OliverWyman

ONTARIO PRIVATE PASSENGER VEHICLES ANNUAL REVIEW

Based on Industry Data Through December 31, 2023

3 October 2024

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1. Executive Summary

1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to review private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of December 31, 2023. The specific objectives of our review include:

- A summary of changes in the number of vehicles insured, average premiums, and average loss costs per vehicle over the last ten years as reported by GISA as of December 31, 2023.
- A summary of historical expense costs, return on investment income rates, and profit levels as reported by insurers operating in Ontario.
- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2023.
- The determination of loss trend rates that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses the GISA private passenger ultimate loss and loss adjustment expense data as of December 31, 2023, to determine past and future loss trend rates.
- An assessment of the cost impact of Bill 15 and Bill 91 reforms.
- An assessment of the impact of COVID-19 on the loss experience.

1.2. Summary of Key Findings

In Table 1, we present our selected annual loss cost trend rates including our confidence interval range for our selection based on insurance industry data as of December 31, 2023:

Table 1: Selected Loss Cost Trends

		Confidence Interval	
Coverage	**Current Trend Selection as of December 31, 2023**	**Lower Bound**	**Upper Bound**
Bodily Injury	+1.9% up to March 31, 2016 −1.9% after April 1, 2016	-2.7%	-1.1%
Property Damage	+1.7% up to December 31, 2012 +4.8% after January 1, 2013	+4.0%	+5.6%
DCPD	+9.1%	+7.8%	+10.4%
Accident Benefits - Total	+5.7% up to May 31, 2016 +0.6% after June 1, 2016[1]	-1.7%	+3.0%

[1] Our model also includes a one-time scalar shift of -20.1% coincident with the reforms.

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Coverage	Current Trend Selection as of December 31, 2023	Confidence Interval Lower Bound	Confidence Interval Upper Bound
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.3% up to May 31, 2016 +1.4% after June 1, 2016[2]	-0.7%	+3.5%
Accident Benefits - Total Disability Income	+5.8% up to May 31, 2016 -1.8% after June 1, 2016[3]	-3.8%	+0.3%
Accident Benefits – Funeral & Death Benefits	-2.1%	-3.0%	-1.3%
Collision	+9.2%	+7.2%	+11.2%
Comprehensive	+13.6%[4]	+9.9%	+17.5%
All Perils	+8.8%	+7.2%	+10.4%
Specified Perils	+13.6%[5]	+9.9%	+17.5%
Uninsured Auto	−9.8% up to December 31, 2014 +3.5% after January 1, 2015	+1.5%	+5.5%
Underinsured Motorist	+3.3%	+2.6%	+3.9%
All Coverages	+5.6%	+3.8%	+7.4%

As the industry is now in a post-pandemic phase, historical data impacted by the decline in frequency due to the pandemic needs to be adjusted to reflect the new post-pandemic environment. In Section 9 we present factors to adjust industry historical accident half-year frequency data to a post-pandemic level.

1.3. Relevant Comments

Data

The data utilized in this study and presented in this report is based on industry experience published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider and estimates are prepared by Ernst & Young LLP (EY).

We have reviewed GISA's estimates of the ultimate loss amounts and claim counts. We find these estimates to be reasonable for our purpose[6] of selecting loss trend rates and have adopted them for use in our analysis.

[2] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -24.4% coincident with the reforms.

[3] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -13.2% coincident with the reforms.

[4] Our model also includes a one-time scalar shift of +28.2% at 2021-2.

[5] Our model also includes a one-time scalar shift of +28.2% at 2021-2.

[6] Our use of the GISA estimates of ultimate loss amounts and claim counts for loss trend purposes is not meant to imply we are in full agreement with the GISA estimates.

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Our analysis reflects GISA aggregated experience of the insurance industry, which includes the Facility Association (FA).[7] Our findings and analysis may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

We refer to the insurance companies operating in Ontario, including the Facility Association, as the "Industry"; and we refer to the aggregate claim or expense experience as "Industry experience."

Loss Trend Benchmarks

Loss trend rates are an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

Heightened Uncertainty: COVID 19 and Changing Inflation

The recent claim experience is exceptional due to the COVID-19 pandemic and the recent spike in inflation. Potential future inflation scenarios add uncertainty to the selected future trend rate.

- The COVID-19 pandemic affected loss costs beginning in 2020-1 mainly driven by a decline in the claims frequency rate. Current projections of mileage and mobility (based on cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. We believe 2022-2 may be the start of a "new-normal" with remote and hybrid work models commonplace, and the pandemic restrictions behind us.

  Our loss trend selections are intended to be isolated from the influence of the COVID-19 pandemic. In addition to the application of the loss cost trend rate to project historical experience data to the cost level of the proposed rate program, insurers may find it appropriate to include an adjustment to the historical data in the rate application to reflect the new normal in the post-pandemic era.

- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in the consumer price index (CPI) for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs).[8] We include additional parameters in our model to quantify this increase if present in the data.

  The Federal Government's steps to curb inflation through higher interest rates has tempered the rate of annual inflation. The rapid rise in claims cost due to the inflation surge may begin to temper resulting in a more moderate pace of year-over-year change commensurate with a CPI as observed prior to the pandemic. Evidence has continued through mid-2024 of a downward tempering of the inflation rate that peaked in the second half of 2022. The challenge for

[7] Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

[8] As discussed more fully in Section 5.4, we observe a more limited impact on other coverages.

government, as well as the insurance industry, is the simultaneous monitoring of inflation and identification of when to hold or reduce interest rates to drive down inflation.

- General inflation and/or a recession may cause consumers to "do less," leading to a reduction in vehicle usage. We expect that a reduction in vehicle usage would lead to a reduction in the future claims frequency rate.
- For this reason, when selecting the future trend rate, we suggest consideration of:
  - The correlation of the historical CPI index with historical claim cost changes; and the recent pattern of changes (stabilizing, rising or falling) in the CPI.
  - The actual change in claim costs data that has emerged during the period of high inflation and the subsequent period of inflation rates returning towards pre-pandemic rates.
  - The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through interest rates.
  - The impact of economic conditions and general inflation on vehicle usage.

We discuss this further in Section 7. In addition, in Appendix F we present the actual and fitted data for each of our selected models, including the model parameters and the confidence interval. This confidence interval may provide insight as to a future trend rate range.

Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and the first half of 2022 claim experience is exceptional due to the reduced mobility during the COVID-19 pandemic. Since the second half of 2022, there have been few mobility restrictions, yet frequency has not returned to the pre-pandemic levels. Remote and hybrid work models are now commonplace. Where appropriate, historical data in the experience period should be adjusted to reflect the effect of this "new-normal" (emerging in the second half of 2022) on frequency levels.

Applicability of Trend Rates

In this report we present our findings related to the loss trend rates, pandemic related factors, and reform factors for FSRA's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the loss trend rates and various factors that we present, as well as information to help FSRA evaluate their reasonableness.

We suggest FSRA consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so, we suggest FSRA also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also suggest FSRA recognize that while it may be that, alone, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

1.4. Report Organization

- In Section 2, we present the background of automobile insurance regulation in Ontario, including the historical legislative reforms and government actions.

- In Section 3, we present the most recent 10-years of industry private passenger vehicle (PPV) premium and loss experience in Ontario.
- In Section 4, we estimate the historical profit realized by the industry based on the estimates of ultimate loss and expense amounts as of December 31, 2023.
- In Section 5, we present the historical industry calendar year profit reported by GISA in the Financial Information Industry Profit and Loss (FIIP&L) reports.
- In Section 6, we discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of December 31, 2023.
- In Section 7, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.
- In Section 8, we present our trend analysis for each major coverage.
- In Section 9, we present adjustment factors to adjust historical frequency levels to a post pandemic frequency level.

* * * * *

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

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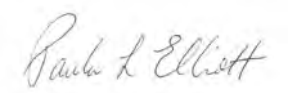

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2. Legislative Reforms and Government Actions

2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, those changes include:

- Bill 164 (January 1994) tightened rules related to the right to sue for economic and non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996) reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003) introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010) amended the SABS with reduced benefits.
- Bill 15 (January 2015) introduced changes intended to improve efficiency, regulation, and licensing of third-party vendors, and reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages) included changes to the tort deductible and tort threshold effective August 2015 and revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend analysis is based on the twenty-year period from 2004-1 to 2023-2, the impacts on claims costs of OMPP, Bill 164, and Bill 59 are not included in the data we review. Further, while Bill 198/Bill 5 and Reg 34/10 were effective during the twenty-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models to be relevant for this analysis.

2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 *Annual Report of the Ontario Auditor General* (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,
- The 2012 *Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule* (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,

- The 2012 *Final Report of the Anti-Fraud Task Force* that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,
- The 2013 *Final Report of Justice Douglas Cunningham on the Dispute Resolution System* (DRS) which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 *KPMG Annual Report on Auto Insurance Transparency and Accountability* that included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 *KPMG Advisory Group Report on Towing and Storage* which included measures aimed at increasing road safety, increasing consumer protection, and improving transparency in the billing of towing and storage services, and
- The 2014 Superintendent's Report on the Three-Year Review of Automobile Insurance.

Although many of the cost reduction strategies could not be quantified at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in the claim amounts and claim counts that have emerged since first introduced.

We present below specific changes introduced under Bill 15 and Bill 91 on a by coverage basis.

Bodily Injury - effective on or after January 1, 2015

- On January 1, 2015, a decrease to the 5% pre-judgment interest rates to 1.3%: The rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Bodily Injury - effective on or after August 1, 2015

- Beginning August 1, 2015, an increase to the deductible on court awards for non-pecuniary loss from $30,000 to $36,540 and awards under the Family Law Act from $15,000 to $18,270; indexed each year starting January 1.
- Beginning August 1, 2015, an increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
  - for non-pecuniary loss to $121,799 and
  - under the Family Law Act to $60,899;

  indexed each year starting January 1.
- Consideration of the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.

Accident Benefits- effective on or after April 1, 2016

- On April 1, 2016, the replacement[9] of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

[9] FSCO continued to settle remaining files open on March 31, 2016.

Accident Benefits- effective on or after January 1, 2015

- On January 1, 2015, a decrease in the SABS interest rate for overdue payments to 1.3%; the rate is subject to quarterly adjustment thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

Accident Benefits- all policies issued or renewed on or after June 1, 2016

- A reduction in the standard benefit level for catastrophic impairments from $2 million (attendant care and medical and rehabilitation) to a combined limit of $1 million.
- The consolidation of attendant care as a separate stand-alone benefit of $36,000 into a new standard combined benefit level for medical, rehabilitation, and attendant care benefit of $65,000.
- A reduction in waiting period for non-earner benefits from six months to four weeks; and a limit to the duration of non-earner benefits to two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as "essential."
- A reduction of the standard duration of medical, rehabilitation, and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered subject to the monthly amounts determined by an assessment.

Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016

- Introduction of a new optional combined medical, rehabilitation, and attendant care benefit of $130,000 for non-catastrophic injuries which increases the $65,000 limit; the optional combined medical, rehabilitation, and attendant care benefit of $1 million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional $1 million which, if purchased, can be combined with the current $1 million optional medical, rehabilitation, and attendant care benefit for any injury.

Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016

- A change to a standard $500 deductible for comprehensive coverage, from $300.

Other Changes

- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of $2,000 or less, subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly installment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.

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- A requirement that all insurers offer winter tire discounts for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.

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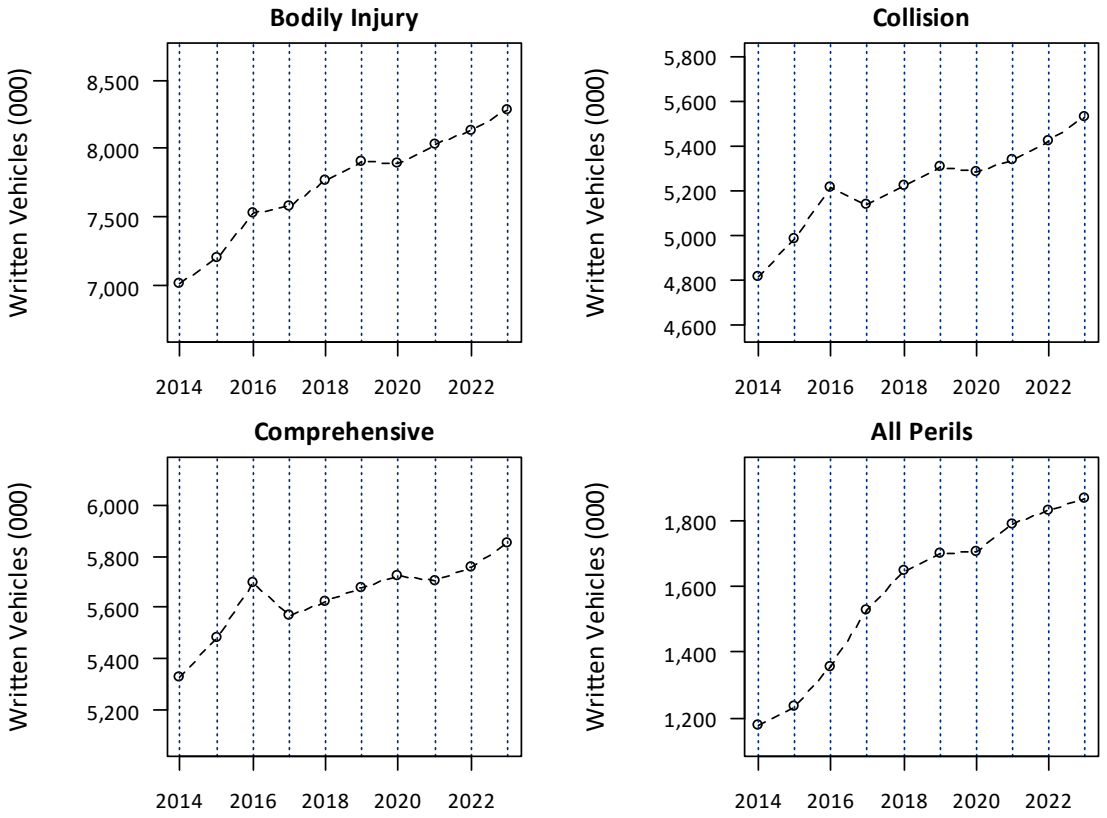
3. Summary of Ontario Private Passenger Vehicle 2014 to 2023 Experience

3.1. Growth of Insured Vehicles

Since 2014, the number of private passenger vehicles in Ontario has increased annually, with more modest growth in 2020 and 2021, likely due to COVID-19. The following Figure 1 presents the number of written vehicles insured over each of the last ten years for bodily injury,[10] collision, comprehensive and all perils coverages.

Figure 1: Written Vehicles



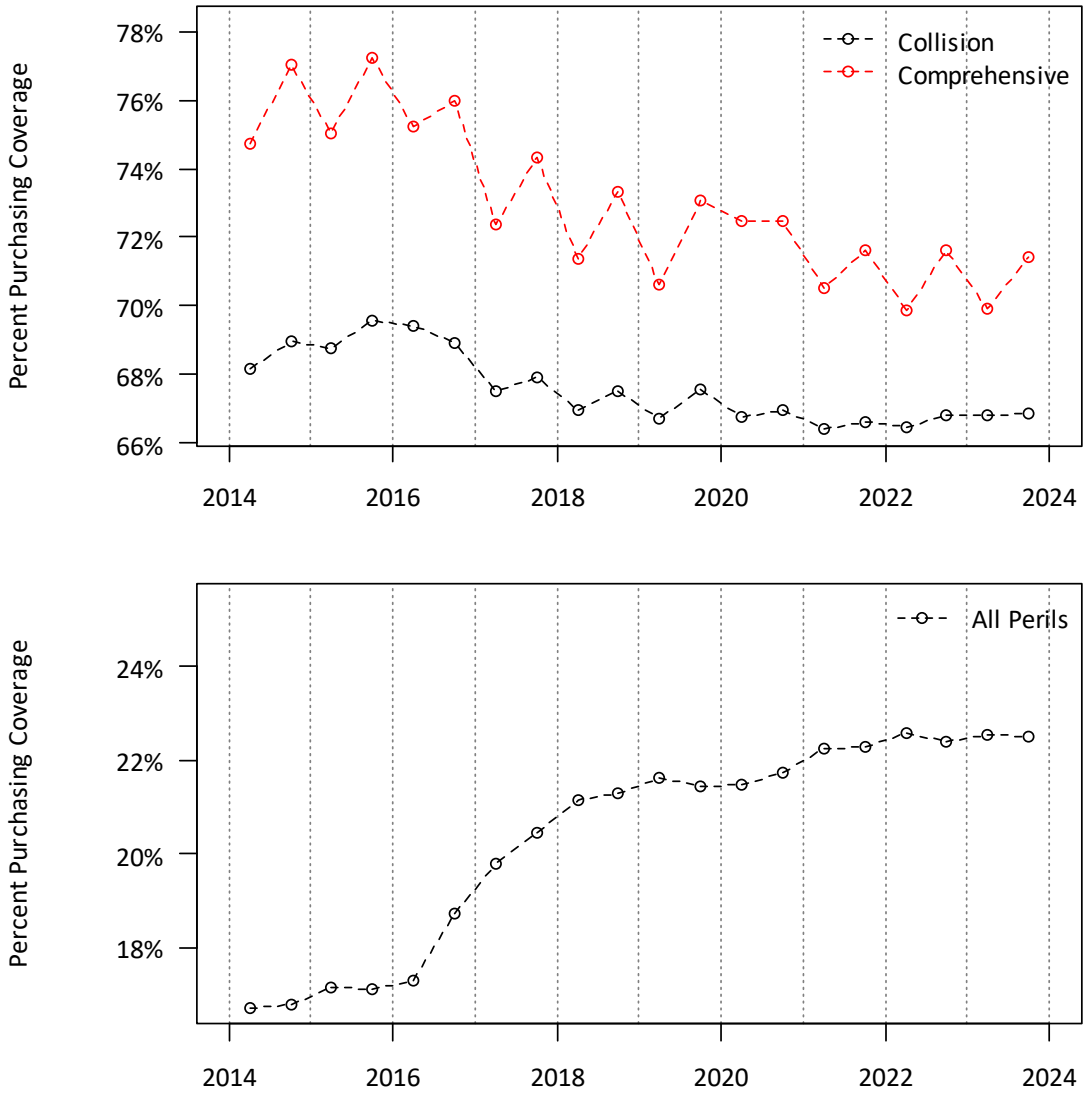
The number of policyholders purchasing optional collision and comprehensive coverages has increased each year, excluding a decrease in 2017 when policyholders transitioned their collision and comprehensive coverage to all perils coverage. This shift from collision to all perils is coincident with a shift toward higher deductibles for collision and comprehensive.

In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. There has been a steady increase in the percentage of vehicles with (optional) all perils coverage,

[10] The growth in bodily injury is representative of all mandatory coverages which include bodily injury, property damage-tort, direct compensation property damage, accident benefits and uninsured automobile.

more than offsetting the reduction in collision and comprehensive purchasers.[11] The growth in the percentage of risks with optional coverages has added to the total average premiums paid by consumers over time.

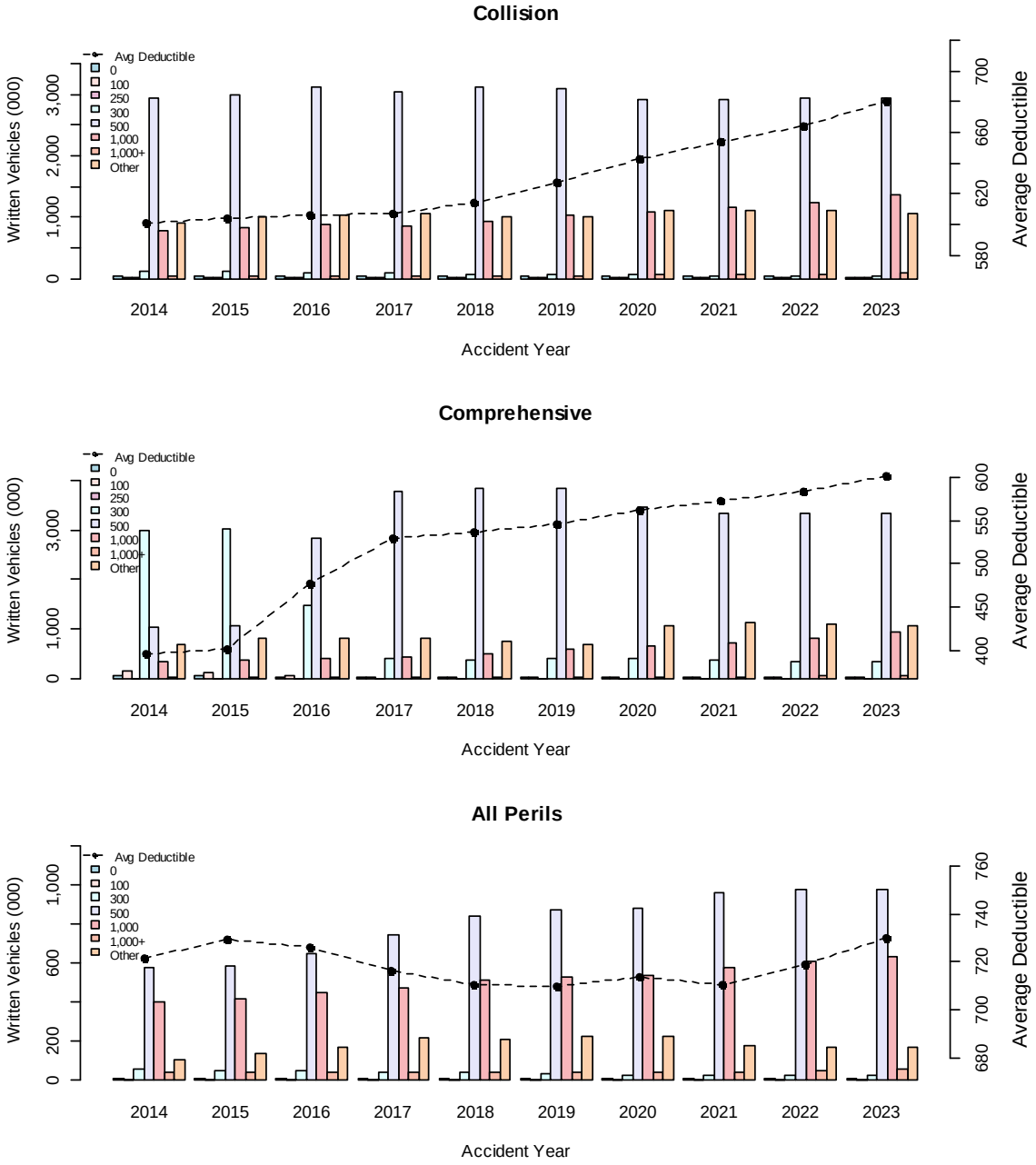
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



In Figure 3 we present the number of written vehicles at various deductible levels against time and the average deductible for each accident year. We observe a shift toward higher deductibles for collision and comprehensive.

[11] The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year.

Figure 3: Average Deductible Summary



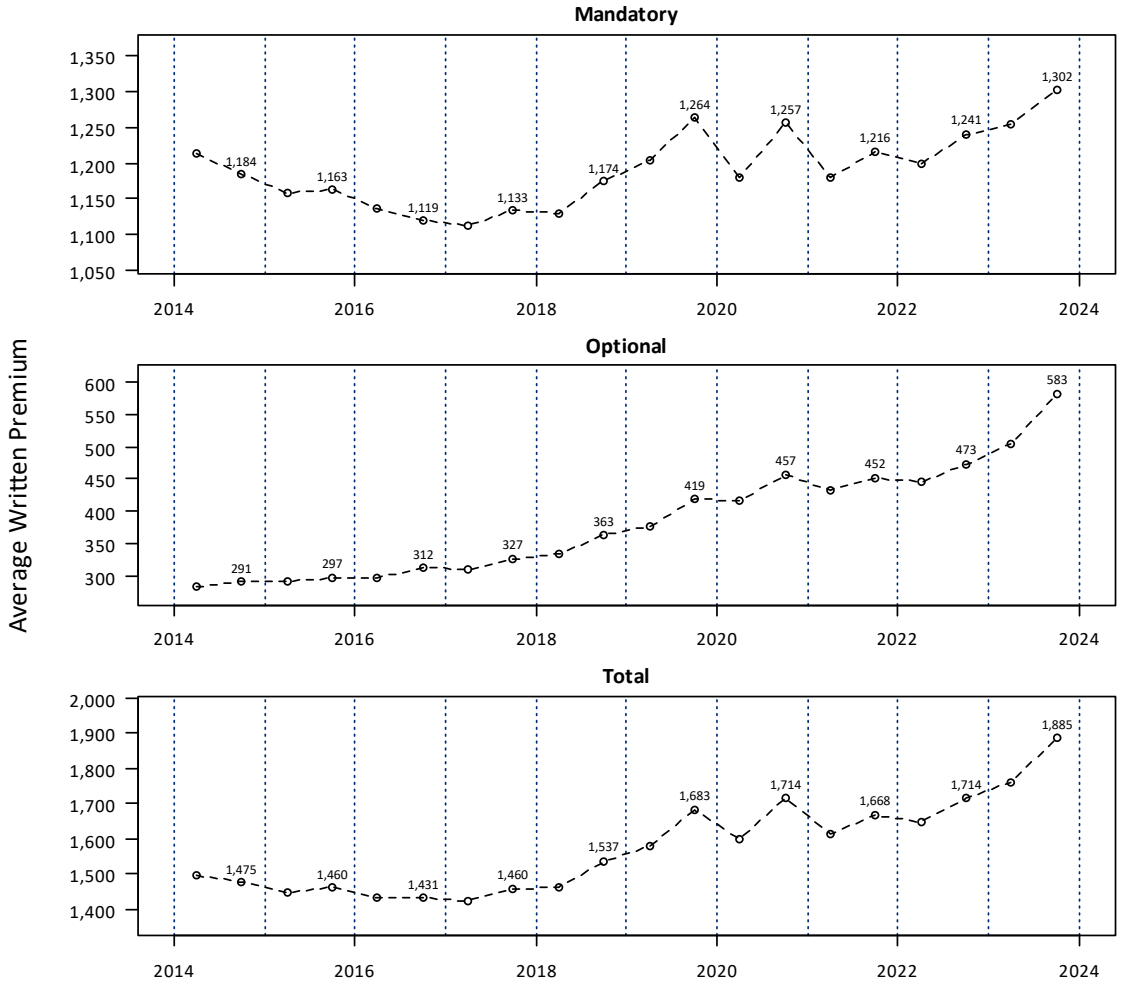
3.2. Change in Average Premiums

In Ontario, there are specific coverages that are mandatory (bodily injury, property damage, direct compensation, accident benefits and uninsured auto), while the remainder are optional. In Figure 4, we present the average written premiums for the mandatory, optional, and total coverages, respectively, over the ten-year period, 2014 to 2023, in half-year increments.

In Section 2 we described the historical reform changes. These reform changes can affect the level of benefits, and in turn, the average premium. Many of the reforms focussed on bodily injury and

accident benefits, which are included in the mandatory coverage category. These reforms helped temper the growth in claims cost, and therefore average premiums. The mandatory coverages average premium declined between 2014 and 2017, followed by an increase. During 2020 and 2021, there were temporary drops in the first half of each year, and otherwise a moderation to the rise that began in 2018. In contrast, the average premiums for optional coverages were relatively flat until 2016, and then began to rise. This increase may be, in part, due to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



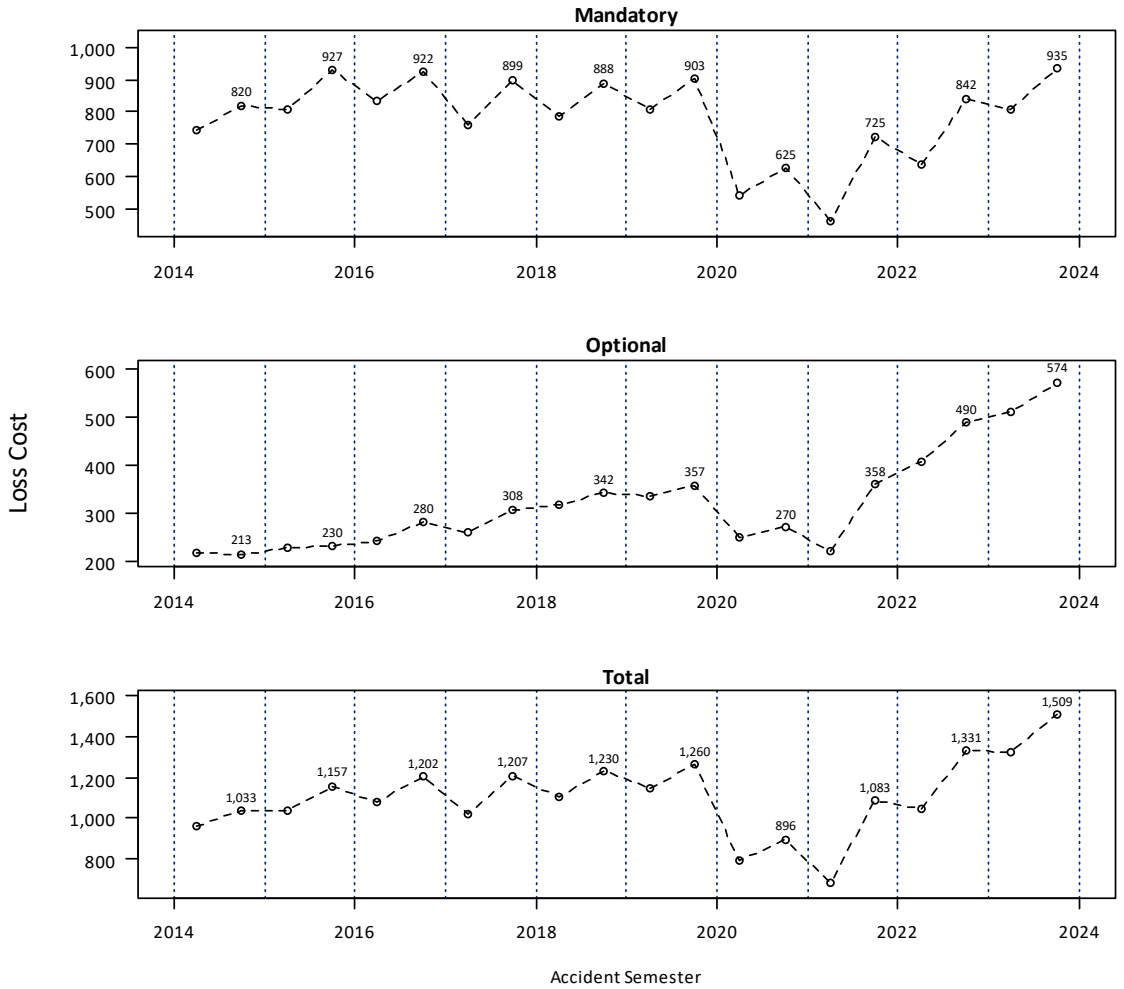
3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5 we present the average claims cost per vehicle for the Ontario mandatory, optional, and total categories. In the average claim cost estimate we include:

- indemnity amounts (i.e., cost to fully settle and close the claim)[12], and
- all internal and external claims settlement costs[13] (e.g., legal fees and claims adjusters).

The claims data presented for each half-year represents amounts for claims where the event that gave rise to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience.

Figure 5: Claim Costs - Summary



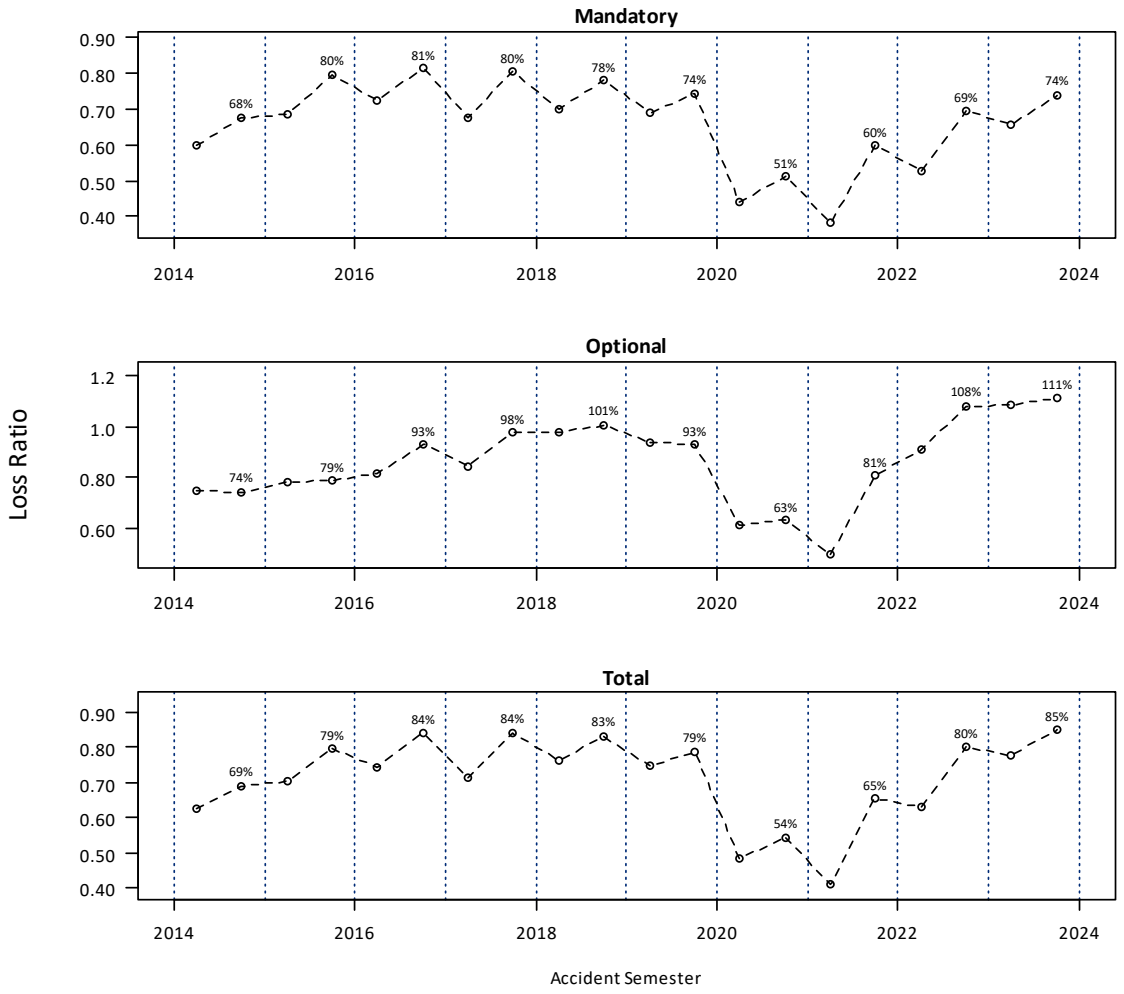
In Figure 6 we present ratios of the loss and loss adjustment expense amounts to the average earned premiums to provide an indication of the relative change over time. Subject to variability, the

[12] The claims costs presented are on an ultimate basis. See Section 6.2 for more details.

[13] External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors are based on aggregated costs reported to GISA.

historical loss ratios increased between 2013 and 2016, and then began to flatten through to 2019. The 2020, 2021 and first half of 2022 loss ratios are exceptionally low due to the COVID-19 pandemic. The loss ratios beginning 2022-2 have returned to pre-pandemic levels.

Figure 6: Loss Ratio - Summary[14]



Claims costs per vehicle are a combination of the claims frequency rate (i.e., the average number of claims per insured vehicle) and the average cost of each claim (referred to as the claim severity, measured as the total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 8.

[14] For visual ease, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Summary of Ontario Private Passenger Vehicle Premium Components

4.1. Components of Premium

Insurance companies submit rate applications following the FSRA rate filing guidelines and processes to receive approval for the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as "rate level indications") by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate to the average premium currently charged. In this section, we discuss expenses, investment income and the profit provision. In Sections 6 through 8, we discuss the projection of future claim costs including the estimation of historical ultimate claims costs and the trend rates to project those claims costs to the future, respectively.

4.2. Expense Components

In Ontario, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurers from which they can obtain their automobile insurance. There are many reasons that may explain price differences between insurers for the same risk with the same coverages. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three primary categories of expenses:

- premium tax,
- general administrative including head office costs, and
- acquisition costs.

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged.

Premium Tax

In Ontario a 3% premium tax is included in all premiums. This is a variable expense, as the actual dollar amount is based on a percentage of the premium, rather than a fixed dollar amount.

General Administrative Expenses

General administrative and head office expenses are associated with policy processing including underwriting, information technology, actuarial, and general management. The largest subcomponent would include associated rent and salaries. These expenses are usually a mix of fixed and variable expenses.

Some insurers charge fees for the payment plans they offer. In Ontario the maximum fee is 1.3% of the total premium charge for the monthly payment plan option. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.[15]

Acquisition Costs

Acquisition costs vary among insurers depending upon the distribution channel. Insurers can be generally categorized under three different distribution channels: independent broker, direct writer, and company (internal) agent. Understanding the difference in costs and services between different distribution channels allows policyholders to make informed decisions on their choice of insurer.

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the client to explain the coverages and options amongst the insurers that the broker represents. Between 2018 to 2022, the share of premiums written by independent brokers was relatively stable at 54%. Brokers are generally compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

Direct writers offer online presence, and internal agents represent only the insurer that employs them. Unlike independent brokers whose compensation is strictly commission, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

4.3. Reported Expenses[16]

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the expense data each year. In Table 2, we present a summary of the GISA expense data for 2018 to 2022 categorized by commissions, profit commissions, premium tax, and general expenses for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums.[17]

We observe the reported premium tax rate is not exactly 3.0% in the expense data summarized by GISA as presented in the tables below, despite the premium tax at a set rate of 3% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

Subject to individual insurer planned changes that may affect future expense costs, in general, recent expense costs are a reasonable forecast for the future expense costs.

[15] Regardless of reporting approach, these fees, and delay in the receipt of premiums, is considered in calculating the rate level change need.

[16] GISA has not released the 2023 Expense Exhibit.

[17] The term “direct written premiums” is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios.

Table 2: Expense by Category (All Insurers)

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2018	11.2%	1.1%	2.9%	10.7%	25.9%
2019	11.1%	1.1%	2.8%	10.0%	24.9%
2020	11.1%	1.7%	2.8%	10.3%	26.0%
2021	11.2%	2.1%	2.9%	11.2%	27.4%
2022	11.3%	1.3%	2.6%	11.1%	26.4%

The rise in the 2020 and 2021 total expense ratio over 2019 is primarily attributed to the rise in the contingent commission provision, which may be due, at least in part, to the favorable loss ratio experience observed during the COVID-19 pandemic.

We also observe a one percentage point increase in the all other expense provision between 2020 and 2021. This increase may, in part, be attributed to an increase in overhead cost outpacing the growth in average premiums.

The separate data for independent broker, direct insurers and internal agent insurers was provided by FSRA based on data reported to GISA[18] by each insurer. In Table 3, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

Table 3: Total Expenses by Distribution Channel

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
2018	28.3%	21.1%	23.6%	25.9%
2019	26.9%	20.0%	25.0%	24.9%
2020	28.3%	21.2%	24.6%	26.0%
2021	29.7%	23.0%	25.9%	27.4%
2022	27.7%	22.1%	27.4%	26.4%

In general, based on industry-wide averages, the total expense costs for broker-based insurers are higher than for agent-based insurers; and agent-based insurer expense costs are higher than for direct writers. Excluding increases in 2020 and 2021 for independent brokers and in 2022 for internal agents, the expense ratios by distribution channel have remained relatively stable. As noted, there is a rise in the total expense ratio for 2020 and 2021 over 2019 that is due, in part, to the increase in contingent commissions which is likely due to the favorable loss ratios during the COVID-19 pandemic and a subsequent decline in 2022. In addition, part of the rise in 2021 over 2020 is due to a rise in general expenses.

The expense ratios of individual insurers may vary from these industry averages. Insurers are required to support the expense provision assumed for their rate application.

[18] In addition to the broker, direct writer and agency insurers, FSRA separately identified an “other” category. As the “other” category only represented less than 0.02% of the total premiums, we excluded this segment for simplification purposes.

4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers' mix of bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.[19]

Company-wide pre-tax investment income rates are reported annually by insurers in their P&C financial returns, and not specific to any line of business or province. We refer to this as the pre-tax return on investment rate or pre-tax ROI.[20] Insurers do not report a return on investment rate specific to the capital supporting private passenger vehicles or the associated cashflow in Ontario. The company's chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

While historical investment income earnings are not a predictor of future investment income earnings, a review of the historical investment income (i.e., ROI) is insightful. In Table 4, we present the average pre-tax ROI for 2019 to 2023 for insurers in Ontario. To determine the ROI for each year, we calculate a weighted average using the Ontario automobile insurance premiums[21] for each insurer with their respective reported ROI.

Table 4: Ontario Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2019	3.93%
2020	4.07%
2021	2.57%
2022	-0.25%
2023	5.05%[22]

The premium-weighted average pre-tax ROI over the five-year period 2019 to 2023 is 3.1%. However, the actual return realized by individual insurers can vary from these industry averages as each insurer operates under their own Board-approved investment strategy. In Figure 7 we present the distribution of individual insurer pre-tax investment returns between 2019 and 2023. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately 2/3[23] of the companies within +/- 2.4 percentage points of the mean of 2.5%.

[19] Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by FSRA.

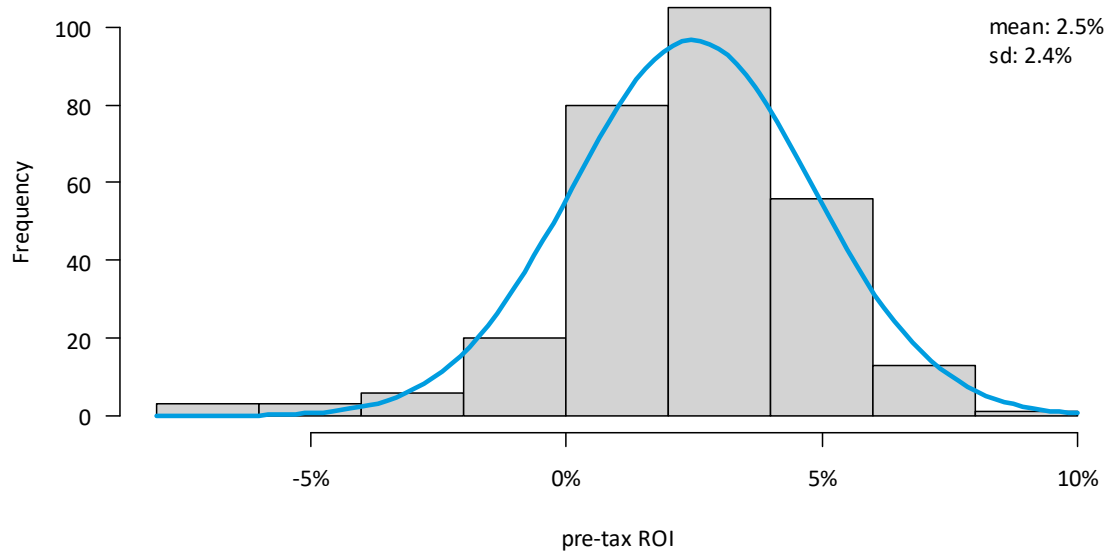
[20] Any reference to the term ROI is meant to infer a pre-tax basis.

[21] Only insurers reporting to OSFI are included.

[22] A large insurer erroneously reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.

[23] 1 standard deviation is approximately 68% of the total distribution.

Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2019 - 2023)



4.5. Profit

Insurers are entitled to a reasonable profit for the services provided and risks undertaken by providing supporting capital.

In Ontario, when setting rates, insurers have two sources of profit for private passenger vehicles:

- Explicit target provision of 5% of premium[24] included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The total profit for insurers would be greater than the 5% of premium allowance by FSRA, as the latter source, the investment income earned on capital, is outside of the rate setting process. Hence, when insurers consider their total (expected) profits as a percent of equity, [25] they would include this investment income on capital and the 5% of premium profit provision explicitly allowed by FSRA.[26]

4.6. Realization of the 5% of Premium Profit Provision

While insurers include FSRA's maximum provision of 5% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be lower or higher, respectively, than the target 5%.

[24] In October 2014 a 6% of premium profit provision was introduced. This was subsequently reduced in October 2016 to the current 5% rate.

[25] Shareholders and managers of the firm consider the return on equity so that they may evaluate the rate of return relative to alternative investments.

[26] While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common assumption is a notional $1 of capital for every $2 of premium. Under this basis, and assuming rates are adequate and an average ROI of 2.5%, insurers would, on average, have an additional 1.25% of premium in addition to the 5% of premium profit provision for a total of 6.25% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

We provide a high-level comparison of the target 5% provision (in effect since October 2016) to profit realized over the last five years (2019 to 2023) using the following assumptions:

- The historical claims payment patterns across all coverages have an estimated average claim settlement lag of approximately 2.6 years.
- The actual pre-tax ROIs between 2019 and 2023 we presented in Section 4.4 are reasonable estimates of the investment income earned on the cash flow for calculating the discount factor for each year.
- We use GISA's estimate of the ultimate loss ratios including loss adjustment expenses.[27]
- We include a Health Levy provision calculated as a percentage of all vehicles combined earned premium.[28]
- We assume the GISA reported expense ratios for private passenger automobile for each of 2019 to 2023 apply to those years[29]; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the FSRA 5% of premium provision.

We present these summary statistics and metrics in Table 5.

Table 5: Comparison of Target to Realized 5% Profit Provision

Accident Year	Estimated Loss & LAE Ratio	Discount Rate	Discount Factor	Expense Ratio Including Health Levy	Estimated Underwriting Profit[30]
2019	76.9%	3.9%	0.917	25.9%	3.5%
2020	51.5%	4.1%	0.914	26.9%	26.0%
2021	53.5%	2.6%	0.944	28.3%	21.2%
2022	71.7%	-0.2%	1.006[31]	27.2%	0.7%
2023	81.3%	5.1%	0.895	27.2%	0.0%

* Realized Profit Provision = 1 – Discounted Loss & LAE Ratio – Expense Ratio

As presented in Table 5, on average, insurers have exceeded the 5% profit provision target set by FSRA in two of the last five years. This table is not intended to imply that the excess profit for 2020, and 2021 was intended by insurers. The 2020 and 2021 result were exceptional due to the COVID-19 pandemic. Further, this is not a representation of levels achieved prior to 2019, nor a reflection of future levels for 2023 and beyond.

[27] The loss ratios based on the ultimate loss amounts and earned premiums as reported by GISA as of December 31, 2022 in the AUTO 7001 Exhibit.

[28] As reported in the experience of all vehicles combined by coverage section in the AUTO1101 exhibit.

[29] We assume the 2022 expense ratio for 2023.

[30] We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.

[31] The 2022 discount factor is greater than 1 as the weighted average pre-tax investment yield was negative during the period.

5. GISA Reported Financial Data for Ontario Private Passenger Vehicles

As GISA's 2023 Profit and Loss Exhibit was not available at the time of this review, we present the same charts and discussion (in italics) that we had presented in our 2022 Annual Report based on the GISA data through December 2022.

In Section 4.6 we presented a hindsight review of the approximate realization of the 5% of premium profit target insurers may include in their rate setting models during the last five years for private passenger vehicles in Ontario. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on incurred loss amounts reported by insurers through the automobile statistical plan (ASP) to GISA and a provision for loss development as described in Section 6.2 of this report. Adjustment factors provided by GISA are applied to the loss amounts to include internal claims handling expenses. On a similar basis, accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

5.1. GISA's Profit and Loss Exhibit- AUTO 9501

In contrast, when reporting property and casualty (P&C) financial data to the Office of the Superintendent of Insurance (OSFI) or FSRA, the losses (including claims handling expenses) are presented on a calendar year basis, which represents the amount paid during the year plus the change in the held loss reserve amounts between the end and beginning of the year. Loss reserves are estimates of future payments required to settle and close all claims, including all claims handling expenses. Based on the submission by each insurer of their financial data, GISA compiles the reported financial data into the industry AUTO 9501 Exhibit. No adjustments are made by GISA to the reported financial data of each insurer.

Differences between Statistical Plan Data (AUTO 1005) vs. Financial Data (AUTO 9501)

The premium, loss amount, and expense data presented in the AUTO 9501 Exhibit (financial data) is different than the automobile statistical plan (ASP) data used by insurers in their rate applications and reported in the AUTO 1005 Exhibits in several ways and is, therefore, not directly comparable.

In the case of losses, these differences are:

- *Financial Loss Data - AUTO 9501: Calendar year ultimate loss amount estimated by the appointed actuary of each insurer, net of reinsurance, discounted, and including a provision for adverse deviation (PFAD)*
- *ASP Loss Data - AUTO 1005: Accident year ultimate loss amount estimated on an aggregated basis for the industry by GISA, direct (i.e., before reinsurance), not discounted, and excluding PFAD*

Provision for Adverse Development (PFAD)

The PFAD included in the estimate of the ultimate loss amount in the financial data of each insurer is an amount estimated by the appointed actuary to account for the potential deviation from the actuary's best estimate assumptions regarding: (i) the outstanding loss amount, (ii) investment rate, and (iii) recovery from reinsurers. The PFAD amount included by each insurer is not separately

submitted to GISA, and therefore, the PFAD included in the AUTO9501 Exhibit is not explicitly stated or provided.

The Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provides guidance to the appointed actuary regarding considerations in selecting the margin for adverse deviation (i.e., the PFAD). The range of the provision provided by the CIA SOP is as follows:

Table 6: Canadian Institute of Actuaries Range of Margin for Adverse Deviation

Category	***High***	***Low***
Loss Development	*20%*	*2.5%*
Recovery from Reinsurance Ceded	*15%*	*0.0%*
Investment Return Rates	*200 basis points*	*25 basis points*

Discount

Similar to the PFAD provision, the discount rate used by each insurer is not stated by the insurer in the financial data summary submission to GISA, and therefore, the impact of the discount factor can not be stated or provided in the AUTO 9501 Exhibit.

Loss Adjustment Expenses

Both the AUTO 9501 and AUTO 1005 Exhibit loss amounts include provisions for loss adjustment expenses. However, in the case of the AUTO 9501 Exhibit, this is included with the loss amounts submitted by each insurer, and not separately stated. In the AUTO 1005 Exhibit, the provision for unallocated claims handling costs is included by a factor determined by GISA based on aggregated submissions by insurers.

Consistent with the presentation of claim amounts, the premiums and expenses are net of reinsurance in the financial data presented in the AUTO 9501, and on a direct basis for ASP data presented in AUTO 1005.

Summary

Due to these significant differences, the loss ratios and expense ratios in the AUTO 9501 and AUTO 1005 are not directly comparable.

The AUTO 9501 ratio of the net profit before income taxes to the net earned premium is <u>not comparable</u> to the target 5% of premium profit provision insurers may include in their rate setting models. *Key characteristics of the AUTO 9501 data which are different from AUTO 1005 include:*

- *Calendar year basis*
- *Net of reinsurance*
- *Discounted*
- *Includes PFAD*
- *Includes all investment income including from supporting capital and cash flow*
- *Estimates of loss prepared by each insurer's appointed actuary*

5.2. GISA's AUTO 9501 – Reported Financial Results

While the GISA AUTO 9501 Exhibit financial data calendar year loss ratio is not directly comparable to accident year loss ratio results that are discussed in this report and presented by GISA in the AUTO 1005 Exhibit, the GISA AUTO 9501 Exhibit does present a full picture of the total profits for private passenger automobile as estimated by each insurer and reported to GISA for each calendar year. This is an additional and more complete basis to consider the amount of profit achieved by insurers for private passenger vehicle insurance.

In Table 7 below, we present the history of the reported financial data in AUTO9501 over the period 2013 to 2022. The net profit before income taxes includes all expenses, revenues, and investment income as presented in the AUTO 9501. The allocation of "net general and acquisition expenses," "net investment income," and "other revenues and expenses" to private passenger automobile in Ontario can vary by insurer. In particular, the amount of investment income is dependent upon the amount of supporting capital an insurer allocates to private passenger automobile in Ontario.

The AUTO 9501 history of the net profit before income taxes between 2013 and 2022 provides an additional (and different) perspective on profit, and how this has changed over time.

Table 7: Reported Financial Profit Before Income Taxes in Auto 9501 (in $'000)

Calendar Year	Net Earned Premium (NEP)	Net Discounted Losses with PFAD	Net General and Acquisition Expenses	Net Investment Income	Other Revenue and Expenses	Net Profit before Income Taxes	UW Income as % of NEP	Net Profit before Income Taxes as % of NEP
2013	10,275,127	7,639,582	2,552,609	870,035	(35,178)	917,793	0.8%	8.9%
2014	10,397,941	7,831,927	2,651,731	1,119,134	242,322	1,275,739	(0.8%)	12.3%
2015	9,509,361	6,646,092	2,562,606	825,876	(59,556)	1,066,956	3.2%	11.2%
2016	9,366,446	6,340,673	2,643,388	715,124	(211,324)	886,185	4.1%	9.5%
2017	8,565,017	5,905,071	2,569,570	789,816	(160,137)	720,055	1.1%	8.4%
2018	10,008,720	7,333,103	2,744,340	433,846	18,750	383,873	(0.7%)	3.8%
2019	9,905,358	7,523,103	2,846,526	882,919	(99,124)	319,901	(4.7%)	3.2%
2020	11,026,058	7,660,241	2,980,340	902,247	161,597	1,449,321	3.5%	13.1%
2021	11,132,414	6,653,267	3,137,160	575,933	(1,290)	1,916,630	12.1%	17.2%
2022	10,477,235	6,266,120	3,155,607	(258,128)	323,331	1,120,706	10.1%	10.7%

6. Analysis Data

6.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses (ALAE),[32] is the AUTO7001 Automobile Industry Exhibit (as of December 31, 2023) provided by GISA. We refer to this as "the AIX report." This data includes the experience of all private passenger vehicles in Ontario.

The claim count and claim amount data presented in the AIX report is grouped into half-years based on the date the accident occurred.

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

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

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

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters as of a particular 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:

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

[32] Any reference to loss or claim amount in this report is intended to include ALAE.

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

We present GISA's estimated (ultimate) number of claims and the estimated cost[33] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[34]), separately, through to December 31, 2023. These estimates are used to measure and select the loss trend rates presented in this report.

Loss and Claim Count Development

At the request of FSRA, we reviewed the analysis prepared by EY on behalf of GISA[35] to estimate the ultimate loss amount (including ALAE) and claim counts for each accident half-year. EY presents the results of several methods; and generally selects the incurred development method except for less mature periods of longer-tail coverages where EY selects the BF method.

Although we have different preferences in methodology, and would make different selections for the same methodologies, we find GISA's ultimate loss amount and claim count selections are reasonable for our purpose of determining loss trend rates.

The BF method requires an *a priori* assumption as an input to the calculation. The BF method assumes that the unreported losses for an accident year are independent of losses reported to date and that the unreported losses will emerge consistent with the *a priori* assumption. In general, we find the use of the BF method is reasonable; however, we find the approach is slower to react to emerging trends. In contrast, the loss development method places full weight on the loss emergence to date and reacts more quickly to any changes in loss emergence.

Despite our reservations, based upon our review we find the estimates prepared by EY to be generally reasonable for our purposes of selecting loss trend rates. That is, we find any differences in estimates from what we would select would have an immaterial difference on the loss trend rates we select. We use these estimates, as prepared by EY on behalf of GISA, in our loss trend analysis.

6.3. Selection of Ultimate Loss Costs, Frequencies, and Severities

As a result of the claim experience that has emerged, GISA's estimate of the ultimate loss costs, frequencies,[36] and severities by accident year have changed from those used for the prior evaluation. We present changes by coverage in the tables below. We note the selection of ultimate claim counts and ultimate loss amounts influences the selected loss trend rates.[37]

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

[34] 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.

[35] Readers should refer to the EY report for a full discussion of the methodology and approach used by EY.

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

[37] We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

Table 8: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$251.36	$153,982	1.63	$257.82	$158,295	1.63
2020	$179.65	$172,477	1.04	$184.10	$176,132	1.05
2021	$175.47	$163,135	1.08	$181.72	$171,528	1.06
2022	$202.97	$158,888	1.28	$211.51	$166,224	1.27
2023	$215.91	$166,650	1.30	$252.98	$196,218	1.29

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 3.2%.

Table 9: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$11.21	$9,425	1.19	$11.14	$9,385	1.19
2020	$8.43	$10,019	0.84	$8.30	$9,846	0.84
2021	$8.14	$10,394	0.78	$8.41	$10,633	0.79
2022	$10.52	$11,058	0.95	$10.67	$11,223	0.95
2023	$12.97	$10,093	1.29	$12.32	$11,528	1.07

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 0.6%.

Table 10: Changes in DCPD Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$251.50	$7,293	34.49	$251.53	$7,294	34.49
2020	$152.72	$7,482	20.41	$152.79	$7,485	20.41
2021	$159.87	$7,718	20.72	$160.03	$7,722	20.72
2022	$234.50	$9,011	26.02	$234.88	$9,023	26.03
2023	$260.39	$9,339	27.88	$275.19	$9,784	28.13

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 0.1%.

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Table 11: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$250.46	$31,202	8.03	$251.95	$31,274	8.06
2020	$184.27	$37,881	4.86	$183.78	$37,854	4.85
2021	$191.41	$36,779	5.20	$189.52	$36,255	5.23
2022	$224.06	$35,839	6.25	$218.10	$34,868	6.26
2023	$252.10	$38,864	6.49	$255.11	$37,648	6.78

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by 0.8%.

Table 12: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$72.65	$35,895	2.02	$72.15	$35,792	2.02
2020	$46.37	$35,748	1.30	$44.86	$35,053	1.28
2021	$48.28	$36,670	1.32	$46.35	$35,705	1.30
2022	$55.67	$36,496	1.53	$52.37	$34,549	1.52
2023	$66.01	$41,380	1.60	$61.81	$38,521	1.60

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by 3.2%.

Table 13: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$1.76	$17,304	0.10	$1.76	$17,295	0.10
2020	$1.51	$17,268	0.09	$1.50	$17,145	0.09
2021	$1.44	$16,762	0.09	$1.46	$17,012	0.09
2022	$1.47	$17,406	0.08	$1.45	$16,900	0.09
2023	$1.39	$16,272	0.09	$1.69	$17,199	0.10

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

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Table 14: Changes in Collision Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$276.52	$8,341	33.15	$276.56	$8,343	33.15
2020	$180.12	$8,677	20.76	$180.12	$8,678	20.76
2021	$180.83	$8,911	20.29	$181.17	$8,925	20.30
2022	$276.28	$10,254	26.94	$276.82	$10,282	26.92
2023	$306.36	$10,369	29.55	$312.01	$10,954	28.48

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 0.1%.

Table 15: Changes in Estimated Comprehensive Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$90.33	$3,493	25.86	$90.35	$3,493	25.87
2020	$91.18	$4,121	22.13	$91.09	$4,118	22.12
2021	$116.49	$4,921	23.67	$116.27	$4,912	23.67
2022	$188.66	$6,662	28.32	$188.04	$6,633	28.35
2023	$230.99	$7,257	31.83	$248.01	$7,755	31.98

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

Table 16: Changes in All Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$411.07	$7,356	55.89	$411.08	$7,356	55.89
2020	$307.41	$7,405	41.52	$307.22	$7,400	41.52
2021	$354.22	$8,196	43.22	$354.09	$8,179	43.30
2022	$549.63	$10,113	54.35	$546.64	$10,062	54.32
2023	$631.80	$10,698	59.06	$666.44	$10,968	60.76

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

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Table 17: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$48.82	$7,730	6.31	$48.88	$7,741	6.31
2020	$45.30	$8,047	5.63	$44.71	$7,943	5.63
2021	$154.18	$13,061	11.80	$153.32	$12,986	11.81
2022	$133.70	$10,558	12.66	$140.92	$11,117	12.68
2023	$114.00	$11,076	10.29	$172.37	$14,346	12.01

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

Table 18: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$10.23	$54,663	0.19	$10.46	$55,830	0.19
2020	$8.93	$59,498	0.15	$9.10	$60,562	0.15
2021	$9.35	$53,614	0.17	$9.09	$52,710	0.17
2022	$12.19	$51,088	0.24	$11.77	$50,005	0.24
2023	$13.84	$48,304	0.29	$14.26	$50,443	0.28

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by 0.7%.

Table 19: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

	As of June 30, 2023			As of December 31, 2023		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$7.99	$208,198	0.04	$8.69	$218,948	0.04
2020	$7.54	$264,918	0.03	$7.33	$248,238	0.03
2021	$8.58	$270,323	0.03	$8.65	$288,952	0.03
2022	$8.88	$202,488	0.04	$9.37	$222,418	0.04
2023	$11.06	$225,730	0.05	$9.51	$215,812	0.04

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 3.2%.

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7. Loss Trend Methodology

7.1. Introduction

Loss trend rates are annual rates of change used to develop factors which are applied in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[38] to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

7.2. Past Trend – Model Considerations

We employ 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 estimates of the Industry Ontario ultimate claim frequency, claim severity and loss cost[39] by accident half-year that GISA selects (as we discuss in Section 3) 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) parameters, seasonality, and scalar/level[40] change parameter(s) to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we employ a holistic approach to modeling and consider several models with varying parameters fit to a range of accident periods to identify the underlying trends that occurred. The various trend patterns that we review and associated statistical results are summarized in Appendix E[41] for each of frequency, severity, and loss cost.

The initial step of our process is to visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount), and loss costs data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are coincident with historical reforms. These observations guide us in our final model design

[38] 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.

[39] 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.

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

[41] Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

for each coverage.[42] In Section 8 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.

We discuss additional considerations in developing a past loss trend rate in more detail below.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2004-1 to 2023-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the calculated loss trend rates. We consider models over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

Selected Trend Models

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

We select a model based on our holistic assessment of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 8, we discuss our selected model and resulting statistical fit, but due to the many models that we consider, we do not discuss why each of the other models (as presented in Appendix E) were not selected as the best fit. We present our selected models and include a comparison between the observed and fitted loss cost for each coverage in Appendix F.

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 our regression model used as the basis for our trend selection.

Weather Conditions

On occasion, an extreme weather condition, such as the level of rain, snowfall or wind can contribute to a change in the frequency level. As a result, the time period with that associated 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 increase in the claim severity in August 2005 due to a flash flood in southern Ontario.
- GISA notes the increase in the number of claims and claim amounts in June 2008 due to a hailstorm in Ontario.

Scalar / Level Change Parameters

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claim cost (e.g., due to a reform or other event) so that the underlying claim cost trend can be identified. The additional parameter effectively quantifies and adjusts the *y*-intercept to account

[42] Although we consider multiple models, we generally only present our final model in Section 8 of this report.

for a one-time change in cost level. We determine the statistical significance of a level change based on results of *t*-tests.

Change in Trend Parameters

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 (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of *t*-tests.

Reform Effective Date

In Section 2 we discussed the recent legislative reforms in Ontario and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the way a change in the number of claims and/or the claim amount due to the reform will emerge into the AIX data by accident half-year. Reforms may apply:

(i) to all accidents/events that occur on or after a specified date,

(ii) to all claims reported after a specified date, or

(iii) to policies effective on or after a specified date.

Reforms that are effective for all claims occurring on or after a specified date versus reforms that are effective for all policies effective on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years.

In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more likely to produce a sustained shift down coincident with the accident half year that the reform was effective.
- Reforms that expand a benefit on or after a specified accident date, may or may not produce a sustained shift up coincident with the accident half year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be due to a “learning curve” for claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies that are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half year data will be a mixture of claims under two regimes. In this case our identification of the impact of the reform is phased in over several accident half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use the parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of

the accident benefit reforms under Bill 15 and Bill 91 are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows:[43]

- In accident half year 2016-1, approximately 1% of claim amounts are subject to the new reform;
- In accident half year 2016-2, approximately 33% of claim amounts are subject to the new reform;
- In accident half year 2017-1, approximately 83% of claim amounts are subject to the new reform;
- In accident half year 2017-2, 100% of claim amounts are subject to the new reform.

In Section 8.4 we present summaries of our accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half year to adjust historical data prior to the reforms to the same cost level as the current reforms.

Statistical Tests

We evaluate the various trends that we model for statistical significance using various tests, and present the adjusted R-squared values, and *p*-values in Appendix E.

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[44] between 2020 and 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic.

We account for and isolate the observed change due to COVID-19 in the 2020, 2021, and the first half of 2022 frequency level[45] by the addition of a pandemic traffic decline parameter in our frequency model that we refer to as a mobility parameter. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or

[43] For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

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

[45] We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

severity) due to the COVID-19 pandemic in 2020, 2021, and/or the first half of 2022 and therefore, the mobility parameter should be included in our model design.

To control for the impact of the pandemic, we consider the use of the mobility composite metric published by the IHME.[46] We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent "typical mobility." For each of the accident periods 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 we select an average mobility change value based on IHME's mobility composite metric in Ontario. In Table 20, we present the IHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 20: Average Mobility Composite

	Average Mobility					
Scenario	**2020-1**	**2020-2**	**2021-1**	**2021-2**	**2022-1**	**2022-2**
Projection	-36.0	-33.2	-41.1	-20.4	-20.4	-4.0

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the "mobility parameter" in our loss trend models. By applying the fitted parameter's coefficient to the mobility, we are able to estimate the effect of the COVID-19 pandemic on claims experience.

Consideration can be given to removing the impact of the pandemic on historical loss experience to the extent that the 2020-1 through 2022-1 data is included in the experience period of an insurer's rate application.[47]

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 was 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 remote or hybrid work environments are likely to continue as options. 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 a potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 direct compensation, accident benefits, and collision frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers should 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 7.3.

Recent Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)[48] over the last 20 years in Ontario, separately, for:

[46] http://www.healthdata.org/
[47] An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.
[48] As measured by the 12-month change in CPI.

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

Figure 8: Consumer Price Index – All Items & Transportation

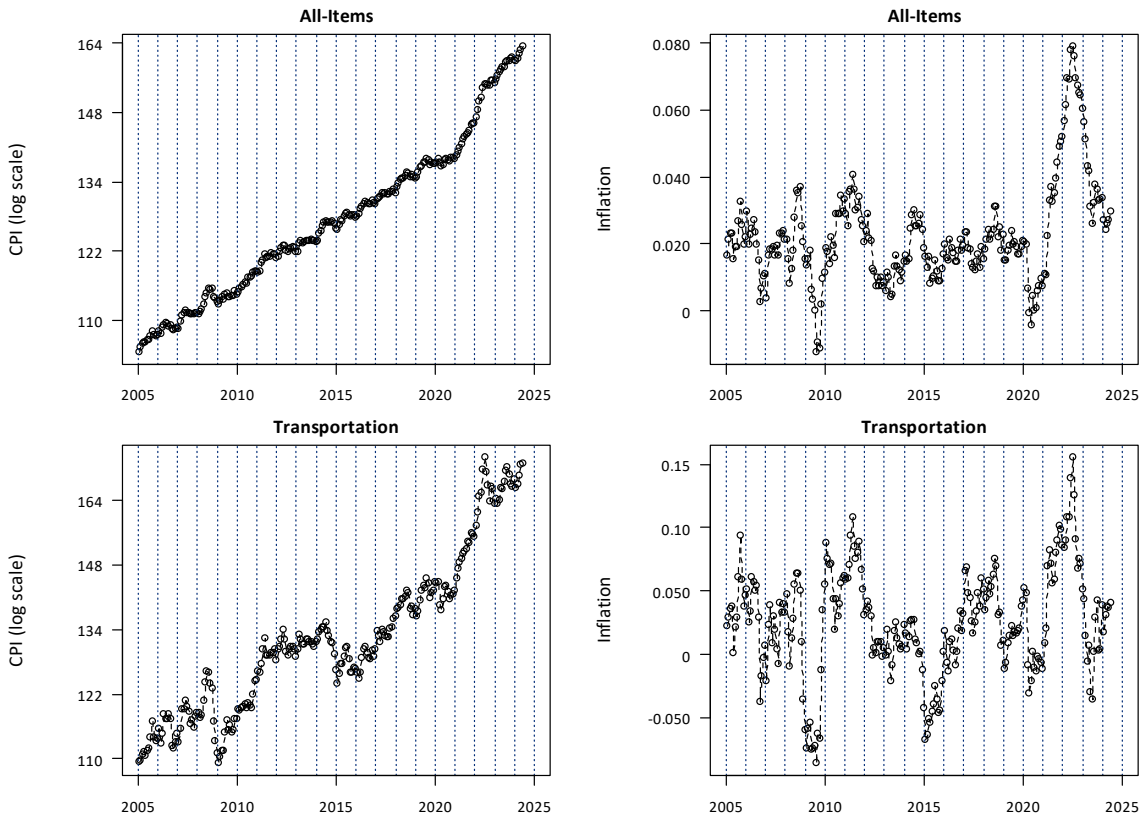
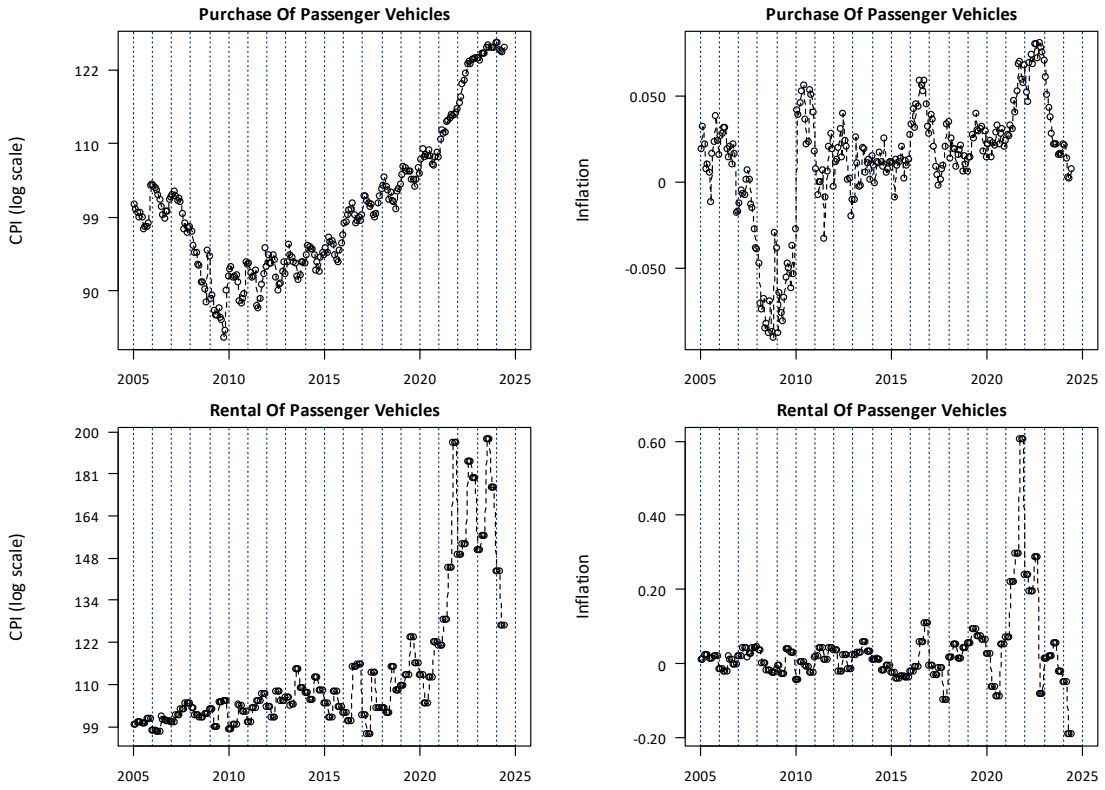
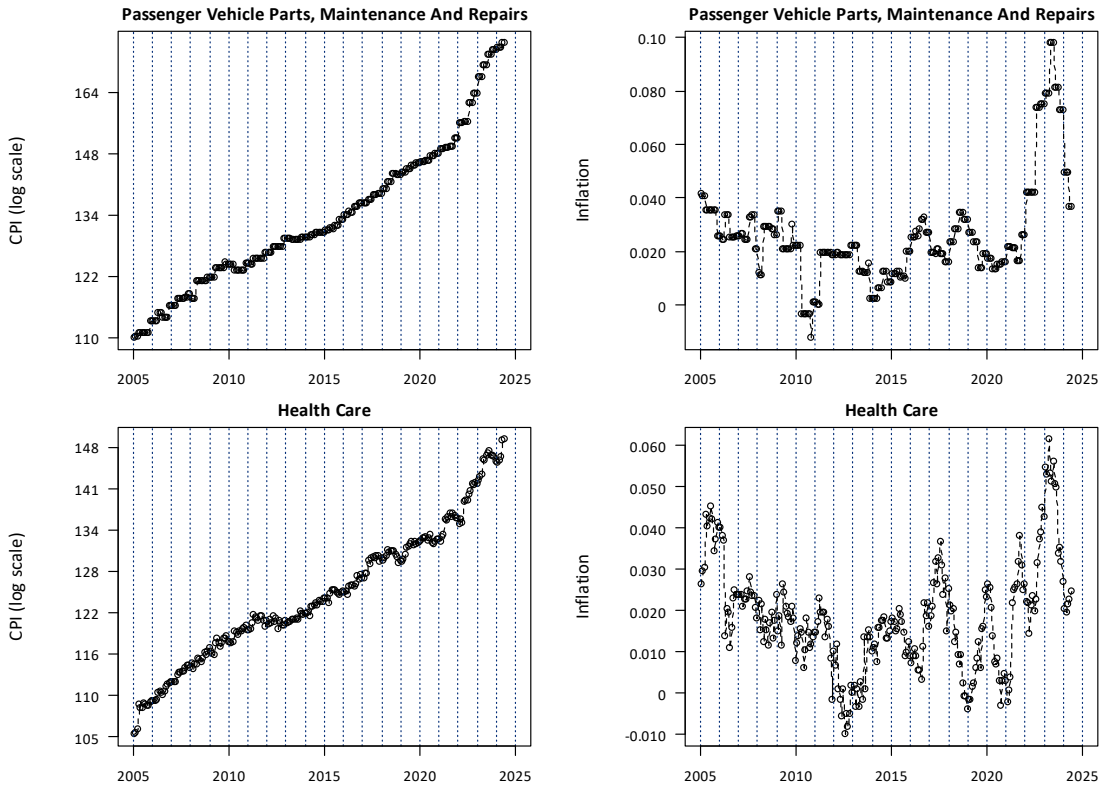


Figure 9: Consumer Price Index – Purchase & Rental of Passenger Vehicles[49]



[49] Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, shows signs of moderation beginning early 2023 for vehicle purchase and rentals.
- 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 moderation in 2023.

As shown in Figure 11, the 2021-2 through 2022-2 DCPD, collision, comprehensive, and all perils severity has risen steeply, deviating from historical patterns, with some moderation in 2023-1. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages[50] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for bodily injury or accident benefits coincident with the 2021-2 inflation increase. After a decline in 2022-1, there is a steep rise

[50] 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 10 due to additional volatility associated with these coverages.

in bodily injury and accident benefits severity at 2022-2 that may[51] be related to the recent increase in health care costs in the province.

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

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.[52]
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government, and as a result, a challenge for the insurance industry.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 8 through Figure 10 above, there is early evidence that inflation is beginning to moderate in 2023 for primary physical damage claims cost components, and this is evident in the severity levels shown in Figure 11.

As shown in Appendix G, we find this additional change in trend parameter is generally not significant despite the rise in physical damage severity coincident with the recent inflation increase. Although the inclusion of both a change in trend and scalar parameter is generally significant for physical damage severity, we believe a parsimonious model is more appropriate to avoid overfitting in this case.

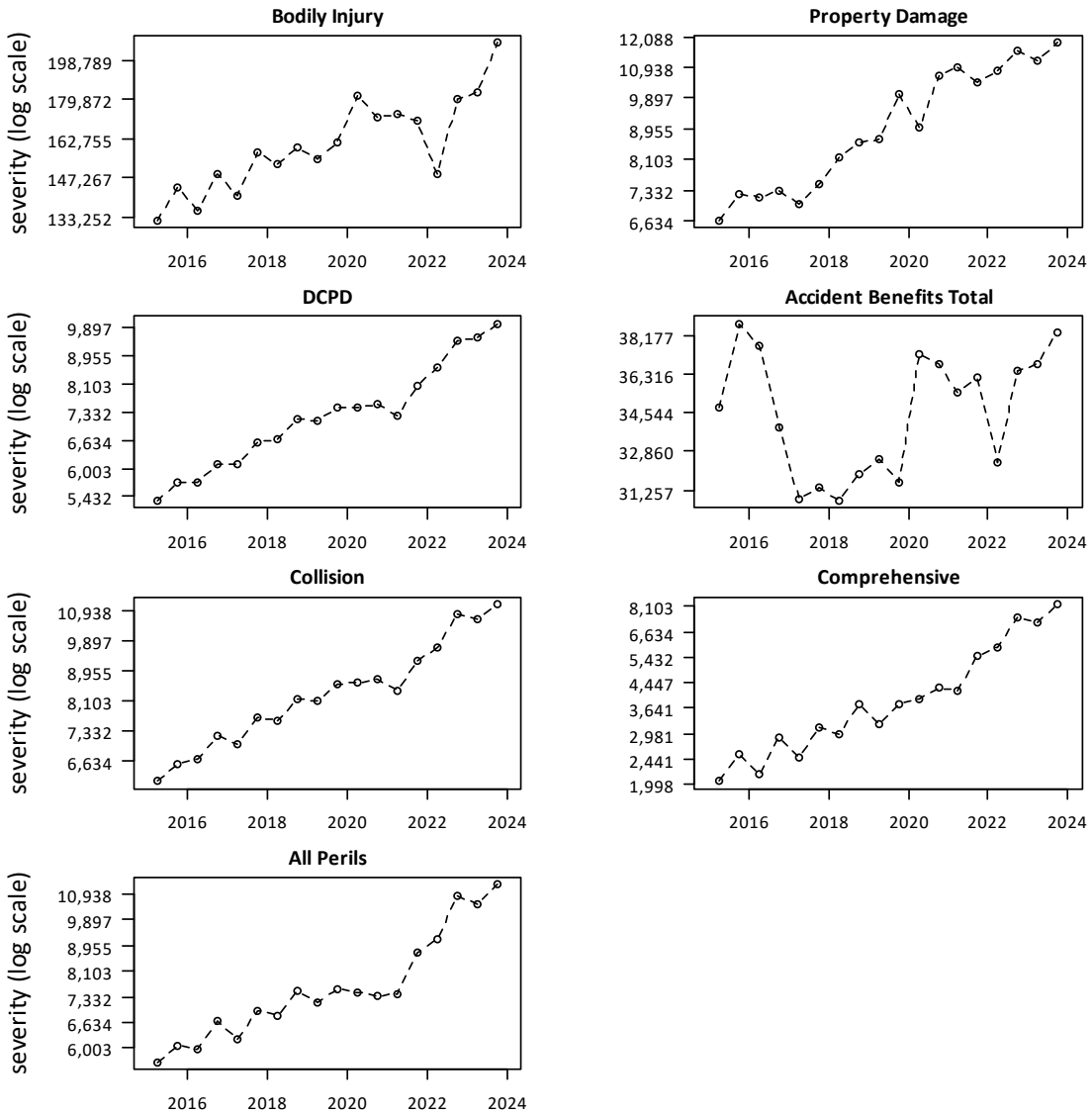
We note the trend rates implied by our selected regression models implicitly include the impact of the rise in inflation up to December 31, 2023.

We further discuss the expected inflationary impact on future loss trend in Section 7.3 below.

[51] Bodily injury and accident benefits are long-tailed lines of business, and as such the 2022-2 data observation is subject to significant uncertainty.

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

Figure 11: Historical Severity by Coverage



7.3. Future Trend Considerations

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

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. For example, 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 hybrid and remote workplace options.[53] As noted earlier, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected frequency level during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

We quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 9 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 expectation for the prospective period.

Future Inflation

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

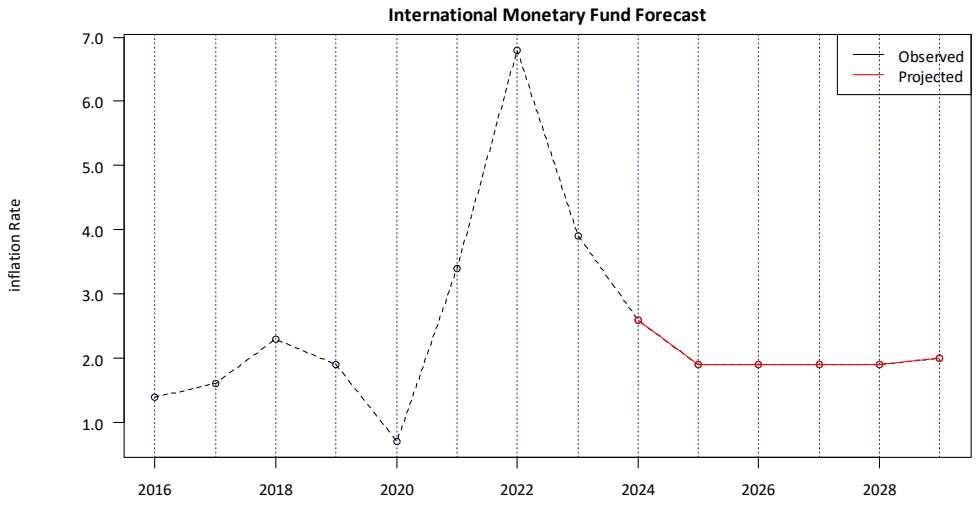
As described in Section 7.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2023, via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 12[54] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 12, the IMF expects inflation to decrease in 2024 but remain above the Government's target range, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported all items CPI data as of May 2024.

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

[53] 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.
[54] https://www.imf.org/en/Countries/CAN

Figure 12: IMF Forecasted Inflation

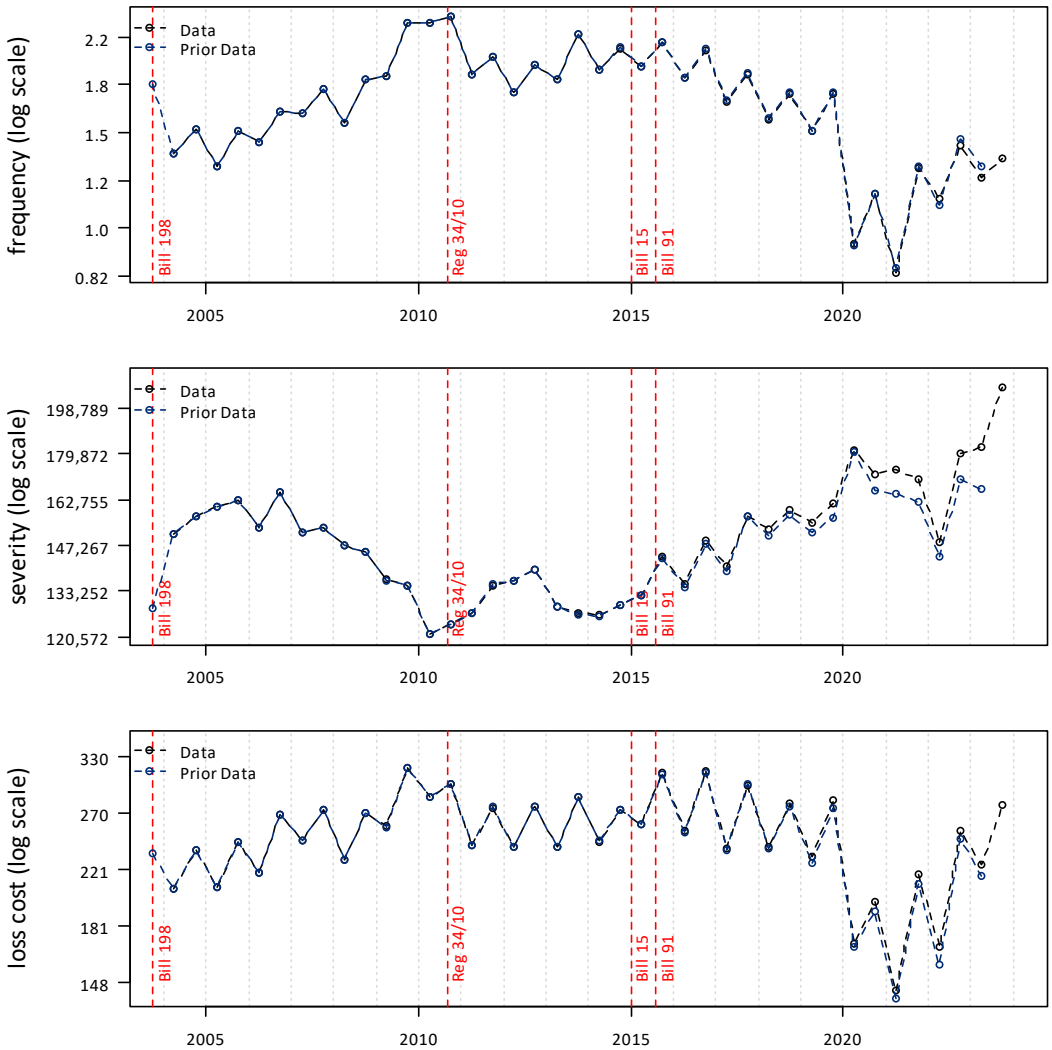


8. Selected Loss Trend Rates

8.1. Bodily Injury

In Figure 13, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe many of the severity estimates since 2017 have increased.

Figure 13: Observed Bodily Injury Loss Cost Experience



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

- Loss cost had exhibited a relatively flat trend following the September 2010 reform, Reg 34/10. This changed to a decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the

COVID-19 pandemic. There is a rise following the lows of the pandemic, with 2022-2, 2023-1, and 2023-2 returning approximately to the pre-pandemic level.

- Severity has exhibited a generally upward trend since Reg 34/10. We observe an upward spike during the first half of 2020, with 2021 returning to levels consistent with the post-Reg 34/10 pattern. We then observed a decrease in 2022-1, followed by a steep rise.
- Frequency has generally followed a similar pattern to loss cost. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. There is a rise following the pandemic, which moderated in 2023-1.

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable.[55]

We note that Bills 15/91 did not include explicit changes to the bodily injury coverage that would definitively explain the change in frequency trend to the steep declining pattern observed since 2015/2016. However, we note that Bill 15 included a change to the DRS effective April 1, 2016, that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with intent to go to court for settlement. We reiterate, the DRS change may or may not have contributed to the steep frequency decline; the cause of the decline is unknown.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015 and June 1, 2016,[56] a change in trend parameter at April 1, 2016, and a mobility parameter[57] are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include a change in trend rate parameter beginning April 1, 2016 (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is 0.0% up to April 1, 2016, and -5.6%[58] thereafter. The adjusted R-squared of our proposed frequency model is 0.974.

Following the spike in 2020-1, the severity in 2020-2 to 2022-1 declined to levels closer to that of pre-pandemic levels in 2019. We fit a severity model to all accident half-years between 2011-1 and 2023-2, excluding 2020-1, and include only time (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.3%. The adjusted R-squared of our proposed severity

[55] The *p*-value for the reform scalar parameter(s) shift in severity was insignificant.

[56] Our statistical tests do not show a level change parameter with a significant *p*-value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.

[57] See Section 7.2 for a discussion of this parameter.

[58] = exp[0.000 + -0.057] - 1

model is 0.784. Based on visual inspection, we attribute the somewhat lower adjusted R-squared to the model's inability to explain pre-2016 changes.

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.3%[59] up to April 1, 2016, and -2.5%[60] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.926.

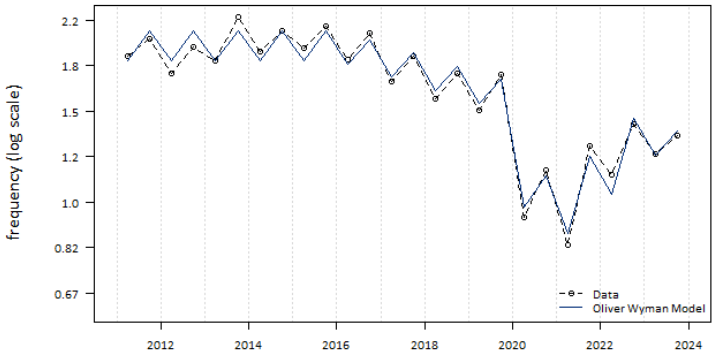
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to April 1, 2016, a slightly higher trend rate after April 1, 2016, and a slightly higher adjusted R-squared (0.954).

We base our selection on the direct loss cost model. We select a loss cost trend rate of +1.9% prior to April 1, 2016, and -1.9%[61] thereafter.

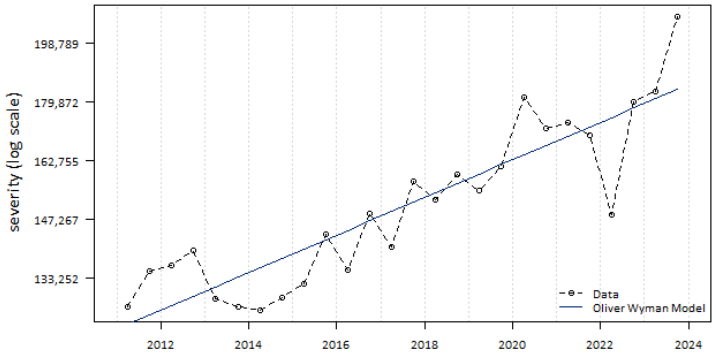
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 7.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[59] = exp[0.000 + 0.032] - 1
[60] = exp[0.000 + -0.057 + 0.032] - 1
[61] = exp[0.019 + -0.038] - 1

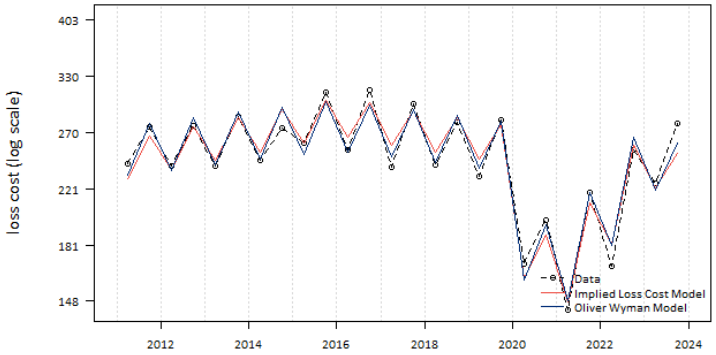
Figure 14: Bodily Injury - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
2016 Trend Change	-0.057	0	0.974
Seasonality	0.135	0	
Mobility	0.011	0	
Trend Rate (Period 1)	0.0%		
Trend Rate (Period 2)	-5.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0	0.784
Trend Rate	+3.3%		

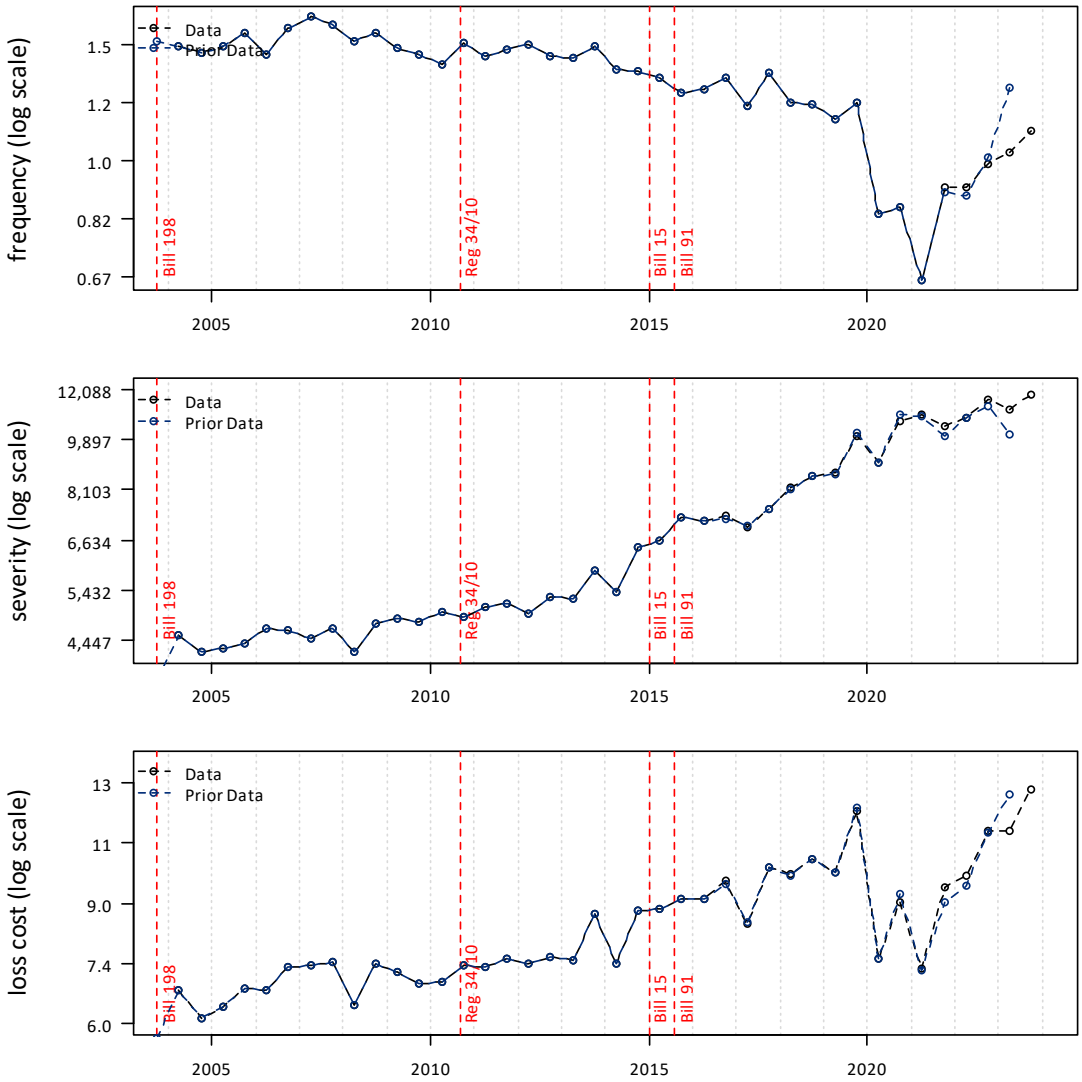


Parameter	Coefficient	p.value	Adj.R2
Trend	0.019	0.01	0.954
2016 Trend Change	-0.038	0.001	
Seasonality	0.177	0	
Mobility	0.011	0	
Trend Rate (Period 1)	+1.9%		
Trend Rate (Period 2)	-1.9%		

8.2. Property Damage

In Figure 15, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe a large decrease in the 2023-1 frequency estimate and increase in the 2023-1 severity estimate.

Figure 15: Observed Property Damage Loss Cost Experience



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

- Loss cost had exhibited a relatively flat trend between 2007 and 2012. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and upward spike in 2019-2. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return closer to pre-COVID-19 levels starting in 2022-2.
- Severity had generally exhibited a small upward trend, which appears to have changed to a steeper increasing trend since the 2015/2016 reforms, and a moderation post-2020.
- Frequency has generally been decreasing, with more recent data exhibiting a steeper decrease until 2019-1. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return closer to pre-COVID-19 levels starting in 2023-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E. Given the data volatility prior to 2007-1, we begin our review of models beginning at 2007-1.

We fit a frequency model to all accident half-years between 2007-1 and 2023-2, and include time (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -2.5%. The adjusted R-squared of our proposed frequency model is 0.953.

We fit a severity model to all accident half-years between 2007-1 and 2023-2, and include time (p = 0.000) and a change in trend parameter at January 1, 2013 (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.2% up to January 1, 2013, and +8.1%[62] thereafter. The adjusted R-squared of our proposed severity model is 0.979.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.7%[63] up to January 1, 2013, and +5.4%[64] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.875.

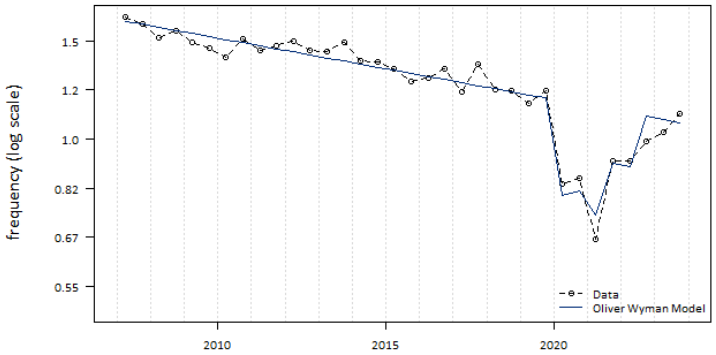
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to January 1, 2013, a slightly lower trend rate after January 1, 2013, and a slightly higher adjusted R-squared (0.884).

The model fit to loss costs directly appears to fit the post-2014-2 data slightly better than the implied loss cost model. We base our selection on the direct loss cost model. We select a loss cost trend rate of +1.7% prior to January 1, 2013, and +4.8%[65] thereafter.

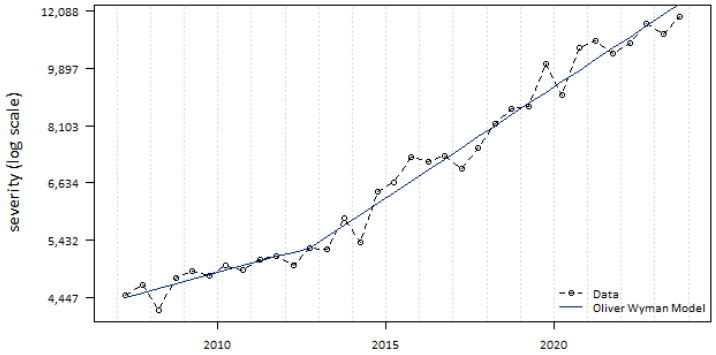
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[62] = exp[0.032+0.046] - 1
[63] = exp[-0.025 + 0.032] - 1
[64] = exp[-0.025 + 0.032 + 0.046] - 1
[65] = exp[0.017+0.030] - 1

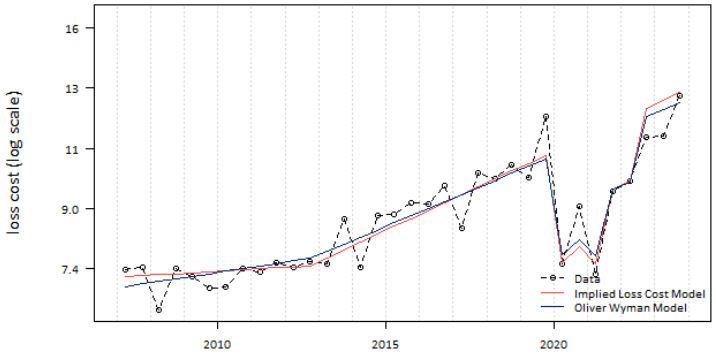
Figure 16: Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.025	0	0.953
Mobility	0.011	0	
Trend Rate	-2.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0	0.979
2013 Trend Change	0.046	0	
Trend Rate (Period 1)	+3.2%		
Trend Rate (Period 2)	+8.1%		

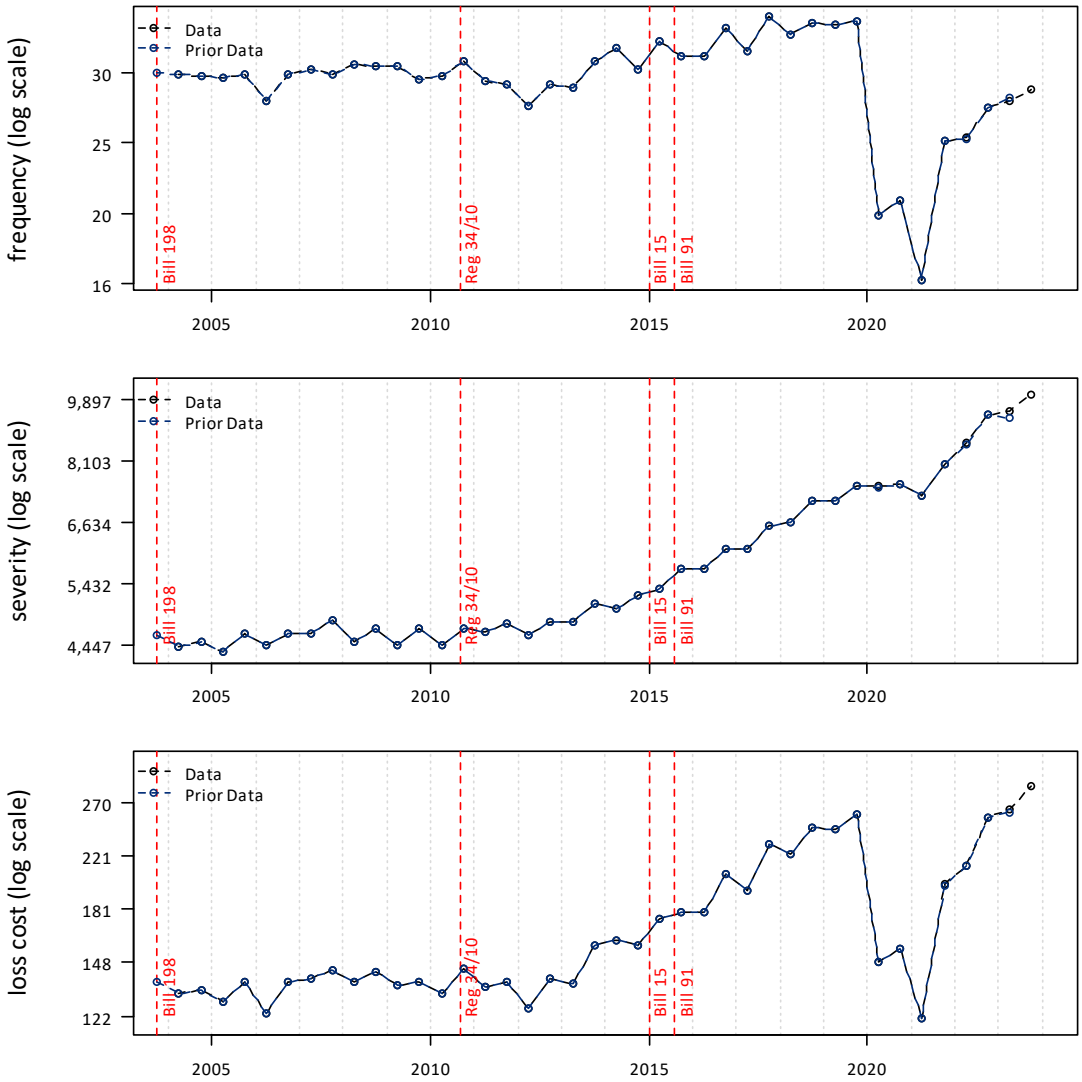


Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.038	0.884
2013 Trend Change	0.03	0.008	
Mobility	0.01	0	
Trend Rate (Period 1)	+1.7%		
Trend Rate (Period 2)	+4.8%		

8.3. Direct Compensation Property Damage

In Figure 17, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 17: Observed Direct Compensation Property Damage Loss Cost Experience



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

- Loss cost has exhibited a relatively flat trend between 2004 and 2012, and an increasing trend thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic followed by an apparent return closer to pre-pandemic levels.
- Severity has exhibited an increasing trend since 2013, with a brief flatter period between 2020 and 2021-1, followed by a steeper rise.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and despite a steep rise in the 2021-2 frequency level, there is a continued large gap between pre-COVID-19 frequency levels and 2022 and 2023 frequency levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and

without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2023-2, and include time (p = 0.000), mobility (p = 0.000), and a 2022-2 new normal scalar (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +2.1%. The adjusted R-squared of our proposed frequency model is 0.965.

We fit a severity model to all accident half-years between 2013-1 and 2023-2, and include only time (p=0.000). The implied annual trend rate associated with our fitted severity model is +6.9%. The adjusted R-squared of our proposed severity model is 0.972.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +9.1%[66]. The implied adjusted R-squared of the combined frequency and severity model is 0.939.

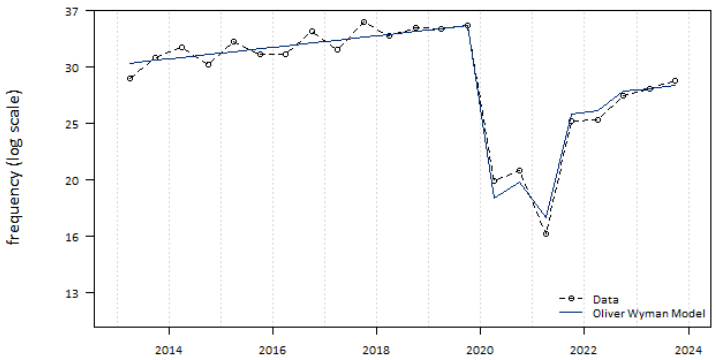
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.952).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +9.1%.

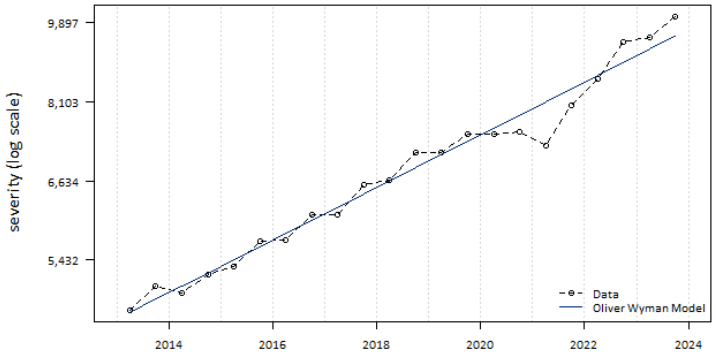
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[66] = exp[0.020 + 0.066] - 1

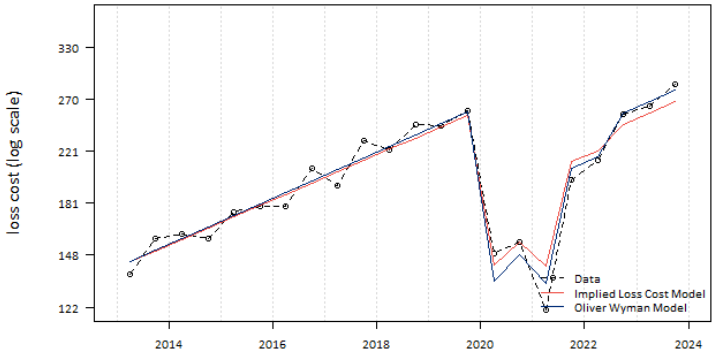
Figure 18: Direct Compensation Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.02	0	0.965
Mobility	0.017	0	
New Normal	-0.294	0	
Trend Rate	+2.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.066	0	0.972
Trend Rate	+6.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.089	0	0.952
Mobility	0.019	0	
New Normal	-0.27	0	
Trend Rate	+9.3%		

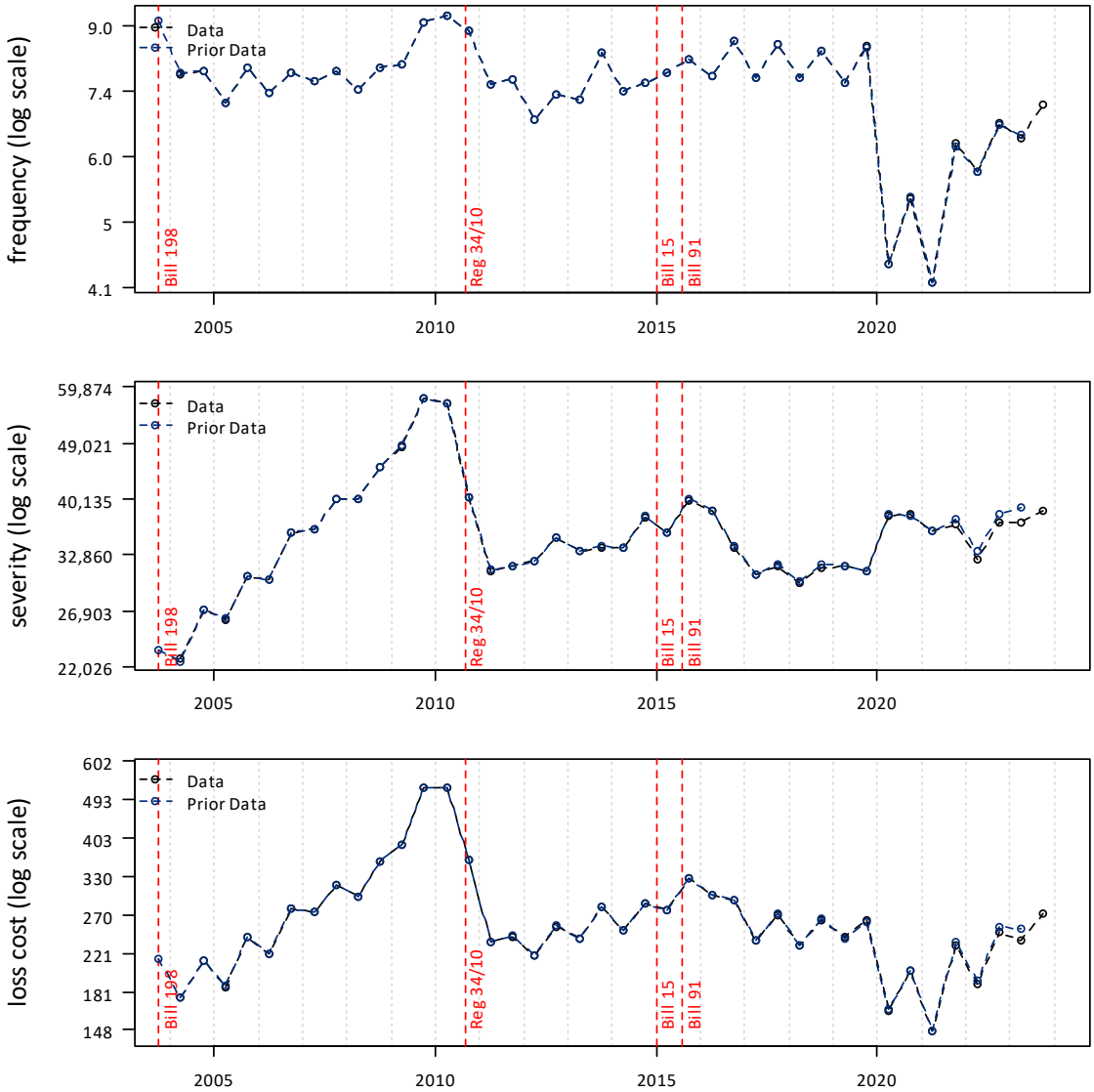
8.4. Accident Benefits

We present our analysis of the accident benefits sub-coverages below.

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 19, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 19: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost



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

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a decrease in 2017. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic, but loss costs have since returned to the pre-pandemic level.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since. We observe an increase during 2020 coincident with the COVID-19 pandemic.

- Frequency exhibited an increasing trend after 2011 and may have begun decreasing (or flattening) after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. We observe the 2022 and 2023 frequency level has not returned to the pre-pandemic level.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period prior to Reg 34/10, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters[67] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-2[68] and 2023-2, and include time (p=0.000), a change in trend rate parameter beginning June 1, 2016 (p = 0.044), seasonality (p = 0.000), mobility (p = 0.000), and a 2022-2 new normal scalar (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +2.5% up to June 1, 2016, and +0.2%[69] thereafter. The adjusted R-squared of our proposed frequency model is 0.974.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, and include time (p = 0.000) a reform scalar parameter beginning June 1, 2016 (p = 0.000), and mobility (p = 0.017). The implied annual trend rate associated with our fitted severity model is +3.8%. The modeled scalar parameter at June 1, 2016 corresponds to a 25.6%[70] decrease in severity. The adjusted R-squared of our proposed severity model is 0.709.

In summary,[71] we find the accident benefit reforms effective for polices issued after June 1, 2016 resulted in:

- a change (decrease) to the frequency trend.
- a scalar shift (decrease) in the severity.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.5%[72] up to June 1, 2016, and +4.1%[73] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.909.

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

[67] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

[68] 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[69] = exp[0.025 + -0.023] - 1

[70] = exp[-0.296] - 1

[71] Refer to Appendix F for details on the phase-in.

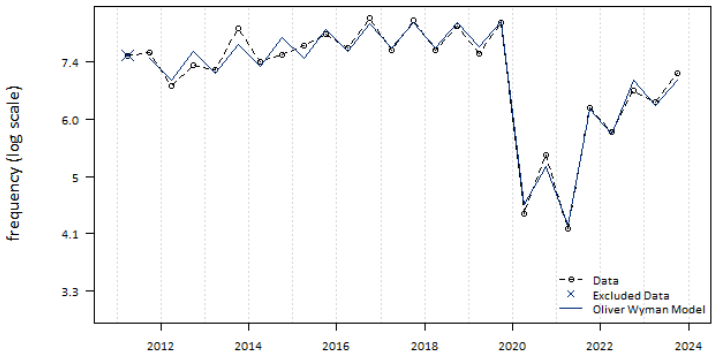
[72] = exp[0.025 + 0.038] - 1

[73] = exp[0.025 + -0.023 + 0.038] - 1

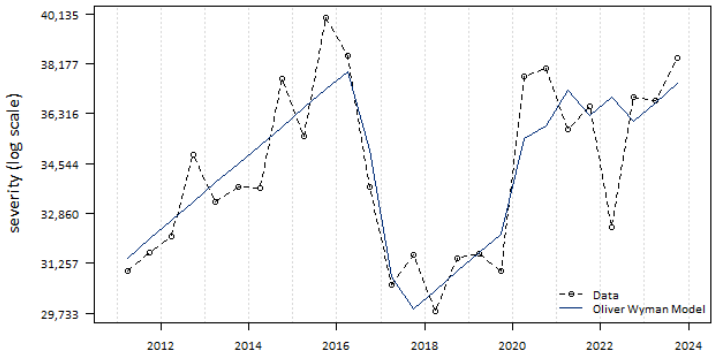
rate prior to June 1, 2016, a slightly lower trend rate after June 1, 2016, a slightly smaller decrease at June 1, 2016, and a slightly higher adjusted R-squared (0.958).

We base our selection on the direct loss cost model. We select a loss cost trend rate of +7.3% prior to June 1, 2016, and +1.4%[74] thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016 corresponds to a 24.4%[75] decrease in loss cost.

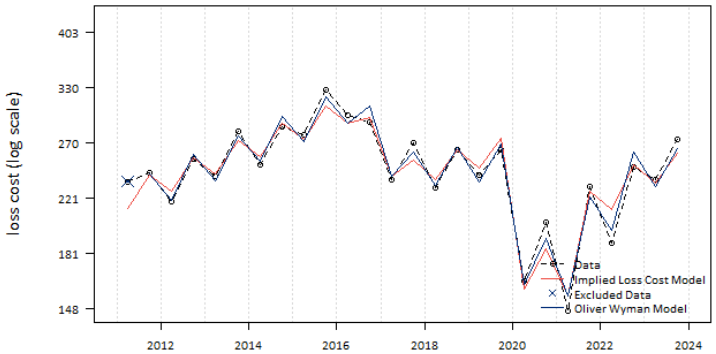
Figure 20: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.025	0	0.974
2016 Trend Phase	-0.023	0.044	
Seasonality	0.088	0	
Mobility	0.015	0	
New Normal	-0.213	0	
Trend Rate (Period 1)	+2.5%		
Trend Rate (Period 2)	+0.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.038	0	0.709
2016 Scalar Phase	-0.296	0	
Mobility	-0.002	0.017	
Trend Rate	+3.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.07	0	0.958
2016 Scalar Phase	-0.279	0	
2016 Trend Phase	-0.056	0	
Seasonality	0.13	0	
Mobility	0.011	0	
New Normal	-0.071	0.201	
Trend Rate (Period 1)	+7.3%		
Trend Rate (Period 2)	+1.4%		

Accident Benefits – Total Disability Income

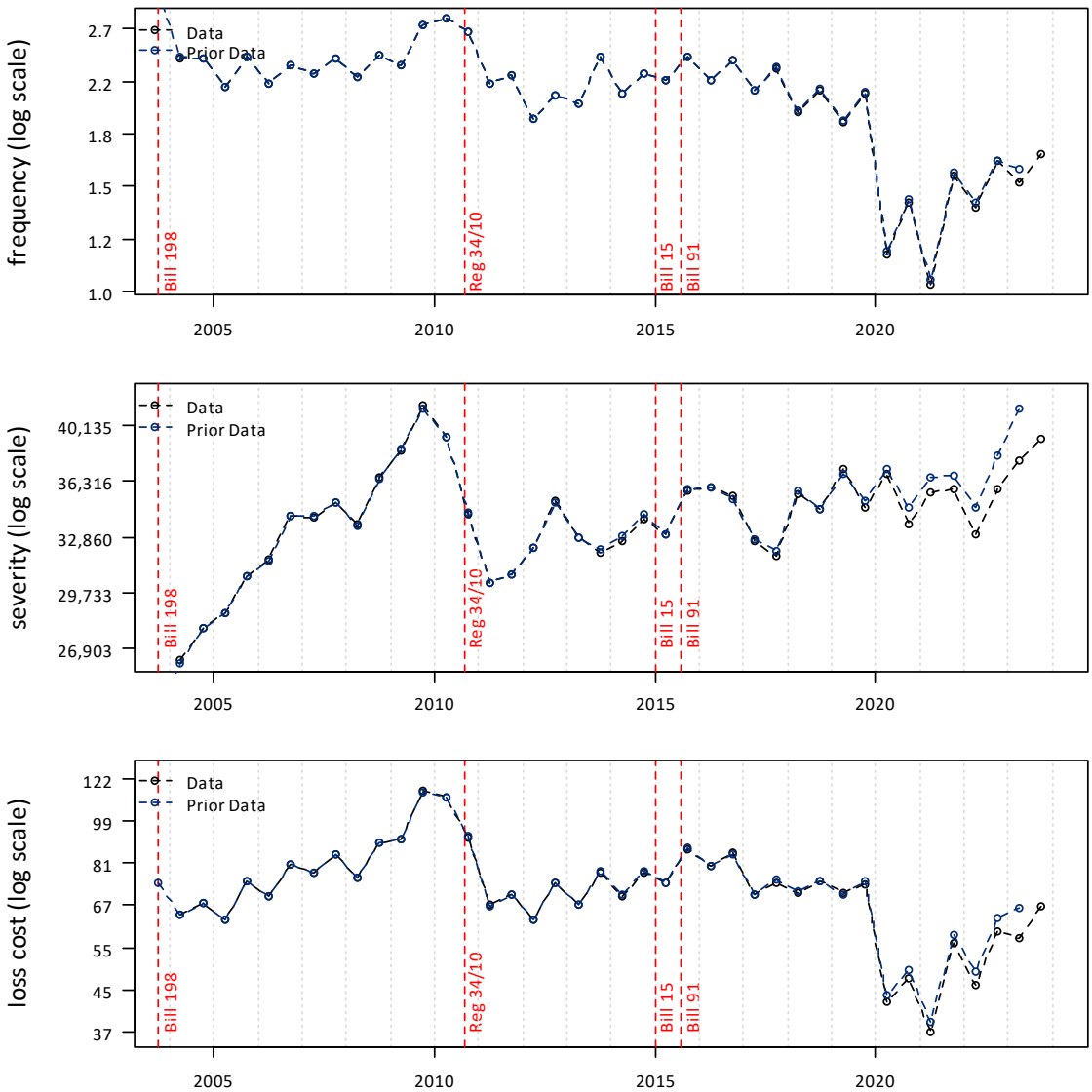
In Figure 21, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period

[74] = exp[0.070 + -0.056] - 1

[75] = exp[-0.279] - 1

2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the severity and loss cost estimates after 2020 have decreased.

Figure 21: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 21) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by a flat to decreasing trend rate after the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic, followed by an apparent return closer to pre-pandemic levels.
- Severity has exhibited a small upward trend since 2012, except for a dip in 2017 and a steeper rise in 2023.

- Frequency exhibited a relatively flat pattern after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. We observe the 2022 and 2023 frequency level has not returned to the pre-pandemic level.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2012-1.

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, reform scalar and change in trend parameters[76] coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2023-2, and include time (p = 0.004), a change in trend rate parameter beginning June 1, 2016 (p = 0.000), seasonality (p = 0.000), mobility (p = 0.000), and a 2022-2 new normal scalar (p = 0.061). The implied annual trend rate associated with our fitted frequency model is +2.4% up to June 1, 2016, and -4.2%[77] thereafter. The adjusted R-squared of our proposed frequency model is 0.975.

We fit a severity model to all accident half-years between 2012-1 and 2023-2, and include time (p = 0.004) and a reform scalar parameter beginning June 1, 2016 (p = 0.114). The implied annual trend rate associated with our fitted severity model is +1.8%. The modeled scalar parameter at June 1, 2016 corresponds to a 6.4%[78] decrease in severity. The adjusted R-squared of our proposed severity model is 0.379. We attribute the lower adjusted R-squared value to the volatility in the severity data.

In summary[79], we find the accident benefit reforms effective for polices issues after June 1, 2016, resulted in:

- a change (decrease) to the frequency trend.
- a scalar shift (decrease) in the severity.

In Figure 22, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.2%[80] up to June 1, 2016, and -2.5%[81] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.964.

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

[76] These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

[77] = exp[0.024 + -0.067] - 1

[78] = exp[-0.066] - 1

[79] Refer to Appendix F for details on the phase-in.

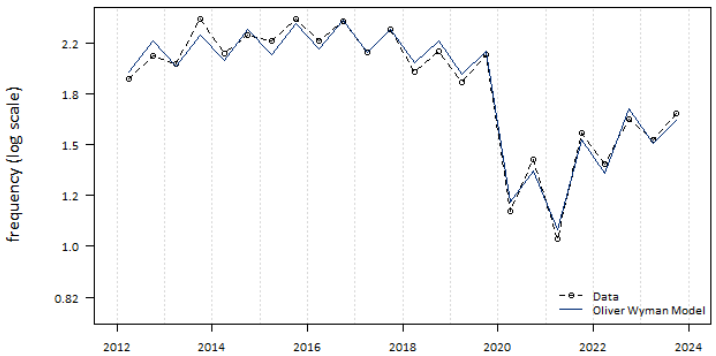
[80] = exp[0.024 + 0.018] - 1

[81] = exp[0.024 + -0.067 + 0.018] - 1

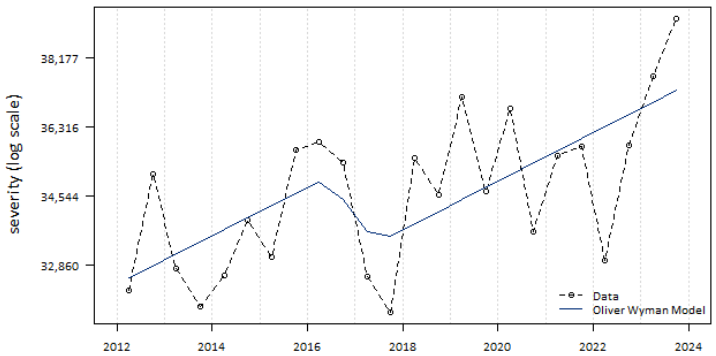
rate prior to June 1, 2016, a slightly higher trend rate after June 1, 2016, a slightly larger decrease at June 1, 2016, and a slightly higher adjusted R-squared (0.972).

We base our selection on the direct loss cost model. We select a loss cost trend rate of +5.8% prior to June 1, 2016 and -1.8%[82] thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016 corresponds to a 13.2%[83] decrease in loss cost.

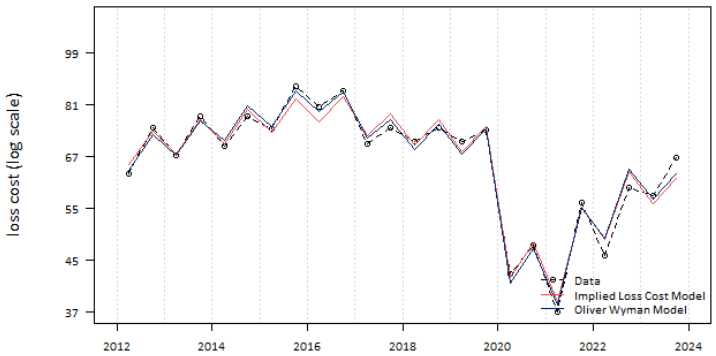
Figure 22: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.024	0.004	0.975
2016 Trend Phase	-0.067	0	
Seasonality	0.11	0	
Mobility	0.013	0	
New Normal	-0.097	0.061	
Trend Rate (Period 1)	+2.4%		
Trend Rate (Period 2)	-4.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.004	0.379
2016 Scalar Phase	-0.066	0.114	
Trend Rate	+1.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.056	0	0.972
2016 Scalar Phase	-0.141	0.003	
2016 Trend Phase	-0.074	0	
Seasonality	0.107	0	
Mobility	0.013	0	
New Normal	-0.102	0.081	
Trend Rate (Period 1)	+5.8%		
Trend Rate (Period 2)	-1.8%		

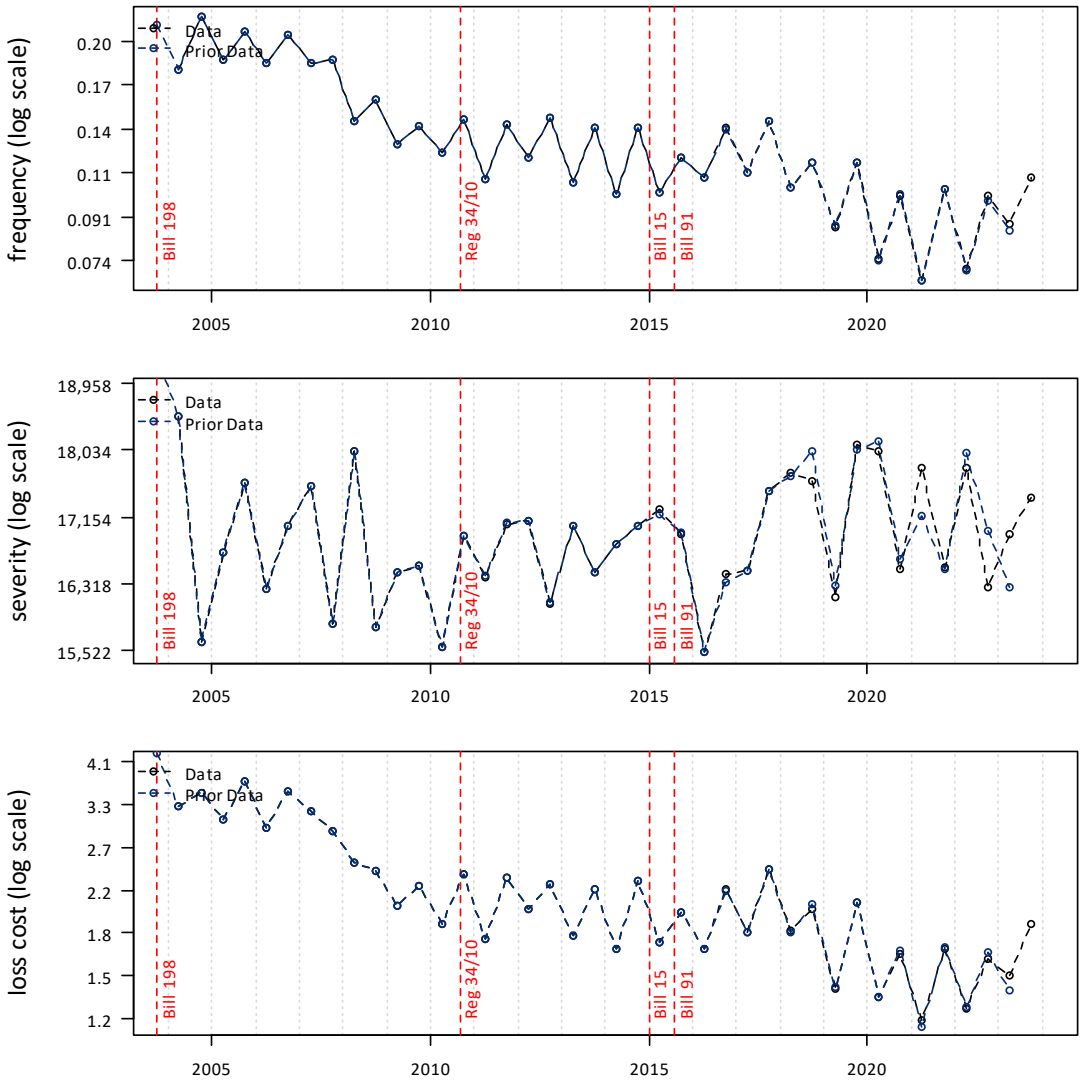
Accident Benefits – Funeral & Death Benefits

In Figure 23, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period

[82] = exp[0.056 + -0.074] - 1
[83] = exp[-0.141] - 1

2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe some variability in the immature severity and loss cost estimates.

Figure 23: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 23) shows that subject to variability:

- Loss cost exhibited a relatively flat trend since 2010, marked with some high and low points over that timeframe. We observe a decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity is generally flat with high variability and subject to recent upward and downward spikes.
- Frequency exhibits a pattern similar to loss cost.

We note there were no changes to funeral or death benefits with the 2015/2016 reforms.

We begin our review of loss trend models at 2011-1 due to the change in pattern beginning around this period.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.4%. The adjusted R-squared of our proposed frequency model is 0.892.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, and include only time ($p = 0.160$). The implied annual trend rate associated with our fitted severity model is +0.3%. The adjusted R-squared of our proposed severity model is 0.042. We attribute this low R-squared to the model's inability to explain the variability in the data.

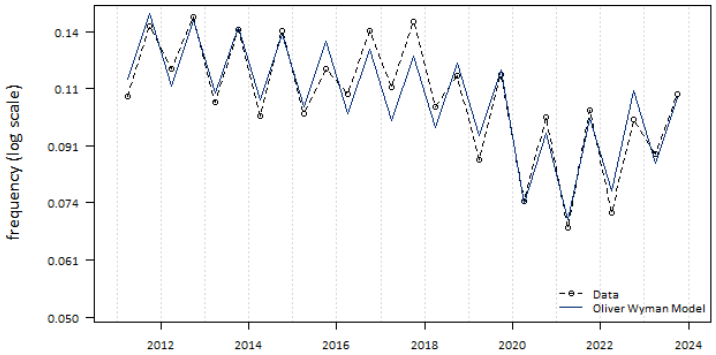
In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -2.1%.[84] The implied adjusted R-squared of the combined frequency and severity model is 0.843.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.852).

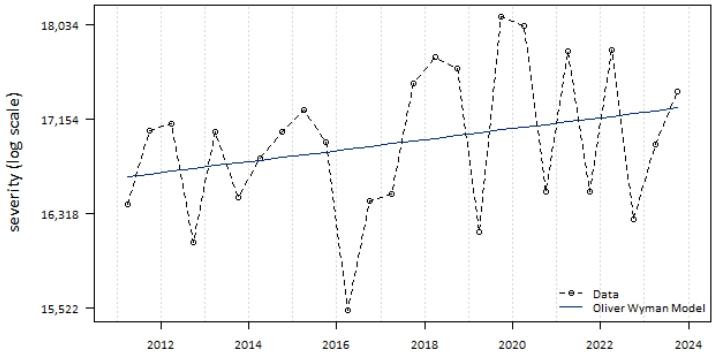
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -2.1%.

[84] = exp[-0.024 + 0.003] - 1

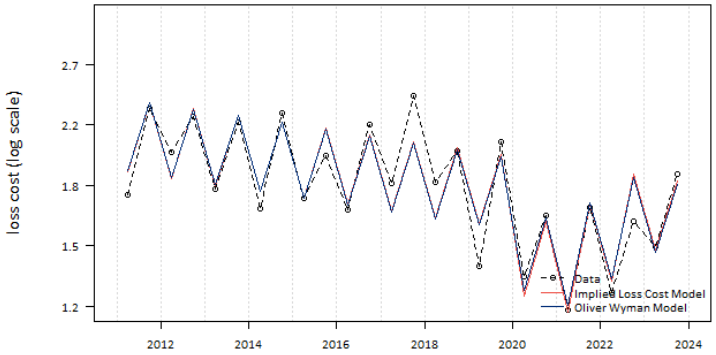
Figure 24: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.024	0	0.892
Seasonality	0.241	0	
Mobility	0.006	0	
Trend Rate	-2.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.003	0.16	0.042
Trend Rate	+0.3%		

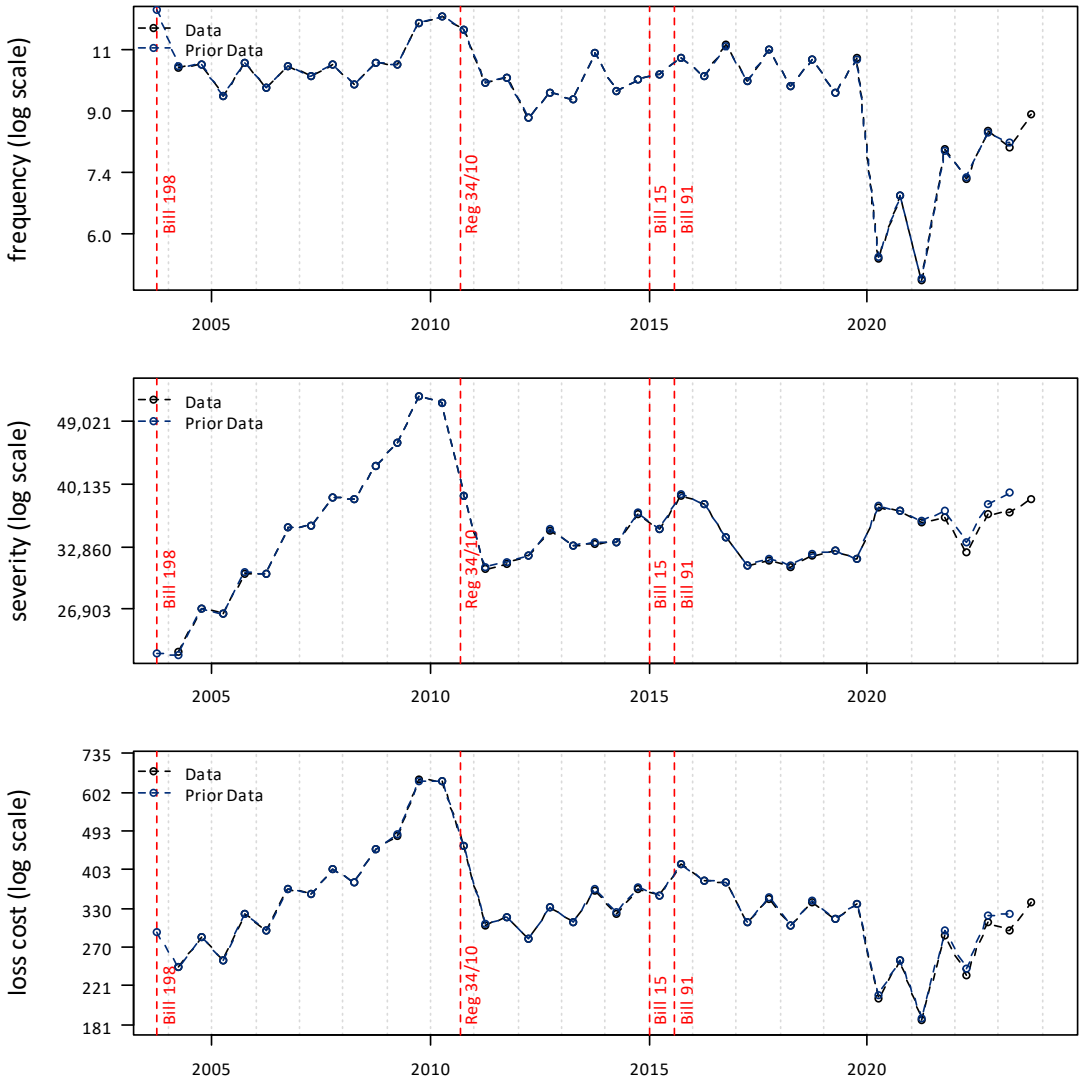


Parameter	Coefficient	p.value	Adj.R2
Trend	-0.022	0	0.852
Seasonality	0.238	0	
Mobility	0.005	0.001	
Trend Rate	-2.2%		

Accident Benefits – Total

In Figure 25, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe the recent severity and loss cost estimates have decreased slightly.

Figure 25: Accident Benefits Total - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 25) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a decrease in 2017. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic, but loss costs have since returned to the pre-pandemic level.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since. We observe an increase during 2020 and 2021 coincident with the COVID-19 pandemic.
- Frequency exhibited an increasing trend after 2011 and may have begun decreasing (or flattening) after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. We observe the 2022 and 2023 frequency level has not returned to the pre-pandemic level.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include time (p=0.008), a change in trend rate parameter beginning June 1, 2016 (p = 0.095), seasonality (p = 0.000), mobility (p = 0.000), and a 2022-2 new normal scalar (p = 0.001). The implied annual trend rate associated with our fitted frequency model is +1.6% up to June 1, 2016, and -0.4%[85] thereafter. The adjusted R-squared of our proposed frequency model is 0.965.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, and include time (p = 0.000) a reform scalar parameter beginning June 1, 2016 (p = 0.000), and mobility (p = 0.052). The implied annual trend rate associated with our fitted severity model is +3.4%. The modeled scalar parameter at June 1, 2016 corresponds to a 21.8%[86] decrease in severity. The adjusted R-squared of our proposed severity model is 0.702.

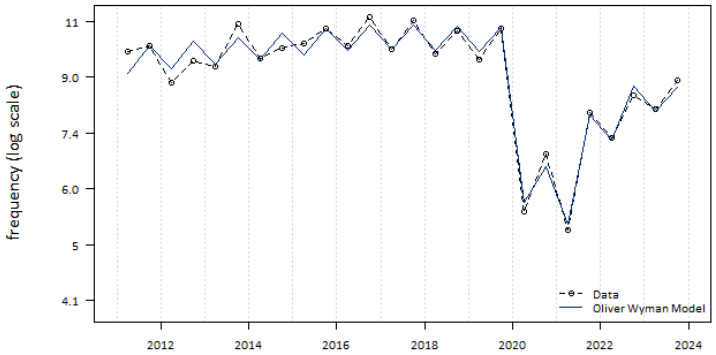
In Figure 26, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.1%[87] up to June 1, 2016, and +3.0%[88] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.928.

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 prior to June 1, 2016, a slightly lower trend rate after June 1, 2016, a slightly smaller decrease at June 1, 2016, and a slightly higher adjusted R-squared (0.949).

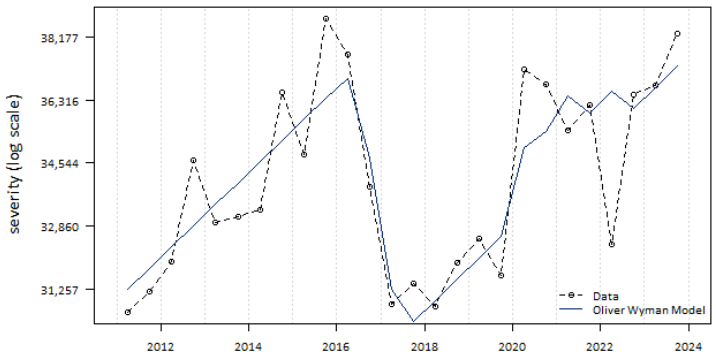
We base our selection on the direct loss cost model. We select a loss cost trend rate of +5.7% prior to June 1, 2016, and +0.6%[89] thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016 corresponds to a 20.1%[90] decrease in loss cost.

[85] = exp[0.016 + -0.020] - 1
[86] = exp[-0.246] - 1
[87] = exp[0.016 + 0.034] - 1
[88] = exp[0.016 + -0.020 + 0.034] - 1
[89] = exp[0.055+-0.049] - 1
[90] = exp[-0.224] - 1

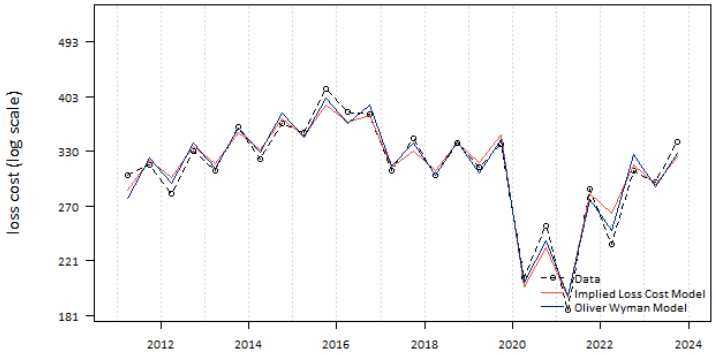
Figure 26: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.016	0.008	0.965
2016 Trend Phase	-0.02	0.095	
Seasonality	0.088	0	
Mobility	0.015	0	
New Normal	-0.197	0.001	
Trend Rate (Period 1)	+1.6%		
Trend Rate (Period 2)	-0.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.034	0	0.702
2016 Scalar Phase	-0.246	0	
Mobility	-0.001	0.052	
Trend Rate	+3.4%		

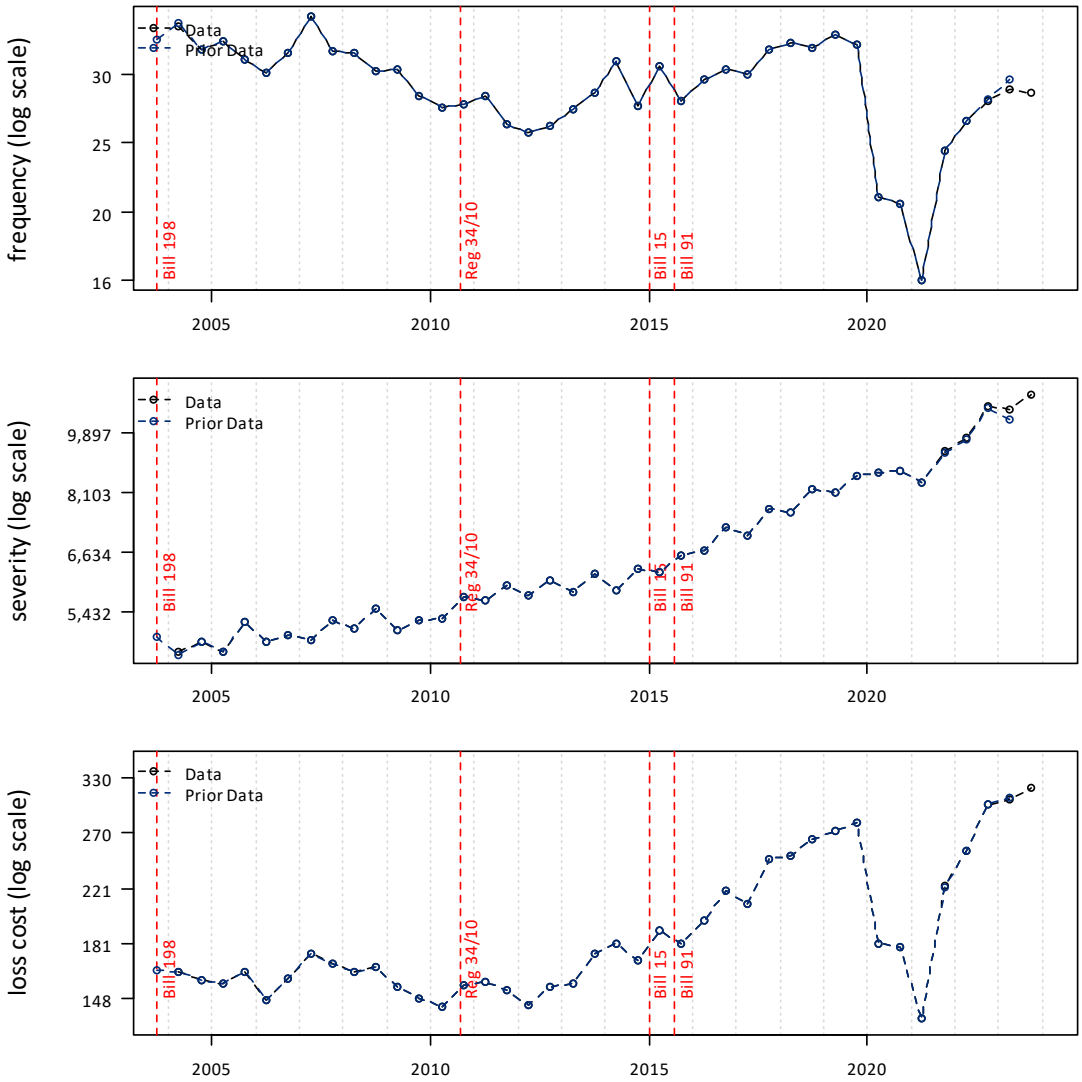


Parameter	Coefficient	p.value	Adj.R2
Trend	0.055	0	0.949
2016 Scalar Phase	-0.224	0	
2016 Trend Phase	-0.049	0.002	
Seasonality	0.117	0	
Mobility	0.011	0	
New Normal	-0.074	0.228	
Trend Rate (Period 1)	+5.7%		
Trend Rate (Period 2)	+0.6%		

8.5. Collision

In Figure 27, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 27: Observed Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 27) shows that subject to variability:

- Loss cost has exhibited a somewhat flat to modestly declining trend between 2004 and 2011, then a steep increasing trend thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic, then an increasing pattern reversing the decline from the early part of the pandemic.
- Severity has exhibited an increasing trend since 2001 with a small dip in 2021-1, and a continued increase thereafter.
- Frequency has exhibited a declining pattern through 2011, then changing to an increasing trend since and is subject to a more variability than severity. Like loss cost, we observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic; then an increasing pattern from 2021-1, but not a full return to pre-COVID-19 levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality and mobility parameters, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2023-2, and include time ($p = 0.004$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is +2.5%. The adjusted R-squared of our proposed frequency model is 0.920.

We fit a severity model to all accident half-years between 2014-1 and 2023-2 and include time ($p = 0.000$) and seasonality ($p = 0.013$). The implied annual trend rate associated with our fitted severity model is +6.5%. The adjusted R-squared of our proposed severity model is 0.975.

In Figure 28, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +9.2%.[91] The implied adjusted R-squared of the combined frequency and severity model is 0.899.

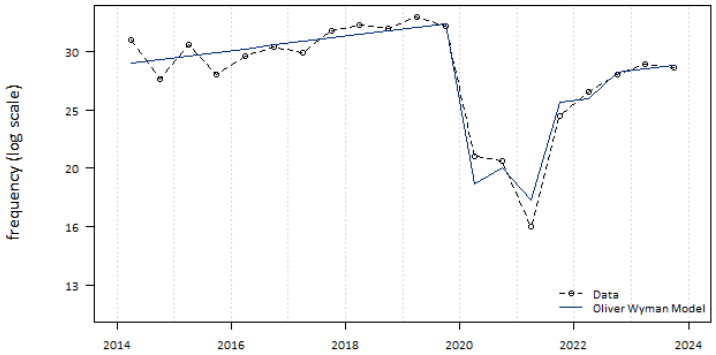
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.918); however, the *p*-value for seasonality is not significant.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +9.2%.

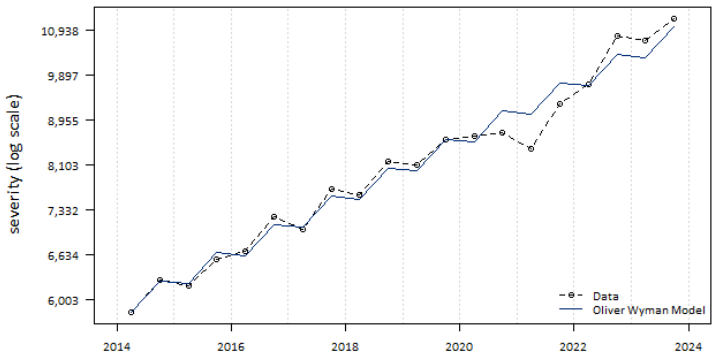
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[91] = exp[0.025 + 0.063] - 1

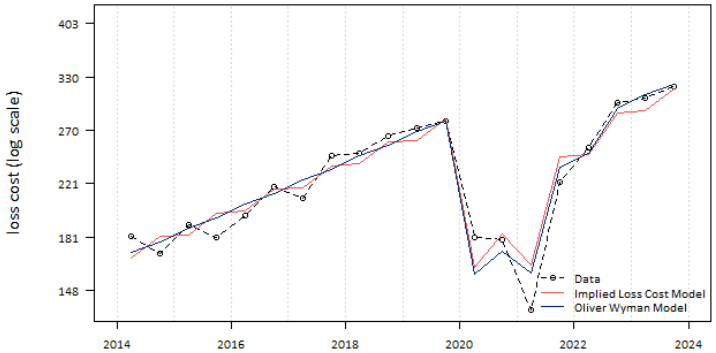
Figure 28: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.025	0.004	0.92
Mobility	0.016	0	
New Normal	-0.242	0.001	
Trend Rate	+2.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.063	0	0.975
Seasonality	0.038	0.013	
Trend Rate	+6.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.091	0	0.918
Seasonality	-0.006	0.843	
Mobility	0.017	0	
New Normal	-0.225	0.006	
Trend Rate	+9.5%		

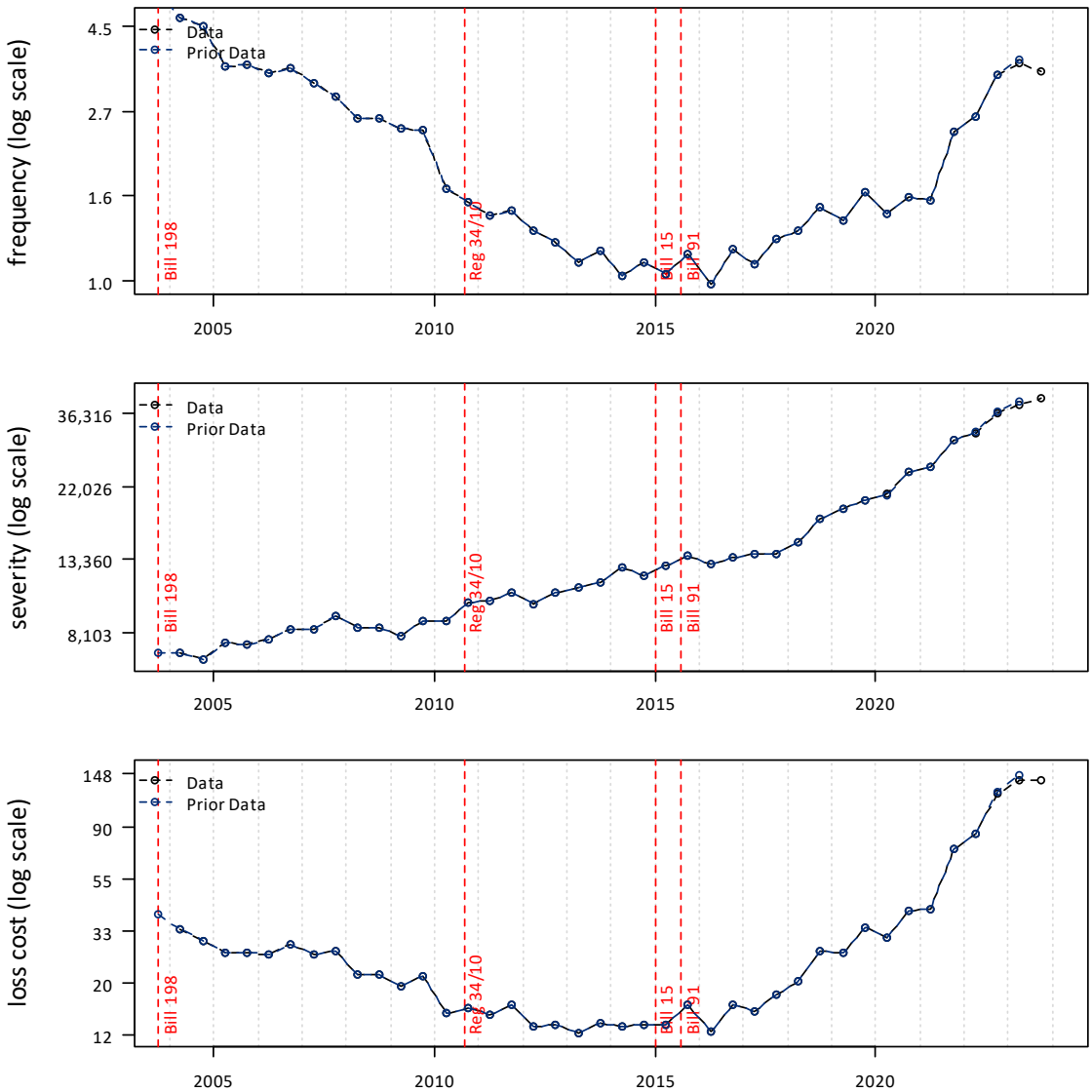
8.6. Comprehensive

Due to the significantly different loss cost trends in the theft peril compared to all other perils within the comprehensive coverage, we separately present the frequency, severity and loss cost trend rates for (1) Comprehensive – Theft, (2) Comprehensive – All Other, and (3) Comprehensive – Total. Our selected trend rate for comprehensive coverage is based on the Comprehensive – Total analysis.

Comprehensive – Theft

In Figure 29, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 29: Observed Comprehensive – Theft Loss Cost Experience



A review of the historical data points (as presented in Figure 29) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2004, including a change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has since exhibited a positive trend. The trend pattern changed to a very steep upward trend in 2021 and 2022 but has started to flatten in 2023.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and

without seasonality, a change in trend parameter at 2016-1, a scalar parameter at 2018-2 and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.000), a change in trend parameter at January 1, 2016 (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -9.9% up to January 1, 2016, and +18.5%[92] thereafter. The adjusted R-squared of our proposed severity model is 0.945.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.000) and a 2021-2 scalar (p = 0.000). The implied annual trend rate associated with our fitted severity model is +8.9%. The modeled scalar parameter corresponds to a 41.8%[93] increase in severity. The adjusted R-squared of our proposed severity model is 0.968.

In Figure 30, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -2.0%[94] up to January 1, 2016, and +29.0%[95] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.978.

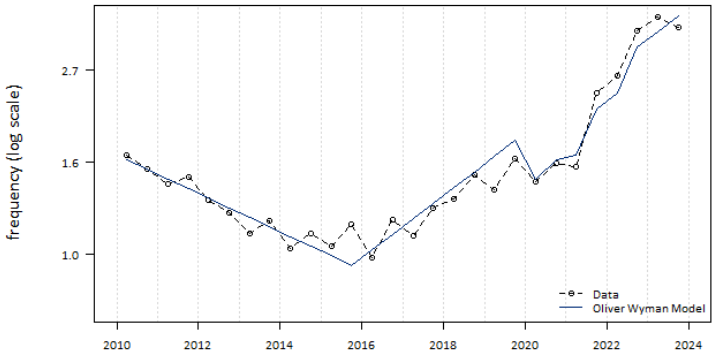
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to January 1, 2016, a slightly lower trend rate after January 1, 2016, and a slightly higher adjusted R-squared (0.984).

We base our selection on the direct loss cost model. We select a loss cost trend rate of -4.1% prior to January 1, 2016 and +27.8%[96] thereafter. We estimate a one-time loss cost increase of 63.5%[97] at 2021-2.

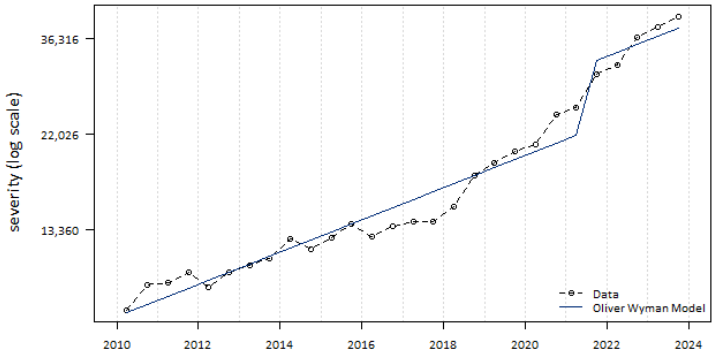
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[92] = exp[-0.105 + 0.275] - 1
[93] = exp[0.349] - 1
[94] = exp[-0.105 + 0.085] - 1
[95] = exp[-0.105 + 0.275 + 0.085] - 1
[96] = exp[-0.041 + 0.286] - 1
[97] = exp[0.492] - 1

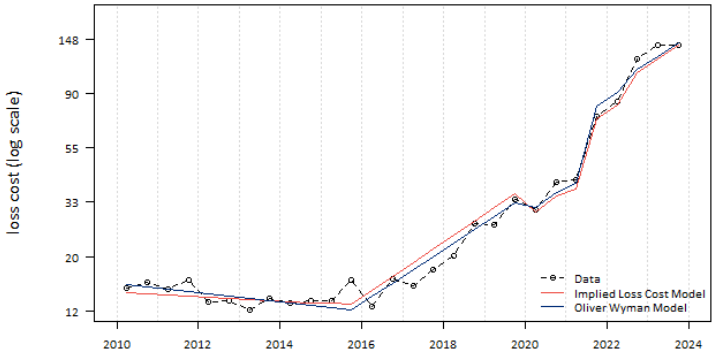
Figure 30: Comprehensive Theft- Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.105	0	0.945
2016 Trend Change	0.275	0	
Mobility	0.008	0	
Trend Rate (Period 1)	-9.9%		
Trend Rate (Period 2)	+18.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.085	0	0.968
Inflation Scalar	0.349	0	
Trend Rate	+8.9%		

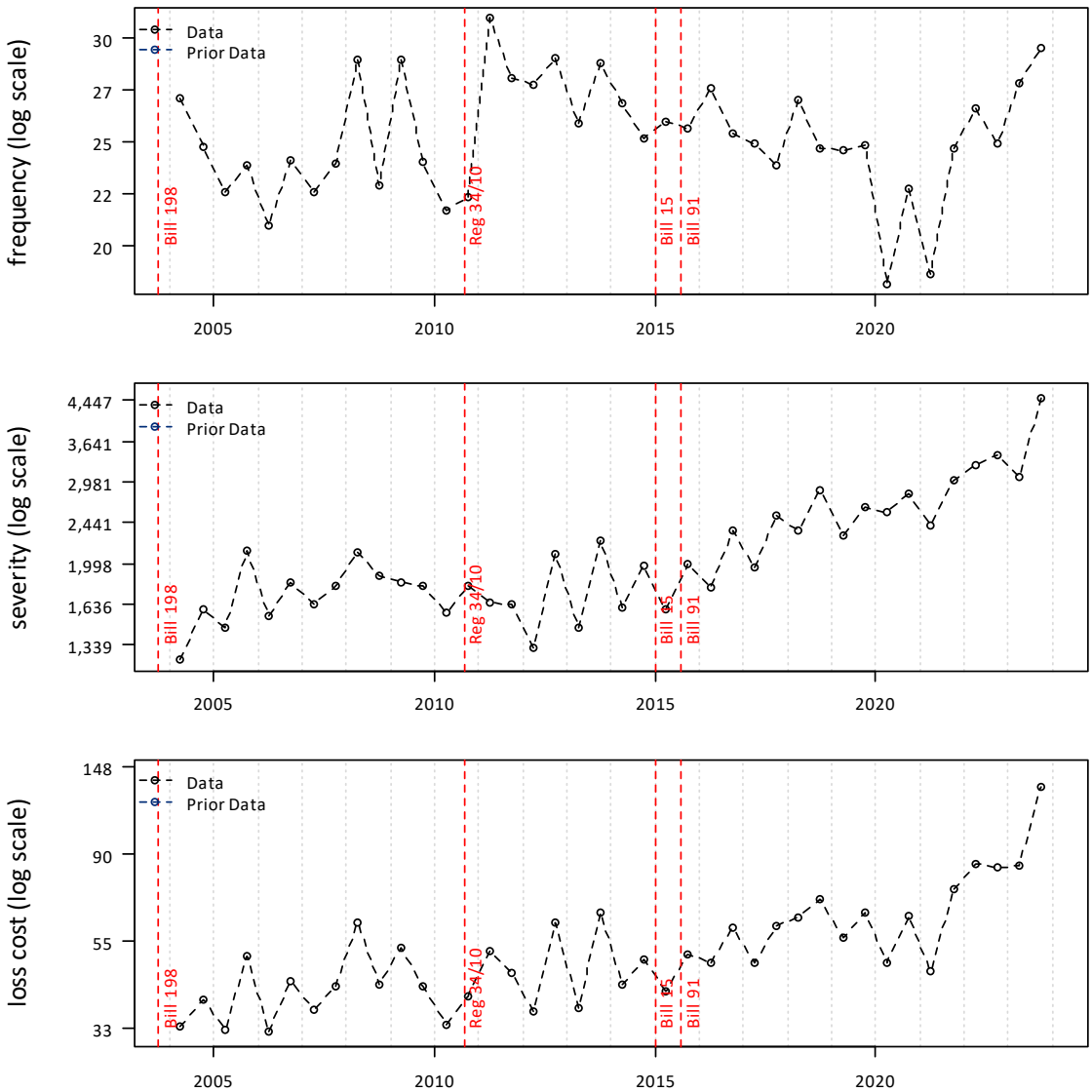


Parameter	Coefficient	p.value	Adj.R2
Trend	-0.041	0.007	0.984
2016 Trend Change	0.286	0	
Inflation Scalar	0.492	0	
Mobility	0.004	0.043	
Trend Rate (Period 1)	-4.1%		
Trend Rate (Period 2)	+27.8%		

Comprehensive – All Other

In Figure 31, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 31: Observed Comprehensive – All Other Loss Cost Experience



A review of the historical data points (as presented in Figure 31) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing, but still volatile, pattern beginning 2015/2016. We observe a large rise at 2021-2 and 2023-2.
- Severity has been generally increasing since 2012, with some minor variability. We observe a spike in the 2023-2 data point.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend between 2011 and 2019. We observe a decline at 2020-1 to 2021-2, which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. Since then, a return to pre-COVID-19 levels (and higher).

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2023-2, and include only time (p = 0.133). The implied annual trend rate associated with our fitted frequency model is -1.0%. The adjusted R-squared of our proposed frequency model is 0.059.

We fit a severity model to all accident half-years between 2012-1 and 2023-2, and include time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +7.2%. The adjusted R-squared of our proposed severity model is 0.899.

In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.1%.[98] The implied adjusted R-squared of the combined frequency and severity model is 0.670.

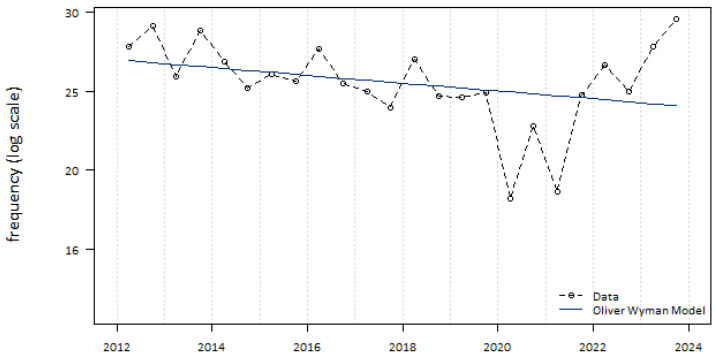
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.673).

We base our selection on the direct loss cost model. We select a loss cost trend rate of +6.1%.

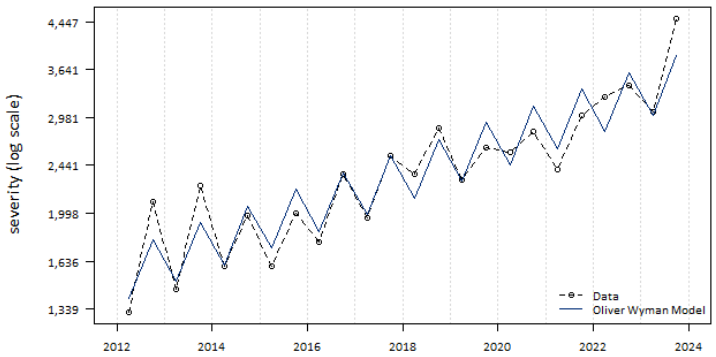
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[98] = exp[-0.010 + 0.069] - 1

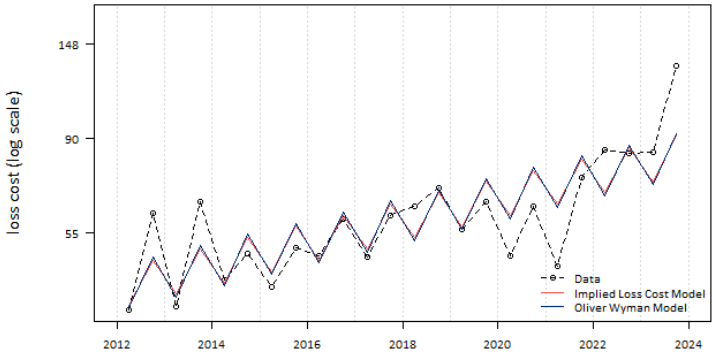
Figure 32: Comprehensive – All Other – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.01	0.133	0.059
Trend Rate	-1.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.069	0	0.899
Seasonality	0.211	0	
Trend Rate	+7.2%		

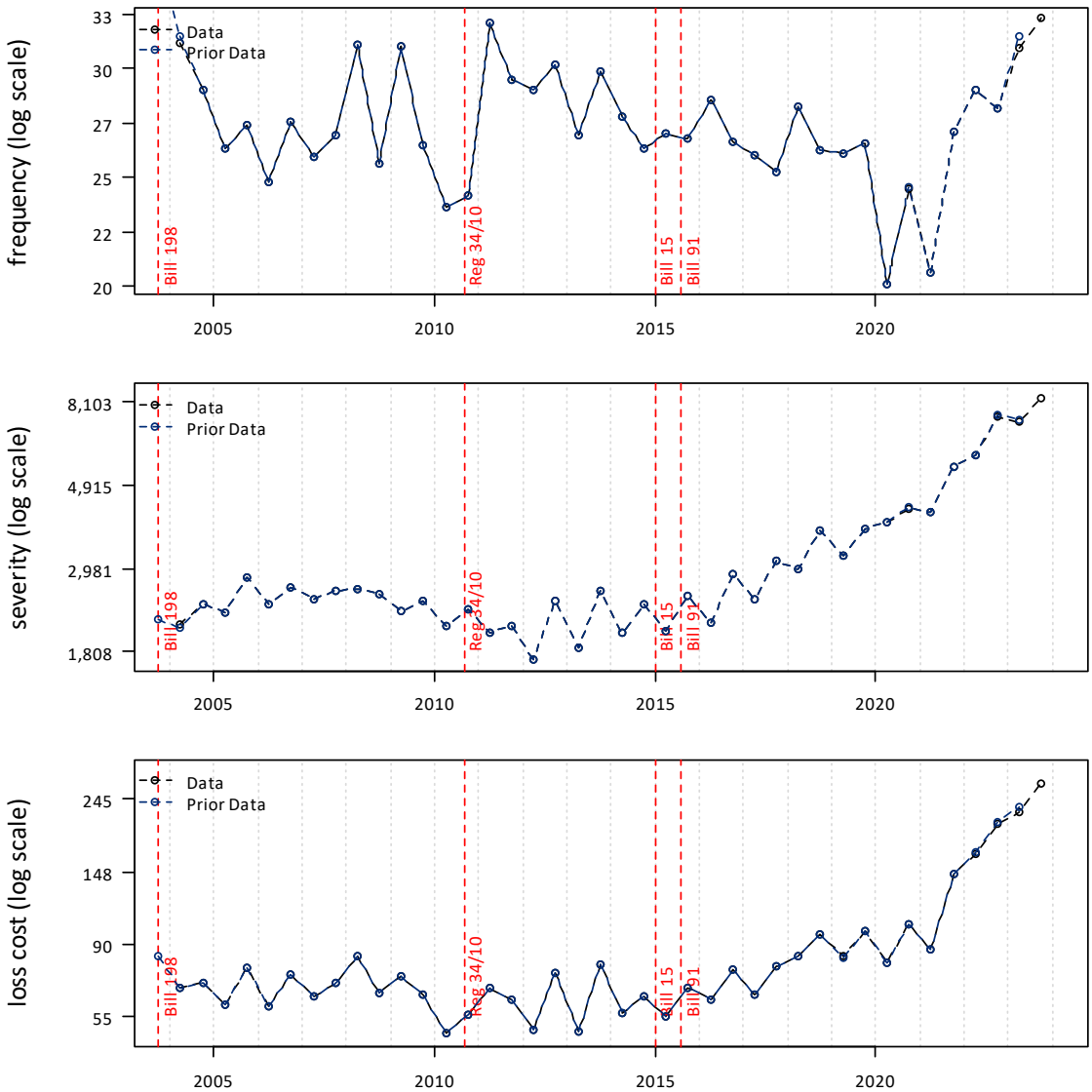


Parameter	Coefficient	p.value	Adj.R2
Trend	0.059	0	0.673
Seasonality	0.242	0.002	
Trend Rate	+6.1%		

Comprehensive – Total

In Figure 33, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 33: Observed Comprehensive – Total Loss Cost Experience



A review of the historical data points (as presented in Figure 31) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing, but still volatile, pattern beginning 2015/2016. We observe a large rise at 2021-2, followed by a steep upward trend.
- Severity has been generally increasing since 2012, with some minor variability. We observe a steep rise beginning in 2021.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend between 2011 and 2019. We observe a decline at 2020-1 to 2021-2, which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. Since then, like loss costs, a steep upward rise.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2023-2, excluding 2020-1, 2020-2, and 2021-1, and include time (p = 0.007), and seasonality (p = 0.180). The implied annual trend rate associated with our fitted frequency model is +1.5%. The adjusted R-squared of our proposed frequency model is 0.363.

We fit a severity model to all accident half-years between 2014-1 and 2023-2, and include time (p = 0.000), seasonality (p = 0.001), and a 2021-2 scalar (p = 0.000). The implied annual trend rate associated with our fitted severity model is +11.9%. The modeled scalar parameter corresponds to a 28.2%[99] increase in severity. The adjusted R-squared of our proposed severity model is 0.978.

In Figure 34, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +13.6%.[100] The modeled scalar parameter corresponds to a 28.2% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.909.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a higher 2021-2 scalar, and a slightly higher adjusted R-squared (0.960).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +13.6%. We estimate a one-time loss cost increase of 28.2% at 2021-2 (coincident with the spike in inflation).[101]

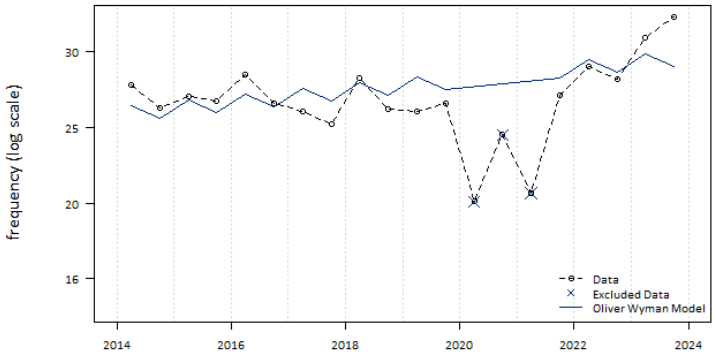
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

[99] = exp[0.248] - 1

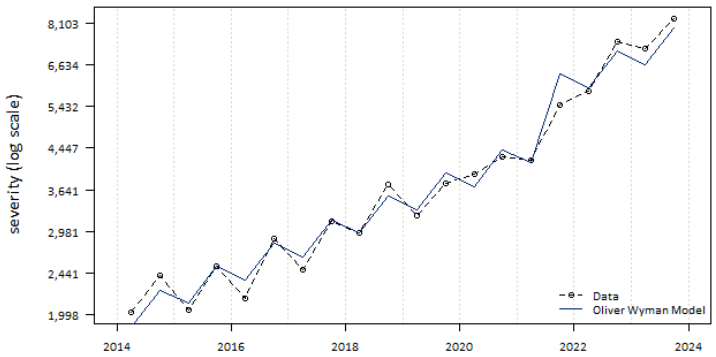
[100] = exp[0.015 + 0.113] - 1

[101] The one-time loss cost increase of +45.5% at 2021-2 in the selected model is higher than the actual rise at that time, as it, in part, accounts for the continued rise in costs since the initial 2021-2 inflation spike. We acknowledge an alternative model with similar excellent statistical fit is a change includes the trend rate at 2021-2 rather than the scalar rise. We discuss our rationale for our selected model approach in Section 7.2.

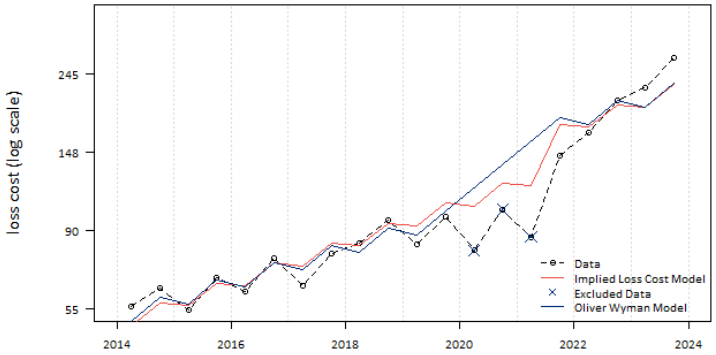
Figure 34: Comprehensive – Total – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.007	0.363
Seasonality	-0.041	0.18	
Trend Rate	+1.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.113	0	0.978
Seasonality	0.122	0.001	
Inflation Scalar	0.248	0	
Trend Rate	+11.9%		

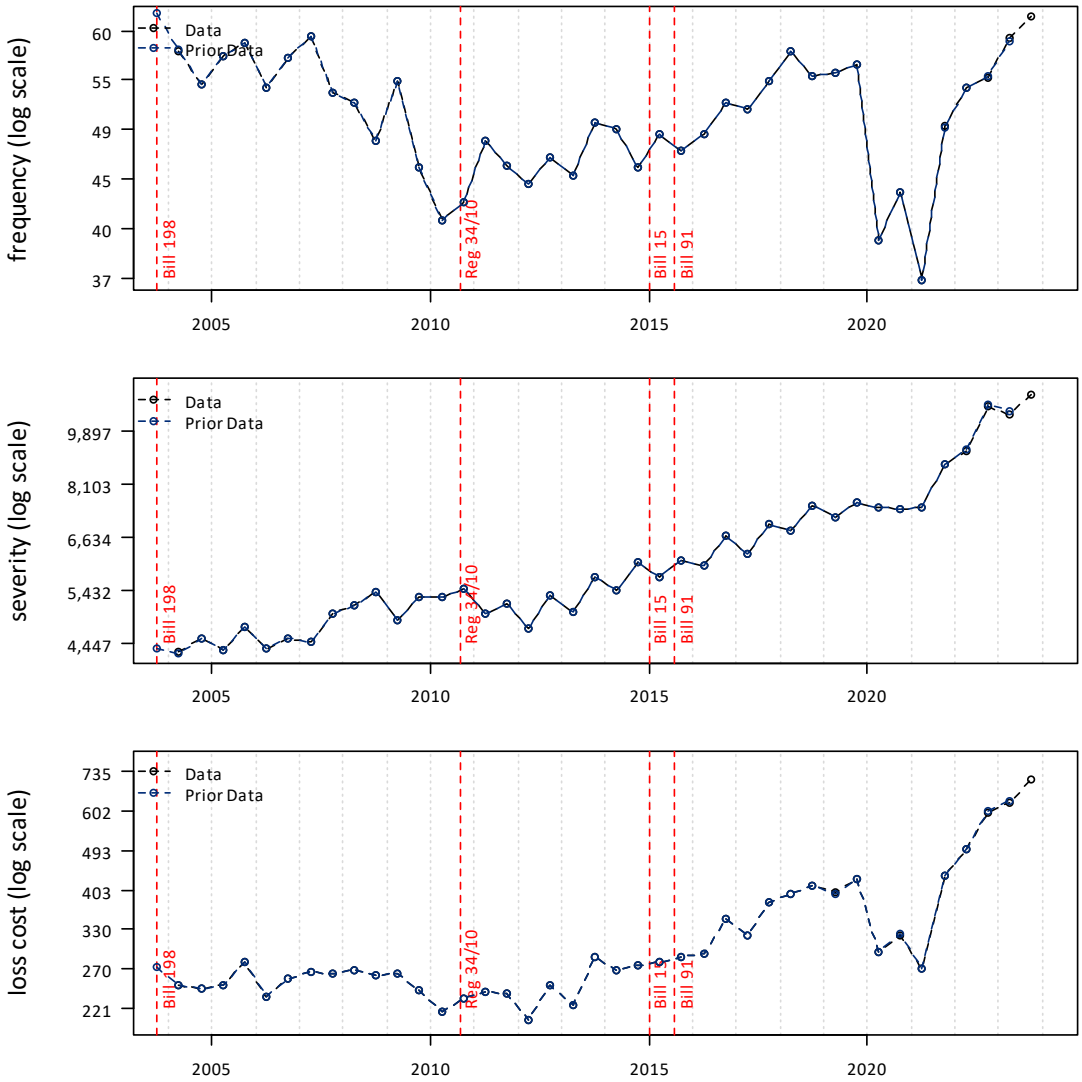


Parameter	Coefficient	p.value	Adj.R2
Trend	0.111	0	0.96
Seasonality	0.097	0.08	
Inflation Scalar	0.375	0.005	
Trend Rate	+11.7%		

8.7. All Perils

In Figure 35, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 35: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 35) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and then a reversal of the decline in 2021-2, and a rising pattern thereafter.
- Severity had been consistently showing a rising pattern until a temporary flattening around 2020, followed by a steep rise at 2021-2 and continued rising pattern in 2022.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and then an increase reversing the decline and a further rise in 2023.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2023-2, and include time ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +2.7%. The adjusted R-squared of our proposed frequency model is 0.847.

We fit a severity model to all accident half-years between 2013-1 and 2023-2, excluding 2020-1, 2020-2, and 2021-1, and include time ($p = 0.000$), seasonality ($p = 0.006$), and a 2021-2 scalar ($p = 0.016$). The implied annual trend rate associated with our fitted severity model is +5.9%. The modeled scalar parameter corresponds to a 11.3%[102] increase in severity. The adjusted R-squared of our proposed severity model is 0.972.

In Figure 36, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +8.8%[103]. The modeled scalar parameter corresponds to a 11.3% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.955.

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 lower 2021-2 scalar, and a slightly higher adjusted R-squared (0.968).

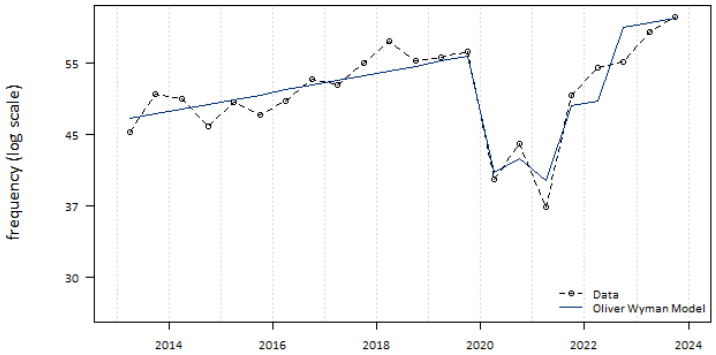
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.8%. We estimate a one-time loss cost increase of 11.3% at 2021-2 (coincident with the spike in inflation).

Please refer to Section 7.3 for more details regarding considerations for selecting the future loss cost trend rate.

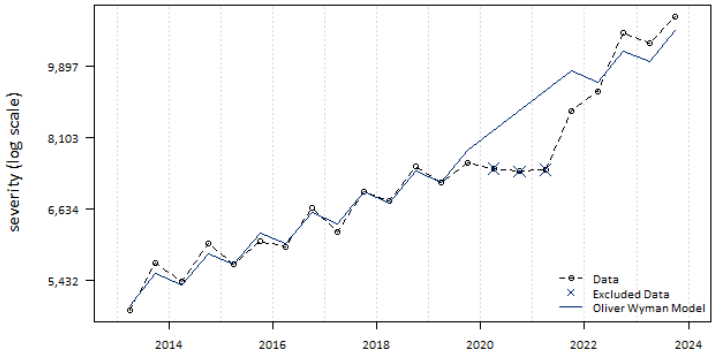
[102] = exp[0.107] - 1

[103] = exp[0.027 + 0.058] - 1

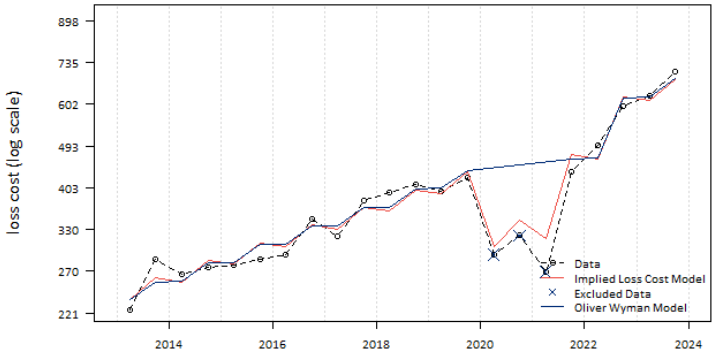
Figure 36: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.027	0	0.847
Mobility	0.009	0	
Trend Rate	+2.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.058	0	0.972
Seasonality	0.06	0.006	
Inflation Scalar	0.107	0.016	
Trend Rate	+5.9%		

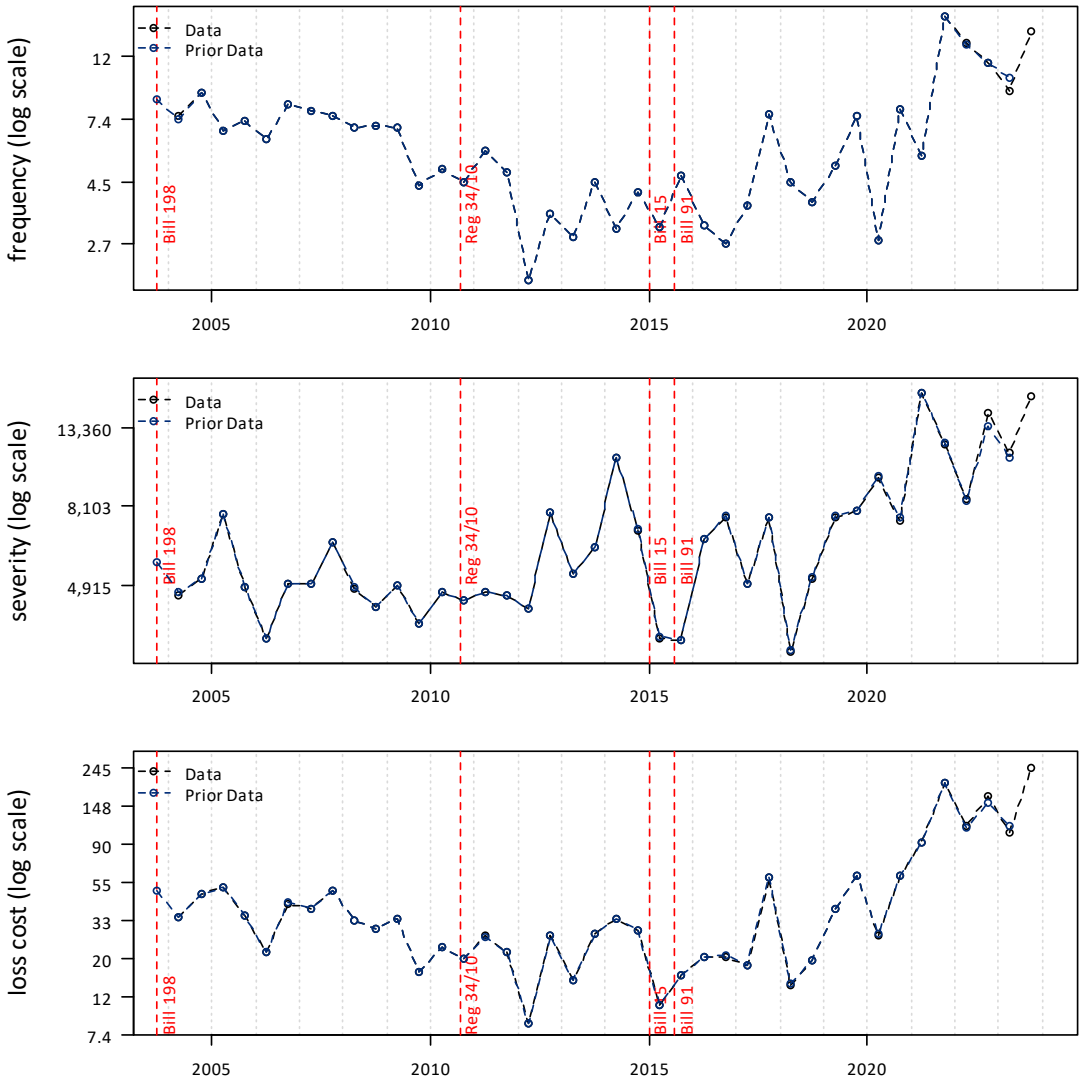


Parameter	Coefficient	p.value	Adj.R2
Trend	0.089	0	0.968
Seasonality	0.043	0.129	
Mobility	0.01	0.002	
Inflation Scalar	0.081	0.215	
Trend Rate	+9.3%		

8.8. Specified Perils

In Figure 37, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 37: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 37) shows that subject to variability:

- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability; and a rise in both frequency and severity in 2021.

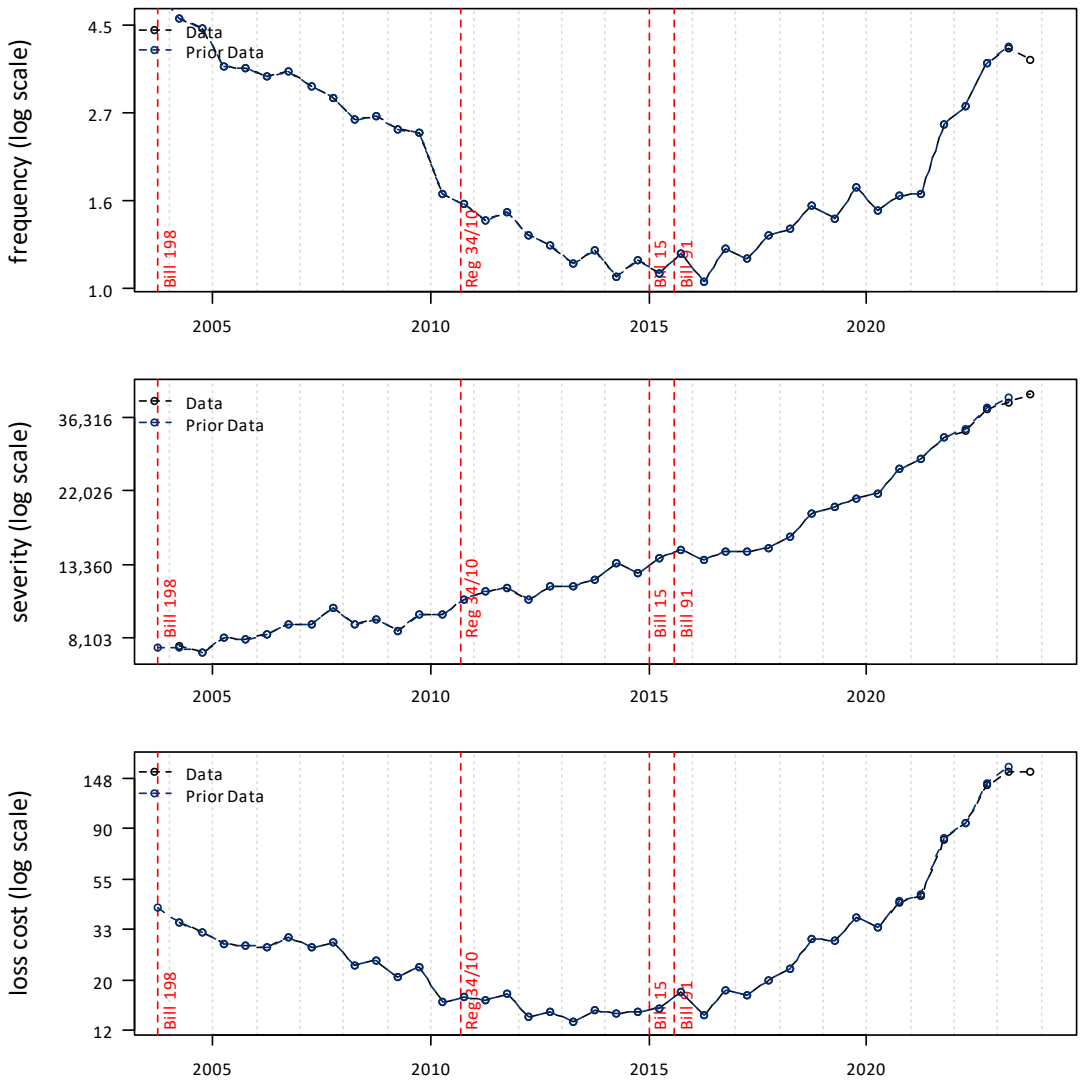
We are unable to discern a trend rate for specified perils due to the large variability. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

8.9. Total Theft – Comprehensive, All Perils and Specified Perils

Due to the recent steep rise in automobile thefts, we present an analysis of theft from the combination of comprehensive, all perils and specified perils coverages – the coverages that include the theft peril.

In Figure 38, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2.

Figure 38: Observed Total Theft Loss Cost Experience



A review of the historical data points (as presented in Figure 38) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2004, including a change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has since exhibited a positive trend. The trend pattern changed to a very steep upward trend in 2021, 2022, and 2023-1.

We fit a frequency model to all accident half-years between 2016-1 and 2023-2, and include time (p = 0.000) and a 2021-2 scalar (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +10.9%. The modeled scalar parameter corresponds to a 50.5%[104] increase in frequency. The adjusted R-squared of our proposed frequency model is 0.954.

We fit a severity model to all accident half-years between 2016-1 and 2023-2, and include only time (p = 0.000). The implied annual trend rate associated with our fitted severity model is +15.3%. The modeled scalar parameter corresponds to a 13.7%[105] increase in severity. The adjusted R-squared of our proposed severity model is 0.987.

In Figure 39, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +27.9%.[106] The implied scalar parameter corresponds to a 71.2%[107] increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.982.

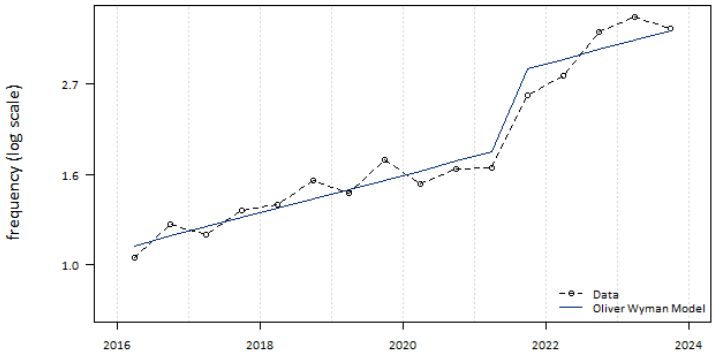
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a smaller 2021-2 scalar, and a slightly higher adjusted R-squared (0.983).

Our parameter values of total-theft model are similar to those of the comprehensive-theft model, specifically, after January 2016, total-theft trend rate of +27.9% versus comprehensive-theft trend rate at +27.8%. Similarly, a lift at 2021-2 of +71.2% for total-theft, and a lift at 2021-2 of +63.5% for comprehensive-theft. These findings suggest the rise in theft has impacted all coverages that provide the theft peril to a similar degree.

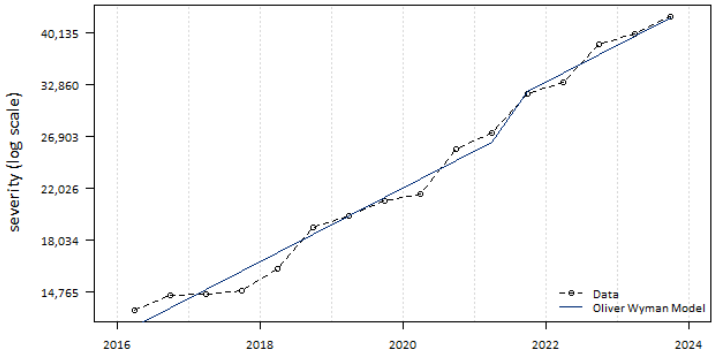
Please refer to Section 7.3 for more details regarding considerations for selecting the future loss cost trend rate. Any changes to police investigative efforts to dismantle theft rings may influence the future level of thefts.

[104] = exp[0.409] - 1
[105] = exp[0.128] - 1
[106] = exp[0.103 + 0.143] - 1
[107] = exp[0.409 + 0.128] - 1

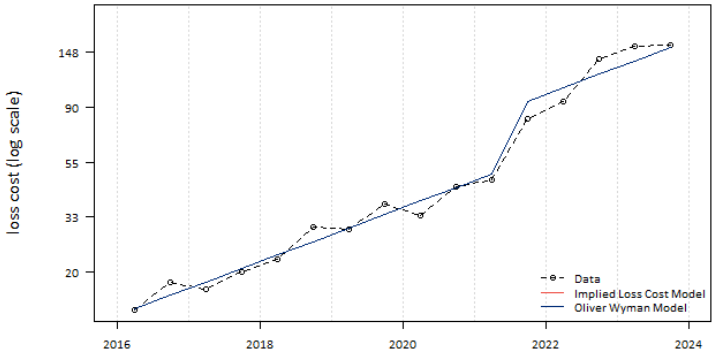
Figure 39: Total Theft- Fitted Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.103	0	0.954
Inflation Scalar	0.409	0	
Trend Rate	+10.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.143	0	0.987
Inflation Scalar	0.128	0.008	
Trend Rate	+15.3%		

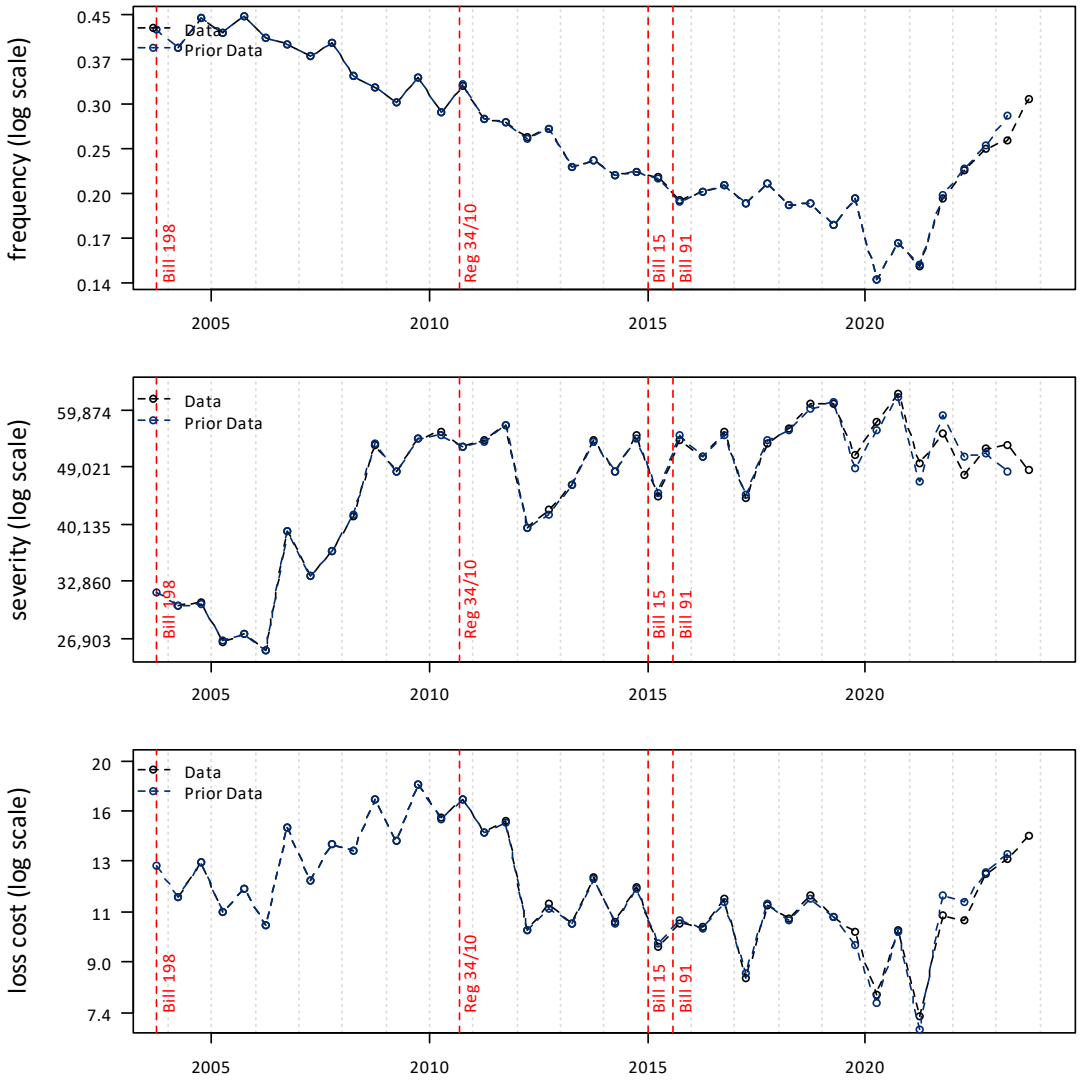


Parameter	Coefficient	p.value	Adj.R2
Trend	0.246	0	0.983
Inflation Scalar	0.537	0	
Trend Rate	+27.9%		

8.10. Uninsured Auto

In Figure 40, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe some variability in the estimates after 2019.

Figure 40: Observed Uninsured Auto Loss Cost Experience



A review of the historical data points (as presented in Figure 40) shows that subject to variability:

- Loss cost has exhibited a modestly declining pattern since 2012. We observe a drop in the loss cost level at 2020-1 and 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic.
- After a rise in level during 2008, severity has exhibited a generally flat pattern but with considerable volatility.
- Frequency has been steadily declining since about 2006, although less steeply since 2015. We observe a drop in level at 2020-1 through 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency. Frequency has been steadily increasing since 2021-2.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and

without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix E.

Given the steady declining frequency pattern , we align our review of the frequency model to begin at 2009-1 like our severity model.

We fit a frequency model to all accident half-years between 2009-1 and 2023-2, and include time (p = 0.000), and a change in trend parameter at January 1, 2015 (p = 0.000). The implied annual trend rate associated with our fitted severity model is -9.7% up to January 1, 2015, and +2.8%[108] thereafter. The adjusted R-squared of our proposed frequency model is 0.796.

We fit a severity model to all accident half-years between 2009-1 and 2023-2, and include only time (p = 0.260). The implied annual trend rate associated with our fitted severity model is +0.5%. The adjusted R-squared of our proposed severity model is 0.011.

In Figure 41, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -9.2%[109] up to January 1, 2015, and +3.4%[110] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.685.

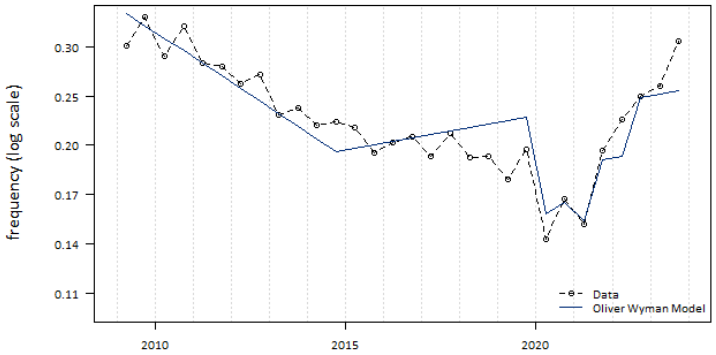
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to January 1, 2015, a slightly higher trend rate after January 1, 2015, and a slightly higher adjusted R-squared (0.703).

We base our selection on the direct loss cost model. We select a loss cost trend rate of -9.8% prior to January 1, 2015, and +3.5%[111] thereafter.

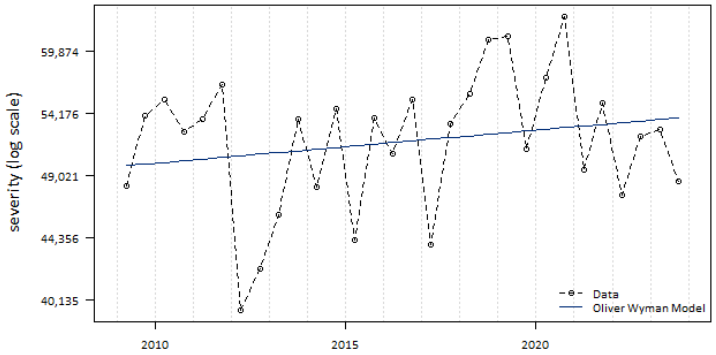
Please refer to Section 7.3 for more details regarding considerations for selecting the future loss cost trend rate.

[108] = exp[-0.102+0.130] - 1
[109] = exp[-0.102 + 0.005] - 1
[110] = exp[-0.102 + 0.130 + 0.005] - 1
[111] = exp[-0.104 + 0.138] - 1

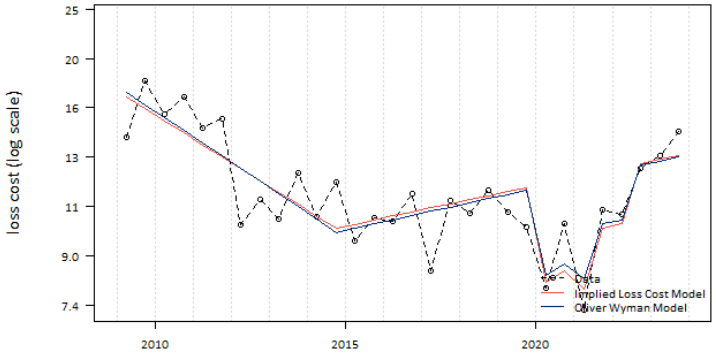
Figure 41: Uninsured Auto – Fitted Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.102	0	0.796
Mobility	0.011	0	
2015 Trend Change	0.13	0	
Trend Rate (Period 1)	-9.7%		
Trend Rate (Period 2)	+2.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.26	0.011
Trend Rate	+0.5%		

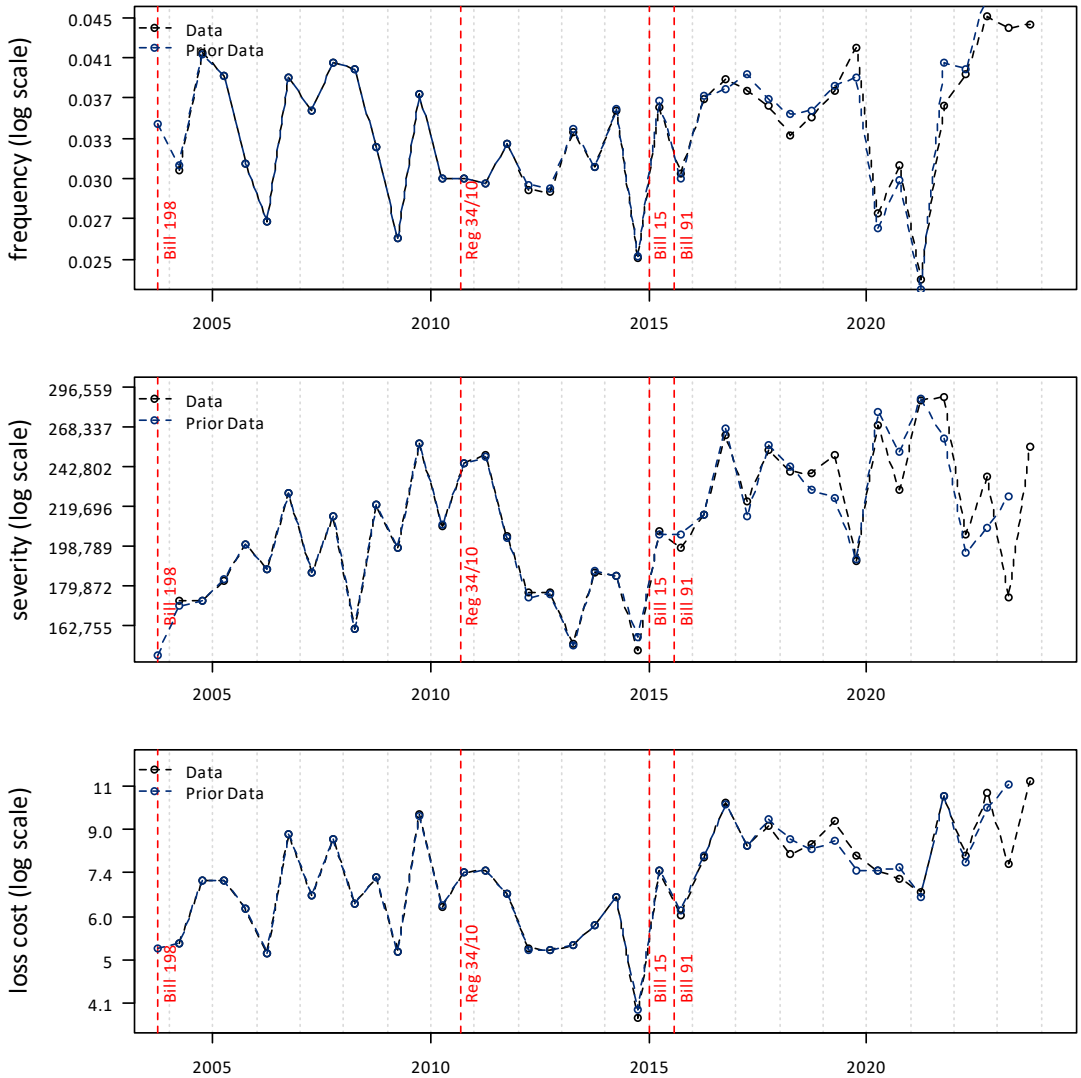


Parameter	Coefficient	p.value	Adj.R2
Trend	-0.104	0	0.703
Mobility	0.01	0	
2015 Trend Change	0.138	0	
Trend Rate (Period 1)	-9.8%		
Trend Rate (Period 2)	+3.5%		

8.11. Underinsured Motorist

In Figure 42, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior evaluation and observe some variance in the immature estimates.

Figure 42: Observed Underinsured Motorist Loss Cost Experience



A review of the historical data points (as presented in Figure 42) shows that subject to variability:

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability. In 2020 and 2021 frequency exhibits a downward pattern, which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency. We observe a large frequency increase in 2022-1.
- Severity has exhibited a slight upward trend since 2011 but is subject to considerable volatility.

We are unable to discern a frequency, severity or loss cost trend rate for underinsured motorist. We, therefore, select a 0% frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, +3.3%.

As a result, we select past loss cost trend of +3.3% based on our selected frequency and severity trend rates. Please refer to Section 7.3 for more details regarding considerations for selecting the future loss cost trend rate.

8.12. Trend Summary- All Coverages

We summarize our trend analyses in Table 21 where we present our selected past annual loss cost trend rates, including our confidence interval range, based on insurance industry data as of December 31, 2023.

Due to the dynamic nature of the current economic environment, *future* trend rates are not presented. The *future* trend rates will likely differ from the past trend rates as it will be appropriate to account for changes in current and forecasted economic conditions at the time a rate application is submitted as discussed in Section 7.3. In Appendix F we present the actual and fitted data for each of our selected models, including the model parameters, and the confidence interval. This confidence interval may provide insight as to a future trend rate range.

Table 21: Selected Loss Cost Trends - as of December 31, 2023

		Confidence Interval	
Coverage	**Current Trend Selection as of December 31, 2023**	**Lower Bound**	**Upper Bound**
Bodily Injury	+1.9% up to March 31, 2016 −1.9% after April 1, 2016	-2.7%	-1.1%
Property Damage	+1.7% up to December 31, 2012 +4.8% after January 1, 2013	+4.0%	+5.6%
DCPD	+9.1%	+7.8%	+10.4%
Accident Benefits - Total	+5.7% up to May 31, 2016 +0.6% after June 1, 2016[112]	-1.7%	+3.0%
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.3% up to May 31, 2016 +1.4% after June 1, 2016[113]	-0.7%	+3.5%
Accident Benefits - Total Disability Income	+5.8% up to May 31, 2016 -1.8% after June 1, 2016[114]	-3.8%	+0.3%
Accident Benefits – Funeral & Death Benefits	-2.1%	-3.0%	-1.3%
Collision	+9.2%	+7.2%	+11.2%
Comprehensive	+13.6%[115]	+9.9%	+17.5%
All Perils	+8.8%	+7.2%	+10.4%
Specified Perils	+13.6%[116]	+9.9%	+17.5%
Uninsured Auto	−9.8% up to December 31, 2014 +3.5% after January 1, 2015	+1.5%	+5.5%
Underinsured Motorist	+3.3%	+2.6%	+3.9%
All Coverages	+5.6%	+3.8%	+7.4%

[112] Our model also includes a one-time scalar shift of -20.1% coincident with the reforms.

[113] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -24.4% coincident with the reforms.

[114] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -13.2% coincident with the reforms.

[115] Our model also includes a one-time scalar shift of +28.2% at 2021-2.

[116] Our model also includes a one-time scalar shift of +28.2% at 2021-2.

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is a 20.1% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of June 30, 2023 in Table 22.

Table 22: Prior Selected Loss Cost Trends as of June 30, 2023

Coverage	Prior Trend Selection as of June 30, 2023
Bodily Injury	+2.3% up to March 31, 2016 −2.8% after April 1, 2016
Property Damage	+4.5%
DCPD	+0.5% up to December 31, 2012 +8.0% after January 1, 2013
Accident Benefits	+6.8% up to May 31, 2016 +1.0% after June 1, 2016[117]
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.2% up to May 31, 2016 +1.7% after June 1, 2016[118]
Accident Benefits - Total Disability Income	+5.5% up to May 31, 2016 -1.1% after June 1, 2016[119]
Accident Benefits – Funeral & Death Benefits	-2.4%[120]
Uninsured Auto	+9.0%
Collision	+11.2%[121]
Comprehensive	+10.6%
Specified Perils	+11.2%[122]
All Perils	−9.7% up to December 31, 2014 +2.4% after January 1, 2015
Underinsured Motorist	+2.3%

[117] Our model also includes a one-time scalar shift of -22.0% coincident with the reforms.
[118] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -24.6% coincident with the reforms.
[119] The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of -13.3% coincident with the reforms.
[120] The same model design as our accident benefits-total, except only includes trend, seasonality and mobility parameters.
[121] Our model also includes a one-time scalar shift of +44.5% at 2021-2.
[122] Our model also includes a one-time scalar shift of +44.5% at 2021-2.

9. Post Pandemic Frequency Level

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

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

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be expected to rise to the "new normal level" and claims frequency prior to the pandemic period would be expected to decline to the "new normal level."[123]

We see some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2023-2; and consider this reflective of the post-pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2022-2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2023.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[124] we discuss in Section 8 to bring all accident years to a 2023-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments"[125] included in the models that we discuss in Section 8.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[126] that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, and (2) "new normal" of the post-pandemic era. For this reason, we refer to the

[123] For some coverages, no adjustment is needed.
[124] We do not include seasonality, mobility, or other scalars.
[125] Mobility and scalars, but not seasonality.
[126] 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.

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 43: Bodily Injury Post-Pandemic Frequency Level

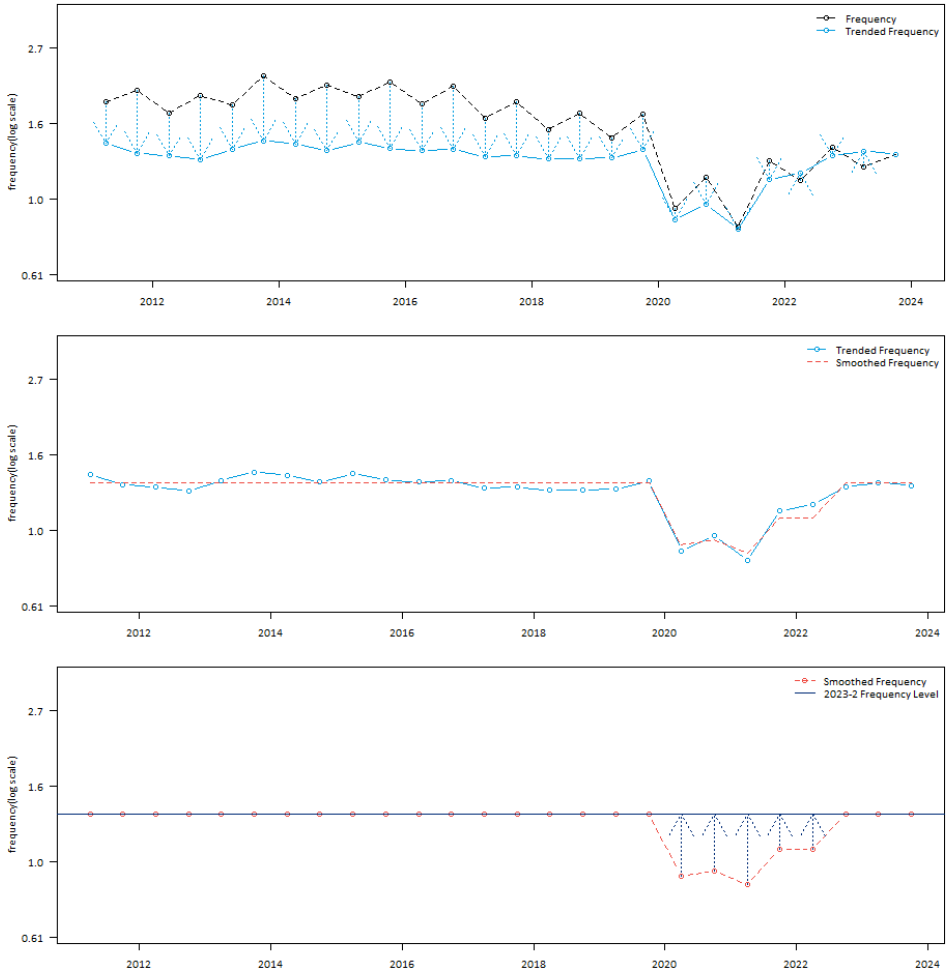


Table 23: Bodily Injury Adjustment Factors

Accident Semester	New Normal Factor
201901	1.000
201902	1.000
202001	1.503
202002	1.457
202101	1.592
202102	1.260
202201	1.260
202202	1.000
202301	1.000
202302	1.000

Figure 44: Property Damage – Post-Pandemic Frequency Level

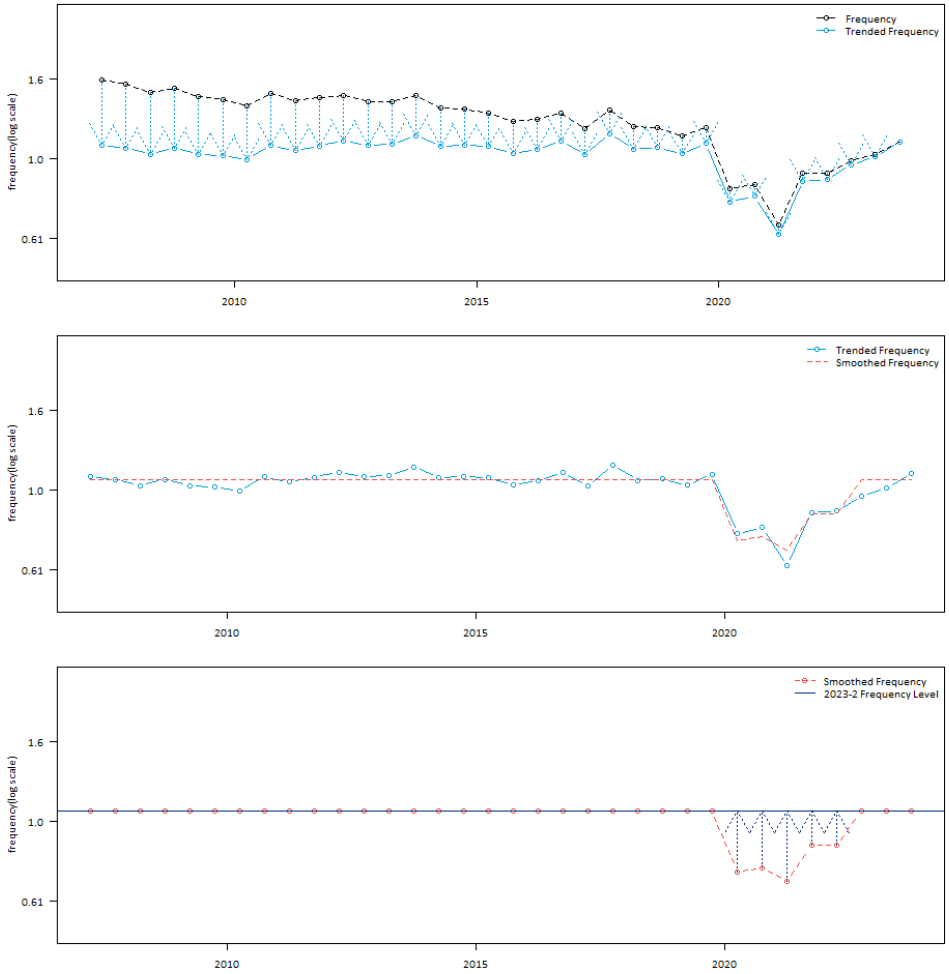


Table 24: Property Damage Adjustment Factors

Accident Semester	New Normal Factor
201901	1.000
201902	1.000
202001	1.469
202002	1.427
202101	1.552
202102	1.243
202201	1.244
202202	1.000
202301	1.000
202302	1.000

Figure 45: DCPD – Post-Pandemic Frequency Level

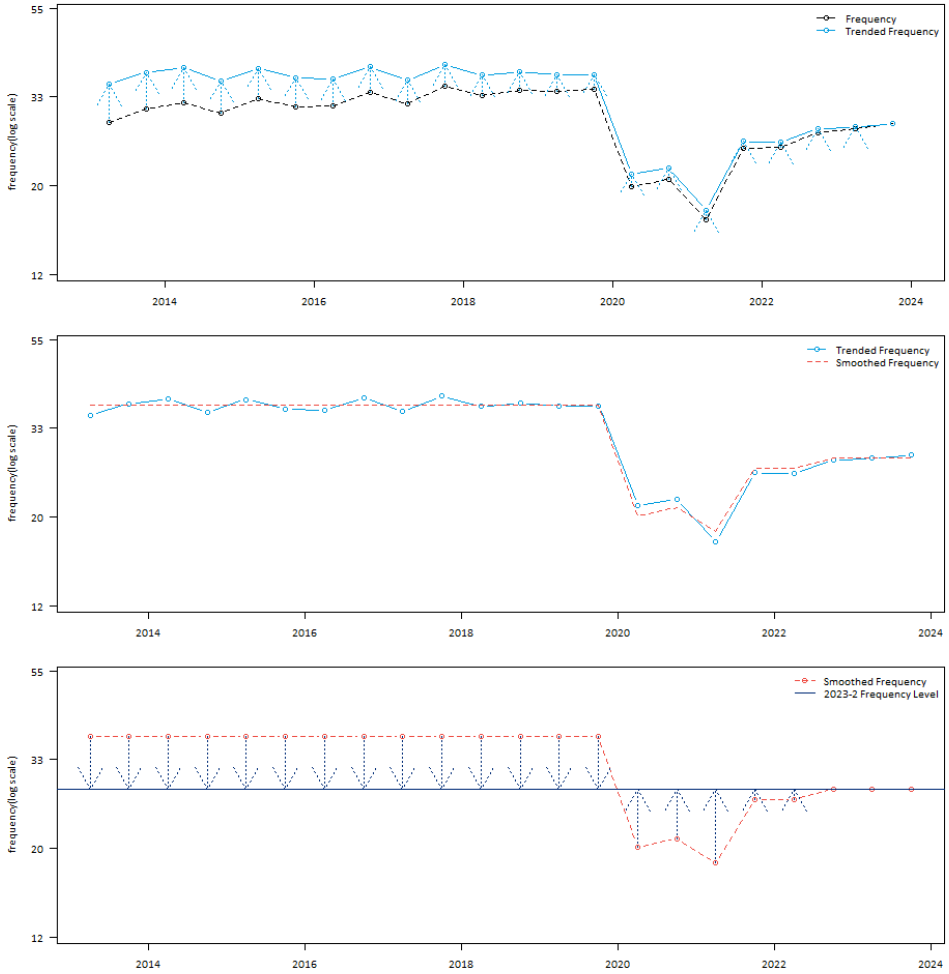


Table 25: Direct Compensation Property Damage Adjustment Factors

Accident Semester	New Normal Factor
201901	0.743
201902	0.743
202001	1.388
202002	1.323
202101	1.517
202102	1.058
202201	1.059
202202	1.000
202301	1.000
202302	1.000

Figure 46: Accident Benefits – Post-Pandemic Frequency Level

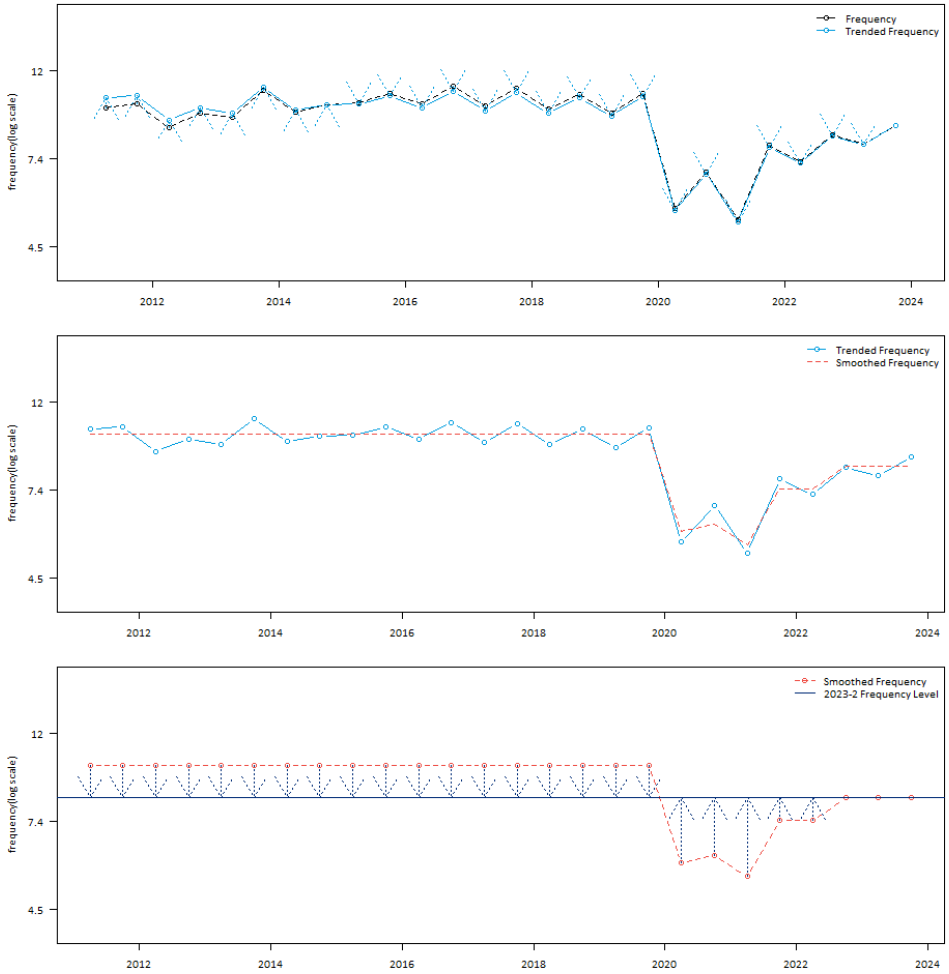


Table 26: Accident Benefits Total Adjustment Factors

Accident Semester	New Normal Factor
201901	0.832
201902	0.832
202001	1.444
202002	1.384
202101	1.561
202102	1.137
202201	1.138
202202	1.000
202301	1.000
202302	1.000

Figure 47: Collision – Post-Pandemic Frequency Level

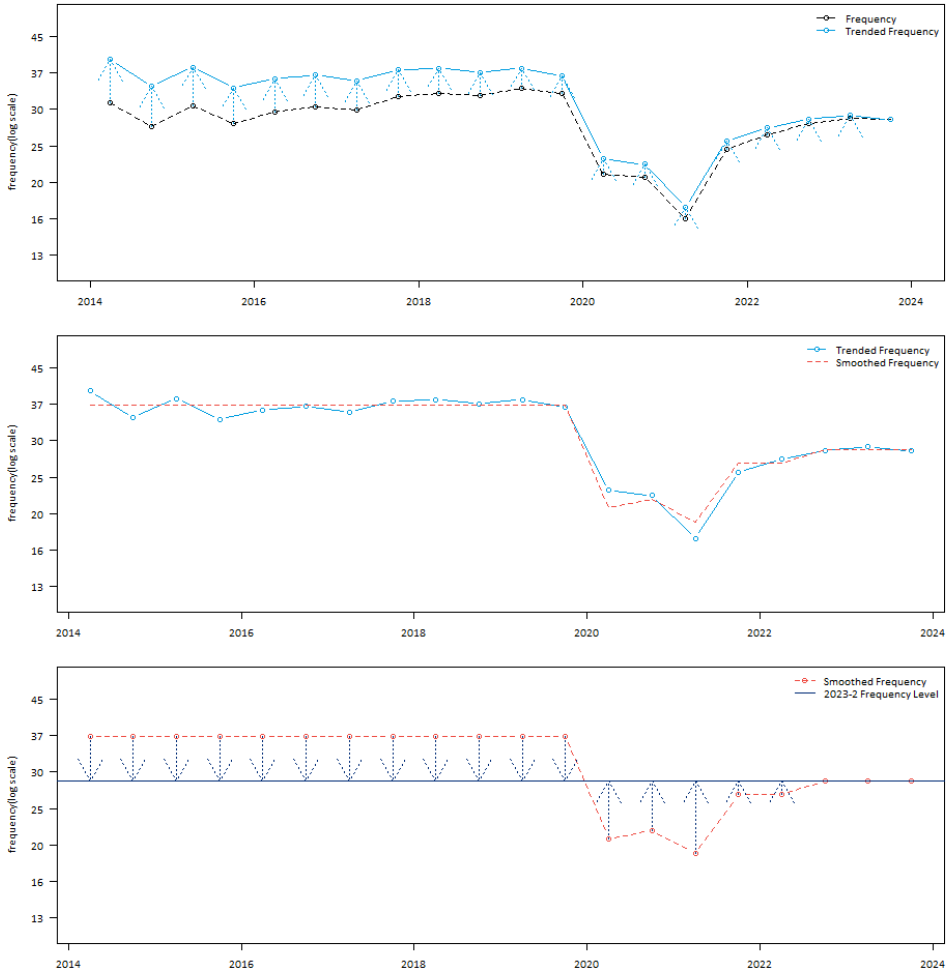


Table 27: Collision Adjustment Factors

Accident Semester	New Normal Factor
201901	0.785
201902	0.785
202001	1.376
202002	1.318
202101	1.490
202102	1.079
202201	1.080
202202	1.000
202301	1.000
202302	1.000

Figure 48: All Perils – Post-Pandemic Frequency Level

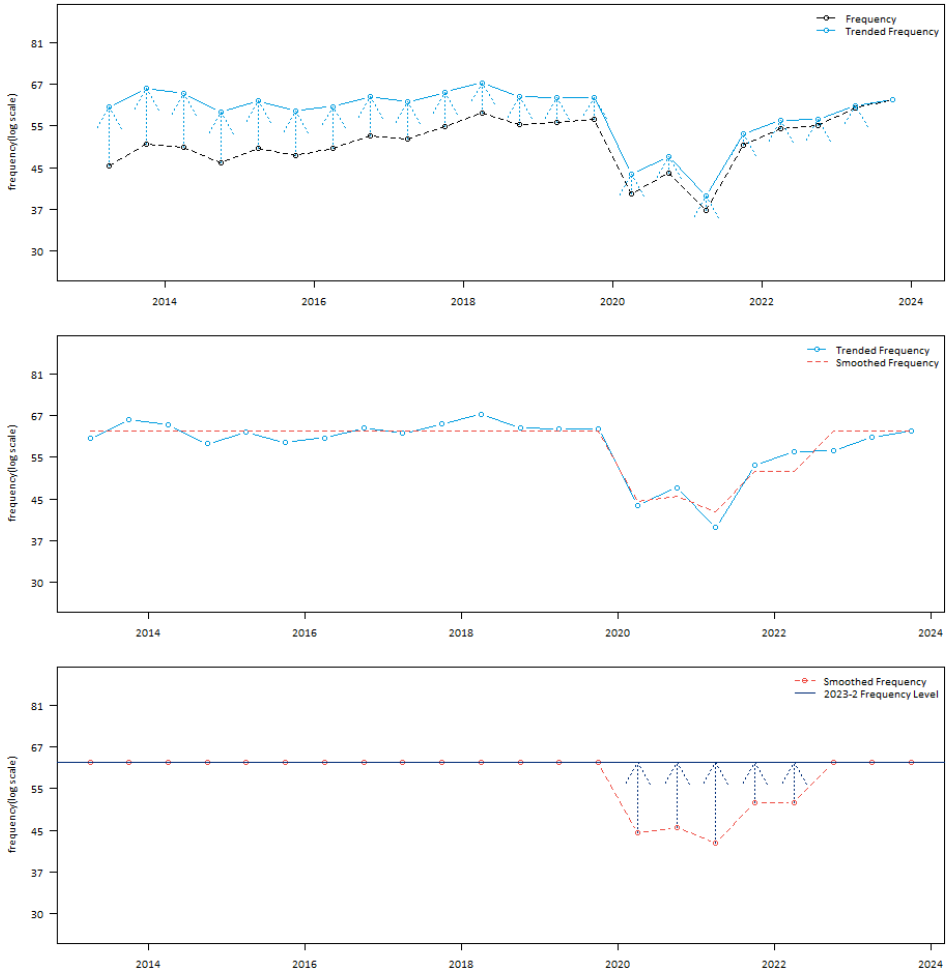


Table 28: All Perils Adjustment Factors

Accident Semester	New Normal Factor
201901	1.000
201902	1.000
202001	1.401
202002	1.365
202101	1.469
202102	1.210
202201	1.211
202202	1.000
202301	1.000
202302	1.000

Appendix A. Development Factor Exhibits

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.784	1.183	1.045	0.901	1.083	1.049	0.469	0.932	0.979	1.121	1.013	1.038	1.086	1.130	1.405
12	0.934	1.174	1.003	0.984	0.826	0.957	0.692	0.949	0.998	1.013	1.000	1.002	1.000	0.973	1.075
18	1.035	1.096	1.001	1.002	0.866	0.985	1.000	0.972	0.999	1.003	1.000	1.000	1.000	0.974	0.937
24	0.988	1.035	1.000	1.004	0.909	1.000	1.000	0.984	1.000	1.001	1.000	1.000	1.000	0.981	0.761
30	0.877	1.005	1.000	1.002	0.932	0.998	1.000	0.987	1.000	1.001	1.000	1.000	1.000	0.984	0.480
36	0.881	1.002	1.000	1.001	0.946	0.996	1.000	0.990	1.000	1.000	1.000	1.000	1.000	0.986	0.489
42	0.896	1.000	1.000	1.001	0.960	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	0.988	0.548
48	0.912	1.000	1.000	1.001	0.973	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	0.989	0.598
54	0.927	1.000	1.000	1.001	0.981	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	0.991	0.664
60	0.941	1.000	1.000	1.001	0.987	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	0.993	0.722
66	0.954	1.000	1.000	1.001	0.993	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.995	0.782
72	0.964	1.000	1.000	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.831
78	0.973	1.000	1.000	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.870
84	0.980	1.000	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.905
90	0.986	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.940
96	0.991	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.963
102	0.994	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.973
108	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	Accident Benefits - Total Disability Income	Accident Benefits - Funeral & Death Benefits	Accident Benefits - Quebec Excess	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	3.562	1.908	1.088	2.449	2.683	0.999	1.369	2.470	1.035	1.096	1.079	1.048	1.073	3.744	4.084
12	2.173	1.475	1.005	1.815	1.622	0.913	1.226	1.765	1.001	1.002	0.983	0.994	1.019	2.322	2.181
18	1.932	1.222	1.002	1.585	1.458	0.964	1.259	1.553	1.000	1.000	0.990	0.998	1.014	1.761	1.714
24	1.464	1.112	1.001	1.393	1.333	0.996	1.172	1.378	1.001	1.000	0.995	1.000	1.007	1.391	1.410
30	1.275	1.037	1.001	1.270	1.225	0.993	1.221	1.259	1.001	1.000	0.998	1.000	1.000	1.036	1.078
36	1.245	1.009	1.000	1.180	1.107	0.999	1.030	1.164	1.001	1.000	0.998	1.000	1.002	0.993	1.005
42	1.141	1.002	1.000	1.093	1.032	0.999	0.988	1.080	1.000	1.000	1.000	1.000	0.996	0.976	0.988
48	1.087	1.000	1.000	1.048	1.006	0.999	0.900	1.039	1.000	1.000	1.000	1.000	0.996	0.950	0.974
54	1.050	1.000	1.000	1.020	0.991	1.000	0.959	1.014	1.000	1.000	1.000	1.000	1.005	0.948	0.958
60	1.022	1.000	1.000	1.005	0.982	1.000	0.942	1.000	1.000	1.000	1.000	1.000	0.996	0.937	0.959
66	1.014	1.000	1.000	1.005	0.985	1.000	0.962	1.001	1.000	1.000	1.000	1.000	0.991	0.942	0.958
72	1.008	1.000	1.000	1.003	0.985	1.000	0.988	0.999	1.000	1.000	1.000	1.000	0.984	0.951	0.959
78	1.004	1.000	1.000	1.002	0.989	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.002	0.960	0.964
84	1.003	1.000	1.000	1.002	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.961	0.961
90	1.002	1.000	1.000	1.001	0.995	1.000	0.992	1.000	1.000	1.000	1.000	1.000	0.993	0.970	0.964
96	1.001	1.000	1.000	1.001	0.998	1.000	1.088	1.000	1.000	1.000	1.000	1.000	1.007	0.973	0.969
102	1.000	1.000	1.000	1.001	1.000	1.000	1.009	1.001	1.000	1.000	1.000	1.000	1.002	0.980	0.976
108	1.000	1.000	1.000	1.004	1.002	1.000	0.993	1.004	1.000	1.000	1.000	1.000	0.989	0.983	0.975
114	1.000	1.000	1.000	1.003	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	0.999	0.987	0.988
120	0.999	1.000	1.000	1.002	1.000	1.000	2.000	1.002	1.000	1.000	1.000	1.000	0.998	0.990	0.988
126	1.000	1.000	1.000	1.002	1.000	1.000	0.989	1.001	1.000	1.000	1.000	1.000	0.997	0.992	0.992
132	1.000	1.000	1.000	1.002	1.001	1.000	0.000	1.001	1.000	1.000	1.000	1.000	0.994	0.996	0.991
138	1.000	1.000	1.000	1.002	1.001	1.000	1.005	1.001	1.000	1.000	1.000	1.000	1.001	0.997	0.994
144	0.999	1.000	1.000	1.001	1.001	1.000	0.966	1.001	1.000	1.000	1.000	1.000	1.002	0.999	0.997
150	1.000	1.000	1.000	1.000	1.001	1.000	0.987	1.001	1.000	1.000	1.000	1.000	0.997	0.999	1.002
156	1.000	1.000	1.000	1.000	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.002
162	1.000	1.000	1.000	1.000	1.001	1.000	0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	0.999	1.002	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
174	1.000	1.000	1.000	0.999	1.001	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.001
180	1.000	1.000	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
186	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.002	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	0.943	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	0.001	1.000	1.001	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	0.001	1.000	0.999	1.000	1.000

Appendix B. Loss Cost Summary Exhibits

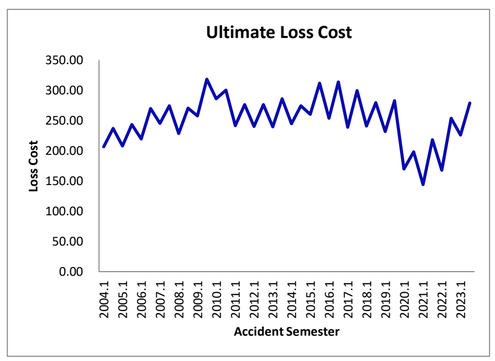
Financial Services Regulatory Authority of Ontario

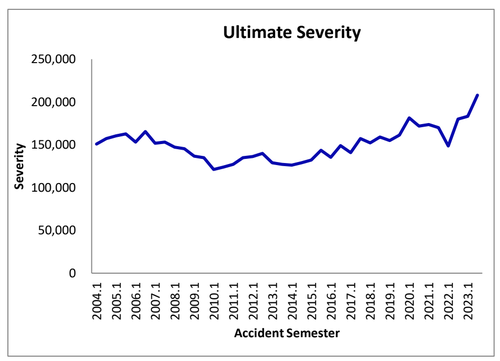
Third Party Liability - Bodily Injury

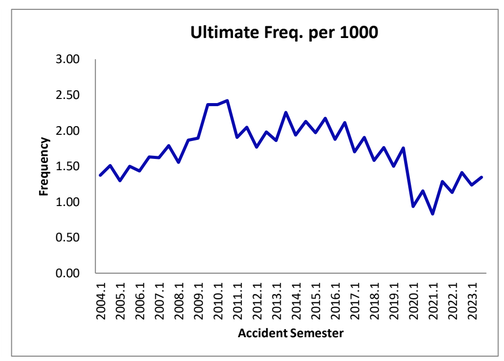
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,931,824	4,017	550,540	1.100	605,594	206.56		150,758		1.37			
2004.2	234	3,007,799	4,538	648,178	1.100	712,996	237.05		157,117		1.51		222.00	
2005.1	228	2,969,536	3,849	565,149	1.092	617,143	207.82	0.6%	160,338	6.4%	1.30	-5.4%		
2005.2	222	3,087,171	4,623	689,171	1.092	752,575	243.77	2.8%	162,789	3.6%	1.50	-0.7%	226.15	1.9%
2006.1	216	3,043,446	4,360	617,607	1.082	668,251	219.57	5.7%	153,269	-4.4%	1.43	10.5%		
2006.2	210	3,148,734	5,139	785,479	1.082	849,888	269.91	10.7%	165,380	1.6%	1.63	9.0%	245.17	8.4%
2007.1	204	3,101,579	5,016	701,323	1.085	760,935	245.34	11.7%	151,702	-1.0%	1.62	12.9%		
2007.2	198	3,210,610	5,750	812,671	1.085	881,748	274.64	1.7%	153,347	-7.3%	1.79	9.7%	260.24	6.1%
2008.1	192	3,181,771	4,946	676,854	1.076	728,295	228.90	-6.7%	147,249	-2.9%	1.55	-3.9%		
2008.2	186	3,268,341	6,090	821,858	1.076	884,319	270.57	-1.5%	145,208	-5.3%	1.86	4.0%	250.01	-3.9%
2009.1	180	3,200,181	6,049	768,128	1.075	825,738	258.03	12.7%	136,508	-7.3%	1.89	21.6%		
2009.2	174	3,294,856	7,786	976,282	1.075	1,049,503	318.53	17.7%	134,794	-7.2%	2.36	26.8%	288.72	15.5%
2010.1	168	3,229,722	7,632	867,385	1.066	924,632	286.29	11.0%	121,152	-11.2%	2.36	25.0%		
2010.2	162	3,334,891	8,069	938,869	1.066	1,000,834	300.11	-5.8%	124,034	-8.0%	2.42	2.4%	293.31	1.6%
2011.1	156	3,274,001	6,230	730,693	1.083	791,341	241.70	-15.6%	127,021	4.8%	1.90	-19.5%		
2011.2	150	3,377,108	6,912	861,279	1.083	932,765	276.20	-8.0%	134,949	8.8%	2.05	-15.4%	259.22	-11.6%
2012.1	144	3,336,207	5,888	742,775	1.080	801,900	240.36	-0.6%	136,192	7.2%	1.76	-7.3%		
2012.2	138	3,429,874	6,788	878,988	1.080	948,955	276.67	0.2%	139,799	3.6%	1.98	-3.3%	258.77	-0.2%
2013.1	132	3,371,244	6,274	748,660	1.080	808,253	239.75	-0.3%	128,826	-5.4%	1.86	5.4%		
2013.2	126	3,484,402	7,860	924,262	1.080	997,833	286.37	3.5%	126,951	-9.2%	2.26	14.0%	263.45	1.8%
2014.1	120	3,417,317	6,626	771,203	1.085	836,976	244.92	2.2%	126,317	-1.9%	1.94	4.2%		
2014.2	114	3,536,471	7,518	894,181	1.085	970,442	274.41	-4.2%	129,083	1.7%	2.13	-5.8%	259.92	-1.3%
2015.1	108	3,481,627	6,862	820,752	1.104	905,864	260.18	6.2%	132,012	4.5%	1.97	1.6%		
2015.2	102	3,610,270	7,848	1,020,652	1.104	1,126,494	312.02	13.7%	143,539	11.2%	2.17	2.3%	286.57	10.3%
2016.1	96	3,577,822	6,716	826,319	1.099	908,455	253.91	-2.4%	135,267	2.5%	1.88	-4.8%		
2016.2	90	3,705,880	7,817	1,058,251	1.099	1,163,441	313.94	0.6%	148,835	3.7%	2.11	-3.0%	284.46	-0.7%
2017.1	84	3,662,667	6,223	796,169	1.099	874,990	238.89	-5.9%	140,606	3.9%	1.70	-9.5%		
2017.2	78	3,814,760	7,266	1,039,345	1.099	1,142,240	299.43	-4.6%	157,203	5.6%	1.90	-9.7%	269.78	-5.2%
2018.1	72	3,760,705	5,939	819,657	1.104	905,303	240.73	0.8%	152,434	8.4%	1.58	-7.1%		
2018.2	66	3,901,888	6,867	988,999	1.104	1,092,340	279.95	-6.5%	159,071	1.2%	1.76	-7.6%	260.70	-3.4%
2019.1	60	3,856,101	5,774	803,110	1.113	893,476	231.70	-3.7%	154,741	1.5%	1.50	-5.2%		
2019.2	54	3,975,731	6,982	1,011,878	1.113	1,125,735	283.15	1.1%	161,234	1.4%	1.76	-0.2%	257.82	-1.1%
2020.1	48	3,886,280	3,638	581,498	1.135	659,857	169.79	-26.7%	181,379	17.2%	0.94	-37.5%		
2020.2	42	3,979,979	4,584	694,688	1.135	788,300	198.07	-30.0%	171,968	6.7%	1.15	-34.4%	184.10	-28.6%
2021.1	36	3,918,760	3,250	497,122	1.136	564,515	144.05	-15.2%	173,697	-4.2%	0.83	-11.4%		
2021.2	30	4,040,384	5,182	776,536	1.136	881,808	218.25	10.2%	170,167	-1.0%	1.28	11.4%	181.72	-1.3%
2022.1	24	3,973,441	4,493	597,140	1.117	667,115	167.89	16.5%	148,479	-14.5%	1.13	36.3%		
2022.2	18	4,095,398	5,774	930,470	1.117	1,039,506	253.82	16.3%	180,032	5.8%	1.41	9.9%	211.51	16.4%
2023.1	12	4,039,628	4,986	816,903	1.117	912,631	225.92	34.6%	183,039	23.3%	1.23	9.2%		
2023.2	6	4,162,577	5,589	1,040,451	1.117	1,162,375	279.24	10.0%	207,975	15.5%	1.34	-4.8%	252.98	19.6%
Total		140,680,986	237,750	32,091,475		35,165,362								







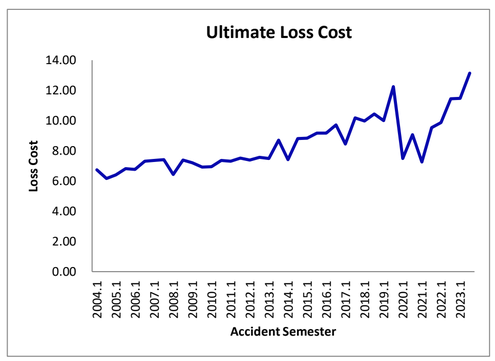
Financial Services Regulatory Authority of Ontario

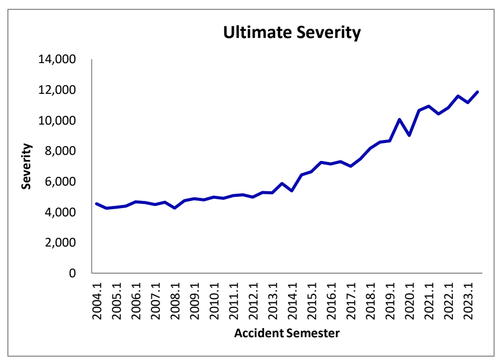
Property Damage

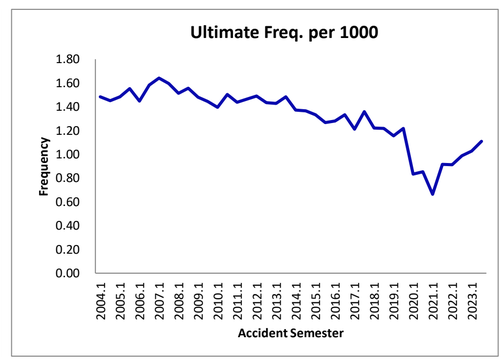
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,931,824	4,353	18,003	1.100	19,803	6.75		4,549		1.48			
2004.2	234	3,007,799	4,366	16,862	1.100	18,548	6.17		4,248		1.45		6.46	
2005.1	228	2,969,536	4,406	17,396	1.092	18,996	6.40	-5.3%	4,311	-5.2%	1.48	-0.1%		
2005.2	222	3,087,171	4,789	19,267	1.092	21,040	6.82	10.5%	4,393	3.4%	1.55	6.9%	6.61	2.4%
2006.1	216	3,043,446	4,403	19,000	1.082	20,558	6.75	5.6%	4,669	8.3%	1.45	-2.5%		
2006.2	210	3,148,734	4,985	21,303	1.082	23,050	7.32	7.4%	4,624	5.2%	1.58	2.1%	7.04	6.5%
2007.1	204	3,101,579	5,090	21,024	1.085	22,811	7.35	8.9%	4,482	-4.0%	1.64	13.4%		
2007.2	198	3,210,610	5,121	21,953	1.085	23,819	7.42	1.3%	4,651	0.6%	1.60	0.7%	7.39	4.9%
2008.1	192	3,181,771	4,814	19,038	1.076	20,485	6.44	-12.5%	4,255	-5.0%	1.51	-7.8%		
2008.2	186	3,268,341	5,082	22,463	1.076	24,170	7.40	-0.3%	4,756	2.3%	1.55	-2.5%	6.92	-6.3%
2009.1	180	3,200,181	4,734	21,428	1.075	23,035	7.20	11.8%	4,866	14.3%	1.48	-2.2%		
2009.2	174	3,294,856	4,763	21,211	1.075	22,802	6.92	-6.4%	4,787	0.7%	1.45	-7.0%	7.06	1.9%
2010.1	168	3,229,722	4,510	21,030	1.066	22,418	6.94	-3.6%	4,971	2.2%	1.40	-5.6%		
2010.2	162	3,334,891	5,016	23,055	1.066	24,577	7.37	6.5%	4,900	2.3%	1.50	4.0%	7.16	1.4%
2011.1	156	3,274,001	4,707	22,080	1.083	23,913	7.30	5.2%	5,080	2.2%	1.44	3.0%		
2011.2	150	3,377,108	4,945	23,452	1.083	25,399	7.52	2.1%	5,136	4.8%	1.46	-2.6%	7.41	3.6%
2012.1	144	3,336,207	4,970	22,865	1.080	24,685	7.40	1.3%	4,967	-2.2%	1.49	3.6%		
2012.2	138	3,429,874	4,916	24,038	1.080	25,951	7.57	0.6%	5,279	2.8%	1.43	-2.1%	7.48	0.9%
2013.1	132	3,371,244	4,808	23,387	1.080	25,249	7.49	1.2%	5,251	5.7%	1.43	-4.3%		
2013.2	126	3,484,402	5,168	28,136	1.080	30,376	8.72	15.2%	5,878	11.3%	1.48	3.5%	8.11	8.4%
2014.1	120	3,417,317	4,691	23,308	1.085	25,296	7.40	-1.2%	5,392	2.7%	1.37	-3.7%		
2014.2	114	3,536,471	4,832	28,666	1.085	31,111	8.80	0.9%	6,438	9.5%	1.37	-7.9%	8.11	0.0%
2015.1	108	3,481,627	4,643	27,911	1.104	30,805	8.85	19.5%	6,635	23.0%	1.33	-2.9%		
2015.2	102	3,610,270	4,571	30,023	1.104	33,136	9.18	4.3%	7,249	12.6%	1.27	-7.3%	9.02	11.2%
2016.1	96	3,577,822	4,582	29,824	1.099	32,789	9.16	3.6%	7,156	7.9%	1.28	-4.0%		
2016.2	90	3,705,880	4,934	32,774	1.099	36,032	9.72	5.9%	7,303	0.7%	1.33	5.2%	9.45	4.8%
2017.1	84	3,662,667	4,432	28,173	1.099	30,962	8.45	-7.8%	6,986	-2.4%	1.21	-5.5%		
2017.2	78	3,814,760	5,180	35,297	1.099	38,791	10.17	4.6%	7,489	2.5%	1.36	2.0%	9.33	-1.3%
2018.1	72	3,760,705	4,589	33,928	1.104	37,473	9.96	17.9%	8,166	16.9%	1.22	0.8%		
2018.2	66	3,901,888	4,747	36,895	1.104	40,750	10.44	2.7%	8,584	14.6%	1.22	-10.4%	10.21	9.4%
2019.1	60	3,856,101	4,452	34,674	1.113	38,576	10.00	0.4%	8,665	6.1%	1.15	-5.4%		
2019.2	54	3,975,731	4,847	43,768	1.113	48,693	12.25	17.3%	10,046	17.0%	1.22	0.2%	11.14	9.2%
2020.1	48	3,886,280	3,235	25,688	1.135	29,150	7.50	-25.0%	9,011	4.0%	0.83	-27.9%		
2020.2	42	3,979,979	3,395	31,838	1.135	36,128	9.08	-25.9%	10,642	5.9%	0.85	-30.0%	8.30	-25.5%
2021.1	36	3,918,760	2,600	25,018	1.136	28,410	7.25	-3.3%	10,927	21.3%	0.66	-20.3%		
2021.2	30	4,040,384	3,695	33,928	1.136	38,527	9.54	5.0%	10,427	-2.0%	0.91	7.2%	8.41	1.3%
2022.1	24	3,973,441	3,626	35,126	1.117	39,242	9.88	36.2%	10,822	-1.0%	0.91	37.5%		
2022.2	18	4,095,398	4,049	41,973	1.117	46,892	11.45	20.1%	11,581	11.1%	0.99	8.1%	10.67	26.9%
2023.1	12	4,039,628	4,151	41,478	1.117	46,339	11.47	16.1%	11,163	3.1%	1.03	12.6%		
2023.2	6	4,162,577	4,614	48,963	1.117	54,701	13.14	14.8%	11,855	2.4%	1.11	12.1%	12.32	15.4%
Total		140,680,986	181,811	1,096,244		1,205,486								







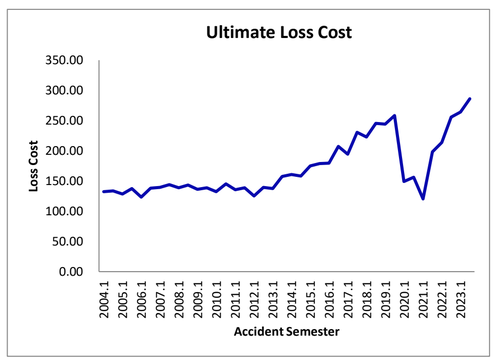
Financial Services Regulatory Authority of Ontario

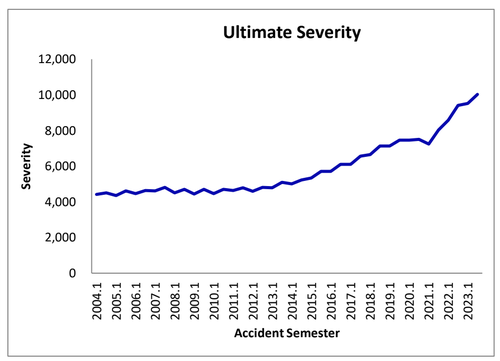
Direct Compensation

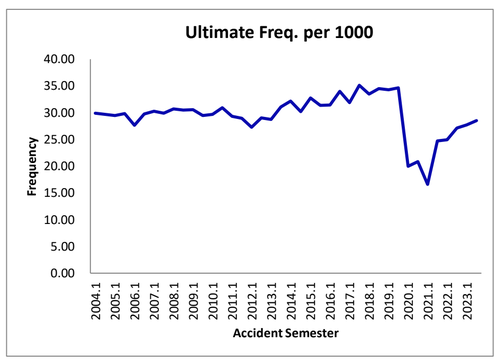
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,931,824	87,612	351,947	1.100	387,142	132.05		4,419		29.88			
2004.2	234	3,007,799	89,362	365,687	1.100	402,256	133.74		4,501		29.71		132.90	
2005.1	228	2,969,536	87,538	348,924	1.092	381,025	128.31	-2.8%	4,353	-1.5%	29.48	-1.4%		
2005.2	222	3,087,171	92,094	389,579	1.092	425,420	137.80	3.0%	4,619	2.6%	29.83	0.4%	133.15	0.2%
2006.1	216	3,043,446	84,131	346,115	1.082	374,496	123.05	-4.1%	4,451	2.3%	27.64	-6.2%		
2006.2	210	3,148,734	93,769	401,306	1.082	434,213	137.90	0.1%	4,631	0.2%	29.78	-0.2%	130.60	-1.9%
2007.1	204	3,101,579	93,929	399,311	1.085	433,252	139.69	13.5%	4,613	3.6%	30.28	9.6%		
2007.2	198	3,210,610	95,976	425,998	1.085	462,208	143.96	4.4%	4,816	4.0%	29.89	0.4%	141.86	8.6%
2008.1	192	3,181,771	97,785	409,612	1.076	440,743	138.52	-0.8%	4,507	-2.3%	30.73	1.5%		
2008.2	186	3,268,341	99,607	435,711	1.076	468,825	143.44	-0.4%	4,707	-2.3%	30.48	2.0%	141.02	-0.6%
2009.1	180	3,200,181	97,882	404,966	1.075	435,338	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%		
2009.2	174	3,294,856	97,097	424,603	1.075	456,448	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%	137.30	-2.6%
2010.1	168	3,229,722	95,795	401,119	1.066	427,593	132.39	-2.7%	4,464	0.4%	29.66	-3.0%		
2010.2	162	3,334,891	103,172	455,154	1.066	485,194	145.49	5.0%	4,703	0.0%	30.94	5.0%	139.05	1.3%
2011.1	156	3,274,001	95,919	410,713	1.083	444,802	135.86	2.6%	4,637	3.9%	29.30	-1.2%		
2011.2	150	3,377,108	97,830	432,065	1.083	467,926	138.56	-4.8%	4,783	1.7%	28.97	-6.4%	137.23	-1.3%
2012.1	144	3,336,207	91,080	387,670	1.080	418,529	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	138	3,429,874	99,474	443,314	1.080	478,602	139.54	0.7%	4,811	0.6%	29.00	0.1%	132.59	-3.4%
2013.1	132	3,371,244	96,928	430,023	1.080	464,253	137.71	9.8%	4,790	4.2%	28.75	5.3%		
2013.2	126	3,484,402	108,152	509,560	1.080	550,121	157.88	13.1%	5,087	5.7%	31.04	7.0%	147.96	11.6%
2014.1	120	3,417,317	109,863	506,592	1.085	549,797	160.89	16.8%	5,004	4.5%	32.15	11.8%		
2014.2	114	3,536,471	106,833	514,740	1.085	558,640	157.97	0.1%	5,229	2.8%	30.21	-2.7%	159.40	7.7%
2015.1	108	3,481,627	114,078	552,585	1.104	609,888	175.17	8.9%	5,346	6.8%	32.77	1.9%		
2015.2	102	3,610,270	113,356	585,355	1.104	646,056	178.95	13.3%	5,699	9.0%	31.40	3.9%	177.10	11.1%
2016.1	96	3,577,822	112,464	583,847	1.099	641,881	179.41	2.4%	5,707	6.8%	31.43	-4.1%		
2016.2	90	3,705,880	125,998	698,486	1.099	767,916	207.22	15.8%	6,095	6.9%	34.00	8.3%	193.55	9.3%
2017.1	84	3,662,667	116,820	647,786	1.099	711,917	194.37	8.3%	6,094	6.8%	31.89	1.5%		
2017.2	78	3,814,760	133,985	800,974	1.099	880,270	230.75	11.4%	6,570	7.8%	35.12	3.3%	212.93	10.0%
2018.1	72	3,760,705	125,916	757,945	1.104	837,143	222.60	14.5%	6,648	9.1%	33.48	5.0%		
2018.2	66	3,901,888	134,518	868,038	1.104	958,740	245.71	6.5%	7,127	8.5%	34.48	-1.8%	234.37	10.1%
2019.1	60	3,856,101	132,241	846,620	1.113	941,882	244.26	9.7%	7,122	7.1%	34.29	2.4%		
2019.2	54	3,975,731	137,855	924,114	1.113	1,028,096	258.59	5.2%	7,458	4.6%	34.67	0.6%	251.53	7.3%
2020.1	48	3,886,280	77,713	510,581	1.135	579,384	149.08	-39.0%	7,455	4.7%	20.00	-41.7%		
2020.2	42	3,979,979	82,861	548,606	1.135	622,533	156.42	-39.5%	7,513	0.7%	20.82	-40.0%	152.79	-39.3%
2021.1	36	3,918,760	65,040	415,235	1.136	471,527	120.33	-19.3%	7,250	-2.8%	16.60	-17.0%		
2021.2	30	4,040,384	99,909	706,426	1.136	802,193	198.54	26.9%	8,029	6.9%	24.73	18.8%	160.03	4.7%
2022.1	24	3,973,441	98,955	759,835	1.117	848,875	213.64	77.5%	8,578	18.3%	24.90	50.1%		
2022.2	18	4,095,398	111,091	936,576	1.117	1,046,327	255.49	28.7%	9,419	17.3%	27.13	9.7%	234.88	46.8%
2023.1	12	4,039,628	111,919	954,326	1.117	1,066,157	263.92	23.5%	9,526	11.0%	27.71	11.2%		
2023.2	6	4,162,577	118,793	1,066,103	1.117	1,191,033	286.13	12.0%	10,026	6.4%	28.54	5.2%	275.19	17.2%
Total		140,680,986	4,135,340	22,358,147		24,598,643								







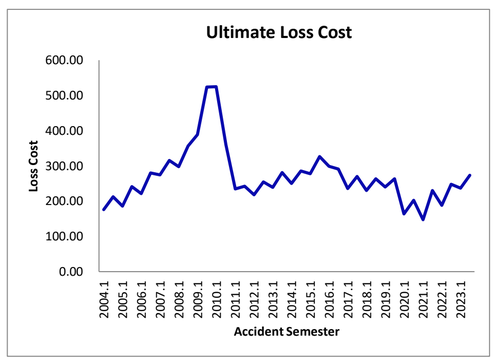
Financial Services Regulatory Authority of Ontario

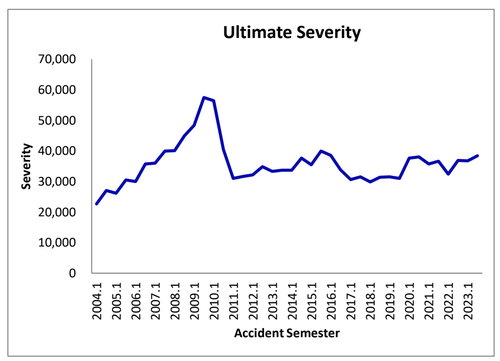
Accident Benefits - Total Medical/Rehab

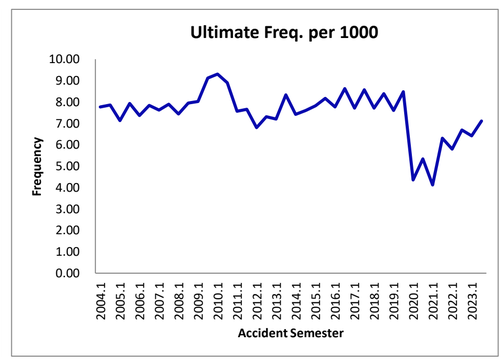
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,925,523	22,734	468,205	1.100	515,026	176.05		22,654		7.77			
2004.2	234	3,001,192	23,603	580,547	1.100	638,602	212.78		27,056		7.86		194.65	
2005.1	228	2,960,878	21,111	504,299	1.092	550,695	185.99	5.6%	26,086	15.1%	7.13	-8.2%		
2005.2	222	3,078,978	24,423	680,560	1.092	743,172	241.37	13.4%	30,429	12.5%	7.93	0.9%	214.22	10.1%
2006.1	216	3,038,070	22,403	621,760	1.082	672,744	221.44	19.1%	30,029	15.1%	7.37	3.4%		
2006.2	210	3,144,172	24,657	812,848	1.082	879,502	279.72	15.9%	35,669	17.2%	7.84	-1.1%	251.08	17.2%
2007.1	204	3,098,547	23,627	784,186	1.085	850,842	274.59	24.0%	36,011	19.9%	7.63	3.4%		
2007.2	198	3,207,341	25,302	932,894	1.085	1,012,190	315.59	12.8%	40,004	12.2%	7.89	0.6%	295.44	17.7%
2008.1	192	3,178,859	23,634	879,099	1.076	945,911	297.56	8.4%	40,023	11.1%	7.43	-2.5%		
2008.2	186	3,266,405	25,949	1,083,768	1.076	1,166,134	357.01	13.1%	44,939	12.3%	7.94	0.7%	327.69	10.9%
2009.1	180	3,198,659	25,671	1,155,226	1.075	1,241,868	388.25	30.5%	48,376	20.9%	8.03	7.9%		
2009.2	174	3,293,419	30,034	1,605,293	1.075	1,725,690	523.98	46.8%	57,458	27.9%	9.12	14.8%	457.10	39.5%
2010.1	168	3,228,356	30,035	1,589,132	1.066	1,694,015	524.73	35.2%	56,401	16.6%	9.30	15.9%		
2010.2	162	3,335,562	29,707	1,125,962	1.066	1,200,275	359.84	-31.3%	40,404	-29.7%	8.91	-2.3%	440.94	-3.5%
2011.1	156	3,280,498	24,827	711,075	1.083	770,094	234.75	-55.3%	31,018	-45.0%	7.57	-18.7%		
2011.2	150	3,385,346	25,922	756,221	1.083	818,987	241.92	-32.8%	31,594	-21.8%	7.66	-14.0%	238.39	-45.9%
2012.1	144	3,341,383	22,694	675,150	1.080	728,892	218.14	-7.1%	32,118	3.5%	6.79	-10.3%		
2012.2	138	3,431,975	25,075	809,438	1.080	873,869	254.63	5.3%	34,850	10.3%	7.31	-4.6%	236.63	-0.7%
2013.1	132	3,373,606	24,312	748,545	1.080	808,129	239.54	9.8%	33,240	3.5%	7.21	6.1%		
2013.2	126	3,486,725	29,055	907,677	1.080	979,928	281.05	10.4%	33,727	-3.2%	8.33	14.1%	260.64	10.1%
2014.1	120	3,420,268	25,368	787,760	1.085	854,945	249.96	4.3%	33,702	1.4%	7.42	2.9%		
2014.2	114	3,539,686	26,899	932,651	1.085	1,012,193	285.96	1.7%	37,629	11.6%	7.60	-8.8%	268.27	2.9%
2015.1	108	3,484,942	27,248	876,512	1.104	967,406	277.60	11.1%	35,504	5.3%	7.82	5.4%		
2015.2	102	3,613,617	29,523	1,069,123	1.104	1,179,991	326.54	14.2%	39,969	6.2%	8.17	7.5%	302.51	12.8%
2016.1	96	3,581,761	27,800	972,949	1.099	1,069,660	298.64	7.6%	38,477	8.4%	7.76	-0.7%		
2016.2	90	3,711,424	31,986	982,325	1.099	1,079,968	290.98	-10.9%	33,764	-15.5%	8.62	5.5%	294.74	-2.6%
2017.1	84	3,670,570	28,329	788,791	1.099	866,881	236.17	-20.9%	30,600	-20.5%	7.72	-0.6%		
2017.2	78	3,818,709	32,702	937,803	1.099	1,030,645	269.89	-7.2%	31,516	-6.7%	8.56	-0.6%	253.37	-14.0%
2018.1	72	3,766,431	29,036	783,482	1.104	865,349	229.75	-2.7%	29,803	-2.6%	7.71	-0.1%		
2018.2	66	3,903,891	32,748	931,778	1.104	1,029,140	263.62	-2.3%	31,426	-0.3%	8.39	-2.0%	246.99	-2.5%
2019.1	60	3,852,018	29,321	832,101	1.113	925,729	240.32	4.6%	31,572	5.9%	7.61	-1.3%		
2019.2	54	3,971,071	33,705	939,610	1.113	1,045,335	263.24	-0.1%	31,014	-1.3%	8.49	1.2%	251.95	2.0%
2020.1	48	3,881,960	16,917	561,680	1.135	637,368	164.19	-31.7%	37,676	19.3%	4.36	-42.7%		
2020.2	42	3,976,839	21,237	711,084	1.135	806,905	202.90	-22.9%	37,995	22.5%	5.34	-37.1%	183.78	-27.1%
2021.1	36	3,913,958	16,135	507,791	1.136	576,630	147.33	-10.3%	35,738	-5.1%	4.12	-5.4%		
2021.2	30	4,036,347	25,425	819,084	1.136	930,124	230.44	13.6%	36,583	-3.7%	6.30	18.0%	189.52	3.1%
2022.1	24	3,969,096	23,010	667,395	1.117	745,603	187.85	27.5%	32,403	-9.3%	5.80	40.6%		
2022.2	18	4,092,586	27,416	906,452	1.117	1,012,673	247.44	7.4%	36,937	1.0%	6.70	6.3%	218.10	15.1%
2023.1	12	4,036,958	25,930	854,185	1.117	954,282	236.39	25.8%	36,802	13.6%	6.42	10.8%		
2023.2	6	4,162,244	29,629	1,018,098	1.117	1,137,402	273.27	10.4%	38,388	3.9%	7.12	6.3%	255.11	17.0%
Total		140,659,875	1,045,139	34,312,539		37,544,796								







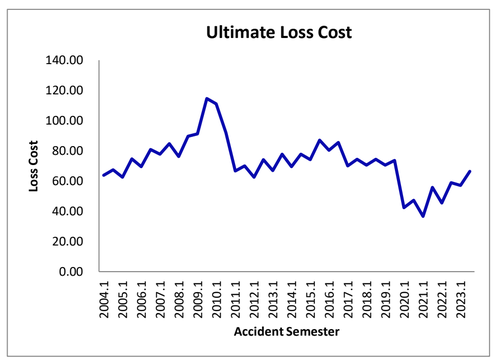
Financial Services Regulatory Authority of Ontario

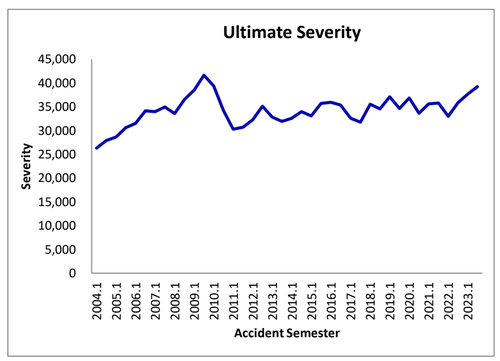
Accident Benefits - Total Disability Income

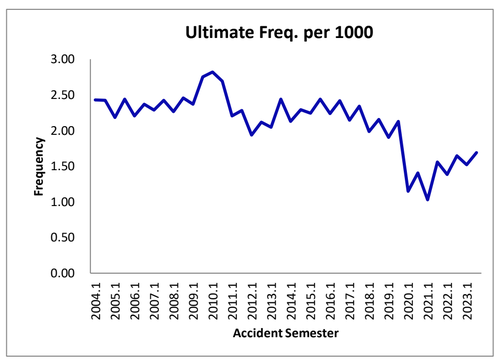
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,925,523	7,111	170,010	1.100	187,011	63.92		26,299		2.43			
2004.2	234	3,001,192	7,272	184,256	1.100	202,682	67.53		27,872		2.42		65.75	
2005.1	228	2,960,878	6,457	169,237	1.092	184,807	62.42	-2.4%	28,621	8.8%	2.18	-10.3%		
2005.2	222	3,078,978	7,515	210,408	1.092	229,766	74.62	10.5%	30,574	9.7%	2.44	0.7%	68.64	4.4%
2006.1	216	3,038,070	6,695	194,934	1.082	210,919	69.43	11.2%	31,504	10.1%	2.20	1.1%		
2006.2	210	3,144,172	7,454	235,294	1.082	254,588	80.97	8.5%	34,155	11.7%	2.37	-2.9%	75.30	9.7%
2007.1	204	3,098,547	7,081	221,854	1.085	240,712	77.69	11.9%	33,994	7.9%	2.29	3.7%		
2007.2	198	3,207,341	7,775	250,252	1.085	271,523	84.66	4.6%	34,923	2.2%	2.42	2.3%	81.23	7.9%
2008.1	192	3,178,859	7,207	224,896	1.076	241,988	76.12	-2.0%	33,577	-1.2%	2.27	-0.8%		
2008.2	186	3,266,405	8,018	272,381	1.076	293,082	89.73	6.0%	36,553	4.7%	2.45	1.3%	83.02	2.2%
2009.1	180	3,198,659	7,576	271,029	1.075	291,356	91.09	19.7%	38,458	14.5%	2.37	4.5%		
2009.2	174	3,293,419	9,067	351,125	1.075	377,459	114.61	27.7%	41,630	13.9%	2.75	12.2%	103.02	24.1%
2010.1	168	3,228,356	9,104	336,137	1.066	358,322	110.99	21.9%	39,359	2.3%	2.82	19.1%		
2010.2	162	3,335,562	8,973	288,164	1.066	307,183	92.09	-19.6%	34,234	-17.8%	2.69	-2.3%	101.39	-1.6%
2011.1	156	3,280,498	7,233	201,935	1.083	218,696	66.67	-39.9%	30,236	-23.2%	2.20	-21.8%		
2011.2	150	3,385,346	7,726	218,992	1.083	237,168	70.06	-23.9%	30,697	-10.3%	2.28	-15.2%	68.39	-32.5%
2012.1	144	3,341,383	6,466	193,187	1.080	208,565	62.42	-6.4%	32,256	6.7%	1.94	-12.2%		
2012.2	138	3,431,975	7,264	236,035	1.080	254,823	74.25	6.0%	35,080	14.3%	2.12	-7.3%	68.41	0.0%
2013.1	132	3,373,606	6,896	209,438	1.080	226,109	67.02	7.4%	32,788	1.7%	2.04	5.6%		
2013.2	126	3,486,725	8,501	251,161	1.080	271,153	77.77	4.7%	31,897	-9.1%	2.44	15.2%	72.48	5.9%
2014.1	120	3,420,268	7,281	218,797	1.085	237,457	69.43	3.6%	32,613	-0.5%	2.13	4.1%		
2014.2	114	3,539,686	8,105	253,568	1.085	275,194	77.75	0.0%	33,954	6.4%	2.29	-6.1%	73.66	1.6%
2015.1	108	3,484,942	7,808	233,798	1.104	258,043	74.05	6.7%	33,049	1.3%	2.24	5.2%		
2015.2	102	3,613,617	8,818	285,434	1.104	315,034	87.18	12.1%	35,726	5.2%	2.44	6.6%	80.73	9.6%
2016.1	96	3,581,761	8,018	262,092	1.099	288,144	80.45	8.6%	35,937	8.7%	2.24	-0.1%		
2016.2	90	3,711,424	8,977	288,947	1.099	317,668	85.59	-1.8%	35,387	-0.9%	2.42	-0.9%	83.07	2.9%
2017.1	84	3,670,570	7,870	233,398	1.099	256,504	69.88	-13.1%	32,593	-9.3%	2.14	-4.2%		
2017.2	78	3,818,709	8,949	258,631	1.099	284,235	74.43	-13.0%	31,762	-10.2%	2.34	-3.1%	72.20	-13.1%
2018.1	72	3,766,431	7,473	240,235	1.104	265,337	70.45	0.8%	35,506	8.9%	1.98	-7.5%		
2018.2	66	3,903,891	8,404	263,147	1.104	290,643	74.45	0.0%	34,584	8.9%	2.15	-8.1%	72.48	0.4%
2019.1	60	3,852,018	7,327	244,399	1.113	271,899	70.59	0.2%	37,109	4.5%	1.90	-4.1%		
2019.2	54	3,971,071	8,443	262,951	1.113	292,538	73.67	-1.1%	34,649	0.2%	2.13	-1.2%	72.15	-0.5%
2020.1	48	3,881,960	4,464	144,808	1.135	164,321	42.33	-40.0%	36,810	-0.8%	1.15	-39.5%		
2020.2	42	3,976,839	5,594	165,891	1.135	188,245	47.34	-35.7%	33,651	-2.9%	1.41	-33.8%	44.86	-37.8%
2021.1	36	3,913,958	4,026	126,121	1.136	143,219	36.59	-13.6%	35,573	-3.4%	1.03	-10.5%		
2021.2	30	4,036,347	6,294	198,369	1.136	225,261	55.81	17.9%	35,790	6.4%	1.56	10.9%	46.35	3.3%
2022.1	24	3,969,096	5,480	161,767	1.117	180,723	45.53	24.4%	32,979	-7.3%	1.38	34.2%		
2022.2	18	4,092,586	6,740	216,136	1.117	241,464	59.00	5.7%	35,825	0.1%	1.65	5.6%	52.37	13.0%
2023.1	12	4,036,958	6,127	206,579	1.117	230,787	57.17	25.6%	37,667	14.2%	1.52	9.9%		
2023.2	6	4,162,244	7,030	247,076	1.117	276,029	66.32	12.4%	39,264	9.6%	1.69	2.6%	61.81	18.0%
Total		140,659,875	294,619	9,202,869		10,070,659								







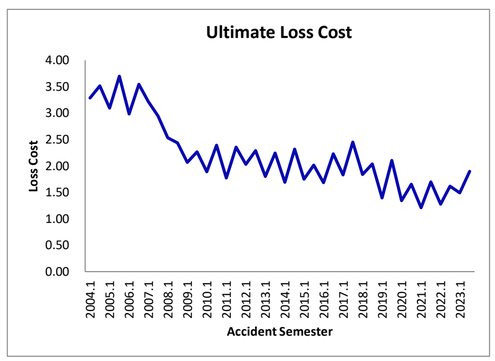
Financial Services Regulatory Authority of Ontario

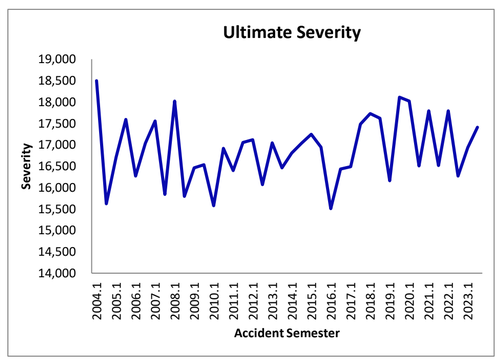
Accident Benefits - Funeral & Death Benefits

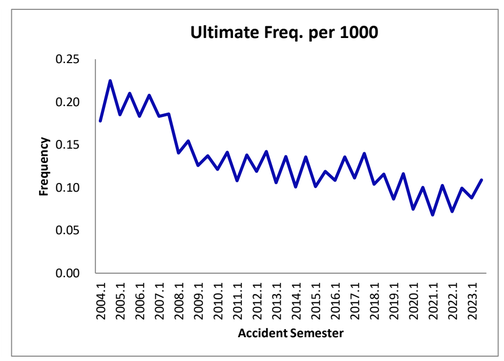
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,925,523	520	8,744	1.100	9,618	3.29		18,497		0.18			
2004.2	234	3,001,192	675	9,587	1.100	10,546	3.51		15,623		0.22		3.40	
2005.1	228	2,960,878	548	8,382	1.092	9,153	3.09	-6.0%	16,703	-9.7%	0.19	4.1%		
2005.2	222	3,078,978	647	10,424	1.092	11,383	3.70	5.2%	17,594	12.6%	0.21	-6.6%	3.40	-0.1%
2006.1	216	3,038,070	557	8,373	1.082	9,060	2.98	-3.5%	16,265	-2.6%	0.18	-0.9%		
2006.2	210	3,144,172	654	10,296	1.082	11,140	3.54	-4.2%	17,034	-3.2%	0.21	-1.0%	3.27	-3.9%
2007.1	204	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,557	7.9%	0.18	0.0%		
2007.2	198	3,207,341	596	8,699	1.085	9,438	2.94	-16.9%	15,836	-7.0%	0.19	-10.7%	3.08	-5.8%
2008.1	192	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%		
2008.2	186	3,266,405	504	7,398	1.076	7,960	2.44	-17.2%	15,794	-0.3%	0.15	-17.0%	2.48	-19.4%
2009.1	180	3,198,659	402	6,154	1.075	6,616	2.07	-18.2%	16,457	-8.7%	0.13	-10.4%		
2009.2	174	3,293,419	452	6,952	1.075	7,473	2.27	-6.9%	16,534	4.7%	0.14	-11.1%	2.17	-12.6%
2010.1	168	3,228,356	392	5,727	1.066	6,105	1.89	-8.6%	15,574	-5.4%	0.12	-3.4%		
2010.2	162	3,335,562	471	7,473	1.066	7,966	2.39	5.2%	16,913	2.3%	0.14	2.9%	2.14	-1.2%
2011.1	156	3,280,498	354	5,360	1.083	5,805	1.77	-6.4%	16,398	5.3%	0.11	-11.1%		
2011.2	150	3,385,346	467	7,355	1.083	7,965	2.35	-1.5%	17,057	0.8%	0.14	-2.3%	2.07	-3.6%
2012.1	144	3,341,383	397	6,293	1.080	6,794	2.03	14.9%	17,113	4.4%	0.12	10.1%		
2012.2	138	3,431,975	488	7,264	1.080	7,842	2.29	-2.9%	16,070	-5.8%	0.14	3.1%	2.16	4.6%
2013.1	132	3,373,606	357	5,635	1.080	6,084	1.80	-11.3%	17,041	-0.4%	0.11	-10.9%		
2013.2	126	3,486,725	475	7,243	1.080	7,820	2.24	-1.9%	16,462	2.4%	0.14	-4.2%	2.03	-6.2%
2014.1	120	3,420,268	344	5,326	1.085	5,780	1.69	-6.3%	16,803	-1.4%	0.10	-5.0%		
2014.2	114	3,539,686	481	7,551	1.085	8,195	2.32	3.2%	17,037	3.5%	0.14	-0.3%	2.01	-0.9%
2015.1	108	3,484,942	353	5,515	1.104	6,087	1.75	3.4%	17,243	2.6%	0.10	0.7%		
2015.2	102	3,613,617	429	6,587	1.104	7,270	2.01	-13.1%	16,947	-0.5%	0.12	-12.6%	1.88	-6.3%
2016.1	96	3,581,761	389	5,487	1.099	6,032	1.68	-3.6%	15,507	-10.1%	0.11	7.2%		
2016.2	90	3,711,424	504	7,534	1.099	8,283	2.23	10.9%	16,434	-3.0%	0.14	14.4%	1.96	4.3%
2017.1	84	3,670,570	408	6,121	1.099	6,727	1.83	8.8%	16,488	6.3%	0.11	2.3%		
2017.2	78	3,818,709	535	8,510	1.099	9,352	2.45	9.7%	17,481	6.4%	0.14	3.2%	2.15	9.4%
2018.1	72	3,766,431	391	6,276	1.104	6,932	1.84	0.4%	17,728	7.5%	0.10	-6.6%		
2018.2	66	3,903,891	452	7,211	1.104	7,964	2.04	-16.7%	17,621	0.8%	0.12	-17.4%	1.94	-9.5%
2019.1	60	3,852,018	333	4,838	1.113	5,382	1.40	-24.1%	16,163	-8.8%	0.09	-16.7%		
2019.2	54	3,971,071	462	7,521	1.113	8,367	2.11	3.3%	18,111	2.8%	0.12	0.5%	1.76	-9.5%
2020.1	48	3,881,960	290	4,606	1.135	5,227	1.35	-3.6%	18,023	11.5%	0.07	-13.6%		
2020.2	42	3,976,839	398	5,789	1.135	6,569	1.65	-21.6%	16,505	-8.9%	0.10	-14.0%	1.50	-14.6%
2021.1	36	3,913,958	266	4,167	1.136	4,732	1.21	-10.2%	17,789	-1.3%	0.07	-9.0%		
2021.2	30	4,036,347	414	6,020	1.136	6,836	1.69	2.5%	16,512	0.0%	0.10	2.5%	1.46	-3.1%
2022.1	24	3,969,096	285	4,540	1.117	5,072	1.28	5.7%	17,797	0.0%	0.07	5.7%		
2022.2	18	4,092,586	407	5,928	1.117	6,623	1.62	-4.5%	16,272	-1.5%	0.10	-3.0%	1.45	-0.3%
2023.1	12	4,036,958	355	5,380	1.117	6,010	1.49	16.5%	16,931	-4.9%	0.09	22.5%		
2023.2	6	4,162,244	453	7,059	1.117	7,886	1.89	17.1%	17,409	7.0%	0.11	9.4%	1.69	16.8%
Total		140,659,875	17,919	275,987		302,107								







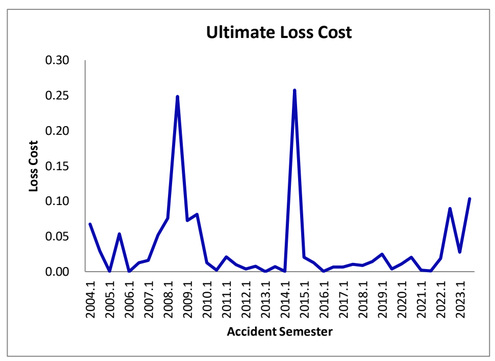
Financial Services Regulatory Authority of Ontario

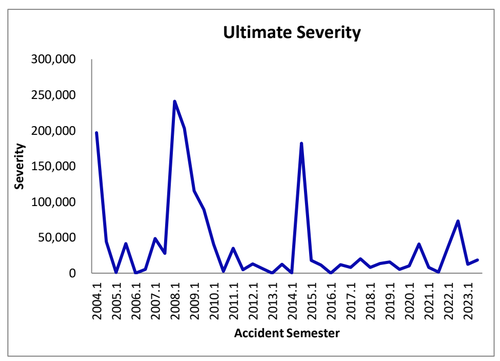
Accident Benefits - Quebec Excess

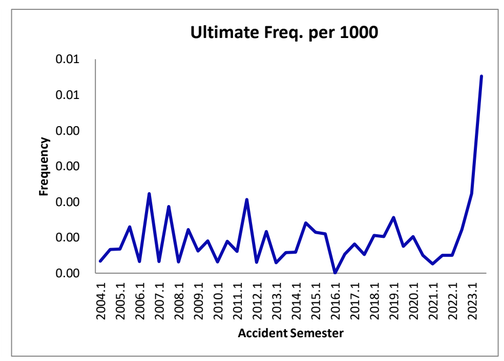
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,925,523	1	179	1.100	197	0.07		196,900		0.00			
2004.2	234	3,001,192	2	80	1.100	88	0.03		44,000		0.00		0.05	
2005.1	228	2,960,878	2	2	1.092	2	0.00	-98.9%	1,092	-99.4%	0.00	97.6%		
2005.2	222	3,078,978	4	152	1.092	166	0.05	83.9%	41,496	-5.7%	0.00	94.9%	0.03	-42.1%
2006.1	216	3,038,070	1	0	1.082	0	0.00	-100.0%	0	-100.0%	0.00	-51.3%		
2006.2	210	3,144,172	7	36	1.082	39	0.01	-77.0%	5,565	-86.6%	0.00	71.4%	0.01	-77.4%
2007.1	204	3,098,547	1	45	1.085	49	0.02	#DIV/0!	48,825	#DIV/0!	0.00	-2.0%		
2007.2	198	3,207,341	6	154	1.085	167	0.05	320.5%	27,848	400.5%	0.00	-16.0%	0.03	443.4%
2008.1	192	3,178,859	1	224	1.076	241	0.08	381.2%	241,024	393.6%	0.00	-2.5%		
2008.2	186	3,266,405	4	755	1.076	812	0.25	377.4%	203,095	629.3%	0.00	-34.5%	0.16	377.3%
2009.1	180	3,198,659	2	215	1.075	231	0.07	-4.7%	115,563	-52.1%	0.00	98.8%		
2009.2	174	3,293,419	3	249	1.075	268	0.08	-67.3%	89,225	-56.1%	0.00	-25.6%	0.08	-53.0%
2010.1	168	3,228,356	1	38	1.066	41	0.01	-82.6%	40,508	-64.9%	0.00	-50.5%		
2010.2	162	3,335,562	3	7	1.066	7	0.00	-97.2%	2,487	-97.2%	0.00	-1.3%	0.01	-90.5%
2011.1	156	3,280,498	2	64	1.083	69	0.02	68.4%	34,656	-14.4%	0.00	96.8%		
2011.2	150	3,385,346	7	31	1.083	34	0.01	343.3%	4,796	92.8%	0.00	129.9%	0.02	111.2%
2012.1	144	3,341,383	1	12	1.080	13	0.00	-81.6%	12,955	-62.6%	0.00	-50.9%		
2012.2	138	3,431,975	4	24	1.080	26	0.01	-23.9%	6,478	35.1%	0.00	-43.6%	0.01	-62.8%
2013.1	132	3,373,606	1	0	1.080	0	0.00	-100.0%	0	-100.0%	0.00	-1.0%		
2013.2	126	3,486,725	2	23	1.080	25	0.01	-5.7%	12,415	91.7%	0.00	-50.8%	0.00	-36.9%
2014.1	120	3,420,268	2	1	1.085	1	0.00	#DIV/0!	543	#DIV/0!	0.00	97.3%		
2014.2	114	3,539,686	5	840	1.085	912	0.26	3516.5%	182,328	1368.6%	0.00	146.3%	0.13	3523.2%
2015.1	108	3,484,942	4	65	1.104	72	0.02	6387.6%	17,935	3205.1%	0.00	96.3%		
2015.2	102	3,613,617	4	41	1.104	45	0.01	-95.1%	11,313	-93.8%	0.00	-21.6%	0.02	-87.4%
2016.1	96	3,581,761	0	2	1.099	2	0.00	-97.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	90	3,711,424	2	22	1.099	24	0.01	-48.0%	12,093	6.9%	0.00	-51.3%	0.00	-78.0%
2017.1	84	3,670,570	3	22	1.099	24	0.01	973.0%	8,059	#DIV/0!	0.00	#DIV/0!		
2017.2	78	3,818,709	2	37	1.099	41	0.01	63.4%	20,332	68.1%	0.00	-2.8%	0.01	139.3%
2018.1	72	3,766,431	4	30	1.104	33	0.01	33.6%	8,284	2.8%	0.00	29.9%		
2018.2	66	3,903,891	4	50	1.104	55	0.01	32.8%	13,806	-32.1%	0.00	95.6%	0.01	33.1%
2019.1	60	3,852,018	6	86	1.113	96	0.02	182.3%	15,946	92.5%	0.00	46.7%		
2019.2	54	3,971,071	3	14	1.113	16	0.00	-72.3%	5,192	-62.4%	0.00	-26.3%	0.01	23.5%
2020.1	48	3,881,960	4	37	1.135	42	0.01	-56.5%	10,496	-34.2%	0.00	-33.8%		
2020.2	42	3,976,839	2	72	1.135	82	0.02	423.8%	40,851	686.8%	0.00	-33.4%	0.02	10.7%
2021.1	36	3,913,958	1	7	1.136	8	0.00	-81.2%	7,949	-24.3%	0.00	-75.2%		
2021.2	30	4,036,347	2	3	1.136	3	0.00	-95.9%	1,703	-95.8%	0.00	-1.5%	0.00	-90.9%
2022.1	24	3,969,096	2	67	1.117	75	0.02	828.6%	37,426	370.8%	0.00	97.2%		
2022.2	18	4,092,586	5	328	1.117	366	0.09	10508.5%	73,287	4202.5%	0.00	146.6%	0.05	3732.4%
2023.1	12	4,036,958	9	100	1.117	112	0.03	46.7%	12,413	-66.8%	0.00	342.4%		
2023.2	6	4,162,244	23	385	1.117	430	0.10	15.4%	18,701	-74.5%	0.01	352.3%	0.07	20.7%
Total		140,659,875	142	4,499		4,913								







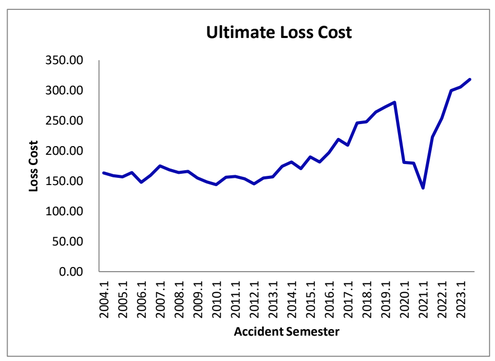
Financial Services Regulatory Authority of Ontario

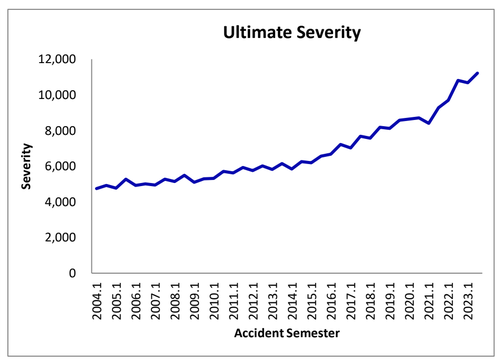
Collision

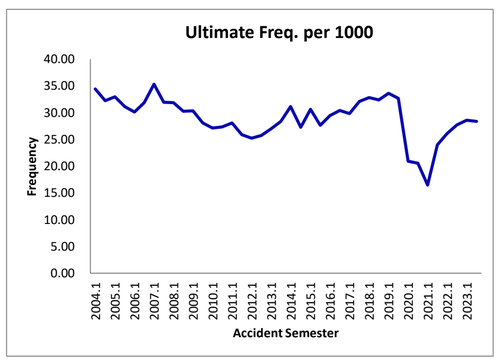
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	1,924,769	66,328	286,030	1.100	314,633	163.47		4,744		34.46			
2004.2	234	1,975,186	63,633	284,738	1.100	313,212	158.57		4,922		32.22		160.99	
2005.1	228	1,972,280	65,071	283,783	1.092	309,891	157.12	-3.9%	4,762	0.4%	32.99	-4.3%		
2005.2	222	2,056,467	64,077	308,756	1.092	337,162	163.95	3.4%	5,262	6.9%	31.16	-3.3%	160.61	-0.2%
2006.1	216	2,030,101	61,121	277,935	1.082	300,726	148.13	-5.7%	4,920	3.3%	30.11	-8.7%		
2006.2	210	2,101,498	67,052	310,329	1.082	335,776	159.78	-2.5%	5,008	-4.8%	31.91	2.4%	154.06	-4.1%
2007.1	204	2,077,455	73,381	334,621	1.085	363,064	174.76	18.0%	4,948	0.6%	35.32	17.3%		
2007.2	198	2,151,716	68,702	333,822	1.085	362,197	168.33	5.4%	5,272	5.3%	31.93	0.1%	171.49	11.3%
2008.1	192	2,144,444	68,425	327,225	1.076	352,094	164.19	-6.1%	5,146	4.0%	31.91	-9.7%		
2008.2	186	2,209,010	66,801	341,144	1.076	367,071	166.17	-1.3%	5,495	4.2%	30.24	-5.3%	165.19	-3.7%
2009.1	180	2,165,335	65,728	311,855	1.075	335,244	154.82	-5.7%	5,100	-0.9%	30.35	-4.9%		
2009.2	174	2,221,654	62,457	307,101	1.075	330,134	148.60	-10.6%	5,286	-3.8%	28.11	-7.0%	151.67	-8.2%
2010.1	168	2,177,012	59,047	294,460	1.066	313,894	144.19	-6.9%	5,316	4.2%	27.12	-10.6%		
2010.2	162	2,245,514	61,450	328,997	1.066	350,711	156.18	5.1%	5,707	8.0%	27.37	-2.7%	150.28	-0.9%
2011.1	156	2,206,419	61,897	321,644	1.083	348,340	157.88	9.5%	5,628	5.9%	28.05	3.4%		
2011.2	150	2,273,410	58,898	322,375	1.083	349,132	153.57	-1.7%	5,928	3.9%	25.91	-5.3%	155.69	3.6%
2012.1	144	2,248,832	56,729	302,096	1.080	326,143	145.03	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	138	2,313,887	59,547	332,217	1.080	358,661	155.00	0.9%	6,023	1.6%	25.73	-0.7%	150.09	-3.6%
2013.1	132	2,278,070	61,487	331,141	1.080	357,500	156.93	8.2%	5,814	1.1%	26.99	7.0%		
2013.2	126	2,358,778	66,888	381,238	1.080	411,585	174.49	12.6%	6,153	2.2%	28.36	10.2%	165.86	10.5%
2014.1	120	2,325,830	72,363	389,087	1.085	422,271	181.56	15.7%	5,835	0.4%	31.11	15.3%		
2014.2	114	2,418,270	65,896	380,383	1.085	412,824	170.71	-2.2%	6,265	1.8%	27.25	-3.9%	176.03	6.1%
2015.1	108	2,391,577	73,247	410,891	1.104	453,500	189.62	4.4%	6,191	6.1%	30.63	-1.6%		
2015.2	102	2,491,735	68,953	409,771	1.104	452,264	181.51	6.3%	6,559	4.7%	27.67	1.6%	185.48	5.4%
2016.1	96	2,475,370	72,946	443,277	1.099	487,339	196.88	3.8%	6,681	7.9%	29.47	-3.8%		
2016.2	90	2,550,909	77,555	508,718	1.099	559,285	219.25	20.8%	7,211	9.9%	30.40	9.9%	208.23	12.3%
2017.1	84	2,507,511	74,838	477,841	1.099	525,147	209.43	6.4%	7,017	5.0%	29.85	1.3%		
2017.2	78	2,588,676	83,125	580,012	1.099	637,433	246.24	12.3%	7,668	6.3%	32.11	5.6%	228.13	9.6%
2018.1	72	2,541,486	83,352	571,239	1.104	630,928	248.25	18.5%	7,569	7.9%	32.80	9.9%		
2018.2	66	2,626,895	85,018	629,042	1.104	694,771	264.48	7.4%	8,172	6.6%	32.36	0.8%	256.50	12.4%
2019.1	60	2,591,620	87,198	635,636	1.113	707,158	272.86	9.9%	8,110	7.1%	33.65	2.6%		
2019.2	54	2,667,823	87,157	671,813	1.113	747,406	280.16	5.9%	8,575	4.9%	32.67	0.9%	276.56	7.8%
2020.1	48	2,609,334	54,639	415,969	1.135	472,022	180.90	-33.7%	8,639	6.5%	20.94	-37.8%		
2020.2	42	2,667,253	54,888	421,594	1.135	478,405	179.36	-36.0%	8,716	1.6%	20.58	-37.0%	180.12	-34.9%
2021.1	36	2,615,795	43,087	318,539	1.136	361,722	138.28	-23.6%	8,395	-2.8%	16.47	-21.3%		
2021.2	30	2,691,309	64,638	528,164	1.136	599,765	222.85	24.2%	9,279	6.5%	24.02	16.7%	181.17	0.6%
2022.1	24	2,643,542	69,067	599,871	1.117	670,166	253.51	83.3%	9,703	15.6%	26.13	58.6%		
2022.2	18	2,727,627	75,541	731,010	1.117	816,672	299.41	34.4%	10,811	16.5%	27.69	15.3%	276.82	52.8%
2023.1	12	2,696,175	77,145	737,719	1.117	824,168	305.68	20.6%	10,683	10.1%	28.61	9.5%		
2023.2	6	2,782,212	78,904	792,308	1.117	885,154	318.15	6.3%	11,218	3.8%	28.36	2.4%	312.01	12.7%
Total		94,742,786	2,728,276	16,974,391		18,675,570								







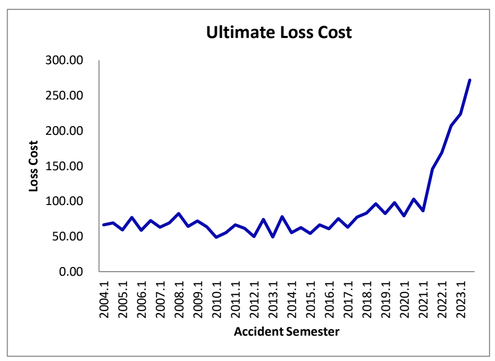
Financial Services Regulatory Authority of Ontario

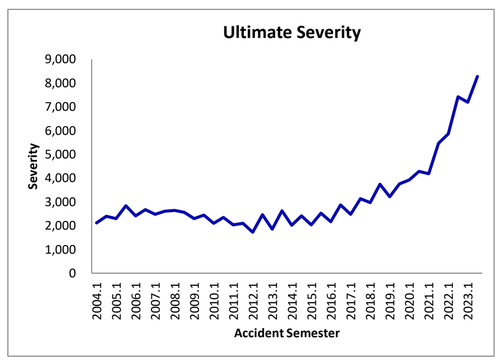
Comprehensive - Total

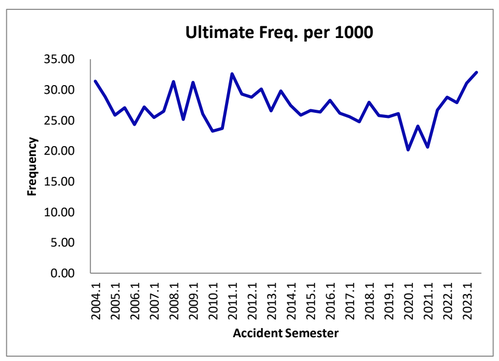
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,195,365	68,948	132,935	1.100	146,229	66.61		2,121		31.41			
2004.2	234	2,235,020	64,415	140,537	1.100	154,591	69.17		2,400		28.82		67.90	
2005.1	228	2,243,151	57,985	121,791	1.092	132,996	59.29	-11.0%	2,294	8.1%	25.85	-17.7%		
2005.2	222	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%	68.17	0.4%
2006.1	216	2,301,105	55,932	124,469	1.082	134,675	58.53	-1.3%	2,408	5.0%	24.31	-6.0%		
2006.2	210	2,359,048	64,143	158,082	1.082	171,045	72.51	-5.4%	2,667	-5.9%	27.19	0.5%	65.60	-3.8%
2007.1	204	2,345,541	59,797	136,324	1.085	147,912	63.06	7.7%	2,474	2.7%	25.49	4.9%		
2007.2	198	2,411,946	63,880	153,671	1.085	166,733	69.13	-4.7%	2,610	-2.1%	26.48	-2.6%	66.14	0.8%
2008.1	192	2,417,924	75,755	185,651	1.076	199,760	82.62	31.0%	2,637	6.6%	31.33	22.9%		
2008.2	186	2,472,259	62,232	147,680	1.076	158,904	64.27	-7.0%	2,553	-2.2%	25.17	-5.0%	73.34	10.9%
2009.1	180	2,445,739	76,355	163,401	1.075	175,656	71.82	-13.1%	2,301	-12.8%	31.22	-0.4%		
2009.2	174	2,491,932	64,878	147,426	1.075	158,483	63.60	-1.1%	2,443	-4.3%	26.04	3.4%	67.67	-7.7%
2010.1	168	2,461,169	57,135	112,497	1.066	119,922	48.73	-32.2%	2,099	-8.8%	23.21	-25.6%		
2010.2	162	2,517,236	59,634	130,754	1.066	139,384	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%	52.09	-23.0%
2011.1	156	2,492,508	81,291	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%		
2011.2	150	2,541,850	74,505	144,596	1.083	156,597	61.61	11.3%	2,102	-10.1%	29.31	23.7%	63.83	22.6%
2012.1	144	2,530,582	72,817	116,129	1.080	125,373	49.54	-25.0%	1,722	-15.0%	28.77	-11.8%		
2012.2	138	2,578,830	77,751	176,853	1.080	190,930	74.04	20.2%	2,456	16.8%	30.15	2.9%	61.91	-3.0%
2013.1	132	2,556,532	67,830	116,815	1.080	126,113	49.33	-0.4%	1,859	8.0%	26.53	-7.8%		
2013.2	126	2,616,630	77,990	188,951	1.080	203,991	77.96	5.3%	2,616	6.5%	29.81	-1.1%	63.81	3.1%
2014.1	120	2,598,864	71,369	133,012	1.085	144,356	55.55	12.6%	2,023	8.8%	27.46	3.5%		
2014.2	114	2,667,578	68,973	153,347	1.085	166,425	62.39	-20.0%	2,413	-7.7%	25.86	-13.3%	59.01	-7.5%
2015.1	108	2,657,867	70,715	130,710	1.104	144,265	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	102	2,736,401	72,099	164,929	1.104	182,032	66.52	6.6%	2,525	4.6%	26.35	1.9%	60.49	2.5%
2016.1	96	2,729,535	77,143	151,334	1.099	166,377	60.95	12.3%	2,157	5.7%	28.26	6.2%		
2016.2	90	2,776,520	72,667	190,010	1.099	208,897	75.24	13.1%	2,875	13.9%	26.17	-0.7%	68.16	12.7%
2017.1	84	2,746,268	70,233	158,235	1.099	173,900	63.32	3.9%	2,476	14.8%	25.57	-9.5%		
2017.2	78	2,798,204	69,337	197,440	1.099	216,987	77.54	3.1%	3,129	8.9%	24.78	-5.3%	70.50	3.4%
2018.1	72	2,763,140	77,202	207,362	1.104	229,029	82.89	30.9%	2,967	19.8%	27.94	9.3%		
2018.2	66	2,821,426	72,673	246,289	1.104	272,024	96.41	24.3%	3,743	19.6%	25.76	3.9%	89.72	27.3%
2019.1	60	2,793,744	71,515	206,828	1.113	230,100	82.36	-0.6%	3,218	8.5%	25.60	-8.4%		
2019.2	54	2,846,930	74,383	251,268	1.113	279,541	98.19	1.8%	3,758	0.4%	26.13	1.4%	90.35	0.7%
2020.1	48	2,828,923	57,023	197,354	1.135	223,948	79.16	-3.9%	3,927	22.1%	20.16	-21.3%		
2020.2	42	2,872,457	69,097	260,305	1.135	295,382	102.83	4.7%	4,275	13.8%	24.06	-7.9%	91.09	0.8%
2021.1	36	2,828,531	58,309	214,988	1.136	244,133	86.31	9.0%	4,187	6.6%	20.61	2.3%		
2021.2	30	2,872,465	76,641	368,746	1.136	418,735	145.78	41.8%	5,464	27.8%	26.68	10.9%	116.27	27.6%
2022.1	24	2,830,573	81,563	427,192	1.117	477,252	168.61	95.3%	5,851	39.8%	28.82	39.8%		
2022.2	18	2,890,224	80,606	535,696	1.117	598,471	207.07	42.0%	7,425	35.9%	27.89	4.5%	188.04	61.7%
2023.1	12	2,870,494	89,254	574,778	1.117	642,133	223.70	32.7%	7,194	23.0%	31.09	7.9%		
2023.2	6	2,934,978	96,400	714,018	1.117	797,689	271.79	31.3%	8,275	11.5%	32.85	17.8%	248.01	31.9%
Total		104,433,419	2,824,130	8,399,733		9,266,126								







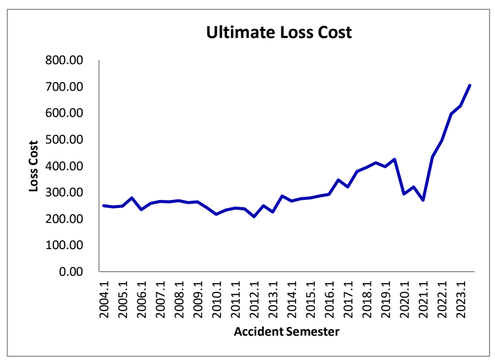
Financial Services Regulatory Authority of Ontario

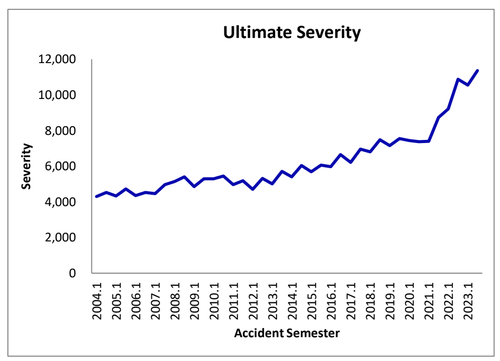
All Perils

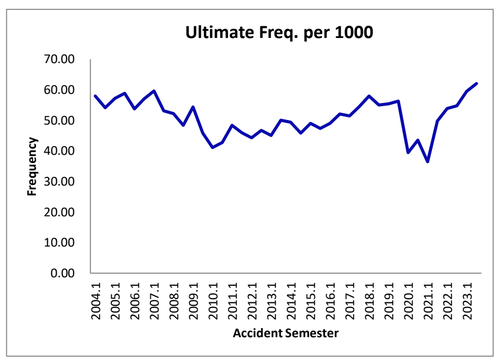
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	498,709	28,884	112,890	1.100	124,179	249.00		4,299		57.92			
2004.2	234	499,457	27,023	111,113	1.100	122,224	244.71		4,523		54.10		246.86	
2005.1	228	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	0.9%	57.23	-1.2%		
2005.2	222	478,892	28,197	122,071	1.092	133,302	278.35	13.7%	4,728	4.5%	58.88	8.8%	263.49	6.7%
2006.1	216	476,216	25,567	103,059	1.082	111,510	234.16	-5.7%	4,361	0.5%	53.69	-6.2%		
2006.2	210	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%	246.26	-6.5%
2007.1	204	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%		
2007.2	198	506,755	26,935	123,463	1.085	133,957	264.34	2.5%	4,973	10.0%	53.15	-6.8%	265.11	7.7%
2008.1	192	505,206	26,368	125,851	1.076	135,416	268.04	0.8%	5,136	15.1%	52.19	-12.4%		
2008.2	186	516,669	24,969	125,470	1.076	135,006	261.30	-1.2%	5,407	8.7%	48.33	-9.1%	264.63	-0.2%
2009.1	180	505,880	27,538	124,309	1.075	133,632	264.16	-1.4%	4,853	-5.5%	54.44	4.3%		
2009.2	174	517,718	23,703	116,632	1.075	125,379	242.18	-7.3%	5,290	-2.2%	45.78	-5.3%	253.04	-4.4%
2010.1	168	506,047	20,779	103,089	1.066	109,893	217.16	-17.8%	5,289	9.0%	41.06	-24.6%		
2010.2	162	514,596	21,982	112,398	1.066	119,816	232.84	-3.9%	5,451	3.0%	42.72	-6.7%	225.06	-11.1%
2011.1	156	504,219	24,363	111,657	1.083	120,925	239.83	10.4%	4,963	-6.1%	48.32	17.7%		
2011.2	150	521,112	23,946	114,447	1.083	123,946	237.85	2.2%	5,176	-5.0%	45.95	7.6%	238.82	6.1%
2012.1	144	521,039	23,075	100,273	1.080	108,255	207.77	-13.4%	4,691	-5.5%	44.29	-8.3%		
2012.2	138	540,539	25,280	124,590	1.080	134,507	248.84	4.6%	5,321	2.8%	46.77	1.8%	228.68	-4.2%
2013.1	132	541,800	24,391	112,995	1.080	121,989	225.16	8.4%	5,001	6.6%	45.02	1.7%		
2013.2	126	568,489	28,457	150,485	1.080	162,464	285.78	14.8%	5,709	7.3%	50.06	7.0%	256.20	12.0%
2014.1	120	563,946	27,850	138,826	1.085	150,666	267.16	18.7%	5,410	8.2%	49.38	9.7%		
2014.2	114	588,790	26,940	149,626	1.085	162,387	275.80	-3.5%	6,028	5.6%	45.75	-8.6%	271.57	6.0%
2015.1	108	586,899	28,732	148,111	1.104	163,470	278.53	4.3%	5,689	5.2%	48.96	-0.9%		
2015.2	102	614,084	29,038	159,479	1.104	176,017	286.63	3.9%	6,062	0.6%	47.29	3.3%	282.67	4.1%
2016.1	96	619,464	30,354	164,840	1.099	181,225	292.55	5.0%	5,970	4.9%	49.00	0.1%		
2016.2	90	667,200	34,764	210,559	1.099	231,489	346.96	21.0%	6,659	9.9%	52.10	10.2%	320.76	13.5%
2017.1	84	691,829	35,569	201,278	1.099	221,205	319.74	9.3%	6,219	4.2%	51.41	4.9%		
2017.2	78	753,496	41,107	260,133	1.099	285,886	379.41	9.4%	6,955	4.4%	54.56	4.7%	350.85	9.4%
2018.1	72	770,456	44,648	274,627	1.104	303,323	393.69	23.1%	6,794	9.2%	57.95	12.7%		
2018.2	66	819,688	45,062	305,134	1.104	337,018	411.15	8.4%	7,479	7.5%	54.97	0.8%	402.69	14.8%
2019.1	60	821,300	45,533	292,855	1.113	325,807	396.70	0.8%	7,155	5.3%	55.44	-4.3%		
2019.2	54	853,354	48,058	325,941	1.113	362,616	424.93	3.4%	7,545	0.9%	56.32	2.4%	411.08	2.1%
2020.1	48	831,954	32,808	214,860	1.135	243,813	293.06	-26.1%	7,432	3.9%	39.43	-28.9%		
2020.2	42	855,940	37,267	242,109	1.135	274,734	320.97	-24.5%	7,372	-2.3%	43.54	-22.7%	307.22	-25.3%
2021.1	36	853,249	31,098	202,671	1.136	230,146	269.73	-8.0%	7,401	-0.4%	36.45	-7.6%		
2021.2	30	893,326	44,521	341,950	1.136	388,307	434.68	35.4%	8,722	18.3%	49.84	14.5%	354.09	15.3%
2022.1	24	886,773	47,737	393,331	1.117	439,423	495.53	83.7%	9,205	24.4%	53.83	47.7%		
2022.2	18	919,471	50,387	490,464	1.117	547,938	595.93	37.1%	10,875	24.7%	54.80	10.0%	546.64	54.4%
2023.1	12	907,857	53,980	509,587	1.117	569,302	627.08	26.5%	10,547	14.6%	59.46	10.5%		
2023.2	6	937,602	58,156	591,293	1.117	660,583	704.54	18.2%	11,359	4.5%	62.03	13.2%	666.44	21.9%
Total		25,612,134	1,309,240	7,956,753		8,785,704								







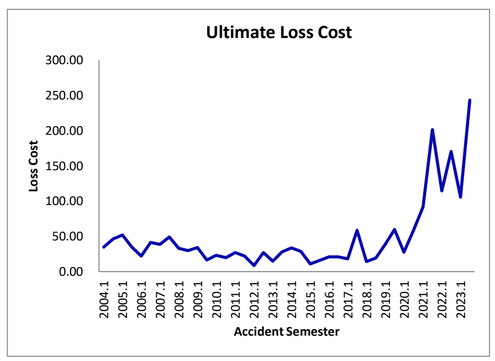
Financial Services Regulatory Authority of Ontario

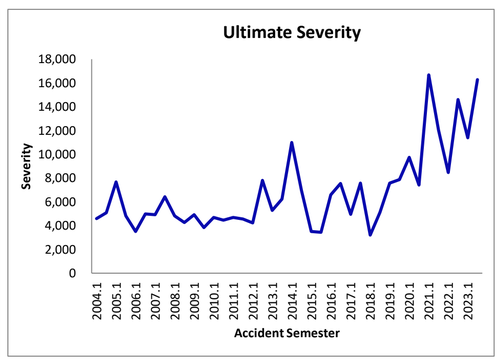
Specified Perils

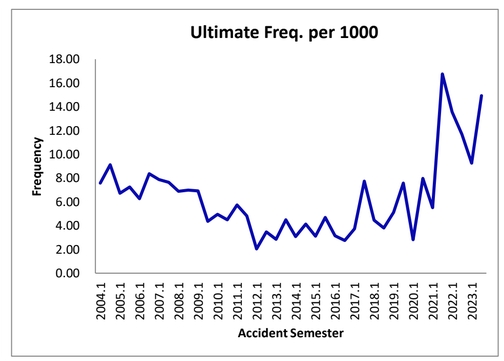
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	9,781	74	308	1.100	339	34.64		4,578		7.57			
2004.2	234	9,415	86	398	1.100	438	46.50		5,091		9.13		40.46	
2005.1	228	9,352	63	443	1.092	484	51.73	49.3%	7,679	67.7%	6.74	-11.0%		
2005.2	222	9,378	68	301	1.092	329	35.05	-24.6%	4,834	-5.0%	7.25	-20.6%	43.38	7.2%
2006.1	216	9,564	60	194	1.082	210	21.95	-57.6%	3,498	-54.4%	6.27	-6.9%		
2006.2	210	9,070	76	349	1.082	378	41.63	18.8%	4,969	2.8%	8.38	15.6%	31.53	-27.3%
2007.1	204	8,768	69	313	1.085	340	38.73	76.5%	4,922	40.7%	7.87	25.4%		
2007.2	198	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%	43.92	39.3%
2008.1	192	8,846	61	273	1.076	294	33.21	-14.3%	4,816	-2.2%	6.90	-12.4%		
2008.2	186	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%	31.46	-28.4%
2009.1	180	9,520	66	301	1.075	324	33.99	2.4%	4,903	1.8%	6.93	0.5%		
2009.2	174	9,842	43	153	1.075	164	16.71	-43.9%	3,825	-10.4%	4.37	-37.3%	25.21	-19.9%
2010.1	168	9,913	49	216	1.066	230	23.23	-31.7%	4,699	-4.2%	4.94	-28.7%		
2010.2	162	9,596	43	180	1.066	192	20.00	19.6%	4,462	16.7%	4.48	2.6%	21.64	-14.2%
2011.1	156	8,723	50	217	1.083	235	26.94	16.0%	4,700	0.0%	5.73	16.0%		
2011.2	150	7,485	36	152	1.083	165	21.99	10.0%	4,573	2.5%	4.81	7.3%	24.66	14.0%
2012.1	144	6,866	14	55	1.080	59	8.65	-67.9%	4,241	-9.8%	2.04	-64.4%		
2012.2	138	6,074	21	152	1.080	164	27.02	22.8%	7,814	70.9%	3.46	-28.1%	17.27	-30.0%
2013.1	132	5,591	16	78	1.080	84	15.06	74.2%	5,263	24.1%	2.86	40.3%		
2013.2	126	4,902	22	127	1.080	137	27.97	3.5%	6,232	-20.2%	4.49	29.8%	21.09	22.1%
2014.1	120	4,561	14	142	1.085	154	33.79	124.3%	11,008	109.2%	3.07	7.3%		
2014.2	114	4,105	17	109	1.085	118	28.82	3.0%	6,959	11.7%	4.14	-7.7%	31.44	49.0%
2015.1	108	3,868	12	38	1.104	42	10.84	-67.9%	3,495	-68.2%	3.10	1.1%		
2015.2	102	3,415	16	50	1.104	55	16.16	-43.9%	3,449	-50.4%	4.68	13.1%	13.34	-57.6%
2016.1	96	3,187	10	60	1.099	66	20.69	90.8%	6,596	88.7%	3.14	1.1%		
2016.2	90	2,921	8	55	1.099	60	20.70	28.1%	7,558	119.1%	2.74	-41.5%	20.70	55.2%
2017.1	84	2,689	10	45	1.099	49	18.39	-11.1%	4,946	-25.0%	3.72	18.6%		
2017.2	78	2,456	19	131	1.099	144	58.62	183.1%	7,577	0.3%	7.74	182.4%	37.60	81.6%
2018.1	72	2,240	10	29	1.104	32	14.30	-22.3%	3,203	-35.2%	4.46	20.0%		
2018.2	66	2,099	8	37	1.104	41	19.47	-66.8%	5,108	-32.6%	3.81	-50.7%	16.80	-55.3%
2019.1	60	1,950	10	68	1.113	76	38.79	171.3%	7,565	136.2%	5.13	14.9%		
2019.2	54	1,850	14	99	1.113	110	59.53	205.7%	7,867	54.0%	7.57	98.5%	48.88	191.0%
2020.1	48	1,778	5	43	1.135	49	27.44	-29.3%	9,759	29.0%	2.81	-45.2%		
2020.2	42	2,130	17	111	1.135	126	59.13	-0.7%	7,409	-5.8%	7.98	5.5%	44.71	-8.5%
2021.1	36	2,907	16	235	1.136	267	91.80	234.5%	16,679	70.9%	5.50	95.7%		
2021.2	30	3,700	62	657	1.136	746	201.65	241.1%	12,033	62.4%	16.76	110.0%	153.32	242.9%
2022.1	24	3,394	46	348	1.117	389	114.56	24.8%	8,452	-49.3%	13.55	146.3%		
2022.2	18	2,996	35	458	1.117	512	170.77	-15.3%	14,619	21.5%	11.68	-30.3%	140.92	-8.1%
2023.1	12	2,700	25	255	1.117	285	105.50	-7.9%	11,395	34.8%	9.26	-31.7%		
2023.2	6	2,543	38	554	1.117	619	243.36	42.5%	16,287	11.4%	14.94	27.9%	172.37	22.3%
Total		228,127	1,440	8,385		9,209								







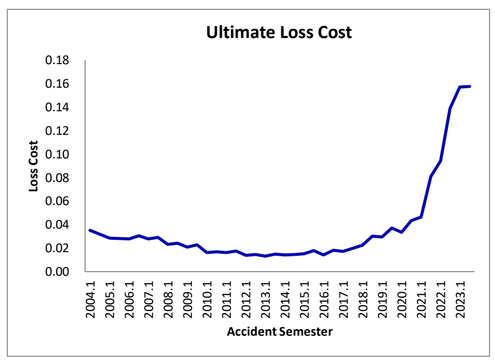
Financial Services Regulatory Authority of Ontario

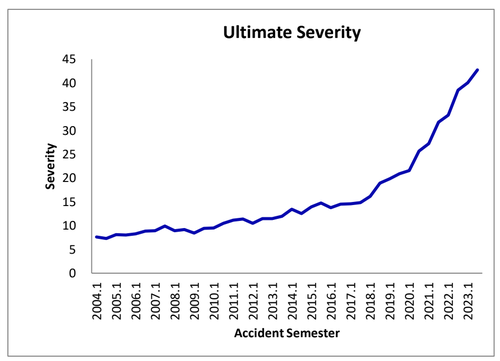
Comprehensive, All Perils, & Specified Perils - Theft

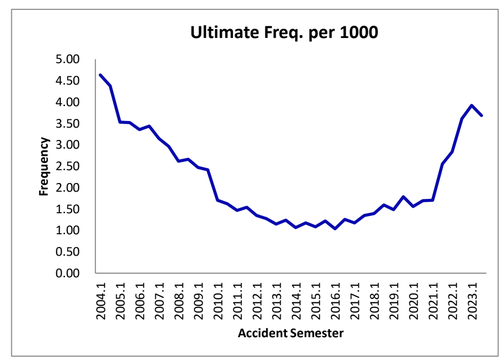
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,703,855	12,523	87	1.100	95	0.04		8		4.63			
2004.2	234	2,743,893	12,008	80	1.100	88	0.03		7		4.38		0.03	
2005.1	228	2,723,632	9,601	71	1.092	78	0.03	-18.7%	8	6.8%	3.53	-23.9%		
2005.2	222	2,842,198	10,002	73	1.092	80	0.03	-11.6%	8	9.9%	3.52	-19.6%	0.03	-15.3%
2006.1	216	2,786,885	9,348	71	1.082	77	0.03	-3.3%	8	1.7%	3.35	-4.8%		
2006.2	210	2,861,304	9,845	81	1.082	87	0.03	8.1%	9	10.6%	3.44	-2.2%	0.03	2.5%
2007.1	204	2,842,105	8,935	73	1.085	79	0.03	0.9%	9	7.7%	3.14	-6.3%		
2007.2	198	2,927,476	8,673	79	1.085	86	0.03	-3.8%	10	11.7%	2.96	-13.9%	0.03	-1.6%
2008.1	192	2,931,975	7,669	63	1.076	68	0.02	-16.8%	9	0.0%	2.62	-16.8%		
2008.2	186	2,998,108	7,968	68	1.076	73	0.02	-17.0%	9	-7.4%	2.66	-10.3%	0.02	-16.9%
2009.1	180	2,961,139	7,322	57	1.075	62	0.02	-10.5%	8	-5.3%	2.47	-5.5%		
2009.2	174	3,019,492	7,304	64	1.075	69	0.02	-6.1%	9	3.2%	2.42	-9.0%	0.02	-8.2%
2010.1	168	2,977,129	5,069	45	1.066	48	0.02	-22.3%	10	12.9%	1.70	-31.1%		
2010.2	162	3,041,428	4,929	49	1.066	52	0.02	-25.5%	11	11.2%	1.62	-33.0%	0.02	-24.0%
2011.1	156	3,005,449	4,413	45	1.083	49	0.02	0.8%	11	16.9%	1.47	-13.8%		
2011.2	150	3,070,446	4,736	50	1.083	54	0.02	2.8%	11	8.0%	1.54	-4.8%	0.02	1.9%
2012.1	144	3,058,487	4,110	40	1.080	43	0.01	-13.9%	10	-5.9%	1.34	-8.5%		
2012.2	138	3,125,442	3,998	42	1.080	46	0.01	-16.5%	11	0.6%	1.28	-17.1%	0.01	-15.3%
2013.1	132	3,103,923	3,562	38	1.080	41	0.01	-6.0%	12	10.1%	1.15	-14.6%		
2013.2	126	3,190,022	3,960	44	1.080	47	0.01	1.4%	12	4.5%	1.24	-3.0%	0.01	-2.2%
2014.1	120	3,167,371	3,376	42	1.085	45	0.01	8.3%	13	16.6%	1.07	-7.1%		
2014.2	114	3,260,473	3,825	44	1.085	48	0.01	-0.7%	13	5.0%	1.17	-5.5%	0.01	3.5%
2015.1	108	3,248,634	3,519	45	1.104	49	0.02	5.8%	14	4.1%	1.08	1.6%		
2015.2	102	3,353,900	4,092	55	1.104	60	0.02	22.1%	15	17.4%	1.22	4.0%	0.02	14.2%
2016.1	96	3,352,186	3,477	43	1.099	48	0.01	-5.8%	14	-1.7%	1.04	-4.2%		
2016.2	90	3,446,641	4,320	57	1.099	63	0.02	1.3%	15	-1.4%	1.25	2.7%	0.02	-2.0%
2017.1	84	3,440,786	4,053	54	1.099	59	0.02	20.6%	15	6.2%	1.18	13.6%		
2017.2	78	3,554,157	4,799	65	1.099	71	0.02	9.9%	15	2.0%	1.35	7.7%	0.02	14.5%
2018.1	72	3,535,837	4,937	72	1.104	80	0.02	31.0%	16	10.5%	1.40	18.5%		
2018.2	66	3,643,213	5,815	100	1.104	110	0.03	51.0%	19	27.7%	1.60	18.2%	0.03	41.9%
2019.1	60	3,616,994	5,374	96	1.113	106	0.03	30.9%	20	23.0%	1.49	6.4%		
2019.2	54	3,702,135	6,599	124	1.113	138	0.04	23.6%	21	10.7%	1.78	11.7%	0.03	26.6%
2020.1	48	3,662,656	5,712	108	1.135	123	0.03	14.1%	22	8.7%	1.56	5.0%		
2020.2	42	3,730,527	6,321	143	1.135	162	0.04	16.5%	26	22.5%	1.69	-4.9%	0.04	15.4%
2021.1	36	3,684,687	6,274	151	1.136	171	0.05	38.2%	27	26.5%	1.70	9.2%		
2021.2	30	3,769,490	9,622	269	1.136	305	0.08	86.4%	32	23.7%	2.55	50.6%	0.06	65.7%
2022.1	24	3,720,740	10,540	314	1.117	350	0.09	102.9%	33	21.9%	2.83	66.4%		
2022.2	18	3,812,691	13,777	474	1.117	530	0.14	71.6%	38	21.2%	3.61	41.6%	0.12	82.9%
2023.1	12	3,781,051	14,820	531	1.117	594	0.16	66.7%	40	20.5%	3.92	38.4%		
2023.2	6	3,875,124	14,288	547	1.117	611	0.16	13.4%	43	11.1%	3.69	2.0%	0.16	34.6%
Total		130,273,681	281,516	4,553		5,046								







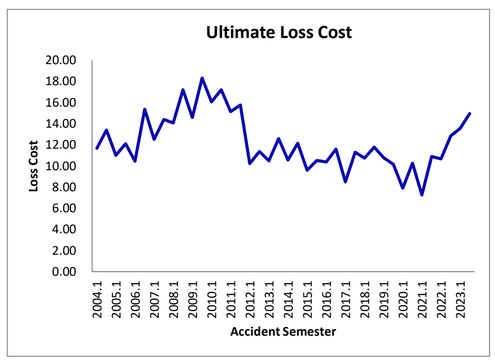
Financial Services Regulatory Authority of Ontario

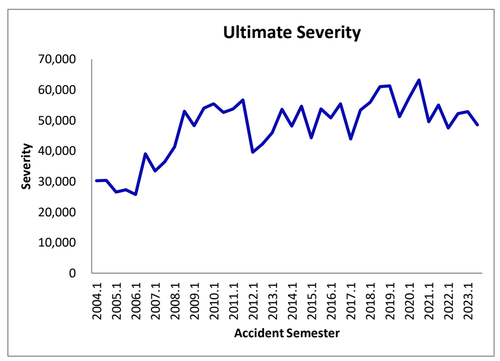
Uninsured Auto

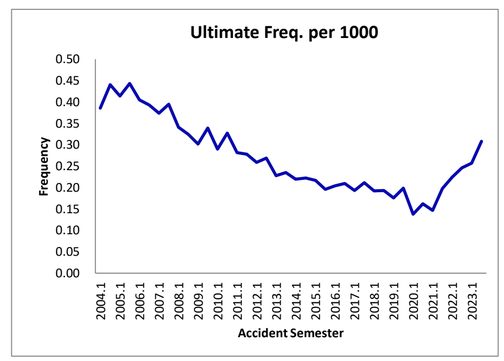
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,926,763	1,130	31,015	1.100	34,117	11.66		30,192		0.39			
2004.2	234	3,005,958	1,323	36,567	1.100	40,224	13.38		30,403		0.44		12.53	
2005.1	228	2,967,180	1,229	29,924	1.092	32,677	11.01	-5.5%	26,588	-11.9%	0.41	7.3%		
2005.2	222	3,081,801	1,366	34,124	1.092	37,263	12.09	-9.6%	27,279	-10.3%	0.44	0.7%	11.56	-7.7%
2006.1	216	3,037,809	1,231	29,287	1.082	31,689	10.43	-5.3%	25,742	-3.2%	0.41	-2.2%		
2006.2	210	3,139,912	1,233	44,549	1.082	48,202	15.35	27.0%	39,093	43.3%	0.39	-11.4%	12.93	11.8%
2007.1	204	3,088,104	1,153	35,579	1.085	38,603	12.50	19.8%	33,481	30.1%	0.37	-7.9%		
2007.2	198	3,201,986	1,263	42,475	1.085	46,085	14.39	-6.2%	36,489	-6.7%	0.39	0.4%	13.46	4.1%
2008.1	192	3,179,949	1,083	41,564	1.076	44,723	14.06	12.5%	41,295	23.3%	0.34	-8.8%		
2008.2	186	3,267,042	1,060	52,226	1.076	56,195	17.20	19.5%	53,014	45.3%	0.32	-17.7%	15.65	16.3%
2009.1	180	3,197,695	966	43,336	1.075	46,586	14.57	3.6%	48,226	16.8%	0.30	-11.3%		
2009.2	174	3,292,892	1,117	56,083	1.075	60,289	18.31	6.4%	53,974	1.8%	0.34	4.6%	16.47	5.2%
2010.1	168	3,227,446	935	48,593	1.066	51,800	16.05	10.2%	55,401	14.9%	0.29	-4.1%		
2010.2	162	3,332,947	1,091	53,784	1.066	57,334	17.20	-6.0%	52,552	-2.6%	0.33	-3.5%	16.64	1.0%
2011.1	156	3,270,337	921	45,650	1.083	49,439	15.12	-5.8%	53,680	-3.1%	0.28	-2.8%		
2011.2	150	3,373,440	938	49,075	1.083	53,148	15.75	-8.4%	56,661	7.8%	0.28	-15.1%	15.44	-7.2%
2012.1	144	3,332,061	862	31,559	1.080	34,071	10.23	-32.4%	39,526	-26.4%	0.26	-8.1%		
2012.2	138	3,426,801	922	36,034	1.080	38,902	11.35	-27.9%	42,193	-25.5%	0.27	-3.2%	10.80	-30.1%
2013.1	132	3,369,560	768	32,728	1.080	35,333	10.49	2.6%	46,007	16.4%	0.23	-11.9%		
2013.2	126	3,483,602	818	40,661	1.080	43,898	12.60	11.0%	53,665	27.2%	0.23	-12.7%	11.56	7.1%
2014.1	120	3,416,716	749	33,210	1.085	36,042	10.55	0.6%	48,121	4.6%	0.22	-3.8%		
2014.2	114	3,537,517	787	39,584	1.085	42,960	12.14	-3.6%	54,587	1.7%	0.22	-5.3%	11.36	-1.7%
2015.1	108	3,482,610	755	30,252	1.104	33,389	9.59	-9.1%	44,224	-8.1%	0.22	-1.1%		
2015.2	102	3,611,134	706	34,359	1.104	37,922	10.50	-13.5%	53,714	-1.6%	0.20	-12.1%	10.05	-11.5%
2016.1	96	3,579,203	730	33,724	1.099	37,076	10.36	8.0%	50,789	14.8%	0.20	-5.9%		
2016.2	90	3,708,734	776	39,093	1.099	42,979	11.59	10.4%	55,385	3.1%	0.21	7.0%	10.98	9.3%
2017.1	84	3,667,114	708	28,295	1.099	31,096	8.48	-18.1%	43,921	-13.5%	0.19	-5.3%		
2017.2	78	3,815,923	808	39,180	1.099	43,059	11.28	-2.6%	53,291	-3.8%	0.21	1.2%	9.91	-9.8%
2018.1	72	3,763,236	722	36,549	1.104	40,368	10.73	26.5%	55,911	27.3%	0.19	-0.6%		
2018.2	66	3,901,497	754	41,631	1.104	45,981	11.79	4.4%	60,983	14.4%	0.19	-8.7%	11.27	13.7%
2019.1	60	3,850,334	678	37,327	1.113	41,527	10.79	0.5%	61,249	9.5%	0.18	-8.2%		
2019.2	54	3,970,865	787	36,191	1.113	40,263	10.14	-14.0%	51,160	-16.1%	0.20	2.6%	10.46	-7.2%
2020.1	48	3,874,010	534	27,002	1.135	30,641	7.91	-26.7%	57,379	-6.3%	0.14	-21.7%		
2020.2	42	3,967,627	644	35,868	1.135	40,701	10.26	1.2%	63,201	23.5%	0.16	-18.1%	9.10	-13.0%
2021.1	36	3,908,808	573	24,959	1.136	28,343	7.25	-8.3%	49,463	-13.8%	0.15	6.3%		
2021.2	30	4,034,490	797	38,633	1.136	43,870	10.87	6.0%	55,044	-12.9%	0.20	21.7%	9.09	-0.1%
2022.1	24	3,965,889	890	37,839	1.117	42,273	10.66	47.0%	47,498	-4.0%	0.22	53.1%		
2022.2	18	4,090,324	1,006	47,025	1.117	52,536	12.84	18.1%	52,222	-5.1%	0.25	24.5%	11.77	29.5%
2023.1	12	4,033,061	1,035	48,919	1.117	54,652	13.55	27.1%	52,803	11.2%	0.26	14.4%		
2023.2	6	4,158,543	1,280	55,608	1.117	62,124	14.94	16.3%	48,535	-7.1%	0.31	25.1%	14.26	21.1%
Total		140,540,915	37,128	1,560,061		1,708,381								







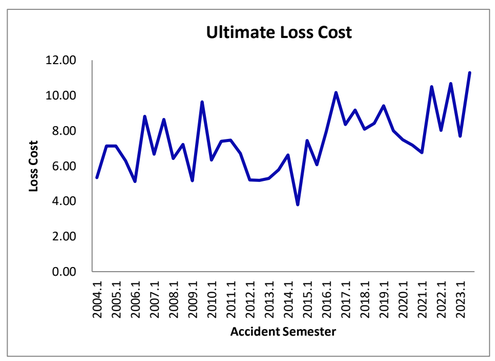
Financial Services Regulatory Authority of Ontario

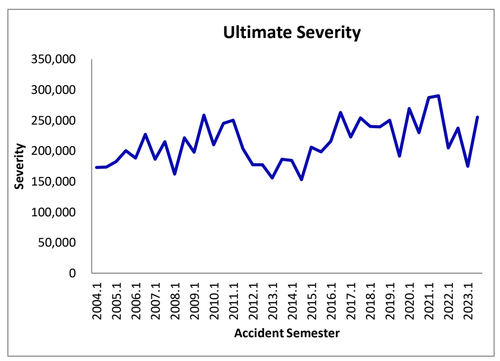
Underinsured Motorist

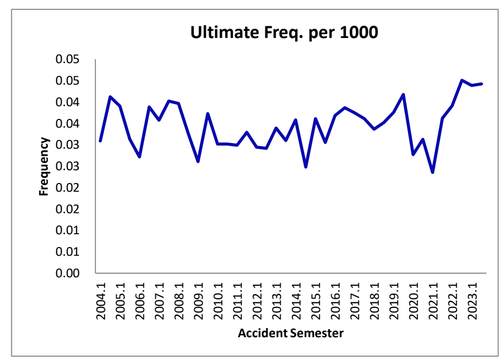
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,881,487	89	14,002	1.100	15,402	5.35		173,058		0.03			
2004.2	234	2,962,479	122	19,215	1.100	21,137	7.13		173,250		0.04		6.25	
2005.1	228	2,920,889	114	19,043	1.092	20,795	7.12	33.2%	182,412	5.4%	0.04	26.4%		
2005.2	222	3,027,626	95	17,405	1.092	19,006	6.28	-12.0%	200,066	15.5%	0.03	-23.8%	6.69	7.0%
2006.1	216	2,984,177	81	14,078	1.082	15,232	5.10	-28.3%	188,054	3.1%	0.03	-30.5%		
2006.2	210	3,089,926	120	25,201	1.082	27,267	8.82	40.6%	227,229	13.6%	0.04	23.8%	7.00	4.6%
2007.1	204	3,046,567	109	18,715	1.085	20,306	6.67	30.6%	186,292	-0.9%	0.04	31.8%		
2007.2	198	3,155,079	127	25,143	1.085	27,280	8.65	-2.0%	214,804	-5.5%	0.04	3.6%	7.67	9.7%
2008.1	192	3,127,988	124	18,643	1.076	20,060	6.41	-3.8%	161,773	-13.2%	0.04	10.8%		
2008.2	186	3,216,725	105	21,589	1.076	23,230	7.22	-16.5%	221,236	3.0%	0.03	-18.9%	6.82	-11.1%
2009.1	180	3,149,704	82	15,091	1.075	16,223	5.15	-19.7%	197,839	22.3%	0.03	-34.3%		
2009.2	174	3,243,239	121	29,068	1.075	31,248	9.63	33.4%	258,249	16.7%	0.04	14.3%	7.43	8.8%
2010.1	168	3,178,048	96	18,880	1.066	20,126	6.33	23.0%	209,647	6.0%	0.03	16.0%		
2010.2	162	3,277,361	99	22,753	1.066	24,255	7.40	-23.2%	244,997	-5.1%	0.03	-19.0%	6.87	-7.4%
2011.1	156	3,212,746	96	22,148	1.083	23,986	7.47	17.9%	249,857	19.2%	0.03	-1.1%		
2011.2	150	3,308,996	109	20,513	1.083	22,216	6.71	-9.3%	203,813	-16.8%	0.03	9.0%	7.08	3.0%
2012.1	144	3,264,953	96	15,755	1.080	17,009	5.21	-30.2%	177,178	-29.1%	0.03	-1.6%		
2012.2	138	3,356,139	98	16,073	1.080	17,352	5.17	-23.0%	177,065	-13.1%	0.03	-11.4%	5.19	-26.7%
2013.1	132	3,302,994	112	16,167	1.080	17,454	5.28	1.4%	155,838	-12.0%	0.03	15.3%		
2013.2	126	3,415,973	106	18,304	1.080	19,761	5.78	11.9%	186,425	5.3%	0.03	6.3%	5.54	6.7%
2014.1	120	3,350,719	120	20,421	1.085	22,163	6.61	25.2%	184,689	18.5%	0.04	5.6%		
2014.2	114	3,466,009	86	12,115	1.085	13,148	3.79	-34.4%	152,887	-18.0%	0.02	-20.0%	5.18	-6.5%
2015.1	108	3,410,743	123	23,003	1.104	25,388	7.44	12.5%	206,410	11.8%	0.04	0.7%		
2015.2	102	3,534,632	108	19,427	1.104	21,442	6.07	59.9%	198,533	29.9%	0.03	23.1%	6.74	30.2%
2016.1	96	3,503,623	129	25,315	1.099	27,831	7.94	6.7%	215,747	4.5%	0.04	2.1%		
2016.2	90	3,621,575	140	33,503	1.099	36,833	10.17	67.7%	263,094	32.5%	0.04	26.5%	9.08	34.6%
2017.1	84	3,573,542	134	27,139	1.099	29,826	8.35	5.1%	222,580	3.2%	0.04	1.8%		
2017.2	78	3,709,824	134	30,956	1.099	34,021	9.17	-9.8%	253,885	-3.5%	0.04	-6.6%	8.77	-3.4%
2018.1	72	3,656,514	123	26,731	1.104	29,524	8.07	-3.3%	240,034	7.8%	0.03	-10.3%		
2018.2	66	3,781,874	133	28,788	1.104	31,796	8.41	-8.3%	239,068	-5.8%	0.04	-2.6%	8.24	-6.0%
2019.1	60	3,724,760	140	31,474	1.113	35,015	9.40	16.4%	250,111	4.2%	0.04	11.7%		
2019.2	54	3,835,330	160	27,567	1.113	30,669	8.00	-4.9%	191,680	-19.8%	0.04	18.6%	8.69	5.4%
2020.1	48	3,749,434	104	24,712	1.135	28,042	7.48	-20.4%	269,635	7.8%	0.03	-26.2%		
2020.2	42	3,839,822	120	24,290	1.135	27,563	7.18	-10.2%	229,693	19.8%	0.03	-25.1%	7.33	-15.7%
2021.1	36	3,781,704	89	22,492	1.136	25,541	6.75	-9.7%	286,979	6.4%	0.02	-15.2%		
2021.2	30	3,899,919	141	36,033	1.136	40,918	10.49	46.2%	290,197	26.3%	0.04	15.7%	8.65	18.1%
2022.1	24	3,834,633	150	27,526	1.117	30,752	8.02	18.7%	205,011	-28.6%	0.04	66.2%		
2022.2	18	3,949,532	178	37,775	1.117	42,202	10.69	1.8%	237,088	-18.3%	0.05	24.7%	9.37	8.3%
2023.1	12	3,895,829	171	26,766	1.117	29,903	7.68	-4.3%	174,869	-14.7%	0.04	12.2%		
2023.2	6	4,002,755	177	40,459	1.117	45,200	11.29	5.7%	255,368	7.7%	0.04	-1.9%	9.51	1.5%
Total		137,245,869	4,761	934,278		1,027,122								







Appendix C. Ultimate Claims and ALAE Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	550,540	550,540	1.000	550,540	550,542	(2)
2004.2	234	647,345	648,178	1.000	648,178	648,047	131
2005.1	228	564,582	565,149	1.000	565,149	565,168	(19)
2005.2	222	687,420	689,171	1.000	689,171	689,167	4
2006.1	216	615,608	617,607	1.000	617,607	617,582	25
2006.2	210	783,314	785,479	1.000	785,479	785,479	(0)
2007.1	204	700,944	701,323	1.000	701,323	701,343	(20)
2007.2	198	812,216	812,671	1.000	812,671	812,535	136
2008.1	192	675,342	676,854	1.000	676,854	677,803	(949)
2008.2	186	821,762	821,858	1.000	821,858	822,607	(749)
2009.1	180	765,568	768,128	1.000	768,128	767,355	773
2009.2	174	972,887	976,282	1.000	976,282	976,253	29
2010.1	168	863,852	867,385	1.000	867,385	867,380	5
2010.2	162	935,969	938,869	1.000	938,869	939,241	(372)
2011.1	156	728,147	730,693	1.000	730,693	731,409	(716)
2011.2	150	850,368	861,514	1.000	861,279	862,306	(1,027)
2012.1	144	738,600	743,163	0.999	742,775	742,249	526
2012.2	138	866,157	879,217	1.000	878,988	878,318	670
2013.1	132	734,682	748,956	1.000	748,660	750,608	(1,948)
2013.2	126	898,233	924,679	1.000	924,262	923,811	451
2014.1	120	739,933	771,652	0.999	771,203	771,418	(215)
2014.2	114	855,916	894,426	1.000	894,181	895,105	(924)
2015.1	108	769,690	820,579	1.000	820,752	820,707	45
2015.2	102	942,543	1,020,954	1.000	1,020,652	1,017,085	3,567
2016.1	96	745,860	825,787	1.001	826,319	822,174	4,145
2016.2	90	931,120	1,055,879	1.002	1,058,251	1,053,321	4,930
2017.1	84	655,176	793,890	1.003	796,169	790,962	5,207
2017.2	78	816,668	1,034,724	1.004	1,039,345	1,041,784	(2,439)
2018.1	72	589,361	813,082	1.008	819,657	810,719	8,938
2018.2	66	676,652	975,531	1.014	988,999	981,462	7,537
2019.1	60	471,988	785,485	1.022	803,110	786,160	16,950
2019.2	54	517,589	963,754	1.050	1,011,878	983,336	28,542
2020.1	48	246,608	534,832	1.087	581,498	574,795	6,703
2020.2	42	227,451	608,712	1.141	694,688	670,545	24,143
2021.1	36	113,986	399,450	1.245	497,122	482,063	15,059
2021.2	30	124,733	609,130	1.275	776,536	747,791	28,745
2022.1	24	52,776	407,911	1.464	597,140	560,415	36,725
2022.2	18	32,608	481,599	1.932	930,470	905,511	24,959
2023.1	12	10,849	375,981	2.173	816,903	780,420	36,483
2023.2	6	1,067	292,078	3.562	1,040,451		
Total		24,736,109	29,773,155		32,091,475	30,804,977	246,047

Financial Services Regulatory Authority of Ontario

Property Damage

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	18,003	18,003	1.000	18,003	18,003	0
2004.2	234	16,862	16,862	1.000	16,862	16,862	0
2005.1	228	17,396	17,396	1.000	17,396	17,396	0
2005.2	222	19,267	19,267	1.000	19,267	19,267	(0)
2006.1	216	19,000	19,000	1.000	19,000	19,000	0
2006.2	210	21,303	21,303	1.000	21,303	21,303	(0)
2007.1	204	21,024	21,024	1.000	21,024	21,024	0
2007.2	198	21,953	21,953	1.000	21,953	21,953	(0)
2008.1	192	19,038	19,038	1.000	19,038	19,038	(0)
2008.2	186	22,463	22,463	1.000	22,463	22,464	(1)
2009.1	180	21,428	21,428	1.000	21,428	21,428	0
2009.2	174	21,209	21,211	1.000	21,211	21,207	4
2010.1	168	21,030	21,030	1.000	21,030	21,028	2
2010.2	162	23,055	23,055	1.000	23,055	23,055	(0)
2011.1	156	22,080	22,080	1.000	22,080	22,080	0
2011.2	150	23,452	23,452	1.000	23,452	23,452	(0)
2012.1	144	22,855	22,865	1.000	22,865	22,865	0
2012.2	138	24,038	24,038	1.000	24,038	24,038	(0)
2013.1	132	23,378	23,387	1.000	23,387	23,387	0
2013.2	126	28,136	28,136	1.000	28,136	28,135	1
2014.1	120	23,306	23,308	1.000	23,308	23,309	(1)
2014.2	114	28,618	28,666	1.000	28,666	28,716	(50)
2015.1	108	27,674	27,911	1.000	27,911	27,926	(15)
2015.2	102	29,972	30,023	1.000	30,023	30,035	(12)
2016.1	96	29,693	29,824	1.000	29,824	29,821	3
2016.2	90	32,672	32,774	1.000	32,774	32,453	321
2017.1	84	28,035	28,173	1.000	28,173	28,302	(129)
2017.2	78	35,158	35,297	1.000	35,297	35,363	(66)
2018.1	72	33,801	33,928	1.000	33,928	33,675	253
2018.2	66	36,694	36,895	1.000	36,895	36,937	(42)
2019.1	60	34,005	34,674	1.000	34,674	34,638	36
2019.2	54	40,739	43,768	1.000	43,768	44,278	(510)
2020.1	48	25,553	25,688	1.000	25,688	25,790	(102)
2020.2	42	30,558	31,783	1.002	31,838	32,663	(825)
2021.1	36	22,383	24,806	1.009	25,018	24,894	124
2021.2	30	30,090	32,727	1.037	33,928	32,164	1,764
2022.1	24	28,587	31,597	1.112	35,126	34,027	1,099
2022.2	18	27,935	34,352	1.222	41,973	41,948	25
2023.1	12	21,382	28,123	1.475	41,478	46,882	(5,404)
2023.2	6	7,473	25,657	1.908	48,963		
Total		1,001,298	1,046,966		1,096,244	1,050,804	(3,523)

Financial Services Regulatory Authority of Ontario

Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	351,947	351,947	1.000	351,947	351,947	(0)
2004.2	234	365,687	365,687	1.000	365,687	365,687	(0)
2005.1	228	348,924	348,924	1.000	348,924	348,924	0
2005.2	222	389,579	389,579	1.000	389,579	389,581	(2)
2006.1	216	346,115	346,115	1.000	346,115	346,115	(0)
2006.2	210	401,306	401,306	1.000	401,306	401,306	(0)
2007.1	204	399,311	399,311	1.000	399,311	399,316	(5)
2007.2	198	425,998	425,998	1.000	425,998	425,998	0
2008.1	192	409,611	409,612	1.000	409,612	409,611	1
2008.2	186	435,711	435,711	1.000	435,711	435,711	(0)
2009.1	180	404,966	404,966	1.000	404,966	404,966	(0)
2009.2	174	424,602	424,603	1.000	424,603	424,603	0
2010.1	168	401,119	401,119	1.000	401,119	401,120	(1)
2010.2	162	455,150	455,154	1.000	455,154	455,155	(1)
2011.1	156	410,710	410,713	1.000	410,713	410,713	(0)
2011.2	150	432,053	432,065	1.000	432,065	432,066	(1)
2012.1	144	387,674	387,670	1.000	387,670	387,678	(8)
2012.2	138	443,327	443,314	1.000	443,314	443,337	(23)
2013.1	132	430,015	430,023	1.000	430,023	430,023	0
2013.2	126	509,543	509,560	1.000	509,560	509,560	0
2014.1	120	506,577	506,592	1.000	506,592	506,590	2
2014.2	114	514,717	514,740	1.000	514,740	514,738	2
2015.1	108	552,572	552,585	1.000	552,585	552,582	3
2015.2	102	585,333	585,355	1.000	585,355	585,342	13
2016.1	96	583,815	583,847	1.000	583,847	583,857	(10)
2016.2	90	698,466	698,486	1.000	698,486	698,485	1
2017.1	84	647,783	647,786	1.000	647,786	647,779	7
2017.2	78	800,924	800,974	1.000	800,974	800,949	25
2018.1	72	757,898	757,945	1.000	757,945	757,938	7
2018.2	66	867,867	868,038	1.000	868,038	868,012	26
2019.1	60	846,579	846,620	1.000	846,620	846,632	(12)
2019.2	54	923,997	924,114	1.000	924,114	923,892	222
2020.1	48	510,228	510,514	1.000	510,581	510,260	321
2020.2	42	548,163	548,494	1.000	548,606	548,421	185
2021.1	36	414,986	415,113	1.000	415,235	415,028	207
2021.2	30	705,345	705,986	1.001	706,426	705,532	894
2022.1	24	756,899	759,058	1.001	759,835	757,442	2,393
2022.2	18	931,166	935,041	1.002	936,576	936,184	392
2023.1	12	932,537	949,193	1.005	954,326	941,191	13,135
2023.2	6	726,110	979,480	1.088	1,066,103		
Total		21,985,311	22,263,340		22,358,147	21,274,271	17,773

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	466,652	468,205	1.000	468,205	468,915	(710)
2004.2	234	575,356	580,547	1.000	580,547	579,837	710
2005.1	228	501,131	504,299	1.000	504,299	504,932	(633)
2005.2	222	676,423	680,560	1.000	680,560	681,511	(951)
2006.1	216	618,156	621,760	1.000	621,760	621,716	44
2006.2	210	807,818	812,848	1.000	812,848	812,852	(4)
2007.1	204	778,450	784,186	1.000	784,186	784,314	(128)
2007.2	198	927,166	932,894	1.000	932,894	933,968	(1,074)
2008.1	192	871,138	879,099	1.000	879,099	879,141	(42)
2008.2	186	1,080,845	1,083,768	1.000	1,083,768	1,084,292	(524)
2009.1	180	1,150,651	1,155,226	1.000	1,155,226	1,158,932	(3,706)
2009.2	174	1,599,852	1,606,659	0.999	1,605,293	1,602,437	2,856
2010.1	168	1,580,680	1,589,942	0.999	1,589,132	1,590,695	(1,563)
2010.2	162	1,112,778	1,126,242	1.000	1,125,962	1,127,523	(1,561)
2011.1	156	699,518	710,951	1.000	711,075	713,220	(2,145)
2011.2	150	739,599	755,934	1.000	756,221	757,066	(845)
2012.1	144	664,594	674,513	1.001	675,150	677,182	(2,032)
2012.2	138	785,463	808,196	1.002	809,438	812,498	(3,060)
2013.1	132	724,508	747,296	1.002	748,545	748,026	519
2013.2	126	880,906	906,026	1.002	907,677	914,393	(6,716)
2014.1	120	745,894	786,151	1.002	787,760	789,628	(1,868)
2014.2	114	877,544	930,033	1.003	932,651	933,766	(1,115)
2015.1	108	827,524	872,881	1.004	876,512	877,437	(925)
2015.2	102	989,548	1,068,265	1.001	1,069,123	1,070,757	(1,634)
2016.1	96	900,163	972,384	1.001	972,949	973,133	(184)
2016.2	90	896,043	981,050	1.001	982,325	983,822	(1,497)
2017.1	84	727,342	787,403	1.002	788,791	789,960	(1,169)
2017.2	78	840,510	935,671	1.002	937,803	946,684	(8,881)
2018.1	72	681,741	781,124	1.003	783,482	784,117	(635)
2018.2	66	778,119	926,980	1.005	931,778	938,987	(7,209)
2019.1	60	660,763	827,585	1.005	832,101	829,903	2,198
2019.2	54	676,989	921,093	1.020	939,610	931,325	8,285
2020.1	48	366,021	535,993	1.048	561,680	566,629	(4,949)
2020.2	42	419,582	650,682	1.093	711,084	709,564	1,520
2021.1	36	260,380	430,171	1.180	507,791	508,812	(1,021)
2021.2	30	345,137	644,733	1.270	819,084	831,328	(12,244)
2022.1	24	234,498	479,124	1.393	667,395	684,805	(17,410)
2022.2	18	213,182	572,019	1.585	906,452	932,073	(25,621)
2023.1	12	113,591	470,735	1.815	854,185	910,730	(56,545)
2023.2	6	33,578	415,731	2.449	1,018,098		
Total		28,829,838	32,418,956		34,312,539	33,446,912	(152,471)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	168,989	170,010	1.000	170,010	169,877	133
2004.2	234	182,838	184,256	1.000	184,256	184,035	221
2005.1	228	168,552	169,237	1.000	169,237	169,344	(107)
2005.2	222	209,216	210,408	1.000	210,408	210,431	(23)
2006.1	216	194,224	194,934	1.000	194,934	194,871	63
2006.2	210	234,670	235,294	1.000	235,294	235,210	84
2007.1	204	220,943	221,935	1.000	221,854	222,433	(579)
2007.2	198	247,466	249,787	1.002	250,252	250,264	(12)
2008.1	192	221,912	224,512	1.002	224,896	224,706	190
2008.2	186	270,928	271,790	1.002	272,381	272,180	201
2009.1	180	269,083	270,537	1.002	271,029	271,684	(655)
2009.2	174	348,916	350,794	1.001	351,125	349,107	2,018
2010.1	168	332,874	335,630	1.002	336,137	335,933	204
2010.2	162	283,905	287,814	1.001	288,164	288,711	(547)
2011.1	156	200,060	201,527	1.002	201,935	201,753	182
2011.2	150	216,019	218,728	1.001	218,992	219,303	(311)
2012.1	144	190,842	193,002	1.001	193,187	193,239	(52)
2012.2	138	230,725	235,872	1.001	236,035	235,470	565
2013.1	132	206,216	209,270	1.001	209,438	209,336	102
2013.2	126	246,635	251,176	1.000	251,161	253,064	(1,903)
2014.1	120	211,998	218,701	1.000	218,797	220,811	(2,014)
2014.2	114	243,585	253,427	1.001	253,568	255,010	(1,442)
2015.1	108	221,144	233,340	1.002	233,798	233,368	430
2015.2	102	266,743	285,359	1.000	285,434	286,019	(585)
2016.1	96	247,061	262,651	0.998	262,092	262,051	41
2016.2	90	268,767	290,258	0.995	288,947	287,168	1,779
2017.1	84	218,774	234,914	0.994	233,398	234,551	(1,153)
2017.2	78	234,850	261,535	0.989	258,631	261,428	(2,797)
2018.1	72	207,856	244,006	0.985	240,235	242,657	(2,422)
2018.2	66	223,623	267,101	0.985	263,147	264,179	(1,032)
2019.1	60	190,351	248,911	0.982	244,399	243,716	683
2019.2	54	197,217	265,306	0.991	262,951	267,181	(4,230)
2020.1	48	97,069	143,967	1.006	144,808	148,647	(3,839)
2020.2	42	101,803	160,686	1.032	165,891	172,498	(6,607)
2021.1	36	63,984	113,936	1.107	126,121	132,170	(6,049)
2021.2	30	85,872	161,874	1.225	198,369	205,850	(7,481)
2022.1	24	57,954	121,332	1.333	161,767	172,430	(10,663)
2022.2	18	54,861	148,281	1.458	216,136	229,260	(13,124)
2023.1	12	30,539	127,367	1.622	206,579	238,466	(31,887)
2023.2	6	9,479	92,083	2.683	247,076		
Total		7,878,546	8,821,544		9,202,869	9,048,411	(92,618)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	8,744	8,744	1.000	8,744	8,744	0
2004.2	234	9,588	9,588	1.000	9,587	9,588	(1)
2005.1	228	8,382	8,382	1.000	8,382	8,382	0
2005.2	222	10,424	10,424	1.000	10,424	10,424	(0)
2006.1	216	8,373	8,373	1.000	8,373	8,373	0
2006.2	210	10,296	10,296	1.000	10,296	10,296	0
2007.1	204	9,191	9,191	1.000	9,191	9,191	0
2007.2	198	8,699	8,699	1.000	8,699	8,699	0
2008.1	192	7,471	7,471	1.000	7,471	7,471	(0)
2008.2	186	7,398	7,398	1.000	7,398	7,398	0
2009.1	180	6,154	6,154	1.000	6,154	6,154	0
2009.2	174	6,952	6,952	1.000	6,952	6,952	(0)
2010.1	168	5,728	5,728	1.000	5,727	5,728	(1)
2010.2	162	7,473	7,473	1.000	7,473	7,473	0
2011.1	156	5,353	5,359	1.000	5,360	5,353	7
2011.2	150	7,355	7,355	1.000	7,355	7,367	(12)
2012.1	144	6,293	6,293	1.000	6,293	6,293	0
2012.2	138	7,258	7,264	1.000	7,264	7,258	6
2013.1	132	5,635	5,635	1.000	5,635	5,635	(0)
2013.2	126	7,243	7,243	1.000	7,243	7,243	0
2014.1	120	5,326	5,326	1.000	5,326	5,326	0
2014.2	114	7,551	7,551	1.000	7,551	7,551	0
2015.1	108	5,445	5,516	1.000	5,515	5,501	14
2015.2	102	6,588	6,588	1.000	6,587	6,588	(1)
2016.1	96	5,487	5,487	1.000	5,487	5,487	0
2016.2	90	7,439	7,534	1.000	7,534	7,478	56
2017.1	84	6,121	6,121	1.000	6,121	6,102	19
2017.2	78	8,510	8,510	1.000	8,510	8,510	(0)
2018.1	72	6,200	6,276	1.000	6,276	6,231	45
2018.2	66	7,083	7,210	1.000	7,211	7,392	(181)
2019.1	60	4,639	4,838	1.000	4,838	4,908	(70)
2019.2	54	7,320	7,520	1.000	7,521	7,473	48
2020.1	48	4,503	4,611	0.999	4,606	4,609	(3)
2020.2	42	5,581	5,797	0.999	5,789	5,857	(68)
2021.1	36	3,949	4,173	0.999	4,167	4,027	140
2021.2	30	5,694	6,059	0.993	6,020	6,049	(29)
2022.1	24	4,111	4,558	0.996	4,540	4,556	(16)
2022.2	18	4,904	6,147	0.964	5,928	6,071	(143)
2023.1	12	4,596	5,894	0.913	5,380	5,025	355
2023.2	6	2,419	7,067	0.999	7,059		
Total		267,473	276,802		275,987	268,762	166

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	179	179	0.998	179	179	(0)
2004.2	234	80	80	0.998	80	80	(0)
2005.1	228	2	2	0.943	2	2	(0)
2005.2	222	152	152	1.000	152	152	0
2006.1	216	0	0	0.000	0	0	(0)
2006.2	210	36	36	1.004	36	36	0
2007.1	204	45	45	0.999	45	45	(0)
2007.2	198	154	154	0.997	154	154	(0)
2008.1	192	88	224	1.001	224	226	(2)
2008.2	186	755	755	1.000	755	859	(104)
2009.1	180	215	215	1.001	215	215	0
2009.2	174	249	249	0.998	249	249	(0)
2010.1	168	38	38	0.997	38	38	(0)
2010.2	162	7	7	0.940	7	7	(0)
2011.1	156	64	64	1.001	64	64	0
2011.2	150	31	31	0.987	31	31	(0)
2012.1	144	12	12	0.966	12	12	(0)
2012.2	138	24	24	1.005	24	24	0
2013.1	132	0	0	0.000	0	0	(0)
2013.2	126	23	23	0.989	23	23	(0)
2014.1	120	1	1	2.000	1	1	1
2014.2	114	840	840	1.000	840	840	(0)
2015.1	108	65	65	0.993	65	65	(0)
2015.2	102	41	41	1.009	41	41	0
2016.1	96	2	2	1.088	2	2	0
2016.2	90	22	22	0.992	22	22	(0)
2017.1	84	22	22	1.000	22	22	0
2017.2	78	37	37	0.999	37	36	1
2018.1	72	30	30	0.988	30	29	1
2018.2	66	52	52	0.962	50	49	1
2019.1	60	50	91	0.942	86	77	9
2019.2	54	15	15	0.959	14	13	1
2020.1	48	41	41	0.900	37	40	(3)
2020.2	42	66	73	0.988	72	62	10
2021.1	36	4	7	1.030	7	4	3
2021.2	30	2	2	1.221	3	3	0
2022.1	24	0	57	1.172	67	82	(15)
2022.2	18	202	261	1.259	328	342	(14)
2023.1	12	4	82	1.226	100	197	(97)
2023.2	6	5	281	1.369	385		
Total		3,659	4,314		4,499	4,326	(212)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	286,030	286,030	1.000	286,030	286,031	(1)
2004.2	234	284,738	284,738	1.000	284,738	284,738	0
2005.1	228	283,783	283,783	1.000	283,783	283,784	(1)
2005.2	222	308,756	308,756	1.000	308,756	308,756	(0)
2006.1	216	277,935	277,935	1.000	277,935	277,935	(0)
2006.2	210	310,328	310,329	1.000	310,329	310,330	(1)
2007.1	204	334,626	334,621	1.000	334,621	334,621	(0)
2007.2	198	333,821	333,822	1.000	333,822	333,822	0
2008.1	192	327,225	327,225	1.000	327,225	327,225	0
2008.2	186	341,144	341,144	1.000	341,144	341,150	(6)
2009.1	180	311,854	311,855	1.000	311,855	311,855	0
2009.2	174	307,096	307,101	1.000	307,101	307,096	5
2010.1	168	294,455	294,460	1.000	294,460	294,459	1
2010.2	162	328,997	328,997	1.000	328,997	328,996	1
2011.1	156	321,647	321,644	1.000	321,644	321,644	0
2011.2	150	322,375	322,375	1.000	322,375	322,377	(2)
2012.1	144	302,094	302,096	1.000	302,096	302,098	(2)
2012.2	138	332,208	332,217	1.000	332,217	332,192	25
2013.1	132	331,119	331,141	1.000	331,141	331,127	14
2013.2	126	381,231	381,238	1.000	381,238	381,239	(1)
2014.1	120	389,074	389,087	1.000	389,087	389,080	7
2014.2	114	380,386	380,383	1.000	380,383	380,387	(4)
2015.1	108	410,863	410,891	1.000	410,891	410,896	(5)
2015.2	102	409,721	409,771	1.000	409,771	409,758	13
2016.1	96	443,251	443,277	1.000	443,277	443,277	(0)
2016.2	90	508,692	508,718	1.000	508,718	508,698	20
2017.1	84	477,738	477,841	1.000	477,841	477,840	1
2017.2	78	580,009	580,012	1.000	580,012	579,905	107
2018.1	72	571,208	571,239	1.000	571,239	571,256	(17)
2018.2	66	628,985	629,042	1.000	629,042	629,053	(11)
2019.1	60	635,563	635,636	1.000	635,636	635,741	(105)
2019.2	54	671,581	671,799	1.000	671,813	671,524	289
2020.1	48	415,689	415,904	1.000	415,969	415,913	56
2020.2	42	421,107	421,447	1.000	421,594	421,654	(60)
2021.1	36	318,181	318,346	1.001	318,539	318,117	422
2021.2	30	526,862	527,607	1.001	528,164	527,038	1,126
2022.1	24	598,232	599,354	1.001	599,871	598,274	1,597
2022.2	18	728,228	730,832	1.000	731,010	730,063	947
2023.1	12	725,365	737,311	1.001	737,719	739,332	(1,613)
2023.2	6	574,113	765,605	1.035	792,308		
Total		16,736,311	16,945,610		16,974,391	16,179,282	2,801

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	132,935	132,935	1.000	132,935	132,935	(0)
2004.2	234	140,537	140,537	1.000	140,537	140,537	(0)
2005.1	228	121,791	121,791	1.000	121,791	121,791	(0)
2005.2	222	165,203	165,203	1.000	165,203	165,203	0
2006.1	216	124,469	124,469	1.000	124,469	124,469	(0)
2006.2	210	158,081	158,082	1.000	158,082	158,082	0
2007.1	204	136,324	136,324	1.000	136,324	136,324	0
2007.2	198	153,671	153,671	1.000	153,671	153,671	0
2008.1	192	185,651	185,651	1.000	185,651	185,651	(0)
2008.2	186	147,679	147,680	1.000	147,680	147,678	2
2009.1	180	163,400	163,401	1.000	163,401	163,401	0
2009.2	174	147,426	147,426	1.000	147,426	147,426	(0)
2010.1	168	112,496	112,497	1.000	112,497	112,497	0
2010.2	162	130,754	130,754	1.000	130,754	130,754	0
2011.1	156	152,127	152,127	1.000	152,127	152,127	0
2011.2	150	144,591	144,596	1.000	144,596	144,596	0
2012.1	144	116,129	116,129	1.000	116,129	116,132	(3)
2012.2	138	176,855	176,853	1.000	176,853	176,852	1
2013.1	132	116,700	116,815	1.000	116,815	116,816	(1)
2013.2	126	188,947	188,951	1.000	188,951	188,951	(0)
2014.1	120	132,994	133,012	1.000	133,012	133,012	(0)
2014.2	114	153,348	153,347	1.000	153,347	153,356	(9)
2015.1	108	130,712	130,710	1.000	130,710	130,710	0
2015.2	102	164,927	164,929	1.000	164,929	164,919	10
2016.1	96	151,334	151,334	1.000	151,334	151,329	5
2016.2	90	189,957	190,010	1.000	190,010	190,015	(5)
2017.1	84	158,226	158,235	1.000	158,235	158,269	(34)
2017.2	78	197,350	197,440	1.000	197,440	197,448	(8)
2018.1	72	207,318	207,362	1.000	207,362	207,320	42
2018.2	66	246,172	246,289	1.000	246,289	246,300	(11)
2019.1	60	206,615	206,828	1.000	206,828	206,701	127
2019.2	54	251,070	251,268	1.000	251,268	251,300	(32)
2020.1	48	196,663	197,354	1.000	197,354	197,347	7
2020.2	42	259,654	260,305	1.000	260,305	260,760	(455)
2021.1	36	214,773	214,988	1.000	214,988	215,312	(324)
2021.2	30	366,277	368,746	1.000	368,746	369,508	(762)
2022.1	24	425,862	427,192	1.000	427,192	427,984	(792)
2022.2	18	534,195	535,696	1.000	535,696	538,130	(2,434)
2023.1	12	565,216	573,601	1.002	574,778	593,552	(18,774)
2023.2	6	512,741	651,717	1.096	714,018		
Total		8,181,171	8,336,256		8,399,733	7,709,164	(23,449)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	112,890	112,890	1.000	112,890	112,890	0
2004.2	234	111,113	111,113	1.000	111,113	111,113	0
2005.1	228	107,165	107,165	1.000	107,165	107,165	0
2005.2	222	122,071	122,071	1.000	122,071	122,071	(0)
2006.1	216	103,059	103,059	1.000	103,059	103,059	0
2006.2	210	117,578	117,578	1.000	117,578	117,578	0
2007.1	204	119,544	119,544	1.000	119,544	119,544	0
2007.2	198	123,463	123,463	1.000	123,463	123,463	(0)
2008.1	192	125,851	125,851	1.000	125,851	125,851	0
2008.2	186	125,470	125,470	1.000	125,470	125,470	(0)
2009.1	180	124,309	124,309	1.000	124,309	124,310	(1)
2009.2	174	116,632	116,632	1.000	116,632	116,632	(0)
2010.1	168	103,089	103,089	1.000	103,089	103,089	0
2010.2	162	112,398	112,398	1.000	112,398	112,398	(0)
2011.1	156	111,654	111,657	1.000	111,657	111,651	6
2011.2	150	114,447	114,447	1.000	114,447	114,447	(0)
2012.1	144	100,273	100,273	1.000	100,273	100,272	1
2012.2	138	124,586	124,590	1.000	124,590	124,590	(0)
2013.1	132	112,991	112,995	1.000	112,995	112,994	1
2013.2	126	150,479	150,485	1.000	150,485	150,485	(0)
2014.1	120	138,811	138,826	1.000	138,826	138,831	(5)
2014.2	114	149,617	149,626	1.000	149,626	149,626	(0)
2015.1	108	148,103	148,111	1.000	148,111	148,120	(9)
2015.2	102	159,452	159,479	1.000	159,479	159,485	(6)
2016.1	96	164,813	164,840	1.000	164,840	164,837	3
2016.2	90	210,511	210,559	1.000	210,559	210,571	(12)
2017.1	84	201,258	201,278	1.000	201,278	201,273	5
2017.2	78	260,101	260,133	1.000	260,133	260,171	(38)
2018.1	72	274,490	274,627	1.000	274,627	274,659	(32)
2018.2	66	305,077	305,134	1.000	305,134	305,186	(52)
2019.1	60	292,794	292,855	1.000	292,855	292,842	13
2019.2	54	325,788	325,941	1.000	325,941	325,932	9
2020.1	48	214,723	214,860	1.000	214,860	214,884	(24)
2020.2	42	241,935	242,109	1.000	242,109	242,375	(266)
2021.1	36	202,547	202,671	1.000	202,671	202,813	(142)
2021.2	30	341,205	341,950	1.000	341,950	342,005	(55)
2022.1	24	392,044	393,331	1.000	393,331	393,894	(563)
2022.2	18	488,908	491,477	0.998	490,464	494,670	(4,206)
2023.1	12	501,347	512,723	0.994	509,587	512,960	(3,373)
2023.2	6	417,885	564,248	1.048	591,293		
Total		7,770,469	7,933,855		7,956,753	7,374,207	(8,747)

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	308	308	0.999	308	308	(0)
2004.2	234	398	398	1.001	398	398	0
2005.1	228	443	443	1.000	443	443	(0)
2005.2	222	301	301	1.000	301	301	0
2006.1	216	194	194	0.997	194	194	(0)
2006.2	210	349	349	1.000	349	349	(0)
2007.1	204	313	313	0.999	313	313	(0)
2007.2	198	397	397	1.000	397	397	(0)
2008.1	192	273	273	1.000	273	273	(0)
2008.2	186	254	254	1.000	254	254	0
2009.1	180	301	301	1.001	301	301	0
2009.2	174	153	153	1.000	153	153	(0)
2010.1	168	216	216	1.002	216	216	0
2010.2	162	180	180	1.000	180	180	0
2011.1	156	217	217	1.001	217	217	0
2011.2	150	152	152	0.997	152	152	(0)
2012.1	144	55	55	1.002	55	55	0
2012.2	138	152	152	1.001	152	152	0
2013.1	132	78	78	0.994	78	78	(0)
2013.2	126	127	127	0.997	127	127	(0)
2014.1	120	142	142	0.998	142	142	(0)
2014.2	114	109	109	0.999	109	109	(0)
2015.1	108	38	38	0.989	38	38	(0)
2015.2	102	50	50	1.002	50	50	0
2016.1	96	60	60	1.007	60	60	0
2016.2	90	55	55	0.993	55	55	(0)
2017.1	84	45	45	0.996	45	45	(0)
2017.2	78	131	131	1.002	131	131	0
2018.1	72	29	29	0.984	29	29	(0)
2018.2	66	37	37	0.991	37	37	(0)
2019.1	60	68	68	0.996	68	68	(0)
2019.2	54	99	99	1.005	99	99	0
2020.1	48	43	43	0.996	43	43	(0)
2020.2	42	111	111	0.996	111	113	(2)
2021.1	36	235	235	1.002	235	235	0
2021.2	30	657	657	1.000	657	663	(6)
2022.1	24	345	345	1.007	348	343	5
2022.2	18	452	452	1.014	458	422	36
2023.1	12	249	250	1.019	255	276	(21)
2023.2	6	375	516	1.073	554		
Total		8,193	8,336		8,385	7,820	11

Financial Services Regulatory Authority of Ontario

Comprehensive, All Perils, & Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	86,616	86,616	1.000	87	86,616,432	(86,616,345)
2004.2	234	79,600	79,600	1.000	80	79,600,441	(79,600,361)
2005.1	228	71,453	71,453	1.000	71	71,453,593	(71,453,522)
2005.2	222	73,386	73,386	1.000	73	73,386,111	(73,386,038)
2006.1	216	71,388	71,388	1.000	71	71,387,932	(71,387,861)
2006.2	210	80,621	80,621	1.000	81	80,621,029	(80,620,948)
2007.1	204	73,259	73,259	1.000	73	73,258,848	(73,258,775)
2007.2	198	79,109	79,109	1.000	79	79,109,418	(79,109,339)
2008.1	192	63,434	63,434	1.000	63	63,433,700	(63,433,637)
2008.2	186	67,837	67,837	1.000	68	67,834,828	(67,834,760)
2009.1	180	57,380	57,380	1.000	57	57,379,869	(57,379,812)
2009.2	174	64,237	64,237	1.000	64	64,236,943	(64,236,879)
2010.1	168	45,208	45,208	1.000	45	45,207,673	(45,207,628)
2010.2	162	48,630	48,630	1.000	49	48,630,004	(48,629,955)
2011.1	156	45,285	45,285	1.000	45	45,285,383	(45,285,338)
2011.2	150	49,691	49,691	1.000	50	49,690,642	(49,690,592)
2012.1	144	39,814	39,814	1.000	40	39,812,915	(39,812,875)
2012.2	138	42,343	42,343	1.000	42	42,343,374	(42,343,332)
2013.1	132	37,980	37,980	1.000	38	37,980,896	(37,980,858)
2013.2	126	43,812	43,812	1.000	44	43,812,271	(43,812,227)
2014.1	120	41,753	41,764	1.000	42	41,763,781	(41,763,739)
2014.2	114	44,215	44,215	1.000	44	44,224,751	(44,224,707)
2015.1	108	44,546	44,546	1.000	45	44,546,320	(44,546,275)
2015.2	102	54,598	54,598	1.000	55	54,595,374	(54,595,319)
2016.1	96	43,448	43,448	1.000	43	43,437,355	(43,437,312)
2016.2	90	56,987	57,048	1.000	57	57,046,528	(57,046,471)
2017.1	84	53,801	53,801	1.000	54	53,823,510	(53,823,456)
2017.2	78	64,612	64,682	1.000	65	64,687,333	(64,687,268)
2018.1	72	72,015	72,063	0.999	72	72,009,658	(72,009,586)
2018.2	66	99,591	99,651	0.999	100	99,663,432	(99,663,332)
2019.1	60	95,590	95,761	1.000	96	95,617,702	(95,617,606)
2019.2	54	124,115	124,231	0.999	124	124,148,628	(124,148,504)
2020.1	48	107,888	108,523	0.999	108	108,376,070	(108,375,962)
2020.2	42	142,356	142,944	0.999	143	143,259,705	(143,259,562)
2021.1	36	150,910	151,007	0.998	151	151,162,803	(151,162,653)
2021.2	30	268,165	269,735	0.997	269	269,777,460	(269,777,191)
2022.1	24	314,530	315,603	0.994	314	315,665,463	(315,665,149)
2022.2	18	478,757	479,706	0.989	474	478,385,702	(478,385,227)
2023.1	12	535,159	542,105	0.980	531	557,994,591	(557,994,060)
2023.2	6	415,043	504,787	1.083	547		
Total		4,429,162	4,531,302		4,553	4,041,268,468	(4,041,264,461)

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	31,015	31,015	1.000	31,015	31,016	(1)
2004.2	234	36,567	36,567	1.000	36,567	36,575	(8)
2005.1	228	29,924	29,924	1.000	29,924	29,929	(5)
2005.2	222	34,124	34,124	1.000	34,124	34,127	(3)
2006.1	216	29,287	29,287	1.000	29,287	29,287	0
2006.2	210	44,542	44,549	1.000	44,549	44,555	(6)
2007.1	204	35,578	35,579	1.000	35,579	35,582	(3)
2007.2	198	42,001	42,475	1.000	42,475	42,518	(43)
2008.1	192	41,553	41,564	1.000	41,564	41,593	(29)
2008.2	186	52,229	52,226	1.000	52,226	52,241	(15)
2009.1	180	43,335	43,336	1.000	43,336	43,338	(2)
2009.2	174	56,079	56,083	1.000	56,083	56,081	2
2010.1	168	48,554	48,593	1.000	48,593	48,002	591
2010.2	162	53,514	53,784	1.000	53,784	53,792	(8)
2011.1	156	45,541	45,650	1.000	45,650	45,612	38
2011.2	150	49,059	49,112	0.999	49,075	49,052	23
2012.1	144	31,349	31,603	0.999	31,559	31,579	(20)
2012.2	138	35,327	36,147	0.997	36,034	35,498	536
2013.1	132	32,700	32,868	0.996	32,728	32,804	(76)
2013.2	126	39,514	40,994	0.992	40,661	40,576	85
2014.1	120	31,953	33,548	0.990	33,210	33,187	23
2014.2	114	38,095	40,118	0.987	39,584	39,251	333
2015.1	108	28,637	30,781	0.983	30,252	30,615	(363)
2015.2	102	30,917	35,066	0.980	34,359	34,862	(503)
2016.1	96	30,421	34,644	0.973	33,724	33,586	138
2016.2	90	33,354	40,301	0.970	39,093	38,577	516
2017.1	84	24,327	29,449	0.961	28,295	28,707	(412)
2017.2	78	28,220	40,792	0.960	39,180	39,536	(356)
2018.1	72	25,932	38,438	0.951	36,549	36,302	247
2018.2	66	25,113	44,183	0.942	41,631	40,946	685
2019.1	60	22,851	39,850	0.937	37,327	37,417	(90)
2019.2	54	16,910	38,189	0.948	36,191	34,467	1,724
2020.1	48	11,176	28,436	0.950	27,002	26,147	855
2020.2	42	15,945	36,762	0.976	35,868	35,569	299
2021.1	36	7,293	25,126	0.993	24,959	23,681	1,278
2021.2	30	9,906	37,288	1.036	38,633	41,738	(3,105)
2022.1	24	7,379	27,202	1.391	37,839	40,781	(2,942)
2022.2	18	8,621	26,698	1.761	47,025	47,131	(106)
2023.1	12	8,124	21,069	2.322	48,919	49,966	(1,047)
2023.2	6	5,860	14,854	3.744	55,608		
Total		1,222,827	1,478,273		1,560,061	1,506,225	(1,772)

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			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
2004.1	240	14,002	14,002	1.000	14,002	14,002	0
2004.2	234	19,215	19,215	1.000	19,215	19,215	0
2005.1	228	19,043	19,043	1.000	19,043	19,043	(0)
2005.2	222	17,405	17,405	1.000	17,405	17,405	0
2006.1	216	14,078	14,078	1.000	14,078	14,078	(0)
2006.2	210	25,201	25,201	1.000	25,201	25,201	(0)
2007.1	204	18,715	18,715	1.000	18,715	18,715	0
2007.2	198	25,143	25,143	1.000	25,143	25,143	0
2008.1	192	18,607	18,643	1.000	18,643	18,643	(0)
2008.2	186	21,589	21,589	1.000	21,589	21,589	(0)
2009.1	180	14,939	15,091	1.000	15,091	15,103	(12)
2009.2	174	27,843	29,048	1.001	29,068	29,037	31
2010.1	168	18,880	18,886	1.000	18,880	18,894	(14)
2010.2	162	20,707	22,747	1.000	22,753	22,796	(43)
2011.1	156	21,858	22,106	1.002	22,148	22,141	7
2011.2	150	20,457	20,478	1.002	20,513	20,426	87
2012.1	144	15,393	15,801	0.997	15,755	15,700	55
2012.2	138	15,532	16,178	0.994	16,073	16,141	(68)
2013.1	132	16,062	16,306	0.991	16,167	16,238	(71)
2013.2	126	17,382	18,446	0.992	18,304	18,334	(30)
2014.1	120	19,548	20,667	0.988	20,421	20,470	(49)
2014.2	114	11,116	12,259	0.988	12,115	12,565	(450)
2015.1	108	19,850	23,582	0.975	23,003	23,137	(134)
2015.2	102	18,404	19,914	0.976	19,427	19,868	(441)
2016.1	96	21,478	26,134	0.969	25,315	25,527	(212)
2016.2	90	25,092	34,771	0.964	33,503	33,229	274
2017.1	84	21,052	28,231	0.961	27,139	27,250	(111)
2017.2	78	19,907	32,126	0.964	30,956	31,799	(843)
2018.1	72	16,525	27,885	0.959	26,731	28,470	(1,739)
2018.2	66	13,886	30,039	0.958	28,788	28,166	622
2019.1	60	12,365	32,806	0.959	31,474	28,565	2,909
2019.2	54	7,768	28,783	0.958	27,567	25,727	1,840
2020.1	48	5,962	25,362	0.974	24,712	24,669	43
2020.2	42	4,210	24,596	0.988	24,290	25,737	(1,447)
2021.1	36	1,669	22,382	1.005	22,492	22,033	459
2021.2	30	4,289	33,415	1.078	36,033	36,040	(7)
2022.1	24	1,823	19,520	1.410	27,526	26,588	938
2022.2	18	677	22,037	1.714	37,775	35,315	2,460
2023.1	12	646	12,270	2.181	26,766	38,558	(11,792)
2023.2	6	432	9,907	4.084	40,459		
Total		608,749	874,808		934,278	901,557	(7,738)

Appendix D. Ultimate Claim Count Exhibits

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	4,017	1.000	4,017	4,016	1
2004.2	234	4,538	1.000	4,538	4,538	0
2005.1	228	3,849	1.000	3,849	3,849	0
2005.2	222	4,623	1.000	4,623	4,623	0
2006.1	216	4,360	1.000	4,360	4,361	(1)
2006.2	210	5,139	1.000	5,139	5,139	0
2007.1	204	5,016	1.000	5,016	5,016	0
2007.2	198	5,750	1.000	5,750	5,750	0
2008.1	192	4,946	1.000	4,946	4,947	(1)
2008.2	186	6,090	1.000	6,090	6,090	0
2009.1	180	6,049	1.000	6,049	6,049	0
2009.2	174	7,786	1.000	7,786	7,786	0
2010.1	168	7,632	1.000	7,632	7,636	(4)
2010.2	162	8,069	1.000	8,069	8,073	(4)
2011.1	156	6,230	1.000	6,230	6,233	(3)
2011.2	150	6,912	1.000	6,912	6,914	(2)
2012.1	144	5,888	1.000	5,888	5,891	(3)
2012.2	138	6,788	1.000	6,788	6,790	(2)
2013.1	132	6,274	1.000	6,274	6,290	(16)
2013.2	126	7,860	1.000	7,860	7,871	(11)
2014.1	120	6,626	1.000	6,626	6,633	(7)
2014.2	114	7,529	0.999	7,518	7,526	(8)
2015.1	108	6,885	0.997	6,862	6,873	(11)
2015.2	102	7,898	0.994	7,848	7,842	6
2016.1	96	6,779	0.991	6,716	6,720	(4)
2016.2	90	7,925	0.986	7,817	7,840	(23)
2017.1	84	6,351	0.980	6,223	6,253	(30)
2017.2	78	7,466	0.973	7,266	7,295	(29)
2018.1	72	6,159	0.964	5,939	5,962	(23)
2018.2	66	7,198	0.954	6,867	6,878	(11)
2019.1	60	6,136	0.941	5,774	5,782	(8)
2019.2	54	7,533	0.927	6,982	7,003	(21)
2020.1	48	3,987	0.912	3,638	3,613	25
2020.2	42	5,115	0.896	4,584	4,581	3
2021.1	36	3,689	0.881	3,250	3,314	(64)
2021.2	30	5,907	0.877	5,182	5,247	(65)
2022.1	24	4,548	0.988	4,493	4,359	134
2022.2	18	5,577	1.035	5,774	5,948	(174)
2023.1	12	5,336	0.934	4,986	5,232	(246)
2023.2	6	7,131	0.784	5,589		
Total		243,591		237,750	232,761	(600)

Financial Services Regulatory Authority of Ontario

Property Damage

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	4,353	1.000	4,353	4,359	(6)
2004.2	234	4,366	1.000	4,366	4,366	0
2005.1	228	4,406	1.000	4,406	4,406	0
2005.2	222	4,789	1.000	4,789	4,789	0
2006.1	216	4,403	1.000	4,403	4,403	0
2006.2	210	4,985	1.000	4,985	4,985	0
2007.1	204	5,090	1.000	5,090	5,090	0
2007.2	198	5,121	1.000	5,121	5,121	0
2008.1	192	4,814	1.000	4,814	4,814	0
2008.2	186	5,082	1.000	5,082	5,082	0
2009.1	180	4,734	1.000	4,734	4,734	0
2009.2	174	4,763	1.000	4,763	4,763	0
2010.1	168	4,510	1.000	4,510	4,510	0
2010.2	162	5,016	1.000	5,016	5,016	0
2011.1	156	4,707	1.000	4,707	4,707	0
2011.2	150	4,945	1.000	4,945	4,945	0
2012.1	144	4,970	1.000	4,970	4,970	0
2012.2	138	4,916	1.000	4,916	4,916	0
2013.1	132	4,808	1.000	4,808	4,808	0
2013.2	126	5,168	1.000	5,168	5,168	0
2014.1	120	4,691	1.000	4,691	4,690	1
2014.2	114	4,832	1.000	4,832	4,832	0
2015.1	108	4,643	1.000	4,643	4,644	(1)
2015.2	102	4,571	1.000	4,571	4,573	(2)
2016.1	96	4,582	1.000	4,582	4,581	1
2016.2	90	4,934	1.000	4,934	4,933	1
2017.1	84	4,432	1.000	4,432	4,431	1
2017.2	78	5,180	1.000	5,180	5,182	(2)
2018.1	72	4,589	1.000	4,589	4,591	(2)
2018.2	66	4,747	1.000	4,747	4,754	(7)
2019.1	60	4,452	1.000	4,452	4,458	(6)
2019.2	54	4,847	1.000	4,847	4,857	(10)
2020.1	48	3,235	1.000	3,235	3,235	0
2020.2	42	3,395	1.000	3,395	3,385	10
2021.1	36	2,596	1.002	2,600	2,598	2
2021.2	30	3,676	1.005	3,695	3,635	60
2022.1	24	3,502	1.035	3,626	3,520	106
2022.2	18	3,696	1.096	4,049	4,156	(107)
2023.1	12	3,535	1.174	4,151	5,189	(1,038)
2023.2	6	3,899	1.183	4,614		
Total		179,980		181,811	178,197	(1,000)

Financial Services Regulatory Authority of Ontario

Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	87,612	1.000	87,612	87,336	276
2004.2	234	89,362	1.000	89,362	89,362	0
2005.1	228	87,538	1.000	87,538	87,538	0
2005.2	222	92,094	1.000	92,094	92,094	0
2006.1	216	84,131	1.000	84,131	84,131	0
2006.2	210	93,769	1.000	93,769	93,769	0
2007.1	204	93,929	1.000	93,929	93,929	0
2007.2	198	95,976	1.000	95,976	95,976	0
2008.1	192	97,785	1.000	97,785	97,785	0
2008.2	186	99,607	1.000	99,607	99,607	0
2009.1	180	97,882	1.000	97,882	97,882	0
2009.2	174	97,097	1.000	97,097	97,097	0
2010.1	168	95,795	1.000	95,795	95,795	0
2010.2	162	103,172	1.000	103,172	103,172	0
2011.1	156	95,919	1.000	95,919	95,919	0
2011.2	150	97,830	1.000	97,830	97,830	0
2012.1	144	91,080	1.000	91,080	91,080	0
2012.2	138	99,474	1.000	99,474	99,474	0
2013.1	132	96,928	1.000	96,928	96,929	(1)
2013.2	126	108,152	1.000	108,152	108,152	0
2014.1	120	109,863	1.000	109,863	109,862	1
2014.2	114	106,833	1.000	106,833	106,833	0
2015.1	108	114,078	1.000	114,078	114,076	2
2015.2	102	113,356	1.000	113,356	113,356	0
2016.1	96	112,464	1.000	112,464	112,469	(5)
2016.2	90	125,998	1.000	125,998	126,000	(2)
2017.1	84	116,820	1.000	116,820	116,820	0
2017.2	78	133,985	1.000	133,985	133,984	1
2018.1	72	125,916	1.000	125,916	125,916	0
2018.2	66	134,518	1.000	134,518	134,519	(1)
2019.1	60	132,241	1.000	132,241	132,241	0
2019.2	54	137,855	1.000	137,855	137,851	4
2020.1	48	77,713	1.000	77,713	77,709	4
2020.2	42	82,861	1.000	82,861	82,854	7
2021.1	36	65,040	1.000	65,040	65,029	11
2021.2	30	99,909	1.000	99,909	99,851	58
2022.1	24	98,937	1.000	98,955	98,754	201
2022.2	18	111,033	1.001	111,091	111,221	(130)
2023.1	12	111,583	1.003	111,919	112,587	(668)
2023.2	6	113,638	1.045	118,793		
Total		4,129,773		4,135,340	4,016,790	(243)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Medical/Rehab

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	22,734	1.000	22,734	22,948	(214)
2004.2	234	23,603	1.000	23,603	23,602	1
2005.1	228	21,111	1.000	21,111	21,111	0
2005.2	222	24,422	1.000	24,423	24,422	1
2006.1	216	22,403	1.000	22,403	22,403	0
2006.2	210	24,657	1.000	24,657	24,656	1
2007.1	204	23,627	1.000	23,627	23,625	2
2007.2	198	25,302	1.000	25,302	25,302	0
2008.1	192	23,634	1.000	23,634	23,632	2
2008.2	186	25,949	1.000	25,949	25,947	2
2009.1	180	25,671	1.000	25,671	25,669	2
2009.2	174	30,034	1.000	30,034	30,032	2
2010.1	168	30,035	1.000	30,035	30,033	2
2010.2	162	29,707	1.000	29,707	29,706	1
2011.1	156	24,826	1.000	24,827	24,826	1
2011.2	150	25,921	1.000	25,922	25,922	(0)
2012.1	144	22,693	1.000	22,694	22,694	0
2012.2	138	25,074	1.000	25,075	25,074	1
2013.1	132	24,310	1.000	24,312	24,312	0
2013.2	126	29,053	1.000	29,055	29,057	(2)
2014.1	120	25,366	1.000	25,368	25,367	1
2014.2	114	26,895	1.000	26,899	26,867	32
2015.1	108	27,237	1.000	27,248	27,241	7
2015.2	102	29,507	1.001	29,523	29,507	16
2016.1	96	27,783	1.001	27,800	27,797	3
2016.2	90	31,965	1.001	31,986	31,979	7
2017.1	84	28,311	1.001	28,329	28,318	11
2017.2	78	32,679	1.001	32,702	32,700	2
2018.1	72	29,011	1.001	29,036	29,021	15
2018.2	66	32,726	1.001	32,748	32,727	21
2019.1	60	29,305	1.001	29,321	29,283	38
2019.2	54	33,685	1.001	33,705	33,515	190
2020.1	48	16,903	1.001	16,917	16,946	(29)
2020.2	42	21,211	1.001	21,237	21,283	(46)
2021.1	36	16,117	1.001	16,135	16,115	20
2021.2	30	25,384	1.002	25,425	25,262	163
2022.1	24	22,922	1.004	23,010	23,005	5
2022.2	18	27,359	1.002	27,416	27,397	19
2023.1	12	26,352	0.984	25,930	26,180	(250)
2023.2	6	32,867	0.901	29,629		
Total		1,048,351		1,045,139	1,015,482	28

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	7,111	1.000	7,111	7,153	(42)
2004.2	234	7,272	1.000	7,272	7,272	0
2005.1	228	6,457	1.000	6,457	6,458	(1)
2005.2	222	7,515	1.000	7,515	7,515	0
2006.1	216	6,695	1.000	6,695	6,694	1
2006.2	210	7,454	1.000	7,454	7,454	0
2007.1	204	7,081	1.000	7,081	7,081	0
2007.2	198	7,775	1.000	7,775	7,775	0
2008.1	192	7,207	1.000	7,207	7,207	0
2008.2	186	8,018	1.000	8,018	8,020	(2)
2009.1	180	7,576	1.000	7,576	7,576	0
2009.2	174	9,067	1.000	9,067	9,066	1
2010.1	168	9,104	1.000	9,104	9,104	0
2010.2	162	8,973	1.000	8,973	8,973	0
2011.1	156	7,233	1.000	7,233	7,233	0
2011.2	150	7,726	1.000	7,726	7,726	(0)
2012.1	144	6,466	1.000	6,466	6,470	(4)
2012.2	138	7,264	1.000	7,264	7,263	1
2013.1	132	6,895	1.000	6,896	6,892	4
2013.2	126	8,502	1.000	8,501	8,501	(0)
2014.1	120	7,282	1.000	7,281	7,281	(0)
2014.2	114	8,107	1.000	8,105	8,092	13
2015.1	108	7,809	1.000	7,808	7,807	1
2015.2	102	8,819	1.000	8,818	8,817	1
2016.1	96	8,021	1.000	8,018	8,015	3
2016.2	90	8,985	0.999	8,977	8,976	1
2017.1	84	7,882	0.998	7,870	7,875	(5)
2017.2	78	8,975	0.997	8,949	8,963	(14)
2018.1	72	7,506	0.996	7,473	7,506	(33)
2018.2	66	8,464	0.993	8,404	8,453	(49)
2019.1	60	7,427	0.987	7,327	7,370	(43)
2019.2	54	8,603	0.981	8,443	8,465	(22)
2020.1	48	4,587	0.973	4,464	4,541	(77)
2020.2	42	5,825	0.960	5,594	5,653	(59)
2021.1	36	4,254	0.946	4,026	4,102	(76)
2021.2	30	6,756	0.932	6,294	6,366	(72)
2022.1	24	6,027	0.909	5,480	5,561	(81)
2022.2	18	7,784	0.866	6,740	6,735	5
2023.1	12	7,414	0.826	6,127	6,438	(311)
2023.2	6	6,491	1.083	7,030		
Total		298,409		294,619	288,449	(860)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral & Death Benefits

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	520	1.000	520	520	0
2004.2	234	675	1.000	675	675	0
2005.1	228	548	1.000	548	548	0
2005.2	222	647	1.000	647	647	0
2006.1	216	557	1.000	557	557	0
2006.2	210	654	1.000	654	654	0
2007.1	204	568	1.000	568	568	0
2007.2	198	596	1.000	596	596	0
2008.1	192	446	1.000	446	446	0
2008.2	186	504	1.000	504	504	0
2009.1	180	402	1.000	402	402	0
2009.2	174	452	1.000	452	452	0
2010.1	168	392	1.000	392	392	0
2010.2	162	471	1.000	471	471	0
2011.1	156	354	1.000	354	353	1
2011.2	150	467	1.000	467	467	0
2012.1	144	397	1.000	397	397	0
2012.2	138	488	1.000	488	487	1
2013.1	132	357	1.000	357	357	0
2013.2	126	475	1.000	475	475	0
2014.1	120	344	1.000	344	344	0
2014.2	114	481	1.000	481	481	0
2015.1	108	353	1.000	353	353	0
2015.2	102	429	1.000	429	429	0
2016.1	96	389	1.000	389	389	0
2016.2	90	504	1.000	504	503	1
2017.1	84	408	1.000	408	407	1
2017.2	78	535	1.000	535	535	0
2018.1	72	391	1.000	391	389	2
2018.2	66	452	1.000	452	453	(1)
2019.1	60	333	1.000	333	335	(2)
2019.2	54	462	1.000	462	461	1
2020.1	48	290	1.000	290	288	2
2020.2	42	398	1.000	398	400	(2)
2021.1	36	267	0.996	266	266	(0)
2021.2	30	415	0.998	414	416	(2)
2022.1	24	285	1.000	285	283	2
2022.2	18	413	0.985	407	399	8
2023.1	12	371	0.957	355	345	10
2023.2	6	432	1.049	453		
Total		17,922		17,919	17,445	21

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	1	1.000	1	1	0
2004.2	234	2	1.000	2	2	0
2005.1	228	2	1.000	2	2	0
2005.2	222	4	1.000	4	4	0
2006.1	216	1	1.000	1	1	0
2006.2	210	7	1.000	7	7	0
2007.1	204	1	1.000	1	1	0
2007.2	198	6	1.000	6	6	0
2008.1	192	1	1.000	1	1	0
2008.2	186	4	1.000	4	4	0
2009.1	180	2	1.000	2	2	0
2009.2	174	3	1.000	3	3	0
2010.1	168	1	1.000	1	1	0
2010.2	162	3	1.000	3	3	0
2011.1	156	2	1.000	2	2	0
2011.2	150	7	1.000	7	7	0
2012.1	144	1	1.000	1	1	0
2012.2	138	4	1.000	4	4	0
2013.1	132	1	1.000	1	1	0
2013.2	126	2	1.000	2	2	0
2014.1	120	2	1.000	2	2	0
2014.2	114	5	1.000	5	5	0
2015.1	108	4	1.000	4	4	0
2015.2	102	4	1.000	4	4	0
2016.1	96	0	1.000	0	0	0
2016.2	90	2	1.000	2	2	0
2017.1	84	3	1.000	3	3	0
2017.2	78	2	1.000	2	2	0
2018.1	72	4	1.000	4	4	0
2018.2	66	4	1.000	4	4	0
2019.1	60	6	1.000	6	6	0
2019.2	54	3	1.000	3	3	0
2020.1	48	4	1.000	4	4	0
2020.2	42	2	1.000	2	2	0
2021.1	36	1	1.000	1	1	0
2021.2	30	2	1.000	2	2	0
2022.1	24	2	1.000	2	2	0
2022.2	18	5	1.000	5	8	(3)
2023.1	12	13	0.692	9	8	1
2023.2	6	49	0.469	23		
Total		172		142	121	(2)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	66,328	1.000	66,328	66,860	(532)
2004.2	234	63,633	1.000	63,633	63,633	0
2005.1	228	65,071	1.000	65,071	65,071	0
2005.2	222	64,077	1.000	64,077	64,077	0
2006.1	216	61,121	1.000	61,121	61,121	0
2006.2	210	67,052	1.000	67,052	67,052	0
2007.1	204	73,381	1.000	73,381	73,381	0
2007.2	198	68,702	1.000	68,702	68,700	2
2008.1	192	68,425	1.000	68,425	68,424	1
2008.2	186	66,801	1.000	66,801	66,801	0
2009.1	180	65,728	1.000	65,728	65,728	0
2009.2	174	62,457	1.000	62,457	62,457	0
2010.1	168	59,047	1.000	59,047	59,047	0
2010.2	162	61,450	1.000	61,450	61,450	0
2011.1	156	61,897	1.000	61,897	61,897	0
2011.2	150	58,898	1.000	58,898	58,898	0
2012.1	144	56,729	1.000	56,729	56,729	0
2012.2	138	59,547	1.000	59,547	59,545	2
2013.1	132	61,487	1.000	61,487	61,486	1
2013.2	126	66,888	1.000	66,888	66,888	0
2014.1	120	72,363	1.000	72,363	72,362	1
2014.2	114	65,896	1.000	65,896	65,896	0
2015.1	108	73,247	1.000	73,247	73,248	(1)
2015.2	102	68,953	1.000	68,953	68,953	0
2016.1	96	72,946	1.000	72,946	72,947	(1)
2016.2	90	77,555	1.000	77,555	77,557	(2)
2017.1	84	74,838	1.000	74,838	74,840	(2)
2017.2	78	83,125	1.000	83,125	83,126	(1)
2018.1	72	83,352	1.000	83,352	83,360	(8)
2018.2	66	85,018	1.000	85,018	85,021	(3)
2019.1	60	87,198	1.000	87,198	87,204	(6)
2019.2	54	87,157	1.000	87,157	87,166	(9)
2020.1	48	54,639	1.000	54,639	54,643	(4)
2020.2	42	54,888	1.000	54,888	54,891	(3)
2021.1	36	43,087	1.000	43,087	43,091	(4)
2021.2	30	64,638	1.000	64,638	64,616	22
2022.1	24	69,067	1.000	69,067	68,996	71
2022.2	18	75,584	0.999	75,541	75,722	(181)
2023.1	12	77,304	0.998	77,145	79,661	(2,516)
2023.2	6	80,560	0.979	78,904		
Total		2,730,133		2,728,276	2,652,544	(3,172)

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	68,948	1.000	68,948	69,893	(945)
2004.2	234	64,415	1.000	64,415	64,415	0
2005.1	228	57,985	1.000	57,985	57,985	0
2005.2	222	63,655	1.000	63,655	63,655	0
2006.1	216	55,932	1.000	55,932	55,932	0
2006.2	210	64,143	1.000	64,143	64,143	0
2007.1	204	59,797	1.000	59,797	59,797	0
2007.2	198	63,880	1.000	63,880	63,880	(0)
2008.1	192	75,755	1.000	75,755	75,755	(0)
2008.2	186	62,232	1.000	62,232	62,232	0
2009.1	180	76,355	1.000	76,355	76,355	0
2009.2	174	64,878	1.000	64,878	64,878	0
2010.1	168	57,135	1.000	57,135	57,135	0
2010.2	162	59,634	1.000	59,634	59,634	0
2011.1	156	81,291	1.000	81,291	81,291	0
2011.2	150	74,505	1.000	74,505	74,505	0
2012.1	144	72,817	1.000	72,817	72,817	0
2012.2	138	77,751	1.000	77,751	77,751	0
2013.1	132	67,830	1.000	67,830	67,830	0
2013.2	126	77,990	1.000	77,990	77,990	0
2014.1	120	71,369	1.000	71,369	71,369	0
2014.2	114	68,973	1.000	68,973	68,973	0
2015.1	108	70,715	1.000	70,715	70,715	0
2015.2	102	72,099	1.000	72,099	72,099	0
2016.1	96	77,143	1.000	77,143	77,144	(1)
2016.2	90	72,667	1.000	72,667	72,667	0
2017.1	84	70,233	1.000	70,233	70,227	6
2017.2	78	69,337	1.000	69,337	69,333	4
2018.1	72	77,202	1.000	77,202	77,202	0
2018.2	66	72,673	1.000	72,673	72,675	(2)
2019.1	60	71,515	1.000	71,515	71,512	3
2019.2	54	74,383	1.000	74,383	74,376	7
2020.1	48	57,023	1.000	57,023	57,027	(4)
2020.2	42	69,097	1.000	69,097	69,119	(22)
2021.1	36	58,298	1.000	58,309	58,315	(6)
2021.2	30	76,600	1.001	76,641	76,628	13
2022.1	24	81,473	1.001	81,563	81,458	105
2022.2	18	80,346	1.003	80,606	80,560	46
2023.1	12	88,113	1.013	89,254	91,370	(2,116)
2023.2	6	85,986	1.121	96,400		
Total		2,812,173		2,824,130	2,730,642	(2,912)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	28,884	1.000	28,884	28,965	(81)
2004.2	234	27,023	1.000	27,023	27,023	0
2005.1	228	26,965	1.000	26,965	26,965	0
2005.2	222	28,197	1.000	28,197	28,197	0
2006.1	216	25,567	1.000	25,567	25,566	1
2006.2	210	28,139	1.000	28,139	28,139	0
2007.1	204	29,070	1.000	29,070	29,070	0
2007.2	198	26,935	1.000	26,935	26,935	0
2008.1	192	26,368	1.000	26,368	26,368	0
2008.2	186	24,969	1.000	24,969	24,969	0
2009.1	180	27,538	1.000	27,538	27,538	0
2009.2	174	23,703	1.000	23,703	23,703	0
2010.1	168	20,779	1.000	20,779	20,779	0
2010.2	162	21,982	1.000	21,982	21,982	0
2011.1	156	24,363	1.000	24,363	24,362	1
2011.2	150	23,946	1.000	23,946	23,946	0
2012.1	144	23,075	1.000	23,075	23,075	0
2012.2	138	25,280	1.000	25,280	25,279	1
2013.1	132	24,391	1.000	24,391	24,391	0
2013.2	126	28,457	1.000	28,457	28,458	(1)
2014.1	120	27,850	1.000	27,850	27,850	0
2014.2	114	26,940	1.000	26,940	26,940	0
2015.1	108	28,732	1.000	28,732	28,733	(1)
2015.2	102	29,038	1.000	29,038	29,038	0
2016.1	96	30,354	1.000	30,354	30,353	1
2016.2	90	34,764	1.000	34,764	34,766	(2)
2017.1	84	35,569	1.000	35,569	35,565	4
2017.2	78	41,107	1.000	41,107	41,102	5
2018.1	72	44,648	1.000	44,648	44,651	(3)
2018.2	66	45,062	1.000	45,062	45,065	(3)
2019.1	60	45,533	1.000	45,533	45,530	3
2019.2	54	48,058	1.000	48,058	48,059	(1)
2020.1	48	32,808	1.000	32,808	32,810	(2)
2020.2	42	37,267	1.000	37,267	37,265	2
2021.1	36	31,098	1.000	31,098	31,090	8
2021.2	30	44,516	1.000	44,521	44,392	129
2022.1	24	47,737	1.000	47,737	47,621	116
2022.2	18	50,363	1.000	50,387	50,536	(149)
2023.1	12	53,861	1.002	53,980	53,568	412
2023.2	6	56,021	1.038	58,156		
Total		1,306,957		1,309,240	1,250,644	440

Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	74	1.000	74	72	2
2004.2	234	86	1.000	86	86	0
2005.1	228	63	1.000	63	63	0
2005.2	222	68	1.000	68	68	0
2006.1	216	60	1.000	60	60	0
2006.2	210	76	1.000	76	76	0
2007.1	204	69	1.000	69	69	0
2007.2	198	67	1.000	67	67	0
2008.1	192	61	1.000	61	61	0
2008.2	186	64	1.000	64	64	0
2009.1	180	66	1.000	66	66	0
2009.2	174	43	1.000	43	43	0
2010.1	168	49	1.000	49	49	0
2010.2	162	43	1.000	43	43	0
2011.1	156	50	1.000	50	50	0
2011.2	150	36	1.000	36	36	0
2012.1	144	14	1.000	14	14	0
2012.2	138	21	1.000	21	21	0
2013.1	132	16	1.000	16	16	0
2013.2	126	22	1.000	22	22	0
2014.1	120	14	1.000	14	14	0
2014.2	114	17	1.000	17	17	0
2015.1	108	12	1.000	12	12	0
2015.2	102	16	1.000	16	16	0
2016.1	96	10	1.000	10	10	0
2016.2	90	8	1.000	8	8	0
2017.1	84	10	1.000	10	10	0
2017.2	78	19	1.000	19	19	0
2018.1	72	10	1.000	10	10	0
2018.2	66	8	1.000	8	8	0
2019.1	60	10	1.000	10	10	0
2019.2	54	14	1.000	14	14	0
2020.1	48	5	1.000	5	5	0
2020.2	42	17	1.000	17	17	0
2021.1	36	16	1.000	16	16	0
2021.2	30	62	1.000	62	62	0
2022.1	24	46	1.000	46	46	0
2022.2	18	35	1.000	35	35	(0)
2023.1	12	25	1.000	25	28	(3)
2023.2	6	35	1.086	38		
Total		1,437		1,440	1,403	(1)

Financial Services Regulatory Authority of Ontario

Comprehensive, All Perils, & Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	12,523	1.000	12,523	12,548	(25)
2004.2	234	12,008	1.000	12,008	12,008	0
2005.1	228	9,601	1.000	9,601	9,601	0
2005.2	222	10,002	1.000	10,002	10,002	0
2006.1	216	9,348	1.000	9,348	9,348	0
2006.2	210	9,845	1.000	9,845	9,845	0
2007.1	204	8,935	1.000	8,935	8,935	0
2007.2	198	8,673	1.000	8,673	8,673	0
2008.1	192	7,669	1.000	7,669	7,669	0
2008.2	186	7,968	1.000	7,968	7,968	0
2009.1	180	7,322	1.000	7,322	7,322	0
2009.2	174	7,304	1.000	7,304	7,304	0
2010.1	168	5,069	1.000	5,069	5,069	0
2010.2	162	4,929	1.000	4,929	4,929	0
2011.1	156	4,413	1.000	4,413	4,413	0
2011.2	150	4,736	1.000	4,736	4,736	0
2012.1	144	4,110	1.000	4,110	4,110	0
2012.2	138	3,998	1.000	3,998	3,998	0
2013.1	132	3,562	1.000	3,562	3,562	0
2013.2	126	3,960	1.000	3,960	3,960	0
2014.1	120	3,376	1.000	3,376	3,376	0
2014.2	114	3,825	1.000	3,825	3,825	0
2015.1	108	3,519	1.000	3,519	3,519	0
2015.2	102	4,092	1.000	4,092	4,092	0
2016.1	96	3,477	1.000	3,477	3,477	0
2016.2	90	4,320	1.000	4,320	4,321	(1)
2017.1	84	4,053	1.000	4,053	4,053	0
2017.2	78	4,799	1.000	4,799	4,799	0
2018.1	72	4,937	1.000	4,937	4,936	1
2018.2	66	5,815	1.000	5,815	5,817	(2)
2019.1	60	5,374	1.000	5,374	5,375	(1)
2019.2	54	6,599	1.000	6,599	6,601	(2)
2020.1	48	5,711	1.000	5,712	5,710	1
2020.2	42	6,321	1.000	6,321	6,319	2
2021.1	36	6,276	1.000	6,274	6,272	2
2021.2	30	9,624	1.000	9,622	9,610	12
2022.1	24	10,540	1.000	10,540	10,524	16
2022.2	18	13,779	1.000	13,777	13,782	(6)
2023.1	12	14,838	0.999	14,820	15,026	(206)
2023.2	6	14,100	1.013	14,288		
Total		281,350		281,516	267,436	(208)

Financial Services Regulatory Authority of Ontario

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	1,130	1.000	1,130	1,133	(3)
2004.2	234	1,323	1.000	1,323	1,324	(1)
2005.1	228	1,229	1.000	1,229	1,228	1
2005.2	222	1,366	1.000	1,366	1,366	0
2006.1	216	1,231	1.000	1,231	1,230	1
2006.2	210	1,233	1.000	1,233	1,232	1
2007.1	204	1,153	1.000	1,153	1,154	(1)
2007.2	198	1,263	1.000	1,263	1,263	0
2008.1	192	1,083	1.000	1,083	1,082	1
2008.2	186	1,060	1.000	1,060	1,059	1
2009.1	180	966	1.000	966	966	0
2009.2	174	1,117	1.000	1,117	1,117	0
2010.1	168	935	1.000	935	934	1
2010.2	162	1,091	1.000	1,091	1,092	(1)
2011.1	156	921	1.000	921	921	0
2011.2	150	938	1.000	938	939	(1)
2012.1	144	862	1.000	862	861	1
2012.2	138	922	1.000	922	922	0
2013.1	132	768	1.000	768	768	0
2013.2	126	818	1.000	818	818	0
2014.1	120	749	1.000	749	749	0
2014.2	114	787	1.000	787	788	(1)
2015.1	108	755	1.000	755	755	0
2015.2	102	706	1.000	706	705	1
2016.1	96	731	0.999	730	729	1
2016.2	90	778	0.997	776	776	0
2017.1	84	711	0.996	708	709	(1)
2017.2	78	811	0.996	808	807	1
2018.1	72	725	0.996	722	721	1
2018.2	66	758	0.995	754	752	2
2019.1	60	683	0.993	678	678	0
2019.2	54	794	0.991	787	785	2
2020.1	48	540	0.989	534	533	1
2020.2	42	652	0.988	644	644	(0)
2021.1	36	581	0.986	573	577	(4)
2021.2	30	810	0.984	797	809	(12)
2022.1	24	907	0.981	890	895	(5)
2022.2	18	1,033	0.974	1,006	1,027	(21)
2023.1	12	1,064	0.973	1,035	1,156	(121)
2023.2	6	1,133	1.130	1,280		
Total		37,117		37,128	36,003	(155)

Financial Services Regulatory Authority of Ontario

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior Report	
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	89	1.002	89	90	(1)
2004.2	234	122	1.002	122	122	0
2005.1	228	114	1.004	114	114	0
2005.2	222	95	1.000	95	95	0
2006.1	216	81	1.000	81	81	0
2006.2	210	120	1.000	120	120	0
2007.1	204	109	1.000	109	109	0
2007.2	198	127	1.000	127	127	0
2008.1	192	124	1.000	124	124	0
2008.2	186	105	1.000	105	105	0
2009.1	180	82	1.000	82	82	0
2009.2	174	121	1.000	121	121	0
2010.1	168	96	1.000	96	96	0
2010.2	162	99	1.000	99	99	0
2011.1	156	96	1.000	96	96	0
2011.2	150	109	1.000	109	109	0
2012.1	144	96	1.000	96	97	(1)
2012.2	138	98	1.000	98	99	(1)
2013.1	132	112	1.000	112	113	(1)
2013.2	126	106	1.000	106	106	0
2014.1	120	120	1.000	120	120	(0)
2014.2	114	86	1.000	86	86	(0)
2015.1	108	125	0.984	123	125	(2)
2015.2	102	111	0.973	108	107	1
2016.1	96	134	0.963	129	130	(1)
2016.2	90	149	0.940	140	137	3
2017.1	84	148	0.905	134	140	(6)
2017.2	78	154	0.870	134	136	(2)
2018.1	72	148	0.831	123	130	(7)
2018.2	66	170	0.782	133	135	(2)
2019.1	60	194	0.722	140	142	(2)
2019.2	54	241	0.664	160	149	11
2020.1	48	174	0.598	104	100	4
2020.2	42	219	0.548	120	116	4
2021.1	36	182	0.489	89	87	2
2021.2	30	294	0.480	141	157	(16)
2022.1	24	197	0.761	150	152	(2)
2022.2	18	190	0.937	178	190	(12)
2023.1	12	159	1.075	171	191	(20)
2023.2	6	126	1.405	177		
Total		5,421		4,761	4,633	(49)

Appendix E. Trend Model Exhibits

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: trend_level_change, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.018; p = 0.355)	0.705	0.00%	-0.82%
Loss Cost	2011.2	0.012 (CI = +/-0.004; p = 0.000)	-0.010 (CI = +/-0.018; p = 0.287)	0.716	0.00%	-0.95%
Loss Cost	2012.1	0.012 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.019; p = 0.325)	0.711	0.00%	-0.91%
Loss Cost	2012.2	0.012 (CI = +/-0.004; p = 0.000)	-0.011 (CI = +/-0.019; p = 0.247)	0.726	0.00%	-1.10%
Loss Cost	2013.1	0.012 (CI = +/-0.004; p = 0.000)	-0.011 (CI = +/-0.020; p = 0.284)	0.720	0.00%	-1.06%
Loss Cost	2013.2	0.012 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.021; p = 0.196)	0.739	0.00%	-1.30%
Loss Cost	2014.1	0.012 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.022; p = 0.254)	0.731	0.00%	-1.21%
Loss Cost	2014.2	0.012 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.022; p = 0.177)	0.746	0.00%	-1.49%
Loss Cost	2015.1	0.012 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.024; p = 0.201)	0.738	0.00%	-1.52%
Loss Cost	2015.2	0.012 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.026; p = 0.173)	0.740	0.00%	-1.75%
Loss Cost	2016.1	0.012 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.028; p = 0.348)	0.730	0.00%	-1.28%
Loss Cost	2016.2	0.012 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.271)	0.735	0.00%	-1.67%
Loss Cost	2017.1	0.012 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.034; p = 0.584)	0.728	0.00%	-0.88%
Loss Cost	2017.2	0.012 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.038; p = 0.366)	0.749	0.00%	-1.61%
Severity	2011.1	0.001 (CI = +/-0.002; p = 0.516)	0.032 (CI = +/-0.010; p = 0.000)	0.689	0.00%	+3.28%
Severity	2011.2	0.001 (CI = +/-0.002; p = 0.511)	0.031 (CI = +/-0.010; p = 0.000)	0.679	0.00%	+3.20%
Severity	2012.1	0.001 (CI = +/-0.002; p = 0.521)	0.032 (CI = +/-0.010; p = 0.000)	0.669	0.00%	+3.20%
Severity	2012.2	0.001 (CI = +/-0.002; p = 0.532)	0.032 (CI = +/-0.011; p = 0.000)	0.661	0.00%	+3.22%
Severity	2013.1	0.001 (CI = +/-0.002; p = 0.543)	0.032 (CI = +/-0.011; p = 0.000)	0.665	0.00%	+3.30%
Severity	2013.2	0.001 (CI = +/-0.002; p = 0.543)	0.032 (CI = +/-0.011; p = 0.000)	0.643	0.00%	+3.21%
Severity	2014.1	0.001 (CI = +/-0.002; p = 0.534)	0.030 (CI = +/-0.012; p = 0.000)	0.617	0.00%	+3.08%
Severity	2014.2	0.001 (CI = +/-0.002; p = 0.515)	0.028 (CI = +/-0.012; p = 0.000)	0.585	0.00%	+2.89%
Severity	2015.1	0.001 (CI = +/-0.002; p = 0.500)	0.027 (CI = +/-0.012; p = 0.000)	0.540	0.00%	+2.70%
Severity	2015.2	0.001 (CI = +/-0.002; p = 0.491)	0.025 (CI = +/-0.013; p = 0.001)	0.478	0.00%	+2.51%
Severity	2016.1	0.001 (CI = +/-0.002; p = 0.512)	0.026 (CI = +/-0.015; p = 0.002)	0.455	0.00%	+2.61%
Severity	2016.2	0.001 (CI = +/-0.002; p = 0.499)	0.023 (CI = +/-0.016; p = 0.009)	0.355	0.00%	+2.37%
Severity	2017.1	0.001 (CI = +/-0.002; p = 0.536)	0.025 (CI = +/-0.019; p = 0.014)	0.337	0.00%	+2.54%
Severity	2017.2	0.001 (CI = +/-0.003; p = 0.492)	0.022 (CI = +/-0.021; p = 0.046)	0.218	0.00%	+2.21%
Frequency	2011.1	0.011 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.017; p = 0.000)	0.833	0.00%	-3.96%
Frequency	2011.2	0.011 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.017; p = 0.000)	0.832	0.00%	-4.02%
Frequency	2012.1	0.011 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.018; p = 0.000)	0.827	0.00%	-3.99%
Frequency	2012.2	0.011 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.018; p = 0.000)	0.839	0.00%	-4.18%
Frequency	2013.1	0.011 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.019; p = 0.000)	0.835	0.00%	-4.22%
Frequency	2013.2	0.011 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.020; p = 0.000)	0.838	0.00%	-4.38%
Frequency	2014.1	0.011 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.020; p = 0.000)	0.834	0.00%	-4.16%
Frequency	2014.2	0.011 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.021; p = 0.001)	0.829	0.00%	-4.25%
Frequency	2015.1	0.011 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.023; p = 0.001)	0.817	0.00%	-4.10%
Frequency	2015.2	0.011 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.025; p = 0.003)	0.805	0.00%	-4.16%
Frequency	2016.1	0.011 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.028; p = 0.010)	0.787	0.00%	-3.79%
Frequency	2016.2	0.011 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.031; p = 0.016)	0.772	0.00%	-3.95%
Frequency	2017.1	0.011 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.035; p = 0.054)	0.747	0.00%	-3.33%
Frequency	2017.2	0.011 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.059)	0.739	0.00%	-3.74%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.019; p = 0.033)	0.141	-2.08%
Loss Cost	2011.2	-0.024 (CI = +/-0.020; p = 0.025)	0.166	-2.35%
Loss Cost	2012.1	-0.024 (CI = +/-0.022; p = 0.035)	0.150	-2.40%
Loss Cost	2012.2	-0.028 (CI = +/-0.024; p = 0.025)	0.180	-2.74%
Loss Cost	2013.1	-0.028 (CI = +/-0.026; p = 0.036)	0.162	-2.80%
Loss Cost	2013.2	-0.033 (CI = +/-0.028; p = 0.026)	0.195	-3.24%
Loss Cost	2014.1	-0.033 (CI = +/-0.032; p = 0.043)	0.165	-3.22%
Loss Cost	2014.2	-0.037 (CI = +/-0.035; p = 0.036)	0.189	-3.67%
Loss Cost	2015.1	-0.039 (CI = +/-0.039; p = 0.051)	0.168	-3.79%
Loss Cost	2015.2	-0.042 (CI = +/-0.044; p = 0.059)	0.165	-4.11%
Loss Cost	2016.1	-0.036 (CI = +/-0.049; p = 0.136)	0.091	-3.58%
Loss Cost	2016.2	-0.039 (CI = +/-0.057; p = 0.160)	0.080	-3.84%
Loss Cost	2017.1	-0.028 (CI = +/-0.064; p = 0.361)	-0.008	-2.75%
Loss Cost	2017.2	-0.031 (CI = +/-0.075; p = 0.392)	-0.017	-3.01%
Severity	2011.1	0.022 (CI = +/-0.006; p = 0.000)	0.692	+2.20%
Severity	2011.2	0.022 (CI = +/-0.006; p = 0.000)	0.668	+2.22%
Severity	2012.1	0.023 (CI = +/-0.007; p = 0.000)	0.677	+2.34%
Severity	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.694	+2.50%
Severity	2013.1	0.027 (CI = +/-0.007; p = 0.000)	0.738	+2.74%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	0.715	+2.78%
Severity	2014.1	0.027 (CI = +/-0.009; p = 0.000)	0.677	+2.74%
Severity	2014.2	0.026 (CI = +/-0.010; p = 0.000)	0.626	+2.62%
Severity	2015.1	0.025 (CI = +/-0.011; p = 0.000)	0.564	+2.48%
Severity	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.492	+2.33%
Severity	2016.1	0.024 (CI = +/-0.014; p = 0.002)	0.476	+2.47%
Severity	2016.2	0.022 (CI = +/-0.015; p = 0.009)	0.380	+2.23%
Severity	2017.1	0.024 (CI = +/-0.018; p = 0.012)	0.369	+2.42%
Severity	2017.2	0.021 (CI = +/-0.020; p = 0.046)	0.253	+2.11%
Frequency	2011.1	-0.043 (CI = +/-0.019; p = 0.000)	0.457	-4.19%
Frequency	2011.2	-0.046 (CI = +/-0.020; p = 0.000)	0.470	-4.47%
Frequency	2012.1	-0.047 (CI = +/-0.022; p = 0.000)	0.458	-4.63%
Frequency	2012.2	-0.053 (CI = +/-0.023; p = 0.000)	0.499	-5.11%
Frequency	2013.1	-0.055 (CI = +/-0.025; p = 0.000)	0.498	-5.40%
Frequency	2013.2	-0.060 (CI = +/-0.027; p = 0.000)	0.519	-5.86%
Frequency	2014.1	-0.060 (CI = +/-0.029; p = 0.000)	0.474	-5.80%
Frequency	2014.2	-0.063 (CI = +/-0.033; p = 0.001)	0.468	-6.13%
Frequency	2015.1	-0.063 (CI = +/-0.037; p = 0.002)	0.422	-6.13%
Frequency	2015.2	-0.065 (CI = +/-0.041; p = 0.004)	0.390	-6.29%
Frequency	2016.1	-0.061 (CI = +/-0.047; p = 0.015)	0.311	-5.90%
Frequency	2016.2	-0.061 (CI = +/-0.054; p = 0.029)	0.264	-5.94%
Frequency	2017.1	-0.052 (CI = +/-0.061; p = 0.090)	0.156	-5.05%
Frequency	2017.2	-0.051 (CI = +/-0.072; p = 0.145)	0.108	-5.01%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.014; p = 0.010)	0.177 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.020; p = 0.001)	0.954	+1.90%	-1.93%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.006)	0.181 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.000)	0.957	+2.36%	-2.01%
Loss Cost	2012.1	0.024 (CI = +/-0.019; p = 0.018)	0.181 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.025; p = 0.002)	0.955	+2.38%	-2.01%
Loss Cost	2012.2	0.029 (CI = +/-0.023; p = 0.015)	0.185 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.957	+2.98%	-2.08%
Loss Cost	2013.1	0.028 (CI = +/-0.029; p = 0.060)	0.185 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.035; p = 0.009)	0.956	+2.82%	-2.07%
Loss Cost	2013.2	0.034 (CI = +/-0.038; p = 0.079)	0.188 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.017)	0.956	+3.44%	-2.12%
Loss Cost	2014.1	0.037 (CI = +/-0.054; p = 0.163)	0.187 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.059; p = 0.053)	0.954	+3.77%	-2.13%
Loss Cost	2014.2	0.062 (CI = +/-0.082; p = 0.128)	0.191 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.087; p = 0.057)	0.956	+6.35%	-2.22%
Loss Cost	2015.1	-0.045 (CI = +/-0.132; p = 0.476)	0.202 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.136; p = 0.710)	0.966	-4.39%	-2.07%
Loss Cost	2015.2	-0.053 (CI = +/-0.428; p = 0.791)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.432; p = 0.873)	0.965	-5.19%	-2.06%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-2.06%	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-1.99%	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	-1.72%	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-1.82%	-1.82%
Severity	2011.1	0.010 (CI = +/-0.018; p = 0.246)	0.028 (CI = +/-0.045; p = 0.208)	0.000 (CI = +/-0.002; p = 0.646)	0.018 (CI = +/-0.026; p = 0.169)	0.705	+1.04%	+2.84%
Severity	2011.2	0.009 (CI = +/-0.021; p = 0.377)	0.027 (CI = +/-0.047; p = 0.245)	0.000 (CI = +/-0.002; p = 0.650)	0.019 (CI = +/-0.029; p = 0.192)	0.681	+0.93%	+2.86%
Severity	2012.1	0.011 (CI = +/-0.026; p = 0.371)	0.026 (CI = +/-0.049; p = 0.292)	0.000 (CI = +/-0.002; p = 0.647)	0.017 (CI = +/-0.034; p = 0.310)	0.671	+1.13%	+2.84%
Severity	2012.2	0.021 (CI = +/-0.031; p = 0.174)	0.031 (CI = +/-0.050; p = 0.204)	0.000 (CI = +/-0.002; p = 0.671)	0.006 (CI = +/-0.038; p = 0.740)	0.685	+2.09%	+2.72%
Severity	2013.1	0.037 (CI = +/-0.036; p = 0.043)	0.023 (CI = +/-0.049; p = 0.335)	0.001 (CI = +/-0.002; p = 0.596)	-0.012 (CI = +/-0.043; p = 0.571)	0.724	+3.81%	+2.59%
Severity	2013.2	0.052 (CI = +/-0.046; p = 0.030)	0.029 (CI = +/-0.050; p = 0.243)	0.000 (CI = +/-0.002; p = 0.621)	-0.028 (CI = +/-0.053; p = 0.289)	0.716	+5.33%	+2.47%
Severity	2014.1	0.057 (CI = +/-0.065; p = 0.081)	0.027 (CI = +/-0.054; p = 0.293)	0.001 (CI = +/-0.002; p = 0.622)	-0.033 (CI = +/-0.072; p = 0.345)	0.675	+5.86%	+2.45%
Severity	2014.2	0.071 (CI = +/-0.101; p = 0.153)	0.030 (CI = +/-0.057; p = 0.280)	0.000 (CI = +/-0.002; p = 0.644)	-0.047 (CI = +/-0.107; p = 0.362)	0.613	+7.34%	+2.40%
Severity	2015.1	0.050 (CI = +/-0.187; p = 0.574)	0.032 (CI = +/-0.062; p = 0.281)	0.000 (CI = +/-0.002; p = 0.670)	-0.026 (CI = +/-0.193; p = 0.776)	0.534	+5.13%	+2.43%
Severity	2015.2	-0.040 (CI = +/-0.606; p = 0.888)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	0.065 (CI = +/-0.612; p = 0.822)	0.437	-3.93%	+2.50%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	0.448	+2.50%	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	0.328	+2.34%	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	0.295	+2.44%	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	0.144	+2.19%	+2.19%
Frequency	2011.1	0.008 (CI = +/-0.020; p = 0.383)	0.149 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.028; p = 0.000)	0.939	+0.84%	-4.64%
Frequency	2011.2	0.014 (CI = +/-0.023; p = 0.209)	0.154 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.031; p = 0.000)	0.941	+1.42%	-4.74%
Frequency	2012.1	0.012 (CI = +/-0.027; p = 0.357)	0.155 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.035; p = 0.002)	0.939	+1.23%	-4.72%
Frequency	2012.2	0.009 (CI = +/-0.033; p = 0.590)	0.153 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.042; p = 0.011)	0.939	+0.88%	-4.67%
Frequency	2013.1	-0.010 (CI = +/-0.039; p = 0.616)	0.162 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.116)	0.946	-0.95%	-4.54%
Frequency	2013.2	-0.018 (CI = +/-0.052; p = 0.470)	0.159 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.060; p = 0.338)	0.945	-1.79%	-4.48%
Frequency	2014.1	-0.020 (CI = +/-0.073; p = 0.567)	0.159 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.080; p = 0.504)	0.940	-1.98%	-4.47%
Frequency	2014.2	-0.009 (CI = +/-0.113; p = 0.864)	0.161 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.121; p = 0.522)	0.937	-0.92%	-4.51%
Frequency	2015.1	-0.095 (CI = +/-0.202; p = 0.329)	0.170 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.209; p = 0.613)	0.937	-9.05%	-4.39%
Frequency	2015.2	-0.013 (CI = +/-0.654; p = 0.966)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.661; p = 0.917)	0.932	-1.31%	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-4.45%	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	-4.22%	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	-4.06%	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	-3.92%	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.021 (CI = +/-0.013; p = 0.005)	0.170 (CI = +/-0.035; p = 0.000)	-0.045 (CI = +/-0.028; p = 0.004)	0.875	+2.08%	-2.41%
Loss Cost	2011.2	0.026 (CI = +/-0.015; p = 0.002)	0.176 (CI = +/-0.035; p = 0.000)	-0.053 (CI = +/-0.029; p = 0.002)	0.886	+2.62%	-2.64%
Loss Cost	2012.1	0.027 (CI = +/-0.018; p = 0.008)	0.175 (CI = +/-0.038; p = 0.000)	-0.054 (CI = +/-0.033; p = 0.004)	0.884	+2.72%	-2.67%
Loss Cost	2012.2	0.034 (CI = +/-0.022; p = 0.005)	0.181 (CI = +/-0.038; p = 0.000)	-0.063 (CI = +/-0.036; p = 0.003)	0.890	+3.45%	-2.90%
Loss Cost	2013.1	0.034 (CI = +/-0.028; p = 0.023)	0.182 (CI = +/-0.042; p = 0.000)	-0.063 (CI = +/-0.043; p = 0.008)	0.886	+3.43%	-2.90%
Loss Cost	2013.2	0.042 (CI = +/-0.037; p = 0.032)	0.186 (CI = +/-0.045; p = 0.000)	-0.073 (CI = +/-0.053; p = 0.012)	0.880	+4.30%	-3.08%
Loss Cost	2014.1	0.049 (CI = +/-0.054; p = 0.068)	0.183 (CI = +/-0.050; p = 0.000)	-0.081 (CI = +/-0.070; p = 0.028)	0.876	+5.04%	-3.17%
Loss Cost	2014.2	0.083 (CI = +/-0.079; p = 0.041)	0.193 (CI = +/-0.052; p = 0.000)	-0.119 (CI = +/-0.094; p = 0.020)	0.890	+8.66%	-3.53%
Loss Cost	2015.1	-0.024 (CI = +/-0.085; p = 0.514)	0.209 (CI = +/-0.033; p = 0.000)	-0.006 (CI = +/-0.094; p = 0.877)	0.965	-2.38%	-2.99%
Loss Cost	2015.2	0.049 (CI = +/-0.299; p = 0.693)	0.213 (CI = +/-0.041; p = 0.000)	-0.081 (CI = +/-0.309; p = 0.531)	0.966	+4.99%	-3.17%
Loss Cost	2016.1	-0.032 (CI = +/-0.018; p = 0.006)	0.213 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	-3.17%	-3.17%
Loss Cost	2016.2	-0.031 (CI = +/-0.026; p = 0.028)	0.215 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.08%	-3.08%
Loss Cost	2017.1	-0.022 (CI = +/-0.036; p = 0.153)	0.203 (CI = +/-0.062; p = 0.002)	NA (CI = +/-NA; p = NA)	0.956	-2.14%	-2.14%
Loss Cost	2017.2	-0.030 (CI = +/-0.063; p = 0.177)	0.196 (CI = +/-0.091; p = 0.011)	NA (CI = +/-NA; p = NA)	0.957	-2.95%	-2.95%
Severity	2011.1	0.008 (CI = +/-0.015; p = 0.258)	0.038 (CI = +/-0.040; p = 0.058)	0.023 (CI = +/-0.031; p = 0.141)	0.645	+0.83%	+3.14%
Severity	2011.2	0.007 (CI = +/-0.018; p = 0.409)	0.037 (CI = +/-0.043; p = 0.083)	0.024 (CI = +/-0.035; p = 0.159)	0.602	+0.72%	+3.19%
Severity	2012.1	0.008 (CI = +/-0.022; p = 0.431)	0.036 (CI = +/-0.046; p = 0.114)	0.023 (CI = +/-0.040; p = 0.238)	0.592	+0.84%	+3.16%
Severity	2012.2	0.020 (CI = +/-0.025; p = 0.113)	0.045 (CI = +/-0.044; p = 0.046)	0.008 (CI = +/-0.041; p = 0.688)	0.675	+1.97%	+2.77%
Severity	2013.1	0.037 (CI = +/-0.025; p = 0.008)	0.034 (CI = +/-0.037; p = 0.069)	-0.013 (CI = +/-0.038; p = 0.452)	0.805	+3.74%	+2.36%
Severity	2013.2	0.056 (CI = +/-0.026; p = 0.001)	0.044 (CI = +/-0.031; p = 0.011)	-0.036 (CI = +/-0.037; p = 0.052)	0.874	+5.72%	+1.94%
Severity	2014.1	0.059 (CI = +/-0.038; p = 0.007)	0.043 (CI = +/-0.035; p = 0.022)	-0.040 (CI = +/-0.049; p = 0.096)	0.844	+6.06%	+1.90%
Severity	2014.2	0.083 (CI = +/-0.055; p = 0.009)	0.050 (CI = +/-0.036; p = 0.013)	-0.067 (CI = +/-0.065; p = 0.046)	0.826	+8.67%	+1.62%
Severity	2015.1	0.050 (CI = +/-0.100; p = 0.266)	0.055 (CI = +/-0.039; p = 0.014)	-0.032 (CI = +/-0.110; p = 0.500)	0.772	+5.14%	+1.80%
Severity	2015.2	0.046 (CI = +/-0.366; p = 0.760)	0.054 (CI = +/-0.050; p = 0.039)	-0.028 (CI = +/-0.379; p = 0.857)	0.617	+4.70%	+1.81%
Severity	2016.1	0.018 (CI = +/-0.022; p = 0.090)	0.054 (CI = +/-0.050; p = 0.039)	NA (CI = +/-NA; p = NA)	0.657	+1.81%	+1.81%
Severity	2016.2	0.011 (CI = +/-0.027; p = 0.310)	0.047 (CI = +/-0.054; p = 0.074)	NA (CI = +/-NA; p = NA)	0.460	+1.12%	+1.12%
Severity	2017.1	0.008 (CI = +/-0.046; p = 0.618)	0.050 (CI = +/-0.078; p = 0.133)	NA (CI = +/-NA; p = NA)	0.421	+0.80%	+0.80%
Severity	2017.2	-0.011 (CI = +/-0.006; p = 0.017)	0.034 (CI = +/-0.009; p = 0.004)	NA (CI = +/-NA; p = NA)	0.987	-1.12%	-1.12%
Frequency	2011.1	0.012 (CI = +/-0.015; p = 0.099)	0.132 (CI = +/-0.039; p = 0.000)	-0.068 (CI = +/-0.031; p = 0.000)	0.833	+1.24%	-5.38%
Frequency	2011.2	0.019 (CI = +/-0.016; p = 0.029)	0.139 (CI = +/-0.039; p = 0.000)	-0.077 (CI = +/-0.032; p = 0.000)	0.860	+1.88%	-5.66%
Frequency	2012.1	0.019 (CI = +/-0.020; p = 0.069)	0.140 (CI = +/-0.042; p = 0.000)	-0.077 (CI = +/-0.036; p = 0.001)	0.854	+1.87%	-5.65%
Frequency	2012.2	0.014 (CI = +/-0.025; p = 0.234)	0.136 (CI = +/-0.045; p = 0.000)	-0.071 (CI = +/-0.042; p = 0.003)	0.849	+1.45%	-5.52%
Frequency	2013.1	-0.003 (CI = +/-0.025; p = 0.794)	0.148 (CI = +/-0.038; p = 0.000)	-0.050 (CI = +/-0.038; p = 0.016)	0.910	-0.30%	-5.14%
Frequency	2013.2	-0.014 (CI = +/-0.032; p = 0.367)	0.142 (CI = +/-0.039; p = 0.000)	-0.037 (CI = +/-0.046; p = 0.100)	0.919	-1.34%	-4.92%
Frequency	2014.1	-0.010 (CI = +/-0.047; p = 0.648)	0.140 (CI = +/-0.044; p = 0.000)	-0.041 (CI = +/-0.061; p = 0.154)	0.897	-0.96%	-4.97%
Frequency	2014.2	0.000 (CI = +/-0.076; p = 0.998)	0.143 (CI = +/-0.050; p = 0.000)	-0.052 (CI = +/-0.091; p = 0.219)	0.895	-0.01%	-5.07%
Frequency	2015.1	-0.074 (CI = +/-0.120; p = 0.180)	0.154 (CI = +/-0.047; p = 0.000)	0.026 (CI = +/-0.132; p = 0.645)	0.919	-7.16%	-4.70%
Frequency	2015.2	0.003 (CI = +/-0.429; p = 0.987)	0.159 (CI = +/-0.059; p = 0.001)	-0.053 (CI = +/-0.443; p = 0.771)	0.915	+0.28%	-4.89%
Frequency	2016.1	-0.050 (CI = +/-0.026; p = 0.004)	0.159 (CI = +/-0.059; p = 0.001)	NA (CI = +/-NA; p = NA)	0.894	-4.89%	-4.89%
Frequency	2016.2	-0.042 (CI = +/-0.032; p = 0.020)	0.168 (CI = +/-0.064; p = 0.002)	NA (CI = +/-NA; p = NA)	0.916	-4.15%	-4.15%
Frequency	2017.1	-0.030 (CI = +/-0.042; p = 0.110)	0.153 (CI = +/-0.072; p = 0.006)	NA (CI = +/-NA; p = NA)	0.899	-2.91%	-2.91%
Frequency	2017.2	-0.019 (CI = +/-0.069; p = 0.364)	0.162 (CI = +/-0.100; p = 0.020)	NA (CI = +/-NA; p = NA)	0.923	-1.85%	-1.85%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.022 (CI = +/-0.014; p = 0.004)	0.177 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.070 (CI = +/-0.100; p = 0.158)	-0.050 (CI = +/-0.026; p = 0.001)	0.956	+2.22%	-2.80%
Loss Cost	2011.2	0.027 (CI = +/-0.016; p = 0.002)	0.182 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.098; p = 0.119)	-0.058 (CI = +/-0.027; p = 0.000)	0.960	+2.79%	-2.97%
Loss Cost	2012.1	0.028 (CI = +/-0.019; p = 0.007)	0.181 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.078 (CI = +/-0.102; p = 0.126)	-0.059 (CI = +/-0.031; p = 0.001)	0.959	+2.88%	-2.99%
Loss Cost	2012.2	0.036 (CI = +/-0.023; p = 0.005)	0.186 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.102; p = 0.099)	-0.068 (CI = +/-0.034; p = 0.001)	0.962	+3.63%	-3.15%
Loss Cost	2013.1	0.035 (CI = +/-0.029; p = 0.021)	0.186 (CI = +/-0.038; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.106; p = 0.112)	-0.067 (CI = +/-0.041; p = 0.003)	0.960	+3.61%	-3.15%
Loss Cost	2013.2	0.044 (CI = +/-0.038; p = 0.027)	0.189 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.108; p = 0.102)	-0.077 (CI = +/-0.050; p = 0.005)	0.961	+4.51%	-3.27%
Loss Cost	2014.1	0.051 (CI = +/-0.054; p = 0.062)	0.187 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.113; p = 0.107)	-0.085 (CI = +/-0.065; p = 0.014)	0.960	+5.21%	-3.33%
Loss Cost	2014.2	0.084 (CI = +/-0.079; p = 0.041)	0.193 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.100 (CI = +/-0.113; p = 0.080)	-0.120 (CI = +/-0.090; p = 0.013)	0.963	+8.72%	-3.56%
Loss Cost	2015.1	-0.014 (CI = +/-0.128; p = 0.816)	0.202 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.104; p = 0.094)	-0.019 (CI = +/-0.137; p = 0.767)	0.971	-1.39%	-3.25%
Loss Cost	2015.2	0.041 (CI = +/-0.415; p = 0.830)	0.204 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.111; p = 0.104)	-0.075 (CI = +/-0.424; p = 0.703)	0.970	+4.23%	-3.33%
Loss Cost	2016.1	-0.034 (CI = +/-0.019; p = 0.002)	0.204 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.111; p = 0.104)	NA (CI = +/-NA; p = NA)	0.969	-3.33%	-3.33%
Loss Cost	2016.2	-0.034 (CI = +/-0.022; p = 0.007)	0.204 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.124; p = 0.131)	NA (CI = +/-NA; p = NA)	0.968	-3.38%	-3.38%
Loss Cost	2017.1	-0.031 (CI = +/-0.027; p = 0.028)	0.200 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.137; p = 0.218)	NA (CI = +/-NA; p = NA)	0.963	-3.05%	-3.05%
Loss Cost	2017.2	-0.035 (CI = +/-0.031; p = 0.030)	0.195 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.094 (CI = +/-0.149; p = 0.184)	NA (CI = +/-NA; p = NA)	0.964	-3.47%	-3.47%
Severity	2011.1	0.016 (CI = +/-0.018; p = 0.074)	0.029 (CI = +/-0.042; p = 0.169)	-0.001 (CI = +/-0.003; p = 0.274)	0.125 (CI = +/-0.125; p = 0.050)	-0.004 (CI = +/-0.032; p = 0.805)	0.745	+1.62%	+1.23%
Severity	2011.2	0.016 (CI = +/-0.021; p = 0.132)	0.028 (CI = +/-0.044; p = 0.191)	-0.001 (CI = +/-0.003; p = 0.290)	0.124 (CI = +/-0.129; p = 0.058)	-0.004 (CI = +/-0.036; p = 0.836)	0.723	+1.60%	+1.24%
Severity	2012.1	0.019 (CI = +/-0.025; p = 0.129)	0.026 (CI = +/-0.046; p = 0.247)	-0.001 (CI = +/-0.003; p = 0.293)	0.127 (CI = +/-0.133; p = 0.059)	-0.008 (CI = +/-0.040; p = 0.695)	0.717	+1.94%	+1.16%
Severity	2012.2	0.031 (CI = +/-0.029; p = 0.041)	0.033 (CI = +/-0.046; p = 0.142)	-0.002 (CI = +/-0.003; p = 0.222)	0.138 (CI = +/-0.129; p = 0.039)	-0.022 (CI = +/-0.044; p = 0.302)	0.742	+3.14%	+0.88%
Severity	2013.1	0.051 (CI = +/-0.033; p = 0.004)	0.024 (CI = +/-0.042; p = 0.246)	-0.002 (CI = +/-0.002; p = 0.155)	0.150 (CI = +/-0.118; p = 0.015)	-0.045 (CI = +/-0.045; p = 0.050)	0.799	+5.23%	+0.57%
Severity	2013.2	0.071 (CI = +/-0.040; p = 0.002)	0.031 (CI = +/-0.041; p = 0.127)	-0.002 (CI = +/-0.002; p = 0.101)	0.161 (CI = +/-0.113; p = 0.008)	-0.068 (CI = +/-0.052; p = 0.014)	0.813	+7.32%	+0.28%
Severity	2014.1	0.082 (CI = +/-0.055; p = 0.007)	0.028 (CI = +/-0.043; p = 0.183)	-0.002 (CI = +/-0.002; p = 0.104)	0.165 (CI = +/-0.117; p = 0.009)	-0.080 (CI = +/-0.067; p = 0.022)	0.790	+8.54%	+0.18%
Severity	2014.2	0.109 (CI = +/-0.084; p = 0.015)	0.033 (CI = +/-0.045; p = 0.138)	-0.002 (CI = +/-0.003; p = 0.089)	0.172 (CI = +/-0.119; p = 0.008)	-0.109 (CI = +/-0.095; p = 0.028)	0.762	+11.50%	-0.01%
Severity	2015.1	0.112 (CI = +/-0.156; p = 0.145)	0.033 (CI = +/-0.049; p = 0.169)	-0.002 (CI = +/-0.003; p = 0.103)	0.173 (CI = +/-0.126; p = 0.012)	-0.112 (CI = +/-0.166; p = 0.168)	0.710	+11.81%	-0.02%
Severity	2015.2	0.144 (CI = +/-0.507; p = 0.544)	0.034 (CI = +/-0.055; p = 0.197)	-0.002 (CI = +/-0.003; p = 0.119)	0.174 (CI = +/-0.136; p = 0.017)	-0.145 (CI = +/-0.518; p = 0.550)	0.644	+15.52%	-0.07%
Severity	2016.1	-0.001 (CI = +/-0.023; p = 0.948)	0.034 (CI = +/-0.055; p = 0.197)	-0.002 (CI = +/-0.003; p = 0.119)	0.174 (CI = +/-0.136; p = 0.017)	NA (CI = +/-NA; p = NA)	0.651	-0.07%	-0.07%
Severity	2016.2	-0.009 (CI = +/-0.024; p = 0.412)	0.024 (CI = +/-0.052; p = 0.328)	-0.003 (CI = +/-0.003; p = 0.060)	0.207 (CI = +/-0.131; p = 0.006)	NA (CI = +/-NA; p = NA)	0.669	-0.91%	-0.91%
Severity	2017.1	-0.013 (CI = +/-0.028; p = 0.306)	0.029 (CI = +/-0.056; p = 0.272)	-0.003 (CI = +/-0.003; p = 0.057)	0.221 (CI = +/-0.144; p = 0.007)	NA (CI = +/-NA; p = NA)	0.667	-1.34%	-1.34%
Severity	2017.2	-0.025 (CI = +/-0.025; p = 0.053)	0.015 (CI = +/-0.048; p = 0.486)	-0.003 (CI = +/-0.002; p = 0.019)	0.258 (CI = +/-0.122; p = 0.001)	NA (CI = +/-NA; p = NA)	0.756	-2.47%	-2.47%
Frequency	2011.1	0.006 (CI = +/-0.021; p = 0.563)	0.149 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.147; p = 0.451)	-0.047 (CI = +/-0.038; p = 0.019)	0.938	+0.59%	-3.98%
Frequency	2011.2	0.012 (CI = +/-0.024; p = 0.333)	0.153 (CI = +/-0.051; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.149; p = 0.511)	-0.054 (CI = +/-0.041; p = 0.013)	0.939	+1.16%	-4.15%
Frequency	2012.1	0.009 (CI = +/-0.029; p = 0.519)	0.155 (CI = +/-0.053; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.153; p = 0.504)	-0.051 (CI = +/-0.047; p = 0.033)	0.937	+0.92%	-4.10%
Frequency	2012.2	0.005 (CI = +/-0.036; p = 0.785)	0.152 (CI = +/-0.056; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.159; p = 0.485)	-0.046 (CI = +/-0.054; p = 0.091)	0.937	+0.47%	-4.00%
Frequency	2013.1	-0.016 (CI = +/-0.042; p = 0.444)	0.162 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.151; p = 0.364)	-0.022 (CI = +/-0.058; p = 0.431)	0.945	-1.54%	-3.70%
Frequency	2013.2	-0.026 (CI = +/-0.055; p = 0.322)	0.158 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.156; p = 0.337)	-0.010 (CI = +/-0.071; p = 0.778)	0.945	-2.61%	-3.55%
Frequency	2014.1	-0.031 (CI = +/-0.077; p = 0.402)	0.159 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.163; p = 0.346)	-0.005 (CI = +/-0.093; p = 0.919)	0.939	-3.07%	-3.51%
Frequency	2014.2	-0.025 (CI = +/-0.121; p = 0.659)	0.160 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.172; p = 0.378)	-0.011 (CI = +/-0.137; p = 0.866)	0.936	-2.49%	-3.55%
Frequency	2015.1	-0.126 (CI = +/-0.211; p = 0.220)	0.169 (CI = +/-0.067; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.171; p = 0.295)	0.093 (CI = +/-0.225; p = 0.387)	0.938	-11.80%	-3.23%
Frequency	2015.2	-0.103 (CI = +/-0.688; p = 0.749)	0.170 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.184; p = 0.334)	0.070 (CI = +/-0.703; p = 0.831)	0.933	-9.77%	-3.26%
Frequency	2016.1	-0.033 (CI = +/-0.032; p = 0.041)	0.170 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.184; p = 0.334)	NA (CI = +/-NA; p = NA)	0.928	-3.26%	-3.26%
Frequency	2016.2	-0.025 (CI = +/-0.035; p = 0.138)	0.180 (CI = +/-0.076; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.115 (CI = +/-0.193; p = 0.213)	NA (CI = +/-NA; p = NA)	0.931	-2.49%	-2.49%
Frequency	2017.1	-0.017 (CI = +/-0.041; p = 0.356)	0.171 (CI = +/-0.081; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.208; p = 0.159)	NA (CI = +/-NA; p = NA)	0.921	-1.73%	-1.73%
Frequency	2017.2	-0.010 (CI = +/-0.047; p = 0.625)	0.179 (CI = +/-0.088; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.225; p = 0.132)	NA (CI = +/-NA; p = NA)	0.921	-1.03%	-1.03%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = 2020.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.019 (CI = +/-0.018; p = 0.049)	0.121	-1.84%
Loss Cost	2011.2	-0.021 (CI = +/-0.020; p = 0.035)	0.149	-2.11%
Loss Cost	2012.1	-0.022 (CI = +/-0.022; p = 0.048)	0.134	-2.15%
Loss Cost	2012.2	-0.025 (CI = +/-0.023; p = 0.033)	0.167	-2.49%
Loss Cost	2013.1	-0.026 (CI = +/-0.025; p = 0.046)	0.151	-2.55%
Loss Cost	2013.2	-0.030 (CI = +/-0.027; p = 0.031)	0.190	-2.99%
Loss Cost	2014.1	-0.030 (CI = +/-0.030; p = 0.050)	0.161	-2.99%
Loss Cost	2014.2	-0.035 (CI = +/-0.033; p = 0.039)	0.192	-3.45%
Loss Cost	2015.1	-0.037 (CI = +/-0.037; p = 0.053)	0.175	-3.60%
Loss Cost	2015.2	-0.040 (CI = +/-0.042; p = 0.058)	0.178	-3.95%
Loss Cost	2016.1	-0.035 (CI = +/-0.047; p = 0.130)	0.103	-3.48%
Loss Cost	2016.2	-0.039 (CI = +/-0.055; p = 0.144)	0.100	-3.84%
Loss Cost	2017.1	-0.029 (CI = +/-0.062; p = 0.322)	0.006	-2.88%
Loss Cost	2017.2	-0.034 (CI = +/-0.073; p = 0.326)	0.006	-3.35%
Severity	2011.1	0.021 (CI = +/-0.006; p = 0.000)	0.694	+2.14%
Severity	2011.2	0.021 (CI = +/-0.006; p = 0.000)	0.670	+2.15%
Severity	2012.1	0.023 (CI = +/-0.007; p = 0.000)	0.680	+2.28%
Severity	2012.2	0.024 (CI = +/-0.007; p = 0.000)	0.699	+2.44%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.748	+2.68%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	0.727	+2.72%
Severity	2014.1	0.026 (CI = +/-0.009; p = 0.000)	0.690	+2.68%
Severity	2014.2	0.025 (CI = +/-0.010; p = 0.000)	0.641	+2.56%
Severity	2015.1	0.024 (CI = +/-0.011; p = 0.000)	0.581	+2.44%
Severity	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.512	+2.29%
Severity	2016.1	0.024 (CI = +/-0.013; p = 0.002)	0.502	+2.45%
Severity	2016.2	0.022 (CI = +/-0.015; p = 0.008)	0.409	+2.23%
Severity	2017.1	0.024 (CI = +/-0.018; p = 0.011)	0.408	+2.45%
Severity	2017.2	0.022 (CI = +/-0.020; p = 0.040)	0.295	+2.20%
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.474	-3.90%
Frequency	2011.2	-0.043 (CI = +/-0.018; p = 0.000)	0.491	-4.17%
Frequency	2012.1	-0.044 (CI = +/-0.020; p = 0.000)	0.481	-4.33%
Frequency	2012.2	-0.049 (CI = +/-0.021; p = 0.000)	0.531	-4.81%
Frequency	2013.1	-0.052 (CI = +/-0.022; p = 0.000)	0.534	-5.10%
Frequency	2013.2	-0.057 (CI = +/-0.024; p = 0.000)	0.564	-5.56%
Frequency	2014.1	-0.057 (CI = +/-0.026; p = 0.000)	0.521	-5.52%
Frequency	2014.2	-0.060 (CI = +/-0.029; p = 0.000)	0.522	-5.87%
Frequency	2015.1	-0.061 (CI = +/-0.033; p = 0.001)	0.480	-5.89%
Frequency	2015.2	-0.063 (CI = +/-0.037; p = 0.003)	0.454	-6.10%
Frequency	2016.1	-0.060 (CI = +/-0.042; p = 0.009)	0.377	-5.79%
Frequency	2016.2	-0.061 (CI = +/-0.048; p = 0.017)	0.337	-5.94%
Frequency	2017.1	-0.054 (CI = +/-0.055; p = 0.057)	0.227	-5.21%
Frequency	2017.2	-0.056 (CI = +/-0.066; p = 0.088)	0.189	-5.43%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = 2020.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.015; p = 0.007)	0.205 (CI = +/-0.112; p = 0.001)	0.442	-2.10%
Loss Cost	2011.2	-0.022 (CI = +/-0.016; p = 0.009)	0.200 (CI = +/-0.117; p = 0.002)	0.444	-2.19%
Loss Cost	2012.1	-0.025 (CI = +/-0.017; p = 0.007)	0.212 (CI = +/-0.121; p = 0.002)	0.456	-2.45%
Loss Cost	2012.2	-0.026 (CI = +/-0.019; p = 0.009)	0.206 (CI = +/-0.126; p = 0.003)	0.458	-2.58%
Loss Cost	2013.1	-0.030 (CI = +/-0.020; p = 0.006)	0.220 (CI = +/-0.130; p = 0.002)	0.473	-2.91%
Loss Cost	2013.2	-0.031 (CI = +/-0.022; p = 0.008)	0.213 (CI = +/-0.137; p = 0.004)	0.477	-3.08%
Loss Cost	2014.1	-0.035 (CI = +/-0.024; p = 0.008)	0.225 (CI = +/-0.143; p = 0.004)	0.475	-3.40%
Loss Cost	2014.2	-0.036 (CI = +/-0.027; p = 0.012)	0.221 (CI = +/-0.152; p = 0.007)	0.474	-3.54%
Loss Cost	2015.1	-0.042 (CI = +/-0.029; p = 0.008)	0.240 (CI = +/-0.157; p = 0.005)	0.501	-4.11%
Loss Cost	2015.2	-0.041 (CI = +/-0.033; p = 0.019)	0.243 (CI = +/-0.168; p = 0.008)	0.493	-4.02%
Loss Cost	2016.1	-0.042 (CI = +/-0.038; p = 0.036)	0.245 (CI = +/-0.183; p = 0.013)	0.432	-4.08%
Loss Cost	2016.2	-0.039 (CI = +/-0.044; p = 0.076)	0.252 (CI = +/-0.199; p = 0.018)	0.425	-3.84%
Loss Cost	2017.1	-0.036 (CI = +/-0.052; p = 0.152)	0.245 (CI = +/-0.218; p = 0.032)	0.327	-3.56%
Loss Cost	2017.2	-0.032 (CI = +/-0.062; p = 0.265)	0.255 (CI = +/-0.243; p = 0.042)	0.320	-3.19%
Severity	2011.1	0.021 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.043; p = 0.082)	0.722	+2.09%
Severity	2011.2	0.021 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.045; p = 0.079)	0.702	+2.14%
Severity	2012.1	0.022 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.046; p = 0.122)	0.703	+2.22%
Severity	2012.2	0.024 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.045; p = 0.057)	0.739	+2.42%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.044; p = 0.108)	0.770	+2.62%
Severity	2013.2	0.027 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.046; p = 0.095)	0.756	+2.70%
Severity	2014.1	0.026 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.049; p = 0.082)	0.729	+2.60%
Severity	2014.2	0.025 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.052; p = 0.113)	0.678	+2.55%
Severity	2015.1	0.023 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.053; p = 0.073)	0.647	+2.33%
Severity	2015.2	0.023 (CI = +/-0.011; p = 0.001)	0.046 (CI = +/-0.057; p = 0.102)	0.575	+2.28%
Severity	2016.1	0.023 (CI = +/-0.013; p = 0.002)	0.045 (CI = +/-0.062; p = 0.138)	0.554	+2.33%
Severity	2016.2	0.022 (CI = +/-0.015; p = 0.007)	0.042 (CI = +/-0.067; p = 0.193)	0.451	+2.23%
Severity	2017.1	0.023 (CI = +/-0.018; p = 0.015)	0.040 (CI = +/-0.073; p = 0.258)	0.431	+2.34%
Severity	2017.2	0.022 (CI = +/-0.021; p = 0.040)	0.036 (CI = +/-0.082; p = 0.339)	0.296	+2.22%
Frequency	2011.1	-0.042 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.113; p = 0.006)	0.615	-4.11%
Frequency	2011.2	-0.043 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.117; p = 0.009)	0.616	-4.24%
Frequency	2012.1	-0.047 (CI = +/-0.017; p = 0.000)	0.176 (CI = +/-0.119; p = 0.006)	0.632	-4.58%
Frequency	2012.2	-0.050 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.121; p = 0.011)	0.653	-4.88%
Frequency	2013.1	-0.055 (CI = +/-0.018; p = 0.000)	0.184 (CI = +/-0.119; p = 0.004)	0.691	-5.39%
Frequency	2013.2	-0.058 (CI = +/-0.020; p = 0.000)	0.175 (CI = +/-0.123; p = 0.008)	0.697	-5.63%
Frequency	2014.1	-0.060 (CI = +/-0.022; p = 0.000)	0.183 (CI = +/-0.130; p = 0.009)	0.674	-5.85%
Frequency	2014.2	-0.061 (CI = +/-0.024; p = 0.000)	0.180 (CI = +/-0.138; p = 0.014)	0.663	-5.93%
Frequency	2015.1	-0.065 (CI = +/-0.027; p = 0.000)	0.192 (CI = +/-0.146; p = 0.013)	0.645	-6.29%
Frequency	2015.2	-0.064 (CI = +/-0.031; p = 0.001)	0.197 (CI = +/-0.156; p = 0.018)	0.625	-6.16%
Frequency	2016.1	-0.065 (CI = +/-0.036; p = 0.002)	0.200 (CI = +/-0.170; p = 0.025)	0.565	-6.26%
Frequency	2016.2	-0.061 (CI = +/-0.041; p = 0.007)	0.210 (CI = +/-0.184; p = 0.029)	0.541	-5.94%
Frequency	2017.1	-0.059 (CI = +/-0.048; p = 0.021)	0.205 (CI = +/-0.202; p = 0.047)	0.438	-5.76%
Frequency	2017.2	-0.054 (CI = +/-0.057; p = 0.058)	0.218 (CI = +/-0.223; p = 0.054)	0.416	-5.29%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.014; p = 0.010)	0.177 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.020; p = 0.001)	0.954	+1.90%	-1.93%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.006)	0.181 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.000)	0.957	+2.36%	-2.01%
Loss Cost	2012.1	0.024 (CI = +/-0.019; p = 0.018)	0.181 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.025; p = 0.002)	0.955	+2.38%	-2.01%
Loss Cost	2012.2	0.029 (CI = +/-0.023; p = 0.015)	0.185 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.957	+2.98%	-2.08%
Loss Cost	2013.1	0.028 (CI = +/-0.029; p = 0.060)	0.185 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.035; p = 0.009)	0.956	+2.82%	-2.07%
Loss Cost	2013.2	0.034 (CI = +/-0.038; p = 0.079)	0.188 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.044; p = 0.017)	0.956	+3.44%	-2.12%
Loss Cost	2014.1	0.037 (CI = +/-0.054; p = 0.163)	0.187 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.059; p = 0.053)	0.954	+3.77%	-2.13%
Loss Cost	2014.2	0.062 (CI = +/-0.082; p = 0.128)	0.191 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.087; p = 0.057)	0.956	+6.35%	-2.22%
Loss Cost	2015.1	-0.045 (CI = +/-0.132; p = 0.476)	0.202 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.136; p = 0.710)	0.966	-4.39%	-2.07%
Loss Cost	2015.2	-0.053 (CI = +/-0.428; p = 0.791)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.432; p = 0.873)	0.965	-5.19%	-2.06%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-2.06%	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-1.99%	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	-1.72%	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-1.82%	-1.82%
Severity	2011.1	0.010 (CI = +/-0.018; p = 0.246)	0.028 (CI = +/-0.045; p = 0.208)	0.000 (CI = +/-0.002; p = 0.646)	0.018 (CI = +/-0.026; p = 0.169)	0.705	+1.04%	+2.84%
Severity	2011.2	0.009 (CI = +/-0.021; p = 0.377)	0.027 (CI = +/-0.047; p = 0.245)	0.000 (CI = +/-0.002; p = 0.650)	0.019 (CI = +/-0.029; p = 0.192)	0.681	+0.93%	+2.86%
Severity	2012.1	0.011 (CI = +/-0.026; p = 0.371)	0.026 (CI = +/-0.049; p = 0.292)	0.000 (CI = +/-0.002; p = 0.647)	0.017 (CI = +/-0.034; p = 0.310)	0.671	+1.13%	+2.84%
Severity	2012.2	0.021 (CI = +/-0.031; p = 0.174)	0.031 (CI = +/-0.050; p = 0.204)	0.000 (CI = +/-0.002; p = 0.671)	0.006 (CI = +/-0.038; p = 0.740)	0.685	+2.09%	+2.72%
Severity	2013.1	0.037 (CI = +/-0.036; p = 0.043)	0.023 (CI = +/-0.049; p = 0.335)	0.001 (CI = +/-0.002; p = 0.596)	-0.012 (CI = +/-0.043; p = 0.571)	0.724	+3.81%	+2.59%
Severity	2013.2	0.052 (CI = +/-0.046; p = 0.030)	0.029 (CI = +/-0.050; p = 0.243)	0.000 (CI = +/-0.002; p = 0.621)	-0.028 (CI = +/-0.053; p = 0.289)	0.716	+5.33%	+2.47%
Severity	2014.1	0.057 (CI = +/-0.065; p = 0.081)	0.027 (CI = +/-0.054; p = 0.293)	0.001 (CI = +/-0.002; p = 0.622)	-0.033 (CI = +/-0.072; p = 0.345)	0.675	+5.86%	+2.45%
Severity	2014.2	0.071 (CI = +/-0.101; p = 0.153)	0.030 (CI = +/-0.057; p = 0.280)	0.000 (CI = +/-0.002; p = 0.644)	-0.047 (CI = +/-0.107; p = 0.362)	0.613	+7.34%	+2.40%
Severity	2015.1	0.050 (CI = +/-0.187; p = 0.574)	0.032 (CI = +/-0.062; p = 0.281)	0.000 (CI = +/-0.002; p = 0.670)	-0.026 (CI = +/-0.193; p = 0.776)	0.534	+5.13%	+2.43%
Severity	2015.2	-0.040 (CI = +/-0.606; p = 0.888)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	0.065 (CI = +/-0.612; p = 0.822)	0.437	-3.93%	+2.50%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	0.448	+2.50%	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	0.328	+2.34%	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	0.295	+2.44%	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	0.144	+2.19%	+2.19%
Frequency	2011.1	0.008 (CI = +/-0.020; p = 0.383)	0.149 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.028; p = 0.000)	0.939	+0.84%	-4.64%
Frequency	2011.2	0.014 (CI = +/-0.023; p = 0.209)	0.154 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.031; p = 0.000)	0.941	+1.42%	-4.74%
Frequency	2012.1	0.012 (CI = +/-0.027; p = 0.357)	0.155 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.035; p = 0.002)	0.939	+1.23%	-4.72%
Frequency	2012.2	0.009 (CI = +/-0.033; p = 0.590)	0.153 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.042; p = 0.011)	0.939	+0.88%	-4.67%
Frequency	2013.1	-0.010 (CI = +/-0.039; p = 0.616)	0.162 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.116)	0.946	-0.95%	-4.54%
Frequency	2013.2	-0.018 (CI = +/-0.052; p = 0.470)	0.159 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.060; p = 0.338)	0.945	-1.79%	-4.48%
Frequency	2014.1	-0.020 (CI = +/-0.073; p = 0.567)	0.159 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.080; p = 0.504)	0.940	-1.98%	-4.47%
Frequency	2014.2	-0.009 (CI = +/-0.113; p = 0.864)	0.161 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.121; p = 0.522)	0.937	-0.92%	-4.51%
Frequency	2015.1	-0.095 (CI = +/-0.202; p = 0.329)	0.170 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.209; p = 0.613)	0.937	-9.05%	-4.39%
Frequency	2015.2	-0.013 (CI = +/-0.654; p = 0.966)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.661; p = 0.917)	0.932	-1.31%	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-4.45%	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	-4.22%	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	-4.06%	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	-3.92%	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.184 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.127 (CI = +/-0.058; p = 0.000)	0.959	-1.91%
Loss Cost	2011.2	-0.019 (CI = +/-0.008; p = 0.000)	0.183 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.126 (CI = +/-0.060; p = 0.000)	0.959	-1.93%
Loss Cost	2012.1	-0.021 (CI = +/-0.008; p = 0.000)	0.188 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.123 (CI = +/-0.058; p = 0.000)	0.962	-2.04%
Loss Cost	2012.2	-0.021 (CI = +/-0.008; p = 0.000)	0.187 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.121 (CI = +/-0.060; p = 0.001)	0.962	-2.05%
Loss Cost	2013.1	-0.021 (CI = +/-0.008; p = 0.000)	0.192 (CI = +/-0.035; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.113 (CI = +/-0.060; p = 0.001)	0.965	-2.12%
Loss Cost	2013.2	-0.021 (CI = +/-0.008; p = 0.000)	0.192 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.112 (CI = +/-0.066; p = 0.003)	0.965	-2.12%
Loss Cost	2014.1	-0.022 (CI = +/-0.009; p = 0.000)	0.193 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.108 (CI = +/-0.076; p = 0.008)	0.963	-2.13%
Loss Cost	2014.2	-0.022 (CI = +/-0.008; p = 0.000)	0.201 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.146 (CI = +/-0.098; p = 0.006)	0.967	-2.14%
Loss Cost	2015.1	-0.022 (CI = +/-0.008; p = 0.000)	0.201 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.968	-2.14%
Loss Cost	2015.2	-0.021 (CI = +/-0.009; p = 0.000)	0.203 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.967	-2.09%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-1.82%
Severity	2011.1	0.021 (CI = +/-0.011; p = 0.001)	0.029 (CI = +/-0.047; p = 0.221)	0.000 (CI = +/-0.002; p = 0.809)	0.006 (CI = +/-0.084; p = 0.892)	0.677	+2.16%
Severity	2011.2	0.022 (CI = +/-0.011; p = 0.001)	0.030 (CI = +/-0.049; p = 0.212)	0.000 (CI = +/-0.002; p = 0.806)	0.007 (CI = +/-0.086; p = 0.872)	0.652	+2.19%
Severity	2012.1	0.023 (CI = +/-0.012; p = 0.001)	0.026 (CI = +/-0.051; p = 0.299)	0.000 (CI = +/-0.002; p = 0.746)	0.010 (CI = +/-0.087; p = 0.821)	0.653	+2.28%
Severity	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.050; p = 0.172)	0.000 (CI = +/-0.002; p = 0.731)	0.022 (CI = +/-0.086; p = 0.604)	0.687	+2.37%
Severity	2013.1	0.025 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.049; p = 0.287)	0.000 (CI = +/-0.002; p = 0.614)	0.036 (CI = +/-0.083; p = 0.372)	0.732	+2.50%
Severity	2013.2	0.025 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.051; p = 0.221)	0.000 (CI = +/-0.002; p = 0.629)	0.049 (CI = +/-0.089; p = 0.262)	0.719	+2.52%
Severity	2014.1	0.025 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.054; p = 0.243)	0.000 (CI = +/-0.002; p = 0.642)	0.048 (CI = +/-0.102; p = 0.327)	0.677	+2.52%
Severity	2014.2	0.025 (CI = +/-0.012; p = 0.001)	0.033 (CI = +/-0.059; p = 0.246)	0.000 (CI = +/-0.002; p = 0.666)	0.061 (CI = +/-0.139; p = 0.362)	0.613	+2.51%
Severity	2015.1	0.025 (CI = +/-0.012; p = 0.001)	0.033 (CI = +/-0.059; p = 0.246)	0.000 (CI = +/-0.002; p = 0.666)	NA (CI = +/-NA; p = NA)	0.564	+2.51%
Severity	2015.2	0.024 (CI = +/-0.013; p = 0.002)	0.031 (CI = +/-0.063; p = 0.311)	0.000 (CI = +/-0.002; p = 0.663)	NA (CI = +/-NA; p = NA)	0.478	+2.43%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	0.448	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	0.328	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	0.295	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	0.144	+2.19%
Frequency	2011.1	-0.041 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.121 (CI = +/-0.104; p = 0.024)	0.913	-3.98%
Frequency	2011.2	-0.041 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.106; p = 0.030)	0.912	-4.03%
Frequency	2012.1	-0.043 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.113 (CI = +/-0.103; p = 0.033)	0.920	-4.22%
Frequency	2012.2	-0.044 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.100 (CI = +/-0.102; p = 0.054)	0.928	-4.31%
Frequency	2013.1	-0.046 (CI = +/-0.012; p = 0.000)	0.167 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.091; p = 0.092)	0.947	-4.51%
Frequency	2013.2	-0.046 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.098; p = 0.191)	0.948	-4.53%
Frequency	2014.1	-0.046 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.111; p = 0.272)	0.943	-4.54%
Frequency	2014.2	-0.046 (CI = +/-0.013; p = 0.000)	0.168 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.085 (CI = +/-0.151; p = 0.246)	0.941	-4.54%
Frequency	2015.1	-0.046 (CI = +/-0.013; p = 0.000)	0.168 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	-4.54%
Frequency	2015.2	-0.045 (CI = +/-0.014; p = 0.000)	0.172 (CI = +/-0.068; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.938	-4.41%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.003 (CI = +/-0.024; p = 0.810)	0.182 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.085 (CI = +/-0.081; p = 0.039)	-0.019 (CI = +/-0.026; p = 0.150)	0.961	-0.28%	-2.12%
Loss Cost	2011.2	0.001 (CI = +/-0.030; p = 0.930)	0.183 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.077 (CI = +/-0.089; p = 0.085)	-0.023 (CI = +/-0.032; p = 0.145)	0.961	+0.13%	-2.14%
Loss Cost	2012.1	-0.008 (CI = +/-0.038; p = 0.659)	0.187 (CI = +/-0.035; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.095 (CI = +/-0.100; p = 0.062)	-0.013 (CI = +/-0.040; p = 0.485)	0.961	-0.80%	-2.13%
Loss Cost	2012.2	-0.005 (CI = +/-0.049; p = 0.827)	0.187 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.115; p = 0.115)	-0.016 (CI = +/-0.051; p = 0.508)	0.961	-0.51%	-2.14%
Loss Cost	2013.1	-0.031 (CI = +/-0.065; p = 0.324)	0.194 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.131 (CI = +/-0.132; p = 0.052)	0.010 (CI = +/-0.068; p = 0.749)	0.963	-3.09%	-2.08%
Loss Cost	2013.2	-0.042 (CI = +/-0.088; p = 0.328)	0.193 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.144 (CI = +/-0.153; p = 0.064)	0.021 (CI = +/-0.091; p = 0.628)	0.963	-4.10%	-2.04%
Loss Cost	2014.1	-0.069 (CI = +/-0.119; p = 0.232)	0.197 (CI = +/-0.042; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.171 (CI = +/-0.175; p = 0.054)	0.050 (CI = +/-0.123; p = 0.402)	0.963	-6.71%	-1.98%
Loss Cost	2014.2	-0.045 (CI = +/-0.132; p = 0.476)	0.202 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.172 (CI = +/-0.176; p = 0.056)	0.024 (CI = +/-0.136; p = 0.710)	0.965	-4.39%	-2.07%
Loss Cost	2015.1	-0.045 (CI = +/-0.132; p = 0.476)	0.202 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.024 (CI = +/-0.136; p = 0.710)	0.966	-4.39%	-2.07%
Loss Cost	2015.2	-0.053 (CI = +/-0.428; p = 0.791)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.032 (CI = +/-0.432; p = 0.873)	0.965	-5.19%	-2.06%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	-2.06%	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	-1.99%	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.960	-1.72%	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-1.82%	-1.82%
Severity	2011.1	-0.013 (CI = +/-0.033; p = 0.424)	0.033 (CI = +/-0.043; p = 0.126)	0.000 (CI = +/-0.002; p = 0.647)	0.092 (CI = +/-0.110; p = 0.097)	0.039 (CI = +/-0.035; p = 0.033)	0.731	-1.27%	+2.62%
Severity	2011.2	-0.023 (CI = +/-0.040; p = 0.246)	0.030 (CI = +/-0.044; p = 0.172)	0.000 (CI = +/-0.002; p = 0.631)	0.111 (CI = +/-0.119; p = 0.065)	0.049 (CI = +/-0.042; p = 0.025)	0.720	-2.24%	+2.66%
Severity	2012.1	-0.031 (CI = +/-0.051; p = 0.216)	0.033 (CI = +/-0.047; p = 0.152)	0.000 (CI = +/-0.002; p = 0.660)	0.128 (CI = +/-0.136; p = 0.063)	0.058 (CI = +/-0.054; p = 0.036)	0.715	-3.07%	+2.68%
Severity	2012.2	-0.023 (CI = +/-0.066; p = 0.469)	0.035 (CI = +/-0.049; p = 0.150)	0.000 (CI = +/-0.002; p = 0.675)	0.115 (CI = +/-0.154; p = 0.136)	0.049 (CI = +/-0.069; p = 0.150)	0.708	-2.29%	+2.65%
Severity	2013.1	0.005 (CI = +/-0.090; p = 0.901)	0.028 (CI = +/-0.051; p = 0.269)	0.000 (CI = +/-0.002; p = 0.627)	0.071 (CI = +/-0.181; p = 0.420)	0.020 (CI = +/-0.093; p = 0.651)	0.719	+0.54%	+2.58%
Severity	2013.2	0.032 (CI = +/-0.119; p = 0.572)	0.030 (CI = +/-0.053; p = 0.241)	0.000 (CI = +/-0.002; p = 0.640)	0.037 (CI = +/-0.207; p = 0.706)	-0.008 (CI = +/-0.123; p = 0.896)	0.701	+3.28%	+2.49%
Severity	2014.1	0.036 (CI = +/-0.164; p = 0.644)	0.029 (CI = +/-0.058; p = 0.291)	0.000 (CI = +/-0.002; p = 0.648)	0.033 (CI = +/-0.241; p = 0.771)	-0.012 (CI = +/-0.169; p = 0.884)	0.654	+3.69%	+2.48%
Severity	2014.2	0.050 (CI = +/-0.187; p = 0.574)	0.032 (CI = +/-0.062; p = 0.281)	0.000 (CI = +/-0.002; p = 0.670)	0.034 (CI = +/-0.251; p = 0.777)	-0.026 (CI = +/-0.193; p = 0.776)	0.586	+5.13%	+2.43%
Severity	2015.1	0.050 (CI = +/-0.187; p = 0.574)	0.032 (CI = +/-0.062; p = 0.281)	0.000 (CI = +/-0.002; p = 0.670)	NA (CI = +/-NA; p = NA)	-0.026 (CI = +/-0.193; p = 0.776)	0.534	+5.13%	+2.43%
Severity	2015.2	-0.040 (CI = +/-0.606; p = 0.888)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	0.065 (CI = +/-0.612; p = 0.822)	0.437	-3.93%	+2.50%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.448	+2.50%	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.328	+2.34%	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.295	+2.44%	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.144	+2.19%	+2.19%
Frequency	2011.1	0.010 (CI = +/-0.038; p = 0.590)	0.148 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.128; p = 0.919)	-0.057 (CI = +/-0.041; p = 0.009)	0.936	+1.01%	-4.62%
Frequency	2011.2	0.024 (CI = +/-0.046; p = 0.286)	0.153 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.137; p = 0.607)	-0.072 (CI = +/-0.049; p = 0.006)	0.939	+2.42%	-4.68%
Frequency	2012.1	0.023 (CI = +/-0.059; p = 0.423)	0.153 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.033 (CI = +/-0.157; p = 0.668)	-0.071 (CI = +/-0.062; p = 0.027)	0.936	+2.34%	-4.68%
Frequency	2012.2	0.018 (CI = +/-0.077; p = 0.628)	0.152 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.180; p = 0.780)	-0.066 (CI = +/-0.080; p = 0.103)	0.935	+1.82%	-4.66%
Frequency	2013.1	-0.037 (CI = +/-0.099; p = 0.441)	0.166 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.199; p = 0.531)	-0.010 (CI = +/-0.102; p = 0.842)	0.944	-3.61%	-4.55%
Frequency	2013.2	-0.074 (CI = +/-0.130; p = 0.242)	0.163 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.106 (CI = +/-0.225; p = 0.331)	0.029 (CI = +/-0.134; p = 0.653)	0.945	-7.14%	-4.42%
Frequency	2014.1	-0.106 (CI = +/-0.177; p = 0.221)	0.168 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.138 (CI = +/-0.259; p = 0.273)	0.061 (CI = +/-0.182; p = 0.483)	0.941	-10.03%	-4.35%
Frequency	2014.2	-0.095 (CI = +/-0.202; p = 0.329)	0.170 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.138 (CI = +/-0.270; p = 0.290)	0.050 (CI = +/-0.209; p = 0.613)	0.938	-9.05%	-4.39%
Frequency	2015.1	-0.095 (CI = +/-0.202; p = 0.329)	0.170 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.050 (CI = +/-0.209; p = 0.613)	0.937	-9.05%	-4.39%
Frequency	2015.2	-0.013 (CI = +/-0.654; p = 0.966)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.032 (CI = +/-0.661; p = 0.917)	0.932	-1.31%	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.928	-4.45%	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.926	-4.22%	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.911	-4.06%	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.905	-3.92%	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.016 (CI = +/-0.010; p = 0.003)	0.176 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.076; p = 0.020)	0.937	-1.60%
Loss Cost	2011.2	-0.017 (CI = +/-0.010; p = 0.003)	0.173 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.078; p = 0.021)	0.938	-1.66%
Loss Cost	2012.1	-0.018 (CI = +/-0.010; p = 0.002)	0.180 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.091 (CI = +/-0.076; p = 0.021)	0.943	-1.80%
Loss Cost	2012.2	-0.019 (CI = +/-0.011; p = 0.002)	0.178 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.077; p = 0.026)	0.943	-1.85%
Loss Cost	2013.1	-0.020 (CI = +/-0.010; p = 0.001)	0.185 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.081 (CI = +/-0.075; p = 0.036)	0.949	-1.97%
Loss Cost	2013.2	-0.020 (CI = +/-0.011; p = 0.001)	0.182 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.076 (CI = +/-0.079; p = 0.058)	0.950	-2.00%
Loss Cost	2014.1	-0.021 (CI = +/-0.011; p = 0.001)	0.187 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.065 (CI = +/-0.084; p = 0.117)	0.950	-2.04%
Loss Cost	2014.2	-0.021 (CI = +/-0.011; p = 0.002)	0.186 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.096; p = 0.189)	0.949	-2.05%
Loss Cost	2015.1	-0.021 (CI = +/-0.010; p = 0.000)	0.202 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.104; p = 0.719)	0.966	-2.08%
Loss Cost	2015.2	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.642; p = 0.873)	0.965	-2.06%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-1.82%
Severity	2011.1	0.019 (CI = +/-0.012; p = 0.003)	0.028 (CI = +/-0.047; p = 0.223)	0.000 (CI = +/-0.002; p = 0.818)	0.024 (CI = +/-0.089; p = 0.577)	0.681	+1.95%
Severity	2011.2	0.020 (CI = +/-0.012; p = 0.003)	0.030 (CI = +/-0.049; p = 0.215)	0.000 (CI = +/-0.002; p = 0.813)	0.024 (CI = +/-0.091; p = 0.589)	0.657	+2.00%
Severity	2012.1	0.021 (CI = +/-0.013; p = 0.003)	0.025 (CI = +/-0.050; p = 0.309)	0.000 (CI = +/-0.002; p = 0.748)	0.025 (CI = +/-0.092; p = 0.572)	0.658	+2.10%
Severity	2012.2	0.022 (CI = +/-0.012; p = 0.001)	0.032 (CI = +/-0.049; p = 0.188)	0.000 (CI = +/-0.002; p = 0.717)	0.030 (CI = +/-0.089; p = 0.482)	0.691	+2.25%
Severity	2013.1	0.024 (CI = +/-0.012; p = 0.001)	0.023 (CI = +/-0.048; p = 0.337)	0.001 (CI = +/-0.002; p = 0.587)	0.041 (CI = +/-0.085; p = 0.328)	0.734	+2.40%
Severity	2013.2	0.024 (CI = +/-0.012; p = 0.001)	0.026 (CI = +/-0.050; p = 0.287)	0.001 (CI = +/-0.002; p = 0.592)	0.047 (CI = +/-0.089; p = 0.277)	0.718	+2.44%
Severity	2014.1	0.024 (CI = +/-0.013; p = 0.001)	0.027 (CI = +/-0.054; p = 0.300)	0.001 (CI = +/-0.002; p = 0.614)	0.045 (CI = +/-0.097; p = 0.338)	0.676	+2.43%
Severity	2014.2	0.024 (CI = +/-0.013; p = 0.002)	0.027 (CI = +/-0.057; p = 0.328)	0.001 (CI = +/-0.002; p = 0.627)	0.045 (CI = +/-0.111; p = 0.402)	0.610	+2.43%
Severity	2015.1	0.024 (CI = +/-0.014; p = 0.002)	0.031 (CI = +/-0.062; p = 0.295)	0.000 (CI = +/-0.002; p = 0.666)	0.024 (CI = +/-0.147; p = 0.735)	0.535	+2.42%
Severity	2015.2	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	-0.096 (CI = +/-0.908; p = 0.822)	0.437	+2.50%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	0.448	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	0.328	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	0.295	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	0.144	+2.19%
Frequency	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.064; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.121; p = 0.253)	0.895	-3.48%
Frequency	2011.2	-0.036 (CI = +/-0.017; p = 0.000)	0.144 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.123; p = 0.256)	0.895	-3.58%
Frequency	2012.1	-0.039 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.065; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.119; p = 0.260)	0.905	-3.83%
Frequency	2012.2	-0.041 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.059 (CI = +/-0.114; p = 0.293)	0.917	-4.01%
Frequency	2013.1	-0.044 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.100; p = 0.402)	0.939	-4.27%
Frequency	2013.2	-0.044 (CI = +/-0.014; p = 0.000)	0.156 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.101; p = 0.557)	0.943	-4.34%
Frequency	2014.1	-0.045 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.110; p = 0.695)	0.938	-4.37%
Frequency	2014.2	-0.045 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.065; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.125; p = 0.773)	0.936	-4.37%
Frequency	2015.1	-0.045 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.041 (CI = +/-0.158; p = 0.584)	0.937	-4.40%
Frequency	2015.2	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.981; p = 0.917)	0.932	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2015-08-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.022; p = 0.276)	0.177 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.080; p = 0.426)	-0.033 (CI = +/-0.024; p = 0.010)	0.953	+1.21%	-2.08%
Loss Cost	2011.2	0.019 (CI = +/-0.027; p = 0.158)	0.180 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.085; p = 0.674)	-0.040 (CI = +/-0.029; p = 0.009)	0.955	+1.91%	-2.08%
Loss Cost	2012.1	0.018 (CI = +/-0.034; p = 0.283)	0.181 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.094; p = 0.671)	-0.039 (CI = +/-0.035; p = 0.032)	0.953	+1.80%	-2.08%
Loss Cost	2012.2	0.029 (CI = +/-0.044; p = 0.184)	0.184 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.105; p = 0.973)	-0.050 (CI = +/-0.045; p = 0.032)	0.955	+2.92%	-2.09%
Loss Cost	2013.1	0.025 (CI = +/-0.059; p = 0.392)	0.185 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.121; p = 0.897)	-0.046 (CI = +/-0.060; p = 0.126)	0.953	+2.49%	-2.09%
Loss Cost	2013.2	0.041 (CI = +/-0.088; p = 0.342)	0.188 (CI = +/-0.044; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.148; p = 0.858)	-0.062 (CI = +/-0.089; p = 0.160)	0.953	+4.14%	-2.10%
Loss Cost	2014.1	0.058 (CI = +/-0.142; p = 0.391)	0.187 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.192; p = 0.729)	-0.080 (CI = +/-0.142; p = 0.249)	0.951	+6.02%	-2.10%
Loss Cost	2014.2	0.282 (CI = +/-0.274; p = 0.045)	0.205 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.282; p = 0.094)	-0.304 (CI = +/-0.275; p = 0.033)	0.962	+32.51%	-2.20%
Loss Cost	2015.1	-0.062 (CI = +/-0.859; p = 0.877)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.657; p = 0.965)	0.042 (CI = +/-0.863; p = 0.918)	0.963	-6.06%	-2.06%
Loss Cost	2015.2	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.642; p = 0.873)	NA (CI = +/-NA; p = NA)	0.965	-2.06%	-2.06%
Loss Cost	2016.1	-0.021 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	-2.06%	-2.06%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	-1.99%	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.960	-1.72%	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-1.82%	-1.82%
Severity	2011.1	-0.008 (CI = +/-0.028; p = 0.560)	0.027 (CI = +/-0.043; p = 0.200)	0.001 (CI = +/-0.002; p = 0.593)	0.084 (CI = +/-0.099; p = 0.093)	0.032 (CI = +/-0.030; p = 0.037)	0.732	-0.78%	+2.43%
Severity	2011.2	-0.016 (CI = +/-0.034; p = 0.336)	0.023 (CI = +/-0.044; p = 0.291)	0.001 (CI = +/-0.002; p = 0.570)	0.099 (CI = +/-0.106; p = 0.065)	0.040 (CI = +/-0.035; p = 0.029)	0.720	-1.57%	+2.44%
Severity	2012.1	-0.020 (CI = +/-0.042; p = 0.329)	0.025 (CI = +/-0.046; p = 0.281)	0.001 (CI = +/-0.002; p = 0.588)	0.106 (CI = +/-0.117; p = 0.071)	0.044 (CI = +/-0.043; p = 0.047)	0.712	-1.98%	+2.43%
Severity	2012.2	-0.012 (CI = +/-0.055; p = 0.638)	0.027 (CI = +/-0.049; p = 0.260)	0.001 (CI = +/-0.002; p = 0.613)	0.094 (CI = +/-0.132; p = 0.150)	0.036 (CI = +/-0.056; p = 0.191)	0.705	-1.24%	+2.43%
Severity	2013.1	0.012 (CI = +/-0.072; p = 0.731)	0.023 (CI = +/-0.050; p = 0.352)	0.001 (CI = +/-0.002; p = 0.584)	0.060 (CI = +/-0.147; p = 0.397)	0.012 (CI = +/-0.073; p = 0.728)	0.720	+1.19%	+2.44%
Severity	2013.2	0.036 (CI = +/-0.106; p = 0.476)	0.027 (CI = +/-0.053; p = 0.290)	0.001 (CI = +/-0.002; p = 0.618)	0.029 (CI = +/-0.179; p = 0.733)	-0.013 (CI = +/-0.107; p = 0.807)	0.700	+3.71%	+2.42%
Severity	2014.1	0.039 (CI = +/-0.171; p = 0.632)	0.027 (CI = +/-0.056; p = 0.315)	0.001 (CI = +/-0.002; p = 0.630)	0.026 (CI = +/-0.232; p = 0.811)	-0.015 (CI = +/-0.172; p = 0.853)	0.654	+3.99%	+2.42%
Severity	2014.2	0.088 (CI = +/-0.377; p = 0.621)	0.031 (CI = +/-0.064; p = 0.313)	0.000 (CI = +/-0.002; p = 0.664)	-0.019 (CI = +/-0.389; p = 0.918)	-0.065 (CI = +/-0.379; p = 0.718)	0.584	+9.24%	+2.40%
Severity	2015.1	-0.138 (CI = +/-1.215; p = 0.808)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	0.146 (CI = +/-0.929; p = 0.738)	0.163 (CI = +/-1.220; p = 0.776)	0.500	-12.93%	+2.50%
Severity	2015.2	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	-0.096 (CI = +/-0.908; p = 0.822)	NA (CI = +/-NA; p = NA)	0.437	+2.50%	+2.50%
Severity	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.068; p = 0.376)	0.000 (CI = +/-0.002; p = 0.668)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.448	+2.50%	+2.50%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.328	+2.34%	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.295	+2.44%	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.144	+2.19%	+2.19%
Frequency	2011.1	0.020 (CI = +/-0.031; p = 0.203)	0.149 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.112; p = 0.342)	-0.065 (CI = +/-0.034; p = 0.001)	0.939	+2.01%	-4.40%
Frequency	2011.2	0.035 (CI = +/-0.037; p = 0.063)	0.157 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.116; p = 0.158)	-0.080 (CI = +/-0.039; p = 0.000)	0.944	+3.54%	-4.41%
Frequency	2012.1	0.038 (CI = +/-0.046; p = 0.102)	0.156 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.128; p = 0.171)	-0.083 (CI = +/-0.048; p = 0.002)	0.942	+3.86%	-4.41%
Frequency	2012.2	0.041 (CI = +/-0.061; p = 0.171)	0.157 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.146; p = 0.198)	-0.086 (CI = +/-0.062; p = 0.010)	0.941	+4.21%	-4.41%
Frequency	2013.1	0.013 (CI = +/-0.079; p = 0.737)	0.163 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.162; p = 0.499)	-0.058 (CI = +/-0.080; p = 0.145)	0.944	+1.28%	-4.42%
Frequency	2013.2	0.004 (CI = +/-0.119; p = 0.942)	0.161 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.199; p = 0.661)	-0.049 (CI = +/-0.120; p = 0.394)	0.942	+0.41%	-4.41%
Frequency	2014.1	0.019 (CI = +/-0.191; p = 0.831)	0.160 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.259; p = 0.638)	-0.064 (CI = +/-0.192; p = 0.482)	0.936	+1.95%	-4.42%
Frequency	2014.2	0.193 (CI = +/-0.405; p = 0.321)	0.174 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.217 (CI = +/-0.418; p = 0.281)	-0.239 (CI = +/-0.407; p = 0.226)	0.938	+21.30%	-4.49%
Frequency	2015.1	0.076 (CI = +/-1.312; p = 0.902)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-1.003; p = 0.779)	-0.121 (CI = +/-1.318; p = 0.844)	0.932	+7.89%	-4.45%
Frequency	2015.2	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.981; p = 0.917)	NA (CI = +/-NA; p = NA)	0.932	-4.45%	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.928	-4.45%	-4.45%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.926	-4.22%	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.911	-4.06%	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.905	-3.92%	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.009 (CI = +/-0.012; p = 0.123)	0.176 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.090; p = 0.527)	0.919	-0.93%
Loss Cost	2011.2	-0.010 (CI = +/-0.013; p = 0.110)	0.174 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.092; p = 0.499)	0.920	-1.01%
Loss Cost	2012.1	-0.012 (CI = +/-0.013; p = 0.057)	0.181 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.091; p = 0.437)	0.926	-1.24%
Loss Cost	2012.2	-0.014 (CI = +/-0.013; p = 0.047)	0.177 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.036 (CI = +/-0.092; p = 0.426)	0.928	-1.35%
Loss Cost	2013.1	-0.016 (CI = +/-0.013; p = 0.021)	0.186 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.088; p = 0.424)	0.936	-1.56%
Loss Cost	2013.2	-0.017 (CI = +/-0.013; p = 0.017)	0.181 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.088; p = 0.460)	0.939	-1.67%
Loss Cost	2014.1	-0.018 (CI = +/-0.013; p = 0.011)	0.189 (CI = +/-0.050; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.088; p = 0.567)	0.942	-1.79%
Loss Cost	2014.2	-0.019 (CI = +/-0.014; p = 0.012)	0.185 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.093; p = 0.680)	0.943	-1.84%
Loss Cost	2015.1	-0.020 (CI = +/-0.011; p = 0.002)	0.202 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.078; p = 0.613)	0.966	-1.99%
Loss Cost	2015.2	-0.020 (CI = +/-0.011; p = 0.003)	0.203 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.091; p = 0.703)	0.965	-1.99%
Loss Cost	2016.1	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.137; p = 0.716)	0.960	-1.99%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-1.82%
Severity	2011.1	0.017 (CI = +/-0.012; p = 0.008)	0.028 (CI = +/-0.046; p = 0.222)	0.000 (CI = +/-0.002; p = 0.772)	0.041 (CI = +/-0.092; p = 0.364)	0.689	+1.75%
Severity	2011.2	0.018 (CI = +/-0.013; p = 0.010)	0.029 (CI = +/-0.048; p = 0.221)	0.000 (CI = +/-0.002; p = 0.771)	0.039 (CI = +/-0.095; p = 0.394)	0.664	+1.80%
Severity	2012.1	0.019 (CI = +/-0.014; p = 0.008)	0.025 (CI = +/-0.050; p = 0.310)	0.000 (CI = +/-0.002; p = 0.713)	0.037 (CI = +/-0.096; p = 0.427)	0.664	+1.94%
Severity	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.032 (CI = +/-0.049; p = 0.194)	0.000 (CI = +/-0.002; p = 0.680)	0.035 (CI = +/-0.093; p = 0.445)	0.693	+2.16%
Severity	2013.1	0.024 (CI = +/-0.013; p = 0.002)	0.023 (CI = +/-0.049; p = 0.337)	0.001 (CI = +/-0.002; p = 0.556)	0.036 (CI = +/-0.089; p = 0.405)	0.730	+2.39%
Severity	2013.2	0.024 (CI = +/-0.014; p = 0.002)	0.025 (CI = +/-0.051; p = 0.304)	0.001 (CI = +/-0.002; p = 0.561)	0.038 (CI = +/-0.092; p = 0.397)	0.709	+2.45%
Severity	2014.1	0.024 (CI = +/-0.014; p = 0.003)	0.028 (CI = +/-0.054; p = 0.292)	0.001 (CI = +/-0.002; p = 0.597)	0.035 (CI = +/-0.096; p = 0.445)	0.669	+2.41%
Severity	2014.2	0.024 (CI = +/-0.015; p = 0.005)	0.026 (CI = +/-0.058; p = 0.342)	0.001 (CI = +/-0.002; p = 0.607)	0.033 (CI = +/-0.102; p = 0.500)	0.602	+2.39%
Severity	2015.1	0.023 (CI = +/-0.016; p = 0.007)	0.032 (CI = +/-0.061; p = 0.280)	0.000 (CI = +/-0.002; p = 0.660)	0.021 (CI = +/-0.110; p = 0.694)	0.537	+2.34%
Severity	2015.2	0.023 (CI = +/-0.016; p = 0.010)	0.031 (CI = +/-0.066; p = 0.330)	0.000 (CI = +/-0.002; p = 0.668)	0.014 (CI = +/-0.129; p = 0.812)	0.438	+2.33%
Severity	2016.1	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	0.049 (CI = +/-0.192; p = 0.584)	0.415	+2.34%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	0.328	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	0.295	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	0.144	+2.19%
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.005)	0.148 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.131; p = 0.838)	0.889	-2.63%
Frequency	2011.2	-0.028 (CI = +/-0.018; p = 0.005)	0.144 (CI = +/-0.068; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.134; p = 0.890)	0.888	-2.77%
Frequency	2012.1	-0.032 (CI = +/-0.018; p = 0.002)	0.156 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.130; p = 0.964)	0.898	-3.12%
Frequency	2012.2	-0.035 (CI = +/-0.018; p = 0.001)	0.146 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.124; p = 0.986)	0.911	-3.43%
Frequency	2013.1	-0.039 (CI = +/-0.016; p = 0.000)	0.163 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.002 (CI = +/-0.106; p = 0.969)	0.937	-3.86%
Frequency	2013.2	-0.041 (CI = +/-0.016; p = 0.000)	0.156 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.104; p = 0.904)	0.942	-4.02%
Frequency	2014.1	-0.042 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.108; p = 0.831)	0.938	-4.10%
Frequency	2014.2	-0.042 (CI = +/-0.017; p = 0.000)	0.159 (CI = +/-0.065; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.114; p = 0.787)	0.936	-4.13%
Frequency	2015.1	-0.043 (CI = +/-0.017; p = 0.000)	0.170 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.118; p = 0.488)	0.938	-4.22%
Frequency	2015.2	-0.043 (CI = +/-0.017; p = 0.000)	0.172 (CI = +/-0.070; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.138; p = 0.637)	0.934	-4.22%
Frequency	2016.1	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.204; p = 0.453)	0.925	-4.22%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.911	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2016-06-01
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.018 (CI = +/-0.018; p = 0.042)	0.177 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.072; p = 0.947)	-0.038 (CI = +/-0.021; p = 0.001)	0.951	+1.86%	-1.95%
Loss Cost	2011.2	0.025 (CI = +/-0.021; p = 0.022)	0.181 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.007 (CI = +/-0.073; p = 0.851)	-0.044 (CI = +/-0.023; p = 0.001)	0.954	+2.48%	-1.95%
Loss Cost	2012.1	0.025 (CI = +/-0.025; p = 0.050)	0.181 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.007 (CI = +/-0.077; p = 0.846)	-0.045 (CI = +/-0.027; p = 0.003)	0.953	+2.53%	-1.95%
Loss Cost	2012.2	0.033 (CI = +/-0.030; p = 0.033)	0.185 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.079; p = 0.663)	-0.053 (CI = +/-0.032; p = 0.003)	0.955	+3.40%	-1.96%
Loss Cost	2013.1	0.032 (CI = +/-0.039; p = 0.096)	0.186 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.084; p = 0.698)	-0.052 (CI = +/-0.040; p = 0.014)	0.954	+3.30%	-1.96%
Loss Cost	2013.2	0.043 (CI = +/-0.052; p = 0.099)	0.189 (CI = +/-0.043; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.090; p = 0.582)	-0.063 (CI = +/-0.053; p = 0.024)	0.954	+4.37%	-1.96%
Loss Cost	2014.1	0.051 (CI = +/-0.073; p = 0.157)	0.187 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.098; p = 0.543)	-0.071 (CI = +/-0.074; p = 0.059)	0.952	+5.22%	-1.95%
Loss Cost	2014.2	0.096 (CI = +/-0.111; p = 0.083)	0.194 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.104; p = 0.333)	-0.116 (CI = +/-0.111; p = 0.042)	0.956	+10.08%	-1.96%
Loss Cost	2015.1	-0.026 (CI = +/-0.184; p = 0.765)	0.202 (CI = +/-0.045; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.105; p = 0.738)	0.006 (CI = +/-0.184; p = 0.947)	0.963	-2.54%	-1.99%
Loss Cost	2015.2	0.026 (CI = +/-0.646; p = 0.932)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.137; p = 0.716)	-0.046 (CI = +/-0.646; p = 0.879)	0.962	+2.59%	-1.99%
Loss Cost	2016.1	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.137; p = 0.716)	NA (CI = +/-NA; p = NA)	0.960	-1.99%	-1.99%
Loss Cost	2016.2	-0.020 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	-1.99%	-1.99%
Loss Cost	2017.1	-0.017 (CI = +/-0.014; p = 0.017)	0.197 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.960	-1.72%	-1.72%
Loss Cost	2017.2	-0.018 (CI = +/-0.016; p = 0.027)	0.194 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-1.82%	-1.82%
Severity	2011.1	0.002 (CI = +/-0.022; p = 0.832)	0.027 (CI = +/-0.044; p = 0.213)	0.001 (CI = +/-0.002; p = 0.593)	0.055 (CI = +/-0.090; p = 0.219)	0.021 (CI = +/-0.026; p = 0.112)	0.713	+0.23%	+2.33%
Severity	2011.2	-0.001 (CI = +/-0.027; p = 0.939)	0.025 (CI = +/-0.046; p = 0.274)	0.001 (CI = +/-0.002; p = 0.586)	0.060 (CI = +/-0.094; p = 0.201)	0.024 (CI = +/-0.030; p = 0.110)	0.692	-0.10%	+2.33%
Severity	2012.1	-0.001 (CI = +/-0.032; p = 0.970)	0.025 (CI = +/-0.049; p = 0.300)	0.001 (CI = +/-0.002; p = 0.595)	0.059 (CI = +/-0.099; p = 0.227)	0.024 (CI = +/-0.035; p = 0.175)	0.681	-0.06%	+2.33%
Severity	2012.2	0.009 (CI = +/-0.040; p = 0.641)	0.030 (CI = +/-0.051; p = 0.234)	0.001 (CI = +/-0.002; p = 0.627)	0.048 (CI = +/-0.104; p = 0.337)	0.014 (CI = +/-0.042; p = 0.491)	0.684	+0.90%	+2.32%
Severity	2013.1	0.028 (CI = +/-0.048; p = 0.230)	0.023 (CI = +/-0.050; p = 0.353)	0.001 (CI = +/-0.002; p = 0.580)	0.031 (CI = +/-0.104; p = 0.531)	-0.005 (CI = +/-0.050; p = 0.835)	0.714	+2.86%	+2.35%
Severity	2013.2	0.045 (CI = +/-0.063; p = 0.148)	0.028 (CI = +/-0.052; p = 0.273)	0.001 (CI = +/-0.002; p = 0.615)	0.018 (CI = +/-0.110; p = 0.729)	-0.022 (CI = +/-0.064; p = 0.479)	0.700	+4.62%	+2.34%
Severity	2014.1	0.049 (CI = +/-0.089; p = 0.256)	0.027 (CI = +/-0.056; p = 0.313)	0.001 (CI = +/-0.002; p = 0.624)	0.016 (CI = +/-0.119; p = 0.779)	-0.026 (CI = +/-0.090; p = 0.545)	0.654	+5.04%	+2.34%
Severity	2014.2	0.064 (CI = +/-0.141; p = 0.344)	0.030 (CI = +/-0.060; p = 0.309)	0.000 (CI = +/-0.002; p = 0.650)	0.009 (CI = +/-0.133; p = 0.883)	-0.041 (CI = +/-0.142; p = 0.542)	0.584	+6.64%	+2.34%
Severity	2015.1	0.029 (CI = +/-0.261; p = 0.815)	0.032 (CI = +/-0.065; p = 0.303)	0.000 (CI = +/-0.002; p = 0.673)	0.019 (CI = +/-0.150; p = 0.792)	-0.006 (CI = +/-0.261; p = 0.964)	0.498	+2.90%	+2.33%
Severity	2015.2	-0.207 (CI = +/-0.906; p = 0.625)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	0.049 (CI = +/-0.192; p = 0.584)	0.230 (CI = +/-0.906; p = 0.588)	0.403	-18.69%	+2.34%
Severity	2016.1	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	0.049 (CI = +/-0.192; p = 0.584)	NA (CI = +/-NA; p = NA)	0.415	+2.34%	+2.34%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.024 (CI = +/-0.073; p = 0.486)	0.001 (CI = +/-0.003; p = 0.639)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.328	+2.34%	+2.34%
Severity	2017.1	0.024 (CI = +/-0.020; p = 0.022)	0.021 (CI = +/-0.080; p = 0.566)	0.001 (CI = +/-0.003; p = 0.655)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.295	+2.44%	+2.44%
Severity	2017.2	0.022 (CI = +/-0.023; p = 0.059)	0.015 (CI = +/-0.088; p = 0.716)	0.001 (CI = +/-0.003; p = 0.595)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.144	+2.19%	+2.19%
Frequency	2011.1	0.016 (CI = +/-0.024; p = 0.182)	0.149 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.098; p = 0.279)	-0.059 (CI = +/-0.028; p = 0.000)	0.939	+1.63%	-4.18%
Frequency	2011.2	0.026 (CI = +/-0.028; p = 0.072)	0.156 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.099; p = 0.178)	-0.068 (CI = +/-0.031; p = 0.000)	0.944	+2.58%	-4.18%
Frequency	2012.1	0.026 (CI = +/-0.034; p = 0.132)	0.156 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.066 (CI = +/-0.105; p = 0.199)	-0.068 (CI = +/-0.037; p = 0.001)	0.941	+2.59%	-4.18%
Frequency	2012.2	0.024 (CI = +/-0.043; p = 0.243)	0.156 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.111; p = 0.234)	-0.067 (CI = +/-0.045; p = 0.006)	0.940	+2.48%	-4.18%
Frequency	2013.1	0.004 (CI = +/-0.052; p = 0.862)	0.163 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.112; p = 0.386)	-0.047 (CI = +/-0.053; p = 0.080)	0.945	+0.43%	-4.20%
Frequency	2013.2	-0.002 (CI = +/-0.070; p = 0.944)	0.161 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.121; p = 0.471)	-0.041 (CI = +/-0.071; p = 0.243)	0.944	-0.23%	-4.20%
Frequency	2014.1	0.002 (CI = +/-0.098; p = 0.971)	0.160 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.132; p = 0.482)	-0.045 (CI = +/-0.099; p = 0.352)	0.938	+0.17%	-4.20%
Frequency	2014.2	0.032 (CI = +/-0.155; p = 0.664)	0.165 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.145; p = 0.407)	-0.075 (CI = +/-0.155; p = 0.318)	0.936	+3.23%	-4.20%
Frequency	2015.1	-0.054 (CI = +/-0.280; p = 0.680)	0.170 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.160; p = 0.642)	0.011 (CI = +/-0.280; p = 0.932)	0.933	-5.29%	-4.22%
Frequency	2015.2	0.232 (CI = +/-0.967; p = 0.607)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.204; p = 0.453)	-0.276 (CI = +/-0.967; p = 0.543)	0.930	+26.17%	-4.22%
Frequency	2016.1	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.204; p = 0.453)	NA (CI = +/-NA; p = NA)	0.925	-4.22%	-4.22%
Frequency	2016.2	-0.043 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.926	-4.22%	-4.22%
Frequency	2017.1	-0.041 (CI = +/-0.021; p = 0.001)	0.176 (CI = +/-0.085; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.911	-4.06%	-4.06%
Frequency	2017.2	-0.040 (CI = +/-0.024; p = 0.005)	0.180 (CI = +/-0.095; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.905	-3.92%	-3.92%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.002 (CI = +/-0.013; p = 0.693)	0.012 (CI = +/-0.004; p = 0.000)	0.695	-0.25%
Loss Cost	2011.2	-0.005 (CI = +/-0.014; p = 0.488)	0.012 (CI = +/-0.004; p = 0.000)	0.707	-0.46%
Loss Cost	2012.1	-0.004 (CI = +/-0.015; p = 0.568)	0.012 (CI = +/-0.004; p = 0.000)	0.702	-0.41%
Loss Cost	2012.2	-0.007 (CI = +/-0.016; p = 0.361)	0.012 (CI = +/-0.004; p = 0.000)	0.719	-0.70%
Loss Cost	2013.1	-0.007 (CI = +/-0.017; p = 0.423)	0.012 (CI = +/-0.004; p = 0.000)	0.712	-0.67%
Loss Cost	2013.2	-0.011 (CI = +/-0.018; p = 0.235)	0.012 (CI = +/-0.004; p = 0.000)	0.735	-1.05%
Loss Cost	2014.1	-0.010 (CI = +/-0.020; p = 0.325)	0.012 (CI = +/-0.004; p = 0.000)	0.725	-0.95%
Loss Cost	2014.2	-0.014 (CI = +/-0.021; p = 0.188)	0.012 (CI = +/-0.004; p = 0.000)	0.745	-1.36%
Loss Cost	2015.1	-0.015 (CI = +/-0.024; p = 0.208)	0.012 (CI = +/-0.004; p = 0.000)	0.737	-1.45%
Loss Cost	2015.2	-0.018 (CI = +/-0.026; p = 0.166)	0.012 (CI = +/-0.004; p = 0.000)	0.742	-1.76%
Loss Cost	2016.1	-0.013 (CI = +/-0.028; p = 0.348)	0.012 (CI = +/-0.004; p = 0.000)	0.730	-1.28%
Loss Cost	2016.2	-0.017 (CI = +/-0.032; p = 0.271)	0.012 (CI = +/-0.005; p = 0.000)	0.735	-1.67%
Loss Cost	2017.1	-0.009 (CI = +/-0.034; p = 0.584)	0.012 (CI = +/-0.005; p = 0.000)	0.728	-0.88%
Loss Cost	2017.2	-0.016 (CI = +/-0.038; p = 0.366)	0.012 (CI = +/-0.005; p = 0.000)	0.749	-1.61%
Severity	2011.1	0.023 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.618)	0.682	+2.28%
Severity	2011.2	0.023 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.619)	0.657	+2.30%
Severity	2012.1	0.024 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.569)	0.667	+2.44%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.514)	0.685	+2.62%
Severity	2013.1	0.028 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.426)	0.733	+2.88%
Severity	2013.2	0.029 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.430)	0.710	+2.93%
Severity	2014.1	0.029 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.448)	0.670	+2.89%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.468)	0.616	+2.77%
Severity	2015.1	0.026 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.484)	0.551	+2.63%
Severity	2015.2	0.025 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.002; p = 0.494)	0.474	+2.48%
Severity	2016.1	0.026 (CI = +/-0.015; p = 0.002)	0.001 (CI = +/-0.002; p = 0.512)	0.455	+2.61%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.009)	0.001 (CI = +/-0.002; p = 0.499)	0.355	+2.37%
Severity	2017.1	0.025 (CI = +/-0.019; p = 0.014)	0.001 (CI = +/-0.002; p = 0.536)	0.337	+2.54%
Severity	2017.2	0.022 (CI = +/-0.021; p = 0.046)	0.001 (CI = +/-0.003; p = 0.492)	0.218	+2.21%
Frequency	2011.1	-0.025 (CI = +/-0.013; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.792	-2.47%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.799	-2.70%
Frequency	2012.1	-0.028 (CI = +/-0.015; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.794	-2.78%
Frequency	2012.2	-0.033 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.824	-3.23%
Frequency	2013.1	-0.035 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.825	-3.45%
Frequency	2013.2	-0.039 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.843	-3.86%
Frequency	2014.1	-0.038 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.830	-3.73%
Frequency	2014.2	-0.041 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.832	-4.02%
Frequency	2015.1	-0.041 (CI = +/-0.022; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.817	-3.98%
Frequency	2015.2	-0.042 (CI = +/-0.025; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.807	-4.14%
Frequency	2016.1	-0.039 (CI = +/-0.028; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	0.787	-3.79%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	0.772	-3.95%
Frequency	2017.1	-0.034 (CI = +/-0.035; p = 0.054)	0.011 (CI = +/-0.005; p = 0.000)	0.747	-3.33%
Frequency	2017.2	-0.038 (CI = +/-0.040; p = 0.059)	0.011 (CI = +/-0.005; p = 0.000)	0.739	-3.74%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = 2020.1
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.002 (CI = +/-0.013; p = 0.714)	0.013 (CI = +/-0.004; p = 0.000)	0.641	-0.24%
Loss Cost	2011.2	-0.005 (CI = +/-0.014; p = 0.510)	0.012 (CI = +/-0.005; p = 0.000)	0.655	-0.45%
Loss Cost	2012.1	-0.004 (CI = +/-0.015; p = 0.591)	0.013 (CI = +/-0.005; p = 0.000)	0.649	-0.40%
Loss Cost	2012.2	-0.007 (CI = +/-0.016; p = 0.384)	0.012 (CI = +/-0.005; p = 0.000)	0.668	-0.69%
Loss Cost	2013.1	-0.007 (CI = +/-0.018; p = 0.447)	0.012 (CI = +/-0.005; p = 0.000)	0.661	-0.65%
Loss Cost	2013.2	-0.010 (CI = +/-0.019; p = 0.256)	0.012 (CI = +/-0.005; p = 0.000)	0.687	-1.04%
Loss Cost	2014.1	-0.009 (CI = +/-0.021; p = 0.349)	0.012 (CI = +/-0.005; p = 0.000)	0.676	-0.94%
Loss Cost	2014.2	-0.014 (CI = +/-0.022; p = 0.209)	0.012 (CI = +/-0.005; p = 0.000)	0.699	-1.35%
Loss Cost	2015.1	-0.014 (CI = +/-0.025; p = 0.231)	0.012 (CI = +/-0.005; p = 0.000)	0.691	-1.44%
Loss Cost	2015.2	-0.018 (CI = +/-0.027; p = 0.188)	0.012 (CI = +/-0.005; p = 0.000)	0.696	-1.75%
Loss Cost	2016.1	-0.013 (CI = +/-0.030; p = 0.378)	0.012 (CI = +/-0.005; p = 0.000)	0.682	-1.26%
Loss Cost	2016.2	-0.017 (CI = +/-0.034; p = 0.301)	0.012 (CI = +/-0.005; p = 0.001)	0.688	-1.66%
Loss Cost	2017.1	-0.009 (CI = +/-0.037; p = 0.618)	0.012 (CI = +/-0.005; p = 0.001)	0.680	-0.85%
Loss Cost	2017.2	-0.016 (CI = +/-0.042; p = 0.404)	0.012 (CI = +/-0.006; p = 0.001)	0.704	-1.60%
Severity	2011.1	0.023 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.176)	0.706	+2.33%
Severity	2011.2	0.023 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.183)	0.683	+2.36%
Severity	2012.1	0.025 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.154)	0.698	+2.51%
Severity	2012.2	0.027 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.123)	0.721	+2.69%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.073)	0.779	+2.97%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.077)	0.761	+3.03%
Severity	2014.1	0.030 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.088)	0.727	+3.00%
Severity	2014.2	0.029 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.100)	0.682	+2.89%
Severity	2015.1	0.027 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.112)	0.628	+2.77%
Severity	2015.2	0.026 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.123)	0.565	+2.63%
Severity	2016.1	0.027 (CI = +/-0.014; p = 0.001)	0.002 (CI = +/-0.002; p = 0.133)	0.556	+2.79%
Severity	2016.2	0.025 (CI = +/-0.015; p = 0.004)	0.002 (CI = +/-0.002; p = 0.139)	0.476	+2.57%
Severity	2017.1	0.027 (CI = +/-0.017; p = 0.006)	0.002 (CI = +/-0.003; p = 0.158)	0.472	+2.76%
Severity	2017.2	0.024 (CI = +/-0.020; p = 0.021)	0.002 (CI = +/-0.003; p = 0.157)	0.381	+2.47%
Frequency	2011.1	-0.025 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.750	-2.51%
Frequency	2011.2	-0.028 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.760	-2.74%
Frequency	2012.1	-0.029 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.754	-2.84%
Frequency	2012.2	-0.033 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.791	-3.29%
Frequency	2013.1	-0.036 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.794	-3.52%
Frequency	2013.2	-0.040 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.818	-3.94%
Frequency	2014.1	-0.039 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.801	-3.82%
Frequency	2014.2	-0.042 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.805	-4.13%
Frequency	2015.1	-0.042 (CI = +/-0.023; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.787	-4.09%
Frequency	2015.2	-0.044 (CI = +/-0.025; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.777	-4.27%
Frequency	2016.1	-0.040 (CI = +/-0.028; p = 0.009)	0.010 (CI = +/-0.005; p = 0.001)	0.750	-3.94%
Frequency	2016.2	-0.042 (CI = +/-0.032; p = 0.015)	0.010 (CI = +/-0.005; p = 0.001)	0.734	-4.12%
Frequency	2017.1	-0.036 (CI = +/-0.036; p = 0.051)	0.010 (CI = +/-0.005; p = 0.002)	0.701	-3.52%
Frequency	2017.2	-0.040 (CI = +/-0.042; p = 0.056)	0.010 (CI = +/-0.006; p = 0.002)	0.694	-3.97%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.019; p = 0.033)	0.141	-2.08%
Loss Cost	2011.2	-0.024 (CI = +/-0.020; p = 0.025)	0.166	-2.35%
Loss Cost	2012.1	-0.024 (CI = +/-0.022; p = 0.035)	0.150	-2.40%
Loss Cost	2012.2	-0.028 (CI = +/-0.024; p = 0.025)	0.180	-2.74%
Loss Cost	2013.1	-0.028 (CI = +/-0.026; p = 0.036)	0.162	-2.80%
Loss Cost	2013.2	-0.033 (CI = +/-0.028; p = 0.026)	0.195	-3.24%
Loss Cost	2014.1	-0.033 (CI = +/-0.032; p = 0.043)	0.165	-3.22%
Loss Cost	2014.2	-0.037 (CI = +/-0.035; p = 0.036)	0.189	-3.67%
Loss Cost	2015.1	-0.039 (CI = +/-0.039; p = 0.051)	0.168	-3.79%
Loss Cost	2015.2	-0.042 (CI = +/-0.044; p = 0.059)	0.165	-4.11%
Loss Cost	2016.1	-0.036 (CI = +/-0.049; p = 0.136)	0.091	-3.58%
Loss Cost	2016.2	-0.039 (CI = +/-0.057; p = 0.160)	0.080	-3.84%
Loss Cost	2017.1	-0.028 (CI = +/-0.064; p = 0.361)	-0.008	-2.75%
Loss Cost	2017.2	-0.031 (CI = +/-0.075; p = 0.392)	-0.017	-3.01%
Severity	2011.1	0.022 (CI = +/-0.006; p = 0.000)	0.692	+2.20%
Severity	2011.2	0.022 (CI = +/-0.006; p = 0.000)	0.668	+2.22%
Severity	2012.1	0.023 (CI = +/-0.007; p = 0.000)	0.677	+2.34%
Severity	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.694	+2.50%
Severity	2013.1	0.027 (CI = +/-0.007; p = 0.000)	0.738	+2.74%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	0.715	+2.78%
Severity	2014.1	0.027 (CI = +/-0.009; p = 0.000)	0.677	+2.74%
Severity	2014.2	0.026 (CI = +/-0.010; p = 0.000)	0.626	+2.62%
Severity	2015.1	0.025 (CI = +/-0.011; p = 0.000)	0.564	+2.48%
Severity	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.492	+2.33%
Severity	2016.1	0.024 (CI = +/-0.014; p = 0.002)	0.476	+2.47%
Severity	2016.2	0.022 (CI = +/-0.015; p = 0.009)	0.380	+2.23%
Severity	2017.1	0.024 (CI = +/-0.018; p = 0.012)	0.369	+2.42%
Severity	2017.2	0.021 (CI = +/-0.020; p = 0.046)	0.253	+2.11%
Frequency	2011.1	-0.043 (CI = +/-0.019; p = 0.000)	0.457	-4.19%
Frequency	2011.2	-0.046 (CI = +/-0.020; p = 0.000)	0.470	-4.47%
Frequency	2012.1	-0.047 (CI = +/-0.022; p = 0.000)	0.458	-4.63%
Frequency	2012.2	-0.053 (CI = +/-0.023; p = 0.000)	0.499	-5.11%
Frequency	2013.1	-0.055 (CI = +/-0.025; p = 0.000)	0.498	-5.40%
Frequency	2013.2	-0.060 (CI = +/-0.027; p = 0.000)	0.519	-5.86%
Frequency	2014.1	-0.060 (CI = +/-0.029; p = 0.000)	0.474	-5.80%
Frequency	2014.2	-0.063 (CI = +/-0.033; p = 0.001)	0.468	-6.13%
Frequency	2015.1	-0.063 (CI = +/-0.037; p = 0.002)	0.422	-6.13%
Frequency	2015.2	-0.065 (CI = +/-0.041; p = 0.004)	0.390	-6.29%
Frequency	2016.1	-0.061 (CI = +/-0.047; p = 0.015)	0.311	-5.90%
Frequency	2016.2	-0.061 (CI = +/-0.054; p = 0.029)	0.264	-5.94%
Frequency	2017.1	-0.052 (CI = +/-0.061; p = 0.090)	0.156	-5.05%
Frequency	2017.2	-0.051 (CI = +/-0.072; p = 0.145)	0.108	-5.01%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.005 (CI = +/-0.019; p = 0.589)	-0.043	+0.50%
Loss Cost	2011.2	0.002 (CI = +/-0.021; p = 0.854)	-0.064	+0.19%
Loss Cost	2012.1	0.004 (CI = +/-0.024; p = 0.727)	-0.062	+0.40%
Loss Cost	2012.2	-0.001 (CI = +/-0.027; p = 0.943)	-0.076	-0.09%
Loss Cost	2013.1	0.001 (CI = +/-0.031; p = 0.944)	-0.083	+0.10%
Loss Cost	2013.2	-0.007 (CI = +/-0.035; p = 0.665)	-0.072	-0.70%
Loss Cost	2014.1	-0.003 (CI = +/-0.041; p = 0.857)	-0.096	-0.34%
Loss Cost	2014.2	-0.014 (CI = +/-0.048; p = 0.513)	-0.057	-1.42%
Loss Cost	2015.1	-0.017 (CI = +/-0.059; p = 0.526)	-0.066	-1.69%
Loss Cost	2015.2	-0.029 (CI = +/-0.073; p = 0.371)	-0.011	-2.91%
Loss Cost	2016.1	-0.012 (CI = +/-0.092; p = 0.763)	-0.148	-1.18%
Loss Cost	2016.2	-0.031 (CI = +/-0.124; p = 0.545)	-0.107	-3.08%
Loss Cost	2017.1	0.013 (CI = +/-0.160; p = 0.830)	-0.234	+1.33%
Loss Cost	2017.2	-0.030 (CI = +/-0.253; p = 0.731)	-0.273	-2.95%
Severity	2011.1	0.018 (CI = +/-0.009; p = 0.000)	0.538	+1.86%
Severity	2011.2	0.018 (CI = +/-0.010; p = 0.001)	0.485	+1.84%
Severity	2012.1	0.021 (CI = +/-0.011; p = 0.001)	0.521	+2.08%
Severity	2012.2	0.024 (CI = +/-0.011; p = 0.001)	0.588	+2.41%
Severity	2013.1	0.030 (CI = +/-0.010; p = 0.000)	0.759	+3.01%
Severity	2013.2	0.031 (CI = +/-0.012; p = 0.000)	0.742	+3.17%
Severity	2014.1	0.031 (CI = +/-0.014; p = 0.001)	0.686	+3.15%
Severity	2014.2	0.028 (CI = +/-0.016; p = 0.003)	0.590	+2.87%
Severity	2015.1	0.025 (CI = +/-0.019; p = 0.020)	0.454	+2.48%
Severity	2015.2	0.019 (CI = +/-0.023; p = 0.093)	0.257	+1.91%
Severity	2016.1	0.023 (CI = +/-0.030; p = 0.106)	0.273	+2.34%
Severity	2016.2	0.011 (CI = +/-0.034; p = 0.444)	-0.054	+1.12%
Severity	2017.1	0.017 (CI = +/-0.051; p = 0.419)	-0.040	+1.67%
Severity	2017.2	-0.011 (CI = +/-0.044; p = 0.472)	-0.089	-1.12%
Frequency	2011.1	-0.013 (CI = +/-0.017; p = 0.122)	0.089	-1.33%
Frequency	2011.2	-0.016 (CI = +/-0.019; p = 0.090)	0.125	-1.62%
Frequency	2012.1	-0.017 (CI = +/-0.022; p = 0.129)	0.096	-1.64%
Frequency	2012.2	-0.025 (CI = +/-0.022; p = 0.033)	0.250	-2.44%
Frequency	2013.1	-0.029 (CI = +/-0.026; p = 0.031)	0.277	-2.82%
Frequency	2013.2	-0.038 (CI = +/-0.027; p = 0.009)	0.431	-3.76%
Frequency	2014.1	-0.034 (CI = +/-0.031; p = 0.034)	0.314	-3.38%
Frequency	2014.2	-0.043 (CI = +/-0.036; p = 0.025)	0.384	-4.17%
Frequency	2015.1	-0.042 (CI = +/-0.045; p = 0.065)	0.285	-4.07%
Frequency	2015.2	-0.048 (CI = +/-0.056; p = 0.081)	0.282	-4.72%
Frequency	2016.1	-0.035 (CI = +/-0.071; p = 0.274)	0.061	-3.44%
Frequency	2016.2	-0.042 (CI = +/-0.099; p = 0.321)	0.034	-4.15%
Frequency	2017.1	-0.003 (CI = +/-0.123; p = 0.943)	-0.248	-0.33%
Frequency	2017.2	-0.019 (CI = +/-0.210; p = 0.796)	-0.299	-1.85%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.022 (CI = +/-0.034; p = 0.199)	0.012 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.128)	0.714	+2.21%	-1.52%
Loss Cost	2011.2	0.018 (CI = +/-0.040; p = 0.362)	0.012 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.055; p = 0.229)	0.714	+1.82%	-1.47%
Loss Cost	2012.1	0.028 (CI = +/-0.048; p = 0.228)	0.012 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.151)	0.718	+2.88%	-1.60%
Loss Cost	2012.2	0.021 (CI = +/-0.058; p = 0.462)	0.012 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.073; p = 0.311)	0.720	+2.12%	-1.52%
Loss Cost	2013.1	0.037 (CI = +/-0.073; p = 0.306)	0.012 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.087; p = 0.216)	0.721	+3.72%	-1.66%
Loss Cost	2013.2	0.018 (CI = +/-0.095; p = 0.693)	0.012 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.109; p = 0.526)	0.726	+1.83%	-1.53%
Loss Cost	2014.1	0.056 (CI = +/-0.130; p = 0.371)	0.012 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.144; p = 0.292)	0.728	+5.80%	-1.72%
Loss Cost	2014.2	0.020 (CI = +/-0.199; p = 0.833)	0.012 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.212; p = 0.721)	0.730	+2.02%	-1.60%
Loss Cost	2015.1	0.041 (CI = +/-0.370; p = 0.815)	0.012 (CI = +/-0.004; p = 0.000)	-0.058 (CI = +/-0.382; p = 0.751)	0.721	+4.21%	-1.64%
Loss Cost	2015.2	-0.519 (CI = +/-1.112; p = 0.331)	0.012 (CI = +/-0.004; p = 0.000)	0.506 (CI = +/-1.122; p = 0.348)	0.741	-40.50%	-1.28%
Loss Cost	2016.1	-0.013 (CI = +/-0.028; p = 0.348)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.730	-1.28%	-1.28%
Loss Cost	2016.2	-0.017 (CI = +/-0.032; p = 0.271)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.735	-1.67%	-1.67%
Loss Cost	2017.1	-0.009 (CI = +/-0.034; p = 0.584)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.728	-0.88%	-0.88%
Loss Cost	2017.2	-0.016 (CI = +/-0.038; p = 0.366)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.749	-1.61%	-1.61%
Severity	2011.1	0.011 (CI = +/-0.018; p = 0.231)	0.001 (CI = +/-0.002; p = 0.487)	0.018 (CI = +/-0.026; p = 0.171)	0.696	+1.09%	+2.91%
Severity	2011.2	0.008 (CI = +/-0.022; p = 0.422)	0.001 (CI = +/-0.002; p = 0.498)	0.021 (CI = +/-0.029; p = 0.160)	0.674	+0.85%	+2.95%
Severity	2012.1	0.012 (CI = +/-0.026; p = 0.344)	0.001 (CI = +/-0.002; p = 0.502)	0.017 (CI = +/-0.034; p = 0.314)	0.668	+1.20%	+2.90%
Severity	2012.2	0.019 (CI = +/-0.031; p = 0.211)	0.001 (CI = +/-0.002; p = 0.499)	0.009 (CI = +/-0.039; p = 0.649)	0.672	+1.94%	+2.82%
Severity	2013.1	0.038 (CI = +/-0.036; p = 0.037)	0.001 (CI = +/-0.002; p = 0.459)	-0.012 (CI = +/-0.043; p = 0.553)	0.724	+3.92%	+2.64%
Severity	2013.2	0.050 (CI = +/-0.046; p = 0.038)	0.001 (CI = +/-0.002; p = 0.459)	-0.024 (CI = +/-0.053; p = 0.352)	0.709	+5.08%	+2.56%
Severity	2014.1	0.060 (CI = +/-0.065; p = 0.068)	0.001 (CI = +/-0.002; p = 0.466)	-0.035 (CI = +/-0.071; p = 0.315)	0.672	+6.16%	+2.51%
Severity	2014.2	0.064 (CI = +/-0.100; p = 0.191)	0.001 (CI = +/-0.002; p = 0.480)	-0.040 (CI = +/-0.107; p = 0.440)	0.607	+6.64%	+2.50%
Severity	2015.1	0.064 (CI = +/-0.186; p = 0.475)	0.001 (CI = +/-0.002; p = 0.495)	-0.039 (CI = +/-0.192; p = 0.670)	0.525	+6.58%	+2.50%
Severity	2015.2	-0.106 (CI = +/-0.576; p = 0.697)	0.001 (CI = +/-0.002; p = 0.512)	0.132 (CI = +/-0.582; p = 0.632)	0.444	-10.09%	+2.61%
Severity	2016.1	0.026 (CI = +/-0.015; p = 0.002)	0.001 (CI = +/-0.002; p = 0.512)	NA (CI = +/-NA; p = NA)	0.455	+2.61%	+2.61%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.009)	0.001 (CI = +/-0.002; p = 0.499)	NA (CI = +/-NA; p = NA)	0.355	+2.37%	+2.37%
Severity	2017.1	0.025 (CI = +/-0.019; p = 0.014)	0.001 (CI = +/-0.002; p = 0.536)	NA (CI = +/-NA; p = NA)	0.337	+2.54%	+2.54%
Severity	2017.2	0.022 (CI = +/-0.021; p = 0.046)	0.001 (CI = +/-0.003; p = 0.492)	NA (CI = +/-NA; p = NA)	0.218	+2.21%	+2.21%
Frequency	2011.1	0.011 (CI = +/-0.033; p = 0.492)	0.011 (CI = +/-0.004; p = 0.000)	-0.055 (CI = +/-0.047; p = 0.023)	0.829	+1.11%	-4.31%
Frequency	2011.2	0.010 (CI = +/-0.039; p = 0.611)	0.011 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.053; p = 0.047)	0.826	+0.96%	-4.29%
Frequency	2012.1	0.016 (CI = +/-0.046; p = 0.465)	0.011 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.060; p = 0.047)	0.823	+1.66%	-4.38%
Frequency	2012.2	0.002 (CI = +/-0.055; p = 0.948)	0.011 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.069; p = 0.190)	0.831	+0.17%	-4.22%
Frequency	2013.1	-0.002 (CI = +/-0.070; p = 0.955)	0.011 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.084; p = 0.320)	0.826	-0.19%	-4.19%
Frequency	2013.2	-0.031 (CI = +/-0.089; p = 0.468)	0.011 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.103; p = 0.850)	0.834	-3.09%	-3.99%
Frequency	2014.1	-0.003 (CI = +/-0.123; p = 0.954)	0.011 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.136; p = 0.555)	0.823	-0.34%	-4.13%
Frequency	2014.2	-0.044 (CI = +/-0.188; p = 0.624)	0.011 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.201; p = 0.971)	0.820	-4.33%	-4.00%
Frequency	2015.1	-0.022 (CI = +/-0.350; p = 0.892)	0.011 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.362; p = 0.913)	0.804	-2.22%	-4.04%
Frequency	2015.2	-0.413 (CI = +/-1.076; p = 0.422)	0.011 (CI = +/-0.004; p = 0.000)	0.374 (CI = +/-1.086; p = 0.470)	0.801	-33.83%	-3.79%
Frequency	2016.1	-0.039 (CI = +/-0.028; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.787	-3.79%	-3.79%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-3.95%	-3.95%
Frequency	2017.1	-0.034 (CI = +/-0.035; p = 0.054)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.747	-3.33%	-3.33%
Frequency	2017.2	-0.038 (CI = +/-0.040; p = 0.059)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.739	-3.74%	-3.74%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.864	+3.49%
Loss Cost	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.868	+3.59%
Loss Cost	2005.1	0.035 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.859	+3.59%
Loss Cost	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.851	+3.62%
Loss Cost	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.850	+3.70%
Loss Cost	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.845	+3.76%
Loss Cost	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.858	+3.92%
Loss Cost	2007.2	0.040 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.871	+4.08%
Loss Cost	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.887	+4.26%
Loss Cost	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+4.24%
Loss Cost	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.885	+4.40%
Loss Cost	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.885	+4.51%
Loss Cost	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+4.54%
Loss Cost	2010.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.866	+4.53%
Loss Cost	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.860	+4.60%
Loss Cost	2011.2	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.849	+4.62%
Loss Cost	2012.1	0.046 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.839	+4.66%
Loss Cost	2012.2	0.045 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.825	+4.61%
Loss Cost	2013.1	0.044 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.811	+4.54%
Loss Cost	2013.2	0.043 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.799	+4.34%
Loss Cost	2014.1	0.044 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.803	+4.54%
Loss Cost	2014.2	0.040 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.814	+4.10%
Loss Cost	2015.1	0.041 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.809	+4.14%
Loss Cost	2015.2	0.040 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.802	+4.12%
Loss Cost	2016.1	0.041 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.798	+4.18%
Loss Cost	2016.2	0.041 (CI = +/-0.020; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.793	+4.15%
Loss Cost	2017.1	0.043 (CI = +/-0.023; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.794	+4.35%
Loss Cost	2017.2	0.034 (CI = +/-0.023; p = 0.008)	0.010 (CI = +/-0.003; p = 0.000)	0.843	+3.42%
Severity	2004.1	0.058 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.310)	0.918	+6.00%
Severity	2004.2	0.060 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.366)	0.927	+6.22%
Severity	2005.1	0.062 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.420)	0.929	+6.36%
Severity	2005.2	0.063 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.480)	0.931	+6.52%
Severity	2006.1	0.065 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.550)	0.934	+6.70%
Severity	2006.2	0.067 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.646)	0.942	+6.94%
Severity	2007.1	0.069 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.753)	0.949	+7.17%
Severity	2007.2	0.071 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.851)	0.952	+7.35%
Severity	2008.1	0.073 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.977)	0.958	+7.58%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.979)	0.955	+7.66%
Severity	2009.1	0.076 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.857)	0.959	+7.89%
Severity	2009.2	0.078 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.718)	0.964	+8.13%
Severity	2010.1	0.080 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.614)	0.966	+8.33%
Severity	2010.2	0.082 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.488)	0.970	+8.57%
Severity	2011.1	0.084 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.415)	0.970	+8.74%
Severity	2011.2	0.086 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.334)	0.972	+8.95%
Severity	2012.1	0.087 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.280)	0.972	+9.14%
Severity	2012.2	0.088 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.290)	0.968	+9.16%
Severity	2013.1	0.088 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.288)	0.965	+9.23%
Severity	2013.2	0.088 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.308)	0.959	+9.17%
Severity	2014.1	0.089 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.296)	0.956	+9.33%
Severity	2014.2	0.086 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.297)	0.953	+9.03%
Severity	2015.1	0.088 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.295)	0.949	+9.21%
Severity	2015.2	0.090 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.302)	0.944	+9.39%
Severity	2016.1	0.094 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.267)	0.954	+9.88%
Severity	2016.2	0.097 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.278)	0.954	+10.22%
Severity	2017.1	0.100 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.311)	0.951	+10.52%
Severity	2017.2	0.097 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.276)	0.940	+10.21%
Frequency	2004.1	-0.024 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.885	-2.37%
Frequency	2004.2	-0.025 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.892	-2.47%
Frequency	2005.1	-0.026 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.903	-2.61%
Frequency	2005.2	-0.028 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.911	-2.73%
Frequency	2006.1	-0.028 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.913	-2.81%
Frequency	2006.2	-0.030 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.925	-2.97%
Frequency	2007.1	-0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.925	-3.03%
Frequency	2007.2	-0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.921	-3.05%
Frequency	2008.1	-0.031 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.918	-3.08%
Frequency	2008.2	-0.032 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.918	-3.18%
Frequency	2009.1	-0.033 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.916	-3.23%
Frequency	2009.2	-0.034 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.917	-3.35%
Frequency	2010.1	-0.036 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.922	-3.50%
Frequency	2010.2	-0.038 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.933	-3.72%
Frequency	2011.1	-0.039 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.931	-3.81%
Frequency	2011.2	-0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.935	-3.98%
Frequency	2012.1	-0.042 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.935	-4.10%
Frequency	2012.2	-0.043 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.931	-4.17%
Frequency	2013.1	-0.044 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.930	-4.30%
Frequency	2013.2	-0.045 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.927	-4.42%
Frequency	2014.1	-0.045 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.919	-4.38%
Frequency	2014.2	-0.046 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.916	-4.52%
Frequency	2015.1	-0.048 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.910	-4.65%
Frequency	2015.2	-0.049 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.906	-4.82%
Frequency	2016.1	-0.053 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.913	-5.18%
Frequency	2016.2	-0.057 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.914	-5.51%
Frequency	2017.1	-0.057 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.901	-5.58%
Frequency	2017.2	-0.064 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.913	-6.16%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.022 (CI = +/-0.015; p = 0.008)	0.010 (CI = +/-0.024; p = 0.391)	0.695	+2.17%	+3.24%
Loss Cost	2004.2	0.023 (CI = +/-0.017; p = 0.010)	0.009 (CI = +/-0.026; p = 0.496)	0.687	+2.31%	+3.21%
Loss Cost	2005.1	0.021 (CI = +/-0.019; p = 0.029)	0.011 (CI = +/-0.027; p = 0.418)	0.667	+2.11%	+3.25%
Loss Cost	2005.2	0.019 (CI = +/-0.021; p = 0.067)	0.013 (CI = +/-0.030; p = 0.375)	0.648	+1.94%	+3.28%
Loss Cost	2006.1	0.019 (CI = +/-0.023; p = 0.097)	0.013 (CI = +/-0.032; p = 0.422)	0.634	+1.96%	+3.28%
Loss Cost	2006.2	0.019 (CI = +/-0.026; p = 0.153)	0.014 (CI = +/-0.035; p = 0.433)	0.616	+1.89%	+3.29%
Loss Cost	2007.1	0.022 (CI = +/-0.029; p = 0.135)	0.010 (CI = +/-0.039; p = 0.611)	0.611	+2.24%	+3.24%
Loss Cost	2007.2	0.027 (CI = +/-0.034; p = 0.110)	0.004 (CI = +/-0.043; p = 0.844)	0.607	+2.75%	+3.18%
Loss Cost	2008.1	0.035 (CI = +/-0.039; p = 0.076)	-0.004 (CI = +/-0.048; p = 0.853)	0.607	+3.54%	+3.10%
Loss Cost	2008.2	0.030 (CI = +/-0.046; p = 0.191)	0.001 (CI = +/-0.055; p = 0.966)	0.572	+3.02%	+3.14%
Loss Cost	2009.1	0.039 (CI = +/-0.055; p = 0.158)	-0.008 (CI = +/-0.063; p = 0.790)	0.564	+3.94%	+3.08%
Loss Cost	2009.2	0.047 (CI = +/-0.067; p = 0.161)	-0.017 (CI = +/-0.076; p = 0.642)	0.547	+4.83%	+3.02%
Loss Cost	2010.1	0.049 (CI = +/-0.086; p = 0.250)	-0.020 (CI = +/-0.095; p = 0.674)	0.512	+5.05%	+3.01%
Loss Cost	2010.2	0.046 (CI = +/-0.116; p = 0.421)	-0.016 (CI = +/-0.124; p = 0.790)	0.468	+4.70%	+3.02%
Loss Cost	2011.1	0.060 (CI = +/-0.167; p = 0.466)	-0.031 (CI = +/-0.175; p = 0.722)	0.437	+6.19%	+2.99%
Loss Cost	2011.2	0.071 (CI = +/-0.276; p = 0.599)	-0.042 (CI = +/-0.283; p = 0.763)	0.394	+7.36%	+2.98%
Loss Cost	2012.1	0.146 (CI = +/-0.601; p = 0.619)	-0.117 (CI = +/-0.607; p = 0.693)	0.356	+15.69%	+2.94%
Severity	2004.1	0.021 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.010; p = 0.000)	0.984	+2.12%	+9.02%
Severity	2004.2	0.023 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.011; p = 0.000)	0.985	+2.31%	+8.97%
Severity	2005.1	0.022 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.012; p = 0.000)	0.984	+2.26%	+8.98%
Severity	2005.2	0.022 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.012; p = 0.000)	0.984	+2.21%	+8.99%
Severity	2006.1	0.022 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.013; p = 0.000)	0.983	+2.18%	+9.00%
Severity	2006.2	0.024 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.014; p = 0.000)	0.983	+2.41%	+8.96%
Severity	2007.1	0.026 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.016; p = 0.000)	0.982	+2.62%	+8.93%
Severity	2007.2	0.026 (CI = +/-0.014; p = 0.001)	0.060 (CI = +/-0.018; p = 0.000)	0.982	+2.61%	+8.93%
Severity	2008.1	0.028 (CI = +/-0.016; p = 0.001)	0.058 (CI = +/-0.020; p = 0.000)	0.981	+2.81%	+8.91%
Severity	2008.2	0.019 (CI = +/-0.018; p = 0.036)	0.067 (CI = +/-0.022; p = 0.000)	0.982	+1.96%	+8.99%
Severity	2009.1	0.019 (CI = +/-0.022; p = 0.085)	0.067 (CI = +/-0.025; p = 0.000)	0.981	+1.91%	+8.99%
Severity	2009.2	0.020 (CI = +/-0.027; p = 0.128)	0.066 (CI = +/-0.030; p = 0.000)	0.979	+2.07%	+8.98%
Severity	2010.1	0.017 (CI = +/-0.034; p = 0.318)	0.069 (CI = +/-0.038; p = 0.001)	0.978	+1.71%	+9.00%
Severity	2010.2	0.020 (CI = +/-0.046; p = 0.389)	0.067 (CI = +/-0.049; p = 0.010)	0.977	+1.97%	+8.99%
Severity	2011.1	0.012 (CI = +/-0.066; p = 0.721)	0.075 (CI = +/-0.070; p = 0.037)	0.975	+1.17%	+9.01%
Severity	2011.2	0.017 (CI = +/-0.109; p = 0.750)	0.069 (CI = +/-0.112; p = 0.215)	0.973	+1.72%	+9.00%
Severity	2012.1	0.078 (CI = +/-0.237; p = 0.503)	0.008 (CI = +/-0.239; p = 0.944)	0.970	+8.08%	+8.97%
Frequency	2004.1	0.001 (CI = +/-0.014; p = 0.940)	-0.055 (CI = +/-0.021; p = 0.000)	0.822	+0.05%	-5.30%
Frequency	2004.2	0.000 (CI = +/-0.015; p = 0.997)	-0.054 (CI = +/-0.023; p = 0.000)	0.820	+0.00%	-5.29%
Frequency	2005.1	-0.001 (CI = +/-0.017; p = 0.857)	-0.053 (CI = +/-0.024; p = 0.000)	0.819	-0.15%	-5.26%
Frequency	2005.2	-0.003 (CI = +/-0.018; p = 0.772)	-0.051 (CI = +/-0.026; p = 0.000)	0.816	-0.26%	-5.24%
Frequency	2006.1	-0.002 (CI = +/-0.021; p = 0.836)	-0.052 (CI = +/-0.029; p = 0.001)	0.812	-0.21%	-5.25%
Frequency	2006.2	-0.005 (CI = +/-0.023; p = 0.652)	-0.048 (CI = +/-0.031; p = 0.003)	0.811	-0.51%	-5.20%
Frequency	2007.1	-0.004 (CI = +/-0.026; p = 0.774)	-0.050 (CI = +/-0.034; p = 0.006)	0.805	-0.37%	-5.22%
Frequency	2007.2	0.001 (CI = +/-0.030; p = 0.923)	-0.056 (CI = +/-0.038; p = 0.005)	0.799	+0.14%	-5.28%
Frequency	2008.1	0.007 (CI = +/-0.034; p = 0.676)	-0.062 (CI = +/-0.042; p = 0.006)	0.793	+0.71%	-5.34%
Frequency	2008.2	0.010 (CI = +/-0.041; p = 0.603)	-0.066 (CI = +/-0.049; p = 0.010)	0.786	+1.05%	-5.36%
Frequency	2009.1	0.020 (CI = +/-0.048; p = 0.411)	-0.076 (CI = +/-0.056; p = 0.010)	0.781	+1.99%	-5.43%
Frequency	2009.2	0.027 (CI = +/-0.060; p = 0.367)	-0.083 (CI = +/-0.067; p = 0.018)	0.774	+2.70%	-5.47%
Frequency	2010.1	0.032 (CI = +/-0.076; p = 0.392)	-0.089 (CI = +/-0.084; p = 0.039)	0.768	+3.28%	-5.49%
Frequency	2010.2	0.026 (CI = +/-0.103; p = 0.600)	-0.083 (CI = +/-0.110; p = 0.134)	0.762	+2.68%	-5.47%
Frequency	2011.1	0.048 (CI = +/-0.148; p = 0.505)	-0.105 (CI = +/-0.155; p = 0.174)	0.752	+4.96%	-5.52%
Frequency	2011.2	0.054 (CI = +/-0.244; p = 0.651)	-0.111 (CI = +/-0.250; p = 0.368)	0.742	+5.55%	-5.52%
Frequency	2012.1	0.068 (CI = +/-0.532; p = 0.793)	-0.125 (CI = +/-0.538; p = 0.634)	0.728	+7.04%	-5.53%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.019 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.034; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.013; p = 0.000)	0.925	+1.87%	+4.69%
Loss Cost	2004.2	0.021 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.013; p = 0.001)	0.926	+2.08%	+4.63%
Loss Cost	2005.1	0.017 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.034; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.013; p = 0.000)	0.929	+1.74%	+4.70%
Loss Cost	2005.2	0.017 (CI = +/-0.010; p = 0.001)	0.065 (CI = +/-0.035; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.030 (CI = +/-0.014; p = 0.000)	0.925	+1.67%	+4.71%
Loss Cost	2006.1	0.015 (CI = +/-0.011; p = 0.007)	0.067 (CI = +/-0.035; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.015; p = 0.000)	0.923	+1.51%	+4.74%
Loss Cost	2006.2	0.015 (CI = +/-0.012; p = 0.014)	0.067 (CI = +/-0.036; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.017; p = 0.001)	0.919	+1.56%	+4.73%
Loss Cost	2007.1	0.017 (CI = +/-0.014; p = 0.019)	0.066 (CI = +/-0.038; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.018; p = 0.003)	0.917	+1.67%	+4.71%
Loss Cost	2007.2	0.023 (CI = +/-0.015; p = 0.003)	0.073 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.019; p = 0.027)	0.926	+2.36%	+4.61%
Loss Cost	2008.1	0.028 (CI = +/-0.017; p = 0.002)	0.069 (CI = +/-0.037; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.021; p = 0.106)	0.927	+2.79%	+4.57%
Loss Cost	2008.2	0.025 (CI = +/-0.020; p = 0.016)	0.067 (CI = +/-0.038; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.024; p = 0.097)	0.920	+2.51%	+4.60%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.021)	0.065 (CI = +/-0.039; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.028; p = 0.241)	0.919	+2.89%	+4.58%
Loss Cost	2009.2	0.041 (CI = +/-0.028; p = 0.006)	0.071 (CI = +/-0.039; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.032; p = 0.846)	0.923	+4.17%	+4.49%
Loss Cost	2010.1	0.033 (CI = +/-0.036; p = 0.066)	0.074 (CI = +/-0.040; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.039; p = 0.569)	0.918	+3.38%	+4.52%
Loss Cost	2010.2	0.038 (CI = +/-0.048; p = 0.118)	0.075 (CI = +/-0.042; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.007 (CI = +/-0.052; p = 0.797)	0.911	+3.82%	+4.50%
Loss Cost	2011.1	0.029 (CI = +/-0.069; p = 0.399)	0.077 (CI = +/-0.044; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.073; p = 0.661)	0.906	+2.91%	+4.52%
Loss Cost	2011.2	0.061 (CI = +/-0.113; p = 0.275)	0.080 (CI = +/-0.045; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.116; p = 0.762)	0.901	+6.27%	+4.47%
Loss Cost	2012.1	0.010 (CI = +/-0.249; p = 0.933)	0.083 (CI = +/-0.048; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.252; p = 0.781)	0.895	+1.01%	+4.49%
Loss Cost	2012.2	0.044 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.048; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.891	+4.49%	+4.49%
Loss Cost	2013.1	0.042 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.048; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.892	+4.28%	+4.28%
Loss Cost	2013.2	0.041 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.051; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	+4.21%	+4.21%
Loss Cost	2014.1	0.042 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.054; p = 0.004)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.878	+4.26%	+4.26%
Loss Cost	2014.2	0.039 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.052; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	+3.97%	+3.97%
Loss Cost	2015.1	0.038 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.056; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.879	+3.84%	+3.84%
Loss Cost	2015.2	0.039 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.059; p = 0.008)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.879	+3.97%	+3.97%
Loss Cost	2016.1	0.037 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.063; p = 0.009)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.878	+3.82%	+3.82%
Loss Cost	2016.2	0.039 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.067; p = 0.010)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.879	+3.99%	+3.99%
Loss Cost	2017.1	0.038 (CI = +/-0.018; p = 0.001)	0.096 (CI = +/-0.074; p = 0.016)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.877	+3.91%	+3.91%
Loss Cost	2017.2	0.033 (CI = +/-0.019; p = 0.003)	0.081 (CI = +/-0.072; p = 0.032)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+3.33%	+3.33%
Severity	2004.1	0.021 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.028; p = 0.082)	0.001 (CI = +/-0.002; p = 0.297)	0.067 (CI = +/-0.010; p = 0.000)	0.986	+2.08%	+9.15%
Severity	2004.2	0.023 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.028; p = 0.043)	0.001 (CI = +/-0.002; p = 0.315)	0.064 (CI = +/-0.011; p = 0.000)	0.986	+2.31%	+9.08%
Severity	2005.1	0.022 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.029; p = 0.038)	0.001 (CI = +/-0.002; p = 0.322)	0.065 (CI = +/-0.011; p = 0.000)	0.986	+2.21%	+9.10%
Severity	2005.2	0.022 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.030; p = 0.043)	0.001 (CI = +/-0.002; p = 0.331)	0.065 (CI = +/-0.012; p = 0.000)	0.985	+2.22%	+9.10%
Severity	2006.1	0.021 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.030; p = 0.040)	0.001 (CI = +/-0.002; p = 0.338)	0.066 (CI = +/-0.013; p = 0.000)	0.985	+2.11%	+9.12%
Severity	2006.2	0.024 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.030; p = 0.022)	0.001 (CI = +/-0.002; p = 0.362)	0.063 (CI = +/-0.014; p = 0.000)	0.985	+2.43%	+9.06%
Severity	2007.1	0.025 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.031; p = 0.031)	0.001 (CI = +/-0.002; p = 0.367)	0.062 (CI = +/-0.015; p = 0.000)	0.985	+2.54%	+9.04%
Severity	2007.2	0.026 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.032; p = 0.032)	0.001 (CI = +/-0.002; p = 0.383)	0.060 (CI = +/-0.017; p = 0.000)	0.984	+2.64%	+9.03%
Severity	2008.1	0.027 (CI = +/-0.015; p = 0.001)	0.035 (CI = +/-0.033; p = 0.040)	0.001 (CI = +/-0.002; p = 0.391)	0.060 (CI = +/-0.019; p = 0.000)	0.983	+2.70%	+9.02%
Severity	2008.2	0.020 (CI = +/-0.017; p = 0.026)	0.030 (CI = +/-0.033; p = 0.071)	0.001 (CI = +/-0.002; p = 0.337)	0.067 (CI = +/-0.021; p = 0.000)	0.984	+1.99%	+9.10%
Severity	2009.1	0.017 (CI = +/-0.021; p = 0.098)	0.032 (CI = +/-0.034; p = 0.068)	0.001 (CI = +/-0.002; p = 0.348)	0.070 (CI = +/-0.024; p = 0.000)	0.983	+1.74%	+9.12%
Severity	2009.2	0.021 (CI = +/-0.025; p = 0.098)	0.034 (CI = +/-0.035; p = 0.062)	0.001 (CI = +/-0.002; p = 0.370)	0.066 (CI = +/-0.029; p = 0.000)	0.982	+2.15%	+9.09%
Severity	2010.1	0.014 (CI = +/-0.032; p = 0.381)	0.036 (CI = +/-0.036; p = 0.051)	0.001 (CI = +/-0.002; p = 0.379)	0.073 (CI = +/-0.036; p = 0.000)	0.981	+1.40%	+9.12%
Severity	2010.2	0.022 (CI = +/-0.043; p = 0.309)	0.038 (CI = +/-0.038; p = 0.048)	0.001 (CI = +/-0.002; p = 0.405)	0.065 (CI = +/-0.047; p = 0.008)	0.980	+2.19%	+9.09%
Severity	2011.1	0.004 (CI = +/-0.061; p = 0.899)	0.041 (CI = +/-0.039; p = 0.038)	0.001 (CI = +/-0.002; p = 0.415)	0.084 (CI = +/-0.065; p = 0.014)	0.979	+0.38%	+9.13%
Severity	2011.2	0.025 (CI = +/-0.101; p = 0.612)	0.044 (CI = +/-0.040; p = 0.036)	0.001 (CI = +/-0.002; p = 0.442)	0.062 (CI = +/-0.104; p = 0.227)	0.977	+2.52%	+9.09%
Severity	2012.1	0.029 (CI = +/-0.224; p = 0.792)	0.043 (CI = +/-0.043; p = 0.050)	0.001 (CI = +/-0.002; p = 0.454)	0.058 (CI = +/-0.226; p = 0.596)	0.975	+2.91%	+9.09%
Severity	2012.2	0.087 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.043; p = 0.050)	0.001 (CI = +/-0.002; p = 0.454)	NA (CI = +/-NA; p = NA)	0.973	+9.09%	+9.09%
Severity	2013.1	0.087 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.046; p = 0.065)	0.001 (CI = +/-0.002; p = 0.464)	NA (CI = +/-NA; p = NA)	0.969	+9.10%	+9.10%
Severity	2013.2	0.087 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.048; p = 0.079)	0.001 (CI = +/-0.002; p = 0.477)	NA (CI = +/-NA; p = NA)	0.964	+9.10%	+9.10%
Severity	2014.1	0.088 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.051; p = 0.119)	0.001 (CI = +/-0.002; p = 0.461)	NA (CI = +/-NA; p = NA)	0.960	+9.20%	+9.20%
Severity	2014.2	0.086 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.052; p = 0.192)	0.001 (CI = +/-0.002; p = 0.440)	NA (CI = +/-NA; p = NA)	0.955	+8.97%	+8.97%
Severity	2015.1	0.087 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.055; p = 0.268)	0.001 (CI = +/-0.002; p = 0.430)	NA (CI = +/-NA; p = NA)	0.950	+9.10%	+9.10%
Severity	2015.2	0.089 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.056; p = 0.191)	0.001 (CI = +/-0.002; p = 0.460)	NA (CI = +/-NA; p = NA)	0.947	+9.32%	+9.32%
Severity	2016.1	0.093 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.055; p = 0.350)	0.001 (CI = +/-0.002; p = 0.386)	NA (CI = +/-NA; p = NA)	0.953	+9.77%	+9.77%
Severity	2016.2	0.097 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.053; p = 0.176)	0.001 (CI = +/-0.002; p = 0.446)	NA (CI = +/-NA; p = NA)	0.958	+10.15%	+10.15%
Severity	2017.1	0.099 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.057; p = 0.269)	0.001 (CI = +/-0.002; p = 0.459)	NA (CI = +/-NA; p = NA)	0.953	+10.37%	+10.37%
Severity	2017.2	0.097 (CI = +/-0.016; p = 0.000)	0.025 (CI = +/-0.062; p = 0.387)	0.001 (CI = +/-0.002; p = 0.420)	NA (CI = +/-NA; p = NA)	0.939	+10.19%	+10.19%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.570)	0.032 (CI = +/-0.033; p = 0.053)	0.008 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.012; p = 0.000)	0.949	-0.21%	-4.09%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.567)	0.032 (CI = +/-0.034; p = 0.063)	0.008 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.013; p = 0.000)	0.949	-0.23%	-4.08%
Frequency	2005.1	-0.005 (CI = +/-0.009; p = 0.289)	0.035 (CI = +/-0.034; p = 0.040)	0.008 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.013; p = 0.000)	0.951	-0.46%	-4.04%
Frequency	2005.2	-0.005 (CI = +/-0.010; p = 0.263)	0.034 (CI = +/-0.035; p = 0.052)	0.008 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.014; p = 0.000)	0.950	-0.54%	-4.02%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.271)	0.035 (CI = +/-0.036; p = 0.055)	0.008 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.015; p = 0.000)	0.949	-0.59%	-4.02%
Frequency	2006.2	-0.009 (CI = +/-0.012; p = 0.155)	0.032 (CI = +/-0.036; p = 0.084)	0.008 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.017; p = 0.000)	0.950	-0.85%	-3.97%
Frequency	2007.1	-0.008 (CI = +/-0.014; p = 0.212)	0.032 (CI = +/-0.037; p = 0.094)	0.008 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.018; p = 0.001)	0.948	-0.84%	-3.97%
Frequency	2007.2	-0.003 (CI = +/-0.015; p = 0.715)	0.037 (CI = +/-0.037; p = 0.049)	0.008 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.019; p = 0.000)	0.950	-0.27%	-4.05%
Frequency	2008.1	0.001 (CI = +/-0.017; p = 0.914)	0.034 (CI = +/-0.038; p = 0.073)	0.008 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.021; p = 0.000)	0.949	+0.09%	-4.08%
Frequency	2008.2	0.005 (CI = +/-0.020; p = 0.602)	0.037 (CI = +/-0.039; p = 0.058)	0.008 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.024; p = 0.000)	0.949	+0.52%	-4.12%
Frequency	2009.1	0.011 (CI = +/-0.024; p = 0.338)	0.034 (CI = +/-0.039; p = 0.089)	0.008 (CI = +/-0.002; p = 0.000)	-0.054 (CI = +/-0.028; p = 0.001)	0.948	+1.13%	-4.16%
Frequency	2009.2	0.020 (CI = +/-0.029; p = 0.173)	0.038 (CI = +/-0.040; p = 0.064)	0.008 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.033; p = 0.001)	0.949	+1.98%	-4.22%
Frequency	2010.1	0.019 (CI = +/-0.037; p = 0.289)	0.038 (CI = +/-0.042; p = 0.074)	0.008 (CI = +/-0.002; p = 0.000)	-0.062 (CI = +/-0.041; p = 0.004)	0.947	+1.95%	-4.22%
Frequency	2010.2	0.016 (CI = +/-0.050; p = 0.514)	0.037 (CI = +/-0.043; p = 0.093)	0.008 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.054; p = 0.033)	0.946	+1.60%	-4.21%
Frequency	2011.1	0.025 (CI = +/-0.072; p = 0.480)	0.035 (CI = +/-0.045; p = 0.123)	0.008 (CI = +/-0.002; p = 0.000)	-0.068 (CI = +/-0.075; p = 0.075)	0.943	+2.51%	-4.22%
Frequency	2011.2	0.036 (CI = +/-0.119; p = 0.535)	0.036 (CI = +/-0.048; p = 0.128)	0.008 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.122; p = 0.191)	0.940	+3.66%	-4.24%
Frequency	2012.1	-0.019 (CI = +/-0.262; p = 0.883)	0.039 (CI = +/-0.051; p = 0.119)	0.008 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.264; p = 0.848)	0.938	-1.84%	-4.22%
Frequency	2012.2	-0.043 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.051; p = 0.119)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	-4.22%	-4.22%
Frequency	2013.1	-0.045 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.051; p = 0.066)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.939	-4.42%	-4.42%
Frequency	2013.2	-0.046 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.053; p = 0.092)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	-4.48%	-4.48%
Frequency	2014.1	-0.046 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.057; p = 0.102)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-4.52%	-4.52%
Frequency	2014.2	-0.047 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.060; p = 0.139)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.923	-4.59%	-4.59%
Frequency	2015.1	-0.049 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.062; p = 0.098)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.922	-4.82%	-4.82%
Frequency	2015.2	-0.050 (CI = +/-0.014; p = 0.000)	0.049 (CI = +/-0.067; p = 0.136)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	-4.90%	-4.90%
Frequency	2016.1	-0.056 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.062; p = 0.040)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.934	-5.43%	-5.43%
Frequency	2016.2	-0.058 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.066; p = 0.071)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.931	-5.59%	-5.59%
Frequency	2017.1	-0.060 (CI = +/-0.017; p = 0.000)	0.067 (CI = +/-0.070; p = 0.061)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.924	-5.85%	-5.85%
Frequency	2017.2	-0.064 (CI = +/-0.019; p = 0.000)	0.056 (CI = +/-0.073; p = 0.119)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	-6.22%	-6.22%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.064; p = 0.015)	0.735	+2.77%
Loss Cost	2004.2	0.028 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.064; p = 0.010)	0.736	+2.86%
Loss Cost	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.065; p = 0.009)	0.722	+2.79%
Loss Cost	2005.2	0.028 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.067; p = 0.009)	0.706	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.069; p = 0.011)	0.694	+2.81%
Loss Cost	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.071; p = 0.010)	0.683	+2.88%
Loss Cost	2007.1	0.029 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.073; p = 0.014)	0.677	+2.92%
Loss Cost	2007.2	0.030 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.073; p = 0.009)	0.689	+3.08%
Loss Cost	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.076; p = 0.013)	0.683	+3.13%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.097 (CI = +/-0.078; p = 0.016)	0.653	+3.12%
Loss Cost	2009.1	0.031 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.081; p = 0.022)	0.642	+3.14%
Loss Cost	2009.2	0.032 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.083; p = 0.019)	0.632	+3.25%
Loss Cost	2010.1	0.031 (CI = +/-0.011; p = 0.000)	0.107 (CI = +/-0.086; p = 0.017)	0.611	+3.13%
Loss Cost	2010.2	0.031 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.089; p = 0.020)	0.576	+3.15%
Loss Cost	2011.1	0.030 (CI = +/-0.012; p = 0.000)	0.112 (CI = +/-0.093; p = 0.020)	0.555	+3.04%
Loss Cost	2011.2	0.030 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.097; p = 0.023)	0.522	+3.09%
Loss Cost	2012.1	0.029 (CI = +/-0.015; p = 0.000)	0.121 (CI = +/-0.100; p = 0.021)	0.500	+2.93%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.001)	0.121 (CI = +/-0.105; p = 0.026)	0.454	+2.94%
Loss Cost	2013.1	0.026 (CI = +/-0.017; p = 0.005)	0.133 (CI = +/-0.108; p = 0.019)	0.435	+2.64%
Loss Cost	2013.2	0.025 (CI = +/-0.019; p = 0.011)	0.130 (CI = +/-0.114; p = 0.027)	0.370	+2.56%
Loss Cost	2014.1	0.024 (CI = +/-0.021; p = 0.025)	0.133 (CI = +/-0.121; p = 0.033)	0.357	+2.47%
Loss Cost	2014.2	0.022 (CI = +/-0.023; p = 0.062)	0.125 (CI = +/-0.126; p = 0.053)	0.263	+2.21%
Loss Cost	2015.1	0.019 (CI = +/-0.026; p = 0.130)	0.132 (CI = +/-0.134; p = 0.053)	0.251	+1.96%
Loss Cost	2015.2	0.022 (CI = +/-0.029; p = 0.131)	0.139 (CI = +/-0.142; p = 0.055)	0.236	+2.19%
Loss Cost	2016.1	0.019 (CI = +/-0.033; p = 0.232)	0.146 (CI = +/-0.153; p = 0.061)	0.228	+1.95%
Loss Cost	2016.2	0.023 (CI = +/-0.038; p = 0.200)	0.156 (CI = +/-0.163; p = 0.059)	0.230	+2.37%
Loss Cost	2017.1	0.023 (CI = +/-0.044; p = 0.282)	0.158 (CI = +/-0.179; p = 0.079)	0.220	+2.31%
Loss Cost	2017.2	0.022 (CI = +/-0.052; p = 0.363)	0.157 (CI = +/-0.196; p = 0.106)	0.147	+2.26%
Severity	2004.1	0.060 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.067; p = 0.444)	0.917	+6.15%
Severity	2004.2	0.062 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.064; p = 0.230)	0.928	+6.35%
Severity	2005.1	0.063 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.064; p = 0.333)	0.929	+6.48%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.062; p = 0.200)	0.933	+6.63%
Severity	2006.1	0.066 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.062; p = 0.303)	0.935	+6.78%
Severity	2006.2	0.068 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.057; p = 0.123)	0.946	+7.01%
Severity	2007.1	0.070 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.055; p = 0.213)	0.952	+7.20%
Severity	2007.2	0.071 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.052; p = 0.099)	0.956	+7.38%
Severity	2008.1	0.073 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.051; p = 0.174)	0.960	+7.57%
Severity	2008.2	0.074 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.051; p = 0.132)	0.959	+7.66%
Severity	2009.1	0.075 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.050; p = 0.223)	0.961	+7.83%
Severity	2009.2	0.078 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.046; p = 0.077)	0.968	+8.07%
Severity	2010.1	0.079 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.046; p = 0.131)	0.969	+8.22%
Severity	2010.2	0.081 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.042; p = 0.037)	0.974	+8.46%
Severity	2011.1	0.082 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.042; p = 0.063)	0.974	+8.58%
Severity	2011.2	0.084 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.039; p = 0.018)	0.977	+8.80%
Severity	2012.1	0.085 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.040; p = 0.033)	0.976	+8.91%
Severity	2012.2	0.086 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.042; p = 0.032)	0.974	+8.97%
Severity	2013.1	0.086 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.044; p = 0.041)	0.970	+8.97%
Severity	2013.2	0.086 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.047; p = 0.052)	0.965	+8.96%
Severity	2014.1	0.087 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.049; p = 0.078)	0.961	+9.04%
Severity	2014.2	0.084 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.050; p = 0.132)	0.956	+8.81%
Severity	2015.1	0.085 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.053; p = 0.187)	0.951	+8.92%
Severity	2015.2	0.088 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.054; p = 0.128)	0.949	+9.16%
Severity	2016.1	0.092 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.052; p = 0.243)	0.954	+9.59%
Severity	2016.2	0.096 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.050; p = 0.110)	0.959	+10.02%
Severity	2017.1	0.098 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.053; p = 0.184)	0.954	+10.24%
Severity	2017.2	0.096 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.058; p = 0.255)	0.941	+10.09%
Frequency	2004.1	-0.032 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.077; p = 0.163)	0.707	-3.18%
Frequency	2004.2	-0.033 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.078; p = 0.227)	0.714	-3.28%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.076; p = 0.127)	0.738	-3.46%
Frequency	2005.2	-0.036 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.077; p = 0.183)	0.745	-3.58%
Frequency	2006.1	-0.038 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.077; p = 0.123)	0.752	-3.71%
Frequency	2006.2	-0.039 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.077; p = 0.187)	0.765	-3.86%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.078; p = 0.134)	0.767	-3.99%
Frequency	2007.2	-0.041 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.080; p = 0.156)	0.755	-4.01%
Frequency	2008.1	-0.042 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.082; p = 0.124)	0.750	-4.12%
Frequency	2008.2	-0.043 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.084; p = 0.165)	0.746	-4.22%
Frequency	2009.1	-0.044 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.086; p = 0.128)	0.742	-4.35%
Frequency	2009.2	-0.046 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.088; p = 0.173)	0.739	-4.46%
Frequency	2010.1	-0.048 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.088; p = 0.103)	0.752	-4.70%
Frequency	2010.2	-0.050 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.089; p = 0.157)	0.760	-4.90%
Frequency	2011.1	-0.052 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.091; p = 0.113)	0.759	-5.10%
Frequency	2011.2	-0.054 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.094; p = 0.158)	0.755	-5.24%
Frequency	2012.1	-0.056 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.095; p = 0.109)	0.757	-5.49%
Frequency	2012.2	-0.057 (CI = +/-0.015; p = 0.000)	0.075 (CI = +/-0.100; p = 0.133)	0.740	-5.53%
Frequency	2013.1	-0.060 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.102; p = 0.093)	0.739	-5.81%
Frequency	2013.2	-0.061 (CI = +/-0.018; p = 0.000)	0.084 (CI = +/-0.108; p = 0.119)	0.722	-5.88%
Frequency	2014.1	-0.062 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.114; p = 0.116)	0.695	-6.02%
Frequency	2014.2	-0.063 (CI = +/-0.022; p = 0.000)	0.088 (CI = +/-0.121; p = 0.143)	0.672	-6.07%
Frequency	2015.1	-0.066 (CI = +/-0.024; p = 0.000)	0.098 (CI = +/-0.127; p = 0.119)	0.656	-6.39%
Frequency	2015.2	-0.066 (CI = +/-0.028; p = 0.000)	0.098 (CI = +/-0.135; p = 0.142)	0.626	-6.39%
Frequency	2016.1	-0.072 (CI = +/-0.030; p = 0.000)	0.116 (CI = +/-0.141; p = 0.098)	0.632	-6.97%
Frequency	2016.2	-0.072 (CI = +/-0.035; p = 0.001)	0.117 (CI = +/-0.152; p = 0.120)	0.598	-6.95%
Frequency	2017.1	-0.075 (CI = +/-0.041; p = 0.002)	0.123 (CI = +/-0.166; p = 0.131)	0.540	-7.20%
Frequency	2017.2	-0.074 (CI = +/-0.048; p = 0.007)	0.125 (CI = +/-0.182; p = 0.156)	0.496	-7.11%

Property Damage

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.106; p = 0.480)	0.862	+3.38%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.105; p = 0.598)	0.866	+3.50%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.108; p = 0.605)	0.856	+3.50%
Loss Cost	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.111; p = 0.640)	0.847	+3.53%
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.112; p = 0.747)	0.845	+3.63%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.114; p = 0.835)	0.841	+3.72%
Loss Cost	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.112; p = 0.949)	0.853	+3.93%
Loss Cost	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.108; p = 0.705)	0.867	+4.17%
Loss Cost	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.102; p = 0.442)	0.885	+4.45%
Loss Cost	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.106; p = 0.472)	0.874	+4.43%
Loss Cost	2009.1	0.046 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.103; p = 0.285)	0.886	+4.69%
Loss Cost	2009.2	0.048 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.103; p = 0.189)	0.889	+4.90%
Loss Cost	2010.1	0.049 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.107; p = 0.173)	0.881	+4.98%
Loss Cost	2010.2	0.049 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.112; p = 0.177)	0.871	+5.02%
Loss Cost	2011.1	0.051 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.115; p = 0.137)	0.868	+5.20%
Loss Cost	2011.2	0.052 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.120; p = 0.128)	0.859	+5.31%
Loss Cost	2012.1	0.053 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.125; p = 0.111)	0.852	+5.48%
Loss Cost	2012.2	0.053 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.133; p = 0.128)	0.838	+5.49%
Loss Cost	2013.1	0.053 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.142; p = 0.151)	0.823	+5.49%
Loss Cost	2013.2	0.051 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.150; p = 0.224)	0.805	+5.26%
Loss Cost	2014.1	0.057 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.153; p = 0.129)	0.820	+5.82%
Loss Cost	2014.2	0.050 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.153; p = 0.265)	0.818	+5.09%
Loss Cost	2015.1	0.052 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.165; p = 0.240)	0.815	+5.35%
Loss Cost	2015.2	0.054 (CI = +/-0.029; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.180; p = 0.241)	0.809	+5.55%
Loss Cost	2016.1	0.058 (CI = +/-0.033; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.196; p = 0.211)	0.809	+5.98%
Loss Cost	2016.2	0.061 (CI = +/-0.039; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.216; p = 0.219)	0.805	+6.25%
Loss Cost	2017.1	0.069 (CI = +/-0.045; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.232; p = 0.161)	0.816	+7.15%
Loss Cost	2017.2	0.053 (CI = +/-0.047; p = 0.030)	0.011 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.226; p = 0.306)	0.845	+5.48%
Severity	2004.1	0.050 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.003; p = 0.004)	0.291 (CI = +/-0.123; p = 0.000)	0.949	+5.12%
Severity	2004.2	0.052 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.006)	0.274 (CI = +/-0.117; p = 0.000)	0.954	+5.34%
Severity	2005.1	0.053 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.008)	0.264 (CI = +/-0.117; p = 0.000)	0.955	+5.48%
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.013)	0.253 (CI = +/-0.116; p = 0.000)	0.955	+5.62%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.019)	0.240 (CI = +/-0.115; p = 0.000)	0.956	+5.79%
Severity	2006.2	0.059 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.027)	0.222 (CI = +/-0.109; p = 0.000)	0.962	+6.05%
Severity	2007.1	0.061 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.041)	0.204 (CI = +/-0.104; p = 0.000)	0.966	+6.30%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.061)	0.191 (CI = +/-0.103; p = 0.001)	0.967	+6.49%
Severity	2008.1	0.065 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.093)	0.175 (CI = +/-0.099; p = 0.001)	0.970	+6.74%
Severity	2008.2	0.066 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.110)	0.172 (CI = +/-0.102; p = 0.002)	0.968	+6.78%
Severity	2009.1	0.068 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.166)	0.157 (CI = +/-0.100; p = 0.003)	0.970	+7.02%
Severity	2009.2	0.071 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.253)	0.139 (CI = +/-0.096; p = 0.006)	0.972	+7.31%
Severity	2010.1	0.073 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.354)	0.126 (CI = +/-0.096; p = 0.012)	0.973	+7.53%
Severity	2010.2	0.075 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.513)	0.109 (CI = +/-0.093; p = 0.024)	0.975	+7.83%
Severity	2011.1	0.077 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.654)	0.098 (CI = +/-0.095; p = 0.044)	0.974	+8.03%
Severity	2011.2	0.080 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.844)	0.083 (CI = +/-0.095; p = 0.083)	0.974	+8.30%
Severity	2012.1	0.082 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.987)	0.071 (CI = +/-0.097; p = 0.144)	0.974	+8.54%
Severity	2012.2	0.081 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.980)	0.073 (CI = +/-0.103; p = 0.152)	0.970	+8.49%
Severity	2013.1	0.082 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.994)	0.071 (CI = +/-0.110; p = 0.188)	0.966	+8.53%
Severity	2013.2	0.080 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.882)	0.082 (CI = +/-0.115; p = 0.150)	0.962	+8.30%
Severity	2014.1	0.081 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.003; p = 0.976)	0.074 (CI = +/-0.123; p = 0.220)	0.958	+8.49%
Severity	2014.2	0.074 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.619)	0.108 (CI = +/-0.115; p = 0.065)	0.960	+7.71%
Severity	2015.1	0.076 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.695)	0.101 (CI = +/-0.125; p = 0.104)	0.955	+7.86%
Severity	2015.2	0.077 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.003; p = 0.761)	0.095 (CI = +/-0.136; p = 0.155)	0.948	+8.01%
Severity	2016.1	0.085 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.003; p = 0.969)	0.063 (CI = +/-0.135; p = 0.329)	0.954	+8.88%
Severity	2016.2	0.091 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.003; p = 0.806)	0.042 (CI = +/-0.143; p = 0.529)	0.951	+9.49%
Severity	2017.1	0.096 (CI = +/-0.030; p = 0.000)	0.001 (CI = +/-0.003; p = 0.695)	0.024 (CI = +/-0.154; p = 0.736)	0.947	+10.07%
Severity	2017.2	0.089 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.003; p = 0.811)	0.046 (CI = +/-0.163; p = 0.540)	0.937	+9.30%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.075; p = 0.000)	0.949	-1.65%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.074; p = 0.000)	0.952	-1.75%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.070; p = 0.000)	0.958	-1.87%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.962	-1.98%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.223 (CI = +/-0.069; p = 0.000)	0.961	-2.04%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.210 (CI = +/-0.064; p = 0.000)	0.968	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.066; p = 0.000)	0.967	-2.23%
Frequency	2007.2	-0.022 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.212 (CI = +/-0.067; p = 0.000)	0.966	-2.18%
Frequency	2008.1	-0.022 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.214 (CI = +/-0.069; p = 0.000)	0.965	-2.15%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.210 (CI = +/-0.071; p = 0.000)	0.964	-2.20%
Frequency	2009.1	-0.022 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.211 (CI = +/-0.074; p = 0.000)	0.962	-2.18%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.207 (CI = +/-0.076; p = 0.000)	0.962	-2.25%
Frequency	2010.1	-0.024 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.199 (CI = +/-0.077; p = 0.000)	0.962	-2.37%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.184 (CI = +/-0.075; p = 0.000)	0.967	-2.60%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.183 (CI = +/-0.078; p = 0.000)	0.965	-2.62%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.175 (CI = +/-0.080; p = 0.000)	0.966	-2.76%
Frequency	2012.1	-0.029 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.171 (CI = +/-0.084; p = 0.000)	0.964	-2.82%
Frequency	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.175 (CI = +/-0.089; p = 0.001)	0.961	-2.76%
Frequency	2013.1	-0.028 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.172 (CI = +/-0.095; p = 0.001)	0.959	-2.80%
Frequency	2013.2	-0.028 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.172 (CI = +/-0.102; p = 0.002)	0.956	-2.81%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	-0.189 (CI = +/-0.104; p = 0.001)	0.956	-2.46%
Frequency	2014.2	-0.025 (CI = +/-0.016; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	-0.191 (CI = +/-0.112; p = 0.003)	0.952	-2.43%
Frequency	2015.1	-0.023 (CI = +/-0.018; p = 0.015)	0.011 (CI = +/-0.003; p = 0.000)	-0.196 (CI = +/-0.122; p = 0.004)	0.948	-2.32%
Frequency	2015.2	-0.023 (CI = +/-0.021; p = 0.035)	0.011 (CI = +/-0.003; p = 0.000)	-0.198 (CI = +/-0.134; p = 0.007)	0.943	-2.28%
Frequency	2016.1	-0.027 (CI = +/-0.024; p = 0.032)	0.011 (CI = +/-0.003; p = 0.000)	-0.182 (CI = +/-0.144; p = 0.017)	0.942	-2.66%
Frequency	2016.2	-0.030 (CI = +/-0.028; p = 0.040)	0.011 (CI = +/-0.003; p = 0.000)	-0.170 (CI = +/-0.157; p = 0.036)	0.938	-2.96%
Frequency	2017.1	-0.027 (CI = +/-0.034; p = 0.105)	0.011 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.174; p = 0.042)	0.929	-2.65%
Frequency	2017.2	-0.036 (CI = +/-0.038; p = 0.061)	0.011 (CI = +/-0.003; p = 0.000)	-0.154 (CI = +/-0.181; p = 0.086)	0.932	-3.50%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.028 (CI = +/-0.006; p = 0.000)	0.697	+2.80%
Loss Cost	2004.2	0.028 (CI = +/-0.006; p = 0.000)	0.691	+2.86%
Loss Cost	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.670	+2.83%
Loss Cost	2005.2	0.028 (CI = +/-0.007; p = 0.000)	0.650	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.007; p = 0.000)	0.638	+2.86%
Loss Cost	2006.2	0.028 (CI = +/-0.008; p = 0.000)	0.621	+2.88%
Loss Cost	2007.1	0.029 (CI = +/-0.008; p = 0.000)	0.620	+2.97%
Loss Cost	2007.2	0.030 (CI = +/-0.008; p = 0.000)	0.619	+3.08%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.620	+3.19%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	0.587	+3.12%
Loss Cost	2009.1	0.032 (CI = +/-0.010; p = 0.000)	0.579	+3.21%
Loss Cost	2009.2	0.032 (CI = +/-0.011; p = 0.000)	0.560	+3.25%
Loss Cost	2010.1	0.032 (CI = +/-0.012; p = 0.000)	0.527	+3.22%
Loss Cost	2010.2	0.031 (CI = +/-0.013; p = 0.000)	0.488	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	0.458	+3.15%
Loss Cost	2011.2	0.030 (CI = +/-0.015; p = 0.000)	0.418	+3.09%
Loss Cost	2012.1	0.030 (CI = +/-0.016; p = 0.001)	0.381	+3.06%
Loss Cost	2012.2	0.029 (CI = +/-0.018; p = 0.002)	0.330	+2.94%
Loss Cost	2013.1	0.028 (CI = +/-0.019; p = 0.007)	0.277	+2.81%
Loss Cost	2013.2	0.025 (CI = +/-0.021; p = 0.021)	0.212	+2.56%
Loss Cost	2014.1	0.026 (CI = +/-0.023; p = 0.028)	0.200	+2.68%
Loss Cost	2014.2	0.022 (CI = +/-0.025; p = 0.084)	0.116	+2.21%
Loss Cost	2015.1	0.022 (CI = +/-0.028; p = 0.120)	0.091	+2.21%
Loss Cost	2015.2	0.022 (CI = +/-0.032; p = 0.168)	0.064	+2.19%
Loss Cost	2016.1	0.023 (CI = +/-0.036; p = 0.202)	0.050	+2.30%
Loss Cost	2016.2	0.023 (CI = +/-0.042; p = 0.248)	0.032	+2.37%
Loss Cost	2017.1	0.028 (CI = +/-0.048; p = 0.236)	0.041	+2.81%
Loss Cost	2017.2	0.022 (CI = +/-0.057; p = 0.402)	-0.020	+2.26%
Severity	2004.1	0.060 (CI = +/-0.006; p = 0.000)	0.917	+6.16%
Severity	2004.2	0.062 (CI = +/-0.006; p = 0.000)	0.927	+6.35%
Severity	2005.1	0.063 (CI = +/-0.006; p = 0.000)	0.929	+6.49%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	0.932	+6.63%
Severity	2006.1	0.066 (CI = +/-0.006; p = 0.000)	0.935	+6.79%
Severity	2006.2	0.068 (CI = +/-0.006; p = 0.000)	0.944	+7.01%
Severity	2007.1	0.070 (CI = +/-0.006; p = 0.000)	0.951	+7.22%
Severity	2007.2	0.071 (CI = +/-0.006; p = 0.000)	0.954	+7.38%
Severity	2008.1	0.073 (CI = +/-0.006; p = 0.000)	0.959	+7.59%
Severity	2008.2	0.074 (CI = +/-0.006; p = 0.000)	0.957	+7.66%
Severity	2009.1	0.076 (CI = +/-0.006; p = 0.000)	0.960	+7.86%
Severity	2009.2	0.078 (CI = +/-0.006; p = 0.000)	0.965	+8.07%
Severity	2010.1	0.079 (CI = +/-0.006; p = 0.000)	0.967	+8.25%
Severity	2010.2	0.081 (CI = +/-0.006; p = 0.000)	0.970	+8.46%
Severity	2011.1	0.083 (CI = +/-0.006; p = 0.000)	0.971	+8.61%
Severity	2011.2	0.084 (CI = +/-0.006; p = 0.000)	0.972	+8.80%
Severity	2012.1	0.086 (CI = +/-0.006; p = 0.000)	0.972	+8.96%
Severity	2012.2	0.086 (CI = +/-0.007; p = 0.000)	0.968	+8.97%
Severity	2013.1	0.086 (CI = +/-0.008; p = 0.000)	0.964	+9.03%
Severity	2013.2	0.086 (CI = +/-0.008; p = 0.000)	0.959	+8.96%
Severity	2014.1	0.087 (CI = +/-0.009; p = 0.000)	0.956	+9.11%
Severity	2014.2	0.084 (CI = +/-0.009; p = 0.000)	0.952	+8.81%
Severity	2015.1	0.086 (CI = +/-0.010; p = 0.000)	0.948	+8.99%
Severity	2015.2	0.088 (CI = +/-0.011; p = 0.000)	0.943	+9.16%
Severity	2016.1	0.092 (CI = +/-0.011; p = 0.000)	0.952	+9.66%
Severity	2016.2	0.096 (CI = +/-0.012; p = 0.000)	0.953	+10.02%
Severity	2017.1	0.099 (CI = +/-0.014; p = 0.000)	0.951	+10.36%
Severity	2017.2	0.096 (CI = +/-0.016; p = 0.000)	0.939	+10.09%
Frequency	2004.1	-0.032 (CI = +/-0.007; p = 0.000)	0.699	-3.16%
Frequency	2004.2	-0.033 (CI = +/-0.007; p = 0.000)	0.710	-3.28%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.727	-3.43%
Frequency	2005.2	-0.036 (CI = +/-0.007; p = 0.000)	0.739	-3.58%
Frequency	2006.1	-0.038 (CI = +/-0.008; p = 0.000)	0.741	-3.68%
Frequency	2006.2	-0.039 (CI = +/-0.008; p = 0.000)	0.759	-3.86%
Frequency	2007.1	-0.040 (CI = +/-0.008; p = 0.000)	0.757	-3.96%
Frequency	2007.2	-0.041 (CI = +/-0.009; p = 0.000)	0.746	-4.01%
Frequency	2008.1	-0.042 (CI = +/-0.009; p = 0.000)	0.738	-4.09%
Frequency	2008.2	-0.043 (CI = +/-0.010; p = 0.000)	0.737	-4.22%
Frequency	2009.1	-0.044 (CI = +/-0.010; p = 0.000)	0.729	-4.31%
Frequency	2009.2	-0.046 (CI = +/-0.011; p = 0.000)	0.730	-4.46%
Frequency	2010.1	-0.048 (CI = +/-0.011; p = 0.000)	0.735	-4.65%
Frequency	2010.2	-0.050 (CI = +/-0.012; p = 0.000)	0.749	-4.90%
Frequency	2011.1	-0.052 (CI = +/-0.012; p = 0.000)	0.742	-5.03%
Frequency	2011.2	-0.054 (CI = +/-0.013; p = 0.000)	0.743	-5.24%
Frequency	2012.1	-0.056 (CI = +/-0.014; p = 0.000)	0.737	-5.41%
Frequency	2012.2	-0.057 (CI = +/-0.016; p = 0.000)	0.722	-5.53%
Frequency	2013.1	-0.059 (CI = +/-0.017; p = 0.000)	0.712	-5.71%
Frequency	2013.2	-0.061 (CI = +/-0.018; p = 0.000)	0.697	-5.88%
Frequency	2014.1	-0.061 (CI = +/-0.020; p = 0.000)	0.665	-5.89%
Frequency	2014.2	-0.063 (CI = +/-0.023; p = 0.000)	0.646	-6.07%
Frequency	2015.1	-0.064 (CI = +/-0.025; p = 0.000)	0.619	-6.22%
Frequency	2015.2	-0.066 (CI = +/-0.029; p = 0.000)	0.590	-6.39%
Frequency	2016.1	-0.070 (CI = +/-0.032; p = 0.000)	0.575	-6.72%
Frequency	2016.2	-0.072 (CI = +/-0.037; p = 0.001)	0.543	-6.95%
Frequency	2017.1	-0.071 (CI = +/-0.043; p = 0.004)	0.476	-6.84%
Frequency	2017.2	-0.074 (CI = +/-0.051; p = 0.008)	0.435	-7.11%

Property Damage

Coverage = PD
End Trend Period = 2020.1
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.020 (CI = +/-0.014; p = 0.006)	0.020 (CI = +/-0.026; p = 0.123)	0.723	+2.00%	+4.10%
Loss Cost	2004.2	0.021 (CI = +/-0.015; p = 0.007)	0.019 (CI = +/-0.028; p = 0.180)	0.715	+2.13%	+4.05%
Loss Cost	2005.1	0.019 (CI = +/-0.016; p = 0.026)	0.022 (CI = +/-0.029; p = 0.141)	0.696	+1.90%	+4.13%
Loss Cost	2005.2	0.017 (CI = +/-0.018; p = 0.069)	0.024 (CI = +/-0.031; p = 0.123)	0.677	+1.70%	+4.20%
Loss Cost	2006.1	0.017 (CI = +/-0.020; p = 0.104)	0.024 (CI = +/-0.034; p = 0.150)	0.662	+1.69%	+4.20%
Loss Cost	2006.2	0.016 (CI = +/-0.023; p = 0.176)	0.026 (CI = +/-0.037; p = 0.161)	0.643	+1.58%	+4.23%
Loss Cost	2007.1	0.019 (CI = +/-0.026; p = 0.149)	0.022 (CI = +/-0.040; p = 0.275)	0.640	+1.92%	+4.15%
Loss Cost	2007.2	0.024 (CI = +/-0.030; p = 0.114)	0.016 (CI = +/-0.044; p = 0.465)	0.640	+2.42%	+4.04%
Loss Cost	2008.1	0.032 (CI = +/-0.035; p = 0.071)	0.007 (CI = +/-0.048; p = 0.778)	0.646	+3.21%	+3.90%
Loss Cost	2008.2	0.026 (CI = +/-0.041; p = 0.204)	0.013 (CI = +/-0.055; p = 0.613)	0.609	+2.60%	+3.99%
Loss Cost	2009.1	0.034 (CI = +/-0.049; p = 0.159)	0.004 (CI = +/-0.063; p = 0.903)	0.605	+3.49%	+3.88%
Loss Cost	2009.2	0.043 (CI = +/-0.061; p = 0.157)	-0.005 (CI = +/-0.074; p = 0.881)	0.588	+4.35%	+3.79%
Loss Cost	2010.1	0.044 (CI = +/-0.078; p = 0.255)	-0.007 (CI = +/-0.092; p = 0.881)	0.548	+4.47%	+3.78%
Loss Cost	2010.2	0.039 (CI = +/-0.106; p = 0.451)	-0.001 (CI = +/-0.119; p = 0.982)	0.496	+3.94%	+3.81%
Loss Cost	2011.1	0.051 (CI = +/-0.154; p = 0.493)	-0.014 (CI = +/-0.167; p = 0.861)	0.459	+5.23%	+3.76%
Loss Cost	2011.2	0.058 (CI = +/-0.254; p = 0.634)	-0.021 (CI = +/-0.267; p = 0.867)	0.405	+5.98%	+3.74%
Loss Cost	2012.1	0.125 (CI = +/-0.555; p = 0.635)	-0.089 (CI = +/-0.565; p = 0.740)	0.355	+13.36%	+3.67%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.014; p = 0.000)	0.969	+2.28%	+8.56%
Severity	2004.2	0.025 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.014; p = 0.000)	0.970	+2.50%	+8.47%
Severity	2005.1	0.024 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.015; p = 0.000)	0.968	+2.46%	+8.49%
Severity	2005.2	0.024 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.016; p = 0.000)	0.967	+2.43%	+8.50%
Severity	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.017; p = 0.000)	0.965	+2.42%	+8.50%
Severity	2006.2	0.027 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.018; p = 0.000)	0.965	+2.70%	+8.42%
Severity	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.020; p = 0.000)	0.965	+2.96%	+8.36%
Severity	2007.2	0.029 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.022; p = 0.000)	0.963	+2.99%	+8.35%
Severity	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.048 (CI = +/-0.024; p = 0.000)	0.961	+3.27%	+8.30%
Severity	2008.2	0.024 (CI = +/-0.019; p = 0.017)	0.057 (CI = +/-0.026; p = 0.000)	0.962	+2.43%	+8.44%
Severity	2009.1	0.024 (CI = +/-0.023; p = 0.042)	0.057 (CI = +/-0.030; p = 0.001)	0.960	+2.46%	+8.43%
Severity	2009.2	0.027 (CI = +/-0.029; p = 0.065)	0.054 (CI = +/-0.036; p = 0.005)	0.957	+2.75%	+8.40%
Severity	2010.1	0.025 (CI = +/-0.037; p = 0.177)	0.056 (CI = +/-0.044; p = 0.016)	0.953	+2.53%	+8.42%
Severity	2010.2	0.030 (CI = +/-0.050; p = 0.227)	0.051 (CI = +/-0.057; p = 0.078)	0.949	+3.04%	+8.39%
Severity	2011.1	0.025 (CI = +/-0.073; p = 0.476)	0.055 (CI = +/-0.080; p = 0.159)	0.944	+2.56%	+8.41%
Severity	2011.2	0.037 (CI = +/-0.121; p = 0.522)	0.043 (CI = +/-0.127; p = 0.480)	0.937	+3.80%	+8.38%
Severity	2012.1	0.115 (CI = +/-0.260; p = 0.360)	-0.035 (CI = +/-0.265; p = 0.780)	0.932	+12.16%	+8.29%
Frequency	2004.1	-0.003 (CI = +/-0.010; p = 0.592)	-0.039 (CI = +/-0.020; p = 0.000)	0.727	-0.28%	-4.11%
Frequency	2004.2	-0.004 (CI = +/-0.011; p = 0.526)	-0.038 (CI = +/-0.021; p = 0.001)	0.725	-0.36%	-4.08%
Frequency	2005.1	-0.006 (CI = +/-0.013; p = 0.372)	-0.035 (CI = +/-0.022; p = 0.003)	0.729	-0.55%	-4.01%
Frequency	2005.2	-0.007 (CI = +/-0.014; p = 0.296)	-0.033 (CI = +/-0.024; p = 0.008)	0.729	-0.72%	-3.96%
Frequency	2006.1	-0.007 (CI = +/-0.016; p = 0.355)	-0.033 (CI = +/-0.026; p = 0.013)	0.720	-0.71%	-3.96%
Frequency	2006.2	-0.011 (CI = +/-0.017; p = 0.203)	-0.028 (CI = +/-0.027; p = 0.042)	0.730	-1.09%	-3.87%
Frequency	2007.1	-0.010 (CI = +/-0.020; p = 0.297)	-0.029 (CI = +/-0.030; p = 0.055)	0.717	-1.02%	-3.89%
Frequency	2007.2	-0.006 (CI = +/-0.022; p = 0.610)	-0.035 (CI = +/-0.033; p = 0.037)	0.702	-0.56%	-3.98%
Frequency	2008.1	-0.001 (CI = +/-0.026; p = 0.963)	-0.041 (CI = +/-0.036; p = 0.029)	0.690	-0.06%	-4.06%
Frequency	2008.2	0.002 (CI = +/-0.031; p = 0.910)	-0.044 (CI = +/-0.041; p = 0.040)	0.678	+0.17%	-4.10%
Frequency	2009.1	0.010 (CI = +/-0.037; p = 0.574)	-0.053 (CI = +/-0.047; p = 0.029)	0.668	+1.01%	-4.20%
Frequency	2009.2	0.015 (CI = +/-0.045; p = 0.485)	-0.059 (CI = +/-0.056; p = 0.040)	0.658	+1.56%	-4.25%
Frequency	2010.1	0.019 (CI = +/-0.059; p = 0.509)	-0.063 (CI = +/-0.069; p = 0.073)	0.648	+1.89%	-4.28%
Frequency	2010.2	0.009 (CI = +/-0.079; p = 0.818)	-0.052 (CI = +/-0.089; p = 0.236)	0.645	+0.88%	-4.22%
Frequency	2011.1	0.026 (CI = +/-0.114; p = 0.640)	-0.070 (CI = +/-0.124; p = 0.253)	0.625	+2.60%	-4.29%
Frequency	2011.2	0.021 (CI = +/-0.189; p = 0.818)	-0.065 (CI = +/-0.198; p = 0.499)	0.609	+2.10%	-4.28%
Frequency	2012.1	0.011 (CI = +/-0.414; p = 0.957)	-0.054 (CI = +/-0.421; p = 0.786)	0.584	+1.07%	-4.27%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.864	+3.49%
Loss Cost	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.868	+3.59%
Loss Cost	2005.1	0.035 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.859	+3.59%
Loss Cost	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.851	+3.62%
Loss Cost	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.850	+3.70%
Loss Cost	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.845	+3.76%
Loss Cost	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.858	+3.92%
Loss Cost	2007.2	0.040 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.871	+4.08%
Loss Cost	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.887	+4.26%
Loss Cost	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+4.24%
Loss Cost	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.885	+4.40%
Loss Cost	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.885	+4.51%
Loss Cost	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+4.54%
Loss Cost	2010.2	0.044 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.866	+4.53%
Loss Cost	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.860	+4.60%
Loss Cost	2011.2	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.849	+4.62%
Loss Cost	2012.1	0.046 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.839	+4.66%
Loss Cost	2012.2	0.045 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.825	+4.61%
Loss Cost	2013.1	0.044 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.811	+4.54%
Loss Cost	2013.2	0.043 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.799	+4.34%
Loss Cost	2014.1	0.044 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.803	+4.54%
Loss Cost	2014.2	0.040 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.814	+4.10%
Loss Cost	2015.1	0.041 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.809	+4.14%
Loss Cost	2015.2	0.040 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.802	+4.12%
Loss Cost	2016.1	0.041 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.798	+4.18%
Loss Cost	2016.2	0.041 (CI = +/-0.020; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.793	+4.15%
Loss Cost	2017.1	0.043 (CI = +/-0.023; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.794	+4.35%
Loss Cost	2017.2	0.034 (CI = +/-0.023; p = 0.008)	0.010 (CI = +/-0.003; p = 0.000)	0.843	+3.42%
Severity	2004.1	0.058 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.310)	0.918	+6.00%
Severity	2004.2	0.060 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.366)	0.927	+6.22%
Severity	2005.1	0.062 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.420)	0.929	+6.36%
Severity	2005.2	0.063 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.480)	0.931	+6.52%
Severity	2006.1	0.065 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.550)	0.934	+6.70%
Severity	2006.2	0.067 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.646)	0.942	+6.94%
Severity	2007.1	0.069 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.753)	0.949	+7.17%
Severity	2007.2	0.071 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.851)	0.952	+7.35%
Severity	2008.1	0.073 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.977)	0.958	+7.58%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.979)	0.955	+7.66%
Severity	2009.1	0.076 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.857)	0.959	+7.89%
Severity	2009.2	0.078 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.718)	0.964	+8.13%
Severity	2010.1	0.080 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.614)	0.966	+8.33%
Severity	2010.2	0.082 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.488)	0.970	+8.57%
Severity	2011.1	0.084 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.415)	0.970	+8.74%
Severity	2011.2	0.086 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.334)	0.972	+8.95%
Severity	2012.1	0.087 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.280)	0.972	+9.14%
Severity	2012.2	0.088 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.290)	0.968	+9.16%
Severity	2013.1	0.088 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.288)	0.965	+9.23%
Severity	2013.2	0.088 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.308)	0.959	+9.17%
Severity	2014.1	0.089 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.296)	0.956	+9.33%
Severity	2014.2	0.086 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.297)	0.953	+9.03%
Severity	2015.1	0.088 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.295)	0.949	+9.21%
Severity	2015.2	0.090 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.302)	0.944	+9.39%
Severity	2016.1	0.094 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.267)	0.954	+9.88%
Severity	2016.2	0.097 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.278)	0.954	+10.22%
Severity	2017.1	0.100 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.311)	0.951	+10.52%
Severity	2017.2	0.097 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.276)	0.940	+10.21%
Frequency	2004.1	-0.024 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.885	-2.37%
Frequency	2004.2	-0.025 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.892	-2.47%
Frequency	2005.1	-0.026 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.903	-2.61%
Frequency	2005.2	-0.028 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.911	-2.73%
Frequency	2006.1	-0.028 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.913	-2.81%
Frequency	2006.2	-0.030 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.925	-2.97%
Frequency	2007.1	-0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.925	-3.03%
Frequency	2007.2	-0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.921	-3.05%
Frequency	2008.1	-0.031 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.918	-3.08%
Frequency	2008.2	-0.032 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.918	-3.18%
Frequency	2009.1	-0.033 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.916	-3.23%
Frequency	2009.2	-0.034 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.917	-3.35%
Frequency	2010.1	-0.036 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.922	-3.50%
Frequency	2010.2	-0.038 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.933	-3.72%
Frequency	2011.1	-0.039 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.931	-3.81%
Frequency	2011.2	-0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.935	-3.98%
Frequency	2012.1	-0.042 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.935	-4.10%
Frequency	2012.2	-0.043 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.931	-4.17%
Frequency	2013.1	-0.044 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.930	-4.30%
Frequency	2013.2	-0.045 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.927	-4.42%
Frequency	2014.1	-0.045 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.919	-4.38%
Frequency	2014.2	-0.046 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.916	-4.52%
Frequency	2015.1	-0.048 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.910	-4.65%
Frequency	2015.2	-0.049 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.906	-4.82%
Frequency	2016.1	-0.053 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.913	-5.18%
Frequency	2016.2	-0.057 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.914	-5.51%
Frequency	2017.1	-0.057 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.901	-5.58%
Frequency	2017.2	-0.064 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.913	-6.16%

Property Damage

Coverage = PD
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.006; p = 0.000)	0.818	+3.31%
Loss Cost	2004.2	0.034 (CI = +/-0.006; p = 0.000)	0.823	+3.43%
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.808	+3.42%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.793	+3.44%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.790	+3.55%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.782	+3.63%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.802	+3.85%
Loss Cost	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.826	+4.10%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.855	+4.39%
Loss Cost	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.837	+4.37%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.856	+4.65%
Loss Cost	2009.2	0.048 (CI = +/-0.009; p = 0.000)	0.862	+4.88%
Loss Cost	2010.1	0.048 (CI = +/-0.010; p = 0.000)	0.850	+4.97%
Loss Cost	2010.2	0.049 (CI = +/-0.011; p = 0.000)	0.831	+5.01%
Loss Cost	2011.1	0.051 (CI = +/-0.012; p = 0.000)	0.826	+5.22%
Loss Cost	2011.2	0.052 (CI = +/-0.013; p = 0.000)	0.809	+5.35%
Loss Cost	2012.1	0.054 (CI = +/-0.015; p = 0.000)	0.795	+5.55%
Loss Cost	2012.2	0.054 (CI = +/-0.017; p = 0.000)	0.762	+5.58%
Loss Cost	2013.1	0.054 (CI = +/-0.020; p = 0.000)	0.721	+5.60%
Loss Cost	2013.2	0.052 (CI = +/-0.023; p = 0.001)	0.653	+5.32%
Loss Cost	2014.1	0.059 (CI = +/-0.026; p = 0.000)	0.693	+6.08%
Loss Cost	2014.2	0.050 (CI = +/-0.028; p = 0.003)	0.601	+5.12%
Loss Cost	2015.1	0.054 (CI = +/-0.035; p = 0.007)	0.569	+5.53%
Loss Cost	2015.2	0.057 (CI = +/-0.044; p = 0.018)	0.516	+5.92%
Loss Cost	2016.1	0.066 (CI = +/-0.057; p = 0.028)	0.509	+6.86%
Loss Cost	2016.2	0.075 (CI = +/-0.078; p = 0.055)	0.466	+7.83%
Loss Cost	2017.1	0.106 (CI = +/-0.096; p = 0.038)	0.623	+11.16%
Loss Cost	2017.2	0.075 (CI = +/-0.145; p = 0.198)	0.299	+7.81%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.876	+5.02%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.891	+5.24%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.891	+5.37%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.891	+5.52%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.893	+5.69%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.907	+5.95%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	0.917	+6.21%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.920	+6.41%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.927	+6.67%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.919	+6.70%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.924	+6.97%
Severity	2009.2	0.070 (CI = +/-0.009; p = 0.000)	0.932	+7.28%
Severity	2010.1	0.072 (CI = +/-0.009; p = 0.000)	0.932	+7.52%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.938	+7.85%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	0.936	+8.09%
Severity	2011.2	0.081 (CI = +/-0.011; p = 0.000)	0.938	+8.40%
Severity	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.936	+8.70%
Severity	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.923	+8.66%
Severity	2013.1	0.084 (CI = +/-0.016; p = 0.000)	0.908	+8.74%
Severity	2013.2	0.081 (CI = +/-0.019; p = 0.000)	0.884	+8.47%
Severity	2014.1	0.084 (CI = +/-0.022; p = 0.000)	0.867	+8.76%
Severity	2014.2	0.074 (CI = +/-0.022; p = 0.000)	0.851	+7.72%
Severity	2015.1	0.076 (CI = +/-0.027; p = 0.000)	0.818	+7.93%
Severity	2015.2	0.079 (CI = +/-0.035; p = 0.001)	0.774	+8.18%
Severity	2016.1	0.094 (CI = +/-0.038; p = 0.001)	0.837	+9.82%
Severity	2016.2	0.109 (CI = +/-0.044; p = 0.001)	0.870	+11.50%
Severity	2017.1	0.132 (CI = +/-0.042; p = 0.001)	0.936	+14.07%
Severity	2017.2	0.129 (CI = +/-0.074; p = 0.011)	0.883	+13.81%
Frequency	2004.1	-0.016 (CI = +/-0.004; p = 0.000)	0.712	-1.63%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.734	-1.72%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.777	-1.85%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.804	-1.97%
Frequency	2006.1	-0.020 (CI = +/-0.004; p = 0.000)	0.801	-2.02%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.853	-2.19%
Frequency	2007.1	-0.022 (CI = +/-0.004; p = 0.000)	0.842	-2.22%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.822	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.005; p = 0.000)	0.800	-2.13%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.790	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.006; p = 0.000)	0.763	-2.16%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	0.754	-2.24%
Frequency	2010.1	-0.024 (CI = +/-0.006; p = 0.000)	0.763	-2.37%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.821	-2.63%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.797	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.804	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.785	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.741	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.707	-2.89%
Frequency	2013.2	-0.030 (CI = +/-0.013; p = 0.000)	0.658	-2.91%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.003)	0.564	-2.46%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.011)	0.477	-2.41%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.042)	0.350	-2.22%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.112)	0.224	-2.09%
Frequency	2016.1	-0.027 (CI = +/-0.035; p = 0.104)	0.276	-2.70%
Frequency	2016.2	-0.033 (CI = +/-0.048; p = 0.132)	0.272	-3.29%
Frequency	2017.1	-0.026 (CI = +/-0.071; p = 0.368)	0.005	-2.55%
Frequency	2017.2	-0.054 (CI = +/-0.095; p = 0.168)	0.364	-5.27%

Property Damage

Coverage = PD
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.049; p = 0.030)	0.840	+3.27%
Loss Cost	2004.2	0.034 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.047; p = 0.012)	0.854	+3.43%
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.049; p = 0.011)	0.843	+3.38%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.050; p = 0.010)	0.834	+3.44%
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.052; p = 0.016)	0.828	+3.49%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.052; p = 0.010)	0.829	+3.63%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.052; p = 0.019)	0.838	+3.79%
Loss Cost	2007.2	0.040 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.046; p = 0.003)	0.881	+4.10%
Loss Cost	2008.1	0.042 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.897	+4.32%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.047; p = 0.006)	0.884	+4.37%
Loss Cost	2009.1	0.045 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.047; p = 0.012)	0.893	+4.57%
Loss Cost	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.042; p = 0.002)	0.915	+4.88%
Loss Cost	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.045; p = 0.003)	0.906	+4.85%
Loss Cost	2010.2	0.049 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.046; p = 0.003)	0.900	+5.01%
Loss Cost	2011.1	0.049 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.049; p = 0.005)	0.892	+5.07%
Loss Cost	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.049; p = 0.003)	0.895	+5.35%
Loss Cost	2012.1	0.052 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.053; p = 0.005)	0.883	+5.34%
Loss Cost	2012.2	0.054 (CI = +/-0.013; p = 0.000)	0.089 (CI = +/-0.055; p = 0.004)	0.873	+5.58%
Loss Cost	2013.1	0.051 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.058; p = 0.004)	0.862	+5.28%
Loss Cost	2013.2	0.052 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.064; p = 0.007)	0.822	+5.32%
Loss Cost	2014.1	0.055 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.069; p = 0.017)	0.825	+5.68%
Loss Cost	2014.2	0.050 (CI = +/-0.023; p = 0.001)	0.080 (CI = +/-0.072; p = 0.033)	0.754	+5.12%
Loss Cost	2015.1	0.049 (CI = +/-0.029; p = 0.005)	0.082 (CI = +/-0.083; p = 0.054)	0.721	+5.01%
Loss Cost	2015.2	0.057 (CI = +/-0.033; p = 0.005)	0.094 (CI = +/-0.086; p = 0.037)	0.743	+5.92%
Loss Cost	2016.1	0.057 (CI = +/-0.047; p = 0.025)	0.095 (CI = +/-0.107; p = 0.072)	0.710	+5.90%
Loss Cost	2016.2	0.075 (CI = +/-0.050; p = 0.013)	0.116 (CI = +/-0.100; p = 0.033)	0.813	+7.83%
Loss Cost	2017.1	0.089 (CI = +/-0.079; p = 0.037)	0.100 (CI = +/-0.134; p = 0.097)	0.826	+9.26%
Loss Cost	2017.2	0.075 (CI = +/-0.150; p = 0.164)	0.089 (CI = +/-0.217; p = 0.219)	0.590	+7.81%
Severity	2004.1	0.049 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.063; p = 0.414)	0.875	+5.00%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.059; p = 0.209)	0.893	+5.24%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.060; p = 0.291)	0.891	+5.35%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.060; p = 0.189)	0.895	+5.52%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.061; p = 0.276)	0.894	+5.66%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.056; p = 0.110)	0.913	+5.95%
Severity	2007.1	0.060 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.055; p = 0.193)	0.920	+6.18%
Severity	2007.2	0.062 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.054; p = 0.097)	0.926	+6.41%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.053; p = 0.171)	0.931	+6.63%
Severity	2008.2	0.065 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.055; p = 0.159)	0.923	+6.70%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.056; p = 0.260)	0.925	+6.92%
Severity	2009.2	0.070 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.052; p = 0.101)	0.938	+7.28%
Severity	2010.1	0.072 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.053; p = 0.166)	0.936	+7.46%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.048; p = 0.052)	0.948	+7.85%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.051; p = 0.088)	0.944	+8.00%
Severity	2011.2	0.081 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.047; p = 0.027)	0.954	+8.40%
Severity	2012.1	0.082 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.050; p = 0.051)	0.949	+8.57%
Severity	2012.2	0.083 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.054; p = 0.057)	0.939	+8.66%
Severity	2013.1	0.082 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.059; p = 0.068)	0.927	+8.56%
Severity	2013.2	0.081 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.064; p = 0.099)	0.904	+8.47%
Severity	2014.1	0.082 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.072; p = 0.141)	0.886	+8.53%
Severity	2014.2	0.074 (CI = +/-0.022; p = 0.000)	0.038 (CI = +/-0.069; p = 0.245)	0.860	+7.72%
Severity	2015.1	0.074 (CI = +/-0.028; p = 0.000)	0.038 (CI = +/-0.080; p = 0.298)	0.824	+7.68%
Severity	2015.2	0.079 (CI = +/-0.035; p = 0.002)	0.045 (CI = +/-0.091; p = 0.269)	0.788	+8.18%
Severity	2016.1	0.091 (CI = +/-0.042; p = 0.003)	0.026 (CI = +/-0.097; p = 0.518)	0.822	+9.55%
Severity	2016.2	0.109 (CI = +/-0.042; p = 0.002)	0.047 (CI = +/-0.084; p = 0.197)	0.898	+11.50%
Severity	2017.1	0.127 (CI = +/-0.052; p = 0.004)	0.025 (CI = +/-0.088; p = 0.426)	0.934	+13.57%
Severity	2017.2	0.129 (CI = +/-0.108; p = 0.036)	0.027 (CI = +/-0.156; p = 0.530)	0.863	+13.81%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.034; p = 0.093)	0.730	-1.64%
Frequency	2004.2	-0.017 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.034; p = 0.145)	0.745	-1.72%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.031; p = 0.038)	0.803	-1.87%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.030; p = 0.066)	0.822	-1.97%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.030; p = 0.038)	0.827	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.028; p = 0.067)	0.867	-2.19%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.051)	0.861	-2.25%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.031)	0.850	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.030; p = 0.040)	0.829	-2.17%
Frequency	2008.2	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.054)	0.818	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.033; p = 0.063)	0.793	-2.20%
Frequency	2009.2	-0.023 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.035; p = 0.087)	0.780	-2.24%
Frequency	2010.1	-0.025 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.033; p = 0.034)	0.809	-2.43%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.031; p = 0.060)	0.848	-2.63%
Frequency	2011.1	-0.028 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.033; p = 0.053)	0.833	-2.71%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.034; p = 0.088)	0.831	-2.82%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.036; p = 0.061)	0.825	-2.98%
Frequency	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.037; p = 0.049)	0.800	-2.83%
Frequency	2013.1	-0.031 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.039; p = 0.037)	0.789	-3.02%
Frequency	2013.2	-0.030 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.042; p = 0.041)	0.757	-2.91%
Frequency	2014.1	-0.027 (CI = +/-0.013; p = 0.001)	0.038 (CI = +/-0.045; p = 0.086)	0.657	-2.62%
Frequency	2014.2	-0.024 (CI = +/-0.015; p = 0.006)	0.042 (CI = +/-0.049; p = 0.082)	0.606	-2.41%
Frequency	2015.1	-0.025 (CI = +/-0.020; p = 0.020)	0.043 (CI = +/-0.057; p = 0.114)	0.493	-2.48%
Frequency	2015.2	-0.021 (CI = +/-0.024; p = 0.076)	0.049 (CI = +/-0.063; p = 0.103)	0.439	-2.09%
Frequency	2016.1	-0.034 (CI = +/-0.023; p = 0.013)	0.068 (CI = +/-0.052; p = 0.020)	0.732	-3.33%
Frequency	2016.2	-0.033 (CI = +/-0.033; p = 0.048)	0.069 (CI = +/-0.067; p = 0.046)	0.702	-3.29%
Frequency	2017.1	-0.039 (CI = +/-0.056; p = 0.115)	0.075 (CI = +/-0.095; p = 0.088)	0.570	-3.79%
Frequency	2017.2	-0.054 (CI = +/-0.088; p = 0.118)	0.062 (CI = +/-0.127; p = 0.170)	0.702	-5.27%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
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	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.270 (CI = +/-0.109; p = 0.000)	0.952	+9.29%
Loss Cost	2013.2	0.086 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.256 (CI = +/-0.113; p = 0.000)	0.949	+8.97%
Loss Cost	2014.1	0.088 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.266 (CI = +/-0.120; p = 0.000)	0.947	+9.20%
Loss Cost	2014.2	0.089 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.271 (CI = +/-0.129; p = 0.000)	0.944	+9.34%
Loss Cost	2015.1	0.086 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.255 (CI = +/-0.136; p = 0.001)	0.943	+8.93%
Loss Cost	2015.2	0.086 (CI = +/-0.024; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.256 (CI = +/-0.149; p = 0.003)	0.940	+8.96%
Loss Cost	2016.1	0.084 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.164; p = 0.006)	0.938	+8.75%
Loss Cost	2016.2	0.075 (CI = +/-0.031; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.217 (CI = +/-0.169; p = 0.017)	0.944	+7.83%
Loss Cost	2017.1	0.078 (CI = +/-0.036; p = 0.001)	0.019 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.187; p = 0.023)	0.944	+8.09%
Loss Cost	2017.2	0.064 (CI = +/-0.037; p = 0.004)	0.018 (CI = +/-0.003; p = 0.000)	-0.183 (CI = +/-0.179; p = 0.046)	0.958	+6.63%
Severity	2013.1	0.069 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.038 (CI = +/-0.050; p = 0.135)	0.988	+7.11%
Severity	2013.2	0.069 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.035 (CI = +/-0.054; p = 0.184)	0.987	+7.16%
Severity	2014.1	0.072 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.024 (CI = +/-0.053; p = 0.360)	0.987	+7.41%
Severity	2014.2	0.071 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.026 (CI = +/-0.057; p = 0.356)	0.985	+7.37%
Severity	2015.1	0.071 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.025 (CI = +/-0.062; p = 0.400)	0.983	+7.38%
Severity	2015.2	0.070 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.031 (CI = +/-0.068; p = 0.347)	0.980	+7.24%
Severity	2016.1	0.071 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.007)	0.025 (CI = +/-0.074; p = 0.476)	0.977	+7.40%
Severity	2016.2	0.069 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.013)	0.033 (CI = +/-0.080; p = 0.375)	0.973	+7.15%
Severity	2017.1	0.070 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.017)	0.030 (CI = +/-0.088; p = 0.466)	0.968	+7.25%
Severity	2017.2	0.066 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.025)	0.044 (CI = +/-0.093; p = 0.314)	0.964	+6.79%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.308 (CI = +/-0.077; p = 0.000)	0.966	+2.04%
Frequency	2013.2	0.017 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.076; p = 0.000)	0.971	+1.70%
Frequency	2014.1	0.017 (CI = +/-0.011; p = 0.005)	0.017 (CI = +/-0.002; p = 0.000)	-0.289 (CI = +/-0.081; p = 0.000)	0.971	+1.67%
Frequency	2014.2	0.018 (CI = +/-0.012; p = 0.006)	0.017 (CI = +/-0.002; p = 0.000)	-0.297 (CI = +/-0.087; p = 0.000)	0.971	+1.83%
Frequency	2015.1	0.014 (CI = +/-0.013; p = 0.035)	0.017 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.088; p = 0.000)	0.974	+1.44%
Frequency	2015.2	0.016 (CI = +/-0.015; p = 0.041)	0.017 (CI = +/-0.002; p = 0.000)	-0.287 (CI = +/-0.096; p = 0.000)	0.974	+1.60%
Frequency	2016.1	0.013 (CI = +/-0.017; p = 0.140)	0.017 (CI = +/-0.002; p = 0.000)	-0.273 (CI = +/-0.102; p = 0.000)	0.975	+1.26%
Frequency	2016.2	0.006 (CI = +/-0.018; p = 0.462)	0.016 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.102; p = 0.000)	0.979	+0.64%
Frequency	2017.1	0.008 (CI = +/-0.022; p = 0.447)	0.016 (CI = +/-0.002; p = 0.000)	-0.255 (CI = +/-0.113; p = 0.001)	0.977	+0.78%
Frequency	2017.2	-0.001 (CI = +/-0.021; p = 0.879)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.102; p = 0.001)	0.984	-0.15%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.036 (CI = +/-0.029; p = 0.018)	0.111 (CI = +/-0.184; p = 0.222)	0.245	+3.65%
Loss Cost	2013.2	0.033 (CI = +/-0.032; p = 0.043)	0.101 (CI = +/-0.193; p = 0.286)	0.164	+3.34%
Loss Cost	2014.1	0.029 (CI = +/-0.035; p = 0.097)	0.114 (CI = +/-0.203; p = 0.253)	0.132	+2.97%
Loss Cost	2014.2	0.028 (CI = +/-0.039; p = 0.143)	0.111 (CI = +/-0.215; p = 0.288)	0.081	+2.89%
Loss Cost	2015.1	0.021 (CI = +/-0.043; p = 0.309)	0.134 (CI = +/-0.224; p = 0.222)	0.057	+2.15%
Loss Cost	2015.2	0.021 (CI = +/-0.049; p = 0.365)	0.134 (CI = +/-0.239; p = 0.250)	0.019	+2.15%
Loss Cost	2016.1	0.015 (CI = +/-0.055; p = 0.577)	0.153 (CI = +/-0.255; p = 0.219)	0.012	+1.48%
Loss Cost	2016.2	0.013 (CI = +/-0.064; p = 0.654)	0.150 (CI = +/-0.276; p = 0.260)	-0.029	+1.35%
Loss Cost	2017.1	0.010 (CI = +/-0.075; p = 0.764)	0.157 (CI = +/-0.302; p = 0.277)	-0.039	+1.05%
Loss Cost	2017.2	0.013 (CI = +/-0.088; p = 0.755)	0.162 (CI = +/-0.331; p = 0.302)	-0.063	+1.28%
Severity	2013.1	0.067 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.034; p = 0.064)	0.971	+6.94%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.035; p = 0.056)	0.968	+7.01%
Severity	2014.1	0.069 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.037; p = 0.089)	0.964	+7.09%
Severity	2014.2	0.069 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.039; p = 0.095)	0.959	+7.13%
Severity	2015.1	0.068 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.042; p = 0.102)	0.952	+7.08%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.045; p = 0.113)	0.942	+7.11%
Severity	2016.1	0.069 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.048; p = 0.147)	0.933	+7.14%
Severity	2016.2	0.069 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.052; p = 0.162)	0.918	+7.19%
Severity	2017.1	0.070 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.057; p = 0.210)	0.904	+7.23%
Severity	2017.2	0.070 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.063; p = 0.230)	0.880	+7.30%
Frequency	2013.1	-0.031 (CI = +/-0.025; p = 0.018)	0.079 (CI = +/-0.160; p = 0.313)	0.206	-3.08%
Frequency	2013.2	-0.035 (CI = +/-0.027; p = 0.015)	0.067 (CI = +/-0.166; p = 0.410)	0.228	-3.43%
Frequency	2014.1	-0.039 (CI = +/-0.030; p = 0.013)	0.082 (CI = +/-0.173; p = 0.331)	0.247	-3.85%
Frequency	2014.2	-0.040 (CI = +/-0.033; p = 0.021)	0.078 (CI = +/-0.183; p = 0.377)	0.231	-3.96%
Frequency	2015.1	-0.047 (CI = +/-0.037; p = 0.015)	0.100 (CI = +/-0.190; p = 0.280)	0.270	-4.60%
Frequency	2015.2	-0.047 (CI = +/-0.041; p = 0.027)	0.099 (CI = +/-0.203; p = 0.314)	0.244	-4.63%
Frequency	2016.1	-0.054 (CI = +/-0.047; p = 0.025)	0.118 (CI = +/-0.214; p = 0.255)	0.258	-5.29%
Frequency	2016.2	-0.056 (CI = +/-0.053; p = 0.041)	0.114 (CI = +/-0.231; p = 0.304)	0.238	-5.44%
Frequency	2017.1	-0.059 (CI = +/-0.063; p = 0.062)	0.122 (CI = +/-0.253; p = 0.310)	0.187	-5.76%
Frequency	2017.2	-0.058 (CI = +/-0.074; p = 0.112)	0.126 (CI = +/-0.278; p = 0.336)	0.146	-5.61%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
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	2013.1	0.088 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.046; p = 0.140)	0.019 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.105; p = 0.000)	0.955	+9.17%
Loss Cost	2013.2	0.086 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.048; p = 0.198)	0.019 (CI = +/-0.003; p = 0.000)	-0.257 (CI = +/-0.111; p = 0.000)	0.951	+8.94%
Loss Cost	2014.1	0.087 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.051; p = 0.258)	0.019 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.119; p = 0.000)	0.949	+9.08%
Loss Cost	2014.2	0.089 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.054; p = 0.233)	0.019 (CI = +/-0.003; p = 0.000)	-0.273 (CI = +/-0.127; p = 0.000)	0.946	+9.30%
Loss Cost	2015.1	0.083 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.055; p = 0.138)	0.019 (CI = +/-0.003; p = 0.000)	-0.249 (CI = +/-0.131; p = 0.001)	0.948	+8.70%
Loss Cost	2015.2	0.085 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.058; p = 0.139)	0.019 (CI = +/-0.003; p = 0.000)	-0.257 (CI = +/-0.143; p = 0.002)	0.947	+8.90%
Loss Cost	2016.1	0.081 (CI = +/-0.026; p = 0.000)	0.049 (CI = +/-0.062; p = 0.112)	0.018 (CI = +/-0.003; p = 0.000)	-0.239 (CI = +/-0.154; p = 0.006)	0.947	+8.39%
Loss Cost	2016.2	0.075 (CI = +/-0.030; p = 0.000)	0.042 (CI = +/-0.065; p = 0.182)	0.018 (CI = +/-0.003; p = 0.000)	-0.217 (CI = +/-0.163; p = 0.014)	0.949	+7.76%
Loss Cost	2017.1	0.074 (CI = +/-0.036; p = 0.001)	0.042 (CI = +/-0.072; p = 0.218)	0.018 (CI = +/-0.004; p = 0.000)	-0.215 (CI = +/-0.184; p = 0.027)	0.948	+7.72%
Loss Cost	2017.2	0.064 (CI = +/-0.038; p = 0.005)	0.029 (CI = +/-0.072; p = 0.372)	0.018 (CI = +/-0.003; p = 0.000)	-0.182 (CI = +/-0.183; p = 0.051)	0.957	+6.59%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.021 (CI = +/-0.020; p = 0.047)	0.002 (CI = +/-0.001; p = 0.002)	0.039 (CI = +/-0.046; p = 0.094)	0.990	+7.04%
Severity	2013.2	0.069 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.021; p = 0.040)	0.002 (CI = +/-0.001; p = 0.002)	0.034 (CI = +/-0.049; p = 0.157)	0.989	+7.14%
Severity	2014.1	0.071 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.021; p = 0.078)	0.002 (CI = +/-0.001; p = 0.001)	0.026 (CI = +/-0.050; p = 0.290)	0.989	+7.33%
Severity	2014.2	0.071 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.023; p = 0.092)	0.002 (CI = +/-0.001; p = 0.002)	0.025 (CI = +/-0.054; p = 0.338)	0.987	+7.34%
Severity	2015.1	0.070 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.024; p = 0.094)	0.002 (CI = +/-0.001; p = 0.004)	0.028 (CI = +/-0.058; p = 0.316)	0.985	+7.26%
Severity	2015.2	0.070 (CI = +/-0.010; p = 0.000)	0.020 (CI = +/-0.026; p = 0.125)	0.002 (CI = +/-0.001; p = 0.007)	0.030 (CI = +/-0.064; p = 0.326)	0.982	+7.21%
Severity	2016.1	0.070 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.029; p = 0.167)	0.002 (CI = +/-0.001; p = 0.012)	0.029 (CI = +/-0.071; p = 0.395)	0.979	+7.26%
Severity	2016.2	0.069 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.031; p = 0.232)	0.002 (CI = +/-0.002; p = 0.019)	0.033 (CI = +/-0.078; p = 0.364)	0.974	+7.12%
Severity	2017.1	0.069 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.035; p = 0.270)	0.002 (CI = +/-0.002; p = 0.030)	0.034 (CI = +/-0.088; p = 0.405)	0.969	+7.10%
Severity	2017.2	0.065 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.037; p = 0.404)	0.002 (CI = +/-0.002; p = 0.040)	0.044 (CI = +/-0.096; p = 0.321)	0.963	+6.77%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.034; p = 0.426)	0.017 (CI = +/-0.002; p = 0.000)	-0.307 (CI = +/-0.078; p = 0.000)	0.965	+1.99%
Frequency	2013.2	0.017 (CI = +/-0.010; p = 0.002)	0.008 (CI = +/-0.034; p = 0.616)	0.017 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.078; p = 0.000)	0.970	+1.69%
Frequency	2014.1	0.016 (CI = +/-0.011; p = 0.007)	0.009 (CI = +/-0.036; p = 0.592)	0.017 (CI = +/-0.002; p = 0.000)	-0.289 (CI = +/-0.084; p = 0.000)	0.969	+1.63%
Frequency	2014.2	0.018 (CI = +/-0.012; p = 0.008)	0.012 (CI = +/-0.037; p = 0.500)	0.017 (CI = +/-0.002; p = 0.000)	-0.298 (CI = +/-0.089; p = 0.000)	0.970	+1.82%
Frequency	2015.1	0.013 (CI = +/-0.013; p = 0.049)	0.019 (CI = +/-0.037; p = 0.272)	0.017 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.088; p = 0.000)	0.975	+1.34%
Frequency	2015.2	0.016 (CI = +/-0.015; p = 0.043)	0.023 (CI = +/-0.039; p = 0.227)	0.017 (CI = +/-0.002; p = 0.000)	-0.287 (CI = +/-0.094; p = 0.000)	0.975	+1.57%
Frequency	2016.1	0.011 (CI = +/-0.016; p = 0.187)	0.029 (CI = +/-0.039; p = 0.124)	0.016 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.096; p = 0.000)	0.978	+1.06%
Frequency	2016.2	0.006 (CI = +/-0.018; p = 0.474)	0.024 (CI = +/-0.039; p = 0.205)	0.016 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.099; p = 0.000)	0.980	+0.60%
Frequency	2017.1	0.006 (CI = +/-0.022; p = 0.565)	0.024 (CI = +/-0.044; p = 0.244)	0.016 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.112; p = 0.001)	0.978	+0.58%
Frequency	2017.2	-0.002 (CI = +/-0.022; p = 0.865)	0.015 (CI = +/-0.041; p = 0.423)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.106; p = 0.001)	0.984	-0.17%

Direct Compensation

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.009; p = 0.000)	0.578	+3.37%
Loss Cost	2004.2	0.034 (CI = +/-0.010; p = 0.000)	0.573	+3.45%
Loss Cost	2005.1	0.035 (CI = +/-0.010; p = 0.000)	0.569	+3.54%
Loss Cost	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.556	+3.59%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.554	+3.71%
Loss Cost	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.532	+3.70%
Loss Cost	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.526	+3.81%
Loss Cost	2007.2	0.038 (CI = +/-0.013; p = 0.000)	0.520	+3.92%
Loss Cost	2008.1	0.040 (CI = +/-0.014; p = 0.000)	0.520	+4.07%
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.509	+4.18%
Loss Cost	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.504	+4.33%
Loss Cost	2009.2	0.043 (CI = +/-0.017; p = 0.000)	0.486	+4.40%
Loss Cost	2010.1	0.044 (CI = +/-0.018; p = 0.000)	0.468	+4.47%
Loss Cost	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.436	+4.45%
Loss Cost	2011.1	0.045 (CI = +/-0.021; p = 0.000)	0.419	+4.56%
Loss Cost	2011.2	0.044 (CI = +/-0.023; p = 0.001)	0.383	+4.51%
Loss Cost	2012.1	0.043 (CI = +/-0.025; p = 0.002)	0.344	+4.44%
Loss Cost	2012.2	0.040 (CI = +/-0.027; p = 0.006)	0.278	+4.06%
Loss Cost	2013.1	0.037 (CI = +/-0.029; p = 0.015)	0.222	+3.79%
Loss Cost	2013.2	0.033 (CI = +/-0.032; p = 0.044)	0.155	+3.34%
Loss Cost	2014.1	0.031 (CI = +/-0.035; p = 0.081)	0.112	+3.14%
Loss Cost	2014.2	0.028 (CI = +/-0.039; p = 0.144)	0.070	+2.89%
Loss Cost	2015.1	0.024 (CI = +/-0.044; p = 0.264)	0.020	+2.41%
Loss Cost	2015.2	0.021 (CI = +/-0.049; p = 0.371)	-0.009	+2.15%
Loss Cost	2016.1	0.018 (CI = +/-0.056; p = 0.496)	-0.035	+1.84%
Loss Cost	2016.2	0.013 (CI = +/-0.064; p = 0.658)	-0.060	+1.35%
Loss Cost	2017.1	0.015 (CI = +/-0.075; p = 0.663)	-0.066	+1.54%
Loss Cost	2017.2	0.013 (CI = +/-0.088; p = 0.757)	-0.081	+1.28%
Severity	2004.1	0.040 (CI = +/-0.005; p = 0.000)	0.858	+4.13%
Severity	2004.2	0.042 (CI = +/-0.005; p = 0.000)	0.864	+4.25%
Severity	2005.1	0.043 (CI = +/-0.005; p = 0.000)	0.872	+4.39%
Severity	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.875	+4.50%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	0.886	+4.67%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.891	+4.80%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.901	+4.98%
Severity	2007.2	0.050 (CI = +/-0.006; p = 0.000)	0.911	+5.16%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	0.929	+5.40%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.935	+5.57%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.948	+5.79%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	0.950	+5.93%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	0.959	+6.15%
Severity	2010.2	0.061 (CI = +/-0.005; p = 0.000)	0.960	+6.27%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	0.965	+6.47%
Severity	2011.2	0.064 (CI = +/-0.005; p = 0.000)	0.967	+6.62%
Severity	2012.1	0.066 (CI = +/-0.005; p = 0.000)	0.971	+6.81%
Severity	2012.2	0.066 (CI = +/-0.005; p = 0.000)	0.968	+6.87%
Severity	2013.1	0.067 (CI = +/-0.006; p = 0.000)	0.967	+6.98%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.962	+7.01%
Severity	2014.1	0.069 (CI = +/-0.007; p = 0.000)	0.960	+7.14%
Severity	2014.2	0.069 (CI = +/-0.008; p = 0.000)	0.953	+7.13%
Severity	2015.1	0.069 (CI = +/-0.008; p = 0.000)	0.946	+7.15%
Severity	2015.2	0.069 (CI = +/-0.010; p = 0.000)	0.935	+7.11%
Severity	2016.1	0.070 (CI = +/-0.011; p = 0.000)	0.926	+7.23%
Severity	2016.2	0.069 (CI = +/-0.012; p = 0.000)	0.911	+7.19%
Severity	2017.1	0.071 (CI = +/-0.014; p = 0.000)	0.898	+7.35%
Severity	2017.2	0.070 (CI = +/-0.017; p = 0.000)	0.873	+7.30%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.074)	0.058	-0.73%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.074)	0.059	-0.76%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.072)	0.062	-0.81%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.068)	0.066	-0.87%
Frequency	2006.1	-0.009 (CI = +/-0.010; p = 0.067)	0.068	-0.92%
Frequency	2006.2	-0.011 (CI = +/-0.010; p = 0.047)	0.088	-1.05%
Frequency	2007.1	-0.011 (CI = +/-0.011; p = 0.045)	0.092	-1.12%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.046)	0.094	-1.18%
Frequency	2008.1	-0.013 (CI = +/-0.012; p = 0.045)	0.098	-1.26%
Frequency	2008.2	-0.013 (CI = +/-0.013; p = 0.050)	0.096	-1.31%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.053)	0.096	-1.38%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.058)	0.094	-1.45%
Frequency	2010.1	-0.016 (CI = +/-0.016; p = 0.054)	0.102	-1.58%
Frequency	2010.2	-0.017 (CI = +/-0.017; p = 0.051)	0.109	-1.71%
Frequency	2011.1	-0.018 (CI = +/-0.019; p = 0.059)	0.105	-1.79%
Frequency	2011.2	-0.020 (CI = +/-0.020; p = 0.053)	0.116	-1.98%
Frequency	2012.1	-0.022 (CI = +/-0.022; p = 0.045)	0.132	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.023; p = 0.027)	0.176	-2.63%
Frequency	2013.1	-0.030 (CI = +/-0.025; p = 0.020)	0.203	-2.98%
Frequency	2013.2	-0.035 (CI = +/-0.027; p = 0.014)	0.239	-3.43%
Frequency	2014.1	-0.038 (CI = +/-0.030; p = 0.015)	0.247	-3.73%
Frequency	2014.2	-0.040 (CI = +/-0.033; p = 0.019)	0.239	-3.96%
Frequency	2015.1	-0.045 (CI = +/-0.036; p = 0.018)	0.258	-4.42%
Frequency	2015.2	-0.047 (CI = +/-0.041; p = 0.027)	0.240	-4.63%
Frequency	2016.1	-0.052 (CI = +/-0.047; p = 0.033)	0.236	-5.02%
Frequency	2016.2	-0.056 (CI = +/-0.053; p = 0.041)	0.229	-5.44%
Frequency	2017.1	-0.056 (CI = +/-0.062; p = 0.075)	0.178	-5.41%
Frequency	2017.2	-0.058 (CI = +/-0.073; p = 0.110)	0.144	-5.61%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.004 (CI = +/-0.007; p = 0.298)	0.019 (CI = +/-0.002; p = 0.000)	-0.270 (CI = +/-0.089; p = 0.000)	0.085 (CI = +/-0.014; p = 0.000)	0.963	+0.39%	+9.29%
Loss Cost	2004.2	0.003 (CI = +/-0.008; p = 0.401)	0.019 (CI = +/-0.002; p = 0.000)	-0.271 (CI = +/-0.091; p = 0.000)	0.086 (CI = +/-0.015; p = 0.000)	0.962	+0.34%	+9.31%
Loss Cost	2005.1	0.003 (CI = +/-0.009; p = 0.473)	0.019 (CI = +/-0.002; p = 0.000)	-0.272 (CI = +/-0.093; p = 0.000)	0.086 (CI = +/-0.016; p = 0.000)	0.961	+0.32%	+9.32%
Loss Cost	2005.2	0.001 (CI = +/-0.010; p = 0.832)	0.019 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.093; p = 0.000)	0.089 (CI = +/-0.017; p = 0.000)	0.962	+0.10%	+9.39%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.787)	0.019 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.094; p = 0.000)	0.088 (CI = +/-0.018; p = 0.000)	0.961	+0.15%	+9.38%
Loss Cost	2006.2	-0.005 (CI = +/-0.011; p = 0.417)	0.019 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.088; p = 0.000)	0.096 (CI = +/-0.018; p = 0.000)	0.966	-0.45%	+9.54%
Loss Cost	2007.1	-0.006 (CI = +/-0.013; p = 0.364)	0.020 (CI = +/-0.002; p = 0.000)	-0.284 (CI = +/-0.089; p = 0.000)	0.097 (CI = +/-0.019; p = 0.000)	0.965	-0.58%	+9.57%
Loss Cost	2007.2	-0.006 (CI = +/-0.015; p = 0.380)	0.020 (CI = +/-0.002; p = 0.000)	-0.285 (CI = +/-0.091; p = 0.000)	0.098 (CI = +/-0.021; p = 0.000)	0.964	-0.64%	+9.59%
Loss Cost	2008.1	-0.004 (CI = +/-0.017; p = 0.617)	0.019 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.093; p = 0.000)	0.095 (CI = +/-0.024; p = 0.000)	0.964	-0.42%	+9.55%
Loss Cost	2008.2	-0.005 (CI = +/-0.020; p = 0.630)	0.020 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.095; p = 0.000)	0.096 (CI = +/-0.027; p = 0.000)	0.963	-0.48%	+9.56%
Loss Cost	2009.1	0.000 (CI = +/-0.024; p = 0.991)	0.019 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.096; p = 0.000)	0.091 (CI = +/-0.031; p = 0.000)	0.963	-0.01%	+9.49%
Loss Cost	2009.2	-0.002 (CI = +/-0.030; p = 0.915)	0.019 (CI = +/-0.002; p = 0.000)	-0.281 (CI = +/-0.099; p = 0.000)	0.092 (CI = +/-0.037; p = 0.000)	0.961	-0.16%	+9.51%
Loss Cost	2010.1	0.001 (CI = +/-0.038; p = 0.975)	0.019 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.102; p = 0.000)	0.090 (CI = +/-0.045; p = 0.000)	0.959	+0.06%	+9.49%
Loss Cost	2010.2	-0.013 (CI = +/-0.051; p = 0.600)	0.020 (CI = +/-0.002; p = 0.000)	-0.284 (CI = +/-0.103; p = 0.000)	0.104 (CI = +/-0.057; p = 0.001)	0.958	-1.29%	+9.58%
Loss Cost	2011.1	0.014 (CI = +/-0.071; p = 0.690)	0.019 (CI = +/-0.002; p = 0.000)	-0.279 (CI = +/-0.103; p = 0.000)	0.077 (CI = +/-0.077; p = 0.051)	0.959	+1.39%	+9.46%
Loss Cost	2011.2	0.030 (CI = +/-0.116; p = 0.600)	0.019 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.106; p = 0.000)	0.060 (CI = +/-0.122; p = 0.313)	0.956	+3.01%	+9.42%
Loss Cost	2012.1	0.199 (CI = +/-0.234; p = 0.092)	0.019 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.102; p = 0.000)	-0.110 (CI = +/-0.238; p = 0.346)	0.959	+21.96%	+9.25%
Loss Cost	2012.2	0.088 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.102; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	+9.25%	+9.25%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.270 (CI = +/-0.109; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+9.29%	+9.29%
Loss Cost	2013.2	0.086 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.256 (CI = +/-0.113; p = 0.000)	NA (CI = +/-NA; p = NA)	0.949	+8.97%	+8.97%
Loss Cost	2014.1	0.088 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.266 (CI = +/-0.120; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+9.20%	+9.20%
Loss Cost	2014.2	0.089 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.271 (CI = +/-0.129; p = 0.000)	NA (CI = +/-NA; p = NA)	0.944	+9.34%	+9.34%
Loss Cost	2015.1	0.086 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.255 (CI = +/-0.136; p = 0.001)	NA (CI = +/-NA; p = NA)	0.943	+8.93%	+8.93%
Loss Cost	2015.2	0.086 (CI = +/-0.024; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.256 (CI = +/-0.149; p = 0.003)	NA (CI = +/-NA; p = NA)	0.940	+8.96%	+8.96%
Loss Cost	2016.1	0.084 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.164; p = 0.006)	NA (CI = +/-NA; p = NA)	0.938	+8.75%	+8.75%
Loss Cost	2016.2	0.075 (CI = +/-0.031; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.217 (CI = +/-0.169; p = 0.017)	NA (CI = +/-NA; p = NA)	0.944	+7.83%	+7.83%
Loss Cost	2017.1	0.078 (CI = +/-0.036; p = 0.001)	0.019 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.187; p = 0.023)	NA (CI = +/-NA; p = NA)	0.944	+8.09%	+8.09%
Loss Cost	2017.2	0.064 (CI = +/-0.037; p = 0.004)	0.018 (CI = +/-0.003; p = 0.000)	-0.183 (CI = +/-0.179; p = 0.046)	NA (CI = +/-NA; p = NA)	0.958	+6.63%	+6.63%
Severity	2004.1	0.004 (CI = +/-0.004; p = 0.027)	0.002 (CI = +/-0.001; p = 0.003)	0.054 (CI = +/-0.047; p = 0.026)	0.061 (CI = +/-0.008; p = 0.000)	0.990	+0.45%	+6.78%
Severity	2004.2	0.004 (CI = +/-0.004; p = 0.075)	0.002 (CI = +/-0.001; p = 0.003)	0.053 (CI = +/-0.048; p = 0.031)	0.062 (CI = +/-0.008; p = 0.000)	0.990	+0.39%	+6.80%
Severity	2005.1	0.004 (CI = +/-0.005; p = 0.120)	0.002 (CI = +/-0.001; p = 0.004)	0.053 (CI = +/-0.049; p = 0.035)	0.062 (CI = +/-0.008; p = 0.000)	0.989	+0.37%	+6.81%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.446)	0.002 (CI = +/-0.001; p = 0.002)	0.050 (CI = +/-0.047; p = 0.040)	0.064 (CI = +/-0.009; p = 0.000)	0.990	+0.19%	+6.86%
Severity	2006.1	0.002 (CI = +/-0.006; p = 0.418)	0.002 (CI = +/-0.001; p = 0.003)	0.050 (CI = +/-0.048; p = 0.041)	0.064 (CI = +/-0.009; p = 0.000)	0.990	+0.23%	+6.85%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.857)	0.002 (CI = +/-0.001; p = 0.002)	0.048 (CI = +/-0.048; p = 0.049)	0.066 (CI = +/-0.010; p = 0.000)	0.990	+0.05%	+6.90%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.855)	0.002 (CI = +/-0.001; p = 0.003)	0.048 (CI = +/-0.049; p = 0.053)	0.066 (CI = +/-0.011; p = 0.000)	0.990	+0.06%	+6.90%
Severity	2007.2	0.000 (CI = +/-0.008; p = 0.916)	0.002 (CI = +/-0.001; p = 0.003)	0.048 (CI = +/-0.050; p = 0.059)	0.066 (CI = +/-0.012; p = 0.000)	0.989	+0.04%	+6.90%
Severity	2008.1	0.004 (CI = +/-0.009; p = 0.329)	0.002 (CI = +/-0.001; p = 0.003)	0.051 (CI = +/-0.048; p = 0.037)	0.062 (CI = +/-0.012; p = 0.000)	0.990	+0.43%	+6.83%
Severity	2008.2	0.003 (CI = +/-0.010; p = 0.600)	0.002 (CI = +/-0.001; p = 0.003)	0.050 (CI = +/-0.049; p = 0.045)	0.064 (CI = +/-0.014; p = 0.000)	0.990	+0.27%	+6.86%
Severity	2009.1	0.006 (CI = +/-0.012; p = 0.307)	0.002 (CI = +/-0.001; p = 0.004)	0.052 (CI = +/-0.049; p = 0.037)	0.060 (CI = +/-0.016; p = 0.000)	0.990	+0.62%	+6.81%
Severity	2009.2	0.001 (CI = +/-0.015; p = 0.878)	0.002 (CI = +/-0.001; p = 0.003)	0.050 (CI = +/-0.049; p = 0.046)	0.065 (CI = +/-0.018; p = 0.000)	0.990	+0.11%	+6.86%
Severity	2010.1	0.005 (CI = +/-0.019; p = 0.569)	0.002 (CI = +/-0.001; p = 0.004)	0.051 (CI = +/-0.049; p = 0.042)	0.061 (CI = +/-0.022; p = 0.000)	0.990	+0.52%	+6.83%
Severity	2010.2	-0.007 (CI = +/-0.024; p = 0.543)	0.002 (CI = +/-0.001; p = 0.002)	0.048 (CI = +/-0.048; p = 0.051)	0.074 (CI = +/-0.027; p = 0.000)	0.990	-0.70%	+6.91%
Severity	2011.1	-0.007 (CI = +/-0.034; p = 0.661)	0.002 (CI = +/-0.001; p = 0.003)	0.048 (CI = +/-0.049; p = 0.058)	0.074 (CI = +/-0.037; p = 0.000)	0.990	-0.72%	+6.91%
Severity	2011.2	-0.023 (CI = +/-0.055; p = 0.394)	0.002 (CI = +/-0.001; p = 0.003)	0.046 (CI = +/-0.050; p = 0.073)	0.090 (CI = +/-0.058; p = 0.004)	0.989	-2.27%	+6.95%
Severity	2012.1	0.019 (CI = +/-0.117; p = 0.734)	0.002 (CI = +/-0.001; p = 0.004)	0.048 (CI = +/-0.051; p = 0.065)	0.047 (CI = +/-0.119; p = 0.414)	0.989	+1.95%	+6.90%
Severity	2012.2	0.067 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.048 (CI = +/-0.051; p = 0.065)	NA (CI = +/-NA; p = NA)	0.988	+6.90%	+6.90%
Severity	2013.1	0.069 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.038 (CI = +/-0.050; p = 0.135)	NA (CI = +/-NA; p = NA)	0.988	+7.11%	+7.11%
Severity	2013.2	0.069 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.035 (CI = +/-0.054; p = 0.184)	NA (CI = +/-NA; p = NA)	0.987	+7.16%	+7.16%
Severity	2014.1	0.072 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.024 (CI = +/-0.053; p = 0.360)	NA (CI = +/-NA; p = NA)	0.987	+7.41%	+7.41%
Severity	2014.2	0.071 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.026 (CI = +/-0.057; p = 0.356)	NA (CI = +/-NA; p = NA)	0.985	+7.37%	+7.37%
Severity	2015.1	0.071 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.025 (CI = +/-0.062; p = 0.400)	NA (CI = +/-NA; p = NA)	0.983	+7.38%	+7.38%
Severity	2015.2	0.070 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.031 (CI = +/-0.068; p = 0.347)	NA (CI = +/-NA; p = NA)	0.980	+7.24%	+7.24%
Severity	2016.1	0.071 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.007)	0.025 (CI = +/-0.074; p = 0.476)	NA (CI = +/-NA; p = NA)	0.977	+7.40%	+7.40%
Severity	2016.2	0.069 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.013)	0.033 (CI = +/-0.080; p = 0.375)	NA (CI = +/-NA; p = NA)	0.973	+7.15%	+7.15%
Severity	2017.1	0.070 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.017)	0.030 (CI = +/-0.088; p = 0.466)	NA (CI = +/-NA; p = NA)	0.968	+7.25%	+7.25%
Severity	2017.2	0.066 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.025)	0.044 (CI = +/-0.093; p = 0.314)	NA (CI = +/-NA; p = NA)	0.964	+6.79%	+6.79%
Frequency	2004.1	-0.001 (CI = +/-0.005; p = 0.824)	0.018 (CI = +/-0.002; p = 0.000)	-0.324 (CI = +/-0.065; p = 0.000)	0.024 (CI = +/-0.010; p = 0.000)	0.944	-0.06%	+2.36%
Frequency	2004.2	0.000 (CI = +/-0.006; p = 0.876)	0.018 (CI = +/-0.002; p = 0.000)	-0.324 (CI = +/-0.067; p = 0.000)	0.024 (CI = +/-0.011; p = 0.000)	0.944	-0.05%	+2.35%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.881)	0.018 (CI = +/-0.002; p = 0.000)	-0.324 (CI = +/-0.068; p = 0.000)	0.024 (CI = +/-0.012; p = 0.000)	0.943	-0.05%	+2.35%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.811)	0.018 (CI = +/-0.002; p = 0.000)	-0.325 (CI = +/-0.069; p = 0.000)	0.024 (CI = +/-0.013; p = 0.000)	0.943	-0.09%	+2.36%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.847)	0.018 (CI = +/-0.002; p = 0.000)	-0.325 (CI = +/-0.070; p = 0.000)	0.024 (CI = +/-0.014; p = 0.001)	0.943	-0.08%	+2.36%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.229)	0.018 (CI = +/-0.002; p = 0.000)	-0.330 (CI = +/-0.066; p = 0.000)	0.030 (CI = +/-0.013; p = 0.000)	0.952	-0.51%	+2.47%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.183)	0.018 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.067; p = 0.000)	0.031 (CI = +/-0.015; p = 0.000)	0.952	-0.64%	+2.50%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.215)	0.018 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.068; p = 0.000)	0.032 (CI = +/-0.016; p = 0.000)	0.952	-0.68%	+2.51%
Frequency	2008.1	-0.008 (CI = +/-0.013; p = 0.184)	0.018 (CI = +/-0.002; p = 0.000)	-0.334 (CI = +/-0.069; p = 0.000)	0.034 (CI = +/-0.018; p = 0.001)	0.952	-0.85%	+2.54%
Frequency	2008.2	-0.007 (CI = +/-0.015; p = 0.319)	0.018 (CI = +/-0.002; p = 0.000)	-0.333 (CI = +/-0.071; p = 0.000)	0.032 (CI = +/-0.020; p = 0.003)	0.952	-0.75%	+2.53%
Frequency	2009.1	-0.006 (CI = +/-0.018; p = 0.481)	0.018 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.073; p = 0.000)	0.031 (CI = +/-0.023; p = 0.011)	0.952	-0.63%	+2.51%
Frequency	2009.2	-0.003 (CI = +/-0.022; p = 0.808)	0.018 (CI = +/-0.002; p = 0.000)	-0.330 (CI = +/-0.074; p = 0.000)	0.027 (CI = +/-0.027; p = 0.053)	0.952	-0.27%	+2.47%
Frequency	2010.1	-0.005 (CI = +/-0.029; p = 0.742)	0.018 (CI = +/-0.002; p = 0.000)	-0.331 (CI = +/-0.076; p = 0.000)	0.029 (CI = +/-0.034; p = 0.086)	0.952	-0.46%	+2.49%
Frequency	2010.2	-0.006 (CI = +/-0.039; p = 0.752)	0.018 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.078; p = 0.000)	0.031 (CI = +/-0.043; p = 0.158)	0.952	-0.59%	+2.50%
Frequency	2011.1	0.021 (CI = +/-0.053; p = 0.416)	0.018 (CI = +/-0.002; p = 0.000)	-0.326 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.057; p = 0.928)	0.956	+2.13%	+2.39%
Frequency	2011.2	0.053 (CI = +/-0.085; p = 0.210)	0.017 (CI = +/-0.002; p = 0.000)	-0.322 (CI = +/-0.077; p = 0.000)	-0.030 (CI = +/-0.089; p = 0.492)	0.957	+5.41%	+2.32%
Frequency	2012.1	0.179 (CI = +/-0.170; p = 0.040)	0.017 (CI = +/-0.002; p = 0.000)	-0.316 (CI = +/-0.074; p = 0.000)	-0.158 (CI = +/-0.173; p = 0.072)	0.963	+19.63%	+2.20%
Frequency	2012.2	0.022 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.316 (CI = +/-0.074; p = 0.000)	NA (CI = +/-NA; p = NA)	0.965	+2.20%	+2.20%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.308 (CI = +/-0.077; p = 0.000)	NA (CI = +/-NA; p = NA)	0.966	+2.04%	+2.04%
Frequency	2013.2	0.017 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.076; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.70%	+1.70%
Frequency	2014.1	0.017 (CI = +/-0.011; p = 0.005)	0.017 (CI = +/-0.002; p = 0.000)	-0.289 (CI = +/-0.081; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.67%	+1.67%
Frequency	2014.2	0.018 (CI = +/-0.012; p = 0.006)	0.017 (CI = +/-0.002; p = 0.000)	-0.297 (CI = +/-0.087; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.83%	+1.83%
Frequency	2015.1	0.014 (CI = +/-0.013; p = 0.035)	0.017 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	0.974	+1.44%	+1.44%
Frequency	2015.2	0.016 (CI = +/-0.015; p = 0.041)	0.017 (CI = +/-0.002; p = 0.000)	-0.287 (CI = +/-0.096; p = 0.000)	NA (CI = +/-NA; p = NA)	0.974	+1.60%	+1.60%
Frequency	2016.1	0.013 (CI = +/-0.017; p = 0.140)	0.017 (CI = +/-0.002; p = 0.000)	-0.273 (CI = +/-0.102; p = 0.000)	NA (CI = +/-NA; p = NA)	0.975	+1.26%	+1.26%
Frequency	2016.2	0.006 (CI = +/-0.018; p = 0.462)	0.016 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.102; p = 0.000)	NA (CI = +/-NA; p = NA)	0.979	+0.64%	+0.64%
Frequency	2017.1	0.008 (CI = +/-0.022; p = 0.447)	0.016 (CI = +/-0.002; p = 0.000)	-0.255 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	0.977	+0.78%	+0.78%
Frequency	2017.2	-0.001 (CI = +/-0.021; p = 0.879)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.102; p = 0.001)	NA (CI = +/-NA; p = NA)	0.984	-0.15%	-0.15%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.033 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.103; p = 0.126)	0.593	+3.34%
Loss Cost	2004.2	0.034 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.105; p = 0.102)	0.593	+3.45%
Loss Cost	2005.1	0.034 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.108; p = 0.126)	0.586	+3.51%
Loss Cost	2005.2	0.035 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.110; p = 0.112)	0.576	+3.59%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.113; p = 0.141)	0.571	+3.67%
Loss Cost	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.117; p = 0.142)	0.549	+3.70%
Loss Cost	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.120; p = 0.170)	0.540	+3.76%
Loss Cost	2007.2	0.038 (CI = +/-0.013; p = 0.000)	0.091 (CI = +/-0.123; p = 0.139)	0.540	+3.92%
Loss Cost	2008.1	0.039 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.127; p = 0.175)	0.534	+4.02%
Loss Cost	2008.2	0.041 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.130; p = 0.149)	0.529	+4.18%
Loss Cost	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.134; p = 0.182)	0.520	+4.27%
Loss Cost	2009.2	0.043 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.139; p = 0.168)	0.505	+4.40%
Loss Cost	2010.1	0.043 (CI = +/-0.018; p = 0.000)	0.096 (CI = +/-0.144; p = 0.185)	0.485	+4.40%
Loss Cost	2010.2	0.044 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.150; p = 0.191)	0.454	+4.45%
Loss Cost	2011.1	0.044 (CI = +/-0.021; p = 0.000)	0.097 (CI = +/-0.157; p = 0.213)	0.434	+4.47%
Loss Cost	2011.2	0.044 (CI = +/-0.023; p = 0.001)	0.099 (CI = +/-0.164; p = 0.225)	0.398	+4.51%
Loss Cost	2012.1	0.042 (CI = +/-0.025; p = 0.002)	0.106 (CI = +/-0.171; p = 0.212)	0.363	+4.33%
Loss Cost	2012.2	0.040 (CI = +/-0.027; p = 0.006)	0.096 (CI = +/-0.178; p = 0.273)	0.288	+4.06%
Loss Cost	2013.1	0.036 (CI = +/-0.029; p = 0.018)	0.111 (CI = +/-0.184; p = 0.222)	0.245	+3.65%
Loss Cost	2013.2	0.033 (CI = +/-0.032; p = 0.043)	0.101 (CI = +/-0.193; p = 0.286)	0.164	+3.34%
Loss Cost	2014.1	0.029 (CI = +/-0.035; p = 0.097)	0.114 (CI = +/-0.203; p = 0.253)	0.132	+2.97%
Loss Cost	2014.2	0.028 (CI = +/-0.039; p = 0.143)	0.111 (CI = +/-0.215; p = 0.288)	0.081	+2.89%
Loss Cost	2015.1	0.021 (CI = +/-0.043; p = 0.309)	0.134 (CI = +/-0.224; p = 0.222)	0.057	+2.15%
Loss Cost	2015.2	0.021 (CI = +/-0.049; p = 0.365)	0.134 (CI = +/-0.239; p = 0.250)	0.019	+2.15%
Loss Cost	2016.1	0.015 (CI = +/-0.055; p = 0.577)	0.153 (CI = +/-0.255; p = 0.219)	0.012	+1.48%
Loss Cost	2016.2	0.013 (CI = +/-0.064; p = 0.654)	0.150 (CI = +/-0.276; p = 0.260)	-0.029	+1.35%
Loss Cost	2017.1	0.010 (CI = +/-0.075; p = 0.764)	0.157 (CI = +/-0.302; p = 0.277)	-0.039	+1.05%
Loss Cost	2017.2	0.013 (CI = +/-0.088; p = 0.755)	0.162 (CI = +/-0.331; p = 0.302)	-0.063	+1.28%
Severity	2004.1	0.040 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.061; p = 0.250)	0.860	+4.11%
Severity	2004.2	0.042 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.060; p = 0.149)	0.868	+4.25%
Severity	2005.1	0.043 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.060; p = 0.229)	0.874	+4.37%
Severity	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.059; p = 0.144)	0.879	+4.50%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.058; p = 0.234)	0.888	+4.65%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.057; p = 0.132)	0.895	+4.80%
Severity	2007.1	0.048 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.055; p = 0.219)	0.903	+4.96%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.052; p = 0.092)	0.917	+5.16%
Severity	2008.1	0.052 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.048; p = 0.173)	0.932	+5.38%
Severity	2008.2	0.054 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.046; p = 0.070)	0.940	+5.57%
Severity	2009.1	0.056 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.043; p = 0.132)	0.950	+5.77%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.041; p = 0.056)	0.955	+5.93%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.038; p = 0.107)	0.962	+6.12%
Severity	2010.2	0.061 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.037; p = 0.048)	0.964	+6.27%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.035; p = 0.092)	0.968	+6.44%
Severity	2011.2	0.064 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.033; p = 0.029)	0.972	+6.62%
Severity	2012.1	0.066 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.032; p = 0.057)	0.974	+6.77%
Severity	2012.2	0.066 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.033; p = 0.040)	0.973	+6.87%
Severity	2013.1	0.067 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.034; p = 0.064)	0.971	+6.94%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.035; p = 0.056)	0.968	+7.01%
Severity	2014.1	0.069 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.037; p = 0.089)	0.964	+7.09%
Severity	2014.2	0.069 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.039; p = 0.095)	0.959	+7.13%
Severity	2015.1	0.068 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.042; p = 0.102)	0.952	+7.08%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.045; p = 0.113)	0.942	+7.11%
Severity	2016.1	0.069 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.048; p = 0.147)	0.933	+7.14%
Severity	2016.2	0.069 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.052; p = 0.162)	0.918	+7.19%
Severity	2017.1	0.070 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.057; p = 0.210)	0.904	+7.23%
Severity	2017.2	0.070 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.063; p = 0.230)	0.880	+7.30%
Frequency	2004.1	-0.007 (CI = +/-0.008; p = 0.068)	0.044 (CI = +/-0.093; p = 0.340)	0.056	-0.74%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.075)	0.043 (CI = +/-0.096; p = 0.367)	0.055	-0.76%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.067)	0.047 (CI = +/-0.098; p = 0.334)	0.061	-0.83%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.069)	0.045 (CI = +/-0.101; p = 0.370)	0.061	-0.87%
Frequency	2006.1	-0.009 (CI = +/-0.010; p = 0.062)	0.050 (CI = +/-0.103; p = 0.336)	0.067	-0.94%
Frequency	2006.2	-0.011 (CI = +/-0.010; p = 0.048)	0.043 (CI = +/-0.105; p = 0.411)	0.079	-1.05%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.041)	0.049 (CI = +/-0.108; p = 0.365)	0.088	-1.14%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.047)	0.047 (CI = +/-0.112; p = 0.398)	0.086	-1.18%
Frequency	2008.1	-0.013 (CI = +/-0.012; p = 0.041)	0.053 (CI = +/-0.115; p = 0.353)	0.095	-1.29%
Frequency	2008.2	-0.013 (CI = +/-0.013; p = 0.051)	0.052 (CI = +/-0.119; p = 0.379)	0.090	-1.31%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.049)	0.057 (CI = +/-0.123; p = 0.346)	0.093	-1.42%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.059)	0.056 (CI = +/-0.127; p = 0.375)	0.088	-1.45%
Frequency	2010.1	-0.016 (CI = +/-0.016; p = 0.048)	0.065 (CI = +/-0.131; p = 0.320)	0.103	-1.63%
Frequency	2010.2	-0.017 (CI = +/-0.017; p = 0.053)	0.061 (CI = +/-0.136; p = 0.367)	0.104	-1.71%
Frequency	2011.1	-0.019 (CI = +/-0.019; p = 0.053)	0.067 (CI = +/-0.142; p = 0.339)	0.103	-1.85%
Frequency	2011.2	-0.020 (CI = +/-0.020; p = 0.055)	0.061 (CI = +/-0.147; p = 0.397)	0.106	-1.98%
Frequency	2012.1	-0.023 (CI = +/-0.022; p = 0.040)	0.075 (CI = +/-0.152; p = 0.317)	0.134	-2.29%
Frequency	2012.2	-0.027 (CI = +/-0.024; p = 0.028)	0.062 (CI = +/-0.156; p = 0.421)	0.163	-2.63%
Frequency	2013.1	-0.031 (CI = +/-0.025; p = 0.018)	0.079 (CI = +/-0.160; p = 0.313)	0.206	-3.08%
Frequency	2013.2	-0.035 (CI = +/-0.027; p = 0.015)	0.067 (CI = +/-0.166; p = 0.410)	0.228	-3.43%
Frequency	2014.1	-0.039 (CI = +/-0.030; p = 0.013)	0.082 (CI = +/-0.173; p = 0.331)	0.247	-3.85%
Frequency	2014.2	-0.040 (CI = +/-0.033; p = 0.021)	0.078 (CI = +/-0.183; p = 0.377)	0.231	-3.96%
Frequency	2015.1	-0.047 (CI = +/-0.037; p = 0.015)	0.100 (CI = +/-0.190; p = 0.280)	0.270	-4.60%
Frequency	2015.2	-0.047 (CI = +/-0.041; p = 0.027)	0.099 (CI = +/-0.203; p = 0.314)	0.244	-4.63%
Frequency	2016.1	-0.054 (CI = +/-0.047; p = 0.025)	0.118 (CI = +/-0.214; p = 0.255)	0.258	-5.29%
Frequency	2016.2	-0.056 (CI = +/-0.053; p = 0.041)	0.114 (CI = +/-0.231; p = 0.304)	0.238	-5.44%
Frequency	2017.1	-0.059 (CI = +/-0.063; p = 0.062)	0.122 (CI = +/-0.253; p = 0.310)	0.187	-5.76%
Frequency	2017.2	-0.058 (CI = +/-0.074; p = 0.112)	0.126 (CI = +/-0.278; p = 0.336)	0.146	-5.61%

Direct Compensation

Coverage = DC
End Trend Period = 2012.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.010; p = 0.472)	-0.029	+0.34%
Loss Cost	2004.2	0.003 (CI = +/-0.011; p = 0.612)	-0.051	+0.27%
Loss Cost	2005.1	0.002 (CI = +/-0.013; p = 0.703)	-0.064	+0.23%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.877)	-0.081	-0.10%
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.927)	-0.090	-0.07%
Loss Cost	2006.2	-0.010 (CI = +/-0.014; p = 0.121)	0.146	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.016; p = 0.088)	0.211	-1.35%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.089)	0.235	-1.63%
Loss Cost	2008.1	-0.015 (CI = +/-0.025; p = 0.195)	0.116	-1.50%
Loss Cost	2008.2	-0.019 (CI = +/-0.032; p = 0.196)	0.137	-1.91%
Loss Cost	2009.1	-0.015 (CI = +/-0.045; p = 0.418)	-0.039	-1.54%
Loss Cost	2009.2	-0.024 (CI = +/-0.066; p = 0.361)	0.012	-2.42%
Loss Cost	2010.1	-0.031 (CI = +/-0.114; p = 0.446)	-0.062	-3.08%
Loss Cost	2010.2	-0.085 (CI = +/-0.133; p = 0.111)	0.686	-8.15%
Loss Cost	2011.1	-0.080 (CI = +/-0.873; p = 0.453)	0.147	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.006 (CI = +/-0.006; p = 0.044)	0.194	+0.57%
Severity	2004.2	0.005 (CI = +/-0.006; p = 0.106)	0.117	+0.51%
Severity	2005.1	0.005 (CI = +/-0.007; p = 0.160)	0.080	+0.50%
Severity	2005.2	0.002 (CI = +/-0.008; p = 0.491)	-0.040	+0.25%
Severity	2006.1	0.003 (CI = +/-0.009; p = 0.458)	-0.035	+0.31%
Severity	2006.2	0.001 (CI = +/-0.010; p = 0.895)	-0.098	+0.06%
Severity	2007.1	0.001 (CI = +/-0.012; p = 0.892)	-0.109	+0.07%
Severity	2007.2	0.000 (CI = +/-0.015; p = 0.950)	-0.124	+0.04%
Severity	2008.1	0.007 (CI = +/-0.016; p = 0.332)	0.011	+0.70%
Severity	2008.2	0.005 (CI = +/-0.021; p = 0.584)	-0.105	+0.49%
Severity	2009.1	0.012 (CI = +/-0.026; p = 0.274)	0.078	+1.23%
Severity	2009.2	0.005 (CI = +/-0.035; p = 0.736)	-0.210	+0.46%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.439)	-0.055	+1.51%
Severity	2010.2	-0.008 (CI = +/-0.079; p = 0.716)	-0.379	-0.77%
Severity	2011.1	-0.009 (CI = +/-0.521; p = 0.861)	-0.906	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.509)	-0.035	-0.23%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.555)	-0.044	-0.23%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.560)	-0.048	-0.26%
Frequency	2005.2	-0.004 (CI = +/-0.011; p = 0.498)	-0.041	-0.35%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.527)	-0.050	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.045)	0.279	-1.10%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.025)	0.383	-1.42%
Frequency	2007.2	-0.017 (CI = +/-0.015; p = 0.028)	0.405	-1.67%
Frequency	2008.1	-0.022 (CI = +/-0.016; p = 0.015)	0.537	-2.19%
Frequency	2008.2	-0.024 (CI = +/-0.021; p = 0.033)	0.487	-2.39%
Frequency	2009.1	-0.028 (CI = +/-0.029; p = 0.060)	0.447	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.045; p = 0.147)	0.308	-2.86%
Frequency	2010.1	-0.046 (CI = +/-0.062; p = 0.097)	0.540	-4.53%
Frequency	2010.2	-0.077 (CI = +/-0.056; p = 0.027)	0.920	-7.44%
Frequency	2011.1	-0.071 (CI = +/-0.352; p = 0.238)	0.733	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NaN	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation

Coverage = DC
End Trend Period = 2012.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.008; p = 0.373)	0.056 (CI = +/-0.039; p = 0.009)	0.338	+0.34%
Loss Cost	2004.2	0.004 (CI = +/-0.009; p = 0.354)	0.058 (CI = +/-0.042; p = 0.011)	0.322	+0.41%
Loss Cost	2005.1	0.002 (CI = +/-0.010; p = 0.626)	0.062 (CI = +/-0.044; p = 0.010)	0.353	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.891)	0.058 (CI = +/-0.048; p = 0.021)	0.288	+0.08%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.910)	0.061 (CI = +/-0.052; p = 0.024)	0.297	-0.07%
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.119)	0.044 (CI = +/-0.039; p = 0.030)	0.454	-0.86%
Loss Cost	2007.1	-0.014 (CI = +/-0.011; p = 0.018)	0.053 (CI = +/-0.034; p = 0.006)	0.669	-1.35%
Loss Cost	2007.2	-0.013 (CI = +/-0.014; p = 0.057)	0.054 (CI = +/-0.039; p = 0.013)	0.657	-1.30%
Loss Cost	2008.1	-0.015 (CI = +/-0.017; p = 0.073)	0.057 (CI = +/-0.044; p = 0.019)	0.615	-1.50%
Loss Cost	2008.2	-0.014 (CI = +/-0.024; p = 0.202)	0.060 (CI = +/-0.055; p = 0.038)	0.599	-1.35%
Loss Cost	2009.1	-0.015 (CI = +/-0.034; p = 0.276)	0.062 (CI = +/-0.069; p = 0.067)	0.493	-1.54%
Loss Cost	2009.2	-0.013 (CI = +/-0.059; p = 0.524)	0.064 (CI = +/-0.101; p = 0.137)	0.442	-1.33%
Loss Cost	2010.1	-0.031 (CI = +/-0.087; p = 0.262)	0.079 (CI = +/-0.126; p = 0.113)	0.660	-3.08%
Loss Cost	2010.2	-0.064 (CI = +/-0.196; p = 0.150)	0.052 (CI = +/-0.219; p = 0.205)	0.937	-6.22%
Loss Cost	2011.1	-0.080 (CI = +/-NaN; p = NaN)	0.060 (CI = +/-NaN; p = NaN)	NaN	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-18.03%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2004.1	0.006 (CI = +/-0.003; p = 0.003)	0.040 (CI = +/-0.017; p = 0.000)	0.705	+0.57%
Severity	2004.2	0.006 (CI = +/-0.004; p = 0.005)	0.041 (CI = +/-0.018; p = 0.000)	0.671	+0.60%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.023)	0.044 (CI = +/-0.018; p = 0.000)	0.700	+0.50%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.099)	0.040 (CI = +/-0.018; p = 0.000)	0.642	+0.37%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.216)	0.042 (CI = +/-0.020; p = 0.001)	0.648	+0.31%
Severity	2006.2	0.002 (CI = +/-0.006; p = 0.431)	0.040 (CI = +/-0.022; p = 0.002)	0.586	+0.23%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.816)	0.043 (CI = +/-0.023; p = 0.002)	0.629	+0.07%
Severity	2007.2	0.003 (CI = +/-0.008; p = 0.366)	0.047 (CI = +/-0.023; p = 0.002)	0.704	+0.33%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.059)	0.042 (CI = +/-0.019; p = 0.002)	0.801	+0.70%
Severity	2008.2	0.009 (CI = +/-0.009; p = 0.052)	0.045 (CI = +/-0.021; p = 0.003)	0.808	+0.93%
Severity	2009.1	0.012 (CI = +/-0.011; p = 0.039)	0.042 (CI = +/-0.023; p = 0.007)	0.848	+1.23%
Severity	2009.2	0.012 (CI = +/-0.020; p = 0.156)	0.041 (CI = +/-0.033; p = 0.030)	0.736	+1.17%
Severity	2010.1	0.015 (CI = +/-0.037; p = 0.225)	0.038 (CI = +/-0.054; p = 0.092)	0.722	+1.51%
Severity	2010.2	0.004 (CI = +/-0.165; p = 0.815)	0.029 (CI = +/-0.185; p = 0.296)	0.445	+0.39%
Severity	2011.1	-0.009 (CI = +/-NaN; p = NaN)	0.036 (CI = +/-NaN; p = NaN)	NaN	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.70%
Severity	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.511)	0.016 (CI = +/-0.036; p = 0.354)	-0.041	-0.23%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.629)	0.017 (CI = +/-0.038; p = 0.358)	-0.051	-0.19%
Frequency	2005.1	-0.003 (CI = +/-0.010; p = 0.561)	0.019 (CI = +/-0.041; p = 0.343)	-0.050	-0.26%
Frequency	2005.2	-0.003 (CI = +/-0.011; p = 0.574)	0.018 (CI = +/-0.045; p = 0.403)	-0.063	-0.29%
Frequency	2006.1	-0.004 (CI = +/-0.013; p = 0.532)	0.020 (CI = +/-0.049; p = 0.394)	-0.070	-0.38%
Frequency	2006.2	-0.011 (CI = +/-0.012; p = 0.063)	0.004 (CI = +/-0.040; p = 0.808)	0.205	-1.08%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.032)	0.011 (CI = +/-0.041; p = 0.557)	0.337	-1.42%
Frequency	2007.2	-0.016 (CI = +/-0.016; p = 0.046)	0.007 (CI = +/-0.046; p = 0.729)	0.333	-1.63%
Frequency	2008.1	-0.022 (CI = +/-0.017; p = 0.020)	0.016 (CI = +/-0.045; p = 0.426)	0.518	-2.19%
Frequency	2008.2	-0.023 (CI = +/-0.024; p = 0.060)	0.015 (CI = +/-0.056; p = 0.532)	0.435	-2.26%
Frequency	2009.1	-0.028 (CI = +/-0.033; p = 0.079)	0.020 (CI = +/-0.066; p = 0.445)	0.413	-2.73%
Frequency	2009.2	-0.025 (CI = +/-0.057; p = 0.256)	0.023 (CI = +/-0.097; p = 0.501)	0.227	-2.47%
Frequency	2010.1	-0.046 (CI = +/-0.054; p = 0.067)	0.041 (CI = +/-0.079; p = 0.154)	0.804	-4.53%
Frequency	2010.2	-0.068 (CI = +/-0.031; p = 0.023)	0.023 (CI = +/-0.034; p = 0.075)	0.998	-6.59%
Frequency	2011.1	-0.071 (CI = +/-NaN; p = NaN)	0.024 (CI = +/-NaN; p = NaN)	NaN	-6.82%
Frequency	2011.2	-0.119 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-11.19%
Frequency	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: trend_level_change, mobility
Future Trend Start Date = 2013-01-01

Fit	Start Date	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.016 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.007; p = 0.000)	0.919	0.00%	+7.75%
Loss Cost	2004.2	0.016 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.007; p = 0.000)	0.918	0.00%	+7.72%
Loss Cost	2005.1	0.016 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.007; p = 0.000)	0.917	0.00%	+7.69%
Loss Cost	2005.2	0.016 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.008; p = 0.000)	0.917	0.00%	+7.63%
Loss Cost	2006.1	0.016 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.008; p = 0.000)	0.916	0.00%	+7.62%
Loss Cost	2006.2	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.008; p = 0.000)	0.920	0.00%	+7.51%
Loss Cost	2007.1	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.008; p = 0.000)	0.918	0.00%	+7.49%
Loss Cost	2007.2	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.008; p = 0.000)	0.917	0.00%	+7.48%
Loss Cost	2008.1	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.008; p = 0.000)	0.915	0.00%	+7.50%
Loss Cost	2008.2	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.009; p = 0.000)	0.913	0.00%	+7.48%
Loss Cost	2009.1	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.009; p = 0.000)	0.911	0.00%	+7.49%
Loss Cost	2009.2	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.009; p = 0.000)	0.908	0.00%	+7.45%
Loss Cost	2010.1	0.016 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.010; p = 0.000)	0.905	0.00%	+7.42%
Loss Cost	2010.2	0.016 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.010; p = 0.000)	0.902	0.00%	+7.31%
Loss Cost	2011.1	0.016 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.010; p = 0.000)	0.899	0.00%	+7.34%
Loss Cost	2011.2	0.016 (CI = +/-0.003; p = 0.000)	0.070 (CI = +/-0.011; p = 0.000)	0.894	0.00%	+7.25%
Loss Cost	2012.1	0.016 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.012; p = 0.000)	0.888	0.00%	+7.18%
Severity	2004.1	0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.003; p = 0.000)	0.988	0.00%	+7.34%
Severity	2004.2	0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.003; p = 0.000)	0.988	0.00%	+7.32%
Severity	2005.1	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.988	0.00%	+7.30%
Severity	2005.2	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.26%
Severity	2006.1	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.26%
Severity	2006.2	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.23%
Severity	2007.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.24%
Severity	2007.2	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.23%
Severity	2008.1	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.28%
Severity	2008.2	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.25%
Severity	2009.1	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.28%
Severity	2009.2	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.24%
Severity	2010.1	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.26%
Severity	2010.2	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.989	0.00%	+7.21%
Severity	2011.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.988	0.00%	+7.24%
Severity	2011.2	0.003 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+7.25%
Severity	2012.1	0.003 (CI = +/-0.001; p = 0.000)	0.071 (CI = +/-0.004; p = 0.000)	0.987	0.00%	+7.33%
Frequency	2004.1	0.013 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.007; p = 0.274)	0.780	0.00%	+0.39%
Frequency	2004.2	0.013 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.007; p = 0.295)	0.780	0.00%	+0.38%
Frequency	2005.1	0.013 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.007; p = 0.322)	0.780	0.00%	+0.36%
Frequency	2005.2	0.013 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.008; p = 0.359)	0.781	0.00%	+0.34%
Frequency	2006.1	0.013 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.008; p = 0.388)	0.780	0.00%	+0.33%
Frequency	2006.2	0.013 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.008; p = 0.501)	0.791	0.00%	+0.26%
Frequency	2007.1	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.008; p = 0.547)	0.791	0.00%	+0.24%
Frequency	2007.2	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.008; p = 0.573)	0.791	0.00%	+0.23%
Frequency	2008.1	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.008; p = 0.622)	0.791	0.00%	+0.21%
Frequency	2008.2	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.009; p = 0.630)	0.789	0.00%	+0.21%
Frequency	2009.1	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.009; p = 0.652)	0.788	0.00%	+0.20%
Frequency	2009.2	0.013 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.009; p = 0.670)	0.787	0.00%	+0.20%
Frequency	2010.1	0.013 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.010; p = 0.761)	0.789	0.00%	+0.15%
Frequency	2010.2	0.013 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.010; p = 0.851)	0.790	0.00%	+0.09%
Frequency	2011.1	0.013 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.011; p = 0.856)	0.788	0.00%	+0.10%
Frequency	2011.2	0.013 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.011; p = 0.997)	0.791	0.00%	+0.00%
Frequency	2012.1	0.013 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.012; p = 0.809)	0.798	0.00%	-0.14%

Direct Compensation

Coverage = DC
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.75%
Loss Cost	2004.2	0.093 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.71%
Loss Cost	2005.1	0.092 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.69%
Loss Cost	2005.2	0.092 (CI = +/-0.007; p = 0.000)	0.962	0.00%	+9.61%
Loss Cost	2006.1	0.092 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.62%
Loss Cost	2006.2	0.090 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.47%
Loss Cost	2007.1	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.47%
Loss Cost	2007.2	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.50%
Loss Cost	2008.1	0.091 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.57%
Loss Cost	2008.2	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.59%
Loss Cost	2009.1	0.092 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+9.69%
Loss Cost	2009.2	0.092 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+9.68%
Loss Cost	2010.1	0.093 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+9.72%
Loss Cost	2010.2	0.092 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+9.64%
Loss Cost	2011.1	0.094 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+9.83%
Loss Cost	2011.2	0.094 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+9.84%
Loss Cost	2012.1	0.095 (CI = +/-0.011; p = 0.000)	0.960	0.00%	+9.94%
Severity	2004.1	0.069 (CI = +/-0.004; p = 0.000)	0.974	0.00%	+7.09%
Severity	2004.2	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.05%
Severity	2005.1	0.068 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+7.02%
Severity	2005.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.1	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.95%
Severity	2006.2	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.1	0.067 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.90%
Severity	2007.2	0.067 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.89%
Severity	2008.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.95%
Severity	2008.2	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.91%
Severity	2009.1	0.067 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.94%
Severity	2009.2	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.85%
Severity	2010.1	0.067 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.88%
Severity	2010.2	0.066 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.78%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.80%
Severity	2011.2	0.066 (CI = +/-0.005; p = 0.000)	0.981	0.00%	+6.79%
Severity	2012.1	0.067 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.90%
Frequency	2004.1	0.024 (CI = +/-0.005; p = 0.000)	0.752	0.00%	+2.48%
Frequency	2004.2	0.025 (CI = +/-0.005; p = 0.000)	0.750	0.00%	+2.49%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.747	0.00%	+2.49%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.743	0.00%	+2.49%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.740	0.00%	+2.50%
Frequency	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.754	0.00%	+2.41%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.749	0.00%	+2.41%
Frequency	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.750	0.00%	+2.44%
Frequency	2008.1	0.024 (CI = +/-0.006; p = 0.000)	0.746	0.00%	+2.45%
Frequency	2008.2	0.025 (CI = +/-0.006; p = 0.000)	0.758	0.00%	+2.51%
Frequency	2009.1	0.025 (CI = +/-0.006; p = 0.000)	0.765	0.00%	+2.57%
Frequency	2009.2	0.026 (CI = +/-0.006; p = 0.000)	0.778	0.00%	+2.65%
Frequency	2010.1	0.026 (CI = +/-0.007; p = 0.000)	0.769	0.00%	+2.65%
Frequency	2010.2	0.026 (CI = +/-0.007; p = 0.000)	0.760	0.00%	+2.68%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.793	0.00%	+2.84%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.780	0.00%	+2.86%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.755	0.00%	+2.84%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.043 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.069; p = 0.179)	0.013 (CI = +/-0.004; p = 0.000)	0.823	+4.42%
Loss Cost	2004.2	0.045 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.068; p = 0.108)	0.013 (CI = +/-0.004; p = 0.000)	0.833	+4.57%
Loss Cost	2005.1	0.046 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.068; p = 0.169)	0.013 (CI = +/-0.004; p = 0.000)	0.838	+4.71%
Loss Cost	2005.2	0.047 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.068; p = 0.116)	0.013 (CI = +/-0.004; p = 0.000)	0.842	+4.85%
Loss Cost	2006.1	0.049 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.068; p = 0.189)	0.013 (CI = +/-0.003; p = 0.000)	0.850	+5.02%
Loss Cost	2006.2	0.050 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.069; p = 0.160)	0.014 (CI = +/-0.004; p = 0.000)	0.845	+5.11%
Loss Cost	2007.1	0.051 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.070; p = 0.249)	0.014 (CI = +/-0.003; p = 0.000)	0.850	+5.28%
Loss Cost	2007.2	0.054 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.067; p = 0.137)	0.014 (CI = +/-0.003; p = 0.000)	0.865	+5.50%
Loss Cost	2008.1	0.056 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.066; p = 0.238)	0.014 (CI = +/-0.003; p = 0.000)	0.877	+5.74%
Loss Cost	2008.2	0.058 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.064; p = 0.130)	0.014 (CI = +/-0.003; p = 0.000)	0.889	+5.97%
Loss Cost	2009.1	0.060 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.062; p = 0.229)	0.015 (CI = +/-0.003; p = 0.000)	0.899	+6.22%
Loss Cost	2009.2	0.062 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.062; p = 0.140)	0.015 (CI = +/-0.003; p = 0.000)	0.905	+6.42%
Loss Cost	2010.1	0.064 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.063; p = 0.219)	0.015 (CI = +/-0.003; p = 0.000)	0.906	+6.59%
Loss Cost	2010.2	0.065 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.064; p = 0.181)	0.015 (CI = +/-0.003; p = 0.000)	0.903	+6.71%
Loss Cost	2011.1	0.067 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.065; p = 0.288)	0.015 (CI = +/-0.003; p = 0.000)	0.907	+6.93%
Loss Cost	2011.2	0.068 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.067; p = 0.256)	0.015 (CI = +/-0.003; p = 0.000)	0.902	+7.03%
Loss Cost	2012.1	0.068 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.071; p = 0.283)	0.015 (CI = +/-0.003; p = 0.000)	0.896	+7.03%
Severity	2004.1	0.040 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.063; p = 0.240)	-0.001 (CI = +/-0.003; p = 0.717)	0.856	+4.06%
Severity	2004.2	0.041 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.061; p = 0.148)	0.000 (CI = +/-0.003; p = 0.779)	0.865	+4.21%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.061; p = 0.233)	0.000 (CI = +/-0.003; p = 0.892)	0.870	+4.35%
Severity	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.061; p = 0.152)	0.000 (CI = +/-0.003; p = 0.955)	0.875	+4.49%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.060; p = 0.254)	0.000 (CI = +/-0.003; p = 0.903)	0.884	+4.67%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.058; p = 0.150)	0.000 (CI = +/-0.003; p = 0.824)	0.892	+4.84%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.057; p = 0.257)	0.001 (CI = +/-0.003; p = 0.674)	0.901	+5.03%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.054; p = 0.117)	0.001 (CI = +/-0.003; p = 0.566)	0.915	+5.25%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.049; p = 0.231)	0.001 (CI = +/-0.002; p = 0.361)	0.931	+5.51%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.046; p = 0.100)	0.001 (CI = +/-0.002; p = 0.272)	0.941	+5.72%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.042; p = 0.202)	0.002 (CI = +/-0.002; p = 0.137)	0.952	+5.97%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.040; p = 0.088)	0.002 (CI = +/-0.002; p = 0.091)	0.958	+6.15%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.036; p = 0.182)	0.002 (CI = +/-0.002; p = 0.031)	0.967	+6.40%
Severity	2010.2	0.064 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.034; p = 0.077)	0.002 (CI = +/-0.002; p = 0.017)	0.971	+6.56%
Severity	2011.1	0.066 (CI = +/-0.005; p = 0.000)	0.021 (CI = +/-0.031; p = 0.160)	0.002 (CI = +/-0.001; p = 0.004)	0.977	+6.78%
Severity	2011.2	0.067 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.026; p = 0.035)	0.002 (CI = +/-0.001; p = 0.001)	0.983	+6.98%
Severity	2012.1	0.069 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.022; p = 0.070)	0.002 (CI = +/-0.001; p = 0.000)	0.988	+7.19%
Frequency	2004.1	0.003 (CI = +/-0.004; p = 0.122)	0.010 (CI = +/-0.045; p = 0.664)	0.013 (CI = +/-0.002; p = 0.000)	0.784	+0.34%
Frequency	2004.2	0.003 (CI = +/-0.005; p = 0.128)	0.010 (CI = +/-0.046; p = 0.652)	0.013 (CI = +/-0.002; p = 0.000)	0.783	+0.35%
Frequency	2005.1	0.003 (CI = +/-0.005; p = 0.155)	0.011 (CI = +/-0.048; p = 0.655)	0.013 (CI = +/-0.002; p = 0.000)	0.783	+0.35%
Frequency	2005.2	0.003 (CI = +/-0.005; p = 0.181)	0.010 (CI = +/-0.049; p = 0.669)	0.013 (CI = +/-0.003; p = 0.000)	0.782	+0.34%
Frequency	2006.1	0.003 (CI = +/-0.005; p = 0.214)	0.011 (CI = +/-0.051; p = 0.671)	0.013 (CI = +/-0.003; p = 0.000)	0.781	+0.34%
Frequency	2006.2	0.003 (CI = +/-0.006; p = 0.358)	0.007 (CI = +/-0.051; p = 0.794)	0.013 (CI = +/-0.003; p = 0.000)	0.788	+0.26%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.428)	0.008 (CI = +/-0.053; p = 0.767)	0.013 (CI = +/-0.003; p = 0.000)	0.787	+0.24%
Frequency	2007.2	0.002 (CI = +/-0.006; p = 0.445)	0.008 (CI = +/-0.055; p = 0.766)	0.013 (CI = +/-0.003; p = 0.000)	0.786	+0.24%
Frequency	2008.1	0.002 (CI = +/-0.007; p = 0.523)	0.009 (CI = +/-0.057; p = 0.739)	0.013 (CI = +/-0.003; p = 0.000)	0.786	+0.22%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.508)	0.010 (CI = +/-0.059; p = 0.721)	0.013 (CI = +/-0.003; p = 0.000)	0.785	+0.24%
Frequency	2009.1	0.002 (CI = +/-0.008; p = 0.544)	0.010 (CI = +/-0.061; p = 0.728)	0.013 (CI = +/-0.003; p = 0.000)	0.783	+0.24%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.542)	0.011 (CI = +/-0.063; p = 0.718)	0.013 (CI = +/-0.003; p = 0.000)	0.782	+0.25%
Frequency	2010.1	0.002 (CI = +/-0.009; p = 0.684)	0.014 (CI = +/-0.066; p = 0.655)	0.013 (CI = +/-0.003; p = 0.000)	0.783	+0.18%
Frequency	2010.2	0.001 (CI = +/-0.010; p = 0.775)	0.013 (CI = +/-0.068; p = 0.706)	0.013 (CI = +/-0.003; p = 0.000)	0.783	+0.14%
Frequency	2011.1	0.001 (CI = +/-0.011; p = 0.795)	0.013 (CI = +/-0.072; p = 0.717)	0.013 (CI = +/-0.003; p = 0.000)	0.780	+0.13%
Frequency	2011.2	0.000 (CI = +/-0.011; p = 0.937)	0.009 (CI = +/-0.074; p = 0.800)	0.013 (CI = +/-0.003; p = 0.000)	0.782	+0.04%
Frequency	2012.1	-0.001 (CI = +/-0.012; p = 0.802)	0.017 (CI = +/-0.077; p = 0.652)	0.013 (CI = +/-0.003; p = 0.000)	0.790	-0.15%

Accident Benefits Total Medical+Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.031 (CI = +/-0.022; p = 0.007)	0.124 (CI = +/-0.060; p = 0.000)	-0.067 (CI = +/-0.047; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.099 (CI = +/-0.191; p = 0.293)	0.837	+3.19%	-3.47%
Loss Cost	2011.2	0.036 (CI = +/-0.025; p = 0.008)	0.129 (CI = +/-0.062; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.106 (CI = +/-0.195; p = 0.268)	0.841	+3.66%	-3.67%
Loss Cost	2012.1	0.031 (CI = +/-0.029; p = 0.041)	0.134 (CI = +/-0.064; p = 0.000)	-0.066 (CI = +/-0.055; p = 0.020)	0.009 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.198; p = 0.303)	0.844	+3.11%	-3.51%
Loss Cost	2012.2	0.023 (CI = +/-0.034; p = 0.181)	0.128 (CI = +/-0.066; p = 0.001)	-0.056 (CI = +/-0.060; p = 0.066)	0.009 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.201; p = 0.353)	0.848	+2.31%	-3.25%
Loss Cost	2013.1	0.010 (CI = +/-0.041; p = 0.599)	0.136 (CI = +/-0.067; p = 0.001)	-0.040 (CI = +/-0.065; p = 0.207)	0.009 (CI = +/-0.004; p = 0.000)	0.080 (CI = +/-0.200; p = 0.407)	0.858	+1.03%	-2.97%
Loss Cost	2013.2	0.000 (CI = +/-0.050; p = 0.991)	0.130 (CI = +/-0.070; p = 0.001)	-0.027 (CI = +/-0.075; p = 0.451)	0.009 (CI = +/-0.004; p = 0.000)	0.072 (CI = +/-0.205; p = 0.467)	0.861	-0.03%	-2.73%
Loss Cost	2014.1	-0.016 (CI = +/-0.065; p = 0.613)	0.136 (CI = +/-0.073; p = 0.001)	-0.010 (CI = +/-0.089; p = 0.818)	0.009 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.209; p = 0.528)	0.862	-1.55%	-2.50%
Loss Cost	2014.2	-0.046 (CI = +/-0.086; p = 0.268)	0.127 (CI = +/-0.075; p = 0.003)	0.025 (CI = +/-0.110; p = 0.633)	0.009 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.210; p = 0.627)	0.872	-4.48%	-2.08%
Loss Cost	2015.1	-0.129 (CI = +/-0.107; p = 0.022)	0.144 (CI = +/-0.067; p = 0.001)	0.114 (CI = +/-0.126; p = 0.072)	0.009 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.184; p = 0.784)	0.907	-12.06%	-1.41%
Loss Cost	2015.2	-0.242 (CI = +/-0.161; p = 0.007)	0.129 (CI = +/-0.063; p = 0.001)	0.235 (CI = +/-0.179; p = 0.015)	0.010 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.170; p = 0.996)	0.926	-21.47%	-0.71%
Loss Cost	2016.1	-0.608 (CI = +/-0.264; p = 0.000)	0.150 (CI = +/-0.047; p = 0.000)	0.611 (CI = +/-0.275; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.124; p = 0.549)	0.959	-45.58%	+0.23%
Loss Cost	2016.2	-0.982 (CI = +/-1.353; p = 0.135)	0.145 (CI = +/-0.052; p = 0.000)	0.987 (CI = +/-1.366; p = 0.136)	0.010 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.477)	0.954	-62.54%	+0.52%
Loss Cost	2017.1	0.005 (CI = +/-0.026; p = 0.665)	0.145 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.477)	0.951	+0.52%	+0.52%
Loss Cost	2017.2	0.008 (CI = +/-0.031; p = 0.543)	0.149 (CI = +/-0.058; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.148; p = 0.422)	0.951	+0.85%	+0.85%
Severity	2011.1	0.015 (CI = +/-0.020; p = 0.139)	0.040 (CI = +/-0.054; p = 0.139)	-0.057 (CI = +/-0.042; p = 0.011)	-0.007 (CI = +/-0.004; p = 0.001)	0.293 (CI = +/-0.173; p = 0.002)	0.381	+1.48%	-4.17%
Severity	2011.2	0.012 (CI = +/-0.023; p = 0.289)	0.037 (CI = +/-0.057; p = 0.185)	-0.053 (CI = +/-0.046; p = 0.026)	-0.007 (CI = +/-0.004; p = 0.001)	0.289 (CI = +/-0.178; p = 0.003)	0.347	+1.21%	-4.05%
Severity	2012.1	0.005 (CI = +/-0.026; p = 0.721)	0.044 (CI = +/-0.057; p = 0.124)	-0.044 (CI = +/-0.049; p = 0.077)	-0.007 (CI = +/-0.004; p = 0.001)	0.280 (CI = +/-0.177; p = 0.004)	0.363	+0.45%	-3.83%
Severity	2012.2	-0.001 (CI = +/-0.031; p = 0.938)	0.039 (CI = +/-0.060; p = 0.180)	-0.036 (CI = +/-0.054; p = 0.178)	-0.007 (CI = +/-0.004; p = 0.001)	0.274 (CI = +/-0.181; p = 0.005)	0.356	-0.12%	-3.64%
Severity	2013.1	-0.005 (CI = +/-0.038; p = 0.801)	0.042 (CI = +/-0.063; p = 0.179)	-0.032 (CI = +/-0.061; p = 0.287)	-0.007 (CI = +/-0.004; p = 0.002)	0.271 (CI = +/-0.187; p = 0.007)	0.351	-0.46%	-3.57%
Severity	2013.2	-0.013 (CI = +/-0.048; p = 0.572)	0.037 (CI = +/-0.066; p = 0.249)	-0.021 (CI = +/-0.071; p = 0.530)	-0.007 (CI = +/-0.004; p = 0.003)	0.264 (CI = +/-0.193; p = 0.011)	0.353	-1.28%	-3.38%
Severity	2014.1	-0.039 (CI = +/-0.058; p = 0.174)	0.048 (CI = +/-0.065; p = 0.138)	0.008 (CI = +/-0.079; p = 0.830)	-0.006 (CI = +/-0.004; p = 0.003)	0.250 (CI = +/-0.187; p = 0.012)	0.437	-3.78%	-3.00%
Severity	2014.2	-0.078 (CI = +/-0.072; p = 0.035)	0.035 (CI = +/-0.063; p = 0.247)	0.053 (CI = +/-0.092; p = 0.232)	-0.006 (CI = +/-0.004; p = 0.003)	0.230 (CI = +/-0.176; p = 0.014)	0.539	-7.52%	-2.45%
Severity	2015.1	-0.121 (CI = +/-0.101; p = 0.023)	0.044 (CI = +/-0.064; p = 0.157)	0.099 (CI = +/-0.120; p = 0.096)	-0.006 (CI = +/-0.004; p = 0.003)	0.218 (CI = +/-0.175; p = 0.019)	0.563	-11.35%	-2.11%
Severity	2015.2	-0.266 (CI = +/-0.130; p = 0.001)	0.025 (CI = +/-0.051; p = 0.299)	0.254 (CI = +/-0.144; p = 0.003)	-0.006 (CI = +/-0.003; p = 0.001)	0.187 (CI = +/-0.137; p = 0.012)	0.757	-23.34%	-1.21%
Severity	2016.1	-0.534 (CI = +/-0.233; p = 0.000)	0.040 (CI = +/-0.042; p = 0.057)	0.529 (CI = +/-0.243; p = 0.001)	-0.005 (CI = +/-0.002; p = 0.000)	0.162 (CI = +/-0.109; p = 0.008)	0.833	-41.40%	-0.53%
Severity	2016.2	-0.648 (CI = +/-1.220; p = 0.260)	0.039 (CI = +/-0.047; p = 0.096)	0.644 (CI = +/-1.231; p = 0.267)	-0.005 (CI = +/-0.002; p = 0.001)	0.159 (CI = +/-0.121; p = 0.015)	0.799	-47.71%	-0.44%
Severity	2017.1	-0.004 (CI = +/-0.024; p = 0.682)	0.039 (CI = +/-0.047; p = 0.096)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.002; p = 0.001)	0.159 (CI = +/-0.121; p = 0.015)	0.814	-0.44%	-0.44%
Severity	2017.2	-0.005 (CI = +/-0.028; p = 0.714)	0.039 (CI = +/-0.053; p = 0.133)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.003; p = 0.001)	0.160 (CI = +/-0.136; p = 0.027)	0.784	-0.46%	-0.46%
Frequency	2011.1	0.017 (CI = +/-0.013; p = 0.018)	0.084 (CI = +/-0.037; p = 0.000)	-0.009 (CI = +/-0.029; p = 0.501)	0.016 (CI = +/-0.002; p = 0.000)	-0.194 (CI = +/-0.118; p = 0.003)	0.947	+1.68%	+0.73%
Frequency	2011.2	0.024 (CI = +/-0.014; p = 0.002)	0.092 (CI = +/-0.034; p = 0.000)	-0.020 (CI = +/-0.028; p = 0.152)	0.016 (CI = +/-0.002; p = 0.000)	-0.183 (CI = +/-0.108; p = 0.002)	0.958	+2.43%	+0.40%
Frequency	2012.1	0.026 (CI = +/-0.016; p = 0.004)	0.090 (CI = +/-0.036; p = 0.000)	-0.023 (CI = +/-0.030; p = 0.133)	0.015 (CI = +/-0.002; p = 0.000)	-0.180 (CI = +/-0.111; p = 0.003)	0.958	+2.65%	+0.33%
Frequency	2012.2	0.024 (CI = +/-0.020; p = 0.020)	0.088 (CI = +/-0.038; p = 0.000)	-0.020 (CI = +/-0.034; p = 0.234)	0.016 (CI = +/-0.002; p = 0.000)	-0.183 (CI = +/-0.114; p = 0.004)	0.958	+2.43%	+0.41%
Frequency	2013.1	0.015 (CI = +/-0.022; p = 0.179)	0.094 (CI = +/-0.037; p = 0.000)	-0.009 (CI = +/-0.036; p = 0.616)	0.016 (CI = +/-0.002; p = 0.000)	-0.191 (CI = +/-0.110; p = 0.002)	0.963	+1.50%	+0.62%
Frequency	2013.2	0.013 (CI = +/-0.028; p = 0.358)	0.093 (CI = +/-0.039; p = 0.000)	-0.006 (CI = +/-0.042; p = 0.769)	0.016 (CI = +/-0.002; p = 0.000)	-0.192 (CI = +/-0.115; p = 0.003)	0.963	+1.27%	+0.67%
Frequency	2014.1	0.023 (CI = +/-0.036; p = 0.193)	0.089 (CI = +/-0.041; p = 0.000)	-0.018 (CI = +/-0.050; p = 0.453)	0.016 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.116; p = 0.004)	0.964	+2.32%	+0.51%
Frequency	2014.2	0.032 (CI = +/-0.049; p = 0.181)	0.092 (CI = +/-0.043; p = 0.001)	-0.028 (CI = +/-0.063; p = 0.348)	0.015 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.121; p = 0.006)	0.964	+3.28%	+0.38%
Frequency	2015.1	-0.008 (CI = +/-0.065; p = 0.794)	0.100 (CI = +/-0.041; p = 0.000)	0.015 (CI = +/-0.077; p = 0.678)	0.016 (CI = +/-0.002; p = 0.000)	-0.194 (CI = +/-0.112; p = 0.003)	0.971	-0.80%	+0.71%
Frequency	2015.2	0.024 (CI = +/-0.111; p = 0.643)	0.104 (CI = +/-0.044; p = 0.000)	-0.019 (CI = +/-0.123; p = 0.741)	0.015 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.117; p = 0.005)	0.971	+2.43%	+0.51%
Frequency	2016.1	-0.074 (CI = +/-0.258; p = 0.537)	0.110 (CI = +/-0.046; p = 0.000)	0.082 (CI = +/-0.268; p = 0.514)	0.016 (CI = +/-0.002; p = 0.000)	-0.196 (CI = +/-0.121; p = 0.005)	0.972	-7.13%	+0.76%
Frequency	2016.2	-0.333 (CI = +/-1.336; p = 0.586)	0.106 (CI = +/-0.052; p = 0.001)	0.343 (CI = +/-1.348; p = 0.579)	0.016 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.132; p = 0.007)	0.971	-28.35%	+0.96%
Frequency	2017.1	0.010 (CI = +/-0.026; p = 0.423)	0.106 (CI = +/-0.052; p = 0.001)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.132; p = 0.007)	0.971	+0.96%	+0.96%
Frequency	2017.2	0.013 (CI = +/-0.030; p = 0.346)	0.111 (CI = +/-0.057; p = 0.002)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.145; p = 0.009)	0.970	+1.32%	+1.32%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, phase_in_scalar, mobility

Fit	Start Date	Time	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.025 (CI = +/-0.022; p = 0.028)	-0.211 (CI = +/-0.173; p = 0.019)	0.011 (CI = +/-0.003; p = 0.000)	0.718	+2.58%
Loss Cost	2011.2	0.023 (CI = +/-0.024; p = 0.055)	-0.203 (CI = +/-0.178; p = 0.027)	0.011 (CI = +/-0.004; p = 0.000)	0.721	+2.36%
Loss Cost	2012.1	0.021 (CI = +/-0.025; p = 0.093)	-0.197 (CI = +/-0.183; p = 0.036)	0.011 (CI = +/-0.004; p = 0.000)	0.723	+2.17%
Loss Cost	2012.2	0.015 (CI = +/-0.024; p = 0.211)	-0.180 (CI = +/-0.171; p = 0.040)	0.011 (CI = +/-0.003; p = 0.000)	0.769	+1.53%
Loss Cost	2013.1	0.013 (CI = +/-0.026; p = 0.296)	-0.177 (CI = +/-0.175; p = 0.047)	0.011 (CI = +/-0.003; p = 0.000)	0.773	+1.32%
Loss Cost	2013.2	0.009 (CI = +/-0.025; p = 0.464)	-0.176 (CI = +/-0.166; p = 0.039)	0.011 (CI = +/-0.003; p = 0.000)	0.805	+0.89%
Loss Cost	2014.1	0.009 (CI = +/-0.026; p = 0.498)	-0.177 (CI = +/-0.172; p = 0.045)	0.011 (CI = +/-0.003; p = 0.000)	0.798	+0.86%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.632)	-0.194 (CI = +/-0.164; p = 0.024)	0.011 (CI = +/-0.003; p = 0.000)	0.831	+0.58%
Loss Cost	2015.1	0.005 (CI = +/-0.026; p = 0.674)	-0.202 (CI = +/-0.174; p = 0.026)	0.011 (CI = +/-0.003; p = 0.000)	0.824	+0.52%
Loss Cost	2015.2	0.005 (CI = +/-0.026; p = 0.709)	-0.232 (CI = +/-0.184; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	0.831	+0.46%
Loss Cost	2016.1	0.004 (CI = +/-0.027; p = 0.725)	-0.195 (CI = +/-0.218; p = 0.075)	0.011 (CI = +/-0.003; p = 0.000)	0.806	+0.44%
Loss Cost	2016.2	0.005 (CI = +/-0.029; p = 0.728)	-0.209 (CI = +/-0.363; p = 0.231)	0.011 (CI = +/-0.004; p = 0.000)	0.777	+0.47%
Loss Cost	2017.1	0.000 (CI = +/-0.030; p = 0.988)	0.414 (CI = +/-1.363; p = 0.514)	0.011 (CI = +/-0.004; p = 0.000)	0.767	+0.02%
Loss Cost	2017.2	0.000 (CI = +/-0.030; p = 0.988)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.004; p = 0.000)	0.784	+0.02%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.275 (CI = +/-0.086; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.672	+3.31%
Severity	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.271 (CI = +/-0.089; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.657	+3.20%
Severity	2012.1	0.030 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.091; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.647	+3.09%
Severity	2012.2	0.029 (CI = +/-0.013; p = 0.000)	-0.264 (CI = +/-0.093; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.644	+2.96%
Severity	2013.1	0.030 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.095; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.007)	0.647	+3.05%
Severity	2013.2	0.029 (CI = +/-0.015; p = 0.001)	-0.265 (CI = +/-0.097; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.007)	0.650	+2.95%
Severity	2014.1	0.028 (CI = +/-0.015; p = 0.001)	-0.267 (CI = +/-0.099; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.008)	0.659	+2.85%
Severity	2014.2	0.027 (CI = +/-0.015; p = 0.002)	-0.275 (CI = +/-0.098; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.006)	0.690	+2.72%
Severity	2015.1	0.027 (CI = +/-0.016; p = 0.002)	-0.270 (CI = +/-0.104; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.008)	0.675	+2.75%
Severity	2015.2	0.027 (CI = +/-0.016; p = 0.003)	-0.286 (CI = +/-0.111; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.009)	0.691	+2.72%
Severity	2016.1	0.027 (CI = +/-0.016; p = 0.003)	-0.253 (CI = +/-0.127; p = 0.001)	-0.003 (CI = +/-0.002; p = 0.009)	0.657	+2.70%
Severity	2016.2	0.026 (CI = +/-0.016; p = 0.005)	-0.186 (CI = +/-0.203; p = 0.069)	-0.003 (CI = +/-0.002; p = 0.012)	0.624	+2.59%
Severity	2017.1	0.025 (CI = +/-0.018; p = 0.011)	-0.073 (CI = +/-0.802; p = 0.843)	-0.003 (CI = +/-0.002; p = 0.017)	0.620	+2.51%
Severity	2017.2	0.025 (CI = +/-0.018; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.017)	0.608	+2.51%
Frequency	2011.1	-0.007 (CI = +/-0.019; p = 0.443)	0.064 (CI = +/-0.146; p = 0.373)	0.014 (CI = +/-0.003; p = 0.000)	0.827	-0.71%
Frequency	2011.2	-0.008 (CI = +/-0.020; p = 0.410)	0.068 (CI = +/-0.152; p = 0.359)	0.014 (CI = +/-0.003; p = 0.000)	0.826	-0.82%
Frequency	2012.1	-0.009 (CI = +/-0.022; p = 0.403)	0.071 (CI = +/-0.157; p = 0.359)	0.014 (CI = +/-0.003; p = 0.000)	0.825	-0.89%
Frequency	2012.2	-0.014 (CI = +/-0.021; p = 0.185)	0.084 (CI = +/-0.149; p = 0.254)	0.014 (CI = +/-0.003; p = 0.000)	0.851	-1.39%
Frequency	2013.1	-0.017 (CI = +/-0.022; p = 0.120)	0.088 (CI = +/-0.148; p = 0.226)	0.014 (CI = +/-0.003; p = 0.000)	0.861	-1.68%
Frequency	2013.2	-0.020 (CI = +/-0.022; p = 0.064)	0.089 (CI = +/-0.143; p = 0.206)	0.014 (CI = +/-0.003; p = 0.000)	0.877	-2.00%
Frequency	2014.1	-0.020 (CI = +/-0.023; p = 0.085)	0.091 (CI = +/-0.148; p = 0.212)	0.014 (CI = +/-0.003; p = 0.000)	0.873	-1.93%
Frequency	2014.2	-0.021 (CI = +/-0.023; p = 0.067)	0.081 (CI = +/-0.149; p = 0.263)	0.014 (CI = +/-0.003; p = 0.000)	0.881	-2.09%
Frequency	2015.1	-0.022 (CI = +/-0.023; p = 0.062)	0.068 (CI = +/-0.155; p = 0.362)	0.014 (CI = +/-0.003; p = 0.000)	0.884	-2.17%
Frequency	2015.2	-0.022 (CI = +/-0.024; p = 0.067)	0.054 (CI = +/-0.170; p = 0.502)	0.014 (CI = +/-0.003; p = 0.000)	0.883	-2.20%
Frequency	2016.1	-0.022 (CI = +/-0.025; p = 0.079)	0.058 (CI = +/-0.205; p = 0.550)	0.014 (CI = +/-0.003; p = 0.000)	0.877	-2.20%
Frequency	2016.2	-0.021 (CI = +/-0.026; p = 0.110)	-0.023 (CI = +/-0.335; p = 0.883)	0.014 (CI = +/-0.003; p = 0.000)	0.877	-2.07%
Frequency	2017.1	-0.025 (CI = +/-0.028; p = 0.082)	0.487 (CI = +/-1.273; p = 0.414)	0.014 (CI = +/-0.003; p = 0.000)	0.875	-2.42%
Frequency	2017.2	-0.025 (CI = +/-0.028; p = 0.082)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.003; p = 0.000)	0.881	-2.42%

Accident Benefits Total Medical+Rehab

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.037; p = 0.000)	-0.256 (CI = +/-0.093; p = 0.000)	-0.045 (CI = +/-0.030; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.134; p = 0.293)	0.938	+6.05%	+1.36%
Loss Cost	2011.2	0.070 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.032; p = 0.000)	-0.279 (CI = +/-0.080; p = 0.000)	-0.056 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.112; p = 0.201)	0.958	+7.28%	+1.41%
Loss Cost	2012.1	0.071 (CI = +/-0.020; p = 0.000)	0.129 (CI = +/-0.034; p = 0.000)	-0.280 (CI = +/-0.084; p = 0.000)	-0.057 (CI = +/-0.029; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.116; p = 0.214)	0.958	+7.34%	+1.41%
Loss Cost	2012.2	0.070 (CI = +/-0.024; p = 0.000)	0.129 (CI = +/-0.036; p = 0.000)	-0.279 (CI = +/-0.090; p = 0.000)	-0.056 (CI = +/-0.032; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.120; p = 0.228)	0.956	+7.26%	+1.41%
Loss Cost	2013.1	0.066 (CI = +/-0.030; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	-0.273 (CI = +/-0.096; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.008)	0.011 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.124; p = 0.247)	0.956	+6.83%	+1.38%
Loss Cost	2013.2	0.070 (CI = +/-0.039; p = 0.002)	0.132 (CI = +/-0.040; p = 0.000)	-0.278 (CI = +/-0.104; p = 0.000)	-0.056 (CI = +/-0.044; p = 0.017)	0.011 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.128; p = 0.259)	0.956	+7.21%	+1.39%
Loss Cost	2014.1	0.076 (CI = +/-0.053; p = 0.008)	0.131 (CI = +/-0.043; p = 0.000)	-0.284 (CI = +/-0.114; p = 0.000)	-0.061 (CI = +/-0.056; p = 0.034)	0.011 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.134; p = 0.270)	0.954	+7.85%	+1.42%
Loss Cost	2014.2	0.075 (CI = +/-0.076; p = 0.053)	0.130 (CI = +/-0.046; p = 0.000)	-0.284 (CI = +/-0.129; p = 0.000)	-0.061 (CI = +/-0.078; p = 0.115)	0.011 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.140; p = 0.290)	0.952	+7.78%	+1.42%
Loss Cost	2015.1	0.020 (CI = +/-0.111; p = 0.702)	0.138 (CI = +/-0.046; p = 0.000)	-0.244 (CI = +/-0.138; p = 0.003)	-0.007 (CI = +/-0.110; p = 0.884)	0.011 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.136; p = 0.307)	0.957	+2.00%	+1.24%
Loss Cost	2015.2	-0.026 (CI = +/-0.209; p = 0.788)	0.134 (CI = +/-0.050; p = 0.000)	-0.220 (CI = +/-0.170; p = 0.016)	0.038 (CI = +/-0.207; p = 0.693)	0.011 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.142; p = 0.339)	0.956	-2.56%	+1.18%
Loss Cost	2016.1	-0.418 (CI = +/-0.590; p = 0.143)	0.146 (CI = +/-0.050; p = 0.000)	-0.089 (CI = +/-0.246; p = 0.432)	0.425 (CI = +/-0.583; p = 0.133)	0.010 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.135; p = 0.419)	0.957	-34.17%	+0.73%
Loss Cost	2016.2	0.305 (CI = +/-5.360; p = 0.899)	0.149 (CI = +/-0.058; p = 0.000)	-0.182 (CI = +/-0.729; p = 0.581)	-0.297 (CI = +/-5.351; p = 0.901)	0.010 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.148; p = 0.422)	0.950	+35.71%	+0.85%
Loss Cost	2017.1	0.008 (CI = +/-0.031; p = 0.543)	0.149 (CI = +/-0.058; p = 0.000)	-0.182 (CI = +/-0.729; p = 0.581)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.148; p = 0.422)	0.947	+0.85%	+0.85%
Loss Cost	2017.2	0.008 (CI = +/-0.031; p = 0.543)	0.149 (CI = +/-0.058; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.148; p = 0.422)	0.951	+0.85%	+0.85%
Severity	2011.1	0.040 (CI = +/-0.015; p = 0.000)	0.037 (CI = +/-0.032; p = 0.028)	-0.237 (CI = +/-0.080; p = 0.000)	-0.037 (CI = +/-0.026; p = 0.007)	-0.005 (CI = +/-0.002; p = 0.000)	0.137 (CI = +/-0.116; p = 0.023)	0.783	+4.08%	+0.27%
Severity	2011.2	0.042 (CI = +/-0.017; p = 0.000)	0.038 (CI = +/-0.034; p = 0.030)	-0.240 (CI = +/-0.084; p = 0.000)	-0.039 (CI = +/-0.028; p = 0.009)	-0.005 (CI = +/-0.002; p = 0.000)	0.137 (CI = +/-0.119; p = 0.026)	0.769	+4.24%	+0.28%
Severity	2012.1	0.038 (CI = +/-0.020; p = 0.001)	0.040 (CI = +/-0.035; p = 0.027)	-0.234 (CI = +/-0.088; p = 0.000)	-0.036 (CI = +/-0.030; p = 0.023)	-0.005 (CI = +/-0.002; p = 0.000)	0.138 (CI = +/-0.121; p = 0.028)	0.762	+3.88%	+0.24%
Severity	2012.2	0.039 (CI = +/-0.025; p = 0.005)	0.041 (CI = +/-0.037; p = 0.035)	-0.235 (CI = +/-0.094; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.037)	-0.005 (CI = +/-0.002; p = 0.000)	0.138 (CI = +/-0.125; p = 0.033)	0.751	+3.93%	+0.25%
Severity	2013.1	0.045 (CI = +/-0.031; p = 0.007)	0.037 (CI = +/-0.039; p = 0.058)	-0.245 (CI = +/-0.099; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.030)	-0.005 (CI = +/-0.002; p = 0.000)	0.136 (CI = +/-0.127; p = 0.038)	0.758	+4.65%	+0.30%
Severity	2013.2	0.050 (CI = +/-0.040; p = 0.017)	0.039 (CI = +/-0.041; p = 0.060)	-0.251 (CI = +/-0.107; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.043)	-0.005 (CI = +/-0.003; p = 0.001)	0.136 (CI = +/-0.132; p = 0.044)	0.754	+5.16%	+0.31%
Severity	2014.1	0.037 (CI = +/-0.053; p = 0.151)	0.043 (CI = +/-0.043; p = 0.051)	-0.237 (CI = +/-0.115; p = 0.001)	-0.035 (CI = +/-0.056; p = 0.203)	-0.005 (CI = +/-0.003; p = 0.001)	0.138 (CI = +/-0.134; p = 0.045)	0.759	+3.81%	+0.24%
Severity	2014.2	0.014 (CI = +/-0.073; p = 0.691)	0.038 (CI = +/-0.045; p = 0.088)	-0.216 (CI = +/-0.124; p = 0.003)	-0.012 (CI = +/-0.075; p = 0.738)	-0.005 (CI = +/-0.003; p = 0.001)	0.139 (CI = +/-0.135; p = 0.044)	0.772	+1.38%	+0.19%
Severity	2015.1	0.008 (CI = +/-0.117; p = 0.883)	0.039 (CI = +/-0.048; p = 0.107)	-0.212 (CI = +/-0.146; p = 0.008)	-0.006 (CI = +/-0.116; p = 0.907)	-0.005 (CI = +/-0.003; p = 0.002)	0.140 (CI = +/-0.143; p = 0.054)	0.753	+0.81%	+0.17%
Severity	2015.2	-0.127 (CI = +/-0.193; p = 0.171)	0.028 (CI = +/-0.046; p = 0.196)	-0.141 (CI = +/-0.157; p = 0.072)	0.127 (CI = +/-0.190; p = 0.167)	-0.005 (CI = +/-0.003; p = 0.001)	0.146 (CI = +/-0.131; p = 0.032)	0.810	-11.97%	-0.01%
Severity	2016.1	-0.496 (CI = +/-0.540; p = 0.068)	0.040 (CI = +/-0.046; p = 0.082)	-0.018 (CI = +/-0.225; p = 0.858)	0.491 (CI = +/-0.534; p = 0.067)	-0.005 (CI = +/-0.002; p = 0.001)	0.159 (CI = +/-0.124; p = 0.018)	0.815	-39.08%	-0.43%
Severity	2016.2	-0.744 (CI = +/-4.930; p = 0.737)	0.039 (CI = +/-0.053; p = 0.133)	0.013 (CI = +/-0.671; p = 0.964)	0.739 (CI = +/-4.922; p = 0.738)	-0.005 (CI = +/-0.003; p = 0.001)	0.160 (CI = +/-0.136; p = 0.027)	0.774	-52.46%	-0.46%
Severity	2017.1	-0.005 (CI = +/-0.028; p = 0.714)	0.039 (CI = +/-0.053; p = 0.133)	0.013 (CI = +/-0.671; p = 0.964)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.003; p = 0.001)	0.160 (CI = +/-0.136; p = 0.027)	0.790	-0.46%	-0.46%
Severity	2017.2	-0.005 (CI = +/-0.028; p = 0.714)	0.039 (CI = +/-0.053; p = 0.133)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.003; p = 0.001)	0.160 (CI = +/-0.136; p = 0.027)	0.784	-0.46%	-0.46%
Frequency	2011.1	0.019 (CI = +/-0.017; p = 0.034)	0.084 (CI = +/-0.038; p = 0.000)	-0.019 (CI = +/-0.095; p = 0.685)	-0.008 (CI = +/-0.031; p = 0.595)	0.016 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.136; p = 0.005)	0.945	+1.89%	+1.08%
Frequency	2011.2	0.029 (CI = +/-0.018; p = 0.003)	0.092 (CI = +/-0.035; p = 0.000)	-0.039 (CI = +/-0.086; p = 0.355)	-0.018 (CI = +/-0.029; p = 0.213)	0.016 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.122; p = 0.002)	0.958	+2.92%	+1.12%
Frequency	2012.1	0.033 (CI = +/-0.021; p = 0.004)	0.089 (CI = +/-0.036; p = 0.000)	-0.047 (CI = +/-0.090; p = 0.289)	-0.021 (CI = +/-0.031; p = 0.162)	0.016 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.123; p = 0.002)	0.959	+3.34%	+1.17%
Frequency	2012.2	0.032 (CI = +/-0.026; p = 0.019)	0.088 (CI = +/-0.038; p = 0.000)	-0.045 (CI = +/-0.096; p = 0.339)	-0.020 (CI = +/-0.034; p = 0.235)	0.016 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.128; p = 0.003)	0.958	+3.20%	+1.16%
Frequency	2013.1	0.021 (CI = +/-0.030; p = 0.169)	0.094 (CI = +/-0.038; p = 0.000)	-0.028 (CI = +/-0.097; p = 0.546)	-0.010 (CI = +/-0.037; p = 0.578)	0.016 (CI = +/-0.002; p = 0.000)	-0.206 (CI = +/-0.125; p = 0.003)	0.962	+2.08%	+1.07%
Frequency	2013.2	0.019 (CI = +/-0.040; p = 0.313)	0.093 (CI = +/-0.041; p = 0.000)	-0.027 (CI = +/-0.106; p = 0.599)	-0.009 (CI = +/-0.045; p = 0.686)	0.016 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.130; p = 0.004)	0.961	+1.95%	+1.07%
Frequency	2014.1	0.038 (CI = +/-0.051; p = 0.129)	0.088 (CI = +/-0.041; p = 0.001)	-0.047 (CI = +/-0.110; p = 0.371)	-0.026 (CI = +/-0.054; p = 0.310)	0.016 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.129; p = 0.004)	0.963	+3.88%	+1.17%
Frequency	2014.2	0.061 (CI = +/-0.070; p = 0.082)	0.092 (CI = +/-0.043; p = 0.000)	-0.068 (CI = +/-0.119; p = 0.237)	-0.049 (CI = +/-0.072; p = 0.164)	0.016 (CI = +/-0.002; p = 0.000)	-0.211 (CI = +/-0.130; p = 0.004)	0.965	+6.31%	+1.23%
Frequency	2015.1	0.012 (CI = +/-0.103; p = 0.807)	0.099 (CI = +/-0.043; p = 0.000)	-0.033 (CI = +/-0.128; p = 0.588)	-0.001 (CI = +/-0.103; p = 0.981)	0.016 (CI = +/-0.002; p = 0.000)	-0.206 (CI = +/-0.126; p = 0.004)	0.969	+1.19%	+1.07%
Frequency	2015.2	0.102 (CI = +/-0.183; p = 0.244)	0.106 (CI = +/-0.043; p = 0.000)	-0.079 (CI = +/-0.149; p = 0.263)	-0.090 (CI = +/-0.181; p = 0.294)	0.016 (CI = +/-0.002; p = 0.000)	-0.210 (CI = +/-0.124; p = 0.004)	0.972	+10.68%	+1.19%
Frequency	2016.1	0.077 (CI = +/-0.583; p = 0.771)	0.107 (CI = +/-0.049; p = 0.001)	-0.071 (CI = +/-0.243; p = 0.524)	-0.066 (CI = +/-0.576; p = 0.802)	0.016 (CI = +/-0.003; p = 0.000)	-0.209 (CI = +/-0.134; p = 0.006)	0.970	+8.05%	+1.17%
Frequency	2016.2	1.049 (CI = +/-5.271; p = 0.659)	0.111 (CI = +/-0.057; p = 0.002)	-0.195 (CI = +/-0.717; p = 0.548)	-1.036 (CI = +/-5.262; p = 0.662)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.145; p = 0.009)	0.969	+185.43%	+1.32%
Frequency	2017.1	0.013 (CI = +/-0.030; p = 0.346)	0.111 (CI = +/-0.057; p = 0.002)	-0.195 (CI = +/-0.717; p = 0.548)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.145; p = 0.009)	0.969	+1.32%	+1.32%
Frequency	2017.2	0.013 (CI = +/-0.030; p = 0.346)	0.111 (CI = +/-0.057; p = 0.002)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.145; p = 0.009)	0.970	+1.32%	+1.32%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.017 (CI = +/-0.016; p = 0.041)	0.167 (CI = +/-0.123; p = 0.010)	0.282	-1.70%
Loss Cost	2011.2	-0.018 (CI = +/-0.018; p = 0.044)	0.162 (CI = +/-0.128; p = 0.015)	0.284	-1.81%
Loss Cost	2012.1	-0.023 (CI = +/-0.018; p = 0.019)	0.180 (CI = +/-0.128; p = 0.008)	0.343	-2.23%
Loss Cost	2012.2	-0.026 (CI = +/-0.020; p = 0.012)	0.167 (CI = +/-0.130; p = 0.015)	0.367	-2.57%
Loss Cost	2013.1	-0.031 (CI = +/-0.021; p = 0.006)	0.186 (CI = +/-0.131; p = 0.008)	0.420	-3.04%
Loss Cost	2013.2	-0.033 (CI = +/-0.023; p = 0.006)	0.177 (CI = +/-0.137; p = 0.014)	0.430	-3.28%
Loss Cost	2014.1	-0.037 (CI = +/-0.025; p = 0.006)	0.190 (CI = +/-0.142; p = 0.012)	0.432	-3.63%
Loss Cost	2014.2	-0.039 (CI = +/-0.027; p = 0.009)	0.184 (CI = +/-0.150; p = 0.019)	0.432	-3.79%
Loss Cost	2015.1	-0.042 (CI = +/-0.031; p = 0.010)	0.197 (CI = +/-0.159; p = 0.018)	0.421	-4.15%
Loss Cost	2015.2	-0.039 (CI = +/-0.034; p = 0.027)	0.205 (CI = +/-0.168; p = 0.020)	0.406	-3.87%
Loss Cost	2016.1	-0.036 (CI = +/-0.039; p = 0.069)	0.195 (CI = +/-0.180; p = 0.036)	0.302	-3.53%
Loss Cost	2016.2	-0.024 (CI = +/-0.041; p = 0.230)	0.225 (CI = +/-0.177; p = 0.017)	0.343	-2.34%
Loss Cost	2017.1	-0.020 (CI = +/-0.048; p = 0.381)	0.216 (CI = +/-0.193; p = 0.031)	0.255	-1.97%
Loss Cost	2017.2	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	0.272	-1.26%
Severity	2011.1	0.005 (CI = +/-0.009; p = 0.273)	0.028 (CI = +/-0.067; p = 0.398)	0.006	+0.49%
Severity	2011.2	0.004 (CI = +/-0.010; p = 0.417)	0.024 (CI = +/-0.069; p = 0.487)	-0.035	+0.38%
Severity	2012.1	0.002 (CI = +/-0.010; p = 0.654)	0.030 (CI = +/-0.071; p = 0.388)	-0.043	+0.22%
Severity	2012.2	0.001 (CI = +/-0.011; p = 0.810)	0.027 (CI = +/-0.074; p = 0.464)	-0.067	+0.13%
Severity	2013.1	0.001 (CI = +/-0.012; p = 0.809)	0.026 (CI = +/-0.078; p = 0.495)	-0.073	+0.14%
Severity	2013.2	0.001 (CI = +/-0.014; p = 0.878)	0.024 (CI = +/-0.082; p = 0.540)	-0.086	+0.10%
Severity	2014.1	0.000 (CI = +/-0.015; p = 0.999)	0.028 (CI = +/-0.087; p = 0.507)	-0.088	+0.00%
Severity	2014.2	0.000 (CI = +/-0.017; p = 0.963)	0.027 (CI = +/-0.092; p = 0.548)	-0.099	-0.04%
Severity	2015.1	0.003 (CI = +/-0.019; p = 0.776)	0.018 (CI = +/-0.096; p = 0.704)	-0.114	+0.25%
Severity	2015.2	0.005 (CI = +/-0.021; p = 0.631)	0.024 (CI = +/-0.102; p = 0.624)	-0.104	+0.48%
Severity	2016.1	0.013 (CI = +/-0.021; p = 0.187)	0.000 (CI = +/-0.095; p = 0.994)	-0.003	+1.33%
Severity	2016.2	0.023 (CI = +/-0.018; p = 0.017)	0.024 (CI = +/-0.079; p = 0.514)	0.304	+2.34%
Severity	2017.1	0.028 (CI = +/-0.020; p = 0.011)	0.012 (CI = +/-0.081; p = 0.754)	0.378	+2.85%
Severity	2017.2	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	0.294	+2.84%
Frequency	2011.1	-0.022 (CI = +/-0.018; p = 0.020)	0.139 (CI = +/-0.136; p = 0.046)	0.243	-2.17%
Frequency	2011.2	-0.022 (CI = +/-0.020; p = 0.030)	0.139 (CI = +/-0.142; p = 0.056)	0.237	-2.18%
Frequency	2012.1	-0.025 (CI = +/-0.021; p = 0.024)	0.150 (CI = +/-0.147; p = 0.046)	0.250	-2.45%
Frequency	2012.2	-0.027 (CI = +/-0.023; p = 0.022)	0.140 (CI = +/-0.153; p = 0.069)	0.262	-2.69%
Frequency	2013.1	-0.032 (CI = +/-0.024; p = 0.012)	0.160 (CI = +/-0.155; p = 0.044)	0.310	-3.18%
Frequency	2013.2	-0.034 (CI = +/-0.027; p = 0.015)	0.153 (CI = +/-0.163; p = 0.064)	0.313	-3.38%
Frequency	2014.1	-0.037 (CI = +/-0.030; p = 0.018)	0.162 (CI = +/-0.172; p = 0.063)	0.296	-3.63%
Frequency	2014.2	-0.038 (CI = +/-0.033; p = 0.026)	0.158 (CI = +/-0.182; p = 0.084)	0.291	-3.75%
Frequency	2015.1	-0.045 (CI = +/-0.036; p = 0.019)	0.179 (CI = +/-0.188; p = 0.061)	0.324	-4.39%
Frequency	2015.2	-0.044 (CI = +/-0.041; p = 0.036)	0.181 (CI = +/-0.201; p = 0.074)	0.307	-4.32%
Frequency	2016.1	-0.049 (CI = +/-0.047; p = 0.040)	0.195 (CI = +/-0.215; p = 0.072)	0.291	-4.80%
Frequency	2016.2	-0.047 (CI = +/-0.054; p = 0.081)	0.201 (CI = +/-0.232; p = 0.083)	0.271	-4.57%
Frequency	2017.1	-0.048 (CI = +/-0.063; p = 0.123)	0.204 (CI = +/-0.254; p = 0.105)	0.200	-4.68%
Frequency	2017.2	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	0.183	-3.98%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.033; p = 0.468)	0.162 (CI = +/-0.115; p = 0.008)	-0.253 (CI = +/-0.257; p = 0.054)	0.369	+1.19%
Loss Cost	2011.2	0.011 (CI = +/-0.036; p = 0.517)	0.161 (CI = +/-0.120; p = 0.011)	-0.251 (CI = +/-0.267; p = 0.065)	0.365	+1.13%
Loss Cost	2012.1	0.005 (CI = +/-0.037; p = 0.775)	0.176 (CI = +/-0.122; p = 0.007)	-0.229 (CI = +/-0.268; p = 0.090)	0.405	+0.51%
Loss Cost	2012.2	0.001 (CI = +/-0.038; p = 0.969)	0.165 (CI = +/-0.125; p = 0.013)	-0.217 (CI = +/-0.271; p = 0.110)	0.420	+0.07%
Loss Cost	2013.1	-0.005 (CI = +/-0.039; p = 0.782)	0.182 (CI = +/-0.126; p = 0.007)	-0.206 (CI = +/-0.267; p = 0.123)	0.466	-0.52%
Loss Cost	2013.2	-0.008 (CI = +/-0.040; p = 0.695)	0.174 (CI = +/-0.132; p = 0.013)	-0.205 (CI = +/-0.272; p = 0.130)	0.475	-0.76%
Loss Cost	2014.1	-0.011 (CI = +/-0.041; p = 0.585)	0.187 (CI = +/-0.137; p = 0.010)	-0.211 (CI = +/-0.275; p = 0.124)	0.482	-1.08%
Loss Cost	2014.2	-0.012 (CI = +/-0.043; p = 0.550)	0.179 (CI = +/-0.144; p = 0.018)	-0.221 (CI = +/-0.285; p = 0.120)	0.487	-1.22%
Loss Cost	2015.1	-0.015 (CI = +/-0.043; p = 0.482)	0.197 (CI = +/-0.148; p = 0.013)	-0.251 (CI = +/-0.291; p = 0.086)	0.501	-1.44%
Loss Cost	2015.2	-0.015 (CI = +/-0.045; p = 0.497)	0.195 (CI = +/-0.159; p = 0.020)	-0.256 (CI = +/-0.324; p = 0.111)	0.478	-1.45%
Loss Cost	2016.1	-0.014 (CI = +/-0.047; p = 0.515)	0.202 (CI = +/-0.172; p = 0.025)	-0.288 (CI = +/-0.388; p = 0.132)	0.379	-1.44%
Loss Cost	2016.2	-0.017 (CI = +/-0.050; p = 0.475)	0.216 (CI = +/-0.188; p = 0.028)	-0.168 (CI = +/-0.651; p = 0.581)	0.304	-1.67%
Loss Cost	2017.1	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	-0.776 (CI = +/-2.566; p = 0.516)	0.216	-1.26%
Loss Cost	2017.2	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	NA (CI = +/-NA; p = NA)	0.272	-1.26%
Severity	2011.1	0.035 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.046; p = 0.306)	-0.260 (CI = +/-0.102; p = 0.000)	0.543	+3.52%
Severity	2011.2	0.034 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.048; p = 0.342)	-0.258 (CI = +/-0.106; p = 0.000)	0.514	+3.48%
Severity	2012.1	0.033 (CI = +/-0.015; p = 0.000)	0.025 (CI = +/-0.050; p = 0.297)	-0.254 (CI = +/-0.108; p = 0.000)	0.500	+3.34%
Severity	2012.2	0.032 (CI = +/-0.016; p = 0.000)	0.024 (CI = +/-0.052; p = 0.344)	-0.252 (CI = +/-0.112; p = 0.000)	0.482	+3.29%
Severity	2013.1	0.033 (CI = +/-0.017; p = 0.001)	0.022 (CI = +/-0.055; p = 0.414)	-0.254 (CI = +/-0.115; p = 0.000)	0.483	+3.37%
Severity	2013.2	0.033 (CI = +/-0.018; p = 0.001)	0.020 (CI = +/-0.057; p = 0.467)	-0.253 (CI = +/-0.119; p = 0.000)	0.476	+3.33%
Severity	2014.1	0.032 (CI = +/-0.018; p = 0.002)	0.025 (CI = +/-0.060; p = 0.393)	-0.255 (CI = +/-0.121; p = 0.000)	0.486	+3.21%
Severity	2014.2	0.031 (CI = +/-0.019; p = 0.003)	0.020 (CI = +/-0.063; p = 0.508)	-0.261 (CI = +/-0.124; p = 0.000)	0.498	+3.12%
Severity	2015.1	0.031 (CI = +/-0.020; p = 0.004)	0.018 (CI = +/-0.067; p = 0.584)	-0.257 (CI = +/-0.132; p = 0.001)	0.469	+3.16%
Severity	2015.2	0.031 (CI = +/-0.020; p = 0.006)	0.013 (CI = +/-0.071; p = 0.696)	-0.270 (CI = +/-0.145; p = 0.001)	0.470	+3.14%
Severity	2016.1	0.031 (CI = +/-0.021; p = 0.007)	0.006 (CI = +/-0.075; p = 0.872)	-0.236 (CI = +/-0.170; p = 0.010)	0.386	+3.13%
Severity	2016.2	0.029 (CI = +/-0.021; p = 0.012)	0.016 (CI = +/-0.080; p = 0.674)	-0.146 (CI = +/-0.277; p = 0.270)	0.324	+2.95%
Severity	2017.1	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	0.009 (CI = +/-1.104; p = 0.986)	0.316	+2.84%
Severity	2017.2	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	NA (CI = +/-NA; p = NA)	0.294	+2.84%
Frequency	2011.1	-0.023 (CI = +/-0.040; p = 0.255)	0.139 (CI = +/-0.140; p = 0.051)	0.007 (CI = +/-0.312; p = 0.965)	0.209	-2.25%
Frequency	2011.2	-0.023 (CI = +/-0.043; p = 0.282)	0.139 (CI = +/-0.146; p = 0.062)	0.007 (CI = +/-0.324; p = 0.962)	0.201	-2.27%
Frequency	2012.1	-0.028 (CI = +/-0.046; p = 0.219)	0.150 (CI = +/-0.151; p = 0.051)	0.025 (CI = +/-0.332; p = 0.878)	0.214	-2.74%
Frequency	2012.2	-0.032 (CI = +/-0.048; p = 0.184)	0.141 (CI = +/-0.157; p = 0.076)	0.035 (CI = +/-0.339; p = 0.831)	0.225	-3.11%
Frequency	2013.1	-0.038 (CI = +/-0.049; p = 0.119)	0.160 (CI = +/-0.160; p = 0.049)	0.048 (CI = +/-0.337; p = 0.770)	0.275	-3.76%
Frequency	2013.2	-0.040 (CI = +/-0.051; p = 0.116)	0.153 (CI = +/-0.168; p = 0.070)	0.048 (CI = +/-0.347; p = 0.774)	0.276	-3.96%
Frequency	2014.1	-0.042 (CI = +/-0.054; p = 0.114)	0.162 (CI = +/-0.177; p = 0.070)	0.045 (CI = +/-0.357; p = 0.794)	0.256	-4.16%
Frequency	2014.2	-0.043 (CI = +/-0.056; p = 0.123)	0.159 (CI = +/-0.188; p = 0.093)	0.041 (CI = +/-0.374; p = 0.820)	0.246	-4.21%
Frequency	2015.1	-0.046 (CI = +/-0.057; p = 0.109)	0.179 (CI = +/-0.196; p = 0.070)	0.006 (CI = +/-0.386; p = 0.974)	0.276	-4.46%
Frequency	2015.2	-0.046 (CI = +/-0.060; p = 0.123)	0.182 (CI = +/-0.211; p = 0.085)	0.014 (CI = +/-0.428; p = 0.946)	0.254	-4.45%
Frequency	2016.1	-0.045 (CI = +/-0.062; p = 0.137)	0.197 (CI = +/-0.226; p = 0.082)	-0.052 (CI = +/-0.510; p = 0.828)	0.235	-4.43%
Frequency	2016.2	-0.046 (CI = +/-0.067; p = 0.157)	0.200 (CI = +/-0.250; p = 0.106)	-0.022 (CI = +/-0.865; p = 0.957)	0.205	-4.49%
Frequency	2017.1	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	-0.785 (CI = +/-3.417; p = 0.620)	0.143	-3.98%
Frequency	2017.2	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	NA (CI = +/-NA; p = NA)	0.183	-3.98%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.022 (CI = +/-0.040; p = 0.279)	0.166 (CI = +/-0.114; p = 0.006)	-0.065 (CI = +/-0.063; p = 0.043)	0.380	+2.19%	-4.25%
Loss Cost	2011.2	0.026 (CI = +/-0.047; p = 0.257)	0.171 (CI = +/-0.119; p = 0.007)	-0.071 (CI = +/-0.070; p = 0.047)	0.381	+2.65%	-4.35%
Loss Cost	2012.1	0.018 (CI = +/-0.054; p = 0.507)	0.179 (CI = +/-0.124; p = 0.007)	-0.061 (CI = +/-0.077; p = 0.119)	0.391	+1.78%	-4.20%
Loss Cost	2012.2	0.011 (CI = +/-0.065; p = 0.735)	0.173 (CI = +/-0.130; p = 0.012)	-0.052 (CI = +/-0.089; p = 0.231)	0.383	+1.08%	-4.08%
Loss Cost	2013.1	-0.007 (CI = +/-0.078; p = 0.856)	0.184 (CI = +/-0.134; p = 0.010)	-0.032 (CI = +/-0.101; p = 0.509)	0.403	-0.68%	-3.86%
Loss Cost	2013.2	-0.016 (CI = +/-0.098; p = 0.738)	0.180 (CI = +/-0.141; p = 0.016)	-0.022 (CI = +/-0.122; p = 0.703)	0.402	-1.57%	-3.75%
Loss Cost	2014.1	-0.041 (CI = +/-0.126; p = 0.502)	0.190 (CI = +/-0.148; p = 0.015)	0.005 (CI = +/-0.150; p = 0.947)	0.397	-4.00%	-3.55%
Loss Cost	2014.2	-0.067 (CI = +/-0.173; p = 0.423)	0.182 (CI = +/-0.156; p = 0.026)	0.033 (CI = +/-0.197; p = 0.729)	0.399	-6.47%	-3.37%
Loss Cost	2015.1	-0.170 (CI = +/-0.245; p = 0.157)	0.203 (CI = +/-0.159; p = 0.016)	0.141 (CI = +/-0.267; p = 0.277)	0.432	-15.68%	-2.92%
Loss Cost	2015.2	-0.266 (CI = +/-0.420; p = 0.195)	0.191 (CI = +/-0.169; p = 0.030)	0.239 (CI = +/-0.442; p = 0.264)	0.421	-23.32%	-2.65%
Loss Cost	2016.1	-0.755 (CI = +/-0.946; p = 0.107)	0.218 (CI = +/-0.173; p = 0.018)	0.735 (CI = +/-0.965; p = 0.123)	0.385	-53.01%	-2.02%
Loss Cost	2016.2	-0.904 (CI = +/-4.908; p = 0.693)	0.216 (CI = +/-0.193; p = 0.031)	0.884 (CI = +/-4.930; p = 0.701)	0.293	-59.50%	-1.97%
Loss Cost	2017.1	-0.020 (CI = +/-0.048; p = 0.381)	0.216 (CI = +/-0.193; p = 0.031)	NA (CI = +/-NA; p = NA)	0.255	-1.97%	-1.97%
Loss Cost	2017.2	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	NA (CI = +/-NA; p = NA)	0.272	-1.26%	-1.26%
Severity	2011.1	0.006 (CI = +/-0.024; p = 0.613)	0.028 (CI = +/-0.069; p = 0.409)	-0.002 (CI = +/-0.038; p = 0.916)	-0.039	+0.60%	+0.41%
Severity	2011.2	0.002 (CI = +/-0.028; p = 0.899)	0.023 (CI = +/-0.071; p = 0.505)	0.003 (CI = +/-0.042; p = 0.869)	-0.083	+0.17%	+0.51%
Severity	2012.1	-0.006 (CI = +/-0.032; p = 0.689)	0.031 (CI = +/-0.073; p = 0.391)	0.013 (CI = +/-0.045; p = 0.565)	-0.077	-0.62%	+0.66%
Severity	2012.2	-0.014 (CI = +/-0.038; p = 0.437)	0.024 (CI = +/-0.075; p = 0.511)	0.022 (CI = +/-0.051; p = 0.376)	-0.077	-1.42%	+0.80%
Severity	2013.1	-0.019 (CI = +/-0.046; p = 0.398)	0.027 (CI = +/-0.079; p = 0.480)	0.027 (CI = +/-0.060; p = 0.346)	-0.076	-1.87%	+0.86%
Severity	2013.2	-0.031 (CI = +/-0.057; p = 0.260)	0.020 (CI = +/-0.082; p = 0.611)	0.041 (CI = +/-0.071; p = 0.233)	-0.055	-3.09%	+1.01%
Severity	2014.1	-0.058 (CI = +/-0.070; p = 0.100)	0.031 (CI = +/-0.082; p = 0.435)	0.070 (CI = +/-0.084; p = 0.094)	0.035	-5.63%	+1.24%
Severity	2014.2	-0.105 (CI = +/-0.089; p = 0.025)	0.016 (CI = +/-0.081; p = 0.676)	0.120 (CI = +/-0.102; p = 0.023)	0.177	-9.94%	+1.58%
Severity	2015.1	-0.149 (CI = +/-0.128; p = 0.026)	0.025 (CI = +/-0.083; p = 0.523)	0.167 (CI = +/-0.140; p = 0.023)	0.186	-13.86%	+1.78%
Severity	2015.2	-0.315 (CI = +/-0.186; p = 0.003)	0.004 (CI = +/-0.075; p = 0.912)	0.338 (CI = +/-0.196; p = 0.003)	0.425	-27.02%	+2.29%
Severity	2016.1	-0.584 (CI = +/-0.404; p = 0.008)	0.019 (CI = +/-0.074; p = 0.593)	0.610 (CI = +/-0.412; p = 0.007)	0.418	-44.23%	+2.65%
Severity	2016.2	-1.118 (CI = +/-2.065; p = 0.259)	0.012 (CI = +/-0.081; p = 0.754)	1.146 (CI = +/-2.074; p = 0.249)	0.331	-67.31%	+2.85%
Severity	2017.1	0.028 (CI = +/-0.020; p = 0.011)	0.012 (CI = +/-0.081; p = 0.754)	NA (CI = +/-NA; p = NA)	0.378	+2.85%	+2.85%
Severity	2017.2	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	NA (CI = +/-NA; p = NA)	0.294	+2.84%	+2.84%
Frequency	2011.1	0.016 (CI = +/-0.046; p = 0.489)	0.138 (CI = +/-0.130; p = 0.039)	-0.063 (CI = +/-0.071; p = 0.081)	0.313	+1.57%	-4.63%
Frequency	2011.2	0.024 (CI = +/-0.053; p = 0.347)	0.148 (CI = +/-0.135; p = 0.033)	-0.074 (CI = +/-0.079; p = 0.064)	0.324	+2.48%	-4.83%
Frequency	2012.1	0.024 (CI = +/-0.062; p = 0.433)	0.148 (CI = +/-0.141; p = 0.041)	-0.073 (CI = +/-0.089; p = 0.099)	0.315	+2.42%	-4.82%
Frequency	2012.2	0.025 (CI = +/-0.075; p = 0.493)	0.149 (CI = +/-0.149; p = 0.050)	-0.075 (CI = +/-0.102; p = 0.141)	0.309	+2.53%	-4.84%
Frequency	2013.1	0.012 (CI = +/-0.091; p = 0.783)	0.157 (CI = +/-0.155; p = 0.047)	-0.060 (CI = +/-0.118; p = 0.299)	0.315	+1.21%	-4.68%
Frequency	2013.2	0.016 (CI = +/-0.114; p = 0.777)	0.159 (CI = +/-0.165; p = 0.057)	-0.064 (CI = +/-0.142; p = 0.356)	0.309	+1.57%	-4.72%
Frequency	2014.1	0.017 (CI = +/-0.149; p = 0.811)	0.159 (CI = +/-0.175; p = 0.072)	-0.066 (CI = +/-0.177; p = 0.444)	0.280	+1.72%	-4.73%
Frequency	2014.2	0.038 (CI = +/-0.206; p = 0.700)	0.165 (CI = +/-0.186; p = 0.077)	-0.088 (CI = +/-0.234; p = 0.437)	0.275	+3.86%	-4.87%
Frequency	2015.1	-0.021 (CI = +/-0.303; p = 0.883)	0.178 (CI = +/-0.196; p = 0.073)	-0.026 (CI = +/-0.331; p = 0.868)	0.277	-2.10%	-4.62%
Frequency	2015.2	0.049 (CI = +/-0.526; p = 0.842)	0.187 (CI = +/-0.212; p = 0.079)	-0.099 (CI = +/-0.553; p = 0.706)	0.262	+5.07%	-4.82%
Frequency	2016.1	-0.171 (CI = +/-1.249; p = 0.770)	0.199 (CI = +/-0.229; p = 0.082)	0.125 (CI = +/-1.275; p = 0.835)	0.235	-15.74%	-4.55%
Frequency	2016.2	0.214 (CI = +/-6.476; p = 0.943)	0.204 (CI = +/-0.254; p = 0.105)	-0.262 (CI = +/-6.504; p = 0.931)	0.205	+23.89%	-4.68%
Frequency	2017.1	-0.048 (CI = +/-0.063; p = 0.123)	0.204 (CI = +/-0.254; p = 0.105)	NA (CI = +/-NA; p = NA)	0.200	-4.68%	-4.68%
Frequency	2017.2	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	NA (CI = +/-NA; p = NA)	0.183	-3.98%	-3.98%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.047; p = 0.016)	0.160 (CI = +/-0.102; p = 0.004)	-0.287 (CI = +/-0.229; p = 0.017)	-0.073 (CI = +/-0.056; p = 0.014)	0.509	+6.10%	-1.37%
Loss Cost	2011.2	0.073 (CI = +/-0.054; p = 0.010)	0.171 (CI = +/-0.104; p = 0.003)	-0.314 (CI = +/-0.235; p = 0.011)	-0.087 (CI = +/-0.062; p = 0.009)	0.532	+7.58%	-1.34%
Loss Cost	2012.1	0.071 (CI = +/-0.065; p = 0.032)	0.172 (CI = +/-0.109; p = 0.004)	-0.311 (CI = +/-0.249; p = 0.017)	-0.085 (CI = +/-0.071; p = 0.022)	0.528	+7.40%	-1.34%
Loss Cost	2012.2	0.075 (CI = +/-0.079; p = 0.062)	0.174 (CI = +/-0.115; p = 0.005)	-0.316 (CI = +/-0.265; p = 0.022)	-0.088 (CI = +/-0.084; p = 0.041)	0.517	+7.75%	-1.34%
Loss Cost	2013.1	0.067 (CI = +/-0.099; p = 0.172)	0.177 (CI = +/-0.121; p = 0.007)	-0.304 (CI = +/-0.285; p = 0.038)	-0.080 (CI = +/-0.102; p = 0.115)	0.513	+6.90%	-1.36%
Loss Cost	2013.2	0.078 (CI = +/-0.127; p = 0.214)	0.181 (CI = +/-0.128; p = 0.009)	-0.318 (CI = +/-0.309; p = 0.044)	-0.091 (CI = +/-0.129; p = 0.155)	0.510	+8.07%	-1.35%
Loss Cost	2014.1	0.076 (CI = +/-0.172; p = 0.360)	0.182 (CI = +/-0.137; p = 0.013)	-0.316 (CI = +/-0.341; p = 0.067)	-0.090 (CI = +/-0.172; p = 0.284)	0.489	+7.90%	-1.35%
Loss Cost	2014.2	0.093 (CI = +/-0.246; p = 0.430)	0.185 (CI = +/-0.146; p = 0.017)	-0.331 (CI = +/-0.383; p = 0.085)	-0.106 (CI = +/-0.245; p = 0.366)	0.483	+9.76%	-1.33%
Loss Cost	2015.1	0.019 (CI = +/-0.384; p = 0.916)	0.195 (CI = +/-0.156; p = 0.018)	-0.279 (CI = +/-0.443; p = 0.196)	-0.033 (CI = +/-0.380; p = 0.852)	0.464	+1.93%	-1.43%
Loss Cost	2015.2	0.049 (CI = +/-0.724; p = 0.886)	0.197 (CI = +/-0.169; p = 0.026)	-0.294 (CI = +/-0.553; p = 0.269)	-0.063 (CI = +/-0.718; p = 0.852)	0.436	+4.99%	-1.41%
Loss Cost	2016.1	-0.469 (CI = +/-2.237; p = 0.654)	0.212 (CI = +/-0.186; p = 0.029)	-0.127 (CI = +/-0.890; p = 0.759)	0.452 (CI = +/-2.224; p = 0.664)	0.335	-37.41%	-1.68%
Loss Cost	2016.2	4.729 (CI = +/-19.316; p = 0.597)	0.232 (CI = +/-0.207; p = 0.032)	-0.776 (CI = +/-2.566; p = 0.516)	-4.742 (CI = +/-19.299; p = 0.596)	0.256	+11223.27%	-1.26%
Loss Cost	2017.1	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	-0.776 (CI = +/-2.566; p = 0.516)	NA (CI = +/-NA; p = NA)	0.216	-1.26%	-1.26%
Loss Cost	2017.2	-0.013 (CI = +/-0.055; p = 0.621)	0.232 (CI = +/-0.207; p = 0.032)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.272	-1.26%	-1.26%
Severity	2011.1	0.041 (CI = +/-0.021; p = 0.001)	0.023 (CI = +/-0.046; p = 0.316)	-0.264 (CI = +/-0.104; p = 0.000)	-0.009 (CI = +/-0.025; p = 0.455)	0.534	+4.14%	+3.18%
Severity	2011.2	0.041 (CI = +/-0.025; p = 0.003)	0.023 (CI = +/-0.048; p = 0.324)	-0.266 (CI = +/-0.109; p = 0.000)	-0.010 (CI = +/-0.029; p = 0.472)	0.503	+4.23%	+3.18%
Severity	2012.1	0.039 (CI = +/-0.030; p = 0.013)	0.025 (CI = +/-0.051; p = 0.313)	-0.261 (CI = +/-0.115; p = 0.000)	-0.008 (CI = +/-0.033; p = 0.628)	0.480	+3.97%	+3.17%
Severity	2012.2	0.038 (CI = +/-0.037; p = 0.041)	0.025 (CI = +/-0.053; p = 0.343)	-0.260 (CI = +/-0.123; p = 0.000)	-0.007 (CI = +/-0.039; p = 0.703)	0.458	+3.91%	+3.17%
Severity	2013.1	0.047 (CI = +/-0.045; p = 0.043)	0.021 (CI = +/-0.056; p = 0.441)	-0.273 (CI = +/-0.131; p = 0.000)	-0.016 (CI = +/-0.047; p = 0.494)	0.468	+4.81%	+3.20%
Severity	2013.2	0.050 (CI = +/-0.058; p = 0.090)	0.022 (CI = +/-0.059; p = 0.445)	-0.276 (CI = +/-0.142; p = 0.001)	-0.018 (CI = +/-0.059; p = 0.524)	0.457	+5.10%	+3.20%
Severity	2014.1	0.041 (CI = +/-0.079; p = 0.288)	0.024 (CI = +/-0.062; p = 0.419)	-0.266 (CI = +/-0.156; p = 0.002)	-0.009 (CI = +/-0.079; p = 0.805)	0.454	+4.14%	+3.18%
Severity	2014.2	0.012 (CI = +/-0.110; p = 0.812)	0.019 (CI = +/-0.065; p = 0.547)	-0.242 (CI = +/-0.172; p = 0.009)	0.018 (CI = +/-0.109; p = 0.722)	0.467	+1.25%	+3.14%
Severity	2015.1	0.017 (CI = +/-0.174; p = 0.834)	0.018 (CI = +/-0.070; p = 0.586)	-0.245 (CI = +/-0.201; p = 0.020)	0.014 (CI = +/-0.172; p = 0.865)	0.429	+1.74%	+3.15%
Severity	2015.2	-0.133 (CI = +/-0.308; p = 0.366)	0.007 (CI = +/-0.072; p = 0.824)	-0.171 (CI = +/-0.235; p = 0.140)	0.163 (CI = +/-0.305; p = 0.268)	0.484	-12.44%	+3.04%
Severity	2016.1	-0.378 (CI = +/-0.947; p = 0.399)	0.015 (CI = +/-0.079; p = 0.690)	-0.091 (CI = +/-0.377; p = 0.604)	0.407 (CI = +/-0.942; p = 0.362)	0.381	-31.48%	+2.91%
Severity	2016.2	-1.184 (CI = +/-8.310; p = 0.757)	0.012 (CI = +/-0.089; p = 0.776)	0.009 (CI = +/-1.104; p = 0.986)	1.212 (CI = +/-8.303; p = 0.752)	0.264	-69.39%	+2.84%
Severity	2017.1	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	0.009 (CI = +/-1.104; p = 0.986)	NA (CI = +/-NA; p = NA)	0.316	+2.84%	+2.84%
Severity	2017.2	0.028 (CI = +/-0.024; p = 0.025)	0.012 (CI = +/-0.089; p = 0.776)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.294	+2.84%	+2.84%
Frequency	2011.1	0.019 (CI = +/-0.061; p = 0.536)	0.137 (CI = +/-0.134; p = 0.044)	-0.023 (CI = +/-0.300; p = 0.876)	-0.064 (CI = +/-0.074; p = 0.087)	0.281	+1.88%	-4.41%
Frequency	2011.2	0.032 (CI = +/-0.071; p = 0.366)	0.148 (CI = +/-0.138; p = 0.037)	-0.048 (CI = +/-0.312; p = 0.751)	-0.076 (CI = +/-0.082; p = 0.067)	0.294	+3.22%	-4.38%
Frequency	2012.1	0.032 (CI = +/-0.086; p = 0.438)	0.147 (CI = +/-0.145; p = 0.047)	-0.050 (CI = +/-0.331; p = 0.757)	-0.077 (CI = +/-0.095; p = 0.104)	0.282	+3.30%	-4.37%
Frequency	2012.2	0.036 (CI = +/-0.105; p = 0.477)	0.149 (CI = +/-0.153; p = 0.055)	-0.056 (CI = +/-0.352; p = 0.744)	-0.081 (CI = +/-0.112; p = 0.146)	0.275	+3.69%	-4.37%
Frequency	2013.1	0.020 (CI = +/-0.131; p = 0.754)	0.157 (CI = +/-0.161; p = 0.055)	-0.032 (CI = +/-0.377; p = 0.861)	-0.065 (CI = +/-0.135; p = 0.325)	0.276	+1.99%	-4.42%
Frequency	2013.2	0.028 (CI = +/-0.169; p = 0.731)	0.160 (CI = +/-0.170; p = 0.064)	-0.042 (CI = +/-0.409; p = 0.832)	-0.073 (CI = +/-0.172; p = 0.381)	0.268	+2.83%	-4.41%
Frequency	2014.1	0.036 (CI = +/-0.228; p = 0.744)	0.158 (CI = +/-0.181; p = 0.084)	-0.050 (CI = +/-0.452; p = 0.818)	-0.080 (CI = +/-0.228; p = 0.464)	0.235	+3.61%	-4.39%
Frequency	2014.2	0.081 (CI = +/-0.324; p = 0.602)	0.166 (CI = +/-0.193; p = 0.085)	-0.089 (CI = +/-0.505; p = 0.713)	-0.125 (CI = +/-0.322; p = 0.420)	0.231	+8.40%	-4.33%
Frequency	2015.1	0.002 (CI = +/-0.509; p = 0.994)	0.177 (CI = +/-0.206; p = 0.087)	-0.034 (CI = +/-0.587; p = 0.902)	-0.047 (CI = +/-0.503; p = 0.842)	0.222	+0.19%	-4.44%
Frequency	2015.2	0.182 (CI = +/-0.950; p = 0.684)	0.190 (CI = +/-0.221; p = 0.087)	-0.124 (CI = +/-0.725; p = 0.717)	-0.226 (CI = +/-0.942; p = 0.611)	0.210	+19.91%	-4.32%
Frequency	2016.1	-0.090 (CI = +/-2.966; p = 0.948)	0.198 (CI = +/-0.247; p = 0.106)	-0.036 (CI = +/-1.181; p = 0.948)	0.045 (CI = +/-2.949; p = 0.974)	0.165	-8.65%	-4.45%
Frequency	2016.2	5.913 (CI = +/-25.724; p = 0.620)	0.220 (CI = +/-0.275; p = 0.106)	-0.785 (CI = +/-3.417; p = 0.620)	-5.954 (CI = +/-25.701; p = 0.617)	0.148	+36893.09%	-3.98%
Frequency	2017.1	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	-0.785 (CI = +/-3.417; p = 0.620)	NA (CI = +/-NA; p = NA)	0.143	-3.98%	-3.98%
Frequency	2017.2	-0.041 (CI = +/-0.073; p = 0.246)	0.220 (CI = +/-0.275; p = 0.106)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.183	-3.98%	-3.98%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.028 (CI = +/-0.021; p = 0.011)	0.124 (CI = +/-0.060; p = 0.000)	-0.049 (CI = +/-0.033; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.836	+2.83%	-2.11%
Loss Cost	2011.2	0.032 (CI = +/-0.024; p = 0.012)	0.128 (CI = +/-0.062; p = 0.000)	-0.054 (CI = +/-0.036; p = 0.005)	0.010 (CI = +/-0.003; p = 0.000)	0.838	+3.22%	-2.20%
Loss Cost	2012.1	0.026 (CI = +/-0.028; p = 0.065)	0.133 (CI = +/-0.064; p = 0.000)	-0.047 (CI = +/-0.040; p = 0.021)	0.010 (CI = +/-0.003; p = 0.000)	0.843	+2.64%	-2.12%
Loss Cost	2012.2	0.018 (CI = +/-0.032; p = 0.263)	0.126 (CI = +/-0.066; p = 0.001)	-0.038 (CI = +/-0.044; p = 0.090)	0.010 (CI = +/-0.003; p = 0.000)	0.848	+1.80%	-1.97%
Loss Cost	2013.1	0.005 (CI = +/-0.038; p = 0.780)	0.135 (CI = +/-0.066; p = 0.000)	-0.024 (CI = +/-0.049; p = 0.327)	0.010 (CI = +/-0.003; p = 0.000)	0.860	+0.51%	-1.83%
Loss Cost	2013.2	-0.006 (CI = +/-0.047; p = 0.790)	0.129 (CI = +/-0.069; p = 0.001)	-0.011 (CI = +/-0.058; p = 0.692)	0.010 (CI = +/-0.003; p = 0.000)	0.865	-0.60%	-1.69%
Loss Cost	2014.1	-0.022 (CI = +/-0.060; p = 0.449)	0.136 (CI = +/-0.071; p = 0.001)	0.006 (CI = +/-0.071; p = 0.861)	0.010 (CI = +/-0.003; p = 0.000)	0.867	-2.16%	-1.58%
Loss Cost	2014.2	-0.052 (CI = +/-0.078; p = 0.174)	0.126 (CI = +/-0.072; p = 0.002)	0.039 (CI = +/-0.089; p = 0.368)	0.010 (CI = +/-0.003; p = 0.000)	0.879	-5.09%	-1.36%
Loss Cost	2015.1	-0.133 (CI = +/-0.097; p = 0.011)	0.144 (CI = +/-0.064; p = 0.000)	0.122 (CI = +/-0.105; p = 0.026)	0.010 (CI = +/-0.002; p = 0.000)	0.913	-12.44%	-1.05%
Loss Cost	2015.2	-0.242 (CI = +/-0.145; p = 0.003)	0.129 (CI = +/-0.060; p = 0.001)	0.234 (CI = +/-0.153; p = 0.006)	0.010 (CI = +/-0.002; p = 0.000)	0.932	-21.46%	-0.72%
Loss Cost	2016.1	-0.587 (CI = +/-0.242; p = 0.000)	0.150 (CI = +/-0.045; p = 0.000)	0.583 (CI = +/-0.247; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.961	-44.38%	-0.32%
Loss Cost	2016.2	-0.847 (CI = +/-1.241; p = 0.159)	0.147 (CI = +/-0.050; p = 0.000)	0.845 (CI = +/-1.247; p = 0.162)	0.010 (CI = +/-0.002; p = 0.000)	0.956	-57.15%	-0.23%
Loss Cost	2017.1	-0.002 (CI = +/-0.012; p = 0.694)	0.147 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.953	-0.23%	-0.23%
Loss Cost	2017.2	-0.001 (CI = +/-0.014; p = 0.835)	0.149 (CI = +/-0.056; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.953	-0.14%	-0.14%
Severity	2011.1	0.004 (CI = +/-0.023; p = 0.695)	0.038 (CI = +/-0.067; p = 0.252)	-0.006 (CI = +/-0.037; p = 0.747)	-0.002 (CI = +/-0.003; p = 0.103)	0.044	+0.45%	-0.13%
Severity	2011.2	0.000 (CI = +/-0.027; p = 0.976)	0.034 (CI = +/-0.070; p = 0.327)	-0.001 (CI = +/-0.040; p = 0.972)	-0.002 (CI = +/-0.003; p = 0.110)	0.002	+0.04%	-0.03%
Severity	2012.1	-0.008 (CI = +/-0.031; p = 0.575)	0.042 (CI = +/-0.071; p = 0.228)	0.009 (CI = +/-0.044; p = 0.655)	-0.003 (CI = +/-0.003; p = 0.094)	0.025	-0.83%	+0.11%
Severity	2012.2	-0.016 (CI = +/-0.036; p = 0.361)	0.036 (CI = +/-0.073; p = 0.319)	0.019 (CI = +/-0.049; p = 0.438)	-0.003 (CI = +/-0.003; p = 0.100)	0.026	-1.59%	+0.25%
Severity	2013.1	-0.022 (CI = +/-0.044; p = 0.306)	0.040 (CI = +/-0.077; p = 0.289)	0.025 (CI = +/-0.057; p = 0.364)	-0.003 (CI = +/-0.003; p = 0.102)	0.031	-2.17%	+0.32%
Severity	2013.2	-0.034 (CI = +/-0.054; p = 0.204)	0.033 (CI = +/-0.080; p = 0.393)	0.039 (CI = +/-0.067; p = 0.243)	-0.003 (CI = +/-0.003; p = 0.110)	0.049	-3.33%	+0.47%
Severity	2014.1	-0.063 (CI = +/-0.066; p = 0.060)	0.046 (CI = +/-0.079; p = 0.234)	0.070 (CI = +/-0.078; p = 0.076)	-0.003 (CI = +/-0.003; p = 0.081)	0.166	-6.12%	+0.68%
Severity	2014.2	-0.109 (CI = +/-0.083; p = 0.014)	0.031 (CI = +/-0.076; p = 0.399)	0.119 (CI = +/-0.094; p = 0.017)	-0.003 (CI = +/-0.003; p = 0.070)	0.308	-10.29%	+1.02%
Severity	2015.1	-0.160 (CI = +/-0.116; p = 0.011)	0.042 (CI = +/-0.077; p = 0.255)	0.172 (CI = +/-0.126; p = 0.011)	-0.003 (CI = +/-0.003; p = 0.054)	0.348	-14.79%	+1.22%
Severity	2015.2	-0.322 (CI = +/-0.158; p = 0.001)	0.021 (CI = +/-0.065; p = 0.497)	0.339 (CI = +/-0.166; p = 0.001)	-0.003 (CI = +/-0.002; p = 0.026)	0.595	-27.51%	+1.73%
Severity	2016.1	-0.636 (CI = +/-0.303; p = 0.001)	0.040 (CI = +/-0.057; p = 0.153)	0.657 (CI = +/-0.309; p = 0.001)	-0.003 (CI = +/-0.002; p = 0.007)	0.683	-47.08%	+2.10%
Severity	2016.2	-1.135 (CI = +/-1.531; p = 0.130)	0.033 (CI = +/-0.062; p = 0.259)	1.158 (CI = +/-1.538; p = 0.124)	-0.003 (CI = +/-0.002; p = 0.009)	0.641	-67.87%	+2.29%
Severity	2017.1	0.023 (CI = +/-0.015; p = 0.008)	0.033 (CI = +/-0.062; p = 0.259)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.009)	0.667	+2.29%	+2.29%
Severity	2017.2	0.024 (CI = +/-0.018; p = 0.012)	0.038 (CI = +/-0.068; p = 0.236)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.011)	0.631	+2.46%	+2.46%
Frequency	2011.1	0.023 (CI = +/-0.016; p = 0.006)	0.085 (CI = +/-0.045; p = 0.001)	-0.044 (CI = +/-0.025; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.920	+2.37%	-1.99%
Frequency	2011.2	0.031 (CI = +/-0.017; p = 0.001)	0.094 (CI = +/-0.043; p = 0.000)	-0.053 (CI = +/-0.025; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.934	+3.18%	-2.18%
Frequency	2012.1	0.034 (CI = +/-0.019; p = 0.001)	0.091 (CI = +/-0.045; p = 0.000)	-0.057 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.934	+3.50%	-2.22%
Frequency	2012.2	0.034 (CI = +/-0.023; p = 0.007)	0.091 (CI = +/-0.047; p = 0.001)	-0.056 (CI = +/-0.032; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	0.934	+3.45%	-2.22%
Frequency	2013.1	0.027 (CI = +/-0.028; p = 0.056)	0.096 (CI = +/-0.049; p = 0.001)	-0.049 (CI = +/-0.036; p = 0.011)	0.013 (CI = +/-0.002; p = 0.000)	0.936	+2.74%	-2.14%
Frequency	2013.2	0.028 (CI = +/-0.035; p = 0.111)	0.096 (CI = +/-0.052; p = 0.001)	-0.050 (CI = +/-0.044; p = 0.028)	0.013 (CI = +/-0.002; p = 0.000)	0.936	+2.83%	-2.15%
Frequency	2014.1	0.041 (CI = +/-0.044; p = 0.066)	0.090 (CI = +/-0.053; p = 0.003)	-0.064 (CI = +/-0.053; p = 0.020)	0.013 (CI = +/-0.002; p = 0.000)	0.937	+4.22%	-2.25%
Frequency	2014.2	0.056 (CI = +/-0.060; p = 0.064)	0.095 (CI = +/-0.056; p = 0.003)	-0.080 (CI = +/-0.068; p = 0.025)	0.013 (CI = +/-0.002; p = 0.000)	0.939	+5.79%	-2.35%
Frequency	2015.1	0.027 (CI = +/-0.087; p = 0.511)	0.102 (CI = +/-0.058; p = 0.002)	-0.050 (CI = +/-0.095; p = 0.274)	0.013 (CI = +/-0.002; p = 0.000)	0.942	+2.76%	-2.25%
Frequency	2015.2	0.080 (CI = +/-0.146; p = 0.254)	0.109 (CI = +/-0.060; p = 0.002)	-0.104 (CI = +/-0.153; p = 0.164)	0.013 (CI = +/-0.002; p = 0.000)	0.944	+8.34%	-2.41%
Frequency	2016.1	0.050 (CI = +/-0.352; p = 0.762)	0.110 (CI = +/-0.066; p = 0.004)	-0.074 (CI = +/-0.359; p = 0.660)	0.013 (CI = +/-0.002; p = 0.000)	0.941	+5.10%	-2.37%
Frequency	2016.2	0.288 (CI = +/-1.820; p = 0.732)	0.113 (CI = +/-0.074; p = 0.006)	-0.313 (CI = +/-1.828; p = 0.711)	0.013 (CI = +/-0.002; p = 0.000)	0.939	+33.37%	-2.46%
Frequency	2017.1	-0.025 (CI = +/-0.018; p = 0.013)	0.113 (CI = +/-0.074; p = 0.006)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	0.938	-2.46%	-2.46%
Frequency	2017.2	-0.026 (CI = +/-0.021; p = 0.023)	0.111 (CI = +/-0.082; p = 0.014)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	0.935	-2.54%	-2.54%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.040 (CI = +/-0.022; p = 0.002)	0.109 (CI = +/-0.067; p = 0.004)	-0.110 (CI = +/-0.058; p = 0.001)	0.611	+4.13%	-6.68%
Loss Cost	2011.2	0.046 (CI = +/-0.025; p = 0.002)	0.117 (CI = +/-0.069; p = 0.003)	-0.120 (CI = +/-0.062; p = 0.001)	0.615	+4.74%	-7.07%
Loss Cost	2012.1	0.043 (CI = +/-0.030; p = 0.009)	0.121 (CI = +/-0.074; p = 0.004)	-0.115 (CI = +/-0.068; p = 0.003)	0.602	+4.41%	-6.91%
Loss Cost	2012.2	0.036 (CI = +/-0.036; p = 0.052)	0.113 (CI = +/-0.079; p = 0.009)	-0.104 (CI = +/-0.076; p = 0.012)	0.514	+3.68%	-6.56%
Loss Cost	2013.1	0.027 (CI = +/-0.044; p = 0.211)	0.122 (CI = +/-0.083; p = 0.009)	-0.091 (CI = +/-0.084; p = 0.037)	0.533	+2.69%	-6.21%
Loss Cost	2013.2	0.017 (CI = +/-0.057; p = 0.507)	0.114 (CI = +/-0.091; p = 0.019)	-0.078 (CI = +/-0.100; p = 0.111)	0.494	+1.76%	-5.87%
Loss Cost	2014.1	0.008 (CI = +/-0.077; p = 0.808)	0.120 (CI = +/-0.101; p = 0.026)	-0.067 (CI = +/-0.122; p = 0.243)	0.482	+0.84%	-5.65%
Loss Cost	2014.2	-0.021 (CI = +/-0.106; p = 0.654)	0.106 (CI = +/-0.109; p = 0.057)	-0.030 (CI = +/-0.153; p = 0.659)	0.505	-2.08%	-4.96%
Loss Cost	2015.1	-0.094 (CI = +/-0.135; p = 0.141)	0.129 (CI = +/-0.103; p = 0.022)	0.054 (CI = +/-0.176; p = 0.485)	0.656	-8.95%	-3.94%
Loss Cost	2015.2	-0.214 (CI = +/-0.200; p = 0.041)	0.103 (CI = +/-0.096; p = 0.040)	0.188 (CI = +/-0.237; p = 0.098)	0.786	-19.24%	-2.57%
Loss Cost	2016.1	-0.543 (CI = +/-0.212; p = 0.002)	0.133 (CI = +/-0.048; p = 0.002)	0.534 (CI = +/-0.228; p = 0.003)	0.941	-41.92%	-0.95%
Loss Cost	2016.2	-1.011 (CI = +/-1.191; p = 0.074)	0.122 (CI = +/-0.059; p = 0.007)	1.010 (CI = +/-1.213; p = 0.077)	0.935	-63.63%	-0.19%
Loss Cost	2017.1	-0.002 (CI = +/-0.034; p = 0.873)	0.122 (CI = +/-0.059; p = 0.007)	NA (CI = +/-NA; p = NA)	0.899	-0.19%	-0.19%
Loss Cost	2017.2	-0.001 (CI = +/-0.072; p = 0.958)	0.122 (CI = +/-0.104; p = 0.037)	NA (CI = +/-NA; p = NA)	0.855	-0.10%	-0.10%
Severity	2011.1	0.021 (CI = +/-0.022; p = 0.060)	0.037 (CI = +/-0.067; p = 0.257)	-0.090 (CI = +/-0.058; p = 0.005)	0.376	+2.13%	-6.63%
Severity	2011.2	0.019 (CI = +/-0.026; p = 0.140)	0.034 (CI = +/-0.072; p = 0.324)	-0.086 (CI = +/-0.064; p = 0.012)	0.344	+1.93%	-6.50%
Severity	2012.1	0.012 (CI = +/-0.030; p = 0.391)	0.042 (CI = +/-0.075; p = 0.244)	-0.076 (CI = +/-0.068; p = 0.032)	0.362	+1.25%	-6.18%
Severity	2012.2	0.008 (CI = +/-0.037; p = 0.662)	0.037 (CI = +/-0.081; p = 0.337)	-0.069 (CI = +/-0.077; p = 0.076)	0.355	+0.76%	-5.93%
Severity	2013.1	0.006 (CI = +/-0.047; p = 0.778)	0.038 (CI = +/-0.089; p = 0.359)	-0.067 (CI = +/-0.089; p = 0.127)	0.335	+0.61%	-5.88%
Severity	2013.2	-0.001 (CI = +/-0.061; p = 0.977)	0.033 (CI = +/-0.098; p = 0.467)	-0.057 (CI = +/-0.107; p = 0.258)	0.331	-0.08%	-5.62%
Severity	2014.1	-0.025 (CI = +/-0.077; p = 0.476)	0.047 (CI = +/-0.101; p = 0.315)	-0.027 (CI = +/-0.122; p = 0.627)	0.414	-2.46%	-5.03%
Severity	2014.2	-0.065 (CI = +/-0.099; p = 0.164)	0.028 (CI = +/-0.103; p = 0.545)	0.024 (CI = +/-0.144; p = 0.707)	0.530	-6.32%	-4.07%
Severity	2015.1	-0.104 (CI = +/-0.149; p = 0.140)	0.040 (CI = +/-0.113; p = 0.422)	0.068 (CI = +/-0.194; p = 0.425)	0.496	-9.86%	-3.52%
Severity	2015.2	-0.267 (CI = +/-0.173; p = 0.011)	0.005 (CI = +/-0.083; p = 0.894)	0.251 (CI = +/-0.205; p = 0.026)	0.799	-23.45%	-1.65%
Severity	2016.1	-0.541 (CI = +/-0.219; p = 0.002)	0.030 (CI = +/-0.050; p = 0.170)	0.538 (CI = +/-0.236; p = 0.003)	0.910	-41.79%	-0.30%
Severity	2016.2	-0.949 (CI = +/-1.325; p = 0.107)	0.020 (CI = +/-0.065; p = 0.410)	0.953 (CI = +/-1.349; p = 0.110)	0.605	-61.28%	+0.38%
Severity	2017.1	0.004 (CI = +/-0.038; p = 0.776)	0.020 (CI = +/-0.065; p = 0.410)	NA (CI = +/-NA; p = NA)	-0.164	+0.38%	+0.38%
Severity	2017.2	0.005 (CI = +/-0.080; p = 0.813)	0.021 (CI = +/-0.116; p = 0.521)	NA (CI = +/-NA; p = NA)	-0.500	+0.50%	+0.50%
Frequency	2011.1	0.019 (CI = +/-0.013; p = 0.007)	0.072 (CI = +/-0.040; p = 0.002)	-0.020 (CI = +/-0.035; p = 0.240)	0.633	+1.95%	-0.05%
Frequency	2011.2	0.027 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.034; p = 0.000)	-0.033 (CI = +/-0.030; p = 0.033)	0.769	+2.76%	-0.60%
Frequency	2012.1	0.031 (CI = +/-0.014; p = 0.001)	0.079 (CI = +/-0.035; p = 0.000)	-0.039 (CI = +/-0.032; p = 0.022)	0.785	+3.12%	-0.78%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.076 (CI = +/-0.038; p = 0.001)	-0.035 (CI = +/-0.036; p = 0.056)	0.695	+2.89%	-0.66%
Frequency	2013.1	0.020 (CI = +/-0.019; p = 0.039)	0.083 (CI = +/-0.036; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.175)	0.723	+2.07%	-0.35%
Frequency	2013.2	0.018 (CI = +/-0.025; p = 0.136)	0.082 (CI = +/-0.040; p = 0.001)	-0.021 (CI = +/-0.044; p = 0.311)	0.633	+1.84%	-0.27%
Frequency	2014.1	0.033 (CI = +/-0.028; p = 0.025)	0.073 (CI = +/-0.037; p = 0.002)	-0.040 (CI = +/-0.044; p = 0.070)	0.738	+3.38%	-0.66%
Frequency	2014.2	0.044 (CI = +/-0.038; p = 0.029)	0.078 (CI = +/-0.039; p = 0.002)	-0.054 (CI = +/-0.055; p = 0.055)	0.709	+4.53%	-0.93%
Frequency	2015.1	0.010 (CI = +/-0.038; p = 0.539)	0.089 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.049; p = 0.502)	0.865	+1.01%	-0.43%
Frequency	2015.2	0.054 (CI = +/-0.039; p = 0.018)	0.098 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.047; p = 0.018)	0.956	+5.50%	-0.94%
Frequency	2016.1	-0.002 (CI = +/-0.067; p = 0.932)	0.103 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.072; p = 0.872)	0.982	-0.22%	-0.66%
Frequency	2016.2	-0.063 (CI = +/-0.451; p = 0.689)	0.102 (CI = +/-0.022; p = 0.001)	0.057 (CI = +/-0.459; p = 0.720)	0.979	-6.07%	-0.56%
Frequency	2017.1	-0.006 (CI = +/-0.013; p = 0.263)	0.102 (CI = +/-0.022; p = 0.001)	NA (CI = +/-NA; p = NA)	0.978	-0.56%	-0.56%
Frequency	2017.2	-0.006 (CI = +/-0.027; p = 0.444)	0.102 (CI = +/-0.039; p = 0.008)	NA (CI = +/-NA; p = NA)	0.968	-0.60%	-0.60%

Accident Benefits Total Medical+Rehab

Coverage = AB Total Medical+Rehab
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.016; p = 0.000)	0.102 (CI = +/-0.040; p = 0.000)	-0.263 (CI = +/-0.111; p = 0.000)	-0.043 (CI = +/-0.045; p = 0.058)	0.861	+6.11%	+1.64%
Loss Cost	2011.2	0.070 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.030; p = 0.000)	-0.287 (CI = +/-0.080; p = 0.000)	-0.053 (CI = +/-0.032; p = 0.004)	0.931	+7.25%	+1.76%
Loss Cost	2012.1	0.072 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.032; p = 0.000)	-0.290 (CI = +/-0.086; p = 0.000)	-0.054 (CI = +/-0.034; p = 0.005)	0.928	+7.44%	+1.81%
Loss Cost	2012.2	0.070 (CI = +/-0.019; p = 0.000)	0.110 (CI = +/-0.035; p = 0.000)	-0.287 (CI = +/-0.092; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.011)	0.908	+7.21%	+1.79%
Loss Cost	2013.1	0.068 (CI = +/-0.025; p = 0.000)	0.112 (CI = +/-0.038; p = 0.000)	-0.283 (CI = +/-0.101; p = 0.000)	-0.050 (CI = +/-0.041; p = 0.022)	0.905	+6.99%	+1.74%
Loss Cost	2013.2	0.069 (CI = +/-0.034; p = 0.002)	0.112 (CI = +/-0.043; p = 0.000)	-0.284 (CI = +/-0.113; p = 0.000)	-0.051 (CI = +/-0.048; p = 0.040)	0.891	+7.10%	+1.75%
Loss Cost	2014.1	0.079 (CI = +/-0.046; p = 0.005)	0.108 (CI = +/-0.047; p = 0.001)	-0.298 (CI = +/-0.124; p = 0.001)	-0.060 (CI = +/-0.056; p = 0.040)	0.894	+8.21%	+1.91%
Loss Cost	2014.2	0.072 (CI = +/-0.070; p = 0.046)	0.105 (CI = +/-0.055; p = 0.003)	-0.291 (CI = +/-0.145; p = 0.003)	-0.054 (CI = +/-0.077; p = 0.141)	0.885	+7.48%	+1.87%
Loss Cost	2015.1	0.027 (CI = +/-0.103; p = 0.525)	0.116 (CI = +/-0.055; p = 0.003)	-0.254 (CI = +/-0.154; p = 0.008)	-0.013 (CI = +/-0.103; p = 0.760)	0.911	+2.78%	+1.46%
Loss Cost	2015.2	-0.043 (CI = +/-0.192; p = 0.566)	0.107 (CI = +/-0.061; p = 0.008)	-0.214 (CI = +/-0.182; p = 0.031)	0.055 (CI = +/-0.187; p = 0.458)	0.927	-4.24%	+1.21%
Loss Cost	2016.1	-0.379 (CI = +/-0.493; p = 0.092)	0.126 (CI = +/-0.056; p = 0.006)	-0.087 (CI = +/-0.230; p = 0.316)	0.380 (CI = +/-0.477; p = 0.085)	0.947	-31.54%	+0.11%
Loss Cost	2016.2	-0.873 (CI = +/-7.113; p = 0.650)	0.122 (CI = +/-0.104; p = 0.037)	-0.021 (CI = +/-1.017; p = 0.939)	0.872 (CI = +/-7.081; p = 0.649)	0.902	-58.24%	-0.10%
Loss Cost	2017.1	-0.001 (CI = +/-0.072; p = 0.958)	0.122 (CI = +/-0.104; p = 0.037)	-0.021 (CI = +/-1.017; p = 0.939)	NA (CI = +/-NA; p = NA)	0.849	-0.10%	-0.10%
Loss Cost	2017.2	-0.001 (CI = +/-0.072; p = 0.958)	0.122 (CI = +/-0.104; p = 0.037)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.855	-0.10%	-0.10%
Severity	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.035; p = 0.095)	-0.278 (CI = +/-0.096; p = 0.000)	-0.019 (CI = +/-0.039; p = 0.302)	0.832	+4.19%	+2.19%
Severity	2011.2	0.042 (CI = +/-0.016; p = 0.000)	0.031 (CI = +/-0.038; p = 0.101)	-0.281 (CI = +/-0.102; p = 0.000)	-0.021 (CI = +/-0.041; p = 0.299)	0.822	+4.33%	+2.21%
Severity	2012.1	0.040 (CI = +/-0.020; p = 0.001)	0.034 (CI = +/-0.040; p = 0.094)	-0.275 (CI = +/-0.108; p = 0.000)	-0.019 (CI = +/-0.043; p = 0.368)	0.819	+4.03%	+2.12%
Severity	2012.2	0.040 (CI = +/-0.025; p = 0.005)	0.034 (CI = +/-0.044; p = 0.119)	-0.275 (CI = +/-0.117; p = 0.000)	-0.019 (CI = +/-0.048; p = 0.399)	0.810	+4.07%	+2.13%
Severity	2013.1	0.048 (CI = +/-0.030; p = 0.006)	0.028 (CI = +/-0.046; p = 0.204)	-0.290 (CI = +/-0.122; p = 0.000)	-0.025 (CI = +/-0.050; p = 0.280)	0.825	+4.93%	+2.31%
Severity	2013.2	0.052 (CI = +/-0.040; p = 0.017)	0.031 (CI = +/-0.051; p = 0.208)	-0.296 (CI = +/-0.134; p = 0.001)	-0.029 (CI = +/-0.058; p = 0.275)	0.822	+5.39%	+2.35%
Severity	2014.1	0.042 (CI = +/-0.056; p = 0.118)	0.035 (CI = +/-0.057; p = 0.186)	-0.282 (CI = +/-0.150; p = 0.003)	-0.020 (CI = +/-0.068; p = 0.502)	0.825	+4.29%	+2.18%
Severity	2014.2	0.017 (CI = +/-0.078; p = 0.605)	0.027 (CI = +/-0.061; p = 0.315)	-0.259 (CI = +/-0.161; p = 0.008)	0.003 (CI = +/-0.086; p = 0.941)	0.846	+1.76%	+2.04%
Severity	2015.1	0.021 (CI = +/-0.137; p = 0.710)	0.026 (CI = +/-0.074; p = 0.401)	-0.262 (CI = +/-0.204; p = 0.022)	-0.001 (CI = +/-0.137; p = 0.992)	0.809	+2.13%	+2.07%
Severity	2015.2	-0.124 (CI = +/-0.178; p = 0.124)	0.008 (CI = +/-0.056; p = 0.724)	-0.180 (CI = +/-0.168; p = 0.041)	0.139 (CI = +/-0.173; p = 0.089)	0.921	-11.67%	+1.55%
Severity	2016.1	-0.395 (CI = +/-0.541; p = 0.103)	0.023 (CI = +/-0.061; p = 0.311)	-0.077 (CI = +/-0.252; p = 0.403)	0.402 (CI = +/-0.524; p = 0.092)	0.909	-32.64%	+0.65%
Severity	2016.2	-0.754 (CI = +/-7.904; p = 0.721)	0.021 (CI = +/-0.116; p = 0.521)	-0.029 (CI = +/-1.130; p = 0.922)	0.759 (CI = +/-7.868; p = 0.718)	0.412	-52.97%	+0.50%
Severity	2017.1	0.005 (CI = +/-0.080; p = 0.813)	0.021 (CI = +/-0.116; p = 0.521)	-0.029 (CI = +/-1.130; p = 0.922)	NA (CI = +/-NA; p = NA)	-0.735	+0.50%	+0.50%
Severity	2017.2	0.005 (CI = +/-0.080; p = 0.813)	0.021 (CI = +/-0.116; p = 0.521)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.500	+0.50%	+0.50%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.029)	0.072 (CI = +/-0.042; p = 0.003)	0.015 (CI = +/-0.115; p = 0.784)	-0.024 (CI = +/-0.046; p = 0.291)	0.607	+1.84%	-0.54%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.002)	0.083 (CI = +/-0.036; p = 0.000)	-0.005 (CI = +/-0.096; p = 0.905)	-0.032 (CI = +/-0.039; p = 0.097)	0.750	+2.81%	-0.44%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.078 (CI = +/-0.037; p = 0.001)	-0.016 (CI = +/-0.098; p = 0.735)	-0.035 (CI = +/-0.039; p = 0.074)	0.768	+3.28%	-0.30%
Frequency	2012.2	0.030 (CI = +/-0.022; p = 0.013)	0.076 (CI = +/-0.040; p = 0.002)	-0.011 (CI = +/-0.106; p = 0.817)	-0.033 (CI = +/-0.043; p = 0.116)	0.667	+3.02%	-0.33%
Frequency	2013.1	0.019 (CI = +/-0.025; p = 0.117)	0.084 (CI = +/-0.039; p = 0.001)	0.007 (CI = +/-0.103; p = 0.881)	-0.025 (CI = +/-0.042; p = 0.209)	0.693	+1.97%	-0.55%
Frequency	2013.2	0.016 (CI = +/-0.034; p = 0.305)	0.082 (CI = +/-0.043; p = 0.002)	0.011 (CI = +/-0.113; p = 0.822)	-0.022 (CI = +/-0.049; p = 0.328)	0.590	+1.63%	-0.58%
Frequency	2014.1	0.037 (CI = +/-0.039; p = 0.061)	0.072 (CI = +/-0.040; p = 0.004)	-0.015 (CI = +/-0.105; p = 0.739)	-0.040 (CI = +/-0.048; p = 0.092)	0.705	+3.76%	-0.26%
Frequency	2014.2	0.055 (CI = +/-0.055; p = 0.050)	0.078 (CI = +/-0.042; p = 0.004)	-0.033 (CI = +/-0.112; p = 0.505)	-0.056 (CI = +/-0.060; p = 0.062)	0.687	+5.62%	-0.16%
Frequency	2015.1	0.006 (CI = +/-0.062; p = 0.801)	0.089 (CI = +/-0.033; p = 0.001)	0.008 (CI = +/-0.092; p = 0.838)	-0.012 (CI = +/-0.061; p = 0.627)	0.839	+0.64%	-0.59%
Frequency	2015.2	0.081 (CI = +/-0.053; p = 0.013)	0.099 (CI = +/-0.017; p = 0.000)	-0.034 (CI = +/-0.050; p = 0.129)	-0.084 (CI = +/-0.051; p = 0.010)	0.971	+8.41%	-0.33%
Frequency	2016.1	0.016 (CI = +/-0.185; p = 0.798)	0.103 (CI = +/-0.021; p = 0.001)	-0.010 (CI = +/-0.086; p = 0.744)	-0.022 (CI = +/-0.179; p = 0.725)	0.977	+1.64%	-0.54%
Frequency	2016.2	-0.119 (CI = +/-2.693; p = 0.867)	0.102 (CI = +/-0.039; p = 0.008)	0.008 (CI = +/-0.385; p = 0.934)	0.113 (CI = +/-2.680; p = 0.873)	0.968	-11.19%	-0.60%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.444)	0.102 (CI = +/-0.039; p = 0.008)	0.008 (CI = +/-0.385; p = 0.934)	NA (CI = +/-NA; p = NA)	0.967	-0.60%	-0.60%
Frequency	2017.2	-0.006 (CI = +/-0.027; p = 0.444)	0.102 (CI = +/-0.039; p = 0.008)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.968	-0.60%	-0.60%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.040; p = 0.000)	-0.074 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.128; p = 0.734)	0.951	+3.32%	-4.03%
Loss Cost	2011.2	0.037 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.041; p = 0.000)	-0.080 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.128; p = 0.816)	0.954	+3.78%	-4.22%
Loss Cost	2012.1	0.036 (CI = +/-0.019; p = 0.001)	0.109 (CI = +/-0.043; p = 0.000)	-0.079 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.132; p = 0.807)	0.954	+3.68%	-4.19%
Loss Cost	2012.2	0.031 (CI = +/-0.023; p = 0.011)	0.105 (CI = +/-0.044; p = 0.000)	-0.072 (CI = +/-0.040; p = 0.001)	0.012 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.133; p = 0.736)	0.955	+3.13%	-4.02%
Loss Cost	2013.1	0.030 (CI = +/-0.028; p = 0.039)	0.105 (CI = +/-0.047; p = 0.000)	-0.071 (CI = +/-0.045; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.139; p = 0.736)	0.954	+3.03%	-4.00%
Loss Cost	2013.2	0.025 (CI = +/-0.035; p = 0.153)	0.103 (CI = +/-0.049; p = 0.000)	-0.065 (CI = +/-0.053; p = 0.020)	0.013 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.144; p = 0.702)	0.954	+2.54%	-3.89%
Loss Cost	2014.1	0.025 (CI = +/-0.047; p = 0.274)	0.103 (CI = +/-0.053; p = 0.001)	-0.064 (CI = +/-0.064; p = 0.049)	0.013 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.151; p = 0.711)	0.952	+2.50%	-3.89%
Loss Cost	2014.2	0.012 (CI = +/-0.064; p = 0.698)	0.099 (CI = +/-0.056; p = 0.002)	-0.049 (CI = +/-0.082; p = 0.213)	0.013 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.156; p = 0.657)	0.952	+1.18%	-3.71%
Loss Cost	2015.1	-0.028 (CI = +/-0.089; p = 0.508)	0.107 (CI = +/-0.056; p = 0.001)	-0.007 (CI = +/-0.106; p = 0.894)	0.013 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.154; p = 0.538)	0.956	-2.76%	-3.39%
Loss Cost	2015.2	-0.108 (CI = +/-0.141; p = 0.121)	0.097 (CI = +/-0.056; p = 0.003)	0.078 (CI = +/-0.157; p = 0.294)	0.013 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.149; p = 0.381)	0.962	-10.23%	-2.91%
Loss Cost	2016.1	-0.285 (CI = +/-0.313; p = 0.070)	0.107 (CI = +/-0.056; p = 0.002)	0.260 (CI = +/-0.326; p = 0.106)	0.013 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.147; p = 0.263)	0.963	-24.79%	-2.46%
Loss Cost	2016.2	-1.053 (CI = +/-1.531; p = 0.154)	0.097 (CI = +/-0.059; p = 0.005)	1.034 (CI = +/-1.545; p = 0.164)	0.013 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.151; p = 0.179)	0.964	-65.10%	-1.89%
Loss Cost	2017.1	-0.019 (CI = +/-0.030; p = 0.179)	0.097 (CI = +/-0.059; p = 0.005)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.151; p = 0.179)	0.960	-1.89%	-1.89%
Loss Cost	2017.2	-0.020 (CI = +/-0.035; p = 0.224)	0.096 (CI = +/-0.066; p = 0.011)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.170; p = 0.238)	0.957	-2.00%	-2.00%
Severity	2011.1	0.021 (CI = +/-0.023; p = 0.078)	0.016 (CI = +/-0.063; p = 0.602)	-0.032 (CI = +/-0.049; p = 0.186)	0.000 (CI = +/-0.004; p = 0.919)	0.063 (CI = +/-0.202; p = 0.523)	-0.024	+2.07%	-1.18%
Severity	2011.2	0.018 (CI = +/-0.027; p = 0.174)	0.013 (CI = +/-0.066; p = 0.674)	-0.029 (CI = +/-0.054; p = 0.274)	0.000 (CI = +/-0.004; p = 0.946)	0.059 (CI = +/-0.207; p = 0.557)	-0.114	+1.83%	-1.08%
Severity	2012.1	0.013 (CI = +/-0.031; p = 0.391)	0.018 (CI = +/-0.069; p = 0.588)	-0.022 (CI = +/-0.058; p = 0.432)	0.000 (CI = +/-0.004; p = 0.958)	0.053 (CI = +/-0.212; p = 0.603)	-0.179	+1.32%	-0.92%
Severity	2012.2	0.012 (CI = +/-0.038; p = 0.498)	0.017 (CI = +/-0.073; p = 0.618)	-0.021 (CI = +/-0.066; p = 0.501)	0.000 (CI = +/-0.005; p = 0.965)	0.053 (CI = +/-0.220; p = 0.621)	-0.217	+1.25%	-0.90%
Severity	2013.1	0.022 (CI = +/-0.046; p = 0.320)	0.011 (CI = +/-0.075; p = 0.756)	-0.033 (CI = +/-0.073; p = 0.350)	0.000 (CI = +/-0.005; p = 0.949)	0.061 (CI = +/-0.224; p = 0.573)	-0.197	+2.23%	-1.12%
Severity	2013.2	0.027 (CI = +/-0.058; p = 0.339)	0.014 (CI = +/-0.080; p = 0.719)	-0.039 (CI = +/-0.086; p = 0.350)	0.000 (CI = +/-0.005; p = 0.928)	0.065 (CI = +/-0.234; p = 0.565)	-0.219	+2.70%	-1.22%
Severity	2014.1	0.019 (CI = +/-0.075; p = 0.593)	0.017 (CI = +/-0.085; p = 0.678)	-0.030 (CI = +/-0.104; p = 0.540)	0.000 (CI = +/-0.005; p = 0.938)	0.060 (CI = +/-0.244; p = 0.604)	-0.271	+1.94%	-1.11%
Severity	2014.2	0.013 (CI = +/-0.105; p = 0.794)	0.015 (CI = +/-0.092; p = 0.731)	-0.023 (CI = +/-0.134; p = 0.714)	0.000 (CI = +/-0.005; p = 0.958)	0.057 (CI = +/-0.257; p = 0.637)	-0.313	+1.30%	-1.02%
Severity	2015.1	0.007 (CI = +/-0.157; p = 0.925)	0.016 (CI = +/-0.099; p = 0.729)	-0.017 (CI = +/-0.186; p = 0.848)	0.000 (CI = +/-0.005; p = 0.963)	0.056 (CI = +/-0.271; p = 0.664)	-0.342	+0.69%	-0.97%
Severity	2015.2	-0.054 (CI = +/-0.271; p = 0.670)	0.008 (CI = +/-0.106; p = 0.868)	0.048 (CI = +/-0.300; p = 0.732)	0.000 (CI = +/-0.006; p = 0.969)	0.043 (CI = +/-0.285; p = 0.749)	-0.342	-5.24%	-0.60%
Severity	2016.1	-0.153 (CI = +/-0.651; p = 0.613)	0.014 (CI = +/-0.117; p = 0.798)	0.149 (CI = +/-0.678; p = 0.635)	0.000 (CI = +/-0.006; p = 0.954)	0.033 (CI = +/-0.305; p = 0.812)	-0.395	-14.15%	-0.34%
Severity	2016.2	-0.459 (CI = +/-3.405; p = 0.767)	0.010 (CI = +/-0.132; p = 0.870)	0.458 (CI = +/-3.436; p = 0.770)	0.000 (CI = +/-0.007; p = 0.925)	0.026 (CI = +/-0.337; p = 0.867)	-0.486	-36.82%	-0.11%
Severity	2017.1	-0.001 (CI = +/-0.066; p = 0.971)	0.010 (CI = +/-0.132; p = 0.870)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.007; p = 0.925)	0.026 (CI = +/-0.337; p = 0.867)	-0.407	-0.11%	-0.11%
Severity	2017.2	-0.007 (CI = +/-0.078; p = 0.851)	0.003 (CI = +/-0.147; p = 0.961)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.007; p = 0.955)	0.043 (CI = +/-0.376; p = 0.799)	-0.456	-0.65%	-0.65%
Frequency	2011.1	0.012 (CI = +/-0.019; p = 0.187)	0.087 (CI = +/-0.051; p = 0.002)	-0.041 (CI = +/-0.040; p = 0.041)	0.013 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.162; p = 0.292)	0.920	+1.22%	-2.89%
Frequency	2011.2	0.019 (CI = +/-0.020; p = 0.067)	0.095 (CI = +/-0.050; p = 0.001)	-0.051 (CI = +/-0.041; p = 0.017)	0.012 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.158; p = 0.343)	0.927	+1.92%	-3.18%
Frequency	2012.1	0.023 (CI = +/-0.024; p = 0.058)	0.091 (CI = +/-0.052; p = 0.002)	-0.057 (CI = +/-0.044; p = 0.015)	0.012 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.162; p = 0.382)	0.926	+2.33%	-3.31%
Frequency	2012.2	0.018 (CI = +/-0.028; p = 0.191)	0.087 (CI = +/-0.055; p = 0.004)	-0.050 (CI = +/-0.049; p = 0.046)	0.013 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.166; p = 0.357)	0.927	+1.85%	-3.15%
Frequency	2013.1	0.008 (CI = +/-0.033; p = 0.625)	0.094 (CI = +/-0.055; p = 0.002)	-0.037 (CI = +/-0.054; p = 0.159)	0.013 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.165; p = 0.299)	0.932	+0.79%	-2.92%
Frequency	2013.2	-0.002 (CI = +/-0.041; p = 0.935)	0.089 (CI = +/-0.058; p = 0.005)	-0.026 (CI = +/-0.062; p = 0.389)	0.013 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.168; p = 0.267)	0.934	-0.16%	-2.70%
Frequency	2014.1	0.005 (CI = +/-0.054; p = 0.831)	0.086 (CI = +/-0.061; p = 0.009)	-0.034 (CI = +/-0.074; p = 0.344)	0.013 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.175; p = 0.304)	0.930	+0.55%	-2.81%
Frequency	2014.2	-0.001 (CI = +/-0.075; p = 0.972)	0.084 (CI = +/-0.065; p = 0.016)	-0.026 (CI = +/-0.096; p = 0.564)	0.013 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.184; p = 0.308)	0.928	-0.12%	-2.71%
Frequency	2015.1	-0.035 (CI = +/-0.109; p = 0.498)	0.091 (CI = +/-0.068; p = 0.013)	0.010 (CI = +/-0.129; p = 0.866)	0.013 (CI = +/-0.004; p = 0.000)	-0.100 (CI = +/-0.187; p = 0.266)	0.928	-3.43%	-2.44%
Frequency	2015.2	-0.054 (CI = +/-0.190; p = 0.543)	0.089 (CI = +/-0.074; p = 0.024)	0.031 (CI = +/-0.210; p = 0.755)	0.013 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.200; p = 0.274)	0.924	-5.27%	-2.33%
Frequency	2016.1	-0.132 (CI = +/-0.455; p = 0.532)	0.093 (CI = +/-0.082; p = 0.030)	0.111 (CI = +/-0.474; p = 0.614)	0.013 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.213; p = 0.271)	0.915	-12.39%	-2.13%
Frequency	2016.2	-0.594 (CI = +/-2.358; p = 0.583)	0.087 (CI = +/-0.091; p = 0.059)	0.576 (CI = +/-2.380; p = 0.598)	0.013 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.233; p = 0.263)	0.909	-44.76%	-1.78%
Frequency	2017.1	-0.018 (CI = +/-0.046; p = 0.396)	0.087 (CI = +/-0.091; p = 0.059)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.233; p = 0.263)	0.903	-1.78%	-1.78%
Frequency	2017.2	-0.014 (CI = +/-0.054; p = 0.576)	0.092 (CI = +/-0.101; p = 0.069)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.260; p = 0.259)	0.895	-1.35%	-1.35%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.016 (CI = +/-0.045; p = 0.459)	-0.120 (CI = +/-0.345; p = 0.479)	0.232	-1.61%
Loss Cost	2011.2	-0.022 (CI = +/-0.047; p = 0.345)	-0.097 (CI = +/-0.353; p = 0.574)	0.253	-2.17%
Loss Cost	2012.1	-0.026 (CI = +/-0.050; p = 0.284)	-0.082 (CI = +/-0.362; p = 0.644)	0.263	-2.59%
Loss Cost	2012.2	-0.035 (CI = +/-0.051; p = 0.164)	-0.057 (CI = +/-0.357; p = 0.741)	0.324	-3.44%
Loss Cost	2013.1	-0.038 (CI = +/-0.053; p = 0.147)	-0.052 (CI = +/-0.365; p = 0.771)	0.322	-3.76%
Loss Cost	2013.2	-0.044 (CI = +/-0.054; p = 0.101)	-0.049 (CI = +/-0.363; p = 0.779)	0.365	-4.34%
Loss Cost	2014.1	-0.046 (CI = +/-0.056; p = 0.101)	-0.053 (CI = +/-0.374; p = 0.769)	0.348	-4.52%
Loss Cost	2014.2	-0.050 (CI = +/-0.057; p = 0.082)	-0.075 (CI = +/-0.378; p = 0.680)	0.380	-4.86%
Loss Cost	2015.1	-0.051 (CI = +/-0.059; p = 0.085)	-0.094 (CI = +/-0.399; p = 0.622)	0.362	-4.98%
Loss Cost	2015.2	-0.052 (CI = +/-0.060; p = 0.085)	-0.146 (CI = +/-0.431; p = 0.480)	0.368	-5.06%
Loss Cost	2016.1	-0.052 (CI = +/-0.063; p = 0.098)	-0.145 (CI = +/-0.518; p = 0.555)	0.282	-5.06%
Loss Cost	2016.2	-0.050 (CI = +/-0.067; p = 0.130)	-0.275 (CI = +/-0.851; p = 0.495)	0.220	-4.84%
Loss Cost	2017.1	-0.051 (CI = +/-0.074; p = 0.155)	-0.033 (CI = +/-3.345; p = 0.983)	0.068	-5.02%
Loss Cost	2017.2	-0.051 (CI = +/-0.074; p = 0.155)	NA (CI = +/-NA; p = NA)	0.100	-5.02%
Severity	2011.1	0.011 (CI = +/-0.017; p = 0.204)	-0.056 (CI = +/-0.135; p = 0.402)	0.006	+1.11%
Severity	2011.2	0.009 (CI = +/-0.018; p = 0.344)	-0.046 (CI = +/-0.138; p = 0.498)	-0.041	+0.86%
Severity	2012.1	0.006 (CI = +/-0.019; p = 0.520)	-0.037 (CI = +/-0.139; p = 0.588)	-0.073	+0.60%
Severity	2012.2	0.005 (CI = +/-0.020; p = 0.625)	-0.034 (CI = +/-0.143; p = 0.630)	-0.086	+0.48%
Severity	2013.1	0.006 (CI = +/-0.021; p = 0.548)	-0.036 (CI = +/-0.146; p = 0.612)	-0.084	+0.62%
Severity	2013.2	0.006 (CI = +/-0.022; p = 0.606)	-0.036 (CI = +/-0.151; p = 0.624)	-0.094	+0.56%
Severity	2014.1	0.004 (CI = +/-0.023; p = 0.708)	-0.039 (CI = +/-0.153; p = 0.603)	-0.099	+0.42%
Severity	2014.2	0.003 (CI = +/-0.024; p = 0.780)	-0.044 (CI = +/-0.158; p = 0.559)	-0.094	+0.32%
Severity	2015.1	0.003 (CI = +/-0.025; p = 0.806)	-0.049 (CI = +/-0.167; p = 0.540)	-0.096	+0.29%
Severity	2015.2	0.003 (CI = +/-0.025; p = 0.833)	-0.071 (CI = +/-0.181; p = 0.415)	-0.069	+0.25%
Severity	2016.1	0.003 (CI = +/-0.026; p = 0.839)	-0.072 (CI = +/-0.217; p = 0.486)	-0.103	+0.25%
Severity	2016.2	0.002 (CI = +/-0.028; p = 0.852)	-0.068 (CI = +/-0.360; p = 0.689)	-0.150	+0.25%
Severity	2017.1	0.000 (CI = +/-0.031; p = 0.984)	0.221 (CI = +/-1.400; p = 0.735)	-0.165	+0.03%
Severity	2017.2	0.000 (CI = +/-0.031; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.091	+0.03%
Frequency	2011.1	-0.027 (CI = +/-0.041; p = 0.183)	-0.064 (CI = +/-0.318; p = 0.679)	0.332	-2.69%
Frequency	2011.2	-0.030 (CI = +/-0.044; p = 0.163)	-0.051 (CI = +/-0.328; p = 0.749)	0.328	-3.00%
Frequency	2012.1	-0.032 (CI = +/-0.047; p = 0.165)	-0.045 (CI = +/-0.339; p = 0.786)	0.312	-3.18%
Frequency	2012.2	-0.040 (CI = +/-0.048; p = 0.097)	-0.024 (CI = +/-0.337; p = 0.884)	0.361	-3.90%
Frequency	2013.1	-0.045 (CI = +/-0.050; p = 0.076)	-0.015 (CI = +/-0.341; p = 0.925)	0.376	-4.36%
Frequency	2013.2	-0.050 (CI = +/-0.051; p = 0.052)	-0.014 (CI = +/-0.341; p = 0.934)	0.411	-4.87%
Frequency	2014.1	-0.050 (CI = +/-0.053; p = 0.061)	-0.014 (CI = +/-0.352; p = 0.932)	0.372	-4.91%
Frequency	2014.2	-0.053 (CI = +/-0.054; p = 0.055)	-0.031 (CI = +/-0.361; p = 0.859)	0.383	-5.17%
Frequency	2015.1	-0.054 (CI = +/-0.056; p = 0.059)	-0.045 (CI = +/-0.381; p = 0.805)	0.358	-5.25%
Frequency	2015.2	-0.054 (CI = +/-0.058; p = 0.065)	-0.075 (CI = +/-0.418; p = 0.705)	0.338	-5.30%
Frequency	2016.1	-0.054 (CI = +/-0.061; p = 0.076)	-0.073 (CI = +/-0.503; p = 0.758)	0.265	-5.30%
Frequency	2016.2	-0.052 (CI = +/-0.064; p = 0.104)	-0.207 (CI = +/-0.825; p = 0.594)	0.225	-5.08%
Frequency	2017.1	-0.052 (CI = +/-0.072; p = 0.142)	-0.254 (CI = +/-3.243; p = 0.866)	0.102	-5.04%
Frequency	2017.2	-0.052 (CI = +/-0.072; p = 0.142)	NA (CI = +/-NA; p = NA)	0.112	-5.04%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.045 (CI = +/-0.016; p = 0.000)	0.102 (CI = +/-0.034; p = 0.000)	-0.119 (CI = +/-0.086; p = 0.009)	-0.064 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.099 (CI = +/-0.123; p = 0.107)	0.964	+4.64%	-1.82%
Loss Cost	2011.2	0.054 (CI = +/-0.016; p = 0.000)	0.109 (CI = +/-0.032; p = 0.000)	-0.136 (CI = +/-0.080; p = 0.002)	-0.072 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.101 (CI = +/-0.113; p = 0.076)	0.972	+5.54%	-1.79%
Loss Cost	2012.1	0.056 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.034; p = 0.000)	-0.141 (CI = +/-0.084; p = 0.003)	-0.074 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.115; p = 0.081)	0.972	+5.80%	-1.77%
Loss Cost	2012.2	0.054 (CI = +/-0.024; p = 0.000)	0.106 (CI = +/-0.035; p = 0.000)	-0.137 (CI = +/-0.089; p = 0.005)	-0.072 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.101 (CI = +/-0.119; p = 0.090)	0.971	+5.55%	-1.77%
Loss Cost	2013.1	0.060 (CI = +/-0.029; p = 0.001)	0.103 (CI = +/-0.037; p = 0.000)	-0.146 (CI = +/-0.094; p = 0.005)	-0.077 (CI = +/-0.036; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.103 (CI = +/-0.122; p = 0.092)	0.971	+6.15%	-1.73%
Loss Cost	2013.2	0.063 (CI = +/-0.038; p = 0.003)	0.104 (CI = +/-0.039; p = 0.000)	-0.150 (CI = +/-0.102; p = 0.007)	-0.080 (CI = +/-0.044; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.103 (CI = +/-0.126; p = 0.102)	0.971	+6.47%	-1.72%
Loss Cost	2014.1	0.078 (CI = +/-0.050; p = 0.005)	0.100 (CI = +/-0.041; p = 0.000)	-0.167 (CI = +/-0.109; p = 0.006)	-0.095 (CI = +/-0.053; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	-0.105 (CI = +/-0.127; p = 0.096)	0.972	+8.12%	-1.64%
Loss Cost	2014.2	0.085 (CI = +/-0.072; p = 0.024)	0.101 (CI = +/-0.044; p = 0.000)	-0.173 (CI = +/-0.122; p = 0.009)	-0.102 (CI = +/-0.074; p = 0.011)	0.013 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.133; p = 0.108)	0.971	+8.92%	-1.62%
Loss Cost	2015.1	0.071 (CI = +/-0.114; p = 0.199)	0.103 (CI = +/-0.047; p = 0.001)	-0.163 (CI = +/-0.142; p = 0.028)	-0.088 (CI = +/-0.113; p = 0.117)	0.013 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.139; p = 0.127)	0.970	+7.35%	-1.67%
Loss Cost	2015.2	0.031 (CI = +/-0.216; p = 0.755)	0.100 (CI = +/-0.051; p = 0.001)	-0.142 (CI = +/-0.176; p = 0.102)	-0.048 (CI = +/-0.213; p = 0.624)	0.013 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.146; p = 0.149)	0.968	+3.16%	-1.72%
Loss Cost	2016.1	-0.015 (CI = +/-0.688; p = 0.961)	0.101 (CI = +/-0.058; p = 0.003)	-0.127 (CI = +/-0.287; p = 0.344)	-0.002 (CI = +/-0.681; p = 0.994)	0.013 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.158; p = 0.181)	0.963	-1.53%	-1.77%
Loss Cost	2016.2	-1.492 (CI = +/-6.176; p = 0.593)	0.096 (CI = +/-0.066; p = 0.011)	0.062 (CI = +/-0.840; p = 0.869)	1.471 (CI = +/-6.165; p = 0.597)	0.013 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.170; p = 0.238)	0.959	-77.50%	-2.00%
Loss Cost	2017.1	-0.020 (CI = +/-0.035; p = 0.224)	0.096 (CI = +/-0.066; p = 0.011)	0.062 (CI = +/-0.840; p = 0.869)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.170; p = 0.238)	0.955	-2.00%	-2.00%
Loss Cost	2017.2	-0.020 (CI = +/-0.035; p = 0.224)	0.096 (CI = +/-0.066; p = 0.011)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.170; p = 0.238)	0.957	-2.00%	-2.00%
Severity	2011.1	0.026 (CI = +/-0.029; p = 0.074)	0.015 (CI = +/-0.064; p = 0.625)	-0.053 (CI = +/-0.160; p = 0.496)	-0.028 (CI = +/-0.052; p = 0.274)	0.000 (CI = +/-0.004; p = 0.924)	0.028 (CI = +/-0.230; p = 0.803)	-0.051	+2.66%	-0.17%
Severity	2011.2	0.024 (CI = +/-0.034; p = 0.157)	0.014 (CI = +/-0.067; p = 0.677)	-0.049 (CI = +/-0.168; p = 0.549)	-0.026 (CI = +/-0.056; p = 0.342)	0.000 (CI = +/-0.005; p = 0.922)	0.028 (CI = +/-0.237; p = 0.805)	-0.152	+2.44%	-0.18%
Severity	2012.1	0.019 (CI = +/-0.041; p = 0.351)	0.017 (CI = +/-0.071; p = 0.610)	-0.039 (CI = +/-0.177; p = 0.652)	-0.021 (CI = +/-0.060; p = 0.472)	0.000 (CI = +/-0.005; p = 0.941)	0.030 (CI = +/-0.243; p = 0.798)	-0.234	+1.88%	-0.24%
Severity	2012.2	0.019 (CI = +/-0.050; p = 0.434)	0.018 (CI = +/-0.075; p = 0.623)	-0.039 (CI = +/-0.189; p = 0.665)	-0.021 (CI = +/-0.068; p = 0.511)	0.000 (CI = +/-0.005; p = 0.944)	0.030 (CI = +/-0.252; p = 0.805)	-0.277	+1.93%	-0.24%
Severity	2013.1	0.035 (CI = +/-0.062; p = 0.246)	0.010 (CI = +/-0.077; p = 0.784)	-0.063 (CI = +/-0.197; p = 0.506)	-0.036 (CI = +/-0.075; p = 0.324)	0.000 (CI = +/-0.005; p = 0.909)	0.026 (CI = +/-0.254; p = 0.829)	-0.238	+3.55%	-0.11%
Severity	2013.2	0.046 (CI = +/-0.079; p = 0.233)	0.014 (CI = +/-0.082; p = 0.712)	-0.077 (CI = +/-0.212; p = 0.448)	-0.047 (CI = +/-0.090; p = 0.285)	0.000 (CI = +/-0.005; p = 0.920)	0.025 (CI = +/-0.262; p = 0.841)	-0.251	+4.72%	-0.08%
Severity	2014.1	0.043 (CI = +/-0.108; p = 0.407)	0.015 (CI = +/-0.088; p = 0.712)	-0.074 (CI = +/-0.235; p = 0.510)	-0.044 (CI = +/-0.115; p = 0.425)	0.000 (CI = +/-0.005; p = 0.928)	0.026 (CI = +/-0.274; p = 0.843)	-0.322	+4.37%	-0.10%
Severity	2014.2	0.045 (CI = +/-0.156; p = 0.540)	0.016 (CI = +/-0.095; p = 0.722)	-0.076 (CI = +/-0.264; p = 0.544)	-0.046 (CI = +/-0.160; p = 0.542)	0.000 (CI = +/-0.006; p = 0.931)	0.025 (CI = +/-0.288; p = 0.851)	-0.377	+4.62%	-0.09%
Severity	2015.1	0.059 (CI = +/-0.249; p = 0.613)	0.014 (CI = +/-0.103; p = 0.771)	-0.086 (CI = +/-0.309; p = 0.555)	-0.059 (CI = +/-0.247; p = 0.607)	0.000 (CI = +/-0.006; p = 0.926)	0.024 (CI = +/-0.304; p = 0.865)	-0.416	+6.07%	-0.05%
Severity	2015.2	0.000 (CI = +/-0.473; p = 1.000)	0.009 (CI = +/-0.113; p = 0.855)	-0.055 (CI = +/-0.385; p = 0.757)	-0.001 (CI = +/-0.468; p = 0.995)	0.000 (CI = +/-0.006; p = 0.925)	0.027 (CI = +/-0.321; p = 0.857)	-0.462	0.00%	-0.13%
Severity	2016.1	-0.123 (CI = +/-1.508; p = 0.858)	0.013 (CI = +/-0.128; p = 0.820)	-0.014 (CI = +/-0.628; p = 0.961)	0.120 (CI = +/-1.491; p = 0.859)	0.000 (CI = +/-0.007; p = 0.949)	0.031 (CI = +/-0.346; p = 0.845)	-0.550	-11.57%	-0.27%
Severity	2016.2	-2.614 (CI = +/-13.641; p = 0.670)	0.003 (CI = +/-0.147; p = 0.961)	0.304 (CI = +/-1.855; p = 0.715)	2.607 (CI = +/-13.618; p = 0.671)	0.000 (CI = +/-0.007; p = 0.955)	0.043 (CI = +/-0.376; p = 0.799)	-0.642	-92.67%	-0.65%
Severity	2017.1	-0.007 (CI = +/-0.078; p = 0.851)	0.003 (CI = +/-0.147; p = 0.961)	0.304 (CI = +/-1.855; p = 0.715)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.007; p = 0.955)	0.043 (CI = +/-0.376; p = 0.799)	-0.555	-0.65%	-0.65%
Severity	2017.2	-0.007 (CI = +/-0.078; p = 0.851)	0.003 (CI = +/-0.147; p = 0.961)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.007; p = 0.955)	0.043 (CI = +/-0.376; p = 0.799)	-0.456	-0.65%	-0.65%
Frequency	2011.1	0.019 (CI = +/-0.023; p = 0.095)	0.087 (CI = +/-0.051; p = 0.002)	-0.066 (CI = +/-0.126; p = 0.288)	-0.036 (CI = +/-0.041; p = 0.082)	0.013 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.182; p = 0.158)	0.921	+1.94%	-1.66%
Frequency	2011.2	0.030 (CI = +/-0.025; p = 0.022)	0.095 (CI = +/-0.049; p = 0.001)	-0.087 (CI = +/-0.122; p = 0.151)	-0.046 (CI = +/-0.041; p = 0.028)	0.013 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.172; p = 0.133)	0.931	+3.02%	-1.61%
Frequency	2012.1	0.038 (CI = +/-0.029; p = 0.014)	0.090 (CI = +/-0.050; p = 0.001)	-0.103 (CI = +/-0.125; p = 0.102)	-0.053 (CI = +/-0.043; p = 0.017)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.172; p = 0.125)	0.933	+3.85%	-1.53%
Frequency	2012.2	0.035 (CI = +/-0.036; p = 0.053)	0.088 (CI = +/-0.053; p = 0.003)	-0.098 (CI = +/-0.133; p = 0.138)	-0.050 (CI = +/-0.048; p = 0.039)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.177; p = 0.137)	0.933	+3.56%	-1.54%
Frequency	2013.1	0.025 (CI = +/-0.044; p = 0.245)	0.093 (CI = +/-0.055; p = 0.003)	-0.083 (CI = +/-0.140; p = 0.227)	-0.041 (CI = +/-0.053; p = 0.122)	0.013 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.180; p = 0.148)	0.934	+2.51%	-1.62%
Frequency	2013.2	0.017 (CI = +/-0.056; p = 0.537)	0.090 (CI = +/-0.058; p = 0.005)	-0.072 (CI = +/-0.150; p = 0.320)	-0.033 (CI = +/-0.064; p = 0.286)	0.013 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.185; p = 0.161)	0.934	+1.67%	-1.64%
Frequency	2014.1	0.035 (CI = +/-0.074; p = 0.324)	0.084 (CI = +/-0.060; p = 0.010)	-0.093 (CI = +/-0.162; p = 0.236)	-0.051 (CI = +/-0.079; p = 0.189)	0.013 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.189; p = 0.158)	0.932	+3.59%	-1.54%
Frequency	2014.2	0.040 (CI = +/-0.108; p = 0.431)	0.085 (CI = +/-0.065; p = 0.015)	-0.097 (CI = +/-0.182; p = 0.267)	-0.056 (CI = +/-0.110; p = 0.292)	0.013 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.198; p = 0.175)	0.929	+4.10%	-1.53%
Frequency	2015.1	0.012 (CI = +/-0.170; p = 0.879)	0.089 (CI = +/-0.070; p = 0.018)	-0.077 (CI = +/-0.211; p = 0.438)	-0.028 (CI = +/-0.169; p = 0.719)	0.013 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.207; p = 0.199)	0.926	+1.21%	-1.62%
Frequency	2015.2	0.031 (CI = +/-0.324; p = 0.835)	0.091 (CI = +/-0.077; p = 0.026)	-0.087 (CI = +/-0.264; p = 0.479)	-0.047 (CI = +/-0.321; p = 0.750)	0.013 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.220; p = 0.219)	0.920	+3.16%	-1.59%
Frequency	2016.1	0.108 (CI = +/-1.034; p = 0.819)	0.088 (CI = +/-0.088; p = 0.049)	-0.113 (CI = +/-0.431; p = 0.569)	-0.123 (CI = +/-1.023; p = 0.792)	0.013 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.237; p = 0.240)	0.909	+11.36%	-1.51%
Frequency	2016.2	1.122 (CI = +/-9.423; p = 0.791)	0.092 (CI = +/-0.101; p = 0.069)	-0.242 (CI = +/-1.282; p = 0.675)	-1.136 (CI = +/-9.407; p = 0.788)	0.013 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.260; p = 0.259)	0.900	+207.10%	-1.35%
Frequency	2017.1	-0.014 (CI = +/-0.054; p = 0.576)	0.092 (CI = +/-0.101; p = 0.069)	-0.242 (CI = +/-1.282; p = 0.675)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.260; p = 0.259)	0.893	-1.35%	-1.35%
Frequency	2017.2	-0.014 (CI = +/-0.054; p = 0.576)	0.092 (CI = +/-0.101; p = 0.069)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.005; p = 0.000)	-0.137 (CI = +/-0.260; p = 0.259)	0.895	-1.35%	-1.35%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.030 (CI = +/-0.020; p = 0.006)	0.248	-2.95%
Loss Cost	2011.2	-0.033 (CI = +/-0.022; p = 0.004)	0.275	-3.28%
Loss Cost	2012.1	-0.036 (CI = +/-0.023; p = 0.004)	0.289	-3.55%
Loss Cost	2012.2	-0.042 (CI = +/-0.024; p = 0.002)	0.353	-4.12%
Loss Cost	2013.1	-0.045 (CI = +/-0.026; p = 0.002)	0.353	-4.38%
Loss Cost	2013.2	-0.051 (CI = +/-0.028; p = 0.001)	0.396	-4.93%
Loss Cost	2014.1	-0.053 (CI = +/-0.031; p = 0.002)	0.381	-5.14%
Loss Cost	2014.2	-0.059 (CI = +/-0.034; p = 0.002)	0.410	-5.71%
Loss Cost	2015.1	-0.062 (CI = +/-0.038; p = 0.003)	0.392	-5.97%
Loss Cost	2015.2	-0.066 (CI = +/-0.042; p = 0.005)	0.388	-6.40%
Loss Cost	2016.1	-0.063 (CI = +/-0.048; p = 0.014)	0.315	-6.09%
Loss Cost	2016.2	-0.061 (CI = +/-0.055; p = 0.033)	0.250	-5.90%
Loss Cost	2017.1	-0.052 (CI = +/-0.063; p = 0.098)	0.146	-5.05%
Loss Cost	2017.2	-0.051 (CI = +/-0.074; p = 0.155)	0.100	-5.02%
Severity	2011.1	0.005 (CI = +/-0.008; p = 0.242)	0.017	+0.47%
Severity	2011.2	0.003 (CI = +/-0.008; p = 0.447)	-0.017	+0.32%
Severity	2012.1	0.002 (CI = +/-0.009; p = 0.720)	-0.039	+0.16%
Severity	2012.2	0.001 (CI = +/-0.010; p = 0.885)	-0.047	+0.07%
Severity	2013.1	0.002 (CI = +/-0.011; p = 0.741)	-0.044	+0.17%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.846)	-0.050	+0.11%
Severity	2014.1	-0.001 (CI = +/-0.013; p = 0.923)	-0.055	-0.06%
Severity	2014.2	-0.002 (CI = +/-0.014; p = 0.757)	-0.053	-0.21%
Severity	2015.1	-0.003 (CI = +/-0.016; p = 0.736)	-0.055	-0.26%
Severity	2015.2	-0.004 (CI = +/-0.018; p = 0.611)	-0.048	-0.43%
Severity	2016.1	-0.003 (CI = +/-0.020; p = 0.766)	-0.064	-0.29%
Severity	2016.2	0.000 (CI = +/-0.023; p = 0.977)	-0.077	-0.03%
Severity	2017.1	0.002 (CI = +/-0.026; p = 0.842)	-0.080	+0.25%
Severity	2017.2	0.000 (CI = +/-0.031; p = 0.984)	-0.091	+0.03%
Frequency	2011.1	-0.035 (CI = +/-0.019; p = 0.001)	0.355	-3.40%
Frequency	2011.2	-0.036 (CI = +/-0.020; p = 0.001)	0.354	-3.58%
Frequency	2012.1	-0.038 (CI = +/-0.022; p = 0.002)	0.341	-3.70%
Frequency	2012.2	-0.043 (CI = +/-0.023; p = 0.001)	0.391	-4.19%
Frequency	2013.1	-0.046 (CI = +/-0.025; p = 0.001)	0.407	-4.54%
Frequency	2013.2	-0.052 (CI = +/-0.026; p = 0.001)	0.442	-5.03%
Frequency	2014.1	-0.052 (CI = +/-0.029; p = 0.001)	0.407	-5.08%
Frequency	2014.2	-0.057 (CI = +/-0.032; p = 0.002)	0.418	-5.51%
Frequency	2015.1	-0.059 (CI = +/-0.036; p = 0.003)	0.396	-5.73%
Frequency	2015.2	-0.062 (CI = +/-0.040; p = 0.005)	0.375	-5.99%
Frequency	2016.1	-0.060 (CI = +/-0.046; p = 0.014)	0.312	-5.82%
Frequency	2016.2	-0.061 (CI = +/-0.053; p = 0.028)	0.266	-5.87%
Frequency	2017.1	-0.054 (CI = +/-0.061; p = 0.077)	0.175	-5.28%
Frequency	2017.2	-0.052 (CI = +/-0.072; p = 0.142)	0.112	-5.04%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.031 (CI = +/-0.019; p = 0.002)	0.155 (CI = +/-0.142; p = 0.033)	0.358	-3.08%
Loss Cost	2011.2	-0.033 (CI = +/-0.020; p = 0.003)	0.147 (CI = +/-0.146; p = 0.049)	0.367	-3.28%
Loss Cost	2012.1	-0.038 (CI = +/-0.021; p = 0.001)	0.166 (CI = +/-0.148; p = 0.030)	0.408	-3.72%
Loss Cost	2012.2	-0.042 (CI = +/-0.023; p = 0.001)	0.150 (CI = +/-0.150; p = 0.051)	0.441	-4.12%
Loss Cost	2013.1	-0.047 (CI = +/-0.024; p = 0.001)	0.168 (CI = +/-0.153; p = 0.034)	0.466	-4.58%
Loss Cost	2013.2	-0.051 (CI = +/-0.026; p = 0.001)	0.155 (CI = +/-0.159; p = 0.055)	0.483	-4.93%
Loss Cost	2014.1	-0.055 (CI = +/-0.028; p = 0.001)	0.172 (CI = +/-0.164; p = 0.041)	0.491	-5.38%
Loss Cost	2014.2	-0.059 (CI = +/-0.031; p = 0.001)	0.161 (CI = +/-0.172; p = 0.065)	0.497	-5.71%
Loss Cost	2015.1	-0.065 (CI = +/-0.034; p = 0.001)	0.180 (CI = +/-0.179; p = 0.049)	0.504	-6.28%
Loss Cost	2015.2	-0.066 (CI = +/-0.039; p = 0.003)	0.176 (CI = +/-0.191; p = 0.067)	0.488	-6.40%
Loss Cost	2016.1	-0.067 (CI = +/-0.045; p = 0.006)	0.179 (CI = +/-0.206; p = 0.083)	0.419	-6.49%
Loss Cost	2016.2	-0.061 (CI = +/-0.051; p = 0.022)	0.195 (CI = +/-0.219; p = 0.077)	0.381	-5.90%
Loss Cost	2017.1	-0.058 (CI = +/-0.059; p = 0.057)	0.186 (CI = +/-0.240; p = 0.115)	0.264	-5.59%
Loss Cost	2017.2	-0.051 (CI = +/-0.069; p = 0.129)	0.199 (CI = +/-0.260; p = 0.118)	0.233	-5.02%
Severity	2011.1	0.004 (CI = +/-0.008; p = 0.267)	0.019 (CI = +/-0.061; p = 0.525)	-0.007	+0.45%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.456)	0.014 (CI = +/-0.062; p = 0.656)	-0.054	+0.32%
Severity	2012.1	0.001 (CI = +/-0.009; p = 0.761)	0.021 (CI = +/-0.063; p = 0.496)	-0.064	+0.14%
Severity	2012.2	0.001 (CI = +/-0.010; p = 0.886)	0.019 (CI = +/-0.066; p = 0.565)	-0.080	+0.07%
Severity	2013.1	0.002 (CI = +/-0.011; p = 0.774)	0.015 (CI = +/-0.069; p = 0.648)	-0.087	+0.15%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.849)	0.014 (CI = +/-0.073; p = 0.694)	-0.099	+0.11%
Severity	2014.1	-0.001 (CI = +/-0.013; p = 0.885)	0.021 (CI = +/-0.076; p = 0.567)	-0.095	-0.09%
Severity	2014.2	-0.002 (CI = +/-0.015; p = 0.763)	0.017 (CI = +/-0.080; p = 0.654)	-0.104	-0.21%
Severity	2015.1	-0.003 (CI = +/-0.016; p = 0.709)	0.020 (CI = +/-0.085; p = 0.628)	-0.107	-0.29%
Severity	2015.2	-0.004 (CI = +/-0.018; p = 0.622)	0.016 (CI = +/-0.091; p = 0.713)	-0.111	-0.43%
Severity	2016.1	-0.003 (CI = +/-0.021; p = 0.753)	0.012 (CI = +/-0.098; p = 0.787)	-0.140	-0.32%
Severity	2016.2	0.000 (CI = +/-0.024; p = 0.978)	0.020 (CI = +/-0.104; p = 0.688)	-0.150	-0.03%
Severity	2017.1	0.002 (CI = +/-0.028; p = 0.875)	0.014 (CI = +/-0.113; p = 0.795)	-0.170	+0.21%
Severity	2017.2	0.000 (CI = +/-0.033; p = 0.985)	0.010 (CI = +/-0.124; p = 0.862)	-0.196	+0.03%
Frequency	2011.1	-0.036 (CI = +/-0.017; p = 0.000)	0.136 (CI = +/-0.130; p = 0.042)	0.440	-3.52%
Frequency	2011.2	-0.036 (CI = +/-0.019; p = 0.001)	0.133 (CI = +/-0.136; p = 0.054)	0.432	-3.58%
Frequency	2012.1	-0.039 (CI = +/-0.020; p = 0.001)	0.145 (CI = +/-0.141; p = 0.044)	0.433	-3.85%
Frequency	2012.2	-0.043 (CI = +/-0.022; p = 0.001)	0.131 (CI = +/-0.144; p = 0.072)	0.458	-4.19%
Frequency	2013.1	-0.048 (CI = +/-0.023; p = 0.000)	0.153 (CI = +/-0.144; p = 0.039)	0.504	-4.72%
Frequency	2013.2	-0.052 (CI = +/-0.025; p = 0.000)	0.141 (CI = +/-0.149; p = 0.063)	0.517	-5.03%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	0.151 (CI = +/-0.157; p = 0.059)	0.494	-5.30%
Frequency	2014.2	-0.057 (CI = +/-0.030; p = 0.001)	0.144 (CI = +/-0.165; p = 0.084)	0.490	-5.51%
Frequency	2015.1	-0.062 (CI = +/-0.033; p = 0.001)	0.160 (CI = +/-0.173; p = 0.067)	0.488	-6.01%
Frequency	2015.2	-0.062 (CI = +/-0.038; p = 0.003)	0.161 (CI = +/-0.185; p = 0.084)	0.464	-5.99%
Frequency	2016.1	-0.064 (CI = +/-0.043; p = 0.007)	0.167 (CI = +/-0.200; p = 0.095)	0.407	-6.19%
Frequency	2016.2	-0.061 (CI = +/-0.050; p = 0.021)	0.175 (CI = +/-0.214; p = 0.101)	0.371	-5.87%
Frequency	2017.1	-0.060 (CI = +/-0.058; p = 0.046)	0.173 (CI = +/-0.235; p = 0.135)	0.272	-5.78%
Frequency	2017.2	-0.052 (CI = +/-0.068; p = 0.119)	0.190 (CI = +/-0.254; p = 0.127)	0.235	-5.04%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.016 (CI = +/-0.045; p = 0.459)	-0.120 (CI = +/-0.345; p = 0.479)	0.232	-1.61%
Loss Cost	2011.2	-0.022 (CI = +/-0.047; p = 0.345)	-0.097 (CI = +/-0.353; p = 0.574)	0.253	-2.17%
Loss Cost	2012.1	-0.026 (CI = +/-0.050; p = 0.284)	-0.082 (CI = +/-0.362; p = 0.644)	0.263	-2.59%
Loss Cost	2012.2	-0.035 (CI = +/-0.051; p = 0.164)	-0.057 (CI = +/-0.357; p = 0.741)	0.324	-3.44%
Loss Cost	2013.1	-0.038 (CI = +/-0.053; p = 0.147)	-0.052 (CI = +/-0.365; p = 0.771)	0.322	-3.76%
Loss Cost	2013.2	-0.044 (CI = +/-0.054; p = 0.101)	-0.049 (CI = +/-0.363; p = 0.779)	0.365	-4.34%
Loss Cost	2014.1	-0.046 (CI = +/-0.056; p = 0.101)	-0.053 (CI = +/-0.374; p = 0.769)	0.348	-4.52%
Loss Cost	2014.2	-0.050 (CI = +/-0.057; p = 0.082)	-0.075 (CI = +/-0.378; p = 0.680)	0.380	-4.86%
Loss Cost	2015.1	-0.051 (CI = +/-0.059; p = 0.085)	-0.094 (CI = +/-0.399; p = 0.622)	0.362	-4.98%
Loss Cost	2015.2	-0.052 (CI = +/-0.060; p = 0.085)	-0.146 (CI = +/-0.431; p = 0.480)	0.368	-5.06%
Loss Cost	2016.1	-0.052 (CI = +/-0.063; p = 0.098)	-0.145 (CI = +/-0.518; p = 0.555)	0.282	-5.06%
Loss Cost	2016.2	-0.050 (CI = +/-0.067; p = 0.130)	-0.275 (CI = +/-0.851; p = 0.495)	0.220	-4.84%
Loss Cost	2017.1	-0.051 (CI = +/-0.074; p = 0.155)	-0.033 (CI = +/-3.345; p = 0.983)	0.068	-5.02%
Loss Cost	2017.2	-0.051 (CI = +/-0.074; p = 0.155)	NA (CI = +/-NA; p = NA)	0.100	-5.02%
Severity	2011.1	0.011 (CI = +/-0.017; p = 0.204)	-0.056 (CI = +/-0.135; p = 0.402)	0.006	+1.11%
Severity	2011.2	0.009 (CI = +/-0.018; p = 0.344)	-0.046 (CI = +/-0.138; p = 0.498)	-0.041	+0.86%
Severity	2012.1	0.006 (CI = +/-0.019; p = 0.520)	-0.037 (CI = +/-0.139; p = 0.588)	-0.073	+0.60%
Severity	2012.2	0.005 (CI = +/-0.020; p = 0.625)	-0.034 (CI = +/-0.143; p = 0.630)	-0.086	+0.48%
Severity	2013.1	0.006 (CI = +/-0.021; p = 0.548)	-0.036 (CI = +/-0.146; p = 0.612)	-0.084	+0.62%
Severity	2013.2	0.006 (CI = +/-0.022; p = 0.606)	-0.036 (CI = +/-0.151; p = 0.624)	-0.094	+0.56%
Severity	2014.1	0.004 (CI = +/-0.023; p = 0.708)	-0.039 (CI = +/-0.153; p = 0.603)	-0.099	+0.42%
Severity	2014.2	0.003 (CI = +/-0.024; p = 0.780)	-0.044 (CI = +/-0.158; p = 0.559)	-0.094	+0.32%
Severity	2015.1	0.003 (CI = +/-0.025; p = 0.806)	-0.049 (CI = +/-0.167; p = 0.540)	-0.096	+0.29%
Severity	2015.2	0.003 (CI = +/-0.025; p = 0.833)	-0.071 (CI = +/-0.181; p = 0.415)	-0.069	+0.25%
Severity	2016.1	0.003 (CI = +/-0.026; p = 0.839)	-0.072 (CI = +/-0.217; p = 0.486)	-0.103	+0.25%
Severity	2016.2	0.002 (CI = +/-0.028; p = 0.852)	-0.068 (CI = +/-0.360; p = 0.689)	-0.150	+0.25%
Severity	2017.1	0.000 (CI = +/-0.031; p = 0.984)	0.221 (CI = +/-1.400; p = 0.735)	-0.165	+0.03%
Severity	2017.2	0.000 (CI = +/-0.031; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.091	+0.03%
Frequency	2011.1	-0.027 (CI = +/-0.041; p = 0.183)	-0.064 (CI = +/-0.318; p = 0.679)	0.332	-2.69%
Frequency	2011.2	-0.030 (CI = +/-0.044; p = 0.163)	-0.051 (CI = +/-0.328; p = 0.749)	0.328	-3.00%
Frequency	2012.1	-0.032 (CI = +/-0.047; p = 0.165)	-0.045 (CI = +/-0.339; p = 0.786)	0.312	-3.18%
Frequency	2012.2	-0.040 (CI = +/-0.048; p = 0.097)	-0.024 (CI = +/-0.337; p = 0.884)	0.361	-3.90%
Frequency	2013.1	-0.045 (CI = +/-0.050; p = 0.076)	-0.015 (CI = +/-0.341; p = 0.925)	0.376	-4.36%
Frequency	2013.2	-0.050 (CI = +/-0.051; p = 0.052)	-0.014 (CI = +/-0.341; p = 0.934)	0.411	-4.87%
Frequency	2014.1	-0.050 (CI = +/-0.053; p = 0.061)	-0.014 (CI = +/-0.352; p = 0.932)	0.372	-4.91%
Frequency	2014.2	-0.053 (CI = +/-0.054; p = 0.055)	-0.031 (CI = +/-0.361; p = 0.859)	0.383	-5.17%
Frequency	2015.1	-0.054 (CI = +/-0.056; p = 0.059)	-0.045 (CI = +/-0.381; p = 0.805)	0.358	-5.25%
Frequency	2015.2	-0.054 (CI = +/-0.058; p = 0.065)	-0.075 (CI = +/-0.418; p = 0.705)	0.338	-5.30%
Frequency	2016.1	-0.054 (CI = +/-0.061; p = 0.076)	-0.073 (CI = +/-0.503; p = 0.758)	0.265	-5.30%
Frequency	2016.2	-0.052 (CI = +/-0.064; p = 0.104)	-0.207 (CI = +/-0.825; p = 0.594)	0.225	-5.08%
Frequency	2017.1	-0.052 (CI = +/-0.072; p = 0.142)	-0.254 (CI = +/-3.243; p = 0.866)	0.102	-5.04%
Frequency	2017.2	-0.052 (CI = +/-0.072; p = 0.142)	NA (CI = +/-NA; p = NA)	0.112	-5.04%

Accident Benefits Total Disability Income

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

Fit	Start Date	Time	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.028 (CI = +/-0.048; p = 0.247)	-0.097 (CI = +/-0.075; p = 0.014)	0.401	+2.81%	-6.68%
Loss Cost	2011.2	0.027 (CI = +/-0.056; p = 0.328)	-0.096 (CI = +/-0.083; p = 0.026)	0.398	+2.74%	-6.67%
Loss Cost	2012.1	0.030 (CI = +/-0.066; p = 0.360)	-0.099 (CI = +/-0.094; p = 0.039)	0.394	+3.01%	-6.71%
Loss Cost	2012.2	0.017 (CI = +/-0.078; p = 0.648)	-0.085 (CI = +/-0.106; p = 0.112)	0.403	+1.75%	-6.52%
Loss Cost	2013.1	0.022 (CI = +/-0.095; p = 0.640)	-0.090 (CI = +/-0.124; p = 0.147)	0.392	+2.19%	-6.58%
Loss Cost	2013.2	0.005 (CI = +/-0.119; p = 0.926)	-0.071 (CI = +/-0.148; p = 0.324)	0.397	+0.53%	-6.40%
Loss Cost	2014.1	0.013 (CI = +/-0.155; p = 0.858)	-0.080 (CI = +/-0.184; p = 0.371)	0.375	+1.34%	-6.47%
Loss Cost	2014.2	-0.022 (CI = +/-0.211; p = 0.830)	-0.043 (CI = +/-0.240; p = 0.711)	0.379	-2.15%	-6.25%
Loss Cost	2015.1	-0.041 (CI = +/-0.315; p = 0.787)	-0.023 (CI = +/-0.344; p = 0.889)	0.352	-3.98%	-6.16%
Loss Cost	2015.2	-0.185 (CI = +/-0.532; p = 0.468)	0.125 (CI = +/-0.560; p = 0.638)	0.355	-16.88%	-5.77%
Loss Cost	2016.1	-0.260 (CI = +/-1.262; p = 0.663)	0.202 (CI = +/-1.290; p = 0.741)	0.269	-22.91%	-5.68%
Loss Cost	2016.2	-2.139 (CI = +/-6.248; p = 0.470)	2.087 (CI = +/-6.275; p = 0.483)	0.222	-88.22%	-5.05%
Loss Cost	2017.1	-0.052 (CI = +/-0.063; p = 0.098)	NA (CI = +/-NA; p = NA)	0.146	-5.05%	-5.05%
Loss Cost	2017.2	-0.051 (CI = +/-0.074; p = 0.155)	NA (CI = +/-NA; p = NA)	0.100	-5.02%	-5.02%
Severity	2011.1	0.018 (CI = +/-0.021; p = 0.085)	-0.023 (CI = +/-0.032; p = 0.162)	0.060	+1.83%	-0.45%
Severity	2011.2	0.015 (CI = +/-0.024; p = 0.210)	-0.019 (CI = +/-0.036; p = 0.288)	-0.009	+1.50%	-0.38%
Severity	2012.1	0.010 (CI = +/-0.028; p = 0.445)	-0.013 (CI = +/-0.040; p = 0.492)	-0.064	+1.05%	-0.29%
Severity	2012.2	0.008 (CI = +/-0.033; p = 0.609)	-0.011 (CI = +/-0.045; p = 0.623)	-0.085	+0.83%	-0.26%
Severity	2013.1	0.018 (CI = +/-0.040; p = 0.367)	-0.021 (CI = +/-0.052; p = 0.397)	-0.057	+1.78%	-0.39%
Severity	2013.2	0.020 (CI = +/-0.050; p = 0.418)	-0.024 (CI = +/-0.062; p = 0.431)	-0.070	+2.00%	-0.41%
Severity	2014.1	0.013 (CI = +/-0.065; p = 0.679)	-0.016 (CI = +/-0.077; p = 0.659)	-0.104	+1.31%	-0.35%
Severity	2014.2	0.002 (CI = +/-0.089; p = 0.960)	-0.005 (CI = +/-0.101; p = 0.919)	-0.118	+0.21%	-0.28%
Severity	2015.1	-0.003 (CI = +/-0.133; p = 0.961)	0.001 (CI = +/-0.145; p = 0.994)	-0.125	-0.31%	-0.25%
Severity	2015.2	-0.073 (CI = +/-0.223; p = 0.494)	0.072 (CI = +/-0.234; p = 0.518)	-0.089	-7.03%	-0.05%
Severity	2016.1	-0.167 (CI = +/-0.525; p = 0.503)	0.168 (CI = +/-0.536; p = 0.510)	-0.107	-15.42%	+0.08%
Severity	2016.2	-0.638 (CI = +/-2.630; p = 0.607)	0.641 (CI = +/-2.641; p = 0.607)	-0.140	-47.19%	+0.25%
Severity	2017.1	0.002 (CI = +/-0.026; p = 0.842)	NA (CI = +/-NA; p = NA)	-0.080	+0.25%	+0.25%
Severity	2017.2	0.000 (CI = +/-0.031; p = 0.984)	NA (CI = +/-NA; p = NA)	-0.091	+0.03%	+0.03%
Frequency	2011.1	0.010 (CI = +/-0.046; p = 0.669)	-0.074 (CI = +/-0.072; p = 0.043)	0.439	+0.97%	-6.26%
Frequency	2011.2	0.012 (CI = +/-0.053; p = 0.643)	-0.077 (CI = +/-0.080; p = 0.056)	0.430	+1.22%	-6.31%
Frequency	2012.1	0.019 (CI = +/-0.063; p = 0.529)	-0.086 (CI = +/-0.089; p = 0.058)	0.420	+1.95%	-6.44%
Frequency	2012.2	0.009 (CI = +/-0.074; p = 0.802)	-0.074 (CI = +/-0.101; p = 0.143)	0.427	+0.91%	-6.28%
Frequency	2013.1	0.004 (CI = +/-0.091; p = 0.927)	-0.068 (CI = +/-0.118; p = 0.242)	0.421	+0.40%	-6.22%
Frequency	2013.2	-0.014 (CI = +/-0.113; p = 0.791)	-0.048 (CI = +/-0.140; p = 0.486)	0.427	-1.43%	-6.02%
Frequency	2014.1	0.000 (CI = +/-0.147; p = 0.996)	-0.064 (CI = +/-0.174; p = 0.451)	0.393	+0.04%	-6.14%
Frequency	2014.2	-0.024 (CI = +/-0.201; p = 0.804)	-0.038 (CI = +/-0.228; p = 0.730)	0.386	-2.36%	-5.99%
Frequency	2015.1	-0.038 (CI = +/-0.299; p = 0.793)	-0.024 (CI = +/-0.327; p = 0.880)	0.357	-3.69%	-5.93%
Frequency	2015.2	-0.112 (CI = +/-0.512; p = 0.647)	0.053 (CI = +/-0.539; p = 0.836)	0.333	-10.59%	-5.73%
Frequency	2016.1	-0.093 (CI = +/-1.217; p = 0.872)	0.034 (CI = +/-1.243; p = 0.954)	0.259	-8.86%	-5.75%
Frequency	2016.2	-1.500 (CI = +/-6.067; p = 0.600)	1.446 (CI = +/-6.093; p = 0.615)	0.223	-77.69%	-5.28%
Frequency	2017.1	-0.054 (CI = +/-0.061; p = 0.077)	NA (CI = +/-NA; p = NA)	0.175	-5.28%	-5.28%
Frequency	2017.2	-0.052 (CI = +/-0.072; p = 0.142)	NA (CI = +/-NA; p = NA)	0.112	-5.04%	-5.04%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.050 (CI = +/-0.063; p = 0.115)	-0.167 (CI = +/-0.306; p = 0.270)	-0.102 (CI = +/-0.075; p = 0.011)	0.408	+5.08%	-5.06%
Loss Cost	2011.2	0.053 (CI = +/-0.074; p = 0.150)	-0.174 (CI = +/-0.322; p = 0.275)	-0.105 (CI = +/-0.085; p = 0.018)	0.405	+5.45%	-5.05%
Loss Cost	2012.1	0.063 (CI = +/-0.088; p = 0.152)	-0.191 (CI = +/-0.339; p = 0.254)	-0.114 (CI = +/-0.097; p = 0.023)	0.405	+6.47%	-5.02%
Loss Cost	2012.2	0.053 (CI = +/-0.107; p = 0.315)	-0.175 (CI = +/-0.360; p = 0.322)	-0.105 (CI = +/-0.114; p = 0.070)	0.404	+5.42%	-5.05%
Loss Cost	2013.1	0.070 (CI = +/-0.133; p = 0.286)	-0.199 (CI = +/-0.384; p = 0.291)	-0.121 (CI = +/-0.138; p = 0.082)	0.398	+7.21%	-5.00%
Loss Cost	2013.2	0.060 (CI = +/-0.171; p = 0.467)	-0.188 (CI = +/-0.416; p = 0.355)	-0.112 (CI = +/-0.174; p = 0.192)	0.393	+6.24%	-5.02%
Loss Cost	2014.1	0.097 (CI = +/-0.229; p = 0.383)	-0.226 (CI = +/-0.454; p = 0.308)	-0.147 (CI = +/-0.229; p = 0.191)	0.379	+10.14%	-4.96%
Loss Cost	2014.2	0.081 (CI = +/-0.326; p = 0.606)	-0.212 (CI = +/-0.510; p = 0.390)	-0.132 (CI = +/-0.324; p = 0.400)	0.370	+8.39%	-4.98%
Loss Cost	2015.1	0.121 (CI = +/-0.511; p = 0.620)	-0.240 (CI = +/-0.592; p = 0.400)	-0.171 (CI = +/-0.506; p = 0.479)	0.341	+12.85%	-4.93%
Loss Cost	2015.2	0.010 (CI = +/-0.953; p = 0.983)	-0.183 (CI = +/-0.734; p = 0.599)	-0.061 (CI = +/-0.945; p = 0.891)	0.320	+0.96%	-5.02%
Loss Cost	2016.1	0.481 (CI = +/-2.876; p = 0.722)	-0.336 (CI = +/-1.161; p = 0.540)	-0.531 (CI = +/-2.861; p = 0.693)	0.233	+61.84%	-4.81%
Loss Cost	2016.2	-1.904 (CI = +/-24.705; p = 0.868)	-0.033 (CI = +/-3.345; p = 0.983)	1.852 (CI = +/-24.680; p = 0.872)	0.151	-85.10%	-5.02%
Loss Cost	2017.1	-0.051 (CI = +/-0.074; p = 0.155)	-0.033 (CI = +/-3.345; p = 0.983)	NA (CI = +/-NA; p = NA)	0.068	-5.02%	-5.02%
Loss Cost	2017.2	-0.051 (CI = +/-0.074; p = 0.155)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.100	-5.02%	-5.02%
Severity	2011.1	0.027 (CI = +/-0.027; p = 0.051)	-0.067 (CI = +/-0.132; p = 0.305)	-0.024 (CI = +/-0.033; p = 0.133)	0.064	+2.72%	+0.24%
Severity	2011.2	0.024 (CI = +/-0.032; p = 0.129)	-0.062 (CI = +/-0.139; p = 0.366)	-0.022 (CI = +/-0.037; p = 0.228)	-0.016	+2.44%	+0.23%
Severity	2012.1	0.020 (CI = +/-0.038; p = 0.291)	-0.054 (CI = +/-0.146; p = 0.452)	-0.018 (CI = +/-0.042; p = 0.392)	-0.085	+1.99%	+0.22%
Severity	2012.2	0.019 (CI = +/-0.046; p = 0.403)	-0.052 (CI = +/-0.156; p = 0.489)	-0.017 (CI = +/-0.049; p = 0.485)	-0.113	+1.91%	+0.21%
Severity	2013.1	0.036 (CI = +/-0.056; p = 0.190)	-0.077 (CI = +/-0.161; p = 0.329)	-0.034 (CI = +/-0.058; p = 0.239)	-0.057	+3.68%	+0.26%
Severity	2013.2	0.046 (CI = +/-0.072; p = 0.193)	-0.089 (CI = +/-0.174; p = 0.295)	-0.043 (CI = +/-0.073; p = 0.228)	-0.060	+4.70%	+0.28%
Severity	2014.1	0.046 (CI = +/-0.096; p = 0.329)	-0.089 (CI = +/-0.191; p = 0.340)	-0.043 (CI = +/-0.096; p = 0.359)	-0.106	+4.68%	+0.28%
Severity	2014.2	0.045 (CI = +/-0.137; p = 0.500)	-0.088 (CI = +/-0.215; p = 0.398)	-0.042 (CI = +/-0.137; p = 0.525)	-0.135	+4.55%	+0.28%
Severity	2015.1	0.066 (CI = +/-0.215; p = 0.520)	-0.103 (CI = +/-0.249; p = 0.392)	-0.063 (CI = +/-0.213; p = 0.536)	-0.142	+6.84%	+0.31%
Severity	2015.2	0.001 (CI = +/-0.400; p = 0.995)	-0.070 (CI = +/-0.308; p = 0.632)	0.001 (CI = +/-0.396; p = 0.994)	-0.151	+0.11%	+0.25%
Severity	2016.1	-0.049 (CI = +/-1.213; p = 0.931)	-0.054 (CI = +/-0.490; p = 0.816)	0.051 (CI = +/-1.207; p = 0.928)	-0.194	-4.79%	+0.23%
Severity	2016.2	-2.211 (CI = +/-10.343; p = 0.647)	0.221 (CI = +/-1.400; p = 0.735)	2.211 (CI = +/-10.333; p = 0.647)	-0.230	-89.04%	+0.03%
Severity	2017.1	0.000 (CI = +/-0.031; p = 0.984)	0.221 (CI = +/-1.400; p = 0.735)	NA (CI = +/-NA; p = NA)	-0.165	+0.03%	+0.03%
Severity	2017.2	0.000 (CI = +/-0.031; p = 0.984)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.091	+0.03%	+0.03%
Frequency	2011.1	0.023 (CI = +/-0.061; p = 0.447)	-0.100 (CI = +/-0.297; p = 0.494)	-0.077 (CI = +/-0.073; p = 0.040)	0.426	+2.30%	-5.29%
Frequency	2011.2	0.029 (CI = +/-0.072; p = 0.410)	-0.112 (CI = +/-0.312; p = 0.464)	-0.083 (CI = +/-0.082; p = 0.048)	0.418	+2.93%	-5.27%
Frequency	2012.1	0.043 (CI = +/-0.085; p = 0.302)	-0.137 (CI = +/-0.327; p = 0.391)	-0.097 (CI = +/-0.093; p = 0.043)	0.414	+4.39%	-5.22%
Frequency	2012.2	0.034 (CI = +/-0.103; p = 0.500)	-0.123 (CI = +/-0.347; p = 0.468)	-0.088 (CI = +/-0.110; p = 0.111)	0.413	+3.44%	-5.25%
Frequency	2013.1	0.033 (CI = +/-0.129; p = 0.592)	-0.122 (CI = +/-0.373; p = 0.500)	-0.087 (CI = +/-0.134; p = 0.187)	0.404	+3.40%	-5.25%
Frequency	2013.2	0.015 (CI = +/-0.165; p = 0.855)	-0.099 (CI = +/-0.402; p = 0.611)	-0.069 (CI = +/-0.168; p = 0.399)	0.402	+1.46%	-5.29%
Frequency	2014.1	0.051 (CI = +/-0.221; p = 0.632)	-0.137 (CI = +/-0.439; p = 0.517)	-0.105 (CI = +/-0.221; p = 0.331)	0.373	+5.22%	-5.22%
Frequency	2014.2	0.036 (CI = +/-0.315; p = 0.811)	-0.124 (CI = +/-0.492; p = 0.599)	-0.090 (CI = +/-0.313; p = 0.549)	0.358	+3.67%	-5.25%
Frequency	2015.1	0.055 (CI = +/-0.494; p = 0.816)	-0.137 (CI = +/-0.572; p = 0.616)	-0.108 (CI = +/-0.489; p = 0.642)	0.323	+5.63%	-5.22%
Frequency	2015.2	0.008 (CI = +/-0.924; p = 0.985)	-0.114 (CI = +/-0.712; p = 0.736)	-0.062 (CI = +/-0.916; p = 0.885)	0.288	+0.85%	-5.26%
Frequency	2016.1	0.531 (CI = +/-2.783; p = 0.685)	-0.282 (CI = +/-1.123; p = 0.594)	-0.582 (CI = +/-2.768; p = 0.655)	0.217	+69.98%	-5.02%
Frequency	2016.2	0.307 (CI = +/-23.956; p = 0.978)	-0.254 (CI = +/-3.243; p = 0.866)	-0.359 (CI = +/-23.932; p = 0.974)	0.154	+35.96%	-5.04%
Frequency	2017.1	-0.052 (CI = +/-0.072; p = 0.142)	-0.254 (CI = +/-3.243; p = 0.866)	NA (CI = +/-NA; p = NA)	0.102	-5.04%	-5.04%
Frequency	2017.2	-0.052 (CI = +/-0.072; p = 0.142)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.112	-5.04%	-5.04%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.011; p = 0.038)	0.101 (CI = +/-0.074; p = 0.009)	0.013 (CI = +/-0.003; p = 0.000)	0.833	-1.15%
Loss Cost	2011.2	-0.013 (CI = +/-0.011; p = 0.026)	0.095 (CI = +/-0.075; p = 0.016)	0.013 (CI = +/-0.003; p = 0.000)	0.839	-1.31%
Loss Cost	2012.1	-0.017 (CI = +/-0.012; p = 0.008)	0.109 (CI = +/-0.074; p = 0.006)	0.013 (CI = +/-0.003; p = 0.000)	0.859	-1.65%
Loss Cost	2012.2	-0.021 (CI = +/-0.011; p = 0.001)	0.095 (CI = +/-0.068; p = 0.009)	0.013 (CI = +/-0.003; p = 0.000)	0.891	-2.05%
Loss Cost	2013.1	-0.024 (CI = +/-0.011; p = 0.000)	0.107 (CI = +/-0.067; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.904	-2.39%
Loss Cost	2013.2	-0.028 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.062; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.924	-2.74%
Loss Cost	2014.1	-0.031 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.062; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.932	-3.07%
Loss Cost	2014.2	-0.035 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.057; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.947	-3.43%
Loss Cost	2015.1	-0.039 (CI = +/-0.011; p = 0.000)	0.109 (CI = +/-0.052; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.960	-3.87%
Loss Cost	2015.2	-0.042 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.053; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.964	-4.10%
Loss Cost	2016.1	-0.041 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.057; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-4.06%
Loss Cost	2016.2	-0.039 (CI = +/-0.014; p = 0.000)	0.108 (CI = +/-0.059; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-3.80%
Loss Cost	2017.1	-0.036 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.061; p = 0.005)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-3.50%
Loss Cost	2017.2	-0.037 (CI = +/-0.017; p = 0.001)	0.096 (CI = +/-0.067; p = 0.011)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-3.66%
Severity	2011.1	0.006 (CI = +/-0.009; p = 0.197)	0.015 (CI = +/-0.063; p = 0.626)	0.001 (CI = +/-0.003; p = 0.480)	-0.029	+0.60%
Severity	2011.2	0.005 (CI = +/-0.010; p = 0.339)	0.010 (CI = +/-0.064; p = 0.753)	0.001 (CI = +/-0.003; p = 0.501)	-0.080	+0.46%
Severity	2012.1	0.003 (CI = +/-0.010; p = 0.602)	0.018 (CI = +/-0.066; p = 0.583)	0.001 (CI = +/-0.003; p = 0.575)	-0.100	+0.27%
Severity	2012.2	0.002 (CI = +/-0.011; p = 0.716)	0.015 (CI = +/-0.069; p = 0.649)	0.001 (CI = +/-0.003; p = 0.589)	-0.119	+0.20%
Severity	2013.1	0.003 (CI = +/-0.012; p = 0.613)	0.011 (CI = +/-0.072; p = 0.747)	0.001 (CI = +/-0.003; p = 0.566)	-0.126	+0.31%
Severity	2013.2	0.003 (CI = +/-0.014; p = 0.687)	0.010 (CI = +/-0.076; p = 0.788)	0.001 (CI = +/-0.003; p = 0.578)	-0.142	+0.26%
Severity	2014.1	0.001 (CI = +/-0.015; p = 0.940)	0.017 (CI = +/-0.080; p = 0.656)	0.001 (CI = +/-0.003; p = 0.632)	-0.147	+0.05%
Severity	2014.2	-0.001 (CI = +/-0.016; p = 0.933)	0.013 (CI = +/-0.084; p = 0.744)	0.001 (CI = +/-0.003; p = 0.636)	-0.160	-0.07%
Severity	2015.1	-0.001 (CI = +/-0.018; p = 0.870)	0.016 (CI = +/-0.090; p = 0.717)	0.001 (CI = +/-0.003; p = 0.660)	-0.169	-0.14%
Severity	2015.2	-0.003 (CI = +/-0.020; p = 0.768)	0.011 (CI = +/-0.096; p = 0.806)	0.001 (CI = +/-0.004; p = 0.655)	-0.178	-0.28%
Severity	2016.1	-0.002 (CI = +/-0.023; p = 0.889)	0.007 (CI = +/-0.105; p = 0.879)	0.001 (CI = +/-0.004; p = 0.658)	-0.214	-0.15%
Severity	2016.2	0.001 (CI = +/-0.026; p = 0.939)	0.015 (CI = +/-0.112; p = 0.777)	0.001 (CI = +/-0.004; p = 0.711)	-0.239	+0.09%
Severity	2017.1	0.003 (CI = +/-0.031; p = 0.816)	0.009 (CI = +/-0.123; p = 0.874)	0.001 (CI = +/-0.004; p = 0.724)	-0.270	+0.33%
Severity	2017.2	0.001 (CI = +/-0.035; p = 0.940)	0.003 (CI = +/-0.136; p = 0.960)	0.001 (CI = +/-0.004; p = 0.696)	-0.306	+0.12%
Frequency	2011.1	-0.018 (CI = +/-0.010; p = 0.001)	0.086 (CI = +/-0.067; p = 0.014)	0.012 (CI = +/-0.003; p = 0.000)	0.857	-1.74%
Frequency	2011.2	-0.018 (CI = +/-0.011; p = 0.002)	0.085 (CI = +/-0.070; p = 0.019)	0.012 (CI = +/-0.003; p = 0.000)	0.854	-1.76%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.002)	0.091 (CI = +/-0.073; p = 0.016)	0.012 (CI = +/-0.003; p = 0.000)	0.854	-1.92%
Frequency	2012.2	-0.023 (CI = +/-0.011; p = 0.001)	0.079 (CI = +/-0.070; p = 0.028)	0.012 (CI = +/-0.003; p = 0.000)	0.877	-2.24%
Frequency	2013.1	-0.027 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.065; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.905	-2.69%
Frequency	2013.2	-0.030 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.062; p = 0.010)	0.011 (CI = +/-0.003; p = 0.000)	0.920	-3.00%
Frequency	2014.1	-0.032 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.003; p = 0.000)	0.916	-3.12%
Frequency	2014.2	-0.034 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.066; p = 0.020)	0.011 (CI = +/-0.003; p = 0.000)	0.922	-3.36%
Frequency	2015.1	-0.038 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.066; p = 0.009)	0.011 (CI = +/-0.002; p = 0.000)	0.930	-3.73%
Frequency	2015.2	-0.039 (CI = +/-0.015; p = 0.000)	0.090 (CI = +/-0.070; p = 0.016)	0.011 (CI = +/-0.003; p = 0.000)	0.928	-3.83%
Frequency	2016.1	-0.040 (CI = +/-0.017; p = 0.000)	0.093 (CI = +/-0.076; p = 0.021)	0.011 (CI = +/-0.003; p = 0.000)	0.920	-3.91%
Frequency	2016.2	-0.040 (CI = +/-0.019; p = 0.001)	0.093 (CI = +/-0.083; p = 0.031)	0.011 (CI = +/-0.003; p = 0.000)	0.913	-3.89%
Frequency	2017.1	-0.039 (CI = +/-0.023; p = 0.003)	0.091 (CI = +/-0.091; p = 0.050)	0.011 (CI = +/-0.003; p = 0.000)	0.899	-3.82%
Frequency	2017.2	-0.038 (CI = +/-0.026; p = 0.009)	0.093 (CI = +/-0.102; p = 0.071)	0.011 (CI = +/-0.003; p = 0.000)	0.889	-3.77%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.022; p = 0.542)	0.101 (CI = +/-0.075; p = 0.011)	-0.046 (CI = +/-0.165; p = 0.568)	0.013 (CI = +/-0.003; p = 0.000)	0.828	-0.64%
Loss Cost	2011.2	-0.009 (CI = +/-0.023; p = 0.411)	0.095 (CI = +/-0.077; p = 0.018)	-0.035 (CI = +/-0.169; p = 0.666)	0.013 (CI = +/-0.003; p = 0.000)	0.833	-0.91%
Loss Cost	2012.1	-0.015 (CI = +/-0.023; p = 0.199)	0.109 (CI = +/-0.076; p = 0.007)	-0.018 (CI = +/-0.164; p = 0.818)	0.013 (CI = +/-0.003; p = 0.000)	0.852	-1.44%
Loss Cost	2012.2	-0.020 (CI = +/-0.021; p = 0.061)	0.095 (CI = +/-0.070; p = 0.011)	-0.003 (CI = +/-0.149; p = 0.968)	0.013 (CI = +/-0.003; p = 0.000)	0.884	-2.01%
Loss Cost	2013.1	-0.025 (CI = +/-0.021; p = 0.025)	0.107 (CI = +/-0.069; p = 0.004)	0.004 (CI = +/-0.143; p = 0.954)	0.012 (CI = +/-0.003; p = 0.000)	0.899	-2.44%
Loss Cost	2013.2	-0.028 (CI = +/-0.020; p = 0.008)	0.095 (CI = +/-0.065; p = 0.007)	0.004 (CI = +/-0.131; p = 0.945)	0.012 (CI = +/-0.003; p = 0.000)	0.919	-2.79%
Loss Cost	2014.1	-0.031 (CI = +/-0.019; p = 0.004)	0.106 (CI = +/-0.064; p = 0.003)	0.000 (CI = +/-0.127; p = 0.998)	0.012 (CI = +/-0.003; p = 0.000)	0.927	-3.06%
Loss Cost	2014.2	-0.033 (CI = +/-0.018; p = 0.001)	0.094 (CI = +/-0.060; p = 0.005)	-0.015 (CI = +/-0.116; p = 0.788)	0.012 (CI = +/-0.002; p = 0.000)	0.943	-3.26%
Loss Cost	2015.1	-0.035 (CI = +/-0.015; p = 0.000)	0.109 (CI = +/-0.053; p = 0.001)	-0.040 (CI = +/-0.103; p = 0.419)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-3.46%
Loss Cost	2015.2	-0.035 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.051; p = 0.001)	-0.068 (CI = +/-0.101; p = 0.171)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-3.49%
Loss Cost	2016.1	-0.036 (CI = +/-0.015; p = 0.000)	0.103 (CI = +/-0.055; p = 0.002)	-0.084 (CI = +/-0.121; p = 0.154)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-3.49%
Loss Cost	2016.2	-0.036 (CI = +/-0.016; p = 0.001)	0.104 (CI = +/-0.061; p = 0.004)	-0.079 (CI = +/-0.206; p = 0.411)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-3.50%
Loss Cost	2017.1	-0.037 (CI = +/-0.017; p = 0.001)	0.096 (CI = +/-0.067; p = 0.011)	0.191 (CI = +/-0.818; p = 0.609)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-3.66%
Loss Cost	2017.2	-0.037 (CI = +/-0.017; p = 0.001)	0.096 (CI = +/-0.067; p = 0.011)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-3.66%
Severity	2011.1	0.012 (CI = +/-0.018; p = 0.203)	0.014 (CI = +/-0.064; p = 0.642)	-0.050 (CI = +/-0.140; p = 0.467)	0.001 (CI = +/-0.003; p = 0.531)	-0.050	+1.16%
Severity	2011.2	0.009 (CI = +/-0.019; p = 0.323)	0.010 (CI = +/-0.065; p = 0.755)	-0.041 (CI = +/-0.144; p = 0.554)	0.001 (CI = +/-0.003; p = 0.544)	-0.113	+0.94%
Severity	2012.1	0.006 (CI = +/-0.020; p = 0.512)	0.017 (CI = +/-0.067; p = 0.599)	-0.032 (CI = +/-0.145; p = 0.648)	0.001 (CI = +/-0.003; p = 0.608)	-0.145	+0.65%
Severity	2012.2	0.006 (CI = +/-0.022; p = 0.591)	0.015 (CI = +/-0.071; p = 0.658)	-0.030 (CI = +/-0.150; p = 0.680)	0.001 (CI = +/-0.003; p = 0.620)	-0.170	+0.56%
Severity	2013.1	0.007 (CI = +/-0.023; p = 0.527)	0.011 (CI = +/-0.074; p = 0.760)	-0.032 (CI = +/-0.154; p = 0.666)	0.001 (CI = +/-0.003; p = 0.597)	-0.179	+0.70%
Severity	2013.2	0.007 (CI = +/-0.024; p = 0.570)	0.010 (CI = +/-0.079; p = 0.800)	-0.032 (CI = +/-0.160; p = 0.675)	0.001 (CI = +/-0.003; p = 0.609)	-0.200	+0.66%
Severity	2014.1	0.005 (CI = +/-0.025; p = 0.689)	0.017 (CI = +/-0.082; p = 0.667)	-0.035 (CI = +/-0.163; p = 0.652)	0.001 (CI = +/-0.003; p = 0.666)	-0.206	+0.48%
Severity	2014.2	0.004 (CI = +/-0.026; p = 0.743)	0.012 (CI = +/-0.087; p = 0.764)	-0.040 (CI = +/-0.169; p = 0.617)	0.001 (CI = +/-0.003; p = 0.672)	-0.220	+0.40%
Severity	2015.1	0.004 (CI = +/-0.027; p = 0.783)	0.016 (CI = +/-0.094; p = 0.716)	-0.046 (CI = +/-0.180; p = 0.588)	0.001 (CI = +/-0.004; p = 0.705)	-0.230	+0.35%
Severity	2015.2	0.003 (CI = +/-0.028; p = 0.798)	0.009 (CI = +/-0.099; p = 0.844)	-0.066 (CI = +/-0.197; p = 0.481)	0.001 (CI = +/-0.004; p = 0.702)	-0.222	+0.34%
Severity	2016.1	0.003 (CI = +/-0.030; p = 0.807)	0.010 (CI = +/-0.109; p = 0.843)	-0.069 (CI = +/-0.240; p = 0.538)	0.001 (CI = +/-0.004; p = 0.720)	-0.277	+0.34%
Severity	2016.2	0.003 (CI = +/-0.032; p = 0.837)	0.012 (CI = +/-0.121; p = 0.831)	-0.053 (CI = +/-0.408; p = 0.779)	0.001 (CI = +/-0.004; p = 0.735)	-0.351	+0.30%
Severity	2017.1	0.001 (CI = +/-0.035; p = 0.940)	0.003 (CI = +/-0.136; p = 0.960)	0.245 (CI = +/-1.655; p = 0.745)	0.001 (CI = +/-0.004; p = 0.696)	-0.394	+0.12%
Severity	2017.2	0.001 (CI = +/-0.035; p = 0.940)	0.003 (CI = +/-0.136; p = 0.960)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.004; p = 0.696)	-0.306	+0.12%
Frequency	2011.1	-0.018 (CI = +/-0.020; p = 0.073)	0.087 (CI = +/-0.069; p = 0.016)	0.004 (CI = +/-0.152; p = 0.958)	0.012 (CI = +/-0.003; p = 0.000)	0.850	-1.78%
Frequency	2011.2	-0.018 (CI = +/-0.021; p = 0.084)	0.085 (CI = +/-0.072; p = 0.023)	0.006 (CI = +/-0.158; p = 0.937)	0.012 (CI = +/-0.003; p = 0.000)	0.847	-1.83%
Frequency	2012.1	-0.021 (CI = +/-0.023; p = 0.066)	0.092 (CI = +/-0.075; p = 0.019)	0.014 (CI = +/-0.162; p = 0.858)	0.012 (CI = +/-0.003; p = 0.000)	0.847	-2.08%
Frequency	2012.2	-0.026 (CI = +/-0.022; p = 0.023)	0.079 (CI = +/-0.072; p = 0.032)	0.027 (CI = +/-0.153; p = 0.714)	0.012 (CI = +/-0.003; p = 0.000)	0.872	-2.56%
Frequency	2013.1	-0.032 (CI = +/-0.020; p = 0.004)	0.097 (CI = +/-0.066; p = 0.007)	0.036 (CI = +/-0.138; p = 0.587)	0.012 (CI = +/-0.003; p = 0.000)	0.901	-3.12%
Frequency	2013.2	-0.035 (CI = +/-0.019; p = 0.002)	0.085 (CI = +/-0.064; p = 0.012)	0.036 (CI = +/-0.129; p = 0.558)	0.012 (CI = +/-0.003; p = 0.000)	0.917	-3.43%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.002)	0.089 (CI = +/-0.068; p = 0.013)	0.035 (CI = +/-0.133; p = 0.585)	0.011 (CI = +/-0.003; p = 0.000)	0.913	-3.52%
Frequency	2014.2	-0.037 (CI = +/-0.020; p = 0.002)	0.081 (CI = +/-0.069; p = 0.024)	0.026 (CI = +/-0.134; p = 0.688)	0.011 (CI = +/-0.003; p = 0.000)	0.918	-3.65%
Frequency	2015.1	-0.039 (CI = +/-0.020; p = 0.001)	0.093 (CI = +/-0.069; p = 0.012)	0.007 (CI = +/-0.133; p = 0.915)	0.011 (CI = +/-0.003; p = 0.000)	0.925	-3.80%
Frequency	2015.2	-0.039 (CI = +/-0.021; p = 0.002)	0.090 (CI = +/-0.074; p = 0.021)	-0.002 (CI = +/-0.147; p = 0.977)	0.011 (CI = +/-0.003; p = 0.000)	0.921	-3.81%
Frequency	2016.1	-0.039 (CI = +/-0.022; p = 0.002)	0.093 (CI = +/-0.081; p = 0.027)	-0.015 (CI = +/-0.178; p = 0.856)	0.011 (CI = +/-0.003; p = 0.000)	0.913	-3.81%
Frequency	2016.2	-0.039 (CI = +/-0.024; p = 0.005)	0.092 (CI = +/-0.090; p = 0.046)	-0.026 (CI = +/-0.302; p = 0.849)	0.011 (CI = +/-0.003; p = 0.000)	0.905	-3.79%
Frequency	2017.1	-0.038 (CI = +/-0.026; p = 0.009)	0.093 (CI = +/-0.102; p = 0.071)	-0.054 (CI = +/-1.239; p = 0.924)	0.011 (CI = +/-0.003; p = 0.000)	0.888	-3.77%
Frequency	2017.2	-0.038 (CI = +/-0.026; p = 0.009)	0.093 (CI = +/-0.102; p = 0.071)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	0.889	-3.77%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.014; p = 0.000)	0.104 (CI = +/-0.039; p = 0.000)	-0.078 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.953	+3.40%	-4.32%
Loss Cost	2011.2	0.038 (CI = +/-0.015; p = 0.000)	0.108 (CI = +/-0.039; p = 0.000)	-0.083 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+3.84%	-4.42%
Loss Cost	2012.1	0.037 (CI = +/-0.018; p = 0.000)	0.109 (CI = +/-0.041; p = 0.000)	-0.082 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+3.75%	-4.41%
Loss Cost	2012.2	0.032 (CI = +/-0.021; p = 0.005)	0.105 (CI = +/-0.043; p = 0.000)	-0.076 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.957	+3.25%	-4.32%
Loss Cost	2013.1	0.031 (CI = +/-0.026; p = 0.021)	0.106 (CI = +/-0.045; p = 0.000)	-0.075 (CI = +/-0.034; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+3.18%	-4.32%
Loss Cost	2013.2	0.027 (CI = +/-0.032; p = 0.095)	0.103 (CI = +/-0.048; p = 0.000)	-0.071 (CI = +/-0.040; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+2.75%	-4.26%
Loss Cost	2014.1	0.027 (CI = +/-0.043; p = 0.192)	0.103 (CI = +/-0.051; p = 0.001)	-0.071 (CI = +/-0.050; p = 0.009)	0.012 (CI = +/-0.002; p = 0.000)	0.954	+2.77%	-4.27%
Loss Cost	2014.2	0.016 (CI = +/-0.058; p = 0.564)	0.099 (CI = +/-0.054; p = 0.001)	-0.059 (CI = +/-0.066; p = 0.077)	0.012 (CI = +/-0.002; p = 0.000)	0.955	+1.61%	-4.19%
Loss Cost	2015.1	-0.020 (CI = +/-0.082; p = 0.610)	0.108 (CI = +/-0.054; p = 0.001)	-0.022 (CI = +/-0.089; p = 0.610)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-1.96%	-4.05%
Loss Cost	2015.2	-0.089 (CI = +/-0.132; p = 0.165)	0.098 (CI = +/-0.054; p = 0.002)	0.050 (CI = +/-0.139; p = 0.446)	0.012 (CI = +/-0.002; p = 0.000)	0.962	-8.56%	-3.85%
Loss Cost	2016.1	-0.236 (CI = +/-0.301; p = 0.113)	0.107 (CI = +/-0.056; p = 0.002)	0.198 (CI = +/-0.307; p = 0.183)	0.012 (CI = +/-0.002; p = 0.000)	0.962	-20.99%	-3.68%
Loss Cost	2016.2	-0.754 (CI = +/-1.515; p = 0.294)	0.100 (CI = +/-0.061; p = 0.005)	0.718 (CI = +/-1.522; p = 0.318)	0.012 (CI = +/-0.002; p = 0.000)	0.960	-52.95%	-3.50%
Loss Cost	2017.1	-0.036 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.061; p = 0.005)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-3.50%	-3.50%
Loss Cost	2017.2	-0.037 (CI = +/-0.017; p = 0.001)	0.096 (CI = +/-0.067; p = 0.011)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-3.66%	-3.66%
Severity	2011.1	0.018 (CI = +/-0.022; p = 0.092)	0.016 (CI = +/-0.062; p = 0.606)	-0.021 (CI = +/-0.034; p = 0.202)	0.001 (CI = +/-0.003; p = 0.583)	0.004	+1.85%	-0.30%
Severity	2011.2	0.016 (CI = +/-0.025; p = 0.204)	0.013 (CI = +/-0.065; p = 0.686)	-0.018 (CI = +/-0.037; p = 0.325)	0.001 (CI = +/-0.003; p = 0.585)	-0.079	+1.59%	-0.24%
Severity	2012.1	0.011 (CI = +/-0.029; p = 0.453)	0.018 (CI = +/-0.067; p = 0.589)	-0.012 (CI = +/-0.041; p = 0.544)	0.001 (CI = +/-0.003; p = 0.620)	-0.135	+1.07%	-0.16%
Severity	2012.2	0.010 (CI = +/-0.035; p = 0.573)	0.017 (CI = +/-0.071; p = 0.625)	-0.011 (CI = +/-0.048; p = 0.636)	0.001 (CI = +/-0.003; p = 0.628)	-0.167	+0.96%	-0.14%
Severity	2013.1	0.018 (CI = +/-0.042; p = 0.377)	0.011 (CI = +/-0.073; p = 0.760)	-0.020 (CI = +/-0.055; p = 0.440)	0.001 (CI = +/-0.003; p = 0.597)	-0.150	+1.83%	-0.24%
Severity	2013.2	0.022 (CI = +/-0.053; p = 0.403)	0.013 (CI = +/-0.078; p = 0.734)	-0.024 (CI = +/-0.066; p = 0.446)	0.001 (CI = +/-0.003; p = 0.612)	-0.169	+2.18%	-0.28%
Severity	2014.1	0.013 (CI = +/-0.069; p = 0.689)	0.016 (CI = +/-0.083; p = 0.678)	-0.015 (CI = +/-0.082; p = 0.694)	0.001 (CI = +/-0.003; p = 0.643)	-0.210	+1.33%	-0.22%
Severity	2014.2	0.005 (CI = +/-0.096; p = 0.906)	0.014 (CI = +/-0.088; p = 0.742)	-0.007 (CI = +/-0.109; p = 0.893)	0.001 (CI = +/-0.003; p = 0.650)	-0.241	+0.54%	-0.16%
Severity	2015.1	-0.003 (CI = +/-0.143; p = 0.963)	0.016 (CI = +/-0.095; p = 0.727)	0.002 (CI = +/-0.156; p = 0.979)	0.001 (CI = +/-0.004; p = 0.673)	-0.259	-0.32%	-0.13%
Severity	2015.2	-0.067 (CI = +/-0.245; p = 0.564)	0.007 (CI = +/-0.101; p = 0.878)	0.067 (CI = +/-0.258; p = 0.580)	0.001 (CI = +/-0.004; p = 0.667)	-0.243	-6.44%	+0.07%
Severity	2016.1	-0.174 (CI = +/-0.587; p = 0.529)	0.014 (CI = +/-0.110; p = 0.790)	0.176 (CI = +/-0.599; p = 0.532)	0.001 (CI = +/-0.004; p = 0.715)	-0.276	-15.94%	+0.19%
Severity	2016.2	-0.538 (CI = +/-3.037; p = 0.701)	0.009 (CI = +/-0.123; p = 0.874)	0.541 (CI = +/-3.050; p = 0.701)	0.001 (CI = +/-0.004; p = 0.724)	-0.342	-41.60%	+0.33%
Severity	2017.1	0.003 (CI = +/-0.031; p = 0.816)	0.009 (CI = +/-0.123; p = 0.874)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.004; p = 0.724)	-0.270	+0.33%	+0.33%
Severity	2017.2	0.001 (CI = +/-0.035; p = 0.940)	0.003 (CI = +/-0.136; p = 0.960)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.004; p = 0.696)	-0.306	+0.12%	+0.12%
Frequency	2011.1	0.015 (CI = +/-0.018; p = 0.091)	0.088 (CI = +/-0.051; p = 0.002)	-0.056 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.919	+1.52%	-4.03%
Frequency	2011.2	0.022 (CI = +/-0.019; p = 0.028)	0.096 (CI = +/-0.050; p = 0.001)	-0.065 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	+2.22%	-4.19%
Frequency	2012.1	0.026 (CI = +/-0.022; p = 0.025)	0.092 (CI = +/-0.052; p = 0.002)	-0.070 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	+2.65%	-4.26%
Frequency	2012.2	0.022 (CI = +/-0.027; p = 0.096)	0.088 (CI = +/-0.054; p = 0.003)	-0.065 (CI = +/-0.037; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.927	+2.27%	-4.19%
Frequency	2013.1	0.013 (CI = +/-0.032; p = 0.391)	0.095 (CI = +/-0.055; p = 0.002)	-0.055 (CI = +/-0.041; p = 0.012)	0.011 (CI = +/-0.002; p = 0.000)	0.931	+1.33%	-4.09%
Frequency	2013.2	0.006 (CI = +/-0.039; p = 0.766)	0.091 (CI = +/-0.058; p = 0.004)	-0.046 (CI = +/-0.049; p = 0.062)	0.011 (CI = +/-0.002; p = 0.000)	0.932	+0.56%	-4.00%
Frequency	2014.1	0.014 (CI = +/-0.051; p = 0.567)	0.087 (CI = +/-0.061; p = 0.008)	-0.055 (CI = +/-0.060; p = 0.069)	0.011 (CI = +/-0.002; p = 0.000)	0.929	+1.41%	-4.06%
Frequency	2014.2	0.011 (CI = +/-0.071; p = 0.751)	0.086 (CI = +/-0.065; p = 0.014)	-0.052 (CI = +/-0.080; p = 0.188)	0.011 (CI = +/-0.003; p = 0.000)	0.927	+1.07%	-4.03%
Frequency	2015.1	-0.017 (CI = +/-0.104; p = 0.734)	0.092 (CI = +/-0.069; p = 0.013)	-0.023 (CI = +/-0.113; p = 0.660)	0.011 (CI = +/-0.003; p = 0.000)	0.926	-1.65%	-3.93%
Frequency	2015.2	-0.023 (CI = +/-0.181; p = 0.787)	0.091 (CI = +/-0.075; p = 0.021)	-0.017 (CI = +/-0.190; p = 0.848)	0.011 (CI = +/-0.003; p = 0.000)	0.922	-2.26%	-3.91%
Frequency	2016.1	-0.062 (CI = +/-0.436; p = 0.761)	0.093 (CI = +/-0.082; p = 0.029)	0.022 (CI = +/-0.445; p = 0.914)	0.011 (CI = +/-0.003; p = 0.000)	0.912	-6.00%	-3.87%
Frequency	2016.2	-0.216 (CI = +/-2.261; p = 0.836)	0.091 (CI = +/-0.091; p = 0.050)	0.177 (CI = +/-2.270; p = 0.865)	0.011 (CI = +/-0.003; p = 0.000)	0.905	-19.44%	-3.82%
Frequency	2017.1	-0.039 (CI = +/-0.023; p = 0.003)	0.091 (CI = +/-0.091; p = 0.050)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	0.899	-3.82%	-3.82%
Frequency	2017.2	-0.038 (CI = +/-0.026; p = 0.009)	0.093 (CI = +/-0.102; p = 0.071)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	0.889	-3.77%	-3.77%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.036 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.045; p = 0.000)	-0.087 (CI = +/-0.039; p = 0.000)	0.730	+3.62%	-4.99%
Loss Cost	2011.2	0.041 (CI = +/-0.017; p = 0.000)	0.102 (CI = +/-0.045; p = 0.000)	-0.095 (CI = +/-0.040; p = 0.000)	0.741	+4.14%	-5.33%
Loss Cost	2012.1	0.041 (CI = +/-0.020; p = 0.001)	0.102 (CI = +/-0.049; p = 0.001)	-0.095 (CI = +/-0.045; p = 0.001)	0.730	+4.13%	-5.32%
Loss Cost	2012.2	0.035 (CI = +/-0.024; p = 0.008)	0.096 (CI = +/-0.051; p = 0.002)	-0.087 (CI = +/-0.049; p = 0.003)	0.647	+3.56%	-5.04%
Loss Cost	2013.1	0.036 (CI = +/-0.030; p = 0.024)	0.096 (CI = +/-0.056; p = 0.004)	-0.088 (CI = +/-0.057; p = 0.006)	0.640	+3.63%	-5.06%
Loss Cost	2013.2	0.031 (CI = +/-0.039; p = 0.108)	0.092 (CI = +/-0.062; p = 0.009)	-0.081 (CI = +/-0.068; p = 0.025)	0.567	+3.11%	-4.88%
Loss Cost	2014.1	0.034 (CI = +/-0.053; p = 0.178)	0.090 (CI = +/-0.069; p = 0.017)	-0.085 (CI = +/-0.083; p = 0.048)	0.551	+3.43%	-4.95%
Loss Cost	2014.2	0.019 (CI = +/-0.075; p = 0.566)	0.083 (CI = +/-0.077; p = 0.039)	-0.066 (CI = +/-0.108; p = 0.191)	0.505	+1.93%	-4.61%
Loss Cost	2015.1	-0.016 (CI = +/-0.109; p = 0.737)	0.094 (CI = +/-0.083; p = 0.032)	-0.026 (CI = +/-0.142; p = 0.667)	0.562	-1.56%	-4.12%
Loss Cost	2015.2	-0.112 (CI = +/-0.162; p = 0.136)	0.073 (CI = +/-0.078; p = 0.061)	0.081 (CI = +/-0.192; p = 0.326)	0.725	-10.61%	-3.02%
Loss Cost	2016.1	-0.273 (CI = +/-0.372; p = 0.111)	0.088 (CI = +/-0.084; p = 0.044)	0.250 (CI = +/-0.401; p = 0.158)	0.669	-23.88%	-2.24%
Loss Cost	2016.2	-1.647 (CI = +/-0.361; p = 0.001)	0.054 (CI = +/-0.018; p = 0.002)	1.646 (CI = +/-0.368; p = 0.001)	0.991	-80.73%	-0.01%
Loss Cost	2017.1	0.000 (CI = +/-0.010; p = 0.983)	0.054 (CI = +/-0.018; p = 0.002)	NA (CI = +/-NA; p = NA)	0.952	-0.01%	-0.01%
Loss Cost	2017.2	-0.004 (CI = +/-0.012; p = 0.316)	0.051 (CI = +/-0.018; p = 0.006)	NA (CI = +/-NA; p = NA)	0.975	-0.37%	-0.37%
Severity	2011.1	0.019 (CI = +/-0.016; p = 0.023)	-0.001 (CI = +/-0.048; p = 0.974)	-0.021 (CI = +/-0.042; p = 0.296)	0.274	+1.92%	-0.22%
Severity	2011.2	0.015 (CI = +/-0.018; p = 0.097)	-0.006 (CI = +/-0.051; p = 0.803)	-0.015 (CI = +/-0.045; p = 0.489)	0.123	+1.54%	+0.04%
Severity	2012.1	0.010 (CI = +/-0.021; p = 0.312)	0.000 (CI = +/-0.052; p = 0.996)	-0.007 (CI = +/-0.048; p = 0.743)	-0.054	+1.04%	+0.30%
Severity	2012.2	0.008 (CI = +/-0.026; p = 0.531)	-0.003 (CI = +/-0.057; p = 0.911)	-0.003 (CI = +/-0.055; p = 0.896)	-0.150	+0.77%	+0.44%
Severity	2013.1	0.019 (CI = +/-0.030; p = 0.183)	-0.013 (CI = +/-0.056; p = 0.617)	-0.019 (CI = +/-0.056; p = 0.470)	0.026	+1.92%	+0.00%
Severity	2013.2	0.021 (CI = +/-0.039; p = 0.264)	-0.012 (CI = +/-0.062; p = 0.679)	-0.021 (CI = +/-0.068; p = 0.501)	-0.043	+2.08%	-0.06%
Severity	2014.1	0.014 (CI = +/-0.052; p = 0.545)	-0.008 (CI = +/-0.069; p = 0.793)	-0.013 (CI = +/-0.083; p = 0.721)	-0.259	+1.45%	+0.10%
Severity	2014.2	-0.001 (CI = +/-0.075; p = 0.979)	-0.015 (CI = +/-0.077; p = 0.649)	0.006 (CI = +/-0.108; p = 0.904)	-0.368	-0.09%	+0.48%
Severity	2015.1	-0.003 (CI = +/-0.119; p = 0.954)	-0.015 (CI = +/-0.090; p = 0.701)	0.008 (CI = +/-0.155; p = 0.903)	-0.448	-0.29%	+0.51%
Severity	2015.2	-0.108 (CI = +/-0.176; p = 0.175)	-0.038 (CI = +/-0.085; p = 0.306)	0.126 (CI = +/-0.209; p = 0.182)	0.017	-10.25%	+1.77%
Severity	2016.1	-0.201 (CI = +/-0.463; p = 0.295)	-0.029 (CI = +/-0.105; p = 0.486)	0.223 (CI = +/-0.499; p = 0.283)	-0.050	-18.20%	+2.24%
Severity	2016.2	-1.725 (CI = +/-1.520; p = 0.036)	-0.067 (CI = +/-0.075; p = 0.066)	1.772 (CI = +/-1.549; p = 0.036)	0.699	-82.18%	+4.83%
Severity	2017.1	0.047 (CI = +/-0.044; p = 0.042)	-0.067 (CI = +/-0.075; p = 0.066)	NA (CI = +/-NA; p = NA)	0.727	+4.83%	+4.83%
Severity	2017.2	0.035 (CI = +/-0.071; p = 0.166)	-0.077 (CI = +/-0.103; p = 0.085)	NA (CI = +/-NA; p = NA)	0.763	+3.61%	+3.61%
Frequency	2011.1	0.017 (CI = +/-0.014; p = 0.026)	0.096 (CI = +/-0.043; p = 0.000)	-0.066 (CI = +/-0.037; p = 0.002)	0.661	+1.67%	-4.79%
Frequency	2011.2	0.025 (CI = +/-0.013; p = 0.001)	0.108 (CI = +/-0.036; p = 0.000)	-0.081 (CI = +/-0.032; p = 0.000)	0.798	+2.57%	-5.37%
Frequency	2012.1	0.030 (CI = +/-0.014; p = 0.001)	0.102 (CI = +/-0.035; p = 0.000)	-0.088 (CI = +/-0.032; p = 0.000)	0.823	+3.06%	-5.60%
Frequency	2012.2	0.027 (CI = +/-0.018; p = 0.006)	0.099 (CI = +/-0.038; p = 0.000)	-0.083 (CI = +/-0.036; p = 0.000)	0.791	+2.76%	-5.45%
Frequency	2013.1	0.017 (CI = +/-0.017; p = 0.057)	0.109 (CI = +/-0.033; p = 0.000)	-0.069 (CI = +/-0.033; p = 0.001)	0.867	+1.68%	-5.07%
Frequency	2013.2	0.010 (CI = +/-0.021; p = 0.308)	0.103 (CI = +/-0.034; p = 0.000)	-0.059 (CI = +/-0.037; p = 0.005)	0.871	+1.01%	-4.82%
Frequency	2014.1	0.019 (CI = +/-0.026; p = 0.123)	0.098 (CI = +/-0.034; p = 0.000)	-0.071 (CI = +/-0.041; p = 0.004)	0.874	+1.95%	-5.05%
Frequency	2014.2	0.020 (CI = +/-0.038; p = 0.254)	0.098 (CI = +/-0.039; p = 0.001)	-0.072 (CI = +/-0.055; p = 0.017)	0.866	+2.02%	-5.07%
Frequency	2015.1	-0.013 (CI = +/-0.040; p = 0.460)	0.109 (CI = +/-0.030; p = 0.000)	-0.034 (CI = +/-0.052; p = 0.156)	0.938	-1.27%	-4.61%
Frequency	2015.2	-0.004 (CI = +/-0.076; p = 0.898)	0.111 (CI = +/-0.037; p = 0.001)	-0.044 (CI = +/-0.090; p = 0.264)	0.935	-0.40%	-4.71%
Frequency	2016.1	-0.072 (CI = +/-0.182; p = 0.334)	0.117 (CI = +/-0.041; p = 0.001)	0.027 (CI = +/-0.196; p = 0.720)	0.931	-6.95%	-4.38%
Frequency	2016.2	0.079 (CI = +/-1.239; p = 0.853)	0.121 (CI = +/-0.061; p = 0.008)	-0.126 (CI = +/-1.263; p = 0.772)	0.923	+8.17%	-4.62%
Frequency	2017.1	-0.047 (CI = +/-0.036; p = 0.025)	0.121 (CI = +/-0.061; p = 0.008)	NA (CI = +/-NA; p = NA)	0.897	-4.62%	-4.62%
Frequency	2017.2	-0.039 (CI = +/-0.063; p = 0.117)	0.127 (CI = +/-0.092; p = 0.027)	NA (CI = +/-NA; p = NA)	0.911	-3.84%	-3.84%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.022 (CI = +/-0.009; p = 0.000)	0.238 (CI = +/-0.062; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.852	-2.22%
Loss Cost	2011.2	-0.024 (CI = +/-0.010; p = 0.000)	0.231 (CI = +/-0.063; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.860	-2.38%
Loss Cost	2012.1	-0.025 (CI = +/-0.010; p = 0.000)	0.234 (CI = +/-0.066; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.849	-2.46%
Loss Cost	2012.2	-0.023 (CI = +/-0.011; p = 0.000)	0.240 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.852	-2.30%
Loss Cost	2013.1	-0.024 (CI = +/-0.012; p = 0.001)	0.244 (CI = +/-0.071; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.841	-2.40%
Loss Cost	2013.2	-0.025 (CI = +/-0.013; p = 0.001)	0.242 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.840	-2.46%
Loss Cost	2014.1	-0.026 (CI = +/-0.015; p = 0.002)	0.247 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.829	-2.59%
Loss Cost	2014.2	-0.029 (CI = +/-0.016; p = 0.001)	0.238 (CI = +/-0.081; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.837	-2.83%
Loss Cost	2015.1	-0.029 (CI = +/-0.018; p = 0.004)	0.239 (CI = +/-0.088; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.814	-2.84%
Loss Cost	2015.2	-0.030 (CI = +/-0.020; p = 0.006)	0.235 (CI = +/-0.094; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.814	-2.97%
Loss Cost	2016.1	-0.037 (CI = +/-0.020; p = 0.002)	0.254 (CI = +/-0.091; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.843	-3.61%
Loss Cost	2016.2	-0.040 (CI = +/-0.022; p = 0.002)	0.242 (CI = +/-0.095; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.853	-3.97%
Loss Cost	2017.1	-0.043 (CI = +/-0.026; p = 0.004)	0.249 (CI = +/-0.103; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.833	-4.22%
Loss Cost	2017.2	-0.042 (CI = +/-0.030; p = 0.011)	0.253 (CI = +/-0.115; p = 0.001)	0.005 (CI = +/-0.004; p = 0.012)	0.828	-4.08%
Severity	2011.1	0.002 (CI = +/-0.005; p = 0.524)	0.003 (CI = +/-0.036; p = 0.873)	-0.001 (CI = +/-0.002; p = 0.377)	-0.031	+0.17%
Severity	2011.2	0.001 (CI = +/-0.006; p = 0.635)	0.002 (CI = +/-0.038; p = 0.934)	-0.001 (CI = +/-0.002; p = 0.380)	-0.053	+0.13%
Severity	2012.1	0.002 (CI = +/-0.006; p = 0.560)	0.000 (CI = +/-0.040; p = 0.988)	-0.001 (CI = +/-0.002; p = 0.417)	-0.051	+0.18%
Severity	2012.2	0.002 (CI = +/-0.007; p = 0.472)	0.002 (CI = +/-0.041; p = 0.927)	-0.001 (CI = +/-0.002; p = 0.432)	-0.042	+0.24%
Severity	2013.1	0.001 (CI = +/-0.007; p = 0.727)	0.006 (CI = +/-0.043; p = 0.771)	-0.001 (CI = +/-0.002; p = 0.390)	-0.077	+0.12%
Severity	2013.2	0.002 (CI = +/-0.008; p = 0.649)	0.008 (CI = +/-0.045; p = 0.719)	-0.001 (CI = +/-0.002; p = 0.403)	-0.075	+0.18%
Severity	2014.1	0.001 (CI = +/-0.009; p = 0.818)	0.010 (CI = +/-0.047; p = 0.648)	-0.001 (CI = +/-0.002; p = 0.393)	-0.096	+0.10%
Severity	2014.2	0.001 (CI = +/-0.010; p = 0.814)	0.011 (CI = +/-0.050; p = 0.655)	-0.001 (CI = +/-0.002; p = 0.407)	-0.111	+0.11%
Severity	2015.1	0.001 (CI = +/-0.011; p = 0.789)	0.010 (CI = +/-0.054; p = 0.704)	-0.001 (CI = +/-0.002; p = 0.431)	-0.123	+0.14%
Severity	2015.2	0.003 (CI = +/-0.012; p = 0.640)	0.014 (CI = +/-0.057; p = 0.611)	-0.001 (CI = +/-0.002; p = 0.424)	-0.106	+0.27%
Severity	2016.1	0.003 (CI = +/-0.014; p = 0.635)	0.013 (CI = +/-0.062; p = 0.667)	-0.001 (CI = +/-0.002; p = 0.447)	-0.121	+0.31%
Severity	2016.2	0.000 (CI = +/-0.014; p = 0.946)	0.002 (CI = +/-0.062; p = 0.947)	-0.001 (CI = +/-0.002; p = 0.517)	-0.220	-0.05%
Severity	2017.1	-0.003 (CI = +/-0.016; p = 0.685)	0.008 (CI = +/-0.066; p = 0.781)	-0.001 (CI = +/-0.002; p = 0.528)	-0.237	-0.31%
Severity	2017.2	-0.006 (CI = +/-0.018; p = 0.484)	0.000 (CI = +/-0.071; p = 0.988)	0.000 (CI = +/-0.002; p = 0.649)	-0.239	-0.59%
Frequency	2011.1	-0.024 (CI = +/-0.008; p = 0.000)	0.235 (CI = +/-0.056; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.888	-2.39%
Frequency	2011.2	-0.025 (CI = +/-0.009; p = 0.000)	0.230 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.892	-2.51%
Frequency	2012.1	-0.027 (CI = +/-0.009; p = 0.000)	0.235 (CI = +/-0.059; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.887	-2.63%
Frequency	2012.2	-0.026 (CI = +/-0.010; p = 0.000)	0.238 (CI = +/-0.061; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.887	-2.53%
Frequency	2013.1	-0.025 (CI = +/-0.011; p = 0.000)	0.238 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.874	-2.52%
Frequency	2013.2	-0.027 (CI = +/-0.012; p = 0.000)	0.234 (CI = +/-0.068; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.875	-2.63%
Frequency	2014.1	-0.027 (CI = +/-0.013; p = 0.001)	0.236 (CI = +/-0.072; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.862	-2.69%
Frequency	2014.2	-0.030 (CI = +/-0.014; p = 0.000)	0.228 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.872	-2.94%
Frequency	2015.1	-0.030 (CI = +/-0.016; p = 0.001)	0.229 (CI = +/-0.079; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.854	-2.98%
Frequency	2015.2	-0.033 (CI = +/-0.017; p = 0.001)	0.221 (CI = +/-0.082; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.862	-3.23%
Frequency	2016.1	-0.040 (CI = +/-0.017; p = 0.000)	0.241 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.896	-3.91%
Frequency	2016.2	-0.040 (CI = +/-0.019; p = 0.001)	0.241 (CI = +/-0.082; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.893	-3.92%
Frequency	2017.1	-0.040 (CI = +/-0.022; p = 0.003)	0.241 (CI = +/-0.090; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.870	-3.92%
Frequency	2017.2	-0.036 (CI = +/-0.025; p = 0.010)	0.253 (CI = +/-0.096; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	0.875	-3.51%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.028 (CI = +/-0.018; p = 0.003)	0.283	-2.79%
Loss Cost	2011.2	-0.032 (CI = +/-0.019; p = 0.001)	0.334	-3.19%
Loss Cost	2012.1	-0.031 (CI = +/-0.020; p = 0.004)	0.285	-3.05%
Loss Cost	2012.2	-0.032 (CI = +/-0.022; p = 0.006)	0.274	-3.17%
Loss Cost	2013.1	-0.030 (CI = +/-0.024; p = 0.016)	0.222	-3.00%
Loss Cost	2013.2	-0.034 (CI = +/-0.026; p = 0.012)	0.251	-3.39%
Loss Cost	2014.1	-0.032 (CI = +/-0.029; p = 0.029)	0.195	-3.19%
Loss Cost	2014.2	-0.039 (CI = +/-0.031; p = 0.016)	0.253	-3.81%
Loss Cost	2015.1	-0.035 (CI = +/-0.034; p = 0.047)	0.177	-3.41%
Loss Cost	2015.2	-0.041 (CI = +/-0.038; p = 0.037)	0.209	-3.97%
Loss Cost	2016.1	-0.041 (CI = +/-0.043; p = 0.062)	0.172	-4.00%
Loss Cost	2016.2	-0.050 (CI = +/-0.048; p = 0.041)	0.228	-4.89%
Loss Cost	2017.1	-0.044 (CI = +/-0.055; p = 0.108)	0.135	-4.29%
Loss Cost	2017.2	-0.048 (CI = +/-0.065; p = 0.132)	0.120	-4.66%
Severity	2011.1	0.003 (CI = +/-0.005; p = 0.229)	0.020	+0.28%
Severity	2011.2	0.002 (CI = +/-0.005; p = 0.320)	0.001	+0.25%
Severity	2012.1	0.003 (CI = +/-0.005; p = 0.278)	0.010	+0.29%
Severity	2012.2	0.004 (CI = +/-0.006; p = 0.225)	0.025	+0.35%
Severity	2013.1	0.003 (CI = +/-0.006; p = 0.395)	-0.012	+0.26%
Severity	2013.2	0.003 (CI = +/-0.007; p = 0.359)	-0.006	+0.31%
Severity	2014.1	0.003 (CI = +/-0.008; p = 0.482)	-0.026	+0.26%
Severity	2014.2	0.003 (CI = +/-0.009; p = 0.526)	-0.033	+0.26%
Severity	2015.1	0.003 (CI = +/-0.010; p = 0.500)	-0.032	+0.31%
Severity	2015.2	0.004 (CI = +/-0.011; p = 0.409)	-0.018	+0.43%
Severity	2016.1	0.005 (CI = +/-0.012; p = 0.399)	-0.016	+0.50%
Severity	2016.2	0.001 (CI = +/-0.013; p = 0.902)	-0.076	+0.07%
Severity	2017.1	-0.002 (CI = +/-0.014; p = 0.792)	-0.077	-0.18%
Severity	2017.2	-0.005 (CI = +/-0.016; p = 0.481)	-0.041	-0.53%
Frequency	2011.1	-0.031 (CI = +/-0.018; p = 0.001)	0.325	-3.06%
Frequency	2011.2	-0.035 (CI = +/-0.019; p = 0.001)	0.366	-3.42%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	0.322	-3.33%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	0.319	-3.51%
Frequency	2013.1	-0.033 (CI = +/-0.024; p = 0.009)	0.257	-3.26%
Frequency	2013.2	-0.038 (CI = +/-0.026; p = 0.007)	0.292	-3.69%
Frequency	2014.1	-0.035 (CI = +/-0.028; p = 0.019)	0.230	-3.44%
Frequency	2014.2	-0.042 (CI = +/-0.031; p = 0.011)	0.286	-4.07%
Frequency	2015.1	-0.038 (CI = +/-0.034; p = 0.031)	0.212	-3.71%
Frequency	2015.2	-0.045 (CI = +/-0.037; p = 0.021)	0.260	-4.38%
Frequency	2016.1	-0.046 (CI = +/-0.042; p = 0.036)	0.225	-4.47%
Frequency	2016.2	-0.051 (CI = +/-0.048; p = 0.040)	0.230	-4.96%
Frequency	2017.1	-0.042 (CI = +/-0.055; p = 0.120)	0.122	-4.12%
Frequency	2017.2	-0.042 (CI = +/-0.065; p = 0.177)	0.083	-4.15%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.031 (CI = +/-0.010; p = 0.000)	0.260 (CI = +/-0.078; p = 0.000)	0.755	-3.02%
Loss Cost	2011.2	-0.032 (CI = +/-0.011; p = 0.000)	0.253 (CI = +/-0.080; p = 0.000)	0.765	-3.19%
Loss Cost	2012.1	-0.034 (CI = +/-0.012; p = 0.000)	0.258 (CI = +/-0.083; p = 0.000)	0.750	-3.31%
Loss Cost	2012.2	-0.032 (CI = +/-0.013; p = 0.000)	0.263 (CI = +/-0.086; p = 0.000)	0.750	-3.17%
Loss Cost	2013.1	-0.034 (CI = +/-0.014; p = 0.000)	0.269 (CI = +/-0.090; p = 0.000)	0.734	-3.33%
Loss Cost	2013.2	-0.034 (CI = +/-0.016; p = 0.000)	0.267 (CI = +/-0.094; p = 0.000)	0.733	-3.39%
Loss Cost	2014.1	-0.036 (CI = +/-0.017; p = 0.000)	0.274 (CI = +/-0.099; p = 0.000)	0.717	-3.58%
Loss Cost	2014.2	-0.039 (CI = +/-0.019; p = 0.000)	0.267 (CI = +/-0.103; p = 0.000)	0.724	-3.81%
Loss Cost	2015.1	-0.040 (CI = +/-0.021; p = 0.001)	0.269 (CI = +/-0.110; p = 0.000)	0.687	-3.89%
Loss Cost	2015.2	-0.041 (CI = +/-0.024; p = 0.003)	0.267 (CI = +/-0.118; p = 0.000)	0.685	-3.97%
Loss Cost	2016.1	-0.048 (CI = +/-0.026; p = 0.002)	0.287 (CI = +/-0.119; p = 0.000)	0.712	-4.64%
Loss Cost	2016.2	-0.050 (CI = +/-0.029; p = 0.003)	0.280 (CI = +/-0.127; p = 0.000)	0.714	-4.89%
Loss Cost	2017.1	-0.053 (CI = +/-0.034; p = 0.006)	0.287 (CI = +/-0.139; p = 0.001)	0.672	-5.13%
Loss Cost	2017.2	-0.048 (CI = +/-0.040; p = 0.023)	0.297 (CI = +/-0.149; p = 0.001)	0.675	-4.66%
Severity	2011.1	0.003 (CI = +/-0.005; p = 0.240)	0.000 (CI = +/-0.035; p = 0.996)	-0.022	+0.28%
Severity	2011.2	0.002 (CI = +/-0.005; p = 0.331)	-0.001 (CI = +/-0.037; p = 0.940)	-0.044	+0.25%
Severity	2012.1	0.003 (CI = +/-0.006; p = 0.285)	-0.003 (CI = +/-0.038; p = 0.858)	-0.035	+0.29%
Severity	2012.2	0.004 (CI = +/-0.006; p = 0.237)	-0.001 (CI = +/-0.040; p = 0.954)	-0.024	+0.35%
Severity	2013.1	0.003 (CI = +/-0.007; p = 0.414)	0.002 (CI = +/-0.041; p = 0.906)	-0.064	+0.26%
Severity	2013.2	0.003 (CI = +/-0.007; p = 0.372)	0.004 (CI = +/-0.043; p = 0.843)	-0.059	+0.31%
Severity	2014.1	0.003 (CI = +/-0.008; p = 0.510)	0.006 (CI = +/-0.046; p = 0.778)	-0.081	+0.25%
Severity	2014.2	0.003 (CI = +/-0.009; p = 0.538)	0.007 (CI = +/-0.049; p = 0.779)	-0.092	+0.26%
Severity	2015.1	0.003 (CI = +/-0.010; p = 0.528)	0.005 (CI = +/-0.052; p = 0.832)	-0.097	+0.30%
Severity	2015.2	0.004 (CI = +/-0.011; p = 0.423)	0.009 (CI = +/-0.055; p = 0.735)	-0.081	+0.43%
Severity	2016.1	0.005 (CI = +/-0.013; p = 0.434)	0.007 (CI = +/-0.059; p = 0.791)	-0.088	+0.48%
Severity	2016.2	0.001 (CI = +/-0.013; p = 0.906)	-0.003 (CI = +/-0.058; p = 0.919)	-0.164	+0.07%
Severity	2017.1	-0.002 (CI = +/-0.015; p = 0.789)	0.004 (CI = +/-0.062; p = 0.893)	-0.173	-0.19%
Severity	2017.2	-0.005 (CI = +/-0.017; p = 0.503)	-0.004 (CI = +/-0.064; p = 0.903)	-0.143	-0.53%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	0.260 (CI = +/-0.078; p = 0.000)	0.769	-3.28%
Frequency	2011.2	-0.035 (CI = +/-0.011; p = 0.000)	0.254 (CI = +/-0.081; p = 0.000)	0.774	-3.42%
Frequency	2012.1	-0.037 (CI = +/-0.012; p = 0.000)	0.261 (CI = +/-0.083; p = 0.000)	0.766	-3.59%
Frequency	2012.2	-0.036 (CI = +/-0.013; p = 0.000)	0.265 (CI = +/-0.087; p = 0.000)	0.763	-3.51%
Frequency	2013.1	-0.036 (CI = +/-0.014; p = 0.000)	0.267 (CI = +/-0.091; p = 0.000)	0.737	-3.58%
Frequency	2013.2	-0.038 (CI = +/-0.016; p = 0.000)	0.263 (CI = +/-0.096; p = 0.000)	0.738	-3.69%
Frequency	2014.1	-0.039 (CI = +/-0.018; p = 0.000)	0.268 (CI = +/-0.101; p = 0.000)	0.713	-3.83%
Frequency	2014.2	-0.042 (CI = +/-0.019; p = 0.000)	0.260 (CI = +/-0.105; p = 0.000)	0.720	-4.07%
Frequency	2015.1	-0.043 (CI = +/-0.022; p = 0.001)	0.264 (CI = +/-0.112; p = 0.000)	0.685	-4.18%
Frequency	2015.2	-0.045 (CI = +/-0.024; p = 0.001)	0.258 (CI = +/-0.119; p = 0.000)	0.688	-4.38%
Frequency	2016.1	-0.052 (CI = +/-0.026; p = 0.001)	0.279 (CI = +/-0.119; p = 0.000)	0.719	-5.10%
Frequency	2016.2	-0.051 (CI = +/-0.030; p = 0.003)	0.283 (CI = +/-0.128; p = 0.000)	0.715	-4.96%
Frequency	2017.1	-0.051 (CI = +/-0.035; p = 0.009)	0.283 (CI = +/-0.141; p = 0.001)	0.654	-4.95%
Frequency	2017.2	-0.042 (CI = +/-0.039; p = 0.035)	0.301 (CI = +/-0.146; p = 0.001)	0.676	-4.15%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.015 (CI = +/-0.015; p = 0.043)	0.248 (CI = +/-0.077; p = 0.000)	0.735	-1.54%
Loss Cost	2011.2	-0.018 (CI = +/-0.017; p = 0.038)	0.242 (CI = +/-0.081; p = 0.000)	0.734	-1.75%
Loss Cost	2012.1	-0.018 (CI = +/-0.019; p = 0.057)	0.244 (CI = +/-0.088; p = 0.000)	0.707	-1.82%
Loss Cost	2012.2	-0.013 (CI = +/-0.020; p = 0.182)	0.256 (CI = +/-0.088; p = 0.000)	0.740	-1.32%
Loss Cost	2013.1	-0.014 (CI = +/-0.024; p = 0.224)	0.258 (CI = +/-0.097; p = 0.000)	0.715	-1.40%
Loss Cost	2013.2	-0.013 (CI = +/-0.028; p = 0.325)	0.260 (CI = +/-0.106; p = 0.000)	0.707	-1.31%
Loss Cost	2014.1	-0.015 (CI = +/-0.034; p = 0.352)	0.264 (CI = +/-0.119; p = 0.001)	0.680	-1.48%
Loss Cost	2014.2	-0.019 (CI = +/-0.041; p = 0.317)	0.257 (CI = +/-0.131; p = 0.002)	0.661	-1.89%
Loss Cost	2015.1	-0.018 (CI = +/-0.053; p = 0.455)	0.254 (CI = +/-0.152; p = 0.006)	0.601	-1.76%
Loss Cost	2015.2	-0.018 (CI = +/-0.069; p = 0.536)	0.253 (CI = +/-0.178; p = 0.013)	0.569	-1.82%
Loss Cost	2016.1	-0.046 (CI = +/-0.080; p = 0.203)	0.294 (CI = +/-0.183; p = 0.009)	0.687	-4.45%
Loss Cost	2016.2	-0.064 (CI = +/-0.105; p = 0.166)	0.272 (CI = +/-0.213; p = 0.024)	0.692	-6.21%
Loss Cost	2017.1	-0.105 (CI = +/-0.143; p = 0.101)	0.321 (CI = +/-0.245; p = 0.025)	0.770	-10.01%
Loss Cost	2017.2	-0.115 (CI = +/-0.296; p = 0.236)	0.312 (CI = +/-0.428; p = 0.088)	0.727	-10.89%
Severity	2011.1	0.004 (CI = +/-0.007; p = 0.250)	0.016 (CI = +/-0.039; p = 0.392)	0.025	+0.42%
Severity	2011.2	0.004 (CI = +/-0.008; p = 0.314)	0.016 (CI = +/-0.041; p = 0.428)	-0.016	+0.41%
Severity	2012.1	0.005 (CI = +/-0.010; p = 0.271)	0.013 (CI = +/-0.044; p = 0.541)	-0.007	+0.51%
Severity	2012.2	0.007 (CI = +/-0.010; p = 0.151)	0.018 (CI = +/-0.045; p = 0.392)	0.075	+0.74%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.361)	0.024 (CI = +/-0.048; p = 0.294)	0.031	+0.52%
Severity	2013.2	0.008 (CI = +/-0.013; p = 0.214)	0.030 (CI = +/-0.050; p = 0.210)	0.115	+0.79%
Severity	2014.1	0.006 (CI = +/-0.016; p = 0.402)	0.034 (CI = +/-0.055; p = 0.201)	0.090	+0.62%
Severity	2014.2	0.009 (CI = +/-0.019; p = 0.305)	0.039 (CI = +/-0.060; p = 0.175)	0.124	+0.90%
Severity	2015.1	0.010 (CI = +/-0.024; p = 0.345)	0.036 (CI = +/-0.069; p = 0.257)	0.107	+1.04%
Severity	2015.2	0.020 (CI = +/-0.024; p = 0.091)	0.051 (CI = +/-0.063; p = 0.098)	0.424	+2.03%
Severity	2016.1	0.025 (CI = +/-0.033; p = 0.112)	0.044 (CI = +/-0.076; p = 0.199)	0.440	+2.51%
Severity	2016.2	0.019 (CI = +/-0.045; p = 0.317)	0.036 (CI = +/-0.091; p = 0.330)	0.082	+1.87%
Severity	2017.1	0.004 (CI = +/-0.067; p = 0.866)	0.053 (CI = +/-0.115; p = 0.235)	0.109	+0.39%
Severity	2017.2	-0.004 (CI = +/-0.135; p = 0.903)	0.047 (CI = +/-0.195; p = 0.411)	-0.298	-0.43%
Frequency	2011.1	-0.020 (CI = +/-0.013; p = 0.007)	0.232 (CI = +/-0.070; p = 0.000)	0.760	-1.95%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	0.226 (CI = +/-0.073; p = 0.000)	0.763	-2.15%
Frequency	2012.1	-0.023 (CI = +/-0.017; p = 0.011)	0.231 (CI = +/-0.078; p = 0.000)	0.745	-2.32%
Frequency	2012.2	-0.021 (CI = +/-0.019; p = 0.036)	0.238 (CI = +/-0.083; p = 0.000)	0.754	-2.04%
Frequency	2013.1	-0.019 (CI = +/-0.022; p = 0.085)	0.234 (CI = +/-0.090; p = 0.000)	0.712	-1.91%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.104)	0.230 (CI = +/-0.098; p = 0.000)	0.703	-2.08%
Frequency	2014.1	-0.021 (CI = +/-0.032; p = 0.169)	0.231 (CI = +/-0.110; p = 0.001)	0.656	-2.09%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.119)	0.218 (CI = +/-0.118; p = 0.003)	0.659	-2.77%
Frequency	2015.1	-0.028 (CI = +/-0.048; p = 0.206)	0.218 (CI = +/-0.137; p = 0.007)	0.586	-2.77%
Frequency	2015.2	-0.038 (CI = +/-0.058; p = 0.156)	0.203 (CI = +/-0.150; p = 0.017)	0.589	-3.77%
Frequency	2016.1	-0.070 (CI = +/-0.051; p = 0.017)	0.250 (CI = +/-0.117; p = 0.003)	0.829	-6.80%
Frequency	2016.2	-0.083 (CI = +/-0.067; p = 0.027)	0.236 (CI = +/-0.135; p = 0.008)	0.847	-7.93%
Frequency	2017.1	-0.109 (CI = +/-0.090; p = 0.031)	0.267 (CI = +/-0.154; p = 0.012)	0.872	-10.35%
Frequency	2017.2	-0.111 (CI = +/-0.189; p = 0.127)	0.266 (CI = +/-0.272; p = 0.052)	0.846	-10.50%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.216 (CI = +/-0.088; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.692	0.00%
Loss Cost	2011.2	0.219 (CI = +/-0.093; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.692	0.00%
Loss Cost	2012.1	0.211 (CI = +/-0.094; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.680	0.00%
Loss Cost	2012.2	0.229 (CI = +/-0.093; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.717	0.00%
Loss Cost	2013.1	0.221 (CI = +/-0.095; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.704	0.00%
Loss Cost	2013.2	0.230 (CI = +/-0.100; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.712	0.00%
Loss Cost	2014.1	0.223 (CI = +/-0.103; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.696	0.00%
Loss Cost	2014.2	0.226 (CI = +/-0.111; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.695	0.00%
Loss Cost	2015.1	0.214 (CI = +/-0.113; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.679	0.00%
Loss Cost	2015.2	0.223 (CI = +/-0.121; p = 0.001)	0.007 (CI = +/-0.004; p = 0.003)	0.684	0.00%
Loss Cost	2016.1	0.224 (CI = +/-0.129; p = 0.002)	0.007 (CI = +/-0.004; p = 0.004)	0.667	0.00%
Loss Cost	2016.2	0.231 (CI = +/-0.141; p = 0.004)	0.007 (CI = +/-0.005; p = 0.008)	0.667	0.00%
Loss Cost	2017.1	0.219 (CI = +/-0.148; p = 0.008)	0.007 (CI = +/-0.005; p = 0.012)	0.636	0.00%
Loss Cost	2017.2	0.247 (CI = +/-0.156; p = 0.005)	0.006 (CI = +/-0.005; p = 0.025)	0.672	0.00%
Severity	2011.1	0.004 (CI = +/-0.035; p = 0.796)	-0.001 (CI = +/-0.001; p = 0.184)	-0.005	0.00%
Severity	2011.2	0.002 (CI = +/-0.037; p = 0.902)	-0.001 (CI = +/-0.001; p = 0.218)	-0.016	0.00%
Severity	2012.1	0.001 (CI = +/-0.038; p = 0.940)	-0.001 (CI = +/-0.001; p = 0.224)	-0.018	0.00%
Severity	2012.2	0.003 (CI = +/-0.040; p = 0.878)	-0.001 (CI = +/-0.002; p = 0.220)	-0.018	0.00%
Severity	2013.1	0.007 (CI = +/-0.041; p = 0.719)	-0.001 (CI = +/-0.002; p = 0.250)	-0.027	0.00%
Severity	2013.2	0.009 (CI = +/-0.043; p = 0.683)	-0.001 (CI = +/-0.002; p = 0.251)	-0.028	0.00%
Severity	2014.1	0.011 (CI = +/-0.045; p = 0.606)	-0.001 (CI = +/-0.002; p = 0.283)	-0.035	0.00%
Severity	2014.2	0.011 (CI = +/-0.048; p = 0.629)	-0.001 (CI = +/-0.002; p = 0.305)	-0.046	0.00%
Severity	2015.1	0.011 (CI = +/-0.051; p = 0.654)	-0.001 (CI = +/-0.002; p = 0.321)	-0.054	0.00%
Severity	2015.2	0.015 (CI = +/-0.055; p = 0.573)	-0.001 (CI = +/-0.002; p = 0.295)	-0.045	0.00%
Severity	2016.1	0.015 (CI = +/-0.059; p = 0.590)	-0.001 (CI = +/-0.002; p = 0.318)	-0.056	0.00%
Severity	2016.2	0.002 (CI = +/-0.058; p = 0.948)	-0.001 (CI = +/-0.002; p = 0.494)	-0.119	0.00%
Severity	2017.1	0.006 (CI = +/-0.062; p = 0.826)	-0.001 (CI = +/-0.002; p = 0.566)	-0.144	0.00%
Severity	2017.2	0.000 (CI = +/-0.068; p = 0.989)	0.000 (CI = +/-0.002; p = 0.714)	-0.181	0.00%
Frequency	2011.1	0.211 (CI = +/-0.088; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.712	0.00%
Frequency	2011.2	0.217 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.715	0.00%
Frequency	2012.1	0.209 (CI = +/-0.094; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.704	0.00%
Frequency	2012.2	0.226 (CI = +/-0.094; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.733	0.00%
Frequency	2013.1	0.214 (CI = +/-0.094; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.727	0.00%
Frequency	2013.2	0.222 (CI = +/-0.098; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.732	0.00%
Frequency	2014.1	0.212 (CI = +/-0.101; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.721	0.00%
Frequency	2014.2	0.215 (CI = +/-0.108; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.720	0.00%
Frequency	2015.1	0.203 (CI = +/-0.110; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.707	0.00%
Frequency	2015.2	0.209 (CI = +/-0.118; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	0.707	0.00%
Frequency	2016.1	0.209 (CI = +/-0.126; p = 0.003)	0.008 (CI = +/-0.004; p = 0.001)	0.691	0.00%
Frequency	2016.2	0.229 (CI = +/-0.133; p = 0.003)	0.007 (CI = +/-0.004; p = 0.003)	0.712	0.00%
Frequency	2017.1	0.212 (CI = +/-0.134; p = 0.005)	0.007 (CI = +/-0.004; p = 0.004)	0.694	0.00%
Frequency	2017.2	0.247 (CI = +/-0.132; p = 0.002)	0.006 (CI = +/-0.004; p = 0.008)	0.755	0.00%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.031 (CI = +/-0.020; p = 0.003)	0.121 (CI = +/-0.054; p = 0.000)	-0.068 (CI = +/-0.042; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.073 (CI = +/-0.172; p = 0.383)	0.877	+3.19%	-3.58%
Loss Cost	2011.2	0.036 (CI = +/-0.022; p = 0.003)	0.125 (CI = +/-0.055; p = 0.000)	-0.074 (CI = +/-0.045; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.080 (CI = +/-0.174; p = 0.346)	0.881	+3.66%	-3.77%
Loss Cost	2012.1	0.032 (CI = +/-0.026; p = 0.021)	0.129 (CI = +/-0.057; p = 0.000)	-0.069 (CI = +/-0.049; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.075 (CI = +/-0.177; p = 0.385)	0.883	+3.21%	-3.64%
Loss Cost	2012.2	0.024 (CI = +/-0.031; p = 0.113)	0.124 (CI = +/-0.059; p = 0.000)	-0.059 (CI = +/-0.054; p = 0.033)	0.010 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.180; p = 0.442)	0.886	+2.47%	-3.41%
Loss Cost	2013.1	0.014 (CI = +/-0.037; p = 0.415)	0.130 (CI = +/-0.061; p = 0.000)	-0.047 (CI = +/-0.059; p = 0.111)	0.010 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.181; p = 0.502)	0.892	+1.46%	-3.19%
Loss Cost	2013.2	0.005 (CI = +/-0.046; p = 0.808)	0.125 (CI = +/-0.064; p = 0.001)	-0.035 (CI = +/-0.068; p = 0.285)	0.010 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.185; p = 0.566)	0.894	+0.53%	-2.98%
Loss Cost	2014.1	-0.007 (CI = +/-0.059; p = 0.809)	0.130 (CI = +/-0.067; p = 0.001)	-0.022 (CI = +/-0.081; p = 0.577)	0.010 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.191; p = 0.626)	0.893	-0.67%	-2.80%
Loss Cost	2014.2	-0.033 (CI = +/-0.078; p = 0.376)	0.122 (CI = +/-0.069; p = 0.002)	0.009 (CI = +/-0.100; p = 0.854)	0.010 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.192; p = 0.729)	0.900	-3.27%	-2.43%
Loss Cost	2015.1	-0.106 (CI = +/-0.099; p = 0.039)	0.137 (CI = +/-0.062; p = 0.000)	0.087 (CI = +/-0.117; p = 0.132)	0.010 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.171; p = 0.903)	0.924	-10.03%	-1.85%
Loss Cost	2015.2	-0.210 (CI = +/-0.150; p = 0.010)	0.123 (CI = +/-0.059; p = 0.001)	0.198 (CI = +/-0.167; p = 0.024)	0.011 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.158; p = 0.865)	0.940	-18.98%	-1.20%
Loss Cost	2016.1	-0.534 (CI = +/-0.261; p = 0.001)	0.141 (CI = +/-0.047; p = 0.000)	0.530 (CI = +/-0.272; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.122; p = 0.456)	0.963	-41.38%	-0.37%
Loss Cost	2016.2	-0.988 (CI = +/-1.323; p = 0.126)	0.136 (CI = +/-0.051; p = 0.000)	0.987 (CI = +/-1.335; p = 0.129)	0.011 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.131; p = 0.375)	0.960	-62.76%	-0.03%
Loss Cost	2017.1	0.000 (CI = +/-0.026; p = 0.983)	0.136 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.131; p = 0.375)	0.957	-0.03%	-0.03%
Loss Cost	2017.2	0.002 (CI = +/-0.030; p = 0.877)	0.138 (CI = +/-0.057; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.146; p = 0.360)	0.955	+0.21%	+0.21%
Severity	2011.1	0.016 (CI = +/-0.017; p = 0.059)	0.033 (CI = +/-0.046; p = 0.144)	-0.052 (CI = +/-0.036; p = 0.007)	-0.005 (CI = +/-0.003; p = 0.001)	0.239 (CI = +/-0.146; p = 0.003)	0.369	+1.62%	-3.49%
Severity	2011.2	0.014 (CI = +/-0.019; p = 0.160)	0.031 (CI = +/-0.048; p = 0.195)	-0.048 (CI = +/-0.039; p = 0.018)	-0.005 (CI = +/-0.003; p = 0.002)	0.235 (CI = +/-0.150; p = 0.004)	0.318	+1.36%	-3.38%
Severity	2012.1	0.007 (CI = +/-0.022; p = 0.529)	0.037 (CI = +/-0.048; p = 0.123)	-0.039 (CI = +/-0.041; p = 0.060)	-0.005 (CI = +/-0.003; p = 0.002)	0.227 (CI = +/-0.148; p = 0.005)	0.328	+0.67%	-3.18%
Severity	2012.2	0.002 (CI = +/-0.026; p = 0.868)	0.033 (CI = +/-0.050; p = 0.178)	-0.033 (CI = +/-0.045; p = 0.144)	-0.005 (CI = +/-0.003; p = 0.003)	0.222 (CI = +/-0.151; p = 0.007)	0.311	+0.21%	-3.02%
Severity	2013.1	0.001 (CI = +/-0.032; p = 0.928)	0.034 (CI = +/-0.053; p = 0.196)	-0.032 (CI = +/-0.051; p = 0.206)	-0.005 (CI = +/-0.003; p = 0.003)	0.221 (CI = +/-0.157; p = 0.009)	0.300	+0.14%	-3.01%
Severity	2013.2	-0.004 (CI = +/-0.040; p = 0.830)	0.031 (CI = +/-0.056; p = 0.260)	-0.025 (CI = +/-0.060; p = 0.386)	-0.005 (CI = +/-0.003; p = 0.005)	0.217 (CI = +/-0.163; p = 0.013)	0.292	-0.41%	-2.88%
Severity	2014.1	-0.026 (CI = +/-0.049; p = 0.277)	0.040 (CI = +/-0.055; p = 0.145)	0.000 (CI = +/-0.067; p = 0.993)	-0.005 (CI = +/-0.003; p = 0.004)	0.205 (CI = +/-0.158; p = 0.015)	0.379	-2.53%	-2.56%
Severity	2014.2	-0.058 (CI = +/-0.061; p = 0.062)	0.029 (CI = +/-0.054; p = 0.257)	0.036 (CI = +/-0.078; p = 0.332)	-0.005 (CI = +/-0.003; p = 0.005)	0.189 (CI = +/-0.150; p = 0.017)	0.480	-5.62%	-2.11%
Severity	2015.1	-0.092 (CI = +/-0.087; p = 0.039)	0.037 (CI = +/-0.055; p = 0.170)	0.074 (CI = +/-0.103; p = 0.143)	-0.005 (CI = +/-0.003; p = 0.005)	0.179 (CI = +/-0.150; p = 0.023)	0.503	-8.83%	-1.84%
Severity	2015.2	-0.219 (CI = +/-0.110; p = 0.001)	0.020 (CI = +/-0.043; p = 0.325)	0.208 (CI = +/-0.122; p = 0.003)	-0.004 (CI = +/-0.002; p = 0.002)	0.152 (CI = +/-0.116; p = 0.015)	0.731	-19.63%	-1.06%
Severity	2016.1	-0.447 (CI = +/-0.198; p = 0.001)	0.033 (CI = +/-0.036; p = 0.065)	0.442 (CI = +/-0.206; p = 0.001)	-0.004 (CI = +/-0.002; p = 0.001)	0.131 (CI = +/-0.093; p = 0.011)	0.811	-36.03%	-0.47%
Severity	2016.2	-0.606 (CI = +/-1.031; p = 0.216)	0.031 (CI = +/-0.040; p = 0.113)	0.603 (CI = +/-1.040; p = 0.222)	-0.004 (CI = +/-0.002; p = 0.001)	0.127 (CI = +/-0.102; p = 0.020)	0.767	-45.45%	-0.35%
Severity	2017.1	-0.004 (CI = +/-0.020; p = 0.698)	0.031 (CI = +/-0.040; p = 0.113)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.001)	0.127 (CI = +/-0.102; p = 0.020)	0.784	-0.35%	-0.35%
Severity	2017.2	-0.005 (CI = +/-0.024; p = 0.639)	0.029 (CI = +/-0.045; p = 0.169)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.002)	0.131 (CI = +/-0.114; p = 0.029)	0.746	-0.50%	-0.50%
Frequency	2011.1	0.015 (CI = +/-0.012; p = 0.015)	0.087 (CI = +/-0.033; p = 0.000)	-0.016 (CI = +/-0.026; p = 0.205)	0.015 (CI = +/-0.002; p = 0.000)	-0.166 (CI = +/-0.105; p = 0.004)	0.959	+1.54%	-0.09%
Frequency	2011.2	0.022 (CI = +/-0.012; p = 0.001)	0.095 (CI = +/-0.030; p = 0.000)	-0.026 (CI = +/-0.024; p = 0.035)	0.015 (CI = +/-0.002; p = 0.000)	-0.155 (CI = +/-0.094; p = 0.003)	0.969	+2.26%	-0.40%
Frequency	2012.1	0.025 (CI = +/-0.014; p = 0.002)	0.092 (CI = +/-0.031; p = 0.000)	-0.030 (CI = +/-0.026; p = 0.029)	0.015 (CI = +/-0.002; p = 0.000)	-0.152 (CI = +/-0.096; p = 0.004)	0.969	+2.52%	-0.48%
Frequency	2012.2	0.022 (CI = +/-0.017; p = 0.012)	0.090 (CI = +/-0.032; p = 0.000)	-0.026 (CI = +/-0.029; p = 0.075)	0.015 (CI = +/-0.002; p = 0.000)	-0.155 (CI = +/-0.098; p = 0.004)	0.969	+2.26%	-0.40%
Frequency	2013.1	0.013 (CI = +/-0.019; p = 0.156)	0.096 (CI = +/-0.031; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.307)	0.015 (CI = +/-0.002; p = 0.000)	-0.163 (CI = +/-0.092; p = 0.002)	0.975	+1.32%	-0.18%
Frequency	2013.2	0.009 (CI = +/-0.023; p = 0.406)	0.094 (CI = +/-0.033; p = 0.000)	-0.010 (CI = +/-0.035; p = 0.538)	0.015 (CI = +/-0.002; p = 0.000)	-0.166 (CI = +/-0.095; p = 0.002)	0.975	+0.94%	-0.09%
Frequency	2014.1	0.019 (CI = +/-0.029; p = 0.190)	0.090 (CI = +/-0.033; p = 0.000)	-0.021 (CI = +/-0.041; p = 0.278)	0.015 (CI = +/-0.002; p = 0.000)	-0.161 (CI = +/-0.095; p = 0.003)	0.976	+1.91%	-0.24%
Frequency	2014.2	0.025 (CI = +/-0.041; p = 0.213)	0.092 (CI = +/-0.036; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.269)	0.015 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.100; p = 0.005)	0.975	+2.49%	-0.32%
Frequency	2015.1	-0.013 (CI = +/-0.051; p = 0.581)	0.100 (CI = +/-0.032; p = 0.000)	0.013 (CI = +/-0.061; p = 0.643)	0.015 (CI = +/-0.002; p = 0.000)	-0.169 (CI = +/-0.088; p = 0.001)	0.982	-1.32%	-0.01%
Frequency	2015.2	0.008 (CI = +/-0.088; p = 0.843)	0.103 (CI = +/-0.034; p = 0.000)	-0.010 (CI = +/-0.097; p = 0.833)	0.015 (CI = +/-0.002; p = 0.000)	-0.165 (CI = +/-0.093; p = 0.002)	0.982	+0.81%	-0.14%
Frequency	2016.1	-0.087 (CI = +/-0.199; p = 0.351)	0.108 (CI = +/-0.036; p = 0.000)	0.088 (CI = +/-0.207; p = 0.365)	0.015 (CI = +/-0.002; p = 0.000)	-0.173 (CI = +/-0.093; p = 0.002)	0.983	-8.36%	+0.10%
Frequency	2016.2	-0.382 (CI = +/-1.019; p = 0.419)	0.105 (CI = +/-0.039; p = 0.000)	0.385 (CI = +/-1.028; p = 0.419)	0.015 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.101; p = 0.003)	0.983	-31.72%	+0.33%
Frequency	2017.1	0.003 (CI = +/-0.020; p = 0.716)	0.105 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.015 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.101; p = 0.003)	0.982	+0.33%	+0.33%
Frequency	2017.2	0.007 (CI = +/-0.022; p = 0.486)	0.109 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.015 (CI = +/-0.002; p = 0.000)	-0.193 (CI = +/-0.108; p = 0.003)	0.983	+0.71%	+0.71%

Accident Benefits Total

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

Fit	Start Date	Time	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.019 (CI = +/-0.022; p = 0.093)	-0.175 (CI = +/-0.174; p = 0.048)	0.012 (CI = +/-0.003; p = 0.000)	0.733	+1.92%
Loss Cost	2011.2	0.016 (CI = +/-0.024; p = 0.168)	-0.165 (CI = +/-0.178; p = 0.067)	0.012 (CI = +/-0.004; p = 0.000)	0.739	+1.65%
Loss Cost	2012.1	0.014 (CI = +/-0.025; p = 0.252)	-0.158 (CI = +/-0.183; p = 0.086)	0.012 (CI = +/-0.004; p = 0.000)	0.742	+1.44%
Loss Cost	2012.2	0.008 (CI = +/-0.024; p = 0.511)	-0.141 (CI = +/-0.169; p = 0.096)	0.012 (CI = +/-0.003; p = 0.000)	0.789	+0.78%
Loss Cost	2013.1	0.006 (CI = +/-0.025; p = 0.640)	-0.138 (CI = +/-0.172; p = 0.110)	0.011 (CI = +/-0.003; p = 0.000)	0.792	+0.58%
Loss Cost	2013.2	0.001 (CI = +/-0.024; p = 0.915)	-0.137 (CI = +/-0.163; p = 0.093)	0.011 (CI = +/-0.003; p = 0.000)	0.826	+0.13%
Loss Cost	2014.1	0.001 (CI = +/-0.026; p = 0.947)	-0.138 (CI = +/-0.168; p = 0.102)	0.011 (CI = +/-0.003; p = 0.000)	0.820	+0.08%
Loss Cost	2014.2	-0.002 (CI = +/-0.024; p = 0.853)	-0.156 (CI = +/-0.158; p = 0.054)	0.011 (CI = +/-0.003; p = 0.000)	0.853	-0.21%
Loss Cost	2015.1	-0.003 (CI = +/-0.025; p = 0.818)	-0.165 (CI = +/-0.167; p = 0.053)	0.011 (CI = +/-0.003; p = 0.000)	0.848	-0.27%
Loss Cost	2015.2	-0.003 (CI = +/-0.025; p = 0.772)	-0.198 (CI = +/-0.175; p = 0.030)	0.011 (CI = +/-0.003; p = 0.000)	0.858	-0.34%
Loss Cost	2016.1	-0.004 (CI = +/-0.026; p = 0.767)	-0.166 (CI = +/-0.208; p = 0.107)	0.011 (CI = +/-0.003; p = 0.000)	0.837	-0.35%
Loss Cost	2016.2	-0.003 (CI = +/-0.027; p = 0.809)	-0.195 (CI = +/-0.345; p = 0.239)	0.011 (CI = +/-0.003; p = 0.000)	0.815	-0.31%
Loss Cost	2017.1	-0.008 (CI = +/-0.029; p = 0.568)	0.437 (CI = +/-1.285; p = 0.466)	0.011 (CI = +/-0.003; p = 0.000)	0.808	-0.76%
Loss Cost	2017.2	-0.008 (CI = +/-0.029; p = 0.568)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	0.820	-0.76%
Severity	2011.1	0.028 (CI = +/-0.010; p = 0.000)	-0.224 (CI = +/-0.077; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.019)	0.630	+2.82%
Severity	2011.2	0.026 (CI = +/-0.011; p = 0.000)	-0.219 (CI = +/-0.078; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.018)	0.609	+2.68%
Severity	2012.1	0.025 (CI = +/-0.011; p = 0.000)	-0.214 (CI = +/-0.079; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.017)	0.597	+2.53%
Severity	2012.2	0.024 (CI = +/-0.012; p = 0.000)	-0.211 (CI = +/-0.080; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.016)	0.594	+2.40%
Severity	2013.1	0.025 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.082; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.019)	0.601	+2.50%
Severity	2013.2	0.024 (CI = +/-0.013; p = 0.001)	-0.212 (CI = +/-0.084; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.020)	0.604	+2.41%
Severity	2014.1	0.023 (CI = +/-0.013; p = 0.002)	-0.214 (CI = +/-0.084; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.019)	0.622	+2.30%
Severity	2014.2	0.021 (CI = +/-0.012; p = 0.002)	-0.221 (CI = +/-0.082; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.014)	0.665	+2.17%
Severity	2015.1	0.022 (CI = +/-0.013; p = 0.003)	-0.219 (CI = +/-0.087; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.018)	0.647	+2.19%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	-0.236 (CI = +/-0.091; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.016)	0.679	+2.16%
Severity	2016.1	0.021 (CI = +/-0.013; p = 0.004)	-0.210 (CI = +/-0.105; p = 0.001)	-0.002 (CI = +/-0.002; p = 0.018)	0.632	+2.14%
Severity	2016.2	0.020 (CI = +/-0.013; p = 0.006)	-0.156 (CI = +/-0.169; p = 0.067)	-0.002 (CI = +/-0.002; p = 0.022)	0.581	+2.05%
Severity	2017.1	0.019 (CI = +/-0.015; p = 0.015)	0.002 (CI = +/-0.658; p = 0.995)	-0.002 (CI = +/-0.002; p = 0.030)	0.584	+1.93%
Severity	2017.2	0.019 (CI = +/-0.015; p = 0.015)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.002; p = 0.030)	0.561	+1.93%
Frequency	2011.1	-0.009 (CI = +/-0.019; p = 0.340)	0.049 (CI = +/-0.144; p = 0.490)	0.014 (CI = +/-0.003; p = 0.000)	0.836	-0.87%
Frequency	2011.2	-0.010 (CI = +/-0.020; p = 0.306)	0.054 (CI = +/-0.149; p = 0.461)	0.014 (CI = +/-0.003; p = 0.000)	0.836	-1.00%
Frequency	2012.1	-0.011 (CI = +/-0.021; p = 0.311)	0.056 (CI = +/-0.154; p = 0.460)	0.014 (CI = +/-0.003; p = 0.000)	0.834	-1.06%
Frequency	2012.2	-0.016 (CI = +/-0.021; p = 0.121)	0.069 (CI = +/-0.144; p = 0.326)	0.014 (CI = +/-0.003; p = 0.000)	0.863	-1.58%
Frequency	2013.1	-0.019 (CI = +/-0.021; p = 0.074)	0.074 (CI = +/-0.142; p = 0.289)	0.013 (CI = +/-0.003; p = 0.000)	0.873	-1.88%
Frequency	2013.2	-0.023 (CI = +/-0.020; p = 0.031)	0.075 (CI = +/-0.135; p = 0.257)	0.013 (CI = +/-0.003; p = 0.000)	0.892	-2.23%
Frequency	2014.1	-0.022 (CI = +/-0.021; p = 0.044)	0.076 (CI = +/-0.139; p = 0.263)	0.013 (CI = +/-0.003; p = 0.000)	0.888	-2.16%
Frequency	2014.2	-0.024 (CI = +/-0.021; p = 0.031)	0.066 (CI = +/-0.138; p = 0.326)	0.013 (CI = +/-0.003; p = 0.000)	0.897	-2.33%
Frequency	2015.1	-0.024 (CI = +/-0.022; p = 0.030)	0.054 (CI = +/-0.144; p = 0.434)	0.013 (CI = +/-0.003; p = 0.000)	0.899	-2.41%
Frequency	2015.2	-0.025 (CI = +/-0.022; p = 0.032)	0.038 (CI = +/-0.157; p = 0.609)	0.013 (CI = +/-0.003; p = 0.000)	0.899	-2.44%
Frequency	2016.1	-0.025 (CI = +/-0.023; p = 0.039)	0.044 (CI = +/-0.190; p = 0.620)	0.013 (CI = +/-0.003; p = 0.000)	0.893	-2.44%
Frequency	2016.2	-0.023 (CI = +/-0.024; p = 0.058)	-0.039 (CI = +/-0.307; p = 0.784)	0.013 (CI = +/-0.003; p = 0.000)	0.893	-2.31%
Frequency	2017.1	-0.027 (CI = +/-0.026; p = 0.045)	0.435 (CI = +/-1.168; p = 0.426)	0.013 (CI = +/-0.003; p = 0.000)	0.890	-2.64%
Frequency	2017.2	-0.027 (CI = +/-0.026; p = 0.045)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	0.895	-2.64%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Mobility	Scalar Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.055 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.035; p = 0.000)	-0.224 (CI = +/-0.087; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.124; p = 0.228)	0.949	+5.69%	+0.64%
Loss Cost	2011.2	0.066 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.030; p = 0.000)	-0.246 (CI = +/-0.074; p = 0.000)	-0.059 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.104; p = 0.144)	0.966	+6.84%	+0.68%
Loss Cost	2012.1	0.067 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.031; p = 0.000)	-0.248 (CI = +/-0.078; p = 0.000)	-0.060 (CI = +/-0.027; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.108; p = 0.154)	0.966	+6.95%	+0.69%
Loss Cost	2012.2	0.066 (CI = +/-0.022; p = 0.000)	0.125 (CI = +/-0.033; p = 0.000)	-0.246 (CI = +/-0.083; p = 0.000)	-0.059 (CI = +/-0.030; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.111; p = 0.168)	0.965	+6.84%	+0.69%
Loss Cost	2013.1	0.064 (CI = +/-0.028; p = 0.000)	0.126 (CI = +/-0.035; p = 0.000)	-0.244 (CI = +/-0.090; p = 0.000)	-0.058 (CI = +/-0.034; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	-0.075 (CI = +/-0.115; p = 0.184)	0.964	+6.64%	+0.67%
Loss Cost	2013.2	0.068 (CI = +/-0.036; p = 0.001)	0.127 (CI = +/-0.037; p = 0.000)	-0.248 (CI = +/-0.097; p = 0.000)	-0.061 (CI = +/-0.041; p = 0.007)	0.011 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.120; p = 0.196)	0.964	+7.00%	+0.68%
Loss Cost	2014.1	0.076 (CI = +/-0.049; p = 0.005)	0.125 (CI = +/-0.040; p = 0.000)	-0.257 (CI = +/-0.106; p = 0.000)	-0.068 (CI = +/-0.052; p = 0.014)	0.011 (CI = +/-0.002; p = 0.000)	-0.077 (CI = +/-0.124; p = 0.202)	0.963	+7.84%	+0.73%
Loss Cost	2014.2	0.076 (CI = +/-0.071; p = 0.036)	0.125 (CI = +/-0.043; p = 0.000)	-0.257 (CI = +/-0.120; p = 0.001)	-0.069 (CI = +/-0.072; p = 0.059)	0.011 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.130; p = 0.221)	0.962	+7.93%	+0.73%
Loss Cost	2015.1	0.031 (CI = +/-0.105; p = 0.533)	0.131 (CI = +/-0.043; p = 0.000)	-0.225 (CI = +/-0.131; p = 0.003)	-0.025 (CI = +/-0.104; p = 0.610)	0.011 (CI = +/-0.002; p = 0.000)	-0.073 (CI = +/-0.128; p = 0.238)	0.964	+3.12%	+0.58%
Loss Cost	2015.2	-0.012 (CI = +/-0.198; p = 0.891)	0.128 (CI = +/-0.047; p = 0.000)	-0.202 (CI = +/-0.161; p = 0.019)	0.018 (CI = +/-0.196; p = 0.844)	0.011 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.134; p = 0.267)	0.963	-1.24%	+0.52%
Loss Cost	2016.1	-0.328 (CI = +/-0.579; p = 0.232)	0.137 (CI = +/-0.049; p = 0.000)	-0.097 (CI = +/-0.241; p = 0.388)	0.330 (CI = +/-0.572; p = 0.225)	0.011 (CI = +/-0.003; p = 0.000)	-0.060 (CI = +/-0.133; p = 0.333)	0.962	-27.97%	+0.17%
Loss Cost	2016.2	-0.061 (CI = +/-5.290; p = 0.980)	0.138 (CI = +/-0.057; p = 0.001)	-0.131 (CI = +/-0.719; p = 0.686)	0.063 (CI = +/-5.281; p = 0.979)	0.011 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.146; p = 0.360)	0.955	-5.88%	+0.21%
Loss Cost	2017.1	0.002 (CI = +/-0.030; p = 0.877)	0.138 (CI = +/-0.057; p = 0.001)	-0.131 (CI = +/-0.719; p = 0.686)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.146; p = 0.360)	0.952	+0.21%	+0.21%
Loss Cost	2017.2	0.002 (CI = +/-0.030; p = 0.877)	0.138 (CI = +/-0.057; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.146; p = 0.360)	0.955	+0.21%	+0.21%
Severity	2011.1	0.037 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.028; p = 0.036)	-0.196 (CI = +/-0.071; p = 0.000)	-0.035 (CI = +/-0.023; p = 0.005)	-0.004 (CI = +/-0.002; p = 0.000)	0.110 (CI = +/-0.102; p = 0.035)	0.760	+3.77%	+0.19%
Severity	2011.2	0.038 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.030; p = 0.041)	-0.198 (CI = +/-0.074; p = 0.000)	-0.036 (CI = +/-0.025; p = 0.007)	-0.004 (CI = +/-0.002; p = 0.001)	0.110 (CI = +/-0.105; p = 0.041)	0.736	+3.85%	+0.19%
Severity	2012.1	0.034 (CI = +/-0.018; p = 0.001)	0.034 (CI = +/-0.031; p = 0.033)	-0.190 (CI = +/-0.077; p = 0.000)	-0.032 (CI = +/-0.026; p = 0.018)	-0.004 (CI = +/-0.002; p = 0.001)	0.111 (CI = +/-0.106; p = 0.041)	0.725	+3.46%	+0.15%
Severity	2012.2	0.034 (CI = +/-0.022; p = 0.004)	0.034 (CI = +/-0.033; p = 0.041)	-0.191 (CI = +/-0.082; p = 0.000)	-0.033 (CI = +/-0.029; p = 0.031)	-0.004 (CI = +/-0.002; p = 0.001)	0.111 (CI = +/-0.110; p = 0.047)	0.709	+3.51%	+0.15%
Severity	2013.1	0.043 (CI = +/-0.026; p = 0.003)	0.030 (CI = +/-0.033; p = 0.072)	-0.204 (CI = +/-0.084; p = 0.000)	-0.041 (CI = +/-0.032; p = 0.016)	-0.004 (CI = +/-0.002; p = 0.001)	0.109 (CI = +/-0.109; p = 0.049)	0.730	+4.40%	+0.22%
Severity	2013.2	0.049 (CI = +/-0.034; p = 0.008)	0.032 (CI = +/-0.035; p = 0.066)	-0.212 (CI = +/-0.090; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.021)	-0.004 (CI = +/-0.002; p = 0.002)	0.109 (CI = +/-0.111; p = 0.056)	0.729	+5.04%	+0.24%
Severity	2014.1	0.038 (CI = +/-0.045; p = 0.087)	0.035 (CI = +/-0.036; p = 0.056)	-0.200 (CI = +/-0.098; p = 0.001)	-0.037 (CI = +/-0.048; p = 0.121)	-0.004 (CI = +/-0.002; p = 0.002)	0.110 (CI = +/-0.114; p = 0.056)	0.733	+3.92%	+0.18%
Severity	2014.2	0.020 (CI = +/-0.063; p = 0.492)	0.032 (CI = +/-0.038; p = 0.094)	-0.184 (CI = +/-0.106; p = 0.003)	-0.019 (CI = +/-0.064; p = 0.531)	-0.004 (CI = +/-0.002; p = 0.002)	0.112 (CI = +/-0.116; p = 0.057)	0.742	+2.06%	+0.14%
Severity	2015.1	0.018 (CI = +/-0.100; p = 0.694)	0.032 (CI = +/-0.041; p = 0.117)	-0.182 (CI = +/-0.124; p = 0.008)	-0.017 (CI = +/-0.099; p = 0.713)	-0.004 (CI = +/-0.002; p = 0.004)	0.112 (CI = +/-0.122; p = 0.069)	0.722	+1.85%	+0.13%
Severity	2015.2	-0.100 (CI = +/-0.163; p = 0.200)	0.023 (CI = +/-0.039; p = 0.216)	-0.121 (CI = +/-0.133; p = 0.070)	0.100 (CI = +/-0.161; p = 0.197)	-0.004 (CI = +/-0.002; p = 0.002)	0.117 (CI = +/-0.111; p = 0.040)	0.790	-9.55%	-0.03%
Severity	2016.1	-0.410 (CI = +/-0.458; p = 0.073)	0.032 (CI = +/-0.039; p = 0.092)	-0.017 (CI = +/-0.191; p = 0.843)	0.406 (CI = +/-0.453; p = 0.073)	-0.004 (CI = +/-0.002; p = 0.001)	0.128 (CI = +/-0.105; p = 0.022)	0.791	-33.64%	-0.38%
Severity	2016.2	-1.186 (CI = +/-4.137; p = 0.527)	0.029 (CI = +/-0.045; p = 0.169)	0.082 (CI = +/-0.563; p = 0.746)	1.181 (CI = +/-4.130; p = 0.528)	-0.004 (CI = +/-0.002; p = 0.002)	0.131 (CI = +/-0.114; p = 0.029)	0.742	-69.47%	-0.50%
Severity	2017.1	-0.005 (CI = +/-0.024; p = 0.639)	0.029 (CI = +/-0.045; p = 0.169)	0.082 (CI = +/-0.563; p = 0.746)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.002)	0.131 (CI = +/-0.114; p = 0.029)	0.760	-0.50%	-0.50%
Severity	2017.2	-0.005 (CI = +/-0.024; p = 0.639)	0.029 (CI = +/-0.045; p = 0.169)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.002)	0.131 (CI = +/-0.114; p = 0.029)	0.746	-0.50%	-0.50%
Frequency	2011.1	0.018 (CI = +/-0.015; p = 0.020)	0.087 (CI = +/-0.034; p = 0.000)	-0.028 (CI = +/-0.084; p = 0.488)	-0.014 (CI = +/-0.027; p = 0.299)	0.015 (CI = +/-0.002; p = 0.000)	-0.184 (CI = +/-0.121; p = 0.005)	0.957	+1.85%	+0.45%
Frequency	2011.2	0.028 (CI = +/-0.015; p = 0.001)	0.095 (CI = +/-0.029; p = 0.000)	-0.049 (CI = +/-0.073; p = 0.180)	-0.023 (CI = +/-0.024; p = 0.057)	0.015 (CI = +/-0.002; p = 0.000)	-0.186 (CI = +/-0.103; p = 0.001)	0.970	+2.88%	+0.49%
Frequency	2012.1	0.033 (CI = +/-0.017; p = 0.001)	0.092 (CI = +/-0.030; p = 0.000)	-0.058 (CI = +/-0.075; p = 0.122)	-0.028 (CI = +/-0.025; p = 0.034)	0.015 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.103; p = 0.001)	0.972	+3.37%	+0.54%
Frequency	2012.2	0.032 (CI = +/-0.021; p = 0.006)	0.091 (CI = +/-0.032; p = 0.000)	-0.055 (CI = +/-0.080; p = 0.160)	-0.026 (CI = +/-0.029; p = 0.067)	0.015 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.106; p = 0.002)	0.971	+3.22%	+0.54%
Frequency	2013.1	0.021 (CI = +/-0.025; p = 0.087)	0.096 (CI = +/-0.031; p = 0.000)	-0.040 (CI = +/-0.079; p = 0.304)	-0.017 (CI = +/-0.030; p = 0.258)	0.015 (CI = +/-0.002; p = 0.000)	-0.185 (CI = +/-0.102; p = 0.002)	0.975	+2.14%	+0.45%
Frequency	2013.2	0.018 (CI = +/-0.032; p = 0.236)	0.095 (CI = +/-0.033; p = 0.000)	-0.036 (CI = +/-0.086; p = 0.382)	-0.014 (CI = +/-0.037; p = 0.423)	0.015 (CI = +/-0.002; p = 0.000)	-0.184 (CI = +/-0.106; p = 0.002)	0.975	+1.87%	+0.45%
Frequency	2014.1	0.037 (CI = +/-0.040; p = 0.066)	0.089 (CI = +/-0.032; p = 0.000)	-0.057 (CI = +/-0.087; p = 0.182)	-0.032 (CI = +/-0.043; p = 0.132)	0.015 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.101; p = 0.002)	0.977	+3.78%	+0.55%
Frequency	2014.2	0.056 (CI = +/-0.055; p = 0.047)	0.093 (CI = +/-0.033; p = 0.000)	-0.074 (CI = +/-0.093; p = 0.112)	-0.050 (CI = +/-0.056; p = 0.078)	0.015 (CI = +/-0.002; p = 0.000)	-0.189 (CI = +/-0.102; p = 0.002)	0.979	+5.75%	+0.59%
Frequency	2015.1	0.012 (CI = +/-0.079; p = 0.738)	0.099 (CI = +/-0.033; p = 0.000)	-0.042 (CI = +/-0.098; p = 0.364)	-0.008 (CI = +/-0.079; p = 0.830)	0.015 (CI = +/-0.002; p = 0.000)	-0.185 (CI = +/-0.097; p = 0.001)	0.982	+1.24%	+0.45%
Frequency	2015.2	0.088 (CI = +/-0.137; p = 0.184)	0.105 (CI = +/-0.033; p = 0.000)	-0.081 (CI = +/-0.112; p = 0.135)	-0.082 (CI = +/-0.136; p = 0.206)	0.015 (CI = +/-0.002; p = 0.000)	-0.188 (CI = +/-0.093; p = 0.001)	0.984	+9.18%	+0.55%
Frequency	2016.1	0.082 (CI = +/-0.438; p = 0.682)	0.105 (CI = +/-0.037; p = 0.000)	-0.079 (CI = +/-0.183; p = 0.350)	-0.076 (CI = +/-0.433; p = 0.699)	0.015 (CI = +/-0.002; p = 0.000)	-0.188 (CI = +/-0.101; p = 0.002)	0.983	+8.54%	+0.55%
Frequency	2016.2	1.126 (CI = +/-3.916; p = 0.526)	0.109 (CI = +/-0.042; p = 0.000)	-0.213 (CI = +/-0.533; p = 0.384)	-1.119 (CI = +/-3.910; p = 0.528)	0.015 (CI = +/-0.002; p = 0.000)	-0.193 (CI = +/-0.108; p = 0.003)	0.982	+208.23%	+0.71%
Frequency	2017.1	0.007 (CI = +/-0.022; p = 0.486)	0.109 (CI = +/-0.042; p = 0.000)	-0.213 (CI = +/-0.533; p = 0.384)	NA (CI = +/-NA; p = NA)	0.015 (CI = +/-0.002; p = 0.000)	-0.193 (CI = +/-0.108; p = 0.003)	0.982	+0.71%	+0.71%
Frequency	2017.2	0.007 (CI = +/-0.022; p = 0.486)	0.109 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.015 (CI = +/-0.002; p = 0.000)	-0.193 (CI = +/-0.108; p = 0.003)	0.983	+0.71%	+0.71%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.020 (CI = +/-0.017; p = 0.020)	0.165 (CI = +/-0.125; p = 0.012)	0.303	-1.99%
Loss Cost	2011.2	-0.021 (CI = +/-0.018; p = 0.022)	0.160 (CI = +/-0.130; p = 0.018)	0.307	-2.12%
Loss Cost	2012.1	-0.026 (CI = +/-0.019; p = 0.010)	0.178 (CI = +/-0.130; p = 0.010)	0.362	-2.54%
Loss Cost	2012.2	-0.029 (CI = +/-0.020; p = 0.006)	0.164 (CI = +/-0.133; p = 0.018)	0.390	-2.89%
Loss Cost	2013.1	-0.034 (CI = +/-0.021; p = 0.003)	0.182 (CI = +/-0.134; p = 0.010)	0.436	-3.36%
Loss Cost	2013.2	-0.037 (CI = +/-0.023; p = 0.003)	0.173 (CI = +/-0.139; p = 0.018)	0.448	-3.62%
Loss Cost	2014.1	-0.041 (CI = +/-0.025; p = 0.003)	0.186 (CI = +/-0.145; p = 0.014)	0.452	-3.99%
Loss Cost	2014.2	-0.043 (CI = +/-0.028; p = 0.005)	0.180 (CI = +/-0.152; p = 0.023)	0.453	-4.19%
Loss Cost	2015.1	-0.047 (CI = +/-0.031; p = 0.005)	0.193 (CI = +/-0.160; p = 0.021)	0.446	-4.59%
Loss Cost	2015.2	-0.045 (CI = +/-0.035; p = 0.015)	0.199 (CI = +/-0.171; p = 0.025)	0.428	-4.40%
Loss Cost	2016.1	-0.042 (CI = +/-0.040; p = 0.039)	0.192 (CI = +/-0.184; p = 0.042)	0.330	-4.16%
Loss Cost	2016.2	-0.032 (CI = +/-0.043; p = 0.133)	0.219 (CI = +/-0.185; p = 0.024)	0.342	-3.11%
Loss Cost	2017.1	-0.028 (CI = +/-0.050; p = 0.246)	0.210 (CI = +/-0.202; p = 0.043)	0.242	-2.75%
Loss Cost	2017.2	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	0.249	-2.07%
Severity	2011.1	0.005 (CI = +/-0.007; p = 0.192)	0.024 (CI = +/-0.055; p = 0.369)	0.032	+0.48%
Severity	2011.2	0.004 (CI = +/-0.008; p = 0.340)	0.020 (CI = +/-0.057; p = 0.473)	-0.022	+0.37%
Severity	2012.1	0.002 (CI = +/-0.008; p = 0.610)	0.027 (CI = +/-0.058; p = 0.346)	-0.032	+0.21%
Severity	2012.2	0.001 (CI = +/-0.009; p = 0.790)	0.023 (CI = +/-0.060; p = 0.427)	-0.061	+0.12%
Severity	2013.1	0.001 (CI = +/-0.010; p = 0.768)	0.022 (CI = +/-0.063; p = 0.469)	-0.067	+0.14%
Severity	2013.2	0.001 (CI = +/-0.011; p = 0.855)	0.021 (CI = +/-0.066; p = 0.521)	-0.083	+0.10%
Severity	2014.1	0.000 (CI = +/-0.012; p = 0.965)	0.025 (CI = +/-0.070; p = 0.461)	-0.081	-0.03%
Severity	2014.2	-0.001 (CI = +/-0.013; p = 0.896)	0.023 (CI = +/-0.074; p = 0.516)	-0.094	-0.08%
Severity	2015.1	0.001 (CI = +/-0.015; p = 0.866)	0.017 (CI = +/-0.078; p = 0.654)	-0.114	+0.12%
Severity	2015.2	0.003 (CI = +/-0.017; p = 0.744)	0.021 (CI = +/-0.082; p = 0.600)	-0.111	+0.26%
Severity	2016.1	0.009 (CI = +/-0.017; p = 0.240)	0.001 (CI = +/-0.077; p = 0.975)	-0.032	+0.95%
Severity	2016.2	0.018 (CI = +/-0.014; p = 0.020)	0.022 (CI = +/-0.062; p = 0.464)	0.291	+1.78%
Severity	2017.1	0.022 (CI = +/-0.016; p = 0.010)	0.011 (CI = +/-0.063; p = 0.715)	0.385	+2.23%
Severity	2017.2	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	0.287	+2.17%
Frequency	2011.1	-0.025 (CI = +/-0.018; p = 0.008)	0.140 (CI = +/-0.133; p = 0.039)	0.296	-2.46%
Frequency	2011.2	-0.025 (CI = +/-0.019; p = 0.013)	0.140 (CI = +/-0.138; p = 0.048)	0.289	-2.48%
Frequency	2012.1	-0.028 (CI = +/-0.021; p = 0.011)	0.151 (CI = +/-0.143; p = 0.040)	0.299	-2.74%
Frequency	2012.2	-0.031 (CI = +/-0.022; p = 0.010)	0.141 (CI = +/-0.148; p = 0.061)	0.314	-3.00%
Frequency	2013.1	-0.036 (CI = +/-0.024; p = 0.005)	0.160 (CI = +/-0.150; p = 0.038)	0.362	-3.50%
Frequency	2013.2	-0.038 (CI = +/-0.026; p = 0.007)	0.152 (CI = +/-0.157; p = 0.056)	0.367	-3.71%
Frequency	2014.1	-0.040 (CI = +/-0.029; p = 0.008)	0.162 (CI = +/-0.165; p = 0.055)	0.348	-3.96%
Frequency	2014.2	-0.042 (CI = +/-0.032; p = 0.013)	0.157 (CI = +/-0.175; p = 0.075)	0.343	-4.11%
Frequency	2015.1	-0.048 (CI = +/-0.035; p = 0.010)	0.177 (CI = +/-0.182; p = 0.056)	0.367	-4.71%
Frequency	2015.2	-0.048 (CI = +/-0.040; p = 0.022)	0.179 (CI = +/-0.194; p = 0.068)	0.348	-4.65%
Frequency	2016.1	-0.052 (CI = +/-0.045; p = 0.027)	0.191 (CI = +/-0.208; p = 0.069)	0.323	-5.06%
Frequency	2016.2	-0.049 (CI = +/-0.052; p = 0.060)	0.198 (CI = +/-0.224; p = 0.079)	0.300	-4.81%
Frequency	2017.1	-0.050 (CI = +/-0.061; p = 0.099)	0.199 (CI = +/-0.246; p = 0.102)	0.222	-4.87%
Frequency	2017.2	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	0.202	-4.15%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.005 (CI = +/-0.035; p = 0.766)	0.161 (CI = +/-0.120; p = 0.011)	-0.220 (CI = +/-0.269; p = 0.104)	0.356	+0.50%
Loss Cost	2011.2	0.004 (CI = +/-0.037; p = 0.829)	0.158 (CI = +/-0.126; p = 0.016)	-0.215 (CI = +/-0.279; p = 0.124)	0.353	+0.39%
Loss Cost	2012.1	-0.002 (CI = +/-0.038; p = 0.895)	0.174 (CI = +/-0.128; p = 0.010)	-0.193 (CI = +/-0.279; p = 0.166)	0.393	-0.25%
Loss Cost	2012.2	-0.007 (CI = +/-0.040; p = 0.710)	0.162 (CI = +/-0.130; p = 0.018)	-0.180 (CI = +/-0.282; p = 0.197)	0.413	-0.72%
Loss Cost	2013.1	-0.013 (CI = +/-0.041; p = 0.507)	0.180 (CI = +/-0.132; p = 0.011)	-0.169 (CI = +/-0.279; p = 0.221)	0.454	-1.30%
Loss Cost	2013.2	-0.016 (CI = +/-0.042; p = 0.440)	0.170 (CI = +/-0.138; p = 0.018)	-0.168 (CI = +/-0.284; p = 0.229)	0.465	-1.57%
Loss Cost	2014.1	-0.019 (CI = +/-0.043; p = 0.360)	0.184 (CI = +/-0.143; p = 0.014)	-0.174 (CI = +/-0.287; p = 0.218)	0.472	-1.91%
Loss Cost	2014.2	-0.021 (CI = +/-0.045; p = 0.338)	0.175 (CI = +/-0.150; p = 0.025)	-0.184 (CI = +/-0.297; p = 0.206)	0.478	-2.06%
Loss Cost	2015.1	-0.023 (CI = +/-0.045; p = 0.291)	0.193 (CI = +/-0.155; p = 0.018)	-0.216 (CI = +/-0.304; p = 0.151)	0.491	-2.28%
Loss Cost	2015.2	-0.023 (CI = +/-0.047; p = 0.307)	0.190 (CI = +/-0.166; p = 0.028)	-0.224 (CI = +/-0.338; p = 0.174)	0.469	-2.29%
Loss Cost	2016.1	-0.023 (CI = +/-0.049; p = 0.327)	0.199 (CI = +/-0.179; p = 0.032)	-0.261 (CI = +/-0.405; p = 0.185)	0.376	-2.28%
Loss Cost	2016.2	-0.025 (CI = +/-0.052; p = 0.317)	0.210 (CI = +/-0.197; p = 0.039)	-0.162 (CI = +/-0.681; p = 0.611)	0.300	-2.47%
Loss Cost	2017.1	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	-0.750 (CI = +/-2.693; p = 0.549)	0.197	-2.07%
Loss Cost	2017.2	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	NA (CI = +/-NA; p = NA)	0.249	-2.07%
Severity	2011.1	0.029 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.038; p = 0.275)	-0.212 (CI = +/-0.085; p = 0.000)	0.547	+2.95%
Severity	2011.2	0.028 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.039; p = 0.332)	-0.209 (CI = +/-0.087; p = 0.000)	0.509	+2.87%
Severity	2012.1	0.027 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.040; p = 0.252)	-0.204 (CI = +/-0.089; p = 0.000)	0.495	+2.70%
Severity	2012.2	0.026 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.042; p = 0.307)	-0.202 (CI = +/-0.091; p = 0.000)	0.475	+2.64%
Severity	2013.1	0.027 (CI = +/-0.014; p = 0.001)	0.019 (CI = +/-0.044; p = 0.385)	-0.203 (CI = +/-0.094; p = 0.000)	0.477	+2.72%
Severity	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.017 (CI = +/-0.047; p = 0.445)	-0.203 (CI = +/-0.096; p = 0.000)	0.470	+2.67%
Severity	2014.1	0.025 (CI = +/-0.015; p = 0.002)	0.023 (CI = +/-0.048; p = 0.335)	-0.205 (CI = +/-0.097; p = 0.000)	0.492	+2.54%
Severity	2014.2	0.024 (CI = +/-0.015; p = 0.003)	0.018 (CI = +/-0.050; p = 0.460)	-0.211 (CI = +/-0.098; p = 0.000)	0.512	+2.46%
Severity	2015.1	0.024 (CI = +/-0.016; p = 0.004)	0.017 (CI = +/-0.053; p = 0.513)	-0.209 (CI = +/-0.105; p = 0.001)	0.484	+2.47%
Severity	2015.2	0.024 (CI = +/-0.016; p = 0.006)	0.012 (CI = +/-0.056; p = 0.655)	-0.223 (CI = +/-0.114; p = 0.001)	0.498	+2.46%
Severity	2016.1	0.024 (CI = +/-0.016; p = 0.007)	0.006 (CI = +/-0.059; p = 0.824)	-0.198 (CI = +/-0.133; p = 0.007)	0.403	+2.45%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.012)	0.014 (CI = +/-0.063; p = 0.625)	-0.125 (CI = +/-0.217; p = 0.233)	0.324	+2.30%
Severity	2017.1	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	0.058 (CI = +/-0.860; p = 0.883)	0.325	+2.17%
Severity	2017.2	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	NA (CI = +/-NA; p = NA)	0.287	+2.17%
Frequency	2011.1	-0.024 (CI = +/-0.039; p = 0.216)	0.140 (CI = +/-0.136; p = 0.044)	-0.007 (CI = +/-0.303; p = 0.961)	0.264	-2.38%
Frequency	2011.2	-0.024 (CI = +/-0.042; p = 0.240)	0.140 (CI = +/-0.142; p = 0.054)	-0.006 (CI = +/-0.315; p = 0.970)	0.255	-2.41%
Frequency	2012.1	-0.029 (CI = +/-0.044; p = 0.186)	0.151 (CI = +/-0.147; p = 0.045)	0.011 (CI = +/-0.322; p = 0.944)	0.265	-2.87%
Frequency	2012.2	-0.033 (CI = +/-0.047; p = 0.152)	0.141 (CI = +/-0.152; p = 0.068)	0.022 (CI = +/-0.329; p = 0.891)	0.279	-3.27%
Frequency	2013.1	-0.040 (CI = +/-0.048; p = 0.094)	0.161 (CI = +/-0.155; p = 0.042)	0.035 (CI = +/-0.326; p = 0.826)	0.328	-3.91%
Frequency	2013.2	-0.042 (CI = +/-0.050; p = 0.091)	0.153 (CI = +/-0.162; p = 0.063)	0.035 (CI = +/-0.335; p = 0.828)	0.332	-4.13%
Frequency	2014.1	-0.044 (CI = +/-0.052; p = 0.089)	0.162 (CI = +/-0.171; p = 0.062)	0.032 (CI = +/-0.345; p = 0.848)	0.309	-4.34%
Frequency	2014.2	-0.045 (CI = +/-0.054; p = 0.097)	0.158 (CI = +/-0.182; p = 0.084)	0.026 (CI = +/-0.360; p = 0.878)	0.300	-4.41%
Frequency	2015.1	-0.048 (CI = +/-0.055; p = 0.086)	0.177 (CI = +/-0.189; p = 0.065)	-0.006 (CI = +/-0.372; p = 0.971)	0.322	-4.64%
Frequency	2015.2	-0.047 (CI = +/-0.058; p = 0.099)	0.179 (CI = +/-0.203; p = 0.080)	-0.001 (CI = +/-0.414; p = 0.995)	0.298	-4.63%
Frequency	2016.1	-0.047 (CI = +/-0.060; p = 0.111)	0.193 (CI = +/-0.218; p = 0.078)	-0.063 (CI = +/-0.493; p = 0.785)	0.271	-4.61%
Frequency	2016.2	-0.048 (CI = +/-0.064; p = 0.131)	0.195 (CI = +/-0.241; p = 0.102)	-0.038 (CI = +/-0.836; p = 0.923)	0.237	-4.66%
Frequency	2017.1	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	-0.808 (CI = +/-3.297; p = 0.597)	0.169	-4.15%
Frequency	2017.2	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	NA (CI = +/-NA; p = NA)	0.202	-4.15%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.022 (CI = +/-0.040; p = 0.264)	0.164 (CI = +/-0.114; p = 0.007)	-0.071 (CI = +/-0.063; p = 0.028)	0.418	+2.26%	-4.77%
Loss Cost	2011.2	0.027 (CI = +/-0.047; p = 0.244)	0.169 (CI = +/-0.119; p = 0.008)	-0.077 (CI = +/-0.070; p = 0.032)	0.420	+2.74%	-4.88%
Loss Cost	2012.1	0.019 (CI = +/-0.055; p = 0.467)	0.176 (CI = +/-0.124; p = 0.008)	-0.068 (CI = +/-0.078; p = 0.083)	0.426	+1.96%	-4.74%
Loss Cost	2012.2	0.013 (CI = +/-0.065; p = 0.674)	0.171 (CI = +/-0.130; p = 0.013)	-0.061 (CI = +/-0.089; p = 0.168)	0.420	+1.34%	-4.64%
Loss Cost	2013.1	-0.002 (CI = +/-0.079; p = 0.965)	0.181 (CI = +/-0.135; p = 0.011)	-0.044 (CI = +/-0.102; p = 0.380)	0.431	-0.17%	-4.45%
Loss Cost	2013.2	-0.009 (CI = +/-0.099; p = 0.851)	0.177 (CI = +/-0.143; p = 0.018)	-0.036 (CI = +/-0.123; p = 0.549)	0.428	-0.89%	-4.37%
Loss Cost	2014.1	-0.031 (CI = +/-0.128; p = 0.615)	0.186 (CI = +/-0.150; p = 0.018)	-0.012 (CI = +/-0.152; p = 0.871)	0.419	-3.05%	-4.19%
Loss Cost	2014.2	-0.053 (CI = +/-0.176; p = 0.534)	0.179 (CI = +/-0.159; p = 0.030)	0.011 (CI = +/-0.200; p = 0.906)	0.417	-5.12%	-4.04%
Loss Cost	2015.1	-0.147 (CI = +/-0.252; p = 0.231)	0.199 (CI = +/-0.163; p = 0.021)	0.110 (CI = +/-0.275; p = 0.406)	0.436	-13.66%	-3.64%
Loss Cost	2015.2	-0.232 (CI = +/-0.434; p = 0.269)	0.188 (CI = +/-0.175; p = 0.037)	0.197 (CI = +/-0.457; p = 0.368)	0.423	-20.68%	-3.39%
Loss Cost	2016.1	-0.684 (CI = +/-0.989; p = 0.158)	0.212 (CI = +/-0.181; p = 0.025)	0.655 (CI = +/-1.010; p = 0.183)	0.377	-49.54%	-2.82%
Loss Cost	2016.2	-0.881 (CI = +/-5.134; p = 0.713)	0.210 (CI = +/-0.202; p = 0.043)	0.853 (CI = +/-5.156; p = 0.723)	0.291	-58.58%	-2.75%
Loss Cost	2017.1	-0.028 (CI = +/-0.050; p = 0.246)	0.210 (CI = +/-0.202; p = 0.043)	NA (CI = +/-NA; p = NA)	0.242	-2.75%	-2.75%
Loss Cost	2017.2	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	NA (CI = +/-NA; p = NA)	0.249	-2.07%	-2.07%
Severity	2011.1	0.009 (CI = +/-0.020; p = 0.365)	0.024 (CI = +/-0.056; p = 0.380)	-0.007 (CI = +/-0.031; p = 0.649)	-0.002	+0.89%	+0.20%
Severity	2011.2	0.005 (CI = +/-0.023; p = 0.650)	0.020 (CI = +/-0.058; p = 0.479)	-0.002 (CI = +/-0.034; p = 0.896)	-0.070	+0.51%	+0.29%
Severity	2012.1	-0.002 (CI = +/-0.026; p = 0.861)	0.027 (CI = +/-0.059; p = 0.354)	0.006 (CI = +/-0.037; p = 0.720)	-0.077	-0.22%	+0.42%
Severity	2012.2	-0.009 (CI = +/-0.031; p = 0.559)	0.022 (CI = +/-0.061; p = 0.467)	0.014 (CI = +/-0.042; p = 0.489)	-0.089	-0.87%	+0.54%
Severity	2013.1	-0.011 (CI = +/-0.037; p = 0.559)	0.023 (CI = +/-0.064; p = 0.464)	0.016 (CI = +/-0.049; p = 0.492)	-0.097	-1.06%	+0.56%
Severity	2013.2	-0.020 (CI = +/-0.047; p = 0.388)	0.018 (CI = +/-0.067; p = 0.580)	0.026 (CI = +/-0.058; p = 0.352)	-0.088	-1.94%	+0.67%
Severity	2014.1	-0.042 (CI = +/-0.058; p = 0.141)	0.027 (CI = +/-0.067; p = 0.403)	0.051 (CI = +/-0.068; p = 0.135)	0.005	-4.12%	+0.87%
Severity	2014.2	-0.080 (CI = +/-0.073; p = 0.034)	0.015 (CI = +/-0.066; p = 0.633)	0.091 (CI = +/-0.083; p = 0.033)	0.146	-7.69%	+1.14%
Severity	2015.1	-0.117 (CI = +/-0.105; p = 0.031)	0.023 (CI = +/-0.068; p = 0.484)	0.130 (CI = +/-0.115; p = 0.029)	0.161	-11.04%	+1.30%
Severity	2015.2	-0.259 (CI = +/-0.149; p = 0.002)	0.004 (CI = +/-0.060; p = 0.878)	0.276 (CI = +/-0.156; p = 0.002)	0.436	-22.83%	+1.74%
Severity	2016.1	-0.490 (CI = +/-0.317; p = 0.006)	0.017 (CI = +/-0.058; p = 0.535)	0.511 (CI = +/-0.323; p = 0.005)	0.437	-38.76%	+2.05%
Severity	2016.2	-0.982 (CI = +/-1.611; p = 0.207)	0.011 (CI = +/-0.063; p = 0.715)	1.004 (CI = +/-1.618; p = 0.199)	0.339	-62.53%	+2.23%
Severity	2017.1	0.022 (CI = +/-0.016; p = 0.010)	0.011 (CI = +/-0.063; p = 0.715)	NA (CI = +/-NA; p = NA)	0.385	+2.23%	+2.23%
Severity	2017.2	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	NA (CI = +/-NA; p = NA)	0.287	+2.17%	+2.17%
Frequency	2011.1	0.013 (CI = +/-0.044; p = 0.536)	0.139 (CI = +/-0.126; p = 0.031)	-0.064 (CI = +/-0.069; p = 0.066)	0.371	+1.35%	-4.97%
Frequency	2011.2	0.022 (CI = +/-0.051; p = 0.381)	0.149 (CI = +/-0.130; p = 0.027)	-0.075 (CI = +/-0.076; p = 0.053)	0.379	+2.22%	-5.15%
Frequency	2012.1	0.022 (CI = +/-0.060; p = 0.461)	0.149 (CI = +/-0.136; p = 0.034)	-0.074 (CI = +/-0.085; p = 0.084)	0.369	+2.19%	-5.15%
Frequency	2012.2	0.022 (CI = +/-0.072; p = 0.530)	0.149 (CI = +/-0.143; p = 0.042)	-0.075 (CI = +/-0.098; p = 0.126)	0.364	+2.23%	-5.15%
Frequency	2013.1	0.009 (CI = +/-0.087; p = 0.832)	0.158 (CI = +/-0.150; p = 0.040)	-0.060 (CI = +/-0.114; p = 0.281)	0.369	+0.90%	-4.99%
Frequency	2013.2	0.011 (CI = +/-0.110; p = 0.842)	0.159 (CI = +/-0.159; p = 0.050)	-0.062 (CI = +/-0.137; p = 0.354)	0.364	+1.06%	-5.01%
Frequency	2014.1	0.011 (CI = +/-0.144; p = 0.872)	0.159 (CI = +/-0.168; p = 0.063)	-0.063 (CI = +/-0.171; p = 0.449)	0.332	+1.12%	-5.01%
Frequency	2014.2	0.027 (CI = +/-0.198; p = 0.772)	0.164 (CI = +/-0.179; p = 0.070)	-0.080 (CI = +/-0.226; p = 0.462)	0.325	+2.78%	-5.12%
Frequency	2015.1	-0.030 (CI = +/-0.293; p = 0.830)	0.176 (CI = +/-0.190; p = 0.067)	-0.020 (CI = +/-0.319; p = 0.894)	0.323	-2.95%	-4.88%
Frequency	2015.2	0.027 (CI = +/-0.508; p = 0.909)	0.183 (CI = +/-0.204; p = 0.075)	-0.079 (CI = +/-0.535; p = 0.754)	0.304	+2.79%	-5.05%
Frequency	2016.1	-0.194 (CI = +/-1.207; p = 0.733)	0.195 (CI = +/-0.221; p = 0.078)	0.145 (CI = +/-1.232; p = 0.802)	0.270	-17.61%	-4.77%
Frequency	2016.2	0.100 (CI = +/-6.259; p = 0.973)	0.199 (CI = +/-0.246; p = 0.102)	-0.150 (CI = +/-6.286; p = 0.959)	0.237	+10.54%	-4.87%
Frequency	2017.1	-0.050 (CI = +/-0.061; p = 0.099)	0.199 (CI = +/-0.246; p = 0.102)	NA (CI = +/-NA; p = NA)	0.222	-4.87%	-4.87%
Frequency	2017.2	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	NA (CI = +/-NA; p = NA)	0.202	-4.15%	-4.15%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.056 (CI = +/-0.048; p = 0.026)	0.159 (CI = +/-0.105; p = 0.005)	-0.256 (CI = +/-0.237; p = 0.035)	-0.078 (CI = +/-0.058; p = 0.011)	0.508	+5.75%	-2.23%
Loss Cost	2011.2	0.069 (CI = +/-0.056; p = 0.018)	0.169 (CI = +/-0.108; p = 0.004)	-0.282 (CI = +/-0.243; p = 0.026)	-0.091 (CI = +/-0.064; p = 0.008)	0.528	+7.16%	-2.19%
Loss Cost	2012.1	0.068 (CI = +/-0.067; p = 0.048)	0.170 (CI = +/-0.113; p = 0.005)	-0.279 (CI = +/-0.258; p = 0.036)	-0.090 (CI = +/-0.074; p = 0.020)	0.524	+7.01%	-2.20%
Loss Cost	2012.2	0.071 (CI = +/-0.082; p = 0.086)	0.172 (CI = +/-0.119; p = 0.007)	-0.284 (CI = +/-0.275; p = 0.044)	-0.093 (CI = +/-0.087; p = 0.038)	0.515	+7.34%	-2.19%
Loss Cost	2013.1	0.065 (CI = +/-0.103; p = 0.199)	0.175 (CI = +/-0.126; p = 0.010)	-0.275 (CI = +/-0.296; p = 0.066)	-0.087 (CI = +/-0.106; p = 0.101)	0.509	+6.71%	-2.21%
Loss Cost	2013.2	0.076 (CI = +/-0.132; p = 0.240)	0.179 (CI = +/-0.133; p = 0.012)	-0.289 (CI = +/-0.321; p = 0.074)	-0.098 (CI = +/-0.135; p = 0.141)	0.505	+7.90%	-2.19%
Loss Cost	2014.1	0.076 (CI = +/-0.179; p = 0.379)	0.179 (CI = +/-0.142; p = 0.017)	-0.289 (CI = +/-0.354; p = 0.103)	-0.098 (CI = +/-0.179; p = 0.260)	0.484	+7.90%	-2.19%
Loss Cost	2014.2	0.095 (CI = +/-0.256; p = 0.437)	0.182 (CI = +/-0.152; p = 0.022)	-0.306 (CI = +/-0.398; p = 0.122)	-0.117 (CI = +/-0.254; p = 0.339)	0.477	+9.99%	-2.17%
Loss Cost	2015.1	0.030 (CI = +/-0.400; p = 0.875)	0.191 (CI = +/-0.162; p = 0.024)	-0.260 (CI = +/-0.462; p = 0.245)	-0.053 (CI = +/-0.396; p = 0.779)	0.455	+3.01%	-2.26%
Loss Cost	2015.2	0.065 (CI = +/-0.755; p = 0.854)	0.194 (CI = +/-0.176; p = 0.034)	-0.278 (CI = +/-0.576; p = 0.314)	-0.088 (CI = +/-0.748; p = 0.802)	0.427	+6.75%	-2.24%
Loss Cost	2016.1	-0.386 (CI = +/-2.340; p = 0.723)	0.207 (CI = +/-0.195; p = 0.039)	-0.132 (CI = +/-0.932; p = 0.760)	0.361 (CI = +/-2.327; p = 0.739)	0.327	-32.02%	-2.47%
Loss Cost	2016.2	4.565 (CI = +/-20.272; p = 0.627)	0.225 (CI = +/-0.217; p = 0.043)	-0.750 (CI = +/-2.693; p = 0.549)	-4.586 (CI = +/-20.254; p = 0.625)	0.249	+9506.35%	-2.07%
Loss Cost	2017.1	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	-0.750 (CI = +/-2.693; p = 0.549)	NA (CI = +/-NA; p = NA)	0.197	-2.07%	-2.07%
Loss Cost	2017.2	-0.021 (CI = +/-0.058; p = 0.439)	0.225 (CI = +/-0.217; p = 0.043)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.249	-2.07%	-2.07%
Severity	2011.1	0.038 (CI = +/-0.017; p = 0.000)	0.020 (CI = +/-0.037; p = 0.275)	-0.219 (CI = +/-0.084; p = 0.000)	-0.013 (CI = +/-0.021; p = 0.205)	0.561	+3.82%	+2.48%
Severity	2011.2	0.038 (CI = +/-0.020; p = 0.001)	0.020 (CI = +/-0.039; p = 0.291)	-0.219 (CI = +/-0.089; p = 0.000)	-0.013 (CI = +/-0.023; p = 0.250)	0.518	+3.85%	+2.48%
Severity	2012.1	0.035 (CI = +/-0.024; p = 0.007)	0.022 (CI = +/-0.041; p = 0.266)	-0.213 (CI = +/-0.093; p = 0.000)	-0.010 (CI = +/-0.027; p = 0.427)	0.486	+3.54%	+2.47%
Severity	2012.2	0.034 (CI = +/-0.030; p = 0.025)	0.022 (CI = +/-0.043; p = 0.293)	-0.213 (CI = +/-0.099; p = 0.000)	-0.010 (CI = +/-0.032; p = 0.514)	0.459	+3.50%	+2.47%
Severity	2013.1	0.044 (CI = +/-0.036; p = 0.019)	0.018 (CI = +/-0.044; p = 0.412)	-0.227 (CI = +/-0.104; p = 0.000)	-0.020 (CI = +/-0.037; p = 0.283)	0.484	+4.53%	+2.51%
Severity	2013.2	0.049 (CI = +/-0.046; p = 0.040)	0.019 (CI = +/-0.047; p = 0.394)	-0.233 (CI = +/-0.112; p = 0.000)	-0.024 (CI = +/-0.047; p = 0.294)	0.475	+5.02%	+2.51%
Severity	2014.1	0.041 (CI = +/-0.062; p = 0.181)	0.022 (CI = +/-0.050; p = 0.369)	-0.224 (CI = +/-0.124; p = 0.002)	-0.016 (CI = +/-0.062; p = 0.584)	0.469	+4.19%	+2.49%
Severity	2014.2	0.020 (CI = +/-0.088; p = 0.635)	0.017 (CI = +/-0.052; p = 0.485)	-0.206 (CI = +/-0.136; p = 0.006)	0.005 (CI = +/-0.087; p = 0.912)	0.477	+2.00%	+2.47%
Severity	2015.1	0.026 (CI = +/-0.138; p = 0.694)	0.017 (CI = +/-0.056; p = 0.533)	-0.210 (CI = +/-0.159; p = 0.014)	-0.001 (CI = +/-0.137; p = 0.984)	0.444	+2.61%	+2.47%
Severity	2015.2	-0.103 (CI = +/-0.242; p = 0.372)	0.007 (CI = +/-0.056; p = 0.779)	-0.146 (CI = +/-0.185; p = 0.110)	0.126 (CI = +/-0.240; p = 0.273)	0.510	-9.78%	+2.38%
Severity	2016.1	-0.316 (CI = +/-0.742; p = 0.369)	0.014 (CI = +/-0.062; p = 0.637)	-0.078 (CI = +/-0.295; p = 0.575)	0.338 (CI = +/-0.737; p = 0.334)	0.404	-27.08%	+2.26%
Severity	2016.2	-1.404 (CI = +/-6.474; p = 0.639)	0.010 (CI = +/-0.069; p = 0.764)	0.058 (CI = +/-0.860; p = 0.883)	1.426 (CI = +/-6.468; p = 0.634)	0.274	-75.45%	+2.17%
Severity	2017.1	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	0.058 (CI = +/-0.860; p = 0.883)	NA (CI = +/-NA; p = NA)	0.325	+2.17%	+2.17%
Severity	2017.2	0.022 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.069; p = 0.764)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.287	+2.17%	+2.17%
Frequency	2011.1	0.018 (CI = +/-0.059; p = 0.526)	0.139 (CI = +/-0.129; p = 0.036)	-0.037 (CI = +/-0.289; p = 0.790)	-0.065 (CI = +/-0.071; p = 0.069)	0.343	+1.85%	-4.60%
Frequency	2011.2	0.031 (CI = +/-0.069; p = 0.354)	0.149 (CI = +/-0.133; p = 0.030)	-0.063 (CI = +/-0.300; p = 0.668)	-0.078 (CI = +/-0.079; p = 0.053)	0.354	+3.18%	-4.56%
Frequency	2012.1	0.033 (CI = +/-0.083; p = 0.413)	0.148 (CI = +/-0.140; p = 0.039)	-0.066 (CI = +/-0.318; p = 0.671)	-0.080 (CI = +/-0.091; p = 0.083)	0.342	+3.35%	-4.56%
Frequency	2012.2	0.036 (CI = +/-0.101; p = 0.458)	0.150 (CI = +/-0.147; p = 0.047)	-0.071 (CI = +/-0.339; p = 0.665)	-0.083 (CI = +/-0.108; p = 0.123)	0.336	+3.71%	-4.55%
Frequency	2013.1	0.021 (CI = +/-0.126; p = 0.734)	0.157 (CI = +/-0.155; p = 0.047)	-0.048 (CI = +/-0.363; p = 0.783)	-0.068 (CI = +/-0.130; p = 0.288)	0.335	+2.08%	-4.60%
Frequency	2013.2	0.027 (CI = +/-0.162; p = 0.728)	0.159 (CI = +/-0.164; p = 0.056)	-0.056 (CI = +/-0.394; p = 0.766)	-0.074 (CI = +/-0.165; p = 0.356)	0.328	+2.75%	-4.59%
Frequency	2014.1	0.035 (CI = +/-0.219; p = 0.738)	0.157 (CI = +/-0.175; p = 0.074)	-0.065 (CI = +/-0.435; p = 0.756)	-0.082 (CI = +/-0.219; p = 0.439)	0.292	+3.56%	-4.57%
Frequency	2014.2	0.075 (CI = +/-0.313; p = 0.613)	0.165 (CI = +/-0.186; p = 0.077)	-0.099 (CI = +/-0.487; p = 0.669)	-0.122 (CI = +/-0.311; p = 0.415)	0.286	+7.84%	-4.52%
Frequency	2015.1	0.004 (CI = +/-0.491; p = 0.987)	0.174 (CI = +/-0.199; p = 0.080)	-0.050 (CI = +/-0.566; p = 0.852)	-0.051 (CI = +/-0.486; p = 0.823)	0.273	+0.39%	-4.62%
Frequency	2015.2	0.168 (CI = +/-0.917; p = 0.696)	0.186 (CI = +/-0.214; p = 0.082)	-0.132 (CI = +/-0.700; p = 0.689)	-0.214 (CI = +/-0.909; p = 0.617)	0.256	+18.32%	-4.51%
Frequency	2016.1	-0.070 (CI = +/-2.865; p = 0.958)	0.193 (CI = +/-0.238; p = 0.102)	-0.055 (CI = +/-1.140; p = 0.918)	0.023 (CI = +/-2.849; p = 0.986)	0.205	-6.78%	-4.63%
Frequency	2016.2	5.969 (CI = +/-24.818; p = 0.604)	0.216 (CI = +/-0.266; p = 0.101)	-0.808 (CI = +/-3.297; p = 0.597)	-6.012 (CI = +/-24.796; p = 0.601)	0.185	+39029.95%	-4.15%
Frequency	2017.1	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	-0.808 (CI = +/-3.297; p = 0.597)	NA (CI = +/-NA; p = NA)	0.169	-4.15%	-4.15%
Frequency	2017.2	-0.042 (CI = +/-0.071; p = 0.212)	0.216 (CI = +/-0.266; p = 0.101)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.202	-4.15%	-4.15%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend, mobility

Fit	Start Date	Time	Seasonality	Phase in Trend	Mobility	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.029 (CI = +/-0.019; p = 0.004)	0.120 (CI = +/-0.053; p = 0.000)	-0.055 (CI = +/-0.029; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.879	+2.93%	-2.58%
Loss Cost	2011.2	0.033 (CI = +/-0.021; p = 0.004)	0.124 (CI = +/-0.055; p = 0.000)	-0.060 (CI = +/-0.032; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.881	+3.32%	-2.67%
Loss Cost	2012.1	0.028 (CI = +/-0.025; p = 0.028)	0.129 (CI = +/-0.057; p = 0.000)	-0.054 (CI = +/-0.035; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.884	+2.85%	-2.60%
Loss Cost	2012.2	0.021 (CI = +/-0.029; p = 0.147)	0.123 (CI = +/-0.058; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.025)	0.011 (CI = +/-0.002; p = 0.000)	0.889	+2.10%	-2.47%
Loss Cost	2013.1	0.011 (CI = +/-0.034; p = 0.515)	0.130 (CI = +/-0.059; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.117)	0.010 (CI = +/-0.002; p = 0.000)	0.895	+1.08%	-2.36%
Loss Cost	2013.2	0.001 (CI = +/-0.042; p = 0.952)	0.124 (CI = +/-0.062; p = 0.001)	-0.024 (CI = +/-0.052; p = 0.348)	0.011 (CI = +/-0.003; p = 0.000)	0.898	+0.12%	-2.24%
Loss Cost	2014.1	-0.011 (CI = +/-0.054; p = 0.667)	0.130 (CI = +/-0.065; p = 0.001)	-0.011 (CI = +/-0.064; p = 0.728)	0.010 (CI = +/-0.003; p = 0.000)	0.898	-1.11%	-2.15%
Loss Cost	2014.2	-0.037 (CI = +/-0.071; p = 0.279)	0.121 (CI = +/-0.066; p = 0.001)	0.018 (CI = +/-0.081; p = 0.648)	0.010 (CI = +/-0.003; p = 0.000)	0.906	-3.67%	-1.96%
Loss Cost	2015.1	-0.108 (CI = +/-0.090; p = 0.023)	0.137 (CI = +/-0.059; p = 0.000)	0.090 (CI = +/-0.098; p = 0.067)	0.010 (CI = +/-0.002; p = 0.000)	0.930	-10.19%	-1.70%
Loss Cost	2015.2	-0.207 (CI = +/-0.135; p = 0.006)	0.124 (CI = +/-0.056; p = 0.000)	0.193 (CI = +/-0.142; p = 0.012)	0.010 (CI = +/-0.002; p = 0.000)	0.945	-18.67%	-1.39%
Loss Cost	2016.1	-0.507 (CI = +/-0.242; p = 0.001)	0.142 (CI = +/-0.045; p = 0.000)	0.497 (CI = +/-0.246; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.964	-39.78%	-1.05%
Loss Cost	2016.2	-0.822 (CI = +/-1.234; p = 0.168)	0.137 (CI = +/-0.050; p = 0.000)	0.813 (CI = +/-1.239; p = 0.175)	0.010 (CI = +/-0.002; p = 0.000)	0.960	-56.06%	-0.94%
Loss Cost	2017.1	-0.009 (CI = +/-0.012; p = 0.121)	0.137 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.957	-0.94%	-0.94%
Loss Cost	2017.2	-0.009 (CI = +/-0.014; p = 0.189)	0.139 (CI = +/-0.056; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.956	-0.90%	-0.90%
Severity	2011.1	0.008 (CI = +/-0.020; p = 0.416)	0.032 (CI = +/-0.056; p = 0.251)	-0.010 (CI = +/-0.030; p = 0.518)	-0.002 (CI = +/-0.003; p = 0.154)	0.049	+0.78%	-0.19%
Severity	2011.2	0.004 (CI = +/-0.022; p = 0.707)	0.028 (CI = +/-0.058; p = 0.331)	-0.005 (CI = +/-0.034; p = 0.756)	-0.002 (CI = +/-0.003; p = 0.163)	-0.016	+0.41%	-0.10%
Severity	2012.1	-0.004 (CI = +/-0.025; p = 0.760)	0.035 (CI = +/-0.058; p = 0.221)	0.004 (CI = +/-0.036; p = 0.817)	-0.002 (CI = +/-0.003; p = 0.137)	-0.006	-0.37%	+0.03%
Severity	2012.2	-0.010 (CI = +/-0.030; p = 0.490)	0.030 (CI = +/-0.060; p = 0.309)	0.011 (CI = +/-0.041; p = 0.562)	-0.002 (CI = +/-0.003; p = 0.145)	-0.018	-1.00%	+0.14%
Severity	2013.1	-0.013 (CI = +/-0.036; p = 0.468)	0.032 (CI = +/-0.064; p = 0.303)	0.015 (CI = +/-0.047; p = 0.524)	-0.002 (CI = +/-0.003; p = 0.151)	-0.025	-1.28%	+0.17%
Severity	2013.2	-0.021 (CI = +/-0.045; p = 0.334)	0.027 (CI = +/-0.067; p = 0.399)	0.024 (CI = +/-0.056; p = 0.378)	-0.002 (CI = +/-0.003; p = 0.163)	-0.020	-2.11%	+0.28%
Severity	2014.1	-0.046 (CI = +/-0.055; p = 0.097)	0.038 (CI = +/-0.066; p = 0.238)	0.050 (CI = +/-0.065; p = 0.121)	-0.002 (CI = +/-0.003; p = 0.123)	0.099	-4.48%	+0.46%
Severity	2014.2	-0.083 (CI = +/-0.069; p = 0.023)	0.026 (CI = +/-0.064; p = 0.401)	0.090 (CI = +/-0.079; p = 0.028)	-0.002 (CI = +/-0.002; p = 0.112)	0.241	-7.95%	+0.74%
Severity	2015.1	-0.125 (CI = +/-0.098; p = 0.017)	0.035 (CI = +/-0.065; p = 0.262)	0.134 (CI = +/-0.107; p = 0.018)	-0.002 (CI = +/-0.002; p = 0.089)	0.283	-11.74%	+0.90%
Severity	2015.2	-0.264 (CI = +/-0.131; p = 0.001)	0.017 (CI = +/-0.054; p = 0.514)	0.277 (CI = +/-0.138; p = 0.001)	-0.002 (CI = +/-0.002; p = 0.046)	0.567	-23.21%	+1.34%
Severity	2016.1	-0.529 (CI = +/-0.251; p = 0.001)	0.033 (CI = +/-0.047; p = 0.156)	0.546 (CI = +/-0.256; p = 0.001)	-0.002 (CI = +/-0.002; p = 0.013)	0.659	-41.09%	+1.65%
Severity	2016.2	-0.994 (CI = +/-1.258; p = 0.109)	0.027 (CI = +/-0.051; p = 0.272)	1.012 (CI = +/-1.264; p = 0.105)	-0.002 (CI = +/-0.002; p = 0.016)	0.606	-63.01%	+1.82%
Severity	2017.1	0.018 (CI = +/-0.013; p = 0.010)	0.027 (CI = +/-0.051; p = 0.272)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.002; p = 0.016)	0.634	+1.82%	+1.82%
Severity	2017.2	0.019 (CI = +/-0.015; p = 0.017)	0.029 (CI = +/-0.057; p = 0.277)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.002; p = 0.021)	0.575	+1.90%	+1.90%
Frequency	2011.1	0.021 (CI = +/-0.014; p = 0.005)	0.088 (CI = +/-0.040; p = 0.000)	-0.045 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.939	+2.13%	-2.40%
Frequency	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.037; p = 0.000)	-0.055 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	+2.90%	-2.58%
Frequency	2012.1	0.032 (CI = +/-0.017; p = 0.001)	0.093 (CI = +/-0.038; p = 0.000)	-0.058 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	+3.24%	-2.63%
Frequency	2012.2	0.031 (CI = +/-0.020; p = 0.004)	0.093 (CI = +/-0.040; p = 0.000)	-0.057 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	+3.13%	-2.61%
Frequency	2013.1	0.024 (CI = +/-0.023; p = 0.049)	0.098 (CI = +/-0.041; p = 0.000)	-0.049 (CI = +/-0.030; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.955	+2.39%	-2.53%
Frequency	2013.2	0.023 (CI = +/-0.030; p = 0.125)	0.097 (CI = +/-0.043; p = 0.000)	-0.048 (CI = +/-0.037; p = 0.014)	0.012 (CI = +/-0.002; p = 0.000)	0.955	+2.28%	-2.51%
Frequency	2014.1	0.035 (CI = +/-0.037; p = 0.065)	0.092 (CI = +/-0.044; p = 0.001)	-0.061 (CI = +/-0.044; p = 0.010)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+3.53%	-2.60%
Frequency	2014.2	0.045 (CI = +/-0.051; p = 0.075)	0.095 (CI = +/-0.047; p = 0.001)	-0.073 (CI = +/-0.058; p = 0.017)	0.012 (CI = +/-0.002; p = 0.000)	0.957	+4.65%	-2.68%
Frequency	2015.1	0.017 (CI = +/-0.072; p = 0.613)	0.101 (CI = +/-0.048; p = 0.001)	-0.043 (CI = +/-0.079; p = 0.255)	0.012 (CI = +/-0.002; p = 0.000)	0.959	+1.75%	-2.57%
Frequency	2015.2	0.057 (CI = +/-0.122; p = 0.327)	0.107 (CI = +/-0.050; p = 0.001)	-0.085 (CI = +/-0.129; p = 0.177)	0.012 (CI = +/-0.002; p = 0.000)	0.960	+5.90%	-2.69%
Frequency	2016.1	0.022 (CI = +/-0.295; p = 0.873)	0.109 (CI = +/-0.055; p = 0.001)	-0.049 (CI = +/-0.301; p = 0.727)	0.012 (CI = +/-0.002; p = 0.000)	0.958	+2.22%	-2.65%
Frequency	2016.2	0.172 (CI = +/-1.527; p = 0.807)	0.111 (CI = +/-0.062; p = 0.003)	-0.200 (CI = +/-1.533; p = 0.778)	0.012 (CI = +/-0.002; p = 0.000)	0.956	+18.78%	-2.71%
Frequency	2017.1	-0.027 (CI = +/-0.015; p = 0.003)	0.111 (CI = +/-0.062; p = 0.003)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.955	-2.71%	-2.71%
Frequency	2017.2	-0.028 (CI = +/-0.018; p = 0.006)	0.110 (CI = +/-0.069; p = 0.006)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-2.75%	-2.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.039 (CI = +/-0.020; p = 0.001)	0.107 (CI = +/-0.060; p = 0.002)	-0.104 (CI = +/-0.052; p = 0.001)	0.652	+3.99%	-6.30%
Loss Cost	2011.2	0.045 (CI = +/-0.023; p = 0.001)	0.114 (CI = +/-0.062; p = 0.002)	-0.114 (CI = +/-0.055; p = 0.001)	0.657	+4.58%	-6.67%
Loss Cost	2012.1	0.042 (CI = +/-0.027; p = 0.005)	0.117 (CI = +/-0.066; p = 0.002)	-0.110 (CI = +/-0.061; p = 0.002)	0.645	+4.32%	-6.55%
Loss Cost	2012.2	0.036 (CI = +/-0.032; p = 0.034)	0.110 (CI = +/-0.070; p = 0.005)	-0.100 (CI = +/-0.067; p = 0.008)	0.561	+3.64%	-6.22%
Loss Cost	2013.1	0.029 (CI = +/-0.040; p = 0.141)	0.117 (CI = +/-0.075; p = 0.006)	-0.090 (CI = +/-0.076; p = 0.024)	0.570	+2.89%	-5.95%
Loss Cost	2013.2	0.020 (CI = +/-0.051; p = 0.393)	0.110 (CI = +/-0.082; p = 0.014)	-0.079 (CI = +/-0.090; p = 0.079)	0.526	+2.06%	-5.65%
Loss Cost	2014.1	0.014 (CI = +/-0.069; p = 0.654)	0.114 (CI = +/-0.091; p = 0.021)	-0.071 (CI = +/-0.110; p = 0.177)	0.510	+1.41%	-5.50%
Loss Cost	2014.2	-0.012 (CI = +/-0.096; p = 0.773)	0.101 (CI = +/-0.099; p = 0.046)	-0.038 (CI = +/-0.139; p = 0.540)	0.524	-1.21%	-4.88%
Loss Cost	2015.1	-0.076 (CI = +/-0.125; p = 0.188)	0.122 (CI = +/-0.095; p = 0.020)	0.035 (CI = +/-0.162; p = 0.617)	0.658	-7.29%	-3.98%
Loss Cost	2015.2	-0.189 (CI = +/-0.181; p = 0.044)	0.097 (CI = +/-0.087; p = 0.035)	0.162 (CI = +/-0.215; p = 0.110)	0.796	-17.23%	-2.70%
Loss Cost	2016.1	-0.479 (CI = +/-0.220; p = 0.004)	0.124 (CI = +/-0.050; p = 0.002)	0.466 (CI = +/-0.237; p = 0.005)	0.926	-38.06%	-1.28%
Loss Cost	2016.2	-1.133 (CI = +/-0.924; p = 0.030)	0.108 (CI = +/-0.046; p = 0.005)	1.131 (CI = +/-0.941; p = 0.031)	0.956	-67.80%	-0.21%
Loss Cost	2017.1	-0.002 (CI = +/-0.027; p = 0.820)	0.108 (CI = +/-0.046; p = 0.005)	NA (CI = +/-NA; p = NA)	0.921	-0.21%	-0.21%
Loss Cost	2017.2	-0.002 (CI = +/-0.056; p = 0.872)	0.107 (CI = +/-0.081; p = 0.029)	NA (CI = +/-NA; p = NA)	0.885	-0.24%	-0.24%
Severity	2011.1	0.021 (CI = +/-0.020; p = 0.039)	0.028 (CI = +/-0.059; p = 0.337)	-0.075 (CI = +/-0.051; p = 0.008)	0.311	+2.10%	-5.23%
Severity	2011.2	0.018 (CI = +/-0.023; p = 0.109)	0.024 (CI = +/-0.063; p = 0.423)	-0.071 (CI = +/-0.056; p = 0.018)	0.255	+1.86%	-5.08%
Severity	2012.1	0.012 (CI = +/-0.027; p = 0.339)	0.032 (CI = +/-0.066; p = 0.314)	-0.061 (CI = +/-0.060; p = 0.047)	0.262	+1.23%	-4.78%
Severity	2012.2	0.008 (CI = +/-0.033; p = 0.607)	0.027 (CI = +/-0.071; p = 0.419)	-0.054 (CI = +/-0.068; p = 0.106)	0.245	+0.79%	-4.55%
Severity	2013.1	0.009 (CI = +/-0.041; p = 0.638)	0.026 (CI = +/-0.078; p = 0.473)	-0.056 (CI = +/-0.078; p = 0.143)	0.219	+0.90%	-4.59%
Severity	2013.2	0.004 (CI = +/-0.054; p = 0.872)	0.022 (CI = +/-0.086; p = 0.575)	-0.049 (CI = +/-0.094; p = 0.270)	0.207	+0.39%	-4.40%
Severity	2014.1	-0.016 (CI = +/-0.068; p = 0.599)	0.034 (CI = +/-0.090; p = 0.409)	-0.024 (CI = +/-0.108; p = 0.629)	0.291	-1.61%	-3.90%
Severity	2014.2	-0.051 (CI = +/-0.089; p = 0.219)	0.017 (CI = +/-0.092; p = 0.670)	0.020 (CI = +/-0.129; p = 0.727)	0.420	-4.96%	-3.06%
Severity	2015.1	-0.082 (CI = +/-0.136; p = 0.191)	0.027 (CI = +/-0.103; p = 0.543)	0.055 (CI = +/-0.177; p = 0.473)	0.377	-7.86%	-2.62%
Severity	2015.2	-0.231 (CI = +/-0.155; p = 0.012)	-0.005 (CI = +/-0.075; p = 0.865)	0.222 (CI = +/-0.184; p = 0.026)	0.762	-20.66%	-0.89%
Severity	2016.1	-0.464 (CI = +/-0.233; p = 0.005)	0.016 (CI = +/-0.053; p = 0.440)	0.466 (CI = +/-0.251; p = 0.007)	0.856	-37.09%	+0.26%
Severity	2016.2	-1.112 (CI = +/-1.077; p = 0.046)	0.000 (CI = +/-0.053; p = 0.996)	1.125 (CI = +/-1.097; p = 0.047)	0.655	-67.11%	+1.34%
Severity	2017.1	0.013 (CI = +/-0.031; p = 0.268)	0.000 (CI = +/-0.053; p = 0.996)	NA (CI = +/-NA; p = NA)	0.003	+1.34%	+1.34%
Severity	2017.2	0.012 (CI = +/-0.065; p = 0.521)	-0.001 (CI = +/-0.093; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.539	+1.17%	+1.17%
Frequency	2011.1	0.018 (CI = +/-0.013; p = 0.009)	0.079 (CI = +/-0.039; p = 0.001)	-0.030 (CI = +/-0.034; p = 0.083)	0.618	+1.85%	-1.13%
Frequency	2011.2	0.026 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.033; p = 0.000)	-0.043 (CI = +/-0.029; p = 0.007)	0.769	+2.67%	-1.67%
Frequency	2012.1	0.030 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.033; p = 0.000)	-0.049 (CI = +/-0.031; p = 0.005)	0.791	+3.05%	-1.86%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.083 (CI = +/-0.036; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.014)	0.708	+2.82%	-1.74%
Frequency	2013.1	0.020 (CI = +/-0.018; p = 0.035)	0.091 (CI = +/-0.034; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.051)	0.757	+1.97%	-1.43%
Frequency	2013.2	0.016 (CI = +/-0.023; p = 0.145)	0.088 (CI = +/-0.037; p = 0.000)	-0.030 (CI = +/-0.041; p = 0.134)	0.690	+1.65%	-1.31%
Frequency	2014.1	0.030 (CI = +/-0.026; p = 0.027)	0.080 (CI = +/-0.034; p = 0.001)	-0.047 (CI = +/-0.041; p = 0.029)	0.768	+3.07%	-1.66%
Frequency	2014.2	0.039 (CI = +/-0.036; p = 0.039)	0.084 (CI = +/-0.037; p = 0.001)	-0.058 (CI = +/-0.052; p = 0.035)	0.741	+3.95%	-1.87%
Frequency	2015.1	0.006 (CI = +/-0.035; p = 0.686)	0.094 (CI = +/-0.027; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.322)	0.894	+0.61%	-1.40%
Frequency	2015.2	0.042 (CI = +/-0.045; p = 0.059)	0.102 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.053; p = 0.032)	0.950	+4.33%	-1.82%
Frequency	2016.1	-0.015 (CI = +/-0.085; p = 0.640)	0.108 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.092; p = 1.000)	0.973	-1.53%	-1.53%
Frequency	2016.2	-0.021 (CI = +/-0.593; p = 0.917)	0.108 (CI = +/-0.029; p = 0.001)	0.006 (CI = +/-0.605; p = 0.977)	0.968	-2.10%	-1.52%
Frequency	2017.1	-0.015 (CI = +/-0.017; p = 0.065)	0.108 (CI = +/-0.029; p = 0.001)	NA (CI = +/-NA; p = NA)	0.964	-1.52%	-1.52%
Frequency	2017.2	-0.014 (CI = +/-0.035; p = 0.230)	0.109 (CI = +/-0.051; p = 0.012)	NA (CI = +/-NA; p = NA)	0.955	-1.39%	-1.39%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.056 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.036; p = 0.000)	-0.236 (CI = +/-0.099; p = 0.000)	-0.045 (CI = +/-0.040; p = 0.032)	0.876	+5.76%	+1.14%
Loss Cost	2011.2	0.066 (CI = +/-0.011; p = 0.000)	0.111 (CI = +/-0.025; p = 0.000)	-0.257 (CI = +/-0.068; p = 0.000)	-0.054 (CI = +/-0.027; p = 0.001)	0.944	+6.83%	+1.25%
Loss Cost	2012.1	0.068 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.027; p = 0.000)	-0.262 (CI = +/-0.072; p = 0.000)	-0.055 (CI = +/-0.029; p = 0.001)	0.943	+7.05%	+1.31%
Loss Cost	2012.2	0.066 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.029; p = 0.000)	-0.258 (CI = +/-0.077; p = 0.000)	-0.053 (CI = +/-0.031; p = 0.003)	0.927	+6.81%	+1.29%
Loss Cost	2013.1	0.066 (CI = +/-0.021; p = 0.000)	0.108 (CI = +/-0.032; p = 0.000)	-0.258 (CI = +/-0.085; p = 0.000)	-0.053 (CI = +/-0.035; p = 0.007)	0.924	+6.81%	+1.29%
Loss Cost	2013.2	0.067 (CI = +/-0.028; p = 0.001)	0.108 (CI = +/-0.036; p = 0.000)	-0.260 (CI = +/-0.094; p = 0.000)	-0.054 (CI = +/-0.040; p = 0.015)	0.912	+6.94%	+1.30%
Loss Cost	2014.1	0.079 (CI = +/-0.037; p = 0.001)	0.103 (CI = +/-0.038; p = 0.000)	-0.275 (CI = +/-0.099; p = 0.000)	-0.064 (CI = +/-0.045; p = 0.012)	0.922	+8.25%	+1.49%
Loss Cost	2014.2	0.074 (CI = +/-0.056; p = 0.018)	0.101 (CI = +/-0.044; p = 0.001)	-0.271 (CI = +/-0.116; p = 0.001)	-0.060 (CI = +/-0.062; p = 0.055)	0.914	+7.72%	+1.46%
Loss Cost	2015.1	0.040 (CI = +/-0.083; p = 0.276)	0.109 (CI = +/-0.045; p = 0.002)	-0.242 (CI = +/-0.124; p = 0.004)	-0.028 (CI = +/-0.083; p = 0.421)	0.932	+4.04%	+1.14%
Loss Cost	2015.2	-0.026 (CI = +/-0.145; p = 0.640)	0.101 (CI = +/-0.046; p = 0.004)	-0.205 (CI = +/-0.137; p = 0.014)	0.035 (CI = +/-0.141; p = 0.525)	0.952	-2.60%	+0.91%
Loss Cost	2016.1	-0.258 (CI = +/-0.420; p = 0.146)	0.114 (CI = +/-0.047; p = 0.005)	-0.116 (CI = +/-0.196; p = 0.155)	0.260 (CI = +/-0.407; p = 0.135)	0.955	-22.76%	+0.15%
Loss Cost	2016.2	-1.177 (CI = +/-5.526; p = 0.456)	0.107 (CI = +/-0.081; p = 0.029)	0.007 (CI = +/-0.790; p = 0.975)	1.175 (CI = +/-5.501; p = 0.455)	0.934	-69.19%	-0.24%
Loss Cost	2017.1	-0.002 (CI = +/-0.056; p = 0.872)	0.107 (CI = +/-0.081; p = 0.029)	0.007 (CI = +/-0.790; p = 0.975)	NA (CI = +/-NA; p = NA)	0.882	-0.24%	-0.24%
Loss Cost	2017.2	-0.002 (CI = +/-0.056; p = 0.872)	0.107 (CI = +/-0.081; p = 0.029)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.885	-0.24%	-0.24%
Severity	2011.1	0.038 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.032; p = 0.181)	-0.244 (CI = +/-0.088; p = 0.000)	-0.013 (CI = +/-0.035; p = 0.449)	0.804	+3.90%	+2.58%
Severity	2011.2	0.039 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.035; p = 0.201)	-0.245 (CI = +/-0.093; p = 0.000)	-0.013 (CI = +/-0.038; p = 0.459)	0.784	+3.95%	+2.58%
Severity	2012.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.037; p = 0.171)	-0.238 (CI = +/-0.098; p = 0.000)	-0.011 (CI = +/-0.039; p = 0.549)	0.775	+3.64%	+2.49%
Severity	2012.2	0.036 (CI = +/-0.022; p = 0.005)	0.025 (CI = +/-0.040; p = 0.205)	-0.239 (CI = +/-0.107; p = 0.001)	-0.011 (CI = +/-0.043; p = 0.578)	0.762	+3.65%	+2.50%
Severity	2013.1	0.046 (CI = +/-0.026; p = 0.003)	0.017 (CI = +/-0.039; p = 0.354)	-0.257 (CI = +/-0.104; p = 0.000)	-0.019 (CI = +/-0.042; p = 0.330)	0.806	+4.73%	+2.73%
Severity	2013.2	0.052 (CI = +/-0.034; p = 0.008)	0.020 (CI = +/-0.043; p = 0.316)	-0.264 (CI = +/-0.113; p = 0.001)	-0.024 (CI = +/-0.049; p = 0.284)	0.807	+5.29%	+2.77%
Severity	2014.1	0.044 (CI = +/-0.047; p = 0.064)	0.023 (CI = +/-0.049; p = 0.290)	-0.255 (CI = +/-0.128; p = 0.002)	-0.018 (CI = +/-0.058; p = 0.489)	0.806	+4.51%	+2.66%
Severity	2014.2	0.024 (CI = +/-0.067; p = 0.408)	0.017 (CI = +/-0.052; p = 0.457)	-0.236 (CI = +/-0.139; p = 0.006)	0.001 (CI = +/-0.074; p = 0.985)	0.826	+2.48%	+2.54%
Severity	2015.1	0.035 (CI = +/-0.117; p = 0.481)	0.015 (CI = +/-0.063; p = 0.579)	-0.244 (CI = +/-0.175; p = 0.016)	-0.009 (CI = +/-0.117; p = 0.855)	0.792	+3.53%	+2.63%
Severity	2015.2	-0.095 (CI = +/-0.136; p = 0.124)	-0.002 (CI = +/-0.043; p = 0.894)	-0.171 (CI = +/-0.129; p = 0.021)	0.117 (CI = +/-0.133; p = 0.071)	0.932	-9.11%	+2.16%
Severity	2016.1	-0.253 (CI = +/-0.491; p = 0.200)	0.007 (CI = +/-0.055; p = 0.719)	-0.111 (CI = +/-0.229; p = 0.220)	0.269 (CI = +/-0.476; p = 0.170)	0.893	-22.34%	+1.64%
Severity	2016.2	-1.369 (CI = +/-6.393; p = 0.454)	-0.001 (CI = +/-0.093; p = 0.958)	0.038 (CI = +/-0.914; p = 0.874)	1.381 (CI = +/-6.364; p = 0.449)	0.491	-74.57%	+1.17%
Severity	2017.1	0.012 (CI = +/-0.065; p = 0.521)	-0.001 (CI = +/-0.093; p = 0.958)	0.038 (CI = +/-0.914; p = 0.874)	NA (CI = +/-NA; p = NA)	-0.471	+1.17%	+1.17%
Severity	2017.2	0.012 (CI = +/-0.065; p = 0.521)	-0.001 (CI = +/-0.093; p = 0.958)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.539	+1.17%	+1.17%
Frequency	2011.1	0.018 (CI = +/-0.016; p = 0.031)	0.079 (CI = +/-0.041; p = 0.001)	0.009 (CI = +/-0.113; p = 0.873)	-0.032 (CI = +/-0.046; p = 0.156)	0.590	+1.79%	-1.40%
Frequency	2011.2	0.027 (CI = +/-0.015; p = 0.002)	0.090 (CI = +/-0.034; p = 0.000)	-0.012 (CI = +/-0.093; p = 0.781)	-0.040 (CI = +/-0.037; p = 0.036)	0.752	+2.77%	-1.30%
Frequency	2012.1	0.032 (CI = +/-0.017; p = 0.001)	0.085 (CI = +/-0.035; p = 0.000)	-0.023 (CI = +/-0.093; p = 0.593)	-0.044 (CI = +/-0.037; p = 0.025)	0.778	+3.29%	-1.15%
Frequency	2012.2	0.030 (CI = +/-0.021; p = 0.010)	0.083 (CI = +/-0.038; p = 0.001)	-0.019 (CI = +/-0.100; p = 0.676)	-0.042 (CI = +/-0.041; p = 0.044)	0.684	+3.06%	-1.17%
Frequency	2013.1	0.020 (CI = +/-0.024; p = 0.092)	0.091 (CI = +/-0.036; p = 0.000)	-0.001 (CI = +/-0.096; p = 0.982)	-0.034 (CI = +/-0.039; p = 0.081)	0.730	+1.99%	-1.40%
Frequency	2013.2	0.016 (CI = +/-0.031; p = 0.286)	0.088 (CI = +/-0.040; p = 0.001)	0.005 (CI = +/-0.105; p = 0.921)	-0.030 (CI = +/-0.045; p = 0.163)	0.652	+1.57%	-1.43%
Frequency	2014.1	0.035 (CI = +/-0.036; p = 0.054)	0.079 (CI = +/-0.037; p = 0.001)	-0.021 (CI = +/-0.096; p = 0.628)	-0.047 (CI = +/-0.044; p = 0.041)	0.744	+3.57%	-1.14%
Frequency	2014.2	0.050 (CI = +/-0.051; p = 0.054)	0.084 (CI = +/-0.040; p = 0.002)	-0.035 (CI = +/-0.105; p = 0.447)	-0.060 (CI = +/-0.056; p = 0.038)	0.728	+5.11%	-1.05%
Frequency	2015.1	0.005 (CI = +/-0.058; p = 0.837)	0.095 (CI = +/-0.031; p = 0.001)	0.003 (CI = +/-0.086; p = 0.940)	-0.020 (CI = +/-0.057; p = 0.422)	0.872	+0.49%	-1.45%
Frequency	2015.2	0.069 (CI = +/-0.066; p = 0.044)	0.103 (CI = +/-0.021; p = 0.000)	-0.034 (CI = +/-0.063; p = 0.210)	-0.082 (CI = +/-0.064; p = 0.024)	0.960	+7.16%	-1.23%
Frequency	2016.1	-0.005 (CI = +/-0.240; p = 0.947)	0.107 (CI = +/-0.027; p = 0.001)	-0.005 (CI = +/-0.112; p = 0.890)	-0.009 (CI = +/-0.232; p = 0.906)	0.964	-0.54%	-1.47%
Frequency	2016.2	0.192 (CI = +/-3.487; p = 0.835)	0.109 (CI = +/-0.051; p = 0.012)	-0.032 (CI = +/-0.498; p = 0.810)	-0.206 (CI = +/-3.471; p = 0.822)	0.954	+21.15%	-1.39%
Frequency	2017.1	-0.014 (CI = +/-0.035; p = 0.230)	0.109 (CI = +/-0.051; p = 0.012)	-0.032 (CI = +/-0.498; p = 0.810)	NA (CI = +/-NA; p = NA)	0.948	-1.39%	-1.39%
Frequency	2017.2	-0.014 (CI = +/-0.035; p = 0.230)	0.109 (CI = +/-0.051; p = 0.012)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.955	-1.39%	-1.39%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.019 (CI = +/-0.019; p = 0.050)	0.115	-1.85%
Loss Cost	2011.2	-0.021 (CI = +/-0.020; p = 0.037)	0.141	-2.12%
Loss Cost	2012.1	-0.024 (CI = +/-0.022; p = 0.031)	0.158	-2.36%
Loss Cost	2012.2	-0.029 (CI = +/-0.022; p = 0.013)	0.226	-2.89%
Loss Cost	2013.1	-0.032 (CI = +/-0.024; p = 0.013)	0.235	-3.14%
Loss Cost	2013.2	-0.037 (CI = +/-0.026; p = 0.008)	0.279	-3.62%
Loss Cost	2014.1	-0.038 (CI = +/-0.029; p = 0.013)	0.257	-3.72%
Loss Cost	2014.2	-0.043 (CI = +/-0.032; p = 0.011)	0.284	-4.19%
Loss Cost	2015.1	-0.043 (CI = +/-0.036; p = 0.020)	0.251	-4.25%
Loss Cost	2015.2	-0.045 (CI = +/-0.040; p = 0.031)	0.227	-4.40%
Loss Cost	2016.1	-0.038 (CI = +/-0.045; p = 0.091)	0.133	-3.72%
Loss Cost	2016.2	-0.032 (CI = +/-0.051; p = 0.202)	0.055	-3.11%
Loss Cost	2017.1	-0.021 (CI = +/-0.057; p = 0.430)	-0.026	-2.12%
Loss Cost	2017.2	-0.021 (CI = +/-0.067; p = 0.509)	-0.047	-2.07%
Severity	2011.1	0.005 (CI = +/-0.007; p = 0.171)	0.038	+0.50%
Severity	2011.2	0.004 (CI = +/-0.008; p = 0.334)	-0.001	+0.37%
Severity	2012.1	0.002 (CI = +/-0.008; p = 0.561)	-0.029	+0.24%
Severity	2012.2	0.001 (CI = +/-0.009; p = 0.788)	-0.044	+0.12%
Severity	2013.1	0.002 (CI = +/-0.010; p = 0.721)	-0.043	+0.17%
Severity	2013.2	0.001 (CI = +/-0.011; p = 0.852)	-0.051	+0.10%
Severity	2014.1	0.000 (CI = +/-0.012; p = 0.984)	-0.056	+0.01%
Severity	2014.2	-0.001 (CI = +/-0.013; p = 0.895)	-0.058	-0.08%
Severity	2015.1	0.002 (CI = +/-0.014; p = 0.827)	-0.059	+0.15%
Severity	2015.2	0.003 (CI = +/-0.016; p = 0.737)	-0.058	+0.26%
Severity	2016.1	0.010 (CI = +/-0.016; p = 0.219)	0.042	+0.96%
Severity	2016.2	0.018 (CI = +/-0.014; p = 0.017)	0.314	+1.78%
Severity	2017.1	0.022 (CI = +/-0.015; p = 0.007)	0.429	+2.26%
Severity	2017.2	0.022 (CI = +/-0.017; p = 0.020)	0.345	+2.17%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.017)	0.184	-2.34%
Frequency	2011.2	-0.025 (CI = +/-0.020; p = 0.018)	0.185	-2.48%
Frequency	2012.1	-0.026 (CI = +/-0.022; p = 0.023)	0.178	-2.59%
Frequency	2012.2	-0.031 (CI = +/-0.024; p = 0.014)	0.219	-3.00%
Frequency	2013.1	-0.034 (CI = +/-0.026; p = 0.013)	0.234	-3.31%
Frequency	2013.2	-0.038 (CI = +/-0.028; p = 0.010)	0.262	-3.71%
Frequency	2014.1	-0.038 (CI = +/-0.031; p = 0.019)	0.230	-3.73%
Frequency	2014.2	-0.042 (CI = +/-0.034; p = 0.019)	0.242	-4.11%
Frequency	2015.1	-0.045 (CI = +/-0.038; p = 0.024)	0.236	-4.39%
Frequency	2015.2	-0.048 (CI = +/-0.043; p = 0.032)	0.223	-4.65%
Frequency	2016.1	-0.047 (CI = +/-0.049; p = 0.057)	0.181	-4.63%
Frequency	2016.2	-0.049 (CI = +/-0.056; p = 0.081)	0.155	-4.81%
Frequency	2017.1	-0.044 (CI = +/-0.065; p = 0.169)	0.081	-4.29%
Frequency	2017.2	-0.042 (CI = +/-0.077; p = 0.250)	0.038	-4.15%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.003 (CI = +/-0.010; p = 0.544)	0.119 (CI = +/-0.068; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.798	-0.30%
Loss Cost	2011.2	-0.004 (CI = +/-0.011; p = 0.454)	0.115 (CI = +/-0.071; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.801	-0.40%
Loss Cost	2012.1	-0.007 (CI = +/-0.011; p = 0.172)	0.129 (CI = +/-0.069; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.829	-0.74%
Loss Cost	2012.2	-0.011 (CI = +/-0.011; p = 0.047)	0.116 (CI = +/-0.065; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.859	-1.08%
Loss Cost	2013.1	-0.015 (CI = +/-0.011; p = 0.010)	0.130 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.885	-1.46%
Loss Cost	2013.2	-0.017 (CI = +/-0.011; p = 0.004)	0.121 (CI = +/-0.061; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.899	-1.72%
Loss Cost	2014.1	-0.020 (CI = +/-0.012; p = 0.002)	0.130 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.904	-1.97%
Loss Cost	2014.2	-0.022 (CI = +/-0.012; p = 0.002)	0.123 (CI = +/-0.063; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.911	-2.19%
Loss Cost	2015.1	-0.025 (CI = +/-0.013; p = 0.001)	0.132 (CI = +/-0.065; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.915	-2.48%
Loss Cost	2015.2	-0.024 (CI = +/-0.015; p = 0.003)	0.135 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.912	-2.39%
Loss Cost	2016.1	-0.020 (CI = +/-0.016; p = 0.016)	0.124 (CI = +/-0.071; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.908	-2.02%
Loss Cost	2016.2	-0.013 (CI = +/-0.012; p = 0.032)	0.146 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.956	-1.29%
Loss Cost	2017.1	-0.009 (CI = +/-0.012; p = 0.121)	0.137 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.957	-0.94%
Loss Cost	2017.2	-0.009 (CI = +/-0.014; p = 0.189)	0.139 (CI = +/-0.056; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.956	-0.90%
Severity	2011.1	0.002 (CI = +/-0.008; p = 0.582)	0.032 (CI = +/-0.055; p = 0.249)	-0.002 (CI = +/-0.002; p = 0.168)	0.074	+0.22%
Severity	2011.2	0.001 (CI = +/-0.009; p = 0.813)	0.027 (CI = +/-0.056; p = 0.332)	-0.002 (CI = +/-0.002; p = 0.161)	0.027	+0.10%
Severity	2012.1	-0.001 (CI = +/-0.009; p = 0.798)	0.035 (CI = +/-0.057; p = 0.210)	-0.002 (CI = +/-0.002; p = 0.121)	0.042	-0.11%
Severity	2012.2	-0.002 (CI = +/-0.010; p = 0.654)	0.032 (CI = +/-0.059; p = 0.274)	-0.002 (CI = +/-0.002; p = 0.123)	0.017	-0.21%
Severity	2013.1	-0.002 (CI = +/-0.011; p = 0.684)	0.032 (CI = +/-0.062; p = 0.300)	-0.002 (CI = +/-0.003; p = 0.136)	0.008	-0.21%
Severity	2013.2	-0.003 (CI = +/-0.012; p = 0.647)	0.030 (CI = +/-0.066; p = 0.347)	-0.002 (CI = +/-0.003; p = 0.146)	-0.009	-0.26%
Severity	2014.1	-0.004 (CI = +/-0.013; p = 0.493)	0.036 (CI = +/-0.069; p = 0.287)	-0.002 (CI = +/-0.003; p = 0.138)	0.003	-0.42%
Severity	2014.2	-0.005 (CI = +/-0.014; p = 0.483)	0.034 (CI = +/-0.073; p = 0.336)	-0.002 (CI = +/-0.003; p = 0.152)	-0.013	-0.48%
Severity	2015.1	-0.003 (CI = +/-0.016; p = 0.701)	0.028 (CI = +/-0.078; p = 0.449)	-0.002 (CI = +/-0.003; p = 0.175)	-0.042	-0.29%
Severity	2015.2	-0.001 (CI = +/-0.017; p = 0.869)	0.033 (CI = +/-0.082; p = 0.403)	-0.002 (CI = +/-0.003; p = 0.180)	-0.036	-0.14%
Severity	2016.1	0.006 (CI = +/-0.017; p = 0.491)	0.013 (CI = +/-0.076; p = 0.709)	-0.002 (CI = +/-0.003; p = 0.157)	0.061	+0.56%
Severity	2016.2	0.014 (CI = +/-0.012; p = 0.033)	0.038 (CI = +/-0.053; p = 0.148)	-0.002 (CI = +/-0.002; p = 0.023)	0.528	+1.37%
Severity	2017.1	0.018 (CI = +/-0.013; p = 0.010)	0.027 (CI = +/-0.051; p = 0.272)	-0.002 (CI = +/-0.002; p = 0.016)	0.634	+1.82%
Severity	2017.2	0.019 (CI = +/-0.015; p = 0.017)	0.029 (CI = +/-0.057; p = 0.277)	-0.002 (CI = +/-0.002; p = 0.021)	0.575	+1.90%
Frequency	2011.1	-0.005 (CI = +/-0.008; p = 0.187)	0.087 (CI = +/-0.053; p = 0.003)	0.013 (CI = +/-0.002; p = 0.000)	0.890	-0.52%
Frequency	2011.2	-0.005 (CI = +/-0.009; p = 0.239)	0.088 (CI = +/-0.056; p = 0.004)	0.013 (CI = +/-0.002; p = 0.000)	0.889	-0.50%
Frequency	2012.1	-0.006 (CI = +/-0.009; p = 0.166)	0.093 (CI = +/-0.058; p = 0.003)	0.013 (CI = +/-0.002; p = 0.000)	0.891	-0.63%
Frequency	2012.2	-0.009 (CI = +/-0.009; p = 0.062)	0.085 (CI = +/-0.056; p = 0.005)	0.013 (CI = +/-0.002; p = 0.000)	0.905	-0.87%
Frequency	2013.1	-0.013 (CI = +/-0.009; p = 0.008)	0.099 (CI = +/-0.051; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.929	-1.25%
Frequency	2013.2	-0.015 (CI = +/-0.009; p = 0.003)	0.091 (CI = +/-0.051; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.937	-1.46%
Frequency	2014.1	-0.016 (CI = +/-0.010; p = 0.005)	0.094 (CI = +/-0.054; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.935	-1.55%
Frequency	2014.2	-0.017 (CI = +/-0.011; p = 0.003)	0.089 (CI = +/-0.055; p = 0.004)	0.012 (CI = +/-0.002; p = 0.000)	0.938	-1.72%
Frequency	2015.1	-0.022 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-2.20%
Frequency	2015.2	-0.023 (CI = +/-0.011; p = 0.001)	0.102 (CI = +/-0.051; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.957	-2.26%
Frequency	2016.1	-0.026 (CI = +/-0.012; p = 0.000)	0.111 (CI = +/-0.052; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.961	-2.56%
Frequency	2016.2	-0.027 (CI = +/-0.013; p = 0.001)	0.109 (CI = +/-0.056; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-2.62%
Frequency	2017.1	-0.027 (CI = +/-0.015; p = 0.003)	0.111 (CI = +/-0.062; p = 0.003)	0.012 (CI = +/-0.002; p = 0.000)	0.955	-2.71%
Frequency	2017.2	-0.028 (CI = +/-0.018; p = 0.006)	0.110 (CI = +/-0.069; p = 0.006)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-2.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.016 (CI = +/-0.018; p = 0.074)	0.117 (CI = +/-0.061; p = 0.001)	-0.169 (CI = +/-0.135; p = 0.016)	0.011 (CI = +/-0.003; p = 0.000)	0.841	+1.60%
Loss Cost	2011.2	0.015 (CI = +/-0.019; p = 0.108)	0.115 (CI = +/-0.064; p = 0.001)	-0.166 (CI = +/-0.140; p = 0.022)	0.011 (CI = +/-0.003; p = 0.000)	0.840	+1.52%
Loss Cost	2012.1	0.010 (CI = +/-0.019; p = 0.258)	0.127 (CI = +/-0.062; p = 0.000)	-0.151 (CI = +/-0.135; p = 0.030)	0.011 (CI = +/-0.003; p = 0.000)	0.861	+1.05%
Loss Cost	2012.2	0.006 (CI = +/-0.018; p = 0.492)	0.116 (CI = +/-0.059; p = 0.001)	-0.140 (CI = +/-0.125; p = 0.030)	0.011 (CI = +/-0.002; p = 0.000)	0.886	+0.60%
Loss Cost	2013.1	0.002 (CI = +/-0.017; p = 0.852)	0.129 (CI = +/-0.055; p = 0.000)	-0.133 (CI = +/-0.114; p = 0.025)	0.010 (CI = +/-0.002; p = 0.000)	0.910	+0.15%
Loss Cost	2013.2	-0.001 (CI = +/-0.016; p = 0.885)	0.120 (CI = +/-0.053; p = 0.000)	-0.132 (CI = +/-0.108; p = 0.019)	0.010 (CI = +/-0.002; p = 0.000)	0.924	-0.11%
Loss Cost	2014.1	-0.003 (CI = +/-0.016; p = 0.649)	0.130 (CI = +/-0.052; p = 0.000)	-0.136 (CI = +/-0.104; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	0.932	-0.35%
Loss Cost	2014.2	-0.005 (CI = +/-0.015; p = 0.478)	0.120 (CI = +/-0.050; p = 0.000)	-0.147 (CI = +/-0.096; p = 0.006)	0.010 (CI = +/-0.002; p = 0.000)	0.946	-0.50%
Loss Cost	2015.1	-0.007 (CI = +/-0.012; p = 0.248)	0.134 (CI = +/-0.042; p = 0.000)	-0.170 (CI = +/-0.082; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.964	-0.69%
Loss Cost	2015.2	-0.007 (CI = +/-0.012; p = 0.245)	0.129 (CI = +/-0.044; p = 0.000)	-0.182 (CI = +/-0.088; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.965	-0.70%
Loss Cost	2016.1	-0.007 (CI = +/-0.013; p = 0.264)	0.131 (CI = +/-0.048; p = 0.000)	-0.190 (CI = +/-0.107; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.958	-0.70%
Loss Cost	2016.2	-0.009 (CI = +/-0.013; p = 0.167)	0.140 (CI = +/-0.049; p = 0.000)	-0.108 (CI = +/-0.165; p = 0.177)	0.010 (CI = +/-0.002; p = 0.000)	0.960	-0.86%
Loss Cost	2017.1	-0.009 (CI = +/-0.014; p = 0.189)	0.139 (CI = +/-0.056; p = 0.000)	-0.046 (CI = +/-0.676; p = 0.880)	0.010 (CI = +/-0.002; p = 0.000)	0.953	-0.90%
Loss Cost	2017.2	-0.009 (CI = +/-0.014; p = 0.189)	0.139 (CI = +/-0.056; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.956	-0.90%
Severity	2011.1	0.027 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.033; p = 0.083)	-0.222 (CI = +/-0.073; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.007)	0.665	+2.74%
Severity	2011.2	0.026 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.034; p = 0.113)	-0.219 (CI = +/-0.076; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.008)	0.639	+2.65%
Severity	2012.1	0.024 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.034; p = 0.061)	-0.212 (CI = +/-0.074; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.005)	0.649	+2.43%
Severity	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.036; p = 0.086)	-0.210 (CI = +/-0.076; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.006)	0.637	+2.35%
Severity	2013.1	0.024 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.038; p = 0.119)	-0.211 (CI = +/-0.079; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.009)	0.635	+2.40%
Severity	2013.2	0.023 (CI = +/-0.012; p = 0.001)	0.028 (CI = +/-0.040; p = 0.157)	-0.211 (CI = +/-0.081; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.011)	0.630	+2.35%
Severity	2014.1	0.022 (CI = +/-0.012; p = 0.002)	0.035 (CI = +/-0.040; p = 0.080)	-0.214 (CI = +/-0.078; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.007)	0.673	+2.18%
Severity	2014.2	0.021 (CI = +/-0.012; p = 0.002)	0.030 (CI = +/-0.040; p = 0.131)	-0.219 (CI = +/-0.078; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.007)	0.697	+2.10%
Severity	2015.1	0.021 (CI = +/-0.013; p = 0.004)	0.030 (CI = +/-0.043; p = 0.154)	-0.220 (CI = +/-0.084; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.009)	0.677	+2.09%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.004)	0.026 (CI = +/-0.045; p = 0.238)	-0.233 (CI = +/-0.090; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.011)	0.692	+2.08%
Severity	2016.1	0.021 (CI = +/-0.013; p = 0.005)	0.021 (CI = +/-0.048; p = 0.353)	-0.214 (CI = +/-0.107; p = 0.001)	-0.002 (CI = +/-0.002; p = 0.015)	0.630	+2.08%
Severity	2016.2	0.019 (CI = +/-0.013; p = 0.009)	0.030 (CI = +/-0.050; p = 0.207)	-0.137 (CI = +/-0.167; p = 0.099)	-0.002 (CI = +/-0.002; p = 0.013)	0.610	+1.93%
Severity	2017.1	0.019 (CI = +/-0.015; p = 0.017)	0.029 (CI = +/-0.057; p = 0.277)	-0.099 (CI = +/-0.686; p = 0.751)	-0.002 (CI = +/-0.002; p = 0.021)	0.598	+1.90%
Severity	2017.2	0.019 (CI = +/-0.015; p = 0.017)	0.029 (CI = +/-0.057; p = 0.277)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.002; p = 0.021)	0.575	+1.90%
Frequency	2011.1	-0.011 (CI = +/-0.015; p = 0.149)	0.088 (CI = +/-0.054; p = 0.003)	0.053 (CI = +/-0.119; p = 0.362)	0.013 (CI = +/-0.002; p = 0.000)	0.889	-1.11%
Frequency	2011.2	-0.011 (CI = +/-0.017; p = 0.180)	0.088 (CI = +/-0.056; p = 0.004)	0.053 (CI = +/-0.123; p = 0.383)	0.013 (CI = +/-0.002; p = 0.000)	0.888	-1.10%
Frequency	2012.1	-0.014 (CI = +/-0.017; p = 0.121)	0.094 (CI = +/-0.058; p = 0.003)	0.061 (CI = +/-0.125; p = 0.322)	0.013 (CI = +/-0.003; p = 0.000)	0.891	-1.34%
Frequency	2012.2	-0.017 (CI = +/-0.017; p = 0.046)	0.085 (CI = +/-0.056; p = 0.005)	0.071 (CI = +/-0.118; p = 0.226)	0.013 (CI = +/-0.002; p = 0.000)	0.908	-1.71%
Frequency	2013.1	-0.022 (CI = +/-0.015; p = 0.007)	0.100 (CI = +/-0.049; p = 0.001)	0.078 (CI = +/-0.102; p = 0.125)	0.013 (CI = +/-0.002; p = 0.000)	0.935	-2.20%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.003)	0.092 (CI = +/-0.048; p = 0.001)	0.079 (CI = +/-0.098; p = 0.109)	0.013 (CI = +/-0.002; p = 0.000)	0.943	-2.41%
Frequency	2014.1	-0.025 (CI = +/-0.016; p = 0.004)	0.095 (CI = +/-0.051; p = 0.001)	0.078 (CI = +/-0.102; p = 0.124)	0.013 (CI = +/-0.002; p = 0.000)	0.941	-2.47%
Frequency	2014.2	-0.026 (CI = +/-0.016; p = 0.004)	0.090 (CI = +/-0.053; p = 0.003)	0.072 (CI = +/-0.104; p = 0.158)	0.013 (CI = +/-0.002; p = 0.000)	0.943	-2.54%
Frequency	2015.1	-0.028 (CI = +/-0.014; p = 0.001)	0.103 (CI = +/-0.048; p = 0.000)	0.050 (CI = +/-0.092; p = 0.261)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-2.72%
Frequency	2015.2	-0.028 (CI = +/-0.015; p = 0.001)	0.103 (CI = +/-0.052; p = 0.001)	0.051 (CI = +/-0.103; p = 0.305)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-2.72%
Frequency	2016.1	-0.028 (CI = +/-0.015; p = 0.002)	0.110 (CI = +/-0.054; p = 0.001)	0.024 (CI = +/-0.120; p = 0.665)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-2.73%
Frequency	2016.2	-0.028 (CI = +/-0.016; p = 0.003)	0.110 (CI = +/-0.060; p = 0.002)	0.029 (CI = +/-0.204; p = 0.756)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-2.74%
Frequency	2017.1	-0.028 (CI = +/-0.018; p = 0.006)	0.110 (CI = +/-0.069; p = 0.006)	0.053 (CI = +/-0.836; p = 0.890)	0.012 (CI = +/-0.002; p = 0.000)	0.950	-2.75%
Frequency	2017.2	-0.028 (CI = +/-0.018; p = 0.006)	0.110 (CI = +/-0.069; p = 0.006)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-2.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.039 (CI = +/-0.020; p = 0.001)	0.107 (CI = +/-0.060; p = 0.002)	-0.104 (CI = +/-0.052; p = 0.001)	0.652	+3.99%	-6.30%
Loss Cost	2011.2	0.045 (CI = +/-0.023; p = 0.001)	0.114 (CI = +/-0.062; p = 0.002)	-0.114 (CI = +/-0.055; p = 0.001)	0.657	+4.58%	-6.67%
Loss Cost	2012.1	0.042 (CI = +/-0.027; p = 0.005)	0.117 (CI = +/-0.066; p = 0.002)	-0.110 (CI = +/-0.061; p = 0.002)	0.645	+4.32%	-6.55%
Loss Cost	2012.2	0.036 (CI = +/-0.032; p = 0.034)	0.110 (CI = +/-0.070; p = 0.005)	-0.100 (CI = +/-0.067; p = 0.008)	0.561	+3.64%	-6.22%
Loss Cost	2013.1	0.029 (CI = +/-0.040; p = 0.141)	0.117 (CI = +/-0.075; p = 0.006)	-0.090 (CI = +/-0.076; p = 0.024)	0.570	+2.89%	-5.95%
Loss Cost	2013.2	0.020 (CI = +/-0.051; p = 0.393)	0.110 (CI = +/-0.082; p = 0.014)	-0.079 (CI = +/-0.090; p = 0.079)	0.526	+2.06%	-5.65%
Loss Cost	2014.1	0.014 (CI = +/-0.069; p = 0.654)	0.114 (CI = +/-0.091; p = 0.021)	-0.071 (CI = +/-0.110; p = 0.177)	0.510	+1.41%	-5.50%
Loss Cost	2014.2	-0.012 (CI = +/-0.096; p = 0.773)	0.101 (CI = +/-0.099; p = 0.046)	-0.038 (CI = +/-0.139; p = 0.540)	0.524	-1.21%	-4.88%
Loss Cost	2015.1	-0.076 (CI = +/-0.125; p = 0.188)	0.122 (CI = +/-0.095; p = 0.020)	0.035 (CI = +/-0.162; p = 0.617)	0.658	-7.29%	-3.98%
Loss Cost	2015.2	-0.189 (CI = +/-0.181; p = 0.044)	0.097 (CI = +/-0.087; p = 0.035)	0.162 (CI = +/-0.215; p = 0.110)	0.796	-17.23%	-2.70%
Loss Cost	2016.1	-0.479 (CI = +/-0.220; p = 0.004)	0.124 (CI = +/-0.050; p = 0.002)	0.466 (CI = +/-0.237; p = 0.005)	0.926	-38.06%	-1.28%
Loss Cost	2016.2	-1.133 (CI = +/-0.924; p = 0.030)	0.108 (CI = +/-0.046; p = 0.005)	1.131 (CI = +/-0.941; p = 0.031)	0.956	-67.80%	-0.21%
Loss Cost	2017.1	-0.002 (CI = +/-0.027; p = 0.820)	0.108 (CI = +/-0.046; p = 0.005)	NA (CI = +/-NA; p = NA)	0.921	-0.21%	-0.21%
Loss Cost	2017.2	-0.002 (CI = +/-0.056; p = 0.872)	0.107 (CI = +/-0.081; p = 0.029)	NA (CI = +/-NA; p = NA)	0.885	-0.24%	-0.24%
Severity	2011.1	0.021 (CI = +/-0.020; p = 0.039)	0.028 (CI = +/-0.059; p = 0.337)	-0.075 (CI = +/-0.051; p = 0.008)	0.311	+2.10%	-5.23%
Severity	2011.2	0.018 (CI = +/-0.023; p = 0.109)	0.024 (CI = +/-0.063; p = 0.423)	-0.071 (CI = +/-0.056; p = 0.018)	0.255	+1.86%	-5.08%
Severity	2012.1	0.012 (CI = +/-0.027; p = 0.339)	0.032 (CI = +/-0.066; p = 0.314)	-0.061 (CI = +/-0.060; p = 0.047)	0.262	+1.23%	-4.78%
Severity	2012.2	0.008 (CI = +/-0.033; p = 0.607)	0.027 (CI = +/-0.071; p = 0.419)	-0.054 (CI = +/-0.068; p = 0.106)	0.245	+0.79%	-4.55%
Severity	2013.1	0.009 (CI = +/-0.041; p = 0.638)	0.026 (CI = +/-0.078; p = 0.473)	-0.056 (CI = +/-0.078; p = 0.143)	0.219	+0.90%	-4.59%
Severity	2013.2	0.004 (CI = +/-0.054; p = 0.872)	0.022 (CI = +/-0.086; p = 0.575)	-0.049 (CI = +/-0.094; p = 0.270)	0.207	+0.39%	-4.40%
Severity	2014.1	-0.016 (CI = +/-0.068; p = 0.599)	0.034 (CI = +/-0.090; p = 0.409)	-0.024 (CI = +/-0.108; p = 0.629)	0.291	-1.61%	-3.90%
Severity	2014.2	-0.051 (CI = +/-0.089; p = 0.219)	0.017 (CI = +/-0.092; p = 0.670)	0.020 (CI = +/-0.129; p = 0.727)	0.420	-4.96%	-3.06%
Severity	2015.1	-0.082 (CI = +/-0.136; p = 0.191)	0.027 (CI = +/-0.103; p = 0.543)	0.055 (CI = +/-0.177; p = 0.473)	0.377	-7.86%	-2.62%
Severity	2015.2	-0.231 (CI = +/-0.155; p = 0.012)	-0.005 (CI = +/-0.075; p = 0.865)	0.222 (CI = +/-0.184; p = 0.026)	0.762	-20.66%	-0.89%
Severity	2016.1	-0.464 (CI = +/-0.233; p = 0.005)	0.016 (CI = +/-0.053; p = 0.440)	0.466 (CI = +/-0.251; p = 0.007)	0.856	-37.09%	+0.26%
Severity	2016.2	-1.112 (CI = +/-1.077; p = 0.046)	0.000 (CI = +/-0.053; p = 0.996)	1.125 (CI = +/-1.097; p = 0.047)	0.655	-67.11%	+1.34%
Severity	2017.1	0.013 (CI = +/-0.031; p = 0.268)	0.000 (CI = +/-0.053; p = 0.996)	NA (CI = +/-NA; p = NA)	0.003	+1.34%	+1.34%
Severity	2017.2	0.012 (CI = +/-0.065; p = 0.521)	-0.001 (CI = +/-0.093; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.539	+1.17%	+1.17%
Frequency	2011.1	0.018 (CI = +/-0.013; p = 0.009)	0.079 (CI = +/-0.039; p = 0.001)	-0.030 (CI = +/-0.034; p = 0.083)	0.618	+1.85%	-1.13%
Frequency	2011.2	0.026 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.033; p = 0.000)	-0.043 (CI = +/-0.029; p = 0.007)	0.769	+2.67%	-1.67%
Frequency	2012.1	0.030 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.033; p = 0.000)	-0.049 (CI = +/-0.031; p = 0.005)	0.791	+3.05%	-1.86%
Frequency	2012.2	0.028 (CI = +/-0.017; p = 0.004)	0.083 (CI = +/-0.036; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.014)	0.708	+2.82%	-1.74%
Frequency	2013.1	0.020 (CI = +/-0.018; p = 0.035)	0.091 (CI = +/-0.034; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.051)	0.757	+1.97%	-1.43%
Frequency	2013.2	0.016 (CI = +/-0.023; p = 0.145)	0.088 (CI = +/-0.037; p = 0.000)	-0.030 (CI = +/-0.041; p = 0.134)	0.690	+1.65%	-1.31%
Frequency	2014.1	0.030 (CI = +/-0.026; p = 0.027)	0.080 (CI = +/-0.034; p = 0.001)	-0.047 (CI = +/-0.041; p = 0.029)	0.768	+3.07%	-1.66%
Frequency	2014.2	0.039 (CI = +/-0.036; p = 0.039)	0.084 (CI = +/-0.037; p = 0.001)	-0.058 (CI = +/-0.052; p = 0.035)	0.741	+3.95%	-1.87%
Frequency	2015.1	0.006 (CI = +/-0.035; p = 0.686)	0.094 (CI = +/-0.027; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.322)	0.894	+0.61%	-1.40%
Frequency	2015.2	0.042 (CI = +/-0.045; p = 0.059)	0.102 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.053; p = 0.032)	0.950	+4.33%	-1.82%
Frequency	2016.1	-0.015 (CI = +/-0.085; p = 0.640)	0.108 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.092; p = 1.000)	0.973	-1.53%	-1.53%
Frequency	2016.2	-0.021 (CI = +/-0.593; p = 0.917)	0.108 (CI = +/-0.029; p = 0.001)	0.006 (CI = +/-0.605; p = 0.977)	0.968	-2.10%	-1.52%
Frequency	2017.1	-0.015 (CI = +/-0.017; p = 0.065)	0.108 (CI = +/-0.029; p = 0.001)	NA (CI = +/-NA; p = NA)	0.964	-1.52%	-1.52%
Frequency	2017.2	-0.014 (CI = +/-0.035; p = 0.230)	0.109 (CI = +/-0.051; p = 0.012)	NA (CI = +/-NA; p = NA)	0.955	-1.39%	-1.39%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.007 (CI = +/-0.017; p = 0.403)	0.103 (CI = +/-0.088; p = 0.024)	0.245	+0.69%
Loss Cost	2011.2	0.006 (CI = +/-0.019; p = 0.514)	0.101 (CI = +/-0.094; p = 0.037)	0.191	+0.60%
Loss Cost	2012.1	0.001 (CI = +/-0.021; p = 0.926)	0.115 (CI = +/-0.096; p = 0.022)	0.246	+0.09%
Loss Cost	2012.2	-0.006 (CI = +/-0.021; p = 0.555)	0.098 (CI = +/-0.093; p = 0.040)	0.208	-0.59%
Loss Cost	2013.1	-0.013 (CI = +/-0.023; p = 0.229)	0.116 (CI = +/-0.092; p = 0.018)	0.336	-1.31%
Loss Cost	2013.2	-0.020 (CI = +/-0.024; p = 0.090)	0.100 (CI = +/-0.091; p = 0.034)	0.387	-2.02%
Loss Cost	2014.1	-0.027 (CI = +/-0.028; p = 0.053)	0.115 (CI = +/-0.095; p = 0.023)	0.446	-2.68%
Loss Cost	2014.2	-0.037 (CI = +/-0.029; p = 0.018)	0.097 (CI = +/-0.092; p = 0.041)	0.559	-3.63%
Loss Cost	2015.1	-0.050 (CI = +/-0.030; p = 0.006)	0.120 (CI = +/-0.086; p = 0.013)	0.693	-4.85%
Loss Cost	2015.2	-0.055 (CI = +/-0.037; p = 0.012)	0.113 (CI = +/-0.097; p = 0.030)	0.702	-5.34%
Loss Cost	2016.1	-0.048 (CI = +/-0.051; p = 0.059)	0.103 (CI = +/-0.117; p = 0.074)	0.501	-4.72%
Loss Cost	2016.2	-0.023 (CI = +/-0.037; p = 0.158)	0.132 (CI = +/-0.075; p = 0.008)	0.807	-2.29%
Loss Cost	2017.1	-0.002 (CI = +/-0.027; p = 0.820)	0.108 (CI = +/-0.046; p = 0.005)	0.921	-0.21%
Loss Cost	2017.2	-0.002 (CI = +/-0.056; p = 0.872)	0.107 (CI = +/-0.081; p = 0.029)	0.885	-0.24%
Severity	2011.1	-0.002 (CI = +/-0.014; p = 0.733)	0.025 (CI = +/-0.074; p = 0.479)	-0.089	-0.23%
Severity	2011.2	-0.006 (CI = +/-0.015; p = 0.445)	0.016 (CI = +/-0.075; p = 0.658)	-0.079	-0.56%
Severity	2012.1	-0.011 (CI = +/-0.016; p = 0.172)	0.030 (CI = +/-0.074; p = 0.392)	0.040	-1.07%
Severity	2012.2	-0.015 (CI = +/-0.017; p = 0.088)	0.020 (CI = +/-0.076; p = 0.569)	0.113	-1.47%
Severity	2013.1	-0.017 (CI = +/-0.020; p = 0.093)	0.026 (CI = +/-0.082; p = 0.504)	0.110	-1.69%
Severity	2013.2	-0.021 (CI = +/-0.023; p = 0.062)	0.016 (CI = +/-0.086; p = 0.686)	0.177	-2.13%
Severity	2014.1	-0.030 (CI = +/-0.024; p = 0.022)	0.034 (CI = +/-0.084; p = 0.382)	0.350	-2.95%
Severity	2014.2	-0.038 (CI = +/-0.026; p = 0.010)	0.020 (CI = +/-0.084; p = 0.602)	0.483	-3.72%
Severity	2015.1	-0.041 (CI = +/-0.033; p = 0.023)	0.025 (CI = +/-0.096; p = 0.558)	0.414	-4.00%
Severity	2015.2	-0.047 (CI = +/-0.042; p = 0.033)	0.016 (CI = +/-0.108; p = 0.728)	0.418	-4.57%
Severity	2016.1	-0.033 (CI = +/-0.051; p = 0.162)	-0.005 (CI = +/-0.118; p = 0.919)	0.116	-3.23%
Severity	2016.2	-0.008 (CI = +/-0.038; p = 0.606)	0.025 (CI = +/-0.077; p = 0.425)	-0.177	-0.76%
Severity	2017.1	0.013 (CI = +/-0.031; p = 0.268)	0.000 (CI = +/-0.053; p = 0.996)	0.003	+1.34%
Severity	2017.2	0.012 (CI = +/-0.065; p = 0.521)	-0.001 (CI = +/-0.093; p = 0.958)	-0.539	+1.17%
Frequency	2011.1	0.009 (CI = +/-0.008; p = 0.030)	0.078 (CI = +/-0.042; p = 0.001)	0.555	+0.92%
Frequency	2011.2	0.012 (CI = +/-0.008; p = 0.011)	0.085 (CI = +/-0.042; p = 0.001)	0.616	+1.17%
Frequency	2012.1	0.012 (CI = +/-0.010; p = 0.023)	0.085 (CI = +/-0.045; p = 0.001)	0.612	+1.18%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.087)	0.078 (CI = +/-0.045; p = 0.003)	0.528	+0.89%
Frequency	2013.1	0.004 (CI = +/-0.010; p = 0.405)	0.090 (CI = +/-0.039; p = 0.000)	0.671	+0.38%
Frequency	2013.2	0.001 (CI = +/-0.010; p = 0.826)	0.084 (CI = +/-0.039; p = 0.001)	0.637	+0.11%
Frequency	2014.1	0.003 (CI = +/-0.012; p = 0.623)	0.081 (CI = +/-0.043; p = 0.002)	0.612	+0.28%
Frequency	2014.2	0.001 (CI = +/-0.015; p = 0.888)	0.077 (CI = +/-0.047; p = 0.005)	0.552	+0.09%
Frequency	2015.1	-0.009 (CI = +/-0.009; p = 0.054)	0.095 (CI = +/-0.026; p = 0.000)	0.891	-0.88%
Frequency	2015.2	-0.008 (CI = +/-0.012; p = 0.140)	0.096 (CI = +/-0.030; p = 0.000)	0.887	-0.80%
Frequency	2016.1	-0.015 (CI = +/-0.007; p = 0.002)	0.108 (CI = +/-0.016; p = 0.000)	0.978	-1.53%
Frequency	2016.2	-0.015 (CI = +/-0.010; p = 0.012)	0.108 (CI = +/-0.020; p = 0.000)	0.976	-1.54%
Frequency	2017.1	-0.015 (CI = +/-0.017; p = 0.065)	0.108 (CI = +/-0.029; p = 0.001)	0.964	-1.52%
Frequency	2017.2	-0.014 (CI = +/-0.035; p = 0.230)	0.109 (CI = +/-0.051; p = 0.012)	0.955	-1.39%

Collision

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.035 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.150 (CI = +/-0.182; p = 0.104)	0.733	+3.52%
Loss Cost	2004.2	0.037 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.132 (CI = +/-0.180; p = 0.146)	0.748	+3.74%
Loss Cost	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.116 (CI = +/-0.180; p = 0.198)	0.756	+3.94%
Loss Cost	2005.2	0.041 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.180; p = 0.264)	0.763	+4.15%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.080 (CI = +/-0.178; p = 0.367)	0.780	+4.43%
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.069 (CI = +/-0.181; p = 0.440)	0.777	+4.57%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.050 (CI = +/-0.180; p = 0.575)	0.787	+4.85%
Loss Cost	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.169; p = 0.833)	0.823	+5.32%
Loss Cost	2008.1	0.056 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.158; p = 0.865)	0.851	+5.78%
Loss Cost	2008.2	0.061 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.148; p = 0.553)	0.876	+6.24%
Loss Cost	2009.1	0.066 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.132; p = 0.236)	0.907	+6.79%
Loss Cost	2009.2	0.070 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.125; p = 0.097)	0.921	+7.22%
Loss Cost	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.123; p = 0.048)	0.926	+7.55%
Loss Cost	2010.2	0.075 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.125; p = 0.034)	0.923	+7.77%
Loss Cost	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.120; p = 0.011)	0.932	+8.21%
Loss Cost	2011.2	0.083 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.187 (CI = +/-0.114; p = 0.003)	0.942	+8.70%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.114; p = 0.001)	0.944	+9.06%
Loss Cost	2012.2	0.086 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.205 (CI = +/-0.121; p = 0.002)	0.937	+9.03%
Loss Cost	2013.1	0.087 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.129; p = 0.003)	0.931	+9.14%
Loss Cost	2013.2	0.087 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.138; p = 0.006)	0.924	+9.08%
Loss Cost	2014.1	0.090 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.224 (CI = +/-0.144; p = 0.005)	0.923	+9.47%
Loss Cost	2014.2	0.095 (CI = +/-0.021; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.247 (CI = +/-0.150; p = 0.003)	0.925	+10.00%
Loss Cost	2015.1	0.093 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.237 (CI = +/-0.162; p = 0.007)	0.918	+9.74%
Loss Cost	2015.2	0.095 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.176; p = 0.010)	0.915	+10.00%
Loss Cost	2016.1	0.088 (CI = +/-0.031; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.186; p = 0.025)	0.914	+9.25%
Loss Cost	2016.2	0.082 (CI = +/-0.036; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.200; p = 0.054)	0.914	+8.58%
Loss Cost	2017.1	0.082 (CI = +/-0.043; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.223; p = 0.079)	0.912	+8.58%
Loss Cost	2017.2	0.068 (CI = +/-0.046; p = 0.009)	0.017 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.220; p = 0.156)	0.928	+6.99%
Severity	2004.1	0.036 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.036)	0.194 (CI = +/-0.075; p = 0.000)	0.959	+3.64%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.049)	0.189 (CI = +/-0.075; p = 0.000)	0.959	+3.70%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.069)	0.181 (CI = +/-0.075; p = 0.000)	0.960	+3.80%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.087)	0.178 (CI = +/-0.076; p = 0.000)	0.958	+3.85%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.127)	0.164 (CI = +/-0.070; p = 0.000)	0.965	+4.03%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.168)	0.158 (CI = +/-0.070; p = 0.000)	0.965	+4.11%
Severity	2007.1	0.041 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.225)	0.152 (CI = +/-0.071; p = 0.000)	0.965	+4.21%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.271)	0.148 (CI = +/-0.072; p = 0.000)	0.963	+4.26%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.382)	0.137 (CI = +/-0.070; p = 0.000)	0.966	+4.42%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.477)	0.131 (CI = +/-0.071; p = 0.001)	0.965	+4.52%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.701)	0.116 (CI = +/-0.066; p = 0.001)	0.971	+4.75%
Severity	2009.2	0.047 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.753)	0.113 (CI = +/-0.068; p = 0.002)	0.969	+4.79%
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.855)	0.108 (CI = +/-0.070; p = 0.004)	0.967	+4.87%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.917)	0.105 (CI = +/-0.073; p = 0.007)	0.964	+4.92%
Severity	2011.1	0.050 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.826)	0.091 (CI = +/-0.071; p = 0.014)	0.968	+5.16%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.662)	0.082 (CI = +/-0.072; p = 0.027)	0.967	+5.33%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.343)	0.064 (CI = +/-0.066; p = 0.057)	0.974	+5.68%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.235)	0.053 (CI = +/-0.066; p = 0.109)	0.974	+5.87%
Severity	2013.1	0.061 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.073)	0.035 (CI = +/-0.060; p = 0.241)	0.979	+6.25%
Severity	2013.2	0.062 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.061)	0.028 (CI = +/-0.063; p = 0.354)	0.978	+6.38%
Severity	2014.1	0.065 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.016)	0.011 (CI = +/-0.059; p = 0.692)	0.981	+6.76%
Severity	2014.2	0.064 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.029)	0.017 (CI = +/-0.062; p = 0.560)	0.979	+6.62%
Severity	2015.1	0.065 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.027)	0.011 (CI = +/-0.067; p = 0.726)	0.976	+6.77%
Severity	2015.2	0.063 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.047)	0.021 (CI = +/-0.070; p = 0.530)	0.973	+6.52%
Severity	2016.1	0.062 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.067)	0.024 (CI = +/-0.077; p = 0.518)	0.967	+6.45%
Severity	2016.2	0.060 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.002; p = 0.104)	0.034 (CI = +/-0.083; p = 0.386)	0.962	+6.15%
Severity	2017.1	0.062 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.002; p = 0.097)	0.025 (CI = +/-0.090; p = 0.547)	0.957	+6.42%
Severity	2017.2	0.057 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.002; p = 0.123)	0.043 (CI = +/-0.090; p = 0.305)	0.956	+5.81%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.724)	0.011 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.130; p = 0.491)	0.660	-0.11%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.908)	0.012 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.128; p = 0.371)	0.668	+0.04%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.699)	0.012 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.130; p = 0.315)	0.670	+0.14%
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.435)	0.012 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.130; p = 0.235)	0.677	+0.29%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.326)	0.012 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.132; p = 0.201)	0.679	+0.38%
Frequency	2006.2	0.004 (CI = +/-0.008; p = 0.287)	0.012 (CI = +/-0.003; p = 0.000)	-0.089 (CI = +/-0.135; p = 0.189)	0.679	+0.44%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.162)	0.013 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.136; p = 0.136)	0.688	+0.61%
Frequency	2007.2	0.010 (CI = +/-0.008; p = 0.018)	0.013 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.122; p = 0.037)	0.744	+1.01%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	-0.150 (CI = +/-0.117; p = 0.014)	0.774	+1.30%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.174 (CI = +/-0.108; p = 0.003)	0.815	+1.65%
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.194 (CI = +/-0.102; p = 0.001)	0.842	+1.95%
Frequency	2009.2	0.023 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.092; p = 0.000)	0.879	+2.32%
Frequency	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.091; p = 0.000)	0.892	+2.55%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.241 (CI = +/-0.093; p = 0.000)	0.896	+2.71%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.253 (CI = +/-0.094; p = 0.000)	0.902	+2.90%
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.269 (CI = +/-0.093; p = 0.000)	0.914	+3.20%
Frequency	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.269 (CI = +/-0.098; p = 0.000)	0.913	+3.19%
Frequency	2012.2	0.029 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.258 (CI = +/-0.101; p = 0.000)	0.915	+2.98%
Frequency	2013.1	0.027 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.244 (CI = +/-0.104; p = 0.000)	0.919	+2.71%
Frequency	2013.2	0.025 (CI = +/-0.014; p = 0.001)	0.016 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.110; p = 0.000)	0.921	+2.54%
Frequency	2014.1	0.025 (CI = +/-0.016; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	-0.235 (CI = +/-0.118; p = 0.001)	0.920	+2.54%
Frequency	2014.2	0.031 (CI = +/-0.016; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.264 (CI = +/-0.115; p = 0.000)	0.933	+3.17%
Frequency	2015.1	0.027 (CI = +/-0.018; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.121; p = 0.001)	0.937	+2.79%
Frequency	2015.2	0.032 (CI = +/-0.020; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	-0.268 (CI = +/-0.126; p = 0.001)	0.941	+3.27%
Frequency	2016.1	0.026 (CI = +/-0.022; p = 0.024)	0.016 (CI = +/-0.003; p = 0.000)	-0.243 (CI = +/-0.129; p = 0.002)	0.948	+2.63%
Frequency	2016.2	0.023 (CI = +/-0.026; p = 0.078)	0.016 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.141; p = 0.004)	0.949	+2.28%
Frequency	2017.1	0.020 (CI = +/-0.030; p = 0.170)	0.016 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.156; p = 0.010)	0.947	+2.02%
Frequency	2017.2	0.011 (CI = +/-0.033; p = 0.468)	0.015 (CI = +/-0.003; p = 0.000)	-0.193 (CI = +/-0.159; p = 0.022)	0.954	+1.11%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.104; p = 0.401)	0.531	+3.04%
Loss Cost	2004.2	0.031 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.105; p = 0.314)	0.543	+3.18%
Loss Cost	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.108; p = 0.378)	0.542	+3.27%
Loss Cost	2005.2	0.033 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.110; p = 0.316)	0.544	+3.40%
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.112; p = 0.396)	0.548	+3.53%
Loss Cost	2006.2	0.035 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.115; p = 0.367)	0.535	+3.60%
Loss Cost	2007.1	0.036 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.118; p = 0.435)	0.531	+3.71%
Loss Cost	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.118; p = 0.309)	0.558	+3.97%
Loss Cost	2008.1	0.041 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.120; p = 0.402)	0.565	+4.15%
Loss Cost	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.122; p = 0.311)	0.576	+4.38%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.125; p = 0.401)	0.580	+4.57%
Loss Cost	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.128; p = 0.348)	0.573	+4.74%
Loss Cost	2010.1	0.046 (CI = +/-0.017; p = 0.000)	0.059 (CI = +/-0.133; p = 0.370)	0.551	+4.75%
Loss Cost	2010.2	0.047 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.139; p = 0.380)	0.518	+4.77%
Loss Cost	2011.1	0.047 (CI = +/-0.019; p = 0.000)	0.059 (CI = +/-0.145; p = 0.407)	0.495	+4.79%
Loss Cost	2011.2	0.048 (CI = +/-0.021; p = 0.000)	0.064 (CI = +/-0.151; p = 0.387)	0.472	+4.92%
Loss Cost	2012.1	0.047 (CI = +/-0.023; p = 0.000)	0.068 (CI = +/-0.158; p = 0.379)	0.436	+4.82%
Loss Cost	2012.2	0.045 (CI = +/-0.025; p = 0.001)	0.062 (CI = +/-0.165; p = 0.441)	0.374	+4.65%
Loss Cost	2013.1	0.043 (CI = +/-0.027; p = 0.004)	0.073 (CI = +/-0.173; p = 0.389)	0.325	+4.37%
Loss Cost	2013.2	0.041 (CI = +/-0.030; p = 0.010)	0.067 (CI = +/-0.181; p = 0.450)	0.256	+4.19%
Loss Cost	2014.1	0.039 (CI = +/-0.033; p = 0.024)	0.073 (CI = +/-0.192; p = 0.431)	0.215	+3.99%
Loss Cost	2014.2	0.040 (CI = +/-0.037; p = 0.037)	0.075 (CI = +/-0.203; p = 0.443)	0.174	+4.06%
Loss Cost	2015.1	0.034 (CI = +/-0.041; p = 0.097)	0.093 (CI = +/-0.214; p = 0.370)	0.121	+3.49%
Loss Cost	2015.2	0.035 (CI = +/-0.047; p = 0.134)	0.094 (CI = +/-0.229; p = 0.394)	0.075	+3.52%
Loss Cost	2016.1	0.027 (CI = +/-0.053; p = 0.291)	0.116 (CI = +/-0.242; p = 0.320)	0.036	+2.71%
Loss Cost	2016.2	0.026 (CI = +/-0.060; p = 0.370)	0.114 (CI = +/-0.261; p = 0.362)	-0.017	+2.62%
Loss Cost	2017.1	0.023 (CI = +/-0.071; p = 0.492)	0.121 (CI = +/-0.287; p = 0.373)	-0.036	+2.32%
Loss Cost	2017.2	0.023 (CI = +/-0.084; p = 0.548)	0.122 (CI = +/-0.314; p = 0.408)	-0.078	+2.36%
Severity	2004.1	0.041 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.040; p = 0.050)	0.937	+4.21%
Severity	2004.2	0.042 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.040; p = 0.026)	0.939	+4.30%
Severity	2005.1	0.043 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.040; p = 0.044)	0.941	+4.37%
Severity	2005.2	0.044 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.039; p = 0.026)	0.941	+4.45%
Severity	2006.1	0.045 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.037; p = 0.048)	0.949	+4.58%
Severity	2006.2	0.046 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.037; p = 0.022)	0.952	+4.68%
Severity	2007.1	0.046 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.037; p = 0.037)	0.951	+4.75%
Severity	2007.2	0.047 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.037; p = 0.020)	0.952	+4.84%
Severity	2008.1	0.048 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.036; p = 0.038)	0.954	+4.94%
Severity	2008.2	0.049 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.035; p = 0.016)	0.957	+5.06%
Severity	2009.1	0.051 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.033; p = 0.031)	0.963	+5.20%
Severity	2009.2	0.051 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.033; p = 0.019)	0.962	+5.28%
Severity	2010.1	0.052 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.035; p = 0.031)	0.959	+5.33%
Severity	2010.2	0.053 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.035; p = 0.019)	0.959	+5.42%
Severity	2011.1	0.054 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.034; p = 0.036)	0.961	+5.56%
Severity	2011.2	0.056 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.033; p = 0.012)	0.965	+5.71%
Severity	2012.1	0.057 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.031; p = 0.024)	0.969	+5.88%
Severity	2012.2	0.059 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.029; p = 0.007)	0.973	+6.05%
Severity	2013.1	0.060 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.028; p = 0.014)	0.976	+6.21%
Severity	2013.2	0.061 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.028; p = 0.007)	0.975	+6.33%
Severity	2014.1	0.063 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.028; p = 0.015)	0.976	+6.46%
Severity	2014.2	0.062 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.030; p = 0.021)	0.971	+6.45%
Severity	2015.1	0.063 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.032; p = 0.031)	0.967	+6.46%
Severity	2015.2	0.062 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.034; p = 0.045)	0.959	+6.43%
Severity	2016.1	0.061 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.036; p = 0.045)	0.952	+6.34%
Severity	2016.2	0.062 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.039; p = 0.057)	0.941	+6.36%
Severity	2017.1	0.063 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.043; p = 0.094)	0.932	+6.45%
Severity	2017.2	0.062 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.047; p = 0.129)	0.912	+6.41%
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.005)	0.004 (CI = +/-0.088; p = 0.936)	0.152	-1.13%
Frequency	2004.2	-0.011 (CI = +/-0.008; p = 0.010)	0.007 (CI = +/-0.090; p = 0.868)	0.124	-1.07%
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.016)	0.007 (CI = +/-0.093; p = 0.887)	0.107	-1.05%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.028)	0.010 (CI = +/-0.095; p = 0.841)	0.085	-1.01%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.037)	0.010 (CI = +/-0.098; p = 0.844)	0.073	-1.01%
Frequency	2006.2	-0.010 (CI = +/-0.010; p = 0.044)	0.008 (CI = +/-0.101; p = 0.868)	0.067	-1.03%
Frequency	2007.1	-0.010 (CI = +/-0.011; p = 0.065)	0.006 (CI = +/-0.105; p = 0.902)	0.048	-0.99%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.138)	0.016 (CI = +/-0.106; p = 0.765)	0.013	-0.83%
Frequency	2008.1	-0.008 (CI = +/-0.012; p = 0.203)	0.012 (CI = +/-0.109; p = 0.831)	-0.009	-0.75%
Frequency	2008.2	-0.006 (CI = +/-0.013; p = 0.302)	0.017 (CI = +/-0.113; p = 0.756)	-0.027	-0.64%
Frequency	2009.1	-0.006 (CI = +/-0.013; p = 0.369)	0.015 (CI = +/-0.117; p = 0.796)	-0.040	-0.60%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.471)	0.019 (CI = +/-0.121; p = 0.748)	-0.051	-0.51%
Frequency	2010.1	-0.006 (CI = +/-0.016; p = 0.471)	0.021 (CI = +/-0.126; p = 0.734)	-0.054	-0.55%
Frequency	2010.2	-0.006 (CI = +/-0.017; p = 0.451)	0.018 (CI = +/-0.130; p = 0.780)	-0.054	-0.62%
Frequency	2011.1	-0.007 (CI = +/-0.018; p = 0.417)	0.023 (CI = +/-0.136; p = 0.735)	-0.052	-0.72%
Frequency	2011.2	-0.008 (CI = +/-0.020; p = 0.435)	0.021 (CI = +/-0.142; p = 0.758)	-0.056	-0.75%
Frequency	2012.1	-0.010 (CI = +/-0.021; p = 0.332)	0.032 (CI = +/-0.147; p = 0.654)	-0.039	-1.01%
Frequency	2012.2	-0.013 (CI = +/-0.023; p = 0.241)	0.020 (CI = +/-0.151; p = 0.782)	-0.021	-1.31%
Frequency	2013.1	-0.017 (CI = +/-0.025; p = 0.153)	0.036 (CI = +/-0.156; p = 0.630)	0.016	-1.73%
Frequency	2013.2	-0.020 (CI = +/-0.027; p = 0.128)	0.026 (CI = +/-0.162; p = 0.737)	0.032	-2.01%
Frequency	2014.1	-0.023 (CI = +/-0.030; p = 0.112)	0.037 (CI = +/-0.171; p = 0.650)	0.045	-2.32%
Frequency	2014.2	-0.023 (CI = +/-0.033; p = 0.163)	0.040 (CI = +/-0.181; p = 0.648)	0.019	-2.25%
Frequency	2015.1	-0.028 (CI = +/-0.036; p = 0.119)	0.057 (CI = +/-0.189; p = 0.528)	0.054	-2.79%
Frequency	2015.2	-0.028 (CI = +/-0.041; p = 0.171)	0.059 (CI = +/-0.202; p = 0.543)	0.029	-2.74%
Frequency	2016.1	-0.035 (CI = +/-0.046; p = 0.130)	0.079 (CI = +/-0.214; p = 0.441)	0.063	-3.41%
Frequency	2016.2	-0.036 (CI = +/-0.053; p = 0.169)	0.076 (CI = +/-0.231; p = 0.488)	0.045	-3.52%
Frequency	2017.1	-0.040 (CI = +/-0.063; p = 0.192)	0.085 (CI = +/-0.253; p = 0.473)	0.020	-3.88%
Frequency	2017.2	-0.039 (CI = +/-0.074; p = 0.269)	0.087 (CI = +/-0.277; p = 0.499)	-0.012	-3.80%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.081; p = 0.736)	0.009 (CI = +/-0.005; p = 0.000)	0.149 (CI = +/-0.185; p = 0.111)	0.727	+3.51%
Loss Cost	2004.2	0.037 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.080; p = 0.562)	0.010 (CI = +/-0.005; p = 0.000)	0.129 (CI = +/-0.182; p = 0.159)	0.743	+3.74%
Loss Cost	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.081; p = 0.713)	0.010 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.183; p = 0.208)	0.750	+3.93%
Loss Cost	2005.2	0.041 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.081; p = 0.567)	0.010 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.183; p = 0.282)	0.758	+4.14%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.080; p = 0.765)	0.011 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.180; p = 0.379)	0.773	+4.42%
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.082; p = 0.669)	0.011 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.184; p = 0.460)	0.771	+4.57%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.082; p = 0.856)	0.012 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.183; p = 0.585)	0.780	+4.84%
Loss Cost	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.077; p = 0.548)	0.012 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.171; p = 0.859)	0.819	+5.31%
Loss Cost	2008.1	0.056 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.073; p = 0.835)	0.013 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.162; p = 0.864)	0.846	+5.77%
Loss Cost	2008.2	0.060 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.068; p = 0.526)	0.014 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.151; p = 0.538)	0.873	+6.23%
Loss Cost	2009.1	0.066 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.061; p = 0.881)	0.014 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.135; p = 0.244)	0.903	+6.79%
Loss Cost	2009.2	0.070 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.057; p = 0.572)	0.015 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.127; p = 0.097)	0.918	+7.21%
Loss Cost	2010.1	0.073 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.057; p = 0.801)	0.015 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.125; p = 0.052)	0.922	+7.54%
Loss Cost	2010.2	0.075 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.057; p = 0.664)	0.016 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.128; p = 0.036)	0.921	+7.76%
Loss Cost	2011.1	0.079 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.056; p = 0.963)	0.016 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.124; p = 0.013)	0.929	+8.21%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.052; p = 0.655)	0.017 (CI = +/-0.003; p = 0.000)	-0.188 (CI = +/-0.117; p = 0.003)	0.940	+8.69%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.053; p = 0.883)	0.017 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.118; p = 0.002)	0.941	+9.04%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.055; p = 0.896)	0.017 (CI = +/-0.003; p = 0.000)	-0.205 (CI = +/-0.125; p = 0.003)	0.934	+9.03%
Loss Cost	2013.1	0.087 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.058; p = 0.955)	0.017 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.133; p = 0.004)	0.927	+9.13%
Loss Cost	2013.2	0.087 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.062; p = 0.979)	0.017 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.143; p = 0.007)	0.919	+9.08%
Loss Cost	2014.1	0.091 (CI = +/-0.020; p = 0.000)	-0.006 (CI = +/-0.064; p = 0.843)	0.017 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.150; p = 0.006)	0.918	+9.49%
Loss Cost	2014.2	0.095 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.066; p = 0.978)	0.018 (CI = +/-0.003; p = 0.000)	-0.247 (CI = +/-0.156; p = 0.004)	0.919	+10.00%
Loss Cost	2015.1	0.093 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.071; p = 0.884)	0.017 (CI = +/-0.004; p = 0.000)	-0.236 (CI = +/-0.169; p = 0.010)	0.912	+9.72%
Loss Cost	2015.2	0.095 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.075; p = 0.816)	0.018 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.184; p = 0.013)	0.908	+9.99%
Loss Cost	2016.1	0.087 (CI = +/-0.033; p = 0.000)	0.019 (CI = +/-0.078; p = 0.600)	0.017 (CI = +/-0.004; p = 0.000)	-0.215 (CI = +/-0.194; p = 0.033)	0.909	+9.11%
Loss Cost	2016.2	0.082 (CI = +/-0.038; p = 0.001)	0.013 (CI = +/-0.084; p = 0.736)	0.017 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.211; p = 0.066)	0.907	+8.55%
Loss Cost	2017.1	0.081 (CI = +/-0.047; p = 0.003)	0.014 (CI = +/-0.093; p = 0.740)	0.017 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.238; p = 0.100)	0.903	+8.45%
Loss Cost	2017.2	0.068 (CI = +/-0.049; p = 0.013)	-0.002 (CI = +/-0.093; p = 0.956)	0.017 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.237; p = 0.183)	0.919	+6.99%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.030; p = 0.015)	-0.002 (CI = +/-0.002; p = 0.013)	0.191 (CI = +/-0.070; p = 0.000)	0.965	+3.61%
Severity	2004.2	0.036 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.030; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.017)	0.184 (CI = +/-0.069; p = 0.000)	0.966	+3.69%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.030; p = 0.014)	-0.002 (CI = +/-0.002; p = 0.026)	0.179 (CI = +/-0.069; p = 0.000)	0.966	+3.77%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.009)	-0.002 (CI = +/-0.002; p = 0.035)	0.173 (CI = +/-0.069; p = 0.000)	0.965	+3.84%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.029; p = 0.018)	-0.002 (CI = +/-0.002; p = 0.056)	0.162 (CI = +/-0.065; p = 0.000)	0.970	+4.00%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.028; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.075)	0.154 (CI = +/-0.064; p = 0.000)	0.971	+4.10%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.029; p = 0.015)	-0.001 (CI = +/-0.002; p = 0.104)	0.150 (CI = +/-0.065; p = 0.000)	0.971	+4.16%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.029; p = 0.010)	-0.001 (CI = +/-0.002; p = 0.136)	0.143 (CI = +/-0.065; p = 0.000)	0.970	+4.25%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.029; p = 0.019)	-0.001 (CI = +/-0.002; p = 0.206)	0.136 (CI = +/-0.065; p = 0.000)	0.971	+4.37%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.029; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.274)	0.126 (CI = +/-0.064; p = 0.000)	0.972	+4.50%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.027; p = 0.018)	-0.001 (CI = +/-0.001; p = 0.441)	0.115 (CI = +/-0.060; p = 0.001)	0.976	+4.70%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.028; p = 0.014)	0.000 (CI = +/-0.002; p = 0.518)	0.110 (CI = +/-0.061; p = 0.001)	0.975	+4.77%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.029; p = 0.021)	0.000 (CI = +/-0.002; p = 0.576)	0.108 (CI = +/-0.064; p = 0.002)	0.973	+4.81%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.029; p = 0.017)	0.000 (CI = +/-0.002; p = 0.674)	0.102 (CI = +/-0.065; p = 0.004)	0.972	+4.91%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.029; p = 0.033)	0.000 (CI = +/-0.002; p = 0.907)	0.092 (CI = +/-0.065; p = 0.008)	0.973	+5.09%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.028; p = 0.013)	0.000 (CI = +/-0.002; p = 0.872)	0.079 (CI = +/-0.063; p = 0.017)	0.975	+5.31%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.026; p = 0.026)	0.000 (CI = +/-0.001; p = 0.513)	0.065 (CI = +/-0.059; p = 0.034)	0.979	+5.59%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.025; p = 0.008)	0.001 (CI = +/-0.001; p = 0.304)	0.051 (CI = +/-0.056; p = 0.072)	0.981	+5.85%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.023; p = 0.015)	0.001 (CI = +/-0.001; p = 0.107)	0.036 (CI = +/-0.052; p = 0.155)	0.985	+6.15%
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.022; p = 0.007)	0.001 (CI = +/-0.001; p = 0.061)	0.027 (CI = +/-0.052; p = 0.292)	0.985	+6.35%
Severity	2014.1	0.064 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.021; p = 0.014)	0.001 (CI = +/-0.001; p = 0.020)	0.014 (CI = +/-0.050; p = 0.557)	0.987	+6.64%
Severity	2014.2	0.064 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.023; p = 0.023)	0.001 (CI = +/-0.001; p = 0.029)	0.016 (CI = +/-0.054; p = 0.524)	0.984	+6.58%
Severity	2015.1	0.064 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.024; p = 0.036)	0.001 (CI = +/-0.001; p = 0.038)	0.015 (CI = +/-0.059; p = 0.590)	0.982	+6.62%
Severity	2015.2	0.063 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.026; p = 0.059)	0.001 (CI = +/-0.001; p = 0.057)	0.021 (CI = +/-0.063; p = 0.493)	0.978	+6.48%
Severity	2016.1	0.061 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.027; p = 0.048)	0.001 (CI = +/-0.001; p = 0.101)	0.029 (CI = +/-0.068; p = 0.368)	0.975	+6.25%
Severity	2016.2	0.059 (CI = +/-0.014; p = 0.000)	0.026 (CI = +/-0.030; p = 0.077)	0.001 (CI = +/-0.002; p = 0.134)	0.034 (CI = +/-0.075; p = 0.335)	0.970	+6.11%
Severity	2017.1	0.060 (CI = +/-0.016; p = 0.000)	0.025 (CI = +/-0.033; p = 0.119)	0.001 (CI = +/-0.002; p = 0.151)	0.031 (CI = +/-0.084; p = 0.426)	0.964	+6.21%
Severity	2017.2	0.056 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.034; p = 0.208)	0.001 (CI = +/-0.002; p = 0.174)	0.043 (CI = +/-0.087; p = 0.285)	0.959	+5.78%
Frequency	2004.1	-0.001 (CI = +/-0.007; p = 0.770)	-0.025 (CI = +/-0.057; p = 0.376)	0.012 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.130; p = 0.511)	0.658	-0.10%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.899)	-0.019 (CI = +/-0.057; p = 0.499)	0.012 (CI = +/-0.003; p = 0.000)	-0.055 (CI = +/-0.130; p = 0.395)	0.663	+0.04%
Frequency	2005.1	0.002 (CI = +/-0.007; p = 0.659)	-0.024 (CI = +/-0.058; p = 0.399)	0.012 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.131; p = 0.330)	0.667	+0.16%
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.432)	-0.019 (CI = +/-0.058; p = 0.514)	0.012 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.131; p = 0.254)	0.672	+0.29%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.302)	-0.023 (CI = +/-0.059; p = 0.423)	0.013 (CI = +/-0.003; p = 0.000)	-0.083 (CI = +/-0.133; p = 0.212)	0.676	+0.41%
Frequency	2006.2	0.004 (CI = +/-0.008; p = 0.285)	-0.022 (CI = +/-0.061; p = 0.468)	0.013 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.136; p = 0.205)	0.674	+0.45%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.143)	-0.029 (CI = +/-0.061; p = 0.330)	0.013 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.136; p = 0.143)	0.688	+0.65%
Frequency	2007.2	0.010 (CI = +/-0.008; p = 0.019)	-0.017 (CI = +/-0.055; p = 0.537)	0.013 (CI = +/-0.003; p = 0.000)	-0.128 (CI = +/-0.124; p = 0.042)	0.739	+1.02%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	-0.028 (CI = +/-0.053; p = 0.284)	0.014 (CI = +/-0.003; p = 0.000)	-0.149 (CI = +/-0.117; p = 0.014)	0.775	+1.34%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.049; p = 0.453)	0.014 (CI = +/-0.003; p = 0.000)	-0.172 (CI = +/-0.109; p = 0.003)	0.812	+1.66%
Frequency	2009.1	0.020 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.046; p = 0.205)	0.015 (CI = +/-0.003; p = 0.000)	-0.193 (CI = +/-0.101; p = 0.001)	0.846	+1.99%
Frequency	2009.2	0.023 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.042; p = 0.342)	0.015 (CI = +/-0.002; p = 0.000)	-0.216 (CI = +/-0.093; p = 0.000)	0.879	+2.33%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.040; p = 0.172)	0.016 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.089; p = 0.000)	0.896	+2.61%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.041; p = 0.230)	0.016 (CI = +/-0.002; p = 0.000)	-0.239 (CI = +/-0.092; p = 0.000)	0.899	+2.72%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.134)	0.016 (CI = +/-0.002; p = 0.000)	-0.253 (CI = +/-0.092; p = 0.000)	0.908	+2.97%
Frequency	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.041; p = 0.207)	0.016 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.091; p = 0.000)	0.916	+3.21%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.043; p = 0.209)	0.016 (CI = +/-0.002; p = 0.000)	-0.270 (CI = +/-0.096; p = 0.000)	0.916	+3.27%
Frequency	2012.2	0.030 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.140)	0.016 (CI = +/-0.002; p = 0.000)	-0.256 (CI = +/-0.098; p = 0.000)	0.921	+3.01%
Frequency	2013.1	0.028 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.045; p = 0.212)	0.016 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.103; p = 0.000)	0.922	+2.81%
Frequency	2013.2	0.025 (CI = +/-0.013; p = 0.001)	-0.032 (CI = +/-0.046; p = 0.165)	0.016 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.107; p = 0.000)	0.926	+2.57%
Frequency	2014.1	0.026 (CI = +/-0.015; p = 0.002)	-0.034 (CI = +/-0.049; p = 0.166)	0.016 (CI = +/-0.003; p = 0.000)	-0.239 (CI = +/-0.115; p = 0.000)	0.925	+2.68%
Frequency	2014.2	0.032 (CI = +/-0.016; p = 0.001)	-0.026 (CI = +/-0.048; p = 0.265)	0.016 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.114; p = 0.000)	0.935	+3.20%
Frequency	2015.1	0.029 (CI = +/-0.018; p = 0.005)	-0.022 (CI = +/-0.051; p = 0.377)	0.016 (CI = +/-0.003; p = 0.000)	-0.251 (CI = +/-0.123; p = 0.001)	0.936	+2.91%
Frequency	2015.2	0.032 (CI = +/-0.021; p = 0.005)	-0.017 (CI = +/-0.053; p = 0.509)	0.016 (CI = +/-0.003; p = 0.000)	-0.267 (CI = +/-0.130; p = 0.001)	0.938	+3.30%
Frequency	2016.1	0.027 (CI = +/-0.023; p = 0.029)	-0.009 (CI = +/-0.055; p = 0.737)	0.016 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.136; p = 0.002)	0.944	+2.69%
Frequency	2016.2	0.023 (CI = +/-0.027; p = 0.087)	-0.013 (CI = +/-0.059; p = 0.627)	0.016 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.148; p = 0.006)	0.945	+2.30%
Frequency	2017.1	0.021 (CI = +/-0.032; p = 0.179)	-0.011 (CI = +/-0.065; p = 0.710)	0.016 (CI = +/-0.003; p = 0.000)	-0.224 (CI = +/-0.166; p = 0.014)	0.942	+2.12%
Frequency	2017.2	0.011 (CI = +/-0.034; p = 0.467)	-0.023 (CI = +/-0.065; p = 0.443)	0.015 (CI = +/-0.003; p = 0.000)	-0.194 (CI = +/-0.165; p = 0.027)	0.953	+1.14%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.535	+3.05%
Loss Cost	2004.2	0.031 (CI = +/-0.009; p = 0.000)	0.543	+3.18%
Loss Cost	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.544	+3.29%
Loss Cost	2005.2	0.033 (CI = +/-0.010; p = 0.000)	0.544	+3.40%
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.551	+3.55%
Loss Cost	2006.2	0.035 (CI = +/-0.011; p = 0.000)	0.537	+3.60%
Loss Cost	2007.1	0.037 (CI = +/-0.012; p = 0.000)	0.537	+3.73%
Loss Cost	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.557	+3.97%
Loss Cost	2008.1	0.041 (CI = +/-0.013; p = 0.000)	0.569	+4.18%
Loss Cost	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.575	+4.38%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.584	+4.61%
Loss Cost	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.574	+4.74%
Loss Cost	2010.1	0.047 (CI = +/-0.016; p = 0.000)	0.554	+4.80%
Loss Cost	2010.2	0.047 (CI = +/-0.018; p = 0.000)	0.522	+4.77%
Loss Cost	2011.1	0.047 (CI = +/-0.019; p = 0.000)	0.501	+4.85%
Loss Cost	2011.2	0.048 (CI = +/-0.021; p = 0.000)	0.477	+4.92%
Loss Cost	2012.1	0.048 (CI = +/-0.023; p = 0.000)	0.441	+4.89%
Loss Cost	2012.2	0.045 (CI = +/-0.025; p = 0.001)	0.386	+4.65%
Loss Cost	2013.1	0.044 (CI = +/-0.027; p = 0.003)	0.333	+4.46%
Loss Cost	2013.2	0.041 (CI = +/-0.029; p = 0.009)	0.272	+4.19%
Loss Cost	2014.1	0.040 (CI = +/-0.033; p = 0.019)	0.230	+4.10%
Loss Cost	2014.2	0.040 (CI = +/-0.036; p = 0.034)	0.192	+4.06%
Loss Cost	2015.1	0.036 (CI = +/-0.041; p = 0.079)	0.129	+3.67%
Loss Cost	2015.2	0.035 (CI = +/-0.046; p = 0.130)	0.089	+3.52%
Loss Cost	2016.1	0.029 (CI = +/-0.052; p = 0.244)	0.031	+2.99%
Loss Cost	2016.2	0.026 (CI = +/-0.060; p = 0.366)	-0.009	+2.62%
Loss Cost	2017.1	0.027 (CI = +/-0.069; p = 0.419)	-0.024	+2.70%
Loss Cost	2017.2	0.023 (CI = +/-0.082; p = 0.542)	-0.053	+2.36%
Severity	2004.1	0.041 (CI = +/-0.004; p = 0.000)	0.932	+4.23%
Severity	2004.2	0.042 (CI = +/-0.004; p = 0.000)	0.932	+4.30%
Severity	2005.1	0.043 (CI = +/-0.004; p = 0.000)	0.935	+4.39%
Severity	2005.2	0.044 (CI = +/-0.004; p = 0.000)	0.934	+4.45%
Severity	2006.1	0.045 (CI = +/-0.004; p = 0.000)	0.944	+4.60%
Severity	2006.2	0.046 (CI = +/-0.004; p = 0.000)	0.945	+4.68%
Severity	2007.1	0.047 (CI = +/-0.004; p = 0.000)	0.946	+4.77%
Severity	2007.2	0.047 (CI = +/-0.004; p = 0.000)	0.944	+4.84%
Severity	2008.1	0.048 (CI = +/-0.004; p = 0.000)	0.949	+4.97%
Severity	2008.2	0.049 (CI = +/-0.004; p = 0.000)	0.949	+5.06%
Severity	2009.1	0.051 (CI = +/-0.004; p = 0.000)	0.957	+5.23%
Severity	2009.2	0.051 (CI = +/-0.004; p = 0.000)	0.954	+5.28%
Severity	2010.1	0.052 (CI = +/-0.005; p = 0.000)	0.953	+5.36%
Severity	2010.2	0.053 (CI = +/-0.005; p = 0.000)	0.950	+5.42%
Severity	2011.1	0.054 (CI = +/-0.005; p = 0.000)	0.955	+5.59%
Severity	2011.2	0.056 (CI = +/-0.005; p = 0.000)	0.955	+5.71%
Severity	2012.1	0.058 (CI = +/-0.005; p = 0.000)	0.963	+5.92%
Severity	2012.2	0.059 (CI = +/-0.005; p = 0.000)	0.962	+6.05%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.968	+6.25%
Severity	2013.2	0.061 (CI = +/-0.005; p = 0.000)	0.965	+6.33%
Severity	2014.1	0.063 (CI = +/-0.006; p = 0.000)	0.967	+6.51%
Severity	2014.2	0.062 (CI = +/-0.006; p = 0.000)	0.962	+6.45%
Severity	2015.1	0.063 (CI = +/-0.007; p = 0.000)	0.957	+6.53%
Severity	2015.2	0.062 (CI = +/-0.008; p = 0.000)	0.949	+6.43%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	0.939	+6.43%
Severity	2016.2	0.062 (CI = +/-0.010; p = 0.000)	0.925	+6.36%
Severity	2017.1	0.064 (CI = +/-0.011; p = 0.000)	0.919	+6.57%
Severity	2017.2	0.062 (CI = +/-0.013; p = 0.000)	0.898	+6.41%
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.004)	0.174	-1.13%
Frequency	2004.2	-0.011 (CI = +/-0.008; p = 0.009)	0.147	-1.07%
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.015)	0.131	-1.05%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.026)	0.110	-1.01%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.035)	0.099	-1.00%
Frequency	2006.2	-0.010 (CI = +/-0.010; p = 0.041)	0.094	-1.03%
Frequency	2007.1	-0.010 (CI = +/-0.010; p = 0.062)	0.077	-0.99%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.132)	0.042	-0.83%
Frequency	2008.1	-0.007 (CI = +/-0.012; p = 0.199)	0.023	-0.75%
Frequency	2008.2	-0.006 (CI = +/-0.012; p = 0.294)	0.005	-0.64%
Frequency	2009.1	-0.006 (CI = +/-0.013; p = 0.368)	-0.006	-0.59%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.463)	-0.016	-0.51%
Frequency	2010.1	-0.005 (CI = +/-0.015; p = 0.476)	-0.018	-0.53%
Frequency	2010.2	-0.006 (CI = +/-0.016; p = 0.443)	-0.015	-0.62%
Frequency	2011.1	-0.007 (CI = +/-0.018; p = 0.420)	-0.013	-0.70%
Frequency	2011.2	-0.008 (CI = +/-0.019; p = 0.426)	-0.014	-0.75%
Frequency	2012.1	-0.010 (CI = +/-0.021; p = 0.338)	-0.002	-0.98%
Frequency	2012.2	-0.013 (CI = +/-0.022; p = 0.230)	0.024	-1.31%
Frequency	2013.1	-0.017 (CI = +/-0.024; p = 0.154)	0.054	-1.68%
Frequency	2013.2	-0.020 (CI = +/-0.026; p = 0.119)	0.077	-2.01%
Frequency	2014.1	-0.023 (CI = +/-0.029; p = 0.111)	0.087	-2.26%
Frequency	2014.2	-0.023 (CI = +/-0.032; p = 0.153)	0.064	-2.25%
Frequency	2015.1	-0.027 (CI = +/-0.035; p = 0.123)	0.088	-2.68%
Frequency	2015.2	-0.028 (CI = +/-0.040; p = 0.161)	0.068	-2.74%
Frequency	2016.1	-0.033 (CI = +/-0.045; p = 0.141)	0.087	-3.23%
Frequency	2016.2	-0.036 (CI = +/-0.052; p = 0.160)	0.080	-3.52%
Frequency	2017.1	-0.037 (CI = +/-0.060; p = 0.207)	0.057	-3.63%
Frequency	2017.2	-0.039 (CI = +/-0.071; p = 0.256)	0.035	-3.80%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.023 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.107; p = 0.426)	0.338	+2.28%
Loss Cost	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.109; p = 0.351)	0.349	+2.42%
Loss Cost	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.113; p = 0.399)	0.344	+2.49%
Loss Cost	2005.2	0.026 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.116; p = 0.353)	0.342	+2.61%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.119; p = 0.417)	0.344	+2.72%
Loss Cost	2006.2	0.027 (CI = +/-0.014; p = 0.001)	0.050 (CI = +/-0.124; p = 0.412)	0.321	+2.76%
Loss Cost	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.047 (CI = +/-0.128; p = 0.459)	0.312	+2.83%
Loss Cost	2007.2	0.031 (CI = +/-0.016; p = 0.001)	0.061 (CI = +/-0.130; p = 0.342)	0.346	+3.14%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.001)	0.053 (CI = +/-0.134; p = 0.419)	0.352	+3.32%
Loss Cost	2008.2	0.035 (CI = +/-0.018; p = 0.001)	0.065 (CI = +/-0.137; p = 0.340)	0.363	+3.58%
Loss Cost	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.057 (CI = +/-0.142; p = 0.413)	0.365	+3.77%
Loss Cost	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.065 (CI = +/-0.149; p = 0.377)	0.351	+3.95%
Loss Cost	2010.1	0.038 (CI = +/-0.023; p = 0.003)	0.067 (CI = +/-0.156; p = 0.378)	0.318	+3.87%
Loss Cost	2010.2	0.037 (CI = +/-0.026; p = 0.007)	0.065 (CI = +/-0.164; p = 0.415)	0.264	+3.82%
Loss Cost	2011.1	0.037 (CI = +/-0.028; p = 0.015)	0.068 (CI = +/-0.173; p = 0.418)	0.231	+3.74%
Loss Cost	2011.2	0.038 (CI = +/-0.032; p = 0.023)	0.071 (CI = +/-0.183; p = 0.425)	0.194	+3.82%
Loss Cost	2012.1	0.035 (CI = +/-0.035; p = 0.054)	0.080 (CI = +/-0.193; p = 0.389)	0.148	+3.51%
Loss Cost	2012.2	0.030 (CI = +/-0.039; p = 0.122)	0.067 (CI = +/-0.204; p = 0.496)	0.054	+3.07%
Loss Cost	2013.1	0.024 (CI = +/-0.043; p = 0.264)	0.086 (CI = +/-0.213; p = 0.401)	0.007	+2.38%
Loss Cost	2013.2	0.017 (CI = +/-0.049; p = 0.458)	0.068 (CI = +/-0.227; p = 0.525)	-0.078	+1.76%
Loss Cost	2014.1	0.010 (CI = +/-0.055; p = 0.698)	0.087 (CI = +/-0.240; p = 0.446)	-0.096	+1.02%
Loss Cost	2014.2	0.006 (CI = +/-0.065; p = 0.835)	0.077 (CI = +/-0.262; p = 0.531)	-0.137	+0.63%
Loss Cost	2015.1	-0.011 (CI = +/-0.072; p = 0.750)	0.113 (CI = +/-0.269; p = 0.369)	-0.092	-1.05%
Loss Cost	2015.2	-0.019 (CI = +/-0.086; p = 0.622)	0.094 (CI = +/-0.298; p = 0.493)	-0.112	-1.93%
Loss Cost	2016.1	-0.048 (CI = +/-0.092; p = 0.261)	0.147 (CI = +/-0.293; p = 0.280)	0.074	-4.71%
Loss Cost	2016.2	-0.071 (CI = +/-0.112; p = 0.177)	0.105 (CI = +/-0.321; p = 0.464)	0.131	-6.85%
Loss Cost	2017.1	-0.106 (CI = +/-0.126; p = 0.085)	0.158 (CI = +/-0.328; p = 0.282)	0.313	-10.08%
Loss Cost	2017.2	-0.153 (CI = +/-0.151; p = 0.048)	0.088 (CI = +/-0.347; p = 0.543)	0.474	-14.19%
Severity	2004.1	0.036 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.033; p = 0.026)	0.938	+3.70%
Severity	2004.2	0.037 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.033; p = 0.013)	0.939	+3.78%
Severity	2005.1	0.038 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.033; p = 0.022)	0.940	+3.85%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.033; p = 0.014)	0.939	+3.92%
Severity	2006.1	0.040 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.031; p = 0.024)	0.949	+4.05%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.010)	0.951	+4.15%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.031; p = 0.017)	0.949	+4.21%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.010)	0.948	+4.29%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.031; p = 0.019)	0.950	+4.38%
Severity	2008.2	0.044 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.031; p = 0.008)	0.952	+4.50%
Severity	2009.1	0.045 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.029; p = 0.014)	0.960	+4.66%
Severity	2009.2	0.046 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.030; p = 0.011)	0.956	+4.72%
Severity	2010.1	0.046 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.031; p = 0.016)	0.952	+4.74%
Severity	2010.2	0.047 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	0.948	+4.82%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.032; p = 0.023)	0.949	+4.95%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.031; p = 0.008)	0.953	+5.14%
Severity	2012.1	0.052 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.030; p = 0.014)	0.959	+5.33%
Severity	2012.2	0.054 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.028; p = 0.004)	0.964	+5.54%
Severity	2013.1	0.056 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.027; p = 0.007)	0.967	+5.72%
Severity	2013.2	0.057 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.028; p = 0.005)	0.965	+5.88%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.029; p = 0.010)	0.963	+6.01%
Severity	2014.2	0.058 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.032; p = 0.020)	0.953	+5.93%
Severity	2015.1	0.057 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.034; p = 0.023)	0.943	+5.82%
Severity	2015.2	0.055 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.037; p = 0.048)	0.923	+5.64%
Severity	2016.1	0.051 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.036; p = 0.023)	0.919	+5.25%
Severity	2016.2	0.049 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.041; p = 0.053)	0.880	+5.03%
Severity	2017.1	0.047 (CI = +/-0.018; p = 0.001)	0.043 (CI = +/-0.046; p = 0.064)	0.848	+4.83%
Severity	2017.2	0.040 (CI = +/-0.021; p = 0.005)	0.033 (CI = +/-0.049; p = 0.143)	0.761	+4.11%
Frequency	2004.1	-0.014 (CI = +/-0.010; p = 0.007)	0.004 (CI = +/-0.099; p = 0.931)	0.157	-1.38%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.014)	0.008 (CI = +/-0.102; p = 0.873)	0.127	-1.31%
Frequency	2005.1	-0.013 (CI = +/-0.011; p = 0.021)	0.008 (CI = +/-0.105; p = 0.877)	0.111	-1.31%
Frequency	2005.2	-0.013 (CI = +/-0.012; p = 0.035)	0.011 (CI = +/-0.109; p = 0.842)	0.088	-1.26%
Frequency	2006.1	-0.013 (CI = +/-0.013; p = 0.044)	0.012 (CI = +/-0.112; p = 0.831)	0.077	-1.28%
Frequency	2006.2	-0.013 (CI = +/-0.013; p = 0.051)	0.009 (CI = +/-0.117; p = 0.873)	0.073	-1.33%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.071)	0.008 (CI = +/-0.121; p = 0.890)	0.053	-1.31%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.150)	0.019 (CI = +/-0.124; p = 0.757)	0.013	-1.10%
Frequency	2008.1	-0.010 (CI = +/-0.016; p = 0.210)	0.015 (CI = +/-0.129; p = 0.807)	-0.011	-1.02%
Frequency	2008.2	-0.009 (CI = +/-0.018; p = 0.313)	0.022 (CI = +/-0.134; p = 0.740)	-0.032	-0.88%
Frequency	2009.1	-0.009 (CI = +/-0.019; p = 0.370)	0.020 (CI = +/-0.140; p = 0.766)	-0.047	-0.85%
Frequency	2009.2	-0.007 (CI = +/-0.021; p = 0.473)	0.025 (CI = +/-0.146; p = 0.726)	-0.060	-0.74%
Frequency	2010.1	-0.008 (CI = +/-0.023; p = 0.461)	0.028 (CI = +/-0.153; p = 0.704)	-0.062	-0.83%
Frequency	2010.2	-0.010 (CI = +/-0.025; p = 0.437)	0.023 (CI = +/-0.161; p = 0.767)	-0.063	-0.96%
Frequency	2011.1	-0.012 (CI = +/-0.028; p = 0.390)	0.030 (CI = +/-0.169; p = 0.711)	-0.057	-1.16%
Frequency	2011.2	-0.013 (CI = +/-0.031; p = 0.403)	0.027 (CI = +/-0.179; p = 0.754)	-0.062	-1.25%
Frequency	2012.1	-0.017 (CI = +/-0.034; p = 0.293)	0.042 (CI = +/-0.186; p = 0.637)	-0.034	-1.72%
Frequency	2012.2	-0.024 (CI = +/-0.037; p = 0.196)	0.022 (CI = +/-0.194; p = 0.811)	-0.001	-2.34%
Frequency	2013.1	-0.032 (CI = +/-0.040; p = 0.110)	0.046 (CI = +/-0.198; p = 0.626)	0.068	-3.16%
Frequency	2013.2	-0.040 (CI = +/-0.045; p = 0.080)	0.024 (CI = +/-0.208; p = 0.805)	0.109	-3.89%
Frequency	2014.1	-0.048 (CI = +/-0.050; p = 0.058)	0.046 (CI = +/-0.217; p = 0.655)	0.157	-4.71%
Frequency	2014.2	-0.051 (CI = +/-0.059; p = 0.082)	0.038 (CI = +/-0.238; p = 0.731)	0.134	-5.00%
Frequency	2015.1	-0.067 (CI = +/-0.065; p = 0.043)	0.072 (CI = +/-0.242; p = 0.521)	0.240	-6.49%
Frequency	2015.2	-0.074 (CI = +/-0.078; p = 0.059)	0.057 (CI = +/-0.269; p = 0.645)	0.230	-7.16%
Frequency	2016.1	-0.100 (CI = +/-0.084; p = 0.026)	0.103 (CI = +/-0.267; p = 0.401)	0.383	-9.47%
Frequency	2016.2	-0.120 (CI = +/-0.102; p = 0.028)	0.065 (CI = +/-0.294; p = 0.616)	0.428	-11.31%
Frequency	2017.1	-0.153 (CI = +/-0.114; p = 0.017)	0.115 (CI = +/-0.296; p = 0.379)	0.548	-14.22%
Frequency	2017.2	-0.193 (CI = +/-0.140; p = 0.016)	0.055 (CI = +/-0.320; p = 0.676)	0.635	-17.58%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.039 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.721	+3.96%
Loss Cost	2004.2	0.041 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.739	+4.16%
Loss Cost	2005.1	0.042 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.751	+4.33%
Loss Cost	2005.2	0.044 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.761	+4.50%
Loss Cost	2006.1	0.046 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.781	+4.73%
Loss Cost	2006.2	0.047 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.779	+4.85%
Loss Cost	2007.1	0.049 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.791	+5.06%
Loss Cost	2007.2	0.053 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.828	+5.40%
Loss Cost	2008.1	0.056 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.856	+5.72%
Loss Cost	2008.2	0.058 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.879	+6.02%
Loss Cost	2009.1	0.062 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.905	+6.37%
Loss Cost	2009.2	0.064 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.915	+6.61%
Loss Cost	2010.1	0.066 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.916	+6.78%
Loss Cost	2010.2	0.066 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.910	+6.85%
Loss Cost	2011.1	0.068 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.913	+7.05%
Loss Cost	2011.2	0.070 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.914	+7.24%
Loss Cost	2012.1	0.071 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.909	+7.33%
Loss Cost	2012.2	0.069 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.901	+7.19%
Loss Cost	2013.1	0.069 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.892	+7.10%
Loss Cost	2013.2	0.067 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.885	+6.91%
Loss Cost	2014.1	0.067 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.878	+6.92%
Loss Cost	2014.2	0.067 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.871	+6.95%
Loss Cost	2015.1	0.064 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.870	+6.60%
Loss Cost	2015.2	0.062 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.865	+6.45%
Loss Cost	2016.1	0.057 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.877	+5.85%
Loss Cost	2016.2	0.052 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.888	+5.31%
Loss Cost	2017.1	0.049 (CI = +/-0.024; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	0.889	+5.05%
Loss Cost	2017.2	0.040 (CI = +/-0.023; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	0.918	+4.11%
Severity	2004.1	0.041 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.002; p = 0.904)	0.930	+4.22%
Severity	2004.2	0.042 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.002; p = 0.978)	0.930	+4.29%
Severity	2005.1	0.043 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.002; p = 0.920)	0.933	+4.40%
Severity	2005.2	0.044 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.002; p = 0.858)	0.932	+4.47%
Severity	2006.1	0.045 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.002; p = 0.694)	0.943	+4.64%
Severity	2006.2	0.046 (CI = +/-0.004; p = 0.000)	0.001 (CI = +/-0.002; p = 0.613)	0.943	+4.73%
Severity	2007.1	0.047 (CI = +/-0.004; p = 0.000)	0.001 (CI = +/-0.002; p = 0.528)	0.945	+4.84%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.477)	0.943	+4.92%
Severity	2008.1	0.049 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.367)	0.948	+5.07%
Severity	2008.2	0.050 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.308)	0.949	+5.17%
Severity	2009.1	0.052 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.186)	0.958	+5.37%
Severity	2009.2	0.053 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.170)	0.956	+5.44%
Severity	2010.1	0.054 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.144)	0.955	+5.54%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.131)	0.953	+5.62%
Severity	2011.1	0.056 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.078)	0.959	+5.81%
Severity	2011.2	0.058 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.002; p = 0.056)	0.960	+5.96%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.020)	0.970	+6.20%
Severity	2012.2	0.062 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.013)	0.971	+6.35%
Severity	2013.1	0.064 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.979	+6.59%
Severity	2013.2	0.065 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.978	+6.68%
Severity	2014.1	0.067 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.982	+6.89%
Severity	2014.2	0.066 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.979	+6.83%
Severity	2015.1	0.067 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.977	+6.91%
Severity	2015.2	0.066 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.974	+6.82%
Severity	2016.1	0.066 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.969	+6.81%
Severity	2016.2	0.065 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.962	+6.72%
Severity	2017.1	0.067 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.960	+6.88%
Severity	2017.2	0.064 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.955	+6.65%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.367)	0.011 (CI = +/-0.003; p = 0.000)	0.664	-0.24%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.626)	0.011 (CI = +/-0.003; p = 0.000)	0.670	-0.13%
Frequency	2005.1	-0.001 (CI = +/-0.006; p = 0.805)	0.011 (CI = +/-0.003; p = 0.000)	0.669	-0.07%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.926)	0.011 (CI = +/-0.003; p = 0.000)	0.673	+0.03%
Frequency	2006.1	0.001 (CI = +/-0.006; p = 0.792)	0.011 (CI = +/-0.003; p = 0.000)	0.673	+0.08%
Frequency	2006.2	0.001 (CI = +/-0.007; p = 0.745)	0.012 (CI = +/-0.003; p = 0.000)	0.671	+0.11%
Frequency	2007.1	0.002 (CI = +/-0.007; p = 0.550)	0.012 (CI = +/-0.003; p = 0.000)	0.674	+0.21%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.178)	0.012 (CI = +/-0.003; p = 0.000)	0.712	+0.46%
Frequency	2008.1	0.006 (CI = +/-0.007; p = 0.079)	0.012 (CI = +/-0.003; p = 0.000)	0.727	+0.62%
Frequency	2008.2	0.008 (CI = +/-0.007; p = 0.026)	0.012 (CI = +/-0.003; p = 0.000)	0.749	+0.80%
Frequency	2009.1	0.009 (CI = +/-0.007; p = 0.013)	0.012 (CI = +/-0.003; p = 0.000)	0.759	+0.94%
Frequency	2009.2	0.011 (CI = +/-0.007; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.774	+1.11%
Frequency	2010.1	0.012 (CI = +/-0.008; p = 0.006)	0.013 (CI = +/-0.003; p = 0.000)	0.776	+1.17%
Frequency	2010.2	0.012 (CI = +/-0.009; p = 0.011)	0.013 (CI = +/-0.003; p = 0.000)	0.775	+1.17%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.017)	0.013 (CI = +/-0.003; p = 0.000)	0.774	+1.17%
Frequency	2011.2	0.012 (CI = +/-0.010; p = 0.022)	0.013 (CI = +/-0.003; p = 0.000)	0.774	+1.21%
Frequency	2012.1	0.011 (CI = +/-0.011; p = 0.056)	0.012 (CI = +/-0.003; p = 0.000)	0.780	+1.06%
Frequency	2012.2	0.008 (CI = +/-0.011; p = 0.160)	0.012 (CI = +/-0.003; p = 0.000)	0.798	+0.79%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.396)	0.012 (CI = +/-0.003; p = 0.000)	0.821	+0.48%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.713)	0.012 (CI = +/-0.003; p = 0.000)	0.835	+0.22%
Frequency	2014.1	0.000 (CI = +/-0.013; p = 0.963)	0.012 (CI = +/-0.003; p = 0.000)	0.841	+0.03%
Frequency	2014.2	0.001 (CI = +/-0.015; p = 0.868)	0.012 (CI = +/-0.003; p = 0.000)	0.837	+0.12%
Frequency	2015.1	-0.003 (CI = +/-0.015; p = 0.677)	0.012 (CI = +/-0.003; p = 0.000)	0.860	-0.30%
Frequency	2015.2	-0.003 (CI = +/-0.017; p = 0.666)	0.012 (CI = +/-0.003; p = 0.000)	0.857	-0.34%
Frequency	2016.1	-0.009 (CI = +/-0.017; p = 0.270)	0.012 (CI = +/-0.003; p = 0.000)	0.886	-0.90%
Frequency	2016.2	-0.013 (CI = +/-0.018; p = 0.135)	0.012 (CI = +/-0.003; p = 0.000)	0.898	-1.32%
Frequency	2017.1	-0.017 (CI = +/-0.020; p = 0.083)	0.012 (CI = +/-0.003; p = 0.000)	0.904	-1.71%
Frequency	2017.2	-0.024 (CI = +/-0.020; p = 0.025)	0.013 (CI = +/-0.002; p = 0.000)	0.925	-2.37%

Collision

Coverage = CL
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.30%
Loss Cost	2004.2	0.035 (CI = +/-0.010; p = 0.000)	0.621	+3.52%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.634	+3.71%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.645	+3.91%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.673	+4.19%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.665	+4.32%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.681	+4.60%
Loss Cost	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.741	+5.08%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.789	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.830	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.882	+6.62%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.906	+7.08%
Loss Cost	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.915	+7.43%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.912	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.16%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.17%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.014; p = 0.000)	0.941	+9.33%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.102 (CI = +/-0.021; p = 0.000)	0.933	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.48%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.911	+10.71%
Loss Cost	2016.2	0.095 (CI = +/-0.039; p = 0.002)	0.864	+10.01%
Loss Cost	2017.1	0.104 (CI = +/-0.056; p = 0.007)	0.835	+11.00%
Loss Cost	2017.2	0.071 (CI = +/-0.027; p = 0.004)	0.944	+7.31%
Severity	2004.1	0.035 (CI = +/-0.004; p = 0.000)	0.912	+3.53%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.909	+3.59%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.912	+3.68%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.906	+3.72%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.923	+3.91%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.921	+3.98%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.920	+4.07%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.913	+4.12%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.919	+4.28%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.915	+4.37%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.931	+4.61%
Severity	2009.2	0.045 (CI = +/-0.006; p = 0.000)	0.923	+4.64%
Severity	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.915	+4.71%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.904	+4.75%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.912	+5.01%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.909	+5.18%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.79%
Severity	2013.1	0.061 (CI = +/-0.008; p = 0.000)	0.952	+6.25%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.42%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.966	+6.95%
Severity	2014.2	0.066 (CI = +/-0.010; p = 0.000)	0.956	+6.80%
Severity	2015.1	0.069 (CI = +/-0.012; p = 0.000)	0.952	+7.10%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.935	+6.82%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.908	+6.84%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.859	+6.43%
Severity	2017.1	0.071 (CI = +/-0.034; p = 0.005)	0.865	+7.39%
Severity	2017.2	0.059 (CI = +/-0.049; p = 0.031)	0.774	+6.03%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.525)	-0.019	-0.22%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.850)	-0.033	-0.07%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.943)	-0.036	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.652)	-0.029	+0.18%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.520)	-0.022	+0.27%
Frequency	2006.2	0.003 (CI = +/-0.009; p = 0.472)	-0.018	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.299)	0.005	+0.50%
Frequency	2007.2	0.009 (CI = +/-0.009; p = 0.048)	0.123	+0.92%
Frequency	2008.1	0.012 (CI = +/-0.009; p = 0.011)	0.225	+1.22%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.378	+1.60%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.493	+1.92%
Frequency	2009.2	0.023 (CI = +/-0.008; p = 0.000)	0.651	+2.33%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.703	+2.59%
Frequency	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.714	+2.78%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.734	+3.01%
Frequency	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.792	+3.38%
Frequency	2012.1	0.033 (CI = +/-0.010; p = 0.000)	0.762	+3.41%
Frequency	2012.2	0.031 (CI = +/-0.011; p = 0.000)	0.710	+3.19%
Frequency	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.640	+2.90%
Frequency	2013.2	0.027 (CI = +/-0.015; p = 0.002)	0.557	+2.72%
Frequency	2014.1	0.027 (CI = +/-0.018; p = 0.006)	0.498	+2.77%
Frequency	2014.2	0.037 (CI = +/-0.016; p = 0.000)	0.732	+3.74%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.638	+3.35%
Frequency	2015.2	0.043 (CI = +/-0.017; p = 0.001)	0.811	+4.36%
Frequency	2016.1	0.036 (CI = +/-0.019; p = 0.003)	0.750	+3.62%
Frequency	2016.2	0.033 (CI = +/-0.026; p = 0.021)	0.625	+3.36%
Frequency	2017.1	0.033 (CI = +/-0.039; p = 0.079)	0.473	+3.36%
Frequency	2017.2	0.012 (CI = +/-0.035; p = 0.352)	0.049	+1.21%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.039 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.082; p = 0.702)	0.011 (CI = +/-0.004; p = 0.000)	0.714	+3.95%
Loss Cost	2004.2	0.041 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.081; p = 0.518)	0.011 (CI = +/-0.004; p = 0.000)	0.735	+4.14%
Loss Cost	2005.1	0.042 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.081; p = 0.686)	0.011 (CI = +/-0.004; p = 0.000)	0.745	+4.31%
Loss Cost	2005.2	0.044 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.081; p = 0.530)	0.011 (CI = +/-0.004; p = 0.000)	0.757	+4.48%
Loss Cost	2006.1	0.046 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.080; p = 0.745)	0.012 (CI = +/-0.004; p = 0.000)	0.775	+4.71%
Loss Cost	2006.2	0.047 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.081; p = 0.639)	0.012 (CI = +/-0.004; p = 0.000)	0.774	+4.83%
Loss Cost	2007.1	0.049 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.081; p = 0.844)	0.012 (CI = +/-0.004; p = 0.000)	0.785	+5.05%
Loss Cost	2007.2	0.052 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.075; p = 0.534)	0.012 (CI = +/-0.004; p = 0.000)	0.825	+5.38%
Loss Cost	2008.1	0.055 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.071; p = 0.835)	0.013 (CI = +/-0.003; p = 0.000)	0.851	+5.70%
Loss Cost	2008.2	0.058 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.067; p = 0.539)	0.013 (CI = +/-0.003; p = 0.000)	0.876	+6.00%
Loss Cost	2009.1	0.062 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.061; p = 0.893)	0.013 (CI = +/-0.003; p = 0.000)	0.901	+6.36%
Loss Cost	2009.2	0.064 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.059; p = 0.637)	0.014 (CI = +/-0.003; p = 0.000)	0.912	+6.60%
Loss Cost	2010.1	0.065 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.060; p = 0.820)	0.014 (CI = +/-0.003; p = 0.000)	0.912	+6.76%
Loss Cost	2010.2	0.066 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.062; p = 0.750)	0.014 (CI = +/-0.003; p = 0.000)	0.907	+6.84%
Loss Cost	2011.1	0.068 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.063; p = 0.960)	0.014 (CI = +/-0.003; p = 0.000)	0.909	+7.05%
Loss Cost	2011.2	0.070 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.063; p = 0.790)	0.014 (CI = +/-0.003; p = 0.000)	0.910	+7.23%
Loss Cost	2012.1	0.071 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.067; p = 0.875)	0.014 (CI = +/-0.003; p = 0.000)	0.905	+7.32%
Loss Cost	2012.2	0.069 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.069; p = 0.984)	0.014 (CI = +/-0.003; p = 0.000)	0.896	+7.19%
Loss Cost	2013.1	0.068 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.073; p = 0.906)	0.014 (CI = +/-0.003; p = 0.000)	0.887	+7.08%
Loss Cost	2013.2	0.067 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.075; p = 0.968)	0.014 (CI = +/-0.003; p = 0.000)	0.878	+6.91%
Loss Cost	2014.1	0.067 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.080; p = 0.961)	0.014 (CI = +/-0.003; p = 0.000)	0.870	+6.92%
Loss Cost	2014.2	0.067 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.085; p = 0.982)	0.014 (CI = +/-0.003; p = 0.000)	0.863	+6.95%
Loss Cost	2015.1	0.063 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.088; p = 0.795)	0.014 (CI = +/-0.003; p = 0.000)	0.861	+6.55%
Loss Cost	2015.2	0.062 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.094; p = 0.868)	0.014 (CI = +/-0.003; p = 0.000)	0.855	+6.44%
Loss Cost	2016.1	0.056 (CI = +/-0.021; p = 0.000)	0.026 (CI = +/-0.092; p = 0.549)	0.014 (CI = +/-0.003; p = 0.000)	0.871	+5.74%
Loss Cost	2016.2	0.052 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.094; p = 0.767)	0.014 (CI = +/-0.003; p = 0.000)	0.879	+5.29%
Loss Cost	2017.1	0.048 (CI = +/-0.025; p = 0.002)	0.021 (CI = +/-0.102; p = 0.658)	0.014 (CI = +/-0.003; p = 0.000)	0.880	+4.96%
Loss Cost	2017.2	0.040 (CI = +/-0.025; p = 0.005)	-0.002 (CI = +/-0.097; p = 0.965)	0.014 (CI = +/-0.003; p = 0.000)	0.909	+4.12%
Severity	2004.1	0.041 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.041; p = 0.049)	0.000 (CI = +/-0.002; p = 0.684)	0.936	+4.17%
Severity	2004.2	0.042 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.041; p = 0.026)	0.000 (CI = +/-0.002; p = 0.743)	0.938	+4.27%
Severity	2005.1	0.043 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.041; p = 0.047)	0.000 (CI = +/-0.002; p = 0.848)	0.939	+4.36%
Severity	2005.2	0.043 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.040; p = 0.028)	0.000 (CI = +/-0.002; p = 0.905)	0.939	+4.44%
Severity	2006.1	0.045 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.038; p = 0.056)	0.000 (CI = +/-0.002; p = 0.910)	0.947	+4.59%
Severity	2006.2	0.046 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.038; p = 0.027)	0.000 (CI = +/-0.002; p = 0.832)	0.950	+4.70%
Severity	2007.1	0.047 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.038; p = 0.047)	0.000 (CI = +/-0.002; p = 0.736)	0.950	+4.79%
Severity	2007.2	0.048 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.038; p = 0.027)	0.000 (CI = +/-0.002; p = 0.675)	0.950	+4.88%
Severity	2008.1	0.049 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.037; p = 0.053)	0.001 (CI = +/-0.002; p = 0.538)	0.953	+5.01%
Severity	2008.2	0.050 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.036; p = 0.023)	0.001 (CI = +/-0.002; p = 0.463)	0.956	+5.14%
Severity	2009.1	0.052 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.034; p = 0.048)	0.001 (CI = +/-0.002; p = 0.296)	0.963	+5.31%
Severity	2009.2	0.053 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.034; p = 0.031)	0.001 (CI = +/-0.002; p = 0.266)	0.962	+5.40%
Severity	2010.1	0.053 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.035; p = 0.051)	0.001 (CI = +/-0.002; p = 0.237)	0.960	+5.47%
Severity	2010.2	0.054 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.035; p = 0.031)	0.001 (CI = +/-0.002; p = 0.210)	0.960	+5.57%
Severity	2011.1	0.056 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.034; p = 0.063)	0.001 (CI = +/-0.002; p = 0.133)	0.963	+5.74%
Severity	2011.2	0.057 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.032; p = 0.021)	0.001 (CI = +/-0.001; p = 0.092)	0.968	+5.91%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.029; p = 0.042)	0.001 (CI = +/-0.001; p = 0.035)	0.974	+6.12%
Severity	2012.2	0.061 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.026; p = 0.010)	0.001 (CI = +/-0.001; p = 0.018)	0.979	+6.30%
Severity	2013.1	0.063 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.023; p = 0.018)	0.002 (CI = +/-0.001; p = 0.004)	0.984	+6.50%
Severity	2013.2	0.064 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.022; p = 0.007)	0.002 (CI = +/-0.001; p = 0.003)	0.985	+6.63%
Severity	2014.1	0.066 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.021; p = 0.013)	0.002 (CI = +/-0.001; p = 0.001)	0.987	+6.79%
Severity	2014.2	0.066 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.022; p = 0.019)	0.002 (CI = +/-0.001; p = 0.001)	0.985	+6.78%
Severity	2015.1	0.066 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.024; p = 0.033)	0.002 (CI = +/-0.001; p = 0.002)	0.983	+6.82%
Severity	2015.2	0.066 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.025; p = 0.052)	0.002 (CI = +/-0.001; p = 0.002)	0.979	+6.77%
Severity	2016.1	0.065 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.027; p = 0.051)	0.002 (CI = +/-0.001; p = 0.003)	0.976	+6.70%
Severity	2016.2	0.065 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.029; p = 0.075)	0.002 (CI = +/-0.001; p = 0.005)	0.970	+6.68%
Severity	2017.1	0.065 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.032; p = 0.123)	0.002 (CI = +/-0.001; p = 0.007)	0.965	+6.77%
Severity	2017.2	0.064 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.034; p = 0.213)	0.002 (CI = +/-0.001; p = 0.007)	0.958	+6.62%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.422)	-0.026 (CI = +/-0.056; p = 0.360)	0.011 (CI = +/-0.003; p = 0.000)	0.663	-0.22%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.659)	-0.020 (CI = +/-0.056; p = 0.469)	0.011 (CI = +/-0.003; p = 0.000)	0.665	-0.12%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.879)	-0.025 (CI = +/-0.057; p = 0.382)	0.011 (CI = +/-0.003; p = 0.000)	0.667	-0.04%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.892)	-0.020 (CI = +/-0.058; p = 0.478)	0.012 (CI = +/-0.003; p = 0.000)	0.668	+0.04%
Frequency	2006.1	0.001 (CI = +/-0.006; p = 0.724)	-0.025 (CI = +/-0.060; p = 0.408)	0.012 (CI = +/-0.003; p = 0.000)	0.670	+0.11%
Frequency	2006.2	0.001 (CI = +/-0.007; p = 0.709)	-0.024 (CI = +/-0.061; p = 0.433)	0.012 (CI = +/-0.003; p = 0.000)	0.667	+0.12%
Frequency	2007.1	0.002 (CI = +/-0.007; p = 0.478)	-0.031 (CI = +/-0.062; p = 0.323)	0.012 (CI = +/-0.003; p = 0.000)	0.674	+0.25%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.169)	-0.020 (CI = +/-0.058; p = 0.496)	0.012 (CI = +/-0.003; p = 0.000)	0.707	+0.47%
Frequency	2008.1	0.007 (CI = +/-0.007; p = 0.063)	-0.029 (CI = +/-0.058; p = 0.308)	0.012 (CI = +/-0.003; p = 0.000)	0.728	+0.66%
Frequency	2008.2	0.008 (CI = +/-0.007; p = 0.024)	-0.022 (CI = +/-0.057; p = 0.437)	0.012 (CI = +/-0.003; p = 0.000)	0.745	+0.82%
Frequency	2009.1	0.010 (CI = +/-0.007; p = 0.010)	-0.030 (CI = +/-0.057; p = 0.289)	0.013 (CI = +/-0.003; p = 0.000)	0.761	+0.99%
Frequency	2009.2	0.011 (CI = +/-0.008; p = 0.005)	-0.024 (CI = +/-0.057; p = 0.396)	0.013 (CI = +/-0.003; p = 0.000)	0.772	+1.14%
Frequency	2010.1	0.012 (CI = +/-0.008; p = 0.005)	-0.028 (CI = +/-0.059; p = 0.338)	0.013 (CI = +/-0.003; p = 0.000)	0.775	+1.23%
Frequency	2010.2	0.012 (CI = +/-0.009; p = 0.009)	-0.029 (CI = +/-0.061; p = 0.338)	0.013 (CI = +/-0.003; p = 0.000)	0.775	+1.20%
Frequency	2011.1	0.012 (CI = +/-0.010; p = 0.014)	-0.030 (CI = +/-0.064; p = 0.337)	0.013 (CI = +/-0.003; p = 0.000)	0.774	+1.24%
Frequency	2011.2	0.012 (CI = +/-0.010; p = 0.020)	-0.030 (CI = +/-0.067; p = 0.365)	0.013 (CI = +/-0.003; p = 0.000)	0.772	+1.25%
Frequency	2012.1	0.011 (CI = +/-0.011; p = 0.049)	-0.025 (CI = +/-0.070; p = 0.466)	0.013 (CI = +/-0.003; p = 0.000)	0.775	+1.12%
Frequency	2012.2	0.008 (CI = +/-0.011; p = 0.138)	-0.035 (CI = +/-0.068; p = 0.294)	0.013 (CI = +/-0.003; p = 0.000)	0.800	+0.84%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.346)	-0.025 (CI = +/-0.069; p = 0.462)	0.012 (CI = +/-0.003; p = 0.000)	0.816	+0.55%
Frequency	2013.2	0.003 (CI = +/-0.012; p = 0.650)	-0.034 (CI = +/-0.068; p = 0.305)	0.012 (CI = +/-0.003; p = 0.000)	0.836	+0.27%
Frequency	2014.1	0.001 (CI = +/-0.013; p = 0.852)	-0.029 (CI = +/-0.072; p = 0.402)	0.012 (CI = +/-0.003; p = 0.000)	0.838	+0.12%
Frequency	2014.2	0.002 (CI = +/-0.015; p = 0.820)	-0.028 (CI = +/-0.077; p = 0.448)	0.012 (CI = +/-0.003; p = 0.000)	0.833	+0.16%
Frequency	2015.1	-0.002 (CI = +/-0.016; p = 0.744)	-0.015 (CI = +/-0.077; p = 0.678)	0.012 (CI = +/-0.003; p = 0.000)	0.852	-0.24%
Frequency	2015.2	-0.003 (CI = +/-0.017; p = 0.703)	-0.017 (CI = +/-0.083; p = 0.655)	0.012 (CI = +/-0.003; p = 0.000)	0.848	-0.32%
Frequency	2016.1	-0.009 (CI = +/-0.018; p = 0.299)	-0.001 (CI = +/-0.081; p = 0.981)	0.012 (CI = +/-0.003; p = 0.000)	0.876	-0.90%
Frequency	2016.2	-0.013 (CI = +/-0.019; p = 0.158)	-0.013 (CI = +/-0.082; p = 0.730)	0.012 (CI = +/-0.003; p = 0.000)	0.890	-1.30%
Frequency	2017.1	-0.017 (CI = +/-0.021; p = 0.106)	-0.003 (CI = +/-0.086; p = 0.936)	0.012 (CI = +/-0.003; p = 0.000)	0.895	-1.69%
Frequency	2017.2	-0.024 (CI = +/-0.021; p = 0.033)	-0.022 (CI = +/-0.083; p = 0.559)	0.013 (CI = +/-0.003; p = 0.000)	0.919	-2.35%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.096 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.422 (CI = +/-0.032; p = 0.000)	0.960	-9.11%	+38.64%
Loss Cost	2004.2	-0.095 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.421 (CI = +/-0.034; p = 0.000)	0.959	-9.06%	+38.60%
Loss Cost	2005.1	-0.095 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.422 (CI = +/-0.035; p = 0.000)	0.959	-9.09%	+38.63%
Loss Cost	2005.2	-0.098 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.425 (CI = +/-0.036; p = 0.000)	0.960	-9.29%	+38.76%
Loss Cost	2006.1	-0.099 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.427 (CI = +/-0.038; p = 0.000)	0.960	-9.42%	+38.84%
Loss Cost	2006.2	-0.100 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.429 (CI = +/-0.040; p = 0.000)	0.960	-9.52%	+38.90%
Loss Cost	2007.1	-0.097 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.424 (CI = +/-0.042; p = 0.000)	0.961	-9.21%	+38.73%
Loss Cost	2007.2	-0.094 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.420 (CI = +/-0.044; p = 0.000)	0.961	-8.96%	+38.60%
Loss Cost	2008.1	-0.087 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.412 (CI = +/-0.045; p = 0.000)	0.963	-8.36%	+38.31%
Loss Cost	2008.2	-0.085 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.409 (CI = +/-0.049; p = 0.000)	0.963	-8.19%	+38.24%
Loss Cost	2009.1	-0.081 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.403 (CI = +/-0.052; p = 0.000)	0.964	-7.76%	+38.07%
Loss Cost	2009.2	-0.078 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.401 (CI = +/-0.056; p = 0.000)	0.964	-7.55%	+38.00%
Loss Cost	2010.1	-0.066 (CI = +/-0.039; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	0.385 (CI = +/-0.059; p = 0.000)	0.967	-6.34%	+37.62%
Loss Cost	2010.2	-0.071 (CI = +/-0.045; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	0.391 (CI = +/-0.065; p = 0.000)	0.966	-6.86%	+37.76%
Loss Cost	2011.1	-0.071 (CI = +/-0.053; p = 0.010)	0.010 (CI = +/-0.005; p = 0.001)	0.392 (CI = +/-0.073; p = 0.000)	0.966	-6.88%	+37.77%
Loss Cost	2011.2	-0.076 (CI = +/-0.063; p = 0.020)	0.010 (CI = +/-0.006; p = 0.002)	0.397 (CI = +/-0.083; p = 0.000)	0.965	-7.30%	+37.85%
Loss Cost	2012.1	-0.065 (CI = +/-0.076; p = 0.089)	0.010 (CI = +/-0.006; p = 0.002)	0.384 (CI = +/-0.096; p = 0.000)	0.965	-6.27%	+37.68%
Loss Cost	2012.2	-0.077 (CI = +/-0.094; p = 0.102)	0.010 (CI = +/-0.006; p = 0.003)	0.398 (CI = +/-0.114; p = 0.000)	0.964	-7.40%	+37.83%
Loss Cost	2013.1	-0.090 (CI = +/-0.120; p = 0.133)	0.010 (CI = +/-0.006; p = 0.003)	0.412 (CI = +/-0.140; p = 0.000)	0.962	-8.63%	+37.97%
Loss Cost	2013.2	-0.139 (CI = +/-0.158; p = 0.081)	0.010 (CI = +/-0.006; p = 0.004)	0.464 (CI = +/-0.177; p = 0.000)	0.962	-12.99%	+38.33%
Loss Cost	2014.1	-0.173 (CI = +/-0.230; p = 0.129)	0.010 (CI = +/-0.006; p = 0.005)	0.499 (CI = +/-0.248; p = 0.001)	0.960	-15.92%	+38.51%
Loss Cost	2014.2	-0.269 (CI = +/-0.375; p = 0.147)	0.010 (CI = +/-0.006; p = 0.006)	0.596 (CI = +/-0.391; p = 0.005)	0.959	-23.56%	+38.79%
Loss Cost	2015.1	-0.459 (CI = +/-0.812; p = 0.246)	0.010 (CI = +/-0.007; p = 0.007)	0.788 (CI = +/-0.826; p = 0.060)	0.956	-36.80%	+39.02%
Loss Cost	2015.2	0.329 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	NA (CI = +/-NA; p = NA)	0.955	+39.02%	+39.02%
Loss Cost	2016.1	0.350 (CI = +/-0.029; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.978	+41.94%	+41.94%
Loss Cost	2016.2	0.357 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.977	+42.87%	+42.87%
Loss Cost	2017.1	0.371 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.985	+44.99%	+44.99%
Loss Cost	2017.2	0.376 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.983	+45.60%	+45.60%
Severity	2004.1	0.047 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.209)	0.102 (CI = +/-0.017; p = 0.000)	0.981	+4.77%	+15.99%
Severity	2004.2	0.047 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.215)	0.101 (CI = +/-0.018; p = 0.000)	0.980	+4.79%	+15.98%
Severity	2005.1	0.045 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.216)	0.104 (CI = +/-0.018; p = 0.000)	0.980	+4.63%	+16.06%
Severity	2005.2	0.046 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.222)	0.103 (CI = +/-0.019; p = 0.000)	0.979	+4.66%	+16.05%
Severity	2006.1	0.045 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.003; p = 0.229)	0.104 (CI = +/-0.020; p = 0.000)	0.978	+4.61%	+16.07%
Severity	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.237)	0.105 (CI = +/-0.021; p = 0.000)	0.977	+4.56%	+16.09%
Severity	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.242)	0.103 (CI = +/-0.022; p = 0.000)	0.976	+4.67%	+16.05%
Severity	2007.2	0.046 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.249)	0.103 (CI = +/-0.024; p = 0.000)	0.975	+4.72%	+16.03%
Severity	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.241)	0.098 (CI = +/-0.024; p = 0.000)	0.976	+5.10%	+15.90%
Severity	2008.2	0.050 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.003; p = 0.249)	0.097 (CI = +/-0.026; p = 0.000)	0.974	+5.14%	+15.88%
Severity	2009.1	0.049 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.258)	0.099 (CI = +/-0.028; p = 0.000)	0.973	+5.02%	+15.92%
Severity	2009.2	0.043 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.003; p = 0.248)	0.106 (CI = +/-0.029; p = 0.000)	0.973	+4.38%	+16.09%
Severity	2010.1	0.039 (CI = +/-0.021; p = 0.001)	0.002 (CI = +/-0.003; p = 0.253)	0.111 (CI = +/-0.031; p = 0.000)	0.972	+3.97%	+16.18%
Severity	2010.2	0.031 (CI = +/-0.023; p = 0.010)	0.002 (CI = +/-0.003; p = 0.245)	0.120 (CI = +/-0.033; p = 0.000)	0.973	+3.17%	+16.35%
Severity	2011.1	0.030 (CI = +/-0.027; p = 0.032)	0.002 (CI = +/-0.003; p = 0.256)	0.122 (CI = +/-0.037; p = 0.000)	0.971	+3.03%	+16.37%
Severity	2011.2	0.027 (CI = +/-0.032; p = 0.092)	0.002 (CI = +/-0.003; p = 0.267)	0.125 (CI = +/-0.042; p = 0.000)	0.969	+2.76%	+16.42%
Severity	2012.1	0.028 (CI = +/-0.039; p = 0.143)	0.002 (CI = +/-0.003; p = 0.278)	0.123 (CI = +/-0.049; p = 0.000)	0.968	+2.89%	+16.40%
Severity	2012.2	0.012 (CI = +/-0.046; p = 0.603)	0.002 (CI = +/-0.003; p = 0.273)	0.142 (CI = +/-0.056; p = 0.000)	0.968	+1.18%	+16.58%
Severity	2013.1	-0.004 (CI = +/-0.058; p = 0.881)	0.002 (CI = +/-0.003; p = 0.277)	0.159 (CI = +/-0.068; p = 0.000)	0.966	-0.42%	+16.72%
Severity	2013.2	-0.030 (CI = +/-0.077; p = 0.425)	0.002 (CI = +/-0.003; p = 0.279)	0.186 (CI = +/-0.086; p = 0.000)	0.966	-2.93%	+16.88%
Severity	2014.1	-0.077 (CI = +/-0.106; p = 0.145)	0.002 (CI = +/-0.003; p = 0.273)	0.234 (CI = +/-0.114; p = 0.001)	0.966	-7.37%	+17.08%
Severity	2014.2	-0.086 (CI = +/-0.176; p = 0.314)	0.002 (CI = +/-0.003; p = 0.289)	0.244 (CI = +/-0.183; p = 0.013)	0.964	-8.23%	+17.10%
Severity	2015.1	-0.245 (CI = +/-0.371; p = 0.178)	0.002 (CI = +/-0.003; p = 0.292)	0.404 (CI = +/-0.377; p = 0.037)	0.963	-21.73%	+17.27%
Severity	2015.2	0.159 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.003; p = 0.292)	NA (CI = +/-NA; p = NA)	0.962	+17.27%	+17.27%
Severity	2016.1	0.169 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.152)	NA (CI = +/-NA; p = NA)	0.982	+18.40%	+18.40%
Severity	2016.2	0.174 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.118)	NA (CI = +/-NA; p = NA)	0.986	+19.05%	+19.05%
Severity	2017.1	0.180 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.001; p = 0.073)	NA (CI = +/-NA; p = NA)	0.991	+19.76%	+19.76%
Severity	2017.2	0.184 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.001; p = 0.072)	NA (CI = +/-NA; p = NA)	0.993	+20.25%	+20.25%
Frequency	2004.1	-0.142 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.321 (CI = +/-0.024; p = 0.000)	0.957	-13.25%	+19.53%
Frequency	2004.2	-0.142 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.320 (CI = +/-0.025; p = 0.000)	0.953	-13.21%	+19.51%
Frequency	2005.1	-0.141 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.318 (CI = +/-0.026; p = 0.000)	0.948	-13.12%	+19.44%
Frequency	2005.2	-0.143 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.322 (CI = +/-0.026; p = 0.000)	0.947	-13.33%	+19.57%
Frequency	2006.1	-0.144 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.323 (CI = +/-0.028; p = 0.000)	0.943	-13.41%	+19.62%
Frequency	2006.2	-0.145 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.324 (CI = +/-0.029; p = 0.000)	0.938	-13.46%	+19.65%
Frequency	2007.1	-0.142 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.321 (CI = +/-0.030; p = 0.000)	0.933	-13.26%	+19.55%
Frequency	2007.2	-0.140 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.318 (CI = +/-0.032; p = 0.000)	0.929	-13.06%	+19.45%
Frequency	2008.1	-0.137 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.314 (CI = +/-0.034; p = 0.000)	0.925	-12.80%	+19.34%
Frequency	2008.2	-0.136 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.312 (CI = +/-0.036; p = 0.000)	0.921	-12.68%	+19.29%
Frequency	2009.1	-0.130 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.305 (CI = +/-0.038; p = 0.000)	0.921	-12.17%	+19.11%
Frequency	2009.2	-0.121 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.294 (CI = +/-0.039; p = 0.000)	0.924	-11.42%	+18.87%
Frequency	2010.1	-0.104 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.274 (CI = +/-0.036; p = 0.000)	0.944	-9.92%	+18.45%
Frequency	2010.2	-0.102 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.271 (CI = +/-0.039; p = 0.000)	0.944	-9.72%	+18.41%
Frequency	2011.1	-0.101 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.270 (CI = +/-0.044; p = 0.000)	0.944	-9.62%	+18.38%
Frequency	2011.2	-0.103 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.272 (CI = +/-0.050; p = 0.000)	0.944	-9.80%	+18.42%
Frequency	2012.1	-0.093 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.261 (CI = +/-0.058; p = 0.000)	0.945	-8.90%	+18.28%
Frequency	2012.2	-0.089 (CI = +/-0.057; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	0.256 (CI = +/-0.069; p = 0.000)	0.945	-8.48%	+18.23%
Frequency	2013.1	-0.086 (CI = +/-0.073; p = 0.024)	0.008 (CI = +/-0.004; p = 0.000)	0.253 (CI = +/-0.085; p = 0.000)	0.944	-8.24%	+18.21%
Frequency	2013.2	-0.109 (CI = +/-0.097; p = 0.030)	0.008 (CI = +/-0.004; p = 0.000)	0.278 (CI = +/-0.109; p = 0.000)	0.943	-10.36%	+18.36%
Frequency	2014.1	-0.097 (CI = +/-0.142; p = 0.166)	0.008 (CI = +/-0.004; p = 0.000)	0.265 (CI = +/-0.153; p = 0.002)	0.942	-9.23%	+18.30%
Frequency	2014.2	-0.183 (CI = +/-0.227; p = 0.106)	0.008 (CI = +/-0.004; p = 0.000)	0.353 (CI = +/-0.237; p = 0.006)	0.942	-16.71%	+18.52%
Frequency	2015.1	-0.214 (CI = +/-0.496; p = 0.371)	0.008 (CI = +/-0.004; p = 0.001)	0.384 (CI = +/-0.505; p = 0.125)	0.938	-19.25%	+18.55%
Frequency	2015.2	0.170 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	NA (CI = +/-NA; p = NA)	0.937	+18.55%	+18.55%
Frequency	2016.1	0.181 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	+19.89%	+19.89%
Frequency	2016.2	0.182 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.955	+20.01%	+20.01%
Frequency	2017.1	0.191 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.964	+21.06%	+21.06%
Frequency	2017.2	0.191 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	+21.08%	+21.08%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.003 (CI = +/-0.025; p = 0.832)	1.690 (CI = +/-0.428; p = 0.000)	0.699	-0.26%
Loss Cost	2004.2	0.002 (CI = +/-0.025; p = 0.849)	1.655 (CI = +/-0.426; p = 0.000)	0.712	+0.24%
Loss Cost	2005.1	0.007 (CI = +/-0.026; p = 0.583)	1.623 (CI = +/-0.426; p = 0.000)	0.724	+0.72%
Loss Cost	2005.2	0.011 (CI = +/-0.028; p = 0.405)	1.594 (CI = +/-0.430; p = 0.000)	0.732	+1.15%
Loss Cost	2006.1	0.017 (CI = +/-0.029; p = 0.249)	1.561 (CI = +/-0.431; p = 0.000)	0.743	+1.67%
Loss Cost	2006.2	0.022 (CI = +/-0.030; p = 0.138)	1.525 (CI = +/-0.431; p = 0.000)	0.755	+2.26%
Loss Cost	2007.1	0.031 (CI = +/-0.030; p = 0.047)	1.473 (CI = +/-0.421; p = 0.000)	0.778	+3.13%
Loss Cost	2007.2	0.039 (CI = +/-0.031; p = 0.014)	1.421 (CI = +/-0.411; p = 0.000)	0.799	+4.01%
Loss Cost	2008.1	0.050 (CI = +/-0.031; p = 0.002)	1.359 (CI = +/-0.392; p = 0.000)	0.827	+5.13%
Loss Cost	2008.2	0.059 (CI = +/-0.031; p = 0.001)	1.309 (CI = +/-0.383; p = 0.000)	0.845	+6.07%
Loss Cost	2009.1	0.070 (CI = +/-0.032; p = 0.000)	1.250 (CI = +/-0.367; p = 0.000)	0.866	+7.21%
Loss Cost	2009.2	0.080 (CI = +/-0.032; p = 0.000)	1.196 (CI = +/-0.355; p = 0.000)	0.882	+8.30%
Loss Cost	2010.1	0.094 (CI = +/-0.030; p = 0.000)	1.122 (CI = +/-0.320; p = 0.000)	0.910	+9.88%
Loss Cost	2010.2	0.103 (CI = +/-0.032; p = 0.000)	1.080 (CI = +/-0.317; p = 0.000)	0.917	+10.81%
Loss Cost	2011.1	0.114 (CI = +/-0.032; p = 0.000)	1.026 (CI = +/-0.304; p = 0.000)	0.928	+12.05%
Loss Cost	2011.2	0.125 (CI = +/-0.033; p = 0.000)	0.976 (CI = +/-0.295; p = 0.000)	0.936	+13.27%
Loss Cost	2012.1	0.140 (CI = +/-0.031; p = 0.000)	0.907 (CI = +/-0.264; p = 0.000)	0.952	+15.04%
Loss Cost	2012.2	0.151 (CI = +/-0.032; p = 0.000)	0.861 (CI = +/-0.257; p = 0.000)	0.958	+16.28%
Loss Cost	2013.1	0.163 (CI = +/-0.033; p = 0.000)	0.811 (CI = +/-0.247; p = 0.000)	0.963	+17.68%
Loss Cost	2013.2	0.172 (CI = +/-0.035; p = 0.000)	0.775 (CI = +/-0.249; p = 0.000)	0.964	+18.76%
Loss Cost	2014.1	0.186 (CI = +/-0.036; p = 0.000)	0.721 (CI = +/-0.238; p = 0.000)	0.970	+20.47%
Loss Cost	2014.2	0.199 (CI = +/-0.038; p = 0.000)	0.676 (CI = +/-0.235; p = 0.000)	0.972	+21.97%
Loss Cost	2015.1	0.212 (CI = +/-0.040; p = 0.000)	0.631 (CI = +/-0.234; p = 0.000)	0.974	+23.58%
Loss Cost	2015.2	0.223 (CI = +/-0.045; p = 0.000)	0.595 (CI = +/-0.243; p = 0.000)	0.974	+24.93%
Loss Cost	2016.1	0.248 (CI = +/-0.042; p = 0.000)	0.516 (CI = +/-0.209; p = 0.000)	0.983	+28.16%
Loss Cost	2016.2	0.246 (CI = +/-0.050; p = 0.000)	0.521 (CI = +/-0.230; p = 0.000)	0.980	+27.94%
Loss Cost	2017.1	0.263 (CI = +/-0.057; p = 0.000)	0.477 (CI = +/-0.239; p = 0.001)	0.980	+30.03%
Loss Cost	2017.2	0.258 (CI = +/-0.070; p = 0.000)	0.490 (CI = +/-0.267; p = 0.002)	0.976	+29.39%
Severity	2004.1	0.068 (CI = +/-0.006; p = 0.000)	0.453 (CI = +/-0.110; p = 0.000)	0.967	+7.04%
Severity	2004.2	0.069 (CI = +/-0.007; p = 0.000)	0.445 (CI = +/-0.110; p = 0.000)	0.967	+7.16%
Severity	2005.1	0.070 (CI = +/-0.007; p = 0.000)	0.443 (CI = +/-0.112; p = 0.000)	0.965	+7.20%
Severity	2005.2	0.071 (CI = +/-0.007; p = 0.000)	0.434 (CI = +/-0.112; p = 0.000)	0.965	+7.35%
Severity	2006.1	0.072 (CI = +/-0.008; p = 0.000)	0.427 (CI = +/-0.113; p = 0.000)	0.965	+7.47%
Severity	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.419 (CI = +/-0.115; p = 0.000)	0.964	+7.60%
Severity	2007.1	0.075 (CI = +/-0.008; p = 0.000)	0.406 (CI = +/-0.113; p = 0.000)	0.966	+7.82%
Severity	2007.2	0.077 (CI = +/-0.008; p = 0.000)	0.395 (CI = +/-0.112; p = 0.000)	0.966	+8.02%
Severity	2008.1	0.081 (CI = +/-0.008; p = 0.000)	0.375 (CI = +/-0.104; p = 0.000)	0.972	+8.38%
Severity	2008.2	0.082 (CI = +/-0.009; p = 0.000)	0.364 (CI = +/-0.103; p = 0.000)	0.972	+8.60%
Severity	2009.1	0.084 (CI = +/-0.009; p = 0.000)	0.356 (CI = +/-0.105; p = 0.000)	0.972	+8.76%
Severity	2009.2	0.084 (CI = +/-0.010; p = 0.000)	0.357 (CI = +/-0.108; p = 0.000)	0.970	+8.74%
Severity	2010.1	0.085 (CI = +/-0.011; p = 0.000)	0.351 (CI = +/-0.111; p = 0.000)	0.968	+8.86%
Severity	2010.2	0.085 (CI = +/-0.012; p = 0.000)	0.349 (CI = +/-0.116; p = 0.000)	0.966	+8.91%
Severity	2011.1	0.088 (CI = +/-0.012; p = 0.000)	0.334 (CI = +/-0.115; p = 0.000)	0.967	+9.25%
Severity	2011.2	0.092 (CI = +/-0.013; p = 0.000)	0.320 (CI = +/-0.115; p = 0.000)	0.967	+9.59%
Severity	2012.1	0.096 (CI = +/-0.013; p = 0.000)	0.300 (CI = +/-0.112; p = 0.000)	0.970	+10.07%
Severity	2012.2	0.097 (CI = +/-0.015; p = 0.000)	0.296 (CI = +/-0.117; p = 0.000)	0.968	+10.19%
Severity	2013.1	0.100 (CI = +/-0.016; p = 0.000)	0.283 (CI = +/-0.120; p = 0.000)	0.967	+10.51%
Severity	2013.2	0.103 (CI = +/-0.017; p = 0.000)	0.270 (CI = +/-0.124; p = 0.000)	0.966	+10.89%
Severity	2014.1	0.107 (CI = +/-0.019; p = 0.000)	0.255 (CI = +/-0.128; p = 0.001)	0.965	+11.33%
Severity	2014.2	0.117 (CI = +/-0.019; p = 0.000)	0.222 (CI = +/-0.116; p = 0.001)	0.973	+12.36%
Severity	2015.1	0.122 (CI = +/-0.021; p = 0.000)	0.203 (CI = +/-0.119; p = 0.002)	0.973	+12.96%
Severity	2015.2	0.130 (CI = +/-0.021; p = 0.000)	0.175 (CI = +/-0.115; p = 0.005)	0.977	+13.93%
Severity	2016.1	0.145 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.084; p = 0.005)	0.988	+15.59%
Severity	2016.2	0.152 (CI = +/-0.018; p = 0.000)	0.109 (CI = +/-0.081; p = 0.013)	0.990	+16.46%
Severity	2017.1	0.162 (CI = +/-0.017; p = 0.000)	0.082 (CI = +/-0.071; p = 0.027)	0.993	+17.60%
Severity	2017.2	0.169 (CI = +/-0.019; p = 0.000)	0.066 (CI = +/-0.072; p = 0.070)	0.993	+18.37%
Frequency	2004.1	-0.071 (CI = +/-0.020; p = 0.000)	1.237 (CI = +/-0.341; p = 0.000)	0.630	-6.82%
Frequency	2004.2	-0.067 (CI = +/-0.020; p = 0.000)	1.210 (CI = +/-0.341; p = 0.000)	0.610	-6.46%
Frequency	2005.1	-0.062 (CI = +/-0.021; p = 0.000)	1.180 (CI = +/-0.338; p = 0.000)	0.593	-6.04%
Frequency	2005.2	-0.060 (CI = +/-0.022; p = 0.000)	1.161 (CI = +/-0.342; p = 0.000)	0.575	-5.78%
Frequency	2006.1	-0.055 (CI = +/-0.023; p = 0.000)	1.135 (CI = +/-0.343; p = 0.000)	0.560	-5.40%
Frequency	2006.2	-0.051 (CI = +/-0.024; p = 0.000)	1.106 (CI = +/-0.343; p = 0.000)	0.548	-4.96%
Frequency	2007.1	-0.045 (CI = +/-0.024; p = 0.001)	1.067 (CI = +/-0.337; p = 0.000)	0.546	-4.36%
Frequency	2007.2	-0.038 (CI = +/-0.025; p = 0.004)	1.026 (CI = +/-0.330; p = 0.000)	0.552	-3.71%
Frequency	2008.1	-0.031 (CI = +/-0.025; p = 0.020)	0.984 (CI = +/-0.322; p = 0.000)	0.568	-3.00%
Frequency	2008.2	-0.024 (CI = +/-0.026; p = 0.074)	0.944 (CI = +/-0.316; p = 0.000)	0.586	-2.32%
Frequency	2009.1	-0.014 (CI = +/-0.026; p = 0.266)	0.894 (CI = +/-0.301; p = 0.000)	0.627	-1.42%
Frequency	2009.2	-0.004 (CI = +/-0.025; p = 0.749)	0.839 (CI = +/-0.279; p = 0.000)	0.683	-0.40%
Frequency	2010.1	0.009 (CI = +/-0.022; p = 0.403)	0.771 (CI = +/-0.237; p = 0.000)	0.775	+0.93%
Frequency	2010.2	0.017 (CI = +/-0.023; p = 0.128)	0.731 (CI = +/-0.227; p = 0.000)	0.808	+1.74%
Frequency	2011.1	0.025 (CI = +/-0.023; p = 0.031)	0.692 (CI = +/-0.217; p = 0.000)	0.837	+2.57%
Frequency	2011.2	0.033 (CI = +/-0.023; p = 0.008)	0.656 (CI = +/-0.210; p = 0.000)	0.859	+3.36%
Frequency	2012.1	0.044 (CI = +/-0.022; p = 0.000)	0.606 (CI = +/-0.188; p = 0.000)	0.896	+4.51%
Frequency	2012.2	0.054 (CI = +/-0.022; p = 0.000)	0.565 (CI = +/-0.174; p = 0.000)	0.919	+5.52%
Frequency	2013.1	0.063 (CI = +/-0.022; p = 0.000)	0.527 (CI = +/-0.163; p = 0.000)	0.935	+6.49%
Frequency	2013.2	0.069 (CI = +/-0.023; p = 0.000)	0.505 (CI = +/-0.165; p = 0.000)	0.938	+7.10%
Frequency	2014.1	0.079 (CI = +/-0.023; p = 0.000)	0.466 (CI = +/-0.154; p = 0.000)	0.951	+8.21%
Frequency	2014.2	0.082 (CI = +/-0.026; p = 0.000)	0.454 (CI = +/-0.163; p = 0.000)	0.949	+8.56%
Frequency	2015.1	0.090 (CI = +/-0.029; p = 0.000)	0.427 (CI = +/-0.166; p = 0.000)	0.951	+9.41%
Frequency	2015.2	0.092 (CI = +/-0.033; p = 0.000)	0.420 (CI = +/-0.179; p = 0.000)	0.947	+9.66%
Frequency	2016.1	0.103 (CI = +/-0.037; p = 0.000)	0.386 (CI = +/-0.182; p = 0.001)	0.951	+10.88%
Frequency	2016.2	0.094 (CI = +/-0.042; p = 0.000)	0.412 (CI = +/-0.192; p = 0.001)	0.947	+9.86%
Frequency	2017.1	0.101 (CI = +/-0.050; p = 0.001)	0.395 (CI = +/-0.211; p = 0.002)	0.943	+10.58%
Frequency	2017.2	0.089 (CI = +/-0.060; p = 0.008)	0.424 (CI = +/-0.229; p = 0.002)	0.937	+9.30%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.089 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.005; p = 0.029)	0.414 (CI = +/-0.209; p = 0.000)	0.357 (CI = +/-0.043; p = 0.000)	0.972	-8.48%	+30.78%
Loss Cost	2004.2	-0.087 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.005; p = 0.032)	0.417 (CI = +/-0.211; p = 0.000)	0.355 (CI = +/-0.044; p = 0.000)	0.972	-8.37%	+30.65%
Loss Cost	2005.1	-0.087 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.005; p = 0.035)	0.418 (CI = +/-0.215; p = 0.000)	0.354 (CI = +/-0.046; p = 0.000)	0.972	-8.35%	+30.62%
Loss Cost	2005.2	-0.089 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.005; p = 0.035)	0.414 (CI = +/-0.218; p = 0.001)	0.357 (CI = +/-0.047; p = 0.000)	0.972	-8.50%	+30.80%
Loss Cost	2006.1	-0.090 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.005; p = 0.038)	0.412 (CI = +/-0.222; p = 0.001)	0.359 (CI = +/-0.049; p = 0.000)	0.972	-8.57%	+30.87%
Loss Cost	2006.2	-0.090 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.005; p = 0.041)	0.411 (CI = +/-0.227; p = 0.001)	0.359 (CI = +/-0.051; p = 0.000)	0.972	-8.60%	+30.90%
Loss Cost	2007.1	-0.085 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.005; p = 0.043)	0.421 (CI = +/-0.225; p = 0.001)	0.352 (CI = +/-0.052; p = 0.000)	0.973	-8.19%	+30.51%
Loss Cost	2007.2	-0.081 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.005; p = 0.046)	0.429 (CI = +/-0.225; p = 0.001)	0.345 (CI = +/-0.053; p = 0.000)	0.974	-7.81%	+30.17%
Loss Cost	2008.1	-0.073 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.005; p = 0.043)	0.445 (CI = +/-0.215; p = 0.000)	0.332 (CI = +/-0.053; p = 0.000)	0.977	-7.05%	+29.55%
Loss Cost	2008.2	-0.070 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.005; p = 0.047)	0.452 (CI = +/-0.218; p = 0.000)	0.327 (CI = +/-0.055; p = 0.000)	0.978	-6.72%	+29.31%
Loss Cost	2009.1	-0.063 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.005; p = 0.050)	0.463 (CI = +/-0.216; p = 0.000)	0.316 (CI = +/-0.057; p = 0.000)	0.979	-6.08%	+28.88%
Loss Cost	2009.2	-0.058 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.005; p = 0.055)	0.470 (CI = +/-0.219; p = 0.000)	0.310 (CI = +/-0.060; p = 0.000)	0.979	-5.64%	+28.61%
Loss Cost	2010.1	-0.041 (CI = +/-0.029; p = 0.007)	0.004 (CI = +/-0.004; p = 0.043)	0.492 (CI = +/-0.198; p = 0.000)	0.286 (CI = +/-0.057; p = 0.000)	0.984	-4.06%	+27.77%
Loss Cost	2010.2	-0.044 (CI = +/-0.034; p = 0.013)	0.004 (CI = +/-0.004; p = 0.046)	0.489 (CI = +/-0.203; p = 0.000)	0.290 (CI = +/-0.062; p = 0.000)	0.984	-4.29%	+27.88%
Loss Cost	2011.1	-0.040 (CI = +/-0.039; p = 0.047)	0.004 (CI = +/-0.004; p = 0.053)	0.493 (CI = +/-0.208; p = 0.000)	0.284 (CI = +/-0.068; p = 0.000)	0.983	-3.90%	+27.72%
Loss Cost	2011.2	-0.039 (CI = +/-0.047; p = 0.096)	0.004 (CI = +/-0.005; p = 0.059)	0.494 (CI = +/-0.215; p = 0.000)	0.284 (CI = +/-0.076; p = 0.000)	0.983	-3.85%	+27.70%
Loss Cost	2012.1	-0.020 (CI = +/-0.054; p = 0.445)	0.004 (CI = +/-0.004; p = 0.063)	0.508 (CI = +/-0.213; p = 0.000)	0.260 (CI = +/-0.083; p = 0.000)	0.984	-2.01%	+27.15%
Loss Cost	2012.2	-0.024 (CI = +/-0.068; p = 0.475)	0.004 (CI = +/-0.005; p = 0.070)	0.506 (CI = +/-0.220; p = 0.000)	0.264 (CI = +/-0.097; p = 0.000)	0.983	-2.33%	+27.23%
Loss Cost	2013.1	-0.025 (CI = +/-0.088; p = 0.563)	0.004 (CI = +/-0.005; p = 0.078)	0.506 (CI = +/-0.229; p = 0.000)	0.265 (CI = +/-0.117; p = 0.000)	0.982	-2.42%	+27.24%
Loss Cost	2013.2	-0.057 (CI = +/-0.116; p = 0.311)	0.004 (CI = +/-0.005; p = 0.073)	0.493 (CI = +/-0.233; p = 0.000)	0.302 (CI = +/-0.144; p = 0.000)	0.982	-5.56%	+27.71%
Loss Cost	2014.1	-0.064 (CI = +/-0.169; p = 0.434)	0.004 (CI = +/-0.005; p = 0.083)	0.492 (CI = +/-0.243; p = 0.001)	0.309 (CI = +/-0.196; p = 0.004)	0.981	-6.15%	+27.77%
Loss Cost	2014.2	-0.110 (CI = +/-0.276; p = 0.408)	0.004 (CI = +/-0.005; p = 0.088)	0.485 (CI = +/-0.254; p = 0.001)	0.357 (CI = +/-0.302; p = 0.024)	0.980	-10.40%	+28.04%
Loss Cost	2015.1	-0.185 (CI = +/-0.596; p = 0.514)	0.005 (CI = +/-0.005; p = 0.097)	0.480 (CI = +/-0.266; p = 0.002)	0.434 (CI = +/-0.619; p = 0.154)	0.978	-16.92%	+28.22%
Loss Cost	2015.2	0.249 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.005; p = 0.097)	0.480 (CI = +/-0.266; p = 0.002)	NA (CI = +/-NA; p = NA)	0.978	+28.22%	+28.22%
Loss Cost	2016.1	0.285 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.360 (CI = +/-0.185; p = 0.001)	NA (CI = +/-NA; p = NA)	0.991	+32.92%	+32.92%
Loss Cost	2016.2	0.287 (CI = +/-0.047; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.351 (CI = +/-0.207; p = 0.003)	NA (CI = +/-NA; p = NA)	0.989	+33.31%	+33.31%
Loss Cost	2017.1	0.312 (CI = +/-0.043; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.280 (CI = +/-0.179; p = 0.006)	NA (CI = +/-NA; p = NA)	0.993	+36.57%	+36.57%
Loss Cost	2017.2	0.310 (CI = +/-0.052; p = 0.000)	0.006 (CI = +/-0.003; p = 0.003)	0.284 (CI = +/-0.202; p = 0.011)	NA (CI = +/-NA; p = NA)	0.991	+36.38%	+36.38%
Severity	2004.1	0.050 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.494)	0.224 (CI = +/-0.110; p = 0.000)	0.066 (CI = +/-0.023; p = 0.000)	0.987	+5.17%	+12.38%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.494)	0.225 (CI = +/-0.112; p = 0.000)	0.066 (CI = +/-0.023; p = 0.000)	0.986	+5.21%	+12.34%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.512)	0.222 (CI = +/-0.112; p = 0.000)	0.068 (CI = +/-0.024; p = 0.000)	0.986	+5.08%	+12.46%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.508)	0.223 (CI = +/-0.114; p = 0.000)	0.067 (CI = +/-0.025; p = 0.000)	0.985	+5.15%	+12.40%
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.517)	0.223 (CI = +/-0.116; p = 0.000)	0.067 (CI = +/-0.026; p = 0.000)	0.985	+5.13%	+12.41%
Severity	2006.2	0.050 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.524)	0.223 (CI = +/-0.118; p = 0.001)	0.067 (CI = +/-0.027; p = 0.000)	0.984	+5.13%	+12.41%
Severity	2007.1	0.052 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.508)	0.227 (CI = +/-0.119; p = 0.001)	0.064 (CI = +/-0.028; p = 0.000)	0.984	+5.30%	+12.29%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.503)	0.229 (CI = +/-0.121; p = 0.001)	0.062 (CI = +/-0.029; p = 0.000)	0.983	+5.42%	+12.21%
Severity	2008.1	0.057 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.440)	0.238 (CI = +/-0.116; p = 0.000)	0.055 (CI = +/-0.028; p = 0.000)	0.985	+5.89%	+11.92%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.437)	0.240 (CI = +/-0.118; p = 0.000)	0.053 (CI = +/-0.030; p = 0.001)	0.984	+6.03%	+11.85%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.447)	0.240 (CI = +/-0.121; p = 0.000)	0.054 (CI = +/-0.032; p = 0.002)	0.983	+6.01%	+11.86%
Severity	2009.2	0.053 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.470)	0.232 (CI = +/-0.117; p = 0.000)	0.062 (CI = +/-0.032; p = 0.001)	0.984	+5.43%	+12.13%
Severity	2010.1	0.050 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.492)	0.228 (CI = +/-0.119; p = 0.001)	0.065 (CI = +/-0.034; p = 0.001)	0.983	+5.14%	+12.25%
Severity	2010.2	0.043 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.520)	0.220 (CI = +/-0.117; p = 0.001)	0.074 (CI = +/-0.036; p = 0.000)	0.983	+4.44%	+12.51%
Severity	2011.1	0.044 (CI = +/-0.023; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.528)	0.220 (CI = +/-0.120; p = 0.001)	0.074 (CI = +/-0.039; p = 0.001)	0.982	+4.49%	+12.50%
Severity	2011.2	0.044 (CI = +/-0.027; p = 0.003)	-0.001 (CI = +/-0.003; p = 0.540)	0.220 (CI = +/-0.124; p = 0.001)	0.074 (CI = +/-0.044; p = 0.002)	0.981	+4.45%	+12.51%
Severity	2012.1	0.048 (CI = +/-0.033; p = 0.006)	-0.001 (CI = +/-0.003; p = 0.532)	0.224 (CI = +/-0.128; p = 0.002)	0.069 (CI = +/-0.050; p = 0.009)	0.980	+4.92%	+12.40%
Severity	2012.2	0.034 (CI = +/-0.039; p = 0.081)	-0.001 (CI = +/-0.003; p = 0.567)	0.215 (CI = +/-0.127; p = 0.002)	0.085 (CI = +/-0.056; p = 0.005)	0.980	+3.50%	+12.68%
Severity	2013.1	0.023 (CI = +/-0.049; p = 0.341)	-0.001 (CI = +/-0.003; p = 0.600)	0.209 (CI = +/-0.129; p = 0.003)	0.098 (CI = +/-0.066; p = 0.006)	0.979	+2.32%	+12.87%
Severity	2013.2	0.004 (CI = +/-0.065; p = 0.901)	-0.001 (CI = +/-0.003; p = 0.639)	0.202 (CI = +/-0.131; p = 0.005)	0.119 (CI = +/-0.081; p = 0.007)	0.978	+0.39%	+13.11%
Severity	2014.1	-0.033 (CI = +/-0.090; p = 0.442)	-0.001 (CI = +/-0.003; p = 0.685)	0.193 (CI = +/-0.130; p = 0.007)	0.159 (CI = +/-0.105; p = 0.006)	0.978	-3.29%	+13.43%
Severity	2014.2	-0.022 (CI = +/-0.149; p = 0.755)	-0.001 (CI = +/-0.003; p = 0.687)	0.195 (CI = +/-0.137; p = 0.009)	0.148 (CI = +/-0.163; p = 0.072)	0.977	-2.19%	+13.37%
Severity	2015.1	-0.138 (CI = +/-0.313; p = 0.356)	0.000 (CI = +/-0.003; p = 0.729)	0.187 (CI = +/-0.140; p = 0.013)	0.266 (CI = +/-0.324; p = 0.100)	0.976	-12.93%	+13.63%
Severity	2015.2	0.128 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.003; p = 0.729)	0.187 (CI = +/-0.140; p = 0.013)	NA (CI = +/-NA; p = NA)	0.975	+13.63%	+13.63%
Severity	2016.1	0.146 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.002; p = 0.907)	0.127 (CI = +/-0.105; p = 0.021)	NA (CI = +/-NA; p = NA)	0.988	+15.67%	+15.67%
Severity	2016.2	0.155 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.002; p = 0.682)	0.098 (CI = +/-0.102; p = 0.057)	NA (CI = +/-NA; p = NA)	0.989	+16.76%	+16.76%
Severity	2017.1	0.167 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.002; p = 0.412)	0.063 (CI = +/-0.088; p = 0.140)	NA (CI = +/-NA; p = NA)	0.992	+18.15%	+18.15%
Severity	2017.2	0.175 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.001; p = 0.311)	0.043 (CI = +/-0.088; p = 0.300)	NA (CI = +/-NA; p = NA)	0.993	+19.07%	+19.07%
Frequency	2004.1	-0.139 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.190 (CI = +/-0.175; p = 0.034)	0.291 (CI = +/-0.036; p = 0.000)	0.962	-12.98%	+16.38%
Frequency	2004.2	-0.138 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.192 (CI = +/-0.178; p = 0.035)	0.289 (CI = +/-0.037; p = 0.000)	0.958	-12.91%	+16.30%
Frequency	2005.1	-0.137 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.196 (CI = +/-0.179; p = 0.033)	0.287 (CI = +/-0.038; p = 0.000)	0.954	-12.78%	+16.15%
Frequency	2005.2	-0.139 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.190 (CI = +/-0.180; p = 0.039)	0.291 (CI = +/-0.039; p = 0.000)	0.952	-12.98%	+16.37%
Frequency	2006.1	-0.140 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.189 (CI = +/-0.183; p = 0.044)	0.292 (CI = +/-0.040; p = 0.000)	0.948	-13.04%	+16.42%
Frequency	2006.2	-0.140 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.188 (CI = +/-0.187; p = 0.049)	0.292 (CI = +/-0.042; p = 0.000)	0.944	-13.06%	+16.45%
Frequency	2007.1	-0.137 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.194 (CI = +/-0.187; p = 0.043)	0.287 (CI = +/-0.043; p = 0.000)	0.940	-12.81%	+16.22%
Frequency	2007.2	-0.134 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.201 (CI = +/-0.189; p = 0.038)	0.283 (CI = +/-0.045; p = 0.000)	0.937	-12.55%	+16.00%
Frequency	2008.1	-0.130 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.208 (CI = +/-0.189; p = 0.033)	0.277 (CI = +/-0.046; p = 0.000)	0.934	-12.22%	+15.75%
Frequency	2008.2	-0.128 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.212 (CI = +/-0.193; p = 0.033)	0.273 (CI = +/-0.049; p = 0.000)	0.931	-12.03%	+15.62%
Frequency	2009.1	-0.121 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.223 (CI = +/-0.189; p = 0.022)	0.263 (CI = +/-0.050; p = 0.000)	0.933	-11.40%	+15.22%
Frequency	2009.2	-0.111 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.238 (CI = +/-0.179; p = 0.011)	0.248 (CI = +/-0.049; p = 0.000)	0.940	-10.50%	+14.70%
Frequency	2010.1	-0.092 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.264 (CI = +/-0.134; p = 0.000)	0.221 (CI = +/-0.039; p = 0.000)	0.966	-8.75%	+13.82%
Frequency	2010.2	-0.087 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.269 (CI = +/-0.135; p = 0.000)	0.215 (CI = +/-0.041; p = 0.000)	0.967	-8.36%	+13.65%
Frequency	2011.1	-0.084 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.273 (CI = +/-0.139; p = 0.001)	0.211 (CI = +/-0.045; p = 0.000)	0.967	-8.03%	+13.53%
Frequency	2011.2	-0.083 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.274 (CI = +/-0.143; p = 0.001)	0.209 (CI = +/-0.051; p = 0.000)	0.967	-7.95%	+13.50%
Frequency	2012.1	-0.068 (CI = +/-0.036; p = 0.001)	0.005 (CI = +/-0.003; p = 0.002)	0.285 (CI = +/-0.139; p = 0.000)	0.192 (CI = +/-0.054; p = 0.000)	0.971	-6.60%	+13.13%
Frequency	2012.2	-0.058 (CI = +/-0.044; p = 0.012)	0.005 (CI = +/-0.003; p = 0.002)	0.291 (CI = +/-0.141; p = 0.000)	0.179 (CI = +/-0.062; p = 0.000)	0.971	-5.63%	+12.91%
Frequency	2013.1	-0.048 (CI = +/-0.055; p = 0.089)	0.005 (CI = +/-0.003; p = 0.003)	0.296 (CI = +/-0.145; p = 0.000)	0.167 (CI = +/-0.074; p = 0.000)	0.972	-4.64%	+12.73%
Frequency	2013.2	-0.061 (CI = +/-0.074; p = 0.101)	0.005 (CI = +/-0.003; p = 0.004)	0.291 (CI = +/-0.150; p = 0.001)	0.182 (CI = +/-0.093; p = 0.001)	0.971	-5.93%	+12.90%
Frequency	2014.1	-0.030 (CI = +/-0.106; p = 0.553)	0.005 (CI = +/-0.003; p = 0.005)	0.299 (CI = +/-0.152; p = 0.001)	0.149 (CI = +/-0.123; p = 0.021)	0.971	-2.96%	+12.64%
Frequency	2014.2	-0.088 (CI = +/-0.169; p = 0.284)	0.005 (CI = +/-0.003; p = 0.005)	0.290 (CI = +/-0.155; p = 0.001)	0.209 (CI = +/-0.185; p = 0.029)	0.971	-8.40%	+12.93%
Frequency	2015.1	-0.047 (CI = +/-0.365; p = 0.786)	0.005 (CI = +/-0.003; p = 0.007)	0.293 (CI = +/-0.163; p = 0.002)	0.168 (CI = +/-0.379; p = 0.356)	0.969	-4.58%	+12.84%
Frequency	2015.2	0.121 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.293 (CI = +/-0.163; p = 0.002)	NA (CI = +/-NA; p = NA)	0.968	+12.84%	+12.84%
Frequency	2016.1	0.139 (CI = +/-0.029; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.232 (CI = +/-0.139; p = 0.003)	NA (CI = +/-NA; p = NA)	0.980	+14.91%	+14.91%
Frequency	2016.2	0.133 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.253 (CI = +/-0.150; p = 0.003)	NA (CI = +/-NA; p = NA)	0.978	+14.17%	+14.17%
Frequency	2017.1	0.145 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.216 (CI = +/-0.151; p = 0.010)	NA (CI = +/-NA; p = NA)	0.980	+15.59%	+15.59%
Frequency	2017.2	0.136 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.241 (CI = +/-0.161; p = 0.008)	NA (CI = +/-NA; p = NA)	0.979	+14.53%	+14.53%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.052 (CI = +/-0.033; p = 0.003)	0.112 (CI = +/-0.382; p = 0.556)	0.185	+5.39%
Loss Cost	2004.2	0.059 (CI = +/-0.034; p = 0.001)	0.157 (CI = +/-0.380; p = 0.408)	0.231	+6.12%
Loss Cost	2005.1	0.065 (CI = +/-0.035; p = 0.001)	0.118 (CI = +/-0.383; p = 0.534)	0.261	+6.75%
Loss Cost	2005.2	0.072 (CI = +/-0.036; p = 0.000)	0.159 (CI = +/-0.383; p = 0.405)	0.298	+7.45%
Loss Cost	2006.1	0.078 (CI = +/-0.037; p = 0.000)	0.120 (CI = +/-0.386; p = 0.532)	0.327	+8.14%
Loss Cost	2006.2	0.086 (CI = +/-0.038; p = 0.000)	0.167 (CI = +/-0.384; p = 0.382)	0.373	+9.02%
Loss Cost	2007.1	0.095 (CI = +/-0.039; p = 0.000)	0.114 (CI = +/-0.381; p = 0.545)	0.420	+10.01%
Loss Cost	2007.2	0.106 (CI = +/-0.039; p = 0.000)	0.172 (CI = +/-0.372; p = 0.353)	0.481	+11.17%
Loss Cost	2008.1	0.117 (CI = +/-0.039; p = 0.000)	0.112 (CI = +/-0.364; p = 0.532)	0.534	+12.37%
Loss Cost	2008.2	0.128 (CI = +/-0.040; p = 0.000)	0.169 (CI = +/-0.354; p = 0.337)	0.586	+13.60%
Loss Cost	2009.1	0.138 (CI = +/-0.040; p = 0.000)	0.113 (CI = +/-0.348; p = 0.511)	0.629	+14.84%
Loss Cost	2009.2	0.150 (CI = +/-0.040; p = 0.000)	0.171 (CI = +/-0.335; p = 0.303)	0.677	+16.24%
Loss Cost	2010.1	0.164 (CI = +/-0.040; p = 0.000)	0.106 (CI = +/-0.320; p = 0.501)	0.728	+17.82%
Loss Cost	2010.2	0.175 (CI = +/-0.040; p = 0.000)	0.156 (CI = +/-0.312; p = 0.311)	0.756	+19.14%
Loss Cost	2011.1	0.187 (CI = +/-0.041; p = 0.000)	0.105 (CI = +/-0.307; p = 0.485)	0.780	+20.50%
Loss Cost	2011.2	0.200 (CI = +/-0.041; p = 0.000)	0.160 (CI = +/-0.293; p = 0.270)	0.811	+22.10%
Loss Cost	2012.1	0.214 (CI = +/-0.040; p = 0.000)	0.101 (CI = +/-0.279; p = 0.462)	0.841	+23.86%
Loss Cost	2012.2	0.227 (CI = +/-0.040; p = 0.000)	0.152 (CI = +/-0.266; p = 0.247)	0.864	+25.53%
Loss Cost	2013.1	0.239 (CI = +/-0.041; p = 0.000)	0.106 (CI = +/-0.262; p = 0.408)	0.876	+27.04%
Loss Cost	2013.2	0.252 (CI = +/-0.042; p = 0.000)	0.152 (CI = +/-0.252; p = 0.222)	0.890	+28.72%
Loss Cost	2014.1	0.266 (CI = +/-0.043; p = 0.000)	0.105 (CI = +/-0.246; p = 0.383)	0.902	+30.47%
Loss Cost	2014.2	0.282 (CI = +/-0.042; p = 0.000)	0.154 (CI = +/-0.230; p = 0.174)	0.919	+32.53%
Loss Cost	2015.1	0.294 (CI = +/-0.044; p = 0.000)	0.114 (CI = +/-0.229; p = 0.304)	0.924	+34.21%
Loss Cost	2015.2	0.310 (CI = +/-0.044; p = 0.000)	0.159 (CI = +/-0.215; p = 0.135)	0.935	+36.36%
Loss Cost	2016.1	0.329 (CI = +/-0.043; p = 0.000)	0.105 (CI = +/-0.197; p = 0.268)	0.950	+38.98%
Loss Cost	2016.2	0.339 (CI = +/-0.046; p = 0.000)	0.131 (CI = +/-0.201; p = 0.180)	0.948	+40.42%
Loss Cost	2017.1	0.354 (CI = +/-0.050; p = 0.000)	0.095 (CI = +/-0.203; p = 0.326)	0.950	+42.49%
Loss Cost	2017.2	0.365 (CI = +/-0.056; p = 0.000)	0.119 (CI = +/-0.212; p = 0.239)	0.945	+44.09%
Severity	2004.1	0.083 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.101; p = 0.609)	0.904	+8.64%
Severity	2004.2	0.085 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.101; p = 0.468)	0.906	+8.82%
Severity	2005.1	0.085 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.103; p = 0.549)	0.902	+8.91%
Severity	2005.2	0.087 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.103; p = 0.401)	0.904	+9.13%
Severity	2006.1	0.089 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.104; p = 0.515)	0.903	+9.29%
Severity	2006.2	0.091 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.104; p = 0.385)	0.904	+9.51%
Severity	2007.1	0.093 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.104; p = 0.539)	0.907	+9.76%
Severity	2007.2	0.096 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.103; p = 0.373)	0.911	+10.04%
Severity	2008.1	0.099 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.099; p = 0.577)	0.920	+10.40%
Severity	2008.2	0.102 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.098; p = 0.399)	0.923	+10.69%
Severity	2009.1	0.104 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.099; p = 0.531)	0.922	+10.91%
Severity	2009.2	0.105 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.102; p = 0.461)	0.918	+11.06%
Severity	2010.1	0.107 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.104; p = 0.590)	0.915	+11.27%
Severity	2010.2	0.109 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.106; p = 0.486)	0.912	+11.49%
Severity	2011.1	0.112 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.106; p = 0.685)	0.915	+11.88%
Severity	2011.2	0.116 (CI = +/-0.014; p = 0.000)	0.037 (CI = +/-0.104; p = 0.465)	0.920	+12.32%
Severity	2012.1	0.121 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.102; p = 0.702)	0.927	+12.81%
Severity	2012.2	0.123 (CI = +/-0.016; p = 0.000)	0.030 (CI = +/-0.103; p = 0.558)	0.925	+13.12%
Severity	2013.1	0.127 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.105; p = 0.760)	0.925	+13.54%
Severity	2013.2	0.131 (CI = +/-0.017; p = 0.000)	0.031 (CI = +/-0.104; p = 0.537)	0.928	+14.04%
Severity	2014.1	0.136 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.104; p = 0.758)	0.930	+14.55%
Severity	2014.2	0.144 (CI = +/-0.017; p = 0.000)	0.041 (CI = +/-0.092; p = 0.362)	0.949	+15.46%
Severity	2015.1	0.149 (CI = +/-0.018; p = 0.000)	0.025 (CI = +/-0.091; p = 0.569)	0.951	+16.03%
Severity	2015.2	0.156 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.081; p = 0.239)	0.963	+16.91%
Severity	2016.1	0.166 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.062; p = 0.502)	0.979	+18.00%
Severity	2016.2	0.172 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.053; p = 0.169)	0.985	+18.74%
Severity	2017.1	0.178 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.046; p = 0.342)	0.989	+19.45%
Severity	2017.2	0.183 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.038; p = 0.090)	0.993	+20.09%
Frequency	2004.1	-0.030 (CI = +/-0.025; p = 0.019)	0.086 (CI = +/-0.289; p = 0.548)	0.099	-2.99%
Frequency	2004.2	-0.025 (CI = +/-0.026; p = 0.053)	0.120 (CI = +/-0.287; p = 0.401)	0.067	-2.48%
Frequency	2005.1	-0.020 (CI = +/-0.026; p = 0.129)	0.088 (CI = +/-0.288; p = 0.541)	0.019	-1.99%
Frequency	2005.2	-0.015 (CI = +/-0.027; p = 0.253)	0.116 (CI = +/-0.289; p = 0.420)	0.000	-1.54%
Frequency	2006.1	-0.011 (CI = +/-0.028; p = 0.447)	0.086 (CI = +/-0.291; p = 0.552)	-0.032	-1.05%
Frequency	2006.2	-0.004 (CI = +/-0.029; p = 0.754)	0.122 (CI = +/-0.289; p = 0.397)	-0.035	-0.44%
Frequency	2007.1	0.002 (CI = +/-0.029; p = 0.874)	0.083 (CI = +/-0.287; p = 0.561)	-0.052	+0.23%
Frequency	2007.2	0.010 (CI = +/-0.029; p = 0.484)	0.126 (CI = +/-0.280; p = 0.365)	-0.021	+1.03%
Frequency	2008.1	0.018 (CI = +/-0.030; p = 0.238)	0.085 (CI = +/-0.277; p = 0.534)	-0.002	+1.78%
Frequency	2008.2	0.026 (CI = +/-0.030; p = 0.088)	0.128 (CI = +/-0.269; p = 0.339)	0.065	+2.63%
Frequency	2009.1	0.035 (CI = +/-0.030; p = 0.026)	0.082 (CI = +/-0.262; p = 0.525)	0.126	+3.54%
Frequency	2009.2	0.046 (CI = +/-0.029; p = 0.004)	0.134 (CI = +/-0.245; p = 0.269)	0.254	+4.67%
Frequency	2010.1	0.057 (CI = +/-0.028; p = 0.000)	0.079 (CI = +/-0.225; p = 0.479)	0.384	+5.88%
Frequency	2010.2	0.066 (CI = +/-0.027; p = 0.000)	0.120 (CI = +/-0.214; p = 0.259)	0.482	+6.86%
Frequency	2011.1	0.074 (CI = +/-0.028; p = 0.000)	0.084 (CI = +/-0.210; p = 0.416)	0.542	+7.71%
Frequency	2011.2	0.084 (CI = +/-0.028; p = 0.000)	0.123 (CI = +/-0.200; p = 0.215)	0.618	+8.71%
Frequency	2012.1	0.093 (CI = +/-0.027; p = 0.000)	0.082 (CI = +/-0.189; p = 0.380)	0.687	+9.79%
Frequency	2012.2	0.104 (CI = +/-0.026; p = 0.000)	0.122 (CI = +/-0.173; p = 0.156)	0.759	+10.96%
Frequency	2013.1	0.112 (CI = +/-0.027; p = 0.000)	0.090 (CI = +/-0.169; p = 0.276)	0.791	+11.89%
Frequency	2013.2	0.121 (CI = +/-0.027; p = 0.000)	0.121 (CI = +/-0.162; p = 0.134)	0.821	+12.87%
Frequency	2014.1	0.130 (CI = +/-0.027; p = 0.000)	0.089 (CI = +/-0.156; p = 0.246)	0.847	+13.89%
Frequency	2014.2	0.138 (CI = +/-0.028; p = 0.000)	0.114 (CI = +/-0.154; p = 0.137)	0.858	+14.78%
Frequency	2015.1	0.146 (CI = +/-0.030; p = 0.000)	0.089 (CI = +/-0.155; p = 0.239)	0.866	+15.67%
Frequency	2015.2	0.154 (CI = +/-0.031; p = 0.000)	0.113 (CI = +/-0.155; p = 0.139)	0.873	+16.64%
Frequency	2016.1	0.164 (CI = +/-0.034; p = 0.000)	0.086 (CI = +/-0.155; p = 0.253)	0.884	+17.77%
Frequency	2016.2	0.168 (CI = +/-0.038; p = 0.000)	0.096 (CI = +/-0.165; p = 0.230)	0.868	+18.25%
Frequency	2017.1	0.176 (CI = +/-0.043; p = 0.000)	0.074 (CI = +/-0.173; p = 0.368)	0.866	+19.28%
Frequency	2017.2	0.182 (CI = +/-0.050; p = 0.000)	0.087 (CI = +/-0.187; p = 0.326)	0.845	+19.98%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.044 (CI = +/-0.037; p = 0.021)	0.139 (CI = +/-0.386; p = 0.471)	-0.010 (CI = +/-0.021; p = 0.324)	0.185	+4.52%
Loss Cost	2004.2	0.051 (CI = +/-0.038; p = 0.009)	0.180 (CI = +/-0.384; p = 0.348)	-0.009 (CI = +/-0.020; p = 0.355)	0.229	+5.28%
Loss Cost	2005.1	0.058 (CI = +/-0.039; p = 0.005)	0.141 (CI = +/-0.389; p = 0.466)	-0.008 (CI = +/-0.020; p = 0.415)	0.254	+5.97%
Loss Cost	2005.2	0.065 (CI = +/-0.041; p = 0.003)	0.179 (CI = +/-0.389; p = 0.357)	-0.008 (CI = +/-0.020; p = 0.450)	0.290	+6.71%
Loss Cost	2006.1	0.072 (CI = +/-0.042; p = 0.002)	0.139 (CI = +/-0.395; p = 0.479)	-0.006 (CI = +/-0.020; p = 0.520)	0.315	+7.47%
Loss Cost	2006.2	0.081 (CI = +/-0.043; p = 0.001)	0.183 (CI = +/-0.392; p = 0.349)	-0.006 (CI = +/-0.020; p = 0.563)	0.360	+8.41%
Loss Cost	2007.1	0.091 (CI = +/-0.044; p = 0.000)	0.127 (CI = +/-0.391; p = 0.511)	-0.004 (CI = +/-0.020; p = 0.665)	0.405	+9.53%
Loss Cost	2007.2	0.102 (CI = +/-0.045; p = 0.000)	0.181 (CI = +/-0.382; p = 0.339)	-0.003 (CI = +/-0.019; p = 0.720)	0.465	+10.76%
Loss Cost	2008.1	0.115 (CI = +/-0.045; p = 0.000)	0.118 (CI = +/-0.376; p = 0.525)	-0.002 (CI = +/-0.018; p = 0.853)	0.518	+12.15%
Loss Cost	2008.2	0.126 (CI = +/-0.045; p = 0.000)	0.172 (CI = +/-0.365; p = 0.343)	-0.001 (CI = +/-0.018; p = 0.917)	0.571	+13.48%
Loss Cost	2009.1	0.139 (CI = +/-0.046; p = 0.000)	0.111 (CI = +/-0.360; p = 0.533)	0.001 (CI = +/-0.017; p = 0.940)	0.614	+14.93%
Loss Cost	2009.2	0.152 (CI = +/-0.046; p = 0.000)	0.167 (CI = +/-0.347; p = 0.331)	0.001 (CI = +/-0.016; p = 0.867)	0.665	+16.44%
Loss Cost	2010.1	0.168 (CI = +/-0.046; p = 0.000)	0.094 (CI = +/-0.331; p = 0.562)	0.003 (CI = +/-0.015; p = 0.683)	0.719	+18.32%
Loss Cost	2010.2	0.180 (CI = +/-0.046; p = 0.000)	0.143 (CI = +/-0.322; p = 0.367)	0.004 (CI = +/-0.015; p = 0.619)	0.749	+19.75%
Loss Cost	2011.1	0.194 (CI = +/-0.047; p = 0.000)	0.085 (CI = +/-0.316; p = 0.583)	0.005 (CI = +/-0.014; p = 0.484)	0.776	+21.40%
Loss Cost	2011.2	0.208 (CI = +/-0.046; p = 0.000)	0.139 (CI = +/-0.301; p = 0.348)	0.005 (CI = +/-0.013; p = 0.416)	0.809	+23.11%
Loss Cost	2012.1	0.225 (CI = +/-0.045; p = 0.000)	0.071 (CI = +/-0.284; p = 0.609)	0.007 (CI = +/-0.012; p = 0.270)	0.844	+25.25%
Loss Cost	2012.2	0.239 (CI = +/-0.044; p = 0.000)	0.122 (CI = +/-0.267; p = 0.354)	0.007 (CI = +/-0.011; p = 0.217)	0.868	+27.01%
Loss Cost	2013.1	0.254 (CI = +/-0.045; p = 0.000)	0.067 (CI = +/-0.259; p = 0.592)	0.008 (CI = +/-0.011; p = 0.141)	0.885	+28.89%
Loss Cost	2013.2	0.267 (CI = +/-0.044; p = 0.000)	0.113 (CI = +/-0.246; p = 0.347)	0.008 (CI = +/-0.010; p = 0.113)	0.900	+30.62%
Loss Cost	2014.1	0.283 (CI = +/-0.044; p = 0.000)	0.057 (CI = +/-0.233; p = 0.609)	0.009 (CI = +/-0.009; p = 0.062)	0.917	+32.76%
Loss Cost	2014.2	0.299 (CI = +/-0.041; p = 0.000)	0.107 (CI = +/-0.211; p = 0.297)	0.009 (CI = +/-0.008; p = 0.040)	0.935	+34.79%
Loss Cost	2015.1	0.313 (CI = +/-0.041; p = 0.000)	0.060 (CI = +/-0.201; p = 0.531)	0.009 (CI = +/-0.008; p = 0.021)	0.945	+36.81%
Loss Cost	2015.2	0.328 (CI = +/-0.038; p = 0.000)	0.105 (CI = +/-0.182; p = 0.234)	0.009 (CI = +/-0.007; p = 0.014)	0.957	+38.77%
Loss Cost	2016.1	0.348 (CI = +/-0.031; p = 0.000)	0.046 (CI = +/-0.137; p = 0.480)	0.009 (CI = +/-0.005; p = 0.001)	0.977	+41.68%
Loss Cost	2016.2	0.356 (CI = +/-0.032; p = 0.000)	0.068 (CI = +/-0.138; p = 0.304)	0.009 (CI = +/-0.005; p = 0.002)	0.977	+42.72%
Loss Cost	2017.1	0.370 (CI = +/-0.030; p = 0.000)	0.032 (CI = +/-0.119; p = 0.568)	0.009 (CI = +/-0.004; p = 0.001)	0.984	+44.79%
Loss Cost	2017.2	0.375 (CI = +/-0.033; p = 0.000)	0.046 (CI = +/-0.128; p = 0.436)	0.008 (CI = +/-0.004; p = 0.001)	0.982	+45.53%
Severity	2004.1	0.080 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.101; p = 0.502)	-0.003 (CI = +/-0.005; p = 0.244)	0.905	+8.36%
Severity	2004.2	0.082 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.101; p = 0.387)	-0.003 (CI = +/-0.005; p = 0.268)	0.906	+8.55%
Severity	2005.1	0.083 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.104; p = 0.457)	-0.003 (CI = +/-0.005; p = 0.299)	0.902	+8.64%
Severity	2005.2	0.085 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.104; p = 0.336)	-0.003 (CI = +/-0.005; p = 0.327)	0.904	+8.87%
Severity	2006.1	0.087 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.106; p = 0.440)	-0.002 (CI = +/-0.005; p = 0.379)	0.902	+9.04%
Severity	2006.2	0.089 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.106; p = 0.332)	-0.002 (CI = +/-0.005; p = 0.411)	0.903	+9.27%
Severity	2007.1	0.091 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.106; p = 0.479)	-0.002 (CI = +/-0.005; p = 0.491)	0.906	+9.55%
Severity	2007.2	0.094 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.105; p = 0.336)	-0.002 (CI = +/-0.005; p = 0.531)	0.909	+9.85%
Severity	2008.1	0.098 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.102; p = 0.538)	-0.001 (CI = +/-0.005; p = 0.652)	0.918	+10.26%
Severity	2008.2	0.100 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.101; p = 0.380)	-0.001 (CI = +/-0.005; p = 0.699)	0.921	+10.57%
Severity	2009.1	0.103 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.103; p = 0.515)	-0.001 (CI = +/-0.005; p = 0.786)	0.919	+10.82%
Severity	2009.2	0.104 (CI = +/-0.014; p = 0.000)	0.039 (CI = +/-0.105; p = 0.453)	-0.001 (CI = +/-0.005; p = 0.812)	0.915	+10.97%
Severity	2010.1	0.106 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.108; p = 0.587)	0.000 (CI = +/-0.005; p = 0.891)	0.912	+11.22%
Severity	2010.2	0.108 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.110; p = 0.491)	0.000 (CI = +/-0.005; p = 0.920)	0.908	+11.46%
Severity	2011.1	0.112 (CI = +/-0.016; p = 0.000)	0.021 (CI = +/-0.111; p = 0.704)	0.000 (CI = +/-0.005; p = 0.958)	0.911	+11.90%
Severity	2011.2	0.117 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.108; p = 0.494)	0.000 (CI = +/-0.005; p = 0.914)	0.917	+12.36%
Severity	2012.1	0.122 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.106; p = 0.757)	0.001 (CI = +/-0.005; p = 0.767)	0.924	+12.94%
Severity	2012.2	0.125 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.108; p = 0.615)	0.001 (CI = +/-0.005; p = 0.749)	0.921	+13.26%
Severity	2013.1	0.129 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.110; p = 0.840)	0.001 (CI = +/-0.005; p = 0.653)	0.922	+13.75%
Severity	2013.2	0.133 (CI = +/-0.019; p = 0.000)	0.026 (CI = +/-0.109; p = 0.618)	0.001 (CI = +/-0.004; p = 0.635)	0.925	+14.26%
Severity	2014.1	0.138 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.109; p = 0.868)	0.001 (CI = +/-0.004; p = 0.544)	0.927	+14.84%
Severity	2014.2	0.146 (CI = +/-0.019; p = 0.000)	0.034 (CI = +/-0.096; p = 0.461)	0.001 (CI = +/-0.004; p = 0.504)	0.947	+15.73%
Severity	2015.1	0.152 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.095; p = 0.711)	0.001 (CI = +/-0.004; p = 0.423)	0.949	+16.37%
Severity	2015.2	0.159 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.085; p = 0.339)	0.001 (CI = +/-0.003; p = 0.416)	0.962	+17.19%
Severity	2016.1	0.168 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.063; p = 0.710)	0.001 (CI = +/-0.002; p = 0.204)	0.980	+18.34%
Severity	2016.2	0.174 (CI = +/-0.012; p = 0.000)	0.027 (CI = +/-0.053; p = 0.283)	0.001 (CI = +/-0.002; p = 0.198)	0.986	+18.99%
Severity	2017.1	0.180 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.044; p = 0.539)	0.001 (CI = +/-0.001; p = 0.116)	0.991	+19.70%
Severity	2017.2	0.184 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.038; p = 0.169)	0.001 (CI = +/-0.001; p = 0.137)	0.994	+20.22%
Frequency	2004.1	-0.036 (CI = +/-0.028; p = 0.014)	0.105 (CI = +/-0.293; p = 0.473)	-0.007 (CI = +/-0.016; p = 0.371)	0.095	-3.54%
Frequency	2004.2	-0.031 (CI = +/-0.029; p = 0.038)	0.136 (CI = +/-0.291; p = 0.349)	-0.006 (CI = +/-0.015; p = 0.405)	0.059	-3.01%
Frequency	2005.1	-0.025 (CI = +/-0.030; p = 0.098)	0.103 (CI = +/-0.293; p = 0.482)	-0.005 (CI = +/-0.015; p = 0.477)	0.005	-2.46%
Frequency	2005.2	-0.020 (CI = +/-0.031; p = 0.194)	0.129 (CI = +/-0.295; p = 0.379)	-0.005 (CI = +/-0.015; p = 0.514)	-0.016	-1.98%
Frequency	2006.1	-0.015 (CI = +/-0.032; p = 0.361)	0.098 (CI = +/-0.298; p = 0.508)	-0.004 (CI = +/-0.015; p = 0.590)	-0.055	-1.44%
Frequency	2006.2	-0.008 (CI = +/-0.033; p = 0.624)	0.132 (CI = +/-0.296; p = 0.371)	-0.004 (CI = +/-0.015; p = 0.637)	-0.061	-0.79%
Frequency	2007.1	0.000 (CI = +/-0.034; p = 0.990)	0.090 (CI = +/-0.296; p = 0.538)	-0.002 (CI = +/-0.015; p = 0.745)	-0.083	-0.02%
Frequency	2007.2	0.008 (CI = +/-0.034; p = 0.617)	0.131 (CI = +/-0.288; p = 0.359)	-0.002 (CI = +/-0.014; p = 0.806)	-0.054	+0.84%
Frequency	2008.1	0.017 (CI = +/-0.035; p = 0.321)	0.087 (CI = +/-0.286; p = 0.538)	-0.001 (CI = +/-0.014; p = 0.934)	-0.038	+1.72%
Frequency	2008.2	0.026 (CI = +/-0.035; p = 0.135)	0.128 (CI = +/-0.278; p = 0.353)	0.000 (CI = +/-0.013; p = 0.997)	0.030	+2.63%
Frequency	2009.1	0.036 (CI = +/-0.035; p = 0.042)	0.078 (CI = +/-0.271; p = 0.561)	0.001 (CI = +/-0.013; p = 0.840)	0.094	+3.71%
Frequency	2009.2	0.048 (CI = +/-0.034; p = 0.007)	0.128 (CI = +/-0.253; p = 0.307)	0.002 (CI = +/-0.012; p = 0.743)	0.228	+4.93%
Frequency	2010.1	0.062 (CI = +/-0.032; p = 0.001)	0.065 (CI = +/-0.232; p = 0.565)	0.003 (CI = +/-0.011; p = 0.519)	0.370	+6.38%
Frequency	2010.2	0.072 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.219; p = 0.329)	0.004 (CI = +/-0.010; p = 0.437)	0.474	+7.44%
Frequency	2011.1	0.081 (CI = +/-0.032; p = 0.000)	0.064 (CI = +/-0.214; p = 0.538)	0.005 (CI = +/-0.010; p = 0.316)	0.543	+8.49%
Frequency	2011.2	0.091 (CI = +/-0.031; p = 0.000)	0.103 (CI = +/-0.201; p = 0.302)	0.005 (CI = +/-0.009; p = 0.251)	0.625	+9.57%
Frequency	2012.1	0.103 (CI = +/-0.030; p = 0.000)	0.055 (CI = +/-0.187; p = 0.550)	0.006 (CI = +/-0.008; p = 0.138)	0.706	+10.90%
Frequency	2012.2	0.115 (CI = +/-0.028; p = 0.000)	0.095 (CI = +/-0.167; p = 0.249)	0.006 (CI = +/-0.007; p = 0.083)	0.784	+12.14%
Frequency	2013.1	0.125 (CI = +/-0.027; p = 0.000)	0.057 (CI = +/-0.157; p = 0.460)	0.007 (CI = +/-0.007; p = 0.040)	0.827	+13.32%
Frequency	2013.2	0.134 (CI = +/-0.026; p = 0.000)	0.087 (CI = +/-0.146; p = 0.227)	0.007 (CI = +/-0.006; p = 0.025)	0.860	+14.32%
Frequency	2014.1	0.145 (CI = +/-0.025; p = 0.000)	0.049 (CI = +/-0.132; p = 0.446)	0.007 (CI = +/-0.005; p = 0.008)	0.897	+15.60%
Frequency	2014.2	0.152 (CI = +/-0.024; p = 0.000)	0.073 (CI = +/-0.125; p = 0.232)	0.007 (CI = +/-0.005; p = 0.005)	0.911	+16.47%
Frequency	2015.1	0.162 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.117; p = 0.438)	0.008 (CI = +/-0.004; p = 0.002)	0.929	+17.57%
Frequency	2015.2	0.169 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.111; p = 0.220)	0.008 (CI = +/-0.004; p = 0.001)	0.939	+18.42%
Frequency	2016.1	0.180 (CI = +/-0.021; p = 0.000)	0.035 (CI = +/-0.094; p = 0.435)	0.008 (CI = +/-0.003; p = 0.000)	0.960	+19.72%
Frequency	2016.2	0.182 (CI = +/-0.024; p = 0.000)	0.040 (CI = +/-0.102; p = 0.402)	0.008 (CI = +/-0.003; p = 0.001)	0.954	+19.94%
Frequency	2017.1	0.190 (CI = +/-0.024; p = 0.000)	0.019 (CI = +/-0.097; p = 0.671)	0.008 (CI = +/-0.003; p = 0.000)	0.961	+20.96%
Frequency	2017.2	0.191 (CI = +/-0.028; p = 0.000)	0.021 (CI = +/-0.108; p = 0.668)	0.008 (CI = +/-0.003; p = 0.001)	0.953	+21.06%

Comprehensive - All Other

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.039 (CI = +/-0.011; p = 0.000)	0.554	+4.03%
Loss Cost	2004.2	0.039 (CI = +/-0.012; p = 0.000)	0.531	+3.99%
Loss Cost	2005.1	0.040 (CI = +/-0.013; p = 0.000)	0.523	+4.08%
Loss Cost	2005.2	0.039 (CI = +/-0.013; p = 0.000)	0.492	+3.99%
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.524	+4.29%
Loss Cost	2006.2	0.041 (CI = +/-0.014; p = 0.000)	0.490	+4.16%
Loss Cost	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.489	+4.31%
Loss Cost	2007.2	0.042 (CI = +/-0.016; p = 0.000)	0.461	+4.28%
Loss Cost	2008.1	0.043 (CI = +/-0.017; p = 0.000)	0.450	+4.38%
Loss Cost	2008.2	0.049 (CI = +/-0.017; p = 0.000)	0.532	+4.97%
Loss Cost	2009.1	0.050 (CI = +/-0.018; p = 0.000)	0.526	+5.14%
Loss Cost	2009.2	0.055 (CI = +/-0.018; p = 0.000)	0.571	+5.63%
Loss Cost	2010.1	0.057 (CI = +/-0.019; p = 0.000)	0.564	+5.83%
Loss Cost	2010.2	0.055 (CI = +/-0.021; p = 0.000)	0.521	+5.62%
Loss Cost	2011.1	0.055 (CI = +/-0.023; p = 0.000)	0.491	+5.62%
Loss Cost	2011.2	0.059 (CI = +/-0.024; p = 0.000)	0.517	+6.10%
Loss Cost	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.511	+6.38%
Loss Cost	2012.2	0.059 (CI = +/-0.028; p = 0.000)	0.457	+6.09%
Loss Cost	2013.1	0.068 (CI = +/-0.028; p = 0.000)	0.538	+7.05%
Loss Cost	2013.2	0.065 (CI = +/-0.031; p = 0.000)	0.480	+6.70%
Loss Cost	2014.1	0.077 (CI = +/-0.030; p = 0.000)	0.595	+7.99%
Loss Cost	2014.2	0.077 (CI = +/-0.034; p = 0.000)	0.557	+8.04%
Loss Cost	2015.1	0.082 (CI = +/-0.037; p = 0.000)	0.551	+8.54%
Loss Cost	2015.2	0.079 (CI = +/-0.042; p = 0.001)	0.485	+8.19%
Loss Cost	2016.1	0.082 (CI = +/-0.047; p = 0.002)	0.463	+8.60%
Loss Cost	2016.2	0.083 (CI = +/-0.055; p = 0.006)	0.413	+8.68%
Loss Cost	2017.1	0.095 (CI = +/-0.061; p = 0.006)	0.442	+9.93%
Loss Cost	2017.2	0.093 (CI = +/-0.072; p = 0.016)	0.368	+9.74%
Severity	2004.1	0.040 (CI = +/-0.010; p = 0.000)	0.626	+4.08%
Severity	2004.2	0.039 (CI = +/-0.010; p = 0.000)	0.599	+3.98%
Severity	2005.1	0.040 (CI = +/-0.011; p = 0.000)	0.594	+4.08%
Severity	2005.2	0.040 (CI = +/-0.012; p = 0.000)	0.574	+4.08%
Severity	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.626	+4.44%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.613	+4.51%
Severity	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.628	+4.75%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.623	+4.88%
Severity	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.633	+5.12%
Severity	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.689	+5.60%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	0.716	+5.98%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.737	+6.35%
Severity	2010.1	0.065 (CI = +/-0.015; p = 0.000)	0.755	+6.72%
Severity	2010.2	0.067 (CI = +/-0.016; p = 0.000)	0.745	+6.89%
Severity	2011.1	0.070 (CI = +/-0.016; p = 0.000)	0.760	+7.28%
Severity	2011.2	0.073 (CI = +/-0.017; p = 0.000)	0.755	+7.53%
Severity	2012.1	0.075 (CI = +/-0.019; p = 0.000)	0.745	+7.74%
Severity	2012.2	0.071 (CI = +/-0.020; p = 0.000)	0.709	+7.39%
Severity	2013.1	0.078 (CI = +/-0.020; p = 0.000)	0.754	+8.11%
Severity	2013.2	0.075 (CI = +/-0.022; p = 0.000)	0.717	+7.82%
Severity	2014.1	0.084 (CI = +/-0.021; p = 0.000)	0.782	+8.78%
Severity	2014.2	0.083 (CI = +/-0.024; p = 0.000)	0.749	+8.64%
Severity	2015.1	0.088 (CI = +/-0.026; p = 0.000)	0.751	+9.17%
Severity	2015.2	0.083 (CI = +/-0.028; p = 0.000)	0.704	+8.68%
Severity	2016.1	0.086 (CI = +/-0.032; p = 0.000)	0.679	+8.96%
Severity	2016.2	0.080 (CI = +/-0.036; p = 0.000)	0.610	+8.35%
Severity	2017.1	0.088 (CI = +/-0.041; p = 0.000)	0.621	+9.20%
Severity	2017.2	0.083 (CI = +/-0.047; p = 0.003)	0.535	+8.60%
Frequency	2004.1	-0.001 (CI = +/-0.006; p = 0.870)	-0.026	-0.05%
Frequency	2004.2	0.000 (CI = +/-0.006; p = 0.976)	-0.027	+0.01%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 1.000)	-0.028	0.00%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.800)	-0.027	-0.09%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.693)	-0.025	-0.15%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.383)	-0.006	-0.33%
Frequency	2007.1	-0.004 (CI = +/-0.008; p = 0.302)	0.003	-0.41%
Frequency	2007.2	-0.006 (CI = +/-0.008; p = 0.165)	0.031	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.009; p = 0.107)	0.054	-0.70%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.191)	0.026	-0.60%
Frequency	2009.1	-0.008 (CI = +/-0.009; p = 0.095)	0.064	-0.80%
Frequency	2009.2	-0.007 (CI = +/-0.010; p = 0.178)	0.031	-0.68%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.118)	0.057	-0.83%
Frequency	2010.2	-0.012 (CI = +/-0.011; p = 0.029)	0.143	-1.18%
Frequency	2011.1	-0.016 (CI = +/-0.010; p = 0.005)	0.257	-1.55%
Frequency	2011.2	-0.013 (CI = +/-0.011; p = 0.018)	0.185	-1.33%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.036)	0.148	-1.27%
Frequency	2012.2	-0.012 (CI = +/-0.013; p = 0.064)	0.114	-1.21%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.153)	0.054	-0.98%
Frequency	2013.2	-0.010 (CI = +/-0.015; p = 0.170)	0.049	-1.04%
Frequency	2014.1	-0.007 (CI = +/-0.016; p = 0.367)	-0.008	-0.72%
Frequency	2014.2	-0.006 (CI = +/-0.018; p = 0.526)	-0.033	-0.56%
Frequency	2015.1	-0.006 (CI = +/-0.020; p = 0.557)	-0.039	-0.58%
Frequency	2015.2	-0.005 (CI = +/-0.023; p = 0.682)	-0.054	-0.45%
Frequency	2016.1	-0.003 (CI = +/-0.026; p = 0.788)	-0.066	-0.33%
Frequency	2016.2	0.003 (CI = +/-0.029; p = 0.824)	-0.073	+0.30%
Frequency	2017.1	0.007 (CI = +/-0.033; p = 0.671)	-0.066	+0.67%
Frequency	2017.2	0.010 (CI = +/-0.039; p = 0.568)	-0.058	+1.04%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.039 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.121; p = 0.008)	0.622	+3.96%
Loss Cost	2004.2	0.039 (CI = +/-0.011; p = 0.000)	0.169 (CI = +/-0.124; p = 0.009)	0.602	+3.99%
Loss Cost	2005.1	0.039 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.128; p = 0.011)	0.593	+4.00%
Loss Cost	2005.2	0.039 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.131; p = 0.014)	0.564	+3.99%
Loss Cost	2006.1	0.041 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.133; p = 0.024)	0.581	+4.21%
Loss Cost	2006.2	0.041 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.136; p = 0.031)	0.546	+4.16%
Loss Cost	2007.1	0.041 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.141; p = 0.041)	0.540	+4.24%
Loss Cost	2007.2	0.042 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.145; p = 0.044)	0.515	+4.28%
Loss Cost	2008.1	0.042 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.150; p = 0.052)	0.502	+4.29%
Loss Cost	2008.2	0.049 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.136; p = 0.010)	0.619	+4.97%
Loss Cost	2009.1	0.049 (CI = +/-0.016; p = 0.000)	0.181 (CI = +/-0.141; p = 0.014)	0.609	+5.01%
Loss Cost	2009.2	0.055 (CI = +/-0.016; p = 0.000)	0.209 (CI = +/-0.131; p = 0.003)	0.685	+5.63%
Loss Cost	2010.1	0.055 (CI = +/-0.017; p = 0.000)	0.208 (CI = +/-0.136; p = 0.004)	0.676	+5.66%
Loss Cost	2010.2	0.055 (CI = +/-0.018; p = 0.000)	0.206 (CI = +/-0.141; p = 0.006)	0.638	+5.62%
Loss Cost	2011.1	0.053 (CI = +/-0.020; p = 0.000)	0.215 (CI = +/-0.146; p = 0.006)	0.620	+5.41%
Loss Cost	2011.2	0.059 (CI = +/-0.019; p = 0.000)	0.242 (CI = +/-0.139; p = 0.002)	0.683	+6.10%
Loss Cost	2012.1	0.059 (CI = +/-0.021; p = 0.000)	0.242 (CI = +/-0.146; p = 0.002)	0.673	+6.11%
Loss Cost	2012.2	0.059 (CI = +/-0.023; p = 0.000)	0.241 (CI = +/-0.153; p = 0.004)	0.630	+6.09%
Loss Cost	2013.1	0.065 (CI = +/-0.024; p = 0.000)	0.217 (CI = +/-0.152; p = 0.008)	0.668	+6.76%
Loss Cost	2013.2	0.065 (CI = +/-0.026; p = 0.000)	0.215 (CI = +/-0.160; p = 0.012)	0.619	+6.70%
Loss Cost	2014.1	0.074 (CI = +/-0.027; p = 0.000)	0.182 (CI = +/-0.154; p = 0.023)	0.686	+7.70%
Loss Cost	2014.2	0.077 (CI = +/-0.029; p = 0.000)	0.192 (CI = +/-0.161; p = 0.023)	0.663	+8.04%
Loss Cost	2015.1	0.078 (CI = +/-0.033; p = 0.000)	0.188 (CI = +/-0.172; p = 0.034)	0.648	+8.16%
Loss Cost	2015.2	0.079 (CI = +/-0.038; p = 0.001)	0.189 (CI = +/-0.184; p = 0.045)	0.590	+8.19%
Loss Cost	2016.1	0.078 (CI = +/-0.043; p = 0.002)	0.191 (CI = +/-0.199; p = 0.059)	0.565	+8.11%
Loss Cost	2016.2	0.083 (CI = +/-0.049; p = 0.003)	0.204 (CI = +/-0.212; p = 0.058)	0.534	+8.68%
Loss Cost	2017.1	0.089 (CI = +/-0.057; p = 0.006)	0.190 (CI = +/-0.231; p = 0.097)	0.532	+9.29%
Loss Cost	2017.2	0.093 (CI = +/-0.067; p = 0.012)	0.199 (CI = +/-0.252; p = 0.109)	0.470	+9.74%
Severity	2004.1	0.039 (CI = +/-0.009; p = 0.000)	0.177 (CI = +/-0.100; p = 0.001)	0.715	+4.01%
Severity	2004.2	0.039 (CI = +/-0.009; p = 0.000)	0.175 (CI = +/-0.103; p = 0.001)	0.690	+3.98%
Severity	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.174 (CI = +/-0.106; p = 0.002)	0.683	+4.00%
Severity	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.109; p = 0.002)	0.670	+4.08%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.106; p = 0.004)	0.701	+4.36%
Severity	2006.2	0.044 (CI = +/-0.011; p = 0.000)	0.170 (CI = +/-0.108; p = 0.003)	0.698	+4.51%
Severity	2007.1	0.046 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.110; p = 0.005)	0.702	+4.66%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	0.173 (CI = +/-0.111; p = 0.003)	0.709	+4.88%
Severity	2008.1	0.049 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.114; p = 0.006)	0.710	+5.02%
Severity	2008.2	0.055 (CI = +/-0.011; p = 0.000)	0.195 (CI = +/-0.098; p = 0.000)	0.797	+5.60%
Severity	2009.1	0.057 (CI = +/-0.011; p = 0.000)	0.183 (CI = +/-0.099; p = 0.001)	0.808	+5.85%
Severity	2009.2	0.062 (CI = +/-0.011; p = 0.000)	0.206 (CI = +/-0.088; p = 0.000)	0.855	+6.35%
Severity	2010.1	0.064 (CI = +/-0.011; p = 0.000)	0.196 (CI = +/-0.090; p = 0.000)	0.859	+6.56%
Severity	2010.2	0.067 (CI = +/-0.011; p = 0.000)	0.210 (CI = +/-0.088; p = 0.000)	0.868	+6.89%
Severity	2011.1	0.068 (CI = +/-0.012; p = 0.000)	0.201 (CI = +/-0.090; p = 0.000)	0.870	+7.09%
Severity	2011.2	0.073 (CI = +/-0.012; p = 0.000)	0.218 (CI = +/-0.085; p = 0.000)	0.888	+7.53%
Severity	2012.1	0.072 (CI = +/-0.013; p = 0.000)	0.219 (CI = +/-0.089; p = 0.000)	0.881	+7.50%
Severity	2012.2	0.071 (CI = +/-0.014; p = 0.000)	0.215 (CI = +/-0.093; p = 0.000)	0.859	+7.39%
Severity	2013.1	0.076 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.091; p = 0.000)	0.877	+7.84%
Severity	2013.2	0.075 (CI = +/-0.016; p = 0.000)	0.198 (CI = +/-0.096; p = 0.000)	0.854	+7.82%
Severity	2014.1	0.081 (CI = +/-0.016; p = 0.000)	0.176 (CI = +/-0.089; p = 0.001)	0.886	+8.49%
Severity	2014.2	0.083 (CI = +/-0.017; p = 0.000)	0.181 (CI = +/-0.094; p = 0.001)	0.869	+8.64%
Severity	2015.1	0.084 (CI = +/-0.019; p = 0.000)	0.176 (CI = +/-0.100; p = 0.002)	0.863	+8.81%
Severity	2015.2	0.083 (CI = +/-0.022; p = 0.000)	0.172 (CI = +/-0.107; p = 0.004)	0.829	+8.68%
Severity	2016.1	0.082 (CI = +/-0.025; p = 0.000)	0.176 (CI = +/-0.115; p = 0.006)	0.812	+8.51%
Severity	2016.2	0.080 (CI = +/-0.029; p = 0.000)	0.173 (CI = +/-0.124; p = 0.010)	0.761	+8.35%
Severity	2017.1	0.083 (CI = +/-0.033; p = 0.000)	0.166 (CI = +/-0.135; p = 0.020)	0.752	+8.65%
Severity	2017.2	0.083 (CI = +/-0.039; p = 0.001)	0.165 (CI = +/-0.148; p = 0.032)	0.684	+8.60%
Frequency	2004.1	0.000 (CI = +/-0.006; p = 0.881)	-0.010 (CI = +/-0.072; p = 0.786)	-0.051	-0.05%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.977)	-0.006 (CI = +/-0.074; p = 0.868)	-0.055	+0.01%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.995)	-0.006 (CI = +/-0.076; p = 0.881)	-0.056	+0.00%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.803)	-0.011 (CI = +/-0.077; p = 0.768)	-0.054	-0.09%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.704)	-0.008 (CI = +/-0.079; p = 0.840)	-0.054	-0.14%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.389)	-0.019 (CI = +/-0.078; p = 0.625)	-0.030	-0.33%
Frequency	2007.1	-0.004 (CI = +/-0.008; p = 0.318)	-0.015 (CI = +/-0.080; p = 0.714)	-0.025	-0.41%
Frequency	2007.2	-0.006 (CI = +/-0.008; p = 0.169)	-0.024 (CI = +/-0.080; p = 0.544)	0.011	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.009; p = 0.117)	-0.017 (CI = +/-0.082; p = 0.665)	0.028	-0.69%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.199)	-0.012 (CI = +/-0.084; p = 0.763)	-0.006	-0.60%
Frequency	2009.1	-0.008 (CI = +/-0.010; p = 0.103)	-0.002 (CI = +/-0.084; p = 0.958)	0.029	-0.80%
Frequency	2009.2	-0.007 (CI = +/-0.010; p = 0.187)	0.004 (CI = +/-0.086; p = 0.932)	-0.006	-0.68%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.121)	0.012 (CI = +/-0.088; p = 0.785)	0.022	-0.84%
Frequency	2010.2	-0.012 (CI = +/-0.011; p = 0.033)	-0.004 (CI = +/-0.084; p = 0.931)	0.108	-1.18%
Frequency	2011.1	-0.016 (CI = +/-0.011; p = 0.005)	0.014 (CI = +/-0.080; p = 0.722)	0.229	-1.56%
Frequency	2011.2	-0.013 (CI = +/-0.011; p = 0.020)	0.024 (CI = +/-0.080; p = 0.540)	0.162	-1.33%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.036)	0.022 (CI = +/-0.084; p = 0.582)	0.121	-1.29%
Frequency	2012.2	-0.012 (CI = +/-0.013; p = 0.068)	0.026 (CI = +/-0.087; p = 0.547)	0.087	-1.21%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.154)	0.018 (CI = +/-0.091; p = 0.686)	0.013	-1.01%
Frequency	2013.2	-0.010 (CI = +/-0.016; p = 0.181)	0.017 (CI = +/-0.095; p = 0.718)	0.004	-1.04%
Frequency	2014.1	-0.007 (CI = +/-0.017; p = 0.377)	0.006 (CI = +/-0.098; p = 0.902)	-0.066	-0.73%
Frequency	2014.2	-0.006 (CI = +/-0.019; p = 0.539)	0.011 (CI = +/-0.103; p = 0.819)	-0.094	-0.56%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.555)	0.013 (CI = +/-0.111; p = 0.809)	-0.104	-0.60%
Frequency	2015.2	-0.005 (CI = +/-0.024; p = 0.692)	0.017 (CI = +/-0.118; p = 0.760)	-0.122	-0.45%
Frequency	2016.1	-0.004 (CI = +/-0.028; p = 0.776)	0.015 (CI = +/-0.127; p = 0.806)	-0.142	-0.37%
Frequency	2016.2	0.003 (CI = +/-0.030; p = 0.829)	0.032 (CI = +/-0.130; p = 0.605)	-0.135	+0.30%
Frequency	2017.1	0.006 (CI = +/-0.035; p = 0.719)	0.024 (CI = +/-0.141; p = 0.711)	-0.148	+0.59%
Frequency	2017.2	0.010 (CI = +/-0.041; p = 0.582)	0.034 (CI = +/-0.153; p = 0.629)	-0.135	+1.04%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.043 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.122; p = 0.024)	0.671	+4.40%
Loss Cost	2004.2	0.043 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.125; p = 0.025)	0.654	+4.44%
Loss Cost	2005.1	0.044 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.129; p = 0.033)	0.646	+4.49%
Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.133; p = 0.039)	0.620	+4.48%
Loss Cost	2006.1	0.047 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.133; p = 0.069)	0.644	+4.76%
Loss Cost	2006.2	0.046 (CI = +/-0.014; p = 0.000)	0.121 (CI = +/-0.137; p = 0.083)	0.613	+4.72%
Loss Cost	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.113 (CI = +/-0.142; p = 0.113)	0.611	+4.84%
Loss Cost	2007.2	0.048 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.147; p = 0.117)	0.588	+4.89%
Loss Cost	2008.1	0.048 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.152; p = 0.143)	0.577	+4.96%
Loss Cost	2008.2	0.055 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.132; p = 0.029)	0.701	+5.67%
Loss Cost	2009.1	0.056 (CI = +/-0.016; p = 0.000)	0.143 (CI = +/-0.138; p = 0.042)	0.694	+5.78%
Loss Cost	2009.2	0.062 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.123; p = 0.007)	0.776	+6.42%
Loss Cost	2010.1	0.063 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.128; p = 0.012)	0.770	+6.53%
Loss Cost	2010.2	0.063 (CI = +/-0.017; p = 0.000)	0.168 (CI = +/-0.134; p = 0.017)	0.741	+6.49%
Loss Cost	2011.1	0.062 (CI = +/-0.019; p = 0.000)	0.174 (CI = +/-0.140; p = 0.017)	0.724	+6.34%
Loss Cost	2011.2	0.068 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.128; p = 0.003)	0.791	+7.04%
Loss Cost	2012.1	0.069 (CI = +/-0.019; p = 0.000)	0.200 (CI = +/-0.135; p = 0.006)	0.783	+7.13%
Loss Cost	2012.2	0.069 (CI = +/-0.021; p = 0.000)	0.199 (CI = +/-0.142; p = 0.009)	0.750	+7.10%
Loss Cost	2013.1	0.076 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.133; p = 0.018)	0.806	+7.92%
Loss Cost	2013.2	0.075 (CI = +/-0.022; p = 0.000)	0.162 (CI = +/-0.141; p = 0.027)	0.772	+7.82%
Loss Cost	2014.1	0.086 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.115; p = 0.044)	0.868	+9.00%
Loss Cost	2014.2	0.088 (CI = +/-0.021; p = 0.000)	0.127 (CI = +/-0.122; p = 0.042)	0.856	+9.24%
Loss Cost	2015.1	0.091 (CI = +/-0.024; p = 0.000)	0.119 (CI = +/-0.131; p = 0.072)	0.849	+9.50%
Loss Cost	2015.2	0.089 (CI = +/-0.027; p = 0.000)	0.113 (CI = +/-0.142; p = 0.106)	0.814	+9.35%
Loss Cost	2016.1	0.090 (CI = +/-0.031; p = 0.000)	0.112 (CI = +/-0.157; p = 0.141)	0.794	+9.38%
Loss Cost	2016.2	0.091 (CI = +/-0.036; p = 0.000)	0.119 (CI = +/-0.174; p = 0.156)	0.757	+9.58%
Loss Cost	2017.1	0.097 (CI = +/-0.042; p = 0.001)	0.101 (CI = +/-0.191; p = 0.255)	0.755	+10.22%
Loss Cost	2017.2	0.095 (CI = +/-0.051; p = 0.003)	0.093 (CI = +/-0.219; p = 0.350)	0.674	+9.92%
Severity	2004.1	0.039 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.109; p = 0.002)	0.700	+4.02%
Severity	2004.2	0.039 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.112; p = 0.003)	0.675	+4.00%
Severity	2005.1	0.039 (CI = +/-0.011; p = 0.000)	0.178 (CI = +/-0.116; p = 0.004)	0.667	+4.02%
Severity	2005.2	0.040 (CI = +/-0.011; p = 0.000)	0.183 (CI = +/-0.119; p = 0.004)	0.655	+4.11%
Severity	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.117; p = 0.007)	0.688	+4.41%
Severity	2006.2	0.045 (CI = +/-0.012; p = 0.000)	0.173 (CI = +/-0.119; p = 0.006)	0.685	+4.56%
Severity	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.122; p = 0.011)	0.690	+4.73%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.176 (CI = +/-0.122; p = 0.007)	0.699	+4.97%
Severity	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.167 (CI = +/-0.126; p = 0.011)	0.700	+5.12%
Severity	2008.2	0.056 (CI = +/-0.012; p = 0.000)	0.198 (CI = +/-0.108; p = 0.001)	0.794	+5.73%
Severity	2009.1	0.058 (CI = +/-0.013; p = 0.000)	0.184 (CI = +/-0.109; p = 0.002)	0.807	+6.00%
Severity	2009.2	0.063 (CI = +/-0.012; p = 0.000)	0.209 (CI = +/-0.097; p = 0.000)	0.858	+6.52%
Severity	2010.1	0.065 (CI = +/-0.012; p = 0.000)	0.198 (CI = +/-0.098; p = 0.000)	0.864	+6.76%
Severity	2010.2	0.069 (CI = +/-0.012; p = 0.000)	0.213 (CI = +/-0.096; p = 0.000)	0.875	+7.09%
Severity	2011.1	0.071 (CI = +/-0.013; p = 0.000)	0.203 (CI = +/-0.099; p = 0.000)	0.878	+7.32%
Severity	2011.2	0.075 (CI = +/-0.013; p = 0.000)	0.222 (CI = +/-0.092; p = 0.000)	0.899	+7.78%
Severity	2012.1	0.075 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.097; p = 0.000)	0.893	+7.75%
Severity	2012.2	0.074 (CI = +/-0.015; p = 0.000)	0.219 (CI = +/-0.102; p = 0.000)	0.874	+7.66%
Severity	2013.1	0.078 (CI = +/-0.015; p = 0.000)	0.200 (CI = +/-0.100; p = 0.001)	0.893	+8.15%
Severity	2013.2	0.078 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.106; p = 0.001)	0.873	+8.14%
Severity	2014.1	0.085 (CI = +/-0.016; p = 0.000)	0.172 (CI = +/-0.097; p = 0.002)	0.907	+8.86%
Severity	2014.2	0.086 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.103; p = 0.003)	0.894	+9.01%
Severity	2015.1	0.088 (CI = +/-0.020; p = 0.000)	0.171 (CI = +/-0.111; p = 0.006)	0.889	+9.20%
Severity	2015.2	0.087 (CI = +/-0.023; p = 0.000)	0.166 (CI = +/-0.121; p = 0.011)	0.862	+9.06%
Severity	2016.1	0.085 (CI = +/-0.026; p = 0.000)	0.172 (CI = +/-0.133; p = 0.016)	0.847	+8.89%
Severity	2016.2	0.083 (CI = +/-0.030; p = 0.000)	0.165 (CI = +/-0.147; p = 0.031)	0.801	+8.69%
Severity	2017.1	0.086 (CI = +/-0.036; p = 0.001)	0.158 (CI = +/-0.165; p = 0.058)	0.788	+8.96%
Severity	2017.2	0.084 (CI = +/-0.044; p = 0.003)	0.153 (CI = +/-0.190; p = 0.098)	0.713	+8.79%
Frequency	2004.1	0.004 (CI = +/-0.005; p = 0.176)	-0.039 (CI = +/-0.061; p = 0.198)	0.036	+0.36%
Frequency	2004.2	0.004 (CI = +/-0.006; p = 0.129)	-0.035 (CI = +/-0.062; p = 0.256)	0.045	+0.43%
Frequency	2005.1	0.005 (CI = +/-0.006; p = 0.130)	-0.037 (CI = +/-0.064; p = 0.249)	0.042	+0.45%
Frequency	2005.2	0.004 (CI = +/-0.006; p = 0.238)	-0.042 (CI = +/-0.064; p = 0.189)	0.033	+0.36%
Frequency	2006.1	0.003 (CI = +/-0.006; p = 0.296)	-0.041 (CI = +/-0.066; p = 0.218)	0.015	+0.34%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.638)	-0.052 (CI = +/-0.063; p = 0.102)	0.032	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.007; p = 0.747)	-0.050 (CI = +/-0.066; p = 0.131)	0.015	+0.11%
Frequency	2007.2	-0.001 (CI = +/-0.007; p = 0.838)	-0.060 (CI = +/-0.064; p = 0.065)	0.058	-0.07%
Frequency	2008.1	-0.001 (CI = +/-0.007; p = 0.671)	-0.055 (CI = +/-0.066; p = 0.097)	0.046	-0.15%
Frequency	2008.2	-0.001 (CI = +/-0.008; p = 0.891)	-0.050 (CI = +/-0.067; p = 0.139)	0.014	-0.05%
Frequency	2009.1	-0.002 (CI = +/-0.008; p = 0.580)	-0.041 (CI = +/-0.067; p = 0.224)	0.002	-0.21%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.818)	-0.035 (CI = +/-0.069; p = 0.308)	-0.035	-0.09%
Frequency	2010.1	-0.002 (CI = +/-0.009; p = 0.614)	-0.028 (CI = +/-0.071; p = 0.417)	-0.041	-0.21%
Frequency	2010.2	-0.006 (CI = +/-0.008; p = 0.144)	-0.045 (CI = +/-0.061; p = 0.138)	0.113	-0.57%
Frequency	2011.1	-0.009 (CI = +/-0.007; p = 0.013)	-0.028 (CI = +/-0.053; p = 0.280)	0.256	-0.91%
Frequency	2011.2	-0.007 (CI = +/-0.007; p = 0.045)	-0.018 (CI = +/-0.049; p = 0.463)	0.137	-0.68%
Frequency	2012.1	-0.006 (CI = +/-0.007; p = 0.111)	-0.023 (CI = +/-0.051; p = 0.360)	0.097	-0.57%
Frequency	2012.2	-0.005 (CI = +/-0.008; p = 0.180)	-0.020 (CI = +/-0.053; p = 0.434)	0.036	-0.52%
Frequency	2013.1	-0.002 (CI = +/-0.007; p = 0.553)	-0.033 (CI = +/-0.049; p = 0.168)	0.039	-0.21%
Frequency	2013.2	-0.003 (CI = +/-0.008; p = 0.456)	-0.037 (CI = +/-0.052; p = 0.151)	0.055	-0.29%
Frequency	2014.1	0.001 (CI = +/-0.007; p = 0.668)	-0.054 (CI = +/-0.040; p = 0.012)	0.287	+0.13%
Frequency	2014.2	0.002 (CI = +/-0.007; p = 0.526)	-0.050 (CI = +/-0.042; p = 0.022)	0.254	+0.22%
Frequency	2015.1	0.003 (CI = +/-0.008; p = 0.471)	-0.053 (CI = +/-0.045; p = 0.026)	0.248	+0.28%
Frequency	2015.2	0.003 (CI = +/-0.009; p = 0.534)	-0.053 (CI = +/-0.049; p = 0.037)	0.233	+0.27%
Frequency	2016.1	0.005 (CI = +/-0.010; p = 0.351)	-0.059 (CI = +/-0.052; p = 0.030)	0.285	+0.45%
Frequency	2016.2	0.008 (CI = +/-0.010; p = 0.089)	-0.047 (CI = +/-0.047; p = 0.051)	0.372	+0.82%
Frequency	2017.1	0.012 (CI = +/-0.010; p = 0.028)	-0.057 (CI = +/-0.045; p = 0.020)	0.535	+1.16%
Frequency	2017.2	0.010 (CI = +/-0.012; p = 0.076)	-0.061 (CI = +/-0.051; p = 0.026)	0.533	+1.04%

Comprehensive - All Other

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.039 (CI = +/-0.011; p = 0.000)	0.554	+4.03%
Loss Cost	2004.2	0.039 (CI = +/-0.012; p = 0.000)	0.531	+3.99%
Loss Cost	2005.1	0.040 (CI = +/-0.013; p = 0.000)	0.523	+4.08%
Loss Cost	2005.2	0.039 (CI = +/-0.013; p = 0.000)	0.492	+3.99%
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.524	+4.29%
Loss Cost	2006.2	0.041 (CI = +/-0.014; p = 0.000)	0.490	+4.16%
Loss Cost	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.489	+4.31%
Loss Cost	2007.2	0.042 (CI = +/-0.016; p = 0.000)	0.461	+4.28%
Loss Cost	2008.1	0.043 (CI = +/-0.017; p = 0.000)	0.450	+4.38%
Loss Cost	2008.2	0.049 (CI = +/-0.017; p = 0.000)	0.532	+4.97%
Loss Cost	2009.1	0.050 (CI = +/-0.018; p = 0.000)	0.526	+5.14%
Loss Cost	2009.2	0.055 (CI = +/-0.018; p = 0.000)	0.571	+5.63%
Loss Cost	2010.1	0.057 (CI = +/-0.019; p = 0.000)	0.564	+5.83%
Loss Cost	2010.2	0.055 (CI = +/-0.021; p = 0.000)	0.521	+5.62%
Loss Cost	2011.1	0.055 (CI = +/-0.023; p = 0.000)	0.491	+5.62%
Loss Cost	2011.2	0.059 (CI = +/-0.024; p = 0.000)	0.517	+6.10%
Loss Cost	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.511	+6.38%
Loss Cost	2012.2	0.059 (CI = +/-0.028; p = 0.000)	0.457	+6.09%
Loss Cost	2013.1	0.068 (CI = +/-0.028; p = 0.000)	0.538	+7.05%
Loss Cost	2013.2	0.065 (CI = +/-0.031; p = 0.000)	0.480	+6.70%
Loss Cost	2014.1	0.077 (CI = +/-0.030; p = 0.000)	0.595	+7.99%
Loss Cost	2014.2	0.077 (CI = +/-0.034; p = 0.000)	0.557	+8.04%
Loss Cost	2015.1	0.082 (CI = +/-0.037; p = 0.000)	0.551	+8.54%
Loss Cost	2015.2	0.079 (CI = +/-0.042; p = 0.001)	0.485	+8.19%
Loss Cost	2016.1	0.082 (CI = +/-0.047; p = 0.002)	0.463	+8.60%
Loss Cost	2016.2	0.083 (CI = +/-0.055; p = 0.006)	0.413	+8.68%
Loss Cost	2017.1	0.095 (CI = +/-0.061; p = 0.006)	0.442	+9.93%
Loss Cost	2017.2	0.093 (CI = +/-0.072; p = 0.016)	0.368	+9.74%
Severity	2004.1	0.040 (CI = +/-0.010; p = 0.000)	0.626	+4.08%
Severity	2004.2	0.039 (CI = +/-0.010; p = 0.000)	0.599	+3.98%
Severity	2005.1	0.040 (CI = +/-0.011; p = 0.000)	0.594	+4.08%
Severity	2005.2	0.040 (CI = +/-0.012; p = 0.000)	0.574	+4.08%
Severity	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.626	+4.44%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.613	+4.51%
Severity	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.628	+4.75%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.623	+4.88%
Severity	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.633	+5.12%
Severity	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.689	+5.60%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	0.716	+5.98%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.737	+6.35%
Severity	2010.1	0.065 (CI = +/-0.015; p = 0.000)	0.755	+6.72%
Severity	2010.2	0.067 (CI = +/-0.016; p = 0.000)	0.745	+6.89%
Severity	2011.1	0.070 (CI = +/-0.016; p = 0.000)	0.760	+7.28%
Severity	2011.2	0.073 (CI = +/-0.017; p = 0.000)	0.755	+7.53%
Severity	2012.1	0.075 (CI = +/-0.019; p = 0.000)	0.745	+7.74%
Severity	2012.2	0.071 (CI = +/-0.020; p = 0.000)	0.709	+7.39%
Severity	2013.1	0.078 (CI = +/-0.020; p = 0.000)	0.754	+8.11%
Severity	2013.2	0.075 (CI = +/-0.022; p = 0.000)	0.717	+7.82%
Severity	2014.1	0.084 (CI = +/-0.021; p = 0.000)	0.782	+8.78%
Severity	2014.2	0.083 (CI = +/-0.024; p = 0.000)	0.749	+8.64%
Severity	2015.1	0.088 (CI = +/-0.026; p = 0.000)	0.751	+9.17%
Severity	2015.2	0.083 (CI = +/-0.028; p = 0.000)	0.704	+8.68%
Severity	2016.1	0.086 (CI = +/-0.032; p = 0.000)	0.679	+8.96%
Severity	2016.2	0.080 (CI = +/-0.036; p = 0.000)	0.610	+8.35%
Severity	2017.1	0.088 (CI = +/-0.041; p = 0.000)	0.621	+9.20%
Severity	2017.2	0.083 (CI = +/-0.047; p = 0.003)	0.535	+8.60%
Frequency	2004.1	-0.001 (CI = +/-0.006; p = 0.870)	-0.026	-0.05%
Frequency	2004.2	0.000 (CI = +/-0.006; p = 0.976)	-0.027	+0.01%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 1.000)	-0.028	0.00%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.800)	-0.027	-0.09%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.693)	-0.025	-0.15%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.383)	-0.006	-0.33%
Frequency	2007.1	-0.004 (CI = +/-0.008; p = 0.302)	0.003	-0.41%
Frequency	2007.2	-0.006 (CI = +/-0.008; p = 0.165)	0.031	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.009; p = 0.107)	0.054	-0.70%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.191)	0.026	-0.60%
Frequency	2009.1	-0.008 (CI = +/-0.009; p = 0.095)	0.064	-0.80%
Frequency	2009.2	-0.007 (CI = +/-0.010; p = 0.178)	0.031	-0.68%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.118)	0.057	-0.83%
Frequency	2010.2	-0.012 (CI = +/-0.011; p = 0.029)	0.143	-1.18%
Frequency	2011.1	-0.016 (CI = +/-0.010; p = 0.005)	0.257	-1.55%
Frequency	2011.2	-0.013 (CI = +/-0.011; p = 0.018)	0.185	-1.33%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.036)	0.148	-1.27%
Frequency	2012.2	-0.012 (CI = +/-0.013; p = 0.064)	0.114	-1.21%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.153)	0.054	-0.98%
Frequency	2013.2	-0.010 (CI = +/-0.015; p = 0.170)	0.049	-1.04%
Frequency	2014.1	-0.007 (CI = +/-0.016; p = 0.367)	-0.008	-0.72%
Frequency	2014.2	-0.006 (CI = +/-0.018; p = 0.526)	-0.033	-0.56%
Frequency	2015.1	-0.006 (CI = +/-0.020; p = 0.557)	-0.039	-0.58%
Frequency	2015.2	-0.005 (CI = +/-0.023; p = 0.682)	-0.054	-0.45%
Frequency	2016.1	-0.003 (CI = +/-0.026; p = 0.788)	-0.066	-0.33%
Frequency	2016.2	0.003 (CI = +/-0.029; p = 0.824)	-0.073	+0.30%
Frequency	2017.1	0.007 (CI = +/-0.033; p = 0.671)	-0.066	+0.67%
Frequency	2017.2	0.010 (CI = +/-0.039; p = 0.568)	-0.058	+1.04%

Comprehensive - All Other

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.031 (CI = +/-0.012; p = 0.000)	0.389 (CI = +/-0.252; p = 0.003)	0.638	+3.19%
Loss Cost	2004.2	0.031 (CI = +/-0.012; p = 0.000)	0.395 (CI = +/-0.256; p = 0.004)	0.620	+3.10%
Loss Cost	2005.1	0.031 (CI = +/-0.013; p = 0.000)	0.392 (CI = +/-0.261; p = 0.004)	0.612	+3.15%
Loss Cost	2005.2	0.029 (CI = +/-0.013; p = 0.000)	0.402 (CI = +/-0.264; p = 0.004)	0.592	+2.98%
Loss Cost	2006.1	0.032 (CI = +/-0.014; p = 0.000)	0.384 (CI = +/-0.262; p = 0.005)	0.614	+3.27%
Loss Cost	2006.2	0.030 (CI = +/-0.015; p = 0.000)	0.397 (CI = +/-0.264; p = 0.004)	0.593	+3.05%
Loss Cost	2007.1	0.031 (CI = +/-0.016; p = 0.000)	0.391 (CI = +/-0.269; p = 0.006)	0.589	+3.16%
Loss Cost	2007.2	0.030 (CI = +/-0.017; p = 0.001)	0.398 (CI = +/-0.274; p = 0.006)	0.569	+3.04%
Loss Cost	2008.1	0.030 (CI = +/-0.018; p = 0.002)	0.396 (CI = +/-0.281; p = 0.007)	0.558	+3.07%
Loss Cost	2008.2	0.036 (CI = +/-0.018; p = 0.000)	0.363 (CI = +/-0.266; p = 0.009)	0.621	+3.69%
Loss Cost	2009.1	0.037 (CI = +/-0.019; p = 0.000)	0.358 (CI = +/-0.273; p = 0.012)	0.612	+3.79%
Loss Cost	2009.2	0.042 (CI = +/-0.020; p = 0.000)	0.333 (CI = +/-0.269; p = 0.017)	0.643	+4.29%
Loss Cost	2010.1	0.043 (CI = +/-0.021; p = 0.000)	0.327 (CI = +/-0.276; p = 0.022)	0.634	+4.42%
Loss Cost	2010.2	0.040 (CI = +/-0.023; p = 0.001)	0.345 (CI = +/-0.279; p = 0.017)	0.608	+4.03%
Loss Cost	2011.1	0.038 (CI = +/-0.024; p = 0.004)	0.352 (CI = +/-0.287; p = 0.019)	0.584	+3.88%
Loss Cost	2011.2	0.042 (CI = +/-0.026; p = 0.003)	0.332 (CI = +/-0.292; p = 0.027)	0.597	+4.33%
Loss Cost	2012.1	0.044 (CI = +/-0.029; p = 0.005)	0.325 (CI = +/-0.302; p = 0.036)	0.586	+4.50%
Loss Cost	2012.2	0.038 (CI = +/-0.031; p = 0.018)	0.349 (CI = +/-0.306; p = 0.028)	0.555	+3.92%
Loss Cost	2013.1	0.048 (CI = +/-0.032; p = 0.006)	0.310 (CI = +/-0.298; p = 0.043)	0.610	+4.93%
Loss Cost	2013.2	0.041 (CI = +/-0.035; p = 0.023)	0.336 (CI = +/-0.303; p = 0.032)	0.578	+4.21%
Loss Cost	2014.1	0.055 (CI = +/-0.035; p = 0.004)	0.286 (CI = +/-0.284; p = 0.049)	0.661	+5.65%
Loss Cost	2014.2	0.052 (CI = +/-0.040; p = 0.013)	0.295 (CI = +/-0.299; p = 0.053)	0.630	+5.39%
Loss Cost	2015.1	0.056 (CI = +/-0.045; p = 0.020)	0.284 (CI = +/-0.315; p = 0.074)	0.615	+5.71%
Loss Cost	2015.2	0.046 (CI = +/-0.051; p = 0.071)	0.313 (CI = +/-0.327; p = 0.059)	0.576	+4.76%
Loss Cost	2016.1	0.047 (CI = +/-0.059; p = 0.114)	0.313 (CI = +/-0.351; p = 0.077)	0.550	+4.77%
Loss Cost	2016.2	0.041 (CI = +/-0.070; p = 0.225)	0.328 (CI = +/-0.377; p = 0.082)	0.511	+4.19%
Loss Cost	2017.1	0.051 (CI = +/-0.083; p = 0.204)	0.302 (CI = +/-0.407; p = 0.130)	0.510	+5.22%
Loss Cost	2017.2	0.038 (CI = +/-0.099; p = 0.418)	0.335 (CI = +/-0.442; p = 0.122)	0.459	+3.84%
Severity	2004.1	0.033 (CI = +/-0.010; p = 0.000)	0.323 (CI = +/-0.224; p = 0.006)	0.688	+3.38%
Severity	2004.2	0.032 (CI = +/-0.011; p = 0.000)	0.334 (CI = +/-0.225; p = 0.005)	0.671	+3.23%
Severity	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.329 (CI = +/-0.229; p = 0.006)	0.664	+3.29%
Severity	2005.2	0.032 (CI = +/-0.012; p = 0.000)	0.332 (CI = +/-0.233; p = 0.007)	0.648	+3.25%
Severity	2006.1	0.036 (CI = +/-0.012; p = 0.000)	0.309 (CI = +/-0.224; p = 0.008)	0.689	+3.62%
Severity	2006.2	0.036 (CI = +/-0.013; p = 0.000)	0.308 (CI = +/-0.229; p = 0.010)	0.677	+3.64%
Severity	2007.1	0.038 (CI = +/-0.013; p = 0.000)	0.295 (CI = +/-0.229; p = 0.013)	0.686	+3.87%
Severity	2007.2	0.039 (CI = +/-0.014; p = 0.000)	0.289 (CI = +/-0.234; p = 0.017)	0.679	+3.97%
Severity	2008.1	0.041 (CI = +/-0.015; p = 0.000)	0.277 (CI = +/-0.236; p = 0.023)	0.683	+4.20%
Severity	2008.2	0.046 (CI = +/-0.015; p = 0.000)	0.250 (CI = +/-0.224; p = 0.030)	0.728	+4.72%
Severity	2009.1	0.050 (CI = +/-0.015; p = 0.000)	0.230 (CI = +/-0.220; p = 0.042)	0.748	+5.11%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.211 (CI = +/-0.218; p = 0.058)	0.763	+5.50%
Severity	2010.1	0.057 (CI = +/-0.017; p = 0.000)	0.192 (CI = +/-0.216; p = 0.079)	0.775	+5.89%
Severity	2010.2	0.058 (CI = +/-0.018; p = 0.000)	0.186 (CI = +/-0.223; p = 0.097)	0.764	+6.01%
Severity	2011.1	0.062 (CI = +/-0.019; p = 0.000)	0.168 (CI = +/-0.223; p = 0.132)	0.773	+6.43%
Severity	2011.2	0.065 (CI = +/-0.021; p = 0.000)	0.158 (CI = +/-0.228; p = 0.166)	0.765	+6.67%
Severity	2012.1	0.066 (CI = +/-0.023; p = 0.000)	0.150 (CI = +/-0.236; p = 0.200)	0.753	+6.86%
Severity	2012.2	0.061 (CI = +/-0.024; p = 0.000)	0.172 (CI = +/-0.236; p = 0.144)	0.726	+6.29%
Severity	2013.1	0.069 (CI = +/-0.025; p = 0.000)	0.141 (CI = +/-0.229; p = 0.213)	0.762	+7.14%
Severity	2013.2	0.064 (CI = +/-0.027; p = 0.000)	0.159 (CI = +/-0.233; p = 0.168)	0.732	+6.62%
Severity	2014.1	0.075 (CI = +/-0.027; p = 0.000)	0.119 (CI = +/-0.217; p = 0.262)	0.787	+7.79%
Severity	2014.2	0.072 (CI = +/-0.030; p = 0.000)	0.130 (CI = +/-0.227; p = 0.242)	0.756	+7.46%
Severity	2015.1	0.077 (CI = +/-0.034; p = 0.000)	0.112 (CI = +/-0.236; p = 0.326)	0.752	+8.04%
Severity	2015.2	0.069 (CI = +/-0.037; p = 0.001)	0.139 (CI = +/-0.241; p = 0.237)	0.714	+7.14%
Severity	2016.1	0.070 (CI = +/-0.044; p = 0.004)	0.134 (CI = +/-0.258; p = 0.281)	0.685	+7.30%
Severity	2016.2	0.059 (CI = +/-0.049; p = 0.023)	0.167 (CI = +/-0.265; p = 0.194)	0.635	+6.04%
Severity	2017.1	0.067 (CI = +/-0.058; p = 0.027)	0.145 (CI = +/-0.284; p = 0.284)	0.629	+6.92%
Severity	2017.2	0.053 (CI = +/-0.068; p = 0.113)	0.181 (CI = +/-0.301; p = 0.210)	0.566	+5.42%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.592)	0.065 (CI = +/-0.153; p = 0.392)	-0.032	-0.19%
Frequency	2004.2	-0.001 (CI = +/-0.007; p = 0.734)	0.061 (CI = +/-0.155; p = 0.430)	-0.037	-0.12%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.710)	0.062 (CI = +/-0.158; p = 0.428)	-0.038	-0.14%
Frequency	2005.2	-0.003 (CI = +/-0.008; p = 0.522)	0.070 (CI = +/-0.159; p = 0.378)	-0.033	-0.26%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.428)	0.075 (CI = +/-0.161; p = 0.352)	-0.028	-0.34%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.190)	0.089 (CI = +/-0.157; p = 0.255)	0.004	-0.57%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.136)	0.096 (CI = +/-0.158; p = 0.225)	0.019	-0.68%
Frequency	2007.2	-0.009 (CI = +/-0.009; p = 0.059)	0.109 (CI = +/-0.156; p = 0.164)	0.062	-0.90%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.032)	0.119 (CI = +/-0.156; p = 0.129)	0.097	-1.08%
Frequency	2008.2	-0.010 (CI = +/-0.011; p = 0.065)	0.114 (CI = +/-0.159; p = 0.154)	0.063	-0.98%
Frequency	2009.1	-0.013 (CI = +/-0.011; p = 0.023)	0.128 (CI = +/-0.156; p = 0.102)	0.122	-1.25%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.051)	0.122 (CI = +/-0.159; p = 0.125)	0.083	-1.14%
Frequency	2010.1	-0.014 (CI = +/-0.012; p = 0.027)	0.135 (CI = +/-0.159; p = 0.094)	0.125	-1.38%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.003)	0.158 (CI = +/-0.145; p = 0.034)	0.263	-1.87%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.184 (CI = +/-0.127; p = 0.007)	0.442	-2.40%
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.001)	0.174 (CI = +/-0.128; p = 0.010)	0.373	-2.20%
Frequency	2012.1	-0.022 (CI = +/-0.013; p = 0.001)	0.175 (CI = +/-0.133; p = 0.013)	0.341	-2.21%
Frequency	2012.2	-0.023 (CI = +/-0.014; p = 0.003)	0.176 (CI = +/-0.139; p = 0.015)	0.312	-2.24%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.011)	0.169 (CI = +/-0.143; p = 0.023)	0.246	-2.05%
Frequency	2013.2	-0.023 (CI = +/-0.017; p = 0.012)	0.177 (CI = +/-0.148; p = 0.022)	0.256	-2.26%
Frequency	2014.1	-0.020 (CI = +/-0.019; p = 0.039)	0.166 (CI = +/-0.153; p = 0.034)	0.186	-1.98%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.073)	0.164 (CI = +/-0.161; p = 0.046)	0.151	-1.92%
Frequency	2015.1	-0.022 (CI = +/-0.024; p = 0.075)	0.172 (CI = +/-0.169; p = 0.047)	0.156	-2.16%
Frequency	2015.2	-0.022 (CI = +/-0.028; p = 0.108)	0.174 (CI = +/-0.180; p = 0.057)	0.136	-2.22%
Frequency	2016.1	-0.024 (CI = +/-0.033; p = 0.140)	0.178 (CI = +/-0.193; p = 0.067)	0.121	-2.35%
Frequency	2016.2	-0.018 (CI = +/-0.038; p = 0.328)	0.161 (CI = +/-0.204; p = 0.111)	0.068	-1.75%
Frequency	2017.1	-0.016 (CI = +/-0.045; p = 0.450)	0.157 (CI = +/-0.222; p = 0.149)	0.046	-1.60%
Frequency	2017.2	-0.015 (CI = +/-0.055; p = 0.558)	0.154 (CI = +/-0.245; p = 0.192)	0.027	-1.49%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.043 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.119; p = 0.013)	0.006 (CI = +/-0.006; p = 0.077)	0.645	+4.44%
Loss Cost	2004.2	0.044 (CI = +/-0.012; p = 0.000)	0.155 (CI = +/-0.121; p = 0.014)	0.006 (CI = +/-0.006; p = 0.078)	0.626	+4.50%
Loss Cost	2005.1	0.044 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.125; p = 0.019)	0.006 (CI = +/-0.007; p = 0.080)	0.617	+4.54%
Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.129; p = 0.022)	0.006 (CI = +/-0.007; p = 0.085)	0.590	+4.54%
Loss Cost	2006.1	0.047 (CI = +/-0.014; p = 0.000)	0.136 (CI = +/-0.129; p = 0.039)	0.006 (CI = +/-0.007; p = 0.062)	0.613	+4.85%
Loss Cost	2006.2	0.047 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.133; p = 0.048)	0.006 (CI = +/-0.007; p = 0.067)	0.580	+4.81%
Loss Cost	2007.1	0.048 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.137; p = 0.067)	0.006 (CI = +/-0.007; p = 0.064)	0.577	+4.94%
Loss Cost	2007.2	0.049 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.141; p = 0.068)	0.007 (CI = +/-0.007; p = 0.067)	0.554	+5.01%
Loss Cost	2008.1	0.050 (CI = +/-0.018; p = 0.000)	0.127 (CI = +/-0.146; p = 0.086)	0.007 (CI = +/-0.007; p = 0.069)	0.542	+5.08%
Loss Cost	2008.2	0.057 (CI = +/-0.016; p = 0.000)	0.160 (CI = +/-0.127; p = 0.016)	0.007 (CI = +/-0.006; p = 0.026)	0.672	+5.85%
Loss Cost	2009.1	0.058 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.132; p = 0.023)	0.007 (CI = +/-0.006; p = 0.027)	0.665	+5.97%
Loss Cost	2009.2	0.065 (CI = +/-0.016; p = 0.000)	0.184 (CI = +/-0.118; p = 0.004)	0.008 (CI = +/-0.006; p = 0.009)	0.752	+6.67%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	0.178 (CI = +/-0.123; p = 0.006)	0.008 (CI = +/-0.006; p = 0.010)	0.745	+6.80%
Loss Cost	2010.2	0.066 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.128; p = 0.008)	0.008 (CI = +/-0.006; p = 0.012)	0.715	+6.78%
Loss Cost	2011.1	0.064 (CI = +/-0.020; p = 0.000)	0.184 (CI = +/-0.133; p = 0.009)	0.008 (CI = +/-0.006; p = 0.015)	0.698	+6.64%
Loss Cost	2011.2	0.071 (CI = +/-0.018; p = 0.000)	0.211 (CI = +/-0.121; p = 0.002)	0.008 (CI = +/-0.005; p = 0.006)	0.769	+7.40%
Loss Cost	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.206 (CI = +/-0.127; p = 0.003)	0.008 (CI = +/-0.005; p = 0.007)	0.762	+7.52%
Loss Cost	2012.2	0.072 (CI = +/-0.022; p = 0.000)	0.206 (CI = +/-0.133; p = 0.004)	0.008 (CI = +/-0.006; p = 0.009)	0.730	+7.52%
Loss Cost	2013.1	0.081 (CI = +/-0.022; p = 0.000)	0.175 (CI = +/-0.125; p = 0.009)	0.008 (CI = +/-0.005; p = 0.003)	0.787	+8.42%
Loss Cost	2013.2	0.080 (CI = +/-0.023; p = 0.000)	0.174 (CI = +/-0.132; p = 0.013)	0.008 (CI = +/-0.005; p = 0.004)	0.755	+8.37%
Loss Cost	2014.1	0.092 (CI = +/-0.021; p = 0.000)	0.134 (CI = +/-0.110; p = 0.020)	0.009 (CI = +/-0.004; p = 0.000)	0.848	+9.65%
Loss Cost	2014.2	0.095 (CI = +/-0.022; p = 0.000)	0.143 (CI = +/-0.114; p = 0.018)	0.009 (CI = +/-0.004; p = 0.001)	0.840	+9.96%
Loss Cost	2015.1	0.098 (CI = +/-0.025; p = 0.000)	0.135 (CI = +/-0.122; p = 0.033)	0.009 (CI = +/-0.005; p = 0.001)	0.835	+10.25%
Loss Cost	2015.2	0.097 (CI = +/-0.028; p = 0.000)	0.133 (CI = +/-0.131; p = 0.047)	0.009 (CI = +/-0.005; p = 0.001)	0.808	+10.17%
Loss Cost	2016.1	0.097 (CI = +/-0.032; p = 0.000)	0.132 (CI = +/-0.142; p = 0.066)	0.009 (CI = +/-0.005; p = 0.002)	0.795	+10.21%
Loss Cost	2016.2	0.100 (CI = +/-0.036; p = 0.000)	0.139 (CI = +/-0.153; p = 0.071)	0.009 (CI = +/-0.005; p = 0.003)	0.776	+10.49%
Loss Cost	2017.1	0.105 (CI = +/-0.041; p = 0.000)	0.126 (CI = +/-0.165; p = 0.121)	0.009 (CI = +/-0.005; p = 0.004)	0.779	+11.09%
Loss Cost	2017.2	0.104 (CI = +/-0.048; p = 0.001)	0.121 (CI = +/-0.184; p = 0.171)	0.009 (CI = +/-0.006; p = 0.007)	0.745	+10.91%
Severity	2004.1	0.038 (CI = +/-0.010; p = 0.000)	0.180 (CI = +/-0.103; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.714)	0.708	+3.92%
Severity	2004.2	0.038 (CI = +/-0.010; p = 0.000)	0.178 (CI = +/-0.105; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.709)	0.683	+3.89%
Severity	2005.1	0.038 (CI = +/-0.011; p = 0.000)	0.177 (CI = +/-0.109; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.723)	0.675	+3.91%
Severity	2005.2	0.039 (CI = +/-0.012; p = 0.000)	0.181 (CI = +/-0.111; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.747)	0.662	+4.00%
Severity	2006.1	0.042 (CI = +/-0.012; p = 0.000)	0.164 (CI = +/-0.109; p = 0.005)	0.000 (CI = +/-0.006; p = 0.878)	0.692	+4.32%
Severity	2006.2	0.044 (CI = +/-0.012; p = 0.000)	0.171 (CI = +/-0.111; p = 0.004)	0.000 (CI = +/-0.006; p = 0.915)	0.688	+4.47%
Severity	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.114; p = 0.007)	0.000 (CI = +/-0.006; p = 0.987)	0.692	+4.65%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.173 (CI = +/-0.114; p = 0.004)	0.000 (CI = +/-0.006; p = 0.963)	0.699	+4.90%
Severity	2008.1	0.049 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.118; p = 0.008)	0.000 (CI = +/-0.006; p = 0.904)	0.700	+5.06%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.193 (CI = +/-0.101; p = 0.001)	0.001 (CI = +/-0.005; p = 0.760)	0.791	+5.70%
Severity	2009.1	0.058 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.102; p = 0.001)	0.001 (CI = +/-0.005; p = 0.651)	0.803	+6.00%
Severity	2009.2	0.063 (CI = +/-0.012; p = 0.000)	0.201 (CI = +/-0.091; p = 0.000)	0.001 (CI = +/-0.004; p = 0.517)	0.852	+6.54%
Severity	2010.1	0.066 (CI = +/-0.013; p = 0.000)	0.190 (CI = +/-0.092; p = 0.000)	0.002 (CI = +/-0.004; p = 0.438)	0.857	+6.80%
Severity	2010.2	0.069 (CI = +/-0.013; p = 0.000)	0.203 (CI = +/-0.090; p = 0.000)	0.002 (CI = +/-0.004; p = 0.381)	0.867	+7.15%
Severity	2011.1	0.072 (CI = +/-0.014; p = 0.000)	0.193 (CI = +/-0.092; p = 0.000)	0.002 (CI = +/-0.004; p = 0.325)	0.870	+7.42%
Severity	2011.2	0.076 (CI = +/-0.013; p = 0.000)	0.210 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.004; p = 0.255)	0.890	+7.89%
Severity	2012.1	0.076 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.090; p = 0.000)	0.002 (CI = +/-0.004; p = 0.270)	0.883	+7.88%
Severity	2012.2	0.075 (CI = +/-0.016; p = 0.000)	0.206 (CI = +/-0.094; p = 0.000)	0.002 (CI = +/-0.004; p = 0.285)	0.861	+7.77%
Severity	2013.1	0.080 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.091; p = 0.000)	0.002 (CI = +/-0.004; p = 0.192)	0.882	+8.33%
Severity	2013.2	0.080 (CI = +/-0.017; p = 0.000)	0.186 (CI = +/-0.096; p = 0.001)	0.002 (CI = +/-0.004; p = 0.206)	0.860	+8.30%
Severity	2014.1	0.087 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.087; p = 0.001)	0.003 (CI = +/-0.003; p = 0.103)	0.898	+9.10%
Severity	2014.2	0.088 (CI = +/-0.018; p = 0.000)	0.165 (CI = +/-0.092; p = 0.002)	0.003 (CI = +/-0.004; p = 0.114)	0.882	+9.24%
Severity	2015.1	0.091 (CI = +/-0.020; p = 0.000)	0.159 (CI = +/-0.098; p = 0.004)	0.003 (CI = +/-0.004; p = 0.116)	0.877	+9.47%
Severity	2015.2	0.089 (CI = +/-0.022; p = 0.000)	0.154 (CI = +/-0.104; p = 0.007)	0.003 (CI = +/-0.004; p = 0.124)	0.847	+9.31%
Severity	2016.1	0.088 (CI = +/-0.025; p = 0.000)	0.157 (CI = +/-0.113; p = 0.010)	0.003 (CI = +/-0.004; p = 0.142)	0.832	+9.17%
Severity	2016.2	0.086 (CI = +/-0.028; p = 0.000)	0.151 (CI = +/-0.122; p = 0.020)	0.003 (CI = +/-0.004; p = 0.147)	0.787	+8.95%
Severity	2017.1	0.088 (CI = +/-0.033; p = 0.000)	0.145 (CI = +/-0.133; p = 0.036)	0.003 (CI = +/-0.004; p = 0.165)	0.777	+9.24%
Severity	2017.2	0.086 (CI = +/-0.038; p = 0.001)	0.138 (CI = +/-0.148; p = 0.064)	0.003 (CI = +/-0.005; p = 0.177)	0.716	+9.00%
Frequency	2004.1	0.005 (CI = +/-0.006; p = 0.092)	-0.027 (CI = +/-0.061; p = 0.371)	0.007 (CI = +/-0.003; p = 0.000)	0.272	+0.50%
Frequency	2004.2	0.006 (CI = +/-0.006; p = 0.061)	-0.023 (CI = +/-0.062; p = 0.459)	0.007 (CI = +/-0.003; p = 0.000)	0.281	+0.58%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.064)	-0.024 (CI = +/-0.063; p = 0.439)	0.007 (CI = +/-0.003; p = 0.000)	0.281	+0.61%
Frequency	2005.2	0.005 (CI = +/-0.007; p = 0.120)	-0.029 (CI = +/-0.064; p = 0.369)	0.007 (CI = +/-0.003; p = 0.000)	0.282	+0.53%
Frequency	2006.1	0.005 (CI = +/-0.007; p = 0.160)	-0.028 (CI = +/-0.066; p = 0.405)	0.007 (CI = +/-0.003; p = 0.000)	0.276	+0.50%
Frequency	2006.2	0.003 (CI = +/-0.007; p = 0.368)	-0.037 (CI = +/-0.065; p = 0.252)	0.007 (CI = +/-0.003; p = 0.000)	0.307	+0.32%
Frequency	2007.1	0.003 (CI = +/-0.008; p = 0.462)	-0.035 (CI = +/-0.067; p = 0.298)	0.006 (CI = +/-0.003; p = 0.000)	0.304	+0.28%
Frequency	2007.2	0.001 (CI = +/-0.008; p = 0.772)	-0.043 (CI = +/-0.066; p = 0.197)	0.006 (CI = +/-0.003; p = 0.000)	0.337	+0.11%
Frequency	2008.1	0.000 (CI = +/-0.008; p = 0.957)	-0.038 (CI = +/-0.068; p = 0.261)	0.006 (CI = +/-0.003; p = 0.001)	0.341	+0.02%
Frequency	2008.2	0.001 (CI = +/-0.009; p = 0.724)	-0.032 (CI = +/-0.069; p = 0.344)	0.006 (CI = +/-0.003; p = 0.001)	0.332	+0.15%
Frequency	2009.1	0.000 (CI = +/-0.009; p = 0.953)	-0.024 (CI = +/-0.070; p = 0.487)	0.006 (CI = +/-0.003; p = 0.001)	0.350	-0.03%
Frequency	2009.2	0.001 (CI = +/-0.009; p = 0.784)	-0.017 (CI = +/-0.071; p = 0.616)	0.006 (CI = +/-0.003; p = 0.001)	0.344	+0.13%
Frequency	2010.1	0.000 (CI = +/-0.010; p = 0.990)	-0.011 (CI = +/-0.073; p = 0.749)	0.006 (CI = +/-0.003; p = 0.001)	0.353	-0.01%
Frequency	2010.2	-0.003 (CI = +/-0.010; p = 0.461)	-0.025 (CI = +/-0.067; p = 0.445)	0.006 (CI = +/-0.003; p = 0.001)	0.450	-0.35%
Frequency	2011.1	-0.007 (CI = +/-0.009; p = 0.116)	-0.009 (CI = +/-0.062; p = 0.764)	0.006 (CI = +/-0.003; p = 0.000)	0.546	-0.72%
Frequency	2011.2	-0.005 (CI = +/-0.009; p = 0.311)	0.001 (CI = +/-0.060; p = 0.963)	0.006 (CI = +/-0.003; p = 0.000)	0.551	-0.45%
Frequency	2012.1	-0.003 (CI = +/-0.010; p = 0.486)	-0.003 (CI = +/-0.062; p = 0.912)	0.006 (CI = +/-0.003; p = 0.000)	0.538	-0.34%
Frequency	2012.2	-0.002 (CI = +/-0.011; p = 0.647)	0.000 (CI = +/-0.064; p = 0.991)	0.006 (CI = +/-0.003; p = 0.000)	0.526	-0.24%
Frequency	2013.1	0.001 (CI = +/-0.011; p = 0.871)	-0.012 (CI = +/-0.063; p = 0.707)	0.006 (CI = +/-0.003; p = 0.000)	0.540	+0.09%
Frequency	2013.2	0.001 (CI = +/-0.012; p = 0.917)	-0.012 (CI = +/-0.067; p = 0.700)	0.006 (CI = +/-0.003; p = 0.000)	0.535	+0.06%
Frequency	2014.1	0.005 (CI = +/-0.012; p = 0.382)	-0.027 (CI = +/-0.063; p = 0.370)	0.006 (CI = +/-0.003; p = 0.000)	0.583	+0.50%
Frequency	2014.2	0.007 (CI = +/-0.013; p = 0.291)	-0.022 (CI = +/-0.066; p = 0.479)	0.006 (CI = +/-0.003; p = 0.000)	0.580	+0.66%
Frequency	2015.1	0.007 (CI = +/-0.014; p = 0.314)	-0.024 (CI = +/-0.071; p = 0.480)	0.006 (CI = +/-0.003; p = 0.000)	0.575	+0.71%
Frequency	2015.2	0.008 (CI = +/-0.016; p = 0.309)	-0.021 (CI = +/-0.076; p = 0.553)	0.006 (CI = +/-0.003; p = 0.000)	0.565	+0.79%
Frequency	2016.1	0.009 (CI = +/-0.018; p = 0.284)	-0.026 (CI = +/-0.082; p = 0.504)	0.006 (CI = +/-0.003; p = 0.001)	0.562	+0.95%
Frequency	2016.2	0.014 (CI = +/-0.019; p = 0.128)	-0.012 (CI = +/-0.081; p = 0.755)	0.006 (CI = +/-0.003; p = 0.001)	0.593	+1.42%
Frequency	2017.1	0.017 (CI = +/-0.022; p = 0.115)	-0.019 (CI = +/-0.087; p = 0.646)	0.006 (CI = +/-0.003; p = 0.001)	0.596	+1.70%
Frequency	2017.2	0.017 (CI = +/-0.025; p = 0.154)	-0.017 (CI = +/-0.098; p = 0.702)	0.006 (CI = +/-0.003; p = 0.002)	0.584	+1.76%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.044 (CI = +/-0.011; p = 0.000)	0.628	+4.51%
Loss Cost	2004.2	0.044 (CI = +/-0.012; p = 0.000)	0.608	+4.50%
Loss Cost	2005.1	0.045 (CI = +/-0.013; p = 0.000)	0.603	+4.61%
Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.577	+4.54%
Loss Cost	2006.1	0.048 (CI = +/-0.013; p = 0.000)	0.614	+4.88%
Loss Cost	2006.2	0.047 (CI = +/-0.014; p = 0.000)	0.585	+4.77%
Loss Cost	2007.1	0.048 (CI = +/-0.015; p = 0.000)	0.588	+4.96%
Loss Cost	2007.2	0.048 (CI = +/-0.016; p = 0.000)	0.564	+4.95%
Loss Cost	2008.1	0.050 (CI = +/-0.017; p = 0.000)	0.557	+5.09%
Loss Cost	2008.2	0.056 (CI = +/-0.016; p = 0.000)	0.651	+5.75%
Loss Cost	2009.1	0.058 (CI = +/-0.017; p = 0.000)	0.651	+5.96%
Loss Cost	2009.2	0.063 (CI = +/-0.017; p = 0.000)	0.704	+6.52%
Loss Cost	2010.1	0.066 (CI = +/-0.018; p = 0.000)	0.704	+6.78%
Loss Cost	2010.2	0.064 (CI = +/-0.019; p = 0.000)	0.672	+6.59%
Loss Cost	2011.1	0.064 (CI = +/-0.021; p = 0.000)	0.649	+6.63%
Loss Cost	2011.2	0.069 (CI = +/-0.021; p = 0.000)	0.683	+7.18%
Loss Cost	2012.1	0.072 (CI = +/-0.023; p = 0.000)	0.683	+7.51%
Loss Cost	2012.2	0.070 (CI = +/-0.025; p = 0.000)	0.643	+7.25%
Loss Cost	2013.1	0.080 (CI = +/-0.023; p = 0.000)	0.738	+8.28%
Loss Cost	2013.2	0.077 (CI = +/-0.025; p = 0.000)	0.700	+7.95%
Loss Cost	2014.1	0.089 (CI = +/-0.021; p = 0.000)	0.834	+9.30%
Loss Cost	2014.2	0.089 (CI = +/-0.024; p = 0.000)	0.813	+9.35%
Loss Cost	2015.1	0.094 (CI = +/-0.026; p = 0.000)	0.816	+9.84%
Loss Cost	2015.2	0.090 (CI = +/-0.028; p = 0.000)	0.782	+9.44%
Loss Cost	2016.1	0.093 (CI = +/-0.032; p = 0.000)	0.764	+9.75%
Loss Cost	2016.2	0.092 (CI = +/-0.038; p = 0.000)	0.723	+9.65%
Loss Cost	2017.1	0.101 (CI = +/-0.042; p = 0.000)	0.741	+10.60%
Loss Cost	2017.2	0.095 (CI = +/-0.049; p = 0.002)	0.674	+9.92%
Severity	2004.1	0.041 (CI = +/-0.011; p = 0.000)	0.611	+4.16%
Severity	2004.2	0.040 (CI = +/-0.011; p = 0.000)	0.583	+4.06%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	0.579	+4.17%
Severity	2005.2	0.041 (CI = +/-0.013; p = 0.000)	0.559	+4.18%
Severity	2006.1	0.045 (CI = +/-0.013; p = 0.000)	0.615	+4.56%
Severity	2006.2	0.045 (CI = +/-0.013; p = 0.000)	0.603	+4.64%
Severity	2007.1	0.048 (CI = +/-0.014; p = 0.000)	0.621	+4.90%
Severity	2007.2	0.049 (CI = +/-0.015; p = 0.000)	0.617	+5.05%
Severity	2008.1	0.052 (CI = +/-0.015; p = 0.000)	0.629	+5.31%
Severity	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.690	+5.83%
Severity	2009.1	0.061 (CI = +/-0.015; p = 0.000)	0.721	+6.24%
Severity	2009.2	0.064 (CI = +/-0.015; p = 0.000)	0.746	+6.64%
Severity	2010.1	0.068 (CI = +/-0.016; p = 0.000)	0.767	+7.05%
Severity	2010.2	0.070 (CI = +/-0.017; p = 0.000)	0.759	+7.23%
Severity	2011.1	0.074 (CI = +/-0.017; p = 0.000)	0.777	+7.66%
Severity	2011.2	0.076 (CI = +/-0.019; p = 0.000)	0.775	+7.93%
Severity	2012.1	0.079 (CI = +/-0.020; p = 0.000)	0.768	+8.17%
Severity	2012.2	0.075 (CI = +/-0.021; p = 0.000)	0.737	+7.82%
Severity	2013.1	0.082 (CI = +/-0.021; p = 0.000)	0.785	+8.58%
Severity	2013.2	0.080 (CI = +/-0.023; p = 0.000)	0.754	+8.30%
Severity	2014.1	0.089 (CI = +/-0.022; p = 0.000)	0.824	+9.29%
Severity	2014.2	0.088 (CI = +/-0.024; p = 0.000)	0.797	+9.16%
Severity	2015.1	0.092 (CI = +/-0.026; p = 0.000)	0.802	+9.69%
Severity	2015.2	0.088 (CI = +/-0.029; p = 0.000)	0.767	+9.19%
Severity	2016.1	0.090 (CI = +/-0.033; p = 0.000)	0.745	+9.45%
Severity	2016.2	0.084 (CI = +/-0.037; p = 0.000)	0.691	+8.79%
Severity	2017.1	0.091 (CI = +/-0.042; p = 0.001)	0.697	+9.55%
Severity	2017.2	0.084 (CI = +/-0.049; p = 0.004)	0.618	+8.79%
Frequency	2004.1	0.003 (CI = +/-0.005; p = 0.215)	0.016	+0.34%
Frequency	2004.2	0.004 (CI = +/-0.006; p = 0.141)	0.035	+0.42%
Frequency	2005.1	0.004 (CI = +/-0.006; p = 0.156)	0.032	+0.42%
Frequency	2005.2	0.003 (CI = +/-0.006; p = 0.264)	0.009	+0.35%
Frequency	2006.1	0.003 (CI = +/-0.007; p = 0.352)	-0.003	+0.30%
Frequency	2006.2	0.001 (CI = +/-0.007; p = 0.696)	-0.028	+0.13%
Frequency	2007.1	0.001 (CI = +/-0.007; p = 0.863)	-0.033	+0.06%
Frequency	2007.2	-0.001 (CI = +/-0.007; p = 0.785)	-0.033	-0.09%
Frequency	2008.1	-0.002 (CI = +/-0.007; p = 0.564)	-0.024	-0.21%
Frequency	2008.2	-0.001 (CI = +/-0.008; p = 0.842)	-0.037	-0.07%
Frequency	2009.1	-0.003 (CI = +/-0.008; p = 0.497)	-0.021	-0.26%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.782)	-0.038	-0.11%
Frequency	2010.1	-0.003 (CI = +/-0.009; p = 0.547)	-0.027	-0.25%
Frequency	2010.2	-0.006 (CI = +/-0.008; p = 0.137)	0.057	-0.59%
Frequency	2011.1	-0.010 (CI = +/-0.007; p = 0.009)	0.247	-0.96%
Frequency	2011.2	-0.007 (CI = +/-0.007; p = 0.039)	0.156	-0.70%
Frequency	2012.1	-0.006 (CI = +/-0.007; p = 0.086)	0.102	-0.61%
Frequency	2012.2	-0.005 (CI = +/-0.008; p = 0.163)	0.055	-0.53%
Frequency	2013.1	-0.003 (CI = +/-0.008; p = 0.448)	-0.023	-0.28%
Frequency	2013.2	-0.003 (CI = +/-0.008; p = 0.432)	-0.021	-0.32%
Frequency	2014.1	0.000 (CI = +/-0.008; p = 0.976)	-0.067	+0.01%
Frequency	2014.2	0.002 (CI = +/-0.008; p = 0.660)	-0.056	+0.18%
Frequency	2015.1	0.001 (CI = +/-0.010; p = 0.755)	-0.069	+0.14%
Frequency	2015.2	0.002 (CI = +/-0.011; p = 0.649)	-0.064	+0.23%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.632)	-0.067	+0.28%
Frequency	2016.2	0.008 (CI = +/-0.011; p = 0.150)	0.115	+0.79%
Frequency	2017.1	0.010 (CI = +/-0.013; p = 0.130)	0.151	+0.96%
Frequency	2017.2	0.010 (CI = +/-0.016; p = 0.167)	0.127	+1.04%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.114; p = 0.015)	0.501	+3.07%
Loss Cost	2004.2	0.030 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.118; p = 0.020)	0.461	+3.04%
Loss Cost	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.123; p = 0.022)	0.446	+2.99%
Loss Cost	2005.2	0.028 (CI = +/-0.015; p = 0.001)	0.139 (CI = +/-0.126; p = 0.033)	0.389	+2.86%
Loss Cost	2006.1	0.031 (CI = +/-0.016; p = 0.000)	0.125 (CI = +/-0.128; p = 0.055)	0.416	+3.15%
Loss Cost	2006.2	0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.132; p = 0.082)	0.345	+2.93%
Loss Cost	2007.1	0.029 (CI = +/-0.018; p = 0.003)	0.114 (CI = +/-0.138; p = 0.099)	0.335	+2.96%
Loss Cost	2007.2	0.028 (CI = +/-0.020; p = 0.007)	0.111 (CI = +/-0.143; p = 0.124)	0.278	+2.87%
Loss Cost	2008.1	0.027 (CI = +/-0.022; p = 0.016)	0.114 (CI = +/-0.150; p = 0.128)	0.258	+2.77%
Loss Cost	2008.2	0.037 (CI = +/-0.019; p = 0.001)	0.152 (CI = +/-0.129; p = 0.023)	0.475	+3.79%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.002)	0.154 (CI = +/-0.136; p = 0.029)	0.460	+3.75%
Loss Cost	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.120; p = 0.004)	0.622	+4.72%
Loss Cost	2010.1	0.046 (CI = +/-0.022; p = 0.000)	0.189 (CI = +/-0.127; p = 0.006)	0.608	+4.67%
Loss Cost	2010.2	0.043 (CI = +/-0.024; p = 0.002)	0.180 (CI = +/-0.133; p = 0.011)	0.530	+4.37%
Loss Cost	2011.1	0.037 (CI = +/-0.026; p = 0.009)	0.199 (CI = +/-0.135; p = 0.007)	0.526	+3.75%
Loss Cost	2011.2	0.048 (CI = +/-0.025; p = 0.001)	0.230 (CI = +/-0.120; p = 0.001)	0.669	+4.90%
Loss Cost	2012.1	0.046 (CI = +/-0.028; p = 0.004)	0.237 (CI = +/-0.129; p = 0.002)	0.662	+4.66%
Loss Cost	2012.2	0.042 (CI = +/-0.032; p = 0.014)	0.227 (CI = +/-0.137; p = 0.004)	0.578	+4.25%
Loss Cost	2013.1	0.054 (CI = +/-0.033; p = 0.004)	0.196 (CI = +/-0.132; p = 0.007)	0.661	+5.53%
Loss Cost	2013.2	0.048 (CI = +/-0.037; p = 0.017)	0.183 (CI = +/-0.139; p = 0.015)	0.551	+4.87%
Loss Cost	2014.1	0.070 (CI = +/-0.028; p = 0.000)	0.133 (CI = +/-0.095; p = 0.011)	0.814	+7.30%
Loss Cost	2014.2	0.074 (CI = +/-0.033; p = 0.001)	0.139 (CI = +/-0.105; p = 0.015)	0.772	+7.66%
Loss Cost	2015.1	0.076 (CI = +/-0.042; p = 0.004)	0.136 (CI = +/-0.122; p = 0.033)	0.755	+7.88%
Loss Cost	2015.2	0.066 (CI = +/-0.051; p = 0.019)	0.121 (CI = +/-0.132; p = 0.067)	0.620	+6.82%
Loss Cost	2016.1	0.055 (CI = +/-0.068; p = 0.094)	0.138 (CI = +/-0.156; p = 0.073)	0.589	+5.62%
Loss Cost	2016.2	0.050 (CI = +/-0.098; p = 0.228)	0.133 (CI = +/-0.197; p = 0.136)	0.368	+5.14%
Loss Cost	2017.1	0.055 (CI = +/-0.171; p = 0.381)	0.127 (CI = +/-0.291; p = 0.260)	0.302	+5.65%
Loss Cost	2017.2	0.005 (CI = +/-0.259; p = 0.937)	0.086 (CI = +/-0.374; p = 0.428)	-0.342	+0.54%
Severity	2004.1	0.026 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.094; p = 0.001)	0.575	+2.60%
Severity	2004.2	0.024 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.096; p = 0.001)	0.523	+2.46%
Severity	2005.1	0.023 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.099; p = 0.001)	0.514	+2.37%
Severity	2005.2	0.023 (CI = +/-0.012; p = 0.001)	0.176 (CI = +/-0.103; p = 0.002)	0.478	+2.37%
Severity	2006.1	0.026 (CI = +/-0.013; p = 0.000)	0.161 (CI = +/-0.102; p = 0.003)	0.517	+2.68%
Severity	2006.2	0.027 (CI = +/-0.014; p = 0.000)	0.165 (CI = +/-0.106; p = 0.004)	0.495	+2.77%
Severity	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.161 (CI = +/-0.110; p = 0.006)	0.496	+2.87%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.169 (CI = +/-0.114; p = 0.005)	0.496	+3.09%
Severity	2008.1	0.031 (CI = +/-0.017; p = 0.001)	0.167 (CI = +/-0.119; p = 0.008)	0.492	+3.15%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.199 (CI = +/-0.099; p = 0.000)	0.675	+4.01%
Severity	2009.1	0.042 (CI = +/-0.016; p = 0.000)	0.189 (CI = +/-0.102; p = 0.001)	0.688	+4.28%
Severity	2009.2	0.049 (CI = +/-0.014; p = 0.000)	0.214 (CI = +/-0.088; p = 0.000)	0.791	+5.05%
Severity	2010.1	0.051 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.092; p = 0.000)	0.795	+5.28%
Severity	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.221 (CI = +/-0.090; p = 0.000)	0.812	+5.77%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.214 (CI = +/-0.095; p = 0.000)	0.814	+6.00%
Severity	2011.2	0.066 (CI = +/-0.017; p = 0.000)	0.236 (CI = +/-0.085; p = 0.000)	0.862	+6.81%
Severity	2012.1	0.063 (CI = +/-0.020; p = 0.000)	0.243 (CI = +/-0.090; p = 0.000)	0.858	+6.54%
Severity	2012.2	0.060 (CI = +/-0.022; p = 0.000)	0.234 (CI = +/-0.094; p = 0.000)	0.817	+6.15%
Severity	2013.1	0.067 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.093; p = 0.000)	0.852	+6.98%
Severity	2013.2	0.065 (CI = +/-0.027; p = 0.000)	0.210 (CI = +/-0.101; p = 0.001)	0.803	+6.74%
Severity	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.177 (CI = +/-0.079; p = 0.001)	0.901	+8.34%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	0.183 (CI = +/-0.087; p = 0.001)	0.876	+8.67%
Severity	2015.1	0.087 (CI = +/-0.035; p = 0.001)	0.175 (CI = +/-0.099; p = 0.004)	0.873	+9.11%
Severity	2015.2	0.081 (CI = +/-0.043; p = 0.004)	0.167 (CI = +/-0.112; p = 0.011)	0.804	+8.47%
Severity	2016.1	0.070 (CI = +/-0.057; p = 0.024)	0.183 (CI = +/-0.129; p = 0.015)	0.800	+7.29%
Severity	2016.2	0.054 (CI = +/-0.071; p = 0.100)	0.164 (CI = +/-0.143; p = 0.033)	0.680	+5.57%
Severity	2017.1	0.048 (CI = +/-0.122; p = 0.300)	0.171 (CI = +/-0.209; p = 0.080)	0.649	+4.92%
Severity	2017.2	0.009 (CI = +/-0.166; p = 0.843)	0.139 (CI = +/-0.239; p = 0.130)	0.517	+0.87%
Frequency	2004.1	0.005 (CI = +/-0.008; p = 0.227)	-0.034 (CI = +/-0.070; p = 0.323)	0.013	+0.46%
Frequency	2004.2	0.006 (CI = +/-0.008; p = 0.159)	-0.029 (CI = +/-0.072; p = 0.414)	0.026	+0.57%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.157)	-0.031 (CI = +/-0.074; p = 0.396)	0.024	+0.61%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.284)	-0.037 (CI = +/-0.076; p = 0.320)	0.008	+0.48%
Frequency	2006.1	0.005 (CI = +/-0.010; p = 0.348)	-0.036 (CI = +/-0.079; p = 0.356)	-0.011	+0.45%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.746)	-0.049 (CI = +/-0.076; p = 0.192)	-0.003	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.866)	-0.046 (CI = +/-0.079; p = 0.237)	-0.021	+0.09%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.686)	-0.059 (CI = +/-0.077; p = 0.128)	0.027	-0.21%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.517)	-0.052 (CI = +/-0.080; p = 0.186)	0.019	-0.36%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.731)	-0.046 (CI = +/-0.082; p = 0.254)	-0.023	-0.21%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.420)	-0.035 (CI = +/-0.083; p = 0.394)	-0.021	-0.51%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.646)	-0.028 (CI = +/-0.086; p = 0.508)	-0.071	-0.31%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.432)	-0.018 (CI = +/-0.088; p = 0.672)	-0.061	-0.58%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.050)	-0.042 (CI = +/-0.073; p = 0.245)	0.179	-1.32%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.526)	0.550	-2.13%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.049; p = 0.801)	0.454	-1.79%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	-0.006 (CI = +/-0.053; p = 0.794)	0.394	-1.77%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.007 (CI = +/-0.057; p = 0.788)	0.336	-1.79%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.055)	-0.018 (CI = +/-0.057; p = 0.493)	0.215	-1.36%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.027)	-0.027 (CI = +/-0.057; p = 0.321)	0.324	-1.75%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.146)	-0.044 (CI = +/-0.047; p = 0.064)	0.358	-0.96%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.234)	-0.044 (CI = +/-0.053; p = 0.095)	0.245	-0.93%
Frequency	2015.1	-0.011 (CI = +/-0.021; p = 0.245)	-0.040 (CI = +/-0.061; p = 0.165)	0.240	-1.13%
Frequency	2015.2	-0.015 (CI = +/-0.026; p = 0.202)	-0.046 (CI = +/-0.068; p = 0.151)	0.257	-1.52%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.325)	-0.045 (CI = +/-0.084; p = 0.227)	0.216	-1.55%
Frequency	2016.2	-0.004 (CI = +/-0.044; p = 0.809)	-0.032 (CI = +/-0.090; p = 0.382)	-0.193	-0.41%
Frequency	2017.1	0.007 (CI = +/-0.071; p = 0.780)	-0.045 (CI = +/-0.122; p = 0.329)	-0.148	+0.69%
Frequency	2017.2	-0.003 (CI = +/-0.141; p = 0.929)	-0.053 (CI = +/-0.203; p = 0.378)	-0.223	-0.33%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.049 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.206; p = 0.212)	0.462	+5.03%
Loss Cost	2004.2	0.052 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.207; p = 0.152)	0.485	+5.35%
Loss Cost	2005.1	0.055 (CI = +/-0.020; p = 0.000)	0.131 (CI = +/-0.211; p = 0.213)	0.498	+5.64%
Loss Cost	2005.2	0.057 (CI = +/-0.020; p = 0.000)	0.147 (CI = +/-0.214; p = 0.171)	0.505	+5.90%
Loss Cost	2006.1	0.062 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.215; p = 0.261)	0.534	+6.35%
Loss Cost	2006.2	0.064 (CI = +/-0.022; p = 0.000)	0.137 (CI = +/-0.218; p = 0.209)	0.541	+6.65%
Loss Cost	2007.1	0.069 (CI = +/-0.023; p = 0.000)	0.111 (CI = +/-0.220; p = 0.310)	0.565	+7.11%
Loss Cost	2007.2	0.073 (CI = +/-0.023; p = 0.000)	0.135 (CI = +/-0.221; p = 0.222)	0.585	+7.55%
Loss Cost	2008.1	0.077 (CI = +/-0.024; p = 0.000)	0.108 (CI = +/-0.224; p = 0.329)	0.606	+8.04%
Loss Cost	2008.2	0.086 (CI = +/-0.023; p = 0.000)	0.154 (CI = +/-0.205; p = 0.135)	0.690	+8.96%
Loss Cost	2009.1	0.090 (CI = +/-0.024; p = 0.000)	0.128 (CI = +/-0.208; p = 0.214)	0.706	+9.47%
Loss Cost	2009.2	0.099 (CI = +/-0.023; p = 0.000)	0.171 (CI = +/-0.190; p = 0.076)	0.771	+10.39%
Loss Cost	2010.1	0.104 (CI = +/-0.023; p = 0.000)	0.142 (CI = +/-0.190; p = 0.135)	0.789	+11.01%
Loss Cost	2010.2	0.108 (CI = +/-0.025; p = 0.000)	0.159 (CI = +/-0.194; p = 0.103)	0.787	+11.40%
Loss Cost	2011.1	0.111 (CI = +/-0.027; p = 0.000)	0.143 (CI = +/-0.202; p = 0.154)	0.785	+11.77%
Loss Cost	2011.2	0.120 (CI = +/-0.025; p = 0.000)	0.186 (CI = +/-0.184; p = 0.049)	0.834	+12.80%
Loss Cost	2012.1	0.126 (CI = +/-0.026; p = 0.000)	0.159 (CI = +/-0.186; p = 0.090)	0.845	+13.47%
Loss Cost	2012.2	0.131 (CI = +/-0.028; p = 0.000)	0.177 (CI = +/-0.191; p = 0.068)	0.841	+13.95%
Loss Cost	2013.1	0.142 (CI = +/-0.027; p = 0.000)	0.130 (CI = +/-0.175; p = 0.136)	0.882	+15.22%
Loss Cost	2013.2	0.145 (CI = +/-0.029; p = 0.000)	0.145 (CI = +/-0.182; p = 0.109)	0.875	+15.66%
Loss Cost	2014.1	0.160 (CI = +/-0.024; p = 0.000)	0.088 (CI = +/-0.145; p = 0.215)	0.931	+17.34%
Loss Cost	2014.2	0.167 (CI = +/-0.024; p = 0.000)	0.115 (CI = +/-0.139; p = 0.098)	0.940	+18.15%
Loss Cost	2015.1	0.175 (CI = +/-0.024; p = 0.000)	0.086 (CI = +/-0.135; p = 0.190)	0.948	+19.08%
Loss Cost	2015.2	0.179 (CI = +/-0.026; p = 0.000)	0.102 (CI = +/-0.141; p = 0.140)	0.946	+19.59%
Loss Cost	2016.1	0.187 (CI = +/-0.028; p = 0.000)	0.074 (CI = +/-0.139; p = 0.262)	0.952	+20.56%
Loss Cost	2016.2	0.192 (CI = +/-0.030; p = 0.000)	0.093 (CI = +/-0.146; p = 0.183)	0.950	+21.22%
Loss Cost	2017.1	0.204 (CI = +/-0.030; p = 0.000)	0.059 (CI = +/-0.135; p = 0.346)	0.963	+22.64%
Loss Cost	2017.2	0.205 (CI = +/-0.036; p = 0.000)	0.063 (CI = +/-0.155; p = 0.371)	0.953	+22.80%
Severity	2004.1	0.049 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.187; p = 0.091)	0.518	+4.98%
Severity	2004.2	0.051 (CI = +/-0.017; p = 0.000)	0.173 (CI = +/-0.190; p = 0.073)	0.522	+5.19%
Severity	2005.1	0.052 (CI = +/-0.018; p = 0.000)	0.160 (CI = +/-0.195; p = 0.103)	0.526	+5.38%
Severity	2005.2	0.055 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.196; p = 0.073)	0.542	+5.69%
Severity	2006.1	0.059 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.196; p = 0.121)	0.570	+6.10%
Severity	2006.2	0.063 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.195; p = 0.073)	0.599	+6.53%
Severity	2007.1	0.067 (CI = +/-0.020; p = 0.000)	0.153 (CI = +/-0.196; p = 0.122)	0.622	+6.96%
Severity	2007.2	0.072 (CI = +/-0.020; p = 0.000)	0.182 (CI = +/-0.192; p = 0.062)	0.661	+7.50%
Severity	2008.1	0.077 (CI = +/-0.021; p = 0.000)	0.155 (CI = +/-0.192; p = 0.108)	0.686	+8.00%
Severity	2008.2	0.084 (CI = +/-0.020; p = 0.000)	0.193 (CI = +/-0.178; p = 0.035)	0.747	+8.76%
Severity	2009.1	0.089 (CI = +/-0.020; p = 0.000)	0.163 (CI = +/-0.175; p = 0.066)	0.774	+9.35%
Severity	2009.2	0.096 (CI = +/-0.020; p = 0.000)	0.196 (CI = +/-0.163; p = 0.021)	0.815	+10.07%
Severity	2010.1	0.102 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.159; p = 0.042)	0.839	+10.72%
Severity	2010.2	0.108 (CI = +/-0.019; p = 0.000)	0.196 (CI = +/-0.149; p = 0.012)	0.866	+11.41%
Severity	2011.1	0.114 (CI = +/-0.019; p = 0.000)	0.167 (CI = +/-0.144; p = 0.025)	0.885	+12.08%
Severity	2011.2	0.120 (CI = +/-0.018; p = 0.000)	0.197 (CI = +/-0.132; p = 0.006)	0.908	+12.80%
Severity	2012.1	0.125 (CI = +/-0.019; p = 0.000)	0.177 (CI = +/-0.134; p = 0.012)	0.913	+13.27%
Severity	2012.2	0.128 (CI = +/-0.020; p = 0.000)	0.191 (CI = +/-0.138; p = 0.010)	0.909	+13.62%
Severity	2013.1	0.135 (CI = +/-0.020; p = 0.000)	0.158 (CI = +/-0.128; p = 0.019)	0.928	+14.47%
Severity	2013.2	0.139 (CI = +/-0.021; p = 0.000)	0.175 (CI = +/-0.130; p = 0.012)	0.928	+14.93%
Severity	2014.1	0.149 (CI = +/-0.018; p = 0.000)	0.136 (CI = +/-0.109; p = 0.018)	0.955	+16.04%
Severity	2014.2	0.154 (CI = +/-0.018; p = 0.000)	0.158 (CI = +/-0.103; p = 0.006)	0.961	+16.68%
Severity	2015.1	0.161 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.096; p = 0.010)	0.969	+17.45%
Severity	2015.2	0.165 (CI = +/-0.018; p = 0.000)	0.147 (CI = +/-0.098; p = 0.007)	0.969	+17.89%
Severity	2016.1	0.170 (CI = +/-0.019; p = 0.000)	0.129 (CI = +/-0.098; p = 0.015)	0.972	+18.55%
Severity	2016.2	0.172 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.108; p = 0.021)	0.966	+18.72%
Severity	2017.1	0.179 (CI = +/-0.023; p = 0.000)	0.111 (CI = +/-0.105; p = 0.040)	0.972	+19.64%
Severity	2017.2	0.181 (CI = +/-0.028; p = 0.000)	0.117 (CI = +/-0.119; p = 0.053)	0.965	+19.87%
Frequency	2004.1	0.001 (CI = +/-0.005; p = 0.832)	-0.031 (CI = +/-0.056; p = 0.275)	-0.021	+0.05%
Frequency	2004.2	0.002 (CI = +/-0.005; p = 0.520)	-0.024 (CI = +/-0.056; p = 0.394)	-0.026	+0.16%
Frequency	2005.1	0.002 (CI = +/-0.005; p = 0.357)	-0.029 (CI = +/-0.056; p = 0.303)	-0.006	+0.24%
Frequency	2005.2	0.002 (CI = +/-0.006; p = 0.465)	-0.032 (CI = +/-0.058; p = 0.275)	-0.009	+0.20%
Frequency	2006.1	0.002 (CI = +/-0.006; p = 0.434)	-0.033 (CI = +/-0.060; p = 0.264)	-0.007	+0.23%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.708)	-0.040 (CI = +/-0.060; p = 0.178)	0.000	+0.11%
Frequency	2007.1	0.001 (CI = +/-0.006; p = 0.659)	-0.042 (CI = +/-0.062; p = 0.175)	0.001	+0.14%
Frequency	2007.2	0.000 (CI = +/-0.007; p = 0.890)	-0.047 (CI = +/-0.063; p = 0.133)	0.014	+0.05%
Frequency	2008.1	0.000 (CI = +/-0.007; p = 0.920)	-0.047 (CI = +/-0.065; p = 0.153)	0.006	+0.03%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.609)	-0.039 (CI = +/-0.065; p = 0.232)	-0.011	+0.18%
Frequency	2009.1	0.001 (CI = +/-0.008; p = 0.780)	-0.034 (CI = +/-0.067; p = 0.301)	-0.034	+0.11%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.456)	-0.025 (CI = +/-0.066; p = 0.443)	-0.036	+0.29%
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.528)	-0.024 (CI = +/-0.070; p = 0.487)	-0.052	+0.27%
Frequency	2010.2	0.000 (CI = +/-0.008; p = 0.988)	-0.037 (CI = +/-0.065; p = 0.252)	-0.027	-0.01%
Frequency	2011.1	-0.003 (CI = +/-0.008; p = 0.492)	-0.024 (CI = +/-0.063; p = 0.440)	-0.035	-0.28%
Frequency	2011.2	0.000 (CI = +/-0.008; p = 0.998)	-0.011 (CI = +/-0.058; p = 0.698)	-0.096	0.00%
Frequency	2012.1	0.002 (CI = +/-0.008; p = 0.666)	-0.019 (CI = +/-0.059; p = 0.508)	-0.076	+0.17%
Frequency	2012.2	0.003 (CI = +/-0.009; p = 0.494)	-0.014 (CI = +/-0.061; p = 0.641)	-0.074	+0.29%
Frequency	2013.1	0.006 (CI = +/-0.008; p = 0.123)	-0.029 (CI = +/-0.055; p = 0.284)	0.075	+0.65%
Frequency	2013.2	0.006 (CI = +/-0.009; p = 0.167)	-0.029 (CI = +/-0.059; p = 0.302)	0.062	+0.64%
Frequency	2014.1	0.011 (CI = +/-0.008; p = 0.007)	-0.049 (CI = +/-0.046; p = 0.039)	0.414	+1.12%
Frequency	2014.2	0.012 (CI = +/-0.008; p = 0.005)	-0.043 (CI = +/-0.047; p = 0.070)	0.453	+1.26%
Frequency	2015.1	0.014 (CI = +/-0.009; p = 0.006)	-0.048 (CI = +/-0.050; p = 0.060)	0.453	+1.39%
Frequency	2015.2	0.014 (CI = +/-0.010; p = 0.010)	-0.046 (CI = +/-0.054; p = 0.091)	0.448	+1.44%
Frequency	2016.1	0.017 (CI = +/-0.011; p = 0.007)	-0.054 (CI = +/-0.056; p = 0.057)	0.504	+1.70%
Frequency	2016.2	0.021 (CI = +/-0.010; p = 0.001)	-0.041 (CI = +/-0.050; p = 0.100)	0.665	+2.11%
Frequency	2017.1	0.025 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.046; p = 0.031)	0.766	+2.51%
Frequency	2017.2	0.024 (CI = +/-0.012; p = 0.002)	-0.055 (CI = +/-0.053; p = 0.045)	0.741	+2.44%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.017 (CI = +/-0.012; p = 0.005)	0.117 (CI = +/-0.111; p = 0.039)	0.877 (CI = +/-0.204; p = 0.000)	0.820	+1.75%
Loss Cost	2004.2	0.019 (CI = +/-0.012; p = 0.003)	0.127 (CI = +/-0.112; p = 0.027)	0.862 (CI = +/-0.205; p = 0.000)	0.825	+1.94%
Loss Cost	2005.1	0.020 (CI = +/-0.013; p = 0.003)	0.121 (CI = +/-0.114; p = 0.038)	0.855 (CI = +/-0.209; p = 0.000)	0.826	+2.06%
Loss Cost	2005.2	0.021 (CI = +/-0.014; p = 0.003)	0.126 (CI = +/-0.118; p = 0.037)	0.848 (CI = +/-0.213; p = 0.000)	0.825	+2.16%
Loss Cost	2006.1	0.024 (CI = +/-0.014; p = 0.002)	0.114 (CI = +/-0.118; p = 0.058)	0.832 (CI = +/-0.213; p = 0.000)	0.833	+2.43%
Loss Cost	2006.2	0.025 (CI = +/-0.015; p = 0.002)	0.119 (CI = +/-0.121; p = 0.055)	0.825 (CI = +/-0.218; p = 0.000)	0.831	+2.54%
Loss Cost	2007.1	0.028 (CI = +/-0.016; p = 0.001)	0.108 (CI = +/-0.123; p = 0.083)	0.810 (CI = +/-0.220; p = 0.000)	0.836	+2.80%
Loss Cost	2007.2	0.030 (CI = +/-0.017; p = 0.001)	0.119 (CI = +/-0.125; p = 0.063)	0.794 (CI = +/-0.223; p = 0.000)	0.839	+3.06%
Loss Cost	2008.1	0.033 (CI = +/-0.018; p = 0.001)	0.109 (CI = +/-0.128; p = 0.091)	0.781 (CI = +/-0.226; p = 0.000)	0.843	+3.31%
Loss Cost	2008.2	0.041 (CI = +/-0.016; p = 0.000)	0.141 (CI = +/-0.113; p = 0.016)	0.730 (CI = +/-0.200; p = 0.000)	0.885	+4.18%
Loss Cost	2009.1	0.043 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.116; p = 0.026)	0.718 (CI = +/-0.203; p = 0.000)	0.886	+4.43%
Loss Cost	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.162 (CI = +/-0.103; p = 0.003)	0.671 (CI = +/-0.181; p = 0.000)	0.916	+5.29%
Loss Cost	2010.1	0.055 (CI = +/-0.017; p = 0.000)	0.152 (CI = +/-0.105; p = 0.006)	0.656 (CI = +/-0.182; p = 0.000)	0.919	+5.62%
Loss Cost	2010.2	0.055 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.109; p = 0.008)	0.652 (CI = +/-0.190; p = 0.000)	0.914	+5.70%
Loss Cost	2011.1	0.055 (CI = +/-0.021; p = 0.000)	0.156 (CI = +/-0.114; p = 0.010)	0.655 (CI = +/-0.197; p = 0.000)	0.911	+5.63%
Loss Cost	2011.2	0.064 (CI = +/-0.020; p = 0.000)	0.182 (CI = +/-0.105; p = 0.002)	0.610 (CI = +/-0.182; p = 0.000)	0.930	+6.59%
Loss Cost	2012.1	0.066 (CI = +/-0.022; p = 0.000)	0.176 (CI = +/-0.109; p = 0.003)	0.600 (CI = +/-0.188; p = 0.000)	0.929	+6.84%
Loss Cost	2012.2	0.067 (CI = +/-0.025; p = 0.000)	0.177 (CI = +/-0.115; p = 0.004)	0.598 (CI = +/-0.199; p = 0.000)	0.924	+6.88%
Loss Cost	2013.1	0.075 (CI = +/-0.025; p = 0.000)	0.157 (CI = +/-0.110; p = 0.008)	0.564 (CI = +/-0.190; p = 0.000)	0.936	+7.83%
Loss Cost	2013.2	0.074 (CI = +/-0.028; p = 0.000)	0.155 (CI = +/-0.117; p = 0.012)	0.568 (CI = +/-0.203; p = 0.000)	0.929	+7.73%
Loss Cost	2014.1	0.088 (CI = +/-0.027; p = 0.000)	0.129 (CI = +/-0.104; p = 0.018)	0.521 (CI = +/-0.181; p = 0.000)	0.949	+9.17%
Loss Cost	2014.2	0.092 (CI = +/-0.031; p = 0.000)	0.138 (CI = +/-0.109; p = 0.017)	0.503 (CI = +/-0.192; p = 0.000)	0.947	+9.68%
Loss Cost	2015.1	0.095 (CI = +/-0.035; p = 0.000)	0.134 (CI = +/-0.116; p = 0.026)	0.496 (CI = +/-0.205; p = 0.000)	0.943	+9.92%
Loss Cost	2015.2	0.093 (CI = +/-0.042; p = 0.000)	0.132 (CI = +/-0.125; p = 0.040)	0.500 (CI = +/-0.224; p = 0.000)	0.936	+9.80%
Loss Cost	2016.1	0.094 (CI = +/-0.049; p = 0.001)	0.131 (CI = +/-0.135; p = 0.055)	0.498 (CI = +/-0.244; p = 0.001)	0.931	+9.88%
Loss Cost	2016.2	0.095 (CI = +/-0.059; p = 0.005)	0.133 (CI = +/-0.148; p = 0.074)	0.495 (CI = +/-0.273; p = 0.002)	0.921	+9.99%
Loss Cost	2017.1	0.101 (CI = +/-0.071; p = 0.010)	0.126 (CI = +/-0.161; p = 0.111)	0.480 (CI = +/-0.300; p = 0.005)	0.916	+10.65%
Loss Cost	2017.2	0.095 (CI = +/-0.089; p = 0.039)	0.119 (CI = +/-0.179; p = 0.167)	0.496 (CI = +/-0.344; p = 0.010)	0.901	+9.98%
Severity	2004.1	0.026 (CI = +/-0.012; p = 0.000)	0.126 (CI = +/-0.115; p = 0.033)	0.717 (CI = +/-0.212; p = 0.000)	0.799	+2.62%
Severity	2004.2	0.027 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.118; p = 0.031)	0.709 (CI = +/-0.216; p = 0.000)	0.796	+2.72%
Severity	2005.1	0.028 (CI = +/-0.014; p = 0.000)	0.126 (CI = +/-0.121; p = 0.041)	0.704 (CI = +/-0.221; p = 0.000)	0.795	+2.81%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	0.136 (CI = +/-0.123; p = 0.032)	0.690 (CI = +/-0.223; p = 0.000)	0.798	+3.01%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.123; p = 0.052)	0.671 (CI = +/-0.221; p = 0.000)	0.810	+3.34%
Severity	2006.2	0.036 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.123; p = 0.031)	0.649 (CI = +/-0.221; p = 0.000)	0.819	+3.67%
Severity	2007.1	0.039 (CI = +/-0.016; p = 0.000)	0.123 (CI = +/-0.123; p = 0.051)	0.631 (CI = +/-0.220; p = 0.000)	0.828	+3.99%
Severity	2007.2	0.044 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.121; p = 0.023)	0.602 (CI = +/-0.215; p = 0.000)	0.844	+4.47%
Severity	2008.1	0.048 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.121; p = 0.039)	0.581 (CI = +/-0.214; p = 0.000)	0.854	+4.87%
Severity	2008.2	0.055 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.110; p = 0.008)	0.537 (CI = +/-0.195; p = 0.000)	0.886	+5.62%
Severity	2009.1	0.060 (CI = +/-0.016; p = 0.000)	0.138 (CI = +/-0.108; p = 0.014)	0.513 (CI = +/-0.189; p = 0.000)	0.898	+6.13%
Severity	2009.2	0.066 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.100; p = 0.003)	0.475 (CI = +/-0.175; p = 0.000)	0.917	+6.83%
Severity	2010.1	0.071 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.096; p = 0.005)	0.450 (CI = +/-0.167; p = 0.000)	0.928	+7.40%
Severity	2010.2	0.078 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.091; p = 0.001)	0.417 (CI = +/-0.157; p = 0.000)	0.940	+8.07%
Severity	2011.1	0.083 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.087; p = 0.002)	0.392 (CI = +/-0.150; p = 0.000)	0.948	+8.67%
Severity	2011.2	0.090 (CI = +/-0.015; p = 0.000)	0.168 (CI = +/-0.080; p = 0.000)	0.359 (CI = +/-0.139; p = 0.000)	0.957	+9.40%
Severity	2012.1	0.093 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.082; p = 0.001)	0.347 (CI = +/-0.142; p = 0.000)	0.957	+9.71%
Severity	2012.2	0.094 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.086; p = 0.001)	0.343 (CI = +/-0.150; p = 0.000)	0.953	+9.81%
Severity	2013.1	0.101 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.080; p = 0.001)	0.314 (CI = +/-0.139; p = 0.000)	0.962	+10.64%
Severity	2013.2	0.103 (CI = +/-0.021; p = 0.000)	0.151 (CI = +/-0.085; p = 0.002)	0.304 (CI = +/-0.147; p = 0.000)	0.958	+10.89%
Severity	2014.1	0.114 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.071; p = 0.001)	0.265 (CI = +/-0.123; p = 0.000)	0.973	+12.11%
Severity	2014.2	0.120 (CI = +/-0.020; p = 0.000)	0.140 (CI = +/-0.072; p = 0.001)	0.244 (CI = +/-0.126; p = 0.001)	0.973	+12.73%
Severity	2015.1	0.126 (CI = +/-0.022; p = 0.000)	0.129 (CI = +/-0.071; p = 0.002)	0.223 (CI = +/-0.125; p = 0.002)	0.975	+13.47%
Severity	2015.2	0.128 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.076; p = 0.002)	0.216 (CI = +/-0.136; p = 0.005)	0.971	+13.71%
Severity	2016.1	0.134 (CI = +/-0.029; p = 0.000)	0.126 (CI = +/-0.080; p = 0.005)	0.201 (CI = +/-0.144; p = 0.010)	0.970	+14.29%
Severity	2016.2	0.130 (CI = +/-0.035; p = 0.000)	0.122 (CI = +/-0.087; p = 0.010)	0.211 (CI = +/-0.160; p = 0.014)	0.963	+13.93%
Severity	2017.1	0.139 (CI = +/-0.040; p = 0.000)	0.111 (CI = +/-0.090; p = 0.020)	0.188 (CI = +/-0.168; p = 0.032)	0.963	+14.96%
Severity	2017.2	0.138 (CI = +/-0.050; p = 0.000)	0.109 (CI = +/-0.101; p = 0.037)	0.193 (CI = +/-0.193; p = 0.050)	0.954	+14.75%
Frequency	2004.1	-0.009 (CI = +/-0.007; p = 0.012)	-0.009 (CI = +/-0.062; p = 0.776)	0.160 (CI = +/-0.114; p = 0.007)	0.146	-0.85%
Frequency	2004.2	-0.008 (CI = +/-0.007; p = 0.031)	-0.004 (CI = +/-0.063; p = 0.905)	0.153 (CI = +/-0.115; p = 0.011)	0.115	-0.75%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.048)	-0.005 (CI = +/-0.065; p = 0.874)	0.151 (CI = +/-0.118; p = 0.014)	0.102	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.034)	-0.010 (CI = +/-0.066; p = 0.760)	0.158 (CI = +/-0.119; p = 0.011)	0.119	-0.83%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.035)	-0.008 (CI = +/-0.068; p = 0.814)	0.161 (CI = +/-0.122; p = 0.011)	0.120	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.011)	-0.018 (CI = +/-0.067; p = 0.596)	0.176 (CI = +/-0.120; p = 0.005)	0.175	-1.09%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.012)	-0.015 (CI = +/-0.069; p = 0.661)	0.179 (CI = +/-0.122; p = 0.006)	0.178	-1.15%
Frequency	2007.2	-0.014 (CI = +/-0.009; p = 0.005)	-0.023 (CI = +/-0.069; p = 0.493)	0.192 (CI = +/-0.122; p = 0.003)	0.224	-1.35%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.004)	-0.018 (CI = +/-0.070; p = 0.600)	0.200 (CI = +/-0.124; p = 0.003)	0.243	-1.48%
Frequency	2008.2	-0.014 (CI = +/-0.010; p = 0.012)	-0.014 (CI = +/-0.072; p = 0.702)	0.192 (CI = +/-0.127; p = 0.004)	0.201	-1.36%
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.005)	-0.005 (CI = +/-0.072; p = 0.888)	0.205 (CI = +/-0.126; p = 0.003)	0.248	-1.60%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.016)	0.001 (CI = +/-0.074; p = 0.988)	0.196 (CI = +/-0.129; p = 0.005)	0.207	-1.45%
Frequency	2010.1	-0.017 (CI = +/-0.012; p = 0.010)	0.007 (CI = +/-0.075; p = 0.844)	0.206 (CI = +/-0.131; p = 0.004)	0.236	-1.65%
Frequency	2010.2	-0.022 (CI = +/-0.012; p = 0.001)	-0.011 (CI = +/-0.068; p = 0.752)	0.235 (CI = +/-0.119; p = 0.000)	0.383	-2.20%
Frequency	2011.1	-0.028 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.058; p = 0.802)	0.263 (CI = +/-0.100; p = 0.000)	0.574	-2.79%
Frequency	2011.2	-0.026 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.059; p = 0.630)	0.251 (CI = +/-0.102; p = 0.000)	0.535	-2.57%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.061; p = 0.609)	0.253 (CI = +/-0.106; p = 0.000)	0.515	-2.62%
Frequency	2012.2	-0.027 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.065; p = 0.653)	0.255 (CI = +/-0.112; p = 0.000)	0.498	-2.67%
Frequency	2013.1	-0.026 (CI = +/-0.015; p = 0.002)	0.011 (CI = +/-0.067; p = 0.735)	0.250 (CI = +/-0.117; p = 0.000)	0.459	-2.54%
Frequency	2013.2	-0.029 (CI = +/-0.017; p = 0.002)	0.004 (CI = +/-0.070; p = 0.912)	0.264 (CI = +/-0.121; p = 0.000)	0.483	-2.85%
Frequency	2014.1	-0.027 (CI = +/-0.019; p = 0.009)	-0.001 (CI = +/-0.073; p = 0.979)	0.256 (CI = +/-0.127; p = 0.001)	0.449	-2.62%
Frequency	2014.2	-0.027 (CI = +/-0.022; p = 0.018)	-0.002 (CI = +/-0.078; p = 0.947)	0.259 (CI = +/-0.137; p = 0.001)	0.437	-2.70%
Frequency	2015.1	-0.032 (CI = +/-0.025; p = 0.015)	0.005 (CI = +/-0.081; p = 0.898)	0.273 (CI = +/-0.142; p = 0.001)	0.462	-3.13%
Frequency	2015.2	-0.035 (CI = +/-0.029; p = 0.020)	0.000 (CI = +/-0.086; p = 0.991)	0.284 (CI = +/-0.154; p = 0.002)	0.464	-3.44%
Frequency	2016.1	-0.039 (CI = +/-0.033; p = 0.024)	0.006 (CI = +/-0.092; p = 0.897)	0.297 (CI = +/-0.165; p = 0.002)	0.473	-3.86%
Frequency	2016.2	-0.035 (CI = +/-0.040; p = 0.077)	0.011 (CI = +/-0.099; p = 0.808)	0.284 (CI = +/-0.183; p = 0.006)	0.453	-3.46%
Frequency	2017.1	-0.038 (CI = +/-0.048; p = 0.106)	0.015 (CI = +/-0.108; p = 0.769)	0.292 (CI = +/-0.202; p = 0.009)	0.445	-3.75%
Frequency	2017.2	-0.042 (CI = +/-0.060; p = 0.143)	0.010 (CI = +/-0.121; p = 0.857)	0.303 (CI = +/-0.231; p = 0.016)	0.436	-4.16%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.012 (CI = +/-0.013; p = 0.077)	0.120 (CI = +/-0.115; p = 0.043)	0.947 (CI = +/-0.221; p = 0.000)	0.832	+1.20%
Loss Cost	2004.2	0.014 (CI = +/-0.014; p = 0.053)	0.128 (CI = +/-0.117; p = 0.033)	0.931 (CI = +/-0.224; p = 0.000)	0.836	+1.40%
Loss Cost	2005.1	0.015 (CI = +/-0.015; p = 0.051)	0.123 (CI = +/-0.121; p = 0.045)	0.923 (CI = +/-0.230; p = 0.000)	0.836	+1.50%
Loss Cost	2005.2	0.016 (CI = +/-0.016; p = 0.055)	0.126 (CI = +/-0.124; p = 0.047)	0.917 (CI = +/-0.237; p = 0.000)	0.834	+1.58%
Loss Cost	2006.1	0.019 (CI = +/-0.017; p = 0.032)	0.114 (CI = +/-0.126; p = 0.074)	0.896 (CI = +/-0.240; p = 0.000)	0.840	+1.88%
Loss Cost	2006.2	0.019 (CI = +/-0.018; p = 0.036)	0.117 (CI = +/-0.130; p = 0.075)	0.890 (CI = +/-0.248; p = 0.000)	0.838	+1.96%
Loss Cost	2007.1	0.022 (CI = +/-0.019; p = 0.025)	0.107 (CI = +/-0.133; p = 0.112)	0.871 (CI = +/-0.253; p = 0.000)	0.842	+2.25%
Loss Cost	2007.2	0.025 (CI = +/-0.021; p = 0.020)	0.116 (CI = +/-0.136; p = 0.092)	0.852 (CI = +/-0.260; p = 0.000)	0.843	+2.51%
Loss Cost	2008.1	0.028 (CI = +/-0.022; p = 0.017)	0.106 (CI = +/-0.140; p = 0.132)	0.834 (CI = +/-0.267; p = 0.000)	0.846	+2.80%
Loss Cost	2008.2	0.037 (CI = +/-0.021; p = 0.001)	0.138 (CI = +/-0.125; p = 0.033)	0.766 (CI = +/-0.240; p = 0.000)	0.885	+3.81%
Loss Cost	2009.1	0.040 (CI = +/-0.022; p = 0.001)	0.129 (CI = +/-0.130; p = 0.051)	0.748 (CI = +/-0.248; p = 0.000)	0.886	+4.11%
Loss Cost	2009.2	0.050 (CI = +/-0.021; p = 0.000)	0.157 (CI = +/-0.117; p = 0.010)	0.683 (CI = +/-0.225; p = 0.000)	0.915	+5.15%
Loss Cost	2010.1	0.055 (CI = +/-0.023; p = 0.000)	0.145 (CI = +/-0.119; p = 0.020)	0.658 (CI = +/-0.230; p = 0.000)	0.918	+5.61%
Loss Cost	2010.2	0.055 (CI = +/-0.025; p = 0.000)	0.147 (CI = +/-0.125; p = 0.023)	0.653 (CI = +/-0.243; p = 0.000)	0.913	+5.69%
Loss Cost	2011.1	0.055 (CI = +/-0.028; p = 0.001)	0.149 (CI = +/-0.131; p = 0.029)	0.657 (CI = +/-0.258; p = 0.000)	0.909	+5.60%
Loss Cost	2011.2	0.066 (CI = +/-0.028; p = 0.000)	0.175 (CI = +/-0.121; p = 0.007)	0.589 (CI = +/-0.241; p = 0.000)	0.929	+6.85%
Loss Cost	2012.1	0.070 (CI = +/-0.031; p = 0.000)	0.166 (CI = +/-0.127; p = 0.013)	0.568 (CI = +/-0.255; p = 0.000)	0.928	+7.28%
Loss Cost	2012.2	0.071 (CI = +/-0.035; p = 0.001)	0.168 (CI = +/-0.134; p = 0.017)	0.563 (CI = +/-0.275; p = 0.001)	0.922	+7.38%
Loss Cost	2013.1	0.086 (CI = +/-0.036; p = 0.000)	0.139 (CI = +/-0.127; p = 0.035)	0.489 (CI = +/-0.265; p = 0.001)	0.938	+8.99%
Loss Cost	2013.2	0.086 (CI = +/-0.041; p = 0.001)	0.139 (CI = +/-0.136; p = 0.046)	0.490 (CI = +/-0.290; p = 0.003)	0.931	+8.96%
Loss Cost	2014.1	0.111 (CI = +/-0.037; p = 0.000)	0.097 (CI = +/-0.111; p = 0.080)	0.375 (CI = +/-0.242; p = 0.005)	0.960	+11.69%
Loss Cost	2014.2	0.120 (CI = +/-0.041; p = 0.000)	0.111 (CI = +/-0.113; p = 0.054)	0.329 (CI = +/-0.256; p = 0.016)	0.960	+12.79%
Loss Cost	2015.1	0.132 (CI = +/-0.047; p = 0.000)	0.095 (CI = +/-0.118; p = 0.104)	0.279 (CI = +/-0.276; p = 0.048)	0.961	+14.10%
Loss Cost	2015.2	0.136 (CI = +/-0.057; p = 0.000)	0.100 (CI = +/-0.129; p = 0.115)	0.262 (CI = +/-0.314; p = 0.093)	0.956	+14.55%
Loss Cost	2016.1	0.151 (CI = +/-0.068; p = 0.001)	0.083 (CI = +/-0.137; p = 0.207)	0.203 (CI = +/-0.351; p = 0.224)	0.955	+16.28%
Loss Cost	2016.2	0.162 (CI = +/-0.083; p = 0.002)	0.093 (CI = +/-0.151; p = 0.194)	0.161 (CI = +/-0.404; p = 0.385)	0.949	+17.54%
Loss Cost	2017.1	0.196 (CI = +/-0.093; p = 0.002)	0.060 (CI = +/-0.149; p = 0.369)	0.037 (CI = +/-0.420; p = 0.841)	0.958	+21.70%
Loss Cost	2017.2	0.199 (CI = +/-0.120; p = 0.007)	0.063 (CI = +/-0.173; p = 0.409)	0.027 (CI = +/-0.509; p = 0.902)	0.945	+22.07%
Severity	2004.1	0.015 (CI = +/-0.012; p = 0.018)	0.151 (CI = +/-0.105; p = 0.006)	0.858 (CI = +/-0.201; p = 0.000)	0.849	+1.50%
Severity	2004.2	0.015 (CI = +/-0.013; p = 0.021)	0.153 (CI = +/-0.108; p = 0.007)	0.854 (CI = +/-0.206; p = 0.000)	0.847	+1.55%
Severity	2005.1	0.016 (CI = +/-0.014; p = 0.029)	0.153 (CI = +/-0.111; p = 0.009)	0.853 (CI = +/-0.212; p = 0.000)	0.846	+1.57%
Severity	2005.2	0.017 (CI = +/-0.015; p = 0.023)	0.160 (CI = +/-0.114; p = 0.008)	0.840 (CI = +/-0.217; p = 0.000)	0.847	+1.73%
Severity	2006.1	0.020 (CI = +/-0.015; p = 0.013)	0.148 (CI = +/-0.115; p = 0.014)	0.820 (CI = +/-0.219; p = 0.000)	0.853	+2.02%
Severity	2006.2	0.023 (CI = +/-0.016; p = 0.007)	0.160 (CI = +/-0.116; p = 0.009)	0.797 (CI = +/-0.221; p = 0.000)	0.859	+2.33%
Severity	2007.1	0.026 (CI = +/-0.017; p = 0.005)	0.149 (CI = +/-0.118; p = 0.015)	0.778 (CI = +/-0.225; p = 0.000)	0.864	+2.61%
Severity	2007.2	0.030 (CI = +/-0.018; p = 0.001)	0.166 (CI = +/-0.116; p = 0.007)	0.744 (CI = +/-0.222; p = 0.000)	0.876	+3.09%
Severity	2008.1	0.034 (CI = +/-0.019; p = 0.001)	0.153 (CI = +/-0.118; p = 0.013)	0.722 (CI = +/-0.225; p = 0.000)	0.881	+3.45%
Severity	2008.2	0.042 (CI = +/-0.018; p = 0.000)	0.179 (CI = +/-0.107; p = 0.002)	0.667 (CI = +/-0.205; p = 0.000)	0.908	+4.27%
Severity	2009.1	0.047 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.107; p = 0.004)	0.637 (CI = +/-0.205; p = 0.000)	0.916	+4.78%
Severity	2009.2	0.054 (CI = +/-0.018; p = 0.000)	0.184 (CI = +/-0.099; p = 0.001)	0.589 (CI = +/-0.192; p = 0.000)	0.932	+5.55%
Severity	2010.1	0.060 (CI = +/-0.019; p = 0.000)	0.168 (CI = +/-0.098; p = 0.002)	0.555 (CI = +/-0.189; p = 0.000)	0.939	+6.15%
Severity	2010.2	0.067 (CI = +/-0.019; p = 0.000)	0.186 (CI = +/-0.092; p = 0.000)	0.512 (CI = +/-0.180; p = 0.000)	0.949	+6.91%
Severity	2011.1	0.073 (CI = +/-0.020; p = 0.000)	0.171 (CI = +/-0.091; p = 0.001)	0.478 (CI = +/-0.179; p = 0.000)	0.954	+7.55%
Severity	2011.2	0.081 (CI = +/-0.019; p = 0.000)	0.189 (CI = +/-0.085; p = 0.000)	0.431 (CI = +/-0.169; p = 0.000)	0.963	+8.42%
Severity	2012.1	0.083 (CI = +/-0.022; p = 0.000)	0.183 (CI = +/-0.089; p = 0.000)	0.418 (CI = +/-0.179; p = 0.000)	0.962	+8.70%
Severity	2012.2	0.084 (CI = +/-0.025; p = 0.000)	0.184 (CI = +/-0.094; p = 0.001)	0.415 (CI = +/-0.193; p = 0.000)	0.958	+8.75%
Severity	2013.1	0.093 (CI = +/-0.026; p = 0.000)	0.166 (CI = +/-0.091; p = 0.002)	0.368 (CI = +/-0.190; p = 0.001)	0.964	+9.79%
Severity	2013.2	0.096 (CI = +/-0.029; p = 0.000)	0.170 (CI = +/-0.097; p = 0.002)	0.354 (CI = +/-0.206; p = 0.002)	0.961	+10.08%
Severity	2014.1	0.112 (CI = +/-0.028; p = 0.000)	0.144 (CI = +/-0.084; p = 0.003)	0.280 (CI = +/-0.184; p = 0.006)	0.974	+11.84%
Severity	2014.2	0.120 (CI = +/-0.031; p = 0.000)	0.155 (CI = +/-0.085; p = 0.002)	0.241 (CI = +/-0.192; p = 0.018)	0.974	+12.78%
Severity	2015.1	0.131 (CI = +/-0.034; p = 0.000)	0.140 (CI = +/-0.086; p = 0.004)	0.194 (CI = +/-0.200; p = 0.056)	0.976	+14.02%
Severity	2015.2	0.136 (CI = +/-0.041; p = 0.000)	0.146 (CI = +/-0.092; p = 0.005)	0.171 (CI = +/-0.224; p = 0.120)	0.973	+14.62%
Severity	2016.1	0.147 (CI = +/-0.049; p = 0.000)	0.134 (CI = +/-0.098; p = 0.013)	0.129 (CI = +/-0.250; p = 0.275)	0.973	+15.86%
Severity	2016.2	0.146 (CI = +/-0.061; p = 0.001)	0.133 (CI = +/-0.110; p = 0.023)	0.131 (CI = +/-0.295; p = 0.335)	0.966	+15.77%
Severity	2017.1	0.168 (CI = +/-0.072; p = 0.001)	0.114 (CI = +/-0.114; p = 0.051)	0.055 (CI = +/-0.322; p = 0.697)	0.969	+18.27%
Severity	2017.2	0.172 (CI = +/-0.092; p = 0.004)	0.117 (CI = +/-0.133; p = 0.074)	0.040 (CI = +/-0.390; p = 0.810)	0.959	+18.81%
Frequency	2004.1	-0.003 (CI = +/-0.006; p = 0.353)	-0.032 (CI = +/-0.055; p = 0.249)	0.089 (CI = +/-0.105; p = 0.096)	0.034	-0.29%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.632)	-0.025 (CI = +/-0.055; p = 0.352)	0.077 (CI = +/-0.105; p = 0.145)	0.011	-0.16%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.857)	-0.030 (CI = +/-0.056; p = 0.288)	0.070 (CI = +/-0.107; p = 0.190)	0.019	-0.06%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.678)	-0.033 (CI = +/-0.057; p = 0.242)	0.077 (CI = +/-0.109; p = 0.159)	0.026	-0.15%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.724)	-0.034 (CI = +/-0.059; p = 0.250)	0.076 (CI = +/-0.112; p = 0.176)	0.023	-0.14%
Frequency	2006.2	-0.004 (CI = +/-0.008; p = 0.368)	-0.042 (CI = +/-0.058; p = 0.145)	0.093 (CI = +/-0.110; p = 0.095)	0.065	-0.36%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.408)	-0.042 (CI = +/-0.060; p = 0.158)	0.093 (CI = +/-0.114; p = 0.107)	0.061	-0.35%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.213)	-0.050 (CI = +/-0.060; p = 0.100)	0.108 (CI = +/-0.114; p = 0.063)	0.105	-0.56%
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.192)	-0.047 (CI = +/-0.062; p = 0.131)	0.113 (CI = +/-0.118; p = 0.061)	0.104	-0.63%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.387)	-0.041 (CI = +/-0.063; p = 0.193)	0.099 (CI = +/-0.120; p = 0.101)	0.061	-0.44%
Frequency	2009.1	-0.006 (CI = +/-0.011; p = 0.244)	-0.034 (CI = +/-0.064; p = 0.279)	0.112 (CI = +/-0.123; p = 0.073)	0.065	-0.64%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.504)	-0.027 (CI = +/-0.065; p = 0.395)	0.095 (CI = +/-0.124; p = 0.128)	0.027	-0.38%
Frequency	2010.1	-0.005 (CI = +/-0.013; p = 0.419)	-0.023 (CI = +/-0.067; p = 0.478)	0.102 (CI = +/-0.130; p = 0.116)	0.023	-0.51%
Frequency	2010.2	-0.011 (CI = +/-0.012; p = 0.055)	-0.040 (CI = +/-0.058; p = 0.169)	0.142 (CI = +/-0.113; p = 0.017)	0.195	-1.14%
Frequency	2011.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.022 (CI = +/-0.047; p = 0.338)	0.180 (CI = +/-0.093; p = 0.001)	0.417	-1.81%
Frequency	2011.2	-0.015 (CI = +/-0.010; p = 0.008)	-0.014 (CI = +/-0.045; p = 0.530)	0.158 (CI = +/-0.089; p = 0.002)	0.345	-1.44%
Frequency	2012.1	-0.013 (CI = +/-0.011; p = 0.028)	-0.017 (CI = +/-0.047; p = 0.460)	0.151 (CI = +/-0.095; p = 0.004)	0.314	-1.30%
Frequency	2012.2	-0.013 (CI = +/-0.013; p = 0.055)	-0.016 (CI = +/-0.050; p = 0.506)	0.148 (CI = +/-0.102; p = 0.007)	0.283	-1.26%
Frequency	2013.1	-0.007 (CI = +/-0.013; p = 0.262)	-0.027 (CI = +/-0.048; p = 0.254)	0.121 (CI = +/-0.099; p = 0.020)	0.322	-0.73%
Frequency	2013.2	-0.010 (CI = +/-0.015; p = 0.165)	-0.031 (CI = +/-0.049; p = 0.193)	0.136 (CI = +/-0.105; p = 0.015)	0.352	-1.02%
Frequency	2014.1	-0.001 (CI = +/-0.013; p = 0.830)	-0.046 (CI = +/-0.040; p = 0.028)	0.095 (CI = +/-0.088; p = 0.037)	0.554	-0.14%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.992)	-0.044 (CI = +/-0.043; p = 0.046)	0.088 (CI = +/-0.098; p = 0.073)	0.552	+0.01%
Frequency	2015.1	0.001 (CI = +/-0.019; p = 0.936)	-0.045 (CI = +/-0.047; p = 0.060)	0.085 (CI = +/-0.110; p = 0.117)	0.527	+0.07%
Frequency	2015.2	-0.001 (CI = +/-0.023; p = 0.953)	-0.046 (CI = +/-0.052; p = 0.072)	0.091 (CI = +/-0.126; p = 0.138)	0.518	-0.06%
Frequency	2016.1	0.004 (CI = +/-0.028; p = 0.773)	-0.051 (CI = +/-0.056; p = 0.070)	0.074 (CI = +/-0.144; p = 0.275)	0.520	+0.37%
Frequency	2016.2	0.015 (CI = +/-0.030; p = 0.271)	-0.041 (CI = +/-0.053; p = 0.117)	0.030 (CI = +/-0.143; p = 0.645)	0.633	+1.53%
Frequency	2017.1	0.029 (CI = +/-0.032; p = 0.070)	-0.053 (CI = +/-0.051; p = 0.042)	-0.018 (CI = +/-0.143; p = 0.769)	0.736	+2.91%
Frequency	2017.2	0.027 (CI = +/-0.041; p = 0.156)	-0.055 (CI = +/-0.059; p = 0.064)	-0.013 (CI = +/-0.173; p = 0.858)	0.700	+2.75%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.047 (CI = +/-0.017; p = 0.000)	0.436	+4.77%
Loss Cost	2004.2	0.049 (CI = +/-0.018; p = 0.000)	0.448	+5.01%
Loss Cost	2005.1	0.052 (CI = +/-0.018; p = 0.000)	0.466	+5.32%
Loss Cost	2005.2	0.054 (CI = +/-0.019; p = 0.000)	0.466	+5.50%
Loss Cost	2006.1	0.058 (CI = +/-0.020; p = 0.000)	0.501	+5.95%
Loss Cost	2006.2	0.060 (CI = +/-0.021; p = 0.000)	0.500	+6.16%
Loss Cost	2007.1	0.064 (CI = +/-0.021; p = 0.000)	0.530	+6.62%
Loss Cost	2007.2	0.067 (CI = +/-0.022; p = 0.000)	0.540	+6.96%
Loss Cost	2008.1	0.072 (CI = +/-0.023; p = 0.000)	0.565	+7.45%
Loss Cost	2008.2	0.079 (CI = +/-0.023; p = 0.000)	0.627	+8.25%
Loss Cost	2009.1	0.084 (CI = +/-0.023; p = 0.000)	0.647	+8.78%
Loss Cost	2009.2	0.091 (CI = +/-0.023; p = 0.000)	0.690	+9.55%
Loss Cost	2010.1	0.097 (CI = +/-0.024; p = 0.000)	0.715	+10.20%
Loss Cost	2010.2	0.099 (CI = +/-0.026; p = 0.000)	0.702	+10.43%
Loss Cost	2011.1	0.103 (CI = +/-0.028; p = 0.000)	0.702	+10.87%
Loss Cost	2011.2	0.111 (CI = +/-0.028; p = 0.000)	0.729	+11.70%
Loss Cost	2012.1	0.118 (CI = +/-0.029; p = 0.000)	0.745	+12.47%
Loss Cost	2012.2	0.120 (CI = +/-0.032; p = 0.000)	0.728	+12.72%
Loss Cost	2013.1	0.131 (CI = +/-0.032; p = 0.000)	0.778	+14.05%
Loss Cost	2013.2	0.133 (CI = +/-0.035; p = 0.000)	0.759	+14.28%
Loss Cost	2014.1	0.148 (CI = +/-0.033; p = 0.000)	0.822	+16.00%
Loss Cost	2014.2	0.154 (CI = +/-0.036; p = 0.000)	0.816	+16.67%
Loss Cost	2015.1	0.164 (CI = +/-0.039; p = 0.000)	0.825	+17.78%
Loss Cost	2015.2	0.167 (CI = +/-0.043; p = 0.000)	0.806	+18.18%
Loss Cost	2016.1	0.178 (CI = +/-0.047; p = 0.000)	0.812	+19.46%
Loss Cost	2016.2	0.184 (CI = +/-0.054; p = 0.000)	0.793	+20.15%
Loss Cost	2017.1	0.200 (CI = +/-0.058; p = 0.000)	0.811	+22.13%
Loss Cost	2017.2	0.204 (CI = +/-0.068; p = 0.000)	0.781	+22.64%
Severity	2004.1	0.050 (CI = +/-0.015; p = 0.000)	0.523	+5.12%
Severity	2004.2	0.051 (CI = +/-0.016; p = 0.000)	0.520	+5.26%
Severity	2005.1	0.054 (CI = +/-0.017; p = 0.000)	0.531	+5.51%
Severity	2005.2	0.056 (CI = +/-0.017; p = 0.000)	0.537	+5.74%
Severity	2006.1	0.060 (CI = +/-0.018; p = 0.000)	0.575	+6.20%
Severity	2006.2	0.063 (CI = +/-0.018; p = 0.000)	0.591	+6.53%
Severity	2007.1	0.068 (CI = +/-0.019; p = 0.000)	0.624	+7.01%
Severity	2007.2	0.072 (CI = +/-0.019; p = 0.000)	0.647	+7.45%
Severity	2008.1	0.077 (CI = +/-0.019; p = 0.000)	0.681	+8.01%
Severity	2008.2	0.083 (CI = +/-0.019; p = 0.000)	0.721	+8.64%
Severity	2009.1	0.089 (CI = +/-0.019; p = 0.000)	0.758	+9.31%
Severity	2009.2	0.094 (CI = +/-0.019; p = 0.000)	0.780	+9.88%
Severity	2010.1	0.101 (CI = +/-0.019; p = 0.000)	0.815	+10.61%
Severity	2010.2	0.106 (CI = +/-0.020; p = 0.000)	0.826	+11.14%
Severity	2011.1	0.113 (CI = +/-0.019; p = 0.000)	0.855	+11.92%
Severity	2011.2	0.117 (CI = +/-0.020; p = 0.000)	0.862	+12.46%
Severity	2012.1	0.123 (CI = +/-0.020; p = 0.000)	0.872	+13.09%
Severity	2012.2	0.124 (CI = +/-0.022; p = 0.000)	0.860	+13.21%
Severity	2013.1	0.133 (CI = +/-0.021; p = 0.000)	0.890	+14.23%
Severity	2013.2	0.135 (CI = +/-0.023; p = 0.000)	0.879	+14.45%
Severity	2014.1	0.146 (CI = +/-0.021; p = 0.000)	0.917	+15.74%
Severity	2014.2	0.150 (CI = +/-0.023; p = 0.000)	0.912	+16.16%
Severity	2015.1	0.159 (CI = +/-0.023; p = 0.000)	0.927	+17.20%
Severity	2015.2	0.160 (CI = +/-0.026; p = 0.000)	0.916	+17.38%
Severity	2016.1	0.169 (CI = +/-0.027; p = 0.000)	0.925	+18.42%
Severity	2016.2	0.168 (CI = +/-0.031; p = 0.000)	0.909	+18.30%
Severity	2017.1	0.180 (CI = +/-0.031; p = 0.000)	0.923	+19.72%
Severity	2017.2	0.180 (CI = +/-0.037; p = 0.000)	0.905	+19.72%
Frequency	2004.1	-0.003 (CI = +/-0.006; p = 0.248)	0.010	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.432)	-0.010	-0.23%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.547)	-0.017	-0.19%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.480)	-0.014	-0.23%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.490)	-0.015	-0.24%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.326)	0.000	-0.35%
Frequency	2007.1	-0.004 (CI = +/-0.008; p = 0.335)	-0.001	-0.37%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.257)	0.010	-0.46%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.229)	0.016	-0.51%
Frequency	2008.2	-0.004 (CI = +/-0.009; p = 0.412)	-0.010	-0.36%
Frequency	2009.1	-0.005 (CI = +/-0.009; p = 0.307)	0.003	-0.48%
Frequency	2009.2	-0.003 (CI = +/-0.010; p = 0.536)	-0.022	-0.30%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.482)	-0.019	-0.37%
Frequency	2010.2	-0.006 (CI = +/-0.011; p = 0.237)	0.018	-0.64%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.095)	0.075	-0.94%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.245)	0.017	-0.67%
Frequency	2012.1	-0.006 (CI = +/-0.013; p = 0.374)	-0.008	-0.55%
Frequency	2012.2	-0.004 (CI = +/-0.014; p = 0.517)	-0.026	-0.43%
Frequency	2013.1	-0.002 (CI = +/-0.015; p = 0.827)	-0.047	-0.15%
Frequency	2013.2	-0.002 (CI = +/-0.016; p = 0.847)	-0.051	-0.15%
Frequency	2014.1	0.002 (CI = +/-0.017; p = 0.786)	-0.051	+0.23%
Frequency	2014.2	0.004 (CI = +/-0.019; p = 0.630)	-0.044	+0.44%
Frequency	2015.1	0.005 (CI = +/-0.021; p = 0.630)	-0.047	+0.49%
Frequency	2015.2	0.007 (CI = +/-0.024; p = 0.554)	-0.041	+0.68%
Frequency	2016.1	0.009 (CI = +/-0.027; p = 0.498)	-0.036	+0.88%
Frequency	2016.2	0.015 (CI = +/-0.030; p = 0.282)	0.018	+1.56%
Frequency	2017.1	0.020 (CI = +/-0.034; p = 0.228)	0.045	+2.01%
Frequency	2017.2	0.024 (CI = +/-0.040; p = 0.208)	0.062	+2.44%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.046 (CI = +/-0.017; p = 0.000)	0.147 (CI = +/-0.192; p = 0.130)	0.456	+4.71%
Loss Cost	2004.2	0.049 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.193; p = 0.090)	0.477	+5.01%
Loss Cost	2005.1	0.051 (CI = +/-0.018; p = 0.000)	0.151 (CI = +/-0.196; p = 0.127)	0.487	+5.25%
Loss Cost	2005.2	0.054 (CI = +/-0.019; p = 0.000)	0.165 (CI = +/-0.199; p = 0.100)	0.493	+5.50%
Loss Cost	2006.1	0.057 (CI = +/-0.019; p = 0.000)	0.143 (CI = +/-0.200; p = 0.154)	0.517	+5.88%
Loss Cost	2006.2	0.060 (CI = +/-0.020; p = 0.000)	0.159 (CI = +/-0.203; p = 0.121)	0.522	+6.16%
Loss Cost	2007.1	0.063 (CI = +/-0.021; p = 0.000)	0.138 (CI = +/-0.205; p = 0.180)	0.542	+6.54%
Loss Cost	2007.2	0.067 (CI = +/-0.022; p = 0.000)	0.159 (CI = +/-0.206; p = 0.125)	0.561	+6.96%
Loss Cost	2008.1	0.071 (CI = +/-0.023; p = 0.000)	0.139 (CI = +/-0.209; p = 0.185)	0.577	+7.37%
Loss Cost	2008.2	0.079 (CI = +/-0.022; p = 0.000)	0.181 (CI = +/-0.194; p = 0.066)	0.658	+8.25%
Loss Cost	2009.1	0.083 (CI = +/-0.023; p = 0.000)	0.161 (CI = +/-0.197; p = 0.105)	0.669	+8.66%
Loss Cost	2009.2	0.091 (CI = +/-0.022; p = 0.000)	0.200 (CI = +/-0.184; p = 0.034)	0.731	+9.55%
Loss Cost	2010.1	0.096 (CI = +/-0.023; p = 0.000)	0.178 (CI = +/-0.185; p = 0.059)	0.744	+10.05%
Loss Cost	2010.2	0.099 (CI = +/-0.024; p = 0.000)	0.193 (CI = +/-0.189; p = 0.046)	0.738	+10.43%
Loss Cost	2011.1	0.102 (CI = +/-0.026; p = 0.000)	0.183 (CI = +/-0.197; p = 0.067)	0.732	+10.69%
Loss Cost	2011.2	0.111 (CI = +/-0.026; p = 0.000)	0.221 (CI = +/-0.185; p = 0.021)	0.779	+11.70%
Loss Cost	2012.1	0.115 (CI = +/-0.027; p = 0.000)	0.201 (CI = +/-0.189; p = 0.038)	0.783	+12.23%
Loss Cost	2012.2	0.120 (CI = +/-0.029; p = 0.000)	0.218 (CI = +/-0.194; p = 0.030)	0.776	+12.72%
Loss Cost	2013.1	0.129 (CI = +/-0.030; p = 0.000)	0.181 (CI = +/-0.189; p = 0.059)	0.808	+13.80%
Loss Cost	2013.2	0.133 (CI = +/-0.032; p = 0.000)	0.196 (CI = +/-0.196; p = 0.050)	0.796	+14.28%
Loss Cost	2014.1	0.146 (CI = +/-0.032; p = 0.000)	0.151 (CI = +/-0.182; p = 0.098)	0.840	+15.74%
Loss Cost	2014.2	0.154 (CI = +/-0.033; p = 0.000)	0.177 (CI = +/-0.183; p = 0.057)	0.845	+16.67%
Loss Cost	2015.1	0.161 (CI = +/-0.037; p = 0.000)	0.156 (CI = +/-0.190; p = 0.100)	0.845	+17.43%
Loss Cost	2015.2	0.167 (CI = +/-0.040; p = 0.000)	0.174 (CI = +/-0.198; p = 0.080)	0.834	+18.18%
Loss Cost	2016.1	0.174 (CI = +/-0.045; p = 0.000)	0.154 (CI = +/-0.209; p = 0.136)	0.830	+19.03%
Loss Cost	2016.2	0.184 (CI = +/-0.050; p = 0.000)	0.177 (CI = +/-0.217; p = 0.101)	0.823	+20.15%
Loss Cost	2017.1	0.195 (CI = +/-0.056; p = 0.000)	0.147 (CI = +/-0.227; p = 0.181)	0.826	+21.57%
Loss Cost	2017.2	0.204 (CI = +/-0.065; p = 0.000)	0.166 (CI = +/-0.243; p = 0.159)	0.805	+22.64%
Severity	2004.1	0.049 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.172; p = 0.085)	0.548	+5.06%
Severity	2004.2	0.051 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.174; p = 0.067)	0.551	+5.26%
Severity	2005.1	0.053 (CI = +/-0.016; p = 0.000)	0.151 (CI = +/-0.178; p = 0.094)	0.555	+5.45%
Severity	2005.2	0.056 (CI = +/-0.017; p = 0.000)	0.168 (CI = +/-0.179; p = 0.065)	0.569	+5.74%
Severity	2006.1	0.059 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.178; p = 0.106)	0.596	+6.13%
Severity	2006.2	0.063 (CI = +/-0.018; p = 0.000)	0.168 (CI = +/-0.177; p = 0.062)	0.622	+6.53%
Severity	2007.1	0.067 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.177; p = 0.102)	0.644	+6.93%
Severity	2007.2	0.072 (CI = +/-0.018; p = 0.000)	0.173 (CI = +/-0.173; p = 0.050)	0.679	+7.45%
Severity	2008.1	0.076 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.172; p = 0.086)	0.702	+7.91%
Severity	2008.2	0.083 (CI = +/-0.018; p = 0.000)	0.184 (CI = +/-0.159; p = 0.025)	0.759	+8.64%
Severity	2009.1	0.088 (CI = +/-0.018; p = 0.000)	0.158 (CI = +/-0.156; p = 0.047)	0.784	+9.19%
Severity	2009.2	0.094 (CI = +/-0.017; p = 0.000)	0.189 (CI = +/-0.146; p = 0.013)	0.821	+9.88%
Severity	2010.1	0.100 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.142; p = 0.026)	0.843	+10.47%
Severity	2010.2	0.106 (CI = +/-0.017; p = 0.000)	0.190 (CI = +/-0.133; p = 0.007)	0.867	+11.14%
Severity	2011.1	0.111 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.129; p = 0.014)	0.884	+11.75%
Severity	2011.2	0.117 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.120; p = 0.003)	0.903	+12.46%
Severity	2012.1	0.121 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.121; p = 0.007)	0.907	+12.89%
Severity	2012.2	0.124 (CI = +/-0.019; p = 0.000)	0.186 (CI = +/-0.124; p = 0.005)	0.901	+13.21%
Severity	2013.1	0.131 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.117; p = 0.010)	0.919	+14.00%
Severity	2013.2	0.135 (CI = +/-0.019; p = 0.000)	0.173 (CI = +/-0.118; p = 0.007)	0.916	+14.45%
Severity	2014.1	0.144 (CI = +/-0.018; p = 0.000)	0.141 (CI = +/-0.103; p = 0.010)	0.941	+15.50%
Severity	2014.2	0.150 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.100; p = 0.004)	0.946	+16.16%
Severity	2015.1	0.156 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.097; p = 0.008)	0.952	+16.89%
Severity	2015.2	0.160 (CI = +/-0.020; p = 0.000)	0.151 (CI = +/-0.099; p = 0.006)	0.949	+17.38%
Severity	2016.1	0.166 (CI = +/-0.022; p = 0.000)	0.135 (CI = +/-0.101; p = 0.013)	0.951	+18.04%
Severity	2016.2	0.168 (CI = +/-0.025; p = 0.000)	0.140 (CI = +/-0.108; p = 0.015)	0.941	+18.30%
Severity	2017.1	0.176 (CI = +/-0.027; p = 0.000)	0.120 (CI = +/-0.108; p = 0.032)	0.946	+19.28%
Severity	2017.2	0.180 (CI = +/-0.031; p = 0.000)	0.128 (CI = +/-0.116; p = 0.034)	0.935	+19.72%
Frequency	2004.1	-0.003 (CI = +/-0.006; p = 0.256)	-0.003 (CI = +/-0.067; p = 0.920)	-0.017	-0.33%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.438)	0.003 (CI = +/-0.068; p = 0.926)	-0.038	-0.23%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.553)	0.000 (CI = +/-0.069; p = 0.996)	-0.046	-0.19%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.486)	-0.003 (CI = +/-0.071; p = 0.942)	-0.043	-0.23%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.499)	-0.002 (CI = +/-0.073; p = 0.953)	-0.046	-0.24%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.333)	-0.009 (CI = +/-0.074; p = 0.808)	-0.030	-0.35%
Frequency	2007.1	-0.004 (CI = +/-0.008; p = 0.348)	-0.008 (CI = +/-0.077; p = 0.827)	-0.032	-0.36%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.264)	-0.013 (CI = +/-0.078; p = 0.728)	-0.018	-0.46%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.243)	-0.011 (CI = +/-0.081; p = 0.790)	-0.015	-0.51%
Frequency	2008.2	-0.004 (CI = +/-0.009; p = 0.420)	-0.003 (CI = +/-0.082; p = 0.938)	-0.046	-0.36%
Frequency	2009.1	-0.005 (CI = +/-0.010; p = 0.315)	0.003 (CI = +/-0.084; p = 0.942)	-0.034	-0.48%
Frequency	2009.2	-0.003 (CI = +/-0.010; p = 0.543)	0.012 (CI = +/-0.085; p = 0.778)	-0.058	-0.30%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.477)	0.015 (CI = +/-0.088; p = 0.720)	-0.054	-0.38%
Frequency	2010.2	-0.006 (CI = +/-0.011; p = 0.247)	0.004 (CI = +/-0.087; p = 0.931)	-0.023	-0.64%
Frequency	2011.1	-0.010 (CI = +/-0.011; p = 0.097)	0.018 (CI = +/-0.086; p = 0.671)	0.042	-0.95%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.251)	0.030 (CI = +/-0.085; p = 0.475)	-0.003	-0.67%
Frequency	2012.1	-0.006 (CI = +/-0.013; p = 0.360)	0.026 (CI = +/-0.089; p = 0.551)	-0.038	-0.58%
Frequency	2012.2	-0.004 (CI = +/-0.014; p = 0.523)	0.031 (CI = +/-0.092; p = 0.485)	-0.051	-0.43%
Frequency	2013.1	-0.002 (CI = +/-0.015; p = 0.802)	0.022 (CI = +/-0.095; p = 0.636)	-0.089	-0.18%
Frequency	2013.2	-0.002 (CI = +/-0.017; p = 0.850)	0.023 (CI = +/-0.100; p = 0.636)	-0.095	-0.15%
Frequency	2014.1	0.002 (CI = +/-0.018; p = 0.807)	0.010 (CI = +/-0.103; p = 0.834)	-0.110	+0.21%
Frequency	2014.2	0.004 (CI = +/-0.020; p = 0.639)	0.018 (CI = +/-0.107; p = 0.732)	-0.101	+0.44%
Frequency	2015.1	0.005 (CI = +/-0.022; p = 0.663)	0.017 (CI = +/-0.115; p = 0.756)	-0.109	+0.46%
Frequency	2015.2	0.007 (CI = +/-0.025; p = 0.566)	0.023 (CI = +/-0.122; p = 0.688)	-0.102	+0.68%
Frequency	2016.1	0.008 (CI = +/-0.028; p = 0.537)	0.019 (CI = +/-0.131; p = 0.762)	-0.107	+0.84%
Frequency	2016.2	0.015 (CI = +/-0.031; p = 0.295)	0.037 (CI = +/-0.133; p = 0.561)	-0.033	+1.56%
Frequency	2017.1	0.019 (CI = +/-0.036; p = 0.269)	0.028 (CI = +/-0.145; p = 0.682)	-0.025	+1.92%
Frequency	2017.2	0.024 (CI = +/-0.042; p = 0.225)	0.039 (CI = +/-0.156; p = 0.592)	-0.002	+2.44%

Comprehensive

Coverage = CM
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.089)	0.132 (CI = +/-0.116; p = 0.027)	0.184	+1.09%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.059)	0.142 (CI = +/-0.118; p = 0.020)	0.209	+1.28%
Loss Cost	2005.1	0.014 (CI = +/-0.014; p = 0.060)	0.138 (CI = +/-0.122; p = 0.029)	0.211	+1.36%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.064)	0.141 (CI = +/-0.127; p = 0.030)	0.199	+1.43%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.039)	0.128 (CI = +/-0.129; p = 0.051)	0.218	+1.71%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.044)	0.131 (CI = +/-0.134; p = 0.054)	0.203	+1.78%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.033)	0.120 (CI = +/-0.138; p = 0.084)	0.219	+2.04%
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.026)	0.131 (CI = +/-0.142; p = 0.069)	0.236	+2.29%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.023)	0.121 (CI = +/-0.147; p = 0.102)	0.247	+2.53%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	0.159 (CI = +/-0.126; p = 0.016)	0.471	+3.54%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	0.150 (CI = +/-0.131; p = 0.027)	0.478	+3.77%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.185 (CI = +/-0.110; p = 0.002)	0.665	+4.80%
Loss Cost	2010.1	0.050 (CI = +/-0.020; p = 0.000)	0.172 (CI = +/-0.114; p = 0.005)	0.681	+5.17%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	0.174 (CI = +/-0.121; p = 0.007)	0.636	+5.22%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	0.181 (CI = +/-0.128; p = 0.009)	0.618	+5.00%
Loss Cost	2011.2	0.060 (CI = +/-0.022; p = 0.000)	0.214 (CI = +/-0.107; p = 0.001)	0.763	+6.23%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.115; p = 0.002)	0.759	+6.43%
Loss Cost	2012.2	0.063 (CI = +/-0.029; p = 0.000)	0.210 (CI = +/-0.125; p = 0.003)	0.709	+6.49%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.179 (CI = +/-0.115; p = 0.006)	0.789	+7.80%
Loss Cost	2013.2	0.074 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.126; p = 0.011)	0.724	+7.65%
Loss Cost	2014.1	0.096 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.078; p = 0.005)	0.913	+10.03%
Loss Cost	2014.2	0.104 (CI = +/-0.024; p = 0.000)	0.143 (CI = +/-0.075; p = 0.002)	0.922	+10.91%
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.084; p = 0.007)	0.920	+11.45%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.098; p = 0.016)	0.877	+11.35%
Loss Cost	2016.1	0.109 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.122; p = 0.041)	0.857	+11.57%
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.016)	0.131 (CI = +/-0.155; p = 0.079)	0.763	+11.65%
Loss Cost	2017.1	0.125 (CI = +/-0.128; p = 0.053)	0.114 (CI = +/-0.219; p = 0.196)	0.747	+13.28%
Loss Cost	2017.2	0.093 (CI = +/-0.218; p = 0.207)	0.088 (CI = +/-0.315; p = 0.353)	0.414	+9.76%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.021)	0.159 (CI = +/-0.108; p = 0.006)	0.308	+1.41%
Severity	2004.2	0.014 (CI = +/-0.013; p = 0.025)	0.162 (CI = +/-0.112; p = 0.006)	0.291	+1.46%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.037)	0.162 (CI = +/-0.116; p = 0.008)	0.288	+1.45%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.030)	0.169 (CI = +/-0.119; p = 0.007)	0.296	+1.61%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.017)	0.157 (CI = +/-0.121; p = 0.014)	0.316	+1.88%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	0.170 (CI = +/-0.122; p = 0.008)	0.355	+2.18%
Severity	2007.1	0.024 (CI = +/-0.017; p = 0.007)	0.159 (CI = +/-0.126; p = 0.015)	0.372	+2.44%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	0.178 (CI = +/-0.123; p = 0.007)	0.444	+2.91%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	0.165 (CI = +/-0.126; p = 0.013)	0.468	+3.24%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.111; p = 0.002)	0.621	+4.06%
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.657	+4.52%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.203 (CI = +/-0.099; p = 0.000)	0.750	+5.28%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.186 (CI = +/-0.098; p = 0.001)	0.784	+5.81%
Severity	2010.2	0.063 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.088; p = 0.000)	0.839	+6.55%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.086; p = 0.000)	0.863	+7.11%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.96%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.211 (CI = +/-0.078; p = 0.000)	0.907	+8.08%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	0.211 (CI = +/-0.084; p = 0.000)	0.882	+8.09%
Severity	2013.1	0.085 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.080; p = 0.000)	0.909	+8.92%
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.886	+9.12%
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.064; p = 0.000)	0.951	+10.62%
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.059; p = 0.000)	0.957	+11.41%
Severity	2015.1	0.114 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.061; p = 0.000)	0.963	+12.13%
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.071; p = 0.001)	0.947	+12.37%
Severity	2016.1	0.118 (CI = +/-0.038; p = 0.001)	0.168 (CI = +/-0.088; p = 0.004)	0.939	+12.55%
Severity	2016.2	0.108 (CI = +/-0.048; p = 0.003)	0.156 (CI = +/-0.097; p = 0.011)	0.904	+11.36%
Severity	2017.1	0.111 (CI = +/-0.084; p = 0.024)	0.152 (CI = +/-0.143; p = 0.043)	0.887	+11.77%
Severity	2017.2	0.089 (CI = +/-0.138; p = 0.108)	0.134 (CI = +/-0.199; p = 0.102)	0.779	+9.36%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.341)	-0.027 (CI = +/-0.062; p = 0.383)	-0.006	-0.32%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.605)	-0.020 (CI = +/-0.062; p = 0.523)	-0.046	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.807)	-0.024 (CI = +/-0.063; p = 0.443)	-0.047	-0.09%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.645)	-0.028 (CI = +/-0.065; p = 0.380)	-0.036	-0.18%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.681)	-0.029 (CI = +/-0.068; p = 0.393)	-0.039	-0.17%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.355)	-0.039 (CI = +/-0.067; p = 0.244)	0.012	-0.39%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.387)	-0.038 (CI = +/-0.070; p = 0.266)	0.009	-0.40%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.209)	-0.047 (CI = +/-0.070; p = 0.176)	0.063	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.188)	-0.043 (CI = +/-0.073; p = 0.229)	0.067	-0.69%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.366)	-0.036 (CI = +/-0.074; p = 0.324)	-0.006	-0.50%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.229)	-0.028 (CI = +/-0.076; p = 0.456)	0.014	-0.71%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.463)	-0.019 (CI = +/-0.077; p = 0.619)	-0.063	-0.45%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.374)	-0.013 (CI = +/-0.081; p = 0.735)	-0.055	-0.61%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.051)	-0.034 (CI = +/-0.069; p = 0.318)	0.163	-1.25%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.677)	0.495	-1.97%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.987)	0.394	-1.60%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.940)	0.313	-1.52%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.027)	-0.001 (CI = +/-0.056; p = 0.975)	0.236	-1.48%
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.124)	-0.012 (CI = +/-0.055; p = 0.629)	0.089	-1.02%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.074)	-0.019 (CI = +/-0.057; p = 0.464)	0.175	-1.35%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.386)	-0.037 (CI = +/-0.046; p = 0.100)	0.202	-0.53%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.538)	-0.036 (CI = +/-0.051; p = 0.147)	0.090	-0.45%
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.508)	-0.033 (CI = +/-0.059; p = 0.231)	0.063	-0.61%
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.420)	-0.037 (CI = +/-0.067; p = 0.222)	0.070	-0.91%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.564)	-0.038 (CI = +/-0.083; p = 0.295)	0.023	-0.87%
Frequency	2016.2	0.003 (CI = +/-0.044; p = 0.881)	-0.025 (CI = +/-0.089; p = 0.483)	-0.298	+0.25%
Frequency	2017.1	0.013 (CI = +/-0.071; p = 0.587)	-0.038 (CI = +/-0.121; p = 0.396)	-0.224	+1.36%
Frequency	2017.2	0.004 (CI = +/-0.140; p = 0.920)	-0.046 (CI = +/-0.202; p = 0.433)	-0.352	+0.37%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.047 (CI = +/-0.019; p = 0.000)	0.143 (CI = +/-0.197; p = 0.148)	0.001 (CI = +/-0.011; p = 0.802)	0.442	+4.82%
Loss Cost	2004.2	0.050 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.197; p = 0.105)	0.002 (CI = +/-0.010; p = 0.749)	0.463	+5.16%
Loss Cost	2005.1	0.053 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.201; p = 0.151)	0.002 (CI = +/-0.011; p = 0.683)	0.475	+5.45%
Loss Cost	2005.2	0.056 (CI = +/-0.021; p = 0.000)	0.159 (CI = +/-0.203; p = 0.121)	0.002 (CI = +/-0.011; p = 0.648)	0.481	+5.73%
Loss Cost	2006.1	0.060 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.204; p = 0.190)	0.003 (CI = +/-0.010; p = 0.553)	0.508	+6.19%
Loss Cost	2006.2	0.063 (CI = +/-0.023; p = 0.000)	0.150 (CI = +/-0.207; p = 0.151)	0.003 (CI = +/-0.011; p = 0.521)	0.514	+6.51%
Loss Cost	2007.1	0.068 (CI = +/-0.024; p = 0.000)	0.125 (CI = +/-0.209; p = 0.231)	0.004 (CI = +/-0.010; p = 0.441)	0.536	+6.99%
Loss Cost	2007.2	0.072 (CI = +/-0.024; p = 0.000)	0.147 (CI = +/-0.210; p = 0.163)	0.004 (CI = +/-0.010; p = 0.399)	0.557	+7.47%
Loss Cost	2008.1	0.077 (CI = +/-0.026; p = 0.000)	0.122 (CI = +/-0.212; p = 0.248)	0.005 (CI = +/-0.010; p = 0.333)	0.576	+7.98%
Loss Cost	2008.2	0.086 (CI = +/-0.024; p = 0.000)	0.163 (CI = +/-0.195; p = 0.097)	0.006 (CI = +/-0.009; p = 0.235)	0.664	+8.96%
Loss Cost	2009.1	0.091 (CI = +/-0.025; p = 0.000)	0.139 (CI = +/-0.197; p = 0.159)	0.006 (CI = +/-0.009; p = 0.187)	0.679	+9.51%
Loss Cost	2009.2	0.100 (CI = +/-0.024; p = 0.000)	0.178 (CI = +/-0.181; p = 0.054)	0.007 (CI = +/-0.009; p = 0.118)	0.746	+10.50%
Loss Cost	2010.1	0.106 (CI = +/-0.025; p = 0.000)	0.150 (CI = +/-0.181; p = 0.100)	0.007 (CI = +/-0.008; p = 0.082)	0.765	+11.18%
Loss Cost	2010.2	0.110 (CI = +/-0.026; p = 0.000)	0.166 (CI = +/-0.184; p = 0.075)	0.008 (CI = +/-0.008; p = 0.076)	0.762	+11.61%
Loss Cost	2011.1	0.114 (CI = +/-0.028; p = 0.000)	0.150 (CI = +/-0.190; p = 0.115)	0.008 (CI = +/-0.009; p = 0.069)	0.760	+12.02%
Loss Cost	2011.2	0.123 (CI = +/-0.027; p = 0.000)	0.188 (CI = +/-0.174; p = 0.035)	0.008 (CI = +/-0.008; p = 0.038)	0.812	+13.13%
Loss Cost	2012.1	0.130 (CI = +/-0.028; p = 0.000)	0.162 (CI = +/-0.175; p = 0.067)	0.009 (CI = +/-0.008; p = 0.026)	0.823	+13.88%
Loss Cost	2012.2	0.135 (CI = +/-0.029; p = 0.000)	0.179 (CI = +/-0.178; p = 0.049)	0.009 (CI = +/-0.008; p = 0.025)	0.820	+14.42%
Loss Cost	2013.1	0.147 (CI = +/-0.028; p = 0.000)	0.134 (CI = +/-0.163; p = 0.100)	0.010 (CI = +/-0.007; p = 0.008)	0.864	+15.81%
Loss Cost	2013.2	0.151 (CI = +/-0.030; p = 0.000)	0.149 (CI = +/-0.167; p = 0.077)	0.010 (CI = +/-0.007; p = 0.009)	0.858	+16.32%
Loss Cost	2014.1	0.167 (CI = +/-0.025; p = 0.000)	0.096 (CI = +/-0.135; p = 0.152)	0.010 (CI = +/-0.005; p = 0.001)	0.918	+18.16%
Loss Cost	2014.2	0.174 (CI = +/-0.025; p = 0.000)	0.121 (CI = +/-0.128; p = 0.062)	0.010 (CI = +/-0.005; p = 0.000)	0.929	+19.06%
Loss Cost	2015.1	0.183 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.123; p = 0.125)	0.011 (CI = +/-0.005; p = 0.000)	0.939	+20.09%
Loss Cost	2015.2	0.188 (CI = +/-0.027; p = 0.000)	0.109 (CI = +/-0.126; p = 0.084)	0.010 (CI = +/-0.005; p = 0.000)	0.938	+20.68%
Loss Cost	2016.1	0.197 (CI = +/-0.028; p = 0.000)	0.084 (CI = +/-0.123; p = 0.161)	0.011 (CI = +/-0.004; p = 0.000)	0.945	+21.73%
Loss Cost	2016.2	0.203 (CI = +/-0.029; p = 0.000)	0.102 (CI = +/-0.126; p = 0.101)	0.010 (CI = +/-0.004; p = 0.000)	0.945	+22.46%
Loss Cost	2017.1	0.214 (CI = +/-0.029; p = 0.000)	0.073 (CI = +/-0.116; p = 0.189)	0.010 (CI = +/-0.004; p = 0.000)	0.959	+23.89%
Loss Cost	2017.2	0.216 (CI = +/-0.033; p = 0.000)	0.078 (CI = +/-0.128; p = 0.200)	0.010 (CI = +/-0.004; p = 0.000)	0.951	+24.13%
Severity	2004.1	0.046 (CI = +/-0.017; p = 0.000)	0.162 (CI = +/-0.174; p = 0.067)	-0.005 (CI = +/-0.009; p = 0.329)	0.548	+4.67%
Severity	2004.2	0.048 (CI = +/-0.017; p = 0.000)	0.173 (CI = +/-0.176; p = 0.054)	-0.004 (CI = +/-0.009; p = 0.355)	0.549	+4.88%
Severity	2005.1	0.050 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.181; p = 0.078)	-0.004 (CI = +/-0.009; p = 0.397)	0.552	+5.07%
Severity	2005.2	0.052 (CI = +/-0.019; p = 0.000)	0.178 (CI = +/-0.182; p = 0.055)	-0.004 (CI = +/-0.009; p = 0.429)	0.565	+5.39%
Severity	2006.1	0.057 (CI = +/-0.020; p = 0.000)	0.155 (CI = +/-0.182; p = 0.094)	-0.003 (CI = +/-0.009; p = 0.510)	0.589	+5.82%
Severity	2006.2	0.061 (CI = +/-0.020; p = 0.000)	0.175 (CI = +/-0.181; p = 0.057)	-0.003 (CI = +/-0.009; p = 0.552)	0.614	+6.25%
Severity	2007.1	0.065 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.182; p = 0.097)	-0.002 (CI = +/-0.009; p = 0.644)	0.635	+6.70%
Severity	2007.2	0.070 (CI = +/-0.021; p = 0.000)	0.178 (CI = +/-0.177; p = 0.049)	-0.002 (CI = +/-0.009; p = 0.698)	0.670	+7.26%
Severity	2008.1	0.075 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.177; p = 0.088)	-0.001 (CI = +/-0.009; p = 0.810)	0.692	+7.79%
Severity	2008.2	0.082 (CI = +/-0.020; p = 0.000)	0.186 (CI = +/-0.164; p = 0.028)	-0.001 (CI = +/-0.008; p = 0.888)	0.750	+8.57%
Severity	2009.1	0.088 (CI = +/-0.021; p = 0.000)	0.158 (CI = +/-0.162; p = 0.055)	0.000 (CI = +/-0.008; p = 0.967)	0.776	+9.21%
Severity	2009.2	0.095 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.151; p = 0.018)	0.001 (CI = +/-0.007; p = 0.880)	0.813	+9.95%
Severity	2010.1	0.101 (CI = +/-0.020; p = 0.000)	0.158 (CI = +/-0.147; p = 0.036)	0.001 (CI = +/-0.007; p = 0.716)	0.837	+10.66%
Severity	2010.2	0.108 (CI = +/-0.020; p = 0.000)	0.184 (CI = +/-0.138; p = 0.011)	0.001 (CI = +/-0.006; p = 0.629)	0.862	+11.38%
Severity	2011.1	0.114 (CI = +/-0.020; p = 0.000)	0.156 (CI = +/-0.133; p = 0.023)	0.002 (CI = +/-0.006; p = 0.469)	0.881	+12.11%
Severity	2011.2	0.121 (CI = +/-0.019; p = 0.000)	0.182 (CI = +/-0.122; p = 0.006)	0.002 (CI = +/-0.005; p = 0.383)	0.903	+12.86%
Severity	2012.1	0.126 (CI = +/-0.020; p = 0.000)	0.163 (CI = +/-0.123; p = 0.012)	0.003 (CI = +/-0.005; p = 0.304)	0.907	+13.40%
Severity	2012.2	0.129 (CI = +/-0.021; p = 0.000)	0.174 (CI = +/-0.126; p = 0.009)	0.003 (CI = +/-0.005; p = 0.296)	0.902	+13.74%
Severity	2013.1	0.137 (CI = +/-0.020; p = 0.000)	0.143 (CI = +/-0.116; p = 0.019)	0.003 (CI = +/-0.005; p = 0.169)	0.923	+14.70%
Severity	2013.2	0.141 (CI = +/-0.021; p = 0.000)	0.157 (CI = +/-0.117; p = 0.012)	0.003 (CI = +/-0.005; p = 0.162)	0.921	+15.15%
Severity	2014.1	0.152 (CI = +/-0.018; p = 0.000)	0.120 (CI = +/-0.097; p = 0.018)	0.004 (CI = +/-0.004; p = 0.050)	0.951	+16.39%
Severity	2014.2	0.157 (CI = +/-0.018; p = 0.000)	0.138 (CI = +/-0.092; p = 0.006)	0.004 (CI = +/-0.004; p = 0.038)	0.957	+17.03%
Severity	2015.1	0.165 (CI = +/-0.017; p = 0.000)	0.115 (CI = +/-0.083; p = 0.010)	0.004 (CI = +/-0.003; p = 0.015)	0.967	+17.90%
Severity	2015.2	0.168 (CI = +/-0.018; p = 0.000)	0.126 (CI = +/-0.085; p = 0.007)	0.004 (CI = +/-0.003; p = 0.016)	0.965	+18.31%
Severity	2016.1	0.174 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.081; p = 0.013)	0.004 (CI = +/-0.003; p = 0.010)	0.970	+19.06%
Severity	2016.2	0.175 (CI = +/-0.021; p = 0.000)	0.111 (CI = +/-0.088; p = 0.018)	0.004 (CI = +/-0.003; p = 0.014)	0.963	+19.18%
Severity	2017.1	0.184 (CI = +/-0.020; p = 0.000)	0.091 (CI = +/-0.081; p = 0.032)	0.004 (CI = +/-0.003; p = 0.008)	0.972	+20.16%
Severity	2017.2	0.185 (CI = +/-0.023; p = 0.000)	0.094 (CI = +/-0.090; p = 0.044)	0.004 (CI = +/-0.003; p = 0.014)	0.965	+20.28%
Frequency	2004.1	0.001 (CI = +/-0.006; p = 0.606)	-0.019 (CI = +/-0.058; p = 0.523)	0.006 (CI = +/-0.003; p = 0.001)	0.253	+0.14%
Frequency	2004.2	0.003 (CI = +/-0.006; p = 0.343)	-0.012 (CI = +/-0.058; p = 0.686)	0.006 (CI = +/-0.003; p = 0.000)	0.265	+0.27%
Frequency	2005.1	0.004 (CI = +/-0.006; p = 0.233)	-0.017 (CI = +/-0.059; p = 0.565)	0.006 (CI = +/-0.003; p = 0.000)	0.274	+0.36%
Frequency	2005.2	0.003 (CI = +/-0.006; p = 0.299)	-0.018 (CI = +/-0.060; p = 0.538)	0.006 (CI = +/-0.003; p = 0.000)	0.274	+0.32%
Frequency	2006.1	0.004 (CI = +/-0.007; p = 0.285)	-0.020 (CI = +/-0.062; p = 0.514)	0.006 (CI = +/-0.003; p = 0.000)	0.274	+0.36%
Frequency	2006.2	0.002 (CI = +/-0.007; p = 0.471)	-0.026 (CI = +/-0.062; p = 0.409)	0.006 (CI = +/-0.003; p = 0.000)	0.286	+0.25%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.448)	-0.027 (CI = +/-0.065; p = 0.396)	0.006 (CI = +/-0.003; p = 0.001)	0.286	+0.28%
Frequency	2007.2	0.002 (CI = +/-0.008; p = 0.609)	-0.031 (CI = +/-0.066; p = 0.341)	0.006 (CI = +/-0.003; p = 0.001)	0.294	+0.20%
Frequency	2008.1	0.002 (CI = +/-0.008; p = 0.654)	-0.031 (CI = +/-0.068; p = 0.368)	0.006 (CI = +/-0.003; p = 0.001)	0.291	+0.18%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.390)	-0.022 (CI = +/-0.068; p = 0.503)	0.006 (CI = +/-0.003; p = 0.001)	0.297	+0.36%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.535)	-0.018 (CI = +/-0.070; p = 0.594)	0.006 (CI = +/-0.003; p = 0.001)	0.297	+0.28%
Frequency	2009.2	0.005 (CI = +/-0.009; p = 0.279)	-0.009 (CI = +/-0.069; p = 0.788)	0.006 (CI = +/-0.003; p = 0.001)	0.315	+0.50%
Frequency	2010.1	0.005 (CI = +/-0.010; p = 0.341)	-0.008 (CI = +/-0.072; p = 0.822)	0.006 (CI = +/-0.003; p = 0.001)	0.312	+0.47%
Frequency	2010.2	0.002 (CI = +/-0.010; p = 0.666)	-0.018 (CI = +/-0.071; p = 0.594)	0.006 (CI = +/-0.003; p = 0.001)	0.354	+0.21%
Frequency	2011.1	-0.001 (CI = +/-0.010; p = 0.868)	-0.006 (CI = +/-0.069; p = 0.862)	0.006 (CI = +/-0.003; p = 0.001)	0.399	-0.08%
Frequency	2011.2	0.002 (CI = +/-0.010; p = 0.624)	0.006 (CI = +/-0.065; p = 0.839)	0.006 (CI = +/-0.003; p = 0.000)	0.431	+0.24%
Frequency	2012.1	0.004 (CI = +/-0.011; p = 0.415)	-0.001 (CI = +/-0.067; p = 0.976)	0.006 (CI = +/-0.003; p = 0.000)	0.435	+0.43%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.287)	0.005 (CI = +/-0.069; p = 0.880)	0.006 (CI = +/-0.003; p = 0.000)	0.442	+0.59%
Frequency	2013.1	0.010 (CI = +/-0.011; p = 0.092)	-0.009 (CI = +/-0.067; p = 0.781)	0.006 (CI = +/-0.003; p = 0.000)	0.492	+0.97%
Frequency	2013.2	0.010 (CI = +/-0.012; p = 0.107)	-0.008 (CI = +/-0.070; p = 0.821)	0.006 (CI = +/-0.003; p = 0.000)	0.489	+1.01%
Frequency	2014.1	0.015 (CI = +/-0.012; p = 0.018)	-0.025 (CI = +/-0.065; p = 0.429)	0.007 (CI = +/-0.003; p = 0.000)	0.581	+1.52%
Frequency	2014.2	0.017 (CI = +/-0.013; p = 0.012)	-0.018 (CI = +/-0.066; p = 0.574)	0.006 (CI = +/-0.003; p = 0.000)	0.600	+1.73%
Frequency	2015.1	0.018 (CI = +/-0.014; p = 0.016)	-0.022 (CI = +/-0.071; p = 0.521)	0.007 (CI = +/-0.003; p = 0.000)	0.601	+1.86%
Frequency	2015.2	0.020 (CI = +/-0.016; p = 0.019)	-0.017 (CI = +/-0.075; p = 0.628)	0.007 (CI = +/-0.003; p = 0.000)	0.604	+2.00%
Frequency	2016.1	0.022 (CI = +/-0.018; p = 0.020)	-0.024 (CI = +/-0.080; p = 0.526)	0.007 (CI = +/-0.003; p = 0.000)	0.614	+2.25%
Frequency	2016.2	0.027 (CI = +/-0.018; p = 0.007)	-0.009 (CI = +/-0.078; p = 0.801)	0.006 (CI = +/-0.003; p = 0.000)	0.672	+2.75%
Frequency	2017.1	0.031 (CI = +/-0.021; p = 0.008)	-0.018 (CI = +/-0.083; p = 0.645)	0.006 (CI = +/-0.003; p = 0.000)	0.688	+3.11%
Frequency	2017.2	0.032 (CI = +/-0.024; p = 0.016)	-0.015 (CI = +/-0.093; p = 0.720)	0.006 (CI = +/-0.003; p = 0.001)	0.681	+3.20%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.046 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.657	+4.76%
Loss Cost	2004.2	0.049 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.669	+4.97%
Loss Cost	2005.1	0.050 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.678	+5.18%
Loss Cost	2005.2	0.053 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.689	+5.41%
Loss Cost	2006.1	0.056 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.726	+5.79%
Loss Cost	2006.2	0.058 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.729	+5.99%
Loss Cost	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.750	+6.32%
Loss Cost	2007.2	0.065 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.780	+6.72%
Loss Cost	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.810	+7.14%
Loss Cost	2008.2	0.073 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.845	+7.63%
Loss Cost	2009.1	0.078 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.877	+8.11%
Loss Cost	2009.2	0.083 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.913	+8.66%
Loss Cost	2010.1	0.087 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.932	+9.10%
Loss Cost	2010.2	0.089 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.932	+9.32%
Loss Cost	2011.1	0.092 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.939	+9.65%
Loss Cost	2011.2	0.096 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.949	+10.04%
Loss Cost	2012.1	0.099 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.955	+10.38%
Loss Cost	2012.2	0.098 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.950	+10.29%
Loss Cost	2013.1	0.101 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.952	+10.58%
Loss Cost	2013.2	0.099 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.946	+10.45%
Loss Cost	2014.1	0.104 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.961	+10.98%
Loss Cost	2014.2	0.106 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.960	+11.21%
Loss Cost	2015.1	0.108 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.959	+11.42%
Loss Cost	2015.2	0.109 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.955	+11.49%
Loss Cost	2016.1	0.108 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.951	+11.45%
Loss Cost	2016.2	0.106 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.948	+11.18%
Loss Cost	2017.1	0.110 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.951	+11.62%
Loss Cost	2017.2	0.106 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.952	+11.16%
Severity	2004.1	0.044 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.289)	0.863	+4.45%
Severity	2004.2	0.044 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.265)	0.860	+4.53%
Severity	2005.1	0.045 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.225)	0.861	+4.65%
Severity	2005.2	0.046 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.210)	0.856	+4.72%
Severity	2006.1	0.048 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.167)	0.862	+4.88%
Severity	2006.2	0.048 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.161)	0.855	+4.94%
Severity	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.149)	0.849	+5.03%
Severity	2007.2	0.050 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.147)	0.840	+5.09%
Severity	2008.1	0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.116)	0.845	+5.27%
Severity	2008.2	0.054 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	0.856	+5.51%
Severity	2009.1	0.057 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.880	+5.84%
Severity	2009.2	0.058 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.880	+6.01%
Severity	2010.1	0.061 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	0.897	+6.32%
Severity	2010.2	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.913	+6.64%
Severity	2011.1	0.068 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.938	+7.05%
Severity	2011.2	0.070 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.940	+7.26%
Severity	2012.1	0.073 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.948	+7.54%
Severity	2012.2	0.073 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.941	+7.53%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.945	+7.78%
Severity	2013.2	0.075 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.937	+7.79%
Severity	2014.1	0.078 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.946	+8.15%
Severity	2014.2	0.079 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.941	+8.25%
Severity	2015.1	0.083 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.955	+8.69%
Severity	2015.2	0.085 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.950	+8.82%
Severity	2016.1	0.087 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.952	+9.11%
Severity	2016.2	0.088 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.944	+9.18%
Severity	2017.1	0.093 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.959	+9.73%
Severity	2017.2	0.092 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.952	+9.65%
Frequency	2004.1	0.003 (CI = +/-0.006; p = 0.364)	0.007 (CI = +/-0.004; p = 0.000)	0.257	+0.29%
Frequency	2004.2	0.004 (CI = +/-0.007; p = 0.207)	0.007 (CI = +/-0.004; p = 0.000)	0.272	+0.42%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.151)	0.007 (CI = +/-0.004; p = 0.000)	0.279	+0.50%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.070)	0.007 (CI = +/-0.004; p = 0.000)	0.303	+0.66%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.019)	0.008 (CI = +/-0.003; p = 0.000)	0.350	+0.86%
Frequency	2006.2	0.010 (CI = +/-0.007; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	0.375	+1.00%
Frequency	2007.1	0.012 (CI = +/-0.007; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.437	+1.23%
Frequency	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.560	+1.55%
Frequency	2008.1	0.018 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.624	+1.78%
Frequency	2008.2	0.020 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.688	+2.01%
Frequency	2009.1	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.710	+2.15%
Frequency	2009.2	0.025 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.833	+2.51%
Frequency	2010.1	0.026 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.841	+2.61%
Frequency	2010.2	0.025 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.51%
Frequency	2011.1	0.024 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.830	+2.44%
Frequency	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.59%
Frequency	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.64%
Frequency	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.57%
Frequency	2013.1	0.026 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.837	+2.59%
Frequency	2013.2	0.024 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.47%
Frequency	2014.1	0.026 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.62%
Frequency	2014.2	0.027 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.73%
Frequency	2015.1	0.025 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.852	+2.51%
Frequency	2015.2	0.024 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.851	+2.45%
Frequency	2016.1	0.021 (CI = +/-0.013; p = 0.004)	0.009 (CI = +/-0.002; p = 0.000)	0.865	+2.14%
Frequency	2016.2	0.018 (CI = +/-0.014; p = 0.015)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+1.83%
Frequency	2017.1	0.017 (CI = +/-0.016; p = 0.039)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+1.72%
Frequency	2017.2	0.014 (CI = +/-0.018; p = 0.119)	0.009 (CI = +/-0.002; p = 0.000)	0.886	+1.38%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.094; p = 0.312)	0.382 (CI = +/-0.180; p = 0.000)	0.797	+3.03%
Loss Cost	2004.2	0.032 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.095; p = 0.238)	0.366 (CI = +/-0.182; p = 0.000)	0.802	+3.23%
Loss Cost	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.097; p = 0.296)	0.358 (CI = +/-0.186; p = 0.000)	0.800	+3.35%
Loss Cost	2005.2	0.035 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.098; p = 0.225)	0.341 (CI = +/-0.188; p = 0.001)	0.805	+3.57%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.097; p = 0.347)	0.316 (CI = +/-0.185; p = 0.002)	0.821	+3.92%
Loss Cost	2006.2	0.040 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.099; p = 0.293)	0.303 (CI = +/-0.189; p = 0.003)	0.820	+4.10%
Loss Cost	2007.1	0.043 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.101; p = 0.405)	0.285 (CI = +/-0.191; p = 0.005)	0.826	+4.39%
Loss Cost	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.098; p = 0.240)	0.252 (CI = +/-0.186; p = 0.010)	0.845	+4.85%
Loss Cost	2008.1	0.051 (CI = +/-0.015; p = 0.000)	0.043 (CI = +/-0.097; p = 0.372)	0.225 (CI = +/-0.184; p = 0.019)	0.857	+5.28%
Loss Cost	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.062 (CI = +/-0.090; p = 0.169)	0.184 (CI = +/-0.172; p = 0.037)	0.884	+5.91%
Loss Cost	2009.1	0.063 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.087; p = 0.293)	0.152 (CI = +/-0.166; p = 0.072)	0.899	+6.47%
Loss Cost	2009.2	0.070 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.074; p = 0.074)	0.102 (CI = +/-0.143; p = 0.151)	0.931	+7.27%
Loss Cost	2010.1	0.075 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.072; p = 0.137)	0.075 (CI = +/-0.139; p = 0.276)	0.939	+7.78%
Loss Cost	2010.2	0.078 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.073; p = 0.093)	0.055 (CI = +/-0.142; p = 0.424)	0.939	+8.11%
Loss Cost	2011.1	0.081 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.074; p = 0.153)	0.037 (CI = +/-0.145; p = 0.605)	0.939	+8.48%
Loss Cost	2011.2	0.088 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.069; p = 0.055)	-0.001 (CI = +/-0.137; p = 0.989)	0.949	+9.18%
Loss Cost	2012.1	0.092 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.070; p = 0.098)	-0.022 (CI = +/-0.142; p = 0.751)	0.949	+9.61%
Loss Cost	2012.2	0.091 (CI = +/-0.019; p = 0.000)	0.056 (CI = +/-0.074; p = 0.128)	-0.015 (CI = +/-0.152; p = 0.832)	0.941	+9.48%
Loss Cost	2013.1	0.094 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.078; p = 0.196)	-0.033 (CI = +/-0.162; p = 0.675)	0.938	+9.86%
Loss Cost	2013.2	0.092 (CI = +/-0.025; p = 0.000)	0.046 (CI = +/-0.083; p = 0.250)	-0.023 (CI = +/-0.177; p = 0.786)	0.927	+9.65%
Loss Cost	2014.1	0.102 (CI = +/-0.027; p = 0.000)	0.030 (CI = +/-0.081; p = 0.440)	-0.069 (CI = +/-0.176; p = 0.412)	0.936	+10.74%
Loss Cost	2014.2	0.109 (CI = +/-0.030; p = 0.000)	0.039 (CI = +/-0.083; p = 0.319)	-0.102 (CI = +/-0.187; p = 0.258)	0.934	+11.52%
Loss Cost	2015.1	0.114 (CI = +/-0.036; p = 0.000)	0.032 (CI = +/-0.089; p = 0.442)	-0.124 (CI = +/-0.208; p = 0.214)	0.927	+12.11%
Loss Cost	2015.2	0.121 (CI = +/-0.042; p = 0.000)	0.040 (CI = +/-0.095; p = 0.369)	-0.154 (CI = +/-0.231; p = 0.170)	0.918	+12.87%
Loss Cost	2016.1	0.122 (CI = +/-0.053; p = 0.001)	0.039 (CI = +/-0.106; p = 0.422)	-0.155 (CI = +/-0.271; p = 0.226)	0.900	+12.92%
Loss Cost	2016.2	0.122 (CI = +/-0.066; p = 0.003)	0.040 (CI = +/-0.119; p = 0.459)	-0.158 (CI = +/-0.319; p = 0.287)	0.871	+12.99%
Loss Cost	2017.1	0.143 (CI = +/-0.079; p = 0.004)	0.020 (CI = +/-0.126; p = 0.713)	-0.233 (CI = +/-0.355; p = 0.164)	0.874	+15.41%
Loss Cost	2017.2	0.144 (CI = +/-0.102; p = 0.014)	0.021 (CI = +/-0.147; p = 0.743)	-0.234 (CI = +/-0.431; p = 0.233)	0.825	+15.44%
Severity	2004.1	0.033 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.041; p = 0.004)	0.270 (CI = +/-0.078; p = 0.000)	0.949	+3.31%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.041; p = 0.003)	0.264 (CI = +/-0.079; p = 0.000)	0.948	+3.37%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.043; p = 0.005)	0.262 (CI = +/-0.081; p = 0.000)	0.946	+3.41%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.044; p = 0.004)	0.258 (CI = +/-0.083; p = 0.000)	0.944	+3.46%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.045; p = 0.007)	0.253 (CI = +/-0.085; p = 0.000)	0.944	+3.53%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.046; p = 0.008)	0.251 (CI = +/-0.088; p = 0.000)	0.940	+3.56%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.048; p = 0.009)	0.254 (CI = +/-0.091; p = 0.000)	0.938	+3.51%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.050; p = 0.011)	0.253 (CI = +/-0.095; p = 0.000)	0.934	+3.52%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.051; p = 0.017)	0.249 (CI = +/-0.098; p = 0.000)	0.932	+3.59%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.049; p = 0.006)	0.230 (CI = +/-0.094; p = 0.000)	0.940	+3.87%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.048; p = 0.011)	0.214 (CI = +/-0.092; p = 0.000)	0.947	+4.15%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.049; p = 0.008)	0.202 (CI = +/-0.094; p = 0.000)	0.947	+4.33%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.049; p = 0.015)	0.189 (CI = +/-0.094; p = 0.000)	0.949	+4.57%
Severity	2010.2	0.049 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.043; p = 0.002)	0.161 (CI = +/-0.083; p = 0.001)	0.963	+5.04%
Severity	2011.1	0.053 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.039; p = 0.003)	0.139 (CI = +/-0.077; p = 0.001)	0.972	+5.46%
Severity	2011.2	0.056 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.037; p = 0.001)	0.121 (CI = +/-0.074; p = 0.003)	0.975	+5.78%
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.039; p = 0.002)	0.112 (CI = +/-0.078; p = 0.007)	0.974	+5.97%
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	0.065 (CI = +/-0.041; p = 0.004)	0.116 (CI = +/-0.083; p = 0.010)	0.971	+5.89%
Severity	2013.1	0.058 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.043; p = 0.007)	0.111 (CI = +/-0.090; p = 0.019)	0.969	+5.99%
Severity	2013.2	0.058 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.046; p = 0.012)	0.114 (CI = +/-0.098; p = 0.026)	0.964	+5.92%
Severity	2014.1	0.060 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.049; p = 0.024)	0.102 (CI = +/-0.106; p = 0.060)	0.963	+6.21%
Severity	2014.2	0.062 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.052; p = 0.028)	0.094 (CI = +/-0.118; p = 0.108)	0.959	+6.38%
Severity	2015.1	0.067 (CI = +/-0.022; p = 0.000)	0.052 (CI = +/-0.054; p = 0.057)	0.071 (CI = +/-0.127; p = 0.246)	0.959	+6.96%
Severity	2015.2	0.071 (CI = +/-0.026; p = 0.000)	0.057 (CI = +/-0.058; p = 0.055)	0.055 (CI = +/-0.142; p = 0.408)	0.955	+7.35%
Severity	2016.1	0.073 (CI = +/-0.032; p = 0.001)	0.054 (CI = +/-0.065; p = 0.091)	0.047 (CI = +/-0.165; p = 0.538)	0.949	+7.57%
Severity	2016.2	0.077 (CI = +/-0.040; p = 0.002)	0.058 (CI = +/-0.071; p = 0.097)	0.030 (CI = +/-0.192; p = 0.728)	0.940	+8.04%
Severity	2017.1	0.091 (CI = +/-0.047; p = 0.003)	0.046 (CI = +/-0.075; p = 0.191)	-0.018 (CI = +/-0.212; p = 0.850)	0.943	+9.49%
Severity	2017.2	0.096 (CI = +/-0.060; p = 0.008)	0.050 (CI = +/-0.086; p = 0.206)	-0.034 (CI = +/-0.254; p = 0.754)	0.928	+10.03%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.493)	-0.015 (CI = +/-0.067; p = 0.647)	0.113 (CI = +/-0.129; p = 0.085)	0.018	-0.26%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.733)	-0.010 (CI = +/-0.068; p = 0.777)	0.102 (CI = +/-0.130; p = 0.121)	0.012	-0.14%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.896)	-0.013 (CI = +/-0.070; p = 0.703)	0.096 (CI = +/-0.133; p = 0.152)	0.014	-0.06%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.811)	-0.006 (CI = +/-0.070; p = 0.854)	0.083 (CI = +/-0.134; p = 0.218)	0.023	+0.11%
Frequency	2006.1	0.004 (CI = +/-0.009; p = 0.410)	-0.018 (CI = +/-0.069; p = 0.605)	0.064 (CI = +/-0.131; p = 0.329)	0.069	+0.38%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.284)	-0.012 (CI = +/-0.070; p = 0.726)	0.053 (CI = +/-0.133; p = 0.425)	0.087	+0.52%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.089)	-0.025 (CI = +/-0.068; p = 0.463)	0.031 (CI = +/-0.129; p = 0.630)	0.171	+0.85%
Frequency	2007.2	0.013 (CI = +/-0.009; p = 0.008)	-0.009 (CI = +/-0.060; p = 0.757)	-0.001 (CI = +/-0.115; p = 0.984)	0.322	+1.29%
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.001)	-0.021 (CI = +/-0.057; p = 0.452)	-0.024 (CI = +/-0.109; p = 0.660)	0.430	+1.63%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.054; p = 0.685)	-0.046 (CI = +/-0.103; p = 0.367)	0.523	+1.97%
Frequency	2009.1	0.022 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.054; p = 0.475)	-0.062 (CI = +/-0.103; p = 0.225)	0.565	+2.23%
Frequency	2009.2	0.028 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.039; p = 0.915)	-0.100 (CI = +/-0.075; p = 0.011)	0.783	+2.82%
Frequency	2010.1	0.030 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.038; p = 0.634)	-0.114 (CI = +/-0.073; p = 0.004)	0.805	+3.07%
Frequency	2010.2	0.029 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.039; p = 0.511)	-0.105 (CI = +/-0.076; p = 0.009)	0.775	+2.92%
Frequency	2011.1	0.028 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.041; p = 0.580)	-0.102 (CI = +/-0.080; p = 0.015)	0.736	+2.86%
Frequency	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.038; p = 0.862)	-0.122 (CI = +/-0.076; p = 0.004)	0.783	+3.22%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	-0.008 (CI = +/-0.039; p = 0.674)	-0.133 (CI = +/-0.079; p = 0.002)	0.781	+3.43%
Frequency	2012.2	0.033 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.042; p = 0.662)	-0.131 (CI = +/-0.085; p = 0.005)	0.741	+3.40%
Frequency	2013.1	0.036 (CI = +/-0.012; p = 0.000)	-0.014 (CI = +/-0.043; p = 0.510)	-0.144 (CI = +/-0.089; p = 0.004)	0.732	+3.65%
Frequency	2013.2	0.035 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.045; p = 0.469)	-0.137 (CI = +/-0.097; p = 0.009)	0.674	+3.52%
Frequency	2014.1	0.042 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.159)	-0.171 (CI = +/-0.088; p = 0.001)	0.772	+4.27%
Frequency	2014.2	0.047 (CI = +/-0.014; p = 0.000)	-0.020 (CI = +/-0.038; p = 0.267)	-0.196 (CI = +/-0.086; p = 0.000)	0.812	+4.83%
Frequency	2015.1	0.047 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.042; p = 0.311)	-0.195 (CI = +/-0.098; p = 0.001)	0.747	+4.81%
Frequency	2015.2	0.050 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.045; p = 0.426)	-0.209 (CI = +/-0.109; p = 0.002)	0.722	+5.15%
Frequency	2016.1	0.049 (CI = +/-0.025; p = 0.002)	-0.015 (CI = +/-0.050; p = 0.519)	-0.202 (CI = +/-0.127; p = 0.006)	0.603	+4.98%
Frequency	2016.2	0.045 (CI = +/-0.030; p = 0.009)	-0.018 (CI = +/-0.055; p = 0.464)	-0.188 (CI = +/-0.147; p = 0.018)	0.466	+4.59%
Frequency	2017.1	0.053 (CI = +/-0.037; p = 0.013)	-0.026 (CI = +/-0.060; p = 0.347)	-0.216 (CI = +/-0.169; p = 0.019)	0.453	+5.41%
Frequency	2017.2	0.048 (CI = +/-0.047; p = 0.048)	-0.029 (CI = +/-0.069; p = 0.333)	-0.200 (CI = +/-0.201; p = 0.051)	0.324	+4.91%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.088; p = 0.346)	0.014 (CI = +/-0.012; p = 0.027)	0.501 (CI = +/-0.199; p = 0.000)	0.820	+2.97%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.089; p = 0.265)	0.014 (CI = +/-0.012; p = 0.028)	0.484 (CI = +/-0.200; p = 0.000)	0.825	+3.16%
Loss Cost	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.092; p = 0.328)	0.013 (CI = +/-0.012; p = 0.030)	0.475 (CI = +/-0.204; p = 0.000)	0.824	+3.28%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.093; p = 0.250)	0.013 (CI = +/-0.012; p = 0.032)	0.457 (CI = +/-0.206; p = 0.000)	0.828	+3.49%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.091; p = 0.384)	0.013 (CI = +/-0.012; p = 0.028)	0.433 (CI = +/-0.201; p = 0.000)	0.844	+3.84%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.093; p = 0.327)	0.013 (CI = +/-0.012; p = 0.031)	0.419 (CI = +/-0.206; p = 0.000)	0.843	+4.00%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.094; p = 0.450)	0.013 (CI = +/-0.012; p = 0.031)	0.400 (CI = +/-0.206; p = 0.000)	0.849	+4.28%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.091; p = 0.265)	0.013 (CI = +/-0.011; p = 0.028)	0.366 (CI = +/-0.200; p = 0.001)	0.867	+4.73%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.089; p = 0.411)	0.012 (CI = +/-0.011; p = 0.025)	0.339 (CI = +/-0.195; p = 0.002)	0.880	+5.15%
Loss Cost	2008.2	0.056 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.082; p = 0.178)	0.012 (CI = +/-0.010; p = 0.018)	0.294 (CI = +/-0.179; p = 0.002)	0.906	+5.76%
Loss Cost	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.077; p = 0.311)	0.012 (CI = +/-0.009; p = 0.012)	0.261 (CI = +/-0.169; p = 0.004)	0.921	+6.31%
Loss Cost	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.062; p = 0.058)	0.011 (CI = +/-0.007; p = 0.004)	0.208 (CI = +/-0.137; p = 0.005)	0.952	+7.09%
Loss Cost	2010.1	0.073 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.058; p = 0.108)	0.011 (CI = +/-0.006; p = 0.002)	0.179 (CI = +/-0.128; p = 0.008)	0.960	+7.58%
Loss Cost	2010.2	0.076 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.058; p = 0.069)	0.011 (CI = +/-0.006; p = 0.002)	0.161 (CI = +/-0.130; p = 0.018)	0.961	+7.87%
Loss Cost	2011.1	0.079 (CI = +/-0.013; p = 0.000)	0.046 (CI = +/-0.059; p = 0.118)	0.011 (CI = +/-0.006; p = 0.002)	0.142 (CI = +/-0.131; p = 0.036)	0.962	+8.21%
Loss Cost	2011.2	0.085 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.052; p = 0.027)	0.010 (CI = +/-0.005; p = 0.001)	0.103 (CI = +/-0.117; p = 0.081)	0.972	+8.86%
Loss Cost	2012.1	0.088 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.052; p = 0.050)	0.010 (CI = +/-0.005; p = 0.001)	0.083 (CI = +/-0.118; p = 0.156)	0.973	+9.24%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.054; p = 0.079)	0.010 (CI = +/-0.005; p = 0.001)	0.096 (CI = +/-0.126; p = 0.125)	0.969	+9.02%
Loss Cost	2013.1	0.089 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.057; p = 0.129)	0.010 (CI = +/-0.006; p = 0.002)	0.081 (CI = +/-0.133; p = 0.215)	0.968	+9.32%
Loss Cost	2013.2	0.086 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.059; p = 0.199)	0.010 (CI = +/-0.006; p = 0.002)	0.101 (CI = +/-0.142; p = 0.149)	0.964	+8.93%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.023 (CI = +/-0.053; p = 0.366)	0.010 (CI = +/-0.005; p = 0.001)	0.056 (CI = +/-0.131; p = 0.375)	0.973	+9.90%
Loss Cost	2014.2	0.099 (CI = +/-0.020; p = 0.000)	0.030 (CI = +/-0.054; p = 0.256)	0.009 (CI = +/-0.005; p = 0.002)	0.029 (CI = +/-0.140; p = 0.655)	0.972	+10.45%
Loss Cost	2015.1	0.102 (CI = +/-0.025; p = 0.000)	0.026 (CI = +/-0.059; p = 0.351)	0.009 (CI = +/-0.005; p = 0.003)	0.015 (CI = +/-0.159; p = 0.832)	0.969	+10.77%
Loss Cost	2015.2	0.105 (CI = +/-0.030; p = 0.000)	0.029 (CI = +/-0.065; p = 0.337)	0.009 (CI = +/-0.006; p = 0.005)	0.001 (CI = +/-0.184; p = 0.986)	0.963	+11.08%
Loss Cost	2016.1	0.100 (CI = +/-0.038; p = 0.000)	0.034 (CI = +/-0.071; p = 0.302)	0.009 (CI = +/-0.006; p = 0.007)	0.026 (CI = +/-0.216; p = 0.792)	0.957	+10.49%
Loss Cost	2016.2	0.090 (CI = +/-0.047; p = 0.003)	0.026 (CI = +/-0.077; p = 0.454)	0.010 (CI = +/-0.007; p = 0.008)	0.072 (CI = +/-0.254; p = 0.525)	0.949	+9.37%
Loss Cost	2017.1	0.102 (CI = +/-0.063; p = 0.007)	0.018 (CI = +/-0.086; p = 0.634)	0.009 (CI = +/-0.007; p = 0.019)	0.022 (CI = +/-0.312; p = 0.871)	0.945	+10.69%
Loss Cost	2017.2	0.075 (CI = +/-0.076; p = 0.051)	0.001 (CI = +/-0.087; p = 0.968)	0.011 (CI = +/-0.008; p = 0.013)	0.132 (CI = +/-0.354; p = 0.383)	0.946	+7.78%
Severity	2004.1	0.032 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.036; p = 0.002)	0.008 (CI = +/-0.005; p = 0.002)	0.338 (CI = +/-0.080; p = 0.000)	0.961	+3.27%
Severity	2004.2	0.033 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.036; p = 0.002)	0.008 (CI = +/-0.005; p = 0.003)	0.333 (CI = +/-0.081; p = 0.000)	0.960	+3.33%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.037; p = 0.003)	0.008 (CI = +/-0.005; p = 0.003)	0.330 (CI = +/-0.083; p = 0.000)	0.959	+3.36%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.038; p = 0.002)	0.008 (CI = +/-0.005; p = 0.003)	0.326 (CI = +/-0.085; p = 0.000)	0.957	+3.41%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.039; p = 0.004)	0.008 (CI = +/-0.005; p = 0.004)	0.321 (CI = +/-0.087; p = 0.000)	0.957	+3.48%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.041; p = 0.005)	0.008 (CI = +/-0.005; p = 0.005)	0.320 (CI = +/-0.090; p = 0.000)	0.954	+3.50%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.042; p = 0.005)	0.008 (CI = +/-0.005; p = 0.005)	0.323 (CI = +/-0.092; p = 0.000)	0.952	+3.45%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.044; p = 0.007)	0.008 (CI = +/-0.005; p = 0.006)	0.324 (CI = +/-0.096; p = 0.000)	0.949	+3.44%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.045; p = 0.011)	0.008 (CI = +/-0.005; p = 0.007)	0.319 (CI = +/-0.099; p = 0.000)	0.948	+3.51%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.043; p = 0.003)	0.008 (CI = +/-0.005; p = 0.005)	0.300 (CI = +/-0.094; p = 0.000)	0.956	+3.78%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.040; p = 0.006)	0.007 (CI = +/-0.005; p = 0.003)	0.283 (CI = +/-0.089; p = 0.000)	0.963	+4.05%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.041; p = 0.004)	0.007 (CI = +/-0.005; p = 0.004)	0.271 (CI = +/-0.090; p = 0.000)	0.963	+4.21%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.040; p = 0.007)	0.007 (CI = +/-0.005; p = 0.003)	0.258 (CI = +/-0.089; p = 0.000)	0.966	+4.44%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.228 (CI = +/-0.072; p = 0.000)	0.979	+4.89%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.205 (CI = +/-0.058; p = 0.000)	0.988	+5.29%
Severity	2011.2	0.054 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.188 (CI = +/-0.051; p = 0.000)	0.991	+5.58%
Severity	2012.1	0.056 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.179 (CI = +/-0.051; p = 0.000)	0.991	+5.74%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.187 (CI = +/-0.053; p = 0.000)	0.991	+5.60%
Severity	2013.1	0.055 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.185 (CI = +/-0.057; p = 0.000)	0.990	+5.65%
Severity	2013.2	0.053 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.194 (CI = +/-0.061; p = 0.000)	0.990	+5.48%
Severity	2014.1	0.055 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.026; p = 0.001)	0.007 (CI = +/-0.002; p = 0.000)	0.184 (CI = +/-0.065; p = 0.000)	0.990	+5.67%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.029; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.184 (CI = +/-0.074; p = 0.000)	0.988	+5.68%
Severity	2015.1	0.059 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.029; p = 0.004)	0.006 (CI = +/-0.003; p = 0.000)	0.165 (CI = +/-0.077; p = 0.001)	0.989	+6.09%
Severity	2015.2	0.060 (CI = +/-0.015; p = 0.000)	0.049 (CI = +/-0.032; p = 0.006)	0.006 (CI = +/-0.003; p = 0.001)	0.162 (CI = +/-0.090; p = 0.003)	0.987	+6.17%
Severity	2016.1	0.058 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.035; p = 0.011)	0.006 (CI = +/-0.003; p = 0.001)	0.169 (CI = +/-0.107; p = 0.006)	0.985	+6.00%
Severity	2016.2	0.056 (CI = +/-0.025; p = 0.001)	0.049 (CI = +/-0.040; p = 0.023)	0.006 (CI = +/-0.003; p = 0.003)	0.177 (CI = +/-0.131; p = 0.015)	0.982	+5.81%
Severity	2017.1	0.064 (CI = +/-0.032; p = 0.003)	0.044 (CI = +/-0.044; p = 0.048)	0.006 (CI = +/-0.004; p = 0.007)	0.146 (CI = +/-0.158; p = 0.064)	0.982	+6.58%
Severity	2017.2	0.055 (CI = +/-0.043; p = 0.022)	0.039 (CI = +/-0.049; p = 0.100)	0.007 (CI = +/-0.004; p = 0.010)	0.184 (CI = +/-0.201; p = 0.065)	0.979	+5.62%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.451)	-0.018 (CI = +/-0.067; p = 0.592)	0.006 (CI = +/-0.009; p = 0.202)	0.163 (CI = +/-0.150; p = 0.034)	0.038	-0.29%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.679)	-0.012 (CI = +/-0.068; p = 0.717)	0.006 (CI = +/-0.009; p = 0.211)	0.151 (CI = +/-0.151; p = 0.050)	0.031	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.841)	-0.016 (CI = +/-0.069; p = 0.647)	0.006 (CI = +/-0.009; p = 0.218)	0.145 (CI = +/-0.154; p = 0.065)	0.033	-0.09%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.867)	-0.009 (CI = +/-0.070; p = 0.793)	0.005 (CI = +/-0.009; p = 0.228)	0.131 (CI = +/-0.156; p = 0.095)	0.039	+0.07%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.450)	-0.020 (CI = +/-0.068; p = 0.551)	0.005 (CI = +/-0.009; p = 0.215)	0.111 (CI = +/-0.151; p = 0.142)	0.088	+0.34%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.318)	-0.015 (CI = +/-0.070; p = 0.666)	0.005 (CI = +/-0.009; p = 0.228)	0.100 (CI = +/-0.154; p = 0.194)	0.104	+0.48%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.102)	-0.027 (CI = +/-0.067; p = 0.414)	0.005 (CI = +/-0.008; p = 0.211)	0.077 (CI = +/-0.147; p = 0.293)	0.190	+0.80%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.009)	-0.012 (CI = +/-0.060; p = 0.687)	0.005 (CI = +/-0.007; p = 0.188)	0.042 (CI = +/-0.131; p = 0.513)	0.343	+1.24%
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.001)	-0.024 (CI = +/-0.056; p = 0.393)	0.005 (CI = +/-0.007; p = 0.165)	0.019 (CI = +/-0.123; p = 0.751)	0.453	+1.59%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.013 (CI = +/-0.053; p = 0.608)	0.004 (CI = +/-0.006; p = 0.160)	-0.005 (CI = +/-0.117; p = 0.924)	0.544	+1.91%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.053; p = 0.411)	0.004 (CI = +/-0.006; p = 0.156)	-0.022 (CI = +/-0.115; p = 0.700)	0.586	+2.17%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.037; p = 0.804)	0.004 (CI = +/-0.004; p = 0.073)	-0.064 (CI = +/-0.082; p = 0.120)	0.806	+2.76%
Frequency	2010.1	0.030 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.036; p = 0.528)	0.004 (CI = +/-0.004; p = 0.066)	-0.078 (CI = +/-0.079; p = 0.052)	0.828	+3.00%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.036; p = 0.394)	0.004 (CI = +/-0.004; p = 0.056)	-0.067 (CI = +/-0.081; p = 0.097)	0.805	+2.84%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.038; p = 0.469)	0.004 (CI = +/-0.004; p = 0.060)	-0.063 (CI = +/-0.085; p = 0.135)	0.772	+2.77%
Frequency	2011.2	0.031 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.728)	0.004 (CI = +/-0.004; p = 0.056)	-0.085 (CI = +/-0.080; p = 0.040)	0.816	+3.11%
Frequency	2012.1	0.033 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.036; p = 0.556)	0.004 (CI = +/-0.004; p = 0.061)	-0.096 (CI = +/-0.083; p = 0.026)	0.814	+3.31%
Frequency	2012.2	0.032 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.039; p = 0.527)	0.004 (CI = +/-0.004; p = 0.066)	-0.092 (CI = +/-0.089; p = 0.045)	0.781	+3.24%
Frequency	2013.1	0.034 (CI = +/-0.011; p = 0.000)	-0.016 (CI = +/-0.040; p = 0.404)	0.004 (CI = +/-0.004; p = 0.075)	-0.104 (CI = +/-0.094; p = 0.033)	0.773	+3.47%
Frequency	2013.2	0.032 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.042; p = 0.342)	0.004 (CI = +/-0.004; p = 0.073)	-0.093 (CI = +/-0.102; p = 0.069)	0.728	+3.28%
Frequency	2014.1	0.039 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.036; p = 0.093)	0.003 (CI = +/-0.003; p = 0.053)	-0.129 (CI = +/-0.089; p = 0.009)	0.822	+4.00%
Frequency	2014.2	0.044 (CI = +/-0.013; p = 0.000)	-0.024 (CI = +/-0.034; p = 0.161)	0.003 (CI = +/-0.003; p = 0.064)	-0.155 (CI = +/-0.089; p = 0.003)	0.852	+4.51%
Frequency	2015.1	0.043 (CI = +/-0.016; p = 0.000)	-0.022 (CI = +/-0.038; p = 0.218)	0.003 (CI = +/-0.003; p = 0.074)	-0.150 (CI = +/-0.101; p = 0.008)	0.801	+4.41%
Frequency	2015.2	0.045 (CI = +/-0.019; p = 0.000)	-0.020 (CI = +/-0.041; p = 0.300)	0.003 (CI = +/-0.004; p = 0.107)	-0.160 (CI = +/-0.117; p = 0.013)	0.773	+4.62%
Frequency	2016.1	0.041 (CI = +/-0.024; p = 0.004)	-0.016 (CI = +/-0.045; p = 0.426)	0.003 (CI = +/-0.004; p = 0.106)	-0.143 (CI = +/-0.137; p = 0.043)	0.685	+4.24%
Frequency	2016.2	0.033 (CI = +/-0.029; p = 0.030)	-0.023 (CI = +/-0.047; p = 0.277)	0.004 (CI = +/-0.004; p = 0.069)	-0.106 (CI = +/-0.154; p = 0.150)	0.631	+3.37%
Frequency	2017.1	0.038 (CI = +/-0.039; p = 0.057)	-0.027 (CI = +/-0.054; p = 0.274)	0.003 (CI = +/-0.005; p = 0.122)	-0.125 (CI = +/-0.196; p = 0.170)	0.586	+3.85%
Frequency	2017.2	0.020 (CI = +/-0.046; p = 0.312)	-0.037 (CI = +/-0.053; p = 0.132)	0.005 (CI = +/-0.005; p = 0.055)	-0.052 (CI = +/-0.217; p = 0.563)	0.639	+2.04%

All Perils

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.040 (CI = +/-0.011; p = 0.000)	0.590	+4.04%
Loss Cost	2004.2	0.041 (CI = +/-0.011; p = 0.000)	0.596	+4.19%
Loss Cost	2005.1	0.043 (CI = +/-0.011; p = 0.000)	0.599	+4.34%
Loss Cost	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.604	+4.51%
Loss Cost	2006.1	0.047 (CI = +/-0.012; p = 0.000)	0.632	+4.80%
Loss Cost	2006.2	0.048 (CI = +/-0.013; p = 0.000)	0.628	+4.94%
Loss Cost	2007.1	0.050 (CI = +/-0.013; p = 0.000)	0.640	+5.18%
Loss Cost	2007.2	0.053 (CI = +/-0.014; p = 0.000)	0.659	+5.47%
Loss Cost	2008.1	0.056 (CI = +/-0.014; p = 0.000)	0.677	+5.79%
Loss Cost	2008.2	0.060 (CI = +/-0.014; p = 0.000)	0.700	+6.15%
Loss Cost	2009.1	0.063 (CI = +/-0.015; p = 0.000)	0.719	+6.51%
Loss Cost	2009.2	0.067 (CI = +/-0.015; p = 0.000)	0.741	+6.92%
Loss Cost	2010.1	0.070 (CI = +/-0.016; p = 0.000)	0.745	+7.22%
Loss Cost	2010.2	0.071 (CI = +/-0.017; p = 0.000)	0.730	+7.33%
Loss Cost	2011.1	0.073 (CI = +/-0.018; p = 0.000)	0.721	+7.53%
Loss Cost	2011.2	0.075 (CI = +/-0.020; p = 0.000)	0.713	+7.77%
Loss Cost	2012.1	0.077 (CI = +/-0.022; p = 0.000)	0.700	+7.97%
Loss Cost	2012.2	0.075 (CI = +/-0.023; p = 0.000)	0.663	+7.78%
Loss Cost	2013.1	0.076 (CI = +/-0.026; p = 0.000)	0.641	+7.94%
Loss Cost	2013.2	0.074 (CI = +/-0.028; p = 0.000)	0.596	+7.73%
Loss Cost	2014.1	0.078 (CI = +/-0.031; p = 0.000)	0.588	+8.12%
Loss Cost	2014.2	0.079 (CI = +/-0.034; p = 0.000)	0.556	+8.26%
Loss Cost	2015.1	0.081 (CI = +/-0.039; p = 0.000)	0.522	+8.40%
Loss Cost	2015.2	0.081 (CI = +/-0.044; p = 0.001)	0.478	+8.47%
Loss Cost	2016.1	0.081 (CI = +/-0.050; p = 0.004)	0.429	+8.49%
Loss Cost	2016.2	0.081 (CI = +/-0.058; p = 0.010)	0.369	+8.40%
Loss Cost	2017.1	0.088 (CI = +/-0.066; p = 0.013)	0.363	+9.20%
Loss Cost	2017.2	0.090 (CI = +/-0.078; p = 0.028)	0.310	+9.38%
Severity	2004.1	0.042 (CI = +/-0.005; p = 0.000)	0.863	+4.30%
Severity	2004.2	0.043 (CI = +/-0.006; p = 0.000)	0.859	+4.36%
Severity	2005.1	0.044 (CI = +/-0.006; p = 0.000)	0.859	+4.46%
Severity	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.854	+4.52%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	0.857	+4.65%
Severity	2006.2	0.046 (CI = +/-0.007; p = 0.000)	0.850	+4.69%
Severity	2007.1	0.047 (CI = +/-0.007; p = 0.000)	0.844	+4.76%
Severity	2007.2	0.047 (CI = +/-0.008; p = 0.000)	0.834	+4.80%
Severity	2008.1	0.048 (CI = +/-0.008; p = 0.000)	0.837	+4.95%
Severity	2008.2	0.050 (CI = +/-0.008; p = 0.000)	0.845	+5.14%
Severity	2009.1	0.053 (CI = +/-0.008; p = 0.000)	0.865	+5.42%
Severity	2009.2	0.054 (CI = +/-0.008; p = 0.000)	0.862	+5.55%
Severity	2010.1	0.056 (CI = +/-0.008; p = 0.000)	0.874	+5.80%
Severity	2010.2	0.059 (CI = +/-0.009; p = 0.000)	0.886	+6.07%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	0.905	+6.41%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	0.903	+6.56%
Severity	2012.1	0.066 (CI = +/-0.009; p = 0.000)	0.906	+6.79%
Severity	2012.2	0.065 (CI = +/-0.010; p = 0.000)	0.893	+6.75%
Severity	2013.1	0.067 (CI = +/-0.011; p = 0.000)	0.890	+6.95%
Severity	2013.2	0.067 (CI = +/-0.012; p = 0.000)	0.875	+6.93%
Severity	2014.1	0.070 (CI = +/-0.013; p = 0.000)	0.877	+7.23%
Severity	2014.2	0.071 (CI = +/-0.014; p = 0.000)	0.862	+7.31%
Severity	2015.1	0.074 (CI = +/-0.015; p = 0.000)	0.869	+7.72%
Severity	2015.2	0.075 (CI = +/-0.017; p = 0.000)	0.852	+7.84%
Severity	2016.1	0.078 (CI = +/-0.019; p = 0.000)	0.844	+8.16%
Severity	2016.2	0.080 (CI = +/-0.021; p = 0.000)	0.821	+8.28%
Severity	2017.1	0.086 (CI = +/-0.023; p = 0.000)	0.833	+8.97%
Severity	2017.2	0.087 (CI = +/-0.027; p = 0.000)	0.802	+9.09%
Frequency	2004.1	-0.003 (CI = +/-0.007; p = 0.453)	-0.011	-0.25%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.641)	-0.021	-0.16%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.753)	-0.025	-0.12%
Frequency	2005.2	0.000 (CI = +/-0.008; p = 0.982)	-0.029	-0.01%
Frequency	2006.1	0.001 (CI = +/-0.008; p = 0.714)	-0.025	+0.14%
Frequency	2006.2	0.002 (CI = +/-0.008; p = 0.577)	-0.020	+0.23%
Frequency	2007.1	0.004 (CI = +/-0.009; p = 0.354)	-0.003	+0.40%
Frequency	2007.2	0.006 (CI = +/-0.009; p = 0.138)	0.040	+0.65%
Frequency	2008.1	0.008 (CI = +/-0.009; p = 0.080)	0.068	+0.80%
Frequency	2008.2	0.010 (CI = +/-0.009; p = 0.047)	0.099	+0.96%
Frequency	2009.1	0.010 (CI = +/-0.010; p = 0.044)	0.106	+1.03%
Frequency	2009.2	0.013 (CI = +/-0.010; p = 0.015)	0.169	+1.30%
Frequency	2010.1	0.013 (CI = +/-0.011; p = 0.020)	0.161	+1.34%
Frequency	2010.2	0.012 (CI = +/-0.012; p = 0.049)	0.112	+1.18%
Frequency	2011.1	0.010 (CI = +/-0.013; p = 0.098)	0.073	+1.05%
Frequency	2011.2	0.011 (CI = +/-0.014; p = 0.101)	0.074	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.015; p = 0.138)	0.056	+1.11%
Frequency	2012.2	0.010 (CI = +/-0.016; p = 0.226)	0.025	+0.97%
Frequency	2013.1	0.009 (CI = +/-0.018; p = 0.290)	0.009	+0.93%
Frequency	2013.2	0.007 (CI = +/-0.019; p = 0.432)	-0.018	+0.75%
Frequency	2014.1	0.008 (CI = +/-0.022; p = 0.429)	-0.018	+0.83%
Frequency	2014.2	0.009 (CI = +/-0.024; p = 0.449)	-0.023	+0.88%
Frequency	2015.1	0.006 (CI = +/-0.027; p = 0.621)	-0.046	+0.64%
Frequency	2015.2	0.006 (CI = +/-0.030; p = 0.690)	-0.055	+0.58%
Frequency	2016.1	0.003 (CI = +/-0.034; p = 0.850)	-0.069	+0.31%
Frequency	2016.2	0.001 (CI = +/-0.039; p = 0.954)	-0.077	+0.11%
Frequency	2017.1	0.002 (CI = +/-0.046; p = 0.922)	-0.082	+0.21%
Frequency	2017.2	0.003 (CI = +/-0.054; p = 0.918)	-0.090	+0.26%

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.024 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.095; p = 0.154)	0.442	+2.42%
Loss Cost	2004.2	0.025 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.097; p = 0.119)	0.451	+2.56%
Loss Cost	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.100; p = 0.141)	0.443	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.102; p = 0.110)	0.449	+2.76%
Loss Cost	2006.1	0.029 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.103; p = 0.165)	0.476	+2.97%
Loss Cost	2006.2	0.030 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.106; p = 0.150)	0.462	+3.07%
Loss Cost	2007.1	0.031 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.109; p = 0.196)	0.465	+3.20%
Loss Cost	2007.2	0.035 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.109; p = 0.120)	0.503	+3.51%
Loss Cost	2008.1	0.036 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.112; p = 0.170)	0.514	+3.72%
Loss Cost	2008.2	0.040 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.110; p = 0.089)	0.564	+4.13%
Loss Cost	2009.1	0.043 (CI = +/-0.016; p = 0.000)	0.085 (CI = +/-0.113; p = 0.132)	0.575	+4.36%
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.110; p = 0.061)	0.627	+4.86%
Loss Cost	2010.1	0.049 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.115; p = 0.082)	0.616	+4.97%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.122; p = 0.091)	0.577	+5.03%
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.128; p = 0.097)	0.547	+4.94%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.134; p = 0.088)	0.525	+5.19%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.121 (CI = +/-0.142; p = 0.088)	0.490	+4.99%
Loss Cost	2012.2	0.044 (CI = +/-0.029; p = 0.005)	0.107 (CI = +/-0.148; p = 0.145)	0.379	+4.51%
Loss Cost	2013.1	0.040 (CI = +/-0.032; p = 0.017)	0.119 (CI = +/-0.155; p = 0.124)	0.334	+4.08%
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.062)	0.100 (CI = +/-0.162; p = 0.208)	0.185	+3.38%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.125)	0.106 (CI = +/-0.174; p = 0.208)	0.152	+3.10%
Loss Cost	2014.2	0.027 (CI = +/-0.047; p = 0.228)	0.099 (CI = +/-0.190; p = 0.278)	0.045	+2.78%
Loss Cost	2015.1	0.016 (CI = +/-0.053; p = 0.502)	0.122 (CI = +/-0.198; p = 0.198)	0.031	+1.66%
Loss Cost	2015.2	0.008 (CI = +/-0.063; p = 0.768)	0.105 (CI = +/-0.218; p = 0.303)	-0.077	+0.85%
Loss Cost	2016.1	-0.014 (CI = +/-0.066; p = 0.651)	0.146 (CI = +/-0.211; p = 0.150)	0.070	-1.34%
Loss Cost	2016.2	-0.034 (CI = +/-0.078; p = 0.338)	0.108 (CI = +/-0.224; p = 0.291)	0.087	-3.33%
Loss Cost	2017.1	-0.058 (CI = +/-0.088; p = 0.160)	0.144 (CI = +/-0.230; p = 0.175)	0.269	-5.63%
Loss Cost	2017.2	-0.095 (CI = +/-0.100; p = 0.058)	0.088 (CI = +/-0.229; p = 0.367)	0.480	-9.09%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.057 (CI = +/-0.037; p = 0.003)	0.913	+3.36%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.037; p = 0.002)	0.909	+3.42%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.038; p = 0.004)	0.905	+3.45%
Severity	2005.2	0.034 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.039; p = 0.004)	0.899	+3.49%
Severity	2006.1	0.035 (CI = +/-0.004; p = 0.000)	0.058 (CI = +/-0.040; p = 0.006)	0.897	+3.56%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.042; p = 0.007)	0.887	+3.58%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.878	+3.54%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.045; p = 0.010)	0.863	+3.54%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.046; p = 0.016)	0.858	+3.60%
Severity	2008.2	0.037 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.044; p = 0.004)	0.879	+3.82%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.041; p = 0.007)	0.899	+4.02%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.042; p = 0.004)	0.896	+4.15%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.041; p = 0.008)	0.903	+4.31%
Severity	2010.2	0.045 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.034; p = 0.000)	0.938	+4.65%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.030; p = 0.000)	0.956	+4.90%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.029; p = 0.000)	0.960	+5.08%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.030; p = 0.000)	0.957	+5.13%
Severity	2012.2	0.048 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.030; p = 0.001)	0.950	+4.97%
Severity	2013.1	0.048 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.032; p = 0.001)	0.943	+4.92%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.032; p = 0.002)	0.933	+4.72%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.035; p = 0.004)	0.924	+4.73%
Severity	2014.2	0.045 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.037; p = 0.009)	0.899	+4.61%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.041; p = 0.017)	0.887	+4.68%
Severity	2015.2	0.044 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.045; p = 0.036)	0.842	+4.51%
Severity	2016.1	0.041 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.046; p = 0.025)	0.823	+4.14%
Severity	2016.2	0.036 (CI = +/-0.017; p = 0.002)	0.048 (CI = +/-0.049; p = 0.057)	0.733	+3.68%
Severity	2017.1	0.035 (CI = +/-0.022; p = 0.008)	0.049 (CI = +/-0.058; p = 0.083)	0.686	+3.59%
Severity	2017.2	0.024 (CI = +/-0.021; p = 0.035)	0.032 (CI = +/-0.049; p = 0.158)	0.512	+2.42%
Frequency	2004.1	-0.009 (CI = +/-0.008; p = 0.024)	0.011 (CI = +/-0.080; p = 0.780)	0.097	-0.91%
Frequency	2004.2	-0.008 (CI = +/-0.008; p = 0.051)	0.016 (CI = +/-0.082; p = 0.693)	0.067	-0.83%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.068)	0.015 (CI = +/-0.084; p = 0.712)	0.051	-0.82%
Frequency	2005.2	-0.007 (CI = +/-0.009; p = 0.130)	0.021 (CI = +/-0.086; p = 0.618)	0.024	-0.71%
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.245)	0.014 (CI = +/-0.088; p = 0.748)	-0.016	-0.57%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.345)	0.018 (CI = +/-0.091; p = 0.689)	-0.031	-0.49%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.545)	0.010 (CI = +/-0.092; p = 0.824)	-0.060	-0.33%
Frequency	2007.2	0.000 (CI = +/-0.011; p = 0.964)	0.025 (CI = +/-0.091; p = 0.579)	-0.066	-0.03%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.845)	0.019 (CI = +/-0.093; p = 0.686)	-0.074	+0.11%
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.630)	0.027 (CI = +/-0.096; p = 0.567)	-0.062	+0.30%
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.630)	0.026 (CI = +/-0.100; p = 0.597)	-0.065	+0.33%
Frequency	2009.2	0.007 (CI = +/-0.014; p = 0.333)	0.041 (CI = +/-0.100; p = 0.403)	-0.018	+0.69%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.411)	0.043 (CI = +/-0.104; p = 0.401)	-0.026	+0.64%
Frequency	2010.2	0.004 (CI = +/-0.017; p = 0.654)	0.033 (CI = +/-0.108; p = 0.532)	-0.073	+0.37%
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.965)	0.044 (CI = +/-0.110; p = 0.407)	-0.068	+0.04%
Frequency	2011.2	0.001 (CI = +/-0.020; p = 0.911)	0.047 (CI = +/-0.117; p = 0.408)	-0.072	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.897)	0.055 (CI = +/-0.122; p = 0.356)	-0.064	-0.14%
Frequency	2012.2	-0.004 (CI = +/-0.025; p = 0.713)	0.045 (CI = +/-0.129; p = 0.466)	-0.079	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.028; p = 0.540)	0.056 (CI = +/-0.135; p = 0.392)	-0.054	-0.80%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.387)	0.042 (CI = +/-0.143; p = 0.535)	-0.046	-1.28%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.351)	0.050 (CI = +/-0.153; p = 0.495)	-0.042	-1.57%
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.370)	0.045 (CI = +/-0.168; p = 0.569)	-0.051	-1.75%
Frequency	2015.1	-0.029 (CI = +/-0.045; p = 0.181)	0.070 (CI = +/-0.170; p = 0.382)	0.070	-2.88%
Frequency	2015.2	-0.036 (CI = +/-0.054; p = 0.173)	0.056 (CI = +/-0.188; p = 0.516)	0.083	-3.50%
Frequency	2016.1	-0.054 (CI = +/-0.058; p = 0.063)	0.090 (CI = +/-0.184; p = 0.291)	0.282	-5.26%
Frequency	2016.2	-0.070 (CI = +/-0.069; p = 0.048)	0.061 (CI = +/-0.199; p = 0.493)	0.361	-6.76%
Frequency	2017.1	-0.093 (CI = +/-0.076; p = 0.024)	0.096 (CI = +/-0.198; p = 0.282)	0.512	-8.91%
Frequency	2017.2	-0.119 (CI = +/-0.094; p = 0.023)	0.057 (CI = +/-0.216; p = 0.529)	0.603	-11.24%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2022-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.443 (CI = +/-0.173; p = 0.000)	0.798	+3.26%
Loss Cost	2004.2	0.034 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	0.431 (CI = +/-0.174; p = 0.000)	0.802	+3.43%
Loss Cost	2005.1	0.035 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.015)	0.420 (CI = +/-0.176; p = 0.000)	0.803	+3.59%
Loss Cost	2005.2	0.037 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.005; p = 0.012)	0.408 (CI = +/-0.178; p = 0.000)	0.807	+3.78%
Loss Cost	2006.1	0.041 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.383 (CI = +/-0.172; p = 0.000)	0.828	+4.16%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.374 (CI = +/-0.175; p = 0.000)	0.826	+4.31%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.005; p = 0.003)	0.354 (CI = +/-0.174; p = 0.000)	0.836	+4.63%
Loss Cost	2007.2	0.049 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.329 (CI = +/-0.169; p = 0.000)	0.853	+5.04%
Loss Cost	2008.1	0.053 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.303 (CI = +/-0.163; p = 0.001)	0.870	+5.49%
Loss Cost	2008.2	0.059 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.271 (CI = +/-0.153; p = 0.001)	0.892	+6.04%
Loss Cost	2009.1	0.064 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.240 (CI = +/-0.141; p = 0.002)	0.913	+6.61%
Loss Cost	2009.2	0.070 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.204 (CI = +/-0.122; p = 0.002)	0.939	+7.30%
Loss Cost	2010.1	0.075 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.176 (CI = +/-0.112; p = 0.004)	0.950	+7.82%
Loss Cost	2010.2	0.077 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.166 (CI = +/-0.115; p = 0.007)	0.949	+8.03%
Loss Cost	2011.1	0.081 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.147 (CI = +/-0.114; p = 0.014)	0.952	+8.43%
Loss Cost	2011.2	0.085 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.124 (CI = +/-0.110; p = 0.029)	0.958	+8.92%
Loss Cost	2012.1	0.090 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.103 (CI = +/-0.108; p = 0.061)	0.961	+9.37%
Loss Cost	2012.2	0.087 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.112; p = 0.042)	0.958	+9.07%
Loss Cost	2013.1	0.090 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.101 (CI = +/-0.115; p = 0.081)	0.957	+9.43%
Loss Cost	2013.2	0.086 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.118; p = 0.050)	0.955	+9.00%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.086 (CI = +/-0.111; p = 0.120)	0.964	+9.84%
Loss Cost	2014.2	0.096 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.118; p = 0.194)	0.962	+10.11%
Loss Cost	2015.1	0.099 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.128; p = 0.287)	0.960	+10.38%
Loss Cost	2015.2	0.098 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.141; p = 0.320)	0.956	+10.34%
Loss Cost	2016.1	0.095 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.078 (CI = +/-0.154; p = 0.291)	0.952	+10.01%
Loss Cost	2016.2	0.087 (CI = +/-0.034; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.161; p = 0.169)	0.953	+9.04%
Loss Cost	2017.1	0.092 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.177; p = 0.286)	0.952	+9.68%
Loss Cost	2017.2	0.078 (CI = +/-0.042; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.129 (CI = +/-0.177; p = 0.134)	0.959	+8.17%
Severity	2004.1	0.034 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.914)	0.281 (CI = +/-0.086; p = 0.000)	0.937	+3.50%
Severity	2004.2	0.035 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.950)	0.278 (CI = +/-0.088; p = 0.000)	0.934	+3.54%
Severity	2005.1	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.964)	0.273 (CI = +/-0.089; p = 0.000)	0.934	+3.62%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.946)	0.271 (CI = +/-0.091; p = 0.000)	0.930	+3.64%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.831)	0.263 (CI = +/-0.091; p = 0.000)	0.932	+3.77%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.839)	0.263 (CI = +/-0.093; p = 0.000)	0.927	+3.77%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.824)	0.262 (CI = +/-0.096; p = 0.000)	0.923	+3.79%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.851)	0.264 (CI = +/-0.099; p = 0.000)	0.918	+3.76%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.747)	0.255 (CI = +/-0.100; p = 0.000)	0.919	+3.91%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.604)	0.242 (CI = +/-0.100; p = 0.000)	0.922	+4.12%
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.376)	0.222 (CI = +/-0.093; p = 0.000)	0.936	+4.48%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.337)	0.216 (CI = +/-0.096; p = 0.000)	0.933	+4.59%
Severity	2010.1	0.048 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.199)	0.199 (CI = +/-0.092; p = 0.000)	0.941	+4.92%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.097)	0.180 (CI = +/-0.087; p = 0.000)	0.949	+5.28%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.019)	0.155 (CI = +/-0.075; p = 0.000)	0.965	+5.78%
Severity	2011.2	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.013)	0.146 (CI = +/-0.076; p = 0.001)	0.964	+5.97%
Severity	2012.1	0.061 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.131 (CI = +/-0.075; p = 0.002)	0.967	+6.30%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.009)	0.140 (CI = +/-0.077; p = 0.001)	0.965	+6.10%
Severity	2013.1	0.062 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.128 (CI = +/-0.079; p = 0.003)	0.965	+6.37%
Severity	2013.2	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.137 (CI = +/-0.083; p = 0.003)	0.961	+6.16%
Severity	2014.1	0.064 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.119 (CI = +/-0.082; p = 0.007)	0.964	+6.60%
Severity	2014.2	0.063 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.121 (CI = +/-0.089; p = 0.011)	0.959	+6.55%
Severity	2015.1	0.070 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.097 (CI = +/-0.085; p = 0.029)	0.966	+7.21%
Severity	2015.2	0.070 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.097 (CI = +/-0.094; p = 0.044)	0.961	+7.22%
Severity	2016.1	0.073 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.084 (CI = +/-0.101; p = 0.095)	0.959	+7.60%
Severity	2016.2	0.072 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.089 (CI = +/-0.112; p = 0.109)	0.952	+7.44%
Severity	2017.1	0.081 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.059 (CI = +/-0.109; p = 0.253)	0.961	+8.47%
Severity	2017.2	0.077 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.002; p = 0.005)	0.071 (CI = +/-0.120; p = 0.213)	0.955	+8.01%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.520)	0.006 (CI = +/-0.003; p = 0.002)	0.162 (CI = +/-0.125; p = 0.013)	0.359	-0.23%
Frequency	2004.2	-0.001 (CI = +/-0.008; p = 0.788)	0.006 (CI = +/-0.003; p = 0.001)	0.153 (CI = +/-0.126; p = 0.019)	0.362	-0.10%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.939)	0.006 (CI = +/-0.003; p = 0.001)	0.148 (CI = +/-0.128; p = 0.025)	0.361	-0.03%
Frequency	2005.2	0.001 (CI = +/-0.008; p = 0.747)	0.006 (CI = +/-0.003; p = 0.001)	0.136 (CI = +/-0.128; p = 0.038)	0.371	+0.13%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.375)	0.007 (CI = +/-0.003; p = 0.000)	0.120 (CI = +/-0.125; p = 0.059)	0.402	+0.38%
Frequency	2006.2	0.005 (CI = +/-0.009; p = 0.243)	0.007 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.126; p = 0.084)	0.415	+0.52%
Frequency	2007.1	0.008 (CI = +/-0.009; p = 0.079)	0.007 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.122; p = 0.133)	0.461	+0.80%
Frequency	2007.2	0.012 (CI = +/-0.008; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.109; p = 0.226)	0.568	+1.23%
Frequency	2008.1	0.015 (CI = +/-0.008; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.104; p = 0.354)	0.623	+1.53%
Frequency	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.098; p = 0.550)	0.681	+1.84%
Frequency	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.099; p = 0.718)	0.700	+2.04%
Frequency	2009.2	0.026 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.077; p = 0.732)	0.827	+2.59%
Frequency	2010.1	0.027 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.077; p = 0.552)	0.837	+2.77%
Frequency	2010.2	0.026 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.079; p = 0.706)	0.830	+2.62%
Frequency	2011.1	0.025 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.009 (CI = +/-0.082; p = 0.825)	0.823	+2.50%
Frequency	2011.2	0.027 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.081; p = 0.566)	0.842	+2.78%
Frequency	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.085; p = 0.500)	0.840	+2.89%
Frequency	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.089; p = 0.591)	0.834	+2.80%
Frequency	2013.1	0.028 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.095; p = 0.555)	0.831	+2.88%
Frequency	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.100; p = 0.703)	0.828	+2.68%
Frequency	2014.1	0.030 (CI = +/-0.016; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	-0.033 (CI = +/-0.104; p = 0.507)	0.838	+3.04%
Frequency	2014.2	0.033 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.110; p = 0.391)	0.844	+3.34%
Frequency	2015.1	0.029 (CI = +/-0.020; p = 0.007)	0.010 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.117; p = 0.581)	0.845	+2.96%
Frequency	2015.2	0.029 (CI = +/-0.023; p = 0.020)	0.010 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.129; p = 0.630)	0.843	+2.92%
Frequency	2016.1	0.022 (CI = +/-0.026; p = 0.090)	0.009 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.135; p = 0.925)	0.854	+2.24%
Frequency	2016.2	0.015 (CI = +/-0.029; p = 0.294)	0.009 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.142; p = 0.775)	0.867	+1.49%
Frequency	2017.1	0.011 (CI = +/-0.035; p = 0.496)	0.009 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.157; p = 0.678)	0.867	+1.12%
Frequency	2017.2	0.001 (CI = +/-0.040; p = 0.938)	0.009 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.166; p = 0.449)	0.882	+0.14%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.046 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.657	+4.76%
Loss Cost	2004.2	0.049 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.669	+4.97%
Loss Cost	2005.1	0.050 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.678	+5.18%
Loss Cost	2005.2	0.053 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.689	+5.41%
Loss Cost	2006.1	0.056 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.726	+5.79%
Loss Cost	2006.2	0.058 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.729	+5.99%
Loss Cost	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.750	+6.32%
Loss Cost	2007.2	0.065 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.780	+6.72%
Loss Cost	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.810	+7.14%
Loss Cost	2008.2	0.073 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.845	+7.63%
Loss Cost	2009.1	0.078 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.877	+8.11%
Loss Cost	2009.2	0.083 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.913	+8.66%
Loss Cost	2010.1	0.087 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.932	+9.10%
Loss Cost	2010.2	0.089 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.932	+9.32%
Loss Cost	2011.1	0.092 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.939	+9.65%
Loss Cost	2011.2	0.096 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.949	+10.04%
Loss Cost	2012.1	0.099 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.955	+10.38%
Loss Cost	2012.2	0.098 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.950	+10.29%
Loss Cost	2013.1	0.101 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.952	+10.58%
Loss Cost	2013.2	0.099 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.946	+10.45%
Loss Cost	2014.1	0.104 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.961	+10.98%
Loss Cost	2014.2	0.106 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.960	+11.21%
Loss Cost	2015.1	0.108 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.959	+11.42%
Loss Cost	2015.2	0.109 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.955	+11.49%
Loss Cost	2016.1	0.108 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.951	+11.45%
Loss Cost	2016.2	0.106 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.948	+11.18%
Loss Cost	2017.1	0.110 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	0.951	+11.62%
Loss Cost	2017.2	0.106 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.952	+11.16%
Severity	2004.1	0.044 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.289)	0.863	+4.45%
Severity	2004.2	0.044 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.265)	0.860	+4.53%
Severity	2005.1	0.045 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.225)	0.861	+4.65%
Severity	2005.2	0.046 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.210)	0.856	+4.72%
Severity	2006.1	0.048 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.167)	0.862	+4.88%
Severity	2006.2	0.048 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.161)	0.855	+4.94%
Severity	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.149)	0.849	+5.03%
Severity	2007.2	0.050 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.147)	0.840	+5.09%
Severity	2008.1	0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.116)	0.845	+5.27%
Severity	2008.2	0.054 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	0.856	+5.51%
Severity	2009.1	0.057 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.880	+5.84%
Severity	2009.2	0.058 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.880	+6.01%
Severity	2010.1	0.061 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	0.897	+6.32%
Severity	2010.2	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.913	+6.64%
Severity	2011.1	0.068 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.938	+7.05%
Severity	2011.2	0.070 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.940	+7.26%
Severity	2012.1	0.073 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.948	+7.54%
Severity	2012.2	0.073 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.941	+7.53%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.945	+7.78%
Severity	2013.2	0.075 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.937	+7.79%
Severity	2014.1	0.078 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.946	+8.15%
Severity	2014.2	0.079 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.941	+8.25%
Severity	2015.1	0.083 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.955	+8.69%
Severity	2015.2	0.085 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.950	+8.82%
Severity	2016.1	0.087 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.952	+9.11%
Severity	2016.2	0.088 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.944	+9.18%
Severity	2017.1	0.093 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.959	+9.73%
Severity	2017.2	0.092 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.952	+9.65%
Frequency	2004.1	0.003 (CI = +/-0.006; p = 0.364)	0.007 (CI = +/-0.004; p = 0.000)	0.257	+0.29%
Frequency	2004.2	0.004 (CI = +/-0.007; p = 0.207)	0.007 (CI = +/-0.004; p = 0.000)	0.272	+0.42%
Frequency	2005.1	0.005 (CI = +/-0.007; p = 0.151)	0.007 (CI = +/-0.004; p = 0.000)	0.279	+0.50%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.070)	0.007 (CI = +/-0.004; p = 0.000)	0.303	+0.66%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.019)	0.008 (CI = +/-0.003; p = 0.000)	0.350	+0.86%
Frequency	2006.2	0.010 (CI = +/-0.007; p = 0.009)	0.008 (CI = +/-0.003; p = 0.000)	0.375	+1.00%
Frequency	2007.1	0.012 (CI = +/-0.007; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.437	+1.23%
Frequency	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.560	+1.55%
Frequency	2008.1	0.018 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.624	+1.78%
Frequency	2008.2	0.020 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.688	+2.01%
Frequency	2009.1	0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.710	+2.15%
Frequency	2009.2	0.025 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.833	+2.51%
Frequency	2010.1	0.026 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.841	+2.61%
Frequency	2010.2	0.025 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.51%
Frequency	2011.1	0.024 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.830	+2.44%
Frequency	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.59%
Frequency	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.64%
Frequency	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.57%
Frequency	2013.1	0.026 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.837	+2.59%
Frequency	2013.2	0.024 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.47%
Frequency	2014.1	0.026 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.62%
Frequency	2014.2	0.027 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.73%
Frequency	2015.1	0.025 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.852	+2.51%
Frequency	2015.2	0.024 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.851	+2.45%
Frequency	2016.1	0.021 (CI = +/-0.013; p = 0.004)	0.009 (CI = +/-0.002; p = 0.000)	0.865	+2.14%
Frequency	2016.2	0.018 (CI = +/-0.014; p = 0.015)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+1.83%
Frequency	2017.1	0.017 (CI = +/-0.016; p = 0.039)	0.009 (CI = +/-0.002; p = 0.000)	0.877	+1.72%
Frequency	2017.2	0.014 (CI = +/-0.018; p = 0.119)	0.009 (CI = +/-0.002; p = 0.000)	0.886	+1.38%

All Perils

Coverage = AP
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2018-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.025 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.076; p = 0.272)	0.011 (CI = +/-0.004; p = 0.000)	0.120 (CI = +/-0.036; p = 0.000)	0.848	+2.48%	+15.60%
Loss Cost	2004.2	0.026 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.076; p = 0.212)	0.011 (CI = +/-0.004; p = 0.000)	0.117 (CI = +/-0.036; p = 0.000)	0.851	+2.65%	+15.40%
Loss Cost	2005.1	0.027 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.078; p = 0.256)	0.012 (CI = +/-0.004; p = 0.000)	0.116 (CI = +/-0.037; p = 0.000)	0.850	+2.74%	+15.33%
Loss Cost	2005.2	0.029 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.079; p = 0.199)	0.012 (CI = +/-0.004; p = 0.000)	0.112 (CI = +/-0.038; p = 0.000)	0.852	+2.94%	+15.13%
Loss Cost	2006.1	0.032 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.078; p = 0.308)	0.012 (CI = +/-0.004; p = 0.000)	0.106 (CI = +/-0.037; p = 0.000)	0.864	+3.28%	+14.88%
Loss Cost	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.080; p = 0.271)	0.012 (CI = +/-0.004; p = 0.000)	0.104 (CI = +/-0.039; p = 0.000)	0.862	+3.41%	+14.75%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.081; p = 0.370)	0.012 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.039; p = 0.000)	0.866	+3.67%	+14.58%
Loss Cost	2007.2	0.040 (CI = +/-0.014; p = 0.000)	0.049 (CI = +/-0.079; p = 0.214)	0.012 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.038; p = 0.000)	0.880	+4.13%	+14.20%
Loss Cost	2008.1	0.045 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.078; p = 0.331)	0.012 (CI = +/-0.004; p = 0.000)	0.086 (CI = +/-0.038; p = 0.000)	0.890	+4.55%	+13.95%
Loss Cost	2008.2	0.051 (CI = +/-0.014; p = 0.000)	0.054 (CI = +/-0.072; p = 0.138)	0.012 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.036; p = 0.000)	0.911	+5.20%	+13.47%
Loss Cost	2009.1	0.056 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.069; p = 0.240)	0.013 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.034; p = 0.000)	0.923	+5.77%	+13.18%
Loss Cost	2009.2	0.064 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.057; p = 0.045)	0.013 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.029; p = 0.001)	0.950	+6.64%	+12.62%
Loss Cost	2010.1	0.069 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.055; p = 0.082)	0.013 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.028; p = 0.002)	0.956	+7.16%	+12.40%
Loss Cost	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.054 (CI = +/-0.056; p = 0.058)	0.013 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.029; p = 0.005)	0.956	+7.46%	+12.23%
Loss Cost	2011.1	0.075 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.057; p = 0.095)	0.013 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.030; p = 0.014)	0.956	+7.82%	+12.10%
Loss Cost	2011.2	0.082 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.053; p = 0.028)	0.013 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.029; p = 0.052)	0.964	+8.59%	+11.75%
Loss Cost	2012.1	0.087 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.053; p = 0.050)	0.013 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.030; p = 0.122)	0.964	+9.04%	+11.61%
Loss Cost	2012.2	0.084 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.055; p = 0.078)	0.013 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.033; p = 0.094)	0.960	+8.71%	+11.74%
Loss Cost	2013.1	0.087 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.058; p = 0.117)	0.013 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.036; p = 0.180)	0.958	+9.05%	+11.65%
Loss Cost	2013.2	0.081 (CI = +/-0.025; p = 0.000)	0.039 (CI = +/-0.060; p = 0.180)	0.013 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.039; p = 0.117)	0.954	+8.46%	+11.82%
Loss Cost	2014.1	0.093 (CI = +/-0.027; p = 0.000)	0.028 (CI = +/-0.058; p = 0.313)	0.013 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.040; p = 0.393)	0.960	+9.75%	+11.59%
Loss Cost	2014.2	0.101 (CI = +/-0.032; p = 0.000)	0.035 (CI = +/-0.060; p = 0.233)	0.013 (CI = +/-0.002; p = 0.000)	0.007 (CI = +/-0.046; p = 0.750)	0.960	+10.64%	+11.40%
Loss Cost	2015.1	0.106 (CI = +/-0.041; p = 0.000)	0.031 (CI = +/-0.064; p = 0.309)	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.054; p = 0.967)	0.956	+11.21%	+11.33%
Loss Cost	2015.2	0.115 (CI = +/-0.053; p = 0.000)	0.036 (CI = +/-0.068; p = 0.276)	0.013 (CI = +/-0.002; p = 0.000)	-0.008 (CI = +/-0.066; p = 0.785)	0.953	+12.15%	+11.20%
Loss Cost	2016.1	0.108 (CI = +/-0.072; p = 0.007)	0.038 (CI = +/-0.074; p = 0.276)	0.013 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.086; p = 0.982)	0.948	+11.36%	+11.26%
Loss Cost	2016.2	0.087 (CI = +/-0.106; p = 0.096)	0.033 (CI = +/-0.080; p = 0.385)	0.013 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.120; p = 0.707)	0.944	+9.13%	+11.42%
Loss Cost	2017.1	0.136 (CI = +/-0.173; p = 0.111)	0.024 (CI = +/-0.086; p = 0.535)	0.014 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.186; p = 0.732)	0.944	+14.53%	+11.25%
Loss Cost	2017.2	-0.003 (CI = +/-0.376; p = 0.987)	0.010 (CI = +/-0.094; p = 0.815)	0.014 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.388; p = 0.525)	0.944	-0.27%	+11.54%
Severity	2004.1	0.030 (CI = +/-0.004; p = 0.000)	0.053 (CI = +/-0.031; p = 0.002)	0.003 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.015; p = 0.000)	0.967	+3.03%	+10.90%
Severity	2004.2	0.030 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.032; p = 0.002)	0.003 (CI = +/-0.002; p = 0.000)	0.073 (CI = +/-0.015; p = 0.000)	0.966	+3.07%	+10.86%
Severity	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.033; p = 0.002)	0.003 (CI = +/-0.002; p = 0.001)	0.072 (CI = +/-0.016; p = 0.000)	0.964	+3.10%	+10.84%
Severity	2005.2	0.031 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.034; p = 0.003)	0.003 (CI = +/-0.002; p = 0.001)	0.072 (CI = +/-0.016; p = 0.000)	0.962	+3.12%	+10.81%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.035; p = 0.004)	0.003 (CI = +/-0.002; p = 0.001)	0.071 (CI = +/-0.017; p = 0.000)	0.962	+3.18%	+10.77%
Severity	2006.2	0.031 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.036; p = 0.006)	0.003 (CI = +/-0.002; p = 0.001)	0.071 (CI = +/-0.017; p = 0.000)	0.959	+3.18%	+10.78%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.037; p = 0.005)	0.003 (CI = +/-0.002; p = 0.001)	0.072 (CI = +/-0.018; p = 0.000)	0.958	+3.09%	+10.83%
Severity	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.038; p = 0.007)	0.003 (CI = +/-0.002; p = 0.001)	0.073 (CI = +/-0.018; p = 0.000)	0.955	+3.05%	+10.87%
Severity	2008.1	0.030 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.039; p = 0.011)	0.003 (CI = +/-0.002; p = 0.001)	0.072 (CI = +/-0.019; p = 0.000)	0.954	+3.10%	+10.84%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.038; p = 0.004)	0.003 (CI = +/-0.002; p = 0.001)	0.068 (CI = +/-0.019; p = 0.000)	0.958	+3.35%	+10.65%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.036; p = 0.007)	0.004 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.018; p = 0.000)	0.964	+3.64%	+10.51%
Severity	2009.2	0.037 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.037; p = 0.006)	0.004 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.019; p = 0.000)	0.963	+3.77%	+10.42%
Severity	2010.1	0.039 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.037; p = 0.011)	0.004 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.019; p = 0.000)	0.965	+4.01%	+10.32%
Severity	2010.2	0.044 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.032; p = 0.001)	0.004 (CI = +/-0.001; p = 0.000)	0.052 (CI = +/-0.017; p = 0.000)	0.974	+4.49%	+10.05%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.029; p = 0.001)	0.004 (CI = +/-0.001; p = 0.000)	0.046 (CI = +/-0.015; p = 0.000)	0.981	+4.95%	+9.88%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.028; p = 0.001)	0.004 (CI = +/-0.001; p = 0.000)	0.042 (CI = +/-0.015; p = 0.000)	0.982	+5.25%	+9.75%
Severity	2012.1	0.053 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.029; p = 0.001)	0.004 (CI = +/-0.001; p = 0.000)	0.039 (CI = +/-0.016; p = 0.000)	0.982	+5.44%	+9.69%
Severity	2012.2	0.050 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.029; p = 0.002)	0.004 (CI = +/-0.001; p = 0.000)	0.043 (CI = +/-0.017; p = 0.000)	0.981	+5.17%	+9.79%
Severity	2013.1	0.051 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.031; p = 0.004)	0.004 (CI = +/-0.001; p = 0.000)	0.042 (CI = +/-0.019; p = 0.000)	0.979	+5.21%	+9.78%
Severity	2013.2	0.047 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.031; p = 0.008)	0.004 (CI = +/-0.001; p = 0.000)	0.047 (CI = +/-0.020; p = 0.000)	0.978	+4.84%	+9.89%
Severity	2014.1	0.049 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.033; p = 0.015)	0.004 (CI = +/-0.001; p = 0.000)	0.044 (CI = +/-0.023; p = 0.001)	0.977	+5.07%	+9.85%
Severity	2014.2	0.047 (CI = +/-0.019; p = 0.000)	0.041 (CI = +/-0.035; p = 0.025)	0.004 (CI = +/-0.001; p = 0.000)	0.047 (CI = +/-0.027; p = 0.002)	0.974	+4.85%	+9.89%
Severity	2015.1	0.053 (CI = +/-0.023; p = 0.000)	0.037 (CI = +/-0.036; p = 0.047)	0.004 (CI = +/-0.001; p = 0.000)	0.040 (CI = +/-0.031; p = 0.014)	0.973	+5.46%	+9.81%
Severity	2015.2	0.052 (CI = +/-0.030; p = 0.003)	0.036 (CI = +/-0.039; p = 0.068)	0.004 (CI = +/-0.001; p = 0.000)	0.042 (CI = +/-0.038; p = 0.033)	0.969	+5.30%	+9.84%
Severity	2016.1	0.048 (CI = +/-0.042; p = 0.028)	0.037 (CI = +/-0.043; p = 0.080)	0.004 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.050; p = 0.066)	0.966	+4.93%	+9.86%
Severity	2016.2	0.035 (CI = +/-0.061; p = 0.232)	0.033 (CI = +/-0.046; p = 0.135)	0.004 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.069; p = 0.079)	0.962	+3.53%	+9.97%
Severity	2017.1	0.060 (CI = +/-0.100; p = 0.209)	0.029 (CI = +/-0.049; p = 0.214)	0.004 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.107; p = 0.487)	0.960	+6.17%	+9.88%
Severity	2017.2	-0.032 (CI = +/-0.213; p = 0.734)	0.020 (CI = +/-0.053; p = 0.424)	0.004 (CI = +/-0.002; p = 0.001)	0.128 (CI = +/-0.220; p = 0.215)	0.958	-3.20%	+10.08%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.175)	-0.011 (CI = +/-0.061; p = 0.707)	0.008 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.029; p = 0.002)	0.400	-0.53%	+4.23%
Frequency	2004.2	-0.004 (CI = +/-0.008; p = 0.320)	-0.007 (CI = +/-0.062; p = 0.830)	0.008 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.029; p = 0.004)	0.395	-0.41%	+4.10%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.432)	-0.009 (CI = +/-0.064; p = 0.774)	0.008 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.030; p = 0.006)	0.391	-0.34%	+4.05%
Frequency	2005.2	-0.002 (CI = +/-0.009; p = 0.693)	-0.003 (CI = +/-0.064; p = 0.917)	0.008 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.031; p = 0.012)	0.394	-0.18%	+3.89%
Frequency	2006.1	0.001 (CI = +/-0.009; p = 0.848)	-0.013 (CI = +/-0.063; p = 0.687)	0.008 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.030; p = 0.022)	0.418	+0.09%	+3.71%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.645)	-0.008 (CI = +/-0.064; p = 0.799)	0.008 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.031; p = 0.038)	0.424	+0.23%	+3.59%
Frequency	2007.1	0.006 (CI = +/-0.010; p = 0.274)	-0.018 (CI = +/-0.063; p = 0.552)	0.009 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.030; p = 0.071)	0.467	+0.56%	+3.39%
Frequency	2007.2	0.010 (CI = +/-0.010; p = 0.037)	-0.004 (CI = +/-0.057; p = 0.874)	0.009 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.027; p = 0.164)	0.560	+1.05%	+3.00%
Frequency	2008.1	0.014 (CI = +/-0.010; p = 0.007)	-0.014 (CI = +/-0.054; p = 0.589)	0.009 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.027; p = 0.300)	0.616	+1.41%	+2.81%
Frequency	2008.2	0.018 (CI = +/-0.010; p = 0.001)	-0.005 (CI = +/-0.052; p = 0.846)	0.009 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.026; p = 0.556)	0.669	+1.79%	+2.55%
Frequency	2009.1	0.020 (CI = +/-0.011; p = 0.001)	-0.011 (CI = +/-0.052; p = 0.655)	0.009 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.026; p = 0.777)	0.690	+2.05%	+2.42%
Frequency	2009.2	0.027 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.040; p = 0.830)	0.009 (CI = +/-0.002; p = 0.000)	-0.007 (CI = +/-0.020; p = 0.457)	0.823	+2.76%	+1.99%
Frequency	2010.1	0.030 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.040; p = 0.947)	0.009 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.021; p = 0.277)	0.836	+3.02%	+1.89%
Frequency	2010.2	0.028 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.041; p = 0.815)	0.009 (CI = +/-0.002; p = 0.000)	-0.008 (CI = +/-0.022; p = 0.425)	0.827	+2.85%	+1.98%
Frequency	2011.1	0.027 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.043; p = 0.899)	0.009 (CI = +/-0.002; p = 0.000)	-0.007 (CI = +/-0.023; p = 0.534)	0.818	+2.73%	+2.02%
Frequency	2011.2	0.031 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.042; p = 0.821)	0.009 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.023; p = 0.242)	0.842	+3.18%	+1.82%
Frequency	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.043; p = 0.958)	0.009 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.024; p = 0.182)	0.844	+3.41%	+1.76%
Frequency	2012.2	0.033 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.045; p = 0.982)	0.009 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.027; p = 0.239)	0.835	+3.37%	+1.77%
Frequency	2013.1	0.036 (CI = +/-0.018; p = 0.001)	-0.003 (CI = +/-0.047; p = 0.900)	0.009 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.029; p = 0.190)	0.836	+3.64%	+1.71%
Frequency	2013.2	0.034 (CI = +/-0.021; p = 0.003)	-0.005 (CI = +/-0.050; p = 0.841)	0.009 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.300)	0.829	+3.46%	+1.76%
Frequency	2014.1	0.044 (CI = +/-0.023; p = 0.001)	-0.014 (CI = +/-0.049; p = 0.552)	0.009 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.034; p = 0.101)	0.855	+4.45%	+1.58%
Frequency	2014.2	0.054 (CI = +/-0.026; p = 0.001)	-0.006 (CI = +/-0.048; p = 0.795)	0.009 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.035)	0.875	+5.51%	+1.37%
Frequency	2015.1	0.053 (CI = +/-0.033; p = 0.004)	-0.006 (CI = +/-0.052; p = 0.820)	0.009 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.074)	0.868	+5.45%	+1.38%
Frequency	2015.2	0.063 (CI = +/-0.042; p = 0.007)	0.000 (CI = +/-0.054; p = 0.989)	0.009 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.053; p = 0.059)	0.873	+6.50%	+1.24%
Frequency	2016.1	0.059 (CI = +/-0.058; p = 0.046)	0.001 (CI = +/-0.059; p = 0.969)	0.009 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.069; p = 0.163)	0.868	+6.13%	+1.27%
Frequency	2016.2	0.053 (CI = +/-0.086; p = 0.203)	-0.001 (CI = +/-0.065; p = 0.976)	0.009 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.388)	0.864	+5.41%	+1.32%
Frequency	2017.1	0.076 (CI = +/-0.145; p = 0.266)	-0.005 (CI = +/-0.071; p = 0.882)	0.010 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.155; p = 0.379)	0.863	+7.88%	+1.24%
Frequency	2017.2	0.030 (CI = +/-0.329; p = 0.840)	-0.010 (CI = +/-0.082; p = 0.794)	0.010 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.339; p = 0.913)	0.860	+3.03%	+1.33%

All Perils

Coverage = AP
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.011; p = 0.000)	0.501	+2.98%
Loss Cost	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.510	+3.14%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.513	+3.29%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.520	+3.47%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.577	+3.84%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.569	+3.97%
Loss Cost	2007.1	0.042 (CI = +/-0.014; p = 0.000)	0.595	+4.28%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.638	+4.69%
Loss Cost	2008.1	0.050 (CI = +/-0.015; p = 0.000)	0.683	+5.16%
Loss Cost	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.742	+5.72%
Loss Cost	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.796	+6.31%
Loss Cost	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.864	+7.04%
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.895	+7.60%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.888	+7.81%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.895	+8.23%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.77%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.28%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.903	+8.90%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.900	+9.32%
Loss Cost	2013.2	0.084 (CI = +/-0.020; p = 0.000)	0.879	+8.76%
Loss Cost	2014.1	0.094 (CI = +/-0.018; p = 0.000)	0.920	+9.81%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.909	+10.20%
Loss Cost	2015.1	0.101 (CI = +/-0.027; p = 0.000)	0.894	+10.62%
Loss Cost	2015.2	0.101 (CI = +/-0.034; p = 0.000)	0.858	+10.65%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.19%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.697	+8.33%
Loss Cost	2017.1	0.091 (CI = +/-0.077; p = 0.031)	0.661	+9.57%
Loss Cost	2017.2	0.047 (CI = +/-0.052; p = 0.065)	0.642	+4.80%
Severity	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.856	+3.30%
Severity	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.845	+3.32%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.841	+3.40%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.827	+3.40%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.829	+3.52%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.811	+3.49%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.49%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.767	+3.43%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	0.764	+3.56%
Severity	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.774	+3.76%
Severity	2009.1	0.040 (CI = +/-0.009; p = 0.000)	0.819	+4.11%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.805	+4.18%
Severity	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.830	+4.51%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.855	+4.86%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.908	+5.38%
Severity	2011.2	0.054 (CI = +/-0.009; p = 0.000)	0.903	+5.54%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.85%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.896	+5.55%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.889	+5.77%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.866	+5.40%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.872	+5.81%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.832	+5.55%
Severity	2015.1	0.061 (CI = +/-0.019; p = 0.000)	0.861	+6.25%
Severity	2015.2	0.058 (CI = +/-0.023; p = 0.001)	0.806	+5.97%
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.754	+6.21%
Severity	2016.2	0.052 (CI = +/-0.041; p = 0.022)	0.621	+5.34%
Severity	2017.1	0.066 (CI = +/-0.054; p = 0.028)	0.676	+6.78%
Severity	2017.2	0.043 (CI = +/-0.070; p = 0.144)	0.416	+4.39%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.433)	-0.012	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.669)	-0.028	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.808)	-0.033	-0.11%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.891)	-0.036	+0.06%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.500)	-0.020	+0.31%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.346)	-0.003	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.132)	0.054	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.210	+1.22%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.320	+1.54%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.445	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.491	+2.12%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.775	+2.74%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.802	+2.96%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.769	+2.81%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.728	+2.71%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.796	+3.06%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.794	+3.24%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.753	+3.18%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.741	+3.36%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.677	+3.19%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.764	+3.78%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.829	+4.40%
Frequency	2015.1	0.040 (CI = +/-0.017; p = 0.001)	0.770	+4.12%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.742	+4.42%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.625	+3.75%
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.068)	0.421	+2.84%
Frequency	2017.1	0.026 (CI = +/-0.047; p = 0.204)	0.207	+2.61%
Frequency	2017.2	0.004 (CI = +/-0.055; p = 0.838)	-0.312	+0.39%

Total Theft

Coverage = Total Theft
End Trend Period = 2023.2
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	2016.1	0.246 (CI = +/-0.042; p = 0.000)	0.537 (CI = +/-0.208; p = 0.000)	0.983	+27.89%
Loss Cost	2016.2	0.245 (CI = +/-0.050; p = 0.000)	0.539 (CI = +/-0.229; p = 0.000)	0.980	+27.81%
Loss Cost	2017.1	0.262 (CI = +/-0.057; p = 0.000)	0.495 (CI = +/-0.238; p = 0.001)	0.981	+29.92%
Loss Cost	2017.2	0.258 (CI = +/-0.069; p = 0.000)	0.503 (CI = +/-0.267; p = 0.002)	0.977	+29.47%
Loss Cost	2018.1	0.257 (CI = +/-0.087; p = 0.000)	0.507 (CI = +/-0.304; p = 0.004)	0.972	+29.26%
Loss Cost	2018.2	0.251 (CI = +/-0.110; p = 0.001)	0.519 (CI = +/-0.350; p = 0.009)	0.966	+28.52%
Severity	2016.1	0.143 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.089; p = 0.008)	0.987	+15.37%
Severity	2016.2	0.151 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.086; p = 0.020)	0.988	+16.27%
Severity	2017.1	0.161 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.076; p = 0.045)	0.991	+17.48%
Severity	2017.2	0.166 (CI = +/-0.021; p = 0.000)	0.065 (CI = +/-0.081; p = 0.105)	0.991	+18.11%
Severity	2018.1	0.162 (CI = +/-0.026; p = 0.000)	0.075 (CI = +/-0.089; p = 0.089)	0.989	+17.59%
Severity	2018.2	0.154 (CI = +/-0.030; p = 0.000)	0.091 (CI = +/-0.096; p = 0.060)	0.987	+16.70%
Frequency	2016.1	0.103 (CI = +/-0.036; p = 0.000)	0.408 (CI = +/-0.179; p = 0.000)	0.954	+10.85%
Frequency	2016.2	0.095 (CI = +/-0.042; p = 0.000)	0.433 (CI = +/-0.191; p = 0.000)	0.950	+9.93%
Frequency	2017.1	0.101 (CI = +/-0.050; p = 0.001)	0.416 (CI = +/-0.210; p = 0.001)	0.946	+10.59%
Frequency	2017.2	0.092 (CI = +/-0.060; p = 0.007)	0.439 (CI = +/-0.232; p = 0.002)	0.939	+9.62%
Frequency	2018.1	0.095 (CI = +/-0.075; p = 0.019)	0.432 (CI = +/-0.264; p = 0.005)	0.931	+9.93%
Frequency	2018.2	0.097 (CI = +/-0.096; p = 0.049)	0.428 (CI = +/-0.304; p = 0.012)	0.919	+10.13%

Total Theft

Coverage = Total Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.092 (CI = +/-0.017; p = 0.000)	0.400 (CI = +/-0.038; p = 0.000)	0.941	-8.77%	+36.11%
Loss Cost	2004.2	-0.091 (CI = +/-0.018; p = 0.000)	0.399 (CI = +/-0.039; p = 0.000)	0.941	-8.72%	+36.07%
Loss Cost	2005.1	-0.091 (CI = +/-0.019; p = 0.000)	0.400 (CI = +/-0.041; p = 0.000)	0.941	-8.74%	+36.09%
Loss Cost	2005.2	-0.093 (CI = +/-0.021; p = 0.000)	0.402 (CI = +/-0.043; p = 0.000)	0.941	-8.91%	+36.20%
Loss Cost	2006.1	-0.095 (CI = +/-0.023; p = 0.000)	0.405 (CI = +/-0.045; p = 0.000)	0.941	-9.06%	+36.29%
Loss Cost	2006.2	-0.096 (CI = +/-0.025; p = 0.000)	0.406 (CI = +/-0.047; p = 0.000)	0.941	-9.17%	+36.36%
Loss Cost	2007.1	-0.093 (CI = +/-0.027; p = 0.000)	0.403 (CI = +/-0.050; p = 0.000)	0.942	-8.92%	+36.22%
Loss Cost	2007.2	-0.091 (CI = +/-0.030; p = 0.000)	0.399 (CI = +/-0.053; p = 0.000)	0.942	-8.70%	+36.11%
Loss Cost	2008.1	-0.084 (CI = +/-0.032; p = 0.000)	0.390 (CI = +/-0.055; p = 0.000)	0.944	-8.07%	+35.81%
Loss Cost	2008.2	-0.083 (CI = +/-0.036; p = 0.000)	0.388 (CI = +/-0.059; p = 0.000)	0.944	-7.94%	+35.75%
Loss Cost	2009.1	-0.076 (CI = +/-0.040; p = 0.001)	0.380 (CI = +/-0.063; p = 0.000)	0.945	-7.35%	+35.52%
Loss Cost	2009.2	-0.074 (CI = +/-0.045; p = 0.002)	0.377 (CI = +/-0.069; p = 0.000)	0.945	-7.11%	+35.44%
Loss Cost	2010.1	-0.061 (CI = +/-0.050; p = 0.019)	0.362 (CI = +/-0.074; p = 0.000)	0.948	-5.91%	+35.07%
Loss Cost	2010.2	-0.066 (CI = +/-0.057; p = 0.025)	0.368 (CI = +/-0.081; p = 0.000)	0.947	-6.41%	+35.20%
Loss Cost	2011.1	-0.067 (CI = +/-0.067; p = 0.051)	0.368 (CI = +/-0.092; p = 0.000)	0.946	-6.45%	+35.22%
Loss Cost	2011.2	-0.069 (CI = +/-0.080; p = 0.088)	0.371 (CI = +/-0.105; p = 0.000)	0.945	-6.64%	+35.25%
Loss Cost	2012.1	-0.056 (CI = +/-0.096; p = 0.238)	0.357 (CI = +/-0.121; p = 0.000)	0.944	-5.46%	+35.05%
Loss Cost	2012.2	-0.070 (CI = +/-0.119; p = 0.233)	0.372 (CI = +/-0.144; p = 0.000)	0.942	-6.78%	+35.24%
Loss Cost	2013.1	-0.080 (CI = +/-0.153; p = 0.286)	0.383 (CI = +/-0.178; p = 0.000)	0.940	-7.72%	+35.34%
Loss Cost	2013.2	-0.132 (CI = +/-0.203; p = 0.189)	0.437 (CI = +/-0.227; p = 0.001)	0.938	-12.36%	+35.72%
Loss Cost	2014.1	-0.171 (CI = +/-0.294; p = 0.238)	0.478 (CI = +/-0.318; p = 0.006)	0.935	-15.69%	+35.92%
Loss Cost	2014.2	-0.276 (CI = +/-0.481; p = 0.241)	0.585 (CI = +/-0.503; p = 0.025)	0.932	-24.15%	+36.22%
Loss Cost	2015.1	-0.522 (CI = +/-1.040; p = 0.302)	0.833 (CI = +/-1.058; p = 0.114)	0.928	-40.65%	+36.52%
Loss Cost	2015.2	0.311 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	+36.52%	+36.52%
Loss Cost	2016.1	0.333 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	+39.50%	+39.50%
Loss Cost	2016.2	0.342 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.942	+40.73%	+40.73%
Loss Cost	2017.1	0.360 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.948	+43.27%	+43.27%
Loss Cost	2017.2	0.369 (CI = +/-0.058; p = 0.000)	NA (CI = +/-NA; p = NA)	0.942	+44.62%	+44.62%
Severity	2004.1	0.045 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.017; p = 0.000)	0.980	+4.62%	+15.40%
Severity	2004.2	0.045 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.017; p = 0.000)	0.979	+4.62%	+15.40%
Severity	2005.1	0.044 (CI = +/-0.008; p = 0.000)	0.100 (CI = +/-0.018; p = 0.000)	0.978	+4.47%	+15.48%
Severity	2005.2	0.044 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.019; p = 0.000)	0.977	+4.50%	+15.47%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.020; p = 0.000)	0.976	+4.43%	+15.50%
Severity	2006.2	0.043 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.021; p = 0.000)	0.975	+4.37%	+15.53%
Severity	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.022; p = 0.000)	0.974	+4.45%	+15.49%
Severity	2007.2	0.044 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.023; p = 0.000)	0.973	+4.50%	+15.48%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.095 (CI = +/-0.024; p = 0.000)	0.974	+4.90%	+15.34%
Severity	2008.2	0.048 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.026; p = 0.000)	0.973	+4.87%	+15.35%
Severity	2009.1	0.047 (CI = +/-0.017; p = 0.000)	0.095 (CI = +/-0.028; p = 0.000)	0.971	+4.85%	+15.35%
Severity	2009.2	0.041 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.029; p = 0.000)	0.972	+4.16%	+15.53%
Severity	2010.1	0.037 (CI = +/-0.021; p = 0.001)	0.108 (CI = +/-0.031; p = 0.000)	0.971	+3.80%	+15.62%
Severity	2010.2	0.031 (CI = +/-0.024; p = 0.013)	0.116 (CI = +/-0.034; p = 0.000)	0.970	+3.12%	+15.76%
Severity	2011.1	0.028 (CI = +/-0.028; p = 0.046)	0.119 (CI = +/-0.038; p = 0.000)	0.969	+2.86%	+15.81%
Severity	2011.2	0.029 (CI = +/-0.033; p = 0.082)	0.118 (CI = +/-0.043; p = 0.000)	0.967	+2.94%	+15.80%
Severity	2012.1	0.031 (CI = +/-0.040; p = 0.115)	0.115 (CI = +/-0.050; p = 0.000)	0.965	+3.20%	+15.76%
Severity	2012.2	0.016 (CI = +/-0.048; p = 0.482)	0.131 (CI = +/-0.058; p = 0.000)	0.965	+1.66%	+15.93%
Severity	2013.1	0.006 (CI = +/-0.061; p = 0.841)	0.143 (CI = +/-0.071; p = 0.000)	0.962	+0.60%	+16.02%
Severity	2013.2	-0.020 (CI = +/-0.080; p = 0.617)	0.169 (CI = +/-0.090; p = 0.001)	0.961	-1.93%	+16.18%
Severity	2014.1	-0.068 (CI = +/-0.112; p = 0.215)	0.220 (CI = +/-0.120; p = 0.001)	0.961	-6.59%	+16.39%
Severity	2014.2	-0.078 (CI = +/-0.184; p = 0.385)	0.230 (CI = +/-0.193; p = 0.022)	0.959	-7.47%	+16.42%
Severity	2015.1	-0.294 (CI = +/-0.380; p = 0.120)	0.448 (CI = +/-0.386; p = 0.026)	0.959	-25.48%	+16.64%
Severity	2015.2	0.154 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	+16.64%	+16.64%
Severity	2016.1	0.164 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.978	+17.81%	+17.81%
Severity	2016.2	0.170 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.983	+18.50%	+18.50%
Severity	2017.1	0.177 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.988	+19.32%	+19.32%
Severity	2017.2	0.181 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.989	+19.81%	+19.81%
Frequency	2004.1	-0.137 (CI = +/-0.013; p = 0.000)	0.302 (CI = +/-0.029; p = 0.000)	0.928	-12.80%	+17.94%
Frequency	2004.2	-0.136 (CI = +/-0.014; p = 0.000)	0.301 (CI = +/-0.030; p = 0.000)	0.920	-12.74%	+17.90%
Frequency	2005.1	-0.135 (CI = +/-0.015; p = 0.000)	0.299 (CI = +/-0.031; p = 0.000)	0.913	-12.65%	+17.84%
Frequency	2005.2	-0.137 (CI = +/-0.016; p = 0.000)	0.302 (CI = +/-0.033; p = 0.000)	0.909	-12.83%	+17.95%
Frequency	2006.1	-0.138 (CI = +/-0.017; p = 0.000)	0.304 (CI = +/-0.034; p = 0.000)	0.903	-12.92%	+18.00%
Frequency	2006.2	-0.139 (CI = +/-0.019; p = 0.000)	0.305 (CI = +/-0.036; p = 0.000)	0.896	-12.98%	+18.04%
Frequency	2007.1	-0.137 (CI = +/-0.021; p = 0.000)	0.302 (CI = +/-0.038; p = 0.000)	0.888	-12.80%	+17.95%
Frequency	2007.2	-0.135 (CI = +/-0.023; p = 0.000)	0.299 (CI = +/-0.040; p = 0.000)	0.881	-12.63%	+17.87%
Frequency	2008.1	-0.132 (CI = +/-0.025; p = 0.000)	0.295 (CI = +/-0.043; p = 0.000)	0.874	-12.36%	+17.75%
Frequency	2008.2	-0.130 (CI = +/-0.028; p = 0.000)	0.293 (CI = +/-0.046; p = 0.000)	0.869	-12.21%	+17.69%
Frequency	2009.1	-0.124 (CI = +/-0.030; p = 0.000)	0.285 (CI = +/-0.049; p = 0.000)	0.867	-11.63%	+17.49%
Frequency	2009.2	-0.115 (CI = +/-0.033; p = 0.000)	0.273 (CI = +/-0.051; p = 0.000)	0.870	-10.82%	+17.23%
Frequency	2010.1	-0.098 (CI = +/-0.035; p = 0.000)	0.254 (CI = +/-0.052; p = 0.000)	0.885	-9.35%	+16.82%
Frequency	2010.2	-0.097 (CI = +/-0.040; p = 0.000)	0.252 (CI = +/-0.057; p = 0.000)	0.885	-9.24%	+16.79%
Frequency	2011.1	-0.095 (CI = +/-0.047; p = 0.000)	0.250 (CI = +/-0.065; p = 0.000)	0.884	-9.05%	+16.76%
Frequency	2011.2	-0.098 (CI = +/-0.056; p = 0.002)	0.253 (CI = +/-0.074; p = 0.000)	0.884	-9.31%	+16.80%
Frequency	2012.1	-0.088 (CI = +/-0.068; p = 0.013)	0.242 (CI = +/-0.085; p = 0.000)	0.885	-8.39%	+16.66%
Frequency	2012.2	-0.087 (CI = +/-0.084; p = 0.044)	0.241 (CI = +/-0.102; p = 0.000)	0.884	-8.30%	+16.65%
Frequency	2013.1	-0.086 (CI = +/-0.108; p = 0.112)	0.240 (CI = +/-0.126; p = 0.001)	0.882	-8.27%	+16.65%
Frequency	2013.2	-0.112 (CI = +/-0.145; p = 0.121)	0.268 (CI = +/-0.162; p = 0.003)	0.879	-10.64%	+16.82%
Frequency	2014.1	-0.102 (CI = +/-0.211; p = 0.320)	0.258 (CI = +/-0.228; p = 0.029)	0.875	-9.74%	+16.77%
Frequency	2014.2	-0.199 (CI = +/-0.342; p = 0.236)	0.356 (CI = +/-0.358; p = 0.051)	0.871	-18.02%	+17.02%
Frequency	2015.1	-0.228 (CI = +/-0.748; p = 0.526)	0.385 (CI = +/-0.761; p = 0.298)	0.864	-20.36%	+17.05%
Frequency	2015.2	0.157 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	0.861	+17.05%	+17.05%
Frequency	2016.1	0.169 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.878	+18.42%	+18.42%
Frequency	2016.2	0.172 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.860	+18.76%	+18.76%
Frequency	2017.1	0.183 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.865	+20.08%	+20.08%
Frequency	2017.2	0.188 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.846	+20.71%	+20.71%

Total Theft

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.056 (CI = +/-0.033; p = 0.001)	0.223	+5.78%
Loss Cost	2004.2	0.063 (CI = +/-0.033; p = 0.001)	0.261	+6.47%
Loss Cost	2005.1	0.069 (CI = +/-0.034; p = 0.000)	0.297	+7.15%
Loss Cost	2005.2	0.075 (CI = +/-0.035; p = 0.000)	0.328	+7.82%
Loss Cost	2006.1	0.082 (CI = +/-0.037; p = 0.000)	0.361	+8.56%
Loss Cost	2006.2	0.090 (CI = +/-0.038; p = 0.000)	0.397	+9.37%
Loss Cost	2007.1	0.099 (CI = +/-0.038; p = 0.000)	0.448	+10.40%
Loss Cost	2007.2	0.109 (CI = +/-0.039; p = 0.000)	0.496	+11.47%
Loss Cost	2008.1	0.120 (CI = +/-0.039; p = 0.000)	0.557	+12.77%
Loss Cost	2008.2	0.130 (CI = +/-0.039; p = 0.000)	0.598	+13.91%
Loss Cost	2009.1	0.142 (CI = +/-0.039; p = 0.000)	0.649	+15.29%
Loss Cost	2009.2	0.154 (CI = +/-0.040; p = 0.000)	0.688	+16.61%
Loss Cost	2010.1	0.168 (CI = +/-0.039; p = 0.000)	0.743	+18.27%
Loss Cost	2010.2	0.178 (CI = +/-0.040; p = 0.000)	0.764	+19.50%
Loss Cost	2011.1	0.190 (CI = +/-0.040; p = 0.000)	0.792	+20.95%
Loss Cost	2011.2	0.203 (CI = +/-0.040; p = 0.000)	0.816	+22.48%
Loss Cost	2012.1	0.218 (CI = +/-0.039; p = 0.000)	0.851	+24.36%
Loss Cost	2012.2	0.230 (CI = +/-0.040; p = 0.000)	0.865	+25.83%
Loss Cost	2013.1	0.243 (CI = +/-0.040; p = 0.000)	0.882	+27.52%
Loss Cost	2013.2	0.254 (CI = +/-0.042; p = 0.000)	0.888	+28.96%
Loss Cost	2014.1	0.269 (CI = +/-0.042; p = 0.000)	0.903	+30.84%
Loss Cost	2014.2	0.282 (CI = +/-0.044; p = 0.000)	0.911	+32.63%
Loss Cost	2015.1	0.297 (CI = +/-0.045; p = 0.000)	0.920	+34.54%
Loss Cost	2015.2	0.311 (CI = +/-0.047; p = 0.000)	0.926	+36.52%
Loss Cost	2016.1	0.333 (CI = +/-0.044; p = 0.000)	0.946	+39.50%
Loss Cost	2016.2	0.342 (CI = +/-0.049; p = 0.000)	0.942	+40.73%
Loss Cost	2017.1	0.360 (CI = +/-0.051; p = 0.000)	0.948	+43.27%
Loss Cost	2017.2	0.369 (CI = +/-0.058; p = 0.000)	0.942	+44.62%
Severity	2004.1	0.081 (CI = +/-0.009; p = 0.000)	0.903	+8.49%
Severity	2004.2	0.083 (CI = +/-0.009; p = 0.000)	0.903	+8.65%
Severity	2005.1	0.084 (CI = +/-0.009; p = 0.000)	0.900	+8.76%
Severity	2005.2	0.086 (CI = +/-0.010; p = 0.000)	0.902	+8.96%
Severity	2006.1	0.087 (CI = +/-0.010; p = 0.000)	0.901	+9.14%
Severity	2006.2	0.089 (CI = +/-0.010; p = 0.000)	0.901	+9.33%
Severity	2007.1	0.092 (CI = +/-0.011; p = 0.000)	0.905	+9.59%
Severity	2007.2	0.094 (CI = +/-0.011; p = 0.000)	0.907	+9.85%
Severity	2008.1	0.097 (CI = +/-0.011; p = 0.000)	0.919	+10.24%
Severity	2008.2	0.100 (CI = +/-0.011; p = 0.000)	0.920	+10.49%
Severity	2009.1	0.102 (CI = +/-0.011; p = 0.000)	0.921	+10.76%
Severity	2009.2	0.103 (CI = +/-0.012; p = 0.000)	0.916	+10.88%
Severity	2010.1	0.106 (CI = +/-0.013; p = 0.000)	0.915	+11.13%
Severity	2010.2	0.108 (CI = +/-0.013; p = 0.000)	0.912	+11.35%
Severity	2011.1	0.111 (CI = +/-0.014; p = 0.000)	0.915	+11.73%
Severity	2011.2	0.115 (CI = +/-0.014; p = 0.000)	0.923	+12.21%
Severity	2012.1	0.120 (CI = +/-0.014; p = 0.000)	0.931	+12.73%
Severity	2012.2	0.122 (CI = +/-0.015; p = 0.000)	0.929	+13.02%
Severity	2013.1	0.126 (CI = +/-0.016; p = 0.000)	0.931	+13.48%
Severity	2013.2	0.130 (CI = +/-0.016; p = 0.000)	0.931	+13.90%
Severity	2014.1	0.134 (CI = +/-0.017; p = 0.000)	0.932	+14.37%
Severity	2014.2	0.142 (CI = +/-0.017; p = 0.000)	0.946	+15.20%
Severity	2015.1	0.146 (CI = +/-0.018; p = 0.000)	0.946	+15.73%
Severity	2015.2	0.154 (CI = +/-0.017; p = 0.000)	0.958	+16.64%
Severity	2016.1	0.164 (CI = +/-0.013; p = 0.000)	0.978	+17.81%
Severity	2016.2	0.170 (CI = +/-0.013; p = 0.000)	0.983	+18.50%
Severity	2017.1	0.177 (CI = +/-0.012; p = 0.000)	0.988	+19.32%
Severity	2017.2	0.181 (CI = +/-0.012; p = 0.000)	0.989	+19.81%
Frequency	2004.1	-0.025 (CI = +/-0.025; p = 0.045)	0.078	-2.49%
Frequency	2004.2	-0.020 (CI = +/-0.025; p = 0.112)	0.042	-2.01%
Frequency	2005.1	-0.015 (CI = +/-0.026; p = 0.248)	0.010	-1.48%
Frequency	2005.2	-0.011 (CI = +/-0.027; p = 0.428)	-0.010	-1.05%
Frequency	2006.1	-0.005 (CI = +/-0.028; p = 0.695)	-0.025	-0.53%
Frequency	2006.2	0.000 (CI = +/-0.028; p = 0.980)	-0.030	+0.03%
Frequency	2007.1	0.007 (CI = +/-0.029; p = 0.605)	-0.023	+0.74%
Frequency	2007.2	0.015 (CI = +/-0.029; p = 0.313)	0.002	+1.48%
Frequency	2008.1	0.023 (CI = +/-0.029; p = 0.127)	0.045	+2.29%
Frequency	2008.2	0.031 (CI = +/-0.030; p = 0.046)	0.101	+3.10%
Frequency	2009.1	0.040 (CI = +/-0.030; p = 0.010)	0.187	+4.09%
Frequency	2009.2	0.050 (CI = +/-0.029; p = 0.001)	0.295	+5.17%
Frequency	2010.1	0.062 (CI = +/-0.027; p = 0.000)	0.439	+6.43%
Frequency	2010.2	0.071 (CI = +/-0.027; p = 0.000)	0.511	+7.31%
Frequency	2011.1	0.079 (CI = +/-0.027; p = 0.000)	0.580	+8.26%
Frequency	2011.2	0.088 (CI = +/-0.028; p = 0.000)	0.633	+9.15%
Frequency	2012.1	0.098 (CI = +/-0.027; p = 0.000)	0.709	+10.32%
Frequency	2012.2	0.107 (CI = +/-0.027; p = 0.000)	0.755	+11.34%
Frequency	2013.1	0.117 (CI = +/-0.027; p = 0.000)	0.793	+12.38%
Frequency	2013.2	0.124 (CI = +/-0.028; p = 0.000)	0.809	+13.22%
Frequency	2014.1	0.135 (CI = +/-0.028; p = 0.000)	0.843	+14.40%
Frequency	2014.2	0.141 (CI = +/-0.030; p = 0.000)	0.845	+15.13%
Frequency	2015.1	0.151 (CI = +/-0.031; p = 0.000)	0.862	+16.26%
Frequency	2015.2	0.157 (CI = +/-0.034; p = 0.000)	0.861	+17.05%
Frequency	2016.1	0.169 (CI = +/-0.035; p = 0.000)	0.878	+18.42%
Frequency	2016.2	0.172 (CI = +/-0.040; p = 0.000)	0.860	+18.76%
Frequency	2017.1	0.183 (CI = +/-0.043; p = 0.000)	0.865	+20.08%
Frequency	2017.2	0.188 (CI = +/-0.051; p = 0.000)	0.846	+20.71%

Total Theft

Coverage = Total Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.082 (CI = +/-0.013; p = 0.000)	0.544 (CI = +/-0.196; p = 0.000)	0.326 (CI = +/-0.039; p = 0.000)	0.968	-7.91%	+27.63%
Loss Cost	2004.2	-0.081 (CI = +/-0.014; p = 0.000)	0.547 (CI = +/-0.198; p = 0.000)	0.324 (CI = +/-0.040; p = 0.000)	0.968	-7.78%	+27.49%
Loss Cost	2005.1	-0.081 (CI = +/-0.015; p = 0.000)	0.548 (CI = +/-0.202; p = 0.000)	0.323 (CI = +/-0.041; p = 0.000)	0.968	-7.74%	+27.45%
Loss Cost	2005.2	-0.082 (CI = +/-0.016; p = 0.000)	0.546 (CI = +/-0.205; p = 0.000)	0.325 (CI = +/-0.043; p = 0.000)	0.968	-7.83%	+27.54%
Loss Cost	2006.1	-0.082 (CI = +/-0.017; p = 0.000)	0.544 (CI = +/-0.208; p = 0.000)	0.326 (CI = +/-0.045; p = 0.000)	0.968	-7.90%	+27.60%
Loss Cost	2006.2	-0.082 (CI = +/-0.019; p = 0.000)	0.544 (CI = +/-0.212; p = 0.000)	0.326 (CI = +/-0.047; p = 0.000)	0.968	-7.92%	+27.62%
Loss Cost	2007.1	-0.078 (CI = +/-0.021; p = 0.000)	0.551 (CI = +/-0.212; p = 0.000)	0.320 (CI = +/-0.048; p = 0.000)	0.969	-7.53%	+27.31%
Loss Cost	2007.2	-0.074 (CI = +/-0.022; p = 0.000)	0.558 (CI = +/-0.213; p = 0.000)	0.314 (CI = +/-0.050; p = 0.000)	0.970	-7.16%	+27.04%
Loss Cost	2008.1	-0.065 (CI = +/-0.023; p = 0.000)	0.572 (CI = +/-0.204; p = 0.000)	0.300 (CI = +/-0.050; p = 0.000)	0.973	-6.32%	+26.48%
Loss Cost	2008.2	-0.062 (CI = +/-0.026; p = 0.000)	0.577 (CI = +/-0.207; p = 0.000)	0.295 (CI = +/-0.053; p = 0.000)	0.974	-5.99%	+26.28%
Loss Cost	2009.1	-0.053 (CI = +/-0.027; p = 0.001)	0.588 (CI = +/-0.201; p = 0.000)	0.282 (CI = +/-0.054; p = 0.000)	0.976	-5.13%	+25.80%
Loss Cost	2009.2	-0.047 (CI = +/-0.031; p = 0.004)	0.595 (CI = +/-0.203; p = 0.000)	0.274 (CI = +/-0.057; p = 0.000)	0.977	-4.59%	+25.54%
Loss Cost	2010.1	-0.030 (CI = +/-0.031; p = 0.059)	0.613 (CI = +/-0.185; p = 0.000)	0.252 (CI = +/-0.055; p = 0.000)	0.981	-2.94%	+24.82%
Loss Cost	2010.2	-0.031 (CI = +/-0.036; p = 0.087)	0.611 (CI = +/-0.190; p = 0.000)	0.253 (CI = +/-0.060; p = 0.000)	0.981	-3.06%	+24.86%
Loss Cost	2011.1	-0.026 (CI = +/-0.042; p = 0.211)	0.615 (CI = +/-0.195; p = 0.000)	0.247 (CI = +/-0.067; p = 0.000)	0.981	-2.58%	+24.70%
Loss Cost	2011.2	-0.021 (CI = +/-0.050; p = 0.384)	0.619 (CI = +/-0.200; p = 0.000)	0.241 (CI = +/-0.075; p = 0.000)	0.980	-2.11%	+24.56%
Loss Cost	2012.1	0.001 (CI = +/-0.057; p = 0.974)	0.632 (CI = +/-0.195; p = 0.000)	0.214 (CI = +/-0.082; p = 0.000)	0.982	+0.09%	+24.04%
Loss Cost	2012.2	-0.002 (CI = +/-0.071; p = 0.961)	0.631 (CI = +/-0.202; p = 0.000)	0.217 (CI = +/-0.096; p = 0.000)	0.981	-0.17%	+24.09%
Loss Cost	2013.1	0.005 (CI = +/-0.092; p = 0.918)	0.633 (CI = +/-0.209; p = 0.000)	0.210 (CI = +/-0.117; p = 0.001)	0.980	+0.46%	+23.99%
Loss Cost	2013.2	-0.025 (CI = +/-0.122; p = 0.673)	0.625 (CI = +/-0.213; p = 0.000)	0.243 (CI = +/-0.146; p = 0.003)	0.980	-2.46%	+24.33%
Loss Cost	2014.1	-0.027 (CI = +/-0.177; p = 0.755)	0.624 (CI = +/-0.222; p = 0.000)	0.244 (CI = +/-0.201; p = 0.020)	0.979	-2.62%	+24.34%
Loss Cost	2014.2	-0.067 (CI = +/-0.291; p = 0.632)	0.620 (CI = +/-0.231; p = 0.000)	0.286 (CI = +/-0.313; p = 0.071)	0.977	-6.45%	+24.53%
Loss Cost	2015.1	-0.160 (CI = +/-0.628; p = 0.594)	0.615 (CI = +/-0.241; p = 0.000)	0.381 (CI = +/-0.647; p = 0.227)	0.975	-14.77%	+24.71%
Loss Cost	2015.2	0.221 (CI = +/-0.045; p = 0.000)	0.615 (CI = +/-0.241; p = 0.000)	NA (CI = +/-NA; p = NA)	0.975	+24.71%	+24.71%
Loss Cost	2016.1	0.246 (CI = +/-0.042; p = 0.000)	0.537 (CI = +/-0.208; p = 0.000)	NA (CI = +/-NA; p = NA)	0.983	+27.89%	+27.89%
Loss Cost	2016.2	0.245 (CI = +/-0.050; p = 0.000)	0.539 (CI = +/-0.229; p = 0.000)	NA (CI = +/-NA; p = NA)	0.980	+27.81%	+27.81%
Loss Cost	2017.1	0.262 (CI = +/-0.057; p = 0.000)	0.495 (CI = +/-0.238; p = 0.001)	NA (CI = +/-NA; p = NA)	0.981	+29.92%	+29.92%
Loss Cost	2017.2	0.258 (CI = +/-0.069; p = 0.000)	0.503 (CI = +/-0.267; p = 0.002)	NA (CI = +/-NA; p = NA)	0.977	+29.47%	+29.47%
Severity	2004.1	0.049 (CI = +/-0.006; p = 0.000)	0.202 (CI = +/-0.097; p = 0.000)	0.071 (CI = +/-0.019; p = 0.000)	0.986	+4.99%	+12.67%
Severity	2004.2	0.049 (CI = +/-0.007; p = 0.000)	0.203 (CI = +/-0.098; p = 0.000)	0.070 (CI = +/-0.020; p = 0.000)	0.985	+5.01%	+12.65%
Severity	2005.1	0.048 (CI = +/-0.007; p = 0.000)	0.200 (CI = +/-0.099; p = 0.000)	0.072 (CI = +/-0.020; p = 0.000)	0.985	+4.89%	+12.75%
Severity	2005.2	0.048 (CI = +/-0.008; p = 0.000)	0.201 (CI = +/-0.100; p = 0.000)	0.071 (CI = +/-0.021; p = 0.000)	0.984	+4.95%	+12.70%
Severity	2006.1	0.048 (CI = +/-0.009; p = 0.000)	0.201 (CI = +/-0.102; p = 0.000)	0.072 (CI = +/-0.022; p = 0.000)	0.984	+4.92%	+12.72%
Severity	2006.2	0.048 (CI = +/-0.009; p = 0.000)	0.201 (CI = +/-0.104; p = 0.000)	0.072 (CI = +/-0.023; p = 0.000)	0.983	+4.90%	+12.74%
Severity	2007.1	0.049 (CI = +/-0.010; p = 0.000)	0.203 (CI = +/-0.105; p = 0.000)	0.070 (CI = +/-0.024; p = 0.000)	0.982	+5.04%	+12.66%
Severity	2007.2	0.050 (CI = +/-0.011; p = 0.000)	0.204 (CI = +/-0.107; p = 0.001)	0.069 (CI = +/-0.025; p = 0.000)	0.982	+5.14%	+12.60%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.212 (CI = +/-0.102; p = 0.000)	0.062 (CI = +/-0.025; p = 0.000)	0.984	+5.63%	+12.34%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.212 (CI = +/-0.104; p = 0.000)	0.061 (CI = +/-0.027; p = 0.000)	0.983	+5.68%	+12.32%
Severity	2009.1	0.056 (CI = +/-0.014; p = 0.000)	0.213 (CI = +/-0.106; p = 0.000)	0.060 (CI = +/-0.028; p = 0.000)	0.982	+5.75%	+12.28%
Severity	2009.2	0.050 (CI = +/-0.015; p = 0.000)	0.206 (CI = +/-0.103; p = 0.000)	0.068 (CI = +/-0.029; p = 0.000)	0.983	+5.13%	+12.53%
Severity	2010.1	0.048 (CI = +/-0.018; p = 0.000)	0.204 (CI = +/-0.104; p = 0.000)	0.071 (CI = +/-0.031; p = 0.000)	0.982	+4.87%	+12.62%
Severity	2010.2	0.042 (CI = +/-0.020; p = 0.000)	0.199 (CI = +/-0.104; p = 0.001)	0.078 (CI = +/-0.033; p = 0.000)	0.982	+4.30%	+12.81%
Severity	2011.1	0.041 (CI = +/-0.023; p = 0.001)	0.198 (CI = +/-0.107; p = 0.001)	0.079 (CI = +/-0.037; p = 0.000)	0.981	+4.21%	+12.83%
Severity	2011.2	0.044 (CI = +/-0.027; p = 0.003)	0.200 (CI = +/-0.109; p = 0.001)	0.076 (CI = +/-0.041; p = 0.001)	0.980	+4.53%	+12.76%
Severity	2012.1	0.050 (CI = +/-0.033; p = 0.005)	0.203 (CI = +/-0.112; p = 0.001)	0.069 (CI = +/-0.047; p = 0.006)	0.979	+5.11%	+12.64%
Severity	2012.2	0.038 (CI = +/-0.040; p = 0.059)	0.198 (CI = +/-0.112; p = 0.002)	0.083 (CI = +/-0.053; p = 0.004)	0.978	+3.87%	+12.85%
Severity	2013.1	0.032 (CI = +/-0.051; p = 0.201)	0.195 (CI = +/-0.116; p = 0.002)	0.089 (CI = +/-0.065; p = 0.009)	0.977	+3.27%	+12.93%
Severity	2013.2	0.013 (CI = +/-0.067; p = 0.687)	0.190 (CI = +/-0.117; p = 0.003)	0.110 (CI = +/-0.080; p = 0.010)	0.976	+1.31%	+13.13%
Severity	2014.1	-0.026 (CI = +/-0.093; p = 0.559)	0.182 (CI = +/-0.116; p = 0.004)	0.152 (CI = +/-0.105; p = 0.007)	0.976	-2.58%	+13.41%
Severity	2014.2	-0.016 (CI = +/-0.153; p = 0.831)	0.183 (CI = +/-0.121; p = 0.006)	0.141 (CI = +/-0.165; p = 0.088)	0.974	-1.55%	+13.36%
Severity	2015.1	-0.191 (CI = +/-0.311; p = 0.208)	0.175 (CI = +/-0.119; p = 0.007)	0.319 (CI = +/-0.320; p = 0.051)	0.974	-17.40%	+13.68%
Severity	2015.2	0.128 (CI = +/-0.022; p = 0.000)	0.175 (CI = +/-0.119; p = 0.007)	NA (CI = +/-NA; p = NA)	0.974	+13.68%	+13.68%
Severity	2016.1	0.143 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.089; p = 0.008)	NA (CI = +/-NA; p = NA)	0.987	+15.37%	+15.37%
Severity	2016.2	0.151 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.086; p = 0.020)	NA (CI = +/-NA; p = NA)	0.988	+16.27%	+16.27%
Severity	2017.1	0.161 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.076; p = 0.045)	NA (CI = +/-NA; p = NA)	0.991	+17.48%	+17.48%
Severity	2017.2	0.166 (CI = +/-0.021; p = 0.000)	0.065 (CI = +/-0.081; p = 0.105)	NA (CI = +/-NA; p = NA)	0.991	+18.11%	+18.11%
Frequency	2004.1	-0.131 (CI = +/-0.011; p = 0.000)	0.341 (CI = +/-0.171; p = 0.000)	0.256 (CI = +/-0.034; p = 0.000)	0.949	-12.28%	+13.27%
Frequency	2004.2	-0.130 (CI = +/-0.012; p = 0.000)	0.344 (CI = +/-0.173; p = 0.000)	0.254 (CI = +/-0.035; p = 0.000)	0.944	-12.18%	+13.18%
Frequency	2005.1	-0.128 (CI = +/-0.013; p = 0.000)	0.348 (CI = +/-0.175; p = 0.000)	0.251 (CI = +/-0.036; p = 0.000)	0.939	-12.04%	+13.04%
Frequency	2005.2	-0.130 (CI = +/-0.014; p = 0.000)	0.344 (CI = +/-0.177; p = 0.000)	0.254 (CI = +/-0.037; p = 0.000)	0.936	-12.18%	+13.17%
Frequency	2006.1	-0.130 (CI = +/-0.015; p = 0.000)	0.344 (CI = +/-0.180; p = 0.000)	0.254 (CI = +/-0.039; p = 0.000)	0.932	-12.22%	+13.20%
Frequency	2006.2	-0.130 (CI = +/-0.016; p = 0.000)	0.343 (CI = +/-0.184; p = 0.001)	0.254 (CI = +/-0.041; p = 0.000)	0.927	-12.22%	+13.20%
Frequency	2007.1	-0.127 (CI = +/-0.018; p = 0.000)	0.349 (CI = +/-0.185; p = 0.001)	0.250 (CI = +/-0.042; p = 0.000)	0.923	-11.96%	+13.01%
Frequency	2007.2	-0.124 (CI = +/-0.019; p = 0.000)	0.354 (CI = +/-0.187; p = 0.001)	0.245 (CI = +/-0.044; p = 0.000)	0.919	-11.70%	+12.83%
Frequency	2008.1	-0.120 (CI = +/-0.021; p = 0.000)	0.360 (CI = +/-0.187; p = 0.000)	0.239 (CI = +/-0.046; p = 0.000)	0.916	-11.32%	+12.59%
Frequency	2008.2	-0.117 (CI = +/-0.023; p = 0.000)	0.364 (CI = +/-0.190; p = 0.001)	0.234 (CI = +/-0.048; p = 0.000)	0.914	-11.04%	+12.43%
Frequency	2009.1	-0.109 (CI = +/-0.025; p = 0.000)	0.375 (CI = +/-0.185; p = 0.000)	0.222 (CI = +/-0.049; p = 0.000)	0.918	-10.29%	+12.04%
Frequency	2009.2	-0.097 (CI = +/-0.026; p = 0.000)	0.389 (CI = +/-0.175; p = 0.000)	0.206 (CI = +/-0.049; p = 0.000)	0.926	-9.25%	+11.56%
Frequency	2010.1	-0.077 (CI = +/-0.024; p = 0.000)	0.409 (CI = +/-0.142; p = 0.000)	0.180 (CI = +/-0.042; p = 0.000)	0.952	-7.46%	+10.83%
Frequency	2010.2	-0.073 (CI = +/-0.027; p = 0.000)	0.413 (CI = +/-0.145; p = 0.000)	0.175 (CI = +/-0.046; p = 0.000)	0.952	-7.06%	+10.68%
Frequency	2011.1	-0.067 (CI = +/-0.032; p = 0.000)	0.418 (CI = +/-0.147; p = 0.000)	0.167 (CI = +/-0.050; p = 0.000)	0.953	-6.52%	+10.52%
Frequency	2011.2	-0.066 (CI = +/-0.038; p = 0.002)	0.419 (CI = +/-0.151; p = 0.000)	0.165 (CI = +/-0.057; p = 0.000)	0.953	-6.35%	+10.47%
Frequency	2012.1	-0.049 (CI = +/-0.043; p = 0.029)	0.429 (CI = +/-0.148; p = 0.000)	0.145 (CI = +/-0.062; p = 0.000)	0.958	-4.77%	+10.12%
Frequency	2012.2	-0.040 (CI = +/-0.053; p = 0.137)	0.433 (CI = +/-0.151; p = 0.000)	0.135 (CI = +/-0.072; p = 0.001)	0.958	-3.88%	+9.96%
Frequency	2013.1	-0.028 (CI = +/-0.068; p = 0.407)	0.438 (CI = +/-0.155; p = 0.000)	0.121 (CI = +/-0.086; p = 0.009)	0.958	-2.72%	+9.80%
Frequency	2013.2	-0.038 (CI = +/-0.092; p = 0.396)	0.435 (CI = +/-0.160; p = 0.000)	0.132 (CI = +/-0.110; p = 0.021)	0.956	-3.72%	+9.90%
Frequency	2014.1	0.000 (CI = +/-0.130; p = 0.994)	0.442 (CI = +/-0.163; p = 0.000)	0.093 (CI = +/-0.148; p = 0.204)	0.957	-0.04%	+9.64%
Frequency	2014.2	-0.051 (CI = +/-0.212; p = 0.615)	0.436 (CI = +/-0.168; p = 0.000)	0.145 (CI = +/-0.228; p = 0.195)	0.955	-4.98%	+9.85%
Frequency	2015.1	0.031 (CI = +/-0.456; p = 0.885)	0.440 (CI = +/-0.175; p = 0.000)	0.061 (CI = +/-0.470; p = 0.784)	0.952	+3.18%	+9.71%
Frequency	2015.2	0.093 (CI = +/-0.033; p = 0.000)	0.440 (CI = +/-0.175; p = 0.000)	NA (CI = +/-NA; p = NA)	0.951	+9.71%	+9.71%
Frequency	2016.1	0.103 (CI = +/-0.036; p = 0.000)	0.408 (CI = +/-0.179; p = 0.000)	NA (CI = +/-NA; p = NA)	0.954	+10.85%	+10.85%
Frequency	2016.2	0.095 (CI = +/-0.042; p = 0.000)	0.433 (CI = +/-0.191; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	+9.93%	+9.93%
Frequency	2017.1	0.101 (CI = +/-0.050; p = 0.001)	0.416 (CI = +/-0.210; p = 0.001)	NA (CI = +/-NA; p = NA)	0.946	+10.59%	+10.59%
Frequency	2017.2	0.092 (CI = +/-0.060; p = 0.007)	0.439 (CI = +/-0.232; p = 0.002)	NA (CI = +/-NA; p = NA)	0.939	+9.62%	+9.62%

Total Theft

Coverage = Total Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2016-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	-0.084 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.005; p = 0.031)	0.427 (CI = +/-0.214; p = 0.000)	0.353 (CI = +/-0.044; p = 0.000)	0.971	-8.07%	+30.82%
Loss Cost	2004.2	-0.083 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.005; p = 0.034)	0.431 (CI = +/-0.216; p = 0.000)	0.350 (CI = +/-0.045; p = 0.000)	0.971	-7.95%	+30.67%
Loss Cost	2005.1	-0.083 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	0.432 (CI = +/-0.220; p = 0.000)	0.350 (CI = +/-0.047; p = 0.000)	0.971	-7.92%	+30.63%
Loss Cost	2005.2	-0.084 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.005; p = 0.039)	0.429 (CI = +/-0.224; p = 0.000)	0.352 (CI = +/-0.048; p = 0.000)	0.971	-8.04%	+30.76%
Loss Cost	2006.1	-0.085 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.005; p = 0.041)	0.426 (CI = +/-0.228; p = 0.001)	0.354 (CI = +/-0.050; p = 0.000)	0.971	-8.12%	+30.85%
Loss Cost	2006.2	-0.085 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.005; p = 0.044)	0.425 (CI = +/-0.232; p = 0.001)	0.354 (CI = +/-0.052; p = 0.000)	0.971	-8.16%	+30.89%
Loss Cost	2007.1	-0.081 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.005; p = 0.047)	0.434 (CI = +/-0.232; p = 0.001)	0.348 (CI = +/-0.054; p = 0.000)	0.972	-7.79%	+30.54%
Loss Cost	2007.2	-0.077 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.005; p = 0.051)	0.442 (CI = +/-0.234; p = 0.001)	0.341 (CI = +/-0.055; p = 0.000)	0.973	-7.44%	+30.23%
Loss Cost	2008.1	-0.069 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.005; p = 0.047)	0.459 (CI = +/-0.222; p = 0.000)	0.328 (CI = +/-0.054; p = 0.000)	0.976	-6.62%	+29.57%
Loss Cost	2008.2	-0.065 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.005; p = 0.052)	0.465 (CI = +/-0.226; p = 0.000)	0.323 (CI = +/-0.057; p = 0.000)	0.976	-6.32%	+29.35%
Loss Cost	2009.1	-0.056 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.005; p = 0.052)	0.479 (CI = +/-0.220; p = 0.000)	0.309 (CI = +/-0.058; p = 0.000)	0.979	-5.49%	+28.79%
Loss Cost	2009.2	-0.051 (CI = +/-0.029; p = 0.001)	0.005 (CI = +/-0.005; p = 0.057)	0.487 (CI = +/-0.222; p = 0.000)	0.302 (CI = +/-0.061; p = 0.000)	0.979	-4.99%	+28.50%
Loss Cost	2010.1	-0.034 (CI = +/-0.030; p = 0.024)	0.004 (CI = +/-0.004; p = 0.045)	0.509 (CI = +/-0.201; p = 0.000)	0.279 (CI = +/-0.058; p = 0.000)	0.984	-3.39%	+27.64%
Loss Cost	2010.2	-0.036 (CI = +/-0.034; p = 0.038)	0.004 (CI = +/-0.004; p = 0.049)	0.507 (CI = +/-0.206; p = 0.000)	0.281 (CI = +/-0.063; p = 0.000)	0.983	-3.57%	+27.73%
Loss Cost	2011.1	-0.032 (CI = +/-0.040; p = 0.109)	0.004 (CI = +/-0.005; p = 0.056)	0.512 (CI = +/-0.212; p = 0.000)	0.276 (CI = +/-0.069; p = 0.000)	0.983	-3.16%	+27.56%
Loss Cost	2011.2	-0.028 (CI = +/-0.047; p = 0.228)	0.004 (CI = +/-0.005; p = 0.064)	0.515 (CI = +/-0.218; p = 0.000)	0.271 (CI = +/-0.077; p = 0.000)	0.983	-2.79%	+27.43%
Loss Cost	2012.1	-0.007 (CI = +/-0.055; p = 0.789)	0.004 (CI = +/-0.005; p = 0.066)	0.531 (CI = +/-0.213; p = 0.000)	0.245 (CI = +/-0.083; p = 0.000)	0.984	-0.71%	+26.82%
Loss Cost	2012.2	-0.011 (CI = +/-0.068; p = 0.728)	0.004 (CI = +/-0.005; p = 0.072)	0.528 (CI = +/-0.221; p = 0.000)	0.250 (CI = +/-0.097; p = 0.000)	0.984	-1.14%	+26.92%
Loss Cost	2013.1	-0.008 (CI = +/-0.088; p = 0.858)	0.004 (CI = +/-0.005; p = 0.082)	0.530 (CI = +/-0.229; p = 0.000)	0.245 (CI = +/-0.117; p = 0.000)	0.983	-0.75%	+26.85%
Loss Cost	2013.2	-0.041 (CI = +/-0.116; p = 0.463)	0.004 (CI = +/-0.005; p = 0.076)	0.518 (CI = +/-0.233; p = 0.000)	0.283 (CI = +/-0.144; p = 0.001)	0.983	-4.02%	+27.32%
Loss Cost	2014.1	-0.049 (CI = +/-0.168; p = 0.547)	0.004 (CI = +/-0.005; p = 0.086)	0.516 (CI = +/-0.243; p = 0.000)	0.291 (CI = +/-0.196; p = 0.006)	0.981	-4.75%	+27.39%
Loss Cost	2014.2	-0.100 (CI = +/-0.275; p = 0.449)	0.004 (CI = +/-0.005; p = 0.090)	0.508 (CI = +/-0.253; p = 0.001)	0.344 (CI = +/-0.301; p = 0.028)	0.980	-9.52%	+27.69%
Loss Cost	2015.1	-0.220 (CI = +/-0.592; p = 0.437)	0.005 (CI = +/-0.005; p = 0.095)	0.500 (CI = +/-0.264; p = 0.001)	0.466 (CI = +/-0.614; p = 0.125)	0.979	-19.71%	+27.99%
Loss Cost	2015.2	0.247 (CI = +/-0.052; p = 0.000)	0.005 (CI = +/-0.005; p = 0.095)	0.500 (CI = +/-0.264; p = 0.001)	NA (CI = +/-NA; p = NA)	0.978	+27.99%	+27.99%
Loss Cost	2016.1	0.282 (CI = +/-0.039; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.382 (CI = +/-0.185; p = 0.001)	NA (CI = +/-NA; p = NA)	0.991	+32.62%	+32.62%
Loss Cost	2016.2	0.287 (CI = +/-0.046; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.368 (CI = +/-0.205; p = 0.002)	NA (CI = +/-NA; p = NA)	0.989	+33.18%	+33.18%
Loss Cost	2017.1	0.311 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.297 (CI = +/-0.176; p = 0.004)	NA (CI = +/-NA; p = NA)	0.993	+36.47%	+36.47%
Loss Cost	2017.2	0.311 (CI = +/-0.052; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	0.296 (CI = +/-0.199; p = 0.008)	NA (CI = +/-NA; p = NA)	0.991	+36.51%	+36.51%
Severity	2004.1	0.049 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.487)	0.221 (CI = +/-0.112; p = 0.000)	0.066 (CI = +/-0.023; p = 0.000)	0.986	+5.02%	+12.22%
Severity	2004.2	0.049 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.489)	0.222 (CI = +/-0.114; p = 0.000)	0.066 (CI = +/-0.024; p = 0.000)	0.985	+5.05%	+12.19%
Severity	2005.1	0.048 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.506)	0.219 (CI = +/-0.115; p = 0.000)	0.068 (CI = +/-0.024; p = 0.000)	0.985	+4.93%	+12.30%
Severity	2005.2	0.049 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.504)	0.221 (CI = +/-0.117; p = 0.001)	0.067 (CI = +/-0.025; p = 0.000)	0.984	+4.99%	+12.25%
Severity	2006.1	0.048 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.514)	0.220 (CI = +/-0.119; p = 0.001)	0.067 (CI = +/-0.026; p = 0.000)	0.983	+4.96%	+12.27%
Severity	2006.2	0.048 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.523)	0.220 (CI = +/-0.121; p = 0.001)	0.068 (CI = +/-0.027; p = 0.000)	0.983	+4.95%	+12.28%
Severity	2007.1	0.050 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.513)	0.223 (CI = +/-0.123; p = 0.001)	0.065 (CI = +/-0.028; p = 0.000)	0.982	+5.09%	+12.18%
Severity	2007.2	0.051 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.509)	0.225 (CI = +/-0.125; p = 0.001)	0.064 (CI = +/-0.030; p = 0.000)	0.981	+5.19%	+12.11%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.442)	0.234 (CI = +/-0.118; p = 0.000)	0.056 (CI = +/-0.029; p = 0.000)	0.983	+5.70%	+11.80%
Severity	2008.2	0.056 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.446)	0.235 (CI = +/-0.121; p = 0.000)	0.055 (CI = +/-0.031; p = 0.001)	0.983	+5.75%	+11.77%
Severity	2009.1	0.057 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.449)	0.236 (CI = +/-0.124; p = 0.001)	0.054 (CI = +/-0.033; p = 0.002)	0.982	+5.84%	+11.72%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.471)	0.228 (CI = +/-0.120; p = 0.001)	0.063 (CI = +/-0.033; p = 0.001)	0.982	+5.22%	+12.01%
Severity	2010.1	0.048 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.492)	0.224 (CI = +/-0.122; p = 0.001)	0.066 (CI = +/-0.035; p = 0.001)	0.981	+4.97%	+12.12%
Severity	2010.2	0.043 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.520)	0.218 (CI = +/-0.122; p = 0.001)	0.073 (CI = +/-0.037; p = 0.001)	0.981	+4.40%	+12.34%
Severity	2011.1	0.042 (CI = +/-0.024; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.534)	0.217 (CI = +/-0.126; p = 0.002)	0.074 (CI = +/-0.041; p = 0.001)	0.980	+4.33%	+12.36%
Severity	2011.2	0.046 (CI = +/-0.028; p = 0.003)	-0.001 (CI = +/-0.003; p = 0.528)	0.220 (CI = +/-0.129; p = 0.002)	0.070 (CI = +/-0.046; p = 0.005)	0.979	+4.67%	+12.26%
Severity	2012.1	0.052 (CI = +/-0.034; p = 0.005)	-0.001 (CI = +/-0.003; p = 0.514)	0.225 (CI = +/-0.132; p = 0.002)	0.063 (CI = +/-0.052; p = 0.020)	0.978	+5.29%	+12.11%
Severity	2012.2	0.040 (CI = +/-0.041; p = 0.056)	-0.001 (CI = +/-0.003; p = 0.547)	0.217 (CI = +/-0.133; p = 0.003)	0.077 (CI = +/-0.058; p = 0.013)	0.978	+4.06%	+12.36%
Severity	2013.1	0.034 (CI = +/-0.053; p = 0.186)	-0.001 (CI = +/-0.003; p = 0.570)	0.215 (CI = +/-0.138; p = 0.004)	0.083 (CI = +/-0.070; p = 0.023)	0.976	+3.50%	+12.45%
Severity	2013.2	0.016 (CI = +/-0.070; p = 0.639)	-0.001 (CI = +/-0.003; p = 0.607)	0.208 (CI = +/-0.140; p = 0.006)	0.104 (CI = +/-0.087; p = 0.022)	0.975	+1.59%	+12.68%
Severity	2014.1	-0.023 (CI = +/-0.097; p = 0.621)	-0.001 (CI = +/-0.003; p = 0.651)	0.198 (CI = +/-0.140; p = 0.009)	0.145 (CI = +/-0.113; p = 0.015)	0.975	-2.27%	+13.01%
Severity	2014.2	-0.011 (CI = +/-0.160; p = 0.888)	-0.001 (CI = +/-0.003; p = 0.653)	0.200 (CI = +/-0.147; p = 0.011)	0.132 (CI = +/-0.175; p = 0.126)	0.973	-1.07%	+12.95%
Severity	2015.1	-0.184 (CI = +/-0.325; p = 0.243)	-0.001 (CI = +/-0.003; p = 0.702)	0.189 (CI = +/-0.145; p = 0.015)	0.309 (CI = +/-0.338; p = 0.069)	0.973	-16.81%	+13.33%
Severity	2015.2	0.125 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.702)	0.189 (CI = +/-0.145; p = 0.015)	NA (CI = +/-NA; p = NA)	0.972	+13.33%	+13.33%
Severity	2016.1	0.143 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.002; p = 0.955)	0.128 (CI = +/-0.111; p = 0.028)	NA (CI = +/-NA; p = NA)	0.986	+15.42%	+15.42%
Severity	2016.2	0.153 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.002; p = 0.741)	0.097 (CI = +/-0.109; p = 0.075)	NA (CI = +/-NA; p = NA)	0.987	+16.53%	+16.53%
Severity	2017.1	0.166 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.002; p = 0.471)	0.060 (CI = +/-0.095; p = 0.187)	NA (CI = +/-NA; p = NA)	0.991	+18.01%	+18.01%
Severity	2017.2	0.172 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.002; p = 0.408)	0.043 (CI = +/-0.100; p = 0.353)	NA (CI = +/-NA; p = NA)	0.991	+18.76%	+18.76%
Frequency	2004.1	-0.133 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.206 (CI = +/-0.176; p = 0.023)	0.286 (CI = +/-0.036; p = 0.000)	0.959	-12.46%	+16.57%
Frequency	2004.2	-0.132 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.209 (CI = +/-0.178; p = 0.023)	0.285 (CI = +/-0.037; p = 0.000)	0.955	-12.38%	+16.47%
Frequency	2005.1	-0.131 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.213 (CI = +/-0.180; p = 0.022)	0.282 (CI = +/-0.038; p = 0.000)	0.951	-12.25%	+16.33%
Frequency	2005.2	-0.132 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.208 (CI = +/-0.181; p = 0.026)	0.285 (CI = +/-0.039; p = 0.000)	0.949	-12.41%	+16.50%
Frequency	2006.1	-0.133 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.207 (CI = +/-0.185; p = 0.030)	0.286 (CI = +/-0.041; p = 0.000)	0.946	-12.46%	+16.55%
Frequency	2006.2	-0.133 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.206 (CI = +/-0.189; p = 0.033)	0.287 (CI = +/-0.042; p = 0.000)	0.942	-12.49%	+16.57%
Frequency	2007.1	-0.131 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.212 (CI = +/-0.190; p = 0.030)	0.282 (CI = +/-0.044; p = 0.000)	0.939	-12.25%	+16.37%
Frequency	2007.2	-0.128 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.218 (CI = +/-0.192; p = 0.028)	0.278 (CI = +/-0.045; p = 0.000)	0.936	-12.01%	+16.17%
Frequency	2008.1	-0.124 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.225 (CI = +/-0.192; p = 0.023)	0.272 (CI = +/-0.047; p = 0.000)	0.934	-11.66%	+15.90%
Frequency	2008.2	-0.121 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.230 (CI = +/-0.195; p = 0.023)	0.267 (CI = +/-0.049; p = 0.000)	0.932	-11.42%	+15.73%
Frequency	2009.1	-0.113 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	0.243 (CI = +/-0.189; p = 0.014)	0.255 (CI = +/-0.050; p = 0.000)	0.936	-10.70%	+15.28%
Frequency	2009.2	-0.102 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	0.260 (CI = +/-0.176; p = 0.006)	0.239 (CI = +/-0.048; p = 0.000)	0.944	-9.71%	+14.72%
Frequency	2010.1	-0.083 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.285 (CI = +/-0.130; p = 0.000)	0.213 (CI = +/-0.038; p = 0.000)	0.970	-7.96%	+13.85%
Frequency	2010.2	-0.079 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.289 (CI = +/-0.133; p = 0.000)	0.208 (CI = +/-0.041; p = 0.000)	0.970	-7.63%	+13.70%
Frequency	2011.1	-0.074 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.294 (CI = +/-0.135; p = 0.000)	0.201 (CI = +/-0.044; p = 0.000)	0.971	-7.18%	+13.53%
Frequency	2011.2	-0.074 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.295 (CI = +/-0.139; p = 0.000)	0.201 (CI = +/-0.049; p = 0.000)	0.971	-7.13%	+13.51%
Frequency	2012.1	-0.059 (CI = +/-0.034; p = 0.002)	0.005 (CI = +/-0.003; p = 0.001)	0.306 (CI = +/-0.133; p = 0.000)	0.182 (CI = +/-0.052; p = 0.000)	0.974	-5.69%	+13.12%
Frequency	2012.2	-0.051 (CI = +/-0.042; p = 0.020)	0.005 (CI = +/-0.003; p = 0.002)	0.311 (CI = +/-0.137; p = 0.000)	0.173 (CI = +/-0.060; p = 0.000)	0.975	-5.00%	+12.96%
Frequency	2013.1	-0.042 (CI = +/-0.054; p = 0.119)	0.005 (CI = +/-0.003; p = 0.002)	0.316 (CI = +/-0.141; p = 0.000)	0.163 (CI = +/-0.072; p = 0.000)	0.974	-4.11%	+12.81%
Frequency	2013.2	-0.057 (CI = +/-0.072; p = 0.114)	0.005 (CI = +/-0.003; p = 0.003)	0.310 (CI = +/-0.145; p = 0.000)	0.179 (CI = +/-0.090; p = 0.001)	0.974	-5.52%	+12.99%
Frequency	2014.1	-0.026 (CI = +/-0.102; p = 0.599)	0.005 (CI = +/-0.003; p = 0.003)	0.318 (CI = +/-0.147; p = 0.000)	0.146 (CI = +/-0.119; p = 0.020)	0.974	-2.54%	+12.73%
Frequency	2014.2	-0.089 (CI = +/-0.162; p = 0.255)	0.005 (CI = +/-0.003; p = 0.003)	0.308 (CI = +/-0.149; p = 0.001)	0.212 (CI = +/-0.177; p = 0.022)	0.974	-8.55%	+13.05%
Frequency	2015.1	-0.036 (CI = +/-0.349; p = 0.829)	0.005 (CI = +/-0.003; p = 0.005)	0.312 (CI = +/-0.156; p = 0.001)	0.157 (CI = +/-0.362; p = 0.365)	0.973	-3.49%	+12.94%
Frequency	2015.2	0.122 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.312 (CI = +/-0.156; p = 0.001)	NA (CI = +/-NA; p = NA)	0.972	+12.94%	+12.94%
Frequency	2016.1	0.139 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.254 (CI = +/-0.133; p = 0.001)	NA (CI = +/-NA; p = NA)	0.983	+14.90%	+14.90%
Frequency	2016.2	0.134 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.271 (CI = +/-0.145; p = 0.002)	NA (CI = +/-NA; p = NA)	0.980	+14.29%	+14.29%
Frequency	2017.1	0.145 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.237 (CI = +/-0.146; p = 0.005)	NA (CI = +/-NA; p = NA)	0.983	+15.64%	+15.64%
Frequency	2017.2	0.139 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.253 (CI = +/-0.161; p = 0.006)	NA (CI = +/-NA; p = NA)	0.980	+14.94%	+14.94%

Uninsured Auto

Coverage = UA
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.027 (CI = +/-0.021; p = 0.012)	0.010 (CI = +/-0.006; p = 0.003)	0.041 (CI = +/-0.042; p = 0.056)	0.347	-2.68%	+1.35%
Loss Cost	2005.1	-0.030 (CI = +/-0.023; p = 0.012)	0.010 (CI = +/-0.006; p = 0.003)	0.044 (CI = +/-0.044; p = 0.048)	0.348	-2.92%	+1.44%
Loss Cost	2005.2	-0.038 (CI = +/-0.023; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	0.055 (CI = +/-0.043; p = 0.015)	0.411	-3.71%	+1.73%
Loss Cost	2006.1	-0.045 (CI = +/-0.025; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.065 (CI = +/-0.044; p = 0.005)	0.457	-4.43%	+1.98%
Loss Cost	2006.2	-0.060 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.040; p = 0.000)	0.591	-5.79%	+2.43%
Loss Cost	2007.1	-0.064 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.043; p = 0.000)	0.584	-6.16%	+2.54%
Loss Cost	2007.2	-0.077 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.041; p = 0.000)	0.659	-7.38%	+2.88%
Loss Cost	2008.1	-0.087 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.117 (CI = +/-0.042; p = 0.000)	0.686	-8.29%	+3.11%
Loss Cost	2008.2	-0.100 (CI = +/-0.028; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.133 (CI = +/-0.042; p = 0.000)	0.730	-9.51%	+3.40%
Loss Cost	2009.1	-0.104 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.138 (CI = +/-0.046; p = 0.000)	0.703	-9.84%	+3.47%
Loss Cost	2009.2	-0.118 (CI = +/-0.035; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.155 (CI = +/-0.048; p = 0.000)	0.729	-11.16%	+3.72%
Loss Cost	2010.1	-0.115 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.151 (CI = +/-0.054; p = 0.000)	0.677	-10.85%	+3.67%
Loss Cost	2010.2	-0.118 (CI = +/-0.048; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.154 (CI = +/-0.061; p = 0.000)	0.638	-11.11%	+3.70%
Loss Cost	2011.1	-0.104 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.139 (CI = +/-0.070; p = 0.000)	0.570	-9.85%	+3.56%
Loss Cost	2011.2	-0.091 (CI = +/-0.070; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.125 (CI = +/-0.083; p = 0.005)	0.517	-8.71%	+3.45%
Loss Cost	2012.1	-0.039 (CI = +/-0.081; p = 0.321)	0.010 (CI = +/-0.004; p = 0.000)	0.070 (CI = +/-0.092; p = 0.129)	0.516	-3.86%	+3.11%
Loss Cost	2012.2	-0.076 (CI = +/-0.106; p = 0.149)	0.010 (CI = +/-0.004; p = 0.000)	0.108 (CI = +/-0.116; p = 0.067)	0.541	-7.31%	+3.29%
Loss Cost	2013.1	-0.095 (CI = +/-0.153; p = 0.210)	0.010 (CI = +/-0.004; p = 0.000)	0.128 (CI = +/-0.163; p = 0.118)	0.539	-9.04%	+3.35%
Loss Cost	2013.2	-0.224 (CI = +/-0.238; p = 0.064)	0.010 (CI = +/-0.004; p = 0.000)	0.259 (CI = +/-0.247; p = 0.041)	0.587	-20.08%	+3.59%
Loss Cost	2014.1	-0.128 (CI = +/-0.518; p = 0.608)	0.010 (CI = +/-0.004; p = 0.000)	0.163 (CI = +/-0.526; p = 0.521)	0.568	-12.02%	+3.52%
Loss Cost	2014.2	0.035 (CI = +/-0.022; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.591	+3.52%	+3.52%
Loss Cost	2015.1	0.043 (CI = +/-0.021; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.685	+4.37%	+4.37%
Loss Cost	2015.2	0.043 (CI = +/-0.023; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.676	+4.35%	+4.35%
Loss Cost	2016.1	0.046 (CI = +/-0.026; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.685	+4.69%	+4.69%
Loss Cost	2016.2	0.048 (CI = +/-0.029; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.687	+4.96%	+4.96%
Loss Cost	2017.1	0.058 (CI = +/-0.030; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.747	+5.96%	+5.96%
Loss Cost	2017.2	0.047 (CI = +/-0.030; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.785	+4.84%	+4.84%
Severity	2004.2	0.056 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.819)	-0.064 (CI = +/-0.037; p = 0.001)	0.568	+5.78%	-0.75%
Severity	2005.1	0.055 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.822)	-0.062 (CI = +/-0.039; p = 0.002)	0.522	+5.68%	-0.72%
Severity	2005.2	0.050 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.824)	-0.055 (CI = +/-0.039; p = 0.008)	0.448	+5.08%	-0.52%
Severity	2006.1	0.042 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.824)	-0.045 (CI = +/-0.040; p = 0.028)	0.357	+4.29%	-0.27%
Severity	2006.2	0.029 (CI = +/-0.021; p = 0.008)	-0.001 (CI = +/-0.005; p = 0.811)	-0.028 (CI = +/-0.036; p = 0.124)	0.245	+2.96%	+0.11%
Severity	2007.1	0.027 (CI = +/-0.023; p = 0.024)	-0.001 (CI = +/-0.005; p = 0.815)	-0.025 (CI = +/-0.038; p = 0.193)	0.182	+2.72%	+0.18%
Severity	2007.2	0.016 (CI = +/-0.024; p = 0.171)	-0.001 (CI = +/-0.004; p = 0.812)	-0.012 (CI = +/-0.038; p = 0.532)	0.069	+1.63%	+0.45%
Severity	2008.1	0.005 (CI = +/-0.024; p = 0.688)	0.000 (CI = +/-0.004; p = 0.807)	0.002 (CI = +/-0.038; p = 0.902)	-0.014	+0.48%	+0.71%
Severity	2008.2	-0.005 (CI = +/-0.026; p = 0.692)	0.000 (CI = +/-0.004; p = 0.807)	0.014 (CI = +/-0.039; p = 0.458)	-0.039	-0.50%	+0.92%
Severity	2009.1	-0.003 (CI = +/-0.030; p = 0.828)	0.000 (CI = +/-0.004; p = 0.809)	0.012 (CI = +/-0.042; p = 0.567)	-0.041	-0.32%	+0.88%
Severity	2009.2	-0.008 (CI = +/-0.034; p = 0.649)	0.000 (CI = +/-0.004; p = 0.814)	0.017 (CI = +/-0.047; p = 0.459)	-0.047	-0.76%	+0.96%
Severity	2010.1	-0.004 (CI = +/-0.039; p = 0.850)	0.000 (CI = +/-0.004; p = 0.815)	0.013 (CI = +/-0.052; p = 0.624)	-0.049	-0.36%	+0.90%
Severity	2010.2	0.006 (CI = +/-0.046; p = 0.774)	0.000 (CI = +/-0.004; p = 0.812)	0.001 (CI = +/-0.059; p = 0.965)	-0.034	+0.65%	+0.78%
Severity	2011.1	0.017 (CI = +/-0.055; p = 0.538)	0.000 (CI = +/-0.004; p = 0.811)	-0.010 (CI = +/-0.068; p = 0.765)	-0.017	+1.68%	+0.67%
Severity	2011.2	0.039 (CI = +/-0.066; p = 0.228)	-0.001 (CI = +/-0.004; p = 0.802)	-0.035 (CI = +/-0.078; p = 0.369)	0.046	+4.02%	+0.49%
Severity	2012.1	0.099 (CI = +/-0.071; p = 0.009)	-0.001 (CI = +/-0.004; p = 0.756)	-0.098 (CI = +/-0.081; p = 0.020)	0.307	+10.45%	+0.11%
Severity	2012.2	0.085 (CI = +/-0.095; p = 0.078)	-0.001 (CI = +/-0.004; p = 0.763)	-0.083 (CI = +/-0.105; p = 0.115)	0.112	+8.85%	+0.18%
Severity	2013.1	0.054 (CI = +/-0.137; p = 0.417)	-0.001 (CI = +/-0.004; p = 0.770)	-0.052 (CI = +/-0.147; p = 0.469)	-0.066	+5.58%	+0.27%
Severity	2013.2	-0.002 (CI = +/-0.224; p = 0.986)	-0.001 (CI = +/-0.004; p = 0.778)	0.006 (CI = +/-0.232; p = 0.960)	-0.146	-0.19%	+0.37%
Severity	2014.1	0.156 (CI = +/-0.481; p = 0.500)	-0.001 (CI = +/-0.004; p = 0.776)	-0.154 (CI = +/-0.488; p = 0.513)	-0.115	+16.92%	+0.26%
Severity	2014.2	0.003 (CI = +/-0.020; p = 0.789)	-0.001 (CI = +/-0.004; p = 0.776)	NA (CI = +/-NA; p = NA)	-0.107	+0.26%	+0.26%
Severity	2015.1	0.004 (CI = +/-0.022; p = 0.672)	-0.001 (CI = +/-0.004; p = 0.788)	NA (CI = +/-NA; p = NA)	-0.104	+0.45%	+0.45%
Severity	2015.2	-0.002 (CI = +/-0.023; p = 0.830)	-0.001 (CI = +/-0.004; p = 0.773)	NA (CI = +/-NA; p = NA)	-0.135	-0.23%	-0.23%
Severity	2016.1	-0.002 (CI = +/-0.026; p = 0.858)	-0.001 (CI = +/-0.004; p = 0.781)	NA (CI = +/-NA; p = NA)	-0.146	-0.22%	-0.22%
Severity	2016.2	-0.005 (CI = +/-0.029; p = 0.707)	0.000 (CI = +/-0.004; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.150	-0.51%	-0.51%
Severity	2017.1	-0.004 (CI = +/-0.033; p = 0.804)	-0.001 (CI = +/-0.004; p = 0.802)	NA (CI = +/-NA; p = NA)	-0.170	-0.38%	-0.38%
Severity	2017.2	-0.019 (CI = +/-0.029; p = 0.180)	0.000 (CI = +/-0.004; p = 0.994)	NA (CI = +/-NA; p = NA)	0.009	-1.89%	-1.89%
Frequency	2004.2	-0.083 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.104 (CI = +/-0.021; p = 0.000)	0.917	-8.00%	+2.12%
Frequency	2005.1	-0.085 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.106 (CI = +/-0.022; p = 0.000)	0.910	-8.14%	+2.18%
Frequency	2005.2	-0.087 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.023; p = 0.000)	0.906	-8.37%	+2.26%
Frequency	2006.1	-0.087 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.024; p = 0.000)	0.894	-8.36%	+2.26%
Frequency	2006.2	-0.089 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.026; p = 0.000)	0.883	-8.50%	+2.31%
Frequency	2007.1	-0.090 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.114 (CI = +/-0.027; p = 0.000)	0.871	-8.64%	+2.35%
Frequency	2007.2	-0.093 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.029; p = 0.000)	0.858	-8.87%	+2.42%
Frequency	2008.1	-0.091 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.115 (CI = +/-0.031; p = 0.000)	0.835	-8.73%	+2.38%
Frequency	2008.2	-0.095 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.034; p = 0.000)	0.821	-9.05%	+2.46%
Frequency	2009.1	-0.100 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.126 (CI = +/-0.036; p = 0.000)	0.811	-9.55%	+2.56%
Frequency	2009.2	-0.111 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.138 (CI = +/-0.038; p = 0.000)	0.817	-10.48%	+2.73%
Frequency	2010.1	-0.111 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.138 (CI = +/-0.043; p = 0.000)	0.786	-10.53%	+2.74%
Frequency	2010.2	-0.124 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.153 (CI = +/-0.047; p = 0.000)	0.787	-11.68%	+2.90%
Frequency	2011.1	-0.120 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.149 (CI = +/-0.055; p = 0.000)	0.744	-11.34%	+2.86%
Frequency	2011.2	-0.131 (CI = +/-0.055; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.160 (CI = +/-0.065; p = 0.000)	0.723	-12.24%	+2.95%
Frequency	2012.1	-0.139 (CI = +/-0.070; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.168 (CI = +/-0.080; p = 0.000)	0.693	-12.95%	+3.00%
Frequency	2012.2	-0.161 (CI = +/-0.094; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.191 (CI = +/-0.103; p = 0.001)	0.678	-14.84%	+3.10%
Frequency	2013.1	-0.149 (CI = +/-0.136; p = 0.033)	0.011 (CI = +/-0.004; p = 0.000)	0.179 (CI = +/-0.145; p = 0.018)	0.638	-13.84%	+3.07%
Frequency	2013.2	-0.222 (CI = +/-0.220; p = 0.047)	0.011 (CI = +/-0.004; p = 0.000)	0.254 (CI = +/-0.228; p = 0.031)	0.645	-19.93%	+3.20%
Frequency	2014.1	-0.284 (CI = +/-0.479; p = 0.226)	0.011 (CI = +/-0.004; p = 0.000)	0.316 (CI = +/-0.486; p = 0.186)	0.630	-24.75%	+3.25%
Frequency	2014.2	0.032 (CI = +/-0.020; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.645	+3.25%	+3.25%
Frequency	2015.1	0.038 (CI = +/-0.020; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.701	+3.90%	+3.90%
Frequency	2015.2	0.045 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.757	+4.59%	+4.59%
Frequency	2016.1	0.048 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.765	+4.91%	+4.91%
Frequency	2016.2	0.054 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.791	+5.50%	+5.50%
Frequency	2017.1	0.062 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.837	+6.37%	+6.37%
Frequency	2017.2	0.066 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.847	+6.86%	+6.86%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.178	-1.66%
Loss Cost	2005.1	-0.017 (CI = +/-0.012; p = 0.005)	0.174	-1.70%
Loss Cost	2005.2	-0.019 (CI = +/-0.012; p = 0.003)	0.209	-1.91%
Loss Cost	2006.1	-0.021 (CI = +/-0.013; p = 0.002)	0.226	-2.07%
Loss Cost	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.287	-2.38%
Loss Cost	2007.1	-0.024 (CI = +/-0.014; p = 0.001)	0.261	-2.34%
Loss Cost	2007.2	-0.025 (CI = +/-0.014; p = 0.001)	0.275	-2.51%
Loss Cost	2008.1	-0.026 (CI = +/-0.015; p = 0.002)	0.258	-2.53%
Loss Cost	2008.2	-0.026 (CI = +/-0.016; p = 0.003)	0.244	-2.56%
Loss Cost	2009.1	-0.023 (CI = +/-0.017; p = 0.009)	0.192	-2.32%
Loss Cost	2009.2	-0.023 (CI = +/-0.018; p = 0.017)	0.162	-2.24%
Loss Cost	2010.1	-0.018 (CI = +/-0.019; p = 0.061)	0.095	-1.77%
Loss Cost	2010.2	-0.014 (CI = +/-0.020; p = 0.153)	0.043	-1.40%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.418)	-0.013	-0.79%
Loss Cost	2011.2	-0.003 (CI = +/-0.020; p = 0.794)	-0.040	-0.26%
Loss Cost	2012.1	0.005 (CI = +/-0.020; p = 0.601)	-0.032	+0.51%
Loss Cost	2012.2	0.005 (CI = +/-0.022; p = 0.664)	-0.038	+0.46%
Loss Cost	2013.1	0.007 (CI = +/-0.024; p = 0.566)	-0.032	+0.66%
Loss Cost	2013.2	0.007 (CI = +/-0.026; p = 0.585)	-0.036	+0.69%
Loss Cost	2014.1	0.013 (CI = +/-0.028; p = 0.337)	-0.001	+1.31%
Loss Cost	2014.2	0.015 (CI = +/-0.031; p = 0.326)	0.001	+1.49%
Loss Cost	2015.1	0.022 (CI = +/-0.033; p = 0.168)	0.060	+2.28%
Loss Cost	2015.2	0.022 (CI = +/-0.037; p = 0.223)	0.037	+2.26%
Loss Cost	2016.1	0.026 (CI = +/-0.042; p = 0.209)	0.047	+2.64%
Loss Cost	2016.2	0.030 (CI = +/-0.048; p = 0.205)	0.053	+3.04%
Loss Cost	2017.1	0.042 (CI = +/-0.054; p = 0.112)	0.130	+4.30%
Loss Cost	2017.2	0.035 (CI = +/-0.062; p = 0.239)	0.044	+3.59%
Severity	2004.2	0.027 (CI = +/-0.010; p = 0.000)	0.439	+2.77%
Severity	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.398	+2.61%
Severity	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.348	+2.30%
Severity	2006.1	0.019 (CI = +/-0.010; p = 0.000)	0.291	+1.95%
Severity	2006.2	0.014 (CI = +/-0.009; p = 0.002)	0.233	+1.46%
Severity	2007.1	0.013 (CI = +/-0.009; p = 0.006)	0.188	+1.33%
Severity	2007.2	0.010 (CI = +/-0.009; p = 0.029)	0.117	+0.99%
Severity	2008.1	0.007 (CI = +/-0.009; p = 0.115)	0.050	+0.68%
Severity	2008.2	0.005 (CI = +/-0.009; p = 0.285)	0.006	+0.47%
Severity	2009.1	0.005 (CI = +/-0.009; p = 0.237)	0.016	+0.55%
Severity	2009.2	0.005 (CI = +/-0.010; p = 0.308)	0.003	+0.50%
Severity	2010.1	0.006 (CI = +/-0.011; p = 0.236)	0.017	+0.63%
Severity	2010.2	0.008 (CI = +/-0.011; p = 0.146)	0.046	+0.82%
Severity	2011.1	0.009 (CI = +/-0.012; p = 0.116)	0.062	+0.95%
Severity	2011.2	0.011 (CI = +/-0.013; p = 0.076)	0.093	+1.15%
Severity	2012.1	0.015 (CI = +/-0.013; p = 0.026)	0.169	+1.51%
Severity	2012.2	0.011 (CI = +/-0.013; p = 0.102)	0.081	+1.10%
Severity	2013.1	0.007 (CI = +/-0.014; p = 0.291)	0.008	+0.71%
Severity	2013.2	0.004 (CI = +/-0.015; p = 0.530)	-0.030	+0.45%
Severity	2014.1	0.006 (CI = +/-0.016; p = 0.463)	-0.024	+0.58%
Severity	2014.2	0.004 (CI = +/-0.018; p = 0.674)	-0.048	+0.36%
Severity	2015.1	0.006 (CI = +/-0.020; p = 0.564)	-0.040	+0.55%
Severity	2015.2	-0.001 (CI = +/-0.020; p = 0.898)	-0.065	-0.12%
Severity	2016.1	-0.001 (CI = +/-0.023; p = 0.919)	-0.071	-0.11%
Severity	2016.2	-0.004 (CI = +/-0.026; p = 0.738)	-0.067	-0.42%
Severity	2017.1	-0.003 (CI = +/-0.031; p = 0.835)	-0.079	-0.30%
Severity	2017.2	-0.019 (CI = +/-0.027; p = 0.156)	0.099	-1.89%
Frequency	2004.2	-0.044 (CI = +/-0.010; p = 0.000)	0.665	-4.30%
Frequency	2005.1	-0.043 (CI = +/-0.011; p = 0.000)	0.639	-4.20%
Frequency	2005.2	-0.042 (CI = +/-0.011; p = 0.000)	0.612	-4.12%
Frequency	2006.1	-0.040 (CI = +/-0.012; p = 0.000)	0.579	-3.94%
Frequency	2006.2	-0.039 (CI = +/-0.012; p = 0.000)	0.544	-3.79%
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.505	-3.62%
Frequency	2007.2	-0.035 (CI = +/-0.013; p = 0.000)	0.464	-3.46%
Frequency	2008.1	-0.032 (CI = +/-0.014; p = 0.000)	0.413	-3.19%
Frequency	2008.2	-0.031 (CI = +/-0.015; p = 0.000)	0.366	-3.02%
Frequency	2009.1	-0.029 (CI = +/-0.016; p = 0.001)	0.319	-2.85%
Frequency	2009.2	-0.028 (CI = +/-0.017; p = 0.002)	0.277	-2.73%
Frequency	2010.1	-0.024 (CI = +/-0.017; p = 0.008)	0.212	-2.38%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.020)	0.165	-2.20%
Frequency	2011.1	-0.017 (CI = +/-0.019; p = 0.072)	0.093	-1.72%
Frequency	2011.2	-0.014 (CI = +/-0.020; p = 0.163)	0.043	-1.39%
Frequency	2012.1	-0.010 (CI = +/-0.021; p = 0.343)	-0.003	-0.99%
Frequency	2012.2	-0.006 (CI = +/-0.023; p = 0.571)	-0.031	-0.63%
Frequency	2013.1	0.000 (CI = +/-0.024; p = 0.967)	-0.050	-0.05%
Frequency	2013.2	0.002 (CI = +/-0.026; p = 0.847)	-0.051	+0.24%
Frequency	2014.1	0.007 (CI = +/-0.028; p = 0.596)	-0.039	+0.73%
Frequency	2014.2	0.011 (CI = +/-0.031; p = 0.457)	-0.024	+1.13%
Frequency	2015.1	0.017 (CI = +/-0.034; p = 0.305)	0.007	+1.71%
Frequency	2015.2	0.024 (CI = +/-0.037; p = 0.199)	0.048	+2.38%
Frequency	2016.1	0.027 (CI = +/-0.042; p = 0.190)	0.056	+2.75%
Frequency	2016.2	0.034 (CI = +/-0.048; p = 0.146)	0.090	+3.47%
Frequency	2017.1	0.045 (CI = +/-0.053; p = 0.089)	0.157	+4.62%
Frequency	2017.2	0.054 (CI = +/-0.061; p = 0.077)	0.190	+5.59%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.015 (CI = +/-0.011; p = 0.006)	0.159	-1.52%
Loss Cost	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.178	-1.66%
Loss Cost	2005.1	-0.017 (CI = +/-0.012; p = 0.005)	0.174	-1.70%
Loss Cost	2005.2	-0.019 (CI = +/-0.012; p = 0.003)	0.209	-1.91%
Loss Cost	2006.1	-0.021 (CI = +/-0.013; p = 0.002)	0.226	-2.07%
Loss Cost	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.287	-2.38%
Loss Cost	2007.1	-0.024 (CI = +/-0.014; p = 0.001)	0.261	-2.34%
Loss Cost	2007.2	-0.025 (CI = +/-0.014; p = 0.001)	0.275	-2.51%
Loss Cost	2008.1	-0.026 (CI = +/-0.015; p = 0.002)	0.258	-2.53%
Loss Cost	2008.2	-0.026 (CI = +/-0.016; p = 0.003)	0.244	-2.56%
Loss Cost	2009.1	-0.023 (CI = +/-0.017; p = 0.009)	0.192	-2.32%
Loss Cost	2009.2	-0.023 (CI = +/-0.018; p = 0.017)	0.162	-2.24%
Loss Cost	2010.1	-0.018 (CI = +/-0.019; p = 0.061)	0.095	-1.77%
Loss Cost	2010.2	-0.014 (CI = +/-0.020; p = 0.153)	0.043	-1.40%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.418)	-0.013	-0.79%
Loss Cost	2011.2	-0.003 (CI = +/-0.020; p = 0.794)	-0.040	-0.26%
Loss Cost	2012.1	0.005 (CI = +/-0.020; p = 0.601)	-0.032	+0.51%
Severity	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.475	+2.89%
Severity	2004.2	0.027 (CI = +/-0.010; p = 0.000)	0.439	+2.77%
Severity	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.398	+2.61%
Severity	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.348	+2.30%
Severity	2006.1	0.019 (CI = +/-0.010; p = 0.000)	0.291	+1.95%
Severity	2006.2	0.014 (CI = +/-0.009; p = 0.002)	0.233	+1.46%
Severity	2007.1	0.013 (CI = +/-0.009; p = 0.006)	0.188	+1.33%
Severity	2007.2	0.010 (CI = +/-0.009; p = 0.029)	0.117	+0.99%
Severity	2008.1	0.007 (CI = +/-0.009; p = 0.115)	0.050	+0.68%
Severity	2008.2	0.005 (CI = +/-0.009; p = 0.285)	0.006	+0.47%
Severity	2009.1	0.005 (CI = +/-0.009; p = 0.237)	0.016	+0.55%
Severity	2009.2	0.005 (CI = +/-0.010; p = 0.308)	0.003	+0.50%
Severity	2010.1	0.006 (CI = +/-0.011; p = 0.236)	0.017	+0.63%
Severity	2010.2	0.008 (CI = +/-0.011; p = 0.146)	0.046	+0.82%
Severity	2011.1	0.009 (CI = +/-0.012; p = 0.116)	0.062	+0.95%
Severity	2011.2	0.011 (CI = +/-0.013; p = 0.076)	0.093	+1.15%
Severity	2012.1	0.015 (CI = +/-0.013; p = 0.026)	0.169	+1.51%
Frequency	2004.1	-0.044 (CI = +/-0.010; p = 0.000)	0.680	-4.28%
Frequency	2004.2	-0.044 (CI = +/-0.010; p = 0.000)	0.665	-4.30%
Frequency	2005.1	-0.043 (CI = +/-0.011; p = 0.000)	0.639	-4.20%
Frequency	2005.2	-0.042 (CI = +/-0.011; p = 0.000)	0.612	-4.12%
Frequency	2006.1	-0.040 (CI = +/-0.012; p = 0.000)	0.579	-3.94%
Frequency	2006.2	-0.039 (CI = +/-0.012; p = 0.000)	0.544	-3.79%
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.505	-3.62%
Frequency	2007.2	-0.035 (CI = +/-0.013; p = 0.000)	0.464	-3.46%
Frequency	2008.1	-0.032 (CI = +/-0.014; p = 0.000)	0.413	-3.19%
Frequency	2008.2	-0.031 (CI = +/-0.015; p = 0.000)	0.366	-3.02%
Frequency	2009.1	-0.029 (CI = +/-0.016; p = 0.001)	0.319	-2.85%
Frequency	2009.2	-0.028 (CI = +/-0.017; p = 0.002)	0.277	-2.73%
Frequency	2010.1	-0.024 (CI = +/-0.017; p = 0.008)	0.212	-2.38%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.020)	0.165	-2.20%
Frequency	2011.1	-0.017 (CI = +/-0.019; p = 0.072)	0.093	-1.72%
Frequency	2011.2	-0.014 (CI = +/-0.020; p = 0.163)	0.043	-1.39%
Frequency	2012.1	-0.010 (CI = +/-0.021; p = 0.343)	-0.003	-0.99%

Uninsured Auto

Coverage = UA
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	-0.016 (CI = +/-0.010; p = 0.002)	0.168 (CI = +/-0.112; p = 0.004)	0.308	-1.58%
Loss Cost	2004.2	-0.017 (CI = +/-0.010; p = 0.002)	0.163 (CI = +/-0.115; p = 0.007)	0.313	-1.66%
Loss Cost	2005.1	-0.018 (CI = +/-0.011; p = 0.002)	0.170 (CI = +/-0.117; p = 0.006)	0.319	-1.77%
Loss Cost	2005.2	-0.019 (CI = +/-0.011; p = 0.001)	0.161 (CI = +/-0.119; p = 0.009)	0.334	-1.91%
Loss Cost	2006.1	-0.022 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.118; p = 0.005)	0.375	-2.15%
Loss Cost	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.118; p = 0.009)	0.409	-2.38%
Loss Cost	2007.1	-0.025 (CI = +/-0.012; p = 0.000)	0.164 (CI = +/-0.122; p = 0.010)	0.387	-2.43%
Loss Cost	2007.2	-0.025 (CI = +/-0.013; p = 0.000)	0.159 (CI = +/-0.125; p = 0.014)	0.389	-2.51%
Loss Cost	2008.1	-0.027 (CI = +/-0.014; p = 0.001)	0.166 (CI = +/-0.129; p = 0.014)	0.380	-2.62%
Loss Cost	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	0.169 (CI = +/-0.133; p = 0.015)	0.369	-2.56%
Loss Cost	2009.1	-0.025 (CI = +/-0.016; p = 0.004)	0.162 (CI = +/-0.137; p = 0.023)	0.310	-2.42%
Loss Cost	2009.2	-0.023 (CI = +/-0.017; p = 0.010)	0.171 (CI = +/-0.141; p = 0.020)	0.297	-2.24%
Loss Cost	2010.1	-0.019 (CI = +/-0.018; p = 0.035)	0.153 (CI = +/-0.142; p = 0.036)	0.214	-1.89%
Loss Cost	2010.2	-0.014 (CI = +/-0.018; p = 0.115)	0.176 (CI = +/-0.138; p = 0.015)	0.225	-1.40%
Loss Cost	2011.1	-0.009 (CI = +/-0.018; p = 0.304)	0.154 (CI = +/-0.137; p = 0.029)	0.145	-0.92%
Loss Cost	2011.2	-0.003 (CI = +/-0.018; p = 0.763)	0.182 (CI = +/-0.127; p = 0.007)	0.223	-0.26%
Loss Cost	2012.1	0.003 (CI = +/-0.018; p = 0.689)	0.157 (CI = +/-0.122; p = 0.014)	0.194	+0.34%
Loss Cost	2012.2	0.005 (CI = +/-0.019; p = 0.623)	0.161 (CI = +/-0.127; p = 0.016)	0.192	+0.46%
Loss Cost	2013.1	0.005 (CI = +/-0.021; p = 0.653)	0.161 (CI = +/-0.134; p = 0.021)	0.184	+0.46%
Loss Cost	2013.2	0.007 (CI = +/-0.023; p = 0.536)	0.169 (CI = +/-0.140; p = 0.021)	0.195	+0.69%
Loss Cost	2014.1	0.011 (CI = +/-0.025; p = 0.384)	0.156 (CI = +/-0.146; p = 0.037)	0.184	+1.07%
Loss Cost	2014.2	0.015 (CI = +/-0.028; p = 0.270)	0.169 (CI = +/-0.151; p = 0.031)	0.215	+1.49%
Loss Cost	2015.1	0.020 (CI = +/-0.030; p = 0.189)	0.154 (CI = +/-0.158; p = 0.056)	0.221	+1.98%
Loss Cost	2015.2	0.022 (CI = +/-0.034; p = 0.183)	0.161 (CI = +/-0.167; p = 0.058)	0.209	+2.26%
Loss Cost	2016.1	0.022 (CI = +/-0.039; p = 0.243)	0.161 (CI = +/-0.181; p = 0.077)	0.201	+2.25%
Loss Cost	2016.2	0.030 (CI = +/-0.044; p = 0.161)	0.181 (CI = +/-0.189; p = 0.059)	0.246	+3.04%
Loss Cost	2017.1	0.037 (CI = +/-0.050; p = 0.132)	0.162 (CI = +/-0.203; p = 0.106)	0.260	+3.78%
Loss Cost	2017.2	0.035 (CI = +/-0.059; p = 0.213)	0.159 (CI = +/-0.222; p = 0.143)	0.161	+3.59%
Severity	2004.1	0.028 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.109; p = 0.122)	0.495	+2.86%
Severity	2004.2	0.027 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.111; p = 0.158)	0.455	+2.77%
Severity	2005.1	0.025 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.111; p = 0.106)	0.426	+2.57%
Severity	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.108; p = 0.172)	0.365	+2.30%
Severity	2006.1	0.019 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.100; p = 0.052)	0.350	+1.90%
Severity	2006.2	0.014 (CI = +/-0.009; p = 0.002)	0.073 (CI = +/-0.086; p = 0.092)	0.278	+1.46%
Severity	2007.1	0.013 (CI = +/-0.009; p = 0.006)	0.083 (CI = +/-0.086; p = 0.058)	0.255	+1.29%
Severity	2007.2	0.010 (CI = +/-0.009; p = 0.025)	0.067 (CI = +/-0.081; p = 0.102)	0.166	+0.99%
Severity	2008.1	0.006 (CI = +/-0.008; p = 0.117)	0.087 (CI = +/-0.073; p = 0.022)	0.182	+0.63%
Severity	2008.2	0.005 (CI = +/-0.008; p = 0.256)	0.078 (CI = +/-0.073; p = 0.037)	0.121	+0.47%
Severity	2009.1	0.005 (CI = +/-0.009; p = 0.258)	0.077 (CI = +/-0.076; p = 0.048)	0.119	+0.50%
Severity	2009.2	0.005 (CI = +/-0.009; p = 0.283)	0.077 (CI = +/-0.079; p = 0.055)	0.103	+0.50%
Severity	2010.1	0.006 (CI = +/-0.010; p = 0.261)	0.074 (CI = +/-0.082; p = 0.075)	0.102	+0.57%
Severity	2010.2	0.008 (CI = +/-0.010; p = 0.121)	0.085 (CI = +/-0.081; p = 0.041)	0.168	+0.82%
Severity	2011.1	0.009 (CI = +/-0.011; p = 0.125)	0.083 (CI = +/-0.085; p = 0.056)	0.168	+0.88%
Severity	2011.2	0.011 (CI = +/-0.012; p = 0.055)	0.094 (CI = +/-0.085; p = 0.031)	0.236	+1.15%
Severity	2012.1	0.014 (CI = +/-0.012; p = 0.026)	0.083 (CI = +/-0.085; p = 0.057)	0.270	+1.43%
Severity	2012.2	0.011 (CI = +/-0.013; p = 0.088)	0.070 (CI = +/-0.084; p = 0.098)	0.161	+1.10%
Severity	2013.1	0.006 (CI = +/-0.012; p = 0.324)	0.089 (CI = +/-0.079; p = 0.029)	0.193	+0.60%
Severity	2013.2	0.004 (CI = +/-0.014; p = 0.495)	0.084 (CI = +/-0.082; p = 0.046)	0.134	+0.45%
Severity	2014.1	0.005 (CI = +/-0.015; p = 0.535)	0.083 (CI = +/-0.087; p = 0.059)	0.127	+0.45%
Severity	2014.2	0.004 (CI = +/-0.017; p = 0.653)	0.081 (CI = +/-0.092; p = 0.082)	0.084	+0.36%
Severity	2015.1	0.004 (CI = +/-0.019; p = 0.656)	0.079 (CI = +/-0.098; p = 0.107)	0.073	+0.41%
Severity	2015.2	-0.001 (CI = +/-0.020; p = 0.895)	0.064 (CI = +/-0.098; p = 0.181)	0.000	-0.12%
Severity	2016.1	-0.003 (CI = +/-0.023; p = 0.800)	0.068 (CI = +/-0.105; p = 0.184)	-0.001	-0.27%
Severity	2016.2	-0.004 (CI = +/-0.026; p = 0.733)	0.065 (CI = +/-0.113; p = 0.237)	-0.024	-0.42%
Severity	2017.1	-0.005 (CI = +/-0.031; p = 0.725)	0.067 (CI = +/-0.124; p = 0.261)	-0.044	-0.51%
Severity	2017.2	-0.019 (CI = +/-0.028; p = 0.165)	0.037 (CI = +/-0.106; p = 0.460)	0.065	-1.89%
Frequency	2004.1	-0.044 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.110; p = 0.134)	0.691	-4.31%
Frequency	2004.2	-0.044 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.113; p = 0.141)	0.676	-4.30%
Frequency	2005.1	-0.043 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.116; p = 0.174)	0.648	-4.23%
Frequency	2005.2	-0.042 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.118; p = 0.145)	0.625	-4.12%
Frequency	2006.1	-0.041 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.120; p = 0.200)	0.587	-3.97%
Frequency	2006.2	-0.039 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.121; p = 0.148)	0.560	-3.79%
Frequency	2007.1	-0.037 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.124; p = 0.195)	0.516	-3.66%
Frequency	2007.2	-0.035 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.126; p = 0.145)	0.484	-3.46%
Frequency	2008.1	-0.033 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.127; p = 0.214)	0.424	-3.23%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.129; p = 0.161)	0.388	-3.02%
Frequency	2009.1	-0.029 (CI = +/-0.015; p = 0.001)	0.085 (CI = +/-0.133; p = 0.203)	0.335	-2.91%
Frequency	2009.2	-0.028 (CI = +/-0.016; p = 0.002)	0.093 (CI = +/-0.137; p = 0.172)	0.302	-2.73%
Frequency	2010.1	-0.025 (CI = +/-0.017; p = 0.007)	0.079 (CI = +/-0.139; p = 0.253)	0.223	-2.44%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.019)	0.090 (CI = +/-0.142; p = 0.202)	0.188	-2.20%
Frequency	2011.1	-0.018 (CI = +/-0.019; p = 0.063)	0.071 (CI = +/-0.143; p = 0.312)	0.095	-1.78%
Frequency	2011.2	-0.014 (CI = +/-0.020; p = 0.159)	0.088 (CI = +/-0.144; p = 0.220)	0.067	-1.39%
Frequency	2012.1	-0.011 (CI = +/-0.021; p = 0.309)	0.074 (CI = +/-0.148; p = 0.311)	0.001	-1.07%
Frequency	2012.2	-0.006 (CI = +/-0.023; p = 0.566)	0.091 (CI = +/-0.150; p = 0.221)	-0.003	-0.63%
Frequency	2013.1	-0.001 (CI = +/-0.024; p = 0.906)	0.072 (CI = +/-0.153; p = 0.336)	-0.051	-0.14%
Frequency	2013.2	0.002 (CI = +/-0.026; p = 0.845)	0.085 (CI = +/-0.158; p = 0.270)	-0.034	+0.24%
Frequency	2014.1	0.006 (CI = +/-0.029; p = 0.655)	0.072 (CI = +/-0.165; p = 0.367)	-0.047	+0.62%
Frequency	2014.2	0.011 (CI = +/-0.031; p = 0.455)	0.088 (CI = +/-0.170; p = 0.287)	-0.011	+1.13%
Frequency	2015.1	0.016 (CI = +/-0.035; p = 0.351)	0.074 (CI = +/-0.179; p = 0.390)	-0.006	+1.57%
Frequency	2015.2	0.024 (CI = +/-0.037; p = 0.196)	0.097 (CI = +/-0.183; p = 0.274)	0.066	+2.38%
Frequency	2016.1	0.025 (CI = +/-0.043; p = 0.230)	0.093 (CI = +/-0.197; p = 0.328)	0.059	+2.53%
Frequency	2016.2	0.034 (CI = +/-0.047; p = 0.141)	0.116 (CI = +/-0.204; p = 0.240)	0.125	+3.47%
Frequency	2017.1	0.042 (CI = +/-0.054; p = 0.115)	0.096 (CI = +/-0.219; p = 0.358)	0.151	+4.31%
Frequency	2017.2	0.054 (CI = +/-0.061; p = 0.075)	0.122 (CI = +/-0.228; p = 0.262)	0.219	+5.59%

Uninsured Auto

Coverage = UA
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.017 (CI = +/-0.021; p = 0.108)	0.144 (CI = +/-0.117; p = 0.018)	-0.020 (CI = +/-0.062; p = 0.503)	0.349	-1.69%	-3.67%
Loss Cost	2005.1	-0.021 (CI = +/-0.023; p = 0.070)	0.153 (CI = +/-0.119; p = 0.014)	-0.014 (CI = +/-0.063; p = 0.652)	0.364	-2.05%	-3.42%
Loss Cost	2005.2	-0.027 (CI = +/-0.024; p = 0.029)	0.138 (CI = +/-0.119; p = 0.025)	-0.003 (CI = +/-0.064; p = 0.913)	0.403	-2.64%	-2.98%
Loss Cost	2006.1	-0.036 (CI = +/-0.024; p = 0.005)	0.160 (CI = +/-0.114; p = 0.008)	0.012 (CI = +/-0.062; p = 0.694)	0.497	-3.56%	-2.40%
Loss Cost	2006.2	-0.049 (CI = +/-0.023; p = 0.000)	0.133 (CI = +/-0.102; p = 0.013)	0.032 (CI = +/-0.056; p = 0.246)	0.618	-4.75%	-1.62%
Loss Cost	2007.1	-0.054 (CI = +/-0.025; p = 0.000)	0.145 (CI = +/-0.103; p = 0.008)	0.041 (CI = +/-0.058; p = 0.151)	0.626	-5.30%	-1.30%
Loss Cost	2007.2	-0.065 (CI = +/-0.025; p = 0.000)	0.125 (CI = +/-0.098; p = 0.015)	0.058 (CI = +/-0.056; p = 0.046)	0.688	-6.28%	-0.73%
Loss Cost	2008.1	-0.078 (CI = +/-0.025; p = 0.000)	0.147 (CI = +/-0.089; p = 0.003)	0.076 (CI = +/-0.052; p = 0.006)	0.759	-7.48%	-0.15%
Loss Cost	2008.2	-0.087 (CI = +/-0.026; p = 0.000)	0.132 (CI = +/-0.087; p = 0.005)	0.090 (CI = +/-0.053; p = 0.002)	0.787	-8.38%	+0.30%
Loss Cost	2009.1	-0.094 (CI = +/-0.029; p = 0.000)	0.142 (CI = +/-0.089; p = 0.003)	0.100 (CI = +/-0.056; p = 0.001)	0.771	-9.01%	+0.56%
Loss Cost	2009.2	-0.104 (CI = +/-0.033; p = 0.000)	0.130 (CI = +/-0.089; p = 0.007)	0.113 (CI = +/-0.059; p = 0.001)	0.781	-9.88%	+0.92%
Loss Cost	2010.1	-0.104 (CI = +/-0.039; p = 0.000)	0.130 (CI = +/-0.095; p = 0.010)	0.113 (CI = +/-0.065; p = 0.002)	0.713	-9.90%	+0.92%
Loss Cost	2010.2	-0.098 (CI = +/-0.046; p = 0.000)	0.136 (CI = +/-0.100; p = 0.011)	0.105 (CI = +/-0.074; p = 0.008)	0.660	-9.31%	+0.74%
Loss Cost	2011.1	-0.088 (CI = +/-0.056; p = 0.005)	0.128 (CI = +/-0.105; p = 0.020)	0.093 (CI = +/-0.084; p = 0.031)	0.510	-8.44%	+0.53%
Loss Cost	2011.2	-0.058 (CI = +/-0.063; p = 0.072)	0.149 (CI = +/-0.101; p = 0.007)	0.057 (CI = +/-0.089; p = 0.191)	0.468	-5.60%	-0.07%
Loss Cost	2012.1	-0.010 (CI = +/-0.066; p = 0.754)	0.123 (CI = +/-0.087; p = 0.010)	0.002 (CI = +/-0.087; p = 0.952)	0.311	-0.97%	-0.73%
Loss Cost	2012.2	-0.019 (CI = +/-0.091; p = 0.652)	0.119 (CI = +/-0.095; p = 0.018)	0.013 (CI = +/-0.113; p = 0.804)	0.293	-1.91%	-0.62%
Loss Cost	2013.1	-0.056 (CI = +/-0.131; p = 0.365)	0.130 (CI = +/-0.101; p = 0.016)	0.052 (CI = +/-0.152; p = 0.461)	0.316	-5.44%	-0.36%
Loss Cost	2013.2	-0.114 (CI = +/-0.215; p = 0.260)	0.120 (CI = +/-0.108; p = 0.033)	0.114 (CI = +/-0.235; p = 0.304)	0.341	-10.80%	-0.07%
Loss Cost	2014.1	-0.113 (CI = +/-0.497; p = 0.613)	0.120 (CI = +/-0.126; p = 0.059)	0.113 (CI = +/-0.514; p = 0.627)	0.144	-10.73%	-0.08%
Loss Cost	2014.2	-0.001 (CI = +/-0.040; p = 0.966)	0.120 (CI = +/-0.126; p = 0.059)	NA (CI = +/-NA; p = NA)	0.221	-0.08%	-0.08%
Loss Cost	2015.1	0.011 (CI = +/-0.047; p = 0.602)	0.099 (CI = +/-0.135; p = 0.127)	NA (CI = +/-NA; p = NA)	0.162	+1.09%	+1.09%
Loss Cost	2015.2	0.008 (CI = +/-0.060; p = 0.747)	0.095 (CI = +/-0.157; p = 0.189)	NA (CI = +/-NA; p = NA)	0.037	+0.84%	+0.84%
Loss Cost	2016.1	0.000 (CI = +/-0.083; p = 0.999)	0.108 (CI = +/-0.191; p = 0.208)	NA (CI = +/-NA; p = NA)	0.027	-0.01%	-0.01%
Loss Cost	2016.2	0.009 (CI = +/-0.118; p = 0.846)	0.118 (CI = +/-0.239; p = 0.243)	NA (CI = +/-NA; p = NA)	-0.014	+0.89%	+0.89%
Loss Cost	2017.1	0.033 (CI = +/-0.195; p = 0.624)	0.089 (CI = +/-0.334; p = 0.457)	NA (CI = +/-NA; p = NA)	-0.133	+3.40%	+3.40%
Loss Cost	2017.2	-0.042 (CI = +/-0.168; p = 0.398)	0.027 (CI = +/-0.243; p = 0.682)	NA (CI = +/-NA; p = NA)	-0.191	-4.08%	-4.08%
Severity	2004.2	0.056 (CI = +/-0.021; p = 0.000)	0.085 (CI = +/-0.119; p = 0.153)	-0.063 (CI = +/-0.062; p = 0.049)	0.574	+5.77%	-0.66%
Severity	2005.1	0.054 (CI = +/-0.023; p = 0.000)	0.091 (CI = +/-0.122; p = 0.140)	-0.059 (CI = +/-0.065; p = 0.073)	0.534	+5.54%	-0.51%
Severity	2005.2	0.049 (CI = +/-0.025; p = 0.000)	0.078 (CI = +/-0.124; p = 0.208)	-0.050 (CI = +/-0.067; p = 0.134)	0.452	+5.00%	-0.13%
Severity	2006.1	0.039 (CI = +/-0.025; p = 0.004)	0.100 (CI = +/-0.118; p = 0.093)	-0.034 (CI = +/-0.064; p = 0.280)	0.400	+3.99%	+0.47%
Severity	2006.2	0.026 (CI = +/-0.024; p = 0.033)	0.072 (CI = +/-0.106; p = 0.173)	-0.013 (CI = +/-0.058; p = 0.649)	0.282	+2.65%	+1.32%
Severity	2007.1	0.022 (CI = +/-0.026; p = 0.098)	0.081 (CI = +/-0.108; p = 0.137)	-0.006 (CI = +/-0.061; p = 0.833)	0.240	+2.20%	+1.56%
Severity	2007.2	0.011 (CI = +/-0.027; p = 0.402)	0.060 (CI = +/-0.104; p = 0.239)	0.010 (CI = +/-0.060; p = 0.720)	0.124	+1.11%	+2.17%
Severity	2008.1	-0.004 (CI = +/-0.025; p = 0.752)	0.086 (CI = +/-0.091; p = 0.064)	0.032 (CI = +/-0.054; p = 0.225)	0.178	-0.39%	+2.87%
Severity	2008.2	-0.014 (CI = +/-0.027; p = 0.304)	0.071 (CI = +/-0.089; p = 0.114)	0.046 (CI = +/-0.054; p = 0.089)	0.168	-1.36%	+3.33%
Severity	2009.1	-0.015 (CI = +/-0.031; p = 0.320)	0.073 (CI = +/-0.094; p = 0.121)	0.049 (CI = +/-0.059; p = 0.101)	0.160	-1.51%	+3.39%
Severity	2009.2	-0.019 (CI = +/-0.036; p = 0.283)	0.068 (CI = +/-0.099; p = 0.165)	0.054 (CI = +/-0.065; p = 0.098)	0.153	-1.89%	+3.54%
Severity	2010.1	-0.020 (CI = +/-0.043; p = 0.342)	0.069 (CI = +/-0.105; p = 0.184)	0.055 (CI = +/-0.072; p = 0.128)	0.137	-1.97%	+3.56%
Severity	2010.2	-0.007 (CI = +/-0.050; p = 0.768)	0.081 (CI = +/-0.108; p = 0.130)	0.038 (CI = +/-0.080; p = 0.319)	0.169	-0.70%	+3.19%
Severity	2011.1	-0.004 (CI = +/-0.061; p = 0.880)	0.079 (CI = +/-0.115; p = 0.164)	0.035 (CI = +/-0.092; p = 0.424)	0.158	-0.44%	+3.13%
Severity	2011.2	0.025 (CI = +/-0.072; p = 0.471)	0.098 (CI = +/-0.114; p = 0.085)	0.000 (CI = +/-0.101; p = 0.992)	0.271	+2.50%	+2.54%
Severity	2012.1	0.076 (CI = +/-0.077; p = 0.053)	0.071 (CI = +/-0.101; p = 0.155)	-0.058 (CI = +/-0.101; p = 0.237)	0.476	+7.88%	+1.82%
Severity	2012.2	0.065 (CI = +/-0.106; p = 0.203)	0.066 (CI = +/-0.110; p = 0.211)	-0.046 (CI = +/-0.131; p = 0.457)	0.287	+6.73%	+1.95%
Severity	2013.1	0.002 (CI = +/-0.145; p = 0.977)	0.085 (CI = +/-0.111; p = 0.118)	0.022 (CI = +/-0.168; p = 0.777)	0.213	+0.19%	+2.41%
Severity	2013.2	-0.044 (CI = +/-0.241; p = 0.687)	0.077 (CI = +/-0.121; p = 0.182)	0.070 (CI = +/-0.264; p = 0.561)	0.119	-4.34%	+2.64%
Severity	2014.1	-0.028 (CI = +/-0.557; p = 0.911)	0.076 (CI = +/-0.141; p = 0.252)	0.054 (CI = +/-0.576; p = 0.836)	0.088	-2.74%	+2.61%
Severity	2014.2	0.026 (CI = +/-0.044; p = 0.218)	0.076 (CI = +/-0.141; p = 0.252)	NA (CI = +/-NA; p = NA)	0.116	+2.61%	+2.61%
Severity	2015.1	0.035 (CI = +/-0.055; p = 0.170)	0.058 (CI = +/-0.157; p = 0.413)	NA (CI = +/-NA; p = NA)	0.157	+3.61%	+3.61%
Severity	2015.2	0.025 (CI = +/-0.067; p = 0.403)	0.042 (CI = +/-0.175; p = 0.579)	NA (CI = +/-NA; p = NA)	-0.119	+2.50%	+2.50%
Severity	2016.1	0.033 (CI = +/-0.093; p = 0.404)	0.029 (CI = +/-0.214; p = 0.739)	NA (CI = +/-NA; p = NA)	-0.139	+3.36%	+3.36%
Severity	2016.2	0.038 (CI = +/-0.134; p = 0.473)	0.035 (CI = +/-0.271; p = 0.736)	NA (CI = +/-NA; p = NA)	-0.261	+3.90%	+3.90%
Severity	2017.1	0.071 (CI = +/-0.216; p = 0.374)	-0.003 (CI = +/-0.369; p = 0.983)	NA (CI = +/-NA; p = NA)	-0.198	+7.34%	+7.34%
Severity	2017.2	-0.001 (CI = +/-0.280; p = 0.992)	-0.062 (CI = +/-0.404; p = 0.575)	NA (CI = +/-NA; p = NA)	-0.638	-0.08%	-0.08%
Frequency	2004.2	-0.073 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.031; p = 0.001)	0.042 (CI = +/-0.016; p = 0.000)	0.978	-7.05%	-3.03%
Frequency	2005.1	-0.075 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.031; p = 0.000)	0.045 (CI = +/-0.017; p = 0.000)	0.978	-7.19%	-2.92%
Frequency	2005.2	-0.076 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.032; p = 0.001)	0.047 (CI = +/-0.017; p = 0.000)	0.976	-7.28%	-2.85%
Frequency	2006.1	-0.075 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.033; p = 0.001)	0.046 (CI = +/-0.018; p = 0.000)	0.973	-7.26%	-2.86%
Frequency	2006.2	-0.075 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.045 (CI = +/-0.019; p = 0.000)	0.969	-7.20%	-2.90%
Frequency	2007.1	-0.076 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.035; p = 0.001)	0.048 (CI = +/-0.020; p = 0.000)	0.966	-7.34%	-2.82%
Frequency	2007.2	-0.076 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.037; p = 0.002)	0.047 (CI = +/-0.021; p = 0.000)	0.961	-7.31%	-2.84%
Frequency	2008.1	-0.074 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.038; p = 0.003)	0.044 (CI = +/-0.022; p = 0.001)	0.953	-7.12%	-2.93%
Frequency	2008.2	-0.074 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.040; p = 0.004)	0.044 (CI = +/-0.024; p = 0.001)	0.946	-7.11%	-2.94%
Frequency	2009.1	-0.079 (CI = +/-0.013; p = 0.000)	0.069 (CI = +/-0.038; p = 0.001)	0.051 (CI = +/-0.024; p = 0.000)	0.950	-7.61%	-2.74%
Frequency	2009.2	-0.085 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.037; p = 0.002)	0.059 (CI = +/-0.024; p = 0.000)	0.954	-8.14%	-2.53%
Frequency	2010.1	-0.084 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.039; p = 0.004)	0.059 (CI = +/-0.027; p = 0.000)	0.940	-8.09%	-2.55%
Frequency	2010.2	-0.091 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.039; p = 0.008)	0.067 (CI = +/-0.029; p = 0.000)	0.940	-8.67%	-2.38%
Frequency	2011.1	-0.084 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.039; p = 0.016)	0.058 (CI = +/-0.031; p = 0.001)	0.921	-8.03%	-2.52%
Frequency	2011.2	-0.082 (CI = +/-0.026; p = 0.000)	0.051 (CI = +/-0.042; p = 0.022)	0.056 (CI = +/-0.037; p = 0.006)	0.899	-7.89%	-2.55%
Frequency	2012.1	-0.086 (CI = +/-0.034; p = 0.000)	0.052 (CI = +/-0.045; p = 0.026)	0.060 (CI = +/-0.045; p = 0.013)	0.862	-8.21%	-2.50%
Frequency	2012.2	-0.084 (CI = +/-0.047; p = 0.002)	0.053 (CI = +/-0.049; p = 0.037)	0.059 (CI = +/-0.059; p = 0.049)	0.821	-8.10%	-2.52%
Frequency	2013.1	-0.058 (CI = +/-0.066; p = 0.078)	0.045 (CI = +/-0.050; p = 0.075)	0.030 (CI = +/-0.076; p = 0.393)	0.713	-5.62%	-2.70%
Frequency	2013.2	-0.070 (CI = +/-0.110; p = 0.186)	0.043 (CI = +/-0.055; p = 0.114)	0.043 (CI = +/-0.121; p = 0.441)	0.665	-6.75%	-2.64%
Frequency	2014.1	-0.086 (CI = +/-0.255; p = 0.460)	0.045 (CI = +/-0.065; p = 0.150)	0.059 (CI = +/-0.263; p = 0.619)	0.515	-8.21%	-2.62%
Frequency	2014.2	-0.027 (CI = +/-0.020; p = 0.017)	0.045 (CI = +/-0.065; p = 0.150)	NA (CI = +/-NA; p = NA)	0.489	-2.62%	-2.62%
Frequency	2015.1	-0.025 (CI = +/-0.026; p = 0.060)	0.041 (CI = +/-0.074; p = 0.234)	NA (CI = +/-NA; p = NA)	0.301	-2.43%	-2.43%
Frequency	2015.2	-0.016 (CI = +/-0.029; p = 0.218)	0.053 (CI = +/-0.076; p = 0.137)	NA (CI = +/-NA; p = NA)	0.261	-1.63%	-1.63%
Frequency	2016.1	-0.033 (CI = +/-0.024; p = 0.017)	0.078 (CI = +/-0.056; p = 0.015)	NA (CI = +/-NA; p = NA)	0.730	-3.26%	-3.26%
Frequency	2016.2	-0.029 (CI = +/-0.034; p = 0.072)	0.083 (CI = +/-0.068; p = 0.028)	NA (CI = +/-NA; p = NA)	0.718	-2.90%	-2.90%
Frequency	2017.1	-0.037 (CI = +/-0.054; p = 0.116)	0.092 (CI = +/-0.093; p = 0.051)	NA (CI = +/-NA; p = NA)	0.660	-3.68%	-3.68%
Frequency	2017.2	-0.041 (CI = +/-0.113; p = 0.259)	0.089 (CI = +/-0.163; p = 0.142)	NA (CI = +/-NA; p = NA)	0.601	-4.01%	-4.01%

Uninsured Auto

Coverage = UA
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.2	-0.026 (CI = +/-0.019; p = 0.010)	0.137 (CI = +/-0.105; p = 0.012)	0.009 (CI = +/-0.006; p = 0.004)	0.036 (CI = +/-0.039; p = 0.065)	0.443	-2.58%	+1.02%
Loss Cost	2005.1	-0.030 (CI = +/-0.021; p = 0.005)	0.146 (CI = +/-0.106; p = 0.008)	0.009 (CI = +/-0.006; p = 0.005)	0.042 (CI = +/-0.040; p = 0.041)	0.458	-2.97%	+1.15%
Loss Cost	2005.2	-0.037 (CI = +/-0.022; p = 0.002)	0.132 (CI = +/-0.105; p = 0.015)	0.009 (CI = +/-0.006; p = 0.003)	0.051 (CI = +/-0.040; p = 0.016)	0.497	-3.60%	+1.41%
Loss Cost	2006.1	-0.046 (CI = +/-0.022; p = 0.000)	0.151 (CI = +/-0.100; p = 0.004)	0.009 (CI = +/-0.005; p = 0.002)	0.063 (CI = +/-0.039; p = 0.003)	0.572	-4.50%	+1.68%
Loss Cost	2006.2	-0.058 (CI = +/-0.021; p = 0.000)	0.128 (CI = +/-0.089; p = 0.007)	0.009 (CI = +/-0.005; p = 0.001)	0.079 (CI = +/-0.036; p = 0.000)	0.671	-5.66%	+2.11%
Loss Cost	2007.1	-0.064 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.089; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	0.087 (CI = +/-0.037; p = 0.000)	0.680	-6.24%	+2.26%
Loss Cost	2007.2	-0.075 (CI = +/-0.023; p = 0.000)	0.121 (CI = +/-0.085; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.037; p = 0.000)	0.730	-7.23%	+2.57%
Loss Cost	2008.1	-0.088 (CI = +/-0.023; p = 0.000)	0.140 (CI = +/-0.078; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.116 (CI = +/-0.035; p = 0.000)	0.784	-8.39%	+2.83%
Loss Cost	2008.2	-0.098 (CI = +/-0.024; p = 0.000)	0.126 (CI = +/-0.075; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.128 (CI = +/-0.036; p = 0.000)	0.808	-9.31%	+3.08%
Loss Cost	2009.1	-0.105 (CI = +/-0.026; p = 0.000)	0.135 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.137 (CI = +/-0.038; p = 0.000)	0.800	-9.98%	+3.20%
Loss Cost	2009.2	-0.115 (CI = +/-0.029; p = 0.000)	0.124 (CI = +/-0.075; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.149 (CI = +/-0.040; p = 0.000)	0.810	-10.90%	+3.39%
Loss Cost	2010.1	-0.117 (CI = +/-0.034; p = 0.000)	0.125 (CI = +/-0.078; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.151 (CI = +/-0.045; p = 0.000)	0.773	-11.04%	+3.41%
Loss Cost	2010.2	-0.114 (CI = +/-0.040; p = 0.000)	0.128 (CI = +/-0.081; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.147 (CI = +/-0.052; p = 0.000)	0.745	-10.73%	+3.36%
Loss Cost	2011.1	-0.107 (CI = +/-0.049; p = 0.000)	0.124 (CI = +/-0.084; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.140 (CI = +/-0.060; p = 0.000)	0.688	-10.17%	+3.31%
Loss Cost	2011.2	-0.084 (CI = +/-0.058; p = 0.006)	0.136 (CI = +/-0.084; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.115 (CI = +/-0.068; p = 0.002)	0.677	-8.07%	+3.09%
Loss Cost	2012.1	-0.046 (CI = +/-0.068; p = 0.171)	0.120 (CI = +/-0.081; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.077; p = 0.058)	0.664	-4.49%	+2.88%
Loss Cost	2012.2	-0.065 (CI = +/-0.091; p = 0.148)	0.115 (CI = +/-0.084; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.100; p = 0.063)	0.667	-6.30%	+2.98%
Loss Cost	2013.1	-0.113 (CI = +/-0.127; p = 0.079)	0.125 (CI = +/-0.086; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.144 (CI = +/-0.136; p = 0.039)	0.686	-10.69%	+3.11%
Loss Cost	2013.2	-0.196 (CI = +/-0.204; p = 0.058)	0.115 (CI = +/-0.088; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	0.228 (CI = +/-0.212; p = 0.036)	0.704	-17.79%	+3.28%
Loss Cost	2014.1	-0.252 (CI = +/-0.454; p = 0.256)	0.119 (CI = +/-0.095; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	0.285 (CI = +/-0.460; p = 0.207)	0.687	-22.27%	+3.32%
Loss Cost	2014.2	0.033 (CI = +/-0.018; p = 0.002)	0.119 (CI = +/-0.095; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.704	+3.32%	+3.32%
Loss Cost	2015.1	0.039 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.091; p = 0.036)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.756	+4.00%	+4.00%
Loss Cost	2015.2	0.041 (CI = +/-0.020; p = 0.001)	0.104 (CI = +/-0.097; p = 0.038)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.752	+4.17%	+4.17%
Loss Cost	2016.1	0.042 (CI = +/-0.024; p = 0.002)	0.101 (CI = +/-0.105; p = 0.059)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.749	+4.27%	+4.27%
Loss Cost	2016.2	0.047 (CI = +/-0.025; p = 0.002)	0.115 (CI = +/-0.108; p = 0.039)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	+4.77%	+4.77%
Loss Cost	2017.1	0.054 (CI = +/-0.027; p = 0.001)	0.097 (CI = +/-0.110; p = 0.077)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.799	+5.51%	+5.51%
Loss Cost	2017.2	0.046 (CI = +/-0.029; p = 0.005)	0.077 (CI = +/-0.111; p = 0.150)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.813	+4.76%	+4.76%
Severity	2004.2	0.057 (CI = +/-0.018; p = 0.000)	0.090 (CI = +/-0.097; p = 0.066)	-0.001 (CI = +/-0.005; p = 0.607)	-0.066 (CI = +/-0.036; p = 0.001)	0.598	+5.85%	-0.96%
Severity	2005.1	0.055 (CI = +/-0.019; p = 0.000)	0.095 (CI = +/-0.099; p = 0.060)	-0.001 (CI = +/-0.005; p = 0.603)	-0.064 (CI = +/-0.037; p = 0.001)	0.559	+5.64%	-0.90%
Severity	2005.2	0.050 (CI = +/-0.021; p = 0.000)	0.085 (CI = +/-0.100; p = 0.093)	-0.001 (CI = +/-0.005; p = 0.626)	-0.058 (CI = +/-0.038; p = 0.005)	0.479	+5.16%	-0.72%
Severity	2006.1	0.042 (CI = +/-0.021; p = 0.000)	0.102 (CI = +/-0.095; p = 0.036)	-0.001 (CI = +/-0.005; p = 0.571)	-0.046 (CI = +/-0.037; p = 0.017)	0.426	+4.24%	-0.47%
Severity	2006.2	0.030 (CI = +/-0.020; p = 0.005)	0.080 (CI = +/-0.086; p = 0.065)	-0.001 (CI = +/-0.004; p = 0.587)	-0.031 (CI = +/-0.035; p = 0.081)	0.305	+3.05%	-0.08%
Severity	2007.1	0.026 (CI = +/-0.022; p = 0.020)	0.087 (CI = +/-0.087; p = 0.051)	-0.001 (CI = +/-0.005; p = 0.575)	-0.026 (CI = +/-0.037; p = 0.154)	0.259	+2.66%	+0.01%
Severity	2007.2	0.017 (CI = +/-0.023; p = 0.135)	0.072 (CI = +/-0.085; p = 0.091)	-0.001 (CI = +/-0.004; p = 0.601)	-0.014 (CI = +/-0.037; p = 0.428)	0.130	+1.73%	+0.27%
Severity	2008.1	0.004 (CI = +/-0.022; p = 0.712)	0.091 (CI = +/-0.077; p = 0.022)	-0.001 (CI = +/-0.004; p = 0.513)	0.001 (CI = +/-0.035; p = 0.942)	0.138	+0.41%	+0.53%
Severity	2008.2	-0.004 (CI = +/-0.024; p = 0.761)	0.081 (CI = +/-0.076; p = 0.039)	-0.001 (CI = +/-0.004; p = 0.538)	0.011 (CI = +/-0.036; p = 0.548)	0.087	-0.36%	+0.72%
Severity	2009.1	-0.004 (CI = +/-0.028; p = 0.764)	0.081 (CI = +/-0.079; p = 0.045)	-0.001 (CI = +/-0.004; p = 0.545)	0.011 (CI = +/-0.040; p = 0.565)	0.081	-0.41%	+0.72%
Severity	2009.2	-0.006 (CI = +/-0.032; p = 0.716)	0.080 (CI = +/-0.082; p = 0.058)	-0.001 (CI = +/-0.004; p = 0.559)	0.013 (CI = +/-0.044; p = 0.545)	0.064	-0.57%	+0.75%
Severity	2010.1	-0.005 (CI = +/-0.038; p = 0.785)	0.079 (CI = +/-0.086; p = 0.070)	-0.001 (CI = +/-0.004; p = 0.569)	0.012 (CI = +/-0.050; p = 0.611)	0.054	-0.50%	+0.75%
Severity	2010.2	0.009 (CI = +/-0.043; p = 0.653)	0.090 (CI = +/-0.086; p = 0.041)	-0.001 (CI = +/-0.004; p = 0.526)	-0.004 (CI = +/-0.055; p = 0.882)	0.109	+0.95%	+0.55%
Severity	2011.1	0.014 (CI = +/-0.052; p = 0.577)	0.087 (CI = +/-0.090; p = 0.057)	-0.001 (CI = +/-0.004; p = 0.542)	-0.009 (CI = +/-0.064; p = 0.770)	0.107	+1.42%	+0.51%
Severity	2011.2	0.045 (CI = +/-0.060; p = 0.133)	0.103 (CI = +/-0.087; p = 0.023)	-0.001 (CI = +/-0.004; p = 0.468)	-0.042 (CI = +/-0.071; p = 0.225)	0.232	+4.57%	+0.22%
Severity	2012.1	0.095 (CI = +/-0.065; p = 0.007)	0.082 (CI = +/-0.078; p = 0.039)	-0.001 (CI = +/-0.003; p = 0.458)	-0.095 (CI = +/-0.075; p = 0.015)	0.420	+9.95%	-0.05%
Severity	2012.2	0.093 (CI = +/-0.089; p = 0.042)	0.082 (CI = +/-0.082; p = 0.051)	-0.001 (CI = +/-0.003; p = 0.474)	-0.093 (CI = +/-0.098; p = 0.062)	0.246	+9.69%	-0.04%
Severity	2013.1	0.041 (CI = +/-0.124; p = 0.498)	0.093 (CI = +/-0.084; p = 0.031)	-0.001 (CI = +/-0.003; p = 0.440)	-0.040 (CI = +/-0.132; p = 0.535)	0.148	+4.15%	+0.10%
Severity	2013.2	0.020 (CI = +/-0.205; p = 0.836)	0.091 (CI = +/-0.088; p = 0.045)	-0.001 (CI = +/-0.004; p = 0.462)	-0.019 (CI = +/-0.213; p = 0.853)	0.060	+2.06%	+0.14%
Severity	2014.1	0.066 (CI = +/-0.457; p = 0.764)	0.087 (CI = +/-0.096; p = 0.071)	-0.001 (CI = +/-0.004; p = 0.485)	-0.065 (CI = +/-0.463; p = 0.771)	0.049	+6.79%	+0.12%
Severity	2014.2	0.001 (CI = +/-0.019; p = 0.896)	0.087 (CI = +/-0.096; p = 0.071)	-0.001 (CI = +/-0.004; p = 0.485)	NA (CI = +/-NA; p = NA)	0.056	+0.12%	+0.12%
Severity	2015.1	0.001 (CI = +/-0.021; p = 0.887)	0.087 (CI = +/-0.103; p = 0.094)	-0.001 (CI = +/-0.004; p = 0.504)	NA (CI = +/-NA; p = NA)	0.039	+0.14%	+0.14%
Severity	2015.2	-0.003 (CI = +/-0.022; p = 0.736)	0.071 (CI = +/-0.103; p = 0.161)	-0.001 (CI = +/-0.004; p = 0.535)	NA (CI = +/-NA; p = NA)	-0.044	-0.35%	-0.35%
Severity	2016.1	-0.005 (CI = +/-0.025; p = 0.662)	0.076 (CI = +/-0.112; p = 0.165)	-0.001 (CI = +/-0.004; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.050	-0.51%	-0.51%
Severity	2016.2	-0.006 (CI = +/-0.028; p = 0.638)	0.073 (CI = +/-0.122; p = 0.215)	-0.001 (CI = +/-0.004; p = 0.574)	NA (CI = +/-NA; p = NA)	-0.084	-0.62%	-0.62%
Severity	2017.1	-0.007 (CI = +/-0.033; p = 0.646)	0.075 (CI = +/-0.134; p = 0.242)	-0.001 (CI = +/-0.004; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.115	-0.70%	-0.70%
Severity	2017.2	-0.019 (CI = +/-0.031; p = 0.184)	0.040 (CI = +/-0.118; p = 0.465)	0.000 (CI = +/-0.004; p = 0.832)	NA (CI = +/-NA; p = NA)	-0.034	-1.93%	-1.93%
Frequency	2004.2	-0.083 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.057; p = 0.101)	0.010 (CI = +/-0.003; p = 0.000)	0.103 (CI = +/-0.021; p = 0.000)	0.921	-7.96%	+2.00%
Frequency	2005.1	-0.085 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.057; p = 0.075)	0.010 (CI = +/-0.003; p = 0.000)	0.106 (CI = +/-0.022; p = 0.000)	0.916	-8.16%	+2.07%
Frequency	2005.2	-0.087 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.058; p = 0.106)	0.010 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.022; p = 0.000)	0.911	-8.33%	+2.15%
Frequency	2006.1	-0.088 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.060; p = 0.108)	0.010 (CI = +/-0.003; p = 0.000)	0.109 (CI = +/-0.024; p = 0.000)	0.899	-8.38%	+2.17%
Frequency	2006.2	-0.088 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.062; p = 0.129)	0.010 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.025; p = 0.000)	0.888	-8.45%	+2.19%
Frequency	2007.1	-0.091 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.063; p = 0.107)	0.010 (CI = +/-0.003; p = 0.000)	0.113 (CI = +/-0.027; p = 0.000)	0.878	-8.67%	+2.25%
Frequency	2007.2	-0.092 (CI = +/-0.018; p = 0.000)	0.049 (CI = +/-0.065; p = 0.135)	0.010 (CI = +/-0.003; p = 0.000)	0.115 (CI = +/-0.029; p = 0.000)	0.865	-8.81%	+2.29%
Frequency	2008.1	-0.092 (CI = +/-0.020; p = 0.000)	0.049 (CI = +/-0.068; p = 0.153)	0.010 (CI = +/-0.003; p = 0.000)	0.114 (CI = +/-0.031; p = 0.000)	0.841	-8.76%	+2.28%
Frequency	2008.2	-0.094 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.070; p = 0.194)	0.010 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.033; p = 0.000)	0.826	-8.98%	+2.34%
Frequency	2009.1	-0.101 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.071; p = 0.131)	0.010 (CI = +/-0.003; p = 0.000)	0.125 (CI = +/-0.036; p = 0.000)	0.820	-9.61%	+2.45%
Frequency	2009.2	-0.110 (CI = +/-0.028; p = 0.000)	0.044 (CI = +/-0.071; p = 0.207)	0.010 (CI = +/-0.003; p = 0.000)	0.136 (CI = +/-0.038; p = 0.000)	0.822	-10.39%	+2.62%
Frequency	2010.1	-0.112 (CI = +/-0.032; p = 0.000)	0.046 (CI = +/-0.073; p = 0.204)	0.010 (CI = +/-0.003; p = 0.000)	0.138 (CI = +/-0.043; p = 0.000)	0.792	-10.60%	+2.65%
Frequency	2010.2	-0.123 (CI = +/-0.037; p = 0.000)	0.038 (CI = +/-0.074; p = 0.300)	0.010 (CI = +/-0.003; p = 0.000)	0.151 (CI = +/-0.047; p = 0.000)	0.788	-11.57%	+2.80%
Frequency	2011.1	-0.121 (CI = +/-0.045; p = 0.000)	0.037 (CI = +/-0.078; p = 0.334)	0.010 (CI = +/-0.004; p = 0.000)	0.149 (CI = +/-0.055; p = 0.000)	0.744	-11.43%	+2.79%
Frequency	2011.2	-0.129 (CI = +/-0.056; p = 0.000)	0.033 (CI = +/-0.081; p = 0.405)	0.010 (CI = +/-0.004; p = 0.000)	0.157 (CI = +/-0.066; p = 0.000)	0.719	-12.09%	+2.86%
Frequency	2012.1	-0.141 (CI = +/-0.071; p = 0.001)	0.038 (CI = +/-0.085; p = 0.359)	0.010 (CI = +/-0.004; p = 0.000)	0.170 (CI = +/-0.081; p = 0.000)	0.691	-13.13%	+2.93%
Frequency	2012.2	-0.158 (CI = +/-0.095; p = 0.003)	0.033 (CI = +/-0.088; p = 0.444)	0.010 (CI = +/-0.004; p = 0.000)	0.187 (CI = +/-0.105; p = 0.002)	0.672	-14.58%	+3.02%
Frequency	2013.1	-0.154 (CI = +/-0.139; p = 0.032)	0.032 (CI = +/-0.094; p = 0.480)	0.010 (CI = +/-0.004; p = 0.000)	0.183 (CI = +/-0.148; p = 0.018)	0.628	-14.25%	+3.01%
Frequency	2013.2	-0.216 (CI = +/-0.227; p = 0.060)	0.025 (CI = +/-0.098; p = 0.598)	0.010 (CI = +/-0.004; p = 0.000)	0.247 (CI = +/-0.235; p = 0.041)	0.629	-19.45%	+3.14%
Frequency	2014.1	-0.318 (CI = +/-0.503; p = 0.198)	0.032 (CI = +/-0.106; p = 0.528)	0.010 (CI = +/-0.004; p = 0.000)	0.349 (CI = +/-0.509; p = 0.165)	0.616	-27.21%	+3.20%
Frequency	2014.2	0.031 (CI = +/-0.020; p = 0.005)	0.032 (CI = +/-0.106; p = 0.528)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.632	+3.20%	+3.20%
Frequency	2015.1	0.038 (CI = +/-0.021; p = 0.002)	0.012 (CI = +/-0.104; p = 0.808)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.681	+3.85%	+3.85%
Frequency	2015.2	0.044 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.098; p = 0.489)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.748	+4.53%	+4.53%
Frequency	2016.1	0.047 (CI = +/-0.024; p = 0.001)	0.025 (CI = +/-0.105; p = 0.616)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.751	+4.81%	+4.81%
Frequency	2016.2	0.053 (CI = +/-0.024; p = 0.001)	0.042 (CI = +/-0.105; p = 0.394)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.787	+5.43%	+5.43%
Frequency	2017.1	0.061 (CI = +/-0.026; p = 0.000)	0.023 (CI = +/-0.104; p = 0.637)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.825	+6.26%	+6.26%
Frequency	2017.2	0.066 (CI = +/-0.028; p = 0.001)	0.037 (CI = +/-0.109; p = 0.460)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.840	+6.82%	+6.82%

Appendix F. Selected Trend Models

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2016 Trend Change	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	1.765	136,192	240.36	0.00	0	0.00	1.861	127,245	236.51	1.009	1.000	0.9%	0.932
2012.75	1.979	139,799	276.67	0.00	1	0.00	2.131	129,299	284.92	1.009	1.000	0.9%	0.923
2013.25	1.861	128,826	239.75	0.00	0	0.00	1.861	131,387	240.99	1.009	1.000	0.9%	0.914
2013.75	2.256	126,951	286.37	0.00	1	0.00	2.131	133,508	290.32	1.009	1.000	0.9%	0.906
2014.25	1.939	126,317	244.92	0.00	0	0.00	1.861	135,664	245.56	1.009	1.000	0.9%	0.897
2014.75	2.126	129,083	274.41	0.00	1	0.00	2.131	137,854	295.83	1.009	1.000	0.9%	0.889
2015.25	1.971	132,012	260.18	0.00	0	0.00	1.861	140,080	250.22	1.009	1.000	0.9%	0.881
2015.75	2.174	143,539	312.02	0.00	1	0.00	2.131	142,341	301.44	1.009	1.000	0.9%	0.872
2016.25	1.877	135,267	253.91	0.00	0	0.00	1.861	144,640	254.97	1.009	0.981	-1.0%	0.864
2016.75	2.109	148,835	313.94	0.50	1	0.00	2.070	146,975	301.34	1.009	0.981	-1.0%	0.873
2017.25	1.699	140,606	238.89	1.00	0	0.00	1.758	149,348	250.05	1.009	0.981	-1.0%	0.881
2017.75	1.905	157,203	299.43	1.50	1	0.00	1.955	151,759	295.53	1.009	0.981	-1.0%	0.890
2018.25	1.579	152,434	240.73	2.00	0	0.00	1.660	154,209	245.23	1.009	0.981	-1.0%	0.898
2018.75	1.760	159,071	279.95	2.50	1	0.00	1.846	156,699	289.83	1.009	0.981	-1.0%	0.907
2019.25	1.497	154,741	231.70	3.00	0	0.00	1.567	159,229	240.50	1.009	0.981	-1.0%	0.916
2019.75	1.756	161,234	283.15	3.50	1	0.00	1.744	161,800	284.24	1.009	0.981	-1.0%	0.925
2020.25	0.936	181,379	169.79	4.00	0	(35.99)	0.992	164,412	161.29	1.009	0.981	-1.0%	0.934
2020.75	1.152	171,968	198.07	4.50	1	(33.22)	1.138	167,066	196.28	1.009	0.981	-1.0%	0.943
2021.25	0.829	173,697	144.05	5.00	0	(41.07)	0.885	169,764	149.92	1.009	0.981	-1.0%	0.952
2021.75	1.283	170,167	218.25	5.50	1	(20.38)	1.239	172,505	220.46	1.009	0.981	-1.0%	0.962
2022.25	1.131	148,479	167.89	6.00	0	(20.43)	1.052	175,290	182.83	1.009	0.981	-1.0%	0.971
2022.75	1.410	180,032	253.82	6.50	1	0.00	1.468	178,120	268.12	1.009	0.981	-1.0%	0.981
2023.25	1.234	183,039	225.92	7.00	0	0.00	1.247	180,996	222.48	1.009	0.981	-1.0%	0.990
2023.75	1.343	207,975	279.24	7.50	1	0.00	1.387	183,918	262.95				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	0.621	(52.704)	(32.348)
B.	Time		0.032	0.019
C.	2016 Trend Change	(0.057)		(0.038)
D.	Seasonality	0.135		0.177
E.	Mobility	0.011		0.011

	95% Confidence Interval	
	Lower Range	**Upper Range**
Pre 2016 Trend Rate	0.6%	3.2%
Post 2016 Trend Rate	-2.7%	-1.1%

	90% Confidence Interval	
	Lower Range	**Upper Range**
Pre 2016 Trend Rate	0.8%	3.0%
Post 2016 Trend Rate	-2.6%	-1.3%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Property Damage
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2013 Trend Change	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	1.490	4,967	7.40	0.00	0.00	1.425	5,208	7.57	1.009	1.000	0.9%	1.680
2012.75	1.433	5,279	7.57	0.00	0.00	1.408	5,290	7.64	1.009	1.008	1.6%	1.666
2013.25	1.426	5,251	7.49	0.25	0.00	1.390	5,436	7.76	1.009	1.015	2.4%	1.639
2013.75	1.483	5,878	8.72	0.75	0.00	1.373	5,651	7.95	1.009	1.015	2.4%	1.601
2014.25	1.373	5,392	7.40	1.25	0.00	1.356	5,875	8.14	1.009	1.015	2.4%	1.564
2014.75	1.366	6,438	8.80	1.75	0.00	1.339	6,107	8.33	1.009	1.015	2.4%	1.528
2015.25	1.334	6,635	8.85	2.25	0.00	1.323	6,348	8.53	1.009	1.015	2.4%	1.492
2015.75	1.266	7,249	9.18	2.75	0.00	1.306	6,599	8.73	1.009	1.015	2.4%	1.457
2016.25	1.281	7,156	9.16	3.25	0.00	1.290	6,860	8.94	1.009	1.015	2.4%	1.423
2016.75	1.331	7,303	9.72	3.75	0.00	1.274	7,132	9.15	1.009	1.015	2.4%	1.390
2017.25	1.210	6,986	8.45	4.25	0.00	1.258	7,413	9.37	1.009	1.015	2.4%	1.358
2017.75	1.358	7,489	10.17	4.75	0.00	1.243	7,706	9.59	1.009	1.015	2.4%	1.326
2018.25	1.220	8,166	9.96	5.25	0.00	1.227	8,011	9.82	1.009	1.015	2.4%	1.296
2018.75	1.217	8,584	10.44	5.75	0.00	1.212	8,328	10.06	1.009	1.015	2.4%	1.265
2019.25	1.155	8,665	10.00	6.25	0.00	1.197	8,657	10.30	1.009	1.015	2.4%	1.236
2019.75	1.219	10,046	12.25	6.75	0.00	1.182	8,999	10.54	1.009	1.015	2.4%	1.207
2020.25	0.832	9,011	7.50	7.25	(35.99)	0.795	9,355	7.67	1.009	1.015	2.4%	1.179
2020.75	0.853	10,642	9.08	7.75	(33.22)	0.808	9,725	8.06	1.009	1.015	2.4%	1.152
2021.25	0.663	10,927	7.25	8.25	(41.07)	0.734	10,109	7.66	1.009	1.015	2.4%	1.125
2021.75	0.915	10,427	9.54	8.75	(20.38)	0.904	10,509	9.54	1.009	1.015	2.4%	1.099
2022.25	0.913	10,822	9.88	9.25	(20.43)	0.893	10,924	9.77	1.009	1.015	2.4%	1.073
2022.75	0.989	11,581	11.45	9.75	0.00	1.097	11,356	12.14	1.009	1.015	2.4%	1.048
2023.25	1.028	11,163	11.47	10.25	0.00	1.083	11,805	12.43	1.009	1.015	2.4%	1.024
2023.75	1.108	11,855	13.14	10.75	0.00	1.070	12,272	12.73				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	50.563	(54.837)	(32.500)
B.	Time	(0.025)	0.032	0.017
C.	2013 Trend Change		0.046	0.030
D.	Mobility	0.011		0.010

	95% Confidence Interval	
	Lower Range	Upper Range
Pre 2013 Trend Rate	0.2%	3.3%
Post 2013 Trend Rate	4.0%	5.6%

	90% Confidence Interval	
	Lower Range	Upper Range
Pre 2013 Trend Rate	0.4%	3.1%
Post 2013 Trend Rate	4.1%	5.5%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Direct Compensation
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed					Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	27.300	4,595	125.45	0.00	0	29.761	4,454	132.55	1.044	4.4%	2.714
2012.75	29.002	4,811	139.54	0.00	0	30.067	4,604	138.43	1.044	4.4%	2.599
2013.25	28.751	4,790	137.71	0.00	0	30.377	4,759	144.57	1.044	4.4%	2.488
2013.75	31.039	5,087	157.88	0.00	0	30.689	4,920	150.98	1.044	4.4%	2.383
2014.25	32.149	5,004	160.89	0.00	0	31.005	5,086	157.68	1.044	4.4%	2.281
2014.75	30.209	5,229	157.97	0.00	0	31.324	5,257	164.68	1.044	4.4%	2.184
2015.25	32.766	5,346	175.17	0.00	0	31.646	5,435	171.98	1.044	4.4%	2.092
2015.75	31.398	5,699	178.95	0.00	0	31.972	5,618	179.61	1.044	4.4%	2.003
2016.25	31.434	5,707	179.41	0.00	0	32.301	5,807	187.58	1.044	4.4%	1.918
2016.75	33.999	6,095	207.22	0.00	0	32.633	6,003	195.91	1.044	4.4%	1.836
2017.25	31.895	6,094	194.37	0.00	0	32.969	6,206	204.60	1.044	4.4%	1.758
2017.75	35.123	6,570	230.75	0.00	0	33.308	6,415	213.67	1.044	4.4%	1.684
2018.25	33.482	6,648	222.60	0.00	0	33.651	6,631	223.15	1.044	4.4%	1.612
2018.75	34.475	7,127	245.71	0.00	0	33.997	6,855	233.05	1.044	4.4%	1.544
2019.25	34.294	7,122	244.26	0.00	0	34.347	7,086	243.39	1.044	4.4%	1.478
2019.75	34.674	7,458	258.59	0.00	0	34.700	7,325	254.19	1.044	4.4%	1.415
2020.25	19.997	7,455	149.08	(35.99)	0	18.826	7,572	142.56	1.044	4.4%	1.355
2020.75	20.819	7,513	156.42	(33.22)	0	19.952	7,828	156.18	1.044	4.4%	1.298
2021.25	16.597	7,250	120.33	(41.07)	0	17.600	8,092	142.42	1.044	4.4%	1.242
2021.75	24.728	8,029	198.54	(20.38)	0	25.423	8,365	212.66	1.044	4.4%	1.190
2022.25	24.904	8,578	213.64	(20.43)	0	25.661	8,647	221.89	1.044	4.4%	1.139
2022.75	27.126	9,419	255.49	0.00	1	27.501	8,939	245.82	1.044	4.4%	1.091
2023.25	27.705	9,526	263.92	0.00	1	27.784	9,240	256.73	1.044	4.4%	1.044
2023.75	28.538	10,026	286.13	0.00	1	28.070	9,552	268.12			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(37.804)	(125.105)	(169.816)
B.	Time	0.020	0.066	0.087
C.	Mobility	0.017		0.017
D.	New Normal	(0.294)		(0.294)

95% Confidence Interval

Lower Range	Upper Range
7.8%	10.4%

90% Confidence Interval

Lower Range	Upper Range
8.0%	10.2%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	Scalar Reform Factor
2012.25	6.792	32,118	218.14	0.00	0.000	0	0.00	0	6.945	32,633	219.26	1.036	1.000	3.6%	1.506	0.756
2012.75	7.306	34,850	254.63	0.00	0.000	1	0.00	0	7.680	33,253	258.57	1.036	1.000	3.6%	1.454	0.756
2013.25	7.207	33,240	239.54	0.00	0.000	0	0.00	0	7.120	33,884	235.22	1.036	1.000	3.6%	1.404	0.756
2013.75	8.333	33,727	281.05	0.00	0.000	1	0.00	0	7.874	34,528	277.40	1.036	1.000	3.6%	1.355	0.756
2014.25	7.417	33,702	249.96	0.00	0.000	0	0.00	0	7.299	35,183	252.35	1.036	1.000	3.6%	1.308	0.756
2014.75	7.599	37,629	285.96	0.00	0.000	1	0.00	0	8.073	35,851	297.60	1.036	1.000	3.6%	1.263	0.756
2015.25	7.819	35,504	277.60	0.00	0.000	0	0.00	0	7.483	36,532	270.72	1.036	1.000	3.6%	1.220	0.756
2015.75	8.170	39,969	326.54	0.00	0.000	1	0.00	0	8.276	37,226	319.27	1.036	1.000	3.6%	1.178	0.756
2016.25	7.762	38,477	298.64	0.01	0.003	0	0.00	0	7.672	37,855	289.81	1.036	0.991	2.6%	1.137	0.758
2016.75	8.618	33,764	290.98	0.33	0.170	1	0.00	0	8.452	35,024	309.08	1.036	0.977	1.2%	1.108	0.830
2017.25	7.718	30,600	236.17	0.83	0.583	0	0.00	0	7.762	30,846	239.35	1.036	0.972	0.7%	1.095	0.953
2017.75	8.564	31,516	269.89	1.00	1.083	1	0.00	0	8.487	29,858	261.45	1.036	0.972	0.7%	1.087	1.000
2018.25	7.709	29,803	229.75	1.00	1.583	0	0.00	0	7.779	30,425	231.23	1.036	0.972	0.7%	1.080	1.000
2018.75	8.389	31,426	263.62	1.00	2.083	1	0.00	0	8.506	31,003	265.13	1.036	0.972	0.7%	1.072	1.000
2019.25	7.612	31,572	240.32	1.00	2.583	0	0.00	0	7.796	31,592	234.49	1.036	0.972	0.7%	1.065	1.000
2019.75	8.488	31,014	263.24	1.00	3.083	1	0.00	0	8.524	32,192	268.86	1.036	0.972	0.7%	1.058	1.000
2020.25	4.358	37,676	164.19	1.00	3.583	0	(35.99)	0	4.500	35,423	161.96	1.036	0.972	0.7%	1.050	1.000
2020.75	5.340	37,995	202.90	1.00	4.083	1	(33.22)	0	5.134	35,883	191.27	1.036	0.972	0.7%	1.043	1.000
2021.25	4.122	35,738	147.33	1.00	4.583	0	(41.07)	0	4.171	37,182	155.57	1.036	0.972	0.7%	1.036	1.000
2021.75	6.299	36,583	230.44	1.00	5.083	1	(20.38)	0	6.264	36,251	222.46	1.036	0.972	0.7%	1.028	1.000
2022.25	5.797	32,403	187.85	1.00	5.583	0	(20.43)	0	5.737	36,943	196.63	1.036	0.972	0.7%	1.021	1.000
2022.75	6.699	36,937	247.44	1.00	6.083	1	0.00	1	6.935	36,038	261.21	1.036	0.972	0.7%	1.014	1.000
2023.25	6.423	36,802	236.39	1.00	6.583	0	0.00	1	6.356	36,723	231.02	1.036	0.972	0.7%	1.007	1.000
2023.75	7.119	38,388	273.27	1.00	7.083	1	0.00	1	6.950	37,420	264.88				1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(48.174)	(65.319)	(136.034)
B.	Time	0.025	0.038	0.070
C.	Phase-in Reform Scalar Parameter		(0.296)	(0.279)
D.	Phase-in Trend Parameter	(0.023)		(0.056)
E.	Seasonality	0.088		0.130
F.	Mobility	0.015	(0.002)	0.011
G.	New Normal	(0.213)		(0.071)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	5.7%	8.9%
Post 2016 Trend Rate	-0.7%	3.5%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	5.9%	8.7%
Post 2016 Trend Rate	-0.3%	3.2%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	Scalar Reform Factor
2012.25	1.935	32,256	62.42	0.00	0.000	0	0.00	0	1.981	32,555	63.16	1.029	1.000	2.9%	1.131	0.868
2012.75	2.117	35,080	74.25	0.00	0.000	1	0.00	0	2.238	32,841	72.30	1.029	1.000	2.9%	1.099	0.868
2013.25	2.044	32,788	67.02	0.00	0.000	0	0.00	0	2.028	33,130	66.82	1.029	1.000	2.9%	1.069	0.868
2013.75	2.438	31,897	77.77	0.00	0.000	1	0.00	0	2.291	33,421	76.49	1.029	1.000	2.9%	1.039	0.868
2014.25	2.129	32,613	69.43	0.00	0.000	0	0.00	0	2.076	33,715	70.70	1.029	1.000	2.9%	1.010	0.868
2014.75	2.290	33,954	77.75	0.00	0.000	1	0.00	0	2.346	34,012	80.93	1.029	1.000	2.9%	0.982	0.868
2015.25	2.240	33,049	74.05	0.00	0.000	0	0.00	0	2.126	34,311	74.80	1.029	1.000	2.9%	0.955	0.868
2015.75	2.440	35,726	87.18	0.00	0.000	1	0.00	0	2.402	34,613	85.62	1.029	1.000	2.8%	0.928	0.868
2016.25	2.239	35,937	80.45	0.01	0.003	0	0.00	0	2.176	34,902	79.04	1.029	0.988	1.6%	0.903	0.869
2016.75	2.419	35,387	85.59	0.33	0.170	1	0.00	0	2.431	34,460	85.34	1.029	0.970	-0.2%	0.888	0.910
2017.25	2.144	32,593	69.88	0.83	0.583	0	0.00	0	2.143	33,653	71.35	1.029	0.964	-0.9%	0.891	0.976
2017.75	2.343	31,762	74.43	1.00	1.083	1	0.00	0	2.342	33,563	76.80	1.029	0.964	-0.9%	0.899	1.000
2018.25	1.984	35,506	70.45	1.00	1.583	0	0.00	0	2.053	33,858	68.40	1.029	0.964	-0.9%	0.907	1.000
2018.75	2.153	34,584	74.45	1.00	2.083	1	0.00	0	2.244	34,156	75.44	1.029	0.964	-0.9%	0.915	1.000
2019.25	1.902	37,109	70.59	1.00	2.583	0	0.00	0	1.966	34,457	67.19	1.029	0.964	-0.9%	0.923	1.000
2019.75	2.126	34,649	73.67	1.00	3.083	1	0.00	0	2.149	34,760	74.11	1.029	0.964	-0.9%	0.931	1.000
2020.25	1.150	36,810	42.33	1.00	3.583	0	(35.99)	0	1.189	35,066	40.81	1.029	0.964	-0.9%	0.940	1.000
2020.75	1.407	33,651	47.34	1.00	4.083	1	(33.22)	0	1.346	35,374	46.71	1.029	0.964	-0.9%	0.948	1.000
2021.25	1.029	35,573	36.59	1.00	4.583	0	(41.07)	0	1.067	35,685	37.46	1.029	0.964	-0.9%	0.956	1.000
2021.75	1.559	35,790	55.81	1.00	5.083	1	(20.38)	0	1.520	35,999	54.47	1.029	0.964	-0.9%	0.965	1.000
2022.25	1.381	32,979	45.53	1.00	5.583	0	(20.43)	0	1.331	36,316	48.48	1.029	0.964	-0.9%	0.974	1.000
2022.75	1.647	35,825	59.00	1.00	6.083	1	0.00	1	1.713	36,635	63.47	1.029	0.964	-0.9%	0.982	1.000
2023.25	1.518	37,667	57.17	1.00	6.583	0	0.00	1	1.502	36,958	56.53	1.029	0.964	-0.9%	0.991	1.000
2023.75	1.689	39,264	66.32	1.00	7.083	1	0.00	1	1.641	37,283	62.35				1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(46.685)	(24.858)	(109.304)
B.	Time	0.024	0.018	0.056
C.	Phase-in Reform Scalar Parameter		(0.066)	(0.141)
D.	Phase-in Trend Parameter	(0.067)		(0.074)
E.	Seasonality	0.110		0.107
F.	Mobility	0.013		0.013
G.	New Normal	(0.097)		(0.102)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	3.9%	7.7%
Post 2016 Trend Rate	-3.8%	0.3%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	4.2%	7.4%
Post 2016 Trend Rate	-3.5%	0.0%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Accident Benefits - Funeral & Death Benefits
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	0.119	17,113	2.03	0	0.00	0.112	16,690	1.86	0.989	-1.1%	0.781
2012.75	0.142	16,070	2.29	1	0.00	0.140	16,714	2.35	0.989	-1.1%	0.789
2013.25	0.106	17,041	1.80	0	0.00	0.109	16,739	1.82	0.989	-1.1%	0.798
2013.75	0.136	16,462	2.24	1	0.00	0.137	16,763	2.30	0.989	-1.1%	0.806
2014.25	0.101	16,803	1.69	0	0.00	0.106	16,787	1.79	0.989	-1.1%	0.815
2014.75	0.136	17,037	2.32	1	0.00	0.134	16,812	2.25	0.989	-1.1%	0.824
2015.25	0.101	17,243	1.75	0	0.00	0.104	16,836	1.75	0.989	-1.1%	0.833
2015.75	0.119	16,947	2.01	1	0.00	0.131	16,861	2.20	0.989	-1.1%	0.842
2016.25	0.109	15,507	1.68	0	0.00	0.101	16,885	1.71	0.989	-1.1%	0.851
2016.75	0.136	16,434	2.23	1	0.00	0.127	16,910	2.15	0.989	-1.1%	0.860
2017.25	0.111	16,488	1.83	0	0.00	0.099	16,935	1.67	0.989	-1.1%	0.869
2017.75	0.140	17,481	2.45	1	0.00	0.124	16,959	2.11	0.989	-1.1%	0.879
2018.25	0.104	17,728	1.84	0	0.00	0.096	16,984	1.64	0.989	-1.1%	0.888
2018.75	0.116	17,621	2.04	1	0.00	0.121	17,009	2.06	0.989	-1.1%	0.898
2019.25	0.086	16,163	1.40	0	0.00	0.094	17,033	1.60	0.989	-1.1%	0.908
2019.75	0.116	18,111	2.11	1	0.00	0.118	17,058	2.02	0.989	-1.1%	0.917
2020.25	0.075	18,023	1.35	0	(35.99)	0.074	17,083	1.26	0.989	-1.1%	0.927
2020.75	0.100	16,505	1.65	1	(33.22)	0.095	17,108	1.62	0.989	-1.1%	0.937
2021.25	0.068	17,789	1.21	0	(41.07)	0.070	17,133	1.20	0.989	-1.1%	0.948
2021.75	0.103	16,512	1.69	1	(20.38)	0.100	17,158	1.71	0.989	-1.1%	0.958
2022.25	0.072	17,797	1.28	0	(20.43)	0.077	17,183	1.33	0.989	-1.1%	0.968
2022.75	0.099	16,272	1.62	1	0.00	0.110	17,208	1.89	0.989	-1.1%	0.979
2023.25	0.088	16,931	1.49	0	0.00	0.085	17,233	1.47	0.989	-1.1%	0.989
2023.75	0.109	17,409	1.89	1	0.00	0.107	17,258	1.85			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	46.979	3.869	43.941
B.	Time	(0.024)	0.003	(0.022)
C.	Seasonality	0.241		0.241
D.	Mobility	0.006		0.006

95% Confidence Interval

Lower Range	Upper Range
-3.0%	-1.3%

90% Confidence Interval

Lower Range	Upper Range
-2.8%	-1.4%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	Scalar Reform Factor
2012.25	17.692	31,946	565.19	0.00	0.000	0	0.00	0	9.304	32,313	294.13	1.028	1.000	2.8%	1.336	0.799
2012.75	19.132	34,619	662.34	0.00	0.000	1	0.00	0	10.239	32,865	340.05	1.028	1.000	2.8%	1.300	0.799
2013.25	18.713	32,958	616.74	0.00	0.000	0	0.00	0	9.456	33,427	310.88	1.028	1.000	2.8%	1.264	0.799
2013.75	21.816	33,101	722.13	0.00	0.000	1	0.00	0	10.406	33,998	359.41	1.028	1.000	2.8%	1.230	0.799
2014.25	19.294	33,283	642.16	0.00	0.000	0	0.00	0	9.610	34,579	328.59	1.028	1.000	2.8%	1.196	0.799
2014.75	20.053	36,531	732.55	0.00	0.000	1	0.00	0	10.575	35,170	379.88	1.028	1.000	2.8%	1.163	0.799
2015.25	20.323	34,778	706.82	0.00	0.000	0	0.00	0	9.766	35,772	347.30	1.028	1.000	2.8%	1.132	0.799
2015.75	21.460	38,746	831.49	0.00	0.000	1	0.00	0	10.748	36,383	401.51	1.028	1.000	2.8%	1.101	0.799
2016.25	20.217	37,668	761.55	0.01	0.003	0	0.00	0	9.925	36,942	366.44	1.028	0.992	2.0%	1.071	0.800
2016.75	22.347	33,903	757.63	0.33	0.170	1	0.00	0	10.885	34,677	390.53	1.028	0.980	0.7%	1.050	0.861
2017.25	19.948	30,870	615.78	0.83	0.583	0	0.00	0	9.968	31,245	313.24	1.028	0.976	0.3%	1.042	0.962
2017.75	22.095	31,390	693.57	1.00	1.083	1	0.00	0	10.858	30,452	339.87	1.028	0.976	0.3%	1.039	1.000
2018.25	19.596	30,827	604.10	1.00	1.583	0	0.00	0	9.926	30,972	303.20	1.028	0.976	0.3%	1.036	1.000
2018.75	21.316	31,912	680.25	1.00	2.083	1	0.00	0	10.812	31,502	342.04	1.028	0.976	0.3%	1.032	1.000
2019.25	19.204	32,528	624.66	1.00	2.583	0	0.00	0	9.883	32,040	305.14	1.028	0.976	0.3%	1.029	1.000
2019.75	21.462	31,593	678.03	1.00	3.083	1	0.00	0	10.766	32,588	344.23	1.028	0.976	0.3%	1.026	1.000
2020.25	11.167	37,230	415.75	1.00	3.583	0	(35.99)	0	5.760	34,976	204.85	1.028	0.976	0.3%	1.023	1.000
2020.75	13.695	36,788	503.82	1.00	4.083	1	(33.22)	0	6.538	35,427	238.41	1.028	0.976	0.3%	1.019	1.000
2021.25	10.439	35,470	370.26	1.00	4.583	0	(41.07)	0	5.317	36,458	194.70	1.028	0.976	0.3%	1.016	1.000
2021.75	15.923	36,167	575.88	1.00	5.083	1	(20.38)	0	7.882	35,952	277.23	1.028	0.976	0.3%	1.013	1.000
2022.25	14.501	32,369	469.36	1.00	5.583	0	(20.43)	0	7.199	36,569	247.17	1.028	0.976	0.3%	1.010	1.000
2022.75	16.893	36,482	616.30	1.00	6.083	1	0.00	1	8.728	36,076	325.83	1.028	0.976	0.3%	1.006	1.000
2023.25	16.062	36,741	590.14	1.00	6.583	0	0.00	1	7.978	36,693	290.68	1.028	0.976	0.3%	1.003	1.000
2023.75	17.843	38,286	683.16	1.00	7.083	1	0.00	1	8.691	37,320	327.92				1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(30.297)	(57.828)	(105.767)
B.	Time	0.016	0.034	0.055
C.	Phase-in Reform Scalar Parameter		(0.246)	(0.224)
D.	Phase-in Trend Parameter	(0.020)		(0.049)
E.	Seasonality	0.088		0.117
F.	Mobility	0.015	(0.001)	0.011
G.	New Normal	(0.197)		(0.074)

95% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	4.2%	7.3%
Post 2016 Trend Rate	-1.7%	3.0%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	4.4%	7.0%
Post 2016 Trend Rate	-1.3%	2.6%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	25.226	5,749	145.03	0	0.00	0	27.354	5,139	140.57	1.045	4.5%	2.752
2012.75	25.735	6,023	155.00	1	0.00	0	27.695	5,507	152.53	1.045	4.5%	2.634
2013.25	26.991	5,814	156.93	0	0.00	0	28.042	5,474	153.51	1.045	4.5%	2.520
2013.75	28.357	6,153	174.49	1	0.00	0	28.392	5,867	166.57	1.045	4.5%	2.412
2014.25	31.113	5,835	181.56	0	0.00	0	28.747	5,832	167.64	1.045	4.5%	2.308
2014.75	27.249	6,265	170.71	1	0.00	0	29.106	6,250	181.90	1.045	4.5%	2.209
2015.25	30.627	6,191	189.62	0	0.00	0	29.470	6,212	183.07	1.045	4.5%	2.113
2015.75	27.673	6,559	181.51	1	0.00	0	29.838	6,657	198.64	1.045	4.5%	2.022
2016.25	29.469	6,681	196.88	0	0.00	0	30.211	6,617	199.91	1.045	4.5%	1.935
2016.75	30.403	7,211	219.25	1	0.00	0	30.588	7,092	216.92	1.045	4.5%	1.852
2017.25	29.846	7,017	209.43	0	0.00	0	30.971	7,049	218.31	1.045	4.5%	1.772
2017.75	32.111	7,668	246.24	1	0.00	0	31.358	7,554	236.88	1.045	4.5%	1.696
2018.25	32.797	7,569	248.25	0	0.00	0	31.749	7,509	238.40	1.045	4.5%	1.623
2018.75	32.364	8,172	264.48	1	0.00	0	32.146	8,047	258.68	1.045	4.5%	1.553
2019.25	33.646	8,110	272.86	0	0.00	0	32.548	7,999	260.34	1.045	4.5%	1.486
2019.75	32.670	8,575	280.16	1	0.00	0	32.955	8,572	282.49	1.045	4.5%	1.422
2020.25	20.940	8,639	180.90	0	(35.99)	0	19.033	8,521	162.17	1.045	4.5%	1.361
2020.75	20.578	8,716	179.36	1	(33.22)	0	20.121	9,131	183.74	1.045	4.5%	1.302
2021.25	16.472	8,395	138.28	0	(41.07)	0	18.024	9,077	163.60	1.045	4.5%	1.246
2021.75	24.017	9,279	222.85	1	(20.38)	0	25.203	9,727	245.15	1.045	4.5%	1.193
2022.25	26.127	9,703	253.51	0	(20.43)	0	25.497	9,669	246.52	1.045	4.5%	1.141
2022.75	27.695	10,811	299.41	1	0.00	1	27.872	10,362	288.80	1.045	4.5%	1.092
2023.25	28.613	10,683	305.68	0	0.00	1	28.220	10,300	290.65	1.045	4.5%	1.045
2023.75	28.360	11,218	318.15	1	0.00	1	28.573	11,038	315.38			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(46.670)	(118.632)	(172.210)
B.	Time	0.025	0.063	0.088
C.	Seasonality		0.038	0.038
D.	Mobility	0.016		0.016
E.	New Normal	(0.242)		(0.242)

95% Confidence Interval

Lower Range	Upper Range
7.2%	11.2%

90% Confidence Interval

Lower Range	Upper Range
7.5%	10.9%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(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	2016 Trend Change	Inflation Scalar	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	1.344	9,849	13.24	0.00	0	0.00	1.355	10,215	14.24	0.980	1.000	-2.0%	5.718
2012.75	1.251	10,685	13.37	0.00	0	0.00	1.286	10,658	13.95	0.980	1.000	-2.0%	5.838
2013.25	1.115	11,065	12.34	0.00	0	0.00	1.221	11,120	13.66	0.980	1.000	-2.0%	5.960
2013.75	1.197	11,455	13.71	0.00	0	0.00	1.158	11,602	13.38	0.980	1.000	-2.0%	6.085
2014.25	1.030	12,747	13.13	0.00	0	0.00	1.099	12,105	13.11	0.980	1.000	-2.0%	6.212
2014.75	1.118	12,013	13.43	0.00	0	0.00	1.043	12,630	12.84	0.980	1.000	-2.0%	6.342
2015.25	1.042	12,818	13.35	0.00	0	0.00	0.990	13,178	12.58	0.980	1.000	-2.0%	6.475
2015.75	1.175	13,776	16.18	0.00	0	0.00	0.940	13,749	12.32	0.980	1.074	5.2%	6.610
2016.25	0.981	12,905	12.66	0.25	0	0.00	0.955	14,511	12.96	0.980	1.154	13.0%	6.282
2016.75	1.203	13,624	16.39	0.75	0	0.00	1.040	15,493	14.65	0.980	1.154	13.0%	5.558
2017.25	1.106	13,888	15.36	1.25	0	0.00	1.132	16,541	16.56	0.980	1.154	13.0%	4.917
2017.75	1.284	13,937	17.89	1.75	0	0.00	1.232	17,660	18.72	0.980	1.154	13.0%	4.350
2018.25	1.346	15,052	20.27	2.25	0	0.00	1.342	18,855	21.16	0.980	1.154	13.0%	3.848
2018.75	1.545	17,667	27.29	2.75	0	0.00	1.461	20,131	23.92	0.980	1.154	13.0%	3.405
2019.25	1.421	18,903	26.87	3.25	0	0.00	1.590	21,492	27.03	0.980	1.154	13.0%	3.012
2019.75	1.687	20,136	33.96	3.75	0	0.00	1.731	22,946	30.56	0.980	1.154	13.0%	2.665
2020.25	1.483	20,911	31.01	4.25	0	(35.99)	1.404	24,499	29.48	0.980	1.154	13.0%	2.357
2020.75	1.637	24,376	39.91	4.75	0	(33.22)	1.564	26,156	33.74	0.980	1.154	13.0%	2.086
2021.25	1.610	25,268	40.69	5.25	0	(41.07)	1.597	27,926	36.84	0.980	1.154	13.0%	1.845
2021.75	2.404	30,224	72.67	5.75	1	(20.38)	2.059	42,267	74.59	0.980	1.154	13.0%	1.632
2022.25	2.641	31,708	83.75	6.25	1	(20.43)	2.240	45,127	84.29	0.980	1.154	13.0%	1.444
2022.75	3.384	36,527	123.62	6.75	1	0.00	2.882	48,180	104.23	0.980	1.154	13.0%	1.278
2023.25	3.632	38,556	140.04	7.25	1	0.00	3.138	51,439	117.81	0.980	1.154	13.0%	1.130
2023.75	3.432	40,673	139.57	7.75	1	0.00	3.416	54,919	133.17				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	210.982	(161.579)	85.981
B.	Time	(0.105)	0.085	(0.041)
C.	2016 Trend Change	0.275	0.046	0.286
D.	Inflation Scalar		0.349	0.492
E.	Mobility	0.008		0.004

95% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	-6.7%	-1.4%
Post 2016 Trend Rate	23.5%	32.1%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2016 Trend Rate	-6.2%	-1.8%
Post 2016 Trend Rate	24.2%	31.4%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	27.431	1,323	36.30	0	0	26.479	1,402	36.63	1.030	3.0%	1.978
2012.75	28.898	2,099	60.67	1	0	26.348	1,793	48.06	1.030	3.0%	1.920
2013.25	25.417	1,455	36.99	0	0	26.219	1,503	38.87	1.030	3.0%	1.864
2013.75	28.608	2,246	64.24	1	0	26.090	1,922	50.99	1.030	3.0%	1.809
2014.25	26.432	1,605	42.42	0	0	25.961	1,611	41.25	1.030	3.0%	1.756
2014.75	24.738	1,979	48.96	1	0	25.834	2,060	54.11	1.030	3.0%	1.705
2015.25	25.564	1,601	40.93	0	0	25.707	1,727	43.77	1.030	3.0%	1.655
2015.75	25.173	2,000	50.34	1	0	25.580	2,209	57.41	1.030	3.0%	1.607
2016.25	27.281	1,770	48.29	0	0	25.454	1,852	46.44	1.030	3.0%	1.560
2016.75	24.969	2,357	58.85	1	0	25.329	2,368	60.92	1.030	3.0%	1.514
2017.25	24.468	1,960	47.96	0	0	25.204	1,985	49.28	1.030	3.0%	1.470
2017.75	23.495	2,539	59.65	1	0	25.080	2,538	64.64	1.030	3.0%	1.427
2018.25	26.594	2,355	62.62	0	0	24.957	2,128	52.29	1.030	3.0%	1.386
2018.75	24.213	2,855	69.12	1	0	24.834	2,721	68.59	1.030	3.0%	1.345
2019.25	24.177	2,295	55.49	0	0	24.712	2,281	55.48	1.030	3.0%	1.306
2019.75	24.441	2,628	64.23	1	0	24.590	2,916	72.78	1.030	3.0%	1.268
2020.25	18.674	2,579	48.15	0	0	24.469	2,445	58.87	1.030	3.0%	1.231
2020.75	22.418	2,807	62.92	1	0	24.349	3,126	77.23	1.030	3.0%	1.195
2021.25	19.004	2,401	45.62	0	0	24.229	2,621	62.47	1.030	3.0%	1.160
2021.75	24.277	3,011	73.11	1	0	24.110	3,351	81.95	1.030	3.0%	1.126
2022.25	26.174	3,242	84.86	0	0	23.991	2,809	66.28	1.030	3.0%	1.093
2022.75	24.505	3,405	83.44	1	1	23.873	3,592	86.95	1.030	3.0%	1.061
2023.25	27.461	3,046	83.66	0	1	23.755	3,012	70.33	1.030	3.0%	1.030
2023.75	29.414	4,495	132.21	1	1	23.639	3,851	92.26			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	23.130	(132.570)	(115.717)
B.	Time	(0.010)	0.069	0.059
C.	Seasonality		0.211	0.242

95% Confidence Interval

Lower Range	Upper Range
4.0%	8.2%

90% Confidence Interval

Lower Range	Upper Range
4.4%	7.9%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	28.775	1,722	49.54	0	0	25.217	1,502	37.88	1.066	6.6%	4.349
2012.75	30.150	2,456	74.04	1	0	24.398	1,795	43.78	1.066	6.6%	4.080
2013.25	26.532	1,859	49.33	0	0	25.602	1,681	43.04	1.066	6.6%	3.827
2013.75	29.806	2,616	77.96	1	0	24.770	2,009	49.75	1.066	6.6%	3.590
2014.25	27.462	2,023	55.55	0	0	25.993	1,882	48.91	1.066	6.6%	3.368
2014.75	25.856	2,413	62.39	1	0	25.149	2,248	56.54	1.066	6.6%	3.159
2015.25	26.606	2,040	54.28	0	0	26.389	2,106	55.58	1.066	6.6%	2.964
2015.75	26.348	2,525	66.52	1	0	25.533	2,516	64.25	1.066	6.6%	2.780
2016.25	28.262	2,157	60.95	0	0	26.792	2,357	63.15	1.066	6.6%	2.608
2016.75	26.172	2,875	75.24	1	0	25.923	2,816	73.01	1.066	6.6%	2.447
2017.25	25.574	2,476	63.32	0	0	27.202	2,638	71.77	1.066	6.6%	2.295
2017.75	24.779	3,129	77.54	1	0	26.318	3,152	82.96	1.066	6.6%	2.153
2018.25	27.940	2,967	82.89	0	0	27.617	2,953	81.55	1.066	6.6%	2.020
2018.75	25.758	3,743	96.41	1	0	26.720	3,528	94.27	1.066	6.6%	1.895
2019.25	25.598	3,218	82.36	0	0	28.039	3,305	92.67	1.066	6.6%	1.777
2019.75	26.127	3,758	98.19	1	0	27.128	3,949	107.12	1.066	6.6%	1.667
2020.25	20.157	3,927	79.16	0	0	28.467	3,699	105.30	1.066	6.6%	1.564
2020.75	24.055	4,275	102.83	1	0	27.543	4,420	121.73	1.066	6.6%	1.467
2021.25	20.615	4,187	86.31	0	0	28.902	4,140	119.66	1.066	6.6%	1.376
2021.75	26.681	5,464	145.78	1	1	27.963	6,342	177.34	1.066	6.6%	1.291
2022.25	28.815	5,851	168.61	0	1	29.343	5,941	174.32	1.066	6.6%	1.211
2022.75	27.889	7,425	207.07	1	1	28.390	7,098	201.51	1.066	6.6%	1.136
2023.25	31.094	7,194	223.70	0	1	29.791	6,649	198.09	1.066	6.6%	1.066
2023.75	32.845	8,275	271.79	1	1	28.824	7,944	228.99			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(27.269)	(219.388)	(253.564)
B.	Time	0.015	0.113	0.128
C.	Seasonality	(0.041)	0.122	0.081
D.	Inflation Scalar		0.248	0.248

95% Confidence Interval

Lower Range	Upper Range
9.9%	17.5%

90% Confidence Interval

Lower Range	Upper Range
10.5%	16.9%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	44.287	4,691	207.77	0	0.00	0	45.450	4,777	217.13	1.043	4.3%	2.642
2012.75	46.768	5,321	248.84	1	0.00	0	46.066	5,223	240.60	1.043	4.3%	2.533
2013.25	45.018	5,001	225.16	0	0.00	0	46.689	5,061	236.27	1.043	4.3%	2.428
2013.75	50.057	5,709	285.78	1	0.00	0	47.321	5,533	261.80	1.043	4.3%	2.328
2014.25	49.384	5,410	267.16	0	0.00	0	47.962	5,361	257.10	1.043	4.3%	2.231
2014.75	45.755	6,028	275.80	1	0.00	0	48.611	5,860	284.88	1.043	4.3%	2.139
2015.25	48.956	5,689	278.53	0	0.00	0	49.269	5,678	279.77	1.043	4.3%	2.051
2015.75	47.287	6,062	286.63	1	0.00	0	49.936	6,208	310.00	1.043	4.3%	1.966
2016.25	49.000	5,970	292.55	0	0.00	0	50.612	6,015	304.43	1.043	4.3%	1.884
2016.75	52.104	6,659	346.96	1	0.00	0	51.297	6,576	337.33	1.043	4.3%	1.806
2017.25	51.413	6,219	319.74	0	0.00	0	51.992	6,372	331.26	1.043	4.3%	1.732
2017.75	54.555	6,955	379.41	1	0.00	0	52.695	6,966	367.06	1.043	4.3%	1.660
2018.25	57.950	6,794	393.69	0	0.00	0	53.409	6,749	360.47	1.043	4.3%	1.591
2018.75	54.975	7,479	411.15	1	0.00	0	54.132	7,379	399.42	1.043	4.3%	1.526
2019.25	55.440	7,155	396.70	0	0.00	0	54.864	7,149	392.24	1.043	4.3%	1.463
2019.75	56.317	7,545	424.93	1	0.00	0	55.607	7,816	434.63	1.043	4.3%	1.402
2020.25	39.435	7,432	293.06	0	(35.99)	0	40.180	7,573	304.29	1.043	4.3%	1.344
2020.75	43.539	7,372	320.97	1	(33.22)	0	41.798	8,279	346.07	1.043	4.3%	1.288
2021.25	36.447	7,401	269.73	0	(41.07)	0	39.349	8,022	315.66	1.043	4.3%	1.235
2021.75	49.837	8,722	434.68	1	(20.38)	1	48.449	9,758	472.78	1.043	4.3%	1.184
2022.25	53.832	9,205	495.53	0	(20.43)	1	49.080	9,455	464.05	1.043	4.3%	1.135
2022.75	54.800	10,875	595.93	1	0.00	1	60.279	10,337	623.10	1.043	4.3%	1.088
2023.25	59.459	10,547	627.08	0	0.00	1	61.095	10,015	611.90	1.043	4.3%	1.043
2023.75	62.026	11,359	704.54	1	0.00	1	61.922	10,950	678.02			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(50.298)	(107.416)	(164.622)
B.	Time	0.027	0.058	0.084
C.	Seasonality		0.060	0.060
D.	Mobility	0.009		0.009
E.	Inflation Scalar		0.107	0.107

95% Confidence Interval

Lower Range	Upper Range
7.2%	10.4%

90% Confidence Interval

Lower Range	Upper Range
7.5%	10.2%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive, All Perils, & Specified Perils - Theft
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2016.25	1.037	13,738	14.25	0	1.111	12,885	14.32	1.131	13.1%	6.328
2016.75	1.253	14,516	18.19	0	1.170	13,838	16.19	1.131	13.1%	5.595
2017.25	1.178	14,585	17.18	0	1.232	14,860	18.31	1.131	13.1%	4.948
2017.75	1.350	14,808	19.99	0	1.298	15,958	20.71	1.131	13.1%	4.375
2018.25	1.396	16,113	22.50	0	1.367	17,138	23.42	1.131	13.1%	3.869
2018.75	1.596	18,914	30.19	0	1.439	18,404	26.49	1.131	13.1%	3.421
2019.25	1.486	19,816	29.44	0	1.516	19,764	29.95	1.131	13.1%	3.025
2019.75	1.783	20,930	37.31	0	1.596	21,225	33.87	1.131	13.1%	2.675
2020.25	1.559	21,546	33.60	0	1.681	22,793	38.31	1.131	13.1%	2.365
2020.75	1.694	25,644	43.45	0	1.770	24,478	43.32	1.131	13.1%	2.092
2021.25	1.703	27,265	46.43	0	1.864	26,286	48.99	1.131	13.1%	1.850
2021.75	2.553	31,727	80.99	1	2.954	32,096	94.82	1.131	13.1%	1.636
2022.25	2.833	33,249	94.19	1	3.111	34,468	107.24	1.131	13.1%	1.446
2022.75	3.613	38,458	138.96	1	3.276	37,015	121.27	1.131	13.1%	1.279
2023.25	3.920	40,062	157.02	1	3.450	39,751	137.14	1.131	13.1%	1.131
2023.75	3.687	42,745	157.61	1	3.633	42,688	155.09			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(208.375)	(278.039)	(493.322)
B.	Time	0.103	0.143	0.246
C.	Inflation Scalar	0.409	0.128	0.537

95% Confidence Interval

Lower Range	Upper Range
23.1%	32.8%

90% Confidence Interval

Lower Range	Upper Range
23.9%	32.0%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2015 Trend Change	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	0.259	39,526	10.23	0.00	0.00	0.254	50,601	12.85	0.950	1.000	-5.0%	1.014
2012.75	0.269	42,193	11.35	0.00	0.00	0.241	50,735	12.21	0.950	1.000	-5.0%	1.067
2013.25	0.228	46,007	10.49	0.00	0.00	0.229	50,869	11.59	0.950	1.000	-5.0%	1.124
2013.75	0.235	53,665	12.60	0.00	0.00	0.218	51,004	11.00	0.950	1.000	-5.0%	1.184
2014.25	0.219	48,121	10.55	0.00	0.00	0.207	51,139	10.45	0.950	1.000	-5.0%	1.247
2014.75	0.222	54,587	12.14	0.00	0.00	0.197	51,274	9.92	0.950	1.035	-1.7%	1.313
2015.25	0.217	44,224	9.59	0.25	0.00	0.193	51,410	9.75	0.950	1.071	1.7%	1.336
2015.75	0.196	53,714	10.50	0.75	0.00	0.196	51,546	9.92	0.950	1.071	1.7%	1.313
2016.25	0.204	50,789	10.36	1.25	0.00	0.199	51,682	10.09	0.950	1.071	1.7%	1.291
2016.75	0.209	55,385	11.59	1.75	0.00	0.201	51,819	10.26	0.950	1.071	1.7%	1.269
2017.25	0.193	43,921	8.48	2.25	0.00	0.204	51,956	10.44	0.950	1.071	1.7%	1.248
2017.75	0.212	53,291	11.28	2.75	0.00	0.207	52,093	10.62	0.950	1.071	1.7%	1.227
2018.25	0.192	55,911	10.73	3.25	0.00	0.210	52,231	10.80	0.950	1.071	1.7%	1.206
2018.75	0.193	60,983	11.79	3.75	0.00	0.213	52,369	10.99	0.950	1.071	1.7%	1.186
2019.25	0.176	61,249	10.79	4.25	0.00	0.216	52,508	11.18	0.950	1.071	1.7%	1.166
2019.75	0.198	51,160	10.14	4.75	0.00	0.219	52,647	11.37	0.950	1.071	1.7%	1.146
2020.25	0.138	57,379	7.91	5.25	(35.99)	0.148	52,786	8.06	0.950	1.071	1.7%	1.127
2020.75	0.162	63,201	10.26	5.75	(33.22)	0.155	52,926	8.43	0.950	1.071	1.7%	1.108
2021.25	0.147	49,463	7.25	6.25	(41.07)	0.144	53,066	7.92	0.950	1.071	1.7%	1.089
2021.75	0.198	55,044	10.87	6.75	(20.38)	0.184	53,206	9.92	0.950	1.071	1.7%	1.071
2022.25	0.224	47,498	10.66	7.25	(20.43)	0.186	53,347	10.09	0.950	1.071	1.7%	1.052
2022.75	0.246	52,222	12.84	7.75	0.00	0.238	53,488	12.59	0.950	1.071	1.7%	1.035
2023.25	0.257	52,803	13.55	8.25	0.00	0.241	53,630	12.81	0.950	1.071	1.7%	1.017
2023.75	0.308	48,535	14.94	8.75	0.00	0.244	53,771	13.03				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	204.102	0.199	210.904
B.	Time	(0.102)	0.005	(0.104)
C.	2015 Trend Change	0.130		0.138
D.	Mobility	0.011		0.010

95% Confidence Interval

	Lower Range	Upper Range
Pre 2015 Trend Rate	-12.6%	-7.0%
Post 2015 Trend Rate	1.5%	5.5%

90% Confidence Interval

	Lower Range	Upper Range
Pre 2015 Trend Rate	-12.1%	-7.5%
Post 2015 Trend Rate	1.8%	5.1%

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)

All Coverages Combined Loss Cost Trend Rate Confidence Interval
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
					95% Confidence Interval		90% Confidence Interval	
Coverage	Sub-Coverage	2023 Fitted Loss Cost	Written Car Years	Selected Trend Rate	Lower Range of Confidence	Upper Range of Confidence	Lower Range of Confidence	Upper Range of Confidence
Third Party Liability	Bodily Injury	242.72	8,275,956	-1.9%	-2.7%	-1.1%	-2.6%	-1.3%
Third Party Liability	Property Damage	12.58	8,275,956	4.8%	4.0%	5.6%	4.1%	5.5%
Third Party Liability	Direct Compensation	262.42	8,275,956	9.1%	7.8%	10.4%	8.0%	10.2%
Accident Benefits	Medical & Rehabilitation	247.95	8,276,350	1.4%	-0.7%	3.5%	-0.3%	3.2%
Accident Benefits	Disability Income	59.44	8,276,350	-1.8%	-3.8%	0.3%	-3.5%	0.0%
Accident Benefits	Funeral & Death Benefits	1.66	8,276,350	-2.1%	-3.0%	-1.3%	-2.8%	-1.4%
Uninsured Auto	Total	12.92	8,267,880	3.5%	1.5%	5.5%	1.8%	5.1%
Mandatory				**2.7%**	**1.3%**	**4.1%**	**1.5%**	**3.9%**
Collision	Total	303.01	5,532,440	9.2%	7.2%	11.2%	7.5%	10.9%
Comprehensive - Total	Total	213.54	5,850,317	13.6%	9.9%	17.5%	10.5%	16.9%
All Perils	Total	644.96	1,865,077	8.8%	7.2%	10.4%	7.5%	10.2%
Specified Perils	Total	174.43	4,813	13.6%	9.9%	17.5%	10.5%	16.9%
Underinsured Motorist	Total	9.48	7,939,583	3.3%	2.6%	3.9%	2.7%	3.8%
Optional				**10.3%**	**7.9%**	**12.7%**	**8.3%**	**12.3%**
Total				**5.6%**	**3.8%**	**7.4%**	**4.1%**	**7.1%**

Notes:
(3) We do not fit a model for Specified Perils or Underinsured Motorist. We use the actual loss cost for these coverages.

Appendix G. Inflation Impact on Physical Damage Severity

As shown in the following figures the DCPD, collision, and all perils severity observations follow a similar pattern in which the observed severity increased between 2013 and 2018, followed by a more modest trend until the spike in inflation in the second half of 2021.

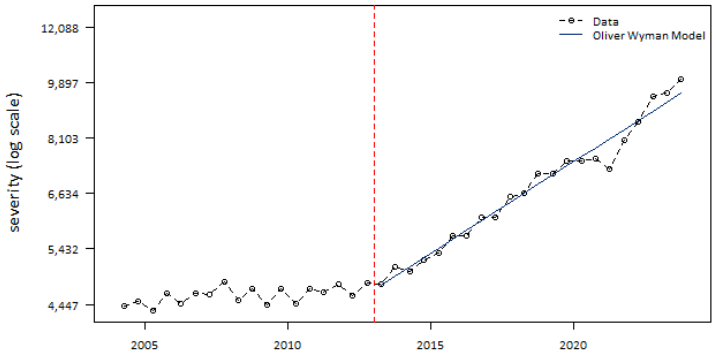
Our selected severity models are presented in the first panel in each of the following figures. The selected model was chosen due to the statistical fit with minimal parameters. We recognize these selected models generally underpredict 2018-1 through 2020-1 observations, overpredict the 2020-2 through 2021-2 observations, and underpredict the 2022-1 through 2023-2 observations. Due to the non-optimal residual pattern of these selected severity models, we present two additional models in the second and third panels of each figure:

- The model in the second panel tests the significance of an additional scalar parameter at 2021-2 (coincident with the rise in inflation) For DCPD and collision we attribute this lack of significance to the flattening of the physical damage severity trend directly before the rise in inflation. In general, we find the inclusion of this parameter does not improve the model fit as it does not recognize the flattening between 2018-1 and 2020-1.
- The model in the third panel includes a 2021-2 scalar parameter and a change in trend parameter at 2018-1. Although this model generally improves performance, it is likely overly complex and may overfit the data.

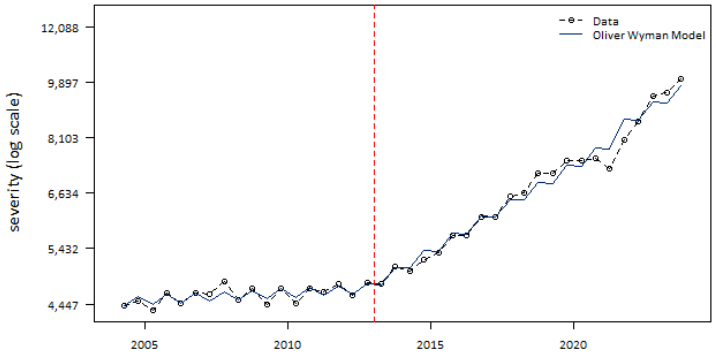
Although the inclusion of both a change in trend and scalar parameter is generally significant for physical damage severity, we believe a parsimonious model is more appropriate to avoid overfitting in this case.

Therefore, our trend rates implied by our selected regression models implicitly include any impact of the rise in inflation up to December 31, 2023.

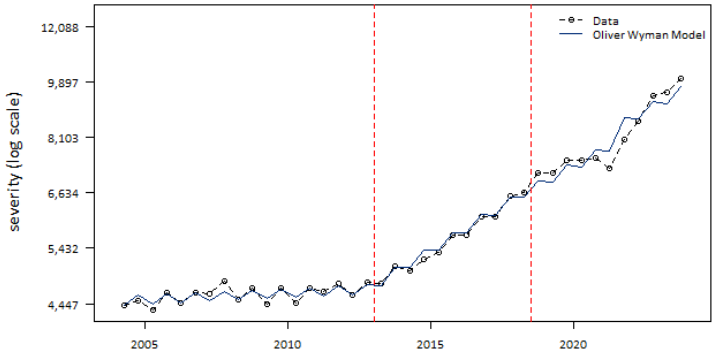
Figure 49: DCPD – Selected and Two Alternative Trend Models



Parameter	Coefficient	p.value	Adj.R2
Trend	0.066	0	0.972

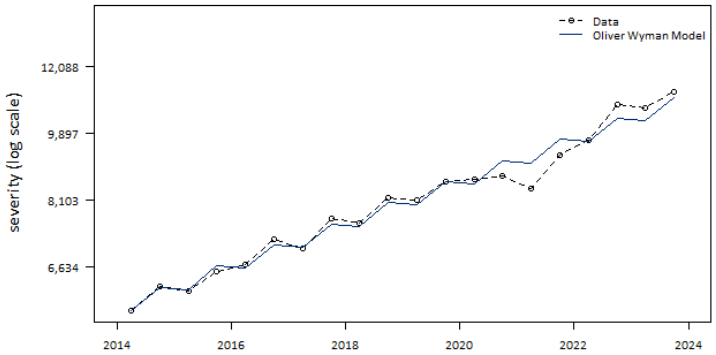


Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.009	0.989
2013 Trend Change	0.056	0	
Seasonality	0.033	0	
2021-2 Scalar	0.044	0.02	

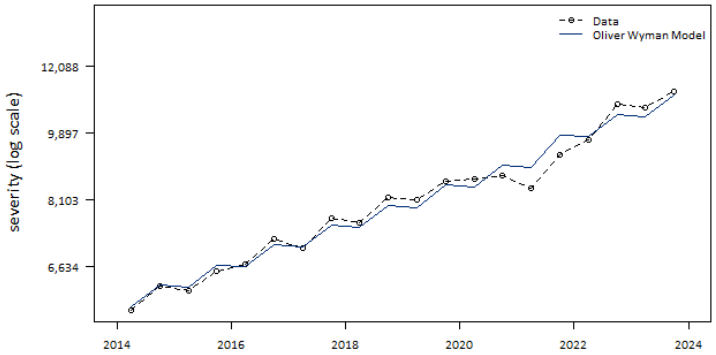


Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.026	0.989
2013 Trend Change	0.059	0	
2018 Trend Change	-0.008	0.375	
Seasonality	0.033	0	
2021-2 Scalar	0.063	0.03	

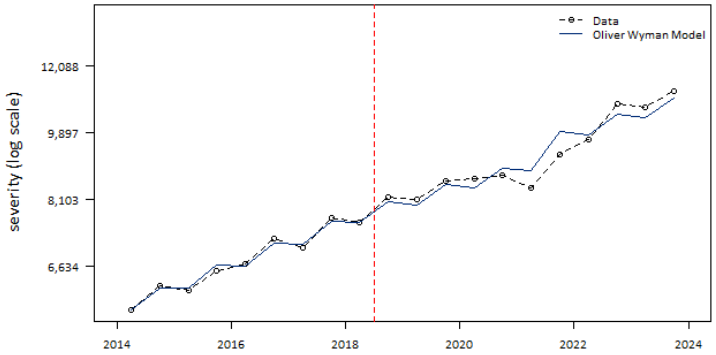
Figure 50: Collision – Selected and Alternative Severity Trend Models



Parameter	Coefficient	p.value	Adj.R2
Trend	0.063	0	0.975
Seasonality	0.038	0.013	

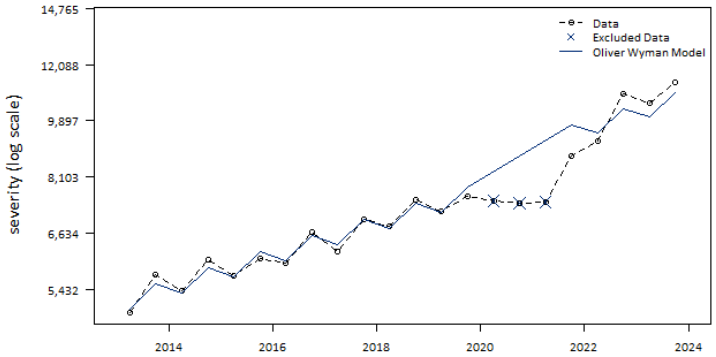


Parameter	Coefficient	p.value	Adj.R2
Trend	0.06	0	0.977
Seasonality	0.036	0.015	
2021-2 Scalar	0.032	0.187	

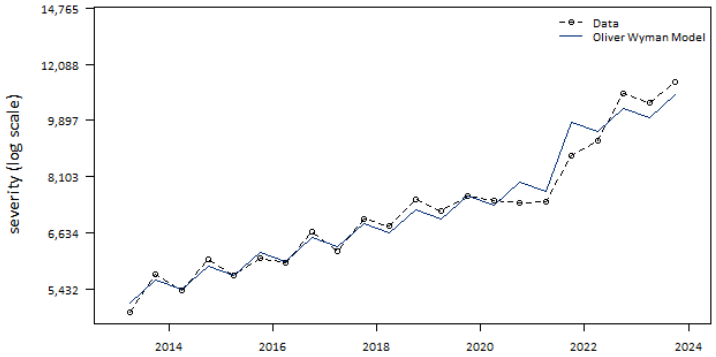


Parameter	Coefficient	p.value	Adj.R2
Trend	0.066	0	0.977
2018 Trend Change	-0.015	0.256	
Seasonality	0.035	0.017	
2021-2 Scalar	0.058	0.088	

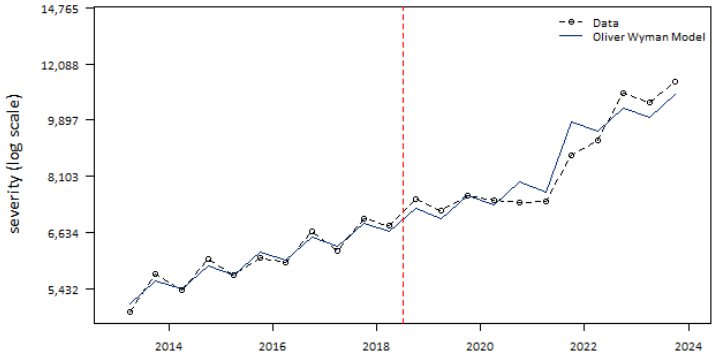
Figure 51: All Perils – Selected and Alternative Severity Trend Models



Parameter	Coefficient	p.value	Adj.R2
Trend	0.058	0	0.972
Seasonality	0.06	0.006	
Inflation Scalar	0.107	0.016	



Parameter	Coefficient	p.value	Adj.R2
Trend	0.05	0	0.961
Seasonality	0.058	0.008	
2021-2 Scalar	0.161	0	



Parameter	Coefficient	p.value	Adj.R2
Trend	0.051	0	0.958
2018 Trend Change	-0.004	0.826	
Seasonality	0.057	0.01	
2021-2 Scalar	0.169	0.004	

Appendix H. Summary of Comments on Preliminary Report

In this section we provide a summary of the issues raised in the six submissions received that provided specific comments on the findings in our preliminary report. Comments related to FSRA's processes and rate filing review framework are outside the scope of our review and this report. Any general observations, comments or anecdotal information provide in the submissions are not included in our summary below.

We have consolidated similar comments where appropriate.

Table 29: Stakeholder Comments

No.	Issue	Summarized Comment (Submitters)	Response
1	General	FSRA's review of rate filings should be based on the reasonableness of the assumptions; benchmarks should not represent targets, caps, or floors for insurers. (**FA**) We have some concern with potential availability issues in Ontario and rate adequacy. Consider expanding the areas where FSRA permits more flexibility for companies, such as profit provision, when selecting assumptions. **(FA)**	FSRA's regulatory review process and market availability issues are outside the scope of the Oliver Wyman review.
2	General	Consumer Advisory Panel (**CAP**) presented comments regarding regulatory processes, affordability issues, fairness, rate filing assumption transparency, external issues such as high vehicle theft, and legislation changes. A more consumer focused report is suggested.	Although our report includes an analysis of the theft data, it does not include a discussion of the factors underlying the higher theft rates. The CAP submission is thorough, thoughtful and insightful. Many of the suggestions could be provided in a separate consumer-focused report to benefit consumers. However, the suggestions are generally outside of the scope of the Oliver Wyman report requested by FSRA.

3	General	Forcing all participants in the insurance marketplace to adopt a single view introduces systemic risk and potentially detracts from the competitive marketplace should certain participants reduce their risk appetite where they do not agree with the imposed view.(**FA**)	It is not Oliver Wyman's understanding that FSRA requires insurers to set their prices based on a single view. FSRA's specific review of any individual insurer's proposed rates is outside the scope of this Oliver Wyman review.
4	General	The rationale for selecting the combined model or the direct loss cost model appears inconsistent between coverages **(FA)**.	We will provide additional consistent support for the selected trend model in our subsequent reports.
5	Loss Adjustment Expenses	Indemnity only data could be used for loss trend analysis as indemnity and expense development and trend may differ. (**FA**)	Insurers typically present loss data that includes ALAE, to which the loss trend rate is applied. By including both ULAE and ALAE with the loss experience to determine loss trend rates, this approach accommodates the vast majority of insurers and avoids distortions due to shifts between ULAE and ALAE over time.
6	Inflation/Economic Uncertainty	Considerable economic uncertainty driven by several external factors. (**FA, IBC**) Insurers should be permitted in their rate filings to offer and justify their own future severity inflation adjustments. (**FA**) Economic recession could increase fraud that adds to uncertainty of future costs. (**IBC, Aviva**) IBC noted the higher loss trend rates in this review. Notably the bodily injury, accident benefits and comprehensive trend rates due to the high theft rate. (**IBC**)	We agree; use of the most current economic data as support at the time of the rate application is appropriate in an unstable inflationary/economic period. Inflation impact may vary by coverage and is not confined to physical damage coverages. Changing economics may affect future costs.
7	Loss Trend - General	"We estimate that the OW future trend selections at the coverage level will translate to an overall loss cost future trend rate of 5.7% for private passenger vehicles,	The difference in the overall average trend rate is relatively small and may be attributed to differences in data and

		while the FA estimated overall loss cost future trend rate will be 6.2%...." **(FA)** Trend rates change over time as more recent data emerges. **(IBC)**	exclusion of loss adjustment expenses by FA. The FA estimate is within the confidence interval presented in Table 1 of the report. We agree with IBC, as new data emerges, trend rates are likely to change.
8	Loss Trend -Confidence Interval	**IBC** interprets the upper bound of the confidence interval of the selected trend model to represent the upper level of trend rates expected by FSRA in rate applications. **TD** stated concern of FSRA's possible use of the upper bound of the confidence interval.	The confidence interval was included for informational purposes for the reader and is simply a formulaic range around the trend rate from the selected model. It was not provided to serve a purpose or threshold for rate applications. Insurers are expected to consider their own experience data to support their selected trend rates. The trend rates and confidence interval presented in the report are based on industry data.
9	Accident Benefits Reform Factors	The reform factor derivation is overly complicated. (**FA**)	We prefer simpler models; however the reform was phased-in and our approach recognizes this with minimal change in values from review to review.
10	New Normal	**FA** is unable to match all the new normal factors presented. Hybrid working arrangements are yet to stabilize, with more employers reducing work from home options. (**IBC**) New Normal factors could vary between companies. (**TD**) The start, and end, of the new normal is still open to interpretation. (**Aviva**)	We will provide additional supporting documentation in our subsequent reports to assist reconciliation. We agree there remains longer term uncertainty on remote/hybrid work options; and that findings can vary between insurers. Our findings are intended to address current work options during the proposed rate programs and recognize the usage of hybrid/remote options

			may change in the future. We suggest consideration of emerging data to determine if the new hybrid work models continue to influence frequency.
11	Collision and DCPD Trend	The direct loss cost model may fit the more recent data points better than the separate frequency and severity trend models selected. (**Co-op**)	We agree with the recent data point fit observation. We note there is a modest difference in the resulting loss cost trend rate with either a direct loss cost approach or combining separate frequency and severity models. We find the adjusted R-squared to be modestly higher for the separate frequency and severity models.
12	Comprehensive Other - COVID-19	Despite comprehensive generally not being considered a moving coverage, some perils such as collision with animals are associated with a moving vehicle. The inclusion of a mobility parameter with comprehensive - other would improve the model. (**Co-op**)	We acknowledge comprehensive-other had a decline in frequency during the 2020-1 to 2021-2 period. Unlike other coverages such as collision, the decline is not evident in 2022-1 despite the influence of COVID-19 during that time period. We note the analysis of "comprehensive - other" is for informational purposes, and only a comprehensive - total trend rate is provided in the summary tables.
13	Comprehensive - Other Trend Selection	Other alternative models that include mobility and/or seasonality could be better options than the direct loss cost model selected. (**Co-op**)	We acknowledge the alternative model may be a good option. We note the analysis of "other" is for informational purposes, and only a comprehensive - total trend rate is provided in the summary tables.
14	Comprehensive - Theft Severity Trend Selection	A change in the severity trend rate, rather than a scalar	We acknowledge the alternative model with a

		parameter for the lift in costs due to inflation is a better fit. (**Co-op**)	change in trend rate as a good option. Our approach to the inflation is to treat the lift as a scalar is consistent with other coverages. We note the analysis of theft is for informational purposes, and only a comprehensive - total trend rate is provided in the summary tables.
15	Comprehensive - Theft Loss Cost Trend Selection	The selected loss cost model for comprehensive - theft includes a mobility parameter, but the selected loss cost model for total theft does not include mobility **(Co-op)**. The consideration of mobility (i.e., pandemic effects) for perils under comprehensive coverage differs from the discussion of pandemic effects.	We note the analysis of theft is for informational purposes (i.e., the theft analysis is not the basis for our selected trend rate), but we acknowledge the different approach between the two coverages. We observed a small but statistically significant coefficient, which we hypothesized was due to higher levels of "time in garage" during the pandemic. Considering the comments, we tested the impact of adding a mobility parameter to the total theft model and observed a small but statistically significant coefficient. We appreciate the observation and will align these models in future reviews.
16	COVID-19 Factors	The use of a non-binary parameter (mobility) to measure the impact of COVID-19 is overly complicated. The model design and output is difficult to explain and use. **(FA)**	We acknowledge there may be other methods and approaches. The use of the mobility parameter is analogous to other external predictor variables such as unemployment. We believe that the impact of the pandemic on claims frequency was not binary, meaning that it was not

	simply a case of either having no effect or the same effect for all pandemic-affected periods. Adding predictor variables to a model is a common technique and intended to be explanatory to those who utilize regression statistics.

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