; p = 0.666)	0.722	+4.41%
Severity	2016.1	0.050 (CI = +/-0.025; p = 0.001)	-0.047 (CI = +/-0.125; p = 0.437)	0.753	+5.16%
Severity	2016.2	0.056 (CI = +/-0.027; p = 0.001)	-0.059 (CI = +/-0.127; p = 0.333)	0.756	+5.71%
Severity	2017.1	0.054 (CI = +/-0.031; p = 0.002)	-0.056 (CI = +/-0.135; p = 0.379)	0.702	+5.55%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.284 (CI = +/-0.109; p = 0.000)	0.823	-1.72%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.273 (CI = +/-0.111; p = 0.000)	0.827	-1.87%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.277 (CI = +/-0.114; p = 0.000)	0.820	-1.82%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.001)	-0.272 (CI = +/-0.118; p = 0.000)	0.817	-1.89%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.002)	-0.269 (CI = +/-0.122; p = 0.000)	0.812	-1.93%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.121; p = 0.000)	0.828	-2.26%
Frequency	2009.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.251 (CI = +/-0.126; p = 0.000)	0.820	-2.24%
Frequency	2009.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.227 (CI = +/-0.124; p = 0.001)	0.840	-2.65%
Frequency	2010.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.223 (CI = +/-0.129; p = 0.001)	0.834	-2.71%
Frequency	2010.2	-0.030 (CI = +/-0.015; p = 0.000)	-0.209 (CI = +/-0.133; p = 0.003)	0.835	-2.96%
Frequency	2011.1	-0.031 (CI = +/-0.017; p = 0.001)	-0.205 (CI = +/-0.140; p = 0.006)	0.828	-3.05%
Frequency	2011.2	-0.035 (CI = +/-0.018; p = 0.001)	-0.184 (CI = +/-0.142; p = 0.013)	0.835	-3.45%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	-0.188 (CI = +/-0.150; p = 0.017)	0.822	-3.38%
Frequency	2012.2	-0.038 (CI = +/-0.022; p = 0.002)	-0.172 (CI = +/-0.156; p = 0.033)	0.822	-3.71%
Frequency	2013.1	-0.036 (CI = +/-0.024; p = 0.006)	-0.180 (CI = +/-0.165; p = 0.034)	0.806	-3.53%
Frequency	2013.2	-0.034 (CI = +/-0.027; p = 0.016)	-0.187 (CI = +/-0.176; p = 0.038)	0.788	-3.37%
Frequency	2014.1	-0.028 (CI = +/-0.030; p = 0.062)	-0.211 (CI = +/-0.182; p = 0.025)	0.771	-2.77%
Frequency	2014.2	-0.026 (CI = +/-0.033; p = 0.120)	-0.219 (CI = +/-0.194; p = 0.029)	0.751	-2.56%
Frequency	2015.1	-0.020 (CI = +/-0.037; p = 0.276)	-0.241 (CI = +/-0.202; p = 0.022)	0.729	-1.94%
Frequency	2015.2	-0.013 (CI = +/-0.041; p = 0.514)	-0.263 (CI = +/-0.211; p = 0.018)	0.706	-1.27%
Frequency	2016.1	-0.002 (CI = +/-0.043; p = 0.923)	-0.293 (CI = +/-0.211; p = 0.010)	0.690	-0.20%
Frequency	2016.2	0.002 (CI = +/-0.048; p = 0.916)	-0.304 (CI = +/-0.223; p = 0.011)	0.663	+0.24%
Frequency	2017.1	0.018 (CI = +/-0.045; p = 0.390)	-0.335 (CI = +/-0.198; p = 0.003)	0.679	+1.86%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.023 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.208 (CI = +/-0.156; p = 0.011)	0.456	+2.34%
Loss Cost	2006.2	0.020 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.154; p = 0.019)	0.427	+2.07%
Loss Cost	2007.1	0.021 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.191 (CI = +/-0.158; p = 0.020)	0.421	+2.12%
Loss Cost	2007.2	0.020 (CI = +/-0.012; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.163; p = 0.029)	0.399	+2.01%
Loss Cost	2008.1	0.022 (CI = +/-0.012; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	-0.201 (CI = +/-0.165; p = 0.019)	0.426	+2.26%
Loss Cost	2008.2	0.019 (CI = +/-0.013; p = 0.005)	0.006 (CI = +/-0.005; p = 0.014)	-0.174 (CI = +/-0.162; p = 0.036)	0.410	+1.88%
Loss Cost	2009.1	0.018 (CI = +/-0.014; p = 0.011)	0.012 (CI = +/-0.005; p = 0.000)	-0.170 (CI = +/-0.168; p = 0.048)	0.398	+1.82%
Loss Cost	2009.2	0.012 (CI = +/-0.013; p = 0.070)	0.011 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.155; p = 0.098)	0.431	+1.22%
Loss Cost	2010.1	0.012 (CI = +/-0.014; p = 0.098)	0.011 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.162; p = 0.113)	0.428	+1.21%
Loss Cost	2010.2	0.011 (CI = +/-0.016; p = 0.149)	0.011 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.170; p = 0.141)	0.425	+1.15%
Loss Cost	2011.1	0.011 (CI = +/-0.017; p = 0.195)	0.011 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.179; p = 0.164)	0.422	+1.13%
Loss Cost	2011.2	0.006 (CI = +/-0.018; p = 0.486)	0.010 (CI = +/-0.005; p = 0.001)	-0.094 (CI = +/-0.180; p = 0.289)	0.449	+0.63%
Loss Cost	2012.1	0.009 (CI = +/-0.020; p = 0.375)	0.011 (CI = +/-0.005; p = 0.001)	-0.109 (CI = +/-0.188; p = 0.242)	0.448	+0.88%
Loss Cost	2012.2	0.006 (CI = +/-0.022; p = 0.600)	0.010 (CI = +/-0.005; p = 0.001)	-0.091 (CI = +/-0.197; p = 0.346)	0.456	+0.57%
Loss Cost	2013.1	0.010 (CI = +/-0.025; p = 0.414)	0.011 (CI = +/-0.006; p = 0.001)	-0.114 (CI = +/-0.206; p = 0.262)	0.456	+0.99%
Loss Cost	2013.2	0.012 (CI = +/-0.028; p = 0.378)	0.011 (CI = +/-0.006; p = 0.001)	-0.125 (CI = +/-0.221; p = 0.249)	0.452	+1.20%
Loss Cost	2014.1	0.017 (CI = +/-0.031; p = 0.260)	0.011 (CI = +/-0.006; p = 0.001)	-0.152 (CI = +/-0.233; p = 0.188)	0.455	+1.72%
Loss Cost	2014.2	0.010 (CI = +/-0.034; p = 0.549)	0.011 (CI = +/-0.006; p = 0.003)	-0.116 (CI = +/-0.245; p = 0.328)	0.476	+1.00%
Loss Cost	2015.1	0.008 (CI = +/-0.040; p = 0.688)	0.011 (CI = +/-0.007; p = 0.005)	-0.105 (CI = +/-0.266; p = 0.412)	0.473	+0.76%
Loss Cost	2015.2	0.005 (CI = +/-0.046; p = 0.823)	0.010 (CI = +/-0.007; p = 0.009)	-0.093 (CI = +/-0.291; p = 0.503)	0.468	+0.49%
Loss Cost	2016.1	0.022 (CI = +/-0.049; p = 0.351)	0.011 (CI = +/-0.007; p = 0.004)	-0.165 (CI = +/-0.291; p = 0.243)	0.490	+2.20%
Loss Cost	2016.2	0.029 (CI = +/-0.056; p = 0.285)	0.012 (CI = +/-0.007; p = 0.005)	-0.193 (CI = +/-0.317; p = 0.209)	0.484	+2.93%
Loss Cost	2017.1	0.046 (CI = +/-0.062; p = 0.132)	0.013 (CI = +/-0.007; p = 0.003)	-0.255 (CI = +/-0.327; p = 0.114)	0.513	+4.67%
Severity	2006.1	0.043 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.721)	-0.017 (CI = +/-0.094; p = 0.710)	0.922	+4.37%
Severity	2006.2	0.042 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.818)	-0.010 (CI = +/-0.096; p = 0.831)	0.916	+4.27%
Severity	2007.1	0.042 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.790)	-0.013 (CI = +/-0.099; p = 0.796)	0.910	+4.30%
Severity	2007.2	0.042 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.803)	-0.012 (CI = +/-0.102; p = 0.812)	0.902	+4.30%
Severity	2008.1	0.045 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.504)	-0.035 (CI = +/-0.094; p = 0.449)	0.920	+4.63%
Severity	2008.2	0.045 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.518)	-0.035 (CI = +/-0.097; p = 0.468)	0.913	+4.62%
Severity	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.558)	-0.032 (CI = +/-0.101; p = 0.518)	0.903	+4.58%
Severity	2009.2	0.044 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.659)	-0.023 (CI = +/-0.104; p = 0.647)	0.893	+4.45%
Severity	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.583)	-0.032 (CI = +/-0.107; p = 0.551)	0.887	+4.57%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.424)	-0.049 (CI = +/-0.108; p = 0.361)	0.891	+4.85%
Severity	2011.1	0.049 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.355)	-0.059 (CI = +/-0.111; p = 0.286)	0.885	+5.02%
Severity	2011.2	0.049 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.365)	-0.060 (CI = +/-0.117; p = 0.300)	0.871	+5.04%
Severity	2012.1	0.052 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.253)	-0.079 (CI = +/-0.119; p = 0.183)	0.873	+5.38%
Severity	2012.2	0.054 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.004; p = 0.211)	-0.091 (CI = +/-0.125; p = 0.145)	0.865	+5.60%
Severity	2013.1	0.059 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.127)	-0.114 (CI = +/-0.126; p = 0.073)	0.870	+6.05%
Severity	2013.2	0.062 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.096)	-0.131 (CI = +/-0.132; p = 0.052)	0.863	+6.39%
Severity	2014.1	0.064 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	-0.141 (CI = +/-0.141; p = 0.050)	0.846	+6.59%
Severity	2014.2	0.058 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	-0.115 (CI = +/-0.146; p = 0.115)	0.815	+6.02%
Severity	2015.1	0.054 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.004; p = 0.224)	-0.095 (CI = +/-0.155; p = 0.212)	0.774	+5.57%
Severity	2015.2	0.050 (CI = +/-0.026; p = 0.001)	0.002 (CI = +/-0.004; p = 0.315)	-0.074 (CI = +/-0.165; p = 0.353)	0.721	+5.09%
Severity	2016.1	0.060 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.004; p = 0.156)	-0.119 (CI = +/-0.162; p = 0.136)	0.770	+6.21%
Severity	2016.2	0.070 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.004; p = 0.084)	-0.157 (CI = +/-0.162; p = 0.057)	0.794	+7.22%
Severity	2017.1	0.070 (CI = +/-0.034; p = 0.001)	0.003 (CI = +/-0.004; p = 0.101)	-0.159 (CI = +/-0.180; p = 0.078)	0.745	+7.30%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.190 (CI = +/-0.124; p = 0.004)	0.851	-1.94%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.124; p = 0.007)	0.857	-2.11%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.178 (CI = +/-0.128; p = 0.008)	0.851	-2.09%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.131; p = 0.013)	0.849	-2.19%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.136; p = 0.019)	0.846	-2.26%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.130; p = 0.036)	0.868	-2.62%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.135; p = 0.046)	0.862	-2.64%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.106 (CI = +/-0.126; p = 0.094)	0.888	-3.09%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.130; p = 0.135)	0.885	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.130; p = 0.236)	0.893	-3.53%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.135; p = 0.327)	0.890	-3.71%
Frequency	2011.2	-0.043 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.130; p = 0.593)	0.907	-4.20%
Frequency	2012.1	-0.044 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.137; p = 0.654)	0.899	-4.27%
Frequency	2012.2	-0.049 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.135; p = 0.995)	0.910	-4.76%
Frequency	2013.1	-0.049 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.000 (CI = +/-0.144; p = 0.995)	0.900	-4.78%
Frequency	2013.2	-0.050 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.006 (CI = +/-0.155; p = 0.937)	0.891	-4.88%
Frequency	2014.1	-0.047 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.011 (CI = +/-0.164; p = 0.893)	0.878	-4.57%
Frequency	2014.2	-0.049 (CI = +/-0.025; p = 0.001)	0.008 (CI = +/-0.005; p = 0.002)	-0.002 (CI = +/-0.177; p = 0.985)	0.867	-4.74%
Frequency	2015.1	-0.047 (CI = +/-0.029; p = 0.003)	0.008 (CI = +/-0.005; p = 0.003)	-0.011 (CI = +/-0.192; p = 0.907)	0.848	-4.56%
Frequency	2015.2	-0.045 (CI = +/-0.033; p = 0.012)	0.008 (CI = +/-0.005; p = 0.004)	-0.019 (CI = +/-0.210; p = 0.848)	0.827	-4.38%
Frequency	2016.1	-0.038 (CI = +/-0.038; p = 0.047)	0.009 (CI = +/-0.005; p = 0.004)	-0.046 (CI = +/-0.227; p = 0.669)	0.801	-3.77%
Frequency	2016.2	-0.041 (CI = +/-0.044; p = 0.068)	0.009 (CI = +/-0.006; p = 0.008)	-0.037 (CI = +/-0.250; p = 0.756)	0.779	-4.00%
Frequency	2017.1	-0.025 (CI = +/-0.047; p = 0.268)	0.009 (CI = +/-0.006; p = 0.004)	-0.096 (CI = +/-0.248; p = 0.414)	0.760	-2.45%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.008 (CI = +/-0.009; p = 0.063)	-0.165 (CI = +/-0.079; p = 0.000)	-0.024 (CI = +/-0.150; p = 0.752)	0.353	+0.83%
Loss Cost	2006.2	0.006 (CI = +/-0.009; p = 0.163)	-0.156 (CI = +/-0.079; p = 0.000)	-0.011 (CI = +/-0.149; p = 0.881)	0.303	+0.64%
Loss Cost	2007.1	0.005 (CI = +/-0.009; p = 0.295)	-0.162 (CI = +/-0.080; p = 0.000)	-0.003 (CI = +/-0.150; p = 0.973)	0.316	+0.50%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.395)	-0.159 (CI = +/-0.082; p = 0.000)	0.002 (CI = +/-0.154; p = 0.983)	0.288	+0.43%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.461)	-0.160 (CI = +/-0.085; p = 0.001)	0.004 (CI = +/-0.158; p = 0.964)	0.286	+0.40%
Loss Cost	2008.2	0.001 (CI = +/-0.011; p = 0.825)	0.006 (CI = +/-0.005; p = 0.014)	0.019 (CI = +/-0.156; p = 0.800)	0.248	+0.12%
Loss Cost	2009.1	-0.002 (CI = +/-0.011; p = 0.785)	-0.159 (CI = +/-0.084; p = 0.001)	0.035 (CI = +/-0.153; p = 0.647)	0.295	-0.15%
Loss Cost	2009.2	-0.006 (CI = +/-0.011; p = 0.298)	-0.142 (CI = +/-0.079; p = 0.001)	0.058 (CI = +/-0.144; p = 0.412)	0.301	-0.58%
Loss Cost	2010.1	-0.008 (CI = +/-0.012; p = 0.151)	-0.152 (CI = +/-0.079; p = 0.001)	0.072 (CI = +/-0.143; p = 0.310)	0.349	-0.84%
Loss Cost	2010.2	-0.009 (CI = +/-0.013; p = 0.169)	-0.150 (CI = +/-0.082; p = 0.001)	0.074 (CI = +/-0.148; p = 0.315)	0.345	-0.88%
Loss Cost	2011.1	-0.012 (CI = +/-0.013; p = 0.073)	-0.161 (CI = +/-0.082; p = 0.000)	0.089 (CI = +/-0.146; p = 0.218)	0.400	-1.20%
Loss Cost	2011.2	-0.015 (CI = +/-0.014; p = 0.033)	-0.150 (CI = +/-0.082; p = 0.001)	0.105 (CI = +/-0.146; p = 0.148)	0.419	-1.53%
Loss Cost	2012.1	-0.017 (CI = +/-0.015; p = 0.027)	-0.156 (CI = +/-0.085; p = 0.001)	0.114 (CI = +/-0.150; p = 0.127)	0.422	-1.72%
Loss Cost	2012.2	-0.019 (CI = +/-0.017; p = 0.025)	-0.150 (CI = +/-0.088; p = 0.002)	0.123 (CI = +/-0.155; p = 0.113)	0.427	-1.92%
Loss Cost	2013.1	-0.021 (CI = +/-0.018; p = 0.026)	-0.154 (CI = +/-0.092; p = 0.002)	0.131 (CI = +/-0.160; p = 0.105)	0.414	-2.09%
Loss Cost	2013.2	-0.019 (CI = +/-0.021; p = 0.061)	-0.159 (CI = +/-0.097; p = 0.003)	0.124 (CI = +/-0.168; p = 0.139)	0.410	-1.93%
Loss Cost	2014.1	-0.022 (CI = +/-0.023; p = 0.056)	-0.165 (CI = +/-0.101; p = 0.003)	0.134 (CI = +/-0.175; p = 0.125)	0.404	-2.18%
Loss Cost	2014.2	-0.027 (CI = +/-0.025; p = 0.039)	-0.153 (CI = +/-0.105; p = 0.007)	0.151 (CI = +/-0.181; p = 0.095)	0.419	-2.64%
Loss Cost	2015.1	-0.035 (CI = +/-0.026; p = 0.011)	-0.170 (CI = +/-0.101; p = 0.003)	0.182 (CI = +/-0.175; p = 0.043)	0.513	-3.48%
Loss Cost	2015.2	-0.036 (CI = +/-0.030; p = 0.023)	-0.169 (CI = +/-0.109; p = 0.005)	0.184 (CI = +/-0.188; p = 0.055)	0.507	-3.55%
Loss Cost	2016.1	-0.034 (CI = +/-0.035; p = 0.053)	-0.166 (CI = +/-0.116; p = 0.009)	0.179 (CI = +/-0.202; p = 0.078)	0.428	-3.39%
Loss Cost	2016.2	-0.027 (CI = +/-0.041; p = 0.170)	-0.179 (CI = +/-0.124; p = 0.008)	0.156 (CI = +/-0.215; p = 0.140)	0.434	-2.68%
Loss Cost	2017.1	-0.028 (CI = +/-0.048; p = 0.231)	-0.180 (CI = +/-0.133; p = 0.013)	0.157 (CI = +/-0.235; p = 0.168)	0.380	-2.73%
Severity	2006.1	0.042 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.029)	-0.011 (CI = +/-0.078; p = 0.783)	0.933	+4.31%
Severity	2006.2	0.042 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.042)	-0.008 (CI = +/-0.079; p = 0.848)	0.926	+4.26%
Severity	2007.1	0.042 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.048)	-0.007 (CI = +/-0.081; p = 0.855)	0.920	+4.25%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.045; p = 0.050)	-0.009 (CI = +/-0.083; p = 0.834)	0.913	+4.27%
Severity	2008.1	0.044 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.087)	-0.020 (CI = +/-0.077; p = 0.596)	0.927	+4.48%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.043; p = 0.091)	-0.021 (CI = +/-0.079; p = 0.588)	0.920	+4.50%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.079)	-0.018 (CI = +/-0.081; p = 0.658)	0.913	+4.43%
Severity	2009.2	0.043 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.046; p = 0.111)	-0.014 (CI = +/-0.083; p = 0.735)	0.902	+4.36%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.047; p = 0.139)	-0.016 (CI = +/-0.085; p = 0.699)	0.895	+4.41%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.066)	-0.027 (CI = +/-0.083; p = 0.499)	0.903	+4.64%
Severity	2011.1	0.046 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.048; p = 0.087)	-0.030 (CI = +/-0.085; p = 0.476)	0.895	+4.69%
Severity	2011.2	0.046 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.090)	-0.032 (CI = +/-0.089; p = 0.461)	0.883	+4.73%
Severity	2012.1	0.048 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.051; p = 0.130)	-0.038 (CI = +/-0.090; p = 0.391)	0.879	+4.88%
Severity	2012.2	0.049 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.098)	-0.046 (CI = +/-0.093; p = 0.317)	0.873	+5.05%
Severity	2013.1	0.051 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.143)	-0.052 (CI = +/-0.095; p = 0.262)	0.868	+5.22%
Severity	2013.2	0.053 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.056; p = 0.104)	-0.062 (CI = +/-0.097; p = 0.200)	0.862	+5.46%
Severity	2014.1	0.053 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.059; p = 0.114)	-0.060 (CI = +/-0.102; p = 0.233)	0.843	+5.41%
Severity	2014.2	0.049 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.060; p = 0.198)	-0.046 (CI = +/-0.104; p = 0.359)	0.811	+5.03%
Severity	2015.1	0.045 (CI = +/-0.015; p = 0.000)	-0.047 (CI = +/-0.059; p = 0.113)	-0.031 (CI = +/-0.102; p = 0.532)	0.790	+4.56%
Severity	2015.2	0.042 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.180)	-0.021 (CI = +/-0.108; p = 0.677)	0.737	+4.29%
Severity	2016.1	0.047 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.063; p = 0.271)	-0.036 (CI = +/-0.109; p = 0.485)	0.755	+4.78%
Severity	2016.2	0.054 (CI = +/-0.020; p = 0.000)	-0.046 (CI = +/-0.062; p = 0.130)	-0.059 (CI = +/-0.108; p = 0.257)	0.782	+5.55%
Severity	2017.1	0.051 (CI = +/-0.024; p = 0.001)	-0.050 (CI = +/-0.066; p = 0.125)	-0.051 (CI = +/-0.117; p = 0.352)	0.737	+5.26%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.075; p = 0.003)	-0.013 (CI = +/-0.143; p = 0.854)	0.749	-3.33%
Frequency	2006.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	-0.004 (CI = +/-0.143; p = 0.960)	0.755	-3.47%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.077; p = 0.003)	0.005 (CI = +/-0.144; p = 0.946)	0.753	-3.60%
Frequency	2007.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.079; p = 0.006)	0.010 (CI = +/-0.147; p = 0.888)	0.750	-3.69%
Frequency	2008.1	-0.040 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.078; p = 0.003)	0.024 (CI = +/-0.145; p = 0.740)	0.762	-3.91%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.006)	0.041 (CI = +/-0.141; p = 0.558)	0.786	-4.19%
Frequency	2009.1	-0.045 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.077; p = 0.003)	0.052 (CI = +/-0.140; p = 0.451)	0.789	-4.39%
Frequency	2009.2	-0.049 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.074; p = 0.007)	0.072 (CI = +/-0.134; p = 0.279)	0.818	-4.74%
Frequency	2010.1	-0.052 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.072; p = 0.003)	0.088 (CI = +/-0.130; p = 0.175)	0.832	-5.03%
Frequency	2010.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.072; p = 0.005)	0.101 (CI = +/-0.130; p = 0.121)	0.839	-5.27%
Frequency	2011.1	-0.058 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.069; p = 0.002)	0.119 (CI = +/-0.124; p = 0.058)	0.857	-5.62%
Frequency	2011.2	-0.062 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.067; p = 0.003)	0.137 (CI = +/-0.119; p = 0.026)	0.874	-5.98%
Frequency	2012.1	-0.065 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.066; p = 0.001)	0.152 (CI = +/-0.117; p = 0.013)	0.880	-6.29%
Frequency	2012.2	-0.069 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.065; p = 0.003)	0.169 (CI = +/-0.115; p = 0.006)	0.889	-6.63%
Frequency	2013.1	-0.072 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.065; p = 0.001)	0.183 (CI = +/-0.113; p = 0.003)	0.891	-6.95%
Frequency	2013.2	-0.073 (CI = +/-0.015; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.003)	0.185 (CI = +/-0.119; p = 0.004)	0.881	-7.01%
Frequency	2014.1	-0.075 (CI = +/-0.016; p = 0.000)	-0.118 (CI = +/-0.071; p = 0.003)	0.194 (CI = +/-0.123; p = 0.004)	0.866	-7.21%
Frequency	2014.2	-0.076 (CI = +/-0.018; p = 0.000)	-0.115 (CI = +/-0.076; p = 0.005)	0.198 (CI = +/-0.131; p = 0.005)	0.854	-7.31%
Frequency	2015.1	-0.080 (CI = +/-0.020; p = 0.000)	-0.123 (CI = +/-0.077; p = 0.004)	0.212 (CI = +/-0.133; p = 0.004)	0.845	-7.69%
Frequency	2015.2	-0.078 (CI = +/-0.023; p = 0.000)	-0.128 (CI = +/-0.082; p = 0.005)	0.205 (CI = +/-0.142; p = 0.008)	0.824	-7.51%
Frequency	2016.1	-0.081 (CI = +/-0.026; p = 0.000)	-0.133 (CI = +/-0.087; p = 0.006)	0.215 (CI = +/-0.151; p = 0.009)	0.794	-7.80%
Frequency	2016.2	-0.081 (CI = +/-0.031; p = 0.000)	-0.133 (CI = +/-0.095; p = 0.010)	0.215 (CI = +/-0.165; p = 0.015)	0.770	-7.80%
Frequency	2017.1	-0.079 (CI = +/-0.037; p = 0.001)	-0.130 (CI = +/-0.102; p = 0.018)	0.209 (CI = +/-0.180; p = 0.027)	0.688	-7.59%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.008 (CI = +/-0.011; p = 0.132)	-0.020 (CI = +/-0.185; p = 0.826)	0.025	+0.82%
Loss Cost	2006.2	0.005 (CI = +/-0.011; p = 0.329)	-0.002 (CI = +/-0.180; p = 0.984)	-0.018	+0.53%
Loss Cost	2007.1	0.005 (CI = +/-0.012; p = 0.404)	0.001 (CI = +/-0.184; p = 0.989)	-0.029	+0.48%
Loss Cost	2007.2	0.003 (CI = +/-0.012; p = 0.612)	0.012 (CI = +/-0.186; p = 0.898)	-0.047	+0.31%
Loss Cost	2008.1	0.004 (CI = +/-0.013; p = 0.557)	0.008 (CI = +/-0.191; p = 0.936)	-0.045	+0.38%
Loss Cost	2008.2	0.000 (CI = +/-0.013; p = 0.990)	0.006 (CI = +/-0.005; p = 0.014)	-0.063	-0.01%
Loss Cost	2009.1	-0.002 (CI = +/-0.014; p = 0.802)	0.039 (CI = +/-0.188; p = 0.673)	-0.065	-0.17%
Loss Cost	2009.2	-0.007 (CI = +/-0.014; p = 0.282)	0.069 (CI = +/-0.174; p = 0.421)	-0.027	-0.73%
Loss Cost	2010.1	-0.009 (CI = +/-0.015; p = 0.234)	0.077 (CI = +/-0.178; p = 0.385)	-0.017	-0.87%
Loss Cost	2010.2	-0.011 (CI = +/-0.016; p = 0.177)	0.086 (CI = +/-0.182; p = 0.338)	-0.002	-1.06%
Loss Cost	2011.1	-0.012 (CI = +/-0.017; p = 0.147)	0.095 (CI = +/-0.187; p = 0.305)	0.010	-1.23%
Loss Cost	2011.2	-0.018 (CI = +/-0.018; p = 0.049)	0.120 (CI = +/-0.182; p = 0.188)	0.084	-1.74%
Loss Cost	2012.1	-0.018 (CI = +/-0.019; p = 0.069)	0.120 (CI = +/-0.190; p = 0.201)	0.065	-1.76%
Loss Cost	2012.2	-0.022 (CI = +/-0.021; p = 0.038)	0.139 (CI = +/-0.192; p = 0.146)	0.113	-2.18%
Loss Cost	2013.1	-0.022 (CI = +/-0.023; p = 0.062)	0.138 (CI = +/-0.200; p = 0.167)	0.081	-2.14%
Loss Cost	2013.2	-0.023 (CI = +/-0.025; p = 0.073)	0.143 (CI = +/-0.210; p = 0.168)	0.072	-2.28%
Loss Cost	2014.1	-0.023 (CI = +/-0.029; p = 0.110)	0.143 (CI = +/-0.221; p = 0.191)	0.044	-2.26%
Loss Cost	2014.2	-0.031 (CI = +/-0.031; p = 0.046)	0.174 (CI = +/-0.220; p = 0.115)	0.124	-3.07%
Loss Cost	2015.1	-0.037 (CI = +/-0.034; p = 0.037)	0.193 (CI = +/-0.230; p = 0.094)	0.152	-3.59%
Loss Cost	2015.2	-0.043 (CI = +/-0.039; p = 0.032)	0.213 (CI = +/-0.240; p = 0.078)	0.176	-4.17%
Loss Cost	2016.1	-0.036 (CI = +/-0.044; p = 0.099)	0.193 (CI = +/-0.254; p = 0.126)	0.078	-3.56%
Loss Cost	2016.2	-0.037 (CI = +/-0.052; p = 0.147)	0.195 (CI = +/-0.275; p = 0.150)	0.044	-3.62%
Loss Cost	2017.1	-0.031 (CI = +/-0.061; p = 0.293)	0.177 (CI = +/-0.298; p = 0.219)	-0.021	-3.03%
Severity	2006.1	0.042 (CI = +/-0.005; p = 0.000)	-0.010 (CI = +/-0.083; p = 0.814)	0.924	+4.30%
Severity	2006.2	0.041 (CI = +/-0.005; p = 0.000)	-0.005 (CI = +/-0.083; p = 0.905)	0.918	+4.23%
Severity	2007.1	0.042 (CI = +/-0.005; p = 0.000)	-0.006 (CI = +/-0.085; p = 0.881)	0.912	+4.25%
Severity	2007.2	0.042 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.087; p = 0.894)	0.904	+4.24%
Severity	2008.1	0.044 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.080; p = 0.625)	0.922	+4.48%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.082; p = 0.645)	0.914	+4.47%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.084; p = 0.690)	0.905	+4.43%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.085; p = 0.793)	0.896	+4.32%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.087; p = 0.725)	0.890	+4.40%
Severity	2010.2	0.045 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.087; p = 0.577)	0.892	+4.58%
Severity	2011.1	0.046 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.089; p = 0.515)	0.886	+4.68%
Severity	2011.2	0.046 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.092; p = 0.537)	0.872	+4.67%
Severity	2012.1	0.048 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.093; p = 0.425)	0.871	+4.87%
Severity	2012.2	0.048 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.097; p = 0.389)	0.861	+4.97%
Severity	2013.1	0.051 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.098; p = 0.293)	0.860	+5.21%
Severity	2013.2	0.052 (CI = +/-0.012; p = 0.000)	-0.056 (CI = +/-0.102; p = 0.262)	0.848	+5.35%
Severity	2014.1	0.053 (CI = +/-0.014; p = 0.000)	-0.058 (CI = +/-0.107; p = 0.273)	0.827	+5.39%
Severity	2014.2	0.048 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.105; p = 0.425)	0.802	+4.92%
Severity	2015.1	0.044 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.107; p = 0.594)	0.765	+4.53%
Severity	2015.2	0.040 (CI = +/-0.018; p = 0.000)	-0.014 (CI = +/-0.110; p = 0.787)	0.720	+4.12%
Severity	2016.1	0.046 (CI = +/-0.019; p = 0.000)	-0.034 (CI = +/-0.110; p = 0.522)	0.749	+4.75%
Severity	2016.2	0.051 (CI = +/-0.021; p = 0.000)	-0.049 (CI = +/-0.113; p = 0.364)	0.754	+5.28%
Severity	2017.1	0.050 (CI = +/-0.025; p = 0.001)	-0.046 (CI = +/-0.123; p = 0.433)	0.698	+5.17%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.161; p = 0.896)	0.678	-3.34%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.160; p = 0.969)	0.695	-3.54%
Frequency	2007.1	-0.037 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.163; p = 0.925)	0.684	-3.61%
Frequency	2007.2	-0.038 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.164; p = 0.828)	0.686	-3.77%
Frequency	2008.1	-0.040 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.166; p = 0.743)	0.686	-3.92%
Frequency	2008.2	-0.044 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.159; p = 0.536)	0.727	-4.28%
Frequency	2009.1	-0.045 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.162; p = 0.487)	0.719	-4.41%
Frequency	2009.2	-0.050 (CI = +/-0.012; p = 0.000)	0.080 (CI = +/-0.151; p = 0.287)	0.766	-4.84%
Frequency	2010.1	-0.052 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.153; p = 0.229)	0.766	-5.05%
Frequency	2010.2	-0.055 (CI = +/-0.013; p = 0.000)	0.110 (CI = +/-0.149; p = 0.142)	0.785	-5.39%
Frequency	2011.1	-0.058 (CI = +/-0.014; p = 0.000)	0.123 (CI = +/-0.150; p = 0.103)	0.787	-5.65%
Frequency	2011.2	-0.063 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.142; p = 0.042)	0.820	-6.13%
Frequency	2012.1	-0.065 (CI = +/-0.015; p = 0.000)	0.157 (CI = +/-0.146; p = 0.036)	0.811	-6.32%
Frequency	2012.2	-0.071 (CI = +/-0.015; p = 0.000)	0.180 (CI = +/-0.139; p = 0.014)	0.834	-6.81%
Frequency	2013.1	-0.072 (CI = +/-0.016; p = 0.000)	0.188 (CI = +/-0.144; p = 0.013)	0.822	-6.99%
Frequency	2013.2	-0.075 (CI = +/-0.018; p = 0.000)	0.199 (CI = +/-0.149; p = 0.011)	0.811	-7.24%
Frequency	2014.1	-0.075 (CI = +/-0.020; p = 0.000)	0.200 (CI = +/-0.156; p = 0.015)	0.782	-7.26%
Frequency	2014.2	-0.079 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.162; p = 0.012)	0.772	-7.62%
Frequency	2015.1	-0.081 (CI = +/-0.025; p = 0.000)	0.220 (CI = +/-0.171; p = 0.015)	0.741	-7.77%
Frequency	2015.2	-0.083 (CI = +/-0.029; p = 0.000)	0.228 (CI = +/-0.182; p = 0.018)	0.706	-7.96%
Frequency	2016.1	-0.083 (CI = +/-0.034; p = 0.000)	0.226 (CI = +/-0.196; p = 0.026)	0.648	-7.93%
Frequency	2016.2	-0.088 (CI = +/-0.039; p = 0.000)	0.244 (CI = +/-0.208; p = 0.025)	0.624	-8.46%
Frequency	2017.1	-0.081 (CI = +/-0.046; p = 0.002)	0.223 (CI = +/-0.222; p = 0.049)	0.511	-7.80%

Property Damage & DCPD

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, Mobility
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.043; p = 0.015)	0.009 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.063; p = 0.279)	0.925	+4.39%	+8.03%
Loss Cost	2006.2	0.042 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.044; p = 0.023)	0.008 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.064; p = 0.243)	0.918	+4.32%	+8.31%
Loss Cost	2007.1	0.041 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.044; p = 0.013)	0.008 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.064; p = 0.163)	0.915	+4.18%	+8.97%
Loss Cost	2007.2	0.042 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.045; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.065; p = 0.209)	0.912	+4.27%	+8.62%
Loss Cost	2008.1	0.041 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.046; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.067; p = 0.191)	0.905	+4.21%	+8.89%
Loss Cost	2008.2	0.040 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.008 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.068; p = 0.160)	0.896	+4.11%	+9.25%
Loss Cost	2009.1	0.040 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.049; p = 0.015)	0.008 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.071; p = 0.149)	0.889	+4.04%	+9.52%
Loss Cost	2009.2	0.039 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.050; p = 0.023)	0.008 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.073; p = 0.132)	0.877	+3.95%	+9.83%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.063 (CI = +/-0.052; p = 0.020)	0.008 (CI = +/-0.003; p = 0.000)	0.060 (CI = +/-0.075; p = 0.111)	0.869	+3.83%	+10.29%
Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.047; p = 0.030)	0.007 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.069; p = 0.033)	0.875	+3.44%	+11.50%
Loss Cost	2011.1	0.031 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.047; p = 0.013)	0.007 (CI = +/-0.003; p = 0.000)	0.087 (CI = +/-0.068; p = 0.015)	0.876	+3.17%	+12.53%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.046; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.068; p = 0.008)	0.871	+2.92%	+13.26%
Loss Cost	2012.1	0.025 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.045; p = 0.007)	0.006 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.066; p = 0.002)	0.879	+2.55%	+14.54%
Loss Cost	2012.2	0.020 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.035; p = 0.005)	0.006 (CI = +/-0.002; p = 0.000)	0.129 (CI = +/-0.052; p = 0.000)	0.915	+2.01%	+16.03%
Loss Cost	2013.1	0.018 (CI = +/-0.009; p = 0.001)	-0.058 (CI = +/-0.036; p = 0.004)	0.005 (CI = +/-0.002; p = 0.000)	0.136 (CI = +/-0.054; p = 0.000)	0.917	+1.81%	+16.69%
Loss Cost	2013.2	0.017 (CI = +/-0.010; p = 0.002)	-0.056 (CI = +/-0.038; p = 0.006)	0.005 (CI = +/-0.002; p = 0.000)	0.110 (CI = +/-0.057; p = 0.000)	0.913	+1.73%	+16.90%
Loss Cost	2014.1	0.021 (CI = +/-0.010; p = 0.001)	-0.048 (CI = +/-0.037; p = 0.014)	0.006 (CI = +/-0.002; p = 0.000)	0.126 (CI = +/-0.056; p = 0.000)	0.926	+2.10%	+15.80%
Loss Cost	2014.2	0.022 (CI = +/-0.012; p = 0.001)	-0.050 (CI = +/-0.039; p = 0.016)	0.006 (CI = +/-0.002; p = 0.000)	0.133 (CI = +/-0.059; p = 0.000)	0.923	+2.19%	+15.61%
Loss Cost	2015.1	0.020 (CI = +/-0.013; p = 0.006)	-0.053 (CI = +/-0.042; p = 0.017)	0.006 (CI = +/-0.002; p = 0.000)	0.128 (CI = +/-0.064; p = 0.001)	0.922	+2.03%	+16.01%
Loss Cost	2015.2	0.024 (CI = +/-0.014; p = 0.003)	-0.058 (CI = +/-0.042; p = 0.010)	0.006 (CI = +/-0.002; p = 0.000)	0.119 (CI = +/-0.064; p = 0.001)	0.931	+2.40%	+15.33%
Loss Cost	2016.1	0.027 (CI = +/-0.016; p = 0.004)	-0.053 (CI = +/-0.044; p = 0.022)	0.006 (CI = +/-0.002; p = 0.000)	0.110 (CI = +/-0.069; p = 0.005)	0.933	+2.71%	+14.65%
Loss Cost	2016.2	0.031 (CI = +/-0.017; p = 0.002)	-0.060 (CI = +/-0.043; p = 0.011)	0.006 (CI = +/-0.002; p = 0.000)	0.099 (CI = +/-0.068; p = 0.008)	0.943	+3.19%	+13.96%
Loss Cost	2017.1	0.030 (CI = +/-0.021; p = 0.007)	-0.060 (CI = +/-0.048; p = 0.020)	0.006 (CI = +/-0.003; p = 0.000)	0.099 (CI = +/-0.076; p = 0.016)	0.940	+3.21%	+13.99%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.035; p = 0.143)	0.001 (CI = +/-0.002; p = 0.333)	0.064 (CI = +/-0.052; p = 0.018)	0.969	+5.38%	+12.35%
Severity	2006.2	0.053 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.036; p = 0.146)	0.001 (CI = +/-0.002; p = 0.334)	0.063 (CI = +/-0.053; p = 0.022)	0.967	+5.40%	+12.29%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.143)	0.001 (CI = +/-0.002; p = 0.370)	0.065 (CI = +/-0.055; p = 0.023)	0.964	+5.37%	+12.43%
Severity	2007.2	0.053 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.039; p = 0.142)	0.001 (CI = +/-0.003; p = 0.364)	0.064 (CI = +/-0.057; p = 0.029)	0.961	+5.39%	+12.33%
Severity	2008.1	0.055 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.036; p = 0.268)	0.002 (CI = +/-0.002; p = 0.181)	0.052 (CI = +/-0.053; p = 0.054)	0.967	+5.63%	+11.26%
Severity	2008.2	0.057 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.034; p = 0.115)	0.002 (CI = +/-0.002; p = 0.087)	0.043 (CI = +/-0.049; p = 0.083)	0.972	+5.85%	+10.49%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.028; p = 0.241)	0.002 (CI = +/-0.002; p = 0.012)	0.029 (CI = +/-0.041; p = 0.167)	0.981	+6.16%	+9.23%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.027; p = 0.123)	0.003 (CI = +/-0.002; p = 0.005)	0.022 (CI = +/-0.039; p = 0.256)	0.982	+6.32%	+8.71%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.028; p = 0.176)	0.003 (CI = +/-0.002; p = 0.004)	0.019 (CI = +/-0.041; p = 0.341)	0.981	+6.39%	+8.45%
Severity	2010.2	0.061 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.029; p = 0.224)	0.003 (CI = +/-0.002; p = 0.006)	0.021 (CI = +/-0.042; p = 0.301)	0.979	+6.33%	+8.63%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.030; p = 0.203)	0.003 (CI = +/-0.002; p = 0.010)	0.024 (CI = +/-0.044; p = 0.270)	0.977	+6.27%	+8.84%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.276)	0.002 (CI = +/-0.002; p = 0.014)	0.028 (CI = +/-0.045; p = 0.207)	0.974	+6.15%	+9.16%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.030; p = 0.155)	0.002 (CI = +/-0.002; p = 0.025)	0.036 (CI = +/-0.045; p = 0.108)	0.974	+5.95%	+9.84%
Severity	2012.2	0.055 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.028; p = 0.244)	0.002 (CI = +/-0.002; p = 0.029)	0.045 (CI = +/-0.042; p = 0.036)	0.975	+5.68%	+10.52%
Severity	2013.1	0.056 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.307)	0.002 (CI = +/-0.002; p = 0.031)	0.043 (CI = +/-0.044; p = 0.057)	0.973	+5.73%	+10.36%
Severity	2013.2	0.056 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.289)	0.002 (CI = +/-0.002; p = 0.033)	0.041 (CI = +/-0.046; p = 0.082)	0.969	+5.80%	+10.20%
Severity	2014.1	0.057 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.030; p = 0.530)	0.002 (CI = +/-0.002; p = 0.011)	0.029 (CI = +/-0.045; p = 0.195)	0.973	+6.16%	+9.24%
Severity	2014.2	0.060 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.032; p = 0.557)	0.002 (CI = +/-0.002; p = 0.014)	0.029 (CI = +/-0.048; p = 0.217)	0.969	+6.15%	+9.26%
Severity	2015.1	0.061 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.034; p = 0.658)	0.002 (CI = +/-0.002; p = 0.017)	0.026 (CI = +/-0.052; p = 0.304)	0.965	+6.25%	+9.03%
Severity	2015.2	0.060 (CI = +/-0.012; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.739)	0.002 (CI = +/-0.002; p = 0.023)	0.028 (CI = +/-0.055; p = 0.287)	0.959	+6.14%	+9.20%
Severity	2016.1	0.063 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.037; p = 0.975)	0.003 (CI = +/-0.002; p = 0.014)	0.017 (CI = +/-0.057; p = 0.524)	0.960	+6.55%	+8.40%
Severity	2016.2	0.068 (CI = +/-0.014; p = 0.000)	-0.006 (CI = +/-0.035; p = 0.717)	0.003 (CI = +/-0.002; p = 0.007)	0.007 (CI = +/-0.054; p = 0.785)	0.966	+7.04%	+7.77%
Severity	2017.1	0.069 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.038; p = 0.786)	0.003 (CI = +/-0.002; p = 0.001)	0.005 (CI = +/-0.061; p = 0.860)	0.960	+7.12%	+7.65%
Frequency	2006.1	-0.009 (CI = +/-0.006; p = 0.005)	-0.028 (CI = +/-0.049; p = 0.255)	0.007 (CI = +/-0.003; p = 0.000)	-0.030 (CI = +/-0.072; p = 0.408)	0.667	-0.94%	-3.85%
Frequency	2006.2	-0.010 (CI = +/-0.007; p = 0.004)	-0.025 (CI = +/-0.050; p = 0.319)	0.007 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.073; p = 0.478)	0.672	-1.02%	-3.54%
Frequency	2007.1	-0.011 (CI = +/-0.007; p = 0.003)	-0.029 (CI = +/-0.051; p = 0.249)	0.007 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.075; p = 0.591)	0.679	-1.13%	-3.07%
Frequency	2007.2	-0.011 (CI = +/-0.008; p = 0.007)	-0.032 (CI = +/-0.052; p = 0.226)	0.007 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.076; p = 0.545)	0.667	-1.07%	-3.30%
Frequency	2008.1	-0.014 (CI = +/-0.007; p = 0.001)	-0.042 (CI = +/-0.050; p = 0.091)	0.007 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.072; p = 0.823)	0.720	-1.35%	-2.13%
Frequency	2008.2	-0.017 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.045; p = 0.148)	0.006 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.066; p = 0.869)	0.782	-1.65%	-1.12%
Frequency	2009.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.040; p = 0.028)	0.006 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.058; p = 0.425)	0.843	-1.99%	+0.26%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.045)	0.005 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.054; p = 0.221)	0.872	-2.23%	+1.03%
Frequency	2010.1	-0.024 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.022)	0.005 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.054; p = 0.127)	0.878	-2.40%	+1.69%
Frequency	2010.2	-0.028 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.031; p = 0.029)	0.005 (CI = +/-0.002; p = 0.000)	0.054 (CI = +/-0.046; p = 0.024)	0.917	-2.71%	+2.64%
Frequency	2011.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.030; p = 0.010)	0.004 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.044; p = 0.008)	0.926	-2.92%	+3.39%
Frequency	2011.2	-0.031 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.031; p = 0.016)	0.004 (CI = +/-0.002; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.927	-3.05%	+3.75%
Frequency	2012.1	-0.033 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.031; p = 0.010)	0.004 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.046; p = 0.003)	0.927	-3.20%	+4.28%
Frequency	2012.2	-0.035 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.028; p = 0.013)	0.004 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.042; p = 0.000)	0.942	-3.47%	+4.99%
Frequency	2013.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.028; p = 0.004)	0.003 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.041; p = 0.000)	0.947	-3.71%	+5.74%
Frequency	2013.2	-0.039 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.028; p = 0.008)	0.003 (CI = +/-0.002; p = 0.001)	0.098 (CI = +/-0.042; p = 0.000)	0.947	-3.85%	+6.08%
Frequency	2014.1	-0.039 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.030; p = 0.013)	0.003 (CI = +/-0.002; p = 0.001)	0.097 (CI = +/-0.045; p = 0.000)	0.938	-3.83%	+6.00%
Frequency	2014.2	-0.038 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.031; p = 0.013)	0.003 (CI = +/-0.002; p = 0.001)	0.095 (CI = +/-0.047; p = 0.001)	0.930	-3.73%	+5.81%
Frequency	2015.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.032; p = 0.009)	0.003 (CI = +/-0.002; p = 0.003)	0.103 (CI = +/-0.049; p = 0.001)	0.927	-3.97%	+6.40%
Frequency	2015.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.042; p = 0.000)	0.942	-3.52%	+5.61%
Frequency	2016.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.030; p = 0.002)	0.003 (CI = +/-0.002; p = 0.001)	0.093 (CI = +/-0.046; p = 0.001)	0.931	-3.60%	+5.77%
Frequency	2016.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.032; p = 0.003)	0.003 (CI = +/-0.002; p = 0.002)	0.093 (CI = +/-0.050; p = 0.002)	0.922	-3.59%	+5.76%
Frequency	2017.1	-0.037 (CI = +/-0.015; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.006)	0.003 (CI = +/-0.002; p = 0.003)	0.094 (CI = +/-0.056; p = 0.004)	0.904	-3.65%	+5.86%

Property Damage & DCPD

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = 2022.25
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.126; p = 0.027)	0.818	+3.44%
Loss Cost	2006.2	0.032 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.126; p = 0.019)	0.807	+3.30%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.161 (CI = +/-0.127; p = 0.015)	0.794	+3.16%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.130; p = 0.016)	0.781	+3.14%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.133; p = 0.016)	0.765	+3.07%
Loss Cost	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.751	+2.87%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.136; p = 0.011)	0.734	+2.79%
Loss Cost	2009.2	0.025 (CI = +/-0.011; p = 0.000)	0.193 (CI = +/-0.136; p = 0.007)	0.717	+2.58%
Loss Cost	2010.1	0.024 (CI = +/-0.011; p = 0.000)	0.199 (CI = +/-0.139; p = 0.007)	0.698	+2.46%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	0.222 (CI = +/-0.128; p = 0.001)	0.704	+1.99%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.006)	0.234 (CI = +/-0.129; p = 0.001)	0.690	+1.75%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.029)	0.251 (CI = +/-0.125; p = 0.000)	0.689	+1.37%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.097)	0.265 (CI = +/-0.125; p = 0.000)	0.683	+1.07%
Loss Cost	2012.2	0.004 (CI = +/-0.012; p = 0.455)	0.293 (CI = +/-0.108; p = 0.000)	0.733	+0.43%
Loss Cost	2013.1	0.002 (CI = +/-0.013; p = 0.688)	0.301 (CI = +/-0.111; p = 0.000)	0.730	+0.25%
Loss Cost	2013.2	-0.001 (CI = +/-0.014; p = 0.935)	0.313 (CI = +/-0.112; p = 0.000)	0.735	-0.05%
Loss Cost	2014.1	0.002 (CI = +/-0.015; p = 0.825)	0.305 (CI = +/-0.117; p = 0.000)	0.742	+0.16%
Loss Cost	2014.2	0.000 (CI = +/-0.017; p = 0.953)	0.312 (CI = +/-0.122; p = 0.000)	0.739	-0.05%
Loss Cost	2015.1	-0.002 (CI = +/-0.019; p = 0.808)	0.319 (CI = +/-0.128; p = 0.000)	0.735	-0.22%
Loss Cost	2015.2	-0.003 (CI = +/-0.022; p = 0.798)	0.320 (CI = +/-0.137; p = 0.000)	0.730	-0.27%
Loss Cost	2016.1	-0.001 (CI = +/-0.025; p = 0.941)	0.314 (CI = +/-0.147; p = 0.000)	0.729	-0.09%
Loss Cost	2016.2	-0.001 (CI = +/-0.030; p = 0.939)	0.315 (CI = +/-0.159; p = 0.001)	0.722	-0.11%
Loss Cost	2017.1	-0.001 (CI = +/-0.036; p = 0.973)	0.313 (CI = +/-0.174; p = 0.002)	0.715	-0.06%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.112 (CI = +/-0.067; p = 0.002)	0.970	+5.20%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.113 (CI = +/-0.068; p = 0.002)	0.967	+5.19%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	0.114 (CI = +/-0.070; p = 0.002)	0.964	+5.17%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.071; p = 0.003)	0.962	+5.16%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.066; p = 0.003)	0.967	+5.35%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.064; p = 0.005)	0.969	+5.49%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.056; p = 0.005)	0.977	+5.72%
Severity	2009.2	0.056 (CI = +/-0.004; p = 0.000)	0.079 (CI = +/-0.057; p = 0.008)	0.976	+5.80%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.058; p = 0.011)	0.974	+5.84%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.058; p = 0.007)	0.972	+5.73%
Severity	2011.1	0.055 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.060; p = 0.007)	0.970	+5.66%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.059; p = 0.003)	0.969	+5.50%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.101 (CI = +/-0.058; p = 0.001)	0.968	+5.32%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.050; p = 0.000)	0.973	+5.02%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.113 (CI = +/-0.053; p = 0.000)	0.970	+5.03%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.055; p = 0.000)	0.967	+5.00%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.055; p = 0.001)	0.968	+5.20%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.057; p = 0.001)	0.964	+5.08%
Severity	2015.1	0.049 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.061; p = 0.001)	0.960	+5.07%
Severity	2015.2	0.047 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.062; p = 0.001)	0.956	+4.85%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.066; p = 0.002)	0.953	+5.02%
Severity	2016.2	0.052 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.069; p = 0.006)	0.951	+5.31%
Severity	2017.1	0.051 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.075; p = 0.009)	0.943	+5.24%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.120; p = 0.593)	0.440	-1.67%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.120; p = 0.503)	0.460	-1.80%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.121; p = 0.435)	0.472	-1.91%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.124; p = 0.440)	0.448	-1.92%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.120; p = 0.299)	0.509	-2.16%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.110; p = 0.141)	0.608	-2.48%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.103; p = 0.063)	0.674	-2.77%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	0.113 (CI = +/-0.096; p = 0.023)	0.729	-3.05%
Frequency	2010.1	-0.032 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.097; p = 0.017)	0.732	-3.19%
Frequency	2010.2	-0.036 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.087; p = 0.003)	0.799	-3.54%
Frequency	2011.1	-0.038 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.087; p = 0.002)	0.803	-3.71%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.086; p = 0.001)	0.813	-3.91%
Frequency	2012.1	-0.041 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.804	-4.04%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	0.179 (CI = +/-0.082; p = 0.000)	0.837	-4.38%
Frequency	2013.1	-0.047 (CI = +/-0.010; p = 0.000)	0.187 (CI = +/-0.083; p = 0.000)	0.833	-4.55%
Frequency	2013.2	-0.049 (CI = +/-0.010; p = 0.000)	0.198 (CI = +/-0.083; p = 0.000)	0.839	-4.81%
Frequency	2014.1	-0.049 (CI = +/-0.011; p = 0.000)	0.197 (CI = +/-0.087; p = 0.000)	0.810	-4.79%
Frequency	2014.2	-0.050 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.092; p = 0.000)	0.785	-4.88%
Frequency	2015.1	-0.052 (CI = +/-0.014; p = 0.000)	0.207 (CI = +/-0.096; p = 0.000)	0.763	-5.04%
Frequency	2015.2	-0.050 (CI = +/-0.016; p = 0.000)	0.201 (CI = +/-0.102; p = 0.001)	0.707	-4.88%
Frequency	2016.1	-0.050 (CI = +/-0.019; p = 0.000)	0.201 (CI = +/-0.110; p = 0.002)	0.651	-4.87%
Frequency	2016.2	-0.053 (CI = +/-0.022; p = 0.000)	0.210 (CI = +/-0.117; p = 0.002)	0.625	-5.14%
Frequency	2017.1	-0.052 (CI = +/-0.026; p = 0.001)	0.206 (CI = +/-0.128; p = 0.004)	0.543	-5.03%

Property Damage & DCPD

Coverage = Total PD
 End Trend Period = 2024.1
 Excluded Points = 2022.25
 Parameters Included: time, scalar_level_change, trend_level_change, seasonality, Mobility
 Scalar Level Change Start Date = 2022-07-01
 Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.044 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.043; p = 0.011)	0.009 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.168; p = 0.206)	0.096 (CI = +/-0.116; p = 0.101)	0.926	+4.51%	+15.05%
Loss Cost	2006.2	0.043 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.016)	0.009 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.171; p = 0.236)	0.096 (CI = +/-0.117; p = 0.106)	0.919	+4.44%	+14.94%
Loss Cost	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.044; p = 0.010)	0.009 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.169; p = 0.261)	0.099 (CI = +/-0.116; p = 0.091)	0.916	+4.30%	+15.18%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.045; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.170; p = 0.221)	0.100 (CI = +/-0.116; p = 0.089)	0.913	+4.42%	+15.35%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.046; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.173; p = 0.239)	0.101 (CI = +/-0.118; p = 0.090)	0.907	+4.36%	+15.44%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.009 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.175; p = 0.279)	0.101 (CI = +/-0.119; p = 0.094)	0.897	+4.26%	+15.31%
Loss Cost	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.049; p = 0.012)	0.008 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.179; p = 0.301)	0.102 (CI = +/-0.121; p = 0.096)	0.889	+4.20%	+15.39%
Loss Cost	2009.2	0.040 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.051; p = 0.018)	0.008 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.183; p = 0.341)	0.102 (CI = +/-0.123; p = 0.102)	0.877	+4.12%	+15.28%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.052; p = 0.017)	0.008 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.187; p = 0.374)	0.104 (CI = +/-0.126; p = 0.100)	0.868	+4.00%	+15.43%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.048; p = 0.028)	0.008 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.171; p = 0.508)	0.104 (CI = +/-0.114; p = 0.071)	0.872	+3.57%	+14.95%
Loss Cost	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.048; p = 0.014)	0.007 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.167; p = 0.586)	0.110 (CI = +/-0.111; p = 0.052)	0.872	+3.28%	+15.28%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.048; p = 0.024)	0.007 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.165; p = 0.722)	0.110 (CI = +/-0.109; p = 0.047)	0.865	+3.00%	+15.01%
Loss Cost	2012.1	0.026 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.046; p = 0.009)	0.006 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.158; p = 0.850)	0.118 (CI = +/-0.104; p = 0.028)	0.873	+2.60%	+15.41%
Loss Cost	2012.2	0.019 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.008)	0.005 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.124; p = 0.738)	0.119 (CI = +/-0.080; p = 0.006)	0.911	+1.94%	+14.84%
Loss Cost	2013.1	0.017 (CI = +/-0.010; p = 0.003)	-0.057 (CI = +/-0.038; p = 0.005)	0.005 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.124; p = 0.642)	0.123 (CI = +/-0.080; p = 0.005)	0.913	+1.70%	+15.05%
Loss Cost	2013.2	0.016 (CI = +/-0.012; p = 0.011)	-0.055 (CI = +/-0.039; p = 0.009)	0.005 (CI = +/-0.003; p = 0.001)	0.034 (CI = +/-0.129; p = 0.587)	0.124 (CI = +/-0.083; p = 0.006)	0.909	+1.58%	+14.95%
Loss Cost	2014.1	0.020 (CI = +/-0.012; p = 0.004)	-0.048 (CI = +/-0.039; p = 0.019)	0.006 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.125; p = 0.726)	0.117 (CI = +/-0.080; p = 0.007)	0.922	+2.00%	+14.63%
Loss Cost	2014.2	0.021 (CI = +/-0.014; p = 0.007)	-0.049 (CI = +/-0.041; p = 0.022)	0.006 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.132; p = 0.788)	0.116 (CI = +/-0.080; p = 0.009)	0.918	+2.09%	+14.69%
Loss Cost	2015.1	0.019 (CI = +/-0.016; p = 0.028)	-0.052 (CI = +/-0.044; p = 0.023)	0.005 (CI = +/-0.003; p = 0.001)	0.023 (CI = +/-0.138; p = 0.730)	0.120 (CI = +/-0.086; p = 0.010)	0.917	+1.89%	+14.83%
Loss Cost	2015.2	0.023 (CI = +/-0.018; p = 0.014)	-0.058 (CI = +/-0.044; p = 0.014)	0.006 (CI = +/-0.003; p = 0.001)	0.004 (CI = +/-0.139; p = 0.945)	0.117 (CI = +/-0.084; p = 0.011)	0.925	+2.37%	+15.10%
Loss Cost	2016.1	0.027 (CI = +/-0.021; p = 0.015)	-0.053 (CI = +/-0.047; p = 0.028)	0.006 (CI = +/-0.003; p = 0.001)	-0.005 (CI = +/-0.144; p = 0.942)	0.112 (CI = +/-0.088; p = 0.017)	0.927	+2.75%	+14.89%
Loss Cost	2016.2	0.034 (CI = +/-0.022; p = 0.007)	-0.061 (CI = +/-0.046; p = 0.015)	0.006 (CI = +/-0.003; p = 0.001)	-0.027 (CI = +/-0.142; p = 0.682)	0.108 (CI = +/-0.084; p = 0.017)	0.938	+3.45%	+15.23%
Loss Cost	2017.1	0.035 (CI = +/-0.027; p = 0.018)	-0.060 (CI = +/-0.051; p = 0.026)	0.006 (CI = +/-0.003; p = 0.001)	-0.028 (CI = +/-0.154; p = 0.689)	0.107 (CI = +/-0.092; p = 0.027)	0.935	+3.51%	+15.20%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.175)	0.001 (CI = +/-0.002; p = 0.459)	0.068 (CI = +/-0.140; p = 0.330)	0.025 (CI = +/-0.097; p = 0.609)	0.969	+5.31%	+7.92%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.037; p = 0.183)	0.001 (CI = +/-0.002; p = 0.463)	0.067 (CI = +/-0.143; p = 0.344)	0.025 (CI = +/-0.098; p = 0.614)	0.967	+5.32%	+7.93%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.038; p = 0.175)	0.001 (CI = +/-0.003; p = 0.511)	0.069 (CI = +/-0.146; p = 0.341)	0.025 (CI = +/-0.100; p = 0.608)	0.964	+5.28%	+7.99%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.178)	0.001 (CI = +/-0.003; p = 0.506)	0.067 (CI = +/-0.149; p = 0.362)	0.025 (CI = +/-0.102; p = 0.613)	0.961	+5.30%	+8.02%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.037; p = 0.314)	0.001 (CI = +/-0.002; p = 0.273)	0.057 (CI = +/-0.138; p = 0.404)	0.020 (CI = +/-0.094; p = 0.668)	0.967	+5.55%	+7.67%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.034; p = 0.141)	0.002 (CI = +/-0.002; p = 0.138)	0.040 (CI = +/-0.127; p = 0.521)	0.020 (CI = +/-0.086; p = 0.632)	0.972	+5.79%	+7.97%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.029; p = 0.273)	0.002 (CI = +/-0.002; p = 0.022)	0.027 (CI = +/-0.106; p = 0.602)	0.014 (CI = +/-0.072; p = 0.702)	0.980	+6.11%	+7.56%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.028; p = 0.143)	0.003 (CI = +/-0.002; p = 0.009)	0.016 (CI = +/-0.101; p = 0.752)	0.014 (CI = +/-0.068; p = 0.682)	0.982	+6.00%	+7.76%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.029; p = 0.196)	0.003 (CI = +/-0.002; p = 0.008)	0.013 (CI = +/-0.103; p = 0.797)	0.012 (CI = +/-0.069; p = 0.718)	0.980	+6.36%	+7.67%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.254)	0.003 (CI = +/-0.002; p = 0.013)	0.017 (CI = +/-0.105; p = 0.734)	0.012 (CI = +/-0.070; p = 0.721)	0.978	+6.29%	+7.60%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.031; p = 0.229)	0.002 (CI = +/-0.002; p = 0.020)	0.020 (CI = +/-0.108; p = 0.704)	0.014 (CI = +/-0.072; p = 0.698)	0.976	+6.22%	+7.67%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.031; p = 0.320)	0.002 (CI = +/-0.002; p = 0.031)	0.028 (CI = +/-0.109; p = 0.596)	0.014 (CI = +/-0.072; p = 0.694)	0.974	+6.08%	+7.54%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.031; p = 0.185)	0.002 (CI = +/-0.002; p = 0.059)	0.036 (CI = +/-0.106; p = 0.481)	0.018 (CI = +/-0.069; p = 0.593)	0.973	+5.83%	+7.76%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.309)	0.002 (CI = +/-0.002; p = 0.087)	0.054 (CI = +/-0.095; p = 0.250)	0.019 (CI = +/-0.062; p = 0.532)	0.976	+5.49%	+7.48%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.360)	0.002 (CI = +/-0.002; p = 0.094)	0.053 (CI = +/-0.099; p = 0.278)	0.018 (CI = +/-0.064; p = 0.560)	0.973	+5.53%	+7.45%
Severity	2013.2	0.054 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.032; p = 0.356)	0.002 (CI = +/-0.002; p = 0.100)	0.050 (CI = +/-0.104; p = 0.321)	0.018 (CI = +/-0.066; p = 0.575)	0.969	+5.58%	+7.48%
Severity	2014.1	0.058 (CI = +/-0.010; p = 0.000)	-0.008 (CI = +/-0.030; p = 0.588)	0.002 (CI = +/-0.002; p = 0.039)	0.039 (CI = +/-0.098; p = 0.414)	0.012 (CI = +/-0.063; p = 0.695)	0.973	+5.97%	+7.22%
Severity	2014.2	0.057 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.032; p = 0.640)	0.002 (CI = +/-0.002; p = 0.053)	0.041 (CI = +/-0.104; p = 0.415)	0.012 (CI = +/-0.065; p = 0.700)	0.969	+5.92%	+7.19%
Severity	2015.1	0.058 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.035; p = 0.712)	0.002 (CI = +/-0.002; p = 0.061)	0.039 (CI = +/-0.110; p = 0.462)	0.011 (CI = +/-0.068; p = 0.741)	0.964	+6.00%	+7.14%
Severity	2015.2	0.056 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.037; p = 0.829)	0.002 (CI = +/-0.002; p = 0.090)	0.046 (CI = +/-0.116; p = 0.409)	0.012 (CI = +/-0.071; p = 0.727)	0.959	+5.80%	+7.04%
Severity	2016.1	0.061 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.038; p = 0.934)	0.002 (CI = +/-0.002; p = 0.059)	0.035 (CI = +/-0.118; p = 0.525)	0.005 (CI = +/-0.072; p = 0.873)	0.958	+6.25%	+6.82%
Severity	2016.2	0.067 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.037; p = 0.760)	0.003 (CI = +/-0.002; p = 0.030)	0.015 (CI = +/-0.113; p = 0.767)	0.002 (CI = +/-0.067; p = 0.948)	0.963	+6.89%	+7.10%
Severity	2017.1	0.067 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.041; p = 0.812)	0.003 (CI = +/-0.003; p = 0.042)	0.014 (CI = +/-0.123; p = 0.803)	0.001 (CI = +/-0.073; p = 0.976)	0.956	+6.96%	+7.07%
Frequency	2006.1	-0.008 (CI = +/-0.006; p = 0.021)	-0.033 (CI = +/-0.048; p = 0.171)	0.008 (CI = +/-0.003; p = 0.000)	-0.175 (CI = +/-0.187; p = 0.066)	0.072 (CI = +/-0.129; p = 0.266)	0.693	-0.76%	+6.61%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.018)	-0.030 (CI = +/-0.049; p = 0.217)	0.008 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.189; p = 0.079)	0.071 (CI = +/-0.130; p = 0.272)	0.695	-0.83%	+6.49%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.013)	-0.034 (CI = +/-0.050; p = 0.173)	0.008 (CI = +/-0.003; p = 0.000)	-0.164 (CI = +/-0.190; p = 0.089)	0.074 (CI = +/-0.131; p = 0.258)	0.700	-0.93%	+6.66%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.033)	-0.037 (CI = +/-0.051; p = 0.145)	0.008 (CI = +/-0.003; p = 0.000)	-0.171 (CI = +/-0.193; p = 0.080)	0.074 (CI = +/-0.132; p = 0.259)	0.692	-0.84%	+6.79%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.005)	-0.047 (CI = +/-0.048; p = 0.055)	0.007 (CI = +/-0.003; p = 0.000)	-0.158 (CI = +/-0.180; p = 0.083)	0.081 (CI = +/-0.123; p = 0.188)	0.741	-1.13%	+7.22%
Frequency	2008.2	-0.015 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.044; p = 0.094)	0.007 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.163; p = 0.102)	0.080 (CI = +/-0.111; p = 0.149)	0.796	-1.44%	+6.80%
Frequency	2009.1	-0.018 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.039; p = 0.016)	0.006 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.141; p = 0.094)	0.088 (CI = +/-0.096; p = 0.068)	0.854	-1.80%	+7.28%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.036; p = 0.026)	0.006 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.132; p = 0.123)	0.088 (CI = +/-0.089; p = 0.051)	0.879	-2.05%	+6.98%
Frequency	2010.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.036; p = 0.014)	0.005 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.129; p = 0.143)	0.092 (CI = +/-0.087; p = 0.039)	0.885	-2.22%	+7.20%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.031; p = 0.019)	0.005 (CI = +/-0.002; p = 0.000)	-0.073 (CI = +/-0.110; p = 0.185)	0.092 (CI = +/-0.074; p = 0.017)	0.920	-2.56%	+6.83%
Frequency	2011.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.030; p = 0.007)	0.005 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.105; p = 0.218)	0.096 (CI = +/-0.070; p = 0.009)	0.928	-2.77%	+7.07%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.031; p = 0.012)	0.004 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.107; p = 0.281)	0.097 (CI = +/-0.070; p = 0.009)	0.928	-2.90%	+6.95%
Frequency	2012.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.031; p = 0.008)	0.004 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.107; p = 0.332)	0.100 (CI = +/-0.070; p = 0.008)	0.927	-3.06%	+7.10%
Frequency	2012.2	-0.034 (CI = +/-0.007; p = 0.000)							

Property Damage & DCPD

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	0.045 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.913	+4.61%
Loss Cost	2006.2	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.906	+4.54%
Loss Cost	2007.1	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.898	+4.48%
Loss Cost	2007.2	0.044 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.893	+4.53%
Loss Cost	2008.1	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.884	+4.55%
Loss Cost	2008.2	0.044 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.874	+4.46%
Loss Cost	2009.1	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.864	+4.48%
Loss Cost	2009.2	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.851	+4.40%
Loss Cost	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.839	+4.40%
Loss Cost	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.838	+4.14%
Loss Cost	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.823	+4.07%
Loss Cost	2011.2	0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.808	+3.92%
Loss Cost	2012.1	0.038 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.791	+3.86%
Loss Cost	2012.2	0.035 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.791	+3.55%
Loss Cost	2013.1	0.036 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.784	+3.63%
Loss Cost	2013.2	0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.772	+3.64%
Loss Cost	2014.1	0.040 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.827	+4.03%
Loss Cost	2014.2	0.041 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.825	+4.15%
Loss Cost	2015.1	0.042 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.827	+4.31%
Loss Cost	2015.2	0.045 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.840	+4.58%
Loss Cost	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.869	+4.99%
Loss Cost	2016.2	0.051 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.878	+5.28%
Loss Cost	2017.1	0.054 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.887	+5.60%
Severity	2006.1	0.056 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.034)	0.964	+5.76%
Severity	2006.2	0.056 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.036)	0.961	+5.77%
Severity	2007.1	0.056 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.038)	0.958	+5.79%
Severity	2007.2	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.039)	0.955	+5.82%
Severity	2008.1	0.058 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.964	+6.01%
Severity	2008.2	0.060 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.969	+6.17%
Severity	2009.1	0.062 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.980	+6.40%
Severity	2009.2	0.063 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.981	+6.51%
Severity	2010.1	0.064 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.981	+6.58%
Severity	2010.2	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.979	+6.53%
Severity	2011.1	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.976	+6.53%
Severity	2011.2	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.974	+6.46%
Severity	2012.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.971	+6.38%
Severity	2012.2	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.971	+6.23%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.969	+6.32%
Severity	2013.2	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.000)	0.966	+6.38%
Severity	2014.1	0.064 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.973	+6.61%
Severity	2014.2	0.064 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.969	+6.63%
Severity	2015.1	0.065 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.967	+6.72%
Severity	2015.2	0.065 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.961	+6.69%
Severity	2016.1	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.965	+6.91%
Severity	2016.2	0.069 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.971	+7.18%
Severity	2017.1	0.070 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.966	+7.24%
Frequency	2006.1	-0.011 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.664	-1.09%
Frequency	2006.2	-0.012 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.676	-1.17%
Frequency	2007.1	-0.012 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.680	-1.23%
Frequency	2007.2	-0.012 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.667	-1.21%
Frequency	2008.1	-0.014 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.708	-1.38%
Frequency	2008.2	-0.016 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.781	-1.62%
Frequency	2009.1	-0.018 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.822	-1.80%
Frequency	2009.2	-0.020 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.855	-1.98%
Frequency	2010.1	-0.021 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.853	-2.04%
Frequency	2010.2	-0.023 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.890	-2.25%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.887	-2.30%
Frequency	2011.2	-0.024 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.886	-2.38%
Frequency	2012.1	-0.024 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.877	-2.38%
Frequency	2012.2	-0.026 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.886	-2.52%
Frequency	2013.1	-0.026 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.876	-2.53%
Frequency	2013.2	-0.026 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.868	-2.58%
Frequency	2014.1	-0.024 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.859	-2.42%
Frequency	2014.2	-0.024 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.843	-2.32%
Frequency	2015.1	-0.023 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.826	-2.26%
Frequency	2015.2	-0.020 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.820	-1.98%
Frequency	2016.1	-0.018 (CI = +/-0.010; p = 0.002)	0.006 (CI = +/-0.002; p = 0.000)	0.802	-1.79%
Frequency	2016.2	-0.018 (CI = +/-0.011; p = 0.004)	0.006 (CI = +/-0.002; p = 0.000)	0.781	-1.77%
Frequency	2017.1	-0.015 (CI = +/-0.012; p = 0.018)	0.006 (CI = +/-0.002; p = 0.000)	0.756	-1.53%

Property Damage & DCPD

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	0.038 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.067; p = 0.055)	0.812	+3.91%
Loss Cost	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.069; p = 0.075)	0.792	+3.85%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.070; p = 0.055)	0.778	+3.74%
Loss Cost	2007.2	0.037 (CI = +/-0.007; p = 0.000)	-0.071 (CI = +/-0.072; p = 0.051)	0.766	+3.80%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.074; p = 0.048)	0.750	+3.74%
Loss Cost	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.721	+3.67%
Loss Cost	2009.1	0.035 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.078; p = 0.066)	0.701	+3.61%
Loss Cost	2009.2	0.035 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.081; p = 0.087)	0.667	+3.55%
Loss Cost	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.084; p = 0.081)	0.643	+3.47%
Loss Cost	2010.2	0.032 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.084; p = 0.135)	0.592	+3.24%
Loss Cost	2011.1	0.030 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.086; p = 0.110)	0.560	+3.09%
Loss Cost	2011.2	0.029 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.089; p = 0.151)	0.503	+2.97%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	-0.071 (CI = +/-0.092; p = 0.126)	0.466	+2.82%
Loss Cost	2012.2	0.025 (CI = +/-0.014; p = 0.001)	-0.060 (CI = +/-0.094; p = 0.197)	0.381	+2.56%
Loss Cost	2013.1	0.025 (CI = +/-0.015; p = 0.002)	-0.061 (CI = +/-0.098; p = 0.211)	0.355	+2.54%
Loss Cost	2013.2	0.026 (CI = +/-0.016; p = 0.004)	-0.063 (CI = +/-0.104; p = 0.216)	0.320	+2.60%
Loss Cost	2014.1	0.029 (CI = +/-0.018; p = 0.003)	-0.054 (CI = +/-0.106; p = 0.305)	0.349	+2.89%
Loss Cost	2014.2	0.030 (CI = +/-0.019; p = 0.004)	-0.061 (CI = +/-0.112; p = 0.270)	0.338	+3.10%
Loss Cost	2015.1	0.031 (CI = +/-0.022; p = 0.007)	-0.058 (CI = +/-0.119; p = 0.316)	0.321	+3.18%
Loss Cost	2015.2	0.036 (CI = +/-0.024; p = 0.006)	-0.072 (CI = +/-0.123; p = 0.233)	0.350	+3.63%
Loss Cost	2016.1	0.039 (CI = +/-0.026; p = 0.006)	-0.062 (CI = +/-0.129; p = 0.322)	0.367	+3.99%
Loss Cost	2016.2	0.045 (CI = +/-0.029; p = 0.005)	-0.079 (CI = +/-0.134; p = 0.225)	0.405	+4.63%
Loss Cost	2017.1	0.049 (CI = +/-0.033; p = 0.007)	-0.070 (CI = +/-0.143; p = 0.304)	0.405	+4.99%
Severity	2006.1	0.054 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.039; p = 0.208)	0.961	+5.57%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.200)	0.958	+5.59%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.042; p = 0.208)	0.955	+5.59%
Severity	2007.2	0.055 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.193)	0.951	+5.62%
Severity	2008.1	0.056 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.041; p = 0.321)	0.957	+5.77%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.039; p = 0.146)	0.962	+5.93%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.261)	0.970	+6.11%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.034; p = 0.152)	0.971	+6.21%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.035; p = 0.192)	0.969	+6.25%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.037; p = 0.241)	0.965	+6.21%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.038; p = 0.227)	0.961	+6.18%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.039; p = 0.300)	0.956	+6.11%
Severity	2012.1	0.058 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.226)	0.952	+6.01%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.040; p = 0.347)	0.947	+5.88%
Severity	2013.1	0.058 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.042; p = 0.416)	0.942	+5.93%
Severity	2013.2	0.058 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.365)	0.937	+6.01%
Severity	2014.1	0.060 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.043; p = 0.538)	0.939	+6.20%
Severity	2014.2	0.061 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.046; p = 0.526)	0.930	+6.24%
Severity	2015.1	0.061 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.049; p = 0.612)	0.922	+6.31%
Severity	2015.2	0.061 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.052; p = 0.628)	0.909	+6.32%
Severity	2016.1	0.063 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.053; p = 0.816)	0.907	+6.55%
Severity	2016.2	0.067 (CI = +/-0.011; p = 0.000)	-0.016 (CI = +/-0.053; p = 0.530)	0.913	+6.92%
Severity	2017.1	0.068 (CI = +/-0.013; p = 0.000)	-0.013 (CI = +/-0.057; p = 0.615)	0.900	+7.03%
Frequency	2006.1	-0.016 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.185)	0.464	-1.57%
Frequency	2006.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.063; p = 0.249)	0.475	-1.65%
Frequency	2007.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.063; p = 0.187)	0.490	-1.75%
Frequency	2007.2	-0.017 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.065; p = 0.187)	0.468	-1.72%
Frequency	2008.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.063; p = 0.087)	0.539	-1.92%
Frequency	2008.2	-0.022 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.060; p = 0.158)	0.606	-2.13%
Frequency	2009.1	-0.024 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.056; p = 0.059)	0.675	-2.35%
Frequency	2009.2	-0.025 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.056; p = 0.103)	0.702	-2.51%
Frequency	2010.1	-0.026 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.056; p = 0.075)	0.704	-2.61%
Frequency	2010.2	-0.028 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.055; p = 0.134)	0.736	-2.80%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.056; p = 0.102)	0.733	-2.90%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.059; p = 0.135)	0.723	-2.96%
Frequency	2012.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.061; p = 0.128)	0.703	-3.02%
Frequency	2012.2	-0.032 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.063; p = 0.186)	0.702	-3.13%
Frequency	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.066; p = 0.176)	0.680	-3.20%
Frequency	2013.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.069; p = 0.201)	0.657	-3.21%
Frequency	2014.1	-0.032 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.073; p = 0.256)	0.601	-3.12%
Frequency	2014.2	-0.030 (CI = +/-0.013; p = 0.000)	-0.046 (CI = +/-0.076; p = 0.216)	0.557	-2.96%
Frequency	2015.1	-0.030 (CI = +/-0.015; p = 0.001)	-0.046 (CI = +/-0.081; p = 0.243)	0.501	-2.95%
Frequency	2015.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.060 (CI = +/-0.081; p = 0.136)	0.453	-2.53%
Frequency	2016.1	-0.024 (CI = +/-0.017; p = 0.010)	-0.056 (CI = +/-0.086; p = 0.184)	0.356	-2.40%
Frequency	2016.2	-0.022 (CI = +/-0.020; p = 0.034)	-0.063 (CI = +/-0.091; p = 0.159)	0.310	-2.15%
Frequency	2017.1	-0.019 (CI = +/-0.022; p = 0.086)	-0.057 (CI = +/-0.097; p = 0.226)	0.182	-1.90%

Property Damage & DCPD

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	0.038 (CI = +/-0.007; p = 0.000)	0.796	+3.91%
Loss Cost	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.778	+3.82%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.758	+3.74%
Loss Cost	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.743	+3.76%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.724	+3.74%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	(CI = +/-0.005; p =	+3.62%
Loss Cost	2009.1	0.035 (CI = +/-0.009; p = 0.000)	0.674	+3.61%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.641	+3.50%
Loss Cost	2010.1	0.034 (CI = +/-0.010; p = 0.000)	0.613	+3.47%
Loss Cost	2010.2	0.031 (CI = +/-0.011; p = 0.000)	0.570	+3.19%
Loss Cost	2011.1	0.030 (CI = +/-0.011; p = 0.000)	0.529	+3.09%
Loss Cost	2011.2	0.029 (CI = +/-0.012; p = 0.000)	0.477	+2.91%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.431	+2.82%
Loss Cost	2012.2	0.025 (CI = +/-0.014; p = 0.001)	0.359	+2.49%
Loss Cost	2013.1	0.025 (CI = +/-0.015; p = 0.002)	0.335	+2.54%
Loss Cost	2013.2	0.025 (CI = +/-0.016; p = 0.005)	0.299	+2.52%
Loss Cost	2014.1	0.029 (CI = +/-0.018; p = 0.003)	0.345	+2.89%
Loss Cost	2014.2	0.030 (CI = +/-0.019; p = 0.005)	0.327	+3.00%
Loss Cost	2015.1	0.031 (CI = +/-0.022; p = 0.007)	0.318	+3.18%
Loss Cost	2015.2	0.034 (CI = +/-0.024; p = 0.008)	0.328	+3.49%
Loss Cost	2016.1	0.039 (CI = +/-0.026; p = 0.006)	0.365	+3.99%
Loss Cost	2016.2	0.043 (CI = +/-0.029; p = 0.007)	0.378	+4.43%
Loss Cost	2017.1	0.049 (CI = +/-0.033; p = 0.007)	0.398	+4.99%
Severity	2006.1	0.054 (CI = +/-0.004; p = 0.000)	0.960	+5.57%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	0.957	+5.58%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	0.954	+5.59%
Severity	2007.2	0.055 (CI = +/-0.004; p = 0.000)	0.950	+5.60%
Severity	2008.1	0.056 (CI = +/-0.004; p = 0.000)	0.957	+5.77%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	0.961	+5.91%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	0.970	+6.11%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	0.970	+6.19%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	0.968	+6.25%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	0.964	+6.19%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	0.960	+6.18%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	0.956	+6.09%
Severity	2012.1	0.058 (CI = +/-0.006; p = 0.000)	0.951	+6.01%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	0.948	+5.86%
Severity	2013.1	0.058 (CI = +/-0.006; p = 0.000)	0.943	+5.93%
Severity	2013.2	0.058 (CI = +/-0.007; p = 0.000)	0.937	+5.98%
Severity	2014.1	0.060 (CI = +/-0.007; p = 0.000)	0.941	+6.20%
Severity	2014.2	0.060 (CI = +/-0.008; p = 0.000)	0.933	+6.21%
Severity	2015.1	0.061 (CI = +/-0.009; p = 0.000)	0.926	+6.31%
Severity	2015.2	0.061 (CI = +/-0.010; p = 0.000)	0.913	+6.30%
Severity	2016.1	0.063 (CI = +/-0.010; p = 0.000)	0.913	+6.55%
Severity	2016.2	0.067 (CI = +/-0.011; p = 0.000)	0.917	+6.88%
Severity	2017.1	0.068 (CI = +/-0.013; p = 0.000)	0.906	+7.03%
Frequency	2006.1	-0.016 (CI = +/-0.006; p = 0.000)	0.451	-1.57%
Frequency	2006.2	-0.017 (CI = +/-0.006; p = 0.000)	0.469	-1.67%
Frequency	2007.1	-0.018 (CI = +/-0.006; p = 0.000)	0.478	-1.75%
Frequency	2007.2	-0.018 (CI = +/-0.007; p = 0.000)	0.455	-1.75%
Frequency	2008.1	-0.019 (CI = +/-0.007; p = 0.000)	0.507	-1.92%
Frequency	2008.2	-0.022 (CI = +/-0.007; p = 0.000)	0.591	-2.16%
Frequency	2009.1	-0.024 (CI = +/-0.007; p = 0.000)	0.643	-2.35%
Frequency	2009.2	-0.026 (CI = +/-0.007; p = 0.000)	0.683	-2.54%
Frequency	2010.1	-0.026 (CI = +/-0.007; p = 0.000)	0.677	-2.61%
Frequency	2010.2	-0.029 (CI = +/-0.007; p = 0.000)	0.722	-2.83%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	0.713	-2.90%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	0.707	-3.00%
Frequency	2012.1	-0.031 (CI = +/-0.009; p = 0.000)	0.684	-3.02%
Frequency	2012.2	-0.032 (CI = +/-0.009; p = 0.000)	0.691	-3.17%
Frequency	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	0.666	-3.20%
Frequency	2013.2	-0.033 (CI = +/-0.011; p = 0.000)	0.644	-3.26%
Frequency	2014.1	-0.032 (CI = +/-0.012; p = 0.000)	0.593	-3.12%
Frequency	2014.2	-0.031 (CI = +/-0.013; p = 0.000)	0.541	-3.02%
Frequency	2015.1	-0.030 (CI = +/-0.015; p = 0.001)	0.487	-2.95%
Frequency	2015.2	-0.027 (CI = +/-0.016; p = 0.003)	0.402	-2.64%
Frequency	2016.1	-0.024 (CI = +/-0.018; p = 0.011)	0.316	-2.40%
Frequency	2016.2	-0.023 (CI = +/-0.020; p = 0.028)	0.249	-2.29%
Frequency	2017.1	-0.019 (CI = +/-0.023; p = 0.091)	0.143	-1.90%

Property Damage & DCPD

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	0.045 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.084; p = 0.923)	0.911	+4.63%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.085; p = 0.952)	0.903	+4.52%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.087; p = 0.859)	0.895	+4.44%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.089; p = 0.944)	0.889	+4.52%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.092; p = 0.966)	0.880	+4.54%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.011 (CI = +/-0.094; p = 0.820)	0.870	+4.39%
Loss Cost	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.098; p = 0.854)	0.860	+4.42%
Loss Cost	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.101; p = 0.735)	0.846	+4.27%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.017 (CI = +/-0.105; p = 0.742)	0.833	+4.27%
Loss Cost	2010.2	0.037 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.098; p = 0.378)	0.837	+3.77%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.102; p = 0.313)	0.823	+3.61%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.102; p = 0.184)	0.815	+3.26%
Loss Cost	2012.1	0.030 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.078 (CI = +/-0.106; p = 0.141)	0.803	+3.04%
Loss Cost	2012.2	0.023 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.094; p = 0.022)	0.832	+2.31%
Loss Cost	2013.1	0.023 (CI = +/-0.014; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	0.113 (CI = +/-0.100; p = 0.029)	0.825	+2.29%
Loss Cost	2013.2	0.021 (CI = +/-0.016; p = 0.013)	0.007 (CI = +/-0.003; p = 0.000)	0.121 (CI = +/-0.106; p = 0.028)	0.818	+2.10%
Loss Cost	2014.1	0.027 (CI = +/-0.016; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.103; p = 0.071)	0.850	+2.75%
Loss Cost	2014.2	0.028 (CI = +/-0.019; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.112; p = 0.100)	0.844	+2.80%
Loss Cost	2015.1	0.029 (CI = +/-0.021; p = 0.011)	0.008 (CI = +/-0.003; p = 0.000)	0.086 (CI = +/-0.121; p = 0.151)	0.840	+2.96%
Loss Cost	2015.2	0.033 (CI = +/-0.024; p = 0.011)	0.008 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.130; p = 0.259)	0.844	+3.38%
Loss Cost	2016.1	0.041 (CI = +/-0.026; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.132; p = 0.496)	0.864	+4.21%
Loss Cost	2016.2	0.047 (CI = +/-0.030; p = 0.005)	0.008 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.140; p = 0.718)	0.870	+4.81%
Loss Cost	2017.1	0.054 (CI = +/-0.033; p = 0.005)	0.009 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.149; p = 0.965)	0.877	+5.54%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.087)	0.079 (CI = +/-0.064; p = 0.017)	0.969	+5.35%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.095)	0.079 (CI = +/-0.065; p = 0.019)	0.967	+5.34%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.104)	0.080 (CI = +/-0.068; p = 0.022)	0.964	+5.33%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.112)	0.080 (CI = +/-0.070; p = 0.026)	0.961	+5.33%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.046)	0.064 (CI = +/-0.064; p = 0.050)	0.967	+5.59%
Severity	2008.2	0.057 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.021)	0.052 (CI = +/-0.061; p = 0.094)	0.971	+5.81%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.033 (CI = +/-0.051; p = 0.192)	0.981	+6.15%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.025 (CI = +/-0.050; p = 0.322)	0.981	+6.32%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.019 (CI = +/-0.051; p = 0.442)	0.980	+6.41%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.024 (CI = +/-0.053; p = 0.351)	0.979	+6.32%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.026 (CI = +/-0.056; p = 0.342)	0.976	+6.28%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.034 (CI = +/-0.056; p = 0.222)	0.974	+6.11%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.043 (CI = +/-0.057; p = 0.136)	0.973	+5.93%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.004)	0.060 (CI = +/-0.052; p = 0.028)	0.976	+5.55%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.004)	0.056 (CI = +/-0.055; p = 0.048)	0.974	+5.64%
Severity	2013.2	0.055 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.005)	0.055 (CI = +/-0.059; p = 0.068)	0.970	+5.66%
Severity	2014.1	0.059 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.038 (CI = +/-0.056; p = 0.170)	0.975	+6.07%
Severity	2014.2	0.058 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.041 (CI = +/-0.061; p = 0.177)	0.971	+6.02%
Severity	2015.1	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.036 (CI = +/-0.066; p = 0.261)	0.968	+6.14%
Severity	2015.2	0.058 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.043 (CI = +/-0.071; p = 0.219)	0.963	+5.95%
Severity	2016.1	0.062 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.028 (CI = +/-0.073; p = 0.415)	0.964	+6.38%
Severity	2016.2	0.068 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.010 (CI = +/-0.071; p = 0.772)	0.969	+6.99%
Severity	2017.1	0.069 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.006 (CI = +/-0.079; p = 0.859)	0.963	+7.10%
Frequency	2006.1	-0.007 (CI = +/-0.006; p = 0.036)	0.008 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.084; p = 0.055)	0.691	-0.68%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.025)	0.008 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.086; p = 0.079)	0.697	-0.77%
Frequency	2007.1	-0.008 (CI = +/-0.007; p = 0.023)	0.007 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.088; p = 0.105)	0.697	-0.84%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.049)	0.008 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.091; p = 0.094)	0.687	-0.77%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.014)	0.007 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.089; p = 0.160)	0.718	-1.00%
Frequency	2008.2	-0.014 (CI = +/-0.007; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.081; p = 0.302)	0.781	-1.35%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.076; p = 0.517)	0.819	-1.64%
Frequency	2009.2	-0.019 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.008 (CI = +/-0.072; p = 0.824)	0.850	-1.92%
Frequency	2010.1	-0.020 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.075; p = 0.945)	0.847	-2.02%
Frequency	2010.2	-0.024 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.067; p = 0.579)	0.887	-2.40%
Frequency	2011.1	-0.025 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.069; p = 0.467)	0.885	-2.52%
Frequency	2011.2	-0.027 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.071; p = 0.338)	0.886	-2.68%
Frequency	2012.1	-0.028 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.075; p = 0.337)	0.877	-2.72%
Frequency	2012.2	-0.031 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.052 (CI = +/-0.073; p = 0.151)	0.892	-3.07%
Frequency	2013.1	-0.032 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.057 (CI = +/-0.077; p = 0.139)	0.884	-3.17%
Frequency	2013.2	-0.034 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.081; p = 0.103)	0.881	-3.37%
Frequency	2014.1	-0.032 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.085; p = 0.184)	0.866	-3.14%
Frequency	2014.2	-0.031 (CI = +/-0.015; p = 0.001)	0.005 (CI = +/-0.002; p = 0.000)	0.052 (CI = +/-0.092; p = 0.252)	0.847	-3.03%
Frequency	2015.1	-0.030 (CI = +/-0.018; p = 0.002)	0.005 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.100; p = 0.303)	0.827	-3.00%
Frequency	2015.2	-0.025 (CI = +/-0.019; p = 0.015)	0.005 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.102; p = 0.558)	0.812	-2.43%
Frequency	2016.1	-0.021 (CI = +/-0.022; p = 0.060)	0.006 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.108; p = 0.781)	0.788	-2.04%
Frequency	2016.2	-0.021 (CI = +/-0.025; p = 0.102)	0.006 (CI = +/-0.003; p = 0.001)	0.014 (CI = +/-0.120; p = 0.801)	0.764	-2.03%
Frequency	2017.1	-0.015 (CI = +/-0.029; p = 0.280)	0.006 (CI = +/-0.003; p = 0.001)	-0.003 (CI = +/-0.127; p = 0.953)	0.734	-1.46%

Property Damage & DCPD

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	0.036 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.067; p = 0.057)	0.055 (CI = +/-0.119; p = 0.356)	0.811	+3.66%
Loss Cost	2006.2	0.035 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.069; p = 0.082)	0.062 (CI = +/-0.121; p = 0.308)	0.793	+3.55%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.069; p = 0.056)	0.072 (CI = +/-0.121; p = 0.234)	0.782	+3.38%
Loss Cost	2007.2	0.034 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.072; p = 0.057)	0.069 (CI = +/-0.125; p = 0.267)	0.768	+3.43%
Loss Cost	2008.1	0.033 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.073; p = 0.049)	0.076 (CI = +/-0.128; p = 0.235)	0.754	+3.31%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.084 (CI = +/-0.131; p = 0.197)	0.728	+3.17%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.077; p = 0.066)	0.091 (CI = +/-0.134; p = 0.174)	0.711	+3.04%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.080; p = 0.095)	0.099 (CI = +/-0.138; p = 0.150)	0.681	+2.89%
Loss Cost	2010.1	0.027 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.082; p = 0.079)	0.109 (CI = +/-0.141; p = 0.125)	0.663	+2.71%
Loss Cost	2010.2	0.022 (CI = +/-0.014; p = 0.003)	-0.058 (CI = +/-0.080; p = 0.145)	0.133 (CI = +/-0.138; p = 0.059)	0.635	+2.25%
Loss Cost	2011.1	0.019 (CI = +/-0.015; p = 0.014)	-0.067 (CI = +/-0.080; p = 0.097)	0.148 (CI = +/-0.139; p = 0.037)	0.622	+1.92%
Loss Cost	2011.2	0.016 (CI = +/-0.016; p = 0.053)	-0.057 (CI = +/-0.082; p = 0.159)	0.165 (CI = +/-0.141; p = 0.024)	0.589	+1.58%
Loss Cost	2012.1	0.012 (CI = +/-0.017; p = 0.163)	-0.067 (CI = +/-0.081; p = 0.102)	0.184 (CI = +/-0.142; p = 0.014)	0.584	+1.17%
Loss Cost	2012.2	0.005 (CI = +/-0.017; p = 0.544)	-0.050 (CI = +/-0.078; p = 0.196)	0.214 (CI = +/-0.136; p = 0.004)	0.578	+0.51%
Loss Cost	2013.1	0.002 (CI = +/-0.019; p = 0.802)	-0.056 (CI = +/-0.080; p = 0.162)	0.226 (CI = +/-0.141; p = 0.003)	0.575	+0.23%
Loss Cost	2013.2	0.000 (CI = +/-0.021; p = 0.995)	-0.051 (CI = +/-0.084; p = 0.224)	0.236 (CI = +/-0.149; p = 0.004)	0.557	-0.01%
Loss Cost	2014.1	0.002 (CI = +/-0.023; p = 0.878)	-0.047 (CI = +/-0.083; p = 0.274)	0.229 (CI = +/-0.157; p = 0.007)	0.558	+0.17%
Loss Cost	2014.2	0.001 (CI = +/-0.027; p = 0.942)	-0.046 (CI = +/-0.094; p = 0.320)	0.232 (CI = +/-0.169; p = 0.010)	0.540	+0.09%
Loss Cost	2015.1	-0.002 (CI = +/-0.031; p = 0.901)	-0.050 (CI = +/-0.099; p = 0.301)	0.242 (CI = +/-0.180; p = 0.012)	0.532	-0.18%
Loss Cost	2015.2	0.001 (CI = +/-0.036; p = 0.968)	-0.054 (CI = +/-0.107; p = 0.295)	0.233 (CI = +/-0.196; p = 0.023)	0.524	+0.07%
Loss Cost	2016.1	0.002 (CI = +/-0.041; p = 0.906)	-0.052 (CI = +/-0.114; p = 0.339)	0.228 (CI = +/-0.212; p = 0.037)	0.518	+0.23%
Loss Cost	2016.2	0.008 (CI = +/-0.050; p = 0.747)	-0.060 (CI = +/-0.124; p = 0.312)	0.211 (CI = +/-0.234; p = 0.073)	0.512	+0.75%
Loss Cost	2017.1	0.008 (CI = +/-0.058; p = 0.756)	-0.059 (CI = +/-0.133; p = 0.350)	0.209 (CI = +/-0.258; p = 0.103)	0.496	+0.85%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.179)	0.090 (CI = +/-0.063; p = 0.007)	0.968	+5.15%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.195)	0.090 (CI = +/-0.065; p = 0.008)	0.965	+5.15%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.180)	0.093 (CI = +/-0.066; p = 0.008)	0.963	+5.11%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.190)	0.092 (CI = +/-0.068; p = 0.010)	0.960	+5.12%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.037; p = 0.303)	0.081 (CI = +/-0.065; p = 0.016)	0.964	+5.31%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.036; p = 0.149)	0.071 (CI = +/-0.063; p = 0.029)	0.967	+5.50%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.033; p = 0.253)	0.058 (CI = +/-0.057; p = 0.047)	0.973	+5.73%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.033; p = 0.164)	0.051 (CI = +/-0.057; p = 0.078)	0.973	+5.86%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.190)	0.050 (CI = +/-0.059; p = 0.095)	0.971	+5.89%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.035; p = 0.265)	0.055 (CI = +/-0.061; p = 0.075)	0.968	+5.79%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.036; p = 0.222)	0.059 (CI = +/-0.062; p = 0.061)	0.965	+5.69%
Severity	2011.2	0.054 (CI = +/-0.007; p = 0.000)	-0.017 (CI = +/-0.037; p = 0.335)	0.067 (CI = +/-0.063; p = 0.039)	0.963	+5.53%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.036; p = 0.205)	0.077 (CI = +/-0.062; p = 0.018)	0.962	+5.30%
Severity	2012.2	0.048 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.033; p = 0.384)	0.092 (CI = +/-0.058; p = 0.004)	0.964	+4.96%
Severity	2013.1	0.048 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.035; p = 0.394)	0.093 (CI = +/-0.061; p = 0.005)	0.960	+4.95%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.037; p = 0.427)	0.093 (CI = +/-0.065; p = 0.008)	0.955	+4.94%
Severity	2014.1	0.050 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.038; p = 0.559)	0.085 (CI = +/-0.067; p = 0.016)	0.955	+5.15%
Severity	2014.2	0.049 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.040; p = 0.660)	0.089 (CI = +/-0.072; p = 0.018)	0.948	+5.04%
Severity	2015.1	0.049 (CI = +/-0.013; p = 0.000)	-0.009 (CI = +/-0.042; p = 0.663)	0.090 (CI = +/-0.077; p = 0.025)	0.941	+5.01%
Severity	2015.2	0.047 (CI = +/-0.015; p = 0.000)	-0.005 (CI = +/-0.045; p = 0.828)	0.099 (CI = +/-0.083; p = 0.023)	0.933	+4.76%
Severity	2016.1	0.049 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.047; p = 0.926)	0.092 (CI = +/-0.088; p = 0.043)	0.928	+4.98%
Severity	2016.2	0.053 (CI = +/-0.020; p = 0.000)	-0.009 (CI = +/-0.050; p = 0.706)	0.077 (CI = +/-0.095; p = 0.100)	0.926	+5.46%
Severity	2017.1	0.053 (CI = +/-0.024; p = 0.000)	-0.009 (CI = +/-0.054; p = 0.713)	0.078 (CI = +/-0.104; p = 0.126)	0.913	+5.42%
Frequency	2006.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.041 (CI = +/-0.062; p = 0.186)	-0.035 (CI = +/-0.109; p = 0.516)	0.455	-1.42%
Frequency	2006.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.246)	-0.029 (CI = +/-0.111; p = 0.604)	0.463	-1.52%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.064; p = 0.191)	-0.020 (CI = +/-0.112; p = 0.715)	0.476	-1.65%
Frequency	2007.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.044 (CI = +/-0.066; p = 0.188)	-0.023 (CI = +/-0.116; p = 0.688)	0.453	-1.61%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.064; p = 0.092)	-0.006 (CI = +/-0.111; p = 0.916)	0.523	-1.89%
Frequency	2008.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.061; p = 0.170)	0.014 (CI = +/-0.106; p = 0.792)	0.593	-2.21%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.057; p = 0.064)	0.033 (CI = +/-0.099; p = 0.495)	0.669	-2.55%
Frequency	2009.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.116)	0.048 (CI = +/-0.097; p = 0.311)	0.703	-2.81%
Frequency	2010.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.056; p = 0.077)	0.059 (CI = +/-0.097; p = 0.222)	0.710	-3.00%
Frequency	2010.2	-0.034 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.053; p = 0.147)	0.078 (CI = +/-0.092; p = 0.096)	0.755	-3.35%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.053; p = 0.094)	0.089 (CI = +/-0.093; p = 0.058)	0.762	-3.57%
Frequency	2011.2	-0.038 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.055; p = 0.146)	0.098 (CI = +/-0.095; p = 0.045)	0.760	-3.74%
Frequency	2012.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.115)	0.107 (CI = +/-0.098; p = 0.034)	0.750	-3.92%
Frequency	2012.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.056; p = 0.200)	0.122 (CI = +/-0.098; p = 0.017)	0.767	-4.25%
Frequency	2013.1	-0.046 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.148)	0.134 (CI = +/-0.100; p = 0.012)	0.761	-4.50%
Frequency	2013.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.060; p = 0.219)	0.143 (CI = +/-0.105; p = 0.010)	0.751	-4.71%
Frequency	2014.1	-0.049 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.063; p = 0.235)	0.144 (CI = +/-0.112; p = 0.014)	0.706	-4.74%
Frequency	2014.2	-0.048 (CI = +/-0.019; p = 0.000)	-0.037 (CI = +/-0.067; p = 0.256)	0.143 (CI = +/-0.120; p = 0.023)	0.664	-4.71%
Frequency	2015.1	-0.051 (CI = +/-0.022; p = 0.000)	-0.041 (CI = +/-0.070; p = 0.232)	0.152 (CI = +/-0.127; p = 0.022)	0.628	-4.95%
Frequency	2015.2	-0.046 (CI = +/-0.025; p = 0.001)	-0.050 (CI = +/-0.074; p = 0.171)	0.134 (CI = +/-0.135; p = 0.051)	0.557	-4.48%
Frequency	2016.1	-0.046 (CI = +/-0.029; p = 0.004)	-0.050 (CI = +/-0.079; p = 0.191)	0.136 (CI = +/-0.147; p = 0.067)	0.470	-4.52%
Frequency	2016.2	-0.046 (CI = +/-0.035; p = 0.014)	-0.051 (CI = +/-0.086; p = 0.221)	0.134 (CI = +/-0.163; p = 0.099)	0.410	-4.46%
Frequency	2017.1	-0.044 (CI = +/-0.041; p = 0.035)	-0.050 (CI = +/-0.093; p = 0.262)	0.130 (CI = +/-0.179; p = 0.139)	0.276	-4.34%

Property Damage & DCPD

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	0.036 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.124; p = 0.360)	0.795	+3.65%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.125; p = 0.290)	0.779	+3.50%
Loss Cost	2007.1	0.033 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.127; p = 0.241)	0.761	+3.37%
Loss Cost	2007.2	0.033 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.130; p = 0.252)	0.746	+3.36%
Loss Cost	2008.1	0.032 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.134; p = 0.244)	0.727	+3.30%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.705	+3.09%
Loss Cost	2009.1	0.030 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.140; p = 0.180)	0.684	+3.02%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.106 (CI = +/-0.142; p = 0.138)	0.658	+2.80%
Loss Cost	2010.1	0.027 (CI = +/-0.014; p = 0.001)	0.112 (CI = +/-0.147; p = 0.130)	0.633	+2.69%
Loss Cost	2010.2	0.021 (CI = +/-0.014; p = 0.005)	0.139 (CI = +/-0.141; p = 0.053)	0.616	+2.16%
Loss Cost	2011.1	0.019 (CI = +/-0.015; p = 0.019)	0.152 (CI = +/-0.144; p = 0.040)	0.590	+1.89%
Loss Cost	2011.2	0.015 (CI = +/-0.016; p = 0.075)	0.172 (CI = +/-0.144; p = 0.021)	0.569	+1.47%
Loss Cost	2012.1	0.011 (CI = +/-0.017; p = 0.192)	0.188 (CI = +/-0.147; p = 0.015)	0.548	+1.14%
Loss Cost	2012.2	0.004 (CI = +/-0.017; p = 0.647)	0.221 (CI = +/-0.138; p = 0.003)	0.562	+0.39%
Loss Cost	2013.1	0.002 (CI = +/-0.019; p = 0.840)	0.230 (CI = +/-0.144; p = 0.003)	0.551	+0.19%
Loss Cost	2013.2	-0.002 (CI = +/-0.021; p = 0.873)	0.245 (CI = +/-0.150; p = 0.003)	0.543	-0.16%
Loss Cost	2014.1	0.001 (CI = +/-0.023; p = 0.912)	0.233 (CI = +/-0.157; p = 0.006)	0.551	+0.13%
Loss Cost	2014.2	-0.001 (CI = +/-0.027; p = 0.943)	0.241 (CI = +/-0.167; p = 0.007)	0.539	-0.09%
Loss Cost	2015.1	-0.003 (CI = +/-0.030; p = 0.861)	0.247 (CI = +/-0.180; p = 0.010)	0.527	-0.26%
Loss Cost	2015.2	-0.002 (CI = +/-0.035; p = 0.889)	0.247 (CI = +/-0.194; p = 0.016)	0.519	-0.24%
Loss Cost	2016.1	0.001 (CI = +/-0.041; p = 0.956)	0.235 (CI = +/-0.210; p = 0.031)	0.518	+0.11%
Loss Cost	2016.2	0.003 (CI = +/-0.048; p = 0.906)	0.230 (CI = +/-0.230; p = 0.050)	0.507	+0.27%
Loss Cost	2017.1	0.006 (CI = +/-0.057; p = 0.819)	0.220 (CI = +/-0.253; p = 0.082)	0.498	+0.62%
Severity	2006.1	0.050 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.064; p = 0.007)	0.967	+5.15%
Severity	2006.2	0.050 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.065; p = 0.007)	0.965	+5.13%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.093 (CI = +/-0.067; p = 0.008)	0.962	+5.11%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.069; p = 0.009)	0.959	+5.09%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.065; p = 0.015)	0.964	+5.30%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.064; p = 0.027)	0.966	+5.47%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.057; p = 0.045)	0.973	+5.73%
Severity	2009.2	0.057 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.058; p = 0.070)	0.972	+5.83%
Severity	2010.1	0.057 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.060; p = 0.093)	0.970	+5.88%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.061; p = 0.065)	0.968	+5.76%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.063; p = 0.059)	0.964	+5.68%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.063; p = 0.033)	0.963	+5.49%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.063; p = 0.017)	0.961	+5.29%
Severity	2012.2	0.048 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.058; p = 0.003)	0.965	+4.93%
Severity	2013.1	0.048 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.061; p = 0.004)	0.961	+4.94%
Severity	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.064; p = 0.006)	0.956	+4.89%
Severity	2014.1	0.050 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.066; p = 0.013)	0.956	+5.14%
Severity	2014.2	0.049 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.069; p = 0.013)	0.951	+5.00%
Severity	2015.1	0.049 (CI = +/-0.013; p = 0.000)	0.091 (CI = +/-0.075; p = 0.020)	0.944	+5.00%
Severity	2015.2	0.046 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.079; p = 0.016)	0.938	+4.73%
Severity	2016.1	0.049 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.084; p = 0.034)	0.933	+4.98%
Severity	2016.2	0.052 (CI = +/-0.019; p = 0.000)	0.080 (CI = +/-0.089; p = 0.075)	0.931	+5.38%
Severity	2017.1	0.052 (CI = +/-0.022; p = 0.000)	0.080 (CI = +/-0.099; p = 0.102)	0.919	+5.38%
Frequency	2006.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.034 (CI = +/-0.111; p = 0.534)	0.442	-1.43%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.639)	0.457	-1.55%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.114; p = 0.735)	0.463	-1.66%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.020 (CI = +/-0.117; p = 0.736)	0.439	-1.65%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.115; p = 0.945)	0.491	-1.90%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.107; p = 0.743)	0.579	-2.26%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.103; p = 0.489)	0.636	-2.56%
Frequency	2009.2	-0.029 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.099; p = 0.285)	0.685	-2.87%
Frequency	2010.1	-0.031 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.101; p = 0.226)	0.684	-3.02%
Frequency	2010.2	-0.035 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.094; p = 0.086)	0.743	-3.40%
Frequency	2011.1	-0.037 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.096; p = 0.062)	0.742	-3.58%
Frequency	2011.2	-0.039 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.097; p = 0.039)	0.746	-3.81%
Frequency	2012.1	-0.040 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.101; p = 0.036)	0.731	-3.94%
Frequency	2012.2	-0.044 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.099; p = 0.014)	0.758	-4.33%
Frequency	2013.1	-0.046 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.103; p = 0.012)	0.746	-4.52%
Frequency	2013.2	-0.049 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.106; p = 0.008)	0.743	-4.82%
Frequency	2014.1	-0.049 (CI = +/-0.017; p = 0.000)	0.147 (CI = +/-0.113; p = 0.013)	0.698	-4.77%
Frequency	2014.2	-0.050 (CI = +/-0.019; p = 0.000)	0.151 (CI = +/-0.120; p = 0.017)	0.656	-4.85%
Frequency	2015.1	-0.051 (CI = +/-0.022; p = 0.000)	0.157 (CI = +/-0.129; p = 0.020)	0.615	-5.00%
Frequency	2015.2	-0.049 (CI = +/-0.025; p = 0.001)	0.147 (CI = +/-0.138; p = 0.038)	0.525	-4.74%
Frequency	2016.1	-0.047 (CI = +/-0.029; p = 0.004)	0.143 (CI = +/-0.150; p = 0.059)	0.436	-4.64%
Frequency	2016.2	-0.050 (CI = +/-0.034; p = 0.008)	0.150 (CI = +/-0.164; p = 0.069)	0.379	-4.85%
Frequency	2017.1	-0.046 (CI = +/-0.041; p = 0.029)	0.140 (CI = +/-0.180; p = 0.115)	0.252	-4.52%

Property Damage & DCPD

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.100; p = 0.896)	0.911	+4.58%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.101; p = 0.771)	0.904	+4.47%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.104; p = 0.681)	0.895	+4.38%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.106; p = 0.761)	0.889	+4.45%
Loss Cost	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.110; p = 0.782)	0.881	+4.47%
Loss Cost	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.026 (CI = +/-0.112; p = 0.641)	0.870	+4.31%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.117; p = 0.672)	0.860	+4.33%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.120; p = 0.559)	0.848	+4.18%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.125; p = 0.566)	0.835	+4.16%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.116; p = 0.243)	0.841	+3.65%
Loss Cost	2011.1	0.034 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.078 (CI = +/-0.120; p = 0.193)	0.829	+3.47%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.099 (CI = +/-0.120; p = 0.099)	0.823	+3.11%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.113 (CI = +/-0.124; p = 0.071)	0.813	+2.86%
Loss Cost	2012.2	0.021 (CI = +/-0.012; p = 0.002)	0.006 (CI = +/-0.003; p = 0.000)	0.156 (CI = +/-0.106; p = 0.006)	0.850	+2.10%
Loss Cost	2013.1	0.020 (CI = +/-0.014; p = 0.006)	0.006 (CI = +/-0.003; p = 0.001)	0.159 (CI = +/-0.113; p = 0.009)	0.844	+2.04%
Loss Cost	2013.2	0.018 (CI = +/-0.015; p = 0.022)	0.006 (CI = +/-0.003; p = 0.002)	0.171 (CI = +/-0.120; p = 0.008)	0.840	+1.81%
Loss Cost	2014.1	0.024 (CI = +/-0.016; p = 0.005)	0.006 (CI = +/-0.003; p = 0.001)	0.141 (CI = +/-0.117; p = 0.021)	0.867	+2.42%
Loss Cost	2014.2	0.024 (CI = +/-0.018; p = 0.012)	0.006 (CI = +/-0.003; p = 0.001)	0.141 (CI = +/-0.127; p = 0.032)	0.862	+2.41%
Loss Cost	2015.1	0.025 (CI = +/-0.021; p = 0.021)	0.006 (CI = +/-0.004; p = 0.002)	0.137 (CI = +/-0.138; p = 0.053)	0.857	+2.50%
Loss Cost	2015.2	0.028 (CI = +/-0.023; p = 0.022)	0.007 (CI = +/-0.004; p = 0.002)	0.122 (CI = +/-0.149; p = 0.102)	0.859	+2.85%
Loss Cost	2016.1	0.035 (CI = +/-0.026; p = 0.011)	0.007 (CI = +/-0.004; p = 0.001)	0.091 (CI = +/-0.154; p = 0.225)	0.875	+3.60%
Loss Cost	2016.2	0.040 (CI = +/-0.029; p = 0.012)	0.007 (CI = +/-0.004; p = 0.001)	0.071 (CI = +/-0.166; p = 0.367)	0.877	+4.10%
Loss Cost	2017.1	0.046 (CI = +/-0.034; p = 0.012)	0.008 (CI = +/-0.004; p = 0.001)	0.050 (CI = +/-0.178; p = 0.552)	0.881	+4.72%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.368)	0.096 (CI = +/-0.076; p = 0.014)	0.969	+5.33%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.388)	0.097 (CI = +/-0.078; p = 0.016)	0.967	+5.32%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.410)	0.098 (CI = +/-0.080; p = 0.019)	0.964	+5.31%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.423)	0.098 (CI = +/-0.083; p = 0.022)	0.961	+5.31%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.212)	0.079 (CI = +/-0.077; p = 0.043)	0.968	+5.58%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.105)	0.064 (CI = +/-0.073; p = 0.082)	0.971	+5.80%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.014)	0.042 (CI = +/-0.061; p = 0.168)	0.981	+6.14%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.032 (CI = +/-0.060; p = 0.287)	0.981	+6.30%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.025 (CI = +/-0.061; p = 0.401)	0.981	+6.40%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	0.032 (CI = +/-0.063; p = 0.313)	0.979	+6.30%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.034 (CI = +/-0.066; p = 0.305)	0.976	+6.26%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.020)	0.044 (CI = +/-0.067; p = 0.191)	0.975	+6.09%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.035)	0.054 (CI = +/-0.068; p = 0.113)	0.973	+5.89%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.058)	0.075 (CI = +/-0.062; p = 0.020)	0.977	+5.51%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.056)	0.071 (CI = +/-0.066; p = 0.036)	0.974	+5.59%
Severity	2013.2	0.055 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.066)	0.070 (CI = +/-0.070; p = 0.051)	0.971	+5.61%
Severity	2014.1	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.020)	0.050 (CI = +/-0.067; p = 0.133)	0.975	+6.02%
Severity	2014.2	0.058 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.053 (CI = +/-0.073; p = 0.138)	0.972	+5.95%
Severity	2015.1	0.059 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.048 (CI = +/-0.079; p = 0.209)	0.968	+6.06%
Severity	2015.2	0.057 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.054)	0.057 (CI = +/-0.085; p = 0.170)	0.964	+5.85%
Severity	2016.1	0.061 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.040 (CI = +/-0.088; p = 0.340)	0.964	+6.28%
Severity	2016.2	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.017 (CI = +/-0.086; p = 0.667)	0.969	+6.89%
Severity	2017.1	0.068 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.002; p = 0.018)	0.014 (CI = +/-0.096; p = 0.751)	0.964	+6.99%
Frequency	2006.1	-0.007 (CI = +/-0.006; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.102; p = 0.083)	0.685	-0.72%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.021)	0.008 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.104; p = 0.116)	0.691	-0.81%
Frequency	2007.1	-0.009 (CI = +/-0.007; p = 0.019)	0.008 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.106; p = 0.152)	0.691	-0.88%
Frequency	2007.2	-0.008 (CI = +/-0.008; p = 0.041)	0.008 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.109; p = 0.137)	0.680	-0.81%
Frequency	2008.1	-0.011 (CI = +/-0.008; p = 0.011)	0.008 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.107; p = 0.229)	0.713	-1.05%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.097; p = 0.424)	0.778	-1.41%
Frequency	2009.1	-0.017 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.092; p = 0.697)	0.817	-1.70%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.086; p = 0.946)	0.849	-2.00%
Frequency	2010.1	-0.021 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.089; p = 0.821)	0.847	-2.10%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.079; p = 0.362)	0.890	-2.49%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.081; p = 0.273)	0.889	-2.63%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.083; p = 0.179)	0.890	-2.81%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.059 (CI = +/-0.088; p = 0.176)	0.882	-2.86%
Frequency	2012.2	-0.033 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.081 (CI = +/-0.084; p = 0.059)	0.900	-3.23%
Frequency	2013.1	-0.034 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.088 (CI = +/-0.089; p = 0.052)	0.894	-3.36%
Frequency	2013.2	-0.037 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.101 (CI = +/-0.093; p = 0.034)	0.893	-3.60%
Frequency	2014.1	-0.035 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.090 (CI = +/-0.098; p = 0.068)	0.878	-3.40%
Frequency	2014.2	-0.034 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.087 (CI = +/-0.106; p = 0.100)	0.860	-3.34%
Frequency	2015.1	-0.034 (CI = +/-0.017; p = 0.001)	0.004 (CI = +/-0.003; p = 0.009)	0.088 (CI = +/-0.116; p = 0.125)	0.842	-3.35%
Frequency	2015.2	-0.029 (CI = +/-0.019; p = 0.005)	0.005 (CI = +/-0.003; p = 0.005)	0.064 (CI = +/-0.119; p = 0.266)	0.824	-2.84%
Frequency	2016.1	-0.025 (CI = +/-0.021; p = 0.024)	0.005 (CI = +/-0.003; p = 0.005)	0.050 (CI = +/-0.129; p = 0.414)	0.798	-2.52%
Frequency	2016.2	-0.026 (CI = +/-0.025; p = 0.042)	0.005 (CI = +/-0.003; p = 0.009)	0.054 (CI = +/-0.142; p = 0.426)	0.775	-2.60%
Frequency	2017.1	-0.021 (CI = +/-0.029; p = 0.131)	0.005 (CI = +/-0.003; p = 0.009)	0.036 (CI = +/-0.153; p = 0.619)	0.740	-2.12%

Property Damage & DCPD

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.063; p = 0.044)	0.142 (CI = +/-0.120; p = 0.022)	0.835	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.064; p = 0.067)	0.149 (CI = +/-0.122; p = 0.018)	0.821	+3.34%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.064; p = 0.040)	0.159 (CI = +/-0.120; p = 0.011)	0.815	+3.17%
Loss Cost	2007.2	0.031 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.066; p = 0.043)	0.158 (CI = +/-0.123; p = 0.014)	0.803	+3.20%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.067; p = 0.034)	0.164 (CI = +/-0.125; p = 0.012)	0.793	+3.08%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.172 (CI = +/-0.126; p = 0.009)	0.774	+2.93%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.070; p = 0.045)	0.179 (CI = +/-0.128; p = 0.008)	0.763	+2.80%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.072; p = 0.070)	0.188 (CI = +/-0.130; p = 0.006)	0.742	+2.65%
Loss Cost	2010.1	0.024 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.073; p = 0.052)	0.196 (CI = +/-0.132; p = 0.005)	0.731	+2.47%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	-0.057 (CI = +/-0.069; p = 0.100)	0.217 (CI = +/-0.124; p = 0.001)	0.725	+2.06%
Loss Cost	2011.1	0.017 (CI = +/-0.011; p = 0.004)	-0.067 (CI = +/-0.068; p = 0.054)	0.232 (CI = +/-0.122; p = 0.001)	0.726	+1.76%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.017)	-0.057 (CI = +/-0.068; p = 0.098)	0.246 (CI = +/-0.121; p = 0.000)	0.713	+1.45%
Loss Cost	2012.1	0.011 (CI = +/-0.012; p = 0.072)	-0.067 (CI = +/-0.066; p = 0.047)	0.262 (CI = +/-0.117; p = 0.000)	0.726	+1.09%
Loss Cost	2012.2	0.005 (CI = +/-0.011; p = 0.347)	-0.050 (CI = +/-0.059; p = 0.092)	0.288 (CI = +/-0.103; p = 0.000)	0.758	+0.52%
Loss Cost	2013.1	0.003 (CI = +/-0.012; p = 0.644)	-0.056 (CI = +/-0.060; p = 0.062)	0.298 (CI = +/-0.104; p = 0.000)	0.765	+0.27%
Loss Cost	2013.2	0.001 (CI = +/-0.013; p = 0.924)	-0.051 (CI = +/-0.062; p = 0.102)	0.307 (CI = +/-0.108; p = 0.000)	0.760	+0.06%
Loss Cost	2014.1	0.002 (CI = +/-0.015; p = 0.793)	-0.048 (CI = +/-0.065; p = 0.136)	0.302 (CI = +/-0.113; p = 0.000)	0.761	+0.18%
Loss Cost	2014.2	0.001 (CI = +/-0.017; p = 0.915)	-0.046 (CI = +/-0.069; p = 0.180)	0.306 (CI = +/-0.119; p = 0.000)	0.753	+0.08%
Loss Cost	2015.1	-0.002 (CI = +/-0.018; p = 0.832)	-0.051 (CI = +/-0.072; p = 0.151)	0.315 (CI = +/-0.124; p = 0.000)	0.754	-0.19%
Loss Cost	2015.2	-0.001 (CI = +/-0.021; p = 0.952)	-0.054 (CI = +/-0.077; p = 0.159)	0.311 (CI = +/-0.133; p = 0.000)	0.750	-0.06%
Loss Cost	2016.1	0.000 (CI = +/-0.025; p = 0.978)	-0.053 (CI = +/-0.082; p = 0.187)	0.310 (CI = +/-0.143; p = 0.000)	0.746	-0.03%
Loss Cost	2016.2	0.002 (CI = +/-0.029; p = 0.884)	-0.057 (CI = +/-0.090; p = 0.189)	0.303 (CI = +/-0.156; p = 0.001)	0.741	+0.20%
Loss Cost	2017.1	0.000 (CI = +/-0.035; p = 0.977)	-0.059 (CI = +/-0.097; p = 0.204)	0.307 (CI = +/-0.170; p = 0.002)	0.734	+0.05%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.034; p = 0.160)	0.111 (CI = +/-0.066; p = 0.002)	0.970	+5.20%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.173)	0.111 (CI = +/-0.067; p = 0.002)	0.968	+5.20%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.036; p = 0.161)	0.113 (CI = +/-0.069; p = 0.002)	0.966	+5.17%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.038; p = 0.169)	0.113 (CI = +/-0.070; p = 0.003)	0.963	+5.18%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.036; p = 0.277)	0.103 (CI = +/-0.066; p = 0.003)	0.967	+5.35%
Severity	2008.2	0.054 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.126)	0.094 (CI = +/-0.063; p = 0.005)	0.971	+5.52%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.030; p = 0.218)	0.083 (CI = +/-0.056; p = 0.005)	0.977	+5.72%
Severity	2009.2	0.057 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.030; p = 0.136)	0.078 (CI = +/-0.055; p = 0.008)	0.977	+5.83%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.032; p = 0.158)	0.077 (CI = +/-0.057; p = 0.010)	0.975	+5.84%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.032; p = 0.231)	0.081 (CI = +/-0.058; p = 0.008)	0.973	+5.75%
Severity	2011.1	0.055 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.183)	0.085 (CI = +/-0.059; p = 0.006)	0.971	+5.67%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.289)	0.092 (CI = +/-0.059; p = 0.004)	0.969	+5.52%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.032; p = 0.154)	0.100 (CI = +/-0.056; p = 0.001)	0.970	+5.33%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.029; p = 0.300)	0.112 (CI = +/-0.051; p = 0.000)	0.973	+5.05%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.312)	0.113 (CI = +/-0.053; p = 0.000)	0.970	+5.04%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.032; p = 0.343)	0.113 (CI = +/-0.056; p = 0.000)	0.967	+5.03%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.032; p = 0.479)	0.106 (CI = +/-0.056; p = 0.001)	0.967	+5.21%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.034; p = 0.590)	0.110 (CI = +/-0.059; p = 0.001)	0.963	+5.11%
Severity	2015.1	0.050 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.036; p = 0.587)	0.111 (CI = +/-0.062; p = 0.002)	0.958	+5.08%
Severity	2015.2	0.048 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.038; p = 0.774)	0.118 (CI = +/-0.065; p = 0.002)	0.953	+4.87%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.040; p = 0.883)	0.113 (CI = +/-0.069; p = 0.004)	0.949	+5.02%
Severity	2016.2	0.052 (CI = +/-0.014; p = 0.000)	-0.008 (CI = +/-0.041; p = 0.667)	0.103 (CI = +/-0.072; p = 0.009)	0.948	+5.36%
Severity	2017.1	0.051 (CI = +/-0.016; p = 0.000)	-0.010 (CI = +/-0.045; p = 0.644)	0.106 (CI = +/-0.078; p = 0.013)	0.940	+5.26%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.192)	0.031 (CI = +/-0.119; p = 0.599)	0.453	-1.67%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.063; p = 0.261)	0.038 (CI = +/-0.120; p = 0.524)	0.465	-1.77%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.064; p = 0.193)	0.046 (CI = +/-0.120; p = 0.439)	0.484	-1.90%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.066; p = 0.199)	0.045 (CI = +/-0.123; p = 0.461)	0.460	-1.89%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.063; p = 0.089)	0.061 (CI = +/-0.116; p = 0.294)	0.541	-2.15%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.059; p = 0.167)	0.079 (CI = +/-0.108; p = 0.149)	0.622	-2.45%
Frequency	2009.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.053; p = 0.051)	0.096 (CI = +/-0.098; p = 0.054)	0.707	-2.76%
Frequency	2009.2	-0.030 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.051; p = 0.096)	0.110 (CI = +/-0.093; p = 0.023)	0.748	-3.00%
Frequency	2010.1	-0.032 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.055)	0.119 (CI = +/-0.092; p = 0.013)	0.761	-3.18%
Frequency	2010.2	-0.036 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.106)	0.136 (CI = +/-0.084; p = 0.003)	0.812	-3.49%
Frequency	2011.1	-0.038 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.046; p = 0.054)	0.146 (CI = +/-0.082; p = 0.001)	0.825	-3.70%
Frequency	2011.2	-0.039 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.046; p = 0.093)	0.154 (CI = +/-0.082; p = 0.001)	0.828	-3.86%
Frequency	2012.1	-0.041 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.047; p = 0.062)	0.162 (CI = +/-0.083; p = 0.001)	0.827	-4.03%
Frequency	2012.2	-0.044 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.118)	0.176 (CI = +/-0.079; p = 0.000)	0.849	-4.32%
Frequency	2013.1	-0.046 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.068)	0.185 (CI = +/-0.078; p = 0.000)	0.853	-4.54%
Frequency	2013.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.117)	0.194 (CI = +/-0.080; p = 0.000)	0.852	-4.73%
Frequency	2014.1	-0.049 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.048; p = 0.124)	0.195 (CI = +/-0.084; p = 0.000)	0.826	-4.77%
Frequency	2014.2	-0.049 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.052; p = 0.149)	0.196 (CI = +/-0.089; p = 0.000)	0.800	-4.78%
Frequency	2015.1	-0.051 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.116)	0.204 (CI = +/-0.092; p = 0.000)	0.786	-5.01%
Frequency	2015.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.055; p = 0.081)	0.193 (CI = +/-0.095; p = 0.001)	0.749	-4.70%
Frequency	2016.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.050 (CI = +/-0.059; p = 0.087)	0.197 (CI = +/-0.102; p = 0.001)	0.703	-4.81%
Frequency	2016.2	-0.050 (CI = +/-0.021; p = 0.000)	-0.049 (CI = +/-0.064; p = 0.123)	0.199 (CI = +/-0.112; p = 0.002)	0.669	-4.89%
Frequency	2017.1	-0.051 (CI = +/-0.025; p = 0.001)	-0.050 (CI = +/-0.069; p = 0.143)	0.201 (CI = +/-0.122; p = 0.004)	0.594	-4.95%

Property Damage & DCPD

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.126; p = 0.027)	0.818	+3.44%
Loss Cost	2006.2	0.032 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.126; p = 0.019)	0.807	+3.30%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.161 (CI = +/-0.127; p = 0.015)	0.794	+3.16%
Loss Cost	2007.2	0.031 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.130; p = 0.016)	0.781	+3.14%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.133; p = 0.016)	0.765	+3.07%
Loss Cost	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.751	+2.87%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.136; p = 0.011)	0.734	+2.79%
Loss Cost	2009.2	0.025 (CI = +/-0.011; p = 0.000)	0.193 (CI = +/-0.136; p = 0.007)	0.717	+2.58%
Loss Cost	2010.1	0.024 (CI = +/-0.011; p = 0.000)	0.199 (CI = +/-0.139; p = 0.007)	0.698	+2.46%
Loss Cost	2010.2	0.020 (CI = +/-0.011; p = 0.001)	0.222 (CI = +/-0.128; p = 0.001)	0.704	+1.99%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.006)	0.234 (CI = +/-0.129; p = 0.001)	0.690	+1.75%
Loss Cost	2011.2	0.014 (CI = +/-0.012; p = 0.029)	0.251 (CI = +/-0.125; p = 0.000)	0.689	+1.37%
Loss Cost	2012.1	0.011 (CI = +/-0.013; p = 0.097)	0.265 (CI = +/-0.125; p = 0.000)	0.683	+1.07%
Loss Cost	2012.2	0.004 (CI = +/-0.012; p = 0.455)	0.293 (CI = +/-0.108; p = 0.000)	0.733	+0.43%
Loss Cost	2013.1	0.002 (CI = +/-0.013; p = 0.688)	0.301 (CI = +/-0.111; p = 0.000)	0.730	+0.25%
Loss Cost	2013.2	-0.001 (CI = +/-0.014; p = 0.935)	0.313 (CI = +/-0.112; p = 0.000)	0.735	-0.05%
Loss Cost	2014.1	0.002 (CI = +/-0.015; p = 0.825)	0.305 (CI = +/-0.117; p = 0.000)	0.742	+0.16%
Loss Cost	2014.2	0.000 (CI = +/-0.017; p = 0.953)	0.312 (CI = +/-0.122; p = 0.000)	0.739	-0.05%
Loss Cost	2015.1	-0.002 (CI = +/-0.019; p = 0.808)	0.319 (CI = +/-0.128; p = 0.000)	0.735	-0.22%
Loss Cost	2015.2	-0.003 (CI = +/-0.022; p = 0.798)	0.320 (CI = +/-0.137; p = 0.000)	0.730	-0.27%
Loss Cost	2016.1	-0.001 (CI = +/-0.025; p = 0.941)	0.314 (CI = +/-0.147; p = 0.000)	0.729	-0.09%
Loss Cost	2016.2	-0.001 (CI = +/-0.030; p = 0.939)	0.315 (CI = +/-0.159; p = 0.001)	0.722	-0.11%
Loss Cost	2017.1	-0.001 (CI = +/-0.036; p = 0.973)	0.313 (CI = +/-0.174; p = 0.002)	0.715	-0.06%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.112 (CI = +/-0.067; p = 0.002)	0.970	+5.20%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.113 (CI = +/-0.068; p = 0.002)	0.967	+5.19%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	0.114 (CI = +/-0.070; p = 0.002)	0.964	+5.17%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.071; p = 0.003)	0.962	+5.16%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.066; p = 0.003)	0.967	+5.35%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.064; p = 0.005)	0.969	+5.49%
Severity	2009.1	0.056 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.056; p = 0.005)	0.977	+5.72%
Severity	2009.2	0.056 (CI = +/-0.004; p = 0.000)	0.079 (CI = +/-0.057; p = 0.008)	0.976	+5.80%
Severity	2010.1	0.057 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.058; p = 0.011)	0.974	+5.84%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.058; p = 0.007)	0.972	+5.73%
Severity	2011.1	0.055 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.060; p = 0.007)	0.970	+5.66%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.059; p = 0.003)	0.969	+5.50%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.101 (CI = +/-0.058; p = 0.001)	0.968	+5.32%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.050; p = 0.000)	0.973	+5.02%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.113 (CI = +/-0.053; p = 0.000)	0.970	+5.03%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.055; p = 0.000)	0.967	+5.00%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.055; p = 0.001)	0.968	+5.20%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.057; p = 0.001)	0.964	+5.08%
Severity	2015.1	0.049 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.061; p = 0.001)	0.960	+5.07%
Severity	2015.2	0.047 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.062; p = 0.001)	0.956	+4.85%
Severity	2016.1	0.049 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.066; p = 0.002)	0.953	+5.02%
Severity	2016.2	0.052 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.069; p = 0.006)	0.951	+5.31%
Severity	2017.1	0.051 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.075; p = 0.009)	0.943	+5.24%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.120; p = 0.593)	0.440	-1.67%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.120; p = 0.503)	0.460	-1.80%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.121; p = 0.435)	0.472	-1.91%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.124; p = 0.440)	0.448	-1.92%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.120; p = 0.299)	0.509	-2.16%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.110; p = 0.141)	0.608	-2.48%
Frequency	2009.1	-0.028 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.103; p = 0.063)	0.674	-2.77%
Frequency	2009.2	-0.031 (CI = +/-0.008; p = 0.000)	0.113 (CI = +/-0.096; p = 0.023)	0.729	-3.05%
Frequency	2010.1	-0.032 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.097; p = 0.017)	0.732	-3.19%
Frequency	2010.2	-0.036 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.087; p = 0.003)	0.799	-3.54%
Frequency	2011.1	-0.038 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.087; p = 0.002)	0.803	-3.71%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.086; p = 0.001)	0.813	-3.91%
Frequency	2012.1	-0.041 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.804	-4.04%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	0.179 (CI = +/-0.082; p = 0.000)	0.837	-4.38%
Frequency	2013.1	-0.047 (CI = +/-0.010; p = 0.000)	0.187 (CI = +/-0.083; p = 0.000)	0.833	-4.55%
Frequency	2013.2	-0.049 (CI = +/-0.010; p = 0.000)	0.198 (CI = +/-0.083; p = 0.000)	0.839	-4.81%
Frequency	2014.1	-0.049 (CI = +/-0.011; p = 0.000)	0.197 (CI = +/-0.087; p = 0.000)	0.810	-4.79%
Frequency	2014.2	-0.050 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.092; p = 0.000)	0.785	-4.88%
Frequency	2015.1	-0.052 (CI = +/-0.014; p = 0.000)	0.207 (CI = +/-0.096; p = 0.000)	0.763	-5.04%
Frequency	2015.2	-0.050 (CI = +/-0.016; p = 0.000)	0.201 (CI = +/-0.102; p = 0.001)	0.707	-4.88%
Frequency	2016.1	-0.050 (CI = +/-0.019; p = 0.000)	0.201 (CI = +/-0.110; p = 0.002)	0.651	-4.87%
Frequency	2016.2	-0.053 (CI = +/-0.022; p = 0.000)	0.210 (CI = +/-0.117; p = 0.002)	0.625	-5.14%
Frequency	2017.1	-0.052 (CI = +/-0.026; p = 0.001)	0.206 (CI = +/-0.128; p = 0.004)	0.543	-5.03%

Accident Benefits

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	0.023 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.083; p = 0.029)	0.011 (CI = +/-0.005; p = 0.000)	0.529	+2.32%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.052)	0.011 (CI = +/-0.005; p = 0.000)	0.510	+2.00%
Loss Cost	2007.1	0.019 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.078; p = 0.049)	0.011 (CI = +/-0.005; p = 0.000)	0.499	+1.94%
Loss Cost	2007.2	0.019 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.080; p = 0.062)	0.011 (CI = +/-0.005; p = 0.000)	0.476	+1.91%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.001)	-0.081 (CI = +/-0.082; p = 0.054)	0.010 (CI = +/-0.005; p = 0.000)	0.467	+1.81%
Loss Cost	2008.2	0.017 (CI = +/-0.010; p = 0.002)	0.006 (CI = +/-0.005; p = 0.014)	0.010 (CI = +/-0.005; p = 0.000)	0.439	+1.69%
Loss Cost	2009.1	0.014 (CI = +/-0.010; p = 0.008)	-0.088 (CI = +/-0.083; p = 0.038)	0.010 (CI = +/-0.005; p = 0.000)	0.455	+1.42%
Loss Cost	2009.2	0.010 (CI = +/-0.009; p = 0.035)	-0.069 (CI = +/-0.074; p = 0.068)	0.010 (CI = +/-0.004; p = 0.000)	0.479	+1.02%
Loss Cost	2010.1	0.008 (CI = +/-0.009; p = 0.111)	-0.081 (CI = +/-0.073; p = 0.031)	0.010 (CI = +/-0.004; p = 0.000)	0.515	+0.76%
Loss Cost	2010.2	0.010 (CI = +/-0.010; p = 0.037)	-0.093 (CI = +/-0.071; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.564	+1.03%
Loss Cost	2011.1	0.008 (CI = +/-0.010; p = 0.103)	-0.102 (CI = +/-0.071; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.589	+0.81%
Loss Cost	2011.2	0.006 (CI = +/-0.010; p = 0.266)	-0.091 (CI = +/-0.070; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.604	+0.56%
Loss Cost	2012.1	0.004 (CI = +/-0.011; p = 0.469)	-0.098 (CI = +/-0.071; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.622	+0.38%
Loss Cost	2012.2	0.002 (CI = +/-0.011; p = 0.726)	-0.090 (CI = +/-0.073; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	0.630	+0.19%
Loss Cost	2013.1	0.001 (CI = +/-0.012; p = 0.918)	-0.095 (CI = +/-0.076; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.636	+0.06%
Loss Cost	2013.2	-0.001 (CI = +/-0.013; p = 0.859)	-0.088 (CI = +/-0.079; p = 0.030)	0.009 (CI = +/-0.004; p = 0.000)	0.643	-0.11%
Loss Cost	2014.1	-0.003 (CI = +/-0.014; p = 0.700)	-0.094 (CI = +/-0.082; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.647	-0.26%
Loss Cost	2014.2	-0.003 (CI = +/-0.016; p = 0.669)	-0.092 (CI = +/-0.087; p = 0.041)	0.009 (CI = +/-0.004; p = 0.000)	0.644	-0.32%
Loss Cost	2015.1	-0.007 (CI = +/-0.017; p = 0.381)	-0.103 (CI = +/-0.087; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.680	-0.70%
Loss Cost	2015.2	-0.002 (CI = +/-0.017; p = 0.765)	-0.119 (CI = +/-0.087; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.706	-0.24%
Loss Cost	2016.1	-0.001 (CI = +/-0.019; p = 0.892)	-0.115 (CI = +/-0.093; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	0.684	-0.12%
Loss Cost	2016.2	0.005 (CI = +/-0.019; p = 0.564)	-0.136 (CI = +/-0.089; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.735	+0.53%
Loss Cost	2017.1	0.002 (CI = +/-0.021; p = 0.875)	-0.145 (CI = +/-0.093; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.749	+0.16%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.058; p = 0.229)	0.001 (CI = +/-0.004; p = 0.529)	0.792	+3.26%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.052; p = 0.066)	0.001 (CI = +/-0.003; p = 0.572)	0.804	+3.01%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.054; p = 0.079)	0.001 (CI = +/-0.003; p = 0.589)	0.785	+3.00%
Severity	2007.2	0.029 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.055; p = 0.076)	0.001 (CI = +/-0.003; p = 0.608)	0.769	+2.96%
Severity	2008.1	0.030 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.057; p = 0.072)	0.001 (CI = +/-0.003; p = 0.590)	0.755	+3.00%
Severity	2008.2	0.030 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.059; p = 0.083)	0.001 (CI = +/-0.003; p = 0.596)	0.741	+3.01%
Severity	2009.1	0.029 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.060; p = 0.122)	0.001 (CI = +/-0.003; p = 0.647)	0.709	+2.90%
Severity	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.059; p = 0.064)	0.001 (CI = +/-0.003; p = 0.683)	0.691	+2.71%
Severity	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.060; p = 0.101)	0.001 (CI = +/-0.003; p = 0.744)	0.648	+2.57%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.052; p = 0.189)	0.001 (CI = +/-0.003; p = 0.622)	0.757	+2.92%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.053; p = 0.249)	0.001 (CI = +/-0.003; p = 0.660)	0.723	+2.84%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.056; p = 0.244)	0.001 (CI = +/-0.003; p = 0.672)	0.698	+2.80%
Severity	2012.1	0.026 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.056; p = 0.353)	0.000 (CI = +/-0.003; p = 0.725)	0.652	+2.64%
Severity	2012.2	0.025 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.058; p = 0.291)	0.000 (CI = +/-0.003; p = 0.736)	0.613	+2.52%
Severity	2013.1	0.024 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.061; p = 0.362)	0.000 (CI = +/-0.003; p = 0.762)	0.555	+2.44%
Severity	2013.2	0.022 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.061; p = 0.245)	0.000 (CI = +/-0.003; p = 0.757)	0.506	+2.22%
Severity	2014.1	0.021 (CI = +/-0.011; p = 0.001)	0.031 (CI = +/-0.064; p = 0.323)	0.000 (CI = +/-0.003; p = 0.780)	0.424	+2.10%
Severity	2014.2	0.020 (CI = +/-0.012; p = 0.003)	0.034 (CI = +/-0.068; p = 0.295)	0.000 (CI = +/-0.003; p = 0.776)	0.372	+2.00%
Severity	2015.1	0.016 (CI = +/-0.012; p = 0.014)	0.022 (CI = +/-0.064; p = 0.474)	0.000 (CI = +/-0.003; p = 0.781)	0.234	+1.60%
Severity	2015.2	0.017 (CI = +/-0.014; p = 0.017)	0.018 (CI = +/-0.069; p = 0.577)	0.000 (CI = +/-0.003; p = 0.809)	0.231	+1.72%
Severity	2016.1	0.018 (CI = +/-0.015; p = 0.025)	0.021 (CI = +/-0.073; p = 0.553)	0.000 (CI = +/-0.003; p = 0.820)	0.196	+1.80%
Severity	2016.2	0.021 (CI = +/-0.017; p = 0.021)	0.012 (CI = +/-0.078; p = 0.733)	0.000 (CI = +/-0.003; p = 0.894)	0.231	+2.07%
Severity	2017.1	0.014 (CI = +/-0.016; p = 0.081)	-0.003 (CI = +/-0.070; p = 0.919)	0.000 (CI = +/-0.003; p = 0.760)	0.050	+1.42%
Frequency	2006.1	-0.009 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.802	-0.91%
Frequency	2006.2	-0.010 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.809	-0.98%
Frequency	2007.1	-0.010 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.805	-1.02%
Frequency	2007.2	-0.010 (CI = +/-0.006; p = 0.001)	-0.126 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.803	-1.02%
Frequency	2008.1	-0.012 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.819	-1.16%
Frequency	2008.2	-0.013 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.831	-1.28%
Frequency	2009.1	-0.014 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.850	-1.44%
Frequency	2009.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.881	-1.65%
Frequency	2010.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.886	-1.76%
Frequency	2010.2	-0.019 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.889	-1.84%
Frequency	2011.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.893	-1.97%
Frequency	2011.2	-0.022 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.914	-2.19%
Frequency	2012.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.907	-2.20%
Frequency	2012.2	-0.023 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.907	-2.27%
Frequency	2013.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.900	-2.32%
Frequency	2013.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.897	-2.28%
Frequency	2014.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.887	-2.31%
Frequency	2014.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.126 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.883	-2.27%
Frequency	2015.1	-0.023 (CI = +/-0.011; p = 0.001)	-0.126 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.868	-2.26%
Frequency	2015.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.137 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.881	-1.93%
Frequency	2016.1	-0.019 (CI = +/-0.013; p = 0.007)	-0.136 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.865	-1.89%
Frequency	2016.2	-0.015 (CI = +/-0.014; p = 0.030)	-0.148 (CI = +/-0.062; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.879	-1.51%
Frequency	2017.1	-0.013 (CI = +/-0.015; p = 0.091)	-0.142 (CI = +/-0.064; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.865	-1.24%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, trend_level_change
 Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.025 (CI = +/-0.014; p = 0.001)	-0.058 (CI = +/-0.058; p = 0.048)	0.258	+2.51%	-3.30%
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.005)	-0.047 (CI = +/-0.055; p = 0.089)	0.175	+2.00%	-2.72%
Loss Cost	2007.1	0.020 (CI = +/-0.014; p = 0.008)	-0.047 (CI = +/-0.057; p = 0.100)	0.152	+1.99%	-2.71%
Loss Cost	2007.2	0.019 (CI = +/-0.015; p = 0.019)	-0.045 (CI = +/-0.058; p = 0.126)	0.115	+1.89%	-2.60%
Loss Cost	2008.1	0.018 (CI = +/-0.017; p = 0.033)	-0.044 (CI = +/-0.061; p = 0.149)	0.088	+1.83%	-2.55%
Loss Cost	2008.2	0.016 (CI = +/-0.018; p = 0.079)	0.006 (CI = +/-0.005; p = 0.014)	0.041	+1.59%	-2.31%
Loss Cost	2009.1	0.013 (CI = +/-0.019; p = 0.185)	-0.033 (CI = +/-0.063; p = 0.298)	-0.005	+1.26%	-2.01%
Loss Cost	2009.2	0.005 (CI = +/-0.019; p = 0.593)	-0.018 (CI = +/-0.060; p = 0.535)	-0.058	+0.50%	-1.34%
Loss Cost	2010.1	0.001 (CI = +/-0.020; p = 0.895)	-0.012 (CI = +/-0.062; p = 0.700)	-0.068	+0.13%	-1.04%
Loss Cost	2010.2	0.004 (CI = +/-0.022; p = 0.682)	-0.017 (CI = +/-0.064; p = 0.583)	-0.067	+0.44%	-1.28%
Loss Cost	2011.1	0.002 (CI = +/-0.024; p = 0.876)	-0.013 (CI = +/-0.067; p = 0.696)	-0.073	+0.18%	-1.09%
Loss Cost	2011.2	-0.005 (CI = +/-0.025; p = 0.677)	-0.001 (CI = +/-0.068; p = 0.978)	-0.061	-0.52%	-0.61%
Loss Cost	2012.1	-0.008 (CI = +/-0.028; p = 0.579)	0.003 (CI = +/-0.071; p = 0.927)	-0.056	-0.77%	-0.45%
Loss Cost	2012.2	-0.015 (CI = +/-0.031; p = 0.331)	0.014 (CI = +/-0.074; p = 0.688)	-0.021	-1.46%	-0.03%
Loss Cost	2013.1	-0.017 (CI = +/-0.035; p = 0.322)	0.018 (CI = +/-0.079; p = 0.641)	-0.022	-1.69%	+0.09%
Loss Cost	2013.2	-0.026 (CI = +/-0.039; p = 0.178)	0.031 (CI = +/-0.083; p = 0.441)	0.026	-2.55%	+0.53%
Loss Cost	2014.1	-0.030 (CI = +/-0.044; p = 0.177)	0.037 (CI = +/-0.090; p = 0.400)	0.024	-2.93%	+0.71%
Loss Cost	2014.2	-0.039 (CI = +/-0.051; p = 0.125)	0.050 (CI = +/-0.097; p = 0.294)	0.055	-3.83%	+1.09%
Loss Cost	2015.1	-0.052 (CI = +/-0.059; p = 0.082)	0.067 (CI = +/-0.105; p = 0.197)	0.097	-5.03%	+1.53%
Loss Cost	2015.2	-0.051 (CI = +/-0.071; p = 0.147)	0.066 (CI = +/-0.119; p = 0.256)	0.033	-4.97%	+1.52%
Loss Cost	2016.1	-0.046 (CI = +/-0.087; p = 0.273)	0.060 (CI = +/-0.137; p = 0.361)	-0.040	-4.54%	+1.40%
Loss Cost	2016.2	-0.038 (CI = +/-0.110; p = 0.470)	0.050 (CI = +/-0.162; p = 0.515)	-0.106	-3.73%	+1.21%
Loss Cost	2017.1	-0.045 (CI = +/-0.145; p = 0.514)	0.058 (CI = +/-0.198; p = 0.536)	-0.124	-4.36%	+1.33%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.030; p = 0.010)	0.825	+3.86%	-0.23%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.028; p = 0.018)	0.821	+3.57%	+0.11%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.029; p = 0.023)	0.804	+3.56%	+0.13%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.030; p = 0.024)	0.789	+3.59%	+0.09%
Severity	2008.1	0.036 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.031; p = 0.023)	0.777	+3.67%	+0.01%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.031; p = 0.018)	0.770	+3.80%	-0.12%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.032; p = 0.031)	0.740	+3.66%	+0.02%
Severity	2009.2	0.034 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.033; p = 0.053)	0.704	+3.48%	+0.17%
Severity	2010.1	0.032 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.034; p = 0.094)	0.662	+3.25%	+0.36%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.025; p = 0.002)	0.830	+4.05%	-0.25%
Severity	2011.1	0.039 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.026; p = 0.003)	0.804	+3.99%	-0.21%
Severity	2011.2	0.040 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.027; p = 0.003)	0.790	+4.13%	-0.30%
Severity	2012.1	0.039 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.029; p = 0.008)	0.750	+3.93%	-0.18%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.030; p = 0.011)	0.714	+3.95%	-0.19%
Severity	2013.1	0.038 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.018)	0.667	+3.92%	-0.18%
Severity	2013.2	0.037 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.035)	0.602	+3.78%	-0.11%
Severity	2014.1	0.036 (CI = +/-0.019; p = 0.001)	-0.036 (CI = +/-0.038; p = 0.060)	0.528	+3.65%	-0.06%
Severity	2014.2	0.038 (CI = +/-0.022; p = 0.002)	-0.039 (CI = +/-0.042; p = 0.064)	0.484	+3.87%	-0.14%
Severity	2015.1	0.029 (CI = +/-0.024; p = 0.022)	-0.027 (CI = +/-0.043; p = 0.200)	0.329	+2.95%	+0.18%
Severity	2015.2	0.038 (CI = +/-0.027; p = 0.009)	-0.039 (CI = +/-0.046; p = 0.088)	0.398	+3.90%	-0.11%
Severity	2016.1	0.047 (CI = +/-0.032; p = 0.007)	-0.051 (CI = +/-0.051; p = 0.049)	0.422	+4.86%	-0.34%
Severity	2016.2	0.073 (CI = +/-0.031; p = 0.000)	-0.082 (CI = +/-0.045; p = 0.002)	0.674	+7.58%	-0.89%
Severity	2017.1	0.061 (CI = +/-0.038; p = 0.004)	-0.068 (CI = +/-0.052; p = 0.015)	0.475	+6.34%	-0.69%
Frequency	2006.1	-0.013 (CI = +/-0.011; p = 0.025)	-0.018 (CI = +/-0.049; p = 0.455)	0.290	-1.31%	-3.08%
Frequency	2006.2	-0.015 (CI = +/-0.012; p = 0.014)	-0.013 (CI = +/-0.049; p = 0.587)	0.318	-1.52%	-2.82%
Frequency	2007.1	-0.015 (CI = +/-0.013; p = 0.021)	-0.013 (CI = +/-0.051; p = 0.594)	0.299	-1.52%	-2.83%
Frequency	2007.2	-0.017 (CI = +/-0.014; p = 0.019)	-0.011 (CI = +/-0.052; p = 0.681)	0.302	-1.65%	-2.69%
Frequency	2008.1	-0.018 (CI = +/-0.015; p = 0.019)	-0.008 (CI = +/-0.054; p = 0.765)	0.303	-1.78%	-2.56%
Frequency	2008.2	-0.022 (CI = +/-0.015; p = 0.008)	-0.001 (CI = +/-0.054; p = 0.980)	0.347	-2.13%	-2.20%
Frequency	2009.1	-0.023 (CI = +/-0.017; p = 0.008)	0.003 (CI = +/-0.056; p = 0.916)	0.349	-2.31%	-2.03%
Frequency	2009.2	-0.029 (CI = +/-0.017; p = 0.001)	0.014 (CI = +/-0.054; p = 0.601)	0.430	-2.88%	-1.51%
Frequency	2010.1	-0.031 (CI = +/-0.018; p = 0.002)	0.017 (CI = +/-0.057; p = 0.549)	0.416	-3.03%	-1.39%
Frequency	2010.2	-0.035 (CI = +/-0.020; p = 0.001)	0.025 (CI = +/-0.058; p = 0.382)	0.449	-3.46%	-1.03%
Frequency	2011.1	-0.037 (CI = +/-0.022; p = 0.002)	0.028 (CI = +/-0.060; p = 0.341)	0.435	-3.66%	-0.89%
Frequency	2011.2	-0.046 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.059; p = 0.147)	0.519	-4.46%	-0.31%
Frequency	2012.1	-0.046 (CI = +/-0.025; p = 0.001)	0.044 (CI = +/-0.062; p = 0.161)	0.478	-4.52%	-0.27%
Frequency	2012.2	-0.054 (CI = +/-0.026; p = 0.000)	0.055 (CI = +/-0.063; p = 0.085)	0.515	-5.21%	+0.17%
Frequency	2013.1	-0.055 (CI = +/-0.030; p = 0.001)	0.058 (CI = +/-0.068; p = 0.089)	0.478	-5.40%	+0.27%
Frequency	2013.2	-0.063 (CI = +/-0.033; p = 0.001)	0.069 (CI = +/-0.071; p = 0.056)	0.491	-6.10%	+0.65%
Frequency	2014.1	-0.066 (CI = +/-0.038; p = 0.002)	0.073 (CI = +/-0.077; p = 0.062)	0.446	-6.35%	+0.77%
Frequency	2014.2	-0.077 (CI = +/-0.043; p = 0.002)	0.089 (CI = +/-0.082; p = 0.035)	0.470	-7.41%	+1.22%
Frequency	2015.1	-0.081 (CI = +/-0.051; p = 0.004)	0.094 (CI = +/-0.091; p = 0.043)	0.411	-7.74%	+1.35%
Frequency	2015.2	-0.089 (CI = +/-0.061; p = 0.007)	0.105 (CI = +/-0.102; p = 0.043)	0.375	-8.54%	+1.62%
Frequency	2016.1	-0.094 (CI = +/-0.075; p = 0.017)	0.111 (CI = +/-0.117; p = 0.061)	0.295	-8.96%	+1.75%
Frequency	2016.2	-0.111 (CI = +/-0.093; p = 0.022)	0.132 (CI = +/-0.136; p = 0.056)	0.271	-10.51%	+2.12%
Frequency	2017.1	-0.106 (CI = +/-0.121; p = 0.081)	0.126 (CI = +/-0.166; p = 0.123)	0.118	-10.07%	+2.03%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, trend_level_change, seasonality, Mobility
 Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.073; p = 0.024)	0.012 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.041; p = 0.003)	0.635	+3.47%	-3.08%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.068; p = 0.040)	0.011 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.038; p = 0.005)	0.611	+3.05%	-2.66%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.070; p = 0.047)	0.011 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.039; p = 0.006)	0.600	+3.06%	-2.67%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.072; p = 0.050)	0.011 (CI = +/-0.004; p = 0.000)	-0.058 (CI = +/-0.041; p = 0.007)	0.580	+3.10%	-2.71%
Loss Cost	2008.1	0.030 (CI = +/-0.012; p = 0.000)	-0.073 (CI = +/-0.075; p = 0.054)	0.011 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.042; p = 0.010)	0.566	+3.06%	-2.67%
Loss Cost	2008.2	0.029 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.011 (CI = +/-0.004; p = 0.000)	-0.056 (CI = +/-0.044; p = 0.015)	0.534	+2.98%	-2.60%
Loss Cost	2009.1	0.026 (CI = +/-0.014; p = 0.001)	-0.081 (CI = +/-0.077; p = 0.041)	0.011 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.032)	0.527	+2.62%	-2.28%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.007)	-0.066 (CI = +/-0.071; p = 0.068)	0.011 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.041; p = 0.070)	0.526	+2.00%	-1.81%
Loss Cost	2010.1	0.016 (CI = +/-0.015; p = 0.034)	-0.076 (CI = +/-0.071; p = 0.039)	0.010 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.042; p = 0.140)	0.539	+1.61%	-1.49%
Loss Cost	2010.2	0.022 (CI = +/-0.014; p = 0.004)	-0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.039)	0.623	+2.24%	-1.92%
Loss Cost	2011.1	0.019 (CI = +/-0.016; p = 0.018)	-0.095 (CI = +/-0.068; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.077)	0.628	+1.96%	-1.72%
Loss Cost	2011.2	0.015 (CI = +/-0.017; p = 0.071)	-0.088 (CI = +/-0.068; p = 0.014)	0.010 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.149)	0.626	+1.55%	-1.47%
Loss Cost	2012.1	0.013 (CI = +/-0.019; p = 0.170)	-0.093 (CI = +/-0.071; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.045; p = 0.239)	0.630	+1.30%	-1.30%
Loss Cost	2012.2	0.010 (CI = +/-0.021; p = 0.335)	-0.088 (CI = +/-0.074; p = 0.021)	0.010 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.047; p = 0.355)	0.628	+1.00%	-1.14%
Loss Cost	2013.1	0.008 (CI = +/-0.024; p = 0.496)	-0.092 (CI = +/-0.078; p = 0.023)	0.010 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.051; p = 0.464)	0.627	+0.80%	-1.03%
Loss Cost	2013.2	0.005 (CI = +/-0.027; p = 0.725)	-0.087 (CI = +/-0.081; p = 0.036)	0.010 (CI = +/-0.005; p = 0.001)	-0.013 (CI = +/-0.055; p = 0.617)	0.628	+0.46%	-0.87%
Loss Cost	2014.1	0.001 (CI = +/-0.032; p = 0.942)	-0.092 (CI = +/-0.086; p = 0.037)	0.009 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.061; p = 0.782)	0.626	+0.11%	-0.70%
Loss Cost	2014.2	0.000 (CI = +/-0.037; p = 0.997)	-0.091 (CI = +/-0.091; p = 0.049)	0.009 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.068; p = 0.837)	0.622	+0.01%	-0.66%
Loss Cost	2015.1	-0.014 (CI = +/-0.043; p = 0.498)	-0.106 (CI = +/-0.092; p = 0.027)	0.009 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.073; p = 0.712)	0.660	-1.38%	-0.10%
Loss Cost	2015.2	0.002 (CI = +/-0.048; p = 0.921)	-0.118 (CI = +/-0.091; p = 0.015)	0.009 (CI = +/-0.004; p = 0.001)	-0.008 (CI = +/-0.078; p = 0.824)	0.684	+0.22%	-0.59%
Loss Cost	2016.1	0.011 (CI = +/-0.060; p = 0.711)	-0.111 (CI = +/-0.098; p = 0.030)	0.010 (CI = +/-0.005; p = 0.001)	-0.019 (CI = +/-0.092; p = 0.661)	0.663	+1.06%	-0.85%
Loss Cost	2016.2	0.049 (CI = +/-0.061; p = 0.103)	-0.131 (CI = +/-0.084; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.088; p = 0.125)	0.769	+5.01%	-1.71%
Loss Cost	2017.1	0.047 (CI = +/-0.084; p = 0.241)	-0.132 (CI = +/-0.094; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.114; p = 0.242)	0.761	+4.78%	-1.66%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.053; p = 0.130)	0.002 (CI = +/-0.003; p = 0.330)	-0.043 (CI = +/-0.030; p = 0.006)	0.831	+4.02%	-0.33%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.048; p = 0.036)	0.001 (CI = +/-0.003; p = 0.367)	-0.036 (CI = +/-0.027; p = 0.010)	0.837	+3.69%	+0.01%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.049; p = 0.037)	0.001 (CI = +/-0.003; p = 0.360)	-0.037 (CI = +/-0.028; p = 0.011)	0.822	+3.73%	-0.04%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.051; p = 0.043)	0.001 (CI = +/-0.003; p = 0.370)	-0.037 (CI = +/-0.029; p = 0.013)	0.807	+3.73%	-0.04%
Severity	2008.1	0.038 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.052; p = 0.030)	0.002 (CI = +/-0.003; p = 0.316)	-0.040 (CI = +/-0.029; p = 0.009)	0.802	+3.89%	-0.20%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.053; p = 0.042)	0.002 (CI = +/-0.003; p = 0.303)	-0.042 (CI = +/-0.030; p = 0.008)	0.793	+3.98%	-0.28%
Severity	2009.1	0.038 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.055; p = 0.059)	0.001 (CI = +/-0.003; p = 0.337)	-0.040 (CI = +/-0.032; p = 0.014)	0.761	+3.90%	-0.20%
Severity	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.055; p = 0.037)	0.001 (CI = +/-0.003; p = 0.383)	-0.036 (CI = +/-0.032; p = 0.028)	0.736	+3.65%	-0.01%
Severity	2010.1	0.034 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.057; p = 0.058)	0.001 (CI = +/-0.003; p = 0.439)	-0.033 (CI = +/-0.033; p = 0.050)	0.689	+3.50%	+0.11%
Severity	2010.2	0.042 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.041; p = 0.067)	0.002 (CI = +/-0.002; p = 0.138)	-0.047 (CI = +/-0.024; p = 0.001)	0.851	+4.32%	-0.25%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.043; p = 0.073)	0.002 (CI = +/-0.002; p = 0.144)	-0.047 (CI = +/-0.026; p = 0.001)	0.827	+4.35%	-0.48%
Severity	2011.2	0.044 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.044; p = 0.100)	0.002 (CI = +/-0.002; p = 0.139)	-0.049 (CI = +/-0.027; p = 0.001)	0.817	+4.47%	-0.55%
Severity	2012.1	0.043 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.046; p = 0.136)	0.002 (CI = +/-0.002; p = 0.168)	-0.048 (CI = +/-0.029; p = 0.003)	0.770	+4.37%	-0.48%
Severity	2012.2	0.043 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.048; p = 0.151)	0.002 (CI = +/-0.003; p = 0.182)	-0.047 (CI = +/-0.031; p = 0.005)	0.736	+4.36%	-0.48%
Severity	2013.1	0.044 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.051; p = 0.147)	0.002 (CI = +/-0.003; p = 0.178)	-0.050 (CI = +/-0.034; p = 0.006)	0.693	+4.50%	-0.56%
Severity	2013.2	0.042 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.053; p = 0.137)	0.002 (CI = +/-0.003; p = 0.209)	-0.047 (CI = +/-0.036; p = 0.015)	0.635	+4.29%	-0.46%
Severity	2014.1	0.043 (CI = +/-0.021; p = 0.001)	0.041 (CI = +/-0.057; p = 0.147)	0.002 (CI = +/-0.003; p = 0.216)	-0.048 (CI = +/-0.040; p = 0.023)	0.562	+4.40%	-0.51%
Severity	2014.2	0.045 (CI = +/-0.025; p = 0.001)	0.039 (CI = +/-0.060; p = 0.184)	0.002 (CI = +/-0.003; p = 0.220)	-0.051 (CI = +/-0.045; p = 0.029)	0.517	+4.58%	-0.58%
Severity	2015.1	0.037 (CI = +/-0.029; p = 0.015)	0.031 (CI = +/-0.062; p = 0.305)	0.001 (CI = +/-0.002; p = 0.316)	-0.040 (CI = +/-0.049; p = 0.105)	0.324	+3.78%	-0.27%
Severity	2015.2	0.048 (CI = +/-0.032; p = 0.007)	0.023 (CI = +/-0.061; p = 0.436)	0.002 (CI = +/-0.003; p = 0.230)	-0.053 (CI = +/-0.053; p = 0.046)	0.397	+4.87%	-0.59%
Severity	2016.1	0.065 (CI = +/-0.037; p = 0.002)	0.037 (CI = +/-0.060; p = 0.203)	0.002 (CI = +/-0.003; p = 0.107)	-0.076 (CI = +/-0.056; p = 0.012)	0.496	+6.69%	-1.13%
Severity	2016.2	0.096 (CI = +/-0.027; p = 0.000)	0.021 (CI = +/-0.038; p = 0.241)	0.003 (CI = +/-0.002; p = 0.005)	-0.114 (CI = +/-0.039; p = 0.000)	0.822	+10.06%	-1.82%
Severity	2017.1	0.092 (CI = +/-0.037; p = 0.000)	0.019 (CI = +/-0.042; p = 0.338)	0.003 (CI = +/-0.002; p = 0.010)	-0.109 (CI = +/-0.051; p = 0.001)	0.685	+9.62%	-1.73%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.095)	-0.125 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.025; p = 0.076)	0.816	-0.53%	-2.75%
Frequency	2006.2	-0.006 (CI = +/-0.007; p = 0.070)	-0.122 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.026; p = 0.106)	0.819	-0.61%	-2.67%
Frequency	2007.1	-0.006 (CI = +/-0.007; p = 0.077)	-0.123 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.027; p = 0.130)	0.814	-0.64%	-2.64%
Frequency	2007.2	-0.006 (CI = +/-0.008; p = 0.120)	-0.125 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.027; p = 0.128)	0.813	-0.60%	-2.67%
Frequency	2008.1	-0.008 (CI = +/-0.008; p = 0.053)	-0.131 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.028; p = 0.216)	0.823	-0.80%	-2.48%
Frequency	2008.2	-0.010 (CI = +/-0.009; p = 0.027)	-0.126 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.320)	0.832	-0.97%	-2.33%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.008)	-0.134 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.028; p = 0.527)	0.846	-1.23%	-2.08%
Frequency	2009.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.125 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.026; p = 0.875)	0.876	-1.60%	-1.79%
Frequency	2010.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.026; p = 0.860)	0.881	-1.82%	-1.60%
Frequency	2010.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.127 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.027; p = 0.696)	0.884	-1.99%	-1.48%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.027; p = 0.429)	0.891	-2.29%	-1.25%
Frequency	2011.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.025; p = 0.127)	0.920	-2.79%	-0.92%
Frequency	2012.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.027; p = 0.106)	0.914	-2.94%	-0.82%
Frequency	2012.2	-0.033 (CI = +/-0.012; p = 0.000)	-0.123 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.027; p = 0.061)	0.919	-3.22%	-0.66%
Frequency	2013.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.029; p = 0.035)	0.918	-3.54%	-0.47%
Frequency	2013.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.127 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.031; p = 0.039)	0.916	-3.67%	-0.41%
Frequency	2014.1	-0.042 (CI = +/-0.017; p = 0.000)	-0.133 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.034; p = 0.022)	0.914	-4.11%	-0.19%
Frequency	2014.2	-0.045 (CI = +/-0.020; p = 0.000)	-0.130 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.037; p = 0.022)	0.913	-4.37%	-0.08%
Frequency	2015.1	-0.051 (CI = +/-0.024; p = 0.000)	-0.137 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.040; p = 0.014)	0.909	-4.97%	+0.17%
Frequency	2015.2	-0.045 (CI = +/-0.028; p = 0.004)	-0.141 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.045; p = 0.048)	0.906	-4.43%	0.00%
Frequency	2016.1	-0.054 (CI = +/-0.034; p = 0.004)	-0.148 (CI = +/-0.055; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.052; p = 0.034)	0.901	-5.28%	+0.28%
Frequency	2016.2	-0.047 (CI = +/-0.042; p = 0.031)	-0.152 (CI = +/-0.058; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.061; p = 0.109)	0.897	-4.59%	+0.11%
Frequency	2017.1	-0.045 (CI = +/-0.058; p = 0.112)	-0.151 (CI = +/-0.065; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.079; p = 0.222)	0.873	-4.41%	+0.07%

Accident Benefits

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	0.023 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.083; p = 0.029)	0.011 (CI = +/-0.005; p = 0.000)	0.529	+2.32%
Loss Cost	2006.2	0.020 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.052)	0.011 (CI = +/-0.005; p = 0.000)	0.510	+2.00%
Loss Cost	2007.1	0.019 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.078; p = 0.049)	0.011 (CI = +/-0.005; p = 0.000)	0.499	+1.94%
Loss Cost	2007.2	0.019 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.080; p = 0.062)	0.011 (CI = +/-0.005; p = 0.000)	0.476	+1.91%
Loss Cost	2008.1	0.018 (CI = +/-0.009; p = 0.001)	-0.081 (CI = +/-0.082; p = 0.054)	0.010 (CI = +/-0.005; p = 0.000)	0.467	+1.81%
Loss Cost	2008.2	0.017 (CI = +/-0.010; p = 0.002)	0.006 (CI = +/-0.005; p = 0.014)	0.010 (CI = +/-0.005; p = 0.000)	0.439	+1.69%
Loss Cost	2009.1	0.014 (CI = +/-0.010; p = 0.008)	-0.088 (CI = +/-0.083; p = 0.038)	0.010 (CI = +/-0.005; p = 0.000)	0.455	+1.42%
Loss Cost	2009.2	0.010 (CI = +/-0.009; p = 0.035)	-0.069 (CI = +/-0.074; p = 0.068)	0.010 (CI = +/-0.004; p = 0.000)	0.479	+1.02%
Loss Cost	2010.1	0.008 (CI = +/-0.009; p = 0.111)	-0.081 (CI = +/-0.073; p = 0.031)	0.010 (CI = +/-0.004; p = 0.000)	0.515	+0.76%
Loss Cost	2010.2	0.010 (CI = +/-0.010; p = 0.037)	-0.093 (CI = +/-0.071; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.564	+1.03%
Loss Cost	2011.1	0.008 (CI = +/-0.010; p = 0.103)	-0.102 (CI = +/-0.071; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.589	+0.81%
Loss Cost	2011.2	0.006 (CI = +/-0.010; p = 0.266)	-0.091 (CI = +/-0.070; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.604	+0.56%
Loss Cost	2012.1	0.004 (CI = +/-0.011; p = 0.469)	-0.098 (CI = +/-0.071; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.622	+0.38%
Loss Cost	2012.2	0.002 (CI = +/-0.011; p = 0.726)	-0.090 (CI = +/-0.073; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	0.630	+0.19%
Loss Cost	2013.1	0.001 (CI = +/-0.012; p = 0.918)	-0.095 (CI = +/-0.076; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.636	+0.06%
Loss Cost	2013.2	-0.001 (CI = +/-0.013; p = 0.859)	-0.088 (CI = +/-0.079; p = 0.030)	0.009 (CI = +/-0.004; p = 0.000)	0.643	-0.11%
Loss Cost	2014.1	-0.003 (CI = +/-0.014; p = 0.700)	-0.094 (CI = +/-0.082; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.647	-0.26%
Loss Cost	2014.2	-0.003 (CI = +/-0.016; p = 0.669)	-0.092 (CI = +/-0.087; p = 0.041)	0.009 (CI = +/-0.004; p = 0.000)	0.644	-0.32%
Loss Cost	2015.1	-0.007 (CI = +/-0.017; p = 0.381)	-0.103 (CI = +/-0.087; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.680	-0.70%
Loss Cost	2015.2	-0.002 (CI = +/-0.017; p = 0.765)	-0.119 (CI = +/-0.087; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.706	-0.24%
Loss Cost	2016.1	-0.001 (CI = +/-0.019; p = 0.892)	-0.115 (CI = +/-0.093; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	0.684	-0.12%
Loss Cost	2016.2	0.005 (CI = +/-0.019; p = 0.564)	-0.136 (CI = +/-0.089; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.735	+0.53%
Loss Cost	2017.1	0.002 (CI = +/-0.021; p = 0.875)	-0.145 (CI = +/-0.093; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.749	+0.16%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.058; p = 0.229)	0.001 (CI = +/-0.004; p = 0.529)	0.792	+3.26%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.052; p = 0.066)	0.001 (CI = +/-0.003; p = 0.572)	0.804	+3.01%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.054; p = 0.079)	0.001 (CI = +/-0.003; p = 0.589)	0.785	+3.00%
Severity	2007.2	0.029 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.055; p = 0.076)	0.001 (CI = +/-0.003; p = 0.608)	0.769	+2.96%
Severity	2008.1	0.030 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.057; p = 0.072)	0.001 (CI = +/-0.003; p = 0.590)	0.755	+3.00%
Severity	2008.2	0.030 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.059; p = 0.083)	0.001 (CI = +/-0.003; p = 0.596)	0.741	+3.01%
Severity	2009.1	0.029 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.060; p = 0.122)	0.001 (CI = +/-0.003; p = 0.647)	0.709	+2.90%
Severity	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.059; p = 0.064)	0.001 (CI = +/-0.003; p = 0.683)	0.691	+2.71%
Severity	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.060; p = 0.101)	0.001 (CI = +/-0.003; p = 0.744)	0.648	+2.57%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.052; p = 0.189)	0.001 (CI = +/-0.003; p = 0.622)	0.757	+2.92%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.053; p = 0.249)	0.001 (CI = +/-0.003; p = 0.660)	0.723	+2.84%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.056; p = 0.244)	0.001 (CI = +/-0.003; p = 0.672)	0.698	+2.80%
Severity	2012.1	0.026 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.056; p = 0.353)	0.000 (CI = +/-0.003; p = 0.725)	0.652	+2.64%
Severity	2012.2	0.025 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.058; p = 0.291)	0.000 (CI = +/-0.003; p = 0.736)	0.613	+2.52%
Severity	2013.1	0.024 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.061; p = 0.362)	0.000 (CI = +/-0.003; p = 0.762)	0.555	+2.44%
Severity	2013.2	0.022 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.061; p = 0.245)	0.000 (CI = +/-0.003; p = 0.757)	0.506	+2.22%
Severity	2014.1	0.021 (CI = +/-0.011; p = 0.001)	0.031 (CI = +/-0.064; p = 0.323)	0.000 (CI = +/-0.003; p = 0.780)	0.424	+2.10%
Severity	2014.2	0.020 (CI = +/-0.012; p = 0.003)	0.034 (CI = +/-0.068; p = 0.295)	0.000 (CI = +/-0.003; p = 0.776)	0.372	+2.00%
Severity	2015.1	0.016 (CI = +/-0.012; p = 0.014)	0.022 (CI = +/-0.064; p = 0.474)	0.000 (CI = +/-0.003; p = 0.781)	0.234	+1.60%
Severity	2015.2	0.017 (CI = +/-0.014; p = 0.017)	0.018 (CI = +/-0.069; p = 0.577)	0.000 (CI = +/-0.003; p = 0.809)	0.231	+1.72%
Severity	2016.1	0.018 (CI = +/-0.015; p = 0.025)	0.021 (CI = +/-0.073; p = 0.553)	0.000 (CI = +/-0.003; p = 0.820)	0.196	+1.80%
Severity	2016.2	0.021 (CI = +/-0.017; p = 0.021)	0.012 (CI = +/-0.078; p = 0.733)	0.000 (CI = +/-0.003; p = 0.894)	0.231	+2.07%
Severity	2017.1	0.014 (CI = +/-0.016; p = 0.081)	-0.003 (CI = +/-0.070; p = 0.919)	0.000 (CI = +/-0.003; p = 0.760)	0.050	+1.42%
Frequency	2006.1	-0.009 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.802	-0.91%
Frequency	2006.2	-0.010 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.809	-0.98%
Frequency	2007.1	-0.010 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.805	-1.02%
Frequency	2007.2	-0.010 (CI = +/-0.006; p = 0.001)	-0.126 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.803	-1.02%
Frequency	2008.1	-0.012 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.819	-1.16%
Frequency	2008.2	-0.013 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.831	-1.28%
Frequency	2009.1	-0.014 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.850	-1.44%
Frequency	2009.2	-0.017 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.881	-1.65%
Frequency	2010.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.886	-1.76%
Frequency	2010.2	-0.019 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.889	-1.84%
Frequency	2011.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.893	-1.97%
Frequency	2011.2	-0.022 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.914	-2.19%
Frequency	2012.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.907	-2.20%
Frequency	2012.2	-0.023 (CI = +/-0.007; p = 0.000)	-0.120 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.907	-2.27%
Frequency	2013.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.900	-2.32%
Frequency	2013.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.897	-2.28%
Frequency	2014.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.887	-2.31%
Frequency	2014.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.126 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.883	-2.27%
Frequency	2015.1	-0.023 (CI = +/-0.011; p = 0.001)	-0.126 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.868	-2.26%
Frequency	2015.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.137 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.881	-1.93%
Frequency	2016.1	-0.019 (CI = +/-0.013; p = 0.007)	-0.136 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.865	-1.89%
Frequency	2016.2	-0.015 (CI = +/-0.014; p = 0.030)	-0.148 (CI = +/-0.062; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.879	-1.51%
Frequency	2017.1	-0.013 (CI = +/-0.015; p = 0.091)	-0.142 (CI = +/-0.064; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.865	-1.24%

Accident Benefits

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	0.015 (CI = +/-0.010; p = 0.004)	0.190	+1.53%	
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.020)	0.124	+1.17%	
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.033)	0.104	+1.12%	
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.065)	0.074	+1.02%	
Loss Cost	2008.1	0.009 (CI = +/-0.011; p = 0.106)	0.052	+0.94%	
Loss Cost	2008.2	0.007 (CI = +/-0.012; p = 0.212)	(CI = +/-0.005; p =	+0.75%	
Loss Cost	2009.1	0.005 (CI = +/-0.012; p = 0.403)	-0.009	+0.52%	
Loss Cost	2009.2	0.001 (CI = +/-0.012; p = 0.923)	-0.035	+0.06%	
Loss Cost	2010.1	-0.002 (CI = +/-0.013; p = 0.790)	-0.034	-0.16%	
Loss Cost	2010.2	0.000 (CI = +/-0.013; p = 0.974)	-0.038	-0.02%	
Loss Cost	2011.1	-0.002 (CI = +/-0.014; p = 0.797)	-0.037	-0.18%	
Loss Cost	2011.2	-0.005 (CI = +/-0.015; p = 0.453)	-0.017	-0.54%	
Loss Cost	2012.1	-0.007 (CI = +/-0.016; p = 0.398)	-0.011	-0.66%	
Loss Cost	2012.2	-0.010 (CI = +/-0.017; p = 0.245)	0.018	-0.97%	
Loss Cost	2013.1	-0.010 (CI = +/-0.019; p = 0.258)	0.016	-1.03%	
Loss Cost	2013.2	-0.013 (CI = +/-0.020; p = 0.176)	0.044	-1.33%	
Loss Cost	2014.1	-0.014 (CI = +/-0.022; p = 0.200)	0.037	-1.39%	
Loss Cost	2014.2	-0.016 (CI = +/-0.024; p = 0.183)	0.046	-1.59%	
Loss Cost	2015.1	-0.018 (CI = +/-0.027; p = 0.172)	0.054	-1.80%	
Loss Cost	2015.2	-0.015 (CI = +/-0.030; p = 0.298)	0.009	-1.51%	
Loss Cost	2016.1	-0.011 (CI = +/-0.033; p = 0.494)	-0.033	-1.09%	
Loss Cost	2016.2	-0.006 (CI = +/-0.037; p = 0.737)	-0.063	-0.60%	
Loss Cost	2017.1	-0.004 (CI = +/-0.043; p = 0.830)	-0.073	-0.44%	
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.793	+3.18%	
Severity	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.793	+2.97%	
Severity	2007.1	0.029 (CI = +/-0.005; p = 0.000)	0.776	+2.93%	
Severity	2007.2	0.029 (CI = +/-0.006; p = 0.000)	0.758	+2.92%	
Severity	2008.1	0.029 (CI = +/-0.006; p = 0.000)	0.742	+2.93%	
Severity	2008.2	0.029 (CI = +/-0.006; p = 0.000)	0.729	+2.96%	
Severity	2009.1	0.028 (CI = +/-0.007; p = 0.000)	0.702	+2.83%	
Severity	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.671	+2.69%	
Severity	2010.1	0.025 (CI = +/-0.007; p = 0.000)	0.637	+2.52%	
Severity	2010.2	0.028 (CI = +/-0.006; p = 0.000)	0.757	+2.88%	
Severity	2011.1	0.027 (CI = +/-0.007; p = 0.000)	0.729	+2.78%	
Severity	2011.2	0.027 (CI = +/-0.007; p = 0.000)	0.704	+2.77%	
Severity	2012.1	0.025 (CI = +/-0.008; p = 0.000)	0.667	+2.58%	
Severity	2012.2	0.025 (CI = +/-0.008; p = 0.000)	0.627	+2.50%	
Severity	2013.1	0.024 (CI = +/-0.009; p = 0.000)	0.578	+2.38%	
Severity	2013.2	0.022 (CI = +/-0.009; p = 0.000)	0.519	+2.21%	
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.001)	0.452	+2.05%	
Severity	2014.2	0.020 (CI = +/-0.011; p = 0.002)	0.400	+2.00%	
Severity	2015.1	0.015 (CI = +/-0.011; p = 0.009)	0.298	+1.55%	
Severity	2015.2	0.017 (CI = +/-0.012; p = 0.010)	0.310	+1.71%	
Severity	2016.1	0.018 (CI = +/-0.014; p = 0.016)	0.282	+1.77%	
Severity	2016.2	0.021 (CI = +/-0.015; p = 0.011)	0.333	+2.08%	
Severity	2017.1	0.014 (CI = +/-0.015; p = 0.061)	0.187	+1.39%	
Frequency	2006.1	-0.016 (CI = +/-0.008; p = 0.000)	0.299	-1.60%	
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	0.332	-1.75%	
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	0.314	-1.76%	
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.320	-1.85%	
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	0.323	-1.93%	
Frequency	2008.2	-0.022 (CI = +/-0.010; p = 0.000)	0.368	-2.15%	
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.371	-2.25%	
Frequency	2009.2	-0.026 (CI = +/-0.011; p = 0.000)	0.444	-2.56%	
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.430	-2.62%	
Frequency	2010.2	-0.029 (CI = +/-0.012; p = 0.000)	0.454	-2.82%	
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	0.436	-2.88%	
Frequency	2011.2	-0.033 (CI = +/-0.013; p = 0.000)	0.494	-3.22%	
Frequency	2012.1	-0.032 (CI = +/-0.015; p = 0.000)	0.453	-3.16%	
Frequency	2012.2	-0.034 (CI = +/-0.016; p = 0.000)	0.465	-3.39%	
Frequency	2013.1	-0.034 (CI = +/-0.017; p = 0.000)	0.423	-3.33%	
Frequency	2013.2	-0.035 (CI = +/-0.019; p = 0.001)	0.411	-3.47%	
Frequency	2014.1	-0.034 (CI = +/-0.021; p = 0.002)	0.359	-3.37%	
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.004)	0.344	-3.51%	
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.012)	0.278	-3.30%	
Frequency	2015.2	-0.032 (CI = +/-0.028; p = 0.028)	0.223	-3.17%	
Frequency	2016.1	-0.028 (CI = +/-0.031; p = 0.073)	0.146	-2.81%	
Frequency	2016.2	-0.027 (CI = +/-0.036; p = 0.133)	0.093	-2.62%	
Frequency	2017.1	-0.018 (CI = +/-0.039; p = 0.337)	-0.001	-1.80%	

Accident Benefits

Coverage = AB Total
 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	0.033 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.074; p = 0.017)	0.012 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.134; p = 0.006)	0.619	+3.31%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.069; p = 0.030)	0.012 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.124; p = 0.010)	0.594	+2.90%
Loss Cost	2007.1	0.028 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.071; p = 0.034)	0.012 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.128; p = 0.012)	0.582	+2.89%
Loss Cost	2007.2	0.029 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.074; p = 0.038)	0.012 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.132; p = 0.014)	0.561	+2.91%
Loss Cost	2008.1	0.028 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.076; p = 0.039)	0.012 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.137; p = 0.020)	0.547	+2.85%
Loss Cost	2008.2	0.027 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.012 (CI = +/-0.005; p = 0.000)	-0.160 (CI = +/-0.142; p = 0.028)	0.515	+2.76%
Loss Cost	2009.1	0.024 (CI = +/-0.014; p = 0.001)	-0.087 (CI = +/-0.078; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	-0.141 (CI = +/-0.142; p = 0.051)	0.512	+2.42%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.009)	-0.071 (CI = +/-0.072; p = 0.055)	0.011 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.131; p = 0.103)	0.513	+1.82%
Loss Cost	2010.1	0.014 (CI = +/-0.014; p = 0.041)	-0.080 (CI = +/-0.072; p = 0.030)	0.011 (CI = +/-0.004; p = 0.000)	-0.088 (CI = +/-0.131; p = 0.179)	0.532	+1.45%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.006)	-0.095 (CI = +/-0.067; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.123; p = 0.060)	0.611	+2.02%
Loss Cost	2011.1	0.017 (CI = +/-0.015; p = 0.023)	-0.101 (CI = +/-0.068; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.126; p = 0.103)	0.620	+1.74%
Loss Cost	2011.2	0.014 (CI = +/-0.016; p = 0.086)	-0.092 (CI = +/-0.069; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.128; p = 0.185)	0.620	+1.36%
Loss Cost	2012.1	0.011 (CI = +/-0.017; p = 0.192)	-0.097 (CI = +/-0.071; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.134; p = 0.270)	0.627	+1.12%
Loss Cost	2012.2	0.008 (CI = +/-0.019; p = 0.368)	-0.092 (CI = +/-0.074; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.140; p = 0.386)	0.626	+0.84%
Loss Cost	2013.1	0.006 (CI = +/-0.021; p = 0.526)	-0.095 (CI = +/-0.077; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.149; p = 0.479)	0.626	+0.65%
Loss Cost	2013.2	0.004 (CI = +/-0.024; p = 0.753)	-0.089 (CI = +/-0.081; p = 0.032)	0.010 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.158; p = 0.617)	0.628	+0.36%
Loss Cost	2014.1	0.001 (CI = +/-0.027; p = 0.946)	-0.094 (CI = +/-0.085; p = 0.032)	0.010 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.169; p = 0.742)	0.627	+0.09%
Loss Cost	2014.2	0.000 (CI = +/-0.031; p = 0.996)	-0.092 (CI = +/-0.090; p = 0.046)	0.010 (CI = +/-0.004; p = 0.001)	-0.023 (CI = +/-0.184; p = 0.790)	0.623	+0.01%
Loss Cost	2015.1	-0.009 (CI = +/-0.033; p = 0.595)	-0.103 (CI = +/-0.091; p = 0.029)	0.009 (CI = +/-0.005; p = 0.001)	0.010 (CI = +/-0.189; p = 0.912)	0.657	-0.85%
Loss Cost	2015.2	0.003 (CI = +/-0.036; p = 0.860)	-0.120 (CI = +/-0.091; p = 0.013)	0.009 (CI = +/-0.005; p = 0.001)	-0.033 (CI = +/-0.192; p = 0.714)	0.686	+0.30%
Loss Cost	2016.1	0.007 (CI = +/-0.042; p = 0.719)	-0.116 (CI = +/-0.096; p = 0.022)	0.010 (CI = +/-0.005; p = 0.001)	-0.047 (CI = +/-0.209; p = 0.631)	0.664	+0.71%
Loss Cost	2016.2	0.026 (CI = +/-0.041; p = 0.191)	-0.141 (CI = +/-0.088; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.195; p = 0.236)	0.747	+2.65%
Loss Cost	2017.1	0.020 (CI = +/-0.048; p = 0.365)	-0.147 (CI = +/-0.094; p = 0.006)	0.010 (CI = +/-0.004; p = 0.001)	-0.094 (CI = +/-0.212; p = 0.348)	0.749	+2.05%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.054; p = 0.189)	0.002 (CI = +/-0.003; p = 0.224)	-0.123 (CI = +/-0.097; p = 0.014)	0.822	+3.89%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.049; p = 0.056)	0.002 (CI = +/-0.003; p = 0.265)	-0.102 (CI = +/-0.088; p = 0.024)	0.829	+3.56%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.050; p = 0.060)	0.002 (CI = +/-0.003; p = 0.266)	-0.103 (CI = +/-0.090; p = 0.026)	0.812	+3.59%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.052; p = 0.066)	0.002 (CI = +/-0.003; p = 0.279)	-0.103 (CI = +/-0.094; p = 0.032)	0.797	+3.58%
Severity	2008.1	0.036 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.053; p = 0.052)	0.002 (CI = +/-0.003; p = 0.241)	-0.110 (CI = +/-0.096; p = 0.025)	0.789	+3.70%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.055; p = 0.071)	0.002 (CI = +/-0.003; p = 0.232)	-0.115 (CI = +/-0.099; p = 0.024)	0.778	+3.78%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.056; p = 0.096)	0.002 (CI = +/-0.003; p = 0.271)	-0.109 (CI = +/-0.102; p = 0.037)	0.745	+3.68%
Severity	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.057; p = 0.059)	0.002 (CI = +/-0.003; p = 0.325)	-0.095 (CI = +/-0.103; p = 0.067)	0.720	+3.43%
Severity	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.058; p = 0.088)	0.001 (CI = +/-0.003; p = 0.389)	-0.087 (CI = +/-0.106; p = 0.104)	0.673	+3.27%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.044; p = 0.150)	0.002 (CI = +/-0.003; p = 0.115)	-0.125 (CI = +/-0.081; p = 0.004)	0.825	+4.00%
Severity	2011.1	0.039 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.046; p = 0.172)	0.002 (CI = +/-0.003; p = 0.130)	-0.124 (CI = +/-0.085; p = 0.006)	0.796	+3.97%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.048; p = 0.212)	0.002 (CI = +/-0.003; p = 0.132)	-0.127 (CI = +/-0.089; p = 0.007)	0.777	+4.04%
Severity	2012.1	0.038 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.050; p = 0.280)	0.002 (CI = +/-0.003; p = 0.170)	-0.120 (CI = +/-0.093; p = 0.015)	0.730	+3.88%
Severity	2012.2	0.037 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.052; p = 0.281)	0.002 (CI = +/-0.003; p = 0.192)	-0.117 (CI = +/-0.099; p = 0.024)	0.691	+3.82%
Severity	2013.1	0.038 (CI = +/-0.015; p = 0.000)	0.028 (CI = +/-0.055; p = 0.303)	0.002 (CI = +/-0.003; p = 0.209)	-0.117 (CI = +/-0.106; p = 0.032)	0.639	+3.82%
Severity	2013.2	0.035 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.057; p = 0.250)	0.002 (CI = +/-0.003; p = 0.251)	-0.106 (CI = +/-0.112; p = 0.063)	0.576	+3.57%
Severity	2014.1	0.034 (CI = +/-0.019; p = 0.002)	0.031 (CI = +/-0.060; p = 0.289)	0.002 (CI = +/-0.003; p = 0.284)	-0.103 (CI = +/-0.121; p = 0.090)	0.492	+3.49%
Severity	2014.2	0.034 (CI = +/-0.022; p = 0.005)	0.031 (CI = +/-0.065; p = 0.319)	0.002 (CI = +/-0.003; p = 0.304)	-0.103 (CI = +/-0.131; p = 0.116)	0.435	+3.49%
Severity	2015.1	0.027 (CI = +/-0.023; p = 0.026)	0.022 (CI = +/-0.064; p = 0.468)	0.001 (CI = +/-0.003; p = 0.406)	-0.076 (CI = +/-0.133; p = 0.242)	0.258	+2.77%
Severity	2015.2	0.033 (CI = +/-0.027; p = 0.020)	0.015 (CI = +/-0.067; p = 0.646)	0.001 (CI = +/-0.003; p = 0.357)	-0.095 (CI = +/-0.141; p = 0.169)	0.288	+3.31%
Severity	2016.1	0.037 (CI = +/-0.030; p = 0.019)	0.020 (CI = +/-0.070; p = 0.547)	0.002 (CI = +/-0.003; p = 0.316)	-0.112 (CI = +/-0.152; p = 0.132)	0.285	+3.82%
Severity	2016.2	0.049 (CI = +/-0.032; p = 0.007)	0.005 (CI = +/-0.069; p = 0.875)	0.002 (CI = +/-0.003; p = 0.239)	-0.149 (CI = +/-0.152; p = 0.053)	0.411	+4.98%
Severity	2017.1	0.037 (CI = +/-0.033; p = 0.030)	-0.006 (CI = +/-0.065; p = 0.853)	0.002 (CI = +/-0.003; p = 0.258)	-0.115 (CI = +/-0.146; p = 0.110)	0.201	+3.78%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.068)	-0.128 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.080; p = 0.079)	0.815	-0.56%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.050)	-0.125 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.082; p = 0.110)	0.818	-0.64%
Frequency	2007.1	-0.007 (CI = +/-0.007; p = 0.054)	-0.126 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.085; p = 0.131)	0.813	-0.67%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.088)	-0.127 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.131)	0.812	-0.64%
Frequency	2008.1	-0.008 (CI = +/-0.008; p = 0.037)	-0.133 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.087; p = 0.204)	0.824	-0.82%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.019)	-0.128 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.088; p = 0.299)	0.832	-0.98%
Frequency	2009.1	-0.012 (CI = +/-0.008; p = 0.006)	-0.135 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.087; p = 0.460)	0.847	-1.22%
Frequency	2009.2	-0.016 (CI = +/-0.008; p = 0.001)	-0.125 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.081; p = 0.763)	0.876	-1.56%
Frequency	2010.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.082; p = 0.978)	0.881	-1.75%
Frequency	2010.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.084; p = 0.866)	0.884	-1.90%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.132 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.085; p = 0.630)	0.889	-2.15%
Frequency	2011.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.078; p = 0.268)	0.915	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.082; p = 0.248)	0.909	-2.66%
Frequency	2012.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.057 (CI = +/-0.085; p = 0.175)	0.912	-2.87%
Frequency	2013.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.122 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.089; p = 0.139)	0.907	-3.06%
Frequency	2013.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.122 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.096; p = 0.155)	0.903	-3.10%
Frequency	2014.1	-0.033 (CI = +/-0.016; p = 0.000)	-0.125 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.102; p = 0.134)	0.896	-3.29%
Frequency	2014.2	-0.034 (CI = +/-0.019; p = 0.001)	-0.124 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.111; p = 0.148)	0.892	-3.37%
Frequency	2015.1	-0.036 (CI = +/-0.021; p = 0.003)	-0.126 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.086 (CI = +/-0.120; p = 0.149)	0.879	-3.52%
Frequency	2015.2	-0.030 (CI = +/-0.023; p = 0.017)	-0.135 (CI = +/-0.059; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.125; p = 0.302)	0.882	-2.92%
Frequency	2016.1	-0.030 (CI = +/-0.027; p = 0.032)	-0.136 (CI = +/-0.063; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.137; p = 0.322)	0.865	-3.00%
Frequency	2016.2	-0.022 (CI = +/-0.030; p = 0.132)	-0.146 (CI = +/-0.065; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.143; p = 0.567)	0.872	-2.22%
Frequency	2017.1	-0.017 (CI = +/-0.034; p = 0.301)	-0.141 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.153; p = 0.759)	0.853	-1.67%

Accident Benefits

Coverage = AB Total
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	0.033 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.196 (CI = +/-0.144; p = 0.009)	0.557	+3.35%
Loss Cost	2006.2	0.028 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.165 (CI = +/-0.132; p = 0.016)	0.541	+2.88%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.169 (CI = +/-0.136; p = 0.017)	0.529	+2.93%
Loss Cost	2007.2	0.028 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.140; p = 0.022)	0.506	+2.89%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.167 (CI = +/-0.145; p = 0.026)	0.490	+2.90%
Loss Cost	2008.2	0.027 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	-0.157 (CI = +/-0.149; p = 0.040)	0.461	+2.73%
Loss Cost	2009.1	0.024 (CI = +/-0.015; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.142 (CI = +/-0.152; p = 0.066)	0.435	+2.47%
Loss Cost	2009.2	0.018 (CI = +/-0.014; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.138; p = 0.134)	0.456	+1.78%
Loss Cost	2010.1	0.015 (CI = +/-0.015; p = 0.049)	0.011 (CI = +/-0.004; p = 0.000)	-0.089 (CI = +/-0.141; p = 0.205)	0.451	+1.51%
Loss Cost	2010.2	0.019 (CI = +/-0.016; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.141; p = 0.112)	0.490	+1.95%
Loss Cost	2011.1	0.018 (CI = +/-0.017; p = 0.039)	0.011 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.147; p = 0.150)	0.482	+1.82%
Loss Cost	2011.2	0.013 (CI = +/-0.018; p = 0.155)	0.011 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.146; p = 0.278)	0.503	+1.27%
Loss Cost	2012.1	0.012 (CI = +/-0.020; p = 0.224)	0.011 (CI = +/-0.005; p = 0.000)	-0.075 (CI = +/-0.154; p = 0.325)	0.500	+1.20%
Loss Cost	2012.2	0.007 (CI = +/-0.021; p = 0.494)	0.010 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.158; p = 0.501)	0.519	+0.72%
Loss Cost	2013.1	0.007 (CI = +/-0.024; p = 0.529)	0.010 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.169; p = 0.519)	0.515	+0.74%
Loss Cost	2013.2	0.002 (CI = +/-0.026; p = 0.878)	0.010 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.176; p = 0.732)	0.535	+0.19%
Loss Cost	2014.1	0.002 (CI = +/-0.030; p = 0.907)	0.010 (CI = +/-0.005; p = 0.001)	-0.028 (CI = +/-0.189; p = 0.759)	0.529	+0.17%
Loss Cost	2014.2	-0.002 (CI = +/-0.034; p = 0.883)	0.010 (CI = +/-0.005; p = 0.001)	-0.011 (CI = +/-0.203; p = 0.907)	0.535	-0.24%
Loss Cost	2015.1	-0.008 (CI = +/-0.038; p = 0.669)	0.010 (CI = +/-0.005; p = 0.002)	0.010 (CI = +/-0.217; p = 0.923)	0.544	-0.78%
Loss Cost	2015.2	-0.002 (CI = +/-0.044; p = 0.929)	0.010 (CI = +/-0.006; p = 0.002)	-0.012 (CI = +/-0.234; p = 0.912)	0.525	-0.19%
Loss Cost	2016.1	0.007 (CI = +/-0.050; p = 0.766)	0.010 (CI = +/-0.006; p = 0.002)	-0.043 (CI = +/-0.250; p = 0.714)	0.513	+0.70%
Loss Cost	2016.2	0.017 (CI = +/-0.057; p = 0.519)	0.010 (CI = +/-0.006; p = 0.002)	-0.077 (CI = +/-0.267; p = 0.542)	0.507	+1.74%
Loss Cost	2017.1	0.018 (CI = +/-0.067; p = 0.566)	0.010 (CI = +/-0.006; p = 0.003)	-0.079 (CI = +/-0.296; p = 0.569)	0.495	+1.80%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.277)	-0.123 (CI = +/-0.098; p = 0.015)	0.818	+3.88%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.354)	-0.104 (CI = +/-0.091; p = 0.027)	0.813	+3.58%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.371)	-0.103 (CI = +/-0.094; p = 0.034)	0.795	+3.56%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.368)	-0.105 (CI = +/-0.097; p = 0.036)	0.779	+3.59%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.348)	-0.109 (CI = +/-0.100; p = 0.034)	0.766	+3.67%
Severity	2008.2	0.037 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.312)	-0.117 (CI = +/-0.103; p = 0.027)	0.758	+3.80%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.364)	-0.108 (CI = +/-0.106; p = 0.044)	0.726	+3.65%
Severity	2009.2	0.034 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.429)	-0.098 (CI = +/-0.108; p = 0.073)	0.689	+3.46%
Severity	2010.1	0.032 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.003; p = 0.510)	-0.086 (CI = +/-0.110; p = 0.121)	0.644	+3.23%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.150)	-0.127 (CI = +/-0.083; p = 0.004)	0.816	+4.02%
Severity	2011.1	0.039 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.175)	-0.123 (CI = +/-0.086; p = 0.007)	0.787	+3.95%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.162)	-0.129 (CI = +/-0.090; p = 0.007)	0.770	+4.07%
Severity	2012.1	0.038 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.206)	-0.119 (CI = +/-0.094; p = 0.015)	0.727	+3.86%
Severity	2012.2	0.038 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.221)	-0.119 (CI = +/-0.099; p = 0.021)	0.688	+3.86%
Severity	2013.1	0.037 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.003; p = 0.248)	-0.116 (CI = +/-0.106; p = 0.033)	0.636	+3.80%
Severity	2013.2	0.036 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.292)	-0.109 (CI = +/-0.113; p = 0.057)	0.566	+3.63%
Severity	2014.1	0.034 (CI = +/-0.019; p = 0.002)	0.001 (CI = +/-0.003; p = 0.336)	-0.102 (CI = +/-0.121; p = 0.092)	0.486	+3.47%
Severity	2014.2	0.035 (CI = +/-0.022; p = 0.004)	0.002 (CI = +/-0.003; p = 0.338)	-0.107 (CI = +/-0.130; p = 0.102)	0.433	+3.58%
Severity	2015.1	0.027 (CI = +/-0.023; p = 0.023)	0.001 (CI = +/-0.003; p = 0.439)	-0.076 (CI = +/-0.130; p = 0.233)	0.280	+2.76%
Severity	2015.2	0.033 (CI = +/-0.025; p = 0.014)	0.001 (CI = +/-0.003; p = 0.358)	-0.098 (CI = +/-0.136; p = 0.145)	0.328	+3.37%
Severity	2016.1	0.038 (CI = +/-0.029; p = 0.016)	0.002 (CI = +/-0.003; p = 0.328)	-0.113 (CI = +/-0.147; p = 0.120)	0.319	+3.82%
Severity	2016.2	0.049 (CI = +/-0.030; p = 0.004)	0.002 (CI = +/-0.003; p = 0.221)	-0.151 (CI = +/-0.143; p = 0.041)	0.459	+5.01%
Severity	2017.1	0.037 (CI = +/-0.031; p = 0.023)	0.002 (CI = +/-0.003; p = 0.228)	-0.115 (CI = +/-0.138; p = 0.094)	0.271	+3.78%
Frequency	2006.1	-0.005 (CI = +/-0.009; p = 0.238)	0.011 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.113; p = 0.200)	0.632	-0.50%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.131)	0.011 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.114; p = 0.281)	0.648	-0.68%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.201)	0.011 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.117; p = 0.262)	0.640	-0.61%
Frequency	2007.2	-0.007 (CI = +/-0.010; p = 0.182)	0.011 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.121; p = 0.309)	0.640	-0.68%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.176)	0.011 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.125; p = 0.355)	0.638	-0.75%
Frequency	2008.2	-0.010 (CI = +/-0.011; p = 0.073)	0.011 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.124; p = 0.518)	0.666	-1.04%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.069)	0.010 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.128; p = 0.593)	0.664	-1.14%
Frequency	2009.2	-0.016 (CI = +/-0.012; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.006 (CI = +/-0.121; p = 0.924)	0.723	-1.63%
Frequency	2010.1	-0.017 (CI = +/-0.013; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	-0.004 (CI = +/-0.126; p = 0.954)	0.714	-1.66%
Frequency	2010.2	-0.020 (CI = +/-0.014; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.128; p = 0.820)	0.732	-1.99%
Frequency	2011.1	-0.021 (CI = +/-0.016; p = 0.011)	0.010 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.134; p = 0.793)	0.722	-2.05%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.126; p = 0.411)	0.778	-2.69%
Frequency	2012.1	-0.026 (CI = +/-0.017; p = 0.004)	0.009 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.132; p = 0.496)	0.760	-2.56%
Frequency	2012.2	-0.031 (CI = +/-0.018; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.134; p = 0.311)	0.778	-3.03%
Frequency	2013.1	-0.030 (CI = +/-0.020; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.143; p = 0.365)	0.760	-2.95%
Frequency	2013.2	-0.034 (CI = +/-0.022; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.080 (CI = +/-0.150; p = 0.278)	0.761	-3.31%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.016)	0.009 (CI = +/-0.004; p = 0.001)	0.074 (CI = +/-0.161; p = 0.344)	0.738	-3.19%
Frequency	2014.2	-0.038 (CI = +/-0.028; p = 0.013)	0.008 (CI = +/-0.004; p = 0.001)	0.096 (CI = +/-0.170; p = 0.252)	0.741	-3.69%
Frequency	2015.1	-0.035 (CI = +/-0.033; p = 0.037)	0.008 (CI = +/-0.005; p = 0.001)	0.086 (CI = +/-0.184; p = 0.337)	0.712	-3.44%
Frequency	2015.2	-0.035 (CI = +/-0.038; p = 0.067)	0.008 (CI = +/-0.005; p = 0.002)	0.086 (CI = +/-0.202; p = 0.378)	0.686	-3.44%
Frequency	2016.1	-0.031 (CI = +/-0.044; p = 0.155)	0.009 (CI = +/-0.005; p = 0.002)	0.070 (CI = +/-0.220; p = 0.505)	0.649	-3.00%
Frequency	2016.2	-0.032 (CI = +/-0.051; p = 0.204)	0.009 (CI = +/-0.005; p = 0.004)	0.073 (CI = +/-0.243; p = 0.522)	0.621	-3.11%
Frequency	2017.1	-0.019 (CI = +/-0.057; p = 0.478)	0.009 (CI = +/-0.005; p = 0.004)	0.036 (CI = +/-0.256; p = 0.764)	0.581	-1.90%

Accident Benefits

Coverage = AB Total
 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	0.020 (CI = +/-0.012; p = 0.002)	-0.111 (CI = +/-0.101; p = 0.033)	-0.116 (CI = +/-0.178; p = 0.194)	0.285	+2.06%
Loss Cost	2006.2	0.016 (CI = +/-0.012; p = 0.011)	-0.093 (CI = +/-0.097; p = 0.061)	-0.089 (CI = +/-0.171; p = 0.298)	0.189	+1.63%
Loss Cost	2007.1	0.015 (CI = +/-0.013; p = 0.024)	-0.096 (CI = +/-0.100; p = 0.058)	-0.082 (CI = +/-0.175; p = 0.343)	0.172	+1.53%
Loss Cost	2007.2	0.015 (CI = +/-0.014; p = 0.040)	-0.094 (CI = +/-0.103; p = 0.072)	-0.079 (CI = +/-0.180; p = 0.376)	0.132	+1.48%
Loss Cost	2008.1	0.013 (CI = +/-0.015; p = 0.082)	-0.100 (CI = +/-0.106; p = 0.063)	-0.070 (CI = +/-0.184; p = 0.444)	0.118	+1.32%
Loss Cost	2008.2	0.011 (CI = +/-0.016; p = 0.154)	0.006 (CI = +/-0.005; p = 0.014)	-0.060 (CI = +/-0.189; p = 0.522)	0.064	+1.15%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.365)	-0.107 (CI = +/-0.108; p = 0.052)	-0.037 (CI = +/-0.187; p = 0.687)	0.064	+0.74%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.871)	-0.086 (CI = +/-0.103; p = 0.099)	-0.003 (CI = +/-0.178; p = 0.976)	-0.002	+0.13%
Loss Cost	2010.1	-0.003 (CI = +/-0.017; p = 0.718)	-0.099 (CI = +/-0.102; p = 0.057)	0.020 (CI = +/-0.177; p = 0.814)	0.040	-0.30%
Loss Cost	2010.2	0.001 (CI = +/-0.018; p = 0.954)	-0.110 (CI = +/-0.104; p = 0.038)	0.002 (CI = +/-0.179; p = 0.986)	0.063	+0.05%
Loss Cost	2011.1	-0.003 (CI = +/-0.019; p = 0.716)	-0.121 (CI = +/-0.105; p = 0.025)	0.021 (CI = +/-0.181; p = 0.811)	0.100	-0.34%
Loss Cost	2011.2	-0.008 (CI = +/-0.021; p = 0.420)	-0.107 (CI = +/-0.106; p = 0.047)	0.045 (CI = +/-0.183; p = 0.618)	0.091	-0.81%
Loss Cost	2012.1	-0.012 (CI = +/-0.022; p = 0.265)	-0.117 (CI = +/-0.108; p = 0.035)	0.063 (CI = +/-0.187; p = 0.489)	0.129	-1.21%
Loss Cost	2012.2	-0.016 (CI = +/-0.024; p = 0.174)	-0.106 (CI = +/-0.111; p = 0.060)	0.083 (CI = +/-0.194; p = 0.383)	0.139	-1.63%
Loss Cost	2013.1	-0.020 (CI = +/-0.027; p = 0.124)	-0.114 (CI = +/-0.114; p = 0.050)	0.100 (CI = +/-0.201; p = 0.310)	0.162	-2.02%
Loss Cost	2013.2	-0.025 (CI = +/-0.030; p = 0.090)	-0.104 (CI = +/-0.119; p = 0.084)	0.120 (CI = +/-0.210; p = 0.244)	0.178	-2.49%
Loss Cost	2014.1	-0.030 (CI = +/-0.033; p = 0.065)	-0.113 (CI = +/-0.123; p = 0.069)	0.141 (CI = +/-0.218; p = 0.190)	0.201	-3.00%
Loss Cost	2014.2	-0.034 (CI = +/-0.037; p = 0.071)	-0.106 (CI = +/-0.130; p = 0.104)	0.155 (CI = +/-0.233; p = 0.179)	0.204	-3.33%
Loss Cost	2015.1	-0.045 (CI = +/-0.040; p = 0.032)	-0.122 (CI = +/-0.130; p = 0.064)	0.192 (CI = +/-0.236; p = 0.103)	0.284	-4.35%
Loss Cost	2015.2	-0.038 (CI = +/-0.046; p = 0.103)	-0.134 (CI = +/-0.138; p = 0.057)	0.168 (CI = +/-0.254; p = 0.177)	0.254	-3.70%
Loss Cost	2016.1	-0.039 (CI = +/-0.054; p = 0.144)	-0.135 (CI = +/-0.147; p = 0.070)	0.171 (CI = +/-0.276; p = 0.202)	0.191	-3.79%
Loss Cost	2016.2	-0.025 (CI = +/-0.062; p = 0.407)	-0.156 (CI = +/-0.156; p = 0.050)	0.126 (CI = +/-0.295; p = 0.370)	0.196	-2.42%
Loss Cost	2017.1	-0.034 (CI = +/-0.072; p = 0.329)	-0.165 (CI = +/-0.165; p = 0.050)	0.151 (CI = +/-0.319; p = 0.319)	0.203	-3.30%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.054; p = 0.231)	-0.110 (CI = +/-0.095; p = 0.024)	0.819	+3.69%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.049; p = 0.068)	-0.091 (CI = +/-0.086; p = 0.038)	0.827	+3.38%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.050; p = 0.074)	-0.091 (CI = +/-0.088; p = 0.043)	0.810	+3.39%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.052; p = 0.079)	-0.090 (CI = +/-0.091; p = 0.052)	0.795	+3.37%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.053; p = 0.067)	-0.095 (CI = +/-0.093; p = 0.044)	0.785	+3.46%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.055; p = 0.087)	-0.098 (CI = +/-0.095; p = 0.044)	0.774	+3.51%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.056; p = 0.119)	-0.093 (CI = +/-0.098; p = 0.062)	0.742	+3.41%
Severity	2009.2	0.031 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.056; p = 0.068)	-0.080 (CI = +/-0.097; p = 0.103)	0.720	+3.18%
Severity	2010.1	0.030 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.057; p = 0.100)	-0.072 (CI = +/-0.099; p = 0.148)	0.676	+3.02%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.045; p = 0.200)	-0.103 (CI = +/-0.078; p = 0.012)	0.812	+3.63%
Severity	2011.1	0.035 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.047; p = 0.237)	-0.101 (CI = +/-0.081; p = 0.018)	0.783	+3.58%
Severity	2011.2	0.035 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.049; p = 0.272)	-0.102 (CI = +/-0.085; p = 0.021)	0.762	+3.61%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.050; p = 0.357)	-0.094 (CI = +/-0.088; p = 0.036)	0.717	+3.44%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.053; p = 0.337)	-0.091 (CI = +/-0.092; p = 0.054)	0.679	+3.35%
Severity	2013.1	0.032 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.055; p = 0.375)	-0.089 (CI = +/-0.097; p = 0.071)	0.625	+3.30%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.057; p = 0.290)	-0.078 (CI = +/-0.101; p = 0.123)	0.567	+3.04%
Severity	2014.1	0.029 (CI = +/-0.016; p = 0.001)	0.028 (CI = +/-0.060; p = 0.343)	-0.073 (CI = +/-0.107; p = 0.165)	0.485	+2.93%
Severity	2014.2	0.028 (CI = +/-0.018; p = 0.005)	0.029 (CI = +/-0.064; p = 0.356)	-0.072 (CI = +/-0.115; p = 0.207)	0.431	+2.88%
Severity	2015.1	0.022 (CI = +/-0.019; p = 0.027)	0.020 (CI = +/-0.063; p = 0.516)	-0.049 (CI = +/-0.114; p = 0.369)	0.272	+2.24%
Severity	2015.2	0.026 (CI = +/-0.022; p = 0.023)	0.012 (CI = +/-0.066; p = 0.692)	-0.064 (CI = +/-0.121; p = 0.276)	0.293	+2.66%
Severity	2016.1	0.030 (CI = +/-0.025; p = 0.025)	0.017 (CI = +/-0.069; p = 0.613)	-0.075 (CI = +/-0.129; p = 0.233)	0.280	+3.00%
Severity	2016.2	0.039 (CI = +/-0.028; p = 0.010)	0.002 (CI = +/-0.070; p = 0.943)	-0.105 (CI = +/-0.132; p = 0.108)	0.384	+3.99%
Severity	2017.1	0.028 (CI = +/-0.029; p = 0.052)	-0.009 (CI = +/-0.065; p = 0.778)	-0.075 (CI = +/-0.126; p = 0.220)	0.169	+2.86%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.143 (CI = +/-0.073; p = 0.000)	-0.006 (CI = +/-0.129; p = 0.925)	0.497	-1.57%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.138 (CI = +/-0.075; p = 0.001)	0.002 (CI = +/-0.131; p = 0.972)	0.507	-1.70%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.142 (CI = +/-0.077; p = 0.001)	0.009 (CI = +/-0.134; p = 0.894)	0.501	-1.80%
Frequency	2007.2	-0.018 (CI = +/-0.011; p = 0.001)	-0.141 (CI = +/-0.079; p = 0.001)	0.011 (CI = +/-0.138; p = 0.873)	0.497	-1.83%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.149 (CI = +/-0.079; p = 0.001)	0.025 (CI = +/-0.138; p = 0.708)	0.525	-2.07%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.080; p = 0.001)	0.038 (CI = +/-0.139; p = 0.575)	0.544	-2.28%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.079; p = 0.001)	0.056 (CI = +/-0.137; p = 0.414)	0.578	-2.58%
Frequency	2009.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.077; p = 0.001)	0.077 (CI = +/-0.134; p = 0.247)	0.623	-2.95%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.078; p = 0.001)	0.092 (CI = +/-0.134; p = 0.170)	0.637	-3.23%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.001)	0.105 (CI = +/-0.138; p = 0.130)	0.647	-3.45%
Frequency	2011.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.148 (CI = +/-0.079; p = 0.001)	0.122 (CI = +/-0.138; p = 0.080)	0.662	-3.78%
Frequency	2011.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.078; p = 0.002)	0.147 (CI = +/-0.134; p = 0.034)	0.705	-4.27%
Frequency	2012.1	-0.046 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.080; p = 0.002)	0.158 (CI = +/-0.139; p = 0.027)	0.690	-4.49%
Frequency	2012.2	-0.049 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.082; p = 0.003)	0.173 (CI = +/-0.143; p = 0.020)	0.699	-4.82%
Frequency	2013.1	-0.053 (CI = +/-0.019; p = 0.000)	-0.138 (CI = +/-0.084; p = 0.003)	0.189 (CI = +/-0.146; p = 0.014)	0.690	-5.15%
Frequency	2013.2	-0.055 (CI = +/-0.022; p = 0.000)	-0.133 (CI = +/-0.088; p = 0.005)	0.198 (CI = +/-0.155; p = 0.015)	0.683	-5.36%
Frequency	2014.1	-0.059 (CI = +/-0.024; p = 0.000)	-0.141 (CI = +/-0.090; p = 0.004)	0.214 (CI = +/-0.161; p = 0.012)	0.668	-5.76%
Frequency	2014.2	-0.062 (CI = +/-0.027; p = 0.000)	-0.135 (CI = +/-0.096; p = 0.009)	0.226 (CI = +/-0.171; p = 0.013)	0.662	-6.04%
Frequency	2015.1	-0.067 (CI = +/-0.031; p = 0.000)	-0.141 (CI = +/-0.099; p = 0.008)	0.242 (CI = +/-0.181; p = 0.012)	0.633	-6.45%
Frequency	2015.2	-0.064 (CI = +/-0.036; p = 0.002)	-0.146 (CI = +/-0.107; p = 0.011)	0.232 (CI = +/-0.197; p = 0.024)	0.603	-6.20%
Frequency	2016.1	-0.068 (CI = +/-0.041; p = 0.003)	-0.151 (CI = +/-0.113; p = 0.013)	0.246 (CI = +/-0.211; p = 0.026)	0.557	-6.60%
Frequency	2016.2	-0.064 (CI = +/-0.049; p = 0.016)	-0.158 (CI = +/-0.123; p = 0.016)	0.231 (CI = +/-0.233; p = 0.052)	0.529	-6.17%
Frequency	2017.1	-0.062 (CI = +/-0.058; p = 0.039)	-0.156 (CI = +/-0.132; p = 0.025)	0.226 (CI = +/-0.256; p = 0.079)	0.426	-5.99%

Accident Benefits

Coverage = AB Total
 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	0.020 (CI = +/-0.013; p = 0.003)	-0.113 (CI = +/-0.188; p = 0.230)	0.201	+2.04%
Loss Cost	2006.2	0.015 (CI = +/-0.013; p = 0.019)	-0.082 (CI = +/-0.177; p = 0.354)	0.121	+1.56%
Loss Cost	2007.1	0.015 (CI = +/-0.014; p = 0.031)	-0.080 (CI = +/-0.182; p = 0.380)	0.098	+1.52%
Loss Cost	2007.2	0.014 (CI = +/-0.014; p = 0.061)	-0.072 (CI = +/-0.186; p = 0.439)	0.063	+1.39%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.099)	-0.066 (CI = +/-0.192; p = 0.485)	0.037	+1.30%
Loss Cost	2008.2	0.010 (CI = +/-0.016; p = 0.206)	0.006 (CI = +/-0.005; p = 0.014)	-0.004	+1.05%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.406)	-0.033 (CI = +/-0.197; p = 0.734)	-0.041	+0.72%
Loss Cost	2009.2	0.000 (CI = +/-0.017; p = 0.980)	0.006 (CI = +/-0.184; p = 0.951)	-0.074	+0.02%
Loss Cost	2010.1	-0.003 (CI = +/-0.018; p = 0.708)	0.025 (CI = +/-0.186; p = 0.788)	-0.071	-0.33%
Loss Cost	2010.2	-0.001 (CI = +/-0.019; p = 0.901)	0.014 (CI = +/-0.192; p = 0.886)	-0.079	-0.12%
Loss Cost	2011.1	-0.004 (CI = +/-0.021; p = 0.706)	0.027 (CI = +/-0.198; p = 0.779)	-0.077	-0.39%
Loss Cost	2011.2	-0.010 (CI = +/-0.022; p = 0.346)	0.058 (CI = +/-0.196; p = 0.546)	-0.044	-1.02%
Loss Cost	2012.1	-0.013 (CI = +/-0.024; p = 0.282)	0.070 (CI = +/-0.203; p = 0.482)	-0.033	-1.27%
Loss Cost	2012.2	-0.019 (CI = +/-0.026; p = 0.140)	0.098 (CI = +/-0.206; p = 0.333)	0.017	-1.88%
Loss Cost	2013.1	-0.021 (CI = +/-0.029; p = 0.137)	0.108 (CI = +/-0.216; p = 0.310)	0.020	-2.10%
Loss Cost	2013.2	-0.028 (CI = +/-0.031; p = 0.070)	0.138 (CI = +/-0.220; p = 0.206)	0.077	-2.80%
Loss Cost	2014.1	-0.032 (CI = +/-0.035; p = 0.072)	0.151 (CI = +/-0.233; p = 0.191)	0.078	-3.11%
Loss Cost	2014.2	-0.038 (CI = +/-0.039; p = 0.053)	0.176 (CI = +/-0.244; p = 0.146)	0.111	-3.75%
Loss Cost	2015.1	-0.046 (CI = +/-0.043; p = 0.038)	0.206 (CI = +/-0.255; p = 0.107)	0.150	-4.53%
Loss Cost	2015.2	-0.045 (CI = +/-0.050; p = 0.074)	0.202 (CI = +/-0.276; p = 0.140)	0.091	-4.42%
Loss Cost	2016.1	-0.042 (CI = +/-0.058; p = 0.147)	0.191 (CI = +/-0.300; p = 0.193)	0.024	-4.10%
Loss Cost	2016.2	-0.037 (CI = +/-0.069; p = 0.265)	0.176 (CI = +/-0.327; p = 0.266)	-0.037	-3.63%
Loss Cost	2017.1	-0.040 (CI = +/-0.082; p = 0.309)	0.184 (CI = +/-0.361; p = 0.288)	-0.054	-3.91%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.096; p = 0.024)	0.817	+3.69%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.089; p = 0.038)	0.814	+3.42%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.091; p = 0.047)	0.796	+3.40%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.094; p = 0.050)	0.780	+3.41%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.096; p = 0.049)	0.767	+3.47%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.099; p = 0.042)	0.758	+3.57%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.100; p = 0.064)	0.728	+3.42%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.102; p = 0.098)	0.693	+3.25%
Severity	2010.1	0.030 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.103; p = 0.150)	0.652	+3.04%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.079; p = 0.011)	0.807	+3.67%
Severity	2011.1	0.035 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.082; p = 0.017)	0.779	+3.59%
Severity	2011.2	0.036 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.085; p = 0.018)	0.759	+3.66%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.087; p = 0.033)	0.719	+3.45%
Severity	2012.2	0.034 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.092; p = 0.044)	0.679	+3.41%
Severity	2013.1	0.033 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.096; p = 0.064)	0.629	+3.32%
Severity	2013.2	0.031 (CI = +/-0.014; p = 0.000)	-0.083 (CI = +/-0.101; p = 0.101)	0.562	+3.14%
Severity	2014.1	0.029 (CI = +/-0.016; p = 0.001)	-0.076 (CI = +/-0.106; p = 0.151)	0.486	+2.96%
Severity	2014.2	0.030 (CI = +/-0.018; p = 0.003)	-0.077 (CI = +/-0.114; p = 0.169)	0.434	+3.00%
Severity	2015.1	0.022 (CI = +/-0.019; p = 0.022)	-0.052 (CI = +/-0.111; p = 0.339)	0.297	+2.27%
Severity	2015.2	0.027 (CI = +/-0.021; p = 0.015)	-0.067 (CI = +/-0.116; p = 0.236)	0.332	+2.73%
Severity	2016.1	0.030 (CI = +/-0.024; p = 0.019)	-0.077 (CI = +/-0.124; p = 0.205)	0.317	+3.04%
Severity	2016.2	0.039 (CI = +/-0.026; p = 0.006)	-0.106 (CI = +/-0.124; p = 0.088)	0.431	+4.01%
Severity	2017.1	0.028 (CI = +/-0.027; p = 0.044)	-0.073 (CI = +/-0.119; p = 0.208)	0.233	+2.83%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.004)	-0.002 (CI = +/-0.155; p = 0.978)	0.278	-1.59%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.002)	0.012 (CI = +/-0.155; p = 0.874)	0.313	-1.80%
Frequency	2007.1	-0.018 (CI = +/-0.012; p = 0.004)	0.013 (CI = +/-0.159; p = 0.868)	0.293	-1.82%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.003)	0.022 (CI = +/-0.162; p = 0.785)	0.300	-1.96%
Frequency	2008.1	-0.021 (CI = +/-0.013; p = 0.003)	0.030 (CI = +/-0.166; p = 0.711)	0.304	-2.09%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.001)	0.051 (CI = +/-0.165; p = 0.534)	0.355	-2.43%
Frequency	2009.1	-0.026 (CI = +/-0.015; p = 0.001)	0.061 (CI = +/-0.169; p = 0.463)	0.361	-2.61%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.161; p = 0.260)	0.451	-3.12%
Frequency	2010.1	-0.033 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.167; p = 0.235)	0.440	-3.27%
Frequency	2010.2	-0.037 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.167; p = 0.152)	0.478	-3.66%
Frequency	2011.1	-0.039 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.173; p = 0.136)	0.466	-3.84%
Frequency	2011.2	-0.046 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.165; p = 0.052)	0.553	-4.51%
Frequency	2012.1	-0.047 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.172; p = 0.058)	0.516	-4.56%
Frequency	2012.2	-0.052 (CI = +/-0.022; p = 0.000)	0.192 (CI = +/-0.173; p = 0.031)	0.554	-5.11%
Frequency	2013.1	-0.054 (CI = +/-0.024; p = 0.000)	0.198 (CI = +/-0.182; p = 0.034)	0.519	-5.25%
Frequency	2013.2	-0.059 (CI = +/-0.026; p = 0.000)	0.221 (CI = +/-0.187; p = 0.023)	0.531	-5.75%
Frequency	2014.1	-0.061 (CI = +/-0.030; p = 0.000)	0.227 (CI = +/-0.199; p = 0.028)	0.487	-5.89%
Frequency	2014.2	-0.068 (CI = +/-0.033; p = 0.000)	0.254 (CI = +/-0.205; p = 0.018)	0.504	-6.55%
Frequency	2015.1	-0.069 (CI = +/-0.037; p = 0.001)	0.257 (CI = +/-0.220; p = 0.025)	0.446	-6.65%
Frequency	2015.2	-0.072 (CI = +/-0.043; p = 0.003)	0.269 (CI = +/-0.237; p = 0.029)	0.403	-6.96%
Frequency	2016.1	-0.072 (CI = +/-0.050; p = 0.008)	0.268 (CI = +/-0.258; p = 0.043)	0.324	-6.93%
Frequency	2016.2	-0.076 (CI = +/-0.059; p = 0.015)	0.282 (CI = +/-0.282; p = 0.050)	0.281	-7.35%
Frequency	2017.1	-0.068 (CI = +/-0.070; p = 0.055)	0.257 (CI = +/-0.307; p = 0.093)	0.151	-6.55%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality, Mobility
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.071; p = 0.017)	0.015 (CI = +/-0.005; p = 0.000)	-0.266 (CI = +/-0.153; p = 0.001)	0.651	+3.46%
Loss Cost	2006.2	0.030 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.066; p = 0.029)	0.014 (CI = +/-0.005; p = 0.000)	-0.236 (CI = +/-0.141; p = 0.002)	0.632	+3.06%
Loss Cost	2007.1	0.030 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.068; p = 0.035)	0.014 (CI = +/-0.005; p = 0.000)	-0.236 (CI = +/-0.146; p = 0.002)	0.621	+3.07%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	-0.075 (CI = +/-0.070; p = 0.037)	0.014 (CI = +/-0.005; p = 0.000)	-0.239 (CI = +/-0.151; p = 0.003)	0.602	+3.11%
Loss Cost	2008.1	0.030 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.073; p = 0.040)	0.014 (CI = +/-0.005; p = 0.000)	-0.236 (CI = +/-0.156; p = 0.004)	0.589	+3.07%
Loss Cost	2008.2	0.029 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.014 (CI = +/-0.005; p = 0.000)	-0.231 (CI = +/-0.162; p = 0.007)	0.559	+2.99%
Loss Cost	2009.1	0.026 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.075; p = 0.030)	0.014 (CI = +/-0.005; p = 0.000)	-0.209 (CI = +/-0.162; p = 0.014)	0.554	+2.67%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.002)	-0.068 (CI = +/-0.069; p = 0.052)	0.013 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.149; p = 0.027)	0.556	+2.09%
Loss Cost	2010.1	0.017 (CI = +/-0.013; p = 0.013)	-0.077 (CI = +/-0.069; p = 0.030)	0.012 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.150; p = 0.052)	0.569	+1.75%
Loss Cost	2010.2	0.023 (CI = +/-0.013; p = 0.001)	-0.092 (CI = +/-0.063; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.138; p = 0.011)	0.660	+2.35%
Loss Cost	2011.1	0.021 (CI = +/-0.014; p = 0.005)	-0.097 (CI = +/-0.064; p = 0.005)	0.013 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.143; p = 0.021)	0.664	+2.11%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.023)	-0.090 (CI = +/-0.065; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.145; p = 0.042)	0.661	+1.77%
Loss Cost	2012.1	0.016 (CI = +/-0.016; p = 0.061)	-0.094 (CI = +/-0.068; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.153; p = 0.071)	0.664	+1.58%
Loss Cost	2012.2	0.013 (CI = +/-0.018; p = 0.136)	-0.090 (CI = +/-0.070; p = 0.015)	0.012 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.160; p = 0.113)	0.660	+1.36%
Loss Cost	2013.1	0.012 (CI = +/-0.020; p = 0.218)	-0.092 (CI = +/-0.074; p = 0.018)	0.012 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.172; p = 0.154)	0.658	+1.25%
Loss Cost	2013.2	0.010 (CI = +/-0.023; p = 0.353)	-0.088 (CI = +/-0.078; p = 0.028)	0.011 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.183; p = 0.218)	0.655	+1.05%
Loss Cost	2014.1	0.009 (CI = +/-0.026; p = 0.488)	-0.091 (CI = +/-0.082; p = 0.032)	0.011 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.197; p = 0.288)	0.651	+0.88%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.520)	-0.091 (CI = +/-0.087; p = 0.041)	0.011 (CI = +/-0.006; p = 0.001)	-0.105 (CI = +/-0.214; p = 0.313)	0.646	+0.93%
Loss Cost	2015.1	0.002 (CI = +/-0.034; p = 0.901)	-0.101 (CI = +/-0.090; p = 0.030)	0.011 (CI = +/-0.006; p = 0.002)	-0.070 (CI = +/-0.226; p = 0.517)	0.667	+0.20%
Loss Cost	2015.2	0.015 (CI = +/-0.035; p = 0.359)	-0.119 (CI = +/-0.086; p = 0.010)	0.011 (CI = +/-0.006; p = 0.001)	-0.129 (CI = +/-0.202; p = 0.228)	0.718	+1.54%
Loss Cost	2016.1	0.022 (CI = +/-0.040; p = 0.248)	-0.111 (CI = +/-0.090; p = 0.019)	0.012 (CI = +/-0.006; p = 0.001)	-0.158 (CI = +/-0.237; p = 0.172)	0.709	+2.23%
Loss Cost	2016.2	0.043 (CI = +/-0.035; p = 0.018)	-0.137 (CI = +/-0.073; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.194; p = 0.019)	0.828	+4.44%
Loss Cost	2017.1	0.041 (CI = +/-0.041; p = 0.051)	-0.140 (CI = +/-0.079; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	-0.231 (CI = +/-0.216; p = 0.039)	0.824	+4.15%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.053; p = 0.158)	0.003 (CI = +/-0.004; p = 0.066)	-0.155 (CI = +/-0.114; p = 0.009)	0.826	+3.93%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.048; p = 0.045)	0.003 (CI = +/-0.003; p = 0.087)	-0.130 (CI = +/-0.103; p = 0.015)	0.833	+3.61%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.050; p = 0.047)	0.003 (CI = +/-0.003; p = 0.089)	-0.133 (CI = +/-0.107; p = 0.016)	0.817	+3.64%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.051; p = 0.053)	0.003 (CI = +/-0.003; p = 0.099)	-0.132 (CI = +/-0.110; p = 0.020)	0.802	+3.63%
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.052; p = 0.040)	0.003 (CI = +/-0.004; p = 0.077)	-0.142 (CI = +/-0.112; p = 0.015)	0.795	+3.76%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.054; p = 0.055)	0.003 (CI = +/-0.004; p = 0.073)	-0.147 (CI = +/-0.116; p = 0.015)	0.785	+3.85%
Severity	2009.1	0.037 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.056; p = 0.077)	0.003 (CI = +/-0.004; p = 0.097)	-0.141 (CI = +/-0.120; p = 0.023)	0.753	+3.75%
Severity	2009.2	0.035 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.056; p = 0.047)	0.003 (CI = +/-0.004; p = 0.135)	-0.125 (CI = +/-0.121; p = 0.043)	0.729	+3.51%
Severity	2010.1	0.033 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.057; p = 0.072)	0.003 (CI = +/-0.004; p = 0.185)	-0.115 (CI = +/-0.125; p = 0.069)	0.682	+3.35%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.043; p = 0.105)	0.003 (CI = +/-0.003; p = 0.018)	-0.160 (CI = +/-0.093; p = 0.002)	0.836	+4.08%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.044; p = 0.121)	0.003 (CI = +/-0.003; p = 0.023)	-0.160 (CI = +/-0.098; p = 0.003)	0.809	+4.08%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.033 (CI = +/-0.046; p = 0.154)	0.004 (CI = +/-0.003; p = 0.024)	-0.164 (CI = +/-0.103; p = 0.003)	0.791	+4.15%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.048; p = 0.210)	0.003 (CI = +/-0.003; p = 0.039)	-0.156 (CI = +/-0.109; p = 0.007)	0.747	+4.01%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.050; p = 0.216)	0.003 (CI = +/-0.003; p = 0.050)	-0.153 (CI = +/-0.115; p = 0.012)	0.710	+3.96%
Severity	2013.1	0.039 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.053; p = 0.230)	0.003 (CI = +/-0.003; p = 0.060)	-0.155 (CI = +/-0.124; p = 0.017)	0.661	+3.99%
Severity	2013.2	0.037 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.055; p = 0.194)	0.003 (CI = +/-0.004; p = 0.086)	-0.142 (CI = +/-0.130; p = 0.034)	0.602	+3.75%
Severity	2014.1	0.036 (CI = +/-0.019; p = 0.001)	0.035 (CI = +/-0.059; p = 0.225)	0.003 (CI = +/-0.004; p = 0.109)	-0.141 (CI = +/-0.141; p = 0.051)	0.521	+3.71%
Severity	2014.2	0.037 (CI = +/-0.021; p = 0.002)	0.035 (CI = +/-0.063; p = 0.256)	0.003 (CI = +/-0.004; p = 0.125)	-0.142 (CI = +/-0.153; p = 0.067)	0.468	+3.74%
Severity	2015.1	0.030 (CI = +/-0.023; p = 0.016)	0.025 (CI = +/-0.063; p = 0.399)	0.002 (CI = +/-0.004; p = 0.217)	-0.109 (CI = +/-0.157; p = 0.158)	0.292	+3.04%
Severity	2015.2	0.035 (CI = +/-0.026; p = 0.012)	0.018 (CI = +/-0.065; p = 0.558)	0.003 (CI = +/-0.004; p = 0.166)	-0.134 (CI = +/-0.166; p = 0.105)	0.329	+3.60%
Severity	2016.1	0.041 (CI = +/-0.030; p = 0.010)	0.025 (CI = +/-0.067; p = 0.435)	0.003 (CI = +/-0.004; p = 0.124)	-0.159 (CI = +/-0.177; p = 0.073)	0.341	+4.23%
Severity	2016.2	0.053 (CI = +/-0.031; p = 0.003)	0.011 (CI = +/-0.065; p = 0.712)	0.004 (CI = +/-0.004; p = 0.061)	-0.204 (CI = +/-0.173; p = 0.025)	0.479	+5.41%
Severity	2017.1	0.041 (CI = +/-0.032; p = 0.016)	0.000 (CI = +/-0.062; p = 0.999)	0.003 (CI = +/-0.004; p = 0.091)	-0.162 (CI = +/-0.170; p = 0.060)	0.280	+4.23%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.125)	-0.126 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.093; p = 0.021)	0.828	-0.45%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.094)	-0.123 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.095; p = 0.031)	0.831	-0.53%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.105)	-0.124 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.098; p = 0.039)	0.826	-0.55%
Frequency	2007.2	-0.005 (CI = +/-0.007; p = 0.162)	-0.126 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.101; p = 0.038)	0.825	-0.50%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.076)	-0.131 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.101; p = 0.067)	0.834	-0.67%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.042)	-0.127 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.102; p = 0.105)	0.842	-0.82%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.133 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.101; p = 0.183)	0.854	-1.05%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.125 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.095; p = 0.333)	0.880	-1.37%
Frequency	2010.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.129 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.097; p = 0.481)	0.883	-1.55%
Frequency	2010.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.126 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.100; p = 0.601)	0.885	-1.67%
Frequency	2011.1	-0.019 (CI = +/-0.010; p = 0.001)	-0.132 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.102; p = 0.820)	0.888	-1.89%
Frequency	2011.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.096; p = 0.779)	0.911	-2.29%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.124 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.102; p = 0.746)	0.903	-2.34%
Frequency	2012.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.106; p = 0.622)	0.904	-2.50%
Frequency	2013.1	-0.027 (CI = +/-0.014; p = 0.001)	-0.123 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.113; p = 0.546)	0.897	-2.63%
Frequency	2013.2	-0.026 (CI = +/-0.015; p = 0.002)	-0.124 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.121; p = 0.590)	0.893	-2.61%
Frequency	2014.1	-0.028 (CI = +/-0.017; p = 0.004)	-0.126 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.131; p = 0.544)	0.882	-2.73%
Frequency	2014.2	-0.027 (CI = +/-0.020; p = 0.010)	-0.126 (CI = +/-0.058; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.142; p = 0.588)	0.877	-2.70%
Frequency	2015.1	-0.028 (CI = +/-0.023; p = 0.021)	-0.127 (CI = +/-0.062; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.039 (CI = +/-0.156; p = 0.596)	0.862	-2.75%
Frequency	2015.2	-0.020 (CI = +/-0.025; p = 0.102)	-0.137 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.157; p = 0.945)	0.872	-2.00%
Frequency	2016.1	-0.019 (CI = +/-0.029; p = 0.173)	-0.136 (CI = +/-0.066; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.001 (CI = +/-0.174; p = 0.986)	0.854	-1.91%
Frequency	2016.2	-0.009 (CI = +/-0.031; p = 0.525)	-0.149 (CI = +/-0.065; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.174; p = 0.640)	0.871	-0.92%
Frequency	2017.1	-0.001 (CI = +/-0.034; p = 0.961)	-0.140 (CI = +/-0.066; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.182; p = 0.415)	0.862	-0.08%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, Mobility
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.273 (CI = +/-0.164; p = 0.002)	0.594	+3.53%
Loss Cost	2006.2	0.030 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.237 (CI = +/-0.150; p = 0.003)	0.583	+3.06%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.154; p = 0.003)	0.573	+3.13%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.241 (CI = +/-0.160; p = 0.004)	0.552	+3.11%
Loss Cost	2008.1	0.031 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.243 (CI = +/-0.165; p = 0.005)	0.537	+3.14%
Loss Cost	2008.2	0.029 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	-0.233 (CI = +/-0.170; p = 0.009)	0.510	+2.99%
Loss Cost	2009.1	0.027 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.174; p = 0.016)	0.484	+2.76%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.173 (CI = +/-0.158; p = 0.033)	0.503	+2.09%
Loss Cost	2010.1	0.018 (CI = +/-0.014; p = 0.014)	0.013 (CI = +/-0.005; p = 0.000)	-0.157 (CI = +/-0.162; p = 0.057)	0.495	+1.86%
Loss Cost	2010.2	0.023 (CI = +/-0.015; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.159; p = 0.023)	0.545	+2.34%
Loss Cost	2011.1	0.022 (CI = +/-0.016; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.167; p = 0.033)	0.536	+2.26%
Loss Cost	2011.2	0.017 (CI = +/-0.017; p = 0.046)	0.013 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.167; p = 0.070)	0.549	+1.76%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.071)	0.013 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.177; p = 0.087)	0.546	+1.75%
Loss Cost	2012.2	0.013 (CI = +/-0.021; p = 0.196)	0.012 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.183; p = 0.155)	0.556	+1.34%
Loss Cost	2013.1	0.014 (CI = +/-0.023; p = 0.209)	0.012 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.195; p = 0.161)	0.553	+1.45%
Loss Cost	2013.2	0.010 (CI = +/-0.026; p = 0.423)	0.012 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.205; p = 0.264)	0.564	+1.01%
Loss Cost	2014.1	0.011 (CI = +/-0.029; p = 0.434)	0.012 (CI = +/-0.006; p = 0.001)	-0.118 (CI = +/-0.220; p = 0.275)	0.559	+1.12%
Loss Cost	2014.2	0.009 (CI = +/-0.033; p = 0.593)	0.012 (CI = +/-0.006; p = 0.001)	-0.105 (CI = +/-0.238; p = 0.361)	0.558	+0.86%
Loss Cost	2015.1	0.005 (CI = +/-0.038; p = 0.783)	0.011 (CI = +/-0.007; p = 0.002)	-0.089 (CI = +/-0.258; p = 0.475)	0.560	+0.50%
Loss Cost	2015.2	0.014 (CI = +/-0.043; p = 0.509)	0.012 (CI = +/-0.007; p = 0.002)	-0.127 (CI = +/-0.274; p = 0.336)	0.556	+1.37%
Loss Cost	2016.1	0.026 (CI = +/-0.048; p = 0.265)	0.013 (CI = +/-0.007; p = 0.001)	-0.179 (CI = +/-0.286; p = 0.200)	0.568	+2.61%
Loss Cost	2016.2	0.040 (CI = +/-0.052; p = 0.123)	0.014 (CI = +/-0.007; p = 0.001)	-0.235 (CI = +/-0.296; p = 0.109)	0.593	+4.07%
Loss Cost	2017.1	0.045 (CI = +/-0.062; p = 0.138)	0.014 (CI = +/-0.007; p = 0.002)	-0.253 (CI = +/-0.327; p = 0.116)	0.588	+4.58%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.004; p = 0.092)	-0.152 (CI = +/-0.116; p = 0.012)	0.821	+3.91%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.137)	-0.129 (CI = +/-0.108; p = 0.021)	0.816	+3.61%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	-0.128 (CI = +/-0.112; p = 0.026)	0.798	+3.59%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	-0.131 (CI = +/-0.115; p = 0.028)	0.782	+3.63%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.139)	-0.137 (CI = +/-0.119; p = 0.026)	0.770	+3.71%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.116)	-0.146 (CI = +/-0.122; p = 0.021)	0.762	+3.85%
Severity	2009.1	0.036 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.155)	-0.136 (CI = +/-0.125; p = 0.034)	0.731	+3.70%
Severity	2009.2	0.035 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.004; p = 0.208)	-0.124 (CI = +/-0.128; p = 0.057)	0.693	+3.51%
Severity	2010.1	0.032 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.004; p = 0.282)	-0.109 (CI = +/-0.131; p = 0.098)	0.649	+3.28%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.029)	-0.159 (CI = +/-0.097; p = 0.002)	0.823	+4.09%
Severity	2011.1	0.039 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.039)	-0.155 (CI = +/-0.101; p = 0.004)	0.796	+4.02%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.035)	-0.163 (CI = +/-0.106; p = 0.004)	0.780	+4.16%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	-0.151 (CI = +/-0.110; p = 0.009)	0.739	+3.95%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	-0.152 (CI = +/-0.117; p = 0.013)	0.701	+3.96%
Severity	2013.1	0.038 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.081)	-0.150 (CI = +/-0.125; p = 0.021)	0.651	+3.92%
Severity	2013.2	0.037 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.112)	-0.142 (CI = +/-0.133; p = 0.038)	0.583	+3.76%
Severity	2014.1	0.036 (CI = +/-0.019; p = 0.001)	0.003 (CI = +/-0.004; p = 0.147)	-0.135 (CI = +/-0.143; p = 0.063)	0.505	+3.62%
Severity	2014.2	0.037 (CI = +/-0.022; p = 0.002)	0.003 (CI = +/-0.004; p = 0.150)	-0.142 (CI = +/-0.154; p = 0.069)	0.455	+3.76%
Severity	2015.1	0.029 (CI = +/-0.023; p = 0.016)	0.002 (CI = +/-0.003; p = 0.251)	-0.105 (CI = +/-0.155; p = 0.169)	0.303	+2.96%
Severity	2015.2	0.036 (CI = +/-0.025; p = 0.009)	0.003 (CI = +/-0.004; p = 0.167)	-0.134 (CI = +/-0.161; p = 0.096)	0.360	+3.63%
Severity	2016.1	0.041 (CI = +/-0.029; p = 0.010)	0.003 (CI = +/-0.004; p = 0.138)	-0.155 (CI = +/-0.173; p = 0.075)	0.358	+4.14%
Severity	2016.2	0.053 (CI = +/-0.029; p = 0.002)	0.004 (CI = +/-0.004; p = 0.054)	-0.204 (CI = +/-0.165; p = 0.019)	0.516	+5.44%
Severity	2017.1	0.041 (CI = +/-0.030; p = 0.011)	0.003 (CI = +/-0.004; p = 0.074)	-0.162 (CI = +/-0.160; p = 0.047)	0.345	+4.23%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.386)	0.012 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.132; p = 0.072)	0.649	-0.36%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.232)	0.012 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.133; p = 0.108)	0.664	-0.52%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.341)	0.012 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.137; p = 0.098)	0.657	-0.44%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.316)	0.012 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.141; p = 0.122)	0.656	-0.50%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.309)	0.012 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.146; p = 0.146)	0.653	-0.55%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.145)	0.012 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.146; p = 0.233)	0.677	-0.82%
Frequency	2009.1	-0.009 (CI = +/-0.012; p = 0.141)	0.011 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.151; p = 0.280)	0.675	-0.90%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.027)	0.011 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.143; p = 0.490)	0.728	-1.37%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.041)	0.011 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.150; p = 0.513)	0.719	-1.38%
Frequency	2010.2	-0.017 (CI = +/-0.014; p = 0.021)	0.010 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.152; p = 0.699)	0.733	-1.68%
Frequency	2011.1	-0.017 (CI = +/-0.016; p = 0.033)	0.010 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.160; p = 0.723)	0.722	-1.69%
Frequency	2011.2	-0.023 (CI = +/-0.016; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.153; p = 0.892)	0.771	-2.30%
Frequency	2012.1	-0.021 (CI = +/-0.017; p = 0.018)	0.010 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.161; p = 0.988)	0.755	-2.12%
Frequency	2012.2	-0.026 (CI = +/-0.019; p = 0.010)	0.009 (CI = +/-0.005; p = 0.001)	0.023 (CI = +/-0.165; p = 0.775)	0.767	-2.53%
Frequency	2013.1	-0.024 (CI = +/-0.021; p = 0.026)	0.009 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.175; p = 0.867)	0.749	-2.38%
Frequency	2013.2	-0.027 (CI = +/-0.023; p = 0.026)	0.009 (CI = +/-0.005; p = 0.002)	0.030 (CI = +/-0.186; p = 0.742)	0.746	-2.66%
Frequency	2014.1	-0.024 (CI = +/-0.026; p = 0.068)	0.009 (CI = +/-0.005; p = 0.002)	0.017 (CI = +/-0.199; p = 0.860)	0.724	-2.42%
Frequency	2014.2	-0.028 (CI = +/-0.030; p = 0.062)	0.009 (CI = +/-0.006; p = 0.004)	0.036 (CI = +/-0.213; p = 0.724)	0.720	-2.80%
Frequency	2015.1	-0.024 (CI = +/-0.034; p = 0.153)	0.009 (CI = +/-0.006; p = 0.005)	0.016 (CI = +/-0.230; p = 0.883)	0.693	-2.38%
Frequency	2015.2	-0.022 (CI = +/-0.040; p = 0.252)	0.009 (CI = +/-0.006; p = 0.007)	0.007 (CI = +/-0.251; p = 0.954)	0.667	-2.18%
Frequency	2016.1	-0.015 (CI = +/-0.045; p = 0.491)	0.010 (CI = +/-0.007; p = 0.007)	-0.024 (CI = +/-0.271; p = 0.854)	0.637	-1.47%
Frequency	2016.2	-0.013 (CI = +/-0.053; p = 0.604)	0.010 (CI = +/-0.007; p = 0.010)	-0.031 (CI = +/-0.300; p = 0.826)	0.609	-1.29%
Frequency	2017.1	0.003 (CI = +/-0.058; p = 0.900)	0.011 (CI = +/-0.007; p = 0.006)	-0.091 (CI = +/-0.307; p = 0.527)	0.594	+0.34%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.006)	-0.110 (CI = +/-0.103; p = 0.038)	-0.049 (CI = +/-0.198; p = 0.618)	0.252	+1.69%
Loss Cost	2006.2	0.013 (CI = +/-0.011; p = 0.028)	-0.091 (CI = +/-0.099; p = 0.070)	-0.023 (CI = +/-0.187; p = 0.800)	0.162	+1.29%
Loss Cost	2007.1	0.012 (CI = +/-0.012; p = 0.054)	-0.096 (CI = +/-0.101; p = 0.063)	-0.017 (CI = +/-0.190; p = 0.858)	0.149	+1.18%
Loss Cost	2007.2	0.011 (CI = +/-0.013; p = 0.088)	-0.092 (CI = +/-0.104; p = 0.081)	-0.013 (CI = +/-0.195; p = 0.896)	0.110	+1.11%
Loss Cost	2008.1	0.009 (CI = +/-0.014; p = 0.165)	-0.099 (CI = +/-0.107; p = 0.067)	-0.003 (CI = +/-0.198; p = 0.974)	0.099	+0.95%
Loss Cost	2008.2	0.008 (CI = +/-0.014; p = 0.283)	0.006 (CI = +/-0.005; p = 0.014)	0.007 (CI = +/-0.202; p = 0.944)	0.050	+0.78%
Loss Cost	2009.1	0.004 (CI = +/-0.015; p = 0.587)	-0.106 (CI = +/-0.108; p = 0.053)	0.028 (CI = +/-0.198; p = 0.777)	0.061	+0.40%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.830)	-0.084 (CI = +/-0.102; p = 0.101)	0.058 (CI = +/-0.186; p = 0.527)	0.014	-0.15%
Loss Cost	2010.1	-0.006 (CI = +/-0.015; p = 0.456)	-0.098 (CI = +/-0.100; p = 0.054)	0.078 (CI = +/-0.182; p = 0.383)	0.067	-0.55%
Loss Cost	2010.2	-0.003 (CI = +/-0.016; p = 0.725)	-0.108 (CI = +/-0.103; p = 0.039)	0.064 (CI = +/-0.184; p = 0.479)	0.083	-0.27%
Loss Cost	2011.1	-0.006 (CI = +/-0.017; p = 0.437)	-0.120 (CI = +/-0.103; p = 0.024)	0.082 (CI = +/-0.183; p = 0.367)	0.130	-0.64%
Loss Cost	2011.2	-0.011 (CI = +/-0.018; p = 0.222)	-0.106 (CI = +/-0.103; p = 0.045)	0.102 (CI = +/-0.183; p = 0.258)	0.133	-1.06%
Loss Cost	2012.1	-0.014 (CI = +/-0.019; p = 0.127)	-0.117 (CI = +/-0.105; p = 0.031)	0.119 (CI = +/-0.184; p = 0.195)	0.179	-1.42%
Loss Cost	2012.2	-0.018 (CI = +/-0.020; p = 0.078)	-0.105 (CI = +/-0.107; p = 0.054)	0.136 (CI = +/-0.188; p = 0.148)	0.196	-1.79%
Loss Cost	2013.1	-0.022 (CI = +/-0.022; p = 0.053)	-0.114 (CI = +/-0.110; p = 0.042)	0.150 (CI = +/-0.192; p = 0.118)	0.223	-2.14%
Loss Cost	2013.2	-0.026 (CI = +/-0.024; p = 0.038)	-0.103 (CI = +/-0.114; p = 0.073)	0.168 (CI = +/-0.198; p = 0.092)	0.245	-2.54%
Loss Cost	2014.1	-0.030 (CI = +/-0.026; p = 0.027)	-0.113 (CI = +/-0.117; p = 0.057)	0.185 (CI = +/-0.203; p = 0.072)	0.271	-2.98%
Loss Cost	2014.2	-0.033 (CI = +/-0.030; p = 0.031)	-0.106 (CI = +/-0.124; p = 0.088)	0.196 (CI = +/-0.214; p = 0.070)	0.276	-3.27%
Loss Cost	2015.1	-0.042 (CI = +/-0.032; p = 0.013)	-0.123 (CI = +/-0.123; p = 0.049)	0.227 (CI = +/-0.213; p = 0.038)	0.360	-4.12%
Loss Cost	2015.2	-0.037 (CI = +/-0.036; p = 0.047)	-0.134 (CI = +/-0.130; p = 0.044)	0.209 (CI = +/-0.225; p = 0.067)	0.334	-3.62%
Loss Cost	2016.1	-0.038 (CI = +/-0.042; p = 0.071)	-0.136 (CI = +/-0.139; p = 0.054)	0.212 (CI = +/-0.242; p = 0.080)	0.279	-3.73%
Loss Cost	2016.2	-0.028 (CI = +/-0.048; p = 0.233)	-0.154 (CI = +/-0.146; p = 0.040)	0.180 (CI = +/-0.255; p = 0.149)	0.280	-2.74%
Loss Cost	2017.1	-0.037 (CI = +/-0.055; p = 0.175)	-0.166 (CI = +/-0.154; p = 0.037)	0.205 (CI = +/-0.271; p = 0.125)	0.300	-3.59%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.055; p = 0.234)	-0.105 (CI = +/-0.105; p = 0.049)	0.813	+3.52%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.049; p = 0.068)	-0.088 (CI = +/-0.094; p = 0.065)	0.822	+3.25%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.051; p = 0.076)	-0.088 (CI = +/-0.096; p = 0.071)	0.805	+3.25%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.053; p = 0.078)	-0.086 (CI = +/-0.098; p = 0.083)	0.790	+3.22%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.054; p = 0.069)	-0.090 (CI = +/-0.100; p = 0.076)	0.779	+3.29%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.056; p = 0.087)	-0.092 (CI = +/-0.103; p = 0.078)	0.766	+3.32%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.057; p = 0.120)	-0.087 (CI = +/-0.105; p = 0.101)	0.735	+3.22%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.057; p = 0.067)	-0.075 (CI = +/-0.103; p = 0.145)	0.714	+3.01%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.058; p = 0.100)	-0.068 (CI = +/-0.104; p = 0.191)	0.671	+2.86%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.047; p = 0.196)	-0.093 (CI = +/-0.084; p = 0.031)	0.798	+3.36%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.049; p = 0.241)	-0.090 (CI = +/-0.087; p = 0.042)	0.768	+3.30%
Severity	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.051; p = 0.262)	-0.090 (CI = +/-0.090; p = 0.050)	0.745	+3.30%
Severity	2012.1	0.031 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.052; p = 0.355)	-0.083 (CI = +/-0.091; p = 0.073)	0.700	+3.13%
Severity	2012.2	0.030 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.054; p = 0.320)	-0.079 (CI = +/-0.095; p = 0.100)	0.662	+3.03%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.057; p = 0.369)	-0.076 (CI = +/-0.099; p = 0.124)	0.607	+2.97%
Severity	2013.2	0.027 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.058; p = 0.274)	-0.066 (CI = +/-0.101; p = 0.187)	0.550	+2.72%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.001)	0.029 (CI = +/-0.061; p = 0.335)	-0.062 (CI = +/-0.106; p = 0.236)	0.468	+2.61%
Severity	2014.2	0.025 (CI = +/-0.016; p = 0.004)	0.031 (CI = +/-0.065; p = 0.335)	-0.059 (CI = +/-0.112; p = 0.284)	0.414	+2.53%
Severity	2015.1	0.020 (CI = +/-0.016; p = 0.021)	0.020 (CI = +/-0.063; p = 0.503)	-0.040 (CI = +/-0.109; p = 0.443)	0.260	+1.98%
Severity	2015.2	0.023 (CI = +/-0.019; p = 0.021)	0.014 (CI = +/-0.067; p = 0.652)	-0.050 (CI = +/-0.115; p = 0.365)	0.273	+2.28%
Severity	2016.1	0.025 (CI = +/-0.021; p = 0.025)	0.018 (CI = +/-0.070; p = 0.587)	-0.058 (CI = +/-0.122; p = 0.326)	0.253	+2.52%
Severity	2016.2	0.032 (CI = +/-0.024; p = 0.013)	0.006 (CI = +/-0.072; p = 0.857)	-0.079 (CI = +/-0.125; p = 0.195)	0.334	+3.21%
Severity	2017.1	0.022 (CI = +/-0.024; p = 0.070)	-0.006 (CI = +/-0.067; p = 0.837)	-0.052 (CI = +/-0.118; p = 0.354)	0.116	+2.22%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.073; p = 0.000)	0.056 (CI = +/-0.139; p = 0.413)	0.507	-1.77%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.074; p = 0.001)	0.065 (CI = +/-0.140; p = 0.354)	0.521	-1.89%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.075; p = 0.001)	0.071 (CI = +/-0.142; p = 0.315)	0.517	-2.00%
Frequency	2007.2	-0.021 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.078; p = 0.001)	0.074 (CI = +/-0.145; p = 0.308)	0.514	-2.04%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.149 (CI = +/-0.077; p = 0.000)	0.087 (CI = +/-0.143; p = 0.224)	0.547	-2.26%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.140 (CI = +/-0.078; p = 0.001)	0.099 (CI = +/-0.143; p = 0.168)	0.570	-2.46%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.076; p = 0.000)	0.114 (CI = +/-0.140; p = 0.105)	0.608	-2.73%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.137 (CI = +/-0.074; p = 0.001)	0.133 (CI = +/-0.134; p = 0.051)	0.658	-3.07%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.073; p = 0.000)	0.146 (CI = +/-0.133; p = 0.032)	0.675	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.139 (CI = +/-0.075; p = 0.001)	0.157 (CI = +/-0.134; p = 0.024)	0.687	-3.52%
Frequency	2011.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.074; p = 0.000)	0.172 (CI = +/-0.132; p = 0.013)	0.705	-3.81%
Frequency	2011.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.134 (CI = +/-0.071; p = 0.001)	0.193 (CI = +/-0.126; p = 0.005)	0.750	-4.22%
Frequency	2012.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.140 (CI = +/-0.073; p = 0.001)	0.202 (CI = +/-0.129; p = 0.004)	0.738	-4.42%
Frequency	2012.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.132 (CI = +/-0.075; p = 0.001)	0.214 (CI = +/-0.131; p = 0.003)	0.749	-4.68%
Frequency	2013.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.076; p = 0.001)	0.226 (CI = +/-0.133; p = 0.002)	0.744	-4.96%
Frequency	2013.2	-0.053 (CI = +/-0.017; p = 0.000)	-0.135 (CI = +/-0.080; p = 0.002)	0.234 (CI = +/-0.139; p = 0.002)	0.738	-5.13%
Frequency	2014.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.142 (CI = +/-0.082; p = 0.002)	0.246 (CI = +/-0.142; p = 0.002)	0.728	-5.45%
Frequency	2014.2	-0.058 (CI = +/-0.021; p = 0.000)	-0.137 (CI = +/-0.086; p = 0.004)	0.255 (CI = +/-0.149; p = 0.002)	0.723	-5.66%
Frequency	2015.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.144 (CI = +/-0.090; p = 0.004)	0.267 (CI = +/-0.155; p = 0.002)	0.701	-5.98%
Frequency	2015.2	-0.059 (CI = +/-0.027; p = 0.000)	-0.148 (CI = +/-0.096; p = 0.005)	0.259 (CI = +/-0.166; p = 0.005)	0.678	-5.76%
Frequency	2016.1	-0.063 (CI = +/-0.030; p = 0.001)	-0.154 (CI = +/-0.101; p = 0.006)	0.270 (CI = +/-0.176; p = 0.006)	0.643	-6.10%
Frequency	2016.2	-0.059 (CI = +/-0.036; p = 0.004)	-0.160 (CI = +/-0.110; p = 0.008)	0.259 (CI = +/-0.191; p = 0.012)	0.621	-5.76%
Frequency	2017.1	-0.058 (CI = +/-0.043; p = 0.012)	-0.159 (CI = +/-0.118; p = 0.013)	0.256 (CI = +/-0.209; p = 0.020)	0.538	-5.68%

Accident Benefits

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.012; p = 0.008)	-0.047 (CI = +/-0.208; p = 0.652)	0.171	+1.68%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.041)	-0.018 (CI = +/-0.194; p = 0.851)	0.099	+1.23%
Loss Cost	2007.1	0.012 (CI = +/-0.012; p = 0.065)	-0.015 (CI = +/-0.198; p = 0.881)	0.076	+1.18%
Loss Cost	2007.2	0.010 (CI = +/-0.013; p = 0.120)	-0.007 (CI = +/-0.202; p = 0.947)	0.044	+1.04%
Loss Cost	2008.1	0.009 (CI = +/-0.014; p = 0.186)	-0.001 (CI = +/-0.206; p = 0.995)	0.021	+0.94%
Loss Cost	2008.2	0.007 (CI = +/-0.015; p = 0.349)	0.006 (CI = +/-0.005; p = 0.014)	-0.014	+0.69%
Loss Cost	2009.1	0.004 (CI = +/-0.016; p = 0.617)	0.031 (CI = +/-0.208; p = 0.766)	-0.042	+0.39%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.745)	0.064 (CI = +/-0.191; p = 0.496)	-0.055	-0.24%
Loss Cost	2010.1	-0.006 (CI = +/-0.016; p = 0.468)	0.081 (CI = +/-0.192; p = 0.391)	-0.043	-0.56%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.628)	0.073 (CI = +/-0.197; p = 0.450)	-0.055	-0.41%
Loss Cost	2011.1	-0.007 (CI = +/-0.018; p = 0.462)	0.086 (CI = +/-0.201; p = 0.386)	-0.046	-0.66%
Loss Cost	2011.2	-0.012 (CI = +/-0.019; p = 0.192)	0.112 (CI = +/-0.196; p = 0.247)	0.000	-1.22%
Loss Cost	2012.1	-0.015 (CI = +/-0.020; p = 0.153)	0.123 (CI = +/-0.201; p = 0.217)	0.015	-1.45%
Loss Cost	2012.2	-0.020 (CI = +/-0.022; p = 0.068)	0.147 (CI = +/-0.201; p = 0.143)	0.073	-1.98%
Loss Cost	2013.1	-0.022 (CI = +/-0.024; p = 0.068)	0.156 (CI = +/-0.209; p = 0.135)	0.078	-2.18%
Loss Cost	2013.2	-0.028 (CI = +/-0.026; p = 0.033)	0.180 (CI = +/-0.210; p = 0.088)	0.140	-2.77%
Loss Cost	2014.1	-0.031 (CI = +/-0.028; p = 0.035)	0.191 (CI = +/-0.219; p = 0.084)	0.143	-3.04%
Loss Cost	2014.2	-0.036 (CI = +/-0.031; p = 0.026)	0.212 (CI = +/-0.226; p = 0.065)	0.178	-3.57%
Loss Cost	2015.1	-0.043 (CI = +/-0.035; p = 0.019)	0.235 (CI = +/-0.234; p = 0.049)	0.217	-4.20%
Loss Cost	2015.2	-0.042 (CI = +/-0.040; p = 0.041)	0.232 (CI = +/-0.250; p = 0.066)	0.162	-4.12%
Loss Cost	2016.1	-0.039 (CI = +/-0.046; p = 0.089)	0.224 (CI = +/-0.268; p = 0.094)	0.100	-3.87%
Loss Cost	2016.2	-0.036 (CI = +/-0.054; p = 0.174)	0.213 (CI = +/-0.289; p = 0.134)	0.043	-3.55%
Loss Cost	2017.1	-0.039 (CI = +/-0.064; p = 0.208)	0.223 (CI = +/-0.315; p = 0.149)	0.030	-3.86%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.106; p = 0.049)	0.810	+3.53%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.097; p = 0.066)	0.808	+3.28%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.099; p = 0.078)	0.790	+3.25%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.102; p = 0.083)	0.774	+3.26%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.104; p = 0.083)	0.760	+3.29%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.106; p = 0.077)	0.749	+3.37%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.107; p = 0.104)	0.720	+3.23%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.108; p = 0.142)	0.686	+3.06%
Severity	2010.1	0.028 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.108; p = 0.196)	0.646	+2.87%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.085; p = 0.029)	0.792	+3.40%
Severity	2011.1	0.033 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.087; p = 0.041)	0.764	+3.31%
Severity	2011.2	0.033 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.090; p = 0.045)	0.741	+3.34%
Severity	2012.1	0.031 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.091; p = 0.069)	0.702	+3.14%
Severity	2012.2	0.030 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.088)	0.661	+3.08%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.098; p = 0.117)	0.610	+2.98%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.101; p = 0.165)	0.544	+2.80%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.001)	-0.063 (CI = +/-0.105; p = 0.224)	0.469	+2.62%
Severity	2014.2	0.026 (CI = +/-0.015; p = 0.003)	-0.063 (CI = +/-0.111; p = 0.248)	0.414	+2.62%
Severity	2015.1	0.020 (CI = +/-0.016; p = 0.018)	-0.042 (CI = +/-0.107; p = 0.420)	0.285	+2.00%
Severity	2015.2	0.023 (CI = +/-0.018; p = 0.014)	-0.053 (CI = +/-0.111; p = 0.326)	0.312	+2.33%
Severity	2016.1	0.025 (CI = +/-0.020; p = 0.020)	-0.059 (CI = +/-0.118; p = 0.300)	0.290	+2.54%
Severity	2016.2	0.032 (CI = +/-0.022; p = 0.008)	-0.080 (CI = +/-0.119; p = 0.168)	0.383	+3.24%
Severity	2017.1	0.022 (CI = +/-0.023; p = 0.059)	-0.051 (CI = +/-0.112; p = 0.338)	0.187	+2.21%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.060 (CI = +/-0.166; p = 0.472)	0.289	-1.78%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.165; p = 0.377)	0.328	-1.98%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.169; p = 0.378)	0.310	-2.01%
Frequency	2007.2	-0.022 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.172; p = 0.333)	0.320	-2.14%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.174; p = 0.296)	0.326	-2.28%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.171; p = 0.204)	0.383	-2.58%
Frequency	2009.1	-0.028 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.174; p = 0.174)	0.391	-2.75%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.164; p = 0.083)	0.485	-3.21%
Frequency	2010.1	-0.034 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.168; p = 0.076)	0.477	-3.34%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.169 (CI = +/-0.166; p = 0.047)	0.516	-3.68%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.177 (CI = +/-0.171; p = 0.043)	0.507	-3.84%
Frequency	2011.2	-0.045 (CI = +/-0.015; p = 0.000)	0.205 (CI = +/-0.160; p = 0.014)	0.595	-4.41%
Frequency	2012.1	-0.046 (CI = +/-0.017; p = 0.000)	0.207 (CI = +/-0.166; p = 0.017)	0.561	-4.45%
Frequency	2012.2	-0.050 (CI = +/-0.018; p = 0.000)	0.228 (CI = +/-0.165; p = 0.009)	0.599	-4.91%
Frequency	2013.1	-0.051 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.172; p = 0.010)	0.567	-5.01%
Frequency	2013.2	-0.056 (CI = +/-0.021; p = 0.000)	0.250 (CI = +/-0.175; p = 0.007)	0.579	-5.41%
Frequency	2014.1	-0.057 (CI = +/-0.024; p = 0.000)	0.254 (CI = +/-0.184; p = 0.009)	0.540	-5.51%
Frequency	2014.2	-0.062 (CI = +/-0.026; p = 0.000)	0.275 (CI = +/-0.188; p = 0.007)	0.555	-6.03%
Frequency	2015.1	-0.063 (CI = +/-0.030; p = 0.000)	0.277 (CI = +/-0.199; p = 0.010)	0.503	-6.08%
Frequency	2015.2	-0.065 (CI = +/-0.034; p = 0.001)	0.285 (CI = +/-0.212; p = 0.012)	0.464	-6.30%
Frequency	2016.1	-0.065 (CI = +/-0.039; p = 0.003)	0.283 (CI = +/-0.228; p = 0.018)	0.393	-6.25%
Frequency	2016.2	-0.068 (CI = +/-0.046; p = 0.007)	0.294 (CI = +/-0.245; p = 0.023)	0.355	-6.58%
Frequency	2017.1	-0.061 (CI = +/-0.054; p = 0.030)	0.274 (CI = +/-0.264; p = 0.043)	0.239	-5.94%

Uninsured Automobile

Coverage = UA
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	0.016 (CI = +/-0.017; p = 0.067)	0.067	+1.57%
Loss Cost	2006.2	0.016 (CI = +/-0.018; p = 0.083)	0.059	+1.56%
Loss Cost	2007.1	0.017 (CI = +/-0.019; p = 0.077)	0.064	+1.69%
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.040)	0.098	+2.06%
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.040)	0.100	+2.17%
Loss Cost	2008.2	0.021 (CI = +/-0.022; p = 0.059)	(CI = +/-0.005; p =	+2.13%
Loss Cost	2009.1	0.016 (CI = +/-0.023; p = 0.153)	0.037	+1.63%
Loss Cost	2009.2	0.013 (CI = +/-0.024; p = 0.261)	0.011	+1.35%
Loss Cost	2010.1	0.013 (CI = +/-0.026; p = 0.316)	0.002	+1.28%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.465)	-0.017	+0.99%
Loss Cost	2011.1	0.013 (CI = +/-0.029; p = 0.368)	-0.006	+1.31%
Loss Cost	2011.2	0.007 (CI = +/-0.030; p = 0.659)	-0.033	+0.66%
Loss Cost	2012.1	0.005 (CI = +/-0.033; p = 0.774)	-0.040	+0.47%
Loss Cost	2012.2	-0.002 (CI = +/-0.035; p = 0.911)	-0.045	-0.19%
Loss Cost	2013.1	-0.001 (CI = +/-0.038; p = 0.976)	-0.048	-0.06%
Loss Cost	2013.2	-0.003 (CI = +/-0.042; p = 0.896)	-0.049	-0.27%
Loss Cost	2014.1	-0.005 (CI = +/-0.046; p = 0.838)	-0.050	-0.46%
Loss Cost	2014.2	0.010 (CI = +/-0.048; p = 0.678)	-0.045	+0.96%
Loss Cost	2015.1	-0.003 (CI = +/-0.050; p = 0.897)	-0.058	-0.31%
Loss Cost	2015.2	0.003 (CI = +/-0.056; p = 0.900)	-0.061	+0.34%
Loss Cost	2016.1	0.009 (CI = +/-0.063; p = 0.774)	-0.061	+0.87%
Loss Cost	2016.2	0.029 (CI = +/-0.065; p = 0.352)	-0.005	+2.98%
Loss Cost	2017.1	0.024 (CI = +/-0.075; p = 0.508)	-0.040	+2.39%
Severity	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.617	+5.26%
Severity	2006.2	0.053 (CI = +/-0.014; p = 0.000)	0.611	+5.39%
Severity	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.609	+5.56%
Severity	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.689	+6.18%
Severity	2008.1	0.061 (CI = +/-0.015; p = 0.000)	0.684	+6.34%
Severity	2008.2	0.066 (CI = +/-0.015; p = 0.000)	0.714	+6.77%
Severity	2009.1	0.065 (CI = +/-0.016; p = 0.000)	0.688	+6.67%
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.658	+6.52%
Severity	2010.1	0.065 (CI = +/-0.018; p = 0.000)	0.651	+6.72%
Severity	2010.2	0.063 (CI = +/-0.019; p = 0.000)	0.614	+6.49%
Severity	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.616	+6.80%
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	0.570	+6.24%
Severity	2012.1	0.062 (CI = +/-0.023; p = 0.000)	0.554	+6.40%
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.524	+6.43%
Severity	2013.1	0.062 (CI = +/-0.028; p = 0.000)	0.490	+6.43%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.000)	0.460	+6.52%
Severity	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.416	+6.44%
Severity	2014.2	0.069 (CI = +/-0.036; p = 0.001)	0.441	+7.11%
Severity	2015.1	0.061 (CI = +/-0.039; p = 0.004)	0.356	+6.30%
Severity	2015.2	0.056 (CI = +/-0.043; p = 0.015)	0.276	+5.73%
Severity	2016.1	0.054 (CI = +/-0.049; p = 0.032)	0.224	+5.57%
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.013)	0.324	+7.14%
Severity	2017.1	0.067 (CI = +/-0.059; p = 0.029)	0.262	+6.97%
Frequency	2006.1	-0.036 (CI = +/-0.011; p = 0.000)	0.530	-3.51%
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.531	-3.63%
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.514	-3.67%
Frequency	2007.2	-0.040 (CI = +/-0.013; p = 0.000)	0.532	-3.88%
Frequency	2008.1	-0.040 (CI = +/-0.014; p = 0.000)	0.514	-3.92%
Frequency	2008.2	-0.044 (CI = +/-0.014; p = 0.000)	0.585	-4.35%
Frequency	2009.1	-0.048 (CI = +/-0.014; p = 0.000)	0.632	-4.73%
Frequency	2009.2	-0.050 (CI = +/-0.015; p = 0.000)	0.625	-4.86%
Frequency	2010.1	-0.052 (CI = +/-0.015; p = 0.000)	0.632	-5.09%
Frequency	2010.2	-0.053 (CI = +/-0.016; p = 0.000)	0.615	-5.17%
Frequency	2011.1	-0.053 (CI = +/-0.018; p = 0.000)	0.585	-5.14%
Frequency	2011.2	-0.054 (CI = +/-0.019; p = 0.000)	0.568	-5.25%
Frequency	2012.1	-0.057 (CI = +/-0.020; p = 0.000)	0.582	-5.58%
Frequency	2012.2	-0.064 (CI = +/-0.020; p = 0.000)	0.649	-6.22%
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.609	-6.10%
Frequency	2013.2	-0.066 (CI = +/-0.024; p = 0.000)	0.603	-6.37%
Frequency	2014.1	-0.067 (CI = +/-0.026; p = 0.000)	0.577	-6.48%
Frequency	2014.2	-0.059 (CI = +/-0.027; p = 0.000)	0.509	-5.74%
Frequency	2015.1	-0.064 (CI = +/-0.030; p = 0.000)	0.525	-6.22%
Frequency	2015.2	-0.052 (CI = +/-0.029; p = 0.002)	0.444	-5.10%
Frequency	2016.1	-0.046 (CI = +/-0.032; p = 0.008)	0.347	-4.46%
Frequency	2016.2	-0.040 (CI = +/-0.035; p = 0.029)	0.246	-3.89%
Frequency	2017.1	-0.044 (CI = +/-0.040; p = 0.034)	0.247	-4.28%

Uninsured Automobile

Coverage = UA
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	0.016 (CI = +/-0.017; p = 0.067)	0.067	+1.57%	
Loss Cost	2006.2	0.016 (CI = +/-0.018; p = 0.083)	0.059	+1.56%	
Loss Cost	2007.1	0.017 (CI = +/-0.019; p = 0.077)	0.064	+1.69%	
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.040)	0.098	+2.06%	
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.040)	0.100	+2.17%	
Loss Cost	2008.2	0.021 (CI = +/-0.022; p = 0.059)	(CI = +/-0.005; p =	+2.13%	
Loss Cost	2009.1	0.016 (CI = +/-0.023; p = 0.153)	0.037	+1.63%	
Loss Cost	2009.2	0.013 (CI = +/-0.024; p = 0.261)	0.011	+1.35%	
Loss Cost	2010.1	0.013 (CI = +/-0.026; p = 0.316)	0.002	+1.28%	
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.465)	-0.017	+0.99%	
Loss Cost	2011.1	0.013 (CI = +/-0.029; p = 0.368)	-0.006	+1.31%	
Loss Cost	2011.2	0.007 (CI = +/-0.030; p = 0.659)	-0.033	+0.66%	
Loss Cost	2012.1	0.005 (CI = +/-0.033; p = 0.774)	-0.040	+0.47%	
Loss Cost	2012.2	-0.002 (CI = +/-0.035; p = 0.911)	-0.045	-0.19%	
Loss Cost	2013.1	-0.001 (CI = +/-0.038; p = 0.976)	-0.048	-0.06%	
Loss Cost	2013.2	-0.003 (CI = +/-0.042; p = 0.896)	-0.049	-0.27%	
Loss Cost	2014.1	-0.005 (CI = +/-0.046; p = 0.838)	-0.050	-0.46%	
Loss Cost	2014.2	0.010 (CI = +/-0.048; p = 0.678)	-0.045	+0.96%	
Loss Cost	2015.1	-0.003 (CI = +/-0.050; p = 0.897)	-0.058	-0.31%	
Loss Cost	2015.2	0.003 (CI = +/-0.056; p = 0.900)	-0.061	+0.34%	
Loss Cost	2016.1	0.009 (CI = +/-0.063; p = 0.774)	-0.061	+0.87%	
Loss Cost	2016.2	0.029 (CI = +/-0.065; p = 0.352)	-0.005	+2.98%	
Loss Cost	2017.1	0.024 (CI = +/-0.075; p = 0.508)	-0.040	+2.39%	
Severity	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.617	+5.26%	
Severity	2006.2	0.053 (CI = +/-0.014; p = 0.000)	0.611	+5.39%	
Severity	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.609	+5.56%	
Severity	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.689	+6.18%	
Severity	2008.1	0.061 (CI = +/-0.015; p = 0.000)	0.684	+6.34%	
Severity	2008.2	0.066 (CI = +/-0.015; p = 0.000)	0.714	+6.77%	
Severity	2009.1	0.065 (CI = +/-0.016; p = 0.000)	0.688	+6.67%	
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.658	+6.52%	
Severity	2010.1	0.065 (CI = +/-0.018; p = 0.000)	0.651	+6.72%	
Severity	2010.2	0.063 (CI = +/-0.019; p = 0.000)	0.614	+6.49%	
Severity	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.616	+6.80%	
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	0.570	+6.24%	
Severity	2012.1	0.062 (CI = +/-0.023; p = 0.000)	0.554	+6.40%	
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.524	+6.43%	
Severity	2013.1	0.062 (CI = +/-0.028; p = 0.000)	0.490	+6.43%	
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.000)	0.460	+6.52%	
Severity	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.416	+6.44%	
Severity	2014.2	0.069 (CI = +/-0.036; p = 0.001)	0.441	+7.11%	
Severity	2015.1	0.061 (CI = +/-0.039; p = 0.004)	0.356	+6.30%	
Severity	2015.2	0.056 (CI = +/-0.043; p = 0.015)	0.276	+5.73%	
Severity	2016.1	0.054 (CI = +/-0.049; p = 0.032)	0.224	+5.57%	
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.013)	0.324	+7.14%	
Severity	2017.1	0.067 (CI = +/-0.059; p = 0.029)	0.262	+6.97%	
Frequency	2006.1	-0.036 (CI = +/-0.011; p = 0.000)	0.530	-3.51%	
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.531	-3.63%	
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.514	-3.67%	
Frequency	2007.2	-0.040 (CI = +/-0.013; p = 0.000)	0.532	-3.88%	
Frequency	2008.1	-0.040 (CI = +/-0.014; p = 0.000)	0.514	-3.92%	
Frequency	2008.2	-0.044 (CI = +/-0.014; p = 0.000)	0.585	-4.35%	
Frequency	2009.1	-0.048 (CI = +/-0.014; p = 0.000)	0.632	-4.73%	
Frequency	2009.2	-0.050 (CI = +/-0.015; p = 0.000)	0.625	-4.86%	
Frequency	2010.1	-0.052 (CI = +/-0.015; p = 0.000)	0.632	-5.09%	
Frequency	2010.2	-0.053 (CI = +/-0.016; p = 0.000)	0.615	-5.17%	
Frequency	2011.1	-0.053 (CI = +/-0.018; p = 0.000)	0.585	-5.14%	
Frequency	2011.2	-0.054 (CI = +/-0.019; p = 0.000)	0.568	-5.25%	
Frequency	2012.1	-0.057 (CI = +/-0.020; p = 0.000)	0.582	-5.58%	
Frequency	2012.2	-0.064 (CI = +/-0.020; p = 0.000)	0.649	-6.22%	
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.609	-6.10%	
Frequency	2013.2	-0.066 (CI = +/-0.024; p = 0.000)	0.603	-6.37%	
Frequency	2014.1	-0.067 (CI = +/-0.026; p = 0.000)	0.577	-6.48%	
Frequency	2014.2	-0.059 (CI = +/-0.027; p = 0.000)	0.509	-5.74%	
Frequency	2015.1	-0.064 (CI = +/-0.030; p = 0.000)	0.525	-6.22%	
Frequency	2015.2	-0.052 (CI = +/-0.029; p = 0.002)	0.444	-5.10%	
Frequency	2016.1	-0.046 (CI = +/-0.032; p = 0.008)	0.347	-4.46%	
Frequency	2016.2	-0.040 (CI = +/-0.035; p = 0.029)	0.246	-3.89%	
Frequency	2017.1	-0.044 (CI = +/-0.040; p = 0.034)	0.247	-4.28%	

Uninsured Automobile

Coverage = UA
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	0.016 (CI = +/-0.017; p = 0.067)	0.067	+1.57%
Loss Cost	2006.2	0.016 (CI = +/-0.018; p = 0.083)	0.059	+1.56%
Loss Cost	2007.1	0.017 (CI = +/-0.019; p = 0.077)	0.064	+1.69%
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.040)	0.098	+2.06%
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.040)	0.100	+2.17%
Loss Cost	2008.2	0.021 (CI = +/-0.022; p = 0.059)	(CI = +/-0.005; p =	+2.13%
Loss Cost	2009.1	0.016 (CI = +/-0.023; p = 0.153)	0.037	+1.63%
Loss Cost	2009.2	0.013 (CI = +/-0.024; p = 0.261)	0.011	+1.35%
Loss Cost	2010.1	0.013 (CI = +/-0.026; p = 0.316)	0.002	+1.28%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.465)	-0.017	+0.99%
Loss Cost	2011.1	0.013 (CI = +/-0.029; p = 0.368)	-0.006	+1.31%
Loss Cost	2011.2	0.007 (CI = +/-0.030; p = 0.659)	-0.033	+0.66%
Loss Cost	2012.1	0.005 (CI = +/-0.033; p = 0.774)	-0.040	+0.47%
Loss Cost	2012.2	-0.002 (CI = +/-0.035; p = 0.911)	-0.045	-0.19%
Loss Cost	2013.1	-0.001 (CI = +/-0.038; p = 0.976)	-0.048	-0.06%
Loss Cost	2013.2	-0.003 (CI = +/-0.042; p = 0.896)	-0.049	-0.27%
Loss Cost	2014.1	-0.005 (CI = +/-0.046; p = 0.838)	-0.050	-0.46%
Loss Cost	2014.2	0.010 (CI = +/-0.048; p = 0.678)	-0.045	+0.96%
Loss Cost	2015.1	-0.003 (CI = +/-0.050; p = 0.897)	-0.058	-0.31%
Loss Cost	2015.2	0.003 (CI = +/-0.056; p = 0.900)	-0.061	+0.34%
Loss Cost	2016.1	0.009 (CI = +/-0.063; p = 0.774)	-0.061	+0.87%
Loss Cost	2016.2	0.029 (CI = +/-0.065; p = 0.352)	-0.005	+2.98%
Loss Cost	2017.1	0.024 (CI = +/-0.075; p = 0.508)	-0.040	+2.39%
Severity	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.617	+5.26%
Severity	2006.2	0.053 (CI = +/-0.014; p = 0.000)	0.611	+5.39%
Severity	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.609	+5.56%
Severity	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.689	+6.18%
Severity	2008.1	0.061 (CI = +/-0.015; p = 0.000)	0.684	+6.34%
Severity	2008.2	0.066 (CI = +/-0.015; p = 0.000)	0.714	+6.77%
Severity	2009.1	0.065 (CI = +/-0.016; p = 0.000)	0.688	+6.67%
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.658	+6.52%
Severity	2010.1	0.065 (CI = +/-0.018; p = 0.000)	0.651	+6.72%
Severity	2010.2	0.063 (CI = +/-0.019; p = 0.000)	0.614	+6.49%
Severity	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.616	+6.80%
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	0.570	+6.24%
Severity	2012.1	0.062 (CI = +/-0.023; p = 0.000)	0.554	+6.40%
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.524	+6.43%
Severity	2013.1	0.062 (CI = +/-0.028; p = 0.000)	0.490	+6.43%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.000)	0.460	+6.52%
Severity	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.416	+6.44%
Severity	2014.2	0.069 (CI = +/-0.036; p = 0.001)	0.441	+7.11%
Severity	2015.1	0.061 (CI = +/-0.039; p = 0.004)	0.356	+6.30%
Severity	2015.2	0.056 (CI = +/-0.043; p = 0.015)	0.276	+5.73%
Severity	2016.1	0.054 (CI = +/-0.049; p = 0.032)	0.224	+5.57%
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.013)	0.324	+7.14%
Severity	2017.1	0.067 (CI = +/-0.059; p = 0.029)	0.262	+6.97%
Frequency	2006.1	-0.036 (CI = +/-0.011; p = 0.000)	0.530	-3.51%
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.531	-3.63%
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.514	-3.67%
Frequency	2007.2	-0.040 (CI = +/-0.013; p = 0.000)	0.532	-3.88%
Frequency	2008.1	-0.040 (CI = +/-0.014; p = 0.000)	0.514	-3.92%
Frequency	2008.2	-0.044 (CI = +/-0.014; p = 0.000)	0.585	-4.35%
Frequency	2009.1	-0.048 (CI = +/-0.014; p = 0.000)	0.632	-4.73%
Frequency	2009.2	-0.050 (CI = +/-0.015; p = 0.000)	0.625	-4.86%
Frequency	2010.1	-0.052 (CI = +/-0.015; p = 0.000)	0.632	-5.09%
Frequency	2010.2	-0.053 (CI = +/-0.016; p = 0.000)	0.615	-5.17%
Frequency	2011.1	-0.053 (CI = +/-0.018; p = 0.000)	0.585	-5.14%
Frequency	2011.2	-0.054 (CI = +/-0.019; p = 0.000)	0.568	-5.25%
Frequency	2012.1	-0.057 (CI = +/-0.020; p = 0.000)	0.582	-5.58%
Frequency	2012.2	-0.064 (CI = +/-0.020; p = 0.000)	0.649	-6.22%
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.609	-6.10%
Frequency	2013.2	-0.066 (CI = +/-0.024; p = 0.000)	0.603	-6.37%
Frequency	2014.1	-0.067 (CI = +/-0.026; p = 0.000)	0.577	-6.48%
Frequency	2014.2	-0.059 (CI = +/-0.027; p = 0.000)	0.509	-5.74%
Frequency	2015.1	-0.064 (CI = +/-0.030; p = 0.000)	0.525	-6.22%
Frequency	2015.2	-0.052 (CI = +/-0.029; p = 0.002)	0.444	-5.10%
Frequency	2016.1	-0.046 (CI = +/-0.032; p = 0.008)	0.347	-4.46%
Frequency	2016.2	-0.040 (CI = +/-0.035; p = 0.029)	0.246	-3.89%
Frequency	2017.1	-0.044 (CI = +/-0.040; p = 0.034)	0.247	-4.28%

Uninsured Automobile

Coverage = UA
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	0.016 (CI = +/-0.017; p = 0.067)	0.067	+1.57%	
Loss Cost	2006.2	0.016 (CI = +/-0.018; p = 0.083)	0.059	+1.56%	
Loss Cost	2007.1	0.017 (CI = +/-0.019; p = 0.077)	0.064	+1.69%	
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.040)	0.098	+2.06%	
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.040)	0.100	+2.17%	
Loss Cost	2008.2	0.021 (CI = +/-0.022; p = 0.059)	(CI = +/-0.005; p =	+2.13%	
Loss Cost	2009.1	0.016 (CI = +/-0.023; p = 0.153)	0.037	+1.63%	
Loss Cost	2009.2	0.013 (CI = +/-0.024; p = 0.261)	0.011	+1.35%	
Loss Cost	2010.1	0.013 (CI = +/-0.026; p = 0.316)	0.002	+1.28%	
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.465)	-0.017	+0.99%	
Loss Cost	2011.1	0.013 (CI = +/-0.029; p = 0.368)	-0.006	+1.31%	
Loss Cost	2011.2	0.007 (CI = +/-0.030; p = 0.659)	-0.033	+0.66%	
Loss Cost	2012.1	0.005 (CI = +/-0.033; p = 0.774)	-0.040	+0.47%	
Loss Cost	2012.2	-0.002 (CI = +/-0.035; p = 0.911)	-0.045	-0.19%	
Loss Cost	2013.1	-0.001 (CI = +/-0.038; p = 0.976)	-0.048	-0.06%	
Loss Cost	2013.2	-0.003 (CI = +/-0.042; p = 0.896)	-0.049	-0.27%	
Loss Cost	2014.1	-0.005 (CI = +/-0.046; p = 0.838)	-0.050	-0.46%	
Loss Cost	2014.2	0.010 (CI = +/-0.048; p = 0.678)	-0.045	+0.96%	
Loss Cost	2015.1	-0.003 (CI = +/-0.050; p = 0.897)	-0.058	-0.31%	
Loss Cost	2015.2	0.003 (CI = +/-0.056; p = 0.900)	-0.061	+0.34%	
Loss Cost	2016.1	0.009 (CI = +/-0.063; p = 0.774)	-0.061	+0.87%	
Loss Cost	2016.2	0.029 (CI = +/-0.065; p = 0.352)	-0.005	+2.98%	
Loss Cost	2017.1	0.024 (CI = +/-0.075; p = 0.508)	-0.040	+2.39%	
Severity	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.617	+5.26%	
Severity	2006.2	0.053 (CI = +/-0.014; p = 0.000)	0.611	+5.39%	
Severity	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.609	+5.56%	
Severity	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.689	+6.18%	
Severity	2008.1	0.061 (CI = +/-0.015; p = 0.000)	0.684	+6.34%	
Severity	2008.2	0.066 (CI = +/-0.015; p = 0.000)	0.714	+6.77%	
Severity	2009.1	0.065 (CI = +/-0.016; p = 0.000)	0.688	+6.67%	
Severity	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.658	+6.52%	
Severity	2010.1	0.065 (CI = +/-0.018; p = 0.000)	0.651	+6.72%	
Severity	2010.2	0.063 (CI = +/-0.019; p = 0.000)	0.614	+6.49%	
Severity	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.616	+6.80%	
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	0.570	+6.24%	
Severity	2012.1	0.062 (CI = +/-0.023; p = 0.000)	0.554	+6.40%	
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.524	+6.43%	
Severity	2013.1	0.062 (CI = +/-0.028; p = 0.000)	0.490	+6.43%	
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.000)	0.460	+6.52%	
Severity	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.416	+6.44%	
Severity	2014.2	0.069 (CI = +/-0.036; p = 0.001)	0.441	+7.11%	
Severity	2015.1	0.061 (CI = +/-0.039; p = 0.004)	0.356	+6.30%	
Severity	2015.2	0.056 (CI = +/-0.043; p = 0.015)	0.276	+5.73%	
Severity	2016.1	0.054 (CI = +/-0.049; p = 0.032)	0.224	+5.57%	
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.013)	0.324	+7.14%	
Severity	2017.1	0.067 (CI = +/-0.059; p = 0.029)	0.262	+6.97%	
Frequency	2006.1	-0.036 (CI = +/-0.011; p = 0.000)	0.530	-3.51%	
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.531	-3.63%	
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.514	-3.67%	
Frequency	2007.2	-0.040 (CI = +/-0.013; p = 0.000)	0.532	-3.88%	
Frequency	2008.1	-0.040 (CI = +/-0.014; p = 0.000)	0.514	-3.92%	
Frequency	2008.2	-0.044 (CI = +/-0.014; p = 0.000)	0.585	-4.35%	
Frequency	2009.1	-0.048 (CI = +/-0.014; p = 0.000)	0.632	-4.73%	
Frequency	2009.2	-0.050 (CI = +/-0.015; p = 0.000)	0.625	-4.86%	
Frequency	2010.1	-0.052 (CI = +/-0.015; p = 0.000)	0.632	-5.09%	
Frequency	2010.2	-0.053 (CI = +/-0.016; p = 0.000)	0.615	-5.17%	
Frequency	2011.1	-0.053 (CI = +/-0.018; p = 0.000)	0.585	-5.14%	
Frequency	2011.2	-0.054 (CI = +/-0.019; p = 0.000)	0.568	-5.25%	
Frequency	2012.1	-0.057 (CI = +/-0.020; p = 0.000)	0.582	-5.58%	
Frequency	2012.2	-0.064 (CI = +/-0.020; p = 0.000)	0.649	-6.22%	
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.609	-6.10%	
Frequency	2013.2	-0.066 (CI = +/-0.024; p = 0.000)	0.603	-6.37%	
Frequency	2014.1	-0.067 (CI = +/-0.026; p = 0.000)	0.577	-6.48%	
Frequency	2014.2	-0.059 (CI = +/-0.027; p = 0.000)	0.509	-5.74%	
Frequency	2015.1	-0.064 (CI = +/-0.030; p = 0.000)	0.525	-6.22%	
Frequency	2015.2	-0.052 (CI = +/-0.029; p = 0.002)	0.444	-5.10%	
Frequency	2016.1	-0.046 (CI = +/-0.032; p = 0.008)	0.347	-4.46%	
Frequency	2016.2	-0.040 (CI = +/-0.035; p = 0.029)	0.246	-3.89%	
Frequency	2017.1	-0.044 (CI = +/-0.040; p = 0.034)	0.247	-4.28%	

Collision

Coverage = CL
 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	0.034 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.092; p = 0.150)	0.859	+3.47%
Loss Cost	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.093; p = 0.213)	0.848	+3.37%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.094; p = 0.156)	0.848	+3.49%
Loss Cost	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.097; p = 0.128)	0.844	+3.58%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.088 (CI = +/-0.097; p = 0.073)	0.851	+3.77%
Loss Cost	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	-0.081 (CI = +/-0.100; p = 0.109)	0.837	+3.67%
Loss Cost	2009.1	0.038 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.101; p = 0.063)	0.843	+3.88%
Loss Cost	2009.2	0.038 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.105; p = 0.085)	0.830	+3.83%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.109; p = 0.061)	0.830	+4.01%
Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.105; p = 0.138)	0.828	+3.61%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.112; p = 0.165)	0.817	+3.60%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.102; p = 0.409)	0.837	+3.01%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.415)	0.831	+3.04%
Loss Cost	2012.2	0.025 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.105; p = 0.816)	0.846	+2.50%
Loss Cost	2013.1	0.026 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.112; p = 0.731)	0.845	+2.62%
Loss Cost	2013.2	0.021 (CI = +/-0.015; p = 0.008)	0.011 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.116; p = 0.906)	0.852	+2.16%
Loss Cost	2014.1	0.021 (CI = +/-0.017; p = 0.022)	0.011 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.127; p = 0.870)	0.850	+2.10%
Loss Cost	2014.2	0.019 (CI = +/-0.020; p = 0.062)	0.011 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.140; p = 0.774)	0.848	+1.92%
Loss Cost	2015.1	0.017 (CI = +/-0.024; p = 0.151)	0.011 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.155; p = 0.679)	0.847	+1.69%
Loss Cost	2015.2	0.017 (CI = +/-0.028; p = 0.216)	0.011 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.175; p = 0.723)	0.845	+1.72%
Loss Cost	2016.1	0.024 (CI = +/-0.033; p = 0.149)	0.011 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.194; p = 0.990)	0.851	+2.38%
Loss Cost	2016.2	0.027 (CI = +/-0.040; p = 0.170)	0.011 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.223; p = 0.873)	0.850	+2.74%
Loss Cost	2017.1	0.052 (CI = +/-0.037; p = 0.010)	0.008 (CI = +/-0.004; p = 0.001)	-0.124 (CI = +/-0.195; p = 0.190)	0.911	+5.36%
Severity	2006.1	0.043 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.005; p = 0.032)	0.178 (CI = +/-0.135; p = 0.011)	0.894	+4.40%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	0.170 (CI = +/-0.139; p = 0.018)	0.891	+4.50%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.005; p = 0.039)	0.146 (CI = +/-0.135; p = 0.035)	0.901	+4.83%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.005; p = 0.042)	0.146 (CI = +/-0.140; p = 0.042)	0.894	+4.83%
Severity	2008.1	0.052 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.004; p = 0.040)	0.111 (CI = +/-0.129; p = 0.089)	0.915	+5.31%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.004; p = 0.047)	0.095 (CI = +/-0.131; p = 0.149)	0.915	+5.55%
Severity	2009.1	0.060 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.004; p = 0.040)	0.055 (CI = +/-0.115; p = 0.334)	0.939	+6.14%
Severity	2009.2	0.062 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.004; p = 0.049)	0.040 (CI = +/-0.117; p = 0.492)	0.938	+6.37%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.061)	0.018 (CI = +/-0.116; p = 0.751)	0.941	+6.70%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.069)	0.017 (CI = +/-0.123; p = 0.778)	0.935	+6.72%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.090)	-0.004 (CI = +/-0.124; p = 0.944)	0.936	+7.07%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.073)	0.012 (CI = +/-0.129; p = 0.850)	0.929	+6.80%
Severity	2012.1	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.094)	0.002 (CI = +/-0.137; p = 0.976)	0.922	+6.97%
Severity	2012.2	0.066 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.089)	0.013 (CI = +/-0.146; p = 0.859)	0.912	+6.78%
Severity	2013.1	0.068 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.119)	0.001 (CI = +/-0.157; p = 0.995)	0.904	+7.00%
Severity	2013.2	0.063 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.004; p = 0.084)	0.029 (CI = +/-0.165; p = 0.720)	0.892	+6.47%
Severity	2014.1	0.059 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.004; p = 0.069)	0.051 (CI = +/-0.177; p = 0.553)	0.877	+6.04%
Severity	2014.2	0.047 (CI = +/-0.025; p = 0.001)	0.005 (CI = +/-0.004; p = 0.018)	0.114 (CI = +/-0.172; p = 0.180)	0.878	+4.78%
Severity	2015.1	0.045 (CI = +/-0.029; p = 0.005)	0.005 (CI = +/-0.004; p = 0.024)	0.120 (CI = +/-0.192; p = 0.201)	0.863	+4.64%
Severity	2015.2	0.033 (CI = +/-0.031; p = 0.043)	0.006 (CI = +/-0.004; p = 0.008)	0.183 (CI = +/-0.195; p = 0.065)	0.861	+3.32%
Severity	2016.1	0.037 (CI = +/-0.038; p = 0.055)	0.006 (CI = +/-0.005; p = 0.020)	0.163 (CI = +/-0.221; p = 0.135)	0.853	+3.75%
Severity	2016.2	0.037 (CI = +/-0.046; p = 0.102)	0.006 (CI = +/-0.005; p = 0.037)	0.160 (CI = +/-0.255; p = 0.195)	0.837	+3.81%
Severity	2017.1	0.062 (CI = +/-0.047; p = 0.014)	0.004 (CI = +/-0.005; p = 0.145)	0.056 (CI = +/-0.245; p = 0.626)	0.884	+6.40%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.022)	0.005 (CI = +/-0.004; p = 0.020)	-0.245 (CI = +/-0.114; p = 0.000)	0.830	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.007)	0.005 (CI = +/-0.004; p = 0.014)	-0.228 (CI = +/-0.113; p = 0.000)	0.844	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.003)	0.005 (CI = +/-0.004; p = 0.010)	-0.213 (CI = +/-0.113; p = 0.001)	0.853	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.008)	0.005 (CI = +/-0.004; p = 0.013)	-0.220 (CI = +/-0.116; p = 0.001)	0.848	-1.19%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.002)	0.005 (CI = +/-0.004; p = 0.007)	-0.199 (CI = +/-0.114; p = 0.001)	0.864	-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.176 (CI = +/-0.110; p = 0.003)	0.882	-1.78%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.150 (CI = +/-0.104; p = 0.007)	0.902	-2.13%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.131 (CI = +/-0.104; p = 0.015)	0.910	-2.39%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.122 (CI = +/-0.108; p = 0.028)	0.909	-2.53%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.104; p = 0.070)	0.923	-2.91%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.103; p = 0.155)	0.930	-3.24%
Frequency	2011.2	-0.036 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.104; p = 0.300)	0.934	-3.55%
Frequency	2012.1	-0.037 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.110; p = 0.401)	0.930	-3.67%
Frequency	2012.2	-0.041 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.113; p = 0.657)	0.932	-4.01%
Frequency	2013.1	-0.042 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.122; p = 0.744)	0.927	-4.09%
Frequency	2013.2	-0.041 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.133; p = 0.733)	0.919	-4.05%
Frequency	2014.1	-0.038 (CI = +/-0.019; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.143; p = 0.553)	0.911	-3.71%
Frequency	2014.2	-0.028 (CI = +/-0.020; p = 0.008)	0.006 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.135; p = 0.159)	0.919	-2.73%
Frequency	2015.1	-0.029 (CI = +/-0.023; p = 0.018)	0.006 (CI = +/-0.003; p = 0.001)	-0.090 (CI = +/-0.151; p = 0.226)	0.912	-2.82%
Frequency	2015.2	-0.016 (CI = +/-0.023; p = 0.165)	0.005 (CI = +/-0.003; p = 0.002)	-0.153 (CI = +/-0.142; p = 0.036)	0.925	-1.55%
Frequency	2016.1	-0.013 (CI = +/-0.027; p = 0.316)	0.005 (CI = +/-0.003; p = 0.006)	-0.164 (CI = +/-0.161; p = 0.046)	0.918	-1.32%
Frequency	2016.2	-0.010 (CI = +/-0.033; p = 0.510)	0.005 (CI = +/-0.004; p = 0.016)	-0.177 (CI = +/-0.185; p = 0.059)	0.909	-1.04%
Frequency	2017.1	-0.010 (CI = +/-0.041; p = 0.610)	0.005 (CI = +/-0.004; p = 0.034)	-0.180 (CI = +/-0.215; p = 0.092)	0.898	-0.98%

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	0.023 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.072; p = 0.020)	0.594	+2.34%
Loss Cost	2006.2	0.022 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.074; p = 0.029)	0.554	+2.27%
Loss Cost	2007.1	0.022 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.076; p = 0.032)	0.538	+2.25%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.078; p = 0.032)	0.518	+2.30%
Loss Cost	2008.1	0.023 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.081; p = 0.037)	0.504	+2.29%
Loss Cost	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.456	+2.22%
Loss Cost	2009.1	0.022 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.086; p = 0.058)	0.439	+2.21%
Loss Cost	2009.2	0.021 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.089; p = 0.074)	0.392	+2.16%
Loss Cost	2010.1	0.021 (CI = +/-0.011; p = 0.001)	-0.083 (CI = +/-0.092; p = 0.075)	0.372	+2.11%
Loss Cost	2010.2	0.019 (CI = +/-0.012; p = 0.003)	-0.073 (CI = +/-0.094; p = 0.120)	0.292	+1.90%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.008)	-0.080 (CI = +/-0.097; p = 0.101)	0.264	+1.76%
Loss Cost	2011.2	0.015 (CI = +/-0.013; p = 0.028)	-0.068 (CI = +/-0.097; p = 0.163)	0.171	+1.48%
Loss Cost	2012.1	0.014 (CI = +/-0.014; p = 0.056)	-0.072 (CI = +/-0.101; p = 0.152)	0.151	+1.37%
Loss Cost	2012.2	0.012 (CI = +/-0.015; p = 0.127)	-0.064 (CI = +/-0.104; p = 0.218)	0.075	+1.16%
Loss Cost	2013.1	0.011 (CI = +/-0.016; p = 0.183)	-0.066 (CI = +/-0.109; p = 0.221)	0.064	+1.09%
Loss Cost	2013.2	0.010 (CI = +/-0.018; p = 0.281)	-0.061 (CI = +/-0.115; p = 0.278)	0.014	+0.96%
Loss Cost	2014.1	0.008 (CI = +/-0.020; p = 0.382)	-0.065 (CI = +/-0.121; p = 0.271)	0.005	+0.85%
Loss Cost	2014.2	0.009 (CI = +/-0.022; p = 0.406)	-0.067 (CI = +/-0.128; p = 0.286)	-0.011	+0.90%
Loss Cost	2015.1	0.008 (CI = +/-0.025; p = 0.521)	-0.071 (CI = +/-0.135; p = 0.282)	-0.019	+0.77%
Loss Cost	2015.2	0.010 (CI = +/-0.028; p = 0.455)	-0.078 (CI = +/-0.144; p = 0.263)	-0.013	+1.00%
Loss Cost	2016.1	0.012 (CI = +/-0.031; p = 0.441)	-0.074 (CI = +/-0.153; p = 0.318)	-0.019	+1.16%
Loss Cost	2016.2	0.016 (CI = +/-0.035; p = 0.343)	-0.087 (CI = +/-0.163; p = 0.270)	0.005	+1.63%
Loss Cost	2017.1	0.023 (CI = +/-0.039; p = 0.235)	-0.071 (CI = +/-0.171; p = 0.384)	0.027	+2.29%
Severity	2006.1	0.050 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.060; p = 0.002)	0.904	+5.13%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.059; p = 0.001)	0.908	+5.28%
Severity	2007.1	0.053 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.002)	0.917	+5.44%
Severity	2007.2	0.054 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.058; p = 0.001)	0.914	+5.54%
Severity	2008.1	0.056 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.053; p = 0.002)	0.931	+5.77%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.940	+5.98%
Severity	2009.1	0.061 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.957	+6.24%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	-0.098 (CI = +/-0.040; p = 0.000)	0.964	+6.43%
Severity	2010.1	0.063 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.964	+6.53%
Severity	2010.2	0.064 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.041; p = 0.000)	0.961	+6.61%
Severity	2011.1	0.065 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.043; p = 0.000)	0.960	+6.69%
Severity	2011.2	0.064 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.044; p = 0.000)	0.954	+6.64%
Severity	2012.1	0.064 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.949	+6.62%
Severity	2012.2	0.064 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.001)	0.941	+6.64%
Severity	2013.1	0.064 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.051; p = 0.001)	0.935	+6.62%
Severity	2013.2	0.063 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.053; p = 0.002)	0.924	+6.54%
Severity	2014.1	0.061 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.052; p = 0.001)	0.922	+6.29%
Severity	2014.2	0.059 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.907	+6.08%
Severity	2015.1	0.058 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.897	+6.00%
Severity	2015.2	0.058 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.060; p = 0.005)	0.873	+5.95%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.009)	0.868	+6.12%
Severity	2016.2	0.064 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.060; p = 0.003)	0.887	+6.64%
Severity	2017.1	0.070 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.051; p = 0.003)	0.929	+7.29%
Frequency	2006.1	-0.027 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.086; p = 0.800)	0.549	-2.65%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.085; p = 0.572)	0.590	-2.85%
Frequency	2007.1	-0.031 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.084; p = 0.747)	0.616	-3.02%
Frequency	2007.2	-0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.087; p = 0.706)	0.601	-3.07%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.085; p = 0.930)	0.638	-3.29%
Frequency	2008.2	-0.036 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.082; p = 0.652)	0.682	-3.55%
Frequency	2009.1	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.080; p = 0.898)	0.719	-3.80%
Frequency	2009.2	-0.041 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.079; p = 0.667)	0.740	-4.01%
Frequency	2010.1	-0.042 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.081; p = 0.799)	0.741	-4.15%
Frequency	2010.2	-0.045 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.079; p = 0.538)	0.769	-4.42%
Frequency	2011.1	-0.047 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.079; p = 0.710)	0.779	-4.62%
Frequency	2011.2	-0.050 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.079; p = 0.529)	0.786	-4.84%
Frequency	2012.1	-0.050 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.082; p = 0.606)	0.775	-4.92%
Frequency	2012.2	-0.053 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.084; p = 0.463)	0.776	-5.14%
Frequency	2013.1	-0.053 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.088; p = 0.507)	0.757	-5.18%
Frequency	2013.2	-0.054 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.093; p = 0.497)	0.732	-5.23%
Frequency	2014.1	-0.052 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.097; p = 0.458)	0.697	-5.11%
Frequency	2014.2	-0.050 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.101; p = 0.589)	0.643	-4.88%
Frequency	2015.1	-0.051 (CI = +/-0.020; p = 0.000)	0.024 (CI = +/-0.107; p = 0.636)	0.613	-4.94%
Frequency	2015.2	-0.048 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.113; p = 0.775)	0.541	-4.67%
Frequency	2016.1	-0.048 (CI = +/-0.025; p = 0.001)	0.015 (CI = +/-0.121; p = 0.790)	0.493	-4.67%
Frequency	2016.2	-0.048 (CI = +/-0.028; p = 0.003)	0.016 (CI = +/-0.130; p = 0.793)	0.435	-4.70%
Frequency	2017.1	-0.048 (CI = +/-0.033; p = 0.008)	0.017 (CI = +/-0.141; p = 0.794)	0.372	-4.66%

Collision

Coverage = CL
 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	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.076; p = 0.100)	0.902	+3.43%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.037; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.078; p = 0.132)	0.892	+3.38%
Loss Cost	2007.1	0.034 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.037; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.081; p = 0.114)	0.889	+3.44%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	-0.076 (CI = +/-0.080; p = 0.063)	0.893	+3.60%
Loss Cost	2008.1	0.037 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.038; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.082; p = 0.042)	0.895	+3.72%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.009 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.085; p = 0.056)	0.883	+3.69%
Loss Cost	2009.1	0.037 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.040; p = 0.003)	0.009 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.087; p = 0.040)	0.884	+3.82%
Loss Cost	2009.2	0.038 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.041; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.091; p = 0.044)	0.874	+3.85%
Loss Cost	2010.1	0.039 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.042; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.095; p = 0.041)	0.870	+3.94%
Loss Cost	2010.2	0.036 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.042; p = 0.013)	0.010 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.094; p = 0.090)	0.864	+3.64%
Loss Cost	2011.1	0.035 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.043; p = 0.012)	0.010 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.099; p = 0.139)	0.857	+3.53%
Loss Cost	2011.2	0.030 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.021)	0.010 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.092; p = 0.335)	0.868	+3.04%
Loss Cost	2012.1	0.029 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.041; p = 0.024)	0.010 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.098; p = 0.411)	0.864	+2.97%
Loss Cost	2012.2	0.025 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.040; p = 0.044)	0.011 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.097; p = 0.758)	0.870	+2.55%
Loss Cost	2013.1	0.025 (CI = +/-0.013; p = 0.001)	-0.041 (CI = +/-0.042; p = 0.055)	0.011 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.104; p = 0.766)	0.867	+2.56%
Loss Cost	2013.2	0.022 (CI = +/-0.014; p = 0.005)	-0.036 (CI = +/-0.043; p = 0.094)	0.011 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.110; p = 0.949)	0.868	+2.22%
Loss Cost	2014.1	0.020 (CI = +/-0.016; p = 0.019)	-0.038 (CI = +/-0.045; p = 0.088)	0.011 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.120; p = 0.810)	0.867	+2.03%
Loss Cost	2014.2	0.020 (CI = +/-0.019; p = 0.042)	-0.038 (CI = +/-0.048; p = 0.108)	0.011 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.133; p = 0.824)	0.864	+2.02%
Loss Cost	2015.1	0.016 (CI = +/-0.022; p = 0.145)	-0.042 (CI = +/-0.050; p = 0.089)	0.011 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.145; p = 0.614)	0.868	+1.60%
Loss Cost	2015.2	0.019 (CI = +/-0.026; p = 0.143)	-0.046 (CI = +/-0.053; p = 0.087)	0.011 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.163; p = 0.797)	0.868	+1.92%
Loss Cost	2016.1	0.023 (CI = +/-0.031; p = 0.140)	-0.043 (CI = +/-0.056; p = 0.125)	0.011 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.184; p = 0.983)	0.868	+2.31%
Loss Cost	2016.2	0.031 (CI = +/-0.038; p = 0.097)	-0.050 (CI = +/-0.060; p = 0.095)	0.010 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.207; p = 0.722)	0.875	+3.14%
Loss Cost	2017.1	0.052 (CI = +/-0.035; p = 0.007)	-0.038 (CI = +/-0.049; p = 0.119)	0.008 (CI = +/-0.004; p = 0.001)	-0.125 (CI = +/-0.182; p = 0.156)	0.924	+5.38%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.054; p = 0.001)	0.005 (CI = +/-0.004; p = 0.023)	0.182 (CI = +/-0.115; p = 0.003)	0.924	+4.34%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.054; p = 0.000)	0.005 (CI = +/-0.004; p = 0.027)	0.168 (CI = +/-0.115; p = 0.006)	0.925	+4.53%
Severity	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.053; p = 0.001)	0.004 (CI = +/-0.004; p = 0.027)	0.150 (CI = +/-0.114; p = 0.011)	0.930	+4.76%
Severity	2007.2	0.047 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.054; p = 0.001)	0.004 (CI = +/-0.004; p = 0.033)	0.143 (CI = +/-0.117; p = 0.018)	0.926	+4.86%
Severity	2008.1	0.051 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.050; p = 0.001)	0.004 (CI = +/-0.004; p = 0.028)	0.116 (CI = +/-0.109; p = 0.038)	0.940	+5.24%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.048; p = 0.000)	0.004 (CI = +/-0.003; p = 0.031)	0.092 (CI = +/-0.104; p = 0.080)	0.947	+5.58%
Severity	2009.1	0.059 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.021)	0.060 (CI = +/-0.090; p = 0.182)	0.963	+6.06%
Severity	2009.2	0.062 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.037 (CI = +/-0.083; p = 0.374)	0.969	+6.41%
Severity	2010.1	0.064 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.003; p = 0.026)	0.024 (CI = +/-0.085; p = 0.564)	0.969	+6.61%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.003; p = 0.035)	0.013 (CI = +/-0.087; p = 0.753)	0.967	+6.77%
Severity	2011.1	0.067 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	0.002 (CI = +/-0.090; p = 0.959)	0.966	+6.96%
Severity	2011.2	0.066 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	0.008 (CI = +/-0.095; p = 0.868)	0.961	+6.87%
Severity	2012.1	0.066 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.003 (CI = +/-0.003; p = 0.051)	0.009 (CI = +/-0.103; p = 0.852)	0.957	+6.84%
Severity	2012.2	0.067 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	0.003 (CI = +/-0.003; p = 0.063)	0.007 (CI = +/-0.110; p = 0.895)	0.951	+6.88%
Severity	2013.1	0.066 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	0.003 (CI = +/-0.003; p = 0.072)	0.009 (CI = +/-0.119; p = 0.879)	0.945	+6.85%
Severity	2013.2	0.064 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.003 (CI = +/-0.003; p = 0.065)	0.021 (CI = +/-0.128; p = 0.735)	0.936	+6.62%
Severity	2014.1	0.057 (CI = +/-0.017; p = 0.000)	-0.095 (CI = +/-0.047; p = 0.001)	0.004 (CI = +/-0.003; p = 0.024)	0.060 (CI = +/-0.126; p = 0.324)	0.939	+5.85%
Severity	2014.2	0.049 (CI = +/-0.018; p = 0.000)	-0.085 (CI = +/-0.044; p = 0.001)	0.004 (CI = +/-0.003; p = 0.006)	0.102 (CI = +/-0.123; p = 0.097)	0.938	+5.01%
Severity	2015.1	0.044 (CI = +/-0.020; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.001)	0.005 (CI = +/-0.003; p = 0.004)	0.129 (CI = +/-0.131; p = 0.053)	0.937	+4.46%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.004)	-0.082 (CI = +/-0.045; p = 0.002)	0.005 (CI = +/-0.003; p = 0.002)	0.165 (CI = +/-0.138; p = 0.023)	0.932	+3.69%
Severity	2016.1	0.035 (CI = +/-0.027; p = 0.014)	-0.083 (CI = +/-0.048; p = 0.003)	0.005 (CI = +/-0.003; p = 0.004)	0.169 (CI = +/-0.158; p = 0.038)	0.926	+3.61%
Severity	2016.2	0.045 (CI = +/-0.031; p = 0.009)	-0.091 (CI = +/-0.050; p = 0.002)	0.005 (CI = +/-0.004; p = 0.017)	0.128 (CI = +/-0.172; p = 0.130)	0.928	+4.55%
Severity	2017.1	0.062 (CI = +/-0.029; p = 0.001)	-0.081 (CI = +/-0.041; p = 0.001)	0.003 (CI = +/-0.003; p = 0.051)	0.053 (CI = +/-0.152; p = 0.458)	0.956	+6.43%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.024)	0.029 (CI = +/-0.053; p = 0.282)	0.005 (CI = +/-0.004; p = 0.017)	-0.246 (CI = +/-0.114; p = 0.000)	0.831	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.006)	0.037 (CI = +/-0.052; p = 0.158)	0.005 (CI = +/-0.004; p = 0.010)	-0.227 (CI = +/-0.111; p = 0.000)	0.849	-1.10%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.003)	0.031 (CI = +/-0.052; p = 0.230)	0.005 (CI = +/-0.004; p = 0.008)	-0.215 (CI = +/-0.112; p = 0.000)	0.855	-1.26%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.008)	0.029 (CI = +/-0.054; p = 0.271)	0.005 (CI = +/-0.004; p = 0.010)	-0.219 (CI = +/-0.116; p = 0.001)	0.849	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.002)	0.022 (CI = +/-0.053; p = 0.405)	0.005 (CI = +/-0.004; p = 0.007)	-0.200 (CI = +/-0.115; p = 0.001)	0.862	-1.45%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.050; p = 0.201)	0.006 (CI = +/-0.004; p = 0.002)	-0.175 (CI = +/-0.109; p = 0.003)	0.885	-1.79%
Frequency	2009.1	-0.021 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.048; p = 0.333)	0.006 (CI = +/-0.003; p = 0.001)	-0.151 (CI = +/-0.105; p = 0.006)	0.902	-2.11%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.046; p = 0.184)	0.006 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.102; p = 0.015)	0.913	-2.40%
Frequency	2010.1	-0.025 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.048; p = 0.235)	0.006 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.107; p = 0.025)	0.911	-2.50%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.044; p = 0.083)	0.007 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.099; p = 0.063)	0.929	-2.93%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.044; p = 0.137)	0.007 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.100; p = 0.132)	0.934	-3.21%
Frequency	2011.2	-0.036 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.042; p = 0.059)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.098; p = 0.288)	0.942	-3.58%
Frequency	2012.1	-0.037 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.044; p = 0.076)	0.007 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.104; p = 0.343)	0.938	-3.62%
Frequency	2012.2	-0.041 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.042; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.103; p = 0.668)	0.945	-4.06%
Frequency	2013.1	-0.041 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.044; p = 0.036)	0.008 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.111; p = 0.659)	0.940	-4.02%
Frequency	2013.2	-0.042 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.047; p = 0.039)	0.008 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.121; p = 0.764)	0.934	-4.12%
Frequency	2014.1	-0.037 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.046; p = 0.021)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.124; p = 0.440)	0.933	-3.61%
Frequency	2014.2	-0.029 (CI = +/-0.018; p = 0.003)	0.046 (CI = +/-0.044; p = 0.039)	0.007 (CI = +/-0.003; p = 0.000)	-0.088 (CI = +/-0.122; p = 0.143)	0.936	-2.85%
Frequency	2015.1	-0.028 (CI = +/-0.021; p = 0.012)	0.048 (CI = +/-0.046; p = 0.046)	0.007 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.136; p = 0.159)	0.930	-2.73%
Frequency	2015.2	-0.017 (CI = +/-0.021; p = 0.106)	0.037 (CI = +/-0.043; p = 0.090)	0.006 (CI = +/-0.003; p = 0.001)	-0.146 (CI = +/-0.133; p = 0.034)	0.936	-1.71%
Frequency	2016.1	-0.013 (CI = +/-0.025; p = 0.297)	0.040 (CI = +/-0.045; p = 0.077)	0.005 (CI = +/-0.003; p = 0.003)	-0.167 (CI = +/-0.148; p = 0.030)	0.932	-1.25%
Frequency	2016.2	-0.014 (CI = +/-0.031; p = 0.356)	0.041 (CI = +/-0.050; p = 0.096)	0.005 (CI = +/-0.004; p = 0.007)	-0.163 (CI = +/-0.172; p = 0.062)	0.923	-1.35%
Frequency	2017.1	-0.010 (CI = +/-0.038; p = 0.571)	0.043 (CI = +/-0.053; p = 0.102)	0.005 (CI = +/-0.004; p = 0.019)	-0.178 (CI = +/-0.198; p = 0.073)	0.915	-0.99%

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	0.031 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.854	+3.16%
Loss Cost	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.845	+3.08%
Loss Cost	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.842	+3.14%
Loss Cost	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.836	+3.17%
Loss Cost	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.838	+3.26%
Loss Cost	2008.2	0.031 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.828	+3.17%
Loss Cost	2009.1	0.032 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.828	+3.25%
Loss Cost	2009.2	0.031 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.816	+3.19%
Loss Cost	2010.1	0.032 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.811	+3.24%
Loss Cost	2010.2	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.819	+3.00%
Loss Cost	2011.1	0.029 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.809	+2.95%
Loss Cost	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.839	+2.64%
Loss Cost	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.834	+2.63%
Loss Cost	2012.2	0.024 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.853	+2.38%
Loss Cost	2013.1	0.024 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.852	+2.42%
Loss Cost	2013.2	0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.860	+2.24%
Loss Cost	2014.1	0.022 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.858	+2.22%
Loss Cost	2014.2	0.022 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.856	+2.17%
Loss Cost	2015.1	0.021 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.855	+2.12%
Loss Cost	2015.2	0.021 (CI = +/-0.011; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.854	+2.16%
Loss Cost	2016.1	0.023 (CI = +/-0.012; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.862	+2.36%
Loss Cost	2016.2	0.024 (CI = +/-0.013; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.862	+2.45%
Loss Cost	2017.1	0.030 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.904	+3.03%
Severity	2006.1	0.051 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.455)	0.875	+5.24%
Severity	2006.2	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.417)	0.873	+5.36%
Severity	2007.1	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.319)	0.889	+5.60%
Severity	2007.2	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.314)	0.882	+5.65%
Severity	2008.1	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.191)	0.909	+5.97%
Severity	2008.2	0.060 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.156)	0.911	+6.14%
Severity	2009.1	0.063 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	0.939	+6.50%
Severity	2009.2	0.064 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.049)	0.940	+6.65%
Severity	2010.1	0.066 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.033)	0.943	+6.84%
Severity	2010.2	0.066 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	0.937	+6.86%
Severity	2011.1	0.068 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.029)	0.938	+7.03%
Severity	2011.2	0.067 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.032)	0.931	+6.91%
Severity	2012.1	0.068 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.033)	0.926	+6.99%
Severity	2012.2	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.916	+6.91%
Severity	2013.1	0.068 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	0.909	+7.01%
Severity	2013.2	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.897	+6.81%
Severity	2014.1	0.065 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.047)	0.881	+6.69%
Severity	2014.2	0.061 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.871	+6.33%
Severity	2015.1	0.062 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.856	+6.40%
Severity	2015.2	0.060 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	0.833	+6.15%
Severity	2016.1	0.063 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.047)	0.837	+6.47%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.826	+6.67%
Severity	2017.1	0.072 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.891	+7.48%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.740	-1.98%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.768	-2.16%
Frequency	2007.1	-0.024 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.789	-2.33%
Frequency	2007.2	-0.024 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.780	-2.34%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.811	-2.56%
Frequency	2008.2	-0.028 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.843	-2.80%
Frequency	2009.1	-0.031 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.875	-3.05%
Frequency	2009.2	-0.033 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.891	-3.24%
Frequency	2010.1	-0.034 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.893	-3.37%
Frequency	2010.2	-0.037 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.915	-3.61%
Frequency	2011.1	-0.039 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.927	-3.81%
Frequency	2011.2	-0.041 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.933	-3.99%
Frequency	2012.1	-0.042 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.931	-4.07%
Frequency	2012.2	-0.043 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.935	-4.24%
Frequency	2013.1	-0.044 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.930	-4.29%
Frequency	2013.2	-0.044 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.923	-4.28%
Frequency	2014.1	-0.043 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.914	-4.19%
Frequency	2014.2	-0.040 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.913	-3.91%
Frequency	2015.1	-0.041 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.909	-4.02%
Frequency	2015.2	-0.038 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.903	-3.76%
Frequency	2016.1	-0.039 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.895	-3.85%
Frequency	2016.2	-0.040 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.885	-3.96%
Frequency	2017.1	-0.042 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.877	-4.14%

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	0.023 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.072; p = 0.020)	0.594	+2.34%
Loss Cost	2006.2	0.022 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.074; p = 0.029)	0.554	+2.27%
Loss Cost	2007.1	0.022 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.076; p = 0.032)	0.538	+2.25%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.078; p = 0.032)	0.518	+2.30%
Loss Cost	2008.1	0.023 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.081; p = 0.037)	0.504	+2.29%
Loss Cost	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.456	+2.22%
Loss Cost	2009.1	0.022 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.086; p = 0.058)	0.439	+2.21%
Loss Cost	2009.2	0.021 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.089; p = 0.074)	0.392	+2.16%
Loss Cost	2010.1	0.021 (CI = +/-0.011; p = 0.001)	-0.083 (CI = +/-0.092; p = 0.075)	0.372	+2.11%
Loss Cost	2010.2	0.019 (CI = +/-0.012; p = 0.003)	-0.073 (CI = +/-0.094; p = 0.120)	0.292	+1.90%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.008)	-0.080 (CI = +/-0.097; p = 0.101)	0.264	+1.76%
Loss Cost	2011.2	0.015 (CI = +/-0.013; p = 0.028)	-0.068 (CI = +/-0.097; p = 0.163)	0.171	+1.48%
Loss Cost	2012.1	0.014 (CI = +/-0.014; p = 0.056)	-0.072 (CI = +/-0.101; p = 0.152)	0.151	+1.37%
Loss Cost	2012.2	0.012 (CI = +/-0.015; p = 0.127)	-0.064 (CI = +/-0.104; p = 0.218)	0.075	+1.16%
Loss Cost	2013.1	0.011 (CI = +/-0.016; p = 0.183)	-0.066 (CI = +/-0.109; p = 0.221)	0.064	+1.09%
Loss Cost	2013.2	0.010 (CI = +/-0.018; p = 0.281)	-0.061 (CI = +/-0.115; p = 0.278)	0.014	+0.96%
Loss Cost	2014.1	0.008 (CI = +/-0.020; p = 0.382)	-0.065 (CI = +/-0.121; p = 0.271)	0.005	+0.85%
Loss Cost	2014.2	0.009 (CI = +/-0.022; p = 0.406)	-0.067 (CI = +/-0.128; p = 0.286)	-0.011	+0.90%
Loss Cost	2015.1	0.008 (CI = +/-0.025; p = 0.521)	-0.071 (CI = +/-0.135; p = 0.282)	-0.019	+0.77%
Loss Cost	2015.2	0.010 (CI = +/-0.028; p = 0.455)	-0.078 (CI = +/-0.144; p = 0.263)	-0.013	+1.00%
Loss Cost	2016.1	0.012 (CI = +/-0.031; p = 0.441)	-0.074 (CI = +/-0.153; p = 0.318)	-0.019	+1.16%
Loss Cost	2016.2	0.016 (CI = +/-0.035; p = 0.343)	-0.087 (CI = +/-0.163; p = 0.270)	0.005	+1.63%
Loss Cost	2017.1	0.023 (CI = +/-0.039; p = 0.235)	-0.071 (CI = +/-0.171; p = 0.384)	0.027	+2.29%
Severity	2006.1	0.050 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.060; p = 0.002)	0.904	+5.13%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.059; p = 0.001)	0.908	+5.28%
Severity	2007.1	0.053 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.002)	0.917	+5.44%
Severity	2007.2	0.054 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.058; p = 0.001)	0.914	+5.54%
Severity	2008.1	0.056 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.053; p = 0.002)	0.931	+5.77%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.940	+5.98%
Severity	2009.1	0.061 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.957	+6.24%
Severity	2009.2	0.062 (CI = +/-0.005; p = 0.000)	-0.098 (CI = +/-0.040; p = 0.000)	0.964	+6.43%
Severity	2010.1	0.063 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.964	+6.53%
Severity	2010.2	0.064 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.041; p = 0.000)	0.961	+6.61%
Severity	2011.1	0.065 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.043; p = 0.000)	0.960	+6.69%
Severity	2011.2	0.064 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.044; p = 0.000)	0.954	+6.64%
Severity	2012.1	0.064 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.949	+6.62%
Severity	2012.2	0.064 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.001)	0.941	+6.64%
Severity	2013.1	0.064 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.051; p = 0.001)	0.935	+6.62%
Severity	2013.2	0.063 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.053; p = 0.002)	0.924	+6.54%
Severity	2014.1	0.061 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.052; p = 0.001)	0.922	+6.29%
Severity	2014.2	0.059 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.907	+6.08%
Severity	2015.1	0.058 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.897	+6.00%
Severity	2015.2	0.058 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.060; p = 0.005)	0.873	+5.95%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.009)	0.868	+6.12%
Severity	2016.2	0.064 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.060; p = 0.003)	0.887	+6.64%
Severity	2017.1	0.070 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.051; p = 0.003)	0.929	+7.29%
Frequency	2006.1	-0.027 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.086; p = 0.800)	0.549	-2.65%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.085; p = 0.572)	0.590	-2.85%
Frequency	2007.1	-0.031 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.084; p = 0.747)	0.616	-3.02%
Frequency	2007.2	-0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.087; p = 0.706)	0.601	-3.07%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.085; p = 0.930)	0.638	-3.29%
Frequency	2008.2	-0.036 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.082; p = 0.652)	0.682	-3.55%
Frequency	2009.1	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.080; p = 0.898)	0.719	-3.80%
Frequency	2009.2	-0.041 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.079; p = 0.667)	0.740	-4.01%
Frequency	2010.1	-0.042 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.081; p = 0.799)	0.741	-4.15%
Frequency	2010.2	-0.045 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.079; p = 0.538)	0.769	-4.42%
Frequency	2011.1	-0.047 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.079; p = 0.710)	0.779	-4.62%
Frequency	2011.2	-0.050 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.079; p = 0.529)	0.786	-4.84%
Frequency	2012.1	-0.050 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.082; p = 0.606)	0.775	-4.92%
Frequency	2012.2	-0.053 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.084; p = 0.463)	0.776	-5.14%
Frequency	2013.1	-0.053 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.088; p = 0.507)	0.757	-5.18%
Frequency	2013.2	-0.054 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.093; p = 0.497)	0.732	-5.23%
Frequency	2014.1	-0.052 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.097; p = 0.458)	0.697	-5.11%
Frequency	2014.2	-0.050 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.101; p = 0.589)	0.643	-4.88%
Frequency	2015.1	-0.051 (CI = +/-0.020; p = 0.000)	0.024 (CI = +/-0.107; p = 0.636)	0.613	-4.94%
Frequency	2015.2	-0.048 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.113; p = 0.775)	0.541	-4.67%
Frequency	2016.1	-0.048 (CI = +/-0.025; p = 0.001)	0.015 (CI = +/-0.121; p = 0.790)	0.493	-4.67%
Frequency	2016.2	-0.048 (CI = +/-0.028; p = 0.003)	0.016 (CI = +/-0.130; p = 0.793)	0.435	-4.70%
Frequency	2017.1	-0.048 (CI = +/-0.033; p = 0.008)	0.017 (CI = +/-0.141; p = 0.794)	0.372	-4.66%

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	0.023 (CI = +/-0.007; p = 0.000)	0.536	+2.34%
Loss Cost	2006.2	0.022 (CI = +/-0.008; p = 0.000)	0.499	+2.23%
Loss Cost	2007.1	0.022 (CI = +/-0.008; p = 0.000)	0.481	+2.25%
Loss Cost	2007.2	0.022 (CI = +/-0.008; p = 0.000)	0.457	+2.25%
Loss Cost	2008.1	0.023 (CI = +/-0.009; p = 0.000)	0.444	+2.29%
Loss Cost	2008.2	0.021 (CI = +/-0.009; p = 0.000)	(CI = +/-0.005; p =	+2.17%
Loss Cost	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.383	+2.21%
Loss Cost	2009.2	0.021 (CI = +/-0.011; p = 0.000)	0.339	+2.11%
Loss Cost	2010.1	0.021 (CI = +/-0.012; p = 0.001)	0.315	+2.11%
Loss Cost	2010.2	0.018 (CI = +/-0.012; p = 0.004)	0.248	+1.84%
Loss Cost	2011.1	0.017 (CI = +/-0.013; p = 0.010)	0.208	+1.76%
Loss Cost	2011.2	0.014 (CI = +/-0.013; p = 0.037)	0.134	+1.42%
Loss Cost	2012.1	0.014 (CI = +/-0.014; p = 0.062)	0.106	+1.37%
Loss Cost	2012.2	0.011 (CI = +/-0.015; p = 0.153)	0.049	+1.09%
Loss Cost	2013.1	0.011 (CI = +/-0.017; p = 0.188)	0.037	+1.09%
Loss Cost	2013.2	0.009 (CI = +/-0.018; p = 0.320)	0.002	+0.89%
Loss Cost	2014.1	0.008 (CI = +/-0.020; p = 0.385)	-0.011	+0.85%
Loss Cost	2014.2	0.008 (CI = +/-0.022; p = 0.460)	-0.023	+0.80%
Loss Cost	2015.1	0.008 (CI = +/-0.025; p = 0.523)	-0.033	+0.77%
Loss Cost	2015.2	0.009 (CI = +/-0.028; p = 0.524)	-0.035	+0.86%
Loss Cost	2016.1	0.012 (CI = +/-0.031; p = 0.441)	-0.024	+1.16%
Loss Cost	2016.2	0.014 (CI = +/-0.035; p = 0.407)	-0.018	+1.42%
Loss Cost	2017.1	0.023 (CI = +/-0.039; p = 0.230)	0.040	+2.29%
Severity	2006.1	0.050 (CI = +/-0.006; p = 0.000)	0.876	+5.13%
Severity	2006.2	0.051 (CI = +/-0.007; p = 0.000)	0.875	+5.23%
Severity	2007.1	0.053 (CI = +/-0.007; p = 0.000)	0.889	+5.44%
Severity	2007.2	0.053 (CI = +/-0.007; p = 0.000)	0.882	+5.48%
Severity	2008.1	0.056 (CI = +/-0.006; p = 0.000)	0.906	+5.77%
Severity	2008.2	0.058 (CI = +/-0.007; p = 0.000)	0.908	+5.92%
Severity	2009.1	0.061 (CI = +/-0.006; p = 0.000)	0.933	+6.24%
Severity	2009.2	0.062 (CI = +/-0.006; p = 0.000)	0.933	+6.37%
Severity	2010.1	0.063 (CI = +/-0.006; p = 0.000)	0.935	+6.53%
Severity	2010.2	0.063 (CI = +/-0.007; p = 0.000)	0.928	+6.53%
Severity	2011.1	0.065 (CI = +/-0.007; p = 0.000)	0.927	+6.69%
Severity	2011.2	0.063 (CI = +/-0.008; p = 0.000)	0.920	+6.55%
Severity	2012.1	0.064 (CI = +/-0.008; p = 0.000)	0.912	+6.62%
Severity	2012.2	0.063 (CI = +/-0.009; p = 0.000)	0.901	+6.53%
Severity	2013.1	0.064 (CI = +/-0.010; p = 0.000)	0.892	+6.62%
Severity	2013.2	0.062 (CI = +/-0.011; p = 0.000)	0.877	+6.42%
Severity	2014.1	0.061 (CI = +/-0.012; p = 0.000)	0.859	+6.29%
Severity	2014.2	0.058 (CI = +/-0.012; p = 0.000)	0.842	+5.93%
Severity	2015.1	0.058 (CI = +/-0.013; p = 0.000)	0.824	+6.00%
Severity	2015.2	0.056 (CI = +/-0.015; p = 0.000)	0.792	+5.76%
Severity	2016.1	0.059 (CI = +/-0.016; p = 0.000)	0.796	+6.12%
Severity	2016.2	0.062 (CI = +/-0.018; p = 0.000)	0.784	+6.38%
Severity	2017.1	0.070 (CI = +/-0.017; p = 0.000)	0.857	+7.29%
Frequency	2006.1	-0.027 (CI = +/-0.008; p = 0.000)	0.561	-2.65%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.598	-2.84%
Frequency	2007.1	-0.031 (CI = +/-0.008; p = 0.000)	0.626	-3.02%
Frequency	2007.2	-0.031 (CI = +/-0.009; p = 0.000)	0.611	-3.06%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.650	-3.29%
Frequency	2008.2	-0.036 (CI = +/-0.009; p = 0.000)	0.690	-3.54%
Frequency	2009.1	-0.039 (CI = +/-0.009; p = 0.000)	0.729	-3.80%
Frequency	2009.2	-0.041 (CI = +/-0.009; p = 0.000)	0.748	-4.00%
Frequency	2010.1	-0.042 (CI = +/-0.009; p = 0.000)	0.750	-4.15%
Frequency	2010.2	-0.045 (CI = +/-0.010; p = 0.000)	0.774	-4.40%
Frequency	2011.1	-0.047 (CI = +/-0.010; p = 0.000)	0.786	-4.62%
Frequency	2011.2	-0.049 (CI = +/-0.010; p = 0.000)	0.792	-4.82%
Frequency	2012.1	-0.050 (CI = +/-0.011; p = 0.000)	0.782	-4.92%
Frequency	2012.2	-0.052 (CI = +/-0.012; p = 0.000)	0.781	-5.11%
Frequency	2013.1	-0.053 (CI = +/-0.013; p = 0.000)	0.764	-5.18%
Frequency	2013.2	-0.053 (CI = +/-0.014; p = 0.000)	0.739	-5.20%
Frequency	2014.1	-0.052 (CI = +/-0.016; p = 0.000)	0.704	-5.11%
Frequency	2014.2	-0.050 (CI = +/-0.017; p = 0.000)	0.657	-4.84%
Frequency	2015.1	-0.051 (CI = +/-0.019; p = 0.000)	0.630	-4.94%
Frequency	2015.2	-0.048 (CI = +/-0.021; p = 0.000)	0.567	-4.64%
Frequency	2016.1	-0.048 (CI = +/-0.024; p = 0.001)	0.524	-4.67%
Frequency	2016.2	-0.048 (CI = +/-0.027; p = 0.002)	0.473	-4.67%
Frequency	2017.1	-0.048 (CI = +/-0.031; p = 0.006)	0.417	-4.66%

Collision

Coverage = CI
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	0.037 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.057; p = 0.010)	-0.225 (CI = +/-0.100; p = 0.000)	0.745	+3.73%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.059; p = 0.012)	-0.224 (CI = +/-0.103; p = 0.000)	0.715	+3.72%
Loss Cost	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.061; p = 0.018)	-0.230 (CI = +/-0.106; p = 0.000)	0.708	+3.81%
Loss Cost	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.080 (CI = +/-0.061; p = 0.012)	-0.242 (CI = +/-0.107; p = 0.000)	0.710	+4.01%
Loss Cost	2008.1	0.041 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.062; p = 0.019)	-0.253 (CI = +/-0.110; p = 0.000)	0.710	+4.17%
Loss Cost	2008.2	0.041 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	-0.255 (CI = +/-0.114; p = 0.000)	0.678	+4.21%
Loss Cost	2009.1	0.043 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.066; p = 0.035)	-0.265 (CI = +/-0.117; p = 0.000)	0.677	+4.40%
Loss Cost	2009.2	0.044 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.068; p = 0.033)	-0.272 (CI = +/-0.121; p = 0.000)	0.653	+4.52%
Loss Cost	2010.1	0.046 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.050)	-0.281 (CI = +/-0.126; p = 0.000)	0.645	+4.69%
Loss Cost	2010.2	0.044 (CI = +/-0.015; p = 0.000)	-0.067 (CI = +/-0.072; p = 0.069)	-0.274 (CI = +/-0.131; p = 0.000)	0.584	+4.54%
Loss Cost	2011.1	0.045 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.075; p = 0.082)	-0.275 (CI = +/-0.139; p = 0.000)	0.557	+4.56%
Loss Cost	2011.2	0.042 (CI = +/-0.018; p = 0.000)	-0.061 (CI = +/-0.078; p = 0.116)	-0.264 (CI = +/-0.144; p = 0.001)	0.476	+4.32%
Loss Cost	2012.1	0.044 (CI = +/-0.020; p = 0.000)	-0.059 (CI = +/-0.081; p = 0.149)	-0.270 (CI = +/-0.153; p = 0.001)	0.459	+4.45%
Loss Cost	2012.2	0.043 (CI = +/-0.023; p = 0.001)	-0.057 (CI = +/-0.085; p = 0.177)	-0.267 (CI = +/-0.161; p = 0.003)	0.391	+4.37%
Loss Cost	2013.1	0.046 (CI = +/-0.025; p = 0.001)	-0.051 (CI = +/-0.089; p = 0.241)	-0.281 (CI = +/-0.170; p = 0.003)	0.394	+4.69%
Loss Cost	2013.2	0.047 (CI = +/-0.028; p = 0.002)	-0.054 (CI = +/-0.093; p = 0.238)	-0.287 (CI = +/-0.181; p = 0.004)	0.357	+4.86%
Loss Cost	2014.1	0.051 (CI = +/-0.031; p = 0.003)	-0.049 (CI = +/-0.098; p = 0.308)	-0.300 (CI = +/-0.193; p = 0.004)	0.355	+5.18%
Loss Cost	2014.2	0.057 (CI = +/-0.034; p = 0.003)	-0.059 (CI = +/-0.101; p = 0.236)	-0.322 (CI = +/-0.200; p = 0.004)	0.379	+5.84%
Loss Cost	2015.1	0.061 (CI = +/-0.039; p = 0.005)	-0.052 (CI = +/-0.107; p = 0.312)	-0.336 (CI = +/-0.214; p = 0.004)	0.379	+6.26%
Loss Cost	2015.2	0.071 (CI = +/-0.041; p = 0.002)	-0.068 (CI = +/-0.107; p = 0.191)	-0.368 (CI = +/-0.213; p = 0.002)	0.452	+7.39%
Loss Cost	2016.1	0.082 (CI = +/-0.044; p = 0.001)	-0.052 (CI = +/-0.107; p = 0.317)	-0.401 (CI = +/-0.215; p = 0.001)	0.512	+8.58%
Loss Cost	2016.2	0.096 (CI = +/-0.043; p = 0.000)	-0.073 (CI = +/-0.103; p = 0.147)	-0.430 (CI = +/-0.202; p = 0.001)	0.615	+10.03%
Loss Cost	2017.1	0.113 (CI = +/-0.037; p = 0.000)	-0.046 (CI = +/-0.085; p = 0.261)	-0.466 (CI = +/-0.164; p = 0.000)	0.766	+11.91%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.103 (CI = +/-0.100; p = 0.043)	0.913	+4.48%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.057; p = 0.000)	0.091 (CI = +/-0.099; p = 0.072)	0.915	+4.68%
Severity	2007.1	0.048 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.056; p = 0.001)	0.075 (CI = +/-0.098; p = 0.131)	0.920	+4.93%
Severity	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.057; p = 0.001)	0.068 (CI = +/-0.101; p = 0.179)	0.916	+5.04%
Severity	2008.1	0.053 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.054; p = 0.001)	0.044 (CI = +/-0.095; p = 0.353)	0.930	+5.44%
Severity	2008.2	0.056 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.051; p = 0.000)	0.025 (CI = +/-0.090; p = 0.581)	0.939	+5.79%
Severity	2009.1	0.061 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	-0.003 (CI = +/-0.079; p = 0.931)	0.956	+6.27%
Severity	2009.2	0.064 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.041; p = 0.000)	-0.022 (CI = +/-0.073; p = 0.540)	0.963	+6.63%
Severity	2010.1	0.066 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.041; p = 0.000)	-0.034 (CI = +/-0.074; p = 0.357)	0.963	+6.85%
Severity	2010.2	0.068 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.041; p = 0.000)	-0.043 (CI = +/-0.075; p = 0.248)	0.962	+7.04%
Severity	2011.1	0.070 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.042; p = 0.000)	-0.053 (CI = +/-0.077; p = 0.164)	0.961	+7.25%
Severity	2011.2	0.070 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	-0.052 (CI = +/-0.081; p = 0.195)	0.955	+7.22%
Severity	2012.1	0.070 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.046; p = 0.001)	-0.054 (CI = +/-0.086; p = 0.208)	0.951	+7.25%
Severity	2012.2	0.071 (CI = +/-0.013; p = 0.000)	-0.092 (CI = +/-0.048; p = 0.001)	-0.058 (CI = +/-0.090; p = 0.193)	0.944	+7.37%
Severity	2013.1	0.072 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.050; p = 0.001)	-0.061 (CI = +/-0.096; p = 0.203)	0.938	+7.42%
Severity	2013.2	0.071 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.053; p = 0.002)	-0.058 (CI = +/-0.102; p = 0.247)	0.925	+7.36%
Severity	2014.1	0.067 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.053; p = 0.001)	-0.040 (CI = +/-0.105; p = 0.430)	0.920	+6.89%
Severity	2014.2	0.063 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.055; p = 0.002)	-0.028 (CI = +/-0.108; p = 0.595)	0.903	+6.51%
Severity	2015.1	0.062 (CI = +/-0.021; p = 0.000)	-0.094 (CI = +/-0.058; p = 0.004)	-0.024 (CI = +/-0.117; p = 0.666)	0.891	+6.41%
Severity	2015.2	0.062 (CI = +/-0.024; p = 0.000)	-0.093 (CI = +/-0.062; p = 0.006)	-0.022 (CI = +/-0.125; p = 0.706)	0.865	+6.34%
Severity	2016.1	0.065 (CI = +/-0.027; p = 0.000)	-0.087 (CI = +/-0.066; p = 0.013)	-0.034 (CI = +/-0.131; p = 0.586)	0.861	+6.76%
Severity	2016.2	0.074 (CI = +/-0.026; p = 0.000)	-0.101 (CI = +/-0.066; p = 0.004)	-0.054 (CI = +/-0.120; p = 0.351)	0.886	+7.70%
Severity	2017.1	0.085 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.002)	-0.077 (CI = +/-0.091; p = 0.091)	0.941	+8.89%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.073)	0.024 (CI = +/-0.057; p = 0.394)	-0.328 (CI = +/-0.099; p = 0.000)	0.804	-0.72%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.028)	0.031 (CI = +/-0.057; p = 0.266)	-0.315 (CI = +/-0.099; p = 0.000)	0.818	-0.92%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.018)	0.026 (CI = +/-0.057; p = 0.355)	-0.305 (CI = +/-0.101; p = 0.000)	0.822	-1.06%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.038)	0.024 (CI = +/-0.059; p = 0.416)	-0.310 (CI = +/-0.104; p = 0.000)	0.817	-0.98%
Frequency	2008.1	-0.012 (CI = +/-0.010; p = 0.017)	0.017 (CI = +/-0.059; p = 0.567)	-0.296 (CI = +/-0.104; p = 0.000)	0.827	-1.20%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.005)	0.025 (CI = +/-0.058; p = 0.380)	-0.279 (CI = +/-0.103; p = 0.000)	0.844	-1.49%
Frequency	2009.1	-0.018 (CI = +/-0.010; p = 0.002)	0.017 (CI = +/-0.058; p = 0.548)	-0.262 (CI = +/-0.103; p = 0.000)	0.856	-1.76%
Frequency	2009.2	-0.020 (CI = +/-0.011; p = 0.001)	0.023 (CI = +/-0.058; p = 0.423)	-0.250 (CI = +/-0.104; p = 0.000)	0.861	-1.98%
Frequency	2010.1	-0.020 (CI = +/-0.012; p = 0.002)	0.022 (CI = +/-0.060; p = 0.463)	-0.248 (CI = +/-0.109; p = 0.000)	0.856	-2.02%
Frequency	2010.2	-0.024 (CI = +/-0.013; p = 0.001)	0.030 (CI = +/-0.060; p = 0.320)	-0.231 (CI = +/-0.109; p = 0.000)	0.866	-2.34%
Frequency	2011.1	-0.025 (CI = +/-0.014; p = 0.001)	0.025 (CI = +/-0.062; p = 0.407)	-0.221 (CI = +/-0.114; p = 0.001)	0.864	-2.51%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.001)	0.030 (CI = +/-0.064; p = 0.345)	-0.212 (CI = +/-0.118; p = 0.001)	0.862	-2.71%
Frequency	2012.1	-0.027 (CI = +/-0.017; p = 0.003)	0.032 (CI = +/-0.067; p = 0.333)	-0.216 (CI = +/-0.125; p = 0.002)	0.854	-2.62%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.004)	0.035 (CI = +/-0.069; p = 0.301)	-0.208 (CI = +/-0.132; p = 0.004)	0.848	-2.79%
Frequency	2013.1	-0.026 (CI = +/-0.020; p = 0.016)	0.040 (CI = +/-0.072; p = 0.260)	-0.220 (CI = +/-0.139; p = 0.004)	0.838	-2.55%
Frequency	2013.2	-0.024 (CI = +/-0.023; p = 0.043)	0.036 (CI = +/-0.076; p = 0.326)	-0.229 (CI = +/-0.147; p = 0.004)	0.823	-2.33%
Frequency	2014.1	-0.016 (CI = +/-0.024; p = 0.175)	0.049 (CI = +/-0.075; p = 0.183)	-0.260 (CI = +/-0.147; p = 0.002)	0.824	-1.59%
Frequency	2014.2	-0.006 (CI = +/-0.024; p = 0.579)	0.034 (CI = +/-0.069; p = 0.314)	-0.294 (CI = +/-0.137; p = 0.000)	0.835	-0.63%
Frequency	2015.1	-0.001 (CI = +/-0.026; p = 0.913)	0.042 (CI = +/-0.072; p = 0.234)	-0.312 (CI = +/-0.143; p = 0.000)	0.830	-0.14%
Frequency	2015.2	0.010 (CI = +/-0.024; p = 0.404)	0.025 (CI = +/-0.063; p = 0.413)	-0.346 (CI = +/-0.127; p = 0.000)	0.857	+0.98%
Frequency	2016.1	0.017 (CI = +/-0.026; p = 0.178)	0.036 (CI = +/-0.063; p = 0.244)	-0.367 (CI = +/-0.126; p = 0.000)	0.865	+1.71%
Frequency	2016.2	0.021 (CI = +/-0.028; p = 0.120)	0.029 (CI = +/-0.066; p = 0.363)	-0.377 (CI = +/-0.129; p = 0.000)	0.859	+2.16%
Frequency	2017.1	0.027 (CI = +/-0.029; p = 0.064)	0.038 (CI = +/-0.067; p = 0.236)	-0.390 (CI = +/-0.129; p = 0.000)	0.863	+2.78%

Collision

Coverage = CL
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	0.037 (CI = +/-0.009; p = 0.000)	-0.235 (CI = +/-0.109; p = 0.000)	0.695	+3.79%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	-0.230 (CI = +/-0.112; p = 0.000)	0.663	+3.72%
Loss Cost	2007.1	0.038 (CI = +/-0.010; p = 0.000)	-0.240 (CI = +/-0.114; p = 0.000)	0.660	+3.87%
Loss Cost	2007.2	0.039 (CI = +/-0.011; p = 0.000)	-0.248 (CI = +/-0.117; p = 0.000)	0.651	+4.01%
Loss Cost	2008.1	0.042 (CI = +/-0.011; p = 0.000)	-0.263 (CI = +/-0.118; p = 0.000)	0.660	+4.25%
Loss Cost	2008.2	0.041 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.623	+4.21%
Loss Cost	2009.1	0.044 (CI = +/-0.013; p = 0.000)	-0.276 (CI = +/-0.124; p = 0.000)	0.632	+4.48%
Loss Cost	2009.2	0.044 (CI = +/-0.014; p = 0.000)	-0.278 (CI = +/-0.130; p = 0.000)	0.600	+4.52%
Loss Cost	2010.1	0.047 (CI = +/-0.015; p = 0.000)	-0.292 (CI = +/-0.133; p = 0.000)	0.601	+4.79%
Loss Cost	2010.2	0.044 (CI = +/-0.016; p = 0.000)	-0.279 (CI = +/-0.138; p = 0.000)	0.540	+4.54%
Loss Cost	2011.1	0.046 (CI = +/-0.017; p = 0.000)	-0.286 (CI = +/-0.144; p = 0.000)	0.514	+4.68%
Loss Cost	2011.2	0.042 (CI = +/-0.019; p = 0.000)	-0.269 (CI = +/-0.149; p = 0.001)	0.438	+4.32%
Loss Cost	2012.1	0.045 (CI = +/-0.021; p = 0.000)	-0.281 (CI = +/-0.156; p = 0.001)	0.429	+4.57%
Loss Cost	2012.2	0.043 (CI = +/-0.023; p = 0.001)	-0.272 (CI = +/-0.164; p = 0.002)	0.364	+4.37%
Loss Cost	2013.1	0.047 (CI = +/-0.025; p = 0.001)	-0.291 (CI = +/-0.171; p = 0.002)	0.380	+4.82%
Loss Cost	2013.2	0.047 (CI = +/-0.028; p = 0.002)	-0.292 (CI = +/-0.182; p = 0.003)	0.341	+4.86%
Loss Cost	2014.1	0.052 (CI = +/-0.031; p = 0.003)	-0.310 (CI = +/-0.191; p = 0.003)	0.351	+5.33%
Loss Cost	2014.2	0.057 (CI = +/-0.035; p = 0.003)	-0.328 (CI = +/-0.202; p = 0.003)	0.360	+5.84%
Loss Cost	2015.1	0.063 (CI = +/-0.039; p = 0.003)	-0.348 (CI = +/-0.212; p = 0.003)	0.376	+6.46%
Loss Cost	2015.2	0.071 (CI = +/-0.042; p = 0.003)	-0.376 (CI = +/-0.218; p = 0.002)	0.419	+7.39%
Loss Cost	2016.1	0.084 (CI = +/-0.043; p = 0.001)	-0.412 (CI = +/-0.213; p = 0.001)	0.509	+8.80%
Loss Cost	2016.2	0.096 (CI = +/-0.045; p = 0.001)	-0.440 (CI = +/-0.210; p = 0.001)	0.573	+10.03%
Loss Cost	2017.1	0.114 (CI = +/-0.037; p = 0.000)	-0.475 (CI = +/-0.164; p = 0.000)	0.759	+12.11%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.116; p = 0.120)	0.882	+4.56%
Severity	2006.2	0.046 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.118; p = 0.165)	0.878	+4.68%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.115; p = 0.283)	0.889	+5.02%
Severity	2007.2	0.049 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.119; p = 0.313)	0.882	+5.04%
Severity	2008.1	0.054 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.111; p = 0.571)	0.904	+5.54%
Severity	2008.2	0.056 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.112; p = 0.762)	0.905	+5.79%
Severity	2009.1	0.062 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.098; p = 0.738)	0.931	+6.38%
Severity	2009.2	0.064 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.099; p = 0.543)	0.931	+6.63%
Severity	2010.1	0.068 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.098; p = 0.325)	0.935	+6.98%
Severity	2010.2	0.068 (CI = +/-0.012; p = 0.000)	-0.051 (CI = +/-0.103; p = 0.317)	0.928	+7.04%
Severity	2011.1	0.072 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.103; p = 0.181)	0.930	+7.41%
Severity	2011.2	0.070 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.107; p = 0.260)	0.921	+7.22%
Severity	2012.1	0.072 (CI = +/-0.015; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.208)	0.915	+7.45%
Severity	2012.2	0.071 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.118; p = 0.255)	0.903	+7.37%
Severity	2013.1	0.074 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.124; p = 0.200)	0.896	+7.66%
Severity	2013.2	0.071 (CI = +/-0.020; p = 0.000)	-0.067 (CI = +/-0.130; p = 0.296)	0.878	+7.36%
Severity	2014.1	0.070 (CI = +/-0.023; p = 0.000)	-0.061 (CI = +/-0.138; p = 0.368)	0.858	+7.20%
Severity	2014.2	0.063 (CI = +/-0.024; p = 0.000)	-0.037 (CI = +/-0.140; p = 0.585)	0.836	+6.51%
Severity	2015.1	0.065 (CI = +/-0.027; p = 0.000)	-0.045 (CI = +/-0.149; p = 0.532)	0.818	+6.76%
Severity	2015.2	0.062 (CI = +/-0.030; p = 0.001)	-0.033 (CI = +/-0.157; p = 0.664)	0.781	+6.34%
Severity	2016.1	0.069 (CI = +/-0.033; p = 0.000)	-0.053 (CI = +/-0.160; p = 0.485)	0.789	+7.12%
Severity	2016.2	0.074 (CI = +/-0.036; p = 0.001)	-0.066 (CI = +/-0.165; p = 0.401)	0.780	+7.70%
Severity	2017.1	0.088 (CI = +/-0.030; p = 0.000)	-0.094 (CI = +/-0.133; p = 0.151)	0.870	+9.24%
Frequency	2006.1	-0.007 (CI = +/-0.008; p = 0.065)	-0.325 (CI = +/-0.099; p = 0.000)	0.805	-0.74%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.028)	-0.313 (CI = +/-0.099; p = 0.000)	0.816	-0.92%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.015)	-0.302 (CI = +/-0.100; p = 0.000)	0.823	-1.09%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.037)	-0.309 (CI = +/-0.103; p = 0.000)	0.818	-0.98%
Frequency	2008.1	-0.012 (CI = +/-0.010; p = 0.014)	-0.294 (CI = +/-0.103; p = 0.000)	0.831	-1.22%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.004)	-0.277 (CI = +/-0.102; p = 0.000)	0.845	-1.49%
Frequency	2009.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.260 (CI = +/-0.101; p = 0.000)	0.859	-1.78%
Frequency	2009.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.248 (CI = +/-0.103; p = 0.000)	0.863	-1.98%
Frequency	2010.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.244 (CI = +/-0.108; p = 0.000)	0.858	-2.05%
Frequency	2010.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.228 (CI = +/-0.109; p = 0.000)	0.865	-2.34%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.217 (CI = +/-0.113; p = 0.001)	0.866	-2.55%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.001)	-0.209 (CI = +/-0.118; p = 0.001)	0.863	-2.71%
Frequency	2012.1	-0.027 (CI = +/-0.017; p = 0.003)	-0.211 (CI = +/-0.124; p = 0.002)	0.854	-2.68%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.004)	-0.205 (CI = +/-0.131; p = 0.004)	0.847	-2.79%
Frequency	2013.1	-0.027 (CI = +/-0.020; p = 0.013)	-0.212 (CI = +/-0.139; p = 0.005)	0.835	-2.64%
Frequency	2013.2	-0.024 (CI = +/-0.023; p = 0.042)	-0.225 (CI = +/-0.146; p = 0.004)	0.823	-2.33%
Frequency	2014.1	-0.018 (CI = +/-0.024; p = 0.148)	-0.249 (CI = +/-0.149; p = 0.003)	0.815	-1.74%
Frequency	2014.2	-0.006 (CI = +/-0.024; p = 0.579)	-0.291 (CI = +/-0.137; p = 0.000)	0.834	-0.63%
Frequency	2015.1	-0.003 (CI = +/-0.026; p = 0.823)	-0.303 (CI = +/-0.144; p = 0.000)	0.825	-0.28%
Frequency	2015.2	0.010 (CI = +/-0.024; p = 0.399)	-0.343 (CI = +/-0.125; p = 0.000)	0.859	+0.98%
Frequency	2016.1	0.016 (CI = +/-0.026; p = 0.218)	-0.359 (CI = +/-0.127; p = 0.000)	0.860	+1.56%
Frequency	2016.2	0.021 (CI = +/-0.027; p = 0.116)	-0.373 (CI = +/-0.128; p = 0.000)	0.861	+2.16%
Frequency	2017.1	0.026 (CI = +/-0.030; p = 0.080)	-0.382 (CI = +/-0.130; p = 0.000)	0.856	+2.63%

Collision

Coverage = CL
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality, Mobility
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.036; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.078; p = 0.218)	0.898	+3.34%
Loss Cost	2006.2	0.032 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.037; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.080; p = 0.271)	0.888	+3.28%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.038; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.082; p = 0.244)	0.885	+3.34%
Loss Cost	2007.2	0.034 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.038; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.082; p = 0.162)	0.887	+3.47%
Loss Cost	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.083; p = 0.122)	0.888	+3.58%
Loss Cost	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.012 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.086; p = 0.153)	0.876	+3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.041; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.089; p = 0.121)	0.875	+3.64%
Loss Cost	2009.2	0.036 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	-0.070 (CI = +/-0.092; p = 0.133)	0.864	+3.65%
Loss Cost	2010.1	0.036 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.044; p = 0.010)	0.012 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.096; p = 0.129)	0.859	+3.71%
Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.043; p = 0.017)	0.012 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.094; p = 0.234)	0.855	+3.42%
Loss Cost	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.044; p = 0.015)	0.012 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.098; p = 0.325)	0.849	+3.29%
Loss Cost	2011.2	0.028 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.040; p = 0.024)	0.011 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.089; p = 0.626)	0.864	+2.83%
Loss Cost	2012.1	0.027 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.025)	0.011 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.094; p = 0.727)	0.860	+2.74%
Loss Cost	2012.2	0.023 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.040; p = 0.044)	0.011 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.091; p = 0.897)	0.870	+2.35%
Loss Cost	2013.1	0.023 (CI = +/-0.012; p = 0.001)	-0.041 (CI = +/-0.042; p = 0.053)	0.011 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.097; p = 0.883)	0.867	+2.33%
Loss Cost	2013.2	0.020 (CI = +/-0.013; p = 0.004)	-0.036 (CI = +/-0.042; p = 0.090)	0.010 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.100; p = 0.638)	0.870	+2.02%
Loss Cost	2014.1	0.018 (CI = +/-0.014; p = 0.016)	-0.039 (CI = +/-0.044; p = 0.080)	0.010 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.107; p = 0.526)	0.870	+1.82%
Loss Cost	2014.2	0.018 (CI = +/-0.016; p = 0.034)	-0.039 (CI = +/-0.047; p = 0.102)	0.010 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.116; p = 0.536)	0.867	+1.79%
Loss Cost	2015.1	0.014 (CI = +/-0.018; p = 0.119)	-0.043 (CI = +/-0.049; p = 0.077)	0.010 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.123; p = 0.384)	0.873	+1.42%
Loss Cost	2015.2	0.016 (CI = +/-0.021; p = 0.125)	-0.046 (CI = +/-0.052; p = 0.080)	0.010 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.134; p = 0.497)	0.872	+1.61%
Loss Cost	2016.1	0.018 (CI = +/-0.025; p = 0.137)	-0.044 (CI = +/-0.056; p = 0.115)	0.010 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.148; p = 0.620)	0.871	+1.82%
Loss Cost	2016.2	0.022 (CI = +/-0.028; p = 0.115)	-0.049 (CI = +/-0.060; p = 0.101)	0.010 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.160; p = 0.805)	0.874	+2.24%
Loss Cost	2017.1	0.034 (CI = +/-0.028; p = 0.022)	-0.037 (CI = +/-0.054; p = 0.162)	0.011 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.149; p = 0.703)	0.908	+3.47%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.056; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.450)	0.163 (CI = +/-0.119; p = 0.009)	0.918	+4.49%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.055; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.554)	0.148 (CI = +/-0.118; p = 0.016)	0.921	+4.68%
Severity	2007.1	0.048 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.054; p = 0.001)	-0.001 (CI = +/-0.004; p = 0.730)	0.131 (CI = +/-0.117; p = 0.028)	0.926	+4.91%
Severity	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.056; p = 0.001)	0.000 (CI = +/-0.004; p = 0.804)	0.124 (CI = +/-0.119; p = 0.042)	0.922	+5.02%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.051; p = 0.001)	0.000 (CI = +/-0.003; p = 0.880)	0.097 (CI = +/-0.110; p = 0.082)	0.937	+5.40%
Severity	2008.2	0.056 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.049; p = 0.000)	0.001 (CI = +/-0.003; p = 0.646)	0.076 (CI = +/-0.105; p = 0.149)	0.945	+5.72%
Severity	2009.1	0.060 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.003; p = 0.263)	0.045 (CI = +/-0.090; p = 0.310)	0.962	+6.18%
Severity	2009.2	0.063 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.003; p = 0.115)	0.024 (CI = +/-0.082; p = 0.552)	0.968	+6.51%
Severity	2010.1	0.065 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.003; p = 0.071)	0.012 (CI = +/-0.083; p = 0.768)	0.969	+6.70%
Severity	2010.2	0.066 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	0.002 (CI = +/-0.084; p = 0.955)	0.967	+6.87%
Severity	2011.1	0.068 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	-0.008 (CI = +/-0.087; p = 0.847)	0.967	+7.04%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.049)	-0.004 (CI = +/-0.091; p = 0.924)	0.961	+6.97%
Severity	2012.1	0.067 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.043; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	-0.004 (CI = +/-0.097; p = 0.936)	0.957	+6.96%
Severity	2012.2	0.068 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	0.003 (CI = +/-0.003; p = 0.066)	-0.006 (CI = +/-0.103; p = 0.897)	0.951	+7.02%
Severity	2013.1	0.068 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.003 (CI = +/-0.003; p = 0.081)	-0.006 (CI = +/-0.110; p = 0.908)	0.945	+7.01%
Severity	2013.2	0.066 (CI = +/-0.015; p = 0.000)	-0.086 (CI = +/-0.050; p = 0.002)	0.003 (CI = +/-0.003; p = 0.110)	0.002 (CI = +/-0.117; p = 0.974)	0.935	+6.85%
Severity	2014.1	0.061 (CI = +/-0.015; p = 0.000)	-0.095 (CI = +/-0.048; p = 0.001)	0.002 (CI = +/-0.003; p = 0.203)	0.031 (CI = +/-0.116; p = 0.581)	0.936	+6.25%
Severity	2014.2	0.055 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.047; p = 0.001)	0.002 (CI = +/-0.003; p = 0.306)	0.057 (CI = +/-0.115; p = 0.307)	0.931	+5.68%
Severity	2015.1	0.052 (CI = +/-0.018; p = 0.000)	-0.091 (CI = +/-0.049; p = 0.001)	0.001 (CI = +/-0.003; p = 0.421)	0.071 (CI = +/-0.123; p = 0.237)	0.925	+5.37%
Severity	2015.2	0.049 (CI = +/-0.021; p = 0.000)	-0.086 (CI = +/-0.051; p = 0.003)	0.001 (CI = +/-0.003; p = 0.529)	0.087 (CI = +/-0.132; p = 0.179)	0.911	+5.00%
Severity	2016.1	0.050 (CI = +/-0.024; p = 0.001)	-0.084 (CI = +/-0.055; p = 0.006)	0.001 (CI = +/-0.004; p = 0.506)	0.079 (CI = +/-0.146; p = 0.258)	0.904	+5.18%
Severity	2016.2	0.059 (CI = +/-0.026; p = 0.000)	-0.094 (CI = +/-0.054; p = 0.003)	0.002 (CI = +/-0.003; p = 0.339)	0.046 (CI = +/-0.145; p = 0.502)	0.914	+6.08%
Severity	2017.1	0.073 (CI = +/-0.022; p = 0.000)	-0.081 (CI = +/-0.042; p = 0.002)	0.002 (CI = +/-0.003; p = 0.083)	-0.005 (CI = +/-0.116; p = 0.924)	0.954	+7.54%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.007)	0.030 (CI = +/-0.057; p = 0.293)	0.013 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.123; p = 0.001)	0.804	-1.10%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.002)	0.039 (CI = +/-0.056; p = 0.166)	0.013 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.119; p = 0.003)	0.825	-1.33%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.033 (CI = +/-0.056; p = 0.245)	0.012 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.120; p = 0.005)	0.833	-1.50%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.032 (CI = +/-0.058; p = 0.273)	0.012 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.124; p = 0.006)	0.826	-1.47%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.023 (CI = +/-0.057; p = 0.415)	0.012 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.122; p = 0.011)	0.842	-1.73%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.053; p = 0.208)	0.011 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.115; p = 0.021)	0.869	-2.07%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.051; p = 0.350)	0.011 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.110; p = 0.043)	0.888	-2.39%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.049; p = 0.191)	0.010 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.106; p = 0.081)	0.902	-2.69%
Frequency	2010.1	-0.028 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.051; p = 0.254)	0.010 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.110; p = 0.122)	0.900	-2.81%
Frequency	2010.2	-0.033 (CI = +/-0.009; p = 0.000)	0.039 (CI = +/-0.046; p = 0.089)	0.009 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.101; p = 0.246)	0.922	-3.23%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.045; p = 0.152)	0.009 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.100; p = 0.423)	0.929	-3.51%
Frequency	2011.2	-0.039 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.043; p = 0.062)	0.009 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.096; p = 0.716)	0.939	-3.87%
Frequency	2012.1	-0.040 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.045; p = 0.085)	0.008 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.101; p = 0.803)	0.935	-3.95%
Frequency	2012.2	-0.045 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.042; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.097; p = 0.795)	0.945	-4.36%
Frequency	2013.1	-0.045 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.045; p = 0.039)	0.008 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.103; p = 0.794)	0.939	-4.38%
Frequency	2013.2	-0.046 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.047; p = 0.038)	0.008 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.110; p = 0.695)	0.934	-4.52%
Frequency	2014.1	-0.043 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.047; p = 0.024)	0.008 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.114; p = 0.973)	0.930	-4.17%
Frequency	2014.2	-0.038 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.047; p = 0.045)	0.009 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.115; p = 0.679)	0.926	-3.68%
Frequency	2015.1	-0.038 (CI = +/-0.019; p = 0.001)	0.047 (CI = +/-0.050; p = 0.063)	0.009 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.126; p = 0.742)	0.919	-3.75%
Frequency	2015.2	-0.033 (CI = +/-0.020; p = 0.004)	0.040 (CI = +/-0.051; p = 0.112)	0.009 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.130; p = 0.483)	0.912	-3.23%
Frequency	2016.1	-0.032 (CI = +/-0.024; p = 0.012)	0.040 (CI = +/-0.055; p = 0.134)	0.009 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.144; p = 0.510)	0.901	-3.19%
Frequency	2016.2	-0.037 (CI = +/-0.028; p = 0.013)	0.046 (CI = +/-0.058; p = 0.111)	0.009 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.155; p = 0.705)	0.895	-3.62%
Frequency	2017.1	-0.039 (CI = +/-0.033; p = 0.025)	0.044 (CI = +/-0.063; p = 0.151)	0.009 (CI = +/-0.004; p = 0.001)	-0.021 (CI = +/-0.173; p = 0.791)	0.882	-3.79%

Collision

Coverage = CI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, Mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.093; p = 0.248)	0.856	+3.39%
Loss Cost	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.094; p = 0.331)	0.845	+3.29%
Loss Cost	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.095; p = 0.262)	0.844	+3.39%
Loss Cost	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.098; p = 0.226)	0.839	+3.47%
Loss Cost	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.098; p = 0.148)	0.845	+3.64%
Loss Cost	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	-0.064 (CI = +/-0.100; p = 0.205)	0.832	+3.53%
Loss Cost	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.101; p = 0.139)	0.836	+3.71%
Loss Cost	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.105; p = 0.176)	0.822	+3.65%
Loss Cost	2010.1	0.037 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.109; p = 0.140)	0.820	+3.79%
Loss Cost	2010.2	0.034 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.104; p = 0.271)	0.821	+3.41%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.110; p = 0.313)	0.810	+3.37%
Loss Cost	2011.2	0.028 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.098; p = 0.642)	0.834	+2.83%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.104; p = 0.654)	0.827	+2.83%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.098; p = 0.919)	0.846	+2.34%
Loss Cost	2013.1	0.024 (CI = +/-0.012; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.105; p = 0.991)	0.844	+2.42%
Loss Cost	2013.2	0.020 (CI = +/-0.013; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.105; p = 0.665)	0.854	+2.00%
Loss Cost	2014.1	0.019 (CI = +/-0.015; p = 0.016)	0.011 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.113; p = 0.635)	0.851	+1.93%
Loss Cost	2014.2	0.017 (CI = +/-0.017; p = 0.046)	0.010 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.122; p = 0.562)	0.850	+1.76%
Loss Cost	2015.1	0.015 (CI = +/-0.020; p = 0.114)	0.010 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.132; p = 0.493)	0.850	+1.56%
Loss Cost	2015.2	0.015 (CI = +/-0.023; p = 0.170)	0.010 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.145; p = 0.526)	0.849	+1.55%
Loss Cost	2016.1	0.019 (CI = +/-0.026; p = 0.131)	0.010 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.156; p = 0.721)	0.853	+1.97%
Loss Cost	2016.2	0.021 (CI = +/-0.031; p = 0.162)	0.011 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.172; p = 0.798)	0.851	+2.11%
Loss Cost	2017.1	0.035 (CI = +/-0.029; p = 0.023)	0.011 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.155; p = 0.660)	0.897	+3.58%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.735)	0.155 (CI = +/-0.139; p = 0.030)	0.888	+4.57%
Severity	2006.2	0.046 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.815)	0.146 (CI = +/-0.142; p = 0.044)	0.885	+4.68%
Severity	2007.1	0.049 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.976)	0.123 (CI = +/-0.138; p = 0.078)	0.896	+5.00%
Severity	2007.2	0.049 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.964)	0.121 (CI = +/-0.142; p = 0.091)	0.889	+5.02%
Severity	2008.1	0.053 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.652)	0.089 (CI = +/-0.130; p = 0.174)	0.911	+5.49%
Severity	2008.2	0.056 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.522)	0.073 (CI = +/-0.131; p = 0.263)	0.912	+5.72%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.212)	0.036 (CI = +/-0.114; p = 0.518)	0.938	+6.28%
Severity	2009.2	0.063 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	0.022 (CI = +/-0.115; p = 0.701)	0.938	+6.51%
Severity	2010.1	0.066 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.085)	0.002 (CI = +/-0.114; p = 0.972)	0.941	+6.83%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	0.000 (CI = +/-0.119; p = 1.000)	0.935	+6.86%
Severity	2011.1	0.069 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.054)	-0.019 (CI = +/-0.119; p = 0.742)	0.936	+7.19%
Severity	2011.2	0.067 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.081)	-0.006 (CI = +/-0.124; p = 0.916)	0.928	+6.96%
Severity	2012.1	0.069 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.073)	-0.016 (CI = +/-0.130; p = 0.802)	0.923	+7.13%
Severity	2012.2	0.068 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.099)	-0.008 (CI = +/-0.137; p = 0.900)	0.912	+6.99%
Severity	2013.1	0.070 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.089)	-0.020 (CI = +/-0.145; p = 0.778)	0.904	+7.21%
Severity	2013.2	0.066 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.139)	0.000 (CI = +/-0.151; p = 0.995)	0.891	+6.81%
Severity	2014.1	0.063 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.004; p = 0.193)	0.015 (CI = +/-0.161; p = 0.850)	0.874	+6.51%
Severity	2014.2	0.055 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.004; p = 0.325)	0.057 (CI = +/-0.158; p = 0.458)	0.868	+5.61%
Severity	2015.1	0.055 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.004; p = 0.344)	0.055 (CI = +/-0.172; p = 0.509)	0.851	+5.66%
Severity	2015.2	0.048 (CI = +/-0.028; p = 0.003)	0.001 (CI = +/-0.004; p = 0.496)	0.088 (CI = +/-0.178; p = 0.309)	0.834	+4.88%
Severity	2016.1	0.053 (CI = +/-0.032; p = 0.003)	0.002 (CI = +/-0.005; p = 0.407)	0.064 (CI = +/-0.191; p = 0.484)	0.831	+5.47%
Severity	2016.2	0.057 (CI = +/-0.037; p = 0.006)	0.002 (CI = +/-0.005; p = 0.385)	0.050 (CI = +/-0.210; p = 0.612)	0.816	+5.83%
Severity	2017.1	0.075 (CI = +/-0.035; p = 0.001)	0.003 (CI = +/-0.004; p = 0.150)	-0.018 (CI = +/-0.183; p = 0.836)	0.882	+7.80%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	-0.208 (CI = +/-0.123; p = 0.002)	0.803	-1.12%
Frequency	2006.2	-0.013 (CI = +/-0.008; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.121; p = 0.003)	0.819	-1.33%
Frequency	2007.1	-0.015 (CI = +/-0.008; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.121; p = 0.006)	0.831	-1.53%
Frequency	2007.2	-0.015 (CI = +/-0.009; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.124; p = 0.006)	0.824	-1.47%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.121; p = 0.011)	0.843	-1.75%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.116; p = 0.023)	0.865	-2.07%
Frequency	2009.1	-0.024 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.112 (CI = +/-0.110; p = 0.046)	0.889	-2.42%
Frequency	2009.2	-0.027 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.108; p = 0.088)	0.899	-2.69%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.111; p = 0.138)	0.899	-2.84%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.105; p = 0.274)	0.915	-3.23%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.102; p = 0.481)	0.925	-3.56%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.101; p = 0.747)	0.931	-3.87%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.007 (CI = +/-0.106; p = 0.895)	0.928	-4.02%
Frequency	2012.2	-0.044 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.107; p = 0.799)	0.932	-4.35%
Frequency	2013.1	-0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.113; p = 0.711)	0.927	-4.47%
Frequency	2013.2	-0.046 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.121; p = 0.712)	0.919	-4.50%
Frequency	2014.1	-0.044 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.129; p = 0.856)	0.909	-4.31%
Frequency	2014.2	-0.037 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.127; p = 0.713)	0.909	-3.65%
Frequency	2015.1	-0.040 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.011 (CI = +/-0.137; p = 0.866)	0.903	-3.88%
Frequency	2015.2	-0.032 (CI = +/-0.022; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.137; p = 0.504)	0.900	-3.17%
Frequency	2016.1	-0.034 (CI = +/-0.025; p = 0.012)	0.009 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.151; p = 0.601)	0.889	-3.32%
Frequency	2016.2	-0.036 (CI = +/-0.029; p = 0.021)	0.008 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.166; p = 0.705)	0.877	-3.51%
Frequency	2017.1	-0.040 (CI = +/-0.034; p = 0.026)	0.008 (CI = +/-0.004; p = 0.001)	-0.014 (CI = +/-0.182; p = 0.866)	0.867	-3.91%

Collision

Coverage = CI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.070; p = 0.017)	0.121 (CI = +/-0.133; p = 0.072)	0.622	+1.95%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.071; p = 0.027)	0.129 (CI = +/-0.134; p = 0.060)	0.589	+1.84%
Loss Cost	2007.1	0.018 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.073; p = 0.027)	0.132 (CI = +/-0.137; p = 0.059)	0.575	+1.79%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.075; p = 0.030)	0.131 (CI = +/-0.141; p = 0.067)	0.556	+1.80%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.085 (CI = +/-0.078; p = 0.032)	0.133 (CI = +/-0.144; p = 0.069)	0.543	+1.77%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.004)	0.006 (CI = +/-0.005; p = 0.014)	0.141 (CI = +/-0.147; p = 0.059)	0.505	+1.63%
Loss Cost	2009.1	0.016 (CI = +/-0.011; p = 0.009)	-0.082 (CI = +/-0.082; p = 0.050)	0.144 (CI = +/-0.151; p = 0.060)	0.491	+1.57%
Loss Cost	2009.2	0.014 (CI = +/-0.012; p = 0.022)	-0.077 (CI = +/-0.085; p = 0.072)	0.151 (CI = +/-0.154; p = 0.055)	0.454	+1.45%
Loss Cost	2010.1	0.013 (CI = +/-0.013; p = 0.048)	-0.082 (CI = +/-0.087; p = 0.065)	0.157 (CI = +/-0.158; p = 0.051)	0.440	+1.32%
Loss Cost	2010.2	0.010 (CI = +/-0.014; p = 0.157)	-0.069 (CI = +/-0.087; p = 0.115)	0.175 (CI = +/-0.156; p = 0.029)	0.398	+0.96%
Loss Cost	2011.1	0.007 (CI = +/-0.014; p = 0.334)	-0.078 (CI = +/-0.088; p = 0.079)	0.189 (CI = +/-0.157; p = 0.020)	0.396	+0.68%
Loss Cost	2011.2	0.002 (CI = +/-0.014; p = 0.791)	-0.061 (CI = +/-0.085; p = 0.148)	0.213 (CI = +/-0.150; p = 0.008)	0.377	+0.19%
Loss Cost	2012.1	-0.001 (CI = +/-0.015; p = 0.902)	-0.070 (CI = +/-0.086; p = 0.108)	0.225 (CI = +/-0.152; p = 0.006)	0.387	-0.09%
Loss Cost	2012.2	-0.006 (CI = +/-0.016; p = 0.468)	-0.055 (CI = +/-0.085; p = 0.193)	0.247 (CI = +/-0.149; p = 0.003)	0.390	-0.57%
Loss Cost	2013.1	-0.009 (CI = +/-0.017; p = 0.321)	-0.062 (CI = +/-0.087; p = 0.152)	0.258 (CI = +/-0.153; p = 0.002)	0.406	-0.85%
Loss Cost	2013.2	-0.013 (CI = +/-0.019; p = 0.160)	-0.050 (CI = +/-0.089; p = 0.252)	0.277 (CI = +/-0.154; p = 0.001)	0.420	-1.30%
Loss Cost	2014.1	-0.017 (CI = +/-0.020; p = 0.085)	-0.060 (CI = +/-0.090; p = 0.177)	0.294 (CI = +/-0.156; p = 0.001)	0.455	-1.73%
Loss Cost	2014.2	-0.021 (CI = +/-0.023; p = 0.070)	-0.052 (CI = +/-0.094; p = 0.259)	0.307 (CI = +/-0.163; p = 0.001)	0.462	-2.05%
Loss Cost	2015.1	-0.027 (CI = +/-0.024; p = 0.032)	-0.064 (CI = +/-0.094; p = 0.170)	0.328 (CI = +/-0.163; p = 0.001)	0.511	-2.65%
Loss Cost	2015.2	-0.029 (CI = +/-0.028; p = 0.043)	-0.059 (CI = +/-0.101; p = 0.232)	0.336 (CI = +/-0.175; p = 0.001)	0.510	-2.88%
Loss Cost	2016.1	-0.033 (CI = +/-0.032; p = 0.047)	-0.064 (CI = +/-0.107; p = 0.215)	0.347 (CI = +/-0.186; p = 0.001)	0.513	-3.21%
Loss Cost	2016.2	-0.034 (CI = +/-0.038; p = 0.077)	-0.062 (CI = +/-0.117; p = 0.270)	0.351 (CI = +/-0.203; p = 0.003)	0.507	-3.35%
Loss Cost	2017.1	-0.031 (CI = +/-0.045; p = 0.154)	-0.058 (CI = +/-0.125; p = 0.327)	0.344 (CI = +/-0.221; p = 0.006)	0.486	-3.09%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.055; p = 0.001)	0.142 (CI = +/-0.105; p = 0.009)	0.919	+4.66%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.054; p = 0.000)	0.132 (CI = +/-0.103; p = 0.014)	0.922	+4.82%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.053; p = 0.001)	0.122 (CI = +/-0.100; p = 0.019)	0.928	+5.00%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.001)	0.117 (CI = +/-0.102; p = 0.026)	0.925	+5.08%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.001)	0.101 (CI = +/-0.093; p = 0.034)	0.939	+5.36%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.000)	0.088 (CI = +/-0.088; p = 0.049)	0.946	+5.60%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.041; p = 0.000)	0.072 (CI = +/-0.076; p = 0.062)	0.961	+5.91%
Severity	2009.2	0.060 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.060 (CI = +/-0.071; p = 0.093)	0.966	+6.14%
Severity	2010.1	0.061 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.040; p = 0.000)	0.055 (CI = +/-0.071; p = 0.125)	0.966	+6.24%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.041; p = 0.000)	0.051 (CI = +/-0.073; p = 0.164)	0.963	+6.33%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.048 (CI = +/-0.075; p = 0.203)	0.961	+6.40%
Severity	2011.2	0.061 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	0.052 (CI = +/-0.077; p = 0.178)	0.955	+6.31%
Severity	2012.1	0.061 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.045; p = 0.000)	0.054 (CI = +/-0.080; p = 0.171)	0.951	+6.24%
Severity	2012.2	0.060 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.048; p = 0.001)	0.055 (CI = +/-0.084; p = 0.183)	0.944	+6.23%
Severity	2013.1	0.060 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.050; p = 0.001)	0.058 (CI = +/-0.087; p = 0.178)	0.938	+6.15%
Severity	2013.2	0.058 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.052; p = 0.002)	0.065 (CI = +/-0.090; p = 0.145)	0.929	+5.97%
Severity	2014.1	0.054 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.000)	0.081 (CI = +/-0.084; p = 0.057)	0.933	+5.53%
Severity	2014.2	0.050 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.098 (CI = +/-0.081; p = 0.021)	0.930	+5.08%
Severity	2015.1	0.047 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.048; p = 0.001)	0.106 (CI = +/-0.083; p = 0.016)	0.926	+4.83%
Severity	2015.2	0.044 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.002)	0.116 (CI = +/-0.086; p = 0.012)	0.914	+4.53%
Severity	2016.1	0.045 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.004)	0.114 (CI = +/-0.092; p = 0.019)	0.908	+4.59%
Severity	2016.2	0.051 (CI = +/-0.018; p = 0.000)	-0.096 (CI = +/-0.053; p = 0.002)	0.096 (CI = +/-0.093; p = 0.044)	0.914	+5.19%
Severity	2017.1	0.059 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.046; p = 0.002)	0.073 (CI = +/-0.081; p = 0.076)	0.942	+6.08%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.088; p = 0.805)	-0.020 (CI = +/-0.167; p = 0.805)	0.536	-2.59%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.086; p = 0.579)	-0.003 (CI = +/-0.163; p = 0.966)	0.577	-2.84%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.086; p = 0.749)	0.010 (CI = +/-0.161; p = 0.897)	0.603	-3.06%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.088; p = 0.706)	0.014 (CI = +/-0.165; p = 0.862)	0.588	-3.12%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.086; p = 0.927)	0.032 (CI = +/-0.161; p = 0.691)	0.628	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.083; p = 0.636)	0.053 (CI = +/-0.154; p = 0.489)	0.676	-3.76%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.080; p = 0.886)	0.072 (CI = +/-0.146; p = 0.321)	0.720	-4.10%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.078; p = 0.624)	0.090 (CI = +/-0.142; p = 0.202)	0.747	-4.42%
Frequency	2010.1	-0.047 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.079; p = 0.776)	0.102 (CI = +/-0.143; p = 0.154)	0.752	-4.63%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.027 (CI = +/-0.075; p = 0.462)	0.125 (CI = +/-0.134; p = 0.068)	0.791	-5.05%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.073; p = 0.656)	0.141 (CI = +/-0.130; p = 0.035)	0.811	-5.37%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.029 (CI = +/-0.071; p = 0.399)	0.161 (CI = +/-0.126; p = 0.014)	0.831	-5.76%
Frequency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.072; p = 0.516)	0.171 (CI = +/-0.127; p = 0.011)	0.827	-5.96%
Frequency	2012.2	-0.066 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.070; p = 0.284)	0.191 (CI = +/-0.122; p = 0.004)	0.847	-6.40%
Frequency	2013.1	-0.068 (CI = +/-0.014; p = 0.000)	0.032 (CI = +/-0.072; p = 0.370)	0.200 (CI = +/-0.126; p = 0.004)	0.839	-6.59%
Frequency	2013.2	-0.071 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.074; p = 0.280)	0.212 (CI = +/-0.129; p = 0.003)	0.830	-6.86%
Frequency	2014.1	-0.071 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.078; p = 0.309)	0.213 (CI = +/-0.136; p = 0.004)	0.805	-6.88%
Frequency	2014.2	-0.070 (CI = +/-0.020; p = 0.000)	0.037 (CI = +/-0.083; p = 0.367)	0.209 (CI = +/-0.144; p = 0.007)	0.762	-6.79%
Frequency	2015.1	-0.074 (CI = +/-0.022; p = 0.000)	0.029 (CI = +/-0.086; p = 0.479)	0.222 (CI = +/-0.149; p = 0.006)	0.753	-7.13%
Frequency	2015.2	-0.074 (CI = +/-0.026; p = 0.000)	0.028 (CI = +/-0.093; p = 0.525)	0.220 (CI = +/-0.160; p = 0.011)	0.696	-7.09%
Frequency	2016.1	-0.078 (CI = +/-0.029; p = 0.000)	0.022 (CI = +/-0.097; p = 0.637)	0.233 (CI = +/-0.169; p = 0.011)	0.675	-7.46%
Frequency	2016.2	-0.085 (CI = +/-0.034; p = 0.000)	0.034 (CI = +/-0.103; p = 0.479)	0.255 (CI = +/-0.178; p = 0.009)	0.662	-8.11%
Frequency	2017.1	-0.090 (CI = +/-0.039; p = 0.000)	0.027 (CI = +/-0.108; p = 0.595)	0.271 (CI = +/-0.190; p = 0.009)	0.638	-8.64%

Collision

Coverage = CL
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.143; p = 0.088)	0.562	+1.95%
Loss Cost	2006.2	0.018 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.143; p = 0.066)	0.535	+1.79%
Loss Cost	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.134 (CI = +/-0.146; p = 0.071)	0.517	+1.78%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	0.136 (CI = +/-0.150; p = 0.073)	0.496	+1.74%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.002)	0.135 (CI = +/-0.153; p = 0.082)	0.482	+1.76%
Loss Cost	2008.2	0.015 (CI = +/-0.011; p = 0.008)	0.006 (CI = +/-0.005; p = 0.014)	0.450	+1.56%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.013)	0.146 (CI = +/-0.159; p = 0.069)	0.433	+1.56%
Loss Cost	2009.2	0.014 (CI = +/-0.013; p = 0.036)	0.156 (CI = +/-0.161; p = 0.056)	0.402	+1.37%
Loss Cost	2010.1	0.013 (CI = +/-0.014; p = 0.061)	0.159 (CI = +/-0.166; p = 0.059)	0.382	+1.31%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.207)	0.181 (CI = +/-0.160; p = 0.028)	0.357	+0.88%
Loss Cost	2011.1	0.007 (CI = +/-0.015; p = 0.367)	0.192 (CI = +/-0.164; p = 0.024)	0.336	+0.67%
Loss Cost	2011.2	0.001 (CI = +/-0.015; p = 0.892)	0.218 (CI = +/-0.154; p = 0.007)	0.343	+0.10%
Loss Cost	2012.1	-0.001 (CI = +/-0.016; p = 0.887)	0.228 (CI = +/-0.158; p = 0.007)	0.336	-0.11%
Loss Cost	2012.2	-0.007 (CI = +/-0.016; p = 0.403)	0.253 (CI = +/-0.152; p = 0.002)	0.367	-0.67%
Loss Cost	2013.1	-0.009 (CI = +/-0.018; p = 0.322)	0.261 (CI = +/-0.157; p = 0.002)	0.369	-0.87%
Loss Cost	2013.2	-0.014 (CI = +/-0.019; p = 0.130)	0.283 (CI = +/-0.155; p = 0.001)	0.408	-1.41%
Loss Cost	2014.1	-0.018 (CI = +/-0.021; p = 0.087)	0.297 (CI = +/-0.159; p = 0.001)	0.426	-1.76%
Loss Cost	2014.2	-0.022 (CI = +/-0.023; p = 0.053)	0.314 (CI = +/-0.163; p = 0.001)	0.451	-2.20%
Loss Cost	2015.1	-0.027 (CI = +/-0.025; p = 0.034)	0.332 (CI = +/-0.168; p = 0.001)	0.478	-2.70%
Loss Cost	2015.2	-0.032 (CI = +/-0.028; p = 0.031)	0.346 (CI = +/-0.176; p = 0.001)	0.492	-3.10%
Loss Cost	2016.1	-0.033 (CI = +/-0.033; p = 0.046)	0.352 (CI = +/-0.189; p = 0.001)	0.489	-3.28%
Loss Cost	2016.2	-0.037 (CI = +/-0.038; p = 0.053)	0.365 (CI = +/-0.202; p = 0.002)	0.494	-3.67%
Loss Cost	2017.1	-0.032 (CI = +/-0.045; p = 0.141)	0.350 (CI = +/-0.219; p = 0.004)	0.484	-3.19%
Severity	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.121; p = 0.022)	0.891	+4.66%
Severity	2006.2	0.046 (CI = +/-0.007; p = 0.000)	0.138 (CI = +/-0.123; p = 0.029)	0.889	+4.75%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.124 (CI = +/-0.118; p = 0.040)	0.900	+4.99%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.121; p = 0.047)	0.893	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.110; p = 0.064)	0.914	+5.35%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.110; p = 0.089)	0.914	+5.51%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.097; p = 0.127)	0.936	+5.90%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.098; p = 0.168)	0.935	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.097; p = 0.232)	0.936	+6.23%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.101; p = 0.238)	0.929	+6.20%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.102; p = 0.313)	0.928	+6.38%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.102; p = 0.234)	0.921	+6.17%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.106; p = 0.268)	0.914	+6.22%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.109; p = 0.229)	0.903	+6.05%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.114; p = 0.266)	0.894	+6.12%
Severity	2013.2	0.056 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.114; p = 0.179)	0.883	+5.76%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.087 (CI = +/-0.118; p = 0.139)	0.868	+5.48%
Severity	2014.2	0.047 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.110; p = 0.049)	0.868	+4.81%
Severity	2015.1	0.046 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.117; p = 0.059)	0.852	+4.76%
Severity	2015.2	0.041 (CI = +/-0.019; p = 0.000)	0.131 (CI = +/-0.116; p = 0.030)	0.840	+4.17%
Severity	2016.1	0.044 (CI = +/-0.021; p = 0.001)	0.121 (CI = +/-0.123; p = 0.053)	0.834	+4.49%
Severity	2016.2	0.045 (CI = +/-0.025; p = 0.002)	0.117 (CI = +/-0.133; p = 0.080)	0.818	+4.64%
Severity	2017.1	0.058 (CI = +/-0.025; p = 0.000)	0.082 (CI = +/-0.122; p = 0.168)	0.868	+5.92%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.165; p = 0.800)	0.549	-2.59%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.161; p = 0.952)	0.586	-2.83%
Frequency	2007.1	-0.031 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.159; p = 0.899)	0.615	-3.06%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.162; p = 0.870)	0.599	-3.11%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.158; p = 0.686)	0.640	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.151; p = 0.494)	0.685	-3.74%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.144; p = 0.313)	0.729	-4.10%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.140; p = 0.203)	0.754	-4.40%
Frequency	2010.1	-0.047 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.140; p = 0.148)	0.760	-4.63%
Frequency	2010.2	-0.051 (CI = +/-0.012; p = 0.000)	0.122 (CI = +/-0.133; p = 0.070)	0.795	-5.02%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.128; p = 0.032)	0.817	-5.37%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.158 (CI = +/-0.124; p = 0.015)	0.833	-5.72%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.170 (CI = +/-0.125; p = 0.010)	0.832	-5.96%
Frequency	2012.2	-0.065 (CI = +/-0.013; p = 0.000)	0.187 (CI = +/-0.122; p = 0.004)	0.845	-6.34%
Frequency	2013.1	-0.068 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.125; p = 0.003)	0.840	-6.58%
Frequency	2013.2	-0.070 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.129; p = 0.003)	0.828	-6.78%
Frequency	2014.1	-0.071 (CI = +/-0.018; p = 0.000)	0.211 (CI = +/-0.136; p = 0.004)	0.804	-6.86%
Frequency	2014.2	-0.069 (CI = +/-0.020; p = 0.000)	0.204 (CI = +/-0.142; p = 0.008)	0.763	-6.69%
Frequency	2015.1	-0.074 (CI = +/-0.022; p = 0.000)	0.220 (CI = +/-0.146; p = 0.006)	0.760	-7.12%
Frequency	2015.2	-0.072 (CI = +/-0.025; p = 0.000)	0.215 (CI = +/-0.155; p = 0.010)	0.708	-6.99%
Frequency	2016.1	-0.077 (CI = +/-0.028; p = 0.000)	0.231 (CI = +/-0.163; p = 0.009)	0.693	-7.44%
Frequency	2016.2	-0.083 (CI = +/-0.032; p = 0.000)	0.248 (CI = +/-0.172; p = 0.008)	0.674	-7.94%
Frequency	2017.1	-0.090 (CI = +/-0.037; p = 0.000)	0.268 (CI = +/-0.183; p = 0.008)	0.660	-8.60%

Comprehensive

Coverage = CM
 End Trend Period = 2024.1
 Excluded Points = 2017.1
 Parameters Included: trend_level_change, seasonality, Mobility
 Future Trend Start Date = 2018-01-01

Fit	Start Date	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	-0.135 (CI = +/-0.139; p = 0.056)	0.001 (CI = +/-0.008; p = 0.884)	0.092 (CI = +/-0.037; p = 0.000)	0.455	0.00%	+9.62%
Loss Cost	2006.2	-0.114 (CI = +/-0.137; p = 0.099)	0.001 (CI = +/-0.008; p = 0.824)	0.089 (CI = +/-0.036; p = 0.000)	0.447	0.00%	+9.31%
Loss Cost	2007.1	-0.140 (CI = +/-0.127; p = 0.032)	0.001 (CI = +/-0.007; p = 0.786)	0.085 (CI = +/-0.033; p = 0.000)	0.491	0.00%	+8.89%
Loss Cost	2007.2	-0.114 (CI = +/-0.120; p = 0.062)	0.001 (CI = +/-0.007; p = 0.691)	0.082 (CI = +/-0.031; p = 0.000)	0.495	0.00%	+8.50%
Loss Cost	2008.1	-0.130 (CI = +/-0.118; p = 0.031)	0.001 (CI = +/-0.007; p = 0.666)	0.079 (CI = +/-0.030; p = 0.000)	0.513	0.00%	+8.24%
Loss Cost	2008.2	-0.102 (CI = +/-0.108; p = 0.062)	0.006 (CI = +/-0.005; p = 0.014)	0.075 (CI = +/-0.027; p = 0.000)	0.530	0.00%	+7.81%
Loss Cost	2009.1	-0.124 (CI = +/-0.098; p = 0.015)	0.002 (CI = +/-0.005; p = 0.470)	0.072 (CI = +/-0.025; p = 0.000)	0.584	0.00%	+7.45%
Loss Cost	2009.2	-0.105 (CI = +/-0.094; p = 0.031)	0.002 (CI = +/-0.005; p = 0.380)	0.069 (CI = +/-0.023; p = 0.000)	0.585	0.00%	+7.14%
Loss Cost	2010.1	-0.122 (CI = +/-0.088; p = 0.009)	0.002 (CI = +/-0.005; p = 0.323)	0.066 (CI = +/-0.022; p = 0.000)	0.626	0.00%	+6.85%
Loss Cost	2010.2	-0.099 (CI = +/-0.080; p = 0.017)	0.003 (CI = +/-0.004; p = 0.205)	0.063 (CI = +/-0.019; p = 0.000)	0.648	0.00%	+6.49%
Loss Cost	2011.1	-0.101 (CI = +/-0.083; p = 0.019)	0.003 (CI = +/-0.004; p = 0.213)	0.062 (CI = +/-0.020; p = 0.000)	0.645	0.00%	+6.45%
Loss Cost	2011.2	-0.081 (CI = +/-0.076; p = 0.038)	0.003 (CI = +/-0.004; p = 0.123)	0.059 (CI = +/-0.018; p = 0.000)	0.663	0.00%	+6.10%
Loss Cost	2012.1	-0.092 (CI = +/-0.074; p = 0.017)	0.003 (CI = +/-0.004; p = 0.100)	0.057 (CI = +/-0.017; p = 0.000)	0.685	0.00%	+5.89%
Loss Cost	2012.2	-0.074 (CI = +/-0.068; p = 0.035)	0.003 (CI = +/-0.003; p = 0.049)	0.054 (CI = +/-0.016; p = 0.000)	0.700	0.00%	+5.57%
Loss Cost	2013.1	-0.080 (CI = +/-0.070; p = 0.028)	0.003 (CI = +/-0.003; p = 0.048)	0.053 (CI = +/-0.016; p = 0.000)	0.701	0.00%	+5.45%
Loss Cost	2013.2	-0.067 (CI = +/-0.070; p = 0.059)	0.004 (CI = +/-0.003; p = 0.032)	0.051 (CI = +/-0.016; p = 0.000)	0.694	0.00%	+5.21%
Loss Cost	2014.1	-0.081 (CI = +/-0.060; p = 0.011)	0.004 (CI = +/-0.003; p = 0.012)	0.048 (CI = +/-0.014; p = 0.000)	0.756	0.00%	+4.88%
Loss Cost	2014.2	-0.076 (CI = +/-0.064; p = 0.023)	0.004 (CI = +/-0.003; p = 0.012)	0.047 (CI = +/-0.014; p = 0.000)	0.736	0.00%	+4.77%
Loss Cost	2015.1	-0.085 (CI = +/-0.062; p = 0.011)	0.004 (CI = +/-0.003; p = 0.008)	0.044 (CI = +/-0.014; p = 0.000)	0.757	0.00%	+4.53%
Loss Cost	2015.2	-0.068 (CI = +/-0.059; p = 0.026)	0.004 (CI = +/-0.002; p = 0.003)	0.041 (CI = +/-0.013; p = 0.000)	0.767	0.00%	+4.16%
Loss Cost	2016.1	-0.072 (CI = +/-0.062; p = 0.026)	0.004 (CI = +/-0.003; p = 0.003)	0.040 (CI = +/-0.014; p = 0.000)	0.763	0.00%	+4.04%
Loss Cost	2016.2	-0.079 (CI = +/-0.067; p = 0.025)	0.004 (CI = +/-0.003; p = 0.006)	0.042 (CI = +/-0.016; p = 0.000)	0.763	0.00%	+4.24%
Severity	2006.1	-0.245 (CI = +/-0.080; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.511)	0.108 (CI = +/-0.021; p = 0.000)	0.821	0.00%	+11.38%
Severity	2006.2	-0.235 (CI = +/-0.080; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.542)	0.106 (CI = +/-0.021; p = 0.000)	0.819	0.00%	+11.23%
Severity	2007.1	-0.245 (CI = +/-0.079; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.542)	0.105 (CI = +/-0.021; p = 0.000)	0.832	0.00%	+11.06%
Severity	2007.2	-0.235 (CI = +/-0.078; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.578)	0.103 (CI = +/-0.020; p = 0.000)	0.831	0.00%	+10.90%
Severity	2008.1	-0.238 (CI = +/-0.081; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.587)	0.103 (CI = +/-0.021; p = 0.000)	0.831	0.00%	+10.85%
Severity	2008.2	-0.229 (CI = +/-0.082; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.622)	0.102 (CI = +/-0.021; p = 0.000)	0.825	0.00%	+10.72%
Severity	2009.1	-0.237 (CI = +/-0.083; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.631)	0.101 (CI = +/-0.021; p = 0.000)	0.832	0.00%	+10.58%
Severity	2009.2	-0.228 (CI = +/-0.084; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.674)	0.099 (CI = +/-0.021; p = 0.000)	0.826	0.00%	+10.42%
Severity	2010.1	-0.235 (CI = +/-0.085; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.686)	0.098 (CI = +/-0.021; p = 0.000)	0.831	0.00%	+10.29%
Severity	2010.2	-0.222 (CI = +/-0.085; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.743)	0.096 (CI = +/-0.021; p = 0.000)	0.827	0.00%	+10.08%
Severity	2011.1	-0.226 (CI = +/-0.088; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.754)	0.095 (CI = +/-0.021; p = 0.000)	0.827	0.00%	+10.01%
Severity	2011.2	-0.208 (CI = +/-0.085; p = 0.000)	0.000 (CI = +/-0.004; p = 0.840)	0.092 (CI = +/-0.020; p = 0.000)	0.831	0.00%	+9.69%
Severity	2012.1	-0.224 (CI = +/-0.078; p = 0.000)	0.000 (CI = +/-0.004; p = 0.866)	0.090 (CI = +/-0.018; p = 0.000)	0.860	0.00%	+9.38%
Severity	2012.2	-0.206 (CI = +/-0.073; p = 0.000)	0.000 (CI = +/-0.004; p = 0.986)	0.087 (CI = +/-0.017; p = 0.000)	0.867	0.00%	+9.05%
Severity	2013.1	-0.215 (CI = +/-0.073; p = 0.000)	0.000 (CI = +/-0.003; p = 0.982)	0.085 (CI = +/-0.017; p = 0.000)	0.876	0.00%	+8.85%
Severity	2013.2	-0.204 (CI = +/-0.074; p = 0.000)	0.000 (CI = +/-0.003; p = 0.897)	0.083 (CI = +/-0.017; p = 0.000)	0.868	0.00%	+8.64%
Severity	2014.1	-0.218 (CI = +/-0.068; p = 0.000)	0.000 (CI = +/-0.003; p = 0.823)	0.080 (CI = +/-0.016; p = 0.000)	0.893	0.00%	+8.32%
Severity	2014.2	-0.207 (CI = +/-0.070; p = 0.000)	0.001 (CI = +/-0.003; p = 0.730)	0.078 (CI = +/-0.016; p = 0.000)	0.882	0.00%	+8.11%
Severity	2015.1	-0.213 (CI = +/-0.072; p = 0.000)	0.001 (CI = +/-0.003; p = 0.698)	0.076 (CI = +/-0.016; p = 0.000)	0.885	0.00%	+7.94%
Severity	2015.2	-0.185 (CI = +/-0.054; p = 0.000)	0.001 (CI = +/-0.002; p = 0.312)	0.070 (CI = +/-0.012; p = 0.000)	0.920	0.00%	+7.29%
Severity	2016.1	-0.188 (CI = +/-0.057; p = 0.000)	0.001 (CI = +/-0.002; p = 0.307)	0.069 (CI = +/-0.013; p = 0.000)	0.919	0.00%	+7.19%
Severity	2016.2	-0.171 (CI = +/-0.054; p = 0.000)	0.001 (CI = +/-0.002; p = 0.150)	0.065 (CI = +/-0.013; p = 0.000)	0.916	0.00%	+6.73%
Frequency	2006.1	0.110 (CI = +/-0.084; p = 0.012)	0.002 (CI = +/-0.005; p = 0.387)	-0.016 (CI = +/-0.023; p = 0.159)	0.183	0.00%	-1.58%
Frequency	2006.2	0.121 (CI = +/-0.084; p = 0.006)	0.002 (CI = +/-0.005; p = 0.346)	-0.017 (CI = +/-0.022; p = 0.119)	0.228	0.00%	-1.73%
Frequency	2007.1	0.105 (CI = +/-0.078; p = 0.010)	0.002 (CI = +/-0.005; p = 0.293)	-0.020 (CI = +/-0.020; p = 0.059)	0.255	0.00%	-1.95%
Frequency	2007.2	0.121 (CI = +/-0.074; p = 0.002)	0.003 (CI = +/-0.004; p = 0.223)	-0.022 (CI = +/-0.019; p = 0.028)	0.344	0.00%	-2.16%
Frequency	2008.1	0.107 (CI = +/-0.070; p = 0.004)	0.003 (CI = +/-0.004; p = 0.179)	-0.024 (CI = +/-0.018; p = 0.011)	0.385	0.00%	-2.35%
Frequency	2008.2	0.127 (CI = +/-0.060; p = 0.000)	0.003 (CI = +/-0.003; p = 0.081)	-0.027 (CI = +/-0.015; p = 0.001)	0.550	0.00%	-2.63%
Frequency	2009.1	0.113 (CI = +/-0.052; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	-0.029 (CI = +/-0.013; p = 0.000)	0.636	0.00%	-2.83%
Frequency	2009.2	0.123 (CI = +/-0.050; p = 0.000)	0.003 (CI = +/-0.003; p = 0.025)	-0.030 (CI = +/-0.012; p = 0.000)	0.685	0.00%	-2.97%
Frequency	2010.1	0.113 (CI = +/-0.046; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	-0.032 (CI = +/-0.011; p = 0.000)	0.734	0.00%	-3.12%
Frequency	2010.2	0.123 (CI = +/-0.044; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	-0.033 (CI = +/-0.011; p = 0.000)	0.778	0.00%	-3.26%
Frequency	2011.1	0.125 (CI = +/-0.046; p = 0.000)	0.003 (CI = +/-0.002; p = 0.008)	-0.033 (CI = +/-0.011; p = 0.000)	0.778	0.00%	-3.23%
Frequency	2011.2	0.127 (CI = +/-0.048; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	-0.033 (CI = +/-0.011; p = 0.000)	0.771	0.00%	-3.27%
Frequency	2012.1	0.132 (CI = +/-0.049; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	-0.032 (CI = +/-0.011; p = 0.000)	0.779	0.00%	-3.19%
Frequency	2012.2	0.132 (CI = +/-0.051; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	-0.032 (CI = +/-0.012; p = 0.000)	0.762	0.00%	-3.19%
Frequency	2013.1	0.135 (CI = +/-0.053; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	-0.032 (CI = +/-0.012; p = 0.000)	0.764	0.00%	-3.12%
Frequency	2013.2	0.137 (CI = +/-0.057; p = 0.000)	0.003 (CI = +/-0.003; p = 0.015)	-0.032 (CI = +/-0.013; p = 0.000)	0.748	0.00%	-3.15%
Frequency	2014.1	0.136 (CI = +/-0.060; p = 0.000)	0.003 (CI = +/-0.003; p = 0.018)	-0.032 (CI = +/-0.014; p = 0.000)	0.746	0.00%	-3.18%
Frequency	2014.2	0.131 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.003; p = 0.025)	-0.031 (CI = +/-0.014; p = 0.000)	0.708	0.00%	-3.08%
Frequency	2015.1	0.128 (CI = +/-0.066; p = 0.001)	0.003 (CI = +/-0.003; p = 0.028)	-0.032 (CI = +/-0.015; p = 0.000)	0.710	0.00%	-3.15%
Frequency	2015.2	0.117 (CI = +/-0.069; p = 0.003)	0.003 (CI = +/-0.003; p = 0.038)	-0.030 (CI = +/-0.016; p = 0.001)	0.652	0.00%	-2.92%
Frequency	2016.1	0.116 (CI = +/-0.074; p = 0.005)	0.003 (CI = +/-0.003; p = 0.046)	-0.030 (CI = +/-0.017; p = 0.002)	0.643	0.00%	-2.93%
Frequency	2016.2	0.092 (CI = +/-0.066; p = 0.011)	0.003 (CI = +/-0.003; p = 0.053)	-0.024 (CI = +/-0.015; p = 0.006)	0.562	0.00%	-2.33%

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	0.047 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.083; p = 0.045)	0.811	+4.86%
Loss Cost	2006.2	0.047 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.086; p = 0.061)	0.793	+4.80%
Loss Cost	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.086; p = 0.037)	0.781	+4.62%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.086; p = 0.062)	0.757	+4.44%
Loss Cost	2008.1	0.043 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.089; p = 0.066)	0.742	+4.42%
Loss Cost	2008.2	0.041 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.714	+4.17%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.088; p = 0.080)	0.692	+3.99%
Loss Cost	2009.2	0.038 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.090; p = 0.118)	0.653	+3.85%
Loss Cost	2010.1	0.037 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.093; p = 0.102)	0.627	+3.73%
Loss Cost	2010.2	0.034 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.093; p = 0.163)	0.574	+3.48%
Loss Cost	2011.1	0.036 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.095; p = 0.230)	0.585	+3.67%
Loss Cost	2011.2	0.034 (CI = +/-0.013; p = 0.000)	-0.046 (CI = +/-0.097; p = 0.332)	0.524	+3.43%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	-0.049 (CI = +/-0.101; p = 0.329)	0.491	+3.38%
Loss Cost	2012.2	0.031 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.104; p = 0.449)	0.417	+3.12%
Loss Cost	2013.1	0.031 (CI = +/-0.016; p = 0.001)	-0.037 (CI = +/-0.109; p = 0.489)	0.394	+3.17%
Loss Cost	2013.2	0.029 (CI = +/-0.018; p = 0.003)	-0.030 (CI = +/-0.114; p = 0.590)	0.320	+2.98%
Loss Cost	2014.1	0.027 (CI = +/-0.019; p = 0.010)	-0.039 (CI = +/-0.117; p = 0.489)	0.255	+2.70%
Loss Cost	2014.2	0.026 (CI = +/-0.022; p = 0.023)	-0.036 (CI = +/-0.124; p = 0.548)	0.190	+2.60%
Loss Cost	2015.1	0.024 (CI = +/-0.024; p = 0.052)	-0.042 (CI = +/-0.131; p = 0.502)	0.138	+2.39%
Loss Cost	2015.2	0.019 (CI = +/-0.026; p = 0.150)	-0.026 (CI = +/-0.135; p = 0.686)	0.021	+1.87%
Loss Cost	2016.1	0.017 (CI = +/-0.029; p = 0.232)	-0.030 (CI = +/-0.144; p = 0.660)	-0.015	+1.73%
Loss Cost	2016.2	0.016 (CI = +/-0.034; p = 0.318)	-0.028 (CI = +/-0.156; p = 0.707)	-0.060	+1.64%
Loss Cost	2017.1	0.015 (CI = +/-0.039; p = 0.428)	-0.032 (CI = +/-0.168; p = 0.687)	-0.090	+1.47%
Severity	2006.1	0.044 (CI = +/-0.005; p = 0.000)	-0.207 (CI = +/-0.055; p = 0.000)	0.911	+4.54%
Severity	2006.2	0.045 (CI = +/-0.005; p = 0.000)	-0.212 (CI = +/-0.055; p = 0.000)	0.907	+4.61%
Severity	2007.1	0.046 (CI = +/-0.006; p = 0.000)	-0.208 (CI = +/-0.056; p = 0.000)	0.907	+4.68%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.058; p = 0.000)	0.901	+4.76%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.053; p = 0.000)	0.921	+4.98%
Severity	2008.2	0.050 (CI = +/-0.006; p = 0.000)	-0.206 (CI = +/-0.053; p = 0.000)	0.921	+5.11%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.053; p = 0.000)	0.926	+5.26%
Severity	2009.2	0.052 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.053; p = 0.000)	0.924	+5.37%
Severity	2010.1	0.054 (CI = +/-0.006; p = 0.000)	-0.197 (CI = +/-0.052; p = 0.000)	0.931	+5.55%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.054; p = 0.000)	0.924	+5.62%
Severity	2011.1	0.057 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.049; p = 0.000)	0.942	+5.90%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	-0.187 (CI = +/-0.051; p = 0.000)	0.932	+5.87%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	-0.188 (CI = +/-0.053; p = 0.000)	0.928	+5.85%
Severity	2012.2	0.056 (CI = +/-0.008; p = 0.000)	-0.185 (CI = +/-0.055; p = 0.000)	0.915	+5.77%
Severity	2013.1	0.057 (CI = +/-0.009; p = 0.000)	-0.180 (CI = +/-0.057; p = 0.000)	0.915	+5.89%
Severity	2013.2	0.058 (CI = +/-0.009; p = 0.000)	-0.183 (CI = +/-0.060; p = 0.000)	0.902	+5.97%
Severity	2014.1	0.057 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.063; p = 0.000)	0.896	+5.92%
Severity	2014.2	0.058 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.067; p = 0.000)	0.877	+5.96%
Severity	2015.1	0.059 (CI = +/-0.013; p = 0.000)	-0.182 (CI = +/-0.070; p = 0.000)	0.875	+6.10%
Severity	2015.2	0.055 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.067; p = 0.000)	0.854	+5.62%
Severity	2016.1	0.056 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.071; p = 0.000)	0.851	+5.76%
Severity	2016.2	0.053 (CI = +/-0.016; p = 0.000)	-0.155 (CI = +/-0.074; p = 0.001)	0.808	+5.45%
Severity	2017.1	0.055 (CI = +/-0.018; p = 0.000)	-0.149 (CI = +/-0.078; p = 0.001)	0.810	+5.71%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.475)	0.122 (CI = +/-0.094; p = 0.012)	0.133	+0.31%
Frequency	2006.2	0.002 (CI = +/-0.009; p = 0.697)	0.130 (CI = +/-0.095; p = 0.009)	0.147	+0.18%
Frequency	2007.1	-0.001 (CI = +/-0.009; p = 0.896)	0.116 (CI = +/-0.093; p = 0.016)	0.117	-0.06%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.520)	0.130 (CI = +/-0.092; p = 0.007)	0.168	-0.30%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.251)	0.117 (CI = +/-0.090; p = 0.012)	0.168	-0.54%
Frequency	2008.2	-0.009 (CI = +/-0.009; p = 0.049)	0.137 (CI = +/-0.083; p = 0.002)	0.295	-0.90%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.008)	0.121 (CI = +/-0.078; p = 0.003)	0.354	-1.21%
Frequency	2009.2	-0.015 (CI = +/-0.009; p = 0.002)	0.134 (CI = +/-0.076; p = 0.001)	0.425	-1.45%
Frequency	2010.1	-0.017 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.072; p = 0.002)	0.490	-1.73%
Frequency	2010.2	-0.020 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.068; p = 0.000)	0.578	-2.03%
Frequency	2011.1	-0.021 (CI = +/-0.009; p = 0.000)	0.131 (CI = +/-0.071; p = 0.001)	0.583	-2.11%
Frequency	2011.2	-0.023 (CI = +/-0.009; p = 0.000)	0.140 (CI = +/-0.071; p = 0.000)	0.603	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.010; p = 0.000)	0.139 (CI = +/-0.074; p = 0.001)	0.599	-2.33%
Frequency	2012.2	-0.025 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.076; p = 0.001)	0.599	-2.50%
Frequency	2013.1	-0.026 (CI = +/-0.012; p = 0.000)	0.144 (CI = +/-0.080; p = 0.001)	0.598	-2.57%
Frequency	2013.2	-0.029 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.081; p = 0.001)	0.610	-2.82%
Frequency	2014.1	-0.031 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.083; p = 0.002)	0.629	-3.04%
Frequency	2014.2	-0.032 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.601	-3.18%
Frequency	2015.1	-0.036 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.089; p = 0.004)	0.630	-3.50%
Frequency	2015.2	-0.036 (CI = +/-0.018; p = 0.001)	0.142 (CI = +/-0.095; p = 0.006)	0.577	-3.55%
Frequency	2016.1	-0.039 (CI = +/-0.020; p = 0.001)	0.134 (CI = +/-0.100; p = 0.012)	0.590	-3.81%
Frequency	2016.2	-0.037 (CI = +/-0.023; p = 0.005)	0.128 (CI = +/-0.107; p = 0.023)	0.493	-3.61%
Frequency	2017.1	-0.041 (CI = +/-0.026; p = 0.005)	0.117 (CI = +/-0.112; p = 0.042)	0.516	-4.01%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2017.1
Parameters Included: seasonality, Mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	-0.132 (CI = +/-0.183; p = 0.151)	-0.008 (CI = +/-0.010; p = 0.135)	0.057	0.00%
Loss Cost	2006.2	-0.105 (CI = +/-0.181; p = 0.243)	-0.007 (CI = +/-0.010; p = 0.162)	0.032	0.00%
Loss Cost	2007.1	-0.137 (CI = +/-0.172; p = 0.116)	-0.006 (CI = +/-0.009; p = 0.169)	0.062	0.00%
Loss Cost	2007.2	-0.105 (CI = +/-0.166; p = 0.206)	-0.006 (CI = +/-0.009; p = 0.207)	0.030	0.00%
Loss Cost	2008.1	-0.126 (CI = +/-0.164; p = 0.127)	-0.005 (CI = +/-0.009; p = 0.226)	0.050	0.00%
Loss Cost	2008.2	-0.092 (CI = +/-0.156; p = 0.234)	0.006 (CI = +/-0.005; p = 0.014)	0.013	0.00%
Loss Cost	2009.1	-0.120 (CI = +/-0.148; p = 0.109)	-0.004 (CI = +/-0.008; p = 0.303)	0.050	0.00%
Loss Cost	2009.2	-0.094 (CI = +/-0.145; p = 0.193)	-0.003 (CI = +/-0.007; p = 0.376)	0.012	0.00%
Loss Cost	2010.1	-0.117 (CI = +/-0.140; p = 0.099)	-0.003 (CI = +/-0.007; p = 0.415)	0.047	0.00%
Loss Cost	2010.2	-0.088 (CI = +/-0.134; p = 0.189)	-0.002 (CI = +/-0.007; p = 0.527)	0.002	0.00%
Loss Cost	2011.1	-0.096 (CI = +/-0.138; p = 0.164)	-0.002 (CI = +/-0.007; p = 0.561)	0.010	0.00%
Loss Cost	2011.2	-0.068 (CI = +/-0.133; p = 0.301)	-0.001 (CI = +/-0.006; p = 0.709)	-0.036	0.00%
Loss Cost	2012.1	-0.086 (CI = +/-0.131; p = 0.189)	-0.001 (CI = +/-0.006; p = 0.784)	-0.006	0.00%
Loss Cost	2012.2	-0.059 (CI = +/-0.127; p = 0.343)	0.000 (CI = +/-0.006; p = 0.971)	-0.050	0.00%
Loss Cost	2013.1	-0.072 (CI = +/-0.129; p = 0.258)	0.000 (CI = +/-0.006; p = 0.961)	-0.029	0.00%
Loss Cost	2013.2	-0.049 (CI = +/-0.129; p = 0.431)	0.001 (CI = +/-0.006; p = 0.783)	-0.063	0.00%
Loss Cost	2014.1	-0.073 (CI = +/-0.121; p = 0.224)	0.001 (CI = +/-0.005; p = 0.636)	0.002	0.00%
Loss Cost	2014.2	-0.056 (CI = +/-0.125; p = 0.359)	0.002 (CI = +/-0.005; p = 0.515)	-0.022	0.00%
Loss Cost	2015.1	-0.074 (CI = +/-0.123; p = 0.217)	0.002 (CI = +/-0.005; p = 0.410)	0.044	0.00%
Loss Cost	2015.2	-0.044 (CI = +/-0.117; p = 0.429)	0.003 (CI = +/-0.005; p = 0.215)	0.052	0.00%
Loss Cost	2016.1	-0.058 (CI = +/-0.118; p = 0.307)	0.003 (CI = +/-0.005; p = 0.172)	0.109	0.00%
Loss Cost	2016.2	-0.045 (CI = +/-0.127; p = 0.451)	0.004 (CI = +/-0.005; p = 0.147)	0.109	0.00%
Severity	2006.1	-0.241 (CI = +/-0.162; p = 0.005)	-0.011 (CI = +/-0.009; p = 0.016)	0.258	0.00%
Severity	2006.2	-0.225 (CI = +/-0.164; p = 0.009)	-0.011 (CI = +/-0.009; p = 0.020)	0.234	0.00%
Severity	2007.1	-0.241 (CI = +/-0.165; p = 0.006)	-0.010 (CI = +/-0.009; p = 0.022)	0.255	0.00%
Severity	2007.2	-0.223 (CI = +/-0.167; p = 0.011)	-0.010 (CI = +/-0.009; p = 0.028)	0.228	0.00%
Severity	2008.1	-0.232 (CI = +/-0.171; p = 0.010)	-0.010 (CI = +/-0.009; p = 0.032)	0.236	0.00%
Severity	2008.2	-0.216 (CI = +/-0.175; p = 0.017)	-0.009 (CI = +/-0.009; p = 0.041)	0.207	0.00%
Severity	2009.1	-0.231 (CI = +/-0.177; p = 0.012)	-0.009 (CI = +/-0.009; p = 0.047)	0.225	0.00%
Severity	2009.2	-0.212 (CI = +/-0.180; p = 0.023)	-0.009 (CI = +/-0.009; p = 0.060)	0.192	0.00%
Severity	2010.1	-0.228 (CI = +/-0.184; p = 0.017)	-0.008 (CI = +/-0.009; p = 0.069)	0.210	0.00%
Severity	2010.2	-0.205 (CI = +/-0.186; p = 0.032)	-0.008 (CI = +/-0.009; p = 0.089)	0.171	0.00%
Severity	2011.1	-0.218 (CI = +/-0.191; p = 0.027)	-0.008 (CI = +/-0.009; p = 0.102)	0.184	0.00%
Severity	2011.2	-0.188 (CI = +/-0.190; p = 0.053)	-0.007 (CI = +/-0.009; p = 0.134)	0.137	0.00%
Severity	2012.1	-0.214 (CI = +/-0.188; p = 0.028)	-0.006 (CI = +/-0.009; p = 0.151)	0.180	0.00%
Severity	2012.2	-0.182 (CI = +/-0.187; p = 0.056)	-0.005 (CI = +/-0.009; p = 0.201)	0.126	0.00%
Severity	2013.1	-0.203 (CI = +/-0.189; p = 0.037)	-0.005 (CI = +/-0.009; p = 0.231)	0.158	0.00%
Severity	2013.2	-0.176 (CI = +/-0.193; p = 0.071)	-0.004 (CI = +/-0.009; p = 0.303)	0.101	0.00%
Severity	2014.1	-0.203 (CI = +/-0.191; p = 0.038)	-0.004 (CI = +/-0.008; p = 0.351)	0.154	0.00%
Severity	2014.2	-0.173 (CI = +/-0.194; p = 0.077)	-0.003 (CI = +/-0.008; p = 0.463)	0.089	0.00%
Severity	2015.1	-0.195 (CI = +/-0.197; p = 0.053)	-0.003 (CI = +/-0.008; p = 0.530)	0.129	0.00%
Severity	2015.2	-0.144 (CI = +/-0.184; p = 0.116)	-0.001 (CI = +/-0.008; p = 0.770)	0.048	0.00%
Severity	2016.1	-0.165 (CI = +/-0.188; p = 0.081)	-0.001 (CI = +/-0.008; p = 0.866)	0.096	0.00%
Severity	2016.2	-0.118 (CI = +/-0.180; p = 0.180)	0.001 (CI = +/-0.007; p = 0.819)	0.023	0.00%
Frequency	2006.1	0.109 (CI = +/-0.085; p = 0.014)	0.004 (CI = +/-0.005; p = 0.129)	0.157	0.00%
Frequency	2006.2	0.119 (CI = +/-0.085; p = 0.008)	0.004 (CI = +/-0.005; p = 0.102)	0.190	0.00%
Frequency	2007.1	0.104 (CI = +/-0.081; p = 0.014)	0.004 (CI = +/-0.004; p = 0.066)	0.187	0.00%
Frequency	2007.2	0.118 (CI = +/-0.079; p = 0.005)	0.004 (CI = +/-0.004; p = 0.039)	0.249	0.00%
Frequency	2008.1	0.106 (CI = +/-0.077; p = 0.009)	0.005 (CI = +/-0.004; p = 0.025)	0.249	0.00%
Frequency	2008.2	0.124 (CI = +/-0.071; p = 0.001)	0.005 (CI = +/-0.004; p = 0.008)	0.357	0.00%
Frequency	2009.1	0.112 (CI = +/-0.068; p = 0.002)	0.005 (CI = +/-0.003; p = 0.004)	0.372	0.00%
Frequency	2009.2	0.118 (CI = +/-0.069; p = 0.002)	0.005 (CI = +/-0.003; p = 0.003)	0.395	0.00%
Frequency	2010.1	0.111 (CI = +/-0.070; p = 0.003)	0.006 (CI = +/-0.003; p = 0.003)	0.396	0.00%
Frequency	2010.2	0.117 (CI = +/-0.072; p = 0.003)	0.006 (CI = +/-0.003; p = 0.002)	0.411	0.00%
Frequency	2011.1	0.122 (CI = +/-0.074; p = 0.002)	0.006 (CI = +/-0.004; p = 0.003)	0.421	0.00%
Frequency	2011.2	0.120 (CI = +/-0.077; p = 0.004)	0.006 (CI = +/-0.004; p = 0.004)	0.399	0.00%
Frequency	2012.1	0.128 (CI = +/-0.078; p = 0.003)	0.005 (CI = +/-0.004; p = 0.005)	0.426	0.00%
Frequency	2012.2	0.123 (CI = +/-0.082; p = 0.005)	0.005 (CI = +/-0.004; p = 0.008)	0.393	0.00%
Frequency	2013.1	0.131 (CI = +/-0.083; p = 0.004)	0.005 (CI = +/-0.004; p = 0.010)	0.415	0.00%
Frequency	2013.2	0.126 (CI = +/-0.088; p = 0.007)	0.005 (CI = +/-0.004; p = 0.014)	0.380	0.00%
Frequency	2014.1	0.130 (CI = +/-0.092; p = 0.008)	0.005 (CI = +/-0.004; p = 0.018)	0.383	0.00%
Frequency	2014.2	0.117 (CI = +/-0.095; p = 0.019)	0.005 (CI = +/-0.004; p = 0.028)	0.329	0.00%
Frequency	2015.1	0.120 (CI = +/-0.100; p = 0.022)	0.005 (CI = +/-0.004; p = 0.036)	0.328	0.00%
Frequency	2015.2	0.099 (CI = +/-0.099; p = 0.049)	0.004 (CI = +/-0.004; p = 0.056)	0.257	0.00%
Frequency	2016.1	0.106 (CI = +/-0.104; p = 0.046)	0.004 (CI = +/-0.004; p = 0.073)	0.267	0.00%
Frequency	2016.2	0.072 (CI = +/-0.088; p = 0.099)	0.003 (CI = +/-0.003; p = 0.105)	0.185	0.00%

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	0.052 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.827	+5.36%
Loss Cost	2006.2	0.051 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.005; p = 0.010)	0.811	+5.26%
Loss Cost	2007.1	0.050 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.012)	0.794	+5.14%
Loss Cost	2007.2	0.048 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.777	+4.91%
Loss Cost	2008.1	0.048 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.015)	0.763	+4.96%
Loss Cost	2008.2	0.046 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.747	+4.66%
Loss Cost	2009.1	0.044 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	0.720	+4.53%
Loss Cost	2009.2	0.043 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.020)	0.690	+4.35%
Loss Cost	2010.1	0.042 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.662	+4.30%
Loss Cost	2010.2	0.039 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.005; p = 0.024)	0.625	+4.00%
Loss Cost	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.019)	0.651	+4.28%
Loss Cost	2011.2	0.039 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.005; p = 0.020)	0.610	+4.00%
Loss Cost	2012.1	0.039 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.582	+4.01%
Loss Cost	2012.2	0.037 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.005; p = 0.024)	0.531	+3.73%
Loss Cost	2013.1	0.038 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.005; p = 0.027)	0.517	+3.84%
Loss Cost	2013.2	0.036 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.005; p = 0.030)	0.464	+3.62%
Loss Cost	2014.1	0.033 (CI = +/-0.018; p = 0.001)	0.005 (CI = +/-0.005; p = 0.033)	0.410	+3.38%
Loss Cost	2014.2	0.032 (CI = +/-0.020; p = 0.004)	0.005 (CI = +/-0.005; p = 0.037)	0.363	+3.22%
Loss Cost	2015.1	0.030 (CI = +/-0.022; p = 0.011)	0.005 (CI = +/-0.005; p = 0.042)	0.320	+3.07%
Loss Cost	2015.2	0.024 (CI = +/-0.023; p = 0.040)	0.005 (CI = +/-0.005; p = 0.035)	0.271	+2.48%
Loss Cost	2016.1	0.023 (CI = +/-0.026; p = 0.077)	0.006 (CI = +/-0.005; p = 0.040)	0.245	+2.34%
Loss Cost	2016.2	0.021 (CI = +/-0.029; p = 0.149)	0.006 (CI = +/-0.005; p = 0.045)	0.222	+2.10%
Loss Cost	2017.1	0.018 (CI = +/-0.033; p = 0.251)	0.006 (CI = +/-0.006; p = 0.051)	0.206	+1.86%
Loss Cost	2017.2	0.039 (CI = +/-0.021; p = 0.002)	0.005 (CI = +/-0.003; p = 0.011)	0.643	+4.00%
Loss Cost	2018.1	0.040 (CI = +/-0.025; p = 0.005)	0.005 (CI = +/-0.004; p = 0.018)	0.627	+4.10%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.558)	0.758	+4.65%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.572)	0.740	+4.63%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.515)	0.748	+4.83%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.006; p = 0.532)	0.727	+4.78%
Severity	2008.1	0.050 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.005; p = 0.415)	0.771	+5.17%
Severity	2008.2	0.050 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.005; p = 0.422)	0.754	+5.18%
Severity	2009.1	0.053 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.005; p = 0.351)	0.775	+5.49%
Severity	2009.2	0.053 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.364)	0.755	+5.46%
Severity	2010.1	0.057 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.296)	0.781	+5.82%
Severity	2010.2	0.056 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.315)	0.756	+5.74%
Severity	2011.1	0.060 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.230)	0.800	+6.22%
Severity	2011.2	0.058 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.248)	0.775	+6.01%
Severity	2012.1	0.060 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.242)	0.767	+6.18%
Severity	2012.2	0.057 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.257)	0.736	+5.90%
Severity	2013.1	0.061 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.236)	0.747	+6.24%
Severity	2013.2	0.059 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.250)	0.711	+6.09%
Severity	2014.1	0.061 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.255)	0.698	+6.28%
Severity	2014.2	0.059 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.263)	0.651	+6.03%
Severity	2015.1	0.063 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.266)	0.663	+6.46%
Severity	2015.2	0.055 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.005; p = 0.206)	0.621	+5.64%
Severity	2016.1	0.059 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.005; p = 0.223)	0.633	+6.08%
Severity	2016.2	0.052 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.005; p = 0.171)	0.574	+5.36%
Severity	2017.1	0.057 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.005; p = 0.205)	0.599	+5.91%
Severity	2017.2	0.061 (CI = +/-0.030; p = 0.001)	0.003 (CI = +/-0.005; p = 0.256)	0.593	+6.32%
Severity	2018.1	0.065 (CI = +/-0.035; p = 0.002)	0.002 (CI = +/-0.005; p = 0.327)	0.578	+6.74%
Frequency	2006.1	0.007 (CI = +/-0.010; p = 0.189)	0.005 (CI = +/-0.006; p = 0.094)	0.038	+0.67%
Frequency	2006.2	0.006 (CI = +/-0.011; p = 0.261)	0.005 (CI = +/-0.006; p = 0.105)	0.029	+0.60%
Frequency	2007.1	0.003 (CI = +/-0.011; p = 0.580)	0.005 (CI = +/-0.006; p = 0.115)	0.018	+0.29%
Frequency	2007.2	0.001 (CI = +/-0.011; p = 0.825)	0.004 (CI = +/-0.006; p = 0.130)	0.019	+0.12%
Frequency	2008.1	-0.002 (CI = +/-0.011; p = 0.713)	0.004 (CI = +/-0.006; p = 0.142)	0.044	-0.20%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.375)	0.004 (CI = +/-0.005; p = 0.157)	0.084	-0.49%
Frequency	2009.1	-0.009 (CI = +/-0.011; p = 0.094)	0.003 (CI = +/-0.005; p = 0.161)	0.179	-0.90%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.064)	0.003 (CI = +/-0.005; p = 0.178)	0.203	-1.06%
Frequency	2010.1	-0.014 (CI = +/-0.011; p = 0.012)	0.003 (CI = +/-0.005; p = 0.184)	0.311	-1.44%
Frequency	2010.2	-0.017 (CI = +/-0.011; p = 0.007)	0.003 (CI = +/-0.005; p = 0.202)	0.345	-1.64%
Frequency	2011.1	-0.018 (CI = +/-0.012; p = 0.005)	0.003 (CI = +/-0.005; p = 0.220)	0.369	-1.82%
Frequency	2011.2	-0.019 (CI = +/-0.013; p = 0.006)	0.003 (CI = +/-0.005; p = 0.235)	0.357	-1.89%
Frequency	2012.1	-0.021 (CI = +/-0.014; p = 0.006)	0.003 (CI = +/-0.005; p = 0.252)	0.363	-2.04%
Frequency	2012.2	-0.021 (CI = +/-0.015; p = 0.010)	0.003 (CI = +/-0.005; p = 0.265)	0.336	-2.05%
Frequency	2013.1	-0.023 (CI = +/-0.016; p = 0.008)	0.003 (CI = +/-0.005; p = 0.279)	0.353	-2.26%
Frequency	2013.2	-0.024 (CI = +/-0.018; p = 0.012)	0.003 (CI = +/-0.005; p = 0.294)	0.330	-2.32%
Frequency	2014.1	-0.028 (CI = +/-0.019; p = 0.006)	0.003 (CI = +/-0.005; p = 0.292)	0.390	-2.73%
Frequency	2014.2	-0.027 (CI = +/-0.021; p = 0.013)	0.003 (CI = +/-0.005; p = 0.305)	0.337	-2.65%
Frequency	2015.1	-0.032 (CI = +/-0.021; p = 0.005)	0.003 (CI = +/-0.005; p = 0.281)	0.419	-3.19%
Frequency	2015.2	-0.030 (CI = +/-0.024; p = 0.015)	0.003 (CI = +/-0.005; p = 0.299)	0.346	-3.00%
Frequency	2016.1	-0.036 (CI = +/-0.025; p = 0.008)	0.003 (CI = +/-0.005; p = 0.269)	0.405	-3.53%
Frequency	2016.2	-0.031 (CI = +/-0.028; p = 0.029)	0.003 (CI = +/-0.005; p = 0.301)	0.298	-3.09%
Frequency	2017.1	-0.039 (CI = +/-0.029; p = 0.014)	0.003 (CI = +/-0.005; p = 0.235)	0.388	-3.82%
Frequency	2017.2	-0.022 (CI = +/-0.022; p = 0.047)	0.002 (CI = +/-0.003; p = 0.224)	0.276	-2.19%
Frequency	2018.1	-0.025 (CI = +/-0.025; p = 0.053)	0.002 (CI = +/-0.004; p = 0.211)	0.265	-2.47%

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	0.047 (CI = +/-0.008; p = 0.000)	0.794	+4.86%
Loss Cost	2006.2	0.046 (CI = +/-0.009; p = 0.000)	0.776	+4.76%
Loss Cost	2007.1	0.045 (CI = +/-0.009; p = 0.000)	0.756	+4.62%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	0.736	+4.40%
Loss Cost	2008.1	0.043 (CI = +/-0.010; p = 0.000)	0.720	+4.42%
Loss Cost	2008.2	0.040 (CI = +/-0.010; p = 0.000)	(CI = +/-0.005; p =	+4.13%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.668	+3.99%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.633	+3.80%
Loss Cost	2010.1	0.037 (CI = +/-0.011; p = 0.000)	0.601	+3.73%
Loss Cost	2010.2	0.034 (CI = +/-0.012; p = 0.000)	0.556	+3.43%
Loss Cost	2011.1	0.036 (CI = +/-0.012; p = 0.000)	0.576	+3.67%
Loss Cost	2011.2	0.033 (CI = +/-0.013; p = 0.000)	0.524	+3.39%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	0.491	+3.38%
Loss Cost	2012.2	0.030 (CI = +/-0.015; p = 0.000)	0.427	+3.08%
Loss Cost	2013.1	0.031 (CI = +/-0.016; p = 0.001)	0.409	+3.17%
Loss Cost	2013.2	0.029 (CI = +/-0.017; p = 0.002)	0.344	+2.94%
Loss Cost	2014.1	0.027 (CI = +/-0.019; p = 0.009)	0.274	+2.70%
Loss Cost	2014.2	0.025 (CI = +/-0.021; p = 0.022)	0.218	+2.54%
Loss Cost	2015.1	0.024 (CI = +/-0.023; p = 0.048)	0.165	+2.39%
Loss Cost	2015.2	0.018 (CI = +/-0.025; p = 0.147)	0.072	+1.82%
Loss Cost	2016.1	0.017 (CI = +/-0.028; p = 0.218)	0.039	+1.73%
Loss Cost	2016.2	0.016 (CI = +/-0.032; p = 0.318)	0.005	+1.57%
Loss Cost	2017.1	0.015 (CI = +/-0.037; p = 0.412)	-0.020	+1.47%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	0.762	+4.54%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	0.745	+4.51%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	0.752	+4.68%
Severity	2007.2	0.045 (CI = +/-0.010; p = 0.000)	0.732	+4.64%
Severity	2008.1	0.049 (CI = +/-0.009; p = 0.000)	0.774	+4.98%
Severity	2008.2	0.049 (CI = +/-0.010; p = 0.000)	0.757	+4.98%
Severity	2009.1	0.051 (CI = +/-0.010; p = 0.000)	0.776	+5.26%
Severity	2009.2	0.051 (CI = +/-0.011; p = 0.000)	0.756	+5.23%
Severity	2010.1	0.054 (CI = +/-0.011; p = 0.000)	0.779	+5.55%
Severity	2010.2	0.053 (CI = +/-0.012; p = 0.000)	0.756	+5.46%
Severity	2011.1	0.057 (CI = +/-0.012; p = 0.000)	0.796	+5.90%
Severity	2011.2	0.055 (CI = +/-0.012; p = 0.000)	0.772	+5.70%
Severity	2012.1	0.057 (CI = +/-0.013; p = 0.000)	0.763	+5.85%
Severity	2012.2	0.054 (CI = +/-0.014; p = 0.000)	0.731	+5.57%
Severity	2013.1	0.057 (CI = +/-0.015; p = 0.000)	0.741	+5.89%
Severity	2013.2	0.056 (CI = +/-0.016; p = 0.000)	0.705	+5.73%
Severity	2014.1	0.057 (CI = +/-0.018; p = 0.000)	0.692	+5.92%
Severity	2014.2	0.055 (CI = +/-0.019; p = 0.000)	0.644	+5.67%
Severity	2015.1	0.059 (CI = +/-0.021; p = 0.000)	0.657	+6.10%
Severity	2015.2	0.052 (CI = +/-0.021; p = 0.000)	0.603	+5.29%
Severity	2016.1	0.056 (CI = +/-0.023; p = 0.000)	0.618	+5.76%
Severity	2016.2	0.049 (CI = +/-0.025; p = 0.001)	0.540	+5.06%
Severity	2017.1	0.055 (CI = +/-0.027; p = 0.001)	0.574	+5.71%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.509)	-0.016	+0.31%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.633)	-0.022	+0.24%
Frequency	2007.1	-0.001 (CI = +/-0.010; p = 0.903)	-0.030	-0.06%
Frequency	2007.2	-0.002 (CI = +/-0.010; p = 0.653)	-0.025	-0.23%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.292)	0.005	-0.54%
Frequency	2008.2	-0.008 (CI = +/-0.010; p = 0.116)	0.050	-0.82%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.018)	0.149	-1.21%
Frequency	2009.2	-0.014 (CI = +/-0.010; p = 0.012)	0.177	-1.36%
Frequency	2010.1	-0.017 (CI = +/-0.010; p = 0.002)	0.289	-1.73%
Frequency	2010.2	-0.019 (CI = +/-0.011; p = 0.001)	0.327	-1.93%
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.001)	0.354	-2.11%
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.001)	0.344	-2.18%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	0.353	-2.33%
Frequency	2012.2	-0.024 (CI = +/-0.014; p = 0.002)	0.327	-2.36%
Frequency	2013.1	-0.026 (CI = +/-0.015; p = 0.002)	0.345	-2.57%
Frequency	2013.2	-0.027 (CI = +/-0.017; p = 0.003)	0.324	-2.63%
Frequency	2014.1	-0.031 (CI = +/-0.018; p = 0.002)	0.385	-3.04%
Frequency	2014.2	-0.030 (CI = +/-0.019; p = 0.005)	0.333	-2.96%
Frequency	2015.1	-0.036 (CI = +/-0.020; p = 0.002)	0.411	-3.50%
Frequency	2015.2	-0.033 (CI = +/-0.023; p = 0.007)	0.339	-3.29%
Frequency	2016.1	-0.039 (CI = +/-0.025; p = 0.004)	0.392	-3.81%
Frequency	2016.2	-0.034 (CI = +/-0.027; p = 0.018)	0.290	-3.32%
Frequency	2017.1	-0.041 (CI = +/-0.030; p = 0.011)	0.361	-4.01%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.051 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.881	+5.21%
Loss Cost	2006.2	0.050 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.870	+5.11%
Loss Cost	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.859	+4.99%
Loss Cost	2007.2	0.047 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	0.854	+4.77%
Loss Cost	2008.1	0.047 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.007)	0.845	+4.82%
Loss Cost	2008.2	0.044 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.847	+4.54%
Loss Cost	2009.1	0.043 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.831	+4.42%
Loss Cost	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.816	+4.25%
Loss Cost	2010.1	0.041 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.797	+4.22%
Loss Cost	2010.2	0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.786	+3.95%
Loss Cost	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.830	+4.26%
Loss Cost	2011.2	0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.819	+4.02%
Loss Cost	2012.1	0.040 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.806	+4.07%
Loss Cost	2012.2	0.038 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.788	+3.84%
Loss Cost	2013.1	0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.795	+4.02%
Loss Cost	2013.2	0.038 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.767	+3.89%
Loss Cost	2014.1	0.037 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.737	+3.75%
Loss Cost	2014.2	0.037 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.709	+3.73%
Loss Cost	2015.1	0.037 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.682	+3.74%
Loss Cost	2015.2	0.033 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.654	+3.33%
Loss Cost	2016.1	0.034 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.645	+3.48%
Loss Cost	2016.2	0.036 (CI = +/-0.018; p = 0.001)	0.005 (CI = +/-0.003; p = 0.007)	0.634	+3.64%
Severity	2006.1	0.045 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.006; p = 0.589)	0.756	+4.64%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.602)	0.738	+4.61%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.545)	0.747	+4.81%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.006; p = 0.562)	0.726	+4.77%
Severity	2008.1	0.050 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.005; p = 0.446)	0.771	+5.15%
Severity	2008.2	0.050 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.005; p = 0.453)	0.754	+5.16%
Severity	2009.1	0.053 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.005; p = 0.382)	0.776	+5.47%
Severity	2009.2	0.053 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.395)	0.755	+5.45%
Severity	2010.1	0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.327)	0.782	+5.81%
Severity	2010.2	0.056 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.005; p = 0.345)	0.758	+5.73%
Severity	2011.1	0.060 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.803	+6.21%
Severity	2011.2	0.058 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.277)	0.778	+6.01%
Severity	2012.1	0.060 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.271)	0.770	+6.19%
Severity	2012.2	0.058 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.285)	0.738	+5.92%
Severity	2013.1	0.061 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.265)	0.751	+6.28%
Severity	2013.2	0.060 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.278)	0.715	+6.13%
Severity	2014.1	0.062 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.285)	0.703	+6.36%
Severity	2014.2	0.059 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.005; p = 0.293)	0.654	+6.12%
Severity	2015.1	0.064 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.005; p = 0.299)	0.671	+6.61%
Severity	2015.2	0.056 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.005; p = 0.234)	0.619	+5.77%
Severity	2016.1	0.061 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.005; p = 0.258)	0.636	+6.31%
Severity	2016.2	0.054 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.005; p = 0.201)	0.557	+5.52%
Frequency	2006.1	0.005 (CI = +/-0.009; p = 0.243)	0.004 (CI = +/-0.006; p = 0.118)	0.025	+0.54%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.329)	0.004 (CI = +/-0.006; p = 0.130)	0.016	+0.48%
Frequency	2007.1	0.002 (CI = +/-0.010; p = 0.719)	0.004 (CI = +/-0.005; p = 0.141)	0.011	+0.17%
Frequency	2007.2	0.000 (CI = +/-0.010; p = 0.994)	0.004 (CI = +/-0.005; p = 0.158)	0.016	+0.00%
Frequency	2008.1	-0.003 (CI = +/-0.010; p = 0.517)	0.003 (CI = +/-0.005; p = 0.169)	0.057	-0.31%
Frequency	2008.2	-0.006 (CI = +/-0.010; p = 0.218)	0.003 (CI = +/-0.005; p = 0.183)	0.115	-0.60%
Frequency	2009.1	-0.010 (CI = +/-0.009; p = 0.029)	0.003 (CI = +/-0.004; p = 0.177)	0.254	-0.99%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.018)	0.003 (CI = +/-0.004; p = 0.195)	0.283	-1.14%
Frequency	2010.1	-0.015 (CI = +/-0.009; p = 0.001)	0.002 (CI = +/-0.004; p = 0.187)	0.432	-1.50%
Frequency	2010.2	-0.017 (CI = +/-0.009; p = 0.001)	0.002 (CI = +/-0.004; p = 0.202)	0.471	-1.68%
Frequency	2011.1	-0.019 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.218)	0.496	-1.84%
Frequency	2011.2	-0.019 (CI = +/-0.010; p = 0.001)	0.002 (CI = +/-0.004; p = 0.232)	0.477	-1.88%
Frequency	2012.1	-0.020 (CI = +/-0.011; p = 0.001)	0.002 (CI = +/-0.004; p = 0.249)	0.477	-2.00%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.002)	0.002 (CI = +/-0.004; p = 0.258)	0.437	-1.96%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.002)	0.002 (CI = +/-0.004; p = 0.271)	0.446	-2.12%
Frequency	2013.2	-0.021 (CI = +/-0.014; p = 0.005)	0.002 (CI = +/-0.004; p = 0.284)	0.406	-2.12%
Frequency	2014.1	-0.025 (CI = +/-0.015; p = 0.002)	0.002 (CI = +/-0.004; p = 0.276)	0.466	-2.45%
Frequency	2014.2	-0.023 (CI = +/-0.016; p = 0.008)	0.002 (CI = +/-0.004; p = 0.285)	0.391	-2.26%
Frequency	2015.1	-0.027 (CI = +/-0.017; p = 0.003)	0.002 (CI = +/-0.004; p = 0.256)	0.469	-2.69%
Frequency	2015.2	-0.023 (CI = +/-0.018; p = 0.014)	0.002 (CI = +/-0.004; p = 0.268)	0.365	-2.30%
Frequency	2016.1	-0.027 (CI = +/-0.020; p = 0.011)	0.002 (CI = +/-0.004; p = 0.247)	0.398	-2.66%
Frequency	2016.2	-0.018 (CI = +/-0.019; p = 0.060)	0.002 (CI = +/-0.003; p = 0.259)	0.240	-1.78%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.046 (CI = +/-0.006; p = 0.000)	-0.113 (CI = +/-0.061; p = 0.001)	0.893	+4.76%
Loss Cost	2006.2	0.046 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.063; p = 0.001)	0.882	+4.71%
Loss Cost	2007.1	0.044 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.060; p = 0.000)	0.883	+4.53%
Loss Cost	2007.2	0.043 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.060; p = 0.001)	0.874	+4.38%
Loss Cost	2008.1	0.043 (CI = +/-0.006; p = 0.000)	-0.113 (CI = +/-0.062; p = 0.001)	0.866	+4.35%
Loss Cost	2008.2	0.040 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.859	+4.13%
Loss Cost	2009.1	0.039 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.057; p = 0.000)	0.858	+3.95%
Loss Cost	2009.2	0.038 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.058; p = 0.001)	0.838	+3.85%
Loss Cost	2010.1	0.037 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.059; p = 0.001)	0.830	+3.73%
Loss Cost	2010.2	0.035 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.058; p = 0.002)	0.807	+3.54%
Loss Cost	2011.1	0.037 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.003)	0.827	+3.74%
Loss Cost	2011.2	0.035 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.058; p = 0.006)	0.800	+3.57%
Loss Cost	2012.1	0.035 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.060; p = 0.007)	0.784	+3.53%
Loss Cost	2012.2	0.033 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.062; p = 0.014)	0.744	+3.39%
Loss Cost	2013.1	0.034 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.065; p = 0.022)	0.737	+3.47%
Loss Cost	2013.2	0.034 (CI = +/-0.011; p = 0.000)	-0.076 (CI = +/-0.069; p = 0.033)	0.692	+3.43%
Loss Cost	2014.1	0.032 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.070; p = 0.023)	0.665	+3.21%
Loss Cost	2014.2	0.033 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.074; p = 0.022)	0.638	+3.35%
Loss Cost	2015.1	0.032 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.078; p = 0.025)	0.608	+3.26%
Loss Cost	2015.2	0.030 (CI = +/-0.016; p = 0.001)	-0.084 (CI = +/-0.084; p = 0.049)	0.505	+3.08%
Loss Cost	2016.1	0.031 (CI = +/-0.019; p = 0.003)	-0.083 (CI = +/-0.089; p = 0.065)	0.486	+3.16%
Loss Cost	2016.2	0.038 (CI = +/-0.021; p = 0.002)	-0.103 (CI = +/-0.091; p = 0.031)	0.540	+3.84%
Severity	2006.1	0.044 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.053; p = 0.000)	0.920	+4.50%
Severity	2006.2	0.045 (CI = +/-0.005; p = 0.000)	-0.221 (CI = +/-0.054; p = 0.000)	0.918	+4.59%
Severity	2007.1	0.046 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.055; p = 0.000)	0.918	+4.66%
Severity	2007.2	0.046 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.056; p = 0.000)	0.914	+4.73%
Severity	2008.1	0.048 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.050; p = 0.000)	0.933	+4.96%
Severity	2008.2	0.050 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.050; p = 0.000)	0.935	+5.10%
Severity	2009.1	0.051 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.049; p = 0.000)	0.941	+5.25%
Severity	2009.2	0.052 (CI = +/-0.006; p = 0.000)	-0.217 (CI = +/-0.049; p = 0.000)	0.940	+5.37%
Severity	2010.1	0.054 (CI = +/-0.005; p = 0.000)	-0.209 (CI = +/-0.047; p = 0.000)	0.948	+5.55%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.048; p = 0.000)	0.944	+5.65%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	-0.201 (CI = +/-0.041; p = 0.000)	0.962	+5.93%
Severity	2011.2	0.058 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.043; p = 0.000)	0.956	+5.92%
Severity	2012.1	0.057 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.044; p = 0.000)	0.953	+5.91%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.047; p = 0.000)	0.944	+5.88%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.048; p = 0.000)	0.946	+6.01%
Severity	2013.2	0.060 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.049; p = 0.000)	0.941	+6.16%
Severity	2014.1	0.060 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.052; p = 0.000)	0.937	+6.13%
Severity	2014.2	0.061 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.054; p = 0.000)	0.928	+6.29%
Severity	2015.1	0.063 (CI = +/-0.010; p = 0.000)	-0.203 (CI = +/-0.055; p = 0.000)	0.930	+6.49%
Severity	2015.2	0.059 (CI = +/-0.011; p = 0.000)	-0.191 (CI = +/-0.055; p = 0.000)	0.914	+6.11%
Severity	2016.1	0.062 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.056; p = 0.000)	0.919	+6.37%
Severity	2016.2	0.061 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.062; p = 0.000)	0.886	+6.28%
Frequency	2006.1	0.002 (CI = +/-0.008; p = 0.543)	0.103 (CI = +/-0.087; p = 0.022)	0.105	+0.24%
Frequency	2006.2	0.001 (CI = +/-0.008; p = 0.771)	0.111 (CI = +/-0.089; p = 0.016)	0.120	+0.12%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.771)	0.096 (CI = +/-0.085; p = 0.028)	0.094	-0.12%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.414)	0.110 (CI = +/-0.084; p = 0.012)	0.151	-0.34%
Frequency	2008.1	-0.006 (CI = +/-0.008; p = 0.161)	0.096 (CI = +/-0.081; p = 0.021)	0.164	-0.59%
Frequency	2008.2	-0.009 (CI = +/-0.008; p = 0.021)	0.116 (CI = +/-0.073; p = 0.003)	0.317	-0.92%
Frequency	2009.1	-0.012 (CI = +/-0.007; p = 0.001)	0.100 (CI = +/-0.065; p = 0.004)	0.415	-1.23%
Frequency	2009.2	-0.015 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.063; p = 0.001)	0.494	-1.45%
Frequency	2010.1	-0.017 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.057; p = 0.001)	0.596	-1.73%
Frequency	2010.2	-0.020 (CI = +/-0.006; p = 0.000)	0.112 (CI = +/-0.052; p = 0.000)	0.691	-1.99%
Frequency	2011.1	-0.021 (CI = +/-0.007; p = 0.000)	0.109 (CI = +/-0.053; p = 0.000)	0.697	-2.07%
Frequency	2011.2	-0.022 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.053; p = 0.000)	0.710	-2.22%
Frequency	2012.1	-0.023 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.056; p = 0.000)	0.704	-2.24%
Frequency	2012.2	-0.024 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.058; p = 0.000)	0.691	-2.35%
Frequency	2013.1	-0.024 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.060; p = 0.001)	0.688	-2.40%
Frequency	2013.2	-0.026 (CI = +/-0.010; p = 0.000)	0.126 (CI = +/-0.063; p = 0.000)	0.683	-2.56%
Frequency	2014.1	-0.028 (CI = +/-0.010; p = 0.000)	0.120 (CI = +/-0.063; p = 0.001)	0.703	-2.76%
Frequency	2014.2	-0.028 (CI = +/-0.012; p = 0.000)	0.120 (CI = +/-0.068; p = 0.002)	0.650	-2.76%
Frequency	2015.1	-0.031 (CI = +/-0.012; p = 0.000)	0.112 (CI = +/-0.068; p = 0.003)	0.680	-3.03%
Frequency	2015.2	-0.029 (CI = +/-0.014; p = 0.001)	0.106 (CI = +/-0.073; p = 0.008)	0.588	-2.86%
Frequency	2016.1	-0.031 (CI = +/-0.016; p = 0.001)	0.103 (CI = +/-0.077; p = 0.013)	0.590	-3.02%
Frequency	2016.2	-0.023 (CI = +/-0.017; p = 0.011)	0.080 (CI = +/-0.075; p = 0.037)	0.418	-2.30%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = 2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.047 (CI = +/-0.007; p = 0.000)	0.852	+4.77%
Loss Cost	2006.2	0.046 (CI = +/-0.007; p = 0.000)	0.840	+4.67%
Loss Cost	2007.1	0.044 (CI = +/-0.007; p = 0.000)	0.826	+4.54%
Loss Cost	2007.2	0.042 (CI = +/-0.007; p = 0.000)	0.818	+4.33%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.806	+4.35%
Loss Cost	2008.2	0.040 (CI = +/-0.007; p = 0.000)	0.801	+4.07%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.783	+3.95%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.762	+3.78%
Loss Cost	2010.1	0.037 (CI = +/-0.009; p = 0.000)	0.739	+3.73%
Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	0.717	+3.46%
Loss Cost	2011.1	0.037 (CI = +/-0.009; p = 0.000)	0.754	+3.73%
Loss Cost	2011.2	0.034 (CI = +/-0.009; p = 0.000)	0.728	+3.48%
Loss Cost	2012.1	0.035 (CI = +/-0.010; p = 0.000)	0.707	+3.52%
Loss Cost	2012.2	0.032 (CI = +/-0.010; p = 0.000)	0.669	+3.28%
Loss Cost	2013.1	0.034 (CI = +/-0.011; p = 0.000)	0.669	+3.44%
Loss Cost	2013.2	0.032 (CI = +/-0.012; p = 0.000)	0.621	+3.30%
Loss Cost	2014.1	0.031 (CI = +/-0.013; p = 0.000)	0.567	+3.16%
Loss Cost	2014.2	0.031 (CI = +/-0.014; p = 0.000)	0.522	+3.14%
Loss Cost	2015.1	0.031 (CI = +/-0.016; p = 0.001)	0.482	+3.18%
Loss Cost	2015.2	0.028 (CI = +/-0.018; p = 0.005)	0.384	+2.79%
Loss Cost	2016.1	0.030 (CI = +/-0.020; p = 0.007)	0.374	+3.02%
Loss Cost	2016.2	0.032 (CI = +/-0.023; p = 0.010)	0.364	+3.30%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	0.761	+4.52%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	0.744	+4.50%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	0.752	+4.67%
Severity	2007.2	0.045 (CI = +/-0.010; p = 0.000)	0.732	+4.63%
Severity	2008.1	0.049 (CI = +/-0.010; p = 0.000)	0.774	+4.98%
Severity	2008.2	0.049 (CI = +/-0.010; p = 0.000)	0.757	+4.98%
Severity	2009.1	0.051 (CI = +/-0.010; p = 0.000)	0.777	+5.25%
Severity	2009.2	0.051 (CI = +/-0.011; p = 0.000)	0.758	+5.23%
Severity	2010.1	0.054 (CI = +/-0.011; p = 0.000)	0.782	+5.55%
Severity	2010.2	0.053 (CI = +/-0.012; p = 0.000)	0.758	+5.47%
Severity	2011.1	0.057 (CI = +/-0.012; p = 0.000)	0.800	+5.92%
Severity	2011.2	0.056 (CI = +/-0.013; p = 0.000)	0.776	+5.71%
Severity	2012.1	0.057 (CI = +/-0.014; p = 0.000)	0.767	+5.87%
Severity	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.736	+5.60%
Severity	2013.1	0.058 (CI = +/-0.015; p = 0.000)	0.747	+5.95%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	0.711	+5.80%
Severity	2014.1	0.058 (CI = +/-0.018; p = 0.000)	0.699	+6.02%
Severity	2014.2	0.056 (CI = +/-0.020; p = 0.000)	0.651	+5.78%
Severity	2015.1	0.061 (CI = +/-0.022; p = 0.000)	0.668	+6.29%
Severity	2015.2	0.053 (CI = +/-0.022; p = 0.000)	0.605	+5.45%
Severity	2016.1	0.059 (CI = +/-0.025; p = 0.000)	0.626	+6.05%
Severity	2016.2	0.052 (CI = +/-0.027; p = 0.001)	0.529	+5.30%
Frequency	2006.1	0.002 (CI = +/-0.009; p = 0.585)	-0.020	+0.23%
Frequency	2006.2	0.002 (CI = +/-0.009; p = 0.717)	-0.026	+0.16%
Frequency	2007.1	-0.001 (CI = +/-0.009; p = 0.770)	-0.028	-0.13%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.521)	-0.018	-0.29%
Frequency	2008.1	-0.006 (CI = +/-0.009; p = 0.188)	0.026	-0.59%
Frequency	2008.2	-0.009 (CI = +/-0.009; p = 0.057)	0.089	-0.86%
Frequency	2009.1	-0.012 (CI = +/-0.008; p = 0.004)	0.230	-1.24%
Frequency	2009.2	-0.014 (CI = +/-0.009; p = 0.003)	0.263	-1.38%
Frequency	2010.1	-0.017 (CI = +/-0.008; p = 0.000)	0.413	-1.73%
Frequency	2010.2	-0.019 (CI = +/-0.008; p = 0.000)	0.456	-1.91%
Frequency	2011.1	-0.021 (CI = +/-0.009; p = 0.000)	0.483	-2.06%
Frequency	2011.2	-0.021 (CI = +/-0.009; p = 0.000)	0.465	-2.11%
Frequency	2012.1	-0.022 (CI = +/-0.010; p = 0.000)	0.467	-2.22%
Frequency	2012.2	-0.022 (CI = +/-0.011; p = 0.000)	0.428	-2.20%
Frequency	2013.1	-0.024 (CI = +/-0.012; p = 0.000)	0.438	-2.36%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.001)	0.400	-2.36%
Frequency	2014.1	-0.027 (CI = +/-0.014; p = 0.001)	0.458	-2.69%
Frequency	2014.2	-0.025 (CI = +/-0.015; p = 0.003)	0.383	-2.50%
Frequency	2015.1	-0.030 (CI = +/-0.016; p = 0.001)	0.456	-2.93%
Frequency	2015.2	-0.025 (CI = +/-0.017; p = 0.007)	0.351	-2.52%
Frequency	2016.1	-0.029 (CI = +/-0.020; p = 0.007)	0.378	-2.86%
Frequency	2016.2	-0.019 (CI = +/-0.019; p = 0.046)	0.216	-1.90%

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	0.043 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.129; p = 0.424)	0.011 (CI = +/-0.008; p = 0.010)	0.541	+4.43%
Loss Cost	2006.2	0.044 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.132; p = 0.389)	0.011 (CI = +/-0.008; p = 0.010)	0.530	+4.53%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.137; p = 0.393)	0.011 (CI = +/-0.008; p = 0.012)	0.508	+4.51%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.141; p = 0.442)	0.011 (CI = +/-0.008; p = 0.013)	0.471	+4.42%
Loss Cost	2008.1	0.041 (CI = +/-0.017; p = 0.000)	-0.064 (CI = +/-0.144; p = 0.368)	0.010 (CI = +/-0.008; p = 0.017)	0.435	+4.21%
Loss Cost	2008.2	0.044 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.011 (CI = +/-0.008; p = 0.014)	0.458	+4.51%
Loss Cost	2009.1	0.048 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.146; p = 0.391)	0.011 (CI = +/-0.008; p = 0.011)	0.491	+4.88%
Loss Cost	2009.2	0.045 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.149; p = 0.485)	0.011 (CI = +/-0.008; p = 0.012)	0.441	+4.65%
Loss Cost	2010.1	0.035 (CI = +/-0.015; p = 0.000)	-0.098 (CI = +/-0.114; p = 0.088)	0.010 (CI = +/-0.006; p = 0.003)	0.495	+3.59%
Loss Cost	2010.2	0.037 (CI = +/-0.016; p = 0.000)	-0.106 (CI = +/-0.117; p = 0.073)	0.010 (CI = +/-0.006; p = 0.003)	0.495	+3.77%
Loss Cost	2011.1	0.040 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.118; p = 0.118)	0.010 (CI = +/-0.006; p = 0.003)	0.526	+4.10%
Loss Cost	2011.2	0.036 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.118; p = 0.193)	0.010 (CI = +/-0.006; p = 0.002)	0.473	+3.71%
Loss Cost	2012.1	0.034 (CI = +/-0.018; p = 0.001)	-0.087 (CI = +/-0.121; p = 0.150)	0.010 (CI = +/-0.006; p = 0.003)	0.452	+3.44%
Loss Cost	2012.2	0.030 (CI = +/-0.019; p = 0.003)	-0.070 (CI = +/-0.121; p = 0.240)	0.010 (CI = +/-0.006; p = 0.003)	0.402	+3.02%
Loss Cost	2013.1	0.032 (CI = +/-0.020; p = 0.003)	-0.060 (CI = +/-0.125; p = 0.325)	0.010 (CI = +/-0.006; p = 0.003)	0.419	+3.30%
Loss Cost	2013.2	0.031 (CI = +/-0.022; p = 0.009)	-0.053 (CI = +/-0.131; p = 0.407)	0.010 (CI = +/-0.006; p = 0.004)	0.382	+3.10%
Loss Cost	2014.1	0.029 (CI = +/-0.024; p = 0.021)	-0.058 (CI = +/-0.138; p = 0.385)	0.010 (CI = +/-0.006; p = 0.005)	0.368	+2.94%
Loss Cost	2014.2	0.027 (CI = +/-0.026; p = 0.045)	-0.051 (CI = +/-0.146; p = 0.466)	0.010 (CI = +/-0.007; p = 0.006)	0.340	+2.75%
Loss Cost	2015.1	0.029 (CI = +/-0.029; p = 0.049)	-0.045 (CI = +/-0.154; p = 0.547)	0.010 (CI = +/-0.007; p = 0.007)	0.341	+2.97%
Loss Cost	2015.2	0.035 (CI = +/-0.032; p = 0.033)	-0.063 (CI = +/-0.160; p = 0.413)	0.010 (CI = +/-0.007; p = 0.009)	0.375	+3.53%
Loss Cost	2016.1	0.034 (CI = +/-0.036; p = 0.061)	-0.066 (CI = +/-0.171; p = 0.421)	0.010 (CI = +/-0.007; p = 0.012)	0.363	+3.43%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.106)	-0.062 (CI = +/-0.187; p = 0.482)	0.010 (CI = +/-0.008; p = 0.015)	0.340	+3.30%
Loss Cost	2017.1	0.040 (CI = +/-0.045; p = 0.076)	-0.044 (CI = +/-0.195; p = 0.629)	0.010 (CI = +/-0.008; p = 0.020)	0.361	+4.08%
Severity	2006.1	0.024 (CI = +/-0.013; p = 0.001)	-0.111 (CI = +/-0.126; p = 0.083)	0.005 (CI = +/-0.008; p = 0.177)	0.300	+2.47%
Severity	2006.2	0.027 (CI = +/-0.013; p = 0.000)	-0.123 (CI = +/-0.128; p = 0.058)	0.005 (CI = +/-0.008; p = 0.159)	0.326	+2.69%
Severity	2007.1	0.027 (CI = +/-0.014; p = 0.001)	-0.123 (CI = +/-0.132; p = 0.066)	0.005 (CI = +/-0.008; p = 0.167)	0.315	+2.69%
Severity	2007.2	0.026 (CI = +/-0.015; p = 0.002)	-0.118 (CI = +/-0.136; p = 0.085)	0.005 (CI = +/-0.008; p = 0.180)	0.268	+2.60%
Severity	2008.1	0.027 (CI = +/-0.016; p = 0.002)	-0.110 (CI = +/-0.139; p = 0.118)	0.006 (CI = +/-0.008; p = 0.168)	0.279	+2.77%
Severity	2008.2	0.032 (CI = +/-0.016; p = 0.000)	-0.136 (CI = +/-0.132; p = 0.044)	0.006 (CI = +/-0.008; p = 0.117)	0.387	+3.30%
Severity	2009.1	0.041 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.104; p = 0.069)	0.007 (CI = +/-0.006; p = 0.023)	0.601	+4.15%
Severity	2009.2	0.043 (CI = +/-0.013; p = 0.000)	-0.105 (CI = +/-0.106; p = 0.051)	0.007 (CI = +/-0.006; p = 0.021)	0.604	+4.36%
Severity	2010.1	0.038 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.098; p = 0.013)	0.007 (CI = +/-0.005; p = 0.019)	0.607	+3.85%
Severity	2010.2	0.043 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.086; p = 0.001)	0.007 (CI = +/-0.005; p = 0.006)	0.720	+4.41%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	-0.143 (CI = +/-0.087; p = 0.003)	0.007 (CI = +/-0.005; p = 0.005)	0.732	+4.64%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	-0.138 (CI = +/-0.091; p = 0.004)	0.007 (CI = +/-0.005; p = 0.006)	0.694	+4.53%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	-0.143 (CI = +/-0.094; p = 0.005)	0.007 (CI = +/-0.005; p = 0.008)	0.679	+4.41%
Severity	2012.2	0.040 (CI = +/-0.015; p = 0.000)	-0.132 (CI = +/-0.096; p = 0.009)	0.007 (CI = +/-0.005; p = 0.008)	0.628	+4.13%
Severity	2013.1	0.041 (CI = +/-0.016; p = 0.000)	-0.132 (CI = +/-0.101; p = 0.013)	0.007 (CI = +/-0.005; p = 0.010)	0.617	+4.14%
Severity	2013.2	0.038 (CI = +/-0.017; p = 0.000)	-0.124 (CI = +/-0.124; p = 0.023)	0.007 (CI = +/-0.005; p = 0.011)	0.560	+3.92%
Severity	2014.1	0.039 (CI = +/-0.019; p = 0.001)	-0.123 (CI = +/-0.110; p = 0.032)	0.007 (CI = +/-0.005; p = 0.013)	0.551	+3.95%
Severity	2014.2	0.038 (CI = +/-0.021; p = 0.002)	-0.120 (CI = +/-0.117; p = 0.046)	0.007 (CI = +/-0.005; p = 0.016)	0.502	+3.87%
Severity	2015.1	0.039 (CI = +/-0.023; p = 0.003)	-0.116 (CI = +/-0.124; p = 0.066)	0.007 (CI = +/-0.006; p = 0.019)	0.499	+4.01%
Severity	2015.2	0.045 (CI = +/-0.025; p = 0.002)	-0.136 (CI = +/-0.125; p = 0.036)	0.007 (CI = +/-0.005; p = 0.020)	0.553	+4.63%
Severity	2016.1	0.048 (CI = +/-0.027; p = 0.002)	-0.127 (CI = +/-0.132; p = 0.058)	0.007 (CI = +/-0.006; p = 0.024)	0.560	+4.94%
Severity	2016.2	0.045 (CI = +/-0.031; p = 0.008)	-0.117 (CI = +/-0.142; p = 0.098)	0.007 (CI = +/-0.006; p = 0.026)	0.499	+4.61%
Severity	2017.1	0.049 (CI = +/-0.035; p = 0.010)	-0.107 (CI = +/-0.151; p = 0.147)	0.007 (CI = +/-0.006; p = 0.034)	0.508	+5.03%
Frequency	2006.1	0.019 (CI = +/-0.010; p = 0.001)	0.060 (CI = +/-0.100; p = 0.235)	0.005 (CI = +/-0.006; p = 0.081)	0.253	+1.91%
Frequency	2006.2	0.018 (CI = +/-0.011; p = 0.002)	0.066 (CI = +/-0.102; p = 0.198)	0.005 (CI = +/-0.006; p = 0.089)	0.225	+1.79%
Frequency	2007.1	0.018 (CI = +/-0.011; p = 0.004)	0.065 (CI = +/-0.106; p = 0.219)	0.005 (CI = +/-0.006; p = 0.097)	0.194	+1.77%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.006)	0.064 (CI = +/-0.109; p = 0.237)	0.005 (CI = +/-0.006; p = 0.103)	0.184	+1.78%
Frequency	2008.1	0.014 (CI = +/-0.012; p = 0.025)	0.045 (CI = +/-0.105; p = 0.384)	0.005 (CI = +/-0.006; p = 0.117)	0.101	+1.40%
Frequency	2008.2	0.012 (CI = +/-0.012; p = 0.066)	0.057 (CI = +/-0.105; p = 0.280)	0.005 (CI = +/-0.006; p = 0.126)	0.075	+1.17%
Frequency	2009.1	0.007 (CI = +/-0.012; p = 0.238)	0.034 (CI = +/-0.097; p = 0.478)	0.004 (CI = +/-0.005; p = 0.136)	0.003	+0.70%
Frequency	2009.2	0.003 (CI = +/-0.011; p = 0.612)	0.054 (CI = +/-0.090; p = 0.233)	0.004 (CI = +/-0.005; p = 0.126)	0.022	+0.28%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.596)	0.029 (CI = +/-0.076; p = 0.437)	0.003 (CI = +/-0.004; p = 0.111)	0.062	-0.26%
Frequency	2010.2	-0.006 (CI = +/-0.009; p = 0.186)	0.045 (CI = +/-0.070; p = 0.192)	0.003 (CI = +/-0.004; p = 0.094)	0.185	-0.62%
Frequency	2011.1	-0.005 (CI = +/-0.010; p = 0.303)	0.050 (CI = +/-0.072; p = 0.164)	0.003 (CI = +/-0.004; p = 0.090)	0.171	-0.51%
Frequency	2011.2	-0.008 (CI = +/-0.010; p = 0.119)	0.062 (CI = +/-0.070; p = 0.080)	0.003 (CI = +/-0.004; p = 0.084)	0.261	-0.79%
Frequency	2012.1	-0.009 (CI = +/-0.011; p = 0.084)	0.056 (CI = +/-0.072; p = 0.120)	0.003 (CI = +/-0.004; p = 0.096)	0.279	-0.93%
Frequency	2012.2	-0.011 (CI = +/-0.012; p = 0.066)	0.062 (CI = +/-0.075; p = 0.100)	0.003 (CI = +/-0.004; p = 0.102)	0.290	-1.07%
Frequency	2013.1	-0.008 (CI = +/-0.012; p = 0.172)	0.071 (CI = +/-0.075; p = 0.061)	0.003 (CI = +/-0.004; p = 0.085)	0.278	-0.81%
Frequency	2013.2	-0.008 (CI = +/-0.013; p = 0.222)	0.071 (CI = +/-0.079; p = 0.078)	0.003 (CI = +/-0.004; p = 0.094)	0.233	-0.79%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.168)	0.064 (CI = +/-0.082; p = 0.118)	0.003 (CI = +/-0.004; p = 0.104)	0.248	-0.97%
Frequency	2014.2	-0.011 (CI = +/-0.016; p = 0.162)	0.068 (CI = +/-0.087; p = 0.116)	0.003 (CI = +/-0.004; p = 0.112)	0.234	-1.08%
Frequency	2015.1	-0.010 (CI = +/-0.017; p = 0.239)	0.071 (CI = +/-0.092; p = 0.123)	0.003 (CI = +/-0.004; p = 0.122)	0.215	-1.00%
Frequency	2015.2	-0.011 (CI = +/-0.020; p = 0.268)	0.073 (CI = +/-0.099; p = 0.139)	0.003 (CI = +/-0.004; p = 0.134)	0.173	-1.05%
Frequency	2016.1	-0.015 (CI = +/-0.021; p = 0.159)	0.061 (CI = +/-0.102; p = 0.217)	0.003 (CI = +/-0.004; p = 0.129)	0.218	-1.45%
Frequency	2016.2	-0.013 (CI = +/-0.024; p = 0.275)	0.055 (CI = +/-0.110; p = 0.299)	0.003 (CI = +/-0.004; p = 0.156)	0.106	-1.25%
Frequency	2017.1	-0.009 (CI = +/-0.027; p = 0.469)	0.063 (CI = +/-0.116; p = 0.258)	0.003 (CI = +/-0.005; p = 0.181)	0.062	-0.91%

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	0.036 (CI = +/-0.013; p = 0.000)	0.453	+3.65%
Loss Cost	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.437	+3.69%
Loss Cost	2007.1	0.036 (CI = +/-0.015; p = 0.000)	0.412	+3.66%
Loss Cost	2007.2	0.035 (CI = +/-0.016; p = 0.000)	0.373	+3.52%
Loss Cost	2008.1	0.033 (CI = +/-0.016; p = 0.000)	0.329	+3.32%
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	(CI = +/-0.005; p =	+3.52%
Loss Cost	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.370	+3.86%
Loss Cost	2009.2	0.035 (CI = +/-0.019; p = 0.001)	0.318	+3.57%
Loss Cost	2010.1	0.026 (CI = +/-0.016; p = 0.003)	0.250	+2.61%
Loss Cost	2010.2	0.026 (CI = +/-0.018; p = 0.005)	0.236	+2.66%
Loss Cost	2011.1	0.030 (CI = +/-0.019; p = 0.003)	0.274	+3.01%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.013)	0.198	+2.52%
Loss Cost	2012.1	0.023 (CI = +/-0.021; p = 0.032)	0.149	+2.30%
Loss Cost	2012.2	0.018 (CI = +/-0.021; p = 0.102)	0.077	+1.78%
Loss Cost	2013.1	0.021 (CI = +/-0.023; p = 0.078)	0.099	+2.08%
Loss Cost	2013.2	0.018 (CI = +/-0.025; p = 0.157)	0.053	+1.79%
Loss Cost	2014.1	0.017 (CI = +/-0.028; p = 0.221)	0.029	+1.69%
Loss Cost	2014.2	0.014 (CI = +/-0.031; p = 0.348)	-0.004	+1.42%
Loss Cost	2015.1	0.017 (CI = +/-0.034; p = 0.301)	0.008	+1.73%
Loss Cost	2015.2	0.022 (CI = +/-0.037; p = 0.230)	0.032	+2.23%
Loss Cost	2016.1	0.023 (CI = +/-0.042; p = 0.264)	0.021	+2.33%
Loss Cost	2016.2	0.022 (CI = +/-0.048; p = 0.348)	-0.004	+2.21%
Loss Cost	2017.1	0.033 (CI = +/-0.053; p = 0.197)	0.057	+3.40%
Severity	2006.1	0.021 (CI = +/-0.012; p = 0.002)	0.228	+2.10%
Severity	2006.2	0.022 (CI = +/-0.013; p = 0.002)	0.238	+2.23%
Severity	2007.1	0.022 (CI = +/-0.014; p = 0.002)	0.228	+2.27%
Severity	2007.2	0.021 (CI = +/-0.014; p = 0.006)	0.187	+2.10%
Severity	2008.1	0.023 (CI = +/-0.015; p = 0.005)	0.206	+2.30%
Severity	2008.2	0.027 (CI = +/-0.015; p = 0.001)	0.269	+2.70%
Severity	2009.1	0.035 (CI = +/-0.013; p = 0.000)	0.485	+3.52%
Severity	2009.2	0.035 (CI = +/-0.014; p = 0.000)	0.474	+3.61%
Severity	2010.1	0.032 (CI = +/-0.014; p = 0.000)	0.417	+3.20%
Severity	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.474	+3.59%
Severity	2011.1	0.038 (CI = +/-0.015; p = 0.000)	0.500	+3.89%
Severity	2011.2	0.036 (CI = +/-0.016; p = 0.000)	0.445	+3.63%
Severity	2012.1	0.036 (CI = +/-0.017; p = 0.000)	0.412	+3.62%
Severity	2012.2	0.031 (CI = +/-0.018; p = 0.002)	0.339	+3.18%
Severity	2013.1	0.033 (CI = +/-0.020; p = 0.003)	0.327	+3.31%
Severity	2013.2	0.029 (CI = +/-0.021; p = 0.010)	0.250	+2.91%
Severity	2014.1	0.030 (CI = +/-0.023; p = 0.013)	0.245	+3.09%
Severity	2014.2	0.028 (CI = +/-0.026; p = 0.035)	0.182	+2.82%
Severity	2015.1	0.031 (CI = +/-0.028; p = 0.033)	0.196	+3.15%
Severity	2015.2	0.035 (CI = +/-0.031; p = 0.030)	0.215	+3.56%
Severity	2016.1	0.041 (CI = +/-0.034; p = 0.022)	0.257	+4.20%
Severity	2016.2	0.036 (CI = +/-0.038; p = 0.064)	0.169	+3.67%
Severity	2017.1	0.045 (CI = +/-0.043; p = 0.041)	0.228	+4.57%
Frequency	2006.1	0.015 (CI = +/-0.010; p = 0.003)	0.203	+1.52%
Frequency	2006.2	0.014 (CI = +/-0.010; p = 0.007)	0.169	+1.43%
Frequency	2007.1	0.014 (CI = +/-0.011; p = 0.015)	0.142	+1.36%
Frequency	2007.2	0.014 (CI = +/-0.011; p = 0.019)	0.134	+1.39%
Frequency	2008.1	0.010 (CI = +/-0.011; p = 0.077)	0.068	+1.00%
Frequency	2008.2	0.008 (CI = +/-0.012; p = 0.168)	0.031	+0.80%
Frequency	2009.1	0.003 (CI = +/-0.011; p = 0.538)	-0.021	+0.33%
Frequency	2009.2	0.000 (CI = +/-0.011; p = 0.942)	-0.036	-0.04%
Frequency	2010.1	-0.006 (CI = +/-0.009; p = 0.206)	0.024	-0.58%
Frequency	2010.2	-0.009 (CI = +/-0.009; p = 0.049)	0.108	-0.90%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.081)	0.081	-0.85%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.036)	0.136	-1.07%
Frequency	2012.1	-0.013 (CI = +/-0.011; p = 0.019)	0.182	-1.27%
Frequency	2012.2	-0.014 (CI = +/-0.011; p = 0.022)	0.182	-1.35%
Frequency	2013.1	-0.012 (CI = +/-0.012; p = 0.057)	0.123	-1.19%
Frequency	2013.2	-0.011 (CI = +/-0.013; p = 0.106)	0.082	-1.09%
Frequency	2014.1	-0.014 (CI = +/-0.014; p = 0.063)	0.127	-1.35%
Frequency	2014.2	-0.014 (CI = +/-0.016; p = 0.088)	0.106	-1.37%
Frequency	2015.1	-0.014 (CI = +/-0.018; p = 0.119)	0.086	-1.38%
Frequency	2015.2	-0.013 (CI = +/-0.020; p = 0.191)	0.049	-1.28%
Frequency	2016.1	-0.018 (CI = +/-0.022; p = 0.094)	0.121	-1.79%
Frequency	2016.2	-0.014 (CI = +/-0.024; p = 0.225)	0.039	-1.40%
Frequency	2017.1	-0.011 (CI = +/-0.027; p = 0.391)	-0.015	-1.11%

All Perils

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

Fit	Start Date	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	-0.068 (CI = +/-0.194; p = 0.481)	0.000 (CI = +/-0.011; p = 0.983)	-0.043	0.00%
Loss Cost	2006.2	-0.053 (CI = +/-0.198; p = 0.587)	0.000 (CI = +/-0.011; p = 0.961)	-0.051	0.00%
Loss Cost	2007.1	-0.075 (CI = +/-0.199; p = 0.449)	0.001 (CI = +/-0.011; p = 0.909)	-0.042	0.00%
Loss Cost	2007.2	-0.050 (CI = +/-0.198; p = 0.612)	0.001 (CI = +/-0.011; p = 0.813)	-0.053	0.00%
Loss Cost	2008.1	-0.079 (CI = +/-0.194; p = 0.412)	0.002 (CI = +/-0.010; p = 0.734)	-0.037	0.00%
Loss Cost	2008.2	-0.075 (CI = +/-0.201; p = 0.454)	0.006 (CI = +/-0.005; p = 0.014)	-0.041	0.00%
Loss Cost	2009.1	-0.078 (CI = +/-0.208; p = 0.446)	0.002 (CI = +/-0.011; p = 0.718)	-0.042	0.00%
Loss Cost	2009.2	-0.046 (CI = +/-0.204; p = 0.647)	0.003 (CI = +/-0.010; p = 0.592)	-0.052	0.00%
Loss Cost	2010.1	-0.110 (CI = +/-0.156; p = 0.159)	0.004 (CI = +/-0.008; p = 0.323)	0.048	0.00%
Loss Cost	2010.2	-0.101 (CI = +/-0.161; p = 0.207)	0.004 (CI = +/-0.008; p = 0.306)	0.040	0.00%
Loss Cost	2011.1	-0.105 (CI = +/-0.168; p = 0.208)	0.004 (CI = +/-0.008; p = 0.309)	0.039	0.00%
Loss Cost	2011.2	-0.071 (CI = +/-0.159; p = 0.367)	0.005 (CI = +/-0.008; p = 0.185)	0.041	0.00%
Loss Cost	2012.1	-0.097 (CI = +/-0.155; p = 0.209)	0.005 (CI = +/-0.007; p = 0.133)	0.097	0.00%
Loss Cost	2012.2	-0.065 (CI = +/-0.147; p = 0.368)	0.006 (CI = +/-0.007; p = 0.068)	0.118	0.00%
Loss Cost	2013.1	-0.069 (CI = +/-0.154; p = 0.362)	0.006 (CI = +/-0.007; p = 0.072)	0.117	0.00%
Loss Cost	2013.2	-0.047 (CI = +/-0.155; p = 0.536)	0.007 (CI = +/-0.007; p = 0.049)	0.135	0.00%
Loss Cost	2014.1	-0.065 (CI = +/-0.157; p = 0.397)	0.007 (CI = +/-0.007; p = 0.039)	0.174	0.00%
Loss Cost	2014.2	-0.045 (CI = +/-0.160; p = 0.565)	0.008 (CI = +/-0.007; p = 0.029)	0.194	0.00%
Loss Cost	2015.1	-0.050 (CI = +/-0.170; p = 0.541)	0.008 (CI = +/-0.007; p = 0.032)	0.193	0.00%
Loss Cost	2015.2	-0.052 (CI = +/-0.181; p = 0.548)	0.008 (CI = +/-0.008; p = 0.042)	0.185	0.00%
Loss Cost	2016.1	-0.070 (CI = +/-0.189; p = 0.437)	0.008 (CI = +/-0.008; p = 0.038)	0.218	0.00%
Loss Cost	2016.2	-0.050 (CI = +/-0.199; p = 0.596)	0.009 (CI = +/-0.008; p = 0.032)	0.236	0.00%
Loss Cost	2017.1	-0.047 (CI = +/-0.214; p = 0.645)	0.009 (CI = +/-0.009; p = 0.043)	0.210	0.00%
Severity	2006.1	-0.120 (CI = +/-0.149; p = 0.111)	-0.001 (CI = +/-0.008; p = 0.840)	0.019	0.00%
Severity	2006.2	-0.121 (CI = +/-0.154; p = 0.120)	-0.001 (CI = +/-0.008; p = 0.840)	0.016	0.00%
Severity	2007.1	-0.133 (CI = +/-0.156; p = 0.093)	-0.001 (CI = +/-0.008; p = 0.877)	0.028	0.00%
Severity	2007.2	-0.116 (CI = +/-0.158; p = 0.144)	0.000 (CI = +/-0.008; p = 0.960)	0.008	0.00%
Severity	2008.1	-0.119 (CI = +/-0.163; p = 0.144)	0.000 (CI = +/-0.009; p = 0.971)	0.008	0.00%
Severity	2008.2	-0.132 (CI = +/-0.166; p = 0.114)	0.000 (CI = +/-0.009; p = 0.909)	0.021	0.00%
Severity	2009.1	-0.110 (CI = +/-0.164; p = 0.181)	-0.001 (CI = +/-0.008; p = 0.836)	-0.004	0.00%
Severity	2009.2	-0.100 (CI = +/-0.169; p = 0.235)	-0.001 (CI = +/-0.009; p = 0.885)	-0.018	0.00%
Severity	2010.1	-0.140 (CI = +/-0.151; p = 0.069)	0.000 (CI = +/-0.008; p = 0.987)	0.056	0.00%
Severity	2010.2	-0.146 (CI = +/-0.157; p = 0.067)	0.000 (CI = +/-0.008; p = 0.978)	0.060	0.00%
Severity	2011.1	-0.157 (CI = +/-0.161; p = 0.057)	0.000 (CI = +/-0.008; p = 0.984)	0.074	0.00%
Severity	2011.2	-0.132 (CI = +/-0.160; p = 0.102)	0.001 (CI = +/-0.008; p = 0.842)	0.041	0.00%
Severity	2012.1	-0.155 (CI = +/-0.157; p = 0.053)	0.001 (CI = +/-0.007; p = 0.748)	0.094	0.00%
Severity	2012.2	-0.125 (CI = +/-0.151; p = 0.101)	0.002 (CI = +/-0.007; p = 0.562)	0.065	0.00%
Severity	2013.1	-0.142 (CI = +/-0.153; p = 0.067)	0.002 (CI = +/-0.007; p = 0.500)	0.104	0.00%
Severity	2013.2	-0.115 (CI = +/-0.150; p = 0.124)	0.003 (CI = +/-0.007; p = 0.359)	0.084	0.00%
Severity	2014.1	-0.131 (CI = +/-0.154; p = 0.090)	0.003 (CI = +/-0.007; p = 0.316)	0.121	0.00%
Severity	2014.2	-0.110 (CI = +/-0.156; p = 0.155)	0.004 (CI = +/-0.007; p = 0.240)	0.108	0.00%
Severity	2015.1	-0.123 (CI = +/-0.163; p = 0.129)	0.004 (CI = +/-0.007; p = 0.222)	0.131	0.00%
Severity	2015.2	-0.122 (CI = +/-0.174; p = 0.157)	0.004 (CI = +/-0.007; p = 0.240)	0.122	0.00%
Severity	2016.1	-0.133 (CI = +/-0.184; p = 0.142)	0.004 (CI = +/-0.008; p = 0.229)	0.137	0.00%
Severity	2016.2	-0.100 (CI = +/-0.183; p = 0.260)	0.005 (CI = +/-0.007; p = 0.138)	0.148	0.00%
Severity	2017.1	-0.110 (CI = +/-0.196; p = 0.244)	0.006 (CI = +/-0.008; p = 0.140)	0.155	0.00%
Frequency	2006.1	0.052 (CI = +/-0.118; p = 0.373)	0.001 (CI = +/-0.007; p = 0.824)	-0.033	0.00%
Frequency	2006.2	0.067 (CI = +/-0.117; p = 0.249)	0.001 (CI = +/-0.006; p = 0.728)	-0.017	0.00%
Frequency	2007.1	0.058 (CI = +/-0.119; p = 0.326)	0.001 (CI = +/-0.006; p = 0.694)	-0.027	0.00%
Frequency	2007.2	0.066 (CI = +/-0.122; p = 0.278)	0.001 (CI = +/-0.007; p = 0.653)	-0.020	0.00%
Frequency	2008.1	0.040 (CI = +/-0.112; p = 0.469)	0.002 (CI = +/-0.006; p = 0.522)	-0.036	0.00%
Frequency	2008.2	0.058 (CI = +/-0.110; p = 0.291)	0.002 (CI = +/-0.006; p = 0.412)	-0.010	0.00%
Frequency	2009.1	0.032 (CI = +/-0.097; p = 0.512)	0.003 (CI = +/-0.005; p = 0.267)	-0.014	0.00%
Frequency	2009.2	0.054 (CI = +/-0.089; p = 0.223)	0.003 (CI = +/-0.005; p = 0.139)	0.049	0.00%
Frequency	2010.1	0.030 (CI = +/-0.075; p = 0.417)	0.004 (CI = +/-0.004; p = 0.048)	0.088	0.00%
Frequency	2010.2	0.045 (CI = +/-0.071; p = 0.206)	0.004 (CI = +/-0.004; p = 0.022)	0.157	0.00%
Frequency	2011.1	0.052 (CI = +/-0.072; p = 0.151)	0.004 (CI = +/-0.004; p = 0.026)	0.167	0.00%
Frequency	2011.2	0.061 (CI = +/-0.073; p = 0.096)	0.004 (CI = +/-0.003; p = 0.018)	0.208	0.00%
Frequency	2012.1	0.059 (CI = +/-0.076; p = 0.120)	0.004 (CI = +/-0.004; p = 0.020)	0.204	0.00%
Frequency	2012.2	0.060 (CI = +/-0.079; p = 0.132)	0.004 (CI = +/-0.004; p = 0.023)	0.196	0.00%
Frequency	2013.1	0.073 (CI = +/-0.077; p = 0.059)	0.004 (CI = +/-0.004; p = 0.024)	0.241	0.00%
Frequency	2013.2	0.069 (CI = +/-0.080; p = 0.089)	0.004 (CI = +/-0.004; p = 0.033)	0.209	0.00%
Frequency	2014.1	0.066 (CI = +/-0.084; p = 0.115)	0.004 (CI = +/-0.004; p = 0.037)	0.203	0.00%
Frequency	2014.2	0.066 (CI = +/-0.090; p = 0.141)	0.004 (CI = +/-0.004; p = 0.046)	0.182	0.00%
Frequency	2015.1	0.073 (CI = +/-0.093; p = 0.118)	0.004 (CI = +/-0.004; p = 0.058)	0.190	0.00%
Frequency	2015.2	0.069 (CI = +/-0.100; p = 0.158)	0.004 (CI = +/-0.004; p = 0.075)	0.155	0.00%
Frequency	2016.1	0.063 (CI = +/-0.105; p = 0.220)	0.004 (CI = +/-0.004; p = 0.076)	0.149	0.00%
Frequency	2016.2	0.050 (CI = +/-0.110; p = 0.343)	0.003 (CI = +/-0.004; p = 0.114)	0.085	0.00%
Frequency	2017.1	0.064 (CI = +/-0.113; p = 0.243)	0.003 (CI = +/-0.004; p = 0.146)	0.096	0.00%

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	0.036 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.140; p = 0.332)	0.453	+3.65%
Loss Cost	2006.2	0.037 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.144; p = 0.316)	0.438	+3.72%
Loss Cost	2007.1	0.036 (CI = +/-0.015; p = 0.000)	-0.076 (CI = +/-0.148; p = 0.307)	0.413	+3.66%
Loss Cost	2007.2	0.035 (CI = +/-0.016; p = 0.000)	-0.070 (CI = +/-0.153; p = 0.359)	0.370	+3.56%
Loss Cost	2008.1	0.033 (CI = +/-0.016; p = 0.000)	-0.082 (CI = +/-0.155; p = 0.288)	0.332	+3.32%
Loss Cost	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.349	+3.58%
Loss Cost	2009.1	0.038 (CI = +/-0.018; p = 0.000)	-0.082 (CI = +/-0.161; p = 0.305)	0.372	+3.86%
Loss Cost	2009.2	0.036 (CI = +/-0.019; p = 0.001)	-0.070 (CI = +/-0.165; p = 0.392)	0.312	+3.62%
Loss Cost	2010.1	0.026 (CI = +/-0.016; p = 0.002)	-0.117 (CI = +/-0.132; p = 0.080)	0.309	+2.61%
Loss Cost	2010.2	0.027 (CI = +/-0.017; p = 0.003)	-0.124 (CI = +/-0.137; p = 0.073)	0.303	+2.76%
Loss Cost	2011.1	0.030 (CI = +/-0.018; p = 0.002)	-0.113 (CI = +/-0.140; p = 0.108)	0.322	+3.01%
Loss Cost	2011.2	0.026 (CI = +/-0.019; p = 0.010)	-0.096 (CI = +/-0.141; p = 0.174)	0.230	+2.61%
Loss Cost	2012.1	0.023 (CI = +/-0.020; p = 0.028)	-0.108 (CI = +/-0.145; p = 0.135)	0.198	+2.30%
Loss Cost	2012.2	0.019 (CI = +/-0.021; p = 0.083)	-0.091 (CI = +/-0.147; p = 0.211)	0.104	+1.88%
Loss Cost	2013.1	0.021 (CI = +/-0.023; p = 0.077)	-0.084 (CI = +/-0.153; p = 0.268)	0.112	+2.08%
Loss Cost	2013.2	0.019 (CI = +/-0.025; p = 0.139)	-0.076 (CI = +/-0.161; p = 0.333)	0.052	+1.89%
Loss Cost	2014.1	0.017 (CI = +/-0.028; p = 0.221)	-0.083 (CI = +/-0.169; p = 0.314)	0.033	+1.69%
Loss Cost	2014.2	0.015 (CI = +/-0.031; p = 0.315)	-0.078 (CI = +/-0.179; p = 0.372)	-0.013	+1.53%
Loss Cost	2015.1	0.017 (CI = +/-0.034; p = 0.307)	-0.072 (CI = +/-0.189; p = 0.433)	-0.014	+1.73%
Loss Cost	2015.2	0.024 (CI = +/-0.038; p = 0.200)	-0.093 (CI = +/-0.196; p = 0.330)	0.032	+2.41%
Loss Cost	2016.1	0.023 (CI = +/-0.043; p = 0.266)	-0.095 (CI = +/-0.210; p = 0.349)	0.017	+2.33%
Loss Cost	2016.2	0.024 (CI = +/-0.049; p = 0.307)	-0.098 (CI = +/-0.227; p = 0.368)	-0.013	+2.45%
Loss Cost	2017.1	0.033 (CI = +/-0.055; p = 0.208)	-0.075 (CI = +/-0.237; p = 0.505)	0.017	+3.40%
Severity	2006.1	0.021 (CI = +/-0.012; p = 0.001)	-0.119 (CI = +/-0.127; p = 0.066)	0.281	+2.10%
Severity	2006.2	0.023 (CI = +/-0.012; p = 0.001)	-0.131 (CI = +/-0.129; p = 0.047)	0.304	+2.29%
Severity	2007.1	0.022 (CI = +/-0.013; p = 0.002)	-0.132 (CI = +/-0.133; p = 0.052)	0.294	+2.27%
Severity	2007.2	0.021 (CI = +/-0.014; p = 0.004)	-0.126 (CI = +/-0.137; p = 0.069)	0.247	+2.17%
Severity	2008.1	0.023 (CI = +/-0.015; p = 0.004)	-0.119 (CI = +/-0.140; p = 0.093)	0.255	+2.30%
Severity	2008.2	0.027 (CI = +/-0.015; p = 0.001)	-0.145 (CI = +/-0.134; p = 0.035)	0.353	+2.78%
Severity	2009.1	0.035 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.112; p = 0.056)	0.533	+3.52%
Severity	2009.2	0.036 (CI = +/-0.013; p = 0.000)	-0.117 (CI = +/-0.114; p = 0.045)	0.531	+3.69%
Severity	2010.1	0.032 (CI = +/-0.013; p = 0.000)	-0.140 (CI = +/-0.107; p = 0.012)	0.527	+3.20%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	-0.164 (CI = +/-0.098; p = 0.002)	0.629	+3.72%
Severity	2011.1	0.038 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.101; p = 0.004)	0.636	+3.89%
Severity	2011.2	0.037 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.105; p = 0.006)	0.584	+3.77%
Severity	2012.1	0.036 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.108; p = 0.006)	0.566	+3.62%
Severity	2012.2	0.033 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.111; p = 0.012)	0.490	+3.34%
Severity	2013.1	0.033 (CI = +/-0.018; p = 0.001)	-0.148 (CI = +/-0.116; p = 0.015)	0.477	+3.31%
Severity	2013.2	0.030 (CI = +/-0.019; p = 0.004)	-0.139 (CI = +/-0.121; p = 0.027)	0.395	+3.09%
Severity	2014.1	0.030 (CI = +/-0.021; p = 0.007)	-0.140 (CI = +/-0.128; p = 0.034)	0.383	+3.09%
Severity	2014.2	0.030 (CI = +/-0.024; p = 0.016)	-0.138 (CI = +/-0.136; p = 0.047)	0.318	+3.03%
Severity	2015.1	0.031 (CI = +/-0.026; p = 0.023)	-0.134 (CI = +/-0.144; p = 0.065)	0.314	+3.15%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.012)	-0.156 (CI = +/-0.146; p = 0.038)	0.378	+3.86%
Severity	2016.1	0.041 (CI = +/-0.031; p = 0.014)	-0.146 (CI = +/-0.154; p = 0.060)	0.387	+4.20%
Severity	2016.2	0.039 (CI = +/-0.036; p = 0.034)	-0.141 (CI = +/-0.166; p = 0.089)	0.290	+4.01%
Severity	2017.1	0.045 (CI = +/-0.041; p = 0.034)	-0.128 (CI = +/-0.176; p = 0.138)	0.309	+4.57%
Frequency	2006.1	0.015 (CI = +/-0.010; p = 0.003)	0.051 (CI = +/-0.103; p = 0.320)	0.203	+1.52%
Frequency	2006.2	0.014 (CI = +/-0.010; p = 0.008)	0.059 (CI = +/-0.105; p = 0.265)	0.176	+1.40%
Frequency	2007.1	0.014 (CI = +/-0.011; p = 0.015)	0.056 (CI = +/-0.108; p = 0.297)	0.145	+1.36%
Frequency	2007.2	0.013 (CI = +/-0.011; p = 0.022)	0.057 (CI = +/-0.112; p = 0.310)	0.136	+1.36%
Frequency	2008.1	0.010 (CI = +/-0.011; p = 0.080)	0.037 (CI = +/-0.107; p = 0.484)	0.053	+1.00%
Frequency	2008.2	0.008 (CI = +/-0.012; p = 0.185)	0.049 (CI = +/-0.107; p = 0.356)	0.027	+0.77%
Frequency	2009.1	0.003 (CI = +/-0.011; p = 0.543)	0.027 (CI = +/-0.099; p = 0.586)	-0.046	+0.33%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.895)	0.047 (CI = +/-0.092; p = 0.304)	-0.032	-0.07%
Frequency	2010.1	-0.006 (CI = +/-0.009; p = 0.212)	0.023 (CI = +/-0.078; p = 0.554)	0.000	-0.58%
Frequency	2010.2	-0.009 (CI = +/-0.009; p = 0.042)	0.040 (CI = +/-0.072; p = 0.267)	0.118	-0.93%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.079)	0.043 (CI = +/-0.075; p = 0.241)	0.097	-0.85%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.025)	0.056 (CI = +/-0.073; p = 0.127)	0.187	-1.12%
Frequency	2012.1	-0.013 (CI = +/-0.010; p = 0.018)	0.049 (CI = +/-0.075; p = 0.184)	0.212	-1.27%
Frequency	2012.2	-0.014 (CI = +/-0.011; p = 0.015)	0.055 (CI = +/-0.077; p = 0.153)	0.224	-1.41%
Frequency	2013.1	-0.012 (CI = +/-0.012; p = 0.048)	0.064 (CI = +/-0.079; p = 0.105)	0.195	-1.19%
Frequency	2013.2	-0.012 (CI = +/-0.013; p = 0.076)	0.063 (CI = +/-0.083; p = 0.127)	0.148	-1.17%
Frequency	2014.1	-0.014 (CI = +/-0.014; p = 0.058)	0.056 (CI = +/-0.086; p = 0.184)	0.167	-1.35%
Frequency	2014.2	-0.015 (CI = +/-0.016; p = 0.066)	0.060 (CI = +/-0.091; p = 0.181)	0.151	-1.45%
Frequency	2015.1	-0.014 (CI = +/-0.017; p = 0.111)	0.062 (CI = +/-0.096; p = 0.187)	0.132	-1.38%
Frequency	2015.2	-0.014 (CI = +/-0.020; p = 0.150)	0.063 (CI = +/-0.103; p = 0.211)	0.089	-1.40%
Frequency	2016.1	-0.018 (CI = +/-0.022; p = 0.094)	0.052 (CI = +/-0.106; p = 0.313)	0.127	-1.79%
Frequency	2016.2	-0.015 (CI = +/-0.025; p = 0.204)	0.044 (CI = +/-0.113; p = 0.420)	0.017	-1.50%
Frequency	2017.1	-0.011 (CI = +/-0.028; p = 0.393)	0.053 (CI = +/-0.119; p = 0.347)	-0.019	-1.11%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.031 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.139; p = 0.291)	0.119 (CI = +/-0.187; p = 0.204)	0.464	+3.15%	+16.23%
Loss Cost	2006.2	0.032 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.143; p = 0.287)	0.117 (CI = +/-0.191; p = 0.221)	0.447	+3.21%	+16.04%
Loss Cost	2007.1	0.030 (CI = +/-0.017; p = 0.001)	-0.082 (CI = +/-0.148; p = 0.268)	0.122 (CI = +/-0.195; p = 0.211)	0.424	+3.09%	+16.50%
Loss Cost	2007.2	0.029 (CI = +/-0.018; p = 0.003)	-0.074 (CI = +/-0.151; p = 0.325)	0.128 (CI = +/-0.199; p = 0.197)	0.385	+2.93%	+17.01%
Loss Cost	2008.1	0.026 (CI = +/-0.019; p = 0.010)	-0.090 (CI = +/-0.153; p = 0.241)	0.143 (CI = +/-0.199; p = 0.154)	0.357	+2.58%	+18.32%
Loss Cost	2008.2	0.028 (CI = +/-0.020; p = 0.008)	0.006 (CI = +/-0.005; p = 0.014)	0.134 (CI = +/-0.202; p = 0.186)	0.368	+2.85%	+17.54%
Loss Cost	2009.1	0.031 (CI = +/-0.021; p = 0.006)	-0.088 (CI = +/-0.160; p = 0.266)	0.122 (CI = +/-0.205; p = 0.233)	0.383	+3.15%	+16.50%
Loss Cost	2009.2	0.028 (CI = +/-0.023; p = 0.018)	-0.075 (CI = +/-0.163; p = 0.354)	0.133 (CI = +/-0.207; p = 0.197)	0.330	+2.80%	+17.45%
Loss Cost	2010.1	0.014 (CI = +/-0.017; p = 0.114)	-0.128 (CI = +/-0.121; p = 0.039)	0.185 (CI = +/-0.153; p = 0.019)	0.426	+1.40%	+22.06%
Loss Cost	2010.2	0.015 (CI = +/-0.019; p = 0.120)	-0.131 (CI = +/-0.126; p = 0.042)	0.183 (CI = +/-0.157; p = 0.025)	0.414	+1.49%	+21.82%
Loss Cost	2011.1	0.017 (CI = +/-0.020; p = 0.103)	-0.124 (CI = +/-0.130; p = 0.061)	0.175 (CI = +/-0.162; p = 0.035)	0.420	+1.69%	+21.20%
Loss Cost	2011.2	0.011 (CI = +/-0.021; p = 0.307)	-0.103 (CI = +/-0.127; p = 0.107)	0.194 (CI = +/-0.157; p = 0.018)	0.380	+1.06%	+22.69%
Loss Cost	2012.1	0.005 (CI = +/-0.022; p = 0.659)	-0.122 (CI = +/-0.126; p = 0.057)	0.213 (CI = +/-0.154; p = 0.009)	0.397	+0.47%	+24.37%
Loss Cost	2012.2	-0.003 (CI = +/-0.022; p = 0.808)	-0.100 (CI = +/-0.122; p = 0.102)	0.234 (CI = +/-0.148; p = 0.004)	0.390	-0.26%	+25.99%
Loss Cost	2013.1	-0.002 (CI = +/-0.025; p = 0.840)	-0.100 (CI = +/-0.128; p = 0.121)	0.233 (CI = +/-0.155; p = 0.005)	0.386	-0.24%	+25.94%
Loss Cost	2013.2	-0.008 (CI = +/-0.027; p = 0.557)	-0.086 (CI = +/-0.131; p = 0.187)	0.246 (CI = +/-0.157; p = 0.004)	0.376	-0.76%	+26.96%
Loss Cost	2014.1	-0.014 (CI = +/-0.029; p = 0.311)	-0.102 (CI = +/-0.133; p = 0.123)	0.265 (CI = +/-0.159; p = 0.003)	0.408	-1.41%	+28.51%
Loss Cost	2014.2	-0.020 (CI = +/-0.031; p = 0.187)	-0.088 (CI = +/-0.137; p = 0.192)	0.280 (CI = +/-0.162; p = 0.002)	0.415	-2.02%	+29.61%
Loss Cost	2015.1	-0.023 (CI = +/-0.036; p = 0.187)	-0.094 (CI = +/-0.145; p = 0.187)	0.287 (CI = +/-0.172; p = 0.003)	0.414	-2.29%	+30.18%
Loss Cost	2015.2	-0.019 (CI = +/-0.041; p = 0.332)	-0.102 (CI = +/-0.154; p = 0.176)	0.278 (CI = +/-0.181; p = 0.005)	0.416	-1.89%	+29.56%
Loss Cost	2016.1	-0.028 (CI = +/-0.046; p = 0.203)	-0.120 (CI = +/-0.160; p = 0.129)	0.300 (CI = +/-0.189; p = 0.004)	0.445	-2.80%	+31.21%
Loss Cost	2016.2	-0.036 (CI = +/-0.053; p = 0.168)	-0.107 (CI = +/-0.170; p = 0.193)	0.314 (CI = +/-0.200; p = 0.005)	0.444	-3.51%	+32.15%
Loss Cost	2017.1	-0.032 (CI = +/-0.063; p = 0.284)	-0.102 (CI = +/-0.185; p = 0.249)	0.308 (CI = +/-0.220; p = 0.011)	0.423	-3.19%	+31.67%
Severity	2006.1	0.014 (CI = +/-0.013; p = 0.041)	-0.127 (CI = +/-0.121; p = 0.040)	0.174 (CI = +/-0.163; p = 0.037)	0.352	+1.38%	+20.63%
Severity	2006.2	0.016 (CI = +/-0.014; p = 0.028)	-0.136 (CI = +/-0.123; p = 0.031)	0.166 (CI = +/-0.164; p = 0.047)	0.366	+1.57%	+19.97%
Severity	2007.1	0.015 (CI = +/-0.015; p = 0.048)	-0.140 (CI = +/-0.127; p = 0.032)	0.170 (CI = +/-0.168; p = 0.048)	0.359	+1.49%	+20.30%
Severity	2007.2	0.013 (CI = +/-0.015; p = 0.094)	-0.132 (CI = +/-0.130; p = 0.046)	0.176 (CI = +/-0.171; p = 0.043)	0.322	+1.32%	+20.86%
Severity	2008.1	0.014 (CI = +/-0.017; p = 0.092)	-0.128 (CI = +/-0.134; p = 0.061)	0.172 (CI = +/-0.175; p = 0.053)	0.324	+1.42%	+20.47%
Severity	2008.2	0.019 (CI = +/-0.017; p = 0.024)	-0.151 (CI = +/-0.129; p = 0.024)	0.154 (CI = +/-0.167; p = 0.070)	0.405	+1.95%	+18.87%
Severity	2009.1	0.028 (CI = +/-0.014; p = 0.000)	-0.115 (CI = +/-0.108; p = 0.038)	0.119 (CI = +/-0.138; p = 0.089)	0.566	+2.83%	+15.81%
Severity	2009.2	0.029 (CI = +/-0.015; p = 0.001)	-0.121 (CI = +/-0.111; p = 0.034)	0.114 (CI = +/-0.141; p = 0.110)	0.559	+2.99%	+15.37%
Severity	2010.1	0.023 (CI = +/-0.014; p = 0.003)	-0.148 (CI = +/-0.099; p = 0.005)	0.140 (CI = +/-0.125; p = 0.030)	0.594	+2.28%	+17.63%
Severity	2010.2	0.028 (CI = +/-0.014; p = 0.000)	-0.169 (CI = +/-0.092; p = 0.001)	0.122 (CI = +/-0.115; p = 0.038)	0.678	+2.86%	+16.20%
Severity	2011.1	0.030 (CI = +/-0.015; p = 0.000)	-0.164 (CI = +/-0.095; p = 0.002)	0.117 (CI = +/-0.118; p = 0.051)	0.679	+3.00%	+15.81%
Severity	2011.2	0.027 (CI = +/-0.016; p = 0.002)	-0.157 (CI = +/-0.098; p = 0.003)	0.124 (CI = +/-0.120; p = 0.044)	0.640	+2.77%	+16.31%
Severity	2012.1	0.024 (CI = +/-0.017; p = 0.008)	-0.167 (CI = +/-0.100; p = 0.002)	0.134 (CI = +/-0.122; p = 0.033)	0.636	+2.45%	+17.15%
Severity	2012.2	0.019 (CI = +/-0.018; p = 0.036)	-0.152 (CI = +/-0.099; p = 0.004)	0.147 (CI = +/-0.120; p = 0.019)	0.597	+1.96%	+18.15%
Severity	2013.1	0.017 (CI = +/-0.020; p = 0.082)	-0.158 (CI = +/-0.103; p = 0.005)	0.154 (CI = +/-0.125; p = 0.018)	0.592	+1.75%	+18.66%
Severity	2013.2	0.013 (CI = +/-0.021; p = 0.224)	-0.146 (CI = +/-0.105; p = 0.009)	0.166 (CI = +/-0.126; p = 0.013)	0.552	+1.29%	+19.52%
Severity	2014.1	0.010 (CI = +/-0.024; p = 0.375)	-0.152 (CI = +/-0.110; p = 0.010)	0.173 (CI = +/-0.131; p = 0.013)	0.551	+1.03%	+20.08%
Severity	2014.2	0.007 (CI = +/-0.026; p = 0.589)	-0.144 (CI = +/-0.115; p = 0.017)	0.181 (CI = +/-0.136; p = 0.013)	0.514	+0.69%	+20.63%
Severity	2015.1	0.005 (CI = +/-0.030; p = 0.729)	-0.148 (CI = +/-0.122; p = 0.021)	0.186 (CI = +/-0.145; p = 0.016)	0.511	+0.50%	+21.00%
Severity	2015.2	0.011 (CI = +/-0.034; p = 0.478)	-0.161 (CI = +/-0.127; p = 0.016)	0.172 (CI = +/-0.149; p = 0.027)	0.535	+1.15%	+20.08%
Severity	2016.1	0.012 (CI = +/-0.039; p = 0.524)	-0.161 (CI = +/-0.137; p = 0.025)	0.171 (CI = +/-0.161; p = 0.040)	0.528	+1.19%	+20.01%
Severity	2016.2	0.004 (CI = +/-0.045; p = 0.854)	-0.147 (CI = +/-0.143; p = 0.045)	0.186 (CI = +/-0.169; p = 0.034)	0.480	+0.39%	+20.96%
Severity	2017.1	0.005 (CI = +/-0.054; p = 0.829)	-0.145 (CI = +/-0.156; p = 0.067)	0.183 (CI = +/-0.187; p = 0.054)	0.471	+0.54%	+20.75%
Frequency	2006.1	0.017 (CI = +/-0.011; p = 0.004)	0.054 (CI = +/-0.104; p = 0.301)	-0.054 (CI = +/-0.140; p = 0.433)	0.194	+1.75%	-3.65%
Frequency	2006.2	0.016 (CI = +/-0.012; p = 0.010)	0.060 (CI = +/-0.106; p = 0.256)	-0.049 (CI = +/-0.141; p = 0.483)	0.163	+1.61%	-3.27%
Frequency	2007.1	0.016 (CI = +/-0.013; p = 0.016)	0.059 (CI = +/-0.109; p = 0.283)	-0.048 (CI = +/-0.145; p = 0.506)	0.130	+1.58%	-3.16%
Frequency	2007.2	0.016 (CI = +/-0.013; p = 0.023)	0.058 (CI = +/-0.113; p = 0.301)	-0.048 (CI = +/-0.148; p = 0.512)	0.120	+1.59%	-3.18%
Frequency	2008.1	0.011 (CI = +/-0.013; p = 0.092)	0.038 (CI = +/-0.109; p = 0.474)	-0.029 (CI = +/-0.141; p = 0.673)	0.026	+1.15%	-1.79%
Frequency	2008.2	0.009 (CI = +/-0.014; p = 0.210)	0.050 (CI = +/-0.109; p = 0.357)	-0.020 (CI = +/-0.141; p = 0.774)	-0.005	+0.88%	-1.12%
Frequency	2009.1	0.003 (CI = +/-0.013; p = 0.633)	0.026 (CI = +/-0.101; p = 0.596)	0.003 (CI = +/-0.129; p = 0.965)	-0.085	+0.32%	+0.59%
Frequency	2009.2	-0.002 (CI = +/-0.013; p = 0.770)	0.046 (CI = +/-0.094; p = 0.320)	0.020 (CI = +/-0.119; p = 0.738)	-0.067	-0.19%	+1.80%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.124)	0.020 (CI = +/-0.078; p = 0.602)	0.046 (CI = +/-0.099; p = 0.349)	-0.004	-0.87%	+3.77%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.016)	0.037 (CI = +/-0.071; p = 0.287)	0.061 (CI = +/-0.089; p = 0.170)	0.152	-1.34%	+4.84%
Frequency	2011.1	-0.013 (CI = +/-0.012; p = 0.032)	0.040 (CI = +/-0.074; p = 0.275)	0.058 (CI = +/-0.092; p = 0.201)	0.124	-1.27%	+4.65%
Frequency	2011.2	-0.017 (CI = +/-0.012; p = 0.007)	0.053 (CI = +/-0.071; p = 0.132)	0.070 (CI = +/-0.087; p = 0.108)	0.247	-1.66%	+5.48%
Frequency	2012.1	-0.020 (CI = +/-0.012; p = 0.003)	0.044 (CI = +/-0.071; p = 0.208)	0.079 (CI = +/-0.087; p = 0.072)	0.296	-1.93%	+6.16%
Frequency	2012.2	-0.022 (CI = +/-0.013; p = 0.002)	0.052 (CI = +/-0.072; p = 0.150)	0.086 (CI = +/-0.088; p = 0.054)	0.327	-2.18%	+6.64%
Frequency	2013.1	-0.020 (CI = +/-0.014; p = 0.009)	0.059 (CI = +/-0.075; p = 0.118)	0.079 (CI = +/-0.090; p = 0.081)	0.281	-1.96%	+6.14%
Frequency	2013.2	-0.020 (CI = +/-0.016; p = 0.015)	0.060 (CI = +/-0.079; p = 0.126)	0.081 (CI = +/-0.094; p = 0.088)	0.238	-2.01%	+6.23%
Frequency	2014.1	-0.024 (CI = +/-0.017; p = 0.008)	0.050 (CI = +/-0.080; p = 0.205)	0.092 (CI = +/-0.095; p = 0.056)	0.293	-2.41%	+7.03%
Frequency	2014.2	-0.027 (CI = +/-0.019; p = 0.008)	0.056 (CI = +/-0.083; p = 0.168)	0.099 (CI = +/-0.098; p = 0.048)	0.298	-2.69%	+7.45%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.015)	0.055 (CI = +/-0.088; p = 0.208)	0.101 (CI = +/-0.105; p = 0.057)	0.279	-2.77%	+7.59%
Frequency	2015.2	-0.030 (CI = +/-0.025; p = 0.020)	0.059 (CI = +/-0.094; p = 0.196)	0.106 (CI = +/-0.110; p = 0.058)	0.252	-3.00%	+7.89%
Frequency	2016.1	-0.040 (CI = +/-0.026; p = 0.005)	0.041 (CI = +/-0.090; p = 0.343)	0.129 (CI = +/-0.106; p = 0.021)	0.387	-3.95%	+9.33%
Frequency	2016.2	-0.040 (CI = +/-0.030; p = 0.015)	0.040 (CI = +/-0.097; p = 0.391)	0.128 (CI = +/-0.115; p = 0.032)	0.287	-3.88%	+9.25%
Frequency	2017.1	-0.038 (CI = +/-0.036; p = 0.043)	0.042 (CI = +/-0.106; p = 0.397)	0.124 (CI = +/-0.126; p = 0.053)	0.222	-3.71%	+9.05%

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	0.044 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.546	+4.45%
Loss Cost	2006.2	0.044 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.534	+4.53%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.512	+4.53%
Loss Cost	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.478	+4.41%
Loss Cost	2008.1	0.042 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.013)	0.438	+4.24%
Loss Cost	2008.2	0.044 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.005; p = 0.014)	0.453	+4.50%
Loss Cost	2009.1	0.048 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.495	+4.91%
Loss Cost	2009.2	0.045 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.451	+4.64%
Loss Cost	2010.1	0.036 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.453	+3.64%
Loss Cost	2010.2	0.037 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.007; p = 0.003)	0.445	+3.74%
Loss Cost	2011.1	0.041 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.494	+4.16%
Loss Cost	2011.2	0.036 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.455	+3.68%
Loss Cost	2012.1	0.034 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.421	+3.49%
Loss Cost	2012.2	0.029 (CI = +/-0.019; p = 0.004)	0.010 (CI = +/-0.006; p = 0.002)	0.389	+2.99%
Loss Cost	2013.1	0.033 (CI = +/-0.020; p = 0.003)	0.010 (CI = +/-0.006; p = 0.002)	0.419	+3.34%
Loss Cost	2013.2	0.030 (CI = +/-0.022; p = 0.009)	0.010 (CI = +/-0.006; p = 0.002)	0.391	+3.07%
Loss Cost	2014.1	0.029 (CI = +/-0.024; p = 0.018)	0.010 (CI = +/-0.006; p = 0.003)	0.375	+2.98%
Loss Cost	2014.2	0.027 (CI = +/-0.026; p = 0.044)	0.010 (CI = +/-0.006; p = 0.004)	0.357	+2.70%
Loss Cost	2015.1	0.030 (CI = +/-0.028; p = 0.042)	0.010 (CI = +/-0.007; p = 0.005)	0.367	+3.00%
Loss Cost	2015.2	0.034 (CI = +/-0.031; p = 0.034)	0.010 (CI = +/-0.007; p = 0.006)	0.387	+3.45%
Loss Cost	2016.1	0.034 (CI = +/-0.035; p = 0.055)	0.010 (CI = +/-0.007; p = 0.008)	0.377	+3.46%
Loss Cost	2016.2	0.031 (CI = +/-0.039; p = 0.109)	0.010 (CI = +/-0.007; p = 0.010)	0.364	+3.19%
Loss Cost	2017.1	0.040 (CI = +/-0.043; p = 0.065)	0.010 (CI = +/-0.007; p = 0.013)	0.401	+4.09%
Severity	2006.1	0.025 (CI = +/-0.013; p = 0.001)	0.006 (CI = +/-0.008; p = 0.140)	0.255	+2.52%
Severity	2006.2	0.026 (CI = +/-0.014; p = 0.001)	0.006 (CI = +/-0.008; p = 0.131)	0.268	+2.68%
Severity	2007.1	0.027 (CI = +/-0.015; p = 0.001)	0.006 (CI = +/-0.008; p = 0.132)	0.259	+2.75%
Severity	2007.2	0.026 (CI = +/-0.016; p = 0.002)	0.006 (CI = +/-0.008; p = 0.147)	0.217	+2.58%
Severity	2008.1	0.028 (CI = +/-0.016; p = 0.002)	0.006 (CI = +/-0.008; p = 0.133)	0.240	+2.82%
Severity	2008.2	0.032 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.008; p = 0.097)	0.313	+3.28%
Severity	2009.1	0.041 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.006; p = 0.018)	0.565	+4.21%
Severity	2009.2	0.042 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.006; p = 0.018)	0.558	+4.34%
Severity	2010.1	0.039 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.006; p = 0.018)	0.513	+3.93%
Severity	2010.2	0.043 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	0.581	+4.37%
Severity	2011.1	0.046 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.008)	0.615	+4.73%
Severity	2011.2	0.044 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.573	+4.49%
Severity	2012.1	0.044 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	0.547	+4.51%
Severity	2012.2	0.040 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.006; p = 0.010)	0.498	+4.07%
Severity	2013.1	0.041 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.006; p = 0.011)	0.492	+4.23%
Severity	2013.2	0.038 (CI = +/-0.020; p = 0.001)	0.007 (CI = +/-0.006; p = 0.012)	0.441	+3.85%
Severity	2014.1	0.040 (CI = +/-0.021; p = 0.001)	0.007 (CI = +/-0.006; p = 0.013)	0.439	+4.04%
Severity	2014.2	0.037 (CI = +/-0.023; p = 0.004)	0.007 (CI = +/-0.006; p = 0.015)	0.394	+3.77%
Severity	2015.1	0.040 (CI = +/-0.025; p = 0.004)	0.007 (CI = +/-0.006; p = 0.017)	0.407	+4.09%
Severity	2015.2	0.044 (CI = +/-0.028; p = 0.004)	0.007 (CI = +/-0.006; p = 0.020)	0.422	+4.46%
Severity	2016.1	0.049 (CI = +/-0.030; p = 0.004)	0.007 (CI = +/-0.006; p = 0.023)	0.456	+5.02%
Severity	2016.2	0.043 (CI = +/-0.033; p = 0.015)	0.007 (CI = +/-0.006; p = 0.021)	0.414	+4.39%
Severity	2017.1	0.049 (CI = +/-0.036; p = 0.012)	0.007 (CI = +/-0.006; p = 0.028)	0.450	+5.07%
Frequency	2006.1	0.019 (CI = +/-0.010; p = 0.001)	0.005 (CI = +/-0.006; p = 0.101)	0.242	+1.89%
Frequency	2006.2	0.018 (CI = +/-0.011; p = 0.002)	0.005 (CI = +/-0.006; p = 0.113)	0.207	+1.80%
Frequency	2007.1	0.017 (CI = +/-0.012; p = 0.005)	0.005 (CI = +/-0.006; p = 0.123)	0.179	+1.74%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.006)	0.005 (CI = +/-0.006; p = 0.126)	0.172	+1.79%
Frequency	2008.1	0.014 (CI = +/-0.012; p = 0.026)	0.005 (CI = +/-0.006; p = 0.134)	0.108	+1.38%
Frequency	2008.2	0.012 (CI = +/-0.012; p = 0.065)	0.004 (CI = +/-0.006; p = 0.151)	0.068	+1.18%
Frequency	2009.1	0.007 (CI = +/-0.012; p = 0.245)	0.004 (CI = +/-0.005; p = 0.149)	0.020	+0.68%
Frequency	2009.2	0.003 (CI = +/-0.011; p = 0.603)	0.004 (CI = +/-0.005; p = 0.156)	0.005	+0.29%
Frequency	2010.1	-0.003 (CI = +/-0.010; p = 0.570)	0.003 (CI = +/-0.004; p = 0.124)	0.076	-0.27%
Frequency	2010.2	-0.006 (CI = +/-0.009; p = 0.200)	0.003 (CI = +/-0.004; p = 0.123)	0.158	-0.61%
Frequency	2011.1	-0.005 (CI = +/-0.010; p = 0.285)	0.003 (CI = +/-0.004; p = 0.125)	0.134	-0.54%
Frequency	2011.2	-0.008 (CI = +/-0.011; p = 0.145)	0.003 (CI = +/-0.004; p = 0.134)	0.184	-0.77%
Frequency	2012.1	-0.010 (CI = +/-0.011; p = 0.083)	0.003 (CI = +/-0.004; p = 0.144)	0.226	-0.97%
Frequency	2012.2	-0.010 (CI = +/-0.012; p = 0.084)	0.003 (CI = +/-0.004; p = 0.156)	0.223	-1.04%
Frequency	2013.1	-0.009 (CI = +/-0.013; p = 0.176)	0.003 (CI = +/-0.004; p = 0.152)	0.171	-0.86%
Frequency	2013.2	-0.008 (CI = +/-0.014; p = 0.274)	0.003 (CI = +/-0.004; p = 0.157)	0.133	-0.75%
Frequency	2014.1	-0.010 (CI = +/-0.015; p = 0.167)	0.003 (CI = +/-0.004; p = 0.160)	0.177	-1.02%
Frequency	2014.2	-0.010 (CI = +/-0.016; p = 0.203)	0.003 (CI = +/-0.004; p = 0.173)	0.154	-1.03%
Frequency	2015.1	-0.011 (CI = +/-0.018; p = 0.239)	0.003 (CI = +/-0.004; p = 0.186)	0.133	-1.05%
Frequency	2015.2	-0.010 (CI = +/-0.020; p = 0.327)	0.003 (CI = +/-0.004; p = 0.202)	0.093	-0.96%
Frequency	2016.1	-0.015 (CI = +/-0.021; p = 0.158)	0.003 (CI = +/-0.004; p = 0.172)	0.179	-1.48%
Frequency	2016.2	-0.012 (CI = +/-0.024; p = 0.312)	0.003 (CI = +/-0.004; p = 0.197)	0.094	-1.15%
Frequency	2017.1	-0.009 (CI = +/-0.027; p = 0.465)	0.003 (CI = +/-0.005; p = 0.230)	0.029	-0.93%

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

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) (12)

Observed				Covariates		Predicted			Incremental Semi-Annual Change	
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Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	7.371	57,598	424.54	1	0.00	7.755	55,050	426.91	0.998	-0.2%	0.950
2013.25	7.097	56,383	400.12	0	0.00	6.828	56,279	384.28	0.998	-0.2%	0.952
2013.75	7.422	55,933	415.16	1	0.00	7.387	57,535	425.00	0.998	-0.2%	0.954
2014.25	6.653	51,855	345.01	0	0.00	6.504	58,818	382.56	0.998	-0.2%	0.956
2014.75	6.850	55,818	382.33	1	0.00	7.036	60,131	423.08	0.998	-0.2%	0.958
2015.25	6.619	58,491	387.16	0	0.00	6.195	61,473	380.84	0.998	-0.2%	0.960
2015.75	6.663	70,052	466.76	1	0.00	6.702	62,844	421.18	0.998	-0.2%	0.962
2016.25	5.943	68,261	405.68	0	0.00	5.901	64,246	379.13	0.998	-0.2%	0.965
2016.75	6.667	63,968	426.46	1	0.00	6.384	65,680	419.29	0.998	-0.2%	0.967
2017.25	5.535	64,434	356.62	0	0.00	5.621	67,145	377.42	0.998	-0.2%	0.969
2017.75	5.957	63,408	377.70	1	0.00	6.081	68,644	417.41	0.998	-0.2%	0.971
2018.25	5.209	69,355	361.23	0	0.00	5.354	70,175	375.72	0.998	-0.2%	0.973
2018.75	5.517	80,051	441.64	1	0.00	5.792	71,741	415.53	0.998	-0.2%	0.976
2019.25	4.857	77,398	375.89	0	0.00	5.100	73,342	374.04	0.998	-0.2%	0.978
2019.75	5.652	78,626	444.42	1	0.00	5.517	74,978	413.66	0.998	-0.2%	0.980
2020.25	3.790	72,195	273.64	0	(26.69)	3.988	76,651	305.69	0.998	-0.2%	0.982
2020.75	4.497	78,065	351.08	1	(29.87)	4.214	78,362	330.21	0.998	-0.2%	0.984
2021.25	3.421	77,676	265.71	0	(35.22)	3.566	80,110	285.71	0.998	-0.2%	0.987
2021.75	4.603	90,994	418.86	1	(17.04)	4.413	81,898	361.43	0.998	-0.2%	0.989
2022.25	3.917	83,168	325.80	0	(17.23)	3.880	83,725	324.87	0.998	-0.2%	0.991
2022.75	4.454	86,521	385.35	1	0.00	4.768	85,593	408.11	0.998	-0.2%	0.993
2023.25	4.165	88,929	370.37	0	0.00	4.198	87,503	367.36	0.998	-0.2%	0.996
2023.75	4.520	89,480	404.48	1	0.00	4.542	89,456	406.28	0.998	-0.2%	0.998
2024.25	4.362	83,795	365.55	0	0.00	3.999	91,452	365.71			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	99.846	(77.918)	15.021
B.	Time	(0.049)	0.044	(0.005)
C.	Seasonality	0.103		0.103
D.	Mobility	0.007		0.007

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

Selected Trend Model: Third Party Liability - Property Damage (including DCPD)
Data as of 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	2022-2 Trend Change	2021-2 Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	25.838	4,173	107.83	1	0.00	0.00	0	27.605	4,184	115.50	1.005	0.5%	1.283
2013.25	25.168	4,225	106.33	0	0.00	0.00	0	25.954	4,284	111.19	1.005	0.5%	1.277
2013.75	26.861	4,578	122.98	1	0.00	0.00	0	26.581	4,387	116.60	1.005	0.5%	1.271
2014.25	25.572	4,336	110.89	0	0.00	0.00	0	24.991	4,491	112.24	1.005	0.5%	1.265
2014.75	24.817	4,570	113.41	1	0.00	0.00	0	25.595	4,599	117.71	1.005	0.5%	1.259
2015.25	25.792	4,541	117.11	0	0.00	0.00	0	24.063	4,709	113.31	1.005	0.5%	1.253
2015.75	24.340	4,967	120.91	1	0.00	0.00	0	24.645	4,822	118.83	1.005	0.5%	1.247
2016.25	22.908	5,098	116.77	0	0.00	0.00	0	23.170	4,937	114.39	1.005	0.5%	1.241
2016.75	23.621	4,981	117.65	1	0.00	0.00	0	23.730	5,055	119.96	1.005	0.5%	1.235
2017.25	22.680	5,083	115.27	0	0.00	0.00	0	22.310	5,176	115.48	1.005	0.5%	1.230
2017.75	22.408	5,187	116.22	1	0.00	0.00	0	22.850	5,300	121.10	1.005	0.5%	1.224
2018.25	21.497	5,484	117.90	0	0.00	0.00	0	21.482	5,427	116.57	1.005	0.5%	1.218
2018.75	22.311	5,728	127.80	1	0.00	0.00	0	22.002	5,556	122.25	1.005	0.5%	1.212
2019.25	19.796	5,920	117.19	0	0.00	0.00	0	20.685	5,689	117.68	1.005	0.5%	1.206
2019.75	21.290	5,880	125.18	1	0.00	0.00	0	21.185	5,825	123.41	1.005	0.5%	1.201
2020.25	17.950	6,092	109.35	0	(26.69)	0.00	0	18.207	5,965	108.60	1.005	0.5%	1.195
2020.75	18.718	6,103	114.24	1	(29.87)	0.00	0	18.449	6,107	112.67	1.005	0.5%	1.189
2021.25	16.569	5,724	94.84	0	(35.22)	0.00	0	17.035	6,253	106.53	1.005	0.5%	1.184
2021.75	19.763	6,532	129.10	1	(17.04)	0.00	1	18.548	7,269	134.82	1.005	0.5%	1.178
2022.25	17.267	6,948	119.98	0	(17.23)	0.00	1	17.426	7,443	129.70	1.005	0.5%	1.173
2022.75	19.465	7,494	145.88	1	0.00	0.25	1	19.361	7,621	147.54	1.053	5.3%	1.167
2023.25	19.792	7,654	151.49	0	0.00	0.75	1	19.074	7,803	148.84	1.053	5.3%	1.109
2023.75	20.501	8,321	170.59	1	0.00	1.25	1	20.471	7,990	163.56	1.053	5.3%	1.053
2024.25	20.941	8,143	170.52	0	0.00	1.75	1	20.168	8,181	164.99			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	79.390	(86.818)	(14.336)
B.	Time	(0.038)	0.047	0.009
C.	Seasonality	0.043		0.043
D.	Mobility	0.003		0.003
E.	2022-2 Trend Change	0.094		0.094
F.	2021-2 Inflation Scalar		0.127	0.127

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

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

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13)

Observed				Covariates			Predicted			Incremental Semi-Annual Change		
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Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2020-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	8.548	6,710	57.36	1	0.00	0.00	8.567	6,732	57.67	1.010	1.0%	1.172
2013.25	7.749	6,740	52.23	0	0.00	0.00	7.432	6,865	51.02	1.010	1.0%	1.161
2013.75	8.440	6,949	58.65	1	0.00	0.00	8.398	7,000	58.79	1.010	1.0%	1.150
2014.25	7.556	7,397	55.89	0	0.00	0.00	7.286	7,138	52.01	1.010	1.0%	1.139
2014.75	8.365	6,730	56.29	1	0.00	0.00	8.232	7,279	59.92	1.010	1.0%	1.128
2015.25	7.902	8,220	64.95	0	0.00	0.00	7.142	7,423	53.01	1.010	1.0%	1.117
2015.75	8.090	7,988	64.62	1	0.00	0.00	8.070	7,569	61.08	1.010	1.0%	1.106
2016.25	7.458	8,440	62.94	0	0.00	0.00	7.001	7,719	54.04	1.010	1.0%	1.096
2016.75	8.120	6,997	56.82	1	0.00	0.00	7.910	7,871	62.26	1.010	1.0%	1.085
2017.25	6.875	7,764	53.38	0	0.00	0.00	6.863	8,027	55.08	1.010	1.0%	1.075
2017.75	7.574	7,696	58.29	1	0.00	0.00	7.754	8,185	63.47	1.010	1.0%	1.065
2018.25	6.339	8,218	52.10	0	0.00	0.00	6.727	8,347	56.15	1.010	1.0%	1.055
2018.75	7.346	8,680	63.76	1	0.00	0.00	7.601	8,511	64.70	1.010	1.0%	1.045
2019.25	6.491	8,992	58.36	0	0.00	0.00	6.594	8,679	57.24	1.010	1.0%	1.035
2019.75	7.138	9,876	70.50	1	0.00	0.00	7.451	8,851	65.95	1.010	1.0%	1.025
2020.25	4.592	8,461	38.86	0	(26.69)	0.00	5.093	9,025	45.97	1.010	1.0%	1.015
2020.75	6.006	8,364	50.23	1	(29.87)	0.00	5.594	9,203	51.48	1.010	1.0%	1.005
2021.25	4.589	8,802	40.40	0	(35.22)	0.00	4.626	9,385	43.42	1.010	1.0%	0.996
2021.75	6.442	8,854	57.04	1	(17.04)	0.00	6.149	9,570	58.85	1.010	1.0%	0.986
2022.25	5.367	8,603	46.17	0	(17.23)	0.00	5.325	9,759	51.97	1.010	1.0%	0.977
2022.75	6.293	8,482	53.38	1	0.00	0.25	7.019	9,952	69.13	0.989	-1.1%	0.967
2023.25	6.093	8,901	54.24	0	0.00	0.75	6.089	10,148	59.91	0.989	-1.1%	0.978
2023.75	7.158	8,718	62.41	1	0.00	1.25	6.880	10,349	67.63	0.989	-1.1%	0.989
2024.25	6.297	9,204	57.96	0	0.00	1.75	5.969	10,553	58.61			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	42.136	(69.867)	(34.639)
B.	Time	(0.020)	0.039	0.019
C.	Seasonality	0.132		0.132
D.	Mobility	0.009		0.009
E.	2020-1 Trend Change		(0.041)	(0.041)

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

Selected Trend Model: Uninsured Auto
Data as of 30 Jun 2024

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10)

Observed	Predicted	Incremental Annual Change
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Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Annual Trend Rate	Trend Factor to 1 Apr 2024
2012	0.495	25,892	12.82	0.524	25,276	13.24	1.014	1.4%	1.180
2013	0.492	27,254	13.41	0.496	27,052	13.42	1.014	1.4%	1.164
2014	0.532	30,157	16.04	0.470	28,952	13.61	1.014	1.4%	1.148
2015	0.570	28,890	16.46	0.445	30,985	13.79	1.014	1.4%	1.132
2016	0.405	39,144	15.84	0.422	33,162	13.99	1.014	1.4%	1.117
2017	0.344	34,328	11.80	0.400	35,491	14.18	1.014	1.4%	1.101
2018	0.407	34,063	13.86	0.379	37,984	14.38	1.014	1.4%	1.086
2019	0.342	58,821	20.11	0.359	40,652	14.58	1.014	1.4%	1.071
2020	0.357	36,895	13.18	0.340	43,507	14.78	1.014	1.4%	1.057
2021	0.318	38,209	12.16	0.322	46,563	14.98	1.014	1.4%	1.042
2022	0.296	46,193	13.68	0.305	49,834	15.19	1.014	1.4%	1.028
2023	0.308	50,614	15.58	0.289	53,334	15.40	1.014	1.4%	1.014
2024	0.252	67,703	17.04	0.274	57,080	15.62			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	108.202	(126.442)	(25.147)
B.	Time	(0.054)	0.068	0.014

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

Selected Trend Model: Collision
Data as of 30 Jun 2024

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13)

Observed				Covariates			Predicted			Incremental Semi-Annual Change		
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Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2020-1 Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	43.014	4,670	200.89	1	0.00	0	40.825	4,744	190.79	1.020	2.0%	1.560
2013.25	43.188	4,317	186.46	0	0.00	0	40.306	4,459	183.05	1.020	2.0%	1.530
2013.75	43.715	4,650	203.28	1	0.00	0	39.793	5,053	198.31	1.020	2.0%	1.501
2014.25	44.953	4,534	203.82	0	0.00	0	39.288	4,750	190.27	1.020	2.0%	1.472
2014.75	38.125	5,425	206.85	1	0.00	0	38.788	5,383	206.13	1.020	2.0%	1.444
2015.25	41.739	5,146	214.80	0	0.00	0	38.295	5,060	197.77	1.020	2.0%	1.416
2015.75	36.649	6,129	224.63	1	0.00	0	37.808	5,735	214.25	1.020	2.0%	1.389
2016.25	36.160	6,031	218.08	0	0.00	0	37.327	5,391	205.56	1.020	2.0%	1.363
2016.75	35.280	6,779	239.16	1	0.00	0	36.853	6,109	222.70	1.020	2.0%	1.336
2017.25	36.122	5,781	208.83	0	0.00	0	36.384	5,743	213.67	1.020	2.0%	1.311
2017.75	33.624	6,434	216.35	1	0.00	0	35.922	6,508	231.48	1.020	2.0%	1.286
2018.25	33.629	6,217	209.07	0	0.00	0	35.465	6,118	222.09	1.020	2.0%	1.261
2018.75	35.174	6,817	239.78	1	0.00	0	35.014	6,933	240.61	1.020	2.0%	1.237
2019.25	34.677	6,496	225.26	0	0.00	0	34.569	6,517	230.85	1.020	2.0%	1.213
2019.75	34.088	6,840	233.15	1	0.00	0	34.130	7,386	250.09	1.020	2.0%	1.190
2020.25	27.272	6,329	172.60	0	(26.69)	1	25.272	6,943	169.46	1.020	2.0%	1.167
2020.75	24.187	7,553	182.68	1	(29.87)	1	24.461	7,868	178.23	1.020	2.0%	1.145
2021.25	23.335	6,900	161.02	0	(35.22)	1	23.359	7,396	162.70	1.020	2.0%	1.123
2021.75	24.258	8,187	198.59	1	(17.04)	1	25.824	8,382	208.74	1.020	2.0%	1.101
2022.25	24.604	8,121	199.81	0	(17.23)	1	25.465	7,879	199.91	1.020	2.0%	1.080
2022.75	25.752	9,094	234.20	1	0.00	1	27.986	8,929	254.23	1.020	2.0%	1.060
2023.25	28.936	8,330	241.02	0	0.00	1	27.631	8,393	243.92	1.020	2.0%	1.039
2023.75	27.307	10,061	274.72	1	0.00	1	27.279	9,512	264.26	1.020	2.0%	1.020
2024.25	28.861	9,451	272.75	0	0.00	1	26.932	8,942	253.54			1.000

	Frequency Model	Severity Model	Direct Loss Cost Model
A. Intercept	55.216	(118.939)	(72.634)
B. Time	(0.026)	0.063	0.039
C. Seasonality		0.093	0.061
D. Mobility	0.006		0.009
E. 2020-1 Scalar	(0.122)		(0.100)

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

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

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13)

Observed				Covariates				Predicted				Incremental Semi-Annual Change
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Time	Frequency (000)	Severity	Loss Cost	Seasonality	2018-1 Trend Change	2021-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	73.097	1,346	98.42	1	0.00	0.00	71.18	1,311	94.09	1.025	2.5%	1.787
2013.25	78.466	1,121	87.97	0	0.00	0.00	79.10	1,106	86.59	1.025	2.5%	1.743
2013.75	68.871	1,318	90.76	1	0.00	0.00	71.18	1,384	98.82	1.025	2.5%	1.701
2014.25	83.210	1,167	97.07	0	0.00	0.00	79.10	1,168	90.95	1.025	2.5%	1.660
2014.75	67.695	1,477	100.00	1	0.00	0.00	71.18	1,461	103.80	1.025	2.5%	1.619
2015.25	85.285	1,082	92.25	0	0.00	0.00	79.10	1,233	95.53	1.025	2.5%	1.580
2015.75	69.350	1,570	108.87	1	0.00	0.00	71.18	1,542	109.03	1.025	2.5%	1.542
2016.25	87.935	1,243	109.35	0	0.00	0.00	79.10	1,301	100.34	1.025	2.5%	1.504
2016.75	66.995	1,681	112.61	1	0.00	0.00	71.18	1,627	114.51	1.025	2.5%	1.468
2017.25	101.699	1,625	165.27	0	0.00	0.00	79.10	1,373	105.39	1.025	2.5%	1.432
2017.75	68.422	1,623	111.05	1	0.00	0.00	71.18	1,718	120.28	1.025	2.5%	1.397
2018.25	78.319	1,481	115.96	0	0.00	0.00	79.10	1,450	110.69	1.025	2.5%	1.364
2018.75	66.781	1,871	124.95	1	0.25	0.00	70.09	1,813	124.41	0.994	-0.6%	1.330
2019.25	71.862	1,455	104.54	0	0.75	0.00	75.50	1,530	111.04	0.994	-0.6%	1.339
2019.75	64.038	1,725	110.46	1	1.25	0.00	65.87	1,914	122.89	0.994	-0.6%	1.347
2020.25	61.459	1,629	100.13	0	1.75	0.00	70.96	1,615	109.68	0.994	-0.6%	1.355
2020.75	66.239	1,835	121.58	1	2.25	0.00	61.90	2,020	121.39	0.994	-0.6%	1.364
2021.25	60.552	1,666	100.89	0	2.75	0.25	67.99	1,705	111.58	1.054	5.4%	1.372
2021.75	57.372	2,142	122.86	1	3.25	0.75	61.66	2,132	130.98	1.054	5.4%	1.302
2022.25	66.363	1,773	117.68	0	3.75	1.25	69.05	1,800	123.98	1.054	5.4%	1.235
2022.75	56.279	2,388	134.39	1	4.25	1.75	62.62	2,251	145.54	1.054	5.4%	1.171
2023.25	68.098	1,940	132.10	0	4.75	2.25	70.12	1,900	137.76	1.054	5.4%	1.111
2023.75	61.470	2,407	147.96	1	5.25	2.75	63.59	2,376	161.72	1.054	5.4%	1.054
2024.25	64.157	2,172	139.32	0	5.75	3.25	71.22	2,005	153.08			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	4.371	(101.795)	(94.432)
B.	Time		0.054	0.049
C.	Seasonality	(0.105)	0.197	0.108
D.	2018-1 Trend Change	(0.062)		(0.061)
E.	2021-1 Trend Change	0.078		0.118

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

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

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11)

Observed	Predicted	Incremental Semi-Annual Change
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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	86.693	3,941	341.67	0.00	75.481	3,719	283.67	1.018	1.8%	1.509
2013.25	82.347	3,244	267.11	0.00	75.481	3,778	288.79	1.018	1.8%	1.482
2013.75	71.178	4,168	296.66	0.00	75.481	3,838	294.00	1.018	1.8%	1.456
2014.25	78.853	3,626	285.89	0.00	75.481	3,899	299.31	1.018	1.8%	1.430
2014.75	78.356	4,459	349.36	0.00	75.481	3,961	304.71	1.018	1.8%	1.405
2015.25	80.230	4,471	358.74	0.00	75.481	4,024	310.21	1.018	1.8%	1.380
2015.75	68.748	4,617	317.42	0.00	75.481	4,088	315.80	1.018	1.8%	1.355
2016.25	85.307	3,573	304.77	0.00	75.481	4,153	321.50	1.018	1.8%	1.331
2016.75	80.737	4,815	388.75	0.00	75.481	4,219	327.31	1.018	1.8%	1.308
2017.25	97.951	4,076	399.22	0.00	75.481	4,286	333.21	1.018	1.8%	1.285
2017.75	69.339	3,856	267.35	0.00	75.481	4,354	339.23	1.018	1.8%	1.262
2018.25	68.412	5,111	349.64	0.00	75.481	4,423	345.35	1.018	1.8%	1.239
2018.75	75.513	5,257	396.99	0.00	75.481	4,494	351.58	1.018	1.8%	1.217
2019.25	70.483	3,639	256.52	0.00	75.481	4,565	357.92	1.018	1.8%	1.196
2019.75	74.370	5,235	389.34	0.00	75.481	4,638	364.38	1.018	1.8%	1.175
2020.25	66.178	4,127	273.14	(26.69)	68.524	4,711	280.94	1.018	1.8%	1.154
2020.75	65.256	4,742	309.48	(29.87)	67.738	4,786	276.68	1.018	1.8%	1.133
2021.25	71.647	3,970	284.45	(35.22)	66.437	4,862	266.40	1.018	1.8%	1.113
2021.75	72.369	4,473	323.73	(17.04)	70.961	4,939	327.76	1.018	1.8%	1.094
2022.25	67.110	3,779	253.61	(17.23)	70.911	5,018	332.99	1.018	1.8%	1.074
2022.75	63.499	6,102	387.49	0.00	75.481	5,098	405.66	1.018	1.8%	1.055
2023.25	74.685	6,053	452.05	0.00	75.481	5,179	412.98	1.018	1.8%	1.036
2023.75	71.720	6,279	450.32	0.00	75.481	5,261	420.44	1.018	1.8%	1.018
2024.25	80.297	5,519	443.19	0.00	75.481	5,344	428.03			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	4.324	(55.227)	(66.352)
B.	Time		0.032	0.036
C.	Mobility	0.004		0.010



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