

ONTARIO PRIVATE PASSENGER VEHICLES ANNUAL REVIEW

Based on Industry Data Through
December 31, 2024

14 October 2025

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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, 2024. 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, 2024.
- 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, 2024,
- 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, 2024, to determine past and future loss trend rates,
- An assessment of the cost impact of Bill 15 and Bill 91 reforms, and
- An assessment of the impact of COVID-19 and excess inflation 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, 2024:

Table 1: Selected Loss Cost Trends

Coverage	Trend Selection as of December 31, 2024	Confidence Interval	
		Lower Bound	Upper Bound
Bodily Injury	+4.8% up to March 31, 2016 +0.4% after April 1, 2016	-1.2%	+2.0%
Property Damage	+5.5% after January 1, 2013	+4.8%	+6.2%
DCPD	+8.6%	+7.3%	+9.9%
Accident Benefits - Total	+5.6% up to May 31, 2016 +1.2% after June 1, 2016 ¹	-1.0%	+3.3%

¹ Our model also includes a one-time scalar shift of -21.3% coincident with the reforms.

Coverage	Trend Selection as of December 31, 2024	Confidence Interval	
		Lower Bound	Upper Bound
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.3% up to May 31, 2016 +2.1% after June 1, 2016 ²	+0.5%	+3.7%
Accident Benefits - Total Disability Income	+5.5% up to May 31, 2016 -2.0% after June 1, 2016 ³	-3.9%	-0.2%
Accident Benefits – Funeral & Death Benefits	-2.8%	-3.7%	-1.9%
Collision	+8.6%	+6.6%	+10.6%
Comprehensive	+6.3% ⁴	+3.4%	+9.2%
Comprehensive Theft	-3.4% up to December 31, 2015 +25.5% after January 1, 2016 ⁵	+20.8%	+30.4%
Comprehensive All Other	+5.1%	+3.0%	+7.3%
All Perils	+8.1% ⁶	+6.1%	+10.1%
Specified Perils	+6.3% ⁷	+3.4%	+9.2%
Uninsured Auto	-7.2% up to June 30, 2016 +0.9% up to December 31, 2019 ⁸ +10.3% after January 1, 2020	+4.7%	+16.2%
Underinsured Motorist	+4.8%	+3.8%	+5.7%
All Coverages	+5.1%	+3.3%	+6.9%

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.

For some coverages, recent accident years have experienced a rise in loss costs largely due to higher-than-average inflationary levels. In Section 10, we present factors for DCPD, collision, comprehensive total, and comprehensive all other to adjust industry historical accident half-year loss cost data to current inflationary levels.

1.3. Relevant Comments

Data

The data utilized in this study and presented in this report is industry experience published by the General Insurance Statistical Agency (GISA) as compiled by GISA's service provider and estimates

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 -25.8% 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 -13.0% coincident with the reforms.

⁴ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

⁵ Our model also includes a one-time scalar shift of +45.5% at 2021-2.

⁶ Our model also includes a one-time scalar shift of +10.9% at 2021-2.

⁷ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

⁸ Our model also includes a one-time scalar shift of +7.7% at 2018-1.

prepared by Ernst & Young LLP (EY). We rely on the incurred losses and claim counts presented by GISA as well as the implied loss development factors and claim count development factors selected by EY. However, we have conducted our own analysis to review the reasonability of EY's estimates of the ultimate loss amounts and claim counts as included in the AUTO7001 report. In general, we find these estimates to be reasonable for our purpose⁹ of selecting loss trend rates and have adopted them for use in our analysis. For bodily injury, we find there to be some differences in estimates between EY and our own analysis. We discuss these differences further in Section 6.2 and consider those differences when selecting our trend rate and confidence interval for bodily injury.

Our analysis reflects GISA aggregated experience of the insurance industry, which includes the Facility Association (FA).¹⁰ 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 cost levels 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

The recent claim experience is exceptional due to the COVID-19 pandemic and the 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. However, commuting and other driving patterns may differ from those prior to the pandemic. We believe 2022-2 may be the start of the post pandemic "new normal" with remote and hybrid work models commonplace, and the pandemic restrictions no longer in effect.

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

⁹ 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.

¹⁰ 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.

to include an adjustment to the historical data in the rate application to reflect the new normal in the post-pandemic era.

Heightened Uncertainty: Changing Inflation

- 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).¹¹ 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 have tempered the rate of annual inflation. The rapid rise in claims costs due to the inflation surge has moderated and results in year-over-year changes similar to those observed prior to the pandemic. CPI through 2024 indicates a downward tempering of the inflation rate that peaked in the second half of 2022.

- 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 any 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.
 - 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 intervals to align with the parameters. This confidence interval may provide insight as to a future trend rate range.

Heightened Uncertainty: Reforms

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. Where appropriate, historical data in the experience period should be adjusted to reflect the effects of those reforms and government actions. Our trend models include parameters to capture the effects of those reforms.

Applicability of Trend Rates

In this report, we present our findings related to the loss trend rates, pandemic related factors, inflation 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 recommend 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

¹¹ As discussed more fully in Section 5.4, we observe a more limited impact on other coverages.

vehicle claims experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so, we recommend FSRA also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also recommend FSRA recognize that while independently, 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, 2024.
- 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, 2024.
- 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 factors to adjust historical frequency levels to a post pandemic frequency level.
- In Section 10, we discuss our methodology for estimating the impact of recent higher inflationary levels.

* * * * *

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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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 2005-1 to 2024-2, 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.

Below, we present specific changes introduced under Bill 15 and Bill 91 on a by coverage basis.

Bodily Injury - effective on or after 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

- 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.
- 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

- Replacement¹² 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 access to courts (tort) that existed under the prior FSCO DRS regime.

¹² FSCO continued to settle remaining files open on March 31, 2016.

Accident Benefits- effective on or after 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 of 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 in 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 the standard deductible for comprehensive coverage, from \$300 to \$500.

DCPD- effective on January 1, 2024

- Introduction of a new endorsement, Agreement Not to Recover Loss or Damage From an Automobile Collision (OPCF49), making DCPD no longer mandatory.
- Gives consumers choice to opt out of DCPD coverage.

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 insurers can charge for monthly installment payment plans on auto insurance policies issued on or after June 1, 2016.

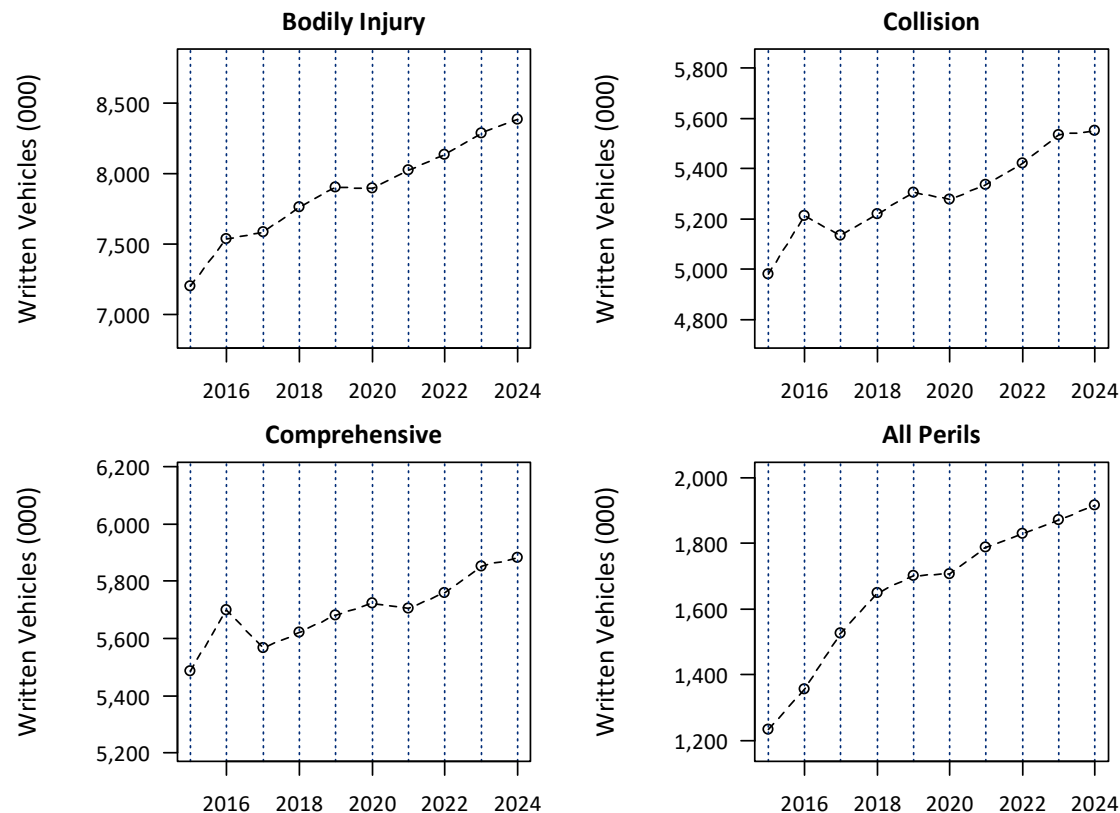
- A requirement that all insurers offer winter tire discounts for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted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

3. Summary of Ontario Private Passenger Vehicle 2015 to 2024 Experience

3.1. Growth of Insured Vehicles

Since 2015, the number of private passenger vehicles in Ontario has increased annually, with more modest growth in 2020 and 2021, likely due to the COVID-19 pandemic. In Figure 1, we present the number of written vehicles insured over each of the last ten years for bodily injury,¹³ collision, comprehensive and all perils coverages.

Figure 1: Written Vehicles



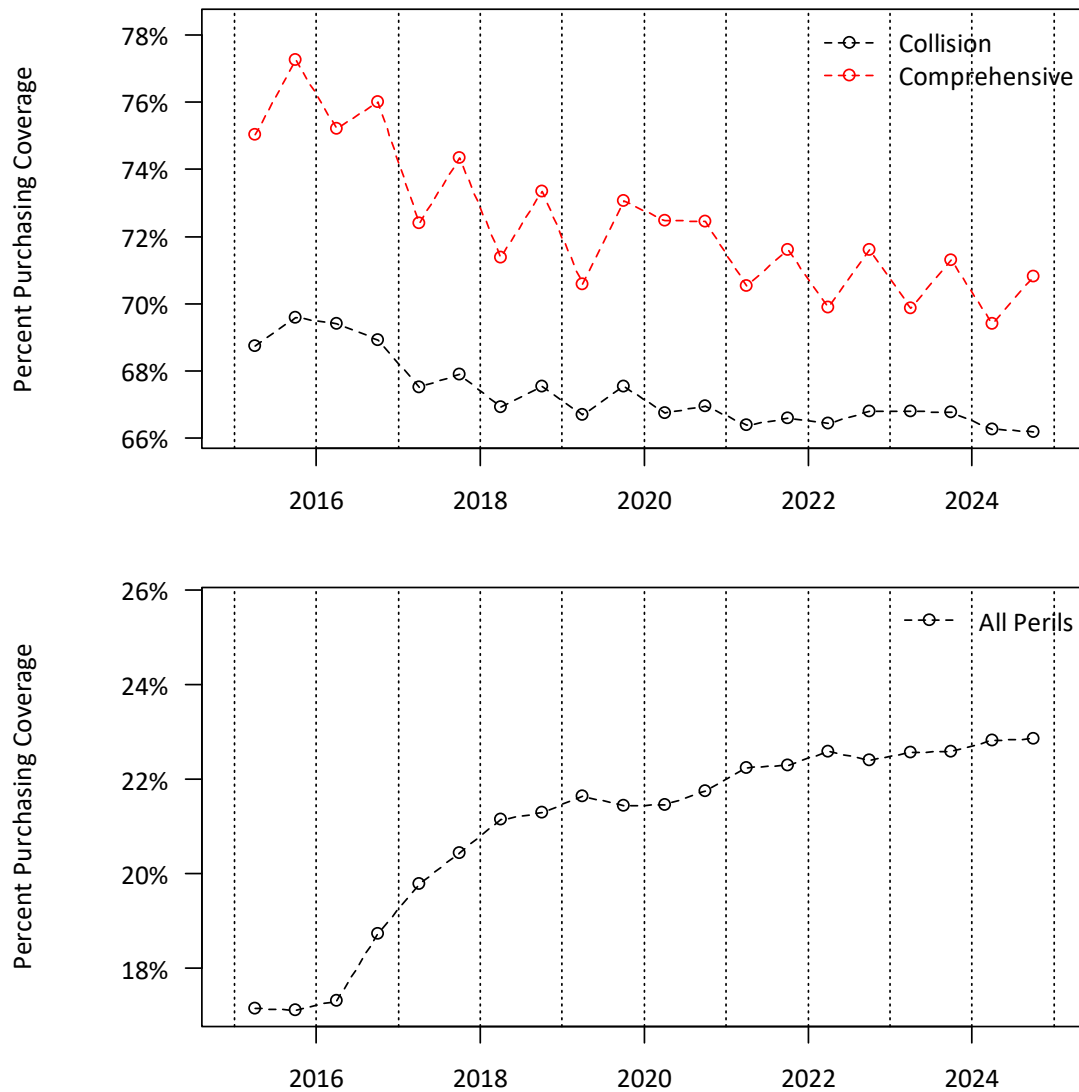
The number of policyholders purchasing optional collision and comprehensive coverages has increased each year, excluding a decrease in 2017 when policyholders transitioned their collision and comprehensive coverage to all perils coverage. This shift from collision to all perils is coincident with a shift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

¹³ 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.¹⁴ The growth in the percentage of risks with optional coverages has added to the total average premiums paid by consumers over time.

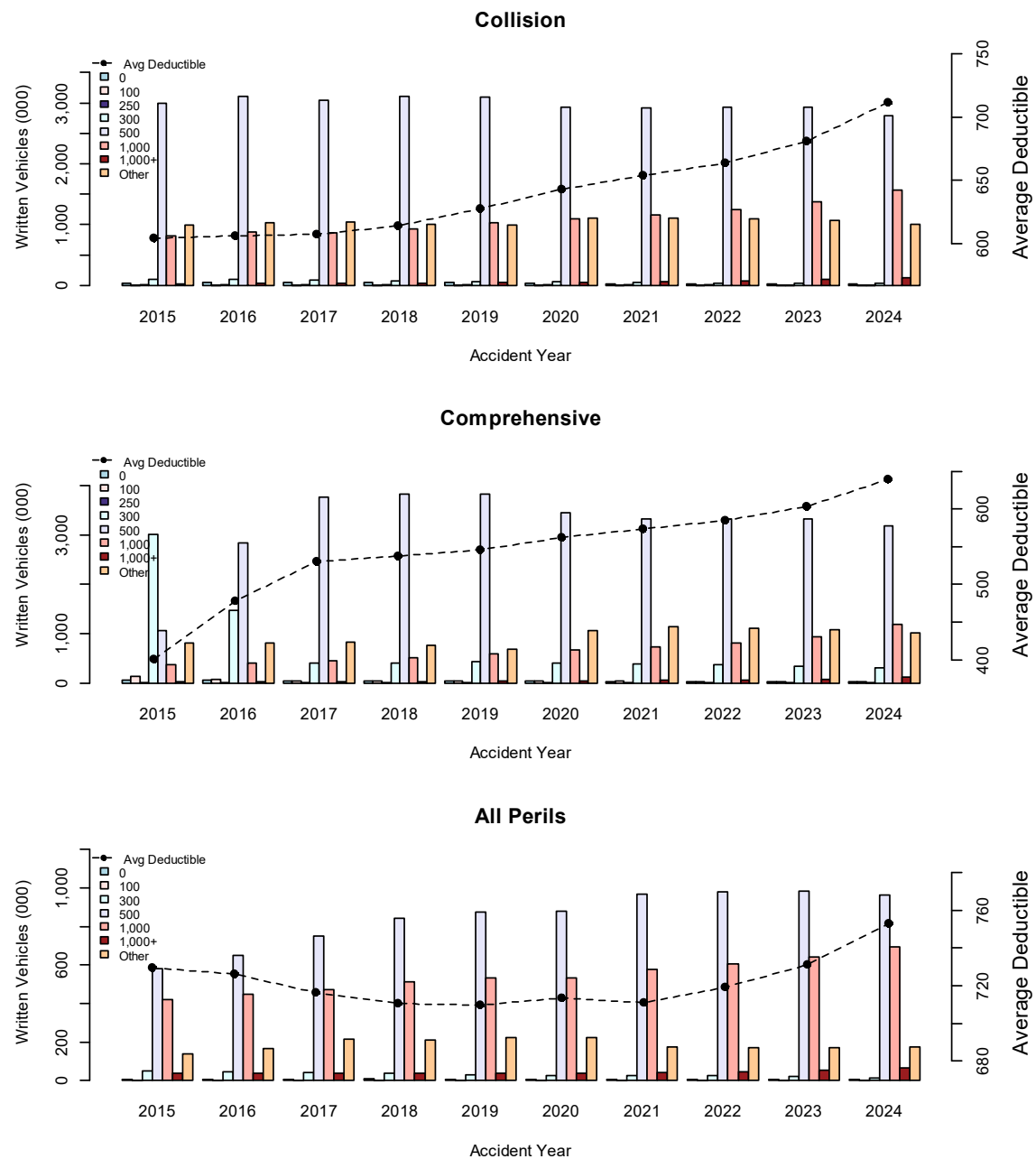
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



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

¹⁴ 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

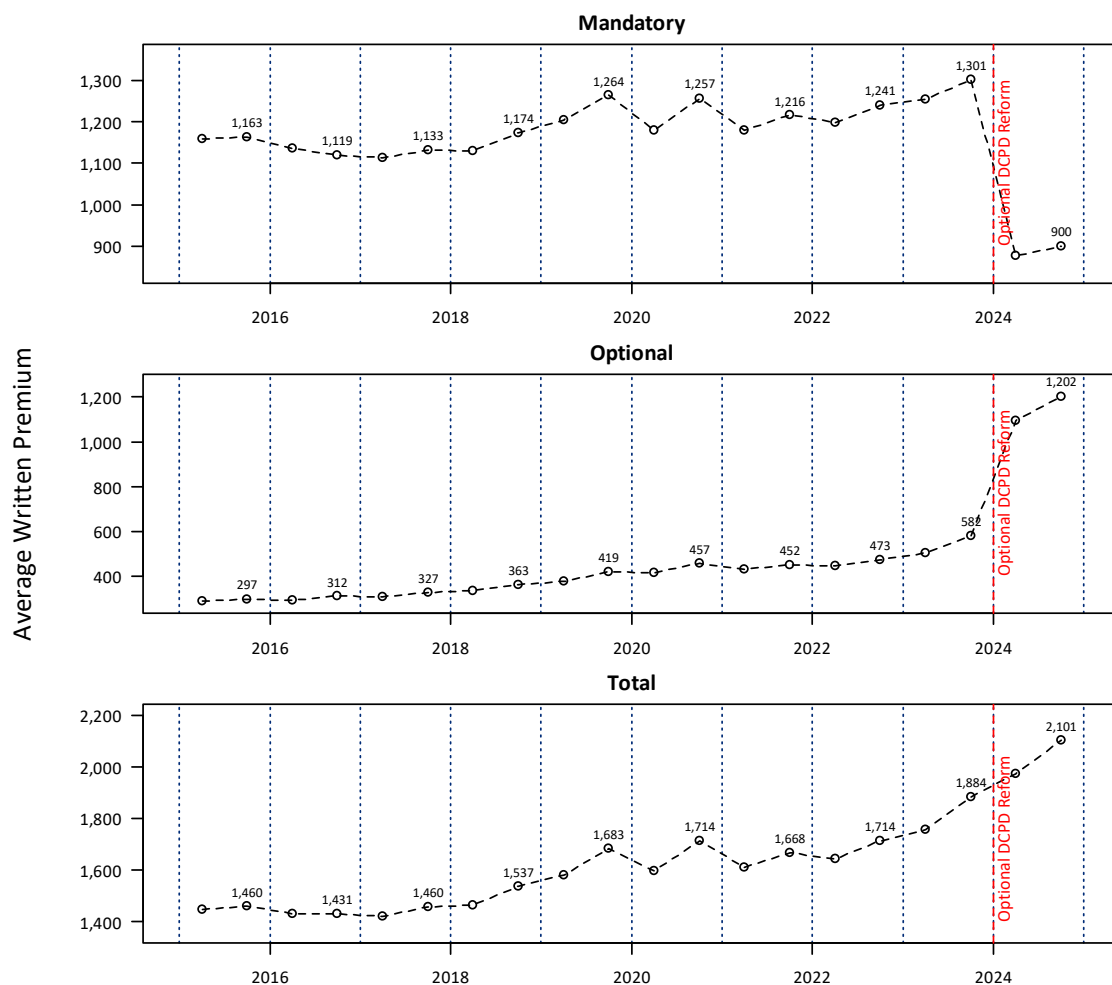
In Ontario, there are specific coverages that are mandatory (bodily injury, property damage, accident benefits and uninsured auto), while the remainder are optional. Effective January 1, 2024, DCPD is an optional coverage. In Figure 4, we present the average written premiums for the mandatory, optional, and total coverages, respectively, over the ten-year period, 2015 to 2024, 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.

The DCPD reform effective 2024 caused a shift of premium and losses from mandatory to optional coverage.

Figure 4: Average Written Premium – Summary



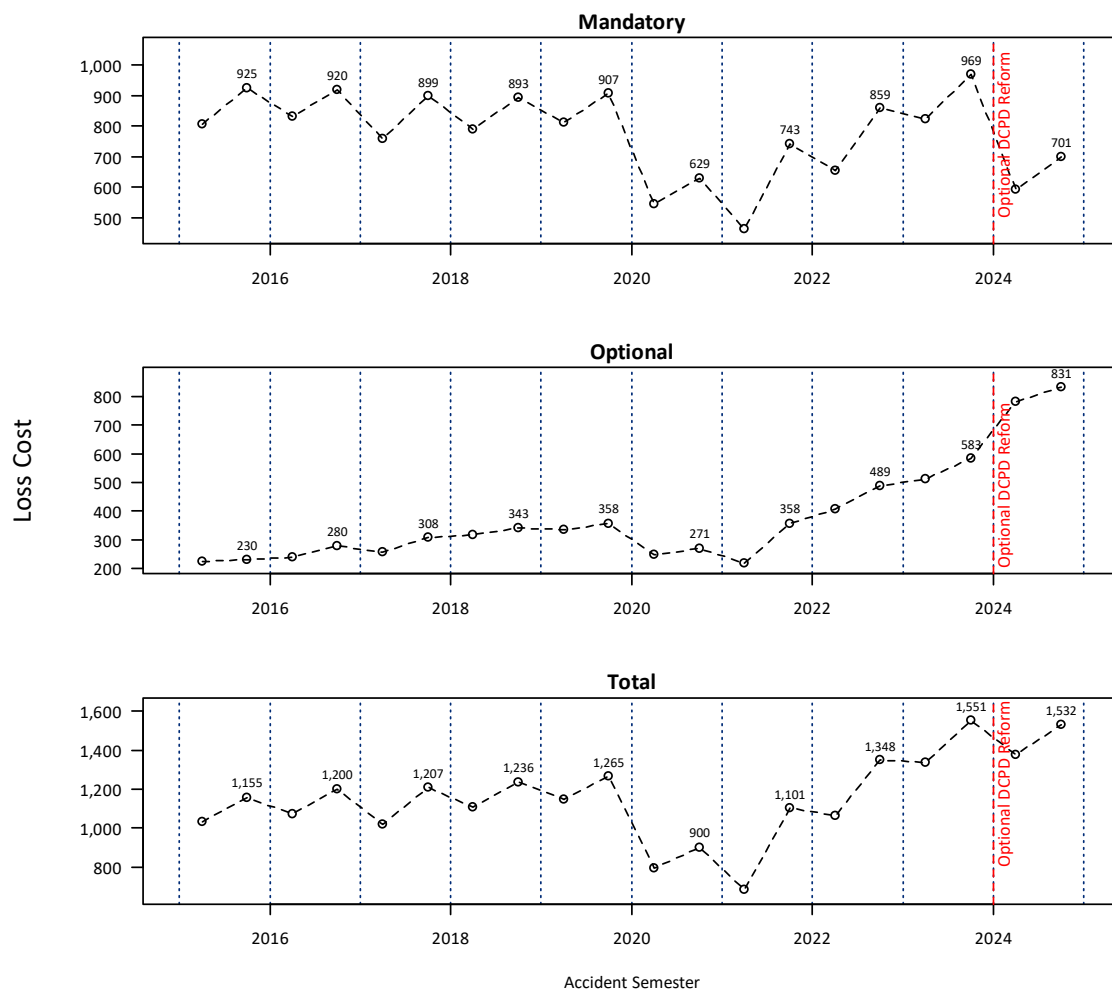
3.3. Change in Average Claims Costs

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)¹⁵, and
- all internal and external claims settlement costs¹⁶ (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



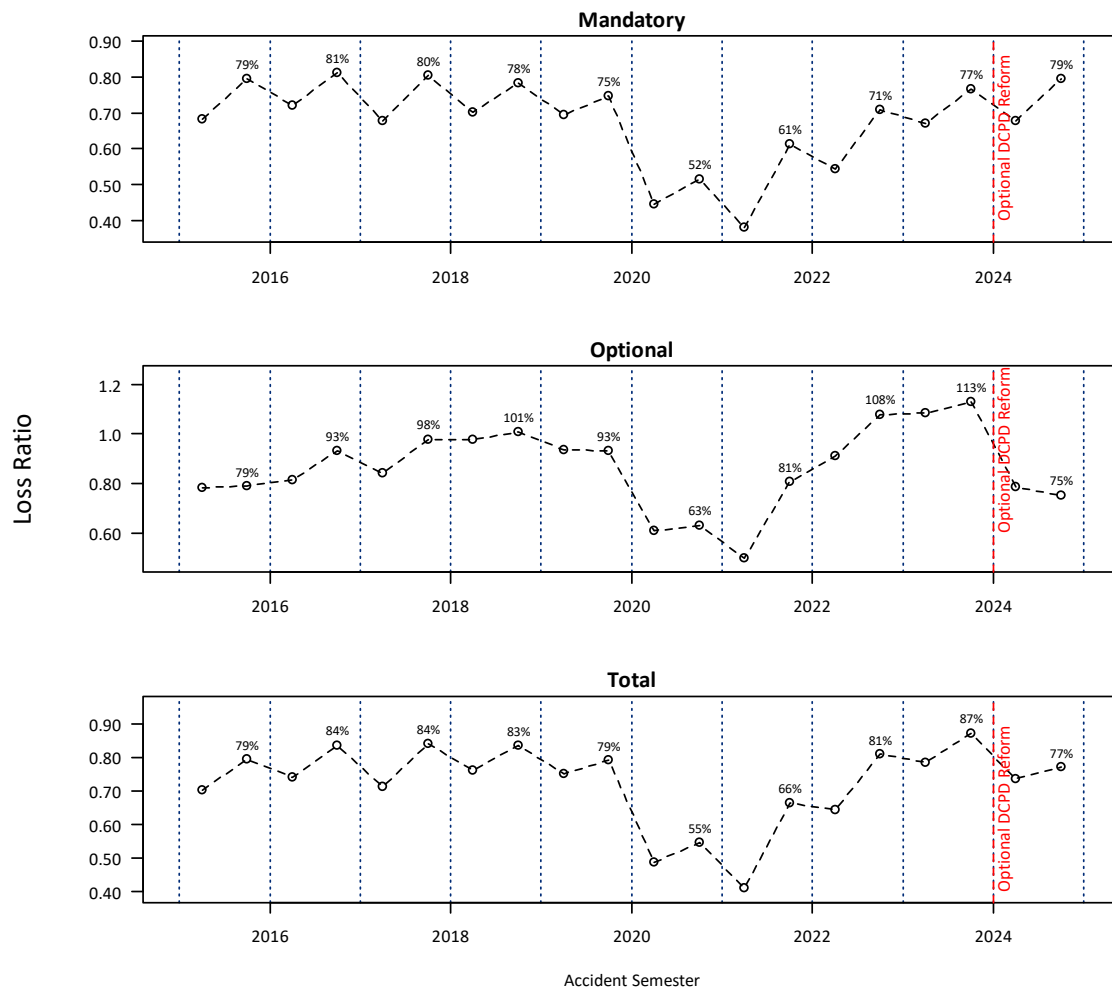
In Figure 6, we present ratios of the loss and loss adjustment expense amounts to the average earned premiums to provide an indication of the relative change over time. Subject to variability, the

¹⁵ The claims costs presented are on an ultimate basis. See Section 6.2 for more details.

¹⁶ 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 2015 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 overall loss ratios beginning 2022-2 have returned to pre-pandemic levels.

Figure 6: Loss Ratio - Summary¹⁷



Claims costs per vehicle are a combination of the claims frequency rate (i.e., the average number of claims per insured vehicle) and claim severity (i.e., the average cost of each claim 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.

¹⁷ 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.

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.

Following the transition to IFRS-17, GISA groups expenses into two main categories:

- Amortization of insurance acquisition cash flows, and
- General and operating expenses.

Under IFRS-17, only expenses directly attributable to the acquisition or fulfillment of an insurance contract are included. This may result in a decrease to expense ratios as certain expenses that must be incurred by an insurance company (for example, those related to investments) may not be directly attributable to an insurance contract.

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 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.

Insurance Acquisition Cash Flows

Acquisition costs vary among insurers depending upon the distribution channel. Insurers can be generally categorized under three different distribution channels: independent broker, direct writer, or 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 one of the largest distribution channels and interact with the policyholder to explain the coverages and options amongst the insurers that the broker represents. Brokers are typically 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 stated as a percentage of premium basis, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

Insurance acquisition cash flows include premium tax. In Ontario a 3% premium tax is included in all premiums. This is a variable expense, as the 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, as some of the general expense sub-categories such as rent and salaries do not change when a premium change is implemented.

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.¹⁸

4.3. Reported Expenses¹⁹

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 IFRS-4 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.²⁰

In Table 3, we present a summary of IFRS-17 GISA expense data for 2023 and 2024. Following the transition to IFRS-17, GISA expense ratios are presented as a percent of total insurance revenue instead of direct written premiums. We use the 2024-2 AUTO7001 Automobile Industry Exhibit to estimate direct written premiums for 2023 to 2024 and present the expense ratios as a percent of written premium to compare to the historical expense ratios.

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.

¹⁸ Regardless of reporting approach, these fees, and delay in the receipt of premiums, is considered in calculating the rate level change need.

¹⁹ GISA did not release the 2023 Expense Exhibit due to IFRS-17 reporting issues. The 2024 Expense Exhibit is not yet available.

²⁰ 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: IFRS-4 Expense by Category (All Insurers) as a percent of DWP

	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%

Table 3: IFRS-17 Expense by Category (All Insurers)

	Percent of Total Insurance Revenue			Percent of Written Premium		
	Amortization of Insurance Acquisition Cash Flows	General & Operating	Total	Amortization of Insurance Acquisition Cash Flows	General & Operating	Total ²¹
2023	18.0%	4.3%	22.3%	17.3%	4.1%	21.4%
2024	17.8%	4.6%	22.4%	16.4%	4.2%	20.6%

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.

GISA has not released an expense report breaking out expenses by distribution channel under IFRS-17. We present the same discussion from our 2024 Annual Report using the 2022 AUTO9552 exhibit. The expense categories differ from those under IFRS-17; however, we expect the general conclusions will be similar under IFRS-17.

The separate data for independent broker, direct insurers, and internal agent insurers was provided by FSRA based on data reported to GISA²² by each insurer. In Table 4, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

Table 4: Total Expenses by Distribution Channel

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
2018	28.3%	21.1%	23.6%	25.9%

²¹ We note the 2024 expense ratio differs from the selected benchmark expense ratio in Section 1. The expense ratios in Table 3 are presented with all expense categories as a percent of written premiums. The benchmark expense ratio is calculated with amortization of insurance acquisition cash flows as a percent of written premium, and general and operating expenses as a percentage of earned premiums.

²² 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.

	Independent Broker	Direct Writers	Internal Agent Insurers	Total
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 an increase 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.

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.²³

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.²⁴ 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 5, we present the average pre-tax ROI for 2020 to 2024 for insurers in Ontario. To determine the ROI for each year, we calculate a weighted average using the Ontario automobile insurance premiums²⁵ for each insurer with their respective reported ROI.

Table 5: Ontario Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2020	4.07%
2021	2.57%
2022	-0.25%

²³ Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by FSRA.

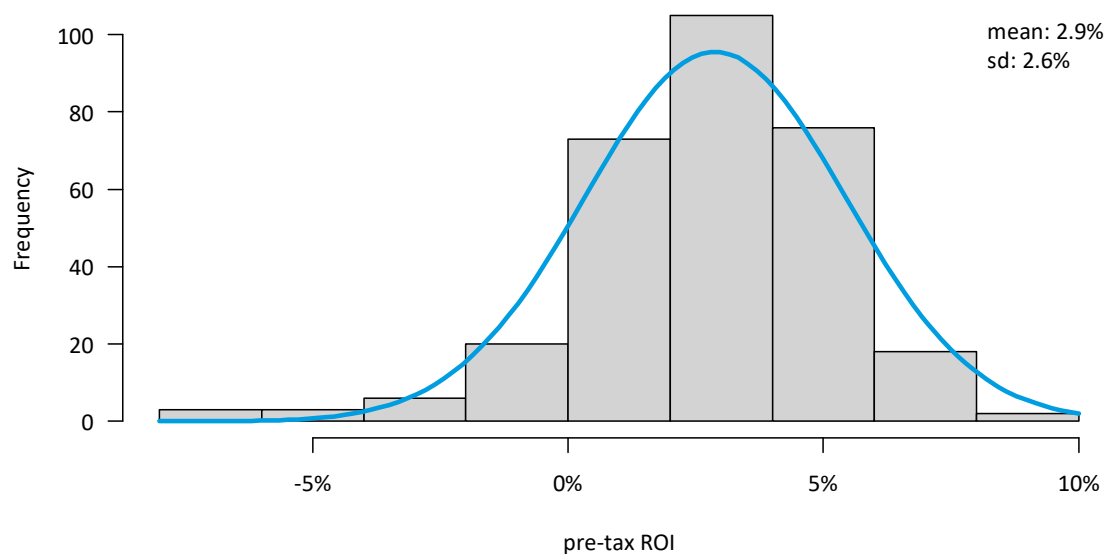
²⁴ Any reference to the term ROI is meant to infer a pre-tax basis.

²⁵ Only insurers reporting to OSFI are included.

Calendar Year	Weighted Average Pre-tax ROI
2023	5.05% ²⁶
2024	6.42% ²⁷

The average pre-tax ROI over the five-year period 2020 to 2024 is 3.6%. 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 2020 and 2024. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately 2/3²⁸ of the companies within +/- 2.6 percentage points of the mean of 2.9%.

Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2020 - 2024)



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 premium²⁹ 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,

²⁶ A large insurer erroneously reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.

²⁷ We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we did not identify any individual insurer data that was unreasonable.

²⁸ 1 standard deviation is approximately 68% of the total distribution.

²⁹ In October 2014 a 6% of premium profit provision was introduced. This was subsequently reduced in October 2016 to the current 5% rate.

when insurers consider their total (expected) profits as a percent of equity,³⁰ they would include this investment income on capital and the 5% of premium profit provision explicitly allowed by FSRA.³¹

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%.

We provide a high-level comparison of the target 5% provision (in effect since October 2016) to profit realized over the last five years (2020 to 2024) using the following assumptions:

- The historical claims payment patterns across all coverages have an estimated average claim settlement lag of approximately 2.5 years.
- The actual pre-tax ROIs between 2020 and 2024 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.³²
- We include a Health Levy provision calculated as a percentage of all vehicles combined earned premium.³³
- We assume the GISA reported expense ratios for private passenger automobile for each of 2020 to 2024 apply to those years³⁴; 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 6.

³⁰ Shareholders and managers of the firm consider the return on equity so that they may evaluate the rate of return relative to alternative investments.

³¹ 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.

³² The loss ratios based on the ultimate loss amounts and earned premiums as reported by GISA as of December 31, 2024 in the AUTO 7001 Exhibit.

³³ As reported in the experience of all vehicles combined by coverage section in the AUTO1101 exhibit.

³⁴ For accident years 2023 and 2024, we use the reported expenses from Exhibit AUTO-9502 and estimate the direct written premiums from the 2024-2 AUTO7001 Automobile Industry Exhibit to calculate an expense ratio.

Table 6: 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 ³⁵
2020	51.7%	4.1%	0.917	26.9%	25.7%
2021	54.0%	2.6%	0.946	28.3%	20.6%
2022	72.8%	-0.2%	1.005 ³⁶	27.2%	-0.4%
2023	83.0%	5.1%	0.898	22.2%	3.2%
2024	75.4%	6.4%	0.874	21.4%	12.8%

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

As presented in Table 6:

- On average, insurers have exceeded the 5% profit provision target set by FSRA in three of the last five years. This table is not intended to imply that the excess profit for 2020, 2021, or 2024 was intended by insurers.
- The 2020 and 2021 result were exceptional due to the COVID-19 pandemic.
- This is not a representation of levels achieved prior to 2020, nor a reflection of future levels for 2025 and beyond.
- The 2023 and 2024 expense ratios are lower than historical due to the move to IFRS-17 reporting standard. Please refer to Section 4.2 for a discussion regarding the differences between IFRS-17 and IFRS-4.

³⁵ 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.

³⁶ 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

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)

PFAD is no longer required under IFRS-17. However, IFRS-17 basis reserves include a risk adjustment that we understand to be similar to PFAD amounts determined under IFRS-4.

The PFAD or risk adjustment 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 or risk adjustment amount included by each insurer is not separately submitted to GISA, and therefore, the PFAD or risk adjustment included in the AUTO9501 Exhibit is not explicitly stated or provided.

The Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provided 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 7: Canadian Institute of Actuaries Range of Margin for Adverse Deviation³⁷

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 not comparable 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 or a risk adjustment
- Includes all investment income including from supporting capital and cash flow
- Estimates of loss prepared by each insurer's appointed actuary

³⁷ https://www.cia-ica.ca/app/themes/wicket/custom/dl_file.php?p=37429&fid=33124

5.2. GISA's AUTO 9501 – Reported Financial Results

Historical 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 8 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 8: Reported Financial Profit Before Income Taxes in Auto 9501 (in \$'000) from 2013 to 2022

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%

Changes to Reporting Standards

Due to changes in reporting standards, the 2024 AUTO9501 exhibit provides total insurance revenue instead of net earned premium. Total insurance revenue refers to the overall income generated by all operations, including premium collected, investment income, fees and commission, and any other income sources. In Table 9, we present the history of the reported financial data in AUTO9501 between 2023 and 2024 under IFRS-17. We note this value is not directly comparable to the net profit before income taxes as a percent of net earned premium presented in Table 8.

Table 9: Reported Financial Profit Before Income Taxes (in \$'000) in 2024

Calendar Year	Total Insurance Revenue (TIR)	Total Insurance Service Expenses	Income	Net Investment Result	Other Income and Expenses	Net Profit before Income Taxes	Net Profit before Income Taxes as % of TIR
2023	16,007,740	15,676,630	331,110	249,357	(220,248)	360,219	2.3%
2024	17,820,302	16,348,768	1,471,534	523,634	(570,113)	1,425,055	8.0%

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),³⁸ is the AUTO7001 Automobile Industry Exhibit (as of December 31, 2024) 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 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 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 claims adjusters that handle the individual claims and are based on the information available to the claims 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 claims 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 claims 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 claims 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 IBNR³⁹ 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 (and their actuaries) use to determine the “actuarial reserve,” while

³⁸ Any reference to loss or claim amount in this report is intended to include ALAE.

³⁹ Incurred But Not Reported

subject to the common standards of the Canadian Institute of Actuaries, varies between companies.

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 cost⁴⁰ of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"⁴¹), separately, through to December 31, 2024. These estimates are used to measure and select the loss trend rates presented in this report.

Loss and Claim Count Development

We reviewed the analysis prepared by EY on behalf of GISA⁴² 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 Bornhuetter-Ferguson (BF) method.

For all coverages except bodily injury, 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 reasonable for our purpose of determining loss trend rates.

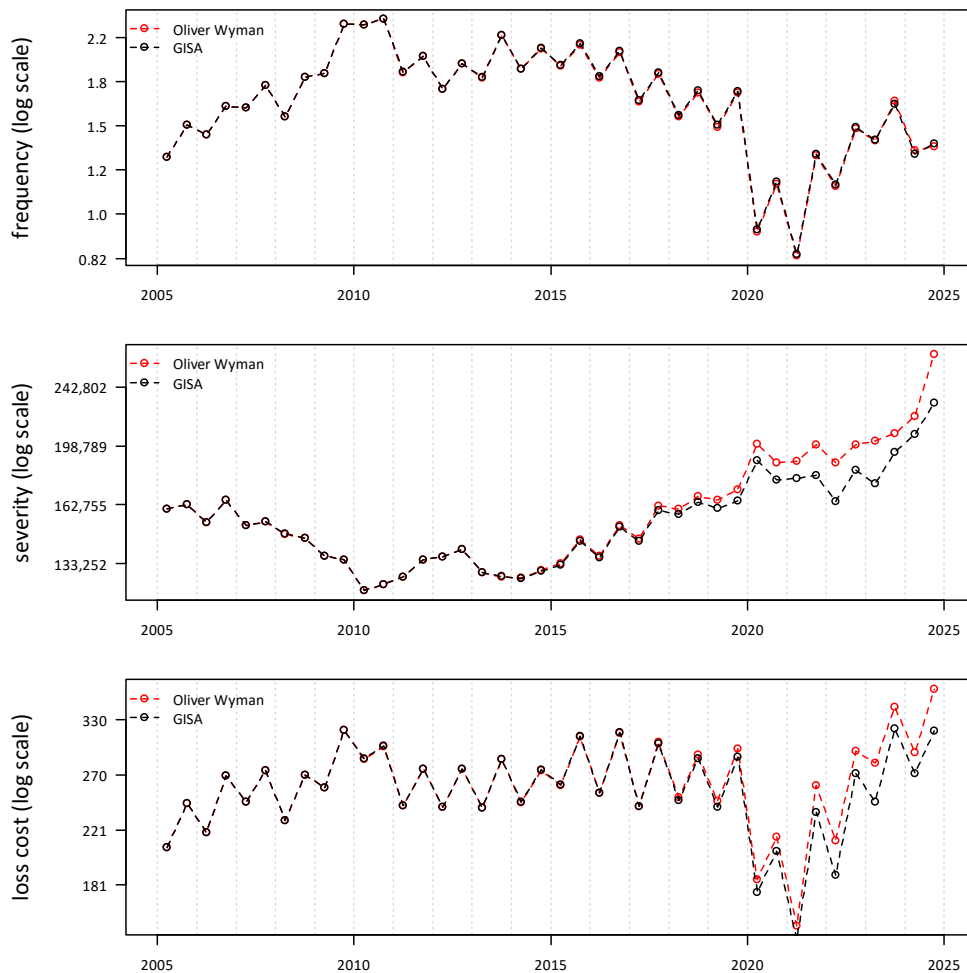
For bodily injury, some of EY's selections result in implied loss development factors that are not consistent with recent diagonals. We attribute some of this inconsistency to the BF method. In general, we find the use of the BF method to be reasonable; however, the approach is slower to react to data which may represent an emerging trend or noise in the data. In contrast, the loss development method, which we use in our sensitivity testing, places full weight on the loss emergence to date and reacts more quickly to any changes in loss emergence patterns. In Figure 8 below, we present our and EY's frequency, severity, and loss cost estimates. We note that our severity and loss cost estimates are higher than EY's.

⁴⁰ By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occurred in a particular year have been reported and settled.

⁴¹ 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.

⁴² Readers should refer to the EY report for a full discussion of the methodology and approach used by EY.

Figure 8: GISA and Oliver Wyman Bodily Injury Frequency, Severity and Loss Cost Estimates



Given the uncertainty in development, we consider both EY's selections and ours when selecting an appropriate trend rate and confidence interval for bodily injury. Please refer to Section 8.1 for more information.

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,⁴³ 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.⁴⁴

⁴³ Number of claims per 1,000 insured vehicles.

⁴⁴ We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

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

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$189.80	\$181,104	1.05	\$190.74	\$182,421	1.05
2021	\$189.31	\$175,937	1.08	\$193.10	\$179,104	1.08
2022	\$225.79	\$169,013	1.34	\$230.58	\$175,164	1.32
2023	\$268.39	\$182,926	1.47	\$283.20	\$185,674	1.53
2024	\$241.10	\$191,407	1.26	\$294.73	\$218,902	1.35

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 2.8%. The estimates of ultimate loss costs have increased by 7.0% over the full five-year period, 2020 to 2024.

Table 11: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$8.36	\$9,920	0.84	\$8.32	\$9,876	0.84
2021	\$8.44	\$10,605	0.80	\$8.54	\$10,738	0.80
2022	\$11.90	\$12,021	0.99	\$11.87	\$12,045	0.99
2023	\$13.99	\$12,351	1.13	\$14.03	\$12,323	1.14
2024	\$12.52	\$12,045	1.04	\$13.11	\$12,981	1.01

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 0.2%. The estimates of ultimate loss costs have increased by 1.2% over the full five-year period, 2020 to 2024.

Table 12: Changes in DCPD Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$152.80	\$7,485	20.41	\$152.80	\$7,485	20.41
2021	\$160.08	\$7,723	20.73	\$160.18	\$7,728	20.73
2022	\$235.27	\$9,026	26.07	\$235.44	\$9,032	26.07
2023	\$278.84	\$9,850	28.31	\$279.13	\$9,857	28.32
2024	\$281.18	\$10,117	27.79	\$299.67	\$10,495	28.55

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 0.1%. The estimates of ultimate loss costs have increased by 1.7% over the full five-year period, 2020 to 2024.

Table 13: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$184.61	\$38,048	4.85	\$181.28	\$37,280	4.86
2021	\$190.69	\$36,335	5.25	\$187.44	\$35,603	5.26
2022	\$223.27	\$35,379	6.31	\$217.34	\$34,080	6.38
2023	\$252.21	\$36,622	6.89	\$249.37	\$35,398	7.04
2024	\$244.96	\$36,547	6.70	\$262.35	\$36,820	7.13

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have decreased by 1.8%. The estimates of ultimate loss costs have increased by 0.2% over the full five-year period, 2020 to 2024.

Table 14: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$45.69	\$35,965	1.27	\$44.89	\$35,604	1.26
2021	\$46.20	\$36,068	1.28	\$45.55	\$35,917	1.27
2022	\$52.53	\$34,675	1.51	\$50.47	\$33,569	1.50
2023	\$58.38	\$36,526	1.60	\$56.23	\$35,051	1.60
2024	\$58.98	\$39,413	1.50	\$55.97	\$36,654	1.53

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have decreased by 2.8%. The estimates of ultimate loss costs have decreased by 3.3% over the full five-year period, 2020 to 2024.

Table 15: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$1.51	\$17,421	0.09	\$1.50	\$17,399	0.09
2021	\$1.44	\$16,898	0.09	\$1.43	\$16,797	0.09
2022	\$1.40	\$16,685	0.08	\$1.40	\$16,512	0.08
2023	\$1.68	\$16,792	0.10	\$1.63	\$16,586	0.10
2024	\$1.51	\$17,468	0.09	\$1.49	\$16,542	0.09

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have decreased by 1.2%. The estimates of ultimate loss costs have decreased by 1.2% over the full five-year period, 2020 to 2024.

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

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$180.15	\$8,678	20.76	\$180.14	\$8,678	20.76
2021	\$181.17	\$8,925	20.30	\$181.22	\$8,931	20.29
2022	\$277.19	\$10,295	26.92	\$277.38	\$10,307	26.91
2023	\$317.36	\$11,129	28.52	\$318.97	\$11,165	28.57
2024	\$316.74	\$11,346	27.92	\$329.62	\$11,774	28.00

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 0.2%. The estimates of ultimate loss costs have increased by 1.2% over the full five-year period, 2020 to 2024.

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

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$91.12	\$4,119	22.12	\$91.10	\$4,117	22.13
2021	\$116.22	\$4,909	23.68	\$115.99	\$4,900	23.67
2022	\$187.65	\$6,616	28.36	\$187.42	\$6,609	28.36
2023	\$246.37	\$7,703	31.99	\$247.01	\$7,725	31.98
2024	\$201.41	\$6,704	30.04	\$199.97	\$6,901	28.98

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have not changed materially. The estimates of ultimate loss costs have decreased by 0.2% over the full five-year period, 2020 to 2024.

Table 18: Changes in All Perils Estimated Loss Costs, Frequency and Severity

AY	As of June 30, 2024			As of December 31, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$307.13	\$7,398	41.52	\$307.13	\$7,397	41.52
2021	\$353.80	\$8,170	43.30	\$353.77	\$8,174	43.28
2022	\$546.63	\$10,049	54.40	\$545.91	\$10,045	54.35
2023	\$662.21	\$10,795	61.34	\$665.10	\$10,830	61.41
2024	\$598.56	\$10,296	58.14	\$595.81	\$10,412	57.23

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 0.1%. The estimates of ultimate loss costs have not changed materially over the full five-year period, 2020 to 2024.

Table 19: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$44.71	\$7,943	5.63	\$44.72	\$7,943	5.63
2021	\$153.32	\$12,986	11.81	\$153.34	\$12,986	11.81
2022	\$139.88	\$11,034	12.68	\$139.38	\$10,993	12.68
2023	\$177.64	\$16,346	10.87	\$177.23	\$16,026	11.06
2024	\$140.33	\$12,537	11.19	\$135.21	\$15,208	8.89

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have decreased by 0.2%. The estimates of ultimate loss costs have decreased by 0.9% over the full five-year period, 2020 to 2024.

Table 20: Changes in Uninsured Auto Estimated Loss Costs, Frequency and Severity

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$8.99	\$59,744	0.15	\$9.01	\$59,601	0.15
2021	\$9.89	\$57,030	0.17	\$9.89	\$57,035	0.17
2022	\$13.01	\$54,924	0.24	\$12.14	\$51,188	0.24
2023	\$15.51	\$54,833	0.28	\$14.20	\$49,841	0.28
2024	\$17.18	\$49,745	0.35	\$19.99	\$55,338	0.36

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have decreased by 4.6%. The estimates of ultimate loss costs have increased by 1.0% over the full five-year period, 2020 to 2024.

Table 21: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

As of June 30, 2024				As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$7.09	\$240,092	0.03	\$7.08	\$230,667	0.03
2021	\$8.35	\$267,284	0.03	\$8.60	\$273,043	0.03
2022	\$9.45	\$228,558	0.04	\$9.18	\$256,075	0.04
2023	\$10.58	\$207,916	0.05	\$10.84	\$219,466	0.05
2024	\$16.46	\$355,216	0.05	\$11.82	\$239,748	0.05

In aggregate, for the four-year period 2020 to 2023, the estimates of ultimate loss costs have increased by 0.6%. The estimates of ultimate loss costs have decreased by 8.5% over the full five-year period, 2020 to 2024.

7. Loss Trend Methodology

7.1. Introduction

Loss trend rates are annual rates of change used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period⁴⁵ 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 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. That is, we consider the observed patterns of estimates of the Ontario Industry ultimate claims frequency, severity and loss cost⁴⁶ by accident half-year 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/level⁴⁷ 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. The various trend patterns we reviewed and associated statistical results are summarized in Appendix E⁴⁸ 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 cost 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

⁴⁵ 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.

⁴⁶ 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.

⁴⁷ We use “scalar” and “level change” interchangeably throughout this report.

⁴⁸ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

for each coverage.⁴⁹ 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 2005-1 to 2024-2. 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 numerous models we considered, 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

Extreme weather conditions such as the level of rain, snowfall, or wind, can contribute to a change in the frequency level. As a result, the time period containing the 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 claims costs (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

⁴⁹ 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, resulting from 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 apply to claims occurring on or after a specified date, as opposed to reforms that apply to policies effective on or after that date, will be reflected in 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. Most 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 phased-in as follows:⁵⁰

- 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; and
- 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 trends we modelled for statistical significance using various tests, and present the adjusted R-squared values, and *p*-values in Appendix E.

- With 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.”
- For all coverages excluding bodily injury, the confidence interval presented corresponds to a 95% probability level range. For bodily injury, we found there to be some differences in estimated ultimates between EY and our own analysis. We consider these differences when presenting our confidence interval for bodily injury.

Other Considerations

In selecting past loss trend rates, we also consider:

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

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

⁵⁰ 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.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost⁵¹ 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 level⁵² by the addition of a mobility parameter in our frequency model. A *p*-value less than 5% for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or 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.⁵³ 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 22, we present the IHME’s Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 22: 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 can estimate the effect of the COVID-19 pandemic on claims experience.

In May 2023, World Health Organization determined that COVID-19 no longer constituted 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. Currently, 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. Consistent with that view, we note that Google stopped collecting mobility data in October 2022.

We continue to observe a reduced frequency in 2022-2 through 2024-2 for direct compensation, accident benefits, and collision frequency compared to the pre-pandemic period. The degree of the reduction has moderated compared to the pandemic period but not fully returned to the pre-

⁵¹ We find frequency, but not severity has been affected by the COVID-19 pandemic.

⁵² We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

⁵³ <http://www.healthdata.org/>

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

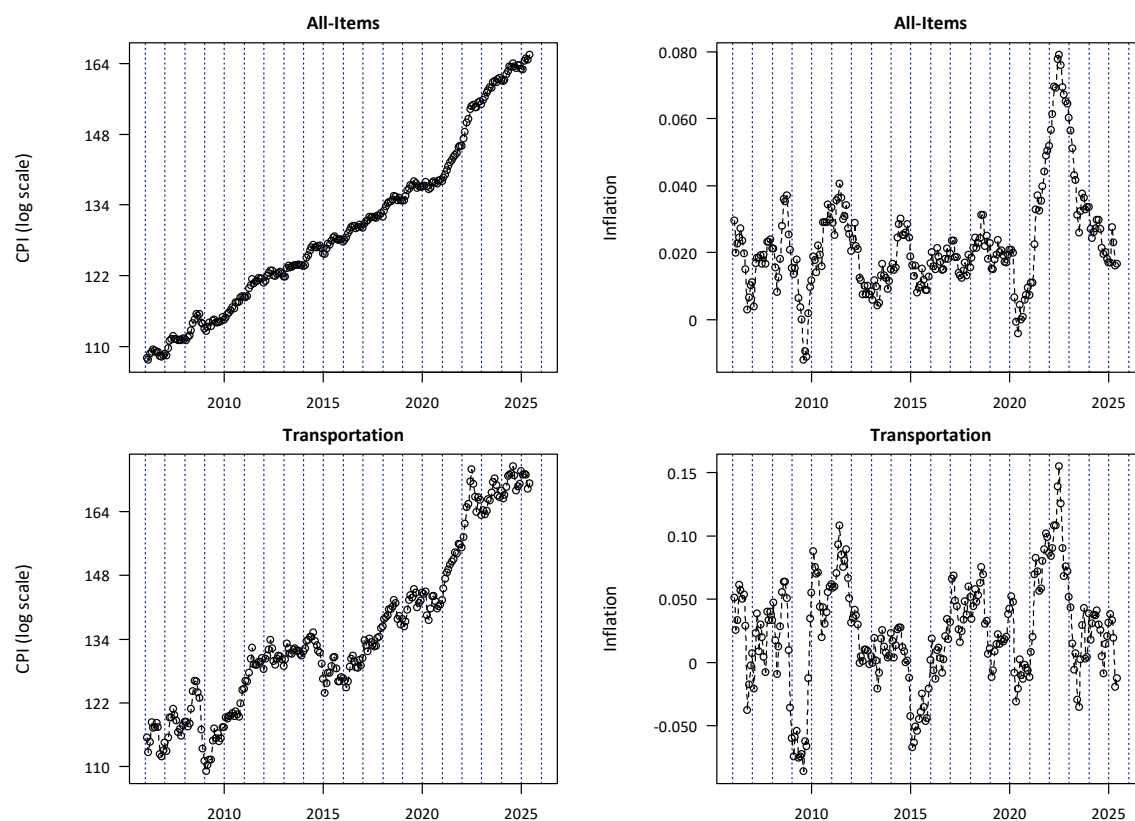
We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 7.3.

Recent Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation leading to increased claim costs. In the following figures, we present the consumer price index (left panel) and year-over year percentage change (right panel)⁵⁴ over the last 20 years in Ontario, separately, for:

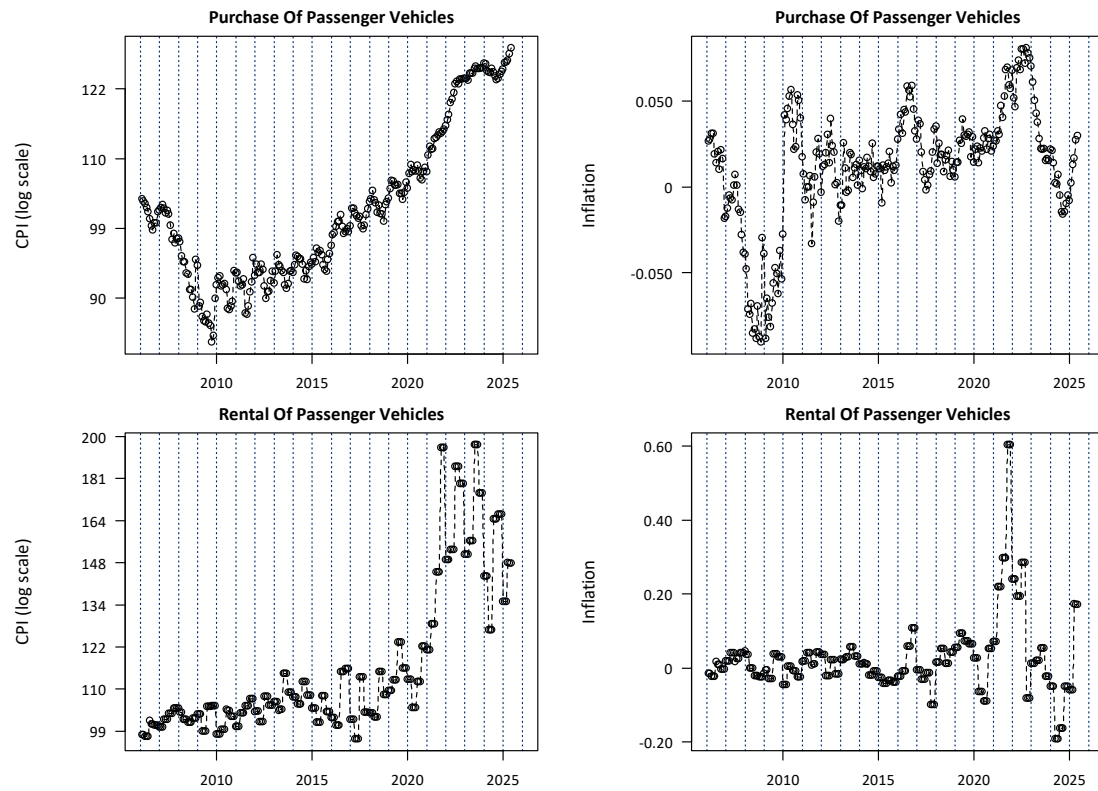
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care

Figure 9: Consumer Price Index – All Items & Transportation



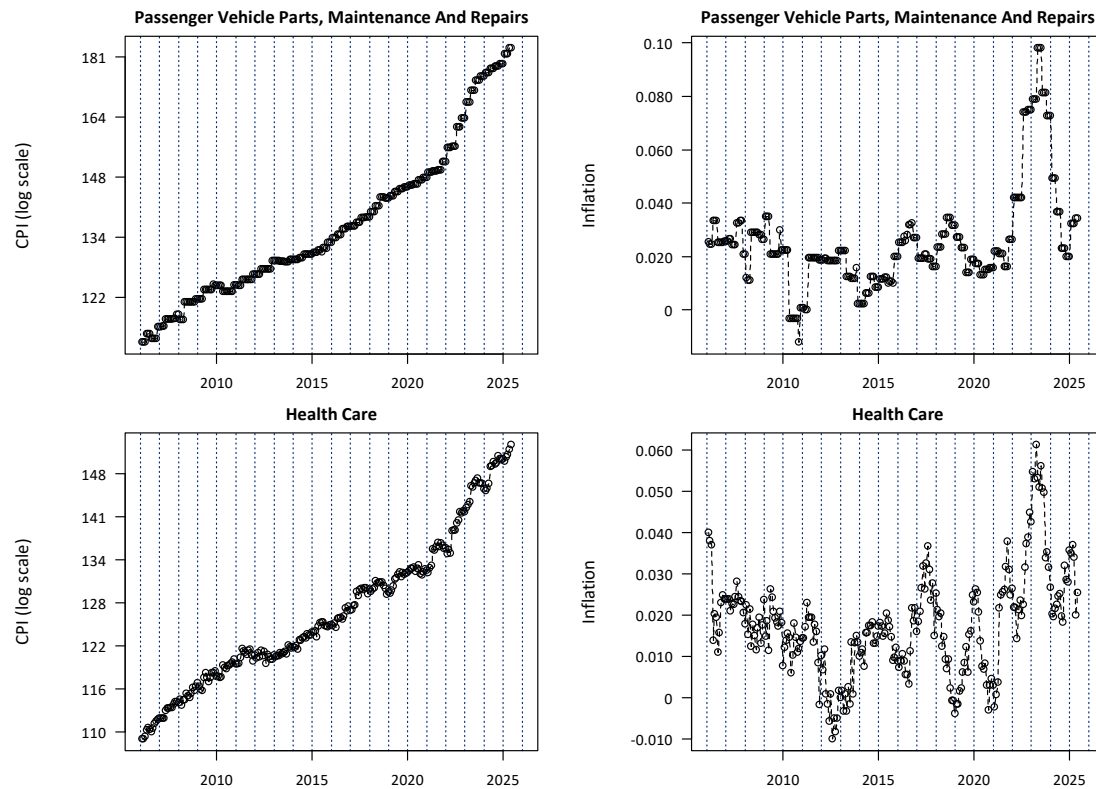
⁵⁴ As measured by the 12-month change in CPI.

Figure 10: Consumer Price Index – Purchase & Rental of Passenger Vehicles⁵⁵



⁵⁵ Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

Figure 11: 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 moderation beginning early 2023 for vehicle purchase and rentals and in 2024 for passenger vehicle parts, maintenance and repair costs.
- Inflationary pressures on health care costs appear to have lagged the physical damage coverages, with a more modest rise beginning later in 2022, and moderation beginning in 2023.

As shown in Figure 12, the 2021-2 through 2022-2 DCPD, collision, comprehensive, and all perils severity have risen steeply, deviating from historical patterns, with some moderation beginning in 2022-1. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produced greater claim costs for physical damage coverages⁵⁶ 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

⁵⁶ 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 12 due to additional volatility associated with these coverages.

in bodily injury severity beginning at 2022-2 that may be related to the recent increase in health care costs in the province.

As described in Section 7.2, we employ a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.
- The inclusion of 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.⁵⁷
- The use of an inflation parameter based on the CPI data. We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

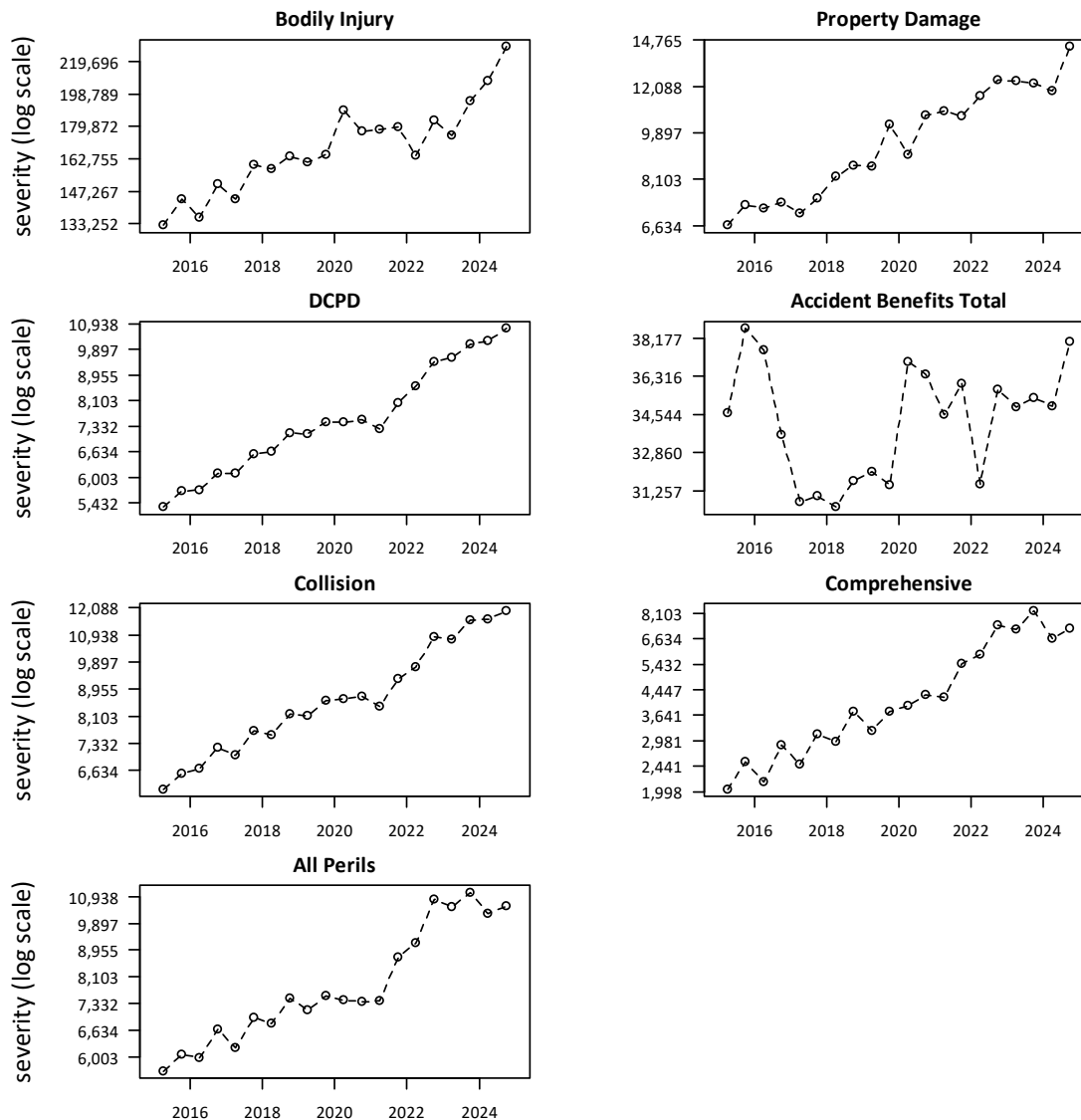
- The loss cost trend rate is not equal to the CPI but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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.

As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 9 through Figure 11 above, there is evidence that inflation moderated in 2023 and 2024 for primary physical damage claims cost components, and this is evident in the severity levels shown in Figure 12.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 7.3 below.

⁵⁷ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 12: 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 driving 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 because of the general shift toward hybrid and remote workplace options.⁵⁸ 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 2020-1 and 2024-2 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 (April 1, 2024, in this review) to the average accident date of the proposed rate program, rate indications should consider the potential changes to the inflation rate over that same future projection period (e.g., moderation beyond 2024).

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, 2024, via an additional scalar parameter that is included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

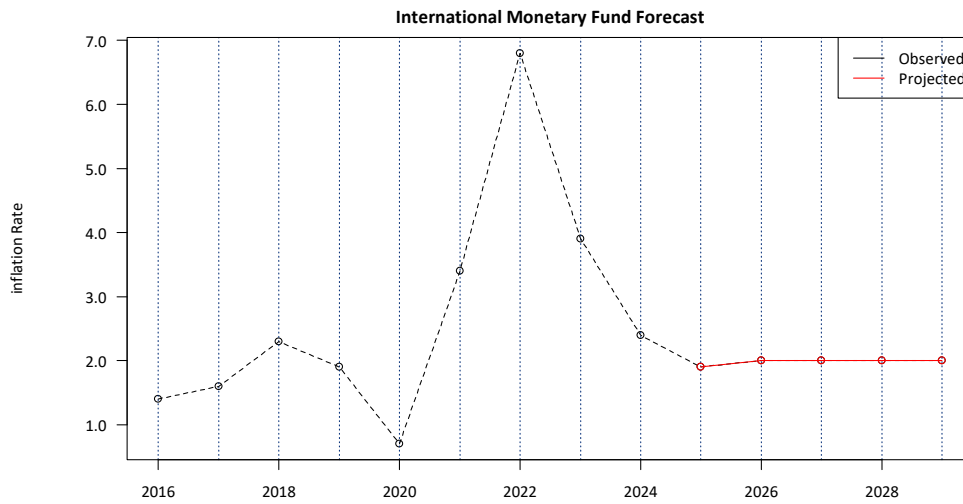
In Figure 13⁵⁹ we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, inflation continues to decrease in 2024 but remains above the Government's target range. IMF predicts a further decrease in 2025. The decline for 2024 is evident in the reported CPI data as of December 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.

⁵⁸ 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.

⁵⁹ <https://www.imf.org/en/Countries/CAN>

Figure 13: IMF Forecasted Inflation



Tariffs

Recent tariffs on imported automobiles and auto parts in Canada may have a significant impact to the automobile insurance industry. Repair costs may escalate directly or indirectly due to increased prices for parts and labor. We encourage insurers to monitor the impact of tariffs. We plan to evaluate the impact of recent tariffs as 2025 data becomes available.

8. Selected Loss Trend Rates

8.1. Bodily Injury

For the prior review, we selected a loss cost trend rate of +1.8% up to March 31, 2016, and -0.9% thereafter.

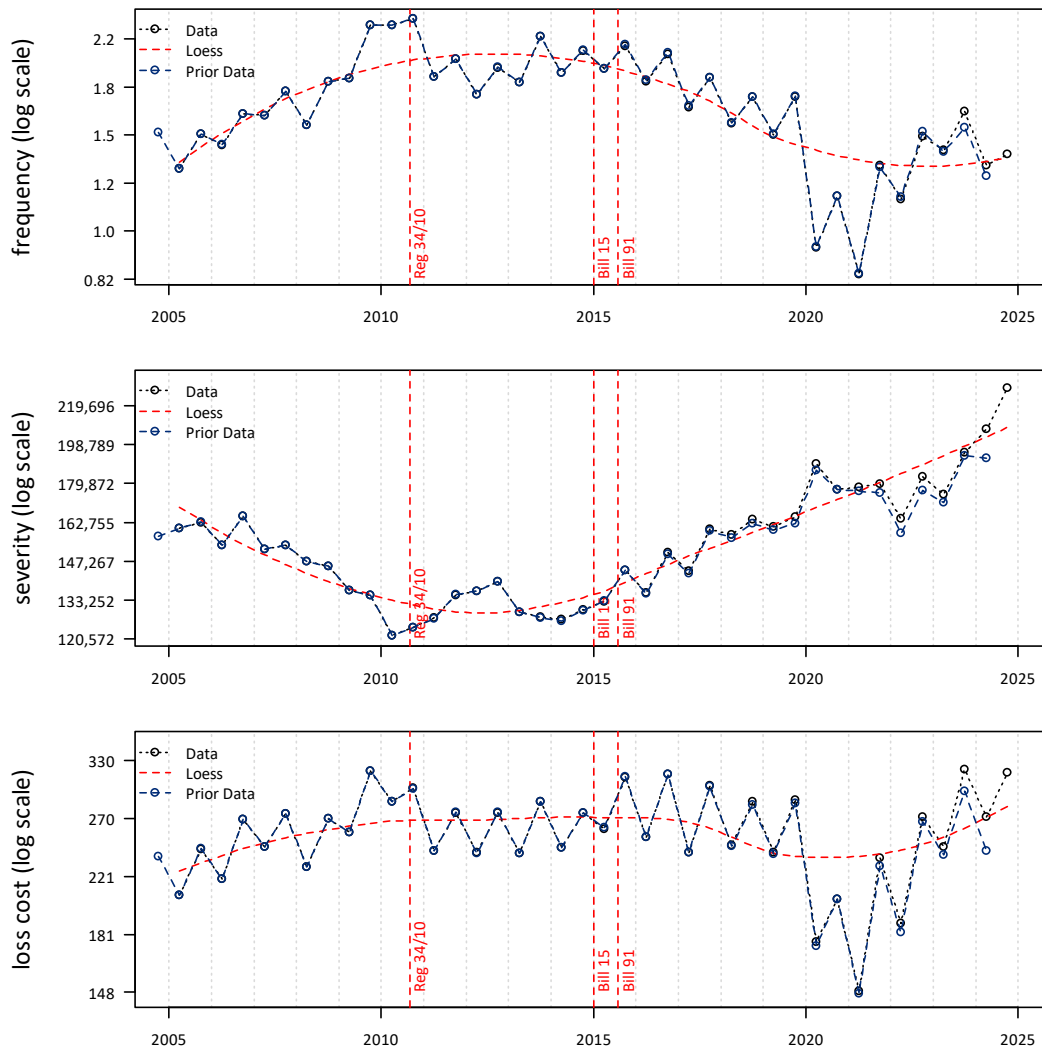
In Figure 14, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe small increases in the frequency and severity estimates for the immature accident periods. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic. The frequency level has returned to near pre-pandemic frequency levels starting at 2022-2.
- Amongst other changes, Bills 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, higher deductibles on August 1, 2015, and a potential 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.⁶⁰

We note 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 Bill 15 included a change to the DRS effective April 1, 2016, that ended access to courts for accident benefits disputes. It is plausible 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 frequency decline; the cause of the decline is unknown.

⁶⁰ The *p*-value for the reform scalar parameter(s) shift in severity was insignificant.

Figure 14: Observed Bodily Injury Loss Cost Experience



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, 2016,⁶¹ a change in trend parameter at April 1, 2016, and a mobility parameter⁶² are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, and include a change in trend rate parameter beginning April 1, 2016 ($p = 0.000$), seasonality ($p = 0.000$), and

⁶¹ 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.

⁶² See Section 7.2 for a discussion of this parameter.

mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0% up to April 1, 2016, and -4.2%⁶³ thereafter. The adjusted R-squared of our proposed frequency model is 0.961.

We fit a severity model to all accident half-years between 2013-1 and 2024-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.892.

In Figure 15, we present a comparison between the observed values 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 +4.5%⁶⁴ up to April 1, 2016, and +0.1%⁶⁵ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.852.

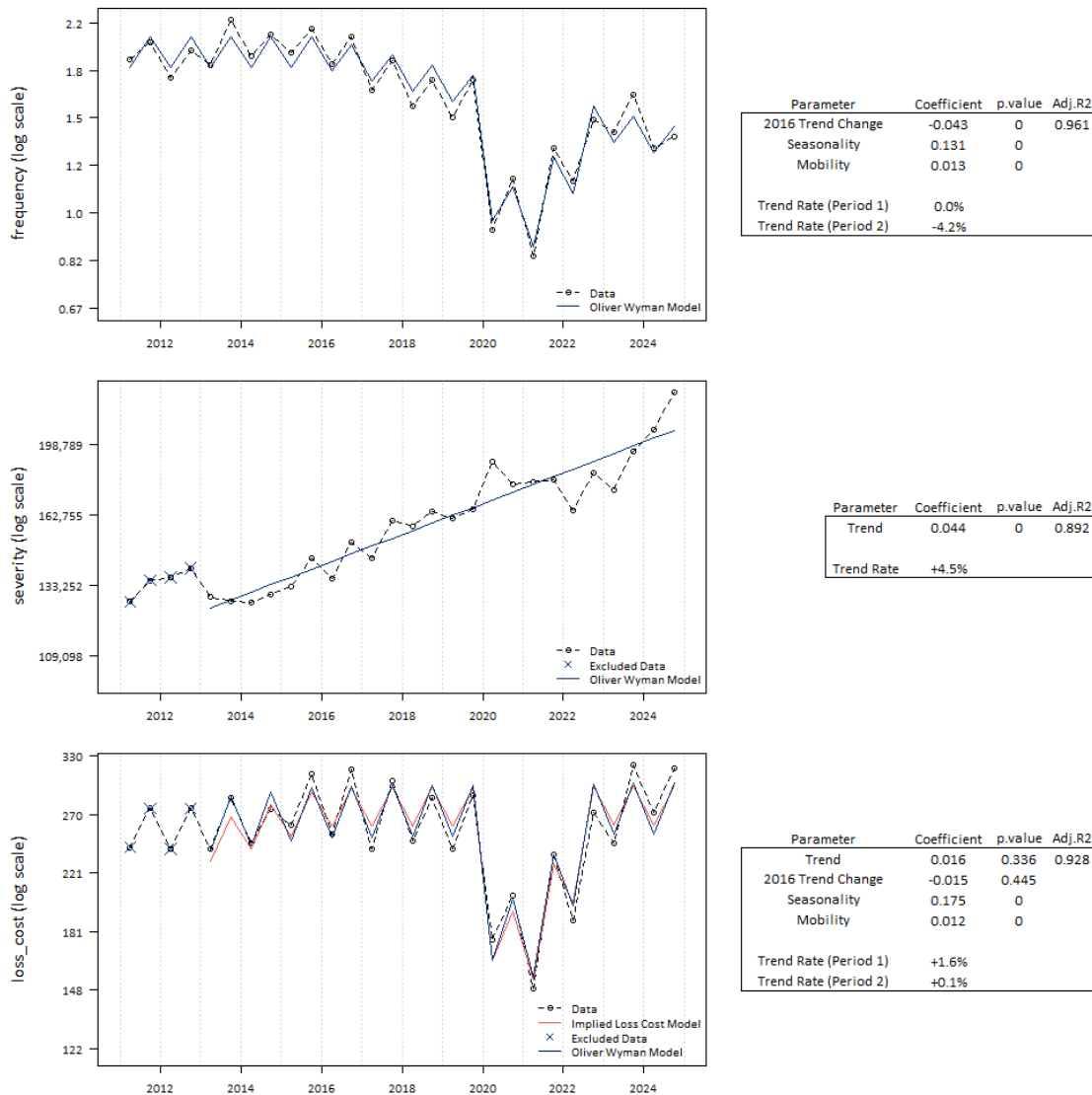
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate prior to April 1, 2016, a similar trend rate after April 1, 2016, a higher adjusted R-squared (0.928), but has p -values that are insignificant for the trend and trend change parameters.

⁶³ = $\exp[0.000 + -0.043] - 1$

⁶⁴ = $\exp[0.000 + 0.044] - 1$

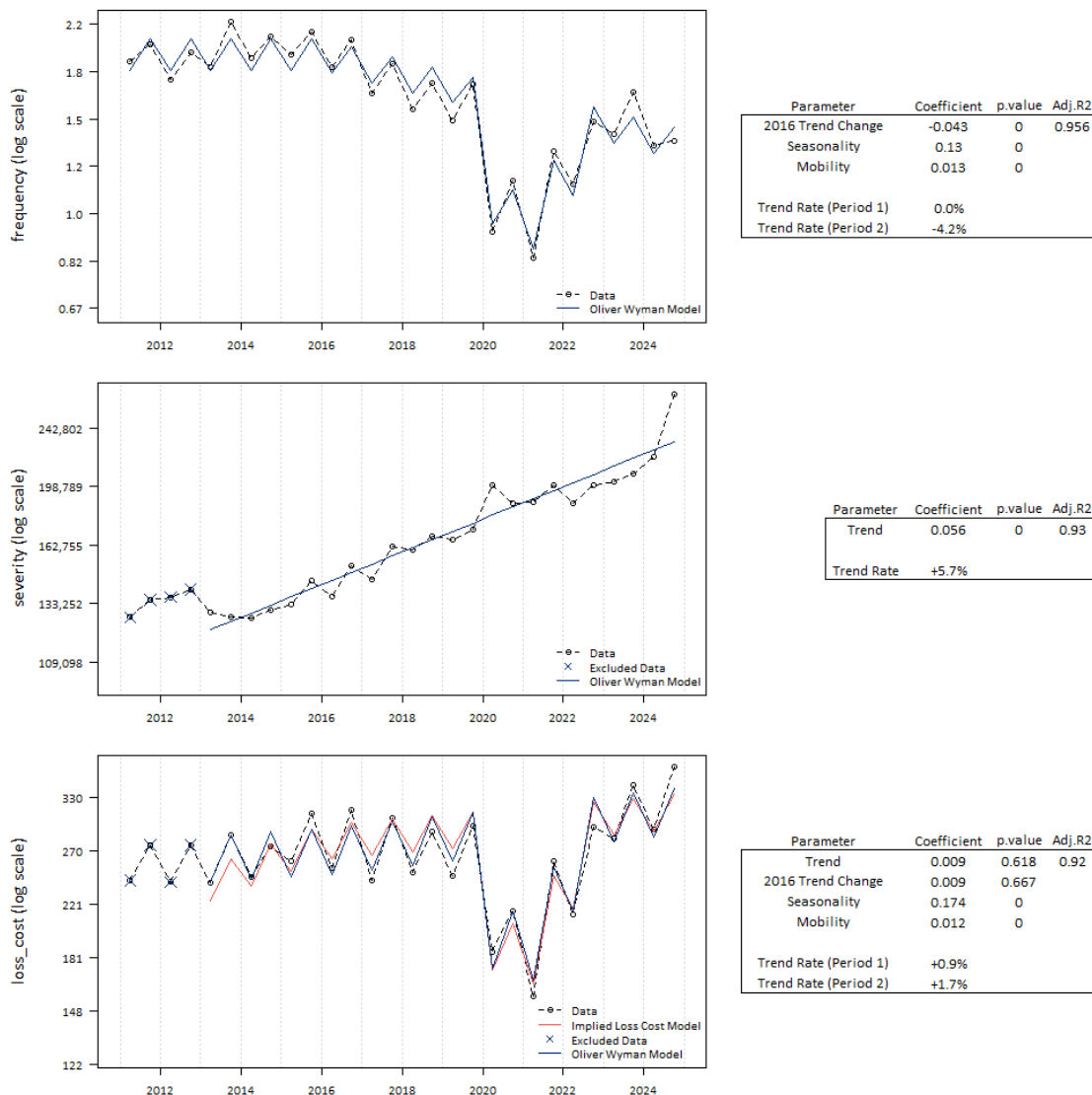
⁶⁵ = $\exp[0.000 + -0.043 + 0.044] - 1$

Figure 15: Bodily Injury - Fitted Frequency, Severity and Loss Cost



As noted in Section 6.2, our internal analysis of GISA's estimates identified some implied loss development factors which were not consistent with recent diagonals. Given this, we present alternative models with similar parameters to the models shown in Figure 15, using our estimates based on the chain-ladder method below.

Figure 16: Alternative Bodily Injury - Fitted Frequency, Severity and Loss Cost



We observe the following from the models using different underlying data:

- The frequency models between datasets have similar trend rates,
- The severity model using our internal chain-ladder estimates results in a higher trend rate than the model using GISA's estimates, and
- The 2024-2 data point in both severity models is underpredicted.

As both frequency models have similar trend rates, we select a frequency trend rate of 0.0% prior to April 1, 2016, and -4.2% thereafter.

For severity, we provide a table summarizing alternative models considering the inclusion and exclusion of certain data points, and the different underlying datasets.

Table 23: Comparison of Trend Rates from Bodily Injury Severity Models

Experience Period	GISA Estimates	Oliver Wyman Estimates
2011-1 to 2024-2	+3.8%	+4.8%
2013-1 to 2024-2	+4.5%	+5.7%
2013-1 to 2024-1	+4.2%	+5.3%

The models presented in Table 23 result in trend rates which range from +3.8% to +5.7%. We select a severity trend rate of +4.8%, approximately the mid-point of the range shown and equal to the model fit using our internal estimates from 2011-1 to 2024-2.

We base our selection on the implied loss cost model from the frequency and severity models selected. We select a loss cost trend rate of +4.8% prior to April 1, 2016, and +0.4%⁶⁶ thereafter.

For our confidence interval, we consider the 95% probability level range of the frequency model selected, and the severity trend rate range presented in Table 23. Please see Appendix F for additional information.

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.

8.2. Property Damage

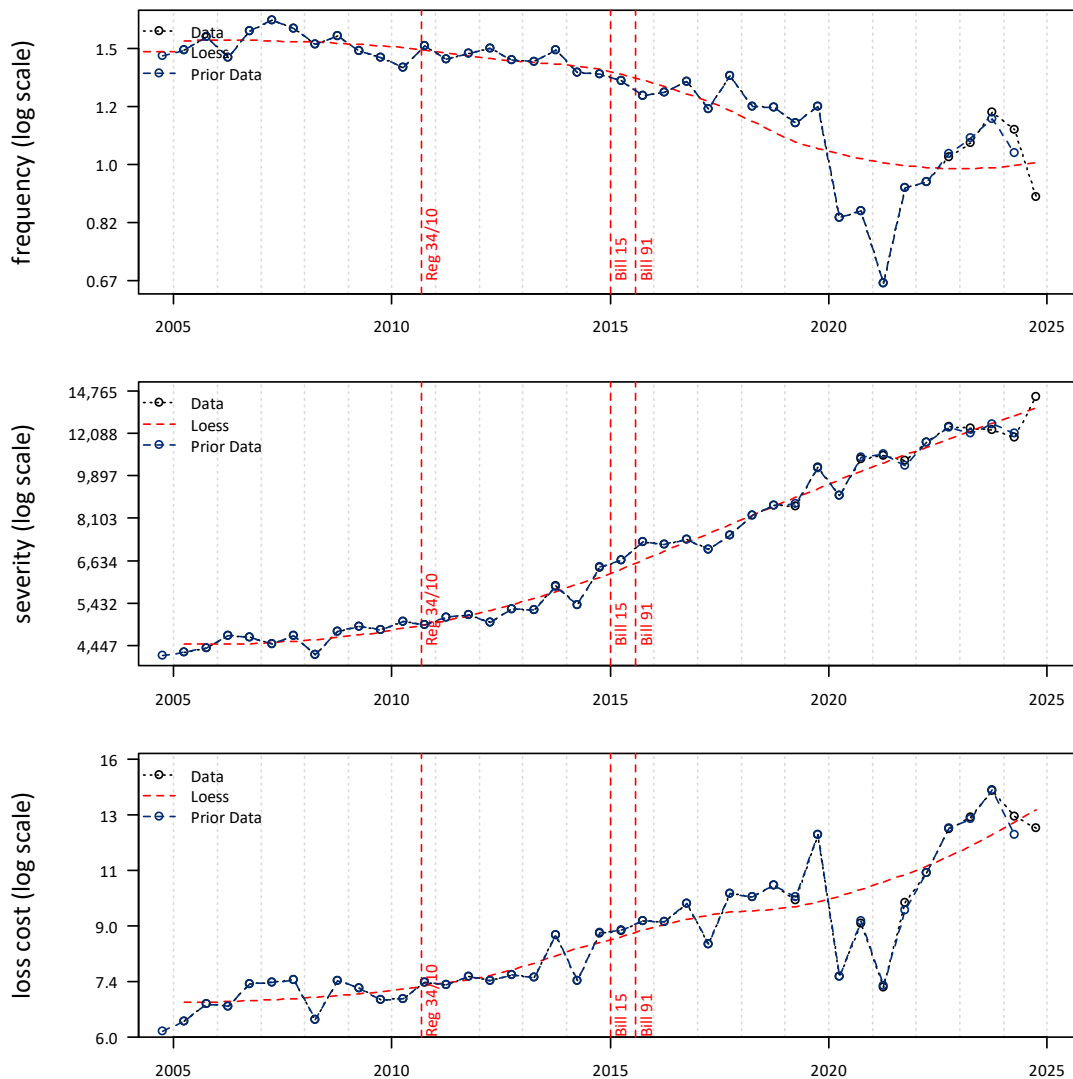
For the prior review, we selected a loss cost trend rate of +1.3% up to December 31, 2012, and +5.6% thereafter.

In Figure 17, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe small increases in frequency and severity estimates in the immature accident periods. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The frequency level has returned to near pre-pandemic frequency levels starting at 2022-2.

⁶⁶ = $\exp[0.047 + -0.043] - 1$

Figure 17: Observed Property Damage Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 different frequency pattern 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 2024-2, and include time ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.4%. The adjusted R-squared of our proposed frequency model is 0.934.

We fit a severity model to all accident half-years between 2007-1 and 2024-2, 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 +3.0% up to January 1, 2013, and +8.4%⁶⁷ thereafter. The adjusted R-squared of our proposed severity model is 0.981.

In Figure 18, we present a comparison between the observed values 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 +0.5%⁶⁸ up to January 1, 2013, and +5.8%⁶⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.917.

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 (0.921).

The recent flattening of loss costs notwithstanding, 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 +5.5%⁷⁰ beginning January 1, 2013.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend, in particular the recent flattening may indicate a lower future trend.

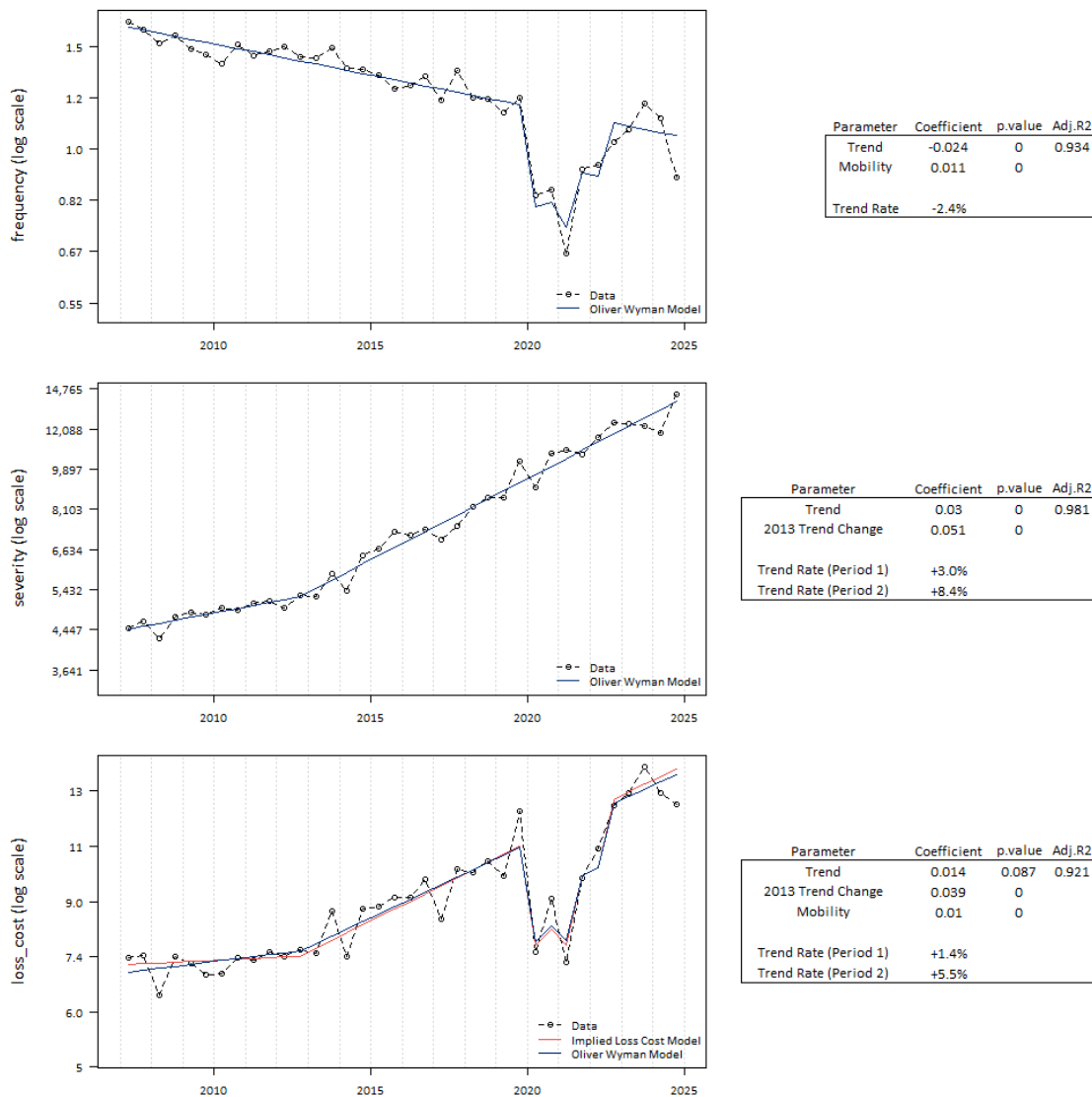
⁶⁷ = $\exp[0.030 + 0.051] - 1$

⁶⁸ = $\exp[-0.024 + 0.030] - 1$

⁶⁹ = $\exp[-0.024 + 0.030 + 0.051] - 1$

⁷⁰ = $\exp[0.014 + 0.039] - 1$

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



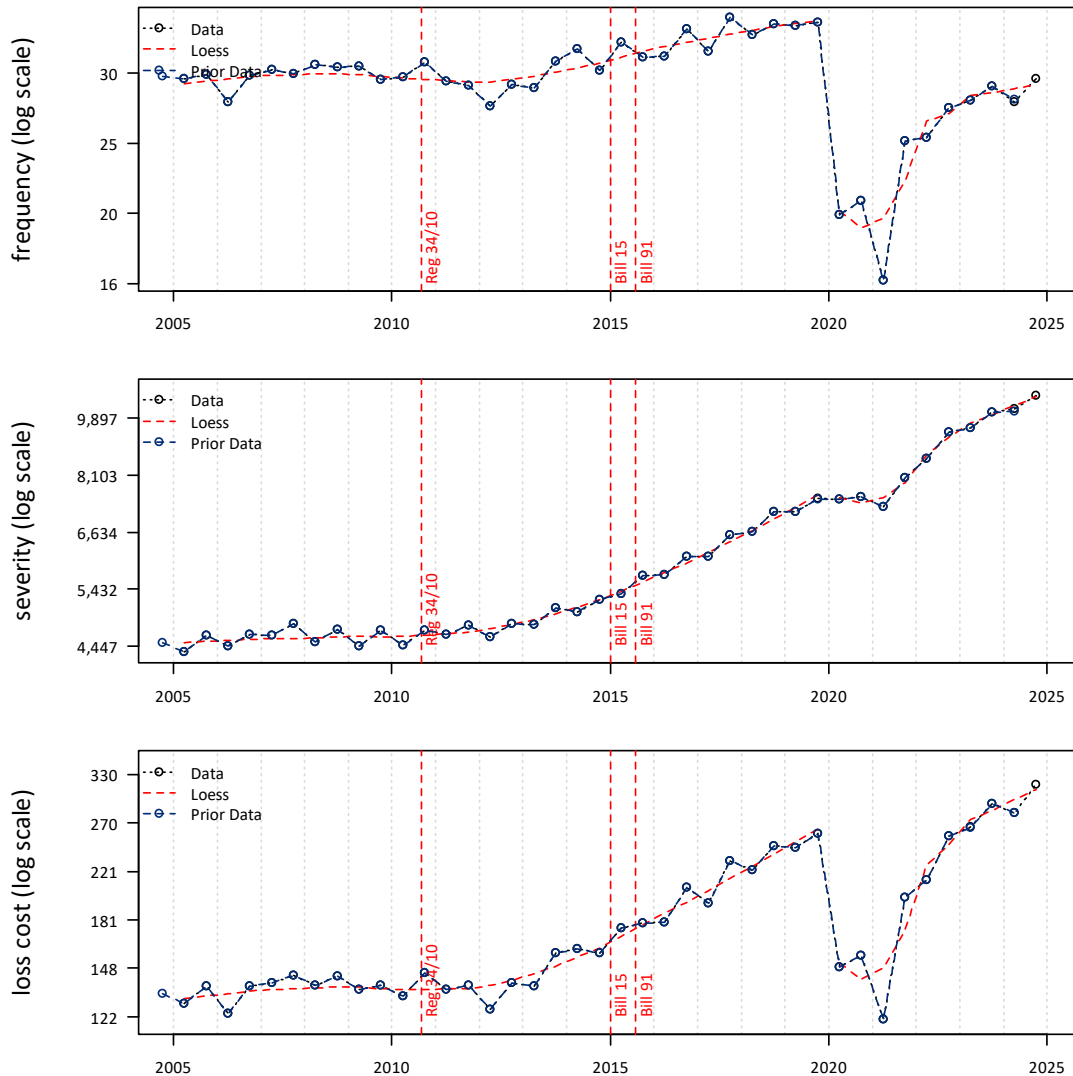
8.3. Direct Compensation Property Damage

For the prior review, we selected a loss cost trend of +9.1%.

In Figure 19, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, the level is still below pre-pandemic frequency levels.

Figure 19: Observed Direct Compensation Property Damage Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, 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 0.963.

We fit a severity model to all accident half-years between 2013-1 and 2024-2 and include time ($p = 0.000$) and excess inflation ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +6.3%. The adjusted R-squared of our proposed severity model is 0.985.

In Figure 20, we present a comparison between the observed values 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 +8.6%.⁷¹ The implied adjusted R-squared of the combined frequency and severity model is 0.955.

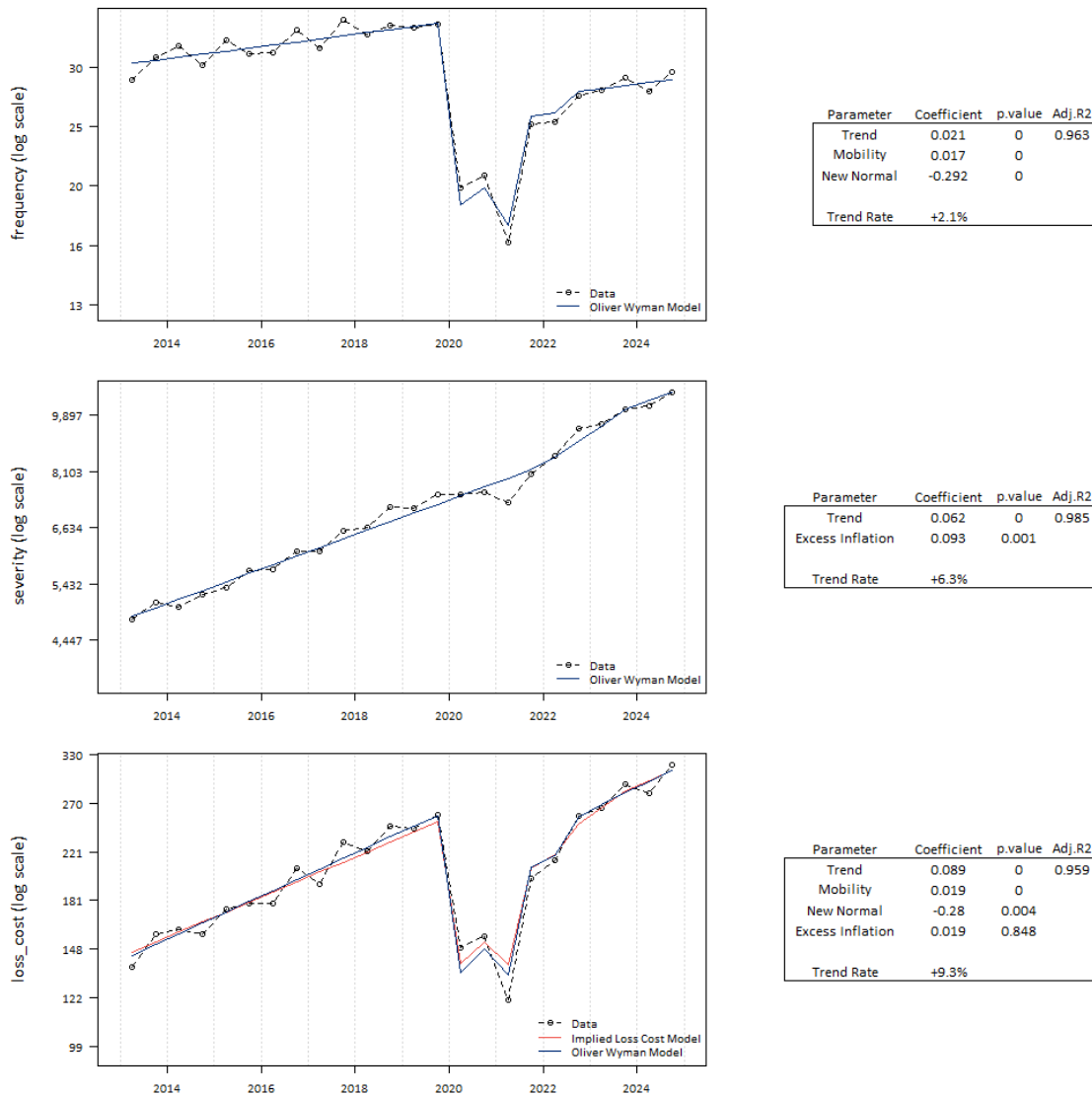
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.959).

Due to the statistical significance of each parameter, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.6%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend and Section 10 on additional guidance on the excess inflation parameter.

⁷¹ = $\exp[0.021 + 0.062] - 1$

Figure 20: Direct Compensation Property Damage – Fitted Frequency, Severity and Loss Cost



8.4. Accident Benefits

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

Accident Benefits – Total Medical and Rehabilitation including Attendant Care

For the prior review, we selected a loss cost trend rate of +7.2% up to May 31, 2016, and +2.0% thereafter. Our model also included a one-time scalar shift of -25.0% coincident with the reforms in 2016.

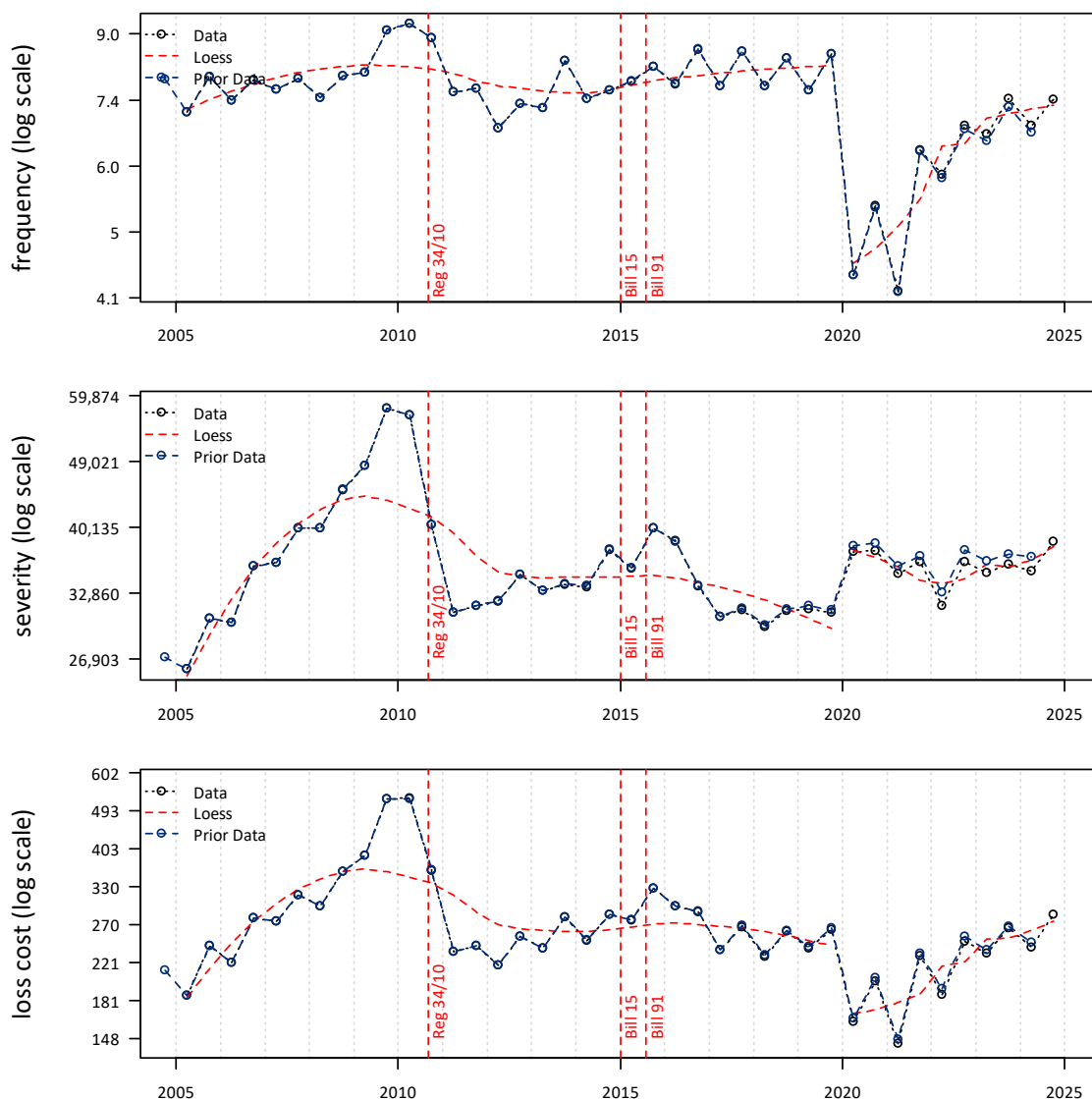
In Figure 21, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and

observe small increases in the frequency estimates and small decreases in the severity estimates for the immature accident semesters.

We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic frequency levels.

Figure 21: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost Experience



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 parameters⁷² coincident with the June 1, 2016 reform implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-2⁷³ and 2024-2, and include time ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.135$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.000$). Although the change in trend parameter in 2016 has a p -value that is not significant for frequency, the p -value is significant in the direct loss cost model. The implied annual trend rate associated with our fitted frequency model is +2.3% up to June 1, 2016, and +0.7%⁷⁴ thereafter. The adjusted R-squared of our proposed frequency model is 0.969.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, excluding the 2022-1 accident semester, and include time ($p = 0.000$) a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a scalar parameter beginning January 1, 2020 ($p = 0.000$), and a change in trend rate parameter beginning January 1, 2020 ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +4.1% before January 1, 2020, and -0.1%⁷⁵ thereafter. The modeled scalar parameters correspond to a 27.0%⁷⁶ decrease and a 13.5%⁷⁷ increase at June 1, 2016, and January 1, 2020, respectively. The adjusted R-squared of our proposed severity model is 0.806.

In summary,⁷⁸ we find the accident benefit reforms effective for policies issued 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 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%⁷⁹ up to June 1, 2016, +4.8%⁸⁰ from June 1, 2016, to January 1, 2020, and +0.5%⁸¹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.911.

To assess reasonableness, we also include a model fit to the observed loss costs directly. Given that some parameters used in the selected frequency model overlap, or impact similar time periods, with some parameters in the selected severity model, we find that using the same parameterization as implied by our frequency and severity models would overfit the direct loss cost model. Therefore, we fit a loss cost model to all accident half-years between 2011-2 and 2024-2, and include time ($p =$

⁷² 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.

⁷³ 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

⁷⁴ $= \exp[0.023 + -0.016] - 1$

⁷⁵ $= \exp[0.040 + -0.042] - 1$

⁷⁶ $= \exp[-0.314] - 1$

⁷⁷ $= \exp[0.127] - 1$

⁷⁸ Refer to Appendix F for details on the phase-in.

⁷⁹ $= \exp[0.023 + 0.040] - 1$

⁸⁰ $= \exp[0.023 + -0.016 + 0.040] - 1$

⁸¹ $= \exp[0.023 + -0.016 + 0.040 + -0.042] - 1$

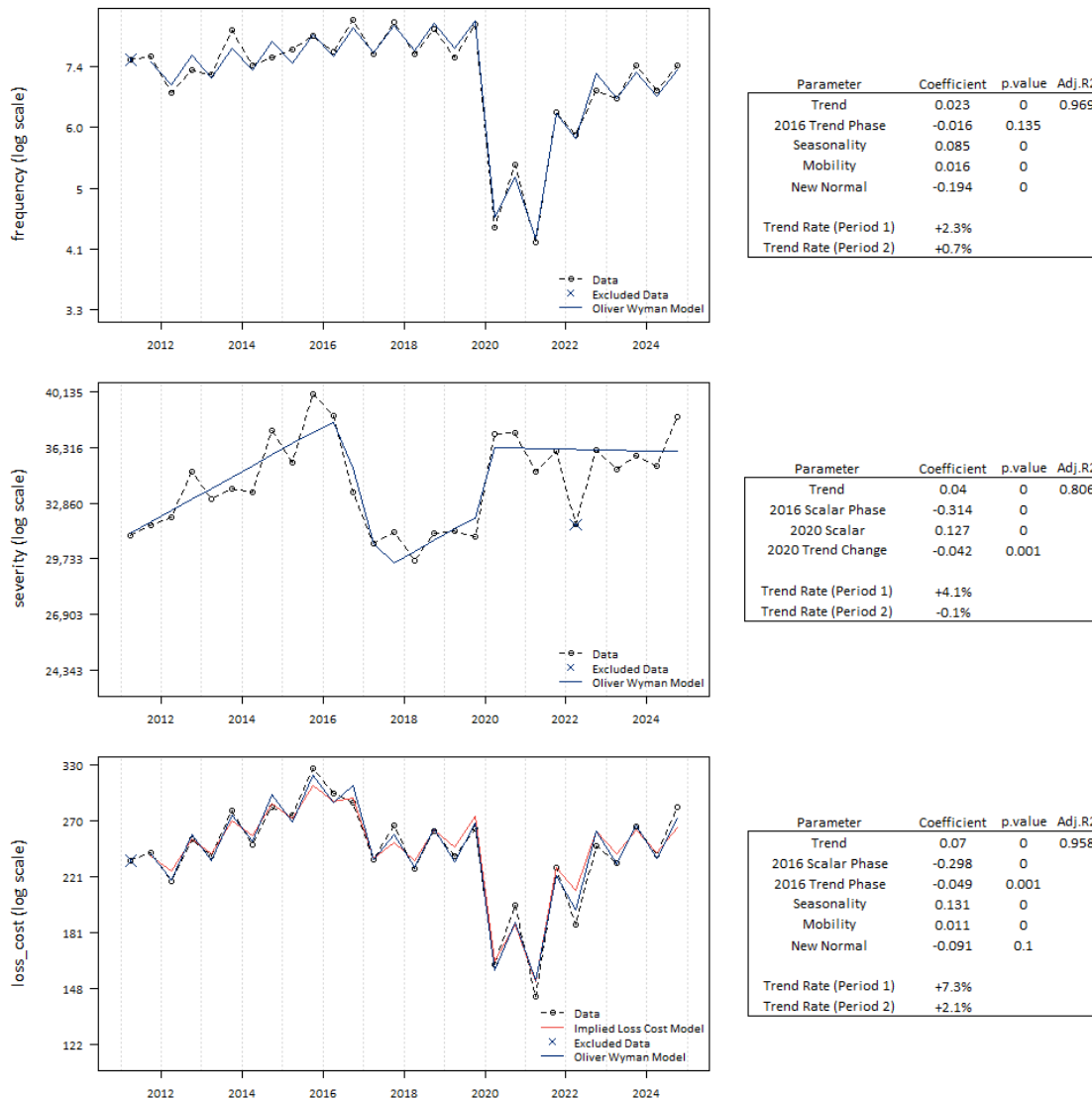
0.000), a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.001$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.100$). The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate prior to June 1, 2016, a lower trend rate after June 1, 2016, but before January 1, 2020, a higher trend rate thereafter, a slightly lower one-time decrease at June 1, 2016, and a higher adjusted R-squared (0.958).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +7.3% prior to June 1, 2016, and +2.1%⁸² thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 25.8%⁸³ decrease in loss cost.

⁸² = $\exp[0.071 + -0.036] - 1$

⁸³ = $\exp[-0.298] - 1$

Figure 22: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost



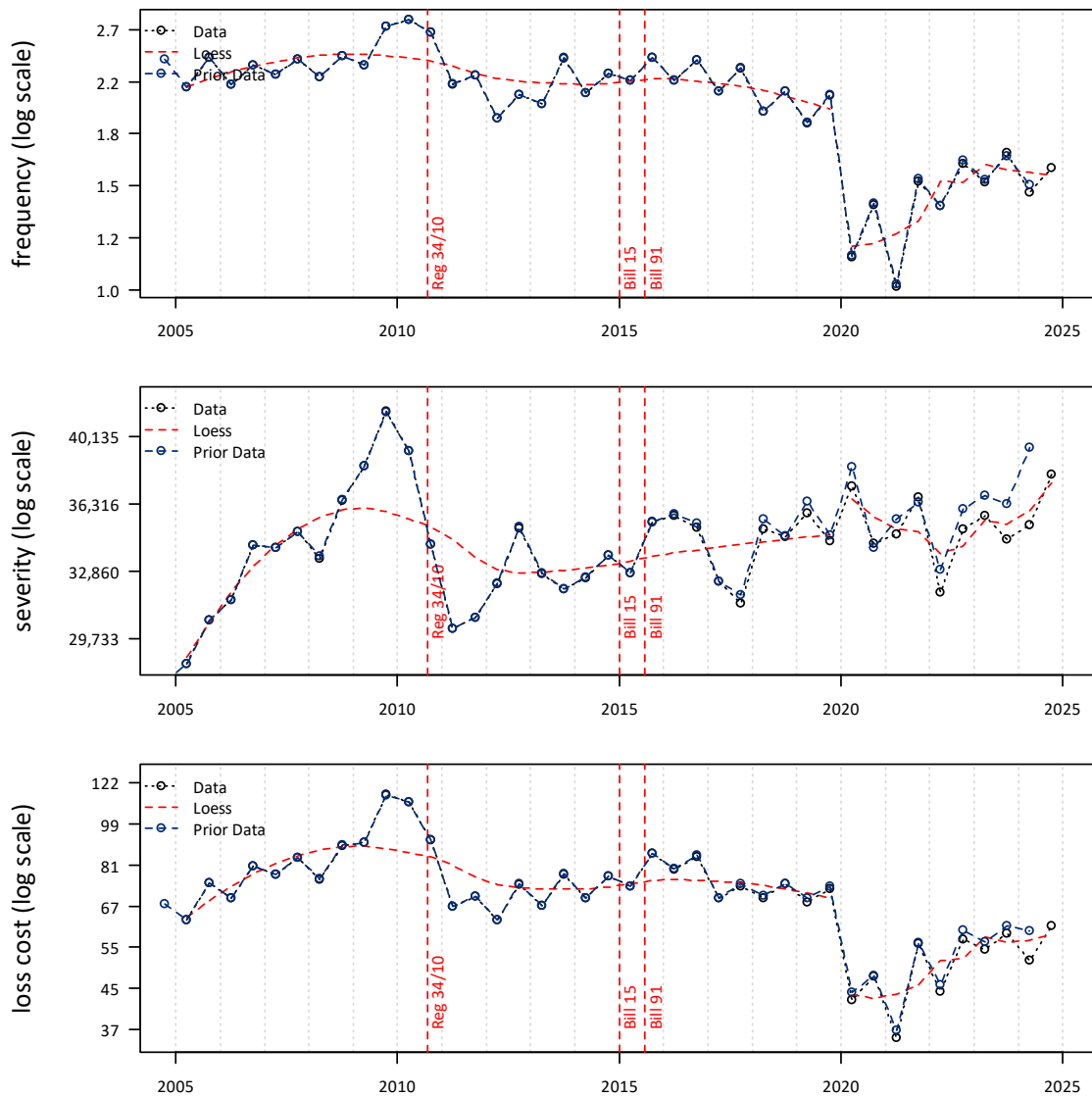
Accident Benefits – Total Disability Income

For the prior review, selected a loss cost trend rate of +5.6% up to May 31, 2016, and -1.9% thereafter. Our model also included a one-time scalar shift of -12.5% coincident with the reforms in 2016.

In Figure 23, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the severity estimates have decreased for the immature accident periods. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic frequency levels.

Figure 23: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost Experience



Due to the impact of the reforms prior to Reg 34/10 on our regression model design, 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 parameters⁸⁴ coincident with the June 1, 2016 reform 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 2024-2, 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 ($p = 0.057$). The implied annual trend rate associated with our fitted frequency model is +2.3% up to June 1, 2016, and -4.2%⁸⁵ thereafter. The adjusted R-squared of our proposed frequency model is 0.977.

We observe significant volatility in the severity data. We fit a severity model to all accident half-years between 2012-1 and 2024-2, and include time ($p = 0.026$) and a reform scalar parameter beginning June 1, 2016 ($p = 0.298$). The modeled scalar parameter corresponds to a -3.8%⁸⁶ decrease at June 1, 2016. While the reform scalar parameter has a p -value that is insignificant, we note that the inclusion of the parameter has a positive impact on the adjusted R-squared value. For models excluding this parameter, please refer to Appendix E. The implied annual trend rate associated with our fitted severity model is +1.1%. The adjusted R-squared value of our proposed severity model is 0.230.

In summary,⁸⁷ we find the accident benefit reforms effective for policies issues after June 1, 2016, resulted in:

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

In Figure 24, we present a comparison between the observed values 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 +3.4%⁸⁸ up to June 1, 2016, and -3.1%⁸⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.962.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate across all time periods, a larger one-time decrease at June 1, 2016, and a higher adjusted R-squared (0.974).

Due to the statistical significance of each parameter and the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.5% prior to June 1, 2016, and -2.0%⁹⁰ thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 13.0%⁹¹ decrease in loss cost.

⁸⁴ 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.

⁸⁵ $= \exp[0.023 + -0.065] - 1$

⁸⁶ $= \exp[-0.039] - 1$

⁸⁷ Refer to Appendix F for details on the phase-in.

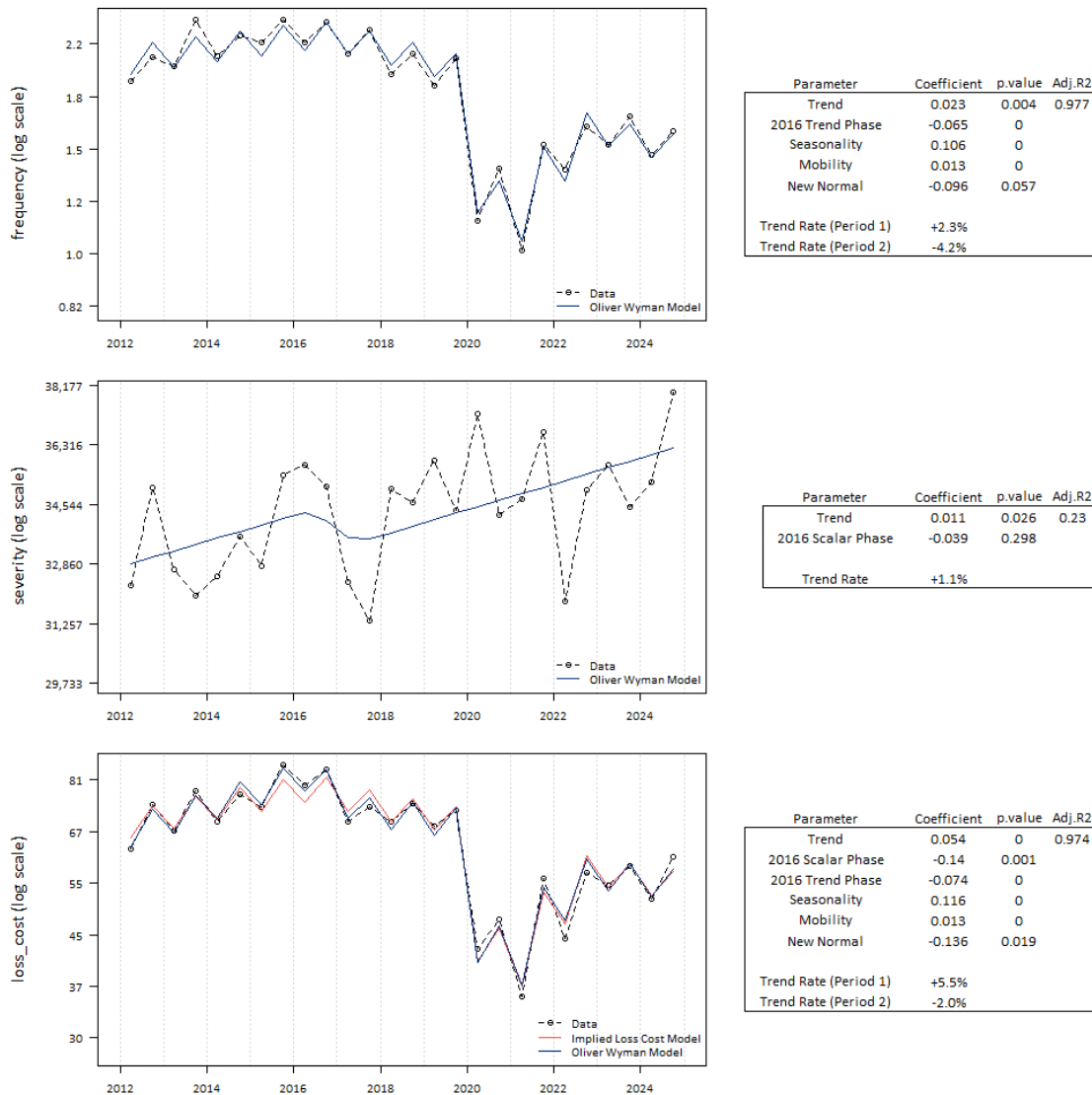
⁸⁸ $= \exp[0.023 + 0.011] - 1$

⁸⁹ $= \exp[0.023 + -0.065 + 0.011] - 1$

⁹⁰ $= \exp[0.054 + -0.074] - 1$

⁹¹ $= \exp[-0.14] - 1$

Figure 24: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost



Accident Benefits – Funeral & Death Benefits

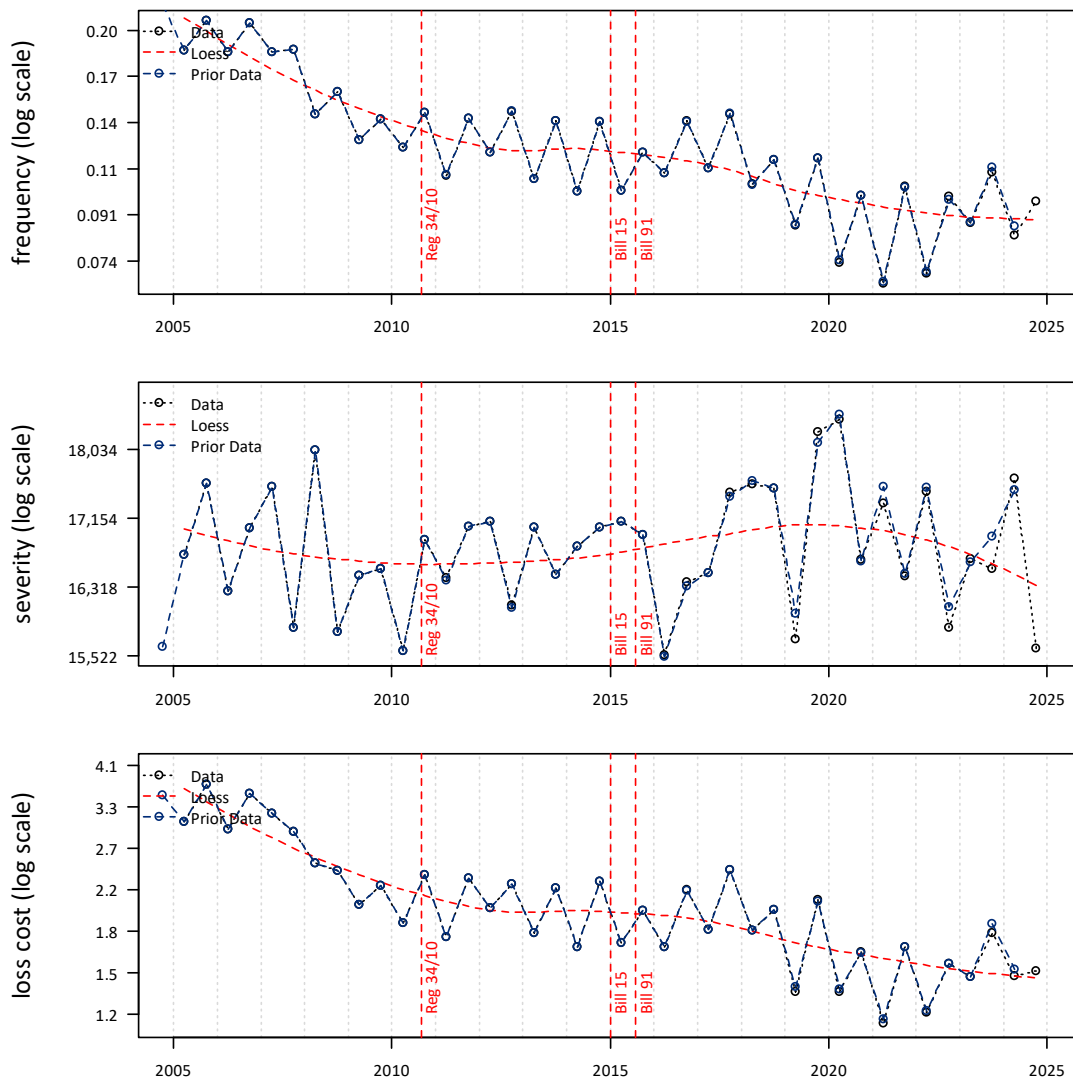
For the prior review, selected a loss cost trend rate of -2.1%.

In Figure 25, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe some variability in the immature severity estimates. We include a Loess

curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. Starting at 2022-2, the frequency level has risen back to levels observed just prior to the pandemic.

Figure 25: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost Experience



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 2024-2, 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 -2.8%. The adjusted R-squared of our proposed frequency model is 0.894.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, and include only time ($p = 0.964$). The implied annual trend rate associated with our fitted severity model is 0.0%. 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 high variability in the data.

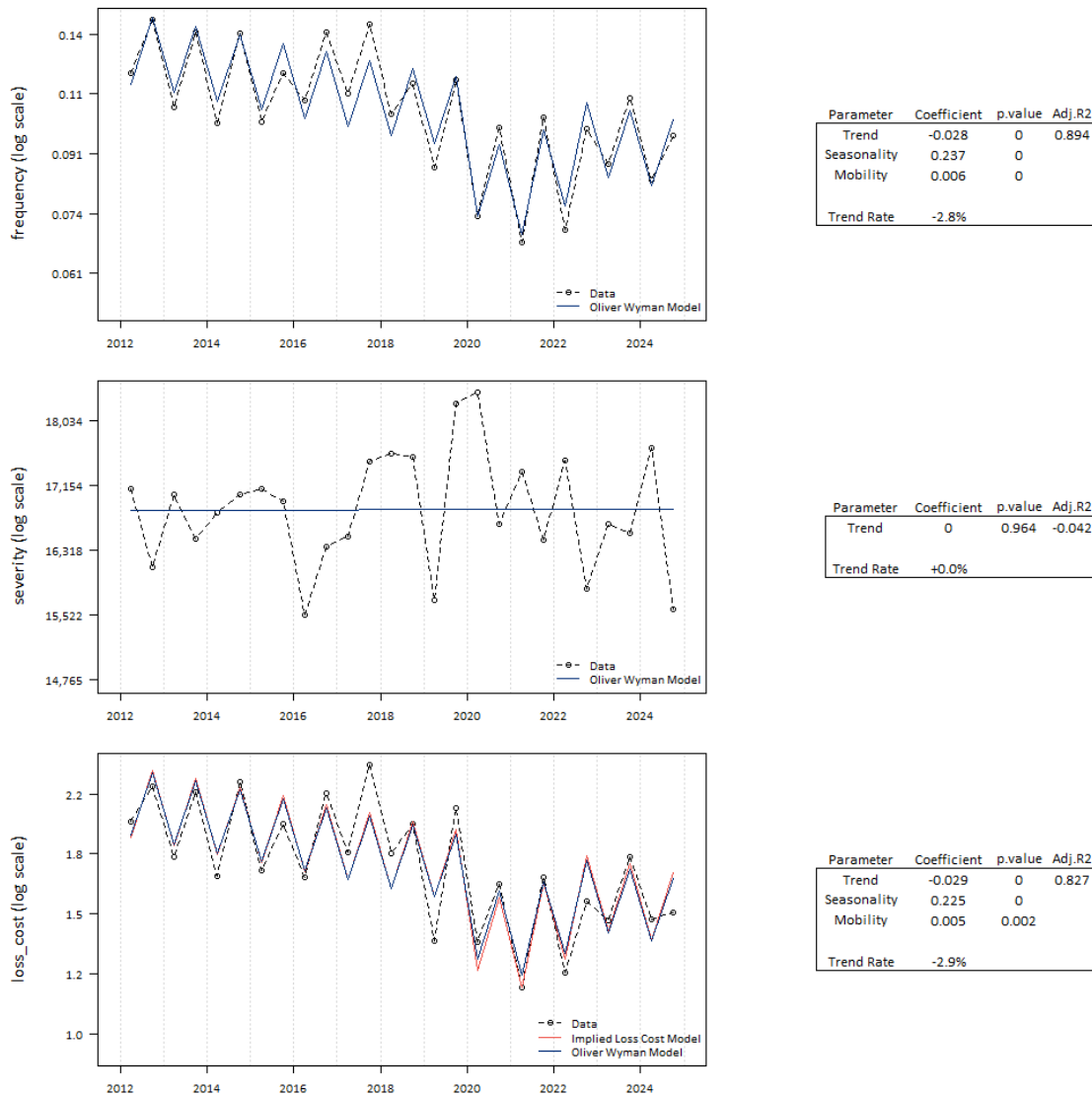
In Figure 26, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -2.8%.⁹² The implied adjusted R-squared of the combined frequency and severity model is 0.815.

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 (0.827).

There appears to be little difference between the direct and implied loss cost models. We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -2.8%.

⁹² = $\exp[-0.028 + 0.000] - 1$

Figure 26: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost



Accident Benefits – Total

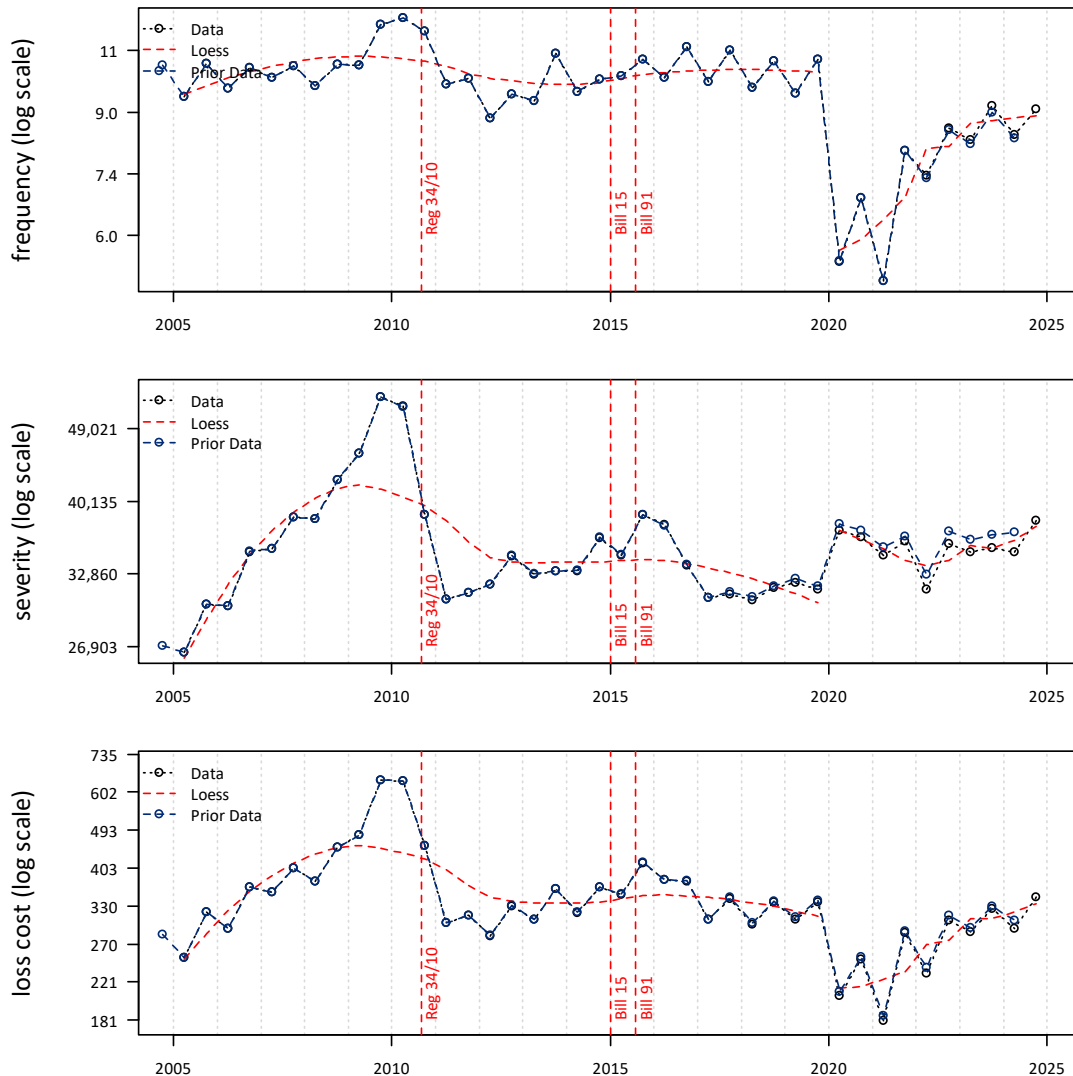
For the prior review, we selected a loss cost trend rate of +5.6% up to May 31, 2016, and +1.0% thereafter. Our model also included a one-time scalar shift of -20.5% coincident with the reforms in 2016.

In Figure 27, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe the severity estimates have decreased slightly for the immature accident

periods. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, it remains below pre-pandemic frequency levels.

Figure 27: Accident Benefits Total - Observed Frequency, Severity and Loss Cost Experience



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 2024-2, and include time ($p = 0.011$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.177$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.001$). Although the change in trend parameter in 2016 has a p -value that is not significant for frequency, the p -value is significant

in the direct loss cost model. The implied annual trend rate associated with our fitted frequency model is +1.5% up to June 1, 2016, and -0.1⁹³ thereafter. The adjusted R-squared of our proposed frequency model is 0.962.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, excluding 2022-1, and include time ($p = 0.000$) a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a scalar parameter beginning January 1, 2020 ($p = 0.001$), and a change in trend rate parameter beginning January 1, 2020 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.8%, before January 1, 2020 and 0.0%⁹⁴ thereafter. The modeled scalar parameters correspond to a 23.5%⁹⁵ decrease and a 10.5%⁹⁶ increase at June 1, 2016 and January 1, 2020, respectively. The adjusted R-squared of our proposed severity model is 0.803.

In Figure 28, we present a comparison between the observed values 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 +5.4%⁹⁷ up to June 1, 2016, +3.7%⁹⁸ after June 1, 2016, but before January 1, 2020, and 0.0%⁹⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.931.

To assess reasonableness, we also include a model fit to the observed loss costs directly. Given that some parameters used in the frequency model overlap, or impact similar time periods, with some parameters in the selected severity model, we find that using the same parameterization as implied by our frequency and severity models would overfit the direct loss cost model. Therefore, we fit a loss cost model to all accident years between 2011-1 and 2024-2, and include time ($p = 0.000$), a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.003$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.113$). 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 lower trend rate after June 1, 2016 and up to January 1, 2020, a higher trend rate thereafter, a smaller one-time decrease at June 1, 2016, and a slightly higher adjusted R-squared (0.949).

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.6% prior to June 1, 2016, and +1.2%¹⁰⁰ thereafter once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 21.3%¹⁰¹ decrease in loss cost.

⁹³ = $\exp[0.015 + -0.016] - 1$

⁹⁴ = $\exp[0.037 + -0.038] - 1$

⁹⁵ = $\exp[-0.268] - 1$

⁹⁶ = $\exp[0.100] - 1$

⁹⁷ = $\exp[0.015 + 0.037] - 1$

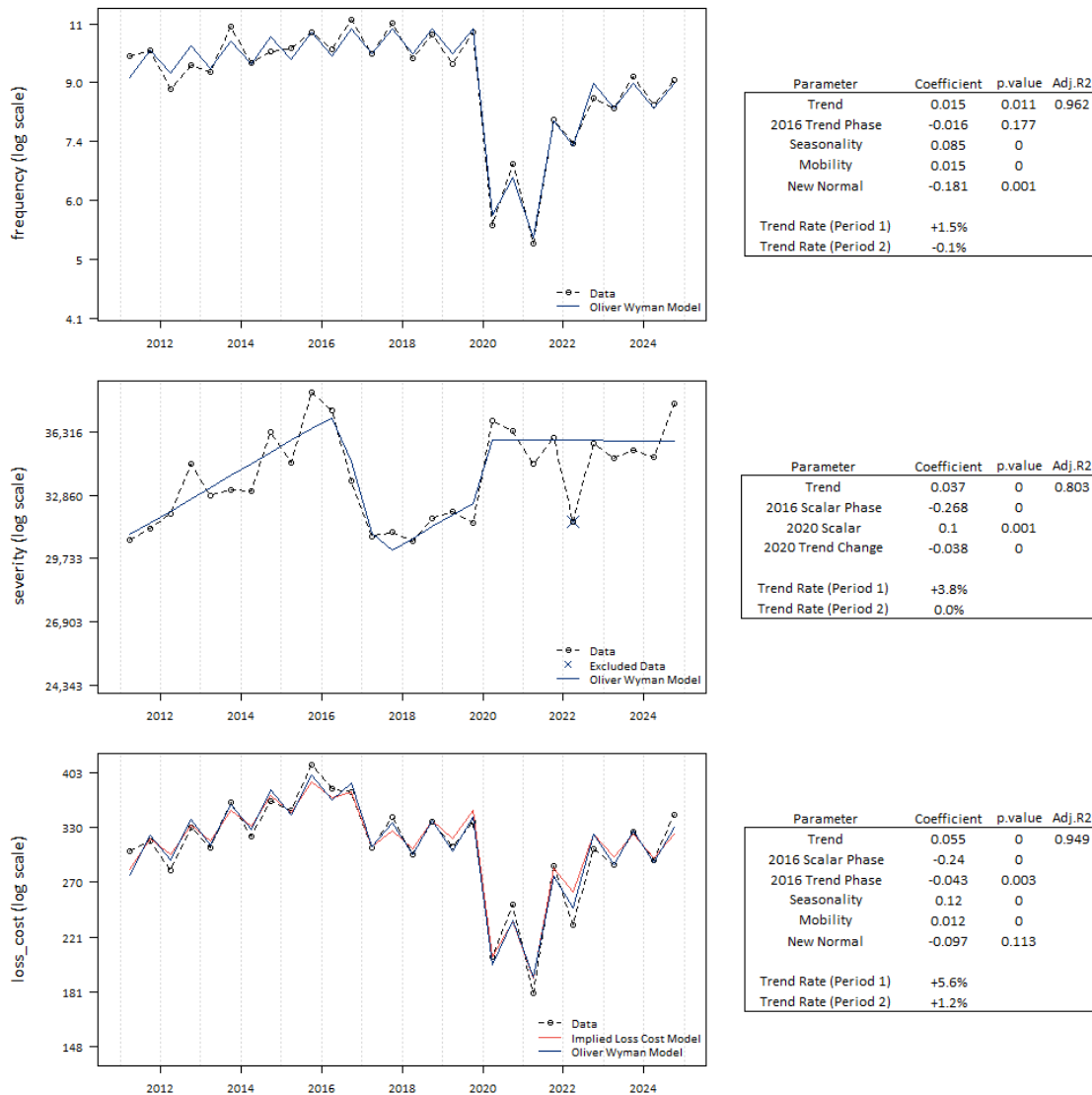
⁹⁸ = $\exp[0.015 + -0.016 + 0.037] - 1$

⁹⁹ = $\exp[0.015 + -0.016 + 0.037 + -0.038] - 1$

¹⁰⁰ = $\exp[0.056 + -0.029] - 1$

¹⁰¹ = $\exp[-0.240] - 1$

Figure 28: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



8.5. Collision

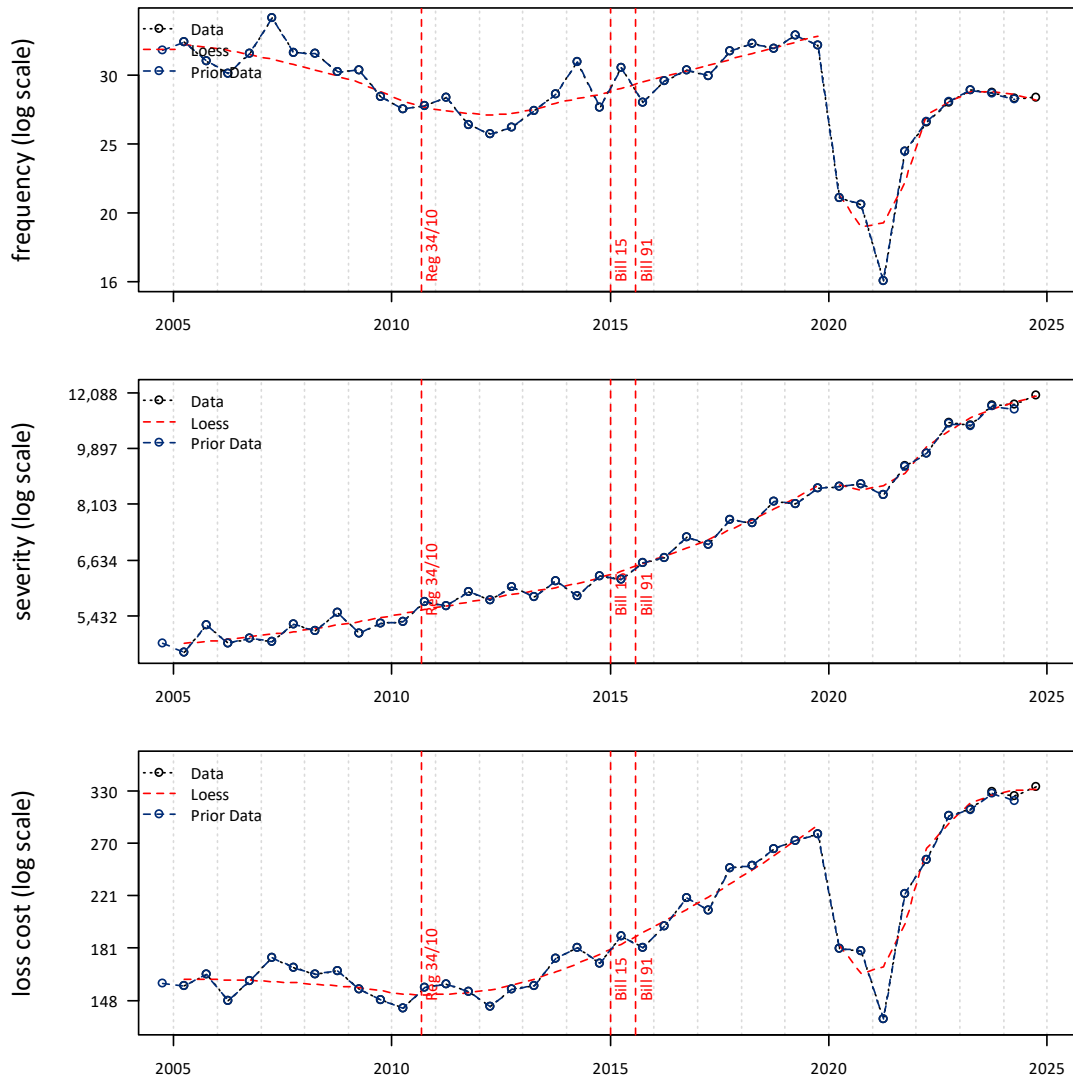
For the prior review, we selected a loss cost trend rate of +9.3%.

In Figure 29, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve

that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. While the frequency level has risen since, the frequency remains below pre-pandemic levels.

Figure 29: Observed Collision Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, and include time ($p = 0.003$), 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 +2.4%. The adjusted R-squared of our proposed frequency model is 0.918.

We fit a severity model to all accident half-years between 2014-1 and 2024-2 and include time ($p = 0.000$), seasonality ($p = 0.005$), and excess inflation ($p = 0.002$). The implied annual trend rate associated with our fitted severity model is +6.1%. The adjusted R-squared of our proposed severity model is 0.987.

In Figure 30, we present a comparison between the observed values 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 +8.6%.¹⁰² The implied adjusted R-squared of the combined frequency and severity model is 0.923.

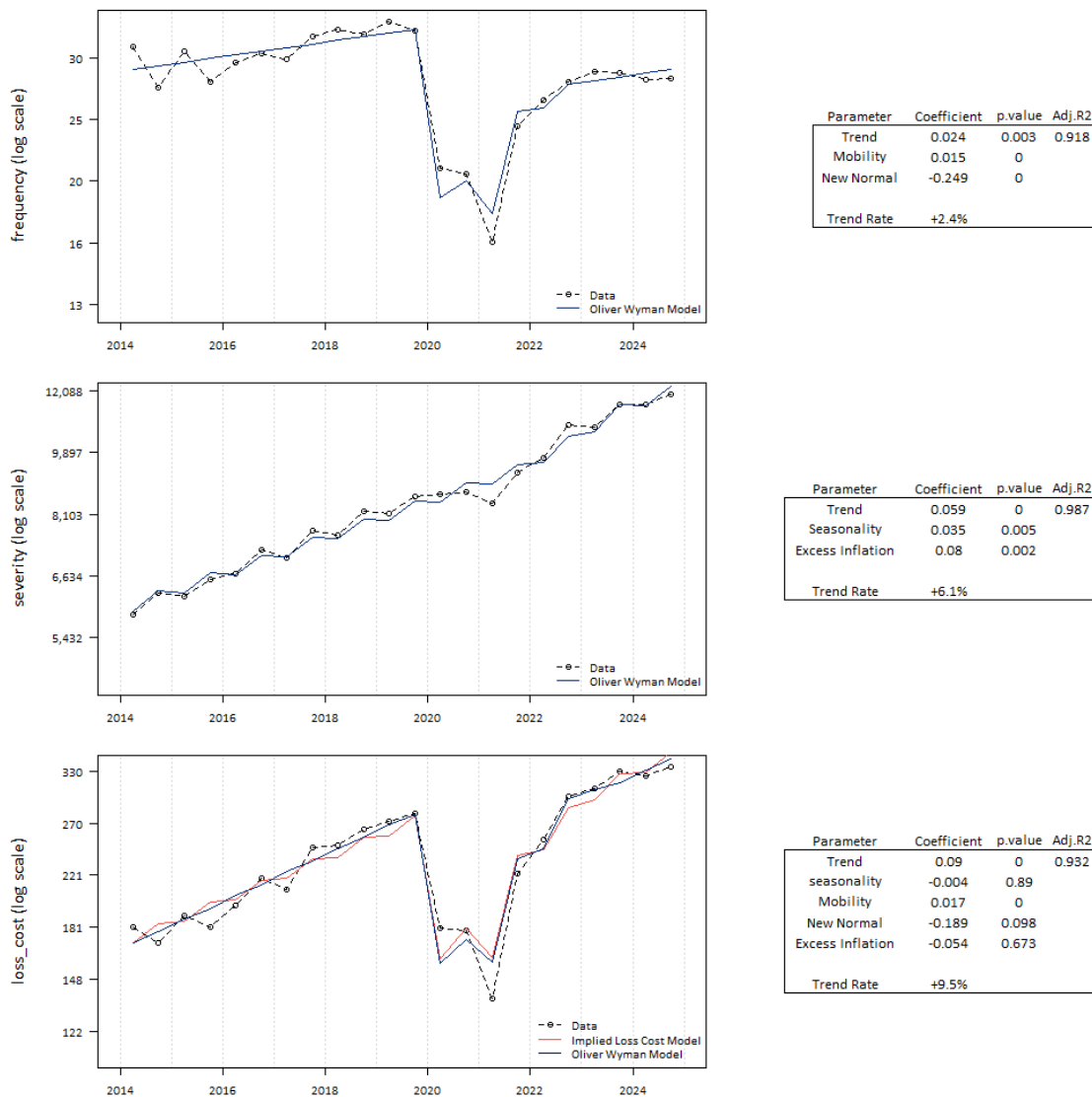
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.932); however, the p -value for seasonality, the new normal, and excess inflation is not significant.

Due to the statistical significance of each parameter, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.6%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend and Section 10 on additional guidance on the excess inflation parameter.

¹⁰² = $\exp[0.024 + 0.059] - 1$

Figure 30: Collision – Fitted Frequency, Severity and Loss Cost



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.

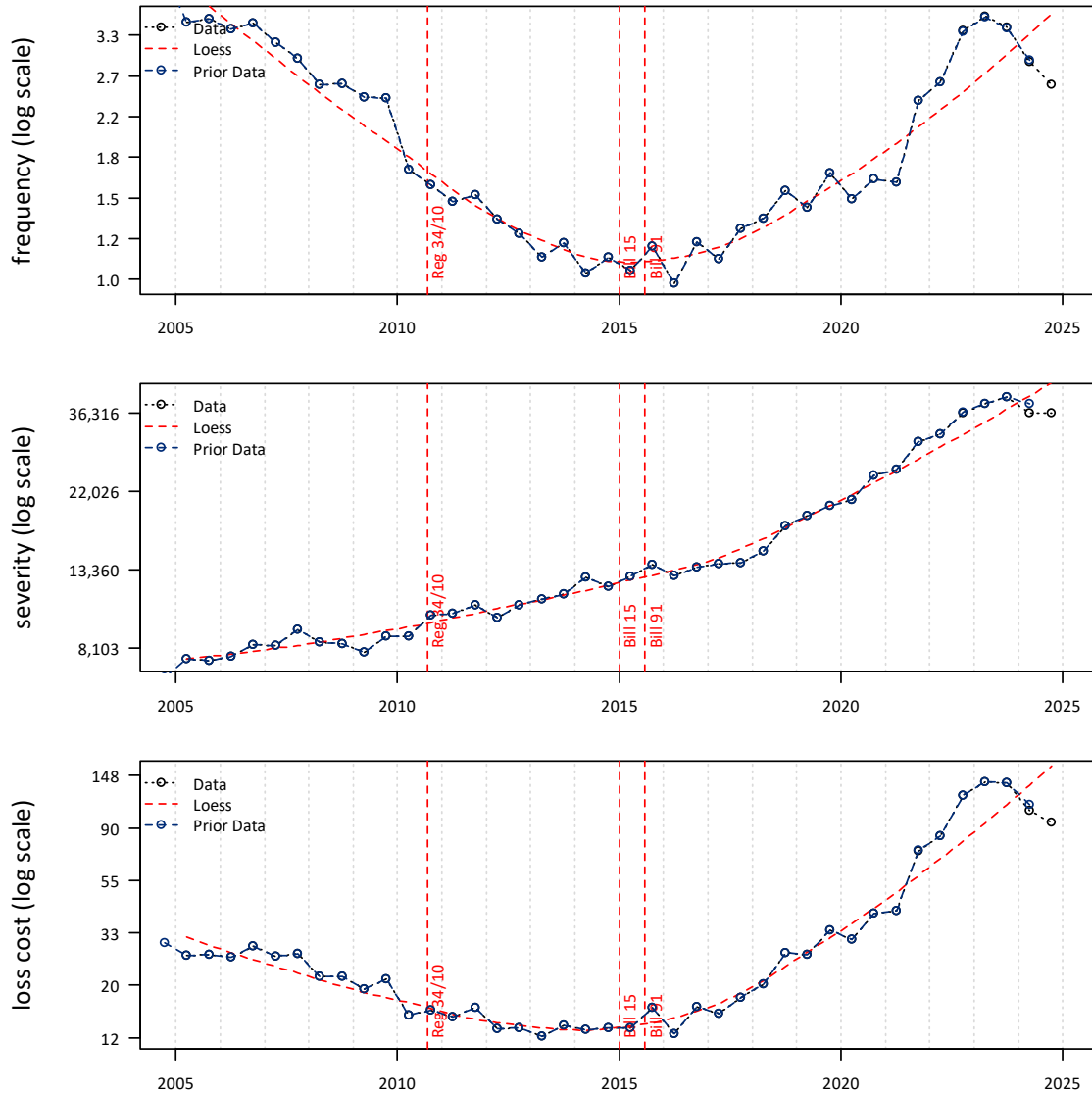
Comprehensive – Theft

For our prior review, we selected a loss trend rate of -3.2% up to December 31, 2015, and +24.1% thereafter. Our model also included a one-time scalar of 77.9% at 2021-2.

In Figure 31, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period

2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We also note that GISA does not provide loss development factors at a sub-coverage level for comprehensive. Therefore, we developed the ultimates presented based on our internal analysis. We include a Loess curve that models the general trends in the data.

Figure 31: Observed Comprehensive – Theft Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, and include time ($p = 0.000$), a trend change parameter at January 1, 2016 ($p = 0.000$), and a one-time scalar at 2021-2 ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -7.6% up to

January 1, 2016, and +9.4%¹⁰³ thereafter. The modeled scalar parameter corresponds to a +45.5%¹⁰⁴ increase in frequency. The adjusted R-squared of our proposed frequency model is 0.925.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include time ($p = 0.000$) and a change in trend parameter at January 1, 2016 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.5% up to January 1, 2016, and +14.7%¹⁰⁵ thereafter. The adjusted R-squared of our proposed severity model is 0.971.

In Figure 32, we present a comparison between the observed values 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 -3.4%¹⁰⁶ up to January 1, 2016, and +25.5%¹⁰⁷ thereafter. The implied scalar parameter corresponds to a +45.5% increase. 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 rate prior to January 1, 2016, a slightly lower trend rate after January 1, 2016, a higher 2021-2 scalar, and a slightly higher adjusted R-squared (0.968). However, we note that the trend parameter has an insignificant p -value.

Due to the statistical significance of each parameter, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -3.4% up to January 1, 2016, and +25.5% thereafter. Our model includes a scalar parameter of +45.5% at 2021-2.

We recognize the decrease in frequency and flattening of severity in 2024. Both frequency and severity appear to be cyclical and we select trend models that reflect that cyclicity. As a result, past trends may not be an appropriate measure for near-term future trends. We encourage insurers to continue to monitor the significant changes in comprehensive theft in recent years using the most recent data available.

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

¹⁰³ = $\exp[-0.079 + 0.169] - 1$

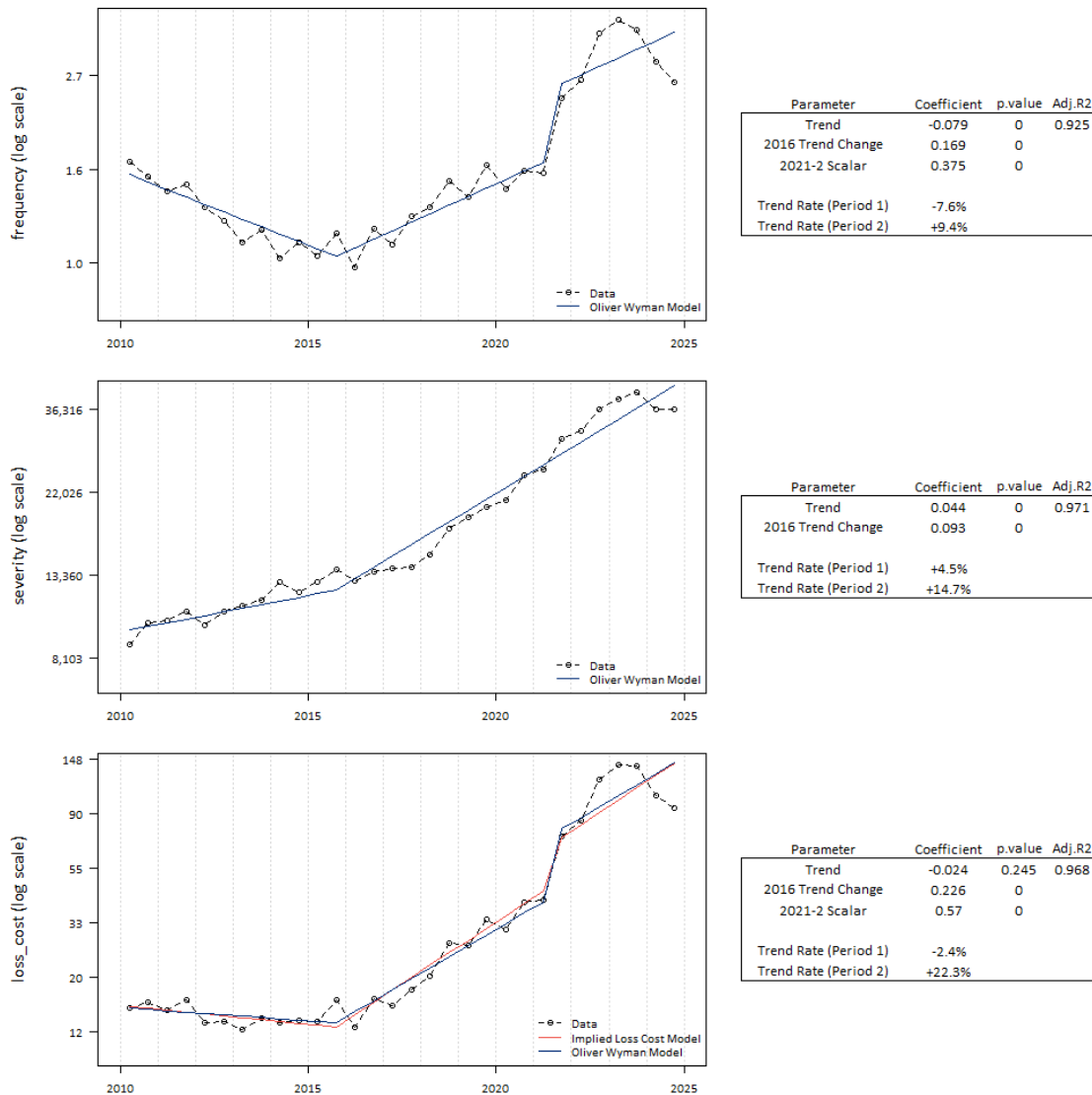
¹⁰⁴ = $\exp[0.375] - 1$

¹⁰⁵ = $\exp[0.044 + 0.093] - 1$

¹⁰⁶ = $\exp[-0.084 + 0.04] - 1$

¹⁰⁷ = $\exp[-0.079 + 0.169 + 0.044 + 0.093] - 1$

Figure 32: Comprehensive Theft- Fitted Frequency, Severity and Loss Cost



Comprehensive – All Other

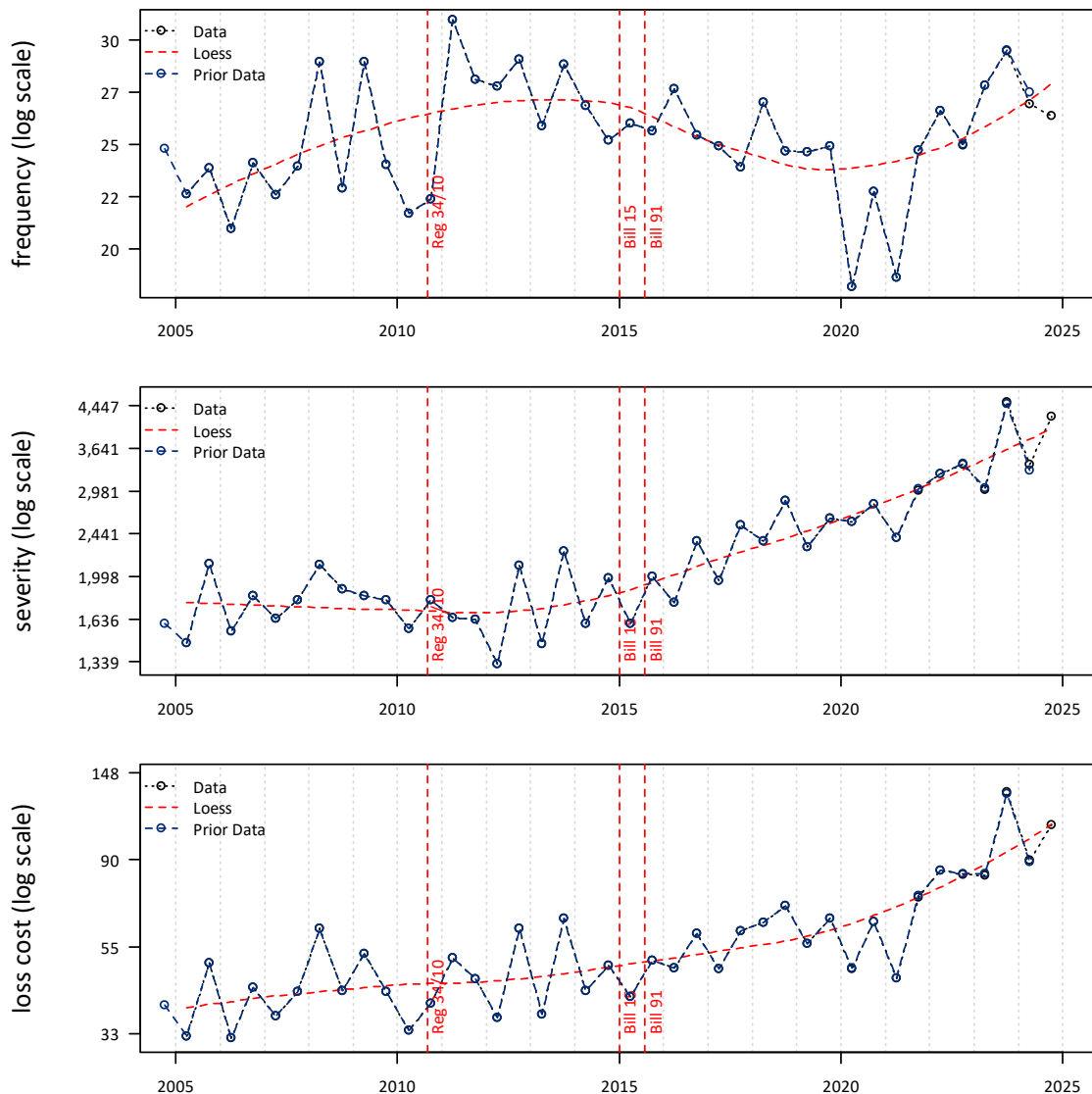
For the prior review, we selected a loss cost trend rate of +7.7%. Our model also included a one-time scalar of +16.2% at 2023-1.

In Figure 33, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve

that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a decrease during 2020 and the first half of 2021 coincident with the COVID-19 pandemic. While we acknowledge the dip in 2020-1, 2020-2, and 2021-1 frequency levels, we note that 2021-2 appears to return to pre-Covid levels. This rise in frequency is unlike our observations for other coverages. As comprehensive is generally a non-moving coverage, we would not expect the pandemic to affect this coverage similarly to other coverages.

Figure 33: Observed Comprehensive – All Other Loss Cost Experience



Given the uncertainty of the effect of the pandemic on comprehensive, we propose to exclude the low 2020-1, 2020-2, and 2021-1 frequency estimates from our selected frequency model.

Unlike other physical damage coverages, we do not observe a spike in 2021-2 severity consistent with a period of high inflationary levels. One hypothesis that may explain this observation is that

smaller claims may be entering the dataset, as inflation is pushing claims above the deductible. This could also explain the higher frequency levels beginning in the more recent years. We find that the excess inflation parameter may accurately capture the higher frequency levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, excluding 2020-1, 2020-2, and 2021-1, and include time ($p = 0.003$) and excess inflation ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is -1.4%. The adjusted R-squared of our proposed frequency model is 0.390.

We fit a severity model to all accident half-years between 2012-1 and 2024-2, and include time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +7.3%. The adjusted R-squared of our proposed severity model is 0.916.

In Figure 34, we present a comparison between the observed values 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 +5.8%.¹⁰⁸ The implied adjusted R-squared of the combined frequency and severity model is 0.790.

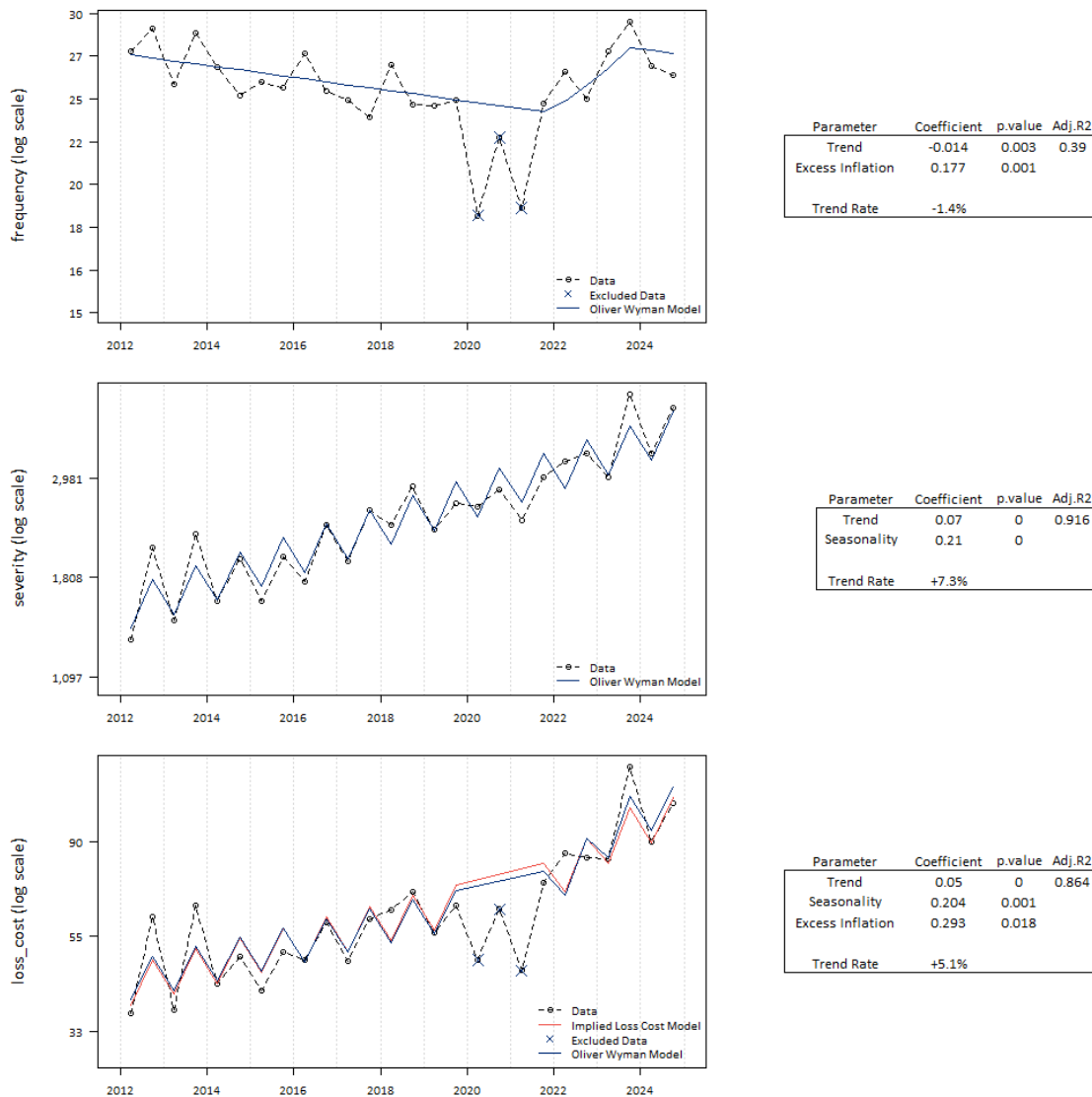
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly slower trend rate, and a higher adjusted R-squared (0.864).

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.1%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend and Section 10 on additional guidance on the excess inflation parameter.

¹⁰⁸ = $\exp[-0.014 + 0.070] - 1$

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



Comprehensive – Total

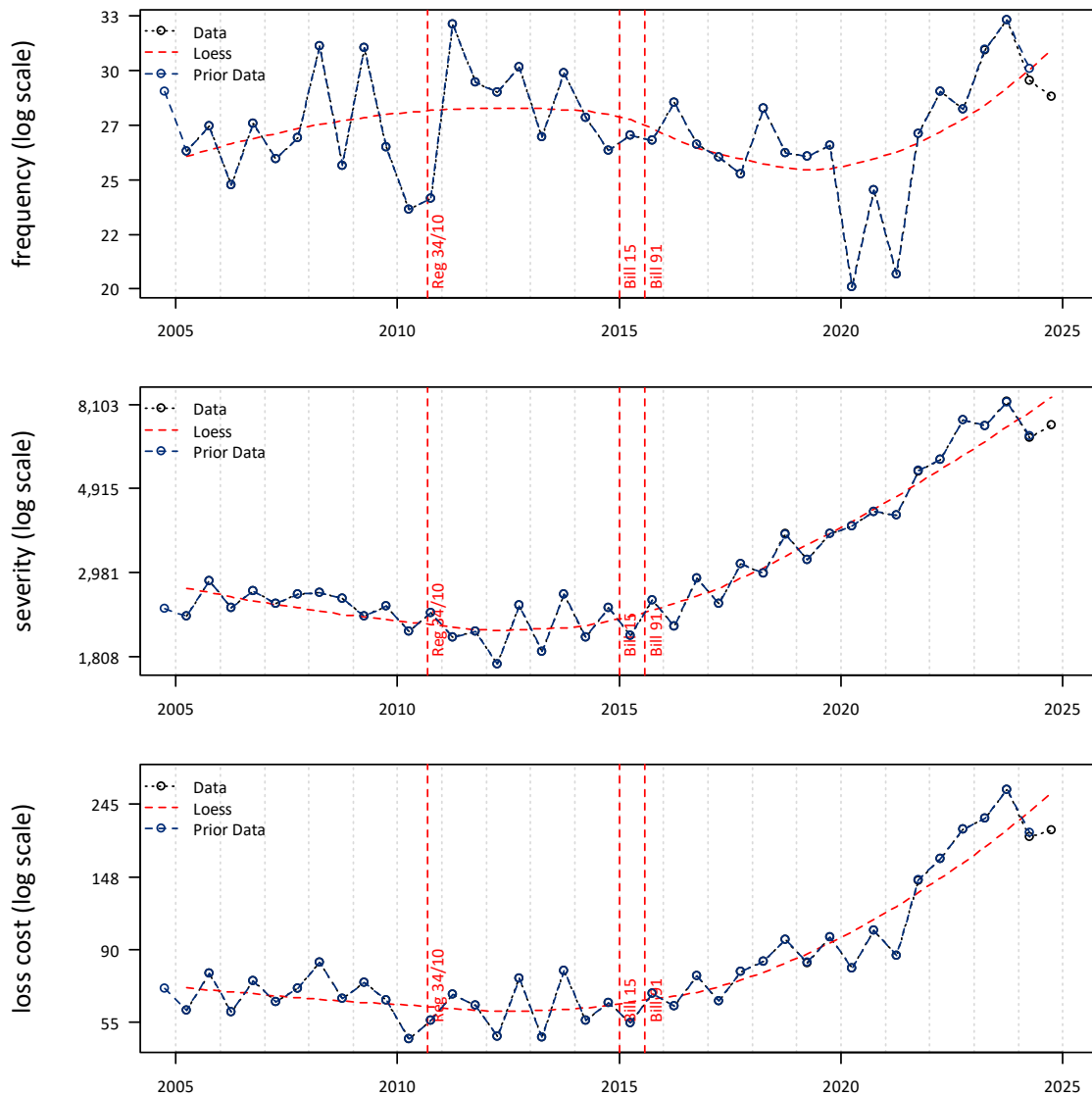
For our prior review, we selected a loss cost trend rate of +11.0%. Our model included one-time scalar shifts of +36.8% at 2021-2 and +19.7% at 2023-1.

In Figure 35, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve

that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a decrease during 2020 and the first half of 2021 coincident with the COVID-19 pandemic. While we acknowledge the dip in 2020-1, 2020-2, and 2021-1 frequency levels, we note that 2021-2 appears to return to pre-Covid levels. This rise in frequency is unlike our observations for other coverages.
- Beginning 2023-2, frequency begins to drop. The temporary rise between 2022 and 2023 to levels higher than pre-pandemic may have been due to an increase in theft claims. As comprehensive theft claims are higher severity claims, the reduced proportion of theft claims may have also caused the severity to increase between 2022 and 2023 and drop in 2024.

Figure 35: Observed Comprehensive – Total Loss Cost Experience



Given the uncertainty of the pandemic on comprehensive, which is generally a non-moving coverage, we propose to exclude the low 2020-1, 2020-2, and 2021-1 frequency estimates from our selected frequency model. If the pandemic did impact comprehensive, we expect the degree to be considerably less than other coverages.

As stated above, we observe higher frequency levels beginning in the more recent years. One hypothesis explaining this observation is that smaller claims may be entering the dataset, as inflation is pushing claims above the deductible. We find that the excess inflation parameter may accurately capture the higher frequency levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, excluding 2020-1, 2020-2, and 2021-1, and includes time ($p = 0.073$) and excess inflation ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is -0.8%. The adjusted R-squared of our proposed frequency model is 0.444.

We fit a severity model to all accident half-years between 2012-1 and 2024-2, and include time ($p = 0.000$), seasonality ($p = 0.001$), and a 2021-2 inflation scalar ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +9.4%. The modeled scalar parameter corresponds to a 35.4%¹⁰⁹ increase in severity. The adjusted R-squared of our proposed severity model is 0.962.

In Figure 36, we present a comparison between the observed values 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 +8.5%.¹¹⁰ The modeled scalar parameter corresponds to a 35.4% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.934.

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 lower trend rate, a higher 2021-2 scalar, and a slightly higher adjusted R-squared (0.944).

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a loss cost trend rate of +6.3% and estimate a one-time loss cost increase of 59.7%¹¹¹ at 2021-2 (coincident with the increase in inflation).

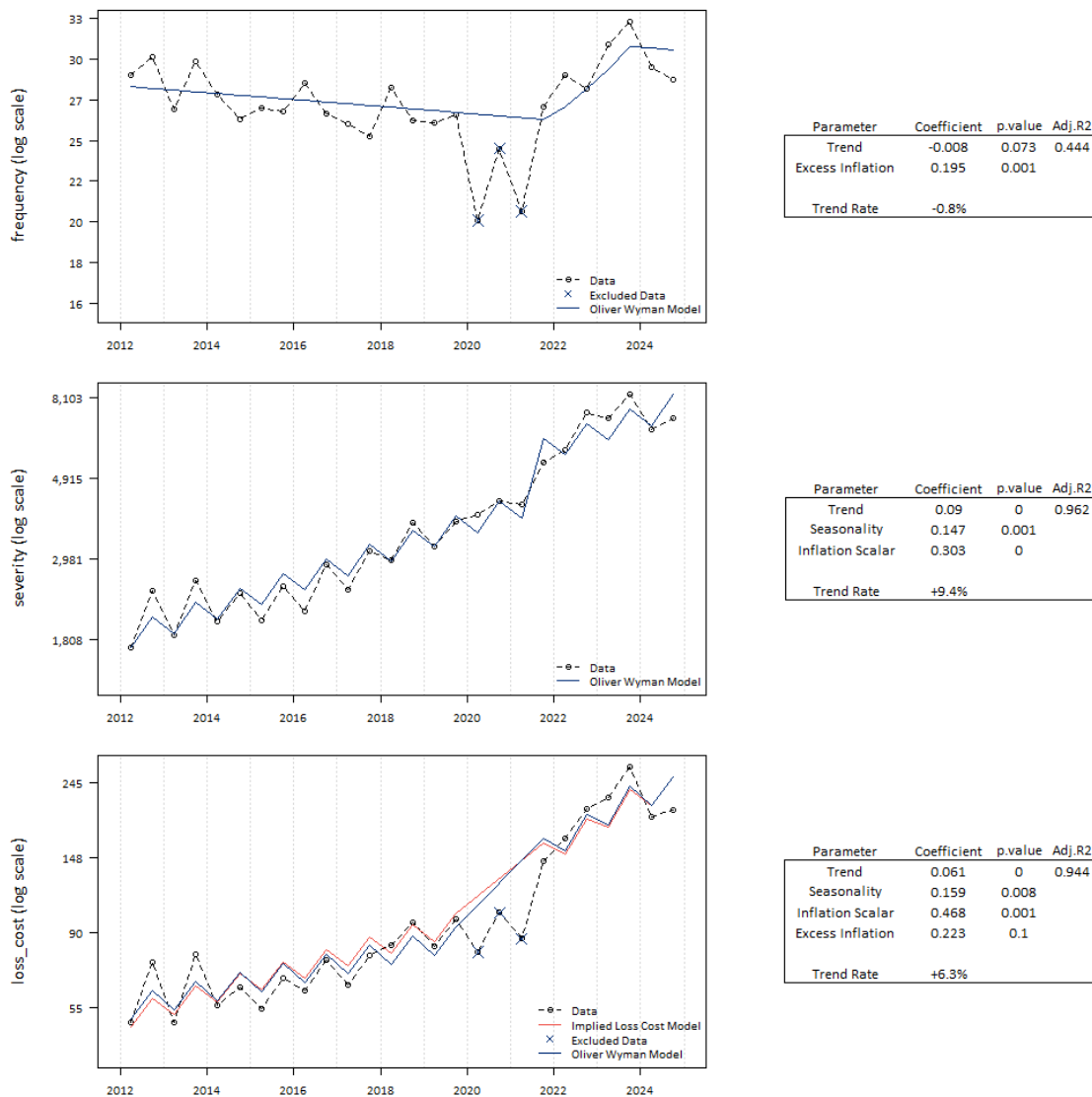
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend and Section 10 on additional guidance on the excess inflation parameter.

¹⁰⁹ = $\exp[0.303] - 1$

¹¹⁰ = $\exp[-0.008 + 0.090] - 1$

¹¹¹ = $\exp[0.468] - 1$

Figure 36: Comprehensive – Total – Fitted Frequency, Severity and Loss Cost



8.7. All Perils

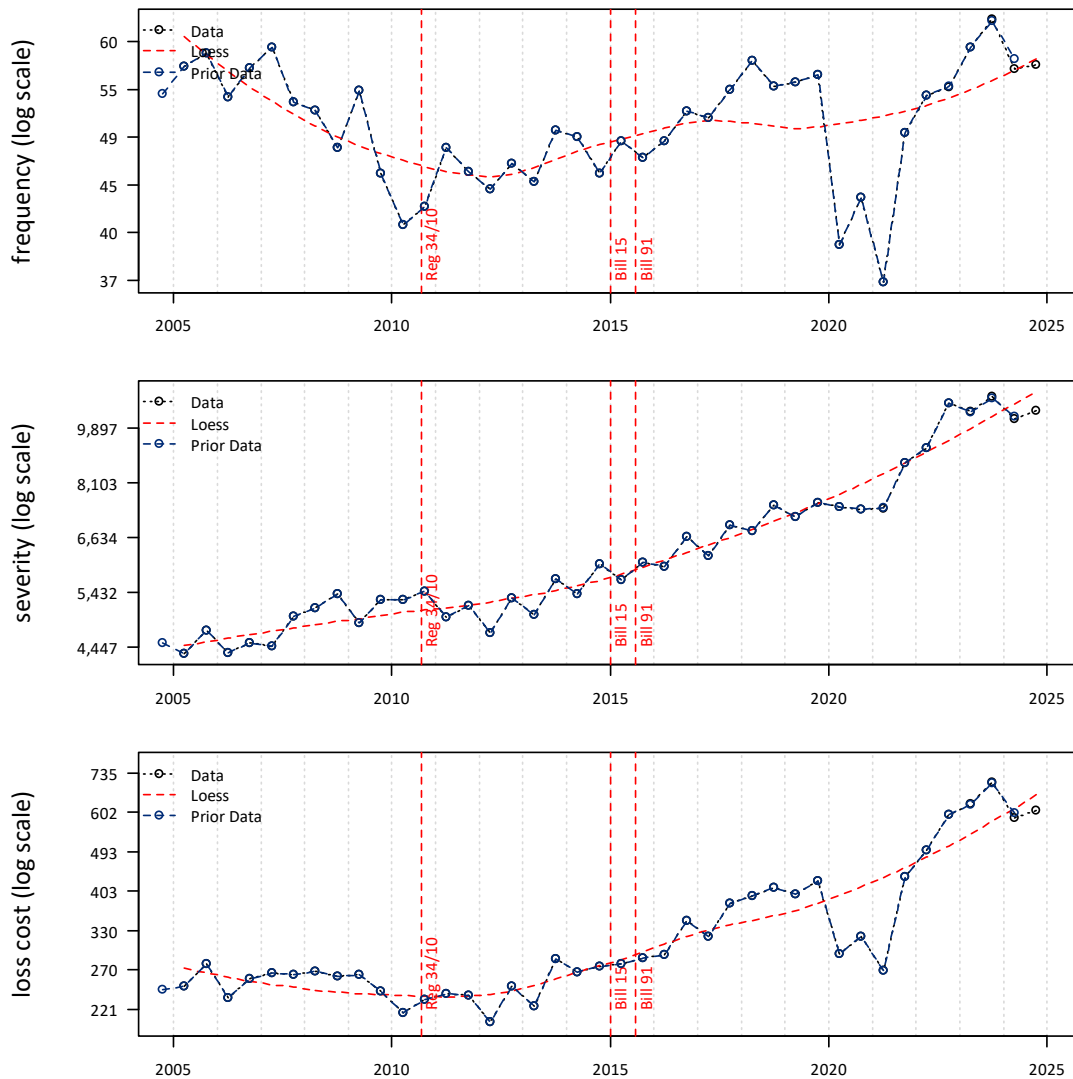
For our prior review, we selected a loss cost trend rate of +8.5%. Our model included a one-time scalar shift of +10.7% at 2021-2.

In Figure 37, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve

that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic. The frequency level has returned to pre-pandemic frequency levels starting at 2022.

Figure 37: Observed All Perils Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, and include time ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +2.3%. The adjusted R-squared of our proposed frequency model is 0.824.

We fit a severity model to all accident half-years between 2013-1 and 2024-2, excluding 2020-1, 2020-2, and 2021-1, and include time ($p = 0.000$), seasonality ($p = 0.007$), and a 2021-2 scalar

($p = 0.019$). We exclude the 2020-1, 2020-2, and 2021-1 data points due to the unexpected flattening between these three points which we do not believe is representative of the trend rate over the experience period. The implied annual trend rate associated with our fitted severity model is +5.6%. The modeled scalar parameter corresponds to a 10.9%¹¹² increase in severity. The adjusted R-squared of our proposed severity model is 0.974.

In Figure 38, we present a comparison between the observed values 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 +8.1%.¹¹³ The modeled scalar parameter corresponds to a 10.9% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.946.

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 (0.953), however the seasonality and scalar parameters have a p -value that is insignificant.

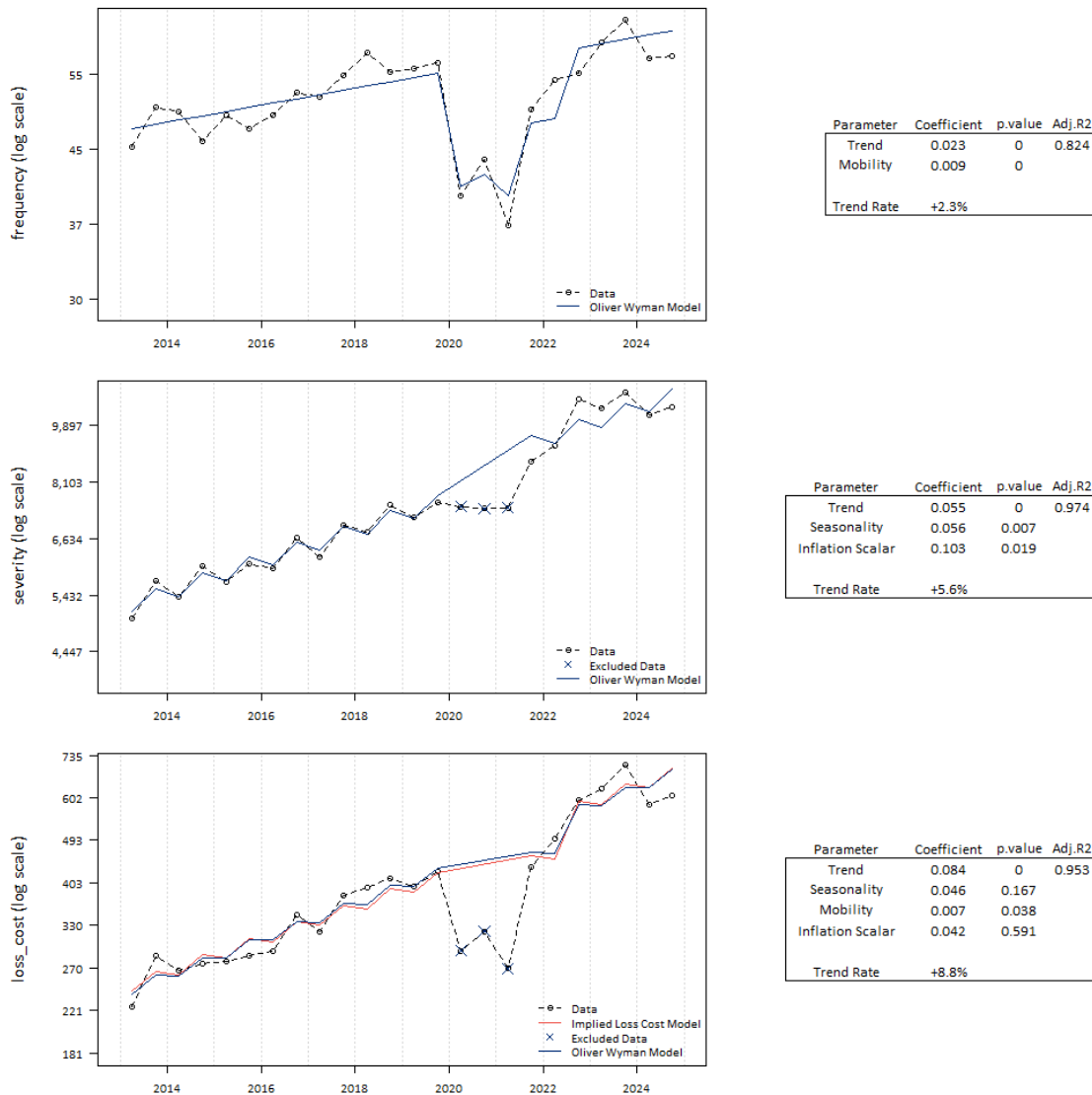
Due to the statistical significance of each parameter, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.1%. We estimate a one-time loss cost increase of 10.9% at 2021-2 (coincident with the increase in inflation).

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

¹¹² = $\exp[0.103] - 1$

¹¹³ = $\exp[0.023 + 0.055] - 1$

Figure 38: All Perils – Fitted Frequency, Severity and Loss Cost

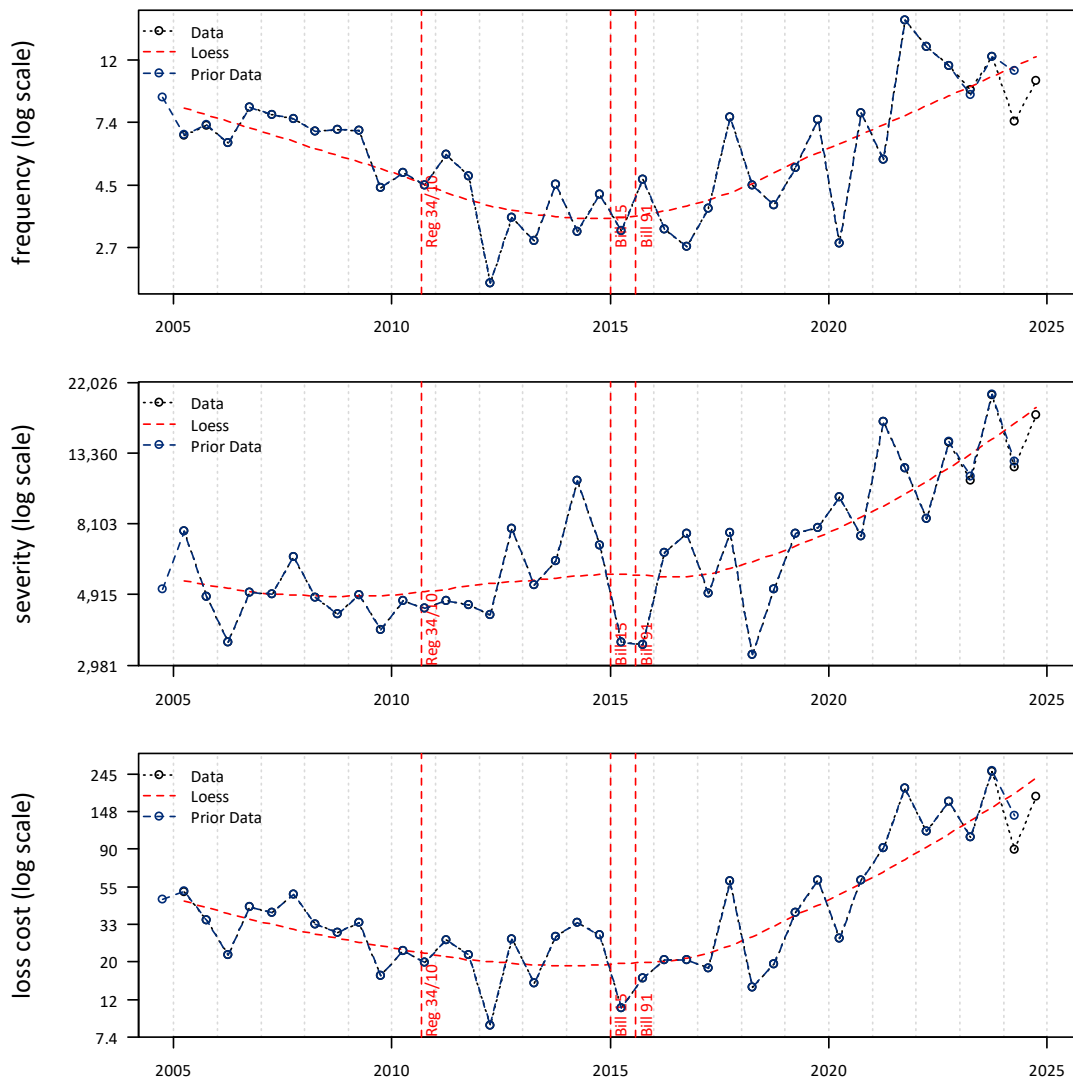


8.8. Specified Perils

For our prior review, we selected a loss cost trend rate of +11.0%. Our model included one-time scalar shifts of +36.8% at 2021-2 and +19.7% at 2023-1.

In Figure 39, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe the 2024-1 frequency estimate decreased. We include a Loess curve that models the general trends in the data.

Figure 39: Observed Specified Perils Loss Cost Experience



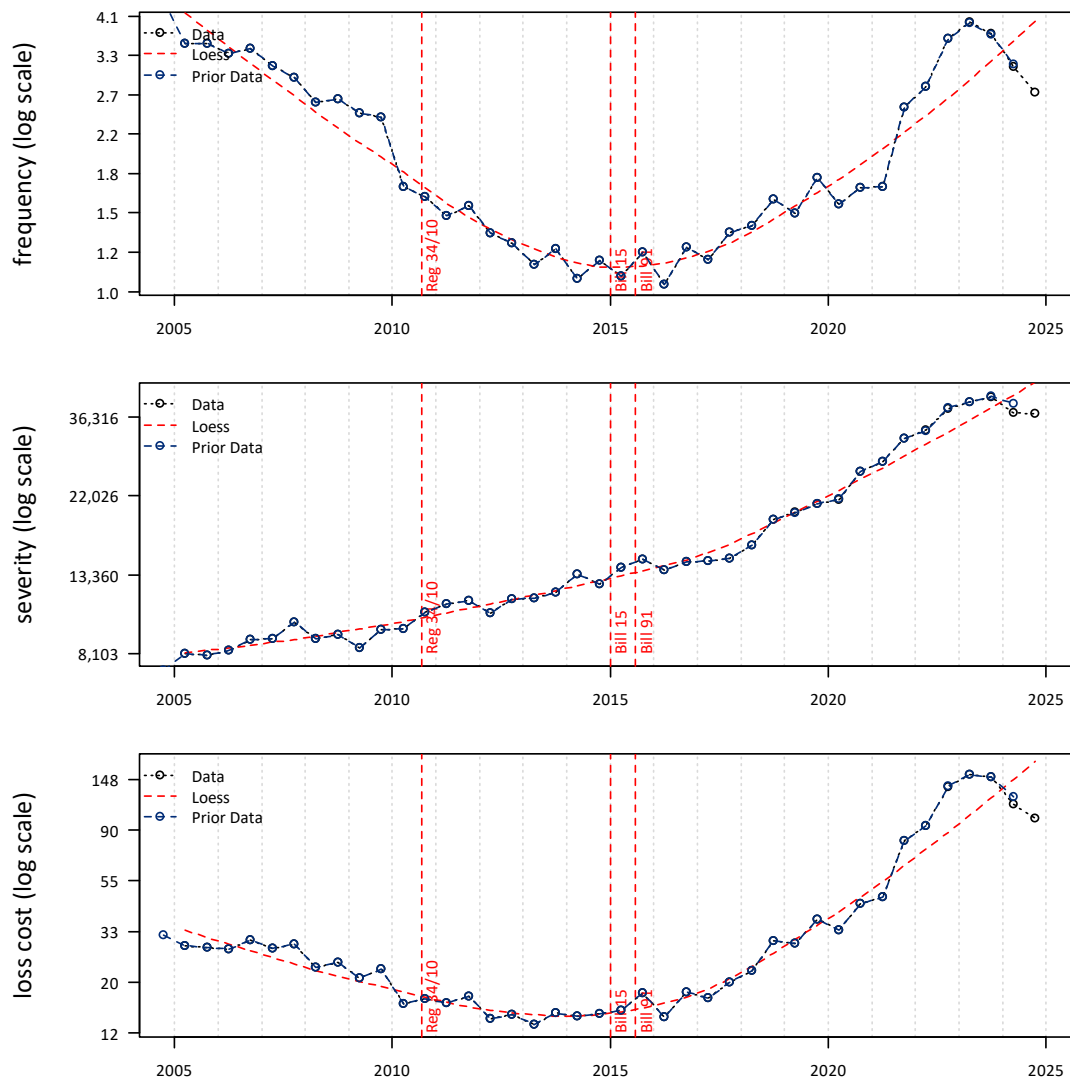
We are unable to discern a trend rate for specified perils due to the variability in the experience. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

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 40, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly. We include a Loess curve that models the general trends in the data.

Figure 40: Observed Total Theft Loss Cost Experience



We fit a frequency model to all accident half-years between 2016-1 and 2024-2, 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 +6.1%. The modeled scalar parameter corresponds to a 67.3%¹¹⁴ increase in frequency. The adjusted R-squared of our proposed frequency model is 0.929.

We fit a severity model to all accident half-years between 2016-1 and 2024-2 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +12.8%. The adjusted R-squared of our proposed severity model is 0.940.

In Figure 41, we present a comparison between the observed values presented above in Figure 40 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 +19.7%.¹¹⁵ The

¹¹⁴ = $\exp[0.515] - 1$

¹¹⁵ = $\exp[0.059 + 0.121] - 1$

implied scalar parameter corresponds to a 67.3% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.949.

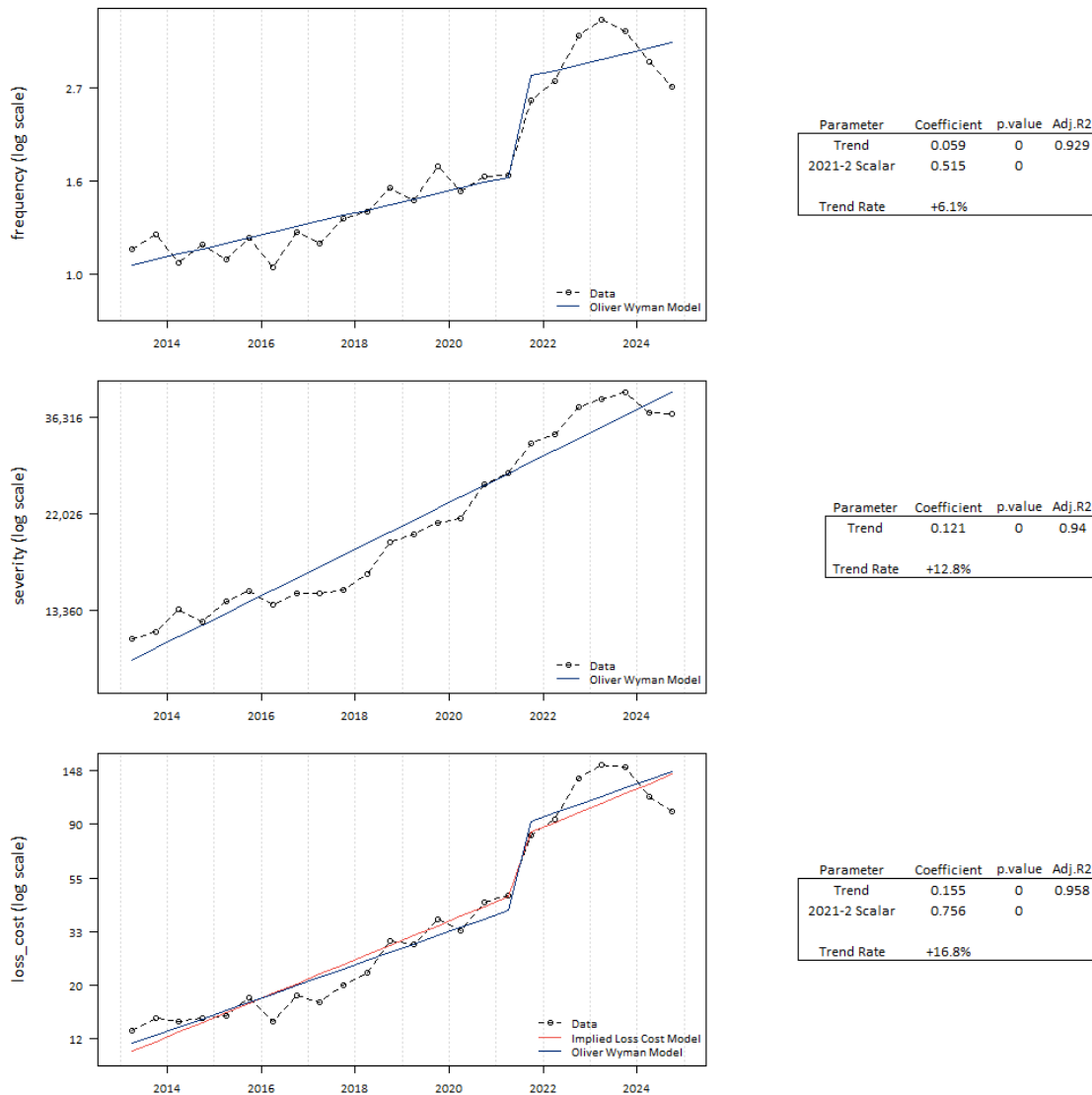
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate, a larger 2021-2 scalar, and a slightly higher adjusted R-squared (0.958).

Our parameter values of total-theft model are similar to the comprehensive-theft model, specifically, after January 2016, the total-theft trend rate of +16.8% versus comprehensive-theft trend rate at +25.5%. Similarly, our model indicates a lift at 2021-2 of +112.9% for total-theft, and a lift at 2021-2 of +59.7% for comprehensive-theft. These findings suggest the rise in theft has impacted all coverages that provide the theft peril to a similar degree. The most recent points suggest that heightened theft levels have moderated.

We recognize the decrease in frequency and flattening of severity in 2024. Both frequency and severity appear to be cyclical and we select trend models that reflect that cyclicity. As a result, past trends may not be an appropriate measure for near-term future trends. We encourage insurers to continue to monitor the significant changes in comprehensive theft in recent years using the most recent data available.

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

Figure 41: Total Theft- Fitted Loss Cost



8.10. Uninsured Auto

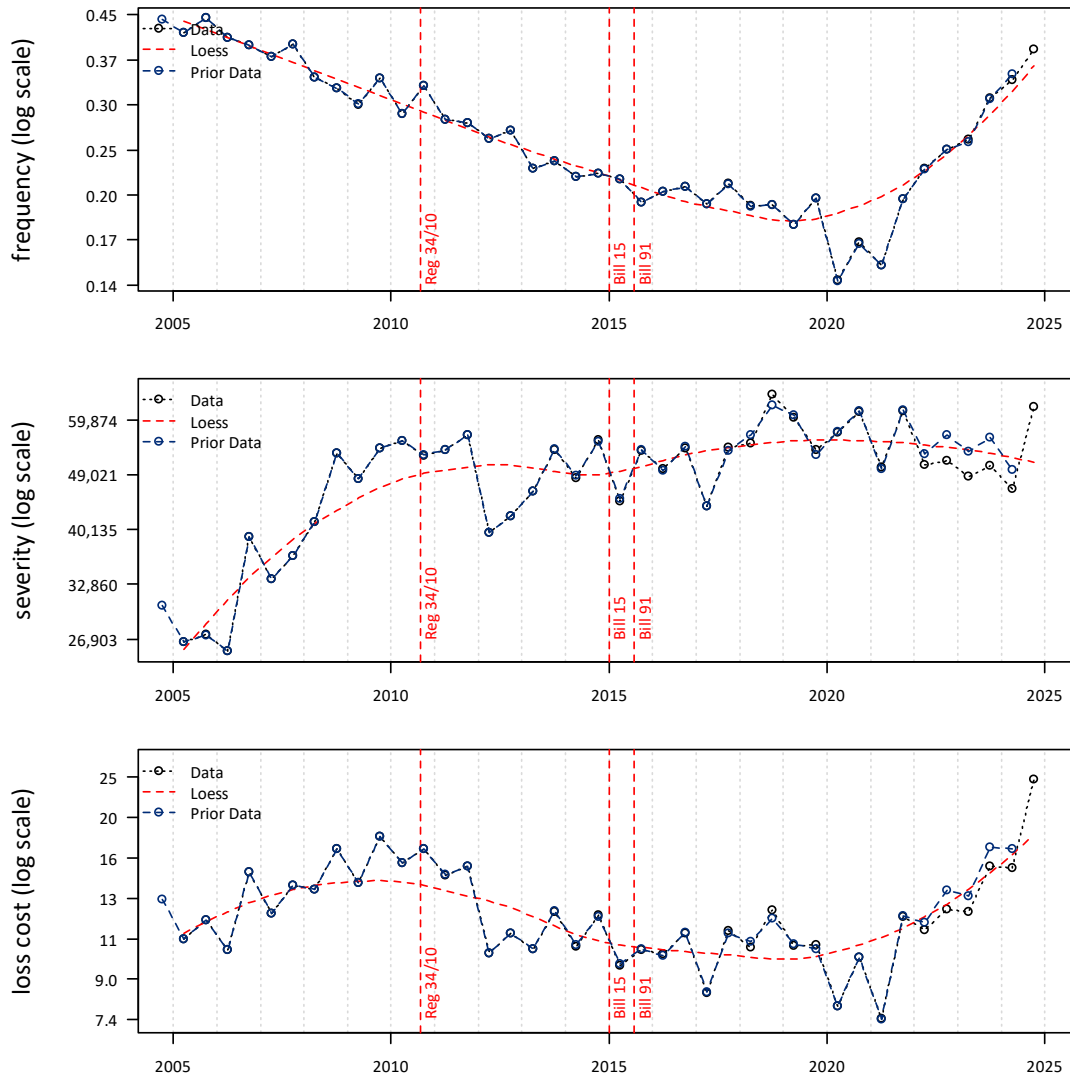
For our prior review, we selected a loss cost trend rate of -6.7% up to June 30, 2016, -1.8% up to December 31, 2019, and +12.6% thereafter. Our model included a one-time scalar shift of +12.3% at 2018-1.

In Figure 42, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe the severity (and loss cost) estimates have decreased for the immature

accident semesters. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020 and the first half of 2021 coincident with the COVID-19 pandemic. The frequency level has returned to pre-pandemic frequency levels starting at 2021-2.

Figure 42: Observed Uninsured Auto Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods beginning 2005-1 (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 2024-2, and include time ($p = 0.000$), mobility ($p = 0.000$), a change in trend parameter at July 1, 2016 ($p = 0.017$), and a change in trend parameter at January 1, 2020 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is -6.7% up to July 1, 2016, -2.0%¹¹⁶ to January 1, 2020, and +13.4%¹¹⁷ thereafter. The adjusted R-squared of our proposed frequency model is 0.936.

We fit a severity model to all accident half-years between 2009-1 and 2024-2, and include only a scalar parameter at 2018-1 ($p = 0.017$). The implied annual trend rate associated with our fitted severity model is +0.0%. The modeled scalar results in a one-time increase of +10.2%¹¹⁸ at 2018-1. The adjusted R-squared of our proposed severity model is 0.149.

In Figure 43, we present a comparison between the observed values 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 -6.7% up to July 1, 2016, -2.0%¹¹⁹ to January 1, 2020, and +13.4%¹²⁰ thereafter. The modeled scalar results in a one-time increase of +10.2% at 2018-1. The implied adjusted R-squared of the combined frequency and severity model is 0.671.

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 July 1, 2016, a higher trend rate after July 1, 2016, but before January 1, 2020, a lower trend rate after January 1, 2020, a lower one-time scalar at 2018-1, and a slightly higher adjusted R-squared (0.682). However, the model fit to loss costs directly has several parameters with p -values that are insignificant.

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a loss cost trend rate of -7.2% up to July 1, 2016, +0.9% to January 1, 2020, and +10.3% thereafter. The modeled scalar parameter corresponds to a +7.7% increase at 2018-1.

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

¹¹⁶ = $\exp[-0.069 + 0.049] - 1$

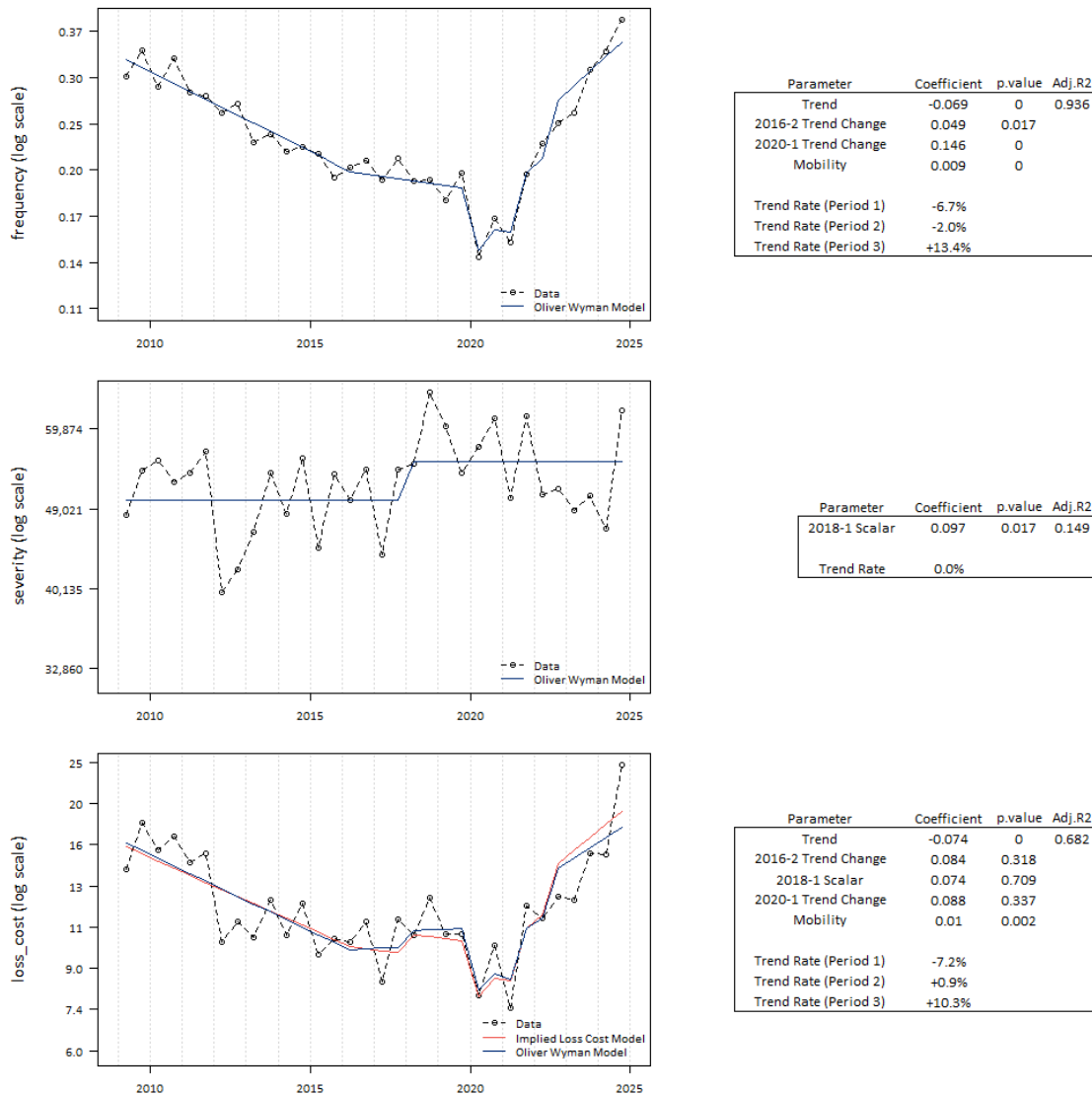
¹¹⁷ = $\exp[-0.069 + 0.049 + 0.146] - 1$

¹¹⁸ = $\exp[0.097] - 1$

¹¹⁹ = $\exp[-0.069 + 0.049] - 1$

¹²⁰ = $\exp[-0.069 + 0.049 + 0.146] - 1$

Figure 43: Uninsured Auto – Fitted Loss Cost



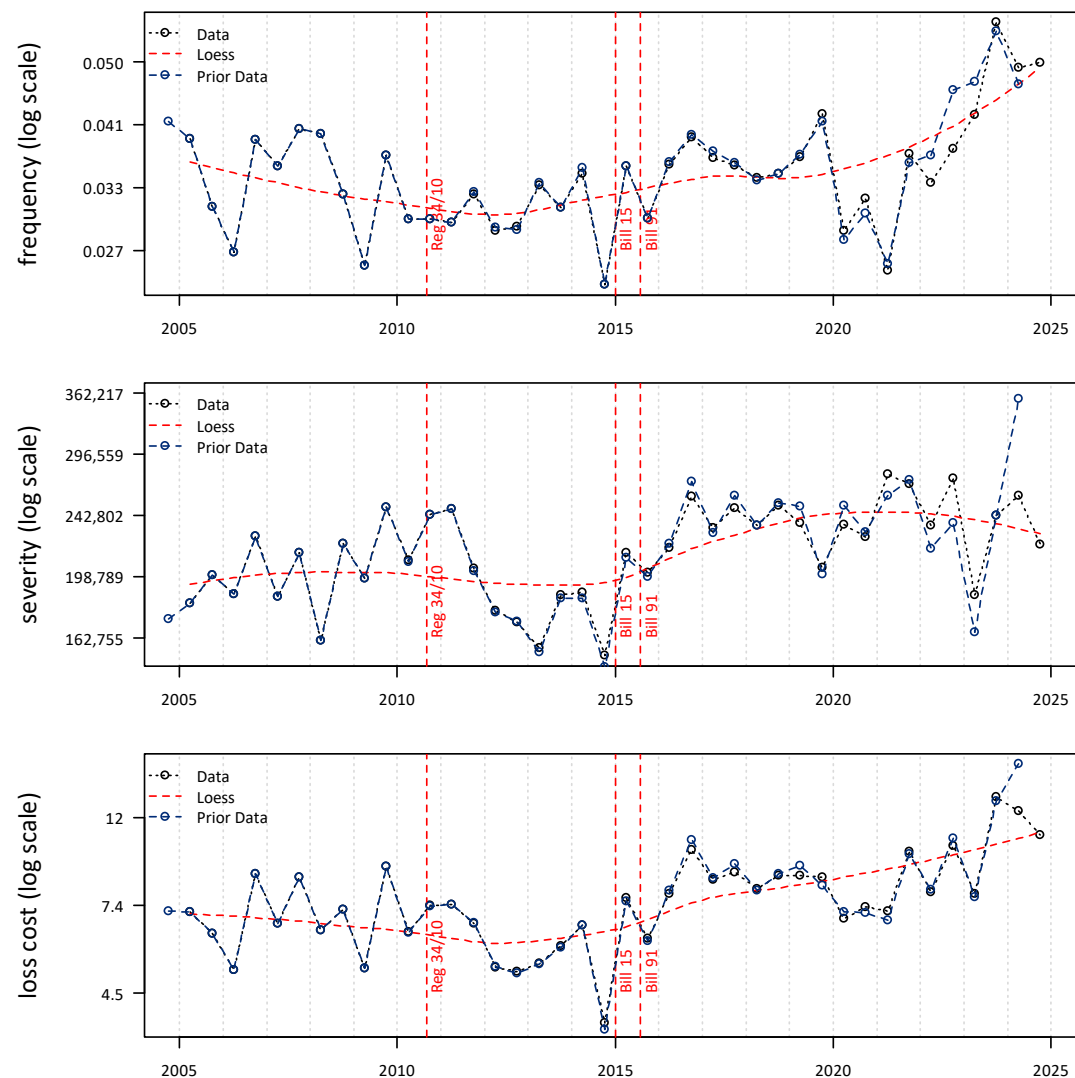
8.11. Underinsured Motorist

For our prior review, we selected a loss cost trend rate of +3.2%.

In Figure 44, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior evaluation and observe some variance in the immature estimates. We include a Loess curve that models the general trends in the data and note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021 and the first half of 2022 coincident with the COVID-19 pandemic. The frequency level has risen above pre-pandemic frequency levels starting at 2022-2.

Figure 44: Observed Underinsured Motorist Loss Cost Experience



Although the most recent data points suggest a rising trend, we are unable to discern a statistically significant frequency, severity or loss cost trend rate for underinsured motorist due to the variability in the data. 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, +4.8%.

As a result, we select past loss cost trend of +4.8% 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 24 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, 2024.

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 24: Selected Loss Cost Trends - as of December 31, 2024

Coverage	Current Trend Selection as of December 31, 2024	Confidence Interval	
		Lower Bound	Upper Bound
Bodily Injury	+4.8% up to March 31, 2016 +0.4% after April 1, 2016	-1.2%	+2.0%
Property Damage	+5.5% after January 1, 2013	+4.8%	+6.2%
DCPD	+8.6%	+7.3%	+9.9%
Accident Benefits - Total	+5.6% up to May 31, 2016 +1.2% after June 1, 2016 ¹²¹	-1.0%	+3.3%
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.3% up to May 31, 2016 +2.1% after June 1, 2016 ¹²²	+0.5%	+3.7%
Accident Benefits - Total Disability Income	+5.5% up to May 31, 2016 -2.0% after June 1, 2016 ¹²³	-3.9%	-0.2%
Accident Benefits – Funeral & Death Benefits	-2.8%	-3.7%	-1.9%
Collision	+8.6%	+6.6%	+10.6%
Comprehensive	+6.3% ¹²⁴	+3.4%	+9.2%
Comprehensive Theft	-3.4% up to December 31, 2015 +25.5% after January 1, 2016 ¹²⁵	+20.8%	+30.4%
Comprehensive All Other	+5.1%	+3.0%	+7.3%
All Perils	+8.1% ¹²⁶	+6.1%	+10.1%
Specified Perils	+6.3% ¹²⁷	+3.4%	+9.2%
Uninsured Auto	-7.2% up to June 30, 2016 +0.9% up to December 31, 2019 ¹²⁸ +10.3% after January 1, 2020	+4.7%	+16.2%
Underinsured Motorist	+4.8%	+3.8%	+5.7%
All Coverages	+5.1%	+3.3%	+6.9%

¹²¹ Our model also includes a one-time scalar shift of -21.3% coincident with the reforms.

¹²² 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 -25.8% coincident with the reforms.

¹²³ 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 -13.0% coincident with the reforms.

¹²⁴ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

¹²⁵ Our model also includes a one-time scalar shift of +45.5% at 2021-2.

¹²⁶ Our model also includes a one-time scalar shift of +10.9% at 2021-2.

¹²⁷ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

¹²⁸ Our model also includes a one-time scalar shift of +7.7% at 2018-1.

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 21.3% 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, 2024, in Table 25.

Table 25: Prior Selected Loss Cost Trends as of June 30, 2024

Coverage	Current Trend Selection as of June 30, 2024	Confidence Interval	
		Lower Bound	Upper Bound
Bodily Injury	+1.8% up to March 31, 2016 -0.9% after April 1, 2016	-1.6%	-0.3%
Property Damage	+1.3% up to December 31, 2012 +5.6% after January 1, 2013	+4.8%	+6.3%
DCPD	+9.1%	+7.9%	+10.4%
Accident Benefits - Total	+5.6% up to May 31, 2016 +1.0% after June 1, 2016 ¹²⁹	-1.0%	+3.2%
Accident Benefits - Total Medical and Rehabilitation including Attendant Care	+7.2% up to May 31, 2016 +2.0% after June 1, 2016 ¹³⁰	+0.1%	+3.9%
Accident Benefits - Total Disability Income	+5.6% up to May 31, 2016 -1.9% after June 1, 2016 ¹³¹	-3.9%	+0.1%
Accident Benefits – Funeral & Death Benefits	-2.1%	-2.9%	-1.3%
Collision	+9.3%	+7.4%	+11.3%
Comprehensive	+11.0% ¹³²	+7.5%	+14.6%
Comprehensive Theft	-3.2% up to December 31, 2015 +24.1% after January 1, 2016 ¹³³	+20.4%	+28.0%
Comprehensive All Other	+7.7%	+5.4%	+10.0%
All Perils	+8.5% ¹³⁴	+6.9%	+10.3%
Specified Perils	+11.0% ¹³⁵	+7.5%	+14.6%
Uninsured Auto	-6.7% up to June 30, 2016 -1.8% up to December 31, 2019 ¹³⁶ +12.6% after January 1, 2020	+7.2%	+18.2%
Underinsured Motorist	+3.2%	+2.6%	+3.9%

¹²⁹ Our model also includes a one-time scalar shift of -20.5% coincident with the reforms.

¹³⁰ 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 -25.0% coincident with the reforms.

¹³¹ 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 -12.5% coincident with the reforms.

¹³² Our model also includes one-time scalar shifts of +36.8% at 2021-2 and +19.7% at 2023-1.

¹³³ Our model also includes a one-time scalar shift of +77.9% at 2021-2.

¹³⁴ Our model also includes a one-time scalar shift of +10.7% at 2021-2.

¹³⁵ Our model also includes one-time scalar shifts of +36.8% at 2021-2 and +19.7% at 2023-1.

¹³⁶ Our model also includes a one-time scalar shift of +12.3% at 2018-1.

Coverage	Current Trend Selection as of June 30, 2024	Confidence Interval	
		Lower Bound	Upper Bound
All Coverages	+5.7%	+4.0%	+7.5%

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 for certain coverages, have not returned to the pre-pandemic levels even after consideration of frequency trend.

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the “new normal level” and claims frequency during the pre-pandemic period would be expected to be adjusted downward to the “new normal level.”¹³⁷

We observe some stability in the frequency levels in the most recent five accident periods, from 2022-2 to 2024-2; and consider this reflective of the post-pandemic new normal. In the case of DCPD, accident benefits, and collision, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2.

The following figures include three panels.

- In the top panel, we apply the trend adjustments¹³⁸ we discuss in Section 8 to bring all accident years to a 2024-2 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”¹³⁹ included in the models that we discuss in Section 8.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024-2 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 coverage¹⁴⁰ 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

¹³⁷ For some coverages, no adjustment is needed.

¹³⁸ We do not include seasonality, mobility, or other scalars.

¹³⁹ Mobility and scalars, but not seasonality.

¹⁴⁰ 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 45: Bodily Injury Post-Pandemic Frequency Level

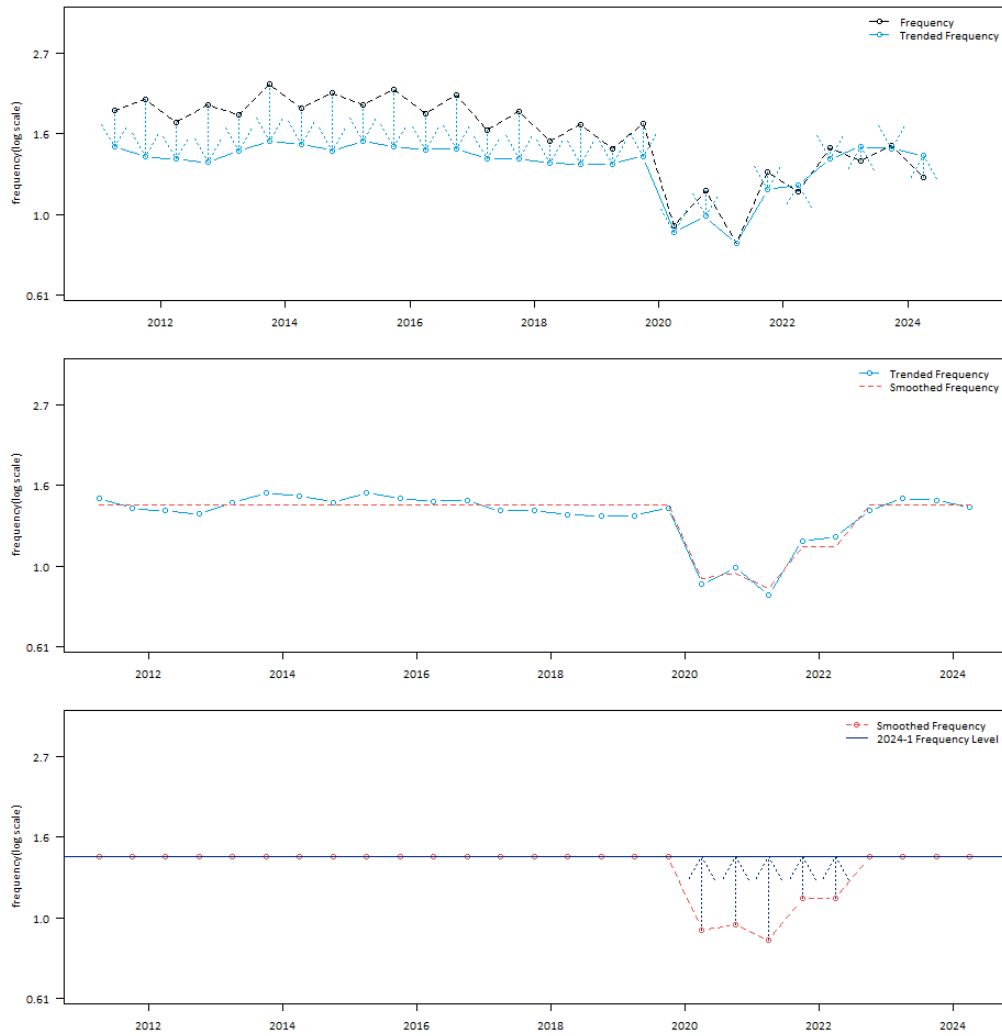


Table 26: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.590
2020-2	1.535
2021-1	1.698
2021-2	1.300
2022-1	1.301
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Accident Semester	Combined New Normal Factor
2024-2	1.000

Figure 46: Property Damage – Post-Pandemic Frequency Level

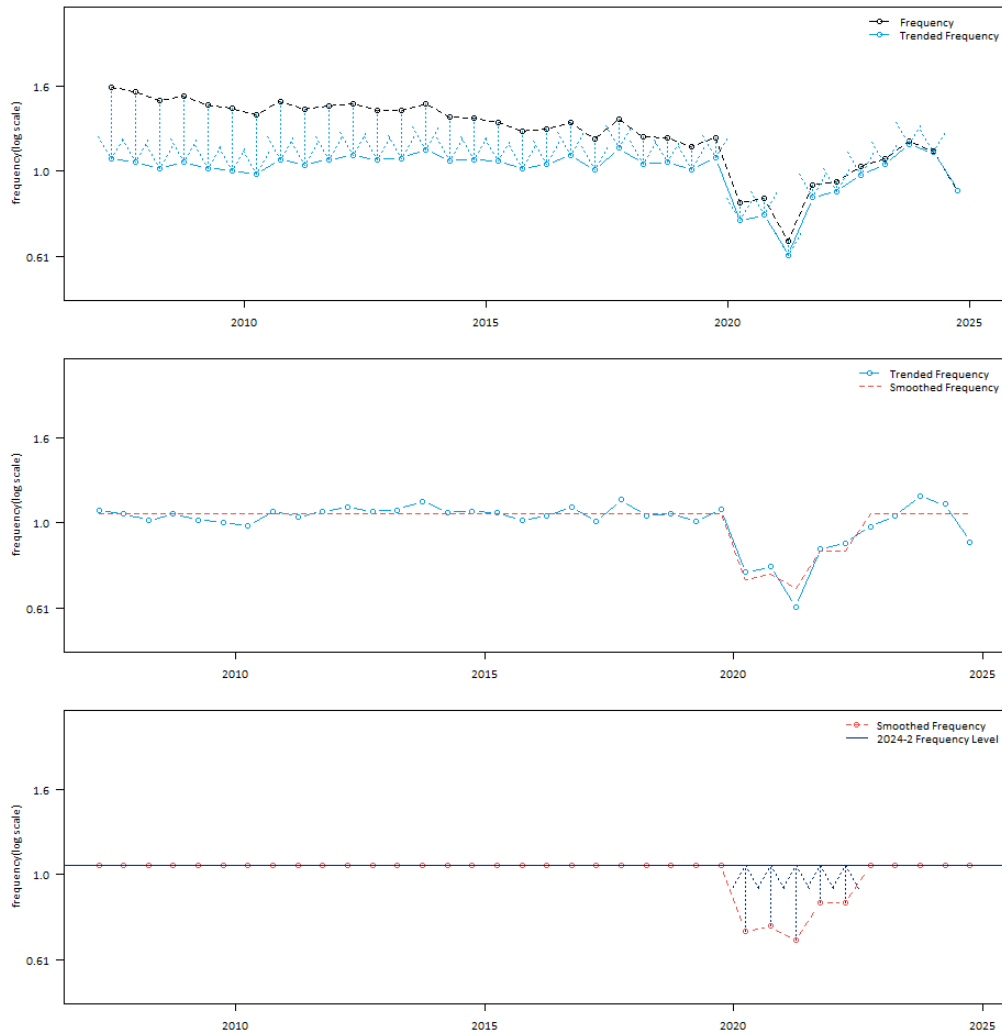


Table 27: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.471
2020-2	1.428
2021-1	1.553
2021-2	1.244
2022-1	1.245
2022-2	1.000
2023-1	1.000

Accident Semester	Combined New Normal Factor
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 47: DCPD – Post-Pandemic Frequency Level

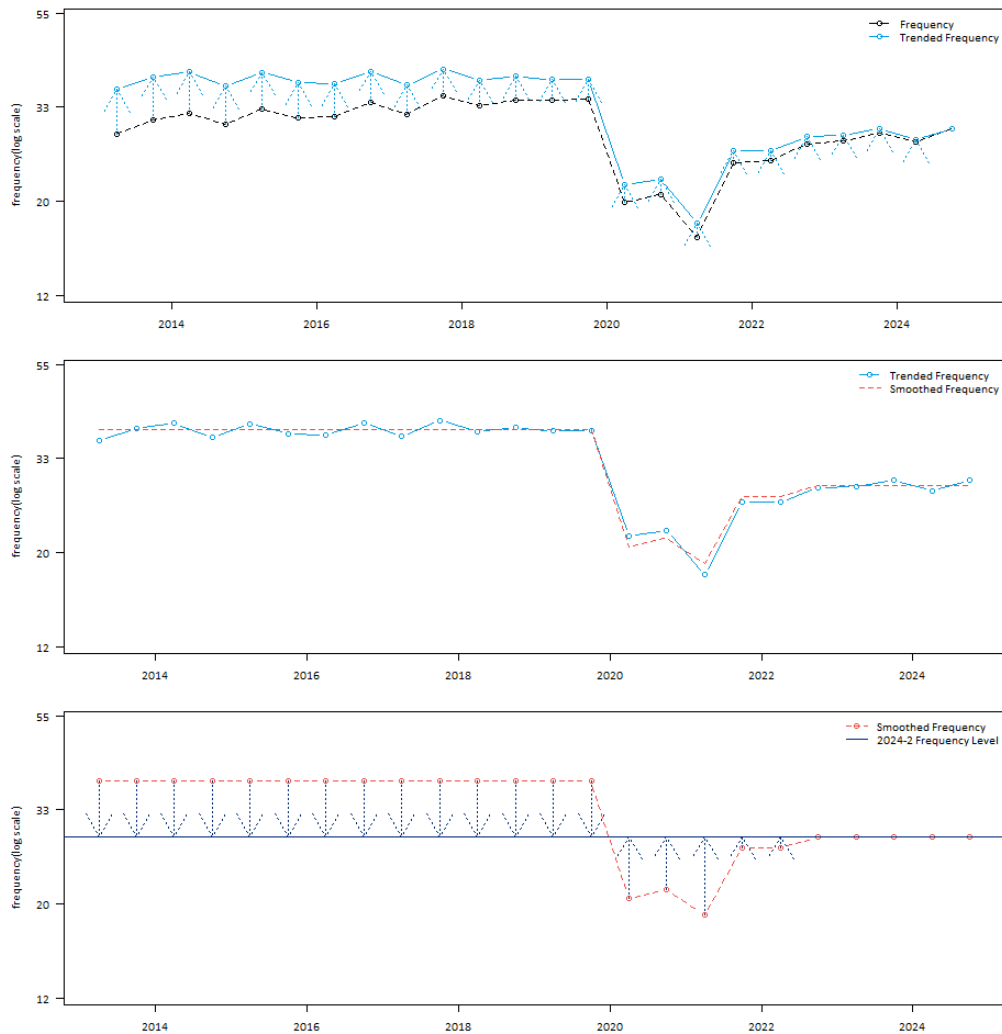


Table 28: Direct Compensation Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.744
2020-1	1.392
2020-2	1.327
2021-1	1.521
2021-2	1.061
2022-1	1.062

Accident Semester	Combined New Normal Factor
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 48: Accident Benefits – Post-Pandemic Frequency Level

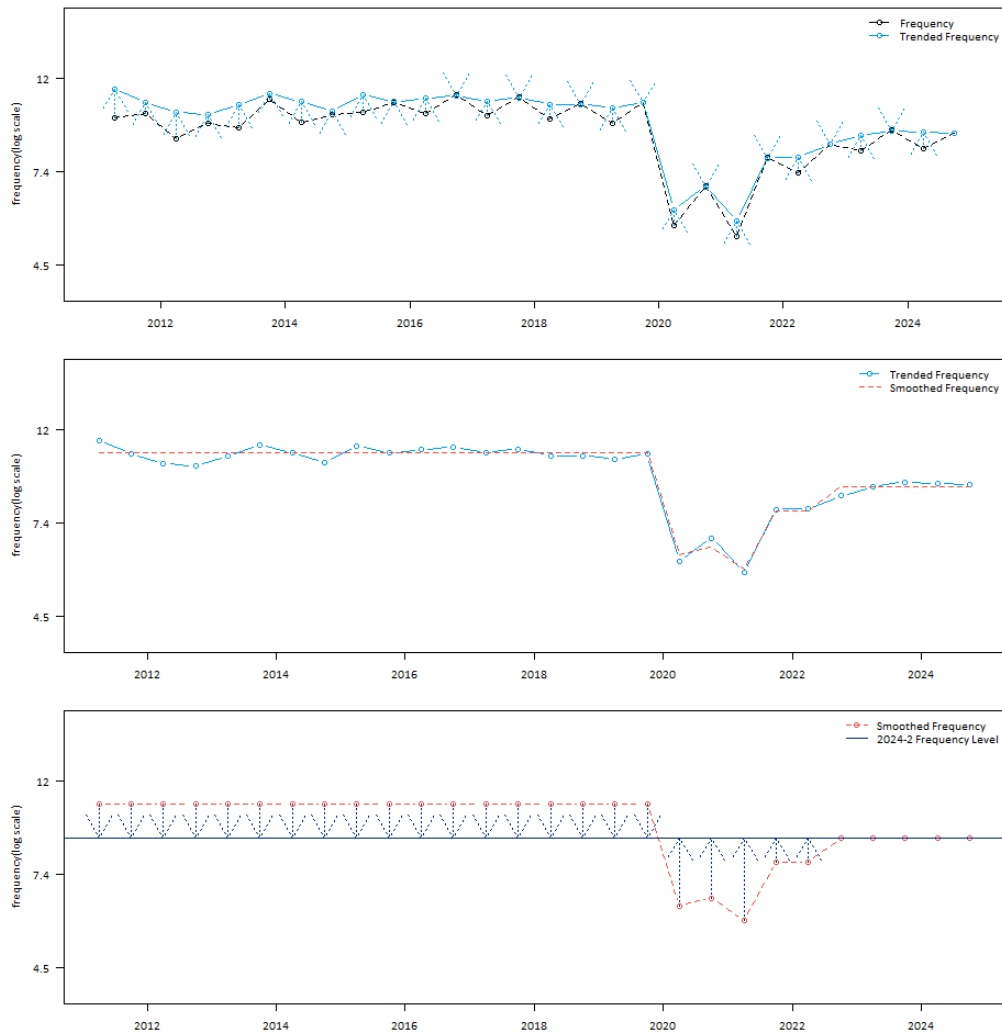


Table 29: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.836
2020-1	1.441
2020-2	1.382
2021-1	1.556

Accident Semester	Combined New Normal Factor
2021-2	1.138
2022-1	1.139
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 49: Collision – Post-Pandemic Frequency Level

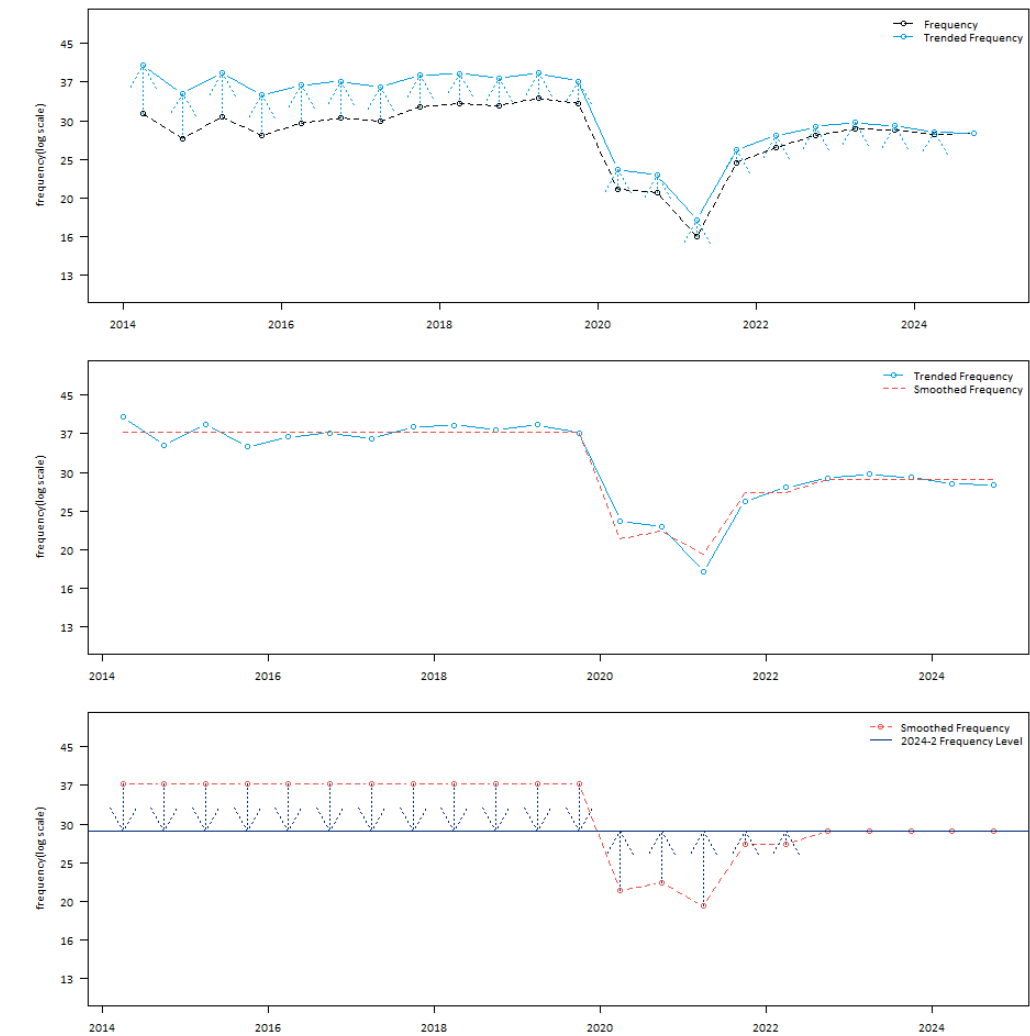


Table 30: Collision Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.780
2020-1	1.360

Accident Semester	Combined New Normal Factor
2020-2	1.303
2021-1	1.471
2021-2	1.069
2022-1	1.069
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 50: All Perils – Post-Pandemic Frequency Level

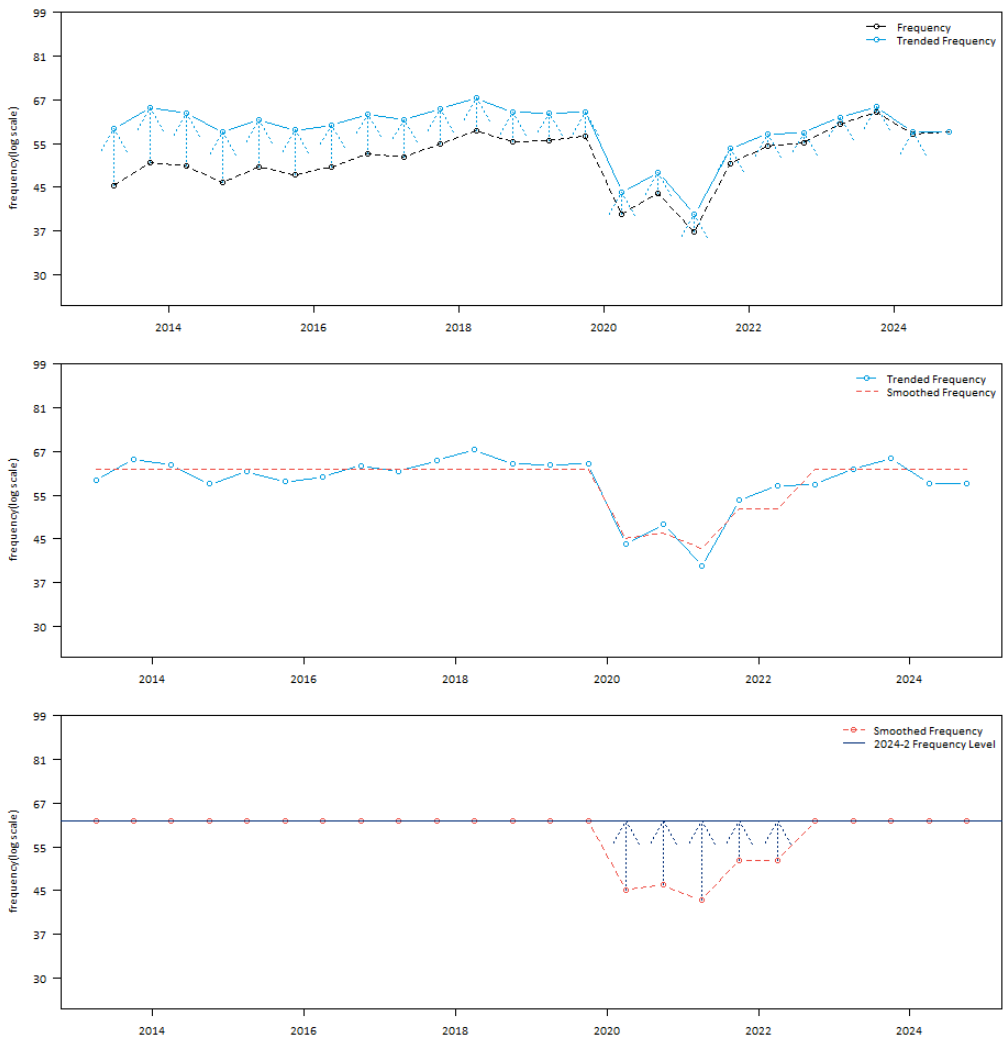


Table 31: All Perils Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.372
2020-2	1.339
2021-1	1.435
2021-2	1.196
2022-1	1.197
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

10. Excess Inflation

We include an inflation parameter, where significant, to estimate the inflation impact on claim severity. We find the inflation impact differs between the physical damage and non-physical damage coverages. Therefore, we calculate two separate inflation parameters. For the physical damage parameter, we use the passenger vehicle parts, maintenance, and repairs CPI, and for the non-physical damage parameter we use the health care CPI. We calculate the inflation parameter as follows:

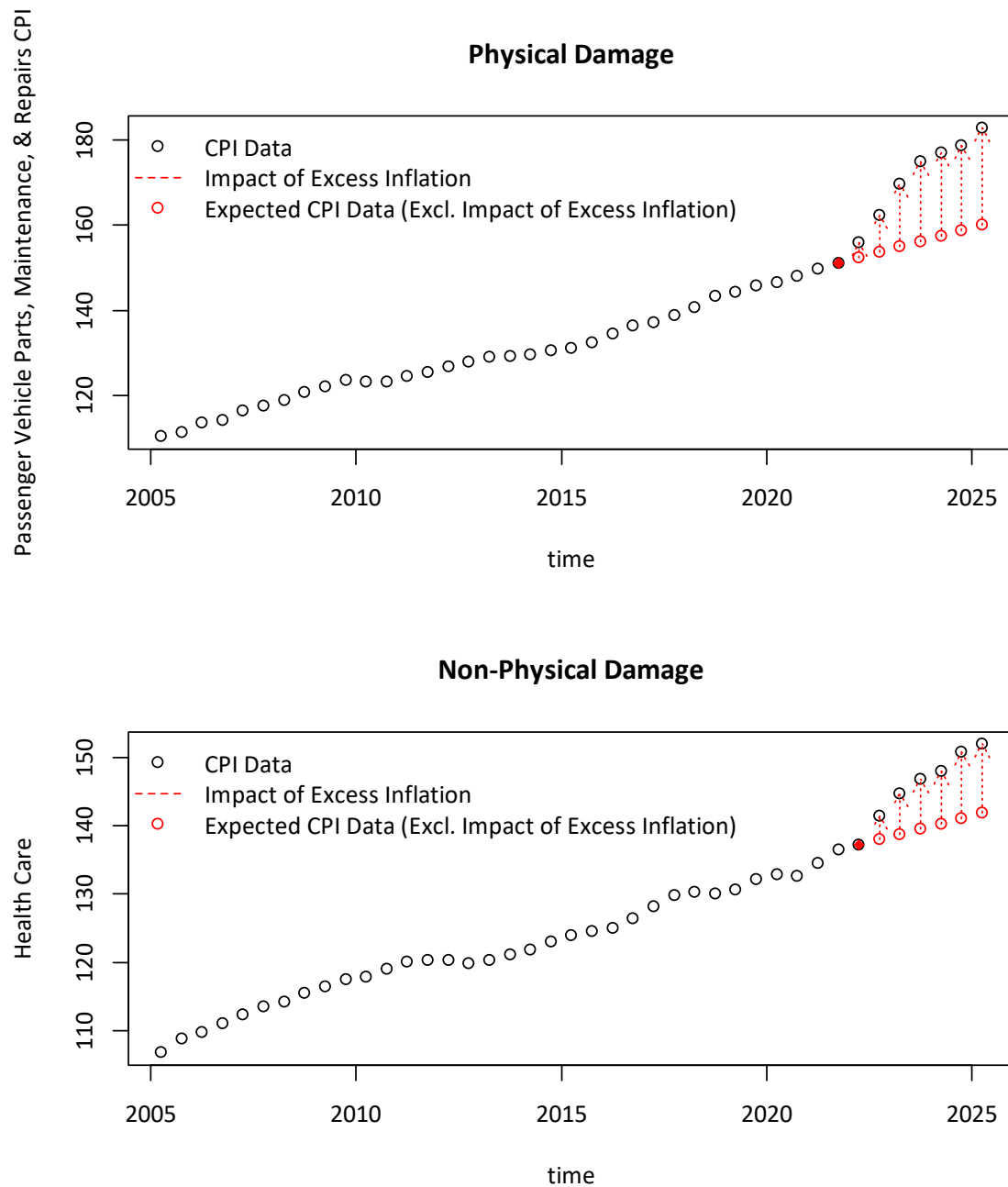
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-1.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.

We present the CPI values, in Figure 51, and the excess inflation parameter values, in Table 32.

Table 32: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.000
2020-2	0.000	0.000
2021-1	0.000	0.000
2021-2	0.000	0.000
2022-1	0.174	0.000
2022-2	0.418	0.361
2023-1	0.690	0.616
2023-2	1.000	0.742
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

Figure 51: CPI Inflation



We include an excess inflation parameter in our DCPD and collision severity models and the comprehensive total and comprehensive all other direct loss cost models. The combination of the modelled coefficient and the parameter values in Table 32 adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 33.

Table 33: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Collision	Comprehensive Total	Comprehensive – All Other
2019-2	1.097	1.083	1.249	1.341
2020-1	1.097	1.083	1.249	1.341
2020-2	1.097	1.083	1.249	1.341
2021-1	1.097	1.083	1.249	1.341
2021-2	1.097	1.083	1.249	1.341
2022-1	1.097	1.083	1.249	1.341
2022-2	1.061	1.052	1.153	1.206
2023-1	1.036	1.031	1.089	1.119
2023-2	1.024	1.021	1.059	1.079
2024-1	1.000	1.000	1.000	1.000
2024-2	1.000	1.000	1.000	1.000

The factors we present above, when applied to historical experience period data, would adjust that experience data for the influence of higher-than-average inflationary levels. The application of these adjustments to historical experience data would be similar to that discussed for post-pandemic frequency in Section 9. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

For comprehensive theft, total theft, comprehensive total, and all perils, our selected models include a one-time scalar coincident with a period of higher-than-average inflationary levels. We include the effect of that scalar in our summary tables.

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 2024

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

Reported Incurred Loss and ALAE Development Summary
Data as of 31 Dec 2024

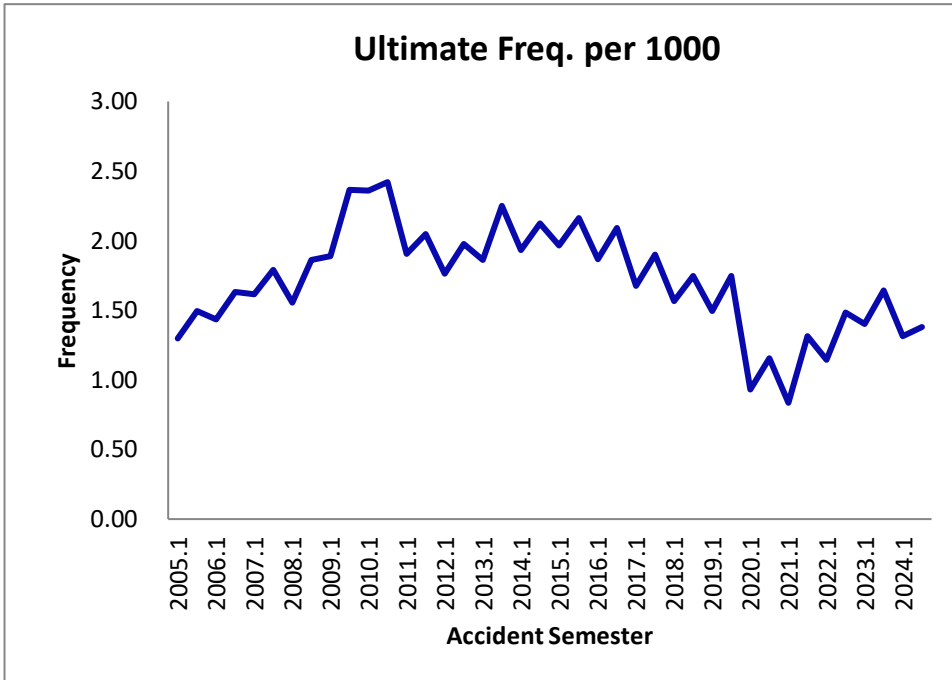
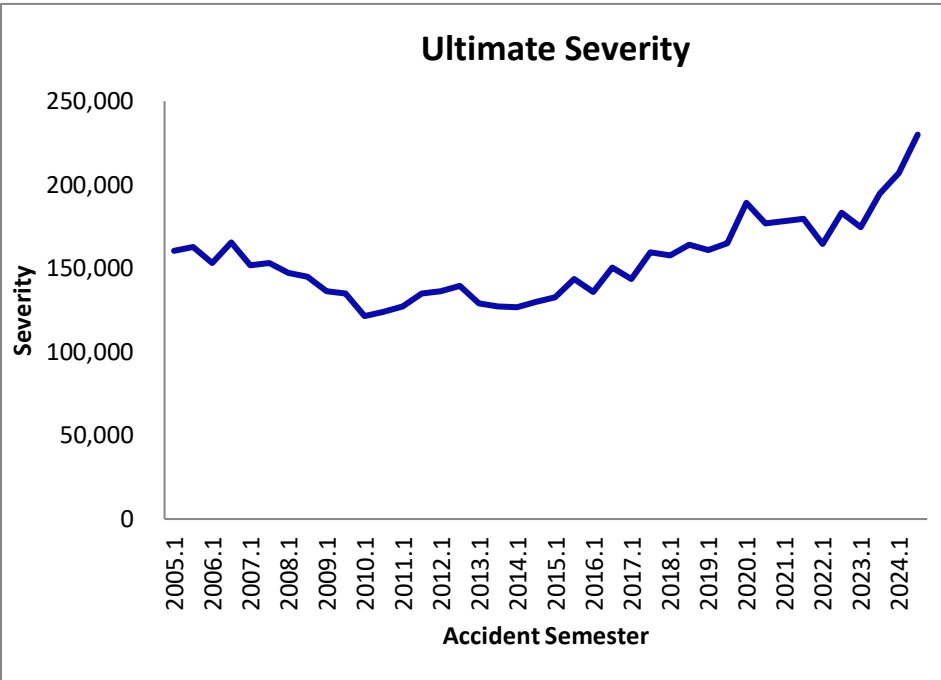
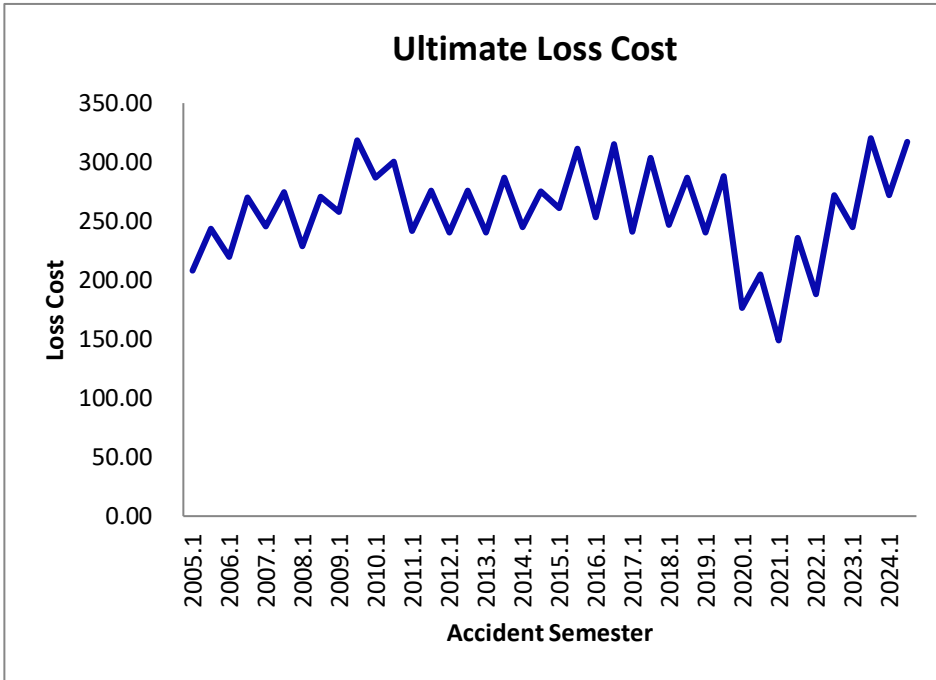
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Maturity	OW Selected	GISA Selected Age-to-Ultimate Development Factors														
	Third Party Liability - Bodily	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	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	4.298	3.688	2.058	1.116	2.428	2.590	0.964	1.221	2.438	1.057	1.110	1.070	1.050	1.060	3.975	4.108
12	2.682	2.489	1.560	1.009	1.730	1.541	0.887	1.204	1.686	1.005	1.002	0.980	0.994	1.021	2.336	2.164
18	2.171	2.010	1.281	1.003	1.504	1.367	0.943	1.267	1.473	1.003	1.000	0.988	0.998	1.016	1.791	1.697
24	1.811	1.570	1.147	1.002	1.431	1.356	0.979	1.150	1.413	1.002	1.000	0.993	1.000	1.010	1.431	1.396
30	1.503	1.386	1.041	1.001	1.309	1.267	0.987	1.087	1.299	1.001	1.000	0.997	1.000	1.001	1.079	1.066
36	1.344	1.187	1.012	1.001	1.179	1.099	0.995	0.963	1.162	1.001	1.000	0.998	1.000	0.999	1.018	0.997
42	1.242	1.126	1.001	1.000	1.095	1.026	0.998	0.931	1.080	1.000	1.000	1.000	1.000	1.000	1.006	0.979
48	1.166	1.111	1.000	1.000	1.045	0.995	0.999	0.883	1.034	1.000	1.000	0.999	1.000	1.002	0.991	0.968
54	1.108	1.052	1.000	1.000	1.010	0.968	1.000	0.955	1.002	1.000	1.000	0.999	1.000	0.996	0.991	0.953
60	1.072	1.022	1.000	1.000	0.994	0.959	1.000	0.924	0.986	1.000	1.000	0.999	1.000	0.996	0.959	0.953
66	1.047	1.016	1.000	1.000	0.995	0.975	1.000	0.959	0.991	1.000	1.000	0.999	1.000	1.005	0.957	0.951
72	1.030	1.009	1.000	1.000	0.995	0.977	1.000	1.000	0.991	1.000	1.000	1.000	1.000	0.996	0.958	0.954
78	1.018	1.005	1.000	1.000	0.996	0.979	1.000	1.001	0.992	1.000	1.000	1.000	1.000	0.991	0.957	0.962
84	1.012	1.003	1.000	1.000	0.997	0.985	1.000	0.988	0.994	1.000	1.000	1.000	1.000	0.984	0.960	0.960
90	1.007	1.002	1.000	1.000	0.998	0.989	1.000	0.999	0.996	1.000	1.000	1.000	1.000	1.002	0.965	0.963
96	1.002	1.000	1.000	1.000	0.998	0.990	1.000	1.000	0.996	1.000	1.000	1.000	1.000	0.996	0.969	0.966
102	0.999	1.000	1.000	1.000	0.999	0.994	1.000	0.992	0.998	1.000	1.000	1.000	1.000	0.993	0.979	0.975
108	0.999	1.000	1.000	1.000	1.002	0.997	1.000	1.088	1.001	1.000	1.000	1.000	1.000	1.007	0.983	0.976
114	0.998	0.999	1.000	1.000	1.001	0.998	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.002	0.988	0.987
120	0.997	0.999	1.000	1.000	1.001	1.000	1.000	0.993	1.001	1.000	1.000	1.000	1.000	0.989	0.990	0.986
126	0.998	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.999	0.992	0.990
132	0.998	0.999	1.000	1.000	1.001	1.000	1.000	2.000	1.001	1.000	1.000	1.000	1.000	0.998	0.996	0.989
138	0.998	1.000	1.000	1.000	1.001	1.001	1.000	0.989	1.001	1.000	1.000	1.000	1.000	0.997	0.997	0.989
144	0.998	0.999	1.000	1.000	1.001	1.001	1.000	0.000	1.001	1.000	1.000	1.000	1.000	0.994	0.999	0.993
150	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.005	1.001	1.000	1.000	1.000	1.000	1.001	0.999	0.996
156	1.000	1.000	1.000	1.000	1.000	1.002	1.000	0.966	1.001	1.000	1.000	1.000	1.000	1.002	1.000	0.996
162	1.000	1.000	1.000	1.000	1.000	1.001	1.000	0.987	1.000	1.000	1.000	1.000	1.000	0.997	1.000	0.995
168	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	0.994
174	0.999	1.000	1.000	1.000	0.999	1.000	1.000	0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995
180	0.999	1.000	1.000	1.000	1.000	1.001	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
186	0.999	1.000	1.000	1.000	1.000	1.001	1.000	0.998	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	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
198	1.000	1.000	1.000	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
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	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	0.997	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	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
222	1.000	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
228	1.000	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
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.001	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.943	1.000	1.000	1.000	0.001	1.000	1.000	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 2024

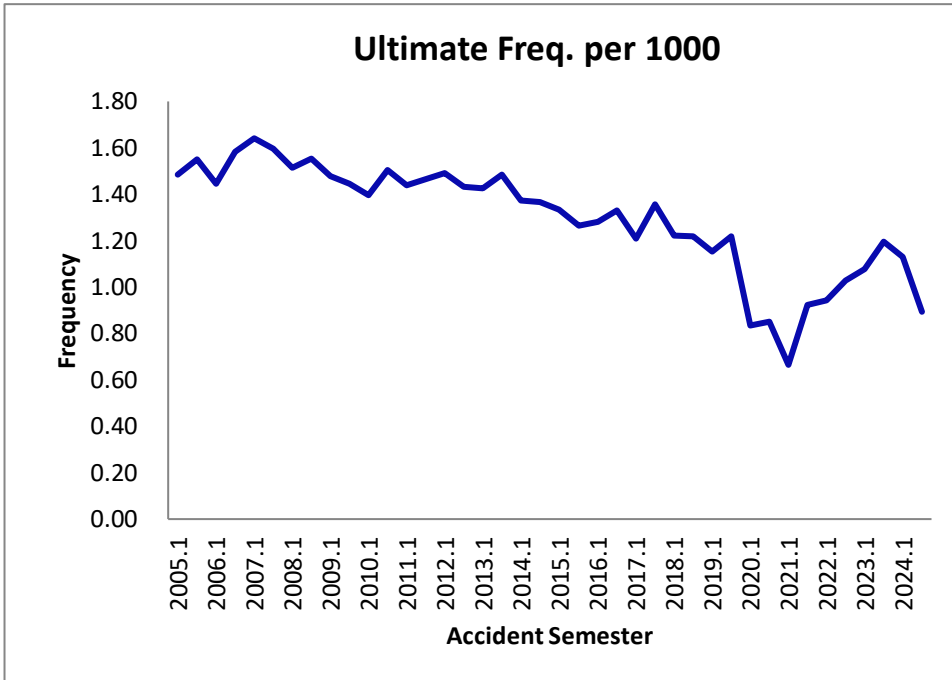
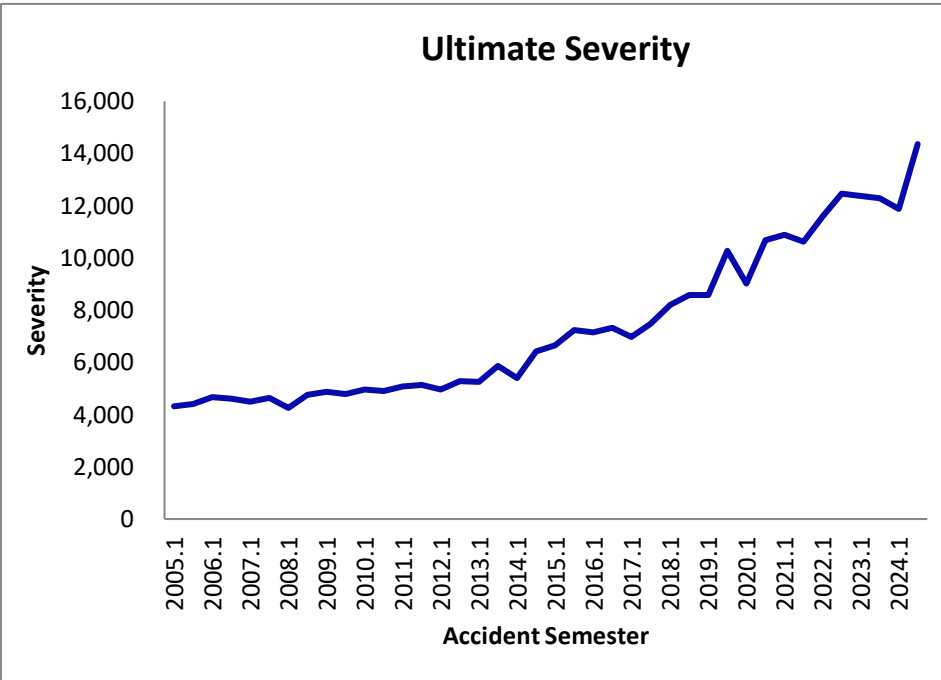
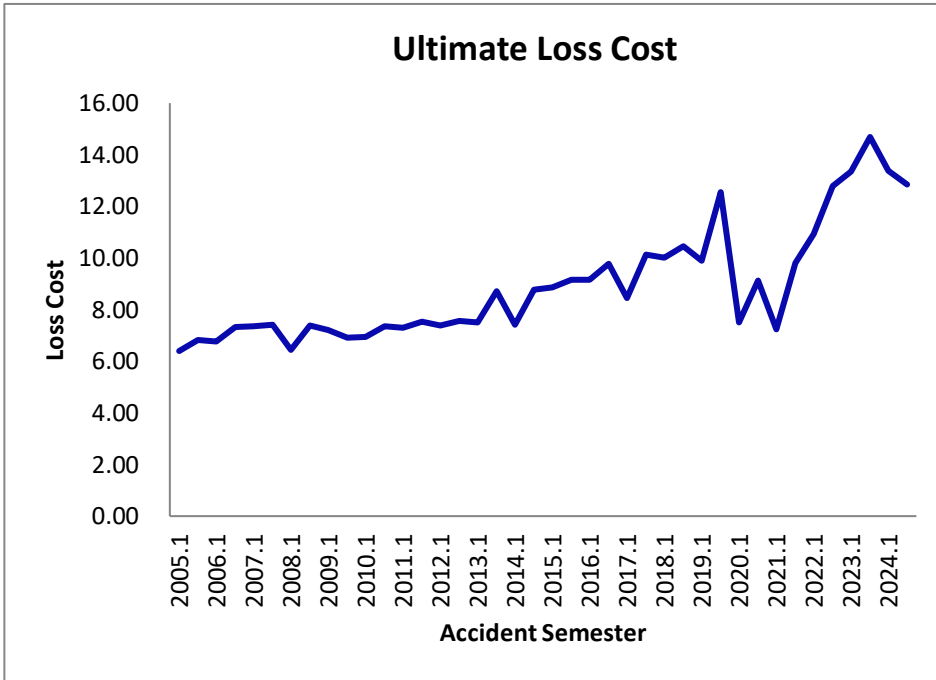
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,969,536	3,849	565,189	1.092	617,186	207.84		160,350		1.30			
2005.2	234	3,087,171	4,622	688,724	1.092	752,087	243.62		162,719		1.50		226.08	
2006.1	228	3,043,446	4,359	617,559	1.082	668,199	219.55	5.6%	153,292	-4.4%	1.43	10.5%		
2006.2	222	3,148,734	5,139	785,447	1.082	849,854	269.90	10.8%	165,373	1.6%	1.63	9.0%	245.16	8.4%
2007.1	216	3,101,579	5,016	701,320	1.085	760,932	245.34	11.7%	151,701	-1.0%	1.62	12.9%		
2007.2	210	3,210,610	5,750	812,916	1.085	882,014	274.72	1.8%	153,394	-7.2%	1.79	9.7%	260.28	6.2%
2008.1	204	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	198	3,268,341	6,090	821,842	1.076	884,302	270.57	-1.5%	145,206	-5.3%	1.86	4.0%	250.01	-3.9%
2009.1	192	3,200,181	6,048	767,965	1.075	825,562	257.97	12.7%	136,502	-7.3%	1.89	21.6%		
2009.2	186	3,294,856	7,784	976,496	1.075	1,049,733	318.60	17.8%	134,858	-7.1%	2.36	26.8%	288.73	15.5%
2010.1	180	3,229,722	7,627	868,876	1.066	926,222	286.78	11.2%	121,440	-11.0%	2.36	25.0%		
2010.2	174	3,334,891	8,072	939,797	1.066	1,001,824	300.41	-5.7%	124,111	-8.0%	2.42	2.5%	293.70	1.7%
2011.1	168	3,274,001	6,229	730,862	1.083	791,524	241.76	-15.7%	127,071	4.6%	1.90	-19.4%		
2011.2	162	3,377,108	6,910	861,078	1.083	932,547	276.14	-8.1%	134,956	8.7%	2.05	-15.5%	259.22	-11.7%
2012.1	156	3,336,207	5,889	742,717	1.080	801,837	240.34	-0.6%	136,158	7.2%	1.77	-7.2%		
2012.2	150	3,429,874	6,783	877,208	1.080	947,034	276.11	0.0%	139,619	3.5%	1.98	-3.3%	258.48	-0.3%
2013.1	144	3,371,244	6,269	749,475	1.080	809,133	240.01	-0.1%	129,069	-5.2%	1.86	5.3%		
2013.2	138	3,484,402	7,841	924,985	1.080	998,614	286.60	3.8%	127,358	-8.8%	2.25	13.8%	263.69	2.0%
2014.1	132	3,417,317	6,609	771,061	1.085	836,822	244.88	2.0%	126,619	-1.9%	1.93	4.0%		
2014.2	126	3,536,470	7,503	897,441	1.085	973,980	275.41	-3.9%	129,812	1.9%	2.12	-5.7%	260.41	-1.2%
2015.1	120	3,481,627	6,846	822,569	1.104	907,869	260.76	6.5%	132,613	4.7%	1.97	1.7%		
2015.2	114	3,610,270	7,816	1,018,563	1.104	1,124,188	311.39	13.1%	143,832	10.8%	2.16	2.0%	286.53	10.0%
2016.1	108	3,577,822	6,678	824,726	1.099	906,704	253.42	-2.8%	135,775	2.4%	1.87	-5.1%		
2016.2	102	3,705,881	7,756	1,063,016	1.099	1,168,680	315.36	1.3%	150,681	4.8%	2.09	-3.3%	284.94	-0.6%
2017.1	96	3,662,666	6,144	802,876	1.099	882,361	240.91	-4.9%	143,613	5.8%	1.68	-10.1%		
2017.2	90	3,814,759	7,244	1,052,937	1.099	1,157,178	303.34	-3.8%	159,743	6.0%	1.90	-9.3%	272.76	-4.3%
2018.1	84	3,760,703	5,888	840,093	1.104	927,875	246.73	2.4%	157,587	9.7%	1.57	-6.7%		
2018.2	78	3,901,886	6,824	1,013,206	1.104	1,119,077	286.80	-5.5%	163,991	2.7%	1.75	-7.9%	267.14	-2.1%
2019.1	72	3,856,094	5,769	834,092	1.113	927,944	240.64	-2.5%	160,850	2.1%	1.50	-4.4%		
2019.2	66	3,975,717	6,945	1,030,243	1.113	1,146,167	288.29	0.5%	165,035	0.6%	1.75	-0.1%	264.83	-0.9%
2020.1	60	3,886,258	3,622	604,118	1.135	685,525	176.40	-26.7%	189,267	17.7%	0.93	-37.7%		
2020.2	54	3,979,940	4,603	718,117	1.135	814,886	204.75	-29.0%	177,034	7.3%	1.16	-33.8%	190.74	-28.0%
2021.1	48	3,918,706	3,274	513,778	1.136	583,429	148.88	-15.6%	178,201	-5.8%	0.84	-10.4%		
2021.2	42	4,040,306	5,307	839,640	1.136	953,466	235.99	15.3%	179,662	1.5%	1.31	13.6%	193.10	1.2%
2022.1	36	3,973,314	4,544	668,805	1.117	747,178	188.05	26.3%	164,432	-7.7%	1.14	36.9%		
2022.2	30	4,095,029	6,077	996,470	1.117	1,113,240	271.85	15.2%	183,189	2.0%	1.48	13.0%	230.58	19.4%
2023.1	24	4,039,102	5,664	885,798	1.117	989,599	245.00	30.3%	174,717	6.3%	1.40	22.6%		
2023.2	18	4,162,686	6,846	1,193,343	1.117	1,333,183	320.27	17.8%	194,739	6.3%	1.64	10.8%	283.20	22.8%
2024.1	12	4,126,085	5,421	1,001,974	1.120	1,122,010	271.93	11.0%	206,975	18.5%	1.31	-6.3%		
2024.2	6	4,225,694	5,824	1,196,238	1.120	1,339,547	317.00	-1.0%	230,005	18.1%	1.38	-16.2%	294.73	4.1%
Total		143,092,008	242,427	33,698,414			36,987,807							



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

Loss Cost Summary
Data as of 31 Dec 2024

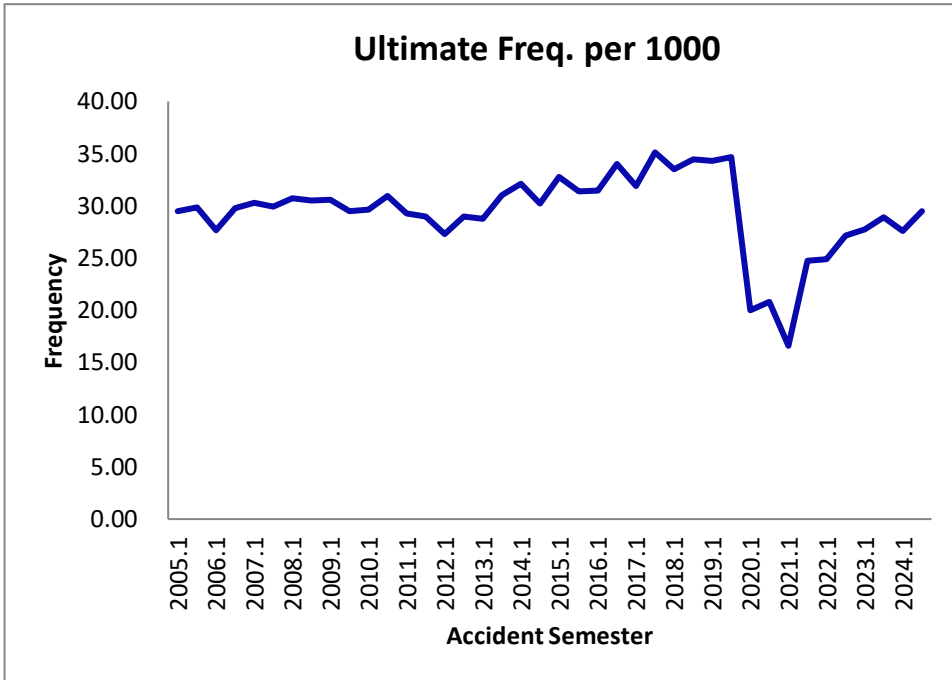
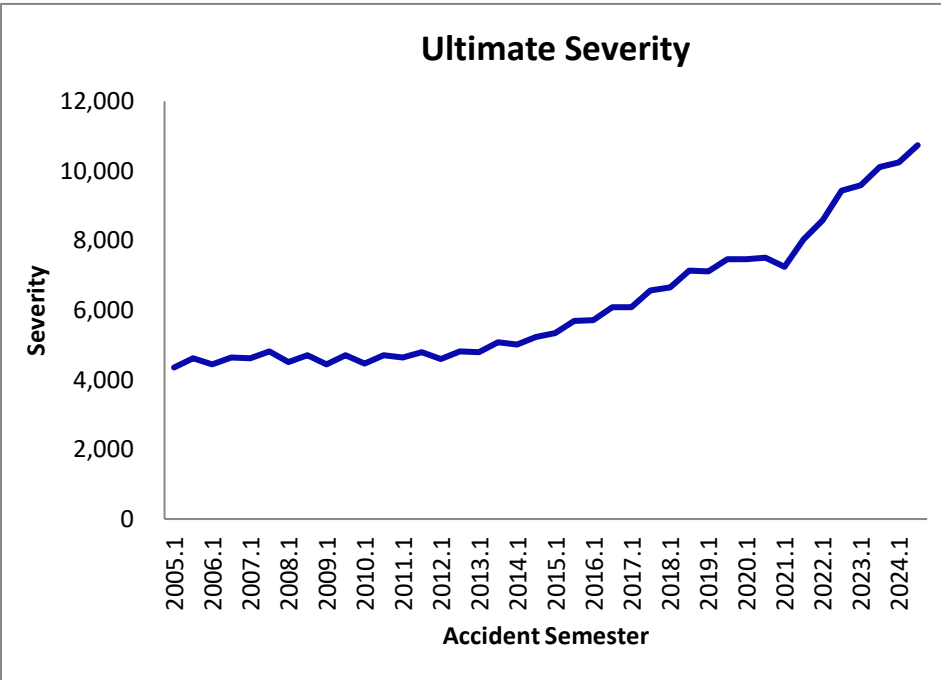
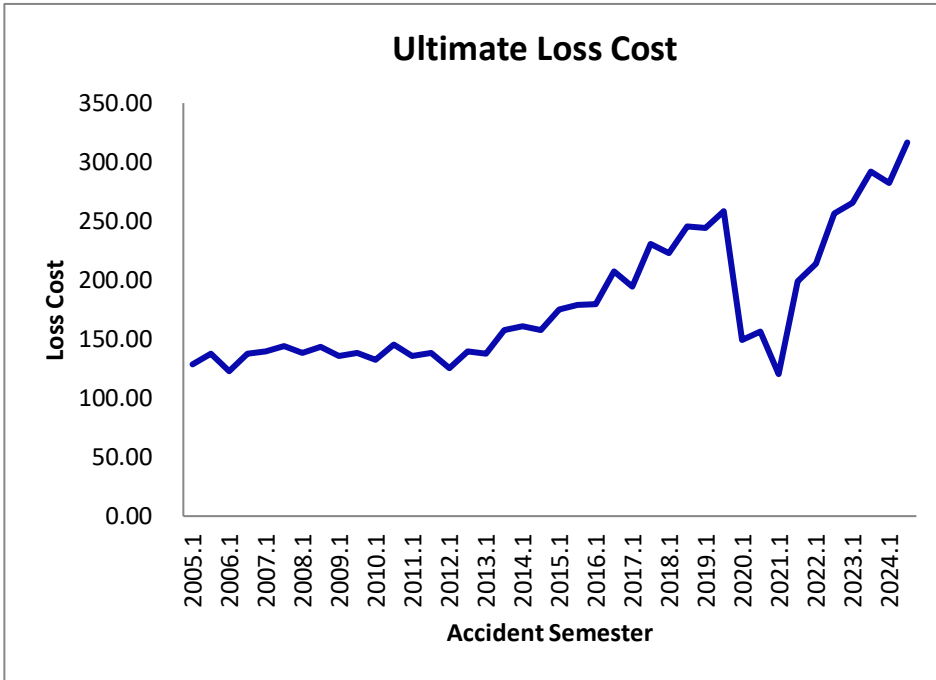
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,969,536	4,406	17,396	1.092	18,996	6.40		4,311		1.48			
2005.2	234	3,087,171	4,789	19,267	1.092	21,040	6.82		4,393		1.55		6.61	
2006.1	228	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	222	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	216	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	210	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	204	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	198	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	192	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	186	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	180	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	174	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	168	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	162	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	156	3,336,207	4,970	22,854	1.080	24,673	7.40	1.3%	4,964	-2.3%	1.49	3.6%		
2012.2	150	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	144	3,371,244	4,808	23,387	1.080	25,249	7.49	1.3%	5,251	5.8%	1.43	-4.3%		
2013.2	138	3,484,402	5,168	28,142	1.080	30,382	8.72	15.2%	5,879	11.4%	1.48	3.5%	8.11	8.5%
2014.1	132	3,417,317	4,691	23,316	1.085	25,305	7.40	-1.1%	5,394	2.7%	1.37	-3.7%		
2014.2	126	3,536,470	4,832	28,616	1.085	31,057	8.78	0.7%	6,427	9.3%	1.37	-7.9%	8.11	-0.1%
2015.1	120	3,481,627	4,643	27,978	1.104	30,879	8.87	19.8%	6,651	23.3%	1.33	-2.9%		
2015.2	114	3,610,270	4,571	29,996	1.104	33,107	9.17	4.4%	7,243	12.7%	1.27	-7.3%	9.02	11.3%
2016.1	108	3,577,822	4,583	29,789	1.099	32,750	9.15	3.2%	7,146	7.4%	1.28	-3.9%		
2016.2	102	3,705,881	4,934	32,935	1.099	36,209	9.77	6.5%	7,339	1.3%	1.33	5.2%	9.47	4.9%
2017.1	96	3,662,666	4,433	28,178	1.099	30,968	8.45	-7.6%	6,986	-2.2%	1.21	-5.5%		
2017.2	90	3,814,759	5,177	35,212	1.099	38,698	10.14	3.8%	7,475	1.9%	1.36	1.9%	9.32	-1.6%
2018.1	84	3,760,703	4,591	34,071	1.104	37,631	10.01	18.3%	8,197	17.3%	1.22	0.9%		
2018.2	78	3,901,886	4,749	36,941	1.104	40,801	10.46	3.1%	8,591	14.9%	1.22	-10.3%	10.24	9.9%
2019.1	72	3,856,094	4,450	34,291	1.113	38,149	9.89	-1.1%	8,573	4.6%	1.15	-5.5%		
2019.2	66	3,975,717	4,849	44,804	1.113	49,845	12.54	19.9%	10,280	19.6%	1.22	0.2%	11.24	9.8%
2020.1	60	3,886,258	3,237	25,730	1.135	29,197	7.51	-24.1%	9,020	5.2%	0.83	-27.8%		
2020.2	54	3,979,940	3,392	31,964	1.135	36,271	9.11	-27.3%	10,693	4.0%	0.85	-30.1%	8.32	-25.9%
2021.1	48	3,918,706	2,605	24,969	1.136	28,354	7.24	-3.7%	10,884	20.7%	0.66	-20.2%		
2021.2	42	4,040,306	3,727	34,907	1.136	39,639	9.81	7.7%	10,636	-0.5%	0.92	8.2%	8.54	2.6%
2022.1	36	3,973,314	3,743	38,836	1.117	43,387	10.92	50.9%	11,591	6.5%	0.94	41.7%		
2022.2	30	4,095,029	4,206	46,869	1.117	52,361	12.79	30.3%	12,449	17.1%	1.03	11.3%	11.87	38.9%
2023.1	24	4,039,102	4,355	48,269	1.117	53,925	13.35	22.3%	12,382	6.8%	1.08	14.5%		
2023.2	18	4,162,686	4,982	54,725	1.117	61,138	14.69	14.9%	12,272	-1.4%	1.20	16.5%	14.03	18.2%
2024.1	12	4,126,085	4,657	49,339	1.120	55,250	13.39	0.3%	11,864	-4.2%	1.13	4.7%		
2024.2	6	4,225,694	3,781	48,475	1.120	54,282	12.85	-12.5%	14,357	17.0%	0.89	-25.2%	13.11	-6.5%
Total		143,092,008	182,415	1,182,331		1,302,530								



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

Loss Cost Summary
Data as of 31 Dec 2024

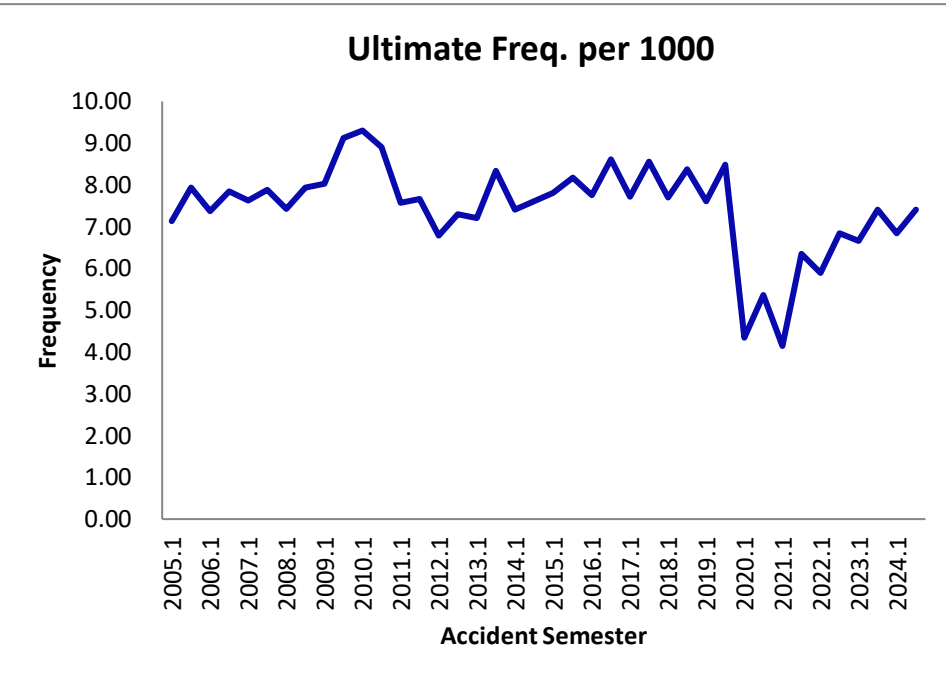
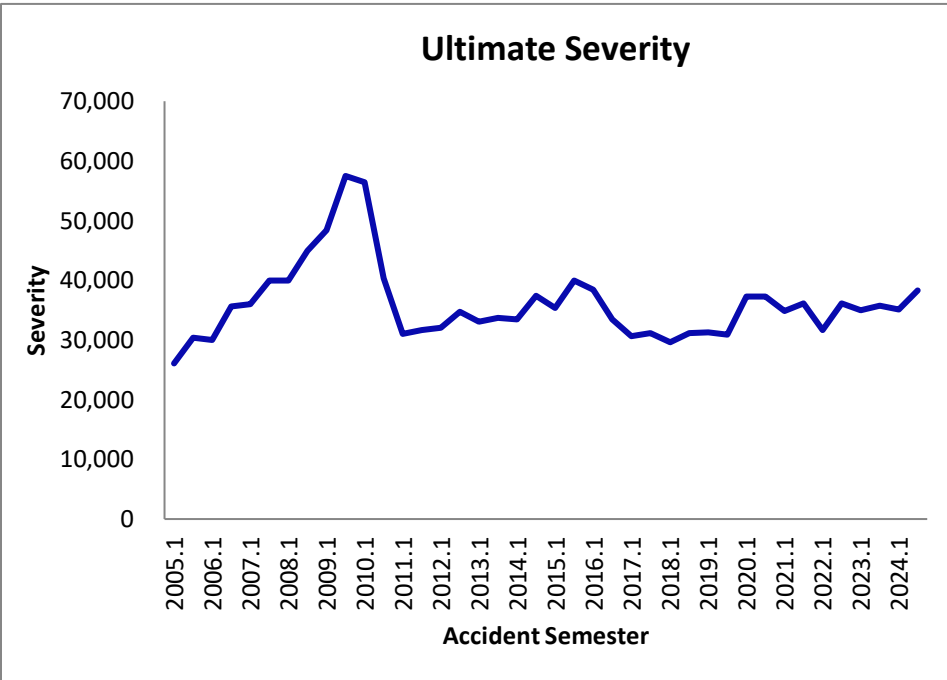
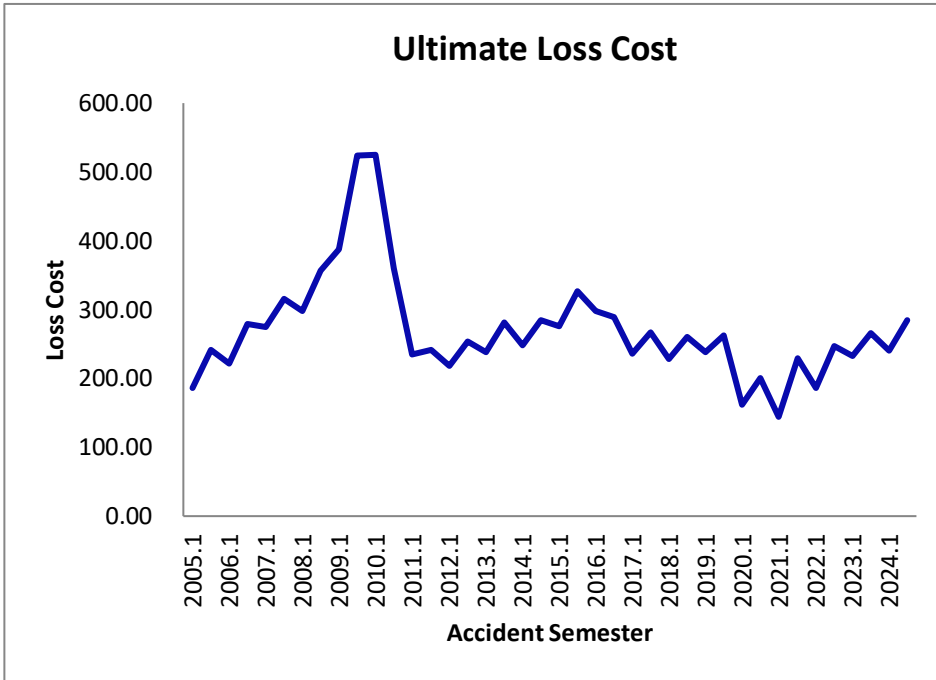
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,969,536	87,538	348,924	1.092	381,025	128.31		4,353		29.48			
2005.2	234	3,087,171	92,094	389,576	1.092	425,417	137.80		4,619		29.83		133.15	
2006.1	228	3,043,446	84,130	346,115	1.082	374,496	123.05	-4.1%	4,451	2.3%	27.64	-6.2%		
2006.2	222	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	216	3,101,579	93,929	399,270	1.085	433,208	139.67	13.5%	4,612	3.6%	30.28	9.6%		
2007.2	210	3,210,610	95,976	425,997	1.085	462,207	143.96	4.4%	4,816	4.0%	29.89	0.4%	141.85	8.6%
2008.1	204	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	198	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	192	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	186	3,294,856	97,097	424,600	1.075	456,445	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%	137.30	-2.6%
2010.1	180	3,229,722	95,794	401,116	1.066	427,590	132.39	-2.7%	4,464	0.4%	29.66	-3.0%		
2010.2	174	3,334,891	103,171	455,152	1.066	485,192	145.49	5.0%	4,703	0.0%	30.94	5.0%	139.05	1.3%
2011.1	168	3,274,001	95,919	410,719	1.083	444,809	135.86	2.6%	4,637	3.9%	29.30	-1.2%		
2011.2	162	3,377,108	97,830	432,051	1.083	467,911	138.55	-4.8%	4,783	1.7%	28.97	-6.4%	137.23	-1.3%
2012.1	156	3,336,207	91,078	387,669	1.080	418,527	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	150	3,429,874	99,475	443,342	1.080	478,632	139.55	0.7%	4,812	0.6%	29.00	0.1%	132.60	-3.4%
2013.1	144	3,371,244	96,928	430,028	1.080	464,258	137.71	9.8%	4,790	4.2%	28.75	5.3%		
2013.2	138	3,484,402	108,152	509,537	1.080	550,096	157.87	13.1%	5,086	5.7%	31.04	7.0%	147.96	11.6%
2014.1	132	3,417,317	109,863	506,587	1.085	549,792	160.88	16.8%	5,004	4.5%	32.15	11.8%		
2014.2	126	3,536,470	106,833	514,739	1.085	558,639	157.97	0.1%	5,229	2.8%	30.21	-2.7%	159.40	7.7%
2015.1	120	3,481,627	114,077	552,577	1.104	609,879	175.17	8.9%	5,346	6.8%	32.77	1.9%		
2015.2	114	3,610,270	113,356	585,337	1.104	646,036	178.94	13.3%	5,699	9.0%	31.40	3.9%	177.09	11.1%
2016.1	108	3,577,822	112,464	583,795	1.099	641,824	179.39	2.4%	5,707	6.7%	31.43	-4.1%		
2016.2	102	3,705,881	125,998	698,464	1.099	767,891	207.21	15.8%	6,094	6.9%	34.00	8.3%	193.54	9.3%
2017.1	96	3,662,666	116,820	647,806	1.099	711,939	194.38	8.4%	6,094	6.8%	31.89	1.5%		
2017.2	90	3,814,759	133,980	800,974	1.099	880,270	230.75	11.4%	6,570	7.8%	35.12	3.3%	212.94	10.0%
2018.1	84	3,760,703	125,918	757,985	1.104	837,187	222.61	14.5%	6,649	9.1%	33.48	5.0%		
2018.2	78	3,901,886	134,524	868,199	1.104	958,918	245.76	6.5%	7,128	8.5%	34.48	-1.8%	234.40	10.1%
2019.1	72	3,856,094	132,249	846,701	1.113	941,972	244.28	9.7%	7,123	7.1%	34.30	2.4%		
2019.2	66	3,975,717	137,863	924,315	1.113	1,028,319	258.65	5.2%	7,459	4.6%	34.68	0.6%	251.58	7.3%
2020.1	60	3,886,258	77,720	510,562	1.135	579,362	149.08	-39.0%	7,454	4.7%	20.00	-41.7%		
2020.2	54	3,979,940	82,860	548,676	1.135	622,612	156.44	-39.5%	7,514	0.7%	20.82	-40.0%	152.80	-39.3%
2021.1	48	3,918,706	65,052	415,335	1.136	471,640	120.36	-19.3%	7,250	-2.7%	16.60	-17.0%		
2021.2	42	4,040,306	99,910	707,334	1.136	803,224	198.80	27.1%	8,039	7.0%	24.73	18.8%	160.18	4.8%
2022.1	36	3,973,314	99,020	760,809	1.117	849,963	213.92	77.7%	8,584	18.4%	24.92	50.1%		
2022.2	30	4,095,029	111,305	939,562	1.117	1,049,663	256.33	28.9%	9,431	17.3%	27.18	9.9%	235.44	47.0%
2023.1	24	4,039,102	112,007	960,361	1.117	1,072,900	265.63	24.2%	9,579	11.6%	27.73	11.3%		
2023.2	18	4,162,686	120,254	1,088,896	1.117	1,216,497	292.24	14.0%	10,116	7.3%	28.89	6.3%	279.13	18.6%
2024.1	12	4,126,085	113,834	1,040,101	1.120	1,164,705	282.28	6.3%	10,232	6.8%	27.59	-0.5%		
2024.2	6	4,225,694	124,632	1,194,891	1.120	1,338,039	316.64	8.4%	10,736	6.1%	29.49	2.1%	299.67	7.4%
Total		143,092,008	4,198,693	23,909,697			26,350,207							



Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Medical/Rehab
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

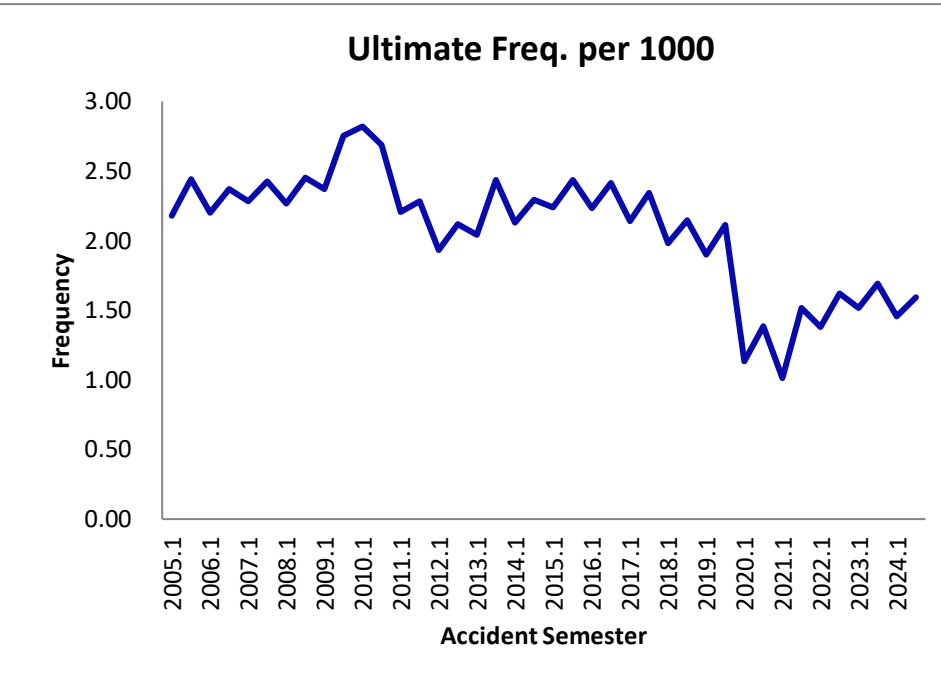
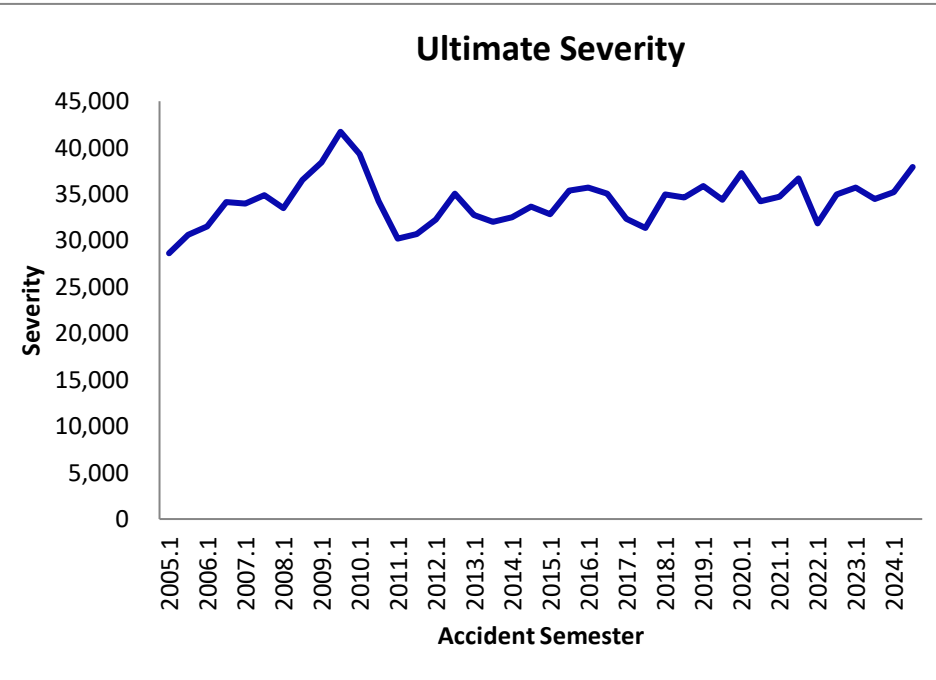
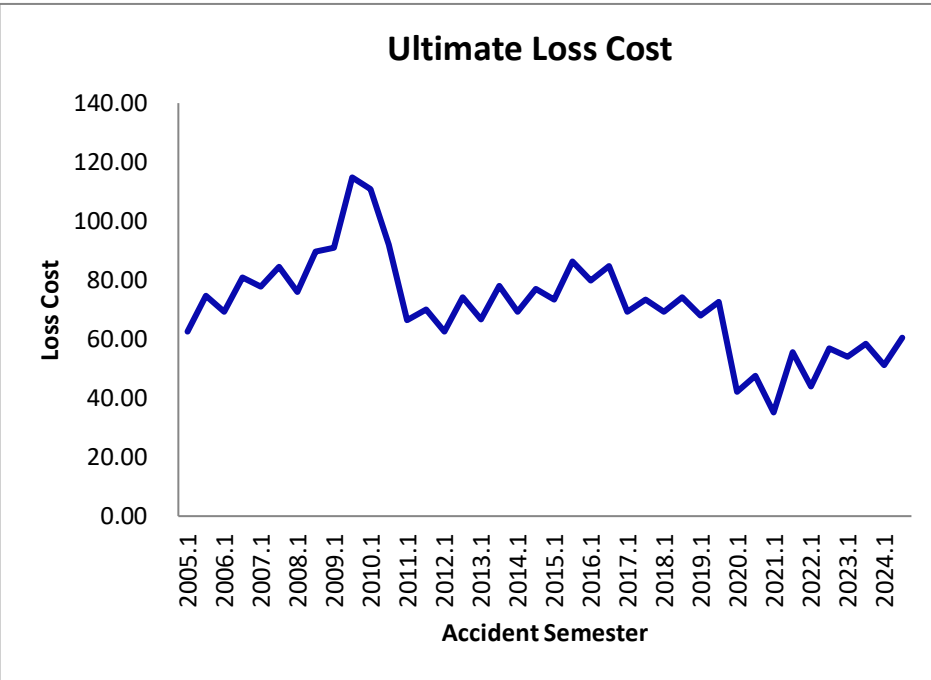
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,960,878	21,111	504,030	1.092	550,401	185.89		26.072		7.13			
2005.2	234	3,078,978	24,422	680,367	1.092	742,961	241.30		30,422		7.93		214.14	
2006.1	228	3,038,070	22,404	621,356	1.082	672,307	221.29	19.0%	30,008	15.1%	7.37	3.4%		
2006.2	222	3,144,172	24,657	812,744	1.082	879,389	279.69	15.9%	35,665	17.2%	7.84	-1.1%	250.99	17.2%
2007.1	216	3,098,547	23,626	783,650	1.085	850,260	274.41	24.0%	35,988	19.9%	7.62	3.4%		
2007.2	210	3,207,341	25,302	933,044	1.085	1,012,353	315.64	12.9%	40,011	12.2%	7.89	0.6%	295.38	17.7%
2008.1	204	3,178,859	23,632	878,680	1.076	945,460	297.42	8.4%	40,008	11.2%	7.43	-2.5%		
2008.2	198	3,266,405	25,948	1,083,776	1.076	1,166,143	357.01	13.1%	44,942	12.3%	7.94	0.7%	327.62	10.9%
2009.1	192	3,198,659	25,671	1,154,687	1.075	1,241,289	388.07	30.5%	48,354	20.9%	8.03	8.0%		
2009.2	186	3,293,419	30,034	1,605,907	1.075	1,726,350	524.18	46.8%	57,480	27.9%	9.12	14.8%	457.12	39.5%
2010.1	180	3,228,356	30,035	1,589,545	1.066	1,694,455	524.87	35.3%	56,416	16.7%	9.30	15.9%		
2010.2	174	3,335,562	29,707	1,125,300	1.066	1,199,570	359.63	-31.4%	40,380	-29.7%	8.91	-2.3%	440.90	-3.5%
2011.1	168	3,280,498	24,826	710,144	1.083	769,086	234.44	-55.3%	30,979	-45.1%	7.57	-18.7%		
2011.2	162	3,385,346	25,921	756,268	1.083	819,038	241.94	-32.7%	31,597	-21.7%	7.66	-14.0%	238.25	-46.0%
2012.1	156	3,341,383	22,698	674,038	1.080	727,691	217.78	-7.1%	32,060	3.5%	6.79	-10.2%		
2012.2	150	3,431,975	25,075	807,365	1.080	871,631	253.97	5.0%	34,761	10.0%	7.31	-4.6%	236.12	-0.9%
2013.1	144	3,373,606	24,312	745,615	1.080	804,966	238.61	9.6%	33,110	3.3%	7.21	6.1%		
2013.2	138	3,486,725	29,051	908,033	1.080	980,312	281.16	10.7%	33,745	-2.9%	8.33	14.0%	260.23	10.2%
2014.1	132	3,420,267	25,368	782,659	1.085	849,409	248.35	4.1%	33,483	1.1%	7.42	2.9%		
2014.2	126	3,539,686	26,921	928,178	1.085	1,007,339	284.58	1.2%	37,418	10.9%	7.61	-8.7%	266.78	2.5%
2015.1	120	3,484,941	27,243	872,455	1.104	962,929	276.31	11.3%	35,346	5.6%	7.82	5.4%		
2015.2	114	3,613,617	29,511	1,068,469	1.104	1,179,269	326.34	14.7%	39,960	6.8%	8.17	7.4%	301.78	13.1%
2016.1	108	3,581,760	27,785	972,188	1.099	1,068,823	298.41	8.0%	38,468	8.8%	7.76	-0.8%		
2016.2	102	3,711,422	31,968	974,337	1.099	1,071,186	288.62	-11.6%	33,508	-16.1%	8.61	5.5%	293.43	-2.8%
2017.1	96	3,670,569	28,312	787,824	1.099	865,819	235.88	-21.0%	30,581	-20.5%	7.71	-0.6%		
2017.2	90	3,818,707	32,683	927,211	1.099	1,019,005	266.85	-7.5%	31,178	-7.0%	8.56	-0.6%	251.67	-14.2%
2018.1	84	3,766,427	29,009	778,434	1.104	859,773	228.27	-3.2%	29,638	-3.1%	7.70	-0.1%		
2018.2	78	3,903,887	32,726	921,826	1.104	1,018,148	260.80	-2.3%	31,111	-0.2%	8.38	-2.1%	244.83	-2.7%
2019.1	72	3,852,010	29,315	824,465	1.113	917,234	238.12	4.3%	31,289	5.6%	7.61	-1.2%		
2019.2	66	3,971,056	33,716	938,036	1.113	1,043,584	262.80	0.8%	30,952	-0.5%	8.49	1.3%	250.65	2.4%
2020.1	60	3,881,936	16,894	554,379	1.135	629,084	162.05	-31.9%	37,237	19.0%	4.35	-42.8%		
2020.2	54	3,976,797	21,321	701,081	1.135	795,554	200.05	-23.9%	37,313	20.6%	5.36	-36.9%	181.28	-27.7%
2021.1	48	3,913,898	16,221	497,102	1.136	564,492	144.23	-11.0%	34,800	-6.5%	4.14	-4.8%		
2021.2	42	4,036,250	25,635	815,207	1.136	925,721	229.35	14.6%	36,112	-3.2%	6.35	18.5%	187.44	3.4%
2022.1	36	3,968,909	23,409	662,414	1.117	740,038	186.46	29.3%	31,613	-9.2%	5.90	42.3%		
2022.2	30	4,092,107	27,999	905,801	1.117	1,011,946	247.29	7.8%	36,142	0.1%	6.84	7.7%	217.34	15.9%
2023.1	24	4,036,149	26,881	840,526	1.117	939,022	232.65	24.8%	34,933	10.5%	6.66	12.9%		
2023.2	18	4,161,658	30,869	989,300	1.117	1,105,230	265.57	7.4%	35,804	-0.9%	7.42	8.4%	249.37	14.7%
2024.1	12	4,125,744	28,197	883,994	1.120	989,896	239.93	3.1%	35,106	0.5%	6.83	2.6%		
2024.2	6	4,227,885	31,324	1,073,115	1.120	1,201,674	284.23	7.0%	38,363	7.1%	7.41	-0.1%	262.35	5.2%
Total		143,084,462	1,061,739	35,073,550			38,418,838							



Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

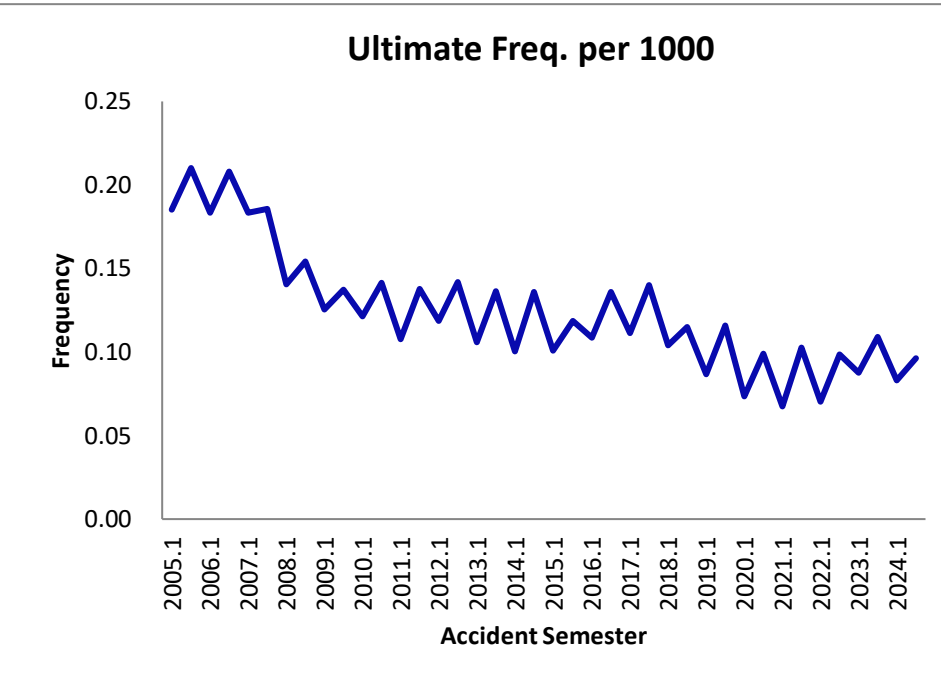
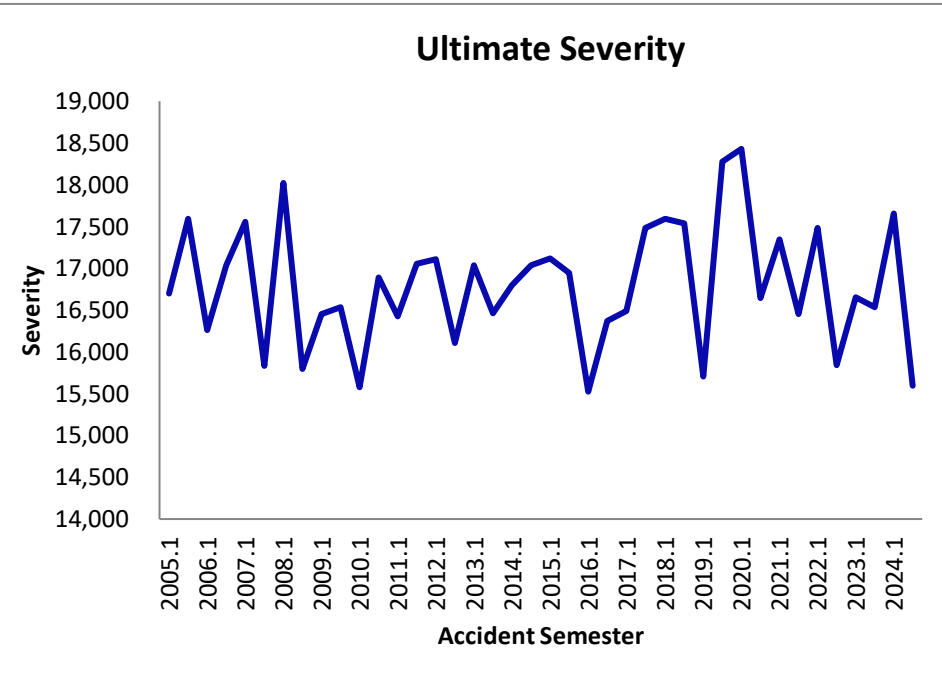
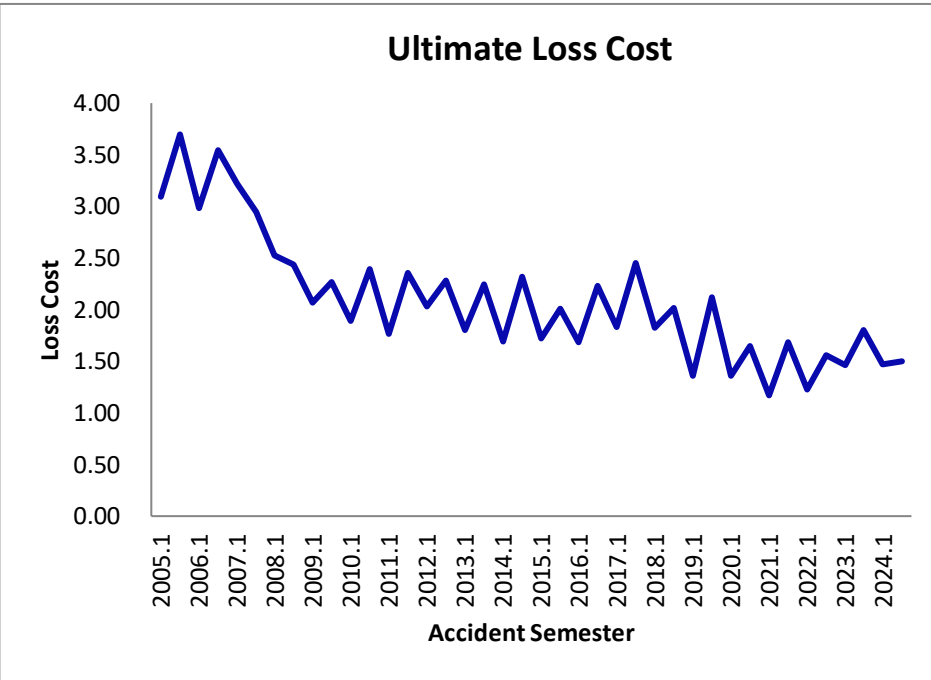
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,960,878	6,457	169,263	1.092	184,835	62.43		28,626		2.18			
2005.2	234	3,078,978	7,515	210,410	1.092	229,768	74.62		30,575		2.44		68.64	
2006.1	228	3,038,070	6,692	194,838	1.082	210,815	69.39	11.2%	31,502	10.1%	2.20	1.0%		
2006.2	222	3,144,172	7,454	235,258	1.082	254,549	80.96	8.5%	34,149	11.7%	2.37	-2.9%	75.27	9.7%
2007.1	216	3,098,547	7,081	221,982	1.085	240,850	77.73	12.0%	34,014	8.0%	2.29	3.7%		
2007.2	210	3,207,341	7,775	249,897	1.085	271,138	84.54	4.4%	34,873	2.1%	2.42	2.3%	81.19	7.9%
2008.1	204	3,178,859	7,206	224,222	1.076	241,263	75.90	-2.4%	33,481	-1.6%	2.27	-0.8%		
2008.2	198	3,266,405	8,018	272,082	1.076	292,760	89.63	6.0%	36,513	4.7%	2.45	1.3%	82.86	2.0%
2009.1	192	3,198,659	7,574	270,611	1.075	290,907	90.95	19.8%	38,409	14.7%	2.37	4.5%		
2009.2	186	3,293,419	9,066	351,740	1.075	378,121	114.81	28.1%	41,708	14.2%	2.75	12.1%	103.05	24.4%
2010.1	180	3,228,356	9,104	335,680	1.066	357,835	110.84	21.9%	39,305	2.3%	2.82	19.1%		
2010.2	174	3,335,562	8,972	287,867	1.066	306,866	92.00	-19.9%	34,203	-18.0%	2.69	-2.3%	101.27	-1.7%
2011.1	168	3,280,498	7,232	201,559	1.083	218,288	66.54	-40.0%	30,184	-23.2%	2.20	-21.8%		
2011.2	162	3,385,346	7,723	218,681	1.083	236,832	69.96	-24.0%	30,666	-10.3%	2.28	-15.2%	68.28	-32.6%
2012.1	156	3,341,383	6,466	193,232	1.080	208,613	62.43	-6.2%	32,263	6.9%	1.94	-12.2%		
2012.2	150	3,431,975	7,265	235,728	1.080	254,492	74.15	6.0%	35,030	14.2%	2.12	-7.2%	68.37	0.1%
2013.1	144	3,373,606	6,888	208,782	1.080	225,401	66.81	7.0%	32,724	1.4%	2.04	5.5%		
2013.2	138	3,486,725	8,494	251,805	1.080	271,849	77.97	5.1%	32,005	-8.6%	2.44	15.1%	72.48	6.0%
2014.1	132	3,420,267	7,280	218,236	1.085	236,849	69.25	3.6%	32,534	-0.6%	2.13	4.2%		
2014.2	126	3,539,686	8,117	251,542	1.085	272,995	77.12	-1.1%	33,633	5.1%	2.29	-5.9%	73.25	1.1%
2015.1	120	3,484,941	7,798	231,683	1.104	255,709	73.38	6.0%	32,792	0.8%	2.24	5.1%		
2015.2	114	3,613,617	8,811	282,600	1.104	311,906	86.31	11.9%	35,400	5.3%	2.44	6.3%	79.96	9.2%
2016.1	108	3,581,760	8,008	260,069	1.099	285,920	79.83	8.8%	35,704	8.9%	2.24	-0.1%		
2016.2	102	3,711,422	8,970	286,125	1.099	314,566	84.76	-1.8%	35,069	-0.9%	2.42	-0.9%	82.34	3.0%
2017.1	96	3,670,569	7,863	231,627	1.099	254,558	69.35	-13.1%	32,374	-9.3%	2.14	-4.2%		
2017.2	90	3,818,707	8,948	255,126	1.099	280,383	73.42	-13.4%	31,335	-10.6%	2.34	-3.0%	71.43	-13.2%
2018.1	84	3,766,427	7,468	236,574	1.104	261,294	69.37	0.0%	34,988	8.1%	1.98	-7.4%		
2018.2	78	3,903,887	8,383	262,579	1.104	290,016	74.29	1.2%	34,596	10.4%	2.15	-8.4%	71.88	0.6%
2019.1	72	3,852,010	7,316	235,688	1.113	262,208	68.07	-1.9%	35,840	2.4%	1.90	-4.2%		
2019.2	66	3,971,056	8,382	259,008	1.113	288,152	72.56	-2.3%	34,377	-0.6%	2.11	-1.7%	70.35	-2.1%
2020.1	60	3,881,936	4,400	144,606	1.135	164,092	42.27	-37.9%	37,294	4.1%	1.13	-40.3%		
2020.2	54	3,976,797	5,508	166,265	1.135	188,670	47.44	-34.6%	34,254	-0.4%	1.39	-34.4%	44.89	-36.2%
2021.1	48	3,913,898	3,964	121,133	1.136	137,554	35.15	-16.9%	34,701	-7.0%	1.01	-10.6%		
2021.2	42	4,036,250	6,118	197,755	1.136	224,564	55.64	17.3%	36,705	7.2%	1.52	9.4%	45.55	1.5%
2022.1	36	3,968,909	5,482	156,342	1.117	174,663	44.01	25.2%	31,861	-8.2%	1.38	36.4%		
2022.2	30	4,092,107	6,638	207,841	1.117	232,197	56.74	2.0%	34,980	-4.7%	1.62	7.0%	50.47	10.8%
2023.1	24	4,036,149	6,112	195,377	1.117	218,272	54.08	22.9%	35,712	12.1%	1.51	9.6%		
2023.2	18	4,161,658	7,040	217,264	1.117	242,724	58.32	2.8%	34,478	-1.4%	1.69	4.3%	56.23	11.4%
2024.1	12	4,125,744	6,011	188,928	1.120	211,562	51.28	-5.2%	35,196	-1.4%	1.46	-3.8%		
2024.2	6	4,227,885	6,746	228,638	1.120	256,029	60.56	3.8%	37,953	10.1%	1.60	-5.7%	55.97	-0.5%
Total		143,084,462	292,345	9,168,643		10,040,062								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Funeral & Death Benefits
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

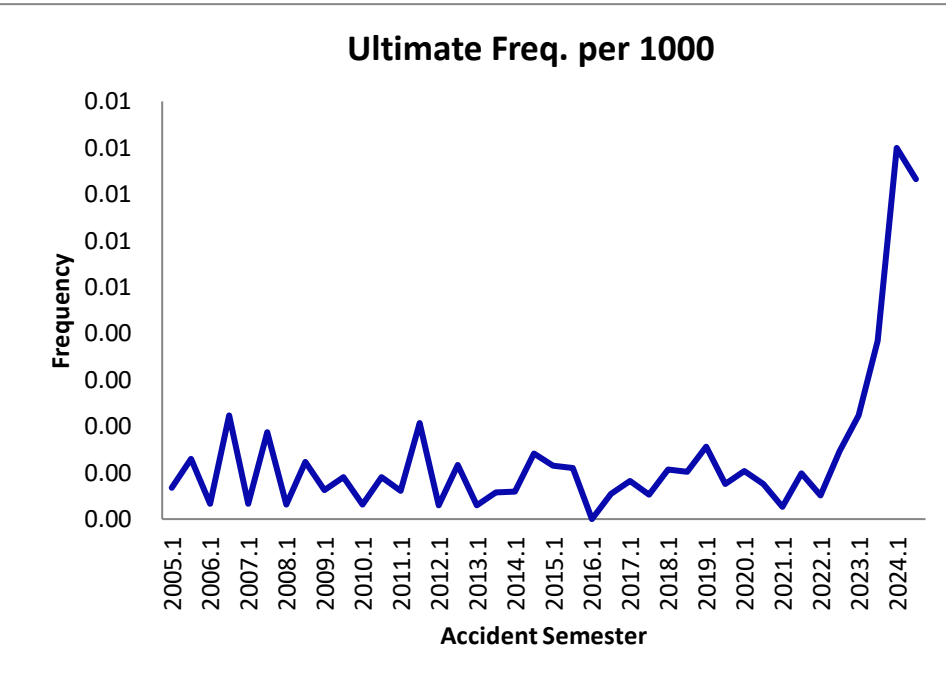
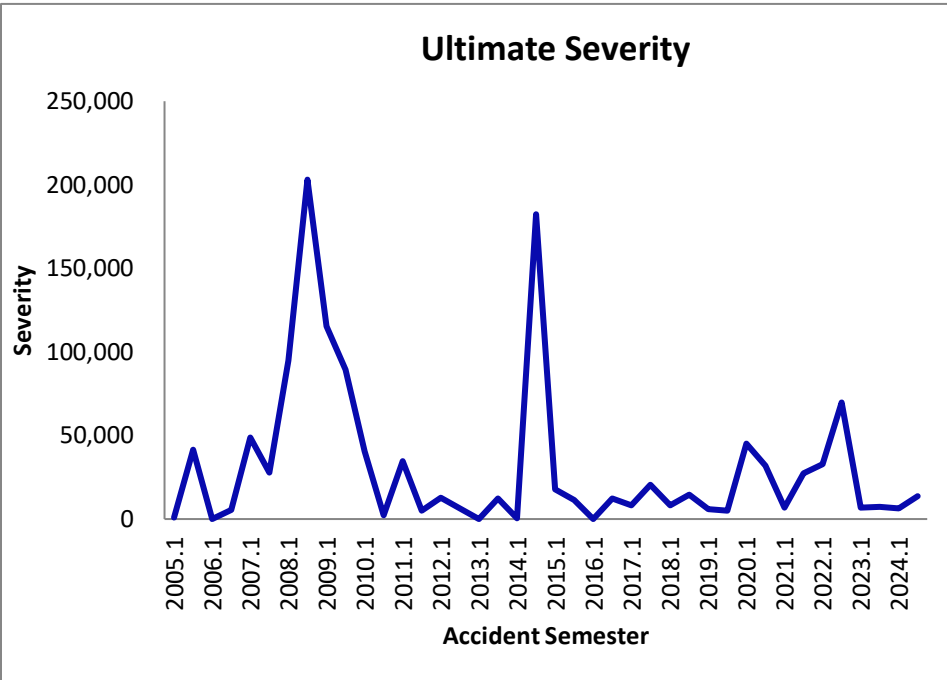
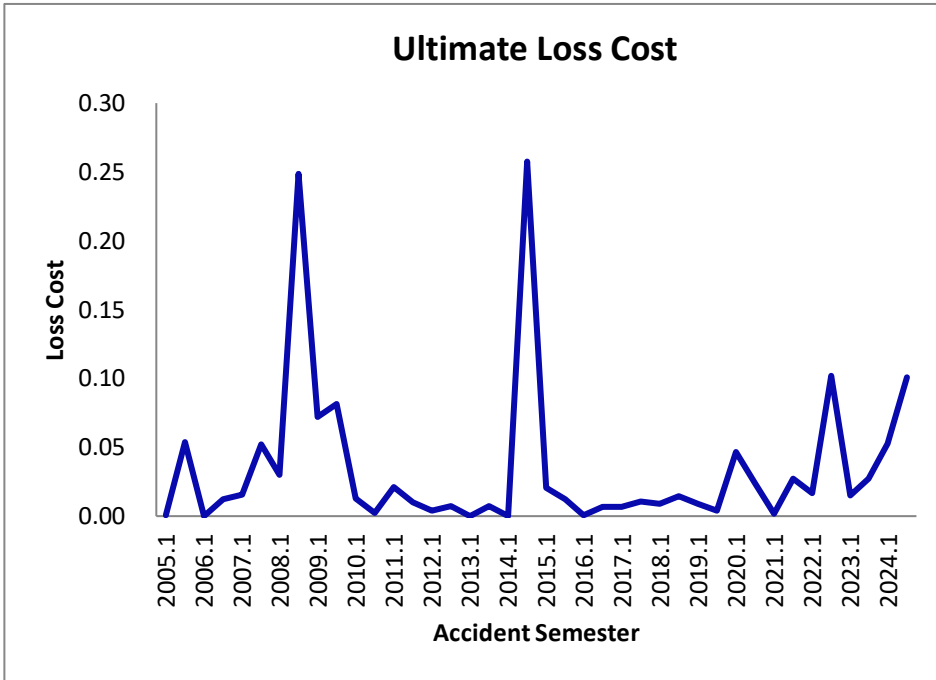
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,960,878	548	8,382	1.092	9,153	3.09		16,703		0.19			
2005.2	234	3,078,978	647	10,424	1.092	11,383	3.70		17,594		0.21		3.40	
2006.1	228	3,038,070	557	8,373	1.082	9,060	2.98	-3.5%	16,265	-2.6%	0.18	-0.9%		
2006.2	222	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	216	3,098,547	568	9,191	1.085	9,972	3.22	7.9%	17,557	7.9%	0.18	0.0%		
2007.2	210	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	204	3,178,859	446	7,471	1.076	8,039	2.53	-21.4%	18,024	2.7%	0.14	-23.5%		
2008.2	198	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	192	3,198,659	402	6,154	1.075	6,616	2.07	-18.2%	16,457	-8.7%	0.13	-10.4%		
2009.2	186	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	180	3,228,356	392	5,727	1.066	6,105	1.89	-8.6%	15,574	-5.4%	0.12	-3.4%		
2010.2	174	3,335,562	472	7,479	1.066	7,973	2.39	5.3%	16,891	2.2%	0.14	3.1%	2.14	-1.2%
2011.1	168	3,280,498	353	5,354	1.083	5,798	1.77	-6.5%	16,426	5.5%	0.11	-11.4%		
2011.2	162	3,385,346	467	7,355	1.083	7,965	2.35	-1.6%	17,057	1.0%	0.14	-2.5%	2.06	-3.7%
2012.1	156	3,341,383	397	6,293	1.080	6,794	2.03	15.0%	17,113	4.2%	0.12	10.4%		
2012.2	150	3,431,975	487	7,264	1.080	7,842	2.29	-2.9%	16,103	-5.6%	0.14	2.9%	2.16	4.6%
2013.1	144	3,373,606	357	5,635	1.080	6,084	1.80	-11.3%	17,041	-0.4%	0.11	-10.9%		
2013.2	138	3,486,725	475	7,243	1.080	7,820	2.24	-1.9%	16,462	2.2%	0.14	-4.0%	2.03	-6.2%
2014.1	132	3,420,267	344	5,326	1.085	5,780	1.69	-6.3%	16,803	-1.4%	0.10	-5.0%		
2014.2	126	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	120	3,484,941	351	5,444	1.104	6,009	1.72	2.0%	17,118	1.9%	0.10	0.1%		
2015.2	114	3,613,617	429	6,587	1.104	7,270	2.01	-13.1%	16,947	-0.5%	0.12	-12.6%	1.87	-6.8%
2016.1	108	3,581,760	389	5,493	1.099	6,039	1.69	-2.2%	15,524	-9.3%	0.11	7.8%		
2016.2	102	3,711,422	505	7,520	1.099	8,267	2.23	10.7%	16,371	-3.4%	0.14	14.6%	1.96	4.9%
2017.1	96	3,670,569	408	6,121	1.099	6,727	1.83	8.7%	16,488	6.2%	0.11	2.3%		
2017.2	90	3,818,707	535	8,510	1.099	9,352	2.45	9.9%	17,481	6.8%	0.14	3.0%	2.15	9.5%
2018.1	84	3,766,427	391	6,227	1.104	6,878	1.83	-0.4%	17,590	6.7%	0.10	-6.6%		
2018.2	78	3,903,887	449	7,128	1.104	7,873	2.02	-17.7%	17,534	0.3%	0.12	-17.9%	1.92	-10.4%
2019.1	72	3,852,010	334	4,716	1.113	5,247	1.36	-25.4%	15,709	-10.7%	0.09	-16.5%		
2019.2	66	3,971,056	461	7,572	1.113	8,424	2.12	5.2%	18,273	4.2%	0.12	0.9%	1.75	-9.1%
2020.1	60	3,881,936	286	4,645	1.135	5,271	1.36	-0.3%	18,430	17.3%	0.07	-15.0%		
2020.2	54	3,976,797	393	5,766	1.135	6,543	1.65	-22.4%	16,649	-8.9%	0.10	-14.9%	1.50	-14.0%
2021.1	48	3,913,898	264	4,032	1.136	4,579	1.17	-13.8%	17,343	-5.9%	0.07	-8.4%		
2021.2	42	4,036,250	414	5,997	1.136	6,810	1.69	2.5%	16,449	-1.2%	0.10	3.8%	1.43	-4.7%
2022.1	36	3,968,909	279	4,367	1.117	4,879	1.23	5.1%	17,487	0.8%	0.07	4.2%		
2022.2	30	4,092,107	403	5,713	1.117	6,382	1.56	-7.6%	15,837	-3.7%	0.10	-4.0%	1.40	-2.5%
2023.1	24	4,036,149	354	5,277	1.117	5,895	1.46	18.8%	16,654	-4.8%	0.09	24.8%		
2023.2	18	4,161,658	454	6,719	1.117	7,506	1.80	15.6%	16,534	4.4%	0.11	10.8%	1.63	17.0%
2024.1	12	4,125,744	343	5,409	1.120	6,057	1.47	0.5%	17,659	6.0%	0.08	-5.2%		
2024.2	6	4,227,885	407	5,670	1.120	6,349	1.50	-16.7%	15,600	-5.6%	0.10	-11.8%	1.49	-9.2%
Total		143,084,462	17,448	267,480		292,948								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

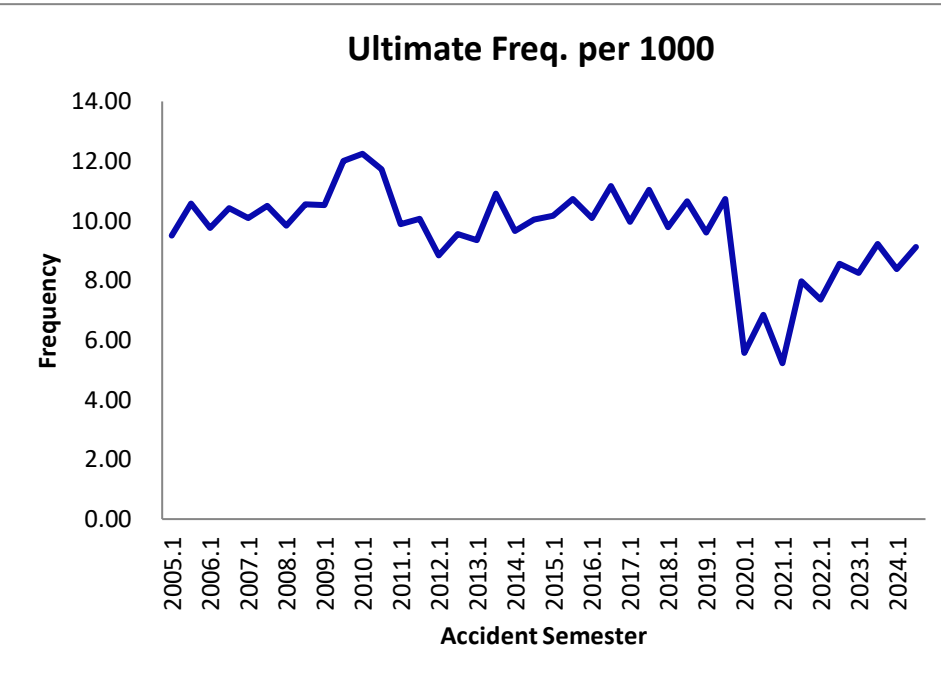
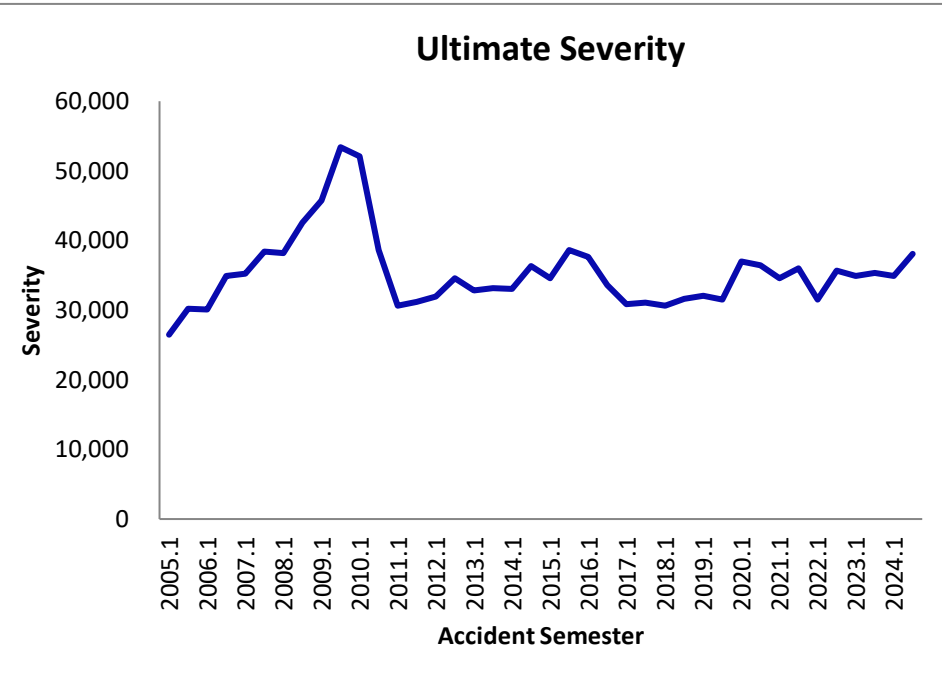
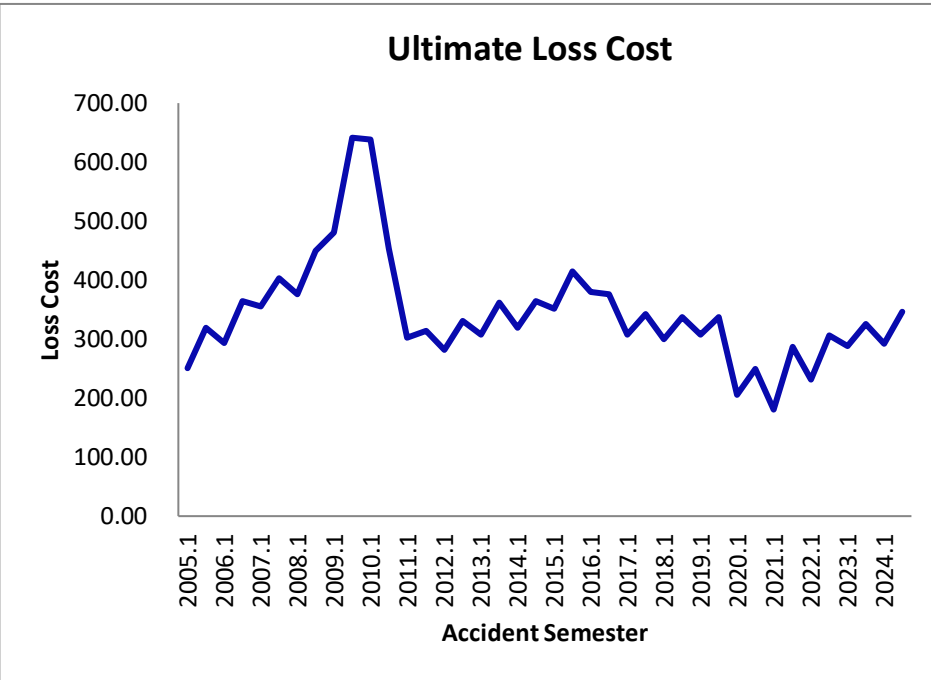
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,960,878	2	2	1.092	2	0.00		1,092		0.00			
2005.2	234	3,078,978	4	152	1.092	166	0.05		41,496		0.00		0.03	
2006.1	228	3,038,070	1	0	1.082	0	0.00	-100.0%	0	-100.0%	0.00	-51.3%		
2006.2	222	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	216	3,098,547	1	45	1.085	49	0.02	-	48,825	-	0.00	-2.0%		
2007.2	210	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	204	3,178,859	1	88	1.076	95	0.03	89.0%	94,688	93.9%	0.00	-2.5%		
2008.2	198	3,266,405	4	755	1.076	812	0.25	377.4%	203,095	629.3%	0.00	-34.5%	0.14	311.0%
2009.1	192	3,198,659	2	215	1.075	231	0.07	142.6%	115,563	22.0%	0.00	98.8%		
2009.2	186	3,293,419	3	249	1.075	268	0.08	-67.3%	89,225	-56.1%	0.00	-25.6%	0.08	-45.4%
2010.1	180	3,228,356	1	38	1.066	41	0.01	-82.6%	40,508	-64.9%	0.00	-50.5%		
2010.2	174	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	168	3,280,498	2	64	1.083	69	0.02	68.4%	34,656	-14.4%	0.00	96.8%		
2011.2	162	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	156	3,341,383	1	12	1.080	13	0.00	-81.6%	12,955	-62.6%	0.00	-50.9%		
2012.2	150	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	144	3,373,606	1	0	1.080	0	0.00	-100.0%	0	-100.0%	0.00	-1.0%		
2013.2	138	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	132	3,420,267	2	1	1.085	1	0.00	-	543	-	0.00	97.3%		
2014.2	126	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	120	3,484,941	4	65	1.104	72	0.02	6387.6%	17,935	3205.1%	0.00	96.3%		
2015.2	114	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	108	3,581,760	0	2	1.099	2	0.00	-97.0%	-	-	0.00	-100.0%		
2016.2	102	3,711,422	2	22	1.099	24	0.01	-48.0%	12,093	6.9%	0.00	-51.3%	0.00	-78.0%
2017.1	96	3,670,569	3	22	1.099	24	0.01	973.0%	8,059	-	0.00	-		
2017.2	90	3,818,707	2	37	1.099	41	0.01	63.4%	20,332	68.1%	0.00	-2.8%	0.01	139.3%
2018.1	84	3,766,427	4	30	1.104	33	0.01	33.6%	8,284	2.8%	0.00	29.9%		
2018.2	78	3,903,887	4	52	1.104	57	0.01	38.2%	14,358	-29.4%	0.00	95.6%	0.01	36.4%
2019.1	72	3,852,010	6	31	1.113	34	0.01	1.8%	5,748	-30.6%	0.00	46.7%		
2019.2	66	3,971,056	3	14	1.113	16	0.00	-73.3%	5,192	-63.8%	0.00	-26.3%	0.01	-45.8%
2020.1	60	3,881,936	4	159	1.135	180	0.05	419.1%	45,106	684.7%	0.00	-33.8%		
2020.2	54	3,976,797	3	84	1.135	95	0.02	511.1%	31,773	512.0%	0.00	-0.1%	0.04	448.3%
2021.1	48	3,913,898	1	6	1.136	7	0.00	-96.3%	6,813	-84.9%	0.00	-75.2%		
2021.2	42	4,036,250	4	96	1.136	109	0.03	12.7%	27,254	-14.2%	0.00	31.4%	0.01	-58.5%
2022.1	36	3,968,909	2	59	1.117	66	0.02	854.0%	32,957	383.7%	0.00	97.2%		
2022.2	30	4,092,107	6	374	1.117	418	0.10	278.0%	69,638	155.5%	0.00	48.0%	0.06	311.9%
2023.1	24	4,036,149	9	54	1.117	60	0.01	-10.0%	6,703	-79.7%	0.00	342.5%		
2023.2	18	4,161,658	16	102	1.117	114	0.03	-73.2%	7,122	-89.8%	0.00	162.2%	0.02	-64.6%
2024.1	12	4,125,744	33	194	1.120	217	0.05	252.3%	6,583	-1.8%	0.01	258.7%		
2024.2	6	4,227,885	31	381	1.120	427	0.10	268.5%	13,763	93.2%	0.01	90.7%	0.08	262.6%
Total		143,084,462	200	4,561		4,999								



Financial Services Regulatory Authority of Ontario
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

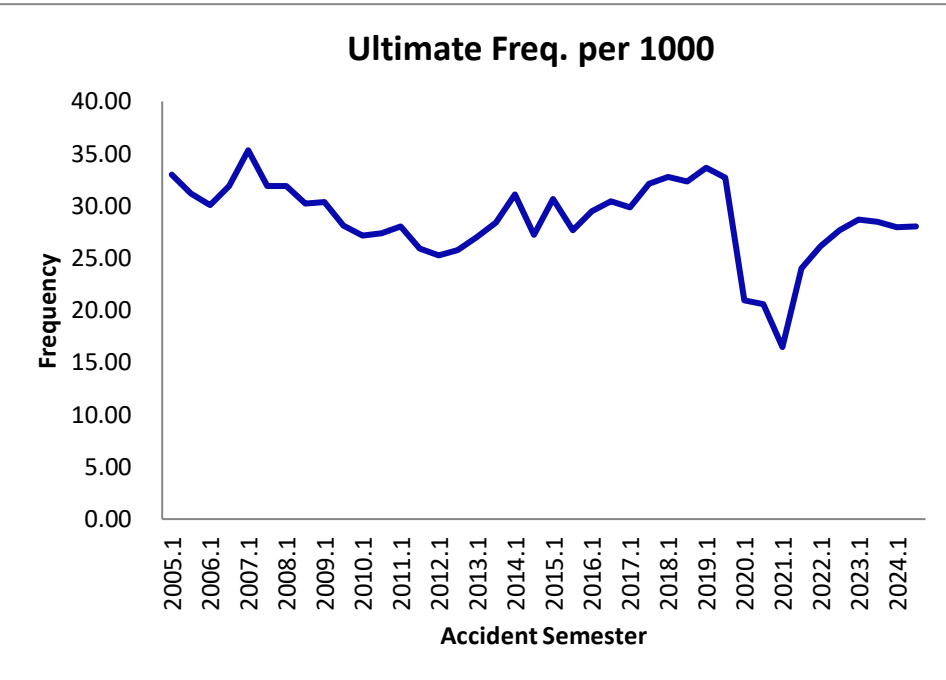
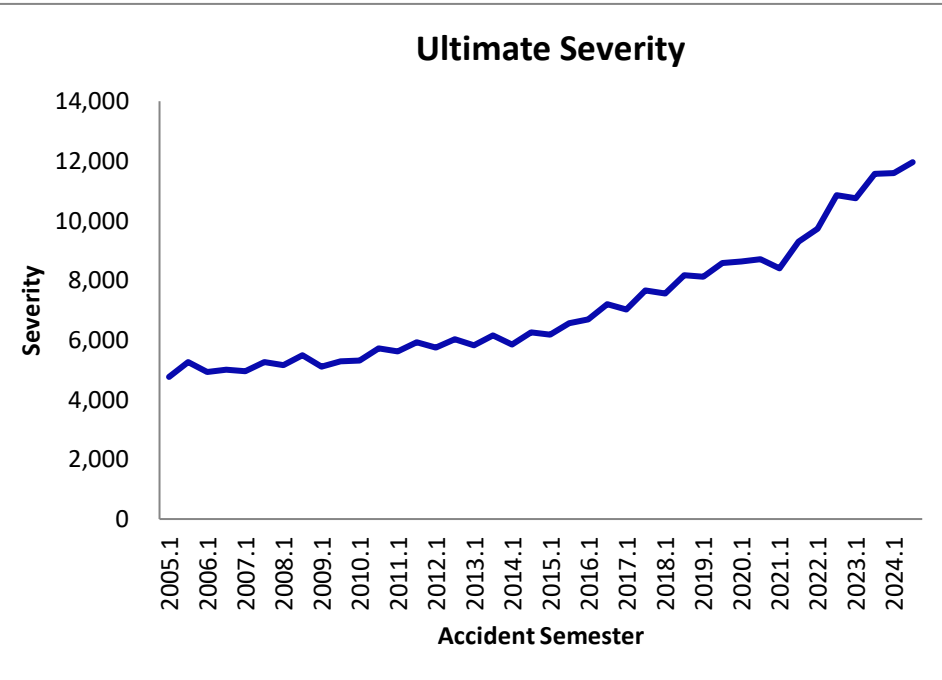
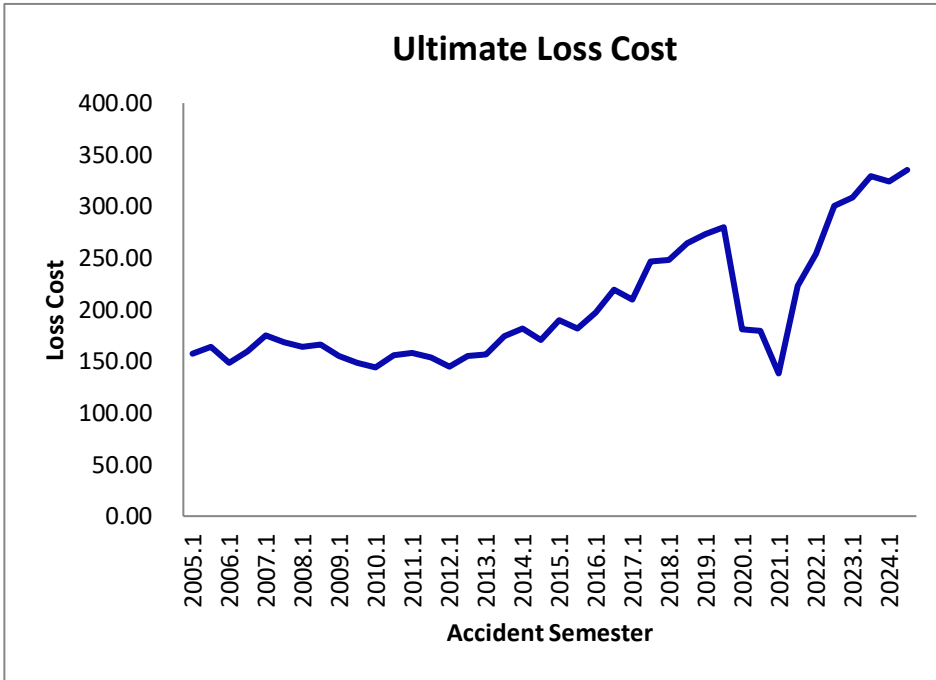
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,960,878	28,118	681,677	1.092	744,391	251.41		26,474		9.50			
2005.2	234	3,078,978	32,588	901,354	1.092	984,279	319.68		30,204		10.58		286.21	
2006.1	228	3,038,070	29,654	824,567	1.082	892,181	293.67	16.8%	30,086	13.6%	9.76	2.8%		
2006.2	222	3,144,172	32,772	1,058,333	1.082	1,145,116	364.20	13.9%	34,942	15.7%	10.42	-1.5%	329.54	15.1%
2007.1	216	3,098,547	31,276	1,014,867	1.085	1,101,131	355.37	21.0%	35,207	17.0%	10.09	3.4%		
2007.2	210	3,207,341	33,679	1,191,795	1.085	1,293,098	403.17	10.7%	38,395	9.9%	10.50	0.7%	379.68	15.2%
2008.1	204	3,178,859	31,285	1,110,462	1.076	1,194,857	375.88	5.8%	38,193	8.5%	9.84	-2.5%		
2008.2	198	3,266,405	34,474	1,364,011	1.076	1,467,676	449.32	11.4%	42,573	10.9%	10.55	0.5%	413.10	8.8%
2009.1	192	3,198,659	33,649	1,431,666	1.075	1,539,041	481.15	28.0%	45,738	19.8%	10.52	6.9%		
2009.2	186	3,293,419	39,555	1,964,849	1.075	2,112,213	641.34	42.7%	53,399	25.4%	12.01	13.8%	562.42	36.1%
2010.1	180	3,228,356	39,532	1,930,991	1.066	2,058,436	637.61	32.5%	52,070	13.8%	12.25	16.4%		
2010.2	174	3,335,562	39,154	1,420,654	1.066	1,514,417	454.02	-29.2%	38,678	-27.6%	11.74	-2.3%	544.32	-3.2%
2011.1	168	3,280,498	32,413	917,121	1.083	993,242	302.77	-52.5%	30,643	-41.1%	9.88	-19.3%		
2011.2	162	3,385,346	34,118	982,335	1.083	1,063,869	314.26	-30.8%	31,182	-19.4%	10.08	-14.1%	308.60	-43.3%
2012.1	156	3,341,383	29,562	873,575	1.080	943,112	282.25	-6.8%	31,903	4.1%	8.85	-10.5%		
2012.2	150	3,431,975	32,831	1,050,381	1.080	1,133,991	330.42	5.1%	34,540	10.8%	9.57	-5.1%	306.66	-0.6%
2013.1	144	3,373,606	31,558	960,032	1.080	1,036,451	307.22	8.8%	32,843	2.9%	9.35	5.7%		
2013.2	138	3,486,725	38,022	1,167,104	1.080	1,260,005	361.37	9.4%	33,139	-4.1%	10.90	14.0%	334.74	9.2%
2014.1	132	3,420,267	32,994	1,006,221	1.085	1,092,038	319.28	3.9%	33,098	0.8%	9.65	3.1%		
2014.2	126	3,539,686	35,524	1,188,111	1.085	1,289,441	364.28	0.8%	36,298	9.5%	10.04	-8.0%	342.17	2.2%
2015.1	120	3,484,941	35,396	1,109,649	1.104	1,224,720	351.43	10.1%	34,601	4.5%	10.16	5.3%		
2015.2	114	3,613,617	38,755	1,357,697	1.104	1,498,490	414.68	13.8%	38,666	6.5%	10.72	6.9%	383.63	12.1%
2016.1	108	3,581,760	36,182	1,237,751	1.099	1,360,783	379.92	8.1%	37,609	8.7%	10.10	-0.5%		
2016.2	102	3,711,422	41,445	1,268,003	1.099	1,394,042	375.61	-9.4%	33,636	-13.0%	11.17	4.1%	377.73	-1.5%
2017.1	96	3,670,569	36,587	1,025,593	1.099	1,127,127	307.07	-19.2%	30,807	-18.1%	9.97	-1.3%		
2017.2	90	3,818,707	42,168	1,190,885	1.099	1,308,783	342.73	-8.8%	31,037	-7.7%	11.04	-1.1%	325.25	-13.9%
2018.1	84	3,766,427	36,872	1,021,265	1.104	1,127,978	299.48	-2.5%	30,592	-0.7%	9.79	-1.8%		
2018.2	78	3,903,887	41,562	1,191,586	1.104	1,316,096	337.12	-1.6%	31,666	2.0%	10.65	-3.6%	318.64	-2.0%
2019.1	72	3,852,010	36,971	1,064,900	1.113	1,184,723	307.56	2.7%	32,045	4.7%	9.60	-2.0%		
2019.2	66	3,971,056	42,562	1,204,631	1.113	1,340,177	337.49	0.1%	31,488	-0.6%	10.72	0.7%	322.75	1.3%
2020.1	60	3,881,936	21,584	703,789	1.135	798,627	205.73	-33.1%	37,001	15.5%	5.56	-42.1%		
2020.2	54	3,976,797	27,225	873,197	1.135	990,864	249.16	-26.2%	36,395	15.6%	6.85	-36.1%	227.71	-29.4%
2021.1	48	3,913,898	20,450	622,273	1.136	706,632	180.54	-12.2%	34,554	-6.6%	5.22	-6.0%		
2021.2	42	4,036,250	32,172	1,019,056	1.136	1,157,205	286.70	15.1%	35,969	-1.2%	7.97	16.4%	234.44	3.0%
2022.1	36	3,968,909	29,173	823,182	1.117	919,646	231.71	28.3%	31,524	-8.8%	7.35	40.7%		
2022.2	30	4,092,107	35,047	1,119,729	1.117	1,250,943	305.70	6.6%	35,693	-0.8%	8.56	7.4%	269.27	14.9%
2023.1	24	4,036,149	33,356	1,041,234	1.117	1,163,250	288.21	24.4%	34,874	10.6%	8.26	12.4%		
2023.2	18	4,161,658	38,379	1,213,385	1.117	1,355,574	325.73	6.6%	35,321	-1.0%	9.22	7.7%	307.26	14.1%
2024.1	12	4,125,744	34,584	1,078,524	1.120	1,207,731	292.73	1.6%	34,922	0.1%	8.38	1.4%		
2024.2	6	4,227,885	38,509	1,307,804	1.120	1,464,479	346.39	6.3%	38,030	7.7%	9.11	-1.2%	319.89	4.1%
Total		143,084,462	1,371,737	44,514,239			48,756,852							



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

Loss Cost Summary
Data as of 31 Dec 2024

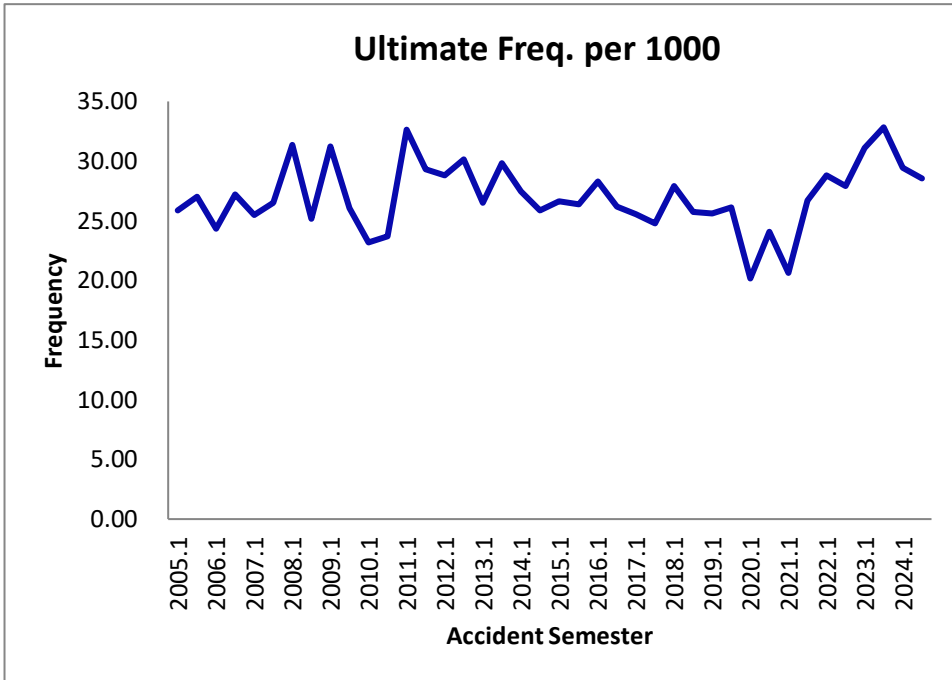
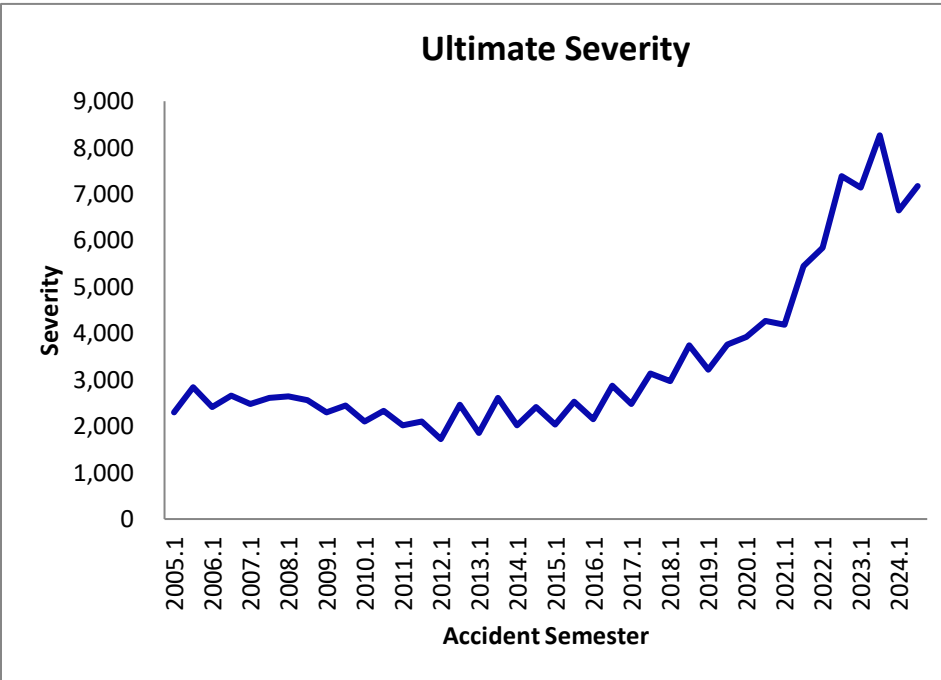
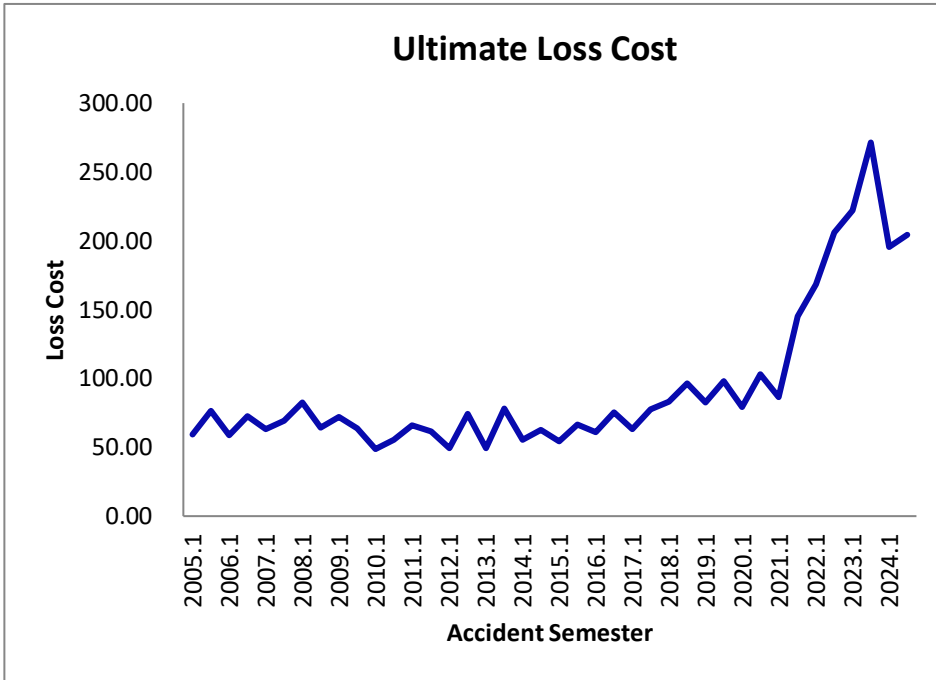
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	1,972,280	65,071	283,783	1.092	309,891	157.12		4,762		32.99			
2005.2	234	2,056,467	64,077	308,754	1.092	337,159	163.95		5,262		31.16		160.61	
2006.1	228	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	222	2,101,498	67,052	310,326	1.082	335,773	159.78	-2.5%	5,008	-4.8%	31.91	2.4%	154.06	-4.1%
2007.1	216	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	210	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	204	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	198	2,209,010	66,800	341,144	1.076	367,071	166.17	-1.3%	5,495	4.2%	30.24	-5.3%	165.19	-3.7%
2009.1	192	2,165,335	65,728	311,853	1.075	335,242	154.82	-5.7%	5,100	-0.9%	30.35	-4.9%		
2009.2	186	2,221,654	62,457	307,108	1.075	330,141	148.60	-10.6%	5,286	-3.8%	28.11	-7.0%	151.67	-8.2%
2010.1	180	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	174	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	168	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	162	2,273,410	58,898	322,372	1.083	349,129	153.57	-1.7%	5,928	3.9%	25.91	-5.3%	155.69	3.6%
2012.1	156	2,248,832	56,729	302,093	1.080	326,140	145.03	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	150	2,313,887	59,544	332,223	1.080	358,668	155.01	0.9%	6,024	1.6%	25.73	-0.7%	150.09	-3.6%
2013.1	144	2,278,070	61,486	331,163	1.080	357,524	156.94	8.2%	5,815	1.1%	26.99	7.0%		
2013.2	138	2,358,777	66,889	381,237	1.080	411,583	174.49	12.6%	6,153	2.2%	28.36	10.2%	165.87	10.5%
2014.1	132	2,325,829	72,364	389,137	1.085	422,325	181.58	15.7%	5,836	0.4%	31.11	15.3%		
2014.2	126	2,418,269	65,895	380,388	1.085	412,830	170.71	-2.2%	6,265	1.8%	27.25	-3.9%	176.04	6.1%
2015.1	120	2,391,577	73,246	410,878	1.104	453,486	189.62	4.4%	6,191	6.1%	30.63	-1.6%		
2015.2	114	2,491,734	68,951	409,872	1.104	452,376	181.55	6.3%	6,561	4.7%	27.67	1.6%	185.50	5.4%
2016.1	108	2,475,369	72,945	443,268	1.099	487,329	196.87	3.8%	6,681	7.9%	29.47	-3.8%		
2016.2	102	2,550,907	77,556	508,732	1.099	559,300	219.26	20.8%	7,212	9.9%	30.40	9.9%	208.23	12.3%
2017.1	96	2,507,509	74,837	477,896	1.099	525,208	209.45	6.4%	7,018	5.0%	29.85	1.3%		
2017.2	90	2,588,674	83,126	580,098	1.099	637,528	246.28	12.3%	7,669	6.3%	32.11	5.6%	228.16	9.6%
2018.1	84	2,541,484	83,350	571,197	1.104	630,882	248.23	18.5%	7,569	7.9%	32.80	9.9%		
2018.2	78	2,626,893	85,009	629,075	1.104	694,807	264.50	7.4%	8,173	6.6%	32.36	0.8%	256.50	12.4%
2019.1	72	2,591,616	87,195	635,644	1.113	707,167	272.87	9.9%	8,110	7.1%	33.65	2.6%		
2019.2	66	2,667,816	87,150	671,739	1.113	747,323	280.13	5.9%	8,575	4.9%	32.67	0.9%	276.55	7.8%
2020.1	60	2,609,324	54,639	415,902	1.135	471,946	180.87	-33.7%	8,638	6.5%	20.94	-37.8%		
2020.2	54	2,667,237	54,890	421,725	1.135	478,554	179.42	-36.0%	8,718	1.7%	20.58	-37.0%	180.14	-34.9%
2021.1	48	2,615,766	43,093	318,352	1.136	361,510	138.20	-23.6%	8,389	-2.9%	16.47	-21.3%		
2021.2	42	2,691,264	64,592	528,554	1.136	600,208	223.02	24.3%	9,292	6.6%	24.00	16.6%	181.22	0.6%
2022.1	36	2,643,452	69,045	600,615	1.117	670,997	253.83	83.7%	9,718	15.8%	26.12	58.5%		
2022.2	30	2,727,387	75,496	732,885	1.117	818,767	300.20	34.6%	10,845	16.7%	27.68	15.3%	277.38	53.1%
2023.1	24	2,695,761	77,236	744,033	1.117	831,222	308.34	21.5%	10,762	10.7%	28.65	9.7%		
2023.2	18	2,781,503	79,237	819,796	1.117	915,863	329.27	9.7%	11,559	6.6%	28.49	2.9%	318.97	15.0%
2024.1	12	2,748,916	76,845	795,065	1.120	890,314	323.88	5.0%	11,586	7.7%	27.95	-2.4%		
2024.2	6	2,804,995	78,645	839,782	1.120	940,388	335.25	1.8%	11,957	3.5%	28.04	-1.6%	329.62	3.3%
Total		96,395,163	2,754,096	18,075,393		19,919,675								



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

Loss Cost Summary
Data as of 31 Dec 2024

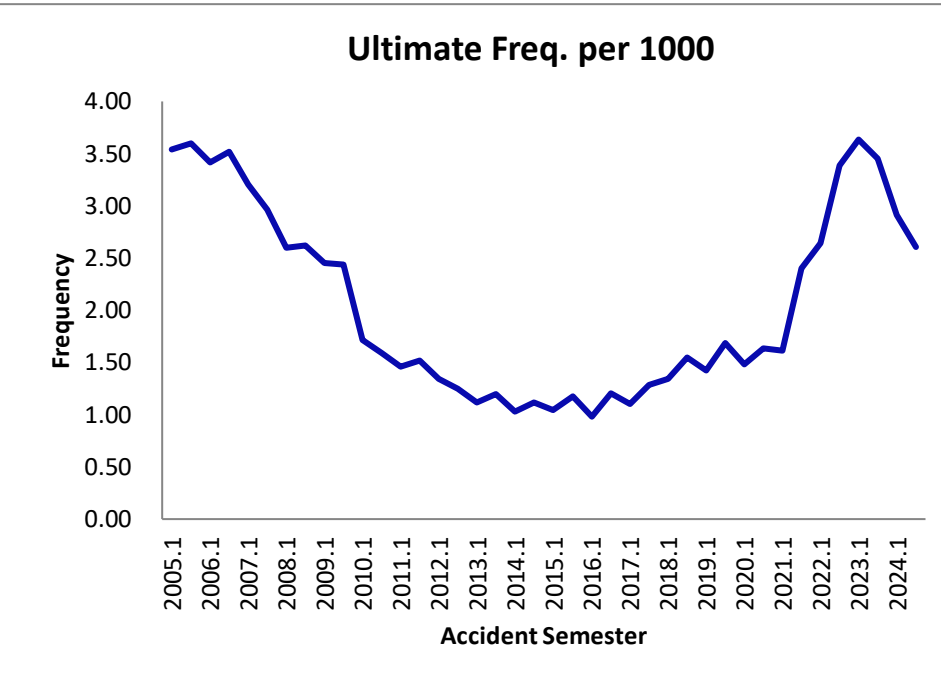
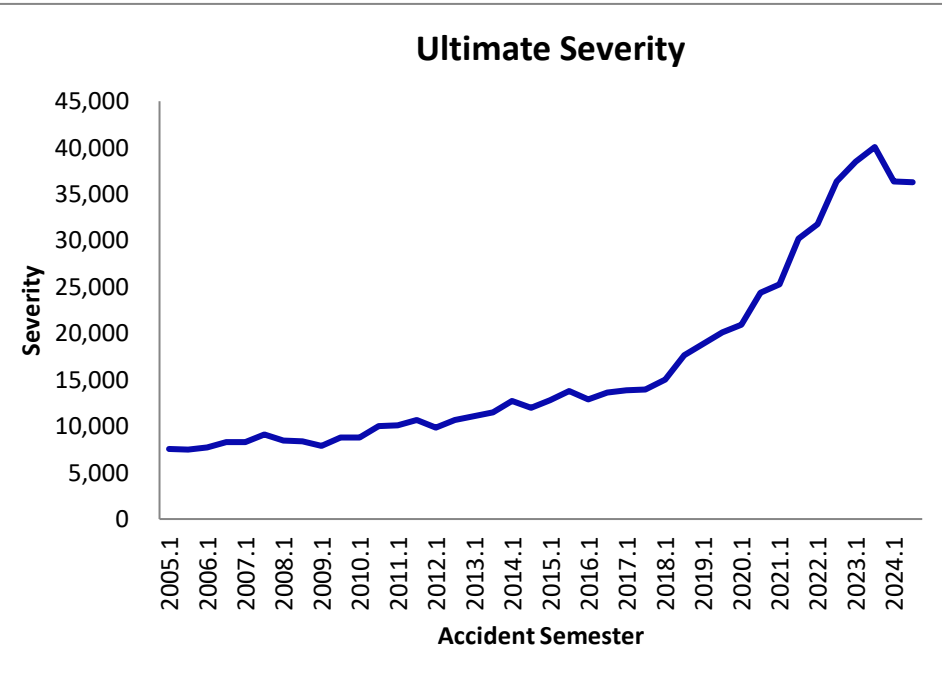
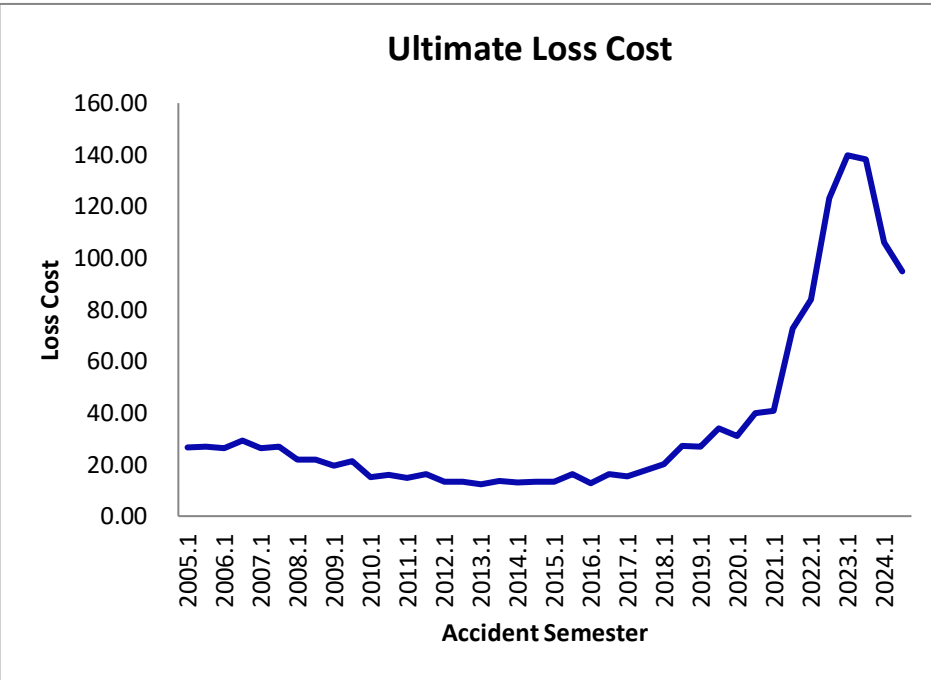
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,243,151	57,985	121,790	1.092	132,995	59.29		2,294		25.85			
2005.2	234	2,353,927	63,655	165,203	1.092	180,402	76.64		2,834		27.04		68.17	
2006.1	228	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	222	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	216	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	210	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	204	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	198	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	192	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	186	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	180	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	174	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	168	2,492,508	81,290	152,127	1.083	164,754	66.10	35.7%	2,027	-3.4%	32.61	40.5%		
2011.2	162	2,541,850	74,505	144,594	1.083	156,595	61.61	11.3%	2,102	-10.1%	29.31	23.7%	63.83	22.5%
2012.1	156	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	150	2,578,830	77,751	176,856	1.080	190,934	74.04	20.2%	2,456	16.8%	30.15	2.9%	61.91	-3.0%
2013.1	144	2,556,532	67,830	116,817	1.080	126,116	49.33	-0.4%	1,859	8.0%	26.53	-7.8%		
2013.2	138	2,616,630	77,989	188,951	1.080	203,991	77.96	5.3%	2,616	6.5%	29.81	-1.1%	63.81	3.1%
2014.1	132	2,598,863	71,369	133,000	1.085	144,343	55.54	12.6%	2,022	8.8%	27.46	3.5%		
2014.2	126	2,667,578	68,972	153,355	1.085	166,434	62.39	-20.0%	2,413	-7.7%	25.86	-13.3%	59.01	-7.5%
2015.1	120	2,657,867	70,715	130,711	1.104	144,266	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	114	2,736,400	72,099	164,927	1.104	182,030	66.52	6.6%	2,525	4.6%	26.35	1.9%	60.49	2.5%
2016.1	108	2,729,534	77,141	151,339	1.099	166,382	60.96	12.3%	2,157	5.7%	28.26	6.2%		
2016.2	102	2,776,518	72,667	189,978	1.099	208,862	75.22	13.1%	2,874	13.8%	26.17	-0.7%	68.15	12.7%
2017.1	96	2,746,266	70,233	158,173	1.099	173,832	63.30	3.8%	2,475	14.8%	25.57	-9.5%		
2017.2	90	2,798,203	69,340	197,412	1.099	216,956	77.53	3.1%	3,129	8.9%	24.78	-5.3%	70.48	3.4%
2018.1	84	2,763,138	77,204	207,338	1.104	229,003	82.88	30.9%	2,966	19.8%	27.94	9.3%		
2018.2	78	2,821,423	72,674	246,364	1.104	272,107	96.44	24.4%	3,744	19.7%	25.76	3.9%	89.73	27.3%
2019.1	72	2,793,739	71,520	206,772	1.113	230,038	82.34	-0.6%	3,216	8.4%	25.60	-8.4%		
2019.2	66	2,846,920	74,400	251,154	1.113	279,414	98.15	1.8%	3,756	0.3%	26.13	1.5%	90.32	0.7%
2020.1	60	2,828,909	57,039	197,327	1.135	223,918	79.15	-3.9%	3,926	22.1%	20.16	-21.2%		
2020.2	54	2,872,433	69,111	260,371	1.135	295,457	102.86	4.8%	4,275	13.8%	24.06	-7.9%	91.10	0.9%
2021.1	48	2,828,487	58,318	215,064	1.136	244,219	86.34	9.1%	4,188	6.7%	20.62	2.3%		
2021.2	42	2,872,395	76,623	367,265	1.136	417,053	145.19	41.2%	5,443	27.3%	26.68	10.9%	115.99	27.3%
2022.1	36	2,830,443	81,578	427,014	1.117	477,053	168.54	95.2%	5,848	39.6%	28.82	39.8%		
2022.2	30	2,889,897	80,636	532,650	1.117	595,068	205.91	41.8%	7,380	35.6%	27.90	4.6%	187.42	61.6%
2023.1	24	2,869,879	89,257	570,511	1.117	637,366	222.09	31.8%	7,141	22.1%	31.10	7.9%		
2023.2	18	2,933,595	96,312	712,621	1.117	796,129	271.38	31.8%	8,266	12.0%	32.83	17.7%	247.01	31.8%
2024.1	12	2,916,962	85,827	509,094	1.120	570,083	195.44	-12.0%	6,642	-7.0%	29.42	-5.4%		
2024.2	6	2,959,038	84,433	540,231	1.120	604,951	204.44	-24.7%	7,165	-13.3%	28.53	-13.1%	199.97	-19.0%
Total		105,876,397	2,861,031	9,165,093		10,128,595								



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

Loss Cost Summary
Data as of 31 Dec 2024

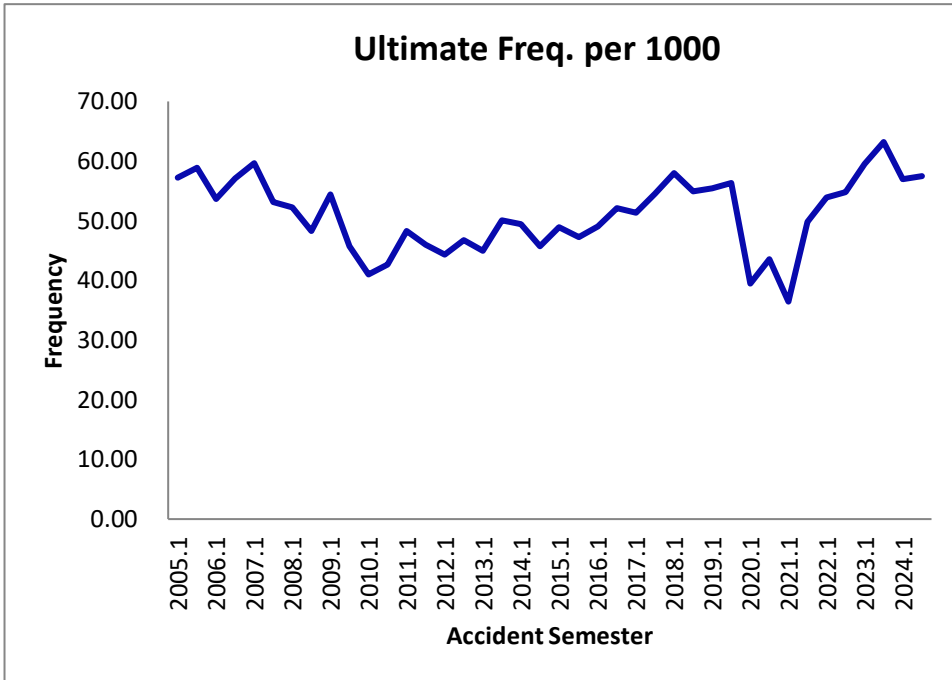
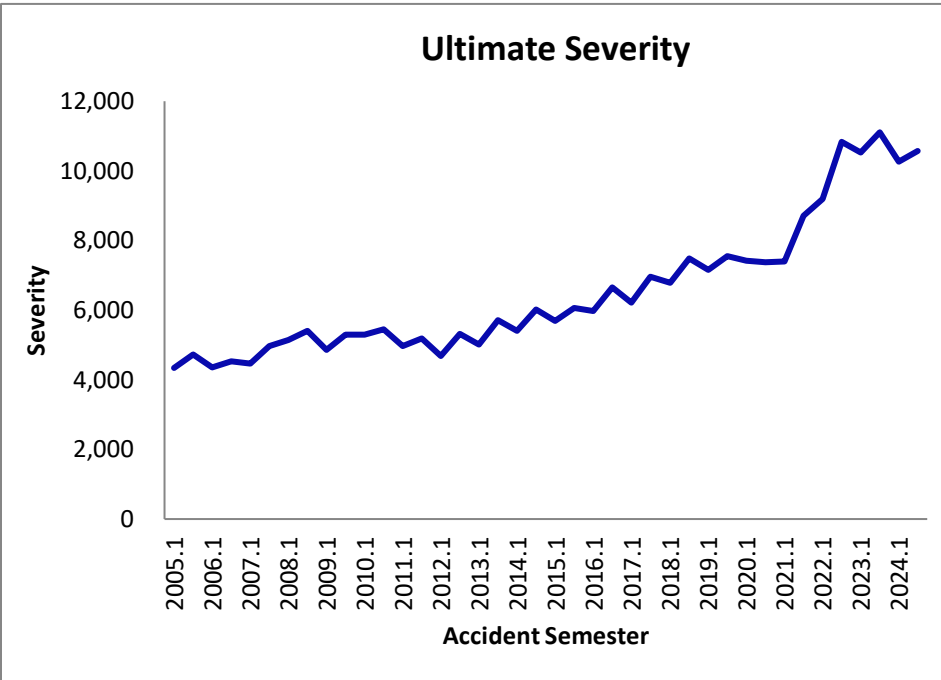
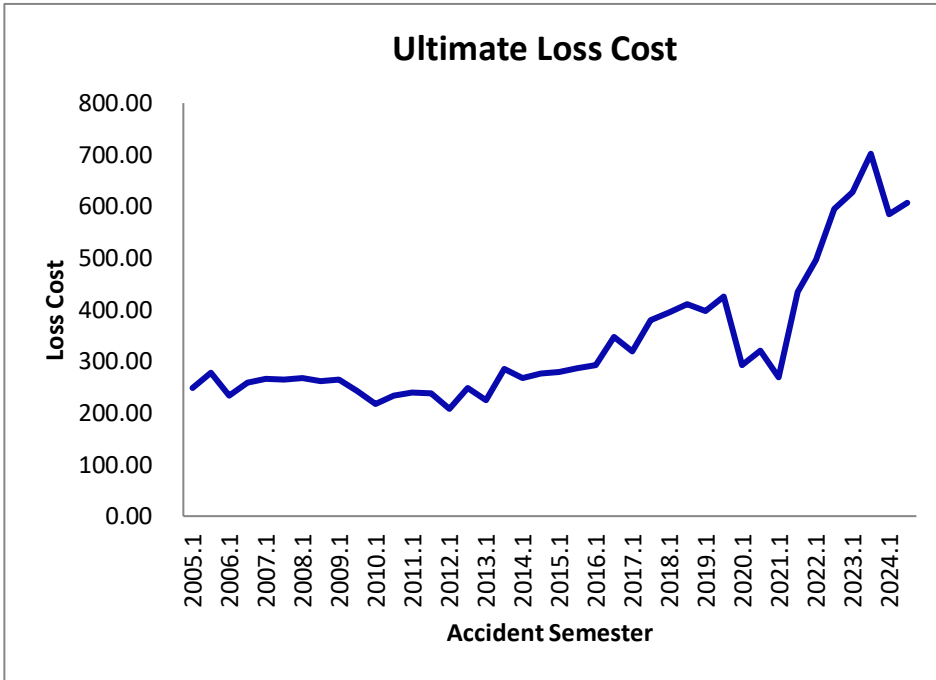
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,243,151	7,933	54,884	1.092	59,933	26.72		7,555		3.54			
2005.2	234	2,353,927	8,468	58,009	1.092	63,346	26.91		7,481		3.60		26.82	
2006.1	228	2,301,105	7,860	55,927	1.082	60,513	26.30	-1.6%	7,699	1.9%	3.42	-3.4%		
2006.2	222	2,359,048	8,299	63,779	1.082	69,009	29.25	8.7%	8,315	11.2%	3.52	-2.2%	27.79	3.6%
2007.1	216	2,345,541	7,515	57,196	1.085	62,058	26.46	0.6%	8,258	7.3%	3.20	-6.2%		
2007.2	210	2,411,946	7,151	60,127	1.085	65,238	27.05	-7.5%	9,123	9.7%	2.96	-15.7%	26.76	-3.7%
2008.1	204	2,417,924	6,288	49,162	1.076	52,899	21.88	-17.3%	8,413	1.9%	2.60	-18.8%		
2008.2	198	2,472,259	6,477	50,254	1.076	54,074	21.87	-19.1%	8,349	-8.5%	2.62	-11.6%	21.87	-18.2%
2009.1	192	2,445,739	5,990	44,103	1.075	47,411	19.39	-11.4%	7,915	-5.9%	2.45	-5.8%		
2009.2	186	2,491,932	6,083	49,625	1.075	53,347	21.41	-2.1%	8,770	5.0%	2.44	-6.8%	20.41	-6.7%
2010.1	180	2,461,169	4,225	34,731	1.066	37,023	15.04	-22.4%	8,763	10.7%	1.72	-29.9%		
2010.2	174	2,517,236	4,003	37,520	1.066	39,996	15.89	-25.8%	9,992	13.9%	1.59	-34.9%	15.47	-24.2%
2011.1	168	2,492,508	3,648	34,117	1.083	36,949	14.82	-1.5%	10,129	15.6%	1.46	-14.7%		
2011.2	162	2,541,850	3,856	38,009	1.083	41,163	16.19	1.9%	10,675	6.8%	1.52	-4.6%	15.52	0.3%
2012.1	156	2,530,582	3,402	31,034	1.080	33,505	13.24	-10.7%	9,849	-2.8%	1.34	-8.1%		
2012.2	150	2,578,830	3,227	31,936	1.080	34,479	13.37	-17.4%	10,684	0.1%	1.25	-17.5%	13.31	-14.2%
2013.1	144	2,556,532	2,851	29,220	1.080	31,545	12.34	-6.8%	11,065	12.3%	1.12	-17.0%		
2013.2	138	2,616,630	3,133	33,241	1.080	35,887	13.71	2.6%	11,455	7.2%	1.20	-4.3%	13.04	-2.0%
2014.1	132	2,598,863	2,677	31,441	1.085	34,122	13.13	6.4%	12,746	15.2%	1.03	-7.6%		
2014.2	126	2,667,578	2,980	33,006	1.085	35,821	13.43	-2.1%	12,020	4.9%	1.12	-6.7%	13.28	1.9%
2015.1	120	2,657,867	2,769	32,157	1.104	35,492	13.35	1.7%	12,817	0.6%	1.04	1.1%		
2015.2	114	2,736,400	3,215	40,116	1.104	44,276	16.18	20.5%	13,773	14.6%	1.17	5.2%	14.79	11.3%
2016.1	108	2,729,534	2,678	31,445	1.099	34,570	12.67	-5.2%	12,910	0.7%	0.98	-5.8%		
2016.2	102	2,776,518	3,338	41,338	1.099	45,447	16.37	1.2%	13,613	-1.2%	1.20	2.3%	14.53	-1.7%
2017.1	96	2,746,266	3,037	38,377	1.099	42,176	15.36	21.3%	13,886	7.6%	1.11	12.7%		
2017.2	90	2,798,203	3,591	45,553	1.099	50,062	17.89	9.3%	13,940	2.4%	1.28	6.7%	16.64	14.5%
2018.1	84	2,763,138	3,719	50,663	1.104	55,957	20.25	31.9%	15,045	8.3%	1.35	21.7%		
2018.2	78	2,821,423	4,357	69,737	1.104	77,024	27.30	52.6%	17,677	26.8%	1.54	20.3%	23.81	43.1%
2019.1	72	2,793,739	3,970	67,326	1.113	74,901	26.81	32.4%	18,865	25.4%	1.42	5.6%		
2019.2	66	2,846,920	4,801	86,778	1.113	96,543	33.91	24.2%	20,107	13.8%	1.69	9.2%	30.39	27.6%
2020.1	60	2,828,909	4,198	77,264	1.135	87,676	30.99	15.6%	20,887	10.7%	1.48	4.4%		
2020.2	54	2,872,433	4,704	100,966	1.135	114,571	39.89	17.6%	24,357	21.1%	1.64	-2.9%	35.47	16.7%
2021.1	48	2,828,487	4,559	101,455	1.136	115,209	40.73	31.4%	25,268	21.0%	1.61	8.6%		
2021.2	42	2,872,395	6,901	183,611	1.136	208,503	72.59	82.0%	30,211	24.0%	2.40	46.7%	56.78	60.1%
2022.1	36	2,830,443	7,473	212,250	1.117	237,122	83.78	105.7%	31,730	25.6%	2.64	63.8%		
2022.2	30	2,889,897	9,788	318,399	1.117	355,711	123.09	69.6%	36,340	20.3%	3.39	41.0%	103.64	82.5%
2023.1	24	2,869,879	10,432	359,105	1.117	401,187	139.79	66.9%	38,459	21.2%	3.63	37.7%		
2023.2	18	2,933,595	10,127	363,181	1.117	405,740	138.31	12.4%	40,065	10.2%	3.45	1.9%	139.04	34.2%
2024.1	12	2,916,962	8,498	275,823	1.120	308,867	105.89	-24.3%	36,347	-5.5%	2.91	-19.9%		
2024.2	6	2,959,038	7,720	250,195	1.120	280,169	94.68	-31.5%	36,293	-9.4%	2.61	-24.4%	100.24	-27.9%
Total		105,876,397	215,943	3,623,062			4,019,520							



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

Loss Cost Summary
Data as of 31 Dec 2024

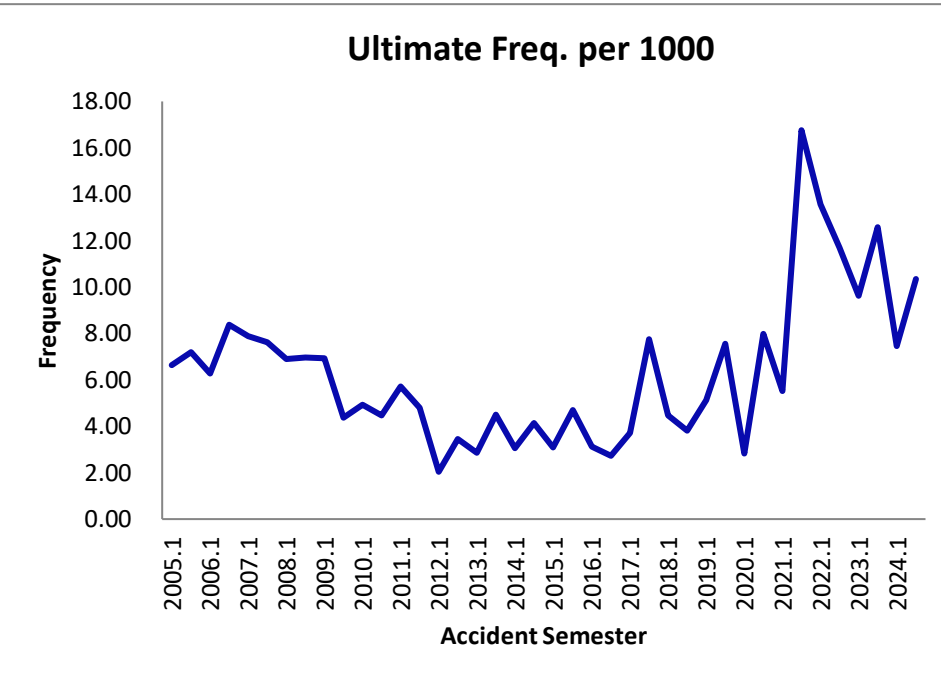
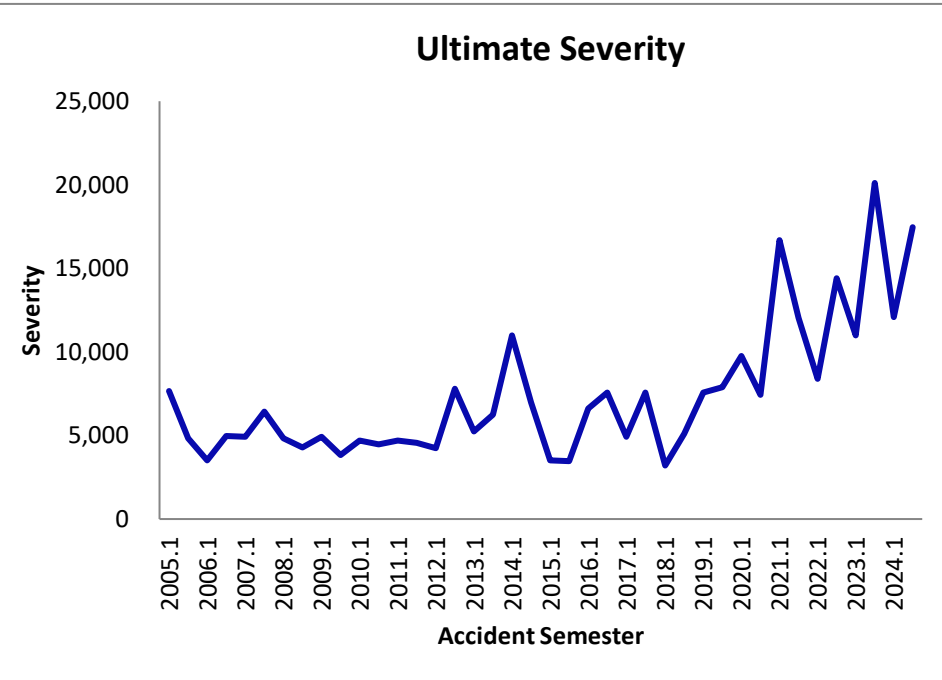
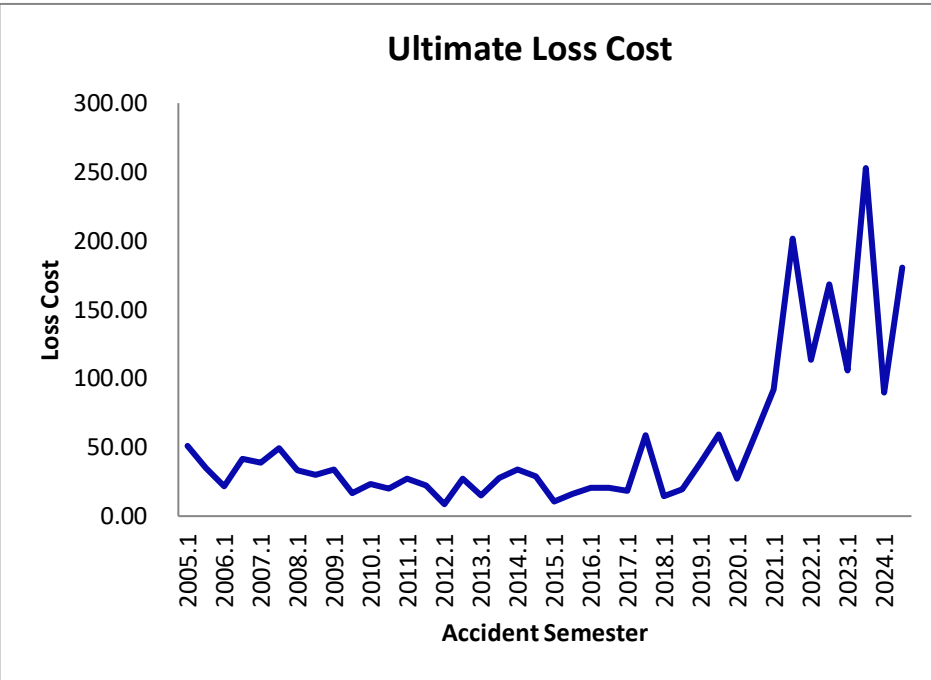
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	471,130	26,965	107,165	1.092	117,024	248.39		4,340		57.23			
2005.2	234	478,892	28,197	122,071	1.092	133,302	278.35		4,728		58.88		263.49	
2006.1	228	476,216	25,567	103,059	1.082	111,510	234.16	-5.7%	4,361	0.5%	53.69	-6.2%		
2006.2	222	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	216	487,796	29,070	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.59	11.0%		
2007.2	210	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	204	505,206	26,368	125,851	1.076	135,416	268.04	0.8%	5,136	15.1%	52.19	-12.4%		
2008.2	198	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	192	505,880	27,537	124,309	1.075	133,632	264.16	-1.4%	4,853	-5.5%	54.43	4.3%		
2009.2	186	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	180	506,047	20,779	103,080	1.066	109,883	217.14	-17.8%	5,288	9.0%	41.06	-24.6%		
2010.2	174	514,596	21,982	112,394	1.066	119,812	232.83	-3.9%	5,450	3.0%	42.72	-6.7%	225.05	-11.1%
2011.1	168	504,219	24,363	111,654	1.083	120,921	239.82	10.4%	4,963	-6.1%	48.32	17.7%		
2011.2	162	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	156	521,039	23,075	100,273	1.080	108,255	207.77	-13.4%	4,691	-5.5%	44.29	-8.3%		
2012.2	150	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	144	541,800	24,391	112,990	1.080	121,984	225.15	8.4%	5,001	6.6%	45.02	1.7%		
2013.2	138	568,489	28,457	150,486	1.080	162,465	285.78	14.8%	5,709	7.3%	50.06	7.0%	256.19	12.0%
2014.1	132	563,946	27,850	138,826	1.085	150,666	267.16	18.7%	5,410	8.2%	49.38	9.7%		
2014.2	126	588,790	26,939	149,624	1.085	162,385	275.79	-3.5%	6,028	5.6%	45.75	-8.6%	271.57	6.0%
2015.1	120	586,899	28,732	148,120	1.104	163,480	278.55	4.3%	5,690	5.2%	48.96	-0.9%		
2015.2	114	614,084	29,037	159,497	1.104	176,037	286.67	3.9%	6,063	0.6%	47.29	3.3%	282.70	4.1%
2016.1	108	619,464	30,354	164,820	1.099	181,203	292.52	5.0%	5,970	4.9%	49.00	0.1%		
2016.2	102	667,200	34,764	210,563	1.099	231,493	346.96	21.0%	6,659	9.8%	52.10	10.2%	320.75	13.5%
2017.1	96	691,830	35,568	201,249	1.099	221,173	319.69	9.3%	6,218	4.2%	51.41	4.9%		
2017.2	90	753,496	41,107	260,283	1.099	286,051	379.63	9.4%	6,959	4.5%	54.56	4.7%	350.94	9.4%
2018.1	84	770,456	44,647	274,621	1.104	303,316	393.68	23.1%	6,794	9.3%	57.95	12.7%		
2018.2	78	819,687	45,059	305,118	1.104	337,000	411.13	8.3%	7,479	7.5%	54.97	0.8%	402.68	14.7%
2019.1	72	821,297	45,532	292,822	1.113	325,770	396.65	0.8%	7,155	5.3%	55.44	-4.3%		
2019.2	66	853,350	48,055	325,987	1.113	362,667	424.99	3.4%	7,547	0.9%	56.31	2.4%	411.09	2.1%
2020.1	60	831,947	32,813	214,786	1.135	243,729	292.96	-26.1%	7,428	3.8%	39.44	-28.9%		
2020.2	54	855,924	37,267	242,048	1.135	274,665	320.90	-24.5%	7,370	-2.3%	43.54	-22.7%	307.13	-25.3%
2021.1	48	853,230	31,102	202,498	1.136	229,950	269.51	-8.0%	7,393	-0.5%	36.45	-7.6%		
2021.2	42	893,301	44,489	341,603	1.136	387,913	434.25	35.3%	8,719	18.3%	49.80	14.4%	353.77	15.2%
2022.1	36	886,756	47,752	393,327	1.117	439,419	495.54	83.9%	9,202	24.5%	53.85	47.7%		
2022.2	30	919,376	50,410	489,239	1.117	546,570	594.50	36.9%	10,842	24.4%	54.83	10.1%	545.91	54.3%
2023.1	24	907,795	54,077	509,508	1.117	569,214	627.03	26.5%	10,526	14.4%	59.57	10.6%		
2023.2	18	938,290	59,298	589,534	1.117	658,618	701.93	18.1%	11,107	2.4%	63.20	15.3%	665.10	21.8%
2024.1	12	934,097	53,214	487,429	1.120	545,823	584.33	-6.8%	10,257	-2.6%	56.97	-4.4%		
2024.2	6	961,517	55,264	521,172	1.120	583,608	606.97	-13.5%	10,560	-4.9%	57.48	-9.1%	595.81	-10.4%
Total		26,510,019	1,363,053	8,737,730		9,664,673								



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

Loss Cost Summary
Data as of 31 Dec 2024

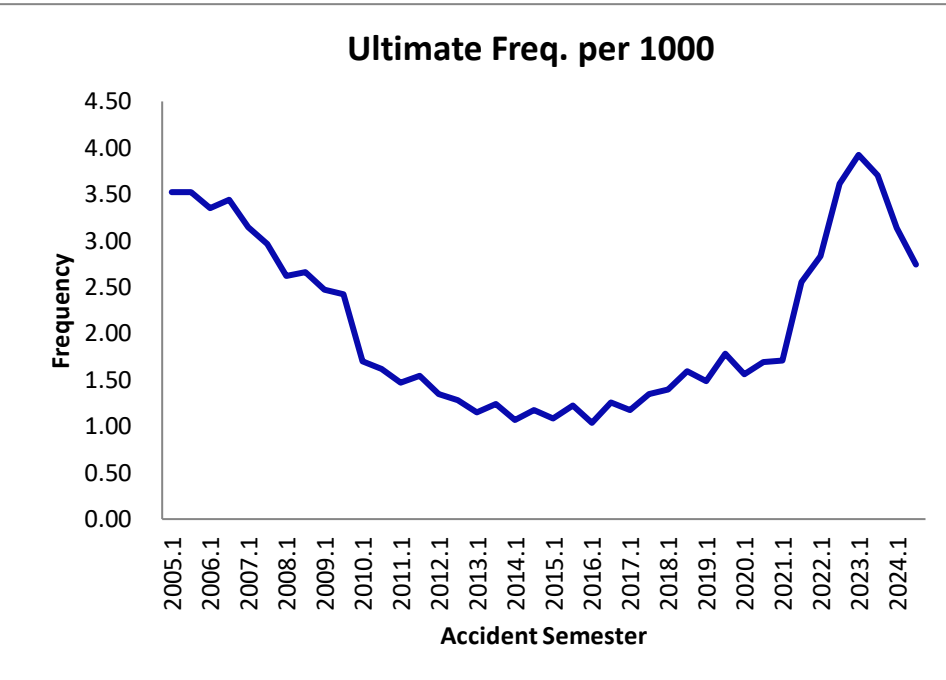
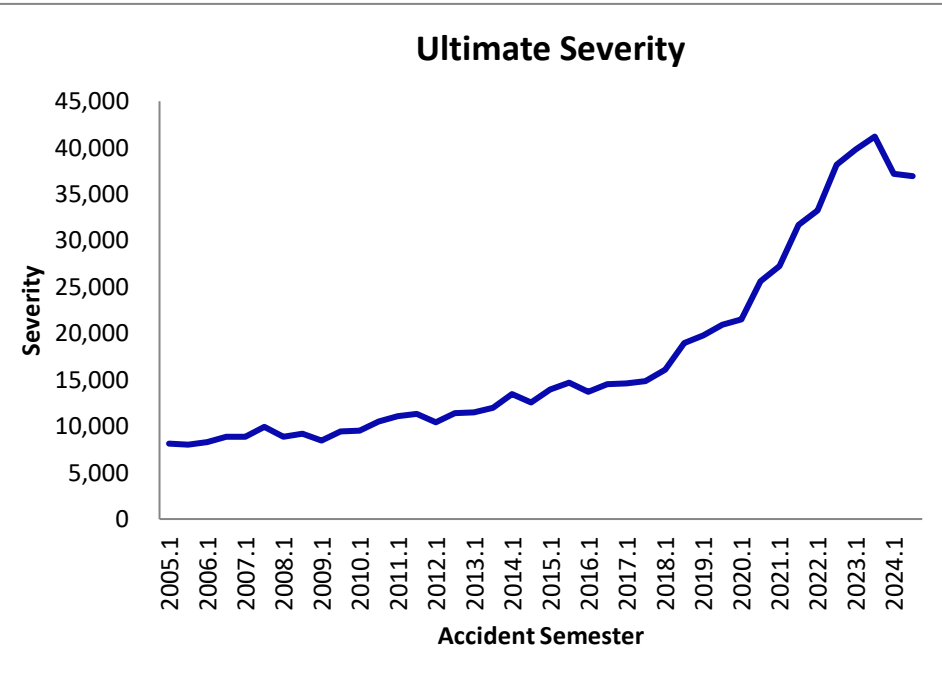
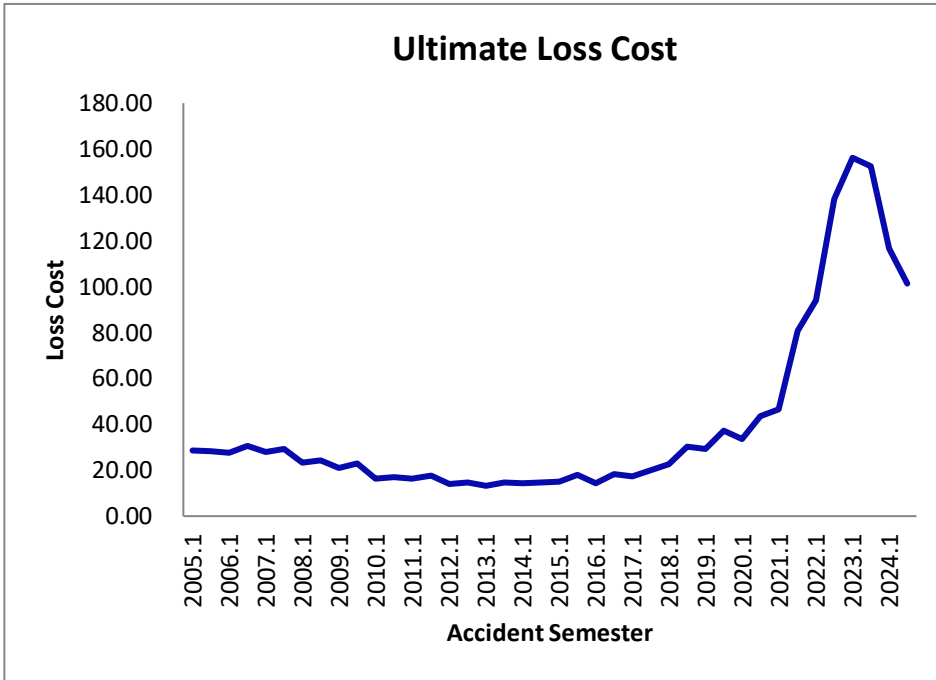
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	9,477	63	443	1.092	484	51.05		7,679		6.65			
2005.2	234	9,432	68	301	1.092	329	34.85		4,834		7.21		42.97	
2006.1	228	9,566	60	194	1.082	210	21.94	-57.0%	3,498	-54.4%	6.27	-5.7%		
2006.2	222	9,070	76	349	1.082	378	41.63	19.5%	4,969	2.8%	8.38	16.2%	31.53	-26.6%
2007.1	216	8,768	69	313	1.085	340	38.73	76.5%	4,922	40.7%	7.87	25.5%		
2007.2	210	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	204	8,846	61	273	1.076	294	33.21	-14.3%	4,816	-2.2%	6.90	-12.4%		
2008.2	198	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	192	9,520	66	301	1.075	324	33.99	2.4%	4,903	1.8%	6.93	0.5%		
2009.2	186	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	180	9,913	49	216	1.066	230	23.23	-31.7%	4,699	-4.2%	4.94	-28.7%		
2010.2	174	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	168	8,723	50	217	1.083	235	26.94	16.0%	4,700	0.0%	5.73	16.0%		
2011.2	162	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	156	6,866	14	55	1.080	59	8.65	-67.9%	4,241	-9.8%	2.04	-64.4%		
2012.2	150	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	144	5,591	16	78	1.080	84	15.06	74.2%	5,263	24.1%	2.86	40.3%		
2013.2	138	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	132	4,561	14	142	1.085	154	33.79	124.3%	11,008	109.2%	3.07	7.3%		
2014.2	126	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	120	3,868	12	38	1.104	42	10.84	-67.9%	3,495	-68.2%	3.10	1.1%		
2015.2	114	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	108	3,187	10	60	1.099	66	20.69	90.8%	6,596	88.7%	3.14	1.1%		
2016.2	102	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	96	2,688	10	45	1.099	49	18.40	-11.1%	4,946	-25.0%	3.72	18.6%		
2017.2	90	2,456	19	131	1.099	144	58.63	183.2%	7,577	0.3%	7.74	182.5%	37.60	81.7%
2018.1	84	2,240	10	29	1.104	32	14.30	-22.3%	3,203	-35.2%	4.46	20.0%		
2018.2	78	2,098	8	37	1.104	41	19.48	-66.8%	5,108	-32.6%	3.81	-50.7%	16.80	-55.3%
2019.1	72	1,950	10	68	1.113	76	38.80	171.3%	7,565	136.2%	5.13	14.9%		
2019.2	66	1,850	14	99	1.113	110	59.54	205.7%	7,867	54.0%	7.57	98.5%	48.90	191.0%
2020.1	60	1,778	5	43	1.135	49	27.45	-29.3%	9,759	29.0%	2.81	-45.2%		
2020.2	54	2,130	17	111	1.135	126	59.14	-0.7%	7,409	-5.8%	7.98	5.5%	44.72	-8.5%
2021.1	48	2,906	16	235	1.136	267	91.82	234.5%	16,679	70.9%	5.51	95.7%		
2021.2	42	3,699	62	657	1.136	746	201.68	241.0%	12,033	62.4%	16.76	110.0%	153.34	242.9%
2022.1	36	3,393	46	345	1.117	385	113.59	23.7%	8,379	-49.8%	13.56	146.2%		
2022.2	30	2,995	35	452	1.117	505	168.59	-16.4%	14,428	19.9%	11.69	-30.3%	139.38	-9.1%
2023.1	24	2,699	26	256	1.117	286	105.95	-6.7%	11,000	31.3%	9.63	-29.0%		
2023.2	18	2,545	32	576	1.117	643	252.83	50.0%	20,109	39.4%	12.57	7.6%	177.23	27.2%
2024.1	12	2,419	18	194	1.120	217	89.80	-15.2%	12,069	9.7%	7.44	-22.7%		
2024.2	6	2,418	25	390	1.120	437	180.64	-28.6%	17,469	-13.1%	10.34	-17.8%	135.21	-23.7%
Total		213,945	1,318	8,277		9,102								



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 2024

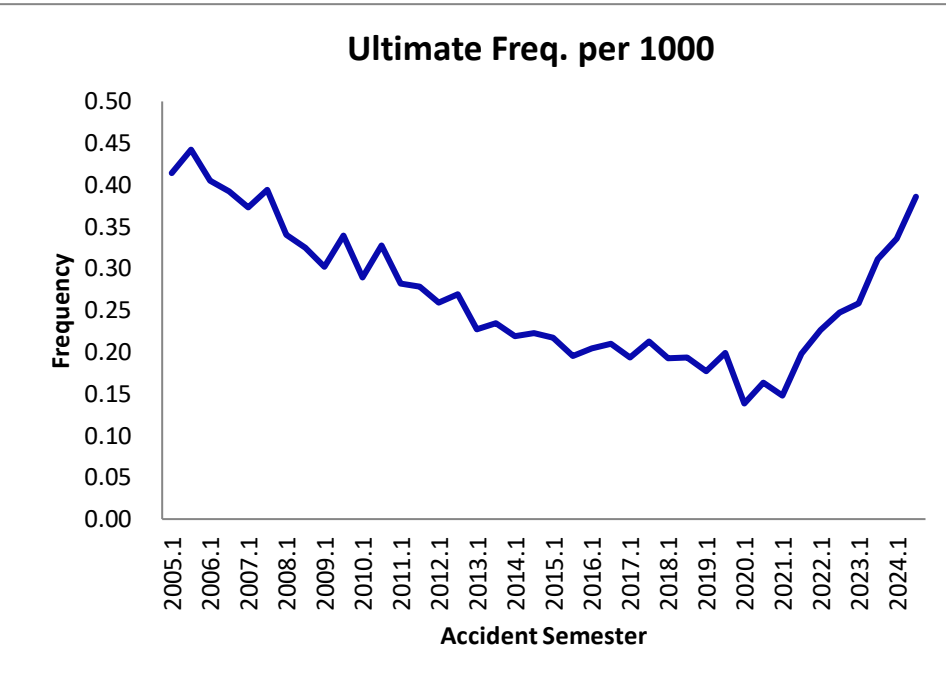
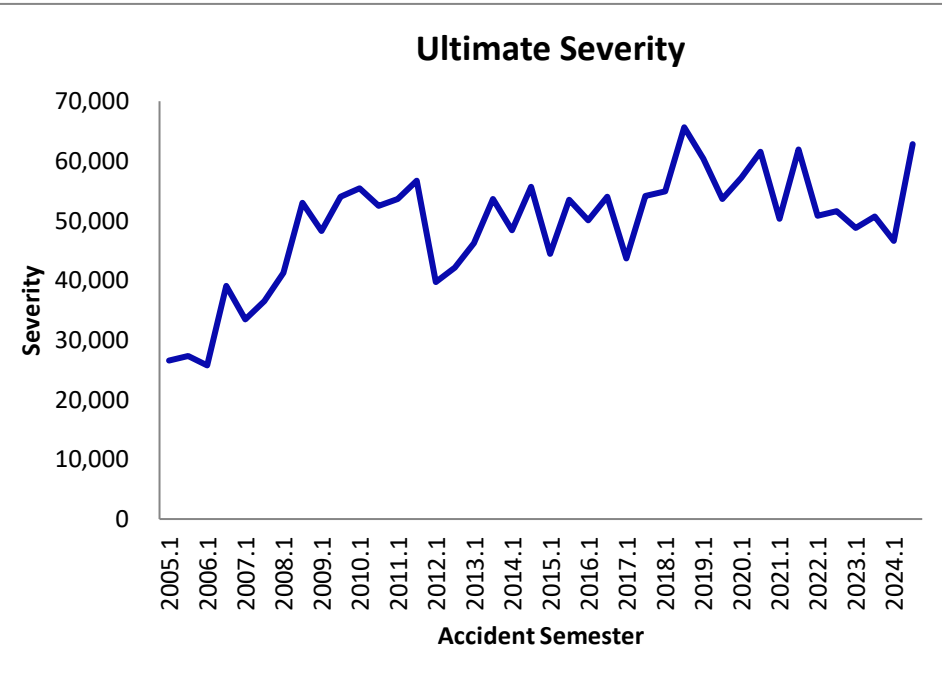
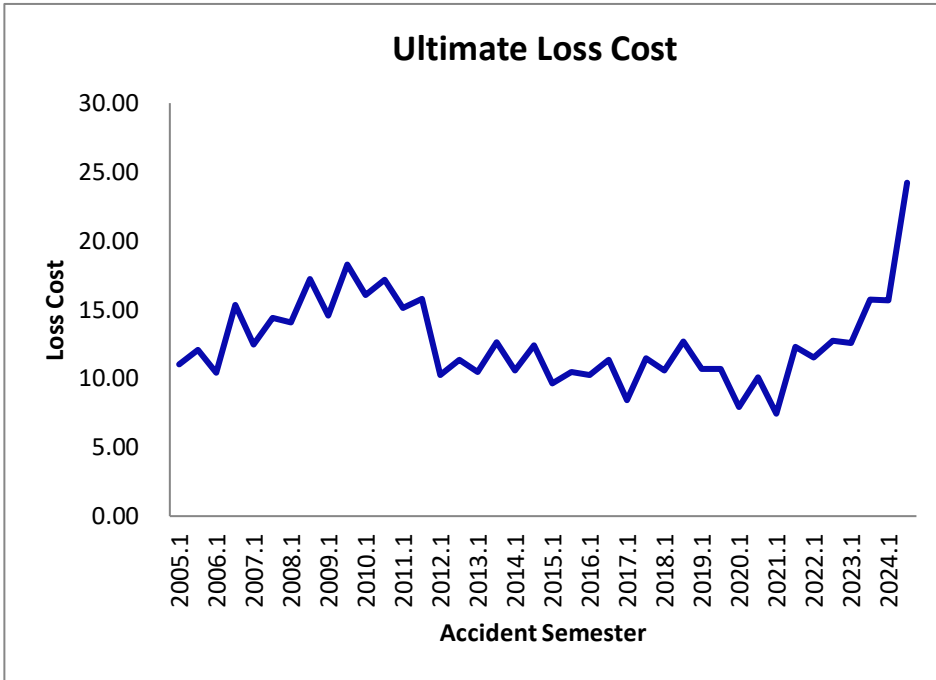
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,723,757	9,601	71,453	1.092	78,026	28.65		8,127		3.52			
2005.2	234	2,842,252	10,002	73,386	1.092	80,138	28.20		8,012		3.52		28.42	
2006.1	228	2,786,887	9,348	71,388	1.082	77,242	27.72	-3.2%	8,263	1.7%	3.35	-4.8%		
2006.2	222	2,861,304	9,845	80,621	1.082	87,232	30.49	8.1%	8,861	10.6%	3.44	-2.2%	29.12	2.5%
2007.1	216	2,842,105	8,935	73,259	1.085	79,486	27.97	0.9%	8,896	7.7%	3.14	-6.3%		
2007.2	210	2,927,476	8,673	79,109	1.085	85,834	29.32	-3.8%	9,897	11.7%	2.96	-13.9%	28.65	-1.6%
2008.1	204	2,931,975	7,669	63,434	1.076	68,255	23.28	-16.8%	8,900	0.0%	2.62	-16.8%		
2008.2	198	2,998,108	7,968	67,837	1.076	72,993	24.35	-17.0%	9,161	-7.4%	2.66	-10.3%	23.82	-16.9%
2009.1	192	2,961,139	7,322	57,380	1.075	61,683	20.83	-10.5%	8,424	-5.3%	2.47	-5.5%		
2009.2	186	3,019,492	7,304	64,237	1.075	69,055	22.87	-6.1%	9,454	3.2%	2.42	-9.0%	21.86	-8.2%
2010.1	180	2,977,129	5,069	45,208	1.066	48,191	16.19	-22.3%	9,507	12.9%	1.70	-31.1%		
2010.2	174	3,041,428	4,929	48,630	1.066	51,840	17.04	-25.5%	10,517	11.2%	1.62	-33.0%	16.62	-24.0%
2011.1	168	3,005,449	4,413	45,285	1.083	49,044	16.32	0.8%	11,114	16.9%	1.47	-13.8%		
2011.2	162	3,070,446	4,736	49,691	1.083	53,816	17.53	2.8%	11,363	8.0%	1.54	-4.8%	16.93	1.9%
2012.1	156	3,058,487	4,110	39,813	1.080	42,983	14.05	-13.9%	10,458	-5.9%	1.34	-8.5%		
2012.2	150	3,125,442	3,998	42,345	1.080	45,716	14.63	-16.5%	11,435	0.6%	1.28	-17.1%	14.34	-15.3%
2013.1	144	3,103,923	3,562	37,979	1.080	41,002	13.21	-6.0%	11,511	10.1%	1.15	-14.6%		
2013.2	138	3,190,021	3,960	43,812	1.080	47,300	14.83	1.4%	11,944	4.5%	1.24	-3.0%	14.03	-2.2%
2014.1	132	3,167,371	3,376	41,763	1.085	45,325	14.31	8.3%	13,426	16.6%	1.07	-7.1%		
2014.2	126	3,260,472	3,822	44,213	1.085	47,984	14.72	-0.7%	12,555	5.1%	1.17	-5.6%	14.52	3.5%
2015.1	120	3,248,633	3,519	44,547	1.104	49,166	15.13	5.8%	13,972	4.1%	1.08	1.6%		
2015.2	114	3,353,899	4,092	54,611	1.104	60,274	17.97	22.1%	14,730	17.3%	1.22	4.1%	16.58	14.2%
2016.1	108	3,352,185	3,476	43,454	1.099	47,773	14.25	-5.8%	13,744	-1.6%	1.04	-4.3%		
2016.2	102	3,446,639	4,319	57,020	1.099	62,688	18.19	1.2%	14,514	-1.5%	1.25	2.7%	16.25	-2.0%
2017.1	96	3,440,784	4,053	53,796	1.099	59,122	17.18	20.6%	14,587	6.1%	1.18	13.6%		
2017.2	90	3,554,155	4,799	64,729	1.099	71,138	20.02	10.0%	14,823	2.1%	1.35	7.8%	18.62	14.6%
2018.1	84	3,535,834	4,937	72,014	1.104	79,539	22.50	30.9%	16,111	10.4%	1.40	18.5%		
2018.2	78	3,643,209	5,815	99,636	1.104	110,047	30.21	50.9%	18,925	27.7%	1.60	18.2%	26.41	41.8%
2019.1	72	3,616,986	5,373	95,605	1.113	106,363	29.41	30.7%	19,796	22.9%	1.49	6.4%		
2019.2	66	3,702,120	6,599	124,059	1.113	138,018	37.28	23.4%	20,915	10.5%	1.78	11.7%	33.39	26.4%
2020.1	60	3,662,634	5,714	108,376	1.135	122,980	33.58	14.2%	21,523	8.7%	1.56	5.0%		
2020.2	54	3,730,486	6,322	142,769	1.135	162,008	43.43	16.5%	25,628	22.5%	1.69	-4.9%	38.55	15.4%
2021.1	48	3,684,624	6,282	150,714	1.136	171,145	46.45	38.3%	27,243	26.6%	1.70	9.3%		
2021.2	42	3,769,395	9,620	268,548	1.136	304,954	80.90	86.3%	31,699	23.7%	2.55	50.6%	63.87	65.7%
2022.1	36	3,720,592	10,537	313,698	1.117	350,458	94.19	102.8%	33,259	22.1%	2.83	66.1%		
2022.2	30	3,812,268	13,782	471,206	1.117	526,424	138.09	70.7%	38,196	20.5%	3.62	41.7%	116.41	82.3%
2023.1	24	3,780,373	14,835	528,510	1.117	590,442	156.19	65.8%	39,800	19.7%	3.92	38.6%		
2023.2	18	3,874,430	14,356	529,308	1.117	591,334	152.62	10.5%	41,191	7.8%	3.71	2.5%	154.38	32.6%
2024.1	12	3,853,478	12,090	401,172	1.120	449,232	116.58	-25.4%	37,159	-6.6%	3.14	-20.1%		
2024.2	6	3,922,973	10,769	355,022	1.120	397,554	101.34	-33.6%	36,916	-10.4%	2.75	-25.9%	108.89	-29.5%
Total		132,600,360	279,931	5,119,638		5,683,802								



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

Loss Cost Summary
Data as of 31 Dec 2024

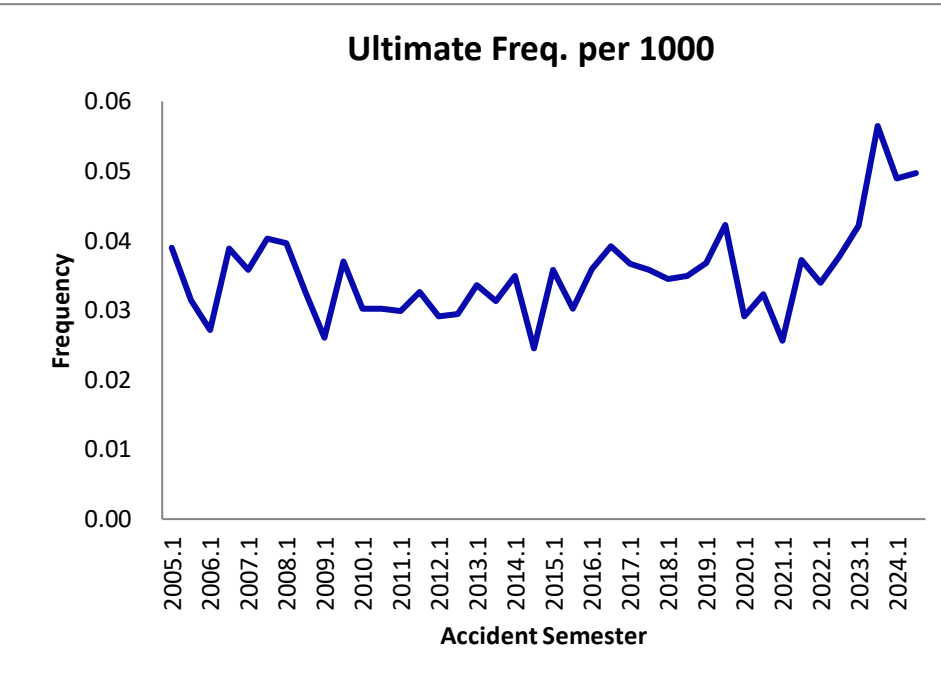
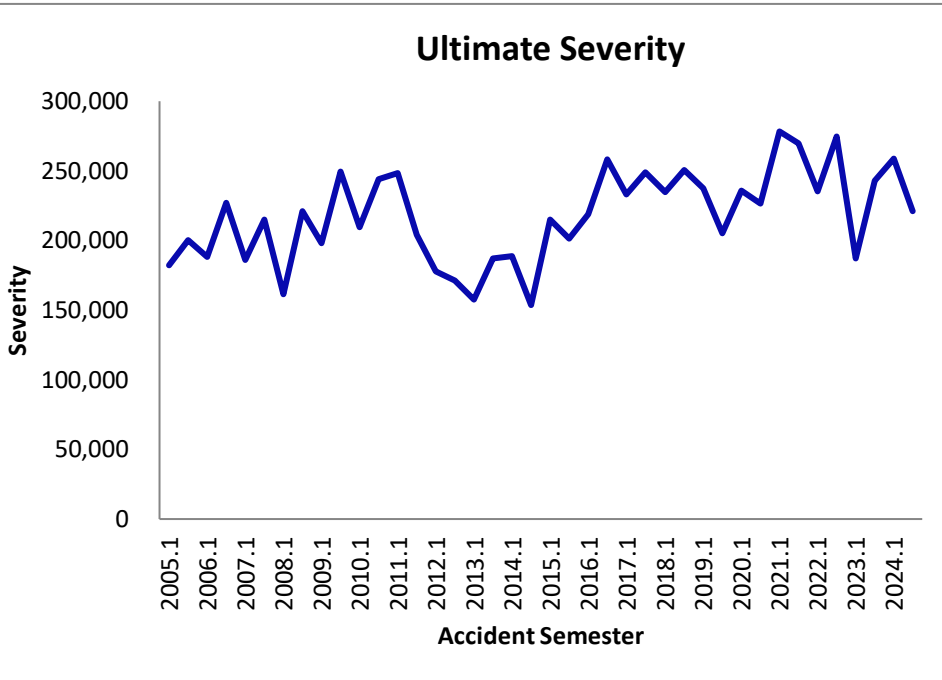
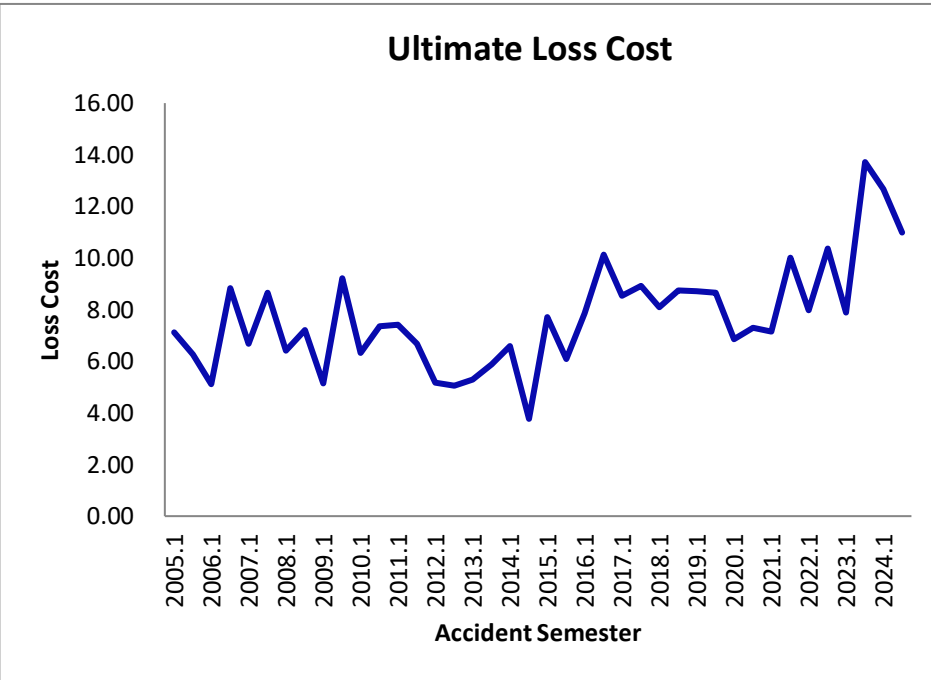
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,967,180	1,228	29,921	1.092	32,674	11.01		26,607		0.41			
2005.2	234	3,081,801	1,363	34,121	1.092	37,260	12.09		27,337		0.44		11.56	
2006.1	228	3,037,809	1,231	29,286	1.082	31,687	10.43	-5.3%	25,741	-3.3%	0.41	-2.1%		
2006.2	222	3,139,912	1,233	44,536	1.082	48,188	15.35	26.9%	39,082	43.0%	0.39	-11.2%	12.93	11.8%
2007.1	216	3,088,104	1,152	35,540	1.085	38,561	12.49	19.7%	33,473	30.0%	0.37	-7.9%		
2007.2	210	3,201,986	1,263	42,466	1.085	46,076	14.39	-6.2%	36,481	-6.7%	0.39	0.4%	13.46	4.1%
2008.1	204	3,179,949	1,083	41,549	1.076	44,707	14.06	12.6%	41,280	23.3%	0.34	-8.7%		
2008.2	198	3,267,042	1,060	52,220	1.076	56,189	17.20	19.5%	53,008	45.3%	0.32	-17.7%	15.65	16.3%
2009.1	192	3,197,695	965	43,321	1.075	46,570	14.56	3.6%	48,259	16.9%	0.30	-11.4%		
2009.2	186	3,292,892	1,117	56,051	1.075	60,255	18.30	6.4%	53,943	1.8%	0.34	4.6%	16.46	5.2%
2010.1	180	3,227,446	934	48,559	1.066	51,764	16.04	10.1%	55,422	14.8%	0.29	-4.1%		
2010.2	174	3,332,947	1,091	53,696	1.066	57,240	17.17	-6.1%	52,466	-2.7%	0.33	-3.5%	16.62	1.0%
2011.1	168	3,270,337	921	45,588	1.083	49,372	15.10	-5.9%	53,607	-3.3%	0.28	-2.7%		
2011.2	162	3,373,440	938	49,098	1.083	53,173	15.76	-8.2%	56,688	8.0%	0.28	-15.1%	15.43	-7.1%
2012.1	156	3,332,061	862	31,700	1.080	34,223	10.27	-32.0%	39,702	-25.9%	0.26	-8.1%		
2012.2	150	3,426,801	922	35,992	1.080	38,857	11.34	-28.1%	42,144	-25.7%	0.27	-3.2%	10.81	-29.9%
2013.1	144	3,369,560	765	32,726	1.080	35,331	10.49	2.1%	46,184	16.3%	0.23	-12.2%		
2013.2	138	3,483,601	818	40,666	1.080	43,903	12.60	11.1%	53,671	27.4%	0.23	-12.7%	11.56	6.9%
2014.1	132	3,416,715	748	33,360	1.085	36,205	10.60	1.1%	48,403	4.8%	0.22	-3.6%		
2014.2	126	3,537,516	787	40,383	1.085	43,827	12.39	-1.7%	55,689	3.8%	0.22	-5.3%	11.51	-0.5%
2015.1	120	3,482,610	755	30,431	1.104	33,587	9.64	-9.0%	44,486	-8.1%	0.22	-1.0%		
2015.2	114	3,611,133	706	34,179	1.104	37,723	10.45	-15.7%	53,433	-4.1%	0.20	-12.1%	10.05	-12.7%
2016.1	108	3,579,202	732	33,315	1.099	36,627	10.23	6.1%	50,036	12.5%	0.20	-5.7%		
2016.2	102	3,708,732	778	38,239	1.099	42,040	11.34	8.5%	54,036	1.1%	0.21	7.3%	10.79	7.4%
2017.1	96	3,667,112	710	28,194	1.099	30,985	8.45	-17.4%	43,641	-12.8%	0.19	-5.3%		
2017.2	90	3,815,921	810	39,853	1.099	43,798	11.48	1.3%	54,072	0.1%	0.21	1.2%	9.99	-7.4%
2018.1	84	3,763,232	725	36,060	1.104	39,828	10.58	25.3%	54,935	25.9%	0.19	-0.5%		
2018.2	78	3,901,492	755	44,865	1.104	49,553	12.70	10.7%	65,633	21.4%	0.19	-8.8%	11.66	16.7%
2019.1	72	3,850,326	681	36,931	1.113	41,086	10.67	0.8%	60,333	9.8%	0.18	-8.2%		
2019.2	66	3,970,850	791	38,132	1.113	42,423	10.68	-15.9%	53,632	-18.3%	0.20	2.9%	10.68	-8.4%
2020.1	60	3,873,986	536	27,026	1.135	30,668	7.92	-25.8%	57,216	-5.2%	0.14	-21.8%		
2020.2	54	3,967,588	649	35,214	1.135	39,959	10.07	-5.7%	61,570	14.8%	0.16	-17.9%	9.01	-15.6%
2021.1	48	3,908,753	578	25,608	1.136	29,080	7.44	-6.0%	50,311	-12.1%	0.15	6.9%		
2021.2	42	4,034,397	800	43,604	1.136	49,515	12.27	21.9%	61,894	0.5%	0.20	21.2%	9.89	9.9%
2022.1	36	3,965,705	899	40,854	1.117	45,641	11.51	54.7%	50,769	0.9%	0.23	53.3%		
2022.2	30	4,089,849	1,012	46,706	1.117	52,179	12.76	4.0%	51,560	-16.7%	0.25	24.8%	12.14	22.7%
2023.1	24	4,032,203	1,041	45,457	1.117	50,784	12.59	9.4%	48,784	-3.9%	0.26	13.9%		
2023.2	18	4,157,798	1,292	58,626	1.117	65,496	15.75	23.5%	50,694	-1.7%	0.31	25.6%	14.20	16.9%
2024.1	12	4,120,950	1,385	57,633	1.120	64,537	15.66	24.3%	46,597	-4.5%	0.34	30.2%		
2024.2	6	4,224,192	1,630	91,362	1.120	102,307	24.22	53.7%	62,765	23.8%	0.39	24.2%	19.99	40.8%
Total		142,950,825	37,746	1,653,068		1,813,879								



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

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,920,889	114	19,043	1.092	20,795	7.12		182,412		0.04			
2005.2	234	3,027,626	95	17,405	1.092	19,006	6.28		200,066		0.03		6.69	
2006.1	228	2,984,177	81	14,078	1.082	15,232	5.10	-28.3%	188,054	3.1%	0.03	-30.5%		
2006.2	222	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	216	3,046,567	109	18,715	1.085	20,306	6.67	30.6%	186,292	-0.9%	0.04	31.8%		
2007.2	210	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	204	3,127,988	124	18,618	1.076	20,033	6.40	-3.9%	161,556	-13.3%	0.04	10.8%		
2008.2	198	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	192	3,149,704	82	15,091	1.075	16,223	5.15	-19.6%	197,839	22.5%	0.03	-34.3%		
2009.2	186	3,243,239	120	27,843	1.075	29,931	9.23	27.8%	249,427	12.7%	0.04	13.4%	7.22	5.9%
2010.1	180	3,178,048	96	18,885	1.066	20,131	6.33	23.0%	209,702	6.0%	0.03	16.0%		
2010.2	174	3,277,361	99	22,638	1.066	24,132	7.36	-20.2%	243,759	-2.3%	0.03	-18.4%	6.86	-5.0%
2011.1	168	3,212,746	96	22,010	1.083	23,837	7.42	17.1%	248,300	18.4%	0.03	-1.1%		
2011.2	162	3,308,996	108	20,354	1.083	22,043	6.66	-9.5%	204,105	-16.3%	0.03	8.0%	7.03	2.6%
2012.1	156	3,264,953	95	15,649	1.080	16,895	5.17	-30.3%	177,839	-28.4%	0.03	-2.6%		
2012.2	150	3,356,139	99	15,698	1.080	16,948	5.05	-24.2%	171,187	-16.1%	0.03	-9.6%	5.11	-27.3%
2013.1	144	3,302,994	111	16,208	1.080	17,498	5.30	2.4%	157,641	-11.4%	0.03	15.5%		
2013.2	138	3,415,973	107	18,559	1.080	20,036	5.87	16.2%	187,255	9.4%	0.03	6.2%	5.59	9.3%
2014.1	132	3,350,719	117	20,349	1.085	22,084	6.59	24.4%	188,756	19.7%	0.03	3.9%		
2014.2	126	3,466,008	85	12,032	1.085	13,058	3.77	-35.8%	153,625	-18.0%	0.02	-21.7%	5.16	-7.7%
2015.1	120	3,410,743	122	23,794	1.104	26,261	7.70	16.8%	215,258	14.0%	0.04	2.4%		
2015.2	114	3,534,631	107	19,526	1.104	21,551	6.10	61.8%	201,410	31.1%	0.03	23.4%	6.88	33.5%
2016.1	108	3,503,622	126	25,061	1.099	27,552	7.86	2.1%	218,667	1.6%	0.04	0.5%		
2016.2	102	3,621,573	142	33,346	1.099	36,661	10.12	66.0%	258,173	28.2%	0.04	29.5%	9.01	30.9%
2017.1	96	3,573,540	131	27,801	1.099	30,553	8.55	8.7%	233,231	6.7%	0.04	1.9%		
2017.2	90	3,709,822	133	30,139	1.099	33,123	8.93	-11.8%	249,043	-3.5%	0.04	-8.6%	8.74	-3.0%
2018.1	84	3,656,511	126	26,790	1.104	29,589	8.09	-5.4%	234,836	0.7%	0.03	-6.0%		
2018.2	78	3,781,871	132	29,960	1.104	33,091	8.75	-2.0%	250,686	0.7%	0.03	-2.6%	8.43	-3.6%
2019.1	72	3,724,754	137	29,213	1.113	32,500	8.73	7.8%	237,227	1.0%	0.04	6.7%		
2019.2	66	3,835,320	162	29,860	1.113	33,220	8.66	-1.0%	205,061	-18.2%	0.04	21.0%	8.69	3.2%
2020.1	60	3,749,418	109	22,630	1.135	25,679	6.85	-21.5%	235,592	-0.7%	0.03	-21.0%		
2020.2	54	3,839,795	124	24,733	1.135	28,066	7.31	-15.6%	226,338	10.4%	0.03	-23.5%	7.08	-18.5%
2021.1	48	3,781,663	97	23,773	1.136	26,996	7.14	4.2%	278,307	18.1%	0.03	-11.8%		
2021.2	42	3,899,855	145	34,415	1.136	39,080	10.02	37.1%	269,521	19.1%	0.04	15.1%	8.60	21.5%
2022.1	36	3,834,533	130	27,349	1.117	30,554	7.97	11.6%	235,030	-15.6%	0.03	32.2%		
2022.2	30	3,949,202	149	36,602	1.117	40,891	10.35	3.3%	274,437	1.8%	0.04	1.5%	9.18	6.7%
2023.1	24	3,895,135	164	27,486	1.117	30,707	7.88	-1.1%	187,237	-20.3%	0.04	24.2%		
2023.2	18	4,001,839	226	49,128	1.117	54,885	13.71	32.5%	242,854	-11.5%	0.06	49.7%	10.84	18.1%
2024.1	12	3,947,941	193	44,650	1.120	49,999	12.66	60.6%	259,063	38.4%	0.05	16.1%		
2024.2	6	4,043,166	201	39,705	1.120	44,462	11.00	-19.8%	221,202	-8.9%	0.05	-12.0%	11.82	9.1%
Total		139,390,792	4,946	991,069		1,091,387								



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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	564,601	565,189	1.000	565,189	565,164	25
2005.2	234	687,619	688,724	1.000	688,724	689,179	(455)
2006.1	228	615,647	617,559	1.000	617,559	617,583	(24)
2006.2	222	782,847	785,447	1.000	785,447	785,512	(65)
2007.1	216	700,959	701,320	1.000	701,320	701,341	(21)
2007.2	210	812,786	812,916	1.000	812,916	813,083	(167)
2008.1	204	675,366	676,854	1.000	676,854	676,870	(16)
2008.2	198	821,783	821,842	1.000	821,842	821,852	(10)
2009.1	192	765,827	767,965	1.000	767,965	768,103	(138)
2009.2	186	973,752	976,496	1.000	976,496	976,282	214
2010.1	180	864,060	868,876	1.000	868,876	869,055	(179)
2010.2	174	936,994	939,797	1.000	939,797	939,114	683
2011.1	168	729,315	730,862	1.000	730,862	730,847	15
2011.2	162	853,276	861,078	1.000	861,078	861,735	(657)
2012.1	156	739,806	742,717	1.000	742,717	742,441	276
2012.2	150	871,111	877,388	1.000	877,208	878,467	(1,259)
2013.1	144	743,279	749,871	0.999	749,475	749,423	52
2013.2	138	907,647	925,423	1.000	924,985	924,873	112
2014.1	132	750,122	771,452	0.999	771,061	769,427	1,634
2014.2	126	871,884	897,806	1.000	897,441	898,590	(1,149)
2015.1	120	795,542	823,209	0.999	822,569	826,338	(3,769)
2015.2	114	977,370	1,019,138	0.999	1,018,563	1,021,365	(2,802)
2016.1	108	781,453	824,713	1.000	824,726	826,468	(1,742)
2016.2	102	983,032	1,063,479	1.000	1,063,016	1,061,716	1,300
2017.1	96	714,159	802,480	1.000	802,876	801,401	1,475
2017.2	90	914,249	1,050,658	1.002	1,052,937	1,048,164	4,773
2018.1	84	697,960	837,477	1.003	840,093	837,705	2,388
2018.2	78	809,639	1,008,296	1.005	1,013,206	1,002,163	11,043
2019.1	72	611,839	826,332	1.009	834,092	829,634	4,458
2019.2	66	709,102	1,014,243	1.016	1,030,243	1,019,321	10,922
2020.1	60	376,605	591,023	1.022	604,118	597,121	6,997
2020.2	54	389,000	682,826	1.052	718,117	718,600	(483)
2021.1	48	230,108	462,602	1.111	513,778	510,252	3,526
2021.2	42	292,039	745,624	1.126	839,640	816,595	23,045
2022.1	36	171,123	563,230	1.187	668,805	649,087	19,718
2022.2	30	155,729	718,963	1.386	996,470	981,616	14,854
2023.1	24	82,336	564,112	1.570	885,798	862,587	23,211
2023.2	18	38,608	593,826	2.010	1,193,343	1,108,008	85,335
2024.1	12	9,286	402,632	2.489	1,001,974	890,403	111,571
2024.2	6	1,098	324,367	3.688	1,196,238		
Total		25,408,958	30,698,813		33,698,414	32,187,485	314,691

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	17,396	17,396	1.000	17,396	17,396	0
2005.2	234	19,267	19,267	1.000	19,267	19,267	0
2006.1	228	19,000	19,000	1.000	19,000	19,000	0
2006.2	222	21,303	21,303	1.000	21,303	21,303	0
2007.1	216	21,024	21,024	1.000	21,024	21,024	0
2007.2	210	21,953	21,953	1.000	21,953	21,953	0
2008.1	204	19,038	19,038	1.000	19,038	19,038	0
2008.2	198	22,463	22,463	1.000	22,463	22,463	0
2009.1	192	21,428	21,428	1.000	21,428	21,428	0
2009.2	186	21,209	21,211	1.000	21,211	21,211	0
2010.1	180	21,030	21,030	1.000	21,030	21,030	0
2010.2	174	23,055	23,055	1.000	23,055	23,055	0
2011.1	168	22,080	22,080	1.000	22,080	22,080	0
2011.2	162	23,452	23,452	1.000	23,452	23,452	0
2012.1	156	22,854	22,854	1.000	22,854	22,855	(1)
2012.2	150	24,038	24,038	1.000	24,038	24,038	0
2013.1	144	23,381	23,387	1.000	23,387	23,387	0
2013.2	138	28,141	28,142	1.000	28,142	28,138	4
2014.1	132	23,314	23,316	1.000	23,316	23,308	8
2014.2	126	28,615	28,616	1.000	28,616	28,666	(50)
2015.1	120	27,978	27,978	1.000	27,978	27,996	(18)
2015.2	114	29,967	29,996	1.000	29,996	29,995	1
2016.1	108	29,790	29,789	1.000	29,789	29,824	(35)
2016.2	102	32,859	32,935	1.000	32,935	32,955	(20)
2017.1	96	28,035	28,178	1.000	28,178	28,173	5
2017.2	90	35,197	35,212	1.000	35,212	35,218	(6)
2018.1	84	33,954	34,071	1.000	34,071	34,077	(6)
2018.2	78	36,746	36,941	1.000	36,941	36,942	(1)
2019.1	72	34,196	34,291	1.000	34,291	34,690	(399)
2019.2	66	41,011	44,804	1.000	44,804	44,776	28
2020.1	60	25,700	25,730	1.000	25,730	25,711	19
2020.2	54	30,900	31,964	1.000	31,964	32,242	(278)
2021.1	48	23,803	24,969	1.000	24,969	25,112	(143)
2021.2	42	32,822	34,861	1.001	34,907	34,013	894
2022.1	36	35,062	38,377	1.012	38,836	38,829	7
2022.2	30	41,326	45,028	1.041	46,869	47,112	(243)
2023.1	24	39,195	42,100	1.147	48,269	47,896	373
2023.2	18	36,309	42,737	1.281	54,725	54,855	(130)
2024.1	12	22,440	31,623	1.560	49,339	46,233	3,106
2024.2	6	6,934	23,560	2.058	48,475		
Total		1,068,266	1,119,198		1,182,331	1,130,741	3,115

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	348,924	348,924	1.000	348,924	348,924	0
2005.2	234	389,576	389,576	1.000	389,576	389,577	(1)
2006.1	228	346,115	346,115	1.000	346,115	346,115	0
2006.2	222	401,306	401,306	1.000	401,306	401,306	0
2007.1	216	399,270	399,270	1.000	399,270	399,306	(36)
2007.2	210	425,997	425,997	1.000	425,997	425,998	(1)
2008.1	204	409,611	409,612	1.000	409,612	409,612	0
2008.2	198	435,711	435,711	1.000	435,711	435,711	0
2009.1	192	404,966	404,966	1.000	404,966	404,966	0
2009.2	186	424,602	424,600	1.000	424,600	424,600	0
2010.1	180	401,116	401,116	1.000	401,116	401,117	(1)
2010.2	174	455,148	455,152	1.000	455,152	455,153	(1)
2011.1	168	410,716	410,719	1.000	410,719	410,713	6
2011.2	162	432,051	432,051	1.000	432,051	432,065	(14)
2012.1	156	387,674	387,669	1.000	387,669	387,670	(1)
2012.2	150	443,331	443,342	1.000	443,342	443,341	1
2013.1	144	430,018	430,028	1.000	430,028	430,029	(1)
2013.2	138	509,520	509,537	1.000	509,537	509,536	1
2014.1	132	506,571	506,587	1.000	506,587	506,587	0
2014.2	126	514,716	514,739	1.000	514,739	514,742	(3)
2015.1	120	552,567	552,577	1.000	552,577	552,581	(4)
2015.2	114	585,315	585,337	1.000	585,337	585,356	(19)
2016.1	108	583,813	583,795	1.000	583,795	583,841	(46)
2016.2	102	698,454	698,464	1.000	698,464	698,462	2
2017.1	96	647,801	647,806	1.000	647,806	647,785	21
2017.2	90	800,926	800,974	1.000	800,974	800,980	(6)
2018.1	84	757,950	757,985	1.000	757,985	757,984	1
2018.2	78	868,082	868,199	1.000	868,199	868,123	76
2019.1	72	846,656	846,701	1.000	846,701	846,631	70
2019.2	66	924,223	924,315	1.000	924,315	924,160	155
2020.1	60	510,336	510,562	1.000	510,562	510,539	23
2020.2	54	548,371	548,676	1.000	548,676	548,677	(1)
2021.1	48	415,281	415,301	1.000	415,335	415,344	(9)
2021.2	42	706,219	707,182	1.000	707,334	706,647	687
2022.1	36	759,611	760,425	1.001	760,809	760,420	389
2022.2	30	938,220	938,695	1.001	939,562	938,759	803
2023.1	24	957,084	958,652	1.002	960,361	958,760	1,601
2023.2	18	1,082,082	1,085,426	1.003	1,088,896	1,088,508	388
2024.1	12	1,020,645	1,031,295	1.009	1,040,101	1,038,403	1,698
2024.2	6	825,902	1,070,661	1.116	1,194,891		
Total		23,506,478	23,770,046		23,909,697	22,709,028	5,778

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	501,218	504,030	1.000	504,030	504,411	(381)
2005.2	234	676,823	680,367	1.000	680,367	680,538	(171)
2006.1	228	618,255	621,356	1.000	621,356	621,723	(367)
2006.2	222	808,528	812,744	1.000	812,744	812,861	(117)
2007.1	216	779,597	783,650	1.000	783,650	784,018	(368)
2007.2	210	927,572	933,044	1.000	933,044	932,815	229
2008.1	204	871,775	878,680	1.000	878,680	878,673	7
2008.2	198	1,081,565	1,083,776	1.000	1,083,776	1,084,204	(428)
2009.1	192	1,150,996	1,154,687	1.000	1,154,687	1,154,675	12
2009.2	186	1,601,698	1,605,907	1.000	1,605,907	1,606,635	(728)
2010.1	180	1,582,473	1,589,545	1.000	1,589,545	1,588,271	1,274
2010.2	174	1,114,062	1,126,050	0.999	1,125,300	1,125,858	(558)
2011.1	168	701,164	710,342	1.000	710,144	710,262	(118)
2011.2	162	742,213	756,332	1.000	756,268	756,774	(506)
2012.1	156	667,617	673,760	1.000	674,038	675,630	(1,592)
2012.2	150	789,469	807,022	1.000	807,365	807,985	(620)
2013.1	144	729,300	744,957	1.001	745,615	746,125	(510)
2013.2	138	889,136	906,953	1.001	908,033	908,454	(421)
2014.1	132	756,339	781,818	1.001	782,659	784,951	(2,292)
2014.2	126	889,435	927,206	1.001	928,178	930,238	(2,060)
2015.1	120	840,535	871,614	1.001	872,455	876,068	(3,613)
2015.2	114	1,014,325	1,067,160	1.001	1,068,469	1,070,398	(1,929)
2016.1	108	919,408	970,156	1.002	972,188	969,878	2,310
2016.2	102	920,916	974,997	0.999	974,337	977,456	(3,119)
2017.1	96	744,903	789,402	0.998	787,824	788,150	(326)
2017.2	90	877,612	929,269	0.998	927,211	934,279	(7,068)
2018.1	84	721,940	780,782	0.997	778,434	783,328	(4,894)
2018.2	78	830,479	925,853	0.996	921,826	926,642	(4,816)
2019.1	72	736,100	828,730	0.995	824,465	833,330	(8,865)
2019.2	66	789,247	942,767	0.995	938,036	945,994	(7,958)
2020.1	60	438,920	558,000	0.994	554,379	564,286	(9,907)
2020.2	54	530,018	694,117	1.010	701,081	714,204	(13,123)
2021.1	48	340,110	475,870	1.045	497,102	508,486	(11,384)
2021.2	42	488,280	744,505	1.095	815,207	826,547	(11,340)
2022.1	36	349,071	561,893	1.179	662,414	682,918	(20,504)
2022.2	30	393,058	691,783	1.309	905,801	928,146	(22,345)
2023.1	24	289,762	587,406	1.431	840,526	854,656	(14,130)
2023.2	18	250,381	657,861	1.504	989,300	996,284	(6,984)
2024.1	12	126,554	510,894	1.730	883,994	904,698	(20,704)
2024.2	6	34,026	442,034	2.428	1,073,115		
Total		29,514,879	33,087,316		35,073,550	34,180,849	(180,414)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	168,592	169,263	1.000	169,263	169,249	14
2005.2	234	209,254	210,410	1.000	210,410	210,408	2
2006.1	228	194,287	194,838	1.000	194,838	194,916	(78)
2006.2	222	234,658	235,258	1.000	235,258	235,261	(3)
2007.1	216	221,170	221,982	1.000	221,982	222,069	(87)
2007.2	210	247,622	249,897	1.000	249,897	249,822	75
2008.1	204	222,103	224,332	1.000	224,222	225,007	(785)
2008.2	198	271,077	271,705	1.001	272,082	272,276	(194)
2009.1	192	269,173	270,306	1.001	270,611	270,831	(220)
2009.2	186	349,629	351,292	1.001	351,740	351,302	438
2010.1	180	333,564	335,323	1.001	335,680	335,553	127
2010.2	174	284,251	287,747	1.000	287,867	288,084	(217)
2011.1	168	200,262	201,379	1.001	201,559	201,692	(133)
2011.2	162	216,609	218,538	1.001	218,681	218,860	(179)
2012.1	156	190,995	192,887	1.002	193,232	193,342	(110)
2012.2	150	232,016	235,438	1.001	235,728	236,292	(564)
2013.1	144	206,910	208,613	1.001	208,782	209,250	(468)
2013.2	138	248,338	251,679	1.001	251,805	252,057	(252)
2014.1	132	213,430	218,145	1.000	218,236	218,419	(183)
2014.2	126	245,018	251,705	0.999	251,542	251,554	(12)
2015.1	120	223,889	231,785	1.000	231,683	231,665	18
2015.2	114	272,190	283,292	0.998	282,600	282,426	174
2016.1	108	250,942	260,865	0.997	260,069	260,831	(762)
2016.2	102	274,255	287,759	0.994	286,125	288,180	(2,055)
2017.1	96	224,105	233,926	0.990	231,627	231,797	(170)
2017.2	90	245,662	257,950	0.989	255,126	258,361	(3,235)
2018.1	84	221,207	240,060	0.985	236,574	240,003	(3,429)
2018.2	78	243,747	268,169	0.979	262,579	262,810	(231)
2019.1	72	216,307	241,247	0.977	235,688	239,959	(4,271)
2019.2	66	230,110	265,653	0.975	259,008	262,226	(3,218)
2020.1	60	119,883	150,719	0.959	144,606	149,743	(5,137)
2020.2	54	127,396	171,677	0.968	166,265	166,662	(397)
2021.1	48	82,731	121,709	0.995	121,133	125,320	(4,187)
2021.2	42	116,839	192,800	1.026	197,755	198,146	(391)
2022.1	36	81,673	142,220	1.099	156,342	161,610	(5,268)
2022.2	30	90,438	164,056	1.267	207,841	217,419	(9,578)
2023.1	24	68,468	144,060	1.356	195,377	202,616	(7,239)
2023.2	18	58,402	158,957	1.367	217,264	225,843	(8,579)
2024.1	12	30,313	122,596	1.541	188,928	217,813	(28,885)
2024.2	6	8,185	88,270	2.590	228,638		
Total		7,945,696	8,828,505		9,168,643	9,029,674	(89,669)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	8,382	8,382	1.000	8,382	8,382	0
2005.2	234	10,424	10,424	1.000	10,424	10,424	0
2006.1	228	8,373	8,373	1.000	8,373	8,373	0
2006.2	222	10,296	10,296	1.000	10,296	10,296	0
2007.1	216	9,191	9,191	1.000	9,191	9,191	0
2007.2	210	8,699	8,699	1.000	8,699	8,699	0
2008.1	204	7,471	7,471	1.000	7,471	7,471	0
2008.2	198	7,398	7,398	1.000	7,398	7,398	0
2009.1	192	6,154	6,154	1.000	6,154	6,154	0
2009.2	186	6,952	6,952	1.000	6,952	6,952	0
2010.1	180	5,728	5,728	1.000	5,727	5,727	0
2010.2	174	7,479	7,479	1.000	7,479	7,479	0
2011.1	168	5,353	5,353	1.000	5,354	5,360	(6)
2011.2	162	7,355	7,355	1.000	7,355	7,355	0
2012.1	156	6,293	6,293	1.000	6,293	6,293	0
2012.2	150	7,258	7,264	1.000	7,264	7,264	0
2013.1	144	5,635	5,635	1.000	5,635	5,635	0
2013.2	138	7,243	7,243	1.000	7,243	7,243	0
2014.1	132	5,326	5,326	1.000	5,326	5,326	0
2014.2	126	7,551	7,551	1.000	7,551	7,551	0
2015.1	120	5,445	5,445	1.000	5,444	5,444	0
2015.2	114	6,588	6,588	1.000	6,587	6,587	0
2016.1	108	5,493	5,493	1.000	5,493	5,487	6
2016.2	102	7,510	7,520	1.000	7,520	7,485	35
2017.1	96	6,121	6,121	1.000	6,121	6,121	0
2017.2	90	8,510	8,510	1.000	8,510	8,516	(6)
2018.1	84	6,207	6,227	1.000	6,227	6,223	4
2018.2	78	7,098	7,128	1.000	7,128	7,128	0
2019.1	72	4,669	4,717	1.000	4,716	4,820	(104)
2019.2	66	7,404	7,572	1.000	7,572	7,494	78
2020.1	60	4,555	4,644	1.000	4,645	4,712	(67)
2020.2	54	5,751	5,767	1.000	5,766	5,758	8
2021.1	48	3,999	4,037	0.999	4,032	4,113	(81)
2021.2	42	5,815	6,012	0.998	5,997	5,991	6
2022.1	36	4,169	4,390	0.995	4,367	4,413	(46)
2022.2	30	5,362	5,790	0.987	5,713	5,713	0
2023.1	24	5,107	5,389	0.979	5,277	5,279	(2)
2023.2	18	5,782	7,123	0.943	6,719	7,031	(312)
2024.1	12	4,035	6,099	0.887	5,409	5,582	(173)
2024.2	6	2,104	5,882	0.964	5,670		
Total		260,282	269,018		267,480	262,470	(660)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	2	2	0.943	2	2	0
2005.2	234	152	152	1.000	152	152	0
2006.1	228	0	0	0.000	0	0	0
2006.2	222	36	36	1.004	36	36	0
2007.1	216	45	45	0.999	45	45	0
2007.2	210	154	154	0.997	154	154	0
2008.1	204	88	88	0.998	88	88	0
2008.2	198	755	755	1.000	755	755	0
2009.1	192	215	215	1.001	215	215	0
2009.2	186	249	249	0.998	249	249	0
2010.1	180	38	38	0.997	38	38	0
2010.2	174	7	7	0.940	7	7	0
2011.1	168	64	64	1.001	64	64	0
2011.2	162	31	31	0.987	31	31	0
2012.1	156	12	12	0.966	12	12	0
2012.2	150	24	24	1.005	24	24	0
2013.1	144	0	0	0.000	0	0	0
2013.2	138	23	23	0.989	23	23	0
2014.1	132	1	1	2.000	1	1	0
2014.2	126	840	840	1.000	840	840	0
2015.1	120	65	65	0.993	65	65	0
2015.2	114	41	41	1.009	41	41	0
2016.1	108	2	2	1.088	2	2	0
2016.2	102	22	22	0.992	22	22	0
2017.1	96	22	22	1.000	22	22	0
2017.2	90	37	37	0.999	37	37	0
2018.1	84	30	30	0.988	30	30	0
2018.2	78	52	52	1.001	52	51	1
2019.1	72	31	31	1.000	31	30	1
2019.2	66	15	15	0.959	14	14	0
2020.1	60	82	172	0.924	159	38	121
2020.2	54	81	88	0.955	84	71	13
2021.1	48	4	7	0.883	6	6	0
2021.2	42	3	103	0.931	96	2	94
2022.1	36	25	61	0.963	59	99	(40)
2022.2	30	344	344	1.087	374	355	19
2023.1	24	31	47	1.150	54	45	9
2023.2	18	68	81	1.267	102	155	(53)
2024.1	12	47	161	1.204	194	385	(191)
2024.2	6	20	312	1.221	381		
Total		3,760	4,431		4,561	4,206	(26)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	0	0	1.000	681,677	682,043	(366)
2005.2	234	0	0	1.000	901,354	901,522	(168)
2006.1	228	0	0	1.000	824,567	825,013	(446)
2006.2	222	0	0	1.000	1,058,333	1,058,454	(121)
2007.1	216	0	0	1.000	1,014,867	1,015,323	(456)
2007.2	210	0	0	1.000	1,191,795	1,191,491	304
2008.1	204	0	0	1.000	1,110,462	1,111,240	(778)
2008.2	198	0	0	1.000	1,364,011	1,364,633	(622)
2009.1	192	0	0	1.000	1,431,666	1,431,874	(208)
2009.2	186	0	0	1.000	1,964,849	1,965,139	(290)
2010.1	180	0	0	1.000	1,930,991	1,929,590	1,401
2010.2	174	0	0	1.000	1,420,654	1,421,428	(774)
2011.1	168	0	0	1.000	917,121	917,378	(257)
2011.2	162	0	0	1.000	982,335	983,021	(686)
2012.1	156	0	0	1.001	873,575	875,277	(1,702)
2012.2	150	0	0	1.001	1,050,381	1,051,565	(1,184)
2013.1	144	0	0	1.001	960,032	961,010	(978)
2013.2	138	0	0	1.001	1,167,104	1,167,777	(673)
2014.1	132	0	0	1.001	1,006,221	1,008,696	(2,475)
2014.2	126	0	0	1.001	1,188,111	1,190,183	(2,072)
2015.1	120	0	0	1.001	1,109,649	1,113,243	(3,594)
2015.2	114	0	0	1.000	1,357,697	1,359,452	(1,755)
2016.1	108	0	0	1.001	1,237,751	1,236,197	1,554
2016.2	102	0	0	0.998	1,268,003	1,273,143	(5,140)
2017.1	96	0	0	0.996	1,025,593	1,026,089	(496)
2017.2	90	0	0	0.996	1,190,885	1,201,194	(10,309)
2018.1	84	0	0	0.994	1,021,265	1,029,586	(8,321)
2018.2	78	0	0	0.992	1,191,586	1,196,632	(5,046)
2019.1	72	0	0	0.991	1,064,900	1,078,139	(13,239)
2019.2	66	0	0	0.991	1,204,631	1,215,727	(11,096)
2020.1	60	0	0	0.986	703,789	718,779	(14,990)
2020.2	54	0	0	1.002	873,197	886,696	(13,499)
2021.1	48	0	0	1.034	622,273	637,927	(15,654)
2021.2	42	0	0	1.080	1,019,056	1,030,686	(11,630)
2022.1	36	0	0	1.162	823,182	849,040	(25,858)
2022.2	30	0	0	1.299	1,119,729	1,151,633	(31,904)
2023.1	24	0	0	1.413	1,041,234	1,062,597	(21,363)
2023.2	18	0	0	1.473	1,213,385	1,229,313	(15,928)
2024.1	12	0	0	1.686	1,078,524	1,128,478	(49,954)
2024.2	6	0	0	2.438	1,307,804		
Total		0	0		44,514,239	43,477,208	(270,773)

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	283,783	283,783	1.000	283,783	283,783	0
2005.2	234	308,754	308,754	1.000	308,754	308,755	(1)
2006.1	228	277,935	277,935	1.000	277,935	277,935	0
2006.2	222	310,326	310,326	1.000	310,326	310,328	(2)
2007.1	216	334,626	334,621	1.000	334,621	334,621	0
2007.2	210	333,821	333,822	1.000	333,822	333,822	0
2008.1	204	327,225	327,225	1.000	327,225	327,225	0
2008.2	198	341,144	341,144	1.000	341,144	341,144	0
2009.1	192	311,851	311,853	1.000	311,853	311,861	(8)
2009.2	186	307,103	307,108	1.000	307,108	307,104	4
2010.1	180	294,459	294,460	1.000	294,460	294,460	0
2010.2	174	328,997	328,997	1.000	328,997	328,997	0
2011.1	168	321,647	321,644	1.000	321,644	321,644	0
2011.2	162	322,372	322,372	1.000	322,372	322,373	(1)
2012.1	156	302,092	302,093	1.000	302,093	302,094	(1)
2012.2	150	332,219	332,223	1.000	332,223	332,224	(1)
2013.1	144	331,133	331,163	1.000	331,163	331,162	1
2013.2	138	381,229	381,237	1.000	381,237	381,239	(2)
2014.1	132	389,123	389,137	1.000	389,137	389,088	49
2014.2	126	380,372	380,388	1.000	380,388	380,403	(15)
2015.1	120	410,852	410,878	1.000	410,878	410,885	(7)
2015.2	114	409,724	409,872	1.000	409,872	409,846	26
2016.1	108	443,244	443,268	1.000	443,268	443,279	(11)
2016.2	102	508,708	508,732	1.000	508,732	508,734	(2)
2017.1	96	477,870	477,896	1.000	477,896	477,883	13
2017.2	90	580,060	580,098	1.000	580,098	580,067	31
2018.1	84	571,194	571,197	1.000	571,197	571,242	(45)
2018.2	78	629,077	629,075	1.000	629,075	629,099	(24)
2019.1	72	635,648	635,644	1.000	635,644	635,645	(1)
2019.2	66	671,721	671,739	1.000	671,739	671,876	(137)
2020.1	60	415,778	415,902	1.000	415,902	415,975	(73)
2020.2	54	421,403	421,725	1.000	421,725	421,708	17
2021.1	48	318,246	318,308	1.000	318,352	318,424	(72)
2021.2	42	528,117	528,353	1.000	528,554	528,277	277
2022.1	36	599,338	600,186	1.001	600,615	600,476	139
2022.2	30	731,416	731,936	1.001	732,885	732,119	766
2023.1	24	741,258	742,703	1.002	744,033	741,133	2,900
2023.2	18	812,972	817,166	1.003	819,796	814,953	4,843
2024.1	12	781,637	790,993	1.005	795,065	779,565	15,500
2024.2	6	597,524	794,350	1.057	839,782		
Total		17,805,996	18,020,308		18,075,393	17,211,448	24,163

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	121,790	121,790	1.000	121,790	121,791	(1)
2005.2	234	165,203	165,203	1.000	165,203	165,203	0
2006.1	228	124,469	124,469	1.000	124,469	124,469	0
2006.2	222	158,081	158,082	1.000	158,082	158,082	0
2007.1	216	136,324	136,324	1.000	136,324	136,324	0
2007.2	210	153,671	153,671	1.000	153,671	153,671	0
2008.1	204	185,651	185,651	1.000	185,651	185,651	0
2008.2	198	147,679	147,680	1.000	147,680	147,680	0
2009.1	192	163,400	163,401	1.000	163,401	163,401	0
2009.2	186	147,426	147,426	1.000	147,426	147,426	0
2010.1	180	112,496	112,497	1.000	112,497	112,497	0
2010.2	174	130,754	130,754	1.000	130,754	130,754	0
2011.1	168	152,127	152,127	1.000	152,127	152,127	0
2011.2	162	144,592	144,594	1.000	144,594	144,593	1
2012.1	156	116,129	116,129	1.000	116,129	116,134	(5)
2012.2	150	176,859	176,856	1.000	176,856	176,853	3
2013.1	144	116,817	116,817	1.000	116,817	116,814	3
2013.2	138	188,947	188,951	1.000	188,951	188,951	0
2014.1	132	132,994	133,000	1.000	133,000	133,000	0
2014.2	126	153,356	153,355	1.000	153,355	153,357	(2)
2015.1	120	130,712	130,711	1.000	130,711	130,711	0
2015.2	114	164,926	164,927	1.000	164,927	164,929	(2)
2016.1	108	151,339	151,339	1.000	151,339	151,338	1
2016.2	102	189,964	189,978	1.000	189,978	189,970	8
2017.1	96	158,176	158,173	1.000	158,173	158,241	(68)
2017.2	90	197,323	197,412	1.000	197,412	197,372	40
2018.1	84	207,305	207,338	1.000	207,338	207,325	13
2018.2	78	246,248	246,364	1.000	246,364	246,311	53
2019.1	72	206,706	206,772	1.000	206,772	206,795	(23)
2019.2	66	251,074	251,154	1.000	251,154	251,246	(92)
2020.1	60	196,952	197,327	1.000	197,327	197,430	(103)
2020.2	54	259,878	260,371	1.000	260,371	260,400	(29)
2021.1	48	214,855	215,064	1.000	215,064	215,006	58
2021.2	42	366,439	367,265	1.000	367,265	368,479	(1,214)
2022.1	36	425,850	427,014	1.000	427,014	427,016	(2)
2022.2	30	532,089	532,650	1.000	532,650	533,839	(1,189)
2023.1	24	570,246	570,511	1.000	570,511	571,274	(763)
2023.2	18	708,661	712,621	1.000	712,621	708,719	3,902
2024.1	12	501,423	508,036	1.002	509,094	526,059	(16,965)
2024.2	6	397,399	486,697	1.110	540,231		
Total		9,006,328	9,110,499		9,165,093	8,641,238	(16,376)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	54,884	54,884	0.001	54,884	54,884	(0)
2005.2	234	58,009	58,009	0.001	58,009	58,009	0
2006.1	228	55,927	55,927	1.000	55,927	55,927	0
2006.2	222	63,779	63,779	1.000	63,779	63,779	0
2007.1	216	57,196	57,196	1.000	57,196	57,196	0
2007.2	210	60,127	60,127	1.000	60,127	60,127	0
2008.1	204	49,162	49,162	1.000	49,162	49,162	0
2008.2	198	50,254	50,254	1.000	50,254	50,254	0
2009.1	192	44,103	44,103	1.000	44,103	44,103	0
2009.2	186	49,625	49,625	1.000	49,625	49,625	0
2010.1	180	34,731	34,731	1.000	34,731	34,731	0
2010.2	174	37,520	37,520	1.000	37,520	37,520	0
2011.1	168	34,118	34,118	1.000	34,117	34,117	0
2011.2	162	38,009	38,009	1.000	38,009	38,009	(0)
2012.1	156	31,034	31,034	1.000	31,034	31,035	(0)
2012.2	150	31,936	31,936	1.000	31,936	31,935	1
2013.1	144	29,219	29,219	1.000	29,220	29,219	0
2013.2	138	33,241	33,241	1.000	33,241	33,241	0
2014.1	132	31,440	31,440	1.000	31,441	31,441	0
2014.2	126	33,007	33,007	1.000	33,006	33,009	(3)
2015.1	120	32,158	32,158	1.000	32,157	32,158	(1)
2015.2	114	40,117	40,117	1.000	40,116	40,115	1
2016.1	108	31,447	31,447	1.000	31,445	31,447	(3)
2016.2	102	41,343	41,348	1.000	41,338	41,348	(11)
2017.1	96	38,383	38,383	1.000	38,377	38,386	(10)
2017.2	90	45,501	45,572	1.000	45,553	45,539	14
2018.1	84	50,680	50,680	1.000	50,663	50,666	(3)
2018.2	78	69,735	69,765	1.000	69,737	69,695	43
2019.1	72	67,300	67,357	1.000	67,326	67,332	(6)
2019.2	66	86,795	86,830	0.999	86,778	86,882	(103)
2020.1	60	76,985	77,326	0.999	77,264	77,347	(83)
2020.2	54	100,621	101,050	0.999	100,966	101,048	(83)
2021.1	48	101,499	101,567	0.999	101,455	101,480	(25)
2021.2	42	183,038	183,691	1.000	183,611	183,620	(8)
2022.1	36	211,787	212,622	0.998	212,250	212,242	9
2022.2	30	318,924	319,287	0.997	318,399	319,066	(666)
2023.1	24	361,244	361,456	0.993	359,105	357,827	1,279
2023.2	18	365,008	367,421	0.988	363,181	362,694	487
2024.1	12	277,189	281,431	0.980	275,823	294,169	(18,346)
2024.2	6	189,976	233,899	1.070	250,195		
Total		3,567,052	3,620,728		3,623,062	3,390,383	(17,517)

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	107,165	107,165	1.000	107,165	107,165	0
2005.2	234	122,071	122,071	1.000	122,071	122,071	0
2006.1	228	103,059	103,059	1.000	103,059	103,059	0
2006.2	222	117,578	117,578	1.000	117,578	117,578	0
2007.1	216	119,544	119,544	1.000	119,544	119,544	0
2007.2	210	123,463	123,463	1.000	123,463	123,463	0
2008.1	204	125,851	125,851	1.000	125,851	125,851	0
2008.2	198	125,470	125,470	1.000	125,470	125,470	0
2009.1	192	124,309	124,309	1.000	124,309	124,309	0
2009.2	186	116,632	116,632	1.000	116,632	116,632	0
2010.1	180	103,080	103,080	1.000	103,080	103,080	0
2010.2	174	112,394	112,394	1.000	112,394	112,394	0
2011.1	168	111,654	111,654	1.000	111,654	111,655	(1)
2011.2	162	114,447	114,447	1.000	114,447	114,447	0
2012.1	156	100,273	100,273	1.000	100,273	100,273	0
2012.2	150	124,586	124,590	1.000	124,590	124,590	0
2013.1	144	112,986	112,990	1.000	112,990	112,993	(3)
2013.2	138	150,480	150,486	1.000	150,486	150,485	1
2014.1	132	138,811	138,826	1.000	138,826	138,826	0
2014.2	126	149,615	149,624	1.000	149,624	149,624	0
2015.1	120	148,114	148,120	1.000	148,120	148,110	10
2015.2	114	159,450	159,497	1.000	159,497	159,478	19
2016.1	108	164,813	164,820	1.000	164,820	164,820	0
2016.2	102	210,514	210,563	1.000	210,563	210,558	5
2017.1	96	201,235	201,249	1.000	201,249	201,249	0
2017.2	90	260,267	260,283	1.000	260,283	260,189	94
2018.1	84	274,489	274,621	1.000	274,621	274,637	(16)
2018.2	78	305,074	305,118	1.000	305,118	305,123	(5)
2019.1	72	292,769	292,822	1.000	292,822	292,844	(22)
2019.2	66	325,873	325,987	1.000	325,987	326,035	(48)
2020.1	60	214,690	214,786	1.000	214,786	214,814	(28)
2020.2	54	241,951	242,048	1.000	242,048	242,025	23
2021.1	48	202,445	202,498	1.000	202,498	202,526	(28)
2021.2	42	341,176	341,603	1.000	341,603	341,638	(35)
2022.1	36	392,730	393,327	1.000	393,327	393,404	(77)
2022.2	30	488,856	489,239	1.000	489,239	490,344	(1,105)
2023.1	24	508,668	509,508	1.000	509,508	508,831	677
2023.2	18	588,153	590,914	0.998	589,534	585,588	3,946
2024.1	12	482,699	490,428	0.994	487,429	500,125	(12,696)
2024.2	6	374,513	496,286	1.050	521,172		
Total		8,581,948	8,717,222		8,737,730	8,225,847	(9,289)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2005.1	240	443	443	1.000	443	443	0
2005.2	234	301	301	1.000	301	301	0
2006.1	228	194	194	0.997	194	194	0
2006.2	222	349	349	1.000	349	349	0
2007.1	216	313	313	0.999	313	313	0
2007.2	210	397	397	1.000	397	397	0
2008.1	204	273	273	1.000	273	273	0
2008.2	198	254	254	1.000	254	254	0
2009.1	192	301	301	1.001	301	301	0
2009.2	186	153	153	1.000	153	153	0
2010.1	180	216	216	1.002	216	216	0
2010.2	174	180	180	1.000	180	180	0
2011.1	168	217	217	1.001	217	217	0
2011.2	162	152	152	0.997	152	152	0
2012.1	156	55	55	1.002	55	55	0
2012.2	150	152	152	1.001	152	152	0
2013.1	144	78	78	0.994	78	78	0
2013.2	138	127	127	0.997	127	127	0
2014.1	132	142	142	0.998	142	142	0
2014.2	126	109	109	0.999	109	109	0
2015.1	120	38	38	0.989	38	38	0
2015.2	114	50	50	1.002	50	50	0
2016.1	108	60	60	1.007	60	60	0
2016.2	102	55	55	0.993	55	55	0
2017.1	96	45	45	0.996	45	45	0
2017.2	90	131	131	1.002	131	131	0
2018.1	84	29	29	0.984	29	29	0
2018.2	78	37	37	0.991	37	37	0
2019.1	72	68	68	0.996	68	68	0
2019.2	66	99	99	1.005	99	99	0
2020.1	60	43	43	0.996	43	43	0
2020.2	54	111	111	0.996	111	111	0
2021.1	48	235	235	1.002	235	235	0
2021.2	42	657	657	1.000	657	657	0
2022.1	36	345	345	0.999	345	345	0
2022.2	30	452	452	1.001	452	455	(3)
2023.1	24	254	254	1.010	256	254	2
2023.2	18	567	567	1.016	576	580	(4)
2024.1	12	190	190	1.021	194	303	(109)
2024.2	6	288	368	1.060	390		
Total		8,162	8,242		8,277	8,001	(114)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	71,453	71,453	1.000	71,453	71,453	(0)
2005.2	234	73,386	73,386	1.000	73,386	73,386	0
2006.1	228	71,388	71,388	1.000	71,388	71,388	0
2006.2	222	80,621	80,621	1.000	80,621	80,621	0
2007.1	216	73,259	73,259	1.000	73,259	73,259	0
2007.2	210	79,109	79,109	1.000	79,109	79,109	0
2008.1	204	63,434	63,434	1.000	63,434	63,434	0
2008.2	198	67,837	67,837	1.000	67,837	67,837	0
2009.1	192	57,380	57,380	1.000	57,380	57,380	0
2009.2	186	64,237	64,237	1.000	64,237	64,237	0
2010.1	180	45,208	45,208	1.000	45,208	45,208	0
2010.2	174	48,630	48,630	1.000	48,630	48,630	0
2011.1	168	45,285	45,285	1.000	45,285	45,285	0
2011.2	162	49,691	49,691	1.000	49,691	49,691	0
2012.1	156	39,813	39,813	1.000	39,813	39,813	0
2012.2	150	42,345	42,345	1.000	42,345	42,343	2
2013.1	144	37,979	37,979	1.000	37,979	37,979	1
2013.2	138	43,812	43,812	1.000	43,812	43,812	0
2014.1	132	41,753	41,763	1.000	41,763	41,763	(0)
2014.2	126	44,213	44,213	1.000	44,213	44,216	(3)
2015.1	120	44,547	44,547	1.000	44,547	44,547	(0)
2015.2	114	54,591	54,611	1.000	54,611	54,591	20
2016.1	108	43,454	43,454	1.000	43,454	43,453	0
2016.2	102	56,999	57,020	1.000	57,020	57,015	5
2017.1	96	53,796	53,796	1.000	53,796	53,789	7
2017.2	90	64,679	64,750	1.000	64,729	64,700	30
2018.1	84	71,995	72,037	1.000	72,014	72,017	(3)
2018.2	78	99,616	99,654	1.000	99,636	99,590	46
2019.1	72	95,569	95,646	1.000	95,605	95,597	9
2019.2	66	124,074	124,127	0.999	124,059	124,149	(91)
2020.1	60	108,116	108,462	0.999	108,376	108,448	(71)
2020.2	54	142,460	142,888	0.999	142,769	142,834	(65)
2021.1	48	150,806	150,888	0.999	150,714	150,766	(53)
2021.2	42	267,878	268,803	0.999	268,548	268,396	152
2022.1	36	313,553	314,440	0.998	313,698	313,551	146
2022.2	30	472,528	472,978	0.996	471,206	472,658	(1,451)
2023.1	24	532,238	532,700	0.992	528,510	527,415	1,095
2023.2	18	534,109	536,712	0.986	529,308	528,789	519
2024.1	12	404,520	410,847	0.976	401,172	428,969	(27,797)
2024.2	6	270,109	333,195	1.066	355,022		
Total		5,046,469	5,122,398		5,119,638	4,792,120	(27,504)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	29,921	29,921	1.000	29,921	29,922	(1)
2005.2	234	34,121	34,121	1.000	34,121	34,123	(2)
2006.1	228	29,286	29,286	1.000	29,286	29,287	(1)
2006.2	222	44,529	44,536	1.000	44,536	44,547	(11)
2007.1	216	35,539	35,540	1.000	35,540	35,568	(28)
2007.2	210	42,002	42,466	1.000	42,466	42,466	0
2008.1	204	41,549	41,549	1.000	41,549	41,552	(3)
2008.2	198	52,226	52,220	1.000	52,220	52,221	(1)
2009.1	192	43,321	43,321	1.000	43,321	43,332	(11)
2009.2	186	56,049	56,051	1.000	56,051	56,079	(28)
2010.1	180	48,559	48,559	1.000	48,559	48,585	(26)
2010.2	174	53,652	53,696	1.000	53,696	53,850	(154)
2011.1	168	45,528	45,588	1.000	45,588	45,645	(57)
2011.2	162	49,038	49,098	1.000	49,098	49,094	4
2012.1	156	31,340	31,700	1.000	31,700	31,703	(3)
2012.2	150	35,970	36,020	0.999	35,992	35,981	11
2013.1	144	32,753	32,763	0.999	32,726	32,767	(41)
2013.2	138	40,037	40,801	0.997	40,666	40,791	(125)
2014.1	132	32,604	33,510	0.996	33,360	33,723	(363)
2014.2	126	38,720	40,725	0.992	40,383	40,093	290
2015.1	120	29,301	30,725	0.990	30,431	30,685	(254)
2015.2	114	33,043	34,602	0.988	34,179	34,355	(176)
2016.1	108	32,437	33,907	0.983	33,315	33,080	235
2016.2	102	35,496	39,048	0.979	38,239	38,380	(141)
2017.1	96	25,591	29,104	0.969	28,194	28,206	(12)
2017.2	90	31,827	41,279	0.965	39,853	39,341	512
2018.1	84	30,117	37,562	0.960	36,060	37,056	(996)
2018.2	78	32,859	46,903	0.957	44,865	43,111	1,754
2019.1	72	28,421	38,559	0.958	36,931	37,213	(282)
2019.2	66	23,244	39,839	0.957	38,132	37,361	771
2020.1	60	15,820	28,178	0.959	27,026	26,972	54
2020.2	54	20,010	35,517	0.991	35,214	35,154	60
2021.1	48	10,738	25,844	0.991	25,608	25,425	183
2021.2	42	15,880	43,345	1.006	43,604	43,781	(177)
2022.1	36	11,691	40,138	1.018	40,854	42,438	(1,584)
2022.2	30	11,680	43,272	1.079	46,706	51,365	(4,659)
2023.1	24	9,482	31,760	1.431	45,457	49,161	(3,704)
2023.2	18	10,874	32,740	1.791	58,626	64,560	(5,934)
2024.1	12	10,726	24,668	2.336	57,633	63,362	(5,729)
2024.2	6	10,138	22,982	3.975	91,362		
Total		1,246,118	1,521,442		1,653,068	1,582,335	(20,629)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and		
			ALAE (000)	Development Factors	ALAE Estimate		
2005.1	240	19,043	19,043	1.000	19,043	19,043	0
2005.2	234	17,405	17,405	1.000	17,405	17,405	0
2006.1	228	14,078	14,078	1.000	14,078	14,078	0
2006.2	222	25,201	25,201	1.000	25,201	25,201	0
2007.1	216	18,715	18,715	1.000	18,715	18,715	0
2007.2	210	25,143	25,143	1.000	25,143	25,143	0
2008.1	204	18,618	18,618	1.000	18,618	18,618	0
2008.2	198	21,589	21,589	1.000	21,589	21,589	0
2009.1	192	14,987	15,091	1.000	15,091	15,091	0
2009.2	186	27,843	27,843	1.000	27,843	27,843	0
2010.1	180	18,881	18,885	1.000	18,885	18,795	90
2010.2	174	20,715	22,747	0.995	22,638	22,616	22
2011.1	168	21,868	22,138	0.994	22,010	21,991	19
2011.2	162	20,457	20,457	0.995	20,354	20,405	(51)
2012.1	156	15,417	15,705	0.996	15,649	15,757	(108)
2012.2	150	15,660	15,760	0.996	15,698	15,604	94
2013.1	144	16,075	16,320	0.993	16,208	16,114	94
2013.2	138	17,567	18,760	0.989	18,559	18,375	184
2014.1	132	19,799	20,586	0.989	20,349	20,332	17
2014.2	126	11,197	12,159	0.990	12,032	11,606	426
2015.1	120	22,659	24,129	0.986	23,794	23,371	423
2015.2	114	19,130	19,776	0.987	19,526	19,281	245
2016.1	108	23,251	25,679	0.976	25,061	25,608	(547)
2016.2	102	28,697	34,197	0.975	33,346	35,322	(1,976)
2017.1	96	23,617	28,783	0.966	27,801	28,004	(203)
2017.2	90	24,881	31,291	0.963	30,139	31,573	(1,434)
2018.1	84	20,898	27,914	0.960	26,790	26,626	164
2018.2	78	16,636	31,144	0.962	29,960	30,235	(275)
2019.1	72	17,222	30,614	0.954	29,213	31,040	(1,827)
2019.2	66	11,650	31,398	0.951	29,860	28,448	1,412
2020.1	60	10,931	23,746	0.953	22,630	23,448	(818)
2020.2	54	8,648	25,955	0.953	24,733	23,946	787
2021.1	48	6,269	24,558	0.968	23,773	22,573	1,200
2021.2	42	9,274	35,148	0.979	34,415	33,917	498
2022.1	36	5,137	27,443	0.997	27,349	27,721	(372)
2022.2	30	3,200	34,343	1.066	36,602	38,155	(1,553)
2023.1	24	1,556	19,692	1.396	27,486	26,995	491
2023.2	18	1,206	28,954	1.697	49,128	47,820	1,308
2024.1	12	1,002	20,635	2.164	44,650	58,186	(13,536)
2024.2	6	729	9,666	4.108	39,705		
Total		636,852	921,310		991,069	966,590	(15,226)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	3,849	1.000	3,849	3,849	0
2005.2	234	4,622	1.000	4,622	4,623	(1)
2006.1	228	4,359	1.000	4,359	4,360	(1)
2006.2	222	5,139	1.000	5,139	5,139	0
2007.1	216	5,016	1.000	5,016	5,016	0
2007.2	210	5,750	1.000	5,750	5,750	0
2008.1	204	4,946	1.000	4,946	4,946	0
2008.2	198	6,090	1.000	6,090	6,090	0
2009.1	192	6,048	1.000	6,048	6,049	(1)
2009.2	186	7,784	1.000	7,784	7,784	0
2010.1	180	7,627	1.000	7,627	7,631	(4)
2010.2	174	8,072	1.000	8,072	8,071	1
2011.1	168	6,229	1.000	6,229	6,230	(1)
2011.2	162	6,910	1.000	6,910	6,911	(1)
2012.1	156	5,889	1.000	5,889	5,888	1
2012.2	150	6,783	1.000	6,783	6,788	(5)
2013.1	144	6,269	1.000	6,269	6,270	(1)
2013.2	138	7,841	1.000	7,841	7,851	(10)
2014.1	132	6,609	1.000	6,609	6,621	(12)
2014.2	126	7,503	1.000	7,503	7,523	(20)
2015.1	120	6,846	1.000	6,846	6,859	(13)
2015.2	114	7,828	0.998	7,816	7,846	(30)
2016.1	108	6,703	0.996	6,678	6,706	(28)
2016.2	102	7,811	0.993	7,756	7,789	(33)
2017.1	96	6,209	0.990	6,144	6,178	(34)
2017.2	90	7,358	0.985	7,244	7,229	15
2018.1	84	6,026	0.977	5,888	5,915	(27)
2018.2	78	7,042	0.969	6,824	6,829	(5)
2019.1	72	6,013	0.959	5,769	5,786	(17)
2019.2	66	7,322	0.949	6,945	6,985	(40)
2020.1	60	3,871	0.936	3,622	3,638	(16)
2020.2	54	4,991	0.922	4,603	4,606	(3)
2021.1	48	3,600	0.909	3,274	3,287	(13)
2021.2	42	5,937	0.894	5,307	5,277	30
2022.1	36	5,150	0.882	4,544	4,579	(35)
2022.2	30	6,906	0.880	6,077	6,200	(123)
2023.1	24	5,767	0.982	5,664	5,625	39
2023.2	18	6,530	1.048	6,846	6,410	436
2024.1	12	5,595	0.969	5,421	5,197	224
2024.2	6	6,870	0.848	5,824		
Total		247,710		242,427	236,331	272

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	4,406	1.000	4,406	4,406	0
2005.2	234	4,789	1.000	4,789	4,789	0
2006.1	228	4,403	1.000	4,403	4,403	0
2006.2	222	4,985	1.000	4,985	4,985	0
2007.1	216	5,090	1.000	5,090	5,090	0
2007.2	210	5,121	1.000	5,121	5,121	0
2008.1	204	4,814	1.000	4,814	4,814	0
2008.2	198	5,082	1.000	5,082	5,082	0
2009.1	192	4,734	1.000	4,734	4,734	0
2009.2	186	4,763	1.000	4,763	4,763	0
2010.1	180	4,510	1.000	4,510	4,510	0
2010.2	174	5,016	1.000	5,016	5,016	0
2011.1	168	4,707	1.000	4,707	4,707	0
2011.2	162	4,945	1.000	4,945	4,945	0
2012.1	156	4,970	1.000	4,970	4,969	1
2012.2	150	4,916	1.000	4,916	4,916	0
2013.1	144	4,808	1.000	4,808	4,808	0
2013.2	138	5,168	1.000	5,168	5,168	0
2014.1	132	4,691	1.000	4,691	4,691	0
2014.2	126	4,832	1.000	4,832	4,832	0
2015.1	120	4,643	1.000	4,643	4,643	0
2015.2	114	4,571	1.000	4,571	4,571	0
2016.1	108	4,583	1.000	4,583	4,582	1
2016.2	102	4,934	1.000	4,934	4,936	(2)
2017.1	96	4,433	1.000	4,433	4,432	1
2017.2	90	5,177	1.000	5,177	5,179	(2)
2018.1	84	4,591	1.000	4,591	4,590	1
2018.2	78	4,749	1.000	4,749	4,748	1
2019.1	72	4,450	1.000	4,450	4,452	(2)
2019.2	66	4,849	1.000	4,849	4,854	(5)
2020.1	60	3,237	1.000	3,237	3,235	2
2020.2	54	3,392	1.000	3,392	3,394	(2)
2021.1	48	2,605	1.000	2,605	2,607	(2)
2021.2	42	3,727	1.000	3,727	3,724	3
2022.1	36	3,731	1.003	3,743	3,741	2
2022.2	30	4,172	1.008	4,206	4,246	(40)
2023.1	24	4,169	1.045	4,355	4,430	(75)
2023.2	18	4,491	1.109	4,982	4,864	118
2024.1	12	3,908	1.192	4,657	4,288	369
2024.2	6	3,318	1.140	3,781		
Total		180,480		182,415	178,265	369

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Selected Age-to-Ultimate		Selected Ultimate Claim Counts		
		Reported Claim Counts	Development Factors			
2005.1	240	87,538	1.000	87,538	87,538	0
2005.2	234	92,094	1.000	92,094	92,094	0
2006.1	228	84,130	1.000	84,130	84,130	0
2006.2	222	93,769	1.000	93,769	93,769	0
2007.1	216	93,929	1.000	93,929	93,929	0
2007.2	210	95,976	1.000	95,976	95,976	0
2008.1	204	97,785	1.000	97,785	97,785	0
2008.2	198	99,607	1.000	99,607	99,607	0
2009.1	192	97,882	1.000	97,882	97,882	0
2009.2	186	97,097	1.000	97,097	97,097	0
2010.1	180	95,794	1.000	95,794	95,794	0
2010.2	174	103,171	1.000	103,171	103,172	(1)
2011.1	168	95,919	1.000	95,919	95,919	0
2011.2	162	97,830	1.000	97,830	97,830	0
2012.1	156	91,078	1.000	91,078	91,080	(2)
2012.2	150	99,475	1.000	99,475	99,474	1
2013.1	144	96,928	1.000	96,928	96,928	0
2013.2	138	108,152	1.000	108,152	108,152	0
2014.1	132	109,863	1.000	109,863	109,863	0
2014.2	126	106,833	1.000	106,833	106,833	0
2015.1	120	114,077	1.000	114,077	114,077	0
2015.2	114	113,356	1.000	113,356	113,356	0
2016.1	108	112,464	1.000	112,464	112,464	0
2016.2	102	125,998	1.000	125,998	125,998	0
2017.1	96	116,820	1.000	116,820	116,819	1
2017.2	90	133,980	1.000	133,980	133,979	1
2018.1	84	125,918	1.000	125,918	125,916	2
2018.2	78	134,524	1.000	134,524	134,519	5
2019.1	72	132,249	1.000	132,249	132,250	(1)
2019.2	66	137,863	1.000	137,863	137,860	3
2020.1	60	77,720	1.000	77,720	77,717	3
2020.2	54	82,860	1.000	82,860	82,861	(1)
2021.1	48	65,052	1.000	65,052	65,050	2
2021.2	42	99,910	1.000	99,910	99,919	(9)
2022.1	36	99,020	1.000	99,020	99,013	7
2022.2	30	111,305	1.000	111,305	111,311	(6)
2023.1	24	111,975	1.000	112,007	112,012	(5)
2023.2	18	120,147	1.001	120,254	120,180	74
2024.1	12	113,392	1.004	113,834	114,669	(835)
2024.2	6	118,040	1.056	124,632		
Total		4,191,520		4,198,693	4,074,822	(761)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	21,111	1.000	21,111	21,111	0
2005.2	234	24,422	1.000	24,422	24,423	(1)
2006.1	228	22,404	1.000	22,404	22,405	(1)
2006.2	222	24,657	1.000	24,657	24,658	(1)
2007.1	216	23,626	1.000	23,626	23,627	(1)
2007.2	210	25,302	1.000	25,302	25,303	(1)
2008.1	204	23,633	1.000	23,632	23,633	(1)
2008.2	198	25,949	1.000	25,948	25,949	(1)
2009.1	192	25,671	1.000	25,671	25,671	0
2009.2	186	30,034	1.000	30,034	30,034	0
2010.1	180	30,035	1.000	30,035	30,035	0
2010.2	174	29,707	1.000	29,707	29,707	0
2011.1	168	24,826	1.000	24,826	24,826	0
2011.2	162	25,921	1.000	25,921	25,922	(1)
2012.1	156	22,698	1.000	22,698	22,697	1
2012.2	150	25,075	1.000	25,075	25,076	(1)
2013.1	144	24,311	1.000	24,312	24,312	0
2013.2	138	29,050	1.000	29,051	29,053	(2)
2014.1	132	25,366	1.000	25,368	25,368	0
2014.2	126	26,919	1.000	26,921	26,922	(1)
2015.1	120	27,241	1.000	27,243	27,247	(4)
2015.2	114	29,507	1.000	29,511	29,515	(4)
2016.1	108	27,779	1.000	27,785	27,793	(8)
2016.2	102	31,962	1.000	31,968	31,977	(9)
2017.1	96	28,307	1.000	28,312	28,321	(9)
2017.2	90	32,676	1.000	32,683	32,689	(6)
2018.1	84	29,005	1.000	29,009	29,015	(6)
2018.2	78	32,720	1.000	32,726	32,718	8
2019.1	72	29,312	1.000	29,315	29,305	10
2019.2	66	33,718	1.000	33,716	33,701	15
2020.1	60	16,895	1.000	16,894	16,898	(4)
2020.2	54	21,322	1.000	21,321	21,232	89
2021.1	48	16,213	1.000	16,221	16,179	42
2021.2	42	25,603	1.001	25,635	25,544	91
2022.1	36	23,352	1.002	23,409	23,162	247
2022.2	30	27,828	1.006	27,999	27,712	287
2023.1	24	26,562	1.012	26,881	26,359	522
2023.2	18	30,370	1.016	30,869	30,106	763
2024.1	12	28,038	1.006	28,197	27,655	542
2024.2	6	33,846	0.925	31,324		
Total		1,062,973		1,061,739	1,027,860	2,555

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
Accident Semester	Maturity (in Months)	Selected Age-to-Ultimate		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Development Factors			
2005.1	240	6,457	1.000	6,457	6,457	0
2005.2	234	7,515	1.000	7,515	7,515	0
2006.1	228	6,692	1.000	6,692	6,694	(2)
2006.2	222	7,454	1.000	7,454	7,454	0
2007.1	216	7,081	1.000	7,081	7,081	0
2007.2	210	7,775	1.000	7,775	7,775	0
2008.1	204	7,206	1.000	7,206	7,207	(1)
2008.2	198	8,018	1.000	8,018	8,018	0
2009.1	192	7,574	1.000	7,574	7,574	0
2009.2	186	9,066	1.000	9,066	9,067	(1)
2010.1	180	9,104	1.000	9,104	9,104	0
2010.2	174	8,972	1.000	8,972	8,973	(1)
2011.1	168	7,232	1.000	7,232	7,233	(1)
2011.2	162	7,723	1.000	7,723	7,723	0
2012.1	156	6,466	1.000	6,466	6,467	(1)
2012.2	150	7,265	1.000	7,265	7,263	2
2013.1	144	6,887	1.000	6,888	6,890	(2)
2013.2	138	8,494	1.000	8,494	8,500	(6)
2014.1	132	7,280	1.000	7,280	7,279	1
2014.2	126	8,118	1.000	8,117	8,115	2
2015.1	120	7,800	1.000	7,798	7,804	(6)
2015.2	114	8,815	1.000	8,811	8,817	(6)
2016.1	108	8,014	0.999	8,008	8,017	(9)
2016.2	102	8,977	0.999	8,970	8,974	(4)
2017.1	96	7,872	0.999	7,863	7,869	(6)
2017.2	90	8,964	0.998	8,948	8,954	(6)
2018.1	84	7,488	0.997	7,468	7,468	0
2018.2	78	8,416	0.996	8,383	8,385	(2)
2019.1	72	7,361	0.994	7,316	7,325	(9)
2019.2	66	8,464	0.990	8,382	8,410	(28)
2020.1	60	4,478	0.983	4,400	4,428	(28)
2020.2	54	5,648	0.975	5,508	5,555	(47)
2021.1	48	4,112	0.964	3,964	4,007	(43)
2021.2	42	6,449	0.949	6,118	6,177	(59)
2022.1	36	5,885	0.932	5,482	5,478	4
2022.2	30	7,254	0.915	6,638	6,734	(96)
2023.1	24	6,848	0.893	6,112	6,156	(44)
2023.2	18	8,282	0.850	7,040	6,949	91
2024.1	12	7,364	0.816	6,011	6,174	(163)
2024.2	6	6,300	1.071	6,746		
Total		297,170		292,345	286,070	(471)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate		Prior	Difference
			Development Factors	Selected Ultimate Claim Counts		
2005.1	240	548	1.000	548	548	0
2005.2	234	647	1.000	647	647	0
2006.1	228	557	1.000	557	557	0
2006.2	222	654	1.000	654	654	0
2007.1	216	568	1.000	568	568	0
2007.2	210	596	1.000	596	596	0
2008.1	204	446	1.000	446	446	0
2008.2	198	504	1.000	504	504	0
2009.1	192	402	1.000	402	402	0
2009.2	186	452	1.000	452	452	0
2010.1	180	392	1.000	392	392	0
2010.2	174	472	1.000	472	472	0
2011.1	168	353	1.000	353	354	(1)
2011.2	162	467	1.000	467	467	0
2012.1	156	397	1.000	397	397	0
2012.2	150	487	1.000	487	488	(1)
2013.1	144	357	1.000	357	357	0
2013.2	138	475	1.000	475	475	0
2014.1	132	344	1.000	344	344	0
2014.2	126	481	1.000	481	481	0
2015.1	120	351	1.000	351	351	0
2015.2	114	429	1.000	429	429	0
2016.1	108	389	1.000	389	389	0
2016.2	102	505	1.000	505	504	1
2017.1	96	408	1.000	408	408	0
2017.2	90	535	1.000	535	537	(2)
2018.1	84	391	1.000	391	390	1
2018.2	78	449	1.000	449	449	0
2019.1	72	334	1.000	334	335	(1)
2019.2	66	461	1.000	461	460	1
2020.1	60	286	1.000	286	289	(3)
2020.2	54	393	1.000	393	393	0
2021.1	48	264	1.000	264	266	(2)
2021.2	42	415	0.998	414	413	1
2022.1	36	280	0.996	279	281	(2)
2022.2	30	405	0.995	403	397	6
2023.1	24	355	0.997	354	355	(1)
2023.2	18	464	0.978	454	464	(10)
2024.1	12	361	0.950	343	357	(14)
2024.2	6	382	1.065	407		
Total		17,456		17,448	17,068	(27)

Financial Services Regulatory Authority of Ontario
Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2005.1	240	2	1.000	2	2	0
2005.2	234	4	1.000	4	4	0
2006.1	228	1	1.000	1	1	0
2006.2	222	7	1.000	7	7	0
2007.1	216	1	1.000	1	1	0
2007.2	210	6	1.000	6	6	0
2008.1	204	1	1.000	1	1	0
2008.2	198	4	1.000	4	4	0
2009.1	192	2	1.000	2	2	0
2009.2	186	3	1.000	3	3	0
2010.1	180	1	1.000	1	1	0
2010.2	174	3	1.000	3	3	0
2011.1	168	2	1.000	2	2	0
2011.2	162	7	1.000	7	7	0
2012.1	156	1	1.000	1	1	0
2012.2	150	4	1.000	4	4	0
2013.1	144	1	1.000	1	1	0
2013.2	138	2	1.000	2	2	0
2014.1	132	2	1.000	2	2	0
2014.2	126	5	1.000	5	5	0
2015.1	120	4	1.000	4	4	0
2015.2	114	4	1.000	4	4	0
2016.1	108	0	1.000	0	0	0
2016.2	102	2	1.000	2	2	0
2017.1	96	3	1.000	3	3	0
2017.2	90	2	1.000	2	2	0
2018.1	84	4	1.000	4	4	0
2018.2	78	4	1.000	4	4	0
2019.1	72	6	1.000	6	6	0
2019.2	66	3	1.000	3	3	0
2020.1	60	4	1.000	4	4	0
2020.2	54	3	1.000	3	2	1
2021.1	48	1	1.000	1	1	0
2021.2	42	4	1.000	4	2	2
2022.1	36	2	1.000	2	2	0
2022.2	30	7	0.857	6	6	0
2023.1	24	9	1.000	9	9	0
2023.2	18	16	1.000	16	26	(10)
2024.1	12	44	0.750	33	56	(23)
2024.2	6	62	0.500	31		
Total		243		200	199	(30)

Financial Services Regulatory Authority of Ontario
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate		Prior	Difference
			Development Factors	Selected Ultimate Claim Counts		
2005.1	240	0	1.000	28,118	28,118	0
2005.2	234	0	1.000	32,588	32,589	(1)
2006.1	228	0	1.000	29,654	29,657	(3)
2006.2	222	0	1.000	32,772	32,773	(1)
2007.1	216	0	1.000	31,276	31,277	(1)
2007.2	210	0	1.000	33,679	33,680	(1)
2008.1	204	0	1.000	31,285	31,287	(2)
2008.2	198	0	1.000	34,474	34,475	(1)
2009.1	192	0	1.000	33,649	33,649	0
2009.2	186	0	1.000	39,555	39,556	(1)
2010.1	180	0	1.000	39,532	39,532	0
2010.2	174	0	1.000	39,154	39,155	(1)
2011.1	168	0	1.000	32,413	32,415	(2)
2011.2	162	0	1.000	34,118	34,119	(1)
2012.1	156	0	1.000	29,562	29,562	0
2012.2	150	0	1.000	32,831	32,832	(1)
2013.1	144	0	1.000	31,558	31,560	(2)
2013.2	138	0	1.000	38,022	38,030	(8)
2014.1	132	0	1.000	32,994	32,993	1
2014.2	126	0	1.000	35,524	35,523	1
2015.1	120	0	1.000	35,396	35,406	(10)
2015.2	114	0	1.000	38,755	38,765	(10)
2016.1	108	0	1.000	36,182	36,199	(17)
2016.2	102	0	1.000	41,445	41,456	(11)
2017.1	96	0	1.000	36,587	36,601	(14)
2017.2	90	0	1.000	42,168	42,182	(14)
2018.1	84	0	1.000	36,872	36,876	(4)
2018.2	78	0	0.999	41,562	41,556	6
2019.1	72	0	0.999	36,971	36,971	0
2019.2	66	0	0.998	42,562	42,574	(12)
2020.1	60	0	0.996	21,584	21,619	(35)
2020.2	54	0	0.995	27,225	27,182	43
2021.1	48	0	0.993	20,450	20,453	(3)
2021.2	42	0	0.991	32,172	32,135	37
2022.1	36	0	0.988	29,173	28,923	250
2022.2	30	0	0.987	35,047	34,849	198
2023.1	24	0	0.988	33,356	32,878	478
2023.2	18	0	0.981	38,379	37,545	834
2024.1	12	0	0.966	34,584	34,242	342
2024.2	6	0	0.949	38,509		
Total		0		1,371,737	1,331,194	2,034

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	65,071	1.000	65,071	65,071	0
2005.2	234	64,077	1.000	64,077	64,077	0
2006.1	228	61,121	1.000	61,121	61,121	0
2006.2	222	67,052	1.000	67,052	67,052	0
2007.1	216	73,381	1.000	73,381	73,381	0
2007.2	210	68,702	1.000	68,702	68,702	0
2008.1	204	68,425	1.000	68,425	68,425	0
2008.2	198	66,800	1.000	66,800	66,800	0
2009.1	192	65,728	1.000	65,728	65,728	0
2009.2	186	62,457	1.000	62,457	62,457	0
2010.1	180	59,047	1.000	59,047	59,047	0
2010.2	174	61,450	1.000	61,450	61,450	0
2011.1	168	61,897	1.000	61,897	61,897	0
2011.2	162	58,898	1.000	58,898	58,898	0
2012.1	156	56,729	1.000	56,729	56,729	0
2012.2	150	59,544	1.000	59,544	59,545	(1)
2013.1	144	61,486	1.000	61,486	61,486	0
2013.2	138	66,889	1.000	66,889	66,889	0
2014.1	132	72,364	1.000	72,364	72,363	1
2014.2	126	65,895	1.000	65,895	65,894	1
2015.1	120	73,246	1.000	73,246	73,246	0
2015.2	114	68,951	1.000	68,951	68,951	0
2016.1	108	72,945	1.000	72,945	72,946	(1)
2016.2	102	77,556	1.000	77,556	77,557	(1)
2017.1	96	74,837	1.000	74,837	74,838	(1)
2017.2	90	83,126	1.000	83,126	83,125	1
2018.1	84	83,350	1.000	83,350	83,351	(1)
2018.2	78	85,009	1.000	85,009	85,016	(7)
2019.1	72	87,195	1.000	87,195	87,195	0
2019.2	66	87,150	1.000	87,150	87,156	(6)
2020.1	60	54,639	1.000	54,639	54,644	(5)
2020.2	54	54,890	1.000	54,890	54,893	(3)
2021.1	48	43,093	1.000	43,093	43,097	(4)
2021.2	42	64,592	1.000	64,592	64,634	(42)
2022.1	36	69,045	1.000	69,045	69,081	(36)
2022.2	30	75,496	1.000	75,496	75,525	(29)
2023.1	24	77,236	1.000	77,236	77,226	10
2023.2	18	79,296	0.999	79,237	78,987	250
2024.1	12	77,055	0.997	76,845	76,762	83
2024.2	6	80,527	0.977	78,645		
Total		2,756,246		2,754,096	2,675,242	209

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	57,985	1.000	57,985	57,985	0
2005.2	234	63,655	1.000	63,655	63,655	0
2006.1	228	55,932	1.000	55,932	55,932	0
2006.2	222	64,143	1.000	64,143	64,143	0
2007.1	216	59,797	1.000	59,797	59,797	0
2007.2	210	63,880	1.000	63,880	63,880	0
2008.1	204	75,755	1.000	75,755	75,755	0
2008.2	198	62,232	1.000	62,232	62,232	0
2009.1	192	76,355	1.000	76,355	76,355	0
2009.2	186	64,878	1.000	64,878	64,878	0
2010.1	180	57,135	1.000	57,135	57,135	0
2010.2	174	59,634	1.000	59,634	59,634	0
2011.1	168	81,290	1.000	81,290	81,291	(1)
2011.2	162	74,505	1.000	74,505	74,505	0
2012.1	156	72,817	1.000	72,817	72,818	(1)
2012.2	150	77,751	1.000	77,751	77,750	1
2013.1	144	67,830	1.000	67,830	67,830	0
2013.2	138	77,989	1.000	77,989	77,989	0
2014.1	132	71,369	1.000	71,369	71,369	0
2014.2	126	68,972	1.000	68,972	68,972	0
2015.1	120	70,715	1.000	70,715	70,715	0
2015.2	114	72,099	1.000	72,099	72,099	0
2016.1	108	77,141	1.000	77,141	77,142	(1)
2016.2	102	72,667	1.000	72,667	72,668	(1)
2017.1	96	70,233	1.000	70,233	70,233	0
2017.2	90	69,340	1.000	69,340	69,340	0
2018.1	84	77,204	1.000	77,204	77,203	1
2018.2	78	72,674	1.000	72,674	72,674	0
2019.1	72	71,520	1.000	71,520	71,521	(1)
2019.2	66	74,400	1.000	74,400	74,400	0
2020.1	60	57,039	1.000	57,039	57,036	3
2020.2	54	69,111	1.000	69,111	69,104	7
2021.1	48	58,318	1.000	58,318	58,318	0
2021.2	42	76,618	1.000	76,623	76,659	(36)
2022.1	36	81,555	1.000	81,578	81,596	(18)
2022.2	30	80,585	1.001	80,636	80,658	(22)
2023.1	24	89,137	1.001	89,257	89,325	(68)
2023.2	18	95,968	1.004	96,312	96,322	(10)
2024.1	12	84,714	1.013	85,827	87,662	(1,835)
2024.2	6	74,996	1.126	84,433		
Total		2,849,938		2,861,031	2,778,580	(1,982)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	7,933	1.000	7,933	7,933	0
2005.2	234	8,468	1.000	8,468	8,468	0
2006.1	228	7,860	1.000	7,860	7,860	0
2006.2	222	8,299	1.000	8,299	8,299	0
2007.1	216	7,515	1.000	7,515	7,515	0
2007.2	210	7,151	1.000	7,151	7,151	0
2008.1	204	6,288	1.000	6,288	6,288	0
2008.2	198	6,477	1.000	6,477	6,477	0
2009.1	192	5,990	1.000	5,990	5,990	0
2009.2	186	6,083	1.000	6,083	6,083	0
2010.1	180	4,225	1.000	4,225	4,225	0
2010.2	174	4,003	1.000	4,003	4,003	0
2011.1	168	3,648	1.000	3,648	3,648	0
2011.2	162	3,856	1.000	3,856	3,856	0
2012.1	156	3,402	1.000	3,402	3,402	0
2012.2	150	3,227	1.000	3,227	3,227	0
2013.1	144	2,851	1.000	2,851	2,851	0
2013.2	138	3,133	1.000	3,133	3,133	(0)
2014.1	132	2,677	1.000	2,677	2,677	0
2014.2	126	2,980	1.000	2,980	2,980	0
2015.1	120	2,769	1.000	2,769	2,769	0
2015.2	114	3,215	1.000	3,215	3,215	(0)
2016.1	108	2,678	1.000	2,678	2,679	(1)
2016.2	102	3,339	1.000	3,338	3,340	(1)
2017.1	96	3,038	1.000	3,037	3,038	(0)
2017.2	90	3,592	1.000	3,591	3,592	(1)
2018.1	84	3,720	1.000	3,719	3,720	(1)
2018.2	78	4,358	1.000	4,357	4,358	(1)
2019.1	72	3,971	1.000	3,970	3,971	(0)
2019.2	66	4,802	1.000	4,801	4,802	(1)
2020.1	60	4,198	1.000	4,198	4,196	2
2020.2	54	4,704	1.000	4,704	4,702	2
2021.1	48	4,559	1.000	4,559	4,557	3
2021.2	42	6,901	1.000	6,901	6,905	(4)
2022.1	36	7,475	1.000	7,473	7,475	(1)
2022.2	30	9,791	1.000	9,788	9,786	3
2023.1	24	10,431	1.000	10,432	10,414	18
2023.2	18	10,119	1.001	10,127	10,094	33
2024.1	12	8,494	1.000	8,498	8,552	(55)
2024.2	6	7,605	1.015	7,720		
Total		215,825		215,943	208,229	(5)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	26,965	1.000	26,965	26,965	0
2005.2	234	28,197	1.000	28,197	28,197	0
2006.1	228	25,567	1.000	25,567	25,567	0
2006.2	222	28,139	1.000	28,139	28,139	0
2007.1	216	29,070	1.000	29,070	29,070	0
2007.2	210	26,935	1.000	26,935	26,935	0
2008.1	204	26,368	1.000	26,368	26,368	0
2008.2	198	24,969	1.000	24,969	24,969	0
2009.1	192	27,537	1.000	27,537	27,537	0
2009.2	186	23,703	1.000	23,703	23,703	0
2010.1	180	20,779	1.000	20,779	20,779	0
2010.2	174	21,982	1.000	21,982	21,982	0
2011.1	168	24,363	1.000	24,363	24,363	0
2011.2	162	23,946	1.000	23,946	23,946	0
2012.1	156	23,075	1.000	23,075	23,075	0
2012.2	150	25,280	1.000	25,280	25,280	0
2013.1	144	24,391	1.000	24,391	24,391	0
2013.2	138	28,457	1.000	28,457	28,457	0
2014.1	132	27,850	1.000	27,850	27,850	0
2014.2	126	26,939	1.000	26,939	26,939	0
2015.1	120	28,732	1.000	28,732	28,732	0
2015.2	114	29,037	1.000	29,037	29,037	0
2016.1	108	30,354	1.000	30,354	30,354	0
2016.2	102	34,764	1.000	34,764	34,764	0
2017.1	96	35,568	1.000	35,568	35,568	0
2017.2	90	41,107	1.000	41,107	41,107	0
2018.1	84	44,647	1.000	44,647	44,647	0
2018.2	78	45,059	1.000	45,059	45,060	(1)
2019.1	72	45,532	1.000	45,532	45,533	(1)
2019.2	66	48,055	1.000	48,055	48,059	(4)
2020.1	60	32,813	1.000	32,813	32,810	3
2020.2	54	37,267	1.000	37,267	37,266	1
2021.1	48	31,102	1.000	31,102	31,100	2
2021.2	42	44,489	1.000	44,489	44,533	(44)
2022.1	36	47,752	1.000	47,752	47,784	(32)
2022.2	30	50,406	1.000	50,410	50,466	(56)
2023.1	24	54,069	1.000	54,077	54,127	(50)
2023.2	18	59,245	1.001	59,298	59,134	164
2024.1	12	53,017	1.004	53,214	54,267	(1,053)
2024.2	6	52,831	1.046	55,264		
Total		1,360,358		1,363,053	1,308,860	(1,071)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2005.1	240	63	1.000	63	63	0
2005.2	234	68	1.000	68	68	0
2006.1	228	60	1.000	60	60	0
2006.2	222	76	1.000	76	76	0
2007.1	216	69	1.000	69	69	0
2007.2	210	67	1.000	67	67	0
2008.1	204	61	1.000	61	61	0
2008.2	198	64	1.000	64	64	0
2009.1	192	66	1.000	66	66	0
2009.2	186	43	1.000	43	43	0
2010.1	180	49	1.000	49	49	0
2010.2	174	43	1.000	43	43	0
2011.1	168	50	1.000	50	50	0
2011.2	162	36	1.000	36	36	0
2012.1	156	14	1.000	14	14	0
2012.2	150	21	1.000	21	21	0
2013.1	144	16	1.000	16	16	0
2013.2	138	22	1.000	22	22	0
2014.1	132	14	1.000	14	14	0
2014.2	126	17	1.000	17	17	0
2015.1	120	12	1.000	12	12	0
2015.2	114	16	1.000	16	16	0
2016.1	108	10	1.000	10	10	0
2016.2	102	8	1.000	8	8	0
2017.1	96	10	1.000	10	10	0
2017.2	90	19	1.000	19	19	0
2018.1	84	10	1.000	10	10	0
2018.2	78	8	1.000	8	8	0
2019.1	72	10	1.000	10	10	0
2019.2	66	14	1.000	14	14	0
2020.1	60	5	1.000	5	5	0
2020.2	54	17	1.000	17	17	0
2021.1	48	16	1.000	16	16	0
2021.2	42	62	1.000	62	62	0
2022.1	36	46	1.000	46	46	0
2022.2	30	35	1.000	35	35	0
2023.1	24	26	1.000	26	25	1
2023.2	18	32	1.000	32	32	0
2024.1	12	18	1.000	18	27	(9)
2024.2	6	24	1.042	25		
Total		1,317		1,318	1,301	(8)

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	9,601	1.000	9,601	9,601	0
2005.2	234	10,002	1.000	10,002	10,002	0
2006.1	228	9,348	1.000	9,348	9,348	0
2006.2	222	9,845	1.000	9,845	9,845	0
2007.1	216	8,935	1.000	8,935	8,935	0
2007.2	210	8,673	1.000	8,673	8,673	0
2008.1	204	7,669	1.000	7,669	7,669	0
2008.2	198	7,968	1.000	7,968	7,968	0
2009.1	192	7,322	1.000	7,322	7,322	0
2009.2	186	7,304	1.000	7,304	7,304	0
2010.1	180	5,069	1.000	5,069	5,069	0
2010.2	174	4,929	1.000	4,929	4,929	0
2011.1	168	4,413	1.000	4,413	4,413	0
2011.2	162	4,736	1.000	4,736	4,736	0
2012.1	156	4,110	1.000	4,110	4,110	0
2012.2	150	3,998	1.000	3,998	3,998	0
2013.1	144	3,562	1.000	3,562	3,562	0
2013.2	138	3,960	1.000	3,960	3,960	0
2014.1	132	3,376	1.000	3,376	3,376	0
2014.2	126	3,822	1.000	3,822	3,822	0
2015.1	120	3,519	1.000	3,519	3,519	0
2015.2	114	4,092	1.000	4,092	4,092	0
2016.1	108	3,476	1.000	3,476	3,477	(1)
2016.2	102	4,319	1.000	4,319	4,320	(1)
2017.1	96	4,053	1.000	4,053	4,053	0
2017.2	90	4,799	1.000	4,799	4,799	0
2018.1	84	4,937	1.000	4,937	4,937	0
2018.2	78	5,815	1.000	5,815	5,815	0
2019.1	72	5,373	1.000	5,373	5,373	0
2019.2	66	6,599	1.000	6,599	6,599	0
2020.1	60	5,714	1.000	5,714	5,712	2
2020.2	54	6,321	1.000	6,322	6,319	2
2021.1	48	6,281	1.000	6,282	6,279	3
2021.2	42	9,619	1.000	9,620	9,625	(5)
2022.1	36	10,539	1.000	10,537	10,542	(5)
2022.2	30	13,785	1.000	13,782	13,785	(3)
2023.1	24	14,835	1.000	14,835	14,819	16
2023.2	18	14,350	1.000	14,356	14,328	28
2024.1	12	12,096	0.999	12,090	12,214	(124)
2024.2	6	10,607	1.015	10,769		
Total		279,771		279,931	269,250	(88)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method			Prior Report	
Accident Semester	Maturity (in Months)	Selected Age-to-Ultimate		Selected Ultimate Claim Counts	Prior	Difference
		Reported Claim Counts	Development Factors			
2005.1	240	1,228	1.000	1,228	1,228	0
2005.2	234	1,363	1.000	1,363	1,365	(2)
2006.1	228	1,231	1.000	1,231	1,231	0
2006.2	222	1,233	1.000	1,233	1,233	0
2007.1	216	1,152	1.000	1,152	1,152	0
2007.2	210	1,263	1.000	1,263	1,263	0
2008.1	204	1,083	1.000	1,083	1,083	0
2008.2	198	1,060	1.000	1,060	1,060	0
2009.1	192	965	1.000	965	966	(1)
2009.2	186	1,117	1.000	1,117	1,117	0
2010.1	180	934	1.000	934	935	(1)
2010.2	174	1,091	1.000	1,091	1,091	0
2011.1	168	921	1.000	921	921	0
2011.2	162	938	1.000	938	938	0
2012.1	156	862	1.000	862	862	0
2012.2	150	922	1.000	922	922	0
2013.1	144	765	1.000	765	766	(1)
2013.2	138	818	1.000	818	818	0
2014.1	132	748	1.000	748	749	(1)
2014.2	126	787	1.000	787	787	0
2015.1	120	755	1.000	755	755	0
2015.2	114	706	1.000	706	706	0
2016.1	108	732	1.000	732	732	0
2016.2	102	778	1.000	778	777	1
2017.1	96	710	1.000	710	710	0
2017.2	90	811	0.999	810	808	2
2018.1	84	726	0.999	725	723	2
2018.2	78	756	0.999	755	753	2
2019.1	72	683	0.997	681	680	1
2019.2	66	793	0.997	791	789	2
2020.1	60	538	0.996	536	534	2
2020.2	54	652	0.995	649	646	3
2021.1	48	582	0.993	578	577	1
2021.2	42	807	0.991	800	801	(1)
2022.1	36	907	0.991	899	896	3
2022.2	30	1,023	0.989	1,012	1,012	0
2023.1	24	1,057	0.985	1,041	1,031	10
2023.2	18	1,317	0.981	1,292	1,286	6
2024.1	12	1,414	0.979	1,385	1,423	(38)
2024.2	6	1,444	1.129	1,630		
Total		37,672		37,746	36,126	(10)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2005.1	240	114	1.004	114	114	0
2005.2	234	95	1.000	95	95	0
2006.1	228	81	1.000	81	81	0
2006.2	222	120	1.000	120	120	0
2007.1	216	109	1.000	109	109	0
2007.2	210	127	1.000	127	127	0
2008.1	204	124	1.000	124	124	0
2008.2	198	105	1.000	105	105	0
2009.1	192	82	1.000	82	82	0
2009.2	186	120	1.000	120	120	0
2010.1	180	96	1.000	96	96	0
2010.2	174	99	1.000	99	99	0
2011.1	168	96	1.000	96	96	0
2011.2	162	108	1.000	108	109	(1)
2012.1	156	95	1.000	95	96	(1)
2012.2	150	99	1.000	99	98	1
2013.1	144	111	1.000	111	112	(1)
2013.2	138	107	1.000	107	107	0
2014.1	132	117	1.000	117	119	(2)
2014.2	126	85	1.000	85	85	0
2015.1	120	122	1.000	122	122	0
2015.2	114	108	0.991	107	107	0
2016.1	108	128	0.984	126	127	(1)
2016.2	102	146	0.973	142	143	(1)
2017.1	96	136	0.963	131	134	(3)
2017.2	90	143	0.930	133	134	(1)
2018.1	84	140	0.900	126	125	1
2018.2	78	152	0.868	132	132	0
2019.1	72	166	0.825	137	138	(1)
2019.2	66	210	0.771	162	158	4
2020.1	60	152	0.717	109	106	3
2020.2	54	189	0.656	124	118	6
2021.1	48	163	0.595	97	99	(2)
2021.2	42	269	0.539	145	141	4
2022.1	36	267	0.487	130	142	(12)
2022.2	30	314	0.475	149	180	(31)
2023.1	24	219	0.749	164	182	(18)
2023.2	18	246	0.919	226	220	6
2024.1	12	182	1.060	193	183	10
2024.2	6	141	1.426	201		
Total		5,683		4,946	4,785	(40)

Appendix E. Trend Model Exhibits

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality, mobility

Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.171 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.006 (CI = +/-0.007; p = 0.114)	0.923	0.00%	+0.55%
Loss Cost	2011.2	0.170 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.007; p = 0.133)	0.922	0.00%	+0.54%
Loss Cost	2012.1	0.174 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.007; p = 0.196)	0.924	0.00%	+0.47%
Loss Cost	2012.2	0.172 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.008; p = 0.235)	0.924	0.00%	+0.45%
Loss Cost	2013.1	0.177 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.008; p = 0.352)	0.928	0.00%	+0.36%
Loss Cost	2013.2	0.174 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.008; p = 0.426)	0.928	0.00%	+0.32%
Loss Cost	2014.1	0.177 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.009; p = 0.533)	0.927	0.00%	+0.26%
Loss Cost	2014.2	0.176 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.009; p = 0.593)	0.927	0.00%	+0.24%
Loss Cost	2015.1	0.184 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.009; p = 0.929)	0.935	0.00%	+0.04%
Loss Cost	2015.2	0.189 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.010; p = 0.739)	0.937	0.00%	+0.16%
Loss Cost	2016.1	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.011; p = 0.542)	0.935	0.00%	+0.31%
Loss Cost	2016.2	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.012; p = 0.442)	0.936	0.00%	+0.44%
Loss Cost	2017.1	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.013; p = 0.194)	0.941	0.00%	+0.80%
Loss Cost	2017.2	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.015; p = 0.260)	0.940	0.00%	+0.79%
Severity	2011.1	0.039 (CI = +/-0.044; p = 0.081)	-0.001 (CI = +/-0.002; p = 0.239)	0.049 (CI = +/-0.008; p = 0.000)	0.883	0.00%	+4.98%
Severity	2011.2	0.036 (CI = +/-0.046; p = 0.119)	-0.001 (CI = +/-0.002; p = 0.262)	0.048 (CI = +/-0.008; p = 0.000)	0.878	0.00%	+4.93%
Severity	2012.1	0.038 (CI = +/-0.048; p = 0.115)	-0.001 (CI = +/-0.002; p = 0.270)	0.048 (CI = +/-0.008; p = 0.000)	0.873	0.00%	+4.89%
Severity	2012.2	0.040 (CI = +/-0.050; p = 0.114)	-0.001 (CI = +/-0.002; p = 0.271)	0.048 (CI = +/-0.009; p = 0.000)	0.868	0.00%	+4.92%
Severity	2013.1	0.039 (CI = +/-0.052; p = 0.138)	-0.001 (CI = +/-0.002; p = 0.283)	0.048 (CI = +/-0.009; p = 0.000)	0.864	0.00%	+4.94%
Severity	2013.2	0.036 (CI = +/-0.055; p = 0.185)	-0.001 (CI = +/-0.002; p = 0.310)	0.048 (CI = +/-0.009; p = 0.000)	0.853	0.00%	+4.89%
Severity	2014.1	0.044 (CI = +/-0.054; p = 0.104)	-0.001 (CI = +/-0.002; p = 0.297)	0.046 (CI = +/-0.009; p = 0.000)	0.853	0.00%	+4.70%
Severity	2014.2	0.038 (CI = +/-0.055; p = 0.168)	-0.001 (CI = +/-0.002; p = 0.341)	0.045 (CI = +/-0.010; p = 0.000)	0.839	0.00%	+4.58%
Severity	2015.1	0.047 (CI = +/-0.054; p = 0.085)	-0.001 (CI = +/-0.002; p = 0.327)	0.042 (CI = +/-0.010; p = 0.000)	0.837	0.00%	+4.34%
Severity	2015.2	0.043 (CI = +/-0.057; p = 0.130)	-0.001 (CI = +/-0.002; p = 0.374)	0.042 (CI = +/-0.010; p = 0.000)	0.810	0.00%	+4.24%
Severity	2016.1	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	0.041 (CI = +/-0.012; p = 0.000)	0.787	0.00%	+4.22%
Severity	2016.2	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	0.040 (CI = +/-0.013; p = 0.000)	0.734	0.00%	+4.09%
Severity	2017.1	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	0.040 (CI = +/-0.015; p = 0.000)	0.701	0.00%	+4.12%
Severity	2017.2	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	0.039 (CI = +/-0.017; p = 0.000)	0.617	0.00%	+3.97%
Frequency	2011.1	0.131 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.007; p = 0.000)	0.961	0.00%	-4.21%
Frequency	2011.2	0.134 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.007; p = 0.000)	0.961	0.00%	-4.18%
Frequency	2012.1	0.136 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.007; p = 0.000)	0.960	0.00%	-4.21%
Frequency	2012.2	0.133 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.008; p = 0.000)	0.960	0.00%	-4.26%
Frequency	2013.1	0.138 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.045 (CI = +/-0.008; p = 0.000)	0.962	0.00%	-4.36%
Frequency	2013.2	0.139 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.045 (CI = +/-0.008; p = 0.000)	0.961	0.00%	-4.36%
Frequency	2014.1	0.133 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.008; p = 0.000)	0.960	0.00%	-4.24%
Frequency	2014.2	0.138 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.009; p = 0.000)	0.961	0.00%	-4.15%
Frequency	2015.1	0.137 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.009; p = 0.000)	0.957	0.00%	-4.12%
Frequency	2015.2	0.146 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.040 (CI = +/-0.009; p = 0.000)	0.961	0.00%	-3.92%
Frequency	2016.1	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.010; p = 0.000)	0.957	0.00%	-3.75%
Frequency	2016.2	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.011; p = 0.000)	0.959	0.00%	-3.51%
Frequency	2017.1	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.011; p = 0.000)	0.959	0.00%	-3.18%
Frequency	2017.2	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.013; p = 0.000)	0.958	0.00%	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.018; p = 0.517)	-0.022	-0.56%
Loss Cost	2011.2	-0.007 (CI = +/-0.019; p = 0.446)	-0.016	-0.70%
Loss Cost	2012.1	-0.006 (CI = +/-0.020; p = 0.523)	-0.024	-0.64%
Loss Cost	2012.2	-0.008 (CI = +/-0.022; p = 0.445)	-0.017	-0.82%
Loss Cost	2013.1	-0.007 (CI = +/-0.024; p = 0.522)	-0.026	-0.75%
Loss Cost	2013.2	-0.010 (CI = +/-0.026; p = 0.443)	-0.018	-0.97%
Loss Cost	2014.1	-0.008 (CI = +/-0.028; p = 0.565)	-0.032	-0.80%
Loss Cost	2014.2	-0.010 (CI = +/-0.031; p = 0.511)	-0.028	-1.00%
Loss Cost	2015.1	-0.009 (CI = +/-0.035; p = 0.598)	-0.039	-0.88%
Loss Cost	2015.2	-0.009 (CI = +/-0.039; p = 0.627)	-0.044	-0.90%
Loss Cost	2016.1	-0.002 (CI = +/-0.042; p = 0.913)	-0.062	-0.22%
Loss Cost	2016.2	-0.002 (CI = +/-0.048; p = 0.941)	-0.066	-0.17%
Loss Cost	2017.1	0.010 (CI = +/-0.052; p = 0.686)	-0.059	+1.01%
Loss Cost	2017.2	0.011 (CI = +/-0.060; p = 0.687)	-0.063	+1.16%
Severity	2011.1	0.037 (CI = +/-0.006; p = 0.000)	0.858	+3.78%
Severity	2011.2	0.038 (CI = +/-0.006; p = 0.000)	0.851	+3.85%
Severity	2012.1	0.039 (CI = +/-0.007; p = 0.000)	0.860	+4.02%
Severity	2012.2	0.041 (CI = +/-0.007; p = 0.000)	0.871	+4.22%
Severity	2013.1	0.044 (CI = +/-0.007; p = 0.000)	0.892	+4.47%
Severity	2013.2	0.045 (CI = +/-0.007; p = 0.000)	0.885	+4.55%
Severity	2014.1	0.045 (CI = +/-0.008; p = 0.000)	0.871	+4.56%
Severity	2014.2	0.044 (CI = +/-0.009; p = 0.000)	0.851	+4.49%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.827	+4.41%
Severity	2015.2	0.042 (CI = +/-0.010; p = 0.000)	0.798	+4.29%
Severity	2016.1	0.043 (CI = +/-0.012; p = 0.000)	0.778	+4.38%
Severity	2016.2	0.041 (CI = +/-0.013; p = 0.000)	0.735	+4.13%
Severity	2017.1	0.041 (CI = +/-0.015; p = 0.000)	0.707	+4.23%
Severity	2017.2	0.039 (CI = +/-0.016; p = 0.000)	0.643	+3.95%
Frequency	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	0.460	-4.18%
Frequency	2011.2	-0.045 (CI = +/-0.019; p = 0.000)	0.462	-4.39%
Frequency	2012.1	-0.046 (CI = +/-0.021; p = 0.000)	0.444	-4.48%
Frequency	2012.2	-0.050 (CI = +/-0.022; p = 0.000)	0.465	-4.83%
Frequency	2013.1	-0.051 (CI = +/-0.024; p = 0.000)	0.452	-5.00%
Frequency	2013.2	-0.054 (CI = +/-0.026; p = 0.000)	0.454	-5.29%
Frequency	2014.1	-0.053 (CI = +/-0.028; p = 0.001)	0.403	-5.13%
Frequency	2014.2	-0.054 (CI = +/-0.031; p = 0.002)	0.380	-5.25%
Frequency	2015.1	-0.052 (CI = +/-0.034; p = 0.005)	0.324	-5.07%
Frequency	2015.2	-0.051 (CI = +/-0.038; p = 0.012)	0.278	-4.98%
Frequency	2016.1	-0.045 (CI = +/-0.042; p = 0.038)	0.195	-4.41%
Frequency	2016.2	-0.042 (CI = +/-0.048; p = 0.078)	0.138	-4.13%
Frequency	2017.1	-0.031 (CI = +/-0.052; p = 0.218)	0.042	-3.08%
Frequency	2017.2	-0.027 (CI = +/-0.060; p = 0.343)	-0.002	-2.69%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.013 (CI = +/-0.016; p = 0.097)	0.169 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.021; p = 0.281)	0.929	+1.34%	+0.19%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.078)	0.172 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.024; p = 0.206)	0.930	+1.66%	+0.15%
Loss Cost	2012.1	0.016 (CI = +/-0.022; p = 0.150)	0.172 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.289)	0.928	+1.61%	+0.15%
Loss Cost	2012.2	0.019 (CI = +/-0.027; p = 0.151)	0.174 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.256)	0.929	+1.96%	+0.12%
Loss Cost	2013.1	0.016 (CI = +/-0.034; p = 0.336)	0.175 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.040; p = 0.445)	0.928	+1.63%	+0.14%
Loss Cost	2013.2	0.018 (CI = +/-0.045; p = 0.426)	0.176 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.509)	0.927	+1.77%	+0.13%
Loss Cost	2014.1	0.018 (CI = +/-0.064; p = 0.565)	0.176 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.069; p = 0.622)	0.925	+1.79%	+0.13%
Loss Cost	2014.2	0.028 (CI = +/-0.098; p = 0.557)	0.178 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.103; p = 0.590)	0.924	+2.82%	+0.10%
Loss Cost	2015.1	-0.086 (CI = +/-0.167; p = 0.288)	0.188 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.171; p = 0.286)	0.936	-8.26%	+0.25%
Loss Cost	2015.2	-0.207 (CI = +/-0.529; p = 0.415)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.211 (CI = +/-0.533; p = 0.411)	0.936	-18.73%	+0.31%
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+0.31%	+0.31%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.44%	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+0.80%	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	+0.79%
Severity	2011.1	0.014 (CI = +/-0.018; p = 0.119)	0.037 (CI = +/-0.043; p = 0.086)	-0.001 (CI = +/-0.002; p = 0.298)	0.031 (CI = +/-0.024; p = 0.014)	0.890	+1.41%	+4.58%
Severity	2011.2	0.014 (CI = +/-0.021; p = 0.187)	0.037 (CI = +/-0.045; p = 0.101)	-0.001 (CI = +/-0.002; p = 0.309)	0.031 (CI = +/-0.027; p = 0.029)	0.882	+1.40%	+4.58%
Severity	2012.1	0.016 (CI = +/-0.025; p = 0.208)	0.036 (CI = +/-0.047; p = 0.128)	-0.001 (CI = +/-0.002; p = 0.329)	0.029 (CI = +/-0.032; p = 0.072)	0.877	+1.60%	+4.56%
Severity	2012.2	0.026 (CI = +/-0.030; p = 0.081)	0.042 (CI = +/-0.047; p = 0.079)	-0.001 (CI = +/-0.002; p = 0.319)	0.017 (CI = +/-0.036; p = 0.331)	0.882	+2.67%	+4.45%
Severity	2013.1	0.042 (CI = +/-0.036; p = 0.023)	0.035 (CI = +/-0.047; p = 0.138)	-0.001 (CI = +/-0.002; p = 0.352)	0.000 (CI = +/-0.041; p = 0.986)	0.892	+4.30%	+4.34%
Severity	2013.2	0.059 (CI = +/-0.045; p = 0.014)	0.041 (CI = +/-0.047; p = 0.090)	-0.001 (CI = +/-0.002; p = 0.343)	-0.017 (CI = +/-0.051; p = 0.484)	0.890	+6.05%	+4.24%
Severity	2014.1	0.063 (CI = +/-0.063; p = 0.052)	0.040 (CI = +/-0.050; p = 0.115)	-0.001 (CI = +/-0.002; p = 0.365)	-0.021 (CI = +/-0.068; p = 0.522)	0.876	+6.46%	+4.22%
Severity	2014.2	0.080 (CI = +/-0.097; p = 0.098)	0.042 (CI = +/-0.053; p = 0.108)	-0.001 (CI = +/-0.002; p = 0.375)	-0.039 (CI = +/-0.102; p = 0.425)	0.857	+8.35%	+4.17%
Severity	2015.1	0.055 (CI = +/-0.180; p = 0.525)	0.045 (CI = +/-0.056; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.375)	-0.014 (CI = +/-0.185; p = 0.875)	0.831	+5.66%	+4.20%
Severity	2015.2	0.022 (CI = +/-0.577; p = 0.937)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	0.020 (CI = +/-0.581; p = 0.943)	0.796	+2.20%	+4.22%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	0.787	+4.22%	+4.22%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	+3.97%
Frequency	2011.1	-0.001 (CI = +/-0.017; p = 0.925)	0.131 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.023; p = 0.001)	0.959	-0.08%	-4.19%
Frequency	2011.2	0.003 (CI = +/-0.020; p = 0.788)	0.134 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.025; p = 0.001)	0.959	+0.26%	-4.24%
Frequency	2012.1	0.000 (CI = +/-0.024; p = 0.992)	0.136 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.029; p = 0.006)	0.958	+0.01%	-4.21%
Frequency	2012.2	-0.007 (CI = +/-0.028; p = 0.617)	0.132 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.034; p = 0.042)	0.959	-0.69%	-4.15%
Frequency	2013.1	-0.026 (CI = +/-0.032; p = 0.110)	0.141 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.037; p = 0.407)	0.965	-2.56%	-4.03%
Frequency	2013.2	-0.041 (CI = +/-0.041; p = 0.049)	0.135 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.046; p = 0.967)	0.967	-4.03%	-3.94%
Frequency	2014.1	-0.045 (CI = +/-0.057; p = 0.117)	0.136 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.062; p = 0.872)	0.964	-4.39%	-3.93%
Frequency	2014.2	-0.052 (CI = +/-0.089; p = 0.227)	0.135 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.093; p = 0.778)	0.962	-5.11%	-3.91%
Frequency	2015.1	-0.141 (CI = +/-0.155; p = 0.070)	0.143 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.103 (CI = +/-0.158; p = 0.188)	0.963	-13.18%	-3.80%
Frequency	2015.2	-0.229 (CI = +/-0.492; p = 0.335)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.191 (CI = +/-0.496; p = 0.423)	0.961	-20.48%	-3.75%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	-3.75%	-3.75%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	-3.06%

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 = 0.004)	0.167 (CI = +/-0.034; p = 0.000)	-0.037 (CI = +/-0.026; p = 0.010)	0.881	+2.08%	-1.59%
Loss Cost	2011.2	0.026 (CI = +/-0.014; p = 0.002)	0.173 (CI = +/-0.033; p = 0.000)	-0.044 (CI = +/-0.028; p = 0.004)	0.891	+2.60%	-1.82%
Loss Cost	2012.1	0.027 (CI = +/-0.017; p = 0.006)	0.172 (CI = +/-0.036; p = 0.000)	-0.046 (CI = +/-0.031; p = 0.008)	0.889	+2.72%	-1.86%
Loss Cost	2012.2	0.034 (CI = +/-0.021; p = 0.004)	0.177 (CI = +/-0.037; p = 0.000)	-0.055 (CI = +/-0.034; p = 0.005)	0.892	+3.41%	-2.08%
Loss Cost	2013.1	0.033 (CI = +/-0.027; p = 0.021)	0.178 (CI = +/-0.040; p = 0.000)	-0.054 (CI = +/-0.041; p = 0.016)	0.890	+3.35%	-2.07%
Loss Cost	2013.2	0.040 (CI = +/-0.036; p = 0.032)	0.182 (CI = +/-0.044; p = 0.000)	-0.063 (CI = +/-0.051; p = 0.021)	0.880	+4.13%	-2.23%
Loss Cost	2014.1	0.048 (CI = +/-0.052; p = 0.066)	0.179 (CI = +/-0.048; p = 0.000)	-0.071 (CI = +/-0.067; p = 0.040)	0.877	+4.89%	-2.32%
Loss Cost	2014.2	0.077 (CI = +/-0.078; p = 0.051)	0.187 (CI = +/-0.051; p = 0.000)	-0.104 (CI = +/-0.093; p = 0.033)	0.883	+8.02%	-2.64%
Loss Cost	2015.1	-0.026 (CI = +/-0.087; p = 0.490)	0.203 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.096; p = 0.904)	0.960	-2.59%	-2.11%
Loss Cost	2015.2	0.032 (CI = +/-0.312; p = 0.801)	0.206 (CI = +/-0.043; p = 0.000)	-0.055 (CI = +/-0.323; p = 0.679)	0.958	+3.29%	-2.26%
Loss Cost	2016.1	-0.023 (CI = +/-0.019; p = 0.026)	0.206 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-2.26%	-2.26%
Loss Cost	2016.2	-0.023 (CI = +/-0.027; p = 0.074)	0.206 (CI = +/-0.055; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	-2.31%	-2.31%
Loss Cost	2017.1	-0.013 (CI = +/-0.037; p = 0.348)	0.194 (CI = +/-0.064; p = 0.002)	NA (CI = +/-NA; p = NA)	0.950	-1.29%	-1.29%
Loss Cost	2017.2	-0.025 (CI = +/-0.048; p = 0.152)	0.183 (CI = +/-0.069; p = 0.008)	NA (CI = +/-NA; p = NA)	0.971	-2.50%	-2.50%
Severity	2011.1	0.010 (CI = +/-0.015; p = 0.164)	0.035 (CI = +/-0.039; p = 0.075)	0.047 (CI = +/-0.031; p = 0.006)	0.836	+1.02%	+5.85%
Severity	2011.2	0.009 (CI = +/-0.018; p = 0.291)	0.034 (CI = +/-0.042; p = 0.105)	0.048 (CI = +/-0.035; p = 0.010)	0.820	+0.92%	+5.90%
Severity	2012.1	0.011 (CI = +/-0.022; p = 0.309)	0.032 (CI = +/-0.045; p = 0.145)	0.046 (CI = +/-0.039; p = 0.025)	0.814	+1.07%	+5.85%
Severity	2012.2	0.022 (CI = +/-0.025; p = 0.078)	0.042 (CI = +/-0.044; p = 0.060)	0.031 (CI = +/-0.041; p = 0.118)	0.849	+2.19%	+5.46%
Severity	2013.1	0.039 (CI = +/-0.024; p = 0.005)	0.030 (CI = +/-0.036; p = 0.093)	0.010 (CI = +/-0.037; p = 0.549)	0.911	+3.96%	+5.04%
Severity	2013.2	0.057 (CI = +/-0.026; p = 0.001)	0.040 (CI = +/-0.031; p = 0.017)	-0.012 (CI = +/-0.036; p = 0.484)	0.941	+5.86%	+4.63%
Severity	2014.1	0.061 (CI = +/-0.037; p = 0.005)	0.039 (CI = +/-0.035; p = 0.033)	-0.016 (CI = +/-0.048; p = 0.459)	0.929	+6.28%	+4.57%
Severity	2014.2	0.081 (CI = +/-0.056; p = 0.011)	0.044 (CI = +/-0.037; p = 0.025)	-0.038 (CI = +/-0.067; p = 0.216)	0.918	+8.43%	+4.34%
Severity	2015.1	0.050 (CI = +/-0.104; p = 0.280)	0.049 (CI = +/-0.041; p = 0.026)	-0.006 (CI = +/-0.114; p = 0.899)	0.896	+5.16%	+4.51%
Severity	2015.2	0.015 (CI = +/-0.377; p = 0.922)	0.047 (CI = +/-0.052; p = 0.069)	0.030 (CI = +/-0.390; p = 0.851)	0.837	+1.52%	+4.61%
Severity	2016.1	0.045 (CI = +/-0.023; p = 0.004)	0.047 (CI = +/-0.052; p = 0.069)	NA (CI = +/-NA; p = NA)	0.839	+4.61%	+4.61%
Severity	2016.2	0.038 (CI = +/-0.027; p = 0.017)	0.038 (CI = +/-0.054; p = 0.123)	NA (CI = +/-NA; p = NA)	0.740	+3.83%	+3.83%
Severity	2017.1	0.036 (CI = +/-0.047; p = 0.088)	0.039 (CI = +/-0.080; p = 0.216)	NA (CI = +/-NA; p = NA)	0.666	+3.72%	+3.72%
Severity	2017.2	0.017 (CI = +/-0.016; p = 0.046)	0.023 (CI = +/-0.024; p = 0.053)	NA (CI = +/-NA; p = NA)	0.898	+1.73%	+1.73%
Frequency	2011.1	0.010 (CI = +/-0.015; p = 0.146)	0.132 (CI = +/-0.038; p = 0.000)	-0.083 (CI = +/-0.030; p = 0.000)	0.882	+1.05%	-7.04%
Frequency	2011.2	0.017 (CI = +/-0.016; p = 0.044)	0.139 (CI = +/-0.038; p = 0.000)	-0.092 (CI = +/-0.031; p = 0.000)	0.901	+1.67%	-7.30%
Frequency	2012.1	0.016 (CI = +/-0.020; p = 0.099)	0.140 (CI = +/-0.041; p = 0.000)	-0.092 (CI = +/-0.035; p = 0.000)	0.896	+1.63%	-7.28%
Frequency	2012.2	0.012 (CI = +/-0.024; p = 0.309)	0.136 (CI = +/-0.043; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.001)	0.897	+1.19%	-7.15%
Frequency	2013.1	-0.006 (CI = +/-0.023; p = 0.590)	0.148 (CI = +/-0.035; p = 0.000)	-0.064 (CI = +/-0.036; p = 0.003)	0.942	-0.58%	-6.77%
Frequency	2013.2	-0.017 (CI = +/-0.030; p = 0.241)	0.142 (CI = +/-0.036; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.022)	0.949	-1.64%	-6.55%
Frequency	2014.1	-0.013 (CI = +/-0.043; p = 0.503)	0.140 (CI = +/-0.040; p = 0.000)	-0.055 (CI = +/-0.056; p = 0.053)	0.936	-1.30%	-6.60%
Frequency	2014.2	-0.004 (CI = +/-0.070; p = 0.903)	0.143 (CI = +/-0.046; p = 0.000)	-0.066 (CI = +/-0.084; p = 0.107)	0.934	-0.37%	-6.69%
Frequency	2015.1	-0.077 (CI = +/-0.106; p = 0.128)	0.154 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.117; p = 0.823)	0.952	-7.37%	-6.33%
Frequency	2015.2	0.017 (CI = +/-0.372; p = 0.909)	0.160 (CI = +/-0.051; p = 0.000)	-0.085 (CI = +/-0.384; p = 0.594)	0.950	+1.75%	-6.56%
Frequency	2016.1	-0.068 (CI = +/-0.022; p = 0.001)	0.160 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	-6.56%	-6.56%
Frequency	2016.2	-0.061 (CI = +/-0.027; p = 0.003)	0.168 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.948	-5.91%	-5.91%
Frequency	2017.1	-0.049 (CI = +/-0.035; p = 0.020)	0.155 (CI = +/-0.059; p = 0.004)	NA (CI = +/-NA; p = NA)	0.935	-4.83%	-4.83%
Frequency	2017.2	-0.042 (CI = +/-0.064; p = 0.104)	0.160 (CI = +/-0.092; p = 0.017)	NA (CI = +/-NA; p = NA)	0.940	-4.16%	-4.16%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.017 (CI = +/-0.017; p = 0.050)	0.170 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.117; p = 0.223)	-0.024 (CI = +/-0.030; p = 0.107)	0.930	+1.68%	-0.74%
Loss Cost	2011.2	0.021 (CI = +/-0.019; p = 0.037)	0.173 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.119; p = 0.196)	-0.029 (CI = +/-0.033; p = 0.074)	0.932	+2.10%	-0.86%
Loss Cost	2012.1	0.021 (CI = +/-0.023; p = 0.076)	0.173 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.123; p = 0.209)	-0.030 (CI = +/-0.037; p = 0.107)	0.931	+2.11%	-0.87%
Loss Cost	2012.2	0.026 (CI = +/-0.028; p = 0.073)	0.176 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.081 (CI = +/-0.126; p = 0.194)	-0.036 (CI = +/-0.042; p = 0.091)	0.931	+2.61%	-0.97%
Loss Cost	2013.1	0.024 (CI = +/-0.036; p = 0.185)	0.176 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.130; p = 0.215)	-0.033 (CI = +/-0.049; p = 0.176)	0.930	+2.39%	-0.94%
Loss Cost	2013.2	0.027 (CI = +/-0.048; p = 0.241)	0.178 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.135; p = 0.219)	-0.037 (CI = +/-0.061; p = 0.214)	0.929	+2.78%	-0.99%
Loss Cost	2014.1	0.031 (CI = +/-0.067; p = 0.345)	0.177 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.083 (CI = +/-0.141; p = 0.231)	-0.041 (CI = +/-0.080; p = 0.294)	0.927	+3.10%	-1.02%
Loss Cost	2014.2	0.048 (CI = +/-0.102; p = 0.336)	0.180 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.147; p = 0.222)	-0.059 (CI = +/-0.115; p = 0.292)	0.927	+4.89%	-1.13%
Loss Cost	2015.1	-0.069 (CI = +/-0.174; p = 0.474)	0.189 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.142; p = 0.286)	0.052 (CI = +/-0.185; p = 0.558)	0.937	-5.80%	-0.80%
Loss Cost	2015.2	-0.133 (CI = +/-0.558; p = 0.615)	0.186 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.151; p = 0.342)	0.126 (CI = +/-0.569; p = 0.640)	0.936	-12.46%	-0.70%
Loss Cost	2016.1	-0.007 (CI = +/-0.025; p = 0.552)	0.186 (CI = +/-0.057; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.151; p = 0.342)	NA (CI = +/-NA; p = NA)	0.935	-0.70%	-0.70%
Loss Cost	2016.2	-0.005 (CI = +/-0.028; p = 0.700)	0.189 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.165; p = 0.423)	NA (CI = +/-NA; p = NA)	0.935	-0.51%	-0.51%
Loss Cost	2017.1	0.003 (CI = +/-0.031; p = 0.845)	0.179 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.172; p = 0.698)	NA (CI = +/-NA; p = NA)	0.936	+0.29%	+0.29%
Loss Cost	2017.2	0.002 (CI = +/-0.036; p = 0.907)	0.178 (CI = +/-0.069; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.189; p = 0.696)	NA (CI = +/-NA; p = NA)	0.935	+0.20%	+0.20%
Severity	2011.1	0.014 (CI = +/-0.019; p = 0.137)	0.038 (CI = +/-0.044; p = 0.093)	-0.001 (CI = +/-0.003; p = 0.430)	0.010 (CI = +/-0.137; p = 0.885)	0.029 (CI = +/-0.035; p = 0.098)	0.885	+1.46%	+4.44%
Severity	2011.2	0.014 (CI = +/-0.023; p = 0.208)	0.037 (CI = +/-0.046; p = 0.108)	-0.001 (CI = +/-0.003; p = 0.442)	0.010 (CI = +/-0.142; p = 0.889)	0.029 (CI = +/-0.039; p = 0.134)	0.876	+1.45%	+4.44%
Severity	2012.1	0.017 (CI = +/-0.028; p = 0.225)	0.036 (CI = +/-0.048; p = 0.136)	-0.001 (CI = +/-0.003; p = 0.448)	0.012 (CI = +/-0.146; p = 0.869)	0.026 (CI = +/-0.043; p = 0.219)	0.871	+1.67%	+4.40%
Severity	2012.2	0.028 (CI = +/-0.033; p = 0.088)	0.042 (CI = +/-0.049; p = 0.084)	-0.001 (CI = +/-0.003; p = 0.376)	0.022 (CI = +/-0.144; p = 0.750)	0.012 (CI = +/-0.048; p = 0.595)	0.876	+2.85%	+4.13%
Severity	2013.1	0.045 (CI = +/-0.039; p = 0.025)	0.035 (CI = +/-0.048; p = 0.142)	-0.001 (CI = +/-0.003; p = 0.334)	0.033 (CI = +/-0.140; p = 0.625)	-0.007 (CI = +/-0.053; p = 0.777)	0.887	+4.63%	+3.87%
Severity	2013.2	0.064 (CI = +/-0.049; p = 0.013)	0.042 (CI = +/-0.048; p = 0.089)	-0.002 (CI = +/-0.003; p = 0.272)	0.044 (CI = +/-0.139; p = 0.513)	-0.029 (CI = +/-0.063; p = 0.351)	0.887	+6.61%	+3.61%
Severity	2014.1	0.070 (CI = +/-0.068; p = 0.046)	0.040 (CI = +/-0.051; p = 0.116)	-0.002 (CI = +/-0.003; p = 0.282)	0.046 (CI = +/-0.145; p = 0.509)	-0.035 (CI = +/-0.082; p = 0.381)	0.872	+7.22%	+3.56%
Severity	2014.2	0.092 (CI = +/-0.105; p = 0.080)	0.044 (CI = +/-0.054; p = 0.105)	-0.002 (CI = +/-0.003; p = 0.267)	0.053 (CI = +/-0.150; p = 0.468)	-0.059 (CI = +/-0.118; p = 0.305)	0.852	+9.65%	+3.40%
Severity	2015.1	0.073 (CI = +/-0.193; p = 0.431)	0.045 (CI = +/-0.058; p = 0.114)	-0.002 (CI = +/-0.003; p = 0.288)	0.050 (CI = +/-0.158; p = 0.507)	-0.039 (CI = +/-0.205; p = 0.690)	0.825	+7.57%	+3.46%
Severity	2015.2	0.076 (CI = +/-0.621; p = 0.796)	0.045 (CI = +/-0.063; p = 0.145)	-0.002 (CI = +/-0.003; p = 0.312)	0.050 (CI = +/-0.168; p = 0.531)	-0.042 (CI = +/-0.633; p = 0.889)	0.787	+7.86%	+3.46%
Severity	2016.1	0.034 (CI = +/-0.027; p = 0.019)	0.045 (CI = +/-0.063; p = 0.145)	-0.002 (CI = +/-0.003; p = 0.312)	0.050 (CI = +/-0.168; p = 0.531)	NA (CI = +/-NA; p = NA)	0.778	+3.46%	+3.46%
Severity	2016.2	0.029 (CI = +/-0.031; p = 0.061)	0.040 (CI = +/-0.067; p = 0.216)	-0.002 (CI = +/-0.004; p = 0.280)	0.069 (CI = +/-0.180; p = 0.419)	NA (CI = +/-NA; p = NA)	0.728	+2.98%	+2.98%
Severity	2017.1	0.028 (CI = +/-0.036; p = 0.119)	0.041 (CI = +/-0.073; p = 0.235)	-0.002 (CI = +/-0.004; p = 0.296)	0.074 (CI = +/-0.200; p = 0.431)	NA (CI = +/-NA; p = NA)	0.692	+2.84%	+2.84%
Severity	2017.2	0.023 (CI = +/-0.041; p = 0.241)	0.036 (CI = +/-0.078; p = 0.336)	-0.002 (CI = +/-0.004; p = 0.296)	0.091 (CI = +/-0.215; p = 0.371)	NA (CI = +/-NA; p = NA)	0.613	+2.34%	+2.34%
Frequency	2011.1	0.002 (CI = +/-0.018; p = 0.806)	0.132 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.061 (CI = +/-0.126; p = 0.325)	-0.053 (CI = +/-0.032; p = 0.002)	0.959	+0.22%	-4.96%
Frequency	2011.2	0.006 (CI = +/-0.021; p = 0.538)	0.135 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.128; p = 0.292)	-0.058 (CI = +/-0.035; p = 0.002)	0.959	+0.63%	-5.08%
Frequency	2012.1	0.004 (CI = +/-0.025; p = 0.725)	0.137 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.132; p = 0.318)	-0.056 (CI = +/-0.039; p = 0.008)	0.958	+0.43%	-5.04%
Frequency	2012.2	-0.002 (CI = +/-0.030; p = 0.874)	0.133 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.059 (CI = +/-0.134; p = 0.373)	-0.048 (CI = +/-0.045; p = 0.037)	0.959	-0.23%	-4.90%
Frequency	2013.1	-0.022 (CI = +/-0.035; p = 0.210)	0.141 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.126; p = 0.449)	-0.026 (CI = +/-0.048; p = 0.270)	0.965	-2.14%	-4.63%
Frequency	2013.2	-0.037 (CI = +/-0.045; p = 0.101)	0.136 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.127; p = 0.538)	-0.009 (CI = +/-0.057; p = 0.749)	0.966	-3.59%	-4.44%
Frequency	2014.1	-0.039 (CI = +/-0.062; p = 0.201)	0.137 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.132; p = 0.563)	-0.006 (CI = +/-0.075; p = 0.868)	0.962	-3.84%	-4.42%
Frequency	2014.2	-0.044 (CI = +/-0.096; p = 0.341)	0.136 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.138; p = 0.595)	0.000 (CI = +/-0.109; p = 0.995)	0.960	-4.35%	-4.38%
Frequency	2015.1	-0.133 (CI = +/-0.168; p = 0.111)	0.143 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.137; p = 0.717)	0.091 (CI = +/-0.176; p = 0.293)	0.961	-12.44%	-4.12%
Frequency	2015.2	-0.209 (CI = +/-0.536; p = 0.416)	0.141 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.146; p = 0.783)	0.168 (CI = +/-0.547; p = 0.519)	0.958	-18.84%	-4.02%
Frequency	2016.1	-0.041 (CI = +/-0.024; p = 0.003)	0.141 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.146; p = 0.783)	NA (CI = +/-NA; p = NA)	0.954	-4.02%	-4.02%
Frequency	2016.2	-0.035 (CI = +/-0.026; p = 0.013)	0.149 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.149; p = 0.912)	NA (CI = +/-NA; p = NA)	0.956	-3.39%	-3.39%
Frequency	2017.1	-0.025 (CI = +/-0.027; p = 0.064)	0.138 (CI = +/-0.054; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.148; p = 0.533)	NA (CI = +/-NA; p = NA)	0.957	-2.49%	-2.49%
Frequency	2017.2	-0.021 (CI = +/-0.030; p = 0.152)	0.143 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.158; p = 0.445)	NA (CI = +/-NA; p = NA)	0.956	-2.10%	-2.10%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = 2020.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.004 (CI = +/-0.017; p = 0.643)	-0.031	-0.38%
Loss Cost	2011.2	-0.005 (CI = +/-0.018; p = 0.547)	-0.026	-0.53%
Loss Cost	2012.1	-0.005 (CI = +/-0.019; p = 0.624)	-0.032	-0.46%
Loss Cost	2012.2	-0.007 (CI = +/-0.021; p = 0.521)	-0.026	-0.65%
Loss Cost	2013.1	-0.006 (CI = +/-0.023; p = 0.594)	-0.033	-0.59%
Loss Cost	2013.2	-0.008 (CI = +/-0.025; p = 0.489)	-0.025	-0.83%
Loss Cost	2014.1	-0.007 (CI = +/-0.027; p = 0.607)	-0.038	-0.67%
Loss Cost	2014.2	-0.009 (CI = +/-0.030; p = 0.528)	-0.032	-0.90%
Loss Cost	2015.1	-0.008 (CI = +/-0.033; p = 0.600)	-0.041	-0.83%
Loss Cost	2015.2	-0.009 (CI = +/-0.037; p = 0.608)	-0.045	-0.90%
Loss Cost	2016.1	-0.003 (CI = +/-0.040; p = 0.878)	-0.065	-0.30%
Loss Cost	2016.2	-0.003 (CI = +/-0.046; p = 0.874)	-0.069	-0.35%
Loss Cost	2017.1	0.007 (CI = +/-0.051; p = 0.768)	-0.069	+0.71%
Loss Cost	2017.2	0.007 (CI = +/-0.059; p = 0.810)	-0.078	+0.66%
Severity	2011.1	0.037 (CI = +/-0.006; p = 0.000)	0.867	+3.72%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	0.862	+3.79%
Severity	2012.1	0.039 (CI = +/-0.006; p = 0.000)	0.872	+3.97%
Severity	2012.2	0.041 (CI = +/-0.006; p = 0.000)	0.885	+4.16%
Severity	2013.1	0.043 (CI = +/-0.006; p = 0.000)	0.909	+4.42%
Severity	2013.2	0.044 (CI = +/-0.007; p = 0.000)	0.904	+4.51%
Severity	2014.1	0.044 (CI = +/-0.007; p = 0.000)	0.892	+4.52%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.876	+4.46%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.856	+4.39%
Severity	2015.2	0.042 (CI = +/-0.010; p = 0.000)	0.832	+4.29%
Severity	2016.1	0.043 (CI = +/-0.011; p = 0.000)	0.818	+4.40%
Severity	2016.2	0.041 (CI = +/-0.012; p = 0.000)	0.782	+4.19%
Severity	2017.1	0.042 (CI = +/-0.014; p = 0.000)	0.763	+4.33%
Severity	2017.2	0.040 (CI = +/-0.015; p = 0.000)	0.708	+4.11%
Frequency	2011.1	-0.040 (CI = +/-0.016; p = 0.000)	0.499	-3.95%
Frequency	2011.2	-0.043 (CI = +/-0.017; p = 0.000)	0.505	-4.16%
Frequency	2012.1	-0.044 (CI = +/-0.018; p = 0.000)	0.489	-4.26%
Frequency	2012.2	-0.047 (CI = +/-0.019; p = 0.000)	0.518	-4.62%
Frequency	2013.1	-0.049 (CI = +/-0.021; p = 0.000)	0.509	-4.80%
Frequency	2013.2	-0.052 (CI = +/-0.023; p = 0.000)	0.518	-5.10%
Frequency	2014.1	-0.051 (CI = +/-0.025; p = 0.000)	0.470	-4.97%
Frequency	2014.2	-0.053 (CI = +/-0.027; p = 0.001)	0.451	-5.13%
Frequency	2015.1	-0.051 (CI = +/-0.030; p = 0.002)	0.398	-5.00%
Frequency	2015.2	-0.051 (CI = +/-0.034; p = 0.005)	0.354	-4.98%
Frequency	2016.1	-0.046 (CI = +/-0.037; p = 0.019)	0.271	-4.50%
Frequency	2016.2	-0.045 (CI = +/-0.042; p = 0.040)	0.214	-4.35%
Frequency	2017.1	-0.035 (CI = +/-0.047; p = 0.126)	0.107	-3.47%
Frequency	2017.2	-0.034 (CI = +/-0.054; p = 0.200)	0.060	-3.31%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = 2020.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.014; p = 0.398)	0.193 (CI = +/-0.113; p = 0.002)	0.291	-0.58%
Loss Cost	2011.2	-0.006 (CI = +/-0.015; p = 0.431)	0.193 (CI = +/-0.118; p = 0.003)	0.285	-0.58%
Loss Cost	2012.1	-0.007 (CI = +/-0.016; p = 0.385)	0.198 (CI = +/-0.123; p = 0.003)	0.283	-0.69%
Loss Cost	2012.2	-0.007 (CI = +/-0.018; p = 0.413)	0.197 (CI = +/-0.129; p = 0.004)	0.276	-0.70%
Loss Cost	2013.1	-0.008 (CI = +/-0.019; p = 0.365)	0.204 (CI = +/-0.135; p = 0.005)	0.275	-0.85%
Loss Cost	2013.2	-0.009 (CI = +/-0.021; p = 0.391)	0.203 (CI = +/-0.142; p = 0.007)	0.267	-0.87%
Loss Cost	2014.1	-0.010 (CI = +/-0.023; p = 0.389)	0.206 (CI = +/-0.150; p = 0.010)	0.253	-0.96%
Loss Cost	2014.2	-0.009 (CI = +/-0.025; p = 0.448)	0.207 (CI = +/-0.158; p = 0.013)	0.247	-0.93%
Loss Cost	2015.1	-0.012 (CI = +/-0.028; p = 0.391)	0.216 (CI = +/-0.167; p = 0.015)	0.247	-1.17%
Loss Cost	2015.2	-0.009 (CI = +/-0.031; p = 0.545)	0.225 (CI = +/-0.177; p = 0.016)	0.253	-0.90%
Loss Cost	2016.1	-0.007 (CI = +/-0.035; p = 0.686)	0.218 (CI = +/-0.189; p = 0.027)	0.207	-0.68%
Loss Cost	2016.2	-0.003 (CI = +/-0.040; p = 0.880)	0.231 (CI = +/-0.201; p = 0.028)	0.218	-0.28%
Loss Cost	2017.1	0.003 (CI = +/-0.045; p = 0.888)	0.215 (CI = +/-0.214; p = 0.049)	0.172	+0.30%
Loss Cost	2017.2	0.009 (CI = +/-0.052; p = 0.723)	0.231 (CI = +/-0.232; p = 0.050)	0.183	+0.86%
Severity	2011.1	0.036 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.045; p = 0.060)	0.881	+3.67%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.045; p = 0.040)	0.880	+3.78%
Severity	2012.1	0.038 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.046; p = 0.071)	0.885	+3.92%
Severity	2012.2	0.041 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.042; p = 0.018)	0.908	+4.15%
Severity	2013.1	0.043 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.039; p = 0.034)	0.924	+4.36%
Severity	2013.2	0.044 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.039; p = 0.019)	0.925	+4.50%
Severity	2014.1	0.044 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.041; p = 0.021)	0.916	+4.45%
Severity	2014.2	0.044 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.044; p = 0.028)	0.902	+4.45%
Severity	2015.1	0.042 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.045; p = 0.019)	0.893	+4.30%
Severity	2015.2	0.042 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.048; p = 0.027)	0.872	+4.29%
Severity	2016.1	0.042 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.051; p = 0.038)	0.858	+4.30%
Severity	2016.2	0.041 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.055; p = 0.063)	0.822	+4.21%
Severity	2017.1	0.041 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.060; p = 0.086)	0.801	+4.23%
Severity	2017.2	0.041 (CI = +/-0.015; p = 0.000)	0.049 (CI = +/-0.065; p = 0.125)	0.746	+4.15%
Frequency	2011.1	-0.042 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.119; p = 0.015)	0.593	-4.10%
Frequency	2011.2	-0.043 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.123; p = 0.023)	0.590	-4.20%
Frequency	2012.1	-0.045 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.127; p = 0.018)	0.588	-4.43%
Frequency	2012.2	-0.048 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.130; p = 0.030)	0.599	-4.66%
Frequency	2013.1	-0.051 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.133; p = 0.020)	0.609	-4.99%
Frequency	2013.2	-0.053 (CI = +/-0.020; p = 0.000)	0.155 (CI = +/-0.139; p = 0.031)	0.605	-5.14%
Frequency	2014.1	-0.053 (CI = +/-0.023; p = 0.000)	0.156 (CI = +/-0.147; p = 0.038)	0.562	-5.18%
Frequency	2014.2	-0.053 (CI = +/-0.025; p = 0.000)	0.157 (CI = +/-0.155; p = 0.047)	0.542	-5.16%
Frequency	2015.1	-0.054 (CI = +/-0.028; p = 0.001)	0.161 (CI = +/-0.165; p = 0.056)	0.495	-5.24%
Frequency	2015.2	-0.051 (CI = +/-0.031; p = 0.003)	0.170 (CI = +/-0.175; p = 0.055)	0.466	-4.98%
Frequency	2016.1	-0.049 (CI = +/-0.035; p = 0.009)	0.163 (CI = +/-0.186; p = 0.081)	0.376	-4.77%
Frequency	2016.2	-0.044 (CI = +/-0.039; p = 0.029)	0.179 (CI = +/-0.197; p = 0.072)	0.347	-4.31%
Frequency	2017.1	-0.038 (CI = +/-0.044; p = 0.082)	0.164 (CI = +/-0.210; p = 0.115)	0.220	-3.77%
Frequency	2017.2	-0.032 (CI = +/-0.050; p = 0.188)	0.182 (CI = +/-0.226; p = 0.104)	0.203	-3.17%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.013 (CI = +/-0.016; p = 0.097)	0.169 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.021; p = 0.281)	0.929	+1.34%	+0.19%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.078)	0.172 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.024; p = 0.206)	0.930	+1.66%	+0.15%
Loss Cost	2012.1	0.016 (CI = +/-0.022; p = 0.150)	0.172 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.289)	0.928	+1.61%	+0.15%
Loss Cost	2012.2	0.019 (CI = +/-0.027; p = 0.151)	0.174 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.256)	0.929	+1.96%	+0.12%
Loss Cost	2013.1	0.016 (CI = +/-0.034; p = 0.336)	0.175 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.040; p = 0.445)	0.928	+1.63%	+0.14%
Loss Cost	2013.2	0.018 (CI = +/-0.045; p = 0.426)	0.176 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.509)	0.927	+1.77%	+0.13%
Loss Cost	2014.1	0.018 (CI = +/-0.064; p = 0.565)	0.176 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.069; p = 0.622)	0.925	+1.79%	+0.13%
Loss Cost	2014.2	0.028 (CI = +/-0.098; p = 0.557)	0.178 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.103; p = 0.590)	0.924	+2.82%	+0.10%
Loss Cost	2015.1	-0.086 (CI = +/-0.167; p = 0.288)	0.188 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.171; p = 0.286)	0.936	-8.26%	+0.25%
Loss Cost	2015.2	-0.207 (CI = +/-0.529; p = 0.415)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.211 (CI = +/-0.533; p = 0.411)	0.936	-18.73%	+0.31%
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+0.31%	+0.31%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.44%	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+0.80%	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	+0.79%
Severity	2011.1	0.014 (CI = +/-0.018; p = 0.119)	0.037 (CI = +/-0.043; p = 0.086)	-0.001 (CI = +/-0.002; p = 0.298)	0.031 (CI = +/-0.024; p = 0.014)	0.890	+1.41%	+4.58%
Severity	2011.2	0.014 (CI = +/-0.021; p = 0.187)	0.037 (CI = +/-0.045; p = 0.101)	-0.001 (CI = +/-0.002; p = 0.309)	0.031 (CI = +/-0.027; p = 0.029)	0.882	+1.40%	+4.58%
Severity	2012.1	0.016 (CI = +/-0.025; p = 0.208)	0.036 (CI = +/-0.047; p = 0.128)	-0.001 (CI = +/-0.002; p = 0.329)	0.029 (CI = +/-0.032; p = 0.072)	0.877	+1.60%	+4.56%
Severity	2012.2	0.026 (CI = +/-0.030; p = 0.081)	0.042 (CI = +/-0.047; p = 0.079)	-0.001 (CI = +/-0.002; p = 0.319)	0.017 (CI = +/-0.036; p = 0.331)	0.882	+2.67%	+4.45%
Severity	2013.1	0.042 (CI = +/-0.036; p = 0.023)	0.035 (CI = +/-0.047; p = 0.138)	-0.001 (CI = +/-0.002; p = 0.352)	0.000 (CI = +/-0.041; p = 0.986)	0.892	+4.30%	+4.34%
Severity	2013.2	0.059 (CI = +/-0.045; p = 0.014)	0.041 (CI = +/-0.047; p = 0.090)	-0.001 (CI = +/-0.002; p = 0.343)	-0.017 (CI = +/-0.051; p = 0.484)	0.890	+6.05%	+4.24%
Severity	2014.1	0.063 (CI = +/-0.063; p = 0.052)	0.040 (CI = +/-0.050; p = 0.115)	-0.001 (CI = +/-0.002; p = 0.365)	-0.021 (CI = +/-0.068; p = 0.522)	0.876	+6.46%	+4.22%
Severity	2014.2	0.080 (CI = +/-0.097; p = 0.098)	0.042 (CI = +/-0.053; p = 0.108)	-0.001 (CI = +/-0.002; p = 0.375)	-0.039 (CI = +/-0.102; p = 0.425)	0.857	+8.35%	+4.17%
Severity	2015.1	0.055 (CI = +/-0.180; p = 0.525)	0.045 (CI = +/-0.056; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.375)	-0.014 (CI = +/-0.185; p = 0.875)	0.831	+5.66%	+4.20%
Severity	2015.2	0.022 (CI = +/-0.577; p = 0.937)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	0.020 (CI = +/-0.581; p = 0.943)	0.796	+2.20%	+4.22%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	0.787	+4.22%	+4.22%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	+3.97%
Frequency	2011.1	-0.001 (CI = +/-0.017; p = 0.925)	0.131 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.023; p = 0.001)	0.959	-0.08%	-4.19%
Frequency	2011.2	0.003 (CI = +/-0.020; p = 0.788)	0.134 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.025; p = 0.001)	0.959	+0.26%	-4.24%
Frequency	2012.1	0.000 (CI = +/-0.024; p = 0.992)	0.136 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.029; p = 0.006)	0.958	+0.01%	-4.21%
Frequency	2012.2	-0.007 (CI = +/-0.028; p = 0.617)	0.132 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.034; p = 0.042)	0.959	-0.69%	-4.15%
Frequency	2013.1	-0.026 (CI = +/-0.032; p = 0.110)	0.141 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.037; p = 0.407)	0.965	-2.56%	-4.03%
Frequency	2013.2	-0.041 (CI = +/-0.041; p = 0.049)	0.135 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.046; p = 0.967)	0.967	-4.03%	-3.94%
Frequency	2014.1	-0.045 (CI = +/-0.057; p = 0.117)	0.136 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.005 (CI = +/-0.062; p = 0.872)	0.964	-4.39%	-3.93%
Frequency	2014.2	-0.052 (CI = +/-0.089; p = 0.227)	0.135 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.093; p = 0.778)	0.962	-5.11%	-3.91%
Frequency	2015.1	-0.141 (CI = +/-0.155; p = 0.070)	0.143 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.103 (CI = +/-0.158; p = 0.188)	0.963	-13.18%	-3.80%
Frequency	2015.2	-0.229 (CI = +/-0.492; p = 0.335)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.191 (CI = +/-0.496; p = 0.423)	0.961	-20.48%	-3.75%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	-3.75%	-3.75%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.000 (CI = +/-0.007; p = 0.912)	0.172 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.065; p = 0.092)	0.934	+0.04%
Loss Cost	2011.2	0.001 (CI = +/-0.008; p = 0.880)	0.173 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.067; p = 0.093)	0.933	+0.06%
Loss Cost	2012.1	0.000 (CI = +/-0.008; p = 0.939)	0.175 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.054 (CI = +/-0.068; p = 0.113)	0.933	+0.03%
Loss Cost	2012.2	0.000 (CI = +/-0.008; p = 0.927)	0.176 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.072; p = 0.120)	0.933	+0.04%
Loss Cost	2013.1	0.000 (CI = +/-0.008; p = 0.978)	0.178 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.075; p = 0.173)	0.933	+0.01%
Loss Cost	2013.2	0.000 (CI = +/-0.009; p = 0.975)	0.179 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.083; p = 0.200)	0.932	+0.01%
Loss Cost	2014.1	0.000 (CI = +/-0.009; p = 0.967)	0.178 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.096; p = 0.236)	0.930	+0.02%
Loss Cost	2014.2	0.000 (CI = +/-0.009; p = 0.975)	0.184 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.128; p = 0.161)	0.932	+0.01%
Loss Cost	2015.1	0.000 (CI = +/-0.009; p = 0.975)	0.184 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+0.01%
Loss Cost	2015.2	0.001 (CI = +/-0.010; p = 0.751)	0.189 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.937	+0.15%
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+0.31%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+0.79%
Severity	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.049; p = 0.151)	-0.001 (CI = +/-0.002; p = 0.348)	-0.029 (CI = +/-0.086; p = 0.497)	0.859	+3.90%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.050; p = 0.117)	-0.001 (CI = +/-0.002; p = 0.350)	-0.025 (CI = +/-0.087; p = 0.564)	0.855	+3.96%
Severity	2012.1	0.040 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.051; p = 0.181)	-0.001 (CI = +/-0.002; p = 0.381)	-0.019 (CI = +/-0.087; p = 0.660)	0.857	+4.05%
Severity	2012.2	0.040 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.049; p = 0.077)	-0.001 (CI = +/-0.002; p = 0.338)	-0.002 (CI = +/-0.083; p = 0.960)	0.876	+4.12%
Severity	2013.1	0.041 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.047; p = 0.131)	-0.001 (CI = +/-0.002; p = 0.355)	0.016 (CI = +/-0.081; p = 0.684)	0.893	+4.22%
Severity	2013.2	0.042 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.047; p = 0.081)	-0.001 (CI = +/-0.002; p = 0.334)	0.034 (CI = +/-0.085; p = 0.414)	0.891	+4.24%
Severity	2014.1	0.042 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.050; p = 0.097)	-0.001 (CI = +/-0.002; p = 0.349)	0.035 (CI = +/-0.098; p = 0.460)	0.877	+4.24%
Severity	2014.2	0.042 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.054; p = 0.093)	-0.001 (CI = +/-0.002; p = 0.349)	0.056 (CI = +/-0.133; p = 0.389)	0.857	+4.24%
Severity	2015.1	0.042 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.054; p = 0.093)	-0.001 (CI = +/-0.002; p = 0.349)	NA (CI = +/-NA; p = NA)	0.841	+4.24%
Severity	2015.2	0.041 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.057; p = 0.122)	-0.001 (CI = +/-0.002; p = 0.376)	NA (CI = +/-NA; p = NA)	0.810	+4.21%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	0.787	+4.22%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	0.734	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	0.701	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	0.617	+3.97%
Frequency	2011.1	-0.038 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.084; p = 0.052)	0.943	-3.72%
Frequency	2011.2	-0.038 (CI = +/-0.010; p = 0.000)	0.133 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.081 (CI = +/-0.086; p = 0.064)	0.943	-3.75%
Frequency	2012.1	-0.039 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.073 (CI = +/-0.084; p = 0.085)	0.947	-3.86%
Frequency	2012.2	-0.040 (CI = +/-0.009; p = 0.000)	0.132 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.081; p = 0.152)	0.954	-3.93%
Frequency	2013.1	-0.041 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.073; p = 0.326)	0.966	-4.04%
Frequency	2013.2	-0.041 (CI = +/-0.008; p = 0.000)	0.137 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.077; p = 0.617)	0.968	-4.06%
Frequency	2014.1	-0.041 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.089; p = 0.632)	0.964	-4.05%
Frequency	2014.2	-0.041 (CI = +/-0.009; p = 0.000)	0.139 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.121; p = 0.569)	0.963	-4.06%
Frequency	2015.1	-0.041 (CI = +/-0.009; p = 0.000)	0.139 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	-4.06%
Frequency	2015.2	-0.040 (CI = +/-0.009; p = 0.000)	0.145 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	-3.89%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	-3.75%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-3.06%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
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 = +/-0.030; p = 0.830)	0.172 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.100; p = 0.197)	0.004 (CI = +/-0.032; p = 0.803)	0.931	-0.31%	+0.07%
Loss Cost	2011.2	-0.001 (CI = +/-0.037; p = 0.977)	0.173 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.111; p = 0.280)	0.001 (CI = +/-0.039; p = 0.950)	0.930	-0.05%	+0.06%
Loss Cost	2012.1	-0.009 (CI = +/-0.047; p = 0.683)	0.176 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.076 (CI = +/-0.125; p = 0.221)	0.010 (CI = +/-0.049; p = 0.670)	0.930	-0.93%	+0.08%
Loss Cost	2012.2	-0.010 (CI = +/-0.061; p = 0.730)	0.176 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.143; p = 0.272)	0.011 (CI = +/-0.063; p = 0.719)	0.930	-1.02%	+0.08%
Loss Cost	2013.1	-0.039 (CI = +/-0.082; p = 0.336)	0.182 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.121 (CI = +/-0.167; p = 0.143)	0.040 (CI = +/-0.085; p = 0.332)	0.932	-3.81%	+0.14%
Loss Cost	2013.2	-0.061 (CI = +/-0.110; p = 0.259)	0.181 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.149 (CI = +/-0.191; p = 0.119)	0.063 (CI = +/-0.113; p = 0.257)	0.933	-5.89%	+0.20%
Loss Cost	2014.1	-0.096 (CI = +/-0.147; p = 0.183)	0.186 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.184 (CI = +/-0.217; p = 0.090)	0.099 (CI = +/-0.150; p = 0.182)	0.933	-9.19%	+0.27%
Loss Cost	2014.2	-0.096 (CI = +/-0.167; p = 0.288)	0.188 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.184 (CI = +/-0.224; p = 0.100)	0.089 (CI = +/-0.171; p = 0.286)	0.933	-8.26%	+0.25%
Loss Cost	2015.1	-0.086 (CI = +/-0.167; p = 0.288)	0.188 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.089 (CI = +/-0.171; p = 0.286)	0.936	-8.26%	+0.25%
Loss Cost	2015.2	-0.207 (CI = +/-0.529; p = 0.415)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.211 (CI = +/-0.533; p = 0.411)	0.936	-18.73%	+0.31%
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.935	+0.31%	+0.31%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.936	+0.44%	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.941	+0.80%	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	+0.79%
Severity	2011.1	-0.012 (CI = +/-0.033; p = 0.464)	0.043 (CI = +/-0.041; p = 0.044)	-0.001 (CI = +/-0.002; p = 0.290)	0.101 (CI = +/-0.109; p = 0.068)	0.055 (CI = +/-0.034; p = 0.003)	0.902	-1.16%	+4.38%
Severity	2011.2	-0.020 (CI = +/-0.040; p = 0.303)	0.040 (CI = +/-0.042; p = 0.063)	-0.001 (CI = +/-0.002; p = 0.298)	0.118 (CI = +/-0.119; p = 0.052)	0.063 (CI = +/-0.041; p = 0.005)	0.897	-1.99%	+4.41%
Severity	2012.1	-0.029 (CI = +/-0.051; p = 0.240)	0.043 (CI = +/-0.044; p = 0.055)	-0.001 (CI = +/-0.002; p = 0.291)	0.136 (CI = +/-0.135; p = 0.048)	0.073 (CI = +/-0.053; p = 0.009)	0.894	-2.90%	+4.42%
Severity	2012.2	-0.019 (CI = +/-0.065; p = 0.548)	0.045 (CI = +/-0.046; p = 0.054)	-0.001 (CI = +/-0.002; p = 0.299)	0.118 (CI = +/-0.153; p = 0.121)	0.062 (CI = +/-0.067; p = 0.069)	0.891	-1.89%	+4.39%
Severity	2013.1	0.006 (CI = +/-0.089; p = 0.890)	0.039 (CI = +/-0.048; p = 0.105)	-0.001 (CI = +/-0.002; p = 0.336)	0.080 (CI = +/-0.179; p = 0.361)	0.037 (CI = +/-0.091; p = 0.411)	0.891	+0.59%	+4.34%
Severity	2013.2	0.037 (CI = +/-0.117; p = 0.512)	0.042 (CI = +/-0.049; p = 0.091)	-0.001 (CI = +/-0.002; p = 0.346)	0.041 (CI = +/-0.204; p = 0.677)	0.005 (CI = +/-0.120; p = 0.937)	0.885	+3.78%	+4.26%
Severity	2014.1	0.037 (CI = +/-0.159; p = 0.626)	0.042 (CI = +/-0.053; p = 0.116)	-0.001 (CI = +/-0.002; p = 0.364)	0.041 (CI = +/-0.235; p = 0.719)	0.004 (CI = +/-0.163; p = 0.957)	0.869	+3.81%	+4.26%
Severity	2014.2	0.055 (CI = +/-0.180; p = 0.525)	0.045 (CI = +/-0.056; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.375)	0.041 (CI = +/-0.242; p = 0.725)	-0.014 (CI = +/-0.185; p = 0.875)	0.848	+5.66%	+4.20%
Severity	2015.1	0.055 (CI = +/-0.180; p = 0.525)	0.045 (CI = +/-0.056; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.014 (CI = +/-0.185; p = 0.875)	0.831	+5.66%	+4.20%
Severity	2015.2	0.022 (CI = +/-0.577; p = 0.937)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	0.020 (CI = +/-0.581; p = 0.943)	0.796	+2.20%	+4.22%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.787	+4.22%	+4.22%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	+3.97%
Frequency	2011.1	0.009 (CI = +/-0.033; p = 0.593)	0.130 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.110; p = 0.496)	-0.051 (CI = +/-0.035; p = 0.006)	0.958	+0.86%	-4.13%
Frequency	2011.2	0.020 (CI = +/-0.039; p = 0.313)	0.133 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.118; p = 0.312)	-0.062 (CI = +/-0.041; p = 0.005)	0.959	+1.98%	-4.16%
Frequency	2012.1	0.020 (CI = +/-0.051; p = 0.421)	0.133 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.135; p = 0.368)	-0.063 (CI = +/-0.053; p = 0.023)	0.957	+2.03%	-4.16%
Frequency	2012.2	0.009 (CI = +/-0.066; p = 0.781)	0.131 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.041 (CI = +/-0.153; p = 0.582)	-0.051 (CI = +/-0.068; p = 0.131)	0.957	+0.89%	-4.13%
Frequency	2013.1	-0.045 (CI = +/-0.082; p = 0.267)	0.143 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.166; p = 0.605)	0.004 (CI = +/-0.084; p = 0.929)	0.964	-4.37%	-4.03%
Frequency	2013.2	-0.098 (CI = +/-0.102; p = 0.059)	0.139 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.108 (CI = +/-0.178; p = 0.218)	0.058 (CI = +/-0.105; p = 0.257)	0.968	-9.32%	-3.89%
Frequency	2014.1	-0.134 (CI = +/-0.136; p = 0.053)	0.144 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.144 (CI = +/-0.201; p = 0.148)	0.095 (CI = +/-0.139; p = 0.168)	0.966	-12.52%	-3.82%
Frequency	2014.2	-0.141 (CI = +/-0.155; p = 0.070)	0.143 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.144 (CI = +/-0.208; p = 0.161)	0.103 (CI = +/-0.158; p = 0.188)	0.965	-13.18%	-3.80%
Frequency	2015.1	-0.141 (CI = +/-0.155; p = 0.070)	0.143 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.103 (CI = +/-0.158; p = 0.188)	0.963	-13.18%	-3.80%
Frequency	2015.2	-0.229 (CI = +/-0.492; p = 0.335)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.191 (CI = +/-0.496; p = 0.423)	0.961	-20.48%	-3.75%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.957	-3.75%	-3.75%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.003 (CI = +/-0.008; p = 0.470)	0.169 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.073; p = 0.500)	0.926	+0.30%	
Loss Cost	2011.2	0.003 (CI = +/-0.009; p = 0.467)	0.169 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.074; p = 0.506)	0.926	+0.31%	
Loss Cost	2012.1	0.003 (CI = +/-0.009; p = 0.538)	0.172 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.076; p = 0.544)	0.926	+0.27%	
Loss Cost	2012.2	0.003 (CI = +/-0.009; p = 0.555)	0.172 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.079; p = 0.559)	0.925	+0.27%	
Loss Cost	2013.1	0.002 (CI = +/-0.010; p = 0.624)	0.176 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.081; p = 0.669)	0.926	+0.23%	
Loss Cost	2013.2	0.002 (CI = +/-0.010; p = 0.649)	0.174 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.086; p = 0.731)	0.925	+0.22%	
Loss Cost	2014.1	0.002 (CI = +/-0.010; p = 0.674)	0.176 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.009 (CI = +/-0.094; p = 0.834)	0.924	+0.21%	
Loss Cost	2014.2	0.002 (CI = +/-0.011; p = 0.685)	0.176 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.008 (CI = +/-0.107; p = 0.878)	0.923	+0.21%	
Loss Cost	2015.1	0.002 (CI = +/-0.010; p = 0.675)	0.189 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.131; p = 0.335)	0.935	+0.20%	
Loss Cost	2015.2	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.312 (CI = +/-0.791; p = 0.411)	0.936	+0.31%	
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+0.31%	
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.44%	
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+0.80%	
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	
Severity	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.049; p = 0.139)	-0.001 (CI = +/-0.002; p = 0.352)	-0.008 (CI = +/-0.092; p = 0.856)	0.857	+3.72%	
Severity	2011.2	0.037 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.050; p = 0.106)	-0.001 (CI = +/-0.002; p = 0.352)	-0.007 (CI = +/-0.093; p = 0.874)	0.853	+3.81%	
Severity	2012.1	0.038 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.051; p = 0.172)	-0.001 (CI = +/-0.002; p = 0.386)	-0.003 (CI = +/-0.092; p = 0.946)	0.856	+3.92%	
Severity	2012.2	0.040 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.048; p = 0.075)	-0.001 (CI = +/-0.002; p = 0.345)	0.006 (CI = +/-0.086; p = 0.878)	0.876	+4.05%	
Severity	2013.1	0.041 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.047; p = 0.143)	-0.001 (CI = +/-0.002; p = 0.370)	0.020 (CI = +/-0.082; p = 0.609)	0.893	+4.16%	
Severity	2013.2	0.041 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.047; p = 0.100)	-0.001 (CI = +/-0.002; p = 0.358)	0.031 (CI = +/-0.084; p = 0.445)	0.891	+4.20%	
Severity	2014.1	0.041 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.050; p = 0.117)	-0.001 (CI = +/-0.002; p = 0.371)	0.030 (CI = +/-0.092; p = 0.495)	0.876	+4.20%	
Severity	2014.2	0.041 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.053; p = 0.126)	-0.001 (CI = +/-0.002; p = 0.383)	0.035 (CI = +/-0.106; p = 0.494)	0.855	+4.21%	
Severity	2015.1	0.041 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.057; p = 0.116)	-0.001 (CI = +/-0.002; p = 0.376)	0.012 (CI = +/-0.141; p = 0.859)	0.831	+4.20%	
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	-0.029 (CI = +/-0.863; p = 0.943)	0.796	+4.22%	
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	0.787	+4.22%	
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	
Frequency	2011.1	-0.034 (CI = +/-0.011; p = 0.000)	0.132 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.097; p = 0.497)	0.934	-3.30%	
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.053; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.098; p = 0.512)	0.934	-3.37%	
Frequency	2012.1	-0.036 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.094; p = 0.579)	0.940	-3.51%	
Frequency	2012.2	-0.037 (CI = +/-0.011; p = 0.000)	0.128 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.089; p = 0.712)	0.950	-3.63%	
Frequency	2013.1	-0.038 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.004 (CI = +/-0.077; p = 0.921)	0.964	-3.78%	
Frequency	2013.2	-0.039 (CI = +/-0.009; p = 0.000)	0.136 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.076; p = 0.644)	0.968	-3.83%	
Frequency	2014.1	-0.039 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.083; p = 0.601)	0.964	-3.84%	
Frequency	2014.2	-0.039 (CI = +/-0.009; p = 0.000)	0.136 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.095; p = 0.557)	0.963	-3.84%	
Frequency	2015.1	-0.039 (CI = +/-0.009; p = 0.000)	0.144 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.073 (CI = +/-0.122; p = 0.220)	0.963	-3.84%	
Frequency	2015.2	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.736; p = 0.423)	0.961	-3.75%	
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	-3.75%	
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.013 (CI = +/-0.026; p = 0.314)	0.169 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.093; p = 0.985)	-0.011 (CI = +/-0.028; p = 0.411)	0.925	+1.32%	+0.19%
Loss Cost	2011.2	0.020 (CI = +/-0.032; p = 0.219)	0.172 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.101; p = 0.808)	-0.018 (CI = +/-0.033; p = 0.281)	0.926	+1.97%	+0.19%
Loss Cost	2012.1	0.020 (CI = +/-0.040; p = 0.323)	0.172 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.111; p = 0.826)	-0.018 (CI = +/-0.041; p = 0.381)	0.925	+1.97%	+0.19%
Loss Cost	2012.2	0.029 (CI = +/-0.052; p = 0.255)	0.175 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.124; p = 0.648)	-0.027 (CI = +/-0.053; p = 0.293)	0.926	+2.97%	+0.18%
Loss Cost	2013.1	0.026 (CI = +/-0.071; p = 0.447)	0.176 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.143; p = 0.738)	-0.024 (CI = +/-0.071; p = 0.483)	0.924	+2.65%	+0.18%
Loss Cost	2013.2	0.038 (CI = +/-0.105; p = 0.454)	0.178 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.176; p = 0.651)	-0.036 (CI = +/-0.105; p = 0.478)	0.923	+3.88%	+0.18%
Loss Cost	2014.1	0.059 (CI = +/-0.168; p = 0.468)	0.177 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.227; p = 0.580)	-0.057 (CI = +/-0.168; p = 0.462)	0.922	+6.06%	+0.18%
Loss Cost	2014.2	0.230 (CI = +/-0.348; p = 0.179)	0.189 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.218 (CI = +/-0.360; p = 0.217)	-0.225 (CI = +/-0.349; p = 0.183)	0.927	+25.88%	+0.12%
Loss Cost	2015.1	-0.340 (CI = +/-1.063; p = 0.504)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.197 (CI = +/-0.614; p = 0.612)	0.343 (CI = +/-1.086; p = 0.501)	0.932	-28.84%	+0.31%
Loss Cost	2015.2	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.312 (CI = +/-0.791; p = 0.411)	NA (CI = +/-NA; p = NA)	0.936	+0.31%	+0.31%
Loss Cost	2016.1	0.003 (CI = +/-0.011; p = 0.542)	0.184 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.935	+0.31%	+0.31%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.936	+0.44%	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.179 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.941	+0.80%	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	+0.79%
Severity	2011.1	-0.006 (CI = +/-0.028; p = 0.659)	0.036 (CI = +/-0.041; p = 0.080)	-0.001 (CI = +/-0.002; p = 0.350)	0.090 (CI = +/-0.097; p = 0.069)	0.047 (CI = +/-0.029; p = 0.003)	0.901	-0.59%	+4.21%
Severity	2011.2	-0.013 (CI = +/-0.034; p = 0.446)	0.033 (CI = +/-0.043; p = 0.121)	-0.001 (CI = +/-0.002; p = 0.370)	0.103 (CI = +/-0.105; p = 0.055)	0.054 (CI = +/-0.035; p = 0.004)	0.897	-1.25%	+4.21%
Severity	2012.1	-0.017 (CI = +/-0.042; p = 0.401)	0.035 (CI = +/-0.044; p = 0.118)	-0.001 (CI = +/-0.002; p = 0.374)	0.111 (CI = +/-0.115; p = 0.059)	0.058 (CI = +/-0.043; p = 0.010)	0.892	-1.71%	+4.21%
Severity	2012.2	-0.007 (CI = +/-0.055; p = 0.780)	0.038 (CI = +/-0.046; p = 0.105)	-0.001 (CI = +/-0.002; p = 0.370)	0.095 (CI = +/-0.130; p = 0.143)	0.049 (CI = +/-0.055; p = 0.082)	0.889	-0.74%	+4.21%
Severity	2013.1	0.015 (CI = +/-0.072; p = 0.668)	0.034 (CI = +/-0.047; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.386)	0.064 (CI = +/-0.146; p = 0.369)	0.026 (CI = +/-0.072; p = 0.454)	0.891	+1.50%	+4.21%
Severity	2013.2	0.045 (CI = +/-0.105; p = 0.377)	0.039 (CI = +/-0.050; p = 0.114)	-0.001 (CI = +/-0.002; p = 0.370)	0.026 (CI = +/-0.176; p = 0.761)	-0.004 (CI = +/-0.105; p = 0.940)	0.884	+4.60%	+4.20%
Severity	2014.1	0.045 (CI = +/-0.168; p = 0.575)	0.039 (CI = +/-0.052; p = 0.129)	-0.001 (CI = +/-0.002; p = 0.385)	0.025 (CI = +/-0.228; p = 0.817)	-0.004 (CI = +/-0.169; p = 0.958)	0.869	+4.65%	+4.20%
Severity	2014.2	0.123 (CI = +/-0.362; p = 0.480)	0.045 (CI = +/-0.058; p = 0.121)	-0.001 (CI = +/-0.002; p = 0.380)	-0.046 (CI = +/-0.375; p = 0.796)	-0.082 (CI = +/-0.363; p = 0.637)	0.848	+13.10%	+4.18%
Severity	2015.1	-0.015 (CI = +/-1.159; p = 0.979)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	0.054 (CI = +/-0.887; p = 0.898)	0.056 (CI = +/-1.163; p = 0.919)	0.819	-1.46%	+4.22%
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	-0.029 (CI = +/-0.863; p = 0.943)	NA (CI = +/-NA; p = NA)	0.796	+4.22%	+4.22%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.061; p = 0.149)	-0.001 (CI = +/-0.002; p = 0.392)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.787	+4.22%	+4.22%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	+3.97%
Frequency	2011.1	0.019 (CI = +/-0.026; p = 0.139)	0.132 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.089 (CI = +/-0.091; p = 0.055)	-0.058 (CI = +/-0.027; p = 0.000)	0.964	+1.92%	-3.86%
Frequency	2011.2	0.032 (CI = +/-0.030; p = 0.037)	0.139 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.115 (CI = +/-0.094; p = 0.019)	-0.071 (CI = +/-0.031; p = 0.000)	0.967	+3.26%	-3.86%
Frequency	2012.1	0.037 (CI = +/-0.037; p = 0.053)	0.137 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.123 (CI = +/-0.103; p = 0.022)	-0.076 (CI = +/-0.038; p = 0.000)	0.966	+3.74%	-3.86%
Frequency	2012.2	0.037 (CI = +/-0.049; p = 0.134)	0.137 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.123 (CI = +/-0.117; p = 0.040)	-0.076 (CI = +/-0.050; p = 0.005)	0.966	+3.73%	-3.86%
Frequency	2013.1	0.011 (CI = +/-0.063; p = 0.713)	0.142 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.128; p = 0.171)	-0.051 (CI = +/-0.064; p = 0.113)	0.967	+1.13%	-3.86%
Frequency	2013.2	-0.007 (CI = +/-0.093; p = 0.877)	0.139 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.156; p = 0.400)	-0.032 (CI = +/-0.094; p = 0.476)	0.967	-0.69%	-3.86%
Frequency	2014.1	0.013 (CI = +/-0.149; p = 0.851)	0.137 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.086 (CI = +/-0.202; p = 0.382)	-0.053 (CI = +/-0.150; p = 0.465)	0.963	+1.35%	-3.86%
Frequency	2014.2	0.107 (CI = +/-0.319; p = 0.485)	0.144 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.172 (CI = +/-0.330; p = 0.285)	-0.147 (CI = +/-0.320; p = 0.344)	0.963	+11.30%	-3.89%
Frequency	2015.1	-0.326 (CI = +/-0.989; p = 0.492)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.143 (CI = +/-0.757; p = 0.692)	0.287 (CI = +/-0.992; p = 0.545)	0.961	-27.78%	-3.75%
Frequency	2015.2	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.736; p = 0.423)	NA (CI = +/-NA; p = NA)	0.961	-3.75%	-3.75%
Frequency	2016.1	-0.038 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.957	-3.75%	-3.75%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.007 (CI = +/-0.009; p = 0.119)	0.170 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.077; p = 0.604)	0.926	+0.72%
Loss Cost	2011.2	0.007 (CI = +/-0.010; p = 0.125)	0.170 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.079; p = 0.603)	0.925	+0.74%
Loss Cost	2012.1	0.007 (CI = +/-0.010; p = 0.175)	0.173 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.080; p = 0.615)	0.925	+0.67%
Loss Cost	2012.2	0.007 (CI = +/-0.010; p = 0.200)	0.173 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.082; p = 0.623)	0.925	+0.66%
Loss Cost	2013.1	0.006 (CI = +/-0.011; p = 0.266)	0.177 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.083; p = 0.583)	0.927	+0.58%
Loss Cost	2013.2	0.006 (CI = +/-0.011; p = 0.306)	0.175 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.086; p = 0.566)	0.926	+0.55%
Loss Cost	2014.1	0.005 (CI = +/-0.011; p = 0.351)	0.178 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.089; p = 0.518)	0.925	+0.52%
Loss Cost	2014.2	0.005 (CI = +/-0.012; p = 0.380)	0.177 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.095; p = 0.496)	0.925	+0.50%
Loss Cost	2015.1	0.004 (CI = +/-0.011; p = 0.412)	0.188 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.095; p = 0.189)	0.938	+0.44%
Loss Cost	2015.2	0.004 (CI = +/-0.011; p = 0.424)	0.189 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.111; p = 0.308)	0.937	+0.44%
Loss Cost	2016.1	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.166; p = 0.552)	0.932	+0.44%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+0.79%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.049; p = 0.144)	-0.001 (CI = +/-0.002; p = 0.399)	0.026 (CI = +/-0.097; p = 0.580)	0.859	+3.38%
Severity	2011.2	0.034 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.050; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.395)	0.023 (CI = +/-0.097; p = 0.624)	0.854	+3.50%
Severity	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.051; p = 0.178)	-0.001 (CI = +/-0.002; p = 0.426)	0.022 (CI = +/-0.096; p = 0.633)	0.858	+3.65%
Severity	2012.2	0.038 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.048; p = 0.076)	-0.001 (CI = +/-0.002; p = 0.376)	0.023 (CI = +/-0.090; p = 0.602)	0.878	+3.87%
Severity	2013.1	0.040 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.046; p = 0.144)	-0.001 (CI = +/-0.002; p = 0.401)	0.028 (CI = +/-0.085; p = 0.495)	0.894	+4.05%
Severity	2013.2	0.040 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.047; p = 0.104)	-0.001 (CI = +/-0.002; p = 0.388)	0.032 (CI = +/-0.085; p = 0.434)	0.891	+4.13%
Severity	2014.1	0.040 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.050; p = 0.115)	-0.001 (CI = +/-0.002; p = 0.398)	0.031 (CI = +/-0.089; p = 0.472)	0.877	+4.12%
Severity	2014.2	0.040 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.053; p = 0.131)	-0.001 (CI = +/-0.002; p = 0.412)	0.032 (CI = +/-0.095; p = 0.489)	0.855	+4.12%
Severity	2015.1	0.040 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.056; p = 0.114)	-0.001 (CI = +/-0.002; p = 0.400)	0.020 (CI = +/-0.104; p = 0.682)	0.833	+4.09%
Severity	2015.2	0.040 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.059; p = 0.134)	-0.001 (CI = +/-0.002; p = 0.417)	0.020 (CI = +/-0.122; p = 0.727)	0.798	+4.09%
Severity	2016.1	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	0.048 (CI = +/-0.182; p = 0.579)	0.776	+4.09%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	0.734	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	0.701	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	0.617	+3.97%
Frequency	2011.1	-0.026 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.101; p = 0.358)	0.935	-2.57%
Frequency	2011.2	-0.027 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.053; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.102; p = 0.389)	0.935	-2.67%
Frequency	2012.1	-0.029 (CI = +/-0.012; p = 0.000)	0.139 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.098; p = 0.382)	0.941	-2.88%
Frequency	2012.2	-0.031 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.091; p = 0.341)	0.952	-3.09%
Frequency	2013.1	-0.034 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.075; p = 0.179)	0.967	-3.33%
Frequency	2013.2	-0.035 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.072; p = 0.119)	0.971	-3.43%
Frequency	2014.1	-0.035 (CI = +/-0.010; p = 0.000)	0.139 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.075; p = 0.117)	0.969	-3.46%
Frequency	2014.2	-0.035 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.080; p = 0.114)	0.967	-3.47%
Frequency	2015.1	-0.036 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.081 (CI = +/-0.084; p = 0.056)	0.968	-3.51%
Frequency	2015.2	-0.036 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.075 (CI = +/-0.098; p = 0.124)	0.965	-3.51%
Frequency	2016.1	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.146; p = 0.184)	0.960	-3.51%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.019 (CI = +/-0.020; p = 0.070)	0.169 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.034 (CI = +/-0.079; p = 0.385)	-0.014 (CI = +/-0.022; p = 0.204)	0.928	+1.67%	+0.45%
Loss Cost	2011.2	0.024 (CI = +/-0.024; p = 0.046)	0.173 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.082; p = 0.295)	-0.020 (CI = +/-0.026; p = 0.124)	0.930	+2.44%	+0.45%
Loss Cost	2012.1	0.025 (CI = +/-0.029; p = 0.083)	0.173 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.086; p = 0.305)	-0.021 (CI = +/-0.030; p = 0.170)	0.929	+2.54%	+0.45%
Loss Cost	2012.2	0.033 (CI = +/-0.035; p = 0.068)	0.176 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.090; p = 0.243)	-0.028 (CI = +/-0.037; p = 0.125)	0.930	+3.31%	+0.45%
Loss Cost	2013.1	0.032 (CI = +/-0.045; p = 0.155)	0.176 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.096; p = 0.276)	-0.027 (CI = +/-0.046; p = 0.228)	0.929	+3.24%	+0.45%
Loss Cost	2013.2	0.040 (CI = +/-0.060; p = 0.179)	0.179 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.058 (CI = +/-0.103; p = 0.254)	-0.035 (CI = +/-0.061; p = 0.236)	0.928	+4.08%	+0.45%
Loss Cost	2014.1	0.050 (CI = +/-0.084; p = 0.231)	0.177 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.111; p = 0.246)	-0.045 (CI = +/-0.085; p = 0.277)	0.927	+5.09%	+0.45%
Loss Cost	2014.2	0.086 (CI = +/-0.131; p = 0.182)	0.182 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.121; p = 0.184)	-0.081 (CI = +/-0.131; p = 0.206)	0.928	+8.95%	+0.46%
Loss Cost	2015.1	-0.028 (CI = +/-0.228; p = 0.799)	0.189 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.129; p = 0.425)	0.032 (CI = +/-0.228; p = 0.768)	0.934	-2.73%	+0.44%
Loss Cost	2015.2	-0.046 (CI = +/-0.790; p = 0.902)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.166; p = 0.552)	0.050 (CI = +/-0.790; p = 0.893)	0.933	-4.47%	+0.44%
Loss Cost	2016.1	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.166; p = 0.552)	NA (CI = +/-NA; p = NA)	0.932	-0.44%	+0.44%
Loss Cost	2016.2	0.004 (CI = +/-0.012; p = 0.442)	0.188 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.936	-0.44%	+0.44%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.194)	0.178 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.941	-0.80%	+0.80%
Loss Cost	2017.2	0.008 (CI = +/-0.015; p = 0.260)	0.178 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.940	+0.79%	+0.79%
Severity	2011.1	0.004 (CI = +/-0.022; p = 0.693)	0.036 (CI = +/-0.042; p = 0.088)	-0.001 (CI = +/-0.002; p = 0.398)	0.063 (CI = +/-0.087; p = 0.149)	0.036 (CI = +/-0.024; p = 0.006)	0.896	+0.43%	+4.09%
Severity	2011.2	0.002 (CI = +/-0.026; p = 0.882)	0.035 (CI = +/-0.044; p = 0.117)	-0.001 (CI = +/-0.002; p = 0.415)	0.066 (CI = +/-0.091; p = 0.146)	0.038 (CI = +/-0.028; p = 0.011)	0.888	+0.19%	+4.09%
Severity	2012.1	0.002 (CI = +/-0.032; p = 0.901)	0.035 (CI = +/-0.046; p = 0.132)	-0.001 (CI = +/-0.002; p = 0.427)	0.066 (CI = +/-0.096; p = 0.165)	0.038 (CI = +/-0.034; p = 0.029)	0.883	+0.19%	+4.09%
Severity	2012.2	0.013 (CI = +/-0.039; p = 0.504)	0.040 (CI = +/-0.047; p = 0.096)	-0.001 (CI = +/-0.002; p = 0.405)	0.054 (CI = +/-0.099; p = 0.269)	0.027 (CI = +/-0.040; p = 0.172)	0.884	+1.28%	+4.09%
Severity	2013.1	0.030 (CI = +/-0.047; p = 0.195)	0.034 (CI = +/-0.047; p = 0.151)	-0.001 (CI = +/-0.002; p = 0.418)	0.038 (CI = +/-0.101; p = 0.433)	0.010 (CI = +/-0.048; p = 0.677)	0.890	+3.08%	+4.10%
Severity	2013.2	0.050 (CI = +/-0.062; p = 0.110)	0.039 (CI = +/-0.049; p = 0.108)	-0.001 (CI = +/-0.002; p = 0.393)	0.023 (CI = +/-0.106; p = 0.646)	-0.009 (CI = +/-0.063; p = 0.757)	0.885	+5.08%	+4.10%
Severity	2014.1	0.051 (CI = +/-0.087; p = 0.232)	0.039 (CI = +/-0.052; p = 0.128)	-0.001 (CI = +/-0.002; p = 0.409)	0.023 (CI = +/-0.114; p = 0.682)	-0.011 (CI = +/-0.088; p = 0.795)	0.870	+5.25%	+4.10%
Severity	2014.2	0.070 (CI = +/-0.137; p = 0.295)	0.042 (CI = +/-0.055; p = 0.129)	-0.001 (CI = +/-0.002; p = 0.412)	0.014 (CI = +/-0.127; p = 0.813)	-0.029 (CI = +/-0.137; p = 0.653)	0.848	+7.22%	+4.10%
Severity	2015.1	0.024 (CI = +/-0.251; p = 0.841)	0.044 (CI = +/-0.058; p = 0.126)	-0.001 (CI = +/-0.002; p = 0.416)	0.026 (CI = +/-0.142; p = 0.697)	0.016 (CI = +/-0.251; p = 0.891)	0.821	+2.42%	+4.10%
Severity	2015.2	-0.143 (CI = +/-0.863; p = 0.726)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	0.048 (CI = +/-0.182; p = 0.579)	0.183 (CI = +/-0.863; p = 0.654)	0.786	-13.33%	+4.09%
Severity	2016.1	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	0.048 (CI = +/-0.182; p = 0.579)	NA (CI = +/-NA; p = NA)	0.776	+4.09%	+4.09%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.065; p = 0.216)	-0.001 (CI = +/-0.002; p = 0.455)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.734	+4.09%	+4.09%
Severity	2017.1	0.040 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.071; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.471)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.701	+4.12%	+4.12%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.077; p = 0.344)	-0.001 (CI = +/-0.003; p = 0.558)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.617	+3.97%	+3.97%
Frequency	2011.1	0.014 (CI = +/-0.019; p = 0.133)	0.133 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.097 (CI = +/-0.074; p = 0.013)	-0.050 (CI = +/-0.021; p = 0.000)	0.968	+1.44%	-3.50%
Frequency	2011.2	0.022 (CI = +/-0.022; p = 0.044)	0.138 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.108 (CI = +/-0.075; p = 0.006)	-0.058 (CI = +/-0.023; p = 0.000)	0.970	+2.25%	-3.50%
Frequency	2012.1	0.023 (CI = +/-0.026; p = 0.079)	0.138 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.110 (CI = +/-0.078; p = 0.009)	-0.059 (CI = +/-0.028; p = 0.000)	0.969	+2.34%	-3.50%
Frequency	2012.2	0.020 (CI = +/-0.033; p = 0.217)	0.136 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.106 (CI = +/-0.083; p = 0.015)	-0.055 (CI = +/-0.034; p = 0.003)	0.969	+2.01%	-3.50%
Frequency	2013.1	0.001 (CI = +/-0.039; p = 0.938)	0.142 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.090 (CI = +/-0.082; p = 0.034)	-0.037 (CI = +/-0.039; p = 0.063)	0.972	+0.15%	-3.51%
Frequency	2013.2	-0.010 (CI = +/-0.051; p = 0.698)	0.139 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.081 (CI = +/-0.087; p = 0.067)	-0.026 (CI = +/-0.052; p = 0.302)	0.972	-0.95%	-3.51%
Frequency	2014.1	-0.002 (CI = +/-0.072; p = 0.964)	0.138 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.086 (CI = +/-0.094; p = 0.072)	-0.034 (CI = +/-0.072; p = 0.331)	0.969	-0.15%	-3.50%
Frequency	2014.2	0.018 (CI = +/-0.113; p = 0.765)	0.140 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.104; p = 0.076)	-0.052 (CI = +/-0.113; p = 0.344)	0.967	+1.62%	-3.50%
Frequency	2015.1	-0.052 (CI = +/-0.203; p = 0.594)	0.144 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.076 (CI = +/-0.114; p = 0.178)	0.016 (CI = +/-0.203; p = 0.870)	0.966	-5.02%	-3.51%
Frequency	2015.2	0.097 (CI = +/-0.695; p = 0.767)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.146; p = 0.184)	-0.133 (CI = +/-0.695; p = 0.686)	0.963	+10.22%	-3.51%
Frequency	2016.1	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.095 (CI = +/-0.146; p = 0.184)	NA (CI = +/-NA; p = NA)	0.960	-3.51%	-3.51%
Frequency	2016.2	-0.036 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.51%	-3.51%
Frequency	2017.1	-0.032 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	-3.18%	-3.18%
Frequency	2017.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.958	-3.06%	-3.06%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	0.008 (CI = +/-0.010; p = 0.133)	0.013 (CI = +/-0.003; p = 0.000)	0.691	+0.78%
Loss Cost	2011.2	0.007 (CI = +/-0.011; p = 0.226)	0.013 (CI = +/-0.003; p = 0.000)	0.696	+0.66%
Loss Cost	2012.1	0.008 (CI = +/-0.012; p = 0.194)	0.013 (CI = +/-0.004; p = 0.000)	0.696	+0.76%
Loss Cost	2012.2	0.006 (CI = +/-0.013; p = 0.335)	0.013 (CI = +/-0.004; p = 0.000)	0.704	+0.60%
Loss Cost	2013.1	0.007 (CI = +/-0.014; p = 0.304)	0.013 (CI = +/-0.004; p = 0.000)	0.703	+0.69%
Loss Cost	2013.2	0.005 (CI = +/-0.014; p = 0.513)	0.013 (CI = +/-0.004; p = 0.000)	0.714	+0.46%
Loss Cost	2014.1	0.006 (CI = +/-0.016; p = 0.415)	0.013 (CI = +/-0.004; p = 0.000)	0.714	+0.62%
Loss Cost	2014.2	0.004 (CI = +/-0.017; p = 0.642)	0.013 (CI = +/-0.004; p = 0.000)	0.723	+0.38%
Loss Cost	2015.1	0.004 (CI = +/-0.019; p = 0.642)	0.013 (CI = +/-0.004; p = 0.000)	0.719	+0.42%
Loss Cost	2015.2	0.003 (CI = +/-0.020; p = 0.782)	0.013 (CI = +/-0.004; p = 0.000)	0.720	+0.27%
Loss Cost	2016.1	0.007 (CI = +/-0.022; p = 0.477)	0.013 (CI = +/-0.004; p = 0.000)	0.728	+0.75%
Loss Cost	2016.2	0.005 (CI = +/-0.024; p = 0.659)	0.013 (CI = +/-0.004; p = 0.000)	0.731	+0.51%
Loss Cost	2017.1	0.012 (CI = +/-0.026; p = 0.315)	0.013 (CI = +/-0.004; p = 0.000)	0.750	+1.25%
Loss Cost	2017.2	0.007 (CI = +/-0.029; p = 0.582)	0.013 (CI = +/-0.004; p = 0.000)	0.763	+0.75%
Severity	2011.1	0.036 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.491)	0.855	+3.70%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.508)	0.848	+3.77%
Severity	2012.1	0.039 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.518)	0.856	+3.95%
Severity	2012.2	0.041 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.519)	0.867	+4.14%
Severity	2013.1	0.043 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.497)	0.890	+4.40%
Severity	2013.2	0.044 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.503)	0.882	+4.48%
Severity	2014.1	0.044 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.514)	0.867	+4.49%
Severity	2014.2	0.043 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.529)	0.846	+4.42%
Severity	2015.1	0.043 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.549)	0.821	+4.34%
Severity	2015.2	0.041 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.577)	0.790	+4.24%
Severity	2016.1	0.042 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.568)	0.768	+4.33%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.632)	0.721	+4.11%
Severity	2017.1	0.041 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.613)	0.691	+4.22%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.002; p = 0.712)	0.618	+3.96%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.863	-2.82%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.869	-3.00%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.865	-3.06%
Frequency	2012.2	-0.035 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.887	-3.41%
Frequency	2013.1	-0.036 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.887	-3.56%
Frequency	2013.2	-0.039 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.898	-3.85%
Frequency	2014.1	-0.038 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.891	-3.70%
Frequency	2014.2	-0.040 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.890	-3.87%
Frequency	2015.1	-0.038 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.881	-3.76%
Frequency	2015.2	-0.039 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.872	-3.80%
Frequency	2016.1	-0.035 (CI = +/-0.018; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.866	-3.43%
Frequency	2016.2	-0.035 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.854	-3.45%
Frequency	2017.1	-0.029 (CI = +/-0.021; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	0.854	-2.85%
Frequency	2017.2	-0.031 (CI = +/-0.023; p = 0.013)	0.013 (CI = +/-0.003; p = 0.000)	0.848	-3.09%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = 2020.1

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	0.008 (CI = +/-0.011; p = 0.138)	0.013 (CI = +/-0.004; p = 0.000)	0.633	+0.79%
Loss Cost	2011.2	0.007 (CI = +/-0.011; p = 0.233)	0.013 (CI = +/-0.004; p = 0.000)	0.638	+0.67%
Loss Cost	2012.1	0.008 (CI = +/-0.012; p = 0.201)	0.013 (CI = +/-0.004; p = 0.000)	0.639	+0.77%
Loss Cost	2012.2	0.006 (CI = +/-0.013; p = 0.341)	0.013 (CI = +/-0.004; p = 0.000)	0.646	+0.60%
Loss Cost	2013.1	0.007 (CI = +/-0.014; p = 0.311)	0.013 (CI = +/-0.004; p = 0.000)	0.646	+0.70%
Loss Cost	2013.2	0.005 (CI = +/-0.015; p = 0.518)	0.013 (CI = +/-0.004; p = 0.000)	0.658	+0.47%
Loss Cost	2014.1	0.006 (CI = +/-0.016; p = 0.422)	0.013 (CI = +/-0.004; p = 0.000)	0.658	+0.63%
Loss Cost	2014.2	0.004 (CI = +/-0.017; p = 0.643)	0.013 (CI = +/-0.004; p = 0.000)	0.669	+0.39%
Loss Cost	2015.1	0.004 (CI = +/-0.019; p = 0.644)	0.013 (CI = +/-0.005; p = 0.000)	0.664	+0.43%
Loss Cost	2015.2	0.003 (CI = +/-0.021; p = 0.781)	0.013 (CI = +/-0.005; p = 0.000)	0.665	+0.28%
Loss Cost	2016.1	0.008 (CI = +/-0.023; p = 0.484)	0.013 (CI = +/-0.005; p = 0.000)	0.675	+0.77%
Loss Cost	2016.2	0.005 (CI = +/-0.026; p = 0.662)	0.013 (CI = +/-0.005; p = 0.000)	0.679	+0.53%
Loss Cost	2017.1	0.013 (CI = +/-0.027; p = 0.327)	0.013 (CI = +/-0.005; p = 0.000)	0.702	+1.28%
Loss Cost	2017.2	0.008 (CI = +/-0.030; p = 0.588)	0.013 (CI = +/-0.005; p = 0.000)	0.716	+0.77%
Severity	2011.1	0.037 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.872)	0.862	+3.74%
Severity	2011.2	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.855)	0.856	+3.81%
Severity	2012.1	0.039 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.813)	0.867	+3.99%
Severity	2012.2	0.041 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.770)	0.880	+4.19%
Severity	2013.1	0.044 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.711)	0.905	+4.46%
Severity	2013.2	0.044 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.708)	0.900	+4.55%
Severity	2014.1	0.045 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.715)	0.887	+4.56%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.720)	0.870	+4.50%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.721)	0.849	+4.43%
Severity	2015.2	0.042 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.714)	0.822	+4.33%
Severity	2016.1	0.043 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.740)	0.806	+4.43%
Severity	2016.2	0.041 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.002; p = 0.696)	0.768	+4.22%
Severity	2017.1	0.043 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.002; p = 0.739)	0.745	+4.35%
Severity	2017.2	0.040 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.003; p = 0.679)	0.687	+4.12%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.837	-2.85%
Frequency	2011.2	-0.031 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.845	-3.03%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.840	-3.10%
Frequency	2012.2	-0.035 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.868	-3.44%
Frequency	2013.1	-0.037 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.868	-3.60%
Frequency	2013.2	-0.040 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.883	-3.90%
Frequency	2014.1	-0.038 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.874	-3.76%
Frequency	2014.2	-0.040 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.873	-3.93%
Frequency	2015.1	-0.039 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.861	-3.83%
Frequency	2015.2	-0.040 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.851	-3.88%
Frequency	2016.1	-0.036 (CI = +/-0.018; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	0.841	-3.51%
Frequency	2016.2	-0.036 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	0.828	-3.54%
Frequency	2017.1	-0.030 (CI = +/-0.021; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	0.824	-2.94%
Frequency	2017.2	-0.033 (CI = +/-0.024; p = 0.012)	0.013 (CI = +/-0.004; p = 0.000)	0.819	-3.21%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.018; p = 0.517)	-0.022	-0.56%
Loss Cost	2011.2	-0.007 (CI = +/-0.019; p = 0.446)	-0.016	-0.70%
Loss Cost	2012.1	-0.006 (CI = +/-0.020; p = 0.523)	-0.024	-0.64%
Loss Cost	2012.2	-0.008 (CI = +/-0.022; p = 0.445)	-0.017	-0.82%
Loss Cost	2013.1	-0.007 (CI = +/-0.024; p = 0.522)	-0.026	-0.75%
Loss Cost	2013.2	-0.010 (CI = +/-0.026; p = 0.443)	-0.018	-0.97%
Loss Cost	2014.1	-0.008 (CI = +/-0.028; p = 0.565)	-0.032	-0.80%
Loss Cost	2014.2	-0.010 (CI = +/-0.031; p = 0.511)	-0.028	-1.00%
Loss Cost	2015.1	-0.009 (CI = +/-0.035; p = 0.598)	-0.039	-0.88%
Loss Cost	2015.2	-0.009 (CI = +/-0.039; p = 0.627)	-0.044	-0.90%
Loss Cost	2016.1	-0.002 (CI = +/-0.042; p = 0.913)	-0.062	-0.22%
Loss Cost	2016.2	-0.002 (CI = +/-0.048; p = 0.941)	-0.066	-0.17%
Loss Cost	2017.1	0.010 (CI = +/-0.052; p = 0.686)	-0.059	+1.01%
Loss Cost	2017.2	0.011 (CI = +/-0.060; p = 0.687)	-0.063	+1.16%
Severity	2011.1	0.037 (CI = +/-0.006; p = 0.000)	0.858	+3.78%
Severity	2011.2	0.038 (CI = +/-0.006; p = 0.000)	0.851	+3.85%
Severity	2012.1	0.039 (CI = +/-0.007; p = 0.000)	0.860	+4.02%
Severity	2012.2	0.041 (CI = +/-0.007; p = 0.000)	0.871	+4.22%
Severity	2013.1	0.044 (CI = +/-0.007; p = 0.000)	0.892	+4.47%
Severity	2013.2	0.045 (CI = +/-0.007; p = 0.000)	0.885	+4.55%
Severity	2014.1	0.045 (CI = +/-0.008; p = 0.000)	0.871	+4.56%
Severity	2014.2	0.044 (CI = +/-0.009; p = 0.000)	0.851	+4.49%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.827	+4.41%
Severity	2015.2	0.042 (CI = +/-0.010; p = 0.000)	0.798	+4.29%
Severity	2016.1	0.043 (CI = +/-0.012; p = 0.000)	0.778	+4.38%
Severity	2016.2	0.041 (CI = +/-0.013; p = 0.000)	0.735	+4.13%
Severity	2017.1	0.041 (CI = +/-0.015; p = 0.000)	0.707	+4.23%
Severity	2017.2	0.039 (CI = +/-0.016; p = 0.000)	0.643	+3.95%
Frequency	2011.1	-0.043 (CI = +/-0.018; p = 0.000)	0.460	-4.18%
Frequency	2011.2	-0.045 (CI = +/-0.019; p = 0.000)	0.462	-4.39%
Frequency	2012.1	-0.046 (CI = +/-0.021; p = 0.000)	0.444	-4.48%
Frequency	2012.2	-0.050 (CI = +/-0.022; p = 0.000)	0.465	-4.83%
Frequency	2013.1	-0.051 (CI = +/-0.024; p = 0.000)	0.452	-5.00%
Frequency	2013.2	-0.054 (CI = +/-0.026; p = 0.000)	0.454	-5.29%
Frequency	2014.1	-0.053 (CI = +/-0.028; p = 0.001)	0.403	-5.13%
Frequency	2014.2	-0.054 (CI = +/-0.031; p = 0.002)	0.380	-5.25%
Frequency	2015.1	-0.052 (CI = +/-0.034; p = 0.005)	0.324	-5.07%
Frequency	2015.2	-0.051 (CI = +/-0.038; p = 0.012)	0.278	-4.98%
Frequency	2016.1	-0.045 (CI = +/-0.042; p = 0.038)	0.195	-4.41%
Frequency	2016.2	-0.042 (CI = +/-0.048; p = 0.078)	0.138	-4.13%
Frequency	2017.1	-0.031 (CI = +/-0.052; p = 0.218)	0.042	-3.08%
Frequency	2017.2	-0.027 (CI = +/-0.060; p = 0.343)	-0.002	-2.69%

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	0.008 (CI = +/-0.019; p = 0.352)	-0.005	+0.84%
Loss Cost	2011.2	0.006 (CI = +/-0.021; p = 0.573)	-0.044	+0.56%
Loss Cost	2012.1	0.008 (CI = +/-0.023; p = 0.470)	-0.031	+0.81%
Loss Cost	2012.2	0.004 (CI = +/-0.026; p = 0.774)	-0.070	+0.35%
Loss Cost	2013.1	0.006 (CI = +/-0.030; p = 0.683)	-0.068	+0.58%
Loss Cost	2013.2	-0.002 (CI = +/-0.034; p = 0.912)	-0.090	-0.17%
Loss Cost	2014.1	0.002 (CI = +/-0.040; p = 0.893)	-0.098	+0.25%
Loss Cost	2014.2	-0.008 (CI = +/-0.046; p = 0.709)	-0.093	-0.78%
Loss Cost	2015.1	-0.010 (CI = +/-0.057; p = 0.711)	-0.105	-0.95%
Loss Cost	2015.2	-0.021 (CI = +/-0.071; p = 0.508)	-0.069	-2.08%
Loss Cost	2016.1	-0.003 (CI = +/-0.089; p = 0.934)	-0.165	-0.32%
Loss Cost	2016.2	-0.023 (CI = +/-0.119; p = 0.635)	-0.142	-2.31%
Loss Cost	2017.1	0.020 (CI = +/-0.153; p = 0.732)	-0.209	+2.04%
Loss Cost	2017.2	-0.025 (CI = +/-0.235; p = 0.754)	-0.283	-2.50%
Severity	2011.1	0.030 (CI = +/-0.010; p = 0.000)	0.708	+3.07%
Severity	2011.2	0.031 (CI = +/-0.011; p = 0.000)	0.683	+3.16%
Severity	2012.1	0.035 (CI = +/-0.012; p = 0.000)	0.720	+3.51%
Severity	2012.2	0.039 (CI = +/-0.012; p = 0.000)	0.777	+3.98%
Severity	2013.1	0.046 (CI = +/-0.009; p = 0.000)	0.897	+4.71%
Severity	2013.2	0.049 (CI = +/-0.010; p = 0.000)	0.905	+5.03%
Severity	2014.1	0.051 (CI = +/-0.012; p = 0.000)	0.890	+5.18%
Severity	2014.2	0.049 (CI = +/-0.014; p = 0.000)	0.856	+5.07%
Severity	2015.1	0.048 (CI = +/-0.018; p = 0.000)	0.806	+4.89%
Severity	2015.2	0.044 (CI = +/-0.022; p = 0.002)	0.729	+4.50%
Severity	2016.1	0.049 (CI = +/-0.028; p = 0.005)	0.723	+5.07%
Severity	2016.2	0.038 (CI = +/-0.031; p = 0.026)	0.595	+3.83%
Severity	2017.1	0.043 (CI = +/-0.045; p = 0.057)	0.545	+4.41%
Severity	2017.2	0.017 (CI = +/-0.031; p = 0.175)	0.347	+1.73%
Frequency	2011.1	-0.022 (CI = +/-0.018; p = 0.023)	0.239	-2.16%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.017)	0.280	-2.52%
Frequency	2012.1	-0.026 (CI = +/-0.023; p = 0.028)	0.252	-2.61%
Frequency	2012.2	-0.035 (CI = +/-0.023; p = 0.006)	0.413	-3.48%
Frequency	2013.1	-0.040 (CI = +/-0.026; p = 0.006)	0.441	-3.95%
Frequency	2013.2	-0.051 (CI = +/-0.027; p = 0.001)	0.583	-4.96%
Frequency	2014.1	-0.048 (CI = +/-0.031; p = 0.007)	0.490	-4.69%
Frequency	2014.2	-0.057 (CI = +/-0.036; p = 0.005)	0.552	-5.57%
Frequency	2015.1	-0.057 (CI = +/-0.044; p = 0.018)	0.466	-5.57%
Frequency	2015.2	-0.065 (CI = +/-0.056; p = 0.028)	0.455	-6.29%
Frequency	2016.1	-0.053 (CI = +/-0.071; p = 0.118)	0.249	-5.13%
Frequency	2016.2	-0.061 (CI = +/-0.098; p = 0.171)	0.205	-5.91%
Frequency	2017.1	-0.023 (CI = +/-0.123; p = 0.631)	-0.171	-2.27%
Frequency	2017.2	-0.042 (CI = +/-0.208; p = 0.562)	-0.169	-4.16%

Bodily Injury

Coverage = BI

End Trend Period = 2024.2

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	0.017 (CI = +/-0.033; p = 0.303)	0.013 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.045; p = 0.553)	0.683	+1.71%	+0.40%
Loss Cost	2011.2	0.012 (CI = +/-0.039; p = 0.516)	0.013 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.050; p = 0.748)	0.684	+1.25%	+0.45%
Loss Cost	2012.1	0.022 (CI = +/-0.046; p = 0.342)	0.013 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.058; p = 0.521)	0.688	+2.18%	+0.35%
Loss Cost	2012.2	0.013 (CI = +/-0.056; p = 0.638)	0.013 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.068; p = 0.794)	0.691	+1.30%	+0.43%
Loss Cost	2013.1	0.026 (CI = +/-0.070; p = 0.451)	0.013 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.082; p = 0.570)	0.693	+2.63%	+0.34%
Loss Cost	2013.2	0.005 (CI = +/-0.091; p = 0.909)	0.013 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.102; p = 0.992)	0.699	+0.50%	+0.45%
Loss Cost	2014.1	0.038 (CI = +/-0.125; p = 0.527)	0.013 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.136; p = 0.592)	0.703	+3.92%	+0.32%
Loss Cost	2014.2	-0.006 (CI = +/-0.191; p = 0.944)	0.013 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.201; p = 0.911)	0.707	-0.65%	+0.44%
Loss Cost	2015.1	0.000 (CI = +/-0.353; p = 0.999)	0.013 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.362; p = 0.980)	0.702	-0.01%	+0.43%
Loss Cost	2015.2	-0.610 (CI = +/-1.049; p = 0.234)	0.013 (CI = +/-0.004; p = 0.000)	0.618 (CI = +/-1.057; p = 0.232)	0.729	-45.67%	+0.75%
Loss Cost	2016.1	0.007 (CI = +/-0.022; p = 0.477)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.728	+0.75%	+0.75%
Loss Cost	2016.2	0.005 (CI = +/-0.024; p = 0.659)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.731	+0.51%	+0.51%
Loss Cost	2017.1	0.012 (CI = +/-0.026; p = 0.315)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.750	+1.25%	+1.25%
Loss Cost	2017.2	0.007 (CI = +/-0.029; p = 0.582)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.763	+0.75%	+0.75%
Severity	2011.1	0.015 (CI = +/-0.019; p = 0.113)	-0.001 (CI = +/-0.002; p = 0.459)	0.030 (CI = +/-0.025; p = 0.020)	0.880	+1.50%	+4.62%
Severity	2011.2	0.013 (CI = +/-0.022; p = 0.232)	-0.001 (CI = +/-0.002; p = 0.462)	0.032 (CI = +/-0.028; p = 0.027)	0.872	+1.31%	+4.65%
Severity	2012.1	0.017 (CI = +/-0.026; p = 0.190)	-0.001 (CI = +/-0.002; p = 0.479)	0.028 (CI = +/-0.033; p = 0.088)	0.869	+1.72%	+4.60%
Severity	2012.2	0.025 (CI = +/-0.031; p = 0.116)	-0.001 (CI = +/-0.002; p = 0.498)	0.020 (CI = +/-0.038; p = 0.294)	0.868	+2.51%	+4.53%
Severity	2013.1	0.044 (CI = +/-0.037; p = 0.021)	-0.001 (CI = +/-0.002; p = 0.509)	-0.001 (CI = +/-0.042; p = 0.955)	0.884	+4.50%	+4.38%
Severity	2013.2	0.056 (CI = +/-0.047; p = 0.023)	-0.001 (CI = +/-0.002; p = 0.530)	-0.014 (CI = +/-0.053; p = 0.598)	0.877	+5.74%	+4.31%
Severity	2014.1	0.067 (CI = +/-0.066; p = 0.045)	-0.001 (CI = +/-0.002; p = 0.550)	-0.025 (CI = +/-0.071; p = 0.462)	0.864	+6.96%	+4.27%
Severity	2014.2	0.072 (CI = +/-0.101; p = 0.151)	-0.001 (CI = +/-0.002; p = 0.565)	-0.030 (CI = +/-0.106; p = 0.555)	0.841	+7.47%	+4.25%
Severity	2015.1	0.076 (CI = +/-0.187; p = 0.405)	-0.001 (CI = +/-0.002; p = 0.579)	-0.034 (CI = +/-0.192; p = 0.713)	0.811	+7.85%	+4.25%
Severity	2015.2	-0.074 (CI = +/-0.582; p = 0.791)	-0.001 (CI = +/-0.002; p = 0.568)	0.116 (CI = +/-0.586; p = 0.679)	0.778	-7.11%	+4.33%
Severity	2016.1	0.042 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.568)	NA (CI = +/-NA; p = NA)	0.768	+4.33%	+4.33%
Severity	2016.2	0.040 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.632)	NA (CI = +/-NA; p = NA)	0.721	+4.11%	+4.11%
Severity	2017.1	0.041 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.613)	NA (CI = +/-NA; p = NA)	0.691	+4.22%	+4.22%
Severity	2017.2	0.039 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.002; p = 0.712)	NA (CI = +/-NA; p = NA)	0.618	+3.96%	+3.96%
Frequency	2011.1	0.002 (CI = +/-0.028; p = 0.879)	0.014 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.038; p = 0.027)	0.885	+0.21%	-4.04%
Frequency	2011.2	-0.001 (CI = +/-0.033; p = 0.972)	0.014 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.064)	0.883	-0.06%	-4.01%
Frequency	2012.1	0.005 (CI = +/-0.040; p = 0.813)	0.014 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.049; p = 0.066)	0.879	+0.46%	-4.06%
Frequency	2012.2	-0.012 (CI = +/-0.047; p = 0.602)	0.014 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.309)	0.888	-1.18%	-3.92%
Frequency	2013.1	-0.018 (CI = +/-0.059; p = 0.527)	0.014 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.068; p = 0.520)	0.884	-1.80%	-3.87%
Frequency	2013.2	-0.051 (CI = +/-0.073; p = 0.163)	0.014 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.082; p = 0.742)	0.894	-4.95%	-3.70%
Frequency	2014.1	-0.029 (CI = +/-0.101; p = 0.557)	0.014 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.110; p = 0.853)	0.885	-2.84%	-3.78%
Frequency	2014.2	-0.079 (CI = +/-0.152; p = 0.291)	0.014 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.160; p = 0.594)	0.886	-7.55%	-3.66%
Frequency	2015.1	-0.076 (CI = +/-0.282; p = 0.577)	0.014 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.289; p = 0.782)	0.874	-7.29%	-3.66%
Frequency	2015.2	-0.536 (CI = +/-0.843; p = 0.195)	0.013 (CI = +/-0.003; p = 0.000)	0.501 (CI = +/-0.849; p = 0.227)	0.876	-41.51%	-3.43%
Frequency	2016.1	-0.035 (CI = +/-0.018; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.866	-3.43%	-3.43%
Frequency	2016.2	-0.035 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.854	-3.45%	-3.45%
Frequency	2017.1	-0.029 (CI = +/-0.021; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.854	-2.85%	-2.85%
Frequency	2017.2	-0.031 (CI = +/-0.023; p = 0.013)	0.013 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.848	-3.09%	-3.09%

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend
Loss Cost	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.879	+4.07%
Loss Cost	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.875	+4.11%
Loss Cost	2006.1	0.041 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.876	+4.21%
Loss Cost	2006.2	0.042 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.875	+4.28%
Loss Cost	2007.1	0.043 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.886	+4.44%
Loss Cost	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.899	+4.61%
Loss Cost	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.912	+4.79%
Loss Cost	2008.2	0.047 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.906	+4.79%
Loss Cost	2009.1	0.048 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.914	+4.96%
Loss Cost	2009.2	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.917	+5.08%
Loss Cost	2010.1	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.912	+5.13%
Loss Cost	2010.2	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.906	+5.16%
Loss Cost	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.904	+5.25%
Loss Cost	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.899	+5.30%
Loss Cost	2012.1	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.894	+5.37%
Loss Cost	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.886	+5.36%
Loss Cost	2013.1	0.052 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.877	+5.35%
Loss Cost	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.868	+5.24%
Loss Cost	2014.1	0.053 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.873	+5.45%
Loss Cost	2014.2	0.050 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.873	+5.15%
Loss Cost	2015.1	0.051 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.869	+5.23%
Loss Cost	2015.2	0.051 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.864	+5.28%
Loss Cost	2016.1	0.052 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.861	+5.38%
Loss Cost	2016.2	0.053 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.856	+5.40%
Loss Cost	2017.1	0.055 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.858	+5.63%
Loss Cost	2017.2	0.048 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.877	+4.92%
Severity	2005.1	0.061 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.282)	0.942	+6.34%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.309)	0.944	+6.47%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.339)	0.946	+6.62%
Severity	2006.2	0.066 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.367)	0.953	+6.82%
Severity	2007.1	0.068 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.397)	0.959	+7.00%
Severity	2007.2	0.069 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.430)	0.961	+7.15%
Severity	2008.1	0.071 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.463)	0.965	+7.33%
Severity	2008.2	0.071 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.486)	0.963	+7.38%
Severity	2009.1	0.073 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.519)	0.965	+7.55%
Severity	2009.2	0.074 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.551)	0.969	+7.73%
Severity	2010.1	0.076 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.581)	0.969	+7.87%
Severity	2010.2	0.077 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.609)	0.971	+8.04%
Severity	2011.1	0.078 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.633)	0.970	+8.14%
Severity	2011.2	0.079 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.653)	0.970	+8.27%
Severity	2012.1	0.080 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.670)	0.968	+8.37%
Severity	2012.2	0.080 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.672)	0.964	+8.34%
Severity	2013.1	0.080 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.680)	0.959	+8.34%
Severity	2013.2	0.079 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.682)	0.954	+8.23%
Severity	2014.1	0.080 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.686)	0.949	+8.30%
Severity	2014.2	0.077 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.694)	0.947	+7.99%
Severity	2015.1	0.077 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.694)	0.940	+8.05%
Severity	2015.2	0.078 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.691)	0.931	+8.11%
Severity	2016.1	0.081 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.622)	0.931	+8.39%
Severity	2016.2	0.082 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.595)	0.922	+8.53%
Severity	2017.1	0.083 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.573)	0.910	+8.66%
Severity	2017.2	0.079 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.002; p = 0.707)	0.893	+8.27%
Frequency	2005.1	-0.022 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922	-2.13%
Frequency	2005.2	-0.022 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	-2.22%
Frequency	2006.1	-0.023 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	-2.26%
Frequency	2006.2	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936	-2.37%
Frequency	2007.1	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.934	-2.40%
Frequency	2007.2	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.930	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927	-2.37%
Frequency	2008.2	-0.024 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-2.41%
Frequency	2009.1	-0.024 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922	-2.41%
Frequency	2009.2	-0.025 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.920	-2.46%
Frequency	2010.1	-0.026 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.921	-2.54%
Frequency	2010.2	-0.027 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.926	-2.66%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922	-2.68%
Frequency	2011.2	-0.028 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.921	-2.75%
Frequency	2012.1	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.917	-2.77%
Frequency	2012.2	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.911	-2.75%
Frequency	2013.1	-0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.906	-2.76%
Frequency	2013.2	-0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.900	-2.76%
Frequency	2014.1	-0.027 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.894	-2.63%
Frequency	2014.2	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.887	-2.64%
Frequency	2015.1	-0.026 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.879	-2.61%
Frequency	2015.2	-0.027 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.870	-2.62%
Frequency	2016.1	-0.028 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.867	-2.78%
Frequency	2016.2	-0.029 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.860	-2.89%
Frequency	2017.1	-0.028 (CI = +/-0.018; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.844	-2.79%
Frequency	2017.2	-0.031 (CI = +/-0.020; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	0.844	-3.10%

Property Damage

Coverage = PD

End Trend Period = 2024.2

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	2005.1	0.016 (CI = +/-0.020; p = 0.109)	0.026 (CI = +/-0.028; p = 0.069)	0.737	+1.62%	+4.30%
Loss Cost	2005.2	0.014 (CI = +/-0.022; p = 0.205)	0.028 (CI = +/-0.030; p = 0.065)	0.726	+1.41%	+4.34%
Loss Cost	2006.1	0.014 (CI = +/-0.025; p = 0.266)	0.029 (CI = +/-0.033; p = 0.084)	0.716	+1.37%	+4.34%
Loss Cost	2006.2	0.012 (CI = +/-0.028; p = 0.372)	0.030 (CI = +/-0.036; p = 0.095)	0.705	+1.24%	+4.36%
Loss Cost	2007.1	0.015 (CI = +/-0.031; p = 0.337)	0.027 (CI = +/-0.040; p = 0.170)	0.700	+1.51%	+4.33%
Loss Cost	2007.2	0.019 (CI = +/-0.036; p = 0.288)	0.023 (CI = +/-0.044; p = 0.297)	0.695	+1.91%	+4.28%
Loss Cost	2008.1	0.025 (CI = +/-0.041; p = 0.218)	0.016 (CI = +/-0.050; p = 0.518)	0.692	+2.57%	+4.22%
Loss Cost	2008.2	0.019 (CI = +/-0.048; p = 0.430)	0.023 (CI = +/-0.057; p = 0.419)	0.672	+1.92%	+4.27%
Loss Cost	2009.1	0.026 (CI = +/-0.058; p = 0.370)	0.016 (CI = +/-0.067; p = 0.637)	0.664	+2.62%	+4.23%
Loss Cost	2009.2	0.032 (CI = +/-0.072; p = 0.370)	0.009 (CI = +/-0.080; p = 0.816)	0.650	+3.25%	+4.20%
Loss Cost	2010.1	0.031 (CI = +/-0.092; p = 0.499)	0.010 (CI = +/-0.100; p = 0.831)	0.628	+3.11%	+4.20%
Loss Cost	2010.2	0.023 (CI = +/-0.123; p = 0.710)	0.019 (CI = +/-0.131; p = 0.770)	0.602	+2.28%	+4.23%
Loss Cost	2011.1	0.029 (CI = +/-0.179; p = 0.742)	0.012 (CI = +/-0.186; p = 0.891)	0.580	+2.92%	+4.21%
Loss Cost	2011.2	0.026 (CI = +/-0.294; p = 0.858)	0.015 (CI = +/-0.301; p = 0.916)	0.553	+2.62%	+4.22%
Loss Cost	2012.1	0.068 (CI = +/-0.642; p = 0.828)	-0.027 (CI = +/-0.648; p = 0.931)	0.527	+7.08%	+4.20%
Severity	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.012; p = 0.000)	0.983	+2.52%	+8.49%
Severity	2005.2	0.025 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.013; p = 0.000)	0.983	+2.50%	+8.49%
Severity	2006.1	0.025 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.014; p = 0.000)	0.982	+2.49%	+8.49%
Severity	2006.2	0.027 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.015; p = 0.000)	0.982	+2.76%	+8.46%
Severity	2007.1	0.030 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.016; p = 0.000)	0.981	+3.01%	+8.42%
Severity	2007.2	0.030 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.018; p = 0.000)	0.980	+3.04%	+8.42%
Severity	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.048 (CI = +/-0.020; p = 0.000)	0.980	+3.30%	+8.39%
Severity	2008.2	0.025 (CI = +/-0.019; p = 0.012)	0.056 (CI = +/-0.022; p = 0.000)	0.980	+2.53%	+8.46%
Severity	2009.1	0.025 (CI = +/-0.023; p = 0.031)	0.056 (CI = +/-0.026; p = 0.000)	0.979	+2.58%	+8.45%
Severity	2009.2	0.028 (CI = +/-0.028; p = 0.051)	0.053 (CI = +/-0.032; p = 0.002)	0.978	+2.87%	+8.44%
Severity	2010.1	0.027 (CI = +/-0.036; p = 0.145)	0.055 (CI = +/-0.039; p = 0.009)	0.976	+2.69%	+8.45%
Severity	2010.2	0.032 (CI = +/-0.049; p = 0.193)	0.049 (CI = +/-0.052; p = 0.061)	0.974	+3.21%	+8.43%
Severity	2011.1	0.028 (CI = +/-0.070; p = 0.424)	0.053 (CI = +/-0.073; p = 0.147)	0.972	+2.82%	+8.44%
Severity	2011.2	0.040 (CI = +/-0.116; p = 0.477)	0.040 (CI = +/-0.118; p = 0.488)	0.970	+4.13%	+8.42%
Severity	2012.1	0.118 (CI = +/-0.250; p = 0.338)	-0.038 (CI = +/-0.252; p = 0.760)	0.968	+12.55%	+8.39%
Frequency	2005.1	-0.009 (CI = +/-0.020; p = 0.372)	-0.031 (CI = +/-0.028; p = 0.034)	0.687	-0.88%	-3.86%
Frequency	2005.2	-0.011 (CI = +/-0.022; p = 0.329)	-0.028 (CI = +/-0.030; p = 0.065)	0.684	-1.06%	-3.83%
Frequency	2006.1	-0.011 (CI = +/-0.024; p = 0.368)	-0.028 (CI = +/-0.033; p = 0.092)	0.675	-1.09%	-3.83%
Frequency	2006.2	-0.015 (CI = +/-0.027; p = 0.275)	-0.024 (CI = +/-0.036; p = 0.189)	0.675	-1.48%	-3.77%
Frequency	2007.1	-0.015 (CI = +/-0.031; p = 0.343)	-0.024 (CI = +/-0.039; p = 0.228)	0.662	-1.46%	-3.78%
Frequency	2007.2	-0.011 (CI = +/-0.036; p = 0.533)	-0.028 (CI = +/-0.044; p = 0.206)	0.646	-1.09%	-3.81%
Frequency	2008.1	-0.007 (CI = +/-0.041; p = 0.728)	-0.032 (CI = +/-0.050; p = 0.196)	0.631	-0.71%	-3.85%
Frequency	2008.2	-0.006 (CI = +/-0.049; p = 0.804)	-0.033 (CI = +/-0.057; p = 0.242)	0.618	-0.60%	-3.86%
Frequency	2009.1	0.000 (CI = +/-0.058; p = 0.988)	-0.040 (CI = +/-0.067; p = 0.229)	0.601	+0.04%	-3.90%
Frequency	2009.2	0.004 (CI = +/-0.072; p = 0.918)	-0.044 (CI = +/-0.080; p = 0.277)	0.588	+0.37%	-3.91%
Frequency	2010.1	0.004 (CI = +/-0.092; p = 0.927)	-0.044 (CI = +/-0.100; p = 0.376)	0.575	+0.42%	-3.91%
Frequency	2010.2	-0.009 (CI = +/-0.124; p = 0.881)	-0.030 (CI = +/-0.132; p = 0.638)	0.567	-0.90%	-3.88%
Frequency	2011.1	0.001 (CI = +/-0.179; p = 0.991)	-0.041 (CI = +/-0.187; p = 0.657)	0.544	+0.10%	-3.90%
Frequency	2011.2	-0.015 (CI = +/-0.295; p = 0.919)	-0.025 (CI = +/-0.302; p = 0.866)	0.526	-1.45%	-3.88%
Frequency	2012.1	-0.050 (CI = +/-0.644; p = 0.874)	0.010 (CI = +/-0.650; p = 0.974)	0.501	-4.86%	-3.86%

Property Damage

Coverage = PD
End Trend Period = 2024.2
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	2005.1	0.015 (CI = +/-0.009; p = 0.002)	0.058 (CI = +/-0.035; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.013; p = 0.000)	0.944	+1.51%	+5.39%
Loss Cost	2005.2	0.014 (CI = +/-0.010; p = 0.009)	0.056 (CI = +/-0.036; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.014; p = 0.000)	0.941	+1.40%	+5.41%
Loss Cost	2006.1	0.012 (CI = +/-0.011; p = 0.033)	0.058 (CI = +/-0.037; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.015; p = 0.000)	0.940	+1.24%	+5.43%
Loss Cost	2006.2	0.012 (CI = +/-0.013; p = 0.058)	0.058 (CI = +/-0.038; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.017; p = 0.000)	0.938	+1.24%	+5.43%
Loss Cost	2007.1	0.013 (CI = +/-0.014; p = 0.070)	0.057 (CI = +/-0.039; p = 0.006)	0.010 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.018; p = 0.000)	0.936	+1.34%	+5.42%
Loss Cost	2007.2	0.019 (CI = +/-0.016; p = 0.020)	0.062 (CI = +/-0.039; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.020; p = 0.002)	0.940	+1.93%	+5.35%
Loss Cost	2008.1	0.023 (CI = +/-0.018; p = 0.015)	0.059 (CI = +/-0.040; p = 0.005)	0.010 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.022; p = 0.013)	0.940	+2.33%	+5.32%
Loss Cost	2008.2	0.019 (CI = +/-0.021; p = 0.077)	0.057 (CI = +/-0.041; p = 0.008)	0.010 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.025; p = 0.013)	0.936	+1.94%	+5.35%
Loss Cost	2009.1	0.023 (CI = +/-0.026; p = 0.083)	0.055 (CI = +/-0.042; p = 0.012)	0.010 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.029; p = 0.051)	0.935	+2.28%	+5.33%
Loss Cost	2009.2	0.033 (CI = +/-0.031; p = 0.040)	0.059 (CI = +/-0.042; p = 0.008)	0.010 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.035; p = 0.279)	0.935	+3.32%	+5.27%
Loss Cost	2010.1	0.025 (CI = +/-0.039; p = 0.210)	0.062 (CI = +/-0.044; p = 0.007)	0.010 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.043; p = 0.207)	0.932	+2.50%	+5.30%
Loss Cost	2010.2	0.025 (CI = +/-0.053; p = 0.346)	0.062 (CI = +/-0.045; p = 0.009)	0.010 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.057; p = 0.336)	0.927	+2.50%	+5.30%
Loss Cost	2011.1	0.015 (CI = +/-0.077; p = 0.688)	0.064 (CI = +/-0.047; p = 0.010)	0.010 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.080; p = 0.353)	0.923	+1.52%	+5.32%
Loss Cost	2011.2	0.035 (CI = +/-0.126; p = 0.572)	0.066 (CI = +/-0.049; p = 0.011)	0.010 (CI = +/-0.002; p = 0.000)	0.017 (CI = +/-0.129; p = 0.792)	0.919	+3.56%	+5.29%
Loss Cost	2012.1	-0.013 (CI = +/-0.280; p = 0.926)	0.068 (CI = +/-0.052; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.282; p = 0.640)	0.914	-1.26%	+5.31%
Loss Cost	2012.2	0.052 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.052; p = 0.013)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+5.31%	+5.31%
Loss Cost	2013.1	0.051 (CI = +/-0.008; p = 0.000)	0.072 (CI = +/-0.054; p = 0.012)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.907	+5.21%	+5.21%
Loss Cost	2013.2	0.051 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.057; p = 0.017)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+5.18%	+5.18%
Loss Cost	2014.1	0.052 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.059; p = 0.030)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+5.31%	+5.31%
Loss Cost	2014.2	0.050 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.060; p = 0.053)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.893	+5.10%	+5.10%
Loss Cost	2015.1	0.050 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.064; p = 0.065)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+5.09%	+5.09%
Loss Cost	2015.2	0.051 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.067; p = 0.058)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.887	+5.24%	+5.24%
Loss Cost	2016.1	0.051 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.072; p = 0.072)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.883	+5.22%	+5.22%
Loss Cost	2016.2	0.052 (CI = +/-0.015; p = 0.000)	0.070 (CI = +/-0.076; p = 0.071)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	+5.37%	+5.37%
Loss Cost	2017.1	0.053 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.082; p = 0.099)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.878	+5.45%	+5.45%
Loss Cost	2017.2	0.048 (CI = +/-0.019; p = 0.000)	0.053 (CI = +/-0.083; p = 0.191)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.886	+4.93%	+4.93%
Severity	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.030; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.399)	0.056 (CI = +/-0.011; p = 0.000)	0.985	+2.50%	+8.40%
Severity	2005.2	0.025 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.031; p = 0.017)	-0.001 (CI = +/-0.002; p = 0.402)	0.055 (CI = +/-0.012; p = 0.000)	0.984	+2.55%	+8.39%
Severity	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.031; p = 0.017)	-0.001 (CI = +/-0.002; p = 0.404)	0.056 (CI = +/-0.013; p = 0.000)	0.984	+2.46%	+8.41%
Severity	2006.2	0.028 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.031; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.371)	0.052 (CI = +/-0.014; p = 0.000)	0.985	+2.83%	+8.35%
Severity	2007.1	0.029 (CI = +/-0.012; p = 0.000)	0.042 (CI = +/-0.032; p = 0.013)	-0.001 (CI = +/-0.002; p = 0.382)	0.051 (CI = +/-0.015; p = 0.000)	0.984	+2.96%	+8.33%
Severity	2007.2	0.031 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.033; p = 0.012)	-0.001 (CI = +/-0.002; p = 0.379)	0.049 (CI = +/-0.017; p = 0.000)	0.983	+3.14%	+8.31%
Severity	2008.1	0.032 (CI = +/-0.016; p = 0.000)	0.042 (CI = +/-0.034; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.390)	0.048 (CI = +/-0.019; p = 0.000)	0.982	+3.23%	+8.30%
Severity	2008.2	0.026 (CI = +/-0.018; p = 0.006)	0.039 (CI = +/-0.034; p = 0.028)	-0.001 (CI = +/-0.002; p = 0.405)	0.054 (CI = +/-0.021; p = 0.000)	0.982	+2.66%	+8.35%
Severity	2009.1	0.024 (CI = +/-0.022; p = 0.030)	0.040 (CI = +/-0.035; p = 0.029)	-0.001 (CI = +/-0.002; p = 0.409)	0.056 (CI = +/-0.025; p = 0.000)	0.981	+2.47%	+8.37%
Severity	2009.2	0.030 (CI = +/-0.027; p = 0.027)	0.042 (CI = +/-0.036; p = 0.024)	-0.001 (CI = +/-0.002; p = 0.399)	0.050 (CI = +/-0.030; p = 0.002)	0.980	+3.08%	+8.33%
Severity	2010.1	0.024 (CI = +/-0.034; p = 0.155)	0.045 (CI = +/-0.037; p = 0.022)	-0.001 (CI = +/-0.002; p = 0.396)	0.056 (CI = +/-0.037; p = 0.004)	0.979	+2.44%	+8.35%
Severity	2010.2	0.036 (CI = +/-0.045; p = 0.113)	0.047 (CI = +/-0.038; p = 0.018)	-0.001 (CI = +/-0.002; p = 0.385)	0.044 (CI = +/-0.048; p = 0.071)	0.978	+3.65%	+8.31%
Severity	2011.1	0.021 (CI = +/-0.065; p = 0.517)	0.050 (CI = +/-0.040; p = 0.016)	-0.001 (CI = +/-0.002; p = 0.381)	0.060 (CI = +/-0.067; p = 0.081)	0.977	+2.08%	+8.34%
Severity	2011.2	0.053 (CI = +/-0.105; p = 0.307)	0.053 (CI = +/-0.041; p = 0.013)	-0.001 (CI = +/-0.002; p = 0.371)	0.027 (CI = +/-0.108; p = 0.613)	0.976	+5.45%	+8.30%
Severity	2012.1	0.065 (CI = +/-0.234; p = 0.572)	0.052 (CI = +/-0.043; p = 0.020)	-0.001 (CI = +/-0.002; p = 0.385)	0.015 (CI = +/-0.236; p = 0.895)	0.973	+6.67%	+8.30%
Severity	2012.2	0.029 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.043; p = 0.020)	-0.001 (CI = +/-0.002; p = 0.385)	NA (CI = +/-NA; p = NA)	0.971	+8.30%	+8.30%
Severity	2013.1	0.079 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.045; p = 0.021)	-0.001 (CI = +/-0.002; p = 0.382)	NA (CI = +/-NA; p = NA)	0.967	+8.24%	+8.24%
Severity	2013.2	0.079 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.048; p = 0.031)	-0.001 (CI = +/-0.002; p = 0.400)	NA (CI = +/-NA; p = NA)	0.962	+8.19%	+8.19%
Severity	2014.1	0.079 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.050; p = 0.039)	-0.001 (CI = +/-0.002; p = 0.413)	NA (CI = +/-NA; p = NA)	0.957	+8.18%	+8.18%
Severity	2014.2	0.077 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.050; p = 0.071)	-0.001 (CI = +/-0.002; p = 0.447)	NA (CI = +/-NA; p = NA)	0.954	+7.96%	+8.27%
Severity	2015.1	0.076 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.053; p = 0.085)	-0.001 (CI = +/-0.002; p = 0.460)	NA (CI = +/-NA; p = NA)	0.947	+7.95%	+7.95%
Severity	2015.2	0.078 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.055; p = 0.071)	-0.001 (CI = +/-0.002; p = 0.428)	NA (CI = +/-NA; p = NA)	0.941	+8.08%	+8.08%
Severity	2016.1	0.080 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.057; p = 0.119)	-0.001 (CI = +/-0.002; p = 0.418)	NA (CI = +/-NA; p = NA)	0.938	+8.26%	+8.26%
Severity	2016.2	0.082 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.059; p = 0.083)	-0.001 (CI = +/-0.002; p = 0.344)	NA (CI = +/-NA; p = NA)	0.934	+8.51%	+8.51%
Severity	2017.1	0.082 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.064; p = 0.107)	-0.001 (CI = +/-0.002; p = 0.364)	NA (CI = +/-NA; p = NA)	0.922	+8.52%	+8.52%
Severity	2017.2	0.080 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.069; p = 0.178)	-0.001 (CI = +/-0.002; p = 0.478)	NA (CI = +/-NA; p = NA)	0.901	+8.29%	+8.29%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.036)	0.021 (CI = +/-0.034; p = 0.232)	0.010 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.013; p = 0.006)	0.936	-0.96%	-2.78%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.027)	0.018 (CI = +/-0.035; p = 0.294)	0.010 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.014; p = 0.019)	0.936	-1.12%	-2.75%
Frequency	2006.1	-0.012 (CI = +/-0.011; p = 0.034)	0.019 (CI = +/-0.036; p = 0.282)	0.010 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.015; p = 0.039)	0.934	-1.19%	-2.74%
Frequency	2006.2	-0.016 (CI = +/-0.012; p = 0.013)	0.015 (CI = +/-0.036; p = 0.397)	0.010 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.016; p = 0.146)	0.937	-1.55%	-2.69%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.024)	0.015 (CI = +/-0.037; p = 0.402)	0.010 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.018; p = 0.198)	0.935	-1.58%	-2.69%
Frequency	2007.2	-0.012 (CI = +/-0.015; p = 0.129)	0.019 (CI = +/-0.038; p = 0.306)	0.010 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.019; p = 0.101)	0.934	-1.17%	-2.73%
Frequency	2008.1	-0.009 (CI = +/-0.018; p = 0.322)	0.017 (CI = +/-0.038; p = 0.378)	0.010 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.022; p = 0.078)	0.932	-0.87%	-2.76%
Frequency	2008.2	-0.007 (CI = +/-0.021; p = 0.500)	0.018 (CI = +/-0.040; p = 0.362)	0.010 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.025; p = 0.092)	0.929	-0.70%	-2.77%
Frequency	2009.1	-0.002 (CI = +/-0.025; p = 0.882)	0.015 (CI = +/-0.041; p = 0.450)	0.010 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.029; p = 0.068)	0.928	-0.18%	-2.80%
Frequency	2009.2	0.002 (CI = +/-0.031; p = 0.881)	0.017 (CI = +/-0.042; p = 0.415)	0.010 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.035; p = 0.077)	0.925	+0.23%	-2.82%
Frequency	2010.1	0.001 (CI = +/-0.040; p = 0.979)	0.018 (CI = +/-0.044; p = 0.416)	0.010 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.176)	0.923	+0.05%	-2.82%
Frequency	2010.2	-0.011 (CI = +/-0.053; p = 0.667)	0.015 (CI = +/-0.045; p = 0.506)	0.010 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.056; p = 0.536)	0.922	-1.11%	-2.78%
Frequency	2011.1	-0.005 (CI = +/-0.077; p = 0.884)	0.014 (CI = +/-0.047; p = 0.551)	0.010 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.080; p = 0.558)	0.918	-0.54%	-2.79%
Frequency	2011.2	-0.018 (CI = +/-0.126; p = 0.768)	0.013 (CI = +/-0.049; p = 0.599)	0.010 (CI = +/-0.002; p = 0.000)	-0.010 (CI = +/-0.129; p = 0.874)	0.915	-1.80%	-2.78%
Frequency	2012.1	-0.077 (CI = +/-0.279; p = 0.570)	0.016 (CI = +/-0.052; p = 0.532)	0.010 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.281; p = 0.719)	0.911	-7.44%	-2.76%
Frequency	2012.2	-0.028 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.052; p = 0.532)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.909	-2.76%	-2.76%
Frequency	2013.1	-0.028 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.054; p = 0.512)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.904	-2.79%	-2.79%
Frequency	2013.2	-0.028 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.057; p = 0.516)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.897	-2.78%	-2.78%
Frequency	2014.1	-0.027 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.059; p = 0.643)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.890	-2.66%	-2.66%
Frequency	2014.2	-0.027 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.063; p = 0.649)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.882	-2.65%	-2.65%
Frequency	2015.1	-0.027 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.067; p = 0.669)	0.010 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	-2.64%	-2.64%
Frequency	2015.2	-0.027 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.071; p = 0.677)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	-2.63%	-2.63%
Frequency	2016.1	-0.029 (CI = +/-0.014; p = 0.001)	0.020 (CI = +/-0.075; p = 0.568)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.861	-2.82%	-2.82%
Frequency	2016.2	-0.029 (CI = +/-0.016; p = 0.002)	0.018 (CI = +/-0.080; p = 0.637)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.851	-2.89%	-2.89%
Frequency	2017.1	-0.029 (CI = +/-0.018; p = 0.005)	0.016 (CI = +/-0.087; p = 0.692)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.834	-2.83%	-2.83%
Frequency	2017.2	-0.031 (CI = +/-0.021; p = 0.007)	0.008 (CI = +/-0.093; p = 0.858)	0.011 (CI = +/-0.003; p = 0.000)	NA			

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.081 (CI = +/-0.074; p = 0.032)	0.746	+3.37%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.076; p = 0.030)	0.736	+3.42%
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.078; p = 0.038)	0.727	+3.44%
Loss Cost	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.079; p = 0.031)	0.721	+3.52%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.081; p = 0.045)	0.719	+3.60%
Loss Cost	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.081; p = 0.027)	0.730	+3.77%
Loss Cost	2008.1	0.038 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.083; p = 0.040)	0.728	+3.86%
Loss Cost	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.086; p = 0.043)	0.708	+3.88%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.088; p = 0.059)	0.701	+3.95%
Loss Cost	2009.2	0.040 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.090; p = 0.047)	0.697	+4.09%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.093; p = 0.049)	0.678	+4.04%
Loss Cost	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.097 (CI = +/-0.097; p = 0.050)	0.656	+4.10%
Loss Cost	2011.1	0.040 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.101; p = 0.057)	0.638	+4.08%
Loss Cost	2011.2	0.041 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.104; p = 0.055)	0.618	+4.18%
Loss Cost	2012.1	0.040 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.109; p = 0.060)	0.596	+4.13%
Loss Cost	2012.2	0.041 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.113; p = 0.063)	0.566	+4.20%
Loss Cost	2013.1	0.040 (CI = +/-0.017; p = 0.000)	0.113 (CI = +/-0.118; p = 0.060)	0.539	+4.05%
Loss Cost	2013.2	0.040 (CI = +/-0.019; p = 0.000)	0.113 (CI = +/-0.124; p = 0.071)	0.494	+4.06%
Loss Cost	2014.1	0.041 (CI = +/-0.021; p = 0.001)	0.111 (CI = +/-0.131; p = 0.092)	0.480	+4.14%
Loss Cost	2014.2	0.039 (CI = +/-0.023; p = 0.002)	0.107 (CI = +/-0.137; p = 0.120)	0.412	+4.02%
Loss Cost	2015.1	0.039 (CI = +/-0.025; p = 0.005)	0.108 (CI = +/-0.146; p = 0.138)	0.389	+3.99%
Loss Cost	2015.2	0.042 (CI = +/-0.028; p = 0.005)	0.117 (CI = +/-0.152; p = 0.122)	0.380	+4.32%
Loss Cost	2016.1	0.043 (CI = +/-0.031; p = 0.011)	0.116 (CI = +/-0.163; p = 0.150)	0.361	+4.36%
Loss Cost	2016.2	0.047 (CI = +/-0.035; p = 0.011)	0.129 (CI = +/-0.171; p = 0.127)	0.362	+4.84%
Loss Cost	2017.1	0.050 (CI = +/-0.040; p = 0.018)	0.122 (CI = +/-0.184; p = 0.178)	0.356	+5.13%
Loss Cost	2017.2	0.051 (CI = +/-0.046; p = 0.032)	0.125 (CI = +/-0.199; p = 0.197)	0.292	+5.26%
Severity	2005.1	0.062 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.058; p = 0.251)	0.942	+6.44%
Severity	2005.2	0.064 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.057; p = 0.140)	0.946	+6.59%
Severity	2006.1	0.065 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.056; p = 0.218)	0.947	+6.71%
Severity	2006.2	0.067 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.052; p = 0.075)	0.957	+6.91%
Severity	2007.1	0.068 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.050; p = 0.135)	0.961	+7.08%
Severity	2007.2	0.070 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.047; p = 0.056)	0.965	+7.24%
Severity	2008.1	0.071 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.046; p = 0.101)	0.968	+7.39%
Severity	2008.2	0.072 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.046; p = 0.077)	0.966	+7.46%
Severity	2009.1	0.073 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.046; p = 0.133)	0.968	+7.60%
Severity	2009.2	0.075 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.042; p = 0.042)	0.973	+7.79%
Severity	2010.1	0.076 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.042; p = 0.071)	0.972	+7.90%
Severity	2010.2	0.078 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.040; p = 0.021)	0.976	+8.09%
Severity	2011.1	0.078 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.041; p = 0.034)	0.975	+8.16%
Severity	2011.2	0.080 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.039; p = 0.013)	0.976	+8.32%
Severity	2012.1	0.080 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.041; p = 0.021)	0.975	+8.37%
Severity	2012.2	0.081 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.043; p = 0.025)	0.971	+8.39%
Severity	2013.1	0.080 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.044; p = 0.026)	0.968	+8.33%
Severity	2013.2	0.080 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.046; p = 0.038)	0.963	+8.28%
Severity	2014.1	0.080 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.049; p = 0.047)	0.958	+8.28%
Severity	2014.2	0.077 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.048; p = 0.083)	0.955	+8.04%
Severity	2015.1	0.077 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.051; p = 0.098)	0.949	+8.03%
Severity	2015.2	0.078 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.053; p = 0.085)	0.943	+8.15%
Severity	2016.1	0.080 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.055; p = 0.142)	0.940	+8.35%
Severity	2016.2	0.082 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.057; p = 0.110)	0.934	+8.56%
Severity	2017.1	0.082 (CI = +/-0.013; p = 0.000)	0.046 (CI = +/-0.062; p = 0.133)	0.923	+8.55%
Severity	2017.2	0.079 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.065; p = 0.210)	0.905	+8.26%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.078; p = 0.224)	0.660	-2.89%
Frequency	2005.2	-0.030 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.079; p = 0.289)	0.663	-2.98%
Frequency	2006.1	-0.031 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.081; p = 0.236)	0.661	-3.06%
Frequency	2006.2	-0.032 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.082; p = 0.313)	0.668	-3.17%
Frequency	2007.1	-0.033 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.084; p = 0.274)	0.660	-3.24%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.086; p = 0.281)	0.641	-3.23%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.089; p = 0.266)	0.625	-3.28%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.092; p = 0.304)	0.614	-3.33%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.095; p = 0.286)	0.597	-3.39%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.098; p = 0.327)	0.584	-3.44%
Frequency	2010.1	-0.036 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.100; p = 0.270)	0.582	-3.58%
Frequency	2010.2	-0.038 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.103; p = 0.335)	0.578	-3.69%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.107; p = 0.315)	0.559	-3.77%
Frequency	2011.2	-0.039 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.111; p = 0.355)	0.542	-3.82%
Frequency	2012.1	-0.040 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.116; p = 0.333)	0.521	-3.92%
Frequency	2012.2	-0.039 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.121; p = 0.332)	0.489	-3.86%
Frequency	2013.1	-0.040 (CI = +/-0.018; p = 0.000)	0.062 (CI = +/-0.126; p = 0.322)	0.461	-3.95%
Frequency	2013.2	-0.040 (CI = +/-0.020; p = 0.000)	0.064 (CI = +/-0.132; p = 0.325)	0.426	-3.90%
Frequency	2014.1	-0.039 (CI = +/-0.022; p = 0.001)	0.061 (CI = +/-0.139; p = 0.370)	0.368	-3.83%
Frequency	2014.2	-0.038 (CI = +/-0.024; p = 0.004)	0.065 (CI = +/-0.146; p = 0.365)	0.328	-3.72%
Frequency	2015.1	-0.038 (CI = +/-0.027; p = 0.008)	0.065 (CI = +/-0.156; p = 0.388)	0.277	-3.74%
Frequency	2015.2	-0.036 (CI = +/-0.030; p = 0.021)	0.071 (CI = +/-0.164; p = 0.370)	0.231	-3.55%
Frequency	2016.1	-0.038 (CI = +/-0.034; p = 0.032)	0.076 (CI = +/-0.175; p = 0.371)	0.194	-3.69%
Frequency	2016.2	-0.035 (CI = +/-0.038; p = 0.069)	0.084 (CI = +/-0.186; p = 0.353)	0.149	-3.43%
Frequency	2017.1	-0.032 (CI = +/-0.044; p = 0.136)	0.076 (CI = +/-0.201; p = 0.431)	0.059	-3.15%
Frequency	2017.2	-0.028 (CI = +/-0.050; p = 0.242)	0.085 (CI = +/-0.215; p = 0.405)	0.018	-2.77%

Property Damage

Coverage = PD
End Trend Period = 2024.2
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	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.109 (CI = +/-0.102; p = 0.037)	0.890	+3.59%
Loss Cost	2005.2	0.036 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.106 (CI = +/-0.105; p = 0.047)	0.885	+3.63%
Loss Cost	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.097 (CI = +/-0.106; p = 0.071)	0.884	+3.74%
Loss Cost	2006.2	0.038 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.109; p = 0.100)	0.881	+3.83%
Loss Cost	2007.1	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.107; p = 0.172)	0.890	+4.05%
Loss Cost	2007.2	0.042 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.105; p = 0.292)	0.899	+4.30%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.101; p = 0.492)	0.911	+4.58%
Loss Cost	2008.2	0.045 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.105; p = 0.500)	0.904	+4.58%
Loss Cost	2009.1	0.047 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.103; p = 0.752)	0.912	+4.85%
Loss Cost	2009.2	0.049 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.104; p = 0.979)	0.914	+5.07%
Loss Cost	2010.1	0.050 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.108; p = 0.925)	0.909	+5.17%
Loss Cost	2010.2	0.051 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.113; p = 0.877)	0.903	+5.22%
Loss Cost	2011.1	0.053 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.117; p = 0.717)	0.901	+5.42%
Loss Cost	2011.2	0.054 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.123; p = 0.636)	0.895	+5.55%
Loss Cost	2012.1	0.056 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.129; p = 0.533)	0.891	+5.74%
Loss Cost	2012.2	0.056 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.137; p = 0.535)	0.883	+5.78%
Loss Cost	2013.1	0.056 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.146; p = 0.546)	0.873	+5.81%
Loss Cost	2013.2	0.055 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.156; p = 0.664)	0.863	+5.61%
Loss Cost	2014.1	0.060 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.161; p = 0.427)	0.871	+6.19%
Loss Cost	2014.2	0.054 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.165; p = 0.704)	0.867	+5.53%
Loss Cost	2015.1	0.057 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.178; p = 0.612)	0.863	+5.82%
Loss Cost	2015.2	0.059 (CI = +/-0.030; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.194; p = 0.558)	0.859	+6.07%
Loss Cost	2016.1	0.063 (CI = +/-0.034; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.210; p = 0.473)	0.857	+6.50%
Loss Cost	2016.2	0.065 (CI = +/-0.039; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.230; p = 0.457)	0.852	+6.74%
Loss Cost	2017.1	0.073 (CI = +/-0.044; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.245; p = 0.342)	0.858	+7.58%
Loss Cost	2017.2	0.059 (CI = +/-0.047; p = 0.018)	0.011 (CI = +/-0.004; p = 0.000)	-0.064 (CI = +/-0.244; p = 0.573)	0.870	+6.10%
Severity	2005.1	0.054 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.010)	0.182 (CI = +/-0.107; p = 0.002)	0.955	+5.53%
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.015)	0.170 (CI = +/-0.108; p = 0.003)	0.955	+5.68%
Severity	2006.1	0.057 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.023)	0.157 (CI = +/-0.108; p = 0.006)	0.956	+5.85%
Severity	2006.2	0.059 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.034)	0.137 (CI = +/-0.103; p = 0.011)	0.961	+6.11%
Severity	2007.1	0.062 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.051)	0.118 (CI = +/-0.100; p = 0.022)	0.964	+6.36%
Severity	2007.2	0.064 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.076)	0.104 (CI = +/-0.099; p = 0.041)	0.965	+6.56%
Severity	2008.1	0.066 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.116)	0.086 (CI = +/-0.097; p = 0.081)	0.968	+6.81%
Severity	2008.2	0.066 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.136)	0.083 (CI = +/-0.101; p = 0.103)	0.965	+6.86%
Severity	2009.1	0.069 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.201)	0.066 (CI = +/-0.100; p = 0.187)	0.966	+7.11%
Severity	2009.2	0.071 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.300)	0.047 (CI = +/-0.098; p = 0.337)	0.969	+7.40%
Severity	2010.1	0.073 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.407)	0.032 (CI = +/-0.099; p = 0.509)	0.969	+7.62%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.569)	0.014 (CI = +/-0.098; p = 0.778)	0.970	+7.93%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.704)	0.001 (CI = +/-0.101; p = 0.985)	0.969	+8.14%
Severity	2011.2	0.081 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.879)	-0.015 (CI = +/-0.103; p = 0.766)	0.968	+8.41%
Severity	2012.1	0.083 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.970)	-0.028 (CI = +/-0.106; p = 0.583)	0.967	+8.65%
Severity	2012.2	0.083 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.996)	-0.026 (CI = +/-0.113; p = 0.635)	0.963	+8.61%
Severity	2013.1	0.083 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.970)	-0.029 (CI = +/-0.120; p = 0.623)	0.958	+8.66%
Severity	2013.2	0.081 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.003; p = 0.927)	-0.018 (CI = +/-0.128; p = 0.777)	0.952	+8.44%
Severity	2014.1	0.083 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.003; p = 0.991)	-0.027 (CI = +/-0.137; p = 0.683)	0.946	+8.63%
Severity	2014.2	0.076 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.003; p = 0.726)	0.008 (CI = +/-0.135; p = 0.904)	0.944	+7.89%
Severity	2015.1	0.077 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.003; p = 0.784)	0.001 (CI = +/-0.147; p = 0.983)	0.936	+8.03%
Severity	2015.2	0.079 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.003; p = 0.842)	-0.006 (CI = +/-0.160; p = 0.940)	0.927	+8.20%
Severity	2016.1	0.086 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.003; p = 0.960)	-0.038 (CI = +/-0.165; p = 0.631)	0.927	+8.99%
Severity	2016.2	0.091 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.003; p = 0.861)	-0.056 (CI = +/-0.178; p = 0.506)	0.919	+9.48%
Severity	2017.1	0.095 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.004; p = 0.792)	-0.073 (CI = +/-0.192; p = 0.421)	0.908	+9.98%
Severity	2017.2	0.088 (CI = +/-0.039; p = 0.000)	0.000 (CI = +/-0.004; p = 0.868)	-0.050 (CI = +/-0.203; p = 0.598)	0.886	+9.22%
Frequency	2005.1	-0.018 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.073 (CI = +/-0.075; p = 0.058)	0.928	-1.83%
Frequency	2005.2	-0.020 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.075; p = 0.094)	0.931	-1.94%
Frequency	2006.1	-0.020 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.077; p = 0.127)	0.930	-1.99%
Frequency	2006.2	-0.022 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.075; p = 0.217)	0.937	-2.15%
Frequency	2007.1	-0.022 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.077; p = 0.251)	0.934	-2.17%
Frequency	2007.2	-0.021 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.080; p = 0.222)	0.932	-2.12%
Frequency	2008.1	-0.021 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.082; p = 0.214)	0.928	-2.09%
Frequency	2008.2	-0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.085; p = 0.262)	0.926	-2.13%
Frequency	2009.1	-0.021 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.089; p = 0.261)	0.923	-2.11%
Frequency	2009.2	-0.022 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.045 (CI = +/-0.092; p = 0.324)	0.920	-2.17%
Frequency	2010.1	-0.023 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.095; p = 0.430)	0.920	-2.28%
Frequency	2010.2	-0.025 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.096; p = 0.639)	0.924	-2.50%
Frequency	2011.1	-0.025 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.101; p = 0.661)	0.920	-2.51%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.106; p = 0.793)	0.918	-2.63%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.112; p = 0.843)	0.913	-2.68%
Frequency	2012.2	-0.026 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.119; p = 0.789)	0.907	-2.60%
Frequency	2013.1	-0.027 (CI = +/-0.015; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.127; p = 0.816)	0.902	-2.62%
Frequency	2013.2	-0.026 (CI = +/-0.017; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.137; p = 0.816)	0.895	-2.60%
Frequency	2014.1	-0.023 (CI = +/-0.019; p = 0.021)	0.011 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.143; p = 0.613)	0.890	-2.24%
Frequency	2014.2	-0.022 (CI = +/-0.021; p = 0.044)	0.011 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.155; p = 0.611)	0.882	-2.19%
Frequency	2015.1	-0.021 (CI = +/-0.025; p = 0.092)	0.011 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.168; p = 0.579)	0.873	-2.05%
Frequency	2015.2	-0.020 (CI = +/-0.028; p = 0.154)	0.011 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.184; p = 0.580)	0.864	-1.97%
Frequency	2016.1	-0.023 (CI = +/-0.032; p = 0.148)	0.011 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.200; p = 0.717)	0.859	-2.29%
Frequency	2016.2	-0.025 (CI = +/-0.038; p = 0.168)	0.011 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.219; p = 0.807)	0.849	-2.50%
Frequency	2017.1	-0.022 (CI = +/-0.043; p = 0.290)	0.011 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.239; p = 0.736)	0.833	-2.18%
Frequency	2017.2	-0.029 (CI = +/-0.049; p = 0.222)	0.011 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.256; p = 0.905)	0.830	-2.86%

Property Damage

Coverage = PD

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.033 (CI = +/-0.007; p = 0.000)	0.720	+3.40%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.706	+3.42%
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.699	+3.48%
Loss Cost	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.689	+3.52%
Loss Cost	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.691	+3.64%
Loss Cost	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.694	+3.77%
Loss Cost	2008.1	0.038 (CI = +/-0.009; p = 0.000)	0.697	+3.91%
Loss Cost	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.675	+3.88%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.672	+4.01%
Loss Cost	2009.2	0.040 (CI = +/-0.011; p = 0.000)	0.662	+4.09%
Loss Cost	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.640	+4.11%
Loss Cost	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.615	+4.10%
Loss Cost	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.596	+4.16%
Loss Cost	2011.2	0.041 (CI = +/-0.014; p = 0.000)	0.571	+4.18%
Loss Cost	2012.1	0.041 (CI = +/-0.015; p = 0.000)	0.547	+4.22%
Loss Cost	2012.2	0.041 (CI = +/-0.017; p = 0.000)	0.513	+4.20%
Loss Cost	2013.1	0.041 (CI = +/-0.018; p = 0.000)	0.477	+4.17%
Loss Cost	2013.2	0.040 (CI = +/-0.020; p = 0.000)	0.430	+4.06%
Loss Cost	2014.1	0.042 (CI = +/-0.022; p = 0.001)	0.425	+4.28%
Loss Cost	2014.2	0.039 (CI = +/-0.024; p = 0.002)	0.360	+4.02%
Loss Cost	2015.1	0.041 (CI = +/-0.026; p = 0.004)	0.341	+4.16%
Loss Cost	2015.2	0.042 (CI = +/-0.029; p = 0.007)	0.320	+4.32%
Loss Cost	2016.1	0.045 (CI = +/-0.032; p = 0.010)	0.309	+4.58%
Loss Cost	2016.2	0.047 (CI = +/-0.036; p = 0.015)	0.293	+4.84%
Loss Cost	2017.1	0.053 (CI = +/-0.041; p = 0.015)	0.309	+5.43%
Loss Cost	2017.2	0.051 (CI = +/-0.047; p = 0.035)	0.245	+5.26%
Severity	2005.1	0.063 (CI = +/-0.005; p = 0.000)	0.941	+6.46%
Severity	2005.2	0.064 (CI = +/-0.005; p = 0.000)	0.944	+6.59%
Severity	2006.1	0.065 (CI = +/-0.005; p = 0.000)	0.946	+6.72%
Severity	2006.2	0.067 (CI = +/-0.005; p = 0.000)	0.954	+6.91%
Severity	2007.1	0.069 (CI = +/-0.005; p = 0.000)	0.959	+7.09%
Severity	2007.2	0.070 (CI = +/-0.005; p = 0.000)	0.962	+7.24%
Severity	2008.1	0.071 (CI = +/-0.005; p = 0.000)	0.966	+7.41%
Severity	2008.2	0.072 (CI = +/-0.005; p = 0.000)	0.964	+7.46%
Severity	2009.1	0.073 (CI = +/-0.005; p = 0.000)	0.966	+7.62%
Severity	2009.2	0.075 (CI = +/-0.005; p = 0.000)	0.969	+7.79%
Severity	2010.1	0.076 (CI = +/-0.005; p = 0.000)	0.970	+7.93%
Severity	2010.2	0.078 (CI = +/-0.005; p = 0.000)	0.972	+8.09%
Severity	2011.1	0.079 (CI = +/-0.005; p = 0.000)	0.971	+8.20%
Severity	2011.2	0.080 (CI = +/-0.006; p = 0.000)	0.971	+8.32%
Severity	2012.1	0.081 (CI = +/-0.006; p = 0.000)	0.969	+8.42%
Severity	2012.2	0.081 (CI = +/-0.006; p = 0.000)	0.965	+8.39%
Severity	2013.1	0.081 (CI = +/-0.007; p = 0.000)	0.961	+8.39%
Severity	2013.2	0.080 (CI = +/-0.008; p = 0.000)	0.956	+8.28%
Severity	2014.1	0.080 (CI = +/-0.008; p = 0.000)	0.951	+8.35%
Severity	2014.2	0.077 (CI = +/-0.008; p = 0.000)	0.949	+8.04%
Severity	2015.1	0.078 (CI = +/-0.009; p = 0.000)	0.943	+8.10%
Severity	2015.2	0.078 (CI = +/-0.010; p = 0.000)	0.935	+8.15%
Severity	2016.1	0.081 (CI = +/-0.011; p = 0.000)	0.934	+8.43%
Severity	2016.2	0.082 (CI = +/-0.012; p = 0.000)	0.926	+8.56%
Severity	2017.1	0.083 (CI = +/-0.014; p = 0.000)	0.915	+8.67%
Severity	2017.2	0.079 (CI = +/-0.015; p = 0.000)	0.900	+8.26%
Frequency	2005.1	-0.029 (CI = +/-0.007; p = 0.000)	0.655	-2.87%
Frequency	2005.2	-0.030 (CI = +/-0.007; p = 0.000)	0.661	-2.98%
Frequency	2006.1	-0.031 (CI = +/-0.007; p = 0.000)	0.657	-3.04%
Frequency	2006.2	-0.032 (CI = +/-0.008; p = 0.000)	0.667	-3.17%
Frequency	2007.1	-0.033 (CI = +/-0.008; p = 0.000)	0.657	-3.22%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.639	-3.23%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.622	-3.26%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.613	-3.33%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.595	-3.36%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.584	-3.44%
Frequency	2010.1	-0.036 (CI = +/-0.012; p = 0.000)	0.578	-3.54%
Frequency	2010.2	-0.038 (CI = +/-0.012; p = 0.000)	0.579	-3.69%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	0.558	-3.73%
Frequency	2011.2	-0.039 (CI = +/-0.014; p = 0.000)	0.544	-3.82%
Frequency	2012.1	-0.040 (CI = +/-0.015; p = 0.000)	0.522	-3.87%
Frequency	2012.2	-0.039 (CI = +/-0.017; p = 0.000)	0.489	-3.86%
Frequency	2013.1	-0.040 (CI = +/-0.018; p = 0.000)	0.460	-3.89%
Frequency	2013.2	-0.040 (CI = +/-0.020; p = 0.000)	0.426	-3.90%
Frequency	2014.1	-0.038 (CI = +/-0.022; p = 0.002)	0.373	-3.75%
Frequency	2014.2	-0.038 (CI = +/-0.024; p = 0.004)	0.332	-3.72%
Frequency	2015.1	-0.037 (CI = +/-0.027; p = 0.009)	0.285	-3.64%
Frequency	2015.2	-0.036 (CI = +/-0.030; p = 0.020)	0.238	-3.55%
Frequency	2016.1	-0.036 (CI = +/-0.033; p = 0.035)	0.202	-3.55%
Frequency	2016.2	-0.035 (CI = +/-0.038; p = 0.067)	0.153	-3.43%
Frequency	2017.1	-0.030 (CI = +/-0.042; p = 0.149)	0.082	-2.98%
Frequency	2017.2	-0.028 (CI = +/-0.049; p = 0.236)	0.037	-2.77%

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	2005.1	0.019 (CI = +/-0.017; p = 0.030)	0.022 (CI = +/-0.030; p = 0.135)	0.691	+1.88%	+4.19%
Loss Cost	2005.2	0.017 (CI = +/-0.019; p = 0.077)	0.025 (CI = +/-0.032; p = 0.118)	0.672	+1.68%	+4.26%
Loss Cost	2006.1	0.017 (CI = +/-0.021; p = 0.114)	0.025 (CI = +/-0.034; p = 0.145)	0.657	+1.67%	+4.26%
Loss Cost	2006.2	0.015 (CI = +/-0.024; p = 0.190)	0.027 (CI = +/-0.037; p = 0.156)	0.639	+1.56%	+4.29%
Loss Cost	2007.1	0.019 (CI = +/-0.027; p = 0.162)	0.023 (CI = +/-0.041; p = 0.266)	0.635	+1.89%	+4.21%
Loss Cost	2007.2	0.024 (CI = +/-0.031; p = 0.125)	0.017 (CI = +/-0.045; p = 0.449)	0.635	+2.39%	+4.11%
Loss Cost	2008.1	0.031 (CI = +/-0.035; p = 0.079)	0.008 (CI = +/-0.049; p = 0.753)	0.641	+3.18%	+3.96%
Loss Cost	2008.2	0.025 (CI = +/-0.042; p = 0.220)	0.014 (CI = +/-0.056; p = 0.595)	0.603	+2.56%	+4.06%
Loss Cost	2009.1	0.034 (CI = +/-0.050; p = 0.172)	0.005 (CI = +/-0.064; p = 0.878)	0.599	+3.45%	+3.95%
Loss Cost	2009.2	0.042 (CI = +/-0.062; p = 0.171)	-0.004 (CI = +/-0.076; p = 0.908)	0.582	+4.30%	+3.86%
Loss Cost	2010.1	0.043 (CI = +/-0.080; p = 0.272)	-0.005 (CI = +/-0.094; p = 0.906)	0.542	+4.40%	+3.85%
Loss Cost	2010.2	0.038 (CI = +/-0.108; p = 0.469)	0.000 (CI = +/-0.122; p = 0.998)	0.491	+3.86%	+3.88%
Loss Cost	2011.1	0.050 (CI = +/-0.157; p = 0.510)	-0.012 (CI = +/-0.171; p = 0.880)	0.454	+5.12%	+3.83%
Loss Cost	2011.2	0.057 (CI = +/-0.260; p = 0.649)	-0.019 (CI = +/-0.273; p = 0.882)	0.400	+5.83%	+3.81%
Loss Cost	2012.1	0.124 (CI = +/-0.568; p = 0.647)	-0.087 (CI = +/-0.578; p = 0.752)	0.352	+13.17%	+3.74%
Severity	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.015; p = 0.000)	0.966	+2.45%	+8.55%
Severity	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.017; p = 0.000)	0.964	+2.41%	+8.56%
Severity	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.018; p = 0.000)	0.962	+2.40%	+8.56%
Severity	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.019; p = 0.000)	0.963	+2.68%	+8.49%
Severity	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.021; p = 0.000)	0.962	+2.94%	+8.42%
Severity	2007.2	0.029 (CI = +/-0.016; p = 0.001)	0.052 (CI = +/-0.023; p = 0.000)	0.960	+2.97%	+8.42%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.001)	0.048 (CI = +/-0.025; p = 0.001)	0.958	+3.24%	+8.36%
Severity	2008.2	0.024 (CI = +/-0.020; p = 0.024)	0.058 (CI = +/-0.027; p = 0.000)	0.959	+2.39%	+8.50%
Severity	2009.1	0.024 (CI = +/-0.025; p = 0.056)	0.058 (CI = +/-0.032; p = 0.001)	0.956	+2.42%	+8.50%
Severity	2009.2	0.027 (CI = +/-0.031; p = 0.083)	0.055 (CI = +/-0.038; p = 0.007)	0.953	+2.70%	+8.47%
Severity	2010.1	0.024 (CI = +/-0.039; p = 0.210)	0.057 (CI = +/-0.046; p = 0.019)	0.949	+2.47%	+8.49%
Severity	2010.2	0.029 (CI = +/-0.053; p = 0.263)	0.052 (CI = +/-0.060; p = 0.086)	0.944	+2.96%	+8.46%
Severity	2011.1	0.024 (CI = +/-0.077; p = 0.515)	0.057 (CI = +/-0.084; p = 0.170)	0.938	+2.46%	+8.48%
Severity	2011.2	0.036 (CI = +/-0.128; p = 0.557)	0.045 (CI = +/-0.134; p = 0.485)	0.932	+3.66%	+8.45%
Severity	2012.1	0.113 (CI = +/-0.275; p = 0.392)	-0.033 (CI = +/-0.280; p = 0.805)	0.925	+11.99%	+8.36%
Frequency	2005.1	-0.006 (CI = +/-0.012; p = 0.371)	-0.035 (CI = +/-0.022; p = 0.003)	0.729	-0.55%	-4.01%
Frequency	2005.2	-0.007 (CI = +/-0.014; p = 0.295)	-0.033 (CI = +/-0.024; p = 0.008)	0.730	-0.72%	-3.96%
Frequency	2006.1	-0.007 (CI = +/-0.016; p = 0.353)	-0.033 (CI = +/-0.026; p = 0.013)	0.721	-0.71%	-3.96%
Frequency	2006.2	-0.011 (CI = +/-0.017; p = 0.202)	-0.028 (CI = +/-0.027; p = 0.042)	0.730	-1.09%	-3.86%
Frequency	2007.1	-0.010 (CI = +/-0.020; p = 0.296)	-0.029 (CI = +/-0.030; p = 0.055)	0.717	-1.02%	-3.88%
Frequency	2007.2	-0.006 (CI = +/-0.022; p = 0.609)	-0.035 (CI = +/-0.033; p = 0.037)	0.703	-0.56%	-3.97%
Frequency	2008.1	-0.001 (CI = +/-0.026; p = 0.962)	-0.041 (CI = +/-0.036; p = 0.029)	0.690	-0.06%	-4.06%
Frequency	2008.2	0.002 (CI = +/-0.031; p = 0.911)	-0.043 (CI = +/-0.041; p = 0.039)	0.678	+0.17%	-4.09%
Frequency	2009.1	0.010 (CI = +/-0.037; p = 0.575)	-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	+1.55%	-4.25%
Frequency	2010.1	0.019 (CI = +/-0.058; p = 0.509)	-0.062 (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)	0.646	+0.87%	-4.22%
Frequency	2011.1	0.026 (CI = +/-0.114; p = 0.640)	-0.069 (CI = +/-0.124; p = 0.253)	0.626	+2.60%	-4.28%
Frequency	2011.2	0.021 (CI = +/-0.189; p = 0.818)	-0.064 (CI = +/-0.198; p = 0.499)	0.610	+2.09%	-4.27%
Frequency	2012.1	0.011 (CI = +/-0.413; p = 0.957)	-0.054 (CI = +/-0.421; p = 0.787)	0.585	+1.06%	-4.26%

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Rate	Implied Trend
Loss Cost	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.879		+4.07%
Loss Cost	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.875		+4.11%
Loss Cost	2006.1	0.041 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.876		+4.21%
Loss Cost	2006.2	0.042 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.875		+4.28%
Loss Cost	2007.1	0.043 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.886		+4.44%
Loss Cost	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.899		+4.61%
Loss Cost	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.912		+4.79%
Loss Cost	2008.2	0.047 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.906		+4.79%
Loss Cost	2009.1	0.048 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.914		+4.96%
Loss Cost	2009.2	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.917		+5.08%
Loss Cost	2010.1	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.912		+5.13%
Loss Cost	2010.2	0.050 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.906		+5.16%
Loss Cost	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.904		+5.25%
Loss Cost	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.899		+5.30%
Loss Cost	2012.1	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.894		+5.37%
Loss Cost	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.886		+5.36%
Loss Cost	2013.1	0.052 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.877		+5.35%
Loss Cost	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.868		+5.24%
Loss Cost	2014.1	0.053 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.873		+5.45%
Loss Cost	2014.2	0.050 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.873		+5.15%
Loss Cost	2015.1	0.051 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.869		+5.23%
Loss Cost	2015.2	0.051 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.864		+5.28%
Loss Cost	2016.1	0.052 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.861		+5.38%
Loss Cost	2016.2	0.053 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.856		+5.40%
Loss Cost	2017.1	0.055 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.858		+5.63%
Loss Cost	2017.2	0.048 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.877		+4.92%
Severity	2005.1	0.061 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.282)	0.942		+6.34%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.309)	0.944		+6.47%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.339)	0.946		+6.62%
Severity	2006.2	0.066 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.367)	0.953		+6.82%
Severity	2007.1	0.068 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.397)	0.959		+7.00%
Severity	2007.2	0.069 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.430)	0.961		+7.15%
Severity	2008.1	0.071 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.463)	0.965		+7.33%
Severity	2008.2	0.071 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.486)	0.963		+7.38%
Severity	2009.1	0.073 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.519)	0.965		+7.55%
Severity	2009.2	0.074 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.551)	0.969		+7.73%
Severity	2010.1	0.076 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.581)	0.969		+7.87%
Severity	2010.2	0.077 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.609)	0.971		+8.04%
Severity	2011.1	0.078 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.633)	0.970		+8.14%
Severity	2011.2	0.079 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.653)	0.970		+8.27%
Severity	2012.1	0.080 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.670)	0.968		+8.37%
Severity	2012.2	0.080 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.672)	0.964		+8.34%
Severity	2013.1	0.080 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.680)	0.959		+8.34%
Severity	2013.2	0.079 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.682)	0.954		+8.23%
Severity	2014.1	0.080 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.686)	0.949		+8.30%
Severity	2014.2	0.077 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.694)	0.947		+7.99%
Severity	2015.1	0.077 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.694)	0.940		+8.05%
Severity	2015.2	0.078 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.691)	0.931		+8.11%
Severity	2016.1	0.081 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.622)	0.931		+8.39%
Severity	2016.2	0.082 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.595)	0.922		+8.53%
Severity	2017.1	0.083 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.573)	0.910		+8.66%
Severity	2017.2	0.079 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.002; p = 0.707)	0.893		+8.27%
Frequency	2005.1	-0.022 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922		-2.13%
Frequency	2005.2	-0.022 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927		-2.22%
Frequency	2006.1	-0.023 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927		-2.26%
Frequency	2006.2	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936		-2.37%
Frequency	2007.1	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.934		-2.40%
Frequency	2007.2	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.930		-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.927		-2.37%
Frequency	2008.2	-0.024 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.925		-2.41%
Frequency	2009.1	-0.024 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922		-2.41%
Frequency	2009.2	-0.025 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.920		-2.46%
Frequency	2010.1	-0.026 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.921		-2.54%
Frequency	2010.2	-0.027 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.926		-2.66%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922		-2.68%
Frequency	2011.2	-0.028 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.921		-2.75%
Frequency	2012.1	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.917		-2.77%
Frequency	2012.2	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.911		-2.75%
Frequency	2013.1	-0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.906		-2.76%
Frequency	2013.2	-0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.900		-2.76%
Frequency	2014.1	-0.027 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.894		-2.63%
Frequency	2014.2	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.887		-2.64%
Frequency	2015.1	-0.026 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.879		-2.61%
Frequency	2015.2	-0.027 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.870		-2.62%
Frequency	2016.1	-0.028 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.867		-2.78%
Frequency	2016.2	-0.029 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.860		-2.89%
Frequency	2017.1	-0.028 (CI = +/-0.018; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.844		-2.79%
Frequency	2017.2	-0.031 (CI = +/-0.020; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	0.844		-3.10%

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	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.800	+3.45%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.785	+3.47%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.782	+3.57%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.774	+3.66%
Loss Cost	2007.1	0.038 (CI = +/-0.008; p = 0.000)	0.793	+3.88%
Loss Cost	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.816	+4.14%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.846	+4.43%
Loss Cost	2008.2	0.043 (CI = +/-0.009; p = 0.000)	0.826	+4.41%
Loss Cost	2009.1	0.046 (CI = +/-0.009; p = 0.000)	0.846	+4.70%
Loss Cost	2009.2	0.048 (CI = +/-0.009; p = 0.000)	0.851	+4.92%
Loss Cost	2010.1	0.049 (CI = +/-0.010; p = 0.000)	0.838	+5.02%
Loss Cost	2010.2	0.049 (CI = +/-0.012; p = 0.000)	0.819	+5.07%
Loss Cost	2011.1	0.051 (CI = +/-0.013; p = 0.000)	0.813	+5.28%
Loss Cost	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.795	+5.42%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.781	+5.63%
Loss Cost	2012.2	0.055 (CI = +/-0.018; p = 0.000)	0.746	+5.67%
Loss Cost	2013.1	0.055 (CI = +/-0.021; p = 0.000)	0.704	+5.69%
Loss Cost	2013.2	0.053 (CI = +/-0.025; p = 0.001)	0.635	+5.43%
Loss Cost	2014.1	0.060 (CI = +/-0.028; p = 0.001)	0.673	+6.21%
Loss Cost	2014.2	0.051 (CI = +/-0.031; p = 0.004)	0.572	+5.27%
Loss Cost	2015.1	0.055 (CI = +/-0.038; p = 0.010)	0.537	+5.69%
Loss Cost	2015.2	0.060 (CI = +/-0.048; p = 0.022)	0.488	+6.14%
Loss Cost	2016.1	0.069 (CI = +/-0.062; p = 0.035)	0.477	+7.12%
Loss Cost	2016.2	0.078 (CI = +/-0.085; p = 0.065)	0.430	+8.12%
Loss Cost	2017.1	0.111 (CI = +/-0.107; p = 0.045)	0.592	+11.72%
Loss Cost	2017.2	0.082 (CI = +/-0.170; p = 0.220)	0.258	+8.59%
Severity	2005.1	0.053 (CI = +/-0.007; p = 0.000)	0.887	+5.40%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.888	+5.54%
Severity	2006.1	0.056 (CI = +/-0.008; p = 0.000)	0.889	+5.71%
Severity	2006.2	0.058 (CI = +/-0.008; p = 0.000)	0.903	+5.98%
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	0.913	+6.24%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.916	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.923	+6.71%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.915	+6.74%
Severity	2009.1	0.068 (CI = +/-0.009; p = 0.000)	0.919	+7.01%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.927	+7.33%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.927	+7.57%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.933	+7.91%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.931	+8.15%
Severity	2011.2	0.081 (CI = +/-0.012; p = 0.000)	0.932	+8.48%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.930	+8.78%
Severity	2012.2	0.084 (CI = +/-0.015; p = 0.000)	0.916	+8.75%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.900	+8.84%
Severity	2013.2	0.082 (CI = +/-0.020; p = 0.000)	0.874	+8.59%
Severity	2014.1	0.085 (CI = +/-0.023; p = 0.000)	0.856	+8.89%
Severity	2014.2	0.076 (CI = +/-0.024; p = 0.000)	0.830	+7.87%
Severity	2015.1	0.078 (CI = +/-0.030; p = 0.000)	0.792	+8.09%
Severity	2015.2	0.081 (CI = +/-0.038; p = 0.002)	0.747	+8.41%
Severity	2016.1	0.096 (CI = +/-0.043; p = 0.002)	0.804	+10.08%
Severity	2016.2	0.111 (CI = +/-0.053; p = 0.003)	0.827	+11.79%
Severity	2017.1	0.137 (CI = +/-0.056; p = 0.003)	0.898	+14.63%
Severity	2017.2	0.136 (CI = +/-0.099; p = 0.022)	0.820	+14.62%
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)	0.843	-2.22%
Frequency	2007.2	-0.022 (CI = +/-0.004; p = 0.000)	0.823	-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)	0.798	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.805	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.786	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.742	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.708	-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)	0.565	-2.46%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.011)	0.478	-2.41%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.042)	0.351	-2.22%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.111)	0.225	-2.09%
Frequency	2016.1	-0.027 (CI = +/-0.035; p = 0.103)	0.277	-2.69%
Frequency	2016.2	-0.033 (CI = +/-0.048; p = 0.131)	0.273	-3.28%
Frequency	2017.1	-0.026 (CI = +/-0.071; p = 0.368)	0.005	-2.54%
Frequency	2017.2	-0.054 (CI = +/-0.095; p = 0.168)	0.362	-5.25%

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	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.050; p = 0.012)	0.837	+3.40%
Loss Cost	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.052; p = 0.010)	0.828	+3.47%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.054; p = 0.016)	0.821	+3.52%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.054; p = 0.010)	0.822	+3.66%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.054; p = 0.019)	0.831	+3.82%
Loss Cost	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.049; p = 0.003)	0.873	+4.14%
Loss Cost	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.047; p = 0.006)	0.889	+4.36%
Loss Cost	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.049; p = 0.006)	0.875	+4.41%
Loss Cost	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.049; p = 0.013)	0.884	+4.61%
Loss Cost	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.045; p = 0.003)	0.906	+4.92%
Loss Cost	2010.1	0.048 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.048; p = 0.004)	0.896	+4.90%
Loss Cost	2010.2	0.049 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.049; p = 0.003)	0.890	+5.07%
Loss Cost	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.053; p = 0.006)	0.881	+5.13%
Loss Cost	2011.2	0.053 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.053; p = 0.003)	0.884	+5.42%
Loss Cost	2012.1	0.053 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.057; p = 0.006)	0.872	+5.41%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.059; p = 0.005)	0.861	+5.67%
Loss Cost	2013.1	0.052 (CI = +/-0.016; p = 0.000)	0.100 (CI = +/-0.063; p = 0.005)	0.848	+5.37%
Loss Cost	2013.2	0.053 (CI = +/-0.018; p = 0.000)	0.101 (CI = +/-0.069; p = 0.008)	0.806	+5.43%
Loss Cost	2014.1	0.056 (CI = +/-0.022; p = 0.000)	0.094 (CI = +/-0.075; p = 0.020)	0.808	+5.79%
Loss Cost	2014.2	0.051 (CI = +/-0.025; p = 0.001)	0.085 (CI = +/-0.079; p = 0.039)	0.726	+5.27%
Loss Cost	2015.1	0.050 (CI = +/-0.032; p = 0.008)	0.087 (CI = +/-0.092; p = 0.060)	0.691	+5.13%
Loss Cost	2015.2	0.060 (CI = +/-0.037; p = 0.007)	0.102 (CI = +/-0.095; p = 0.040)	0.720	+6.14%
Loss Cost	2016.1	0.059 (CI = +/-0.052; p = 0.033)	0.103 (CI = +/-0.119; p = 0.077)	0.684	+6.08%
Loss Cost	2016.2	0.078 (CI = +/-0.057; p = 0.019)	0.125 (CI = +/-0.115; p = 0.040)	0.781	+8.12%
Loss Cost	2017.1	0.092 (CI = +/-0.092; p = 0.049)	0.108 (CI = +/-0.156; p = 0.115)	0.792	+9.66%
Loss Cost	2017.2	0.082 (CI = +/-0.186; p = 0.196)	0.100 (CI = +/-0.268; p = 0.249)	0.514	+8.59%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.062; p = 0.273)	0.888	+5.37%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.061; p = 0.177)	0.891	+5.54%
Severity	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.062; p = 0.258)	0.891	+5.68%
Severity	2006.2	0.058 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.058; p = 0.102)	0.910	+5.98%
Severity	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.057; p = 0.179)	0.917	+6.21%
Severity	2007.2	0.062 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.055; p = 0.090)	0.923	+6.44%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.055; p = 0.159)	0.927	+6.67%
Severity	2008.2	0.065 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.057; p = 0.146)	0.920	+6.74%
Severity	2009.1	0.067 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.058; p = 0.239)	0.921	+6.97%
Severity	2009.2	0.071 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.054; p = 0.093)	0.934	+7.33%
Severity	2010.1	0.072 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.055; p = 0.153)	0.932	+7.51%
Severity	2010.2	0.076 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.051; p = 0.049)	0.945	+7.91%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.053; p = 0.082)	0.940	+8.06%
Severity	2011.2	0.081 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.050; p = 0.026)	0.950	+8.48%
Severity	2012.1	0.083 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.053; p = 0.048)	0.945	+8.64%
Severity	2012.2	0.084 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.057; p = 0.054)	0.934	+8.75%
Severity	2013.1	0.083 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.062; p = 0.064)	0.921	+8.65%
Severity	2013.2	0.082 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.068; p = 0.092)	0.897	+8.59%
Severity	2014.1	0.083 (CI = +/-0.022; p = 0.000)	0.056 (CI = +/-0.076; p = 0.132)	0.877	+8.64%
Severity	2014.2	0.076 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.076; p = 0.229)	0.842	+7.87%
Severity	2015.1	0.075 (CI = +/-0.031; p = 0.001)	0.044 (CI = +/-0.088; p = 0.276)	0.802	+7.80%
Severity	2015.2	0.081 (CI = +/-0.038; p = 0.002)	0.052 (CI = +/-0.099; p = 0.241)	0.770	+8.41%
Severity	2016.1	0.093 (CI = +/-0.048; p = 0.004)	0.034 (CI = +/-0.110; p = 0.457)	0.792	+9.73%
Severity	2016.2	0.111 (CI = +/-0.050; p = 0.004)	0.056 (CI = +/-0.102; p = 0.202)	0.864	+11.79%
Severity	2017.1	0.131 (CI = +/-0.069; p = 0.009)	0.033 (CI = +/-0.119; p = 0.437)	0.893	+13.98%
Severity	2017.2	0.136 (CI = +/-0.143; p = 0.054)	0.038 (CI = +/-0.206; p = 0.511)	0.795	+14.62%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.031; p = 0.037)	0.803	-1.87%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.030; p = 0.065)	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 = 0.066)	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)	0.851	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.030; p = 0.039)	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 = +/-0.034; p = 0.087)	0.781	-2.24%
Frequency	2010.1	-0.025 (CI = +/-0.006; p = 0.000)	0.036 (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)	0.849	-2.63%
Frequency	2011.1	-0.027 (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 = +/-0.035; p = 0.060)	0.826	-2.97%
Frequency	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.037; p = 0.048)	0.801	-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)	0.758	-2.91%
Frequency	2014.1	-0.027 (CI = +/-0.013; p = 0.001)	0.038 (CI = +/-0.045; p = 0.086)	0.658	-2.62%
Frequency	2014.2	-0.024 (CI = +/-0.015; p = 0.006)	0.042 (CI = +/-0.049; p = 0.082)	0.607	-2.41%
Frequency	2015.1	-0.025 (CI = +/-0.020; p = 0.019)	0.043 (CI = +/-0.056; p = 0.113)	0.495	-2.48%
Frequency	2015.2	-0.021 (CI = +/-0.024; p = 0.076)	0.049 (CI = +/-0.063; p = 0.103)	0.440	-2.09%
Frequency	2016.1	-0.034 (CI = +/-0.023; p = 0.012)	0.068 (CI = +/-0.052; p = 0.020)	0.736	-3.32%
Frequency	2016.2	-0.033 (CI = +/-0.033; p = 0.047)	0.069 (CI = +/-0.066; p = 0.045)	0.706	-3.28%
Frequency	2017.1	-0.039 (CI = +/-0.055; p = 0.113)	0.075 (CI = +/-0.095; p = 0.086)	0.575	-3.79%
Frequency	2017.2	-0.054 (CI = +/-0.087; p = 0.117)	0.062 (CI = +/-0.126; p = 0.168)	0.706	-5.25%

Direct Compensation

Coverage = DC

End Trend Period = 2024.2

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 = +/-0.012; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.103; p = 0.000)	0.961	+9.31%
Loss Cost	2013.2	0.086 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.251 (CI = +/-0.107; p = 0.000)	0.959	+9.01%
Loss Cost	2014.1	0.088 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.262 (CI = +/-0.114; p = 0.000)	0.958	+9.24%
Loss Cost	2014.2	0.090 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.269 (CI = +/-0.123; p = 0.000)	0.955	+9.37%
Loss Cost	2015.1	0.086 (CI = +/-0.019; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.130; p = 0.001)	0.954	+8.99%
Loss Cost	2015.2	0.087 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.254 (CI = +/-0.142; p = 0.002)	0.952	+9.04%
Loss Cost	2016.1	0.085 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.246 (CI = +/-0.155; p = 0.004)	0.950	+8.86%
Loss Cost	2016.2	0.078 (CI = +/-0.027; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.160; p = 0.012)	0.954	+8.06%
Loss Cost	2017.1	0.080 (CI = +/-0.032; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.226 (CI = +/-0.175; p = 0.016)	0.953	+8.33%
Loss Cost	2017.2	0.069 (CI = +/-0.033; p = 0.001)	0.019 (CI = +/-0.003; p = 0.000)	-0.188 (CI = +/-0.170; p = 0.033)	0.962	+7.15%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.025 (CI = +/-0.043; p = 0.233)	0.992	+7.08%
Severity	2013.2	0.069 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.023 (CI = +/-0.046; p = 0.303)	0.991	+7.12%
Severity	2014.1	0.071 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.000)	0.011 (CI = +/-0.045; p = 0.602)	0.992	+7.36%
Severity	2014.2	0.070 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.014 (CI = +/-0.049; p = 0.548)	0.991	+7.30%
Severity	2015.1	0.070 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.015 (CI = +/-0.053; p = 0.569)	0.989	+7.29%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.021 (CI = +/-0.057; p = 0.447)	0.988	+7.14%
Severity	2016.1	0.070 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.016 (CI = +/-0.062; p = 0.583)	0.986	+7.26%
Severity	2016.2	0.068 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.026 (CI = +/-0.065; p = 0.405)	0.985	+7.00%
Severity	2017.1	0.068 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.024 (CI = +/-0.072; p = 0.479)	0.982	+7.06%
Severity	2017.2	0.064 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.007)	0.038 (CI = +/-0.071; p = 0.266)	0.982	+6.62%
Frequency	2013.1	0.021 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.292 (CI = +/-0.074; p = 0.000)	0.963	+2.09%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.073; p = 0.000)	0.968	+1.77%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.002)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.079; p = 0.000)	0.968	+1.75%
Frequency	2014.2	0.019 (CI = +/-0.012; p = 0.003)	0.017 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.084; p = 0.000)	0.968	+1.93%
Frequency	2015.1	0.016 (CI = +/-0.013; p = 0.018)	0.017 (CI = +/-0.002; p = 0.000)	-0.266 (CI = +/-0.087; p = 0.000)	0.971	+1.59%
Frequency	2015.2	0.018 (CI = +/-0.014; p = 0.020)	0.017 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.094; p = 0.000)	0.971	+1.77%
Frequency	2016.1	0.015 (CI = +/-0.016; p = 0.072)	0.017 (CI = +/-0.002; p = 0.000)	-0.262 (CI = +/-0.100; p = 0.000)	0.971	+1.49%
Frequency	2016.2	0.010 (CI = +/-0.018; p = 0.251)	0.017 (CI = +/-0.002; p = 0.000)	-0.242 (CI = +/-0.103; p = 0.000)	0.974	+0.99%
Frequency	2017.1	0.012 (CI = +/-0.020; p = 0.230)	0.017 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.112; p = 0.000)	0.973	+1.19%
Frequency	2017.2	0.005 (CI = +/-0.021; p = 0.617)	0.017 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.109; p = 0.001)	0.978	+0.49%

Direct Compensation

Coverage = DC

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, excess_inflation

Fit	Start Date	Time	Seasonality	Excess Inflation	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2013.1	0.019 (CI = +/-0.033; p = 0.243)	0.104 (CI = +/-0.160; p = 0.192)	0.352 (CI = +/-0.329; p = 0.038)	0.477	+1.93%
Loss Cost	2013.2	0.013 (CI = +/-0.036; p = 0.474)	0.088 (CI = +/-0.164; p = 0.276)	0.387 (CI = +/-0.340; p = 0.028)	0.443	+1.27%
Loss Cost	2014.1	0.005 (CI = +/-0.040; p = 0.790)	0.105 (CI = +/-0.169; p = 0.208)	0.424 (CI = +/-0.350; p = 0.020)	0.439	+0.51%
Loss Cost	2014.2	0.000 (CI = +/-0.045; p = 0.996)	0.095 (CI = +/-0.177; p = 0.275)	0.449 (CI = +/-0.370; p = 0.020)	0.414	+0.01%
Loss Cost	2015.1	-0.014 (CI = +/-0.048; p = 0.533)	0.122 (CI = +/-0.176; p = 0.160)	0.514 (CI = +/-0.370; p = 0.009)	0.445	-1.42%
Loss Cost	2015.2	-0.021 (CI = +/-0.054; p = 0.424)	0.111 (CI = +/-0.185; p = 0.222)	0.544 (CI = +/-0.395; p = 0.010)	0.432	-2.08%
Loss Cost	2016.1	-0.038 (CI = +/-0.060; p = 0.190)	0.138 (CI = +/-0.186; p = 0.133)	0.616 (CI = +/-0.402; p = 0.005)	0.477	-3.76%
Loss Cost	2016.2	-0.052 (CI = +/-0.068; p = 0.123)	0.118 (CI = +/-0.194; p = 0.209)	0.675 (CI = +/-0.429; p = 0.005)	0.484	-5.09%
Loss Cost	2017.1	-0.071 (CI = +/-0.079; p = 0.074)	0.142 (CI = +/-0.201; p = 0.148)	0.745 (CI = +/-0.455; p = 0.004)	0.518	-6.83%
Loss Cost	2017.2	-0.089 (CI = +/-0.093; p = 0.060)	0.122 (CI = +/-0.212; p = 0.231)	0.814 (CI = +/-0.499; p = 0.004)	0.531	-8.50%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.023; p = 0.027)	0.092 (CI = +/-0.047; p = 0.001)	0.988	+6.33%
Severity	2013.2	0.061 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.024; p = 0.033)	0.091 (CI = +/-0.050; p = 0.001)	0.986	+6.34%
Severity	2014.1	0.062 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.025; p = 0.047)	0.090 (CI = +/-0.053; p = 0.002)	0.985	+6.37%
Severity	2014.2	0.061 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.027; p = 0.070)	0.093 (CI = +/-0.056; p = 0.003)	0.983	+6.30%
Severity	2015.1	0.059 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.027; p = 0.047)	0.100 (CI = +/-0.057; p = 0.002)	0.982	+6.12%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.028; p = 0.077)	0.106 (CI = +/-0.061; p = 0.002)	0.979	+5.99%
Severity	2016.1	0.057 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.030; p = 0.070)	0.112 (CI = +/-0.065; p = 0.002)	0.977	+5.85%
Severity	2016.2	0.055 (CI = +/-0.011; p = 0.000)	0.024 (CI = +/-0.031; p = 0.117)	0.121 (CI = +/-0.069; p = 0.002)	0.974	+5.62%
Severity	2017.1	0.052 (CI = +/-0.013; p = 0.000)	0.027 (CI = +/-0.033; p = 0.098)	0.130 (CI = +/-0.075; p = 0.003)	0.971	+5.38%
Severity	2017.2	0.048 (CI = +/-0.015; p = 0.000)	0.023 (CI = +/-0.034; p = 0.170)	0.145 (CI = +/-0.080; p = 0.002)	0.968	+4.95%
Frequency	2013.1	-0.042 (CI = +/-0.030; p = 0.008)	0.077 (CI = +/-0.143; p = 0.273)	0.260 (CI = +/-0.295; p = 0.081)	0.232	-4.13%
Frequency	2013.2	-0.049 (CI = +/-0.032; p = 0.005)	0.062 (CI = +/-0.146; p = 0.388)	0.296 (CI = +/-0.302; p = 0.054)	0.274	-4.77%
Frequency	2014.1	-0.057 (CI = +/-0.035; p = 0.003)	0.079 (CI = +/-0.148; p = 0.277)	0.334 (CI = +/-0.307; p = 0.035)	0.316	-5.51%
Frequency	2014.2	-0.061 (CI = +/-0.039; p = 0.004)	0.070 (CI = +/-0.156; p = 0.354)	0.356 (CI = +/-0.325; p = 0.034)	0.312	-5.92%
Frequency	2015.1	-0.074 (CI = +/-0.042; p = 0.002)	0.095 (CI = +/-0.154; p = 0.212)	0.413 (CI = +/-0.325; p = 0.016)	0.392	-7.11%
Frequency	2015.2	-0.079 (CI = +/-0.048; p = 0.003)	0.085 (CI = +/-0.163; p = 0.282)	0.438 (CI = +/-0.348; p = 0.017)	0.382	-7.61%
Frequency	2016.1	-0.095 (CI = +/-0.052; p = 0.002)	0.111 (CI = +/-0.162; p = 0.166)	0.505 (CI = +/-0.351; p = 0.008)	0.449	-9.08%
Frequency	2016.2	-0.107 (CI = +/-0.060; p = 0.002)	0.094 (CI = +/-0.170; p = 0.252)	0.554 (CI = +/-0.376; p = 0.007)	0.466	-10.13%
Frequency	2017.1	-0.123 (CI = +/-0.069; p = 0.002)	0.115 (CI = +/-0.176; p = 0.179)	0.616 (CI = +/-0.398; p = 0.006)	0.476	-11.58%
Frequency	2017.2	-0.137 (CI = +/-0.082; p = 0.004)	0.099 (CI = +/-0.187; p = 0.266)	0.669 (CI = +/-0.440; p = 0.007)	0.476	-12.82%

Direct Compensation

Coverage = DC

End Trend Period = 2024.2

Excluded Points = NA

Parameters included: time, scalar_level_change, seasonality, mobility, excess_inflation

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.087 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.043; p = 0.073)	0.019 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.195; p = 0.664)	-0.290 (CI = +/-0.169; p = 0.002)	0.964	+9.10%
Loss Cost	2013.2	0.085 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.045; p = 0.106)	0.019 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.198; p = 0.620)	-0.283 (CI = +/-0.172; p = 0.003)	0.961	+8.88%
Loss Cost	2014.1	0.086 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.047; p = 0.143)	0.019 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.207; p = 0.664)	-0.285 (CI = +/-0.178; p = 0.004)	0.959	+8.98%
Loss Cost	2014.2	0.088 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.050; p = 0.130)	0.019 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.214; p = 0.721)	-0.291 (CI = +/-0.184; p = 0.004)	0.957	+9.22%
Loss Cost	2015.1	0.082 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.050; p = 0.065)	0.018 (CI = +/-0.003; p = 0.000)	0.064 (CI = +/-0.210; p = 0.528)	-0.281 (CI = +/-0.178; p = 0.005)	0.959	+8.51%
Loss Cost	2015.2	0.084 (CI = +/-0.023; p = 0.000)	0.048 (CI = +/-0.053; p = 0.068)	0.019 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.221; p = 0.583)	-0.285 (CI = +/-0.186; p = 0.006)	0.958	+8.72%
Loss Cost	2016.1	0.077 (CI = +/-0.026; p = 0.000)	0.056 (CI = +/-0.055; p = 0.048)	0.018 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.228; p = 0.448)	-0.277 (CI = +/-0.188; p = 0.008)	0.959	+8.05%
Loss Cost	2016.2	0.071 (CI = +/-0.029; p = 0.000)	0.050 (CI = +/-0.056; p = 0.076)	0.018 (CI = +/-0.003; p = 0.000)	0.103 (CI = +/-0.231; p = 0.348)	-0.264 (CI = +/-0.190; p = 0.011)	0.961	+7.33%
Loss Cost	2017.1	0.068 (CI = +/-0.036; p = 0.002)	0.052 (CI = +/-0.062; p = 0.090)	0.018 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.254; p = 0.348)	-0.262 (CI = +/-0.201; p = 0.016)	0.960	+7.07%
Loss Cost	2017.2	0.056 (CI = +/-0.037; p = 0.008)	0.043 (CI = +/-0.059; p = 0.138)	0.017 (CI = +/-0.003; p = 0.000)	0.150 (CI = +/-0.241; p = 0.193)	-0.246 (CI = +/-0.188; p = 0.016)	0.968	+5.74%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.018; p = 0.041)	0.002 (CI = +/-0.001; p = 0.001)	0.012 (CI = +/-0.080; p = 0.762)	0.020 (CI = +/-0.069; p = 0.554)	0.993	+6.99%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.018; p = 0.036)	0.002 (CI = +/-0.001; p = 0.001)	0.009 (CI = +/-0.081; p = 0.816)	0.017 (CI = +/-0.070; p = 0.611)	0.993	+7.08%
Severity	2014.1	0.070 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.018; p = 0.073)	0.002 (CI = +/-0.001; p = 0.001)	0.001 (CI = +/-0.080; p = 0.982)	0.014 (CI = +/-0.069; p = 0.675)	0.993	+7.28%
Severity	2014.2	0.070 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.019; p = 0.089)	0.002 (CI = +/-0.001; p = 0.001)	0.001 (CI = +/-0.083; p = 0.978)	0.014 (CI = +/-0.072; p = 0.684)	0.991	+7.28%
Severity	2015.1	0.069 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.021; p = 0.087)	0.002 (CI = +/-0.001; p = 0.003)	0.005 (CI = +/-0.088; p = 0.906)	0.015 (CI = +/-0.074; p = 0.662)	0.990	+7.18%
Severity	2015.2	0.068 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.022; p = 0.118)	0.002 (CI = +/-0.001; p = 0.005)	0.007 (CI = +/-0.092; p = 0.863)	0.017 (CI = +/-0.078; p = 0.638)	0.989	+7.09%
Severity	2016.1	0.069 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.024; p = 0.155)	0.002 (CI = +/-0.001; p = 0.008)	0.007 (CI = +/-0.099; p = 0.888)	0.017 (CI = +/-0.082; p = 0.659)	0.987	+7.11%
Severity	2016.2	0.067 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.025; p = 0.217)	0.002 (CI = +/-0.001; p = 0.014)	0.013 (CI = +/-0.103; p = 0.792)	0.021 (CI = +/-0.085; p = 0.604)	0.985	+6.90%
Severity	2017.1	0.066 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.028; p = 0.238)	0.002 (CI = +/-0.002; p = 0.026)	0.016 (CI = +/-0.114; p = 0.767)	0.021 (CI = +/-0.090; p = 0.610)	0.982	+6.82%
Severity	2017.2	0.062 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.028; p = 0.352)	0.002 (CI = +/-0.002; p = 0.033)	0.029 (CI = +/-0.114; p = 0.582)	0.027 (CI = +/-0.089; p = 0.510)	0.981	+6.35%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.032; p = 0.198)	0.017 (CI = +/-0.002; p = 0.000)	0.029 (CI = +/-0.146; p = 0.679)	-0.310 (CI = +/-0.127; p = 0.000)	0.963	+1.97%
Frequency	2013.2	0.017 (CI = +/-0.010; p = 0.002)	0.016 (CI = +/-0.032; p = 0.292)	0.017 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.142; p = 0.576)	-0.301 (CI = +/-0.123; p = 0.000)	0.967	+1.68%
Frequency	2014.1	0.016 (CI = +/-0.011; p = 0.009)	0.018 (CI = +/-0.034; p = 0.277)	0.017 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.148; p = 0.552)	-0.299 (CI = +/-0.127; p = 0.000)	0.967	+1.58%
Frequency	2014.2	0.018 (CI = +/-0.013; p = 0.008)	0.021 (CI = +/-0.035; p = 0.225)	0.017 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.151; p = 0.623)	-0.305 (CI = +/-0.129; p = 0.000)	0.968	+1.81%
Frequency	2015.1	0.012 (CI = +/-0.013; p = 0.065)	0.029 (CI = +/-0.034; p = 0.089)	0.016 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.142; p = 0.392)	-0.296 (CI = +/-0.121; p = 0.000)	0.974	+1.24%
Frequency	2015.2	0.015 (CI = +/-0.015; p = 0.047)	0.031 (CI = +/-0.035; p = 0.072)	0.017 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.146; p = 0.471)	-0.302 (CI = +/-0.123; p = 0.000)	0.974	+1.52%
Frequency	2016.1	0.009 (CI = +/-0.016; p = 0.261)	0.039 (CI = +/-0.034; p = 0.027)	0.016 (CI = +/-0.002; p = 0.000)	0.076 (CI = +/-0.140; p = 0.263)	-0.294 (CI = +/-0.116; p = 0.000)	0.979	+0.88%
Frequency	2016.2	0.004 (CI = +/-0.018; p = 0.626)	0.035 (CI = +/-0.034; p = 0.044)	0.016 (CI = +/-0.002; p = 0.000)	0.090 (CI = +/-0.140; p = 0.183)	-0.285 (CI = +/-0.114; p = 0.000)	0.981	+0.40%
Frequency	2017.1	0.002 (CI = +/-0.022; p = 0.817)	0.037 (CI = +/-0.038; p = 0.054)	0.016 (CI = +/-0.002; p = 0.000)	0.097 (CI = +/-0.153; p = 0.190)	-0.283 (CI = +/-0.121; p = 0.000)	0.979	+0.23%
Frequency	2017.2	-0.006 (CI = +/-0.022; p = 0.569)	0.030 (CI = +/-0.035; p = 0.080)	0.016 (CI = +/-0.002; p = 0.000)	0.121 (CI = +/-0.142; p = 0.086)	-0.273 (CI = +/-0.111; p = 0.000)	0.984	-0.57%

Direct Compensation

Coverage = DC

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.631	+3.91%
Loss Cost	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.621	+3.97%
Loss Cost	2006.1	0.040 (CI = +/-0.010; p = 0.000)	0.621	+4.09%
Loss Cost	2006.2	0.040 (CI = +/-0.011; p = 0.000)	0.604	+4.11%
Loss Cost	2007.1	0.041 (CI = +/-0.012; p = 0.000)	0.600	+4.23%
Loss Cost	2007.2	0.043 (CI = +/-0.012; p = 0.000)	0.597	+4.35%
Loss Cost	2008.1	0.044 (CI = +/-0.013; p = 0.000)	0.598	+4.51%
Loss Cost	2008.2	0.045 (CI = +/-0.013; p = 0.000)	0.591	+4.63%
Loss Cost	2009.1	0.047 (CI = +/-0.014; p = 0.000)	0.588	+4.79%
Loss Cost	2009.2	0.048 (CI = +/-0.015; p = 0.000)	0.574	+4.88%
Loss Cost	2010.1	0.049 (CI = +/-0.016; p = 0.000)	0.560	+4.98%
Loss Cost	2010.2	0.049 (CI = +/-0.017; p = 0.000)	0.535	+4.99%
Loss Cost	2011.1	0.050 (CI = +/-0.019; p = 0.000)	0.523	+5.13%
Loss Cost	2011.2	0.050 (CI = +/-0.020; p = 0.000)	0.494	+5.13%
Loss Cost	2012.1	0.050 (CI = +/-0.022; p = 0.000)	0.462	+5.11%
Loss Cost	2012.2	0.047 (CI = +/-0.023; p = 0.000)	0.408	+4.84%
Loss Cost	2013.1	0.046 (CI = +/-0.025; p = 0.001)	0.361	+4.67%
Loss Cost	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.302	+4.38%
Loss Cost	2014.1	0.042 (CI = +/-0.030; p = 0.009)	0.263	+4.30%
Loss Cost	2014.2	0.041 (CI = +/-0.033; p = 0.018)	0.221	+4.20%
Loss Cost	2015.1	0.039 (CI = +/-0.037; p = 0.041)	0.169	+3.93%
Loss Cost	2015.2	0.038 (CI = +/-0.041; p = 0.067)	0.136	+3.88%
Loss Cost	2016.1	0.037 (CI = +/-0.046; p = 0.104)	0.104	+3.82%
Loss Cost	2016.2	0.036 (CI = +/-0.052; p = 0.162)	0.068	+3.66%
Loss Cost	2017.1	0.040 (CI = +/-0.059; p = 0.169)	0.069	+4.09%
Loss Cost	2017.2	0.041 (CI = +/-0.068; p = 0.214)	0.048	+4.21%
Severity	2005.1	0.045 (CI = +/-0.005; p = 0.000)	0.887	+4.62%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.890	+4.73%
Severity	2006.1	0.048 (CI = +/-0.005; p = 0.000)	0.900	+4.90%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.905	+5.03%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.915	+5.20%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	0.924	+5.37%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.940	+5.60%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.945	+5.76%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	0.956	+5.96%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	0.959	+6.10%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	0.967	+6.30%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	0.968	+6.42%
Severity	2011.1	0.064 (CI = +/-0.004; p = 0.000)	0.973	+6.60%
Severity	2011.2	0.065 (CI = +/-0.004; p = 0.000)	0.975	+6.74%
Severity	2012.1	0.067 (CI = +/-0.004; p = 0.000)	0.979	+6.91%
Severity	2012.2	0.067 (CI = +/-0.004; p = 0.000)	0.977	+6.96%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.977	+7.07%
Severity	2013.2	0.069 (CI = +/-0.005; p = 0.000)	0.974	+7.10%
Severity	2014.1	0.070 (CI = +/-0.005; p = 0.000)	0.973	+7.21%
Severity	2014.2	0.070 (CI = +/-0.006; p = 0.000)	0.969	+7.21%
Severity	2015.1	0.070 (CI = +/-0.006; p = 0.000)	0.964	+7.23%
Severity	2015.2	0.070 (CI = +/-0.007; p = 0.000)	0.958	+7.22%
Severity	2016.1	0.071 (CI = +/-0.008; p = 0.000)	0.954	+7.32%
Severity	2016.2	0.070 (CI = +/-0.009; p = 0.000)	0.945	+7.30%
Severity	2017.1	0.072 (CI = +/-0.010; p = 0.000)	0.938	+7.44%
Severity	2017.2	0.072 (CI = +/-0.012; p = 0.000)	0.925	+7.41%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.094)	0.047	-0.68%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.090)	0.051	-0.73%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.090)	0.052	-0.76%
Frequency	2006.2	-0.009 (CI = +/-0.009; p = 0.065)	0.068	-0.87%
Frequency	2007.1	-0.009 (CI = +/-0.010; p = 0.063)	0.071	-0.93%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.066)	0.071	-0.97%
Frequency	2008.1	-0.010 (CI = +/-0.011; p = 0.066)	0.074	-1.03%
Frequency	2008.2	-0.011 (CI = +/-0.012; p = 0.073)	0.071	-1.06%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.080)	0.069	-1.11%
Frequency	2009.2	-0.012 (CI = +/-0.013; p = 0.088)	0.066	-1.15%
Frequency	2010.1	-0.012 (CI = +/-0.014; p = 0.084)	0.071	-1.24%
Frequency	2010.2	-0.013 (CI = +/-0.015; p = 0.082)	0.075	-1.34%
Frequency	2011.1	-0.014 (CI = +/-0.016; p = 0.094)	0.069	-1.38%
Frequency	2011.2	-0.015 (CI = +/-0.018; p = 0.088)	0.076	-1.51%
Frequency	2012.1	-0.017 (CI = +/-0.019; p = 0.078)	0.087	-1.68%
Frequency	2012.2	-0.020 (CI = +/-0.020; p = 0.051)	0.119	-1.99%
Frequency	2013.1	-0.023 (CI = +/-0.022; p = 0.042)	0.137	-2.23%
Frequency	2013.2	-0.026 (CI = +/-0.023; p = 0.033)	0.161	-2.54%
Frequency	2014.1	-0.028 (CI = +/-0.026; p = 0.037)	0.161	-2.72%
Frequency	2014.2	-0.028 (CI = +/-0.028; p = 0.049)	0.147	-2.81%
Frequency	2015.1	-0.031 (CI = +/-0.031; p = 0.049)	0.153	-3.08%
Frequency	2015.2	-0.032 (CI = +/-0.035; p = 0.072)	0.129	-3.11%
Frequency	2016.1	-0.033 (CI = +/-0.039; p = 0.091)	0.117	-3.26%
Frequency	2016.2	-0.035 (CI = +/-0.044; p = 0.116)	0.100	-3.39%
Frequency	2017.1	-0.032 (CI = +/-0.050; p = 0.197)	0.053	-3.12%
Frequency	2017.2	-0.030 (CI = +/-0.058; p = 0.278)	0.020	-2.98%

Direct Compensation

Coverage = DC
End Trend Period = 2024.2
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	2005.1	0.003 (CI = +/-0.009; p = 0.475)	0.019 (CI = +/-0.002; p = 0.000)	-0.268 (CI = +/-0.087; p = 0.000)	0.086 (CI = +/-0.016; p = 0.000)	0.969	+0.32%	+9.33%
Loss Cost	2005.2	0.001 (CI = +/-0.010; p = 0.839)	0.019 (CI = +/-0.002; p = 0.000)	-0.271 (CI = +/-0.087; p = 0.000)	0.089 (CI = +/-0.017; p = 0.000)	0.969	+0.10%	+9.40%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.793)	0.019 (CI = +/-0.002; p = 0.000)	-0.271 (CI = +/-0.089; p = 0.000)	0.088 (CI = +/-0.018; p = 0.000)	0.968	+0.14%	+9.39%
Loss Cost	2006.2	-0.005 (CI = +/-0.011; p = 0.406)	0.019 (CI = +/-0.002; p = 0.000)	-0.279 (CI = +/-0.083; p = 0.000)	0.096 (CI = +/-0.018; p = 0.000)	0.972	-0.46%	+9.56%
Loss Cost	2007.1	-0.006 (CI = +/-0.013; p = 0.354)	0.020 (CI = +/-0.002; p = 0.000)	-0.281 (CI = +/-0.084; p = 0.000)	0.097 (CI = +/-0.019; p = 0.000)	0.972	-0.58%	+9.59%
Loss Cost	2007.2	-0.006 (CI = +/-0.015; p = 0.368)	0.020 (CI = +/-0.002; p = 0.000)	-0.282 (CI = +/-0.086; p = 0.000)	0.098 (CI = +/-0.021; p = 0.000)	0.971	-0.65%	+9.60%
Loss Cost	2008.1	-0.004 (CI = +/-0.017; p = 0.605)	0.020 (CI = +/-0.002; p = 0.000)	-0.279 (CI = +/-0.087; p = 0.000)	0.096 (CI = +/-0.023; p = 0.000)	0.971	-0.43%	+9.56%
Loss Cost	2008.2	-0.005 (CI = +/-0.020; p = 0.618)	0.020 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.089; p = 0.000)	0.096 (CI = +/-0.026; p = 0.000)	0.970	-0.49%	+9.57%
Loss Cost	2009.1	0.000 (CI = +/-0.024; p = 0.983)	0.019 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.091; p = 0.000)	0.091 (CI = +/-0.030; p = 0.000)	0.970	-0.03%	+9.51%
Loss Cost	2009.2	-0.002 (CI = +/-0.029; p = 0.905)	0.019 (CI = +/-0.002; p = 0.000)	-0.278 (CI = +/-0.093; p = 0.000)	0.093 (CI = +/-0.036; p = 0.000)	0.968	-0.17%	+9.52%
Loss Cost	2010.1	0.000 (CI = +/-0.037; p = 0.983)	0.019 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.095; p = 0.000)	0.090 (CI = +/-0.044; p = 0.000)	0.967	+0.04%	+9.50%
Loss Cost	2010.2	-0.013 (CI = +/-0.049; p = 0.587)	0.020 (CI = +/-0.002; p = 0.000)	-0.281 (CI = +/-0.097; p = 0.000)	0.105 (CI = +/-0.055; p = 0.001)	0.966	-1.31%	+9.59%
Loss Cost	2011.1	0.014 (CI = +/-0.069; p = 0.690)	0.019 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.097; p = 0.000)	0.077 (CI = +/-0.075; p = 0.045)	0.967	+1.36%	+9.48%
Loss Cost	2011.2	0.029 (CI = +/-0.113; p = 0.597)	0.019 (CI = +/-0.002; p = 0.000)	-0.273 (CI = +/-0.100; p = 0.000)	0.061 (CI = +/-0.118; p = 0.296)	0.965	+2.96%	+9.44%
Loss Cost	2012.1	0.197 (CI = +/-0.228; p = 0.087)	0.019 (CI = +/-0.002; p = 0.000)	-0.264 (CI = +/-0.096; p = 0.000)	-0.109 (CI = +/-0.232; p = 0.341)	0.967	+21.82%	+9.27%
Loss Cost	2012.2	0.089 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.264 (CI = +/-0.096; p = 0.000)	NA (CI = +/-NA; p = NA)	0.964	+9.27%	+9.27%
Loss Cost	2013.1	0.089 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.103; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	+9.31%	+9.31%
Loss Cost	2013.2	0.086 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.251 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	+9.01%	+9.01%
Loss Cost	2014.1	0.088 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.262 (CI = +/-0.114; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	+9.24%	+9.24%
Loss Cost	2014.2	0.090 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.269 (CI = +/-0.123; p = 0.000)	NA (CI = +/-NA; p = NA)	0.955	+9.37%	+9.37%
Loss Cost	2015.1	0.086 (CI = +/-0.019; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.130; p = 0.001)	NA (CI = +/-NA; p = NA)	0.954	+8.99%	+8.99%
Loss Cost	2015.2	0.087 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.254 (CI = +/-0.142; p = 0.002)	NA (CI = +/-NA; p = NA)	0.952	+9.04%	+9.04%
Loss Cost	2016.1	0.085 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.246 (CI = +/-0.155; p = 0.004)	NA (CI = +/-NA; p = NA)	0.950	+8.86%	+8.86%
Loss Cost	2016.2	0.078 (CI = +/-0.027; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.160; p = 0.012)	NA (CI = +/-NA; p = NA)	0.954	+8.06%	+8.06%
Loss Cost	2017.1	0.080 (CI = +/-0.032; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.226 (CI = +/-0.175; p = 0.016)	NA (CI = +/-NA; p = NA)	0.953	+8.33%	+8.33%
Loss Cost	2017.2	0.069 (CI = +/-0.033; p = 0.001)	0.019 (CI = +/-0.003; p = 0.000)	-0.188 (CI = +/-0.170; p = 0.033)	NA (CI = +/-NA; p = NA)	0.962	+7.15%	+7.15%
Severity	2005.1	0.004 (CI = +/-0.004; p = 0.090)	0.002 (CI = +/-0.001; p = 0.002)	0.041 (CI = +/-0.043; p = 0.065)	0.062 (CI = +/-0.008; p = 0.000)	0.992	+0.38%	+6.79%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.390)	0.002 (CI = +/-0.001; p = 0.001)	0.038 (CI = +/-0.042; p = 0.077)	0.064 (CI = +/-0.008; p = 0.000)	0.993	+0.20%	+6.85%
Severity	2006.1	0.002 (CI = +/-0.005; p = 0.362)	0.002 (CI = +/-0.001; p = 0.002)	0.038 (CI = +/-0.043; p = 0.078)	0.064 (CI = +/-0.009; p = 0.000)	0.993	+0.24%	+6.84%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.810)	0.002 (CI = +/-0.001; p = 0.001)	0.036 (CI = +/-0.042; p = 0.094)	0.066 (CI = +/-0.009; p = 0.000)	0.993	+0.07%	+6.88%
Severity	2007.1	0.001 (CI = +/-0.006; p = 0.808)	0.002 (CI = +/-0.001; p = 0.001)	0.036 (CI = +/-0.041; p = 0.100)	0.066 (CI = +/-0.010; p = 0.000)	0.993	+0.08%	+6.88%
Severity	2007.2	0.001 (CI = +/-0.007; p = 0.875)	0.002 (CI = +/-0.001; p = 0.002)	0.036 (CI = +/-0.044; p = 0.109)	0.066 (CI = +/-0.011; p = 0.000)	0.992	+0.06%	+6.89%
Severity	2008.1	0.004 (CI = +/-0.006; p = 0.271)	0.002 (CI = +/-0.001; p = 0.002)	0.039 (CI = +/-0.041; p = 0.066)	0.061 (CI = +/-0.011; p = 0.000)	0.993	+0.45%	+6.81%
Severity	2008.2	0.003 (CI = +/-0.010; p = 0.539)	0.002 (CI = +/-0.001; p = 0.002)	0.038 (CI = +/-0.043; p = 0.079)	0.063 (CI = +/-0.013; p = 0.000)	0.993	+0.29%	+6.84%
Severity	2009.1	0.006 (CI = +/-0.011; p = 0.248)	0.002 (CI = +/-0.001; p = 0.002)	0.041 (CI = +/-0.043; p = 0.062)	0.059 (CI = +/-0.014; p = 0.000)	0.993	+0.65%	+6.79%
Severity	2009.2	0.001 (CI = +/-0.013; p = 0.832)	0.002 (CI = +/-0.001; p = 0.001)	0.038 (CI = +/-0.042; p = 0.078)	0.065 (CI = +/-0.016; p = 0.000)	0.993	+0.14%	+6.85%
Severity	2010.1	0.006 (CI = +/-0.017; p = 0.503)	0.002 (CI = +/-0.001; p = 0.002)	0.040 (CI = +/-0.043; p = 0.069)	0.060 (CI = +/-0.020; p = 0.000)	0.993	+0.56%	+6.81%
Severity	2010.2	-0.007 (CI = +/-0.021; p = 0.529)	0.002 (CI = +/-0.001; p = 0.001)	0.036 (CI = +/-0.041; p = 0.088)	0.073 (CI = +/-0.024; p = 0.000)	0.993	-0.65%	+6.89%
Severity	2011.1	-0.007 (CI = +/-0.030; p = 0.657)	0.002 (CI = +/-0.001; p = 0.001)	0.036 (CI = +/-0.043; p = 0.097)	0.073 (CI = +/-0.033; p = 0.000)	0.993	-0.66%	+6.89%
Severity	2011.2	-0.022 (CI = +/-0.049; p = 0.363)	0.002 (CI = +/-0.001; p = 0.001)	0.034 (CI = +/-0.043; p = 0.121)	0.089 (CI = +/-0.051; p = 0.002)	0.993	-2.17%	+6.92%
Severity	2012.1	0.021 (CI = +/-0.104; p = 0.680)	0.002 (CI = +/-0.001; p = 0.002)	0.036 (CI = +/-0.044; p = 0.102)	0.046 (CI = +/-0.106; p = 0.378)	0.992	+2.11%	+6.88%
Severity	2012.2	0.067 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.036 (CI = +/-0.044; p = 0.102)	NA (CI = +/-NA; p = NA)	0.992	+6.88%	+6.88%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.025 (CI = +/-0.043; p = 0.233)	NA (CI = +/-NA; p = NA)	0.992	+7.08%	+7.08%
Severity	2013.2	0.069 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.023 (CI = +/-0.046; p = 0.303)	NA (CI = +/-NA; p = NA)	0.991	+7.12%	+7.12%
Severity	2014.1	0.071 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.000)	0.011 (CI = +/-0.045; p = 0.602)	NA (CI = +/-NA; p = NA)	0.992	+7.36%	+7.36%
Severity	2014.2	0.070 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.014 (CI = +/-0.049; p = 0.548)	NA (CI = +/-NA; p = NA)	0.991	+7.30%	+7.30%
Severity	2015.1	0.070 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.015 (CI = +/-0.053; p = 0.569)	NA (CI = +/-NA; p = NA)	0.989	+7.29%	+7.29%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.021 (CI = +/-0.057; p = 0.447)	NA (CI = +/-NA; p = NA)	0.988	+7.14%	+7.14%
Severity	2016.1	0.070 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.016 (CI = +/-0.062; p = 0.583)	NA (CI = +/-NA; p = NA)	0.986	+7.26%	+7.26%
Severity	2016.2	0.068 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.026 (CI = +/-0.065; p = 0.405)	NA (CI = +/-NA; p = NA)	0.985	+7.00%	+7.00%
Severity	2017.1	0.068 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.024 (CI = +/-0.072; p = 0.479)	NA (CI = +/-NA; p = NA)	0.982	+7.06%	+7.06%
Severity	2017.2	0.064 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.007)	0.038 (CI = +/-0.071; p = 0.266)	NA (CI = +/-NA; p = NA)	0.982	+6.62%	+6.62%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.845)	0.018 (CI = +/-0.002; p = 0.000)	-0.308 (CI = +/-0.064; p = 0.000)	0.024 (CI = +/-0.012; p = 0.000)	0.941	-0.06%	+2.38%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.776)	0.018 (CI = +/-0.002; p = 0.000)	-0.309 (CI = +/-0.065; p = 0.000)	0.025 (CI = +/-0.012; p = 0.000)	0.941	-0.10%	+2.39%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.811)	0.018 (CI = +/-0.002; p = 0.000)	-0.309 (CI = +/-0.066; p = 0.000)	0.025 (CI = +/-0.013; p = 0.001)	0.941	-0.10%	+2.39%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.208)	0.018 (CI = +/-0.002; p = 0.000)	-0.315 (CI = +/-0.062; p = 0.000)	0.030 (CI = +/-0.013; p = 0.000)	0.950	-0.53%	+2.50%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.165)	0.018 (CI = +/-0.002; p = 0.000)	-0.317 (CI = +/-0.063; p = 0.000)	0.032 (CI = +/-0.014; p = 0.000)	0.950	-0.66%	+2.53%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.195)	0.018 (CI = +/-0.002; p = 0.000)	-0.317 (CI = +/-0.064; p = 0.000)	0.032 (CI = +/-0.016; p = 0.000)	0.950	-0.70%	+2.54%
Frequency	2008.1	-0.009 (CI = +/-0.013; p = 0.166)	0.018 (CI = +/-0.002; p = 0.000)	-0.319 (CI = +/-0.065; p = 0.000)	0.034 (CI = +/-0.017; p = 0.000)	0.950	-0.87%	+2.57%
Frequency	2008.2	-0.008 (CI = +/-0.015; p = 0.293)	0.018 (CI = +/-0.002; p = 0.000)	-0.318 (CI = +/-0.067; p = 0.000)	0.033 (CI = +/-0.020; p = 0.002)	0.950	-0.77%	+2.55%
Frequency	2009.1	-0.007 (CI = +/-0.018; p = 0.450)	0.018 (CI = +/-0.002; p = 0.000)	-0.317 (CI = +/-0.069; p = 0.000)	0.032 (CI = +/-0.023; p = 0.008)	0.950	-0.67%	+2.54%
Frequency	2009.2	-0.003 (CI = +/-0.022; p = 0.774)	0.018 (CI = +/-0.002; p = 0.000)	-0.315 (CI = +/-0.070; p = 0.000)	0.028 (CI = +/-0.027; p = 0.043)	0.950	-0.31%	+2.50%
Frequency	2010.1	-0.005 (CI = +/-0.028; p = 0.709)	0.018 (CI = +/-0.002; p = 0.000)	-0.316 (CI = +/-0.072; p = 0.000)	0.030 (CI = +/-0.033; p = 0.072)	0.950	-0.51%	+2.52%
Frequency	2010.2	-0.007 (CI = +/-0.038; p = 0.720)	0.018 (CI = +/-0.002; p = 0.000)	-0.317 (CI = +/-0.074; p = 0.000)	0.032 (CI = +/-0.042; p = 0.137)	0.949	-0.66%	+2.53%
Frequency	2011.1	0.020 (CI = +/-0.052; p = 0.429)	0.018 (CI = +/-0.002; p = 0.000)	-0.311 (CI = +/-0.072; p = 0.000)	0.004 (CI = +/-0.056; p = 0.889)	0.954	+2.03%	+2.42%
Frequency	2011.2	0.051 (CI = +/-0.083; p = 0.213)	0.018 (CI = +/-0.002; p = 0.000)	-0.307 (CI = +/-0.073; p = 0.000)	-0.028 (CI = +/-0.087; p = 0.511)	0.955	+5.25%	+2.35%
Frequency	2012.1	0.177 (CI = +/-0.167; p = 0.039)	0.017 (CI = +/-0.002; p = 0.000)	-0.300 (CI = +/-0.070; p = 0.000)	-0.154 (CI = +/-0.170; p = 0.073)	0.961	+19.31%	+2.23%
Frequency	2012.2	0.022 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.300 (CI = +/-0.070; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	+2.23%	+2.23%
Frequency	2013.1	0.021 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.292 (CI = +/-0.074; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	+2.09%	+2.09%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.073; p = 0.000)	NA (CI = +/-NA; p = NA)	0.968	+1.77%	+1.77%
Frequency	2014.1	0.017 (CI = +/-0.010; p = 0.002)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.079; p = 0.000)	NA (CI = +/-NA; p = NA)	0.968	+1.75%	+1.75%
Frequency	2014.2	0.019 (CI = +/-0.012; p = 0.003)	0.017 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.084; p = 0.000)	NA (CI = +/-NA; p = NA)	0.968	+1.93%	+1.93%
Frequency	2015.1	0.016 (CI = +/-0.013; p = 0.018)	0.017 (CI = +/-0.002; p = 0.000)	-0.266 (CI = +/-0.087; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.59%	+1.59%
Frequency	2015.2	0.018 (CI = +/-0.014; p = 0.020)	0.017 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.094; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.77%	+1.77%
Frequency	2016.1	0.015 (CI = +/-0.016; p = 0.072)	0.017 (CI = +/-0.002; p = 0.000)	-0.262 (CI = +/-0.100; p = 0.000)	NA (CI = +/-NA; p = NA)	0.971	+1.49%	+1.49%
Frequency	2016.2	0.010 (CI = +/-0.018; p = 0.251)	0.017 (CI = +/-0.002; p = 0.000)	-0.242 (CI = +/-0.103; p = 0.000)	NA (CI = +/-NA; p = NA)	0.974	+0.99%	+0.99%
Frequency	2017.1	0.012 (CI = +/-0.020; p = 0.230)	0.017 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.112; p = 0.000)	NA (CI = +/-NA; p = NA)	0.973	+1.19%	+1.19%
Frequency	2017.2	0.005 (CI = +/-0.021; p = 0.617)	0.017 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.				

Direct Compensation

Coverage = DC
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.107; p = 0.125)	0.644	+3.87%
Loss Cost	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.109; p = 0.106)	0.638	+3.97%
Loss Cost	2006.1	0.040 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.112; p = 0.137)	0.635	+4.06%
Loss Cost	2006.2	0.040 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.115; p = 0.133)	0.619	+4.11%
Loss Cost	2007.1	0.041 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.118; p = 0.164)	0.612	+4.19%
Loss Cost	2007.2	0.043 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.120; p = 0.128)	0.614	+4.35%
Loss Cost	2008.1	0.044 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.123; p = 0.166)	0.610	+4.47%
Loss Cost	2008.2	0.045 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.126; p = 0.135)	0.608	+4.63%
Loss Cost	2009.1	0.046 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.129; p = 0.171)	0.601	+4.74%
Loss Cost	2009.2	0.048 (CI = +/-0.015; p = 0.000)	0.096 (CI = +/-0.133; p = 0.151)	0.591	+4.88%
Loss Cost	2010.1	0.048 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.138; p = 0.173)	0.575	+4.91%
Loss Cost	2010.2	0.049 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.143; p = 0.171)	0.552	+4.99%
Loss Cost	2011.1	0.049 (CI = +/-0.018; p = 0.000)	0.095 (CI = +/-0.149; p = 0.199)	0.536	+5.05%
Loss Cost	2011.2	0.050 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.154; p = 0.201)	0.508	+5.13%
Loss Cost	2012.1	0.049 (CI = +/-0.021; p = 0.000)	0.103 (CI = +/-0.161; p = 0.198)	0.478	+5.02%
Loss Cost	2012.2	0.047 (CI = +/-0.023; p = 0.000)	0.096 (CI = +/-0.167; p = 0.247)	0.418	+4.84%
Loss Cost	2013.1	0.045 (CI = +/-0.025; p = 0.001)	0.107 (CI = +/-0.174; p = 0.214)	0.379	+4.56%
Loss Cost	2013.2	0.043 (CI = +/-0.027; p = 0.004)	0.100 (CI = +/-0.182; p = 0.262)	0.313	+4.38%
Loss Cost	2014.1	0.041 (CI = +/-0.030; p = 0.011)	0.108 (CI = +/-0.191; p = 0.249)	0.277	+4.16%
Loss Cost	2014.2	0.041 (CI = +/-0.033; p = 0.018)	0.110 (CI = +/-0.201; p = 0.267)	0.234	+4.20%
Loss Cost	2015.1	0.037 (CI = +/-0.037; p = 0.049)	0.125 (CI = +/-0.211; p = 0.227)	0.194	+3.74%
Loss Cost	2015.2	0.038 (CI = +/-0.041; p = 0.064)	0.129 (CI = +/-0.223; p = 0.236)	0.161	+3.88%
Loss Cost	2016.1	0.035 (CI = +/-0.046; p = 0.125)	0.140 (CI = +/-0.238; p = 0.230)	0.135	+3.55%
Loss Cost	2016.2	0.036 (CI = +/-0.052; p = 0.158)	0.143 (CI = +/-0.254; p = 0.248)	0.095	+3.66%
Loss Cost	2017.1	0.037 (CI = +/-0.060; p = 0.205)	0.140 (CI = +/-0.274; p = 0.290)	0.083	+3.74%
Loss Cost	2017.2	0.041 (CI = +/-0.068; p = 0.212)	0.151 (CI = +/-0.295; p = 0.285)	0.066	+4.21%
Severity	2005.1	0.045 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.060; p = 0.279)	0.888	+4.61%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.059; p = 0.177)	0.893	+4.73%
Severity	2006.1	0.048 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.058; p = 0.284)	0.901	+4.88%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.057; p = 0.162)	0.908	+5.03%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.055; p = 0.267)	0.916	+5.19%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.052; p = 0.117)	0.928	+5.37%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.048; p = 0.217)	0.941	+5.58%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.045; p = 0.090)	0.949	+5.76%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.041; p = 0.170)	0.958	+5.95%
Severity	2009.2	0.059 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.039; p = 0.072)	0.962	+6.10%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.036; p = 0.138)	0.969	+6.28%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.035; p = 0.061)	0.971	+6.42%
Severity	2011.1	0.064 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.033; p = 0.116)	0.975	+6.58%
Severity	2011.2	0.065 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.030; p = 0.036)	0.979	+6.74%
Severity	2012.1	0.067 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.029; p = 0.070)	0.981	+6.88%
Severity	2012.2	0.067 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.029; p = 0.046)	0.980	+6.96%
Severity	2013.1	0.068 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.030; p = 0.075)	0.979	+7.04%
Severity	2013.2	0.069 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.031; p = 0.063)	0.977	+7.10%
Severity	2014.1	0.069 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.032; p = 0.101)	0.975	+7.18%
Severity	2014.2	0.070 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.034; p = 0.105)	0.972	+7.21%
Severity	2015.1	0.069 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.036; p = 0.116)	0.968	+7.19%
Severity	2015.2	0.070 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.038; p = 0.124)	0.962	+7.22%
Severity	2016.1	0.070 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.040; p = 0.166)	0.957	+7.26%
Severity	2016.2	0.070 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.043; p = 0.177)	0.949	+7.30%
Severity	2017.1	0.071 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.047; p = 0.235)	0.941	+7.37%
Severity	2017.2	0.072 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.050; p = 0.249)	0.928	+7.41%
Frequency	2005.1	-0.007 (CI = +/-0.008; p = 0.086)	0.050 (CI = +/-0.093; p = 0.279)	0.053	-0.70%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.090)	0.049 (CI = +/-0.095; p = 0.307)	0.053	-0.73%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.082)	0.053 (CI = +/-0.098; p = 0.282)	0.057	-0.79%
Frequency	2006.2	-0.009 (CI = +/-0.009; p = 0.065)	0.047 (CI = +/-0.100; p = 0.343)	0.066	-0.87%
Frequency	2007.1	-0.010 (CI = +/-0.010; p = 0.057)	0.052 (CI = +/-0.103; p = 0.309)	0.073	-0.95%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.067)	0.051 (CI = +/-0.106; p = 0.333)	0.070	-0.97%
Frequency	2008.1	-0.011 (CI = +/-0.011; p = 0.059)	0.056 (CI = +/-0.109; p = 0.299)	0.077	-1.06%
Frequency	2008.2	-0.011 (CI = +/-0.012; p = 0.074)	0.056 (CI = +/-0.112; p = 0.316)	0.072	-1.06%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.071)	0.060 (CI = +/-0.116; p = 0.295)	0.073	-1.14%
Frequency	2009.2	-0.012 (CI = +/-0.013; p = 0.088)	0.060 (CI = +/-0.120; p = 0.313)	0.068	-1.15%
Frequency	2010.1	-0.013 (CI = +/-0.014; p = 0.073)	0.067 (CI = +/-0.123; p = 0.273)	0.079	-1.29%
Frequency	2010.2	-0.013 (CI = +/-0.015; p = 0.082)	0.065 (CI = +/-0.128; p = 0.307)	0.078	-1.34%
Frequency	2011.1	-0.014 (CI = +/-0.016; p = 0.083)	0.069 (CI = +/-0.133; p = 0.293)	0.075	-1.43%
Frequency	2011.2	-0.015 (CI = +/-0.018; p = 0.089)	0.066 (CI = +/-0.138; p = 0.335)	0.075	-1.51%
Frequency	2012.1	-0.018 (CI = +/-0.019; p = 0.068)	0.077 (CI = +/-0.142; p = 0.277)	0.096	-1.74%
Frequency	2012.2	-0.020 (CI = +/-0.020; p = 0.052)	0.066 (CI = +/-0.146; p = 0.359)	0.114	-1.99%
Frequency	2013.1	-0.023 (CI = +/-0.022; p = 0.036)	0.080 (CI = +/-0.151; p = 0.282)	0.145	-2.31%
Frequency	2013.2	-0.026 (CI = +/-0.024; p = 0.034)	0.071 (CI = +/-0.156; p = 0.354)	0.157	-2.54%
Frequency	2014.1	-0.029 (CI = +/-0.026; p = 0.032)	0.082 (CI = +/-0.163; p = 0.307)	0.165	-2.81%
Frequency	2014.2	-0.028 (CI = +/-0.028; p = 0.049)	0.082 (CI = +/-0.172; p = 0.329)	0.147	-2.81%
Frequency	2015.1	-0.033 (CI = +/-0.031; p = 0.041)	0.097 (CI = +/-0.180; p = 0.271)	0.167	-3.22%
Frequency	2015.2	-0.032 (CI = +/-0.035; p = 0.071)	0.100 (CI = +/-0.190; p = 0.280)	0.142	-3.11%
Frequency	2016.1	-0.035 (CI = +/-0.039; p = 0.073)	0.112 (CI = +/-0.202; p = 0.256)	0.138	-3.46%
Frequency	2016.2	-0.035 (CI = +/-0.044; p = 0.114)	0.114 (CI = +/-0.216; p = 0.277)	0.117	-3.39%
Frequency	2017.1	-0.034 (CI = +/-0.051; p = 0.167)	0.113 (CI = +/-0.233; p = 0.313)	0.059	-3.37%
Frequency	2017.2	-0.030 (CI = +/-0.058; p = 0.277)	0.124 (CI = +/-0.251; p = 0.304)	0.031	-2.98%

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	2005.1	0.002 (CI = +/-0.013; p = 0.703)	-0.064	+0.24%
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 = 0.928)	-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 = +/-0.019; 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)	-0.038	-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 = 0.110)	0.687	-8.15%
Loss Cost	2011.1	-0.080 (CI = +/-0.873; p = 0.453)	0.148	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NaN	-18.02%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
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 = 0.457)	-0.035	+0.31%
Severity	2006.2	0.001 (CI = +/-0.010; p = 0.894)	-0.098	+0.06%
Severity	2007.1	0.001 (CI = +/-0.012; p = 0.891)	-0.109	+0.08%
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 = 0.583)	-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 = 0.715)	-0.378	-0.77%
Severity	2011.1	-0.009 (CI = +/-0.520; p = 0.861)	-0.906	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NaN	-7.69%
Severity	2012.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.559)	-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	2005.1	0.002 (CI = +/-0.010; p = 0.626)	0.062 (CI = +/-0.044; p = 0.010)	0.353	+0.24%
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.891)	0.058 (CI = +/-0.048; p = 0.021)	0.289	+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)	0.054 (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)	0.492	-1.54%
Loss Cost	2009.2	-0.013 (CI = +/-0.059; p = 0.524)	0.064 (CI = +/-0.101; p = 0.137)	0.441	-1.33%
Loss Cost	2010.1	-0.031 (CI = +/-0.087; p = 0.262)	0.079 (CI = +/-0.126; p = 0.113)	0.659	-3.08%
Loss Cost	2010.2	-0.064 (CI = +/-0.196; p = 0.150)	0.052 (CI = +/-0.219; p = 0.205)	0.937	-6.23%
Loss Cost	2011.1	-0.080 (CI = +/-NaN; p = NaN)	0.059 (CI = +/-NaN; p = NaN)	NaN	-7.66%
Loss Cost	2011.2	-0.199 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-18.02%
Loss Cost	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2005.1	0.005 (CI = +/-0.004; p = 0.023)	0.044 (CI = +/-0.018; p = 0.000)	0.701	+0.50%
Severity	2005.2	0.004 (CI = +/-0.005; p = 0.098)	0.040 (CI = +/-0.018; p = 0.000)	0.642	+0.37%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.215)	0.042 (CI = +/-0.020; p = 0.001)	0.649	+0.31%
Severity	2006.2	0.002 (CI = +/-0.006; p = 0.429)	0.040 (CI = +/-0.022; p = 0.002)	0.586	+0.23%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.813)	0.043 (CI = +/-0.023; p = 0.002)	0.630	+0.08%
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)	0.721	+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)	0.035 (CI = +/-NaN; p = NaN)	NaN	-0.91%
Severity	2011.2	-0.080 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.69%
Severity	2012.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2005.1	-0.003 (CI = +/-0.010; p = 0.561)	0.019 (CI = +/-0.041; p = 0.342)	-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)	0.338	-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 = 0.531)	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 = +/-0.035; p = 0.076)	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 = 2024.2

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	2005.1	0.015 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.006; p = 0.000)	0.930	0.00%	+7.38%
Loss Cost	2005.2	0.015 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.006; p = 0.000)	0.931	0.00%	+7.33%
Loss Cost	2006.1	0.015 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.007; p = 0.000)	0.930	0.00%	+7.31%
Loss Cost	2006.2	0.015 (CI = +/-0.002; p = 0.000)	0.070 (CI = +/-0.006; p = 0.000)	0.933	0.00%	+7.22%
Loss Cost	2007.1	0.015 (CI = +/-0.002; p = 0.000)	0.070 (CI = +/-0.007; p = 0.000)	0.932	0.00%	+7.20%
Loss Cost	2007.2	0.015 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.007; p = 0.000)	0.931	0.00%	+7.19%
Loss Cost	2008.1	0.015 (CI = +/-0.003; p = 0.000)	0.070 (CI = +/-0.007; p = 0.000)	0.929	0.00%	+7.20%
Loss Cost	2008.2	0.015 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.007; p = 0.000)	0.927	0.00%	+7.18%
Loss Cost	2009.1	0.015 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.007; p = 0.000)	0.925	0.00%	+7.19%
Loss Cost	2009.2	0.015 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.008; p = 0.000)	0.923	0.00%	+7.14%
Loss Cost	2010.1	0.015 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.008; p = 0.000)	0.921	0.00%	+7.11%
Loss Cost	2010.2	0.015 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.008; p = 0.000)	0.919	0.00%	+7.02%
Loss Cost	2011.1	0.015 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.009; p = 0.000)	0.916	0.00%	+7.03%
Loss Cost	2011.2	0.015 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.009; p = 0.000)	0.913	0.00%	+6.95%
Loss Cost	2012.1	0.015 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.010; p = 0.000)	0.909	0.00%	+6.87%
Severity	2005.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.24%
Severity	2005.2	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.21%
Severity	2006.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.21%
Severity	2006.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.18%
Severity	2007.1	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.18%
Severity	2007.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.18%
Severity	2008.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.22%
Severity	2008.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.20%
Severity	2009.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.22%
Severity	2009.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.18%
Severity	2010.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.20%
Severity	2010.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.993	0.00%	+7.16%
Severity	2011.1	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.002; p = 0.000)	0.992	0.00%	+7.18%
Severity	2011.2	0.002 (CI = +/-0.001; p = 0.000)	0.069 (CI = +/-0.003; p = 0.000)	0.992	0.00%	+7.18%
Severity	2012.1	0.002 (CI = +/-0.001; p = 0.000)	0.070 (CI = +/-0.003; p = 0.000)	0.992	0.00%	+7.24%
Frequency	2005.1	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.006; p = 0.663)	0.774	0.00%	+0.13%
Frequency	2005.2	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.006; p = 0.714)	0.775	0.00%	+0.11%
Frequency	2006.1	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.006; p = 0.752)	0.775	0.00%	+0.10%
Frequency	2006.2	0.013 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.006; p = 0.911)	0.786	0.00%	+0.04%
Frequency	2007.1	0.013 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.007; p = 0.963)	0.787	0.00%	+0.02%
Frequency	2007.2	0.013 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.007; p = 0.988)	0.786	0.00%	+0.00%
Frequency	2008.1	0.013 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.007; p = 0.961)	0.786	0.00%	-0.02%
Frequency	2008.2	0.013 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.007; p = 0.958)	0.785	0.00%	-0.02%
Frequency	2009.1	0.013 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.007; p = 0.940)	0.784	0.00%	-0.03%
Frequency	2009.2	0.013 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.008; p = 0.927)	0.783	0.00%	-0.04%
Frequency	2010.1	0.013 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.833)	0.785	0.00%	-0.08%
Frequency	2010.2	0.013 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.746)	0.787	0.00%	-0.13%
Frequency	2011.1	0.013 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.748)	0.785	0.00%	-0.14%
Frequency	2011.2	0.013 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.619)	0.790	0.00%	-0.22%
Frequency	2012.1	0.013 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.010; p = 0.457)	0.798	0.00%	-0.35%

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	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	0.091 (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%	+9.48%
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%	+9.58%
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)	0.967	0.00%	+9.84%
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	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	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%	+2.66%
Frequency	2010.2	0.026 (CI = +/-0.007; p = 0.000)	0.761	0.00%	+2.68%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.794	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 = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2005.1	0.048 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.065; p = 0.139)	0.014 (CI = +/-0.003; p = 0.000)	0.871	+4.87%
Loss Cost	2005.2	0.049 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.065; p = 0.089)	0.014 (CI = +/-0.003; p = 0.000)	0.875	+4.99%
Loss Cost	2006.1	0.050 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.064; p = 0.149)	0.014 (CI = +/-0.003; p = 0.000)	0.882	+5.14%
Loss Cost	2006.2	0.051 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.065; p = 0.121)	0.014 (CI = +/-0.003; p = 0.000)	0.879	+5.22%
Loss Cost	2007.1	0.052 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.065; p = 0.191)	0.014 (CI = +/-0.003; p = 0.000)	0.884	+5.37%
Loss Cost	2007.2	0.054 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.063; p = 0.095)	0.014 (CI = +/-0.003; p = 0.000)	0.896	+5.57%
Loss Cost	2008.1	0.056 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.061; p = 0.168)	0.014 (CI = +/-0.003; p = 0.000)	0.905	+5.77%
Loss Cost	2008.2	0.058 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.059; p = 0.082)	0.014 (CI = +/-0.003; p = 0.000)	0.915	+5.96%
Loss Cost	2009.1	0.060 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.058; p = 0.147)	0.015 (CI = +/-0.003; p = 0.000)	0.922	+6.16%
Loss Cost	2009.2	0.061 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.057; p = 0.083)	0.015 (CI = +/-0.003; p = 0.000)	0.927	+6.33%
Loss Cost	2010.1	0.063 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.058; p = 0.131)	0.015 (CI = +/-0.003; p = 0.000)	0.927	+6.45%
Loss Cost	2010.2	0.063 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.059; p = 0.107)	0.015 (CI = +/-0.003; p = 0.000)	0.925	+6.54%
Loss Cost	2011.1	0.065 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.060; p = 0.171)	0.015 (CI = +/-0.003; p = 0.000)	0.926	+6.70%
Loss Cost	2011.2	0.066 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.062; p = 0.155)	0.015 (CI = +/-0.003; p = 0.000)	0.923	+6.77%
Loss Cost	2012.1	0.065 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.065; p = 0.165)	0.015 (CI = +/-0.003; p = 0.000)	0.917	+6.75%
Severity	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.061; p = 0.316)	0.001 (CI = +/-0.003; p = 0.655)	0.885	+4.66%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.061; p = 0.206)	0.001 (CI = +/-0.003; p = 0.609)	0.890	+4.79%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.059; p = 0.336)	0.001 (CI = +/-0.003; p = 0.500)	0.899	+4.96%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.057; p = 0.200)	0.001 (CI = +/-0.003; p = 0.448)	0.907	+5.12%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.056; p = 0.334)	0.001 (CI = +/-0.003; p = 0.346)	0.916	+5.30%
Severity	2007.2	0.053 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.052; p = 0.156)	0.001 (CI = +/-0.003; p = 0.279)	0.928	+5.49%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.047; p = 0.299)	0.002 (CI = +/-0.002; p = 0.158)	0.943	+5.73%
Severity	2008.2	0.057 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.044; p = 0.131)	0.002 (CI = +/-0.002; p = 0.113)	0.952	+5.91%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.040; p = 0.256)	0.002 (CI = +/-0.002; p = 0.049)	0.962	+6.13%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.037; p = 0.111)	0.002 (CI = +/-0.002; p = 0.032)	0.967	+6.29%
Severity	2010.1	0.063 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.033; p = 0.221)	0.002 (CI = +/-0.001; p = 0.009)	0.975	+6.50%
Severity	2010.2	0.064 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.031; p = 0.090)	0.002 (CI = +/-0.001; p = 0.005)	0.978	+6.64%
Severity	2011.1	0.066 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.027; p = 0.180)	0.002 (CI = +/-0.001; p = 0.001)	0.984	+6.82%
Severity	2011.2	0.067 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.023; p = 0.035)	0.002 (CI = +/-0.001; p = 0.000)	0.988	+6.98%
Severity	2012.1	0.069 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.019; p = 0.062)	0.002 (CI = +/-0.001; p = 0.000)	0.992	+7.15%
Frequency	2005.1	0.002 (CI = +/-0.004; p = 0.352)	0.018 (CI = +/-0.046; p = 0.434)	0.013 (CI = +/-0.002; p = 0.000)	0.776	+0.20%
Frequency	2005.2	0.002 (CI = +/-0.004; p = 0.393)	0.017 (CI = +/-0.047; p = 0.456)	0.013 (CI = +/-0.002; p = 0.000)	0.776	+0.19%
Frequency	2006.1	0.002 (CI = +/-0.005; p = 0.458)	0.018 (CI = +/-0.048; p = 0.445)	0.013 (CI = +/-0.002; p = 0.000)	0.776	+0.17%
Frequency	2006.2	0.001 (CI = +/-0.005; p = 0.674)	0.014 (CI = +/-0.049; p = 0.558)	0.013 (CI = +/-0.002; p = 0.000)	0.783	+0.10%
Frequency	2007.1	0.001 (CI = +/-0.005; p = 0.781)	0.016 (CI = +/-0.050; p = 0.521)	0.013 (CI = +/-0.002; p = 0.000)	0.784	+0.07%
Frequency	2007.2	0.001 (CI = +/-0.005; p = 0.793)	0.016 (CI = +/-0.052; p = 0.533)	0.013 (CI = +/-0.003; p = 0.000)	0.783	+0.07%
Frequency	2008.1	0.000 (CI = +/-0.006; p = 0.904)	0.018 (CI = +/-0.053; p = 0.496)	0.013 (CI = +/-0.003; p = 0.000)	0.783	+0.03%
Frequency	2008.2	0.000 (CI = +/-0.006; p = 0.876)	0.019 (CI = +/-0.055; p = 0.493)	0.013 (CI = +/-0.003; p = 0.000)	0.782	+0.05%
Frequency	2009.1	0.000 (CI = +/-0.007; p = 0.933)	0.020 (CI = +/-0.057; p = 0.484)	0.013 (CI = +/-0.003; p = 0.000)	0.781	+0.03%
Frequency	2009.2	0.000 (CI = +/-0.007; p = 0.918)	0.020 (CI = +/-0.059; p = 0.490)	0.013 (CI = +/-0.003; p = 0.000)	0.779	+0.04%
Frequency	2010.1	0.000 (CI = +/-0.007; p = 0.907)	0.024 (CI = +/-0.061; p = 0.424)	0.013 (CI = +/-0.003; p = 0.000)	0.782	-0.04%
Frequency	2010.2	-0.001 (CI = +/-0.008; p = 0.824)	0.022 (CI = +/-0.063; p = 0.478)	0.013 (CI = +/-0.003; p = 0.000)	0.782	-0.09%
Frequency	2011.1	-0.001 (CI = +/-0.009; p = 0.792)	0.023 (CI = +/-0.066; p = 0.473)	0.013 (CI = +/-0.003; p = 0.000)	0.781	-0.11%
Frequency	2011.2	-0.002 (CI = +/-0.009; p = 0.667)	0.020 (CI = +/-0.068; p = 0.557)	0.013 (CI = +/-0.003; p = 0.000)	0.783	-0.19%
Frequency	2012.1	-0.004 (CI = +/-0.010; p = 0.436)	0.027 (CI = +/-0.069; p = 0.420)	0.013 (CI = +/-0.003; p = 0.000)	0.794	-0.37%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

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	0.047 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.040; p = 0.000)	-0.299 (CI = +/-0.099; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.099; p = 0.000)	0.919	+4.80%	-22.25%
Loss Cost	2011.2	0.052 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.040; p = 0.000)	-0.317 (CI = +/-0.101; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.246 (CI = +/-0.103; p = 0.000)	0.925	+5.32%	-23.27%
Loss Cost	2012.1	0.048 (CI = +/-0.019; p = 0.000)	0.129 (CI = +/-0.041; p = 0.000)	-0.305 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.111; p = 0.000)	0.928	+4.96%	-22.66%
Loss Cost	2012.2	0.044 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.041; p = 0.000)	-0.290 (CI = +/-0.107; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.206 (CI = +/-0.117; p = 0.002)	0.931	+4.45%	-21.87%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.002)	0.132 (CI = +/-0.041; p = 0.000)	-0.273 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.174 (CI = +/-0.120; p = 0.007)	0.939	+3.76%	-21.01%
Loss Cost	2013.2	0.033 (CI = +/-0.023; p = 0.008)	0.128 (CI = +/-0.042; p = 0.000)	-0.264 (CI = +/-0.107; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.155 (CI = +/-0.127; p = 0.020)	0.942	+3.38%	-20.64%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.022)	0.132 (CI = +/-0.044; p = 0.000)	-0.259 (CI = +/-0.109; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.138 (CI = +/-0.135; p = 0.045)	0.942	+3.02%	-20.50%
Loss Cost	2014.2	0.025 (CI = +/-0.025; p = 0.048)	0.127 (CI = +/-0.043; p = 0.000)	-0.257 (CI = +/-0.107; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.118 (CI = +/-0.136; p = 0.068)	0.948	+2.58%	-20.70%
Loss Cost	2015.1	0.020 (CI = +/-0.023; p = 0.084)	0.137 (CI = +/-0.040; p = 0.000)	-0.265 (CI = +/-0.095; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.088 (CI = +/-0.123; p = 0.148)	0.961	+2.00%	-21.76%
Loss Cost	2015.2	0.019 (CI = +/-0.024; p = 0.106)	0.135 (CI = +/-0.042; p = 0.000)	-0.270 (CI = +/-0.101; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.126; p = 0.179)	0.959	+1.94%	-22.19%
Loss Cost	2016.1	0.019 (CI = +/-0.025; p = 0.122)	0.136 (CI = +/-0.046; p = 0.000)	-0.271 (CI = +/-0.117; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.135; p = 0.196)	0.951	+1.94%	-22.27%
Loss Cost	2016.2	0.016 (CI = +/-0.024; p = 0.168)	0.145 (CI = +/-0.045; p = 0.000)	-0.173 (CI = +/-0.171; p = 0.048)	0.011 (CI = +/-0.002; p = 0.000)	-0.075 (CI = +/-0.128; p = 0.226)	0.956	+1.62%	-14.49%
Loss Cost	2017.1	0.018 (CI = +/-0.026; p = 0.165)	0.148 (CI = +/-0.050; p = 0.000)	-0.306 (CI = +/-0.666; p = 0.330)	0.011 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.136; p = 0.224)	0.951	+1.78%	-25.06%
Loss Cost	2017.2	0.018 (CI = +/-0.026; p = 0.165)	0.148 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.136; p = 0.224)	0.954	+1.78%	-1.78%
Severity	2011.1	0.030 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.034; p = 0.016)	-0.271 (CI = +/-0.084; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.006)	0.016 (CI = +/-0.084; p = 0.700)	0.728	+3.00%	-21.49%
Severity	2011.2	0.028 (CI = +/-0.015; p = 0.001)	0.042 (CI = +/-0.035; p = 0.023)	-0.268 (CI = +/-0.089; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.006)	0.021 (CI = +/-0.091; p = 0.641)	0.713	+2.89%	-21.27%
Severity	2012.1	0.024 (CI = +/-0.016; p = 0.007)	0.047 (CI = +/-0.035; p = 0.012)	-0.251 (CI = +/-0.090; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.044 (CI = +/-0.095; p = 0.343)	0.728	+2.39%	-20.37%
Severity	2012.2	0.021 (CI = +/-0.018; p = 0.024)	0.045 (CI = +/-0.037; p = 0.019)	-0.244 (CI = +/-0.094; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.056 (CI = +/-0.103; p = 0.273)	0.724	+2.16%	-19.99%
Severity	2013.1	0.020 (CI = +/-0.020; p = 0.049)	0.046 (CI = +/-0.039; p = 0.023)	-0.242 (CI = +/-0.099; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.060 (CI = +/-0.113; p = 0.282)	0.721	+2.07%	-19.87%
Severity	2013.2	0.018 (CI = +/-0.022; p = 0.104)	0.043 (CI = +/-0.040; p = 0.035)	-0.237 (CI = +/-0.103; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.005)	0.072 (CI = +/-0.122; p = 0.232)	0.722	+1.83%	-19.64%
Severity	2014.1	0.011 (CI = +/-0.022; p = 0.289)	0.052 (CI = +/-0.039; p = 0.012)	-0.226 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.104 (CI = +/-0.119; p = 0.082)	0.770	+1.15%	-19.35%
Severity	2014.2	0.007 (CI = +/-0.022; p = 0.507)	0.046 (CI = +/-0.037; p = 0.020)	-0.225 (CI = +/-0.092; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.127 (CI = +/-0.117; p = 0.035)	0.803	+0.70%	-19.56%
Severity	2015.1	0.006 (CI = +/-0.023; p = 0.599)	0.048 (CI = +/-0.040; p = 0.022)	-0.226 (CI = +/-0.095; p = 0.000)	-0.005 (CI = +/-0.002; p = 0.001)	0.133 (CI = +/-0.124; p = 0.037)	0.793	+0.58%	-19.78%
Severity	2015.2	0.004 (CI = +/-0.023; p = 0.687)	0.044 (CI = +/-0.041; p = 0.039)	-0.237 (CI = +/-0.098; p = 0.000)	-0.005 (CI = +/-0.002; p = 0.001)	0.141 (CI = +/-0.125; p = 0.031)	0.805	+0.45%	-20.79%
Severity	2016.1	0.005 (CI = +/-0.024; p = 0.661)	0.040 (CI = +/-0.043; p = 0.070)	-0.220 (CI = +/-0.112; p = 0.001)	-0.005 (CI = +/-0.002; p = 0.001)	0.137 (CI = +/-0.129; p = 0.038)	0.773	+0.49%	-19.34%
Severity	2016.2	0.001 (CI = +/-0.021; p = 0.909)	0.051 (CI = +/-0.039; p = 0.014)	-0.097 (CI = +/-0.147; p = 0.172)	-0.005 (CI = +/-0.002; p = 0.000)	0.149 (CI = +/-0.110; p = 0.012)	0.825	+0.11%	-9.19%
Severity	2017.1	0.002 (CI = +/-0.023; p = 0.875)	0.053 (CI = +/-0.043; p = 0.022)	-0.147 (CI = +/-0.579; p = 0.585)	-0.005 (CI = +/-0.002; p = 0.001)	0.148 (CI = +/-0.118; p = 0.020)	0.820	+0.17%	-13.49%
Severity	2017.2	0.002 (CI = +/-0.023; p = 0.875)	0.053 (CI = +/-0.043; p = 0.022)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.002; p = 0.001)	0.148 (CI = +/-0.118; p = 0.020)	0.814	+0.17%	+0.17%
Frequency	2011.1	0.017 (CI = +/-0.012; p = 0.006)	0.078 (CI = +/-0.029; p = 0.000)	-0.027 (CI = +/-0.072; p = 0.444)	0.016 (CI = +/-0.002; p = 0.000)	-0.238 (CI = +/-0.072; p = 0.000)	0.959	+1.76%	-0.97%
Frequency	2011.2	0.023 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.026; p = 0.000)	-0.049 (CI = +/-0.067; p = 0.141)	0.017 (CI = +/-0.001; p = 0.000)	-0.267 (CI = +/-0.068; p = 0.000)	0.969	+2.36%	-2.54%
Frequency	2012.1	0.025 (CI = +/-0.013; p = 0.001)	0.082 (CI = +/-0.028; p = 0.000)	-0.054 (CI = +/-0.070; p = 0.125)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.074; p = 0.000)	0.969	+2.51%	-2.87%
Frequency	2012.2	0.022 (CI = +/-0.014; p = 0.004)	0.080 (CI = +/-0.028; p = 0.000)	-0.046 (CI = +/-0.073; p = 0.201)	0.017 (CI = +/-0.002; p = 0.000)	-0.261 (CI = +/-0.079; p = 0.000)	0.970	+2.25%	-2.35%
Frequency	2013.1	0.016 (CI = +/-0.014; p = 0.024)	0.086 (CI = +/-0.027; p = 0.000)	-0.031 (CI = +/-0.068; p = 0.356)	0.016 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.078; p = 0.000)	0.976	+1.66%	-1.42%
Frequency	2013.2	0.015 (CI = +/-0.015; p = 0.053)	0.085 (CI = +/-0.028; p = 0.000)	-0.028 (CI = +/-0.071; p = 0.421)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.084; p = 0.000)	0.976	+1.52%	-1.25%
Frequency	2014.1	0.018 (CI = +/-0.016; p = 0.027)	0.081 (CI = +/-0.028; p = 0.000)	-0.033 (CI = +/-0.070; p = 0.338)	0.016 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.087; p = 0.000)	0.977	+1.86%	-1.42%
Frequency	2014.2	0.019 (CI = +/-0.017; p = 0.037)	0.081 (CI = +/-0.030; p = 0.000)	-0.033 (CI = +/-0.073; p = 0.354)	0.016 (CI = +/-0.002; p = 0.000)	-0.244 (CI = +/-0.093; p = 0.000)	0.977	+1.87%	-1.42%
Frequency	2015.1	0.014 (CI = +/-0.014; p = 0.057)	0.089 (CI = +/-0.025; p = 0.000)	-0.039 (CI = +/-0.060; p = 0.184)	0.016 (CI = +/-0.001; p = 0.000)	-0.221 (CI = +/-0.078; p = 0.000)	0.985	+1.41%	-2.47%
Frequency	2015.2	0.015 (CI = +/-0.015; p = 0.049)	0.092 (CI = +/-0.026; p = 0.000)	-0.033 (CI = +/-0.062; p = 0.278)	0.016 (CI = +/-0.001; p = 0.000)	-0.225 (CI = +/-0.079; p = 0.000)	0.986	+1.49%	-1.77%
Frequency	2016.1	0.014 (CI = +/-0.014; p = 0.051)	0.096 (CI = +/-0.026; p = 0.000)	-0.051 (CI = +/-0.067; p = 0.122)	0.016 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.077; p = 0.000)	0.987	+1.44%	-3.63%
Frequency	2016.2	0.015 (CI = +/-0.015; p = 0.051)	0.094 (CI = +/-0.028; p = 0.000)	-0.075 (CI = +/-0.107; p = 0.150)	0.016 (CI = +/-0.001; p = 0.000)	-0.224 (CI = +/-0.080; p = 0.000)	0.987	+1.51%	-5.84%
Frequency	2017.1	0.016 (CI = +/-0.016; p = 0.056)	0.096 (CI = +/-0.031; p = 0.000)	-0.160 (CI = +/-0.415; p = 0.415)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.086; p = 0.000)	0.986	+1.61%	-13.37%
Frequency	2017.2	0.016 (CI = +/-0.016; p = 0.056)	0.096 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.086; p = 0.000)	0.986	+1.61%	+1.61%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, phase_in_scalar, mobility

Scalar Level Change Start Date = 2020-01-01

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Phase in Scalar	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.027; p = 0.382)	0.000 (CI = +/-0.000; p = 0.054)	0.012 (CI = +/-0.010; p = 0.019)	0.003 (CI = +/-0.447; p = 0.991)	0.011 (CI = +/-0.111; p = 0.838)	0.678	-1.17%	-0.07%
Loss Cost	2011.2	-0.012 (CI = +/-0.028; p = 0.384)	0.000 (CI = +/-0.000; p = 0.076)	0.012 (CI = +/-0.010; p = 0.022)	0.004 (CI = +/-0.459; p = 0.987)	0.011 (CI = +/-0.114; p = 0.838)	0.675	-1.20%	-0.07%
Loss Cost	2012.1	-0.012 (CI = +/-0.029; p = 0.403)	0.000 (CI = +/-0.000; p = 0.098)	0.012 (CI = +/-0.010; p = 0.026)	0.003 (CI = +/-0.471; p = 0.989)	0.011 (CI = +/-0.117; p = 0.844)	0.672	-1.19%	-0.07%
Loss Cost	2012.2	-0.013 (CI = +/-0.029; p = 0.377)	0.000 (CI = +/-0.000; p = 0.458)	0.012 (CI = +/-0.010; p = 0.026)	0.005 (CI = +/-0.471; p = 0.981)	0.012 (CI = +/-0.117; p = 0.834)	0.683	-1.25%	-0.07%
Loss Cost	2013.1	0.261 (CI = +/-0.130; p = 0.000)	-0.278 (CI = +/-0.130; p = 0.000)	0.009 (CI = +/-0.007; p = 0.018)	-0.072 (CI = +/-0.335; p = 0.655)	0.035 (CI = +/-0.083; p = 0.390)	0.849	+29.88%	+34.49%
Loss Cost	2013.2	0.236 (CI = +/-0.130; p = 0.001)	-0.260 (CI = +/-0.128; p = 0.001)	0.009 (CI = +/-0.007; p = 0.014)	-0.053 (CI = +/-0.326; p = 0.737)	0.041 (CI = +/-0.081; p = 0.304)	0.865	+26.66%	+31.92%
Loss Cost	2014.1	0.249 (CI = +/-0.128; p = 0.001)	-0.280 (CI = +/-0.129; p = 0.000)	0.009 (CI = +/-0.007; p = 0.014)	-0.044 (CI = +/-0.318; p = 0.771)	0.050 (CI = +/-0.080; p = 0.205)	0.876	+28.23%	+34.81%
Loss Cost	2014.2	0.220 (CI = +/-0.128; p = 0.002)	-0.261 (CI = +/-0.126; p = 0.000)	0.009 (CI = +/-0.007; p = 0.009)	-0.022 (CI = +/-0.306; p = 0.878)	0.058 (CI = +/-0.078; p = 0.130)	0.893	+24.57%	+32.05%
Loss Cost	2015.1	0.235 (CI = +/-0.116; p = 0.001)	-0.291 (CI = +/-0.116; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	-0.009 (CI = +/-0.274; p = 0.942)	0.075 (CI = +/-0.071; p = 0.040)	0.916	+26.44%	+36.30%
Loss Cost	2015.2	0.227 (CI = +/-0.128; p = 0.002)	-0.286 (CI = +/-0.124; p = 0.000)	0.009 (CI = +/-0.006; p = 0.008)	-0.004 (CI = +/-0.287; p = 0.977)	0.078 (CI = +/-0.076; p = 0.045)	0.913	+25.47%	+35.64%
Loss Cost	2016.1	0.224 (CI = +/-0.134; p = 0.003)	-0.278 (CI = +/-0.133; p = 0.001)	0.009 (CI = +/-0.006; p = 0.010)	-0.008 (CI = +/-0.288; p = 0.955)	0.072 (CI = +/-0.083; p = 0.083)	0.899	+25.14%	+34.47%
Loss Cost	2016.2	0.292 (CI = +/-0.105; p = 0.000)	-0.312 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.051 (CI = +/-0.217; p = 0.614)	0.041 (CI = +/-0.063; p = 0.183)	0.946	+33.85%	+39.41%
Loss Cost	2017.1	0.291 (CI = +/-0.106; p = 0.000)	-0.298 (CI = +/-0.104; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.059 (CI = +/-0.220; p = 0.566)	0.026 (CI = +/-0.072; p = 0.437)	0.944	+33.63%	+37.36%
Loss Cost	2017.2	0.306 (CI = +/-0.131; p = 0.001)	-0.303 (CI = +/-0.113; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	-0.066 (CI = +/-0.236; p = 0.542)	0.017 (CI = +/-0.086; p = 0.657)	0.943	+35.73%	+38.12%
Severity	2011.1	-0.022 (CI = +/-0.020; p = 0.027)	0.000 (CI = +/-0.000; p = 0.033)	0.001 (CI = +/-0.007; p = 0.871)	0.161 (CI = +/-0.321; p = 0.308)	0.017 (CI = +/-0.079; p = 0.660)	0.228	-2.22%	-0.53%
Severity	2011.2	-0.023 (CI = +/-0.020; p = 0.023)	0.000 (CI = +/-0.000; p = 0.065)	0.001 (CI = +/-0.007; p = 0.872)	0.165 (CI = +/-0.322; p = 0.300)	0.018 (CI = +/-0.080; p = 0.642)	0.214	-2.32%	-0.53%
Severity	2012.1	-0.024 (CI = +/-0.020; p = 0.021)	0.000 (CI = +/-0.000; p = 0.163)	0.001 (CI = +/-0.007; p = 0.873)	0.167 (CI = +/-0.326; p = 0.299)	0.019 (CI = +/-0.081; p = 0.633)	0.202	-2.38%	-0.53%
Severity	2012.2	-0.024 (CI = +/-0.020; p = 0.021)	0.000 (CI = +/-0.000; p = 0.540)	0.001 (CI = +/-0.007; p = 0.873)	0.168 (CI = +/-0.329; p = 0.298)	0.019 (CI = +/-0.081; p = 0.628)	0.204	-2.42%	-0.53%
Severity	2013.1	0.068 (CI = +/-0.123; p = 0.264)	-0.094 (CI = +/-0.124; p = 0.129)	0.000 (CI = +/-0.007; p = 0.914)	0.142 (CI = +/-0.319; p = 0.363)	0.027 (CI = +/-0.079; p = 0.485)	0.294	+7.01%	+9.93%
Severity	2013.2	0.049 (CI = +/-0.127; p = 0.432)	-0.080 (CI = +/-0.125; p = 0.196)	0.000 (CI = +/-0.007; p = 0.945)	0.157 (CI = +/-0.318; p = 0.312)	0.031 (CI = +/-0.079; p = 0.414)	0.334	+4.97%	+8.32%
Severity	2014.1	0.064 (CI = +/-0.120; p = 0.274)	-0.105 (CI = +/-0.120; p = 0.082)	0.000 (CI = +/-0.006; p = 0.878)	0.167 (CI = +/-0.297; p = 0.249)	0.043 (CI = +/-0.075; p = 0.240)	0.452	+6.61%	+11.30%
Severity	2014.2	0.036 (CI = +/-0.119; p = 0.529)	-0.087 (CI = +/-0.116; p = 0.134)	0.000 (CI = +/-0.006; p = 0.920)	0.189 (CI = +/-0.283; p = 0.176)	0.051 (CI = +/-0.072; p = 0.151)	0.531	+3.66%	+9.10%
Severity	2015.1	0.041 (CI = +/-0.123; p = 0.490)	-0.096 (CI = +/-0.123; p = 0.117)	0.000 (CI = +/-0.006; p = 0.898)	0.193 (CI = +/-0.291; p = 0.177)	0.056 (CI = +/-0.076; p = 0.132)	0.515	+4.15%	+10.20%
Severity	2015.2	0.027 (CI = +/-0.134; p = 0.670)	-0.088 (CI = +/-0.130; p = 0.167)	0.000 (CI = +/-0.006; p = 0.921)	0.202 (CI = +/-0.301; p = 0.170)	0.061 (CI = +/-0.080; p = 0.120)	0.519	+2.74%	+9.24%
Severity	2016.1	0.021 (CI = +/-0.134; p = 0.743)	-0.068 (CI = +/-0.133; p = 0.287)	0.000 (CI = +/-0.006; p = 0.970)	0.193 (CI = +/-0.299; p = 0.185)	0.047 (CI = +/-0.083; p = 0.243)	0.473	+2.09%	+6.99%
Severity	2016.2	0.088 (CI = +/-0.105; p = 0.091)	-0.102 (CI = +/-0.098; p = 0.043)	0.000 (CI = +/-0.005; p = 0.836)	0.149 (CI = +/-0.217; p = 0.157)	0.015 (CI = +/-0.063; p = 0.599)	0.712	+9.24%	+10.95%
Severity	2017.1	0.088 (CI = +/-0.107; p = 0.095)	-0.089 (CI = +/-0.104; p = 0.087)	0.000 (CI = +/-0.005; p = 0.884)	0.142 (CI = +/-0.221; p = 0.181)	0.002 (CI = +/-0.072; p = 0.963)	0.728	+9.23%	+9.40%
Severity	2017.2	0.102 (CI = +/-0.131; p = 0.112)	-0.094 (CI = +/-0.113; p = 0.092)	0.000 (CI = +/-0.005; p = 0.872)	0.135 (CI = +/-0.236; p = 0.228)	-0.007 (CI = +/-0.086; p = 0.861)	0.695	+10.75%	+9.99%
Frequency	2011.1	0.011 (CI = +/-0.018; p = 0.224)	0.000 (CI = +/-0.000; p = 0.540)	0.011 (CI = +/-0.006; p = 0.001)	-0.159 (CI = +/-0.289; p = 0.267)	-0.006 (CI = +/-0.072; p = 0.862)	0.873	+1.07%	+0.46%
Frequency	2011.2	0.011 (CI = +/-0.018; p = 0.204)	0.000 (CI = +/-0.000; p = 0.442)	0.011 (CI = +/-0.006; p = 0.001)	-0.161 (CI = +/-0.293; p = 0.266)	-0.007 (CI = +/-0.073; p = 0.848)	0.874	+1.15%	+0.46%
Frequency	2012.1	0.012 (CI = +/-0.018; p = 0.174)	0.000 (CI = +/-0.000; p = 0.252)	0.011 (CI = +/-0.006; p = 0.001)	-0.164 (CI = +/-0.292; p = 0.256)	-0.008 (CI = +/-0.072; p = 0.829)	0.880	+1.23%	+0.46%
Frequency	2012.2	0.012 (CI = +/-0.018; p = 0.190)	0.000 (CI = +/-0.000; p = 0.616)	0.011 (CI = +/-0.006; p = 0.002)	-0.163 (CI = +/-0.297; p = 0.265)	-0.007 (CI = +/-0.074; p = 0.838)	0.882	+1.20%	+0.46%
Frequency	2013.1	0.194 (CI = +/-0.077; p = 0.000)	-0.185 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.214 (CI = +/-0.198; p = 0.035)	0.008 (CI = +/-0.049; p = 0.737)	0.951	+21.37%	+22.34%
Frequency	2013.2	0.188 (CI = +/-0.081; p = 0.000)	-0.180 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.210 (CI = +/-0.203; p = 0.044)	0.009 (CI = +/-0.051; p = 0.701)	0.951	+20.66%	+21.79%
Frequency	2014.1	0.185 (CI = +/-0.084; p = 0.000)	-0.175 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.212 (CI = +/-0.209; p = 0.047)	0.007 (CI = +/-0.053; p = 0.782)	0.950	+20.28%	+21.12%
Frequency	2014.2	0.184 (CI = +/-0.091; p = 0.001)	-0.175 (CI = +/-0.089; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.211 (CI = +/-0.218; p = 0.056)	0.007 (CI = +/-0.055; p = 0.783)	0.949	+20.16%	+21.04%
Frequency	2015.1	0.194 (CI = +/-0.084; p = 0.000)	-0.195 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.198; p = 0.046)	0.019 (CI = +/-0.051; p = 0.448)	0.960	+21.39%	+23.69%
Frequency	2015.2	0.200 (CI = +/-0.092; p = 0.000)	-0.198 (CI = +/-0.089; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	-0.206 (CI = +/-0.207; p = 0.050)	0.017 (CI = +/-0.055; p = 0.524)	0.959	+22.12%	+24.16%
Frequency	2016.1	0.204 (CI = +/-0.093; p = 0.000)	-0.210 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	-0.201 (CI = +/-0.209; p = 0.058)	0.025 (CI = +/-0.058; p = 0.366)	0.960	+22.58%	+25.69%
Frequency	2016.2	0.203 (CI = +/-0.107; p = 0.002)	-0.210 (CI = +/-0.101; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.201 (CI = +/-0.222; p = 0.072)	0.025 (CI = +/-0.064; p = 0.407)	0.958	+22.52%	+25.65%
Frequency	2017.1	0.203 (CI = +/-0.114; p = 0.003)	-0.209 (CI = +/-0.112; p = 0.002)	0.009 (CI = +/-0.005; p = 0.002)	-0.201 (CI = +/-0.236; p = 0.067)	0.024 (CI = +/-0.077; p = 0.494)	0.953	+22.52%	+25.56%
Frequency	2017.2	0.203 (CI = +/-0.142; p = 0.010)	-0.209 (CI = +/-0.123; p = 0.004)	0.009 (CI = +/-0.005; p = 0.004)	-0.201 (CI = +/-0.256; p = 0.109)	0.024 (CI = +/-0.093; p = 0.570)	0.950	+22.56%	+25.57%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

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	0.034 (CI = +/-0.021; p = 0.003)	0.124 (CI = +/-0.038; p = 0.000)	0.000 (CI = +/-0.000; p = 0.083)	-0.259 (CI = +/-0.105; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.159 (CI = +/-0.115; p = 0.011)	0.927	+3.45%	-20.19%
Loss Cost	2011.2	0.037 (CI = +/-0.020; p = 0.001)	0.132 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.026)	-0.274 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.175 (CI = +/-0.112; p = 0.004)	0.939	+3.79%	-21.08%
Loss Cost	2012.1	0.037 (CI = +/-0.021; p = 0.002)	0.132 (CI = +/-0.038; p = 0.000)	0.000 (CI = +/-0.000; p = 0.046)	-0.273 (CI = +/-0.102; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.174 (CI = +/-0.116; p = 0.005)	0.938	+3.76%	-21.02%
Loss Cost	2012.2	0.037 (CI = +/-0.022; p = 0.002)	0.132 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.000; p = 0.121)	-0.273 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.174 (CI = +/-0.120; p = 0.007)	0.937	+3.76%	-21.01%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.002)	0.132 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.273 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.174 (CI = +/-0.120; p = 0.007)	0.939	+3.76%	-21.01%
Loss Cost	2013.2	0.033 (CI = +/-0.023; p = 0.008)	0.128 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.284 (CI = +/-0.107; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.155 (CI = +/-0.127; p = 0.020)	0.942	+3.38%	-20.64%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.022)	0.132 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.259 (CI = +/-0.109; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.138 (CI = +/-0.135; p = 0.045)	0.942	+0.02%	-20.50%
Loss Cost	2014.2	0.025 (CI = +/-0.025; p = 0.048)	0.127 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.257 (CI = +/-0.107; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.136; p = 0.088)	0.948	+2.58%	-20.70%
Loss Cost	2015.1	0.020 (CI = +/-0.023; p = 0.084)	0.137 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.265 (CI = +/-0.095; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.088 (CI = +/-0.123; p = 0.148)	0.961	+2.00%	-21.76%
Loss Cost	2015.2	0.019 (CI = +/-0.024; p = 0.106)	0.135 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.270 (CI = +/-0.101; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.128; p = 0.179)	0.959	+1.94%	-22.19%
Loss Cost	2016.1	0.019 (CI = +/-0.025; p = 0.122)	0.136 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.271 (CI = +/-0.117; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.135; p = 0.199)	0.951	+1.94%	-22.27%
Loss Cost	2016.2	0.016 (CI = +/-0.024; p = 0.168)	0.145 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.173 (CI = +/-0.171; p = 0.048)	0.011 (CI = +/-0.002; p = 0.000)	-0.075 (CI = +/-0.128; p = 0.226)	0.956	+1.62%	-14.49%
Loss Cost	2017.1	0.018 (CI = +/-0.025; p = 0.165)	0.148 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.306 (CI = +/-0.065; p = 0.330)	0.011 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.136; p = 0.224)	0.951	+1.78%	-25.06%
Loss Cost	2017.2	0.018 (CI = +/-0.026; p = 0.165)	0.148 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.136; p = 0.224)	0.954	+1.78%	+1.78%
Severity	2011.1	0.022 (CI = +/-0.019; p = 0.023)	0.045 (CI = +/-0.034; p = 0.013)	0.000 (CI = +/-0.000; p = 0.277)	-0.250 (CI = +/-0.093; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.050 (CI = +/-0.106; p = 0.334)	0.731	+2.27%	-20.36%
Severity	2011.2	0.022 (CI = +/-0.020; p = 0.029)	0.044 (CI = +/-0.036; p = 0.018)	0.000 (CI = +/-0.000; p = 0.312)	-0.250 (CI = +/-0.096; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.051 (CI = +/-0.110; p = 0.345)	0.714	+2.26%	-20.33%
Severity	2012.1	0.021 (CI = +/-0.020; p = 0.042)	0.048 (CI = +/-0.036; p = 0.012)	0.000 (CI = +/-0.000; p = 0.565)	-0.243 (CI = +/-0.097; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.059 (CI = +/-0.110; p = 0.277)	0.719	+2.09%	-19.94%
Severity	2012.2	0.020 (CI = +/-0.020; p = 0.050)	0.046 (CI = +/-0.039; p = 0.023)	0.000 (CI = +/-0.000; p = 0.825)	-0.242 (CI = +/-0.099; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.060 (CI = +/-0.113; p = 0.282)	0.710	+2.07%	-19.88%
Severity	2013.1	0.020 (CI = +/-0.020; p = 0.040)	0.046 (CI = +/-0.039; p = 0.023)	NA (CI = +/-NA; p = NA)	-0.242 (CI = +/-0.099; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.060 (CI = +/-0.113; p = 0.282)	0.721	+2.07%	-19.87%
Severity	2013.2	0.018 (CI = +/-0.022; p = 0.104)	0.043 (CI = +/-0.040; p = 0.035)	NA (CI = +/-NA; p = NA)	-0.237 (CI = +/-0.103; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.005)	0.072 (CI = +/-0.122; p = 0.232)	0.722	+1.83%	-19.64%
Severity	2014.1	0.011 (CI = +/-0.022; p = 0.289)	0.052 (CI = +/-0.039; p = 0.012)	NA (CI = +/-NA; p = NA)	-0.226 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.104 (CI = +/-0.119; p = 0.082)	0.770	+1.15%	-19.35%
Severity	2014.2	0.007 (CI = +/-0.022; p = 0.507)	0.046 (CI = +/-0.037; p = 0.020)	NA (CI = +/-NA; p = NA)	-0.225 (CI = +/-0.092; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.127 (CI = +/-0.117; p = 0.035)	0.803	+0.70%	-19.56%
Severity	2015.1	0.006 (CI = +/-0.023; p = 0.599)	0.048 (CI = +/-0.040; p = 0.022)	NA (CI = +/-NA; p = NA)	-0.226 (CI = +/-0.095; p = 0.000)	-0.005 (CI = +/-0.002; p = 0.001)	0.133 (CI = +/-0.124; p = 0.037)	0.793	+0.58%	-19.78%
Severity	2015.2	0.004 (CI = +/-0.023; p = 0.687)	0.044 (CI = +/-0.041; p = 0.039)	NA (CI = +/-NA; p = NA)	-0.237 (CI = +/-0.098; p = 0.000)	-0.005 (CI = +/-0.002; p = 0.001)	0.141 (CI = +/-0.125; p = 0.031)	0.805	+0.45%	-20.79%
Severity	2016.1	0.005 (CI = +/-0.024; p = 0.661)	0.040 (CI = +/-0.043; p = 0.070)	NA (CI = +/-NA; p = NA)	-0.220 (CI = +/-0.112; p = 0.001)	-0.005 (CI = +/-0.002; p = 0.001)	0.137 (CI = +/-0.129; p = 0.038)	0.773	+0.49%	-19.34%
Severity	2016.2	0.001 (CI = +/-0.021; p = 0.909)	0.051 (CI = +/-0.039; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.097 (CI = +/-0.147; p = 0.172)	-0.005 (CI = +/-0.002; p = 0.000)	0.149 (CI = +/-0.110; p = 0.012)	0.825	+0.11%	-9.19%
Severity	2017.1	0.002 (CI = +/-0.023; p = 0.875)	0.053 (CI = +/-0.043; p = 0.022)	NA (CI = +/-NA; p = NA)	-0.147 (CI = +/-0.579; p = 0.565)	-0.005 (CI = +/-0.002; p = 0.001)	0.148 (CI = +/-0.118; p = 0.020)	0.820	+0.17%	-13.40%
Severity	2017.2	0.002 (CI = +/-0.023; p = 0.875)	0.053 (CI = +/-0.043; p = 0.022)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.002; p = 0.001)	0.148 (CI = +/-0.118; p = 0.020)	0.814	+0.17%	+0.17%
Frequency	2011.1	0.011 (CI = +/-0.016; p = 0.159)	0.080 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.289)	-0.009 (CI = +/-0.080; p = 0.811)	0.016 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.091; p = 0.000)	0.960	+1.15%	+0.22%
Frequency	2011.2	0.015 (CI = +/-0.014; p = 0.036)	0.087 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.058)	-0.024 (CI = +/-0.067; p = 0.458)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.077; p = 0.000)	0.973	+1.50%	-0.95%
Frequency	2012.1	0.016 (CI = +/-0.014; p = 0.022)	0.084 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.025)	-0.030 (CI = +/-0.066; p = 0.358)	0.016 (CI = +/-0.002; p = 0.000)	-0.233 (CI = +/-0.076; p = 0.000)	0.975	+1.64%	-1.35%
Frequency	2012.2	0.016 (CI = +/-0.014; p = 0.024)	0.086 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.042)	-0.031 (CI = +/-0.068; p = 0.356)	0.016 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.078; p = 0.000)	0.975	+1.66%	-1.42%
Frequency	2013.1	0.016 (CI = +/-0.014; p = 0.024)	0.086 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.031 (CI = +/-0.068; p = 0.356)	0.016 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.078; p = 0.000)	0.976	+1.66%	-1.42%
Frequency	2013.2	0.015 (CI = +/-0.015; p = 0.053)	0.085 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.028 (CI = +/-0.071; p = 0.421)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.084; p = 0.000)	0.976	+1.52%	-1.25%
Frequency	2014.1	0.018 (CI = +/-0.016; p = 0.027)	0.081 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.070; p = 0.338)	0.016 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.087; p = 0.000)	0.977	+1.86%	-1.42%
Frequency	2014.2	0.019 (CI = +/-0.017; p = 0.037)	0.081 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.073; p = 0.354)	0.016 (CI = +/-0.002; p = 0.000)	-0.244 (CI = +/-0.093; p = 0.000)	0.977	+1.87%	-1.42%
Frequency	2015.1	0.014 (CI = +/-0.014; p = 0.057)	0.089 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.039 (CI = +/-0.060; p = 0.184)	0.016 (CI = +/-0.001; p = 0.000)	-0.221 (CI = +/-0.078; p = 0.000)	0.985	+1.41%	-2.47%
Frequency	2015.2	0.015 (CI = +/-0.015; p = 0.049)	0.092 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.062; p = 0.278)	0.016 (CI = +/-0.001; p = 0.000)	-0.225 (CI = +/-0.079; p = 0.000)	0.986	+1.49%	-1.77%
Frequency	2016.1	0.014 (CI = +/-0.014; p = 0.051)	0.096 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.051 (CI = +/-0.067; p = 0.122)	0.016 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.077; p = 0.000)	0.987	+1.44%	-3.53%
Frequency	2016.2	0.015 (CI = +/-0.015; p = 0.051)	0.094 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.075 (CI = +/-0.107; p = 0.150)	0.016 (CI = +/-0.001; p = 0.000)	-0.224 (CI = +/-0.080; p = 0.000)	0.987	+1.51%	-5.84%
Frequency	2017.1	0.016 (CI = +/-0.016; p = 0.056)	0.096 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.160 (CI = +/-0.418; p = 0.415)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.086; p = 0.000)	0.986	+1.61%	-13.37%
Frequency	2017.2	0.016 (CI = +/-0.016; p = 0.056)	0.096 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.227 (CI = +/-0.086; p = 0.000)	0.986	+1.61%	+1.61%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, phase_in_scalar, mobility

Fit	Start Date	Time	Phase in Scalar	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2011.1	-0.007 (CI = +/-0.012; p = 0.273)	0.000 (CI = +/-0.000; p = 0.034)	0.012 (CI = +/-0.003; p = 0.000)	0.702	-0.67%
Loss Cost	2011.2	-0.007 (CI = +/-0.013; p = 0.280)	0.000 (CI = +/-0.000; p = 0.059)	0.012 (CI = +/-0.003; p = 0.000)	0.700	-0.67%
Loss Cost	2012.1	-0.007 (CI = +/-0.013; p = 0.294)	0.000 (CI = +/-0.000; p = 0.086)	0.012 (CI = +/-0.003; p = 0.000)	0.699	-0.67%
Loss Cost	2012.2	-0.007 (CI = +/-0.013; p = 0.284)	0.000 (CI = +/-0.000; p = 0.512)	0.012 (CI = +/-0.003; p = 0.000)	0.710	-0.68%
Loss Cost	2013.1	0.262 (CI = +/-0.125; p = 0.000)	-0.271 (CI = +/-0.125; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.855	+29.90%
Loss Cost	2013.2	0.246 (CI = +/-0.127; p = 0.001)	-0.257 (CI = +/-0.128; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.863	+27.94%
Loss Cost	2014.1	0.255 (CI = +/-0.132; p = 0.001)	-0.268 (CI = +/-0.133; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.862	+29.10%
Loss Cost	2014.2	0.245 (CI = +/-0.139; p = 0.002)	-0.258 (CI = +/-0.139; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.865	+27.73%
Loss Cost	2015.1	0.253 (CI = +/-0.144; p = 0.002)	-0.268 (CI = +/-0.146; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.862	+28.83%
Loss Cost	2015.2	0.269 (CI = +/-0.152; p = 0.002)	-0.282 (CI = +/-0.151; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.863	+30.89%
Loss Cost	2016.1	0.246 (CI = +/-0.146; p = 0.003)	-0.255 (CI = +/-0.148; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.867	+27.90%
Loss Cost	2016.2	0.306 (CI = +/-0.097; p = 0.000)	-0.307 (CI = +/-0.097; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.945	+35.80%
Loss Cost	2017.1	0.292 (CI = +/-0.093; p = 0.000)	-0.290 (CI = +/-0.094; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.950	+33.91%
Loss Cost	2017.2	0.302 (CI = +/-0.102; p = 0.000)	-0.298 (CI = +/-0.101; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.951	+35.29%
Severity	2011.1	0.002 (CI = +/-0.010; p = 0.676)	0.000 (CI = +/-0.000; p = 0.497)	-0.001 (CI = +/-0.003; p = 0.380)	0.009	+0.21%
Severity	2011.2	0.002 (CI = +/-0.011; p = 0.702)	0.000 (CI = +/-0.000; p = 0.675)	-0.001 (CI = +/-0.003; p = 0.382)	-0.035	+0.20%
Severity	2012.1	0.002 (CI = +/-0.011; p = 0.720)	0.000 (CI = +/-0.000; p = 0.905)	-0.001 (CI = +/-0.003; p = 0.387)	-0.067	+0.19%
Severity	2012.2	0.002 (CI = +/-0.011; p = 0.731)	0.000 (CI = +/-0.000; p = 0.740)	-0.001 (CI = +/-0.003; p = 0.391)	-0.082	+0.18%
Severity	2013.1	0.088 (CI = +/-0.145; p = 0.222)	-0.087 (CI = +/-0.146; p = 0.230)	-0.002 (CI = +/-0.003; p = 0.290)	-0.012	+9.16%
Severity	2013.2	0.088 (CI = +/-0.153; p = 0.245)	-0.087 (CI = +/-0.153; p = 0.251)	-0.002 (CI = +/-0.003; p = 0.303)	-0.028	+9.17%
Severity	2014.1	0.092 (CI = +/-0.160; p = 0.243)	-0.092 (CI = +/-0.162; p = 0.248)	-0.002 (CI = +/-0.003; p = 0.311)	-0.033	+9.67%
Severity	2014.2	0.094 (CI = +/-0.171; p = 0.261)	-0.093 (CI = +/-0.171; p = 0.264)	-0.002 (CI = +/-0.003; p = 0.324)	-0.046	+9.86%
Severity	2015.1	0.079 (CI = +/-0.176; p = 0.354)	-0.076 (CI = +/-0.177; p = 0.375)	-0.002 (CI = +/-0.003; p = 0.330)	-0.050	+8.25%
Severity	2015.2	0.100 (CI = +/-0.184; p = 0.266)	-0.094 (CI = +/-0.184; p = 0.292)	-0.002 (CI = +/-0.003; p = 0.297)	-0.011	+10.48%
Severity	2016.1	0.063 (CI = +/-0.164; p = 0.424)	-0.050 (CI = +/-0.165; p = 0.523)	-0.002 (CI = +/-0.003; p = 0.213)	0.140	+6.49%
Severity	2016.2	0.130 (CI = +/-0.108; p = 0.022)	-0.109 (CI = +/-0.108; p = 0.049)	-0.002 (CI = +/-0.002; p = 0.017)	0.631	+13.88%
Severity	2017.1	0.113 (CI = +/-0.102; p = 0.033)	-0.088 (CI = +/-0.103; p = 0.088)	-0.002 (CI = +/-0.002; p = 0.009)	0.708	+11.96%
Severity	2017.2	0.130 (CI = +/-0.109; p = 0.024)	-0.102 (CI = +/-0.108; p = 0.061)	-0.003 (CI = +/-0.002; p = 0.007)	0.701	+13.83%
Frequency	2011.1	-0.009 (CI = +/-0.009; p = 0.057)	0.000 (CI = +/-0.000; p = 0.034)	0.013 (CI = +/-0.002; p = 0.000)	0.846	-0.88%
Frequency	2011.2	-0.009 (CI = +/-0.009; p = 0.065)	0.000 (CI = +/-0.000; p = 0.038)	0.013 (CI = +/-0.003; p = 0.000)	0.846	-0.87%
Frequency	2012.1	-0.009 (CI = +/-0.009; p = 0.071)	0.000 (CI = +/-0.000; p = 0.029)	0.013 (CI = +/-0.003; p = 0.000)	0.849	-0.86%
Frequency	2012.2	-0.009 (CI = +/-0.010; p = 0.072)	0.000 (CI = +/-0.000; p = 0.210)	0.013 (CI = +/-0.003; p = 0.000)	0.852	-0.86%
Frequency	2013.1	0.174 (CI = +/-0.099; p = 0.001)	-0.184 (CI = +/-0.099; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.915	+19.00%
Frequency	2013.2	0.159 (CI = +/-0.099; p = 0.003)	-0.171 (CI = +/-0.099; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.923	+17.20%
Frequency	2014.1	0.163 (CI = +/-0.103; p = 0.004)	-0.176 (CI = +/-0.104; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.921	+17.72%
Frequency	2014.2	0.151 (CI = +/-0.107; p = 0.008)	-0.165 (CI = +/-0.107; p = 0.005)	0.013 (CI = +/-0.002; p = 0.000)	0.924	+16.27%
Frequency	2015.1	0.174 (CI = +/-0.093; p = 0.001)	-0.192 (CI = +/-0.094; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.947	+19.02%
Frequency	2015.2	0.170 (CI = +/-0.100; p = 0.002)	-0.188 (CI = +/-0.099; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.946	+18.47%
Frequency	2016.1	0.183 (CI = +/-0.098; p = 0.001)	-0.204 (CI = +/-0.099; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.952	+20.10%
Frequency	2016.2	0.176 (CI = +/-0.106; p = 0.003)	-0.198 (CI = +/-0.106; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.951	+19.25%
Frequency	2017.1	0.179 (CI = +/-0.113; p = 0.005)	-0.202 (CI = +/-0.114; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	0.947	+19.60%
Frequency	2017.2	0.173 (CI = +/-0.125; p = 0.011)	-0.196 (CI = +/-0.124; p = 0.005)	0.013 (CI = +/-0.002; p = 0.000)	0.945	+18.85%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.015; p = 0.102)	0.166 (CI = +/-0.121; p = 0.009)	0.236	-1.22%
Loss Cost	2011.2	-0.013 (CI = +/-0.016; p = 0.112)	0.163 (CI = +/-0.125; p = 0.013)	0.234	-1.28%
Loss Cost	2012.1	-0.016 (CI = +/-0.017; p = 0.063)	0.177 (CI = +/-0.127; p = 0.008)	0.273	-1.59%
Loss Cost	2012.2	-0.018 (CI = +/-0.018; p = 0.047)	0.167 (CI = +/-0.131; p = 0.015)	0.283	-1.82%
Loss Cost	2013.1	-0.022 (CI = +/-0.019; p = 0.029)	0.181 (CI = +/-0.134; p = 0.010)	0.314	-2.15%
Loss Cost	2013.2	-0.023 (CI = +/-0.021; p = 0.034)	0.177 (CI = +/-0.140; p = 0.016)	0.315	-2.28%
Loss Cost	2014.1	-0.025 (CI = +/-0.023; p = 0.037)	0.184 (CI = +/-0.147; p = 0.017)	0.301	-2.45%
Loss Cost	2014.2	-0.025 (CI = +/-0.026; p = 0.053)	0.182 (CI = +/-0.155; p = 0.023)	0.297	-2.48%
Loss Cost	2015.1	-0.027 (CI = +/-0.028; p = 0.063)	0.188 (CI = +/-0.164; p = 0.027)	0.271	-2.64%
Loss Cost	2015.2	-0.023 (CI = +/-0.031; p = 0.140)	0.200 (CI = +/-0.171; p = 0.024)	0.268	-2.26%
Loss Cost	2016.1	-0.018 (CI = +/-0.035; p = 0.289)	0.185 (CI = +/-0.179; p = 0.044)	0.175	-1.77%
Loss Cost	2016.2	-0.006 (CI = +/-0.035; p = 0.709)	0.217 (CI = +/-0.172; p = 0.017)	0.255	-0.62%
Loss Cost	2017.1	-0.001 (CI = +/-0.040; p = 0.962)	0.202 (CI = +/-0.183; p = 0.033)	0.200	-0.09%
Loss Cost	2017.2	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	0.246	+0.70%
Severity	2011.1	0.005 (CI = +/-0.008; p = 0.181)	0.037 (CI = +/-0.062; p = 0.227)	0.058	+0.51%
Severity	2011.2	0.004 (CI = +/-0.008; p = 0.279)	0.034 (CI = +/-0.064; p = 0.283)	0.017	+0.44%
Severity	2012.1	0.003 (CI = +/-0.009; p = 0.466)	0.040 (CI = +/-0.066; p = 0.223)	0.010	+0.32%
Severity	2012.2	0.003 (CI = +/-0.010; p = 0.575)	0.038 (CI = +/-0.069; p = 0.268)	-0.016	+0.26%
Severity	2013.1	0.003 (CI = +/-0.010; p = 0.580)	0.037 (CI = +/-0.072; p = 0.300)	-0.020	+0.28%
Severity	2013.2	0.003 (CI = +/-0.011; p = 0.618)	0.037 (CI = +/-0.075; p = 0.324)	-0.034	+0.28%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.722)	0.039 (CI = +/-0.079; p = 0.319)	-0.037	+0.22%
Severity	2014.2	0.002 (CI = +/-0.014; p = 0.737)	0.039 (CI = +/-0.084; p = 0.339)	-0.048	+0.22%
Severity	2015.1	0.005 (CI = +/-0.015; p = 0.517)	0.030 (CI = +/-0.087; p = 0.469)	-0.051	+0.47%
Severity	2015.2	0.007 (CI = +/-0.016; p = 0.377)	0.038 (CI = +/-0.090; p = 0.386)	-0.022	+0.71%
Severity	2016.1	0.014 (CI = +/-0.016; p = 0.080)	0.016 (CI = +/-0.082; p = 0.688)	0.099	+1.41%
Severity	2016.2	0.022 (CI = +/-0.013; p = 0.002)	0.040 (CI = +/-0.063; p = 0.201)	0.460	+2.27%
Severity	2017.1	0.026 (CI = +/-0.014; p = 0.002)	0.030 (CI = +/-0.065; p = 0.335)	0.513	+2.62%
Severity	2017.2	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	0.458	+2.69%
Frequency	2011.1	-0.017 (CI = +/-0.016; p = 0.031)	0.128 (CI = +/-0.127; p = 0.047)	0.207	-1.73%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.045)	0.129 (CI = +/-0.132; p = 0.055)	0.201	-1.71%
Frequency	2012.1	-0.019 (CI = +/-0.018; p = 0.040)	0.137 (CI = +/-0.136; p = 0.048)	0.207	-1.90%
Frequency	2012.2	-0.021 (CI = +/-0.020; p = 0.037)	0.130 (CI = +/-0.141; p = 0.070)	0.215	-2.08%
Frequency	2013.1	-0.025 (CI = +/-0.021; p = 0.023)	0.145 (CI = +/-0.145; p = 0.050)	0.249	-2.43%
Frequency	2013.2	-0.026 (CI = +/-0.023; p = 0.029)	0.140 (CI = +/-0.151; p = 0.068)	0.249	-2.54%
Frequency	2014.1	-0.027 (CI = +/-0.025; p = 0.037)	0.145 (CI = +/-0.159; p = 0.072)	0.224	-2.66%
Frequency	2014.2	-0.027 (CI = +/-0.028; p = 0.052)	0.143 (CI = +/-0.168; p = 0.089)	0.217	-2.70%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.043)	0.158 (CI = +/-0.175; p = 0.075)	0.231	-3.09%
Frequency	2015.2	-0.030 (CI = +/-0.034; p = 0.079)	0.163 (CI = +/-0.185; p = 0.081)	0.216	-2.94%
Frequency	2016.1	-0.032 (CI = +/-0.038; p = 0.096)	0.169 (CI = +/-0.198; p = 0.089)	0.186	-3.13%
Frequency	2016.2	-0.029 (CI = +/-0.043; p = 0.173)	0.178 (CI = +/-0.210; p = 0.091)	0.173	-2.82%
Frequency	2017.1	-0.027 (CI = +/-0.049; p = 0.263)	0.172 (CI = +/-0.227; p = 0.125)	0.101	-2.64%
Frequency	2017.2	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	0.100	-1.94%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2011.1	-0.022 (CI = +/-0.018; p = 0.020)	0.170 (CI = +/-0.116; p = 0.006)	0.000 (CI = +/-0.000; p = 0.090)	0.296	-2.16%
Loss Cost	2011.2	-0.022 (CI = +/-0.019; p = 0.024)	0.176 (CI = +/-0.121; p = 0.006)	0.000 (CI = +/-0.000; p = 0.087)	0.298	-2.15%
Loss Cost	2012.1	-0.022 (CI = +/-0.019; p = 0.025)	0.180 (CI = +/-0.125; p = 0.007)	0.000 (CI = +/-0.000; p = 0.186)	0.300	-2.16%
Loss Cost	2012.2	-0.022 (CI = +/-0.019; p = 0.029)	0.182 (CI = +/-0.134; p = 0.010)	0.000 (CI = +/-0.000; p = 0.307)	0.286	-2.16%
Loss Cost	2013.1	-0.022 (CI = +/-0.019; p = 0.029)	0.181 (CI = +/-0.134; p = 0.010)	NA (CI = +/-NA; p = NA)	0.314	-2.15%
Loss Cost	2013.2	-0.023 (CI = +/-0.021; p = 0.034)	0.177 (CI = +/-0.140; p = 0.016)	NA (CI = +/-NA; p = NA)	0.315	-2.28%
Loss Cost	2014.1	-0.025 (CI = +/-0.023; p = 0.037)	0.184 (CI = +/-0.147; p = 0.017)	NA (CI = +/-NA; p = NA)	0.301	-2.45%
Loss Cost	2014.2	-0.025 (CI = +/-0.026; p = 0.053)	0.182 (CI = +/-0.155; p = 0.023)	NA (CI = +/-NA; p = NA)	0.297	-2.48%
Loss Cost	2015.1	-0.027 (CI = +/-0.028; p = 0.063)	0.188 (CI = +/-0.164; p = 0.027)	NA (CI = +/-NA; p = NA)	0.271	-2.64%
Loss Cost	2015.2	-0.023 (CI = +/-0.031; p = 0.140)	0.200 (CI = +/-0.171; p = 0.024)	NA (CI = +/-NA; p = NA)	0.268	-2.26%
Loss Cost	2016.1	-0.018 (CI = +/-0.035; p = 0.289)	0.185 (CI = +/-0.179; p = 0.044)	NA (CI = +/-NA; p = NA)	0.175	-1.77%
Loss Cost	2016.2	-0.006 (CI = +/-0.035; p = 0.709)	0.217 (CI = +/-0.172; p = 0.017)	NA (CI = +/-NA; p = NA)	0.255	-0.62%
Loss Cost	2017.1	-0.001 (CI = +/-0.040; p = 0.962)	0.202 (CI = +/-0.183; p = 0.033)	NA (CI = +/-NA; p = NA)	0.200	-0.09%
Loss Cost	2017.2	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	NA (CI = +/-NA; p = NA)	0.246	+0.70%
Severity	2011.1	0.003 (CI = +/-0.010; p = 0.533)	0.038 (CI = +/-0.063; p = 0.219)	0.000 (CI = +/-0.000; p = 0.473)	0.040	+0.30%
Severity	2011.2	0.003 (CI = +/-0.010; p = 0.548)	0.036 (CI = +/-0.066; p = 0.265)	0.000 (CI = +/-0.000; p = 0.590)	-0.013	+0.30%
Severity	2012.1	0.003 (CI = +/-0.010; p = 0.574)	0.040 (CI = +/-0.068; p = 0.232)	0.000 (CI = +/-0.000; p = 0.882)	-0.034	+0.28%
Severity	2012.2	0.003 (CI = +/-0.010; p = 0.580)	0.037 (CI = +/-0.072; p = 0.300)	0.000 (CI = +/-0.000; p = 0.908)	-0.064	+0.28%
Severity	2013.1	0.003 (CI = +/-0.010; p = 0.580)	0.037 (CI = +/-0.072; p = 0.300)	NA (CI = +/-NA; p = NA)	-0.020	+0.28%
Severity	2013.2	0.003 (CI = +/-0.011; p = 0.618)	0.037 (CI = +/-0.075; p = 0.324)	NA (CI = +/-NA; p = NA)	-0.034	+0.28%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.722)	0.039 (CI = +/-0.079; p = 0.319)	NA (CI = +/-NA; p = NA)	-0.037	+0.22%
Severity	2014.2	0.002 (CI = +/-0.014; p = 0.737)	0.039 (CI = +/-0.084; p = 0.339)	NA (CI = +/-NA; p = NA)	-0.048	+0.22%
Severity	2015.1	0.005 (CI = +/-0.015; p = 0.517)	0.030 (CI = +/-0.087; p = 0.469)	NA (CI = +/-NA; p = NA)	-0.051	+0.47%
Severity	2015.2	0.007 (CI = +/-0.016; p = 0.377)	0.038 (CI = +/-0.090; p = 0.386)	NA (CI = +/-NA; p = NA)	-0.022	+0.71%
Severity	2016.1	0.014 (CI = +/-0.016; p = 0.080)	0.016 (CI = +/-0.082; p = 0.688)	NA (CI = +/-NA; p = NA)	0.099	+1.41%
Severity	2016.2	0.022 (CI = +/-0.013; p = 0.002)	0.040 (CI = +/-0.063; p = 0.201)	NA (CI = +/-NA; p = NA)	0.460	+2.27%
Severity	2017.1	0.026 (CI = +/-0.014; p = 0.002)	0.030 (CI = +/-0.065; p = 0.335)	NA (CI = +/-NA; p = NA)	0.513	+2.62%
Severity	2017.2	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	NA (CI = +/-NA; p = NA)	0.458	+2.69%
Frequency	2011.1	-0.025 (CI = +/-0.020; p = 0.015)	0.132 (CI = +/-0.126; p = 0.040)	0.000 (CI = +/-0.000; p = 0.216)	0.226	-2.45%
Frequency	2011.2	-0.025 (CI = +/-0.020; p = 0.018)	0.140 (CI = +/-0.131; p = 0.037)	0.000 (CI = +/-0.000; p = 0.180)	0.230	-2.43%
Frequency	2012.1	-0.025 (CI = +/-0.020; p = 0.020)	0.140 (CI = +/-0.136; p = 0.043)	0.000 (CI = +/-0.000; p = 0.248)	0.221	-2.44%
Frequency	2012.2	-0.025 (CI = +/-0.021; p = 0.023)	0.145 (CI = +/-0.145; p = 0.050)	0.000 (CI = +/-0.000; p = 0.316)	0.217	-2.44%
Frequency	2013.1	-0.025 (CI = +/-0.021; p = 0.023)	0.145 (CI = +/-0.145; p = 0.050)	NA (CI = +/-NA; p = NA)	0.249	-2.43%
Frequency	2013.2	-0.026 (CI = +/-0.023; p = 0.029)	0.140 (CI = +/-0.151; p = 0.068)	NA (CI = +/-NA; p = NA)	0.249	-2.54%
Frequency	2014.1	-0.027 (CI = +/-0.025; p = 0.037)	0.145 (CI = +/-0.159; p = 0.072)	NA (CI = +/-NA; p = NA)	0.224	-2.66%
Frequency	2014.2	-0.027 (CI = +/-0.028; p = 0.052)	0.143 (CI = +/-0.168; p = 0.089)	NA (CI = +/-NA; p = NA)	0.217	-2.70%
Frequency	2015.1	-0.031 (CI = +/-0.030; p = 0.043)	0.158 (CI = +/-0.175; p = 0.075)	NA (CI = +/-NA; p = NA)	0.231	-3.09%
Frequency	2015.2	-0.030 (CI = +/-0.034; p = 0.079)	0.163 (CI = +/-0.185; p = 0.081)	NA (CI = +/-NA; p = NA)	0.216	-2.94%
Frequency	2016.1	-0.032 (CI = +/-0.038; p = 0.096)	0.169 (CI = +/-0.198; p = 0.089)	NA (CI = +/-NA; p = NA)	0.186	-3.13%
Frequency	2016.2	-0.029 (CI = +/-0.043; p = 0.173)	0.178 (CI = +/-0.210; p = 0.091)	NA (CI = +/-NA; p = NA)	0.173	-2.82%
Frequency	2017.1	-0.027 (CI = +/-0.049; p = 0.263)	0.172 (CI = +/-0.227; p = 0.125)	NA (CI = +/-NA; p = NA)	0.101	-2.64%
Frequency	2017.2	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	NA (CI = +/-NA; p = NA)	0.100	-1.94%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

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	0.019 (CI = +/-0.028; p = 0.186)	0.161 (CI = +/-0.109; p = 0.006)	-0.296 (CI = +/-0.237; p = 0.017)	0.376	+1.88%	-24.22%
Loss Cost	2011.2	0.019 (CI = +/-0.030; p = 0.208)	0.161 (CI = +/-0.114; p = 0.008)	-0.296 (CI = +/-0.244; p = 0.020)	0.372	+1.89%	-24.23%
Loss Cost	2012.1	0.015 (CI = +/-0.031; p = 0.326)	0.173 (CI = +/-0.116; p = 0.005)	-0.285 (CI = +/-0.245; p = 0.025)	0.399	+1.50%	-23.68%
Loss Cost	2012.2	0.012 (CI = +/-0.032; p = 0.429)	0.164 (CI = +/-0.120; p = 0.009)	-0.281 (CI = +/-0.248; p = 0.029)	0.405	+1.24%	-23.55%
Loss Cost	2013.1	0.009 (CI = +/-0.032; p = 0.574)	0.178 (CI = +/-0.122; p = 0.006)	-0.279 (CI = +/-0.248; p = 0.029)	0.436	+0.89%	-23.67%
Loss Cost	2013.2	0.008 (CI = +/-0.034; p = 0.641)	0.172 (CI = +/-0.127; p = 0.011)	-0.282 (CI = +/-0.254; p = 0.031)	0.439	+0.76%	-23.98%
Loss Cost	2014.1	0.006 (CI = +/-0.034; p = 0.724)	0.181 (CI = +/-0.132; p = 0.010)	-0.290 (CI = +/-0.259; p = 0.030)	0.435	+0.59%	-24.71%
Loss Cost	2014.2	0.005 (CI = +/-0.036; p = 0.764)	0.175 (CI = +/-0.139; p = 0.017)	-0.300 (CI = +/-0.270; p = 0.031)	0.438	+0.51%	-25.55%
Loss Cost	2015.1	0.004 (CI = +/-0.036; p = 0.823)	0.189 (CI = +/-0.144; p = 0.013)	-0.331 (CI = +/-0.280; p = 0.023)	0.443	+0.39%	-27.90%
Loss Cost	2015.2	0.004 (CI = +/-0.037; p = 0.829)	0.188 (CI = +/-0.153; p = 0.019)	-0.335 (CI = +/-0.312; p = 0.037)	0.422	+0.38%	-28.22%
Loss Cost	2016.1	0.004 (CI = +/-0.039; p = 0.829)	0.194 (CI = +/-0.164; p = 0.023)	-0.365 (CI = +/-0.378; p = 0.057)	0.324	+0.40%	-30.32%
Loss Cost	2016.2	0.003 (CI = +/-0.041; p = 0.893)	0.203 (CI = +/-0.177; p = 0.028)	-0.275 (CI = +/-0.637; p = 0.367)	0.248	+0.26%	-23.88%
Loss Cost	2017.1	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	-1.084 (CI = +/-2.482; p = 0.360)	0.194	+0.70%	-65.94%
Loss Cost	2017.2	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	NA (CI = +/-NA; p = NA)	0.246	+0.70%	+0.70%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.040; p = 0.103)	-0.253 (CI = +/-0.088; p = 0.000)	0.604	+3.21%	-19.87%
Severity	2011.2	0.031 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.042; p = 0.124)	-0.252 (CI = +/-0.090; p = 0.000)	0.582	+3.18%	-19.80%
Severity	2012.1	0.030 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.043; p = 0.098)	-0.249 (CI = +/-0.091; p = 0.000)	0.578	+3.06%	-19.63%
Severity	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.045; p = 0.124)	-0.248 (CI = +/-0.093; p = 0.000)	0.565	+3.02%	-19.61%
Severity	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.047; p = 0.155)	-0.248 (CI = +/-0.096; p = 0.000)	0.564	+3.05%	-19.59%
Severity	2013.2	0.030 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.049; p = 0.189)	-0.249 (CI = +/-0.099; p = 0.000)	0.559	+3.02%	-19.67%
Severity	2014.1	0.029 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.051; p = 0.146)	-0.253 (CI = +/-0.100; p = 0.000)	0.574	+2.94%	-20.04%
Severity	2014.2	0.028 (CI = +/-0.014; p = 0.000)	0.032 (CI = +/-0.053; p = 0.213)	-0.260 (CI = +/-0.103; p = 0.000)	0.586	+2.88%	-20.65%
Severity	2015.1	0.029 (CI = +/-0.014; p = 0.001)	0.031 (CI = +/-0.056; p = 0.253)	-0.258 (CI = +/-0.109; p = 0.000)	0.564	+2.89%	-20.48%
Severity	2015.2	0.028 (CI = +/-0.014; p = 0.001)	0.028 (CI = +/-0.059; p = 0.332)	-0.270 (CI = +/-0.121; p = 0.000)	0.566	+2.89%	-21.42%
Severity	2016.1	0.028 (CI = +/-0.015; p = 0.001)	0.022 (CI = +/-0.062; p = 0.458)	-0.240 (CI = +/-0.143; p = 0.003)	0.500	+2.87%	-19.12%
Severity	2016.2	0.027 (CI = +/-0.015; p = 0.002)	0.033 (CI = +/-0.064; p = 0.288)	-0.134 (CI = +/-0.229; p = 0.226)	0.483	+2.71%	-10.22%
Severity	2017.1	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	-0.100 (CI = +/-0.910; p = 0.815)	0.475	+2.69%	-7.06%
Severity	2017.2	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	NA (CI = +/-NA; p = NA)	0.458	+2.69%	+2.69%
Frequency	2011.1	-0.013 (CI = +/-0.033; p = 0.432)	0.128 (CI = +/-0.129; p = 0.053)	-0.043 (CI = +/-0.281; p = 0.756)	0.177	-1.29%	-5.43%
Frequency	2011.2	-0.013 (CI = +/-0.035; p = 0.469)	0.129 (CI = +/-0.135; p = 0.060)	-0.044 (CI = +/-0.289; p = 0.755)	0.170	-1.25%	-5.52%
Frequency	2012.1	-0.015 (CI = +/-0.037; p = 0.404)	0.137 (CI = +/-0.140; p = 0.054)	-0.037 (CI = +/-0.295; p = 0.800)	0.173	-1.51%	-5.05%
Frequency	2012.2	-0.017 (CI = +/-0.039; p = 0.359)	0.129 (CI = +/-0.145; p = 0.077)	-0.033 (CI = +/-0.301; p = 0.822)	0.180	-1.72%	-4.91%
Frequency	2013.1	-0.021 (CI = +/-0.040; p = 0.276)	0.144 (CI = +/-0.149; p = 0.056)	-0.031 (CI = +/-0.302; p = 0.834)	0.213	-2.10%	-5.07%
Frequency	2013.2	-0.022 (CI = +/-0.041; p = 0.272)	0.140 (CI = +/-0.156; p = 0.076)	-0.033 (CI = +/-0.310; p = 0.826)	0.212	-2.19%	-5.37%
Frequency	2014.1	-0.023 (CI = +/-0.043; p = 0.272)	0.144 (CI = +/-0.164; p = 0.081)	-0.037 (CI = +/-0.321; p = 0.811)	0.183	-2.28%	-5.83%
Frequency	2014.2	-0.023 (CI = +/-0.044; p = 0.283)	0.142 (CI = +/-0.173; p = 0.101)	-0.040 (CI = +/-0.336; p = 0.803)	0.174	-2.30%	-6.17%
Frequency	2015.1	-0.025 (CI = +/-0.045; p = 0.263)	0.158 (CI = +/-0.180; p = 0.082)	-0.073 (CI = +/-0.352; p = 0.665)	0.193	-2.44%	-9.33%
Frequency	2015.2	-0.025 (CI = +/-0.047; p = 0.280)	0.160 (CI = +/-0.192; p = 0.096)	-0.066 (CI = +/-0.392; p = 0.725)	0.171	-2.43%	-8.66%
Frequency	2016.1	-0.024 (CI = +/-0.048; p = 0.298)	0.172 (CI = +/-0.204; p = 0.092)	-0.125 (CI = +/-0.471; p = 0.580)	0.148	-2.41%	-13.85%
Frequency	2016.2	-0.024 (CI = +/-0.051; p = 0.329)	0.170 (CI = +/-0.223; p = 0.122)	-0.141 (CI = +/-0.800; p = 0.710)	0.119	-2.38%	-15.22%
Frequency	2017.1	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	-0.984 (CI = +/-3.137; p = 0.507)	0.062	-1.94%	-63.35%
Frequency	2017.2	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	NA (CI = +/-NA; p = NA)	0.100	-1.94%	-1.94%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab

End Trend Period = 2024.2

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	0.008 (CI = +/-0.030; p = 0.575)	0.165 (CI = +/-0.106; p = 0.004)	0.000 (CI = +/-0.000; p = 0.111)	-0.275 (CI = +/-0.231; p = 0.022)	0.419	+0.83%	-23.42%
Loss Cost	2011.2	0.009 (CI = +/-0.031; p = 0.546)	0.173 (CI = +/-0.110; p = 0.004)	0.000 (CI = +/-0.000; p = 0.089)	-0.281 (CI = +/-0.235; p = 0.021)	0.426	+0.91%	-23.79%
Loss Cost	2012.1	0.009 (CI = +/-0.032; p = 0.570)	0.176 (CI = +/-0.114; p = 0.004)	0.000 (CI = +/-0.000; p = 0.174)	-0.279 (CI = +/-0.241; p = 0.026)	0.425	+0.88%	-23.65%
Loss Cost	2012.2	0.009 (CI = +/-0.032; p = 0.578)	0.178 (CI = +/-0.122; p = 0.006)	0.000 (CI = +/-0.000; p = 0.276)	-0.279 (CI = +/-0.248; p = 0.029)	0.412	+0.88%	-23.68%
Loss Cost	2013.1	0.009 (CI = +/-0.032; p = 0.574)	0.178 (CI = +/-0.122; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.279 (CI = +/-0.248; p = 0.029)	0.436	+0.89%	-23.67%
Loss Cost	2013.2	0.008 (CI = +/-0.034; p = 0.641)	0.172 (CI = +/-0.127; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.282 (CI = +/-0.254; p = 0.031)	0.439	+0.76%	-23.98%
Loss Cost	2014.1	0.006 (CI = +/-0.034; p = 0.724)	0.181 (CI = +/-0.132; p = 0.010)	NA (CI = +/-NA; p = NA)	-0.290 (CI = +/-0.259; p = 0.030)	0.435	+0.59%	-24.71%
Loss Cost	2014.2	0.005 (CI = +/-0.036; p = 0.764)	0.175 (CI = +/-0.139; p = 0.017)	NA (CI = +/-NA; p = NA)	-0.300 (CI = +/-0.270; p = 0.031)	0.438	+0.51%	-25.55%
Loss Cost	2015.1	0.004 (CI = +/-0.036; p = 0.823)	0.189 (CI = +/-0.144; p = 0.013)	NA (CI = +/-NA; p = NA)	-0.331 (CI = +/-0.280; p = 0.023)	0.443	+0.39%	-27.90%
Loss Cost	2015.2	0.004 (CI = +/-0.037; p = 0.829)	0.188 (CI = +/-0.153; p = 0.019)	NA (CI = +/-NA; p = NA)	-0.335 (CI = +/-0.312; p = 0.037)	0.422	+0.38%	-28.22%
Loss Cost	2016.1	0.004 (CI = +/-0.039; p = 0.829)	0.194 (CI = +/-0.164; p = 0.023)	NA (CI = +/-NA; p = NA)	-0.365 (CI = +/-0.378; p = 0.057)	0.324	+0.40%	-30.32%
Loss Cost	2016.2	0.003 (CI = +/-0.041; p = 0.893)	0.203 (CI = +/-0.177; p = 0.028)	NA (CI = +/-NA; p = NA)	-0.275 (CI = +/-0.637; p = 0.367)	0.248	+0.26%	-23.88%
Loss Cost	2017.1	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	NA (CI = +/-NA; p = NA)	-1.084 (CI = +/-2.482; p = 0.360)	0.194	+0.70%	-65.94%
Loss Cost	2017.2	0.007 (CI = +/-0.044; p = 0.737)	0.222 (CI = +/-0.190; p = 0.026)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.246	+0.70%	+0.70%
Severity	2011.1	0.030 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.041; p = 0.104)	0.000 (CI = +/-0.000; p = 0.647)	-0.251 (CI = +/-0.090; p = 0.000)	0.591	+3.09%	-19.78%
Severity	2011.2	0.030 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.043; p = 0.123)	0.000 (CI = +/-0.000; p = 0.694)	-0.251 (CI = +/-0.092; p = 0.000)	0.566	+3.09%	-19.76%
Severity	2012.1	0.030 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.044; p = 0.106)	0.000 (CI = +/-0.000; p = 0.994)	-0.249 (CI = +/-0.094; p = 0.000)	0.558	+3.06%	-19.63%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.047; p = 0.155)	0.000 (CI = +/-0.000; p = 0.799)	-0.248 (CI = +/-0.096; p = 0.000)	0.545	+3.05%	-19.59%
Severity	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.047; p = 0.155)	NA (CI = +/-NA; p = NA)	-0.248 (CI = +/-0.096; p = 0.000)	0.564	+3.05%	-19.59%
Severity	2013.2	0.030 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.049; p = 0.189)	NA (CI = +/-NA; p = NA)	-0.249 (CI = +/-0.099; p = 0.000)	0.559	+3.02%	-19.67%
Severity	2014.1	0.029 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.051; p = 0.146)	NA (CI = +/-NA; p = NA)	-0.253 (CI = +/-0.100; p = 0.000)	0.574	+2.94%	-20.04%
Severity	2014.2	0.028 (CI = +/-0.014; p = 0.000)	0.032 (CI = +/-0.053; p = 0.213)	NA (CI = +/-NA; p = NA)	-0.260 (CI = +/-0.103; p = 0.000)	0.586	+2.88%	-20.65%
Severity	2015.1	0.029 (CI = +/-0.014; p = 0.001)	0.031 (CI = +/-0.056; p = 0.253)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.109; p = 0.000)	0.564	+2.89%	-20.48%
Severity	2015.2	0.028 (CI = +/-0.014; p = 0.001)	0.028 (CI = +/-0.059; p = 0.332)	NA (CI = +/-NA; p = NA)	-0.270 (CI = +/-0.121; p = 0.000)	0.566	+2.89%	-21.42%
Severity	2016.1	0.028 (CI = +/-0.015; p = 0.001)	0.022 (CI = +/-0.062; p = 0.458)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.143; p = 0.003)	0.500	+2.87%	-19.12%
Severity	2016.2	0.027 (CI = +/-0.015; p = 0.002)	0.033 (CI = +/-0.064; p = 0.288)	NA (CI = +/-NA; p = NA)	-0.134 (CI = +/-0.229; p = 0.226)	0.483	+2.71%	-10.22%
Severity	2017.1	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	NA (CI = +/-NA; p = NA)	-0.100 (CI = +/-0.910; p = 0.815)	0.475	+2.69%	-7.06%
Severity	2017.2	0.027 (CI = +/-0.016; p = 0.004)	0.032 (CI = +/-0.070; p = 0.341)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.458	+2.69%	+2.69%
Frequency	2011.1	-0.022 (CI = +/-0.037; p = 0.224)	0.131 (CI = +/-0.129; p = 0.045)	0.000 (CI = +/-0.000; p = 0.236)	-0.024 (CI = +/-0.281; p = 0.859)	0.194	-2.19%	-4.55%
Frequency	2011.2	-0.021 (CI = +/-0.037; p = 0.250)	0.140 (CI = +/-0.134; p = 0.042)	0.000 (CI = +/-0.000; p = 0.196)	-0.030 (CI = +/-0.286; p = 0.829)	0.197	-2.11%	-5.02%
Frequency	2012.1	-0.021 (CI = +/-0.039; p = 0.262)	0.140 (CI = +/-0.139; p = 0.049)	0.000 (CI = +/-0.000; p = 0.263)	-0.030 (CI = +/-0.294; p = 0.834)	0.186	-2.11%	-5.01%
Frequency	2012.2	-0.021 (CI = +/-0.040; p = 0.275)	0.144 (CI = +/-0.149; p = 0.056)	0.000 (CI = +/-0.000; p = 0.329)	-0.031 (CI = +/-0.302; p = 0.834)	0.180	-2.11%	-5.08%
Frequency	2013.1	-0.021 (CI = +/-0.040; p = 0.276)	0.144 (CI = +/-0.149; p = 0.056)	NA (CI = +/-NA; p = NA)	-0.031 (CI = +/-0.302; p = 0.834)	0.213	-2.10%	-5.07%
Frequency	2013.2	-0.022 (CI = +/-0.041; p = 0.272)	0.140 (CI = +/-0.156; p = 0.076)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.310; p = 0.826)	0.212	-2.19%	-5.37%
Frequency	2014.1	-0.023 (CI = +/-0.043; p = 0.272)	0.144 (CI = +/-0.164; p = 0.081)	NA (CI = +/-NA; p = NA)	-0.037 (CI = +/-0.321; p = 0.811)	0.183	-2.28%	-5.83%
Frequency	2014.2	-0.023 (CI = +/-0.044; p = 0.283)	0.142 (CI = +/-0.173; p = 0.101)	NA (CI = +/-NA; p = NA)	-0.040 (CI = +/-0.336; p = 0.803)	0.174	-2.30%	-6.17%
Frequency	2015.1	-0.025 (CI = +/-0.045; p = 0.263)	0.158 (CI = +/-0.180; p = 0.082)	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.352; p = 0.665)	0.193	-2.44%	-9.33%
Frequency	2015.2	-0.025 (CI = +/-0.047; p = 0.280)	0.160 (CI = +/-0.192; p = 0.096)	NA (CI = +/-NA; p = NA)	-0.066 (CI = +/-0.392; p = 0.725)	0.171	-2.43%	-8.66%
Frequency	2016.1	-0.024 (CI = +/-0.048; p = 0.298)	0.172 (CI = +/-0.204; p = 0.092)	NA (CI = +/-NA; p = NA)	-0.125 (CI = +/-0.471; p = 0.580)	0.148	-2.41%	-13.85%
Frequency	2016.2	-0.024 (CI = +/-0.051; p = 0.329)	0.170 (CI = +/-0.223; p = 0.122)	NA (CI = +/-NA; p = NA)	-0.141 (CI = +/-0.800; p = 0.710)	0.119	-2.38%	-15.22%
Frequency	2017.1	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	NA (CI = +/-NA; p = NA)	-0.984 (CI = +/-3.137; p = 0.507)	0.062	-1.94%	-63.35%
Frequency	2017.2	-0.020 (CI = +/-0.056; p = 0.457)	0.190 (CI = +/-0.241; p = 0.111)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.100	-1.94%	-1.94%

Accident Benefits Total Medical & Rehabilitation

Coverage = AB Total Medical+Rehab
End Trend Period = 2024.2
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	0.019 (CI = +/-0.014; p = 0.010)	0.125 (CI = +/-0.055; p = 0.000)	-0.195 (CI = +/-0.121; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.846	+1.91%	-16.17%
Loss Cost	2011.2	0.019 (CI = +/-0.015; p = 0.016)	0.124 (CI = +/-0.057; p = 0.000)	-0.194 (CI = +/-0.124; p = 0.004)	0.010 (CI = +/-0.003; p = 0.000)	0.845	+1.89%	-16.11%
Loss Cost	2012.1	0.015 (CI = +/-0.015; p = 0.038)	0.134 (CI = +/-0.056; p = 0.000)	-0.186 (CI = +/-0.118; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.866	+1.56%	-15.66%
Loss Cost	2012.2	0.013 (CI = +/-0.014; p = 0.073)	0.124 (CI = +/-0.053; p = 0.000)	-0.180 (CI = +/-0.110; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.888	+1.27%	-15.45%
Loss Cost	2013.1	0.010 (CI = +/-0.013; p = 0.130)	0.136 (CI = +/-0.049; p = 0.000)	-0.180 (CI = +/-0.100; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.913	+0.97%	-15.65%
Loss Cost	2013.2	0.008 (CI = +/-0.012; p = 0.186)	0.129 (CI = +/-0.048; p = 0.000)	-0.183 (CI = +/-0.096; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.923	+0.82%	-16.02%
Loss Cost	2014.1	0.007 (CI = +/-0.012; p = 0.251)	0.136 (CI = +/-0.048; p = 0.000)	-0.189 (CI = +/-0.094; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.929	+0.69%	-16.66%
Loss Cost	2014.2	0.006 (CI = +/-0.012; p = 0.292)	0.128 (CI = +/-0.046; p = 0.000)	-0.201 (CI = +/-0.090; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.940	+0.60%	-17.75%
Loss Cost	2015.1	0.005 (CI = +/-0.010; p = 0.305)	0.139 (CI = +/-0.041; p = 0.000)	-0.226 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.957	+0.50%	-19.83%
Loss Cost	2015.2	0.005 (CI = +/-0.010; p = 0.320)	0.137 (CI = +/-0.043; p = 0.000)	-0.235 (CI = +/-0.088; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.956	+0.50%	-20.54%
Loss Cost	2016.1	0.005 (CI = +/-0.011; p = 0.337)	0.137 (CI = +/-0.047; p = 0.000)	-0.238 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.948	+0.50%	-20.81%
Loss Cost	2016.2	0.003 (CI = +/-0.010; p = 0.481)	0.147 (CI = +/-0.045; p = 0.000)	-0.136 (CI = +/-0.161; p = 0.090)	0.010 (CI = +/-0.002; p = 0.000)	0.953	+0.34%	-12.45%
Loss Cost	2017.1	0.004 (CI = +/-0.011; p = 0.476)	0.149 (CI = +/-0.050; p = 0.000)	-0.206 (CI = +/-0.655; p = 0.503)	0.010 (CI = +/-0.002; p = 0.000)	0.948	+0.38%	-18.30%
Loss Cost	2017.2	0.004 (CI = +/-0.011; p = 0.476)	0.149 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.951	+0.38%	+0.38%
Severity	2011.1	0.032 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.033; p = 0.015)	-0.279 (CI = +/-0.073; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.001)	0.738	+3.20%	-21.91%
Severity	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.035; p = 0.020)	-0.278 (CI = +/-0.075; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.723	+3.18%	-21.86%
Severity	2012.1	0.030 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.035; p = 0.013)	-0.274 (CI = +/-0.075; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.729	+3.04%	-21.69%
Severity	2012.2	0.030 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.037; p = 0.019)	-0.274 (CI = +/-0.077; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.720	+3.01%	-21.67%
Severity	2013.1	0.030 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.039; p = 0.027)	-0.274 (CI = +/-0.079; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.718	+3.03%	-21.66%
Severity	2013.2	0.030 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.041; p = 0.038)	-0.274 (CI = +/-0.081; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.714	+3.01%	-21.71%
Severity	2014.1	0.029 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.041; p = 0.022)	-0.279 (CI = +/-0.080; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.737	+2.91%	-22.17%
Severity	2014.2	0.028 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.042; p = 0.038)	-0.286 (CI = +/-0.082; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.749	+2.86%	-22.70%
Severity	2015.1	0.028 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.045; p = 0.051)	-0.286 (CI = +/-0.088; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.734	+2.86%	-22.69%
Severity	2015.2	0.028 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.047; p = 0.081)	-0.296 (CI = +/-0.096; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.006)	0.737	+2.86%	-23.50%
Severity	2016.1	0.028 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.050; p = 0.135)	-0.273 (CI = +/-0.115; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.007)	0.696	+2.85%	-21.75%
Severity	2016.2	0.027 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.049; p = 0.059)	-0.170 (CI = +/-0.174; p = 0.055)	-0.003 (CI = +/-0.002; p = 0.006)	0.710	+2.69%	-13.38%
Severity	2017.1	0.027 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.054; p = 0.061)	-0.333 (CI = +/-0.701; p = 0.318)	-0.003 (CI = +/-0.002; p = 0.007)	0.710	+2.78%	-26.34%
Severity	2017.2	0.027 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.054; p = 0.061)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.007)	0.701	+2.78%	+2.78%
Frequency	2011.1	-0.013 (CI = +/-0.013; p = 0.055)	0.082 (CI = +/-0.050; p = 0.003)	0.083 (CI = +/-0.110; p = 0.131)	0.013 (CI = +/-0.002; p = 0.000)	0.879	-1.25%	+7.34%
Frequency	2011.2	-0.013 (CI = +/-0.014; p = 0.067)	0.082 (CI = +/-0.052; p = 0.004)	0.084 (CI = +/-0.114; p = 0.141)	0.013 (CI = +/-0.002; p = 0.000)	0.878	-1.25%	+7.36%
Frequency	2012.1	-0.015 (CI = +/-0.014; p = 0.042)	0.088 (CI = +/-0.053; p = 0.002)	0.089 (CI = +/-0.113; p = 0.119)	0.013 (CI = +/-0.002; p = 0.000)	0.883	-1.44%	+7.70%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.015)	0.079 (CI = +/-0.051; p = 0.004)	0.093 (CI = +/-0.107; p = 0.084)	0.013 (CI = +/-0.002; p = 0.000)	0.901	-1.70%	+7.94%
Frequency	2013.1	-0.020 (CI = +/-0.012; p = 0.002)	0.092 (CI = +/-0.046; p = 0.001)	0.094 (CI = +/-0.094; p = 0.050)	0.013 (CI = +/-0.002; p = 0.000)	0.927	-2.00%	+7.68%
Frequency	2013.2	-0.022 (CI = +/-0.012; p = 0.001)	0.085 (CI = +/-0.046; p = 0.001)	0.092 (CI = +/-0.092; p = 0.050)	0.013 (CI = +/-0.002; p = 0.000)	0.934	-2.13%	+7.26%
Frequency	2014.1	-0.022 (CI = +/-0.012; p = 0.002)	0.087 (CI = +/-0.048; p = 0.001)	0.090 (CI = +/-0.095; p = 0.061)	0.013 (CI = +/-0.002; p = 0.000)	0.932	-2.15%	+7.09%
Frequency	2014.2	-0.022 (CI = +/-0.013; p = 0.002)	0.083 (CI = +/-0.050; p = 0.003)	0.084 (CI = +/-0.098; p = 0.086)	0.013 (CI = +/-0.002; p = 0.000)	0.934	-2.20%	+6.41%
Frequency	2015.1	-0.023 (CI = +/-0.011; p = 0.001)	0.095 (CI = +/-0.046; p = 0.001)	0.060 (CI = +/-0.089; p = 0.176)	0.013 (CI = +/-0.002; p = 0.000)	0.950	-2.29%	+3.70%
Frequency	2015.2	-0.023 (CI = +/-0.012; p = 0.001)	0.095 (CI = +/-0.049; p = 0.001)	0.061 (CI = +/-0.100; p = 0.208)	0.013 (CI = +/-0.002; p = 0.000)	0.949	-2.29%	+3.88%
Frequency	2016.1	-0.023 (CI = +/-0.012; p = 0.001)	0.101 (CI = +/-0.051; p = 0.001)	0.035 (CI = +/-0.118; p = 0.533)	0.013 (CI = +/-0.002; p = 0.000)	0.950	-2.28%	+1.19%
Frequency	2016.2	-0.023 (CI = +/-0.013; p = 0.002)	0.101 (CI = +/-0.056; p = 0.002)	0.034 (CI = +/-0.199; p = 0.717)	0.013 (CI = +/-0.002; p = 0.000)	0.948	-2.28%	+1.08%
Frequency	2017.1	-0.024 (CI = +/-0.014; p = 0.003)	0.098 (CI = +/-0.062; p = 0.005)	0.127 (CI = +/-0.806; p = 0.735)	0.013 (CI = +/-0.002; p = 0.000)	0.942	-2.33%	+10.91%
Frequency	2017.2	-0.024 (CI = +/-0.014; p = 0.003)	0.098 (CI = +/-0.062; p = 0.005)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	0.945	-2.33%	-2.33%

Accident Benefits Total Medical & Rehabilitation

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	0.056 (CI = +/-0.017; p = 0.000)	0.099 (CI = +/-0.044; p = 0.000)	-0.334 (CI = +/-0.095; p = 0.000)	0.830	+5.73%	-24.27%
Loss Cost	2011.2	0.064 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.040; p = 0.000)	-0.366 (CI = +/-0.089; p = 0.000)	0.872	+6.63%	-26.04%
Loss Cost	2012.1	0.064 (CI = +/-0.020; p = 0.000)	0.109 (CI = +/-0.043; p = 0.000)	-0.366 (CI = +/-0.099; p = 0.000)	0.866	+6.63%	-26.03%
Loss Cost	2012.2	0.059 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.045; p = 0.000)	-0.350 (CI = +/-0.108; p = 0.000)	0.841	+6.12%	-25.19%
Loss Cost	2013.1	0.054 (CI = +/-0.028; p = 0.002)	0.109 (CI = +/-0.049; p = 0.001)	-0.333 (CI = +/-0.120; p = 0.000)	0.846	+5.55%	-24.32%
Loss Cost	2013.2	0.049 (CI = +/-0.034; p = 0.010)	0.106 (CI = +/-0.052; p = 0.001)	-0.317 (CI = +/-0.135; p = 0.000)	0.835	+4.99%	-23.54%
Loss Cost	2014.1	0.047 (CI = +/-0.043; p = 0.033)	0.107 (CI = +/-0.060; p = 0.003)	-0.314 (CI = +/-0.156; p = 0.002)	0.827	+4.86%	-23.40%
Loss Cost	2014.2	0.034 (CI = +/-0.045; p = 0.115)	0.097 (CI = +/-0.058; p = 0.006)	-0.285 (CI = +/-0.155; p = 0.003)	0.859	+3.50%	-22.15%
Loss Cost	2015.1	0.017 (CI = +/-0.039; p = 0.316)	0.115 (CI = +/-0.048; p = 0.001)	-0.255 (CI = +/-0.123; p = 0.002)	0.927	+1.75%	-21.19%
Loss Cost	2015.2	0.013 (CI = +/-0.041; p = 0.452)	0.108 (CI = +/-0.052; p = 0.003)	-0.256 (CI = +/-0.127; p = 0.004)	0.937	+1.31%	-21.54%
Loss Cost	2016.1	0.014 (CI = +/-0.049; p = 0.475)	0.105 (CI = +/-0.066; p = 0.012)	-0.251 (CI = +/-0.155; p = 0.011)	0.884	+1.40%	-21.10%
Loss Cost	2016.2	0.004 (CI = +/-0.036; p = 0.732)	0.125 (CI = +/-0.052; p = 0.005)	-0.147 (CI = +/-0.161; p = 0.062)	0.942	+0.43%	-13.30%
Loss Cost	2017.1	0.002 (CI = +/-0.065; p = 0.892)	0.122 (CI = +/-0.094; p = 0.031)	-0.087 (CI = +/-0.921; p = 0.723)	0.871	+0.23%	-8.15%
Loss Cost	2017.2	0.002 (CI = +/-0.065; p = 0.892)	0.122 (CI = +/-0.094; p = 0.031)	NA (CI = +/-NA; p = NA)	0.880	+0.23%	+0.23%
Severity	2011.1	0.039 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.035; p = 0.107)	-0.312 (CI = +/-0.075; p = 0.000)	0.836	+4.00%	-23.85%
Severity	2011.2	0.040 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.037; p = 0.120)	-0.314 (CI = +/-0.083; p = 0.000)	0.827	+4.07%	-23.98%
Severity	2012.1	0.037 (CI = +/-0.018; p = 0.001)	0.032 (CI = +/-0.040; p = 0.104)	-0.304 (CI = +/-0.091; p = 0.000)	0.827	+3.76%	-23.41%
Severity	2012.2	0.036 (CI = +/-0.022; p = 0.004)	0.032 (CI = +/-0.043; p = 0.136)	-0.301 (CI = +/-0.103; p = 0.000)	0.821	+3.69%	-23.29%
Severity	2013.1	0.041 (CI = +/-0.027; p = 0.006)	0.027 (CI = +/-0.046; p = 0.229)	-0.318 (CI = +/-0.114; p = 0.000)	0.827	+4.23%	-24.14%
Severity	2013.2	0.041 (CI = +/-0.033; p = 0.020)	0.026 (CI = +/-0.051; p = 0.272)	-0.317 (CI = +/-0.131; p = 0.000)	0.823	+4.20%	-24.09%
Severity	2014.1	0.032 (CI = +/-0.039; p = 0.093)	0.034 (CI = +/-0.055; p = 0.193)	-0.294 (CI = +/-0.144; p = 0.002)	0.837	+3.30%	-23.02%
Severity	2014.2	0.021 (CI = +/-0.042; p = 0.279)	0.025 (CI = +/-0.054; p = 0.303)	-0.268 (CI = +/-0.144; p = 0.003)	0.870	+2.11%	-21.90%
Severity	2015.1	0.022 (CI = +/-0.052; p = 0.342)	0.024 (CI = +/-0.064; p = 0.390)	-0.270 (CI = +/-0.165; p = 0.007)	0.844	+2.21%	-21.96%
Severity	2015.2	0.016 (CI = +/-0.054; p = 0.488)	0.015 (CI = +/-0.068; p = 0.593)	-0.270 (CI = +/-0.166; p = 0.009)	0.866	+1.57%	-22.45%
Severity	2016.1	0.020 (CI = +/-0.052; p = 0.355)	0.001 (CI = +/-0.070; p = 0.968)	-0.249 (CI = +/-0.165; p = 0.014)	0.819	+1.99%	-20.52%
Severity	2016.2	0.009 (CI = +/-0.039; p = 0.493)	0.023 (CI = +/-0.055; p = 0.282)	-0.139 (CI = +/-0.172; p = 0.082)	0.666	+0.95%	-12.16%
Severity	2017.1	0.008 (CI = +/-0.070; p = 0.676)	0.020 (CI = +/-0.102; p = 0.479)	-0.093 (CI = +/-0.994; p = 0.727)	-0.633	+0.80%	-8.14%
Severity	2017.2	0.008 (CI = +/-0.070; p = 0.676)	0.020 (CI = +/-0.102; p = 0.479)	NA (CI = +/-NA; p = NA)	-0.342	+0.80%	+0.80%
Frequency	2011.1	0.017 (CI = +/-0.016; p = 0.040)	0.071 (CI = +/-0.042; p = 0.003)	-0.022 (CI = +/-0.089; p = 0.605)	0.604	+1.66%	-0.56%
Frequency	2011.2	0.024 (CI = +/-0.016; p = 0.005)	0.080 (CI = +/-0.038; p = 0.001)	-0.052 (CI = +/-0.084; p = 0.204)	0.710	+2.46%	-2.70%
Frequency	2012.1	0.027 (CI = +/-0.018; p = 0.007)	0.076 (CI = +/-0.040; p = 0.001)	-0.062 (CI = +/-0.092; p = 0.167)	0.716	+2.76%	-3.42%
Frequency	2012.2	0.023 (CI = +/-0.022; p = 0.039)	0.073 (CI = +/-0.042; p = 0.003)	-0.048 (CI = +/-0.101; p = 0.315)	0.611	+2.34%	-2.47%
Frequency	2013.1	0.013 (CI = +/-0.023; p = 0.251)	0.083 (CI = +/-0.040; p = 0.001)	-0.015 (CI = +/-0.098; p = 0.740)	0.672	+1.26%	-0.25%
Frequency	2013.2	0.007 (CI = +/-0.027; p = 0.550)	0.079 (CI = +/-0.042; p = 0.002)	0.000 (CI = +/-0.108; p = 0.995)	0.591	+0.75%	+0.72%
Frequency	2014.1	0.015 (CI = +/-0.032; p = 0.315)	0.073 (CI = +/-0.045; p = 0.006)	-0.020 (CI = +/-0.118; p = 0.707)	0.607	+1.51%	-0.50%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.442)	0.072 (CI = +/-0.051; p = 0.013)	-0.017 (CI = +/-0.135; p = 0.777)	0.502	+1.37%	-0.33%
Frequency	2015.1	-0.005 (CI = +/-0.024; p = 0.656)	0.090 (CI = +/-0.029; p = 0.000)	0.014 (CI = +/-0.076; p = 0.661)	0.858	-0.45%	+0.97%
Frequency	2015.2	-0.003 (CI = +/-0.027; p = 0.810)	0.093 (CI = +/-0.033; p = 0.001)	0.014 (CI = +/-0.082; p = 0.674)	0.858	-0.26%	+1.17%
Frequency	2016.1	-0.006 (CI = +/-0.011; p = 0.230)	0.104 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.036; p = 0.914)	0.981	-0.57%	-0.72%
Frequency	2016.2	-0.005 (CI = +/-0.015; p = 0.361)	0.103 (CI = +/-0.022; p = 0.001)	-0.008 (CI = +/-0.068; p = 0.737)	0.977	-0.51%	-1.30%
Frequency	2017.1	-0.006 (CI = +/-0.028; p = 0.481)	0.102 (CI = +/-0.040; p = 0.008)	0.005 (CI = +/-0.396; p = 0.958)	0.965	-0.56%	-0.01%
Frequency	2017.2	-0.006 (CI = +/-0.028; p = 0.481)	0.102 (CI = +/-0.040; p = 0.008)	NA (CI = +/-NA; p = NA)	0.967	-0.56%	-0.56%

Accident Benefits Total Medical & Rehabilitation

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	0.047 (CI = +/-0.028; p = 0.003)	0.102 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.437)	-0.306 (CI = +/-0.123; p = 0.000)	0.826	+4.84%	-22.80%
Loss Cost	2011.2	0.053 (CI = +/-0.025; p = 0.000)	0.113 (CI = +/-0.040; p = 0.000)	0.000 (CI = +/-0.000; p = 0.232)	-0.331 (CI = +/-0.106; p = 0.000)	0.878	+5.49%	-24.24%
Loss Cost	2012.1	0.054 (CI = +/-0.027; p = 0.001)	0.112 (CI = +/-0.043; p = 0.000)	0.000 (CI = +/-0.000; p = 0.242)	-0.334 (CI = +/-0.113; p = 0.000)	0.872	+5.57%	-24.38%
Loss Cost	2012.2	0.054 (CI = +/-0.028; p = 0.002)	0.109 (CI = +/-0.049; p = 0.001)	0.000 (CI = +/-0.000; p = 0.429)	-0.333 (CI = +/-0.120; p = 0.000)	0.836	+5.54%	-24.32%
Loss Cost	2013.1	0.054 (CI = +/-0.028; p = 0.002)	0.109 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.333 (CI = +/-0.120; p = 0.000)	0.846	+5.55%	-24.32%
Loss Cost	2013.2	0.049 (CI = +/-0.034; p = 0.010)	0.106 (CI = +/-0.052; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.317 (CI = +/-0.135; p = 0.000)	0.835	+4.99%	-23.54%
Loss Cost	2014.1	0.047 (CI = +/-0.043; p = 0.033)	0.107 (CI = +/-0.060; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.314 (CI = +/-0.156; p = 0.002)	0.827	+4.86%	-23.40%
Loss Cost	2014.2	0.034 (CI = +/-0.045; p = 0.115)	0.097 (CI = +/-0.058; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.285 (CI = +/-0.155; p = 0.003)	0.859	+3.50%	-22.15%
Loss Cost	2015.1	0.017 (CI = +/-0.039; p = 0.316)	0.115 (CI = +/-0.048; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.255 (CI = +/-0.123; p = 0.002)	0.927	+1.75%	-21.19%
Loss Cost	2015.2	0.013 (CI = +/-0.041; p = 0.452)	0.108 (CI = +/-0.052; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.256 (CI = +/-0.127; p = 0.004)	0.937	+1.31%	-21.54%
Loss Cost	2016.1	0.014 (CI = +/-0.049; p = 0.475)	0.105 (CI = +/-0.066; p = 0.012)	NA (CI = +/-NA; p = NA)	-0.251 (CI = +/-0.155; p = 0.011)	0.884	+1.40%	-21.10%
Loss Cost	2016.2	0.004 (CI = +/-0.036; p = 0.732)	0.125 (CI = +/-0.052; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.147 (CI = +/-0.161; p = 0.062)	0.942	+0.43%	-13.30%
Loss Cost	2017.1	0.002 (CI = +/-0.065; p = 0.892)	0.122 (CI = +/-0.094; p = 0.031)	NA (CI = +/-NA; p = NA)	-0.087 (CI = +/-0.921; p = 0.723)	0.871	+0.23%	-8.15%
Loss Cost	2017.2	0.002 (CI = +/-0.065; p = 0.892)	0.122 (CI = +/-0.094; p = 0.031)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.880	+0.23%	+0.23%
Severity	2011.1	0.044 (CI = +/-0.023; p = 0.001)	0.027 (CI = +/-0.036; p = 0.140)	0.000 (CI = +/-0.000; p = 0.611)	-0.326 (CI = +/-0.097; p = 0.000)	0.827	+4.46%	-24.60%
Severity	2011.2	0.044 (CI = +/-0.024; p = 0.002)	0.027 (CI = +/-0.039; p = 0.160)	0.000 (CI = +/-0.000; p = 0.639)	-0.327 (CI = +/-0.104; p = 0.000)	0.816	+4.49%	-24.67%
Severity	2012.1	0.042 (CI = +/-0.025; p = 0.004)	0.031 (CI = +/-0.041; p = 0.133)	0.000 (CI = +/-0.000; p = 0.534)	-0.320 (CI = +/-0.109; p = 0.000)	0.818	+4.28%	-24.25%
Severity	2012.2	0.041 (CI = +/-0.027; p = 0.006)	0.026 (CI = +/-0.046; p = 0.230)	0.000 (CI = +/-0.000; p = 0.420)	-0.318 (CI = +/-0.114; p = 0.000)	0.816	+4.24%	-24.13%
Severity	2013.1	0.041 (CI = +/-0.027; p = 0.006)	0.027 (CI = +/-0.046; p = 0.229)	NA (CI = +/-NA; p = NA)	-0.318 (CI = +/-0.114; p = 0.000)	0.827	+4.23%	-24.14%
Severity	2013.2	0.041 (CI = +/-0.033; p = 0.020)	0.026 (CI = +/-0.051; p = 0.272)	NA (CI = +/-NA; p = NA)	-0.317 (CI = +/-0.131; p = 0.000)	0.823	+4.20%	-24.09%
Severity	2014.1	0.032 (CI = +/-0.039; p = 0.093)	0.034 (CI = +/-0.055; p = 0.193)	NA (CI = +/-NA; p = NA)	-0.294 (CI = +/-0.144; p = 0.002)	0.837	+3.30%	-23.02%
Severity	2014.2	0.021 (CI = +/-0.042; p = 0.279)	0.025 (CI = +/-0.054; p = 0.303)	NA (CI = +/-NA; p = NA)	-0.268 (CI = +/-0.144; p = 0.003)	0.870	+2.11%	-21.90%
Severity	2015.1	0.022 (CI = +/-0.052; p = 0.342)	0.024 (CI = +/-0.064; p = 0.390)	NA (CI = +/-NA; p = NA)	-0.270 (CI = +/-0.165; p = 0.007)	0.844	+2.21%	-21.96%
Severity	2015.2	0.016 (CI = +/-0.054; p = 0.488)	0.015 (CI = +/-0.068; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.270 (CI = +/-0.166; p = 0.009)	0.866	+1.57%	-22.45%
Severity	2016.1	0.020 (CI = +/-0.052; p = 0.355)	0.001 (CI = +/-0.070; p = 0.968)	NA (CI = +/-NA; p = NA)	-0.249 (CI = +/-0.165; p = 0.014)	0.819	+1.99%	-20.52%
Severity	2016.2	0.009 (CI = +/-0.039; p = 0.493)	0.023 (CI = +/-0.055; p = 0.282)	NA (CI = +/-NA; p = NA)	-0.139 (CI = +/-0.172; p = 0.082)	0.666	+0.95%	-12.16%
Severity	2017.1	0.008 (CI = +/-0.070; p = 0.676)	0.020 (CI = +/-0.102; p = 0.479)	NA (CI = +/-NA; p = NA)	-0.093 (CI = +/-0.994; p = 0.727)	-0.633	+0.80%	-8.14%
Severity	2017.2	0.008 (CI = +/-0.070; p = 0.676)	0.020 (CI = +/-0.102; p = 0.479)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.342	+0.80%	+0.80%
Frequency	2011.1	0.004 (CI = +/-0.026; p = 0.762)	0.075 (CI = +/-0.041; p = 0.002)	0.000 (CI = +/-0.000; p = 0.200)	0.020 (CI = +/-0.110; p = 0.703)	0.626	+0.37%	+2.39%
Frequency	2011.2	0.010 (CI = +/-0.022; p = 0.351)	0.086 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.070)	-0.004 (CI = +/-0.092; p = 0.928)	0.764	+0.96%	+0.57%
Frequency	2012.1	0.012 (CI = +/-0.022; p = 0.238)	0.081 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.044)	-0.014 (CI = +/-0.092; p = 0.744)	0.789	+1.24%	-0.18%
Frequency	2012.2	0.012 (CI = +/-0.023; p = 0.253)	0.083 (CI = +/-0.040; p = 0.001)	0.000 (CI = +/-0.000; p = 0.075)	-0.015 (CI = +/-0.098; p = 0.740)	0.693	+1.25%	-0.25%
Frequency	2013.1	0.013 (CI = +/-0.023; p = 0.251)	0.083 (CI = +/-0.040; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.015 (CI = +/-0.098; p = 0.740)	0.672	+1.26%	-0.25%
Frequency	2013.2	0.007 (CI = +/-0.027; p = 0.550)	0.079 (CI = +/-0.042; p = 0.002)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.108; p = 0.995)	0.591	+0.75%	+0.72%
Frequency	2014.1	0.015 (CI = +/-0.032; p = 0.315)	0.073 (CI = +/-0.045; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.020 (CI = +/-0.118; p = 0.707)	0.607	+1.51%	-0.50%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.442)	0.072 (CI = +/-0.051; p = 0.013)	NA (CI = +/-NA; p = NA)	-0.017 (CI = +/-0.135; p = 0.777)	0.502	+1.37%	-0.33%
Frequency	2015.1	-0.005 (CI = +/-0.024; p = 0.656)	0.090 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.076; p = 0.661)	0.858	-0.45%	+0.97%
Frequency	2015.2	-0.003 (CI = +/-0.027; p = 0.810)	0.093 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.082; p = 0.674)	0.858	-0.26%	+1.17%
Frequency	2016.1	-0.006 (CI = +/-0.011; p = 0.230)	0.104 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.036; p = 0.914)	0.981	-0.57%	-0.72%
Frequency	2016.2	-0.005 (CI = +/-0.015; p = 0.361)	0.103 (CI = +/-0.022; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.008 (CI = +/-0.068; p = 0.737)	0.977	-0.51%	-1.30%
Frequency	2017.1	-0.006 (CI = +/-0.028; p = 0.481)	0.102 (CI = +/-0.040; p = 0.008)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.396; p = 0.958)	0.965	-0.56%	-0.01%
Frequency	2017.2	-0.006 (CI = +/-0.028; p = 0.481)	0.102 (CI = +/-0.040; p = 0.008)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.967	-0.56%	-0.56%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2024.2
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	0.024 (CI = +/-0.019; p = 0.017)	0.108 (CI = +/-0.047; p = 0.000)	-0.159 (CI = +/-0.116; p = 0.009)	0.016 (CI = +/-0.003; p = 0.000)	-0.358 (CI = +/-0.116; p = 0.000)	0.928	+2.39%	-12.70%
Loss Cost	2011.2	0.025 (CI = +/-0.021; p = 0.025)	0.110 (CI = +/-0.049; p = 0.000)	-0.164 (CI = +/-0.123; p = 0.012)	0.016 (CI = +/-0.003; p = 0.000)	-0.363 (CI = +/-0.127; p = 0.000)	0.927	+2.50%	-12.96%
Loss Cost	2012.1	0.020 (CI = +/-0.023; p = 0.091)	0.115 (CI = +/-0.050; p = 0.000)	-0.147 (CI = +/-0.128; p = 0.026)	0.016 (CI = +/-0.003; p = 0.000)	-0.340 (CI = +/-0.135; p = 0.000)	0.930	+2.01%	-11.97%
Loss Cost	2012.2	0.012 (CI = +/-0.024; p = 0.310)	0.108 (CI = +/-0.049; p = 0.000)	-0.123 (CI = +/-0.126; p = 0.055)	0.016 (CI = +/-0.003; p = 0.000)	-0.302 (CI = +/-0.138; p = 0.000)	0.938	+1.23%	-10.53%
Loss Cost	2013.1	0.006 (CI = +/-0.026; p = 0.615)	0.114 (CI = +/-0.050; p = 0.000)	-0.108 (CI = +/-0.129; p = 0.094)	0.015 (CI = +/-0.003; p = 0.000)	-0.274 (CI = +/-0.147; p = 0.001)	0.941	+0.65%	-9.68%
Loss Cost	2013.2	0.000 (CI = +/-0.027; p = 0.974)	0.107 (CI = +/-0.049; p = 0.000)	-0.093 (CI = +/-0.127; p = 0.140)	0.015 (CI = +/-0.003; p = 0.000)	-0.240 (CI = +/-0.150; p = 0.004)	0.947	-0.04%	-8.92%
Loss Cost	2014.1	-0.005 (CI = +/-0.029; p = 0.894)	0.113 (CI = +/-0.051; p = 0.000)	-0.085 (CI = +/-0.127; p = 0.175)	0.014 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.157; p = 0.010)	0.948	-0.55%	-8.67%
Loss Cost	2014.2	-0.011 (CI = +/-0.029; p = 0.414)	0.106 (CI = +/-0.049; p = 0.000)	-0.083 (CI = +/-0.122; p = 0.167)	0.014 (CI = +/-0.003; p = 0.000)	-0.186 (CI = +/-0.155; p = 0.022)	0.955	-1.12%	-8.98%
Loss Cost	2015.1	-0.018 (CI = +/-0.025; p = 0.150)	0.118 (CI = +/-0.044; p = 0.000)	-0.092 (CI = +/-0.105; p = 0.082)	0.013 (CI = +/-0.003; p = 0.000)	-0.151 (CI = +/-0.137; p = 0.033)	0.967	-1.79%	-10.44%
Loss Cost	2015.2	-0.020 (CI = +/-0.024; p = 0.094)	0.111 (CI = +/-0.043; p = 0.000)	-0.111 (CI = +/-0.103; p = 0.037)	0.013 (CI = +/-0.002; p = 0.000)	-0.139 (CI = +/-0.131; p = 0.039)	0.971	-2.01%	-12.28%
Loss Cost	2016.1	-0.021 (CI = +/-0.025; p = 0.094)	0.115 (CI = +/-0.045; p = 0.000)	-0.129 (CI = +/-0.116; p = 0.032)	0.013 (CI = +/-0.002; p = 0.000)	-0.135 (CI = +/-0.134; p = 0.048)	0.968	-2.06%	-13.92%
Loss Cost	2016.2	-0.021 (CI = +/-0.027; p = 0.110)	0.116 (CI = +/-0.050; p = 0.000)	-0.123 (CI = +/-0.189; p = 0.181)	0.013 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.142; p = 0.061)	0.964	-2.08%	-13.39%
Loss Cost	2017.1	-0.022 (CI = +/-0.029; p = 0.125)	0.114 (CI = +/-0.055; p = 0.001)	-0.033 (CI = +/-0.744; p = 0.923)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.152; p = 0.083)	0.956	-2.18%	-5.35%
Loss Cost	2017.2	-0.022 (CI = +/-0.029; p = 0.125)	0.114 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.152; p = 0.083)	0.957	-2.18%	-2.18%
Severity	2011.1	0.019 (CI = +/-0.015; p = 0.014)	0.009 (CI = +/-0.037; p = 0.636)	-0.073 (CI = +/-0.093; p = 0.117)	0.000 (CI = +/-0.002; p = 0.807)	-0.045 (CI = +/-0.093; p = 0.322)	0.341	+1.96%	-5.20%
Severity	2011.2	0.017 (CI = +/-0.017; p = 0.051)	0.006 (CI = +/-0.038; p = 0.758)	-0.062 (CI = +/-0.097; p = 0.196)	0.000 (CI = +/-0.002; p = 0.944)	-0.031 (CI = +/-0.099; p = 0.520)	0.233	+1.67%	-4.45%
Severity	2012.1	0.012 (CI = +/-0.018; p = 0.176)	0.011 (CI = +/-0.039; p = 0.580)	-0.048 (CI = +/-0.099; p = 0.328)	0.000 (CI = +/-0.002; p = 0.816)	-0.010 (CI = +/-0.105; p = 0.841)	0.137	+1.23%	-3.48%
Severity	2012.2	0.011 (CI = +/-0.020; p = 0.262)	0.010 (CI = +/-0.041; p = 0.628)	-0.045 (CI = +/-0.105; p = 0.385)	0.000 (CI = +/-0.002; p = 0.782)	-0.005 (CI = +/-0.115; p = 0.924)	0.073	+1.13%	-3.28%
Severity	2013.1	0.017 (CI = +/-0.022; p = 0.127)	0.004 (CI = +/-0.041; p = 0.847)	-0.059 (CI = +/-0.106; p = 0.258)	0.000 (CI = +/-0.002; p = 0.935)	-0.031 (CI = +/-0.120; p = 0.591)	0.140	+1.67%	-4.13%
Severity	2013.2	0.017 (CI = +/-0.024; p = 0.162)	0.004 (CI = +/-0.043; p = 0.852)	-0.059 (CI = +/-0.111; p = 0.278)	0.000 (CI = +/-0.003; p = 0.935)	-0.032 (CI = +/-0.131; p = 0.617)	0.089	+1.68%	-4.14%
Severity	2014.1	0.013 (CI = +/-0.026; p = 0.291)	0.008 (CI = +/-0.045; p = 0.715)	-0.054 (CI = +/-0.113; p = 0.329)	0.000 (CI = +/-0.003; p = 0.898)	-0.015 (CI = +/-0.140; p = 0.819)	0.012	+1.34%	-3.97%
Severity	2014.2	0.011 (CI = +/-0.027; p = 0.405)	0.005 (CI = +/-0.047; p = 0.827)	-0.053 (CI = +/-0.116; p = 0.346)	0.000 (CI = +/-0.003; p = 0.812)	-0.004 (CI = +/-0.148; p = 0.958)	-0.055	+1.11%	-4.10%
Severity	2015.1	0.010 (CI = +/-0.029; p = 0.484)	0.007 (CI = +/-0.050; p = 0.763)	-0.055 (CI = +/-0.120; p = 0.347)	0.000 (CI = +/-0.003; p = 0.760)	0.003 (CI = +/-0.156; p = 0.971)	-0.084	+0.98%	-4.38%
Severity	2015.2	0.008 (CI = +/-0.029; p = 0.568)	0.001 (CI = +/-0.051; p = 0.961)	-0.070 (CI = +/-0.123; p = 0.240)	-0.001 (CI = +/-0.003; p = 0.690)	0.013 (CI = +/-0.157; p = 0.859)	-0.084	+0.79%	-6.03%
Severity	2016.1	0.008 (CI = +/-0.031; p = 0.585)	0.001 (CI = +/-0.056; p = 0.959)	-0.071 (CI = +/-0.143; p = 0.302)	-0.001 (CI = +/-0.003; p = 0.702)	0.013 (CI = +/-0.165; p = 0.864)	-0.116	+0.79%	-6.10%
Severity	2016.2	0.007 (CI = +/-0.033; p = 0.624)	0.003 (CI = +/-0.061; p = 0.928)	-0.058 (CI = +/-0.233; p = 0.592)	-0.001 (CI = +/-0.003; p = 0.707)	0.015 (CI = +/-0.175; p = 0.858)	-0.161	+0.75%	-4.95%
Severity	2017.1	0.004 (CI = +/-0.035; p = 0.821)	-0.006 (CI = +/-0.066; p = 0.848)	0.284 (CI = +/-0.884; p = 0.490)	-0.001 (CI = +/-0.003; p = 0.711)	0.027 (CI = +/-0.181; p = 0.749)	-0.111	+0.36%	+33.38%
Severity	2017.2	0.004 (CI = +/-0.035; p = 0.821)	-0.006 (CI = +/-0.066; p = 0.848)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.003; p = 0.711)	0.027 (CI = +/-0.181; p = 0.749)	-0.190	+0.36%	+0.36%
Frequency	2011.1	0.004 (CI = +/-0.016; p = 0.602)	0.100 (CI = +/-0.041; p = 0.000)	-0.087 (CI = +/-0.101; p = 0.088)	0.016 (CI = +/-0.002; p = 0.000)	-0.313 (CI = +/-0.101; p = 0.000)	0.954	+0.42%	-7.91%
Frequency	2011.2	0.008 (CI = +/-0.018; p = 0.350)	0.104 (CI = +/-0.041; p = 0.000)	-0.101 (CI = +/-0.104; p = 0.055)	0.016 (CI = +/-0.002; p = 0.000)	-0.332 (CI = +/-0.106; p = 0.000)	0.956	+0.82%	-8.91%
Frequency	2012.1	0.008 (CI = +/-0.020; p = 0.436)	0.104 (CI = +/-0.043; p = 0.000)	-0.100 (CI = +/-0.110; p = 0.073)	0.016 (CI = +/-0.002; p = 0.000)	-0.330 (CI = +/-0.116; p = 0.000)	0.954	+0.77%	-8.80%
Frequency	2012.2	0.001 (CI = +/-0.021; p = 0.924)	0.098 (CI = +/-0.042; p = 0.000)	-0.079 (CI = +/-0.109; p = 0.145)	0.016 (CI = +/-0.002; p = 0.000)	-0.297 (CI = +/-0.119; p = 0.000)	0.960	+0.10%	-7.50%
Frequency	2013.1	-0.010 (CI = +/-0.019; p = 0.280)	0.110 (CI = +/-0.036; p = 0.000)	-0.050 (CI = +/-0.093; p = 0.276)	0.015 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.106; p = 0.000)	0.973	-1.01%	-5.79%
Frequency	2013.2	-0.017 (CI = +/-0.018; p = 0.067)	0.103 (CI = +/-0.033; p = 0.000)	-0.034 (CI = +/-0.085; p = 0.409)	0.015 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.101; p = 0.000)	0.979	-1.69%	-4.99%
Frequency	2014.1	-0.019 (CI = +/-0.020; p = 0.064)	0.106 (CI = +/-0.035; p = 0.000)	-0.031 (CI = +/-0.088; p = 0.459)	0.015 (CI = +/-0.002; p = 0.000)	-0.200 (CI = +/-0.108; p = 0.001)	0.978	-1.86%	-4.90%
Frequency	2014.2	-0.022 (CI = +/-0.020; p = 0.033)	0.101 (CI = +/-0.035; p = 0.000)	-0.030 (CI = +/-0.086; p = 0.467)	0.014 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.109; p = 0.003)	0.979	-2.21%	-5.09%
Frequency	2015.1	-0.028 (CI = +/-0.016; p = 0.003)	0.111 (CI = +/-0.029; p = 0.000)	-0.038 (CI = +/-0.068; p = 0.258)	0.014 (CI = +/-0.002; p = 0.000)	-0.154 (CI = +/-0.089; p = 0.002)	0.987	-2.75%	-6.33%
Frequency	2015.2	-0.028 (CI = +/-0.017; p = 0.004)	0.110 (CI = +/-0.030; p = 0.000)	-0.041 (CI = +/-0.073; p = 0.250)	0.014 (CI = +/-0.002; p = 0.000)	-0.152 (CI = +/-0.093; p = 0.004)	0.986	-2.78%	-6.65%
Frequency	2016.1	-0.029 (CI = +/-0.017; p = 0.004)	0.114 (CI = +/-0.031; p = 0.000)	-0.058 (CI = +/-0.081; p = 0.142)	0.014 (CI = +/-0.002; p = 0.000)	-0.148 (CI = +/-0.093; p = 0.005)	0.986	-2.83%	-8.33%
Frequency	2016.2	-0.028 (CI = +/-0.018; p = 0.006)	0.113 (CI = +/-0.034; p = 0.000)	-0.064 (CI = +/-0.131; p = 0.303)	0.014 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.099; p = 0.007)	0.984	-2.81%	-8.87%
Frequency	2017.1	-0.028 (CI = +/-0.019; p = 0.013)	0.120 (CI = +/-0.036; p = 0.000)	-0.137 (CI = +/-0.484; p = 0.175)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.099; p = 0.005)	0.984	-2.53%	-29.04%
Frequency	2017.2	-0.026 (CI = +/-0.019; p = 0.013)	0.120 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.099; p = 0.005)	0.983	-2.53%	-2.53%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	-0.043 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.068)	0.386	-4.25%
Loss Cost	2011.2	-0.044 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.121)	0.386	-4.27%
Loss Cost	2012.1	-0.044 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.183)	0.380	-4.27%
Loss Cost	2012.2	-0.044 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.586)	0.393	-4.28%
Loss Cost	2013.1	0.291 (CI = +/-0.275; p = 0.039)	-0.336 (CI = +/-0.276; p = 0.019)	0.524	+33.75%
Loss Cost	2013.2	0.267 (CI = +/-0.286; p = 0.066)	-0.315 (CI = +/-0.285; p = 0.032)	0.535	+30.56%
Loss Cost	2014.1	0.289 (CI = +/-0.294; p = 0.054)	-0.341 (CI = +/-0.295; p = 0.026)	0.531	+33.53%
Loss Cost	2014.2	0.271 (CI = +/-0.309; p = 0.082)	-0.325 (CI = +/-0.308; p = 0.040)	0.531	+31.19%
Loss Cost	2015.1	0.297 (CI = +/-0.320; p = 0.067)	-0.354 (CI = +/-0.321; p = 0.032)	0.527	+34.52%
Loss Cost	2015.2	0.295 (CI = +/-0.342; p = 0.085)	-0.354 (CI = +/-0.340; p = 0.043)	0.509	+34.37%
Loss Cost	2016.1	0.293 (CI = +/-0.362; p = 0.105)	-0.351 (CI = +/-0.364; p = 0.058)	0.439	+34.09%
Loss Cost	2016.2	0.334 (CI = +/-0.381; p = 0.081)	-0.386 (CI = +/-0.379; p = 0.046)	0.407	+39.66%
Loss Cost	2017.1	0.315 (CI = +/-0.404; p = 0.116)	-0.363 (CI = +/-0.406; p = 0.076)	0.295	+37.03%
Loss Cost	2017.2	0.352 (CI = +/-0.434; p = 0.102)	-0.394 (CI = +/-0.431; p = 0.070)	0.272	+42.22%
Severity	2011.1	0.008 (CI = +/-0.006; p = 0.009)	0.000 (CI = +/-0.000; p = 0.583)	0.348	+0.79%
Severity	2011.2	0.008 (CI = +/-0.006; p = 0.010)	0.000 (CI = +/-0.000; p = 0.962)	0.269	+0.77%
Severity	2012.1	0.008 (CI = +/-0.005; p = 0.009)	0.000 (CI = +/-0.000; p = 0.490)	0.209	+0.76%
Severity	2012.2	0.007 (CI = +/-0.005; p = 0.009)	0.000 (CI = +/-0.000; p = 0.190)	0.209	+0.75%
Severity	2013.1	0.015 (CI = +/-0.077; p = 0.693)	-0.007 (CI = +/-0.077; p = 0.845)	0.203	+1.49%
Severity	2013.2	0.014 (CI = +/-0.081; p = 0.728)	-0.006 (CI = +/-0.081; p = 0.870)	0.163	+1.38%
Severity	2014.1	0.020 (CI = +/-0.083; p = 0.618)	-0.014 (CI = +/-0.084; p = 0.733)	0.099	+2.04%
Severity	2014.2	0.015 (CI = +/-0.088; p = 0.731)	-0.009 (CI = +/-0.087; p = 0.832)	0.036	+1.47%
Severity	2015.1	0.016 (CI = +/-0.092; p = 0.727)	-0.010 (CI = +/-0.093; p = 0.821)	0.010	+1.57%
Severity	2015.2	0.008 (CI = +/-0.097; p = 0.863)	-0.004 (CI = +/-0.097; p = 0.939)	-0.050	+0.81%
Severity	2016.1	0.000 (CI = +/-0.101; p = 0.996)	0.006 (CI = +/-0.102; p = 0.907)	-0.021	+0.03%
Severity	2016.2	0.015 (CI = +/-0.104; p = 0.768)	-0.007 (CI = +/-0.104; p = 0.894)	0.041	+1.47%
Severity	2017.1	0.005 (CI = +/-0.108; p = 0.925)	0.005 (CI = +/-0.109; p = 0.917)	0.089	+0.48%
Severity	2017.2	-0.007 (CI = +/-0.116; p = 0.900)	0.015 (CI = +/-0.115; p = 0.780)	-0.006	-0.68%
Frequency	2011.1	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.084)	0.506	-5.00%
Frequency	2011.2	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.116)	0.495	-5.00%
Frequency	2012.1	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.125)	0.481	-4.99%
Frequency	2012.2	-0.051 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.378)	0.484	-4.99%
Frequency	2013.1	0.276 (CI = +/-0.271; p = 0.046)	-0.329 (CI = +/-0.271; p = 0.020)	0.596	+31.78%
Frequency	2013.2	0.253 (CI = +/-0.281; p = 0.075)	-0.309 (CI = +/-0.280; p = 0.033)	0.603	+28.79%
Frequency	2014.1	0.269 (CI = +/-0.292; p = 0.069)	-0.327 (CI = +/-0.293; p = 0.031)	0.583	+30.86%
Frequency	2014.2	0.257 (CI = +/-0.308; p = 0.097)	-0.316 (CI = +/-0.307; p = 0.044)	0.574	+29.29%
Frequency	2015.1	0.281 (CI = +/-0.319; p = 0.081)	-0.344 (CI = +/-0.320; p = 0.037)	0.565	+32.44%
Frequency	2015.2	0.287 (CI = +/-0.341; p = 0.093)	-0.350 (CI = +/-0.339; p = 0.044)	0.541	+33.29%
Frequency	2016.1	0.293 (CI = +/-0.361; p = 0.104)	-0.357 (CI = +/-0.363; p = 0.053)	0.486	+34.06%
Frequency	2016.2	0.319 (CI = +/-0.385; p = 0.097)	-0.379 (CI = +/-0.383; p = 0.052)	0.453	+37.64%
Frequency	2017.1	0.310 (CI = +/-0.412; p = 0.127)	-0.368 (CI = +/-0.414; p = 0.077)	0.358	+36.38%
Frequency	2017.2	0.359 (CI = +/-0.437; p = 0.098)	-0.409 (CI = +/-0.434; p = 0.063)	0.329	+43.20%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	0.006 (CI = +/-0.024; p = 0.621)	0.113 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.042)	-0.106 (CI = +/-0.119; p = 0.079)	0.015 (CI = +/-0.003; p = 0.000)	-0.272 (CI = +/-0.136; p = 0.000)	0.938	+0.59%	-9.54%
Loss Cost	2011.2	0.007 (CI = +/-0.025; p = 0.540)	0.117 (CI = +/-0.045; p = 0.000)	0.000 (CI = +/-0.000; p = 0.034)	-0.113 (CI = +/-0.122; p = 0.067)	0.015 (CI = +/-0.003; p = 0.000)	-0.279 (CI = +/-0.139; p = 0.000)	0.939	+0.75%	-10.02%
Loss Cost	2012.1	0.007 (CI = +/-0.026; p = 0.590)	0.118 (CI = +/-0.047; p = 0.000)	0.000 (CI = +/-0.000; p = 0.063)	-0.110 (CI = +/-0.126; p = 0.083)	0.015 (CI = +/-0.003; p = 0.000)	-0.276 (CI = +/-0.144; p = 0.001)	0.939	+0.68%	-9.84%
Loss Cost	2012.2	0.006 (CI = +/-0.027; p = 0.617)	0.114 (CI = +/-0.050; p = 0.000)	0.000 (CI = +/-0.000; p = 0.265)	-0.108 (CI = +/-0.129; p = 0.094)	0.015 (CI = +/-0.003; p = 0.000)	-0.274 (CI = +/-0.147; p = 0.001)	0.939	+0.64%	-9.69%
Loss Cost	2013.1	0.006 (CI = +/-0.026; p = 0.615)	0.114 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.108 (CI = +/-0.129; p = 0.094)	0.015 (CI = +/-0.003; p = 0.000)	-0.274 (CI = +/-0.147; p = 0.001)	0.941	+0.65%	-9.69%
Loss Cost	2013.2	0.009 (CI = +/-0.027; p = 0.974)	0.107 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.093 (CI = +/-0.127; p = 0.149)	0.015 (CI = +/-0.003; p = 0.000)	-0.240 (CI = +/-0.150; p = 0.004)	0.947	-0.04%	-9.92%
Loss Cost	2014.1	-0.005 (CI = +/-0.029; p = 0.694)	0.113 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.085 (CI = +/-0.127; p = 0.175)	0.014 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.157; p = 0.010)	0.948	-0.55%	-8.67%
Loss Cost	2014.2	-0.011 (CI = +/-0.029; p = 0.414)	0.106 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.083 (CI = +/-0.122; p = 0.167)	0.014 (CI = +/-0.003; p = 0.000)	-0.186 (CI = +/-0.155; p = 0.022)	0.955	-1.12%	-8.98%
Loss Cost	2015.1	-0.018 (CI = +/-0.025; p = 0.150)	0.118 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.092 (CI = +/-0.105; p = 0.082)	0.013 (CI = +/-0.003; p = 0.000)	-0.151 (CI = +/-0.137; p = 0.033)	0.967	-1.79%	-10.44%
Loss Cost	2015.2	-0.020 (CI = +/-0.024; p = 0.094)	0.111 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.111 (CI = +/-0.103; p = 0.037)	0.013 (CI = +/-0.002; p = 0.000)	-0.139 (CI = +/-0.131; p = 0.039)	0.971	-2.01%	-12.28%
Loss Cost	2016.1	-0.021 (CI = +/-0.025; p = 0.094)	0.115 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.129 (CI = +/-0.116; p = 0.032)	0.013 (CI = +/-0.002; p = 0.000)	-0.135 (CI = +/-0.134; p = 0.048)	0.968	-2.06%	-13.92%
Loss Cost	2016.2	-0.021 (CI = +/-0.027; p = 0.110)	0.116 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.123 (CI = +/-0.189; p = 0.181)	0.013 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.142; p = 0.061)	0.964	-2.08%	-13.39%
Loss Cost	2017.1	-0.022 (CI = +/-0.026; p = 0.125)	0.114 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.053 (CI = +/-0.745; p = 0.923)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.152; p = 0.053)	0.956	-2.18%	-5.35%
Loss Cost	2017.2	-0.022 (CI = +/-0.028; p = 0.125)	0.114 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.152; p = 0.053)	0.957	-2.18%	-2.18%
Severity	2011.1	0.021 (CI = +/-0.022; p = 0.056)	0.008 (CI = +/-0.039; p = 0.660)	0.000 (CI = +/-0.000; p = 0.843)	-0.077 (CI = +/-0.105; p = 0.142)	0.000 (CI = +/-0.002; p = 0.764)	-0.052 (CI = +/-0.120; p = 0.374)	0.311	+2.11%	-5.47%
Severity	2011.2	0.019 (CI = +/-0.022; p = 0.081)	0.005 (CI = +/-0.040; p = 0.810)	0.000 (CI = +/-0.000; p = 0.684)	-0.070 (CI = +/-0.107; p = 0.186)	0.000 (CI = +/-0.002; p = 0.819)	-0.044 (CI = +/-0.122; p = 0.455)	0.202	+1.95%	-4.95%
Severity	2012.1	0.017 (CI = +/-0.022; p = 0.115)	0.009 (CI = +/-0.039; p = 0.628)	0.000 (CI = +/-0.000; p = 0.389)	-0.061 (CI = +/-0.105; p = 0.237)	0.000 (CI = +/-0.002; p = 0.936)	-0.034 (CI = +/-0.120; p = 0.560)	0.128	+1.72%	-4.34%
Severity	2012.2	0.017 (CI = +/-0.022; p = 0.127)	0.004 (CI = +/-0.041; p = 0.848)	0.000 (CI = +/-0.000; p = 0.205)	-0.059 (CI = +/-0.106; p = 0.258)	0.000 (CI = +/-0.002; p = 0.935)	-0.031 (CI = +/-0.120; p = 0.591)	0.107	+1.67%	-4.13%
Severity	2013.1	0.017 (CI = +/-0.022; p = 0.127)	0.004 (CI = +/-0.041; p = 0.847)	NA (CI = +/-NA; p = NA)	-0.059 (CI = +/-0.106; p = 0.258)	0.000 (CI = +/-0.002; p = 0.935)	-0.031 (CI = +/-0.120; p = 0.591)	0.140	+1.67%	-4.13%
Severity	2013.2	0.017 (CI = +/-0.024; p = 0.162)	0.004 (CI = +/-0.043; p = 0.852)	NA (CI = +/-NA; p = NA)	-0.059 (CI = +/-0.111; p = 0.278)	0.000 (CI = +/-0.003; p = 0.935)	-0.032 (CI = +/-0.131; p = 0.617)	0.089	+1.68%	-4.14%
Severity	2014.1	0.013 (CI = +/-0.026; p = 0.291)	0.008 (CI = +/-0.045; p = 0.715)	NA (CI = +/-NA; p = NA)	-0.054 (CI = +/-0.113; p = 0.329)	0.000 (CI = +/-0.003; p = 0.898)	-0.015 (CI = +/-0.140; p = 0.819)	0.012	+1.34%	-3.97%
Severity	2014.2	0.011 (CI = +/-0.027; p = 0.405)	0.005 (CI = +/-0.047; p = 0.827)	NA (CI = +/-NA; p = NA)	-0.053 (CI = +/-0.116; p = 0.346)	0.000 (CI = +/-0.003; p = 0.812)	-0.004 (CI = +/-0.148; p = 0.958)	-0.055	+1.11%	-4.10%
Severity	2015.1	0.010 (CI = +/-0.029; p = 0.484)	0.007 (CI = +/-0.050; p = 0.763)	NA (CI = +/-NA; p = NA)	-0.055 (CI = +/-0.120; p = 0.347)	0.000 (CI = +/-0.003; p = 0.760)	0.003 (CI = +/-0.156; p = 0.971)	-0.084	+0.98%	-4.38%
Severity	2015.2	0.008 (CI = +/-0.029; p = 0.568)	0.001 (CI = +/-0.051; p = 0.961)	NA (CI = +/-NA; p = NA)	-0.070 (CI = +/-0.123; p = 0.240)	-0.001 (CI = +/-0.003; p = 0.690)	0.013 (CI = +/-0.157; p = 0.859)	-0.084	+0.79%	-6.03%
Severity	2016.1	0.008 (CI = +/-0.031; p = 0.585)	0.001 (CI = +/-0.056; p = 0.959)	NA (CI = +/-NA; p = NA)	-0.071 (CI = +/-0.143; p = 0.302)	-0.001 (CI = +/-0.003; p = 0.702)	0.015 (CI = +/-0.165; p = 0.864)	-0.116	+0.79%	-6.10%
Severity	2016.2	0.007 (CI = +/-0.033; p = 0.624)	0.003 (CI = +/-0.061; p = 0.926)	NA (CI = +/-NA; p = NA)	-0.058 (CI = +/-0.233; p = 0.592)	-0.001 (CI = +/-0.003; p = 0.707)	0.015 (CI = +/-0.175; p = 0.858)	-0.161	+0.75%	-4.95%
Severity	2017.1	0.004 (CI = +/-0.035; p = 0.821)	-0.006 (CI = +/-0.066; p = 0.848)	NA (CI = +/-NA; p = NA)	0.284 (CI = +/-0.884; p = 0.490)	-0.001 (CI = +/-0.003; p = 0.711)	0.027 (CI = +/-0.181; p = 0.749)	-0.111	+0.36%	+33.36%
Severity	2017.2	0.004 (CI = +/-0.035; p = 0.821)	-0.006 (CI = +/-0.066; p = 0.848)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.003; p = 0.711)	0.027 (CI = +/-0.181; p = 0.749)	-0.190	+0.36%	+0.36%
Frequency	2011.1	-0.015 (CI = +/-0.020; p = 0.129)	0.105 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.008)	-0.029 (CI = +/-0.096; p = 0.538)	0.015 (CI = +/-0.002; p = 0.000)	-0.219 (CI = +/-0.110; p = 0.000)	0.966	-1.49%	-4.30%
Frequency	2011.2	-0.012 (CI = +/-0.018; p = 0.196)	0.112 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.043 (CI = +/-0.090; p = 0.328)	0.015 (CI = +/-0.002; p = 0.000)	-0.235 (CI = +/-0.102; p = 0.000)	0.972	-1.17%	-5.34%
Frequency	2012.1	-0.010 (CI = +/-0.019; p = 0.259)	0.109 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.049 (CI = +/-0.090; p = 0.268)	0.015 (CI = +/-0.002; p = 0.000)	-0.242 (CI = +/-0.102; p = 0.000)	0.973	-1.02%	-5.75%
Frequency	2012.2	-0.010 (CI = +/-0.019; p = 0.277)	0.110 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.000; p = 0.006)	-0.050 (CI = +/-0.093; p = 0.276)	0.015 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.106; p = 0.000)	0.972	-1.01%	-5.80%
Frequency	2013.1	-0.010 (CI = +/-0.019; p = 0.280)	0.110 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.050 (CI = +/-0.093; p = 0.276)	0.015 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.106; p = 0.000)	0.973	-1.01%	-5.79%
Frequency	2013.2	-0.017 (CI = +/-0.016; p = 0.067)	0.103 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.034 (CI = +/-0.085; p = 0.409)	0.015 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.101; p = 0.000)	0.979	-1.69%	-4.99%
Frequency	2014.1	-0.019 (CI = +/-0.020; p = 0.064)	0.106 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.031 (CI = +/-0.088; p = 0.459)	0.015 (CI = +/-0.002; p = 0.000)	-0.200 (CI = +/-0.108; p = 0.001)	0.978	-1.86%	-4.90%
Frequency	2014.2	-0.022 (CI = +/-0.020; p = 0.033)	0.101 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.030 (CI = +/-0.086; p = 0.467)	0.014 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.109; p = 0.003)	0.979	-2.21%	-5.09%
Frequency	2015.1	-0.028 (CI = +/-0.016; p = 0.003)	0.111 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.038 (CI = +/-0.068; p = 0.258)	0.014 (CI = +/-0.002; p = 0.000)	-0.154 (CI = +/-0.089; p = 0.002)	0.987	-2.75%	-6.33%
Frequency	2015.2	-0.028 (CI = +/-0.017; p = 0.004)	0.110 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.073; p = 0.250)	0.014 (CI = +/-0.002; p = 0.000)	-0.152 (CI = +/-0.093; p = 0.004)	0.986	-2.78%	-6.65%
Frequency	2016.1	-0.029 (CI = +/-0.017; p = 0.004)	0.114 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.058 (CI = +/-0.081; p = 0.142)	0.014 (CI = +/-0.002; p = 0.000)	-0.148 (CI = +/-0.093; p = 0.005)	0.986	-2.83%	-6.33%
Frequency	2016.2	-0.028 (CI = +/-0.016; p = 0.005)	0.113 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.064 (CI = +/-0.131; p = 0.303)	0.014 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.099; p = 0.007)	0.984	-2.81%	-8.87%
Frequency	2017.1	-0.026 (CI = +/-0.019; p = 0.013)	0.120 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.317 (CI = +/-0.484; p = 0.175)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.099; p = 0.005)	0.984	-2.53%	-29.04%
Frequency	2017.2	-0.026 (CI = +/-0.019; p = 0.013)	0.120 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.099; p = 0.005)	0.983	-2.53%	-2.53%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.032 (CI = +/-0.017; p = 0.001)	0.323	-3.11%
Loss Cost	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.347	-3.39%
Loss Cost	2012.1	-0.037 (CI = +/-0.020; p = 0.001)	0.357	-3.61%
Loss Cost	2012.2	-0.042 (CI = +/-0.020; p = 0.000)	0.411	-4.08%
Loss Cost	2013.1	-0.044 (CI = +/-0.022; p = 0.000)	0.407	-4.27%
Loss Cost	2013.2	-0.048 (CI = +/-0.023; p = 0.000)	0.439	-4.71%
Loss Cost	2014.1	-0.049 (CI = +/-0.026; p = 0.001)	0.418	-4.83%
Loss Cost	2014.2	-0.054 (CI = +/-0.028; p = 0.001)	0.435	-5.24%
Loss Cost	2015.1	-0.055 (CI = +/-0.031; p = 0.001)	0.410	-5.38%
Loss Cost	2015.2	-0.058 (CI = +/-0.034; p = 0.002)	0.397	-5.65%
Loss Cost	2016.1	-0.054 (CI = +/-0.038; p = 0.008)	0.325	-5.30%
Loss Cost	2016.2	-0.052 (CI = +/-0.043; p = 0.022)	0.259	-5.03%
Loss Cost	2017.1	-0.043 (CI = +/-0.048; p = 0.071)	0.158	-4.24%
Loss Cost	2017.2	-0.041 (CI = +/-0.055; p = 0.126)	0.107	-4.05%
Severity	2011.1	0.009 (CI = +/-0.004; p = 0.000)	0.366	+0.88%
Severity	2011.2	0.008 (CI = +/-0.005; p = 0.002)	0.298	+0.78%
Severity	2012.1	0.007 (CI = +/-0.005; p = 0.008)	0.226	+0.67%
Severity	2012.2	0.006 (CI = +/-0.005; p = 0.020)	0.180	+0.63%
Severity	2013.1	0.007 (CI = +/-0.005; p = 0.009)	0.238	+0.75%
Severity	2013.2	0.007 (CI = +/-0.006; p = 0.018)	0.202	+0.73%
Severity	2014.1	0.006 (CI = +/-0.006; p = 0.049)	0.138	+0.64%
Severity	2014.2	0.006 (CI = +/-0.007; p = 0.108)	0.084	+0.56%
Severity	2015.1	0.006 (CI = +/-0.008; p = 0.150)	0.062	+0.56%
Severity	2015.2	0.004 (CI = +/-0.009; p = 0.287)	0.012	+0.45%
Severity	2016.1	0.006 (CI = +/-0.009; p = 0.205)	0.042	+0.59%
Severity	2016.2	0.008 (CI = +/-0.010; p = 0.112)	0.104	+0.81%
Severity	2017.1	0.010 (CI = +/-0.011; p = 0.075)	0.153	+1.02%
Severity	2017.2	0.008 (CI = +/-0.013; p = 0.184)	0.065	+0.83%
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.463	-3.96%
Frequency	2011.2	-0.042 (CI = +/-0.018; p = 0.000)	0.461	-4.13%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	0.448	-4.25%
Frequency	2012.2	-0.048 (CI = +/-0.020; p = 0.000)	0.488	-4.68%
Frequency	2013.1	-0.051 (CI = +/-0.022; p = 0.000)	0.498	-4.99%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	0.522	-5.40%
Frequency	2014.1	-0.056 (CI = +/-0.025; p = 0.000)	0.490	-5.44%
Frequency	2014.2	-0.059 (CI = +/-0.028; p = 0.000)	0.491	-5.77%
Frequency	2015.1	-0.061 (CI = +/-0.031; p = 0.001)	0.465	-5.90%
Frequency	2015.2	-0.063 (CI = +/-0.034; p = 0.001)	0.438	-6.06%
Frequency	2016.1	-0.060 (CI = +/-0.038; p = 0.004)	0.376	-5.85%
Frequency	2016.2	-0.060 (CI = +/-0.043; p = 0.010)	0.325	-5.79%
Frequency	2017.1	-0.053 (CI = +/-0.048; p = 0.033)	0.235	-5.20%
Frequency	2017.2	-0.050 (CI = +/-0.055; p = 0.076)	0.163	-4.84%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.033 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.129; p = 0.019)	0.438	-3.22%
Loss Cost	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.149 (CI = +/-0.133; p = 0.029)	0.445	-3.39%
Loss Cost	2012.1	-0.038 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.134; p = 0.017)	0.479	-3.76%
Loss Cost	2012.2	-0.042 (CI = +/-0.019; p = 0.000)	0.152 (CI = +/-0.135; p = 0.029)	0.507	-4.08%
Loss Cost	2013.1	-0.045 (CI = +/-0.020; p = 0.000)	0.168 (CI = +/-0.138; p = 0.019)	0.524	-4.44%
Loss Cost	2013.2	-0.048 (CI = +/-0.021; p = 0.000)	0.157 (CI = +/-0.142; p = 0.032)	0.535	-4.71%
Loss Cost	2014.1	-0.052 (CI = +/-0.023; p = 0.000)	0.170 (CI = +/-0.147; p = 0.026)	0.531	-5.03%
Loss Cost	2014.2	-0.054 (CI = +/-0.025; p = 0.000)	0.163 (CI = +/-0.154; p = 0.040)	0.531	-5.24%
Loss Cost	2015.1	-0.058 (CI = +/-0.028; p = 0.000)	0.177 (CI = +/-0.160; p = 0.032)	0.527	-5.63%
Loss Cost	2015.2	-0.058 (CI = +/-0.031; p = 0.001)	0.177 (CI = +/-0.170; p = 0.043)	0.509	-5.65%
Loss Cost	2016.1	-0.058 (CI = +/-0.035; p = 0.003)	0.176 (CI = +/-0.182; p = 0.058)	0.439	-5.61%
Loss Cost	2016.2	-0.052 (CI = +/-0.039; p = 0.012)	0.193 (CI = +/-0.189; p = 0.046)	0.407	-5.03%
Loss Cost	2017.1	-0.048 (CI = +/-0.044; p = 0.037)	0.181 (CI = +/-0.203; p = 0.076)	0.295	-4.64%
Loss Cost	2017.2	-0.041 (CI = +/-0.050; p = 0.095)	0.197 (CI = +/-0.216; p = 0.070)	0.272	-4.05%
Severity	2011.1	0.009 (CI = +/-0.005; p = 0.001)	0.009 (CI = +/-0.037; p = 0.617)	0.347	+0.88%
Severity	2011.2	0.008 (CI = +/-0.005; p = 0.002)	0.005 (CI = +/-0.037; p = 0.797)	0.271	+0.78%
Severity	2012.1	0.007 (CI = +/-0.005; p = 0.010)	0.010 (CI = +/-0.037; p = 0.583)	0.203	+0.66%
Severity	2012.2	0.006 (CI = +/-0.005; p = 0.022)	0.009 (CI = +/-0.038; p = 0.647)	0.151	+0.63%
Severity	2013.1	0.007 (CI = +/-0.006; p = 0.011)	0.004 (CI = +/-0.039; p = 0.845)	0.203	+0.75%
Severity	2013.2	0.007 (CI = +/-0.006; p = 0.021)	0.003 (CI = +/-0.040; p = 0.870)	0.163	+0.73%
Severity	2014.1	0.006 (CI = +/-0.007; p = 0.059)	0.007 (CI = +/-0.042; p = 0.733)	0.099	+0.64%
Severity	2014.2	0.006 (CI = +/-0.007; p = 0.118)	0.004 (CI = +/-0.044; p = 0.832)	0.036	+0.56%
Severity	2015.1	0.005 (CI = +/-0.008; p = 0.169)	0.005 (CI = +/-0.046; p = 0.821)	0.010	+0.55%
Severity	2015.2	0.004 (CI = +/-0.009; p = 0.302)	0.002 (CI = +/-0.048; p = 0.939)	-0.050	+0.45%
Severity	2016.1	0.006 (CI = +/-0.010; p = 0.218)	-0.003 (CI = +/-0.051; p = 0.907)	-0.021	+0.59%
Severity	2016.2	0.008 (CI = +/-0.011; p = 0.125)	0.003 (CI = +/-0.052; p = 0.894)	0.041	+0.81%
Severity	2017.1	0.010 (CI = +/-0.012; p = 0.086)	-0.003 (CI = +/-0.054; p = 0.917)	0.089	+1.02%
Severity	2017.2	0.008 (CI = +/-0.013; p = 0.201)	-0.008 (CI = +/-0.057; p = 0.780)	-0.006	+0.83%
Frequency	2011.1	-0.041 (CI = +/-0.016; p = 0.000)	0.148 (CI = +/-0.125; p = 0.023)	0.548	-4.06%
Frequency	2011.2	-0.042 (CI = +/-0.017; p = 0.000)	0.145 (CI = +/-0.130; p = 0.031)	0.540	-4.13%
Frequency	2012.1	-0.045 (CI = +/-0.018; p = 0.000)	0.157 (CI = +/-0.133; p = 0.023)	0.542	-4.39%
Frequency	2012.2	-0.048 (CI = +/-0.019; p = 0.000)	0.144 (CI = +/-0.136; p = 0.039)	0.561	-4.68%
Frequency	2013.1	-0.053 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.136; p = 0.020)	0.596	-5.15%
Frequency	2013.2	-0.056 (CI = +/-0.021; p = 0.000)	0.154 (CI = +/-0.140; p = 0.033)	0.603	-5.40%
Frequency	2014.1	-0.058 (CI = +/-0.023; p = 0.000)	0.163 (CI = +/-0.146; p = 0.031)	0.583	-5.63%
Frequency	2014.2	-0.059 (CI = +/-0.025; p = 0.000)	0.158 (CI = +/-0.154; p = 0.044)	0.574	-5.77%
Frequency	2015.1	-0.063 (CI = +/-0.028; p = 0.000)	0.172 (CI = +/-0.160; p = 0.037)	0.565	-6.15%
Frequency	2015.2	-0.063 (CI = +/-0.031; p = 0.001)	0.175 (CI = +/-0.170; p = 0.044)	0.541	-6.06%
Frequency	2016.1	-0.064 (CI = +/-0.035; p = 0.001)	0.178 (CI = +/-0.181; p = 0.053)	0.486	-6.16%
Frequency	2016.2	-0.060 (CI = +/-0.039; p = 0.006)	0.190 (CI = +/-0.192; p = 0.052)	0.453	-5.79%
Frequency	2017.1	-0.058 (CI = +/-0.045; p = 0.016)	0.184 (CI = +/-0.207; p = 0.077)	0.358	-5.61%
Frequency	2017.2	-0.050 (CI = +/-0.050; p = 0.052)	0.204 (CI = +/-0.217; p = 0.063)	0.329	-4.84%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	-0.043 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.068)	0.386	-4.25%
Loss Cost	2011.2	-0.044 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.121)	0.386	-4.27%
Loss Cost	2012.1	-0.044 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.183)	0.380	-4.27%
Loss Cost	2012.2	-0.044 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.586)	0.393	-4.28%
Loss Cost	2013.1	0.291 (CI = +/-0.275; p = 0.039)	-0.336 (CI = +/-0.276; p = 0.019)	0.524	+33.75%
Loss Cost	2013.2	0.267 (CI = +/-0.286; p = 0.066)	-0.315 (CI = +/-0.285; p = 0.032)	0.535	+30.56%
Loss Cost	2014.1	0.289 (CI = +/-0.294; p = 0.054)	-0.341 (CI = +/-0.295; p = 0.026)	0.531	+33.53%
Loss Cost	2014.2	0.271 (CI = +/-0.309; p = 0.082)	-0.325 (CI = +/-0.308; p = 0.040)	0.531	+31.19%
Loss Cost	2015.1	0.297 (CI = +/-0.320; p = 0.067)	-0.354 (CI = +/-0.321; p = 0.032)	0.527	+34.52%
Loss Cost	2015.2	0.295 (CI = +/-0.342; p = 0.085)	-0.354 (CI = +/-0.340; p = 0.043)	0.509	+34.37%
Loss Cost	2016.1	0.293 (CI = +/-0.362; p = 0.105)	-0.351 (CI = +/-0.364; p = 0.058)	0.439	+34.09%
Loss Cost	2016.2	0.334 (CI = +/-0.381; p = 0.081)	-0.386 (CI = +/-0.379; p = 0.046)	0.407	+39.66%
Loss Cost	2017.1	0.315 (CI = +/-0.404; p = 0.116)	-0.363 (CI = +/-0.406; p = 0.076)	0.295	+37.03%
Loss Cost	2017.2	0.352 (CI = +/-0.434; p = 0.102)	-0.394 (CI = +/-0.431; p = 0.070)	0.272	+42.22%
Severity	2011.1	0.008 (CI = +/-0.006; p = 0.009)	0.000 (CI = +/-0.000; p = 0.583)	0.348	+0.79%
Severity	2011.2	0.008 (CI = +/-0.006; p = 0.010)	0.000 (CI = +/-0.000; p = 0.962)	0.269	+0.77%
Severity	2012.1	0.008 (CI = +/-0.005; p = 0.009)	0.000 (CI = +/-0.000; p = 0.490)	0.209	+0.76%
Severity	2012.2	0.007 (CI = +/-0.005; p = 0.009)	0.000 (CI = +/-0.000; p = 0.190)	0.209	+0.75%
Severity	2013.1	0.015 (CI = +/-0.077; p = 0.693)	-0.007 (CI = +/-0.077; p = 0.845)	0.203	+1.49%
Severity	2013.2	0.014 (CI = +/-0.081; p = 0.728)	-0.006 (CI = +/-0.081; p = 0.870)	0.163	+1.38%
Severity	2014.1	0.020 (CI = +/-0.083; p = 0.618)	-0.014 (CI = +/-0.084; p = 0.733)	0.099	+2.04%
Severity	2014.2	0.015 (CI = +/-0.088; p = 0.731)	-0.009 (CI = +/-0.087; p = 0.832)	0.036	+1.47%
Severity	2015.1	0.016 (CI = +/-0.092; p = 0.727)	-0.010 (CI = +/-0.093; p = 0.821)	0.010	+1.57%
Severity	2015.2	0.008 (CI = +/-0.097; p = 0.863)	-0.004 (CI = +/-0.097; p = 0.939)	-0.050	+0.81%
Severity	2016.1	0.000 (CI = +/-0.101; p = 0.996)	0.006 (CI = +/-0.102; p = 0.907)	-0.021	+0.03%
Severity	2016.2	0.015 (CI = +/-0.104; p = 0.768)	-0.007 (CI = +/-0.104; p = 0.894)	0.041	+1.47%
Severity	2017.1	0.005 (CI = +/-0.108; p = 0.925)	0.005 (CI = +/-0.109; p = 0.917)	0.089	+0.48%
Severity	2017.2	-0.007 (CI = +/-0.116; p = 0.900)	0.015 (CI = +/-0.115; p = 0.780)	-0.006	-0.68%
Frequency	2011.1	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.084)	0.506	-5.00%
Frequency	2011.2	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.116)	0.495	-5.00%
Frequency	2012.1	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.125)	0.481	-4.99%
Frequency	2012.2	-0.051 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.378)	0.484	-4.99%
Frequency	2013.1	0.276 (CI = +/-0.271; p = 0.046)	-0.329 (CI = +/-0.271; p = 0.020)	0.596	+31.78%
Frequency	2013.2	0.253 (CI = +/-0.281; p = 0.075)	-0.309 (CI = +/-0.280; p = 0.033)	0.603	+28.79%
Frequency	2014.1	0.269 (CI = +/-0.292; p = 0.069)	-0.327 (CI = +/-0.293; p = 0.031)	0.583	+30.86%
Frequency	2014.2	0.257 (CI = +/-0.308; p = 0.097)	-0.316 (CI = +/-0.307; p = 0.044)	0.574	+29.29%
Frequency	2015.1	0.281 (CI = +/-0.319; p = 0.081)	-0.344 (CI = +/-0.320; p = 0.037)	0.565	+32.44%
Frequency	2015.2	0.287 (CI = +/-0.341; p = 0.093)	-0.350 (CI = +/-0.339; p = 0.044)	0.541	+33.29%
Frequency	2016.1	0.293 (CI = +/-0.361; p = 0.104)	-0.357 (CI = +/-0.363; p = 0.053)	0.486	+34.06%
Frequency	2016.2	0.319 (CI = +/-0.385; p = 0.097)	-0.379 (CI = +/-0.383; p = 0.052)	0.453	+37.64%
Frequency	2017.1	0.310 (CI = +/-0.412; p = 0.127)	-0.368 (CI = +/-0.414; p = 0.077)	0.358	+36.38%
Frequency	2017.2	0.359 (CI = +/-0.437; p = 0.098)	-0.409 (CI = +/-0.434; p = 0.063)	0.329	+43.20%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	-0.019 (CI = +/-0.037; p = 0.290)	-0.118 (CI = +/-0.309; p = 0.440)	0.313	-1.91%	-12.79%
Loss Cost	2011.2	-0.024 (CI = +/-0.038; p = 0.215)	-0.102 (CI = +/-0.313; p = 0.507)	0.333	-2.33%	-11.81%
Loss Cost	2012.1	-0.027 (CI = +/-0.040; p = 0.179)	-0.093 (CI = +/-0.318; p = 0.550)	0.339	-2.64%	-11.30%
Loss Cost	2012.2	-0.033 (CI = +/-0.040; p = 0.105)	-0.082 (CI = +/-0.312; p = 0.589)	0.393	-3.21%	-10.87%
Loss Cost	2013.1	-0.035 (CI = +/-0.042; p = 0.097)	-0.082 (CI = +/-0.318; p = 0.599)	0.387	-3.41%	-10.99%
Loss Cost	2013.2	-0.039 (CI = +/-0.042; p = 0.069)	-0.089 (CI = +/-0.317; p = 0.566)	0.421	-3.79%	-11.94%
Loss Cost	2014.1	-0.040 (CI = +/-0.043; p = 0.072)	-0.094 (CI = +/-0.327; p = 0.556)	0.399	-3.88%	-12.47%
Loss Cost	2014.2	-0.042 (CI = +/-0.044; p = 0.061)	-0.120 (CI = +/-0.332; p = 0.459)	0.421	-4.09%	-14.90%
Loss Cost	2015.1	-0.042 (CI = +/-0.045; p = 0.064)	-0.139 (CI = +/-0.352; p = 0.416)	0.400	-4.15%	-16.62%
Loss Cost	2015.2	-0.043 (CI = +/-0.046; p = 0.065)	-0.192 (CI = +/-0.383; p = 0.304)	0.402	-4.20%	-20.92%
Loss Cost	2016.1	-0.043 (CI = +/-0.048; p = 0.074)	-0.193 (CI = +/-0.464; p = 0.389)	0.316	-4.20%	-21.01%
Loss Cost	2016.2	-0.041 (CI = +/-0.050; p = 0.100)	-0.335 (CI = +/-0.764; p = 0.363)	0.253	-4.01%	-31.32%
Loss Cost	2017.1	-0.041 (CI = +/-0.055; p = 0.126)	-0.252 (CI = +/-2.999; p = 0.859)	0.096	-4.05%	-25.40%
Loss Cost	2017.2	-0.041 (CI = +/-0.055; p = 0.126)	NA (CI = +/-NA; p = NA)	0.107	-4.05%	-4.05%
Severity	2011.1	0.014 (CI = +/-0.009; p = 0.005)	-0.049 (CI = +/-0.077; p = 0.205)	0.382	+1.40%	-3.43%
Severity	2011.2	0.012 (CI = +/-0.009; p = 0.012)	-0.043 (CI = +/-0.077; p = 0.256)	0.308	+1.24%	-3.04%
Severity	2012.1	0.011 (CI = +/-0.010; p = 0.026)	-0.039 (CI = +/-0.076; p = 0.298)	0.230	+1.10%	-2.78%
Severity	2012.2	0.010 (CI = +/-0.010; p = 0.040)	-0.038 (CI = +/-0.078; p = 0.317)	0.182	+1.05%	-2.75%
Severity	2013.1	0.012 (CI = +/-0.010; p = 0.024)	-0.039 (CI = +/-0.076; p = 0.303)	0.242	+1.18%	-2.67%
Severity	2013.2	0.012 (CI = +/-0.010; p = 0.031)	-0.039 (CI = +/-0.079; p = 0.311)	0.205	+1.16%	-2.72%
Severity	2014.1	0.011 (CI = +/-0.011; p = 0.044)	-0.042 (CI = +/-0.079; p = 0.277)	0.149	+1.10%	-3.10%
Severity	2014.2	0.010 (CI = +/-0.011; p = 0.056)	-0.048 (CI = +/-0.081; p = 0.233)	0.109	+1.05%	-3.67%
Severity	2015.1	0.010 (CI = +/-0.011; p = 0.066)	-0.052 (CI = +/-0.086; p = 0.224)	0.092	+1.04%	-4.05%
Severity	2015.2	0.010 (CI = +/-0.011; p = 0.066)	-0.072 (CI = +/-0.091; p = 0.115)	0.105	+1.02%	-5.98%
Severity	2016.1	0.010 (CI = +/-0.011; p = 0.076)	-0.072 (CI = +/-0.111; p = 0.188)	0.093	+1.02%	-5.95%
Severity	2016.2	0.010 (CI = +/-0.012; p = 0.095)	-0.060 (CI = +/-0.184; p = 0.492)	0.073	+1.00%	-4.92%
Severity	2017.1	0.008 (CI = +/-0.013; p = 0.184)	0.245 (CI = +/-0.695; p = 0.460)	0.127	+0.83%	+28.79%
Severity	2017.2	0.008 (CI = +/-0.013; p = 0.184)	NA (CI = +/-NA; p = NA)	0.065	+0.83%	+0.83%
Frequency	2011.1	-0.033 (CI = +/-0.036; p = 0.068)	-0.069 (CI = +/-0.301; p = 0.642)	0.446	-3.26%	-9.70%
Frequency	2011.2	-0.036 (CI = +/-0.038; p = 0.060)	-0.059 (CI = +/-0.308; p = 0.697)	0.442	-3.53%	-9.04%
Frequency	2012.1	-0.038 (CI = +/-0.040; p = 0.061)	-0.054 (CI = +/-0.315; p = 0.726)	0.427	-3.69%	-8.76%
Frequency	2012.2	-0.043 (CI = +/-0.040; p = 0.036)	-0.044 (CI = +/-0.311; p = 0.772)	0.467	-4.22%	-8.36%
Frequency	2013.1	-0.046 (CI = +/-0.041; p = 0.028)	-0.043 (CI = +/-0.314; p = 0.779)	0.476	-4.54%	-8.55%
Frequency	2013.2	-0.050 (CI = +/-0.041; p = 0.020)	-0.049 (CI = +/-0.313; p = 0.745)	0.501	-4.89%	-9.48%
Frequency	2014.1	-0.050 (CI = +/-0.043; p = 0.024)	-0.051 (CI = +/-0.324; p = 0.744)	0.466	-4.92%	-9.67%
Frequency	2014.2	-0.052 (CI = +/-0.044; p = 0.022)	-0.072 (CI = +/-0.333; p = 0.656)	0.469	-5.08%	-11.66%
Frequency	2015.1	-0.053 (CI = +/-0.045; p = 0.025)	-0.088 (CI = +/-0.353; p = 0.608)	0.442	-5.14%	-13.10%
Frequency	2015.2	-0.053 (CI = +/-0.047; p = 0.028)	-0.120 (CI = +/-0.389; p = 0.523)	0.419	-5.16%	-15.89%
Frequency	2016.1	-0.053 (CI = +/-0.048; p = 0.034)	-0.121 (CI = +/-0.472; p = 0.591)	0.348	-5.16%	-16.01%
Frequency	2016.2	-0.051 (CI = +/-0.051; p = 0.049)	-0.274 (CI = +/-0.776; p = 0.461)	0.305	-4.96%	-27.77%
Frequency	2017.1	-0.050 (CI = +/-0.055; p = 0.076)	-0.496 (CI = +/-3.042; p = 0.730)	0.184	-4.84%	-42.08%
Frequency	2017.2	-0.050 (CI = +/-0.055; p = 0.076)	NA (CI = +/-NA; p = NA)	0.163	-4.84%	-4.84%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	-0.034 (CI = +/-0.039; p = 0.087)	0.000 (CI = +/-0.000; p = 0.084)	-0.089 (CI = +/-0.298; p = 0.544)	0.370	-3.31%	-11.54%
Loss Cost	2011.2	-0.034 (CI = +/-0.040; p = 0.089)	0.000 (CI = +/-0.000; p = 0.138)	-0.085 (CI = +/-0.306; p = 0.570)	0.369	-3.37%	-11.26%
Loss Cost	2012.1	-0.034 (CI = +/-0.041; p = 0.097)	0.000 (CI = +/-0.000; p = 0.197)	-0.085 (CI = +/-0.314; p = 0.579)	0.361	-3.37%	-11.27%
Loss Cost	2012.2	-0.035 (CI = +/-0.042; p = 0.097)	0.000 (CI = +/-0.000; p = 0.596)	-0.082 (CI = +/-0.318; p = 0.599)	0.373	-3.42%	-11.00%
Loss Cost	2013.1	0.297 (CI = +/-0.282; p = 0.040)	-0.334 (CI = +/-0.282; p = 0.022)	-0.073 (CI = +/-0.286; p = 0.603)	0.507	+34.56%	+25.14%
Loss Cost	2013.2	0.272 (CI = +/-0.292; p = 0.066)	-0.312 (CI = +/-0.291; p = 0.037)	-0.078 (CI = +/-0.290; p = 0.582)	0.519	+31.31%	+21.51%
Loss Cost	2014.1	0.297 (CI = +/-0.301; p = 0.053)	-0.339 (CI = +/-0.301; p = 0.029)	-0.089 (CI = +/-0.294; p = 0.534)	0.516	+34.61%	+23.18%
Loss Cost	2014.2	0.277 (CI = +/-0.315; p = 0.082)	-0.320 (CI = +/-0.314; p = 0.047)	-0.104 (CI = +/-0.305; p = 0.481)	0.518	+31.86%	+18.82%
Loss Cost	2015.1	0.311 (CI = +/-0.324; p = 0.059)	-0.356 (CI = +/-0.323; p = 0.033)	-0.142 (CI = +/-0.315; p = 0.354)	0.524	+36.44%	+18.39%
Loss Cost	2015.2	0.296 (CI = +/-0.343; p = 0.086)	-0.341 (CI = +/-0.343; p = 0.051)	-0.165 (CI = +/-0.350; p = 0.329)	0.509	+34.49%	+13.98%
Loss Cost	2016.1	0.318 (CI = +/-0.365; p = 0.083)	-0.362 (CI = +/-0.364; p = 0.051)	-0.218 (CI = +/-0.420; p = 0.285)	0.447	+37.38%	+10.48%
Loss Cost	2016.2	0.319 (CI = +/-0.395; p = 0.105)	-0.364 (CI = +/-0.397; p = 0.069)	-0.212 (CI = +/-0.713; p = 0.532)	0.381	+37.53%	+11.26%
Loss Cost	2017.1	0.352 (CI = +/-0.434; p = 0.102)	-0.394 (CI = +/-0.431; p = 0.070)	-0.856 (CI = +/-2.809; p = 0.519)	0.263	+42.22%	-39.59%
Loss Cost	2017.2	0.352 (CI = +/-0.434; p = 0.102)	-0.394 (CI = +/-0.431; p = 0.070)	NA (CI = +/-NA; p = NA)	0.272	+42.22%	+42.22%
Severity	2011.1	0.013 (CI = +/-0.010; p = 0.016)	0.000 (CI = +/-0.000; p = 0.675)	-0.047 (CI = +/-0.079; p = 0.232)	0.361	+1.31%	-3.34%
Severity	2011.2	0.012 (CI = +/-0.010; p = 0.020)	0.000 (CI = +/-0.000; p = 0.971)	-0.043 (CI = +/-0.079; p = 0.267)	0.278	+1.25%	-3.05%
Severity	2012.1	0.012 (CI = +/-0.010; p = 0.022)	0.000 (CI = +/-0.000; p = 0.463)	-0.040 (CI = +/-0.077; p = 0.290)	0.215	+1.20%	-2.79%
Severity	2012.2	0.012 (CI = +/-0.010; p = 0.023)	0.000 (CI = +/-0.000; p = 0.187)	-0.039 (CI = +/-0.076; p = 0.303)	0.213	+1.18%	-2.67%
Severity	2013.1	0.018 (CI = +/-0.077; p = 0.632)	-0.006 (CI = +/-0.077; p = 0.866)	-0.039 (CI = +/-0.079; p = 0.317)	0.205	+1.82%	-2.04%
Severity	2013.2	0.017 (CI = +/-0.081; p = 0.675)	-0.005 (CI = +/-0.081; p = 0.898)	-0.039 (CI = +/-0.081; p = 0.326)	0.164	+1.67%	-2.21%
Severity	2014.1	0.024 (CI = +/-0.084; p = 0.554)	-0.013 (CI = +/-0.084; p = 0.744)	-0.042 (CI = +/-0.082; p = 0.292)	0.107	+2.43%	-1.81%
Severity	2014.2	0.017 (CI = +/-0.087; p = 0.687)	-0.006 (CI = +/-0.087; p = 0.876)	-0.048 (CI = +/-0.084; p = 0.250)	0.058	+1.71%	-3.02%
Severity	2015.1	0.021 (CI = +/-0.092; p = 0.639)	-0.010 (CI = +/-0.092; p = 0.812)	-0.052 (CI = +/-0.089; p = 0.238)	0.039	+2.09%	-3.06%
Severity	2015.2	0.008 (CI = +/-0.093; p = 0.850)	0.002 (CI = +/-0.093; p = 0.969)	-0.072 (CI = +/-0.095; p = 0.127)	0.046	+0.84%	-6.15%
Severity	2016.1	0.008 (CI = +/-0.100; p = 0.863)	0.002 (CI = +/-0.100; p = 0.967)	-0.071 (CI = +/-0.115; p = 0.205)	0.029	+0.82%	-6.13%
Severity	2016.2	0.010 (CI = +/-0.108; p = 0.841)	0.000 (CI = +/-0.109; p = 0.996)	-0.060 (CI = +/-0.195; p = 0.516)	0.001	+1.03%	-4.88%
Severity	2017.1	-0.007 (CI = +/-0.116; p = 0.900)	0.015 (CI = +/-0.115; p = 0.780)	0.268 (CI = +/-0.748; p = 0.450)	0.061	-0.68%	+29.84%
Severity	2017.2	-0.007 (CI = +/-0.116; p = 0.900)	0.015 (CI = +/-0.115; p = 0.780)	NA (CI = +/-NA; p = NA)	-0.006	-0.68%	-0.68%
Frequency	2011.1	-0.047 (CI = +/-0.038; p = 0.019)	0.000 (CI = +/-0.000; p = 0.097)	-0.042 (CI = +/-0.292; p = 0.770)	0.487	-4.56%	-8.48%
Frequency	2011.2	-0.047 (CI = +/-0.039; p = 0.022)	0.000 (CI = +/-0.000; p = 0.129)	-0.042 (CI = +/-0.300; p = 0.776)	0.475	-4.56%	-8.48%
Frequency	2012.1	-0.046 (CI = +/-0.040; p = 0.026)	0.000 (CI = +/-0.000; p = 0.136)	-0.045 (CI = +/-0.307; p = 0.764)	0.460	-4.52%	-8.72%
Frequency	2012.2	-0.047 (CI = +/-0.041; p = 0.028)	0.000 (CI = +/-0.000; p = 0.390)	-0.043 (CI = +/-0.314; p = 0.779)	0.461	-4.55%	-8.56%
Frequency	2013.1	0.279 (CI = +/-0.279; p = 0.050)	-0.328 (CI = +/-0.278; p = 0.023)	-0.034 (CI = +/-0.283; p = 0.805)	0.578	+32.16%	+27.74%
Frequency	2013.2	0.256 (CI = +/-0.289; p = 0.080)	-0.307 (CI = +/-0.288; p = 0.038)	-0.039 (CI = +/-0.287; p = 0.781)	0.584	+29.15%	+24.25%
Frequency	2014.1	0.273 (CI = +/-0.301; p = 0.073)	-0.326 (CI = +/-0.301; p = 0.035)	-0.046 (CI = +/-0.294; p = 0.744)	0.562	+31.42%	+25.45%
Frequency	2014.2	0.260 (CI = +/-0.318; p = 0.103)	-0.313 (CI = +/-0.317; p = 0.052)	-0.057 (CI = +/-0.307; p = 0.702)	0.553	+29.65%	+22.52%
Frequency	2015.1	0.290 (CI = +/-0.328; p = 0.080)	-0.345 (CI = +/-0.328; p = 0.040)	-0.090 (CI = +/-0.320; p = 0.558)	0.548	+33.64%	+22.12%
Frequency	2015.2	0.288 (CI = +/-0.350; p = 0.100)	-0.343 (CI = +/-0.350; p = 0.054)	-0.094 (CI = +/-0.357; p = 0.584)	0.520	+33.36%	+21.45%
Frequency	2016.1	0.309 (CI = +/-0.372; p = 0.096)	-0.364 (CI = +/-0.371; p = 0.054)	-0.146 (CI = +/-0.429; p = 0.476)	0.469	+36.26%	+17.69%
Frequency	2016.2	0.308 (CI = +/-0.403; p = 0.122)	-0.363 (CI = +/-0.405; p = 0.075)	-0.152 (CI = +/-0.727; p = 0.660)	0.420	+36.13%	+16.98%
Frequency	2017.1	0.359 (CI = +/-0.437; p = 0.098)	-0.409 (CI = +/-0.434; p = 0.063)	-1.124 (CI = +/-2.827; p = 0.403)	0.345	+43.20%	-53.47%
Frequency	2017.2	0.359 (CI = +/-0.437; p = 0.098)	-0.409 (CI = +/-0.434; p = 0.063)	NA (CI = +/-NA; p = NA)	0.329	+43.20%	+43.20%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	0.115 (CI = +/-0.076; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	0.812	-2.05%
Loss Cost	2011.2	-0.022 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.077; p = 0.008)	0.011 (CI = +/-0.003; p = 0.000)	0.821	-2.22%
Loss Cost	2012.1	-0.026 (CI = +/-0.010; p = 0.000)	0.122 (CI = +/-0.074; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.847	-2.54%
Loss Cost	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.068; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.881	-2.89%
Loss Cost	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.065; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.899	-3.20%
Loss Cost	2013.2	-0.036 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.061; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.919	-3.51%
Loss Cost	2014.1	-0.039 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.929	-3.79%
Loss Cost	2014.2	-0.042 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.055; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.943	-4.09%
Loss Cost	2015.1	-0.046 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.048; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.959	-4.47%
Loss Cost	2015.2	-0.048 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.962	-4.66%
Loss Cost	2016.1	-0.048 (CI = +/-0.010; p = 0.000)	0.115 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-4.68%
Loss Cost	2016.2	-0.046 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.053; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-4.47%
Loss Cost	2017.1	-0.044 (CI = +/-0.012; p = 0.000)	0.118 (CI = +/-0.056; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.949	-4.30%
Loss Cost	2017.2	-0.045 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.061; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.946	-4.39%
Severity	2011.1	0.009 (CI = +/-0.005; p = 0.002)	0.010 (CI = +/-0.038; p = 0.606)	0.000 (CI = +/-0.002; p = 0.842)	0.321	+0.86%
Severity	2011.2	0.008 (CI = +/-0.005; p = 0.005)	0.005 (CI = +/-0.038; p = 0.779)	0.000 (CI = +/-0.002; p = 0.841)	0.240	+0.76%
Severity	2012.1	0.006 (CI = +/-0.005; p = 0.021)	0.011 (CI = +/-0.038; p = 0.563)	0.000 (CI = +/-0.002; p = 0.775)	0.170	+0.64%
Severity	2012.2	0.006 (CI = +/-0.006; p = 0.039)	0.009 (CI = +/-0.040; p = 0.627)	0.000 (CI = +/-0.002; p = 0.784)	0.114	+0.60%
Severity	2013.1	0.007 (CI = +/-0.006; p = 0.021)	0.004 (CI = +/-0.040; p = 0.821)	0.000 (CI = +/-0.002; p = 0.824)	0.165	+0.73%
Severity	2013.2	0.007 (CI = +/-0.007; p = 0.034)	0.004 (CI = +/-0.042; p = 0.846)	0.000 (CI = +/-0.002; p = 0.832)	0.122	+0.71%
Severity	2014.1	0.006 (CI = +/-0.007; p = 0.086)	0.008 (CI = +/-0.044; p = 0.712)	0.000 (CI = +/-0.002; p = 0.813)	0.052	+0.61%
Severity	2014.2	0.005 (CI = +/-0.008; p = 0.151)	0.005 (CI = +/-0.046; p = 0.811)	0.000 (CI = +/-0.002; p = 0.842)	-0.018	+0.55%
Severity	2015.1	0.005 (CI = +/-0.009; p = 0.207)	0.006 (CI = +/-0.049; p = 0.802)	0.000 (CI = +/-0.002; p = 0.846)	-0.049	+0.53%
Severity	2015.2	0.004 (CI = +/-0.009; p = 0.337)	0.002 (CI = +/-0.051; p = 0.921)	0.000 (CI = +/-0.002; p = 0.896)	-0.119	+0.43%
Severity	2016.1	0.006 (CI = +/-0.010; p = 0.249)	-0.002 (CI = +/-0.054; p = 0.934)	0.000 (CI = +/-0.002; p = 0.882)	-0.092	+0.58%
Severity	2016.2	0.008 (CI = +/-0.011; p = 0.147)	0.005 (CI = +/-0.055; p = 0.848)	0.000 (CI = +/-0.002; p = 0.759)	-0.025	+0.79%
Severity	2017.1	0.010 (CI = +/-0.012; p = 0.101)	-0.001 (CI = +/-0.058; p = 0.978)	0.000 (CI = +/-0.002; p = 0.709)	0.025	+1.01%
Severity	2017.2	0.008 (CI = +/-0.014; p = 0.218)	-0.006 (CI = +/-0.062; p = 0.833)	0.000 (CI = +/-0.002; p = 0.837)	-0.094	+0.83%
Frequency	2011.1	-0.029 (CI = +/-0.009; p = 0.000)	0.105 (CI = +/-0.067; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.876	-2.88%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.069; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	0.874	-2.95%
Frequency	2012.1	-0.032 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.069; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.880	-3.16%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.065; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	0.904	-3.47%
Frequency	2013.1	-0.040 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.055; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.937	-3.90%
Frequency	2013.2	-0.043 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-4.19%
Frequency	2014.1	-0.045 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.955	-4.38%
Frequency	2014.2	-0.047 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-4.61%
Frequency	2015.1	-0.051 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.977	-4.98%
Frequency	2015.2	-0.052 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.976	-5.08%
Frequency	2016.1	-0.054 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.976	-5.23%
Frequency	2016.2	-0.054 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.974	-5.22%
Frequency	2017.1	-0.054 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.969	-5.26%
Frequency	2017.2	-0.053 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-5.18%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, mobility

Implied Trend							Implied Trend
Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Rate
Loss Cost	2011.1	-0.033 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.057; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.896	-3.20%
Loss Cost	2011.2	-0.033 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.059; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.895	-3.20%
Loss Cost	2012.1	-0.033 (CI = +/-0.010; p = 0.000)	0.126 (CI = +/-0.061; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.895	-3.22%
Loss Cost	2012.2	-0.033 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.065; p = 0.001)	0.000 (CI = +/-0.000; p = 0.054)	0.011 (CI = +/-0.003; p = 0.000)	0.897	-3.21%
Loss Cost	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.065; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.003; p = 0.000)	0.899	-3.20%
Loss Cost	2013.2	-0.036 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.061; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.919	-3.51%
Loss Cost	2014.1	-0.039 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.059; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.929	-3.79%
Loss Cost	2014.2	-0.042 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.055; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.943	-4.09%
Loss Cost	2015.1	-0.046 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.959	-4.47%
Loss Cost	2015.2	-0.048 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.962	-4.66%
Loss Cost	2016.1	-0.048 (CI = +/-0.010; p = 0.000)	0.115 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-4.68%
Loss Cost	2016.2	-0.046 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.053; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.956	-4.47%
Loss Cost	2017.1	-0.044 (CI = +/-0.012; p = 0.000)	0.118 (CI = +/-0.056; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.949	-4.30%
Loss Cost	2017.2	-0.045 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.061; p = 0.002)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.946	-4.39%
Severity	2011.1	0.008 (CI = +/-0.006; p = 0.020)	0.010 (CI = +/-0.039; p = 0.591)	0.000 (CI = +/-0.000; p = 0.574)	0.000 (CI = +/-0.002; p = 0.825)	0.301	+0.76%
Severity	2011.2	0.007 (CI = +/-0.006; p = 0.021)	0.005 (CI = +/-0.039; p = 0.777)	0.000 (CI = +/-0.000; p = 0.931)	0.000 (CI = +/-0.002; p = 0.842)	0.206	+0.75%
Severity	2012.1	0.007 (CI = +/-0.006; p = 0.022)	0.010 (CI = +/-0.039; p = 0.586)	0.000 (CI = +/-0.000; p = 0.522)	0.000 (CI = +/-0.002; p = 0.790)	0.147	+0.72%
Severity	2012.2	0.007 (CI = +/-0.006; p = 0.021)	0.004 (CI = +/-0.040; p = 0.821)	0.000 (CI = +/-0.000; p = 0.240)	0.000 (CI = +/-0.002; p = 0.824)	0.134	+0.73%
Severity	2013.1	0.007 (CI = +/-0.006; p = 0.021)	0.004 (CI = +/-0.040; p = 0.821)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.824)	0.165	+0.73%
Severity	2013.2	0.007 (CI = +/-0.007; p = 0.034)	0.004 (CI = +/-0.042; p = 0.846)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.832)	0.122	+0.71%
Severity	2014.1	0.006 (CI = +/-0.007; p = 0.086)	0.008 (CI = +/-0.044; p = 0.712)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.813)	0.052	+0.61%
Severity	2014.2	0.005 (CI = +/-0.008; p = 0.151)	0.005 (CI = +/-0.046; p = 0.811)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.842)	-0.018	+0.55%
Severity	2015.1	0.005 (CI = +/-0.009; p = 0.207)	0.006 (CI = +/-0.049; p = 0.802)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.846)	-0.049	+0.53%
Severity	2015.2	0.004 (CI = +/-0.009; p = 0.337)	0.002 (CI = +/-0.051; p = 0.921)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.896)	-0.119	+0.43%
Severity	2016.1	0.006 (CI = +/-0.010; p = 0.249)	-0.002 (CI = +/-0.054; p = 0.934)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.882)	-0.092	+0.58%
Severity	2016.2	0.008 (CI = +/-0.011; p = 0.147)	0.005 (CI = +/-0.055; p = 0.848)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.759)	-0.025	+0.79%
Severity	2017.1	0.010 (CI = +/-0.012; p = 0.101)	-0.001 (CI = +/-0.058; p = 0.978)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.709)	0.025	+1.01%
Severity	2017.2	0.008 (CI = +/-0.014; p = 0.218)	-0.006 (CI = +/-0.062; p = 0.833)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.837)	-0.094	+0.83%
Frequency	2011.1	-0.040 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.935	-3.93%
Frequency	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.118 (CI = +/-0.049; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.938	-3.92%
Frequency	2012.1	-0.040 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.051; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936	-3.91%
Frequency	2012.2	-0.040 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	0.935	-3.91%
Frequency	2013.1	-0.040 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.055; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.937	-3.90%
Frequency	2013.2	-0.043 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-4.19%
Frequency	2014.1	-0.045 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.049; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.955	-4.38%
Frequency	2014.2	-0.047 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-4.61%
Frequency	2015.1	-0.051 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.977	-4.98%
Frequency	2015.2	-0.052 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.976	-5.08%
Frequency	2016.1	-0.054 (CI = +/-0.008; p = 0.000)	0.117 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.976	-5.23%
Frequency	2016.2	-0.054 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.974	-5.22%
Frequency	2017.1	-0.054 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.969	-5.26%
Frequency	2017.2	-0.053 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-5.18%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2024.2

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	-0.021 (CI = +/-0.020; p = 0.035)	0.115 (CI = +/-0.077; p = 0.005)	0.007 (CI = +/-0.170; p = 0.936)	0.011 (CI = +/-0.003; p = 0.000)	0.803		
Loss Cost	2011.2	-0.024 (CI = +/-0.020; p = 0.022)	0.107 (CI = +/-0.078; p = 0.010)	0.017 (CI = +/-0.170; p = 0.838)	0.012 (CI = +/-0.003; p = 0.000)	0.813	-2.38%	-1.46%
Loss Cost	2012.1	-0.029 (CI = +/-0.020; p = 0.006)	0.122 (CI = +/-0.075; p = 0.003)	0.029 (CI = +/-0.160; p = 0.706)	0.011 (CI = +/-0.003; p = 0.000)	0.841	-2.84%	-0.71%
Loss Cost	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.107 (CI = +/-0.069; p = 0.004)	0.038 (CI = +/-0.144; p = 0.594)	0.011 (CI = +/-0.003; p = 0.000)	0.877	-3.27%	+0.06%
Loss Cost	2013.1	-0.037 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.066; p = 0.001)	0.038 (CI = +/-0.135; p = 0.560)	0.011 (CI = +/-0.003; p = 0.000)	0.895	-3.59%	+0.17%
Loss Cost	2013.2	-0.039 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.062; p = 0.002)	0.033 (CI = +/-0.124; p = 0.580)	0.011 (CI = +/-0.003; p = 0.000)	0.916	-3.84%	-0.59%
Loss Cost	2014.1	-0.041 (CI = +/-0.015; p = 0.000)	0.119 (CI = +/-0.060; p = 0.001)	0.024 (CI = +/-0.119; p = 0.679)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-4.02%	-1.72%
Loss Cost	2014.2	-0.042 (CI = +/-0.014; p = 0.000)	0.107 (CI = +/-0.057; p = 0.001)	0.006 (CI = +/-0.111; p = 0.905)	0.011 (CI = +/-0.002; p = 0.000)	0.939	-4.15%	-3.53%
Loss Cost	2015.1	-0.044 (CI = +/-0.012; p = 0.000)	0.122 (CI = +/-0.050; p = 0.000)	-0.025 (CI = +/-0.098; p = 0.598)	0.011 (CI = +/-0.002; p = 0.000)	0.957	-4.26%	-6.60%
Loss Cost	2015.2	-0.044 (CI = +/-0.012; p = 0.000)	0.113 (CI = +/-0.048; p = 0.000)	-0.053 (CI = +/-0.099; p = 0.269)	0.011 (CI = +/-0.002; p = 0.000)	0.963	-4.28%	-9.21%
Loss Cost	2016.1	-0.044 (CI = +/-0.012; p = 0.000)	0.118 (CI = +/-0.051; p = 0.000)	-0.077 (CI = +/-0.117; p = 0.182)	0.011 (CI = +/-0.002; p = 0.000)	0.959	-4.27%	-11.32%
Loss Cost	2016.2	-0.044 (CI = +/-0.013; p = 0.000)	0.120 (CI = +/-0.055; p = 0.000)	-0.057 (CI = +/-0.197; p = 0.539)	0.011 (CI = +/-0.002; p = 0.000)	0.954	-4.30%	-9.62%
Loss Cost	2017.1	-0.045 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.061; p = 0.002)	0.133 (CI = +/-0.792; p = 0.719)	0.011 (CI = +/-0.002; p = 0.000)	0.945	-4.39%	+9.20%
Loss Cost	2017.2	-0.045 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.061; p = 0.002)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.946	-4.39%	-4.39%
Severity	2011.1	0.014 (CI = +/-0.010; p = 0.007)	0.009 (CI = +/-0.037; p = 0.604)	-0.052 (CI = +/-0.082; p = 0.203)	0.000 (CI = +/-0.002; p = 0.648)	0.341	+1.38%	-3.73%
Severity	2011.2	0.012 (CI = +/-0.010; p = 0.016)	0.006 (CI = +/-0.038; p = 0.763)	-0.047 (CI = +/-0.082; p = 0.250)	0.000 (CI = +/-0.002; p = 0.665)	0.253	+1.24%	-3.37%
Severity	2012.1	0.011 (CI = +/-0.010; p = 0.035)	0.011 (CI = +/-0.038; p = 0.562)	-0.042 (CI = +/-0.081; p = 0.287)	0.000 (CI = +/-0.002; p = 0.622)	0.177	+1.08%	-3.11%
Severity	2012.2	0.010 (CI = +/-0.010; p = 0.050)	0.010 (CI = +/-0.040; p = 0.619)	-0.042 (CI = +/-0.083; p = 0.306)	0.000 (CI = +/-0.002; p = 0.635)	0.119	+1.05%	-3.08%
Severity	2013.1	0.012 (CI = +/-0.011; p = 0.032)	0.005 (CI = +/-0.040; p = 0.814)	-0.042 (CI = +/-0.082; p = 0.298)	0.000 (CI = +/-0.002; p = 0.669)	0.171	+1.17%	-2.99%
Severity	2013.2	0.012 (CI = +/-0.011; p = 0.041)	0.004 (CI = +/-0.042; p = 0.846)	-0.042 (CI = +/-0.085; p = 0.308)	0.000 (CI = +/-0.002; p = 0.681)	0.126	+1.16%	-3.02%
Severity	2014.1	0.011 (CI = +/-0.011; p = 0.058)	0.008 (CI = +/-0.044; p = 0.693)	-0.046 (CI = +/-0.086; p = 0.272)	0.000 (CI = +/-0.002; p = 0.648)	0.067	+1.08%	-3.46%
Severity	2014.2	0.010 (CI = +/-0.011; p = 0.072)	0.005 (CI = +/-0.045; p = 0.821)	-0.051 (CI = +/-0.088; p = 0.238)	0.000 (CI = +/-0.002; p = 0.667)	0.011	+1.05%	-3.99%
Severity	2015.1	0.010 (CI = +/-0.012; p = 0.086)	0.007 (CI = +/-0.048; p = 0.756)	-0.056 (CI = +/-0.094; p = 0.226)	0.000 (CI = +/-0.002; p = 0.658)	-0.012	+1.03%	-4.46%
Severity	2015.2	0.010 (CI = +/-0.012; p = 0.086)	0.001 (CI = +/-0.049; p = 0.966)	-0.076 (CI = +/-0.100; p = 0.127)	0.000 (CI = +/-0.002; p = 0.673)	-0.009	+1.02%	-6.33%
Severity	2016.1	0.010 (CI = +/-0.012; p = 0.098)	0.001 (CI = +/-0.053; p = 0.966)	-0.076 (CI = +/-0.122; p = 0.202)	0.000 (CI = +/-0.002; p = 0.685)	-0.032	+1.02%	-6.38%
Severity	2016.2	0.010 (CI = +/-0.013; p = 0.123)	0.002 (CI = +/-0.058; p = 0.937)	-0.065 (CI = +/-0.206; p = 0.502)	0.000 (CI = +/-0.002; p = 0.698)	-0.068	+1.00%	-5.39%
Severity	2017.1	0.008 (CI = +/-0.014; p = 0.218)	-0.006 (CI = +/-0.062; p = 0.833)	0.251 (CI = +/-0.808; p = 0.509)	0.000 (CI = +/-0.002; p = 0.837)	-0.021	+0.83%	+29.55%
Severity	2017.2	0.008 (CI = +/-0.014; p = 0.218)	-0.006 (CI = +/-0.062; p = 0.833)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.837)	-0.094	+0.83%	+0.83%
Frequency	2011.1	-0.035 (CI = +/-0.017; p = 0.000)	0.106 (CI = +/-0.067; p = 0.004)	0.058 (CI = +/-0.148; p = 0.421)	0.012 (CI = +/-0.003; p = 0.000)	0.874	-3.45%	+2.36%
Frequency	2011.2	-0.036 (CI = +/-0.018; p = 0.000)	0.102 (CI = +/-0.070; p = 0.006)	0.064 (CI = +/-0.151; p = 0.391)	0.012 (CI = +/-0.003; p = 0.000)	0.873	-3.58%	+2.74%
Frequency	2012.1	-0.040 (CI = +/-0.018; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.072 (CI = +/-0.148; p = 0.325)	0.012 (CI = +/-0.003; p = 0.000)	0.880	-3.88%	+3.27%
Frequency	2012.2	-0.044 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.064; p = 0.005)	0.079 (CI = +/-0.134; p = 0.231)	0.012 (CI = +/-0.003; p = 0.000)	0.907	-4.27%	+3.63%
Frequency	2013.1	-0.048 (CI = +/-0.014; p = 0.000)	0.116 (CI = +/-0.053; p = 0.000)	0.080 (CI = +/-0.108; p = 0.137)	0.012 (CI = +/-0.002; p = 0.000)	0.941	-4.71%	+3.26%
Frequency	2013.2	-0.051 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.047; p = 0.000)	0.075 (CI = +/-0.094; p = 0.108)	0.012 (CI = +/-0.002; p = 0.000)	0.958	-4.94%	+2.51%
Frequency	2014.1	-0.052 (CI = +/-0.012; p = 0.000)	0.111 (CI = +/-0.047; p = 0.000)	0.070 (CI = +/-0.093; p = 0.131)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-5.05%	+1.80%
Frequency	2014.2	-0.053 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	0.057 (CI = +/-0.089; p = 0.188)	0.012 (CI = +/-0.002; p = 0.000)	0.965	-5.14%	+0.47%
Frequency	2015.1	-0.054 (CI = +/-0.009; p = 0.000)	0.115 (CI = +/-0.038; p = 0.000)	0.031 (CI = +/-0.075; p = 0.392)	0.012 (CI = +/-0.001; p = 0.000)	0.976	-5.24%	-2.24%
Frequency	2015.2	-0.054 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.041; p = 0.000)	0.023 (CI = +/-0.083; p = 0.567)	0.012 (CI = +/-0.001; p = 0.000)	0.975	-5.24%	-3.07%
Frequency	2016.1	-0.054 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.042; p = 0.000)	-0.001 (CI = +/-0.098; p = 0.991)	0.012 (CI = +/-0.002; p = 0.000)	0.974	-5.23%	-5.28%
Frequency	2016.2	-0.054 (CI = +/-0.010; p = 0.000)	0.118 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.164; p = 0.916)	0.012 (CI = +/-0.002; p = 0.000)	0.971	-5.24%	-4.47%
Frequency	2017.1	-0.053 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.051; p = 0.000)	-0.118 (CI = +/-0.663; p = 0.704)	0.012 (CI = +/-0.002; p = 0.000)	0.967	-5.18%	-15.70%
Frequency	2017.2	-0.053 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-5.18%	-5.18%

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	0.040 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.041; p = 0.000)	-0.226 (CI = +/-0.088; p = 0.000)	0.771	+4.10%	-16.97%
Loss Cost	2011.2	0.046 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.041; p = 0.000)	-0.247 (CI = +/-0.090; p = 0.000)	0.788	+4.68%	-18.26%
Loss Cost	2012.1	0.046 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.044; p = 0.000)	-0.248 (CI = +/-0.101; p = 0.000)	0.781	+4.70%	-18.30%
Loss Cost	2012.2	0.040 (CI = +/-0.023; p = 0.003)	0.093 (CI = +/-0.045; p = 0.001)	-0.228 (CI = +/-0.108; p = 0.001)	0.733	+4.08%	-17.12%
Loss Cost	2013.1	0.040 (CI = +/-0.029; p = 0.011)	0.092 (CI = +/-0.050; p = 0.002)	-0.229 (CI = +/-0.124; p = 0.002)	0.728	+4.12%	-17.19%
Loss Cost	2013.2	0.034 (CI = +/-0.034; p = 0.054)	0.088 (CI = +/-0.053; p = 0.005)	-0.209 (CI = +/-0.137; p = 0.007)	0.700	+3.42%	-16.12%
Loss Cost	2014.1	0.034 (CI = +/-0.043; p = 0.106)	0.087 (CI = +/-0.060; p = 0.011)	-0.211 (CI = +/-0.159; p = 0.016)	0.682	+3.48%	-16.20%
Loss Cost	2014.2	0.022 (CI = +/-0.047; p = 0.305)	0.078 (CI = +/-0.061; p = 0.019)	-0.184 (CI = +/-0.162; p = 0.031)	0.715	+2.23%	-14.93%
Loss Cost	2015.1	0.005 (CI = +/-0.043; p = 0.767)	0.095 (CI = +/-0.054; p = 0.005)	-0.155 (CI = +/-0.138; p = 0.033)	0.833	+0.55%	-13.91%
Loss Cost	2015.2	-0.004 (CI = +/-0.025; p = 0.707)	0.081 (CI = +/-0.031; p = 0.001)	-0.155 (CI = +/-0.077; p = 0.004)	0.957	-0.39%	-14.73%
Loss Cost	2016.1	-0.005 (CI = +/-0.028; p = 0.647)	0.085 (CI = +/-0.038; p = 0.003)	-0.161 (CI = +/-0.089; p = 0.007)	0.937	-0.50%	-15.32%
Loss Cost	2016.2	-0.001 (CI = +/-0.032; p = 0.909)	0.077 (CI = +/-0.046; p = 0.013)	-0.202 (CI = +/-0.143; p = 0.021)	0.942	-0.13%	-18.39%
Loss Cost	2017.1	-0.009 (CI = +/-0.032; p = 0.370)	0.066 (CI = +/-0.046; p = 0.025)	0.021 (CI = +/-0.450; p = 0.861)	0.894	-0.85%	+1.24%
Loss Cost	2017.2	-0.009 (CI = +/-0.032; p = 0.370)	0.066 (CI = +/-0.046; p = 0.025)	NA (CI = +/-NA; p = NA)	0.904	-0.85%	-0.85%
Severity	2011.1	0.028 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.039; p = 0.951)	-0.105 (CI = +/-0.084; p = 0.018)	0.482	+2.80%	-7.48%
Severity	2011.2	0.026 (CI = +/-0.017; p = 0.007)	-0.001 (CI = +/-0.042; p = 0.948)	-0.097 (CI = +/-0.092; p = 0.040)	0.344	+2.58%	-6.92%
Severity	2012.1	0.022 (CI = +/-0.020; p = 0.035)	0.003 (CI = +/-0.044; p = 0.903)	-0.086 (CI = +/-0.101; p = 0.090)	0.172	+2.24%	-6.14%
Severity	2012.2	0.023 (CI = +/-0.025; p = 0.062)	0.003 (CI = +/-0.048; p = 0.877)	-0.089 (CI = +/-0.114; p = 0.114)	0.092	+2.35%	-6.36%
Severity	2013.1	0.039 (CI = +/-0.021; p = 0.002)	-0.012 (CI = +/-0.037; p = 0.489)	-0.139 (CI = +/-0.092; p = 0.007)	0.523	+4.01%	-9.52%
Severity	2013.2	0.046 (CI = +/-0.025; p = 0.002)	-0.007 (CI = +/-0.038; p = 0.680)	-0.159 (CI = +/-0.098; p = 0.005)	0.562	+4.70%	-10.66%
Severity	2014.1	0.049 (CI = +/-0.031; p = 0.006)	-0.009 (CI = +/-0.043; p = 0.623)	-0.166 (CI = +/-0.113; p = 0.009)	0.485	+4.99%	-11.05%
Severity	2014.2	0.048 (CI = +/-0.038; p = 0.019)	-0.010 (CI = +/-0.048; p = 0.652)	-0.165 (CI = +/-0.129; p = 0.019)	0.405	+4.97%	-11.03%
Severity	2015.1	0.054 (CI = +/-0.045; p = 0.027)	-0.015 (CI = +/-0.056; p = 0.542)	-0.174 (CI = +/-0.143; p = 0.025)	0.407	+5.50%	-11.35%
Severity	2015.2	0.047 (CI = +/-0.045; p = 0.041)	-0.024 (CI = +/-0.056; p = 0.323)	-0.174 (CI = +/-0.138; p = 0.023)	0.505	+4.85%	-11.90%
Severity	2016.1	0.049 (CI = +/-0.052; p = 0.058)	-0.030 (CI = +/-0.069; p = 0.301)	-0.166 (CI = +/-0.163; p = 0.048)	0.478	+5.03%	-11.00%
Severity	2016.2	0.054 (CI = +/-0.066; p = 0.079)	-0.040 (CI = +/-0.094; p = 0.266)	-0.219 (CI = +/-0.292; p = 0.097)	0.436	+5.55%	-15.21%
Severity	2017.1	0.042 (CI = +/-0.087; p = 0.174)	-0.058 (CI = +/-0.126; p = 0.183)	0.155 (CI = +/-1.229; p = 0.642)	0.607	+4.28%	+21.73%
Severity	2017.2	0.042 (CI = +/-0.087; p = 0.174)	-0.058 (CI = +/-0.126; p = 0.183)	NA (CI = +/-NA; p = NA)	0.611	+4.28%	+4.28%
Frequency	2011.1	0.013 (CI = +/-0.021; p = 0.217)	0.091 (CI = +/-0.055; p = 0.003)	-0.121 (CI = +/-0.119; p = 0.047)	0.476	+1.26%	-10.26%
Frequency	2011.2	0.020 (CI = +/-0.022; p = 0.074)	0.100 (CI = +/-0.054; p = 0.002)	-0.150 (CI = +/-0.120; p = 0.018)	0.554	+2.05%	-12.18%
Frequency	2012.1	0.024 (CI = +/-0.027; p = 0.077)	0.096 (CI = +/-0.058; p = 0.004)	-0.163 (CI = +/-0.133; p = 0.021)	0.549	+2.41%	-12.96%
Frequency	2012.2	0.017 (CI = +/-0.031; p = 0.261)	0.089 (CI = +/-0.061; p = 0.008)	-0.139 (CI = +/-0.144; p = 0.058)	0.503	+1.69%	-11.49%
Frequency	2013.1	0.001 (CI = +/-0.032; p = 0.947)	0.104 (CI = +/-0.056; p = 0.002)	-0.090 (CI = +/-0.138; p = 0.179)	0.640	+0.10%	-8.48%
Frequency	2013.2	-0.012 (CI = +/-0.034; p = 0.439)	0.095 (CI = +/-0.053; p = 0.003)	-0.051 (CI = +/-0.137; p = 0.425)	0.703	-1.22%	-6.11%
Frequency	2014.1	-0.014 (CI = +/-0.043; p = 0.464)	0.097 (CI = +/-0.061; p = 0.006)	-0.045 (CI = +/-0.159; p = 0.532)	0.645	-1.44%	-5.78%
Frequency	2014.2	-0.026 (CI = +/-0.047; p = 0.229)	0.088 (CI = +/-0.061; p = 0.011)	-0.018 (CI = +/-0.163; p = 0.798)	0.701	-2.61%	-4.38%
Frequency	2015.1	-0.048 (CI = +/-0.029; p = 0.007)	0.110 (CI = +/-0.037; p = 0.000)	0.019 (CI = +/-0.094; p = 0.642)	0.919	-4.69%	-2.89%
Frequency	2015.2	-0.051 (CI = +/-0.031; p = 0.008)	0.105 (CI = +/-0.039; p = 0.001)	0.019 (CI = +/-0.096; p = 0.640)	0.930	-5.00%	-3.21%
Frequency	2016.1	-0.054 (CI = +/-0.026; p = 0.005)	0.115 (CI = +/-0.035; p = 0.001)	0.004 (CI = +/-0.082; p = 0.891)	0.953	-5.27%	-4.86%
Frequency	2016.2	-0.055 (CI = +/-0.036; p = 0.016)	0.117 (CI = +/-0.051; p = 0.005)	0.017 (CI = +/-0.158; p = 0.754)	0.946	-5.38%	-3.75%
Frequency	2017.1	-0.050 (CI = +/-0.056; p = 0.061)	0.125 (CI = +/-0.081; p = 0.022)	-0.134 (CI = +/-0.793; p = 0.543)	0.919	-4.91%	-16.83%
Frequency	2017.2	-0.050 (CI = +/-0.056; p = 0.061)	0.125 (CI = +/-0.081; p = 0.022)	NA (CI = +/-NA; p = NA)	0.934	-4.91%	-4.91%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.229 (CI = +/-0.066; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.828	-2.65%
Loss Cost	2011.2	-0.029 (CI = +/-0.009; p = 0.000)	0.221 (CI = +/-0.066; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.839	-2.82%
Loss Cost	2012.1	-0.029 (CI = +/-0.010; p = 0.000)	0.225 (CI = +/-0.069; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.827	-2.89%
Loss Cost	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.229 (CI = +/-0.072; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.825	-2.80%
Loss Cost	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.233 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.812	-2.89%
Loss Cost	2013.2	-0.030 (CI = +/-0.012; p = 0.000)	0.229 (CI = +/-0.078; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.813	-2.97%
Loss Cost	2014.1	-0.031 (CI = +/-0.013; p = 0.000)	0.234 (CI = +/-0.082; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.798	-3.09%
Loss Cost	2014.2	-0.034 (CI = +/-0.014; p = 0.000)	0.225 (CI = +/-0.084; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.810	-3.32%
Loss Cost	2015.1	-0.034 (CI = +/-0.016; p = 0.000)	0.225 (CI = +/-0.089; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.782	-3.34%
Loss Cost	2015.2	-0.036 (CI = +/-0.017; p = 0.000)	0.218 (CI = +/-0.093; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.787	-3.52%
Loss Cost	2016.1	-0.041 (CI = +/-0.018; p = 0.000)	0.234 (CI = +/-0.092; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.806	-4.00%
Loss Cost	2016.2	-0.044 (CI = +/-0.019; p = 0.000)	0.222 (CI = +/-0.096; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.819	-4.33%
Loss Cost	2017.1	-0.046 (CI = +/-0.022; p = 0.001)	0.226 (CI = +/-0.103; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.791	-4.49%
Loss Cost	2017.2	-0.045 (CI = +/-0.025; p = 0.002)	0.228 (CI = +/-0.112; p = 0.001)	0.005 (CI = +/-0.004; p = 0.010)	0.782	-4.43%
Severity	2011.1	-0.001 (CI = +/-0.005; p = 0.715)	-0.009 (CI = +/-0.035; p = 0.604)	-0.001 (CI = +/-0.002; p = 0.139)	-0.001	-0.08%
Severity	2011.2	-0.001 (CI = +/-0.005; p = 0.584)	-0.011 (CI = +/-0.036; p = 0.531)	-0.001 (CI = +/-0.002; p = 0.145)	0.003	-0.13%
Severity	2012.1	-0.001 (CI = +/-0.005; p = 0.702)	-0.012 (CI = +/-0.037; p = 0.497)	-0.001 (CI = +/-0.002; p = 0.159)	0.001	-0.10%
Severity	2012.2	-0.001 (CI = +/-0.006; p = 0.778)	-0.012 (CI = +/-0.039; p = 0.544)	-0.001 (CI = +/-0.002; p = 0.167)	-0.007	-0.08%
Severity	2013.1	-0.002 (CI = +/-0.006; p = 0.578)	-0.008 (CI = +/-0.040; p = 0.684)	-0.001 (CI = +/-0.002; p = 0.160)	-0.017	-0.16%
Severity	2013.2	-0.002 (CI = +/-0.007; p = 0.630)	-0.008 (CI = +/-0.042; p = 0.713)	-0.001 (CI = +/-0.002; p = 0.170)	-0.026	-0.15%
Severity	2014.1	-0.002 (CI = +/-0.007; p = 0.545)	-0.005 (CI = +/-0.044; p = 0.803)	-0.001 (CI = +/-0.002; p = 0.175)	-0.033	-0.21%
Severity	2014.2	-0.002 (CI = +/-0.008; p = 0.532)	-0.006 (CI = +/-0.047; p = 0.778)	-0.001 (CI = +/-0.002; p = 0.192)	-0.039	-0.24%
Severity	2015.1	-0.002 (CI = +/-0.009; p = 0.623)	-0.007 (CI = +/-0.050; p = 0.755)	-0.001 (CI = +/-0.002; p = 0.206)	-0.048	-0.21%
Severity	2015.2	-0.002 (CI = +/-0.010; p = 0.709)	-0.006 (CI = +/-0.053; p = 0.806)	-0.001 (CI = +/-0.002; p = 0.216)	-0.061	-0.17%
Severity	2016.1	-0.001 (CI = +/-0.011; p = 0.801)	-0.008 (CI = +/-0.057; p = 0.780)	-0.001 (CI = +/-0.002; p = 0.230)	-0.071	-0.13%
Severity	2016.2	-0.005 (CI = +/-0.011; p = 0.361)	-0.019 (CI = +/-0.054; p = 0.460)	-0.001 (CI = +/-0.002; p = 0.301)	-0.005	-0.47%
Severity	2017.1	-0.007 (CI = +/-0.012; p = 0.260)	-0.014 (CI = +/-0.057; p = 0.600)	-0.001 (CI = +/-0.002; p = 0.338)	0.002	-0.66%
Severity	2017.2	-0.010 (CI = +/-0.013; p = 0.136)	-0.023 (CI = +/-0.059; p = 0.401)	-0.001 (CI = +/-0.002; p = 0.489)	0.089	-0.96%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.238 (CI = +/-0.053; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.893	-2.58%
Frequency	2011.2	-0.027 (CI = +/-0.007; p = 0.000)	0.232 (CI = +/-0.054; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.898	-2.69%
Frequency	2012.1	-0.028 (CI = +/-0.008; p = 0.000)	0.237 (CI = +/-0.055; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.894	-2.79%
Frequency	2012.2	-0.028 (CI = +/-0.008; p = 0.000)	0.240 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.893	-2.72%
Frequency	2013.1	-0.028 (CI = +/-0.009; p = 0.000)	0.241 (CI = +/-0.060; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.881	-2.73%
Frequency	2013.2	-0.029 (CI = +/-0.010; p = 0.000)	0.237 (CI = +/-0.063; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.882	-2.83%
Frequency	2014.1	-0.029 (CI = +/-0.011; p = 0.000)	0.239 (CI = +/-0.066; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.870	-2.89%
Frequency	2014.2	-0.031 (CI = +/-0.011; p = 0.000)	0.231 (CI = +/-0.067; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.880	-3.09%
Frequency	2015.1	-0.032 (CI = +/-0.012; p = 0.000)	0.232 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.864	-3.14%
Frequency	2015.2	-0.034 (CI = +/-0.013; p = 0.000)	0.224 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.872	-3.35%
Frequency	2016.1	-0.040 (CI = +/-0.013; p = 0.000)	0.241 (CI = +/-0.066; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.903	-3.87%
Frequency	2016.2	-0.040 (CI = +/-0.014; p = 0.000)	0.241 (CI = +/-0.072; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.900	-3.87%
Frequency	2017.1	-0.039 (CI = +/-0.017; p = 0.000)	0.240 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.878	-3.86%
Frequency	2017.2	-0.036 (CI = +/-0.018; p = 0.001)	0.252 (CI = +/-0.081; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.884	-3.50%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.030 (CI = +/-0.016; p = 0.000)	0.357	-2.97%
Loss Cost	2011.2	-0.034 (CI = +/-0.016; p = 0.000)	0.404	-3.32%
Loss Cost	2012.1	-0.033 (CI = +/-0.017; p = 0.001)	0.358	-3.20%
Loss Cost	2012.2	-0.034 (CI = +/-0.019; p = 0.001)	0.346	-3.31%
Loss Cost	2013.1	-0.032 (CI = +/-0.020; p = 0.003)	0.297	-3.17%
Loss Cost	2013.2	-0.036 (CI = +/-0.022; p = 0.003)	0.321	-3.49%
Loss Cost	2014.1	-0.034 (CI = +/-0.024; p = 0.008)	0.267	-3.32%
Loss Cost	2014.2	-0.039 (CI = +/-0.025; p = 0.005)	0.317	-3.83%
Loss Cost	2015.1	-0.035 (CI = +/-0.028; p = 0.016)	0.244	-3.49%
Loss Cost	2015.2	-0.040 (CI = +/-0.030; p = 0.012)	0.276	-3.96%
Loss Cost	2016.1	-0.040 (CI = +/-0.034; p = 0.024)	0.236	-3.95%
Loss Cost	2016.2	-0.047 (CI = +/-0.037; p = 0.017)	0.278	-4.60%
Loss Cost	2017.1	-0.042 (CI = +/-0.042; p = 0.052)	0.189	-4.08%
Loss Cost	2017.2	-0.044 (CI = +/-0.048; p = 0.073)	0.166	-4.27%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.895)	-0.038	+0.03%
Severity	2011.2	0.000 (CI = +/-0.005; p = 0.963)	-0.040	-0.01%
Severity	2012.1	0.000 (CI = +/-0.005; p = 0.964)	-0.042	+0.01%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.865)	-0.042	+0.04%
Severity	2013.1	0.000 (CI = +/-0.006; p = 0.872)	-0.044	-0.05%
Severity	2013.2	0.000 (CI = +/-0.006; p = 0.933)	-0.047	-0.03%
Severity	2014.1	-0.001 (CI = +/-0.007; p = 0.787)	-0.046	-0.09%
Severity	2014.2	-0.001 (CI = +/-0.008; p = 0.755)	-0.047	-0.11%
Severity	2015.1	-0.001 (CI = +/-0.008; p = 0.801)	-0.052	-0.10%
Severity	2015.2	-0.001 (CI = +/-0.009; p = 0.883)	-0.057	-0.07%
Severity	2016.1	-0.001 (CI = +/-0.011; p = 0.912)	-0.062	-0.06%
Severity	2016.2	-0.004 (CI = +/-0.011; p = 0.411)	-0.018	-0.43%
Severity	2017.1	-0.007 (CI = +/-0.012; p = 0.235)	0.035	-0.68%
Severity	2017.2	-0.010 (CI = +/-0.013; p = 0.120)	0.113	-0.98%
Frequency	2011.1	-0.030 (CI = +/-0.016; p = 0.001)	0.351	-3.00%
Frequency	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.386	-3.31%
Frequency	2012.1	-0.033 (CI = +/-0.018; p = 0.001)	0.344	-3.21%
Frequency	2012.2	-0.034 (CI = +/-0.019; p = 0.001)	0.338	-3.36%
Frequency	2013.1	-0.032 (CI = +/-0.021; p = 0.005)	0.279	-3.13%
Frequency	2013.2	-0.035 (CI = +/-0.022; p = 0.004)	0.307	-3.47%
Frequency	2014.1	-0.033 (CI = +/-0.024; p = 0.011)	0.247	-3.23%
Frequency	2014.2	-0.038 (CI = +/-0.026; p = 0.007)	0.291	-3.72%
Frequency	2015.1	-0.034 (CI = +/-0.029; p = 0.021)	0.221	-3.39%
Frequency	2015.2	-0.040 (CI = +/-0.031; p = 0.015)	0.258	-3.89%
Frequency	2016.1	-0.040 (CI = +/-0.035; p = 0.028)	0.220	-3.90%
Frequency	2016.2	-0.043 (CI = +/-0.039; p = 0.035)	0.215	-4.19%
Frequency	2017.1	-0.035 (CI = +/-0.043; p = 0.108)	0.115	-3.42%
Frequency	2017.2	-0.034 (CI = +/-0.050; p = 0.169)	0.074	-3.32%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.032 (CI = +/-0.010; p = 0.000)	0.247 (CI = +/-0.078; p = 0.000)	0.752	-3.16%
Loss Cost	2011.2	-0.034 (CI = +/-0.010; p = 0.000)	0.239 (CI = +/-0.080; p = 0.000)	0.762	-3.32%
Loss Cost	2012.1	-0.035 (CI = +/-0.011; p = 0.000)	0.244 (CI = +/-0.083; p = 0.000)	0.745	-3.41%
Loss Cost	2012.2	-0.034 (CI = +/-0.012; p = 0.000)	0.248 (CI = +/-0.086; p = 0.000)	0.742	-3.31%
Loss Cost	2013.1	-0.035 (CI = +/-0.013; p = 0.000)	0.253 (CI = +/-0.089; p = 0.000)	0.723	-3.43%
Loss Cost	2013.2	-0.036 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.093; p = 0.000)	0.723	-3.49%
Loss Cost	2014.1	-0.037 (CI = +/-0.015; p = 0.000)	0.256 (CI = +/-0.098; p = 0.000)	0.701	-3.63%
Loss Cost	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.248 (CI = +/-0.101; p = 0.000)	0.709	-3.83%
Loss Cost	2015.1	-0.039 (CI = +/-0.019; p = 0.000)	0.249 (CI = +/-0.108; p = 0.000)	0.667	-3.85%
Loss Cost	2015.2	-0.040 (CI = +/-0.021; p = 0.001)	0.245 (CI = +/-0.114; p = 0.000)	0.667	-3.96%
Loss Cost	2016.1	-0.045 (CI = +/-0.023; p = 0.001)	0.260 (CI = +/-0.117; p = 0.000)	0.675	-4.41%
Loss Cost	2016.2	-0.047 (CI = +/-0.025; p = 0.001)	0.255 (CI = +/-0.124; p = 0.001)	0.676	-4.60%
Loss Cost	2017.1	-0.048 (CI = +/-0.029; p = 0.004)	0.257 (CI = +/-0.134; p = 0.001)	0.623	-4.65%
Loss Cost	2017.2	-0.044 (CI = +/-0.033; p = 0.014)	0.267 (CI = +/-0.142; p = 0.002)	0.622	-4.27%
Severity	2011.1	0.000 (CI = +/-0.004; p = 0.859)	-0.013 (CI = +/-0.035; p = 0.454)	-0.055	+0.04%
Severity	2011.2	0.000 (CI = +/-0.005; p = 0.963)	-0.015 (CI = +/-0.036; p = 0.396)	-0.051	-0.01%
Severity	2012.1	0.000 (CI = +/-0.005; p = 0.916)	-0.017 (CI = +/-0.038; p = 0.365)	-0.048	+0.03%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.866)	-0.016 (CI = +/-0.039; p = 0.406)	-0.055	+0.04%
Severity	2013.1	0.000 (CI = +/-0.006; p = 0.912)	-0.013 (CI = +/-0.041; p = 0.518)	-0.072	-0.03%
Severity	2013.2	0.000 (CI = +/-0.006; p = 0.934)	-0.013 (CI = +/-0.043; p = 0.544)	-0.079	-0.03%
Severity	2014.1	-0.001 (CI = +/-0.007; p = 0.822)	-0.011 (CI = +/-0.045; p = 0.624)	-0.087	-0.08%
Severity	2014.2	-0.001 (CI = +/-0.008; p = 0.759)	-0.012 (CI = +/-0.047; p = 0.599)	-0.088	-0.11%
Severity	2015.1	-0.001 (CI = +/-0.009; p = 0.843)	-0.013 (CI = +/-0.050; p = 0.586)	-0.094	-0.08%
Severity	2015.2	-0.001 (CI = +/-0.010; p = 0.885)	-0.013 (CI = +/-0.053; p = 0.620)	-0.106	-0.07%
Severity	2016.1	0.000 (CI = +/-0.011; p = 0.953)	-0.014 (CI = +/-0.056; p = 0.611)	-0.112	-0.03%
Severity	2016.2	-0.004 (CI = +/-0.011; p = 0.411)	-0.025 (CI = +/-0.053; p = 0.329)	-0.017	-0.43%
Severity	2017.1	-0.006 (CI = +/-0.012; p = 0.278)	-0.019 (CI = +/-0.056; p = 0.472)	0.003	-0.63%
Severity	2017.2	-0.010 (CI = +/-0.013; p = 0.119)	-0.028 (CI = +/-0.055; p = 0.294)	0.126	-0.98%
Frequency	2011.1	-0.032 (CI = +/-0.009; p = 0.000)	0.260 (CI = +/-0.076; p = 0.000)	0.775	-3.19%
Frequency	2011.2	-0.034 (CI = +/-0.010; p = 0.000)	0.255 (CI = +/-0.078; p = 0.000)	0.779	-3.31%
Frequency	2012.1	-0.035 (CI = +/-0.011; p = 0.000)	0.261 (CI = +/-0.080; p = 0.000)	0.769	-3.44%
Frequency	2012.2	-0.034 (CI = +/-0.012; p = 0.000)	0.264 (CI = +/-0.083; p = 0.000)	0.766	-3.36%
Frequency	2013.1	-0.035 (CI = +/-0.013; p = 0.000)	0.266 (CI = +/-0.087; p = 0.000)	0.740	-3.39%
Frequency	2013.2	-0.035 (CI = +/-0.014; p = 0.000)	0.263 (CI = +/-0.091; p = 0.000)	0.740	-3.47%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	0.266 (CI = +/-0.096; p = 0.000)	0.714	-3.55%
Frequency	2014.2	-0.038 (CI = +/-0.017; p = 0.000)	0.260 (CI = +/-0.100; p = 0.000)	0.718	-3.72%
Frequency	2015.1	-0.038 (CI = +/-0.018; p = 0.000)	0.262 (CI = +/-0.106; p = 0.000)	0.682	-3.77%
Frequency	2015.2	-0.040 (CI = +/-0.020; p = 0.001)	0.258 (CI = +/-0.112; p = 0.000)	0.683	-3.89%
Frequency	2016.1	-0.045 (CI = +/-0.022; p = 0.001)	0.274 (CI = +/-0.114; p = 0.000)	0.696	-4.38%
Frequency	2016.2	-0.043 (CI = +/-0.025; p = 0.002)	0.280 (CI = +/-0.121; p = 0.000)	0.694	-4.19%
Frequency	2017.1	-0.041 (CI = +/-0.028; p = 0.008)	0.276 (CI = +/-0.131; p = 0.001)	0.632	-4.05%
Frequency	2017.2	-0.034 (CI = +/-0.031; p = 0.033)	0.295 (CI = +/-0.132; p = 0.000)	0.662	-3.32%

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	-0.017 (CI = +/-0.016; p = 0.039)	0.253 (CI = +/-0.081; p = 0.000)	0.725	-1.64%
Loss Cost	2011.2	-0.019 (CI = +/-0.017; p = 0.036)	0.247 (CI = +/-0.085; p = 0.000)	0.724	-1.86%
Loss Cost	2012.1	-0.020 (CI = +/-0.020; p = 0.053)	0.249 (CI = +/-0.092; p = 0.000)	0.698	-1.95%
Loss Cost	2012.2	-0.015 (CI = +/-0.022; p = 0.167)	0.262 (CI = +/-0.093; p = 0.000)	0.730	-1.44%
Loss Cost	2013.1	-0.016 (CI = +/-0.025; p = 0.203)	0.265 (CI = +/-0.102; p = 0.000)	0.705	-1.55%
Loss Cost	2013.2	-0.014 (CI = +/-0.030; p = 0.305)	0.267 (CI = +/-0.112; p = 0.000)	0.697	-1.44%
Loss Cost	2014.1	-0.017 (CI = +/-0.036; p = 0.328)	0.272 (CI = +/-0.125; p = 0.001)	0.670	-1.64%
Loss Cost	2014.2	-0.020 (CI = +/-0.044; p = 0.314)	0.265 (CI = +/-0.138; p = 0.002)	0.650	-2.01%
Loss Cost	2015.1	-0.019 (CI = +/-0.056; p = 0.443)	0.263 (CI = +/-0.161; p = 0.006)	0.589	-1.91%
Loss Cost	2015.2	-0.021 (CI = +/-0.072; p = 0.503)	0.260 (CI = +/-0.188; p = 0.015)	0.556	-2.08%
Loss Cost	2016.1	-0.049 (CI = +/-0.085; p = 0.196)	0.302 (CI = +/-0.195; p = 0.010)	0.672	-4.80%
Loss Cost	2016.2	-0.067 (CI = +/-0.114; p = 0.180)	0.282 (CI = +/-0.231; p = 0.028)	0.669	-6.46%
Loss Cost	2017.1	-0.110 (CI = +/-0.159; p = 0.114)	0.332 (CI = +/-0.271; p = 0.030)	0.743	-10.43%
Loss Cost	2017.2	-0.116 (CI = +/-0.331; p = 0.270)	0.328 (CI = +/-0.478; p = 0.098)	0.692	-10.96%
Severity	2011.1	0.003 (CI = +/-0.008; p = 0.421)	0.021 (CI = +/-0.041; p = 0.287)	0.006	+0.31%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.474)	0.021 (CI = +/-0.044; p = 0.317)	-0.024	+0.31%
Severity	2012.1	0.004 (CI = +/-0.010; p = 0.432)	0.019 (CI = +/-0.047; p = 0.399)	-0.028	+0.39%
Severity	2012.2	0.006 (CI = +/-0.011; p = 0.256)	0.025 (CI = +/-0.049; p = 0.288)	0.045	+0.62%
Severity	2013.1	0.004 (CI = +/-0.013; p = 0.529)	0.031 (CI = +/-0.052; p = 0.215)	0.030	+0.38%
Severity	2013.2	0.007 (CI = +/-0.014; p = 0.322)	0.037 (CI = +/-0.054; p = 0.155)	0.108	+0.67%
Severity	2014.1	0.005 (CI = +/-0.017; p = 0.558)	0.042 (CI = +/-0.059; p = 0.146)	0.102	+0.46%
Severity	2014.2	0.008 (CI = +/-0.020; p = 0.405)	0.047 (CI = +/-0.064; p = 0.128)	0.143	+0.77%
Severity	2015.1	0.009 (CI = +/-0.026; p = 0.457)	0.046 (CI = +/-0.074; p = 0.191)	0.119	+0.87%
Severity	2015.2	0.018 (CI = +/-0.028; p = 0.165)	0.060 (CI = +/-0.072; p = 0.090)	0.365	+1.81%
Severity	2016.1	0.022 (CI = +/-0.038; p = 0.208)	0.054 (CI = +/-0.088; p = 0.175)	0.356	+2.19%
Severity	2016.2	0.017 (CI = +/-0.054; p = 0.436)	0.049 (CI = +/-0.109; p = 0.286)	0.042	+1.70%
Severity	2017.1	-0.001 (CI = +/-0.080; p = 0.970)	0.069 (CI = +/-0.137; p = 0.206)	0.136	-0.10%
Severity	2017.2	-0.005 (CI = +/-0.167; p = 0.911)	0.066 (CI = +/-0.242; p = 0.360)	-0.175	-0.49%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.008)	0.231 (CI = +/-0.071; p = 0.000)	0.756	-1.94%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.008)	0.225 (CI = +/-0.074; p = 0.000)	0.760	-2.16%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.011)	0.230 (CI = +/-0.079; p = 0.000)	0.741	-2.32%
Frequency	2012.2	-0.021 (CI = +/-0.019; p = 0.037)	0.237 (CI = +/-0.083; p = 0.000)	0.751	-2.05%
Frequency	2013.1	-0.019 (CI = +/-0.023; p = 0.086)	0.234 (CI = +/-0.091; p = 0.000)	0.708	-1.92%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.105)	0.230 (CI = +/-0.099; p = 0.000)	0.699	-2.09%
Frequency	2014.1	-0.021 (CI = +/-0.032; p = 0.172)	0.230 (CI = +/-0.111; p = 0.001)	0.651	-2.09%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.122)	0.217 (CI = +/-0.119; p = 0.003)	0.653	-2.77%
Frequency	2015.1	-0.028 (CI = +/-0.048; p = 0.213)	0.217 (CI = +/-0.138; p = 0.007)	0.579	-2.75%
Frequency	2015.2	-0.039 (CI = +/-0.058; p = 0.151)	0.200 (CI = +/-0.151; p = 0.017)	0.586	-3.82%
Frequency	2016.1	-0.071 (CI = +/-0.051; p = 0.016)	0.248 (CI = +/-0.118; p = 0.003)	0.826	-6.84%
Frequency	2016.2	-0.084 (CI = +/-0.067; p = 0.025)	0.233 (CI = +/-0.135; p = 0.009)	0.847	-8.02%
Frequency	2017.1	-0.109 (CI = +/-0.092; p = 0.033)	0.263 (CI = +/-0.158; p = 0.013)	0.863	-10.34%
Frequency	2017.2	-0.111 (CI = +/-0.193; p = 0.132)	0.261 (CI = +/-0.279; p = 0.056)	0.836	-10.52%

Accident Benefits Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: seasonality, mobility

Fit	Start Date	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	0.205 (CI = +/-0.106; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.550	0.00%
Loss Cost	2011.2	0.210 (CI = +/-0.110; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.552	0.00%
Loss Cost	2012.1	0.200 (CI = +/-0.112; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.536	0.00%
Loss Cost	2012.2	0.218 (CI = +/-0.111; p = 0.001)	0.007 (CI = +/-0.004; p = 0.002)	0.573	0.00%
Loss Cost	2013.1	0.209 (CI = +/-0.114; p = 0.001)	0.007 (CI = +/-0.004; p = 0.003)	0.554	0.00%
Loss Cost	2013.2	0.219 (CI = +/-0.118; p = 0.001)	0.007 (CI = +/-0.005; p = 0.004)	0.566	0.00%
Loss Cost	2014.1	0.210 (CI = +/-0.122; p = 0.002)	0.007 (CI = +/-0.005; p = 0.005)	0.544	0.00%
Loss Cost	2014.2	0.215 (CI = +/-0.129; p = 0.002)	0.007 (CI = +/-0.005; p = 0.008)	0.545	0.00%
Loss Cost	2015.1	0.201 (CI = +/-0.130; p = 0.005)	0.007 (CI = +/-0.005; p = 0.010)	0.522	0.00%
Loss Cost	2015.2	0.211 (CI = +/-0.138; p = 0.005)	0.006 (CI = +/-0.005; p = 0.015)	0.529	0.00%
Loss Cost	2016.1	0.207 (CI = +/-0.146; p = 0.008)	0.006 (CI = +/-0.005; p = 0.020)	0.504	0.00%
Loss Cost	2016.2	0.218 (CI = +/-0.156; p = 0.010)	0.006 (CI = +/-0.005; p = 0.031)	0.508	0.00%
Loss Cost	2017.1	0.201 (CI = +/-0.161; p = 0.018)	0.006 (CI = +/-0.005; p = 0.041)	0.470	0.00%
Loss Cost	2017.2	0.231 (CI = +/-0.166; p = 0.010)	0.005 (CI = +/-0.005; p = 0.071)	0.517	0.00%
Severity	2011.1	-0.010 (CI = +/-0.034; p = 0.566)	-0.001 (CI = +/-0.001; p = 0.141)	0.033	0.00%
Severity	2011.2	-0.012 (CI = +/-0.035; p = 0.505)	-0.001 (CI = +/-0.001; p = 0.167)	0.031	0.00%
Severity	2012.1	-0.013 (CI = +/-0.036; p = 0.458)	-0.001 (CI = +/-0.001; p = 0.164)	0.038	0.00%
Severity	2012.2	-0.012 (CI = +/-0.038; p = 0.525)	-0.001 (CI = +/-0.002; p = 0.163)	0.035	0.00%
Severity	2013.1	-0.009 (CI = +/-0.039; p = 0.627)	-0.001 (CI = +/-0.002; p = 0.184)	0.016	0.00%
Severity	2013.2	-0.008 (CI = +/-0.041; p = 0.689)	-0.001 (CI = +/-0.002; p = 0.186)	0.013	0.00%
Severity	2014.1	-0.007 (CI = +/-0.043; p = 0.740)	-0.001 (CI = +/-0.002; p = 0.205)	0.001	0.00%
Severity	2014.2	-0.007 (CI = +/-0.046; p = 0.752)	-0.001 (CI = +/-0.002; p = 0.223)	-0.005	0.00%
Severity	2015.1	-0.009 (CI = +/-0.048; p = 0.701)	-0.001 (CI = +/-0.002; p = 0.223)	-0.002	0.00%
Severity	2015.2	-0.007 (CI = +/-0.051; p = 0.790)	-0.001 (CI = +/-0.002; p = 0.219)	-0.005	0.00%
Severity	2016.1	-0.008 (CI = +/-0.054; p = 0.746)	-0.001 (CI = +/-0.002; p = 0.223)	-0.004	0.00%
Severity	2016.2	-0.020 (CI = +/-0.054; p = 0.447)	-0.001 (CI = +/-0.002; p = 0.335)	0.002	0.00%
Severity	2017.1	-0.018 (CI = +/-0.057; p = 0.515)	-0.001 (CI = +/-0.002; p = 0.372)	-0.028	0.00%
Severity	2017.2	-0.023 (CI = +/-0.062; p = 0.437)	-0.001 (CI = +/-0.002; p = 0.471)	-0.031	0.00%
Frequency	2011.1	0.215 (CI = +/-0.097; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.638	0.00%
Frequency	2011.2	0.222 (CI = +/-0.100; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.644	0.00%
Frequency	2012.1	0.213 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.631	0.00%
Frequency	2012.2	0.230 (CI = +/-0.101; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.663	0.00%
Frequency	2013.1	0.218 (CI = +/-0.102; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.654	0.00%
Frequency	2013.2	0.227 (CI = +/-0.106; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.663	0.00%
Frequency	2014.1	0.217 (CI = +/-0.107; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.649	0.00%
Frequency	2014.2	0.222 (CI = +/-0.113; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.651	0.00%
Frequency	2015.1	0.210 (CI = +/-0.115; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	0.636	0.00%
Frequency	2015.2	0.217 (CI = +/-0.122; p = 0.002)	0.007 (CI = +/-0.004; p = 0.002)	0.640	0.00%
Frequency	2016.1	0.216 (CI = +/-0.129; p = 0.003)	0.007 (CI = +/-0.005; p = 0.003)	0.621	0.00%
Frequency	2016.2	0.237 (CI = +/-0.132; p = 0.002)	0.007 (CI = +/-0.005; p = 0.006)	0.652	0.00%
Frequency	2017.1	0.219 (CI = +/-0.132; p = 0.003)	0.007 (CI = +/-0.004; p = 0.007)	0.635	0.00%
Frequency	2017.2	0.253 (CI = +/-0.126; p = 0.001)	0.006 (CI = +/-0.004; p = 0.012)	0.711	0.00%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.2

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	0.042 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.026; p = 0.000)	-0.267 (CI = +/-0.063; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.247 (CI = +/-0.064; p = 0.000)	0.931	+4.25%	-20.18%
Loss Cost	2011.2	0.046 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.026; p = 0.000)	-0.282 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.267 (CI = +/-0.067; p = 0.000)	0.935	+4.67%	-21.04%
Loss Cost	2012.1	0.042 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.026; p = 0.000)	-0.270 (CI = +/-0.067; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.071; p = 0.000)	0.938	+4.29%	-20.37%
Loss Cost	2012.2	0.037 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.026; p = 0.000)	-0.253 (CI = +/-0.068; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.223 (CI = +/-0.074; p = 0.000)	0.943	+3.73%	-19.47%
Loss Cost	2013.1	0.030 (CI = +/-0.014; p = 0.000)	0.129 (CI = +/-0.026; p = 0.000)	-0.236 (CI = +/-0.067; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.192 (CI = +/-0.076; p = 0.000)	0.949	+3.08%	-18.62%
Loss Cost	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.125 (CI = +/-0.026; p = 0.000)	-0.227 (CI = +/-0.067; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.171 (CI = +/-0.079; p = 0.000)	0.952	+2.62%	-18.18%
Loss Cost	2014.1	0.022 (CI = +/-0.015; p = 0.006)	0.129 (CI = +/-0.027; p = 0.000)	-0.221 (CI = +/-0.067; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.152 (CI = +/-0.083; p = 0.001)	0.953	+2.24%	-18.02%
Loss Cost	2014.2	0.018 (CI = +/-0.015; p = 0.025)	0.123 (CI = +/-0.026; p = 0.000)	-0.219 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.129 (CI = +/-0.082; p = 0.003)	0.959	+1.77%	-18.24%
Loss Cost	2015.1	0.012 (CI = +/-0.013; p = 0.084)	0.134 (CI = +/-0.023; p = 0.000)	-0.227 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.099 (CI = +/-0.072; p = 0.008)	0.971	+1.18%	-19.36%
Loss Cost	2015.2	0.011 (CI = +/-0.014; p = 0.116)	0.131 (CI = +/-0.024; p = 0.000)	-0.235 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.094 (CI = +/-0.073; p = 0.014)	0.971	+1.08%	-20.06%
Loss Cost	2016.1	0.011 (CI = +/-0.014; p = 0.133)	0.132 (CI = +/-0.026; p = 0.000)	-0.240 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.093 (CI = +/-0.076; p = 0.018)	0.966	+1.07%	-20.47%
Loss Cost	2016.2	0.008 (CI = +/-0.014; p = 0.231)	0.139 (CI = +/-0.026; p = 0.000)	-0.162 (CI = +/-0.098; p = 0.002)	0.012 (CI = +/-0.001; p = 0.000)	-0.085 (CI = +/-0.073; p = 0.024)	0.967	+0.83%	-14.26%
Loss Cost	2017.1	0.009 (CI = +/-0.015; p = 0.212)	0.142 (CI = +/-0.028; p = 0.000)	-0.252 (CI = +/-0.377; p = 0.181)	0.012 (CI = +/-0.001; p = 0.000)	-0.089 (CI = +/-0.077; p = 0.026)	0.963	+0.93%	-21.53%
Loss Cost	2017.2	0.009 (CI = +/-0.015; p = 0.221)	0.142 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.089 (CI = +/-0.079; p = 0.029)	0.963	+0.93%	+0.93%
Severity	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.021; p = 0.002)	-0.227 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	0.002 (CI = +/-0.051; p = 0.939)	0.715	+2.77%	-18.12%
Severity	2011.2	0.026 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.021; p = 0.003)	-0.222 (CI = +/-0.054; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	0.009 (CI = +/-0.055; p = 0.753)	0.694	+2.63%	-17.81%
Severity	2012.1	0.021 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.021; p = 0.001)	-0.206 (CI = +/-0.054; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.032 (CI = +/-0.057; p = 0.270)	0.708	+2.15%	-16.90%
Severity	2012.2	0.019 (CI = +/-0.011; p = 0.001)	0.036 (CI = +/-0.022; p = 0.002)	-0.200 (CI = +/-0.056; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.041 (CI = +/-0.061; p = 0.179)	0.702	+1.94%	-16.55%
Severity	2013.1	0.020 (CI = +/-0.011; p = 0.002)	0.036 (CI = +/-0.023; p = 0.003)	-0.201 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.040 (CI = +/-0.067; p = 0.238)	0.700	+1.98%	-16.60%
Severity	2013.2	0.018 (CI = +/-0.013; p = 0.009)	0.034 (CI = +/-0.024; p = 0.006)	-0.197 (CI = +/-0.061; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.049 (CI = +/-0.072; p = 0.177)	0.699	+1.79%	-16.41%
Severity	2014.1	0.012 (CI = +/-0.013; p = 0.076)	0.041 (CI = +/-0.023; p = 0.001)	-0.188 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.078 (CI = +/-0.071; p = 0.031)	0.746	+1.18%	-16.14%
Severity	2014.2	0.008 (CI = +/-0.013; p = 0.230)	0.036 (CI = +/-0.022; p = 0.002)	-0.186 (CI = +/-0.055; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.098 (CI = +/-0.070; p = 0.007)	0.776	+0.78%	-16.34%
Severity	2015.1	0.007 (CI = +/-0.013; p = 0.332)	0.039 (CI = +/-0.023; p = 0.002)	-0.188 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.104 (CI = +/-0.073; p = 0.006)	0.772	+0.66%	-16.58%
Severity	2015.2	0.005 (CI = +/-0.013; p = 0.441)	0.034 (CI = +/-0.024; p = 0.006)	-0.200 (CI = +/-0.057; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.113 (CI = +/-0.072; p = 0.003)	0.792	+0.52%	-17.69%
Severity	2016.1	0.006 (CI = +/-0.014; p = 0.417)	0.031 (CI = +/-0.025; p = 0.017)	-0.186 (CI = +/-0.064; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.110 (CI = +/-0.074; p = 0.005)	0.763	+0.55%	-16.53%
Severity	2016.2	0.002 (CI = +/-0.013; p = 0.694)	0.040 (CI = +/-0.023; p = 0.001)	-0.088 (CI = +/-0.089; p = 0.054)	-0.004 (CI = +/-0.001; p = 0.000)	0.120 (CI = +/-0.067; p = 0.001)	0.793	+0.24%	-8.20%
Severity	2017.1	0.002 (CI = +/-0.014; p = 0.760)	0.039 (CI = +/-0.026; p = 0.004)	-0.053 (CI = +/-0.346; p = 0.756)	-0.004 (CI = +/-0.001; p = 0.000)	0.121 (CI = +/-0.071; p = 0.002)	0.791	+0.21%	-4.96%
Severity	2017.2	0.002 (CI = +/-0.014; p = 0.764)	0.039 (CI = +/-0.026; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.121 (CI = +/-0.072; p = 0.002)	0.771	+0.21%	+0.21%
Frequency	2011.1	0.014 (CI = +/-0.008; p = 0.001)	0.084 (CI = +/-0.019; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.099)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.048; p = 0.000)	0.965	+1.44%	-2.52%
Frequency	2011.2	0.020 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.045; p = 0.010)	0.016 (CI = +/-0.001; p = 0.000)	-0.276 (CI = +/-0.046; p = 0.000)	0.972	+1.99%	-3.93%
Frequency	2012.1	0.021 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.047; p = 0.010)	0.016 (CI = +/-0.001; p = 0.000)	-0.281 (CI = +/-0.050; p = 0.000)	0.972	+2.10%	-4.17%
Frequency	2012.2	0.017 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.031)	0.016 (CI = +/-0.001; p = 0.000)	-0.265 (CI = +/-0.053; p = 0.000)	0.973	+1.76%	-3.50%
Frequency	2013.1	0.011 (CI = +/-0.009; p = 0.020)	0.093 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.109)	0.016 (CI = +/-0.001; p = 0.000)	-0.232 (CI = +/-0.049; p = 0.000)	0.980	+1.08%	-2.42%
Frequency	2013.2	0.008 (CI = +/-0.009; p = 0.089)	0.090 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.181)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.052; p = 0.000)	0.981	+0.82%	-2.12%
Frequency	2014.1	0.010 (CI = +/-0.010; p = 0.044)	0.088 (CI = +/-0.018; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.140)	0.016 (CI = +/-0.001; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.981	+1.05%	-2.24%
Frequency	2014.2	0.010 (CI = +/-0.011; p = 0.075)	0.087 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.153)	0.016 (CI = +/-0.001; p = 0.000)	-0.227 (CI = +/-0.058; p = 0.000)	0.981	+0.98%	-2.27%
Frequency	2015.1	0.005 (CI = +/-0.009; p = 0.249)	0.095 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.039)	0.015 (CI = +/-0.001; p = 0.000)	-0.204 (CI = +/-0.048; p = 0.000)	0.988	+0.52%	-3.33%
Frequency	2015.2	0.006 (CI = +/-0.009; p = 0.218)	0.097 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.076)	0.015 (CI = +/-0.001; p = 0.000)	-0.206 (CI = +/-0.049; p = 0.000)	0.988	+0.57%	-2.88%
Frequency	2016.1	0.005 (CI = +/-0.009; p = 0.245)	0.101 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.041; p = 0.013)	0.015 (CI = +/-0.001; p = 0.000)	-0.203 (CI = +/-0.048; p = 0.000)	0.989	+0.52%	-4.72%
Frequency	2016.2	0.006 (CI = +/-0.009; p = 0.208)	0.099 (CI = +/-0.017; p = 0.000)	-0.074 (CI = +/-0.065; p = 0.028)	0.015 (CI = +/-0.001; p = 0.000)	-0.205 (CI = +/-0.049; p = 0.000)	0.989	+0.58%	-6.61%
Frequency	2017.1	0.007 (CI = +/-0.010; p = 0.142)	0.102 (CI = +/-0.018; p = 0.000)	-0.199 (CI = +/-0.248; p = 0.111)	0.015 (CI = +/-0.001; p = 0.000)	-0.210 (CI = +/-0.051; p = 0.000)	0.988	+0.72%	-17.44%
Frequency	2017.2	0.007 (CI = +/-0.010; p = 0.150)	0.102 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.015 (CI = +/-0.001; p = 0.000)	-0.210 (CI = +/-0.052; p = 0.000)	0.988	+0.72%	+0.72%
Frequency	2011.1	0.014 (CI = +/-0.008; p = 0.001)	0.084 (CI = +/-0.019; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.099)	0.016 (CI = +/-0.001; p = 0.000)	-0.249 (CI = +/-0.048; p = 0.000)	0.965	+1.44%	-2.52%
Frequency	2011.2	0.020 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.045; p = 0.010)	0.016 (CI = +/-0.001; p = 0.000)	-0.276 (CI = +/-0.046; p = 0.000)	0.972	+1.99%	-3.93%
Frequency	2012.1	0.021 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.047; p = 0.010)	0.016 (CI = +/-0.001; p = 0.000)	-0.281 (CI = +/-0.050; p = 0.000)	0.972	+2.10%	-4.17%
Frequency	2012.2	0.017 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.031)	0.016 (CI = +/-0.001; p = 0.000)	-0.265 (CI = +/-0.053; p = 0.000)	0.973	+1.76%	-3.50%
Frequency	2013.1	0.011 (CI = +/-0.009; p = 0.020)	0.093 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.109)	0.016 (CI = +/-0.001; p = 0.000)	-0.232 (CI = +/-0.049; p = 0.000)	0.980	+1.08%	-2.42%
Frequency	2013.2	0.008 (CI = +/-0.009; p = 0.089)	0.090 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.181)	0.016 (CI = +/-0.001; p = 0.000)	-0.219 (CI = +/-0.052; p = 0.000)	0.981	+0.82%	-2.12%
Frequency	2014.1	0.010 (CI = +/-0.010; p = 0.044)	0.088 (CI = +/-0.018; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.140)	0.016 (CI = +/-0.001; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.981	+1.05%	-2.24%
Frequency	2014.2	0.010 (CI = +/-0.011; p = 0.075)	0.087 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.153)	0.016 (CI = +/-0.001; p = 0.000)	-0.227 (CI = +/-0.058; p = 0.000)	0.981	+0.98%	-2.27%
Frequency	2015.1	0.005 (CI = +/-0.009; p = 0.249)	0.095 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.039)	0.015 (CI = +/-0.001; p = 0.000)	-0.204 (CI = +/-0.048; p = 0.000)	0.988	+0.52%	-3.33%
Frequency	2015.2	0.006 (CI = +/-0.009; p = 0.218)	0.097 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.076)	0.015 (CI = +/-0.001; p = 0.000)	-0.206 (CI = +/-0.049; p = 0.000)	0.988	+0.57%	-2.88%
Frequency	2016.1	0.005 (CI = +/-0.009; p = 0.245)	0.101 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.041; p = 0.013)	0.015 (CI = +/-0.001; p = 0.000)	-0.203 (CI = +/-0.048; p = 0.000)	0.989	+0.52%	-4.72%
Frequency	2016.2	0.006 (CI = +/-0.009; p = 0.208)	0.099 (CI = +/-0.017; p = 0.000)	-0.074 (CI = +/-0.065; p = 0.028)	0.015 (CI = +/-0.001; p = 0.000)	-0.205 (CI = +/-0.049; p = 0.000)	0.989	+0.58%	-6.61%
Frequency	2017.1	0.007 (CI = +/-0.010; p = 0.142)	0.102 (CI = +/-0.018; p = 0.000)	-0.199 (CI = +/-0.248; p = 0.111)	0.015 (CI = +/-0.001; p = 0.000)	-0.210 (CI = +/-0.051; p = 0.000)	0.988	+0.72%	-17.44%
Frequency	2017.2	0.007 (CI = +/-0.010; p = 0.150)	0.102 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.0.				

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, phase_in_scalar, mobility

Scalar Level Change Start Date = 2020-01-01

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Phase in Scalar	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.010 (CI = +/-0.017; p = 0.240)	0.000 (CI = +/-0.000; p = 0.006)	0.012 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.277; p = 0.915)	0.000 (CI = +/-0.069; p = 0.990)	0.745	-1.00%	-0.95%
Loss Cost	2011.2	-0.010 (CI = +/-0.017; p = 0.236)	0.000 (CI = +/-0.000; p = 0.011)	0.012 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.282; p = 0.923)	0.001 (CI = +/-0.070; p = 0.982)	0.745	-1.03%	-0.95%
Loss Cost	2012.1	-0.010 (CI = +/-0.018; p = 0.255)	0.000 (CI = +/-0.000; p = 0.017)	0.012 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.289; p = 0.922)	0.001 (CI = +/-0.072; p = 0.986)	0.744	-1.02%	-0.95%
Loss Cost	2012.2	-0.011 (CI = +/-0.018; p = 0.221)	0.000 (CI = +/-0.000; p = 0.333)	0.012 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.286; p = 0.934)	0.001 (CI = +/-0.071; p = 0.970)	0.758	-1.08%	-0.95%
Loss Cost	2013.1	0.255 (CI = +/-0.077; p = 0.000)	-0.270 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.089 (CI = +/-0.199; p = 0.381)	0.024 (CI = +/-0.049; p = 0.339)	0.888	+29.11%	+32.21%
Loss Cost	2013.2	0.232 (CI = +/-0.077; p = 0.000)	-0.253 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.192; p = 0.475)	0.029 (CI = +/-0.048; p = 0.223)	0.901	+26.05%	+29.80%
Loss Cost	2014.1	0.243 (CI = +/-0.075; p = 0.000)	-0.272 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.186; p = 0.512)	0.038 (CI = +/-0.047; p = 0.111)	0.909	+27.49%	+32.41%
Loss Cost	2014.2	0.215 (CI = +/-0.075; p = 0.000)	-0.253 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.177; p = 0.650)	0.046 (CI = +/-0.045; p = 0.046)	0.922	+24.02%	+29.83%
Loss Cost	2015.1	0.230 (CI = +/-0.066; p = 0.000)	-0.282 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.156; p = 0.724)	0.062 (CI = +/-0.041; p = 0.004)	0.940	+25.81%	+33.85%
Loss Cost	2015.2	0.219 (CI = +/-0.072; p = 0.000)	-0.276 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.161; p = 0.801)	0.066 (CI = +/-0.042; p = 0.004)	0.940	+24.51%	+32.96%
Loss Cost	2016.1	0.217 (CI = +/-0.074; p = 0.000)	-0.270 (CI = +/-0.074; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.166; p = 0.782)	0.062 (CI = +/-0.046; p = 0.010)	0.930	+24.28%	+32.19%
Loss Cost	2016.2	0.276 (CI = +/-0.062; p = 0.000)	-0.300 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.060 (CI = +/-0.128; p = 0.342)	0.035 (CI = +/-0.037; p = 0.067)	0.957	+31.76%	+36.39%
Loss Cost	2017.1	0.276 (CI = +/-0.061; p = 0.000)	-0.285 (CI = +/-0.060; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.127; p = 0.278)	0.019 (CI = +/-0.041; p = 0.353)	0.956	+31.74%	+34.25%
Loss Cost	2017.2	0.289 (CI = +/-0.074; p = 0.000)	-0.290 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.132; p = 0.253)	0.011 (CI = +/-0.048; p = 0.647)	0.956	+33.50%	+34.95%
Severity	2011.1	-0.015 (CI = +/-0.011; p = 0.010)	0.000 (CI = +/-0.000; p = 0.004)	0.000 (CI = +/-0.004; p = 0.809)	0.126 (CI = +/-0.183; p = 0.172)	0.011 (CI = +/-0.045; p = 0.618)	0.287	-1.48%	-0.36%
Severity	2011.2	-0.016 (CI = +/-0.011; p = 0.006)	0.000 (CI = +/-0.000; p = 0.014)	0.000 (CI = +/-0.004; p = 0.809)	0.129 (CI = +/-0.182; p = 0.161)	0.012 (CI = +/-0.045; p = 0.587)	0.263	-1.58%	-0.36%
Severity	2012.1	-0.017 (CI = +/-0.011; p = 0.005)	0.000 (CI = +/-0.000; p = 0.081)	0.000 (CI = +/-0.004; p = 0.809)	0.131 (CI = +/-0.182; p = 0.154)	0.013 (CI = +/-0.045; p = 0.567)	0.247	-1.64%	-0.36%
Severity	2012.2	-0.017 (CI = +/-0.011; p = 0.004)	0.000 (CI = +/-0.000; p = 0.579)	0.000 (CI = +/-0.004; p = 0.808)	0.133 (CI = +/-0.182; p = 0.150)	0.013 (CI = +/-0.045; p = 0.555)	0.251	-1.68%	-0.36%
Severity	2013.1	0.055 (CI = +/-0.069; p = 0.112)	-0.074 (CI = +/-0.069; p = 0.038)	0.000 (CI = +/-0.004; p = 0.903)	0.112 (CI = +/-0.178; p = 0.212)	0.019 (CI = +/-0.044; p = 0.382)	0.321	+5.70%	+7.77%
Severity	2013.2	0.041 (CI = +/-0.071; p = 0.256)	-0.063 (CI = +/-0.070; p = 0.078)	0.000 (CI = +/-0.004; p = 0.945)	0.124 (CI = +/-0.178; p = 0.168)	0.023 (CI = +/-0.044; p = 0.304)	0.349	+4.14%	+6.55%
Severity	2014.1	0.054 (CI = +/-0.067; p = 0.116)	-0.084 (CI = +/-0.068; p = 0.016)	0.000 (CI = +/-0.004; p = 0.850)	0.132 (CI = +/-0.167; p = 0.117)	0.033 (CI = +/-0.042; p = 0.125)	0.450	+5.51%	+9.02%
Severity	2014.2	0.030 (CI = +/-0.068; p = 0.369)	-0.069 (CI = +/-0.066; p = 0.042)	0.000 (CI = +/-0.003; p = 0.912)	0.150 (CI = +/-0.161; p = 0.066)	0.039 (CI = +/-0.041; p = 0.058)	0.516	+3.08%	+7.22%
Severity	2015.1	0.034 (CI = +/-0.069; p = 0.321)	-0.077 (CI = +/-0.069; p = 0.031)	0.000 (CI = +/-0.003; p = 0.879)	0.154 (CI = +/-0.164; p = 0.065)	0.044 (CI = +/-0.043; p = 0.044)	0.511	+3.49%	+8.13%
Severity	2015.2	0.021 (CI = +/-0.075; p = 0.570)	-0.069 (CI = +/-0.072; p = 0.061)	0.000 (CI = +/-0.004; p = 0.915)	0.163 (CI = +/-0.167; p = 0.055)	0.049 (CI = +/-0.044; p = 0.032)	0.523	+2.13%	+7.22%
Severity	2016.1	0.015 (CI = +/-0.074; p = 0.672)	-0.052 (CI = +/-0.074; p = 0.162)	0.000 (CI = +/-0.003; p = 0.989)	0.155 (CI = +/-0.165; p = 0.064)	0.036 (CI = +/-0.046; p = 0.118)	0.490	+1.56%	+5.29%
Severity	2016.2	0.074 (CI = +/-0.061; p = 0.020)	-0.081 (CI = +/-0.057; p = 0.007)	0.000 (CI = +/-0.003; p = 0.816)	0.117 (CI = +/-0.127; p = 0.068)	0.009 (CI = +/-0.037; p = 0.622)	0.686	+7.68%	+8.65%
Severity	2017.1	0.074 (CI = +/-0.060; p = 0.018)	-0.066 (CI = +/-0.059; p = 0.030)	0.000 (CI = +/-0.003; p = 0.901)	0.109 (CI = +/-0.124; p = 0.083)	-0.007 (CI = +/-0.040; p = 0.717)	0.718	+7.66%	+8.69%
Severity	2017.2	0.085 (CI = +/-0.073; p = 0.024)	-0.070 (CI = +/-0.063; p = 0.030)	0.000 (CI = +/-0.003; p = 0.881)	0.103 (CI = +/-0.131; p = 0.116)	-0.014 (CI = +/-0.048; p = 0.551)	0.683	+8.86%	+7.35%
Frequency	2011.1	0.005 (CI = +/-0.012; p = 0.404)	0.000 (CI = +/-0.000; p = 0.212)	0.011 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.192; p = 0.148)	-0.011 (CI = +/-0.048; p = 0.649)	0.888	+0.49%	-0.59%
Frequency	2011.2	0.006 (CI = +/-0.012; p = 0.359)	0.000 (CI = +/-0.000; p = 0.157)	0.011 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.195; p = 0.147)	-0.011 (CI = +/-0.048; p = 0.635)	0.889	+0.55%	-0.59%
Frequency	2012.1	0.006 (CI = +/-0.012; p = 0.289)	0.000 (CI = +/-0.000; p = 0.049)	0.011 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.193; p = 0.136)	-0.012 (CI = +/-0.048; p = 0.607)	0.894	+0.64%	-0.59%
Frequency	2012.2	0.006 (CI = +/-0.012; p = 0.317)	0.000 (CI = +/-0.000; p = 0.366)	0.011 (CI = +/-0.004; p = 0.000)	-0.144 (CI = +/-0.195; p = 0.142)	-0.012 (CI = +/-0.048; p = 0.619)	0.897	+0.61%	-0.59%
Frequency	2013.1	0.200 (CI = +/-0.048; p = 0.000)	-0.197 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.199 (CI = +/-0.123; p = 0.002)	0.004 (CI = +/-0.031; p = 0.778)	0.961	+22.14%	+22.67%
Frequency	2013.2	0.191 (CI = +/-0.050; p = 0.000)	-0.190 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.124; p = 0.003)	0.006 (CI = +/-0.031; p = 0.676)	0.962	+21.03%	+21.82%
Frequency	2014.1	0.189 (CI = +/-0.051; p = 0.000)	-0.188 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.193 (CI = +/-0.127; p = 0.004)	0.005 (CI = +/-0.032; p = 0.746)	0.961	+20.83%	+21.46%
Frequency	2014.2	0.185 (CI = +/-0.055; p = 0.000)	-0.185 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.131; p = 0.006)	0.006 (CI = +/-0.033; p = 0.698)	0.960	+20.31%	+21.09%
Frequency	2015.1	0.195 (CI = +/-0.049; p = 0.000)	-0.205 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.117; p = 0.003)	0.018 (CI = +/-0.030; p = 0.235)	0.970	+21.57%	+23.78%
Frequency	2015.2	0.198 (CI = +/-0.054; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.183 (CI = +/-0.121; p = 0.004)	0.017 (CI = +/-0.032; p = 0.287)	0.969	+21.92%	+24.01%
Frequency	2016.1	0.202 (CI = +/-0.054; p = 0.000)	-0.219 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.178 (CI = +/-0.120; p = 0.005)	0.026 (CI = +/-0.033; p = 0.129)	0.970	+22.38%	+25.55%
Frequency	2016.2	0.202 (CI = +/-0.061; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.126; p = 0.007)	0.026 (CI = +/-0.036; p = 0.162)	0.969	+22.36%	+25.54%
Frequency	2017.1	0.202 (CI = +/-0.063; p = 0.000)	-0.219 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.131; p = 0.010)	0.026 (CI = +/-0.043; p = 0.219)	0.965	+22.36%	+25.60%
Frequency	2017.2	0.204 (CI = +/-0.077; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.178 (CI = +/-0.139; p = 0.014)	0.025 (CI = +/-0.051; p = 0.322)	0.963	+22.63%	+25.71%
Frequency	2011.1	0.005 (CI = +/-0.012; p = 0.404)	0.000 (CI = +/-0.000; p = 0.212)	0.011 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.192; p = 0.148)	-0.011 (CI = +/-0.048; p = 0.649)	0.888	+0.49%	-0.59%
Frequency	2011.2	0.006 (CI = +/-0.012; p = 0.359)	0.000 (CI = +/-0.000; p = 0.157)	0.011 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.195; p = 0.147)	-0.011 (CI = +/-0.048; p = 0.635)	0.889	+0.55%	-0.59%
Frequency	2012.1	0.006 (CI = +/-0.012; p = 0.289)	0.000 (CI = +/-0.000; p = 0.049)	0.011 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.193; p = 0.136)	-0.012 (CI = +/-0.048; p = 0.607)	0.894	+0.64%	-0.59%
Frequency	2012.2	0.006 (CI = +/-0.012; p = 0.317)	0.000 (CI = +/-0.000; p = 0.366)	0.011 (CI = +/-0.004; p = 0.000)	-0.144 (CI = +/-0.195; p = 0.142)	-0.012 (CI = +/-0.048; p = 0.619)	0.897	+0.61%	-0.59%
Frequency	2013.1	0.200 (CI = +/-0.048; p = 0.000)	-0.197 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.199 (CI = +/-0.123; p = 0.002)	0.004 (CI = +/-0.031; p = 0.778)	0.961	+22.14%	+22.67%
Frequency	2013.2	0.191 (CI = +/-0.050; p = 0.000)	-0.190 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.124; p = 0.003)	0.006 (CI = +/-0.031; p = 0.676)	0.962	+21.03%	+21.82%
Frequency	2014.1	0.189 (CI = +/-0.051; p = 0.000)	-0.188 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.193 (CI = +/-0.127; p = 0.004)	0.005 (CI = +/-0.032; p = 0.746)	0.961	+20.83%	+21.46%
Frequency	2014.2	0.185 (CI = +/-0.055; p = 0.000)	-0.185 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.131; p = 0.006)	0.006 (CI = +/-0.033; p = 0.698)	0.960	+20.31%	+21.09%
Frequency	2015.1	0.195 (CI = +/-0.049; p = 0.000)	-0.205 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.117; p = 0.003)	0.018 (CI = +/-0.030; p = 0.235)	0.970	+21.57%	+23.78%
Frequency	2015.2	0.198 (CI = +/-0.054; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.183 (CI = +/-0.121; p = 0.004)	0.017 (CI = +/-0.032; p = 0.287)	0.969	+21.92%	+24.01%
Frequency	2016.1	0.202 (CI = +/-0.054; p = 0.000)	-0.219 (CI = +/-0.054; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.178 (CI = +/-0.120; p = 0.005)	0.026 (CI = +/-0.033; p = 0.129)	0.970	+22.38%	+25.55%
Frequency	2016.2	0.202 (CI = +/-0.061; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.126; p = 0.007)	0.026 (CI = +/-0.036; p = 0.162)	0.969	+22.36%	+25.54%
Frequency	2017.1	0.202 (CI = +/-0.063; p = 0.000)	-0.219 (CI = +/-0.062; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.131; p = 0.010)	0.026 (CI = +/-0.043; p = 0.219)	0.965	+22.36%	+25.60%
Frequency	2017.2	0.204 (CI = +/-0.077; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.178 (CI = +/-0.139; p = 0.014)	0.025 (CI = +/-0.051; p = 0.322)	0.963	+22.63%	+25.71%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.028 (CI +/-0.013; p=0.000)	0.122 (CI +/-0.024; p=0.000)	0.000 (CI +/-0.000; p=0.004)	-0.225 (CI +/-0.065; p=0.000)	0.013 (CI +/-0.001; p=0.000)	-0.180 (CI +/-0.074; p=0.000)	0.941	+2.82%	-17.54%
Loss Cost	2011.2	0.031 (CI +/-0.013; p=0.000)	0.120 (CI +/-0.023; p=0.000)	0.000 (CI +/-0.000; p=0.001)	-0.238 (CI +/-0.062; p=0.000)	0.013 (CI +/-0.001; p=0.000)	-0.195 (CI +/-0.071; p=0.000)	0.949	+3.12%	-18.74%
Loss Cost	2012.1	0.030 (CI +/-0.013; p=0.000)	0.130 (CI +/-0.024; p=0.000)	0.000 (CI +/-0.000; p=0.002)	-0.237 (CI +/-0.064; p=0.000)	0.013 (CI +/-0.001; p=0.000)	-0.193 (CI +/-0.073; p=0.000)	0.949	+3.08%	-18.66%
Loss Cost	2012.2	0.030 (CI +/-0.014; p=0.000)	0.129 (CI +/-0.026; p=0.000)	0.000 (CI +/-0.000; p=0.021)	-0.236 (CI +/-0.066; p=0.000)	0.013 (CI +/-0.001; p=0.000)	-0.192 (CI +/-0.075; p=0.000)	0.948	+3.07%	-18.62%
Loss Cost	2013.1	0.030 (CI +/-0.014; p=0.000)	0.129 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.236 (CI +/-0.067; p=0.000)	0.013 (CI +/-0.002; p=0.000)	-0.192 (CI +/-0.076; p=0.000)	0.949	+3.08%	-18.62%
Loss Cost	2013.2	0.026 (CI +/-0.014; p=0.001)	0.125 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.227 (CI +/-0.067; p=0.000)	0.013 (CI +/-0.002; p=0.000)	-0.171 (CI +/-0.076; p=0.000)	0.952	+2.62%	-18.18%
Loss Cost	2014.1	0.022 (CI +/-0.015; p=0.006)	0.142 (CI +/-0.027; p=0.000)	NA (CI +/-NA; p=NA)	-0.221 (CI +/-0.067; p=0.000)	0.013 (CI +/-0.001; p=0.000)	-0.192 (CI +/-0.083; p=0.001)	0.963	+2.24%	-18.02%
Loss Cost	2014.2	0.018 (CI +/-0.015; p=0.025)	0.123 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.219 (CI +/-0.064; p=0.000)	0.012 (CI +/-0.002; p=0.000)	-0.192 (CI +/-0.082; p=0.003)	0.959	+1.77%	-18.24%
Loss Cost	2015.1	0.012 (CI +/-0.013; p=0.084)	0.134 (CI +/-0.023; p=0.000)	NA (CI +/-NA; p=NA)	-0.227 (CI +/-0.055; p=0.000)	0.012 (CI +/-0.001; p=0.000)	-0.099 (CI +/-0.072; p=0.008)	0.971	+1.18%	-19.36%
Loss Cost	2015.2	0.011 (CI +/-0.014; p=0.116)	0.131 (CI +/-0.024; p=0.000)	NA (CI +/-NA; p=NA)	-0.235 (CI +/-0.058; p=0.000)	0.012 (CI +/-0.001; p=0.000)	-0.094 (CI +/-0.073; p=0.014)	0.971	+1.08%	-20.06%
Loss Cost	2016.1	0.011 (CI +/-0.014; p=0.133)	0.132 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.240 (CI +/-0.066; p=0.000)	0.012 (CI +/-0.001; p=0.000)	-0.093 (CI +/-0.076; p=0.018)	0.966	+1.07%	-20.47%
Loss Cost	2016.2	0.008 (CI +/-0.014; p=0.231)	0.139 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.162 (CI +/-0.098; p=0.002)	0.012 (CI +/-0.001; p=0.000)	-0.085 (CI +/-0.073; p=0.024)	0.967	+0.83%	-14.26%
Loss Cost	2017.1	0.009 (CI +/-0.015; p=0.122)	0.142 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	-0.152 (CI +/-0.377; p=0.181)	0.012 (CI +/-0.001; p=0.000)	-0.089 (CI +/-0.077; p=0.026)	0.963	+0.93%	-21.53%
Loss Cost	2017.2	0.009 (CI +/-0.015; p=0.221)	0.142 (CI +/-0.026; p=0.000)	NA (CI +/-NA; p=NA)	NA (CI +/-NA; p=NA)	0.012 (CI +/-0.001; p=0.000)	-0.089 (CI +/-0.076; p=0.029)	0.963	+0.93%	-0.93%
Severity	2011.1	0.022 (CI +/-0.011; p=0.000)	0.036 (CI +/-0.021; p=0.001)	0.000 (CI +/-0.000; p=0.182)	-0.211 (CI +/-0.056; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.028 (CI +/-0.064; p=0.382)	0.720	+2.22%	-17.23%
Severity	2011.2	0.022 (CI +/-0.012; p=0.001)	0.035 (CI +/-0.021; p=0.002)	0.000 (CI +/-0.000; p=0.240)	-0.209 (CI +/-0.058; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.030 (CI +/-0.066; p=0.362)	0.697	+2.18%	-17.11%
Severity	2012.1	0.020 (CI +/-0.012; p=0.001)	0.039 (CI +/-0.021; p=0.001)	0.000 (CI +/-0.000; p=0.651)	-0.202 (CI +/-0.057; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.038 (CI +/-0.065; p=0.244)	0.703	+2.00%	-16.69%
Severity	2012.2	0.020 (CI +/-0.012; p=0.002)	0.036 (CI +/-0.023; p=0.002)	0.000 (CI +/-0.000; p=0.875)	-0.201 (CI +/-0.058; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.040 (CI +/-0.066; p=0.233)	0.695	+1.98%	-16.60%
Severity	2013.1	0.020 (CI +/-0.012; p=0.002)	0.036 (CI +/-0.023; p=0.003)	NA (CI +/-NA; p=NA)	-0.201 (CI +/-0.059; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.040 (CI +/-0.067; p=0.238)	0.700	+1.98%	-16.60%
Severity	2013.2	0.018 (CI +/-0.013; p=0.006)	0.039 (CI +/-0.024; p=0.000)	NA (CI +/-NA; p=NA)	-0.193 (CI +/-0.054; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.041 (CI +/-0.073; p=0.001)	0.703	+1.99%	-16.60%
Severity	2014.1	0.012 (CI +/-0.013; p=0.076)	0.041 (CI +/-0.023; p=0.001)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.057; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.078 (CI +/-0.071; p=0.031)	0.746	+1.18%	-16.14%
Severity	2014.2	0.008 (CI +/-0.013; p=0.230)	0.034 (CI +/-0.022; p=0.002)	NA (CI +/-NA; p=NA)	-0.186 (CI +/-0.055; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.098 (CI +/-0.070; p=0.007)	0.776	+0.78%	-16.34%
Severity	2015.1	0.007 (CI +/-0.014; p=0.332)	0.039 (CI +/-0.023; p=0.002)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.056; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.104 (CI +/-0.073; p=0.006)	0.772	+0.66%	-16.58%
Severity	2015.2	0.005 (CI +/-0.013; p=0.441)	0.034 (CI +/-0.024; p=0.006)	NA (CI +/-NA; p=NA)	-0.200 (CI +/-0.057; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.113 (CI +/-0.072; p=0.003)	0.792	+0.52%	-17.69%
Severity	2016.1	0.006 (CI +/-0.014; p=0.417)	0.031 (CI +/-0.025; p=0.017)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.064; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.110 (CI +/-0.074; p=0.005)	0.763	+0.55%	-16.53%
Severity	2016.2	0.002 (CI +/-0.013; p=0.694)	0.040 (CI +/-0.023; p=0.001)	NA (CI +/-NA; p=NA)	-0.096 (CI +/-0.089; p=0.054)	-0.004 (CI +/-0.001; p=0.000)	0.120 (CI +/-0.067; p=0.001)	0.793	+0.24%	-8.20%
Severity	2017.1	0.002 (CI +/-0.014; p=0.760)	0.039 (CI +/-0.026; p=0.005)	NA (CI +/-NA; p=NA)	-0.053 (CI +/-0.366; p=0.756)	-0.004 (CI +/-0.001; p=0.000)	0.121 (CI +/-0.071; p=0.002)	0.791	+0.24%	-8.20%
Severity	2017.2	0.002 (CI +/-0.014; p=0.764)	0.039 (CI +/-0.026; p=0.005)	NA (CI +/-NA; p=NA)	NA (CI +/-NA; p=NA)	-0.004 (CI +/-0.001; p=0.000)	0.121 (CI +/-0.072; p=0.002)	0.771	+0.21%	-0.21%
Severity	2011.1	0.022 (CI +/-0.011; p=0.000)	0.036 (CI +/-0.021; p=0.001)	0.000 (CI +/-0.000; p=0.182)	-0.211 (CI +/-0.056; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.028 (CI +/-0.064; p=0.382)	0.720	+2.22%	-17.23%
Severity	2011.2	0.022 (CI +/-0.012; p=0.001)	0.035 (CI +/-0.021; p=0.002)	0.000 (CI +/-0.000; p=0.240)	-0.209 (CI +/-0.058; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.030 (CI +/-0.066; p=0.362)	0.697	+2.18%	-17.11%
Severity	2012.1	0.020 (CI +/-0.012; p=0.001)	0.039 (CI +/-0.021; p=0.001)	0.000 (CI +/-0.000; p=0.651)	-0.202 (CI +/-0.057; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.038 (CI +/-0.065; p=0.244)	0.703	+2.00%	-16.69%
Severity	2012.2	0.020 (CI +/-0.012; p=0.002)	0.036 (CI +/-0.023; p=0.002)	0.000 (CI +/-0.000; p=0.875)	-0.201 (CI +/-0.058; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.040 (CI +/-0.066; p=0.233)	0.695	+1.98%	-16.60%
Severity	2013.1	0.020 (CI +/-0.012; p=0.002)	0.036 (CI +/-0.023; p=0.003)	NA (CI +/-NA; p=NA)	-0.201 (CI +/-0.059; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.040 (CI +/-0.067; p=0.238)	0.700	+1.98%	-16.60%
Severity	2013.2	0.018 (CI +/-0.013; p=0.006)	0.039 (CI +/-0.024; p=0.000)	NA (CI +/-NA; p=NA)	-0.193 (CI +/-0.054; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.041 (CI +/-0.073; p=0.001)	0.703	+1.99%	-16.60%
Severity	2014.1	0.012 (CI +/-0.013; p=0.076)	0.041 (CI +/-0.023; p=0.001)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.057; p=0.000)	-0.003 (CI +/-0.001; p=0.000)	0.078 (CI +/-0.071; p=0.031)	0.746	+1.18%	-16.14%
Severity	2014.2	0.008 (CI +/-0.013; p=0.230)	0.034 (CI +/-0.022; p=0.002)	NA (CI +/-NA; p=NA)	-0.186 (CI +/-0.055; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.098 (CI +/-0.070; p=0.007)	0.776	+0.78%	-16.34%
Severity	2015.1	0.007 (CI +/-0.014; p=0.332)	0.039 (CI +/-0.023; p=0.002)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.056; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.104 (CI +/-0.073; p=0.006)	0.772	+0.66%	-16.58%
Severity	2015.2	0.005 (CI +/-0.013; p=0.441)	0.034 (CI +/-0.024; p=0.006)	NA (CI +/-NA; p=NA)	-0.200 (CI +/-0.057; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.113 (CI +/-0.072; p=0.003)	0.792	+0.52%	-17.69%
Severity	2016.1	0.006 (CI +/-0.014; p=0.417)	0.031 (CI +/-0.025; p=0.017)	NA (CI +/-NA; p=NA)	-0.188 (CI +/-0.064; p=0.000)	-0.004 (CI +/-0.001; p=0.000)	0.110 (CI +/-0.074; p=0.005)	0.763	+0.55%	-16.53%
Severity	2016.2	0.002 (CI +/-0.013; p=0.694)	0.040 (CI +/-0.023; p=0.001)	NA (CI +/-NA; p=NA)	-0.096 (CI +/-0.089; p=0.054)	-0.004 (CI +/-0.001; p=0.000)	0.120 (CI +/-0.067; p=0.001)	0.793	+0.24%	-8.20%
Severity	2017.1	0.002 (CI +/-0.014; p=0.760)	0.039 (CI +/-0.026; p=0.005)	NA (CI +/-NA; p=NA)	-0.053 (CI +/-0.366; p=0.756)	-0.004 (CI +/-0.001; p=0.000)	0.121 (CI +/-0.071; p=0.002)	0.791	+0.24%	-8.20%
Severity	2017.2	0.002 (CI +/-0.014; p=0.764)	0.039 (CI +/-0.026; p=0.005)	NA (CI +/-NA; p=NA)	NA (CI +/-NA; p=NA)	-0.004 (CI +/-0.001; p=0.000)	0.121 (CI +/-0.072; p=0.002)	0.771	+0.21%	-0.21%
Frequency	2011.1	0.006 (CI +/-0.010; p=0.260)	0.087 (CI +/-0.018; p=0.000)	0.000 (CI +/-0.000; p=0.021)	-0.014 (CI +/-0.050; p=0.568)	0.015 (CI +/-0.001; p=0.000)	-0.208 (CI +/-0.057; p=0.000)	0.968	+0.58%	-0.85%
Frequency	2011.2	0.009 (CI +/-0.009; p=0.042)	0.094 (CI +/-0.016; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.029 (CI +/-0.043; p=0.180)	0.016 (CI +/-0.001; p=0.000)	-0.225 (CI +/-0.049; p=0.000)	0.976	+0.92%	-1.97%
Frequency	2012.1	0.011 (CI +/-0.009; p=0.018)	0.091 (CI +/-0.016; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.034 (CI +/-0.042; p=0.105)	0.016 (CI +/-0.001; p=0.000)	-0.231 (CI +/-0.048; p=0.000)	0.980	+1.06%	-2.37%
Frequency	2012.2	0.011 (CI +/-0.009; p=0.018)	0.089 (CI +/-0.017; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.035 (CI +/-0.043; p=0.104)	0.016 (CI +/-0.001; p=0.000)	-0.232 (CI +/-0.049; p=0.000)	0.980	+1.07%	-2.43%
Frequency	2013.1	0.010 (CI +/-0.009; p=0.089)	0.090 (CI +/-0.017; p=0.000)	NA (CI +/-NA; p=NA)	-0.035 (CI +/-0.043; p=0.105)	0.016 (CI +/-0.001; p=0.000)	-0.231 (CI +/-0.048; p=0.000)	0.980	+1.06%	-2.43%
Frequency	2013.2	0.008 (CI +/-0.009; p=0.089)	0.090 (CI +/-0.017; p=0.000)	NA (CI +/-NA; p=NA)	-0.030 (CI +/-0.044; p=0.181)	0.016 (CI +/-0.001; p=0.000)	-0.219 (CI +/-0.052; p=0.000)	0.981	+0.82%	-2.12%
Frequency	2014.1	0.010 (CI +/-0.010; p=0.044)	0.086 (CI +/-0.018; p=0.000)	NA (CI +/-NA; p=NA)	-0.033 (CI +/-0.044; p=0.140)	0.016 (CI +/-0.001; p=0.000)	-0.230 (CI +/-0.055; p=0.000)	0.981	+1.05%	-2.24%
Frequency	2014.2	0.010 (CI +/-0.011; p=0.075)	0.087 (CI +/-0.019; p=0.000)	NA (CI +/-NA; p=NA)	-0.033 (CI +/-0.046; p=0.153)	0.016 (CI +/-0.001; p=0.000)	-0.227 (CI +/-0.056; p=0.000)	0.981	+0.98%	-2.27%
Frequency	2015.1	0.005 (CI +/-0.009; p=0.249)	0.095 (CI +/-0.015; p=0.000)	NA (CI +/-NA; p=NA)	-0.039 (CI +/-0.037; p=0.039)	0.015 (CI +/-0.001; p=0.000)	-0.204 (CI +/-0.046; p=0.000)	0.988	+0.52%	-3.33%
Frequency	2015.2	0.006 (CI +/-0.009; p=0.218)	0.097 (CI +/-0.016; p=0.000)	NA (CI +/-NA; p=NA)	-0.035 (CI +/-0.039; p=0.076)	0.015 (CI +/-0.001; p=0.000)	-0.206 (CI +/-0.049; p=0.000)	0.988	+0.57%	-2.88%
Frequency	2016.1	0.005 (CI +/-0.009; p=0.245)	0.101 (CI +/-0.018; p=0.000)	NA (CI +/-NA; p=NA)	-0.053 (CI +/-0.041; p=0.013)	0.015 (CI +/-0.001; p=0.000)	-0.203 (CI +/-0.048; p=0.000)	0.989	+0.52%	-4.72%
Frequency	2016.2	0.006 (CI +/-0.009; p=0.206)	0.109 (CI +/-0.017; p=0.000)	NA (CI +/-NA; p=NA)	-0.074 (CI +/-0.035; p=0.000)	0.015 (CI +/-0.001; p=0.000)	-0.205 (CI +/-0.049; p=0.000)	0.989	+0.57%	-2.88%
Frequency	2017.1	0.007 (CI +/-0.010; p=0.142)	0.102 (CI +/-0.018; p=0.000)	NA (CI +/-NA; p=NA)	-0.199 (CI +/-0.248; p=0.111)	0.015 (CI +/-0.001; p=0.000)	-0.210 (CI +/-0.051; p=0.000)	0.988	+0.72%	-17.44%
Frequency	2017.2	0.007 (CI +/-0.010; p=0.150)	0.102 (CI +/-0.019; p=0.000)	NA (CI +/-NA; p=NA)	NA (CI +/-NA; p=NA)	0.015 (CI +/-0.001; p=0.000)	-0.210 (CI +/-0.052; p=0.000)	0.988	+0.72%	+0.72%
Frequency	2011.1	0.006 (CI +/-0.010; p=0.260)	0.087 (CI +/-0.018; p=0.000)	0.000 (CI +/-0.000; p=0.021)	-0.014 (CI +/-0.050; p=0.568)	0.015 (CI +/-0.001; p=0.000)	-0.208 (CI +/-0.057; p=0.000)	0.968	+0.58%	-0.85%
Frequency	2011.2	0.009 (CI +/-0.009; p=0.042)	0.094 (CI +/-0.016; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.029 (CI +/-0.043; p=0.180)	0.016 (CI +/-0.001; p=0.000)	-0.225 (CI +/-0.049; p=0.000)	0.976	+0.92%	-1.97%
Frequency	2012.1	0.011 (CI +/-0.009; p=0.018)	0.091 (CI +/-0.016; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.034 (CI +/-0.042; p=0.105)	0.016 (CI +/-0.001; p=0.000)	-0.231 (CI +/-0.048; p=0.000)	0.980	+1.06%	-2.37%
Frequency	2012.2	0.011 (CI +/-0.009; p=0.018)	0.089 (CI +/-0.017; p=0.000)	0.000 (CI +/-0.000; p=0.000)	-0.035 (CI +/-0.043; p=0.104)	0.016 (CI +/-0.001; p=0.000)	-0.232 (CI +/-0.049; p=0.000)	0.980	+1.07%	-2.43%
Frequency	2013.1	0.010 (CI +/-0.009; p=0.089)	0.090 (CI +/-0.017; p=0.000)	NA (CI +/-NA; p=NA)	-0.035 (CI +/-0.043; p=0.105)	0.016 (CI +/-0.001; p=0.000)	-0.231 (CI +/-0.048; p=0.000)	0.980	+1.06%	-2.43%
Frequency	2013.2	0.008 (CI +/-0.009; p=0.089)	0.090 (CI +/-0.017; p=0.000)	NA (CI +/-NA; p=NA)	-0.030 (CI +/-0.044; p=0.181)	0.016 (CI +/-0.001; p=0.000)	-0.219 (CI +/-0.052; p=0.000)	0.981	+0.82%	-2.12%
Frequency	2014.1	0.010 (CI +/-0.010; p=0.044)	0.086 (CI +/-0.018; p=0.000)	NA (CI +/-NA; p=						

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.2

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	-0.011 (CI = +/-0.008; p = 0.005)	0.000 (CI = +/-0.000; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.13%
Loss Cost	2011.2	-0.011 (CI = +/-0.008; p = 0.006)	0.000 (CI = +/-0.000; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.14%
Loss Cost	2012.1	-0.011 (CI = +/-0.008; p = 0.007)	0.000 (CI = +/-0.000; p = 0.006)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.14%
Loss Cost	2012.2	-0.012 (CI = +/-0.008; p = 0.006)	0.000 (CI = +/-0.000; p = 0.282)	0.012 (CI = +/-0.002; p = 0.000)	0.768	-1.15%
Loss Cost	2013.1	0.252 (CI = +/-0.075; p = 0.000)	-0.266 (CI = +/-0.076; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.891	+28.63%
Loss Cost	2013.2	0.234 (CI = +/-0.075; p = 0.000)	-0.250 (CI = +/-0.075; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	+26.35%
Loss Cost	2014.1	0.245 (CI = +/-0.076; p = 0.000)	-0.263 (CI = +/-0.077; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	+27.77%
Loss Cost	2014.2	0.231 (CI = +/-0.078; p = 0.000)	-0.250 (CI = +/-0.078; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.909	+25.99%
Loss Cost	2015.1	0.243 (CI = +/-0.080; p = 0.000)	-0.264 (CI = +/-0.080; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.910	+27.46%
Loss Cost	2015.2	0.252 (CI = +/-0.084; p = 0.000)	-0.272 (CI = +/-0.084; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	+28.61%
Loss Cost	2016.1	0.234 (CI = +/-0.083; p = 0.000)	-0.250 (CI = +/-0.083; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	+26.34%
Loss Cost	2016.2	0.285 (CI = +/-0.059; p = 0.000)	-0.295 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.955	+32.91%
Loss Cost	2017.1	0.272 (CI = +/-0.057; p = 0.000)	-0.279 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	+31.23%
Loss Cost	2017.2	0.279 (CI = +/-0.062; p = 0.000)	-0.285 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	+32.14%
Loss Cost	2011.1	-0.011 (CI = +/-0.008; p = 0.005)	0.000 (CI = +/-0.000; p = 0.001)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.13%
Loss Cost	2011.2	-0.011 (CI = +/-0.008; p = 0.006)	0.000 (CI = +/-0.000; p = 0.002)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.14%
Loss Cost	2012.1	-0.011 (CI = +/-0.008; p = 0.007)	0.000 (CI = +/-0.000; p = 0.006)	0.012 (CI = +/-0.002; p = 0.000)	0.755	-1.14%
Loss Cost	2012.2	-0.012 (CI = +/-0.008; p = 0.006)	0.000 (CI = +/-0.000; p = 0.282)	0.012 (CI = +/-0.002; p = 0.000)	0.768	-1.15%
Loss Cost	2013.1	0.252 (CI = +/-0.075; p = 0.000)	-0.266 (CI = +/-0.076; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.891	+28.63%
Loss Cost	2013.2	0.234 (CI = +/-0.075; p = 0.000)	-0.250 (CI = +/-0.075; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	+26.35%
Loss Cost	2014.1	0.245 (CI = +/-0.076; p = 0.000)	-0.263 (CI = +/-0.077; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	+27.77%
Loss Cost	2014.2	0.231 (CI = +/-0.078; p = 0.000)	-0.250 (CI = +/-0.078; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.909	+25.99%
Loss Cost	2015.1	0.243 (CI = +/-0.080; p = 0.000)	-0.264 (CI = +/-0.080; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.910	+27.46%
Loss Cost	2015.2	0.252 (CI = +/-0.084; p = 0.000)	-0.272 (CI = +/-0.084; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	+28.61%
Loss Cost	2016.1	0.234 (CI = +/-0.083; p = 0.000)	-0.250 (CI = +/-0.083; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	+26.34%
Loss Cost	2016.2	0.285 (CI = +/-0.059; p = 0.000)	-0.295 (CI = +/-0.059; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.955	+32.91%
Loss Cost	2017.1	0.272 (CI = +/-0.057; p = 0.000)	-0.279 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	+31.23%
Loss Cost	2017.2	0.279 (CI = +/-0.062; p = 0.000)	-0.285 (CI = +/-0.062; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	+32.14%
Severity	2011.1	0.003 (CI = +/-0.006; p = 0.253)	0.000 (CI = +/-0.000; p = 0.285)	-0.001 (CI = +/-0.002; p = 0.228)	0.119	+0.34%
Severity	2011.2	0.003 (CI = +/-0.006; p = 0.280)	0.000 (CI = +/-0.000; p = 0.536)	-0.001 (CI = +/-0.002; p = 0.226)	0.066	+0.32%
Severity	2012.1	0.003 (CI = +/-0.006; p = 0.301)	0.000 (CI = +/-0.000; p = 0.955)	-0.001 (CI = +/-0.002; p = 0.228)	0.026	+0.31%
Severity	2012.2	0.003 (CI = +/-0.006; p = 0.314)	0.000 (CI = +/-0.000; p = 0.493)	-0.001 (CI = +/-0.002; p = 0.227)	0.013	+0.31%
Severity	2013.1	0.071 (CI = +/-0.080; p = 0.080)	-0.068 (CI = +/-0.080; p = 0.092)	-0.001 (CI = +/-0.002; p = 0.137)	0.072	+7.33%
Severity	2013.2	0.071 (CI = +/-0.084; p = 0.096)	-0.068 (CI = +/-0.084; p = 0.108)	-0.001 (CI = +/-0.002; p = 0.147)	0.056	+7.32%
Severity	2014.1	0.076 (CI = +/-0.087; p = 0.087)	-0.074 (CI = +/-0.088; p = 0.096)	-0.001 (CI = +/-0.002; p = 0.150)	0.052	+7.86%
Severity	2014.2	0.076 (CI = +/-0.092; p = 0.104)	-0.074 (CI = +/-0.092; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.161)	0.038	+7.89%
Severity	2015.1	0.065 (CI = +/-0.095; p = 0.175)	-0.061 (CI = +/-0.096; p = 0.202)	-0.001 (CI = +/-0.002; p = 0.168)	0.044	+6.69%
Severity	2015.2	0.079 (CI = +/-0.099; p = 0.115)	-0.074 (CI = +/-0.099; p = 0.140)	-0.001 (CI = +/-0.002; p = 0.144)	0.074	+8.23%
Severity	2016.1	0.049 (CI = +/-0.089; p = 0.272)	-0.038 (CI = +/-0.090; p = 0.396)	-0.001 (CI = +/-0.002; p = 0.082)	0.212	+5.00%
Severity	2016.2	0.105 (CI = +/-0.062; p = 0.002)	-0.086 (CI = +/-0.062; p = 0.008)	-0.002 (CI = +/-0.001; p = 0.001)	0.625	+11.02%
Severity	2017.1	0.089 (CI = +/-0.058; p = 0.004)	-0.068 (CI = +/-0.059; p = 0.026)	-0.002 (CI = +/-0.001; p = 0.000)	0.702	+9.35%
Severity	2017.2	0.100 (CI = +/-0.063; p = 0.003)	-0.076 (CI = +/-0.062; p = 0.018)	-0.002 (CI = +/-0.001; p = 0.000)	0.675	+10.47%
Frequency	2011.1	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.861	-1.47%
Frequency	2011.2	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.860	-1.46%
Frequency	2012.1	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.862	-1.44%
Frequency	2012.2	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.049)	0.013 (CI = +/-0.002; p = 0.000)	0.866	-1.45%
Frequency	2013.1	0.181 (CI = +/-0.064; p = 0.000)	-0.197 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.928	+19.85%
Frequency	2013.2	0.163 (CI = +/-0.062; p = 0.000)	-0.182 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.938	+17.74%
Frequency	2014.1	0.169 (CI = +/-0.064; p = 0.000)	-0.189 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.937	+18.45%
Frequency	2014.2	0.155 (CI = +/-0.065; p = 0.000)	-0.176 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.941	+16.78%
Frequency	2015.1	0.178 (CI = +/-0.056; p = 0.000)	-0.203 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.960	+19.47%
Frequency	2015.2	0.173 (CI = +/-0.059; p = 0.000)	-0.198 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.959	+18.83%
Frequency	2016.1	0.185 (CI = +/-0.058; p = 0.000)	-0.213 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.963	+20.32%
Frequency	2016.2	0.180 (CI = +/-0.062; p = 0.000)	-0.208 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.962	+19.72%
Frequency	2017.1	0.182 (CI = +/-0.066; p = 0.000)	-0.211 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.958	+20.01%
Frequency	2017.2	0.179 (CI = +/-0.072; p = 0.000)	-0.208 (CI = +/-0.072; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.956	+19.62%
Frequency	2011.1	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.861	-1.47%
Frequency	2011.2	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.860	-1.46%
Frequency	2012.1	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.862	-1.44%
Frequency	2012.2	-0.015 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.000; p = 0.049)	0.013 (CI = +/-0.002; p = 0.000)	0.866	-1.45%
Frequency	2013.1	0.181 (CI = +/-0.064; p = 0.000)	-0.197 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.928	+19.85%
Frequency	2013.2	0.163 (CI = +/-0.062; p = 0.000)	-0.182 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.938	+17.74%
Frequency	2014.1	0.169 (CI = +/-0.064; p = 0.000)	-0.189 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.937	+18.45%
Frequency	2014.2	0.155 (CI = +/-0.065; p = 0.000)	-0.176 (CI = +/-0.065; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.941	+16.78%
Frequency	2015.1	0.178 (CI = +/-0.056; p = 0.000)	-0.203 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.960	+19.47%
Frequency	2015.2	0.173 (CI = +/-0.059; p = 0.000)	-0.198 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.959	+18.83%
Frequency	2016.1	0.185 (CI = +/-0.058; p = 0.000)	-0.213 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.963	+20.32%
Frequency	2016.2	0.180 (CI = +/-0.062; p = 0.000)	-0.208 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.962	+19.72%
Frequency	2017.1	0.182 (CI = +/-0.066; p = 0.000)	-0.211 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.958	+20.01%
Frequency	2017.2	0.179 (CI = +/-0.072; p = 0.000)	-0.208 (CI = +/-0.072; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.956	+19.62%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2024.2
 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 = +/-0.010; p = 0.002)	0.164 (CI = +/-0.080; p = 0.000)	0.306	-1.64%
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.002)	0.161 (CI = +/-0.083; p = 0.000)	0.308	-1.72%
Loss Cost	2012.1	-0.021 (CI = +/-0.011; p = 0.001)	0.176 (CI = +/-0.084; p = 0.000)	0.348	-2.04%
Loss Cost	2012.2	-0.023 (CI = +/-0.012; p = 0.000)	0.165 (CI = +/-0.086; p = 0.000)	0.364	-2.29%
Loss Cost	2013.1	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.088; p = 0.000)	0.392	-2.62%
Loss Cost	2013.2	-0.028 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.091; p = 0.000)	0.398	-2.77%
Loss Cost	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.095; p = 0.000)	0.387	-2.97%
Loss Cost	2014.2	-0.031 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.100; p = 0.001)	0.385	-3.04%
Loss Cost	2015.1	-0.033 (CI = +/-0.018; p = 0.001)	0.186 (CI = +/-0.105; p = 0.001)	0.365	-3.24%
Loss Cost	2015.2	-0.030 (CI = +/-0.020; p = 0.004)	0.196 (CI = +/-0.109; p = 0.001)	0.356	-2.95%
Loss Cost	2016.1	-0.026 (CI = +/-0.022; p = 0.023)	0.183 (CI = +/-0.115; p = 0.003)	0.268	-2.56%
Loss Cost	2016.2	-0.016 (CI = +/-0.023; p = 0.174)	0.213 (CI = +/-0.112; p = 0.001)	0.311	-1.55%
Loss Cost	2017.1	-0.010 (CI = +/-0.026; p = 0.410)	0.198 (CI = +/-0.118; p = 0.002)	0.243	-1.04%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	0.279	-0.29%
Loss Cost	2011.1	-0.017 (CI = +/-0.010; p = 0.002)	0.164 (CI = +/-0.080; p = 0.000)	0.306	-1.64%
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.002)	0.161 (CI = +/-0.083; p = 0.000)	0.308	-1.72%
Loss Cost	2012.1	-0.021 (CI = +/-0.011; p = 0.001)	0.176 (CI = +/-0.084; p = 0.000)	0.348	-2.04%
Loss Cost	2012.2	-0.023 (CI = +/-0.012; p = 0.000)	0.165 (CI = +/-0.086; p = 0.000)	0.364	-2.29%
Loss Cost	2013.1	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.088; p = 0.000)	0.392	-2.62%
Loss Cost	2013.2	-0.028 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.091; p = 0.000)	0.398	-2.77%
Loss Cost	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.095; p = 0.000)	0.387	-2.97%
Loss Cost	2014.2	-0.031 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.100; p = 0.001)	0.385	-3.04%
Loss Cost	2015.1	-0.033 (CI = +/-0.018; p = 0.001)	0.186 (CI = +/-0.105; p = 0.001)	0.365	-3.24%
Loss Cost	2015.2	-0.030 (CI = +/-0.020; p = 0.004)	0.196 (CI = +/-0.109; p = 0.001)	0.356	-2.95%
Loss Cost	2016.1	-0.026 (CI = +/-0.022; p = 0.023)	0.183 (CI = +/-0.115; p = 0.003)	0.268	-2.56%
Loss Cost	2016.2	-0.016 (CI = +/-0.023; p = 0.174)	0.213 (CI = +/-0.112; p = 0.001)	0.311	-1.55%
Loss Cost	2017.1	-0.010 (CI = +/-0.026; p = 0.410)	0.198 (CI = +/-0.118; p = 0.002)	0.243	-1.04%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	0.279	-0.29%
Severity	2011.1	0.006 (CI = +/-0.004; p = 0.009)	0.030 (CI = +/-0.035; p = 0.089)	0.142	+0.60%
Severity	2011.2	0.005 (CI = +/-0.005; p = 0.029)	0.027 (CI = +/-0.036; p = 0.140)	0.090	+0.52%
Severity	2012.1	0.004 (CI = +/-0.005; p = 0.114)	0.033 (CI = +/-0.037; p = 0.081)	0.075	+0.39%
Severity	2012.2	0.003 (CI = +/-0.005; p = 0.199)	0.031 (CI = +/-0.038; p = 0.115)	0.044	+0.34%
Severity	2013.1	0.004 (CI = +/-0.006; p = 0.190)	0.029 (CI = +/-0.040; p = 0.151)	0.045	+0.38%
Severity	2013.2	0.004 (CI = +/-0.006; p = 0.236)	0.029 (CI = +/-0.042; p = 0.172)	0.030	+0.38%
Severity	2014.1	0.003 (CI = +/-0.007; p = 0.375)	0.031 (CI = +/-0.044; p = 0.155)	0.026	+0.31%
Severity	2014.2	0.003 (CI = +/-0.008; p = 0.431)	0.031 (CI = +/-0.046; p = 0.178)	0.012	+0.30%
Severity	2015.1	0.005 (CI = +/-0.008; p = 0.242)	0.025 (CI = +/-0.048; p = 0.302)	0.019	+0.49%
Severity	2015.2	0.006 (CI = +/-0.009; p = 0.155)	0.030 (CI = +/-0.049; p = 0.231)	0.041	+0.65%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.008)	0.012 (CI = +/-0.045; p = 0.609)	0.160	+1.23%
Severity	2016.2	0.019 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.036; p = 0.081)	0.480	+1.94%
Severity	2017.1	0.022 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.036; p = 0.207)	0.538	+2.26%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	0.478	+2.27%
Severity	2011.1	0.006 (CI = +/-0.004; p = 0.009)	0.030 (CI = +/-0.035; p = 0.089)	0.142	+0.60%
Severity	2011.2	0.005 (CI = +/-0.005; p = 0.029)	0.027 (CI = +/-0.036; p = 0.140)	0.090	+0.52%
Severity	2012.1	0.004 (CI = +/-0.005; p = 0.114)	0.033 (CI = +/-0.037; p = 0.081)	0.075	+0.39%
Severity	2012.2	0.003 (CI = +/-0.005; p = 0.199)	0.031 (CI = +/-0.038; p = 0.115)	0.044	+0.34%
Severity	2013.1	0.004 (CI = +/-0.006; p = 0.190)	0.029 (CI = +/-0.040; p = 0.151)	0.045	+0.38%
Severity	2013.2	0.004 (CI = +/-0.006; p = 0.236)	0.029 (CI = +/-0.042; p = 0.172)	0.030	+0.38%
Severity	2014.1	0.003 (CI = +/-0.007; p = 0.375)	0.031 (CI = +/-0.044; p = 0.155)	0.026	+0.31%
Severity	2014.2	0.003 (CI = +/-0.008; p = 0.431)	0.031 (CI = +/-0.046; p = 0.178)	0.012	+0.30%
Severity	2015.1	0.005 (CI = +/-0.008; p = 0.242)	0.025 (CI = +/-0.048; p = 0.302)	0.019	+0.49%
Severity	2015.2	0.006 (CI = +/-0.009; p = 0.155)	0.030 (CI = +/-0.049; p = 0.231)	0.041	+0.65%
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.008)	0.012 (CI = +/-0.045; p = 0.609)	0.160	+1.23%
Severity	2016.2	0.019 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.036; p = 0.081)	0.480	+1.94%
Severity	2017.1	0.022 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.036; p = 0.207)	0.538	+2.26%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	0.478	+2.27%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.134 (CI = +/-0.084; p = 0.002)	0.318	-2.22%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.087; p = 0.003)	0.312	-2.22%
Frequency	2012.1	-0.025 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.090; p = 0.002)	0.317	-2.42%
Frequency	2012.2	-0.027 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.092; p = 0.005)	0.329	-2.62%
Frequency	2013.1	-0.030 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.094; p = 0.002)	0.363	-2.99%
Frequency	2013.2	-0.032 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.098; p = 0.005)	0.366	-3.13%
Frequency	2014.1	-0.033 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.102; p = 0.005)	0.342	-3.27%
Frequency	2014.2	-0.034 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.107; p = 0.008)	0.336	-3.33%
Frequency	2015.1	-0.038 (CI = +/-0.019; p = 0.000)	0.162 (CI = +/-0.112; p = 0.006)	0.344	-3.71%
Frequency	2015.2	-0.036 (CI = +/-0.021; p = 0.001)	0.166 (CI = +/-0.117; p = 0.007)	0.329	-3.58%
Frequency	2016.1	-0.038 (CI = +/-0.024; p = 0.003)	0.172 (CI = +/-0.125; p = 0.008)	0.296	-3.74%
Frequency	2016.2	-0.035 (CI = +/-0.027; p = 0.013)	0.181 (CI = +/-0.131; p = 0.008)	0.282	-3.42%
Frequency	2017.1	-0.033 (CI = +/-0.031; p = 0.036)	0.175 (CI = +/-0.141; p = 0.016)	0.210	-3.23%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	0.209	-2.51%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.134 (CI = +/-0.084; p = 0.002)	0.318	-2.22%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.087; p = 0.003)	0.312	-2.22%
Frequency	2012.1	-0.025 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.090; p = 0.002)	0.317	-2.42%
Frequency	2012.2	-0.027 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.092; p = 0.005)	0.329	-2.62%
Frequency	2013.1	-0.030 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.094; p = 0.002)	0.363	-2.99%
Frequency	2013.2	-0.032 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.098; p = 0.005)	0.366	-3.13%
Frequency	2014.1	-0.033 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.102; p = 0.005)	0.342	-3.27%
Frequency	2014.2	-0.034 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.107; p = 0.008)	0.336	-3.33%
Frequency	2015.1	-0.038 (CI = +/-0.019; p = 0.000)	0.162 (CI = +/-0.112; p = 0.006)	0.344	-3.71%
Frequency	2015.2	-0.036 (CI = +/-0.021; p = 0.001)	0.166 (CI = +/-0.117; p = 0.007)	0.329	-3.58%
Frequency	2016.1	-0.038 (CI = +/-0.024; p = 0.003)	0.172 (CI = +/-0.125; p = 0.008)	0.296	-3.74%
Frequency	2016.2	-0.035 (CI = +/-0.027; p = 0.013)	0.181 (CI = +/-0.131; p = 0.008)	0.282	-3.42%
Frequency	2017.1	-0.033 (CI = +/-0.031; p = 0.036)	0.175 (CI = +/-0.141; p = 0.016)	0.210	-3.23%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	0.209	-2.51%

Implied Trend						
Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2	Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.012; p = 0.000)	0.169 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.000; p = 0.008)	0.385	-2.62%
Loss Cost	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.079; p = 0.000)	0.000 (CI = +/-0.000; p = 0.008)	0.387	-2.61%
Loss Cost	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.179 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.000; p = 0.040)	0.391	-2.63%
Loss Cost	2012.2	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.087; p = 0.000)	0.000 (CI = +/-0.000; p = 0.120)	0.384	-2.63%
Loss Cost	2013.1	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	0.392	-2.62%
Loss Cost	2013.2	-0.028 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.091; p = 0.000)	NA (CI = +/-NA; p = NA)	0.398	-2.77%
Loss Cost	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.095; p = 0.000)	NA (CI = +/-NA; p = NA)	0.387	-2.97%
Loss Cost	2014.2	-0.031 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.100; p = 0.001)	NA (CI = +/-NA; p = NA)	0.385	-3.04%
Loss Cost	2015.1	-0.033 (CI = +/-0.018; p = 0.001)	0.186 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	0.365	-3.24%
Loss Cost	2015.2	-0.030 (CI = +/-0.020; p = 0.004)	0.196 (CI = +/-0.109; p = 0.001)	NA (CI = +/-NA; p = NA)	0.356	-2.95%
Loss Cost	2016.1	-0.026 (CI = +/-0.022; p = 0.023)	0.183 (CI = +/-0.115; p = 0.003)	NA (CI = +/-NA; p = NA)	0.268	-2.56%
Loss Cost	2016.2	-0.016 (CI = +/-0.023; p = 0.174)	0.213 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.311	-1.55%
Loss Cost	2017.1	-0.010 (CI = +/-0.026; p = 0.410)	0.198 (CI = +/-0.118; p = 0.002)	NA (CI = +/-NA; p = NA)	0.243	-1.04%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	NA (CI = +/-NA; p = NA)	0.279	-0.29%
Loss Cost	2011.1	-0.027 (CI = +/-0.012; p = 0.000)	0.169 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.000; p = 0.008)	0.385	-2.62%
Loss Cost	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.079; p = 0.000)	0.000 (CI = +/-0.000; p = 0.008)	0.387	-2.61%
Loss Cost	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.179 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.000; p = 0.040)	0.391	-2.63%
Loss Cost	2012.2	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.087; p = 0.000)	0.000 (CI = +/-0.000; p = 0.120)	0.384	-2.63%
Loss Cost	2013.1	-0.027 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	0.392	-2.62%
Loss Cost	2013.2	-0.028 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.091; p = 0.000)	NA (CI = +/-NA; p = NA)	0.398	-2.77%
Loss Cost	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.095; p = 0.000)	NA (CI = +/-NA; p = NA)	0.387	-2.97%
Loss Cost	2014.2	-0.031 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.100; p = 0.001)	NA (CI = +/-NA; p = NA)	0.385	-3.04%
Loss Cost	2015.1	-0.033 (CI = +/-0.018; p = 0.001)	0.186 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	0.365	-3.24%
Loss Cost	2015.2	-0.030 (CI = +/-0.020; p = 0.004)	0.196 (CI = +/-0.109; p = 0.001)	NA (CI = +/-NA; p = NA)	0.356	-2.95%
Loss Cost	2016.1	-0.026 (CI = +/-0.022; p = 0.023)	0.183 (CI = +/-0.115; p = 0.003)	NA (CI = +/-NA; p = NA)	0.268	-2.56%
Loss Cost	2016.2	-0.016 (CI = +/-0.023; p = 0.174)	0.213 (CI = +/-0.112; p = 0.001)	NA (CI = +/-NA; p = NA)	0.311	-1.55%
Loss Cost	2017.1	-0.010 (CI = +/-0.026; p = 0.410)	0.198 (CI = +/-0.118; p = 0.002)	NA (CI = +/-NA; p = NA)	0.243	-1.04%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	NA (CI = +/-NA; p = NA)	0.279	-0.29%
Severity	2011.1	0.004 (CI = +/-0.006; p = 0.148)	0.031 (CI = +/-0.035; p = 0.080)	0.000 (CI = +/-0.000; p = 0.260)	0.146	+0.40%
Severity	2011.2	0.004 (CI = +/-0.006; p = 0.160)	0.029 (CI = +/-0.037; p = 0.120)	0.000 (CI = +/-0.000; p = 0.433)	0.084	+0.40%
Severity	2012.1	0.004 (CI = +/-0.006; p = 0.180)	0.033 (CI = +/-0.037; p = 0.084)	0.000 (CI = +/-0.000; p = 0.923)	0.056	+0.38%
Severity	2012.2	0.004 (CI = +/-0.006; p = 0.185)	0.029 (CI = +/-0.040; p = 0.147)	0.000 (CI = +/-0.000; p = 0.703)	0.027	+0.38%
Severity	2013.1	0.004 (CI = +/-0.006; p = 0.190)	0.029 (CI = +/-0.040; p = 0.151)	NA (CI = +/-NA; p = NA)	0.045	+0.38%
Severity	2013.2	0.004 (CI = +/-0.006; p = 0.236)	0.029 (CI = +/-0.042; p = 0.172)	NA (CI = +/-NA; p = NA)	0.030	+0.38%
Severity	2014.1	0.003 (CI = +/-0.007; p = 0.375)	0.031 (CI = +/-0.044; p = 0			

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.010 (CI = +/-0.019; p = 0.295)	0.160 (CI = +/-0.074; p = 0.000)	-0.255 (CI = +/-0.162; p = 0.003)	0.407	+1.02%	-21.73%
Loss Cost	2011.2	0.010 (CI = +/-0.020; p = 0.340)	0.159 (CI = +/-0.077; p = 0.000)	-0.254 (CI = +/-0.166; p = 0.003)	0.406	+0.98%	-21.64%
Loss Cost	2012.1	0.006 (CI = +/-0.021; p = 0.587)	0.172 (CI = +/-0.078; p = 0.000)	-0.242 (CI = +/-0.166; p = 0.005)	0.435	+0.57%	-21.03%
Loss Cost	2012.2	0.003 (CI = +/-0.021; p = 0.791)	0.162 (CI = +/-0.080; p = 0.000)	-0.237 (CI = +/-0.167; p = 0.006)	0.448	+0.28%	-20.88%
Loss Cost	2013.1	-0.001 (CI = +/-0.022; p = 0.947)	0.176 (CI = +/-0.082; p = 0.000)	-0.235 (CI = +/-0.166; p = 0.006)	0.476	-0.07%	-21.01%
Loss Cost	2013.2	-0.002 (CI = +/-0.022; p = 0.844)	0.169 (CI = +/-0.085; p = 0.000)	-0.238 (CI = +/-0.169; p = 0.007)	0.483	-0.22%	-21.38%
Loss Cost	2014.1	-0.004 (CI = +/-0.023; p = 0.723)	0.179 (CI = +/-0.088; p = 0.000)	-0.247 (CI = +/-0.171; p = 0.006)	0.481	-0.40%	-22.19%
Loss Cost	2014.2	-0.005 (CI = +/-0.023; p = 0.676)	0.172 (CI = +/-0.091; p = 0.000)	-0.258 (CI = +/-0.177; p = 0.005)	0.486	-0.48%	-23.14%
Loss Cost	2015.1	-0.006 (CI = +/-0.023; p = 0.596)	0.187 (CI = +/-0.094; p = 0.000)	-0.290 (CI = +/-0.183; p = 0.003)	0.493	-0.62%	-25.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.024; p = 0.604)	0.185 (CI = +/-0.099; p = 0.001)	-0.299 (CI = +/-0.202; p = 0.005)	0.476	-0.62%	-26.28%
Loss Cost	2016.1	-0.006 (CI = +/-0.025; p = 0.622)	0.192 (CI = +/-0.105; p = 0.001)	-0.333 (CI = +/-0.242; p = 0.009)	0.394	-0.60%	-28.78%
Loss Cost	2016.2	-0.007 (CI = +/-0.026; p = 0.580)	0.199 (CI = +/-0.113; p = 0.001)	-0.263 (CI = +/-0.406; p = 0.195)	0.328	-0.71%	-23.67%
Loss Cost	2017.1	-0.003 (CI = +/-0.028; p = 0.829)	0.217 (CI = +/-0.120; p = 0.001)	-1.041 (CI = +/-1.567; p = 0.184)	0.264	-0.29%	-64.80%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	NA (CI = +/-NA; p = NA)	0.279	-0.29%	-0.29%
Loss Cost	2011.1	0.010 (CI = +/-0.019; p = 0.295)	0.160 (CI = +/-0.074; p = 0.000)	-0.255 (CI = +/-0.162; p = 0.003)	0.407	+1.02%	-21.73%
Loss Cost	2011.2	0.010 (CI = +/-0.020; p = 0.340)	0.159 (CI = +/-0.077; p = 0.000)	-0.254 (CI = +/-0.166; p = 0.003)	0.406	+0.98%	-21.64%
Loss Cost	2012.1	0.006 (CI = +/-0.021; p = 0.587)	0.172 (CI = +/-0.078; p = 0.000)	-0.242 (CI = +/-0.166; p = 0.005)	0.435	+0.57%	-21.03%
Loss Cost	2012.2	0.003 (CI = +/-0.021; p = 0.791)	0.162 (CI = +/-0.080; p = 0.000)	-0.237 (CI = +/-0.167; p = 0.006)	0.448	+0.28%	-20.88%
Loss Cost	2013.1	-0.001 (CI = +/-0.022; p = 0.947)	0.176 (CI = +/-0.082; p = 0.000)	-0.235 (CI = +/-0.166; p = 0.006)	0.476	-0.07%	-21.01%
Loss Cost	2013.2	-0.002 (CI = +/-0.022; p = 0.844)	0.169 (CI = +/-0.085; p = 0.000)	-0.238 (CI = +/-0.169; p = 0.007)	0.483	-0.22%	-21.38%
Loss Cost	2014.1	-0.004 (CI = +/-0.023; p = 0.723)	0.179 (CI = +/-0.088; p = 0.000)	-0.247 (CI = +/-0.171; p = 0.006)	0.481	-0.40%	-22.19%
Loss Cost	2014.2	-0.005 (CI = +/-0.023; p = 0.676)	0.172 (CI = +/-0.091; p = 0.000)	-0.258 (CI = +/-0.177; p = 0.005)	0.486	-0.48%	-23.14%
Loss Cost	2015.1	-0.006 (CI = +/-0.023; p = 0.596)	0.187 (CI = +/-0.094; p = 0.000)	-0.290 (CI = +/-0.183; p = 0.003)	0.493	-0.62%	-25.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.024; p = 0.604)	0.185 (CI = +/-0.099; p = 0.001)	-0.299 (CI = +/-0.202; p = 0.005)	0.476	-0.62%	-26.28%
Loss Cost	2016.1	-0.006 (CI = +/-0.025; p = 0.622)	0.192 (CI = +/-0.105; p = 0.001)	-0.333 (CI = +/-0.242; p = 0.009)	0.394	-0.60%	-28.78%
Loss Cost	2016.2	-0.007 (CI = +/-0.026; p = 0.580)	0.199 (CI = +/-0.113; p = 0.001)	-0.263 (CI = +/-0.406; p = 0.195)	0.328	-0.71%	-23.67%
Loss Cost	2017.1	-0.003 (CI = +/-0.028; p = 0.829)	0.217 (CI = +/-0.120; p = 0.001)	-1.041 (CI = +/-1.567; p = 0.184)	0.264	-0.29%	-64.80%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	NA (CI = +/-NA; p = NA)	0.279	-0.29%	-0.29%
Severity	2011.1	0.028 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.024; p = 0.027)	-0.208 (CI = +/-0.052; p = 0.000)	0.611	+2.80%	-16.46%
Severity	2011.2	0.027 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.025; p = 0.042)	-0.206 (CI = +/-0.053; p = 0.000)	0.583	+2.75%	-16.35%
Severity	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.025; p = 0.022)	-0.202 (CI = +/-0.053; p = 0.000)	0.577	+2.62%	-16.15%
Severity	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.026; p = 0.034)	-0.201 (CI = +/-0.054; p = 0.000)	0.562	+2.58%	-16.13%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.056)	-0.202 (CI = +/-0.055; p = 0.000)	0.565	+2.63%	-16.11%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.028; p = 0.079)	-0.202 (CI = +/-0.056; p = 0.000)	0.559	+2.60%	-16.17%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.029; p = 0.043)	-0.206 (CI = +/-0.056; p = 0.000)	0.577	+2.52%	-16.56%
Severity	2014.2	0.024 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.030; p = 0.088)	-0.213 (CI = +/-0.057; p = 0.000)	0.592	+2.47%	-17.15%
Severity	2015.1	0.024 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.031; p = 0.108)	-0.212 (CI = +/-0.061; p = 0.000)	0.578	+2.47%	-17.11%
Severity	2015.2	0.024 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.032; p = 0.191)	-0.225 (CI = +/-0.066; p = 0.000)	0.590	+2.47%	-18.21%
Severity	2016.1	0.024 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.034; p = 0.321)	-0.203 (CI = +/-0.078; p = 0.000)	0.537	+2.46%	-16.33%
Severity	2016.2	0.023 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.035; p = 0.148)	-0.118 (CI = +/-0.125; p = 0.064)	0.522	+2.32%	-9.03%
Severity	2017.1	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.220)	-0.023 (CI = +/-0.490; p = 0.929)	0.522	+2.27%	+0.08%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	NA (CI = +/-NA; p = NA)	0.478	+2.27%	+2.27%
Severity	2011.1	0.028 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.024; p = 0.027)	-0.208 (CI = +/-0.052; p = 0.000)	0.611	+2.80%	-16.46%
Severity	2011.2	0.027 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.025; p = 0.042)	-0.206 (CI = +/-0.053; p = 0.000)	0.583	+2.75%	-16.35%
Severity	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.025; p = 0.022)	-0.202 (CI = +/-0.053; p = 0.000)	0.577	+2.62%	-16.15%
Severity	2012.2	0.025 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.026; p = 0.034)	-0.201 (CI = +/-0.054; p = 0.000)	0.562	+2.58%	-16.13%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.056)	-0.202 (CI = +/-0.055; p = 0.000)	0.565	+2.63%	-16.11%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.028; p = 0.079)	-0.202 (CI = +/-0.056; p = 0.000)	0.559	+2.60%	-16.17%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.029; p = 0.043)	-0.206 (CI = +/-0.056; p = 0.000)	0.577	+2.52%	-16.56%
Severity	2014.2	0.024 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.030; p = 0.088)	-0.213 (CI = +/-0.057; p = 0.000)	0.592	+2.47%	-17.15%
Severity	2015.1	0.024 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.031; p = 0.108)	-0.212 (CI = +/-0.061; p = 0.000)	0.578	+2.47%	-17.11%
Severity	2015.2	0.024 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.032; p = 0.191)	-0.225 (CI = +/-0.066; p = 0.000)	0.590	+2.47%	-18.21%
Severity	2016.1	0.024 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.034; p = 0.321)	-0.203 (CI = +/-0.078; p = 0.000)	0.537	+2.46%	-16.33%
Severity	2016.2	0.023 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.035; p = 0.148)	-0.118 (CI = +/-0.125; p = 0.064)	0.522	+2.32%	-9.03%
Severity	2017.1	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.220)	-0.023 (CI = +/-0.490; p = 0.929)	0.522	+2.27%	+0.08%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	NA (CI = +/-NA; p = NA)	0.478	+2.27%	+2.27%
Frequency	2011.1	-0.017 (CI = +/-0.022; p = 0.114)	0.133 (CI = +/-0.084; p = 0.003)	-0.048 (CI = +/-0.183; p = 0.604)	0.308	-1.73%	-6.30%
Frequency	2011.2	-0.017 (CI = +/-0.023; p = 0.135)	0.133 (CI = +/-0.088; p = 0.004)	-0.048 (CI = +/-0.188; p = 0.611)	0.301	-1.72%	-6.33%
Frequency	2012.1	-0.020 (CI = +/-0.024; p = 0.097)	0.142 (CI = +/-0.090; p = 0.003)	-0.040 (CI = +/-0.191; p = 0.677)	0.305	-2.00%	-5.82%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.073)	0.134 (CI = +/-0.093; p = 0.006)	-0.036 (CI = +/-0.194; p = 0.712)	0.316	-2.24%	-5.67%
Frequency	2013.1	-0.027 (CI = +/-0.025; p = 0.039)	0.150 (CI = +/-0.095; p = 0.003)	-0.033 (CI = +/-0.193; p = 0.728)	0.350	-2.63%	-5.84%
Frequency	2013.2	-0.028 (CI = +/-0.026; p = 0.036)	0.144 (CI = +/-0.099; p = 0.005)	-0.036 (CI = +/-0.197; p = 0.713)	0.353	-2.75%	-6.21%
Frequency	2014.1	-0.029 (CI = +/-0.027; p = 0.036)	0.150 (CI = +/-0.103; p = 0.006)	-0.041 (CI = +/-0.202; p = 0.685)	0.328	-2.85%	-6.74%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.039)	0.147 (CI = +/-0.109; p = 0.009)	-0.046 (CI = +/-0.211; p = 0.663)	0.322	-2.88%	-7.22%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.034)	0.162 (CI = +/-0.112; p = 0.006)	-0.078 (CI = +/-0.219; p = 0.474)	0.336	-3.01%	-10.30%
Frequency	2015.2	-0.031 (CI = +/-0.029; p = 0.039)	0.163 (CI = +/-0.119; p = 0.009)	-0.073 (CI = +/-0.243; p = 0.544)	0.317	-3.01%	-9.86%
Frequency	2016.1	-0.030 (CI = +/-0.030; p = 0.045)	0.175 (CI = +/-0.125; p = 0.008)	-0.131 (CI = +/-0.289; p = 0.364)	0.292	-2.99%	-14.88%
Frequency	2016.2	-0.030 (CI = +/-0.031; p = 0.058)	0.174 (CI = +/-0.135; p = 0.014)	-0.145 (CI = +/-0.486; p = 0.546)	0.267	-2.97%	-16.10%
Frequency	2017.1	-0.025 (CI = +/-0.033; p = 0.130)	0.194 (CI = +/-0.144; p = 0.010)	-1.019 (CI = +/-1.883; p = 0.277)	0.216	-2.51%	-64.83%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	NA (CI = +/-NA; p = NA)	0.209	-2.51%	-2.51%
Frequency	2011.1	-0.017 (CI = +/-0.022; p = 0.114)	0.133 (CI = +/-0.084; p = 0.003)	-0.048 (CI = +/-0.183; p = 0.604)	0.308	-1.73%	-6.30%
Frequency	2011.2	-0.017 (CI = +/-0.023; p = 0.135)	0.133 (CI = +/-0.088; p = 0.004)	-0.048 (CI = +/-0.188; p = 0.611)	0.301	-1.72%	-6.33%
Frequency	2012.1	-0.020 (CI = +/-0.024; p = 0.097)	0.142 (CI = +/-0.090; p = 0.003)	-0.040 (CI = +/-0.191; p = 0.677)	0.305	-2.00%	-5.82%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.073)	0.134 (CI = +/-0.093; p = 0.006)	-0.036 (CI = +/-0.194; p = 0.712)	0.316	-2.24%	-5.67%
Frequency	2013.1	-0.027 (CI = +/-0.025; p = 0.039)	0.150 (CI = +/-0.095; p = 0.003)	-0.033 (CI = +/-0.193; p = 0.728)	0.350	-2.63%	-5.84%
Frequency	2013.2	-0.028 (CI = +/-0.026; p = 0.036)	0.144 (CI = +/-0.099; p = 0.005)	-0.036 (CI = +/-0.197; p = 0.713)	0.353	-2.75%	-6.21%
Frequency	2014.1	-0.029 (CI = +/-0.027; p = 0.036)	0.150 (CI = +/-0.103; p = 0.006)	-0.041 (CI = +/-0.202; p = 0.685)	0.328	-2.85%	-6.74%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.039)	0.147 (CI = +/-0.109; p = 0.009)	-0.046 (CI = +/-0.211; p = 0.663)	0.322	-2.88%	-7.22%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.034)	0.162 (CI = +/-0.112; p = 0.006)	-0.078 (CI = +/-0.219; p = 0.474)	0.336	-3.01%	-10.30%
Frequency	2015.2	-0.031 (CI = +/-0.029; p = 0.039)	0.163 (CI = +/-0.119; p = 0.009)	-0.073 (CI = +/-0.243; p = 0.544)	0.317	-3.01%	-9.86%
Frequency	2016.1	-0.030 (CI = +/-0.030; p = 0.045)	0.175 (CI = +/-0.125; p = 0.008)	-0.131 (CI = +/-0.289; p = 0.364)	0.292	-2.99%	-14.88%
Frequency	2016.2	-0.030 (CI = +/-0.031; p = 0.058)	0.174 (CI = +/-0.135; p = 0.014)	-0.145 (CI = +/-0.486; p = 0.546)	0.267	-2.97%	-16.10%
Frequency	2017.1	-0.025 (CI = +/-0.033; p = 0.130)	0.194 (CI = +/-0.144; p = 0.010)	-1.019 (CI = +/-1.883; p = 0.277)	0.216	-2.51%	-64.83%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	NA (CI = +/-NA; p = NA)	0.209	-2.51%	-2.51%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	-0.001 (CI = +/-0.020; p = 0.912)	0.165 (CI = +/-0.071; p = 0.000)	0.000 (CI = +/-0.000; p = 0.011)	-0.232 (CI = +/-0.154; p = 0.004)	0.468	-0.11%	-20.83%
Loss Cost	2011.2	0.000 (CI = +/-0.021; p = 0.967)	0.172 (CI = +/-0.073; p = 0.000)	0.000 (CI = +/-0.000; p = 0.009)	-0.237 (CI = +/-0.157; p = 0.004)	0.474	-0.04%	-21.16%
Loss Cost	2012.1	-0.001 (CI = +/-0.021; p = 0.936)	0.175 (CI = +/-0.076; p = 0.000)	0.000 (CI = +/-0.000; p = 0.036)	-0.235 (CI = +/-0.160; p = 0.005)	0.475	-0.08%	-21.00%
Loss Cost	2012.2	-0.001 (CI = +/-0.021; p = 0.940)	0.176 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.000; p = 0.103)	-0.235 (CI = +/-0.164; p = 0.006)	0.469	-0.08%	-21.01%
Loss Cost	2013.1	-0.001 (CI = +/-0.022; p = 0.947)	0.176 (CI = +/-0.082; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.235 (CI = +/-0.166; p = 0.006)	0.476	-0.07%	-21.01%
Loss Cost	2013.2	-0.002 (CI = +/-0.022; p = 0.844)	0.169 (CI = +/-0.085; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.238 (CI = +/-0.169; p = 0.007)	0.483	-0.22%	-21.38%
Loss Cost	2014.1	-0.004 (CI = +/-0.023; p = 0.723)	0.179 (CI = +/-0.088; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.171; p = 0.006)	0.481	-0.40%	-22.19%
Loss Cost	2014.2	-0.005 (CI = +/-0.023; p = 0.676)	0.172 (CI = +/-0.091; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.177; p = 0.005)	0.486	-0.48%	-23.14%
Loss Cost	2015.1	-0.006 (CI = +/-0.023; p = 0.596)	0.187 (CI = +/-0.094; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.290 (CI = +/-0.183; p = 0.003)	0.493	-0.62%	-25.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.024; p = 0.604)	0.185 (CI = +/-0.099; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.299 (CI = +/-0.202; p = 0.005)	0.476	-0.62%	-26.28%
Loss Cost	2016.1	-0.006 (CI = +/-0.025; p = 0.622)	0.192 (CI = +/-0.105; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.333 (CI = +/-0.242; p = 0.009)	0.394	-0.60%	-28.78%
Loss Cost	2016.2	-0.007 (CI = +/-0.026; p = 0.580)	0.199 (CI = +/-0.113; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.263 (CI = +/-0.406; p = 0.195)	0.328	-0.71%	-23.67%
Loss Cost	2017.1	-0.003 (CI = +/-0.028; p = 0.829)	0.217 (CI = +/-0.120; p = 0.001)	NA (CI = +/-NA; p = NA)	-1.041 (CI = +/-1.567; p = 0.184)	0.264	-0.29%	-64.80%
Loss Cost	2017.2	-0.003 (CI = +/-0.028; p = 0.832)	0.217 (CI = +/-0.123; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.279	-0.29%	-0.29%
Severity	2011.1	0.026 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.024; p = 0.025)	0.000 (CI = +/-0.000; p = 0.434)	-0.205 (CI = +/-0.052; p = 0.000)	0.608	+2.69%	-16.37%
Severity	2011.2	0.028 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.025; p = 0.038)	0.000 (CI = +/-0.000; p = 0.573)	-0.204 (CI = +/-0.053; p = 0.000)	0.577	+2.67%	-16.31%
Severity	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.025; p = 0.024)	0.000 (CI = +/-0.000; p = 0.872)	-0.202 (CI = +/-0.053; p = 0.000)	0.568	+2.64%	-16.15%
Severity	2012.2	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.053)	0.000 (CI = +/-0.000; p = 0.502)	-0.202 (CI = +/-0.054; p = 0.000)	0.557	+2.63%	-16.11%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.056)	NA (CI = +/-NA; p = NA)	-0.202 (CI = +/-0.055; p = 0.000)	0.565	+2.63%	-16.11%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.028; p = 0.079)	NA (CI = +/-NA; p = NA)	-0.202 (CI = +/-0.056; p = 0.000)	0.559	+2.60%	-16.17%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.029; p = 0.043)	NA (CI = +/-NA; p = NA)	-0.206 (CI = +/-0.056; p = 0.000)	0.577	+2.52%	-16.56%
Severity	2014.2	0.024 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.030; p = 0.088)	NA (CI = +/-NA; p = NA)	-0.213 (CI = +/-0.057; p = 0.000)	0.592	+2.47%	-17.15%
Severity	2015.1	0.024 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.031; p = 0.108)	NA (CI = +/-NA; p = NA)	-0.212 (CI = +/-0.061; p = 0.000)	0.578	+2.47%	-17.11%
Severity	2015.2	0.024 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.032; p = 0.191)	NA (CI = +/-NA; p = NA)	-0.225 (CI = +/-0.066; p = 0.000)	0.590	+2.47%	-18.21%
Severity	2016.1	0.024 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.034; p = 0.321)	NA (CI = +/-NA; p = NA)	-0.203 (CI = +/-0.078; p = 0.000)	0.537	+2.46%	-16.33%
Severity	2016.2	0.023 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.035; p = 0.148)	NA (CI = +/-NA; p = NA)	-0.118 (CI = +/-0.125; p = 0.064)	0.522	+2.32%	-9.03%
Severity	2017.1	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.220)	NA (CI = +/-NA; p = NA)	-0.022 (CI = +/-0.490; p = 0.929)	0.522	+2.27%	+0.08%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.478	+2.27%	+2.27%
Severity	2011.1	0.027 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.024; p = 0.025)	0.000 (CI = +/-0.000; p = 0.434)	-0.205 (CI = +/-0.052; p = 0.000)	0.608	+2.69%	-16.37%
Severity	2011.2	0.028 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.025; p = 0.038)	0.000 (CI = +/-0.000; p = 0.573)	-0.204 (CI = +/-0.053; p = 0.000)	0.577	+2.67%	-16.31%
Severity	2012.1	0.026 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.025; p = 0.024)	0.000 (CI = +/-0.000; p = 0.872)	-0.202 (CI = +/-0.053; p = 0.000)	0.568	+2.64%	-16.15%
Severity	2012.2	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.053)	0.000 (CI = +/-0.000; p = 0.502)	-0.202 (CI = +/-0.054; p = 0.000)	0.557	+2.63%	-16.11%
Severity	2013.1	0.026 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.056)	NA (CI = +/-NA; p = NA)	-0.202 (CI = +/-0.055; p = 0.000)	0.565	+2.63%	-16.11%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.028; p = 0.079)	NA (CI = +/-NA; p = NA)	-0.202 (CI = +/-0.056; p = 0.000)	0.559	+2.60%	-16.17%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.029; p = 0.043)	NA (CI = +/-NA; p = NA)	-0.206 (CI = +/-0.056; p = 0.000)	0.577	+2.52%	-16.56%
Severity	2014.2	0.024 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.030; p = 0.088)	NA (CI = +/-NA; p = NA)	-0.213 (CI = +/-0.057; p = 0.000)	0.592	+2.47%	-17.15%
Severity	2015.1	0.024 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.031; p = 0.108)	NA (CI = +/-NA; p = NA)	-0.212 (CI = +/-0.061; p = 0.000)	0.578	+2.47%	-17.11%
Severity	2015.2	0.024 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.032; p = 0.191)	NA (CI = +/-NA; p = NA)	-0.225 (CI = +/-0.066; p = 0.000)	0.590	+2.47%	-18.21%
Severity	2016.1	0.024 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.034; p = 0.321)	NA (CI = +/-NA; p = NA)	-0.203 (CI = +/-0.078; p = 0.000)	0.537	+2.46%	-16.33%
Severity	2016.2	0.023 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.035; p = 0.148)	NA (CI = +/-NA; p = NA)	-0.118 (CI = +/-0.125; p = 0.064)	0.522	+2.32%	-9.03%
Severity	2017.1	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.220)	NA (CI = +/-NA; p = NA)	-0.022 (CI = +/-0.490; p = 0.929)	0.522	+2.27%	+0.08%
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.038; p = 0.229)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.478	+2.27%	+2.27%
Frequency	2011.1	-0.028 (CI = +/-0.023; p = 0.028)	0.138 (CI = +/-0.082; p = 0.001)	0.000 (CI = +/-0.000; p = 0.047)	-0.027 (CI = +/-0.179; p = 0.761)	0.348	-2.72%	-5.34%
Frequency	2011.2	-0.027 (CI = +/-0.024; p = 0.022)	0.145 (CI = +/-0.085; p = 0.001)	0.000 (CI = +/-0.000; p = 0.033)	-0.033 (CI = +/-0.182; p = 0.719)	0.351	-2.65%	-5.79%
Frequency	2012.1	-0.027 (CI = +/-0.024; p = 0.032)	0.145 (CI = +/-0.088; p = 0.002)	0.000 (CI = +/-0.000; p = 0.064)	-0.033 (CI = +/-0.186; p = 0.726)	0.341	-2.65%	-5.78%
Frequency	2012.2	-0.027 (CI = +/-0.025; p = 0.036)	0.150 (CI = +/-0.094; p = 0.002)	0.000 (CI = +/-0.000; p = 0.111)	-0.033 (CI = +/-0.191; p = 0.725)	0.340	-2.64%	-5.85%
Frequency	2013.1	-0.027 (CI = +/-0.025; p = 0.039)	0.150 (CI = +/-0.095; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.193; p = 0.728)	0.350	-2.63%	-5.84%
Frequency	2013.2	-0.028 (CI = +/-0.026; p = 0.036)	0.144 (CI = +/-0.099; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.036 (CI = +/-0.197; p = 0.713)	0.353	-2.75%	-6.21%
Frequency	2014.1	-0.029 (CI = +/-0.027; p = 0.036)	0.150 (CI = +/-0.103; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.202; p = 0.685)	0.328	-2.85%	-6.74%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.039)	0.147 (CI = +/-0.109; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.046 (CI = +/-0.211; p = 0.663)	0.322	-2.88%	-7.22%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.034)	0.162 (CI = +/-0.112; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.078 (CI = +/-0.219; p = 0.474)	0.336	-3.01%	-10.30%
Frequency	2015.2	-0.031 (CI = +/-0.029; p = 0.039)	0.163 (CI = +/-0.119; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.243; p = 0.544)	0.317	-3.09%	-9.86%
Frequency	2016.1	-0.030 (CI = +/-0.030; p = 0.045)	0.175 (CI = +/-0.125; p = 0.008)	NA (CI = +/-NA; p = NA)	-0.131 (CI = +/-0.289; p = 0.364)	0.292	-2.97%	-14.88%
Frequency	2016.2	-0.030 (CI = +/-0.031; p = 0.058)	0.174 (CI = +/-0.135; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.145 (CI = +/-0.486; p = 0.546)	0.267	-2.97%	-16.10%
Frequency	2017.1	-0.025 (CI = +/-0.033; p = 0.130)	0.194 (CI = +/-0.144; p = 0.010)	NA (CI = +/-NA; p = NA)	-1.019 (CI = +/-1.883; p = 0.277)	0.216	-2.51%	-64.83%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.209	-2.51%	-2.51%
Frequency	2011.1	-0.028 (CI = +/-0.023; p = 0.028)	0.138 (CI = +/-0.082; p = 0.001)	0.000 (CI = +/-0.000; p = 0.047)	-0.027 (CI = +/-0.179; p = 0.761)	0.348	-2.72%	-5.34%
Frequency	2011.2	-0.027 (CI = +/-0.024; p = 0.022)	0.145 (CI = +/-0.085; p = 0.001)	0.000 (CI = +/-0.000; p = 0.033)	-0.033 (CI = +/-0.182; p = 0.719)	0.351	-2.65%	-5.79%
Frequency	2012.1	-0.027 (CI = +/-0.024; p = 0.032)	0.145 (CI = +/-0.088; p = 0.002)	0.000 (CI = +/-0.000; p = 0.064)	-0.033 (CI = +/-0.186; p = 0.726)	0.341	-2.65%	-5.78%
Frequency	2012.2	-0.027 (CI = +/-0.025; p = 0.036)	0.150 (CI = +/-0.094; p = 0.002)	0.000 (CI = +/-0.000; p = 0.111)	-0.033 (CI = +/-0.191; p = 0.725)	0.340	-2.64%	-5.85%
Frequency	2013.1	-0.027 (CI = +/-0.025; p = 0.039)	0.150 (CI = +/-0.095; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.033 (CI = +/-0.193; p = 0.728)	0.350	-2.63%	-5.84%
Frequency	2013.2	-0.028 (CI = +/-0.026; p = 0.036)	0.144 (CI = +/-0.099; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.036 (CI = +/-0.197; p = 0.713)	0.353	-2.75%	-6.21%
Frequency	2014.1	-0.029 (CI = +/-0.027; p = 0.036)	0.150 (CI = +/-0.103; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.202; p = 0.685)	0.328	-2.85%	-6.74%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.039)	0.147 (CI = +/-0.109; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.046 (CI = +/-0.211; p = 0.663)	0.322	-2.88%	-7.22%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.034)	0.162 (CI = +/-0.112; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.078 (CI = +/-0.219; p = 0.474)	0.336	-3.01%	-10.30%
Frequency	2015.2	-0.031 (CI = +/-0.029; p = 0.039)	0.163 (CI = +/-0.119; p = 0.009)	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.243; p = 0.544)	0.317	-3.09%	-9.86%
Frequency	2016.1	-0.030 (CI = +/-0.030; p = 0.045)	0.175 (CI = +/-0.125; p = 0.008)	NA (CI = +/-NA; p = NA)	-0.131 (CI = +/-0.289; p = 0.364)	0.292	-2.99%	-14.88%
Frequency	2016.2	-0.030 (CI = +/-0.031; p = 0.058)	0.174 (CI = +/-0.135; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.145 (CI = +/-0.486; p = 0.546)	0.267	-2.97%	-16.10%
Frequency	2017.1	-0.025 (CI = +/-0.033; p = 0.130)	0.194 (CI = +/-0.144; p = 0.010)	NA (CI = +/-NA; p = NA)	-1.019 (CI = +/-1.883; p = 0.277)	0.216	-2.51%	-64.83%
Frequency	2017.2	-0.025 (CI = +/-0.034; p = 0.137)	0.194 (CI = +/-0.147; p = 0.012)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.209	-2.51%	-2.51%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.010 (CI = +/-0.010; p = 0.034)	0.123 (CI = +/-0.038; p = 0.000)	-0.152 (CI = +/-0.083; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.850	+1.05%	-13.21%
Loss Cost	2011.2	0.010 (CI = +/-0.010; p = 0.061)	0.121 (CI = +/-0.039; p = 0.000)	-0.149 (CI = +/-0.085; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.851	+0.97%	-13.02%
Loss Cost	2012.1	0.006 (CI = +/-0.010; p = 0.210)	0.132 (CI = +/-0.038; p = 0.000)	-0.140 (CI = +/-0.080; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.873	+0.62%	-12.52%
Loss Cost	2012.2	0.003 (CI = +/-0.009; p = 0.507)	0.121 (CI = +/-0.035; p = 0.000)	-0.134 (CI = +/-0.074; p = 0.001)	0.011 (CI = +/-0.001; p = 0.000)	0.897	+0.31%	-12.28%
Loss Cost	2013.1	0.000 (CI = +/-0.009; p = 0.982)	0.133 (CI = +/-0.033; p = 0.000)	-0.133 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.919	+0.01%	-12.49%
Loss Cost	2013.2	-0.002 (CI = +/-0.008; p = 0.685)	0.125 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.932	-0.16%	-12.93%
Loss Cost	2014.1	-0.003 (CI = +/-0.008; p = 0.447)	0.133 (CI = +/-0.031; p = 0.000)	-0.144 (CI = +/-0.060; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.938	-0.30%	-13.65%
Loss Cost	2014.2	-0.004 (CI = +/-0.007; p = 0.279)	0.124 (CI = +/-0.029; p = 0.000)	-0.157 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.949	-0.40%	-14.88%
Loss Cost	2015.1	-0.005 (CI = +/-0.006; p = 0.109)	0.136 (CI = +/-0.025; p = 0.000)	-0.183 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.965	-0.50%	-17.11%
Loss Cost	2015.2	-0.005 (CI = +/-0.006; p = 0.106)	0.132 (CI = +/-0.026; p = 0.000)	-0.195 (CI = +/-0.053; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.965	-0.50%	-18.17%
Loss Cost	2016.1	-0.005 (CI = +/-0.006; p = 0.119)	0.134 (CI = +/-0.028; p = 0.000)	-0.203 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.960	-0.50%	-18.82%
Loss Cost	2016.2	-0.006 (CI = +/-0.006; p = 0.048)	0.142 (CI = +/-0.028; p = 0.000)	-0.121 (CI = +/-0.098; p = 0.018)	0.010 (CI = +/-0.001; p = 0.000)	0.962	-0.63%	-11.92%
Loss Cost	2017.1	-0.006 (CI = +/-0.007; p = 0.072)	0.142 (CI = +/-0.030; p = 0.000)	-0.140 (CI = +/-0.393; p = 0.471)	0.010 (CI = +/-0.001; p = 0.000)	0.956	-0.62%	-13.59%
Loss Cost	2017.2	-0.006 (CI = +/-0.007; p = 0.078)	0.142 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.62%	-0.62%
Severity	2011.1	0.028 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.020; p = 0.001)	-0.228 (CI = +/-0.045; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.721	+2.80%	-18.17%
Severity	2011.2	0.027 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.021; p = 0.003)	-0.226 (CI = +/-0.046; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.700	+2.75%	-18.07%
Severity	2012.1	0.026 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.021; p = 0.001)	-0.223 (CI = +/-0.045; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.707	+2.61%	-17.88%
Severity	2012.2	0.025 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.022; p = 0.002)	-0.222 (CI = +/-0.046; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.696	+2.58%	-17.86%
Severity	2013.1	0.026 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.023; p = 0.004)	-0.222 (CI = +/-0.047; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.697	+2.61%	-17.84%
Severity	2013.2	0.026 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.024; p = 0.006)	-0.223 (CI = +/-0.048; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.693	+2.59%	-17.88%
Severity	2014.1	0.025 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.024; p = 0.002)	-0.227 (CI = +/-0.047; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.719	+2.50%	-18.35%
Severity	2014.2	0.024 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.024; p = 0.005)	-0.233 (CI = +/-0.047; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.733	+2.45%	-18.87%
Severity	2015.1	0.024 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.026; p = 0.007)	-0.234 (CI = +/-0.050; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.724	+2.45%	-18.96%
Severity	2015.2	0.024 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.027; p = 0.019)	-0.247 (CI = +/-0.054; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.735	+2.44%	-19.95%
Severity	2016.1	0.024 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.028; p = 0.045)	-0.229 (CI = +/-0.064; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.699	+2.44%	-18.53%
Severity	2016.2	0.023 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	-0.146 (CI = +/-0.099; p = 0.005)	-0.002 (CI = +/-0.001; p = 0.000)	0.704	+2.31%	-11.61%
Severity	2017.1	0.023 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.031; p = 0.016)	-0.206 (CI = +/-0.397; p = 0.297)	-0.002 (CI = +/-0.001; p = 0.000)	0.703	+2.34%	-16.69%
Severity	2017.2	0.023 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.031; p = 0.018)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.001; p = 0.000)	0.675	+2.34%	+2.34%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.034; p = 0.000)	0.076 (CI = +/-0.075; p = 0.046)	0.013 (CI = +/-0.002; p = 0.000)	0.890	-1.69%	+6.07%
Frequency	2011.2	-0.017 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.035; p = 0.000)	0.077 (CI = +/-0.077; p = 0.048)	0.013 (CI = +/-0.002; p = 0.000)	0.889	-1.73%	+6.17%
Frequency	2012.1	-0.020 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.036; p = 0.000)	0.083 (CI = +/-0.076; p = 0.033)	0.013 (CI = +/-0.002; p = 0.000)	0.895	-1.93%	+6.53%
Frequency	2012.2	-0.022 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.034; p = 0.000)	0.088 (CI = +/-0.070; p = 0.015)	0.013 (CI = +/-0.001; p = 0.000)	0.913	-2.21%	+6.79%
Frequency	2013.1	-0.026 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.089 (CI = +/-0.060; p = 0.005)	0.013 (CI = +/-0.001; p = 0.000)	0.939	-2.54%	+6.51%
Frequency	2013.2	-0.027 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.028; p = 0.000)	0.086 (CI = +/-0.057; p = 0.004)	0.013 (CI = +/-0.001; p = 0.000)	0.948	-2.69%	+6.03%
Frequency	2014.1	-0.028 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.030; p = 0.000)	0.084 (CI = +/-0.058; p = 0.006)	0.013 (CI = +/-0.001; p = 0.000)	0.947	-2.73%	+5.75%
Frequency	2014.2	-0.028 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.030; p = 0.000)	0.076 (CI = +/-0.059; p = 0.013)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-2.78%	+4.93%
Frequency	2015.1	-0.029 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.053; p = 0.055)	0.012 (CI = +/-0.001; p = 0.000)	0.963	-2.88%	+2.29%
Frequency	2015.2	-0.029 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.029; p = 0.000)	0.051 (CI = +/-0.058; p = 0.084)	0.012 (CI = +/-0.001; p = 0.000)	0.962	-2.88%	+2.23%
Frequency	2016.1	-0.029 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.030; p = 0.000)	0.026 (CI = +/-0.068; p = 0.452)	0.012 (CI = +/-0.001; p = 0.000)	0.962	-2.87%	-0.36%
Frequency	2016.2	-0.029 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.032; p = 0.000)	0.026 (CI = +/-0.114; p = 0.648)	0.012 (CI = +/-0.001; p = 0.000)	0.961	-2.87%	-0.35%
Frequency	2017.1	-0.029 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.035; p = 0.000)	0.066 (CI = +/-0.455; p = 0.769)	0.012 (CI = +/-0.001; p = 0.000)	0.957	-2.89%	+3.72%
Frequency	2017.2	-0.029 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.956	-2.89%	-2.89%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.034; p = 0.000)	0.076 (CI = +/-0.075; p = 0.046)	0.013 (CI = +/-0.002; p = 0.000)	0.890	-1.69%	+6.07%
Frequency	2011.2	-0.017 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.035; p = 0.000)	0.077 (CI = +/-0.077; p = 0.048)	0.013 (CI = +/-0.002; p = 0.000)	0.889	-1.73%	+6.17%
Frequency	2012.1	-0.020 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.036; p = 0.000)	0.083 (CI = +/-0.076; p = 0.033)	0.013 (CI = +/-0.002; p = 0.000)	0.895	-1.93%	+6.53%
Frequency	2012.2	-0.022 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.034; p = 0.000)	0.088 (CI = +/-0.070; p = 0.015)	0.013 (CI = +/-0.001; p = 0.000)	0.913	-2.21%	+6.79%
Frequency	2013.1	-0.026 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.089 (CI = +/-0.060; p = 0.005)	0.013 (CI = +/-0.001; p = 0.000)	0.939	-2.54%	+6.51%
Frequency	2013.2	-0.027 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.028; p = 0.000)	0.086 (CI = +/-0.057; p = 0.004)	0.013 (CI = +/-0.001; p = 0.000)	0.948	-2.69%	+6.03%
Frequency	2014.1	-0.028 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.030; p = 0.000)	0.084 (CI = +/-0.058; p = 0.006)	0.013 (CI = +/-0.001; p = 0.000)	0.947	-2.73%	+5.75%
Frequency	2014.2	-0.028 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.030; p = 0.000)	0.076 (CI = +/-0.059; p = 0.013)	0.013 (CI = +/-0.001; p = 0.000)	0.949	-2.78%	+4.93%
Frequency	2015.1	-0.029 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.053; p = 0.055)	0.012 (CI = +/-0.001; p = 0.000)	0.963	-2.88%	+2.29%
Frequency	2015.2	-0.029 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.029; p = 0.000)	0.051 (CI = +/-0.058; p = 0.084)	0.012 (CI = +/-0.001; p = 0.000)	0.962	-2.88%	+2.23%
Frequency	2016.1	-0.029 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.030; p = 0.000)	0.026 (CI = +/-0.068; p = 0.452)	0.012 (CI = +/-0.001; p = 0.000)	0.962	-2.87%	-0.36%
Frequency	2016.2	-0.029 (CI = +/-0.007; p = 0.000)	0.105 (CI = +/-0.032; p = 0.000)	0.026 (CI = +/-0.114; p = 0.648)	0.012 (CI = +/-0.001; p = 0.000)	0.961	-2.87%	-0.35%
Frequency	2017.1	-0.029 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.035; p = 0.000)	0.066 (CI = +/-0.455; p = 0.769)	0.012 (CI = +/-0.001; p = 0.000)	0.957	-2.89%	+3.72%
Frequency	2017.2	-0.029 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.956	-2.89%	-2.89%

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	0.052 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.026; p = 0.000)	-0.308 (CI = +/-0.056; p = 0.000)	0.850	+5.32%	-22.59%
Loss Cost	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.023; p = 0.000)	-0.337 (CI = +/-0.052; p = 0.000)	0.886	+6.14%	-24.25%
Loss Cost	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.025; p = 0.000)	-0.337 (CI = +/-0.058; p = 0.000)	0.881	+6.14%	-24.25%
Loss Cost	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.062; p = 0.000)	0.861	+5.61%	-23.34%
Loss Cost	2013.1	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.307 (CI = +/-0.068; p = 0.000)	0.865	+5.18%	-22.66%
Loss Cost	2013.2	0.045 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.029; p = 0.000)	-0.291 (CI = +/-0.074; p = 0.000)	0.858	+4.58%	-21.82%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.103 (CI = +/-0.032; p = 0.000)	-0.288 (CI = +/-0.084; p = 0.000)	0.854	+4.48%	-21.70%
Loss Cost	2014.2	0.031 (CI = +/-0.023; p = 0.011)	0.094 (CI = +/-0.030; p = 0.000)	-0.259 (CI = +/-0.079; p = 0.000)	0.888	+3.13%	-20.43%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.106)	0.111 (CI = +/-0.021; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.952	+1.41%	-19.46%
Loss Cost	2015.2	0.009 (CI = +/-0.014; p = 0.220)	0.103 (CI = +/-0.018; p = 0.000)	-0.231 (CI = +/-0.044; p = 0.000)	0.973	+0.86%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.016; p = 0.237)	0.101 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.050; p = 0.000)	0.953	+0.90%	-19.69%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.045; p = 0.000)	0.978	+0.23%	-14.25%
Loss Cost	2017.1	-0.001 (CI = +/-0.012; p = 0.873)	0.111 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.166; p = 0.428)	0.960	-0.08%	-5.92%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.08%	-0.08%
Loss Cost	2011.1	0.052 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.026; p = 0.000)	-0.308 (CI = +/-0.056; p = 0.000)	0.850	+5.32%	-22.59%
Loss Cost	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.023; p = 0.000)	-0.337 (CI = +/-0.052; p = 0.000)	0.886	+6.14%	-24.25%
Loss Cost	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.025; p = 0.000)	-0.337 (CI = +/-0.058; p = 0.000)	0.881	+6.14%	-24.25%
Loss Cost	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.062; p = 0.000)	0.861	+5.61%	-23.34%
Loss Cost	2013.1	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.307 (CI = +/-0.068; p = 0.000)	0.865	+5.18%	-22.66%
Loss Cost	2013.2	0.045 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.029; p = 0.000)	-0.291 (CI = +/-0.074; p = 0.000)	0.858	+4.58%	-21.82%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.103 (CI = +/-0.032; p = 0.000)	-0.288 (CI = +/-0.084; p = 0.000)	0.854	+4.48%	-21.70%
Loss Cost	2014.2	0.031 (CI = +/-0.023; p = 0.011)	0.094 (CI = +/-0.030; p = 0.000)	-0.259 (CI = +/-0.079; p = 0.000)	0.888	+3.13%	-20.43%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.106)	0.111 (CI = +/-0.021; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.952	+1.41%	-19.46%
Loss Cost	2015.2	0.009 (CI = +/-0.014; p = 0.220)	0.103 (CI = +/-0.018; p = 0.000)	-0.231 (CI = +/-0.044; p = 0.000)	0.973	+0.86%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.016; p = 0.237)	0.101 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.050; p = 0.000)	0.953	+0.90%	-19.69%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.045; p = 0.000)	0.978	+0.23%	-14.25%
Loss Cost	2017.1	-0.001 (CI = +/-0.012; p = 0.873)	0.111 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.166; p = 0.428)	0.960	-0.08%	-5.92%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.08%	-0.08%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.019; p = 0.031)	-0.266 (CI = +/-0.041; p = 0.000)	0.840	+3.74%	-20.47%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.020; p = 0.041)	-0.266 (CI = +/-0.045; p = 0.000)	0.827	+3.75%	-20.49%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.024)	-0.256 (CI = +/-0.048; p = 0.000)	0.826	+3.44%	-19.89%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.023; p = 0.036)	-0.254 (CI = +/-0.054; p = 0.000)	0.821	+3.40%	-19.83%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.012; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.019; p = 0.031)	-0.266 (CI = +/-0.041; p = 0.000)	0.840	+3.74%	-20.47%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.020; p = 0.041)	-0.266 (CI = +/-0.045; p = 0.000)	0.827	+3.75%	-20.49%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.024)	-0.256 (CI = +/-0.048; p = 0.000)	0.826	+3.44%	-19.89%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.023; p = 0.036)	-0.254 (CI = +/-0.054; p = 0.000)	0.821	+3.40%	-19.83%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.012; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.53%	-2.67%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.693	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.009)	0.703	+2.61%	-5.44%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.043)	0.607	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.53%	-2.67%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.693	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.009)	0.703	+2.61%	-5.44%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.043)	0.607	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%

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	0.044 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.000; p = 0.256)	-0.284 (CI = +/-0.070; p = 0.000)	0.852	+4.55%	-21.28%
Loss Cost	2011.2	0.050 (CI = +/-0.014; p = 0.000)	0.111 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.000; p = 0.079)	-0.307 (CI = +/-0.061; p = 0.000)	0.894	+5.14%	-22.62%
Loss Cost	2012.1	0.051 (CI = +/-0.015; p = 0.000)	0.110 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.000; p = 0.082)	-0.309 (CI = +/-0.064; p = 0.000)	0.890	+5.20%	-22.75%
Loss Cost	2012.2	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.299)	-0.307 (CI = +/-0.067; p = 0.000)	0.862	+5.17%	-22.66%
Loss Cost	2013.1	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.307 (CI = +/-0.068; p = 0.000)	0.865	+5.18%	-22.66%
Loss Cost	2013.2	0.045 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.291 (CI = +/-0.074; p = 0.000)	0.858	+4.58%	-21.82%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.103 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.288 (CI = +/-0.084; p = 0.000)	0.854	+4.48%	-21.70%
Loss Cost	2014.2	0.031 (CI = +/-0.023; p = 0.011)	0.094 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.259 (CI = +/-0.079; p = 0.000)	0.888	+3.13%	-20.43%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.106)	0.111 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.230 (CI = +/-0.055; p = 0.000)	0.952	+1.41%	-19.46%
Loss Cost	2015.2	0.009 (CI = +/-0.014; p = 0.220)	0.103 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.231 (CI = +/-0.044; p = 0.000)	0.973	+0.86%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.016; p = 0.237)	0.101 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.228 (CI = +/-0.050; p = 0.000)	0.953	+0.90%	-19.69%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.156 (CI = +/-0.045; p = 0.000)	0.978	+0.23%	-14.25%
Loss Cost	2017.1	-0.001 (CI = +/-0.012; p = 0.873)	0.111 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.060 (CI = +/-0.166; p = 0.428)	0.960	-0.08%	-5.92%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.956	-0.08%	-0.08%
Severity	2011.1	0.044 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.000; p = 0.136)	-0.289 (CI = +/-0.050; p = 0.000)	0.846	+4.47%	-21.73%
Severity	2011.2	0.044 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.020; p = 0.051)	0.000 (CI = +/-0.000; p = 0.148)	-0.288 (CI = +/-0.053; p = 0.000)	0.834	+4.46%	-21.69%
Severity	2012.1	0.041 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.020; p = 0.033)	0.000 (CI = +/-0.000; p = 0.076)	-0.280 (CI = +/-0.054; p = 0.000)	0.840	+4.22%	-21.21%
Severity	2012.2	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.117)	0.000 (CI = +/-0.000; p = 0.029)	-0.277 (CI = +/-0.054; p = 0.000)	0.846	+4.17%	-21.07%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	NA (CI = +/-NA; p = NA)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	NA (CI = +/-NA; p = NA)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	NA (CI = +/-NA; p = NA)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	NA (CI = +/-NA; p = NA)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	NA (CI = +/-NA; p = NA)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.014; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	NA (CI = +/-NA; p = NA)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	NA (CI = +/-NA; p = NA)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Severity	2011.1	0.044 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.019; p = 0.051)	0.000 (CI = +/-0.000; p = 0.136)	-0.289 (CI = +/-0.050; p = 0.000)	0.846	+4.47%	-21.73%
Severity	2011.2	0.044 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.020; p = 0.071)	0.000 (CI = +/-0.000; p = 0.148)	-0.288 (CI = +/-0.053; p = 0.000)	0.834	+4.46%	-21.69%
Severity	2012.1	0.041 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.020; p = 0.033)	0.000 (CI = +/-0.000; p = 0.076)	-0.280 (CI = +/-0.054; p = 0.000)	0.840	+4.22%	-21.21%
Severity	2012.2	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.117)	0.000 (CI = +/-0.000; p = 0.029)	-0.277 (CI = +/-0.054; p = 0.000)	0.846	+4.17%	-21.07%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	NA (CI = +/-NA; p = NA)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	NA (CI = +/-NA; p = NA)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	NA (CI = +/-NA; p = NA)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	NA (CI = +/-NA; p = NA)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	NA (CI = +/-NA; p = NA)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	NA (CI = +/-NA; p = NA)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.012; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	NA (CI = +/-NA; p = NA)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	NA (CI = +/-NA; p = NA)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Frequency	2011.1	0.001 (CI = +/-0.016; p = 0.325)	0.082 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.000; p = 0.027)	0.005 (CI = +/-0.068; p = 0.881)	0.640	+0.07%	+0.58%
Frequency	2011.2	0.007 (CI = +/-0.013; p = 0.929)	0.092 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.018 (CI = +/-0.057; p = 0.516)	0.770	+0.66%	-1.19%
Frequency	2012.1	0.009 (CI = +/-0.013; p = 0.157)	0.087 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.029 (CI = +/-0.056; p = 0.300)	0.719	+0.94%	-1.95%
Frequency	2012.2	0.010 (CI = +/-0.014; p = 0.165)	0.089 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	-0.030 (CI = +/-0.059; p = 0.303)	0.736	+0.96%	-2.02%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%
Frequency	2011.1	0.001 (CI = +/-0.016; p = 0.325)	0.082 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.000; p = 0.027)	0.005 (CI = +/-0.068; p = 0.881)	0.640	+0.07%	+0.58%
Frequency	2011.2	0.007 (CI = +/-0.013; p = 0.929)	0.092 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.002)	-0.018 (CI = +/-0.057; p = 0.516)	0.770	+0.66%	-1.19%
Frequency	2012.1	0.009 (CI = +/-0.013; p = 0.157)	0.087 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.029 (CI = +/-0.056; p = 0.300)	0.719	+0.94%	-1.95%
Frequency	2012.2	0.010 (CI = +/-0.014; p = 0.165)	0.089 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	-0.030 (CI = +/-0.059; p = 0.303)	0.736	+0.96%	-2.02%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2011.1	-0.015 (CI = +/-0.011; p = 0.009)	0.103	-1.51%	
Loss Cost	2011.2	-0.017 (CI = +/-0.012; p = 0.006)	0.121	-1.72%	
Loss Cost	2012.1	-0.019 (CI = +/-0.013; p = 0.005)	0.132	-1.88%	
Loss Cost	2012.2	-0.023 (CI = +/-0.014; p = 0.001)	0.180	-2.29%	
Loss Cost	2013.1	-0.025 (CI = +/-0.015; p = 0.001)	0.182	-2.44%	
Loss Cost	2013.2	-0.028 (CI = +/-0.016; p = 0.001)	0.210	-2.77%	
Loss Cost	2014.1	-0.028 (CI = +/-0.017; p = 0.002)	0.185	-2.76%	
Loss Cost	2014.2	-0.031 (CI = +/-0.019; p = 0.002)	0.197	-3.04%	
Loss Cost	2015.1	-0.030 (CI = +/-0.021; p = 0.005)	0.165	-2.97%	
Loss Cost	2015.2	-0.030 (CI = +/-0.023; p = 0.012)	0.138	-2.95%	
Loss Cost	2016.1	-0.023 (CI = +/-0.025; p = 0.075)	0.064	-2.23%	
Loss Cost	2016.2	-0.016 (CI = +/-0.027; p = 0.254)	0.010	-1.55%	
Loss Cost	2017.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.028	-0.58%	
Loss Cost	2017.2	-0.003 (CI = +/-0.034; p = 0.860)	-0.035	-0.29%	
Loss Cost	2011.1	-0.015 (CI = +/-0.011; p = 0.009)	0.103	-1.51%	
Loss Cost	2011.2	-0.017 (CI = +/-0.012; p = 0.006)	0.121	-1.72%	
Loss Cost	2012.1	-0.019 (CI = +/-0.013; p = 0.005)	0.132	-1.88%	
Loss Cost	2012.2	-0.023 (CI = +/-0.014; p = 0.001)	0.180	-2.29%	
Loss Cost	2013.1	-0.025 (CI = +/-0.015; p = 0.001)	0.182	-2.44%	
Loss Cost	2013.2	-0.028 (CI = +/-0.016; p = 0.001)	0.210	-2.77%	
Loss Cost	2014.1	-0.028 (CI = +/-0.017; p = 0.002)	0.185	-2.76%	
Loss Cost	2014.2	-0.031 (CI = +/-0.019; p = 0.002)	0.197	-3.04%	
Loss Cost	2015.1	-0.030 (CI = +/-0.021; p = 0.005)	0.165	-2.97%	
Loss Cost	2015.2	-0.030 (CI = +/-0.023; p = 0.012)	0.138	-2.95%	
Loss Cost	2016.1	-0.023 (CI = +/-0.025; p = 0.075)	0.064	-2.23%	
Loss Cost	2016.2	-0.016 (CI = +/-0.027; p = 0.254)	0.010	-1.55%	
Loss Cost	2017.1	-0.006 (CI = +/-0.030; p = 0.692)	-0.028	-0.58%	
Loss Cost	2017.2	-0.003 (CI = +/-0.034; p = 0.860)	-0.035	-0.29%	
Severity	2011.1	0.006 (CI = +/-0.004; p = 0.007)	0.110	+0.62%	
Severity	2011.2	0.005 (CI = +/-0.005; p = 0.031)	0.069	+0.52%	
Severity	2012.1	0.004 (CI = +/-0.005; p = 0.096)	0.035	+0.42%	
Severity	2012.2	0.003 (CI = +/-0.005; p = 0.206)	0.013	+0.34%	
Severity	2013.1	0.004 (CI = +/-0.006; p = 0.162)	0.021	+0.41%	
Severity	2013.2	0.004 (CI = +/-0.006; p = 0.241)	0.009	+0.38%	
Severity	2014.1	0.003 (CI = +/-0.007; p = 0.322)	0.000	+0.35%	
Severity	2014.2	0.003 (CI = +/-0.008; p = 0.436)	-0.009	+0.30%	
Severity	2015.1	0.005 (CI = +/-0.008; p = 0.207)	0.016	+0.52%	
Severity	2015.2	0.006 (CI = +/-0.009; p = 0.157)	0.029	+0.65%	
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.006)	0.178	+1.25%	
Severity	2016.2	0.019 (CI = +/-0.007; p = 0.000)	0.444	+1.94%	
Severity	2017.1	0.023 (CI = +/-0.008; p = 0.000)	0.528	+2.31%	
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.468	+2.27%	
Severity	2011.1	0.006 (CI = +/-0.004; p = 0.007)	0.110	+0.62%	
Severity	2011.2	0.005 (CI = +/-0.005; p = 0.031)	0.069	+0.52%	
Severity	2012.1	0.004 (CI = +/-0.005; p = 0.096)	0.035	+0.42%	
Severity	2012.2	0.003 (CI = +/-0.005; p = 0.206)	0.013	+0.34%	
Severity	2013.1	0.004 (CI = +/-0.006; p = 0.162)	0.021	+0.41%	
Severity	2013.2	0.004 (CI = +/-0.006; p = 0.241)	0.009	+0.38%	
Severity	2014.1	0.003 (CI = +/-0.007; p = 0.322)	0.000	+0.35%	
Severity	2014.2	0.003 (CI = +/-0.008; p = 0.436)	-0.009	+0.30%	
Severity	2015.1	0.005 (CI = +/-0.008; p = 0.207)	0.016	+0.52%	
Severity	2015.2	0.006 (CI = +/-0.009; p = 0.157)	0.029	+0.65%	
Severity	2016.1	0.012 (CI = +/-0.009; p = 0.006)	0.178	+1.25%	
Severity	2016.2	0.019 (CI = +/-0.007; p = 0.000)	0.444	+1.94%	
Severity	2017.1	0.023 (CI = +/-0.008; p = 0.000)	0.528	+2.31%	
Severity	2017.2	0.022 (CI = +/-0.009; p = 0.000)	0.468	+2.27%	
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.000)	0.200	-2.12%	
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.000)	0.198	-2.22%	
Frequency	2012.1	-0.023 (CI = +/-0.013; p = 0.001)	0.190	-2.30%	
Frequency	2012.2	-0.027 (CI = +/-0.014; p = 0.000)	0.223	-2.62%	
Frequency	2013.1	-0.029 (CI = +/-0.015; p = 0.000)	0.233	-2.84%	
Frequency	2013.2	-0.032 (CI = +/-0.016; p = 0.000)	0.252	-3.13%	
Frequency	2014.1	-0.031 (CI = +/-0.017; p = 0.001)	0.220	-3.09%	
Frequency	2014.2	-0.034 (CI = +/-0.019; p = 0.001)	0.224	-3.33%	
Frequency	2015.1	-0.035 (CI = +/-0.021; p = 0.002)	0.213	-3.48%	
Frequency	2015.2	-0.036 (CI = +/-0.023; p = 0.003)	0.194	-3.58%	
Frequency	2016.1	-0.035 (CI = +/-0.026; p = 0.010)	0.154	-3.43%	
Frequency	2016.2	-0.035 (CI = +/-0.029; p = 0.022)	0.126	-3.42%	
Frequency	2017.1	-0.029 (CI = +/-0.033; p = 0.086)	0.065	-2.83%	
Frequency	2017.2	-0.025 (CI = +/-0.038; p = 0.177)	0.031	-2.51%	
Frequency	2011.1	-0.021 (CI = +/-0.011; p = 0.000)	0.200	-2.12%	
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.000)	0.198	-2.22%	
Frequency	2012.1	-0.023 (CI = +/-0.013; p = 0.001)	0.190	-2.30%	
Frequency	2012.2	-0.027 (CI = +/-0.014; p = 0.000)	0.223	-2.62%	
Frequency	2013.1	-0.029 (CI = +/-0.015; p = 0.000)	0.233	-2.84%	
Frequency	2013.2	-0.032 (CI = +/-0.016; p = 0.000)	0.252	-3.13%	
Frequency	2014.1	-0.031 (CI = +/-0.017; p = 0.001)	0.220	-3.09%	
Frequency	2014.2	-0.034 (CI = +/-0.019; p = 0.001)	0.224	-3.33%	
Frequency	2015.1	-0.035 (CI = +/-0.021; p = 0.002)	0.213	-3.48%	
Frequency	2015.2	-0.036 (CI = +/-0.023; p = 0.003)	0.194	-3.58%	
Frequency	2016.1	-0.035 (CI = +/-0.026; p = 0.010)	0.154	-3.43%	
Frequency	2016.2	-0.035 (CI = +/-0.029; p = 0.022)	0.126	-3.42%	
Frequency	2017.1	-0.029 (CI = +/-0.033; p = 0.086)	0.065	-2.83%	
Frequency	2017.2	-0.025 (CI = +/-0.038; p = 0.177)	0.031	-2.51%	

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.005 (CI = +/-0.006; p = 0.089)	0.124 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.814	-0.47%
Loss Cost	2011.2	-0.006 (CI = +/-0.006; p = 0.062)	0.120 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.817	-0.55%
Loss Cost	2012.1	-0.008 (CI = +/-0.006; p = 0.006)	0.132 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.843	-0.83%
Loss Cost	2012.2	-0.011 (CI = +/-0.006; p = 0.000)	0.121 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.869	-1.10%
Loss Cost	2013.1	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.891	-1.38%
Loss Cost	2013.2	-0.016 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.58%
Loss Cost	2014.1	-0.018 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-1.74%
Loss Cost	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.909	-1.90%
Loss Cost	2015.1	-0.021 (CI = +/-0.007; p = 0.000)	0.132 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.910	-2.09%
Loss Cost	2015.2	-0.020 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.98%
Loss Cost	2016.1	-0.017 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.65%
Loss Cost	2016.2	-0.010 (CI = +/-0.006; p = 0.001)	0.147 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.955	-1.00%
Loss Cost	2017.1	-0.007 (CI = +/-0.006; p = 0.024)	0.139 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.71%
Loss Cost	2017.2	-0.006 (CI = +/-0.007; p = 0.078)	0.142 (CI = +/-0.031; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.62%
Loss Cost	2011.1	-0.005 (CI = +/-0.006; p = 0.089)	0.124 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.814	-0.47%
Loss Cost	2011.2	-0.006 (CI = +/-0.006; p = 0.062)	0.120 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.817	-0.55%
Loss Cost	2012.1	-0.008 (CI = +/-0.006; p = 0.006)	0.132 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.843	-0.83%
Loss Cost	2012.2	-0.011 (CI = +/-0.006; p = 0.000)	0.121 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.869	-1.10%
Loss Cost	2013.1	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.891	-1.38%
Loss Cost	2013.2	-0.016 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.58%
Loss Cost	2014.1	-0.018 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-1.74%
Loss Cost	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.909	-1.90%
Loss Cost	2015.1	-0.021 (CI = +/-0.007; p = 0.000)	0.132 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.910	-2.09%
Loss Cost	2015.2	-0.020 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.98%
Loss Cost	2016.1	-0.017 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.65%
Loss Cost	2016.2	-0.010 (CI = +/-0.006; p = 0.001)	0.147 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.955	-1.00%
Loss Cost	2017.1	-0.007 (CI = +/-0.006; p = 0.024)	0.139 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.71%
Loss Cost	2017.2	-0.006 (CI = +/-0.007; p = 0.078)	0.142 (CI = +/-0.031; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.62%
Severity	2011.1	0.005 (CI = +/-0.005; p = 0.046)	0.035 (CI = +/-0.035; p = 0.054)	-0.001 (CI = +/-0.002; p = 0.136)	0.162	+0.47%
Severity	2011.2	0.004 (CI = +/-0.005; p = 0.110)	0.031 (CI = +/-0.036; p = 0.089)	-0.001 (CI = +/-0.002; p = 0.140)	0.112	+0.40%
Severity	2012.1	0.003 (CI = +/-0.005; p = 0.322)	0.038 (CI = +/-0.037; p = 0.046)	-0.001 (CI = +/-0.002; p = 0.116)	0.104	+0.26%
Severity	2012.2	0.002 (CI = +/-0.006; p = 0.450)	0.036 (CI = +/-0.038; p = 0.068)	-0.001 (CI = +/-0.002; p = 0.125)	0.073	+0.21%
Severity	2013.1	0.002 (CI = +/-0.006; p = 0.423)	0.034 (CI = +/-0.040; p = 0.092)	-0.001 (CI = +/-0.002; p = 0.137)	0.072	+0.24%
Severity	2013.2	0.002 (CI = +/-0.006; p = 0.460)	0.034 (CI = +/-0.042; p = 0.108)	-0.001 (CI = +/-0.002; p = 0.147)	0.056	+0.24%
Severity	2014.1	0.002 (CI = +/-0.007; p = 0.643)	0.037 (CI = +/-0.044; p = 0.096)	-0.001 (CI = +/-0.002; p = 0.150)	0.052	+0.16%
Severity	2014.2	0.002 (CI = +/-0.008; p = 0.665)	0.037 (CI = +/-0.046; p = 0.111)	-0.001 (CI = +/-0.002; p = 0.161)	0.038	+0.17%
Severity	2015.1	0.004 (CI = +/-0.008; p = 0.400)	0.031 (CI = +/-0.048; p = 0.202)	-0.001 (CI = +/-0.002; p = 0.168)	0.044	+0.35%
Severity	2015.2	0.005 (CI = +/-0.009; p = 0.244)	0.037 (CI = +/-0.050; p = 0.140)	-0.001 (CI = +/-0.002; p = 0.144)	0.074	+0.53%
Severity	2016.1	0.011 (CI = +/-0.009; p = 0.014)	0.019 (CI = +/-0.045; p = 0.396)	-0.001 (CI = +/-0.002; p = 0.082)	0.212	+1.11%
Severity	2016.2	0.018 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.031; p = 0.008)	-0.002 (CI = +/-0.001; p = 0.001)	0.625	+1.84%
Severity	2017.1	0.022 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.029; p = 0.026)	-0.002 (CI = +/-0.001; p = 0.000)	0.702	+2.19%
Severity	2017.2	0.023 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.031; p = 0.018)	-0.002 (CI = +/-0.001; p = 0.000)	0.675	+2.34%
Frequency	2011.1	-0.009 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.035; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.883	-0.94%
Frequency	2011.2	-0.010 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.882	-0.95%
Frequency	2012.1	-0.011 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.886	-1.08%
Frequency	2012.2	-0.013 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.903	-1.30%
Frequency	2013.1	-0.016 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.928	-1.62%
Frequency	2013.2	-0.018 (CI = +/-0.005; p = 0.000)	0.091 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.938	-1.81%
Frequency	2014.1	-0.019 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.937	-1.90%
Frequency	2014.2	-0.021 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.941	-2.06%
Frequency	2015.1	-0.025 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.960	-2.43%
Frequency	2015.2	-0.025 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.030; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.959	-2.50%
Frequency	2016.1	-0.028 (CI = +/-0.006; p = 0.000)	0.106 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.963	-2.73%
Frequency	2016.2	-0.028 (CI = +/-0.006; p = 0.000)	0.104 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.962	-2.79%
Frequency	2017.1	-0.029 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.958	-2.84%
Frequency	2017.2	-0.029 (CI = +/-0.008; p = 0.000)	0.104 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.956	-2.89%

	Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.014 (CI = +/-0.005; p = 0.000)	0.129 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.886	-1.39%	
	2011.2	-0.014 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.889	-1.38%	
	2012.1	-0.014 (CI = +/-0.005; p = 0.000)	0.135 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.890	-1.39%	
	2012.2	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.889	-1.39%	
	2013.1	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.891	-1.38%	
	2013.2	-0.016 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.58%	
	2014.1	-0.018 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-1.74%	
	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.909	-1.90%	
	2015.1	-0.021 (CI = +/-0.007; p = 0.000)	0.132 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.910	-2.09%	
	2015.2	-0.020 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.98%	
	2016.1	-0.017 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.65%	
	2016.2	-0.010 (CI = +/-0.006; p = 0.001)	0.147 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.955	-1.00%	
	2017.1	-0.007 (CI = +/-0.006; p = 0.024)	0.139 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.71%	
	2017.2	-0.006 (CI = +/-0.007; p = 0.078)	0.142 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.62%	
	2011.1	-0.014 (CI = +/-0.005; p = 0.000)	0.129 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.886	-1.39%	
	2011.2	-0.014 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.889	-1.38%	
	2012.1	-0.014 (CI = +/-0.005; p = 0.000)	0.135 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.890	-1.39%	
	2012.2	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.004)	0.011 (CI = +/-0.002; p = 0.000)	0.889	-1.39%	
	2013.1	-0.014 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.891	-1.38%	
	2013.2	-0.016 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.901	-1.58%	
	2014.1	-0.018 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.904	-1.74%	
	2014.2	-0.019 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.909	-1.90%	
	2015.1	-0.021 (CI = +/-0.007; p = 0.000)	0.132 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.910	-2.09%	
	2015.2	-0.020 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.98%	
	2016.1	-0.017 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.65%	
	2016.2	-0.010 (CI = +/-0.006; p = 0.001)	0.147 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.955	-1.00%	
	2017.1	-0.007 (CI = +/-0.006; p = 0.024)	0.139 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.71%	
	2017.2	-0.006 (CI = +/-0.007; p = 0.078)	0.142 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.001; p = 0.000)	0.957	-0.62%	
	Severity	2011.1	0.003 (CI = +/-0.006; p = 0.357)	0.036 (CI = +/-0.035; p = 0.046)	0.000 (CI = +/-0.000; p = 0.227)	-0.001 (CI = +/-0.002; p = 0.122)	0.170	+0.26%
		2011.2	0.003 (CI = +/-0.006; p =					

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	0.052 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.026; p = 0.000)	-0.308 (CI = +/-0.056; p = 0.000)	0.850	+5.32%	-22.59%
Loss Cost	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.023; p = 0.000)	-0.337 (CI = +/-0.052; p = 0.000)	0.886	+6.14%	-24.25%
Loss Cost	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.025; p = 0.000)	-0.337 (CI = +/-0.058; p = 0.000)	0.881	+6.14%	-24.25%
Loss Cost	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.062; p = 0.000)	0.861	+5.61%	-23.34%
Loss Cost	2013.1	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.307 (CI = +/-0.068; p = 0.000)	0.865	+5.18%	-22.66%
Loss Cost	2013.2	0.045 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.029; p = 0.000)	-0.291 (CI = +/-0.074; p = 0.000)	0.858	+4.58%	-21.82%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.103 (CI = +/-0.032; p = 0.000)	-0.288 (CI = +/-0.084; p = 0.000)	0.854	+4.48%	-21.70%
Loss Cost	2014.2	0.031 (CI = +/-0.023; p = 0.011)	0.094 (CI = +/-0.030; p = 0.000)	-0.259 (CI = +/-0.079; p = 0.000)	0.888	+3.13%	-20.43%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.106)	0.111 (CI = +/-0.021; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.952	+1.41%	-19.46%
Loss Cost	2015.2	0.009 (CI = +/-0.014; p = 0.220)	0.103 (CI = +/-0.018; p = 0.000)	-0.231 (CI = +/-0.044; p = 0.000)	0.973	+0.86%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.016; p = 0.237)	0.101 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.050; p = 0.000)	0.953	+0.90%	-19.69%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.045; p = 0.000)	0.978	+0.23%	-14.25%
Loss Cost	2017.1	-0.001 (CI = +/-0.012; p = 0.873)	0.111 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.166; p = 0.428)	0.960	-0.08%	-5.92%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.08%	-0.08%
Loss Cost	2011.1	0.052 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.026; p = 0.000)	-0.308 (CI = +/-0.056; p = 0.000)	0.850	+5.32%	-22.59%
Loss Cost	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.023; p = 0.000)	-0.337 (CI = +/-0.052; p = 0.000)	0.886	+6.14%	-24.25%
Loss Cost	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.025; p = 0.000)	-0.337 (CI = +/-0.058; p = 0.000)	0.881	+6.14%	-24.25%
Loss Cost	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.062; p = 0.000)	0.861	+5.61%	-23.34%
Loss Cost	2013.1	0.050 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.307 (CI = +/-0.068; p = 0.000)	0.865	+5.18%	-22.66%
Loss Cost	2013.2	0.045 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.029; p = 0.000)	-0.291 (CI = +/-0.074; p = 0.000)	0.858	+4.58%	-21.82%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.103 (CI = +/-0.032; p = 0.000)	-0.288 (CI = +/-0.084; p = 0.000)	0.854	+4.48%	-21.70%
Loss Cost	2014.2	0.031 (CI = +/-0.023; p = 0.011)	0.094 (CI = +/-0.030; p = 0.000)	-0.259 (CI = +/-0.079; p = 0.000)	0.888	+3.13%	-20.43%
Loss Cost	2015.1	0.014 (CI = +/-0.017; p = 0.106)	0.111 (CI = +/-0.021; p = 0.000)	-0.230 (CI = +/-0.055; p = 0.000)	0.952	+1.41%	-19.46%
Loss Cost	2015.2	0.009 (CI = +/-0.014; p = 0.220)	0.103 (CI = +/-0.018; p = 0.000)	-0.231 (CI = +/-0.044; p = 0.000)	0.973	+0.86%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.016; p = 0.237)	0.101 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.050; p = 0.000)	0.953	+0.90%	-19.69%
Loss Cost	2016.2	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.045; p = 0.000)	0.978	+0.23%	-14.25%
Loss Cost	2017.1	-0.001 (CI = +/-0.012; p = 0.873)	0.111 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.166; p = 0.428)	0.960	-0.08%	-5.92%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.08%	-0.08%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.019; p = 0.031)	-0.266 (CI = +/-0.041; p = 0.000)	0.840	+3.74%	-20.47%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.020; p = 0.041)	-0.266 (CI = +/-0.045; p = 0.000)	0.827	+3.75%	-20.49%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.024)	-0.256 (CI = +/-0.048; p = 0.000)	0.826	+3.44%	-19.89%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.023; p = 0.036)	-0.254 (CI = +/-0.054; p = 0.000)	0.821	+3.40%	-19.83%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.012; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.019; p = 0.031)	-0.266 (CI = +/-0.041; p = 0.000)	0.840	+3.74%	-20.47%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.020; p = 0.041)	-0.266 (CI = +/-0.045; p = 0.000)	0.827	+3.75%	-20.49%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.024)	-0.256 (CI = +/-0.048; p = 0.000)	0.826	+3.44%	-19.89%
Severity	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.023; p = 0.036)	-0.254 (CI = +/-0.054; p = 0.000)	0.821	+3.40%	-19.83%
Severity	2013.1	0.041 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.022; p = 0.125)	-0.277 (CI = +/-0.055; p = 0.000)	0.848	+4.17%	-21.07%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.024; p = 0.134)	-0.281 (CI = +/-0.062; p = 0.000)	0.847	+4.29%	-21.25%
Severity	2014.1	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.026; p = 0.071)	-0.265 (CI = +/-0.068; p = 0.000)	0.858	+3.64%	-20.45%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.010)	0.017 (CI = +/-0.025; p = 0.169)	-0.244 (CI = +/-0.066; p = 0.000)	0.887	+2.70%	-19.55%
Severity	2015.1	0.028 (CI = +/-0.023; p = 0.018)	0.015 (CI = +/-0.028; p = 0.269)	-0.247 (CI = +/-0.073; p = 0.000)	0.872	+2.88%	-19.64%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.038)	0.006 (CI = +/-0.026; p = 0.626)	-0.247 (CI = +/-0.064; p = 0.000)	0.909	+2.25%	-20.14%
Severity	2016.1	0.026 (CI = +/-0.017; p = 0.006)	-0.006 (CI = +/-0.023; p = 0.573)	-0.229 (CI = +/-0.053; p = 0.000)	0.904	+2.61%	-18.41%
Severity	2016.2	0.019 (CI = +/-0.012; p = 0.006)	0.009 (CI = +/-0.017; p = 0.299)	-0.155 (CI = +/-0.054; p = 0.000)	0.806	+1.91%	-12.72%
Severity	2017.1	0.015 (CI = +/-0.014; p = 0.037)	0.003 (CI = +/-0.020; p = 0.760)	-0.037 (CI = +/-0.196; p = 0.677)	0.363	+1.52%	-2.15%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	NA (CI = +/-NA; p = NA)	0.283	+1.52%	+1.52%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.53%	-2.67%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.693	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.009)	0.703	+2.61%	-5.44%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.043)	0.607	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%
Frequency	2011.1	0.015 (CI = +/-0.010; p = 0.004)	0.077 (CI = +/-0.027; p = 0.000)	-0.042 (CI = +/-0.058; p = 0.146)	0.591	+1.53%	-2.67%
Frequency	2011.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.054; p = 0.012)	0.693	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.009)	0.703	+2.61%	-5.44%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.027; p = 0.000)	-0.066 (CI = +/-0.064; p = 0.043)	0.607	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.171)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.313)	0.695	+0.96%	-2.02%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.724)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.747)	0.657	+0.27%	-0.72%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.387)	0.080 (CI = +/-0.027; p = 0.000)	-0.024 (CI = +/-0.070; p = 0.482)	0.639	+0.81%	-1.57%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.697)	0.077 (CI = +/-0.029; p = 0.000)	-0.015 (CI = +/-0.076; p = 0.679)	0.585	+0.42%	-1.10%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.024)	0.096 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.039; p = 0.380)	0.903	-1.43%	+0.22%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.048)	0.097 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.042; p = 0.409)	0.901	-1.36%	+0.30%
Frequency	2016.1	-0.017 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.019; p = 0.915)	0.982	-1.67%	-1.57%
Frequency	2016.2	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.940)	0.981	-1.65%	-1.76%
Frequency	2017.1	-0.016 (CI = +/-0.009; p = 0.004)	0.108 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.130; p = 0.689)	0.973	-1.58%	-3.86%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.58%	-1.58%

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	0.006 (CI = +/-0.011; p = 0.299)	0.104 (CI = +/-0.057; p = 0.001)	0.284	+0.57%
Loss Cost	2011.2	0.005 (CI = +/-0.012; p = 0.434)	0.102 (CI = +/-0.060; p = 0.002)	0.240	+0.48%
Loss Cost	2012.1	0.000 (CI = +/-0.013; p = 0.966)	0.116 (CI = +/-0.061; p = 0.001)	0.298	-0.03%
Loss Cost	2012.2	-0.007 (CI = +/-0.014; p = 0.290)	0.099 (CI = +/-0.059; p = 0.002)	0.276	-0.71%
Loss Cost	2013.1	-0.014 (CI = +/-0.014; p = 0.048)	0.117 (CI = +/-0.058; p = 0.000)	0.399	-1.44%
Loss Cost	2013.2	-0.022 (CI = +/-0.015; p = 0.006)	0.101 (CI = +/-0.056; p = 0.001)	0.456	-2.15%
Loss Cost	2014.1	-0.028 (CI = +/-0.017; p = 0.002)	0.115 (CI = +/-0.058; p = 0.001)	0.503	-2.78%
Loss Cost	2014.2	-0.038 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.055; p = 0.002)	0.612	-3.75%
Loss Cost	2015.1	-0.051 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.050; p = 0.000)	0.735	-4.99%
Loss Cost	2015.2	-0.057 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.054; p = 0.000)	0.750	-5.51%
Loss Cost	2016.1	-0.050 (CI = +/-0.027; p = 0.002)	0.102 (CI = +/-0.062; p = 0.003)	0.592	-4.86%
Loss Cost	2016.2	-0.024 (CI = +/-0.017; p = 0.009)	0.133 (CI = +/-0.034; p = 0.000)	0.863	-2.36%
Loss Cost	2017.1	-0.003 (CI = +/-0.009; p = 0.407)	0.109 (CI = +/-0.015; p = 0.000)	0.961	-0.35%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	0.956	-0.08%
Loss Cost	2011.1	0.006 (CI = +/-0.011; p = 0.299)	0.104 (CI = +/-0.057; p = 0.001)	0.284	+0.57%
Loss Cost	2011.2	0.005 (CI = +/-0.012; p = 0.434)	0.102 (CI = +/-0.060; p = 0.002)	0.240	+0.48%
Loss Cost	2012.1	0.000 (CI = +/-0.013; p = 0.966)	0.116 (CI = +/-0.061; p = 0.001)	0.298	-0.03%
Loss Cost	2012.2	-0.007 (CI = +/-0.014; p = 0.290)	0.099 (CI = +/-0.059; p = 0.002)	0.276	-0.71%
Loss Cost	2013.1	-0.014 (CI = +/-0.014; p = 0.048)	0.117 (CI = +/-0.058; p = 0.000)	0.399	-1.44%
Loss Cost	2013.2	-0.022 (CI = +/-0.015; p = 0.006)	0.101 (CI = +/-0.056; p = 0.001)	0.456	-2.15%
Loss Cost	2014.1	-0.028 (CI = +/-0.017; p = 0.002)	0.115 (CI = +/-0.058; p = 0.001)	0.503	-2.78%
Loss Cost	2014.2	-0.038 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.055; p = 0.002)	0.612	-3.75%
Loss Cost	2015.1	-0.051 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.050; p = 0.000)	0.735	-4.99%
Loss Cost	2015.2	-0.057 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.054; p = 0.000)	0.750	-5.51%
Loss Cost	2016.1	-0.050 (CI = +/-0.027; p = 0.002)	0.102 (CI = +/-0.062; p = 0.003)	0.592	-4.86%
Loss Cost	2016.2	-0.024 (CI = +/-0.017; p = 0.009)	0.133 (CI = +/-0.034; p = 0.000)	0.863	-2.36%
Loss Cost	2017.1	-0.003 (CI = +/-0.009; p = 0.407)	0.109 (CI = +/-0.015; p = 0.000)	0.961	-0.35%
Loss Cost	2017.2	-0.001 (CI = +/-0.013; p = 0.882)	0.111 (CI = +/-0.019; p = 0.000)	0.956	-0.08%
Severity	2011.1	-0.003 (CI = +/-0.009; p = 0.493)	0.026 (CI = +/-0.048; p = 0.272)	-0.012	-0.31%
Severity	2011.2	-0.006 (CI = +/-0.010; p = 0.191)	0.017 (CI = +/-0.048; p = 0.481)	0.009	-0.64%
Severity	2012.1	-0.012 (CI = +/-0.010; p = 0.028)	0.031 (CI = +/-0.047; p = 0.185)	0.128	-1.15%
Severity	2012.2	-0.016 (CI = +/-0.011; p = 0.007)	0.021 (CI = +/-0.048; p = 0.367)	0.200	-1.54%
Severity	2013.1	-0.018 (CI = +/-0.013; p = 0.008)	0.027 (CI = +/-0.051; p = 0.291)	0.202	-1.76%
Severity	2013.2	-0.022 (CI = +/-0.014; p = 0.003)	0.017 (CI = +/-0.053; p = 0.510)	0.269	-2.20%
Severity	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.052; p = 0.180)	0.414	-2.98%
Severity	2014.2	-0.038 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.050; p = 0.422)	0.538	-3.76%
Severity	2015.1	-0.042 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.056; p = 0.350)	0.489	-4.07%
Severity	2015.2	-0.048 (CI = +/-0.023; p = 0.001)	0.016 (CI = +/-0.061; p = 0.572)	0.505	-4.65%
Severity	2016.1	-0.033 (CI = +/-0.027; p = 0.020)	-0.005 (CI = +/-0.062; p = 0.861)	0.270	-3.27%
Severity	2016.2	-0.007 (CI = +/-0.017; p = 0.383)	0.025 (CI = +/-0.035; p = 0.135)	0.099	-0.71%
Severity	2017.1	0.013 (CI = +/-0.010; p = 0.016)	0.001 (CI = +/-0.018; p = 0.859)	0.421	+1.35%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	0.283	+1.52%
Severity	2011.1	-0.003 (CI = +/-0.009; p = 0.493)	0.026 (CI = +/-0.048; p = 0.272)	-0.012	-0.31%
Severity	2011.2	-0.006 (CI = +/-0.010; p = 0.191)	0.017 (CI = +/-0.048; p = 0.481)	0.009	-0.64%
Severity	2012.1	-0.012 (CI = +/-0.010; p = 0.028)	0.031 (CI = +/-0.047; p = 0.185)	0.128	-1.15%
Severity	2012.2	-0.016 (CI = +/-0.011; p = 0.007)	0.021 (CI = +/-0.048; p = 0.367)	0.200	-1.54%
Severity	2013.1	-0.018 (CI = +/-0.013; p = 0.008)	0.027 (CI = +/-0.051; p = 0.291)	0.202	-1.76%
Severity	2013.2	-0.022 (CI = +/-0.014; p = 0.003)	0.017 (CI = +/-0.053; p = 0.510)	0.269	-2.20%
Severity	2014.1	-0.030 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.052; p = 0.180)	0.414	-2.98%
Severity	2014.2	-0.038 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.050; p = 0.422)	0.538	-3.76%
Severity	2015.1	-0.042 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.056; p = 0.350)	0.489	-4.07%
Severity	2015.2	-0.048 (CI = +/-0.023; p = 0.001)	0.016 (CI = +/-0.061; p = 0.572)	0.505	-4.65%
Severity	2016.1	-0.033 (CI = +/-0.027; p = 0.020)	-0.005 (CI = +/-0.062; p = 0.861)	0.270	-3.27%
Severity	2016.2	-0.007 (CI = +/-0.017; p = 0.383)	0.025 (CI = +/-0.035; p = 0.135)	0.099	-0.71%
Severity	2017.1	0.013 (CI = +/-0.010; p = 0.016)	0.001 (CI = +/-0.018; p = 0.859)	0.421	+1.35%
Severity	2017.2	0.015 (CI = +/-0.015; p = 0.052)	0.003 (CI = +/-0.022; p = 0.776)	0.283	+1.52%
Frequency	2011.1	0.009 (CI = +/-0.005; p = 0.002)	0.078 (CI = +/-0.027; p = 0.000)	0.576	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.027; p = 0.000)	0.633	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.085 (CI = +/-0.029; p = 0.000)	0.631	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.014)	0.078 (CI = +/-0.028; p = 0.000)	0.555	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.273)	0.090 (CI = +/-0.024; p = 0.000)	0.694	+0.33%
Frequency	2013.2	0.000 (CI = +/-0.006; p = 0.883)	0.084 (CI = +/-0.024; p = 0.000)	0.670	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.008; p = 0.569)	0.081 (CI = +/-0.026; p = 0.000)	0.647	+0.21%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.978)	0.077 (CI = +/-0.028; p = 0.000)	0.603	+0.01%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.904	-0.96%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.009)	0.096 (CI = +/-0.017; p = 0.000)	0.902	-0.89%
Frequency	2016.1	-0.017 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.983	-1.64%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.67%
Frequency	2017.1	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.68%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	0.972	-1.58%
Frequency	2011.1	0.009 (CI = +/-0.005; p = 0.002)	0.078 (CI = +/-0.027; p = 0.000)	0.576	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.027; p = 0.000)	0.633	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.085 (CI = +/-0.029; p = 0.000)	0.631	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.014)	0.078 (CI = +/-0.028; p = 0.000)	0.555	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.273)	0.090 (CI = +/-0.024; p = 0.000)	0.694	+0.33%
Frequency	2013.2	0.000 (CI = +/-0.006; p = 0.883)	0.084 (CI = +/-0.024; p = 0.000)	0.670	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.008; p = 0.569)	0.081 (CI = +/-0.026; p = 0.000)	0.647	+0.21%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.978)	0.077 (CI = +/-0.028; p = 0.000)	0.603	+0.01%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.904	-0.96%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.009)	0.096 (CI = +/-0.017; p = 0.000)	0.902	-0.89%
Frequency	2016.1	-0.017 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.008; p = 0.000)	0.983	-1.64%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.67%
Frequency	2017.1	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.68%
Frequency	2017.2	-0.016 (CI = +/-0.010; p = 0.008)	0.108 (CI = +/-0.015; p = 0.000)	0.972	-1.58%

Collision

Coverage = CL

End Trend Period = 2024.2

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	2005.1	0.039 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.133 (CI = +/-0.156; p = 0.092)	0.811	+3.95%	
Loss Cost	2005.2	0.041 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.116 (CI = +/-0.156; p = 0.140)	0.817	+4.15%	
Loss Cost	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.154; p = 0.224)	0.830	+4.44%	
Loss Cost	2006.2	0.045 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.158; p = 0.292)	0.827	+4.58%	
Loss Cost	2007.1	0.047 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.158; p = 0.426)	0.835	+4.85%	
Loss Cost	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.148; p = 0.704)	0.863	+5.32%	
Loss Cost	2008.1	0.056 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.140; p = 0.943)	0.885	+5.78%	
Loss Cost	2008.2	0.061 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.132; p = 0.570)	0.903	+6.24%	
Loss Cost	2009.1	0.066 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.118; p = 0.210)	0.927	+6.78%	
Loss Cost	2009.2	0.070 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.102 (CI = +/-0.112; p = 0.073)	0.938	+7.21%	
Loss Cost	2010.1	0.073 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.122 (CI = +/-0.110; p = 0.031)	0.941	+7.53%	
Loss Cost	2010.2	0.075 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.113; p = 0.021)	0.940	+7.74%	
Loss Cost	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.110; p = 0.006)	0.947	+8.18%	
Loss Cost	2011.2	0.083 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.189 (CI = +/-0.105; p = 0.001)	0.954	+8.65%	
Loss Cost	2012.1	0.086 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.107; p = 0.001)	0.955	+8.99%	
Loss Cost	2012.2	0.086 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.113; p = 0.001)	0.950	+8.96%	
Loss Cost	2013.1	0.087 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.211 (CI = +/-0.121; p = 0.002)	0.945	+9.04%	
Loss Cost	2013.2	0.086 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.129; p = 0.003)	0.940	+8.97%	
Loss Cost	2014.1	0.089 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.224 (CI = +/-0.136; p = 0.003)	0.939	+9.32%	
Loss Cost	2014.2	0.093 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.246 (CI = +/-0.143; p = 0.002)	0.939	+9.79%	
Loss Cost	2015.1	0.091 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.154; p = 0.005)	0.934	+9.50%	
Loss Cost	2015.2	0.092 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.241 (CI = +/-0.167; p = 0.008)	0.931	+9.69%	
Loss Cost	2016.1	0.086 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.211 (CI = +/-0.175; p = 0.022)	0.932	+8.93%	
Loss Cost	2016.2	0.079 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.185; p = 0.050)	0.932	+8.25%	
Loss Cost	2017.1	0.079 (CI = +/-0.037; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.182 (CI = +/-0.204; p = 0.075)	0.930	+8.18%	
Loss Cost	2017.2	0.065 (CI = +/-0.038; p = 0.003)	0.016 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.196; p = 0.150)	0.943	+6.76%	
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.067)	0.208 (CI = +/-0.065; p = 0.000)	0.969	+3.81%	
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.085)	0.204 (CI = +/-0.066; p = 0.000)	0.968	+3.86%	
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.126)	0.190 (CI = +/-0.061; p = 0.000)	0.973	+4.04%	
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.168)	0.183 (CI = +/-0.062; p = 0.000)	0.973	+4.13%	
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.226)	0.176 (CI = +/-0.062; p = 0.000)	0.973	+4.22%	
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.274)	0.172 (CI = +/-0.064; p = 0.000)	0.972	+4.28%	
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.389)	0.160 (CI = +/-0.062; p = 0.000)	0.974	+4.44%	
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.488)	0.153 (CI = +/-0.063; p = 0.000)	0.974	+4.54%	
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.724)	0.137 (CI = +/-0.059; p = 0.000)	0.978	+4.77%	
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.779)	0.135 (CI = +/-0.061; p = 0.000)	0.977	+4.81%	
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.886)	0.129 (CI = +/-0.063; p = 0.000)	0.976	+4.90%	
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.952)	0.125 (CI = +/-0.066; p = 0.001)	0.974	+4.95%	
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.782)	0.111 (CI = +/-0.064; p = 0.002)	0.976	+5.19%	
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.614)	0.100 (CI = +/-0.065; p = 0.004)	0.976	+5.36%	
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.299)	0.081 (CI = +/-0.060; p = 0.011)	0.981	+5.70%	
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.197)	0.070 (CI = +/-0.061; p = 0.027)	0.981	+5.90%	
Severity	2013.1	0.061 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.054)	0.049 (CI = +/-0.055; p = 0.075)	0.986	+6.27%	
Severity	2013.2	0.062 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.043)	0.043 (CI = +/-0.058; p = 0.138)	0.985	+6.40%	
Severity	2014.1	0.065 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.010)	0.024 (CI = +/-0.054; p = 0.353)	0.987	+6.77%	
Severity	2014.2	0.064 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.018)	0.031 (CI = +/-0.057; p = 0.270)	0.986	+6.63%	
Severity	2015.1	0.066 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.016)	0.024 (CI = +/-0.061; p = 0.411)	0.984	+6.77%	
Severity	2015.2	0.063 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.028)	0.035 (CI = +/-0.064; p = 0.271)	0.983	+6.54%	
Severity	2016.1	0.063 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.001; p = 0.040)	0.037 (CI = +/-0.071; p = 0.280)	0.980	+6.48%	
Severity	2016.2	0.060 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.060)	0.047 (CI = +/-0.075; p = 0.199)	0.978	+6.23%	
Severity	2017.1	0.063 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.055)	0.038 (CI = +/-0.080; p = 0.322)	0.976	+6.47%	
Severity	2017.2	0.058 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.001; p = 0.061)	0.054 (CI = +/-0.079; p = 0.159)	0.976	+5.97%	
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.701)	0.012 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.112; p = 0.182)	0.672	+0.13%	
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.430)	0.012 (CI = +/-0.003; p = 0.000)	-0.088 (CI = +/-0.112; p = 0.121)	0.679	+0.28%	
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.319)	0.012 (CI = +/-0.003; p = 0.000)	-0.096 (CI = +/-0.114; p = 0.098)	0.681	+0.38%	
Frequency	2006.2	0.004 (CI = +/-0.008; p = 0.280)	0.012 (CI = +/-0.003; p = 0.000)	-0.100 (CI = +/-0.117; p = 0.092)	0.681	+0.44%	
Frequency	2007.1	0.006 (CI = +/-0.008; p = 0.154)	0.013 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.118; p = 0.059)	0.689	+0.60%	
Frequency	2007.2	0.010 (CI = +/-0.008; p = 0.015)	0.013 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.107; p = 0.010)	0.745	+1.00%	
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	-0.165 (CI = +/-0.103; p = 0.003)	0.774	+1.28%	
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.096; p = 0.000)	0.814	+1.63%	
Frequency	2009.1	0.019 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.211 (CI = +/-0.091; p = 0.000)	0.841	+1.92%	
Frequency	2009.2	0.023 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.083; p = 0.000)	0.877	+2.29%	
Frequency	2010.1	0.025 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.251 (CI = +/-0.082; p = 0.000)	0.889	+2.51%	
Frequency	2010.2	0.026 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.261 (CI = +/-0.085; p = 0.000)	0.893	+2.66%	
Frequency	2011.1	0.028 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.272 (CI = +/-0.087; p = 0.000)	0.898	+2.84%	
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.290 (CI = +/-0.086; p = 0.000)	0.909	+3.13%	
Frequency	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.289 (CI = +/-0.091; p = 0.000)	0.908	+3.11%	
Frequency	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.276 (CI = +/-0.095; p = 0.000)	0.911	+2.89%	
Frequency	2013.1	0.026 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.260 (CI = +/-0.097; p = 0.000)	0.916	+2.61%	
Frequency	2013.2	0.024 (CI = +/-0.013; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.103; p = 0.000)	0.918	+2.42%	
Frequency	2014.1	0.024 (CI = +/-0.015; p = 0.003)	0.015 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.111; p = 0.000)	0.918	+2.39%	
Frequency	2014.2	0.029 (CI = +/-0.015; p = 0.001)	0.016 (CI = +/-0.002; p = 0.000)	-0.277 (CI = +/-0.110; p = 0.000)	0.929	+2.96%	
Frequency	2015.1	0.025 (CI = +/-0.017; p = 0.006)	0.016 (CI = +/-0.002; p = 0.000)	-0.258 (CI = +/-0.115; p = 0.000)	0.934	+2.56%	
Frequency	2015.2	0.029 (CI = +/-0.019; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	-0.276 (CI = +/-0.121; p = 0.000)	0.937	+2.96%	
Frequency	2016.1	0.023 (CI = +/-0.020; p = 0.028)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.122; p = 0.001)	0.946	+2.30%	
Frequency	2016.2	0.019 (CI = +/-0.022; p = 0.092)	0.015 (CI = +/-0.003; p = 0.000)	-0.232 (CI = +/-0.131; p = 0.002)	0.947	+1.91%	
Frequency	2017.1	0.016 (CI = +/-0.026; p = 0.203)	0.015 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.142; p = 0.005)	0.947	+1.60%	
Frequency	2017.2	0.007 (CI = +/-0.027; p = 0.553)	0.015 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.139; p = 0.011)	0.956	+0.75%	

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, excess_inflation

Fit	Start Date	Time	Seasonality	Excess Inflation	Adjusted R^2	Implied Trend	
						Rate	
Loss Cost	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.094; p = 0.386)	0.350 (CI = +/-0.204; p = 0.001)	0.698	+2.62%	
Loss Cost	2005.2	0.027 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.096; p = 0.338)	0.341 (CI = +/-0.207; p = 0.002)	0.696	+2.73%	
Loss Cost	2006.1	0.028 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.098; p = 0.405)	0.332 (CI = +/-0.210; p = 0.003)	0.696	+2.84%	
Loss Cost	2006.2	0.028 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.101; p = 0.397)	0.329 (CI = +/-0.216; p = 0.004)	0.686	+2.88%	
Loss Cost	2007.1	0.029 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.104; p = 0.447)	0.323 (CI = +/-0.221; p = 0.005)	0.681	+2.96%	
Loss Cost	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.105; p = 0.332)	0.303 (CI = +/-0.221; p = 0.009)	0.695	+3.23%	
Loss Cost	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.044 (CI = +/-0.107; p = 0.411)	0.291 (CI = +/-0.225; p = 0.013)	0.696	+3.40%	
Loss Cost	2008.2	0.036 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.109; p = 0.335)	0.276 (CI = +/-0.228; p = 0.020)	0.699	+3.62%	
Loss Cost	2009.1	0.037 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.112; p = 0.410)	0.264 (CI = +/-0.233; p = 0.028)	0.698	+3.79%	
Loss Cost	2009.2	0.039 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.116; p = 0.375)	0.254 (CI = +/-0.240; p = 0.038)	0.690	+3.94%	
Loss Cost	2010.1	0.038 (CI = +/-0.018; p = 0.000)	0.053 (CI = +/-0.120; p = 0.375)	0.258 (CI = +/-0.248; p = 0.042)	0.674	+3.89%	
Loss Cost	2010.2	0.038 (CI = +/-0.020; p = 0.001)	0.051 (CI = +/-0.124; p = 0.410)	0.261 (CI = +/-0.257; p = 0.046)	0.652	+3.83%	
Loss Cost	2011.1	0.037 (CI = +/-0.022; p = 0.002)	0.052 (CI = +/-0.130; p = 0.413)	0.264 (CI = +/-0.266; p = 0.052)	0.635	+3.77%	
Loss Cost	2011.2	0.038 (CI = +/-0.024; p = 0.003)	0.054 (CI = +/-0.135; p = 0.418)	0.261 (CI = +/-0.278; p = 0.064)	0.616	+3.83%	
Loss Cost	2012.1	0.035 (CI = +/-0.026; p = 0.010)	0.060 (CI = +/-0.140; p = 0.382)	0.274 (CI = +/-0.288; p = 0.061)	0.594	+3.59%	
Loss Cost	2012.2	0.032 (CI = +/-0.028; p = 0.031)	0.050 (CI = +/-0.145; p = 0.478)	0.295 (CI = +/-0.299; p = 0.052)	0.559	+3.21%	
Loss Cost	2013.1	0.026 (CI = +/-0.031; p = 0.089)	0.063 (CI = +/-0.149; p = 0.385)	0.322 (CI = +/-0.307; p = 0.041)	0.537	+2.68%	
Loss Cost	2013.2	0.022 (CI = +/-0.034; p = 0.199)	0.052 (CI = +/-0.155; p = 0.490)	0.348 (CI = +/-0.319; p = 0.034)	0.504	+2.19%	
Loss Cost	2014.1	0.017 (CI = +/-0.038; p = 0.369)	0.063 (CI = +/-0.161; p = 0.420)	0.373 (CI = +/-0.333; p = 0.030)	0.485	+1.67%	
Loss Cost	2014.2	0.014 (CI = +/-0.043; p = 0.500)	0.058 (CI = +/-0.170; p = 0.482)	0.386 (CI = +/-0.355; p = 0.035)	0.458	+1.41%	
Loss Cost	2015.1	0.002 (CI = +/-0.047; p = 0.917)	0.080 (CI = +/-0.172; p = 0.339)	0.439 (CI = +/-0.362; p = 0.021)	0.457	+0.23%	
Loss Cost	2015.2	-0.003 (CI = +/-0.054; p = 0.898)	0.070 (CI = +/-0.182; p = 0.423)	0.464 (CI = +/-0.388; p = 0.022)	0.434	-0.33%	
Loss Cost	2016.1	-0.022 (CI = +/-0.058; p = 0.437)	0.100 (CI = +/-0.180; p = 0.257)	0.541 (CI = +/-0.390; p = 0.010)	0.466	-2.14%	
Loss Cost	2016.2	-0.034 (CI = +/-0.067; p = 0.288)	0.082 (CI = +/-0.189; p = 0.367)	0.594 (CI = +/-0.418; p = 0.009)	0.462	-3.36%	
Loss Cost	2017.1	-0.051 (CI = +/-0.077; p = 0.172)	0.104 (CI = +/-0.196; p = 0.272)	0.659 (CI = +/-0.445; p = 0.007)	0.488	-5.01%	
Loss Cost	2017.2	-0.072 (CI = +/-0.091; p = 0.111)	0.081 (CI = +/-0.206; p = 0.402)	0.736 (CI = +/-0.484; p = 0.007)	0.502	-6.90%	
Severity	2005.1	0.039 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.030; p = 0.017)	0.205 (CI = +/-0.066; p = 0.000)	0.970	+4.02%	
Severity	2005.2	0.040 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.030; p = 0.010)	0.200 (CI = +/-0.065; p = 0.000)	0.970	+4.09%	
Severity	2006.1	0.041 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.028; p = 0.018)	0.190 (CI = +/-0.061; p = 0.000)	0.975	+4.22%	
Severity	2006.2	0.042 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.028; p = 0.007)	0.182 (CI = +/-0.059; p = 0.000)	0.976	+4.32%	
Severity	2007.1	0.043 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.178 (CI = +/-0.059; p = 0.000)	0.976	+4.38%	
Severity	2007.2	0.044 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.028; p = 0.007)	0.172 (CI = +/-0.059; p = 0.000)	0.976	+4.46%	
Severity	2008.1	0.045 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.027; p = 0.013)	0.165 (CI = +/-0.058; p = 0.000)	0.977	+4.56%	
Severity	2008.2	0.046 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.027; p = 0.005)	0.157 (CI = +/-0.056; p = 0.000)	0.979	+4.67%	
Severity	2009.1	0.047 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.025; p = 0.008)	0.148 (CI = +/-0.052; p = 0.000)	0.982	+4.82%	
Severity	2009.2	0.048 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.025; p = 0.006)	0.144 (CI = +/-0.053; p = 0.000)	0.981	+4.88%	
Severity	2010.1	0.048 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.026; p = 0.009)	0.142 (CI = +/-0.054; p = 0.000)	0.980	+4.91%	
Severity	2010.2	0.049 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.027; p = 0.006)	0.137 (CI = +/-0.055; p = 0.000)	0.979	+4.99%	
Severity	2011.1	0.050 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.026; p = 0.012)	0.129 (CI = +/-0.054; p = 0.000)	0.980	+5.12%	
Severity	2011.2	0.052 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.025; p = 0.004)	0.120 (CI = +/-0.052; p = 0.000)	0.982	+5.29%	
Severity	2012.1	0.053 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.024; p = 0.007)	0.110 (CI = +/-0.049; p = 0.000)	0.984	+5.47%	
Severity	2012.2	0.055 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.023; p = 0.002)	0.100 (CI = +/-0.047; p = 0.000)	0.986	+5.64%	
Severity	2013.1	0.056 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.022; p = 0.004)	0.092 (CI = +/-0.045; p = 0.000)	0.987	+5.81%	
Severity	2013.2	0.058 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.022; p = 0.002)	0.086 (CI = +/-0.046; p = 0.001)	0.987	+5.93%	
Severity	2014.1	0.059 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.023; p = 0.005)	0.080 (CI = +/-0.047; p = 0.002)	0.987	+6.06%	
Severity	2014.2	0.058 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.024; p = 0.009)	0.084 (CI = +/-0.050; p = 0.002)	0.985	+5.98%	
Severity	2015.1	0.058 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.025; p = 0.010)	0.086 (CI = +/-0.053; p = 0.003)	0.983	+5.92%	
Severity	2015.2	0.056 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.026; p = 0.019)	0.092 (CI = +/-0.056; p = 0.003)	0.981	+5.78%	
Severity	2016.1	0.054 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.026; p = 0.011)	0.102 (CI = +/-0.057; p = 0.002)	0.980	+5.53%	
Severity	2016.2	0.052 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.028; p = 0.021)	0.108 (CI = +/-0.062; p = 0.002)	0.977	+5.39%	
Severity	2017.1	0.052 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.030; p = 0.028)	0.110 (CI = +/-0.068; p = 0.004)	0.973	+5.34%	
Severity	2017.2	0.048 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.031; p = 0.053)	0.124 (CI = +/-0.073; p = 0.003)	0.970	+4.95%	
Frequency	2005.1	-0.014 (CI = +/-0.009; p = 0.005)	0.003 (CI = +/-0.087; p = 0.940)	0.144 (CI = +/-0.188; p = 0.128)	0.131	-1.34%	
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.010)	0.005 (CI = +/-0.089; p = 0.908)	0.141 (CI = +/-0.192; p = 0.145)	0.106	-1.31%	
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.013)	0.006 (CI = +/-0.092; p = 0.895)	0.143 (CI = +/-0.197; p = 0.150)	0.093	-1.33%	
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.016)	0.004 (CI = +/-0.095; p = 0.937)	0.147 (CI = +/-0.201; p = 0.148)	0.089	-1.38%	
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.025)	0.003 (CI = +/-0.098; p = 0.953)	0.145 (CI = +/-0.206; p = 0.161)	0.068	-1.36%	
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.061)	0.011 (CI = +/-0.099; p = 0.827)	0.131 (CI = +/-0.209; p = 0.211)	0.025	-1.18%	
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.096)	0.008 (CI = +/-0.102; p = 0.875)	0.126 (CI = +/-0.214; p = 0.239)	0.000	-1.11%	
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.157)	0.012 (CI = +/-0.105; p = 0.814)	0.118 (CI = +/-0.220; p = 0.281)	-0.024	-1.01%	
Frequency	2009.1	-0.010 (CI = +/-0.015; p = 0.200)	0.011 (CI = +/-0.109; p = 0.836)	0.116 (CI = +/-0.227; p = 0.302)	-0.039	-0.98%	
Frequency	2009.2	-0.009 (CI = +/-0.017; p = 0.271)	0.014 (CI = +/-0.113; p = 0.802)	0.111 (CI = +/-0.234; p = 0.340)	-0.054	-0.90%	
Frequency	2010.1	-0.010 (CI = +/-0.018; p = 0.268)	0.017 (CI = +/-0.117; p = 0.772)	0.116 (CI = +/-0.242; p = 0.333)	-0.056	-0.98%	
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.245)	0.012 (CI = +/-0.121; p = 0.839)	0.125 (CI = +/-0.250; p = 0.313)	-0.053	-1.11%	
Frequency	2011.1	-0.013 (CI = +/-0.021; p = 0.216)	0.018 (CI = +/-0.125; p = 0.774)	0.135 (CI = +/-0.258; p = 0.290)	-0.047	-1.28%	
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.221)	0.014 (CI = +/-0.131; p = 0.821)	0.142 (CI = +/-0.269; p = 0.286)	-0.050	-1.39%	
Frequency	2012.1	-0.018 (CI = +/-0.025; p = 0.147)	0.026 (CI = +/-0.134; p = 0.692)	0.164 (CI = +/-0.275; p = 0.229)	-0.022	-1.78%	
Frequency	2012.2	-0.023 (CI = +/-0.027; p = 0.084)	0.012 (CI = +/-0.136; p = 0.862)	0.195 (CI = +/-0.280; p = 0.163)	0.017	-2.30%	
Frequency	2013.1	-0.030 (CI = +/-0.028; p = 0.040)	0.029 (CI = +/-0.137; p = 0.668)	0.230 (CI = +/-0.282; p = 0.105)	0.080	-2.96%	
Frequency	2013.2	-0.036 (CI = +/-0.031; p = 0.025)	0.014 (CI = +/-0.140; p = 0.832)	0.262 (CI = +/-0.290; p = 0.074)	0.122	-3.53%	
Frequency	2014.1	-0.042 (CI = +/-0.034; p = 0.018)	0.028 (CI = +/-0.144; p = 0.685)	0.293 (CI = +/-0.299; p = 0.055)	0.158	-4.13%	
Frequency	2014.2	-0.044 (CI = +/-0.038; p = 0.027)	0.024 (CI = +/-0.152; p = 0.740)	0.302 (CI = +/-0.319; p = 0.062)	0.136	-4.32%	
Frequency	2015.1	-0.055 (CI = +/-0.042; p = 0.013)	0.046 (CI = +/-0.154; p = 0.539)	0.352 (CI = +/-0.323; p = 0.035)	0.214	-5.37%	
Frequency	2015.2	-0.059 (CI = +/-0.048; p = 0.018)	0.038 (CI = +/-0.163; p = 0.625)	0.372 (CI = +/-0.348; p = 0.037)	0.202	-5.77%	
Frequency	2016.1	-0.075 (CI = +/-0.052; p = 0.008)	0.064 (CI = +/-0.162; p = 0.415)	0.439 (CI = +/-0.351; p = 0.018)	0.299	-7.27%	
Frequency	2016.2	-0.087 (CI = +/-0.060; p = 0.008)	0.048 (CI = +/-0.170; p = 0.555)	0.486 (CI = +/-0.376; p = 0.015)	0.321	-8.30%	
Frequency	2017.1	-0.103 (CI = +/-0.069; p = 0.007)	0.069 (CI = +/-0.176; p = 0.407)	0.549 (CI = +/-0.398; p = 0.011)	0.360	-9.82%	
Frequency	2017.2	-0.120 (CI = +/-0.082; p = 0.008)	0.051 (CI = +/-0.185; p = 0.557)	0.612 (CI = +/-0.436; p = 0.010)	0.381	-11.29%	

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, excess_inflation
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.077; p = 0.647)	0.010 (CI = +/-0.005; p = 0.000)	0.166 (CI = +/-0.440; p = 0.448)	0.001 (CI = +/-0.383; p = 0.994)	0.805	+3.89%
Loss Cost	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.077; p = 0.511)	0.010 (CI = +/-0.004; p = 0.000)	0.160 (CI = +/-0.435; p = 0.459)	-0.011 (CI = +/-0.379; p = 0.951)	0.811	+4.10%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.076; p = 0.698)	0.011 (CI = +/-0.004; p = 0.000)	0.145 (CI = +/-0.426; p = 0.494)	-0.020 (CI = +/-0.371; p = 0.913)	0.822	+4.38%
Loss Cost	2006.2	0.044 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.078; p = 0.610)	0.011 (CI = +/-0.004; p = 0.000)	0.141 (CI = +/-0.429; p = 0.508)	-0.029 (CI = +/-0.374; p = 0.877)	0.820	+4.53%
Loss Cost	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.078; p = 0.788)	0.012 (CI = +/-0.004; p = 0.000)	0.126 (CI = +/-0.424; p = 0.548)	-0.036 (CI = +/-0.370; p = 0.842)	0.826	+4.79%
Loss Cost	2007.2	0.051 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.073; p = 0.495)	0.012 (CI = +/-0.004; p = 0.000)	0.113 (CI = +/-0.390; p = 0.558)	-0.061 (CI = +/-0.340; p = 0.715)	0.857	+5.27%
Loss Cost	2008.1	0.056 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.069; p = 0.767)	0.013 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.365; p = 0.620)	-0.074 (CI = +/-0.318; p = 0.637)	0.878	+5.72%
Loss Cost	2008.2	0.060 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.064; p = 0.476)	0.014 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.335; p = 0.645)	-0.097 (CI = +/-0.292; p = 0.503)	0.899	+6.19%
Loss Cost	2009.1	0.065 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.058; p = 0.811)	0.014 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.298; p = 0.739)	-0.111 (CI = +/-0.260; p = 0.388)	0.922	+6.75%
Loss Cost	2009.2	0.069 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.054; p = 0.522)	0.015 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.275; p = 0.786)	-0.130 (CI = +/-0.240; p = 0.275)	0.934	+7.18%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.054; p = 0.738)	0.015 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.268; p = 0.871)	-0.138 (CI = +/-0.234; p = 0.235)	0.937	+7.50%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.055; p = 0.614)	0.015 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.268; p = 0.909)	-0.147 (CI = +/-0.234; p = 0.207)	0.935	+7.72%
Loss Cost	2011.1	0.079 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.053; p = 0.902)	0.016 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.255; p = 0.964)	-0.157 (CI = +/-0.222; p = 0.157)	0.942	+8.18%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.050; p = 0.617)	0.016 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.237; p = 0.865)	-0.175 (CI = +/-0.206; p = 0.093)	0.950	+8.67%
Loss Cost	2012.1	0.086 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.050; p = 0.838)	0.017 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.234; p = 0.758)	-0.182 (CI = +/-0.204; p = 0.077)	0.951	+9.02%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.052; p = 0.852)	0.017 (CI = +/-0.003; p = 0.000)	-0.035 (CI = +/-0.242; p = 0.768)	-0.182 (CI = +/-0.210; p = 0.087)	0.945	+9.01%
Loss Cost	2013.1	0.087 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.056; p = 0.909)	0.017 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.251; p = 0.750)	-0.183 (CI = +/-0.217; p = 0.093)	0.940	+9.10%
Loss Cost	2013.2	0.087 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.058; p = 0.933)	0.017 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.260; p = 0.767)	-0.182 (CI = +/-0.225; p = 0.107)	0.933	+9.05%
Loss Cost	2014.1	0.090 (CI = +/-0.020; p = 0.000)	-0.004 (CI = +/-0.061; p = 0.890)	0.017 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.265; p = 0.673)	-0.189 (CI = +/-0.228; p = 0.098)	0.932	+9.47%
Loss Cost	2014.2	0.095 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.062; p = 0.951)	0.018 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.267; p = 0.590)	-0.202 (CI = +/-0.229; p = 0.080)	0.933	+9.99%
Loss Cost	2015.1	0.092 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.066; p = 0.851)	0.017 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.280; p = 0.670)	-0.197 (CI = +/-0.238; p = 0.097)	0.926	+9.68%
Loss Cost	2015.2	0.095 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.070; p = 0.797)	0.018 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.294; p = 0.641)	-0.203 (CI = +/-0.248; p = 0.101)	0.922	+9.96%
Loss Cost	2016.1	0.086 (CI = +/-0.034; p = 0.000)	0.020 (CI = +/-0.072; p = 0.565)	0.017 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.300; p = 0.844)	-0.190 (CI = +/-0.248; p = 0.120)	0.923	+8.94%
Loss Cost	2016.2	0.080 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.076; p = 0.683)	0.017 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.313; p = 0.951)	-0.179 (CI = +/-0.257; p = 0.152)	0.921	+8.29%
Loss Cost	2017.1	0.077 (CI = +/-0.048; p = 0.005)	0.017 (CI = +/-0.084; p = 0.670)	0.017 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.346; p = 0.996)	-0.177 (CI = +/-0.273; p = 0.179)	0.918	+8.06%
Loss Cost	2017.2	0.061 (CI = +/-0.051; p = 0.024)	0.004 (CI = +/-0.081; p = 0.917)	0.016 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.332; p = 0.753)	-0.157 (CI = +/-0.259; p = 0.204)	0.932	+6.32%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.029; p = 0.008)	-0.002 (CI = +/-0.002; p = 0.023)	0.108 (CI = +/-0.165; p = 0.191)	0.122 (CI = +/-0.143; p = 0.092)	0.974	+3.75%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.029; p = 0.005)	-0.002 (CI = +/-0.002; p = 0.031)	0.106 (CI = +/-0.164; p = 0.197)	0.118 (CI = +/-0.143; p = 0.102)	0.974	+3.82%
Severity	2006.1	0.039 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.027; p = 0.010)	-0.002 (CI = +/-0.002; p = 0.050)	0.097 (CI = +/-0.152; p = 0.201)	0.113 (CI = +/-0.132; p = 0.091)	0.978	+3.98%
Severity	2006.2	0.040 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.027; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.068)	0.094 (CI = +/-0.147; p = 0.201)	0.107 (CI = +/-0.129; p = 0.099)	0.979	+4.08%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.027; p = 0.008)	-0.001 (CI = +/-0.002; p = 0.095)	0.091 (CI = +/-0.148; p = 0.220)	0.105 (CI = +/-0.129; p = 0.106)	0.978	+4.14%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.027; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.125)	0.089 (CI = +/-0.147; p = 0.228)	0.101 (CI = +/-0.128; p = 0.119)	0.978	+4.23%
Severity	2008.1	0.041 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.027; p = 0.011)	-0.001 (CI = +/-0.002; p = 0.191)	0.082 (CI = +/-0.144; p = 0.252)	0.097 (CI = +/-0.125; p = 0.123)	0.979	+4.35%
Severity	2008.2	0.044 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.027; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.257)	0.078 (CI = +/-0.140; p = 0.259)	0.091 (CI = +/-0.122; p = 0.137)	0.980	+4.48%
Severity	2009.1	0.046 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.025; p = 0.010)	-0.001 (CI = +/-0.001; p = 0.421)	0.069 (CI = +/-0.129; p = 0.285)	0.086 (CI = +/-0.113; p = 0.129)	0.982	+4.68%
Severity	2009.2	0.046 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.026; p = 0.008)	0.000 (CI = +/-0.001; p = 0.498)	0.067 (CI = +/-0.130; p = 0.302)	0.083 (CI = +/-0.114; p = 0.147)	0.982	+4.75%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.027; p = 0.012)	0.005 (CI = +/-0.001; p = 0.552)	0.065 (CI = +/-0.133; p = 0.324)	0.082 (CI = +/-0.116; p = 0.159)	0.980	+4.78%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.027; p = 0.009)	0.000 (CI = +/-0.002; p = 0.652)	0.062 (CI = +/-0.134; p = 0.347)	0.078 (CI = +/-0.117; p = 0.182)	0.979	+4.88%
Severity	2011.1	0.049 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.027; p = 0.019)	0.000 (CI = +/-0.002; p = 0.888)	0.053 (CI = +/-0.130; p = 0.404)	0.073 (CI = +/-0.114; p = 0.193)	0.980	+5.07%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.026; p = 0.007)	0.000 (CI = +/-0.001; p = 0.880)	0.047 (CI = +/-0.123; p = 0.437)	0.065 (CI = +/-0.108; p = 0.221)	0.982	+5.29%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.024; p = 0.014)	0.000 (CI = +/-0.001; p = 0.507)	0.034 (CI = +/-0.113; p = 0.537)	0.059 (CI = +/-0.098; p = 0.223)	0.985	+5.58%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.023; p = 0.004)	0.001 (CI = +/-0.001; p = 0.287)	0.026 (CI = +/-0.104; p = 0.600)	0.051 (CI = +/-0.090; p = 0.256)	0.987	+5.83%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.021; p = 0.008)	0.001 (CI = +/-0.001; p = 0.092)	0.013 (CI = +/-0.093; p = 0.773)	0.045 (CI = +/-0.081; p = 0.262)	0.989	+6.15%
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.020; p = 0.003)	0.001 (CI = +/-0.001; p = 0.048)	0.007 (CI = +/-0.090; p = 0.874)	0.038 (CI = +/-0.078; p = 0.312)	0.990	+6.36%
Severity	2014.1	0.064 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.019; p = 0.007)	0.001 (CI = +/-0.001; p = 0.013)	-0.006 (CI = +/-0.083; p = 0.888)	0.033 (CI = +/-0.071; p = 0.338)	0.991	+6.66%
Severity	2014.2	0.064 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.020; p = 0.011)	0.001 (CI = +/-0.001; p = 0.019)	-0.004 (CI = +/-0.086; p = 0.920)	0.034 (CI = +/-0.074; p = 0.338)	0.990	+6.61%
Severity	2015.1	0.064 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.022; p = 0.019)	0.001 (CI = +/-0.001; p = 0.026)	-0.006 (CI = +/-0.091; p = 0.895)	0.034 (CI = +/-0.077; p = 0.365)	0.988	+6.65%
Severity	2015.2	0.063 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.023; p = 0.031)	0.001 (CI = +/-0.001; p = 0.041)	-0.002 (CI = +/-0.095; p = 0.970)	0.037 (CI = +/-0.080; p = 0.340)	0.986	+6.51%
Severity	2016.1	0.061 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.024; p = 0.024)	0.001 (CI = +/-0.001; p = 0.082)	0.008 (CI = +/-0.099; p = 0.864)	0.040 (CI = +/-0.082; p = 0.307)	0.985	+6.26%
Severity	2016.2	0.059 (CI = +/-0.013; p = 0.000)	0.027 (CI = +/-0.025; p = 0.039)	0.001 (CI = +/-0.001; p = 0.114)	0.012 (CI = +/-0.105; p = 0.800)	0.043 (CI = +/-0.086; p = 0.298)	0.982	+6.11%
Severity	2017.1	0.060 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.028; p = 0.067)	0.001 (CI = +/-0.002; p = 0.130)	0.009 (CI = +/-0.115; p = 0.872)	0.042 (CI = +/-0.091; p = 0.334)	0.980	+6.21%
Severity	2017.2	0.056 (CI = +/-0.018; p = 0.000)	0.022 (CI = +/-0.028; p = 0.107)	0.001 (CI = +/-0.002; p = 0.163)	0.022 (CI = +/-0.116; p = 0.681)	0.047 (CI = +/-0.090; p = 0.268)	0.978	+5.74%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.698)	-0.022 (CI = +/-0.055; p = 0.417)	0.012 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.315; p = 0.711)	-0.121 (CI = +/-0.275; p = 0.377)	0.661	+0.14%
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.460)	-0.017 (CI = +/-0.055; p = 0.531)	0.012 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.313; p = 0.727)	-0.130 (CI = +/-0.273; p = 0.341)	0.666	+0.27%
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.324)	-0.022 (CI = +/-0.056; p = 0.440)	0.013 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.315; p = 0.760)	-0.133 (CI = +/-0.274; p = 0.330)	0.669	+0.38%
Frequency	2006.2	0.004 (CI = +/-0.008; p = 0.304)	-0.020 (CI = +/-0.058; p = 0.482)	0.013 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.320; p = 0.770)	-0.136 (CI = +/-0.279; p = 0.328)	0.667	+0.43%
Frequency	2007.1	0.006 (CI = +/-0.009; p = 0.154)	-0.027 (CI = +/-0.058; p = 0.344)	0.013 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.316; p = 0.821)	-0.142 (CI = +/-0.275; p = 0.301)	0.680	+0.62%
Frequency	2007.2	0.010 (CI = +/-0.008; p = 0.020)	-0.016 (CI = +/-0.053; p = 0.547)	0.013 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.283; p = 0.861)	-0.162 (CI = +/-0.247; p = 0.190)	0.731	+1.00%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.003)	-0.026 (CI = +/-0.050; p = 0.292)	0.014 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.265; p = 0.956)	-0.171 (CI = +/-0.231; p = 0.139)	0.768	+1.32%
Frequency	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.047; p = 0.455)	0.014 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.244; p = 0.985)	-0.188 (CI = +/-0.213; p = 0.081)	0.804	+1.64%
Frequency	2009.1	0.020 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.044; p = 0.209)	0.015 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.224; p = 0.857)	-0.197 (CI = +/-0.196; p = 0.049)	0.839	+1.98%
Frequency	2009.2	0.023 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.040; p = 0.337)	0.015 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.202; p = 0.763)	-0.213 (CI = +/-0.176; p = 0.020)	0.873	+2.32%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.171)	0.016 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.192; p = 0.642)	-0.220 (CI = +/-0.167; p = 0.012)	0.890	+2.59%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.225)	0.016 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.194; p = 0.619)	-0.225 (CI = +/-0.169; p = 0.012)	0.892	+2.71%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.132)	0.016 (CI = +/-0.002; p = 0.000)	-0.059 (CI = +/-0.190; p = 0.526)	-0.230 (CI = +/-0.166; p = 0.009)	0.901	+2.96%
Frequency	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.039; p = 0.198)	0.016 (CI = +/-0.002; p = 0.000)	-0.067 (CI = +/-0.186; p = 0.464)	-0.240 (CI = +/-0.162; p = 0.006)	0.910	+3.21%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.200)	0.016 (CI = +/-0.002; p = 0.000)	-0.069 (CI = +/-0.192; p = 0.461)	-0.241 (CI = +/-0.167; p = 0.007)	0.909	+3.26%
Frequency	2012.2	0.030 (CI = +/-0						

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.036 (CI = +/-0.009; p = 0.000)	0.610	+3.67%
Loss Cost	2005.2	0.037 (CI = +/-0.010; p = 0.000)	0.611	+3.78%
Loss Cost	2006.1	0.039 (CI = +/-0.010; p = 0.000)	0.619	+3.94%
Loss Cost	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.609	+4.00%
Loss Cost	2007.1	0.041 (CI = +/-0.011; p = 0.000)	0.609	+4.14%
Loss Cost	2007.2	0.043 (CI = +/-0.011; p = 0.000)	0.629	+4.38%
Loss Cost	2008.1	0.045 (CI = +/-0.012; p = 0.000)	0.640	+4.59%
Loss Cost	2008.2	0.047 (CI = +/-0.012; p = 0.000)	0.647	+4.79%
Loss Cost	2009.1	0.049 (CI = +/-0.013; p = 0.000)	0.656	+5.01%
Loss Cost	2009.2	0.050 (CI = +/-0.014; p = 0.000)	0.649	+5.15%
Loss Cost	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.634	+5.23%
Loss Cost	2010.2	0.051 (CI = +/-0.016; p = 0.000)	0.609	+5.24%
Loss Cost	2011.1	0.052 (CI = +/-0.017; p = 0.000)	0.593	+5.33%
Loss Cost	2011.2	0.053 (CI = +/-0.018; p = 0.000)	0.575	+5.43%
Loss Cost	2012.1	0.053 (CI = +/-0.020; p = 0.000)	0.547	+5.44%
Loss Cost	2012.2	0.051 (CI = +/-0.021; p = 0.000)	0.503	+5.28%
Loss Cost	2013.1	0.050 (CI = +/-0.023; p = 0.000)	0.460	+5.18%
Loss Cost	2013.2	0.049 (CI = +/-0.025; p = 0.001)	0.410	+5.01%
Loss Cost	2014.1	0.049 (CI = +/-0.028; p = 0.001)	0.375	+5.01%
Loss Cost	2014.2	0.049 (CI = +/-0.031; p = 0.003)	0.343	+5.05%
Loss Cost	2015.1	0.047 (CI = +/-0.034; p = 0.009)	0.286	+4.83%
Loss Cost	2015.2	0.047 (CI = +/-0.038; p = 0.017)	0.249	+4.83%
Loss Cost	2016.1	0.044 (CI = +/-0.042; p = 0.040)	0.191	+4.55%
Loss Cost	2016.2	0.043 (CI = +/-0.048; p = 0.072)	0.147	+4.43%
Loss Cost	2017.1	0.046 (CI = +/-0.054; p = 0.090)	0.134	+4.71%
Loss Cost	2017.2	0.046 (CI = +/-0.062; p = 0.136)	0.099	+4.71%
Severity	2005.1	0.045 (CI = +/-0.004; p = 0.000)	0.934	+4.65%
Severity	2005.2	0.046 (CI = +/-0.004; p = 0.000)	0.934	+4.71%
Severity	2006.1	0.047 (CI = +/-0.004; p = 0.000)	0.943	+4.86%
Severity	2006.2	0.048 (CI = +/-0.004; p = 0.000)	0.944	+4.95%
Severity	2007.1	0.049 (CI = +/-0.004; p = 0.000)	0.945	+5.04%
Severity	2007.2	0.050 (CI = +/-0.004; p = 0.000)	0.945	+5.12%
Severity	2008.1	0.051 (CI = +/-0.004; p = 0.000)	0.949	+5.25%
Severity	2008.2	0.052 (CI = +/-0.004; p = 0.000)	0.950	+5.34%
Severity	2009.1	0.054 (CI = +/-0.004; p = 0.000)	0.957	+5.51%
Severity	2009.2	0.054 (CI = +/-0.004; p = 0.000)	0.956	+5.57%
Severity	2010.1	0.055 (CI = +/-0.005; p = 0.000)	0.955	+5.66%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	0.953	+5.74%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.958	+5.90%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	0.959	+6.03%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	0.966	+6.23%
Severity	2012.2	0.062 (CI = +/-0.005; p = 0.000)	0.966	+6.36%
Severity	2013.1	0.064 (CI = +/-0.005; p = 0.000)	0.971	+6.56%
Severity	2013.2	0.064 (CI = +/-0.005; p = 0.000)	0.969	+6.64%
Severity	2014.1	0.066 (CI = +/-0.005; p = 0.000)	0.972	+6.82%
Severity	2014.2	0.066 (CI = +/-0.006; p = 0.000)	0.968	+6.80%
Severity	2015.1	0.067 (CI = +/-0.006; p = 0.000)	0.965	+6.89%
Severity	2015.2	0.066 (CI = +/-0.007; p = 0.000)	0.959	+6.85%
Severity	2016.1	0.067 (CI = +/-0.008; p = 0.000)	0.953	+6.89%
Severity	2016.2	0.067 (CI = +/-0.009; p = 0.000)	0.944	+6.88%
Severity	2017.1	0.069 (CI = +/-0.009; p = 0.000)	0.942	+7.10%
Severity	2017.2	0.068 (CI = +/-0.011; p = 0.000)	0.929	+7.05%
Frequency	2005.1	-0.009 (CI = +/-0.008; p = 0.016)	0.121	-0.94%
Frequency	2005.2	-0.009 (CI = +/-0.008; p = 0.028)	0.100	-0.89%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.039)	0.088	-0.88%
Frequency	2006.2	-0.009 (CI = +/-0.009; p = 0.046)	0.083	-0.90%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.070)	0.067	-0.86%
Frequency	2007.2	-0.007 (CI = +/-0.010; p = 0.149)	0.034	-0.70%
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.224)	0.016	-0.63%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.329)	-0.001	-0.53%
Frequency	2009.1	-0.005 (CI = +/-0.012; p = 0.410)	-0.010	-0.47%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.514)	-0.019	-0.40%
Frequency	2010.1	-0.004 (CI = +/-0.013; p = 0.529)	-0.021	-0.41%
Frequency	2010.2	-0.005 (CI = +/-0.014; p = 0.497)	-0.019	-0.47%
Frequency	2011.1	-0.005 (CI = +/-0.015; p = 0.475)	-0.018	-0.54%
Frequency	2011.2	-0.006 (CI = +/-0.016; p = 0.484)	-0.019	-0.56%
Frequency	2012.1	-0.007 (CI = +/-0.018; p = 0.392)	-0.010	-0.74%
Frequency	2012.2	-0.010 (CI = +/-0.019; p = 0.276)	0.010	-1.01%
Frequency	2013.1	-0.013 (CI = +/-0.020; p = 0.193)	0.034	-1.30%
Frequency	2013.2	-0.015 (CI = +/-0.022; p = 0.155)	0.051	-1.54%
Frequency	2014.1	-0.017 (CI = +/-0.024; p = 0.149)	0.056	-1.70%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.206)	0.035	-1.63%
Frequency	2015.1	-0.019 (CI = +/-0.029; p = 0.174)	0.050	-1.93%
Frequency	2015.2	-0.019 (CI = +/-0.032; p = 0.229)	0.030	-1.89%
Frequency	2016.1	-0.022 (CI = +/-0.036; p = 0.210)	0.040	-2.19%
Frequency	2016.2	-0.023 (CI = +/-0.041; p = 0.243)	0.029	-2.30%
Frequency	2017.1	-0.023 (CI = +/-0.046; p = 0.315)	0.006	-2.23%
Frequency	2017.2	-0.022 (CI = +/-0.054; p = 0.389)	-0.015	-2.18%

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	2005.1	0.025 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.113; p = 0.398)	0.344	+2.49%
Loss Cost	2005.2	0.026 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.116; p = 0.352)	0.342	+2.61%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.119; p = 0.416)	0.343	+2.72%
Loss Cost	2006.2	0.027 (CI = +/-0.014; p = 0.001)	0.050 (CI = +/-0.124; p = 0.411)	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 = 0.341)	0.346	+3.14%
Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.001)	0.053 (CI = +/-0.134; p = 0.418)	0.351	+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	+3.76%
Loss Cost	2009.2	0.039 (CI = +/-0.021; p = 0.001)	0.065 (CI = +/-0.149; p = 0.376)	0.351	+3.95%
Loss Cost	2010.1	0.038 (CI = +/-0.023; p = 0.003)	0.067 (CI = +/-0.156; p = 0.377)	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 = +/-0.029; p = 0.015)	0.068 (CI = +/-0.173; p = 0.418)	0.230	+3.73%
Loss Cost	2011.2	0.038 (CI = +/-0.032; p = 0.023)	0.071 (CI = +/-0.183; p = 0.424)	0.194	+3.82%
Loss Cost	2012.1	0.035 (CI = +/-0.035; p = 0.054)	0.081 (CI = +/-0.193; p = 0.389)	0.147	+3.51%
Loss Cost	2012.2	0.030 (CI = +/-0.039; p = 0.123)	0.067 (CI = +/-0.204; p = 0.495)	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 = 0.459)	0.069 (CI = +/-0.227; p = 0.524)	-0.078	+1.75%
Loss Cost	2014.1	0.010 (CI = +/-0.055; p = 0.699)	0.087 (CI = +/-0.240; p = 0.446)	-0.096	+1.01%
Loss Cost	2014.2	0.006 (CI = +/-0.065; p = 0.836)	0.077 (CI = +/-0.262; p = 0.530)	-0.137	+0.63%
Loss Cost	2015.1	-0.011 (CI = +/-0.072; p = 0.749)	0.114 (CI = +/-0.269; p = 0.368)	-0.091	-1.05%
Loss Cost	2015.2	-0.020 (CI = +/-0.086; p = 0.621)	0.094 (CI = +/-0.298; p = 0.492)	-0.111	-1.93%
Loss Cost	2016.1	-0.048 (CI = +/-0.092; p = 0.261)	0.147 (CI = +/-0.293; p = 0.280)	0.075	-4.72%
Loss Cost	2016.2	-0.071 (CI = +/-0.112; p = 0.177)	0.106 (CI = +/-0.322; p = 0.463)	0.131	-6.86%
Loss Cost	2017.1	-0.106 (CI = +/-0.126; p = 0.085)	0.158 (CI = +/-0.328; p = 0.281)	0.314	-10.08%
Loss Cost	2017.2	-0.153 (CI = +/-0.151; p = 0.048)	0.088 (CI = +/-0.347; p = 0.542)	0.474	-14.19%
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 = 0.013)	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	+4.20%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.010)	0.948	+4.28%
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 = 0.013)	0.960	+4.65%
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 = 0.022)	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)	0.039 (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 = 0.009)	0.963	+6.01%
Severity	2014.2	0.058 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.032; p = 0.020)	0.952	+5.92%
Severity	2015.1	0.057 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.034; p = 0.022)	0.943	+5.82%
Severity	2015.2	0.055 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.037; p = 0.048)	0.923	+5.63%
Severity	2016.1	0.051 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.036; p = 0.023)	0.918	+5.25%
Severity	2016.2	0.049 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.041; p = 0.052)	0.879	+5.02%
Severity	2017.1	0.047 (CI = +/-0.018; p = 0.001)	0.043 (CI = +/-0.047; p = 0.063)	0.847	+4.81%
Severity	2017.2	0.040 (CI = +/-0.021; p = 0.005)	0.033 (CI = +/-0.049; p = 0.142)	0.758	+4.10%
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 = 0.050)	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 = 0.758)	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 = +/-0.139; p = 0.767)	-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 = 0.755)	-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)	-0.002	-2.34%
Frequency	2013.1	-0.032 (CI = +/-0.040; p = 0.109)	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	-0.099 (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	-14.21%
Frequency	2017.2	-0.193 (CI = +/-0.140; p = 0.016)	0.055 (CI = +/-0.320; p = 0.676)	0.635	-17.57%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, mobility, excess_inflation

Fit	Start Date	Time	Mobility	Excess Inflation	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.166 (CI = +/-0.177; p = 0.066)	0.814	+3.91%
Loss Cost	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.148 (CI = +/-0.178; p = 0.101)	0.819	+4.11%
Loss Cost	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.123 (CI = +/-0.176; p = 0.165)	0.832	+4.39%
Loss Cost	2006.2	0.044 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.111 (CI = +/-0.180; p = 0.219)	0.829	+4.52%
Loss Cost	2007.1	0.047 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.088 (CI = +/-0.180; p = 0.328)	0.837	+4.79%
Loss Cost	2007.2	0.051 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.169; p = 0.559)	0.863	+5.24%
Loss Cost	2008.1	0.055 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.160; p = 0.874)	0.885	+5.69%
Loss Cost	2008.2	0.060 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.023 (CI = +/-0.151; p = 0.756)	0.903	+6.13%
Loss Cost	2009.1	0.064 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.137; p = 0.343)	0.925	+6.66%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.131; p = 0.147)	0.935	+7.06%
Loss Cost	2010.1	0.071 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.118 (CI = +/-0.130; p = 0.075)	0.938	+7.37%
Loss Cost	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.134; p = 0.055)	0.936	+7.56%
Loss Cost	2011.1	0.077 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.160 (CI = +/-0.132; p = 0.019)	0.941	+7.97%
Loss Cost	2011.2	0.081 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.129; p = 0.006)	0.947	+8.42%
Loss Cost	2012.1	0.084 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.132; p = 0.003)	0.947	+8.73%
Loss Cost	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.140; p = 0.006)	0.942	+8.67%
Loss Cost	2013.1	0.084 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.150; p = 0.009)	0.936	+8.72%
Loss Cost	2013.2	0.083 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.161; p = 0.016)	0.930	+8.60%
Loss Cost	2014.1	0.085 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.171; p = 0.015)	0.927	+8.91%
Loss Cost	2014.2	0.089 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.182; p = 0.012)	0.927	+9.34%
Loss Cost	2015.1	0.086 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.197; p = 0.028)	0.921	+8.99%
Loss Cost	2015.2	0.087 (CI = +/-0.029; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.217; p = 0.038)	0.917	+9.11%
Loss Cost	2016.1	0.079 (CI = +/-0.032; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.229; p = 0.101)	0.917	+8.20%
Loss Cost	2016.2	0.071 (CI = +/-0.037; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.246; p = 0.219)	0.918	+7.33%
Loss Cost	2017.1	0.069 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.275; p = 0.299)	0.916	+7.11%
Loss Cost	2017.2	0.050 (CI = +/-0.046; p = 0.034)	0.015 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.271; p = 0.651)	0.932	+5.17%
Severity	2005.1	0.038 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.136)	0.233 (CI = +/-0.077; p = 0.000)	0.967	+3.86%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.166)	0.228 (CI = +/-0.078; p = 0.000)	0.966	+3.91%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.239)	0.211 (CI = +/-0.073; p = 0.000)	0.972	+4.09%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.302)	0.204 (CI = +/-0.073; p = 0.000)	0.971	+4.17%
Severity	2007.1	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.384)	0.196 (CI = +/-0.074; p = 0.000)	0.971	+4.27%
Severity	2007.2	0.042 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.446)	0.190 (CI = +/-0.076; p = 0.000)	0.970	+4.33%
Severity	2008.1	0.044 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.597)	0.177 (CI = +/-0.074; p = 0.000)	0.972	+4.49%
Severity	2008.2	0.045 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.713)	0.169 (CI = +/-0.075; p = 0.000)	0.972	+4.59%
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.985)	0.150 (CI = +/-0.070; p = 0.000)	0.977	+4.83%
Severity	2009.2	0.048 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.963)	0.147 (CI = +/-0.072; p = 0.000)	0.975	+4.87%
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.860)	0.140 (CI = +/-0.075; p = 0.001)	0.974	+4.96%
Severity	2010.2	0.049 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.801)	0.136 (CI = +/-0.078; p = 0.001)	0.972	+5.02%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.558)	0.118 (CI = +/-0.076; p = 0.004)	0.975	+5.27%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.421)	0.106 (CI = +/-0.077; p = 0.009)	0.975	+5.44%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.180)	0.082 (CI = +/-0.071; p = 0.025)	0.980	+5.79%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.112)	0.069 (CI = +/-0.072; p = 0.059)	0.980	+6.00%
Severity	2013.1	0.062 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.026)	0.045 (CI = +/-0.065; p = 0.168)	0.985	+6.39%
Severity	2013.2	0.063 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.020)	0.036 (CI = +/-0.068; p = 0.288)	0.984	+6.53%
Severity	2014.1	0.067 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.013 (CI = +/-0.063; p = 0.679)	0.987	+6.93%
Severity	2014.2	0.066 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.007)	0.019 (CI = +/-0.068; p = 0.564)	0.985	+6.82%
Severity	2015.1	0.068 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.009 (CI = +/-0.073; p = 0.794)	0.984	+7.00%
Severity	2015.2	0.066 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.011)	0.020 (CI = +/-0.078; p = 0.595)	0.982	+6.79%
Severity	2016.1	0.066 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.001; p = 0.017)	0.021 (CI = +/-0.087; p = 0.615)	0.979	+6.77%
Severity	2016.2	0.063 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.028)	0.032 (CI = +/-0.095; p = 0.475)	0.976	+6.53%
Severity	2017.1	0.067 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.024)	0.017 (CI = +/-0.103; p = 0.728)	0.974	+6.88%
Severity	2017.2	0.061 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.041 (CI = +/-0.107; p = 0.418)	0.973	+6.29%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.874)	0.012 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.130; p = 0.304)	0.665	+0.05%
Frequency	2005.2	0.002 (CI = +/-0.007; p = 0.581)	0.012 (CI = +/-0.003; p = 0.000)	-0.080 (CI = +/-0.130; p = 0.218)	0.671	+0.20%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.452)	0.012 (CI = +/-0.003; p = 0.000)	-0.089 (CI = +/-0.133; p = 0.184)	0.672	+0.28%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.406)	0.012 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.137; p = 0.174)	0.671	+0.33%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.245)	0.012 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.138; p = 0.122)	0.678	+0.49%
Frequency	2007.2	0.009 (CI = +/-0.008; p = 0.035)	0.013 (CI = +/-0.003; p = 0.000)	-0.141 (CI = +/-0.126; p = 0.030)	0.729	+0.87%
Frequency	2008.1	0.011 (CI = +/-0.008; p = 0.008)	0.013 (CI = +/-0.003; p = 0.000)	-0.165 (CI = +/-0.123; p = 0.010)	0.754	+1.14%
Frequency	2008.2	0.015 (CI = +/-0.008; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.116; p = 0.002)	0.790	+1.47%
Frequency	2009.1	0.017 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.113; p = 0.001)	0.814	+1.75%
Frequency	2009.2	0.021 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.242 (CI = +/-0.106; p = 0.000)	0.846	+2.09%
Frequency	2010.1	0.023 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.258 (CI = +/-0.107; p = 0.000)	0.856	+2.29%
Frequency	2010.2	0.024 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.111; p = 0.000)	0.859	+2.42%
Frequency	2011.1	0.025 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.278 (CI = +/-0.116; p = 0.000)	0.862	+2.57%
Frequency	2011.2	0.028 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.296 (CI = +/-0.118; p = 0.000)	0.871	+2.82%
Frequency	2012.1	0.027 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.293 (CI = +/-0.125; p = 0.000)	0.870	+2.77%
Frequency	2012.2	0.025 (CI = +/-0.013; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.275 (CI = +/-0.130; p = 0.000)	0.874	+2.52%
Frequency	2013.1	0.022 (CI = +/-0.014; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	-0.254 (CI = +/-0.134; p = 0.001)	0.880	+2.19%
Frequency	2013.2	0.019 (CI = +/-0.015; p = 0.017)	0.015 (CI = +/-0.003; p = 0.000)	-0.239 (CI = +/-0.142; p = 0.002)	0.883	+1.94%
Frequency	2014.1	0.018 (CI = +/-0.017; p = 0.040)	0.014 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.153; p = 0.005)	0.883	+1.85%
Frequency	2014.2	0.023 (CI = +/-0.019; p = 0.019)	0.015 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.159; p = 0.003)	0.890	+2.36%
Frequency	2015.1	0.018 (CI = +/-0.021; p = 0.084)	0.015 (CI = +/-0.003; p = 0.000)	-0.234 (CI = +/-0.167; p = 0.009)	0.897	+1.86%
Frequency	2015.2	0.022 (CI = +/-0.024; p = 0.078)	0.015 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.182; p = 0.010)	0.897	+2.18%
Frequency	2016.1	0.013 (CI = +/-0.027; p = 0.301)	0.014 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.188; p = 0.032)	0.909	+1.34%
Frequency	2016.2	0.008 (CI = +/-0.031; p = 0.604)	0.014 (CI = +/-0.003; p = 0.000)	-0.179 (CI = +/-0.204; p = 0.080)	0.912	+0.76%
Frequency	2017.1	0.002 (CI = +/-0.036; p = 0.896)	0.014 (CI = +/-0.003; p = 0.000)	-0.154 (CI = +/-0.225; p = 0.161)	0.912	+0.22%
Frequency	2017.2	-0.011 (CI = +/-0.039; p = 0.561)	0.013 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.230; p = 0.368)	0.925	-1.05%

Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

				Implied Trend
Fit	Start Date	Time	Adjusted R ²	Rate
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.635	+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	+9.16%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.013; 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	+10.68%
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	+10.70%
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	+10.99%
Loss Cost	2017.2	0.070 (CI = +/-0.027; p = 0.004)	0.943	+7.30%
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	+3.73%
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	+4.08%
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)	0.913	+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)	0.858	+6.43%
Severity	2017.1	0.071 (CI = +/-0.035; p = 0.005)	0.864	+7.38%
Severity	2017.2	0.058 (CI = +/-0.049; p = 0.032)	0.772	+6.02%
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.943)	-0.036	+0.03%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.653)	-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 = 0.300)	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)	0.650	+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)	0.709	+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)	0.731	+3.74%
Frequency	2015.1	0.033 (CI = +/-0.019; p = 0.003)	0.637	+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)	0.624	+3.36%
Frequency	2017.1	0.033 (CI = +/-0.039; p = 0.079)	0.472	+3.36%
Frequency	2017.2	0.012 (CI = +/-0.035; p = 0.354)	0.046	+1.20%

Collision

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters included: time, seasonality, mobility, excess_inflation

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.076; p = 0.641)	0.010 (CI = +/-0.004; p = 0.000)	0.167 (CI = +/-0.180; p = 0.067)	0.810	+3.89%
Loss Cost	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.075; p = 0.507)	0.010 (CI = +/-0.004; p = 0.000)	0.148 (CI = +/-0.180; p = 0.103)	0.817	+4.10%
Loss Cost	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.075; p = 0.698)	0.011 (CI = +/-0.004; p = 0.000)	0.124 (CI = +/-0.178; p = 0.167)	0.827	+4.37%
Loss Cost	2006.2	0.044 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.076; p = 0.612)	0.011 (CI = +/-0.004; p = 0.000)	0.111 (CI = +/-0.182; p = 0.223)	0.825	+4.51%
Loss Cost	2007.1	0.047 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.077; p = 0.795)	0.012 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.183; p = 0.330)	0.832	+4.77%
Loss Cost	2007.2	0.051 (CI = +/-0.011; p = 0.000)	0.024 (CI = +/-0.071; p = 0.506)	0.012 (CI = +/-0.004; p = 0.000)	0.050 (CI = +/-0.171; p = 0.555)	0.861	+5.22%
Loss Cost	2008.1	0.055 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.068; p = 0.790)	0.013 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.163; p = 0.865)	0.881	+5.67%
Loss Cost	2008.2	0.059 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.063; p = 0.503)	0.013 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.153; p = 0.769)	0.901	+6.11%
Loss Cost	2009.1	0.064 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.058; p = 0.858)	0.014 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.140; p = 0.359)	0.922	+6.65%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.054; p = 0.581)	0.014 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.133; p = 0.157)	0.933	+7.05%
Loss Cost	2010.1	0.071 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.054; p = 0.804)	0.015 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.133; p = 0.084)	0.936	+7.35%
Loss Cost	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.055; p = 0.692)	0.015 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.137; p = 0.061)	0.934	+7.55%
Loss Cost	2011.1	0.077 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.054; p = 0.982)	0.016 (CI = +/-0.003; p = 0.000)	-0.160 (CI = +/-0.135; p = 0.023)	0.939	+7.97%
Loss Cost	2011.2	0.081 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.052; p = 0.731)	0.016 (CI = +/-0.003; p = 0.000)	-0.189 (CI = +/-0.132; p = 0.007)	0.945	+8.40%
Loss Cost	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.053; p = 0.939)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.136; p = 0.004)	0.945	+8.72%
Loss Cost	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.055; p = 0.969)	0.016 (CI = +/-0.003; p = 0.000)	-0.206 (CI = +/-0.144; p = 0.007)	0.939	+8.66%
Loss Cost	2013.1	0.084 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.058; p = 0.998)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.155; p = 0.011)	0.933	+8.72%
Loss Cost	2013.2	0.083 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.061; p = 0.961)	0.016 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.166; p = 0.019)	0.926	+8.61%
Loss Cost	2014.1	0.086 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.064; p = 0.819)	0.016 (CI = +/-0.003; p = 0.000)	-0.223 (CI = +/-0.179; p = 0.017)	0.923	+8.95%
Loss Cost	2014.2	0.089 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.066; p = 0.938)	0.017 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.189; p = 0.015)	0.922	+9.35%
Loss Cost	2015.1	0.086 (CI = +/-0.026; p = 0.000)	0.003 (CI = +/-0.070; p = 0.929)	0.016 (CI = +/-0.004; p = 0.000)	-0.224 (CI = +/-0.208; p = 0.036)	0.916	+8.96%
Loss Cost	2015.2	0.087 (CI = +/-0.030; p = 0.000)	0.004 (CI = +/-0.074; p = 0.904)	0.016 (CI = +/-0.004; p = 0.000)	-0.230 (CI = +/-0.227; p = 0.047)	0.911	+9.09%
Loss Cost	2016.1	0.077 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.077; p = 0.636)	0.016 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.242; p = 0.139)	0.912	+8.01%
Loss Cost	2016.2	0.070 (CI = +/-0.039; p = 0.002)	0.011 (CI = +/-0.079; p = 0.770)	0.016 (CI = +/-0.004; p = 0.000)	-0.142 (CI = +/-0.259; p = 0.254)	0.912	+7.26%
Loss Cost	2017.1	0.067 (CI = +/-0.048; p = 0.010)	0.015 (CI = +/-0.087; p = 0.719)	0.015 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.297; p = 0.372)	0.909	+6.89%
Loss Cost	2017.2	0.050 (CI = +/-0.049; p = 0.046)	0.001 (CI = +/-0.083; p = 0.981)	0.015 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.291; p = 0.673)	0.926	+5.16%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.030; p = 0.007)	-0.002 (CI = +/-0.002; p = 0.050)	0.236 (CI = +/-0.070; p = 0.000)	0.973	+3.81%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.030; p = 0.005)	-0.002 (CI = +/-0.002; p = 0.064)	0.229 (CI = +/-0.071; p = 0.000)	0.972	+3.88%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.028; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.102)	0.215 (CI = +/-0.067; p = 0.000)	0.976	+4.04%
Severity	2006.2	0.041 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.027; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.133)	0.205 (CI = +/-0.065; p = 0.000)	0.977	+4.15%
Severity	2007.1	0.041 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.028; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.177)	0.200 (CI = +/-0.067; p = 0.000)	0.977	+4.21%
Severity	2007.2	0.042 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.028; p = 0.005)	-0.001 (CI = +/-0.002; p = 0.222)	0.192 (CI = +/-0.067; p = 0.000)	0.977	+4.30%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.028; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.323)	0.182 (CI = +/-0.067; p = 0.000)	0.977	+4.42%
Severity	2008.2	0.045 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.027; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.414)	0.171 (CI = +/-0.066; p = 0.000)	0.979	+4.56%
Severity	2009.1	0.046 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.026; p = 0.009)	0.000 (CI = +/-0.001; p = 0.638)	0.156 (CI = +/-0.062; p = 0.000)	0.981	+4.75%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.026; p = 0.007)	0.000 (CI = +/-0.001; p = 0.728)	0.149 (CI = +/-0.064; p = 0.000)	0.981	+4.83%
Severity	2010.1	0.048 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.027; p = 0.011)	0.000 (CI = +/-0.001; p = 0.788)	0.147 (CI = +/-0.067; p = 0.000)	0.979	+4.87%
Severity	2010.2	0.049 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.028; p = 0.008)	0.000 (CI = +/-0.002; p = 0.896)	0.139 (CI = +/-0.069; p = 0.000)	0.979	+4.97%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.027; p = 0.017)	0.000 (CI = +/-0.001; p = 0.856)	0.126 (CI = +/-0.069; p = 0.001)	0.980	+5.16%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.026; p = 0.006)	0.000 (CI = +/-0.001; p = 0.638)	0.110 (CI = +/-0.066; p = 0.002)	0.981	+5.38%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.024; p = 0.012)	0.001 (CI = +/-0.001; p = 0.321)	0.091 (CI = +/-0.063; p = 0.007)	0.984	+5.67%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.023; p = 0.003)	0.001 (CI = +/-0.001; p = 0.164)	0.074 (CI = +/-0.059; p = 0.017)	0.987	+5.93%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.021; p = 0.006)	0.001 (CI = +/-0.001; p = 0.044)	0.054 (CI = +/-0.055; p = 0.053)	0.989	+6.24%
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.020; p = 0.003)	0.001 (CI = +/-0.001; p = 0.021)	0.042 (CI = +/-0.055; p = 0.124)	0.990	+6.45%
Severity	2014.1	0.065 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.019; p = 0.006)	0.002 (CI = +/-0.001; p = 0.005)	0.024 (CI = +/-0.053; p = 0.347)	0.991	+6.75%
Severity	2014.2	0.066 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.020; p = 0.009)	0.002 (CI = +/-0.001; p = 0.007)	0.026 (CI = +/-0.057; p = 0.349)	0.990	+6.72%
Severity	2015.1	0.066 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.021; p = 0.016)	0.002 (CI = +/-0.001; p = 0.010)	0.023 (CI = +/-0.063; p = 0.450)	0.988	+6.77%
Severity	2015.2	0.065 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.022; p = 0.025)	0.002 (CI = +/-0.001; p = 0.015)	0.028 (CI = +/-0.068; p = 0.389)	0.986	+6.67%
Severity	2016.1	0.063 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.024; p = 0.022)	0.001 (CI = +/-0.001; p = 0.032)	0.039 (CI = +/-0.075; p = 0.280)	0.985	+6.45%
Severity	2016.2	0.062 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.025; p = 0.034)	0.001 (CI = +/-0.001; p = 0.045)	0.044 (CI = +/-0.083; p = 0.269)	0.982	+6.35%
Severity	2017.1	0.063 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.028; p = 0.061)	0.001 (CI = +/-0.001; p = 0.052)	0.038 (CI = +/-0.095; p = 0.398)	0.980	+6.48%
Severity	2017.2	0.059 (CI = +/-0.017; p = 0.000)	0.023 (CI = +/-0.028; p = 0.098)	0.001 (CI = +/-0.001; p = 0.064)	0.053 (CI = +/-0.099; p = 0.260)	0.977	+6.09%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.814)	-0.024 (CI = +/-0.055; p = 0.381)	0.012 (CI = +/-0.003; p = 0.000)	-0.069 (CI = +/-0.130; p = 0.293)	0.663	+0.08%
Frequency	2005.2	0.002 (CI = +/-0.007; p = 0.565)	-0.019 (CI = +/-0.055; p = 0.483)	0.012 (CI = +/-0.003; p = 0.000)	-0.081 (CI = +/-0.131; p = 0.220)	0.666	+0.21%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.410)	-0.024 (CI = +/-0.056; p = 0.399)	0.012 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.134; p = 0.176)	0.669	+0.31%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.390)	-0.022 (CI = +/-0.058; p = 0.435)	0.012 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.138; p = 0.174)	0.667	+0.35%
Frequency	2007.1	0.005 (CI = +/-0.009; p = 0.209)	-0.029 (CI = +/-0.058; p = 0.308)	0.013 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.138; p = 0.112)	0.678	+0.54%
Frequency	2007.2	0.009 (CI = +/-0.008; p = 0.034)	-0.018 (CI = +/-0.053; p = 0.485)	0.013 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.128; p = 0.030)	0.724	+0.89%
Frequency	2008.1	0.012 (CI = +/-0.008; p = 0.006)	-0.029 (CI = +/-0.051; p = 0.256)	0.014 (CI = +/-0.003; p = 0.000)	-0.168 (CI = +/-0.123; p = 0.009)	0.757	+1.19%
Frequency	2008.2	0.015 (CI = +/-0.008; p = 0.001)	-0.021 (CI = +/-0.048; p = 0.392)	0.014 (CI = +/-0.003; p = 0.000)	-0.193 (CI = +/-0.117; p = 0.002)	0.789	+1.49%
Frequency	2009.1	0.018 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.046; p = 0.186)	0.014 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.112; p = 0.000)	0.819	+1.81%
Frequency	2009.2	0.021 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.290)	0.015 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.106; p = 0.000)	0.847	+2.11%
Frequency	2010.1	0.023 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.164)	0.015 (CI = +/-0.002; p = 0.000)	-0.263 (CI = +/-0.106; p = 0.000)	0.862	+2.37%
Frequency	2010.2	0.024 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.044; p = 0.203)	0.015 (CI = +/-0.003; p = 0.000)	-0.269 (CI = +/-0.110; p = 0.000)	0.863	+2.45%
Frequency	2011.1	0.026 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.137)	0.015 (CI = +/-0.002; p = 0.000)	-0.285 (CI = +/-0.113; p = 0.000)	0.870	+2.67%
Frequency	2011.2	0.028 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.046; p = 0.191)	0.016 (CI = +/-0.002; p = 0.000)	-0.299 (CI = +/-0.116; p = 0.000)	0.875	+2.87%
Frequency	2012.1	0.028 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.048; p = 0.207)	0.016 (CI = +/-0.003; p = 0.000)	-0.301 (CI = +/-0.124; p = 0.000)	0.874	+2.89%
Frequency	2012.2	0.026 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.142)	0.015 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.126; p = 0.000)	0.881	+2.59%
Frequency	2013.1	0.023 (CI = +/-0.014; p = 0.002)	-0.030 (CI = +/-0.050; p = 0.220)	0.015 (CI = +/-0.003; p = 0.000)	-0.264 (CI = +/-0.133; p = 0.001)	0.884	+2.33%
Frequency	2013.2	0.020 (CI = +/-0.015; p = 0.012)	-0.035 (CI = +/-0.051; p = 0.169)	0.015 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.139; p = 0.002)	0.890	+2.03%
Frequency	2014.1	0.020 (CI = +/-0.017; p = 0.024)	-0.035 (CI = +/-0.054; p = 0.188)	0.015 (CI = +/-0.003; p = 0.000)	-0.247 (CI = +/-0.151; p = 0.003)	0.888	+2.07%
Frequency	2014.2	0.024 (CI = +/-0.019; p = 0.015)	-0.030 (CI = +/-0.055; p = 0.261)	0.015 (CI = +/-0.003; p = 0.000)	-0.271 (CI = +/-0.158; p = 0.002)	0.892	+2.47%
Frequency	2015.1	0.020 (CI = +/-0.022; p = 0.067)	-0.024 (CI = +/-0.058; p = 0.390)	0.015 (CI = +/-0.003; p = 0.000)	-0.247 (CI = +/-0.172; p = 0.008)	0.896	+2.05%
Frequency	2015.2	0.023 (CI = +/-0.025; p = 0.073)	-0.022 (CI = +/-0.057; p = 0.457)	0.015 (CI = +/-0.003; p = 0.000)	-0.259 (CI = +/-0.186; p = 0.010)	0.894	+2.28%
Frequency	2016.1	0.015 (CI = +/-0.028; p = 0.290)	-0.011 (CI = +/-0.063; p = 0.700)	0.014 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.200; p = 0.036)	0.903	+1.46%
Frequency	2016.2	0.009 (CI = +/-0.032; p = 0.570)	-0.017 (CI = +/-0.065; p = 0.582)	0.014 (CI = +/-0.003; p = 0.000)	-0.186 (CI = +/-0.213; p = 0.081)	0.907	+0.86%
Frequency	2017.1	0.004 (CI = +/-0.039; p = 0.832)	-0.012 (CI = +/-0.071; p = 0.724)	0.014 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.242; p = 0.166)	0.906	+0.38%
Frequency	2017.2	-0.009 (CI = +/-0.041; p = 0.640)	-0.022 (CI = +/-0.069; p = 0.486)	0.014 (CI = +/-0.003; p = 0.000)	-0.110 (CI = +/-0.241; p = 0.333)	0.922	-0.88%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

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	2005.1	-0.080 (CI = +/-0.018; p = 0.000)	0.494 (CI = +/-0.250; p = 0.000)	0.304 (CI = +/-0.050; p = 0.000)	0.955	-7.70%	+25.06%
Loss Cost	2005.2	-0.081 (CI = +/-0.020; p = 0.000)	0.491 (CI = +/-0.254; p = 0.000)	0.305 (CI = +/-0.052; p = 0.000)	0.955	-7.79%	+25.15%
Loss Cost	2006.1	-0.081 (CI = +/-0.021; p = 0.000)	0.491 (CI = +/-0.258; p = 0.000)	0.306 (CI = +/-0.054; p = 0.000)	0.955	-7.80%	+25.16%
Loss Cost	2006.2	-0.081 (CI = +/-0.023; p = 0.000)	0.492 (CI = +/-0.263; p = 0.001)	0.305 (CI = +/-0.057; p = 0.000)	0.955	-7.76%	+25.13%
Loss Cost	2007.1	-0.076 (CI = +/-0.025; p = 0.000)	0.502 (CI = +/-0.263; p = 0.000)	0.297 (CI = +/-0.058; p = 0.000)	0.957	-7.28%	+24.77%
Loss Cost	2007.2	-0.071 (CI = +/-0.027; p = 0.000)	0.510 (CI = +/-0.264; p = 0.000)	0.289 (CI = +/-0.061; p = 0.000)	0.958	-6.82%	+24.47%
Loss Cost	2008.1	-0.061 (CI = +/-0.029; p = 0.000)	0.525 (CI = +/-0.258; p = 0.000)	0.276 (CI = +/-0.061; p = 0.000)	0.961	-5.96%	+23.94%
Loss Cost	2008.2	-0.057 (CI = +/-0.032; p = 0.001)	0.532 (CI = +/-0.262; p = 0.000)	0.270 (CI = +/-0.065; p = 0.000)	0.962	-5.53%	+23.70%
Loss Cost	2009.1	-0.049 (CI = +/-0.035; p = 0.008)	0.543 (CI = +/-0.262; p = 0.000)	0.258 (CI = +/-0.068; p = 0.000)	0.963	-4.76%	+23.31%
Loss Cost	2009.2	-0.042 (CI = +/-0.039; p = 0.036)	0.550 (CI = +/-0.265; p = 0.000)	0.250 (CI = +/-0.072; p = 0.000)	0.964	-4.16%	+23.03%
Loss Cost	2010.1	-0.024 (CI = +/-0.042; p = 0.245)	0.570 (CI = +/-0.253; p = 0.000)	0.226 (CI = +/-0.073; p = 0.000)	0.968	-2.40%	+22.33%
Loss Cost	2010.2	-0.024 (CI = +/-0.049; p = 0.313)	0.570 (CI = +/-0.259; p = 0.000)	0.226 (CI = +/-0.080; p = 0.000)	0.967	-2.40%	+22.33%
Loss Cost	2011.1	-0.017 (CI = +/-0.056; p = 0.532)	0.576 (CI = +/-0.265; p = 0.000)	0.217 (CI = +/-0.088; p = 0.000)	0.967	-1.72%	+22.12%
Loss Cost	2011.2	-0.013 (CI = +/-0.067; p = 0.692)	0.579 (CI = +/-0.272; p = 0.000)	0.212 (CI = +/-0.099; p = 0.000)	0.966	-1.29%	+22.01%
Loss Cost	2012.1	0.010 (CI = +/-0.079; p = 0.789)	0.593 (CI = +/-0.272; p = 0.000)	0.185 (CI = +/-0.110; p = 0.002)	0.967	+1.03%	+21.51%
Loss Cost	2012.2	0.014 (CI = +/-0.098; p = 0.777)	0.595 (CI = +/-0.280; p = 0.000)	0.181 (CI = +/-0.130; p = 0.009)	0.966	+1.36%	+21.45%
Loss Cost	2013.1	0.022 (CI = +/-0.126; p = 0.724)	0.598 (CI = +/-0.289; p = 0.000)	0.172 (CI = +/-0.157; p = 0.034)	0.964	+2.18%	+21.34%
Loss Cost	2013.2	0.003 (CI = +/-0.169; p = 0.970)	0.593 (CI = +/-0.298; p = 0.001)	0.192 (CI = +/-0.200; p = 0.059)	0.962	+0.31%	+21.53%
Loss Cost	2014.1	0.019 (CI = +/-0.244; p = 0.875)	0.596 (CI = +/-0.309; p = 0.001)	0.176 (CI = +/-0.274; p = 0.196)	0.960	+1.87%	+21.42%
Loss Cost	2014.2	0.013 (CI = +/-0.401; p = 0.948)	0.595 (CI = +/-0.322; p = 0.001)	0.182 (CI = +/-0.429; p = 0.384)	0.957	+1.26%	+21.45%
Loss Cost	2015.1	0.030 (CI = +/-0.867; p = 0.942)	0.596 (CI = +/-0.335; p = 0.002)	0.164 (CI = +/-0.891; p = 0.702)	0.953	+3.09%	+21.42%
Loss Cost	2015.2	0.194 (CI = +/-0.059; p = 0.000)	0.596 (CI = +/-0.335; p = 0.002)	NA (CI = +/-NA; p = NA)	0.952	+21.42%	+21.42%
Loss Cost	2016.1	0.209 (CI = +/-0.065; p = 0.000)	0.543 (CI = +/-0.348; p = 0.005)	NA (CI = +/-NA; p = NA)	0.952	+23.30%	+23.30%
Loss Cost	2016.2	0.198 (CI = +/-0.075; p = 0.000)	0.578 (CI = +/-0.373; p = 0.005)	NA (CI = +/-NA; p = NA)	0.945	+21.95%	+21.95%
Loss Cost	2017.1	0.199 (CI = +/-0.088; p = 0.000)	0.577 (CI = +/-0.408; p = 0.009)	NA (CI = +/-NA; p = NA)	0.938	+22.02%	+22.02%
Loss Cost	2017.2	0.179 (CI = +/-0.099; p = 0.002)	0.632 (CI = +/-0.430; p = 0.008)	NA (CI = +/-NA; p = NA)	0.931	+19.60%	+19.60%
Severity	2005.1	0.051 (CI = +/-0.008; p = 0.000)	0.186 (CI = +/-0.109; p = 0.001)	0.063 (CI = +/-0.022; p = 0.000)	0.984	+5.25%	+12.07%
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	0.188 (CI = +/-0.110; p = 0.001)	0.062 (CI = +/-0.023; p = 0.000)	0.984	+5.33%	+12.01%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	0.188 (CI = +/-0.112; p = 0.002)	0.061 (CI = +/-0.024; p = 0.000)	0.983	+5.33%	+12.01%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	0.188 (CI = +/-0.114; p = 0.002)	0.061 (CI = +/-0.025; p = 0.000)	0.982	+5.35%	+12.00%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.191 (CI = +/-0.115; p = 0.002)	0.058 (CI = +/-0.026; p = 0.000)	0.982	+5.54%	+11.89%
Severity	2007.2	0.055 (CI = +/-0.012; p = 0.000)	0.194 (CI = +/-0.117; p = 0.002)	0.057 (CI = +/-0.027; p = 0.000)	0.981	+5.67%	+11.82%
Severity	2008.1	0.060 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.113; p = 0.001)	0.050 (CI = +/-0.027; p = 0.001)	0.983	+6.16%	+11.58%
Severity	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.203 (CI = +/-0.115; p = 0.001)	0.048 (CI = +/-0.028; p = 0.002)	0.982	+6.32%	+11.51%
Severity	2009.1	0.061 (CI = +/-0.016; p = 0.000)	0.203 (CI = +/-0.117; p = 0.001)	0.048 (CI = +/-0.030; p = 0.003)	0.981	+6.33%	+11.51%
Severity	2009.2	0.057 (CI = +/-0.017; p = 0.000)	0.197 (CI = +/-0.116; p = 0.002)	0.054 (CI = +/-0.032; p = 0.002)	0.980	+5.81%	+11.70%
Severity	2010.1	0.054 (CI = +/-0.020; p = 0.000)	0.195 (CI = +/-0.118; p = 0.002)	0.057 (CI = +/-0.034; p = 0.002)	0.979	+5.58%	+11.78%
Severity	2010.2	0.048 (CI = +/-0.022; p = 0.000)	0.189 (CI = +/-0.118; p = 0.003)	0.065 (CI = +/-0.036; p = 0.001)	0.979	+4.96%	+11.96%
Severity	2011.1	0.050 (CI = +/-0.026; p = 0.001)	0.190 (CI = +/-0.121; p = 0.003)	0.063 (CI = +/-0.040; p = 0.004)	0.978	+5.08%	+11.93%
Severity	2011.2	0.050 (CI = +/-0.031; p = 0.003)	0.191 (CI = +/-0.124; p = 0.004)	0.062 (CI = +/-0.045; p = 0.009)	0.976	+5.15%	+11.92%
Severity	2012.1	0.056 (CI = +/-0.037; p = 0.005)	0.194 (CI = +/-0.127; p = 0.004)	0.056 (CI = +/-0.052; p = 0.035)	0.975	+5.74%	+11.81%
Severity	2012.2	0.044 (CI = +/-0.045; p = 0.053)	0.188 (CI = +/-0.128; p = 0.006)	0.069 (CI = +/-0.059; p = 0.025)	0.974	+4.51%	+11.99%
Severity	2013.1	0.035 (CI = +/-0.057; p = 0.211)	0.185 (CI = +/-0.132; p = 0.008)	0.079 (CI = +/-0.072; p = 0.033)	0.972	+3.61%	+12.10%
Severity	2013.2	0.020 (CI = +/-0.076; p = 0.582)	0.181 (CI = +/-0.135; p = 0.011)	0.095 (CI = +/-0.090; p = 0.040)	0.971	+2.06%	+12.25%
Severity	2014.1	-0.010 (CI = +/-0.108; p = 0.847)	0.175 (CI = +/-0.137; p = 0.016)	0.127 (CI = +/-0.122; p = 0.041)	0.969	-1.01%	+12.45%
Severity	2014.2	0.012 (CI = +/-0.177; p = 0.890)	0.177 (CI = +/-0.142; p = 0.018)	0.105 (CI = +/-0.190; p = 0.260)	0.967	+1.19%	+12.36%
Severity	2015.1	-0.076 (CI = +/-0.380; p = 0.677)	0.173 (CI = +/-0.147; p = 0.024)	0.194 (CI = +/-0.390; p = 0.308)	0.964	-7.32%	+12.50%
Severity	2015.2	0.118 (CI = +/-0.026; p = 0.000)	0.173 (CI = +/-0.147; p = 0.024)	NA (CI = +/-NA; p = NA)	0.963	+12.50%	+12.50%
Severity	2016.1	0.127 (CI = +/-0.027; p = 0.000)	0.140 (CI = +/-0.146; p = 0.059)	NA (CI = +/-NA; p = NA)	0.966	+13.58%	+13.58%
Severity	2016.2	0.129 (CI = +/-0.032; p = 0.000)	0.133 (CI = +/-0.158; p = 0.092)	NA (CI = +/-NA; p = NA)	0.961	+13.81%	+13.81%
Severity	2017.1	0.131 (CI = +/-0.037; p = 0.000)	0.128 (CI = +/-0.173; p = 0.134)	NA (CI = +/-NA; p = NA)	0.954	+14.02%	+14.02%
Severity	2017.2	0.128 (CI = +/-0.044; p = 0.000)	0.136 (CI = +/-0.188; p = 0.142)	NA (CI = +/-NA; p = NA)	0.945	+13.68%	+13.68%
Frequency	2005.1	-0.131 (CI = +/-0.014; p = 0.000)	0.308 (CI = +/-0.198; p = 0.003)	0.241 (CI = +/-0.040; p = 0.000)	0.924	-12.30%	+11.60%
Frequency	2005.2	-0.133 (CI = +/-0.016; p = 0.000)	0.303 (CI = +/-0.200; p = 0.004)	0.244 (CI = +/-0.041; p = 0.000)	0.920	-12.46%	+11.73%
Frequency	2006.1	-0.133 (CI = +/-0.017; p = 0.000)	0.303 (CI = +/-0.204; p = 0.005)	0.244 (CI = +/-0.043; p = 0.000)	0.914	-12.47%	+11.73%
Frequency	2006.2	-0.133 (CI = +/-0.018; p = 0.000)	0.304 (CI = +/-0.207; p = 0.005)	0.244 (CI = +/-0.045; p = 0.000)	0.908	-12.44%	+11.72%
Frequency	2007.1	-0.129 (CI = +/-0.020; p = 0.000)	0.310 (CI = +/-0.209; p = 0.005)	0.238 (CI = +/-0.046; p = 0.000)	0.903	-12.14%	+11.51%
Frequency	2007.2	-0.126 (CI = +/-0.022; p = 0.000)	0.317 (CI = +/-0.210; p = 0.004)	0.233 (CI = +/-0.048; p = 0.000)	0.899	-11.82%	+11.30%
Frequency	2008.1	-0.121 (CI = +/-0.024; p = 0.000)	0.324 (CI = +/-0.211; p = 0.004)	0.228 (CI = +/-0.050; p = 0.000)	0.896	-11.42%	+11.07%
Frequency	2008.2	-0.118 (CI = +/-0.026; p = 0.000)	0.328 (CI = +/-0.214; p = 0.004)	0.222 (CI = +/-0.053; p = 0.000)	0.892	-11.14%	+10.92%
Frequency	2009.1	-0.110 (CI = +/-0.029; p = 0.000)	0.339 (CI = +/-0.212; p = 0.003)	0.211 (CI = +/-0.055; p = 0.000)	0.894	-10.43%	+10.58%
Frequency	2009.2	-0.099 (CI = +/-0.031; p = 0.000)	0.353 (CI = +/-0.206; p = 0.002)	0.196 (CI = +/-0.056; p = 0.000)	0.901	-9.42%	+10.15%
Frequency	2010.1	-0.079 (CI = +/-0.030; p = 0.000)	0.375 (CI = +/-0.180; p = 0.000)	0.169 (CI = +/-0.052; p = 0.000)	0.925	-7.56%	+9.44%
Frequency	2010.2	-0.073 (CI = +/-0.034; p = 0.000)	0.381 (CI = +/-0.182; p = 0.000)	0.161 (CI = +/-0.056; p = 0.000)	0.926	-7.01%	+9.26%
Frequency	2011.1	-0.067 (CI = +/-0.040; p = 0.002)	0.385 (CI = +/-0.185; p = 0.000)	0.154 (CI = +/-0.062; p = 0.000)	0.927	-6.47%	+9.11%
Frequency	2011.2	-0.063 (CI = +/-0.047; p = 0.010)	0.388 (CI = +/-0.190; p = 0.000)	0.150 (CI = +/-0.069; p = 0.000)	0.927	-6.12%	+9.02%
Frequency	2012.1	-0.046 (CI = +/-0.055; p = 0.099)	0.399 (CI = +/-0.189; p = 0.000)	0.129 (CI = +/-0.077; p = 0.002)	0.931	-4.45%	+8.68%
Frequency	2012.2	-0.031 (CI = +/-0.067; p = 0.353)	0.406 (CI = +/-0.192; p = 0.000)	0.112 (CI = +/-0.089; p = 0.016)	0.933	-3.02%	+8.45%
Frequency	2013.1	-0.014 (CI = +/-0.085; p = 0.738)	0.413 (CI = +/-0.196; p = 0.000)	0.093 (CI = +/-0.107; p = 0.084)	0.933	-1.37%	+8.24%
Frequency	2013.2	-0.017 (CI = +/-0.115; p = 0.756)	0.412 (CI = +/-0.203; p = 0.000)	0.097 (CI = +/-0.136; p = 0.153)	0.930	-1.72%	+8.27%
Frequency	2014.1	0.029 (CI = +/-0.163; p = 0.716)	0.421 (CI = +/-0.207; p = 0.000)	0.048 (CI = +/-0.183; p = 0.587)	0.930	+2.90%	+7.99%
Frequency	2014.2	0.001 (CI = +/-0.267; p = 0.995)	0.418 (CI = +/-0.214; p = 0.001)	0.077 (CI = +/-0.286; p = 0.577)	0.925	+0.07%	+8.09%
Frequency	2015.1	0.106 (CI = +/-0.574; p = 0.699)	0.423 (CI = +/-0.222; p = 0.001)	-0.030 (CI = +/-0.590; p = 0.915)	0.921	+11.23%	+7.93%
Frequency	2015.2	0.076 (CI = +/-0.039; p = 0.001)	0.423 (CI = +/-0.222; p = 0.001)	NA (CI = +/-NA; p = NA)	0.918	+7.93%	+7.93%
Frequency	2016.1	0.082 (CI = +/-0.045; p = 0.001)	0.403 (CI = +/-0.237; p = 0.003)	NA (CI = +/-NA; p = NA)	0.915	+8.55%	+8.55%
Frequency	2016.2	0.069 (CI = +/-0.049; p = 0.009)	0.445 (CI = +/-0.245; p = 0.002)	NA (CI = +/-NA; p = NA)	0.910	+7.15%	+7.15%
Frequency	2017.1	0.068 (CI = +/-0.058; p = 0.024)	0.449 (CI = +/-0.267; p = 0.003)	NA (CI = +/-NA; p = NA)	0.900	+7.02%	+7.02%
Frequency	2017.2	0.051 (CI = +/-0.063; p = 0.107)	0.496 (CI = +/-0.275; p = 0.002)	NA (CI = +/-NA; p = NA)	0.895	+5.21%	+5.21%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.2
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	2005.1	-0.090 (CI = +/-0.021; p = 0.000)	0.375 (CI = +/-0.041; p = 0.000)	0.937	-8.65%	+32.96%
Loss Cost	2005.2	-0.092 (CI = +/-0.022; p = 0.000)	0.378 (CI = +/-0.042; p = 0.000)	0.938	-8.81%	+33.05%
Loss Cost	2006.1	-0.093 (CI = +/-0.024; p = 0.000)	0.379 (CI = +/-0.045; p = 0.000)	0.938	-8.90%	+33.10%
Loss Cost	2006.2	-0.094 (CI = +/-0.026; p = 0.000)	0.380 (CI = +/-0.047; p = 0.000)	0.937	-8.96%	+33.13%
Loss Cost	2007.1	-0.090 (CI = +/-0.029; p = 0.000)	0.375 (CI = +/-0.050; p = 0.000)	0.938	-8.60%	+32.97%
Loss Cost	2007.2	-0.087 (CI = +/-0.031; p = 0.000)	0.371 (CI = +/-0.053; p = 0.000)	0.939	-8.30%	+32.83%
Loss Cost	2008.1	-0.080 (CI = +/-0.034; p = 0.000)	0.362 (CI = +/-0.055; p = 0.000)	0.941	-7.65%	+32.58%
Loss Cost	2008.2	-0.077 (CI = +/-0.038; p = 0.000)	0.358 (CI = +/-0.059; p = 0.000)	0.941	-7.41%	+32.49%
Loss Cost	2009.1	-0.071 (CI = +/-0.042; p = 0.002)	0.352 (CI = +/-0.064; p = 0.000)	0.942	-6.90%	+32.33%
Loss Cost	2009.2	-0.068 (CI = +/-0.048; p = 0.007)	0.348 (CI = +/-0.069; p = 0.000)	0.941	-6.59%	+32.24%
Loss Cost	2010.1	-0.054 (CI = +/-0.053; p = 0.045)	0.331 (CI = +/-0.074; p = 0.000)	0.944	-5.28%	+31.90%
Loss Cost	2010.2	-0.058 (CI = +/-0.061; p = 0.060)	0.336 (CI = +/-0.083; p = 0.000)	0.943	-5.65%	+31.99%
Loss Cost	2011.1	-0.057 (CI = +/-0.071; p = 0.113)	0.334 (CI = +/-0.093; p = 0.000)	0.942	-5.49%	+31.96%
Loss Cost	2011.2	-0.059 (CI = +/-0.084; p = 0.164)	0.336 (CI = +/-0.106; p = 0.000)	0.940	-5.69%	+31.99%
Loss Cost	2012.1	-0.045 (CI = +/-0.101; p = 0.371)	0.321 (CI = +/-0.123; p = 0.000)	0.940	-4.37%	+31.81%
Loss Cost	2012.2	-0.053 (CI = +/-0.125; p = 0.394)	0.329 (CI = +/-0.148; p = 0.000)	0.937	-5.12%	+31.89%
Loss Cost	2013.1	-0.060 (CI = +/-0.161; p = 0.447)	0.337 (CI = +/-0.183; p = 0.001)	0.935	-5.83%	+31.95%
Loss Cost	2013.2	-0.100 (CI = +/-0.215; p = 0.345)	0.379 (CI = +/-0.237; p = 0.003)	0.932	-9.51%	+32.19%
Loss Cost	2014.1	-0.120 (CI = +/-0.312; p = 0.430)	0.400 (CI = +/-0.333; p = 0.021)	0.928	-11.34%	+32.27%
Loss Cost	2014.2	-0.190 (CI = +/-0.514; p = 0.447)	0.471 (CI = +/-0.533; p = 0.080)	0.923	-17.30%	+32.44%
Loss Cost	2015.1	-0.321 (CI = +/-1.119; p = 0.553)	0.603 (CI = +/-1.135; p = 0.278)	0.917	-27.44%	+32.56%
Loss Cost	2015.2	0.282 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+32.56%	+32.56%
Loss Cost	2016.1	0.296 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.921	+34.41%	+34.41%
Loss Cost	2016.2	0.298 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.909	+34.67%	+34.67%
Loss Cost	2017.1	0.306 (CI = +/-0.056; p = 0.000)	NA (CI = +/-NA; p = NA)	0.901	+35.78%	+35.78%
Loss Cost	2017.2	0.305 (CI = +/-0.064; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	+35.72%	+35.72%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.017; p = 0.000)	0.979	+4.84%	+14.69%
Severity	2005.2	0.048 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.018; p = 0.000)	0.979	+4.88%	+14.67%
Severity	2006.1	0.047 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.019; p = 0.000)	0.978	+4.85%	+14.68%
Severity	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.020; p = 0.000)	0.977	+4.82%	+14.69%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.021; p = 0.000)	0.976	+4.96%	+14.64%
Severity	2007.2	0.049 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.022; p = 0.000)	0.975	+5.03%	+14.62%
Severity	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.023; p = 0.000)	0.976	+5.43%	+14.50%
Severity	2008.2	0.054 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.025; p = 0.000)	0.974	+5.50%	+14.48%
Severity	2009.1	0.053 (CI = +/-0.018; p = 0.000)	0.083 (CI = +/-0.027; p = 0.000)	0.973	+5.43%	+14.50%
Severity	2009.2	0.047 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.028; p = 0.000)	0.973	+4.84%	+14.63%
Severity	2010.1	0.044 (CI = +/-0.022; p = 0.000)	0.093 (CI = +/-0.031; p = 0.000)	0.971	+4.50%	+14.70%
Severity	2010.2	0.037 (CI = +/-0.025; p = 0.005)	0.101 (CI = +/-0.033; p = 0.000)	0.971	+3.78%	+14.82%
Severity	2011.1	0.037 (CI = +/-0.029; p = 0.014)	0.102 (CI = +/-0.038; p = 0.000)	0.969	+3.73%	+14.83%
Severity	2011.2	0.035 (CI = +/-0.034; p = 0.043)	0.103 (CI = +/-0.043; p = 0.000)	0.967	+3.58%	+14.85%
Severity	2012.1	0.038 (CI = +/-0.041; p = 0.070)	0.100 (CI = +/-0.050; p = 0.000)	0.966	+3.85%	+14.82%
Severity	2012.2	0.023 (CI = +/-0.050; p = 0.344)	0.116 (CI = +/-0.058; p = 0.000)	0.964	+2.35%	+14.96%
Severity	2013.1	0.010 (CI = +/-0.063; p = 0.741)	0.130 (CI = +/-0.072; p = 0.001)	0.962	+1.02%	+15.05%
Severity	2013.2	-0.011 (CI = +/-0.084; p = 0.787)	0.152 (CI = +/-0.092; p = 0.003)	0.960	-1.09%	+15.16%
Severity	2014.1	-0.051 (CI = +/-0.119; p = 0.381)	0.193 (CI = +/-0.126; p = 0.005)	0.959	-4.95%	+15.30%
Severity	2014.2	-0.048 (CI = +/-0.196; p = 0.609)	0.191 (CI = +/-0.203; p = 0.064)	0.956	-4.73%	+15.30%
Severity	2015.1	-0.178 (CI = +/-0.421; p = 0.385)	0.321 (CI = +/-0.427; p = 0.131)	0.953	-16.29%	+15.40%
Severity	2015.2	0.143 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.951	+15.40%	+15.40%
Severity	2016.1	0.150 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.959	+16.13%	+16.13%
Severity	2016.2	0.152 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.955	+16.44%	+16.44%
Severity	2017.1	0.155 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.949	+16.75%	+16.75%
Severity	2017.2	0.155 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.939	+16.81%	+16.81%
Frequency	2005.1	-0.138 (CI = +/-0.015; p = 0.000)	0.286 (CI = +/-0.030; p = 0.000)	0.905	-12.87%	+15.94%
Frequency	2005.2	-0.140 (CI = +/-0.017; p = 0.000)	0.289 (CI = +/-0.031; p = 0.000)	0.901	-13.06%	+16.03%
Frequency	2006.1	-0.141 (CI = +/-0.018; p = 0.000)	0.290 (CI = +/-0.033; p = 0.000)	0.894	-13.12%	+16.06%
Frequency	2006.2	-0.141 (CI = +/-0.020; p = 0.000)	0.290 (CI = +/-0.035; p = 0.000)	0.887	-13.15%	+16.08%
Frequency	2007.1	-0.138 (CI = +/-0.021; p = 0.000)	0.287 (CI = +/-0.037; p = 0.000)	0.879	-12.92%	+15.98%
Frequency	2007.2	-0.136 (CI = +/-0.023; p = 0.000)	0.283 (CI = +/-0.039; p = 0.000)	0.872	-12.69%	+15.89%
Frequency	2008.1	-0.132 (CI = +/-0.026; p = 0.000)	0.279 (CI = +/-0.041; p = 0.000)	0.866	-12.40%	+15.79%
Frequency	2008.2	-0.131 (CI = +/-0.028; p = 0.000)	0.277 (CI = +/-0.044; p = 0.000)	0.861	-12.24%	+15.73%
Frequency	2009.1	-0.124 (CI = +/-0.031; p = 0.000)	0.269 (CI = +/-0.047; p = 0.000)	0.859	-11.69%	+15.57%
Frequency	2009.2	-0.115 (CI = +/-0.034; p = 0.000)	0.258 (CI = +/-0.050; p = 0.000)	0.861	-10.90%	+15.36%
Frequency	2010.1	-0.098 (CI = +/-0.036; p = 0.000)	0.238 (CI = +/-0.051; p = 0.000)	0.876	-9.36%	+15.00%
Frequency	2010.2	-0.095 (CI = +/-0.042; p = 0.000)	0.235 (CI = +/-0.057; p = 0.000)	0.876	-9.09%	+14.95%
Frequency	2011.1	-0.093 (CI = +/-0.049; p = 0.001)	0.232 (CI = +/-0.064; p = 0.000)	0.876	-8.89%	+14.91%
Frequency	2011.2	-0.094 (CI = +/-0.058; p = 0.003)	0.233 (CI = +/-0.073; p = 0.000)	0.876	-8.95%	+14.92%
Frequency	2012.1	-0.082 (CI = +/-0.069; p = 0.022)	0.220 (CI = +/-0.084; p = 0.000)	0.877	-7.92%	+14.79%
Frequency	2012.2	-0.076 (CI = +/-0.086; p = 0.081)	0.213 (CI = +/-0.101; p = 0.000)	0.876	-7.30%	+14.73%
Frequency	2013.1	-0.070 (CI = +/-0.110; p = 0.199)	0.207 (CI = +/-0.125; p = 0.002)	0.874	-6.78%	+14.69%
Frequency	2013.2	-0.089 (CI = +/-0.148; p = 0.225)	0.227 (CI = +/-0.163; p = 0.009)	0.870	-8.51%	+14.79%
Frequency	2014.1	-0.070 (CI = +/-0.215; p = 0.506)	0.207 (CI = +/-0.229; p = 0.074)	0.866	-6.72%	+14.72%
Frequency	2014.2	-0.142 (CI = +/-0.351; p = 0.408)	0.280 (CI = +/-0.364; p = 0.123)	0.859	-13.19%	+14.87%
Frequency	2015.1	-0.143 (CI = +/-0.767; p = 0.699)	0.282 (CI = +/-0.778; p = 0.455)	0.850	-13.32%	+14.87%
Frequency	2015.2	0.139 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.845	+14.87%	+14.87%
Frequency	2016.1	0.146 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	0.850	+15.73%	+15.73%
Frequency	2016.2	0.145 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.825	+15.66%	+15.66%
Frequency	2017.1	0.151 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.814	+16.30%	+16.30%
Frequency	2017.2	0.150 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.778	+16.19%	+16.19%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

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	2005.1	-0.080 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.006; p = 0.920)	0.487 (CI = +/-0.291; p = 0.002)	0.305 (CI = +/-0.057; p = 0.000)	0.954	-7.70%	+25.22%
Loss Cost	2005.2	-0.081 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.006; p = 0.918)	0.484 (CI = +/-0.296; p = 0.002)	0.307 (CI = +/-0.059; p = 0.000)	0.954	-7.80%	+25.31%
Loss Cost	2006.1	-0.081 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.006; p = 0.918)	0.484 (CI = +/-0.301; p = 0.003)	0.307 (CI = +/-0.062; p = 0.000)	0.954	-7.81%	+25.32%
Loss Cost	2006.2	-0.081 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.006; p = 0.921)	0.484 (CI = +/-0.307; p = 0.003)	0.306 (CI = +/-0.064; p = 0.000)	0.954	-7.77%	+25.29%
Loss Cost	2007.1	-0.076 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.006; p = 0.936)	0.496 (CI = +/-0.307; p = 0.002)	0.298 (CI = +/-0.066; p = 0.000)	0.955	-7.28%	+24.90%
Loss Cost	2007.2	-0.071 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.006; p = 0.949)	0.505 (CI = +/-0.308; p = 0.002)	0.290 (CI = +/-0.068; p = 0.000)	0.957	-6.83%	+24.57%
Loss Cost	2008.1	-0.062 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.006; p = 0.970)	0.522 (CI = +/-0.302; p = 0.001)	0.277 (CI = +/-0.069; p = 0.000)	0.960	-5.97%	+24.00%
Loss Cost	2008.2	-0.057 (CI = +/-0.033; p = 0.001)	0.000 (CI = +/-0.006; p = 0.981)	0.530 (CI = +/-0.306; p = 0.001)	0.270 (CI = +/-0.072; p = 0.000)	0.960	-5.53%	+23.73%
Loss Cost	2009.1	-0.049 (CI = +/-0.036; p = 0.010)	0.000 (CI = +/-0.006; p = 0.998)	0.542 (CI = +/-0.306; p = 0.001)	0.258 (CI = +/-0.075; p = 0.000)	0.962	-4.76%	+23.31%
Loss Cost	2009.2	-0.042 (CI = +/-0.040; p = 0.040)	0.000 (CI = +/-0.006; p = 0.990)	0.551 (CI = +/-0.310; p = 0.001)	0.250 (CI = +/-0.080; p = 0.000)	0.962	-4.16%	+23.01%
Loss Cost	2010.1	-0.024 (CI = +/-0.043; p = 0.258)	0.000 (CI = +/-0.006; p = 0.957)	0.574 (CI = +/-0.296; p = 0.001)	0.225 (CI = +/-0.080; p = 0.000)	0.967	-2.39%	+22.25%
Loss Cost	2010.2	-0.024 (CI = +/-0.050; p = 0.327)	0.000 (CI = +/-0.006; p = 0.958)	0.574 (CI = +/-0.304; p = 0.001)	0.225 (CI = +/-0.087; p = 0.000)	0.966	-2.39%	+22.25%
Loss Cost	2011.1	-0.017 (CI = +/-0.058; p = 0.545)	0.000 (CI = +/-0.006; p = 0.950)	0.580 (CI = +/-0.311; p = 0.001)	0.216 (CI = +/-0.096; p = 0.000)	0.966	-1.71%	+22.02%
Loss Cost	2011.2	-0.013 (CI = +/-0.069; p = 0.703)	0.000 (CI = +/-0.006; p = 0.946)	0.584 (CI = +/-0.320; p = 0.001)	0.211 (CI = +/-0.107; p = 0.000)	0.965	-1.27%	+21.90%
Loss Cost	2012.1	0.011 (CI = +/-0.081; p = 0.788)	0.000 (CI = +/-0.006; p = 0.924)	0.600 (CI = +/-0.320; p = 0.001)	0.183 (CI = +/-0.118; p = 0.004)	0.966	+1.07%	+21.35%
Loss Cost	2012.2	0.014 (CI = +/-0.101; p = 0.777)	0.000 (CI = +/-0.007; p = 0.923)	0.602 (CI = +/-0.330; p = 0.001)	0.179 (CI = +/-0.138; p = 0.014)	0.964	+1.40%	+21.29%
Loss Cost	2013.1	0.022 (CI = +/-0.130; p = 0.725)	0.000 (CI = +/-0.007; p = 0.920)	0.606 (CI = +/-0.341; p = 0.001)	0.170 (CI = +/-0.167; p = 0.047)	0.963	+2.24%	+21.17%
Loss Cost	2013.2	0.004 (CI = +/-0.174; p = 0.965)	0.000 (CI = +/-0.007; p = 0.930)	0.600 (CI = +/-0.353; p = 0.002)	0.190 (CI = +/-0.211; p = 0.075)	0.960	+0.37%	+21.37%
Loss Cost	2014.1	0.019 (CI = +/-0.253; p = 0.873)	0.000 (CI = +/-0.007; p = 0.928)	0.604 (CI = +/-0.367; p = 0.003)	0.173 (CI = +/-0.288; p = 0.222)	0.958	+1.96%	+21.25%
Loss Cost	2014.2	0.014 (CI = +/-0.416; p = 0.945)	0.000 (CI = +/-0.007; p = 0.931)	0.603 (CI = +/-0.382; p = 0.004)	0.179 (CI = +/-0.449; p = 0.410)	0.954	+1.39%	+21.28%
Loss Cost	2015.1	0.033 (CI = +/-0.902; p = 0.939)	0.000 (CI = +/-0.008; p = 0.932)	0.604 (CI = +/-0.399; p = 0.006)	0.160 (CI = +/-0.929; p = 0.719)	0.950	+3.33%	+21.24%
Loss Cost	2015.2	0.193 (CI = +/-0.071; p = 0.000)	0.000 (CI = +/-0.008; p = 0.932)	0.604 (CI = +/-0.399; p = 0.006)	NA (CI = +/-NA; p = NA)	0.948	+21.24%	+21.24%
Loss Cost	2016.1	0.209 (CI = +/-0.078; p = 0.000)	0.000 (CI = +/-0.008; p = 0.999)	0.543 (CI = +/-0.417; p = 0.014)	NA (CI = +/-NA; p = NA)	0.948	+23.30%	+23.30%
Loss Cost	2016.2	0.198 (CI = +/-0.089; p = 0.000)	0.000 (CI = +/-0.008; p = 0.972)	0.582 (CI = +/-0.446; p = 0.014)	NA (CI = +/-NA; p = NA)	0.941	+21.86%	+21.86%
Loss Cost	2017.1	0.198 (CI = +/-0.102; p = 0.001)	0.000 (CI = +/-0.008; p = 0.974)	0.580 (CI = +/-0.486; p = 0.023)	NA (CI = +/-NA; p = NA)	0.933	+21.94%	+21.94%
Loss Cost	2017.2	0.179 (CI = +/-0.113; p = 0.005)	0.000 (CI = +/-0.008; p = 0.999)	0.632 (CI = +/-0.509; p = 0.019)	NA (CI = +/-NA; p = NA)	0.924	+19.60%	+19.60%
Severity	2005.1	0.052 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.068)	0.241 (CI = +/-0.121; p = 0.000)	0.053 (CI = +/-0.024; p = 0.000)	0.985	+5.31%	+11.00%
Severity	2005.2	0.052 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.070)	0.243 (CI = +/-0.122; p = 0.000)	0.051 (CI = +/-0.024; p = 0.000)	0.985	+5.39%	+10.93%
Severity	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.074)	0.243 (CI = +/-0.125; p = 0.000)	0.051 (CI = +/-0.025; p = 0.000)	0.984	+5.40%	+10.93%
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.078)	0.244 (CI = +/-0.127; p = 0.000)	0.051 (CI = +/-0.027; p = 0.000)	0.983	+5.42%	+10.91%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.076)	0.248 (CI = +/-0.128; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.983	+5.62%	+10.79%
Severity	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.078)	0.250 (CI = +/-0.129; p = 0.000)	0.046 (CI = +/-0.029; p = 0.003)	0.982	+5.75%	+10.71%
Severity	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.061)	0.259 (CI = +/-0.124; p = 0.000)	0.039 (CI = +/-0.028; p = 0.009)	0.984	+6.26%	+10.45%
Severity	2008.2	0.062 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.063)	0.262 (CI = +/-0.126; p = 0.000)	0.036 (CI = +/-0.030; p = 0.018)	0.983	+6.43%	+10.37%
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.067)	0.262 (CI = +/-0.129; p = 0.000)	0.036 (CI = +/-0.032; p = 0.027)	0.982	+6.45%	+10.36%
Severity	2009.2	0.058 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.067)	0.255 (CI = +/-0.127; p = 0.000)	0.043 (CI = +/-0.033; p = 0.013)	0.982	+5.95%	+10.56%
Severity	2010.1	0.056 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.073)	0.253 (CI = +/-0.130; p = 0.000)	0.045 (CI = +/-0.035; p = 0.013)	0.981	+5.73%	+10.64%
Severity	2010.2	0.050 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.075)	0.247 (CI = +/-0.128; p = 0.001)	0.053 (CI = +/-0.037; p = 0.007)	0.981	+5.12%	+10.83%
Severity	2011.1	0.051 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.081)	0.248 (CI = +/-0.133; p = 0.001)	0.051 (CI = +/-0.041; p = 0.017)	0.980	+5.27%	+10.79%
Severity	2011.2	0.052 (CI = +/-0.029; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.087)	0.249 (CI = +/-0.137; p = 0.001)	0.050 (CI = +/-0.046; p = 0.034)	0.978	+5.37%	+10.76%
Severity	2012.1	0.058 (CI = +/-0.035; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.089)	0.253 (CI = +/-0.139; p = 0.001)	0.043 (CI = +/-0.052; p = 0.100)	0.977	+6.01%	+10.64%
Severity	2012.2	0.047 (CI = +/-0.043; p = 0.033)	-0.002 (CI = +/-0.003; p = 0.094)	0.246 (CI = +/-0.141; p = 0.002)	0.056 (CI = +/-0.059; p = 0.063)	0.976	+4.83%	+10.83%
Severity	2013.1	0.039 (CI = +/-0.055; p = 0.152)	-0.002 (CI = +/-0.003; p = 0.104)	0.243 (CI = +/-0.145; p = 0.002)	0.065 (CI = +/-0.071; p = 0.071)	0.975	+3.99%	+10.84%
Severity	2013.2	0.025 (CI = +/-0.073; p = 0.480)	-0.002 (CI = +/-0.003; p = 0.114)	0.238 (CI = +/-0.149; p = 0.003)	0.080 (CI = +/-0.089; p = 0.075)	0.973	+2.55%	+11.08%
Severity	2014.1	-0.004 (CI = +/-0.104; p = 0.941)	-0.002 (CI = +/-0.003; p = 0.123)	0.232 (CI = +/-0.151; p = 0.005)	0.111 (CI = +/-0.119; p = 0.067)	0.972	-0.37%	+11.29%
Severity	2014.2	0.021 (CI = +/-0.171; p = 0.795)	-0.002 (CI = +/-0.003; p = 0.131)	0.235 (CI = +/-0.157; p = 0.006)	0.085 (CI = +/-0.185; p = 0.345)	0.970	+2.15%	+11.18%
Severity	2015.1	-0.060 (CI = +/-0.367; p = 0.734)	-0.002 (CI = +/-0.003; p = 0.144)	0.230 (CI = +/-0.163; p = 0.009)	0.167 (CI = +/-0.378; p = 0.362)	0.967	-5.78%	+11.32%
Severity	2015.2	0.107 (CI = +/-0.029; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.144)	0.230 (CI = +/-0.163; p = 0.009)	NA (CI = +/-NA; p = NA)	0.966	+11.32%	+11.32%
Severity	2016.1	0.117 (CI = +/-0.030; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.160)	0.195 (CI = +/-0.162; p = 0.022)	NA (CI = +/-NA; p = NA)	0.968	+12.42%	+12.42%
Severity	2016.2	0.119 (CI = +/-0.035; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.179)	0.189 (CI = +/-0.176; p = 0.037)	NA (CI = +/-NA; p = NA)	0.963	+12.60%	+12.60%
Severity	2017.1	0.120 (CI = +/-0.040; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.198)	0.184 (CI = +/-0.191; p = 0.058)	NA (CI = +/-NA; p = NA)	0.957	+12.79%	+12.79%
Severity	2017.2	0.118 (CI = +/-0.046; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.221)	0.191 (CI = +/-0.207; p = 0.068)	NA (CI = +/-NA; p = NA)	0.948	+12.51%	+12.51%
Frequency	2005.1	-0.132 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.264)	0.245 (CI = +/-0.227; p = 0.035)	0.252 (CI = +/-0.044; p = 0.000)	0.924	-12.35%	+12.82%
Frequency	2005.2	-0.134 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.264)	0.241 (CI = +/-0.229; p = 0.040)	0.256 (CI = +/-0.046; p = 0.000)	0.921	-12.51%	+12.96%
Frequency	2006.1	-0.134 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.271)	0.240 (CI = +/-0.233; p = 0.044)	0.256 (CI = +/-0.048; p = 0.000)	0.915	-12.53%	+12.97%
Frequency	2006.2	-0.134 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.279)	0.241 (CI = +/-0.238; p = 0.047)	0.256 (CI = +/-0.050; p = 0.000)	0.909	-12.51%	+12.96%
Frequency	2007.1	-0.130 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.287)	0.248 (CI = +/-0.239; p = 0.042)	0.250 (CI = +/-0.051; p = 0.000)	0.904	-12.21%	+12.74%
Frequency	2007.2	-0.127 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.296)	0.255 (CI = +/-0.241; p = 0.039)	0.245 (CI = +/-0.053; p = 0.000)	0.899	-11.90%	+12.52%
Frequency	2008.1	-0.122 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.005; p = 0.304)	0.263 (CI = +/-0.242; p = 0.034)	0.238 (CI = +/-0.055; p = 0.000)	0.896	-11.51%	+12.27%
Frequency	2008.2	-0.119 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.005; p = 0.315)	0.268 (CI = +/-0.246; p = 0.034)	0.233 (CI = +/-0.058; p = 0.000)	0.893	-11.24%	+12.11%
Frequency	2009.1	-0.111 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.005; p = 0.321)	0.280 (CI = +/-0.243; p = 0.026)	0.222 (CI = +/-0.060; p = 0.000)	0.894	-10.53%	+11.74%
Frequency	2009.2	-0.100 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.005; p = 0.321)	0.296 (CI = +/-0.236; p = 0.016)	0.207 (CI = +/-0.061; p = 0.000)	0.901	-9.53%	+11.26%
Frequency	2010.1	-0.080 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.004; p = 0.280)	0.321 (CI = +/-0.205; p = 0.004)	0.180 (CI = +/-0.056; p = 0.000)	0.926	-7.68%	+10.49%
Frequency	2010.2	-0.074 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.004; p = 0.292)	0.327 (CI = +/-0.208; p = 0.003)	0.172 (CI = +/-0.060; p = 0.000)	0.927	-7.14%	+10.30%
Frequency	2011.1	-0.069 (CI = +/-0.040; p = 0.002)	0.002 (CI = +/-0.004; p = 0.305)	0.333 (CI = +/-0.213; p = 0.004)	0.165 (CI = +/-0.066; p = 0.000)</			

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

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	2005.1	-0.089 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.006; p = 0.083)	0.380 (CI = +/-0.040; p = 0.000)	0.941	-8.52%	+33.81%
Loss Cost	2005.2	-0.091 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.006; p = 0.088)	0.383 (CI = +/-0.042; p = 0.000)	0.941	-8.67%	+33.89%
Loss Cost	2006.1	-0.092 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.006; p = 0.093)	0.384 (CI = +/-0.044; p = 0.000)	0.941	-8.75%	+33.93%
Loss Cost	2006.2	-0.092 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.006; p = 0.099)	0.384 (CI = +/-0.046; p = 0.000)	0.941	-8.79%	+33.95%
Loss Cost	2007.1	-0.088 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.006; p = 0.098)	0.379 (CI = +/-0.049; p = 0.000)	0.942	-8.42%	+33.78%
Loss Cost	2007.2	-0.084 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.006; p = 0.100)	0.375 (CI = +/-0.051; p = 0.000)	0.942	-8.10%	+33.65%
Loss Cost	2008.1	-0.077 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.006; p = 0.094)	0.365 (CI = +/-0.054; p = 0.000)	0.945	-7.42%	+33.39%
Loss Cost	2008.2	-0.074 (CI = +/-0.037; p = 0.000)	0.005 (CI = +/-0.006; p = 0.098)	0.362 (CI = +/-0.058; p = 0.000)	0.944	-7.16%	+33.31%
Loss Cost	2009.1	-0.068 (CI = +/-0.041; p = 0.002)	0.005 (CI = +/-0.006; p = 0.099)	0.355 (CI = +/-0.062; p = 0.000)	0.945	-6.62%	+33.14%
Loss Cost	2009.2	-0.065 (CI = +/-0.046; p = 0.008)	0.005 (CI = +/-0.007; p = 0.103)	0.350 (CI = +/-0.067; p = 0.000)	0.945	-6.28%	+33.04%
Loss Cost	2010.1	-0.050 (CI = +/-0.051; p = 0.053)	0.006 (CI = +/-0.007; p = 0.094)	0.333 (CI = +/-0.072; p = 0.000)	0.948	-4.92%	+32.71%
Loss Cost	2010.2	-0.054 (CI = +/-0.059; p = 0.072)	0.005 (CI = +/-0.007; p = 0.102)	0.337 (CI = +/-0.080; p = 0.000)	0.947	-5.24%	+32.78%
Loss Cost	2011.1	-0.052 (CI = +/-0.069; p = 0.136)	0.005 (CI = +/-0.007; p = 0.108)	0.335 (CI = +/-0.090; p = 0.000)	0.946	-5.03%	+32.74%
Loss Cost	2011.2	-0.053 (CI = +/-0.082; p = 0.194)	0.005 (CI = +/-0.007; p = 0.116)	0.336 (CI = +/-0.103; p = 0.000)	0.944	-5.15%	+32.76%
Loss Cost	2012.1	-0.038 (CI = +/-0.098; p = 0.433)	0.006 (CI = +/-0.007; p = 0.119)	0.320 (CI = +/-0.007; p = 0.000)	0.944	-3.72%	+32.57%
Loss Cost	2012.2	-0.044 (CI = +/-0.122; p = 0.457)	0.006 (CI = +/-0.007; p = 0.129)	0.327 (CI = +/-0.143; p = 0.000)	0.941	-4.35%	+32.64%
Loss Cost	2013.1	-0.050 (CI = +/-0.157; p = 0.513)	0.006 (CI = +/-0.007; p = 0.139)	0.333 (CI = +/-0.178; p = 0.001)	0.939	-4.90%	+32.68%
Loss Cost	2013.2	-0.087 (CI = +/-0.210; p = 0.395)	0.005 (CI = +/-0.008; p = 0.151)	0.372 (CI = +/-0.231; p = 0.003)	0.936	-8.38%	+32.90%
Loss Cost	2014.1	-0.104 (CI = +/-0.306; p = 0.485)	0.005 (CI = +/-0.008; p = 0.163)	0.389 (CI = +/-0.325; p = 0.022)	0.932	-9.85%	+32.96%
Loss Cost	2014.2	-0.166 (CI = +/-0.504; p = 0.497)	0.005 (CI = +/-0.008; p = 0.177)	0.452 (CI = +/-0.522; p = 0.085)	0.927	-15.28%	+33.10%
Loss Cost	2015.1	-0.279 (CI = +/-1.100; p = 0.598)	0.005 (CI = +/-0.008; p = 0.193)	0.566 (CI = +/-1.114; p = 0.298)	0.921	-24.36%	+33.21%
Loss Cost	2015.2	0.287 (CI = +/-0.043; p = 0.000)	0.005 (CI = +/-0.008; p = 0.193)	NA (CI = +/-NA; p = NA)	0.918	+33.21%	+33.21%
Loss Cost	2016.1	0.299 (CI = +/-0.044; p = 0.000)	0.005 (CI = +/-0.008; p = 0.210)	NA (CI = +/-NA; p = NA)	0.925	+34.91%	+34.91%
Loss Cost	2016.2	0.300 (CI = +/-0.050; p = 0.000)	0.005 (CI = +/-0.008; p = 0.232)	NA (CI = +/-NA; p = NA)	0.912	+35.02%	+35.02%
Loss Cost	2017.1	0.307 (CI = +/-0.056; p = 0.000)	0.005 (CI = +/-0.009; p = 0.278)	NA (CI = +/-NA; p = NA)	0.903	+35.90%	+35.90%
Loss Cost	2017.2	0.304 (CI = +/-0.065; p = 0.000)	0.005 (CI = +/-0.009; p = 0.288)	NA (CI = +/-NA; p = NA)	0.883	+35.52%	+35.52%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.003; p = 0.923)	0.090 (CI = +/-0.017; p = 0.000)	0.979	+4.84%	+14.70%
Severity	2005.2	0.048 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.921)	0.089 (CI = +/-0.018; p = 0.000)	0.978	+4.89%	+14.69%
Severity	2006.1	0.047 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.924)	0.090 (CI = +/-0.019; p = 0.000)	0.977	+4.86%	+14.70%
Severity	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.927)	0.090 (CI = +/-0.020; p = 0.000)	0.976	+4.83%	+14.71%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.003; p = 0.920)	0.088 (CI = +/-0.021; p = 0.000)	0.975	+4.96%	+14.66%
Severity	2007.2	0.049 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.917)	0.087 (CI = +/-0.023; p = 0.000)	0.974	+5.04%	+14.64%
Severity	2008.1	0.053 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.003; p = 0.895)	0.083 (CI = +/-0.024; p = 0.000)	0.975	+5.44%	+14.53%
Severity	2008.2	0.054 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.003; p = 0.894)	0.082 (CI = +/-0.025; p = 0.000)	0.974	+5.51%	+14.51%
Severity	2009.1	0.053 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.003; p = 0.898)	0.083 (CI = +/-0.027; p = 0.000)	0.972	+5.44%	+14.52%
Severity	2009.2	0.047 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.003; p = 0.919)	0.089 (CI = +/-0.029; p = 0.000)	0.972	+4.85%	+14.65%
Severity	2010.1	0.044 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.003; p = 0.931)	0.093 (CI = +/-0.032; p = 0.000)	0.970	+4.51%	+14.71%
Severity	2010.2	0.037 (CI = +/-0.025; p = 0.005)	0.000 (CI = +/-0.003; p = 0.952)	0.101 (CI = +/-0.034; p = 0.000)	0.970	+3.79%	+14.84%
Severity	2011.1	0.037 (CI = +/-0.029; p = 0.017)	0.000 (CI = +/-0.003; p = 0.954)	0.102 (CI = +/-0.038; p = 0.000)	0.968	+3.74%	+14.84%
Severity	2011.2	0.035 (CI = +/-0.035; p = 0.048)	0.000 (CI = +/-0.003; p = 0.958)	0.103 (CI = +/-0.044; p = 0.000)	0.966	+3.59%	+14.86%
Severity	2012.1	0.038 (CI = +/-0.042; p = 0.077)	0.000 (CI = +/-0.003; p = 0.954)	0.100 (CI = +/-0.051; p = 0.001)	0.964	+3.86%	+14.83%
Severity	2012.2	0.023 (CI = +/-0.051; p = 0.356)	0.000 (CI = +/-0.003; p = 0.976)	0.116 (CI = +/-0.060; p = 0.001)	0.963	+2.35%	+14.96%
Severity	2013.1	0.010 (CI = +/-0.065; p = 0.747)	0.000 (CI = +/-0.003; p = 0.991)	0.130 (CI = +/-0.074; p = 0.001)	0.960	+1.02%	+15.05%
Severity	2013.2	-0.011 (CI = +/-0.087; p = 0.793)	0.000 (CI = +/-0.003; p = 0.992)	0.152 (CI = +/-0.095; p = 0.003)	0.958	-1.10%	+15.16%
Severity	2014.1	-0.051 (CI = +/-0.123; p = 0.394)	0.000 (CI = +/-0.003; p = 0.970)	0.193 (CI = +/-0.130; p = 0.006)	0.957	-4.97%	+15.29%
Severity	2014.2	-0.049 (CI = +/-0.203; p = 0.619)	0.000 (CI = +/-0.003; p = 0.972)	0.191 (CI = +/-0.210; p = 0.072)	0.954	-4.76%	+15.29%
Severity	2015.1	-0.179 (CI = +/-0.436; p = 0.399)	0.000 (CI = +/-0.003; p = 0.957)	0.322 (CI = +/-0.442; p = 0.143)	0.950	-16.35%	+15.39%
Severity	2015.2	0.143 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.003; p = 0.957)	NA (CI = +/-NA; p = NA)	0.948	+15.39%	+15.39%
Severity	2016.1	0.149 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.003; p = 0.834)	NA (CI = +/-NA; p = NA)	0.956	+16.11%	+16.11%
Severity	2016.2	0.152 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.003; p = 0.778)	NA (CI = +/-NA; p = NA)	0.952	+16.42%	+16.42%
Severity	2017.1	0.155 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.715)	NA (CI = +/-NA; p = NA)	0.946	+16.74%	+16.74%
Severity	2017.2	0.156 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.707)	NA (CI = +/-NA; p = NA)	0.935	+16.84%	+16.84%
Frequency	2005.1	-0.136 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.004; p = 0.021)	0.290 (CI = +/-0.029; p = 0.000)	0.916	-12.75%	+16.65%
Frequency	2005.2	-0.138 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.004; p = 0.023)	0.293 (CI = +/-0.030; p = 0.000)	0.913	-12.93%	+16.74%
Frequency	2006.1	-0.139 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.004; p = 0.025)	0.294 (CI = +/-0.031; p = 0.000)	0.907	-12.97%	+16.77%
Frequency	2006.2	-0.139 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.004; p = 0.027)	0.294 (CI = +/-0.033; p = 0.000)	0.900	-12.99%	+16.77%
Frequency	2007.1	-0.136 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.004; p = 0.027)	0.291 (CI = +/-0.035; p = 0.000)	0.893	-12.76%	+16.68%
Frequency	2007.2	-0.134 (CI = +/-0.022; p = 0.000)	0.005 (CI = +/-0.005; p = 0.028)	0.287 (CI = +/-0.037; p = 0.000)	0.887	-12.51%	+16.58%
Frequency	2008.1	-0.130 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.005; p = 0.028)	0.283 (CI = +/-0.039; p = 0.000)	0.882	-12.20%	+16.48%
Frequency	2008.2	-0.128 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.005; p = 0.030)	0.280 (CI = +/-0.042; p = 0.000)	0.878	-12.02%	+16.42%
Frequency	2009.1	-0.121 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.005; p = 0.029)	0.272 (CI = +/-0.044; p = 0.000)	0.877	-11.44%	+16.25%
Frequency	2009.2	-0.112 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.005; p = 0.025)	0.261 (CI = +/-0.047; p = 0.000)	0.880	-10.61%	+16.04%
Frequency	2010.1	-0.095 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.240 (CI = +/-0.046; p = 0.000)	0.899	-9.02%	+15.69%
Frequency	2010.2	-0.091 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.236 (CI = +/-0.051; p = 0.000)	0.899	-8.70%	+15.62%
Frequency	2011.1	-0.088 (CI = +/-0.044; p = 0.000)	0.005 (CI = +/-0.004; p = 0.017)	0.233 (CI = +/-0.058; p = 0.000)	0.899	-8.45%	+15.58%
Frequency	2011.2	-0.088 (CI = +/-0.053; p = 0.002)	0.005 (CI = +/-0.004; p = 0.020)	0.233 (CI = +/-0.066; p = 0.000)	0.898	-8.44%	+15.58%
Frequency	2012.1	-0.076 (CI = +/-0.063; p = 0.020)	0.005 (CI = +/-0.005; p = 0.020)	0.219 (CI = +/-0.076; p = 0.000)	0.900	-7.30%	+15.45%
Frequency	2012.2	-0.068 (CI = +/-0.078; p = 0.085)	0.005 (CI = +/-0.005; p = 0.023)	0.211 (CI = +/-0.091; p = 0.000)	0.899	-6.55%	+15.37%
Frequency	2013.1	-0.060 (CI = +/-0.100; p = 0.223)	0.006 (CI = +/-0.005; p = 0.026)	0.203 (CI = +/-0.113; p = 0.001)	0.898	-5.86%	+15.32%
Frequency	2013.2	-0.076 (CI = +/-0.135; p = 0.249)	0.005 (CI = +/-0.005; p = 0.030)	0.220 (CI = +/-0.148; p = 0.006)	0.894	-7.36%	+15.40%
Frequency	2014.1	-0.053 (CI = +/-0.195; p = 0.577)	0.005 (CI = +/-0.005; p = 0.033)	0.195 (CI = +/-0.208; p = 0.064)	0.891	-5.14%	+15.32%
Frequency	2014.2	-0.117 (CI = +/-0.320; p = 0.450)	0.005 (CI = +/-0.005; p = 0.039)	0.261 (CI = +/-0.331; p = 0.115)	0.884	-11.05%	+15.45%
Frequency	2015.1	-0.101 (CI = +/-0.699; p = 0.764)	0.005 (CI = +/-0.005; p = 0.045)	0.244 (CI = +/-0.709; p = 0.476)	0.877	-9.57%	+15.44%
Frequency	2015.2	0.144 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.005; p = 0.045)	NA (CI = +/-NA; p = NA)	0.873	+15.44%	+15.44%
Frequency	2016.1	0.150 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.005; p = 0.051)	NA (CI = +/-NA; p = NA)	0.877	+16.19%	+16.19%
Frequency	2016.2	0.148 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.005; p = 0.057)	NA (CI = +/-NA; p = NA)	0.856	+15.98%	+15.98%
Frequency	2017.1	0.152 (CI = +/-0.037; p = 0.000)	0.005 (CI = +/-0.006; p = 0.075)	NA (CI = +/-NA; p = NA)	0.844	+16.41%	+16.41%
Frequency	2017.2	0.148 (CI = +/-0.042; p = 0.000)	0.005 (CI = +/-0.006; p = 0.078)	NA (CI = +/-NA; p = NA)	0.817	+15.99%	+15.99%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, excess_inflation

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Excess Inflation	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.006 (CI = +/-0.026; p = 0.660)	0.350 (CI = +/-0.682; p = 0.305)	1.397 (CI = +/-0.552; p = 0.000)	0.773	+0.56%
Loss Cost	2005.2	0.010 (CI = +/-0.027; p = 0.468)	0.340 (CI = +/-0.682; p = 0.319)	1.374 (CI = +/-0.554; p = 0.000)	0.780	+0.97%
Loss Cost	2006.1	0.015 (CI = +/-0.028; p = 0.294)	0.328 (CI = +/-0.679; p = 0.334)	1.347 (CI = +/-0.553; p = 0.000)	0.788	+1.48%
Loss Cost	2006.2	0.020 (CI = +/-0.029; p = 0.166)	0.314 (CI = +/-0.674; p = 0.350)	1.317 (CI = +/-0.550; p = 0.000)	0.798	+2.05%
Loss Cost	2007.1	0.029 (CI = +/-0.030; p = 0.058)	0.293 (CI = +/-0.652; p = 0.366)	1.274 (CI = +/-0.534; p = 0.000)	0.816	+2.90%
Loss Cost	2007.2	0.037 (CI = +/-0.030; p = 0.018)	0.273 (CI = +/-0.632; p = 0.385)	1.232 (CI = +/-0.520; p = 0.000)	0.833	+3.76%
Loss Cost	2008.1	0.047 (CI = +/-0.030; p = 0.003)	0.247 (CI = +/-0.598; p = 0.405)	1.182 (CI = +/-0.493; p = 0.000)	0.856	+4.85%
Loss Cost	2008.2	0.056 (CI = +/-0.031; p = 0.001)	0.226 (CI = +/-0.580; p = 0.432)	1.142 (CI = +/-0.480; p = 0.000)	0.869	+5.76%
Loss Cost	2009.1	0.066 (CI = +/-0.031; p = 0.000)	0.200 (CI = +/-0.552; p = 0.463)	1.095 (CI = +/-0.459; p = 0.000)	0.885	+6.86%
Loss Cost	2009.2	0.076 (CI = +/-0.032; p = 0.000)	0.176 (CI = +/-0.530; p = 0.502)	1.053 (CI = +/-0.443; p = 0.000)	0.897	+7.92%
Loss Cost	2010.1	0.090 (CI = +/-0.031; p = 0.000)	0.141 (CI = +/-0.478; p = 0.548)	0.994 (CI = +/-0.401; p = 0.000)	0.920	+9.44%
Loss Cost	2010.2	0.098 (CI = +/-0.032; p = 0.000)	0.122 (CI = +/-0.470; p = 0.598)	0.963 (CI = +/-0.396; p = 0.000)	0.924	+10.32%
Loss Cost	2011.1	0.109 (CI = +/-0.033; p = 0.000)	0.096 (CI = +/-0.451; p = 0.665)	0.922 (CI = +/-0.382; p = 0.000)	0.932	+11.49%
Loss Cost	2011.2	0.119 (CI = +/-0.034; p = 0.000)	0.071 (CI = +/-0.437; p = 0.741)	0.885 (CI = +/-0.372; p = 0.000)	0.938	+12.63%
Loss Cost	2012.1	0.134 (CI = +/-0.034; p = 0.000)	0.034 (CI = +/-0.400; p = 0.861)	0.833 (CI = +/-0.342; p = 0.000)	0.950	+14.31%
Loss Cost	2012.2	0.144 (CI = +/-0.036; p = 0.000)	0.010 (CI = +/-0.392; p = 0.958)	0.801 (CI = +/-0.337; p = 0.000)	0.952	+15.43%
Loss Cost	2013.1	0.154 (CI = +/-0.038; p = 0.000)	-0.017 (CI = +/-0.383; p = 0.928)	0.767 (CI = +/-0.332; p = 0.000)	0.955	+16.70%
Loss Cost	2013.2	0.162 (CI = +/-0.042; p = 0.000)	-0.036 (CI = +/-0.388; p = 0.849)	0.744 (CI = +/-0.338; p = 0.000)	0.954	+17.60%
Loss Cost	2014.1	0.175 (CI = +/-0.045; p = 0.000)	-0.067 (CI = +/-0.382; p = 0.718)	0.708 (CI = +/-0.335; p = 0.000)	0.956	+19.09%
Loss Cost	2014.2	0.185 (CI = +/-0.050; p = 0.000)	-0.092 (CI = +/-0.388; p = 0.623)	0.681 (CI = +/-0.341; p = 0.001)	0.956	+20.31%
Loss Cost	2015.1	0.195 (CI = +/-0.056; p = 0.000)	-0.117 (CI = +/-0.397; p = 0.540)	0.655 (CI = +/-0.351; p = 0.001)	0.954	+21.56%
Loss Cost	2015.2	0.202 (CI = +/-0.066; p = 0.000)	-0.135 (CI = +/-0.416; p = 0.500)	0.639 (CI = +/-0.368; p = 0.002)	0.950	+22.42%
Loss Cost	2016.1	0.224 (CI = +/-0.073; p = 0.000)	-0.187 (CI = +/-0.418; p = 0.352)	0.593 (CI = +/-0.369; p = 0.004)	0.951	+25.06%
Loss Cost	2016.2	0.214 (CI = +/-0.087; p = 0.000)	-0.163 (CI = +/-0.445; p = 0.442)	0.613 (CI = +/-0.392; p = 0.005)	0.944	+23.85%
Loss Cost	2017.1	0.220 (CI = +/-0.107; p = 0.001)	-0.179 (CI = +/-0.486; p = 0.437)	0.601 (CI = +/-0.422; p = 0.009)	0.936	+24.65%
Loss Cost	2017.2	0.197 (CI = +/-0.130; p = 0.007)	-0.122 (CI = +/-0.530; p = 0.621)	0.639 (CI = +/-0.450; p = 0.010)	0.926	+21.81%
Severity	2005.1	0.069 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.184; p = 0.729)	0.396 (CI = +/-0.149; p = 0.000)	0.969	+7.15%
Severity	2005.2	0.070 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.183; p = 0.755)	0.389 (CI = +/-0.148; p = 0.000)	0.969	+7.20%
Severity	2006.1	0.071 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.183; p = 0.777)	0.383 (CI = +/-0.149; p = 0.000)	0.969	+7.40%
Severity	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.184; p = 0.801)	0.377 (CI = +/-0.150; p = 0.000)	0.968	+7.53%
Severity	2007.1	0.075 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.179; p = 0.840)	0.366 (CI = +/-0.147; p = 0.000)	0.969	+7.75%
Severity	2007.2	0.076 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.177; p = 0.878)	0.357 (CI = +/-0.146; p = 0.000)	0.970	+7.94%
Severity	2008.1	0.080 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.164; p = 0.947)	0.342 (CI = +/-0.136; p = 0.000)	0.974	+8.29%
Severity	2008.2	0.082 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.163; p = 0.992)	0.333 (CI = +/-0.135; p = 0.000)	0.974	+8.49%
Severity	2009.1	0.083 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.164; p = 0.975)	0.327 (CI = +/-0.136; p = 0.000)	0.974	+8.64%
Severity	2009.2	0.083 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.167; p = 0.983)	0.328 (CI = +/-0.140; p = 0.000)	0.972	+8.61%
Severity	2010.1	0.084 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.170; p = 0.958)	0.324 (CI = +/-0.142; p = 0.000)	0.970	+8.72%
Severity	2010.2	0.084 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.174; p = 0.954)	0.323 (CI = +/-0.146; p = 0.000)	0.968	+8.75%
Severity	2011.1	0.087 (CI = +/-0.013; p = 0.000)	-0.012 (CI = +/-0.172; p = 0.886)	0.312 (CI = +/-0.146; p = 0.000)	0.968	+9.06%
Severity	2011.2	0.090 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.171; p = 0.819)	0.301 (CI = +/-0.146; p = 0.000)	0.968	+9.38%
Severity	2012.1	0.094 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.166; p = 0.717)	0.287 (CI = +/-0.142; p = 0.000)	0.970	+9.84%
Severity	2012.2	0.095 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.171; p = 0.707)	0.284 (CI = +/-0.147; p = 0.001)	0.967	+9.92%
Severity	2013.1	0.097 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.174; p = 0.658)	0.276 (CI = +/-0.151; p = 0.001)	0.965	+10.20%
Severity	2013.2	0.100 (CI = +/-0.019; p = 0.000)	-0.045 (CI = +/-0.177; p = 0.604)	0.268 (CI = +/-0.154; p = 0.002)	0.964	+10.52%
Severity	2014.1	0.103 (CI = +/-0.021; p = 0.000)	-0.053 (CI = +/-0.181; p = 0.546)	0.258 (CI = +/-0.158; p = 0.003)	0.962	+10.89%
Severity	2014.2	0.112 (CI = +/-0.022; p = 0.000)	-0.074 (CI = +/-0.171; p = 0.373)	0.235 (CI = +/-0.151; p = 0.004)	0.966	+11.85%
Severity	2015.1	0.117 (CI = +/-0.025; p = 0.000)	-0.085 (CI = +/-0.175; p = 0.318)	0.224 (CI = +/-0.155; p = 0.007)	0.964	+12.36%
Severity	2015.2	0.124 (CI = +/-0.028; p = 0.000)	-0.104 (CI = +/-0.176; p = 0.225)	0.206 (CI = +/-0.156; p = 0.013)	0.964	+13.22%
Severity	2016.1	0.138 (CI = +/-0.028; p = 0.000)	-0.138 (CI = +/-0.162; p = 0.090)	0.177 (CI = +/-0.143; p = 0.019)	0.970	+14.78%
Severity	2016.2	0.144 (CI = +/-0.033; p = 0.000)	-0.153 (CI = +/-0.171; p = 0.075)	0.165 (CI = +/-0.150; p = 0.033)	0.967	+15.47%
Severity	2017.1	0.152 (CI = +/-0.040; p = 0.000)	-0.172 (CI = +/-0.181; p = 0.061)	0.151 (CI = +/-0.158; p = 0.059)	0.964	+16.38%
Severity	2017.2	0.155 (CI = +/-0.050; p = 0.000)	-0.181 (CI = +/-0.202; p = 0.074)	0.145 (CI = +/-0.171; p = 0.089)	0.956	+16.80%
Frequency	2005.1	-0.063 (CI = +/-0.020; p = 0.000)	0.318 (CI = +/-0.538; p = 0.238)	1.001 (CI = +/-0.436; p = 0.000)	0.616	-6.15%
Frequency	2005.2	-0.061 (CI = +/-0.021; p = 0.000)	0.312 (CI = +/-0.541; p = 0.250)	0.985 (CI = +/-0.439; p = 0.000)	0.601	-5.89%
Frequency	2006.1	-0.057 (CI = +/-0.022; p = 0.000)	0.302 (CI = +/-0.538; p = 0.262)	0.964 (CI = +/-0.438; p = 0.000)	0.590	-5.52%
Frequency	2006.2	-0.052 (CI = +/-0.023; p = 0.000)	0.291 (CI = +/-0.534; p = 0.276)	0.940 (CI = +/-0.436; p = 0.000)	0.582	-5.10%
Frequency	2007.1	-0.046 (CI = +/-0.024; p = 0.000)	0.276 (CI = +/-0.520; p = 0.288)	0.908 (CI = +/-0.426; p = 0.000)	0.585	-4.50%
Frequency	2007.2	-0.039 (CI = +/-0.024; p = 0.002)	0.259 (CI = +/-0.504; p = 0.302)	0.875 (CI = +/-0.415; p = 0.000)	0.595	-3.87%
Frequency	2008.1	-0.032 (CI = +/-0.025; p = 0.012)	0.242 (CI = +/-0.487; p = 0.319)	0.840 (CI = +/-0.402; p = 0.000)	0.613	-3.18%
Frequency	2008.2	-0.026 (CI = +/-0.025; p = 0.048)	0.225 (CI = +/-0.474; p = 0.339)	0.809 (CI = +/-0.393; p = 0.000)	0.633	-2.52%
Frequency	2009.1	-0.017 (CI = +/-0.025; p = 0.191)	0.203 (CI = +/-0.447; p = 0.360)	0.768 (CI = +/-0.372; p = 0.000)	0.671	-1.64%
Frequency	2009.2	-0.006 (CI = +/-0.025; p = 0.600)	0.178 (CI = +/-0.412; p = 0.383)	0.725 (CI = +/-0.344; p = 0.000)	0.721	-0.64%
Frequency	2010.1	0.007 (CI = +/-0.022; p = 0.546)	0.146 (CI = +/-0.348; p = 0.397)	0.671 (CI = +/-0.292; p = 0.000)	0.801	+0.66%
Frequency	2010.2	0.014 (CI = +/-0.023; p = 0.203)	0.127 (CI = +/-0.331; p = 0.437)	0.640 (CI = +/-0.279; p = 0.000)	0.827	+1.44%
Frequency	2011.1	0.022 (CI = +/-0.023; p = 0.060)	0.108 (CI = +/-0.316; p = 0.488)	0.610 (CI = +/-0.268; p = 0.000)	0.850	+2.23%
Frequency	2011.2	0.029 (CI = +/-0.024; p = 0.018)	0.090 (CI = +/-0.305; p = 0.549)	0.584 (CI = +/-0.260; p = 0.000)	0.866	+2.98%
Frequency	2012.1	0.040 (CI = +/-0.023; p = 0.002)	0.064 (CI = +/-0.277; p = 0.639)	0.547 (CI = +/-0.237; p = 0.000)	0.895	+4.07%
Frequency	2012.2	0.049 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.261; p = 0.745)	0.517 (CI = +/-0.224; p = 0.000)	0.911	+5.02%
Frequency	2013.1	0.057 (CI = +/-0.025; p = 0.000)	0.021 (CI = +/-0.250; p = 0.865)	0.490 (CI = +/-0.216; p = 0.000)	0.922	+5.90%
Frequency	2013.2	0.062 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.253; p = 0.942)	0.476 (CI = +/-0.221; p = 0.000)	0.922	+6.41%
Frequency	2014.1	0.071 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.246; p = 0.908)	0.450 (CI = +/-0.216; p = 0.000)	0.929	+7.40%
Frequency	2014.2	0.073 (CI = +/-0.033; p = 0.000)	-0.018 (CI = +/-0.256; p = 0.886)	0.446 (CI = +/-0.226; p = 0.001)	0.924	+7.56%
Frequency	2015.1	0.079 (CI = +/-0.038; p = 0.000)	-0.032 (CI = +/-0.264; p = 0.801)	0.431 (CI = +/-0.234; p = 0.001)	0.921	+8.19%
Frequency	2015.2	0.078 (CI = +/-0.044; p = 0.002)	-0.031 (CI = +/-0.279; p = 0.819)	0.433 (CI = +/-0.247; p = 0.002)	0.913	+8.13%
Frequency	2016.1	0.086 (CI = +/-0.051; p = 0.003)	-0.050 (CI = +/-0.292; p = 0.722)	0.416 (CI = +/-0.258; p = 0.004)	0.909	+8.96%
Frequency	2016.2	0.070 (CI = +/-0.059; p = 0.023)	-0.011 (CI = +/-0.299; p = 0.940)	0.447 (CI = +/-0.263; p = 0.003)	0.903	+7.26%
Frequency	2017.1	0.069 (CI = +/-0.072; p = 0.059)	-0.007 (CI = +/-0.327; p = 0.963)	0.450 (CI = +/-0.284; p = 0.005)	0.892	+7.11%
Frequency	2017.2	0.042 (CI = +/-0.084; p = 0.293)	0.059 (CI = +/-0.340; p = 0.712)	0.493 (CI = +/-0.289; p = 0.003)	0.887	+4.29%

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

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	2005.1	-0.080 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.006; p = 0.920)	0.487 (CI = +/-0.291; p = 0.002)	0.305 (CI = +/-0.057; p = 0.000)	0.954	-7.70%	+25.22%
Loss Cost	2005.2	-0.081 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.006; p = 0.918)	0.484 (CI = +/-0.296; p = 0.002)	0.307 (CI = +/-0.059; p = 0.000)	0.954	-7.80%	+25.31%
Loss Cost	2006.1	-0.081 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.006; p = 0.918)	0.484 (CI = +/-0.301; p = 0.003)	0.307 (CI = +/-0.062; p = 0.000)	0.954	-7.81%	+25.32%
Loss Cost	2006.2	-0.081 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.006; p = 0.921)	0.484 (CI = +/-0.307; p = 0.003)	0.306 (CI = +/-0.064; p = 0.000)	0.954	-7.77%	+25.29%
Loss Cost	2007.1	-0.076 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.006; p = 0.936)	0.496 (CI = +/-0.307; p = 0.002)	0.298 (CI = +/-0.066; p = 0.000)	0.955	-7.28%	+24.90%
Loss Cost	2007.2	-0.071 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.006; p = 0.949)	0.505 (CI = +/-0.308; p = 0.002)	0.290 (CI = +/-0.068; p = 0.000)	0.957	-6.83%	+24.57%
Loss Cost	2008.1	-0.062 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.006; p = 0.970)	0.522 (CI = +/-0.302; p = 0.001)	0.277 (CI = +/-0.069; p = 0.000)	0.960	-5.97%	+24.00%
Loss Cost	2008.2	-0.057 (CI = +/-0.033; p = 0.001)	0.000 (CI = +/-0.006; p = 0.981)	0.530 (CI = +/-0.306; p = 0.001)	0.270 (CI = +/-0.072; p = 0.000)	0.960	-5.53%	+23.73%
Loss Cost	2009.1	-0.049 (CI = +/-0.036; p = 0.010)	0.000 (CI = +/-0.006; p = 0.998)	0.542 (CI = +/-0.306; p = 0.001)	0.258 (CI = +/-0.075; p = 0.000)	0.962	-4.76%	+23.31%
Loss Cost	2009.2	-0.042 (CI = +/-0.040; p = 0.040)	0.000 (CI = +/-0.006; p = 0.990)	0.551 (CI = +/-0.310; p = 0.001)	0.250 (CI = +/-0.080; p = 0.000)	0.962	-4.16%	+23.01%
Loss Cost	2010.1	-0.024 (CI = +/-0.043; p = 0.258)	0.000 (CI = +/-0.006; p = 0.957)	0.574 (CI = +/-0.296; p = 0.001)	0.225 (CI = +/-0.080; p = 0.000)	0.967	-2.39%	+22.25%
Loss Cost	2010.2	-0.024 (CI = +/-0.050; p = 0.327)	0.000 (CI = +/-0.006; p = 0.958)	0.574 (CI = +/-0.304; p = 0.001)	0.225 (CI = +/-0.087; p = 0.000)	0.966	-2.39%	+22.25%
Loss Cost	2011.1	-0.017 (CI = +/-0.058; p = 0.545)	0.000 (CI = +/-0.006; p = 0.950)	0.580 (CI = +/-0.311; p = 0.001)	0.216 (CI = +/-0.096; p = 0.000)	0.966	-1.71%	+22.02%
Loss Cost	2011.2	-0.013 (CI = +/-0.069; p = 0.703)	0.000 (CI = +/-0.006; p = 0.946)	0.584 (CI = +/-0.320; p = 0.001)	0.211 (CI = +/-0.107; p = 0.000)	0.965	-1.27%	+21.90%
Loss Cost	2012.1	0.011 (CI = +/-0.081; p = 0.788)	0.000 (CI = +/-0.006; p = 0.924)	0.600 (CI = +/-0.320; p = 0.001)	0.183 (CI = +/-0.118; p = 0.004)	0.966	+1.07%	+21.35%
Loss Cost	2012.2	0.014 (CI = +/-0.101; p = 0.777)	0.000 (CI = +/-0.007; p = 0.923)	0.602 (CI = +/-0.330; p = 0.001)	0.179 (CI = +/-0.138; p = 0.014)	0.964	+1.40%	+21.29%
Loss Cost	2013.1	0.022 (CI = +/-0.130; p = 0.725)	0.000 (CI = +/-0.007; p = 0.920)	0.606 (CI = +/-0.341; p = 0.001)	0.170 (CI = +/-0.167; p = 0.047)	0.963	+2.24%	+21.17%
Loss Cost	2013.2	0.004 (CI = +/-0.174; p = 0.965)	0.000 (CI = +/-0.007; p = 0.930)	0.600 (CI = +/-0.353; p = 0.002)	0.190 (CI = +/-0.211; p = 0.075)	0.960	+0.37%	+21.37%
Loss Cost	2014.1	0.019 (CI = +/-0.253; p = 0.873)	0.000 (CI = +/-0.007; p = 0.928)	0.604 (CI = +/-0.367; p = 0.003)	0.173 (CI = +/-0.288; p = 0.222)	0.958	+1.96%	+21.25%
Loss Cost	2014.2	0.014 (CI = +/-0.416; p = 0.945)	0.000 (CI = +/-0.007; p = 0.931)	0.603 (CI = +/-0.382; p = 0.004)	0.179 (CI = +/-0.449; p = 0.410)	0.954	+1.39%	+21.28%
Loss Cost	2015.1	0.033 (CI = +/-0.902; p = 0.939)	0.000 (CI = +/-0.008; p = 0.932)	0.604 (CI = +/-0.399; p = 0.006)	0.160 (CI = +/-0.929; p = 0.719)	0.950	+3.33%	+21.24%
Loss Cost	2015.2	0.193 (CI = +/-0.071; p = 0.000)	0.000 (CI = +/-0.008; p = 0.932)	0.604 (CI = +/-0.399; p = 0.006)	NA (CI = +/-NA; p = NA)	0.948	+21.24%	+21.24%
Loss Cost	2016.1	0.209 (CI = +/-0.078; p = 0.000)	0.000 (CI = +/-0.008; p = 0.999)	0.543 (CI = +/-0.417; p = 0.014)	NA (CI = +/-NA; p = NA)	0.948	+23.30%	+23.30%
Loss Cost	2016.2	0.198 (CI = +/-0.089; p = 0.000)	0.000 (CI = +/-0.008; p = 0.972)	0.582 (CI = +/-0.446; p = 0.014)	NA (CI = +/-NA; p = NA)	0.941	+21.86%	+21.86%
Loss Cost	2017.1	0.198 (CI = +/-0.102; p = 0.001)	0.000 (CI = +/-0.008; p = 0.974)	0.580 (CI = +/-0.486; p = 0.023)	NA (CI = +/-NA; p = NA)	0.933	+21.94%	+21.94%
Loss Cost	2017.2	0.179 (CI = +/-0.113; p = 0.005)	0.000 (CI = +/-0.008; p = 0.999)	0.632 (CI = +/-0.509; p = 0.019)	NA (CI = +/-NA; p = NA)	0.924	+19.60%	+19.60%
Severity	2005.1	0.052 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.068)	0.241 (CI = +/-0.121; p = 0.000)	0.053 (CI = +/-0.024; p = 0.000)	0.985	+5.31%	+11.00%
Severity	2005.2	0.052 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.070)	0.243 (CI = +/-0.122; p = 0.000)	0.051 (CI = +/-0.024; p = 0.000)	0.985	+5.39%	+10.93%
Severity	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.074)	0.243 (CI = +/-0.125; p = 0.000)	0.051 (CI = +/-0.025; p = 0.000)	0.984	+5.40%	+10.93%
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.078)	0.244 (CI = +/-0.127; p = 0.000)	0.051 (CI = +/-0.027; p = 0.000)	0.983	+5.42%	+10.91%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.076)	0.248 (CI = +/-0.128; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.983	+5.62%	+10.79%
Severity	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.078)	0.250 (CI = +/-0.129; p = 0.000)	0.046 (CI = +/-0.029; p = 0.003)	0.982	+5.75%	+10.71%
Severity	2008.1	0.061 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.061)	0.259 (CI = +/-0.124; p = 0.000)	0.039 (CI = +/-0.028; p = 0.009)	0.984	+6.26%	+10.45%
Severity	2008.2	0.062 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.063)	0.262 (CI = +/-0.126; p = 0.000)	0.036 (CI = +/-0.030; p = 0.018)	0.983	+6.43%	+10.37%
Severity	2009.1	0.063 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.067)	0.262 (CI = +/-0.129; p = 0.000)	0.036 (CI = +/-0.032; p = 0.027)	0.982	+6.45%	+10.36%
Severity	2009.2	0.058 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.067)	0.255 (CI = +/-0.127; p = 0.000)	0.043 (CI = +/-0.033; p = 0.013)	0.982	+5.95%	+10.56%
Severity	2010.1	0.056 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.073)	0.253 (CI = +/-0.130; p = 0.000)	0.045 (CI = +/-0.035; p = 0.013)	0.981	+5.73%	+10.64%
Severity	2010.2	0.050 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.075)	0.247 (CI = +/-0.128; p = 0.001)	0.053 (CI = +/-0.037; p = 0.007)	0.981	+5.12%	+10.83%
Severity	2011.1	0.051 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.081)	0.248 (CI = +/-0.133; p = 0.001)	0.051 (CI = +/-0.041; p = 0.017)	0.980	+5.27%	+10.79%
Severity	2011.2	0.052 (CI = +/-0.029; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.087)	0.249 (CI = +/-0.137; p = 0.001)	0.050 (CI = +/-0.046; p = 0.034)	0.978	+5.37%	+10.76%
Severity	2012.1	0.058 (CI = +/-0.035; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.089)	0.253 (CI = +/-0.139; p = 0.001)	0.043 (CI = +/-0.052; p = 0.100)	0.977	+6.01%	+10.64%
Severity	2012.2	0.047 (CI = +/-0.043; p = 0.033)	-0.002 (CI = +/-0.003; p = 0.094)	0.246 (CI = +/-0.141; p = 0.002)	0.056 (CI = +/-0.059; p = 0.063)	0.976	+4.83%	+10.83%
Severity	2013.1	0.039 (CI = +/-0.055; p = 0.152)	-0.002 (CI = +/-0.003; p = 0.104)	0.243 (CI = +/-0.145; p = 0.002)	0.065 (CI = +/-0.071; p = 0.071)	0.975	+3.99%	+10.84%
Severity	2013.2	0.025 (CI = +/-0.073; p = 0.480)	-0.002 (CI = +/-0.003; p = 0.114)	0.238 (CI = +/-0.149; p = 0.003)	0.080 (CI = +/-0.089; p = 0.075)	0.973	+2.55%	+11.08%
Severity	2014.1	-0.004 (CI = +/-0.104; p = 0.941)	-0.002 (CI = +/-0.003; p = 0.123)	0.232 (CI = +/-0.151; p = 0.005)	0.111 (CI = +/-0.119; p = 0.067)	0.972	-0.37%	+11.29%
Severity	2014.2	0.021 (CI = +/-0.171; p = 0.795)	-0.002 (CI = +/-0.003; p = 0.131)	0.235 (CI = +/-0.157; p = 0.006)	0.085 (CI = +/-0.185; p = 0.345)	0.970	+2.15%	+11.18%
Severity	2015.1	-0.060 (CI = +/-0.367; p = 0.734)	-0.002 (CI = +/-0.003; p = 0.144)	0.230 (CI = +/-0.163; p = 0.009)	0.167 (CI = +/-0.378; p = 0.362)	0.967	-5.78%	+11.32%
Severity	2015.2	0.107 (CI = +/-0.029; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.144)	0.230 (CI = +/-0.163; p = 0.009)	NA (CI = +/-NA; p = NA)	0.966	+11.32%	+11.32%
Severity	2016.1	0.117 (CI = +/-0.030; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.160)	0.195 (CI = +/-0.162; p = 0.022)	NA (CI = +/-NA; p = NA)	0.968	+12.42%	+12.42%
Severity	2016.2	0.119 (CI = +/-0.035; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.179)	0.189 (CI = +/-0.176; p = 0.037)	NA (CI = +/-NA; p = NA)	0.963	+12.60%	+12.60%
Severity	2017.1	0.120 (CI = +/-0.040; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.198)	0.184 (CI = +/-0.191; p = 0.058)	NA (CI = +/-NA; p = NA)	0.957	+12.79%	+12.79%
Severity	2017.2	0.118 (CI = +/-0.046; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.221)	0.191 (CI = +/-0.207; p = 0.068)	NA (CI = +/-NA; p = NA)	0.948	+12.51%	+12.51%
Frequency	2005.1	-0.132 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.264)	0.245 (CI = +/-0.227; p = 0.035)	0.252 (CI = +/-0.044; p = 0.000)	0.924	-12.35%	+12.82%
Frequency	2005.2	-0.134 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.264)	0.241 (CI = +/-0.229; p = 0.040)	0.256 (CI = +/-0.046; p = 0.000)	0.921	-12.51%	+12.96%
Frequency	2006.1	-0.134 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.271)	0.240 (CI = +/-0.233; p = 0.044)	0.256 (CI = +/-0.048; p = 0.000)	0.915	-12.53%	+12.97%
Frequency	2006.2	-0.134 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.279)	0.241 (CI = +/-0.238; p = 0.047)	0.256 (CI = +/-0.050; p = 0.000)	0.909	-12.51%	+12.96%
Frequency	2007.1	-0.130 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.287)	0.248 (CI = +/-0.239; p = 0.042)	0.250 (CI = +/-0.051; p = 0.000)	0.904	-12.21%	+12.74%
Frequency	2007.2	-0.127 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.296)	0.255 (CI = +/-0.241; p = 0.039)	0.245 (CI = +/-0.053; p = 0.000)	0.899	-11.90%	+12.52%
Frequency	2008.1	-0.122 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.005; p = 0.304)	0.263 (CI = +/-0.242; p = 0.034)	0.238 (CI = +/-0.055; p = 0.000)	0.896	-11.51%	+12.27%
Frequency	2008.2	-0.119 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.005; p = 0.315)	0.268 (CI = +/-0.246; p = 0.034)	0.233 (CI = +/-0.058; p = 0.000)	0.893	-11.24%	+12.11%
Frequency	2009.1	-0.111 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.005; p = 0.321)	0.280 (CI = +/-0.243; p = 0.026)	0.222 (CI = +/-0.060; p = 0.000)	0.894	-10.53%	+11.74%
Frequency	2009.2	-0.100 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.005; p = 0.321)	0.296 (CI = +/-0.236; p = 0.016)	0.207 (CI = +/-0.061; p = 0.000)	0.901	-9.53%	+11.26%
Frequency	2010.1	-0.080 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.004; p = 0.280)	0.321 (CI = +/-0.205; p = 0.004)	0.180 (CI = +/-0.056; p = 0.000)	0.926	-7.68%	+10.49%
Frequency	2010.2	-0.074 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.004; p = 0.292)	0.327 (CI = +/-0.208; p = 0.003)	0.172 (CI = +/-0.060; p = 0.000)	0.927	-7.14%	+10.30%
Frequency	2011.1	-0.069 (CI = +/-0.040; p = 0.002)	0.002 (CI = +/-0.004; p = 0.305)	0.333 (CI = +/-0.213; p = 0.004)	0.165 (CI = +/-0.066; p = 0.000)</			

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, excess_inflation

Fit	Start Date	Time	Seasonality	Excess Inflation	Adjusted R ²	Implied Trend	
						Rate	
Loss Cost	2005.1	0.031 (CI = +/-0.031; p = 0.049)	0.078 (CI = +/-0.290; p = 0.589)	1.576 (CI = +/-0.627; p = 0.000)	0.611	+3.14%	
Loss Cost	2005.2	0.037 (CI = +/-0.032; p = 0.027)	0.106 (CI = +/-0.292; p = 0.467)	1.528 (CI = +/-0.629; p = 0.000)	0.626	+3.72%	
Loss Cost	2006.1	0.042 (CI = +/-0.033; p = 0.015)	0.080 (CI = +/-0.295; p = 0.587)	1.485 (CI = +/-0.631; p = 0.000)	0.639	+4.29%	
Loss Cost	2006.2	0.049 (CI = +/-0.035; p = 0.007)	0.113 (CI = +/-0.295; p = 0.440)	1.426 (CI = +/-0.628; p = 0.000)	0.659	+5.04%	
Loss Cost	2007.1	0.058 (CI = +/-0.035; p = 0.002)	0.075 (CI = +/-0.293; p = 0.604)	1.363 (CI = +/-0.619; p = 0.000)	0.684	+5.94%	
Loss Cost	2007.2	0.068 (CI = +/-0.036; p = 0.001)	0.118 (CI = +/-0.287; p = 0.407)	1.285 (CI = +/-0.605; p = 0.000)	0.714	+7.00%	
Loss Cost	2008.1	0.078 (CI = +/-0.036; p = 0.000)	0.075 (CI = +/-0.280; p = 0.589)	1.212 (CI = +/-0.588; p = 0.000)	0.743	+8.12%	
Loss Cost	2008.2	0.088 (CI = +/-0.037; p = 0.000)	0.117 (CI = +/-0.275; p = 0.392)	1.134 (CI = +/-0.574; p = 0.000)	0.768	+9.25%	
Loss Cost	2009.1	0.099 (CI = +/-0.038; p = 0.000)	0.077 (CI = +/-0.270; p = 0.565)	1.064 (CI = +/-0.561; p = 0.001)	0.790	+10.40%	
Loss Cost	2009.2	0.111 (CI = +/-0.038; p = 0.000)	0.120 (CI = +/-0.263; p = 0.356)	0.981 (CI = +/-0.545; p = 0.001)	0.813	+11.71%	
Loss Cost	2010.1	0.124 (CI = +/-0.038; p = 0.000)	0.072 (CI = +/-0.250; p = 0.559)	0.894 (CI = +/-0.516; p = 0.001)	0.842	+13.26%	
Loss Cost	2010.2	0.135 (CI = +/-0.040; p = 0.000)	0.107 (CI = +/-0.247; p = 0.381)	0.824 (CI = +/-0.511; p = 0.003)	0.853	+14.45%	
Loss Cost	2011.1	0.146 (CI = +/-0.041; p = 0.000)	0.072 (CI = +/-0.245; p = 0.549)	0.759 (CI = +/-0.504; p = 0.005)	0.864	+15.71%	
Loss Cost	2011.2	0.159 (CI = +/-0.042; p = 0.000)	0.112 (CI = +/-0.239; p = 0.344)	0.678 (CI = +/-0.492; p = 0.009)	0.878	+17.23%	
Loss Cost	2012.1	0.174 (CI = +/-0.043; p = 0.000)	0.070 (CI = +/-0.231; p = 0.537)	0.596 (CI = +/-0.474; p = 0.016)	0.893	+18.96%	
Loss Cost	2012.2	0.187 (CI = +/-0.044; p = 0.000)	0.106 (CI = +/-0.227; p = 0.344)	0.519 (CI = +/-0.467; p = 0.031)	0.901	+20.55%	
Loss Cost	2013.1	0.199 (CI = +/-0.047; p = 0.000)	0.076 (CI = +/-0.228; p = 0.495)	0.458 (CI = +/-0.469; p = 0.055)	0.905	+21.97%	
Loss Cost	2013.2	0.211 (CI = +/-0.050; p = 0.000)	0.106 (CI = +/-0.229; p = 0.344)	0.389 (CI = +/-0.473; p = 0.102)	0.908	+23.52%	
Loss Cost	2014.1	0.225 (CI = +/-0.054; p = 0.000)	0.076 (CI = +/-0.231; p = 0.498)	0.323 (CI = +/-0.478; p = 0.173)	0.911	+25.22%	
Loss Cost	2014.2	0.241 (CI = +/-0.058; p = 0.000)	0.109 (CI = +/-0.230; p = 0.331)	0.241 (CI = +/-0.482; p = 0.306)	0.914	+27.27%	
Loss Cost	2015.1	0.254 (CI = +/-0.065; p = 0.000)	0.086 (CI = +/-0.238; p = 0.456)	0.185 (CI = +/-0.501; p = 0.445)	0.912	+28.86%	
Loss Cost	2015.2	0.270 (CI = +/-0.072; p = 0.000)	0.114 (CI = +/-0.244; p = 0.333)	0.109 (CI = +/-0.520; p = 0.662)	0.910	+31.00%	
Loss Cost	2016.1	0.292 (CI = +/-0.079; p = 0.000)	0.079 (CI = +/-0.246; p = 0.502)	0.017 (CI = +/-0.532; p = 0.946)	0.913	+33.94%	
Loss Cost	2016.2	0.299 (CI = +/-0.093; p = 0.000)	0.089 (CI = +/-0.263; p = 0.477)	-0.013 (CI = +/-0.583; p = 0.961)	0.899	+34.91%	
Loss Cost	2017.1	0.314 (CI = +/-0.110; p = 0.000)	0.070 (CI = +/-0.281; p = 0.597)	-0.070 (CI = +/-0.636; p = 0.814)	0.888	+36.93%	
Loss Cost	2017.2	0.320 (CI = +/-0.135; p = 0.000)	0.077 (CI = +/-0.305; p = 0.592)	-0.093 (CI = +/-0.719; p = 0.782)	0.864	+37.75%	
Severity	2005.1	0.076 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.080; p = 0.623)	0.380 (CI = +/-0.173; p = 0.000)	0.945	+7.92%	
Severity	2005.2	0.078 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.080; p = 0.478)	0.364 (CI = +/-0.172; p = 0.000)	0.945	+8.11%	
Severity	2006.1	0.079 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.082; p = 0.581)	0.355 (CI = +/-0.174; p = 0.000)	0.944	+8.24%	
Severity	2006.2	0.081 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.082; p = 0.461)	0.341 (CI = +/-0.175; p = 0.000)	0.944	+8.42%	
Severity	2007.1	0.083 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.082; p = 0.614)	0.325 (CI = +/-0.174; p = 0.001)	0.945	+8.65%	
Severity	2007.2	0.085 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.082; p = 0.453)	0.307 (CI = +/-0.173; p = 0.001)	0.947	+8.90%	
Severity	2008.1	0.089 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.079; p = 0.665)	0.284 (CI = +/-0.166; p = 0.001)	0.952	+9.26%	
Severity	2008.2	0.091 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.079; p = 0.496)	0.266 (CI = +/-0.165; p = 0.003)	0.953	+9.52%	
Severity	2009.1	0.093 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.080; p = 0.611)	0.255 (CI = +/-0.167; p = 0.004)	0.951	+9.71%	
Severity	2009.2	0.093 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.083; p = 0.582)	0.251 (CI = +/-0.173; p = 0.006)	0.948	+9.78%	
Severity	2010.1	0.095 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.085; p = 0.682)	0.241 (CI = +/-0.177; p = 0.009)	0.945	+9.94%	
Severity	2010.2	0.096 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.088; p = 0.618)	0.232 (CI = +/-0.182; p = 0.014)	0.942	+10.09%	
Severity	2011.1	0.099 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.089; p = 0.796)	0.213 (CI = +/-0.183; p = 0.024)	0.942	+10.45%	
Severity	2011.2	0.103 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.089; p = 0.603)	0.190 (CI = +/-0.183; p = 0.043)	0.943	+10.87%	
Severity	2012.1	0.108 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.088; p = 0.819)	0.165 (CI = +/-0.181; p = 0.072)	0.946	+11.36%	
Severity	2012.2	0.110 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.091; p = 0.725)	0.152 (CI = +/-0.188; p = 0.107)	0.942	+11.60%	
Severity	2013.1	0.113 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.094; p = 0.878)	0.134 (CI = +/-0.193; p = 0.161)	0.940	+11.98%	
Severity	2013.2	0.117 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.095; p = 0.709)	0.111 (CI = +/-0.197; p = 0.254)	0.939	+12.46%	
Severity	2014.1	0.122 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.098; p = 0.873)	0.090 (CI = +/-0.203; p = 0.366)	0.937	+12.96%	
Severity	2014.2	0.131 (CI = +/-0.023; p = 0.000)	0.027 (CI = +/-0.093; p = 0.548)	0.042 (CI = +/-0.194; p = 0.651)	0.945	+14.03%	
Severity	2015.1	0.137 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.095; p = 0.713)	0.018 (CI = +/-0.201; p = 0.849)	0.943	+14.64%	
Severity	2015.2	0.146 (CI = +/-0.028; p = 0.000)	0.033 (CI = +/-0.093; p = 0.462)	-0.025 (CI = +/-0.200; p = 0.793)	0.947	+15.72%	
Severity	2016.1	0.158 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.087; p = 0.750)	-0.077 (CI = +/-0.188; p = 0.397)	0.956	+17.17%	
Severity	2016.2	0.167 (CI = +/-0.031; p = 0.000)	0.025 (CI = +/-0.089; p = 0.548)	-0.113 (CI = +/-0.196; p = 0.237)	0.954	+18.17%	
Severity	2017.1	0.175 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.092; p = 0.739)	-0.145 (CI = +/-0.208; p = 0.156)	0.951	+19.17%	
Severity	2017.2	0.183 (CI = +/-0.043; p = 0.000)	0.023 (CI = +/-0.097; p = 0.607)	-0.175 (CI = +/-0.229; p = 0.120)	0.944	+20.13%	
Frequency	2005.1	-0.045 (CI = +/-0.023; p = 0.000)	0.058 (CI = +/-0.221; p = 0.594)	1.197 (CI = +/-0.476; p = 0.000)	0.389	-4.43%	
Frequency	2005.2	-0.041 (CI = +/-0.024; p = 0.001)	0.078 (CI = +/-0.223; p = 0.484)	1.163 (CI = +/-0.479; p = 0.000)	0.374	-4.06%	
Frequency	2006.1	-0.037 (CI = +/-0.025; p = 0.005)	0.057 (CI = +/-0.225; p = 0.608)	1.130 (CI = +/-0.481; p = 0.000)	0.354	-3.65%	
Frequency	2006.2	-0.032 (CI = +/-0.026; p = 0.020)	0.083 (CI = +/-0.225; p = 0.456)	1.084 (CI = +/-0.478; p = 0.000)	0.350	-3.11%	
Frequency	2007.1	-0.025 (CI = +/-0.027; p = 0.065)	0.055 (CI = +/-0.223; p = 0.621)	1.038 (CI = +/-0.472; p = 0.000)	0.346	-2.50%	
Frequency	2007.2	-0.018 (CI = +/-0.027; p = 0.198)	0.088 (CI = +/-0.219; p = 0.419)	0.978 (CI = +/-0.461; p = 0.000)	0.367	-1.75%	
Frequency	2008.1	-0.011 (CI = +/-0.028; p = 0.450)	0.058 (CI = +/-0.216; p = 0.587)	0.927 (CI = +/-0.453; p = 0.000)	0.384	-1.05%	
Frequency	2008.2	-0.002 (CI = +/-0.029; p = 0.861)	0.090 (CI = +/-0.212; p = 0.390)	0.867 (CI = +/-0.442; p = 0.000)	0.423	-0.25%	
Frequency	2009.1	0.006 (CI = +/-0.029; p = 0.657)	0.056 (CI = +/-0.206; p = 0.578)	0.809 (CI = +/-0.428; p = 0.001)	0.466	+0.63%	
Frequency	2009.2	0.017 (CI = +/-0.028; p = 0.214)	0.098 (CI = +/-0.193; p = 0.308)	0.730 (CI = +/-0.400; p = 0.001)	0.546	+1.76%	
Frequency	2010.1	0.030 (CI = +/-0.027; p = 0.031)	0.055 (CI = +/-0.175; p = 0.526)	0.653 (CI = +/-0.362; p = 0.001)	0.637	+3.01%	
Frequency	2010.2	0.039 (CI = +/-0.027; p = 0.006)	0.086 (CI = +/-0.168; p = 0.306)	0.592 (CI = +/-0.348; p = 0.002)	0.687	+3.96%	
Frequency	2011.1	0.047 (CI = +/-0.028; p = 0.002)	0.061 (CI = +/-0.166; p = 0.456)	0.546 (CI = +/-0.342; p = 0.003)	0.718	+4.77%	
Frequency	2011.2	0.056 (CI = +/-0.028; p = 0.000)	0.089 (CI = +/-0.161; p = 0.265)	0.489 (CI = +/-0.332; p = 0.006)	0.754	+5.74%	
Frequency	2012.1	0.066 (CI = +/-0.029; p = 0.000)	0.060 (CI = +/-0.154; p = 0.430)	0.432 (CI = +/-0.317; p = 0.010)	0.792	+6.82%	
Frequency	2012.2	0.077 (CI = +/-0.029; p = 0.000)	0.090 (CI = +/-0.146; p = 0.214)	0.367 (CI = +/-0.301; p = 0.019)	0.828	+8.02%	
Frequency	2013.1	0.085 (CI = +/-0.030; p = 0.000)	0.069 (CI = +/-0.145; p = 0.335)	0.323 (CI = +/-0.299; p = 0.035)	0.842	+8.92%	
Frequency	2013.2	0.094 (CI = +/-0.032; p = 0.000)	0.089 (CI = +/-0.146; p = 0.217)	0.278 (CI = +/-0.301; p = 0.068)	0.850	+9.84%	
Frequency	2014.1	0.103 (CI = +/-0.034; p = 0.000)	0.068 (CI = +/-0.146; p = 0.337)	0.233 (CI = +/-0.302; p = 0.122)	0.860	+10.85%	
Frequency	2014.2	0.110 (CI = +/-0.038; p = 0.000)	0.082 (CI = +/-0.150; p = 0.264)	0.199 (CI = +/-0.314; p = 0.200)	0.857	+11.61%	
Frequency	2015.1	0.117 (CI = +/-0.042; p = 0.000)	0.069 (CI = +/-0.156; p = 0.364)	0.167 (CI = +/-0.329; p = 0.298)	0.854	+12.41%	
Frequency	2015.2	0.124 (CI = +/-0.048; p = 0.000)	0.081 (CI = +/-0.164; p = 0.307)	0.134 (CI = +/-0.350; p = 0.427)	0.844	+13.21%	
Frequency	2016.1	0.134 (CI = +/-0.055; p = 0.000)	0.066 (CI = +/-0.171; p = 0.423)	0.094 (CI = +/-0.370; p = 0.595)	0.840	+14.31%	
Frequency	2016.2	0.133 (CI = +/-0.065; p = 0.001)	0.064 (CI = +/-0.184; p = 0.466)	0.099 (CI = +/-0.408; p = 0.608)	0.811	+14.17%	
Frequency	2017.1	0.139 (CI = +/-0.078; p = 0.002)	0.056 (CI = +/-0.198; p = 0.552)	0.075 (CI = +/-0.449; p = 0.724)	0.791	+14.91%	
Frequency	2017.2	0.137 (CI = +/-0.095; p = 0.009)	0.053 (CI = +/-0.216; p = 0.598)	0.083 (CI = +/-0.508; p = 0.727)	0.749	+14.66%	

Comprehensive - Theft

Coverage = CM - Theft
 End Trend Period = 2024.2
 Excluded Points = NA
 Parameters Included: time, seasonality, mobility, excess_inflation

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2005.1	0.001 (CI = +/-0.033; p = 0.958)	0.135 (CI = +/-0.258; p = 0.296)	-0.025 (CI = +/-0.015; p = 0.002)	2.023 (CI = +/-0.614; p = 0.000)	0.698	+0.09%
Loss Cost	2005.2	0.006 (CI = +/-0.034; p = 0.720)	0.155 (CI = +/-0.261; p = 0.236)	-0.024 (CI = +/-0.015; p = 0.003)	1.972 (CI = +/-0.622; p = 0.000)	0.707	+0.61%
Loss Cost	2006.1	0.011 (CI = +/-0.036; p = 0.551)	0.136 (CI = +/-0.267; p = 0.307)	-0.023 (CI = +/-0.015; p = 0.004)	1.928 (CI = +/-0.635; p = 0.000)	0.712	+1.08%
Loss Cost	2006.2	0.018 (CI = +/-0.038; p = 0.342)	0.161 (CI = +/-0.268; p = 0.230)	-0.022 (CI = +/-0.015; p = 0.005)	1.861 (CI = +/-0.639; p = 0.000)	0.725	+1.80%
Loss Cost	2007.1	0.026 (CI = +/-0.040; p = 0.182)	0.128 (CI = +/-0.269; p = 0.338)	-0.021 (CI = +/-0.015; p = 0.009)	1.784 (CI = +/-0.642; p = 0.000)	0.739	+2.68%
Loss Cost	2007.2	0.037 (CI = +/-0.040; p = 0.072)	0.162 (CI = +/-0.265; p = 0.222)	-0.019 (CI = +/-0.015; p = 0.012)	1.690 (CI = +/-0.635; p = 0.000)	0.761	+3.76%
Loss Cost	2008.1	0.048 (CI = +/-0.042; p = 0.026)	0.122 (CI = +/-0.263; p = 0.349)	-0.017 (CI = +/-0.015; p = 0.021)	1.592 (CI = +/-0.632; p = 0.000)	0.779	+4.95%
Loss Cost	2008.2	0.060 (CI = +/-0.043; p = 0.009)	0.155 (CI = +/-0.259; p = 0.231)	-0.016 (CI = +/-0.014; p = 0.029)	1.495 (CI = +/-0.626; p = 0.000)	0.798	+6.14%
Loss Cost	2009.1	0.071 (CI = +/-0.045; p = 0.003)	0.118 (CI = +/-0.259; p = 0.357)	-0.014 (CI = +/-0.014; p = 0.049)	1.400 (CI = +/-0.629; p = 0.000)	0.812	+7.38%
Loss Cost	2009.2	0.084 (CI = +/-0.046; p = 0.001)	0.152 (CI = +/-0.253; p = 0.227)	-0.013 (CI = +/-0.014; p = 0.068)	1.292 (CI = +/-0.620; p = 0.000)	0.830	+8.81%
Loss Cost	2010.1	0.101 (CI = +/-0.048; p = 0.000)	0.105 (CI = +/-0.246; p = 0.390)	-0.011 (CI = +/-0.013; p = 0.118)	1.161 (CI = +/-0.606; p = 0.001)	0.851	+10.64%
Loss Cost	2010.2	0.113 (CI = +/-0.050; p = 0.000)	0.132 (CI = +/-0.245; p = 0.277)	-0.009 (CI = +/-0.013; p = 0.160)	1.069 (CI = +/-0.610; p = 0.001)	0.859	+11.97%
Loss Cost	2011.1	0.126 (CI = +/-0.053; p = 0.000)	0.098 (CI = +/-0.248; p = 0.422)	-0.008 (CI = +/-0.013; p = 0.249)	0.969 (CI = +/-0.621; p = 0.004)	0.867	+13.47%
Loss Cost	2011.2	0.142 (CI = +/-0.055; p = 0.000)	0.129 (CI = +/-0.243; p = 0.281)	-0.006 (CI = +/-0.013; p = 0.335)	0.855 (CI = +/-0.618; p = 0.009)	0.877	+15.26%
Loss Cost	2012.1	0.162 (CI = +/-0.058; p = 0.000)	0.084 (CI = +/-0.239; p = 0.474)	-0.004 (CI = +/-0.013; p = 0.531)	0.714 (CI = +/-0.615; p = 0.025)	0.890	+17.57%
Loss Cost	2012.2	0.179 (CI = +/-0.061; p = 0.000)	0.113 (CI = +/-0.235; p = 0.327)	-0.003 (CI = +/-0.013; p = 0.678)	0.598 (CI = +/-0.618; p = 0.057)	0.897	+19.58%
Loss Cost	2013.1	0.196 (CI = +/-0.066; p = 0.000)	0.079 (CI = +/-0.240; p = 0.499)	-0.001 (CI = +/-0.013; p = 0.899)	0.484 (CI = +/-0.639; p = 0.130)	0.901	+21.63%
Loss Cost	2013.2	0.213 (CI = +/-0.071; p = 0.000)	0.105 (CI = +/-0.240; p = 0.372)	0.000 (CI = +/-0.013; p = 0.941)	0.373 (CI = +/-0.655; p = 0.246)	0.903	+23.74%
Loss Cost	2014.1	0.235 (CI = +/-0.078; p = 0.000)	0.065 (CI = +/-0.243; p = 0.579)	0.002 (CI = +/-0.013; p = 0.692)	0.233 (CI = +/-0.680; p = 0.479)	0.907	+26.53%
Loss Cost	2014.2	0.259 (CI = +/-0.083; p = 0.000)	0.095 (CI = +/-0.240; p = 0.413)	0.004 (CI = +/-0.013; p = 0.521)	0.092 (CI = +/-0.689; p = 0.781)	0.911	+29.56%
Loss Cost	2015.1	0.283 (CI = +/-0.093; p = 0.000)	0.058 (CI = +/-0.248; p = 0.623)	0.006 (CI = +/-0.013; p = 0.359)	-0.050 (CI = +/-0.732; p = 0.886)	0.911	+32.74%
Loss Cost	2015.2	0.309 (CI = +/-0.101; p = 0.000)	0.086 (CI = +/-0.248; p = 0.470)	0.007 (CI = +/-0.013; p = 0.262)	-0.192 (CI = +/-0.757; p = 0.595)	0.912	+36.23%
Loss Cost	2016.1	0.355 (CI = +/-0.109; p = 0.000)	0.027 (CI = +/-0.241; p = 0.815)	0.010 (CI = +/-0.013; p = 0.110)	-0.438 (CI = +/-0.762; p = 0.236)	0.924	+42.60%
Loss Cost	2016.2	0.371 (CI = +/-0.124; p = 0.000)	0.041 (CI = +/-0.254; p = 0.731)	0.011 (CI = +/-0.013; p = 0.105)	-0.516 (CI = +/-0.830; p = 0.201)	0.913	+44.86%
Loss Cost	2017.1	0.411 (CI = +/-0.144; p = 0.000)	-0.003 (CI = +/-0.265; p = 0.983)	0.013 (CI = +/-0.014; p = 0.067)	-0.710 (CI = +/-0.899; p = 0.110)	0.911	+50.77%
Loss Cost	2017.2	0.424 (CI = +/-0.168; p = 0.000)	0.008 (CI = +/-0.285; p = 0.950)	0.013 (CI = +/-0.014; p = 0.076)	-0.765 (CI = +/-0.995; p = 0.118)	0.893	+52.74%
Severity	2005.1	0.067 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.069; p = 0.293)	-0.007 (CI = +/-0.004; p = 0.001)	0.512 (CI = +/-0.165; p = 0.000)	0.959	+6.96%
Severity	2005.2	0.069 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.070; p = 0.221)	-0.007 (CI = +/-0.004; p = 0.001)	0.496 (CI = +/-0.166; p = 0.000)	0.959	+7.14%
Severity	2006.1	0.070 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.072; p = 0.273)	-0.007 (CI = +/-0.004; p = 0.001)	0.488 (CI = +/-0.170; p = 0.000)	0.958	+7.23%
Severity	2006.2	0.071 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.073; p = 0.220)	-0.007 (CI = +/-0.004; p = 0.002)	0.474 (CI = +/-0.173; p = 0.000)	0.957	+7.39%
Severity	2007.1	0.073 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.073; p = 0.313)	-0.006 (CI = +/-0.004; p = 0.004)	0.456 (CI = +/-0.175; p = 0.000)	0.957	+7.61%
Severity	2007.2	0.076 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.074; p = 0.229)	-0.006 (CI = +/-0.004; p = 0.005)	0.435 (CI = +/-0.176; p = 0.000)	0.958	+7.85%
Severity	2008.1	0.079 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.072; p = 0.373)	-0.006 (CI = +/-0.004; p = 0.009)	0.405 (CI = +/-0.173; p = 0.000)	0.961	+8.24%
Severity	2008.2	0.082 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.072; p = 0.280)	-0.005 (CI = +/-0.004; p = 0.012)	0.384 (CI = +/-0.175; p = 0.000)	0.961	+8.50%
Severity	2009.1	0.083 (CI = +/-0.013; p = 0.000)	0.035 (CI = +/-0.075; p = 0.349)	-0.005 (CI = +/-0.004; p = 0.019)	0.373 (CI = +/-0.181; p = 0.000)	0.959	+8.64%
Severity	2009.2	0.083 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.077; p = 0.359)	-0.005 (CI = +/-0.004; p = 0.022)	0.372 (CI = +/-0.189; p = 0.000)	0.956	+8.66%
Severity	2010.1	0.084 (CI = +/-0.016; p = 0.000)	0.032 (CI = +/-0.081; p = 0.416)	-0.005 (CI = +/-0.004; p = 0.031)	0.364 (CI = +/-0.198; p = 0.001)	0.953	+8.76%
Severity	2010.2	0.085 (CI = +/-0.017; p = 0.000)	0.034 (CI = +/-0.083; p = 0.403)	-0.005 (CI = +/-0.005; p = 0.039)	0.357 (CI = +/-0.207; p = 0.002)	0.949	+8.86%
Severity	2011.1	0.088 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.086; p = 0.539)	-0.004 (CI = +/-0.005; p = 0.064)	0.332 (CI = +/-0.215; p = 0.004)	0.948	+9.22%
Severity	2011.2	0.092 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.086; p = 0.422)	-0.004 (CI = +/-0.005; p = 0.089)	0.303 (CI = +/-0.219; p = 0.009)	0.948	+9.67%
Severity	2012.1	0.098 (CI = +/-0.021; p = 0.000)	0.022 (CI = +/-0.088; p = 0.606)	-0.003 (CI = +/-0.005; p = 0.149)	0.266 (CI = +/-0.226; p = 0.023)	0.949	+10.24%
Severity	2012.2	0.099 (CI = +/-0.023; p = 0.000)	0.025 (CI = +/-0.091; p = 0.565)	-0.003 (CI = +/-0.005; p = 0.182)	0.252 (CI = +/-0.238; p = 0.039)	0.945	+10.46%
Severity	2013.1	0.103 (CI = +/-0.026; p = 0.000)	0.018 (CI = +/-0.095; p = 0.694)	-0.003 (CI = +/-0.005; p = 0.255)	0.228 (CI = +/-0.254; p = 0.076)	0.941	+10.86%
Severity	2013.2	0.108 (CI = +/-0.029; p = 0.000)	0.026 (CI = +/-0.097; p = 0.588)	-0.002 (CI = +/-0.005; p = 0.326)	0.196 (CI = +/-0.266; p = 0.138)	0.939	+11.41%
Severity	2014.1	0.113 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.102; p = 0.743)	-0.002 (CI = +/-0.005; p = 0.446)	0.163 (CI = +/-0.285; p = 0.246)	0.935	+12.01%
Severity	2014.2	0.126 (CI = +/-0.033; p = 0.000)	0.032 (CI = +/-0.097; p = 0.501)	-0.001 (CI = +/-0.005; p = 0.612)	0.090 (CI = +/-0.279; p = 0.504)	0.943	+13.38%
Severity	2015.1	0.133 (CI = +/-0.038; p = 0.000)	0.020 (CI = +/-0.102; p = 0.683)	-0.001 (CI = +/-0.005; p = 0.796)	0.045 (CI = +/-0.301; p = 0.754)	0.940	+14.25%
Severity	2015.2	0.146 (CI = +/-0.041; p = 0.000)	0.033 (CI = +/-0.100; p = 0.485)	0.000 (CI = +/-0.005; p = 0.989)	-0.023 (CI = +/-0.304; p = 0.871)	0.943	+15.69%
Severity	2016.1	0.166 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.093; p = 0.882)	0.001 (CI = +/-0.005; p = 0.581)	-0.135 (CI = +/-0.296; p = 0.342)	0.953	+18.11%
Severity	2016.2	0.178 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.093; p = 0.691)	0.002 (CI = +/-0.005; p = 0.455)	-0.194 (CI = +/-0.306; p = 0.192)	0.953	+19.54%
Severity	2017.1	0.195 (CI = +/-0.052; p = 0.000)	0.000 (CI = +/-0.096; p = 0.998)	0.003 (CI = +/-0.005; p = 0.290)	-0.272 (CI = +/-0.327; p = 0.094)	0.952	+21.48%
Severity	2017.2	0.205 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.100; p = 0.847)	0.003 (CI = +/-0.005; p = 0.261)	-0.317 (CI = +/-0.350; p = 0.071)	0.946	+22.78%
Frequency	2005.1	-0.066 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.201; p = 0.326)	-0.017 (CI = +/-0.012; p = 0.004)	1.511 (CI = +/-0.477; p = 0.000)	0.504	-6.43%
Frequency	2005.2	-0.063 (CI = +/-0.027; p = 0.000)	0.112 (CI = +/-0.204; p = 0.271)	-0.017 (CI = +/-0.012; p = 0.006)	1.476 (CI = +/-0.485; p = 0.000)	0.486	-6.09%
Frequency	2006.1	-0.059 (CI = +/-0.028; p = 0.000)	0.097 (CI = +/-0.208; p = 0.351)	-0.016 (CI = +/-0.012; p = 0.009)	1.440 (CI = +/-0.495; p = 0.000)	0.461	-5.74%
Frequency	2006.2	-0.053 (CI = +/-0.029; p = 0.001)	0.116 (CI = +/-0.208; p = 0.265)	-0.015 (CI = +/-0.012; p = 0.012)	1.387 (CI = +/-0.497; p = 0.000)	0.451	-5.21%
Frequency	2007.1	-0.047 (CI = +/-0.031; p = 0.004)	0.091 (CI = +/-0.210; p = 0.381)	-0.014 (CI = +/-0.012; p = 0.019)	1.328 (CI = +/-0.501; p = 0.000)	0.435	-4.58%
Frequency	2007.2	-0.039 (CI = +/-0.032; p = 0.018)	0.117 (CI = +/-0.206; p = 0.254)	-0.013 (CI = +/-0.012; p = 0.026)	1.255 (CI = +/-0.495; p = 0.000)	0.447	-3.79%
Frequency	2008.1	-0.031 (CI = +/-0.033; p = 0.066)	0.091 (CI = +/-0.207; p = 0.378)	-0.012 (CI = +/-0.012; p = 0.043)	1.187 (CI = +/-0.497; p = 0.000)	0.448	-3.04%
Frequency	2008.2	-0.022 (CI = +/-0.034; p = 0.195)	0.116 (CI = +/-0.204; p = 0.254)	-0.011 (CI = +/-0.011; p = 0.058)	1.112 (CI = +/-0.493; p = 0.000)	0.475	-2.18%
Frequency	2009.1	-0.012 (CI = +/-0.035; p = 0.501)	0.084 (CI = +/-0.202; p = 0.403)	-0.009 (CI = +/-0.011; p = 0.097)	1.027 (CI = +/-0.489; p = 0.000)	0.501	-1.17%
Frequency	2009.2	0.001 (CI = +/-0.035; p = 0.936)	0.117 (CI = +/-0.190; p = 0.215)	-0.008 (CI = +/-0.010; p = 0.132)	0.920 (CI = +/-0.465; p = 0.000)	0.569	+0.14%
Frequency	2010.1	0.017 (CI = +/-0.034; p = 0.311)	0.072 (CI = +/-0.176; p = 0.406)	-0.006 (CI = +/-0.010; p = 0.235)	0.797 (CI = +/-0.434; p = 0.001)	0.643	+1.72%
Frequency	2010.2	0.028 (CI = +/-0.035; p = 0.107)	0.098 (CI = +/-0.170; p = 0.248)	-0.005 (CI = +/-0.009; p = 0.318)	0.712 (CI = +/-0.424; p = 0.002)	0.688	+2.85%
Frequency	2011.1	0.038 (CI = +/-0.037; p = 0.043)	0.072 (CI = +/-0.171; p = 0.393)	-0.003 (CI = +/-0.009; p = 0.468)	0.637 (CI = +/-0.429; p = 0.005)	0.712	+3.89%
Frequency	2011.2	0.050 (CI = +/-0.038; p = 0.012)	0.095 (CI = +/-0.166; p = 0.247)	-0.002 (CI = +/-0.009; p = 0.610)	0.552 (CI = +/-0.423; p = 0.013)	0.746	+5.10%
Frequency	2012.1	0.064 (CI = +/-0.039; p = 0.003)	0.062 (CI = +/-0.162; p = 0.435)	-0.001 (CI = +/-0.009; p = 0.897)	0.448 (CI = +/-0.416; p = 0.036)	0.782	+6.65%
Frequency	2012.2	0.079 (CI = +/-0.039; p = 0.000)	0.088 (CI = +/-0.152; p = 0.242)	0.001 (CI = +/-0.008; p = 0.863)	0.346 (CI = +/-0.399; p = 0.086)	0.819	+8.25%
Frequency	2013.1	0.093 (CI = +/-0.042; p = 0.000)	0.061 (CI = +/-0.152; p = 0.412)	0.002 (CI = +/-0.008; p = 0.600)	0.256 (CI = +/-0.405; p = 0.202)	0.836	+9.72%
Frequency	2013.2	0.105 (CI = +/-0.044; p = 0.000)	0.079 (CI = +/-0.150; p = 0.283)	0.003 (CI = +/-0.008; p = 0.448)	0.177 (CI = +/-0.409; p = 0.375)	0.847	+11.06%
Frequency	2014.1	0.122 (CI = +/-0.047; p = 0.000)	0.049 (CI = +/-0.148; p = 0.494)	0.004 (CI = +/-0.008; p = 0.246)	0.070 (CI = +/-0.414; p = 0.724)	0.864	+12.97%
Frequency	2014.2	0.133 (CI = +/-0.047; p = 0.000)	0.064 (CI = +/-0.150; p = 0.382)	0.005 (CI = +/-0.008; p = 0.185)	0.002 (CI = +/-0.430; p = 0.992)	0.864	+14.27%
Frequency	2015.1	0.150 (CI = +/-0.058; p = 0.000)	0.038 (CI = +/-0.153; p = 0.601)	0.006 (CI = +/-0.008; p = 0.109)	-0.095 (CI = +/-0.453; p = 0.660)	0.869	+16.18%
Frequency	2015.2	0.163 (CI = +/-0.064; p = 0.000)	0.053 (CI = +/-0.156; p = 0.482)	0.007 (CI = +/-0.008; p = 0.083)	-0.168 (CI = +/-0.477; p = 0.461)	0.866	+17.75%
Frequency	2016.1	0.188 (CI = +/-0.071; p = 0.000)	0.020 (CI = +/-0.157; p = 0.785)	0.009 (CI = +/-0.008; p = 0.039)	-0.303 (CI = +/-0.495; p = 0.209)	0.878	+20.73%
Frequency	2016.2	0.192 (CI = +/-0.082; p = 0.000)	0.024 (CI = +/-0.167; p = 0.764)	0.009 (CI = +/-0.009; p = 0.046)	-0.322 (CI = +/-0.547; p = 0.224)	0.855	+21.18%
Frequency	2017.1	0.216 (CI = +/-0.096; p = 0.000)	-0.003 (CI = +/-0.176; p = 0.975)	0.010 (CI = +/-0.009; p = 0.033)	-0.438 (CI = +/-0.599; p = 0.136)	0.852	+24.11%

Comprehensive - All Other

Coverage = CM - All Other
 End Trend Period = 2024.2
 Excluded Points = 2020.1,2020.2,2021.1
 Parameters Included: scalar_level_change
 Scalar Level Change Start Date = 2023-01-01

Fit	Start Date	Scalar Shift	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	1.112 (CI = +/-0.341; p = 0.000)	0.544	0.00%
Loss Cost	2005.2	1.105 (CI = +/-0.344; p = 0.000)	0.543	0.00%
Loss Cost	2006.1	1.107 (CI = +/-0.350; p = 0.000)	0.542	0.00%
Loss Cost	2006.2	1.099 (CI = +/-0.354; p = 0.000)	0.541	0.00%
Loss Cost	2007.1	1.099 (CI = +/-0.361; p = 0.000)	0.539	0.00%
Loss Cost	2007.2	1.093 (CI = +/-0.367; p = 0.000)	0.537	0.00%
Loss Cost	2008.1	1.090 (CI = +/-0.374; p = 0.000)	0.535	0.00%
Loss Cost	2008.2	1.094 (CI = +/-0.382; p = 0.000)	0.536	0.00%
Loss Cost	2009.1	1.089 (CI = +/-0.389; p = 0.000)	0.533	0.00%
Loss Cost	2009.2	1.087 (CI = +/-0.399; p = 0.000)	0.530	0.00%
Loss Cost	2010.1	1.080 (CI = +/-0.407; p = 0.000)	0.526	0.00%
Loss Cost	2010.2	1.060 (CI = +/-0.405; p = 0.000)	0.530	0.00%
Loss Cost	2011.1	1.045 (CI = +/-0.409; p = 0.000)	0.529	0.00%
Loss Cost	2011.2	1.037 (CI = +/-0.419; p = 0.000)	0.524	0.00%
Loss Cost	2012.1	1.024 (CI = +/-0.427; p = 0.000)	0.520	0.00%
Loss Cost	2012.2	0.998 (CI = +/-0.423; p = 0.000)	0.525	0.00%
Loss Cost	2013.1	0.992 (CI = +/-0.437; p = 0.000)	0.519	0.00%
Loss Cost	2013.2	0.960 (CI = +/-0.429; p = 0.000)	0.526	0.00%
Loss Cost	2014.1	0.954 (CI = +/-0.446; p = 0.000)	0.519	0.00%
Loss Cost	2014.2	0.924 (CI = +/-0.446; p = 0.000)	0.519	0.00%
Loss Cost	2015.1	0.897 (CI = +/-0.453; p = 0.001)	0.513	0.00%
Loss Cost	2015.2	0.855 (CI = +/-0.443; p = 0.001)	0.518	0.00%
Loss Cost	2016.1	0.823 (CI = +/-0.451; p = 0.002)	0.510	0.00%
Loss Cost	2016.2	0.777 (CI = +/-0.444; p = 0.002)	0.510	0.00%
Loss Cost	2017.1	0.743 (CI = +/-0.458; p = 0.004)	0.495	0.00%
Loss Cost	2017.2	0.679 (CI = +/-0.438; p = 0.006)	0.499	0.00%
Severity	2005.1	1.025 (CI = +/-0.344; p = 0.000)	0.496	0.00%
Severity	2005.2	1.022 (CI = +/-0.350; p = 0.000)	0.494	0.00%
Severity	2006.1	1.026 (CI = +/-0.356; p = 0.000)	0.496	0.00%
Severity	2006.2	1.024 (CI = +/-0.362; p = 0.000)	0.494	0.00%
Severity	2007.1	1.026 (CI = +/-0.369; p = 0.000)	0.493	0.00%
Severity	2007.2	1.025 (CI = +/-0.376; p = 0.000)	0.491	0.00%
Severity	2008.1	1.025 (CI = +/-0.384; p = 0.000)	0.490	0.00%
Severity	2008.2	1.025 (CI = +/-0.393; p = 0.000)	0.488	0.00%
Severity	2009.1	1.024 (CI = +/-0.402; p = 0.000)	0.485	0.00%
Severity	2009.2	1.018 (CI = +/-0.410; p = 0.000)	0.481	0.00%
Severity	2010.1	1.014 (CI = +/-0.419; p = 0.000)	0.478	0.00%
Severity	2010.2	1.002 (CI = +/-0.426; p = 0.000)	0.474	0.00%
Severity	2011.1	0.994 (CI = +/-0.436; p = 0.000)	0.470	0.00%
Severity	2011.2	0.976 (CI = +/-0.440; p = 0.000)	0.467	0.00%
Severity	2012.1	0.959 (CI = +/-0.446; p = 0.000)	0.463	0.00%
Severity	2012.2	0.929 (CI = +/-0.438; p = 0.000)	0.470	0.00%
Severity	2013.1	0.916 (CI = +/-0.449; p = 0.000)	0.463	0.00%
Severity	2013.2	0.884 (CI = +/-0.442; p = 0.001)	0.467	0.00%
Severity	2014.1	0.870 (CI = +/-0.456; p = 0.001)	0.458	0.00%
Severity	2014.2	0.836 (CI = +/-0.451; p = 0.001)	0.459	0.00%
Severity	2015.1	0.810 (CI = +/-0.460; p = 0.002)	0.450	0.00%
Severity	2015.2	0.766 (CI = +/-0.448; p = 0.003)	0.454	0.00%
Severity	2016.1	0.733 (CI = +/-0.455; p = 0.004)	0.443	0.00%
Severity	2016.2	0.678 (CI = +/-0.433; p = 0.005)	0.450	0.00%
Severity	2017.1	0.643 (CI = +/-0.445; p = 0.009)	0.432	0.00%
Severity	2017.2	0.581 (CI = +/-0.423; p = 0.012)	0.432	0.00%
Frequency	2005.1	0.087 (CI = +/-0.100; p = 0.086)	0.056	0.00%
Frequency	2005.2	0.083 (CI = +/-0.099; p = 0.097)	0.052	0.00%
Frequency	2006.1	0.081 (CI = +/-0.100; p = 0.109)	0.048	0.00%
Frequency	2006.2	0.075 (CI = +/-0.096; p = 0.119)	0.045	0.00%
Frequency	2007.1	0.073 (CI = +/-0.096; p = 0.134)	0.041	0.00%
Frequency	2007.2	0.068 (CI = +/-0.095; p = 0.153)	0.036	0.00%
Frequency	2008.1	0.065 (CI = +/-0.095; p = 0.173)	0.031	0.00%
Frequency	2008.2	0.070 (CI = +/-0.094; p = 0.141)	0.043	0.00%
Frequency	2009.1	0.065 (CI = +/-0.093; p = 0.163)	0.036	0.00%
Frequency	2009.2	0.070 (CI = +/-0.091; p = 0.129)	0.051	0.00%
Frequency	2010.1	0.066 (CI = +/-0.092; p = 0.150)	0.044	0.00%
Frequency	2010.2	0.059 (CI = +/-0.085; p = 0.169)	0.039	0.00%
Frequency	2011.1	0.051 (CI = +/-0.080; p = 0.196)	0.031	0.00%
Frequency	2011.2	0.060 (CI = +/-0.068; p = 0.079)	0.094	0.00%
Frequency	2012.1	0.065 (CI = +/-0.067; p = 0.059)	0.120	0.00%
Frequency	2012.2	0.068 (CI = +/-0.067; p = 0.045)	0.145	0.00%
Frequency	2013.1	0.076 (CI = +/-0.060; p = 0.016)	0.231	0.00%
Frequency	2013.2	0.076 (CI = +/-0.062; p = 0.019)	0.228	0.00%
Frequency	2014.1	0.084 (CI = +/-0.053; p = 0.004)	0.360	0.00%
Frequency	2014.2	0.088 (CI = +/-0.053; p = 0.003)	0.400	0.00%
Frequency	2015.1	0.087 (CI = +/-0.056; p = 0.004)	0.389	0.00%
Frequency	2015.2	0.089 (CI = +/-0.058; p = 0.005)	0.397	0.00%
Frequency	2016.1	0.090 (CI = +/-0.061; p = 0.007)	0.393	0.00%
Frequency	2016.2	0.099 (CI = +/-0.055; p = 0.002)	0.525	0.00%
Frequency	2017.1	0.100 (CI = +/-0.059; p = 0.003)	0.521	0.00%
Frequency	2017.2	0.099 (CI = +/-0.063; p = 0.006)	0.502	0.00%

Comprehensive - All Other

Coverage = CM - All Other
 End Trend Period = 2024.2
 Excluded Points = NA
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.057 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.193; p = 0.148)	0.555	+5.87%
Loss Cost	2005.2	0.059 (CI = +/-0.017; p = 0.000)	0.157 (CI = +/-0.196; p = 0.113)	0.561	+6.12%
Loss Cost	2006.1	0.063 (CI = +/-0.018; p = 0.000)	0.134 (CI = +/-0.196; p = 0.174)	0.585	+6.50%
Loss Cost	2006.2	0.066 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.198; p = 0.133)	0.591	+6.78%
Loss Cost	2007.1	0.069 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.199; p = 0.200)	0.610	+7.16%
Loss Cost	2007.2	0.073 (CI = +/-0.020; p = 0.000)	0.150 (CI = +/-0.199; p = 0.135)	0.627	+7.57%
Loss Cost	2008.1	0.077 (CI = +/-0.020; p = 0.000)	0.128 (CI = +/-0.201; p = 0.202)	0.643	+7.96%
Loss Cost	2008.2	0.084 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.186; p = 0.072)	0.712	+8.77%
Loss Cost	2009.1	0.088 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.187; p = 0.115)	0.723	+9.18%
Loss Cost	2009.2	0.095 (CI = +/-0.019; p = 0.000)	0.186 (CI = +/-0.174; p = 0.037)	0.775	+9.98%
Loss Cost	2010.1	0.099 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.174; p = 0.064)	0.787	+10.46%
Loss Cost	2010.2	0.103 (CI = +/-0.021; p = 0.000)	0.179 (CI = +/-0.177; p = 0.048)	0.784	+10.80%
Loss Cost	2011.1	0.105 (CI = +/-0.023; p = 0.000)	0.167 (CI = +/-0.183; p = 0.071)	0.779	+11.07%
Loss Cost	2011.2	0.113 (CI = +/-0.022; p = 0.000)	0.203 (CI = +/-0.172; p = 0.022)	0.817	+11.95%
Loss Cost	2012.1	0.117 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.174; p = 0.040)	0.822	+12.44%
Loss Cost	2012.2	0.121 (CI = +/-0.025; p = 0.000)	0.199 (CI = +/-0.178; p = 0.031)	0.815	+12.85%
Loss Cost	2013.1	0.129 (CI = +/-0.025; p = 0.000)	0.164 (CI = +/-0.172; p = 0.060)	0.842	+13.78%
Loss Cost	2013.2	0.132 (CI = +/-0.027; p = 0.000)	0.177 (CI = +/-0.177; p = 0.051)	0.832	+14.15%
Loss Cost	2014.1	0.143 (CI = +/-0.026; p = 0.000)	0.137 (CI = +/-0.165; p = 0.099)	0.868	+15.36%
Loss Cost	2014.2	0.149 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.166; p = 0.061)	0.869	+16.06%
Loss Cost	2015.1	0.154 (CI = +/-0.030; p = 0.000)	0.140 (CI = +/-0.172; p = 0.103)	0.867	+16.64%
Loss Cost	2015.2	0.158 (CI = +/-0.033; p = 0.000)	0.153 (CI = +/-0.179; p = 0.089)	0.855	+17.11%
Loss Cost	2016.1	0.163 (CI = +/-0.036; p = 0.000)	0.137 (CI = +/-0.189; p = 0.142)	0.849	+17.70%
Loss Cost	2016.2	0.169 (CI = +/-0.040; p = 0.000)	0.153 (CI = +/-0.197; p = 0.119)	0.836	+18.36%
Loss Cost	2017.1	0.176 (CI = +/-0.045; p = 0.000)	0.132 (CI = +/-0.208; p = 0.194)	0.832	+19.25%
Loss Cost	2017.2	0.180 (CI = +/-0.052; p = 0.000)	0.141 (CI = +/-0.223; p = 0.195)	0.804	+19.68%
Severity	2005.1	0.055 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.191; p = 0.138)	0.546	+5.67%
Severity	2005.2	0.058 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.191; p = 0.092)	0.566	+6.00%
Severity	2006.1	0.062 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.189; p = 0.149)	0.597	+6.42%
Severity	2006.2	0.066 (CI = +/-0.017; p = 0.000)	0.163 (CI = +/-0.186; p = 0.083)	0.630	+6.87%
Severity	2007.1	0.071 (CI = +/-0.018; p = 0.000)	0.138 (CI = +/-0.184; p = 0.138)	0.657	+7.31%
Severity	2007.2	0.076 (CI = +/-0.018; p = 0.000)	0.168 (CI = +/-0.178; p = 0.064)	0.698	+7.86%
Severity	2008.1	0.080 (CI = +/-0.018; p = 0.000)	0.141 (CI = +/-0.175; p = 0.111)	0.725	+8.36%
Severity	2008.2	0.087 (CI = +/-0.017; p = 0.000)	0.176 (CI = +/-0.162; p = 0.035)	0.776	+9.05%
Severity	2009.1	0.092 (CI = +/-0.017; p = 0.000)	0.147 (CI = +/-0.156; p = 0.065)	0.805	+9.63%
Severity	2009.2	0.098 (CI = +/-0.016; p = 0.000)	0.178 (CI = +/-0.146; p = 0.019)	0.838	+10.29%
Severity	2010.1	0.104 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.139; p = 0.036)	0.863	+10.91%
Severity	2010.2	0.109 (CI = +/-0.015; p = 0.000)	0.176 (CI = +/-0.129; p = 0.009)	0.886	+11.55%
Severity	2011.1	0.115 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.122; p = 0.018)	0.904	+12.15%
Severity	2011.2	0.120 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.114; p = 0.004)	0.919	+12.76%
Severity	2012.1	0.124 (CI = +/-0.015; p = 0.000)	0.158 (CI = +/-0.114; p = 0.009)	0.922	+13.17%
Severity	2012.2	0.126 (CI = +/-0.016; p = 0.000)	0.168 (CI = +/-0.117; p = 0.007)	0.918	+13.44%
Severity	2013.1	0.132 (CI = +/-0.016; p = 0.000)	0.143 (CI = +/-0.110; p = 0.013)	0.932	+14.12%
Severity	2013.2	0.135 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.112; p = 0.009)	0.929	+14.46%
Severity	2014.1	0.142 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.100; p = 0.016)	0.947	+15.31%
Severity	2014.2	0.146 (CI = +/-0.017; p = 0.000)	0.140 (CI = +/-0.100; p = 0.009)	0.946	+15.75%
Severity	2015.1	0.151 (CI = +/-0.017; p = 0.000)	0.124 (CI = +/-0.100; p = 0.018)	0.949	+16.29%
Severity	2015.2	0.153 (CI = +/-0.019; p = 0.000)	0.130 (CI = +/-0.105; p = 0.019)	0.942	+16.51%
Severity	2016.1	0.156 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.110; p = 0.036)	0.939	+16.92%
Severity	2016.2	0.156 (CI = +/-0.024; p = 0.000)	0.117 (CI = +/-0.117; p = 0.051)	0.925	+16.83%
Severity	2017.1	0.160 (CI = +/-0.027; p = 0.000)	0.104 (CI = +/-0.123; p = 0.091)	0.921	+17.33%
Severity	2017.2	0.159 (CI = +/-0.031; p = 0.000)	0.102 (CI = +/-0.133; p = 0.121)	0.901	+17.22%
Frequency	2005.1	0.002 (CI = +/-0.006; p = 0.567)	-0.002 (CI = +/-0.074; p = 0.964)	-0.045	+0.18%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.738)	-0.006 (CI = +/-0.076; p = 0.866)	-0.051	+0.11%
Frequency	2006.1	0.001 (CI = +/-0.007; p = 0.838)	-0.004 (CI = +/-0.078; p = 0.922)	-0.056	+0.07%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.818)	-0.013 (CI = +/-0.077; p = 0.729)	-0.053	-0.08%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.714)	-0.010 (CI = +/-0.079; p = 0.802)	-0.054	-0.14%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.484)	-0.018 (CI = +/-0.080; p = 0.653)	-0.040	-0.27%
Frequency	2008.1	-0.004 (CI = +/-0.008; p = 0.378)	-0.012 (CI = +/-0.082; p = 0.757)	-0.034	-0.36%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.551)	-0.007 (CI = +/-0.083; p = 0.873)	-0.053	-0.26%
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.361)	0.002 (CI = +/-0.084; p = 0.962)	-0.038	-0.41%
Frequency	2009.2	-0.003 (CI = +/-0.010; p = 0.551)	0.009 (CI = +/-0.086; p = 0.836)	-0.056	-0.28%
Frequency	2010.1	-0.004 (CI = +/-0.010; p = 0.419)	0.015 (CI = +/-0.088; p = 0.726)	-0.044	-0.41%
Frequency	2010.2	-0.007 (CI = +/-0.010; p = 0.194)	0.002 (CI = +/-0.087; p = 0.954)	-0.008	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.068)	0.017 (CI = +/-0.085; p = 0.683)	0.060	-0.97%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.182)	0.028 (CI = +/-0.084; p = 0.494)	0.014	-0.72%
Frequency	2012.1	-0.006 (CI = +/-0.012; p = 0.264)	0.025 (CI = +/-0.088; p = 0.560)	-0.017	-0.64%
Frequency	2012.2	-0.005 (CI = +/-0.013; p = 0.395)	0.030 (CI = +/-0.091; p = 0.498)	-0.033	-0.52%
Frequency	2013.1	-0.003 (CI = +/-0.013; p = 0.644)	0.021 (CI = +/-0.093; p = 0.646)	-0.074	-0.30%
Frequency	2013.2	-0.003 (CI = +/-0.015; p = 0.707)	0.022 (CI = +/-0.097; p = 0.640)	-0.080	-0.27%
Frequency	2014.1	0.000 (CI = +/-0.016; p = 0.950)	0.010 (CI = +/-0.099; p = 0.834)	-0.102	+0.05%
Frequency	2014.2	0.003 (CI = +/-0.017; p = 0.747)	0.018 (CI = +/-0.103; p = 0.723)	-0.097	+0.26%
Frequency	2015.1	0.003 (CI = +/-0.019; p = 0.744)	0.016 (CI = +/-0.109; p = 0.754)	-0.103	+0.30%
Frequency	2015.2	0.005 (CI = +/-0.021; p = 0.611)	0.023 (CI = +/-0.114; p = 0.673)	-0.094	+0.51%
Frequency	2016.1	0.007 (CI = +/-0.024; p = 0.556)	0.018 (CI = +/-0.122; p = 0.753)	-0.096	+0.67%
Frequency	2016.2	0.013 (CI = +/-0.025; p = 0.280)	0.036 (CI = +/-0.122; p = 0.533)	-0.021	+1.31%
Frequency	2017.1	0.016 (CI = +/-0.028; p = 0.237)	0.027 (CI = +/-0.130; p = 0.658)	-0.008	+1.63%
Frequency	2017.2	0.021 (CI = +/-0.032; p = 0.179)	0.039 (CI = +/-0.137; p = 0.550)	0.029	+2.10%

Comprehensive - All Other

Coverage = CM - All Other

End Trend Period = 2024.2

Excluded Points = 2020.1, 2020.2, 2021.1

Parameters Included: time, seasonality, excess_inflation

Fit	Start Date	Time	Seasonality	Excess Inflation	Adjusted R^2	Implied Trend	
						Rate	
Loss Cost	2005.1	0.031 (CI = +/-0.017; p = 0.001)	0.123 (CI = +/-0.148; p = 0.099)	0.912 (CI = +/-0.327; p = 0.000)	0.779	+3.14%	
Loss Cost	2005.2	0.032 (CI = +/-0.018; p = 0.001)	0.131 (CI = +/-0.151; p = 0.088)	0.898 (CI = +/-0.334; p = 0.000)	0.778	+3.30%	
Loss Cost	2006.1	0.036 (CI = +/-0.018; p = 0.000)	0.114 (CI = +/-0.152; p = 0.137)	0.867 (CI = +/-0.334; p = 0.000)	0.789	+3.66%	
Loss Cost	2006.2	0.038 (CI = +/-0.019; p = 0.000)	0.122 (CI = +/-0.156; p = 0.122)	0.851 (CI = +/-0.342; p = 0.000)	0.788	+3.85%	
Loss Cost	2007.1	0.041 (CI = +/-0.020; p = 0.000)	0.106 (CI = +/-0.158; p = 0.181)	0.821 (CI = +/-0.346; p = 0.000)	0.795	+4.22%	
Loss Cost	2007.2	0.045 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.161; p = 0.137)	0.792 (CI = +/-0.350; p = 0.000)	0.800	+4.57%	
Loss Cost	2008.1	0.048 (CI = +/-0.023; p = 0.000)	0.105 (CI = +/-0.164; p = 0.200)	0.763 (CI = +/-0.356; p = 0.000)	0.805	+4.95%	
Loss Cost	2008.2	0.058 (CI = +/-0.022; p = 0.000)	0.139 (CI = +/-0.149; p = 0.066)	0.689 (CI = +/-0.324; p = 0.000)	0.849	+5.92%	
Loss Cost	2009.1	0.061 (CI = +/-0.023; p = 0.000)	0.125 (CI = +/-0.152; p = 0.104)	0.660 (CI = +/-0.329; p = 0.000)	0.853	+6.32%	
Loss Cost	2009.2	0.070 (CI = +/-0.022; p = 0.000)	0.156 (CI = +/-0.139; p = 0.030)	0.590 (CI = +/-0.302; p = 0.000)	0.885	+7.29%	
Loss Cost	2010.1	0.075 (CI = +/-0.023; p = 0.000)	0.138 (CI = +/-0.140; p = 0.053)	0.554 (CI = +/-0.304; p = 0.001)	0.891	+7.83%	
Loss Cost	2010.2	0.078 (CI = +/-0.025; p = 0.000)	0.145 (CI = +/-0.145; p = 0.051)	0.538 (CI = +/-0.315; p = 0.002)	0.886	+8.07%	
Loss Cost	2011.1	0.079 (CI = +/-0.027; p = 0.000)	0.140 (CI = +/-0.152; p = 0.069)	0.528 (CI = +/-0.330; p = 0.003)	0.881	+8.22%	
Loss Cost	2011.2	0.089 (CI = +/-0.027; p = 0.000)	0.170 (CI = +/-0.142; p = 0.021)	0.459 (CI = +/-0.308; p = 0.006)	0.904	+9.34%	
Loss Cost	2012.1	0.094 (CI = +/-0.029; p = 0.000)	0.155 (CI = +/-0.146; p = 0.039)	0.426 (CI = +/-0.318; p = 0.011)	0.905	+9.90%	
Loss Cost	2012.2	0.097 (CI = +/-0.032; p = 0.000)	0.162 (CI = +/-0.153; p = 0.039)	0.409 (CI = +/-0.334; p = 0.019)	0.898	+10.19%	
Loss Cost	2013.1	0.110 (CI = +/-0.032; p = 0.000)	0.129 (CI = +/-0.145; p = 0.078)	0.334 (CI = +/-0.318; p = 0.041)	0.917	+11.59%	
Loss Cost	2013.2	0.111 (CI = +/-0.036; p = 0.000)	0.133 (CI = +/-0.153; p = 0.083)	0.323 (CI = +/-0.338; p = 0.060)	0.909	+11.79%	
Loss Cost	2014.1	0.130 (CI = +/-0.033; p = 0.000)	0.091 (CI = +/-0.133; p = 0.164)	0.222 (CI = +/-0.295; p = 0.129)	0.938	+13.83%	
Loss Cost	2014.2	0.137 (CI = +/-0.036; p = 0.000)	0.106 (CI = +/-0.136; p = 0.118)	0.184 (CI = +/-0.305; p = 0.218)	0.937	+14.65%	
Loss Cost	2015.1	0.145 (CI = +/-0.041; p = 0.000)	0.090 (CI = +/-0.142; p = 0.196)	0.143 (CI = +/-0.322; p = 0.355)	0.937	+15.57%	
Loss Cost	2015.2	0.147 (CI = +/-0.047; p = 0.000)	0.094 (CI = +/-0.153; p = 0.205)	0.131 (CI = +/-0.350; p = 0.431)	0.927	+15.85%	
Loss Cost	2016.1	0.155 (CI = +/-0.055; p = 0.000)	0.080 (CI = +/-0.164; p = 0.305)	0.094 (CI = +/-0.380; p = 0.596)	0.922	+16.77%	
Loss Cost	2016.2	0.159 (CI = +/-0.064; p = 0.000)	0.086 (CI = +/-0.179; p = 0.311)	0.079 (CI = +/-0.420; p = 0.685)	0.909	+17.19%	
Loss Cost	2017.1	0.172 (CI = +/-0.076; p = 0.001)	0.066 (CI = +/-0.193; p = 0.457)	0.024 (CI = +/-0.460; p = 0.907)	0.904	+18.73%	
Loss Cost	2017.2	0.166 (CI = +/-0.092; p = 0.003)	0.058 (CI = +/-0.216; p = 0.552)	0.047 (CI = +/-0.520; p = 0.840)	0.876	+18.03%	
Severity	2005.1	0.027 (CI = +/-0.018; p = 0.005)	0.154 (CI = +/-0.158; p = 0.055)	0.878 (CI = +/-0.348; p = 0.000)	0.729	+2.69%	
Severity	2005.2	0.029 (CI = +/-0.019; p = 0.003)	0.167 (CI = +/-0.160; p = 0.041)	0.852 (CI = +/-0.352; p = 0.000)	0.736	+2.97%	
Severity	2006.1	0.033 (CI = +/-0.019; p = 0.001)	0.148 (CI = +/-0.160; p = 0.069)	0.818 (CI = +/-0.352; p = 0.000)	0.750	+3.37%	
Severity	2006.2	0.037 (CI = +/-0.020; p = 0.001)	0.167 (CI = +/-0.160; p = 0.041)	0.779 (CI = +/-0.350; p = 0.000)	0.765	+3.81%	
Severity	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.149 (CI = +/-0.161; p = 0.069)	0.744 (CI = +/-0.351; p = 0.000)	0.777	+4.25%	
Severity	2007.2	0.047 (CI = +/-0.021; p = 0.000)	0.172 (CI = +/-0.157; p = 0.033)	0.695 (CI = +/-0.342; p = 0.000)	0.800	+4.86%	
Severity	2008.1	0.052 (CI = +/-0.022; p = 0.000)	0.152 (CI = +/-0.157; p = 0.058)	0.655 (CI = +/-0.341; p = 0.001)	0.813	+5.38%	
Severity	2008.2	0.060 (CI = +/-0.021; p = 0.000)	0.181 (CI = +/-0.147; p = 0.017)	0.591 (CI = +/-0.319; p = 0.001)	0.847	+6.22%	
Severity	2009.1	0.067 (CI = +/-0.022; p = 0.000)	0.157 (CI = +/-0.144; p = 0.034)	0.543 (CI = +/-0.312; p = 0.001)	0.863	+6.89%	
Severity	2009.2	0.074 (CI = +/-0.021; p = 0.000)	0.183 (CI = +/-0.136; p = 0.010)	0.485 (CI = +/-0.295; p = 0.002)	0.885	+7.70%	
Severity	2010.1	0.081 (CI = +/-0.022; p = 0.000)	0.158 (CI = +/-0.132; p = 0.021)	0.434 (CI = +/-0.285; p = 0.005)	0.900	+8.47%	
Severity	2010.2	0.089 (CI = +/-0.021; p = 0.000)	0.182 (CI = +/-0.125; p = 0.006)	0.379 (CI = +/-0.271; p = 0.008)	0.915	+9.29%	
Severity	2011.1	0.096 (CI = +/-0.022; p = 0.000)	0.159 (CI = +/-0.121; p = 0.012)	0.330 (CI = +/-0.263; p = 0.016)	0.925	+10.08%	
Severity	2011.2	0.104 (CI = +/-0.022; p = 0.000)	0.181 (CI = +/-0.115; p = 0.004)	0.279 (CI = +/-0.250; p = 0.031)	0.936	+10.91%	
Severity	2012.1	0.108 (CI = +/-0.024; p = 0.000)	0.168 (CI = +/-0.118; p = 0.008)	0.250 (CI = +/-0.257; p = 0.056)	0.936	+11.41%	
Severity	2012.2	0.111 (CI = +/-0.026; p = 0.000)	0.174 (CI = +/-0.123; p = 0.008)	0.235 (CI = +/-0.270; p = 0.084)	0.931	+11.69%	
Severity	2013.1	0.120 (CI = +/-0.027; p = 0.000)	0.150 (CI = +/-0.119; p = 0.017)	0.179 (CI = +/-0.262; p = 0.167)	0.940	+12.72%	
Severity	2013.2	0.124 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.124; p = 0.015)	0.156 (CI = +/-0.274; p = 0.244)	0.936	+13.16%	
Severity	2014.1	0.137 (CI = +/-0.029; p = 0.000)	0.129 (CI = +/-0.114; p = 0.029)	0.084 (CI = +/-0.253; p = 0.489)	0.951	+14.63%	
Severity	2014.2	0.143 (CI = +/-0.031; p = 0.000)	0.143 (CI = +/-0.116; p = 0.020)	0.049 (CI = +/-0.261; p = 0.694)	0.950	+15.39%	
Severity	2015.1	0.152 (CI = +/-0.034; p = 0.000)	0.125 (CI = +/-0.118; p = 0.040)	0.003 (CI = +/-0.268; p = 0.978)	0.952	+16.42%	
Severity	2015.2	0.156 (CI = +/-0.039; p = 0.000)	0.131 (CI = +/-0.126; p = 0.043)	-0.014 (CI = +/-0.289; p = 0.916)	0.945	+16.84%	
Severity	2016.1	0.163 (CI = +/-0.045; p = 0.000)	0.118 (CI = +/-0.134; p = 0.079)	-0.049 (CI = +/-0.311; p = 0.734)	0.942	+17.72%	
Severity	2016.2	0.161 (CI = +/-0.053; p = 0.000)	0.115 (CI = +/-0.147; p = 0.112)	-0.041 (CI = +/-0.345; p = 0.795)	0.927	+17.51%	
Severity	2017.1	0.172 (CI = +/-0.063; p = 0.000)	0.100 (CI = +/-0.159; p = 0.189)	-0.084 (CI = +/-0.379; p = 0.627)	0.922	+18.74%	
Severity	2017.2	0.168 (CI = +/-0.076; p = 0.001)	0.096 (CI = +/-0.178; p = 0.250)	-0.074 (CI = +/-0.431; p = 0.701)	0.897	+18.42%	
Frequency	2005.1	0.004 (CI = +/-0.007; p = 0.215)	-0.031 (CI = +/-0.062; p = 0.323)	0.035 (CI = +/-0.138; p = 0.610)	0.059	+0.44%	
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.378)	-0.036 (CI = +/-0.063; p = 0.251)	0.046 (CI = +/-0.139; p = 0.508)	0.046	+0.32%	
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.462)	-0.034 (CI = +/-0.065; p = 0.288)	0.049 (CI = +/-0.142; p = 0.491)	0.027	+0.29%	
Frequency	2006.2	0.000 (CI = +/-0.008; p = 0.927)	-0.045 (CI = +/-0.062; p = 0.146)	0.071 (CI = +/-0.136; p = 0.293)	0.040	+0.04%	
Frequency	2007.1	0.000 (CI = +/-0.008; p = 0.939)	-0.042 (CI = +/-0.064; p = 0.186)	0.077 (CI = +/-0.139; p = 0.270)	0.024	-0.03%	
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.506)	-0.052 (CI = +/-0.062; p = 0.096)	0.097 (CI = +/-0.135; p = 0.151)	0.068	-0.27%	
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.354)	-0.047 (CI = +/-0.063; p = 0.142)	0.108 (CI = +/-0.138; p = 0.119)	0.062	-0.40%	
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.541)	-0.042 (CI = +/-0.065; p = 0.193)	0.098 (CI = +/-0.141; p = 0.164)	0.035	-0.28%	
Frequency	2009.1	-0.005 (CI = +/-0.010; p = 0.271)	-0.033 (CI = +/-0.064; p = 0.306)	0.117 (CI = +/-0.139; p = 0.097)	0.040	-0.53%	
Frequency	2009.2	-0.004 (CI = +/-0.010; p = 0.454)	-0.028 (CI = +/-0.066; p = 0.396)	0.105 (CI = +/-0.143; p = 0.140)	0.009	-0.38%	
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.280)	-0.020 (CI = +/-0.067; p = 0.538)	0.120 (CI = +/-0.145; p = 0.099)	0.017	-0.59%	
Frequency	2010.2	-0.011 (CI = +/-0.010; p = 0.024)	-0.037 (CI = +/-0.056; p = 0.184)	0.159 (CI = +/-0.122; p = 0.013)	0.211	-1.12%	
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.379)	0.198 (CI = +/-0.095; p = 0.000)	0.466	-1.68%	
Frequency	2011.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.011 (CI = +/-0.042; p = 0.583)	0.180 (CI = +/-0.090; p = 0.001)	0.404	-1.41%	
Frequency	2012.1	-0.014 (CI = +/-0.009; p = 0.004)	-0.013 (CI = +/-0.044; p = 0.541)	0.176 (CI = +/-0.095; p = 0.001)	0.371	-1.35%	
Frequency	2012.2	-0.013 (CI = +/-0.010; p = 0.009)	-0.013 (CI = +/-0.046; p = 0.570)	0.175 (CI = +/-0.101; p = 0.002)	0.339	-1.34%	
Frequency	2013.1	-0.010 (CI = +/-0.010; p = 0.046)	-0.021 (CI = +/-0.045; p = 0.325)	0.155 (CI = +/-0.098; p = 0.004)	0.332	-1.01%	
Frequency	2013.2	-0.012 (CI = +/-0.011; p = 0.028)	-0.026 (CI = +/-0.046; p = 0.241)	0.167 (CI = +/-0.101; p = 0.003)	0.371	-1.21%	
Frequency	2014.1	-0.007 (CI = +/-0.010; p = 0.162)	-0.038 (CI = +/-0.041; p = 0.064)	0.138 (CI = +/-0.090; p = 0.005)	0.465	-0.70%	
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.251)	-0.037 (CI = +/-0.043; p = 0.088)	0.135 (CI = +/-0.097; p = 0.010)	0.450	-0.64%	
Frequency	2015.1	-0.007 (CI = +/-0.013; p = 0.256)	-0.035 (CI = +/-0.046; p = 0.127)	0.139 (CI = +/-0.105; p = 0.013)	0.438	-0.73%	
Frequency	2015.2	-0.009 (CI = +/-0.015; p = 0.247)	-0.037 (CI = +/-0.050; p = 0.129)	0.145 (CI = +/-0.114; p = 0.017)	0.437	-0.85%	
Frequency	2016.1	-0.008 (CI = +/-0.018; p = 0.344)	-0.038 (CI = +/-0.054; p = 0.154)	0.143 (CI = +/-0.126; p = 0.029)	0.425	-0.81%	
Frequency	2016.2	-0.003 (CI = +/-0.020; p = 0.759)	-0.029 (CI = +/-0.055; p = 0.257)	0.120 (CI = +/-0.128; p = 0.063)	0.464	-0.28%	
Frequency	2017.1	0.000 (CI = +/-0.024; p = 0.997)	-0.033 (CI = +/-0.060; p = 0.238)	0.109 (CI = +/-0.143; p = 0.119)	0.464	0.00%	
Frequency	2017.2	-0.003 (CI = +/-0.028; p = 0.793)	-0.038 (CI = +/-0.066; p = 0.221)	0.121 (CI = +/-0.159; p = 0.118)	0.450	-0.33%	

Comprehensive - All Other

Coverage = CM - All Other

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.058 (CI = +/-0.017; p = 0.000)	0.541	+5.92%
Loss Cost	2005.2	0.059 (CI = +/-0.018; p = 0.000)	0.542	+6.12%
Loss Cost	2006.1	0.063 (CI = +/-0.018; p = 0.000)	0.575	+6.56%
Loss Cost	2006.2	0.066 (CI = +/-0.019; p = 0.000)	0.575	+6.78%
Loss Cost	2007.1	0.070 (CI = +/-0.019; p = 0.000)	0.602	+7.22%
Loss Cost	2007.2	0.073 (CI = +/-0.020; p = 0.000)	0.612	+7.57%
Loss Cost	2008.1	0.077 (CI = +/-0.021; p = 0.000)	0.635	+8.04%
Loss Cost	2008.2	0.084 (CI = +/-0.020; p = 0.000)	0.689	+8.77%
Loss Cost	2009.1	0.089 (CI = +/-0.021; p = 0.000)	0.708	+9.28%
Loss Cost	2009.2	0.095 (CI = +/-0.021; p = 0.000)	0.745	+9.98%
Loss Cost	2010.1	0.101 (CI = +/-0.021; p = 0.000)	0.767	+10.58%
Loss Cost	2010.2	0.103 (CI = +/-0.022; p = 0.000)	0.757	+10.80%
Loss Cost	2011.1	0.106 (CI = +/-0.024; p = 0.000)	0.757	+11.21%
Loss Cost	2011.2	0.113 (CI = +/-0.024; p = 0.000)	0.781	+11.95%
Loss Cost	2012.1	0.119 (CI = +/-0.025; p = 0.000)	0.794	+12.62%
Loss Cost	2012.2	0.121 (CI = +/-0.027; p = 0.000)	0.781	+12.85%
Loss Cost	2013.1	0.131 (CI = +/-0.026; p = 0.000)	0.821	+13.97%
Loss Cost	2013.2	0.132 (CI = +/-0.029; p = 0.000)	0.806	+14.15%
Loss Cost	2014.1	0.145 (CI = +/-0.027; p = 0.000)	0.854	+15.56%
Loss Cost	2014.2	0.149 (CI = +/-0.029; p = 0.000)	0.849	+16.06%
Loss Cost	2015.1	0.156 (CI = +/-0.031; p = 0.000)	0.853	+16.88%
Loss Cost	2015.2	0.158 (CI = +/-0.035; p = 0.000)	0.836	+17.11%
Loss Cost	2016.1	0.165 (CI = +/-0.038; p = 0.000)	0.836	+18.00%
Loss Cost	2016.2	0.169 (CI = +/-0.042; p = 0.000)	0.817	+18.36%
Loss Cost	2017.1	0.179 (CI = +/-0.046; p = 0.000)	0.822	+19.62%
Loss Cost	2017.2	0.180 (CI = +/-0.053; p = 0.000)	0.791	+19.68%
Severity	2005.1	0.056 (CI = +/-0.017; p = 0.000)	0.531	+5.73%
Severity	2005.2	0.058 (CI = +/-0.017; p = 0.000)	0.542	+6.00%
Severity	2006.1	0.063 (CI = +/-0.017; p = 0.000)	0.584	+6.48%
Severity	2006.2	0.066 (CI = +/-0.018; p = 0.000)	0.607	+6.87%
Severity	2007.1	0.071 (CI = +/-0.018; p = 0.000)	0.644	+7.38%
Severity	2007.2	0.076 (CI = +/-0.018; p = 0.000)	0.673	+7.86%
Severity	2008.1	0.081 (CI = +/-0.018; p = 0.000)	0.710	+8.44%
Severity	2008.2	0.087 (CI = +/-0.018; p = 0.000)	0.748	+9.05%
Severity	2009.1	0.093 (CI = +/-0.018; p = 0.000)	0.787	+9.73%
Severity	2009.2	0.098 (CI = +/-0.018; p = 0.000)	0.809	+10.29%
Severity	2010.1	0.105 (CI = +/-0.017; p = 0.000)	0.844	+11.02%
Severity	2010.2	0.109 (CI = +/-0.017; p = 0.000)	0.857	+11.55%
Severity	2011.1	0.116 (CI = +/-0.017; p = 0.000)	0.884	+12.28%
Severity	2011.2	0.120 (CI = +/-0.017; p = 0.000)	0.890	+12.76%
Severity	2012.1	0.125 (CI = +/-0.017; p = 0.000)	0.899	+13.33%
Severity	2012.2	0.126 (CI = +/-0.019; p = 0.000)	0.890	+13.44%
Severity	2013.1	0.134 (CI = +/-0.018; p = 0.000)	0.912	+14.29%
Severity	2013.2	0.135 (CI = +/-0.020; p = 0.000)	0.904	+14.46%
Severity	2014.1	0.144 (CI = +/-0.018; p = 0.000)	0.931	+15.49%
Severity	2014.2	0.146 (CI = +/-0.020; p = 0.000)	0.925	+15.75%
Severity	2015.1	0.153 (CI = +/-0.020; p = 0.000)	0.932	+16.51%
Severity	2015.2	0.153 (CI = +/-0.022; p = 0.000)	0.922	+16.51%
Severity	2016.1	0.159 (CI = +/-0.024; p = 0.000)	0.922	+17.18%
Severity	2016.2	0.156 (CI = +/-0.026; p = 0.000)	0.907	+16.83%
Severity	2017.1	0.162 (CI = +/-0.029; p = 0.000)	0.908	+17.62%
Severity	2017.2	0.159 (CI = +/-0.033; p = 0.000)	0.887	+17.22%
Frequency	2005.1	0.002 (CI = +/-0.006; p = 0.562)	-0.017	+0.18%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.734)	-0.024	+0.11%
Frequency	2006.1	0.001 (CI = +/-0.007; p = 0.839)	-0.027	+0.07%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.815)	-0.027	-0.08%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.701)	-0.025	-0.14%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.479)	-0.015	-0.27%
Frequency	2008.1	-0.004 (CI = +/-0.008; p = 0.362)	-0.004	-0.37%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.545)	-0.020	-0.26%
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.354)	-0.004	-0.41%
Frequency	2009.2	-0.003 (CI = +/-0.009; p = 0.544)	-0.021	-0.28%
Frequency	2010.1	-0.004 (CI = +/-0.010; p = 0.423)	-0.012	-0.40%
Frequency	2010.2	-0.007 (CI = +/-0.010; p = 0.186)	0.029	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.066)	0.090	-0.95%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.177)	0.035	-0.72%
Frequency	2012.1	-0.006 (CI = +/-0.011; p = 0.272)	0.010	-0.62%
Frequency	2012.2	-0.005 (CI = +/-0.012; p = 0.389)	-0.010	-0.52%
Frequency	2013.1	-0.003 (CI = +/-0.013; p = 0.661)	-0.036	-0.28%
Frequency	2013.2	-0.003 (CI = +/-0.014; p = 0.702)	-0.040	-0.27%
Frequency	2014.1	0.001 (CI = +/-0.015; p = 0.935)	-0.050	+0.06%
Frequency	2014.2	0.003 (CI = +/-0.017; p = 0.741)	-0.046	+0.26%
Frequency	2015.1	0.003 (CI = +/-0.018; p = 0.715)	-0.048	+0.32%
Frequency	2015.2	0.005 (CI = +/-0.020; p = 0.602)	-0.041	+0.51%
Frequency	2016.1	0.007 (CI = +/-0.023; p = 0.522)	-0.035	+0.70%
Frequency	2016.2	0.013 (CI = +/-0.024; p = 0.270)	0.019	+1.31%
Frequency	2017.1	0.017 (CI = +/-0.027; p = 0.204)	0.049	+1.70%
Frequency	2017.2	0.021 (CI = +/-0.031; p = 0.167)	0.075	+2.10%

Comprehensive - All Other

Coverage = CM - All Other
 End Trend Period = 2024.2
 Excluded Points = 2020.1, 2020.2, 2021.1
 Parameters Included: time, excess_inflation

Fit	Start Date	Time	Excess Inflation	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.032 (CI = +/-0.017; p = 0.001)	0.909 (CI = +/-0.335; p = 0.000)	0.767	+3.23%
Loss Cost	2005.2	0.033 (CI = +/-0.018; p = 0.001)	0.901 (CI = +/-0.344; p = 0.000)	0.764	+3.33%
Loss Cost	2006.1	0.037 (CI = +/-0.019; p = 0.000)	0.863 (CI = +/-0.341; p = 0.000)	0.780	+3.76%
Loss Cost	2006.2	0.038 (CI = +/-0.020; p = 0.000)	0.853 (CI = +/-0.350; p = 0.000)	0.777	+3.88%
Loss Cost	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.817 (CI = +/-0.350; p = 0.000)	0.789	+4.32%
Loss Cost	2007.2	0.045 (CI = +/-0.022; p = 0.000)	0.794 (CI = +/-0.357; p = 0.000)	0.791	+4.60%
Loss Cost	2008.1	0.049 (CI = +/-0.023; p = 0.000)	0.758 (CI = +/-0.359; p = 0.000)	0.800	+5.07%
Loss Cost	2008.2	0.058 (CI = +/-0.023; p = 0.000)	0.691 (CI = +/-0.339; p = 0.000)	0.834	+5.96%
Loss Cost	2009.1	0.063 (CI = +/-0.024; p = 0.000)	0.652 (CI = +/-0.340; p = 0.001)	0.842	+6.49%
Loss Cost	2009.2	0.071 (CI = +/-0.024; p = 0.000)	0.592 (CI = +/-0.326; p = 0.001)	0.865	+7.35%
Loss Cost	2010.1	0.077 (CI = +/-0.024; p = 0.000)	0.544 (CI = +/-0.322; p = 0.002)	0.876	+8.05%
Loss Cost	2010.2	0.078 (CI = +/-0.027; p = 0.000)	0.539 (CI = +/-0.336; p = 0.003)	0.869	+8.12%
Loss Cost	2011.1	0.081 (CI = +/-0.029; p = 0.000)	0.516 (CI = +/-0.348; p = 0.006)	0.867	+8.49%
Loss Cost	2011.2	0.090 (CI = +/-0.030; p = 0.000)	0.458 (CI = +/-0.344; p = 0.011)	0.880	+9.42%
Loss Cost	2012.1	0.098 (CI = +/-0.032; p = 0.000)	0.409 (CI = +/-0.346; p = 0.023)	0.886	+10.25%
Loss Cost	2012.2	0.098 (CI = +/-0.035; p = 0.000)	0.408 (CI = +/-0.366; p = 0.031)	0.877	+10.28%
Loss Cost	2013.1	0.113 (CI = +/-0.034; p = 0.000)	0.317 (CI = +/-0.337; p = 0.064)	0.905	+11.95%
Loss Cost	2013.2	0.112 (CI = +/-0.038; p = 0.000)	0.321 (CI = +/-0.359; p = 0.077)	0.896	+11.87%
Loss Cost	2014.1	0.132 (CI = +/-0.034; p = 0.000)	0.208 (CI = +/-0.303; p = 0.165)	0.934	+14.15%
Loss Cost	2014.2	0.137 (CI = +/-0.038; p = 0.000)	0.181 (CI = +/-0.321; p = 0.249)	0.930	+14.73%
Loss Cost	2015.1	0.148 (CI = +/-0.041; p = 0.000)	0.126 (CI = +/-0.328; p = 0.425)	0.933	+15.96%
Loss Cost	2015.2	0.148 (CI = +/-0.048; p = 0.000)	0.127 (CI = +/-0.357; p = 0.455)	0.923	+15.93%
Loss Cost	2016.1	0.159 (CI = +/-0.054; p = 0.000)	0.076 (CI = +/-0.377; p = 0.668)	0.921	+17.22%
Loss Cost	2016.2	0.159 (CI = +/-0.064; p = 0.000)	0.075 (CI = +/-0.417; p = 0.701)	0.908	+17.25%
Loss Cost	2017.1	0.176 (CI = +/-0.072; p = 0.000)	0.007 (CI = +/-0.441; p = 0.974)	0.907	+19.21%
Loss Cost	2017.2	0.166 (CI = +/-0.087; p = 0.002)	0.044 (CI = +/-0.493; p = 0.843)	0.885	+18.04%
Severity	2005.1	0.028 (CI = +/-0.018; p = 0.005)	0.874 (CI = +/-0.363; p = 0.000)	0.706	+2.81%
Severity	2005.2	0.030 (CI = +/-0.020; p = 0.004)	0.856 (CI = +/-0.370; p = 0.000)	0.708	+3.00%
Severity	2006.1	0.034 (CI = +/-0.020; p = 0.001)	0.813 (CI = +/-0.365; p = 0.000)	0.730	+3.50%
Severity	2006.2	0.038 (CI = +/-0.021; p = 0.001)	0.783 (CI = +/-0.369; p = 0.000)	0.738	+3.85%
Severity	2007.1	0.043 (CI = +/-0.022; p = 0.000)	0.738 (CI = +/-0.365; p = 0.000)	0.758	+4.40%
Severity	2007.2	0.048 (CI = +/-0.022; p = 0.000)	0.698 (CI = +/-0.364; p = 0.000)	0.772	+4.90%
Severity	2008.1	0.054 (CI = +/-0.023; p = 0.000)	0.648 (CI = +/-0.358; p = 0.001)	0.794	+5.55%
Severity	2008.2	0.061 (CI = +/-0.023; p = 0.000)	0.594 (CI = +/-0.349; p = 0.002)	0.816	+6.27%
Severity	2009.1	0.069 (CI = +/-0.023; p = 0.000)	0.533 (CI = +/-0.335; p = 0.003)	0.841	+7.10%
Severity	2009.2	0.075 (CI = +/-0.024; p = 0.000)	0.487 (CI = +/-0.332; p = 0.006)	0.854	+7.76%
Severity	2010.1	0.084 (CI = +/-0.024; p = 0.000)	0.422 (CI = +/-0.314; p = 0.011)	0.878	+8.72%
Severity	2010.2	0.090 (CI = +/-0.025; p = 0.000)	0.380 (CI = +/-0.314; p = 0.020)	0.885	+9.37%
Severity	2011.1	0.099 (CI = +/-0.025; p = 0.000)	0.316 (CI = +/-0.298; p = 0.039)	0.903	+10.38%
Severity	2011.2	0.104 (CI = +/-0.026; p = 0.000)	0.278 (CI = +/-0.302; p = 0.069)	0.906	+11.00%
Severity	2012.1	0.111 (CI = +/-0.027; p = 0.000)	0.232 (CI = +/-0.302; p = 0.125)	0.911	+11.79%
Severity	2012.2	0.111 (CI = +/-0.031; p = 0.000)	0.233 (CI = +/-0.319; p = 0.143)	0.903	+11.78%
Severity	2013.1	0.123 (CI = +/-0.030; p = 0.000)	0.160 (CI = +/-0.301; p = 0.280)	0.920	+13.14%
Severity	2013.2	0.125 (CI = +/-0.034; p = 0.000)	0.153 (CI = +/-0.320; p = 0.327)	0.912	+13.26%
Severity	2014.1	0.141 (CI = +/-0.032; p = 0.000)	0.064 (CI = +/-0.287; p = 0.644)	0.936	+15.09%
Severity	2014.2	0.144 (CI = +/-0.036; p = 0.000)	0.045 (CI = +/-0.306; p = 0.760)	0.930	+15.50%
Severity	2015.1	0.157 (CI = +/-0.038; p = 0.000)	-0.020 (CI = +/-0.302; p = 0.887)	0.938	+16.97%
Severity	2015.2	0.157 (CI = +/-0.044; p = 0.000)	-0.019 (CI = +/-0.329; p = 0.900)	0.927	+16.95%
Severity	2016.1	0.169 (CI = +/-0.049; p = 0.000)	-0.076 (CI = +/-0.340; p = 0.634)	0.928	+18.39%
Severity	2016.2	0.162 (CI = +/-0.057; p = 0.000)	-0.047 (CI = +/-0.371; p = 0.787)	0.914	+17.59%
Severity	2017.1	0.178 (CI = +/-0.064; p = 0.000)	-0.111 (CI = +/-0.390; p = 0.539)	0.914	+19.45%
Severity	2017.2	0.169 (CI = +/-0.077; p = 0.001)	-0.078 (CI = +/-0.435; p = 0.693)	0.891	+18.43%
Frequency	2005.1	0.004 (CI = +/-0.007; p = 0.239)	0.036 (CI = +/-0.137; p = 0.603)	0.059	+0.41%
Frequency	2005.2	0.003 (CI = +/-0.007; p = 0.391)	0.045 (CI = +/-0.139; p = 0.519)	0.036	+0.31%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.508)	0.050 (CI = +/-0.143; p = 0.482)	0.022	+0.26%
Frequency	2006.2	0.000 (CI = +/-0.008; p = 0.948)	0.070 (CI = +/-0.138; p = 0.309)	0.002	+0.03%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.862)	0.078 (CI = +/-0.141; p = 0.266)	-0.003	-0.07%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.500)	0.096 (CI = +/-0.139; p = 0.168)	0.004	-0.29%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.307)	0.110 (CI = +/-0.140; p = 0.119)	0.019	-0.45%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.530)	0.097 (CI = +/-0.142; p = 0.172)	0.007	-0.29%
Frequency	2009.1	-0.006 (CI = +/-0.010; p = 0.236)	0.119 (CI = +/-0.139; p = 0.092)	0.037	-0.57%
Frequency	2009.2	-0.004 (CI = +/-0.010; p = 0.442)	0.105 (CI = +/-0.141; p = 0.139)	0.019	-0.39%
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.249)	0.122 (CI = +/-0.143; p = 0.091)	0.042	-0.62%
Frequency	2010.2	-0.011 (CI = +/-0.010; p = 0.024)	0.159 (CI = +/-0.124; p = 0.014)	0.181	-1.14%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	0.200 (CI = +/-0.094; p = 0.000)	0.471	-1.72%
Frequency	2011.2	-0.014 (CI = +/-0.008; p = 0.001)	0.180 (CI = +/-0.089; p = 0.000)	0.423	-1.42%
Frequency	2012.1	-0.014 (CI = +/-0.008; p = 0.003)	0.177 (CI = +/-0.093; p = 0.001)	0.390	-1.38%
Frequency	2012.2	-0.014 (CI = +/-0.009; p = 0.007)	0.175 (CI = +/-0.098; p = 0.001)	0.362	-1.35%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.035)	0.157 (CI = +/-0.097; p = 0.003)	0.331	-1.06%
Frequency	2013.2	-0.012 (CI = +/-0.011; p = 0.028)	0.167 (CI = +/-0.102; p = 0.003)	0.353	-1.22%
Frequency	2014.1	-0.008 (CI = +/-0.011; p = 0.132)	0.144 (CI = +/-0.098; p = 0.006)	0.365	-0.82%
Frequency	2014.2	-0.007 (CI = +/-0.012; p = 0.266)	0.136 (CI = +/-0.104; p = 0.014)	0.363	-0.66%
Frequency	2015.1	-0.009 (CI = +/-0.014; p = 0.202)	0.146 (CI = +/-0.110; p = 0.013)	0.371	-0.86%
Frequency	2015.2	-0.009 (CI = +/-0.016; p = 0.259)	0.147 (CI = +/-0.120; p = 0.020)	0.365	-0.87%
Frequency	2016.1	-0.010 (CI = +/-0.019; p = 0.269)	0.152 (CI = +/-0.131; p = 0.026)	0.360	-0.99%
Frequency	2016.2	-0.003 (CI = +/-0.020; p = 0.749)	0.121 (CI = +/-0.129; p = 0.062)	0.443	-0.29%
Frequency	2017.1	-0.002 (CI = +/-0.024; p = 0.851)	0.118 (CI = +/-0.144; p = 0.099)	0.432	-0.20%
Frequency	2017.2	-0.003 (CI = +/-0.029; p = 0.798)	0.123 (CI = +/-0.163; p = 0.122)	0.403	-0.34%

Comprehensive - All Other

Coverage = CM - All Other

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.058 (CI = +/-0.017; p = 0.000)	0.541	+5.92%
Loss Cost	2005.2	0.059 (CI = +/-0.018; p = 0.000)	0.542	+6.12%
Loss Cost	2006.1	0.063 (CI = +/-0.018; p = 0.000)	0.575	+6.56%
Loss Cost	2006.2	0.066 (CI = +/-0.019; p = 0.000)	0.575	+6.78%
Loss Cost	2007.1	0.070 (CI = +/-0.019; p = 0.000)	0.602	+7.22%
Loss Cost	2007.2	0.073 (CI = +/-0.020; p = 0.000)	0.612	+7.57%
Loss Cost	2008.1	0.077 (CI = +/-0.021; p = 0.000)	0.635	+8.04%
Loss Cost	2008.2	0.084 (CI = +/-0.020; p = 0.000)	0.689	+8.77%
Loss Cost	2009.1	0.089 (CI = +/-0.021; p = 0.000)	0.708	+9.28%
Loss Cost	2009.2	0.095 (CI = +/-0.021; p = 0.000)	0.745	+9.98%
Loss Cost	2010.1	0.101 (CI = +/-0.021; p = 0.000)	0.767	+10.58%
Loss Cost	2010.2	0.103 (CI = +/-0.022; p = 0.000)	0.757	+10.80%
Loss Cost	2011.1	0.106 (CI = +/-0.024; p = 0.000)	0.757	+11.21%
Loss Cost	2011.2	0.113 (CI = +/-0.024; p = 0.000)	0.781	+11.95%
Loss Cost	2012.1	0.119 (CI = +/-0.025; p = 0.000)	0.794	+12.62%
Loss Cost	2012.2	0.121 (CI = +/-0.027; p = 0.000)	0.781	+12.85%
Loss Cost	2013.1	0.131 (CI = +/-0.026; p = 0.000)	0.821	+13.97%
Loss Cost	2013.2	0.132 (CI = +/-0.029; p = 0.000)	0.806	+14.15%
Loss Cost	2014.1	0.145 (CI = +/-0.027; p = 0.000)	0.854	+15.56%
Loss Cost	2014.2	0.149 (CI = +/-0.029; p = 0.000)	0.849	+16.06%
Loss Cost	2015.1	0.156 (CI = +/-0.031; p = 0.000)	0.853	+16.88%
Loss Cost	2015.2	0.158 (CI = +/-0.035; p = 0.000)	0.836	+17.11%
Loss Cost	2016.1	0.165 (CI = +/-0.038; p = 0.000)	0.836	+18.00%
Loss Cost	2016.2	0.169 (CI = +/-0.042; p = 0.000)	0.817	+18.36%
Loss Cost	2017.1	0.179 (CI = +/-0.046; p = 0.000)	0.822	+19.62%
Loss Cost	2017.2	0.180 (CI = +/-0.053; p = 0.000)	0.791	+19.68%
Severity	2005.1	0.056 (CI = +/-0.017; p = 0.000)	0.531	+5.73%
Severity	2005.2	0.058 (CI = +/-0.017; p = 0.000)	0.542	+6.00%
Severity	2006.1	0.063 (CI = +/-0.017; p = 0.000)	0.584	+6.48%
Severity	2006.2	0.066 (CI = +/-0.018; p = 0.000)	0.607	+6.87%
Severity	2007.1	0.071 (CI = +/-0.018; p = 0.000)	0.644	+7.38%
Severity	2007.2	0.076 (CI = +/-0.018; p = 0.000)	0.673	+7.86%
Severity	2008.1	0.081 (CI = +/-0.018; p = 0.000)	0.710	+8.44%
Severity	2008.2	0.087 (CI = +/-0.018; p = 0.000)	0.748	+9.05%
Severity	2009.1	0.093 (CI = +/-0.018; p = 0.000)	0.787	+9.73%
Severity	2009.2	0.098 (CI = +/-0.018; p = 0.000)	0.809	+10.29%
Severity	2010.1	0.105 (CI = +/-0.017; p = 0.000)	0.844	+11.02%
Severity	2010.2	0.109 (CI = +/-0.017; p = 0.000)	0.857	+11.55%
Severity	2011.1	0.116 (CI = +/-0.017; p = 0.000)	0.884	+12.28%
Severity	2011.2	0.120 (CI = +/-0.017; p = 0.000)	0.890	+12.76%
Severity	2012.1	0.125 (CI = +/-0.017; p = 0.000)	0.899	+13.33%
Severity	2012.2	0.126 (CI = +/-0.019; p = 0.000)	0.890	+13.44%
Severity	2013.1	0.134 (CI = +/-0.018; p = 0.000)	0.912	+14.29%
Severity	2013.2	0.135 (CI = +/-0.020; p = 0.000)	0.904	+14.46%
Severity	2014.1	0.144 (CI = +/-0.018; p = 0.000)	0.931	+15.49%
Severity	2014.2	0.146 (CI = +/-0.020; p = 0.000)	0.925	+15.75%
Severity	2015.1	0.153 (CI = +/-0.020; p = 0.000)	0.932	+16.51%
Severity	2015.2	0.153 (CI = +/-0.022; p = 0.000)	0.922	+16.51%
Severity	2016.1	0.159 (CI = +/-0.024; p = 0.000)	0.922	+17.18%
Severity	2016.2	0.156 (CI = +/-0.026; p = 0.000)	0.907	+16.83%
Severity	2017.1	0.162 (CI = +/-0.029; p = 0.000)	0.908	+17.62%
Severity	2017.2	0.159 (CI = +/-0.033; p = 0.000)	0.887	+17.22%
Frequency	2005.1	0.002 (CI = +/-0.006; p = 0.562)	-0.017	+0.18%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.734)	-0.024	+0.11%
Frequency	2006.1	0.001 (CI = +/-0.007; p = 0.839)	-0.027	+0.07%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.815)	-0.027	-0.08%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.701)	-0.025	-0.14%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.479)	-0.015	-0.27%
Frequency	2008.1	-0.004 (CI = +/-0.008; p = 0.362)	-0.004	-0.37%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.545)	-0.020	-0.26%
Frequency	2009.1	-0.004 (CI = +/-0.009; p = 0.354)	-0.004	-0.41%
Frequency	2009.2	-0.003 (CI = +/-0.009; p = 0.544)	-0.021	-0.28%
Frequency	2010.1	-0.004 (CI = +/-0.010; p = 0.423)	-0.012	-0.40%
Frequency	2010.2	-0.007 (CI = +/-0.010; p = 0.186)	0.029	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.066)	0.090	-0.95%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.177)	0.035	-0.72%
Frequency	2012.1	-0.006 (CI = +/-0.011; p = 0.272)	0.010	-0.62%
Frequency	2012.2	-0.005 (CI = +/-0.012; p = 0.389)	-0.010	-0.52%
Frequency	2013.1	-0.003 (CI = +/-0.013; p = 0.661)	-0.036	-0.28%
Frequency	2013.2	-0.003 (CI = +/-0.014; p = 0.702)	-0.040	-0.27%
Frequency	2014.1	0.001 (CI = +/-0.015; p = 0.935)	-0.050	+0.06%
Frequency	2014.2	0.003 (CI = +/-0.017; p = 0.741)	-0.046	+0.26%
Frequency	2015.1	0.003 (CI = +/-0.018; p = 0.715)	-0.048	+0.32%
Frequency	2015.2	0.005 (CI = +/-0.020; p = 0.602)	-0.041	+0.51%
Frequency	2016.1	0.007 (CI = +/-0.023; p = 0.522)	-0.035	+0.70%
Frequency	2016.2	0.013 (CI = +/-0.024; p = 0.270)	0.019	+1.31%
Frequency	2017.1	0.017 (CI = +/-0.027; p = 0.204)	0.049	+1.70%
Frequency	2017.2	0.021 (CI = +/-0.031; p = 0.167)	0.075	+2.10%

Comprehensive - All Other

Coverage = CM - All Other

End Trend Period = 2024.2

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	2005.1	0.031 (CI = +/-0.015; p = 0.000)	0.796 (CI = +/-0.254; p = 0.000)	0.775	+3.19%
Loss Cost	2005.2	0.032 (CI = +/-0.015; p = 0.000)	0.790 (CI = +/-0.259; p = 0.000)	0.772	+3.27%
Loss Cost	2006.1	0.036 (CI = +/-0.016; p = 0.000)	0.765 (CI = +/-0.256; p = 0.000)	0.787	+3.65%
Loss Cost	2006.2	0.037 (CI = +/-0.017; p = 0.000)	0.759 (CI = +/-0.261; p = 0.000)	0.784	+3.75%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	0.735 (CI = +/-0.260; p = 0.000)	0.795	+4.12%
Loss Cost	2007.2	0.043 (CI = +/-0.018; p = 0.000)	0.721 (CI = +/-0.264; p = 0.000)	0.797	+4.35%
Loss Cost	2008.1	0.046 (CI = +/-0.019; p = 0.000)	0.699 (CI = +/-0.264; p = 0.000)	0.806	+4.74%
Loss Cost	2008.2	0.053 (CI = +/-0.019; p = 0.000)	0.656 (CI = +/-0.248; p = 0.000)	0.837	+5.48%
Loss Cost	2009.1	0.057 (CI = +/-0.020; p = 0.000)	0.633 (CI = +/-0.248; p = 0.000)	0.844	+5.90%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.597 (CI = +/-0.239; p = 0.000)	0.864	+6.59%
Loss Cost	2010.1	0.069 (CI = +/-0.020; p = 0.000)	0.569 (CI = +/-0.236; p = 0.000)	0.873	+7.14%
Loss Cost	2010.2	0.069 (CI = +/-0.022; p = 0.000)	0.569 (CI = +/-0.244; p = 0.000)	0.866	+7.14%
Loss Cost	2011.1	0.071 (CI = +/-0.024; p = 0.000)	0.557 (CI = +/-0.252; p = 0.000)	0.862	+7.38%
Loss Cost	2011.2	0.078 (CI = +/-0.025; p = 0.000)	0.525 (CI = +/-0.250; p = 0.000)	0.872	+8.07%
Loss Cost	2012.1	0.083 (CI = +/-0.027; p = 0.000)	0.499 (CI = +/-0.252; p = 0.000)	0.876	+8.66%
Loss Cost	2012.2	0.082 (CI = +/-0.029; p = 0.000)	0.503 (CI = +/-0.263; p = 0.001)	0.866	+8.56%
Loss Cost	2013.1	0.093 (CI = +/-0.029; p = 0.000)	0.453 (CI = +/-0.250; p = 0.001)	0.888	+9.79%
Loss Cost	2013.2	0.091 (CI = +/-0.033; p = 0.000)	0.462 (CI = +/-0.262; p = 0.001)	0.878	+9.56%
Loss Cost	2014.1	0.106 (CI = +/-0.032; p = 0.000)	0.400 (CI = +/-0.239; p = 0.002)	0.907	+11.20%
Loss Cost	2014.2	0.108 (CI = +/-0.036; p = 0.000)	0.392 (CI = +/-0.253; p = 0.004)	0.899	+11.42%
Loss Cost	2015.1	0.114 (CI = +/-0.040; p = 0.000)	0.369 (CI = +/-0.264; p = 0.009)	0.897	+12.13%
Loss Cost	2015.2	0.111 (CI = +/-0.045; p = 0.000)	0.380 (CI = +/-0.281; p = 0.011)	0.885	+11.77%
Loss Cost	2016.1	0.117 (CI = +/-0.052; p = 0.000)	0.359 (CI = +/-0.299; p = 0.022)	0.878	+12.44%
Loss Cost	2016.2	0.114 (CI = +/-0.060; p = 0.001)	0.370 (CI = +/-0.323; p = 0.028)	0.863	+12.10%
Loss Cost	2017.1	0.125 (CI = +/-0.070; p = 0.002)	0.337 (CI = +/-0.346; p = 0.055)	0.857	+13.26%
Loss Cost	2017.2	0.114 (CI = +/-0.082; p = 0.011)	0.369 (CI = +/-0.376; p = 0.054)	0.836	+12.05%
Severity	2005.1	0.033 (CI = +/-0.016; p = 0.000)	0.697 (CI = +/-0.278; p = 0.000)	0.716	+3.34%
Severity	2005.2	0.035 (CI = +/-0.017; p = 0.000)	0.684 (CI = +/-0.282; p = 0.000)	0.719	+3.54%
Severity	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.653 (CI = +/-0.276; p = 0.000)	0.743	+4.00%
Severity	2006.2	0.042 (CI = +/-0.018; p = 0.000)	0.632 (CI = +/-0.276; p = 0.000)	0.753	+4.33%
Severity	2007.1	0.047 (CI = +/-0.018; p = 0.000)	0.601 (CI = +/-0.270; p = 0.000)	0.774	+4.83%
Severity	2007.2	0.052 (CI = +/-0.018; p = 0.000)	0.573 (CI = +/-0.267; p = 0.000)	0.789	+5.30%
Severity	2008.1	0.057 (CI = +/-0.019; p = 0.000)	0.539 (CI = +/-0.259; p = 0.000)	0.811	+5.88%
Severity	2008.2	0.063 (CI = +/-0.019; p = 0.000)	0.503 (CI = +/-0.249; p = 0.000)	0.834	+6.52%
Severity	2009.1	0.070 (CI = +/-0.018; p = 0.000)	0.464 (CI = +/-0.235; p = 0.000)	0.859	+7.24%
Severity	2009.2	0.075 (CI = +/-0.019; p = 0.000)	0.434 (CI = +/-0.230; p = 0.001)	0.871	+7.81%
Severity	2010.1	0.083 (CI = +/-0.018; p = 0.000)	0.393 (CI = +/-0.214; p = 0.001)	0.894	+8.62%
Severity	2010.2	0.088 (CI = +/-0.019; p = 0.000)	0.367 (CI = +/-0.211; p = 0.001)	0.900	+9.15%
Severity	2011.1	0.095 (CI = +/-0.019; p = 0.000)	0.328 (CI = +/-0.197; p = 0.002)	0.918	+9.99%
Severity	2011.2	0.100 (CI = +/-0.020; p = 0.000)	0.306 (CI = +/-0.198; p = 0.004)	0.919	+10.47%
Severity	2012.1	0.105 (CI = +/-0.021; p = 0.000)	0.279 (CI = +/-0.196; p = 0.007)	0.923	+11.08%
Severity	2012.2	0.104 (CI = +/-0.023; p = 0.000)	0.283 (CI = +/-0.205; p = 0.009)	0.916	+11.00%
Severity	2013.1	0.114 (CI = +/-0.022; p = 0.000)	0.241 (CI = +/-0.192; p = 0.016)	0.930	+12.04%
Severity	2013.2	0.114 (CI = +/-0.025; p = 0.000)	0.241 (CI = +/-0.201; p = 0.021)	0.923	+12.03%
Severity	2014.1	0.126 (CI = +/-0.024; p = 0.000)	0.191 (CI = +/-0.181; p = 0.039)	0.942	+13.39%
Severity	2014.2	0.127 (CI = +/-0.027; p = 0.000)	0.186 (CI = +/-0.191; p = 0.055)	0.936	+13.54%
Severity	2015.1	0.135 (CI = +/-0.029; p = 0.000)	0.154 (CI = +/-0.191; p = 0.106)	0.939	+14.50%
Severity	2015.2	0.133 (CI = +/-0.033; p = 0.000)	0.164 (CI = +/-0.203; p = 0.106)	0.930	+14.19%
Severity	2016.1	0.140 (CI = +/-0.037; p = 0.000)	0.140 (CI = +/-0.212; p = 0.181)	0.927	+15.00%
Severity	2016.2	0.131 (CI = +/-0.041; p = 0.000)	0.170 (CI = +/-0.221; p = 0.121)	0.917	+13.95%
Severity	2017.1	0.139 (CI = +/-0.047; p = 0.000)	0.143 (CI = +/-0.235; p = 0.210)	0.912	+14.93%
Severity	2017.2	0.127 (CI = +/-0.054; p = 0.000)	0.179 (CI = +/-0.248; p = 0.142)	0.899	+13.54%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.714)	0.098 (CI = +/-0.133; p = 0.143)	0.015	-0.14%
Frequency	2005.2	-0.003 (CI = +/-0.008; p = 0.523)	0.106 (CI = +/-0.134; p = 0.117)	0.018	-0.25%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.427)	0.112 (CI = +/-0.136; p = 0.106)	0.021	-0.33%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.187)	0.127 (CI = +/-0.133; p = 0.061)	0.048	-0.56%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.133)	0.135 (CI = +/-0.135; p = 0.051)	0.061	-0.68%
Frequency	2007.2	-0.009 (CI = +/-0.009; p = 0.057)	0.148 (CI = +/-0.133; p = 0.030)	0.098	-0.89%
Frequency	2008.1	-0.011 (CI = +/-0.010; p = 0.030)	0.159 (CI = +/-0.134; p = 0.021)	0.129	-1.07%
Frequency	2008.2	-0.010 (CI = +/-0.010; p = 0.063)	0.153 (CI = +/-0.137; p = 0.029)	0.103	-0.97%
Frequency	2009.1	-0.013 (CI = +/-0.011; p = 0.022)	0.169 (CI = +/-0.134; p = 0.015)	0.155	-1.24%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.049)	0.163 (CI = +/-0.138; p = 0.022)	0.126	-1.13%
Frequency	2010.1	-0.014 (CI = +/-0.012; p = 0.025)	0.176 (CI = +/-0.138; p = 0.015)	0.162	-1.37%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.003)	0.202 (CI = +/-0.128; p = 0.003)	0.283	-1.85%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.230 (CI = +/-0.114; p = 0.000)	0.441	-2.37%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.001)	0.219 (CI = +/-0.115; p = 0.001)	0.387	-2.17%
Frequency	2012.1	-0.022 (CI = +/-0.013; p = 0.001)	0.220 (CI = +/-0.120; p = 0.001)	0.364	-2.18%
Frequency	2012.2	-0.022 (CI = +/-0.014; p = 0.003)	0.221 (CI = +/-0.125; p = 0.001)	0.343	-2.20%
Frequency	2013.1	-0.020 (CI = +/-0.015; p = 0.011)	0.212 (CI = +/-0.130; p = 0.003)	0.300	-2.01%
Frequency	2013.2	-0.022 (CI = +/-0.017; p = 0.012)	0.221 (CI = +/-0.135; p = 0.003)	0.310	-2.20%
Frequency	2014.1	-0.019 (CI = +/-0.018; p = 0.040)	0.209 (CI = +/-0.140; p = 0.006)	0.271	-1.92%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.074)	0.206 (CI = +/-0.148; p = 0.009)	0.253	-1.86%
Frequency	2015.1	-0.021 (CI = +/-0.023; p = 0.076)	0.214 (CI = +/-0.156; p = 0.010)	0.258	-2.07%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.109)	0.216 (CI = +/-0.167; p = 0.014)	0.249	-2.12%
Frequency	2016.1	-0.022 (CI = +/-0.031; p = 0.142)	0.220 (CI = +/-0.179; p = 0.019)	0.242	-2.22%
Frequency	2016.2	-0.016 (CI = +/-0.035; p = 0.336)	0.200 (CI = +/-0.189; p = 0.040)	0.231	-1.62%
Frequency	2017.1	-0.015 (CI = +/-0.042; p = 0.461)	0.194 (CI = +/-0.206; p = 0.063)	0.223	-1.45%
Frequency	2017.2	-0.013 (CI = +/-0.050; p = 0.573)	0.190 (CI = +/-0.227; p = 0.093)	0.216	-1.31%

Comprehensive - All Other

Coverage = CM - All Other

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.1	0.060 (CI = +/-0.018; p = 0.000)	0.130 (CI = +/-0.196; p = 0.187)	0.004 (CI = +/-0.010; p = 0.388)	0.552	+6.19%
Loss Cost	2005.2	0.063 (CI = +/-0.019; p = 0.000)	0.146 (CI = +/-0.198; p = 0.145)	0.005 (CI = +/-0.010; p = 0.370)	0.559	+6.47%
Loss Cost	2006.1	0.067 (CI = +/-0.019; p = 0.000)	0.120 (CI = +/-0.198; p = 0.225)	0.005 (CI = +/-0.010; p = 0.308)	0.586	+6.91%
Loss Cost	2006.2	0.070 (CI = +/-0.020; p = 0.000)	0.136 (CI = +/-0.200; p = 0.174)	0.005 (CI = +/-0.010; p = 0.293)	0.593	+7.21%
Loss Cost	2007.1	0.074 (CI = +/-0.021; p = 0.000)	0.111 (CI = +/-0.200; p = 0.264)	0.006 (CI = +/-0.010; p = 0.244)	0.615	+7.66%
Loss Cost	2007.2	0.078 (CI = +/-0.021; p = 0.000)	0.133 (CI = +/-0.199; p = 0.182)	0.006 (CI = +/-0.010; p = 0.223)	0.634	+8.09%
Loss Cost	2008.1	0.082 (CI = +/-0.022; p = 0.000)	0.109 (CI = +/-0.200; p = 0.275)	0.006 (CI = +/-0.010; p = 0.185)	0.652	+8.56%
Loss Cost	2008.2	0.090 (CI = +/-0.021; p = 0.000)	0.150 (CI = +/-0.183; p = 0.105)	0.007 (CI = +/-0.009; p = 0.129)	0.726	+9.41%
Loss Cost	2009.1	0.094 (CI = +/-0.021; p = 0.000)	0.126 (CI = +/-0.184; p = 0.171)	0.007 (CI = +/-0.009; p = 0.103)	0.740	+9.90%
Loss Cost	2009.2	0.102 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.168; p = 0.056)	0.007 (CI = +/-0.008; p = 0.067)	0.795	+10.73%
Loss Cost	2010.1	0.107 (CI = +/-0.020; p = 0.000)	0.138 (CI = +/-0.167; p = 0.101)	0.008 (CI = +/-0.008; p = 0.048)	0.811	+11.30%
Loss Cost	2010.2	0.110 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.169; p = 0.075)	0.008 (CI = +/-0.008; p = 0.047)	0.808	+11.65%
Loss Cost	2011.1	0.113 (CI = +/-0.023; p = 0.000)	0.138 (CI = +/-0.174; p = 0.113)	0.008 (CI = +/-0.008; p = 0.044)	0.806	+11.99%
Loss Cost	2011.2	0.121 (CI = +/-0.021; p = 0.000)	0.174 (CI = +/-0.160; p = 0.034)	0.008 (CI = +/-0.007; p = 0.027)	0.846	+12.88%
Loss Cost	2012.1	0.126 (CI = +/-0.022; p = 0.000)	0.152 (CI = +/-0.160; p = 0.062)	0.008 (CI = +/-0.007; p = 0.021)	0.855	+13.46%
Loss Cost	2012.2	0.130 (CI = +/-0.024; p = 0.000)	0.166 (CI = +/-0.163; p = 0.047)	0.008 (CI = +/-0.007; p = 0.022)	0.850	+13.85%
Loss Cost	2013.1	0.139 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.151; p = 0.091)	0.008 (CI = +/-0.006; p = 0.010)	0.882	+14.88%
Loss Cost	2013.2	0.142 (CI = +/-0.024; p = 0.000)	0.140 (CI = +/-0.156; p = 0.075)	0.008 (CI = +/-0.006; p = 0.012)	0.875	+15.21%
Loss Cost	2014.1	0.153 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.134; p = 0.144)	0.009 (CI = +/-0.005; p = 0.003)	0.916	+16.50%
Loss Cost	2014.2	0.158 (CI = +/-0.022; p = 0.000)	0.117 (CI = +/-0.134; p = 0.083)	0.008 (CI = +/-0.005; p = 0.003)	0.919	+17.09%
Loss Cost	2015.1	0.163 (CI = +/-0.024; p = 0.000)	0.099 (CI = +/-0.136; p = 0.142)	0.008 (CI = +/-0.005; p = 0.003)	0.920	+17.70%
Loss Cost	2015.2	0.165 (CI = +/-0.026; p = 0.000)	0.108 (CI = +/-0.143; p = 0.129)	0.008 (CI = +/-0.005; p = 0.004)	0.912	+17.99%
Loss Cost	2016.1	0.170 (CI = +/-0.029; p = 0.000)	0.094 (CI = +/-0.149; p = 0.199)	0.008 (CI = +/-0.005; p = 0.005)	0.910	+18.52%
Loss Cost	2016.2	0.173 (CI = +/-0.032; p = 0.000)	0.103 (CI = +/-0.160; p = 0.186)	0.008 (CI = +/-0.006; p = 0.008)	0.899	+18.85%
Loss Cost	2017.1	0.179 (CI = +/-0.036; p = 0.000)	0.088 (CI = +/-0.167; p = 0.277)	0.008 (CI = +/-0.006; p = 0.011)	0.897	+19.55%
Loss Cost	2017.2	0.177 (CI = +/-0.041; p = 0.000)	0.083 (CI = +/-0.183; p = 0.339)	0.008 (CI = +/-0.006; p = 0.015)	0.878	+19.38%
Severity	2005.1	0.053 (CI = +/-0.018; p = 0.000)	0.150 (CI = +/-0.195; p = 0.128)	-0.003 (CI = +/-0.010; p = 0.598)	0.538	+5.48%
Severity	2005.2	0.057 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.195; p = 0.087)	-0.002 (CI = +/-0.010; p = 0.624)	0.557	+5.82%
Severity	2006.1	0.061 (CI = +/-0.019; p = 0.000)	0.142 (CI = +/-0.193; p = 0.144)	-0.002 (CI = +/-0.010; p = 0.702)	0.587	+6.27%
Severity	2006.2	0.065 (CI = +/-0.019; p = 0.000)	0.167 (CI = +/-0.190; p = 0.083)	-0.002 (CI = +/-0.010; p = 0.731)	0.620	+6.73%
Severity	2007.1	0.070 (CI = +/-0.020; p = 0.000)	0.141 (CI = +/-0.189; p = 0.139)	-0.001 (CI = +/-0.009; p = 0.815)	0.647	+7.22%
Severity	2007.2	0.075 (CI = +/-0.019; p = 0.000)	0.170 (CI = +/-0.182; p = 0.067)	-0.001 (CI = +/-0.009; p = 0.847)	0.688	+7.79%
Severity	2008.1	0.080 (CI = +/-0.020; p = 0.000)	0.142 (CI = +/-0.180; p = 0.118)	0.000 (CI = +/-0.009; p = 0.942)	0.716	+8.33%
Severity	2008.2	0.087 (CI = +/-0.019; p = 0.000)	0.176 (CI = +/-0.167; p = 0.039)	0.000 (CI = +/-0.008; p = 0.981)	0.768	+9.04%
Severity	2009.1	0.092 (CI = +/-0.019; p = 0.000)	0.145 (CI = +/-0.161; p = 0.075)	0.000 (CI = +/-0.008; p = 0.905)	0.798	+9.68%
Severity	2009.2	0.098 (CI = +/-0.018; p = 0.000)	0.176 (CI = +/-0.150; p = 0.024)	0.001 (CI = +/-0.007; p = 0.866)	0.832	+10.35%
Severity	2010.1	0.105 (CI = +/-0.018; p = 0.000)	0.145 (CI = +/-0.143; p = 0.047)	0.001 (CI = +/-0.006; p = 0.739)	0.859	+11.03%
Severity	2010.2	0.110 (CI = +/-0.017; p = 0.000)	0.173 (CI = +/-0.133; p = 0.013)	0.001 (CI = +/-0.006; p = 0.701)	0.882	+11.67%
Severity	2011.1	0.116 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.126; p = 0.026)	0.002 (CI = +/-0.006; p = 0.580)	0.901	+12.33%
Severity	2011.2	0.122 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.117; p = 0.007)	0.001 (CI = +/-0.005; p = 0.549)	0.917	+12.94%
Severity	2012.1	0.126 (CI = +/-0.016; p = 0.000)	0.152 (CI = +/-0.117; p = 0.014)	0.002 (CI = +/-0.005; p = 0.486)	0.921	+13.38%
Severity	2012.2	0.128 (CI = +/-0.017; p = 0.000)	0.162 (CI = +/-0.120; p = 0.011)	0.002 (CI = +/-0.005; p = 0.497)	0.916	+13.65%
Severity	2013.1	0.134 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.112; p = 0.021)	0.002 (CI = +/-0.005; p = 0.399)	0.931	+14.37%
Severity	2013.2	0.137 (CI = +/-0.018; p = 0.000)	0.147 (CI = +/-0.115; p = 0.015)	0.002 (CI = +/-0.005; p = 0.418)	0.927	+14.69%
Severity	2014.1	0.145 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.102; p = 0.026)	0.002 (CI = +/-0.004; p = 0.310)	0.947	+15.57%
Severity	2014.2	0.148 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.103; p = 0.015)	0.002 (CI = +/-0.004; p = 0.338)	0.946	+15.98%
Severity	2015.1	0.153 (CI = +/-0.018; p = 0.000)	0.115 (CI = +/-0.102; p = 0.030)	0.002 (CI = +/-0.004; p = 0.316)	0.949	+16.52%
Severity	2015.2	0.154 (CI = +/-0.020; p = 0.000)	0.120 (CI = +/-0.108; p = 0.032)	0.002 (CI = +/-0.004; p = 0.352)	0.941	+16.70%
Severity	2016.1	0.158 (CI = +/-0.022; p = 0.000)	0.110 (CI = +/-0.113; p = 0.056)	0.002 (CI = +/-0.004; p = 0.368)	0.938	+17.09%
Severity	2016.2	0.156 (CI = +/-0.024; p = 0.000)	0.105 (CI = +/-0.121; p = 0.083)	0.002 (CI = +/-0.004; p = 0.366)	0.925	+16.94%
Severity	2017.1	0.160 (CI = +/-0.027; p = 0.000)	0.095 (CI = +/-0.128; p = 0.133)	0.002 (CI = +/-0.004; p = 0.407)	0.919	+17.40%
Severity	2017.2	0.158 (CI = +/-0.031; p = 0.000)	0.088 (CI = +/-0.140; p = 0.192)	0.002 (CI = +/-0.005; p = 0.394)	0.899	+17.15%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.021)	-0.020 (CI = +/-0.061; p = 0.519)	0.007 (CI = +/-0.003; p = 0.000)	0.314	+0.68%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.043)	-0.023 (CI = +/-0.062; p = 0.446)	0.007 (CI = +/-0.003; p = 0.000)	0.311	+0.61%
Frequency	2006.1	0.006 (CI = +/-0.006; p = 0.061)	-0.022 (CI = +/-0.064; p = 0.479)	0.007 (CI = +/-0.003; p = 0.000)	0.305	+0.60%
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.158)	-0.031 (CI = +/-0.062; p = 0.317)	0.007 (CI = +/-0.003; p = 0.000)	0.325	+0.45%
Frequency	2007.1	0.004 (CI = +/-0.007; p = 0.214)	-0.029 (CI = +/-0.064; p = 0.361)	0.007 (CI = +/-0.003; p = 0.000)	0.320	+0.41%
Frequency	2007.2	0.003 (CI = +/-0.007; p = 0.402)	-0.036 (CI = +/-0.064; p = 0.255)	0.007 (CI = +/-0.003; p = 0.000)	0.341	+0.28%
Frequency	2008.1	0.002 (CI = +/-0.007; p = 0.544)	-0.033 (CI = +/-0.066; p = 0.319)	0.007 (CI = +/-0.003; p = 0.000)	0.341	+0.22%
Frequency	2008.2	0.003 (CI = +/-0.007; p = 0.363)	-0.026 (CI = +/-0.066; p = 0.422)	0.007 (CI = +/-0.003; p = 0.000)	0.343	+0.34%
Frequency	2009.1	0.002 (CI = +/-0.008; p = 0.600)	-0.019 (CI = +/-0.067; p = 0.563)	0.007 (CI = +/-0.003; p = 0.000)	0.353	+0.20%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.389)	-0.012 (CI = +/-0.068; p = 0.714)	0.007 (CI = +/-0.003; p = 0.000)	0.359	+0.34%
Frequency	2010.1	0.002 (CI = +/-0.009; p = 0.559)	-0.007 (CI = +/-0.070; p = 0.830)	0.007 (CI = +/-0.003; p = 0.000)	0.363	+0.25%
Frequency	2010.2	0.000 (CI = +/-0.008; p = 0.970)	-0.020 (CI = +/-0.066; p = 0.543)	0.007 (CI = +/-0.003; p = 0.000)	0.430	-0.02%
Frequency	2011.1	-0.003 (CI = +/-0.008; p = 0.460)	-0.006 (CI = +/-0.063; p = 0.836)	0.006 (CI = +/-0.003; p = 0.000)	0.497	-0.30%
Frequency	2011.2	0.000 (CI = +/-0.008; p = 0.902)	0.005 (CI = +/-0.060; p = 0.866)	0.006 (CI = +/-0.003; p = 0.000)	0.519	-0.05%
Frequency	2012.1	0.001 (CI = +/-0.009; p = 0.872)	0.000 (CI = +/-0.061; p = 0.994)	0.006 (CI = +/-0.003; p = 0.000)	0.516	+0.07%
Frequency	2012.2	0.002 (CI = +/-0.009; p = 0.692)	0.004 (CI = +/-0.063; p = 0.885)	0.006 (CI = +/-0.003; p = 0.000)	0.514	+0.18%
Frequency	2013.1	0.004 (CI = +/-0.009; p = 0.327)	-0.007 (CI = +/-0.062; p = 0.822)	0.007 (CI = +/-0.003; p = 0.000)	0.541	+0.45%
Frequency	2013.2	0.005 (CI = +/-0.010; p = 0.357)	-0.006 (CI = +/-0.065; p = 0.837)	0.007 (CI = +/-0.003; p = 0.000)	0.537	+0.45%
Frequency	2014.1	0.008 (CI = +/-0.010; p = 0.106)	-0.020 (CI = +/-0.062; p = 0.504)	0.007 (CI = +/-0.002; p = 0.000)	0.592	+0.81%
Frequency	2014.2	0.010 (CI = +/-0.011; p = 0.074)	-0.014 (CI = +/-0.063; p = 0.644)	0.007 (CI = +/-0.002; p = 0.000)	0.600	+0.96%
Frequency	2015.1	0.010 (CI = +/-0.012; p = 0.091)	-0.016 (CI = +/-0.067; p = 0.629)	0.007 (CI = +/-0.002; p = 0.000)	0.597	+1.01%
Frequency	2015.2	0.011 (CI = +/-0.013; p = 0.092)	-0.012 (CI = +/-0.071; p = 0.721)	0.006 (CI = +/-0.003; p = 0.000)	0.596	+1.10%
Frequency	2016.1	0.012 (CI = +/-0.015; p = 0.095)	-0.016 (CI = +/-0.076; p = 0.860)	0.006 (CI = +/-0.003; p = 0.000)	0.596	+1.22%
Frequency	2016.2	0.016 (CI = +/-0.015; p = 0.035)	-0.002 (CI = +/-0.075; p = 0.952)	0.006 (CI = +/-0.003; p = 0.000)	0.639	+1.64%
Frequency	2017.1	0.018 (CI = +/-0.017; p = 0.038)	-0.007 (CI = +/-0.080; p = 0.847)	0.006 (CI = +/-0.003; p = 0.000)	0.643	+1.83%
Frequency	2017.2	0.019 (CI = +/-0.020; p = 0.058)	-0.005 (CI = +/-0.087; p = 0.902)	0.006 (CI = +/-0.003; p = 0.001)	0.638	+1.91%

Comprehensive - All Other

Coverage = CM - All Other
End Trend Period = 2024.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.061 (CI = +/-0.018; p = 0.000)	0.572	+6.34%
Loss Cost	2005.2	0.064 (CI = +/-0.019; p = 0.000)	0.574	+6.56%
Loss Cost	2006.1	0.068 (CI = +/-0.019; p = 0.000)	0.609	+7.02%
Loss Cost	2006.2	0.070 (CI = +/-0.020; p = 0.000)	0.612	+7.27%
Loss Cost	2007.1	0.075 (CI = +/-0.020; p = 0.000)	0.641	+7.75%
Loss Cost	2007.2	0.078 (CI = +/-0.021; p = 0.000)	0.653	+8.12%
Loss Cost	2008.1	0.083 (CI = +/-0.021; p = 0.000)	0.679	+8.62%
Loss Cost	2008.2	0.090 (CI = +/-0.020; p = 0.000)	0.736	+9.40%
Loss Cost	2009.1	0.095 (CI = +/-0.021; p = 0.000)	0.757	+9.94%
Loss Cost	2009.2	0.101 (CI = +/-0.020; p = 0.000)	0.797	+10.68%
Loss Cost	2010.1	0.107 (CI = +/-0.020; p = 0.000)	0.821	+11.31%
Loss Cost	2010.2	0.109 (CI = +/-0.021; p = 0.000)	0.815	+11.56%
Loss Cost	2011.1	0.113 (CI = +/-0.022; p = 0.000)	0.818	+11.98%
Loss Cost	2011.2	0.120 (CI = +/-0.022; p = 0.000)	0.843	+12.75%
Loss Cost	2012.1	0.126 (CI = +/-0.023; p = 0.000)	0.859	+13.44%
Loss Cost	2012.2	0.128 (CI = +/-0.024; p = 0.000)	0.850	+13.66%
Loss Cost	2013.1	0.138 (CI = +/-0.022; p = 0.000)	0.891	+14.79%
Loss Cost	2013.2	0.139 (CI = +/-0.025; p = 0.000)	0.881	+14.95%
Loss Cost	2014.1	0.151 (CI = +/-0.021; p = 0.000)	0.930	+16.32%
Loss Cost	2014.2	0.155 (CI = +/-0.022; p = 0.000)	0.928	+16.76%
Loss Cost	2015.1	0.161 (CI = +/-0.023; p = 0.000)	0.934	+17.50%
Loss Cost	2015.2	0.162 (CI = +/-0.026; p = 0.000)	0.925	+17.60%
Loss Cost	2016.1	0.168 (CI = +/-0.027; p = 0.000)	0.926	+18.30%
Loss Cost	2016.2	0.169 (CI = +/-0.031; p = 0.000)	0.914	+18.40%
Loss Cost	2017.1	0.177 (CI = +/-0.034; p = 0.000)	0.916	+19.32%
Loss Cost	2017.2	0.173 (CI = +/-0.039; p = 0.000)	0.896	+18.85%
Severity	2005.1	0.056 (CI = +/-0.018; p = 0.000)	0.513	+5.78%
Severity	2005.2	0.059 (CI = +/-0.019; p = 0.000)	0.526	+6.06%
Severity	2006.1	0.064 (CI = +/-0.019; p = 0.000)	0.569	+6.56%
Severity	2006.2	0.067 (CI = +/-0.020; p = 0.000)	0.593	+6.96%
Severity	2007.1	0.072 (CI = +/-0.020; p = 0.000)	0.633	+7.49%
Severity	2007.2	0.077 (CI = +/-0.020; p = 0.000)	0.664	+8.00%
Severity	2008.1	0.082 (CI = +/-0.020; p = 0.000)	0.703	+8.59%
Severity	2008.2	0.088 (CI = +/-0.020; p = 0.000)	0.743	+9.23%
Severity	2009.1	0.095 (CI = +/-0.019; p = 0.000)	0.784	+9.93%
Severity	2009.2	0.100 (CI = +/-0.019; p = 0.000)	0.808	+10.51%
Severity	2010.1	0.107 (CI = +/-0.018; p = 0.000)	0.845	+11.26%
Severity	2010.2	0.112 (CI = +/-0.019; p = 0.000)	0.859	+11.80%
Severity	2011.1	0.118 (CI = +/-0.018; p = 0.000)	0.887	+12.55%
Severity	2011.2	0.123 (CI = +/-0.018; p = 0.000)	0.894	+13.04%
Severity	2012.1	0.128 (CI = +/-0.018; p = 0.000)	0.905	+13.61%
Severity	2012.2	0.129 (CI = +/-0.020; p = 0.000)	0.896	+13.73%
Severity	2013.1	0.136 (CI = +/-0.019; p = 0.000)	0.919	+14.58%
Severity	2013.2	0.138 (CI = +/-0.021; p = 0.000)	0.912	+14.74%
Severity	2014.1	0.146 (CI = +/-0.018; p = 0.000)	0.939	+15.75%
Severity	2014.2	0.148 (CI = +/-0.020; p = 0.000)	0.934	+16.00%
Severity	2015.1	0.155 (CI = +/-0.020; p = 0.000)	0.942	+16.72%
Severity	2015.2	0.154 (CI = +/-0.023; p = 0.000)	0.932	+16.69%
Severity	2016.1	0.160 (CI = +/-0.025; p = 0.000)	0.933	+17.30%
Severity	2016.2	0.156 (CI = +/-0.028; p = 0.000)	0.920	+16.88%
Severity	2017.1	0.162 (CI = +/-0.031; p = 0.000)	0.919	+17.58%
Severity	2017.2	0.157 (CI = +/-0.035; p = 0.000)	0.900	+17.00%
Frequency	2005.1	0.005 (CI = +/-0.005; p = 0.051)	0.079	+0.53%
Frequency	2005.2	0.005 (CI = +/-0.006; p = 0.097)	0.052	+0.47%
Frequency	2006.1	0.004 (CI = +/-0.006; p = 0.140)	0.037	+0.44%
Frequency	2006.2	0.003 (CI = +/-0.006; p = 0.324)	0.000	+0.29%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.438)	-0.012	+0.24%
Frequency	2007.2	0.001 (CI = +/-0.006; p = 0.713)	-0.029	+0.12%
Frequency	2008.1	0.000 (CI = +/-0.007; p = 0.932)	-0.034	+0.03%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.845)	-0.028	+0.16%
Frequency	2009.1	0.000 (CI = +/-0.007; p = 0.977)	-0.037	+0.01%
Frequency	2009.2	0.002 (CI = +/-0.007; p = 0.668)	-0.031	+0.15%
Frequency	2010.1	0.000 (CI = +/-0.008; p = 0.896)	-0.039	+0.05%
Frequency	2010.2	-0.002 (CI = +/-0.007; p = 0.549)	-0.026	-0.22%
Frequency	2011.1	-0.005 (CI = +/-0.007; p = 0.150)	0.048	-0.50%
Frequency	2011.2	-0.003 (CI = +/-0.007; p = 0.439)	-0.017	-0.25%
Frequency	2012.1	-0.002 (CI = +/-0.007; p = 0.653)	-0.037	-0.16%
Frequency	2012.2	-0.001 (CI = +/-0.008; p = 0.877)	-0.049	-0.06%
Frequency	2013.1	0.002 (CI = +/-0.008; p = 0.620)	-0.039	+0.18%
Frequency	2013.2	0.002 (CI = +/-0.008; p = 0.649)	-0.043	+0.18%
Frequency	2014.1	0.005 (CI = +/-0.008; p = 0.213)	0.036	+0.49%
Frequency	2014.2	0.007 (CI = +/-0.008; p = 0.119)	0.091	+0.66%
Frequency	2015.1	0.007 (CI = +/-0.009; p = 0.154)	0.072	+0.66%
Frequency	2015.2	0.008 (CI = +/-0.010; p = 0.133)	0.093	+0.77%
Frequency	2016.1	0.008 (CI = +/-0.012; p = 0.140)	0.095	+0.85%
Frequency	2016.2	0.013 (CI = +/-0.011; p = 0.027)	0.289	+1.31%
Frequency	2017.1	0.015 (CI = +/-0.013; p = 0.028)	0.312	+1.48%
Frequency	2017.2	0.016 (CI = +/-0.015; p = 0.041)	0.289	+1.58%

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	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)	0.200	+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	+2.03%
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 = 0.024)	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)	0.173 (CI = +/-0.114; p = 0.005)	0.681	+5.16%
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	+4.99%
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	+6.48%
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	0.095 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.078; p = 0.005)	0.913	+10.02%
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.076; p = 0.002)	0.921	+10.90%
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.085; p = 0.007)	0.919	+11.44%
Loss Cost	2015.2	0.107 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.099; p = 0.016)	0.877	+11.34%
Loss Cost	2016.1	0.109 (CI = +/-0.053; p = 0.003)	0.130 (CI = +/-0.122; p = 0.041)	0.856	+11.56%
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.017)	0.131 (CI = +/-0.156; p = 0.079)	0.762	+11.64%
Loss Cost	2017.1	0.125 (CI = +/-0.129; p = 0.054)	0.114 (CI = +/-0.220; p = 0.196)	0.746	+13.27%
Loss Cost	2017.2	0.093 (CI = +/-0.219; p = 0.209)	0.088 (CI = +/-0.316; p = 0.353)	0.410	+9.74%
Severity	2005.1	0.007 (CI = +/-0.015; p = 0.322)	0.169 (CI = +/-0.131; p = 0.014)	0.179	+0.75%
Severity	2005.2	0.009 (CI = +/-0.016; p = 0.239)	0.178 (CI = +/-0.134; p = 0.011)	0.198	+0.95%
Severity	2006.1	0.012 (CI = +/-0.017; p = 0.143)	0.164 (CI = +/-0.136; p = 0.020)	0.204	+1.25%
Severity	2006.2	0.016 (CI = +/-0.018; p = 0.069)	0.181 (CI = +/-0.136; p = 0.012)	0.259	+1.63%
Severity	2007.1	0.019 (CI = +/-0.019; p = 0.043)	0.167 (CI = +/-0.139; p = 0.021)	0.275	+1.94%
Severity	2007.2	0.025 (CI = +/-0.019; p = 0.012)	0.190 (CI = +/-0.135; p = 0.008)	0.368	+2.51%
Severity	2008.1	0.029 (CI = +/-0.020; p = 0.007)	0.174 (CI = +/-0.137; p = 0.016)	0.396	+2.90%
Severity	2008.2	0.037 (CI = +/-0.019; p = 0.001)	0.205 (CI = +/-0.123; p = 0.002)	0.553	+3.75%
Severity	2009.1	0.042 (CI = +/-0.019; p = 0.000)	0.185 (CI = +/-0.122; p = 0.005)	0.601	+4.30%
Severity	2009.2	0.050 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.110; p = 0.001)	0.707	+5.13%
Severity	2010.1	0.056 (CI = +/-0.018; p = 0.000)	0.191 (CI = +/-0.106; p = 0.001)	0.755	+5.78%
Severity	2010.2	0.064 (CI = +/-0.017; p = 0.000)	0.216 (CI = +/-0.093; p = 0.000)	0.827	+6.63%
Severity	2011.1	0.070 (CI = +/-0.017; p = 0.000)	0.197 (CI = +/-0.090; p = 0.000)	0.859	+7.27%
Severity	2011.2	0.078 (CI = +/-0.015; p = 0.000)	0.220 (CI = +/-0.075; p = 0.000)	0.908	+8.16%
Severity	2012.1	0.080 (CI = +/-0.017; p = 0.000)	0.215 (CI = +/-0.080; p = 0.000)	0.906	+8.34%
Severity	2012.2	0.081 (CI = +/-0.020; p = 0.000)	0.217 (CI = +/-0.087; p = 0.000)	0.883	+8.42%
Severity	2013.1	0.089 (CI = +/-0.021; p = 0.000)	0.197 (CI = +/-0.083; p = 0.000)	0.909	+9.28%
Severity	2013.2	0.091 (CI = +/-0.024; p = 0.000)	0.203 (CI = +/-0.089; p = 0.000)	0.889	+9.56%
Severity	2014.1	0.105 (CI = +/-0.019; p = 0.000)	0.173 (CI = +/-0.067; p = 0.000)	0.950	+11.08%
Severity	2014.2	0.113 (CI = +/-0.019; p = 0.000)	0.187 (CI = +/-0.062; p = 0.000)	0.958	+11.93%
Severity	2015.1	0.120 (CI = +/-0.022; p = 0.000)	0.174 (CI = +/-0.063; p = 0.000)	0.964	+12.71%
Severity	2015.2	0.123 (CI = +/-0.028; p = 0.000)	0.179 (CI = +/-0.072; p = 0.001)	0.950	+13.05%
Severity	2016.1	0.125 (CI = +/-0.039; p = 0.000)	0.176 (CI = +/-0.089; p = 0.004)	0.943	+13.31%
Severity	2016.2	0.114 (CI = +/-0.049; p = 0.003)	0.163 (CI = +/-0.099; p = 0.010)	0.911	+12.10%
Severity	2017.1	0.118 (CI = +/-0.085; p = 0.022)	0.159 (CI = +/-0.145; p = 0.040)	0.894	+12.49%
Severity	2017.2	0.096 (CI = +/-0.142; p = 0.101)	0.141 (CI = +/-0.205; p = 0.098)	0.792	+10.09%
Frequency	2005.1	0.006 (CI = +/-0.009; p = 0.157)	-0.031 (CI = +/-0.074; p = 0.396)	0.025	+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 = 0.745)	-0.049 (CI = +/-0.076; p = 0.192)	-0.003	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.011; p = 0.864)	-0.046 (CI = +/-0.079; p = 0.237)	-0.021	+0.09%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.687)	-0.059 (CI = +/-0.077; p = 0.128)	0.027	-0.21%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.518)	-0.052 (CI = +/-0.080; p = 0.186)	0.019	-0.36%
Frequency	2008.2	-0.002 (CI = +/-0.012; p = 0.733)	-0.046 (CI = +/-0.082; p = 0.254)	-0.023	-0.21%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.421)	-0.034 (CI = +/-0.083; p = 0.394)	-0.021	-0.51%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.647)	-0.027 (CI = +/-0.086; p = 0.508)	-0.071	-0.31%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.433)	-0.018 (CI = +/-0.088; p = 0.672)	-0.062	-0.58%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.051)	-0.042 (CI = +/-0.073; p = 0.245)	0.179	-1.32%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.527)	0.549	-2.13%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.049; p = 0.802)	0.453	-1.79%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.005)	-0.006 (CI = +/-0.053; p = 0.795)	0.394	-1.76%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.011)	-0.007 (CI = +/-0.057; p = 0.789)	0.336	-1.79%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.055)	-0.018 (CI = +/-0.057; p = 0.494)	0.214	-1.36%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.028)	-0.027 (CI = +/-0.057; p = 0.321)	0.323	-1.75%
Frequency	2014.1	-0.010 (CI = +/-0.014; p = 0.147)	-0.044 (CI = +/-0.047; p = 0.064)	0.357	-0.96%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.235)	-0.044 (CI = +/-0.053; p = 0.095)	0.244	-0.92%
Frequency	2015.1	-0.011 (CI = +/-0.021; p = 0.247)	-0.040 (CI = +/-0.061; p = 0.166)	0.238	-1.12%
Frequency	2015.2	-0.015 (CI = +/-0.026; p = 0.204)	-0.046 (CI = +/-0.068; p = 0.151)	0.255	-1.51%
Frequency	2016.1	-0.016 (CI = +/-0.037; p = 0.326)	-0.045 (CI = +/-0.084; p = 0.228)	0.215	-1.55%
Frequency	2016.2	-0.004 (CI = +/-0.044; p = 0.811)	-0.032 (CI = +/-0.090; p = 0.383)	-0.194	-0.41%
Frequency	2017.1	0.007 (CI = +/-0.071; p = 0.777)	-0.045 (CI = +/-0.122; p = 0.329)	-0.149	+0.70%
Frequency	2017.2	-0.003 (CI = +/-0.141; p = 0.931)	-0.053 (CI = +/-0.203; p = 0.379)	-0.225	-0.32%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: scalar_level_change, seasonality
Scalar Level Change Start Date = 2023-01-01

Fit	Start Date	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend	
					Rate	
Loss Cost	2005.1	0.179 (CI = +/-0.206; p = 0.087)	1.115 (CI = +/-0.331; p = 0.000)	0.570	0.00%	
Loss Cost	2005.2	0.172 (CI = +/-0.212; p = 0.108)	1.111 (CI = +/-0.336; p = 0.000)	0.565	0.00%	
Loss Cost	2006.1	0.174 (CI = +/-0.218; p = 0.114)	1.110 (CI = +/-0.343; p = 0.000)	0.564	0.00%	
Loss Cost	2006.2	0.165 (CI = +/-0.225; p = 0.143)	1.105 (CI = +/-0.348; p = 0.000)	0.559	0.00%	
Loss Cost	2007.1	0.171 (CI = +/-0.232; p = 0.142)	1.102 (CI = +/-0.355; p = 0.000)	0.558	0.00%	
Loss Cost	2007.2	0.166 (CI = +/-0.240; p = 0.166)	1.099 (CI = +/-0.362; p = 0.000)	0.552	0.00%	
Loss Cost	2008.1	0.176 (CI = +/-0.247; p = 0.156)	1.094 (CI = +/-0.368; p = 0.000)	0.552	0.00%	
Loss Cost	2008.2	0.190 (CI = +/-0.255; p = 0.138)	1.102 (CI = +/-0.374; p = 0.000)	0.557	0.00%	
Loss Cost	2009.1	0.205 (CI = +/-0.262; p = 0.120)	1.093 (CI = +/-0.379; p = 0.000)	0.559	0.00%	
Loss Cost	2009.2	0.210 (CI = +/-0.273; p = 0.125)	1.096 (CI = +/-0.388; p = 0.000)	0.556	0.00%	
Loss Cost	2010.1	0.229 (CI = +/-0.280; p = 0.105)	1.085 (CI = +/-0.394; p = 0.000)	0.559	0.00%	
Loss Cost	2010.2	0.202 (CI = +/-0.287; p = 0.160)	1.070 (CI = +/-0.397; p = 0.000)	0.551	0.00%	
Loss Cost	2011.1	0.234 (CI = +/-0.290; p = 0.108)	1.051 (CI = +/-0.395; p = 0.000)	0.563	0.00%	
Loss Cost	2011.2	0.230 (CI = +/-0.304; p = 0.131)	1.048 (CI = +/-0.407; p = 0.000)	0.554	0.00%	
Loss Cost	2012.1	0.259 (CI = +/-0.311; p = 0.098)	1.031 (CI = +/-0.409; p = 0.000)	0.562	0.00%	
Loss Cost	2012.2	0.224 (CI = +/-0.320; p = 0.159)	1.010 (CI = +/-0.413; p = 0.000)	0.551	0.00%	
Loss Cost	2013.1	0.242 (CI = +/-0.334; p = 0.145)	0.999 (CI = +/-0.424; p = 0.000)	0.550	0.00%	
Loss Cost	2013.2	0.198 (CI = +/-0.342; p = 0.238)	0.973 (CI = +/-0.426; p = 0.000)	0.539	0.00%	
Loss Cost	2014.1	0.215 (CI = +/-0.360; p = 0.223)	0.962 (CI = +/-0.440; p = 0.000)	0.535	0.00%	
Loss Cost	2014.2	0.175 (CI = +/-0.376; p = 0.337)	0.937 (CI = +/-0.449; p = 0.000)	0.518	0.00%	
Loss Cost	2015.1	0.220 (CI = +/-0.381; p = 0.235)	0.906 (CI = +/-0.448; p = 0.001)	0.529	0.00%	
Loss Cost	2015.2	0.162 (CI = +/-0.394; p = 0.389)	0.869 (CI = +/-0.451; p = 0.001)	0.511	0.00%	
Loss Cost	2016.1	0.213 (CI = +/-0.398; p = 0.267)	0.833 (CI = +/-0.449; p = 0.002)	0.523	0.00%	
Loss Cost	2016.2	0.151 (CI = +/-0.417; p = 0.443)	0.792 (CI = +/-0.457; p = 0.003)	0.495	0.00%	
Loss Cost	2017.1	0.201 (CI = +/-0.428; p = 0.320)	0.754 (CI = +/-0.463; p = 0.005)	0.499	0.00%	
Loss Cost	2017.2	0.115 (CI = +/-0.443; p = 0.572)	0.694 (CI = +/-0.463; p = 0.008)	0.464	0.00%	
Severity	2005.1	0.200 (CI = +/-0.197; p = 0.047)	0.996 (CI = +/-0.317; p = 0.000)	0.543	0.00%	
Severity	2005.2	0.196 (CI = +/-0.203; p = 0.058)	0.994 (CI = +/-0.322; p = 0.000)	0.538	0.00%	
Severity	2006.1	0.199 (CI = +/-0.209; p = 0.061)	0.992 (CI = +/-0.328; p = 0.000)	0.537	0.00%	
Severity	2006.2	0.198 (CI = +/-0.216; p = 0.071)	0.992 (CI = +/-0.334; p = 0.000)	0.533	0.00%	
Severity	2007.1	0.204 (CI = +/-0.222; p = 0.070)	0.988 (CI = +/-0.340; p = 0.000)	0.533	0.00%	
Severity	2007.2	0.205 (CI = +/-0.230; p = 0.079)	0.989 (CI = +/-0.347; p = 0.000)	0.528	0.00%	
Severity	2008.1	0.214 (CI = +/-0.237; p = 0.075)	0.984 (CI = +/-0.354; p = 0.000)	0.529	0.00%	
Severity	2008.2	0.219 (CI = +/-0.246; p = 0.079)	0.987 (CI = +/-0.361; p = 0.000)	0.526	0.00%	
Severity	2009.1	0.231 (CI = +/-0.254; p = 0.073)	0.980 (CI = +/-0.368; p = 0.000)	0.527	0.00%	
Severity	2009.2	0.226 (CI = +/-0.264; p = 0.090)	0.977 (CI = +/-0.377; p = 0.000)	0.519	0.00%	
Severity	2010.1	0.242 (CI = +/-0.272; p = 0.078)	0.968 (CI = +/-0.383; p = 0.000)	0.522	0.00%	
Severity	2010.2	0.229 (CI = +/-0.283; p = 0.108)	0.960 (CI = +/-0.391; p = 0.000)	0.510	0.00%	
Severity	2011.1	0.251 (CI = +/-0.290; p = 0.086)	0.947 (CI = +/-0.396; p = 0.000)	0.516	0.00%	
Severity	2011.2	0.232 (CI = +/-0.303; p = 0.125)	0.936 (CI = +/-0.404; p = 0.000)	0.502	0.00%	
Severity	2012.1	0.267 (CI = +/-0.305; p = 0.082)	0.914 (CI = +/-0.402; p = 0.000)	0.517	0.00%	
Severity	2012.2	0.227 (CI = +/-0.311; p = 0.142)	0.890 (CI = +/-0.401; p = 0.000)	0.505	0.00%	
Severity	2013.1	0.255 (CI = +/-0.319; p = 0.110)	0.873 (CI = +/-0.406; p = 0.000)	0.511	0.00%	
Severity	2013.2	0.213 (CI = +/-0.327; p = 0.187)	0.848 (CI = +/-0.407; p = 0.000)	0.495	0.00%	
Severity	2014.1	0.241 (CI = +/-0.339; p = 0.150)	0.830 (CI = +/-0.415; p = 0.001)	0.499	0.00%	
Severity	2014.2	0.199 (CI = +/-0.352; p = 0.247)	0.803 (CI = +/-0.420; p = 0.001)	0.477	0.00%	
Severity	2015.1	0.242 (CI = +/-0.355; p = 0.166)	0.774 (CI = +/-0.418; p = 0.001)	0.493	0.00%	
Severity	2015.2	0.186 (CI = +/-0.366; p = 0.291)	0.738 (CI = +/-0.419; p = 0.002)	0.467	0.00%	
Severity	2016.1	0.237 (CI = +/-0.366; p = 0.184)	0.702 (CI = +/-0.413; p = 0.003)	0.488	0.00%	
Severity	2016.2	0.167 (CI = +/-0.373; p = 0.346)	0.656 (CI = +/-0.409; p = 0.005)	0.457	0.00%	
Severity	2017.1	0.216 (CI = +/-0.377; p = 0.231)	0.619 (CI = +/-0.408; p = 0.007)	0.470	0.00%	
Severity	2017.2	0.140 (CI = +/-0.390; p = 0.439)	0.565 (CI = +/-0.408; p = 0.012)	0.422	0.00%	
Frequency	2005.1	-0.021 (CI = +/-0.053; p = 0.423)	0.119 (CI = +/-0.085; p = 0.007)	0.159	0.00%	
Frequency	2005.2	-0.024 (CI = +/-0.054; p = 0.366)	0.117 (CI = +/-0.086; p = 0.009)	0.160	0.00%	
Frequency	2006.1	-0.025 (CI = +/-0.056; p = 0.368)	0.117 (CI = +/-0.087; p = 0.010)	0.158	0.00%	
Frequency	2006.2	-0.032 (CI = +/-0.055; p = 0.240)	0.113 (CI = +/-0.086; p = 0.011)	0.172	0.00%	
Frequency	2007.1	-0.033 (CI = +/-0.057; p = 0.240)	0.114 (CI = +/-0.087; p = 0.012)	0.171	0.00%	
Frequency	2007.2	-0.039 (CI = +/-0.058; p = 0.181)	0.111 (CI = +/-0.087; p = 0.015)	0.179	0.00%	
Frequency	2008.1	-0.038 (CI = +/-0.060; p = 0.201)	0.110 (CI = +/-0.089; p = 0.017)	0.171	0.00%	
Frequency	2008.2	-0.030 (CI = +/-0.060; p = 0.317)	0.115 (CI = +/-0.087; p = 0.012)	0.183	0.00%	
Frequency	2009.1	-0.026 (CI = +/-0.061; p = 0.396)	0.113 (CI = +/-0.088; p = 0.014)	0.169	0.00%	
Frequency	2009.2	-0.016 (CI = +/-0.060; p = 0.593)	0.119 (CI = +/-0.086; p = 0.009)	0.194	0.00%	
Frequency	2010.1	-0.014 (CI = +/-0.062; p = 0.653)	0.117 (CI = +/-0.088; p = 0.011)	0.184	0.00%	
Frequency	2010.2	-0.027 (CI = +/-0.059; p = 0.347)	0.110 (CI = +/-0.081; p = 0.010)	0.216	0.00%	
Frequency	2011.1	-0.018 (CI = +/-0.057; p = 0.527)	0.104 (CI = +/-0.077; p = 0.011)	0.206	0.00%	
Frequency	2011.2	-0.002 (CI = +/-0.050; p = 0.922)	0.113 (CI = +/-0.067; p = 0.002)	0.309	0.00%	
Frequency	2012.1	-0.009 (CI = +/-0.050; p = 0.721)	0.117 (CI = +/-0.066; p = 0.001)	0.348	0.00%	
Frequency	2012.2	-0.003 (CI = +/-0.052; p = 0.906)	0.120 (CI = +/-0.067; p = 0.001)	0.370	0.00%	
Frequency	2013.1	-0.013 (CI = +/-0.048; p = 0.574)	0.126 (CI = +/-0.061; p = 0.000)	0.466	0.00%	
Frequency	2013.2	-0.015 (CI = +/-0.051; p = 0.541)	0.125 (CI = +/-0.063; p = 0.001)	0.460	0.00%	
Frequency	2014.1	-0.026 (CI = +/-0.045; p = 0.241)	0.132 (CI = +/-0.056; p = 0.000)	0.584	0.00%	
Frequency	2014.2	-0.024 (CI = +/-0.048; p = 0.310)	0.134 (CI = +/-0.058; p = 0.000)	0.585	0.00%	
Frequency	2015.1	-0.022 (CI = +/-0.051; p = 0.374)	0.132 (CI = +/-0.060; p = 0.000)	0.570	0.00%	
Frequency	2015.2	-0.024 (CI = +/-0.056; p = 0.370)	0.131 (CI = +/-0.064; p = 0.001)	0.563	0.00%	
Frequency	2016.1	-0.024 (CI = +/-0.060; p = 0.403)	0.131 (CI = +/-0.068; p = 0.001)	0.547	0.00%	
Frequency	2016.2	-0.016 (CI = +/-0.064; p = 0.595)	0.136 (CI = +/-0.070; p = 0.001)	0.572	0.00%	
Frequency	2017.1	-0.015 (CI = +/-0.069; p = 0.642)	0.136 (CI = +/-0.075; p = 0.002)	0.551	0.00%	
Frequency	2017.2	-0.025 (CI = +/-0.075; p = 0.474)	0.129 (CI = +/-0.079; p = 0.005)	0.544	0.00%	

Comprehensive - Total

Coverage = CM

End Trend Period = 2024.2

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	2005.1	0.020 (CI = +/-0.012; p = 0.002)	0.117 (CI = +/-0.108; p = 0.035)	0.848 (CI = +/-0.189; p = 0.000)	0.861	+2.06%	
Loss Cost	2005.2	0.021 (CI = +/-0.013; p = 0.002)	0.121 (CI = +/-0.111; p = 0.033)	0.841 (CI = +/-0.194; p = 0.000)	0.860	+2.15%	
Loss Cost	2006.1	0.024 (CI = +/-0.014; p = 0.001)	0.110 (CI = +/-0.111; p = 0.053)	0.824 (CI = +/-0.193; p = 0.000)	0.867	+2.42%	
Loss Cost	2006.2	0.025 (CI = +/-0.015; p = 0.001)	0.114 (CI = +/-0.114; p = 0.050)	0.817 (CI = +/-0.199; p = 0.000)	0.865	+2.53%	
Loss Cost	2007.1	0.027 (CI = +/-0.015; p = 0.001)	0.104 (CI = +/-0.116; p = 0.076)	0.801 (CI = +/-0.200; p = 0.000)	0.869	+2.78%	
Loss Cost	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.114 (CI = +/-0.118; p = 0.057)	0.784 (CI = +/-0.204; p = 0.000)	0.871	+3.04%	
Loss Cost	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.105 (CI = +/-0.120; p = 0.083)	0.770 (CI = +/-0.207; p = 0.000)	0.874	+3.29%	
Loss Cost	2008.2	0.041 (CI = +/-0.016; p = 0.000)	0.135 (CI = +/-0.106; p = 0.014)	0.717 (CI = +/-0.184; p = 0.000)	0.907	+4.14%	
Loss Cost	2009.1	0.043 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.108; p = 0.023)	0.703 (CI = +/-0.188; p = 0.000)	0.908	+4.38%	
Loss Cost	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.154 (CI = +/-0.097; p = 0.003)	0.655 (CI = +/-0.169; p = 0.000)	0.930	+5.21%	
Loss Cost	2010.1	0.054 (CI = +/-0.017; p = 0.000)	0.144 (CI = +/-0.098; p = 0.006)	0.639 (CI = +/-0.171; p = 0.000)	0.933	+5.54%	
Loss Cost	2010.2	0.054 (CI = +/-0.018; p = 0.000)	0.145 (CI = +/-0.102; p = 0.007)	0.636 (CI = +/-0.178; p = 0.000)	0.929	+5.59%	
Loss Cost	2011.1	0.054 (CI = +/-0.020; p = 0.000)	0.147 (CI = +/-0.106; p = 0.009)	0.639 (CI = +/-0.185; p = 0.000)	0.926	+5.52%	
Loss Cost	2011.2	0.062 (CI = +/-0.019; p = 0.000)	0.170 (CI = +/-0.099; p = 0.002)	0.594 (CI = +/-0.173; p = 0.000)	0.940	+6.41%	
Loss Cost	2012.1	0.064 (CI = +/-0.021; p = 0.000)	0.165 (CI = +/-0.102; p = 0.003)	0.584 (CI = +/-0.180; p = 0.000)	0.939	+6.65%	
Loss Cost	2012.2	0.064 (CI = +/-0.024; p = 0.000)	0.165 (CI = +/-0.107; p = 0.004)	0.584 (CI = +/-0.190; p = 0.000)	0.934	+6.64%	
Loss Cost	2013.1	0.073 (CI = +/-0.024; p = 0.000)	0.147 (CI = +/-0.104; p = 0.008)	0.548 (CI = +/-0.185; p = 0.000)	0.943	+7.35%	
Loss Cost	2013.2	0.071 (CI = +/-0.027; p = 0.000)	0.143 (CI = +/-0.109; p = 0.013)	0.555 (CI = +/-0.196; p = 0.000)	0.938	+7.35%	
Loss Cost	2014.1	0.083 (CI = +/-0.026; p = 0.000)	0.120 (CI = +/-0.099; p = 0.020)	0.506 (CI = +/-0.180; p = 0.000)	0.952	+8.67%	
Loss Cost	2014.2	0.086 (CI = +/-0.030; p = 0.000)	0.126 (CI = +/-0.105; p = 0.021)	0.493 (CI = +/-0.192; p = 0.000)	0.949	+9.00%	
Loss Cost	2015.1	0.087 (CI = +/-0.034; p = 0.000)	0.125 (CI = +/-0.111; p = 0.030)	0.490 (CI = +/-0.206; p = 0.000)	0.946	+9.11%	
Loss Cost	2015.2	0.084 (CI = +/-0.039; p = 0.000)	0.120 (CI = +/-0.118; p = 0.047)	0.502 (CI = +/-0.223; p = 0.000)	0.939	+8.77%	
Loss Cost	2016.1	0.083 (CI = +/-0.045; p = 0.001)	0.121 (CI = +/-0.126; p = 0.058)	0.505 (CI = +/-0.240; p = 0.000)	0.934	+8.65%	
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.006)	0.117 (CI = +/-0.135; p = 0.084)	0.514 (CI = +/-0.264; p = 0.001)	0.925	+8.36%	
Loss Cost	2017.1	0.082 (CI = +/-0.062; p = 0.013)	0.115 (CI = +/-0.146; p = 0.112)	0.509 (CI = +/-0.288; p = 0.002)	0.919	+8.56%	
Loss Cost	2017.2	0.072 (CI = +/-0.072; p = 0.051)	0.102 (CI = +/-0.157; p = 0.179)	0.540 (CI = +/-0.313; p = 0.003)	0.908	+7.44%	
Severity	2005.1	0.027 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.112; p = 0.038)	0.673 (CI = +/-0.196; p = 0.000)	0.833	+2.79%	
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.114; p = 0.029)	0.659 (CI = +/-0.199; p = 0.000)	0.835	+2.98%	
Severity	2006.1	0.032 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.113; p = 0.048)	0.638 (CI = +/-0.197; p = 0.000)	0.845	+3.30%	
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.113; p = 0.028)	0.616 (CI = +/-0.197; p = 0.000)	0.852	+3.62%	
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.115 (CI = +/-0.113; p = 0.046)	0.597 (CI = +/-0.197; p = 0.000)	0.860	+3.95%	
Severity	2007.2	0.043 (CI = +/-0.015; p = 0.000)	0.133 (CI = +/-0.111; p = 0.021)	0.566 (CI = +/-0.193; p = 0.000)	0.872	+4.41%	
Severity	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.110; p = 0.035)	0.544 (CI = +/-0.191; p = 0.000)	0.881	+4.80%	
Severity	2008.2	0.054 (CI = +/-0.015; p = 0.000)	0.145 (CI = +/-0.101; p = 0.006)	0.499 (CI = +/-0.174; p = 0.000)	0.907	+5.53%	
Severity	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.129 (CI = +/-0.098; p = 0.012)	0.473 (CI = +/-0.169; p = 0.000)	0.917	+6.03%	
Severity	2009.2	0.065 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.091; p = 0.002)	0.434 (CI = +/-0.158; p = 0.000)	0.932	+6.70%	
Severity	2010.1	0.070 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.087; p = 0.004)	0.407 (CI = +/-0.151; p = 0.000)	0.941	+7.25%	
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.082; p = 0.001)	0.374 (CI = +/-0.143; p = 0.000)	0.949	+7.87%	
Severity	2011.1	0.081 (CI = +/-0.015; p = 0.000)	0.137 (CI = +/-0.078; p = 0.001)	0.348 (CI = +/-0.137; p = 0.000)	0.956	+8.44%	
Severity	2011.2	0.087 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.074; p = 0.000)	0.315 (CI = +/-0.129; p = 0.000)	0.963	+9.09%	
Severity	2012.1	0.090 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.075; p = 0.001)	0.303 (CI = +/-0.133; p = 0.000)	0.962	+9.38%	
Severity	2012.2	0.090 (CI = +/-0.017; p = 0.000)	0.147 (CI = +/-0.079; p = 0.001)	0.303 (CI = +/-0.140; p = 0.000)	0.958	+9.38%	
Severity	2013.1	0.097 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.075; p = 0.001)	0.273 (CI = +/-0.133; p = 0.000)	0.965	+10.13%	
Severity	2013.2	0.097 (CI = +/-0.020; p = 0.000)	0.135 (CI = +/-0.079; p = 0.002)	0.268 (CI = +/-0.141; p = 0.001)	0.961	+10.24%	
Severity	2014.1	0.107 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.069; p = 0.002)	0.230 (CI = +/-0.126; p = 0.001)	0.971	+11.30%	
Severity	2014.2	0.110 (CI = +/-0.021; p = 0.000)	0.122 (CI = +/-0.072; p = 0.002)	0.217 (CI = +/-0.133; p = 0.003)	0.969	+11.65%	
Severity	2015.1	0.115 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.074; p = 0.005)	0.200 (CI = +/-0.138; p = 0.007)	0.969	+12.15%	
Severity	2015.2	0.113 (CI = +/-0.026; p = 0.000)	0.113 (CI = +/-0.079; p = 0.008)	0.206 (CI = +/-0.150; p = 0.010)	0.963	+11.99%	
Severity	2016.1	0.115 (CI = +/-0.030; p = 0.000)	0.110 (CI = +/-0.084; p = 0.014)	0.200 (CI = +/-0.161; p = 0.018)	0.960	+12.18%	
Severity	2016.2	0.107 (CI = +/-0.034; p = 0.000)	0.099 (CI = +/-0.087; p = 0.029)	0.229 (CI = +/-0.169; p = 0.012)	0.955	+11.25%	
Severity	2017.1	0.109 (CI = +/-0.039; p = 0.000)	0.096 (CI = +/-0.093; p = 0.045)	0.222 (CI = +/-0.184; p = 0.022)	0.950	+11.52%	
Severity	2017.2	0.098 (CI = +/-0.044; p = 0.001)	0.083 (CI = +/-0.097; p = 0.087)	0.253 (CI = +/-0.193; p = 0.015)	0.943	+10.33%	
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.052)	-0.002 (CI = +/-0.063; p = 0.941)	0.175 (CI = +/-0.110; p = 0.003)	0.162	-0.71%	
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.037)	-0.007 (CI = +/-0.064; p = 0.831)	0.182 (CI = +/-0.111; p = 0.002)	0.175	-0.81%	
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.037)	-0.005 (CI = +/-0.065; p = 0.882)	0.185 (CI = +/-0.114; p = 0.002)	0.177	-0.85%	
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.013)	-0.014 (CI = +/-0.065; p = 0.669)	0.200 (CI = +/-0.113; p = 0.001)	0.220	-1.06%	
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.013)	-0.011 (CI = +/-0.067; p = 0.733)	0.204 (CI = +/-0.115; p = 0.001)	0.224	-1.12%	
Frequency	2007.2	-0.013 (CI = +/-0.009; p = 0.006)	-0.019 (CI = +/-0.067; p = 0.567)	0.218 (CI = +/-0.116; p = 0.001)	0.260	-1.31%	
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	-0.014 (CI = +/-0.068; p = 0.675)	0.225 (CI = +/-0.118; p = 0.000)	0.276	-1.45%	
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.014)	-0.009 (CI = +/-0.070; p = 0.782)	0.217 (CI = +/-0.121; p = 0.001)	0.248	-1.32%	
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.006)	-0.002 (CI = +/-0.070; p = 0.965)	0.231 (CI = +/-0.121; p = 0.001)	0.287	-1.56%	
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.019)	0.004 (CI = +/-0.071; p = 0.910)	0.221 (CI = +/-0.124; p = 0.001)	0.262	-1.40%	
Frequency	2010.1	-0.016 (CI = +/-0.012; p = 0.012)	0.010 (CI = +/-0.073; p = 0.777)	0.232 (CI = +/-0.126; p = 0.001)	0.285	-1.60%	
Frequency	2010.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.006 (CI = +/-0.067; p = 0.855)	0.262 (CI = +/-0.117; p = 0.000)	0.399	-2.12%	
Frequency	2011.1	-0.027 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.058; p = 0.723)	0.292 (CI = +/-0.102; p = 0.000)	0.554	-2.69%	
Frequency	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.059; p = 0.561)	0.278 (CI = +/-0.104; p = 0.000)	0.528	-2.45%	
Frequency	2012.1	-0.025 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.062; p = 0.553)	0.280 (CI = +/-0.109; p = 0.000)	0.515	-2.49%	
Frequency	2012.2	-0.025 (CI = +/-0.014; p = 0.001)	0.018 (CI = +/-0.065; p = 0.579)	0.281 (CI = +/-0.115; p = 0.000)	0.503	-2.51%	
Frequency	2013.1	-0.024 (CI = +/-0.016; p = 0.005)	0.014 (CI = +/-0.067; p = 0.663)	0.275 (CI = +/-0.120; p = 0.000)	0.481	-2.36%	
Frequency	2013.2	-0.027 (CI = +/-0.017; p = 0.005)	0.009 (CI = +/-0.070; p = 0.799)	0.287 (CI = +/-0.126; p = 0.000)	0.494	-2.62%	
Frequency	2014.1	-0.024 (CI = +/-0.019; p = 0.018)	0.004 (CI = +/-0.073; p = 0.914)	0.276 (CI = +/-0.132; p = 0.000)	0.479	-2.37%	
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.034)	0.004 (CI = +/-0.077; p = 0.921)	0.277 (CI = +/-0.142; p = 0.001)	0.472	-2.37%	
Frequency	2015.1	-0.028 (CI = +/-0.025; p = 0.030)	0.009 (CI = +/-0.080; p = 0.806)	0.290 (CI = +/-0.149; p = 0.001)	0.483	-2.72%	
Frequency	2015.2	-0.029 (CI = +/-0.028; p = 0.044)	0.007 (CI = +/-0.086; p = 0.869)	0.296 (CI = +/-0.162; p = 0.001)	0.480	-2.88%	
Frequency	2016.1	-0.032 (CI = +/-0.033; p = 0.054)	0.011 (CI = +/-0.091; p = 0.807)	0.305 (CI = +/-0.173; p = 0.002)	0.480	-3.14%	
Frequency	2016.2	-0.026 (CI = +/-0.038; p = 0.154)	0.018 (CI = +/-0.096; p = 0.685)	0.286 (CI = +/-0.187; p = 0.006)	0.484	-2.60%	
Frequency	2017.1	-0.027 (CI = +/-0.044; p = 0.207)	0.019 (CI = +/-0.104; p = 0.695)	0.287 (CI = +/-0.204; p = 0.010)	0.476	-2.65%	
Frequency	2017.2	-0.027 (CI = +/-0.052; p = 0.288)	0.020 (CI = +/-0.114; p = 0.712)	0.286 (CI = +/-0.227; p = 0.018)	0.464	-2.62%	

Comprehensive - Total

Coverage = CM

End Trend Period = 2024.2

Excluded Points = 2020.1, 2020.2, 2021.1

Parameters included: time, scalar_level_change, seasonality, excess_inflation

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Excess Inflation	Scalar Shift	Adjusted R^2	Implied Trend
Loss Cost	2005.1	0.013 (CI = +/-0.014; p = 0.058)	0.120 (CI = +/-0.108; p = 0.030)	0.339 (CI = +/-0.319; p = 0.038)	0.729 (CI = +/-0.270; p = 0.000)	0.883	+1.34%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.064)	0.123 (CI = +/-0.111; p = 0.032)	0.338 (CI = +/-0.324; p = 0.042)	0.725 (CI = +/-0.276; p = 0.000)	0.881	+1.39%
Loss Cost	2006.1	0.017 (CI = +/-0.015; p = 0.036)	0.112 (CI = +/-0.112; p = 0.051)	0.331 (CI = +/-0.323; p = 0.045)	0.708 (CI = +/-0.276; p = 0.000)	0.886	+1.68%
Loss Cost	2006.2	0.017 (CI = +/-0.017; p = 0.043)	0.114 (CI = +/-0.116; p = 0.054)	0.329 (CI = +/-0.329; p = 0.050)	0.704 (CI = +/-0.283; p = 0.000)	0.884	+1.74%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.030)	0.105 (CI = +/-0.118; p = 0.081)	0.323 (CI = +/-0.331; p = 0.056)	0.689 (CI = +/-0.287; p = 0.000)	0.886	+2.00%
Loss Cost	2007.2	0.022 (CI = +/-0.019; p = 0.024)	0.112 (CI = +/-0.121; p = 0.068)	0.317 (CI = +/-0.335; p = 0.062)	0.674 (CI = +/-0.292; p = 0.000)	0.887	+2.23%
Loss Cost	2008.1	0.025 (CI = +/-0.020; p = 0.020)	0.104 (CI = +/-0.125; p = 0.097)	0.311 (CI = +/-0.339; p = 0.071)	0.661 (CI = +/-0.298; p = 0.000)	0.888	+2.48%
Loss Cost	2008.2	0.034 (CI = +/-0.019; p = 0.001)	0.132 (CI = +/-0.111; p = 0.021)	0.288 (CI = +/-0.297; p = 0.056)	0.605 (CI = +/-0.263; p = 0.000)	0.917	+3.46%
Loss Cost	2009.1	0.036 (CI = +/-0.021; p = 0.001)	0.125 (CI = +/-0.114; p = 0.033)	0.282 (CI = +/-0.301; p = 0.065)	0.592 (CI = +/-0.270; p = 0.000)	0.917	+3.71%
Loss Cost	2009.2	0.046 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.102; p = 0.006)	0.260 (CI = +/-0.266; p = 0.055)	0.541 (CI = +/-0.241; p = 0.000)	0.938	+4.69%
Loss Cost	2010.1	0.050 (CI = +/-0.021; p = 0.000)	0.140 (CI = +/-0.105; p = 0.011)	0.250 (CI = +/-0.268; p = 0.066)	0.522 (CI = +/-0.245; p = 0.000)	0.939	+5.09%
Loss Cost	2010.2	0.049 (CI = +/-0.023; p = 0.000)	0.139 (CI = +/-0.109; p = 0.015)	0.250 (CI = +/-0.276; p = 0.073)	0.523 (CI = +/-0.255; p = 0.000)	0.936	+5.07%
Loss Cost	2011.1	0.048 (CI = +/-0.026; p = 0.001)	0.143 (CI = +/-0.115; p = 0.017)	0.255 (CI = +/-0.284; p = 0.075)	0.531 (CI = +/-0.266; p = 0.000)	0.933	+4.89%
Loss Cost	2011.2	0.058 (CI = +/-0.026; p = 0.000)	0.165 (CI = +/-0.107; p = 0.005)	0.229 (CI = +/-0.261; p = 0.082)	0.480 (CI = +/-0.248; p = 0.001)	0.946	+6.01%
Loss Cost	2012.1	0.061 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.113; p = 0.008)	0.223 (CI = +/-0.270; p = 0.100)	0.468 (CI = +/-0.260; p = 0.001)	0.944	+6.29%
Loss Cost	2012.2	0.060 (CI = +/-0.033; p = 0.001)	0.157 (CI = +/-0.118; p = 0.012)	0.225 (CI = +/-0.280; p = 0.108)	0.474 (CI = +/-0.275; p = 0.002)	0.939	+6.16%
Loss Cost	2013.1	0.073 (CI = +/-0.035; p = 0.000)	0.135 (CI = +/-0.115; p = 0.024)	0.193 (CI = +/-0.268; p = 0.146)	0.422 (CI = +/-0.268; p = 0.004)	0.948	+7.54%
Loss Cost	2013.2	0.069 (CI = +/-0.040; p = 0.002)	0.130 (CI = +/-0.121; p = 0.038)	0.202 (CI = +/-0.280; p = 0.144)	0.436 (CI = +/-0.285; p = 0.005)	0.943	+7.15%
Loss Cost	2014.1	0.091 (CI = +/-0.039; p = 0.000)	0.099 (CI = +/-0.108; p = 0.071)	0.148 (CI = +/-0.246; p = 0.218)	0.356 (CI = +/-0.256; p = 0.010)	0.960	+9.48%
Loss Cost	2014.2	0.095 (CI = +/-0.046; p = 0.001)	0.104 (CI = +/-0.115; p = 0.072)	0.137 (CI = +/-0.260; p = 0.278)	0.338 (CI = +/-0.277; p = 0.020)	0.956	+10.00%
Loss Cost	2015.1	0.099 (CI = +/-0.056; p = 0.002)	0.099 (CI = +/-0.124; p = 0.108)	0.126 (CI = +/-0.281; p = 0.348)	0.324 (CI = +/-0.305; p = 0.039)	0.953	+10.46%
Loss Cost	2015.2	0.093 (CI = +/-0.067; p = 0.011)	0.093 (CI = +/-0.133; p = 0.152)	0.143 (CI = +/-0.305; p = 0.325)	0.347 (CI = +/-0.338; p = 0.045)	0.946	+9.70%
Loss Cost	2016.1	0.092 (CI = +/-0.086; p = 0.038)	0.094 (CI = +/-0.148; p = 0.187)	0.145 (CI = +/-0.345; p = 0.370)	0.350 (CI = +/-0.388; p = 0.072)	0.939	+9.60%
Loss Cost	2016.2	0.079 (CI = +/-0.108; p = 0.131)	0.087 (CI = +/-0.160; p = 0.253)	0.175 (CI = +/-0.392; p = 0.339)	0.386 (CI = +/-0.446; p = 0.082)	0.929	+8.27%
Loss Cost	2017.1	0.080 (CI = +/-0.148; p = 0.246)	0.086 (CI = +/-0.183; p = 0.310)	0.173 (CI = +/-0.480; p = 0.430)	0.384 (CI = +/-0.543; p = 0.142)	0.918	+8.36%
Loss Cost	2017.2	0.021 (CI = +/-0.180; p = 0.795)	0.062 (CI = +/-0.185; p = 0.452)	0.320 (CI = +/-0.540; p = 0.204)	0.538 (CI = +/-0.600; p = 0.072)	0.914	+2.08%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.029)	0.145 (CI = +/-0.100; p = 0.006)	0.230 (CI = +/-0.295; p = 0.123)	0.700 (CI = +/-0.249; p = 0.000)	0.884	+1.44%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.024)	0.151 (CI = +/-0.102; p = 0.005)	0.226 (CI = +/-0.298; p = 0.131)	0.690 (CI = +/-0.253; p = 0.000)	0.884	+1.59%
Severity	2006.1	0.018 (CI = +/-0.014; p = 0.012)	0.140 (CI = +/-0.103; p = 0.009)	0.219 (CI = +/-0.296; p = 0.141)	0.673 (CI = +/-0.253; p = 0.000)	0.889	+1.87%
Severity	2006.2	0.021 (CI = +/-0.015; p = 0.006)	0.150 (CI = +/-0.103; p = 0.006)	0.213 (CI = +/-0.294; p = 0.150)	0.654 (CI = +/-0.253; p = 0.000)	0.893	+2.15%
Severity	2007.1	0.024 (CI = +/-0.016; p = 0.004)	0.141 (CI = +/-0.105; p = 0.011)	0.206 (CI = +/-0.295; p = 0.164)	0.639 (CI = +/-0.255; p = 0.000)	0.897	+2.42%
Severity	2007.2	0.028 (CI = +/-0.016; p = 0.001)	0.155 (CI = +/-0.103; p = 0.005)	0.195 (CI = +/-0.286; p = 0.172)	0.612 (CI = +/-0.250; p = 0.000)	0.905	+2.87%
Severity	2008.1	0.032 (CI = +/-0.017; p = 0.001)	0.144 (CI = +/-0.105; p = 0.009)	0.187 (CI = +/-0.285; p = 0.190)	0.593 (CI = +/-0.251; p = 0.000)	0.909	+3.22%
Severity	2008.2	0.039 (CI = +/-0.016; p = 0.000)	0.166 (CI = +/-0.095; p = 0.001)	0.169 (CI = +/-0.254; p = 0.183)	0.549 (CI = +/-0.226; p = 0.000)	0.930	+4.00%
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	0.153 (CI = +/-0.094; p = 0.003)	0.157 (CI = +/-0.248; p = 0.204)	0.524 (CI = +/-0.222; p = 0.000)	0.936	+4.49%
Severity	2009.2	0.051 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.087; p = 0.001)	0.141 (CI = +/-0.227; p = 0.213)	0.486 (CI = +/-0.206; p = 0.000)	0.948	+5.21%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.086; p = 0.001)	0.127 (CI = +/-0.219; p = 0.243)	0.460 (CI = +/-0.200; p = 0.000)	0.953	+5.77%
Severity	2010.2	0.063 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.082; p = 0.000)	0.112 (CI = +/-0.206; p = 0.272)	0.427 (CI = +/-0.190; p = 0.000)	0.960	+6.45%
Severity	2011.1	0.068 (CI = +/-0.018; p = 0.000)	0.158 (CI = +/-0.081; p = 0.001)	0.097 (CI = +/-0.199; p = 0.320)	0.400 (CI = +/-0.187; p = 0.000)	0.964	+7.05%
Severity	2011.2	0.075 (CI = +/-0.018; p = 0.000)	0.172 (CI = +/-0.076; p = 0.000)	0.080 (CI = +/-0.187; p = 0.378)	0.367 (CI = +/-0.177; p = 0.000)	0.969	+7.81%
Severity	2012.1	0.077 (CI = +/-0.021; p = 0.000)	0.169 (CI = +/-0.080; p = 0.000)	0.076 (CI = +/-0.193; p = 0.419)	0.359 (CI = +/-0.186; p = 0.001)	0.967	+8.00%
Severity	2012.2	0.076 (CI = +/-0.023; p = 0.000)	0.166 (CI = +/-0.084; p = 0.001)	0.079 (CI = +/-0.200; p = 0.417)	0.365 (CI = +/-0.196; p = 0.001)	0.964	+7.87%
Severity	2013.1	0.084 (CI = +/-0.025; p = 0.000)	0.152 (CI = +/-0.084; p = 0.001)	0.058 (CI = +/-0.194; p = 0.536)	0.331 (CI = +/-0.194; p = 0.002)	0.968	+8.77%
Severity	2013.2	0.084 (CI = +/-0.029; p = 0.000)	0.152 (CI = +/-0.089; p = 0.002)	0.058 (CI = +/-0.204; p = 0.554)	0.331 (CI = +/-0.208; p = 0.004)	0.964	+8.77%
Severity	2014.1	0.098 (CI = +/-0.030; p = 0.000)	0.132 (CI = +/-0.083; p = 0.004)	0.023 (CI = +/-0.188; p = 0.798)	0.278 (CI = +/-0.195; p = 0.009)	0.971	+10.31%
Severity	2014.2	0.102 (CI = +/-0.035; p = 0.000)	0.137 (CI = +/-0.087; p = 0.005)	0.012 (CI = +/-0.198; p = 0.895)	0.262 (CI = +/-0.210; p = 0.018)	0.969	+10.78%
Severity	2015.1	0.109 (CI = +/-0.042; p = 0.000)	0.129 (CI = +/-0.093; p = 0.011)	-0.005 (CI = +/-0.210; p = 0.963)	0.239 (CI = +/-0.228; p = 0.041)	0.967	+11.54%
Severity	2015.2	0.106 (CI = +/-0.050; p = 0.001)	0.126 (CI = +/-0.100; p = 0.018)	0.002 (CI = +/-0.230; p = 0.982)	0.249 (CI = +/-0.254; p = 0.054)	0.961	+11.22%
Severity	2016.1	0.107 (CI = +/-0.064; p = 0.004)	0.125 (CI = +/-0.111; p = 0.031)	0.000 (CI = +/-0.260; p = 0.997)	0.245 (CI = +/-0.292; p = 0.091)	0.956	+11.35%
Severity	2016.2	0.087 (CI = +/-0.077; p = 0.031)	0.113 (CI = +/-0.115; p = 0.053)	0.049 (CI = +/-0.281; p = 0.701)	0.305 (CI = +/-0.319; p = 0.059)	0.951	+9.11%
Severity	2017.1	0.085 (CI = +/-0.106; p = 0.100)	0.114 (CI = +/-0.131; p = 0.080)	0.054 (CI = +/-0.344; p = 0.727)	0.310 (CI = +/-0.389; p = 0.103)	0.943	+8.90%
Severity	2017.2	0.042 (CI = +/-0.129; p = 0.462)	0.097 (CI = +/-0.132; p = 0.126)	0.159 (CI = +/-0.386; p = 0.362)	0.421 (CI = +/-0.429; p = 0.054)	0.939	+4.34%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.769)	-0.025 (CI = +/-0.054; p = 0.360)	0.109 (CI = +/-0.160; p = 0.174)	0.029 (CI = +/-0.136; p = 0.668)	0.120	-0.10%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.600)	-0.028 (CI = +/-0.055; p = 0.306)	0.112 (CI = +/-0.162; p = 0.169)	0.035 (CI = +/-0.137; p = 0.607)	0.124	-0.19%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.634)	-0.028 (CI = +/-0.057; p = 0.318)	0.111 (CI = +/-0.165; p = 0.177)	0.035 (CI = +/-0.141; p = 0.618)	0.120	-0.19%
Frequency	2006.2	-0.004 (CI = +/-0.008; p = 0.307)	-0.036 (CI = +/-0.056; p = 0.194)	0.117 (CI = +/-0.159; p = 0.144)	0.049 (CI = +/-0.137; p = 0.467)	0.157	-0.41%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.333)	-0.036 (CI = +/-0.058; p = 0.213)	0.117 (CI = +/-0.162; p = 0.151)	0.050 (CI = +/-0.141; p = 0.474)	0.153	-0.42%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.167)	-0.043 (CI = +/-0.058; p = 0.140)	0.122 (CI = +/-0.160; p = 0.129)	0.063 (CI = +/-0.139; p = 0.364)	0.189	-0.62%
Frequency	2008.1	-0.007 (CI = +/-0.010; p = 0.143)	-0.040 (CI = +/-0.060; p = 0.182)	0.124 (CI = +/-0.162; p = 0.128)	0.068 (CI = +/-0.143; p = 0.337)	0.190	-0.72%
Frequency	2008.2	-0.005 (CI = +/-0.010; p = 0.307)	-0.034 (CI = +/-0.060; p = 0.256)	0.120 (CI = +/-0.162; p = 0.141)	0.057 (CI = +/-0.144; p = 0.425)	0.168	-0.52%
Frequency	2009.1	-0.007 (CI = +/-0.011; p = 0.176)	-0.028 (CI = +/-0.061; p = 0.363)	0.125 (CI = +/-0.162; p = 0.123)	0.068 (CI = +/-0.145; p = 0.339)	0.177	-0.74%
Frequency	2009.2	-0.005 (CI = +/-0.012; p = 0.393)	-0.021 (CI = +/-0.062; p = 0.491)	0.119 (CI = +/-0.160; p = 0.138)	0.054 (CI = +/-0.145; p = 0.445)	0.164	-0.49%
Frequency	2010.1	-0.006 (CI = +/-0.013; p = 0.306)	-0.017 (CI = +/-0.064; p = 0.592)	0.123 (CI = +/-0.163; p = 0.132)	0.062 (CI = +/-0.149; p = 0.397)	0.163	-0.65%
Frequency	2010.2	-0.013 (CI = +/-0.012; p = 0.030)	-0.032 (CI = +/-0.055; p = 0.239)	0.139 (CI = +/-0.138; p = 0.049)	0.096 (CI = +/-0.128; p = 0.134)	0.325	-1.29%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.043; p = 0.481)	0.157 (CI = +/-0.106; p = 0.006)	0.130 (CI = +/-0.100; p = 0.013)	0.554	-2.02%
Frequency	2011.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.008 (CI = +/-0.041; p = 0.705)	0.149 (CI = +/-0.100; p = 0.006)	0.113 (CI = +/-0.095; p = 0.023)	0.542	-1.67%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.008)	-0.009 (CI = +/-0.043; p = 0.660)	0.147 (CI = +/-0.104; p = 0.008)	0.110 (CI = +/-0.100; p = 0.034)	0.527	-1.59%
Frequency	2012.2	-0.016 (CI = +/-0.013; p = 0.017)	-0.009 (CI = +/-0.046; p = 0.679)	0.147 (CI = +/-0.108; p = 0.011)	0.109 (CI = +/-0.106; p = 0.044)	0.515	-1.58%
Frequency	2013.1	-0.011 (CI = +/-0.014; p = 0.095)	-0.017 (CI = +/-0.045; p = 0.437)	0.135 (CI = +/-0.105; p = 0.015)	0.091 (CI = +/-0.105; p = 0.085)	0.542	-1.13%
Frequency	2013.2	-0.015 (CI = +/-0.015; p = 0.049)	-0.022 (CI = +/-0.046; p = 0.318)	0.144 (CI = +/-0.105; p = 0.011)	0.106 (CI = +/-0.107; p = 0.053)	0.571	-1.49%

Comprehensive - Total

Coverage = CM
 End Trend Period = 2024.2
 Excluded Points = 2020.1,2020.2,2021.1
 Parameters Included: time, excess_inflation

Fit	Start Date	Time	Excess Inflation	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.032 (CI = +/-0.017; p = 0.001)	0.910 (CI = +/-0.335; p = 0.000)	0.767	+3.23%
Loss Cost	2005.2	0.033 (CI = +/-0.018; p = 0.001)	0.901 (CI = +/-0.344; p = 0.000)	0.764	+3.33%
Loss Cost	2006.1	0.037 (CI = +/-0.019; p = 0.000)	0.863 (CI = +/-0.341; p = 0.000)	0.780	+3.76%
Loss Cost	2006.2	0.038 (CI = +/-0.020; p = 0.000)	0.854 (CI = +/-0.350; p = 0.000)	0.777	+3.88%
Loss Cost	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.817 (CI = +/-0.350; p = 0.000)	0.789	+4.32%
Loss Cost	2007.2	0.045 (CI = +/-0.022; p = 0.000)	0.795 (CI = +/-0.357; p = 0.000)	0.791	+4.60%
Loss Cost	2008.1	0.049 (CI = +/-0.023; p = 0.000)	0.758 (CI = +/-0.360; p = 0.000)	0.800	+5.07%
Loss Cost	2008.2	0.058 (CI = +/-0.023; p = 0.000)	0.691 (CI = +/-0.339; p = 0.000)	0.834	+5.96%
Loss Cost	2009.1	0.063 (CI = +/-0.024; p = 0.000)	0.652 (CI = +/-0.340; p = 0.001)	0.842	+6.49%
Loss Cost	2009.2	0.071 (CI = +/-0.024; p = 0.000)	0.592 (CI = +/-0.326; p = 0.001)	0.865	+7.35%
Loss Cost	2010.1	0.077 (CI = +/-0.024; p = 0.000)	0.544 (CI = +/-0.322; p = 0.002)	0.876	+8.05%
Loss Cost	2010.2	0.078 (CI = +/-0.027; p = 0.000)	0.539 (CI = +/-0.336; p = 0.003)	0.869	+8.13%
Loss Cost	2011.1	0.081 (CI = +/-0.029; p = 0.000)	0.516 (CI = +/-0.348; p = 0.006)	0.867	+8.49%
Loss Cost	2011.2	0.090 (CI = +/-0.030; p = 0.000)	0.458 (CI = +/-0.344; p = 0.011)	0.880	+9.43%
Loss Cost	2012.1	0.098 (CI = +/-0.032; p = 0.000)	0.409 (CI = +/-0.346; p = 0.023)	0.886	+10.26%
Loss Cost	2012.2	0.098 (CI = +/-0.035; p = 0.000)	0.408 (CI = +/-0.366; p = 0.031)	0.877	+10.28%
Loss Cost	2013.1	0.113 (CI = +/-0.034; p = 0.000)	0.317 (CI = +/-0.337; p = 0.064)	0.905	+11.95%
Loss Cost	2013.2	0.112 (CI = +/-0.038; p = 0.000)	0.321 (CI = +/-0.359; p = 0.077)	0.896	+11.88%
Loss Cost	2014.1	0.132 (CI = +/-0.034; p = 0.000)	0.208 (CI = +/-0.303; p = 0.165)	0.934	+14.15%
Loss Cost	2014.2	0.137 (CI = +/-0.038; p = 0.000)	0.181 (CI = +/-0.321; p = 0.249)	0.930	+14.73%
Loss Cost	2015.1	0.148 (CI = +/-0.041; p = 0.000)	0.126 (CI = +/-0.328; p = 0.425)	0.933	+15.97%
Loss Cost	2015.2	0.148 (CI = +/-0.048; p = 0.000)	0.127 (CI = +/-0.357; p = 0.456)	0.923	+15.93%
Loss Cost	2016.1	0.159 (CI = +/-0.054; p = 0.000)	0.076 (CI = +/-0.377; p = 0.669)	0.921	+17.22%
Loss Cost	2016.2	0.159 (CI = +/-0.064; p = 0.000)	0.075 (CI = +/-0.417; p = 0.701)	0.908	+17.26%
Loss Cost	2017.1	0.176 (CI = +/-0.072; p = 0.000)	0.006 (CI = +/-0.442; p = 0.975)	0.907	+19.22%
Loss Cost	2017.2	0.166 (CI = +/-0.087; p = 0.002)	0.044 (CI = +/-0.493; p = 0.844)	0.885	+18.04%
Severity	2005.1	0.032 (CI = +/-0.017; p = 0.000)	0.777 (CI = +/-0.324; p = 0.000)	0.748	+3.28%
Severity	2005.2	0.034 (CI = +/-0.017; p = 0.000)	0.763 (CI = +/-0.331; p = 0.000)	0.747	+3.44%
Severity	2006.1	0.038 (CI = +/-0.018; p = 0.000)	0.725 (CI = +/-0.327; p = 0.000)	0.766	+3.88%
Severity	2006.2	0.041 (CI = +/-0.019; p = 0.000)	0.701 (CI = +/-0.331; p = 0.000)	0.771	+4.16%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.663 (CI = +/-0.329; p = 0.000)	0.786	+4.63%
Severity	2007.2	0.049 (CI = +/-0.020; p = 0.000)	0.629 (CI = +/-0.330; p = 0.001)	0.796	+5.05%
Severity	2008.1	0.055 (CI = +/-0.021; p = 0.000)	0.585 (CI = +/-0.326; p = 0.001)	0.813	+5.62%
Severity	2008.2	0.061 (CI = +/-0.021; p = 0.000)	0.534 (CI = +/-0.316; p = 0.002)	0.835	+6.29%
Severity	2009.1	0.068 (CI = +/-0.021; p = 0.000)	0.482 (CI = +/-0.305; p = 0.003)	0.855	+7.02%
Severity	2009.2	0.073 (CI = +/-0.022; p = 0.000)	0.440 (CI = +/-0.302; p = 0.006)	0.866	+7.62%
Severity	2010.1	0.081 (CI = +/-0.022; p = 0.000)	0.383 (CI = +/-0.289; p = 0.011)	0.886	+8.45%
Severity	2010.2	0.086 (CI = +/-0.023; p = 0.000)	0.347 (CI = +/-0.291; p = 0.021)	0.890	+8.99%
Severity	2011.1	0.094 (CI = +/-0.023; p = 0.000)	0.290 (CI = +/-0.277; p = 0.041)	0.907	+9.91%
Severity	2011.2	0.100 (CI = +/-0.024; p = 0.000)	0.255 (CI = +/-0.281; p = 0.073)	0.909	+10.47%
Severity	2012.1	0.106 (CI = +/-0.026; p = 0.000)	0.214 (CI = +/-0.283; p = 0.130)	0.913	+11.18%
Severity	2012.2	0.105 (CI = +/-0.029; p = 0.000)	0.219 (CI = +/-0.298; p = 0.142)	0.904	+11.10%
Severity	2013.1	0.117 (CI = +/-0.028; p = 0.000)	0.149 (CI = +/-0.280; p = 0.279)	0.923	+12.38%
Severity	2013.2	0.117 (CI = +/-0.032; p = 0.000)	0.147 (CI = +/-0.298; p = 0.314)	0.914	+12.43%
Severity	2014.1	0.132 (CI = +/-0.030; p = 0.000)	0.061 (CI = +/-0.264; p = 0.631)	0.939	+14.16%
Severity	2014.2	0.135 (CI = +/-0.033; p = 0.000)	0.045 (CI = +/-0.282; p = 0.739)	0.933	+14.51%
Severity	2015.1	0.147 (CI = +/-0.035; p = 0.000)	-0.016 (CI = +/-0.277; p = 0.906)	0.940	+15.86%
Severity	2015.2	0.146 (CI = +/-0.040; p = 0.000)	-0.011 (CI = +/-0.302; p = 0.938)	0.930	+15.75%
Severity	2016.1	0.157 (CI = +/-0.045; p = 0.000)	-0.063 (CI = +/-0.313; p = 0.670)	0.931	+17.05%
Severity	2016.2	0.151 (CI = +/-0.052; p = 0.000)	-0.032 (CI = +/-0.340; p = 0.838)	0.917	+16.24%
Severity	2017.1	0.165 (CI = +/-0.058; p = 0.000)	-0.093 (CI = +/-0.356; p = 0.574)	0.918	+17.96%
Severity	2017.2	0.156 (CI = +/-0.070; p = 0.001)	-0.059 (CI = +/-0.396; p = 0.745)	0.896	+16.91%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.867)	0.133 (CI = +/-0.118; p = 0.028)	0.145	-0.05%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.736)	0.138 (CI = +/-0.120; p = 0.026)	0.142	-0.11%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.733)	0.139 (CI = +/-0.124; p = 0.029)	0.140	-0.11%
Frequency	2006.2	-0.003 (CI = +/-0.007; p = 0.432)	0.152 (CI = +/-0.123; p = 0.017)	0.150	-0.27%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.424)	0.154 (CI = +/-0.126; p = 0.018)	0.149	-0.30%
Frequency	2007.2	-0.004 (CI = +/-0.008; p = 0.277)	0.165 (CI = +/-0.128; p = 0.013)	0.159	-0.42%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.217)	0.173 (CI = +/-0.131; p = 0.012)	0.165	-0.51%
Frequency	2008.2	-0.003 (CI = +/-0.009; p = 0.464)	0.157 (CI = +/-0.131; p = 0.021)	0.169	-0.31%
Frequency	2009.1	-0.005 (CI = +/-0.009; p = 0.276)	0.171 (CI = +/-0.132; p = 0.013)	0.183	-0.49%
Frequency	2009.2	-0.003 (CI = +/-0.009; p = 0.588)	0.152 (CI = +/-0.130; p = 0.024)	0.196	-0.25%
Frequency	2010.1	-0.004 (CI = +/-0.010; p = 0.467)	0.161 (CI = +/-0.135; p = 0.021)	0.196	-0.36%
Frequency	2010.2	-0.008 (CI = +/-0.010; p = 0.102)	0.192 (CI = +/-0.123; p = 0.004)	0.272	-0.80%
Frequency	2011.1	-0.013 (CI = +/-0.009; p = 0.005)	0.226 (CI = +/-0.104; p = 0.000)	0.433	-1.29%
Frequency	2011.2	-0.010 (CI = +/-0.008; p = 0.029)	0.203 (CI = +/-0.097; p = 0.000)	0.449	-0.95%
Frequency	2012.1	-0.008 (CI = +/-0.009; p = 0.073)	0.195 (CI = +/-0.101; p = 0.001)	0.444	-0.83%
Frequency	2012.2	-0.007 (CI = +/-0.010; p = 0.146)	0.189 (CI = +/-0.106; p = 0.001)	0.441	-0.73%
Frequency	2013.1	-0.004 (CI = +/-0.010; p = 0.445)	0.168 (CI = +/-0.103; p = 0.003)	0.488	-0.39%
Frequency	2013.2	-0.005 (CI = +/-0.012; p = 0.389)	0.174 (CI = +/-0.110; p = 0.004)	0.485	-0.49%
Frequency	2014.1	0.000 (CI = +/-0.012; p = 0.989)	0.147 (CI = +/-0.103; p = 0.008)	0.573	-0.01%
Frequency	2014.2	0.002 (CI = +/-0.013; p = 0.744)	0.136 (CI = +/-0.108; p = 0.017)	0.589	+0.20%
Frequency	2015.1	0.001 (CI = +/-0.015; p = 0.891)	0.141 (CI = +/-0.116; p = 0.021)	0.573	+0.10%
Frequency	2015.2	0.002 (CI = +/-0.017; p = 0.848)	0.138 (CI = +/-0.127; p = 0.035)	0.565	+0.15%
Frequency	2016.1	0.002 (CI = +/-0.020; p = 0.872)	0.138 (CI = +/-0.139; p = 0.051)	0.550	+0.15%
Frequency	2016.2	0.009 (CI = +/-0.021; p = 0.385)	0.107 (CI = +/-0.138; p = 0.116)	0.631	+0.87%
Frequency	2017.1	0.011 (CI = +/-0.025; p = 0.373)	0.099 (CI = +/-0.154; p = 0.181)	0.617	+1.06%
Frequency	2017.2	0.010 (CI = +/-0.031; p = 0.498)	0.103 (CI = +/-0.174; p = 0.214)	0.577	+0.97%

Comprehensive - Total

Coverage = CM
 End Trend Period = 2024.2
 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	2005.1	0.015 (CI = +/-0.014; p = 0.044)	0.119 (CI = +/-0.114; p = 0.041)	0.919 (CI = +/-0.212; p = 0.000)	0.870	+1.50%
Loss Cost	2005.2	0.016 (CI = +/-0.015; p = 0.048)	0.121 (CI = +/-0.117; p = 0.042)	0.914 (CI = +/-0.219; p = 0.000)	0.868	+1.57%
Loss Cost	2006.1	0.019 (CI = +/-0.016; p = 0.026)	0.110 (CI = +/-0.118; p = 0.067)	0.891 (CI = +/-0.221; p = 0.000)	0.873	+1.87%
Loss Cost	2006.2	0.019 (CI = +/-0.017; p = 0.030)	0.113 (CI = +/-0.122; p = 0.068)	0.884 (CI = +/-0.229; p = 0.000)	0.871	+1.95%
Loss Cost	2007.1	0.022 (CI = +/-0.018; p = 0.021)	0.103 (CI = +/-0.124; p = 0.101)	0.864 (CI = +/-0.234; p = 0.000)	0.874	+2.23%
Loss Cost	2007.2	0.025 (CI = +/-0.020; p = 0.016)	0.111 (CI = +/-0.127; p = 0.084)	0.845 (CI = +/-0.241; p = 0.000)	0.875	+2.49%
Loss Cost	2008.1	0.027 (CI = +/-0.021; p = 0.013)	0.102 (CI = +/-0.130; p = 0.119)	0.825 (CI = +/-0.249; p = 0.000)	0.877	+2.77%
Loss Cost	2008.2	0.037 (CI = +/-0.020; p = 0.001)	0.131 (CI = +/-0.117; p = 0.029)	0.756 (CI = +/-0.225; p = 0.000)	0.908	+3.76%
Loss Cost	2009.1	0.040 (CI = +/-0.021; p = 0.001)	0.123 (CI = +/-0.120; p = 0.045)	0.737 (CI = +/-0.233; p = 0.000)	0.908	+4.05%
Loss Cost	2009.2	0.049 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.108; p = 0.009)	0.671 (CI = +/-0.213; p = 0.000)	0.930	+5.05%
Loss Cost	2010.1	0.053 (CI = +/-0.022; p = 0.000)	0.137 (CI = +/-0.111; p = 0.017)	0.643 (CI = +/-0.219; p = 0.000)	0.932	+5.49%
Loss Cost	2010.2	0.054 (CI = +/-0.024; p = 0.000)	0.138 (CI = +/-0.115; p = 0.021)	0.641 (CI = +/-0.231; p = 0.000)	0.928	+5.53%
Loss Cost	2011.1	0.053 (CI = +/-0.027; p = 0.000)	0.140 (CI = +/-0.121; p = 0.025)	0.646 (CI = +/-0.245; p = 0.000)	0.925	+5.44%
Loss Cost	2011.2	0.064 (CI = +/-0.026; p = 0.000)	0.164 (CI = +/-0.113; p = 0.007)	0.579 (CI = +/-0.233; p = 0.000)	0.939	+6.59%
Loss Cost	2012.1	0.067 (CI = +/-0.029; p = 0.000)	0.156 (CI = +/-0.118; p = 0.012)	0.558 (CI = +/-0.247; p = 0.000)	0.938	+6.97%
Loss Cost	2012.2	0.067 (CI = +/-0.033; p = 0.000)	0.156 (CI = +/-0.124; p = 0.016)	0.558 (CI = +/-0.266; p = 0.000)	0.933	+6.98%
Loss Cost	2013.1	0.081 (CI = +/-0.034; p = 0.000)	0.131 (CI = +/-0.119; p = 0.033)	0.486 (CI = +/-0.261; p = 0.001)	0.944	+8.41%
Loss Cost	2013.2	0.079 (CI = +/-0.039; p = 0.001)	0.129 (CI = +/-0.126; p = 0.046)	0.495 (CI = +/-0.283; p = 0.002)	0.938	+8.23%
Loss Cost	2014.1	0.100 (CI = +/-0.036; p = 0.000)	0.095 (CI = +/-0.110; p = 0.086)	0.389 (CI = +/-0.254; p = 0.005)	0.958	+10.49%
Loss Cost	2014.2	0.106 (CI = +/-0.041; p = 0.000)	0.103 (CI = +/-0.115; p = 0.075)	0.360 (CI = +/-0.274; p = 0.014)	0.955	+11.14%
Loss Cost	2015.1	0.112 (CI = +/-0.048; p = 0.000)	0.095 (CI = +/-0.123; p = 0.120)	0.332 (CI = +/-0.301; p = 0.033)	0.943	+11.81%
Loss Cost	2015.2	0.110 (CI = +/-0.056; p = 0.001)	0.092 (CI = +/-0.132; p = 0.155)	0.341 (CI = +/-0.335; p = 0.047)	0.955	+11.59%
Loss Cost	2016.1	0.114 (CI = +/-0.066; p = 0.003)	0.087 (CI = +/-0.144; p = 0.211)	0.323 (CI = +/-0.376; p = 0.085)	0.940	+12.05%
Loss Cost	2016.2	0.112 (CI = +/-0.078; p = 0.010)	0.085 (CI = +/-0.158; p = 0.258)	0.329 (CI = +/-0.421; p = 0.112)	0.929	+11.87%
Loss Cost	2017.1	0.121 (CI = +/-0.092; p = 0.016)	0.075 (CI = +/-0.174; p = 0.355)	0.298 (CI = +/-0.470; p = 0.186)	0.921	+12.84%
Loss Cost	2017.2	0.109 (CI = +/-0.105; p = 0.045)	0.059 (CI = +/-0.190; p = 0.495)	0.337 (CI = +/-0.511; p = 0.167)	0.903	+11.47%
Severity	2005.1	0.015 (CI = +/-0.013; p = 0.021)	0.144 (CI = +/-0.102; p = 0.007)	0.829 (CI = +/-0.190; p = 0.000)	0.879	+1.55%
Severity	2005.2	0.017 (CI = +/-0.014; p = 0.017)	0.150 (CI = +/-0.104; p = 0.006)	0.816 (CI = +/-0.195; p = 0.000)	0.879	+1.71%
Severity	2006.1	0.020 (CI = +/-0.014; p = 0.009)	0.139 (CI = +/-0.105; p = 0.011)	0.794 (CI = +/-0.197; p = 0.000)	0.885	+1.99%
Severity	2006.2	0.023 (CI = +/-0.015; p = 0.004)	0.149 (CI = +/-0.105; p = 0.007)	0.771 (CI = +/-0.199; p = 0.000)	0.889	+2.29%
Severity	2007.1	0.025 (CI = +/-0.016; p = 0.003)	0.139 (CI = +/-0.107; p = 0.012)	0.751 (CI = +/-0.202; p = 0.000)	0.893	+2.57%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.154 (CI = +/-0.105; p = 0.005)	0.716 (CI = +/-0.200; p = 0.000)	0.902	+3.03%
Severity	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.106; p = 0.010)	0.692 (CI = +/-0.203; p = 0.000)	0.907	+3.39%
Severity	2008.2	0.041 (CI = +/-0.016; p = 0.000)	0.166 (CI = +/-0.096; p = 0.002)	0.637 (CI = +/-0.185; p = 0.000)	0.928	+4.18%
Severity	2009.1	0.046 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.095; p = 0.003)	0.604 (CI = +/-0.184; p = 0.000)	0.934	+4.68%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	0.170 (CI = +/-0.088; p = 0.001)	0.557 (CI = +/-0.173; p = 0.000)	0.947	+5.40%
Severity	2010.1	0.058 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.086; p = 0.001)	0.521 (CI = +/-0.171; p = 0.000)	0.952	+5.98%
Severity	2010.2	0.064 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.082; p = 0.000)	0.479 (CI = +/-0.164; p = 0.000)	0.959	+6.66%
Severity	2011.1	0.070 (CI = +/-0.018; p = 0.000)	0.157 (CI = +/-0.080; p = 0.001)	0.445 (CI = +/-0.163; p = 0.000)	0.963	+7.27%
Severity	2011.2	0.077 (CI = +/-0.018; p = 0.000)	0.172 (CI = +/-0.076; p = 0.000)	0.402 (CI = +/-0.157; p = 0.000)	0.969	+8.01%
Severity	2012.1	0.079 (CI = +/-0.020; p = 0.000)	0.167 (CI = +/-0.079; p = 0.000)	0.390 (CI = +/-0.167; p = 0.000)	0.968	+8.24%
Severity	2012.2	0.078 (CI = +/-0.022; p = 0.000)	0.166 (CI = +/-0.083; p = 0.001)	0.394 (CI = +/-0.179; p = 0.000)	0.965	+8.16%
Severity	2013.1	0.086 (CI = +/-0.023; p = 0.000)	0.151 (CI = +/-0.082; p = 0.001)	0.350 (CI = +/-0.179; p = 0.001)	0.969	+9.03%
Severity	2013.2	0.087 (CI = +/-0.026; p = 0.000)	0.152 (CI = +/-0.086; p = 0.002)	0.347 (CI = +/-0.194; p = 0.002)	0.965	+9.08%
Severity	2014.1	0.100 (CI = +/-0.026; p = 0.000)	0.131 (CI = +/-0.079; p = 0.003)	0.283 (CI = +/-0.183; p = 0.005)	0.973	+10.46%
Severity	2014.2	0.103 (CI = +/-0.030; p = 0.000)	0.136 (CI = +/-0.083; p = 0.004)	0.264 (CI = +/-0.199; p = 0.013)	0.971	+10.89%
Severity	2015.1	0.109 (CI = +/-0.035; p = 0.000)	0.129 (CI = +/-0.088; p = 0.008)	0.239 (CI = +/-0.217; p = 0.033)	0.970	+11.49%
Severity	2015.2	0.107 (CI = +/-0.040; p = 0.000)	0.126 (CI = +/-0.095; p = 0.014)	0.249 (CI = +/-0.241; p = 0.044)	0.964	+11.25%
Severity	2016.1	0.107 (CI = +/-0.048; p = 0.000)	0.125 (CI = +/-0.104; p = 0.023)	0.245 (CI = +/-0.271; p = 0.072)	0.960	+11.34%
Severity	2016.2	0.096 (CI = +/-0.054; p = 0.002)	0.112 (CI = +/-0.108; p = 0.043)	0.289 (CI = +/-0.288; p = 0.049)	0.955	+10.12%
Severity	2017.1	0.098 (CI = +/-0.064; p = 0.007)	0.110 (CI = +/-0.120; p = 0.068)	0.284 (CI = +/-0.326; p = 0.080)	0.949	+10.29%
Severity	2017.2	0.086 (CI = +/-0.071; p = 0.023)	0.095 (CI = +/-0.128; p = 0.125)	0.321 (CI = +/-0.345; p = 0.064)	0.939	+9.01%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.884)	-0.025 (CI = +/-0.055; p = 0.356)	0.090 (CI = +/-0.102; p = 0.082)	0.095	-0.05%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.715)	-0.029 (CI = +/-0.056; p = 0.307)	0.097 (CI = +/-0.105; p = 0.068)	0.097	-0.13%
Frequency	2006.1	-0.001 (CI = +/-0.008; p = 0.755)	-0.029 (CI = +/-0.058; p = 0.314)	0.096 (CI = +/-0.109; p = 0.080)	0.094	-0.12%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.406)	-0.037 (CI = +/-0.057; p = 0.198)	0.113 (CI = +/-0.108; p = 0.039)	0.122	-0.33%
Frequency	2007.1	-0.003 (CI = +/-0.009; p = 0.441)	-0.037 (CI = +/-0.059; p = 0.212)	0.113 (CI = +/-0.112; p = 0.047)	0.118	-0.33%
Frequency	2007.2	-0.005 (CI = +/-0.009; p = 0.247)	-0.043 (CI = +/-0.059; p = 0.145)	0.128 (CI = +/-0.113; p = 0.027)	0.147	-0.53%
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.219)	-0.041 (CI = +/-0.061; p = 0.183)	0.134 (CI = +/-0.117; p = 0.027)	0.145	-0.60%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.434)	-0.035 (CI = +/-0.062; p = 0.260)	0.119 (CI = +/-0.119; p = 0.050)	0.126	-0.40%
Frequency	2009.1	-0.006 (CI = +/-0.011; p = 0.279)	-0.029 (CI = +/-0.063; p = 0.359)	0.132 (CI = +/-0.122; p = 0.035)	0.126	-0.60%
Frequency	2009.2	-0.003 (CI = +/-0.012; p = 0.562)	-0.021 (CI = +/-0.063; p = 0.493)	0.114 (CI = +/-0.124; p = 0.070)	0.117	-0.34%
Frequency	2010.1	-0.005 (CI = +/-0.013; p = 0.469)	-0.018 (CI = +/-0.066; p = 0.577)	0.122 (CI = +/-0.130; p = 0.064)	0.110	-0.46%
Frequency	2010.2	-0.011 (CI = +/-0.012; p = 0.085)	-0.033 (CI = +/-0.059; p = 0.262)	0.161 (CI = +/-0.118; p = 0.010)	0.222	-1.05%
Frequency	2011.1	-0.017 (CI = +/-0.011; p = 0.004)	-0.017 (CI = +/-0.051; p = 0.502)	0.201 (CI = +/-0.103; p = 0.001)	0.373	-1.70%
Frequency	2011.2	-0.013 (CI = +/-0.011; p = 0.026)	-0.008 (CI = +/-0.049; p = 0.729)	0.177 (CI = +/-0.101; p = 0.002)	0.344	-1.31%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.069)	-0.011 (CI = +/-0.051; p = 0.646)	0.169 (CI = +/-0.108; p = 0.004)	0.332	-1.17%
Frequency	2012.2	-0.011 (CI = +/-0.014; p = 0.126)	-0.010 (CI = +/-0.054; p = 0.704)	0.164 (CI = +/-0.115; p = 0.008)	0.320	-1.09%
Frequency	2013.1	-0.006 (CI = +/-0.015; p = 0.429)	-0.020 (CI = +/-0.053; p = 0.444)	0.136 (CI = +/-0.115; p = 0.024)	0.367	-0.58%
Frequency	2013.2	-0.008 (CI = +/-0.017; p = 0.339)	-0.023 (CI = +/-0.055; p = 0.390)	0.147 (CI = +/-0.124; p = 0.023)	0.369	-0.78%
Frequency	2014.1	0.000 (CI = +/-0.017; p = 0.974)	-0.036 (CI = +/-0.050; p = 0.147)	0.106 (CI = +/-0.116; p = 0.072)	0.499	+0.03%
Frequency	2014.2	0.002 (CI = +/-0.019; p = 0.799)	-0.033 (CI = +/-0.053; p = 0.201)	0.095 (CI = +/-0.127; p = 0.129)	0.504	+0.23%
Frequency	2015.1	0.003 (CI = +/-0.022; p = 0.785)	-0.034 (CI = +/-0.058; p = 0.222)	0.093 (CI = +/-0.141; p = 0.179)	0.478	+0.29%
Frequency	2015.2	0.003 (CI = +/-0.026; p = 0.806)	-0.034 (CI = +/-0.062; p = 0.256)	0.092 (CI = +/-0.157; p = 0.226)	0.463	+0.30%
Frequency	2016.1	0.006 (CI = +/-0.031; p = 0.658)	-0.038 (CI = +/-0.067; p = 0.237)	0.078 (CI = +/-0.175; p = 0.349)	0.453	+0.64%
Frequency	2016.2	0.016 (CI = +/-0.033; p = 0.312)	-0.027 (CI = +/-0.067; p = 0.386)	0.040 (CI = +/-0.178; p = 0.626)	0.537	+1.59%
Frequency	2017.1	0.023 (CI = +/-0.038; p = 0.202)	-0.036 (CI = +/-0.071; p = 0.286)	0.014 (CI = +/-0.192; p = 0.872)	0.554	+2.32%
Frequency	2017.2	0.022 (CI = +/-0.044; p = 0.277)	-0.036 (CI = +/-0.080; p = 0.326)	0.016 (CI = +/-0.214; p = 0.869)	0.500	+2.26%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.058 (CI = +/-0.017; p = 0.000)	0.541	+5.92%
Loss Cost	2005.2	0.059 (CI = +/-0.018; p = 0.000)	0.542	+6.12%
Loss Cost	2006.1	0.064 (CI = +/-0.018; p = 0.000)	0.575	+6.56%
Loss Cost	2006.2	0.066 (CI = +/-0.019; p = 0.000)	0.575	+6.78%
Loss Cost	2007.1	0.070 (CI = +/-0.019; p = 0.000)	0.602	+7.23%
Loss Cost	2007.2	0.073 (CI = +/-0.020; p = 0.000)	0.612	+7.57%
Loss Cost	2008.1	0.077 (CI = +/-0.021; p = 0.000)	0.635	+8.04%
Loss Cost	2008.2	0.084 (CI = +/-0.020; p = 0.000)	0.689	+8.78%
Loss Cost	2009.1	0.089 (CI = +/-0.021; p = 0.000)	0.708	+9.28%
Loss Cost	2009.2	0.095 (CI = +/-0.021; p = 0.000)	0.745	+9.98%
Loss Cost	2010.1	0.101 (CI = +/-0.021; p = 0.000)	0.767	+10.58%
Loss Cost	2010.2	0.103 (CI = +/-0.022; p = 0.000)	0.757	+10.80%
Loss Cost	2011.1	0.106 (CI = +/-0.024; p = 0.000)	0.757	+11.21%
Loss Cost	2011.2	0.113 (CI = +/-0.024; p = 0.000)	0.781	+11.95%
Loss Cost	2012.1	0.119 (CI = +/-0.025; p = 0.000)	0.794	+12.63%
Loss Cost	2012.2	0.121 (CI = +/-0.027; p = 0.000)	0.781	+12.85%
Loss Cost	2013.1	0.131 (CI = +/-0.026; p = 0.000)	0.821	+13.98%
Loss Cost	2013.2	0.132 (CI = +/-0.029; p = 0.000)	0.806	+14.16%
Loss Cost	2014.1	0.145 (CI = +/-0.027; p = 0.000)	0.854	+15.56%
Loss Cost	2014.2	0.149 (CI = +/-0.029; p = 0.000)	0.849	+16.06%
Loss Cost	2015.1	0.156 (CI = +/-0.031; p = 0.000)	0.853	+16.89%
Loss Cost	2015.2	0.158 (CI = +/-0.035; p = 0.000)	0.836	+17.12%
Loss Cost	2016.1	0.166 (CI = +/-0.038; p = 0.000)	0.836	+18.00%
Loss Cost	2016.2	0.169 (CI = +/-0.042; p = 0.000)	0.817	+18.36%
Loss Cost	2017.1	0.179 (CI = +/-0.046; p = 0.000)	0.822	+19.62%
Loss Cost	2017.2	0.180 (CI = +/-0.053; p = 0.000)	0.791	+19.68%
Severity	2005.1	0.057 (CI = +/-0.015; p = 0.000)	0.601	+5.88%
Severity	2005.2	0.059 (CI = +/-0.016; p = 0.000)	0.607	+6.10%
Severity	2006.1	0.063 (CI = +/-0.016; p = 0.000)	0.642	+6.53%
Severity	2006.2	0.066 (CI = +/-0.016; p = 0.000)	0.657	+6.85%
Severity	2007.1	0.070 (CI = +/-0.016; p = 0.000)	0.687	+7.30%
Severity	2007.2	0.074 (CI = +/-0.017; p = 0.000)	0.708	+7.71%
Severity	2008.1	0.079 (CI = +/-0.017; p = 0.000)	0.738	+8.21%
Severity	2008.2	0.084 (CI = +/-0.016; p = 0.000)	0.774	+8.78%
Severity	2009.1	0.090 (CI = +/-0.016; p = 0.000)	0.806	+9.38%
Severity	2009.2	0.094 (CI = +/-0.016; p = 0.000)	0.826	+9.88%
Severity	2010.1	0.100 (CI = +/-0.016; p = 0.000)	0.855	+10.52%
Severity	2010.2	0.104 (CI = +/-0.016; p = 0.000)	0.864	+10.97%
Severity	2011.1	0.110 (CI = +/-0.015; p = 0.000)	0.888	+11.63%
Severity	2011.2	0.114 (CI = +/-0.016; p = 0.000)	0.893	+12.07%
Severity	2012.1	0.118 (CI = +/-0.016; p = 0.000)	0.901	+12.58%
Severity	2012.2	0.119 (CI = +/-0.018; p = 0.000)	0.891	+12.64%
Severity	2013.1	0.126 (CI = +/-0.017; p = 0.000)	0.914	+13.45%
Severity	2013.2	0.127 (CI = +/-0.018; p = 0.000)	0.905	+13.57%
Severity	2014.1	0.136 (CI = +/-0.017; p = 0.000)	0.933	+14.54%
Severity	2014.2	0.138 (CI = +/-0.018; p = 0.000)	0.927	+14.77%
Severity	2015.1	0.144 (CI = +/-0.018; p = 0.000)	0.934	+15.47%
Severity	2015.2	0.144 (CI = +/-0.020; p = 0.000)	0.924	+15.44%
Severity	2016.1	0.149 (CI = +/-0.022; p = 0.000)	0.924	+16.04%
Severity	2016.2	0.146 (CI = +/-0.024; p = 0.000)	0.910	+15.70%
Severity	2017.1	0.152 (CI = +/-0.026; p = 0.000)	0.911	+16.46%
Severity	2017.2	0.149 (CI = +/-0.030; p = 0.000)	0.892	+16.06%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.884)	-0.026	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.961)	-0.027	+0.02%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.949)	-0.028	+0.02%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.843)	-0.027	-0.07%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.855)	-0.028	-0.07%
Frequency	2007.2	-0.001 (CI = +/-0.008; p = 0.737)	-0.027	-0.13%
Frequency	2008.1	-0.002 (CI = +/-0.008; p = 0.691)	-0.026	-0.16%
Frequency	2008.2	0.000 (CI = +/-0.009; p = 0.984)	-0.032	-0.01%
Frequency	2009.1	-0.001 (CI = +/-0.009; p = 0.840)	-0.032	-0.09%
Frequency	2009.2	0.001 (CI = +/-0.009; p = 0.845)	-0.033	+0.09%
Frequency	2010.1	0.001 (CI = +/-0.010; p = 0.906)	-0.035	+0.06%
Frequency	2010.2	-0.002 (CI = +/-0.010; p = 0.769)	-0.034	-0.15%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.484)	-0.019	-0.37%
Frequency	2011.2	-0.001 (CI = +/-0.011; p = 0.851)	-0.039	-0.10%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.944)	-0.041	+0.04%
Frequency	2012.2	0.002 (CI = +/-0.013; p = 0.769)	-0.039	+0.18%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.481)	-0.022	+0.47%
Frequency	2013.2	0.005 (CI = +/-0.015; p = 0.471)	-0.021	+0.52%
Frequency	2014.1	0.009 (CI = +/-0.015; p = 0.247)	0.020	+0.89%
Frequency	2014.2	0.011 (CI = +/-0.017; p = 0.180)	0.045	+1.13%
Frequency	2015.1	0.012 (CI = +/-0.019; p = 0.184)	0.045	+1.23%
Frequency	2015.2	0.014 (CI = +/-0.021; p = 0.158)	0.062	+1.45%
Frequency	2016.1	0.017 (CI = +/-0.023; p = 0.140)	0.076	+1.69%
Frequency	2016.2	0.023 (CI = +/-0.025; p = 0.067)	0.153	+2.30%
Frequency	2017.1	0.027 (CI = +/-0.027; p = 0.054)	0.185	+2.72%
Frequency	2017.2	0.031 (CI = +/-0.031; p = 0.052)	0.203	+3.12%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.057 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.194; p = 0.148)	0.555	+5.87%
Loss Cost	2005.2	0.059 (CI = +/-0.017; p = 0.000)	0.157 (CI = +/-0.196; p = 0.113)	0.561	+6.12%
Loss Cost	2006.1	0.063 (CI = +/-0.018; p = 0.000)	0.134 (CI = +/-0.196; p = 0.174)	0.585	+6.50%
Loss Cost	2006.2	0.066 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.198; p = 0.133)	0.591	+6.78%
Loss Cost	2007.1	0.069 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.199; p = 0.200)	0.610	+7.16%
Loss Cost	2007.2	0.073 (CI = +/-0.020; p = 0.000)	0.150 (CI = +/-0.199; p = 0.135)	0.627	+7.57%
Loss Cost	2008.1	0.077 (CI = +/-0.020; p = 0.000)	0.128 (CI = +/-0.201; p = 0.202)	0.643	+7.97%
Loss Cost	2008.2	0.084 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.186; p = 0.072)	0.712	+8.78%
Loss Cost	2009.1	0.088 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.187; p = 0.115)	0.723	+9.18%
Loss Cost	2009.2	0.095 (CI = +/-0.019; p = 0.000)	0.186 (CI = +/-0.174; p = 0.037)	0.775	+9.98%
Loss Cost	2010.1	0.100 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.174; p = 0.064)	0.787	+10.46%
Loss Cost	2010.2	0.103 (CI = +/-0.021; p = 0.000)	0.179 (CI = +/-0.177; p = 0.048)	0.784	+10.80%
Loss Cost	2011.1	0.105 (CI = +/-0.023; p = 0.000)	0.167 (CI = +/-0.183; p = 0.071)	0.779	+11.07%
Loss Cost	2011.2	0.113 (CI = +/-0.022; p = 0.000)	0.203 (CI = +/-0.172; p = 0.022)	0.817	+11.95%
Loss Cost	2012.1	0.117 (CI = +/-0.023; p = 0.000)	0.183 (CI = +/-0.174; p = 0.040)	0.822	+12.44%
Loss Cost	2012.2	0.121 (CI = +/-0.025; p = 0.000)	0.199 (CI = +/-0.178; p = 0.031)	0.816	+12.85%
Loss Cost	2013.1	0.129 (CI = +/-0.025; p = 0.000)	0.164 (CI = +/-0.172; p = 0.060)	0.842	+13.78%
Loss Cost	2013.2	0.132 (CI = +/-0.027; p = 0.000)	0.177 (CI = +/-0.178; p = 0.051)	0.832	+14.16%
Loss Cost	2014.1	0.143 (CI = +/-0.026; p = 0.000)	0.136 (CI = +/-0.165; p = 0.099)	0.868	+15.37%
Loss Cost	2014.2	0.149 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.166; p = 0.061)	0.869	+16.06%
Loss Cost	2015.1	0.154 (CI = +/-0.030; p = 0.000)	0.140 (CI = +/-0.172; p = 0.103)	0.867	+16.64%
Loss Cost	2015.2	0.158 (CI = +/-0.033; p = 0.000)	0.153 (CI = +/-0.179; p = 0.089)	0.855	+17.12%
Loss Cost	2016.1	0.163 (CI = +/-0.036; p = 0.000)	0.137 (CI = +/-0.189; p = 0.142)	0.849	+17.70%
Loss Cost	2016.2	0.169 (CI = +/-0.040; p = 0.000)	0.153 (CI = +/-0.197; p = 0.119)	0.836	+18.36%
Loss Cost	2017.1	0.176 (CI = +/-0.045; p = 0.000)	0.132 (CI = +/-0.208; p = 0.194)	0.832	+19.25%
Loss Cost	2017.2	0.180 (CI = +/-0.052; p = 0.000)	0.141 (CI = +/-0.223; p = 0.195)	0.804	+19.68%
Severity	2005.1	0.057 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.169; p = 0.106)	0.618	+5.82%
Severity	2005.2	0.059 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.170; p = 0.071)	0.631	+6.10%
Severity	2006.1	0.063 (CI = +/-0.015; p = 0.000)	0.133 (CI = +/-0.168; p = 0.117)	0.657	+6.47%
Severity	2006.2	0.066 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.166; p = 0.067)	0.680	+6.85%
Severity	2007.1	0.070 (CI = +/-0.016; p = 0.000)	0.133 (CI = +/-0.165; p = 0.110)	0.702	+7.23%
Severity	2007.2	0.074 (CI = +/-0.016; p = 0.000)	0.159 (CI = +/-0.160; p = 0.052)	0.733	+7.71%
Severity	2008.1	0.078 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.158; p = 0.090)	0.754	+8.14%
Severity	2008.2	0.084 (CI = +/-0.015; p = 0.000)	0.168 (CI = +/-0.146; p = 0.025)	0.803	+8.78%
Severity	2009.1	0.089 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.141; p = 0.047)	0.826	+9.28%
Severity	2009.2	0.094 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.131; p = 0.012)	0.856	+9.88%
Severity	2010.1	0.099 (CI = +/-0.015; p = 0.000)	0.147 (CI = +/-0.126; p = 0.024)	0.876	+10.41%
Severity	2010.2	0.104 (CI = +/-0.014; p = 0.000)	0.171 (CI = +/-0.118; p = 0.006)	0.895	+10.97%
Severity	2011.1	0.109 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.112; p = 0.012)	0.910	+11.50%
Severity	2011.2	0.114 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.104; p = 0.002)	0.925	+12.07%
Severity	2012.1	0.117 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.104; p = 0.005)	0.927	+12.42%
Severity	2012.2	0.119 (CI = +/-0.015; p = 0.000)	0.165 (CI = +/-0.107; p = 0.004)	0.922	+12.64%
Severity	2013.1	0.125 (CI = +/-0.014; p = 0.000)	0.141 (CI = +/-0.100; p = 0.008)	0.936	+13.28%
Severity	2013.2	0.127 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.103; p = 0.006)	0.932	+13.57%
Severity	2014.1	0.134 (CI = +/-0.014; p = 0.000)	0.124 (CI = +/-0.091; p = 0.010)	0.951	+14.37%
Severity	2014.2	0.138 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.091; p = 0.005)	0.950	+14.77%
Severity	2015.1	0.142 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.090; p = 0.011)	0.953	+15.26%
Severity	2015.2	0.144 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.095; p = 0.012)	0.946	+15.44%
Severity	2016.1	0.147 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.099; p = 0.024)	0.943	+15.79%
Severity	2016.2	0.146 (CI = +/-0.022; p = 0.000)	0.115 (CI = +/-0.106; p = 0.036)	0.930	+15.70%
Severity	2017.1	0.150 (CI = +/-0.024; p = 0.000)	0.103 (CI = +/-0.111; p = 0.067)	0.927	+16.18%
Severity	2017.2	0.149 (CI = +/-0.028; p = 0.000)	0.101 (CI = +/-0.120; p = 0.093)	0.908	+16.06%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.888)	0.003 (CI = +/-0.070; p = 0.939)	-0.053	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.961)	0.001 (CI = +/-0.072; p = 0.980)	-0.055	+0.02%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.950)	0.001 (CI = +/-0.074; p = 0.988)	-0.057	+0.02%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.845)	-0.005 (CI = +/-0.075; p = 0.894)	-0.057	-0.07%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.862)	-0.005 (CI = +/-0.078; p = 0.892)	-0.059	-0.06%
Frequency	2007.2	-0.001 (CI = +/-0.008; p = 0.741)	-0.009 (CI = +/-0.079; p = 0.819)	-0.057	-0.13%
Frequency	2008.1	-0.002 (CI = +/-0.008; p = 0.703)	-0.007 (CI = +/-0.082; p = 0.857)	-0.058	-0.16%
Frequency	2008.2	0.000 (CI = +/-0.009; p = 0.984)	0.001 (CI = +/-0.083; p = 0.983)	-0.067	-0.01%
Frequency	2009.1	-0.001 (CI = +/-0.009; p = 0.837)	0.006 (CI = +/-0.085; p = 0.895)	-0.067	-0.09%
Frequency	2009.2	0.001 (CI = +/-0.010; p = 0.847)	0.015 (CI = +/-0.085; p = 0.721)	-0.065	+0.09%
Frequency	2010.1	0.000 (CI = +/-0.010; p = 0.926)	0.017 (CI = +/-0.088; p = 0.691)	-0.067	+0.05%
Frequency	2010.2	-0.002 (CI = +/-0.011; p = 0.773)	0.008 (CI = +/-0.089; p = 0.860)	-0.072	-0.15%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.475)	0.019 (CI = +/-0.089; p = 0.661)	-0.051	-0.39%
Frequency	2011.2	-0.001 (CI = +/-0.011; p = 0.853)	0.032 (CI = +/-0.088; p = 0.458)	-0.057	-0.10%
Frequency	2012.1	0.000 (CI = +/-0.012; p = 0.977)	0.027 (CI = +/-0.091; p = 0.550)	-0.070	+0.02%
Frequency	2012.2	0.002 (CI = +/-0.013; p = 0.771)	0.034 (CI = +/-0.094; p = 0.464)	-0.060	+0.18%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.513)	0.023 (CI = +/-0.096; p = 0.622)	-0.058	+0.44%
Frequency	2013.2	0.005 (CI = +/-0.015; p = 0.479)	0.026 (CI = +/-0.100; p = 0.594)	-0.057	+0.52%
Frequency	2014.1	0.009 (CI = +/-0.016; p = 0.268)	0.013 (CI = +/-0.101; p = 0.798)	-0.028	+0.87%
Frequency	2014.2	0.011 (CI = +/-0.017; p = 0.190)	0.021 (CI = +/-0.105; p = 0.674)	0.002	+1.13%
Frequency	2015.1	0.012 (CI = +/-0.019; p = 0.207)	0.019 (CI = +/-0.111; p = 0.727)	-0.003	+1.20%
Frequency	2015.2	0.014 (CI = +/-0.021; p = 0.168)	0.026 (CI = +/-0.116; p = 0.635)	0.018	+1.45%
Frequency	2016.1	0.016 (CI = +/-0.024; p = 0.163)	0.020 (CI = +/-0.123; p = 0.731)	0.023	+1.65%
Frequency	2016.2	0.023 (CI = +/-0.025; p = 0.073)	0.038 (CI = +/-0.123; p = 0.517)	0.121	+2.30%
Frequency	2017.1	0.026 (CI = +/-0.029; p = 0.069)	0.029 (CI = +/-0.132; p = 0.647)	0.137	+2.65%
Frequency	2017.2	0.031 (CI = +/-0.032; p = 0.059)	0.040 (CI = +/-0.139; p = 0.542)	0.164	+3.12%

Comprehensive - Total

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	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	+1.70%	
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	+2.03%	
Loss Cost	2007.2	0.023 (CI = +/-0.020; p = 0.026)	0.131 (CI = +/-0.142; p = 0.068)	0.236	+2.29%	
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.024)	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)	0.173 (CI = +/-0.114; p = 0.005)	0.681	+5.16%	
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	+4.99%	
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	+6.48%	
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	+10.02%	
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.076; p = 0.002)	0.922	+10.90%	
Loss Cost	2015.1	0.108 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.085; p = 0.007)	0.919	+11.44%	
Loss Cost	2015.2	0.107 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.099; 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)	0.856	+11.56%	
Loss Cost	2016.2	0.110 (CI = +/-0.077; p = 0.017)	0.131 (CI = +/-0.156; p = 0.079)	0.762	+11.65%	
Loss Cost	2017.1	0.125 (CI = +/-0.129; p = 0.054)	0.114 (CI = +/-0.220; p = 0.196)	0.746	+13.28%	
Loss Cost	2017.2	0.093 (CI = +/-0.219; p = 0.209)	0.088 (CI = +/-0.315; p = 0.353)	0.411	+9.75%	
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)	0.354	+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)	0.443	+2.91%	
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	0.165 (CI = +/-0.126; p = 0.013)	0.467	+3.24%	
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.111; p = 0.002)	0.621	+4.05%	
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.657	+4.51%	
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	+7.10%	
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.95%	
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	+8.08%	
Severity	2013.1	0.085 (CI = +/-0.020; p = 0.000)	0.192 (CI = +/-0.080; p = 0.000)	0.909	+8.91%	
Severity	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.087; p = 0.001)	0.886	+9.11%	
Severity	2014.1	0.101 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.064; p = 0.000)	0.950	+10.61%	
Severity	2014.2	0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.060; p = 0.000)	0.957	+11.40%	
Severity	2015.1	0.114 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.062; p = 0.000)	0.963	+12.12%	
Severity	2015.2	0.117 (CI = +/-0.027; p = 0.000)	0.171 (CI = +/-0.071; p = 0.001)	0.947	+12.36%	
Severity	2016.1	0.118 (CI = +/-0.038; p = 0.001)	0.168 (CI = +/-0.088; p = 0.004)	0.939	+12.53%	
Severity	2016.2	0.108 (CI = +/-0.049; p = 0.004)	0.156 (CI = +/-0.098; p = 0.012)	0.902	+11.36%	
Severity	2017.1	0.111 (CI = +/-0.084; p = 0.025)	0.152 (CI = +/-0.144; p = 0.044)	0.885	+11.76%	
Severity	2017.2	0.089 (CI = +/-0.139; p = 0.110)	0.134 (CI = +/-0.201; p = 0.104)	0.775	+9.33%	
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.808)	-0.024 (CI = +/-0.063; p = 0.443)	-0.047	-0.09%	
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.646)	-0.028 (CI = +/-0.065; p = 0.380)	-0.037	-0.18%	
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.682)	-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 = 0.388)	-0.038 (CI = +/-0.070; p = 0.266)	0.009	-0.39%	
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.210)	-0.047 (CI = +/-0.070; p = 0.177)	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 = 0.367)	-0.036 (CI = +/-0.074; p = 0.324)	-0.006	-0.49%	
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.229)	-0.028 (CI = +/-0.076; p = 0.456)	0.013	-0.71%	
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.464)	-0.019 (CI = +/-0.077; p = 0.619)	-0.063	-0.45%	
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.375)	-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)	0.162	-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)	0.393	-1.60%	
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.011)	-0.002 (CI = +/-0.052; p = 0.940)	0.312	-1.52%	
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.027)	-0.001 (CI = +/-0.056; p = 0.976)	0.235	-1.48%	
Frequency	2013.1	-0.010 (CI = +/-0.014; p = 0.125)	-0.012 (CI = +/-0.055; p = 0.629)	0.088	-1.02%	
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.075)	-0.019 (CI = +/-0.057; p = 0.464)	0.174	-1.34%	
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.388)	-0.037 (CI = +/-0.046; p = 0.100)	0.201	-0.53%	
Frequency	2014.2	-0.004 (CI = +/-0.016; p = 0.540)	-0.036 (CI = +/-0.051; p = 0.148)	0.089	-0.45%	
Frequency	2015.1	-0.006 (CI = +/-0.021; p = 0.510)	-0.033 (CI = +/-0.059; p = 0.232)	0.062	-0.60%	
Frequency	2015.2	-0.009 (CI = +/-0.026; p = 0.422)	-0.037 (CI = +/-0.067; p = 0.223)	0.069	-0.91%	
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.566)	-0.038 (CI = +/-0.083; p = 0.295)	0.022	-0.87%	
Frequency	2016.2	0.003 (CI = +/-0.044; p = 0.878)	-0.025 (CI = +/-0.089; p = 0.484)	-0.298	+0.26%	
Frequency	2017.1	0.014 (CI = +/-0.071; p = 0.586)	-0.038 (CI = +/-0.121; p = 0.396)	-0.223	+1.36%	
Frequency	2017.2	0.004 (CI = +/-0.140; p = 0.918)	-0.046 (CI = +/-0.202; p = 0.434)	-0.353	+0.38%	

Comprehensive - Total

Coverage = CM

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend	
						Rate	
Loss Cost	2005.1	0.060 (CI = +/-0.018; p = 0.000)	0.130 (CI = +/-0.196; p = 0.187)	0.004 (CI = +/-0.010; p = 0.388)	0.552	+6.19%	
Loss Cost	2005.2	0.063 (CI = +/-0.019; p = 0.000)	0.146 (CI = +/-0.198; p = 0.145)	0.005 (CI = +/-0.010; p = 0.370)	0.559	+6.47%	
Loss Cost	2006.1	0.067 (CI = +/-0.019; p = 0.000)	0.120 (CI = +/-0.198; p = 0.226)	0.005 (CI = +/-0.010; p = 0.309)	0.586	+6.91%	
Loss Cost	2006.2	0.070 (CI = +/-0.020; p = 0.000)	0.136 (CI = +/-0.200; p = 0.174)	0.005 (CI = +/-0.010; p = 0.293)	0.593	+7.21%	
Loss Cost	2007.1	0.074 (CI = +/-0.021; p = 0.000)	0.111 (CI = +/-0.200; p = 0.265)	0.006 (CI = +/-0.010; p = 0.244)	0.615	+7.66%	
Loss Cost	2007.2	0.078 (CI = +/-0.021; p = 0.000)	0.133 (CI = +/-0.199; p = 0.182)	0.006 (CI = +/-0.010; p = 0.224)	0.634	+8.09%	
Loss Cost	2008.1	0.082 (CI = +/-0.022; p = 0.000)	0.109 (CI = +/-0.200; p = 0.275)	0.006 (CI = +/-0.010; p = 0.186)	0.652	+8.57%	
Loss Cost	2008.2	0.090 (CI = +/-0.021; p = 0.000)	0.150 (CI = +/-0.183; p = 0.106)	0.007 (CI = +/-0.009; p = 0.129)	0.726	+9.41%	
Loss Cost	2009.1	0.094 (CI = +/-0.021; p = 0.000)	0.126 (CI = +/-0.184; p = 0.171)	0.007 (CI = +/-0.009; p = 0.104)	0.740	+9.90%	
Loss Cost	2009.2	0.102 (CI = +/-0.020; p = 0.000)	0.164 (CI = +/-0.168; p = 0.056)	0.007 (CI = +/-0.008; p = 0.067)	0.794	+10.73%	
Loss Cost	2010.1	0.107 (CI = +/-0.020; p = 0.000)	0.138 (CI = +/-0.167; p = 0.101)	0.008 (CI = +/-0.008; p = 0.048)	0.811	+11.30%	
Loss Cost	2010.2	0.110 (CI = +/-0.021; p = 0.000)	0.153 (CI = +/-0.169; p = 0.075)	0.008 (CI = +/-0.008; p = 0.047)	0.808	+11.66%	
Loss Cost	2011.1	0.113 (CI = +/-0.023; p = 0.000)	0.138 (CI = +/-0.174; p = 0.113)	0.008 (CI = +/-0.008; p = 0.044)	0.806	+11.99%	
Loss Cost	2011.2	0.121 (CI = +/-0.021; p = 0.000)	0.174 (CI = +/-0.160; p = 0.034)	0.008 (CI = +/-0.007; p = 0.027)	0.846	+12.88%	
Loss Cost	2012.1	0.126 (CI = +/-0.022; p = 0.000)	0.152 (CI = +/-0.160; p = 0.062)	0.008 (CI = +/-0.007; p = 0.021)	0.855	+13.46%	
Loss Cost	2012.2	0.130 (CI = +/-0.024; p = 0.000)	0.166 (CI = +/-0.164; p = 0.047)	0.008 (CI = +/-0.007; p = 0.022)	0.850	+13.85%	
Loss Cost	2013.1	0.139 (CI = +/-0.023; p = 0.000)	0.129 (CI = +/-0.151; p = 0.091)	0.008 (CI = +/-0.006; p = 0.010)	0.882	+14.89%	
Loss Cost	2013.2	0.142 (CI = +/-0.024; p = 0.000)	0.140 (CI = +/-0.156; p = 0.076)	0.008 (CI = +/-0.006; p = 0.012)	0.875	+15.21%	
Loss Cost	2014.1	0.153 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.134; p = 0.144)	0.009 (CI = +/-0.005; p = 0.003)	0.916	+16.51%	
Loss Cost	2014.2	0.158 (CI = +/-0.022; p = 0.000)	0.117 (CI = +/-0.134; p = 0.083)	0.008 (CI = +/-0.005; p = 0.003)	0.919	+17.10%	
Loss Cost	2015.1	0.163 (CI = +/-0.024; p = 0.000)	0.099 (CI = +/-0.136; p = 0.142)	0.008 (CI = +/-0.005; p = 0.003)	0.920	+17.70%	
Loss Cost	2015.2	0.165 (CI = +/-0.026; p = 0.000)	0.108 (CI = +/-0.143; p = 0.129)	0.008 (CI = +/-0.005; p = 0.004)	0.912	+17.99%	
Loss Cost	2016.1	0.170 (CI = +/-0.029; p = 0.000)	0.094 (CI = +/-0.149; p = 0.200)	0.008 (CI = +/-0.005; p = 0.005)	0.910	+18.53%	
Loss Cost	2016.2	0.173 (CI = +/-0.032; p = 0.000)	0.103 (CI = +/-0.160; p = 0.186)	0.008 (CI = +/-0.006; p = 0.008)	0.899	+18.86%	
Loss Cost	2017.1	0.179 (CI = +/-0.036; p = 0.000)	0.088 (CI = +/-0.167; p = 0.277)	0.008 (CI = +/-0.006; p = 0.011)	0.897	+19.55%	
Loss Cost	2017.2	0.177 (CI = +/-0.041; p = 0.000)	0.083 (CI = +/-0.184; p = 0.339)	0.008 (CI = +/-0.006; p = 0.015)	0.878	+19.39%	
Severity	2005.1	0.055 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.173; p = 0.099)	-0.002 (CI = +/-0.009; p = 0.622)	0.610	+5.66%	
Severity	2005.2	0.058 (CI = +/-0.017; p = 0.000)	0.161 (CI = +/-0.173; p = 0.068)	-0.002 (CI = +/-0.009; p = 0.648)	0.623	+5.95%	
Severity	2006.1	0.062 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.172; p = 0.114)	-0.002 (CI = +/-0.009; p = 0.727)	0.649	+6.35%	
Severity	2006.2	0.065 (CI = +/-0.017; p = 0.000)	0.158 (CI = +/-0.170; p = 0.067)	-0.001 (CI = +/-0.009; p = 0.757)	0.672	+6.74%	
Severity	2007.1	0.069 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.169; p = 0.113)	-0.001 (CI = +/-0.008; p = 0.839)	0.693	+7.16%	
Severity	2007.2	0.074 (CI = +/-0.017; p = 0.000)	0.161 (CI = +/-0.164; p = 0.055)	-0.001 (CI = +/-0.008; p = 0.872)	0.724	+7.65%	
Severity	2008.1	0.078 (CI = +/-0.018; p = 0.000)	0.136 (CI = +/-0.162; p = 0.097)	0.000 (CI = +/-0.008; p = 0.964)	0.746	+8.12%	
Severity	2008.2	0.084 (CI = +/-0.017; p = 0.000)	0.168 (CI = +/-0.150; p = 0.029)	0.000 (CI = +/-0.007; p = 0.994)	0.796	+8.79%	
Severity	2009.1	0.089 (CI = +/-0.017; p = 0.000)	0.142 (CI = +/-0.145; p = 0.056)	0.000 (CI = +/-0.007; p = 0.882)	0.820	+9.33%	
Severity	2009.2	0.095 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.135; p = 0.016)	0.001 (CI = +/-0.006; p = 0.841)	0.851	+9.95%	
Severity	2010.1	0.100 (CI = +/-0.016; p = 0.000)	0.143 (CI = +/-0.129; p = 0.032)	0.001 (CI = +/-0.006; p = 0.720)	0.872	+10.52%	
Severity	2010.2	0.105 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.121; p = 0.009)	0.001 (CI = +/-0.005; p = 0.684)	0.892	+11.09%	
Severity	2011.1	0.110 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.115; p = 0.017)	0.001 (CI = +/-0.005; p = 0.567)	0.907	+11.67%	
Severity	2011.2	0.115 (CI = +/-0.014; p = 0.000)	0.166 (CI = +/-0.107; p = 0.004)	0.001 (CI = +/-0.005; p = 0.533)	0.923	+12.24%	
Severity	2012.1	0.119 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.107; p = 0.008)	0.002 (CI = +/-0.005; p = 0.476)	0.926	+12.62%	
Severity	2012.2	0.121 (CI = +/-0.016; p = 0.000)	0.158 (CI = +/-0.110; p = 0.007)	0.002 (CI = +/-0.005; p = 0.487)	0.920	+12.83%	
Severity	2013.1	0.127 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.103; p = 0.013)	0.002 (CI = +/-0.004; p = 0.385)	0.935	+13.51%	
Severity	2013.2	0.129 (CI = +/-0.016; p = 0.000)	0.143 (CI = +/-0.105; p = 0.010)	0.002 (CI = +/-0.004; p = 0.404)	0.931	+13.78%	
Severity	2014.1	0.136 (CI = +/-0.015; p = 0.000)	0.115 (CI = +/-0.092; p = 0.017)	0.002 (CI = +/-0.004; p = 0.287)	0.951	+14.61%	
Severity	2014.2	0.140 (CI = +/-0.015; p = 0.000)	0.128 (CI = +/-0.092; p = 0.010)	0.002 (CI = +/-0.004; p = 0.313)	0.951	+14.98%	
Severity	2015.1	0.144 (CI = +/-0.016; p = 0.000)	0.113 (CI = +/-0.092; p = 0.019)	0.002 (CI = +/-0.003; p = 0.291)	0.953	+15.48%	
Severity	2015.2	0.145 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.097; p = 0.021)	0.002 (CI = +/-0.004; p = 0.324)	0.946	+15.62%	
Severity	2016.1	0.148 (CI = +/-0.019; p = 0.000)	0.108 (CI = +/-0.102; p = 0.039)	0.002 (CI = +/-0.004; p = 0.340)	0.943	+15.96%	
Severity	2016.2	0.147 (CI = +/-0.022; p = 0.000)	0.104 (CI = +/-0.109; p = 0.061)	0.002 (CI = +/-0.004; p = 0.338)	0.930	+15.81%	
Severity	2017.1	0.150 (CI = +/-0.025; p = 0.000)	0.094 (CI = +/-0.115; p = 0.101)	0.002 (CI = +/-0.004; p = 0.377)	0.926	+16.24%	
Severity	2017.2	0.148 (CI = +/-0.028; p = 0.000)	0.088 (CI = +/-0.125; p = 0.152)	0.002 (CI = +/-0.004; p = 0.362)	0.907	+15.99%	
Frequency	2005.1	0.005 (CI = +/-0.005; p = 0.065)	-0.014 (CI = +/-0.058; p = 0.624)	0.007 (CI = +/-0.003; p = 0.000)	0.302	+0.50%	
Frequency	2005.2	0.005 (CI = +/-0.006; p = 0.090)	-0.015 (CI = +/-0.059; p = 0.606)	0.007 (CI = +/-0.003; p = 0.000)	0.300	+0.49%	
Frequency	2006.1	0.005 (CI = +/-0.006; p = 0.087)	-0.017 (CI = +/-0.061; p = 0.570)	0.007 (CI = +/-0.003; p = 0.000)	0.301	+0.52%	
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.162)	-0.022 (CI = +/-0.062; p = 0.473)	0.007 (CI = +/-0.003; p = 0.000)	0.305	+0.44%	
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.155)	-0.024 (CI = +/-0.063; p = 0.447)	0.007 (CI = +/-0.003; p = 0.000)	0.306	+0.47%	
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.232)	-0.027 (CI = +/-0.065; p = 0.401)	0.007 (CI = +/-0.003; p = 0.000)	0.308	+0.41%	
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.261)	-0.027 (CI = +/-0.067; p = 0.416)	0.007 (CI = +/-0.003; p = 0.000)	0.305	+0.41%	
Frequency	2008.2	0.006 (CI = +/-0.007; p = 0.126)	-0.019 (CI = +/-0.066; p = 0.572)	0.007 (CI = +/-0.003; p = 0.000)	0.325	+0.58%	
Frequency	2009.1	0.005 (CI = +/-0.008; p = 0.193)	-0.016 (CI = +/-0.069; p = 0.647)	0.007 (CI = +/-0.003; p = 0.000)	0.321	+0.52%	
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.078)	-0.006 (CI = +/-0.067; p = 0.861)	0.007 (CI = +/-0.003; p = 0.000)	0.354	+0.71%	
Frequency	2010.1	0.007 (CI = +/-0.009; p = 0.105)	-0.005 (CI = +/-0.070; p = 0.877)	0.007 (CI = +/-0.003; p = 0.000)	0.350	+0.70%	
Frequency	2010.2	0.005 (CI = +/-0.009; p = 0.243)	-0.015 (CI = +/-0.069; p = 0.667)	0.007 (CI = +/-0.003; p = 0.000)	0.370	+0.51%	
Frequency	2011.1	0.003 (CI = +/-0.009; p = 0.512)	-0.004 (CI = +/-0.069; p = 0.897)	0.006 (CI = +/-0.003; p = 0.000)	0.394	+0.29%	
Frequency	2011.2	0.006 (CI = +/-0.009; p = 0.185)	0.009 (CI = +/-0.065; p = 0.788)	0.006 (CI = +/-0.003; p = 0.000)	0.445	+0.58%	
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.109)	0.001 (CI = +/-0.066; p = 0.972)	0.007 (CI = +/-0.003; p = 0.000)	0.460	+0.75%	
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.067)	0.008 (CI = +/-0.067; p = 0.813)	0.007 (CI = +/-0.003; p = 0.000)	0.477	+0.90%	
Frequency	2013.1	0.012 (CI = +/-0.010; p = 0.018)	-0.005 (CI = +/-0.065; p = 0.874)	0.007 (CI = +/-0.003; p = 0.000)	0.532	+1.21%	
Frequency	2013.2	0.013 (CI = +/-0.011; p = 0.022)	-0.003 (CI = +/-0.068; p = 0.926)	0.007 (CI = +/-0.003; p = 0.000)	0.531	+1.26%	
Frequency	2014.1	0.016 (CI = +/-0.010; p = 0.003)	-0.018 (CI = +/-0.064; p = 0.560)	0.007 (CI = +/-0.002; p = 0.000)	0.612	+1.65%	
Frequency	2014.2	0.018 (CI = +/-0.011; p = 0.003)	-0.011 (CI = +/-0.065; p = 0.727)	0.007 (CI = +/-0.002; p = 0.000)	0.632	+1.84%	
Frequency	2015.1	0.019 (CI = +/-0.012; p = 0.004)	-0.014 (CI = +/-0.069; p = 0.674)	0.007 (CI = +/-0.003; p = 0.000)	0.631	+1.93%	
Frequency	2015.2	0.020 (CI = +/-0.013; p = 0.005)	-0.009 (CI = +/-0.072; p = 0.787)	0.007 (CI = +/-0.003; p = 0.000)	0.636	+2.05%	
Frequency	2016.1	0.022 (CI = +/-0.015; p = 0.006)	-0.014 (CI = +/-0.077; p = 0.695)	0.007 (CI = +/-0.003; p = 0.000)	0.641	+2.22%	
Frequency	2016.2	0.026 (CI = +/-0.015; p = 0.003)	-0.001 (CI = +/-0.076; p = 0.986)	0.006 (CI = +/-0.003; p = 0.000)	0.689	+2.63%	
Frequency	2017.1	0.028 (CI = +/-0.017; p = 0.004)	-0.006 (CI = +/-0.080; p = 0.866)	0.006 (CI = +/-0.003; p = 0.000)	0.695	+2.85%	
Frequency	2017.2	0.029 (CI = +/-0.020; p = 0.008)	-0.004 (CI = +/-0.088; p = 0.916)	0.006 (CI = +/-0.003; p = 0.001)	0.689	+2.92%	

All Perils

Coverage = AP
 End Trend Period = 2024.2
 Excluded Points = NA
 Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.053 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.737	+5.40%
Loss Cost	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.747	+5.61%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.778	+5.94%
Loss Cost	2006.2	0.059 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.781	+6.12%
Loss Cost	2007.1	0.062 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.799	+6.41%
Loss Cost	2007.2	0.065 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.823	+6.75%
Loss Cost	2008.1	0.069 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.847	+7.10%
Loss Cost	2008.2	0.072 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.874	+7.50%
Loss Cost	2009.1	0.076 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.899	+7.90%
Loss Cost	2009.2	0.080 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.926	+8.33%
Loss Cost	2010.1	0.083 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.938	+8.66%
Loss Cost	2010.2	0.084 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.937	+8.82%
Loss Cost	2011.1	0.087 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+9.05%
Loss Cost	2011.2	0.089 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.945	+9.32%
Loss Cost	2012.1	0.091 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.947	+9.54%
Loss Cost	2012.2	0.090 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.942	+9.41%
Loss Cost	2013.1	0.091 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.940	+9.58%
Loss Cost	2013.2	0.090 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.935	+9.41%
Loss Cost	2014.1	0.093 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.940	+9.74%
Loss Cost	2014.2	0.094 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.936	+9.82%
Loss Cost	2015.1	0.094 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.931	+9.88%
Loss Cost	2015.2	0.094 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.924	+9.82%
Loss Cost	2016.1	0.092 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.918	+9.65%
Loss Cost	2016.2	0.089 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.914	+9.30%
Loss Cost	2017.1	0.090 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.911	+9.47%
Loss Cost	2017.2	0.085 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.912	+8.92%
Severity	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.142)	0.889	+4.72%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.134)	0.886	+4.79%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.107)	0.890	+4.92%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.104)	0.885	+4.98%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.882	+5.06%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.875	+5.10%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.080)	0.879	+5.26%
Severity	2008.2	0.053 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	0.888	+5.46%
Severity	2009.1	0.056 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	0.908	+5.73%
Severity	2009.2	0.057 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.027)	0.908	+5.86%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.015)	0.921	+6.10%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.933	+6.35%
Severity	2011.1	0.064 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.951	+6.66%
Severity	2011.2	0.066 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.952	+6.80%
Severity	2012.1	0.068 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.956	+6.99%
Severity	2012.2	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.950	+6.95%
Severity	2013.1	0.069 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.951	+7.11%
Severity	2013.2	0.068 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.944	+7.07%
Severity	2014.1	0.070 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.948	+7.29%
Severity	2014.2	0.071 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.941	+7.31%
Severity	2015.1	0.073 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.946	+7.58%
Severity	2015.2	0.073 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.939	+7.60%
Severity	2016.1	0.074 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.933	+7.73%
Severity	2016.2	0.074 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.923	+7.67%
Severity	2017.1	0.077 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.924	+7.97%
Severity	2017.2	0.075 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.912	+7.75%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.041)	0.008 (CI = +/-0.003; p = 0.000)	0.317	+0.65%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.016)	0.008 (CI = +/-0.003; p = 0.000)	0.346	+0.79%
Frequency	2006.1	0.010 (CI = +/-0.006; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	0.399	+0.97%
Frequency	2006.2	0.011 (CI = +/-0.006; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.425	+1.09%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.487	+1.29%
Frequency	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.602	+1.56%
Frequency	2008.1	0.017 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.659	+1.75%
Frequency	2008.2	0.019 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.713	+1.94%
Frequency	2009.1	0.020 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.730	+2.05%
Frequency	2009.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.831	+2.34%
Frequency	2010.1	0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.835	+2.41%
Frequency	2010.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.831	+2.32%
Frequency	2011.1	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.826	+2.24%
Frequency	2011.2	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.36%
Frequency	2012.1	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.832	+2.38%
Frequency	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.30%
Frequency	2013.1	0.023 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.824	+2.30%
Frequency	2013.2	0.022 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.824	+2.18%
Frequency	2014.1	0.023 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.28%
Frequency	2014.2	0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.34%
Frequency	2015.1	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.14%
Frequency	2015.2	0.020 (CI = +/-0.010; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.835	+2.06%
Frequency	2016.1	0.018 (CI = +/-0.011; p = 0.003)	0.009 (CI = +/-0.002; p = 0.000)	0.850	+1.79%
Frequency	2016.2	0.015 (CI = +/-0.012; p = 0.014)	0.009 (CI = +/-0.002; p = 0.000)	0.863	+1.52%
Frequency	2017.1	0.014 (CI = +/-0.013; p = 0.039)	0.009 (CI = +/-0.002; p = 0.000)	0.864	+1.39%
Frequency	2017.2	0.011 (CI = +/-0.014; p = 0.127)	0.009 (CI = +/-0.002; p = 0.000)	0.875	+1.09%

All Perils

Coverage = AP
End Trend Period = 2024.2
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	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.091; p = 0.285)	0.358 (CI = +/-0.171; p = 0.000)	0.840	+3.35%	
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	0.057 (CI = +/-0.092; p = 0.216)	0.340 (CI = +/-0.173; p = 0.000)	0.844	+3.57%	
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.091; p = 0.333)	0.314 (CI = +/-0.170; p = 0.001)	0.856	+3.92%	
Loss Cost	2006.2	0.040 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.093; p = 0.281)	0.300 (CI = +/-0.175; p = 0.001)	0.855	+4.09%	
Loss Cost	2007.1	0.043 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.094; p = 0.390)	0.280 (CI = +/-0.177; p = 0.003)	0.860	+4.37%	
Loss Cost	2007.2	0.047 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.091; p = 0.229)	0.247 (CI = +/-0.173; p = 0.007)	0.874	+4.83%	
Loss Cost	2008.1	0.051 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.090; p = 0.356)	0.218 (CI = +/-0.172; p = 0.015)	0.884	+5.25%	
Loss Cost	2008.2	0.057 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.083; p = 0.160)	0.176 (CI = +/-0.161; p = 0.033)	0.905	+5.87%	
Loss Cost	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.080; p = 0.277)	0.141 (CI = +/-0.156; p = 0.073)	0.917	+6.41%	
Loss Cost	2009.2	0.069 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.069; p = 0.071)	0.091 (CI = +/-0.135; p = 0.177)	0.942	+7.19%	
Loss Cost	2010.1	0.074 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.067; p = 0.129)	0.062 (CI = +/-0.133; p = 0.342)	0.948	+7.67%	
Loss Cost	2010.2	0.077 (CI = +/-0.014; p = 0.000)	0.058 (CI = +/-0.068; p = 0.092)	0.044 (CI = +/-0.136; p = 0.511)	0.947	+7.97%	
Loss Cost	2011.1	0.080 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.069; p = 0.147)	0.025 (CI = +/-0.141; p = 0.714)	0.947	+8.30%	
Loss Cost	2011.2	0.086 (CI = +/-0.015; p = 0.000)	0.063 (CI = +/-0.066; p = 0.060)	-0.011 (CI = +/-0.136; p = 0.868)	0.954	+8.94%	
Loss Cost	2012.1	0.089 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.067; p = 0.100)	-0.030 (CI = +/-0.142; p = 0.658)	0.953	+9.30%	
Loss Cost	2012.2	0.087 (CI = +/-0.019; p = 0.000)	0.053 (CI = +/-0.071; p = 0.135)	-0.021 (CI = +/-0.152; p = 0.777)	0.946	+9.12%	
Loss Cost	2013.1	0.090 (CI = +/-0.021; p = 0.000)	0.048 (CI = +/-0.074; p = 0.192)	-0.035 (CI = +/-0.162; p = 0.658)	0.942	+9.40%	
Loss Cost	2013.2	0.087 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.078; p = 0.255)	-0.020 (CI = +/-0.175; p = 0.813)	0.933	+9.10%	
Loss Cost	2014.1	0.095 (CI = +/-0.026; p = 0.000)	0.031 (CI = +/-0.078; p = 0.414)	-0.059 (CI = +/-0.180; p = 0.494)	0.936	+9.94%	
Loss Cost	2014.2	0.099 (CI = +/-0.029; p = 0.000)	0.037 (CI = +/-0.081; p = 0.348)	-0.081 (CI = +/-0.194; p = 0.385)	0.931	+10.42%	
Loss Cost	2015.1	0.101 (CI = +/-0.034; p = 0.000)	0.034 (CI = +/-0.088; p = 0.414)	-0.090 (CI = +/-0.215; p = 0.385)	0.921	+10.62%	
Loss Cost	2015.2	0.103 (CI = +/-0.040; p = 0.000)	0.037 (CI = +/-0.094; p = 0.410)	-0.099 (CI = +/-0.239; p = 0.383)	0.907	+10.86%	
Loss Cost	2016.1	0.099 (CI = +/-0.047; p = 0.001)	0.042 (CI = +/-0.102; p = 0.381)	-0.080 (CI = +/-0.267; p = 0.521)	0.889	+10.37%	
Loss Cost	2016.2	0.094 (CI = +/-0.055; p = 0.004)	0.037 (CI = +/-0.111; p = 0.480)	-0.060 (CI = +/-0.296; p = 0.661)	0.861	+9.81%	
Loss Cost	2017.1	0.099 (CI = +/-0.065; p = 0.007)	0.030 (CI = +/-0.122; p = 0.592)	-0.080 (CI = +/-0.331; p = 0.597)	0.841	+10.42%	
Loss Cost	2017.2	0.091 (CI = +/-0.075; p = 0.022)	0.020 (CI = +/-0.135; p = 0.743)	-0.055 (CI = +/-0.362; p = 0.734)	0.793	+9.55%	
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.039; p = 0.004)	0.246 (CI = +/-0.072; p = 0.000)	0.958	+3.39%	
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.040; p = 0.004)	0.242 (CI = +/-0.074; p = 0.000)	0.957	+3.44%	
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.041; p = 0.007)	0.237 (CI = +/-0.076; p = 0.000)	0.956	+3.51%	
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.042; p = 0.008)	0.235 (CI = +/-0.079; p = 0.000)	0.954	+3.53%	
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.238 (CI = +/-0.082; p = 0.000)	0.952	+3.48%	
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.045; p = 0.010)	0.238 (CI = +/-0.085; p = 0.000)	0.949	+3.48%	
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.046; p = 0.015)	0.234 (CI = +/-0.088; p = 0.000)	0.947	+3.55%	
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.044; p = 0.005)	0.215 (CI = +/-0.085; p = 0.000)	0.953	+3.82%	
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.043; p = 0.010)	0.197 (CI = +/-0.083; p = 0.000)	0.959	+4.09%	
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.043; p = 0.007)	0.187 (CI = +/-0.085; p = 0.000)	0.959	+4.25%	
Severity	2010.1	0.044 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.043; p = 0.014)	0.172 (CI = +/-0.086; p = 0.000)	0.961	+4.48%	
Severity	2010.2	0.048 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.038; p = 0.002)	0.145 (CI = +/-0.076; p = 0.001)	0.971	+4.91%	
Severity	2011.1	0.052 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.035; p = 0.003)	0.122 (CI = +/-0.070; p = 0.002)	0.977	+5.31%	
Severity	2011.2	0.054 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.034; p = 0.001)	0.107 (CI = +/-0.070; p = 0.005)	0.979	+5.57%	
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.035; p = 0.002)	0.098 (CI = +/-0.073; p = 0.011)	0.978	+5.73%	
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.036; p = 0.004)	0.106 (CI = +/-0.078; p = 0.010)	0.976	+5.59%	
Severity	2013.1	0.055 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.038; p = 0.007)	0.103 (CI = +/-0.084; p = 0.019)	0.974	+5.64%	
Severity	2013.2	0.053 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.040; p = 0.013)	0.112 (CI = +/-0.090; p = 0.019)	0.971	+5.48%	
Severity	2014.1	0.055 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.042; p = 0.023)	0.103 (CI = +/-0.098; p = 0.041)	0.969	+5.66%	
Severity	2014.2	0.055 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.045; p = 0.032)	0.103 (CI = +/-0.108; p = 0.059)	0.965	+5.64%	
Severity	2015.1	0.058 (CI = +/-0.019; p = 0.000)	0.046 (CI = +/-0.048; p = 0.059)	0.089 (CI = +/-0.117; p = 0.125)	0.963	+5.97%	
Severity	2015.2	0.058 (CI = +/-0.022; p = 0.000)	0.046 (CI = +/-0.052; p = 0.076)	0.088 (CI = +/-0.131; p = 0.166)	0.957	+5.96%	
Severity	2016.1	0.057 (CI = +/-0.026; p = 0.001)	0.048 (CI = +/-0.056; p = 0.090)	0.094 (CI = +/-0.147; p = 0.185)	0.951	+5.84%	
Severity	2016.2	0.055 (CI = +/-0.030; p = 0.002)	0.046 (CI = +/-0.062; p = 0.128)	0.101 (CI = +/-0.164; p = 0.201)	0.941	+5.67%	
Severity	2017.1	0.058 (CI = +/-0.036; p = 0.005)	0.042 (CI = +/-0.068; p = 0.194)	0.089 (CI = +/-0.183; p = 0.301)	0.934	+6.00%	
Severity	2017.2	0.054 (CI = +/-0.041; p = 0.017)	0.037 (CI = +/-0.075; p = 0.290)	0.102 (CI = +/-0.201; p = 0.275)	0.916	+5.57%	
Frequency	2005.1	0.000 (CI = +/-0.009; p = 0.928)	-0.010 (CI = +/-0.067; p = 0.758)	0.112 (CI = +/-0.125; p = 0.078)	0.091	-0.04%	
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.771)	-0.004 (CI = +/-0.067; p = 0.913)	0.098 (CI = +/-0.126; p = 0.124)	0.107	+0.13%	
Frequency	2006.1	0.004 (CI = +/-0.009; p = 0.381)	-0.014 (CI = +/-0.066; p = 0.864)	0.077 (CI = +/-0.124; p = 0.212)	0.157	+0.39%	
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.256)	-0.009 (CI = +/-0.067; p = 0.789)	0.066 (CI = +/-0.126; p = 0.297)	0.177	+0.54%	
Frequency	2007.1	0.009 (CI = +/-0.010; p = 0.078)	-0.020 (CI = +/-0.065; p = 0.523)	0.042 (CI = +/-0.122; p = 0.489)	0.256	+0.86%	
Frequency	2007.2	0.013 (CI = +/-0.009; p = 0.006)	-0.006 (CI = +/-0.058; p = 0.836)	0.009 (CI = +/-0.110; p = 0.874)	0.400	+1.30%	
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.001)	-0.017 (CI = +/-0.055; p = 0.529)	-0.015 (CI = +/-0.105; p = 0.768)	0.491	+1.64%	
Frequency	2008.2	0.020 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.052; p = 0.781)	-0.039 (CI = +/-0.100; p = 0.431)	0.573	+1.98%	
Frequency	2009.1	0.022 (CI = +/-0.009; p = 0.000)	-0.015 (CI = +/-0.052; p = 0.568)	-0.056 (CI = +/-0.100; p = 0.264)	0.605	+2.23%	
Frequency	2009.2	0.028 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.039; p = 0.950)	-0.095 (CI = +/-0.076; p = 0.016)	0.789	+2.82%	
Frequency	2010.1	0.030 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.038; p = 0.795)	-0.110 (CI = +/-0.076; p = 0.007)	0.804	+3.05%	
Frequency	2010.2	0.029 (CI = +/-0.008; p = 0.000)	-0.008 (CI = +/-0.039; p = 0.672)	-0.101 (CI = +/-0.079; p = 0.014)	0.775	+2.91%	
Frequency	2011.1	0.028 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.041; p = 0.744)	-0.097 (CI = +/-0.084; p = 0.025)	0.740	+2.84%	
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.039; p = 0.972)	-0.118 (CI = +/-0.081; p = 0.007)	0.777	+3.19%	
Frequency	2012.1	0.033 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.041; p = 0.866)	-0.129 (CI = +/-0.085; p = 0.005)	0.769	+3.38%	
Frequency	2012.2	0.033 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.043; p = 0.848)	-0.127 (CI = +/-0.091; p = 0.009)	0.731	+3.34%	
Frequency	2013.1	0.035 (CI = +/-0.013; p = 0.000)	-0.008 (CI = +/-0.044; p = 0.714)	-0.138 (CI = +/-0.097; p = 0.008)	0.716	+3.56%	
Frequency	2013.2	0.034 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.047; p = 0.862)	-0.131 (CI = +/-0.105; p = 0.017)	0.659	+3.43%	
Frequency	2014.1	0.040 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.045; p = 0.363)	-0.162 (CI = +/-0.103; p = 0.004)	0.717	+4.05%	
Frequency	2014.2	0.044 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.044; p = 0.534)	-0.184 (CI = +/-0.106; p = 0.002)	0.736	+4.52%	
Frequency	2015.1	0.043 (CI = +/-0.019; p = 0.000)	-0.011 (CI = +/-0.048; p = 0.613)	-0.179 (CI = +/-0.117; p = 0.006)	0.659	+4.40%	
Frequency	2015.2	0.045 (CI = +/-0.022; p = 0.001)	-0.009 (CI = +/-0.051; p = 0.709)	-0.188 (CI = +/-0.130; p = 0.008)	0.616	+4.60%	
Frequency	2016.1	0.042 (CI = +/-0.025; p = 0.004)	-0.005 (CI = +/-0.055; p = 0.841)	-0.175 (CI = +/-0.144; p = 0.022)	0.491	+4.28%	
Frequency	2016.2	0.038 (CI = +/-0.029; p = 0.016)	-0.009 (CI = +/-0.059; p = 0.736)	-0.161 (CI = +/-0.158; p = 0.048)	0.350	+3.92%	
Frequency	2017.1	0.041 (CI = +/-0.035; p = 0.027)	-0.012 (CI = +/-0.066; p = 0.690)	-0.169 (CI = +/-0.178; p = 0.060)	0.279	+4.16%	
Frequency	2017.2	0.037 (CI = +/-0.040; p = 0.067)	-0.017 (CI = +/-0.073; p = 0.607)	-0.157 (CI = +/-0.195; p = 0.101)	0.145	+3.77%	

All Perils

Coverage = AP

End Trend Period = 2024.2

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
Loss Cost	2005.1	0.032 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.087; p = 0.294)	0.011 (CI = +/-0.011; p = 0.040)	0.435 (CI = +/-0.178; p = 0.000)	0.856	+3.25%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.088; p = 0.223)	0.011 (CI = +/-0.011; p = 0.044)	0.417 (CI = +/-0.180; p = 0.000)	0.859	+3.45%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	0.041 (CI = +/-0.086; p = 0.344)	0.011 (CI = +/-0.010; p = 0.041)	0.390 (CI = +/-0.177; p = 0.000)	0.871	+3.80%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.046 (CI = +/-0.088; p = 0.293)	0.011 (CI = +/-0.011; p = 0.046)	0.377 (CI = +/-0.182; p = 0.000)	0.870	+3.95%
Loss Cost	2007.1	0.041 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.089; p = 0.404)	0.011 (CI = +/-0.010; p = 0.048)	0.356 (CI = +/-0.184; p = 0.000)	0.874	+4.23%
Loss Cost	2007.2	0.046 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.086; p = 0.237)	0.010 (CI = +/-0.010; p = 0.047)	0.321 (CI = +/-0.179; p = 0.001)	0.888	+4.67%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.085; p = 0.366)	0.010 (CI = +/-0.010; p = 0.046)	0.292 (CI = +/-0.177; p = 0.002)	0.897	+5.08%
Loss Cost	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.078; p = 0.160)	0.009 (CI = +/-0.009; p = 0.039)	0.247 (CI = +/-0.165; p = 0.005)	0.917	+5.68%
Loss Cost	2009.1	0.060 (CI = +/-0.013; p = 0.000)	0.040 (CI = +/-0.075; p = 0.276)	0.009 (CI = +/-0.008; p = 0.035)	0.211 (CI = +/-0.159; p = 0.011)	0.929	+6.20%
Loss Cost	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.063; p = 0.061)	0.008 (CI = +/-0.007; p = 0.020)	0.158 (CI = +/-0.135; p = 0.024)	0.953	+6.96%
Loss Cost	2010.1	0.072 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.060; p = 0.111)	0.008 (CI = +/-0.006; p = 0.018)	0.128 (CI = +/-0.131; p = 0.055)	0.958	+7.42%
Loss Cost	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.061; p = 0.081)	0.008 (CI = +/-0.006; p = 0.022)	0.110 (CI = +/-0.135; p = 0.105)	0.957	+7.68%
Loss Cost	2011.1	0.077 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.063; p = 0.128)	0.008 (CI = +/-0.007; p = 0.026)	0.092 (CI = +/-0.140; p = 0.186)	0.957	+7.98%
Loss Cost	2011.2	0.082 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.059; p = 0.050)	0.007 (CI = +/-0.006; p = 0.026)	0.054 (CI = +/-0.135; p = 0.409)	0.963	+8.58%
Loss Cost	2012.1	0.085 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.061; p = 0.082)	0.007 (CI = +/-0.006; p = 0.032)	0.036 (CI = +/-0.142; p = 0.600)	0.962	+8.90%
Loss Cost	2012.2	0.083 (CI = +/-0.017; p = 0.000)	0.049 (CI = +/-0.063; p = 0.123)	0.007 (CI = +/-0.006; p = 0.030)	0.053 (CI = +/-0.151; p = 0.470)	0.957	+8.61%
Loss Cost	2013.1	0.084 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.067; p = 0.167)	0.007 (CI = +/-0.006; p = 0.038)	0.042 (CI = +/-0.163; p = 0.591)	0.953	+8.80%
Loss Cost	2013.2	0.080 (CI = +/-0.022; p = 0.000)	0.039 (CI = +/-0.069; p = 0.247)	0.007 (CI = +/-0.007; p = 0.032)	0.069 (CI = +/-0.174; p = 0.413)	0.948	+8.33%
Loss Cost	2014.1	0.087 (CI = +/-0.024; p = 0.000)	0.029 (CI = +/-0.070; p = 0.387)	0.007 (CI = +/-0.007; p = 0.043)	0.030 (CI = +/-0.183; p = 0.726)	0.950	+9.06%
Loss Cost	2014.2	0.090 (CI = +/-0.028; p = 0.000)	0.033 (CI = +/-0.074; p = 0.360)	0.006 (CI = +/-0.007; p = 0.061)	0.015 (CI = +/-0.203; p = 0.879)	0.944	+9.37%
Loss Cost	2015.1	0.089 (CI = +/-0.034; p = 0.000)	0.033 (CI = +/-0.080; p = 0.384)	0.007 (CI = +/-0.007; p = 0.075)	0.018 (CI = +/-0.231; p = 0.868)	0.935	+9.30%
Loss Cost	2015.2	0.088 (CI = +/-0.041; p = 0.001)	0.032 (CI = +/-0.087; p = 0.437)	0.007 (CI = +/-0.008; p = 0.091)	0.025 (CI = +/-0.265; p = 0.841)	0.923	+9.16%
Loss Cost	2016.1	0.077 (CI = +/-0.049; p = 0.006)	0.042 (CI = +/-0.091; p = 0.326)	0.008 (CI = +/-0.008; p = 0.069)	0.079 (CI = +/-0.296; p = 0.563)	0.914	+9.79%
Loss Cost	2016.2	0.061 (CI = +/-0.056; p = 0.035)	0.029 (CI = +/-0.093; p = 0.503)	0.009 (CI = +/-0.009; p = 0.042)	0.156 (CI = +/-0.322; p = 0.303)	0.905	+6.28%
Loss Cost	2017.1	0.058 (CI = +/-0.071; p = 0.097)	0.031 (CI = +/-0.105; p = 0.509)	0.009 (CI = +/-0.010; p = 0.060)	0.171 (CI = +/-0.387; p = 0.338)	0.888	+5.92%
Loss Cost	2017.2	0.027 (CI = +/-0.073; p = 0.411)	0.008 (CI = +/-0.097; p = 0.855)	0.012 (CI = +/-0.009; p = 0.018)	0.304 (CI = +/-0.378; p = 0.099)	0.899	+2.72%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.036; p = 0.003)	0.005 (CI = +/-0.005; p = 0.021)	0.283 (CI = +/-0.074; p = 0.000)	0.964	+3.34%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.037; p = 0.003)	0.005 (CI = +/-0.005; p = 0.023)	0.279 (CI = +/-0.076; p = 0.000)	0.962	+3.38%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.038; p = 0.005)	0.005 (CI = +/-0.005; p = 0.026)	0.273 (CI = +/-0.078; p = 0.000)	0.962	+3.45%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.039; p = 0.006)	0.005 (CI = +/-0.005; p = 0.029)	0.272 (CI = +/-0.081; p = 0.000)	0.960	+3.46%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.040; p = 0.006)	0.005 (CI = +/-0.005; p = 0.030)	0.277 (CI = +/-0.084; p = 0.000)	0.958	+3.41%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.042; p = 0.008)	0.005 (CI = +/-0.005; p = 0.033)	0.277 (CI = +/-0.087; p = 0.000)	0.955	+3.40%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.043; p = 0.012)	0.005 (CI = +/-0.005; p = 0.037)	0.273 (CI = +/-0.090; p = 0.000)	0.954	+3.46%
Severity	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.041; p = 0.004)	0.005 (CI = +/-0.005; p = 0.035)	0.254 (CI = +/-0.087; p = 0.000)	0.959	+3.71%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.040; p = 0.007)	0.005 (CI = +/-0.004; p = 0.031)	0.235 (CI = +/-0.084; p = 0.000)	0.965	+3.98%
Severity	2009.2	0.040 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.040; p = 0.005)	0.005 (CI = +/-0.004; p = 0.036)	0.225 (CI = +/-0.086; p = 0.000)	0.964	+4.12%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.040; p = 0.010)	0.005 (CI = +/-0.004; p = 0.038)	0.210 (CI = +/-0.087; p = 0.000)	0.966	+4.34%
Severity	2010.2	0.047 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.035; p = 0.001)	0.004 (CI = +/-0.004; p = 0.027)	0.181 (CI = +/-0.077; p = 0.000)	0.976	+4.76%
Severity	2011.1	0.050 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.031; p = 0.001)	0.004 (CI = +/-0.003; p = 0.019)	0.157 (CI = +/-0.069; p = 0.000)	0.982	+5.14%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.030; p = 0.001)	0.004 (CI = +/-0.003; p = 0.021)	0.142 (CI = +/-0.069; p = 0.000)	0.983	+5.39%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.031; p = 0.001)	0.004 (CI = +/-0.003; p = 0.026)	0.133 (CI = +/-0.073; p = 0.001)	0.983	+5.52%
Severity	2012.2	0.052 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.032; p = 0.002)	0.004 (CI = +/-0.003; p = 0.021)	0.146 (CI = +/-0.076; p = 0.001)	0.982	+5.32%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.034; p = 0.004)	0.004 (CI = +/-0.003; p = 0.026)	0.146 (CI = +/-0.083; p = 0.002)	0.980	+5.32%
Severity	2013.2	0.049 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.035; p = 0.007)	0.004 (CI = +/-0.003; p = 0.020)	0.160 (CI = +/-0.088; p = 0.001)	0.979	+5.07%
Severity	2014.1	0.050 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.037; p = 0.013)	0.004 (CI = +/-0.003; p = 0.028)	0.155 (CI = +/-0.097; p = 0.004)	0.977	+5.17%
Severity	2014.2	0.049 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.039; p = 0.022)	0.004 (CI = +/-0.004; p = 0.031)	0.163 (CI = +/-0.108; p = 0.006)	0.974	+5.01%
Severity	2015.1	0.051 (CI = +/-0.018; p = 0.000)	0.045 (CI = +/-0.042; p = 0.038)	0.004 (CI = +/-0.004; p = 0.046)	0.154 (CI = +/-0.121; p = 0.017)	0.972	+5.20%
Severity	2015.2	0.049 (CI = +/-0.021; p = 0.000)	0.043 (CI = +/-0.045; p = 0.062)	0.004 (CI = +/-0.004; p = 0.050)	0.165 (CI = +/-0.138; p = 0.023)	0.967	+4.97%
Severity	2016.1	0.044 (CI = +/-0.026; p = 0.004)	0.048 (CI = +/-0.048; p = 0.053)	0.005 (CI = +/-0.004; p = 0.043)	0.190 (CI = +/-0.156; p = 0.022)	0.965	+4.45%
Severity	2016.2	0.036 (CI = +/-0.030; p = 0.023)	0.041 (CI = +/-0.050; p = 0.096)	0.005 (CI = +/-0.005; p = 0.031)	0.225 (CI = +/-0.174; p = 0.017)	0.962	+3.69%
Severity	2017.1	0.034 (CI = +/-0.038; p = 0.071)	0.043 (CI = +/-0.056; p = 0.118)	0.005 (CI = +/-0.005; p = 0.046)	0.234 (CI = +/-0.208; p = 0.032)	0.956	+3.49%
Severity	2017.2	0.017 (CI = +/-0.039; p = 0.323)	0.030 (CI = +/-0.051; p = 0.212)	0.007 (CI = +/-0.005; p = 0.013)	0.308 (CI = +/-0.201; p = 0.008)	0.963	+1.75%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.828)	-0.012 (CI = +/-0.066; p = 0.715)	0.006 (CI = +/-0.008; p = 0.149)	0.152 (CI = +/-0.135; p = 0.028)	0.123	-0.09%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.871)	-0.006 (CI = +/-0.066; p = 0.866)	0.006 (CI = +/-0.008; p = 0.158)	0.138 (CI = +/-0.136; p = 0.048)	0.137	-0.07%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.452)	-0.016 (CI = +/-0.065; p = 0.622)	0.006 (CI = +/-0.008; p = 0.154)	0.116 (CI = +/-0.133; p = 0.085)	0.187	-0.33%
Frequency	2006.2	0.005 (CI = +/-0.009; p = 0.314)	-0.011 (CI = +/-0.066; p = 0.741)	0.005 (CI = +/-0.008; p = 0.166)	0.104 (CI = +/-0.136; p = 0.128)	0.204	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.009; p = 0.100)	-0.022 (CI = +/-0.064; p = 0.483)	0.005 (CI = +/-0.008; p = 0.161)	0.080 (CI = +/-0.132; p = 0.226)	0.283	+0.79%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.009)	-0.008 (CI = +/-0.057; p = 0.784)	0.005 (CI = +/-0.007; p = 0.145)	0.044 (CI = +/-0.118; p = 0.452)	0.426	+1.23%
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.001)	-0.019 (CI = +/-0.054; p = 0.485)	0.005 (CI = +/-0.006; p = 0.137)	0.019 (CI = +/-0.112; p = 0.733)	0.516	+1.56%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.725)	0.004 (CI = +/-0.006; p = 0.138)	-0.007 (CI = +/-0.107; p = 0.901)	0.594	+1.89%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	-0.016 (CI = +/-0.051; p = 0.524)	0.004 (CI = +/-0.006; p = 0.145)	-0.024 (CI = +/-0.107; p = 0.652)	0.624	+2.13%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.037; p = 0.987)	0.004 (CI = +/-0.004; p = 0.087)	-0.067 (CI = +/-0.080; p = 0.097)	0.807	+2.72%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.037; p = 0.739)	0.003 (CI = +/-0.004; p = 0.091)	-0.082 (CI = +/-0.080; p = 0.045)	0.821	+2.95%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.038; p = 0.595)	0.004 (CI = +/-0.004; p = 0.078)	-0.071 (CI = +/-0.083; p = 0.088)	0.797	+2.79%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.039; p = 0.684)	0.004 (CI = +/-0.004; p = 0.080)	-0.065 (CI = +/-0.087; p = 0.134)	0.767	+2.70%
Frequency	2011.2	0.030 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.037; p = 0.958)	0.003 (CI = +/-0.004; p = 0.089)	-0.087 (CI = +/-0.085; p = 0.046)	0.799	+3.03%
Frequency	2012.1	0.031 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.039; p = 0.817)	0.003 (CI = +/-0.004; p = 0.105)	-0.098 (CI = +/-0.090; p = 0.035)	0.791	+3.20%
Frequency	2012.2	0.031 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.041; p = 0.772)	0.003 (CI = +/-0.004; p = 0.108)	-0.093 (CI = +/-0.097; p = 0.060)	0.756	+3.12%
Frequency	2013.1	0.033 (CI = +/-0.013; p = 0.000)	-0.009 (CI = +/-0.043; p = 0.669)	0.003 (CI = +/-0.004; p = 0.131)	-0.103 (CI = +/-0.104; p = 0.052)	0.739	+3.30%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.045; p = 0.583)	0.003 (CI = +/-0.004; p = 0.122)	-0.092 (CI = +/-0.113; p = 0.105)	0.691	+3.10%

All Perils

Coverage = AP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.011; p = 0.000)	0.657	+4.69%
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.662	+4.86%
Loss Cost	2006.1	0.050 (CI = +/-0.011; p = 0.000)	0.687	+5.14%
Loss Cost	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.685	+5.27%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	0.696	+5.51%
Loss Cost	2007.2	0.056 (CI = +/-0.012; p = 0.000)	0.713	+5.79%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.730	+6.09%
Loss Cost	2008.2	0.062 (CI = +/-0.013; p = 0.000)	0.750	+6.43%
Loss Cost	2009.1	0.065 (CI = +/-0.013; p = 0.000)	0.767	+6.76%
Loss Cost	2009.2	0.069 (CI = +/-0.013; p = 0.000)	0.786	+7.13%
Loss Cost	2010.1	0.071 (CI = +/-0.014; p = 0.000)	0.791	+7.41%
Loss Cost	2010.2	0.072 (CI = +/-0.015; p = 0.000)	0.779	+7.51%
Loss Cost	2011.1	0.074 (CI = +/-0.016; p = 0.000)	0.772	+7.70%
Loss Cost	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.766	+7.92%
Loss Cost	2012.1	0.078 (CI = +/-0.018; p = 0.000)	0.755	+8.10%
Loss Cost	2012.2	0.077 (CI = +/-0.020; p = 0.000)	0.727	+7.96%
Loss Cost	2013.1	0.078 (CI = +/-0.021; p = 0.000)	0.709	+8.11%
Loss Cost	2013.2	0.076 (CI = +/-0.023; p = 0.000)	0.674	+7.94%
Loss Cost	2014.1	0.080 (CI = +/-0.025; p = 0.000)	0.668	+8.28%
Loss Cost	2014.2	0.081 (CI = +/-0.028; p = 0.000)	0.642	+8.41%
Loss Cost	2015.1	0.082 (CI = +/-0.031; p = 0.000)	0.614	+8.54%
Loss Cost	2015.2	0.083 (CI = +/-0.034; p = 0.000)	0.578	+8.61%
Loss Cost	2016.1	0.083 (CI = +/-0.039; p = 0.000)	0.536	+8.64%
Loss Cost	2016.2	0.082 (CI = +/-0.044; p = 0.001)	0.486	+8.59%
Loss Cost	2017.1	0.088 (CI = +/-0.049; p = 0.002)	0.478	+9.22%
Loss Cost	2017.2	0.089 (CI = +/-0.057; p = 0.005)	0.431	+9.36%
Severity	2005.1	0.045 (CI = +/-0.005; p = 0.000)	0.885	+4.56%
Severity	2005.2	0.045 (CI = +/-0.005; p = 0.000)	0.881	+4.61%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	0.885	+4.73%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.880	+4.78%
Severity	2007.1	0.047 (CI = +/-0.006; p = 0.000)	0.875	+4.84%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.868	+4.88%
Severity	2008.1	0.049 (CI = +/-0.007; p = 0.000)	0.871	+5.02%
Severity	2008.2	0.051 (CI = +/-0.007; p = 0.000)	0.878	+5.20%
Severity	2009.1	0.053 (CI = +/-0.007; p = 0.000)	0.896	+5.44%
Severity	2009.2	0.054 (CI = +/-0.007; p = 0.000)	0.894	+5.55%
Severity	2010.1	0.056 (CI = +/-0.007; p = 0.000)	0.904	+5.78%
Severity	2010.2	0.058 (CI = +/-0.007; p = 0.000)	0.914	+6.01%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	0.930	+6.29%
Severity	2011.2	0.062 (CI = +/-0.007; p = 0.000)	0.928	+6.42%
Severity	2012.1	0.064 (CI = +/-0.007; p = 0.000)	0.930	+6.60%
Severity	2012.2	0.063 (CI = +/-0.008; p = 0.000)	0.921	+6.55%
Severity	2013.1	0.065 (CI = +/-0.008; p = 0.000)	0.919	+6.70%
Severity	2013.2	0.065 (CI = +/-0.009; p = 0.000)	0.908	+6.67%
Severity	2014.1	0.067 (CI = +/-0.010; p = 0.000)	0.909	+6.89%
Severity	2014.2	0.067 (CI = +/-0.011; p = 0.000)	0.897	+6.92%
Severity	2015.1	0.070 (CI = +/-0.011; p = 0.000)	0.901	+7.22%
Severity	2015.2	0.070 (CI = +/-0.012; p = 0.000)	0.887	+7.27%
Severity	2016.1	0.072 (CI = +/-0.014; p = 0.000)	0.878	+7.46%
Severity	2016.2	0.072 (CI = +/-0.016; p = 0.000)	0.859	+7.48%
Severity	2017.1	0.076 (CI = +/-0.017; p = 0.000)	0.861	+7.90%
Severity	2017.2	0.076 (CI = +/-0.019; p = 0.000)	0.834	+7.86%
Frequency	2005.1	0.001 (CI = +/-0.007; p = 0.718)	-0.023	+0.13%
Frequency	2005.2	0.002 (CI = +/-0.007; p = 0.517)	-0.015	+0.23%
Frequency	2006.1	0.004 (CI = +/-0.007; p = 0.301)	0.003	+0.38%
Frequency	2006.2	0.005 (CI = +/-0.008; p = 0.223)	0.015	+0.47%
Frequency	2007.1	0.006 (CI = +/-0.008; p = 0.114)	0.045	+0.64%
Frequency	2007.2	0.009 (CI = +/-0.008; p = 0.033)	0.104	+0.87%
Frequency	2008.1	0.010 (CI = +/-0.008; p = 0.017)	0.139	+1.02%
Frequency	2008.2	0.012 (CI = +/-0.009; p = 0.009)	0.175	+1.17%
Frequency	2009.1	0.012 (CI = +/-0.009; p = 0.009)	0.183	+1.25%
Frequency	2009.2	0.015 (CI = +/-0.009; p = 0.002)	0.251	+1.50%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.003)	0.242	+1.54%
Frequency	2010.2	0.014 (CI = +/-0.010; p = 0.010)	0.195	+1.42%
Frequency	2011.1	0.013 (CI = +/-0.011; p = 0.022)	0.155	+1.33%
Frequency	2011.2	0.014 (CI = +/-0.012; p = 0.023)	0.157	+1.41%
Frequency	2012.1	0.014 (CI = +/-0.013; p = 0.035)	0.138	+1.41%
Frequency	2012.2	0.013 (CI = +/-0.014; p = 0.065)	0.103	+1.32%
Frequency	2013.1	0.013 (CI = +/-0.015; p = 0.090)	0.085	+1.31%
Frequency	2013.2	0.012 (CI = +/-0.017; p = 0.152)	0.052	+1.19%
Frequency	2014.1	0.013 (CI = +/-0.018; p = 0.153)	0.054	+1.30%
Frequency	2014.2	0.014 (CI = +/-0.020; p = 0.166)	0.051	+1.39%
Frequency	2015.1	0.012 (CI = +/-0.022; p = 0.259)	0.018	+1.24%
Frequency	2015.2	0.012 (CI = +/-0.025; p = 0.305)	0.007	+1.25%
Frequency	2016.1	0.011 (CI = +/-0.028; p = 0.414)	-0.018	+1.10%
Frequency	2016.2	0.010 (CI = +/-0.031; p = 0.494)	-0.033	+1.04%
Frequency	2017.1	0.012 (CI = +/-0.036; p = 0.477)	-0.032	+1.22%
Frequency	2017.2	0.014 (CI = +/-0.041; p = 0.482)	-0.035	+1.38%

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	2005.1	0.026 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.100; p = 0.141)	0.442	+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 = 0.164)	0.475	+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)	0.464	+3.20%
Loss Cost	2007.2	0.035 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.109; p = 0.120)	0.502	+3.51%
Loss Cost	2008.1	0.036 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.112; p = 0.170)	0.513	+3.71%
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 = 0.131)	0.574	+4.36%
Loss Cost	2009.2	0.047 (CI = +/-0.016; p = 0.000)	0.105 (CI = +/-0.111; 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)	0.615	+4.97%
Loss Cost	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.122; p = 0.090)	0.576	+5.03%
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.128; p = 0.096)	0.546	+4.94%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.135; p = 0.088)	0.524	+5.19%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.122 (CI = +/-0.142; p = 0.088)	0.489	+4.98%
Loss Cost	2012.2	0.044 (CI = +/-0.029; p = 0.005)	0.107 (CI = +/-0.148; p = 0.144)	0.378	+4.50%
Loss Cost	2013.1	0.040 (CI = +/-0.032; p = 0.017)	0.119 (CI = +/-0.155; p = 0.124)	0.333	+4.07%
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.062)	0.100 (CI = +/-0.162; p = 0.207)	0.184	+3.38%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.126)	0.107 (CI = +/-0.174; p = 0.207)	0.151	+3.09%
Loss Cost	2014.2	0.027 (CI = +/-0.047; p = 0.229)	0.099 (CI = +/-0.191; p = 0.277)	0.045	+2.77%
Loss Cost	2015.1	0.016 (CI = +/-0.053; p = 0.504)	0.123 (CI = +/-0.198; p = 0.197)	0.031	+1.65%
Loss Cost	2015.2	0.008 (CI = +/-0.063; p = 0.770)	0.105 (CI = +/-0.218; p = 0.302)	-0.076	+0.84%
Loss Cost	2016.1	-0.014 (CI = +/-0.067; p = 0.649)	0.146 (CI = +/-0.211; p = 0.150)	0.071	-1.36%
Loss Cost	2016.2	-0.034 (CI = +/-0.078; p = 0.337)	0.109 (CI = +/-0.224; p = 0.290)	0.088	-3.34%
Loss Cost	2017.1	-0.058 (CI = +/-0.088; p = 0.159)	0.145 (CI = +/-0.230; p = 0.174)	0.271	-5.65%
Loss Cost	2017.2	-0.096 (CI = +/-0.100; p = 0.058)	0.089 (CI = +/-0.229; p = 0.365)	0.481	-9.11%
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	+3.55%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.042; p = 0.007)	0.887	+3.57%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.043; p = 0.007)	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 = 0.015)	0.858	+3.59%
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)	0.060 (CI = +/-0.041; p = 0.006)	0.899	+4.02%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.042; p = 0.004)	0.896	+4.14%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.059 (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	+4.64%
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	+5.07%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.030; p = 0.000)	0.956	+5.13%
Severity	2012.2	0.048 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.030; p = 0.001)	0.950	+4.96%
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)	0.058 (CI = +/-0.032; p = 0.002)	0.932	+4.71%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.035; p = 0.004)	0.923	+4.73%
Severity	2014.2	0.045 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.038; p = 0.009)	0.898	+4.60%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.041; p = 0.016)	0.886	+4.67%
Severity	2015.2	0.044 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.045; p = 0.035)	0.840	+4.50%
Severity	2016.1	0.040 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.047; p = 0.024)	0.822	+4.12%
Severity	2016.2	0.036 (CI = +/-0.017; p = 0.002)	0.048 (CI = +/-0.050; p = 0.056)	0.731	+3.66%
Severity	2017.1	0.035 (CI = +/-0.022; p = 0.008)	0.049 (CI = +/-0.058; p = 0.082)	0.684	+3.57%
Severity	2017.2	0.024 (CI = +/-0.021; p = 0.037)	0.032 (CI = +/-0.049; p = 0.154)	0.507	+2.39%
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 = 0.825)	-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	-0.02%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.845)	0.018 (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 = 0.629)	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 = 0.404)	-0.018	+0.69%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.410)	0.043 (CI = +/-0.104; p = 0.402)	-0.026	+0.64%
Frequency	2010.2	0.004 (CI = +/-0.017; p = 0.653)	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 = 0.408)	-0.068	+0.04%
Frequency	2011.2	0.001 (CI = +/-0.020; p = 0.910)	0.047 (CI = +/-0.117; p = 0.408)	-0.072	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.898)	0.055 (CI = +/-0.122; p = 0.357)	-0.064	-0.14%
Frequency	2012.2	-0.004 (CI = +/-0.025; p = 0.713)	0.045 (CI = +/-0.129; p = 0.467)	-0.079	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.028; p = 0.541)	0.056 (CI = +/-0.135; p = 0.392)	-0.055	-0.80%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.388)	0.042 (CI = +/-0.143; p = 0.535)	-0.046	-1.28%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.351)	0.049 (CI = +/-0.153; p = 0.495)	-0.042	-1.56%
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.371)	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 = 0.517)	0.083	-3.50%
Frequency	2016.1	-0.054 (CI = +/-0.058; p = 0.063)	0.090 (CI = +/-0.183; p = 0.291)	0.282	-5.26%
Frequency	2016.2	-0.070 (CI = +/-0.069; p = 0.048)	0.061 (CI = +/-0.198; 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	-8.90%
Frequency	2017.2	-0.119 (CI = +/-0.094; p = 0.023)	0.057 (CI = +/-0.215; p = 0.529)	0.603	-11.24%

All Perils

Coverage = AP
End Trend Period = 2024.2
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	2005.1	0.035 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.016)	0.394 (CI = +/-0.160; p = 0.000)	0.840	+3.54%	
Loss Cost	2005.2	0.037 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.380 (CI = +/-0.162; p = 0.000)	0.842	+3.72%	
Loss Cost	2006.1	0.040 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.354 (CI = +/-0.157; p = 0.000)	0.859	+4.09%	
Loss Cost	2006.2	0.041 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	0.344 (CI = +/-0.161; p = 0.000)	0.857	+4.23%	
Loss Cost	2007.1	0.044 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.005; p = 0.003)	0.323 (CI = +/-0.161; p = 0.000)	0.864	+4.53%	
Loss Cost	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.297 (CI = +/-0.158; p = 0.001)	0.876	+4.92%	
Loss Cost	2008.1	0.052 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.269 (CI = +/-0.154; p = 0.001)	0.889	+5.36%	
Loss Cost	2008.2	0.057 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.236 (CI = +/-0.146; p = 0.002)	0.906	+5.88%	
Loss Cost	2009.1	0.062 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.203 (CI = +/-0.138; p = 0.005)	0.921	+6.41%	
Loss Cost	2009.2	0.068 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.165 (CI = +/-0.124; p = 0.011)	0.940	+7.05%	
Loss Cost	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.138 (CI = +/-0.119; p = 0.025)	0.948	+7.53%	
Loss Cost	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.129 (CI = +/-0.123; p = 0.042)	0.945	+7.70%	
Loss Cost	2011.1	0.077 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.125; p = 0.082)	0.946	+8.03%	
Loss Cost	2011.2	0.081 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.089 (CI = +/-0.126; p = 0.159)	0.948	+8.44%	
Loss Cost	2012.1	0.084 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.130; p = 0.268)	0.948	+8.79%	
Loss Cost	2012.2	0.081 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.090 (CI = +/-0.134; p = 0.179)	0.944	+8.42%	
Loss Cost	2013.1	0.083 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.141; p = 0.260)	0.941	+8.65%	
Loss Cost	2013.2	0.078 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.103 (CI = +/-0.145; p = 0.155)	0.938	+8.12%	
Loss Cost	2014.1	0.084 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.149; p = 0.295)	0.941	+8.72%	
Loss Cost	2014.2	0.084 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.161; p = 0.339)	0.936	+8.75%	
Loss Cost	2015.1	0.084 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.174; p = 0.367)	0.930	+8.72%	
Loss Cost	2015.2	0.080 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.188; p = 0.323)	0.924	+8.36%	
Loss Cost	2016.1	0.074 (CI = +/-0.036; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.114 (CI = +/-0.200; p = 0.240)	0.920	+7.69%	
Loss Cost	2016.2	0.063 (CI = +/-0.038; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.156 (CI = +/-0.202; p = 0.119)	0.924	+6.47%	
Loss Cost	2017.1	0.062 (CI = +/-0.044; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.157 (CI = +/-0.221; p = 0.149)	0.920	+6.45%	
Loss Cost	2017.2	0.047 (CI = +/-0.045; p = 0.042)	0.010 (CI = +/-0.004; p = 0.000)	0.204 (CI = +/-0.212; p = 0.058)	0.932	+4.79%	
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.002; p = 0.864)	0.243 (CI = +/-0.079; p = 0.000)	0.946	+3.57%	
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.881)	0.242 (CI = +/-0.081; p = 0.000)	0.943	+3.59%	
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.994)	0.233 (CI = +/-0.081; p = 0.000)	0.944	+3.71%	
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.984)	0.234 (CI = +/-0.084; p = 0.000)	0.940	+3.70%	
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.999)	0.233 (CI = +/-0.086; p = 0.000)	0.937	+3.72%	
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.969)	0.235 (CI = +/-0.089; p = 0.000)	0.933	+3.68%	
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.929)	0.226 (CI = +/-0.091; p = 0.000)	0.933	+3.82%	
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.784)	0.213 (CI = +/-0.091; p = 0.000)	0.936	+4.02%	
Severity	2009.1	0.043 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.545)	0.193 (CI = +/-0.085; p = 0.000)	0.946	+4.35%	
Severity	2009.2	0.043 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.500)	0.187 (CI = +/-0.088; p = 0.000)	0.944	+4.44%	
Severity	2010.1	0.046 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.336)	0.169 (CI = +/-0.086; p = 0.000)	0.949	+4.75%	
Severity	2010.2	0.049 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.200)	0.151 (CI = +/-0.083; p = 0.001)	0.955	+5.07%	
Severity	2011.1	0.054 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.066)	0.126 (CI = +/-0.074; p = 0.002)	0.966	+5.52%	
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.054)	0.118 (CI = +/-0.077; p = 0.004)	0.965	+5.67%	
Severity	2012.1	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.104 (CI = +/-0.078; p = 0.011)	0.966	+5.93%	
Severity	2012.2	0.055 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.049)	0.116 (CI = +/-0.080; p = 0.007)	0.964	+5.69%	
Severity	2013.1	0.057 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.042)	0.107 (CI = +/-0.084; p = 0.015)	0.962	+5.87%	
Severity	2013.2	0.054 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.062)	0.120 (CI = +/-0.087; p = 0.009)	0.959	+5.60%	
Severity	2014.1	0.057 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.045)	0.106 (CI = +/-0.090; p = 0.023)	0.959	+5.90%	
Severity	2014.2	0.056 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.062)	0.114 (CI = +/-0.096; p = 0.023)	0.954	+5.73%	
Severity	2015.1	0.060 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.043)	0.097 (CI = +/-0.100; p = 0.056)	0.955	+6.14%	
Severity	2015.2	0.058 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.105 (CI = +/-0.107; p = 0.055)	0.949	+5.94%	
Severity	2016.1	0.058 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.002; p = 0.068)	0.103 (CI = +/-0.117; p = 0.081)	0.943	+6.00%	
Severity	2016.2	0.054 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.002; p = 0.088)	0.118 (CI = +/-0.124; p = 0.061)	0.937	+5.56%	
Severity	2017.1	0.058 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.002; p = 0.087)	0.105 (CI = +/-0.133; p = 0.112)	0.934	+5.96%	
Severity	2017.2	0.051 (CI = +/-0.029; p = 0.003)	0.002 (CI = +/-0.002; p = 0.088)	0.127 (CI = +/-0.136; p = 0.063)	0.931	+5.18%	
Frequency	2005.1	0.000 (CI = +/-0.008; p = 0.928)	0.006 (CI = +/-0.003; p = 0.001)	0.150 (CI = +/-0.116; p = 0.013)	0.410	-0.04%	
Frequency	2005.2	0.001 (CI = +/-0.008; p = 0.754)	0.006 (CI = +/-0.003; p = 0.001)	0.138 (CI = +/-0.117; p = 0.022)	0.423	+0.13%	
Frequency	2006.1	0.004 (CI = +/-0.008; p = 0.377)	0.007 (CI = +/-0.003; p = 0.000)	0.121 (CI = +/-0.114; p = 0.040)	0.455	+0.36%	
Frequency	2006.2	0.005 (CI = +/-0.009; p = 0.243)	0.007 (CI = +/-0.003; p = 0.000)	0.110 (CI = +/-0.116; p = 0.062)	0.468	+0.51%	
Frequency	2007.1	0.008 (CI = +/-0.009; p = 0.079)	0.007 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.113; p = 0.112)	0.512	+0.78%	
Frequency	2007.2	0.012 (CI = +/-0.008; p = 0.006)	0.008 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.101; p = 0.223)	0.609	+1.20%	
Frequency	2008.1	0.015 (CI = +/-0.008; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.098; p = 0.380)	0.657	+1.48%	
Frequency	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.094; p = 0.625)	0.706	+1.79%	
Frequency	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.095; p = 0.820)	0.721	+1.98%	
Frequency	2009.2	0.025 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.077; p = 0.567)	0.827	+2.50%	
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.078; p = 0.417)	0.833	+2.66%	
Frequency	2010.2	0.025 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.080; p = 0.578)	0.826	+2.50%	
Frequency	2011.1	0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.083; p = 0.715)	0.819	+2.37%	
Frequency	2011.2	0.026 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.084; p = 0.488)	0.832	+2.62%	
Frequency	2012.1	0.027 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.033 (CI = +/-0.089; p = 0.451)	0.829	+2.70%	
Frequency	2012.2	0.025 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.094; p = 0.562)	0.823	+2.58%	
Frequency	2013.1	0.026 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.100; p = 0.556)	0.819	+2.62%	
Frequency	2013.2	0.024 (CI = +/-0.014; p = 0.003)	0.009 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.105; p = 0.732)	0.816	+2.39%	
Frequency	2014.1	0.026 (CI = +/-0.016; p = 0.003)	0.009 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.110; p = 0.575)	0.822	+2.66%	
Frequency	2014.2	0.028 (CI = +/-0.018; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.118; p = 0.494)	0.823	+2.86%	
Frequency	2015.1	0.024 (CI = +/-0.020; p = 0.020)	0.009 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.124; p = 0.729)	0.827	+2.43%	
Frequency	2015.2	0.023 (CI = +/-0.023; p = 0.049)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.134; p = 0.818)	0.825	+2.29%	
Frequency	2016.1	0.016 (CI = +/-0.024; p = 0.185)	0.009 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.137; p = 0.857)	0.839	+1.60%	
Frequency	2016.2	0.009 (CI = +/-0.026; p = 0.492)	0.009 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.141; p = 0.568)	0.856	+0.87%	
Frequency	2017.1	0.005 (CI = +/-0.030; p = 0.744)	0.009 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.151; p = 0.470)	0.859	+0.89%	
Frequency	2017.2	-0.004 (CI = +/-0.032; p = 0.806)	0.008 (CI = +/-0.003; p = 0.000)	0.077 (CI = +/-0.153; p = 0.294)	0.877	-0.37%	

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
Loss Cost	2005.1	0.053 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.737	+5.40%
Loss Cost	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.747	+5.61%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.778	+5.94%
Loss Cost	2006.2	0.059 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.781	+6.12%
Loss Cost	2007.1	0.062 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.799	+6.41%
Loss Cost	2007.2	0.065 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.823	+6.75%
Loss Cost	2008.1	0.069 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.847	+7.10%
Loss Cost	2008.2	0.072 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.874	+7.50%
Loss Cost	2009.1	0.076 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.899	+7.90%
Loss Cost	2009.2	0.080 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.926	+8.33%
Loss Cost	2010.1	0.083 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.938	+8.66%
Loss Cost	2010.2	0.084 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.937	+8.82%
Loss Cost	2011.1	0.087 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.941	+9.05%
Loss Cost	2011.2	0.089 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.945	+9.32%
Loss Cost	2012.1	0.091 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.947	+9.54%
Loss Cost	2012.2	0.090 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.942	+9.41%
Loss Cost	2013.1	0.091 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.940	+9.58%
Loss Cost	2013.2	0.090 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.935	+9.41%
Loss Cost	2014.1	0.093 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.940	+9.74%
Loss Cost	2014.2	0.094 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.936	+9.82%
Loss Cost	2015.1	0.094 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.931	+9.88%
Loss Cost	2015.2	0.094 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.924	+9.82%
Loss Cost	2016.1	0.092 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.918	+9.65%
Loss Cost	2016.2	0.089 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.914	+9.30%
Loss Cost	2017.1	0.090 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.911	+9.47%
Loss Cost	2017.2	0.085 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.912	+8.92%
Severity	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.142)	0.889	+4.72%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.134)	0.886	+4.79%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.107)	0.890	+4.92%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.104)	0.885	+4.98%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.882	+5.06%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.875	+5.10%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.080)	0.879	+5.26%
Severity	2008.2	0.053 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	0.888	+5.46%
Severity	2009.1	0.056 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	0.908	+5.73%
Severity	2009.2	0.057 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.027)	0.908	+5.86%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.015)	0.921	+6.10%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.933	+6.35%
Severity	2011.1	0.064 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.951	+6.66%
Severity	2011.2	0.066 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.952	+6.80%
Severity	2012.1	0.068 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.956	+6.99%
Severity	2012.2	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.950	+6.95%
Severity	2013.1	0.069 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.951	+7.11%
Severity	2013.2	0.068 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.944	+7.07%
Severity	2014.1	0.070 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.948	+7.29%
Severity	2014.2	0.071 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.941	+7.31%
Severity	2015.1	0.073 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.946	+7.58%
Severity	2015.2	0.073 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.939	+7.60%
Severity	2016.1	0.074 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.933	+7.73%
Severity	2016.2	0.074 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.923	+7.67%
Severity	2017.1	0.077 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.924	+7.97%
Severity	2017.2	0.075 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.002; p = 0.004)	0.912	+7.75%
Frequency	2005.1	0.006 (CI = +/-0.006; p = 0.041)	0.008 (CI = +/-0.003; p = 0.000)	0.317	+0.65%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.016)	0.008 (CI = +/-0.003; p = 0.000)	0.346	+0.79%
Frequency	2006.1	0.010 (CI = +/-0.006; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	0.399	+0.97%
Frequency	2006.2	0.011 (CI = +/-0.006; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.425	+1.09%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.487	+1.29%
Frequency	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.602	+1.56%
Frequency	2008.1	0.017 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.659	+1.75%
Frequency	2008.2	0.019 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.713	+1.94%
Frequency	2009.1	0.020 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.730	+2.05%
Frequency	2009.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.831	+2.34%
Frequency	2010.1	0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.835	+2.41%
Frequency	2010.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.831	+2.32%
Frequency	2011.1	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.826	+2.24%
Frequency	2011.2	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.36%
Frequency	2012.1	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.832	+2.38%
Frequency	2012.2	0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.30%
Frequency	2013.1	0.023 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.824	+2.30%
Frequency	2013.2	0.022 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.824	+2.18%
Frequency	2014.1	0.023 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.28%
Frequency	2014.2	0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.828	+2.34%
Frequency	2015.1	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.14%
Frequency	2015.2	0.020 (CI = +/-0.010; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.835	+2.06%
Frequency	2016.1	0.018 (CI = +/-0.011; p = 0.003)	0.009 (CI = +/-0.002; p = 0.000)	0.850	+1.79%
Frequency	2016.2	0.015 (CI = +/-0.012; p = 0.014)	0.009 (CI = +/-0.002; p = 0.000)	0.863	+1.52%
Frequency	2017.1	0.014 (CI = +/-0.013; p = 0.039)	0.009 (CI = +/-0.002; p = 0.000)	0.864	+1.39%
Frequency	2017.2	0.011 (CI = +/-0.014; p = 0.127)	0.009 (CI = +/-0.002; p = 0.000)	0.875	+1.09%

All Perils

Coverage = AP
End Trend Period = 2024.2
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	2005.1	0.029 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.080; p = 0.235)	0.010 (CI = +/-0.004; p = 0.000)	0.090 (CI = +/-0.033; p = 0.000)	0.858	+2.89%	+12.63%
Loss Cost	2005.2	0.030 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.081; p = 0.182)	0.010 (CI = +/-0.004; p = 0.000)	0.087 (CI = +/-0.033; p = 0.000)	0.860	+3.10%	+12.46%
Loss Cost	2006.1	0.034 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.080; p = 0.280)	0.010 (CI = +/-0.004; p = 0.000)	0.082 (CI = +/-0.033; p = 0.000)	0.870	+3.44%	+12.23%
Loss Cost	2006.2	0.035 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.082; p = 0.244)	0.010 (CI = +/-0.004; p = 0.000)	0.079 (CI = +/-0.034; p = 0.000)	0.868	+3.59%	+12.12%
Loss Cost	2007.1	0.038 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.083; p = 0.333)	0.010 (CI = +/-0.004; p = 0.000)	0.075 (CI = +/-0.035; p = 0.000)	0.871	+3.86%	+11.96%
Loss Cost	2007.2	0.042 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.081; p = 0.196)	0.010 (CI = +/-0.004; p = 0.000)	0.068 (CI = +/-0.034; p = 0.000)	0.883	+4.33%	+11.65%
Loss Cost	2008.1	0.047 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.080; p = 0.300)	0.011 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.035; p = 0.001)	0.891	+4.77%	+11.42%
Loss Cost	2008.2	0.053 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.075; p = 0.134)	0.011 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.033; p = 0.003)	0.909	+5.43%	+11.03%
Loss Cost	2009.1	0.058 (CI = +/-0.015; p = 0.000)	0.044 (CI = +/-0.073; p = 0.227)	0.011 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.032; p = 0.010)	0.919	+6.01%	+10.77%
Loss Cost	2009.2	0.067 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.064; p = 0.057)	0.011 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.029; p = 0.034)	0.941	+6.90%	+10.32%
Loss Cost	2010.1	0.072 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.062; p = 0.101)	0.011 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.029; p = 0.093)	0.946	+7.44%	+10.11%
Loss Cost	2010.2	0.075 (CI = +/-0.016; p = 0.000)	0.057 (CI = +/-0.063; p = 0.075)	0.011 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.030; p = 0.184)	0.945	+7.78%	+9.96%
Loss Cost	2011.1	0.078 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.065; p = 0.116)	0.012 (CI = +/-0.003; p = 0.000)	0.015 (CI = +/-0.032; p = 0.328)	0.944	+8.16%	+9.84%
Loss Cost	2011.2	0.086 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.062; p = 0.048)	0.012 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.031; p = 0.736)	0.951	+8.98%	+9.54%
Loss Cost	2012.1	0.090 (CI = +/-0.020; p = 0.000)	0.056 (CI = +/-0.063; p = 0.078)	0.012 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.033; p = 0.978)	0.950	+9.46%	+9.41%
Loss Cost	2012.2	0.088 (CI = +/-0.023; p = 0.000)	0.053 (CI = +/-0.066; p = 0.107)	0.012 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.037; p = 0.885)	0.944	+9.21%	+9.49%
Loss Cost	2013.1	0.092 (CI = +/-0.027; p = 0.000)	0.049 (CI = +/-0.069; p = 0.151)	0.012 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.040; p = 0.926)	0.941	+9.60%	+9.40%
Loss Cost	2013.2	0.087 (CI = +/-0.022; p = 0.000)	0.045 (CI = +/-0.071; p = 0.204)	0.012 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.045; p = 0.873)	0.934	+9.31%	+9.51%
Loss Cost	2014.1	0.100 (CI = +/-0.035; p = 0.000)	0.034 (CI = +/-0.071; p = 0.328)	0.012 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.049; p = 0.640)	0.938	+10.49%	+9.28%
Loss Cost	2014.2	0.109 (CI = +/-0.042; p = 0.000)	0.041 (CI = +/-0.074; p = 0.256)	0.012 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.056; p = 0.407)	0.936	+11.57%	+9.11%
Loss Cost	2015.1	0.116 (CI = +/-0.053; p = 0.000)	0.037 (CI = +/-0.078; p = 0.328)	0.012 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.066; p = 0.359)	0.931	+12.29%	+9.03%
Loss Cost	2015.2	0.127 (CI = +/-0.067; p = 0.001)	0.042 (CI = +/-0.082; p = 0.288)	0.012 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.081; p = 0.284)	0.925	+13.59%	+8.89%
Loss Cost	2016.1	0.123 (CI = +/-0.092; p = 0.013)	0.044 (CI = +/-0.089; p = 0.304)	0.012 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.106; p = 0.457)	0.917	+13.11%	+8.92%
Loss Cost	2016.2	0.111 (CI = +/-0.135; p = 0.099)	0.041 (CI = +/-0.096; p = 0.371)	0.012 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.150; p = 0.723)	0.907	+11.74%	+9.00%
Loss Cost	2017.1	0.167 (CI = +/-0.222; p = 0.127)	0.033 (CI = +/-0.102; p = 0.496)	0.012 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.235; p = 0.459)	0.906	+18.12%	+8.82%
Loss Cost	2017.2	0.071 (CI = +/-0.491; p = 0.753)	0.024 (CI = +/-0.114; p = 0.646)	0.012 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.503; p = 0.950)	0.898	+7.41%	+8.97%
Severity	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.036; p = 0.006)	0.002 (CI = +/-0.002; p = 0.027)	0.054 (CI = +/-0.015; p = 0.000)	0.959	+3.20%	+8.95%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.037; p = 0.006)	0.002 (CI = +/-0.002; p = 0.028)	0.054 (CI = +/-0.015; p = 0.000)	0.957	+3.23%	+8.92%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.038; p = 0.010)	0.002 (CI = +/-0.002; p = 0.027)	0.053 (CI = +/-0.016; p = 0.000)	0.957	+3.30%	+8.88%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.039; p = 0.012)	0.002 (CI = +/-0.002; p = 0.029)	0.053 (CI = +/-0.016; p = 0.000)	0.954	+3.30%	+8.88%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.040; p = 0.011)	0.002 (CI = +/-0.002; p = 0.035)	0.054 (CI = +/-0.017; p = 0.000)	0.952	+3.23%	+8.92%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.041; p = 0.015)	0.002 (CI = +/-0.002; p = 0.038)	0.054 (CI = +/-0.018; p = 0.000)	0.949	+3.20%	+8.94%
Severity	2008.1	0.032 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.043; p = 0.021)	0.002 (CI = +/-0.002; p = 0.039)	0.053 (CI = +/-0.018; p = 0.000)	0.947	+3.26%	+8.91%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.042; p = 0.009)	0.002 (CI = +/-0.002; p = 0.029)	0.049 (CI = +/-0.018; p = 0.000)	0.951	+3.52%	+8.75%
Severity	2009.1	0.038 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.041; p = 0.017)	0.002 (CI = +/-0.002; p = 0.017)	0.045 (CI = +/-0.018; p = 0.000)	0.956	+3.83%	+8.62%
Severity	2009.2	0.039 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.041; p = 0.014)	0.002 (CI = +/-0.002; p = 0.016)	0.043 (CI = +/-0.019; p = 0.000)	0.954	+3.97%	+8.54%
Severity	2010.1	0.041 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.042; p = 0.026)	0.003 (CI = +/-0.002; p = 0.012)	0.040 (CI = +/-0.019; p = 0.000)	0.956	+4.23%	+8.44%
Severity	2010.2	0.046 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.038; p = 0.006)	0.003 (CI = +/-0.002; p = 0.005)	0.033 (CI = +/-0.018; p = 0.001)	0.964	+4.73%	+8.22%
Severity	2011.1	0.051 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.036; p = 0.010)	0.003 (CI = +/-0.002; p = 0.002)	0.027 (CI = +/-0.018; p = 0.005)	0.970	+5.21%	+8.06%
Severity	2011.2	0.054 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.036; p = 0.006)	0.003 (CI = +/-0.002; p = 0.001)	0.023 (CI = +/-0.018; p = 0.017)	0.970	+5.53%	+7.95%
Severity	2012.1	0.056 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.037; p = 0.010)	0.003 (CI = +/-0.002; p = 0.001)	0.020 (CI = +/-0.019; p = 0.047)	0.969	+5.77%	+7.88%
Severity	2012.2	0.054 (CI = +/-0.013; p = 0.000)	0.047 (CI = +/-0.038; p = 0.018)	0.003 (CI = +/-0.002; p = 0.001)	0.023 (CI = +/-0.021; p = 0.037)	0.966	+5.54%	+7.95%
Severity	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.040; p = 0.026)	0.003 (CI = +/-0.002; p = 0.002)	0.025 (CI = +/-0.023; p = 0.072)	0.963	+5.64%	+7.92%
Severity	2013.2	0.052 (CI = +/-0.018; p = 0.000)	0.043 (CI = +/-0.041; p = 0.042)	0.003 (CI = +/-0.002; p = 0.002)	0.021 (CI = +/-0.026; p = 0.059)	0.959	+5.33%	+8.00%
Severity	2014.1	0.055 (CI = +/-0.021; p = 0.000)	0.040 (CI = +/-0.043; p = 0.066)	0.003 (CI = +/-0.002; p = 0.003)	0.021 (CI = +/-0.030; p = 0.145)	0.957	+5.65%	+7.94%
Severity	2014.2	0.054 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.046; p = 0.087)	0.003 (CI = +/-0.002; p = 0.003)	0.023 (CI = +/-0.035; p = 0.184)	0.951	+5.54%	+7.96%
Severity	2015.1	0.061 (CI = +/-0.032; p = 0.001)	0.035 (CI = +/-0.048; p = 0.138)	0.003 (CI = +/-0.002; p = 0.003)	0.015 (CI = +/-0.041; p = 0.457)	0.949	+6.31%	+7.87%
Severity	2015.2	0.062 (CI = +/-0.042; p = 0.007)	0.035 (CI = +/-0.051; p = 0.161)	0.003 (CI = +/-0.002; p = 0.005)	0.014 (CI = +/-0.050; p = 0.559)	0.941	+6.36%	+7.86%
Severity	2016.1	0.062 (CI = +/-0.057; p = 0.037)	0.035 (CI = +/-0.055; p = 0.189)	0.003 (CI = +/-0.002; p = 0.007)	0.014 (CI = +/-0.066; p = 0.650)	0.933	+6.34%	+7.87%
Severity	2016.2	0.053 (CI = +/-0.084; p = 0.195)	0.033 (CI = +/-0.059; p = 0.248)	0.003 (CI = +/-0.002; p = 0.010)	0.023 (CI = +/-0.093; p = 0.591)	0.922	+5.42%	+7.92%
Severity	2017.1	0.087 (CI = +/-0.137; p = 0.191)	0.028 (CI = +/-0.063; p = 0.350)	0.003 (CI = +/-0.002; p = 0.011)	-0.012 (CI = +/-0.146; p = 0.862)	0.918	+9.09%	+7.81%
Severity	2017.2	0.017 (CI = +/-0.303; p = 0.901)	0.022 (CI = +/-0.070; p = 0.504)	0.003 (CI = +/-0.002; p = 0.014)	0.059 (CI = +/-0.310; p = 0.682)	0.902	+1.76%	+7.92%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.488)	-0.005 (CI = +/-0.061; p = 0.881)	0.008 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.025; p = 0.006)	0.422	-0.30%	+3.38%
Frequency	2005.2	-0.001 (CI = +/-0.009; p = 0.771)	0.001 (CI = +/-0.062; p = 0.972)	0.008 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.025; p = 0.011)	0.429	-0.13%	+3.25%
Frequency	2006.1	0.001 (CI = +/-0.009; p = 0.767)	-0.008 (CI = +/-0.061; p = 0.797)	0.008 (CI = +/-0.003; p = 0.000)	0.029 (CI = +/-0.025; p = 0.024)	0.455	+0.14%	+3.08%
Frequency	2006.2	0.003 (CI = +/-0.010; p = 0.565)	-0.003 (CI = +/-0.062; p = 0.915)	0.008 (CI = +/-0.003; p = 0.000)	0.027 (CI = +/-0.026; p = 0.044)	0.463	+0.28%	+2.98%
Frequency	2007.1	0.006 (CI = +/-0.010; p = 0.228)	-0.013 (CI = +/-0.060; p = 0.663)	0.008 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.025; p = 0.093)	0.505	+0.61%	+2.80%
Frequency	2007.2	0.011 (CI = +/-0.010; p = 0.027)	0.000 (CI = +/-0.055; p = 0.992)	0.008 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.023; p = 0.241)	0.595	+1.10%	+2.48%
Frequency	2008.1	0.015 (CI = +/-0.010; p = 0.005)	-0.009 (CI = +/-0.053; p = 0.724)	0.008 (CI = +/-0.003; p = 0.000)	0.008 (CI = +/-0.023; p = 0.459)	0.644	+1.46%	+2.31%
Frequency	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.000 (CI = +/-0.050; p = 0.998)	0.009 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.022; p = 0.820)	0.693	+1.84%	+2.09%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.806)	0.009 (CI = +/-0.002; p = 0.000)	-0.001 (CI = +/-0.022; p = 0.910)	0.711	+2.11%	+1.98%
Frequency	2009.2	0.028 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.040; p = 0.657)	0.009 (CI = +/-0.002; p = 0.000)	-0.012 (CI = +/-0.018; p = 0.197)	0.830	+2.82%	+1.64%
Frequency	2010.1	0.030 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.040; p = 0.856)	0.009 (CI = +/-0.002; p = 0.000)	-0.015 (CI = +/-0.018; p = 0.104)	0.840	+3.08%	+1.54%
Frequency	2010.2	0.029 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.041; p = 0.972)	0.009 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.019; p = 0.185)	0.830	+2.92%	+1.61%
Frequency	2011.1	0.028 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.042; p = 0.897)	0.009 (CI = +/-0.002; p = 0.000)	-0.011 (CI = +/-0.021; p = 0.270)	0.821	+2.80%	+1.64%
Frequency	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.041; p = 0.633)	0.009 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.021; p = 0.097)	0.844	+3.27%	+1.48%
Frequency	2012.1	0.034 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.042; p = 0.756)	0.009 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.022; p = 0.075)	0.843	+3.49%	+1.42%
Frequency	2012.2	0.034 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.044; p = 0.772)	0.009 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.025; p = 0.107)	0.835	+3.48%	+1.43%
Frequency	2013.1	0.037 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.046; p = 0.884)	0.009 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.027; p = 0.090)	0.834	+3.75%	+1.37%
Frequency	2013.2	0.035 (CI = +/-0.021; p = 0.002)	0.002 (CI = +/-0.049; p = 0.933)	0.009 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.031; p = 0.157)	0.826	+3.61%	+1.40%
Frequency	2014.1	0.045 (CI = +/-0.024; p = 0.001)	-0.006 (CI = +/-0.048; p = 0.790)	0.009 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.033; p = 0.051)	0.848	+4.58%	+1.24%
Frequency	2014.2	0.056 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.047; p = 0.948)	0.009 (CI = +/-0.002; p = 0.000)	-0.045 (CI = +/-0.035; p = 0.016)	0.867	+5.71%	+1.06%
Frequency	2015.1	0.055 (CI = +/-0.034; p = 0.004)	0.002 (CI = +/-0.050; p = 0.934)	0.009 (CI = +/-0.002; p = 0.000)	-0.044 (CI = +/-0.043; p = 0.044)	0.860	+5.62%	+1.07%
Frequency	2015.2	0.066 (CI = +/-0.042; p = 0.005)	0.007 (CI = +/-0.052; p = 0.772)	0.009 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.051; p = 0.034)	0.865	+6.80%	+0.95%
Frequency	2016.1	0.062 (CI = +/-0.058; p = 0.039)	0.009 (CI = +/-0.056; p = 0.745)	0.009 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.067; p = 0.118)	0.860	+6.37%	+0.98%

All Perils

Coverage = AP

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

				Implied Trend	
Fit	Start Date	Time	Adjusted R ²	Rate	
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 = +/-0.014; 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	+4.70%	
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	+6.32%	
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	+8.78%	
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)	0.902	+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)	0.857	+10.65%	
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.793	+10.19%	
Loss Cost	2016.2	0.080 (CI = +/-0.054; p = 0.012)	0.696	+8.33%	
Loss Cost	2017.1	0.091 (CI = +/-0.078; p = 0.031)	0.659	+9.56%	
Loss Cost	2017.2	0.047 (CI = +/-0.052; p = 0.065)	0.640	+4.78%	
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)	0.810	+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)	0.804	+4.19%	
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)	0.902	+5.54%	
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.910	+5.86%	
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.895	+5.55%	
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.889	+5.78%	
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)	0.860	+6.25%	
Severity	2015.2	0.058 (CI = +/-0.024; p = 0.001)	0.805	+5.97%	
Severity	2016.1	0.060 (CI = +/-0.031; p = 0.003)	0.753	+6.21%	
Severity	2016.2	0.052 (CI = +/-0.041; p = 0.022)	0.620	+5.34%	
Severity	2017.1	0.066 (CI = +/-0.054; p = 0.028)	0.674	+6.78%	
Severity	2017.2	0.043 (CI = +/-0.070; p = 0.146)	0.412	+4.37%	
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.807)	-0.033	-0.11%	
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.892)	-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 = 0.133)	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	+3.35%	
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)	0.741	+4.42%	
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.624	+3.75%	
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.069)	0.421	+2.84%	
Frequency	2017.1	0.026 (CI = +/-0.047; p = 0.204)	0.206	+2.61%	
Frequency	2017.2	0.004 (CI = +/-0.055; p = 0.839)	-0.312	+0.38%	

Total Theft

Coverage = Total Theft

End Trend Period = 2024.2

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	0.205 (CI = +/-0.068; p = 0.000)	0.563 (CI = +/-0.360; p = 0.005)	0.948	+22.70%
Loss Cost	2016.2	0.194 (CI = +/-0.078; p = 0.000)	0.598 (CI = +/-0.386; p = 0.005)	0.941	+21.38%
Loss Cost	2017.1	0.194 (CI = +/-0.091; p = 0.000)	0.599 (CI = +/-0.422; p = 0.009)	0.933	+21.35%
Loss Cost	2017.2	0.173 (CI = +/-0.103; p = 0.003)	0.655 (CI = +/-0.447; p = 0.008)	0.925	+18.94%
Loss Cost	2018.1	0.151 (CI = +/-0.117; p = 0.016)	0.710 (CI = +/-0.472; p = 0.007)	0.916	+16.33%
Loss Cost	2018.2	0.124 (CI = +/-0.130; p = 0.061)	0.770 (CI = +/-0.489; p = 0.006)	0.907	+13.15%
Severity	2016.1	0.123 (CI = +/-0.029; p = 0.000)	0.137 (CI = +/-0.157; p = 0.082)	0.958	+13.13%
Severity	2016.2	0.125 (CI = +/-0.034; p = 0.000)	0.131 (CI = +/-0.170; p = 0.120)	0.952	+13.32%
Severity	2017.1	0.127 (CI = +/-0.040; p = 0.000)	0.126 (CI = +/-0.186; p = 0.165)	0.944	+13.51%
Severity	2017.2	0.122 (CI = +/-0.047; p = 0.000)	0.140 (CI = +/-0.202; p = 0.157)	0.934	+12.96%
Severity	2018.1	0.108 (CI = +/-0.051; p = 0.001)	0.175 (CI = +/-0.205; p = 0.087)	0.926	+11.39%
Severity	2018.2	0.091 (CI = +/-0.053; p = 0.003)	0.212 (CI = +/-0.199; p = 0.039)	0.922	+9.51%
Frequency	2016.1	0.081 (CI = +/-0.045; p = 0.002)	0.427 (CI = +/-0.240; p = 0.002)	0.917	+8.46%
Frequency	2016.2	0.069 (CI = +/-0.050; p = 0.011)	0.467 (CI = +/-0.249; p = 0.001)	0.912	+7.12%
Frequency	2017.1	0.067 (CI = +/-0.058; p = 0.028)	0.473 (CI = +/-0.272; p = 0.002)	0.902	+6.91%
Frequency	2017.2	0.052 (CI = +/-0.065; p = 0.112)	0.515 (CI = +/-0.283; p = 0.002)	0.895	+5.29%
Frequency	2018.1	0.043 (CI = +/-0.076; p = 0.236)	0.536 (CI = +/-0.307; p = 0.003)	0.883	+4.44%
Frequency	2018.2	0.033 (CI = +/-0.088; p = 0.428)	0.559 (CI = +/-0.331; p = 0.004)	0.868	+3.32%

Total Theft

Coverage = Total Theft
 End Trend Period = 2024.2
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.079 (CI = +/-0.032; p = 0.000)	0.381	+8.18%
Loss Cost	2005.2	0.085 (CI = +/-0.033; p = 0.000)	0.411	+8.84%
Loss Cost	2006.1	0.091 (CI = +/-0.034; p = 0.000)	0.444	+9.56%
Loss Cost	2006.2	0.098 (CI = +/-0.034; p = 0.000)	0.478	+10.35%
Loss Cost	2007.1	0.107 (CI = +/-0.035; p = 0.000)	0.525	+11.33%
Loss Cost	2007.2	0.116 (CI = +/-0.035; p = 0.000)	0.570	+12.34%
Loss Cost	2008.1	0.127 (CI = +/-0.035; p = 0.000)	0.624	+13.54%
Loss Cost	2008.2	0.136 (CI = +/-0.035; p = 0.000)	0.661	+14.61%
Loss Cost	2009.1	0.147 (CI = +/-0.035; p = 0.000)	0.706	+15.87%
Loss Cost	2009.2	0.157 (CI = +/-0.035; p = 0.000)	0.740	+17.05%
Loss Cost	2010.1	0.170 (CI = +/-0.034; p = 0.000)	0.786	+18.54%
Loss Cost	2010.2	0.179 (CI = +/-0.034; p = 0.000)	0.804	+19.61%
Loss Cost	2011.1	0.190 (CI = +/-0.034; p = 0.000)	0.827	+20.88%
Loss Cost	2011.2	0.200 (CI = +/-0.034; p = 0.000)	0.847	+22.17%
Loss Cost	2012.1	0.213 (CI = +/-0.033; p = 0.000)	0.874	+23.74%
Loss Cost	2012.2	0.223 (CI = +/-0.034; p = 0.000)	0.884	+24.93%
Loss Cost	2013.1	0.233 (CI = +/-0.034; p = 0.000)	0.895	+26.25%
Loss Cost	2013.2	0.242 (CI = +/-0.036; p = 0.000)	0.898	+27.32%
Loss Cost	2014.1	0.252 (CI = +/-0.037; p = 0.000)	0.906	+28.70%
Loss Cost	2014.2	0.262 (CI = +/-0.039; p = 0.000)	0.909	+29.94%
Loss Cost	2015.1	0.271 (CI = +/-0.041; p = 0.000)	0.910	+31.18%
Loss Cost	2015.2	0.280 (CI = +/-0.044; p = 0.000)	0.909	+32.37%
Loss Cost	2016.1	0.294 (CI = +/-0.046; p = 0.000)	0.915	+34.19%
Loss Cost	2016.2	0.296 (CI = +/-0.052; p = 0.000)	0.902	+34.50%
Loss Cost	2017.1	0.305 (CI = +/-0.058; p = 0.000)	0.893	+35.60%
Loss Cost	2017.2	0.304 (CI = +/-0.067; p = 0.000)	0.873	+35.58%
Severity	2005.1	0.085 (CI = +/-0.008; p = 0.000)	0.917	+8.88%
Severity	2005.2	0.087 (CI = +/-0.008; p = 0.000)	0.919	+9.06%
Severity	2006.1	0.088 (CI = +/-0.009; p = 0.000)	0.918	+9.22%
Severity	2006.2	0.090 (CI = +/-0.009; p = 0.000)	0.919	+9.40%
Severity	2007.1	0.092 (CI = +/-0.009; p = 0.000)	0.922	+9.64%
Severity	2007.2	0.094 (CI = +/-0.009; p = 0.000)	0.925	+9.87%
Severity	2008.1	0.097 (CI = +/-0.009; p = 0.000)	0.934	+10.21%
Severity	2008.2	0.099 (CI = +/-0.009; p = 0.000)	0.935	+10.43%
Severity	2009.1	0.101 (CI = +/-0.010; p = 0.000)	0.937	+10.67%
Severity	2009.2	0.102 (CI = +/-0.010; p = 0.000)	0.932	+10.76%
Severity	2010.1	0.104 (CI = +/-0.011; p = 0.000)	0.932	+10.97%
Severity	2010.2	0.106 (CI = +/-0.011; p = 0.000)	0.929	+11.16%
Severity	2011.1	0.109 (CI = +/-0.012; p = 0.000)	0.931	+11.47%
Severity	2011.2	0.112 (CI = +/-0.012; p = 0.000)	0.937	+11.86%
Severity	2012.1	0.116 (CI = +/-0.012; p = 0.000)	0.942	+12.27%
Severity	2012.2	0.118 (CI = +/-0.013; p = 0.000)	0.940	+12.48%
Severity	2013.1	0.121 (CI = +/-0.013; p = 0.000)	0.940	+12.82%
Severity	2013.2	0.123 (CI = +/-0.014; p = 0.000)	0.939	+13.12%
Severity	2014.1	0.126 (CI = +/-0.015; p = 0.000)	0.937	+13.43%
Severity	2014.2	0.131 (CI = +/-0.015; p = 0.000)	0.944	+14.01%
Severity	2015.1	0.134 (CI = +/-0.016; p = 0.000)	0.940	+14.32%
Severity	2015.2	0.139 (CI = +/-0.017; p = 0.000)	0.944	+14.89%
Severity	2016.1	0.145 (CI = +/-0.017; p = 0.000)	0.952	+15.61%
Severity	2016.2	0.148 (CI = +/-0.019; p = 0.000)	0.946	+15.90%
Severity	2017.1	0.150 (CI = +/-0.021; p = 0.000)	0.940	+16.20%
Severity	2017.2	0.150 (CI = +/-0.024; p = 0.000)	0.927	+16.16%
Frequency	2005.1	-0.006 (CI = +/-0.024; p = 0.596)	-0.019	-0.64%
Frequency	2005.2	-0.002 (CI = +/-0.025; p = 0.871)	-0.026	-0.20%
Frequency	2006.1	0.003 (CI = +/-0.026; p = 0.808)	-0.026	+0.31%
Frequency	2006.2	0.009 (CI = +/-0.026; p = 0.508)	-0.016	+0.87%
Frequency	2007.1	0.015 (CI = +/-0.026; p = 0.246)	0.011	+1.54%
Frequency	2007.2	0.022 (CI = +/-0.027; p = 0.098)	0.053	+2.25%
Frequency	2008.1	0.030 (CI = +/-0.027; p = 0.030)	0.112	+3.02%
Frequency	2008.2	0.037 (CI = +/-0.027; p = 0.008)	0.178	+3.78%
Frequency	2009.1	0.046 (CI = +/-0.026; p = 0.001)	0.272	+4.70%
Frequency	2009.2	0.055 (CI = +/-0.026; p = 0.000)	0.381	+5.68%
Frequency	2010.1	0.066 (CI = +/-0.024; p = 0.000)	0.516	+6.82%
Frequency	2010.2	0.073 (CI = +/-0.024; p = 0.000)	0.580	+7.61%
Frequency	2011.1	0.081 (CI = +/-0.024; p = 0.000)	0.641	+8.44%
Frequency	2011.2	0.088 (CI = +/-0.024; p = 0.000)	0.686	+9.22%
Frequency	2012.1	0.097 (CI = +/-0.023; p = 0.000)	0.749	+10.21%
Frequency	2012.2	0.105 (CI = +/-0.023; p = 0.000)	0.785	+11.06%
Frequency	2013.1	0.113 (CI = +/-0.023; p = 0.000)	0.815	+11.91%
Frequency	2013.2	0.118 (CI = +/-0.024; p = 0.000)	0.824	+12.56%
Frequency	2014.1	0.126 (CI = +/-0.024; p = 0.000)	0.848	+13.47%
Frequency	2014.2	0.131 (CI = +/-0.026; p = 0.000)	0.845	+13.97%
Frequency	2015.1	0.138 (CI = +/-0.028; p = 0.000)	0.852	+14.75%
Frequency	2015.2	0.142 (CI = +/-0.030; p = 0.000)	0.843	+15.21%
Frequency	2016.1	0.149 (CI = +/-0.032; p = 0.000)	0.847	+16.07%
Frequency	2016.2	0.149 (CI = +/-0.037; p = 0.000)	0.822	+16.05%
Frequency	2017.1	0.154 (CI = +/-0.041; p = 0.000)	0.810	+16.70%
Frequency	2017.2	0.155 (CI = +/-0.047; p = 0.000)	0.777	+16.72%

Total Theft

Coverage = Total Theft
End Trend Period = 2024.2
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	2005.1	-0.086 (CI = +/-0.021; p = 0.000)	0.370 (CI = +/-0.042; p = 0.000)	0.934	-8.20%	+32.90%
Loss Cost	2005.2	-0.087 (CI = +/-0.023; p = 0.000)	0.372 (CI = +/-0.044; p = 0.000)	0.934	-8.32%	+32.97%
Loss Cost	2006.1	-0.088 (CI = +/-0.025; p = 0.000)	0.373 (CI = +/-0.046; p = 0.000)	0.934	-8.42%	+33.02%
Loss Cost	2006.2	-0.089 (CI = +/-0.027; p = 0.000)	0.374 (CI = +/-0.049; p = 0.000)	0.934	-8.48%	+33.05%
Loss Cost	2007.1	-0.085 (CI = +/-0.030; p = 0.000)	0.370 (CI = +/-0.051; p = 0.000)	0.935	-8.17%	+32.91%
Loss Cost	2007.2	-0.082 (CI = +/-0.033; p = 0.000)	0.366 (CI = +/-0.054; p = 0.000)	0.935	-7.89%	+32.79%
Loss Cost	2008.1	-0.075 (CI = +/-0.035; p = 0.000)	0.356 (CI = +/-0.057; p = 0.000)	0.938	-7.18%	+32.51%
Loss Cost	2008.2	-0.072 (CI = +/-0.039; p = 0.001)	0.353 (CI = +/-0.061; p = 0.000)	0.938	-6.97%	+32.43%
Loss Cost	2009.1	-0.065 (CI = +/-0.043; p = 0.005)	0.344 (CI = +/-0.066; p = 0.000)	0.939	-6.28%	+32.21%
Loss Cost	2009.2	-0.061 (CI = +/-0.049; p = 0.016)	0.339 (CI = +/-0.071; p = 0.000)	0.939	-5.91%	+32.11%
Loss Cost	2010.1	-0.047 (CI = +/-0.054; p = 0.089)	0.323 (CI = +/-0.077; p = 0.000)	0.941	-4.57%	+31.77%
Loss Cost	2010.2	-0.050 (CI = +/-0.063; p = 0.112)	0.327 (CI = +/-0.085; p = 0.000)	0.940	-4.89%	+31.84%
Loss Cost	2011.1	-0.048 (CI = +/-0.073; p = 0.186)	0.324 (CI = +/-0.096; p = 0.000)	0.939	-4.72%	+31.81%
Loss Cost	2011.2	-0.047 (CI = +/-0.087; p = 0.271)	0.323 (CI = +/-0.110; p = 0.000)	0.937	-4.63%	+31.79%
Loss Cost	2012.1	-0.031 (CI = +/-0.104; p = 0.540)	0.306 (CI = +/-0.127; p = 0.000)	0.937	-3.09%	+31.58%
Loss Cost	2012.2	-0.040 (CI = +/-0.129; p = 0.525)	0.315 (CI = +/-0.152; p = 0.000)	0.934	-3.94%	+31.68%
Loss Cost	2013.1	-0.043 (CI = +/-0.166; p = 0.594)	0.319 (CI = +/-0.189; p = 0.002)	0.931	-4.23%	+31.70%
Loss Cost	2013.2	-0.084 (CI = +/-0.222; p = 0.440)	0.361 (CI = +/-0.244; p = 0.006)	0.928	-8.04%	+31.95%
Loss Cost	2014.1	-0.105 (CI = +/-0.322; p = 0.501)	0.383 (CI = +/-0.343; p = 0.030)	0.923	-10.01%	+32.03%
Loss Cost	2014.2	-0.180 (CI = +/-0.529; p = 0.484)	0.459 (CI = +/-0.548; p = 0.096)	0.918	-16.45%	+32.21%
Loss Cost	2015.1	-0.352 (CI = +/-1.151; p = 0.527)	0.633 (CI = +/-1.167; p = 0.269)	0.912	-29.68%	+32.37%
Loss Cost	2015.2	0.280 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.909	+32.37%	+32.37%
Loss Cost	2016.1	0.294 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+34.19%	+34.19%
Loss Cost	2016.2	0.296 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.902	+34.50%	+34.50%
Loss Cost	2017.1	0.305 (CI = +/-0.058; p = 0.000)	NA (CI = +/-NA; p = NA)	0.893	+35.60%	+35.60%
Loss Cost	2017.2	0.304 (CI = +/-0.067; p = 0.000)	NA (CI = +/-NA; p = NA)	0.873	+35.58%	+35.58%
Severity	2005.1	0.046 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.017; p = 0.000)	0.978	+4.74%	+14.29%
Severity	2005.2	0.047 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.018; p = 0.000)	0.977	+4.78%	+14.28%
Severity	2006.1	0.046 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.019; p = 0.000)	0.976	+4.74%	+14.29%
Severity	2006.2	0.046 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.020; p = 0.000)	0.975	+4.71%	+14.30%
Severity	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.021; p = 0.000)	0.974	+4.82%	+14.27%
Severity	2007.2	0.048 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.023; p = 0.000)	0.973	+4.89%	+14.24%
Severity	2008.1	0.052 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.023; p = 0.000)	0.973	+5.33%	+14.11%
Severity	2008.2	0.052 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.025; p = 0.000)	0.972	+5.34%	+14.11%
Severity	2009.1	0.052 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.027; p = 0.000)	0.971	+5.37%	+14.10%
Severity	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.087 (CI = +/-0.029; p = 0.000)	0.970	+4.75%	+14.24%
Severity	2010.1	0.044 (CI = +/-0.022; p = 0.000)	0.090 (CI = +/-0.032; p = 0.000)	0.969	+4.47%	+14.30%
Severity	2010.2	0.038 (CI = +/-0.025; p = 0.005)	0.096 (CI = +/-0.034; p = 0.000)	0.968	+3.88%	+14.40%
Severity	2011.1	0.037 (CI = +/-0.030; p = 0.017)	0.098 (CI = +/-0.039; p = 0.000)	0.966	+3.74%	+14.42%
Severity	2011.2	0.039 (CI = +/-0.035; p = 0.032)	0.096 (CI = +/-0.044; p = 0.000)	0.964	+3.96%	+14.39%
Severity	2012.1	0.043 (CI = +/-0.042; p = 0.047)	0.091 (CI = +/-0.052; p = 0.001)	0.962	+4.39%	+14.34%
Severity	2012.2	0.031 (CI = +/-0.052; p = 0.232)	0.104 (CI = +/-0.061; p = 0.002)	0.960	+3.11%	+14.46%
Severity	2013.1	0.023 (CI = +/-0.066; p = 0.468)	0.112 (CI = +/-0.075; p = 0.005)	0.957	+2.38%	+14.51%
Severity	2013.2	0.003 (CI = +/-0.088; p = 0.940)	0.133 (CI = +/-0.097; p = 0.009)	0.954	+0.32%	+14.61%
Severity	2014.1	-0.037 (CI = +/-0.125; p = 0.541)	0.175 (CI = +/-0.133; p = 0.013)	0.952	-3.64%	+14.76%
Severity	2014.2	-0.032 (CI = +/-0.206; p = 0.744)	0.170 (CI = +/-0.213; p = 0.111)	0.949	-3.19%	+14.75%
Severity	2015.1	-0.213 (CI = +/-0.437; p = 0.319)	0.351 (CI = +/-0.443; p = 0.113)	0.946	-19.16%	+14.89%
Severity	2015.2	0.139 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.944	+14.89%	+14.89%
Severity	2016.1	0.145 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+15.61%	+15.61%
Severity	2016.2	0.148 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	+15.90%	+15.90%
Severity	2017.1	0.150 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+16.20%	+16.20%
Severity	2017.2	0.150 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.927	+16.16%	+16.16%
Frequency	2005.1	-0.132 (CI = +/-0.016; p = 0.000)	0.283 (CI = +/-0.031; p = 0.000)	0.898	-12.35%	+16.28%
Frequency	2005.2	-0.134 (CI = +/-0.017; p = 0.000)	0.285 (CI = +/-0.032; p = 0.000)	0.893	-12.51%	+16.36%
Frequency	2006.1	-0.134 (CI = +/-0.018; p = 0.000)	0.286 (CI = +/-0.034; p = 0.000)	0.887	-12.57%	+16.39%
Frequency	2006.2	-0.135 (CI = +/-0.020; p = 0.000)	0.287 (CI = +/-0.036; p = 0.000)	0.880	-12.60%	+16.40%
Frequency	2007.1	-0.132 (CI = +/-0.022; p = 0.000)	0.283 (CI = +/-0.038; p = 0.000)	0.873	-12.39%	+16.32%
Frequency	2007.2	-0.130 (CI = +/-0.024; p = 0.000)	0.280 (CI = +/-0.040; p = 0.000)	0.867	-12.18%	+16.23%
Frequency	2008.1	-0.126 (CI = +/-0.026; p = 0.000)	0.276 (CI = +/-0.043; p = 0.000)	0.862	-11.88%	+16.12%
Frequency	2008.2	-0.124 (CI = +/-0.029; p = 0.000)	0.273 (CI = +/-0.046; p = 0.000)	0.858	-11.68%	+16.06%
Frequency	2009.1	-0.117 (CI = +/-0.032; p = 0.000)	0.264 (CI = +/-0.049; p = 0.000)	0.857	-11.05%	+15.87%
Frequency	2009.2	-0.107 (CI = +/-0.035; p = 0.000)	0.253 (CI = +/-0.051; p = 0.000)	0.861	-10.18%	+15.64%
Frequency	2010.1	-0.091 (CI = +/-0.037; p = 0.000)	0.233 (CI = +/-0.052; p = 0.000)	0.877	-8.65%	+15.29%
Frequency	2010.2	-0.088 (CI = +/-0.043; p = 0.000)	0.230 (CI = +/-0.058; p = 0.000)	0.877	-8.45%	+15.25%
Frequency	2011.1	-0.085 (CI = +/-0.050; p = 0.002)	0.227 (CI = +/-0.066; p = 0.000)	0.877	-8.15%	+15.20%
Frequency	2011.2	-0.086 (CI = +/-0.059; p = 0.006)	0.228 (CI = +/-0.075; p = 0.000)	0.876	-8.26%	+15.21%
Frequency	2012.1	-0.074 (CI = +/-0.071; p = 0.042)	0.215 (CI = +/-0.087; p = 0.000)	0.877	-7.16%	+15.08%
Frequency	2012.2	-0.071 (CI = +/-0.088; p = 0.111)	0.211 (CI = +/-0.104; p = 0.000)	0.876	-6.83%	+15.04%
Frequency	2013.1	-0.067 (CI = +/-0.114; p = 0.236)	0.207 (CI = +/-0.129; p = 0.003)	0.873	-6.45%	+15.01%
Frequency	2013.2	-0.087 (CI = +/-0.152; p = 0.248)	0.228 (CI = +/-0.168; p = 0.010)	0.869	-8.33%	+15.12%
Frequency	2014.1	-0.068 (CI = +/-0.221; p = 0.525)	0.209 (CI = +/-0.235; p = 0.079)	0.864	-6.61%	+15.06%
Frequency	2014.2	-0.147 (CI = +/-0.361; p = 0.403)	0.289 (CI = +/-0.374; p = 0.122)	0.857	-13.69%	+15.22%
Frequency	2015.1	-0.139 (CI = +/-0.789; p = 0.714)	0.281 (CI = +/-0.800; p = 0.469)	0.848	-13.02%	+15.21%
Frequency	2015.2	0.142 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.843	+15.21%	+15.21%
Frequency	2016.1	0.149 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.847	+16.07%	+16.07%
Frequency	2016.2	0.149 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.822	+16.05%	+16.05%
Frequency	2017.1	0.154 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.810	+16.70%	+16.70%
Frequency	2017.2	0.155 (CI = +/-0.047; p = 0.000)	NA (CI = +/-NA; p = NA)	0.777	+16.72%	+16.72%

Total Theft

Coverage = Total Theft

End Trend Period = 2024.2

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	2005.1	-0.075 (CI = +/-0.019; p = 0.000)	0.503 (CI = +/-0.259; p = 0.000)	0.297 (CI = +/-0.052; p = 0.000)	0.953	-7.22%	+24.86%
Loss Cost	2005.2	-0.076 (CI = +/-0.020; p = 0.000)	0.502 (CI = +/-0.263; p = 0.000)	0.298 (CI = +/-0.054; p = 0.000)	0.953	-7.27%	+24.91%
Loss Cost	2006.1	-0.076 (CI = +/-0.022; p = 0.000)	0.501 (CI = +/-0.268; p = 0.001)	0.298 (CI = +/-0.056; p = 0.000)	0.953	-7.29%	+24.92%
Loss Cost	2006.2	-0.075 (CI = +/-0.024; p = 0.000)	0.502 (CI = +/-0.273; p = 0.001)	0.298 (CI = +/-0.059; p = 0.000)	0.952	-7.26%	+24.90%
Loss Cost	2007.1	-0.071 (CI = +/-0.026; p = 0.000)	0.511 (CI = +/-0.274; p = 0.001)	0.290 (CI = +/-0.061; p = 0.000)	0.954	-6.81%	+24.57%
Loss Cost	2007.2	-0.066 (CI = +/-0.029; p = 0.000)	0.519 (CI = +/-0.276; p = 0.001)	0.283 (CI = +/-0.063; p = 0.000)	0.955	-6.38%	+24.28%
Loss Cost	2008.1	-0.056 (CI = +/-0.030; p = 0.001)	0.535 (CI = +/-0.270; p = 0.000)	0.269 (CI = +/-0.064; p = 0.000)	0.958	-5.46%	+23.72%
Loss Cost	2008.2	-0.052 (CI = +/-0.034; p = 0.004)	0.541 (CI = +/-0.273; p = 0.000)	0.263 (CI = +/-0.068; p = 0.000)	0.959	-5.04%	+23.49%
Loss Cost	2009.1	-0.042 (CI = +/-0.036; p = 0.027)	0.555 (CI = +/-0.271; p = 0.000)	0.249 (CI = +/-0.070; p = 0.000)	0.961	-4.07%	+23.00%
Loss Cost	2009.2	-0.035 (CI = +/-0.041; p = 0.093)	0.563 (CI = +/-0.274; p = 0.000)	0.239 (CI = +/-0.075; p = 0.000)	0.962	-3.41%	+22.71%
Loss Cost	2010.1	-0.016 (CI = +/-0.044; p = 0.450)	0.583 (CI = +/-0.262; p = 0.000)	0.215 (CI = +/-0.076; p = 0.000)	0.966	-1.61%	+22.00%
Loss Cost	2010.2	-0.015 (CI = +/-0.050; p = 0.531)	0.584 (CI = +/-0.269; p = 0.000)	0.214 (CI = +/-0.083; p = 0.000)	0.965	-1.54%	+21.97%
Loss Cost	2011.1	-0.008 (CI = +/-0.058; p = 0.775)	0.590 (CI = +/-0.274; p = 0.000)	0.205 (CI = +/-0.091; p = 0.000)	0.965	-0.82%	+21.75%
Loss Cost	2011.2	0.000 (CI = +/-0.069; p = 0.989)	0.596 (CI = +/-0.281; p = 0.000)	0.196 (CI = +/-0.102; p = 0.001)	0.964	-0.05%	+21.56%
Loss Cost	2012.1	0.025 (CI = +/-0.081; p = 0.524)	0.611 (CI = +/-0.279; p = 0.000)	0.165 (CI = +/-0.113; p = 0.006)	0.966	+2.56%	+21.00%
Loss Cost	2012.2	0.028 (CI = +/-0.101; p = 0.571)	0.613 (CI = +/-0.288; p = 0.000)	0.162 (CI = +/-0.133; p = 0.019)	0.964	+2.83%	+20.96%
Loss Cost	2013.1	0.041 (CI = +/-0.129; p = 0.512)	0.618 (CI = +/-0.297; p = 0.000)	0.148 (CI = +/-0.161; p = 0.071)	0.963	+4.21%	+20.77%
Loss Cost	2013.2	0.023 (CI = +/-0.173; p = 0.786)	0.612 (CI = +/-0.306; p = 0.001)	0.168 (CI = +/-0.205; p = 0.104)	0.960	+2.30%	+20.96%
Loss Cost	2014.1	0.038 (CI = +/-0.251; p = 0.753)	0.616 (CI = +/-0.317; p = 0.001)	0.151 (CI = +/-0.282; p = 0.274)	0.958	+3.88%	+20.86%
Loss Cost	2014.2	0.029 (CI = +/-0.411; p = 0.882)	0.615 (CI = +/-0.330; p = 0.001)	0.160 (CI = +/-0.440; p = 0.453)	0.954	+2.99%	+20.89%
Loss Cost	2015.1	0.010 (CI = +/-0.890; p = 0.982)	0.614 (CI = +/-0.344; p = 0.002)	0.180 (CI = +/-0.914; p = 0.681)	0.950	+0.96%	+20.93%
Loss Cost	2015.2	0.190 (CI = +/-0.061; p = 0.000)	0.614 (CI = +/-0.344; p = 0.002)	NA (CI = +/-NA; p = NA)	0.949	+20.93%	+20.93%
Loss Cost	2016.1	0.205 (CI = +/-0.068; p = 0.000)	0.563 (CI = +/-0.360; p = 0.005)	NA (CI = +/-NA; p = NA)	0.948	+22.70%	+22.70%
Loss Cost	2016.2	0.194 (CI = +/-0.078; p = 0.000)	0.598 (CI = +/-0.386; p = 0.005)	NA (CI = +/-NA; p = NA)	0.941	+21.38%	+21.38%
Loss Cost	2017.1	0.194 (CI = +/-0.091; p = 0.000)	0.599 (CI = +/-0.422; p = 0.009)	NA (CI = +/-NA; p = NA)	0.933	+21.35%	+21.35%
Loss Cost	2017.2	0.173 (CI = +/-0.103; p = 0.003)	0.655 (CI = +/-0.447; p = 0.008)	NA (CI = +/-NA; p = NA)	0.925	+18.94%	+18.94%
Severity	2005.1	0.050 (CI = +/-0.008; p = 0.000)	0.177 (CI = +/-0.114; p = 0.003)	0.062 (CI = +/-0.023; p = 0.000)	0.982	+5.13%	+11.81%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	0.179 (CI = +/-0.115; p = 0.003)	0.060 (CI = +/-0.024; p = 0.000)	0.981	+5.21%	+11.75%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.179 (CI = +/-0.117; p = 0.004)	0.060 (CI = +/-0.025; p = 0.000)	0.980	+5.20%	+11.76%
Severity	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.179 (CI = +/-0.119; p = 0.005)	0.060 (CI = +/-0.026; p = 0.000)	0.980	+5.21%	+11.75%
Severity	2007.1	0.052 (CI = +/-0.012; p = 0.000)	0.182 (CI = +/-0.121; p = 0.004)	0.058 (CI = +/-0.027; p = 0.000)	0.979	+5.37%	+11.66%
Severity	2007.2	0.054 (CI = +/-0.013; p = 0.000)	0.184 (CI = +/-0.123; p = 0.005)	0.056 (CI = +/-0.028; p = 0.000)	0.978	+5.50%	+11.59%
Severity	2008.1	0.058 (CI = +/-0.013; p = 0.000)	0.192 (CI = +/-0.118; p = 0.002)	0.049 (CI = +/-0.028; p = 0.001)	0.980	+6.02%	+11.34%
Severity	2008.2	0.059 (CI = +/-0.015; p = 0.000)	0.193 (CI = +/-0.120; p = 0.003)	0.048 (CI = +/-0.030; p = 0.003)	0.979	+6.11%	+11.30%
Severity	2009.1	0.060 (CI = +/-0.017; p = 0.000)	0.195 (CI = +/-0.123; p = 0.003)	0.046 (CI = +/-0.032; p = 0.006)	0.978	+6.23%	+11.25%
Severity	2009.2	0.055 (CI = +/-0.018; p = 0.000)	0.188 (CI = +/-0.121; p = 0.004)	0.053 (CI = +/-0.033; p = 0.003)	0.978	+5.68%	+11.45%
Severity	2010.1	0.053 (CI = +/-0.021; p = 0.000)	0.186 (CI = +/-0.124; p = 0.005)	0.055 (CI = +/-0.036; p = 0.004)	0.976	+5.49%	+11.51%
Severity	2010.2	0.049 (CI = +/-0.023; p = 0.000)	0.182 (CI = +/-0.125; p = 0.006)	0.061 (CI = +/-0.039; p = 0.003)	0.975	+5.01%	+11.66%
Severity	2011.1	0.049 (CI = +/-0.027; p = 0.001)	0.182 (CI = +/-0.129; p = 0.007)	0.061 (CI = +/-0.043; p = 0.007)	0.974	+5.04%	+11.65%
Severity	2011.2	0.053 (CI = +/-0.032; p = 0.002)	0.185 (CI = +/-0.132; p = 0.008)	0.056 (CI = +/-0.048; p = 0.024)	0.972	+5.48%	+11.55%
Severity	2012.1	0.061 (CI = +/-0.039; p = 0.004)	0.190 (CI = +/-0.134; p = 0.008)	0.047 (CI = +/-0.054; p = 0.084)	0.971	+6.24%	+11.41%
Severity	2012.2	0.051 (CI = +/-0.048; p = 0.036)	0.185 (CI = +/-0.136; p = 0.010)	0.058 (CI = +/-0.063; p = 0.068)	0.970	+5.25%	+11.56%
Severity	2013.1	0.049 (CI = +/-0.061; p = 0.113)	0.184 (CI = +/-0.141; p = 0.013)	0.061 (CI = +/-0.077; p = 0.112)	0.967	+4.98%	+11.59%
Severity	2013.2	0.034 (CI = +/-0.082; p = 0.388)	0.180 (CI = +/-0.145; p = 0.017)	0.076 (CI = +/-0.097; p = 0.115)	0.965	+3.51%	+11.73%
Severity	2014.1	0.003 (CI = +/-0.116; p = 0.952)	0.174 (CI = +/-0.147; p = 0.023)	0.109 (CI = +/-0.131; p = 0.096)	0.962	+0.34%	+11.93%
Severity	2014.2	0.028 (CI = +/-0.190; p = 0.763)	0.176 (CI = +/-0.153; p = 0.026)	0.084 (CI = +/-0.204; p = 0.395)	0.960	+2.80%	+11.84%
Severity	2015.1	-0.113 (CI = +/-0.403; p = 0.562)	0.170 (CI = +/-0.156; p = 0.035)	0.227 (CI = +/-0.414; p = 0.263)	0.957	-10.66%	+12.06%
Severity	2015.2	0.114 (CI = +/-0.027; p = 0.000)	0.170 (CI = +/-0.156; p = 0.035)	NA (CI = +/-NA; p = NA)	0.956	+12.06%	+12.06%
Severity	2016.1	0.123 (CI = +/-0.029; p = 0.000)	0.137 (CI = +/-0.157; p = 0.082)	NA (CI = +/-NA; p = NA)	0.958	+13.13%	+13.13%
Severity	2016.2	0.125 (CI = +/-0.034; p = 0.000)	0.131 (CI = +/-0.170; p = 0.120)	NA (CI = +/-NA; p = NA)	0.952	+13.32%	+13.32%
Severity	2017.1	0.127 (CI = +/-0.040; p = 0.000)	0.126 (CI = +/-0.186; p = 0.165)	NA (CI = +/-NA; p = NA)	0.944	+13.51%	+13.51%
Severity	2017.2	0.122 (CI = +/-0.047; p = 0.000)	0.140 (CI = +/-0.202; p = 0.157)	NA (CI = +/-NA; p = NA)	0.934	+12.96%	+12.96%
Frequency	2005.1	-0.125 (CI = +/-0.015; p = 0.000)	0.326 (CI = +/-0.201; p = 0.002)	0.235 (CI = +/-0.040; p = 0.000)	0.919	-11.75%	+11.68%
Frequency	2005.2	-0.126 (CI = +/-0.016; p = 0.000)	0.323 (CI = +/-0.204; p = 0.003)	0.238 (CI = +/-0.042; p = 0.000)	0.915	-11.87%	+11.77%
Frequency	2006.1	-0.126 (CI = +/-0.017; p = 0.000)	0.322 (CI = +/-0.207; p = 0.003)	0.238 (CI = +/-0.043; p = 0.000)	0.910	-11.87%	+11.78%
Frequency	2006.2	-0.126 (CI = +/-0.019; p = 0.000)	0.323 (CI = +/-0.211; p = 0.004)	0.237 (CI = +/-0.045; p = 0.000)	0.905	-11.85%	+11.76%
Frequency	2007.1	-0.123 (CI = +/-0.020; p = 0.000)	0.329 (CI = +/-0.213; p = 0.003)	0.232 (CI = +/-0.047; p = 0.000)	0.900	-11.56%	+11.56%
Frequency	2007.2	-0.119 (CI = +/-0.022; p = 0.000)	0.335 (CI = +/-0.214; p = 0.003)	0.227 (CI = +/-0.049; p = 0.000)	0.896	-11.26%	+11.37%
Frequency	2008.1	-0.115 (CI = +/-0.024; p = 0.000)	0.343 (CI = +/-0.215; p = 0.003)	0.220 (CI = +/-0.051; p = 0.000)	0.894	-10.83%	+11.13%
Frequency	2008.2	-0.111 (CI = +/-0.027; p = 0.000)	0.348 (CI = +/-0.218; p = 0.003)	0.215 (CI = +/-0.054; p = 0.000)	0.892	-10.51%	+10.96%
Frequency	2009.1	-0.102 (CI = +/-0.029; p = 0.000)	0.360 (CI = +/-0.214; p = 0.002)	0.202 (CI = +/-0.055; p = 0.000)	0.896	-9.70%	+10.57%
Frequency	2009.2	-0.090 (CI = +/-0.031; p = 0.000)	0.375 (CI = +/-0.206; p = 0.001)	0.186 (CI = +/-0.056; p = 0.000)	0.905	-8.60%	+10.10%
Frequency	2010.1	-0.070 (CI = +/-0.030; p = 0.000)	0.397 (CI = +/-0.181; p = 0.000)	0.160 (CI = +/-0.052; p = 0.000)	0.928	-6.73%	+9.40%
Frequency	2010.2	-0.064 (CI = +/-0.034; p = 0.001)	0.402 (CI = +/-0.184; p = 0.000)	0.153 (CI = +/-0.057; p = 0.000)	0.929	-6.24%	+9.24%
Frequency	2011.1	-0.057 (CI = +/-0.040; p = 0.007)	0.408 (CI = +/-0.186; p = 0.000)	0.144 (CI = +/-0.062; p = 0.000)	0.930	-5.57%	+9.05%
Frequency	2011.2	-0.054 (CI = +/-0.047; p = 0.027)	0.410 (CI = +/-0.191; p = 0.000)	0.140 (CI = +/-0.070; p = 0.000)	0.930	-5.25%	+8.97%
Frequency	2012.1	-0.035 (CI = +/-0.055; p = 0.197)	0.422 (CI = +/-0.190; p = 0.000)	0.118 (CI = +/-0.077; p = 0.004)	0.935	-3.47%	+8.61%
Frequency	2012.2	-0.023 (CI = +/-0.068; p = 0.482)	0.428 (CI = +/-0.194; p = 0.000)	0.104 (CI = +/-0.090; p = 0.025)	0.935	-2.30%	+8.42%
Frequency	2013.1	-0.007 (CI = +/-0.086; p = 0.859)	0.434 (CI = +/-0.198; p = 0.000)	0.086 (CI = +/-0.108; p = 0.110)	0.935	-0.74%	+8.23%
Frequency	2013.2	-0.012 (CI = +/-0.116; p = 0.834)	0.433 (CI = +/-0.205; p = 0.000)	0.091 (CI = +/-0.137; p = 0.181)	0.932	-1.17%	+8.27%
Frequency	2014.1	0.035 (CI = +/-0.165; p = 0.663)	0.442 (CI = +/-0.208; p = 0.000)	0.042 (CI = +/-0.185; p = 0.639)	0.932	+3.53%	+7.98%
Frequency	2014.2	0.002 (CI = +/-0.269; p = 0.989)	0.438 (CI = +/-0.216; p = 0.001)	0.076 (CI = +/-0.288; p = 0.585)	0.927	+0.18%	+8.10%
Frequency	2015.1	0.122 (CI = +/-0.578; p = 0.660)	0.444 (CI = +/-0.224; p = 0.001)	-0.046 (CI = +/-0.594; p = 0.871)	0.923	+13.00%	+7.91%
Frequency	2015.2	0.076 (CI = +/-0.039; p = 0.001)	0.444 (CI = +/-0.224; p = 0.001)	NA (CI = +/-NA; p = NA)	0.921	+7.91%	+7.91%
Frequency	2016.1	0.081 (CI = +/-0.045; p = 0.002)	0.427 (CI = +/-0.240; p = 0.002)	NA (CI = +/-NA; p = NA)	0.917	+8.46%	+8.46%
Frequency	2016.2	0.069 (CI = +/-0.050; p = 0.011)	0.467 (CI = +/-0.249; p = 0.001)	NA (CI = +/-NA; p = NA)	0.912	+7.12%	+7.12%
Frequency	2017.1	0.067 (CI = +/-0.058; p = 0.028)	0.473 (CI = +/-0.272; p = 0.002)	NA (CI = +/-NA; p = NA)	0.902	+6.91%	+6.91%
Frequency	2017.2	0.052 (CI = +/-0.065; p = 0.112)	0.515 (CI = +/-0.283; p = 0.002)	NA (CI = +/-NA; p = NA)	0.895	+5.29%	+5.29%

Total Theft

Coverage = Total Theft

End Trend Period = 2024.2

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	2005.1	-0.075 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.006; p = 0.997)	0.503 (CI = +/-0.302; p = 0.002)	0.297 (CI = +/-0.059; p = 0.000)	0.951	-7.22%	+24.87%
Loss Cost	2005.2	-0.076 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.006; p = 0.995)	0.501 (CI = +/-0.307; p = 0.002)	0.298 (CI = +/-0.061; p = 0.000)	0.951	-7.27%	+24.92%
Loss Cost	2006.1	-0.076 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.006; p = 0.995)	0.501 (CI = +/-0.313; p = 0.003)	0.298 (CI = +/-0.064; p = 0.000)	0.951	-7.29%	+24.93%
Loss Cost	2006.2	-0.075 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.007; p = 0.996)	0.502 (CI = +/-0.318; p = 0.003)	0.298 (CI = +/-0.067; p = 0.000)	0.951	-7.26%	+24.90%
Loss Cost	2007.1	-0.071 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.007; p = 0.991)	0.512 (CI = +/-0.320; p = 0.003)	0.290 (CI = +/-0.069; p = 0.000)	0.952	-6.81%	+24.55%
Loss Cost	2007.2	-0.066 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.007; p = 0.979)	0.521 (CI = +/-0.322; p = 0.002)	0.283 (CI = +/-0.071; p = 0.000)	0.953	-6.37%	+24.24%
Loss Cost	2008.1	-0.056 (CI = +/-0.031; p = 0.001)	0.000 (CI = +/-0.006; p = 0.955)	0.539 (CI = +/-0.315; p = 0.002)	0.268 (CI = +/-0.072; p = 0.000)	0.957	-5.46%	+23.63%
Loss Cost	2008.2	-0.052 (CI = +/-0.034; p = 0.005)	0.000 (CI = +/-0.006; p = 0.946)	0.546 (CI = +/-0.320; p = 0.002)	0.262 (CI = +/-0.075; p = 0.000)	0.957	-5.03%	+23.38%
Loss Cost	2009.1	-0.041 (CI = +/-0.037; p = 0.031)	0.000 (CI = +/-0.006; p = 0.925)	0.562 (CI = +/-0.317; p = 0.001)	0.247 (CI = +/-0.078; p = 0.000)	0.960	-4.06%	+22.85%
Loss Cost	2009.2	-0.034 (CI = +/-0.042; p = 0.102)	0.000 (CI = +/-0.006; p = 0.913)	0.572 (CI = +/-0.320; p = 0.001)	0.238 (CI = +/-0.082; p = 0.000)	0.960	-3.39%	+22.52%
Loss Cost	2010.1	-0.016 (CI = +/-0.045; p = 0.468)	0.000 (CI = +/-0.006; p = 0.877)	0.595 (CI = +/-0.307; p = 0.001)	0.213 (CI = +/-0.083; p = 0.000)	0.965	-1.58%	+21.75%
Loss Cost	2010.2	-0.015 (CI = +/-0.052; p = 0.549)	0.000 (CI = +/-0.006; p = 0.879)	0.595 (CI = +/-0.315; p = 0.001)	0.212 (CI = +/-0.090; p = 0.000)	0.964	-1.51%	+21.72%
Loss Cost	2011.1	-0.008 (CI = +/-0.060; p = 0.790)	-0.001 (CI = +/-0.006; p = 0.871)	0.603 (CI = +/-0.322; p = 0.001)	0.202 (CI = +/-0.099; p = 0.000)	0.964	-0.78%	+21.48%
Loss Cost	2011.2	0.000 (CI = +/-0.071; p = 1.000)	-0.001 (CI = +/-0.007; p = 0.865)	0.609 (CI = +/-0.330; p = 0.001)	0.193 (CI = +/-0.110; p = 0.002)	0.963	+0.00%	+21.27%
Loss Cost	2012.1	0.026 (CI = +/-0.083; p = 0.524)	-0.001 (CI = +/-0.007; p = 0.841)	0.627 (CI = +/-0.329; p = 0.001)	0.162 (CI = +/-0.122; p = 0.012)	0.964	+2.63%	+20.66%
Loss Cost	2012.2	0.029 (CI = +/-0.104; p = 0.570)	-0.001 (CI = +/-0.007; p = 0.842)	0.629 (CI = +/-0.339; p = 0.001)	0.159 (CI = +/-0.142; p = 0.031)	0.962	+2.91%	+20.61%
Loss Cost	2013.1	0.042 (CI = +/-0.133; p = 0.513)	-0.001 (CI = +/-0.007; p = 0.839)	0.635 (CI = +/-0.350; p = 0.001)	0.143 (CI = +/-0.171; p = 0.096)	0.961	+4.32%	+20.41%
Loss Cost	2013.2	0.024 (CI = +/-0.179; p = 0.781)	-0.001 (CI = +/-0.007; p = 0.850)	0.629 (CI = +/-0.362; p = 0.002)	0.163 (CI = +/-0.217; p = 0.130)	0.958	+2.44%	+20.61%
Loss Cost	2014.1	0.040 (CI = +/-0.259; p = 0.749)	-0.001 (CI = +/-0.007; p = 0.850)	0.632 (CI = +/-0.376; p = 0.002)	0.146 (CI = +/-0.296; p = 0.311)	0.955	+4.08%	+20.49%
Loss Cost	2014.2	0.032 (CI = +/-0.427; p = 0.875)	-0.001 (CI = +/-0.008; p = 0.856)	0.631 (CI = +/-0.392; p = 0.004)	0.154 (CI = +/-0.461; p = 0.487)	0.952	+3.28%	+20.52%
Loss Cost	2015.1	0.014 (CI = +/-0.925; p = 0.974)	-0.001 (CI = +/-0.008; p = 0.861)	0.630 (CI = +/-0.410; p = 0.005)	0.173 (CI = +/-0.953; p = 0.705)	0.947	+1.44%	+20.56%
Loss Cost	2015.2	0.187 (CI = +/-0.073; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.861)	0.630 (CI = +/-0.410; p = 0.005)	NA (CI = +/-NA; p = NA)	0.945	+20.56%	+20.56%
Loss Cost	2016.1	0.203 (CI = +/-0.081; p = 0.000)	0.000 (CI = +/-0.008; p = 0.925)	0.573 (CI = +/-0.430; p = 0.013)	NA (CI = +/-NA; p = NA)	0.944	+22.48%	+22.48%
Loss Cost	2016.2	0.191 (CI = +/-0.092; p = 0.001)	0.000 (CI = +/-0.008; p = 0.899)	0.612 (CI = +/-0.461; p = 0.013)	NA (CI = +/-NA; p = NA)	0.937	+21.07%	+21.07%
Loss Cost	2017.1	0.191 (CI = +/-0.106; p = 0.002)	0.000 (CI = +/-0.009; p = 0.903)	0.613 (CI = +/-0.502; p = 0.021)	NA (CI = +/-NA; p = NA)	0.928	+21.04%	+21.04%
Loss Cost	2017.2	0.172 (CI = +/-0.118; p = 0.008)	0.000 (CI = +/-0.009; p = 0.929)	0.665 (CI = +/-0.527; p = 0.018)	NA (CI = +/-NA; p = NA)	0.919	+18.72%	+18.72%
Severity	2005.1	0.051 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.049)	0.239 (CI = +/-0.125; p = 0.000)	0.050 (CI = +/-0.025; p = 0.000)	0.983	+5.19%	+10.61%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.051)	0.241 (CI = +/-0.127; p = 0.000)	0.049 (CI = +/-0.025; p = 0.000)	0.983	+5.28%	+10.54%
Severity	2006.1	0.051 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.054)	0.241 (CI = +/-0.129; p = 0.001)	0.049 (CI = +/-0.026; p = 0.001)	0.982	+5.27%	+10.55%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.058)	0.241 (CI = +/-0.132; p = 0.001)	0.049 (CI = +/-0.028; p = 0.001)	0.981	+5.29%	+10.54%
Severity	2007.1	0.053 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.058)	0.245 (CI = +/-0.133; p = 0.001)	0.046 (CI = +/-0.028; p = 0.002)	0.981	+5.45%	+10.44%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.060)	0.247 (CI = +/-0.135; p = 0.001)	0.044 (CI = +/-0.030; p = 0.005)	0.980	+5.59%	+10.36%
Severity	2008.1	0.059 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.045)	0.257 (CI = +/-0.128; p = 0.000)	0.036 (CI = +/-0.029; p = 0.016)	0.982	+6.13%	+10.08%
Severity	2008.2	0.060 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.048)	0.258 (CI = +/-0.131; p = 0.000)	0.035 (CI = +/-0.031; p = 0.027)	0.981	+6.23%	+10.03%
Severity	2009.1	0.062 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.051)	0.260 (CI = +/-0.134; p = 0.000)	0.033 (CI = +/-0.033; p = 0.047)	0.980	+6.37%	+9.97%
Severity	2009.2	0.057 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.050)	0.253 (CI = +/-0.132; p = 0.001)	0.040 (CI = +/-0.034; p = 0.021)	0.980	+5.83%	+10.18%
Severity	2010.1	0.055 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.055)	0.251 (CI = +/-0.135; p = 0.001)	0.042 (CI = +/-0.036; p = 0.024)	0.979	+5.66%	+10.24%
Severity	2010.2	0.051 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.059)	0.246 (CI = +/-0.136; p = 0.001)	0.048 (CI = +/-0.039; p = 0.018)	0.978	+5.20%	+10.39%
Severity	2011.1	0.051 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.064)	0.247 (CI = +/-0.140; p = 0.001)	0.048 (CI = +/-0.043; p = 0.032)	0.976	+5.25%	+10.37%
Severity	2011.2	0.056 (CI = +/-0.031; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.067)	0.251 (CI = +/-0.143; p = 0.001)	0.042 (CI = +/-0.048; p = 0.084)	0.975	+5.74%	+10.26%
Severity	2012.1	0.063 (CI = +/-0.037; p = 0.002)	-0.003 (CI = +/-0.003; p = 0.067)	0.256 (CI = +/-0.145; p = 0.001)	0.033 (CI = +/-0.054; p = 0.219)	0.975	+6.55%	+10.10%
Severity	2012.2	0.055 (CI = +/-0.045; p = 0.020)	-0.003 (CI = +/-0.003; p = 0.073)	0.251 (CI = +/-0.148; p = 0.002)	0.043 (CI = +/-0.062; p = 0.164)	0.973	+5.61%	+10.25%
Severity	2013.1	0.053 (CI = +/-0.058; p = 0.072)	-0.003 (CI = +/-0.003; p = 0.081)	0.250 (CI = +/-0.153; p = 0.003)	0.045 (CI = +/-0.075; p = 0.225)	0.971	+5.43%	+10.27%
Severity	2013.2	0.040 (CI = +/-0.078; p = 0.296)	-0.003 (CI = +/-0.003; p = 0.090)	0.246 (CI = +/-0.158; p = 0.004)	0.059 (CI = +/-0.094; p = 0.205)	0.968	+4.07%	+10.40%
Severity	2014.1	0.011 (CI = +/-0.111; p = 0.841)	-0.003 (CI = +/-0.003; p = 0.098)	0.239 (CI = +/-0.161; p = 0.006)	0.090 (CI = +/-0.127; p = 0.151)	0.966	+1.08%	+10.61%
Severity	2014.2	0.039 (CI = +/-0.182; p = 0.659)	-0.003 (CI = +/-0.003; p = 0.105)	0.243 (CI = +/-0.167; p = 0.007)	0.061 (CI = +/-0.196; p = 0.517)	0.964	+3.93%	+10.49%
Severity	2015.1	-0.094 (CI = +/-0.385; p = 0.611)	-0.003 (CI = +/-0.003; p = 0.115)	0.235 (CI = +/-0.170; p = 0.010)	0.196 (CI = +/-0.396; p = 0.309)	0.961	-8.96%	+10.72%
Severity	2015.2	0.102 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.115)	0.235 (CI = +/-0.170; p = 0.010)	NA (CI = +/-NA; p = NA)	0.960	+10.72%	+10.72%
Severity	2016.1	0.111 (CI = +/-0.032; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.128)	0.200 (CI = +/-0.172; p = 0.025)	NA (CI = +/-NA; p = NA)	0.962	+11.79%	+11.79%
Severity	2016.2	0.113 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.146)	0.197 (CI = +/-0.187; p = 0.041)	NA (CI = +/-NA; p = NA)	0.956	+11.92%	+11.92%
Severity	2017.1	0.114 (CI = +/-0.043; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.163)	0.192 (CI = +/-0.203; p = 0.062)	NA (CI = +/-NA; p = NA)	0.949	+12.09%	+12.09%
Severity	2017.2	0.110 (CI = +/-0.049; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.184)	0.203 (CI = +/-0.219; p = 0.066)	NA (CI = +/-NA; p = NA)	0.939	+11.62%	+11.62%
Frequency	2005.1	-0.126 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.273)	0.264 (CI = +/-0.230; p = 0.026)	0.247 (CI = +/-0.045; p = 0.000)	0.920	-11.80%	+12.89%
Frequency	2005.2	-0.127 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.275)	0.260 (CI = +/-0.233; p = 0.030)	0.249 (CI = +/-0.047; p = 0.000)	0.916	-11.92%	+13.00%
Frequency	2006.1	-0.127 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.282)	0.260 (CI = +/-0.237; p = 0.033)	0.249 (CI = +/-0.048; p = 0.000)	0.911	-11.94%	+13.01%
Frequency	2006.2	-0.127 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.290)	0.260 (CI = +/-0.242; p = 0.036)	0.249 (CI = +/-0.051; p = 0.000)	0.905	-11.91%	+13.00%
Frequency	2007.1	-0.124 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.005; p = 0.299)	0.267 (CI = +/-0.244; p = 0.033)	0.244 (CI = +/-0.052; p = 0.000)	0.901	-11.63%	+12.78%
Frequency	2007.2	-0.120 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.308)	0.274 (CI = +/-0.246; p = 0.030)	0.239 (CI = +/-0.054; p = 0.000)	0.897	-11.33%	+12.58%
Frequency	2008.1	-0.116 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.005; p = 0.317)	0.282 (CI = +/-0.247; p = 0.027)	0.232 (CI = +/-0.056; p = 0.000)	0.894	-10.92%	+12.32%
Frequency	2008.2	-0.112 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.005; p = 0.328)	0.288 (CI = +/-0.251; p = 0.026)	0.227 (CI = +/-0.059; p = 0.000)	0.892	-10.60%	+12.13%
Frequency	2009.1	-0.103 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.005; p = 0.332)	0.302 (CI = +/-0.246; p = 0.018)	0.214 (CI = +/-0.060; p = 0.000)	0.896	-9.80%	+11.71%
Frequency	2009.2	-0.091 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.005; p = 0.329)	0.319 (CI = +/-0.237; p = 0.010)	0.197 (CI = +/-0.061; p = 0.000)	0.905	-8.71%	+11.20%
Frequency	2010.1	-0.071 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.004; p = 0.291)	0.344 (CI = +/-0.207; p = 0.002)	0.170 (CI = +/-0.056; p = 0.000)	0.929	-6.85%	+10.44%
Frequency	2010.2	-0.066 (CI = +/-0.034; p = 0.001)	0.002 (CI = +/-0.004; p = 0.303)	0.349 (CI = +/-0.211; p = 0.002)	0.164 (CI = +/-0.061; p = 0.000)	0.929	-6.37%	+10.26%
Frequency	2011.1	-0.059 (CI = +/-0.040; p = 0.006)	0.002 (CI = +/-0.004; p = 0.316)	0.356 (CI = +/-0.214; p = 0.002)	0.155 (CI = +/-0.066; p = 0.000)	0.931	-5.73%	+10.06%
Frequency</								

Uninsured Auto

Coverage = UA

End Trend Period = 2024.2

Excluded Points = NA

Parameters included: time, trend_level_change, mobility

Future Trend Start Date = 2016-07-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.032 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.042; p = 0.000)	0.421	-3.19%	+5.36%
Loss Cost	2005.2	-0.039 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.041; p = 0.000)	0.474	-3.83%	+5.66%
Loss Cost	2006.1	-0.045 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.042; p = 0.000)	0.511	-4.39%	+5.91%
Loss Cost	2006.2	-0.056 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.117 (CI = +/-0.039; p = 0.000)	0.614	-5.42%	+6.34%
Loss Cost	2007.1	-0.059 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.121 (CI = +/-0.040; p = 0.000)	0.610	-5.68%	+6.44%
Loss Cost	2007.2	-0.068 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.133 (CI = +/-0.040; p = 0.000)	0.664	-6.54%	+6.76%
Loss Cost	2008.1	-0.074 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.141 (CI = +/-0.041; p = 0.000)	0.681	-7.13%	+6.96%
Loss Cost	2008.2	-0.082 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.152 (CI = +/-0.042; p = 0.000)	0.707	-7.89%	+7.21%
Loss Cost	2009.1	-0.083 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.153 (CI = +/-0.045; p = 0.000)	0.688	-7.98%	+7.23%
Loss Cost	2009.2	-0.091 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.162 (CI = +/-0.047; p = 0.000)	0.698	-8.67%	+7.42%
Loss Cost	2010.1	-0.086 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.157 (CI = +/-0.051; p = 0.000)	0.672	-8.23%	+7.32%
Loss Cost	2010.2	-0.085 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.155 (CI = +/-0.056; p = 0.000)	0.652	-8.13%	+7.29%
Loss Cost	2011.1	-0.074 (CI = +/-0.044; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.143 (CI = +/-0.061; p = 0.000)	0.635	-7.13%	+7.10%
Loss Cost	2011.2	-0.065 (CI = +/-0.051; p = 0.014)	0.012 (CI = +/-0.005; p = 0.000)	0.132 (CI = +/-0.068; p = 0.000)	0.624	-6.30%	+6.97%
Loss Cost	2012.1	-0.041 (CI = +/-0.057; p = 0.151)	0.012 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.072; p = 0.006)	0.643	-3.99%	+6.65%
Loss Cost	2012.2	-0.058 (CI = +/-0.067; p = 0.085)	0.012 (CI = +/-0.005; p = 0.000)	0.124 (CI = +/-0.083; p = 0.005)	0.655	-5.66%	+6.84%
Loss Cost	2013.1	-0.068 (CI = +/-0.083; p = 0.106)	0.012 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.099; p = 0.010)	0.656	-6.53%	+6.92%
Loss Cost	2013.2	-0.100 (CI = +/-0.104; p = 0.057)	0.011 (CI = +/-0.005; p = 0.000)	0.170 (CI = +/-0.119; p = 0.008)	0.673	-9.56%	+7.15%
Loss Cost	2014.1	-0.088 (CI = +/-0.140; p = 0.205)	0.011 (CI = +/-0.005; p = 0.000)	0.156 (CI = +/-0.155; p = 0.048)	0.670	-8.39%	+7.08%
Loss Cost	2014.2	-0.136 (CI = +/-0.201; p = 0.170)	0.011 (CI = +/-0.005; p = 0.000)	0.206 (CI = +/-0.215; p = 0.059)	0.675	-12.74%	+7.25%
Loss Cost	2015.1	-0.044 (CI = +/-0.326; p = 0.781)	0.011 (CI = +/-0.005; p = 0.000)	0.112 (CI = +/-0.339; p = 0.494)	0.683	-4.26%	+7.06%
Loss Cost	2015.2	-0.193 (CI = +/-0.707; p = 0.568)	0.011 (CI = +/-0.005; p = 0.000)	0.263 (CI = +/-0.717; p = 0.447)	0.677	-17.59%	+7.07%
Loss Cost	2016.1	0.069 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.693	+7.19%	+7.19%
Loss Cost	2016.2	0.073 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.693	+7.54%	+7.54%
Loss Cost	2017.1	0.081 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.722	+8.41%	+8.41%
Loss Cost	2017.2	0.074 (CI = +/-0.040; p = 0.002)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.712	+7.63%	+7.63%
Severity	2005.1	0.047 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.706)	-0.057 (CI = +/-0.036; p = 0.003)	0.505	+4.85%	-0.96%
Severity	2005.2	0.042 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.674)	-0.050 (CI = +/-0.037; p = 0.009)	0.438	+4.33%	-0.75%
Severity	2006.1	0.036 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.631)	-0.041 (CI = +/-0.036; p = 0.028)	0.359	+3.69%	-0.50%
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.004)	-0.001 (CI = +/-0.004; p = 0.536)	-0.027 (CI = +/-0.033; p = 0.102)	0.267	+2.65%	-0.13%
Severity	2007.1	0.024 (CI = +/-0.019; p = 0.014)	-0.001 (CI = +/-0.004; p = 0.532)	-0.025 (CI = +/-0.035; p = 0.157)	0.210	+2.44%	-0.06%
Severity	2007.2	0.016 (CI = +/-0.019; p = 0.092)	-0.001 (CI = +/-0.004; p = 0.476)	-0.014 (CI = +/-0.034; p = 0.398)	0.113	+1.65%	+0.20%
Severity	2008.1	0.008 (CI = +/-0.020; p = 0.388)	-0.002 (CI = +/-0.004; p = 0.422)	-0.004 (CI = +/-0.034; p = 0.808)	0.033	+0.85%	+0.44%
Severity	2008.2	0.002 (CI = +/-0.021; p = 0.835)	-0.002 (CI = +/-0.004; p = 0.390)	0.004 (CI = +/-0.035; p = 0.817)	-0.009	+0.22%	+0.61%
Severity	2009.1	0.004 (CI = +/-0.023; p = 0.709)	-0.002 (CI = +/-0.004; p = 0.404)	0.001 (CI = +/-0.037; p = 0.943)	-0.005	+0.43%	+0.56%
Severity	2009.2	0.003 (CI = +/-0.026; p = 0.845)	-0.002 (CI = +/-0.004; p = 0.407)	0.003 (CI = +/-0.040; p = 0.860)	-0.020	+0.25%	+0.60%
Severity	2010.1	0.006 (CI = +/-0.029; p = 0.662)	-0.002 (CI = +/-0.004; p = 0.422)	-0.001 (CI = +/-0.044; p = 0.959)	-0.011	+0.63%	+0.52%
Severity	2010.2	0.014 (CI = +/-0.033; p = 0.397)	-0.002 (CI = +/-0.004; p = 0.438)	-0.010 (CI = +/-0.047; p = 0.667)	0.019	+1.38%	+0.38%
Severity	2011.1	0.020 (CI = +/-0.037; p = 0.270)	-0.002 (CI = +/-0.004; p = 0.456)	-0.018 (CI = +/-0.051; p = 0.484)	0.040	+2.06%	+0.27%
Severity	2011.2	0.033 (CI = +/-0.042; p = 0.125)	-0.001 (CI = +/-0.004; p = 0.474)	-0.032 (CI = +/-0.056; p = 0.256)	0.093	+3.31%	+0.10%
Severity	2012.1	0.058 (CI = +/-0.045; p = 0.013)	-0.001 (CI = +/-0.004; p = 0.478)	-0.061 (CI = +/-0.057; p = 0.040)	0.258	+6.01%	-0.22%
Severity	2012.2	0.047 (CI = +/-0.054; p = 0.084)	-0.001 (CI = +/-0.004; p = 0.465)	-0.048 (CI = +/-0.066; p = 0.147)	0.112	+4.79%	-0.10%
Severity	2013.1	0.031 (CI = +/-0.066; p = 0.335)	-0.001 (CI = +/-0.004; p = 0.450)	-0.031 (CI = +/-0.078; p = 0.419)	-0.017	+3.15%	+0.03%
Severity	2013.2	0.017 (CI = +/-0.084; p = 0.670)	-0.001 (CI = +/-0.004; p = 0.447)	-0.016 (CI = +/-0.096; p = 0.728)	-0.085	+1.75%	+0.12%
Severity	2014.1	0.041 (CI = +/-0.112; p = 0.450)	-0.001 (CI = +/-0.004; p = 0.469)	-0.041 (CI = +/-0.123; p = 0.494)	-0.065	+4.19%	+0.01%
Severity	2014.2	0.031 (CI = +/-0.162; p = 0.692)	-0.001 (CI = +/-0.004; p = 0.477)	-0.031 (CI = +/-0.174; p = 0.714)	-0.114	+3.15%	+0.04%
Severity	2015.1	0.160 (CI = +/-0.254; p = 0.202)	-0.001 (CI = +/-0.004; p = 0.499)	-0.162 (CI = +/-0.264; p = 0.213)	-0.012	+17.30%	-0.20%
Severity	2015.2	0.007 (CI = +/-0.547; p = 0.979)	-0.001 (CI = +/-0.004; p = 0.492)	-0.008 (CI = +/-0.555; p = 0.977)	-0.161	+0.69%	-0.09%
Severity	2016.1	-0.001 (CI = +/-0.023; p = 0.937)	-0.001 (CI = +/-0.004; p = 0.492)	NA (CI = +/-NA; p = NA)	-0.097	-0.09%	-0.09%
Severity	2016.2	-0.004 (CI = +/-0.025; p = 0.750)	-0.001 (CI = +/-0.004; p = 0.542)	NA (CI = +/-NA; p = NA)	-0.106	-0.38%	-0.38%
Severity	2017.1	-0.004 (CI = +/-0.029; p = 0.754)	-0.001 (CI = +/-0.005; p = 0.568)	NA (CI = +/-NA; p = NA)	-0.116	-0.43%	-0.43%
Severity	2017.2	-0.017 (CI = +/-0.027; p = 0.193)	0.000 (CI = +/-0.004; p = 0.795)	NA (CI = +/-NA; p = NA)	0.001	-1.71%	-1.71%
Frequency	2005.1	-0.080 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.142 (CI = +/-0.020; p = 0.000)	0.915	-7.66%	+6.38%
Frequency	2005.2	-0.081 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.144 (CI = +/-0.021; p = 0.000)	0.912	-7.82%	+6.45%
Frequency	2006.1	-0.081 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.144 (CI = +/-0.022; p = 0.000)	0.902	-7.79%	+6.44%
Frequency	2006.2	-0.082 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.145 (CI = +/-0.023; p = 0.000)	0.894	-7.86%	+6.47%
Frequency	2007.1	-0.083 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.146 (CI = +/-0.024; p = 0.000)	0.885	-7.93%	+6.50%
Frequency	2007.2	-0.084 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.147 (CI = +/-0.025; p = 0.000)	0.876	-8.06%	+6.55%
Frequency	2008.1	-0.082 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.145 (CI = +/-0.027; p = 0.000)	0.863	-7.91%	+6.50%
Frequency	2008.2	-0.084 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.148 (CI = +/-0.029; p = 0.000)	0.855	-8.09%	+6.55%
Frequency	2009.1	-0.087 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.152 (CI = +/-0.030; p = 0.000)	0.849	-8.37%	+6.64%
Frequency	2009.2	-0.093 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.159 (CI = +/-0.032; p = 0.000)	0.853	-8.90%	+6.73%
Frequency	2010.1	-0.092 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.158 (CI = +/-0.035; p = 0.000)	0.839	-8.81%	+6.76%
Frequency	2010.2	-0.098 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.165 (CI = +/-0.037; p = 0.000)	0.840	-9.38%	+6.88%
Frequency	2011.1	-0.094 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.160 (CI = +/-0.041; p = 0.000)	0.826	-9.00%	+6.81%
Frequency	2011.2	-0.098 (CI = +/-0.035; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.164 (CI = +/-0.046; p = 0.000)	0.819	-9.30%	+6.86%
Frequency	2012.1	-0.099 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.166 (CI = +/-0.053; p = 0.000)	0.811	-9.43%	+6.88%
Frequency	2012.2	-0.105 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.172 (CI = +/-0.061; p = 0.000)	0.808	-9.97%	+6.95%
Frequency	2013.1	-0.099 (CI = +/-0.062; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	0.165 (CI = +/-0.073; p = 0.000)	0.801	-9.39%	+6.89%
Frequency	2013.2	-0.118 (CI = +/-0.078; p = 0.005)	0.013 (CI = +/-0.004; p = 0.000)	0.186 (CI = +/-0.089; p = 0.000)	0.806	-11.11%	+7.02%
Frequency	2014.1	-0.129 (CI = +/-0.105; p = 0.019)	0.013 (CI = +/-0.004; p = 0.000)	0.197 (CI = +/-0.116; p = 0.002)	0.805	-12.08%	+7.08%
Frequency	2014.2	-0.167 (CI = +/-0.150; p = 0.031)	0.013 (CI = +/-0.004; p = 0.000)	0.237 (CI = +/-0.160; p = 0.006)	0.810	-15.41%	+7.21%
Frequency	2015.1	-0.203 (CI = +/-0.247; p = 0.101)	0.013 (CI = +/-0.004; p = 0.000)	0.273 (CI = +/-0.257; p = 0.038)	0.809	-18.38%	+7.28%
Frequency	2015.2	-0.200 (CI = +/-0.540; p = 0.441)	0.013 (CI = +/-0.004; p = 0.000)	0.271 (CI = +/-0.548; p = 0.309)	0.807	-18.16%	+7.28%
Frequency	2016.1	0.070 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.817	+7.28%	+7.28%
Frequency	2016.2	0.077 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.840	+7.95%	+7.95%
Frequency	2017.1	0.085 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.874	+8.88%	+8.88%
Frequency	2017.2	0.091 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.884	+9.51%	+9.51%

Uninsured Auto

Coverage = UA
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2018-01-01

Fit	Start Date	Scalar Shift	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2005.1	-0.048 (CI = +/-0.161; p = 0.549)	-0.017	0.00%
Loss Cost	2005.2	-0.053 (CI = +/-0.164; p = 0.514)	-0.015	0.00%
Loss Cost	2006.1	-0.055 (CI = +/-0.167; p = 0.509)	-0.015	0.00%
Loss Cost	2006.2	-0.063 (CI = +/-0.170; p = 0.453)	-0.012	0.00%
Loss Cost	2007.1	-0.055 (CI = +/-0.172; p = 0.521)	-0.017	0.00%
Loss Cost	2007.2	-0.056 (CI = +/-0.177; p = 0.527)	-0.018	0.00%
Loss Cost	2008.1	-0.049 (CI = +/-0.181; p = 0.583)	-0.021	0.00%
Loss Cost	2008.2	-0.043 (CI = +/-0.185; p = 0.637)	-0.025	0.00%
Loss Cost	2009.1	-0.026 (CI = +/-0.186; p = 0.781)	-0.031	0.00%
Loss Cost	2009.2	-0.015 (CI = +/-0.190; p = 0.869)	-0.033	0.00%
Loss Cost	2010.1	0.010 (CI = +/-0.187; p = 0.913)	-0.035	0.00%
Loss Cost	2010.2	0.030 (CI = +/-0.188; p = 0.744)	-0.033	0.00%
Loss Cost	2011.1	0.058 (CI = +/-0.186; p = 0.524)	-0.022	0.00%
Loss Cost	2011.2	0.081 (CI = +/-0.187; p = 0.383)	-0.008	0.00%
Loss Cost	2012.1	0.110 (CI = +/-0.186; p = 0.232)	0.020	0.00%
Loss Cost	2012.2	0.107 (CI = +/-0.195; p = 0.269)	0.012	0.00%
Loss Cost	2013.1	0.112 (CI = +/-0.205; p = 0.270)	0.012	0.00%
Loss Cost	2013.2	0.110 (CI = +/-0.217; p = 0.305)	0.005	0.00%
Loss Cost	2014.1	0.130 (CI = +/-0.228; p = 0.250)	0.019	0.00%
Loss Cost	2014.2	0.131 (CI = +/-0.246; p = 0.279)	0.012	0.00%
Loss Cost	2015.1	0.159 (CI = +/-0.263; p = 0.222)	0.031	0.00%
Loss Cost	2015.2	0.147 (CI = +/-0.290; p = 0.300)	0.008	0.00%
Loss Cost	2016.1	0.150 (CI = +/-0.327; p = 0.346)	-0.003	0.00%
Loss Cost	2016.2	0.148 (CI = +/-0.381; p = 0.421)	-0.020	0.00%
Loss Cost	2017.1	0.195 (CI = +/-0.469; p = 0.388)	-0.014	0.00%
Loss Cost	2017.2	0.042 (CI = +/-0.658; p = 0.893)	-0.075	0.00%
Severity	2005.1	0.213 (CI = +/-0.137; p = 0.003)	0.187	0.00%
Severity	2005.2	0.192 (CI = +/-0.127; p = 0.004)	0.182	0.00%
Severity	2006.1	0.171 (CI = +/-0.115; p = 0.005)	0.179	0.00%
Severity	2006.2	0.145 (CI = +/-0.094; p = 0.004)	0.195	0.00%
Severity	2007.1	0.136 (CI = +/-0.094; p = 0.006)	0.181	0.00%
Severity	2007.2	0.119 (CI = +/-0.085; p = 0.007)	0.174	0.00%
Severity	2008.1	0.104 (CI = +/-0.078; p = 0.011)	0.161	0.00%
Severity	2008.2	0.094 (CI = +/-0.077; p = 0.017)	0.142	0.00%
Severity	2009.1	0.097 (CI = +/-0.078; p = 0.017)	0.149	0.00%
Severity	2009.2	0.095 (CI = +/-0.081; p = 0.023)	0.138	0.00%
Severity	2010.1	0.100 (CI = +/-0.083; p = 0.020)	0.149	0.00%
Severity	2010.2	0.107 (CI = +/-0.084; p = 0.015)	0.170	0.00%
Severity	2011.1	0.111 (CI = +/-0.087; p = 0.015)	0.177	0.00%
Severity	2011.2	0.117 (CI = +/-0.090; p = 0.013)	0.193	0.00%
Severity	2012.1	0.129 (CI = +/-0.090; p = 0.007)	0.235	0.00%
Severity	2012.2	0.111 (CI = +/-0.087; p = 0.015)	0.196	0.00%
Severity	2013.1	0.095 (CI = +/-0.087; p = 0.034)	0.152	0.00%
Severity	2013.2	0.086 (CI = +/-0.091; p = 0.063)	0.115	0.00%
Severity	2014.1	0.093 (CI = +/-0.096; p = 0.057)	0.128	0.00%
Severity	2014.2	0.087 (CI = +/-0.102; p = 0.090)	0.098	0.00%
Severity	2015.1	0.103 (CI = +/-0.108; p = 0.060)	0.137	0.00%
Severity	2015.2	0.081 (CI = +/-0.115; p = 0.156)	0.063	0.00%
Severity	2016.1	0.093 (CI = +/-0.129; p = 0.144)	0.074	0.00%
Severity	2016.2	0.092 (CI = +/-0.150; p = 0.212)	0.042	0.00%
Severity	2017.1	0.127 (CI = +/-0.182; p = 0.155)	0.077	0.00%
Severity	2017.2	0.020 (CI = +/-0.243; p = 0.860)	-0.074	0.00%
Frequency	2005.1	-0.261 (CI = +/-0.187; p = 0.007)	0.152	0.00%
Frequency	2005.2	-0.245 (CI = +/-0.186; p = 0.011)	0.140	0.00%
Frequency	2006.1	-0.226 (CI = +/-0.182; p = 0.016)	0.126	0.00%
Frequency	2006.2	-0.209 (CI = +/-0.180; p = 0.024)	0.112	0.00%
Frequency	2007.1	-0.191 (CI = +/-0.178; p = 0.036)	0.097	0.00%
Frequency	2007.2	-0.174 (CI = +/-0.177; p = 0.054)	0.081	0.00%
Frequency	2008.1	-0.153 (CI = +/-0.174; p = 0.082)	0.063	0.00%
Frequency	2008.2	-0.138 (CI = +/-0.174; p = 0.118)	0.047	0.00%
Frequency	2009.1	-0.123 (CI = +/-0.176; p = 0.164)	0.032	0.00%
Frequency	2009.2	-0.111 (CI = +/-0.179; p = 0.217)	0.019	0.00%
Frequency	2010.1	-0.090 (CI = +/-0.178; p = 0.313)	0.002	0.00%
Frequency	2010.2	-0.076 (CI = +/-0.182; p = 0.398)	-0.009	0.00%
Frequency	2011.1	-0.052 (CI = +/-0.182; p = 0.559)	-0.025	0.00%
Frequency	2011.2	-0.036 (CI = +/-0.186; p = 0.692)	-0.033	0.00%
Frequency	2012.1	-0.018 (CI = +/-0.191; p = 0.843)	-0.040	0.00%
Frequency	2012.2	-0.004 (CI = +/-0.198; p = 0.966)	-0.043	0.00%
Frequency	2013.1	0.017 (CI = +/-0.205; p = 0.865)	-0.044	0.00%
Frequency	2013.2	0.024 (CI = +/-0.216; p = 0.820)	-0.045	0.00%
Frequency	2014.1	0.037 (CI = +/-0.230; p = 0.741)	-0.044	0.00%
Frequency	2014.2	0.044 (CI = +/-0.247; p = 0.716)	-0.045	0.00%
Frequency	2015.1	0.055 (CI = +/-0.267; p = 0.670)	-0.045	0.00%
Frequency	2015.2	0.066 (CI = +/-0.295; p = 0.642)	-0.045	0.00%
Frequency	2016.1	0.057 (CI = +/-0.332; p = 0.722)	-0.054	0.00%
Frequency	2016.2	0.056 (CI = +/-0.387; p = 0.762)	-0.060	0.00%
Frequency	2017.1	0.067 (CI = +/-0.478; p = 0.767)	-0.064	0.00%
Frequency	2017.2	0.021 (CI = +/-0.684; p = 0.947)	-0.077	0.00%

Uninsured Auto

Coverage = UA
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar, level_change, trend_level_change, mobility
Scalar Level Change Start Date = 2018-01-01
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.026 (CI = +/-0.018; p = 0.007)	0.009 (CI = +/-0.006; p = 0.006)	0.054 (CI = +/-0.231; p = 0.636)	0.130 (CI = +/-0.060; p = 0.000)	0.468	-2.55%	+10.94%
Loss Cost	2005.2	-0.032 (CI = +/-0.019; p = 0.002)	0.009 (CI = +/-0.006; p = 0.005)	0.085 (CI = +/-0.226; p = 0.449)	0.137 (CI = +/-0.058; p = 0.000)	0.514	-3.12%	+11.05%
Loss Cost	2006.1	-0.037 (CI = +/-0.020; p = 0.001)	0.009 (CI = +/-0.006; p = 0.005)	0.111 (CI = +/-0.224; p = 0.321)	0.142 (CI = +/-0.058; p = 0.000)	0.545	-3.61%	+11.14%
Loss Cost	2006.2	-0.046 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.158 (CI = +/-0.204; p = 0.125)	0.154 (CI = +/-0.053; p = 0.000)	0.637	-4.52%	+11.33%
Loss Cost	2007.1	-0.048 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.167 (CI = +/-0.210; p = 0.116)	0.156 (CI = +/-0.054; p = 0.000)	0.631	-4.69%	+11.36%
Loss Cost	2007.2	-0.056 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.201 (CI = +/-0.203; p = 0.052)	0.164 (CI = +/-0.052; p = 0.000)	0.675	-5.40%	+11.50%
Loss Cost	2008.1	-0.060 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.222 (CI = +/-0.206; p = 0.035)	0.170 (CI = +/-0.053; p = 0.000)	0.684	-5.84%	+11.59%
Loss Cost	2008.2	-0.066 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.248 (CI = +/-0.206; p = 0.020)	0.177 (CI = +/-0.053; p = 0.000)	0.701	-6.41%	+11.71%
Loss Cost	2009.1	-0.065 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.244 (CI = +/-0.215; p = 0.027)	0.176 (CI = +/-0.056; p = 0.000)	0.681	-6.33%	+11.69%
Loss Cost	2009.2	-0.070 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.263 (CI = +/-0.221; p = 0.021)	0.181 (CI = +/-0.058; p = 0.000)	0.683	-6.77%	+11.78%
Loss Cost	2010.1	-0.064 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.239 (CI = +/-0.226; p = 0.039)	0.174 (CI = +/-0.060; p = 0.000)	0.663	-6.18%	+11.66%
Loss Cost	2010.2	-0.060 (CI = +/-0.035; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	0.226 (CI = +/-0.236; p = 0.060)	0.170 (CI = +/-0.063; p = 0.000)	0.645	-5.84%	+11.59%
Loss Cost	2011.1	-0.049 (CI = +/-0.038; p = 0.015)	0.009 (CI = +/-0.005; p = 0.002)	0.186 (CI = +/-0.238; p = 0.120)	0.156 (CI = +/-0.065; p = 0.000)	0.642	-4.74%	+11.37%
Loss Cost	2011.2	-0.039 (CI = +/-0.043; p = 0.074)	0.009 (CI = +/-0.005; p = 0.002)	0.154 (CI = +/-0.245; p = 0.208)	0.145 (CI = +/-0.068; p = 0.000)	0.641	-3.78%	+11.18%
Loss Cost	2012.1	-0.018 (CI = +/-0.045; p = 0.423)	0.009 (CI = +/-0.005; p = 0.001)	0.088 (CI = +/-0.236; p = 0.445)	0.120 (CI = +/-0.068; p = 0.001)	0.681	-1.74%	+10.78%
Loss Cost	2012.2	-0.027 (CI = +/-0.051; p = 0.285)	0.009 (CI = +/-0.005; p = 0.001)	0.116 (CI = +/-0.237; p = 0.344)	0.131 (CI = +/-0.074; p = 0.001)	0.687	-2.65%	+10.96%
Loss Cost	2013.1	-0.029 (CI = +/-0.060; p = 0.330)	0.009 (CI = +/-0.005; p = 0.002)	0.121 (CI = +/-0.269; p = 0.358)	0.133 (CI = +/-0.084; p = 0.004)	0.684	-2.83%	+10.99%
Loss Cost	2013.2	-0.042 (CI = +/-0.071; p = 0.232)	0.009 (CI = +/-0.005; p = 0.002)	0.154 (CI = +/-0.288; p = 0.276)	0.148 (CI = +/-0.095; p = 0.004)	0.689	-4.08%	+11.24%
Loss Cost	2014.1	-0.027 (CI = +/-0.085; p = 0.512)	0.009 (CI = +/-0.005; p = 0.002)	0.119 (CI = +/-0.312; p = 0.432)	0.131 (CI = +/-0.110; p = 0.022)	0.693	-2.65%	+10.96%
Loss Cost	2014.2	-0.036 (CI = +/-0.104; p = 0.473)	0.009 (CI = +/-0.006; p = 0.004)	0.139 (CI = +/-0.345; p = 0.405)	0.142 (CI = +/-0.131; p = 0.036)	0.690	-3.55%	+11.13%
Loss Cost	2015.1	-0.002 (CI = +/-0.126; p = 0.972)	0.009 (CI = +/-0.006; p = 0.003)	0.071 (CI = +/-0.373; p = 0.690)	0.102 (CI = +/-0.155; p = 0.182)	0.705	-0.21%	+10.49%
Loss Cost	2015.2	-0.025 (CI = +/-0.158; p = 0.737)	0.009 (CI = +/-0.006; p = 0.006)	0.112 (CI = +/-0.417; p = 0.572)	0.129 (CI = +/-0.192; p = 0.171)	0.700	-2.50%	+10.93%
Loss Cost	2016.1	-0.032 (CI = +/-0.201; p = 0.737)	0.009 (CI = +/-0.007; p = 0.011)	0.122 (CI = +/-0.469; p = 0.582)	0.137 (CI = +/-0.241; p = 0.242)	0.693	-3.14%	+11.05%
Loss Cost	2016.2	-0.048 (CI = +/-0.249; p = 0.681)	0.009 (CI = +/-0.007; p = 0.020)	0.141 (CI = +/-0.515; p = 0.561)	0.156 (CI = +/-0.297; p = 0.275)	0.684	-4.70%	+11.36%
Loss Cost	2017.1	-0.013 (CI = +/-0.289; p = 0.922)	0.009 (CI = +/-0.008; p = 0.021)	0.122 (CI = +/-0.539; p = 0.627)	0.115 (CI = +/-0.343; p = 0.477)	0.687	-1.31%	+10.70%
Loss Cost	2017.2	-0.070 (CI = +/-0.289; p = 0.600)	0.008 (CI = +/-0.007; p = 0.029)	0.040 (CI = +/-0.530; p = 0.871)	0.182 (CI = +/-0.343; p = 0.265)	0.713	-6.78%	+11.78%
Severity	2005.1	0.041 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.793)	-0.043 (CI = +/-0.217; p = 0.690)	-0.074 (CI = +/-0.056; p = 0.012)	0.477	+4.18%	-3.24%
Severity	2005.2	0.036 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.807)	-0.016 (CI = +/-0.213; p = 0.883)	-0.068 (CI = +/-0.055; p = 0.018)	0.415	+3.64%	-3.15%
Severity	2006.1	0.029 (CI = +/-0.018; p = 0.002)	0.001 (CI = +/-0.006; p = 0.824)	0.017 (CI = +/-0.205; p = 0.866)	-0.060 (CI = +/-0.053; p = 0.027)	0.346	+2.98%	-3.05%
Severity	2006.2	0.019 (CI = +/-0.017; p = 0.023)	0.000 (CI = +/-0.005; p = 0.845)	0.066 (CI = +/-0.179; p = 0.455)	-0.049 (CI = +/-0.046; p = 0.040)	0.284	+1.96%	-2.88%
Severity	2007.1	0.017 (CI = +/-0.018; p = 0.061)	0.000 (CI = +/-0.005; p = 0.857)	0.078 (CI = +/-0.183; p = 0.391)	-0.046 (CI = +/-0.047; p = 0.056)	0.235	+1.71%	-2.84%
Severity	2007.2	0.009 (CI = +/-0.018; p = 0.298)	0.000 (CI = +/-0.004; p = 0.887)	0.114 (CI = +/-0.172; p = 0.186)	-0.037 (CI = +/-0.044; p = 0.101)	0.174	+0.92%	-2.71%
Severity	2008.1	0.001 (CI = +/-0.018; p = 0.875)	0.000 (CI = +/-0.004; p = 0.922)	0.149 (CI = +/-0.164; p = 0.071)	-0.028 (CI = +/-0.042; p = 0.187)	0.141	+0.14%	-2.58%
Severity	2008.2	-0.005 (CI = +/-0.018; p = 0.589)	0.000 (CI = +/-0.004; p = 0.956)	0.175 (CI = +/-0.158; p = 0.031)	-0.020 (CI = +/-0.041; p = 0.320)	0.134	-0.49%	-2.48%
Severity	2009.1	-0.017 (CI = +/-0.020; p = 0.715)	0.000 (CI = +/-0.004; p = 0.950)	0.170 (CI = +/-0.164; p = 0.043)	-0.022 (CI = +/-0.043; p = 0.306)	0.133	-0.36%	-2.50%
Severity	2009.2	-0.006 (CI = +/-0.022; p = 0.591)	0.000 (CI = +/-0.004; p = 0.964)	0.179 (CI = +/-0.171; p = 0.040)	-0.019 (CI = +/-0.044; p = 0.388)	0.125	-0.59%	-2.46%
Severity	2010.1	-0.003 (CI = +/-0.025; p = 0.774)	0.000 (CI = +/-0.004; p = 0.951)	0.170 (CI = +/-0.177; p = 0.060)	-0.022 (CI = +/-0.047; p = 0.345)	0.127	-0.35%	-2.50%
Severity	2010.2	0.002 (CI = +/-0.027; p = 0.904)	0.000 (CI = +/-0.004; p = 0.922)	0.152 (CI = +/-0.183; p = 0.100)	-0.028 (CI = +/-0.049; p = 0.252)	0.145	+0.16%	-2.58%
Severity	2011.1	0.006 (CI = +/-0.031; p = 0.711)	0.000 (CI = +/-0.004; p = 0.901)	0.138 (CI = +/-0.191; p = 0.149)	-0.032 (CI = +/-0.052; p = 0.209)	0.154	+0.56%	-2.65%
Severity	2011.2	0.013 (CI = +/-0.034; p = 0.440)	0.000 (CI = +/-0.004; p = 0.859)	0.114 (CI = +/-0.198; p = 0.247)	-0.041 (CI = +/-0.055; p = 0.135)	0.185	+1.31%	-2.78%
Severity	2012.1	0.029 (CI = +/-0.036; p = 0.111)	0.001 (CI = +/-0.004; p = 0.758)	0.064 (CI = +/-0.193; p = 0.497)	-0.060 (CI = +/-0.055; p = 0.035)	0.299	+2.95%	-3.04%
Severity	2012.2	0.017 (CI = +/-0.041; p = 0.403)	0.000 (CI = +/-0.004; p = 0.827)	0.101 (CI = +/-0.198; p = 0.301)	-0.045 (CI = +/-0.059; p = 0.123)	0.205	+1.67%	-2.83%
Severity	2013.1	0.002 (CI = +/-0.046; p = 0.930)	0.000 (CI = +/-0.004; p = 0.913)	0.141 (CI = +/-0.203; p = 0.164)	-0.028 (CI = +/-0.063; p = 0.363)	0.138	+0.19%	-2.59%
Severity	2013.2	-0.011 (CI = +/-0.053; p = 0.695)	0.000 (CI = +/-0.004; p = 0.987)	0.172 (CI = +/-0.216; p = 0.113)	-0.014 (CI = +/-0.071; p = 0.682)	0.106	-1.00%	-2.39%
Severity	2014.1	-0.003 (CI = +/-0.064; p = 0.924)	0.000 (CI = +/-0.004; p = 0.945)	0.155 (CI = +/-0.236; p = 0.185)	-0.022 (CI = +/-0.083; p = 0.575)	0.107	-0.29%	-2.51%
Severity	2014.2	-0.013 (CI = +/-0.078; p = 0.725)	0.000 (CI = +/-0.004; p = 0.994)	0.177 (CI = +/-0.260; p = 0.167)	-0.010 (CI = +/-0.099; p = 0.827)	0.076	-1.32%	-2.34%
Severity	2015.1	0.010 (CI = +/-0.098; p = 0.825)	0.000 (CI = +/-0.004; p = 0.875)	0.131 (CI = +/-0.283; p = 0.341)	-0.038 (CI = +/-0.118; p = 0.505)	0.109	+1.01%	-2.73%
Severity	2015.2	-0.028 (CI = +/-0.115; p = 0.605)	0.000 (CI = +/-0.004; p = 0.910)	0.199 (CI = +/-0.303; p = 0.181)	0.007 (CI = +/-0.139; p = 0.912)	0.049	-2.80%	-2.08%
Severity	2016.1	-0.019 (CI = +/-0.146; p = 0.788)	0.000 (CI = +/-0.005; p = 0.967)	0.184 (CI = +/-0.340; p = 0.263)	-0.004 (CI = +/-0.175; p = 0.959)	0.037	-1.83%	-2.25%
Severity	2016.2	-0.028 (CI = +/-0.181; p = 0.739)	0.000 (CI = +/-0.005; p = 0.922)	0.195 (CI = +/-0.373; p = 0.277)	0.007 (CI = +/-0.215; p = 0.943)	-0.008	-2.79%	-2.08%
Severity	2017.1	0.000 (CI = +/-0.209; p = 0.999)	0.000 (CI = +/-0.006; p = 0.944)	0.180 (CI = +/-0.390; p = 0.331)	-0.026 (CI = +/-0.248; p = 0.821)	0.010	+0.02%	-2.56%
Severity	2017.2	-0.039 (CI = +/-0.211; p = 0.691)	0.000 (CI = +/-0.005; p = 0.875)	0.123 (CI = +/-0.387; p = 0.495)	0.020 (CI = +/-0.251; p = 0.865)	-0.126	-3.81%	-1.91%
Frequency	2005.1	-0.067 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.097 (CI = +/-0.084; p = 0.024)	0.204 (CI = +/-0.022; p = 0.000)	0.956	-6.46%	+14.65%
Frequency	2005.2	-0.067 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.101 (CI = +/-0.086; p = 0.023)	0.204 (CI = +/-0.022; p = 0.000)	0.954	-6.52%	+14.66%
Frequency	2006.1	-0.066 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.094 (CI = +/-0.087; p = 0.035)	0.203 (CI = +/-0.022; p = 0.000)	0.950	-6.39%	+14.64%
Frequency	2006.2	-0.066 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.092 (CI = +/-0.089; p = 0.045)	0.202 (CI = +/-0.023; p = 0.000)	0.946	-6.35%	+14.63%
Frequency	2007.1	-0.065 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.089 (CI = +/-0.092; p = 0.058)	0.201 (CI = +/-0.024; p = 0.000)	0.941	-6.29%	+14.62%
Frequency	2007.2	-0.065 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.087 (CI = +/-0.095; p = 0.070)	0.201 (CI = +/-0.024; p = 0.000)	0.937	-6.27%	+14.61%
Frequency	2008.1	-0.062 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.073 (CI = +/-0.093; p = 0.119)	0.197 (CI = +/-0.024; p = 0.000)	0.935	-5.97%	+14.55%
Frequency	2008.2	-0.061 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.073 (CI = +/-0.097; p = 0.137)	0.197 (CI = +/-0.025; p = 0.000)	0.931	-5.95%	+14.54%
Frequency	2009.1	-0.062 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.101; p = 0.142)	0.198 (CI = +/-0.026; p = 0.000)	0.926	-5.99%	+14.55%
Frequency	2009.2	-0.064 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.084 (CI = +/-0.103; p = 0.108)	0.200 (CI = +/-0.027; p = 0.000)	0.926	-6.22%	+14.60%
Frequency	2010.1	-0.060 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.104; p = 0.186)	0.196 (CI = +/-0.027; p = 0.000)	0.924	-5.85%	+14.52%
Frequency	2010.2	-0.062 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.109; p = 0.172)	0.198 (CI = +/-0.029; p = 0.000)	0.921	-5.99%	+14.55%
Frequency	2011.1	-0.054 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.104; p = 0.351)	0.189 (CI = +/-0.028; p = 0.000)	0.928	-5.27%	+14.40%
Frequency	2011.2	-0.052 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.110; p = 0.458)	0.186 (CI = +/-0.030; p = 0.000)	0.926	-5.03%	+14.35%
Frequency	2012.1	-0.047 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.024 (CI = +/-0.114; p = 0.660)	0.180 (CI = +/-0.032; p = 0.000)	0.926	-4.55%	+14.25%
Frequency	2012.2	-0.044 (CI = +/-0.025; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.121; p = 0.794)	0.176 (CI = +/-0.036; p = 0.000)	0.925	-4.26%	+14.19%
Frequency	2013.1	-0.031 (CI = +/-0.026; p = 0.025)	0.009 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.117; p = 0.726)	0.161 (CI = +/-0.036; p = 0.000)	0.936	-3.02%	+13.94%
Frequency	2013.2	-0.032 (CI = +/-0.031; p = 0.049)	0.009 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.128; p = 0.776)	0.162 (CI = +/-0.042; p = 0.000)	0.936	-3.11%	+13.96%
Frequency	2014.1	-0.024 (CI = +/-0.037; p = 0.194)	0.009 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.137; p = 0.590)	0.153 (CI = +/-0.048; p = 0.000)	0.937	-2.37%	+13.81%
Frequency	2014.2	-0.023 (CI = +/-0.046; p = 0.309)	0.009 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.153; p = 0.604)	0.152 (CI = +/-0.058; p = 0.000)	0.936	-2.26%	+13.79%
Frequency	2015.1	-0.012 (CI = +/-0.057; p = 0.652)	0.009 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.168; p = 0.464)	0.140 (CI = +/-0.070; p = 0.001)	0.937	-1.22%	+13.58%
Frequency	2015.2	0.003 (CI = +/-0.070; p = 0.927)	0.009 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.185; p = 0.335)	0.122 (CI = +/-0.085; p = 0.009)	0.939	+0.31%	+13.29%
Frequency	2016.1	-0.013 (CI = +/-0.088; p = 0.746)	0.009 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.205; p = 0.528)				

Uninsured Auto

Coverage = UA

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar, level_change, trend_level_change, mobility

Scalar Level Change Start Date = 2018-01-01

Future Trend Start Date = 2016-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.030 (CI = +/-0.020; p = 0.005)	0.011 (CI = +/-0.006; p = 0.002)	-0.166 (CI = +/-0.299; p = 0.266)	0.104 (CI = +/-0.054; p = 0.000)	0.426	-2.93%	+7.70%
Loss Cost	2005.2	-0.036 (CI = +/-0.021; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	-0.153 (CI = +/-0.289; p = 0.290)	0.111 (CI = +/-0.053; p = 0.000)	0.476	-3.57%	+7.80%
Loss Cost	2006.1	-0.042 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.141 (CI = +/-0.283; p = 0.317)	0.118 (CI = +/-0.052; p = 0.000)	0.512	-4.14%	+7.88%
Loss Cost	2006.2	-0.053 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.255; p = 0.338)	0.131 (CI = +/-0.048; p = 0.000)	0.613	-5.19%	+8.03%
Loss Cost	2007.1	-0.056 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.258; p = 0.361)	0.134 (CI = +/-0.049; p = 0.000)	0.609	-5.44%	+8.07%
Loss Cost	2007.2	-0.065 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.244; p = 0.398)	0.144 (CI = +/-0.047; p = 0.000)	0.661	-6.31%	+8.18%
Loss Cost	2008.1	-0.072 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.241; p = 0.436)	0.151 (CI = +/-0.048; p = 0.000)	0.677	-6.91%	+8.25%
Loss Cost	2008.2	-0.080 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.235; p = 0.482)	0.160 (CI = +/-0.048; p = 0.000)	0.702	-7.68%	+8.33%
Loss Cost	2009.1	-0.081 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.240; p = 0.495)	0.161 (CI = +/-0.051; p = 0.000)	0.682	-7.74%	+8.34%
Loss Cost	2009.2	-0.088 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.240; p = 0.540)	0.169 (CI = +/-0.052; p = 0.000)	0.691	-8.44%	+8.41%
Loss Cost	2010.1	-0.083 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.243; p = 0.516)	0.163 (CI = +/-0.056; p = 0.000)	0.664	-7.96%	+8.37%
Loss Cost	2010.2	-0.081 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.249; p = 0.518)	0.162 (CI = +/-0.060; p = 0.000)	0.644	-7.81%	+8.35%
Loss Cost	2011.1	-0.070 (CI = +/-0.046; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.249; p = 0.467)	0.149 (CI = +/-0.064; p = 0.000)	0.628	-6.72%	+8.28%
Loss Cost	2011.2	-0.060 (CI = +/-0.053; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.252; p = 0.438)	0.139 (CI = +/-0.070; p = 0.000)	0.617	-5.79%	+8.23%
Loss Cost	2012.1	-0.033 (CI = +/-0.059; p = 0.255)	0.011 (CI = +/-0.005; p = 0.000)	-0.112 (CI = +/-0.241; p = 0.344)	0.111 (CI = +/-0.074; p = 0.005)	0.642	-3.27%	+8.11%
Loss Cost	2012.2	-0.050 (CI = +/-0.070; p = 0.152)	0.011 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.243; p = 0.386)	0.129 (CI = +/-0.084; p = 0.004)	0.652	-4.90%	+8.17%
Loss Cost	2013.1	-0.058 (CI = +/-0.087; p = 0.179)	0.011 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.250; p = 0.413)	0.137 (CI = +/-0.100; p = 0.010)	0.651	-5.65%	+8.20%
Loss Cost	2013.2	-0.090 (CI = +/-0.109; p = 0.101)	0.011 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.252; p = 0.466)	0.170 (CI = +/-0.121; p = 0.008)	0.665	-8.62%	+8.28%
Loss Cost	2014.1	-0.074 (CI = +/-0.147; p = 0.305)	0.011 (CI = +/-0.005; p = 0.001)	-0.093 (CI = +/-0.260; p = 0.460)	0.153 (CI = +/-0.157; p = 0.056)	0.662	-7.12%	+8.25%
Loss Cost	2014.2	-0.119 (CI = +/-0.212; p = 0.250)	0.011 (CI = +/-0.006; p = 0.001)	-0.086 (CI = +/-0.267; p = 0.507)	0.199 (CI = +/-0.220; p = 0.074)	0.665	-11.24%	+8.31%
Loss Cost	2015.1	-0.016 (CI = +/-0.342; p = 0.924)	0.011 (CI = +/-0.006; p = 0.001)	-0.096 (CI = +/-0.273; p = 0.465)	0.095 (CI = +/-0.349; p = 0.572)	0.674	-1.54%	+8.23%
Loss Cost	2015.2	-0.148 (CI = +/-0.738; p = 0.674)	0.011 (CI = +/-0.006; p = 0.001)	-0.091 (CI = +/-0.284; p = 0.505)	0.227 (CI = +/-0.743; p = 0.523)	0.666	-13.73%	+8.27%
Loss Cost	2016.1	0.079 (CI = +/-0.044; p = 0.002)	0.011 (CI = +/-0.006; p = 0.001)	-0.091 (CI = +/-0.284; p = 0.505)	NA (CI = +/-NA; p = NA)	0.682	+8.27%	+8.27%
Loss Cost	2016.2	0.080 (CI = +/-0.046; p = 0.002)	0.011 (CI = +/-0.006; p = 0.002)	-0.077 (CI = +/-0.304; p = 0.593)	NA (CI = +/-NA; p = NA)	0.677	+8.37%	+8.37%
Loss Cost	2017.1	0.082 (CI = +/-0.046; p = 0.002)	0.011 (CI = +/-0.006; p = 0.002)	-0.018 (CI = +/-0.330; p = 0.909)	NA (CI = +/-NA; p = NA)	0.699	+8.57%	+8.57%
Loss Cost	2017.2	0.081 (CI = +/-0.046; p = 0.002)	0.011 (CI = +/-0.006; p = 0.002)	-0.145 (CI = +/-0.401; p = 0.441)	NA (CI = +/-NA; p = NA)	0.703	+8.44%	+8.44%
Severity	2005.1	0.045 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.006; p = 0.981)	0.127 (CI = +/-0.263; p = 0.333)	-0.072 (CI = +/-0.047; p = 0.004)	0.505	+4.63%	-2.60%
Severity	2005.2	0.040 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.006; p = 0.976)	0.138 (CI = +/-0.257; p = 0.283)	-0.066 (CI = +/-0.047; p = 0.007)	0.441	+4.08%	-2.53%
Severity	2006.1	0.033 (CI = +/-0.019; p = 0.001)	0.000 (CI = +/-0.005; p = 0.970)	0.151 (CI = +/-0.246; p = 0.222)	-0.058 (CI = +/-0.045; p = 0.014)	0.369	+3.39%	-2.44%
Severity	2006.2	0.023 (CI = +/-0.017; p = 0.013)	0.000 (CI = +/-0.005; p = 0.957)	0.170 (CI = +/-0.213; p = 0.115)	-0.046 (CI = +/-0.040; p = 0.025)	0.301	+2.30%	-2.31%
Severity	2007.1	0.020 (CI = +/-0.019; p = 0.036)	0.000 (CI = +/-0.005; p = 0.955)	0.174 (CI = +/-0.216; p = 0.111)	-0.043 (CI = +/-0.041; p = 0.039)	0.250	+2.06%	-2.28%
Severity	2007.2	0.012 (CI = +/-0.019; p = 0.212)	0.000 (CI = +/-0.004; p = 0.946)	0.187 (CI = +/-0.201; p = 0.067)	-0.034 (CI = +/-0.039; p = 0.085)	0.182	+1.20%	-2.19%
Severity	2008.1	0.003 (CI = +/-0.019; p = 0.733)	0.000 (CI = +/-0.004; p = 0.935)	0.200 (CI = +/-0.188; p = 0.038)	-0.025 (CI = +/-0.037; p = 0.189)	0.141	+0.32%	-2.11%
Severity	2008.2	-0.004 (CI = +/-0.020; p = 0.701)	0.000 (CI = +/-0.004; p = 0.928)	0.209 (CI = +/-0.181; p = 0.025)	-0.017 (CI = +/-0.037; p = 0.360)	0.129	-0.38%	-2.04%
Severity	2009.1	-0.002 (CI = +/-0.022; p = 0.839)	0.000 (CI = +/-0.004; p = 0.930)	0.207 (CI = +/-0.185; p = 0.029)	-0.019 (CI = +/-0.039; p = 0.338)	0.129	-0.22%	-2.05%
Severity	2009.2	-0.005 (CI = +/-0.025; p = 0.696)	0.000 (CI = +/-0.004; p = 0.929)	0.210 (CI = +/-0.188; p = 0.030)	-0.016 (CI = +/-0.041; p = 0.440)	0.120	-0.48%	-2.03%
Severity	2010.1	-0.002 (CI = +/-0.028; p = 0.898)	0.000 (CI = +/-0.004; p = 0.932)	0.207 (CI = +/-0.192; p = 0.035)	-0.019 (CI = +/-0.044; p = 0.381)	0.122	-0.18%	-2.06%
Severity	2010.2	0.005 (CI = +/-0.032; p = 0.753)	0.000 (CI = +/-0.004; p = 0.935)	0.201 (CI = +/-0.193; p = 0.042)	-0.026 (CI = +/-0.047; p = 0.259)	0.143	+0.49%	-2.10%
Severity	2011.1	0.011 (CI = +/-0.036; p = 0.551)	0.000 (CI = +/-0.004; p = 0.938)	0.196 (CI = +/-0.196; p = 0.049)	-0.032 (CI = +/-0.050; p = 0.200)	0.156	+1.07%	-2.13%
Severity	2011.2	0.022 (CI = +/-0.041; p = 0.287)	0.000 (CI = +/-0.004; p = 0.942)	0.188 (CI = +/-0.195; p = 0.058)	-0.044 (CI = +/-0.054; p = 0.109)	0.197	+2.21%	-2.18%
Severity	2012.1	0.047 (CI = +/-0.044; p = 0.037)	0.000 (CI = +/-0.004; p = 0.945)	0.173 (CI = +/-0.179; p = 0.058)	-0.070 (CI = +/-0.055; p = 0.015)	0.348	+4.80%	-2.29%
Severity	2012.2	0.033 (CI = +/-0.052; p = 0.203)	0.000 (CI = +/-0.004; p = 0.940)	0.180 (CI = +/-0.180; p = 0.049)	-0.055 (CI = +/-0.062; p = 0.077)	0.235	+3.33%	-2.24%
Severity	2013.1	0.013 (CI = +/-0.063; p = 0.660)	0.000 (CI = +/-0.004; p = 0.935)	0.189 (CI = +/-0.179; p = 0.040)	-0.035 (CI = +/-0.072; p = 0.313)	0.147	+1.34%	-2.18%
Severity	2013.2	-0.005 (CI = +/-0.079; p = 0.891)	0.000 (CI = +/-0.004; p = 0.933)	0.195 (CI = +/-0.182; p = 0.038)	-0.016 (CI = +/-0.087; p = 0.697)	0.106	-0.52%	-2.14%
Severity	2014.1	0.013 (CI = +/-0.106; p = 0.800)	0.000 (CI = +/-0.004; p = 0.936)	0.190 (CI = +/-0.187; p = 0.047)	-0.035 (CI = +/-0.113; p = 0.524)	0.112	+1.30%	-2.17%
Severity	2014.2	-0.008 (CI = +/-0.154; p = 0.919)	0.000 (CI = +/-0.004; p = 0.936)	0.194 (CI = +/-0.194; p = 0.050)	-0.014 (CI = +/-0.160; p = 0.853)	0.075	-0.75%	-2.15%
Severity	2015.1	0.106 (CI = +/-0.240; p = 0.360)	0.000 (CI = +/-0.004; p = 0.941)	0.182 (CI = +/-0.192; p = 0.061)	-0.129 (CI = +/-0.245; p = 0.280)	0.152	+11.22%	-2.23%
Severity	2015.2	-0.090 (CI = +/-0.507; p = 0.710)	0.000 (CI = +/-0.004; p = 0.937)	0.190 (CI = +/-0.195; p = 0.054)	0.068 (CI = +/-0.510; p = 0.780)	0.054	-8.57%	-2.17%
Severity	2016.1	-0.022 (CI = +/-0.030; p = 0.138)	0.000 (CI = +/-0.004; p = 0.937)	0.190 (CI = +/-0.195; p = 0.054)	NA (CI = +/-NA; p = NA)	0.106	-2.17%	-2.17%
Severity	2016.2	-0.022 (CI = +/-0.031; p = 0.149)	0.000 (CI = +/-0.004; p = 0.942)	0.185 (CI = +/-0.210; p = 0.079)	NA (CI = +/-NA; p = NA)	0.070	-2.21%	-2.21%
Severity	2017.1	-0.022 (CI = +/-0.032; p = 0.175)	0.000 (CI = +/-0.004; p = 0.938)	0.212 (CI = +/-0.233; p = 0.071)	NA (CI = +/-NA; p = NA)	0.088	-2.13%	-2.13%
Severity	2017.2	-0.023 (CI = +/-0.031; p = 0.141)	0.000 (CI = +/-0.004; p = 0.942)	0.103 (CI = +/-0.275; p = 0.426)	NA (CI = +/-NA; p = NA)	-0.027	-2.23%	-2.23%
Frequency	2005.1	-0.075 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.293 (CI = +/-0.108; p = 0.000)	0.176 (CI = +/-0.020; p = 0.000)	0.953	-7.23%	+10.58%
Frequency	2005.2	-0.076 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.108; p = 0.000)	0.177 (CI = +/-0.020; p = 0.000)	0.952	-7.35%	+10.60%
Frequency	2006.1	-0.076 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.292 (CI = +/-0.110; p = 0.000)	0.176 (CI = +/-0.020; p = 0.000)	0.947	-7.29%	+10.59%
Frequency	2006.2	-0.076 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.112; p = 0.000)	0.177 (CI = +/-0.021; p = 0.000)	0.942	-7.32%	+10.59%
Frequency	2007.1	-0.076 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.114; p = 0.000)	0.177 (CI = +/-0.022; p = 0.000)	0.937	-7.35%	+10.60%
Frequency	2007.2	-0.077 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.290 (CI = +/-0.115; p = 0.000)	0.178 (CI = +/-0.022; p = 0.000)	0.932	-7.42%	+10.60%
Frequency	2008.1	-0.075 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.293 (CI = +/-0.116; p = 0.000)	0.175 (CI = +/-0.023; p = 0.000)	0.926	-7.21%	+10.58%
Frequency	2008.2	-0.076 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.291 (CI = +/-0.118; p = 0.000)	0.177 (CI = +/-0.024; p = 0.000)	0.921	-7.33%	+10.59%
Frequency	2009.1	-0.078 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.288 (CI = +/-0.119; p = 0.000)	0.179 (CI = +/-0.025; p = 0.000)	0.918	-7.53%	+10.61%
Frequency	2009.2	-0.083 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.116; p = 0.000)	0.185 (CI = +/-0.025; p = 0.000)	0.922	-8.00%	+10.66%
Frequency	2010.1	-0.081 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.285 (CI = +/-0.118; p = 0.000)	0.182 (CI = +/-0.027; p = 0.000)	0.916	-7.79%	+10.64%
Frequency	2010.2	-0.086 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.118; p = 0.000)	0.188 (CI = +/-0.028; p = 0.000)	0.917	-8.26%	+10.68%
Frequency	2011.1	-0.080 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.285 (CI = +/-0.117; p = 0.000)	0.181 (CI = +/-0.030; p = 0.000)	0.914	-7.70%	+10.64%
Frequency</								

Uninsured Auto

Coverage = UA

End Trend Period = 2024.2

Excluded Points = NA

Parameters included: time, trend_level_change, mobility

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.023 (CI = +/-0.015; p = 0.003)	0.009 (CI = +/-0.006; p = 0.005)	0.134 (CI = +/-0.057; p = 0.000)	0.479	-2.30%	+11.69%
Loss Cost	2005.2	-0.027 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.006; p = 0.006)	0.143 (CI = +/-0.056; p = 0.000)	0.519	-2.70%	+12.20%
Loss Cost	2006.1	-0.031 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.149 (CI = +/-0.056; p = 0.000)	0.545	-3.03%	+12.61%
Loss Cost	2006.2	-0.037 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	0.162 (CI = +/-0.052; p = 0.000)	0.621	-3.64%	+13.35%
Loss Cost	2007.1	-0.038 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.164 (CI = +/-0.054; p = 0.000)	0.612	-3.70%	+13.42%
Loss Cost	2007.2	-0.042 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.005; p = 0.011)	0.172 (CI = +/-0.054; p = 0.000)	0.642	-4.13%	+13.90%
Loss Cost	2008.1	-0.044 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.005; p = 0.014)	0.176 (CI = +/-0.056; p = 0.000)	0.644	-4.34%	+14.13%
Loss Cost	2008.2	-0.047 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	0.182 (CI = +/-0.057; p = 0.000)	0.649	-4.61%	+14.41%
Loss Cost	2009.1	-0.045 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.005; p = 0.017)	0.178 (CI = +/-0.060; p = 0.000)	0.631	-4.41%	+14.21%
Loss Cost	2009.2	-0.046 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.005; p = 0.021)	0.180 (CI = +/-0.063; p = 0.000)	0.624	-4.53%	+14.32%
Loss Cost	2010.1	-0.040 (CI = +/-0.024; p = 0.002)	0.007 (CI = +/-0.005; p = 0.014)	0.170 (CI = +/-0.063; p = 0.000)	0.614	-3.95%	+13.80%
Loss Cost	2010.2	-0.036 (CI = +/-0.026; p = 0.009)	0.007 (CI = +/-0.005; p = 0.012)	0.162 (CI = +/-0.066; p = 0.000)	0.604	-3.53%	+13.45%
Loss Cost	2011.1	-0.027 (CI = +/-0.027; p = 0.053)	0.008 (CI = +/-0.005; p = 0.006)	0.147 (CI = +/-0.065; p = 0.000)	0.618	-2.63%	+12.75%
Loss Cost	2011.2	-0.019 (CI = +/-0.029; p = 0.193)	0.008 (CI = +/-0.005; p = 0.004)	0.134 (CI = +/-0.067; p = 0.000)	0.631	-1.85%	+12.19%
Loss Cost	2012.1	-0.005 (CI = +/-0.029; p = 0.729)	0.009 (CI = +/-0.005; p = 0.001)	0.112 (CI = +/-0.063; p = 0.001)	0.687	-0.48%	+11.28%
Loss Cost	2012.2	-0.008 (CI = +/-0.032; p = 0.588)	0.009 (CI = +/-0.005; p = 0.001)	0.117 (CI = +/-0.068; p = 0.002)	0.687	-0.84%	+11.50%
Loss Cost	2013.1	-0.007 (CI = +/-0.036; p = 0.682)	0.009 (CI = +/-0.005; p = 0.002)	0.099 (CI = +/-0.073; p = 0.004)	0.686	-0.72%	+11.43%
Loss Cost	2013.2	-0.011 (CI = +/-0.042; p = 0.588)	0.009 (CI = +/-0.005; p = 0.003)	0.121 (CI = +/-0.080; p = 0.005)	0.685	-1.09%	+11.62%
Loss Cost	2014.1	0.000 (CI = +/-0.047; p = 0.993)	0.009 (CI = +/-0.005; p = 0.002)	0.106 (CI = +/-0.086; p = 0.019)	0.699	-0.02%	+11.11%
Loss Cost	2014.2	-0.001 (CI = +/-0.055; p = 0.978)	0.009 (CI = +/-0.006; p = 0.003)	0.106 (CI = +/-0.096; p = 0.032)	0.695	-0.07%	+11.13%
Loss Cost	2015.1	0.019 (CI = +/-0.063; p = 0.540)	0.010 (CI = +/-0.006; p = 0.002)	0.080 (CI = +/-0.103; p = 0.119)	0.720	+1.87%	+10.39%
Loss Cost	2015.2	0.012 (CI = +/-0.076; p = 0.744)	0.009 (CI = +/-0.006; p = 0.004)	0.089 (CI = +/-0.119; p = 0.131)	0.713	+1.19%	+10.62%
Loss Cost	2016.1	0.014 (CI = +/-0.094; p = 0.754)	0.009 (CI = +/-0.006; p = 0.006)	0.086 (CI = +/-0.140; p = 0.206)	0.708	+1.41%	+10.55%
Loss Cost	2016.2	0.011 (CI = +/-0.120; p = 0.845)	0.009 (CI = +/-0.007; p = 0.009)	0.090 (CI = +/-0.169; p = 0.271)	0.700	+1.12%	+10.63%
Loss Cost	2017.1	0.041 (CI = +/-0.156; p = 0.577)	0.010 (CI = +/-0.007; p = 0.010)	0.054 (CI = +/-0.207; p = 0.579)	0.707	+4.19%	+10.00%
Loss Cost	2017.2	-0.055 (CI = +/-0.194; p = 0.544)	0.009 (CI = +/-0.007; p = 0.017)	0.165 (CI = +/-0.243; p = 0.164)	0.739	-5.36%	+11.60%
Severity	2005.1	0.039 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.005; p = 0.647)	-0.077 (CI = +/-0.053; p = 0.006)	0.490	+3.96%	-3.76%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.005; p = 0.742)	-0.069 (CI = +/-0.052; p = 0.011)	0.431	+3.56%	-3.34%
Severity	2006.1	0.030 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.005; p = 0.862)	-0.059 (CI = +/-0.051; p = 0.023)	0.364	+3.07%	-2.85%
Severity	2006.2	0.023 (CI = +/-0.013; p = 0.001)	0.000 (CI = +/-0.004; p = 0.932)	-0.045 (CI = +/-0.045; p = 0.049)	0.293	+2.35%	-2.14%
Severity	2007.1	0.022 (CI = +/-0.014; p = 0.003)	0.000 (CI = +/-0.004; p = 0.889)	-0.042 (CI = +/-0.046; p = 0.072)	0.240	+2.20%	-2.00%
Severity	2007.2	0.017 (CI = +/-0.014; p = 0.018)	-0.001 (CI = +/-0.004; p = 0.731)	-0.032 (CI = +/-0.044; p = 0.148)	0.152	+1.69%	-1.53%
Severity	2008.1	0.012 (CI = +/-0.014; p = 0.086)	-0.001 (CI = +/-0.004; p = 0.585)	-0.023 (CI = +/-0.043; p = 0.282)	0.069	+1.21%	-1.10%
Severity	2008.2	0.009 (CI = +/-0.015; p = 0.234)	-0.001 (CI = +/-0.004; p = 0.499)	-0.017 (CI = +/-0.044; p = 0.435)	0.011	+0.87%	-0.82%
Severity	2009.1	0.011 (CI = +/-0.016; p = 0.178)	-0.001 (CI = +/-0.004; p = 0.549)	-0.020 (CI = +/-0.045; p = 0.363)	0.025	+1.06%	-0.97%
Severity	2009.2	0.010 (CI = +/-0.017; p = 0.228)	-0.001 (CI = +/-0.004; p = 0.552)	-0.020 (CI = +/-0.047; p = 0.396)	0.006	+1.04%	-0.95%
Severity	2010.1	0.013 (CI = +/-0.019; p = 0.154)	-0.001 (CI = +/-0.004; p = 0.618)	-0.025 (CI = +/-0.049; p = 0.304)	0.030	+1.33%	-1.17%
Severity	2010.2	0.018 (CI = +/-0.020; p = 0.074)	-0.001 (CI = +/-0.004; p = 0.716)	-0.033 (CI = +/-0.050; p = 0.187)	0.079	+1.81%	-1.50%
Severity	2011.1	0.022 (CI = +/-0.021; p = 0.047)	-0.001 (CI = +/-0.004; p = 0.801)	-0.040 (CI = +/-0.052; p = 0.130)	0.110	+2.21%	-1.76%
Severity	2011.2	0.028 (CI = +/-0.023; p = 0.020)	0.000 (CI = +/-0.004; p = 0.922)	-0.049 (CI = +/-0.054; p = 0.069)	0.170	+2.82%	-2.12%
Severity	2012.1	0.038 (CI = +/-0.023; p = 0.002)	0.000 (CI = +/-0.004; p = 0.863)	-0.066 (CI = +/-0.051; p = 0.014)	0.170	+3.90%	-2.73%
Severity	2012.2	0.033 (CI = +/-0.026; p = 0.015)	0.000 (CI = +/-0.004; p = 0.975)	-0.057 (CI = +/-0.054; p = 0.039)	0.200	+3.31%	-2.42%
Severity	2013.1	0.027 (CI = +/-0.028; p = 0.062)	0.000 (CI = +/-0.004; p = 0.923)	-0.049 (CI = +/-0.057; p = 0.092)	0.091	+2.73%	-2.10%
Severity	2013.2	0.024 (CI = +/-0.033; p = 0.137)	0.000 (CI = +/-0.004; p = 0.880)	-0.044 (CI = +/-0.062; p = 0.153)	0.022	+2.44%	-2.01%
Severity	2014.1	0.032 (CI = +/-0.037; p = 0.087)	0.000 (CI = +/-0.004; p = 0.993)	-0.055 (CI = +/-0.067; p = 0.101)	0.062	+3.23%	-2.33%
Severity	2014.2	0.032 (CI = +/-0.043; p = 0.140)	0.000 (CI = +/-0.004; p = 0.994)	-0.055 (CI = +/-0.075; p = 0.138)	0.017	+3.23%	-2.34%
Severity	2015.1	0.048 (CI = +/-0.049; p = 0.054)	0.000 (CI = +/-0.004; p = 0.823)	-0.077 (CI = +/-0.080; p = 0.059)	0.111	+4.91%	-2.88%
Severity	2015.2	0.037 (CI = +/-0.058; p = 0.192)	0.000 (CI = +/-0.004; p = 0.932)	-0.063 (CI = +/-0.091; p = 0.160)	-0.013	+3.80%	-2.56%
Severity	2016.1	0.050 (CI = +/-0.071; p = 0.149)	0.000 (CI = +/-0.005; p = 0.827)	-0.080 (CI = +/-0.105; p = 0.125)	0.012	+5.18%	-2.91%
Severity	2016.2	0.054 (CI = +/-0.091; p = 0.224)	0.001 (CI = +/-0.005; p = 0.817)	-0.084 (CI = +/-0.127; p = 0.178)	-0.031	+5.50%	-2.97%
Severity	2017.1	0.080 (CI = +/-0.117; p = 0.161)	0.001 (CI = +/-0.005; p = 0.692)	-0.115 (CI = +/-0.155; p = 0.132)	0.007	+8.32%	-3.46%
Severity	2017.2	0.008 (CI = +/-0.145; p = 0.901)	0.000 (CI = +/-0.005; p = 0.981)	-0.033 (CI = +/-0.182; p = 0.698)	-0.075	+0.84%	-2.42%
Frequency	2005.1	-0.062 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.211 (CI = +/-0.022; p = 0.000)	0.951	-6.03%	+16.05%
Frequency	2005.2	-0.062 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.211 (CI = +/-0.023; p = 0.000)	0.947	-6.04%	+16.07%
Frequency	2006.1	-0.061 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.209 (CI = +/-0.023; p = 0.000)	0.945	-5.92%	+15.91%
Frequency	2006.2	-0.060 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.207 (CI = +/-0.024; p = 0.000)	0.940	-5.85%	+15.83%
Frequency	2007.1	-0.060 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.206 (CI = +/-0.024; p = 0.000)	0.936	-5.78%	+15.74%
Frequency	2007.2	-0.059 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.205 (CI = +/-0.025; p = 0.000)	0.931	-5.72%	+15.67%
Frequency	2008.1	-0.056 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.200 (CI = +/-0.024; p = 0.000)	0.932	-5.48%	+15.40%
Frequency	2008.2	-0.056 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.199 (CI = +/-0.025; p = 0.000)	0.927	-5.43%	+15.35%
Frequency	2009.1	-0.056 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.198 (CI = +/-0.027; p = 0.000)	0.923	-5.41%	+15.33%
Frequency	2009.2	-0.057 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.200 (CI = +/-0.028; p = 0.000)	0.921	-5.51%	+15.42%
Frequency	2010.1	-0.053 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.195 (CI = +/-0.028; p = 0.000)	0.921	-5.21%	+15.15%
Frequency	2010.2	-0.054 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.195 (CI = +/-0.029; p = 0.000)	0.918	-5.24%	+15.18%
Frequency	2011.1	-0.048 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.186 (CI = +/-0.028; p = 0.000)	0.928	-4.73%	+14.76%
Frequency	2011.2	-0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.183 (CI = +/-0.029; p = 0.000)	0.927	-4.54%	+14.62%
Frequency	2012.1	-0.043 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.178 (CI = +/-0.030; p = 0.000)	0.929	-4.22%	+14.39%
Frequency	2012.2	-0.041 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.174 (CI = +/-0.032; p = 0.000)	0.928	-4.02%	+14.27%
Frequency	2013.1	-0.034 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.164 (CI = +/-0.031; p = 0.000)	0.939	-3.36%	+13.87%
Frequency	2013.2	-0.035 (CI = +/-0.018; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.165 (CI = +/-0.034; p = 0.000)	0.939	-3.45%	+13.92%
Frequency	2014.1	-0.032 (CI = +/-0.021; p = 0.004)	0.009 (CI = +/-0.002; p = 0.000)	0.161 (CI = +/-0.038; p = 0.000)	0.939	-3.15%	+13.76%
Frequency	2014.2	-0.033 (CI = +/-0.024; p = 0.011)	0.009 (CI = +/-0.002; p = 0.000)	0.162 (CI = +/-0.042; p = 0.000)	0.939	-3.20%	+13.79%
Frequency	2015.1	-0.029 (CI = +/-0.029; p = 0.045)	0.009 (CI = +/-0.003; p = 0.000)	0.157 (CI = +/-0.047; p = 0.000)	0.939	-2.90%	+13.66%
Frequency	2015.2	-0.025 (CI = +/-0.035; p = 0.137)	0.009 (CI = +/-0.003; p = 0.000)	0.152 (CI = +/-0.054; p = 0.000)	0.939	-2.52%	+13.53%
Frequency	2016.1	-0.036 (CI = +/-0.041; p = 0.079)	0.009 (CI = +/-0.003; p = 0.000)	0.166 (CI = +/-0.061; p = 0.000)	0.943	-3.58%	+13.86%
Frequency	2016.2	-0.042 (CI = +/-0.052; p = 0.103)	0.009 (CI = +/-0.003; p = 0.000)	0.174 (CI = +/-0.073; p = 0.000)	0.943	-4.16%	+14.02%
Frequency	2017.1	-0.039 (CI = +/-0.069; p = 0.244)	0.009 (CI = +/-0.003; p = 0.000)	0.169 (CI = +/-0.092; p = 0.002)	0.942	-3.81%	+13.94%
Frequency	2017.2	-0.063 (CI = +/-0.093; p = 0.160)	0.009 (CI = +/-0.003; p = 0.000)	0.198 (CI = +/-0.117; p = 0.003)	0.944	-6.15%	+14.36%

Uninsured Auto

Coverage = UA

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	-0.006 (CI = +/-0.013; p = 0.333)	-0.001	-0.64%
Loss Cost	2005.2	-0.008 (CI = +/-0.014; p = 0.258)	0.008	-0.78%
Loss Cost	2006.1	-0.009 (CI = +/-0.015; p = 0.234)	0.012	-0.86%
Loss Cost	2006.2	-0.011 (CI = +/-0.015; p = 0.150)	0.031	-1.09%
Loss Cost	2007.1	-0.010 (CI = +/-0.016; p = 0.216)	0.017	-0.98%
Loss Cost	2007.2	-0.011 (CI = +/-0.017; p = 0.207)	0.019	-1.06%
Loss Cost	2008.1	-0.010 (CI = +/-0.018; p = 0.262)	0.009	-1.00%
Loss Cost	2008.2	-0.009 (CI = +/-0.019; p = 0.319)	0.001	-0.94%
Loss Cost	2009.1	-0.006 (CI = +/-0.020; p = 0.524)	-0.019	-0.62%
Loss Cost	2009.2	-0.005 (CI = +/-0.021; p = 0.663)	-0.028	-0.45%
Loss Cost	2010.1	0.001 (CI = +/-0.022; p = 0.945)	-0.036	+0.07%
Loss Cost	2010.2	0.005 (CI = +/-0.022; p = 0.638)	-0.028	+0.52%
Loss Cost	2011.1	0.012 (CI = +/-0.023; p = 0.295)	0.005	+1.18%
Loss Cost	2011.2	0.018 (CI = +/-0.023; p = 0.132)	0.052	+1.78%
Loss Cost	2012.1	0.026 (CI = +/-0.023; p = 0.032)	0.144	+2.59%
Severity	2005.1	0.025 (CI = +/-0.010; p = 0.000)	0.400	+2.52%
Severity	2005.2	0.022 (CI = +/-0.010; p = 0.000)	0.352	+2.23%
Severity	2006.1	0.019 (CI = +/-0.009; p = 0.000)	0.299	+1.91%
Severity	2006.2	0.015 (CI = +/-0.008; p = 0.001)	0.245	+1.47%
Severity	2007.1	0.013 (CI = +/-0.009; p = 0.003)	0.202	+1.35%
Severity	2007.2	0.010 (CI = +/-0.008; p = 0.017)	0.136	+1.04%
Severity	2008.1	0.008 (CI = +/-0.008; p = 0.067)	0.073	+0.77%
Severity	2008.2	0.006 (CI = +/-0.008; p = 0.172)	0.029	+0.58%
Severity	2009.1	0.007 (CI = +/-0.009; p = 0.148)	0.037	+0.65%
Severity	2009.2	0.006 (CI = +/-0.010; p = 0.199)	0.024	+0.62%
Severity	2010.1	0.007 (CI = +/-0.010; p = 0.158)	0.037	+0.72%
Severity	2010.2	0.009 (CI = +/-0.011; p = 0.103)	0.062	+0.89%
Severity	2011.1	0.010 (CI = +/-0.011; p = 0.088)	0.074	+0.99%
Severity	2011.2	0.011 (CI = +/-0.012; p = 0.064)	0.096	+1.15%
Severity	2012.1	0.014 (CI = +/-0.013; p = 0.027)	0.153	+1.45%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.349	-3.08%
Frequency	2005.2	-0.030 (CI = +/-0.014; p = 0.000)	0.313	-2.94%
Frequency	2006.1	-0.028 (CI = +/-0.015; p = 0.001)	0.269	-2.72%
Frequency	2006.2	-0.026 (CI = +/-0.015; p = 0.002)	0.226	-2.52%
Frequency	2007.1	-0.023 (CI = +/-0.016; p = 0.005)	0.183	-2.30%
Frequency	2007.2	-0.021 (CI = +/-0.017; p = 0.015)	0.142	-2.08%
Frequency	2008.1	-0.018 (CI = +/-0.017; p = 0.044)	0.094	-1.75%
Frequency	2008.2	-0.015 (CI = +/-0.018; p = 0.094)	0.058	-1.51%
Frequency	2009.1	-0.013 (CI = +/-0.019; p = 0.178)	0.028	-1.27%
Frequency	2009.2	-0.011 (CI = +/-0.020; p = 0.284)	0.006	-1.06%
Frequency	2010.1	-0.006 (CI = +/-0.021; p = 0.529)	-0.021	-0.64%
Frequency	2010.2	-0.004 (CI = +/-0.022; p = 0.740)	-0.033	-0.36%
Frequency	2011.1	0.002 (CI = +/-0.023; p = 0.864)	-0.037	+0.19%
Frequency	2011.2	0.006 (CI = +/-0.024; p = 0.600)	-0.028	+0.62%
Frequency	2012.1	0.011 (CI = +/-0.025; p = 0.365)	-0.006	+1.12%

Uninsured Auto

Coverage = UA
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	-0.007 (CI = +/-0.012; p = 0.245)	0.192 (CI = +/-0.141; p = 0.009)	0.148	-0.71%
Loss Cost	2005.2	-0.008 (CI = +/-0.013; p = 0.224)	0.188 (CI = +/-0.144; p = 0.012)	0.146	-0.78%
Loss Cost	2006.1	-0.009 (CI = +/-0.013; p = 0.159)	0.199 (CI = +/-0.147; p = 0.009)	0.164	-0.94%
Loss Cost	2006.2	-0.011 (CI = +/-0.014; p = 0.122)	0.190 (CI = +/-0.150; p = 0.015)	0.166	-1.09%
Loss Cost	2007.1	-0.011 (CI = +/-0.015; p = 0.151)	0.189 (CI = +/-0.154; p = 0.018)	0.147	-1.07%
Loss Cost	2007.2	-0.011 (CI = +/-0.016; p = 0.178)	0.189 (CI = +/-0.159; p = 0.021)	0.145	-1.06%
Loss Cost	2008.1	-0.011 (CI = +/-0.017; p = 0.190)	0.191 (CI = +/-0.164; p = 0.024)	0.134	-1.09%
Loss Cost	2008.2	-0.009 (CI = +/-0.018; p = 0.284)	0.200 (CI = +/-0.169; p = 0.022)	0.136	-0.94%
Loss Cost	2009.1	-0.007 (CI = +/-0.019; p = 0.427)	0.188 (CI = +/-0.173; p = 0.034)	0.100	-0.73%
Loss Cost	2009.2	-0.005 (CI = +/-0.020; p = 0.639)	0.203 (CI = +/-0.176; p = 0.025)	0.113	-0.45%
Loss Cost	2010.1	0.000 (CI = +/-0.020; p = 0.961)	0.182 (CI = +/-0.177; p = 0.044)	0.078	-0.05%
Loss Cost	2010.2	0.005 (CI = +/-0.021; p = 0.607)	0.210 (CI = +/-0.172; p = 0.019)	0.139	+0.52%
Loss Cost	2011.1	0.010 (CI = +/-0.021; p = 0.324)	0.185 (CI = +/-0.171; p = 0.036)	0.136	+1.04%
Loss Cost	2011.2	0.018 (CI = +/-0.021; p = 0.092)	0.217 (CI = +/-0.162; p = 0.011)	0.252	+1.78%
Loss Cost	2012.1	0.024 (CI = +/-0.021; p = 0.028)	0.189 (CI = +/-0.158; p = 0.021)	0.296	+2.41%
Loss Cost	2012.2	0.027 (CI = +/-0.022; p = 0.022)	0.201 (CI = +/-0.162; p = 0.017)	0.308	+2.70%
Loss Cost	2013.1	0.028 (CI = +/-0.025; p = 0.027)	0.196 (CI = +/-0.170; p = 0.026)	0.308	+2.84%
Loss Cost	2013.2	0.032 (CI = +/-0.026; p = 0.019)	0.211 (CI = +/-0.174; p = 0.020)	0.332	+3.26%
Loss Cost	2014.1	0.037 (CI = +/-0.028; p = 0.014)	0.194 (CI = +/-0.179; p = 0.036)	0.355	+3.74%
Loss Cost	2014.2	0.043 (CI = +/-0.030; p = 0.008)	0.215 (CI = +/-0.182; p = 0.023)	0.398	+4.38%
Loss Cost	2015.1	0.049 (CI = +/-0.032; p = 0.005)	0.193 (CI = +/-0.186; p = 0.043)	0.432	+5.05%
Loss Cost	2015.2	0.055 (CI = +/-0.035; p = 0.004)	0.211 (CI = +/-0.192; p = 0.034)	0.445	+5.65%
Loss Cost	2016.1	0.057 (CI = +/-0.040; p = 0.008)	0.204 (CI = +/-0.205; p = 0.051)	0.439	+5.87%
Loss Cost	2016.2	0.067 (CI = +/-0.042; p = 0.004)	0.232 (CI = +/-0.208; p = 0.031)	0.487	+6.91%
Loss Cost	2017.1	0.074 (CI = +/-0.048; p = 0.005)	0.212 (CI = +/-0.220; p = 0.057)	0.503	+7.65%
Loss Cost	2017.2	0.077 (CI = +/-0.055; p = 0.010)	0.221 (CI = +/-0.237; p = 0.065)	0.453	+8.02%
Severity	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.108; p = 0.049)	0.446	+2.48%
Severity	2005.2	0.022 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.105; p = 0.083)	0.388	+2.23%
Severity	2006.1	0.018 (CI = +/-0.009; p = 0.000)	0.116 (CI = +/-0.096; p = 0.019)	0.385	+1.86%
Severity	2006.2	0.015 (CI = +/-0.008; p = 0.001)	0.093 (CI = +/-0.084; p = 0.032)	0.322	+1.47%
Severity	2007.1	0.013 (CI = +/-0.008; p = 0.003)	0.103 (CI = +/-0.084; p = 0.018)	0.307	+1.30%
Severity	2007.2	0.010 (CI = +/-0.008; p = 0.012)	0.088 (CI = +/-0.080; p = 0.033)	0.229	+1.04%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.059)	0.107 (CI = +/-0.073; p = 0.005)	0.259	+0.71%
Severity	2008.2	0.006 (CI = +/-0.008; p = 0.134)	0.100 (CI = +/-0.073; p = 0.009)	0.203	+0.58%
Severity	2009.1	0.006 (CI = +/-0.008; p = 0.149)	0.099 (CI = +/-0.076; p = 0.012)	0.201	+0.60%
Severity	2009.2	0.006 (CI = +/-0.009; p = 0.160)	0.100 (CI = +/-0.078; p = 0.014)	0.188	+0.62%
Severity	2010.1	0.007 (CI = +/-0.009; p = 0.163)	0.098 (CI = +/-0.081; p = 0.020)	0.186	+0.66%
Severity	2010.2	0.009 (CI = +/-0.010; p = 0.070)	0.109 (CI = +/-0.080; p = 0.010)	0.251	+0.89%
Severity	2011.1	0.009 (CI = +/-0.010; p = 0.084)	0.108 (CI = +/-0.084; p = 0.013)	0.249	+0.91%
Severity	2011.2	0.011 (CI = +/-0.011; p = 0.036)	0.119 (CI = +/-0.083; p = 0.007)	0.308	+1.15%
Severity	2012.1	0.013 (CI = +/-0.011; p = 0.022)	0.110 (CI = +/-0.085; p = 0.013)	0.327	+1.35%
Severity	2012.2	0.011 (CI = +/-0.012; p = 0.070)	0.099 (CI = +/-0.085; p = 0.024)	0.238	+1.08%
Severity	2013.1	0.006 (CI = +/-0.011; p = 0.272)	0.118 (CI = +/-0.079; p = 0.005)	0.296	+0.62%
Severity	2013.2	0.005 (CI = +/-0.012; p = 0.397)	0.114 (CI = +/-0.082; p = 0.008)	0.248	+0.51%
Severity	2014.1	0.005 (CI = +/-0.014; p = 0.491)	0.117 (CI = +/-0.086; p = 0.011)	0.247	+0.46%
Severity	2014.2	0.004 (CI = +/-0.015; p = 0.570)	0.115 (CI = +/-0.091; p = 0.016)	0.214	+0.41%
Severity	2015.1	0.004 (CI = +/-0.017; p = 0.597)	0.115 (CI = +/-0.096; p = 0.022)	0.205	+0.43%
Severity	2015.2	0.001 (CI = +/-0.018; p = 0.952)	0.103 (CI = +/-0.098; p = 0.040)	0.142	+0.05%
Severity	2016.1	-0.002 (CI = +/-0.020; p = 0.844)	0.110 (CI = +/-0.103; p = 0.038)	0.158	-0.19%
Severity	2016.2	-0.003 (CI = +/-0.022; p = 0.765)	0.107 (CI = +/-0.110; p = 0.056)	0.132	-0.32%
Severity	2017.1	-0.007 (CI = +/-0.025; p = 0.571)	0.117 (CI = +/-0.116; p = 0.049)	0.158	-0.68%
Severity	2017.2	-0.017 (CI = +/-0.024; p = 0.140)	0.090 (CI = +/-0.104; p = 0.083)	0.226	-1.73%
Frequency	2005.1	-0.032 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.156; p = 0.281)	0.353	-3.11%
Frequency	2005.2	-0.030 (CI = +/-0.014; p = 0.000)	0.095 (CI = +/-0.158; p = 0.230)	0.322	-2.94%
Frequency	2006.1	-0.028 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.161; p = 0.305)	0.270	-2.75%
Frequency	2006.2	-0.026 (CI = +/-0.015; p = 0.002)	0.097 (CI = +/-0.162; p = 0.231)	0.237	-2.52%
Frequency	2007.1	-0.024 (CI = +/-0.016; p = 0.005)	0.086 (CI = +/-0.165; p = 0.298)	0.186	-2.34%
Frequency	2007.2	-0.021 (CI = +/-0.017; p = 0.014)	0.101 (CI = +/-0.167; p = 0.225)	0.156	-2.08%
Frequency	2008.1	-0.018 (CI = +/-0.017; p = 0.040)	0.084 (CI = +/-0.169; p = 0.316)	0.095	-1.80%
Frequency	2008.2	-0.015 (CI = +/-0.018; p = 0.092)	0.100 (CI = +/-0.170; p = 0.240)	0.071	-1.51%
Frequency	2009.1	-0.013 (CI = +/-0.019; p = 0.162)	0.090 (CI = +/-0.175; p = 0.304)	0.031	-1.32%
Frequency	2009.2	-0.011 (CI = +/-0.020; p = 0.281)	0.103 (CI = +/-0.179; p = 0.247)	0.020	-1.06%
Frequency	2010.1	-0.007 (CI = +/-0.021; p = 0.496)	0.084 (CI = +/-0.181; p = 0.349)	-0.024	-0.70%
Frequency	2010.2	-0.004 (CI = +/-0.022; p = 0.739)	0.101 (CI = +/-0.184; p = 0.270)	-0.023	-0.36%
Frequency	2011.1	0.001 (CI = +/-0.023; p = 0.906)	0.077 (CI = +/-0.184; p = 0.399)	-0.048	+0.13%
Frequency	2011.2	0.006 (CI = +/-0.024; p = 0.598)	0.099 (CI = +/-0.185; p = 0.283)	-0.020	+0.62%
Frequency	2012.1	0.010 (CI = +/-0.025; p = 0.400)	0.079 (CI = +/-0.189; p = 0.395)	-0.016	+1.05%
Frequency	2012.2	0.016 (CI = +/-0.026; p = 0.223)	0.102 (CI = +/-0.190; p = 0.278)	0.033	+1.60%
Frequency	2013.1	0.022 (CI = +/-0.028; p = 0.117)	0.077 (CI = +/-0.192; p = 0.412)	0.065	+2.21%
Frequency	2013.2	0.027 (CI = +/-0.029; p = 0.071)	0.097 (CI = +/-0.196; p = 0.313)	0.110	+2.73%
Frequency	2014.1	0.032 (CI = +/-0.032; p = 0.048)	0.077 (CI = +/-0.202; p = 0.433)	0.140	+3.27%
Frequency	2014.2	0.039 (CI = +/-0.034; p = 0.027)	0.100 (CI = +/-0.205; p = 0.318)	0.195	+3.95%
Frequency	2015.1	0.045 (CI = +/-0.037; p = 0.020)	0.078 (CI = +/-0.212; p = 0.446)	0.229	+4.60%
Frequency	2015.2	0.054 (CI = +/-0.039; p = 0.009)	0.108 (CI = +/-0.212; p = 0.295)	0.309	+5.59%
Frequency	2016.1	0.059 (CI = +/-0.043; p = 0.011)	0.094 (CI = +/-0.225; p = 0.386)	0.313	+6.06%
Frequency	2016.2	0.070 (CI = +/-0.046; p = 0.006)	0.126 (CI = +/-0.227; p = 0.254)	0.384	+7.25%
Frequency	2017.1	0.081 (CI = +/-0.051; p = 0.005)	0.096 (CI = +/-0.235; p = 0.395)	0.428	+8.39%
Frequency	2017.2	0.095 (CI = +/-0.055; p = 0.003)	0.131 (CI = +/-0.236; p = 0.251)	0.495	+9.91%

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	2005.1	-0.021 (CI = +/-0.023; p = 0.065)	0.164 (CI = +/-0.119; p = 0.009)	-0.008 (CI = +/-0.063; p = 0.786)	0.358	-2.09%	-2.91%
Loss Cost	2005.2	-0.027 (CI = +/-0.024; p = 0.028)	0.149 (CI = +/-0.120; p = 0.017)	0.002 (CI = +/-0.064; p = 0.951)	0.394	-2.67%	-2.48%
Loss Cost	2006.1	-0.037 (CI = +/-0.024; p = 0.004)	0.171 (CI = +/-0.113; p = 0.005)	0.018 (CI = +/-0.062; p = 0.561)	0.494	-3.60%	-1.89%
Loss Cost	2006.2	-0.049 (CI = +/-0.023; p = 0.000)	0.144 (CI = +/-0.102; p = 0.008)	0.038 (CI = +/-0.056; p = 0.179)	0.612	-4.77%	-1.11%
Loss Cost	2007.1	-0.055 (CI = +/-0.025; p = 0.000)	0.156 (CI = +/-0.103; p = 0.004)	0.047 (CI = +/-0.058; p = 0.104)	0.623	-5.35%	-0.78%
Loss Cost	2007.2	-0.065 (CI = +/-0.025; p = 0.000)	0.137 (CI = +/-0.098; p = 0.008)	0.063 (CI = +/-0.056; p = 0.030)	0.683	-6.32%	-0.22%
Loss Cost	2008.1	-0.079 (CI = +/-0.025; p = 0.000)	0.160 (CI = +/-0.088; p = 0.001)	0.082 (CI = +/-0.052; p = 0.004)	0.760	-7.55%	+0.38%
Loss Cost	2008.2	-0.088 (CI = +/-0.026; p = 0.000)	0.145 (CI = +/-0.086; p = 0.002)	0.096 (CI = +/-0.053; p = 0.001)	0.787	-8.42%	+0.82%
Loss Cost	2009.1	-0.095 (CI = +/-0.029; p = 0.000)	0.155 (CI = +/-0.088; p = 0.002)	0.106 (CI = +/-0.055; p = 0.001)	0.774	-9.10%	+1.10%
Loss Cost	2009.2	-0.105 (CI = +/-0.033; p = 0.000)	0.144 (CI = +/-0.089; p = 0.003)	0.119 (CI = +/-0.058; p = 0.000)	0.783	-9.93%	+1.45%
Loss Cost	2010.1	-0.106 (CI = +/-0.039; p = 0.000)	0.145 (CI = +/-0.094; p = 0.005)	0.120 (CI = +/-0.065; p = 0.001)	0.717	-10.02%	+1.48%
Loss Cost	2010.2	-0.099 (CI = +/-0.046; p = 0.000)	0.152 (CI = +/-0.099; p = 0.005)	0.111 (CI = +/-0.073; p = 0.005)	0.669	-9.39%	+1.27%
Loss Cost	2011.1	-0.091 (CI = +/-0.056; p = 0.004)	0.145 (CI = +/-0.105; p = 0.010)	0.102 (CI = +/-0.084; p = 0.021)	0.529	-8.67%	+1.10%
Loss Cost	2011.2	-0.059 (CI = +/-0.063; p = 0.062)	0.166 (CI = +/-0.100; p = 0.003)	0.064 (CI = +/-0.088; p = 0.140)	0.508	-5.77%	+0.49%
Loss Cost	2012.1	-0.015 (CI = +/-0.068; p = 0.644)	0.142 (CI = +/-0.089; p = 0.005)	0.013 (CI = +/-0.089; p = 0.749)	0.379	-1.46%	-0.13%
Loss Cost	2012.2	-0.021 (CI = +/-0.094; p = 0.635)	0.140 (CI = +/-0.097; p = 0.009)	0.020 (CI = +/-0.116; p = 0.709)	0.359	-2.05%	-0.06%
Loss Cost	2013.1	-0.065 (CI = +/-0.132; p = 0.297)	0.153 (CI = +/-0.101; p = 0.007)	0.068 (CI = +/-0.153; p = 0.346)	0.405	-6.32%	+0.32%
Loss Cost	2013.2	-0.118 (CI = +/-0.218; p = 0.252)	0.144 (CI = +/-0.109; p = 0.015)	0.123 (CI = +/-0.238; p = 0.273)	0.417	-11.12%	+0.51%
Loss Cost	2014.1	-0.170 (CI = +/-0.501; p = 0.457)	0.150 (CI = +/-0.127; p = 0.026)	0.176 (CI = +/-0.519; p = 0.457)	0.291	-15.62%	+0.60%
Loss Cost	2014.2	0.006 (CI = +/-0.040; p = 0.738)	0.150 (CI = +/-0.127; p = 0.026)	NA (CI = +/-NA; p = NA)	0.355	+0.60%	+0.60%
Loss Cost	2015.1	0.020 (CI = +/-0.046; p = 0.342)	0.125 (CI = +/-0.131; p = 0.060)	NA (CI = +/-NA; p = NA)	0.361	+1.99%	+1.99%
Loss Cost	2015.2	0.022 (CI = +/-0.059; p = 0.390)	0.128 (CI = +/-0.153; p = 0.086)	NA (CI = +/-NA; p = NA)	0.278	+2.25%	+2.25%
Loss Cost	2016.1	0.014 (CI = +/-0.081; p = 0.682)	0.141 (CI = +/-0.186; p = 0.108)	NA (CI = +/-NA; p = NA)	0.270	+1.38%	+1.38%
Loss Cost	2016.2	0.028 (CI = +/-0.111; p = 0.526)	0.158 (CI = +/-0.225; p = 0.124)	NA (CI = +/-NA; p = NA)	0.274	+2.83%	+2.83%
Loss Cost	2017.1	0.040 (CI = +/-0.192; p = 0.551)	0.143 (CI = +/-0.328; p = 0.259)	NA (CI = +/-NA; p = NA)	0.193	+4.13%	+4.13%
Loss Cost	2017.2	-0.027 (CI = +/-0.222; p = 0.653)	0.087 (CI = +/-0.320; p = 0.364)	NA (CI = +/-NA; p = NA)	-0.100	-2.67%	-2.67%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	0.101 (CI = +/-0.122; p = 0.102)	-0.053 (CI = +/-0.065; p = 0.105)	0.550	+5.49%	+0.06%
Severity	2005.2	0.048 (CI = +/-0.025; p = 0.000)	0.088 (CI = +/-0.124; p = 0.156)	-0.044 (CI = +/-0.067; p = 0.184)	0.472	+4.97%	+0.43%
Severity	2006.1	0.039 (CI = +/-0.025; p = 0.004)	0.111 (CI = +/-0.118; p = 0.064)	-0.028 (CI = +/-0.064; p = 0.373)	0.430	+3.94%	+1.05%
Severity	2006.2	0.026 (CI = +/-0.024; p = 0.035)	0.083 (CI = +/-0.105; p = 0.118)	-0.007 (CI = +/-0.058; p = 0.806)	0.326	+2.61%	+1.90%
Severity	2007.1	0.021 (CI = +/-0.026; p = 0.106)	0.092 (CI = +/-0.108; p = 0.091)	0.000 (CI = +/-0.061; p = 0.996)	0.291	+2.14%	+2.15%
Severity	2007.2	0.011 (CI = +/-0.027; p = 0.421)	0.072 (CI = +/-0.104; p = 0.162)	0.017 (CI = +/-0.060; p = 0.570)	0.188	+1.07%	+2.75%
Severity	2008.1	-0.005 (CI = +/-0.025; p = 0.699)	0.098 (CI = +/-0.090; p = 0.034)	0.038 (CI = +/-0.053; p = 0.142)	0.266	-0.47%	+3.47%
Severity	2008.2	-0.014 (CI = +/-0.027; p = 0.279)	0.083 (CI = +/-0.088; p = 0.063)	0.053 (CI = +/-0.054; p = 0.053)	0.258	-1.42%	+3.93%
Severity	2009.1	-0.016 (CI = +/-0.031; p = 0.280)	0.086 (CI = +/-0.093; p = 0.066)	0.056 (CI = +/-0.058; p = 0.060)	0.255	-1.62%	+4.01%
Severity	2009.2	-0.020 (CI = +/-0.036; p = 0.260)	0.082 (CI = +/-0.098; p = 0.095)	0.060 (CI = +/-0.064; p = 0.064)	0.245	-1.96%	+4.14%
Severity	2010.1	-0.021 (CI = +/-0.042; p = 0.299)	0.084 (CI = +/-0.103; p = 0.106)	0.063 (CI = +/-0.072; p = 0.082)	0.235	-2.13%	+4.19%
Severity	2010.2	-0.008 (CI = +/-0.049; p = 0.731)	0.097 (CI = +/-0.106; p = 0.071)	0.045 (CI = +/-0.078; p = 0.235)	0.274	-0.80%	+3.80%
Severity	2011.1	-0.007 (CI = +/-0.061; p = 0.803)	0.096 (CI = +/-0.113; p = 0.091)	0.044 (CI = +/-0.090; p = 0.311)	0.265	-0.72%	+3.78%
Severity	2011.2	0.022 (CI = +/-0.070; p = 0.502)	0.116 (CI = +/-0.111; p = 0.043)	0.009 (CI = +/-0.098; p = 0.848)	0.374	+2.26%	+3.18%
Severity	2012.1	0.070 (CI = +/-0.077; p = 0.070)	0.090 (CI = +/-0.101; p = 0.077)	-0.046 (CI = +/-0.101; p = 0.346)	0.536	+7.28%	+2.50%
Severity	2012.2	0.062 (CI = +/-0.106; p = 0.222)	0.087 (CI = +/-0.110; p = 0.111)	-0.037 (CI = +/-0.131; p = 0.550)	0.384	+6.44%	+2.59%
Severity	2013.1	-0.010 (CI = +/-0.141; p = 0.874)	0.108 (CI = +/-0.108; p = 0.049)	0.041 (CI = +/-0.163; p = 0.586)	0.370	-1.12%	+3.47%
Severity	2013.2	-0.049 (CI = +/-0.235; p = 0.645)	0.102 (CI = +/-0.118; p = 0.083)	0.082 (CI = +/-0.257; p = 0.488)	0.297	-4.83%	+3.32%
Severity	2014.1	-0.090 (CI = +/-0.542; p = 0.712)	0.106 (CI = +/-0.137; p = 0.113)	0.123 (CI = +/-0.560; p = 0.625)	0.277	-8.60%	+3.39%
Severity	2014.2	0.033 (CI = +/-0.043; p = 0.113)	0.106 (CI = +/-0.137; p = 0.113)	NA (CI = +/-NA; p = NA)	0.303	+3.39%	+3.39%
Severity	2015.1	0.045 (CI = +/-0.052; p = 0.077)	0.084 (CI = +/-0.149; p = 0.221)	NA (CI = +/-NA; p = NA)	0.369	+4.63%	+4.63%
Severity	2015.2	0.040 (CI = +/-0.066; p = 0.189)	0.076 (CI = +/-0.171; p = 0.318)	NA (CI = +/-NA; p = NA)	0.147	+4.06%	+4.06%
Severity	2016.1	0.048 (CI = +/-0.091; p = 0.234)	0.064 (CI = +/-0.209; p = 0.469)	NA (CI = +/-NA; p = NA)	0.131	+4.93%	+4.93%
Severity	2016.2	0.058 (CI = +/-0.129; p = 0.277)	0.076 (CI = +/-0.261; p = 0.465)	NA (CI = +/-NA; p = NA)	0.037	+6.02%	+6.02%
Severity	2017.1	0.079 (CI = +/-0.219; p = 0.334)	0.052 (CI = +/-0.374; p = 0.688)	NA (CI = +/-NA; p = NA)	-0.004	+8.21%	+8.21%
Severity	2017.2	0.015 (CI = +/-0.333; p = 0.860)	-0.001 (CI = +/-0.480; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.961	+1.56%	+1.56%
Frequency	2005.1	-0.075 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.031; p = 0.000)	0.044 (CI = +/-0.017; p = 0.000)	0.978	-7.19%	-2.97%
Frequency	2005.2	-0.076 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.032; p = 0.001)	0.046 (CI = +/-0.017; p = 0.000)	0.976	-7.27%	-2.90%
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)	0.972	-7.26%	-2.91%
Frequency	2006.2	-0.075 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.035; p = 0.001)	0.045 (CI = +/-0.019; p = 0.000)	0.969	-7.20%	-2.95%
Frequency	2007.1	-0.076 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.047 (CI = +/-0.020; p = 0.000)	0.965	-7.34%	-2.88%
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%	-2.89%
Frequency	2008.1	-0.074 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.038; p = 0.003)	0.043 (CI = +/-0.022; p = 0.001)	0.953	-7.11%	-2.98%
Frequency	2008.2	-0.074 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.040; p = 0.005)	0.043 (CI = +/-0.024; p = 0.001)	0.946	-7.10%	-2.99%
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)	0.949	-7.60%	-2.80%
Frequency	2009.2	-0.085 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.037; p = 0.002)	0.059 (CI = +/-0.024; p = 0.000)	0.954	-8.13%	-2.59%
Frequency	2010.1	-0.084 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.039; p = 0.004)	0.058 (CI = +/-0.027; p = 0.000)	0.940	-8.07%	-2.61%
Frequency	2010.2	-0.091 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.039; p = 0.009)	0.066 (CI = +/-0.029; p = 0.000)	0.940	-8.65%	-2.43%
Frequency	2011.1	-0.083 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.039; p = 0.017)	0.057 (CI = +/-0.031; p = 0.002)	0.920	-8.01%	-2.58%
Frequency	2011.2	-0.082 (CI = +/-0.027; p = 0.000)	0.051 (CI = +/-0.042; p = 0.022)	0.055 (CI = +/-0.037; p = 0.007)	0.898	-7.86%	-2.61%
Frequency	2012.1	-0.085 (CI = +/-0.035; p = 0.000)	0.052 (CI = +/-0.046; p = 0.028)	0.059 (CI = +/-0.046; p = 0.016)	0.861	-8.15%	-2.57%
Frequency	2012.2	-0.083 (CI = +/-0.048; p = 0.003)	0.053 (CI = +/-0.050; p = 0.038)	0.057 (CI = +/-0.059; p = 0.058)	0.819	-7.98%	-2.59%
Frequency	2013.1	-0.055 (CI = +/-0.066; p = 0.092)	0.045 (CI = +/-0.050; p = 0.076)	0.027 (CI = +/-0.076; p = 0.450)	0.714	-5.36%	-2.78%
Frequency	2013.2	-0.068 (CI = +/-0.111; p = 0.195)	0.042 (CI = +/-0.056; p = 0.118)	0.041 (CI = +/-0.121; p = 0.464)	0.670	-6.62%	-2.72%
Frequency	2014.1	-0.080 (CI = +/-0.255; p = 0.491)	0.044 (CI = +/-0.065; p = 0.158)	0.053 (CI = +/-0.264; p = 0.658)	0.523	-7.68%	-2.70%
Frequency	2014.2	-0.027 (CI = +/-0.020; p = 0.015)	0.044 (CI = +/-0.065; p = 0.158)	NA (CI = +/-NA; p = NA)	0.500	-2.70%	-2.70%
Frequency	2015.1	-0.026 (CI = +/-0.026; p = 0.053)	0.040 (CI = +/-0.075; p = 0.243)	NA (CI = +/-NA; p = NA)	0.316	-2.52%	-2.52%
Frequency	2015.2	-0.018 (CI = +/-0.030; p = 0.196)	0.052 (CI = +/-0.077; p = 0.148)	NA (CI = +/-NA; p = NA)	0.264	-1.74%	-1.74%
Frequency	2016.1	-0.034 (CI = +/-0.025; p = 0.016)	0.077 (CI = +/-0.057; p = 0.017)	NA (CI = +/-NA; p = NA)	0.726	-3.38%	-3.38%
Frequency	2016.2	-0.031 (CI = +/-0.034; p = 0.069)	0.082 (CI = +/-0.070; p = 0.031)	NA (CI = +/-NA; p = NA)	0.711	-3.01%	-3.01%
Frequency	2017.1	-0.038 (CI = +/-0.056; p = 0.117)	0.091 (CI = +/-0.096; p = 0.056)	NA (CI = +/-NA; p = NA)	0.643	-3.78%	-3.78%
Frequency	2017.2	-0.043 (CI = +/-0.116; p = 0.255)	0.088 (CI = +/-0.167; p = 0.152)	NA (CI = +/-NA; p = NA)	0.584	-4.16%	-4.16%

Uninsured Auto

Coverage = UA
End Trend Period = 2024.2
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	2005.1	-0.035 (CI = +/-0.022; p = 0.003)	0.165 (CI = +/-0.114; p = 0.006)	0.011 (CI = +/-0.006; p = 0.001)	0.069 (CI = +/-0.039; p = 0.001)	0.459	-3.47%	+3.45%
Loss Cost	2005.2	-0.042 (CI = +/-0.024; p = 0.001)	0.151 (CI = +/-0.113; p = 0.010)	0.011 (CI = +/-0.006; p = 0.001)	0.078 (CI = +/-0.040; p = 0.000)	0.489	-4.09%	+3.67%
Loss Cost	2006.1	-0.052 (CI = +/-0.024; p = 0.000)	0.171 (CI = +/-0.108; p = 0.003)	0.011 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.040; p = 0.000)	0.555	-5.04%	+3.92%
Loss Cost	2006.2	-0.064 (CI = +/-0.024; p = 0.000)	0.149 (CI = +/-0.101; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.038; p = 0.000)	0.632	-6.19%	+4.27%
Loss Cost	2007.1	-0.071 (CI = +/-0.026; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.040; p = 0.000)	0.646	-6.84%	+4.42%
Loss Cost	2007.2	-0.081 (CI = +/-0.027; p = 0.000)	0.144 (CI = +/-0.098; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.127 (CI = +/-0.040; p = 0.000)	0.685	-7.82%	+4.68%
Loss Cost	2008.1	-0.095 (CI = +/-0.027; p = 0.000)	0.163 (CI = +/-0.092; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.143 (CI = +/-0.040; p = 0.000)	0.735	-9.08%	+4.92%
Loss Cost	2008.2	-0.105 (CI = +/-0.030; p = 0.000)	0.151 (CI = +/-0.091; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.155 (CI = +/-0.042; p = 0.000)	0.755	-9.99%	+5.12%
Loss Cost	2009.1	-0.114 (CI = +/-0.033; p = 0.000)	0.161 (CI = +/-0.092; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.165 (CI = +/-0.045; p = 0.000)	0.753	-10.79%	+5.25%
Loss Cost	2009.2	-0.125 (CI = +/-0.037; p = 0.000)	0.151 (CI = +/-0.093; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.177 (CI = +/-0.048; p = 0.000)	0.761	-11.71%	+5.41%
Loss Cost	2010.1	-0.129 (CI = +/-0.043; p = 0.000)	0.154 (CI = +/-0.096; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.182 (CI = +/-0.054; p = 0.000)	0.737	-12.07%	+5.46%
Loss Cost	2010.2	-0.126 (CI = +/-0.051; p = 0.000)	0.156 (CI = +/-0.100; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.178 (CI = +/-0.062; p = 0.000)	0.722	-11.81%	+5.42%
Loss Cost	2011.1	-0.124 (CI = +/-0.062; p = 0.000)	0.155 (CI = +/-0.104; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.176 (CI = +/-0.073; p = 0.000)	0.693	-11.64%	+5.41%
Loss Cost	2011.2	-0.102 (CI = +/-0.075; p = 0.009)	0.166 (CI = +/-0.106; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.153 (CI = +/-0.086; p = 0.001)	0.691	-9.71%	+5.25%
Loss Cost	2012.1	-0.072 (CI = +/-0.093; p = 0.122)	0.154 (CI = +/-0.108; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.104; p = 0.023)	0.683	-6.98%	+5.10%
Loss Cost	2012.2	-0.092 (CI = +/-0.125; p = 0.142)	0.149 (CI = +/-0.112; p = 0.012)	0.011 (CI = +/-0.005; p = 0.000)	0.142 (CI = +/-0.136; p = 0.041)	0.682	-8.75%	+5.18%
Loss Cost	2013.1	-0.159 (CI = +/-0.177; p = 0.076)	0.162 (CI = +/-0.115; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.211 (CI = +/-0.186; p = 0.029)	0.699	-14.66%	+5.34%
Loss Cost	2013.2	-0.245 (CI = +/-0.287; p = 0.090)	0.153 (CI = +/-0.119; p = 0.014)	0.011 (CI = +/-0.005; p = 0.000)	0.298 (CI = +/-0.296; p = 0.048)	0.705	-21.72%	+5.48%
Loss Cost	2014.1	-0.404 (CI = +/-0.634; p = 0.196)	0.163 (CI = +/-0.127; p = 0.015)	0.011 (CI = +/-0.005; p = 0.000)	0.459 (CI = +/-0.641; p = 0.149)	0.706	-33.26%	+5.57%
Loss Cost	2014.2	0.054 (CI = +/-0.021; p = 0.000)	0.163 (CI = +/-0.127; p = 0.015)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.719	+5.57%	+5.57%
Loss Cost	2015.1	0.061 (CI = +/-0.022; p = 0.000)	0.140 (CI = +/-0.124; p = 0.020)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.760	+6.26%	+6.26%
Loss Cost	2015.2	0.064 (CI = +/-0.023; p = 0.000)	0.154 (CI = +/-0.128; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.766	+6.65%	+6.65%
Loss Cost	2016.1	0.066 (CI = +/-0.026; p = 0.000)	0.149 (CI = +/-0.137; p = 0.035)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.763	+6.81%	+6.81%
Loss Cost	2016.2	0.072 (CI = +/-0.028; p = 0.000)	0.170 (CI = +/-0.139; p = 0.020)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.785	+7.47%	+7.47%
Loss Cost	2017.1	0.077 (CI = +/-0.031; p = 0.000)	0.157 (CI = +/-0.146; p = 0.037)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.793	+7.99%	+7.99%
Loss Cost	2017.2	0.074 (CI = +/-0.036; p = 0.001)	0.148 (CI = +/-0.159; p = 0.065)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.773	+7.67%	+7.67%
Severity	2005.1	0.055 (CI = +/-0.019; p = 0.000)	0.113 (CI = +/-0.094; p = 0.020)	-0.002 (CI = +/-0.005; p = 0.391)	-0.061 (CI = +/-0.033; p = 0.001)	0.587	+5.63%	-0.65%
Severity	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.104 (CI = +/-0.095; p = 0.030)	-0.002 (CI = +/-0.005; p = 0.396)	-0.056 (CI = +/-0.034; p = 0.002)	0.514	+5.19%	-0.52%
Severity	2006.1	0.045 (CI = +/-0.020; p = 0.000)	0.122 (CI = +/-0.090; p = 0.012)	-0.002 (CI = +/-0.005; p = 0.328)	-0.045 (CI = +/-0.033; p = 0.010)	0.474	+4.26%	-0.30%
Severity	2006.2	0.031 (CI = +/-0.020; p = 0.003)	0.102 (CI = +/-0.082; p = 0.017)	-0.002 (CI = +/-0.004; p = 0.295)	-0.031 (CI = +/-0.031; p = 0.053)	0.371	+3.13%	+0.00%
Severity	2007.1	0.027 (CI = +/-0.021; p = 0.015)	0.108 (CI = +/-0.083; p = 0.013)	-0.002 (CI = +/-0.004; p = 0.282)	-0.026 (CI = +/-0.033; p = 0.118)	0.336	+2.71%	+0.09%
Severity	2007.2	0.018 (CI = +/-0.022; p = 0.105)	0.096 (CI = +/-0.081; p = 0.023)	-0.002 (CI = +/-0.004; p = 0.275)	-0.016 (CI = +/-0.034; p = 0.351)	0.227	+1.85%	+0.28%
Severity	2008.1	0.005 (CI = +/-0.022; p = 0.645)	0.114 (CI = +/-0.074; p = 0.004)	-0.002 (CI = +/-0.004; p = 0.186)	0.000 (CI = +/-0.032; p = 0.994)	0.256	+0.50%	+0.51%
Severity	2008.2	-0.002 (CI = +/-0.024; p = 0.875)	0.106 (CI = +/-0.074; p = 0.007)	-0.002 (CI = +/-0.004; p = 0.187)	0.008 (CI = +/-0.034; p = 0.619)	0.209	-0.19%	+0.64%
Severity	2009.1	0.077 (CI = +/-0.027; p = 0.831)	0.107 (CI = +/-0.077; p = 0.008)	-0.002 (CI = +/-0.004; p = 0.193)	0.009 (CI = +/-0.037; p = 0.607)	0.206	-0.29%	+0.66%
Severity	2009.2	-0.003 (CI = +/-0.032; p = 0.828)	0.106 (CI = +/-0.079; p = 0.011)	-0.002 (CI = +/-0.004; p = 0.202)	0.010 (CI = +/-0.041; p = 0.625)	0.190	-0.34%	+0.66%
Severity	2010.1	-0.004 (CI = +/-0.037; p = 0.845)	0.106 (CI = +/-0.083; p = 0.014)	-0.002 (CI = +/-0.004; p = 0.211)	0.010 (CI = +/-0.047; p = 0.657)	0.184	-0.35%	+0.67%
Severity	2010.2	0.012 (CI = +/-0.042; p = 0.551)	0.118 (CI = +/-0.082; p = 0.007)	-0.002 (CI = +/-0.004; p = 0.192)	-0.007 (CI = +/-0.051; p = 0.771)	0.246	+1.23%	+0.49%
Severity	2011.1	0.015 (CI = +/-0.051; p = 0.540)	0.116 (CI = +/-0.085; p = 0.010)	-0.002 (CI = +/-0.004; p = 0.205)	-0.010 (CI = +/-0.060; p = 0.720)	0.243	+1.53%	+0.47%
Severity	2011.2	0.047 (CI = +/-0.057; p = 0.102)	0.131 (CI = +/-0.082; p = 0.003)	-0.002 (CI = +/-0.004; p = 0.166)	-0.045 (CI = +/-0.066; p = 0.173)	0.359	+4.84%	+0.24%
Severity	2012.1	0.094 (CI = +/-0.065; p = 0.007)	0.113 (CI = +/-0.076; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.156)	-0.093 (CI = +/-0.073; p = 0.014)	0.489	+9.81%	+0.02%
Severity	2012.2	0.097 (CI = +/-0.088; p = 0.032)	0.114 (CI = +/-0.079; p = 0.007)	-0.002 (CI = +/-0.003; p = 0.166)	-0.097 (CI = +/-0.095; p = 0.047)	0.367	+10.18%	+0.01%
Severity	2013.1	0.037 (CI = +/-0.122; p = 0.537)	0.126 (CI = +/-0.079; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.137)	-0.035 (CI = +/-0.128; p = 0.574)	0.321	+3.72%	+0.15%
Severity	2013.2	0.032 (CI = +/-0.201; p = 0.745)	0.126 (CI = +/-0.083; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.149)	-0.030 (CI = +/-0.207; p = 0.764)	0.262	+3.21%	+0.15%
Severity	2014.1	0.021 (CI = +/-0.448; p = 0.923)	0.127 (CI = +/-0.090; p = 0.008)	-0.002 (CI = +/-0.003; p = 0.161)	-0.019 (CI = +/-0.454; p = 0.930)	0.254	+2.11%	+0.16%
Severity	2014.2	0.002 (CI = +/-0.015; p = 0.826)	0.127 (CI = +/-0.090; p = 0.008)	-0.002 (CI = +/-0.003; p = 0.161)	NA (CI = +/-NA; p = NA)	0.261	+0.16%	+0.16%
Severity	2015.1	0.002 (CI = +/-0.017; p = 0.832)	0.126 (CI = +/-0.095; p = 0.013)	-0.002 (CI = +/-0.004; p = 0.174)	NA (CI = +/-NA; p = NA)	0.250	+0.17%	+0.17%
Severity	2015.2	-0.001 (CI = +/-0.018; p = 0.861)	0.115 (CI = +/-0.098; p = 0.025)	-0.002 (CI = +/-0.004; p = 0.206)	NA (CI = +/-NA; p = NA)	0.180	-0.15%	-0.15%
Severity	2016.1	-0.004 (CI = +/-0.020; p = 0.693)	0.122 (CI = +/-0.103; p = 0.024)	-0.002 (CI = +/-0.004; p = 0.221)	NA (CI = +/-NA; p = NA)	0.192	-0.37%	-0.37%
Severity	2016.2	-0.004 (CI = +/-0.022; p = 0.683)	0.120 (CI = +/-0.111; p = 0.037)	-0.002 (CI = +/-0.004; p = 0.252)	NA (CI = +/-NA; p = NA)	0.158	-0.43%	-0.43%
Severity	2017.1	-0.007 (CI = +/-0.025; p = 0.532)	0.128 (CI = +/-0.118; p = 0.036)	-0.002 (CI = +/-0.004; p = 0.285)	NA (CI = +/-NA; p = NA)	0.174	-0.74%	-0.74%
Severity	2017.2	-0.017 (CI = +/-0.025; p = 0.158)	0.099 (CI = +/-0.110; p = 0.072)	-0.001 (CI = +/-0.004; p = 0.460)	NA (CI = +/-NA; p = NA)	0.198	-1.69%	-1.69%
Frequency	2005.1	-0.090 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.072; p = 0.150)	0.013 (CI = +/-0.004; p = 0.000)	0.131 (CI = +/-0.025; p = 0.000)	0.866	-8.61%	+4.13%
Frequency	2005.2	-0.092 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.073; p = 0.198)	0.013 (CI = +/-0.004; p = 0.000)	0.134 (CI = +/-0.026; p = 0.000)	0.859	-8.82%	+4.20%
Frequency	2006.1	-0.093 (CI = +/-0.017; p = 0.000)	0.049 (CI = +/-0.075; p = 0.190)	0.013 (CI = +/-0.004; p = 0.000)	0.135 (CI = +/-0.028; p = 0.000)	0.844	-8.92%	+4.23%
Frequency	2006.2	-0.095 (CI = +/-0.018; p = 0.000)	0.047 (CI = +/-0.077; p = 0.223)	0.013 (CI = +/-0.004; p = 0.000)	0.136 (CI = +/-0.029; p = 0.000)	0.831	-9.04%	+4.27%
Frequency	2007.1	-0.098 (CI = +/-0.020; p = 0.000)	0.052 (CI = +/-0.079; p = 0.189)	0.013 (CI = +/-0.004; p = 0.000)	0.140 (CI = +/-0.031; p = 0.000)	0.819	-9.31%	+4.33%
Frequency	2007.2	-0.100 (CI = +/-0.022; p = 0.000)	0.049 (CI = +/-0.081; p = 0.229)	0.013 (CI = +/-0.004; p = 0.000)	0.143 (CI = +/-0.033; p = 0.000)	0.805	-9.50%	+4.38%
Frequency	2008.1	-0.100 (CI = +/-0.025; p = 0.000)	0.049 (CI = +/-0.084; p = 0.240)	0.013 (CI = +/-0.004; p = 0.000)	0.143 (CI = +/-0.036; p = 0.000)	0.781	-9.53%	+4.39%
Frequency	2008.2	-0.103 (CI = +/-0.028; p = 0.000)	0.045 (CI = +/-0.086; p = 0.293)	0.013 (CI = +/-0.004; p = 0.000)	0.147 (CI = +/-0.039; p = 0.000)	0.768	-9.82%	+4.45%
Frequency	2009.1	-0.111 (CI = +/-0.031; p = 0.000)	0.054 (CI = +/-0.087; p = 0.216)	0.013 (CI = +/-0.004; p = 0.000)	0.156 (CI = +/-0.042; p = 0.000)	0.765	-10.53%	+4.57%
Frequency	2009.2	-0.121 (CI = +/-0.035; p = 0.000)	0.044 (CI = +/-0.088; p = 0.310)	0.013 (CI = +/-0.004; p = 0.000)	0.167 (CI = +/-0.046; p = 0.000)	0.769	-11.41%	+4.72%
Frequency	2010.1	-0.125 (CI = +/-0.041; p = 0.000)	0.048 (CI = +/-0.091; p = 0.292)	0.013 (CI = +/-0.004; p = 0.000)	0.172 (CI = +/-0.052; p = 0.000)	0.747	-11.76%	+4.76%
Frequency	2010.2	-0.138 (CI = +/-0.047; p = 0.000)	0.039 (CI = +/-0.093; p = 0.399)	0.013 (CI = +/-0.004; p = 0.000)	0.186 (CI = +/-0.058; p = 0.000)	0.749	-12.88%	+4.91%
Frequency	2011.1	-0.139 (CI = +/-0.057; p = 0.000)	0.039 (CI = +/-0.097; p = 0.410)	0.013 (CI = +/-0.004; p = 0.000)	0.187 (CI = +/-0.068; p = 0.000)	0.722	-12.97%	+4.92%
Frequency	2011.2	-0.149 (CI = +/-0.071; p = 0.000)	0.034 (CI = +/-0.100; p = 0.487)	0.013 (CI = +/-0.004; p = 0.000)	0.198 (CI = +/-0.081; p = 0.000)	0.712	-13.88%	+5.00%
Frequency	2012.1	-0.166 (CI = +/-0.090; p = 0.001)	0.041 (CI = +/-0.104; p = 0.427)	0.013 (CI = +/-0.004; p = 0.000)	0.215 (CI = +/-0.100; p = 0.000)	0.704	-15.29%	+5.07%
Frequency	2012.2	-0.189 (CI = +/-0.120; p = 0.004)	0.034 (CI = +/-0.108; p = 0.515)	0.013 (CI = +/-0.004; p = 0.000)	0.239 (CI = +/-0.130; p = 0.001)	0.700	-17.19%	+5.17%
Frequency	2013.1	-0.195 (CI = +/-0.176; p = 0.031)	0.036 (CI = +/-0.114; p = 0.520)	0.013 (CI = +/-0.005; p = 0.000)	0.246 (CI = +/-0.185; p = 0.012)	0.686	-17.72%	+5.19%
Frequency	2013.2	-0.276 (CI = +/-0.285; p = 0.057)	0.027 (CI = +/-0.118; p = 0.636)	0.013 (CI = +/-0.005; p = 0.000)	0.328 (CI = +/-0.294; p = 0.031)	0.693	-24.16%	+5.32%
Frequency	2014.1	-0.425 (CI = +/-0.632; p = 0.174)	0.037 (CI = +/-0.126; p = 0.547)	0.013 (CI = +/-0.005; p = 0.000)	0.478 (CI = +/-0.638; p = 0.133)	0.693	-34.64%	+5.40%
Frequency	2014.2	0.053 (CI = +/-0.021; p = 0.000)	0.037 (CI = +/-0.126; p = 0.547)	0.013 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.707	+5.40%	+5.40%
Frequency	2015.1	0.059 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.124; p = 0.811)	0.013 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.750	+6.08%	+6.08%
Frequency	2015.2	0.066 (CI = +/-0.021; p = 0.000)	0.039 (CI = +/-0.117; p = 0.488)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.800	+6.81%	+6.81%
Frequency	2016.1	0.070 (CI = +/-0.023; p = 0.000)	0.027 (CI = +/-0.122; p = 0.639)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.807	+7.21%	+7.21%
Frequency	2016.2	0.076 (CI = +/-0.024; p = 0.000)	0.056 (CI = +/-0.120; p = 0.386)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.838	+7.93%	+7.93%
Frequency	2017.1	0.084 (CI = +/-0.025; p = 0.000)	0.028 (CI = +/-0.116; p = 0.606)					

Appendix F. Selected Trend Models

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
Time	Frequency (000)	Severity	Loss Cost	2016 Trend Change	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change		
2013.25	1.857	129,037	239.65	0.00	0	0.00	1.835	130,139	238.78	1.024	1.000	2.4%	1.196
2013.75	2.247	127,311	286.09	0.00	1	0.00	2.089	133,235	278.34	1.024	1.000	2.4%	1.168
2014.25	1.930	126,694	244.55	0.00	0	0.00	1.835	136,404	250.27	1.024	1.000	2.4%	1.141
2014.75	2.115	130,063	275.05	0.00	1	0.00	2.089	139,649	291.74	1.024	1.000	2.4%	1.114
2015.25	1.957	133,003	260.24	0.00	0	0.00	1.835	142,971	262.32	1.024	1.000	2.4%	1.088
2015.75	2.154	144,353	310.88	0.00	1	0.00	2.089	146,372	305.78	1.024	1.000	2.4%	1.063
2016.25	1.856	136,402	253.10	0.00	0	0.00	1.835	149,854	274.95	1.024	0.979	0.2%	1.038
2016.75	2.079	151,532	315.10	0.50	1	0.00	2.045	153,419	313.75	1.024	0.979	0.2%	1.036
2017.25	1.666	144,869	241.29	1.00	0	0.00	1.758	157,069	276.17	1.024	0.979	0.2%	1.034
2017.75	1.884	161,810	304.86	1.50	1	0.00	1.960	160,805	315.14	1.024	0.979	0.2%	1.031
2018.25	1.553	160,261	248.88	2.00	0	0.00	1.685	164,631	277.39	1.024	0.979	0.2%	1.029
2018.75	1.735	167,492	290.60	2.50	1	0.00	1.878	168,547	316.54	1.024	0.979	0.2%	1.027
2019.25	1.484	165,477	245.51	3.00	0	0.00	1.615	172,557	278.62	1.024	0.979	0.2%	1.025
2019.75	1.733	171,454	297.05	3.50	1	0.00	1.800	176,662	317.94	1.024	0.979	0.2%	1.022
2020.25	0.925	200,000	184.93	4.00	0	(35.99)	0.970	180,864	175.45	1.024	0.979	0.2%	1.020
2020.75	1.147	187,913	215.63	4.50	1	(33.22)	1.121	185,167	207.53	1.024	0.979	0.2%	1.018
2021.25	0.829	188,665	156.37	5.00	0	(41.07)	0.870	189,572	164.98	1.024	0.979	0.2%	1.016
2021.75	1.303	199,643	260.20	5.50	1	(20.38)	1.269	194,081	246.24	1.024	0.979	0.2%	1.013
2022.25	1.134	187,727	212.80	6.00	0	(20.43)	1.090	198,698	216.60	1.024	0.979	0.2%	1.011
2022.75	1.475	199,872	294.80	6.50	1	0.00	1.584	203,425	322.18	1.024	0.979	0.2%	1.009
2023.25	1.398	202,166	282.55	7.00	0	0.00	1.362	208,264	283.59	1.024	0.979	0.2%	1.007
2023.75	1.670	207,191	345.99	7.50	1	0.00	1.518	213,219	323.61	1.024	0.979	0.2%	1.004
2024.25	1.334	219,744	293.10	8.00	0	0.00	1.305	218,291	284.84	1.024	0.979	0.2%	1.002
2024.75	1.358	271,974	369.41	8.50	1	0.00	1.454	223,484	325.04				1.000

					95% Confidence Interval		
		Implied Loss Cost				Lower Range	Upper Range
		Frequency Model	Severity Model	Model			
A.	Intercept	0.607	(82.888)	(89.188)			
B.	Time		0.047	0.047	Post 2016 Frequency Trend Rate	-4.8%	-3.5%
C.	2016 Trend Change	(0.043)		(0.043)	Selected Severity Trend	3.8%	5.7%
D.	Seasonality	0.130		0.130	Selected Loss Cost Trend	-1.2%	2.0%
E.	Mobility	0.013		0.013			
					90% Confidence Interval - Frequency		
						Lower Range	Upper Range
					Post 2016 Frequency Trend Rate	-4.7%	-3.6%
					Selected Severity Trend	3.8%	5.7%
					Selected Loss Cost Trend	-1.1%	1.9%

		Direct Loss Cost			95% Confidence Interval		
		Frequency Model	Severity Model	Model		Lower Range	Upper Range
A.	Intercept	49.145	(51.073)	(26.038)			
B.	Time	(0.024)	0.030	0.014	Pre 2013 Trend Rate	-0.2%	3.0%
C.	2013 Trend Change		0.051	0.039	Post 2013 Trend Rate	4.8%	6.2%
D.	Mobility	0.011		0.010			
					90% Confidence Interval		
						Lower Range	Upper Range
					Pre 2013 Trend Rate	0.1%	2.7%
					Post 2013 Trend Rate	4.9%	6.1%

Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)Selected Trend Model: Direct Compensation
Data as of 31 Dec 2024

(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	Mobility	New Normal	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	28.751	4,790	137.71	0.00	0	0.000	30.359	4,832	146.71	1.042	4.2%	2.574
2013.75	31.039	5,086	157.87	0.00	0	0.000	30.675	4,984	152.87	1.042	4.2%	2.471
2014.25	32.149	5,004	160.88	0.00	0	0.000	30.993	5,139	159.29	1.042	4.2%	2.371
2014.75	30.209	5,229	157.97	0.00	0	0.000	31.315	5,300	165.97	1.042	4.2%	2.276
2015.25	32.765	5,346	175.17	0.00	0	0.000	31.641	5,466	172.94	1.042	4.2%	2.184
2015.75	31.398	5,699	178.94	0.00	0	0.000	31.969	5,637	180.20	1.042	4.2%	2.096
2016.25	31.434	5,707	179.39	0.00	0	0.000	32.302	5,813	187.76	1.042	4.2%	2.012
2016.75	33.999	6,094	207.21	0.00	0	0.000	32.637	5,994	195.64	1.042	4.2%	1.931
2017.25	31.895	6,094	194.38	0.00	0	0.000	32.976	6,182	203.85	1.042	4.2%	1.853
2017.75	35.121	6,570	230.75	0.00	0	0.000	33.319	6,375	212.41	1.042	4.2%	1.778
2018.25	33.483	6,649	222.61	0.00	0	0.000	33.665	6,574	221.32	1.042	4.2%	1.707
2018.75	34.477	7,128	245.76	0.00	0	0.000	34.015	6,780	230.61	1.042	4.2%	1.638
2019.25	34.296	7,123	244.28	0.00	0	0.000	34.368	6,992	240.29	1.042	4.2%	1.572
2019.75	34.676	7,459	258.65	0.00	0	0.000	34.725	7,210	250.38	1.042	4.2%	1.509
2020.25	19.999	7,454	149.08	(35.99)	0	0.000	18.826	7,436	139.99	1.042	4.2%	1.448
2020.75	20.819	7,514	156.44	(33.22)	0	0.000	19.955	7,668	153.02	1.042	4.2%	1.389
2021.25	16.600	7,250	120.36	(41.07)	0	0.000	17.601	7,908	139.19	1.042	4.2%	1.333
2021.75	24.728	8,039	198.80	(20.38)	0	0.000	25.440	8,155	207.46	1.042	4.2%	1.280
2022.25	24.921	8,584	213.92	(20.43)	0	0.174	25.680	8,547	219.48	1.042	4.2%	1.228
2022.75	27.181	9,431	256.33	0.00	1	0.418	27.589	9,015	248.73	1.042	4.2%	1.179
2023.25	27.731	9,579	265.63	0.00	1	0.690	27.876	9,535	265.79	1.042	4.2%	1.131
2023.75	28.889	10,116	292.24	0.00	1	1.000	28.166	10,120	285.03	1.042	4.2%	1.086
2024.25	27.589	10,232	282.28	0.00	1	1.000	28.458	10,436	296.99	1.042	4.2%	1.042
2024.75	29.494	10,736	316.64	0.00	1	1.000	28.754	10,762	309.46			1.000

95% Confidence Interval

		Frequency Model	Severity Model	Implied Loss Cost Model	Lower Range	Upper Range
A.	Intercept	(38.200)	(115.455)	(160.562)		
B.	Time	0.021	0.062	0.082	7.3%	9.9%
C.	Mobility	0.017		0.017		
D.	New Normal	(0.292)		(0.292)		
E.	Excess Inflation		0.093	0.093		
					90% Confidence Interval	
					Lower Range	Upper Range
					7.5%	9.7%

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

Selected Trend Model: Accident Benefits - Total Medical/Rehat
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Observed				Covariates							Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	2016 Phase-in Reform Scalar Parameter	2016 Phase-in Trend Parameter	Seasonality	Mobility	New Normal	2020 Scalar Parameter	2020 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Scalar Reform Factor
2013.25	7.207	33,110	238.61	0.00	0.000	0	0.00	0	0	0.00	7.132	33,751	234.58	1.036	1.000	3.6%	1.505	0.742
2013.75	8.332	33,745	281.16	0.00	0.000	1	0.00	0	0	0.00	7.856	34,435	276.86	1.036	1.000	3.6%	1.453	0.742
2014.25	7.417	33,483	248.35	0.00	0.000	0	0.00	0	0	0.00	7.298	35,132	251.67	1.036	1.000	3.6%	1.403	0.742
2014.75	7.605	37,418	284.58	0.00	0.000	1	0.00	0	0	0.00	8.040	35,844	297.02	1.036	1.000	3.6%	1.354	0.742
2015.25	7.817	35,346	276.31	0.00	0.000	0	0.00	0	0	0.00	7.469	36,571	270.00	1.036	1.000	3.6%	1.308	0.742
2015.75	8.167	39,960	326.34	0.00	0.000	1	0.00	0	0	0.00	8.227	37,312	318.65	1.036	1.000	3.6%	1.262	0.742
2016.25	7.757	38,468	298.41	0.01	0.003	0	0.00	0	0	0.00	7.643	37,985	289.01	1.036	0.992	2.7%	1.219	0.744
2016.75	8.613	33,508	288.62	0.33	0.170	1	0.00	0	0	0.00	8.396	34,978	306.90	1.036	0.980	1.5%	1.187	0.820
2017.25	7.713	30,581	235.88	0.83	0.583	0	0.00	0	0	0.00	7.748	30,566	235.94	1.036	0.976	1.0%	1.169	0.950
2017.75	8.559	31,178	266.85	1.00	1.083	1	0.00	0	0	0.00	8.466	29,530	257.94	1.036	0.976	1.0%	1.157	1.000
2018.25	7.702	29,638	228.27	1.00	1.583	0	0.00	0	0	0.00	7.801	30,128	228.74	1.036	0.976	1.0%	1.145	1.000
2018.75	8.383	31,111	260.80	1.00	2.083	1	0.00	0	0	0.00	8.524	30,739	263.38	1.036	0.976	1.0%	1.133	1.000
2019.25	7.610	31,289	238.12	1.00	2.583	0	0.00	0	0	0.00	7.855	31,362	233.56	1.036	0.976	1.0%	1.122	1.000
2019.75	8.490	30,952	262.80	1.00	3.083	1	0.00	0	0	0.00	8.583	31,998	268.93	1.036	0.976	1.0%	1.110	1.000
2020.25	4.352	37,237	162.05	1.00	3.583	0	(35.99)	0	1	0.50	4.507	36,297	158.41	1.036	0.976	1.0%	1.098	1.000
2020.75	5.361	37,313	200.05	1.00	4.083	1	(33.22)	0	1	1.00	5.142	36,271	188.23	1.036	0.976	1.0%	1.087	1.000
2021.25	4.144	34,800	144.23	1.00	4.583	0	(41.07)	0	1	1.50	4.191	36,245	152.67	1.036	0.976	1.0%	1.076	1.000
2021.75	6.351	36,112	229.25	1.00	5.083	1	(20.38)	0	1	2.00	6.328	36,220	222.41	1.036	0.976	1.0%	1.065	1.000
2022.25	5.898	31,613	186.46	1.00	5.583	0	(20.43)	0	1	2.50	5.827	36,194	197.11	1.036	0.976	1.0%	1.054	1.000
2022.75	6.842	36,142	247.29	1.00	6.083	1	0.00	1	1	3.00	7.219	36,168	261.34	1.036	0.976	1.0%	1.043	1.000
2023.25	6.660	34,933	232.65	1.00	6.583	0	0.00	1	1	3.50	6.653	36,142	231.76	1.036	0.976	1.0%	1.032	1.000
2023.75	7.417	35,804	265.57	1.00	7.083	1	0.00	1	1	4.00	7.269	36,116	266.84	1.036	0.976	1.0%	1.021	1.000
2024.25	6.834	35,106	239.93	1.00	7.583	0	0.00	1	1	4.50	6.699	36,091	236.64	1.036	0.976	1.0%	1.010	1.000
2024.75	7.409	38,363	284.23	1.00	8.083	1	0.00	1	1	5.00	7.319	36,065	272.47				1.000	1.000

95% Confidence Interval

				Lower Range	Upper Range
				90% Confidence Interval	
				Lower Range	Upper Range
A.	Intercept	Frequency Model (44.505)	Severity Model (70.355)		
B.	Time	0.023	0.040		
C.	2016 Phase-in Reform Scalar Parameter		(0.314)	Pre 2016 Trend Rate	5.9%
D.	2016 Phase-in Trend Parameter	(0.016)		Post 2016 Trend Rate	0.5%
E.	Seasonality	0.085			8.6%
F.	Mobility	0.016			3.7%
G.	New Normal	(0.194)			
H.	2020 Scalar Parameter		0.127		
I.	2020 Trend Change		(0.042)		

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

Selected Trend Model: Accident Benefits - Total Disability Income
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Time	Observed			Covariates					Predicted			Incremental Semi-Annual Change				Scalar Reform Factor
	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 2024	
2013.25	2.042	32,724	66.81	0.00	0.000	0	0.00	0	2.032	33,221	66.44	1.027	1.000	2.7%	1.016	0.870
2013.75	2.436	32,005	77.97	0.00	0.000	1	0.00	0	2.286	33,403	76.64	1.027	1.000	2.7%	0.989	0.870
2014.25	2.128	32,534	69.25	0.00	0.000	0	0.00	0	2.078	33,585	70.10	1.027	1.000	2.7%	0.963	0.870
2014.75	2.293	33,633	77.12	0.00	0.000	1	0.00	0	2.338	33,769	80.85	1.027	1.000	2.7%	0.938	0.870
2015.25	2.238	32,792	73.38	0.00	0.000	0	0.00	0	2.126	33,954	73.95	1.027	1.000	2.7%	0.913	0.870
2015.75	2.438	35,400	86.31	0.00	0.000	1	0.00	0	2.392	34,140	85.30	1.027	1.000	2.7%	0.889	0.870
2016.25	2.236	35,704	79.83	0.01	0.003	0	0.00	0	2.175	34,317	77.92	1.027	0.988	1.5%	0.866	0.870
2016.75	2.417	35,069	84.76	0.33	0.170	1	0.00	0	2.420	34,067	84.82	1.027	0.970	-0.4%	0.853	0.911
2017.25	2.142	32,374	69.35	0.83	0.583	0	0.00	0	2.142	33,599	70.23	1.027	0.964	-1.0%	0.857	0.976
2017.75	2.343	31,335	73.42	1.00	1.083	1	0.00	0	2.333	33,554	76.18	1.027	0.964	-1.0%	0.866	1.000
2018.25	1.983	34,988	69.37	1.00	1.583	0	0.00	0	2.053	33,738	67.15	1.027	0.964	-1.0%	0.874	1.000
2018.75	2.147	34,596	74.29	1.00	2.083	1	0.00	0	2.236	33,922	74.63	1.027	0.964	-1.0%	0.884	1.000
2019.25	1.899	35,840	68.07	1.00	2.583	0	0.00	0	1.968	34,108	65.78	1.027	0.964	-1.0%	0.893	1.000
2019.75	2.111	34,377	72.56	1.00	3.083	1	0.00	0	2.143	34,295	73.10	1.027	0.964	-1.0%	0.902	1.000
2020.25	1.133	37,294	42.27	1.00	3.583	0	(35.99)	0	1.171	34,483	40.17	1.027	0.964	-1.0%	0.911	1.000
2020.75	1.385	34,254	47.44	1.00	4.083	1	(33.22)	0	1.323	34,671	46.30	1.027	0.964	-1.0%	0.921	1.000
2021.25	1.013	34,701	35.15	1.00	4.583	0	(41.07)	0	1.049	34,861	36.81	1.027	0.964	-1.0%	0.930	1.000
2021.75	1.516	36,705	55.64	1.00	5.083	1	(20.38)	0	1.503	35,052	53.68	1.027	0.964	-1.0%	0.940	1.000
2022.25	1.381	31,861	44.01	1.00	5.583	0	(20.43)	0	1.322	35,244	47.28	1.027	0.964	-1.0%	0.950	1.000
2022.75	1.622	34,980	56.74	1.00	6.083	1	0.00	1	1.714	35,437	59.99	1.027	0.964	-1.0%	0.960	1.000
2023.25	1.514	35,712	54.08	1.00	6.583	0	0.00	1	1.508	35,631	52.87	1.027	0.964	-1.0%	0.970	1.000
2023.75	1.692	34,478	58.32	1.00	7.083	1	0.00	1	1.643	35,826	58.76	1.027	0.964	-1.0%	0.980	1.000
2024.25	1.457	35,196	51.28	1.00	7.583	0	0.00	1	1.446	36,022	51.79	1.027	0.964	-1.0%	0.990	1.000
2024.75	1.596	37,953	60.56	1.00	8.083	1	0.00	1	1.574	36,219	57.56				1.000	1.000

					95% Confidence Interval		
					Lower Range	Upper Range	
A.	Intercept	Frequency Model	Severity Model	Direct Loss Cost Model			
		(45.206)	(11.570)	(103.586)			
B.	Time	0.023	0.011	0.054			
C.	Phase-in Reform Scalar Parameter		(0.039)	(0.140)	Pre 2016 Trend Rate	3.7%	7.4%
D.	Phase-in Trend Parameter	(0.065)		(0.074)	Post 2016 Trend Rate	-3.9%	-0.2%
E.	Seasonality	0.106		0.116	90% Confidence Interval		
F.	Mobility	0.013		0.013	Lower Range	Upper Range	
G.	New Normal	(0.096)		(0.136)			
					Pre 2016 Trend Rate	4.0%	7.1%
					Post 2016 Trend Rate	-3.6%	-0.5%

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

Selected Trend Model: Accident Benefits - Funeral & Death Benefits
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	0.106	17,041	1.80	0	0.00	0.111	16,829	1.87	0.986	-1.4%	0.723
2013.75	0.136	16,462	2.24	1	0.00	0.139	16,830	2.34	0.986	-1.4%	0.733
2014.25	0.101	16,803	1.69	0	0.00	0.108	16,831	1.82	0.986	-1.4%	0.743
2014.75	0.136	17,037	2.32	1	0.00	0.135	16,832	2.27	0.986	-1.4%	0.754
2015.25	0.101	17,118	1.72	0	0.00	0.105	16,833	1.77	0.986	-1.4%	0.765
2015.75	0.119	16,947	2.01	1	0.00	0.131	16,834	2.21	0.986	-1.4%	0.776
2016.25	0.109	15,524	1.69	0	0.00	0.102	16,835	1.72	0.986	-1.4%	0.787
2016.75	0.136	16,371	2.23	1	0.00	0.128	16,836	2.15	0.986	-1.4%	0.798
2017.25	0.111	16,488	1.83	0	0.00	0.099	16,837	1.67	0.986	-1.4%	0.809
2017.75	0.140	17,481	2.45	1	0.00	0.124	16,838	2.09	0.986	-1.4%	0.821
2018.25	0.104	17,590	1.83	0	0.00	0.097	16,839	1.63	0.986	-1.4%	0.832
2018.75	0.115	17,534	2.02	1	0.00	0.121	16,839	2.03	0.986	-1.4%	0.844
2019.25	0.087	15,709	1.36	0	0.00	0.094	16,840	1.58	0.986	-1.4%	0.856
2019.75	0.116	18,273	2.12	1	0.00	0.117	16,841	1.97	0.986	-1.4%	0.868
2020.25	0.074	18,430	1.36	0	(35.99)	0.074	16,842	1.24	0.986	-1.4%	0.881
2020.75	0.099	16,649	1.65	1	(33.22)	0.093	16,843	1.57	0.986	-1.4%	0.893
2021.25	0.067	17,343	1.17	0	(41.07)	0.069	16,844	1.17	0.986	-1.4%	0.906
2021.75	0.103	16,449	1.69	1	(20.38)	0.098	16,845	1.65	0.986	-1.4%	0.919
2022.25	0.070	17,487	1.23	0	(20.43)	0.076	16,846	1.28	0.986	-1.4%	0.932
2022.75	0.098	15,837	1.56	1	0.00	0.108	16,847	1.81	0.986	-1.4%	0.945
2023.25	0.088	16,654	1.46	0	0.00	0.084	16,848	1.41	0.986	-1.4%	0.959
2023.75	0.109	16,534	1.80	1	0.00	0.105	16,849	1.76	0.986	-1.4%	0.972
2024.25	0.083	17,659	1.47	0	0.00	0.081	16,850	1.37	0.986	-1.4%	0.986
2024.75	0.096	15,600	1.50	1	0.00	0.102	16,851	1.71			1.000

				95% Confidence Interval	
				Lower Range	Upper Range
				90% Confidence Interval	
				Lower Range	Upper Range
A.	Intercept	54.870	9.509	57.470	
B.	Time	(0.028)	0.000	(0.028)	-3.7% -1.9%
C.	Seasonality	0.237		0.237	
D.	Mobility	0.006		0.006	
				-3.5%	-2.0%

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

Selected Trend Model: Accident Benefits Total
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Time	Observed			Covariates							Predicted			Incremental Semi-Annual Change				
	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	2020 Scalar Parameter	2020 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Scalar Reform Factor
2013.25	18.709	32,843	614.45	0.00	0.000	0	0.00	0	0	0.00	9.461	33,273	309.74	1.028	1.000	2.8%	1.324	0.787
2013.75	21.810	33,139	722.74	0.00	0.000	1	0.00	0	0	0.00	10.380	33,901	359.03	1.028	1.000	2.8%	1.288	0.787
2014.25	19.293	33,098	638.57	0.00	0.000	0	0.00	0	0	0.00	9.603	34,541	327.22	1.028	1.000	2.8%	1.253	0.787
2014.75	20.072	36,298	728.56	0.00	0.000	1	0.00	0	0	0.00	10.536	35,193	379.29	1.028	1.000	2.8%	1.219	0.787
2015.25	20.314	34,600	702.86	0.00	0.000	0	0.00	0	0	0.00	9.748	35,857	345.68	1.028	1.000	2.8%	1.186	0.787
2015.75	21.449	38,666	829.36	0.00	0.000	1	0.00	0	0	0.00	10.694	36,534	400.68	1.028	1.000	2.8%	1.154	0.787
2016.25	20.203	37,609	759.84	0.01	0.003	0	0.00	0	0	0.00	9.894	37,154	364.52	1.028	0.993	2.0%	1.123	0.788
2016.75	22.334	33,636	751.22	0.33	0.170	1	0.00	0	0	0.00	10.826	34,688	387.87	1.028	0.982	1.0%	1.101	0.852
2017.25	19.935	30,807	614.14	0.83	0.583	0	0.00	0	0	0.00	9.952	30,973	308.46	1.028	0.979	0.6%	1.090	0.959
2017.75	22.085	31,037	685.46	1.00	1.083	1	0.00	0	0	0.00	10.834	30,125	335.60	1.028	0.979	0.6%	1.084	1.000
2018.25	19.579	30,592	598.96	1.00	1.583	0	0.00	0	0	0.00	9.946	30,693	299.30	1.028	0.979	0.6%	1.078	1.000
2018.75	21.293	31,666	674.25	1.00	2.083	1	0.00	0	0	0.00	10.827	31,272	339.49	1.028	0.979	0.6%	1.072	1.000
2019.25	19.196	32,045	615.12	1.00	2.583	0	0.00	0	0	0.00	9.939	31,862	302.77	1.028	0.979	0.6%	1.065	1.000
2019.75	21.436	31,488	674.97	1.00	3.083	1	0.00	0	0	0.00	10.820	32,464	343.43	1.028	0.979	0.6%	1.059	1.000
2020.25	11.120	37,001	411.46	1.00	3.583	0	(35.99)	0	1	0.50	5.748	35,879	200.55	1.028	0.979	0.6%	1.053	1.000
2020.75	13.692	36,395	498.32	1.00	4.083	1	(33.22)	0	1	1.00	6.526	35,872	235.01	1.028	0.979	0.6%	1.047	1.000
2021.25	10.450	34,554	361.09	1.00	4.583	0	(41.07)	0	1	1.50	5.317	35,866	191.09	1.028	0.979	0.6%	1.041	1.000
2021.75	15.941	35,970	573.41	1.00	5.083	1	(20.38)	0	1	2.00	7.928	35,859	276.52	1.028	0.979	0.6%	1.035	1.000
2022.25	14.701	31,524	463.42	1.00	5.583	0	(20.43)	0	1	2.50	7.272	35,853	246.45	1.028	0.979	0.6%	1.029	1.000
2022.75	17.129	35,694	611.39	1.00	6.083	1	0.00	1	1	3.00	9.007	35,846	322.58	1.028	0.979	0.6%	1.023	1.000
2023.25	16.529	34,874	576.42	1.00	6.583	0	0.00	1	1	3.50	8.268	35,839	287.69	1.028	0.979	0.6%	1.017	1.000
2023.75	18.444	35,321	651.46	1.00	7.083	1	0.00	1	1	4.00	9.001	35,833	326.32	1.028	0.979	0.6%	1.012	1.000
2024.25	16.765	34,922	585.46	1.00	7.583	0	0.00	1	1	4.50	8.263	35,826	291.03	1.028	0.979	0.6%	1.006	1.000
2024.75	18.216	38,030	692.77	1.00	8.083	1	0.00	1	1	5.00	8.995	35,820	330.11				1.000	1.000

95% Confidence Interval

		Direct Loss Cost				
		Frequency Model	Severity Model	Model		
A.	Intercept	(27.800)	(64.869)	(104.752)		
B.	Time	0.015	0.037	0.055	Pre 2016 Trend Rate	4.1%
C.	Phase-in Reform Scalar Parameter		(0.268)	(0.240)	Post 2016 Trend Rate	3.3%
D.	Phase-in Trend Parameter	(0.016)		(0.043)		
E.	Seasonality	0.085		0.120		
F.	Mobility	0.015		0.012		
G.	New Normal	(0.181)		(0.097)		
H.	2020 Scalar Parameter		0.100		Pre 2016 Trend Rate	4.4%
I.	2020 Trend Change		(0.038)		Post 2016 Trend Rate	-0.6%
						3.0%

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

Selected Trend Model: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Observed				Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	New Normal	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	26.990	5,815	156.94	0	0.00	0	0.000	28.176	5,576	157.11	1.042	4.2%	2.581
2013.75	28.357	6,153	174.49	1	0.00	0	0.000	28.511	5,946	169.52	1.042	4.2%	2.476
2014.25	31.113	5,836	181.58	0	0.00	0	0.000	28.850	5,914	170.61	1.042	4.2%	2.376
2014.75	27.249	6,265	170.71	1	0.00	0	0.000	29.193	6,306	184.09	1.042	4.2%	2.280
2015.25	30.627	6,191	189.62	0	0.00	0	0.000	29.539	6,272	185.27	1.042	4.2%	2.188
2015.75	27.672	6,561	181.55	1	0.00	0	0.000	29.890	6,688	199.91	1.042	4.2%	2.100
2016.25	29.468	6,681	196.87	0	0.00	0	0.000	30.246	6,652	201.19	1.042	4.2%	2.015
2016.75	30.403	7,212	219.26	1	0.00	0	0.000	30.605	7,093	217.09	1.042	4.2%	1.934
2017.25	29.845	7,018	209.45	0	0.00	0	0.000	30.968	7,055	218.48	1.042	4.2%	1.856
2017.75	32.111	7,669	246.28	1	0.00	0	0.000	31.336	7,523	235.74	1.042	4.2%	1.781
2018.25	32.796	7,569	248.23	0	0.00	0	0.000	31.709	7,482	237.25	1.042	4.2%	1.709
2018.75	32.361	8,173	264.50	1	0.00	0	0.000	32.085	7,979	256.00	1.042	4.2%	1.640
2019.25	33.645	8,110	272.87	0	0.00	0	0.000	32.467	7,936	257.64	1.042	4.2%	1.574
2019.75	32.667	8,575	280.13	1	0.00	0	0.000	32.852	8,462	278.00	1.042	4.2%	1.510
2020.25	20.940	8,638	180.87	0	(35.99)	0	0.000	19.062	8,416	160.43	1.042	4.2%	1.449
2020.75	20.579	8,718	179.42	1	(33.22)	0	0.000	20.132	8,975	180.68	1.042	4.2%	1.391
2021.25	16.474	8,389	138.20	0	(41.07)	0	0.000	18.043	8,926	161.06	1.042	4.2%	1.334
2021.75	24.001	9,292	223.02	1	(20.38)	0	0.000	25.138	9,518	239.27	1.042	4.2%	1.281
2022.25	26.119	9,718	253.83	0	(20.43)	0	0.174	25.416	9,600	243.98	1.042	4.2%	1.229
2022.75	27.681	10,845	300.20	1	0.00	1	0.418	27.505	10,438	287.10	1.042	4.2%	1.179
2023.25	28.651	10,762	308.34	0	0.00	1	0.690	27.831	10,611	295.31	1.042	4.2%	1.132
2023.75	28.487	11,559	329.27	1	0.00	1	1.000	28.162	11,599	326.65	1.042	4.2%	1.086
2024.25	27.955	11,586	323.88	0	0.00	1	1.000	28.497	11,536	328.74	1.042	4.2%	1.042
2024.75	28.037	11,957	335.25	1	0.00	1	1.000	28.835	12,301	354.72			1.000

				95% Confidence Interval			
				Implied Loss Cost			
				Frequency Model	Severity Model	Model	
A.	Intercept	(44.218)	(109.780)	(160.906)			
B.	Time	0.024	0.059	0.082			
C.	Seasonality		0.035	0.035			
D.	Mobility	0.015		0.015			
E.	New Normal	(0.249)		(0.249)			
F.	Excess Inflation		0.080	0.080			
				90% Confidence Interval			
				Lower Range	Upper Range		
				6.9%	10.3%		

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

Selected Trend Model: Comprehensive - Theft
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Time	Observed			Covariates		Predicted			Incremental Semi-Annual Change		Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
	Frequency (000)	Severity	Loss Cost	2016 Trend Change	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	Trend Change		
2013.25	1.115	11,065	12.34	0.00	0	1.264	10,908	13.79	0.983	1.000	-1.7%	7.098
2013.75	1.197	11,455	13.71	0.00	0	1.215	11,151	13.55	0.983	1.000	-1.7%	7.221
2014.25	1.030	12,746	13.13	0.00	0	1.168	11,399	13.32	0.983	1.000	-1.7%	7.347
2014.75	1.117	12,020	13.43	0.00	0	1.123	11,653	13.09	0.983	1.000	-1.7%	7.475
2015.25	1.042	12,817	13.35	0.00	0	1.080	11,913	12.87	0.983	1.000	-1.7%	7.605
2015.75	1.175	13,773	16.18	0.00	0	1.038	12,178	12.65	0.983	1.140	12.0%	7.738
2016.25	0.981	12,910	12.67	0.50	0	1.086	13,042	14.17	0.983	1.140	12.0%	6.906
2016.75	1.202	13,613	16.37	1.00	0	1.137	13,968	15.87	0.983	1.140	12.0%	6.164
2017.25	1.106	13,886	15.36	1.50	0	1.189	14,959	17.79	0.983	1.140	12.0%	5.502
2017.75	1.283	13,940	17.89	2.00	0	1.244	16,021	19.93	0.983	1.140	12.0%	4.911
2018.25	1.346	15,045	20.25	2.50	0	1.301	17,158	22.33	0.983	1.140	12.0%	4.383
2018.75	1.544	17,677	27.30	3.00	0	1.361	18,376	25.01	0.983	1.140	12.0%	3.912
2019.25	1.421	18,865	26.81	3.50	0	1.424	19,680	28.02	0.983	1.140	12.0%	3.492
2019.75	1.687	20,107	33.91	4.00	0	1.490	21,076	31.40	0.983	1.140	12.0%	3.117
2020.25	1.484	20,887	30.99	4.50	0	1.558	22,572	35.18	0.983	1.140	12.0%	2.782
2020.75	1.638	24,357	39.89	5.00	0	1.630	24,174	39.41	0.983	1.140	12.0%	2.483
2021.25	1.612	25,268	40.73	5.50	0	1.706	25,890	44.16	0.983	1.140	12.0%	2.216
2021.75	2.403	30,211	72.59	6.00	1	2.596	27,727	71.98	0.983	1.140	12.0%	1.978
2022.25	2.640	31,730	83.78	6.50	1	2.716	29,695	80.64	0.983	1.140	12.0%	1.765
2022.75	3.387	36,340	123.09	7.00	1	2.841	31,803	90.35	0.983	1.140	12.0%	1.576
2023.25	3.635	38,459	139.79	7.50	1	2.972	34,060	101.22	0.983	1.140	12.0%	1.406
2023.75	3.452	40,065	138.31	8.00	1	3.109	36,477	113.41	0.983	1.140	12.0%	1.255
2024.25	2.913	36,347	105.89	8.50	1	3.253	39,066	127.06	0.983	1.140	12.0%	1.120
2024.75	2.609	36,293	94.68	9.00	1	3.403	41,839	142.36				1.000

						95% Confidence Interval	
						Lower Range	Upper Range
		Frequency Model	Severity Model	Implied Loss Cost Model			
A.	Intercept	158.446	(79.391)	72.147			
B.	Time	(0.079)	0.044	(0.035)		Pre 2016 Trend Rate	-7.2% 0.6%
C.	2016 Trend Change	0.169	0.093	0.262		Post 2016 Trend Rate	20.8% 30.4%
D.	2021-2 Scalar	0.375		0.375			
						90% Confidence Interval	
						Lower Range	Upper Range
						Pre 2016 Trend Rate	-6.6% -0.1%
						Post 2016 Trend Rate	21.5% 29.6%

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

Selected Trend Model: Comprehensive - All Other
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	25.417	1,455	36.99	0	0.000	26.814	1,500	41.08	1.025	2.5%	1.773
2013.75	28.608	2,246	64.24	1	0.000	26.629	1,916	51.65	1.025	2.5%	1.730
2014.25	26.432	1,605	42.41	0	0.000	26.445	1,609	43.18	1.025	2.5%	1.687
2014.75	24.738	1,979	48.96	1	0.000	26.262	2,056	54.29	1.025	2.5%	1.646
2015.25	25.564	1,601	40.93	0	0.000	26.080	1,726	45.39	1.025	2.5%	1.605
2015.75	25.173	2,000	50.34	1	0.000	25.900	2,206	57.06	1.025	2.5%	1.566
2016.25	27.281	1,770	48.29	0	0.000	25.721	1,852	47.71	1.025	2.5%	1.527
2016.75	24.970	2,357	58.86	1	0.000	25.543	2,367	59.98	1.025	2.5%	1.490
2017.25	24.468	1,959	47.94	0	0.000	25.366	1,987	50.14	1.025	2.5%	1.453
2017.75	23.497	2,538	59.64	1	0.000	25.191	2,539	63.04	1.025	2.5%	1.417
2018.25	26.595	2,355	62.63	0	0.000	25.017	2,132	52.70	1.025	2.5%	1.382
2018.75	24.214	2,856	69.14	1	0.000	24.844	2,725	66.26	1.025	2.5%	1.348
2019.25	24.179	2,297	55.53	0	0.000	24.672	2,288	55.40	1.025	2.5%	1.315
2019.75	24.447	2,628	64.23	1	0.000	24.501	2,923	69.64	1.025	2.5%	1.283
2020.25	18.679	2,578	48.16	0	0.000	24.332	2,454	58.23	1.025	2.5%	1.251
2020.75	22.423	2,808	62.97	1	0.000	24.164	3,136	73.20	1.025	2.5%	1.221
2021.25	19.006	2,400	45.61	0	0.000	23.996	2,633	61.20	1.025	2.5%	1.190
2021.75	24.273	2,991	72.61	1	0.000	23.830	3,365	76.94	1.025	2.5%	1.161
2022.25	26.181	3,238	84.77	0	0.174	24.406	2,825	67.69	1.025	2.5%	1.133
2022.75	24.516	3,378	82.83	1	0.418	25.306	3,610	91.41	1.025	2.5%	1.105
2023.25	27.466	2,996	82.30	0	0.690	26.372	3,031	82.77	1.025	2.5%	1.078
2023.75	29.379	4,530	133.07	1	1.000	27.667	3,874	113.96	1.025	2.5%	1.051
2024.25	26.510	3,378	89.55	0	1.000	27.476	3,252	95.28	1.025	2.5%	1.025
2024.75	25.925	4,234	109.76	1	1.000	27.286	4,156	119.78			1.000

					95% Confidence Interval		
					Lower Range	Upper Range	
		Frequency Model	Severity Model	Direct Loss Cost Model			
A.	Intercept	31.228	(134.358)	(96.579)			
B.	Time	(0.014)	0.070	0.050	Trend Rate	3.0%	7.3%
C.	Seasonality		0.210	0.204			
D.	Excess Inflation	0.177		0.293			
					90% Confidence Interval		
					Lower Range	Upper Range	
					Trend Rate	3.3%	6.9%

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

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Inflation Scalar	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time		
2013.25	26.532	1,859	49.33	0	0	0.000	27.773	1,879	53.78	1.031	3.1%	2.017
2013.75	29.805	2,616	77.96	1	0	0.000	27.657	2,277	65.02	1.031	3.1%	1.956
2014.25	27.462	2,022	55.54	0	0	0.000	27.542	2,055	57.16	1.031	3.1%	1.898
2014.75	25.856	2,413	62.39	1	0	0.000	27.426	2,490	69.11	1.031	3.1%	1.841
2015.25	26.606	2,040	54.28	0	0	0.000	27.312	2,248	60.75	1.031	3.1%	1.785
2015.75	26.348	2,525	66.52	1	0	0.000	27.198	2,724	73.46	1.031	3.1%	1.732
2016.25	28.262	2,157	60.96	0	0	0.000	27.084	2,459	64.58	1.031	3.1%	1.680
2016.75	26.172	2,874	75.22	1	0	0.000	26.971	2,979	78.08	1.031	3.1%	1.629
2017.25	25.574	2,475	63.30	0	0	0.000	26.858	2,689	68.64	1.031	3.1%	1.580
2017.75	24.780	3,129	77.53	1	0	0.000	26.746	3,258	82.99	1.031	3.1%	1.533
2018.25	27.941	2,966	82.88	0	0	0.000	26.634	2,942	72.96	1.031	3.1%	1.487
2018.75	25.758	3,744	96.44	1	0	0.000	26.522	3,564	88.21	1.031	3.1%	1.442
2019.25	25.600	3,216	82.34	0	0	0.000	26.412	3,217	77.55	1.031	3.1%	1.399
2019.75	26.134	3,756	98.15	1	0	0.000	26.301	3,898	93.76	1.031	3.1%	1.357
2020.25	20.163	3,926	79.15	0	0	0.000	26.191	3,519	82.43	1.031	3.1%	1.316
2020.75	24.060	4,275	102.86	1	0	0.000	26.082	4,263	99.66	1.031	3.1%	1.276
2021.25	20.618	4,188	86.34	0	0	0.000	25.973	3,849	87.61	1.031	3.1%	1.238
2021.75	26.676	5,443	145.19	1	1	0.000	25.864	6,314	169.23	1.031	3.1%	1.201
2022.25	28.822	5,848	168.54	0	1	0.174	26.647	5,700	154.64	1.031	3.1%	1.165
2022.75	27.903	7,380	205.91	1	1	0.418	27.831	6,906	197.41	1.031	3.1%	1.130
2023.25	31.101	7,141	222.09	0	1	0.690	29.228	6,235	184.38	1.031	3.1%	1.096
2023.75	32.831	8,266	271.38	1	1	1.000	30.924	7,554	238.86	1.031	3.1%	1.063
2024.25	29.423	6,642	195.44	0	1	1.000	30.795	6,819	209.98	1.031	3.1%	1.031
2024.75	28.534	7,165	204.44	1	1	1.000	30.666	8,262	253.89			1.000

95% Confidence Interval

		Direct Loss Cost						
		Frequency Model	Severity Model	Model	Lower Range	Upper Range		
A.	Intercept	20.191	(172.883)	(118.846)				
B.	Time	(0.008)	0.090	0.061	Trend Rate	3.4%	9.2%	
C.	Seasonality		0.147	0.159				
D.	Inflation Scalar		0.303	0.468				
E.	Excess Inflation	0.195		0.223				
					90% Confidence Interval		Trend Rate	
					Lower Range	Upper Range		
							3.9%	8.7%

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

Selected Trend Model: All Perils
Data as of 31 Dec 2024

(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 2024
2013.25	45.018	5,001	225.15	0	0.00	0	47.280	5,118	242.00	1.040	4.0%	2.442
2013.75	50.057	5,709	285.78	1	0.00	0	47.821	5,561	265.95	1.040	4.0%	2.349
2014.25	49.384	5,410	267.16	0	0.00	0	48.369	5,407	261.54	1.040	4.0%	2.259
2014.75	45.753	6,028	275.79	1	0.00	0	48.922	5,875	287.42	1.040	4.0%	2.173
2015.25	48.956	5,690	278.55	0	0.00	0	49.482	5,712	282.65	1.040	4.0%	2.091
2015.75	47.285	6,063	286.67	1	0.00	0	50.049	6,206	310.62	1.040	4.0%	2.011
2016.25	49.000	5,970	292.52	0	0.00	0	50.622	6,034	305.47	1.040	4.0%	1.935
2016.75	52.104	6,659	346.96	1	0.00	0	51.201	6,556	335.69	1.040	4.0%	1.861
2017.25	51.411	6,218	319.69	0	0.00	0	51.787	6,375	330.12	1.040	4.0%	1.790
2017.75	54.555	6,959	379.63	1	0.00	0	52.380	6,926	362.79	1.040	4.0%	1.722
2018.25	57.949	6,794	393.68	0	0.00	0	52.979	6,734	356.77	1.040	4.0%	1.656
2018.75	54.971	7,479	411.13	1	0.00	0	53.586	7,317	392.07	1.040	4.0%	1.593
2019.25	55.439	7,155	396.65	0	0.00	0	54.199	7,114	385.57	1.040	4.0%	1.533
2019.75	56.313	7,547	424.99	1	0.00	0	54.819	7,729	423.72	1.040	4.0%	1.474
2020.25	39.441	7,428	292.96	0	(35.99)	0	40.412	7,515	303.71	1.040	4.0%	1.418
2020.75	43.540	7,370	320.90	1	(33.22)	0	41.882	8,165	341.98	1.040	4.0%	1.364
2021.25	36.452	7,393	269.51	0	(41.07)	0	39.536	7,939	313.88	1.040	4.0%	1.312
2021.75	49.803	8,719	434.25	1	(20.38)	1	47.966	9,564	458.73	1.040	4.0%	1.262
2022.25	53.850	9,202	495.54	0	(20.43)	1	48.492	9,299	450.91	1.040	4.0%	1.214
2022.75	54.831	10,842	594.50	1	0.00	1	58.694	10,103	592.99	1.040	4.0%	1.168
2023.25	59.570	10,526	627.03	0	0.00	1	59.365	9,823	583.16	1.040	4.0%	1.123
2023.75	63.198	11,107	701.93	1	0.00	1	60.045	10,673	640.86	1.040	4.0%	1.081
2024.25	56.968	10,257	584.33	0	0.00	1	60.732	10,377	630.23	1.040	4.0%	1.040
2024.75	57.476	10,560	606.97	1	0.00	1	61.427	11,275	692.59			1.000

				95% Confidence Interval	
				Lower Range	Upper Range
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		Direct Loss Cost			95% Confidence Interval	
		Frequency Model	Severity Model	Model	Lower Range	Upper Range
A.	Intercept	137.737	10.821	152.331		
B.	Time	(0.069)		(0.074)		
C.	2016-2 Trend Change	0.049		0.084	Pre 2016-2 Trend Rate	-10.0%
D.	Mobility	0.009		0.010	Post 2016-2, Pre 2020-1 Trend Rate	-13.1%
E.	2020-1 Trend Change	0.146		0.088	Post 2020-1 Trend Rate	4.7%
F.	2018-1 Scalar		0.097	0.074		
					90% Confidence Interval	
					Lower Range	Upper Range
					Pre 2016-2 Trend Rate	-9.6%
					Post 2016-2, Pre 2020-1 Trend Rate	-10.9%
					Post 2020-1 Trend Rate	5.5%

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 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Coverage	Sub-Coverage	2024 Fitted Loss Cost	Written Car Years	Selected Trend Rate	95% Confidence Interval		90% Confidence Interval	
					Lower Range of Confidence	Upper Range of Confidence	Lower Range of Confidence	Upper Range of Confidence
Third Party Liability	Bodily Injury	304.94	8,386,929	0.4%	-1.2%	2.0%	-1.1%	1.9%
Third Party Liability	Property Damage	14.12	8,386,929	5.5%	4.8%	6.2%	4.9%	6.1%
Third Party Liability	Direct Compensation	303.22	8,386,929	8.6%	7.3%	9.9%	7.5%	9.7%
Accident Benefits	Medical & Rehabilitation	254.55	8,393,306	2.1%	0.5%	3.7%	0.8%	3.5%
Accident Benefits	Disability Income	54.68	8,393,306	-2.0%	-3.9%	-0.2%	-3.6%	-0.5%
Accident Benefits	Funeral & Death Benefits	1.54	8,393,306	-2.8%	-3.7%	-1.9%	-3.5%	-2.0%
Uninsured Auto	Total	17.47	8,384,778	10.3%	4.7%	16.2%	5.5%	15.2%
Mandatory				3.6%	2.0%	5.2%	2.2%	5.0%
Collision	Total	341.73	5,553,716	8.6%	6.6%	10.6%	6.9%	10.3%
Comprehensive - Total	Total	231.94	5,881,033	6.3%	3.4%	9.2%	3.9%	8.7%
All Perils	Total	661.41	1,915,378	8.1%	6.1%	10.1%	6.4%	9.7%
Specified Perils	Total	135.22	4,798	6.3%	3.4%	9.2%	3.9%	8.7%
Underinsured Motorist	Total	11.83	8,038,664	4.8%	3.8%	5.7%	3.8%	5.7%
Optional				7.7%	5.5%	10.0%	5.8%	9.6%
Total				5.1%	3.3%	6.9%	3.5%	6.7%

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. Summary of Comments on Preliminary Report

In this section, we provide a summary of the issues raised in the three 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 provided in the submissions are not included in our summary below.

We have consolidated similar comments where appropriate.

Table 34: 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	The estimated industry profit for accident year 2023 deteriorated from 0% in last year's report to -1.8%. OW reports an underwriting profit level of 7.0% for 2024, however, it will take several years of claims to settle to be certain of the true profitability in Ontario. (IBC)	We agree that there is uncertainty in 2024 profit levels as claims continue to develop.
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.

No.	Issue	Summarized Comment (Submitters)	Response
4	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, our approach accommodates the vast majority of insurers and avoids distortions due to shifts between ULAE and ALAE over time.
5	Inflation/Economic Uncertainty	Considerable economic uncertainty driven by several external factors. Insurers should be permitted in their rate filings to offer and justify their own adjustments. (FA, 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.
6	Loss Trend - General	FA states that there is inconsistency and general lack of explanation in trend selections between the combined frequency and severity models and the direct loss cost models.	In Section 7.2 (Other Considerations), we provide a discussion of our general approach to selection. We have provided additional commentary where appropriate for several coverages to help aid the selection. Our selections consider the models' adjusted R-squared values, the statistical significance of each parameter, and the overall fit of the model to the data.

No.	Issue	Summarized Comment (Submitters)	Response
7	Loss Trend - General	"We estimate that the OW PPV future trend selections at the coverage level will translate to an overall loss cost future trend rate of 5.1%, while the FA estimated PPV overall loss cost future trend rate will be 6.5%...." (FA) Trend rates change over time as more recent data emerges. Bodily Injury and accident benefits loss trends have deteriorated in recent reviews. (IBC)	The difference in the overall average trend rate is relatively small and may be attributed to differences in data, model parameters, and 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. As stated in our report, we encourage insurers to use the most recent internal experience to support their loss trends.
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.	The confidence interval was included for informational purposes for the reader and is a formulaic range around the trend rate from the selected model. It was not provided as 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.

No.	Issue	Summarized Comment (Submitters)	Response
10	COVID-19 and New Normal Adjustment Factors	FA is unable to match all the COVID-19 and new normal factors presented.	After our review, we identified an error in our presented bodily injury and accident benefits combined new normal adjustment factors. The report has been updated to reflect these corrections. Our combined adjustment factors are based on the difference in frequency levels between the 2024-2 trended smoothed frequency and each trended smoothed frequency per accident semester. FA's analysis uses the coefficients presented in our models and the covariates shown in Appendix F. As our adjustments are based on smoothed frequency levels, our calculated adjustments will not be identical. However, FA also does not account for any trend between accident semesters when estimating the impact of COVID-19 and the new normal.
11	New Normal	Hybrid working arrangements are yet to stabilize, with more employers reducing work from home options. (FA and IBC)	We agree there remains longer term uncertainty on remote/hybrid work options; and findings can vary between insurers. Our findings are intended to address current work environment 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.

No.	Issue	Summarized Comment (Submitters)	Response
12	Optional Coverages Loss Trends	FA requests rationale for the decreasing of future trend selections for optional coverages given the increasing loss costs in recent accident semesters.	In our report, we do not select future loss trends. Instead, we provide context on what insurers should consider. We also encourage FA to review the change in past loss cost trends in combination with the change in one-time scalars and the excess inflation adjustments selected.
13	Loess Curve	“The loss cost experience graphs in section 8. selected loss trends has a legend with a typo. Replace loess -> loss” (Wawanesa)	The legend in the loss cost experience graphs are correct. Please see https://stat.ethz.ch/R-manual/R-devel/library/stats/html/loess.html for more information on loess curves.

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